

**BankServ's SWIFT Service Bureau brings many advantages to existing or new SWIFT members:**

- Low up-front costs
- High-level end-to-end security
- Redundant systems at two security data centers for immediate backup and recovery
- System operations and monitoring provided by the Worldwide Experts in Electronic Payments
- Scalable service for processing a few messages a day, to thousands
- Access to SWIFT for members of MA-CUGs and Member Concentrators
- Expert management of the receipt and origination of all inbound/outbound SWIFT transactions
- Superior functionality provided by TurboSwift® software, used by 300 banks worldwide
- Support for SWIFTNet FileAct in Real-time and Store-and-Forward mode
- Support for SWIFTNet FIN and other InterAct services
- Proven Service Bureau for both U.S. Fedwire and SWIFT messaging
- On-line Office of Foreign Asset Control (OFAC), Bank Secrecy Act filtering and checking against international compliance lists, as well as archiving/retrieval through online access to the last 7 years' data
- Support for SAS70 and FDIC in the U.S.
- Improved levels of STP
- Facility for manual creation and release of SWIFT messages
- Ability to format non-SWIFT to SWIFT messages and vice versa
- Continuous software updates to ensure compliance and compatibility with SWIFT and future proofing of new technology such as Phase 2 PKI infrastructure
- Full disaster recovery capability including twice-yearly certifiable tests.



**BankServ®**

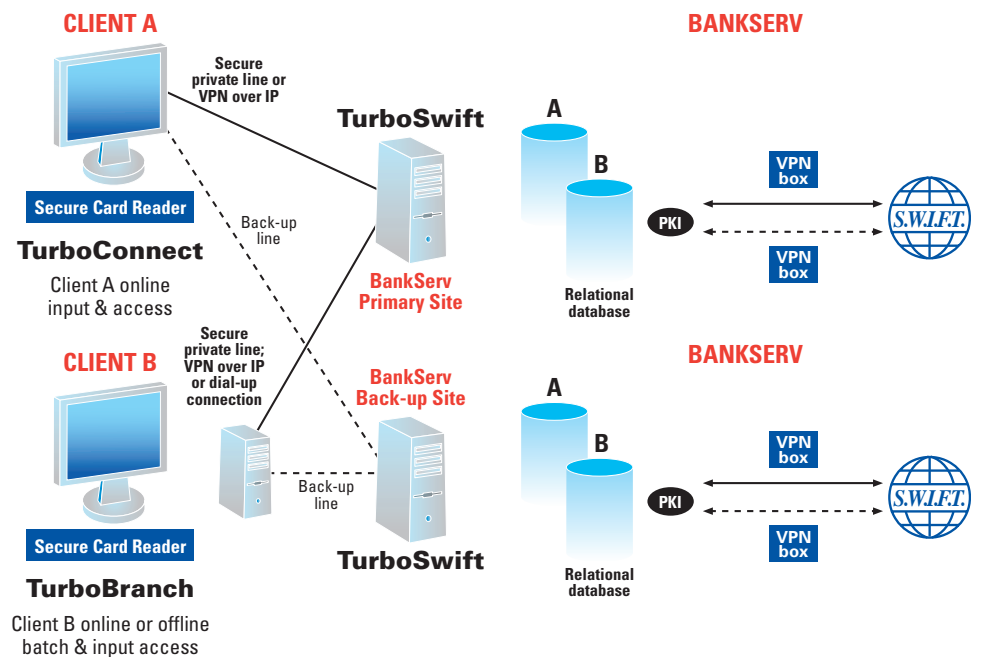
*Worldwide Experts in Electronic Payments*

Membership of SWIFT offers many benefits for Financial Institutions but the upfront costs of membership can be prohibitive; and ongoing resource requirements can be unpredictable. The provision of disaster recovery, regulatory compliance, testing, project management, training and installation of upgrades discourages many financial institutions from joining the SWIFT network.

BankServ offers a fast, cost-effective entry to SWIFT through its fully managed SWIFT Service Bureau, whether you process a few transactions a day or thousands. It enables Banks, MA-CUGs, Broker/Dealers, Fund Managers, and other Financial Institutions to benefit from increased ROI through SWIFT connectivity, while reducing risk and insulating the financial institution from the frustrations of upgrades, such as SWIFTNet Phase 2.

The BankServ SWIFT Service Bureau is a reliable, fully managed service enabling both new and existing members of SWIFT to send and receive financial messages in a trusted and secure environment. BankServ has 10 years experience of running a mission-critical service bureau and processing Fedwire and ACH payments on behalf of a wide range of Financial Institutions.

BankServ has processed tens of millions of messages on behalf of its clients. This expertise is now offered to clients who wish to exploit the many benefits of a Service Bureau for their SWIFT messaging or integrating both their SWIFT and Fedwire payments in one managed service.



**TurboSwift®** / At the heart of BankServ's SWIFT Service Bureau is TurboSwift®, a SWIFT authorized interface installed in hundreds of banks around the world. TurboSwift is one of the world's leading SWIFT interfaces and is developed and supported by BankServ, worldwide experts in electronic payments.

Everyday TurboSwift processes hundreds of thousands of messages and billions of dollars value of all currencies. This means that BankServ has built a detailed understanding of the business, technical and operational requirements of organizations that process SWIFT messages.

TurboSwift supports all 'MT' messages types for the FIN service as well as the new SWIFT services – FileAct and InterAct. TurboSwift can also support Telex messages for those SWIFT users who still have some correspondents using Telex.

For users in the United States the BankServ SWIFT Service Bureau offers integrated Fedwire and SWIFT messaging – allowing routing to the appropriate network and cross formatting of messages from one standard to the other.

## A Range of Secure Products for the Financial Industry from the Worldwide Experts in Electronic Payments

### TurboSwift

A highly featured, SWIFT-compliant interface which provides a reliable, secure connection to SwiftNet and to industry protocols such as TARGET2 and SEPA.

*TurboSwift modules include:*

- TurboBranch** – A complete system to provide connectivity between both online and offline remote branches and a central TurboSwift hub
- TurboWeb** – Easy to use Web-based front end for Preparation, Repair, Authorization and Verification of Messages to TurboSwift CBT
- TurboConnect** – Thin client allowing all TurboSwift functions to be delivered to your desktop
- TurboFileAct** – Connects to the FileAct, Interact and the FIN service for secure file transfer
- TurboGateway** – Independent Client and Server based solution with Administration GUI for connectivity to SWIFT's SNL software
- TurboArchive** – for both online and offline Archiving and retrieval of historic messages
- TurboTelex** – Integrated for production and receipt of tested Telexes
- MessageMaker** – XML messaging
- Compliance Module** – for checking messages against international compliance lists

### Financial EAI

Middleware for achieving Straight Through Processing by connecting to multiple back-office systems and mapping, formatting and routing of messages for transmission to SWIFT, MQ series, telex and proprietary networks

### Nostro Reconciliation System (NRS)

A flexible and easy to use module for reconciling incoming SWIFT MT 940 and 950 with statements from internal systems

### Trade Finance Processor

Automates the processing of many manually intensive Trade Finance transactions enabling a high degree of automation at an affordable price

### Global Funds Exchange for FedWire (GFX)

BankServ's GFX is an enterprise money transfer solution that provides banks, credit unions, thrifts and securities clearing houses, the ability to send a receive Fedwire payments. GFX enables financial institutions to initiate and process incoming and outgoing domestic wire transfers, book-entry securities, book transfers and SWIFT messages.

### DepositNow for Check 21

Allows for the conversion of an original paper check into an electronic image that can be deposited and cleared through the U.S. banking system. DepositNow allows you to clear your U.S. check cash letter from the convenience of your office, safely and securely.

### Enterprise Payments

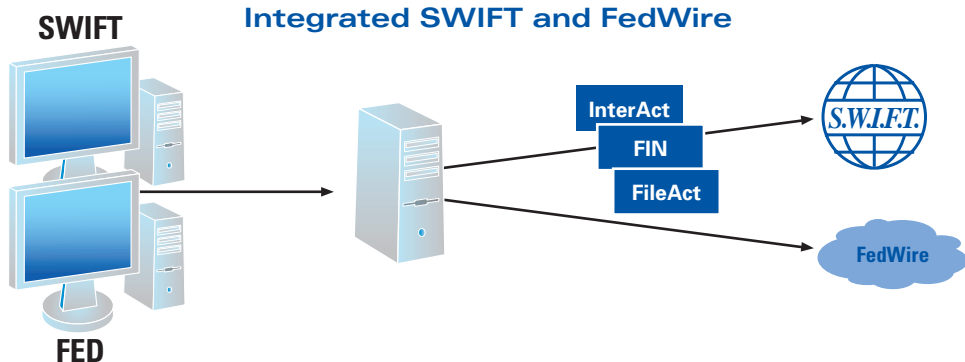
BankServ offers financial institutions, government, charities, and all types of billers and businesses a full spectrum of funds transfer and payment solutions, including real-time, secure online e-checks, credit card and our newest product DepositNow for Check21 remote bank deposits

### Disaster Recovery

Ensures rapid recovery, with an offsite replication of the solution on a dedicated remote server

### Professional Services

BankServ provides expert assistance for all your installation, implementation, training and configuration requirements.



**Experts in SWIFT** / For the new member to SWIFT, understanding the requirements to acquire and manage a dedicated SWIFT system can be an expensive and daunting experience. The BankServ SWIFT Service Bureau means that WE take the responsibility for connecting you to SWIFT, and guide you through the joining process. Once you are a member we maintain the service and ensure that changes to SWIFT message standards are incorporated without disruption to your service.

**Value Added Processing** / BankServ offer a range of value-added services to ensure your organization is able to process messages in the most efficient and rapid manner. For example if your system is not SWIFT compliant then we will take your file of text /csv/xml messages and convert them automatically into the correct SWIFT format message. What is more, incoming SWIFT messages can be converted back into a format that your internal systems will accept.

**Scalable** / The BankServ SWIFT Service Bureau will support the new member who wishes to process a few messages each day (for example, members of MA-CUGs or Financial Institutions wishing to make a few international payments) through to organizations processing hundreds of thousands of messages per day.

**Communication** / A range of communications can be used to connect to the Service Bureau. The choice will depend upon volumes, location and existing infrastructure:

- β Secure software based VPN over IP, for connecting the SWIFT user
- β Secure router based VPN over IP, for connecting multiple users to the Service Bureau
- β Dedicated private high speed line (frame relay or leased line).

**Secure** / Security of data and integrity of messages are vital. Each user of the Service Bureau has their own instance of TurboSwift ensuring privacy of data. Integrity of data to SWIFT is achieved by use of PKI and SWIFT's own BKE management.

**Resilient** / BankServ provides both a primary and a backup site to ensure business continuity in the event of terrorism, natural disaster or failure of hardware and software.

