



## SWIFT for Corporates

### *The secure, universal network for global banking activities*

With Texas Capital Bank's SWIFT for Corporates solution, SWIFT-enabled businesses can automate and standardize global financial transactions — lowering costs, reducing operational risk and eliminating inefficiencies from your current banking transactions.

#### **Simplify and Standardize**

As your business grows, your finances grow more complex. Bank accounts tend to multiply, and so do communication channels with banks. With multiple interfaces come high operational costs, complicated security and contingency arrangements, and reduced visibility into cash positions across your global bank network. The result: inefficient, sometimes messy, treasury management.

SWIFT for Corporates from Texas Capital Bank provides organizations on the SWIFT network with a single, standardized network to communicate directly with banking partners — to send payment instructions, receive balance information, and obtain other treasury services.

#### **Consolidate Banking Activity**

Using SWIFT, you can replace your disparate banking communications systems with a single means to communicate with banks, using standard message types and common features. By streamlining communications and creating a consolidated, efficient payment environment, your business can realize savings through improved automation and reduced in-house treasury and IT resource costs.

#### **Universal Usage**

The SWIFT network is utilized by thousands of companies, banks and other institutions worldwide, to exchange millions of standardized financial messages, including payment instructions and other sensitive information.

Nearly all financial institutions around the globe employ SWIFT as their standard messaging language and network platform for transactions with corporations, institutions and other banks.

#### **A Secure, Resilient Network**

A highly secure infrastructure, SWIFT is a highly resilient communication channel, offering robust, “industrial strength” security and reliability.

With SWIFT for Corporates, you can exchange instructions with all of your banks through a single channel, using a common format with FIN messaging, an ISO 15022 standard used by thousands of financial institutions.

#### **For Businesses of All Sizes**

At one time, the SWIFT network was designed for and used primarily by large corporations with broad bank networks, multinational operations, and high-tech financial operations.

#### **Uses for SWIFT for Corporates**

- Treasury settlement
- Accounts payable
- Accounts receivable
- Trade finance
- Securities and custody operations
- FX confirmations
- Nonrepudiation of payments



But today, SWIFT is used by businesses of all sizes that recognize its benefits as a standard, secure financial transactions platform. By using SWIFT, you can also create new business opportunities and revenue streams.

### Other SWIFT for Corporates benefits

- **Integrate banking counterparties**, reducing the need to maintain separate proprietary banking platforms and the multiple IDs and passwords. (Some proprietary e-banking systems may be required.)
- **Increased visibility into cash position.** You can centralize account information, increasing visibility into your cash positions around the globe. This enables you to make better-informed investment decisions and enhance working capital.
- **Improve straight-through processing (STP)** and increase your employees' capacity and productivity by automating more of your financial operations.
- **Meet regulatory compliance requirements**, such as Sarbanes-Oxley, and improve audit compliance using a single, standardized process.
- **Broaden your global footprint.** Expand the geographic reach of your financial operations, increasing visibility of idle cash throughout your bank network.



The global provider of secure financial messaging services

### FIN Message Support

Texas Capital Bank supports the following FIN message types using SWIFT's Standardized Corporate Environment (SCORE):

- MT101 Request for Transfer
- MT103 Single Customer Credit Transfer
- MT199 Free Format Message
- MT202 General Financial Institution Transfer
- MT400 Advice of Payment
- MT700 Issue of a Documentary Credit
- MT900 Confirmation of Credit
- MT910 Confirmation of Debit
- MT940 Previous Day Statement

### WHY TEXAS CAPITAL BANK

Texas Capital Bank is a commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Texas and work with clients throughout the state and across the country. Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is recognized as one of Forbes Best Banks in America.

Our relationship managers are specialists, trained to provide you with personal, sophisticated services and creative business solutions that other banks simply cannot deliver.