SWIFT gpi integration dilemma: how SWIFT can help you to overcome integration challenges

SWIFT gpi dedicated event

13th of March 2017, Moscow
The gpi journey – the integration challenges 2/2

**Instructing gpi agent**

**Routing gpi**: determine if a payment can be gpi (typically implemented in the payment engine)

**Intermediary**: the use case where the payment cannot continue as gpi must be planned

Generate UETR

**Process incoming transaction** status (MT199 or API)?

Use the **Tracker GUI or automation**?

Transparency to my **corporate clients**?

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**Instructed gpi agent**

Process **incoming MT103** credit transfer

**Generate transaction status** within SLA (MT199 or API)

**Understand and store UETR**?

Manage **sanction screening** workflow

Use the **Tracker GUI or automation**

Transparency to my **end customers**?
The gpi journey – the integration challenges 1/2

You should consider where and how to:

- Generate transaction reference
- Generate gpi confirmations (MT 199 vs API calls)
- Access to gpi Tracker

Determine if a gpi route is possible
Payments Tracker database is accessible via 3 channels:

### GUI
- Not applicable
- Overview of own transactions: dashboard style
- Advanced search of transactions
- Detailed view per transaction
- Export reports in .csv format.

### MT199
- Send 199 to SWIFT’s tracker BIC
- Same format as per business rules and tech specs
- Intermediary banks don’t need to relay back 199s
- Push of 199 from tracker BIC with the same format as per business rules

### API
- Using the same format as 199 per business rules
- Update tracker over secured SWIFTNet
- Pull information from the tracker using secured SWIFTNet
- Periodical pull of information (delta)
- Inquiry/response on specific transactions
gpi – types of possible client topology

Multiple payment systems, geographically distributed, multiple currencies. No corporate information

Middleware consolidates multiple BO, Corporate web application queries Tracker via API

Corporate web application updated via MT199

Payment Systems

FIN

Corporage Portal

API Queries

Vendor Payment Systems

Own Payment Systems

exception management

FIN

Middleware

API Updates

Vendor Payment Systems

Own Payment Systems

FIN interface

API Updates

Vendor Payment Systems

Own Payment Systems

FIN interface
gpi Integration – MT199_{gpi} generator

• Not possible for BO to create MT199_{gpi} messages

• BO can create payment status reports (confirmations/rejections)
  • In proprietary format
gpi Integration – Safety Net

*generate MT199 within SLA when back-office cannot*

- IPLA/SIL*
  - Keep track of received MT103\textsubscript{GPI} messages
  - Match MT199\textsubscript{GPI} with tracked MT103\textsubscript{GPI}
  - Report unmatched MT103\textsubscript{GPI}'s E-mail, File ... (can be customized)
  - Build pending MT199\textsubscript{GPI} (ACSP) using data from MT103\textsubscript{GPI}

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Screening Engine

MT 103\textsubscript{GPI}

MT 199\textsubscript{GPI}

BO application(s) (STP or Manual Payment Processing)

SWIFT
API connectivity
gpi Connector – a solution for any interface

- **Alliance Access**
  - Payment Systems
  - API
  - gpi connector
  - Alliance Access

- **Alliance Messaging Hub**
  - Payment Systems
  - API
  - gpi connector standalone
  - AMH

- **Other SWIFT interface**
  - Payment Systems
  - API
  - gpi connector standalone
  - Other interface

**SWIFT gpi Payments Tracker**

- Built by the bank

**gpi connector release date: 8 April**
gpi connector – Alliance Access

**Alliance Access MT199**

- **Immedately**
  - Payment Systems MQ intf
  - Alliance Access
  - Alliance Gateway HSM/SNL
  - MQ interface FIN gpi MT199

**Bespoke solution**

- **Immedately**
  - Payment Systems MQ intf
  - SafetyNet
  - Alliance Access
  - Alliance Gateway HSM/SNL
  - MQ interface Std FIN

**Alliance Access API to Tracker**

- **March 2017**
  - Payment Systems API client
  - gpi connector
  - Alliance Access
  - Alliance Gateway HSM/SNL
  - REST over https Query/Response with Tracker

**Option:**

- Payment Systems MQ intf
- gpi connector
- Alliance Access
- Alliance Gateway HSM/SNL
- Option: MQ interface XML Query/Response with Tracker (release date TBC)

Payment Systems manages the gpi format requirements

Integration components based on specific customer requirements for gpi
- Based on scoping analysis by SWIFT
- Predictable effort and costs
- Developed by SWIFT consulting
- Testing and go-live by the bank
Get ready for gpi
Are you ready for gpi?

- SAA 7.2 is gpi-enabled, as SAA 7.1.20, possibility to generate UETR automatically, generation of MT 199 through IPLA
- AMH 3.5 is gpi-enabled today, AMH 3.6 – September 2017
- New – gpi Connector (API to Tracker) for SWIFT but also non-SWIFT interfaces

- SR November 2017 – all banks (gpi and non-gpi members) to receive gpi-enabled MT 103
- Banks’ SR 2017 assessments

- Gpi using secure and resilient SWIFT network, FIN messaging, Tracker in the secure SWIFT cloud (SWIFT WebAccess and PKI)
- Increase your compliance capabilities through gpi: SWIFT uses fraud patterns techniques to enable some functionalities, such as Stop payment/request for funding and having full transparency of where your transactions are (gpi roadmap)
Q&A