

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.



Incentage flow
manager for
SWIFTNet TSU
Trade Service Utility

Quality supply chain
management with
SWIFTNet's Trade Service
Utility

The issue

Trade matching is still as multifaceted as an Oriental market place. While such market places have a compelling attractiveness, they are far from being the ideal business model for efficient and world-wide trade matching processes. Standardization, automated message flows, high STP rates and realtime communication are the key issues for efficient handling of trade matching processes.

The solution

The SWIFTNet TSU Trade Services Utility is a centralized matching and workflow engine that can be used by the banking community to support the timely and accurate matching of trade related transaction data. As a result, banks will be able to take advantage of the opportunity to extend value-added transaction services to their corporate customers - not only helping them with risk mitigation and supply chain financing but also improving the quality of information for cash forecasting, liquidity management and account reconciliation.

The Incentage flow manager for SWIFTNet TSU provides full TSU support for financial institutions. A modular approach allows clients to purchase only those elements they require. The Incentage solution can then grow with this new business initiative from a manual process to a full STP process.

- With the support of the Incentage SWIFTNet TSU solution, banks can expand on the core functionality of the TSU to offer competitive services that will be complementary to their existing offerings to their corporate customers.
- The Incentage flow manager for SWIFTNet TSU is able to handle the complexity of all ISO 20022 messages so far involved in SWIFT's initiative.

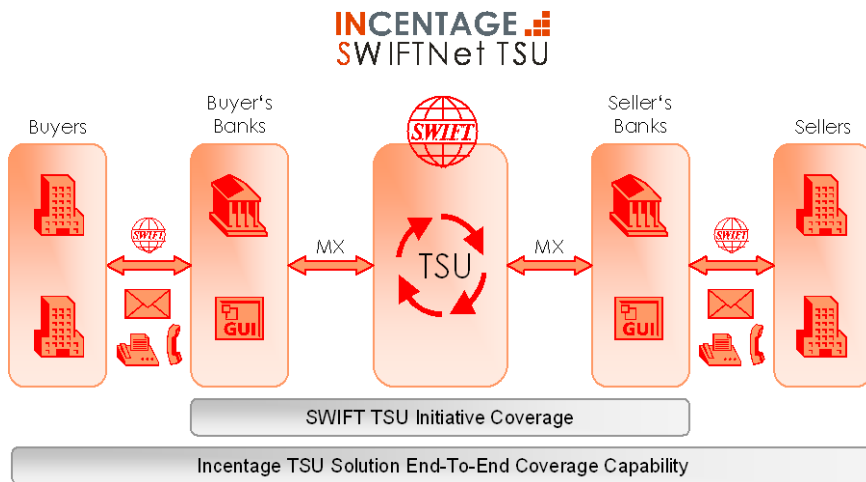


Illustration 1: Extended Incentage SWIFT TSU coverage

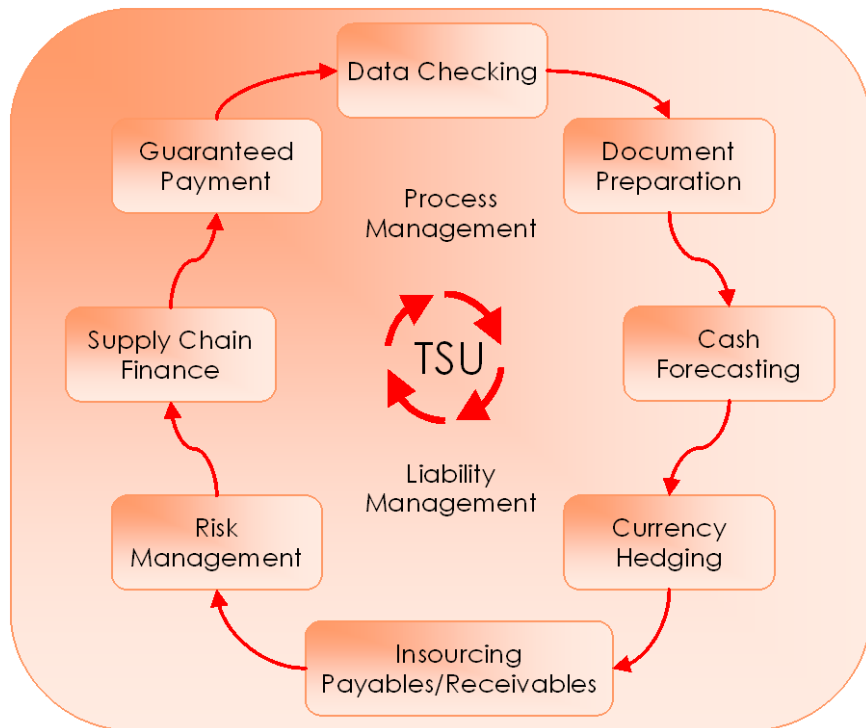


Illustration 2: Process management and liability management

The Incentage flow manager for SWIFTNet TSU gives banks and financial institutions the opportunity to grow their business by turning new services into a strategic success factor. Ideas for new business opportunities may include a variety of different avenues:

- (a) "Supply Chain Finance", in which the strengths of a bank's relationship may be used to provide funding for suppliers who does not have the same access to cash or credit,
- or (b) "Risk Mitigation", which might help a bank to extend services related to the mitigation of risk by using the data matching capabilities of TSU and the Incentage SWIFTNet TSU solution,
- or (c) insourcing business processes from a corporate client.

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

Building on Incentage's architecture provides many extra benefits from this SWIFT/Incentage combined solution:

- increased visibility along the supply chain
- identification support for trigger points which help to identify specific content of messages or files that give risk or financing applications additional value during the cash flow processing, end to end from the initial order through reconciliation and to completion
- staging of product portfolio development
- ability to reuse data
- risk reduction
- low investment costs
- respect of current corporate business practices