

OpenText™ SWIFT Service Bureau

Eliminating barriers in global corporate-to-bank communication for financial institutions



Better serve corporate customers



Reach multiple financial counterparties



Reduce costs



Improve straight-through processing

Access to the SWIFT network enables your organization to reduce the costs, time and resources required to interact with customers. However, the investment required to maintain a connection with the SWIFT network—both financial and administrative—is costly, time-consuming and problematic.

The OpenText SWIFT Service Bureau allows financial institutions to gain access quickly and cost-effectively to the SWIFT network without taking on the administrative burdens and costs of managing the SWIFT IT infrastructure. As the leading provider of global B2B integration services, OpenText delivers a powerful combination of technology, people and process to provide banks with a single secure gateway to communicate financial messages, such as payment instructions, bank statements, foreign exchange transactions and securities holdings reports with the worldwide financial community.

With OpenText SWIFT Service Bureau, your organization can:

- **Better serve corporate customers:** Global corporations expect their banks to offer financial services supporting cross-border and domestic payments, foreign exchange transactions, trade tools, etc.
- **Reach multiple financial counterparties:** Efficiently interact with correspondent banks, local market infrastructures and corporate customers with direct access to the worldwide financial community.

SWIFT Service Bureau Security Standards

- Physical and logical access to the SWIFT infrastructure is restricted to authorized personnel
- Cryptographic key access is restricted to security officers designated by the bank
- Communications traffic between the bank and OpenText is authenticated, protected against modification and encrypted
- Access to traffic, message and configuration data is restricted to personnel authorized by the bank and OpenText

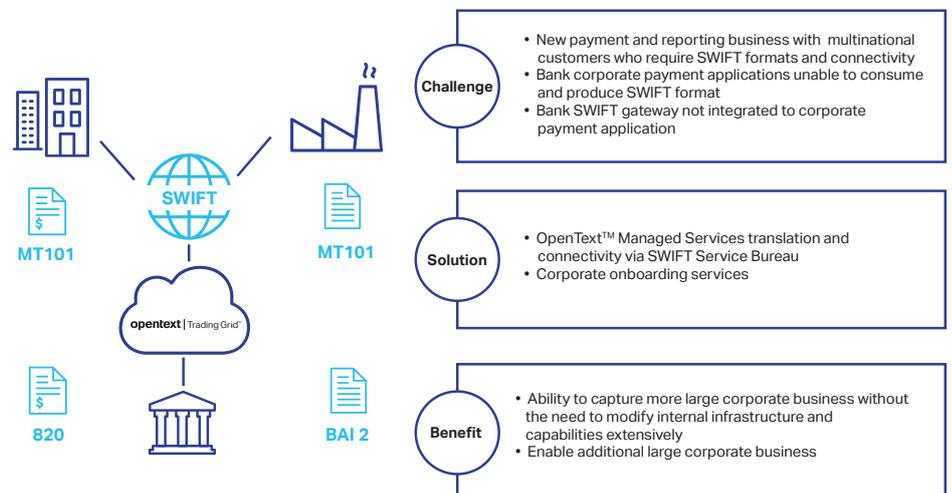
- **Reduce costs:** OpenText SWIFT Service Bureau includes the technical infrastructure and expertise to connect with the SWIFT network, eliminating the need to invest in infrastructure, maintenance and personnel to support your SWIFT messaging needs. We manage the annual SWIFT Standards release as well as the ongoing SWIFT software releases and updates
- **Improve straight-through processing:** By using SWIFT messaging standards and market practices developed collaboratively with the financial community, you ensure straight-through processing of your financial transactions.
- **Enhance customer service:** Gain an end-to-end view on payment transactions and inquiries, which eliminates the “black hole” issue for you and your customers. Achieve a shorter payments cycle and an expedited resolution of your inquiries.
- **Increase flexibility:** Utilize multiple SWIFTNet message standards, including FIN, InterAct and FileAct depending upon the specific needs of your organization and customers.
- **Expand your international reach:** With a global presence in major financial centers around the world, including the United States, United Kingdom, France, Switzerland, Brazil, Hong Kong, Singapore, Australia and Japan, OpenText helps you address concerns of doing business globally.

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OpenText has been a SWIFT Service Bureau since 2010 and is certified by the SWIFT Shared Infrastructure Program (SIP). This program helps end-users identify best-in-class providers recognized as having the highest operational standards in availability, security, access control and resiliency.

Key requirements for certification include:

- Onsite operational data center audits performed regularly by SWIFT
- Alliance Connect Gold connectivity for the primary data center as well as disaster recovery
- Ample expertise in SWIFT messaging, connectivity components and SWIFT customer onboarding process
- Extensive security measurements, including vulnerability analysis and the use of intrusion detection systems



Increasing the Value of Your Investment

OpenText uses a well-documented, proven onboarding methodology to help your organization navigate the increasingly complex web of processes needed for corporate-to-bank connectivity. In addition to offering secure access to the SWIFT network, OpenText offers the value-added services that have made us the leading B2B provider in the world. Among the key features of SWIFT Service Bureau are:

- **Network Protocol Mediation:** As an OpenText customer, you can choose from a wide variety of secure internet protocols, including AS2, AS3, SFTP, FTPS, HTTPS and MQ, to send data to the SWIFT Service Bureau. OpenText also supports EBICS Server functionality for financial institutions that have large European corporate integration programs.
- **Message Transformation:** OpenText offers any-to-any transformation services to convert messages to and from ISO 20022 XML, SWIFT MT, NACHA, BAI2, SAP IDoc, Microsoft® Excel®, UN/EDIFACT and ANSI X.12, as well as many other proprietary application formats.
- **Data Enrichment:** OpenText offers aggregation and de-aggregation of data from multiple, disparate sources. Files and messages can be split, merged or restructured. Additionally, OpenText offers data enrichment and data validation services.
- **Corporate Customer and Bank On-Boarding:** OpenText can manage the end-to-end implementation process for your new service bureau with our proven seven-phase onboarding methodology, which includes connectivity, map development and end-to-end testing.
- **Non-SWIFT Connections:** OpenText can help you establish and manage connections to your corporate customers' financial institutions using direct (host-to-host) connectivity protocols and APIs. OpenText can accommodate very large file transmissions—up to multiple gigabytes—between counterparties.

About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit: opentext.com.