

Our foundations. Your future.



Corporate presentation
2023

Confidentiality: **Restricted**

Hello.
It's nice to meet you.

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If you've ever sent money across borders, we've probably met before. We're the ones that keep funds flowing, supply chains moving and the world's economies turning.

We're the global specialist in financial transactions, founded to enable the financial community to move value quickly, securely and with unrivaled precision. And as a neutral cooperative, we're trusted to do this every instant of every day. Together with our community, we're driving digital innovation, inclusivity and growth in financial services.

Our network is unique

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A community of
11,500+ financial
institutions

Stretching 200+
countries and
territories

Connecting 4bn
accounts

235+ market
infrastructures

Reach

Over 50% of
payments reach
their destination in
less than five
minutes

Nearly all within 24
hours

Speed

44.8m FIN
messages delivered
every day

Traffic peak of
50.7m messages
on 28 February
2023

Volume

11.2% FIN traffic
volume growth

66% increase in FIN
traffic on peak day
over the past five
years

28% growth in API
calls made over our
platform

Growth

99.999% network
availability

99.885% FIN
availability

89% Customer
Security
Programme self-
attestation rate

Resilience

But it's not just about the destination,
it's about every transaction's journey.

We believe that moving value around
the globe should be instant and
frictionless – no matter what form it
takes. And most importantly, it should
be open to all.

A shared vision

The G20 has set benchmarks for improving the cost, speed, transparency and access of international payments.

We share this vision and are working to make it happen.

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Building a brighter financial future for all

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Instant. Anytime.
Anywhere.

Instant transactions to anyone,
anywhere in the world, 24/7.
We're making that possible.

A frictionless
future.

We're eliminating friction at every
stage of a transaction's lifecycle.
That means fewer delays and
faster flows.

Interoperability
on a global scale.

We're not just connecting
countries, we're aligning
technologies, bridging systems
and ensuring value in all forms
can flow smoothly around the
world.

Instant

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Instant. Anytime. Anywhere

We're making finance fast. Here's how.

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Swift gpi

The foundations of today's cross-border payments, enabling full transparency, high speeds, predictability and a solid platform for future innovation.

Swift Go

Quick, easy, predictable – just how payments should be. We're transforming the way consumers and SMEs send money around the world.

gpi Instant

Combining the power of Swift gpi with domestic real-time payments infrastructures makes cross-border payments as seamless as domestic ones.

Transaction Management

We're expanding our capabilities far beyond financial messaging, enabling complete end-to-end transaction orchestration and powerful new value-added services.

Frictionless

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A frictionless future

Removing the barriers to fast and efficient transaction processing.

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Payment Pre-Validation

We're putting delays in the past by checking for errors upfront. That means smoother payment flows and happier customers.

Case Management

Providing the tools to stop payments in their tracks and streamline investigations.

Transaction Screening

Keeping up with evolving sanctions lists can be tricky. We simplify this process so that financial institutions can stay one step ahead.

Payment Controls

As fraudsters evolve their tactics, so must financial institutions. We make that easier by providing advanced anomaly-detection capabilities.

Swift Securities View

Unparalleled transparency means crystal clear end-to-end securities tracking and fewer costly settlement fails.

Interoperable

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Interoperability on a global scale

Ensuring value flows smoothly around the world, whatever its form.

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Market infrastructure interlinking

An essential piece of the instant and frictionless puzzle. By interlinking domestic real-time payments systems, we'll deliver a better transaction experience with an even wider reach.

A powerful partner ecosystem

We work closely with numerous third-party providers to equip our community with solutions that can enhance the way they do business.

Setting the highest standards

We are standards specialists – facilitating the industry's migration to ISO 20022 for richer data and better payments. Our standards solutions have played a leading role in keeping the global financial system functioning effectively and efficiently for over 40 years.

Collaborative innovation that drives progress

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Digital currencies

We're experimenting with central bank digital currencies to lay the foundations for future forms of value. As the payments industry evolves and new currencies emerge, we'll make sure they flow smoothly with existing ones.



AI

What can we achieve by harnessing the power of AI? By collaborating with our community, we can unlock faster transaction times and achieve more accurate anomaly detection to drive efficiency and keep our network secure.



Tokenised assets

Tokenised assets could have a huge impact on finance, but more work is needed to realise their full potential. We're exploring how our infrastructure can be used to seamlessly integrate tokens into securities and payments processing.



A shared responsibility

Environmental, social & corporate governance

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Reducing emissions, investing in communities

We're reducing our own emissions to achieve science-based sustainability targets. And investing in local communities to support UN sustainable development goals. To achieve this and keep ourselves on track, we've signed up for the UN Global Compact – the world's largest corporate sustainability initiative.



Attract, develop & retain diverse talent

Bringing your most authentic self to work is important. We're creating an inclusive working environment that helps everyone achieve their career goals and realise our vision. Because strong teams are diverse teams.



Facilitating sustainability in finance

By leveraging the collaborative power of our community, we can drive sustainability throughout the entire industry.



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Enabling innovation, maintaining security

Easing connectivity and access

Our expansive open-API ecosystem offers our community a world of incredible solutions right at their fingertips.



Take to the cloud

By harnessing the power of the public cloud, our community can connect to our network as easily as possible – increasing efficiency and reducing the need for in-house data centres.



A partner you can trust

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Whether it's a corporate completing an important acquisition, a hospital buying supplies, or a school transferring funds abroad, the world counts on us and our community to keep its economies turning.

We take that responsibility seriously, setting the highest industry standards across security, resilience and reliability. We're proud to operate a network with 99.999% availability, which means we're always there when you need us.



Secure
Resilient
Reliable

A community approach to cybersecurity

Keeping our network secure isn't something that can be done by a single institution. It's a shared duty that each member of our community is responsible for.

Our Customer Security Programme makes this possible, providing strong cybersecurity frameworks that institutions can use to keep safe from fraudsters and hackers.



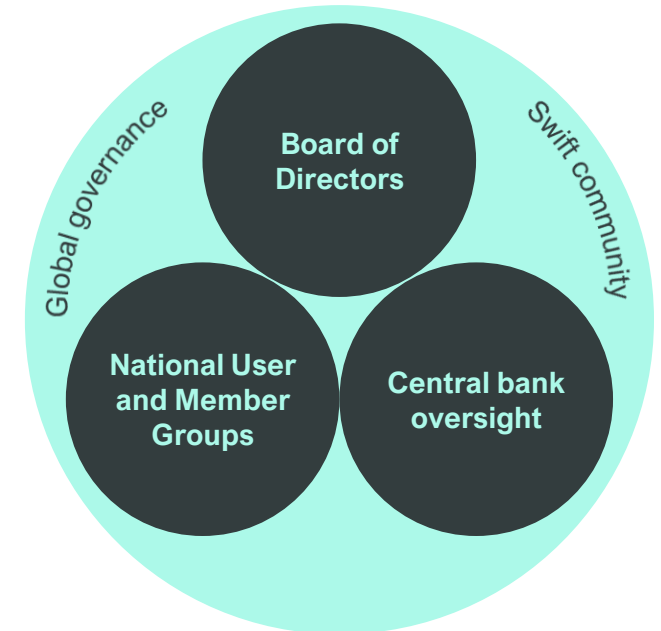
Global governance

Our role in the global financial system is unique. As a neutral cooperative, strong governance is essential to keeping our mission relevant, our focus sharp and our reach wide. The Swift board and oversight from the world's central banks ensures this is the case, while our National Member Groups keep local communities up to date and active.

Swift Board of Directors
Comprised of 25 directors

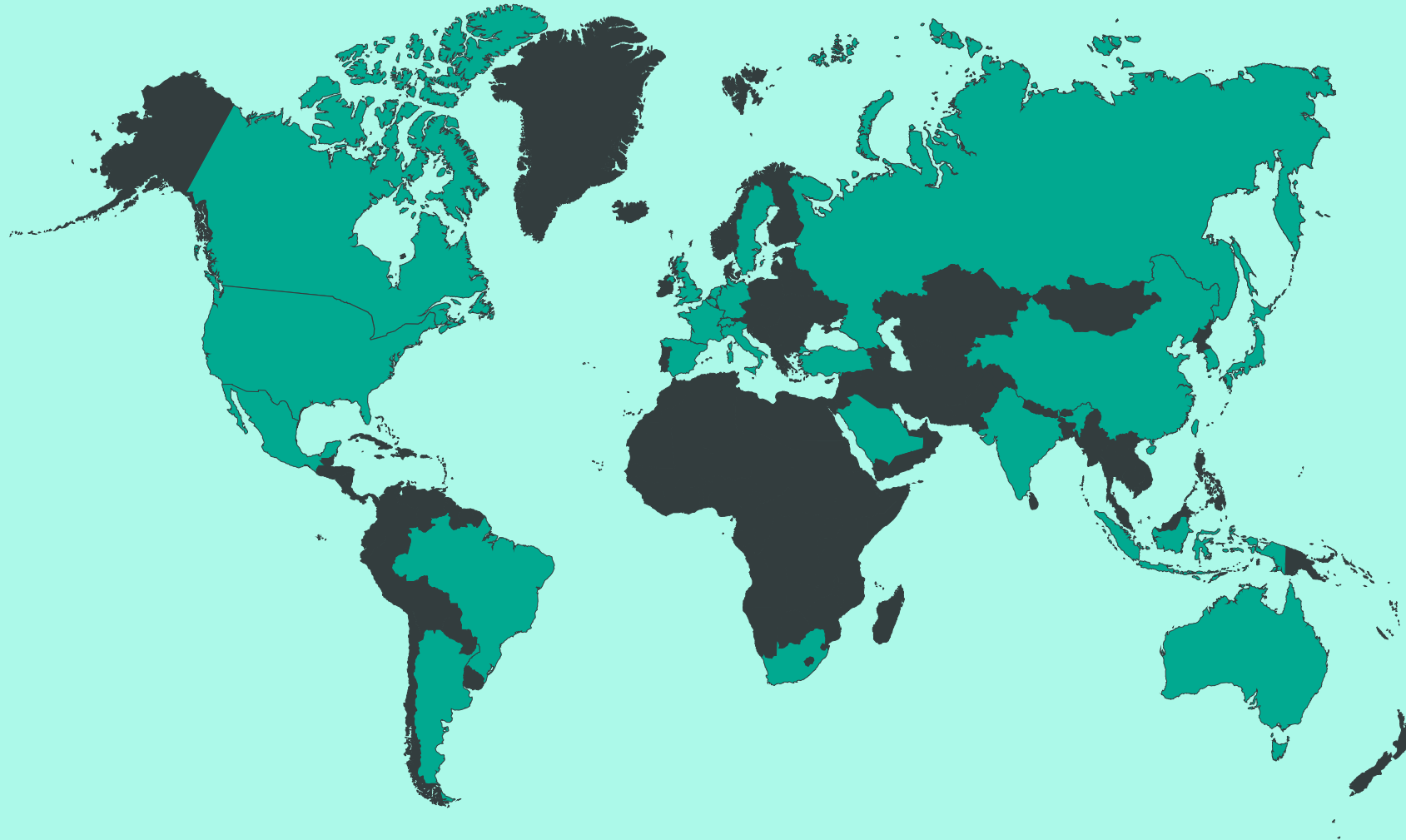
Central bank oversight
Central banks of the G10 and 15 more countries

National User and Member Groups
Ensure global representation & ownership



Oversight countries

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- Argentina
- Australia
- Belgium
- Brazil
- Canada
- China
- France
- Germany
- Hong Kong
- India
- Indonesia
- Italy
- Japan
- Korea
- Mexico
- Russia
- Saudi Arabia
- Singapore
- South Africa
- Spain
- Sweden
- Switzerland
- The Netherlands
- Turkey
- UK
- USA

A brief history of Swift

Serving the global financial community for 50 years

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1973
Swift is founded by 239 banks from 15 countries

1976
First operating centre opens in Brussels

1977
Swift goes live – first message sent

1978
First Sibos takes place in Brussels

1970s

1986
Operating centre opens in the Netherlands

1987
Swift enters securities market

1984
Launch of Swift II delivers 99.999% availability

1980s

1992
Interbank File Transfer goes live

1994
Customer support centre opens in Hong Kong

1996
FinCopy goes live

1997
Swift technology centre opens in the United States

1990s

2002
SwiftNet goes live

2006
Corporates welcomed on Swift

2008
Alliance Lite launched

2009
Innotribe launched to drive innovation across the industry

2000s

2012
Sanctions Screening and Testing launched

2013
Opening of operating centre in Switzerland and corporate services centre in Kuala Lumpur

2016
Customer Security Programme launch

2017
Swift gpi goes live

2010s

2021
Swift Go and Payment Pre-validation launched

2022
CBDC exploration experiments begin

2023
Swift Securities View launches

Migration to ISO 20022 begins

2020s



Swift executive team

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Javier Pérez-Tasso
Chief Executive
Officer



Rosemary Stone
Chief Business
Development Officer



Cheri McGuire
Chief Technology
Officer



Thierry Chilos
Chief Strategy Officer



Pat Antonacci
Chief Customer
Experience Officer



Max Mamondez
Chief Financial
Officer



David Woerndl
Chief Risk and
Control Officer

Thank you



[swift.com](https://www.swift.com)