



SWIFT Certified Application

gpi

Label Criteria 2019

This document explains the business criteria required to obtain the SWIFT Certified Application – gpi 2019 label.

March 2019

Table of Contents

Table of Contents.....	2
Preface.....	3
1 SWIFT and the global payment innovation (gpi).....	5
2 SWIFT Certified Application – gpi label.....	7
3 SWIFT Certified Application – gpi Application Criteria 2019	11
3.1 <i>Certification Requirements</i>	11
3.2 <i>Installed Customer Base</i>	11
3.3 <i>Messaging</i>	11
3.4 <i>Connectivity</i>	12
3.5 <i>Standards</i>	13
3.6 <i>Message Flows</i>	14
3.7 <i>Message Reconciliation</i>	17
3.8 <i>Message Validation</i>	17
3.9 <i>User Interface</i>	18
4 SWIFT Certified Application – gpi roadmap.....	19
5 Reference Data Integration	19
5.1 <i>gpi Directory</i>	19
6 Marketing and Sales	21
<i>Annex – gpi Definitions</i>	24
<i>Legal Notices</i>	26

Preface

Purpose of the document

This document explains the business criteria required to obtain the SWIFT Certified Application - gpi 2019 label.

Audience

This document is for the following audience:

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

Related documentation

- [SWIFT Certified Application Programme Overview](#)

The document provides an overview of the SWIFT Certified Application Programme. It describes the benefits of the programme for SWIFT registered providers that have a software application they want to certify 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 certification 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 certified application.

- [SWIFT Certified Application Technical Validation Guides](#)

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

- Knowledge Centre: www.swift.com > Support > Resources > [Documentation](#)

Documents relevant to the SWIFT gpi service¹

- *SWIFT gpi Customer Credit Transfer Rulebook*
- *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 applicable to connect to the gpi Tracker through API

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

¹ The gpi documents are located under a restricted area on SWIFT User handbook. They can be delivered on request by the applicant.

- *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 SWIFT and the global payment innovation (gpi)

The SWIFT gpi initiative was launched in January 2017 with an aim to improve gpi 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 Customer Credit Transfer (gCCT) rulebook 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 (gCCT) service
2. gpi Cover payment (gCOV) service
3. gpi Stop and Recall (gSRP) service

As of the date of this document, more than 480 leading transaction banking groups, representing more than 3500 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 by 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 1300 country corridors.

New gpi roadmap services, such as gpi Financial Institution Transfer (gFIT), gpi for corporates (g4C), gpi Case Resolution services (gCASE), etc. will be made available during the course of 2019 and a rulebook will be developed for each additional service.

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

The SWIFT gpi product suite comprises of three components:

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 customers 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.

Observer Insights: a business intelligence dashboard showing gpi customers' compliance with the gCCT Rulebook. The Observer Insights offers transparency regarding compliance with selected business rules from the gCCT Rulebook.

Directory: the Directory provides operational information regarding SWIFT gpi customers such as BICs, currencies, and cut-off times. This reference data can be used to calculate the optimal gCCT payment route.

gpi services in multiple phases

In its first phase, SWIFT gpi focused 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

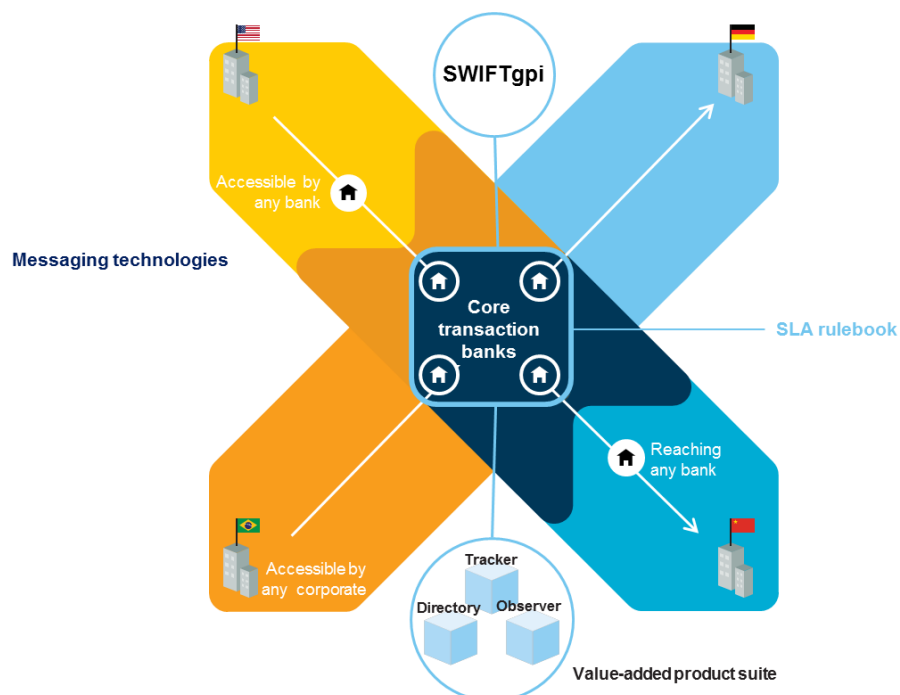
In its second phase, SWIFT gpi focused on extending the gpi rules defined for interbank customer-initiated payments to also include business rules and technical specifications for gpi cover payments as well as gpi Stop & Recall functionality for interbank customer-initiated payments.

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.

As of 18 November 2019, **Universal Confirmation** option will be made available to the all FIN users, where all the FIN users, whether gpi or non-gpi, can already start updating the Tracker with confirmations of final beneficiary credit.

It is a **critical** requirement for the business applications, which are undergoing the gpi label program in 2019, to offer these Universal Confirmations to all their customers and for all their application versions as part of the 2019 Standard Release support.

More information on SWIFT global payments innovation can be found on swift.com



2 SWIFT Certified Application – gpi label

The SWIFT Certified Application - gpi label focuses on the certification of applications that enable 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 Label, 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) in Nov 2019/2020
4. Support all the mandatory gpi requirements
5. Commit to support the gpi 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 certification is frequently listed as a requirement in RFPs for financial applications.

Certification Blocks

As the gpi solution covers different roles and connection methods, the certification is made up of different certification blocks. The provider going through the certification can select the certification blocks which they support within the different defined categories.

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

- A - Roles	Instructing	1	+ gpi dir		Provider can select to certify for multiple Roles gCCT & gSRP : 1 and/or 2 and 3 gCOV : (**) Instructing and Instructed Reimbursement Agent roles possible
	Intermediary	2	+ gpi dir	MT199 possible	
	Instructed	3	no gpi dir	MT199 possible	
	ReimbursementAgent**	4		MT 299 possible	
- B - FIN Message Support	MT199** MT299** MT192** MT196** MT103 MT 202 COV MT 205 COV Tracker Alert notifications	5			5 Provider shall support the FIN messages for mandatory gpi services (**The tracker specific communication is optional if already support API channel for the communication)
- C - Optional	API	6			6 Provider can choose to support API or FIN message communication towards the gpi Tracker)
	MT 101, MT202 MT205	7		MT 299 (***)	7 Provider can demonstrate support of these messages To support gFIT (Optional) and g4C (optional) (***) Sending tracker updates not applicable
- D - Universal confirmation Support	MT 199 API	8		MT 199 possible	8 Provider can select to certify for universal confirmations for either MT method or API or both Tracker communication methods

– **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 Agent (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.

– **FIN Message Support**

With regards to gpi, 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(5)
- Send and relay category 2 cover messages (202COV and 205COV) to cover an underlying customer credit transfer request(5)
- Send MT 199 with transaction status updates (5)
- Receive from the Tracker MT 199 with the transaction status updates and Tracker Alert notifications (5)
- Send MT 192, a gpi stop and recall request, to the Tracker (5)
- Send MT 196 and/or MT 199 response to a stop and recall request (5)
- Receive from Tracker MT 196 and MT 199 response to a stop and recall request (5)

Required

MT 103, MT 199 (5) - Single Customer Credit Transfer and status report
 MT202COV, MT205COV (5) - Cat 2 cover messages for gCOV
 MT 192 (5), MT 196/199 (5) gSRP messages
 Tracker Alert notifications messages via MT 199 (5)

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:

– Via GUI

- Via the Tracker GUI over SWIFT's Web Access (not within certification scope)

Via API

- Via REST APIs based on HTTPS JSON schemas(optional) – see below

– **Optional**

API communication

APIs allows updates and queries to the Tracker (6) similar to the MT 199. There are various APIs available catering to specific requests and specific services. Although optional, APIs offer a flexible communication channel with the Tracker.

The MT199 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.

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.

gpi Services

The provider can optionally also support the optional gpi services as and when they are available.

MT 101 (9) – Corporate payment initiation message gpi for corporates (g4C)
 MT202, MT205 (9) – Category 2 Financial institution transfer messages for gpi (gFIT)

– **Universal confirmations**

By the end of 2020 all FIN users will experience 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, including gpi and non-gpi customers, are encouraged to implement Universal Confirmations for all incoming payments.

More details on the same can be found at www.swift.com/confirm

Both structured MT 199 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 certification label for 2019 may offer the Universal Confirmation as part of the standard release for 2019 to all their customers in all their offered application releases. This block is an **optional block for the certification label in 2019, but is mandatory for 2020**, to support the financial community in achieving the common goal of universal gpi adoption.

The **minimum** and **mandatory** scope for the certification 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 both FIN and API channel
 - **Message Support:** MT103, MT 199, MT 202COV/205COV, MT 192, MT 196, MT 199 (gSRP specific), and MT 299 (gCOV) shall be supported
 - **Universal Confirmation:** support either MT 199 or API , as per the Universal Confirmation rulebook should be offered to all banks as part of Standard Release 2019/ 2020 on all available application release
- **Test cases**

Test cases for the different certification blocks will be described in a separate Excel document². 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 certification.

² The gpi documents are located under a restricted area on SWIFT User handbook. They can be delivered on request by the applicant.

3 SWIFT Certified Application – gpi Application Criteria 2019

3.1 Certification Requirements

New label

Application Providers applying for the SWIFT Certified Application – gpi application label for the first time must comply with all criteria as defined in this document.

Existing label

Application providers recertifying to the SWIFT Certified application – gpi application label 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 1 live customer must use the application.

By **gpi customer**, SWIFT means a distinct financial institution that has subscribed to the gpi service, and uses the product to create and process gpi messages over SWIFT.

SWIFT reserves the right to contact the relevant customer to validate the functionality of the application submitted for a SWIFT Certified 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: Interim (not published on swift.com) (no live gpi Customer reference) or Certified (published on swift.com) (live gpi Customer reference).

3.3 Messaging

FIN

The application must be able to generate the correct FIN message following FIN header, body, and trailer block requirements for the gpi messages. It must also be able to parse and act upon, as per gpi business rules, any incoming messages as appropriate.

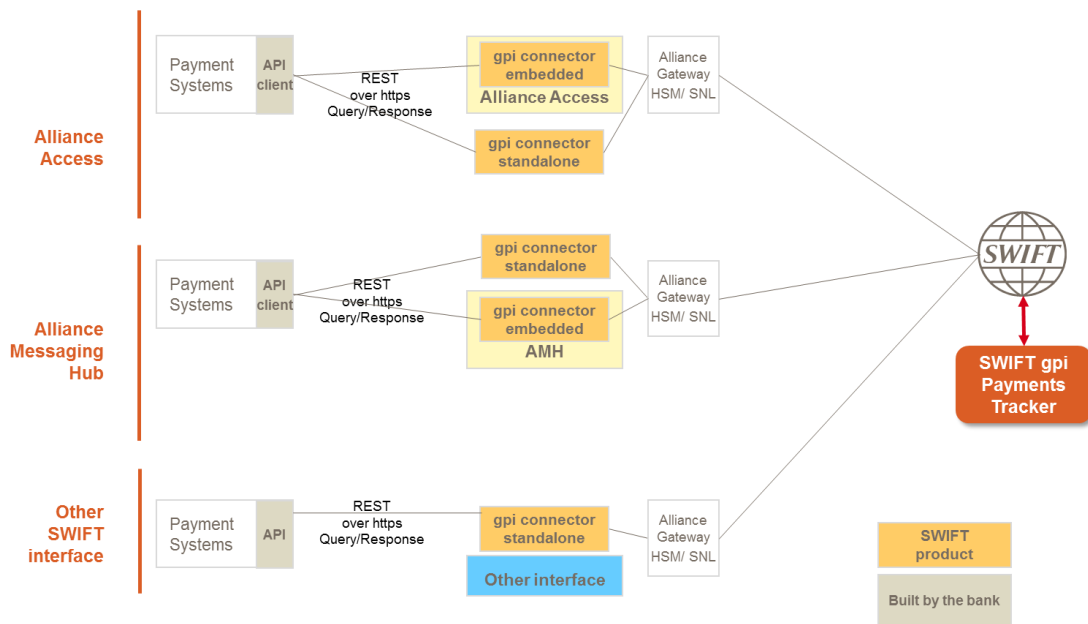
More information can be found in [SWIFT Knowledge Centre](#) and the [Customer Credit Transfer Rulebook](#)

3.4 Connectivity

Requirements

For direct connectivity to SWIFT, the Application Provider application must integrate 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 Certified Application label.

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



The Application Provider must develop and test SWIFT application integration using Alliance and SWIFTNet Release 7.2. or above. Proper support of Release 7.2 or above is mandatory for the 2019 label.

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 gCCT rulebook. 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 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 [Customer Credit Transfer and gpi Rulebook](#)

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 205 COV, MT 299 , MT 192, MT 196 and MT 199) by populating the tags 111 (3!n) and 121 (36!x) in FIN block 3.

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 [gCCT rulebook](#), and shall be adhered to.

* These messages shall be supported if the application provider chooses to support the optional g4C and gFIT services.

FIN Payments messages for SWIFT Certified Application - gpi label:

Mandatory/Optional	MT	MT Name	Incoming	Outgoing
M	103 103+	Single Customer Credit Transfer	v	v
M	199* 299	Free Format Message with gpi syntax	v	v
M	192 196 199	Free Format Message with gpi syntax	v	v
M	202 COV 205 COV	General Financial Institution Transfer cover messages with gpi tags	v	v
O	101	Corporate payment initiations	v	
O	202 205 299**	Financial institution transfer messages with gpi tags	v	v
M	Other cat 1 and 2 Messages	General customer and financial institution transfer messages with gpi tags	v	

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

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

3.6 Message Flows

The application must be able to automatically generate correct MTs 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 and amount.

For details refer to the gpi Customer credit transfer rulebook on the knowledge centre.

gCCT –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 gCCT 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 gCCT 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 gCCT 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)

Universal Confirmations

gpi Confirmations can be sent to the Tracker using MT199 or equivalent API. The details on Universal confirmations requirements can be found at www.swift.com/confirm.

Implementation requirements

1. Provide to the Tracker gCCT 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).

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

gCOV –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 gCCT simultaneously or no later on the value in field 32A of that gCCT 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 gCOV Instructed bank;
5. gCOV Instructed bank: credit funds to beneficiary immediately after the confirmation of credit to Nostro Account is received from the Tracker.

gSRP – 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 192, 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 Pull APIs.

Implementation requirements

1. Generate a gSRP 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 banks)
2. Receive a gSRP request MT 192 from the Tracker: MT 192 with same UETR and Service Type Identifier as the SRP request; (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 as the SRP request; (Mandatory)
4. Receive gSRP status notifications from the Tracker: MT 199 or API with same UETR and Service Type Identifier as the SRP request; (Mandatory)

5. Receive a NAK from the network and liaise internally with payment operations team for further instructions. (Mandatory)

For detailed understanding of the gSRP business rules, refer to the gpi mandatory services rulebook

gFIT – 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 in 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 (eg: Return funds), where the same UETR could be used) and Service Type Identifier (“004”);
2. Receive status updates and notifications related to gFIT 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)

g4C – gpi for corporates (Optional)

gpi for corporates’ initial service – Pay and Trace is live today and offers a gpi corporate to initiate a payment instruction including UETR in an outgoing MT 101 (unitary Payment) , 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 ;
2. Generate MT 103 with UETR and Service Type Identifier code 001;
3. Process gCCT 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 gCCT 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 with Service Type Identifier Code 003;

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 be able to generate FIN messages strictly as per FIN validation rules to avoid rejection by the central service.

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 2019 is mandatory for the SWIFT Certified Application – gpi 2019 Criteria.

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 *Category 1 – Customer Payments and Cheques and Category 2 - Financial Institution Transfers - Message Reference Guides* on the [Knowledge Centre](#).

Customer Credit Transfer Rulebook

The [gpi mandatory customer credit transfer services rulebook](#) 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 gCCT Rulebook with regards to all gCCT, gCOV and gSRP services. The gpi Tracker will reject transactions that are not compliant with the gCCT Rulebook.

There are dedicated rulebooks for gpi for corporates (g4C) and gpi Financial Institution Transfer (gFIT) and all the rules defined in the rulebook must be adhered to, if the business application wants to certify for these optional service support.

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

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 normalized 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 authorized users can perform specific tasks.

The Application Provider 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 Certified Application – gpi roadmap

Evolution of gpi gCCT and new gpi functionalities

The application providers that apply for the gpi application Criteria 2019 (see Chapter 3 above) 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 gCCT rulebook and addition of new messages and formats
- New mandatory gpi functionalities as and when released

SWIFT will use reasonably 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 certify 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. SWIFT will provide access to the directory schemas, samples and also live directory to application providers during the certification process and for the period application provider holds the certification label.

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.

This 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 certification label process.

Available format and delivery

[The gpi Directory is downloadable on www.swift.com](http://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 Application Provider application through a defined interface. It is available as well through FileAct or via 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 maximize the business value of the SWIFT Certified Application – gpi label, 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 2018 and 2019 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 Certified Application – gpi label used in a SWIFT context.

gpi commercial approach vis-à-vis end users

SWIFT understands that the gpi functionality of the Application Providers' applications will be delivered either via an annual maintenance fee or via a separate license fee or both. In all cases, the Application Providers 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 Application Provider, such non-compliance may, in SWIFT's sole discretion, result in SWIFT declining to grant or renew the certification 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 [BIC policy](#) .

Annex – gpi Definitions

Term	Definition
API	Application program interface (<i>API</i>) is a set of routines, protocols, and tools for building software applications. An <i>API</i> 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.
gCCT	gpi Customer Credit Transfer which is the first service to be implemented as part of the gpi initiative.
gCOV	gpi Cover service
gSRP	gpi Stop and Recall service
g4C	gpi for corporates initiative , which is the service targeted at the SWIFT corporate community and due for General availability around June 2019
gFIT	gpi Financial Institution Transfer service
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.
JSON	JavaScript Object Notation is an open-standard format that uses human-readable text to transmit data objects consisting of attribute–value pairs. JSON is a language-independent data format.
Originator bank (debtor agent)	Bank holding the ordering account. It may or may not be an Instructing gpi Agent.
REST	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.
Service type identifier	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.
SIL	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.
SwAP/API Gateway	SWIFT API Platform, central application that manages the API calls and redirects them to the central service provider
Tracker	The Tracker provides information on the status of a transaction to gpi customers.
UETR (SWIFT tracking number)	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.

Legal Notices

Copyright

SWIFT© 2019. All rights reserved.

Restricted Distribution

Do not distribute this publication outside your organization unless your subscription or order expressly grants you that right, in which case ensure you comply with any other applicable conditions.

Disclaimer

The information in this publication may change from time to time. You must always refer to the latest available version.

Translations

The English version of SWIFT documentation is the only official and binding version.

Trademarks

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: the UETR, SWIFT logo, SWIFT, SWIFTNet, Accord, Sibos, 3SKey, Innotribe, the Standards Forum logo, MyStandards, and SWIFT Institute. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.