

## SWIFT Corporate Access

### One solution to manage multiple banks

As the number of countries you deal with increases, it becomes more challenging to manage multiple banking interfaces, focus on continuity and security of payment information and, at the same time, keep an eye on your bottom line.

#### Business challenges

Whether you operate on a centralised or regional basis, you face growing demands from existing clients and increasing pressure to expand your business to new markets and clients.

Inevitably this creates challenges, such as:

- Consolidating multiple proprietary bank interfaces – that do not 'talk' to other banks – into a single, multi-bank interface
- Receiving secure, timely and reliable payment processing information
- Enhancing straight-through processing using a standard shared format
- Connecting easily and quickly with your accounts held at other banks worldwide
- Building an efficient operations model that enables you to satisfy regulatory compliance obligations

#### Helping achieve your business goals

SWIFT Corporate Access is a core component of our integrated delivery channels offering. As a leader in the payments industry, a proactive participant in SWIFT's Corporate Access Group and an active member of SCORE, we were one of the first banks to launch a MA-CUG (member-administered closed user group) with SWIFT and pilot corporate access through SCORE (Standardised Corporate Environment).

---

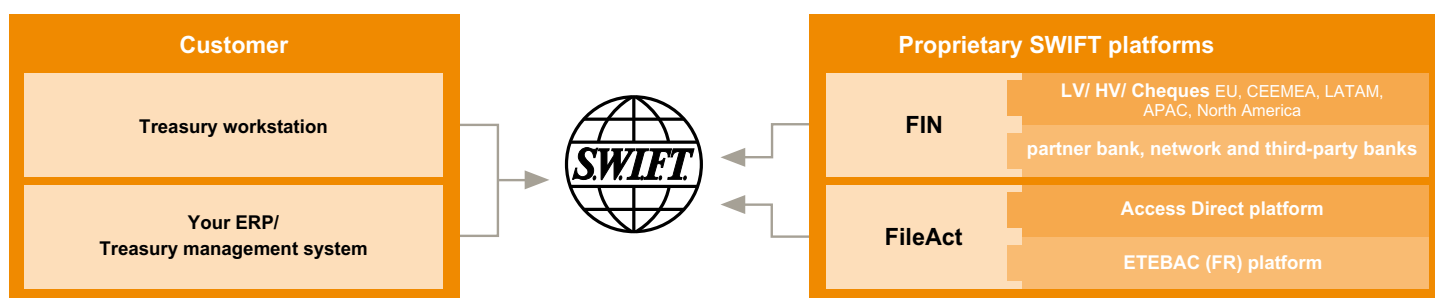
A centralised FIN solution, built around a single BIC, enhances STP and eliminates manual routing.

---

Our MA-CUG offering also supports all options compliant with SCORE. Customers can, as a result, deliver payment instructions and receive account information over the SWIFT network. We were also the first bank to introduce the use of FileAct for non-bank customers.

#### For Corporations

The products and services described in this document may be provided by either RBS, ABN AMRO or both.



By joining the SWIFT network as one of our corporate members, you benefit from direct access to our global network. Importantly, you can choose from a number of connectivity options, (including multi-bank) to suit your particular business model.

## Consolidate multiple proprietary bank interfaces into a single solution.

### • FIN

FIN payments can be initiated through MT101 and MT103 messages. Account statements are sent in MT940/942 format. Rejections are sent primarily in MT199 format.

We offer a centralised FIN solution, built around a single BIC. Not only does this save considerable time and effort in the implementation process, it also automates information routing, enhancing STP and avoiding the need for manual routing.

### • FileAct

Payments and collections can be initiated via the SWIFT network in a variety of globally accepted formats, EDIFACT, PEXR and XML. We also support SEPA payments as well as local formats in selected countries.

### Trusted delivery

SWIFT Corporate Access supports your payment needs worldwide, offering global reach, a secure processing environment, increased STP, timely balance and reporting information and online signing via Access Online.

SWIFT security standards are maintained throughout the initiation process so no additional authorisation of files is required.

Moreover, it reduces the costs of maintaining multiple bank channels and establishes an efficient and effective payment processing platform.

### Effective implementation, expert support

Simple and speedy implementation is an essential element of our Access solutions. We work closely with you throughout the whole process to ensure that it is efficient and smooth. Access client service specialists are always available to provide expertise and superior service support.

### Why Global Transaction Services?

**Comprehensive solutions** – We take a holistic approach to your needs, creating wide-ranging solutions that draw on our award-winning product set – from cash, cards and trade finance services to advanced liquidity management tools.

**Trusted advisor** – Our thought leadership means we can advise on day-to-day practicalities of cash management, as well as on the implications for tomorrow. We know our clients well, so we can anticipate your needs and develop our solutions accordingly.

**Global resources** – Our global network extends to more than 50 countries and is a source of local expertise, operational coverage and dedicated client service.

**Commitment to innovation** – Products such as Multi Bank Cash Concentration and our liquidity advisory desks were firsts for the industry, raising the bar for our competitors. We continue to develop innovative approaches that are at the forefront of the market.

For more information about how Global Transaction Services can support your business needs, please contact your local RBS representative or visit [rbs.com](http://rbs.com)

No representation, warranty, or assurance of any kind, express or implied, is made as to the accuracy or completeness of the information contained in this document and RBS accepts no obligation to any recipient to update or correct any information contained herein. The information in this document is published for information purposes only. Views expressed herein are not intended to be and should not be viewed as advice or as a recommendation. You should take independent advice on issues that are of concern to you. This document does not purport to be all inclusive or constitute any form of recommendation and is not to be taken as a substitute for the recipient exercising his own judgement and seeking his own advice. This document is for your private information only and does not constitute an analysis of all potentially material issues nor does it constitute an offer to buy or sell any investment. Prior to entering into any transaction, you should consider the relevance of the information contained herein to your decision given your own investment objectives, experience, financial and operational resources and any other relevant circumstances. Neither RBS nor other persons shall be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the information contained in this communication.

**The Royal Bank of Scotland plc.** Registered in Scotland No. 90312. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The Royal Bank of Scotland plc is in certain jurisdictions an authorised agent of ABN AMRO Bank N.V. and ABN AMRO Bank N.V. is in certain jurisdictions an authorised agent of The Royal Bank of Scotland plc. The daisy device logo, RBS, The Royal Bank of Scotland and Make it happen are trade marks of The Royal Bank of Scotland Group plc. Copyright 2008 RBS. All rights reserved. This communication is for the use of intended recipients only and the contents may not be reproduced, redistributed, or copied in whole or in part for any purpose without RBS's prior express consent.