

**SWIFT** is a member-owned cooperative that provides the communications platform, products and services to connect more than 10,800 banking organisations, securities institutions and corporate customers in over 200 countries and territories.

**SWIFT** enables its users to exchange automated, standardised financial information securely and reliably, thereby lowering costs, reducing operational risk and eliminating operational inefficiencies.

**SWIFT** also brings the financial community together to work collaboratively to shape market practice, define standards and debate issues of mutual interest.