

# SWIFT messaging solutions that fit your business

RBC's reliable and secure suite of SWIFT services have been designed to satisfy virtually any size and type of business.



At RBC® we understand the benefits of leveraging SWIFT messaging capability to help our customers run their businesses more efficiently. We also understand that sometimes it can be difficult to know which SWIFT service makes the most sense for your particular business. That's why RBC developed a comprehensive range of user-friendly SWIFT products that are simple to operate, easy to understand and can have a cost effective impact on your bottom line.

RBC can work with you to match your business need to the most appropriate SWIFT service, starting from an entry-level, Internet-based application that can be used to send an MT103 message or report details of an MT910 or MT950, to a software-installed application used to send and receive large volumes of any or every SWIFT message.

#### **How can SWIFT have an impact on your business?**

The Society for Worldwide Interbank Financial Telecommunication (SWIFT)

is a member-owned global cooperative created to exchange standardized financial messages and information. SWIFT has more than 8,300 direct members, including banking organizations, securities institutions and corporate customers in more than 200 countries that exchange messages for themselves and on behalf of underlying ordering clients. RBC can help your business leverage SWIFT and enable you to use a platform for automation and standardize financial transactions, which can result in reduced costs, operational risk and inefficiencies from operations. By using SWIFT, you can also create new business opportunities and revenue streams, including:

- Supported centralization of operations to improve efficiency and automation
- Increased information flow and data quality by maximizing STP
- Reduced operational risk through secure transactions
- Reduced infrastructure costs associated with SWIFT access
- Increased global visibility to cash positions

## Let RBC help you determine the right SWIFT messaging solutions for your business

### SWIFT-related applications from RBC

RBC Applications	SWIFT-Related Applications
<b>RBC Express®</b>	Our Internet-based cash management application providing 24/7 access to a comprehensive suite of online services using specific modules to support SWIFT and other products.
<b>RBC Express Wire Payments</b>	Used to send MT103 wire payments.
<b>RBC Express Balance Reporting</b>	Used for multi-bank reporting details of MT950.
<b>RBC Express Incoming Wires Reporting</b>	Used for reporting details of MT910.
<b>RBC Express SWIFT Payments and Statements</b> Supports all SWIFT-related services in the chart below except SWIFT FileAct.	Used to send SWIFT MT101, MT103, MT110, MT195, MT199, MT202, MT210, MT295, MT299, MT940, MT941, MT942, MT950, MT995, MT999 and receive various SWIFT messages. Supports use of client's BIC (Depending on SWIFT membership).
<b>RBC SWIFT Service Bureau</b> Supports all SWIFT-related services in the chart below.	An RBC-branded application called TurboSwift® <sup>1</sup> , powered by BankServ. Used to send and receive all SWIFT messages. Supports SWIFTNet FileAct, Funds, Exceptions and Investigations and Cash Reporting. An XML-supported option is available for clients wanting to use the ISO 20022 XML format.
<b>Payables Direct</b>	Payables Direct is a cost-effective way for a client to electronically submit a single file containing multiple payment instructions, including MT103s, ACH and EDI, to RBC in an ANSI X12 820. An XML-supported option is available for clients wanting to use the ISO 20022 XML format.
<b>A/P Link</b>	A/P Link is a simple, Windows-based PC solution for all disbursements available through RBC. It allows clients to electronically disburse payment instructions through various payment instruments including MT103s, direct deposits, EDI and cheque issuance.

### SWIFT-related services from RBC

RBC Services	SWIFT-Related Services
<b>Send MT101 Service</b>	Enables our client, the Instructing Party, to authorize another FI where the Instructing Party also holds an account to accept a request to transfer instruction from RBC to debit an Ordering Customer's account on their books and effect a payment.
<b>Receive MT101 Service</b>	Enables our client, the Ordering Customer, to authorize an Instructing Party through another FI to send RBC a SWIFT MT101 request for transfer message to debit their account on RBC's books and effect a payment.
<b>SWIFT Pass Through Messages</b>	Enables our client, the Instructing Party, to authorize FI #1 where the Instructing Party also holds an account to accept a request to transfer instruction from RBC to debit the account on their books and credit another account on the books of FI #2 and effect a payment.
<b>SWIFT Member/Concentrator</b>	Reduces the cost of ownership for lower-volume SWIFT clients by allowing RBC to manage services like SWIFT administration, connection to SWIFTNet and the transformation of transactions into SWIFT messages.
<b>SWIFT Corporate Access</b>	SCORE (Standardised CORporate Environment) MACUG (Member Administrated Closed User Group)
<b>SWIFT FileAct</b>	Enables our client to cost-effectively transfer files securely and reliably and is typically used to exchange large amounts of data such as batches of structured financial messages, large reports, bulk payments and value-added securities information. The RBC SWIFT FileAct service now supports the ISO 20022 XML format.

For more information or to enrol, please:

- Contact your Cash Management Representative
- Contact your Account or Relationship Manager
- Call toll free from Canada and the USA: 1-866-358-7326
- Call toll free from most (overseas) countries: 00 800210 22072



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