



SWIFT Compatible Application

SWIFT gpi for Financial Institutions

Label Criteria 2021

This document explains the business criteria required to obtain the SWIFT Compatible Application – SWIFT gpi for Financial Institutions 2021 label.

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Preface

Purpose of the document

This document explains the business criteria required to obtain the SWIFT Compatible Application SWIFT gpi for Financial Institutions 2021 label.

Audience

This document is for the following audience:

- Developers
- Development managers
- Product managers
- SWIFT customers seeking to understand the SWIFT Compatible Application or involved in selecting third-party applications

Related documentation

- [SWIFT Compatible Application Programme Overview](#)

The document provides an overview of the SWIFT Compatible Application Programme. It describes the benefits of the programme for SWIFT registered providers that have a software application they want to validate for compatibility with SWIFT Standards, messaging services, and connectivity. This document also describes the application and validation processes that SWIFT uses to check such SWIFT compatibility. SWIFT's validation of an application is not an endorsement, warranty, or guarantee of any application, nor does it guarantee or assure any particular service level or outcome with regard to any compatible application.

[SWIFT Compatible Application Technical Validation Guides](#)

The documents explain in a detailed manner how SWIFT validates the application so that this application becomes SWIFT Compatible.

- [Knowledge Centre \(User Handbook\)](#)

Documents relevant to the SWIFT gpi service [1].

The following gpi documents are located under a restricted area on the Knowledge Centre. They can be delivered on request by the applicant.

- *SWIFT gpi Rulebook for Mandatory Services*
- *SWIFT gpi Service Description*
- *Directory for SWIFT gpi Frequently Asked Questions*
- *Directory for SWIFT gpi Technical specifications*
- *Annex for clearing and settlement through Payment Market Infrastructures*
- *SWIFT gpi Terms and Conditions*
- *SWIFT Data Retrieval Policy*

Documents to connect to the gpi Tracker using the API:

- *Connector for SWIFT gpi Release Letter*
- *Connector for SWIFT gpi Service Description*
- *gpi API Specification (V2 and V3)*
- *gpi Detailed API Specification*
- *gpi API JSON Schemas*

- *Alliance Access Service Description*
- *Alliance Messaging Hub Service Description*
- *SWIFT Integration Layer Service Description*
- *SWIFTNet and Alliance Release Policy*
- *SwaggerHub and Developer Portal*

[1] The gpi documents are located under a restricted area on the Knowledge Centre. They can be delivered on request by the applicant.

1 SWIFT Global Payments Innovation (gpi)

The SWIFT gpi service went live in January 2017 with an aim to improve customer experience in cross-border payments by increasing the speed, transparency, and traceability of these payments. To achieve this, gpi customers agree to respect service-specific business rules and technical requirements captured in gpi rulebooks.

At present, the *gpi Rulebook for Mandatory Services* covers the business rules and technical requirements for three mandatory gpi services for interbank customer-initiated payments, which a live gpi customer today is required to support:

1. gpi Customer credit transfer service
2. gpi Cover payment service
3. gpi Stop and Recall service

As of the date of this document, more than 660 leading transaction banking groups, representing more than 3800 SWIFT users, from Europe, Asia Pacific, Africa and the Americas have already signed up and more will join as gpi moves towards becoming the new norm in the cross-border payment market space in 2020. Thousands of cross-border payments are today being sent using this new standard, bringing immediate benefits to gpi banks and their corporate customers in more than 1900 country corridors representing more than 60% of SWIFT cross-border payments.

New gpi services, as indicated below, were launched in 2019 and are being implemented by the gpi community:

- gpi financial institution transfer (Tracking)
- gpi Pay and Trace (as part of our gpi services for corporates)
- gpi Instant payments

Rulebooks for these services have already been released, and can be requested from SWIFT.

New services, as indicated below are scheduled to go live during the course of 2020 after a successful pilot and early adopter programme.

- SWIFT gpi Case Resolution services
- Pre-validation service
- gpi Inbound tracking (as part of our gpi services for corporates)

SWIFT will take all possible measures to share information around these services as soon as they will be rolled out.

A new service, the **SWIFT Low Value Cross Border Payments**, indicated below is scheduled to go live during the course of 2021 after successful completion of the pilot and early adopter programme. SWIFT will take all possible measures to share information around this service as soon as it is rolled out.

The SWIFT gpi product suite comprises three components:

The gpi Tracker: an end-to-end payments tracking platform used to monitor the progress of a gpi transaction. The Tracker GUI (graphical user interface) allows gpi members to track a transaction's path in near real-time and to obtain transparency on deducts and speed as well as to see the final status of the transaction.

The gpi Observer Insights: a business intelligence dashboard showing gpi members' compliance with the gpi customer credit transfer rulebook. The Observer Insights offers transparency regarding compliance with selected business rules from the gpi customer credit transfer rulebook.

The gpi Directory: the SWIFT gpi Directory provides operational information regarding SWIFT gpi members such as BICs, currencies, and cut-off times. Going forward the directory will also hold

information around this reference data can be used to calculate the optimal gpi customer credit transfer rulebook payment route.

gpi services in multiple phases

In its first phase, SWIFT gpi focussed on business-to-business payments via the gpi customer credit transfer service, designed to help corporates grow their international business, improve supplier relationships, and achieve greater treasury efficiencies. Thanks to SWIFT gpi, corporates can today receive an enhanced payments service from their banks, with following key features:

- Faster, same day use of funds
- Transparency of fees
- End-to-end payments tracking
- Remittance information transferred unaltered

In its second phase, SWIFT gpi focussed on extending the gpi rules defined for interbank customer-initiated payments to also include business rules and technical specifications for gpi cover payments as well as gpi stop and recall functionality for interbank customer-initiated payments.

As set out in the *SWIFT gpi Terms and Conditions*, upon joining the gpi service, the gpi customer agrees to use the gpi customer credit transfer, gpi for cover payments and gpi stop and recall service – response (mandatory) service in accordance with the business rules and technical specifications set out in the present gpi mandatory services rulebook.

In consecutive phases, SWIFT has been consistently launching newer optional services such as gpi Instant payments, gpi financial institution transfer, gpi for corporates, and will continue to launch new services aimed at reducing friction and transforming cross-border payment experience.

As of 16 November 2019 the Universal Payment Confirmations service has been optionally available to all FIN users receiving MT 103, where all the FIN users, whether gpi or non-gpi, can already start updating the Tracker with confirmations of final beneficiary credit. Universal confirmations has been mandatory for all **FIN Users receiving MT 103** as of Nov 2020.

Introduced in 2020, SWIFT's initiative for low value cross-border payments is now in a pilot phase involving 20 or more financial institutions. This service aims to enable SMEs and consumers to make fast, easy, predictable and competitively priced cross-border payments from account-to-account.

It is a **critical** requirement for the business applications, which are undergoing the gpi for financial institution program in 2020, to offer support for universal payment confirmations' rulebook requirements with at least one automated channel support to confirm when a payment has been credited to the account of the beneficiary to all their customers and for all their application versions as part of the 2020 Standard Release support.

More information on SWIFT global payments innovation on [swift.com](https://www.swift.com).

2 SWIFT Compatible Application – gpi for Financial Institutions

The SWIFT Compatible Application - gpi for financial institutions focuses on the initiation, generation, processing, and settlement of cross-border payments. This label is awarded to business applications that adhere to a specific set of criteria described in the gpi rulebook (gCCT official rulebook) supporting all the available and mandatory gpi services and is aimed at bringing maximum transparency for the application's gpi implementation solution.

Business application

To be relevant for applying to the gpi for financial institutions, following requirements shall be met by the business application:

1. Able to initiate, generate, process and settle cross border payments.
2. Have visibility on the beneficiary account ledger information to have visibility on the gpi beneficiary credit information.
3. Offer **Universal Confirmations** support to all your customers (gpi and non-gpi) and in all versions of your application.
4. Support, at least, all the mandatory SWIFT gpi requirements.
5. Commit to support SWIFT gpi for financial institution services' future Roadmap.

This label aims to ensure that application providers meet well-defined requirements around SWIFT standards, messaging and connectivity and is awarded after successful technical and functional validation by SWIFT experts.

This label provides transparency to the end-users and enables them to make well-informed purchasing decisions. SWIFT label is frequently listed as a requirement in RFPs for financial applications.

Validation blocks

As the gpi for financial institution solution covers different roles and connection methods, validation is made up of different validation blocks. The provider going through the compatibility label process can select the validation blocks which they support within the different defined categories.

Each validation block consists of a number of mandatory and optional test cases which have to be complied with. Once validated, the profile sheet will indicate which blocks and functionality are

supported by the provider. The profile sheet, after successful completion of all requirements for the label is also published on swift.com for the financial community to access.

- A - Roles	Instructing	1	+ gpi dir		Provider can select to validate for multiple Roles gCCT & gSRP : 1 and/or 2 and 3 gCOV : 4 (*) Instructing and Instructed Reimbursement Agent roles possible
	Intermediary	2	+ gpi dir	MT199 possible	
	Instructed	3	no gpi dir	MT199 possible	
	Reimbursement Agent*	4		MT 299 possible	
- B - Core gpi elements	UETR (IETF RFC 4122v4 lowercase)	5			Provider shall support all the core gpi elements 5 and 6 and 7
	Service Type Identifier (STI)	6		Multiple STI values possible	
	Transmission of remittance Info unchanged	7			
- C - FIN Message Support	MT199** MT299** MT192** MT196** MT103 (gCCT) MT 202 COV MT 205 COV Tracker Alert notifications	8			Provider shall support the FIN messages for mandatory gpi services (**The tracker specific communication is optional if already support API channel for the communication) 8
	MT101 MT202 MT205 MT103 (gpi Instant)	9		MT 299 (***) MT 199(****)	
- D - Other Channels	API	10			Provider can demonstrate support of these messages to support optional gpi services- g4C pay and trace, gFITv1 , and instant. (***) Sending tracker updates not applicable for gFITv1 9 10 Provider can choose to support API communication towards the gpi Tracker
- E - Universal confirmation Support	MT 199 TRCK .001.001.01 API	11			Provider must support universal confirmations via either MT method, MX or API or a combination of these three Tracker communication methods 11

Roles

Instructing (1)

First gpi Agent that instructs the next gpi party in the transaction chain to carry out the (set of) gpi instruction(s).

Intermediary (2)

gpi Agent between the Instructing gpi Agent and the Instructed gpi Agent.

Instructed (3)

Agent that is instructed by the previous gpi party in the chain to carry out the (set of) gpi instruction(s). The Instructed gpi Agent can be the Beneficiary's bank or the last gpi Agent in the transaction chain.

Reimbursement (4)

gCOV Instructing Reimbursement Agent

The gCOV Instructing Reimbursement Agent is the gCOV Instructing Agent's account servicer and first settlement bank in the gCOV transaction. It is the receiver of the first gCOV leg.

gCOV Instructed Reimbursement Agent

The gCOV Instructed Reimbursement Agent is the gCOV Instructed Agent's account servicer and second gCOV's settlement bank. It is the agent who receives the second gCOV leg.

Core gpi elements

Following core gpi elements are core to the mandatory gpi services and shall be supported as per the defined specifications:

- UETR – Unique End to End Transaction Reference(5)

Provide a unique end-to-end reference across the payment transaction and related confirmations. The UETR is designed to be globally unique, without risk of repetition over time. The UETR is located in tag 121 (36!x) in FIN block 3 (user header) and can be generated at corporate payment initiation level (gpi for corporates) , or at the first bank in the transaction chain and shall be passed on unchanged, throughout the interbank transaction chain in any related gpi messages and confirmations.

The UETR field is created and populated using the UUID specification (IETF's RFC 4122 <https://www.ietf.org/rfc/rfc4122.txt> – using version 4 of the generation algorithm), in lower case.

The format of this field is xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b.

Format is validated by FIN. FIN messages carrying an incorrectly formatted UETR are rejected (error code U13).

- STI - Service Type Identifier(6)

Incorporate the correct Service Type identifier in tag 111 (3!n) of FIN block 3 for MT message. The value of tag 111 varies as per the gpi Service, and can be found in the individual rulebooks for the services. A list of STIs for current live services are as follows:

Service Type	STI Value
gpi customer credit transfer service	001
gpi cover payments	001
gpi stop and recall service	002
gpi pay and trace	003
gpi financial institution transfers	004
gpi Instant payments	005
SWIFT Low Value Cross Border Payments	009

- Transmission of remittance Info unchanged(7)

It is expected that gpi Agents will receive, process and transmit payment’s remittance data up to 140 characters, without alteration. The remittance data is captured in Field 70 (4*35x) of MT 103.

Without alteration” is defined as the remittance information in a gCCT leg received (field 70 when MT 103) being equal to the remittance information in a gCCT leg transferred (case insensitive, excluding any leading or trailing spaces).

Note *At a date to be confirmed in the future, the verification will only check that the remittance information originally contained in the first MT 103 leg is found at the beginning of each subsequent transaction leg. This means that it will be possible to append additional remittance information at the end of field 70 (e.g. for regulatory reasons or following an enquiry or investigation), so long as the original remittance information is maintained. (more information will be incorporated in the gpi Rulebooks).*

FIN Message Support

With regards to gpi, the following gpi message types are required to be supported by the application provider:

- Send and relay a unitary MT 103 customer credit transfer for a cross-border payment(8)
- Send and relay category 2 cover messages (202COV and 205COV) to cover an underlying customer credit transfer request(8)
- Send MT 199 with transaction status updates (8)
- Receive from the Tracker MT 199 with the transaction status updates and Tracker Alert notifications (8)
- Send MT 192, a gpi stop and recall request, to the Tracker (8)
- Send MT 196 and/or MT 199 response to a stop and recall request (8)
- Receive from Tracker MT 196 and MT 199 response to a stop and recall request (8)

Required

MT 103, MT 199 (8) - Single Customer Credit Transfer and status report

MT202COV, MT205COV (8) - Cat 2 cover messages for gCOV

MT 192 (8), MT 196/199 (8) gpi stop and recall service messages

Tracker Alert notifications messages via MT 199 (8)

The Tracker provides information on the status of a transaction to gpi customers. It can be accessed by the gpi customers using the following channels in addition to the FIN channel above:

- Using the GUI
Using the Tracker GUI over SWIFT's Web Access (not validated for compatibility)
- Using the API
Using REST APIs based on HTTPS JSON schemas (optional) - see below

Optional

The provider can optionally also support other FIN messages specific to optional services.

- MT 101 (9) – Corporate payment initiation message including UETR, as per gpi for corporates Pay and Trace service
-
- MT202, MT205 (9) – Category 2 Financial institution transfer messages for gpi
- MT 103 with STI “005”(9) – gpi Instant payment service message.

Other channels

API communication(10)

APIs allows updates and queries to the Tracker (10) similar to FIN. There are various APIs available catering to specific requests and specific services. Although optional, APIs offer a flexible communication channel with the Tracker.

The FIN MT messages and API are functionally equivalent with regards to the information transported. However the API allows for more complex interactions with the Tracker, like updating a transaction on behalf of a subsidiary BIC.

FIN channel, such as MT 199, processing does not require the end-user to change its FIN infrastructure, while the API may require the deployment of additional component (gpi Connector) that supports API call to the Tracker.

Universal Confirmation Support

Since the end of 2020 all FIN users have experienced fast, traceable and transparent cross-border payments.

To achieve this common goal, all FIN users will be required to confirm the outcome of their SWIFT payment instructions to the gpi Tracker.

Starting in November 2019 all FIN users have been encouraged to implement Universal Confirmations for all incoming payments.

More details can be found at [Unlocking payment confirmations for all](#).

Both structured MT 199 messages and/or APIs can be used by all FIN users (gpi and non-gpi) for providing an update to the Tracker.

The Business application applying for the gpi for financial institution label for 2021 shall offer support for Universal Confirmation as part of the support for SWIFT standard release in 2021 to all their customers in all their offered application releases. This block is **mandatory for 2021**, to support the financial community in achieving the common goal of universal gpi adoption.

The **minimum** and **mandatory** scope for validation is as follows:

- **Roles:** support at least instructing (1), Instructed (3) and Reimbursement Agent (4) roles as minimum requirement. Can choose to support all the gpi roles defined (1,2,3,4)
- **Communication with Tracker:** either via FIN (MT 192,196,199, 299) or API calls as a minimum. The provider can choose to support either or both FIN and API channel.
- **Message Support:** MT103, MT 199, MT 202COV/205COV, MT 192, MT 196, MT 199 (gpi stop and recall service), and MT 299 (for gpi cover payments) shall be supported.
- **Channels:** One of the following channels shall be supported for Communication with tracker
 - FIN : via MT messages such as MT 199
 - API : via JSON based REST APIs (GET, PUT)
- **Universal Confirmation:** support for either MT 199, Trck.001.001.01 (ISO), API , as per the Universal Confirmation rulebook should be offered to all banks as part of Standard Release 2020 on all available application release
- **Test cases**

Test cases for the different validation blocks will be described in separate documentation. The Application Provider that has already executed gpi Readiness tests with a gpi Customer for the purpose of SWIFT's assessing the gpi Customer cannot reuse these tests in the scope of the application label.

All the relevant documentation will be shared once the validation request is received and processed at SWIFT.

3 SWIFT Compatible Application – gpi Application Criteria 2021 for Financial Institutions

3.1 Compatibility Requirements

New label

Application Providers applying for the SWIFT Compatible Application - SWIFT gpi for Financial Institutions application label for the first time must comply with all criteria as defined in this document.

Label renewal

Application providers that were granted the SWIFT Certified Application – SWIFT gpi label in 2020 are required to prove compliance with the Standards Release (SR) 2021.

Although ISO 20022 implementation is not mandatory to receive the 2021 SWIFT Compatible Application label, SWIFT strongly encourages SWIFT Compatible Application providers to plan for ISO 20022 adoption when relevant for their customer base.

Application providers re-applying to the SWIFT Compatible Application – gpi application label for Financial Institutions must comply with, and perform testing for, the mandatory (also recommended to comply with optional requirements) changes, added in the label from the previous label requirements.

3.2 Installed Customer Base

Live customer reference

A minimum of one live customer must use the application.

If the application provider has gone through thorough business and technical validation and has performed thorough testing of application with the offered testing solution by SWIFT, an Interim label (not published on SWIFT.com) can be issued to the application provider.

By **gpi customer**, SWIFT means a distinct financial institution that uses the product to send and receive gpi messages over SWIFT.

SWIFT reserves the right to contact the relevant customer to validate the functionality of the application submitted for a SWIFT Compatible Application label. A questionnaire is used as the basis for the customer validation. The questionnaire can be in the form of a telephone interview, an e-mail, or a discussion at the customer site. The information provided by the customer is treated as confidential and is not disclosed, unless explicitly agreed with the customer.

Publication on swift.com:

- Compatible (published on swift.com) (live gpi Customer reference).
- Interim (not published on swift.com) (no live gpi Customer reference)

3.3 Messaging

FIN

The application must be able to generate the correct FIN header, body, and trailer blocks for the gpi messages. It must also be able to parse and act upon any incoming messages as appropriate.

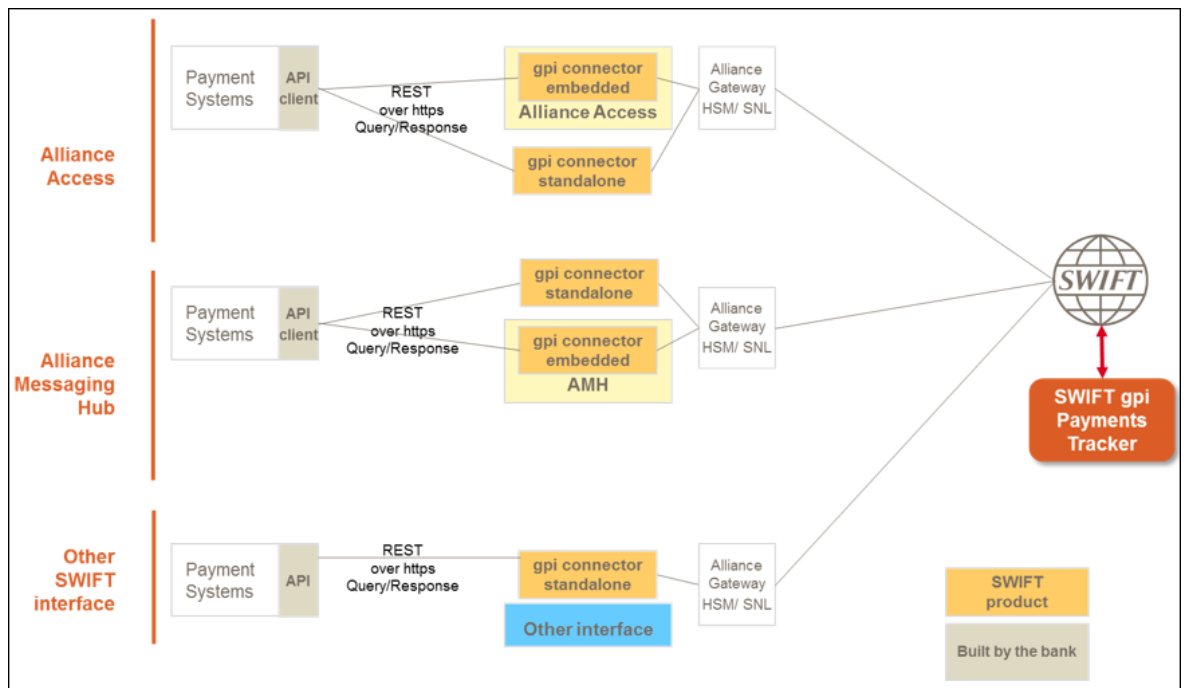
More information can be found in the [Knowledge Centre](#) and the [SWIFT gpi Rulebook for Mandatory Services](#).

3.4 Connectivity

Requirements

For direct connectivity to SWIFT in production, the Application Provider application must support integration with a qualified FIN interface. A business application that does not connect directly to SWIFT using one of the qualified FIN interface cannot be considered for a SWIFT Compatible Application label.

For direct connectivity to the Tracker using the API, the Application Provider application may integrate with one of the options below.



API implementation model

The Application Provider must demonstrate the following:

- the methodology and design of the implementation of the API in the Application to Tracker interaction (A2A model)
- the methodology and design of the implementation of the API in the User to Tracker interaction (U2A model)
- the mechanism of configuration of the API calls that will prevent ‘flooding’ the central system with unnecessary calls

- the error and retry mechanism

3.5 Standards

MT

The application must support Standards MT in the area of payments with application of the gpi rules (relevant APIs may alternatively be used for some MT messages), as documented in the [Knowledge Centre](#) and gpi rulebook for mandatory services. The messages to be supported are listed in the below table.

The application must be able to support all fields and all code words, both mandatory and optional. Focus will be on the correct implementation/generation of the Unique End-to-End Transaction Reference (UETR) for gpi.

The application must be able to:

- Generate all listed outgoing gpi messages types in category 1 and category 2, validate them against the related (gpi) syntax and semantic rules, then route them to the SWIFT interface.
- Receive and parse any incoming message listed in this category, and properly act upon them, according to the business transaction rules.
- Adhere to the [SWIFT gpi Rulebook for Mandatory Services](#).

Identification of gpi Messages

The application must be able to identify gpi messages (MT 101*, MT 103, MT 103 STP, MT 202*, MT 202COV, MT 205*, MT 205COV, MT 299, MT 192, MT 196 and MT 199) by populating the tags 111 (3!n) and 121 (36!x) in FIN block 3.

* These messages shall be supported if the application provider chooses to support the optional gpi for corporates and gpi financial institution transfer services.

Unique End-to-End Transaction Reference (UETR)

The application must be able to include and relay the UETR into gpi payments messages and their confirmations so they can be identified and tracked.

All the details on the UETR can be found in the [SWIFT gpi Rulebook for Mandatory Services](#), and shall be adhered to.

FIN Payments messages that must be supported for SWIFT Compatible Application - gpi for Financial Institutions:

Mandatory/ Optional	MT	MT Name	Incoming	Outgoing
M	103 103+	Single Customer Credit Transfer	YES	YES
M	199* 299	Free Format Message with gpi syntax	YES	YES
M	192 196 199	Free Format Message with gpi syntax	YES	YES

Mandatory/ Optional	MT	MT Name	Incoming	Outgoing
M	202COV 205COV	General Financial Institution Transfer with gpi tags	YES	YES
O	101	Corporate payment initiations	YES	
O	202 205 299**	Financial institution transfer messages with gpi tags	YES	YES
O	MT 103	gpi Instant payment message with STI ="005"	YES	YES
M	Receive other cat 1 and 2 messages with UETR	General customer and financial institution transfer messages with gpi tax	YES	

* MT 199 with gpi Syntax for **Universal Confirmation** must be supported for all gpi banks (with Service ID tag) and for non-gpi banks (without Service ID tag)

** MT 299 message under the gpi Financial Institution Transfer service is not expected in the phase 1 implementation during november 2019 timeframe

MX

With the ISO migration programme most of the SWIFT gpi messages will also move to ISO format, and support for the same will become ever more important. The message specifications for the following are already available and gpi compatible label application can support the following in their offered application to be future proof.

MX Payments messages that must be supported for SWIFT Compatible Application - gpi for Financial Institutions:

Mandatory/ Optional	MX	MX Name	Incoming	Outgoing
O	Trck.001.001.01	Payment Status Tracker Update for Universal Confirmations		YES
O	Trck.003.001.01	Tracker Alert Notification message	YES	

3.6 Message Flows

The application must be able to automatically generate correct MTs (or ISO messages wherever applicable) when an event occurs or when user manually enters an event, as per the possible gpi message flows. The below section provides brief requirement overview.

MT 199, 299 and API confirmations have a formal structure. Business specification includes date, status code, reason code, status originator, forwarded to Institution, currency, amount, etc..

For details refer to the gpi mandatory services specifications in the [SWIFT gpi Rulebook for Mandatory Services](#) on the knowledge centre.

I. gpi customer credit transfers—single customer credit transfers

gpi Confirmations can be sent to the Tracker using MT199 or equivalent API.

To receive status updates from the Tracker, the application can be set up either to receive MT199 or query the Tracker using the equivalent API.

Implementation requirements

1. Generate MT 103 with UETR and Service Type Identifier code 001.
2. Process single customer credit transfer (MT 103) payments received immediately in real time (as opposed to batch) and include any deducts and same UETR, Service Type Identifier and remittance information on onward gpi payments.
3. Provide to and receive gpi customer credit transfers confirmations from the Tracker using MT 199 or API, as per business rules, including related UETR and Service Type Identifier.
4. Provide to the Tracker gpi customer credit transfers confirmations using MT 199 and/or API, as per the universal confirmation rules, for all financial institutions (excluding the Service type identifier for non-gpi institutions).

II. Universal confirmations

Since the end of 2020, every single customer payment (MT 103 on FIN) requires a confirmation that the funds have been credited to the end beneficiary account. gpi Confirmations can be sent to the Tracker using MT message, MX message or equivalent API. The details on Universal confirmations requirements can be found at swift.com/confirm.

Implementation requirements

1. Provide to the Tracker gpi customer credit transfers confirmations using MT 199, Trck. 001.001.01 and/or APIs, as per the Universal Confirmation rules, for all financial institutions (excluding the Service type identifier for non-gpi institutions).

A detailed Universal Confirmation rulebook can be found on swift.com/confirm by the application provider to understand the detailed requirements of Universal Confirmations.

III. gpi cover payment service—single Financial institution Transfer cover message

gpi Cover Confirmations can be sent to the Tracker using MT 299 or the equivalent API.

To receive status updates from the Tracker, the application either choose to receive MT 299 or equivalent API.

Implementation requirements

1. Generate MT 202/205 COV related to gpi customer credit transfers simultaneously or no later on the value in field 32A of that underlying MT 103 with same UETR and Service Type Identifier.

2. Receive status updates and notifications related to cover flows from the Tracker via MT 299 or API.
3. Receive gpi MT 202/205 COV messages, process them in real time (as opposed to batch) and relay to the next Reimbursement Agent immediately and no later than same day.
4. Generate confirmations to the Tracker via MT 299 or API as per gpi business rules, including credit to Nostro account of the Instructed bank.
5. gpi cover payments Instructed bank: credit funds to beneficiary immediately after the confirmation of credit to Nostro Account is received from the Tracker.

IV. For gpi stop and recall service

gpi Stop and recall request to the Tracker can be sent via MT 192 or through API using the same information.

gpi Stop and Recall request acknowledgements can be sent to the Tracker using MT 196, MT 199 or a dedicated update API.

To receive the gpi Stop and Recall request status and acknowledgement, the application shall be ready to receive a structured MT 196, and MT 199 or equivalent APIs.

Implementation requirements

1. Generate a gpi stop and recall request to the Tracker: MT 192, MT 199 or API, including same UETR as related gpi payment and indicating Service Type Identifier code 002 (Optional requirement for gpi member banks).
2. Receive a gpi stop and recall request MT 192 from the Tracker: MT 192 with same UETR and Service Type Identifier (Mandatory).
3. Provide service responses to and receive service responses from the Tracker: MT 196, MT 199 or API with same UETR and Service Type Identifier (Mandatory).
4. Receive gpi stop and recall service status notifications from the Tracker: MT 199 or API with same UETR and Service Type Identifier (Mandatory).
5. Receive a NAK from the network and liaise internally with payment operations team for further instructions (Mandatory).

For more details about the gpi stop and recall service business rules, refer to the [gpi Mandatory Services Rulebook](#).

V. gpi Financial Institution Transfer (Optional)

gpi financial institution transfer can be initiated by a gpi agent by including UETR and dedicated Service type Identifier in an outgoing MT 202/205.

To receive status updates from the Tracker, the application either choose to receive MT 299 or use APIs to request information from the Tracker.

During the first phase of the implementation (went live November 2019), no confirmation status needs to be sent to the Tracker.

Implementation requirements

1. Generate MT 202/205 with a new UETR (except in case the message is part of an MT 103 or MT 202COV transaction (e.g.: Return funds), where the same UETR could be used) and Service Type Identifier (“004”);
2. Receive status updates and notifications related to payment flows from the Tracker via MT 299 or API;
3. Receive gpi MT 202/205 messages, process them in real time (as opposed to batch)

For more details refer to the [SWIFT gpi - Rulebook for Optional Services](#).

VI. gpi instant payments (Optional)

gpi instant payments can be initiated by a gpi agent by including UETR and dedicated Service type Identifier in an outgoing MT 103.

To receive status updates from the Tracker, the application either choose to receive MT 199 or use APIs to request information from the Tracker.

Implementation requirements

1. Generate MT 103 with a new UETR and Service Type Identifier (“005”).
2. Receive status updates and notifications related to gpi instant payment flows from the Tracker via MT 199 or API.
3. Receive gpi MT 103 messages, process them in real time.
4. Send confirmation of credit to tracker within the prescribed SLA of 60 seconds.

For more details refer to the [SWIFT gpi - Rulebook for Optional Services](#).

VII. SWIFT Low Value Cross Border Payments – SLVP (Optional)

SLVP can be initiated by a gpi agent by including UETR and dedicated Service Type Identifier in an outgoing MT 103. To receive status updates from the Tracker, the application can either choose to receive MT 199 or use APIs to request information from the Tracker.

Implementation requirements

1. Generate MT 103 with a new UETR and Service Type Identifier (“009”) in line with SLVP service requirement for payment initiation and routing.
2. Receive status updates and notifications related to SWIFT Low Value Cross Border Payment flows from the Tracker using an MT 199 or API.
3. Receive SLVP MT 103 messages and process them in real time.
4. Send confirmation of credit to tracker within the prescribed SLA of 4 hours.

For more information, you can send an e-mail to <mailto:SWIFTFORPROVIDERS@swift.com>. SWIFT will also update the [SWIFT gpi - Rulebook for Optional Services](#).

VIII. gpi for corporates (Optional)

gpi for corporates’ payment initiations, including a UETR, shall be used by the initiating bank to create a cross-border payment transaction while reusing the UETR in the payment initiation. SWIFT gpi for corporates initiative has been launched to pass on SWIFT gpi benefits to corporates via their servicing gpi Bank.

IX. gpi Pay and Trace service

The Service is live today and offers a gpi corporate to initiate a payment instruction including UETR in an outgoing MT 101 (unitary payment) or pain.001 (unitary or bulk payments) which acts as the initiation request for a Bank to Bank MT 103 payment.

To receive status updates from the Tracker, the bank application will either choose to receive MT199 or demonstrate capabilities to query the Tracker using the equivalent API.

Implementation requirements

1. Receive a unitary MT 101 with UETR in Block 3, or a pain.001 (v3) with UETR in the “Instruction Information” field (2.84) preceded by the string “UETR”.
2. Generate MT 103 with the same UETR and Service Type Identifier code 001.

3. Process gpi customer credit transfer (MT 103) payments received immediately in real time (as opposed to batch) and include any deducts and same UETR, Service Type Identifier and remittance information on onward gpi payments.
4. Receive gpi for corporates pay and trace confirmations from the Tracker using MT 199 or API, as per business rules, including related UETR and Service Type Identifier code 003.
5. Provide to the originating gpi corporate with the received MT 199 or with a ISO message (pain.002 v3) with Service Type Identifier Code 003. The pay and trace confirmations have to be relayed back as-it-happens, with a maximum of 30 minutes.

X. gpi Inbound Tracking

This service will be activated in 2020. It offers to a gpi corporate to receive payment notifications for all transaction that have been initiated on the SWIFT network, with the corporate as beneficiary.

To receive status updates from the Tracker, the bank application will either choose to receive MT199 or demonstrate capabilities to query the Tracker using the equivalent API.

Implementation requirements

1. Receive gpi Inbound Tracking notifications from the Tracker using MT 199 or API, as per business rules, including related UETR and Service Type Identifier code 007.
2. Provide to the beneficiary gpi corporate with the received MT 199 or with a ISO message (trck) with Service Type Identifier Code 007.
3. Optional: Implement API functionality as API provider to corporates so that corporates can query the bank for Inbound Tracking notifications using API. This query can be done over the SWIFT network as well as over proprietary channels.

3.7 Message Reconciliation

SWIFT validates messages at different levels and provides notifications related to the validation and transmission results of the sent messages. The application must capture these notifications and ensure technical reconciliation, error handling, repair, and retransmission as appropriate.

3.8 Message Validation

Overview

FIN central services validate every FIN message against syntax and semantic rules. The central system rejects messages that do not pass validation. This rejection incurs substantial costs for SWIFT users. To avoid this, applications must provide the same level of validation of the generated messages as the FIN central service does.

Standards release

The application must support all changes to existing message types and the introduction of new message types before the live release date on the SWIFT network. If new messages are introduced or significant modification has been made to existing messages, then SWIFT expects the application provider to provide adequate testing time to its customers before these messages go live. Support of the Standards Release Guide 2021 is mandatory for the SWIFT Compatible Application – gpi 2021 Criteria for Financial Institutions.

Network Validated Rules (Message Format Validation Rules)

Network Validated Rules are defined in the [Message Format Validation Rules](#) (MFVR) in the Knowledge Centre. The MFVR is updated on a regular basis, following the SWIFT Standards Release cycle.

MT Usage Rules

Usage Rules are not validated on the network, and do not generate error codes. It is mandatory to adhere to these rules when using MT fields, as mentioned in the *Category 1 - Customer Payments and Cheques* and *Category 2 - Financial Institution Transfers - Message Reference* guides on the [Knowledge Centre](#).

Customer Credit Transfer Rulebook

The [SWIFT gpi Rulebook for Mandatory Services](#) document sets out the business rules and technical specifications of the SWIFT gpi Customer Credit Transfer service.

It is mandatory for the application to adhere to the business rules and technical specifications set out in the *gpi Customer Credit Transfer Rulebook* with regards to all mandatory services. The gpi Tracker will reject transactions that are not compliant with that rulebook.

There are dedicated rulebooks for gpi for corporates, gpi Financial Institution Transfer and gpi Instant Payments. All the rules defined in the rulebook must be adhered to if the business application wants to be compatible with these optional support services.

Straight-through processing (STP) guidelines

STP guidelines are not validated on the network and are not mandatory when using MT messages.

An application that generates messages is required to comply, whenever possible, with the guiding principles for STP in a SWIFT environment. This includes very generic principles, such as avoiding the use of full name and address for a financial institution.

3.9 User Interface

Overview

The application must have a manual entry, display, and repair capability for the MTs listed previously.

Message entry

The application must make it possible for a user to manually input or modify the MT messages, by offering normalised fields for input (independent of the underlying syntax and business meaning).

Message repair

The application must validate the user data input at field level and must flag any invalid entry, prompting the user to correct the input. This includes, but is not limited to, flagging mandatory fields.

User profile management

The application must provide a user profile management functionality to ensure that only authorised users can perform specific tasks.

The vendor must demonstrate the following:

- how its application handles user profile creation, update, and deletion
- that access is denied or an operation is refused if a user is not entitled to perform this operation

- that the application supports the "four-eyes principle" by showing that a specific operation (for example, payment initiation or some fields validation) requires a second person to validate it before execution

4 SWIFT Compatible Application – gpi Roadmap

Evolution of gpi customer credit transfer and new gpi functionalities

The application providers that apply for the gpi application Criteria 2021 (see [SWIFT Compatible Application – gpi Application Criteria 2021 for Financial Institutions](#) on page 12) must confirm they will follow the gpi roadmap (to support the gpi mandatory services), an indicative, but not exhaustive list of which can be found below and adapt their application(s) to the new requirements as specified and communicated by SWIFT:

- The evolution of the *gpi Customer Credit Transfer Rulebook* and addition of new messages and formats
- New mandatory gpi functionalities as and when released

SWIFT will use reasonable commercial efforts to timely provide the application provider with the necessary information to plan the implementation of the new gpi functionalities.

The application provider will need to validate the newly developed functionalities in accordance with the SWIFT release timeline.

5 Reference Data Integration

Introduction

The application must support the directories that are documented in this section.

5.1 gpi Directory

Overview

Every gpi customer is listed in the gpi Directory after successful completion of the gpi onboarding process. The gpi Directory provides operational information regarding SWIFT gpi customers such as applicable BICs, currencies, and cut-off times. The Directory is used by the Tracker and Observer to determine if the receiver of the MT 103 is expected to process the payment as per gpi rules. For non-FIN flows, the Directory is to be used by banks to inform the Tracker if the next bank in the payment transaction will process the payment as per gpi rules.

In addition, the intent is to include the indication of BICS support for specific Optional services in the gpi directory. Thus providing information on which financial institutions support a specific optional service.

The gpi Directory benefits all gpi customers by enabling comprehensive end-to-end path finding for gpi payments. It is available in a wide variety of formats and accessible via automated delivery channels

The application is recommended to provide access to the gpi Directory both for message validation, and as a look-up function in the gpi message creation and message repair stations.

It is the responsibility of gpi customers at all times to make sure that they use the latest version of the gpi Directory. As such, SWIFT expects the application to support the gpi Directory monthly update in an efficient manner without disrupting gpi Customer's operations.

Search functionality

The application can choose to incorporate and provide extended search capabilities to the users. The user may be able to enter a number of search criteria, such as bank name or location, to perform a search, and to get a list of results.

From this result window, the user must be able to select the correspondent BIC and copy it into the message (that is, the transaction).

If the search criteria return no results, then the user must be alerted that no BIC is available. If the user manually enters a non-existent BIC, then the application must send an alert notifying the user that this BIC is not valid.

This Search functionality defined above is a recommendation, and will not be tested under the gpi compatibility label process.

Available format and delivery

The gpi Directory is downloadable from www.swift.com in full or delta versions. It must either be copied into the application repository system or stored in the back office for access by the vendor application through a defined interface. It is available both through FileAct or through the SWIFTRef API.

For additional information on the gpi Directory, see Directory for SWIFT gpi Sample Files and Directory for SWIFT gpi Schemas.

6 Marketing and Sales

Requirements

In order to maximise the business value of the SWIFT Compatible Application – gpi label for Financial Institutions, collaboration between SWIFT and the application provider is expected. More specifically, the application provider must provide SWIFT, under a non-disclosure agreement, with the following information:

- **a list of gpi customers** actively using the application.
The list must contain the institution name, location, and an overview of the integration scope (domain, features, and sites) for the current and previous year.
- **a product roadmap for 2021 and 2022** containing the plans for further developments, SWIFT support, and new releases.
- **a complete set of documentation**, including feature overview, SWIFT adapters, workflow engine capability, and user manuals
- **a brief demonstration of the application capabilities** with respect to gpi, sharing how gpi functionalities have been exposed to the customers in the offered business application.

In addition, the application provider must dedicate a page of their web site to describe the SWIFT Compatible Application – gpi label used in a SWIFT context.

gpi commercial approach with regard to end users

SWIFT understands that the gpi functionality of the application provider's applications will be delivered either via an annual maintenance fee or via a separate license fee, or both. In all cases, the vendors agree that such fee(s):

- will be commercially agreed with their end users
- will be kept at a level that will be affordable even to smaller end users, so as to encourage uptake by end users in all gpi market segments

In the event that these principles are not followed by the vendor, such non-compliance may, at SWIFT's sole discretion, result in SWIFT declining to grant or renew the validation of an application.

SWIFT BIC Policy support

Bank Identifier Code (BIC) is used as a network address to identify the sender and receiver of a message or a file on the SWIFT network and as party identifier amongst connected counterparties.

Using the BIC to identify the business party within the messages is an industry best practice and contributes to better transparency in identifying business counterparties.

All Business application providers applying for the label should support the industry practice and efficiently support the [SWIFT BIC Policy](#).

Appendix A gpi Definitions

Term	Definition
API	Application program interface (API) is a set of routines, protocols, and tools for building software applications. An API specifies how software components should interact.
Beneficiary bank (creditor agent)	Bank holding the beneficiary account. It may or may not be an Instructed gpi Agent.
Creditor	Party to which an amount of money is due.
Debtor	Party that owes an amount of money to the (ultimate) creditor.
Directory	The gpi Directory provides information about the gpi Customers, including the 11-character BICs through which they can be reached, the currencies they support, and the related cut-off times.
gpi for corporates	gpi for corporates initiative is the service targeted at the SWIFT corporate community.
gpi Customer Credit Transfer	gpi Customer Credit Transfer is the first service to be implemented as part of the gpi initiative.
gpi Customer	One of the financial institutions involved in the transaction and subscribed to the gCCT service.
gpi-enabled message	A gpi-enabled message is a FIN message that was sent by a gpi Customer that populated fields 111 and 121, to another gpi Customer.
gpi initiative	SWIFT global payment innovation initiative.
gpi MT 103	MT 103, MT 103 STP, MT 103 REMIT
Instructed gpi Agent	Agent that is instructed by the previous gpi party in the chain to carry out the (set of) gpi instruction(s). The Instructed gpi Agent can be the Beneficiary's bank or the last gpi Agent in the transaction chain.
Instructing gpi Agent	First gpi Agent that instructs the next gpi party in the transaction chain to carry out the (set of) gpi instruction(s).
Intermediary gpi Agent	gpi Agent between the Instructing gpi Agent and the Instructed gpi Agent.
IPLA	Integration Platform. SWIFT's specific integration component embedded in Alliance Access that exposes a set of micro-services to develop business components and APIs on top of Alliance Access functionality.

Term	Definition
JSON	<p>JavaScript Object Notation is an open-standard format that uses human-readable text to transmit data objects consisting of attribute–value pairs.</p> <p>JSON is a language-independent data format.</p>
Originator bank (debtor agent)	<p>Bank holding the ordering account. It may or may not be an Instructing gpi Agent.</p>
REST	<p>REST stands for Representational State Transfer, which is an architectural style primarily used to build Web services that are lightweight, maintainable, and scalable. A service based on REST is called a RESTful service.</p>
Service type identifier	<p>A numeric code contained in field tag 111 of a FIN gpi message that identifies the gpi service against which the gpi Customer will be measured. The service type identifier for the gCCT service is 001.</p>
SIL	<p>SWIFT Integration Layer. SWIFT's specific integration component that exposes a set of micro-services to develop business components and APIs with a standalone, lightweight footprint.</p>
SwAP/API Gateway	<p>SWIFT API Platform, central application that manages the API calls and redirects them to the central service provider.</p>
Tracker	<p>The Tracker provides information on the status of a transaction to gpi Customers.</p>
UETR (SWIFT tracking number)	<p>Unique end-to-end transaction reference. This reference contains Universally Unique Identifier (UUID) compliant with version 4 of standard RFC4122. It is transported in field tag 121 of gCCT messages. The format of this field is: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b.</p>

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