List of secure corporate payment processes and protocols benefitting from an exemption from applying strong customer authentication in accordance with Article 17 of the Regulation (EU) 2018/389

SWIFTNet protocol for the provision of FIN, InterAct and FileAct services

Explanatory note:

- **SWIFTNet**

SWIFTNet is the secure messaging platform of SWIFT that uses the internet protocol and over which SWIFT offers its FIN, InterAct and FileAct services.

- **FIN**

FIN is the application that enables financial institutions to exchange individual structured financial messages (MT and ISO 15022 message formats) securely and reliably. SWIFT provides message validation to ensure that messages are formatted according to SWIFT message standards.

- **InterAct**

InterAct is the messaging service for exchanging XML-based financial messages and data between users, including SWIFT MX and ISO 20022-based payments, settlement instructions, FX confirmations, statements and reports. It is also used by financial market infrastructures for information exchange between the infrastructure and its participants.

- **FileAct**

FileAct is a file transfer service, e.g. for transferring large files of structured messages, such as bulk payments files or securities value-added information. This messaging service is used for large-scale reporting and the transfer of operational data. Tailored FileAct solutions are used by financial market infrastructure communities, closed user groups and financial institutions.