INFORMATION

BOX for Cross Border Payments & FINplus

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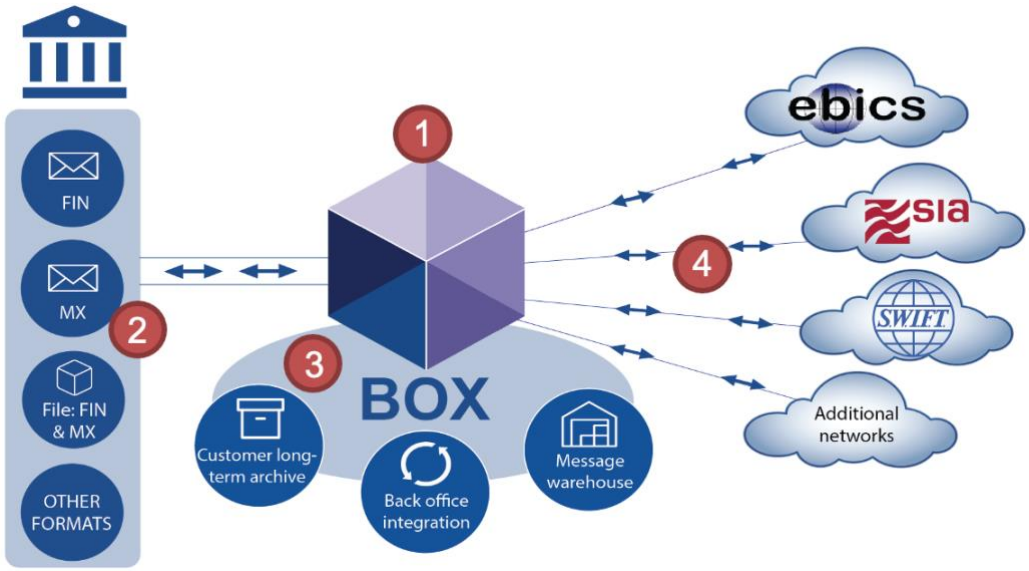
INTERCOPE

1. Single window for financial messaging



1

SECTION 1:
BOX is a native ISO 20022 solution and presents the same look-and-feel for either SWIFT FIN, ISO2022 XML, EBICS and SIA messages. BOX has the complete ISO 7775 / 15022 and 20022 stacks with embedded transformations for SEPA, TARGET2, HVPS+, CBPR+, CHAPS, MEPS, CHATS and all migrating schemes stored and managed in the Message Warehouse. BOX provides monitoring, reporting and real-time dashboards of all activities for full view and control.

2

SECTION 2:
Conversion of industry files/messages to/from proprietary and legacy formats in BOX allows customers to shield their back-office applications from SWIFT and market infrastructure scheme changes. This is managed through new GUI driven configuration. Complete message and file validation (syntax, semantics, cross-field) is provided as well as bi-directional conversion for SWIFT MT / MX messages per schemes managed and maintained by Intercope.

3

SECTION 3:
BOX provides manual and automated message processing, error handling, with comprehensive workflow and routing. The new BOX payments message warehouse with archiving provides a full view of all data activities in/out of the bank, co-existence of all new (ISO 20022) and old scheme messages, side by side, with any truncated data. This provides full overview for all reconciliation activities for individual scheme and cross border payments, and very importantly a single source for regulation reporting.

4

SECTION 4:
A unique to the market multi-network solution. BOX supports multiple financial networks (EBICS, SIAnet and SWIFTNet) on the same platform. Protocol specific functions are implemented in dedicated interfaces and decoupled from the rest of the application, allowing connections to further networks without changing the Messaging server core. BOX supports the concurrent use of these multiple financial networks on the one instance. BOX customers can uniquely decide which market infrastructure to best use for business decisions and not just based on technology and network limitations. This protects and regulates BOX customers for Systemically Important Payments Systems (SIPS) oversight requirements by removing all single points of failure – future proofing against increased regulation.

2. What BOX offers for the ISO20022 migration

Messaging Infrastructure: BOX

- Native support of ISO20022 since 2005
- Support of ESMIG Network Protocol

Transition Support

- MT / MX Conversion
- FIN Y-Copy (MT01n) Emulation

Cross border payments &
T2 validation services

- Syntactically
- Semantically
- Service validation rules

Duplicate check for MX &
FIN payments

RMA for ISO20022 messages

- Coexistence of FIN RMA and MX RMA records

Advanced search functions
for payments

- Combined search functionality for MX & MT messages
- Full text search for MX messages

Support of Exception & Investigations

- camt.034 Duplicate
- camt.028 AdditionalPaymentInformation
- camt.031 RejectInvestigation
- camt.029 ResolutionOfInvestigation
- camt.026 UnableToApply
- camt.027 ClaimNonReceipt
- camt.033 RequestForDuplicate

Message Entry & Repair for ISO20022

- Message entry wizard
- Support for multicast MX messages
- XML import functions for tests
- MX Templates
- Maintained in the GUI
- Import / Export functionality

Common queues &
journals for MX & FIN payments

- Authorization
- Message Entry / Repair
- Templates
- Embargo
- Exception handling
- Monitoring

New Payment Warehouse including
MT and MX messages together

3. Payment warehouse & duplicate check

Dupl. Check	Field Type		MsgType	pacs.008	pacs.009 core	pacs.009 cover	pacs.002	pacs.004
				FIToFI Cust.Tranfser	FI Credit Transfer	FI Credit Transfer	Payment Status	Payment Return
	NUM		Message ID	x	x	x	x	x
	TS		Creation Time	x	x	x	x	x
x	NUM		Number of Transactions	x	x	x	x(orig)	x
x	TEXT		Sender	x	x	x	x	x
x	TEXT		Receiver	x	x	x	x	x
x	DATE		Interbank Settlement Date	x	x	x	x(orig)	x
X	TEXT1		Settlement Method	x	x	x	x(orig)	x(&orig)
x	DECIMAL		Interbank Settlement Amount	x	x	x	x(orig)	x(orig&returned)
x	DECIMAL	Use only one	Total Interbank Settlement Amount	x	x	x		x(returned)
X	TEXT		Currency					
	TEXT2		Creditor (Beneficiary)	x	x	x	x(orig)	x(orig&returned)
	TEXT3		Creditor Agent	x	x	x	x(orig)	x(orig&returned)
x	TEXT4		Instructing Agent	x	x	x	x	x
x	TEXT5		Instructed Agent	x	x	x	x	x
x	TEXT6		Debtor Agent	x	x	x	x(orig)	x(orig&returned)
	TEXT8		Debtor (Ordering Customer)	x	x	x	x(orig)	x(orig&returned)
x	TEXT9		Transaction ID (TxId)	x	x	x	x	x(orig)
x	TEXT10	Field 21	End to end ID	x	x	x	x(orig)	x(orig)
x	TEXT		UETR	x	x	x	x(orig)	x(orig)
			(Intermediary Agents)	x	x	x		x(return chain)
			(Reimbursement Agents)	x	x	x	x(orig)	x
	TEXT12		Settlm.Clearing System	x	x	x	x(orig)	x(&orig)
	TS	pain.xxx	Original Creation Date/Time				x	x
	TEXT15	pain.xxx	Original MsgId				x	x
			Original Instructing Agent				x	x
			Original Instructed Agent				x	x
			Group Status				x	
			Clearing System Reference				x	x

4. What BOX offers for the ESMIG T2 consolidation

SIPS Multi Network capability

- Support of ESMIG Network Protocol for both networks:
  - SIA/Colt
  - SWIFTNet

Transition Support

- MT / MX Conversion
- FIN Y-Copy (MT01n) Emulation

T2 validation services

- Syntactically
- Semantically
- Service validation rules

Reconciliation of T2 return messages with the original messages

- pacs.002 / pacs.004 / admi.007

End-to-end testing for Target and RT1

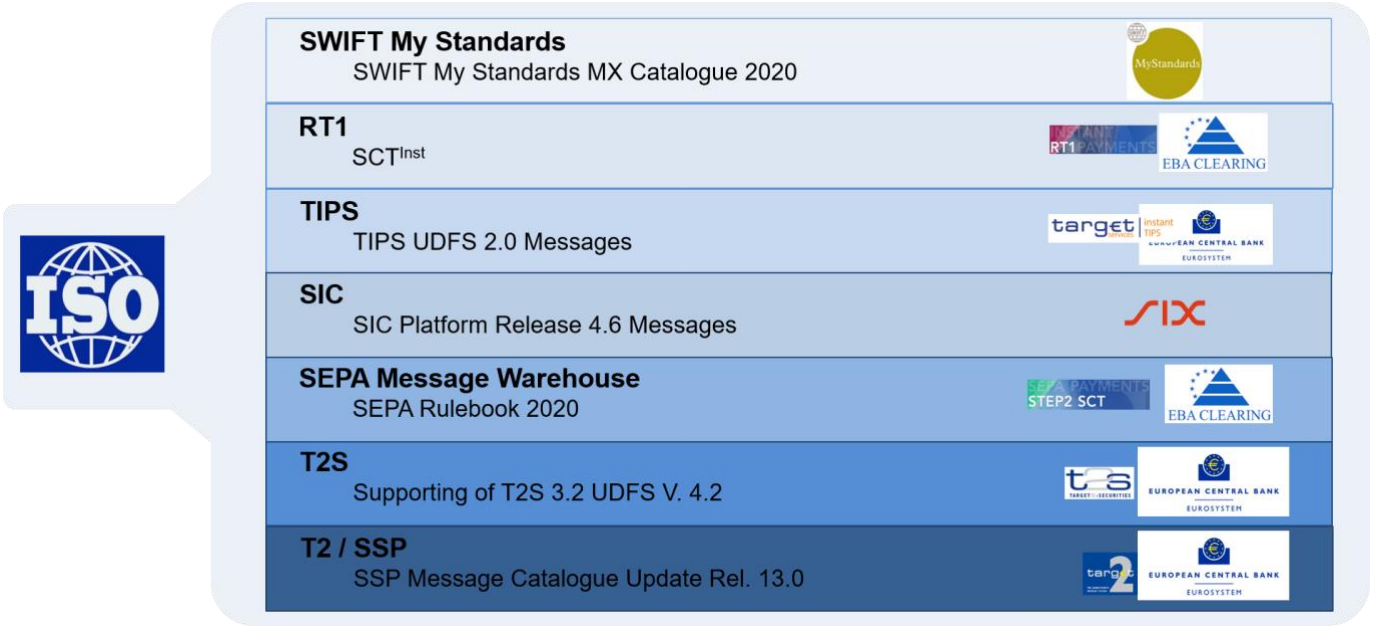
- Simulation of T2 and RT1 feedback
- Enables Backend testing in 2020 / 2021 without Target

Business Header Signature

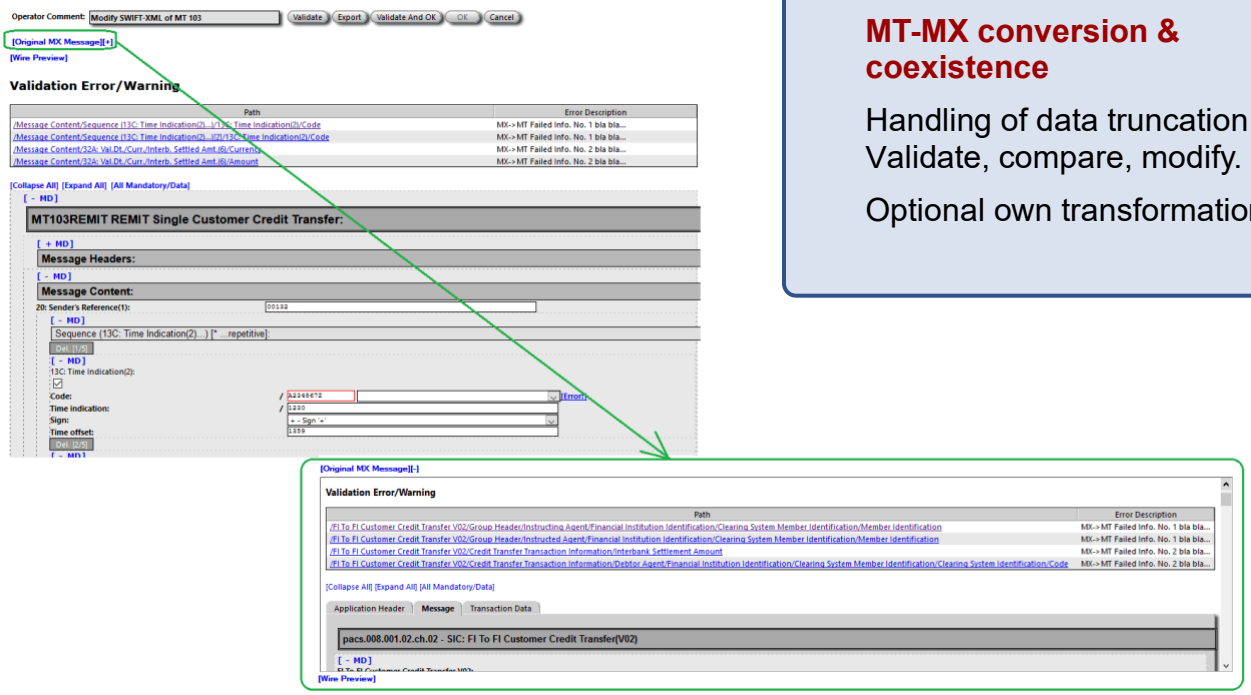
- Validation
- Calculation

Handling of Target oversize / timeout

5. ISO20022 Messaging Schemes included in BOX



6. MT-MX-MT Conversion



MT-MX conversion & coexistence

Handling of data truncation.
Validate, compare, modify.

Optional own transformations.

7. MT MX coexistence

Same look and feel for FIN & MX messages

Same routing capabilities

Same user interface

Data truncation management