

# Future-proofing the financial ecosystem



25 August 2025

Confidentiality: **Restricted**

# Swift: Ensuring a secure and reliable ecosystem for 50 years

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## Unparalleled reach

We connect 4bn end-customer accounts globally for corporates, SMEs & individuals

4bn

## A vibrant ecosystem

Over 11,500 institutions in more than 200 countries & territories connect to Swift

11,500

## Globally inclusive

Transactions on Swift travel over 40,000 corridors in 150 currencies

40,000

## A proven track record

We've enabled the secure & reliable transfer of value for over 50 years

50+ years

## **We're on a journey to enable instant, frictionless, and interoperable cross-border transactions**

### **And we've made great strides across payments and securities:**

- Moving beyond point-to-point messaging to full transaction management.
- Rolling out advanced services that increase the speed, transparency and predictability of international transactions of all types and sizes.
- Making it easier for you to deliver the benefits of Swift services directly to your end-customers to improve their experience.
- Introducing new ways to connect through APIs and cloud, and extending our reach through increased interoperability.

## Today: Faster, cheaper, more transparent

All of this has been achieved while relentlessly raising the bar on security, reliability and resiliency – and constantly innovating responsibly

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About 90% of payments reach destination banks within 1 hour.

90%

About 50% of payments reach end beneficiaries in 5 minutes.

50%

The average unit cost of transacting over Swift decreased by a factor of four over last decade\*.

4x

\*adjusted for inflation

A transparent view of payments and securities transactions end-to-end.

E2E

## As we look forward, four macro trends are transforming our industry

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### Accelerating innovation

New technologies (DLT, AI, quantum) and forms of value (CBDCs, tokenisation) are transforming possibilities for payments and securities processing – while at the same time requiring new thinking to maintain robust security and resiliency.



### Rising expectations

Individuals, regulators and others are pushing for better speed, transparency, cost and access on cross-border payments in line with G20 goals. In securities markets, shorter settlement cycles are driving a focus on speed and efficiency.



### Proliferation of new players and networks

An increase of new players and networks is leading to more ways to move value across borders, further raising the bar on expectations while also driving fragmentation.



### Changing trade and economic relationships

A complex geopolitical landscape is leading to interest in increased financial autonomy and the development of alternative systems.



In response to these trends,  
we're going even further

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Delivering enduring  
operational  
excellence, security  
and resilience at scale



Uplifting the end-  
customer experience



Four priorities will  
drive our activities  
over the next three  
years

Strengthening  
collaboration to  
advance an inclusive  
global ecosystem



Innovating and  
enabling a new era  
of interoperability



# Delivering enduring operational excellence, security and resilience at scale

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## Delivering enduring operational excellence, security and resilience at scale

### What we're doing

Operational excellence remains our **number one priority** as we continue to build on our strong track record.

We're evolving our infrastructure with the **highest standards of security, reliability and resilience...**

...and **future-proofing our platform** to stay ahead of the latest cyber threats (such the malicious use of AI and quantum)...

...while fostering a **culture of collaboration and innovation.**



### What this means for you

Greater automation, efficiency and reliability; giving you the confidence that your transactions remain secure on our network.



## Delivering enduring operational excellence, security and resilience at scale

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The equivalent of the world's GDP flows over Swift about every 3 days – testament to our role as a resilient, trusted, and secure messaging network.

3 days

We uphold the highest standards of resiliency with 99.997% SwiftNet and 99.994% Swift FIN availability in 2023

99.99%

Business continuity exercises successfully completed in 2023.

547

Swift Customer Security Programme (CSP) attestation figures are consistently high, covering over 99% of Swift FIN traffic.

+99%

# Uplifting the end-customer experience

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## Uplifting the end-customer experience

### What we're doing

We're working with the community to embed a **suite of new capabilities** to transform payments and securities.

Transactions can now be **pre-validated, screened, settled in minutes**, and tracked in real time...

...and **integrated into all your front-end customer channels** to deliver a compelling end-user experience.

Facilitated by **game-changing new standards** such as ISO 20022 (payments) and the UTI (securities).



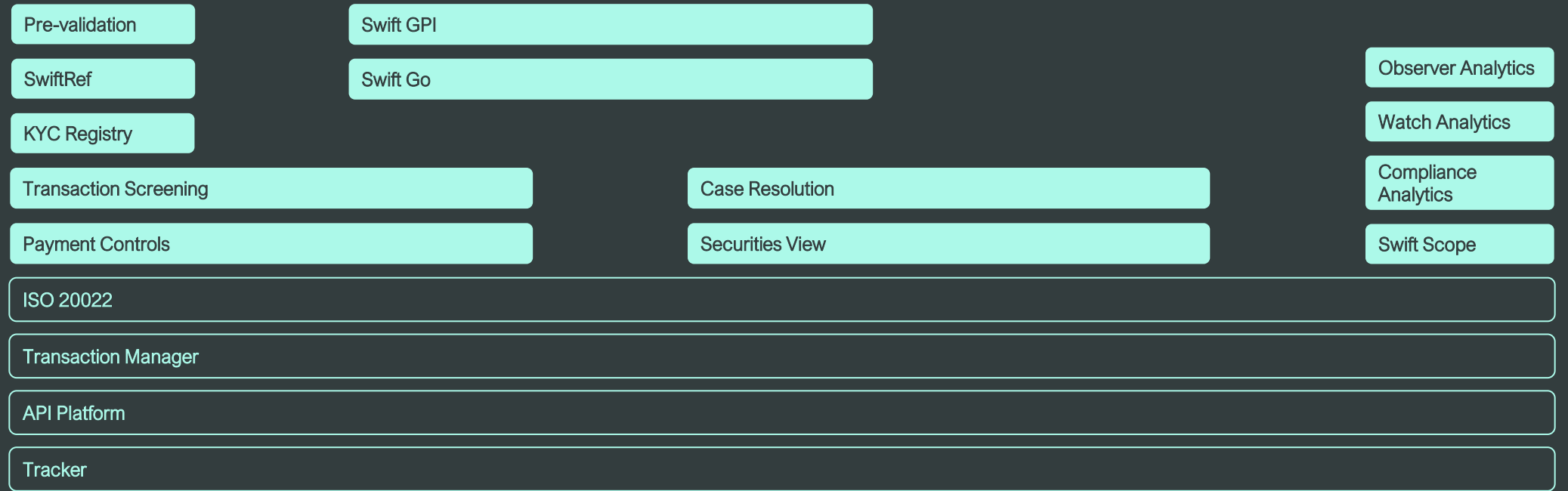
### What this means for you

Transactions on Swift, powered by rich data, will be faster, more transparent and safer; enabling you to deliver better experiences for your customers.



# Uplifting the end-customer experience

Swift services are driving improvements in the end-to-end transaction experience



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## Uplifting the end-customer experience

Swift services are creating value for the entire community

72% of payment exceptions on Swift are the result of formatting errors, account issues, and invalid data which can be addressed with **Payment Pre-validation**.

72%

Source: Swift traffic insights

**Swift Go** helps you tap into the \$12 trillion (and growing) low-value international payments market.

\$12T

Source: McKinley Global Payments Report 2023

**Case Management** helps address the €2 billion in industry costs related to managing exceptions and investigations, and payment rejections.

€2B

Source: Swift traffic insights

**Swift Securities View** helps avoid settlement inefficiencies and fails that cost the industry over \$100 billion in 2023 alone.

\$100B

Source: Firebrand Settlement Efficiency In Focus Report

# Uplifting the end-customer experience

## ISO 2022 will play a foundational role in enhancing payments

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### Global adoption

ISO 2022 has been adopted by market infrastructures in 70+ countries, replacing domestic or legacy formats.

### Meeting the G20 targets



ISO 2022 is key to helping the industry meet the G20 payments goals to enhance the speed, cost, transparency, choice and access of cross-border payments by 2027.

### Delivering next gen payments



ISO 2022 is the key standard in next gen payment schemes, including instant payments, move to 24x7, supporting open banking over APIs, and others.

### Domination in high value payments



By 2025, ISO 2022 will dominate high-value payments, supporting over 80% of transaction values worldwide.

### Enhanced customer propositions



ISO 2022 will enable adopters to deliver new products and services, while improving existing propositions, through enhanced speed, accuracy and efficiency.

### Operational efficiency



The richer data provided by ISO 2022 will help streamline financial crime compliance processes, improve exceptions and investigations; and reduce operational and processing costs by improving STP.

### Innovation

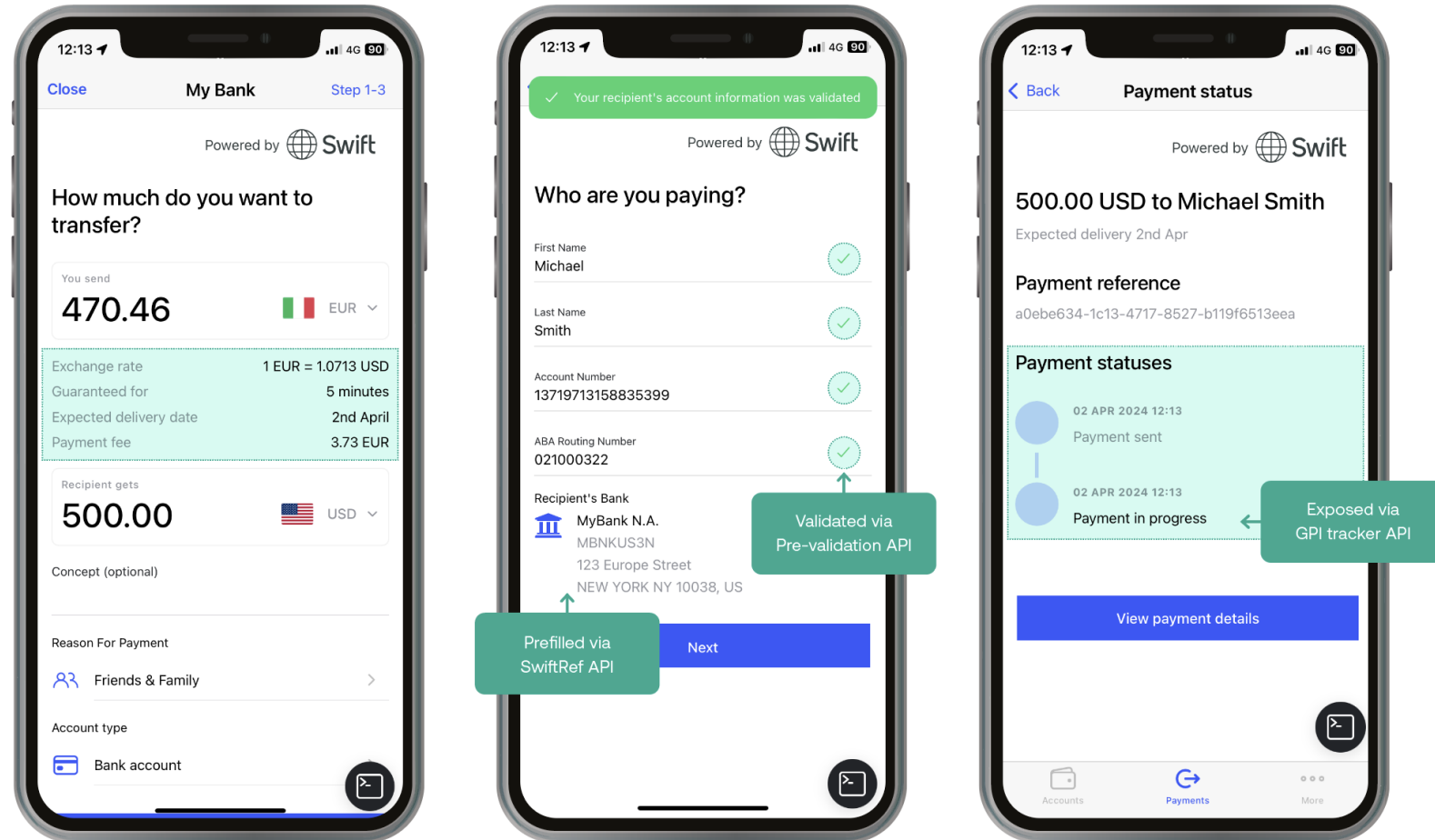


ISO 2022 will enable new payment models like CBDCs, allow interoperability of IPS schemes and support new payment instruments, such as Request to Pay.

## Uplifting the end-customer experience

We're helping you enhance your customers' experience by embedding new data rich services in your front-end applications

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# Innovating and enabling a new era of interoperability

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## Innovating and enabling a new era of interoperability

### What we're doing

We're enabling new data services and technologies to scale (AI, CBDCs, digital assets) via our existing network.

Ensuring the global financial ecosystem can interoperate seamlessly...

...across networks and technologies, and interlinking infrastructure models and instant payment systems.

While extending transaction tracking and data services, even for transactions not on Swift.



### What this means for you

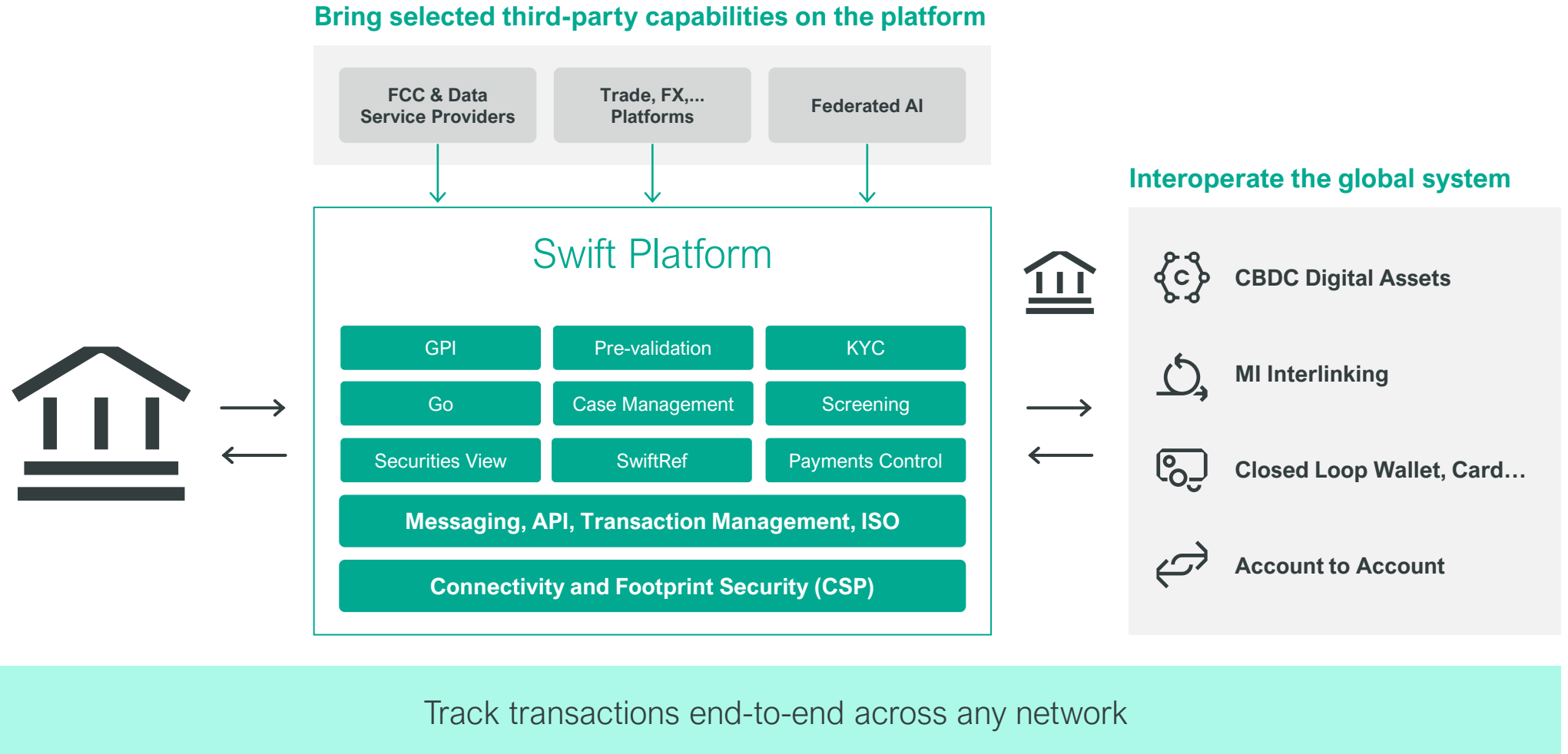
Less complexity, lower costs and reduced risk from fragmentation, improving transactions and giving your customers more ways than ever to move value across borders using the Swift network.

So, you can focus on giving your customers the best experience, wherever they're doing business.



# Innovating and enabling a new era of interoperability

Creating value through tracking, extending reach beyond the Swift network, and offering readily consumable third-party capabilities



# Strengthening collaboration to advance an inclusive global ecosystem

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## Strengthening collaboration to advance an inclusive global ecosystem

### What we're doing

We're working closely with **public and private stakeholders** around the world...

...to **share insights and advance the benefits of globally inclusive infrastructure.**

We're **facilitating collaboration and responsible innovation** that increases financial inclusion...

...and enables the financial community to **meet customer expectations and regulatory goals** e.g. G20 goals for payments.



### What this means for you





Our strategy will elevate the quality of all transactions across the entire network.

Together, we will create a stronger, more inclusive, and future-proofed financial ecosystem.



## Strengthening collaboration to advance an inclusive global ecosystem

We are supporting the community to help the achievement of the G20 goals for payments

	Wholesale	Retail
<b>Cost</b> 	No target set	Global average cost (fees & FX margin) < 1% No corridor with cost > 3%
<b>Speed</b> 	75% of payments funds available in <1 hour The rest within one business day	
<b>Access</b> 	All FIs to have at least one option for sending and receiving electronic payments	End-users to have at least one option for sending and receiving electronic payments
<b>Transparency</b> 	All providers to share total transaction cost, expected time to deliver funds, tracking of payment status and terms of service	

**Delivering our four priorities will help us achieve our mission**

To empower the financial  
community to create an  
inclusive digital economy.

We want as many people to benefit from advances in new financial technologies as possible.

# Thank you

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**Swift**