

## SWIFT Application

### SWIFT

#### ❖ Characteristics:

##### ➤ Application type:

Application Personalizable to integrate

##### ➤ Environments:

IBM zOS, CICS, DB2, Cobol  
UNIX, Tuxedo, Oracle/SQL  
Server/ Informix, Cobol (SF)  
Fujitsu, teleprocess AIM, RDB2,  
Cobol.

##### ➤ Services:

Closed Product  
Development  
Services

##### ➤ Installations:

10

##### ➤ Users:

Foreign Department

### Basic characteristics of the Application:

This Application **generates, receives** and **negotiates** the **Swift messages**, being situated between the private applications of the Company and the **Swift** applications.

### Advantages that the Entity contributes

- **Simple programming of the reading and writing of Swift messages:** It dissociates its applications, in reception and in emission of messages, of the private details of the SWIFT messages , permitting the reading and writing of fields in a fixed Cobol format , not in SWIFT format.
- **Dynamic maintenance. Adaptable application:** It offers a dynamic maintenance, without the need to modify the programs of reading and writing of the messages. It also permits to maintain multiple SWIFT codes in each entity and the concentration or distribution of its treatment. The application design permits to be adapted to the periodic changes that judges SWIFT, as to the changes of the Entity's operative.
- **Choosing the optimum location according to the operating:** By being a modulate design, it allows to maintain the modules in PC or Host, the concentration or message distribution, the export or not all of it, or operating parts toward the offices, the On-Line messages emissions, Batch or mixed.
- **Access detailed or high-level, of the messages content:** The entity can agree to the adaptation modules to the applications that connect directly from its applications to SWIFT in COBOL fixed areas, or to access to the message contents ant not in COBOL formats own by SWIFT.
- **Internal maintenance to the company:** Upon being programmed in COBOL, it permits to the entity the manipulation of the source code, if it was necessary, at a given time.
- **Volume and superior fidelity:** Automating the emission and reception of SWIFT messages, it allows the entity a volume of very superior processing, a higher reliability, and a control and distribution of the information, simple.

### Application Details

#### ➤ Emission of SWIFT Messages

- A rough draft Swift (57A, 32A...) fields is established that will serve to validate the structure to field level from the generated message.
- A **rough draft Swift MT103, Mt202 ...)** modules are established that will serve to validate and generate the structure to level from **Swift** message.
- As **information source** (that are recorded in the new operations) to generate the **Swift**, we have the following origins:
  - **Subject Tables:** Banking and not banking (client ordenante, bank beneficiary...)
  - **Swift text Tables:** Relating to the different fields Swift (observations 72... )
  - **Application Area:** Different for each application (emission of payments, credits...) and that is passed like parameter in the message generation.

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### Other INORMES Products and Services

- Foreign Area
- Foreign Trade
- General Accounting
- SWIFT Applications
- Renting
- Risks
- General Services
- Stocks
- Leasing
- Loans
- Multicurrency Liabilities
- Default Management
- Accounting Management international area financial entities
- Payment Types
- Rates
- EMV
- Family Credit Account
- Multichannel Printed Management
- Factoring
- Confirming
- Client Fidelity
- Outsourcing
- Professional Services

### ... Detalle de la Aplicación (cont.)

- The **Nucleus Swift**, collects the information of these sources depending on its parameterized in rough draft from the fields and model and generates the Swift already validated.
- This Swift can be generated (recording in Swift table) or be simulated (without recording)
- **Reception of SWIFT Messages**
  - The messages collected the received Swifts
  - The messages are recorded in the Swift table
  - The fields are identified Swift (20, 21...)
  - The information included in the fields in base to the structure is collected Parameterized in the rough draft of fields Swift.
  - This information is transfer to the corresponding application, according to the definite interface for each application

### ➤ Maintenance and Parameterization

The programmer will have a **similar environment** to that of any Entity's application, and he will be able to carry out interfaces of connection to this application without the need to know the complex structure of the **Swift** messages, especially of the massive messages.

### ➤ Connection with the Entities Application

It is carried out through areas of specific transfer for each messages group: In reception is called to procedures that generate files in appliance of the entity, and in emission the intermediate format is generated, for shipment. This system integrates directly the appliance of the Entity with Swift.

### ➤ Some treated messages:

<u>Pagos emitidos- Pagos Recibidos</u>	<u>Otros</u>
100 : Transferencia de Cliente	940 : Estado de cliente
103 : Transferencia de Cliente simple	971 : Resumen de balance
103+ : Transferencia de Cliente simple (plus)	300 : Confirmación operación en divisas
202 : Transferencia general entre entidades (cobertura)	320 : Confirmación préstamo / depósito fijo
<u>Créditos documentarios</u>	<u>Remesas y letras</u>
700 : Envío de crédito documentario	400 : Aviso de pago
707 : Rectificación / cancelación	410 : Reconocimiento . Acuse de Recibo
740 : Autorización para reembolso	412 : Aviso de aceptación
750 : Aviso de discrepancia	450 : Aviso de letra de Crédito
756 : Aviso de reembolso o pago	456 : Aviso de impago
<u>Formato libre</u>	900 : Confirmación de débito (impagado y gestión)
499,999,199,799 : Formato libre	

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