



FINCopy

The simple solution to your message duplication needs.

Ideal for intra and inter-institutional copying needs.

Benefits

- Simple to use
- Flexible
- Secure and reliable

FINCopy is a value-added feature of FIN that enables the sender of a message to trigger a copy to a copy destination for authorisation or further processing. FINCopy provides the ideal solution for the monitoring of bilateral financial transactions by a central institution.

FINCopy supports the clearing and settlement of high-value payments, treasury and securities-related transactions by enabling FIN messages to be fully or partially copied and, optionally, authorised by a copy destination, before release to the beneficiary.

Clearing, netting, and settlement systems

Over 60 market infrastructures around the globe are currently benefiting from the unique set of features provided by FINCopy. FINCopy allows a copy destination to receive a copy of all or part of a FIN message and to authorise or refuse its delivery to the addressee. This decision can be based on various elements such as:

- contents of the message
- account balance, collateral, or credit line
- anti-money laundering watch lists– multilateral agreements between counterparties

| | FINInform | | FINCopy | |
|--|---------------------------|--|---------------------|--|
| | T-Copy mode | Y-Copy mode | T-Copy mode | Y-Copy mode |
| Duplication purpose | For information | For authorisation | For information | For authorisation |
| Impact on original message flow | None | Yes, delivery to Receiver is subject to approval | None | Yes, delivery to Receiver is subject to approval |
| Copy triggered by | Server parameters/pattern | | Sender | |
| Subscription needed = service membership | Sender and/or Receiver | Sender Sender and Receiver | Sender and Receiver | |

Key benefits

Simple to use

A normal FIN message is transmitted straight from the sender to the receiver. When a message is sent using FINCopy, selected fields are copied to a copy destination, typically a central institution. Two copy modes are available; the choice of which mode to use will depend on the underlying reason for receiving the copy:

- **Y-Copy** mode allows a copy destination to receive a copy of all or part of a FIN message and to authorise or prevent its delivery to the addressee. This is typically the case for the clearing, netting and settlement of payments, securities and other financial transactions.
- **T-Copy** mode forwards copies to a copy destination while the original message is immediately forwarded to the receiver, without waiting for authorisation. This mechanism provides an ideal solution for risk, cash or collateral management, monitoring and reporting.

Flexible

The service administrator can request specific filtering on the content of the messages – such as the currency code or value date – to further refine the message copy selection.

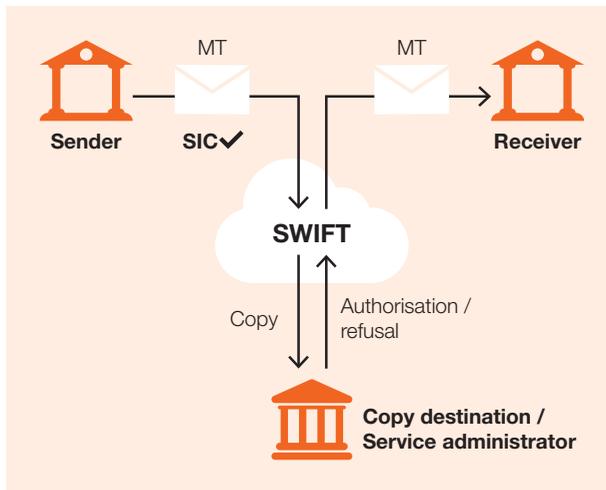
The service administrator can also request that only specific fields of the message be copied to the copy destination. Partial copying ensures the confidentiality of sensitive information and improves performance by keeping copied information to a minimum.

Service administrator

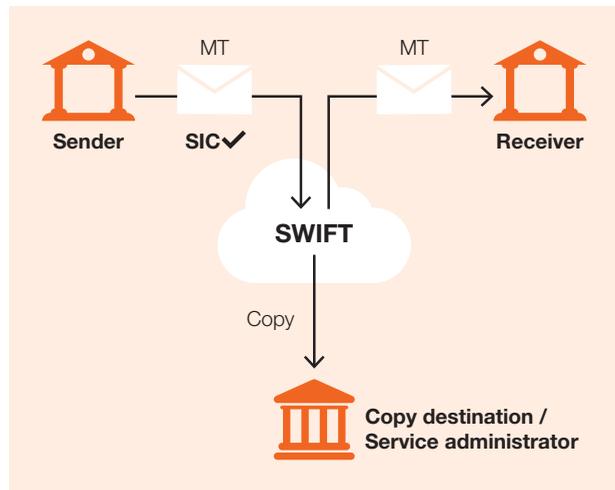
As service administrator is the organisation that approves the participation of customers in the FINCopy Service. The service administrator defines the general conditions of usage, the user responsibilities, and the service parameters for the provision of the relevant SWIFT services and products.

Secure and reliable

FINCopy provides the same high level of security as FIN. FINCopy includes an optional authentication mechanism between the service participants and the service administrator to ensure end-to-end security.



FINCopy in Y-Copy mode



FINCopy in T-Copy mode

Additional information about FINCopy and FINInform is available on swift.com, the Products community on swiftcommunity.net and through your SWIFT account manager.

For further details about the usage of the service, see swift.com > Support > Documentation.