

SWIFT's evolving resilience

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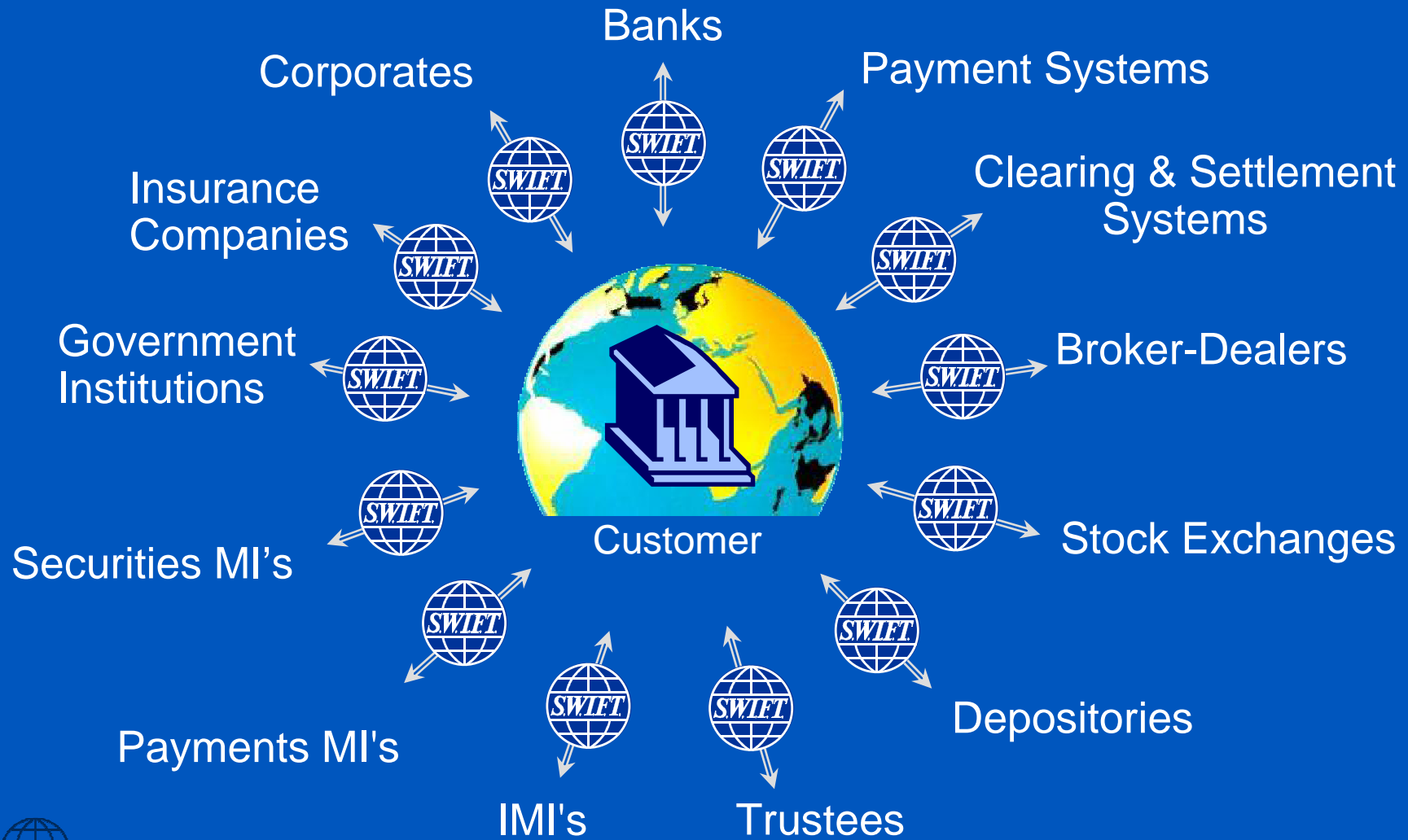


Three dimensions of SWIFT



SWIFT

A customer centric user community



Resilience - a co-ordinated approach for maximum impact

SWIFT ongoing actions

- Internal programmes
- SAS 70
- SC3

SWIFT customers

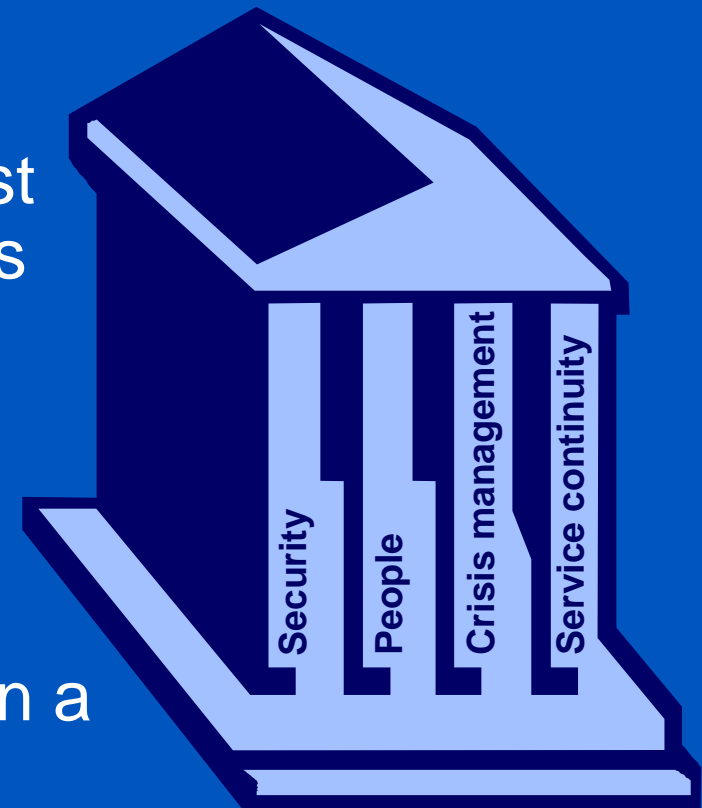
- SWIFT Board
- Sibos and events
- Bilateral dialogue

Industry at large

- Critical infrastructures
- Regulators
- National authorities
- Overseers

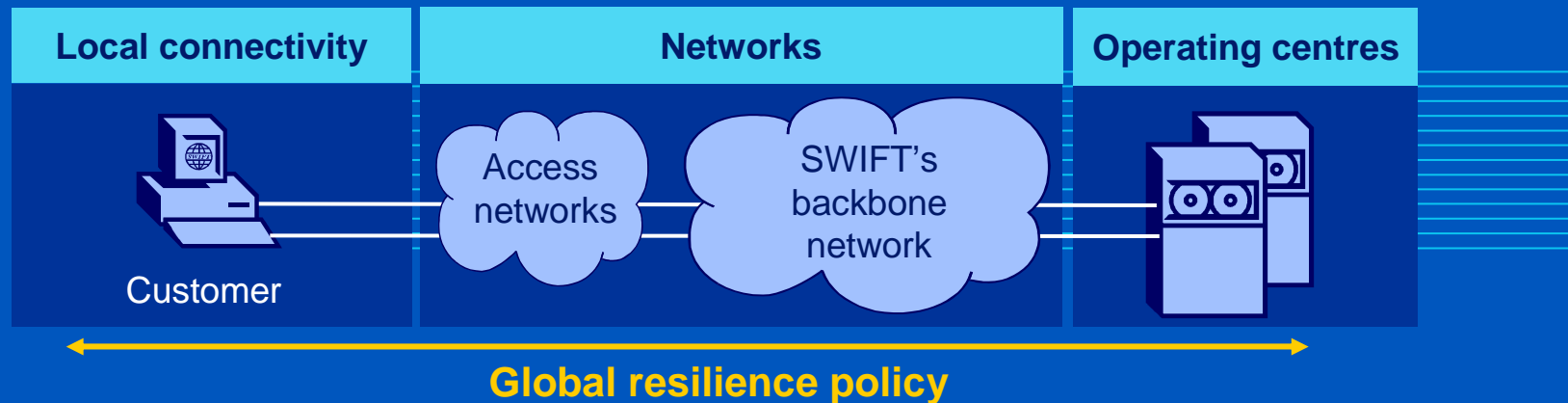
Internal: Ongoing focus areas

- **Security**
Ensuring a robust defense against physical threats and cyber attacks
- **People**
Reviewing security practices
- **Crisis management**
Assessing readiness to restore services and support customers in a crisis
- **Service continuity**
Improving our operational resilience



SWIFT: Built-in resilience

- Managed and fully redundant networks
- Dispersed operating and customer support centres
- Company wide BCP plans tested and audited
- Company culture: 'Failure is not an option'



Resilient Systems and Facilities

- Multiple operating centres back each other up 24*7 and dimensioned for 100% traffic
- Each centre has built-in resilience for networks, systems and monitoring stations
- Centre takeovers in 30 minutes, periodically tested, and audited by an external party
- Very unlikely for SWIFT to be unavailable
- Tested cold start recovery capabilities in case of total outage



Current Architecture

Rearchitecture (future)

Layer 1

Day to day resiliency. Multiple connections, protected sites, built in backup within OPC

Better than today

Strong local resilience with significant OPC and DRI site improvements

Layer 2

Intercontinental backup in 30 minutes in the unlikely event layer 1 fails

Better than today

- 20 minutes site switchover
- Zone failures don't impact other zones' internal traffic

Layer 3

Cold Start Infrastructure for the extreme case where layer 2 is not enough

Better than today

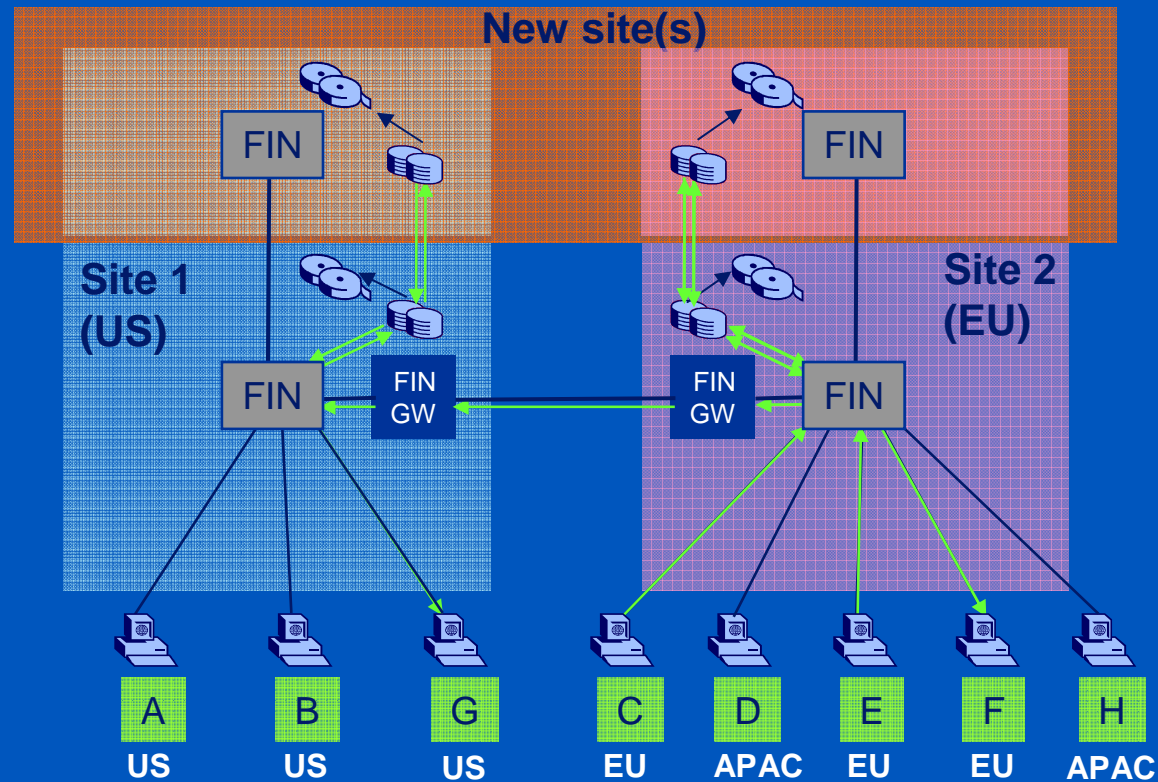
- Not needed for dual-OPC failure
- Can be activated for single zone with no impact to other zones

Layer 4 (Does not exist today)

Extra protection layer possible
A site in a zone may "Ice Cold" Start another zone



Distributed architecture



Supporting payment market infrastructures

- Central application part of MI
 - Bulk retrieval
 - Hosting a generic contingency MI application
- Back up for MIs not using SWIFT



“Think the unthinkable”



Emergency
procedures

Service
continuity

Crisis
management

Invest wisely

SWIFT has to be highest resilience, not that we can't be hit,
but that we can bounce back

