

**SWIFT BASED SOLUTIONS POWERED BY INCENTAGE**

Incentage knows how to accelerate mass.

We're on more than just friendly terms with SWIFT. Our relationship is symbiotic. So no matter where and how you interface with SWIFT, we'll make sure that it's a smooth experience. Our solutions enrich standardisation with flexibility.

Incentage SWIFT-based solutions expedite your standards-compliant transactions without compromising your responsiveness. The best of both worlds lets you corner your markets.



Get both:  
compliance with  
standards plus  
manoeuvrability.

Incentage flow  
manager for  
SWIFTNet E & I

**Automated and  
integrated Exceptions  
and Investigations  
handling for  
SWIFTNet E & I**

**The issue**

Impressive STP rates are achieved by many market participants but the real costs of back office operations are buried in exception handling and investigation. While STP transactions cost cents, manual interventions and exception handling cost 100 to 200 Euros.

- Management and handling of exceptions and investigations are resource-intensive activities, based to a large extent on manual interventions.
- Exceptions and investigation processes are often unstructured and non-standardized.
- Business processes and communication flows remain cumbersome and far from being automated.

**The solution**

SWIFTNet Exceptions and Investigations aims to streamline the management of payments-related enquiries. The combination of the new SWIFT standard XML with a SWIFTNet messaging service and a rule book answer the need for a streamlined, automated exceptions and investigations process. The Incentage flow manager for SWIFTNet E & I is the key for an easy integration of SWIFTNet E & I into your own organizational and process infrastructure.

The Incentage SWIFTNet E & I solution supports all ISO 20022 and ISO 15022 message types, the required business logic (defined by the integrated rule book delivered by SWIFT and client own enhancements), the integration into the payment applications (including eventually required transformations and triggering) and complete status management during the exception and investigation flow.

Incentage clients benefit from highly automated payment enquiries, enquiry cost reductions, improved and new customer services and the ability to expand the service for corporate clients.

The Incentage SWIFTNet E & I solution integrates all query types and their related message types required for a complete automation and over time replacement of the x92, x95, x96 and x99 MT's, which are also supported by the Incentage SWIFTNet E & I solution:

- Unable to apply
- Request to cancel payment
- Request to modify payment
- Claim non receipt

The service uses InterAct store & forward technology with non repudiation and authentication. Compliance with defined business practices like "no by-pass" or "unique case ID" are guaranteed with the Incentage SWIFTNet E & I solution for maximal Straight Through Processing.

**The "no by-pass" rule**

The no by-pass rule specifies that no parties involved in the original payment transaction can be by-passed in the investigation workflow. It also specifies that all parties involved in an investigation workflow must be kept informed of the status of the investigation at all times.

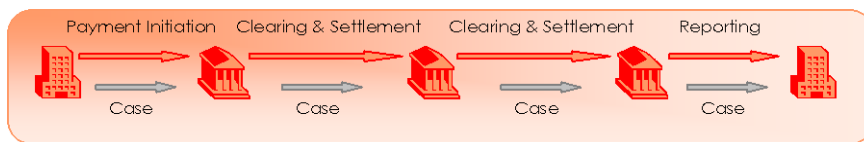


Illustration: the "no by-pass" rule

**The "unique case ID"**

The identification of a case must be unique for the case creator. In order to make it unique for all the parties involved in a workflow, the BIC code of the case creator is always part of the case identification.

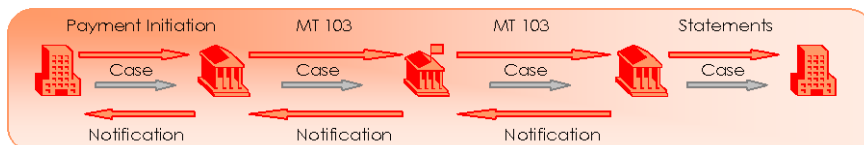


Illustration: the "unique case ID"

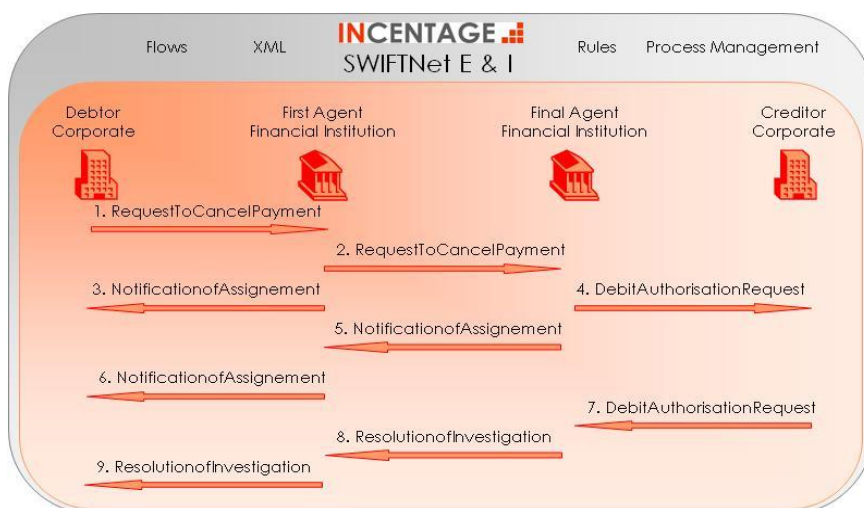


Illustration: Business protocol example

**Welcome to the world of financial messaging!**

Incentage is a worldwide leader in messaging solutions for the financial services industry. Over 150 clients on all continents are using Incentage solutions. Incentage has a global network of partners and is a SWIFT Partner.

Incentage offers the following solutions:

- IMS Incentage Middleware Suite
  - The message STP guarantor
- ISB Incentage Service Bus
  - The message orchestrator
- IPC Incentage Process Cockpit
  - The message controller
- SWIFT based solutions powered by Incentage : SWIFTNet E & I, Funds, Accord, Proxy Voting and TSU
  - The SWIFT infrastructure integrator
- Incentage Business Solutions: Capital Bus, Investigation and Message Cockpit
  - The message solution customizer

**Benefits**

- Exceptions and Investigations support industry efforts to reach higher levels of efficiency, resulting in major cost savings and revenue opportunities.
- Incentage clients benefit from highly automated payment enquiries, enquiry cost reduction, improved and new customer services, and the ability to expand the service to their corporate clients.
- Incentage integrates all four query types.
- The defined business practice like no by-pass or unique case ID is guaranteed with the Incentage SWIFTNet E & I solution for maximum Straight Through Processing rates, including Exceptions and Investigations.