Annual review 2025

Swift

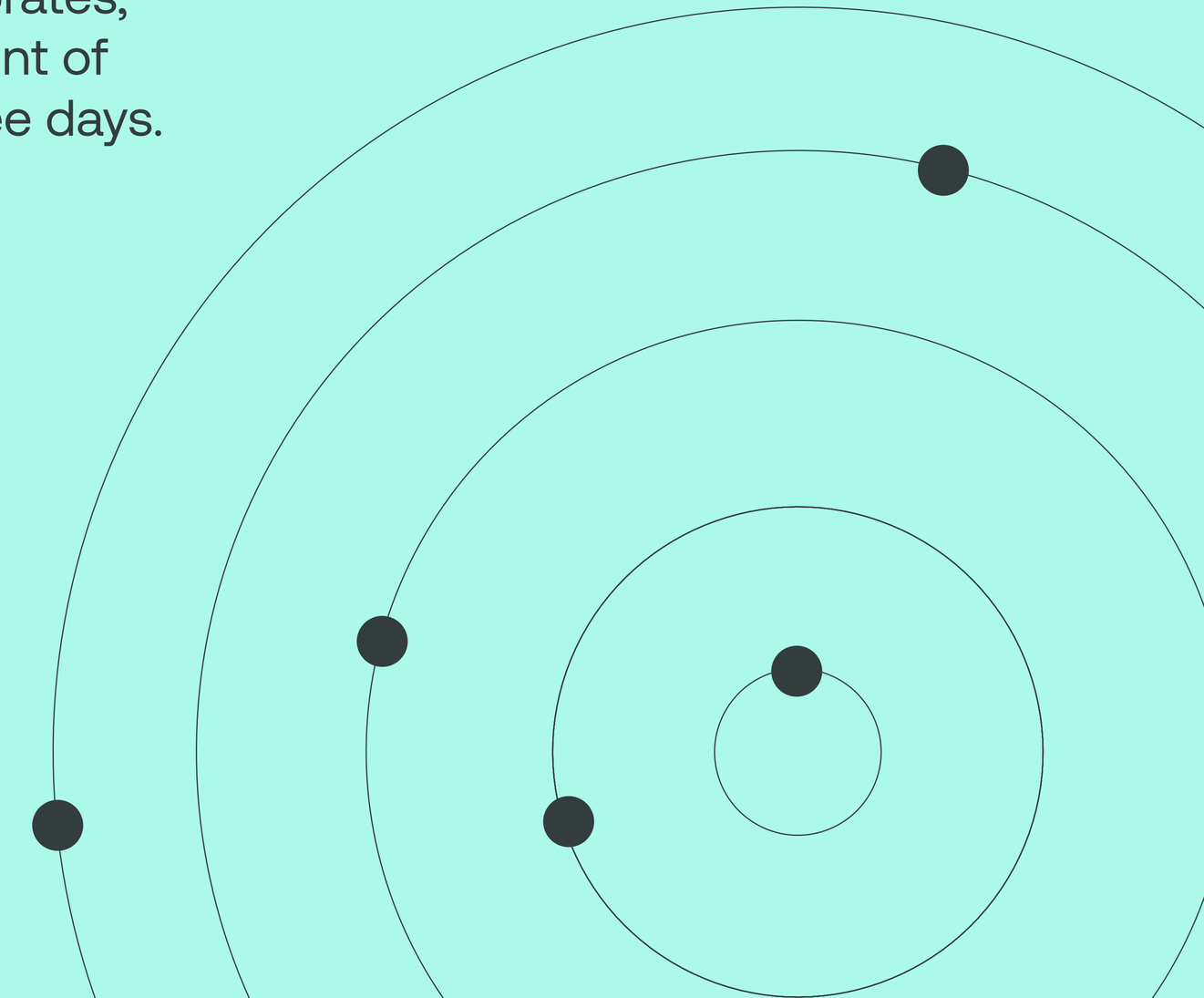
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Founded in 1973, Swift is the way the world moves value – across countries, borders and jurisdictions. With a community of over 11,500 banks, market infrastructures, fintechs and corporates, we're trusted to move the equivalent of the world's GDP roughly every three days.

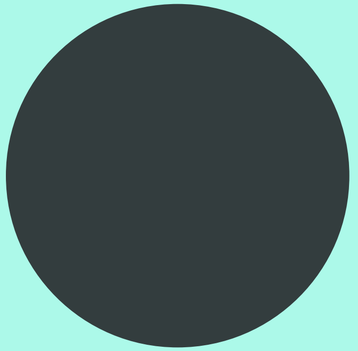


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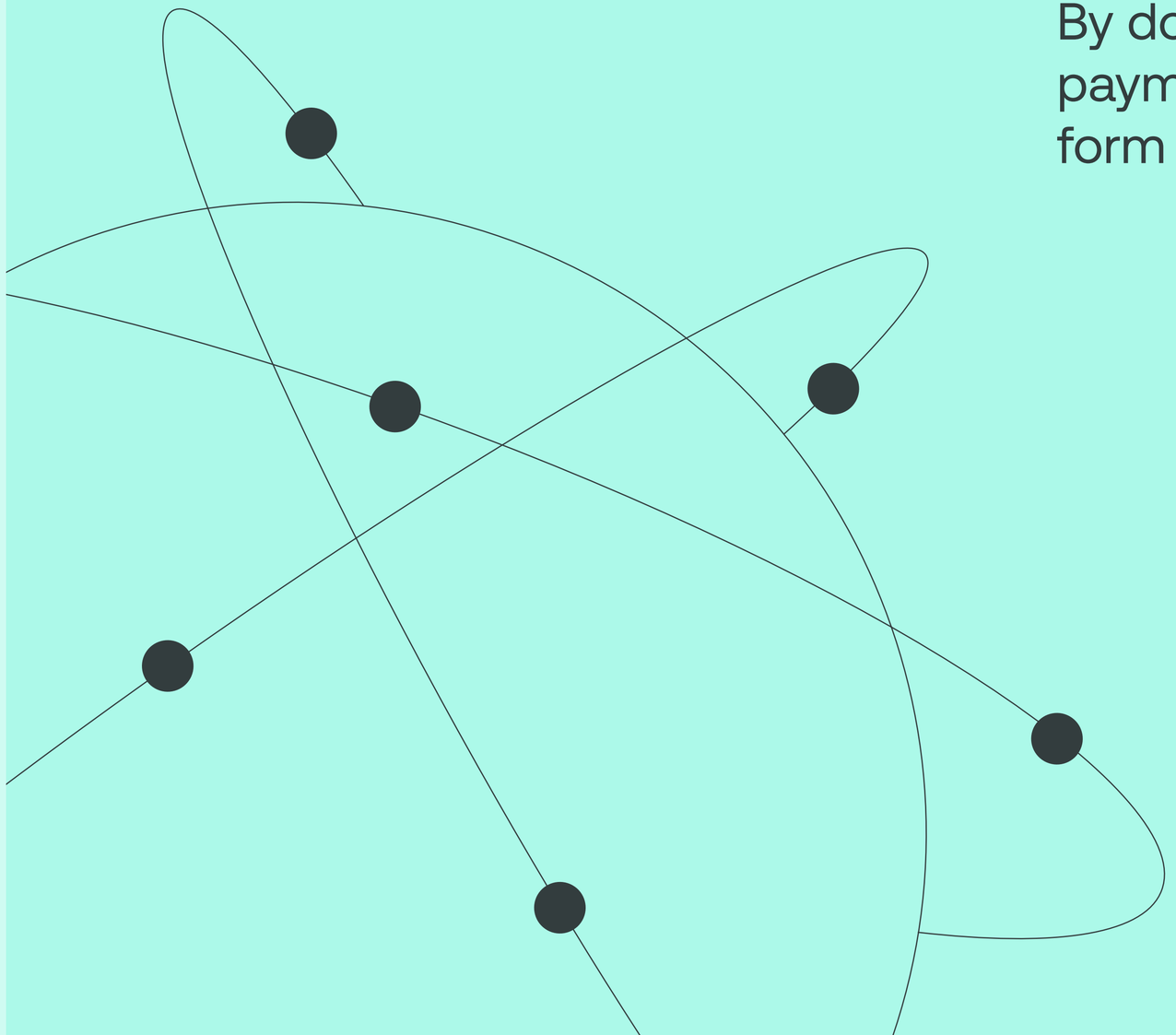
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Our expertise in financial messaging and standards underpins secure, interoperable transactions at scale – keeping the global economy turning in an ever-shifting landscape.

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Building on a foundation of trust, security and resilience, we're innovating on two parallel tracks: optimising today's trusted rails while building the rails of the future. By doing so, we'll enable best-in-class payment experiences, no matter what form value takes or where it moves.

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Reach

11,500+
institutions connected

200+
countries and territories

40,000+
active payment routes

4 billion+
accounts

235+
market infrastructures connected

Speed

75%
Swift payments reach destination banks within 10 minutes

86%
all Swift payments are conducted directly or with a single intermediary

Volume & growth

15.1 billion+
FIN messages were sent over the Swift network

59.8 million
average daily FIN messages

12%
year-on-year growth

3 days
The equivalent of the world's GDP flows over Swift roughly every three days

Resilience

99.998%
SwiftNet availability

99.998%
FIN availability

580+
business continuity exercises successfully completed

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Letter from the Chair



Graeme Munro
Chair of the Board
Swift

Every year, the pace of change across the global financial system is accelerating, driven by geopolitics, rising customer expectations and an increasingly evolving technology landscape. Within this shifting landscape, however, Swift's mission remains clear: to provide the secure, seamless and trusted movement of value across borders.

The franchise is in very good shape, and despite heightened global uncertainty, it is reassuring that the fundamentals of the Swift cooperative remain strong. Traffic across the network continues to see double-digit growth, 12% across 2025, and Swift's financial position remains sound, reflecting the enduring utility of the cooperative model and the sustained trust placed in Swift by its global community.

That trust sits at the heart of everything Swift does. It also underpins the Board's strong support for management's continued focus on operational and security excellence. In an increasingly complex operating environment, this focus has never been more critical. Maintaining the highest standards of security, resilience, reliability and availability, while driving continuous improvement, remains essential. This includes the ongoing strengthening of our resilience capabilities through enhanced scenario testing and recovery readiness, as well as proactively addressing emerging risks, including those associated with the rapid evolution of artificial intelligence.

Reinforcing these foundations is also central to Swift's strategic evolution. The Board has been clear in its mandate to support the ambitious parallel tracks of innovation underway. This includes maximising the potential of today's cross-border payment capabilities while, at the same time, enabling the community—through initiatives such as Swift's digital ledger—to benefit from tokenisation, programmability and always on finance through a single, trusted connection. Together, these efforts will ensure Swift remains relevant, resilient and effective as the financial ecosystem continues to evolve.

This year also marked an important milestone in Swift's technology journey, with the end of the coexistence period between MT and ISO 20022 format messages for cross-border payments, with over 97% of messages over the Swift network now sent in the ISO 200222 format. I would like to thank our community for the extraordinary dedication and collaboration that made this possible, and for the continued effort to keep pace with ongoing releases and the demands of richer standards. This achievement is not an end point, but the start of the journey to fully unlocking the value of rich, structured data to deliver instant, frictionless and interoperable cross-border payments. I firmly believe that these changes will position Swift for the future, ready for a fast-evolving industry landscape and rising customer expectations. At the same time, we will continue to maintain our principles of neutrality and global inclusivity whilst continuing to support the secure and seamless movement of value around the world.

A modernised governance framework
Ensuring Swift is well-positioned to fulfil its purpose over the long term has been a central priority for the Board and that's why, over the past two years, we have undertaken a comprehensive review of Swift's Governance to ensure it is aligned with the scale, reach and systemic importance of our cooperative. As our role has grown in significance, so has Swift's responsibility to shareholders, customers, regulators and the broader financial ecosystem.

A new Oversight Law, approved by the Belgian Parliament in April 2025, established a formal oversight regime for Swift on behalf of the G10, enforced by our lead overseer, the National Bank of Belgium. Certain amendments to Swift's By-laws to enable our future governance model were later approved by shareholders at the Swift Annual General Meeting on 12 June 2025.

I would like to thank our shareholders and the wider community for their engagement and support throughout this process of governance evolution. June 2025 marked a significant milestone in Swift's evolution and demonstrated the strength and maturity of our cooperative governance model.

As this evolution continues, Swift will implement a new two-tier governance structure later this year.

A newly constituted 15-person Supervisory Board will assume fiduciary oversight responsibilities, including approval and oversight of Swift's strategy, risk management, financial performance and technology governance. The Supervisory Board will be composed of a global cohort of Directors and will be made up of four independent Directors and the Chair, together with 10 additional shareholder-affiliated Directors. I look forward to continuing to support the organisation as Chair through this transition, subject to formal approvals.

Alongside the Supervisory Board, a dedicated Management Board will be responsible for executing our strategy and managing the organisation's day-to-day operations, ensuring clarity of accountability and disciplined delivery.

This clear separation between governance and management roles reflects international best practice and provides a robust foundation for Swift's critical global role.

Preserving the strength of the voice of our shareholders
Even as our governance evolves, our cooperative nature remains at the heart of all we do. The Annual General Meeting remains the ultimate decision-making body of Swift's shareholders, ensuring that our cooperative is governed by and for the global community it serves.

To ensure the continued influence of shareholders and the voice of users into Swift's governance and management, Swift is establishing a new Swift Council. The Council will comprise senior industry representatives who will engage with Swift's Management Board, executive team and Supervisory Board to offer customer insights and community perspectives, helping to shape Swift's strategy and serve as a vital link to National Member Groups. The Council will also be established before the end of the year, and members of Swift's existing Board will transition to the new Council once the Supervisory Board is established. It is already shaping up to be a senior and impactful body, and I am committed to its successful establishment.

As we near the final stage of this governance transition, shareholders will again play a central role by voting at the AGM to support the formal establishment of the Supervisory Board. I am grateful for the strong constructive engagement shown by the community throughout this process and for the shared commitment to ensuring Swift is governed to the highest standards.

Leading the cooperative forward
This approach preserves what makes Swift unique: global inclusivity, community engagement and collective stewardship. Which, when combined with Swift's compelling business strategy and track record of strong performance, sets great foundations for the future shape of the financial ecosystem.

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2025 was a year of delivering on our commitments to our shareholder community, further strengthening and future-proofing our technology foundations and accelerating our business strategy as global finance continues its digital journey.

In these highly dynamic times, we are taking a proactive stance on shaping the future. For example, the rapid advance of AI into every corner of daily life is creating incredible new capabilities that will drive a once-in-a-generation transformation.

While Swift has always held security and operational excellence as its number one priority in the company's strategy, the organisation is highly proactive to remain on the front foot as AI increasingly takes centre stage and could potentially be an accelerant in the cyber threat landscape.



Javier Pérez-Tasso
CEO
Swift

Meanwhile, other critical technology developments like quantum computing are rapidly moving us closer to a paradigm shift that is challenging the foundations of digital trust. Swift has already established a leading strategy to prepare for the future ahead.

The scale and pace of technology change facing our industry is unprecedented and we see resilience is increasingly at the centre of every industry technology discussion.

In 2025 we renewed our strong focus on resilience, further increased our risk team capabilities and delivered successful dedicated programmes to take Operational Excellence and Security Excellence further. This is more critical than ever, as global interdependencies introduce new complexity.

We upheld the security and availability of services in line with expectations throughout the year and as we move forward, we will continue our unwavering focus on future-proofing our technology platform and resilience.

Innovation that works

We view our relentless focus on operational excellence not only as our license to operate, but also as a key enabler of our innovation strategy.

In the face of technology shifts, growing competition from new entrants, and new asset classes, the industry needs a trusted, neutral and truly global utility with unparalleled reach. We bring something unique in providing the foundations that the financial community can rely on to innovate safely and at scale when building the next generation capabilities, backed up by cooperative governance and a model focused on industry value over commercial profit.

In an increasingly competitive landscape, infrastructure innovation is more important than ever. Consumers increasingly expect international payments to be as fast and seamless as domestic ones. They have also grown to expect more choices and options for moving value. At the same time, the expectations of global policymakers are rising too, as the G20 roadmap approaches target timeframes.

The reality is that today cross-border payments are already much faster than many realise. Together with our community of financial institutions, we have significantly upgraded our rails to enable a best-in-class experience.

Today, on Swift, 75% of payments across our network take under 10 minutes to reach the end provider, and many are completed in seconds. However, we need to acknowledge that this experience is not always consistent for all end-users. So, there is more work to do.

As we go deeper, we are increasingly learning where frictions remain. The reality is the 'last mile' within domestic systems accounts for 80% of the total processing time in cross-border transactions. That's down to many factors, such as regulatory requirements, capital controls and industry processing practices. It's why, on behalf of our community, we are increasingly collaborating with policymakers, so that together both public and private sectors actively support efforts to identify and solve those remaining frictions.

In parallel, we are continuing to drive improvements in client experience in the account-to-account space. By setting a new benchmark for speed and predictability through the payments scheme announced in 2025, we are able to transform consumer payments experience over major corridors worldwide. By optimising existing rails, we help the industry to leverage even more value out of existing investments, retaining the trusted assets of the existing financial ecosystem while delivering superior and more inclusive end-user experience.

Scaling trust in a multi-rail world

Innovation is often framed as a choice between what exists today and what comes next, but finance has never worked that way. In reality, strength is built through layered innovation that builds on progress toward a whole that is greater than the sum of its parts.

That's how we view the future: TradFi and DeFi will co-exist, it won't be one or the other: it will be both and they will exist in a multi-network, multi-model and multi-choice ecosystem.

There are incredible benefits to be realised. For example, tokenisation offers great potential to eliminate trapped liquidity, overcome time-zone delays, remove manual processes and create real-time, efficient capital flows.

We want to unlock these benefits, such as programmability at scale, without compromising on what we have today, with very high levels of security, resilience, compliance and trust. This is why, in 2025, we announced we are adding a blockchain layer to our network so that we evolve to support all asset classes.

Our job at Swift, as an industry cooperative, is to build the infrastructure that delivers the same speed and the same trust for fiat, digital assets and any other forms of regulated value.

Whatever the asset, rail or chain, everyone in the ecosystem is ultimately working towards the same goal: to drive a better customer experience for the end customer and it has to meet rising customer expectations. It has to offer 24/7 availability and fast, reliable and transparent service.

Our role will keep the industry interoperable, reducing the very real unwanted effects of financial fragmentation.

2026 will really bring this vision to life, and delivery is underway. Shortly we will implement our blockchain-based shared ledger with a focus on enabling 24/7 cross-border payments using tokenised deposits.

This will be the first step of many in delivering tangible benefits to our community and in building a future where different forms of value can move seamlessly across networks, with choice and interoperability, without sacrificing the trust, resilience and global reach that the financial system depends on.

Preparing Swift for the future

As our governance evolves, management is preparing for the introduction of the future management Board in October 2026 and is preparing for the application of the new Oversight Law. This changing environment reflects Swift's role as a critical global infrastructure and aligns the company with international standards and regulatory frameworks. Over the past year, we have been proactively working to ensure we are prepared to comply with this new supervisory framework.

Together with the establishment of the new Supervisory Board and the Swift Council, these changes will ensure that we are not only equipped to meet the challenges of a fast-evolving environment, but that we are better positioned to respond decisively on behalf of the community as we face unprecedented developments in the global financial system, together.

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A bold vision for the future of finance

Innovation is accelerating.
Complexity is increasing.
Trust has never mattered more.

As new forms of value emerge and the global financial landscape becomes more fragmented, customers expect greater choice – without compromising certainty, security or confidence. The need for a trusted, impartial platform has never been greater.

In 2025, Swift laid out a bold vision for how the global financial community can innovate together to meet these expectations. Against a backdrop of rapid technological change, geopolitical uncertainty and evolving regulation, we unveiled a parallel track approach to innovation. We're improving how fiat cross-border payments work today while building the foundations for how digital value moves tomorrow.

Optimising today's payments rails to improve customer experience

Customers are expecting more today than even before. They want fast, always-on access to money. And they want it simply and securely. Swift is making that possible on a global scale.

Over recent years, we have substantially enhanced the capabilities of our infrastructure, which is trusted by 11,500 institutions across more than 200 countries and territories and supports transaction volumes equivalent to global GDP approximately every three days. Today, 75% of payments reach beneficiary banks within 10 minutes, many in seconds, demonstrating performance that surpasses longstanding perceptions and exceeds G20 targets by a significant margin.

But in-flight payment speed only tells part of the story. Delays concentrate in the 'last mile' of the journey and have a big impact on the speed at which customers can access their funds.

Research we published in September 2025 found that, on average, 80% of the total time of a cross-border transaction occurs after a payment arrives at the beneficiary bank. This is due to factors including regulatory reporting requirements, risk controls set by individual countries, manual processes and a lack of a real 24/7 infrastructure.

Throughout 2025, we continued to work closely with financial institutions, market infrastructures and policymakers to identify practical ways to reduce friction, increase predictability and improve transparency for end customers.

And we took steps to make the end-to-end customer experience even better by collaborating with more than 40 banks around the world on a framework to ensure all retail payments are full-value, with no hidden fees and instant settlement where possible. This new framework will transform consumer payments, ensuring consistently fast, predictable and transparent payments worldwide.

Against this backdrop, we are setting a new benchmark for speed and predictability on proven infrastructure that continues to grow by double-digits and operates with the highest levels of security, reliability and trust.

Progress throughout the year shows this shift is now underway: more than 50 banks have signed up to support the framework with an initial group of over 25 committed to going live by June 2026 across key markets, including Australia, Bangladesh, Canada, China, Germany, India, Pakistan, Spain, Thailand, the UK and the US.

As these corridors come online, consumers and small businesses will begin to see the practical benefits the framework is designed to deliver – certainty of cost upfront, full value delivery, end-to-end traceability and the fastest possible speeds, including instant settlement where local infrastructures allow.

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Building the rails of the future

At the same time, as new forms of value and closed networks proliferate, we are actively creating the rails of the future – extending our infrastructure, standards and expertise connecting 40,000 active payment routes to enable a tokenised financial ecosystem of the future.

The heart of this "second track" in our parallel track strategy is a blockchain-based shared ledger. Announced at Sibos 2025, this landmark initiative promises to extend Swift's trusted platform into a digital environment, unlocking the potential for instant, always-on transactions at global scale and accelerating the industry's transition to digital finance around the world.

We're building this future at the intersection of TradFi and DeFi, where money moves anywhere, in real time, with trust. It will unlock liquidity and enable it to move without limits in a multi-modal, multi-choice world.

Response to this announcement was overwhelmingly positive, with go-live scheduled for the end of 2026.

ISO 20022 as the foundation for modern payments

When looking back at shared milestones throughout 2025, one stands out as a true story of collaborative success. On 22 November 2025, the coexistence period between MT and ISO 20022 messages for cross-border payments and reporting (CBPR+) ended, marking the start of a new era of richer, more structured payment data. By the end of the coexistence period, we observed that 97% of financial institution-to-financial institution (FI-FI) payment instructions were already being sent in the ISO 20022 format, a clear sign of strong industry alignment and collective execution at scale.

The benefits of this milestone are far-reaching and play a pivotal role in the success of so many other initiatives across our industry. It's already supercharging products that add certainty, predictability and transparency to payments travelling over today's rails, while also laying the groundwork for the future of digital transactions and boosting operational efficiency and compliance. The adoption of ISO 20022 provides a strong foundation, as the industry continues to build out richer data standards and capabilities that will further improve interoperability, automation and payment outcomes over time.



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Governance evolution

As our role as a trusted global infrastructure continues to grow, so too does our responsibility to the financial community we serve. As a result, Swift's governance model is evolving to align with international best practice, further strengthen the cooperative and to comply with a new Oversight Law approved by the Belgian Parliament in April 2025. Swift was designated by the National Bank of Belgium under this law in early 2026, with the framework becoming applicable to Swift from 1 October 2026. The evolution required certain amendments to Swift's By-laws for legal compliance, which shareholders approved at the Swift AGM on 12 June 2025.

This evolution strengthens confidence in our resilience, governance and risk management and recognises the critical role we play in underpinning global trade and financial stability. This strengthened governance framework will improve the institutional foundations needed to support our mission for decades to come.

ESG and responsible innovation

Environmental, Social and Governance (ESG) considerations continued to be integrated across our activities in 2025. Progress on emissions, governance and risk management was shared through recognised reporting frameworks, supporting greater transparency and accountability.

As a convener of the global financial community, Swift also fostered dialogue and collaboration on sustainable finance, financial inclusion and responsible innovation. These efforts reflect a broader commitment to ensuring that the evolution of global finance supports inclusive and sustainable growth.



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Sibos: Connecting the global ecosystem

Sibos 2025, held in Frankfurt, Germany, for the first time, saw a record-breaking 12,500+ delegates come together under the theme ‘The Next Frontiers of Global Finance’. The event brought together banks, market infrastructures, fintechs, policymakers and technology providers to address shared challenges and opportunities.

On the stage, over 500 expert speakers contributed to discussions on interoperability, digital assets, cybersecurity, regulatory change and financial inclusion. Sibos also served as a platform to showcase progress on sustainability initiatives and responsible innovation, reflecting the growing importance of ESG considerations across the financial ecosystem.

In 2026, Sibos heads to Miami from 28 September to 1 October under the theme ‘Digital Finance for AI-driven Economies’.



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Foundations that keep global finance moving

While our headline innovations in 2025 set the direction of travel, our ability to deliver depends on the strength of our foundation. Throughout the year, we continued to invest in the capabilities that keep Swift secure, resilient and trusted – championing operational excellence to maintain the highest levels of network availability.

Operational excellence: Earning trust every day

As the world grows more complex – through rapid technological change, shifting regulation, new market entrants and heightened geopolitical uncertainty – our duty remains constant: keeping the Swift network secure and available for the global financial community. In 2025, we held ourselves to the same high standards that underpin trust in the financial system, maintaining 99.998% network availability and successfully completing 580+ business continuity exercises to strengthen our preparedness and resilience.

Security is a shared responsibility, and the Swift Customer Security Programme (CSP) remains a cornerstone of our collective defence. With the CSP approaching its tenth anniversary in 2026, it continues to raise the standard for security across the entire community. In 2025, CSP attestation levels remained consistently high, representing over 99% of Swift traffic – a strong signal of ongoing commitment from institutions worldwide to protect themselves, their customers and the wider ecosystem.

At the same time, we continued to evolve our approach to meet emerging challenges. We are exploring how AI can help detect anomalies in payments – supporting earlier identification of suspicious activity and helping to prevent fraud – while maintaining a strong focus on responsible deployment. And as the industry prepares for the long-term implications of quantum computing, we continued our work on the transition to post-quantum cryptography, investing early to safeguard our network and our community in the years ahead.

Harnessing AI responsibly

Since the boom in generative Artificial Intelligence (AI) in 2022, the number of use cases – both inside and outside financial services – has grown rapidly. In 2025, our work with AI moved from experimentation to scaled delivery.

Throughout the year, we further embedded AI into Payment Controls to flag anomalies that may indicate fraud, operational issues or policy breaches – supporting earlier intervention and fewer false positives.

We also continued to explore how AI can strengthen collaboration across the industry. Pilots using privacy-enhancing technologies and federated learning showed how institutions could learn from shared patterns without exposing proprietary data, building more collective defences as fraud becomes increasingly sophisticated.

We also recognise that advances in AI, including the emergence of large language models (LLMs), are shaping the broader cybersecurity landscape, with the potential to accelerate the discovery and exploitation of vulnerabilities across complex digital environments. In this context, we continued to monitor emerging technology trends and their possible implications for the security of the global financial ecosystem, as part of our focus on operational and security excellence. Across all our AI initiatives, responsible adoption is a top priority. We've maintained governance frameworks to ensure accuracy, explainability, security and privacy, recognising that trust in AI driven services is essential for long term adoption.

This approach, grounded in established security principles such as defence in depth and resilience, ensures we are well positioned to evolve the use of AI responsibly while continuing to safeguard the integrity and reliability of the services that our community depends on.

Streamlining adoption and usage for better payment experiences

Improving the quality of cross-border payments for end customers depends not only on new standards, regulation and infrastructure, but also on widespread adoption of the capabilities already available today. Through their subscription to Swift Essentials, members of our community automatically have access to a range of products and initiatives that can help improve the end-to-end payment process. This includes the ability to check payments for errors upfront, to more efficient exceptions and investigations processes that save time and money.

In 2025, we continued to simplify the adoption and usage of these value-added services through standardised, modular offerings that reduce complexity and lower integration effort. This approach makes it easier for institutions of all sizes to adopt the capabilities that support our broader vision – delivering best-in-class payment experiences.

Improving settlement transparency in a T+1 world

Securities transactions represent over 50% of traffic on our network. As markets move towards shorter settlement cycles, the need for transparency and operational efficiency becomes even more critical. With T+1 compressing post-trade timelines, firms have less time to identify breaks, resolve mismatches and coordinate across multiple parties – often across borders and time zones – making real-time visibility increasingly important to reduce risk and avoid costly settlement fails.

Swift Securities View continued to gain traction in 2025, helping the community strengthen settlement confidence as cycles accelerate. By using the Unique Transaction Identifier (UTI) to link messages related to the same securities settlement flow, the service provides real-time visibility across the settlement lifecycle. This enhanced transparency enables earlier identification of transactions at risk of failing so that market participants can take pre-emptive action.

As markets adapt to faster settlement cycles, these capabilities play an increasingly important role in improving operational efficiency, reducing risk and supporting stability and confidence across the securities ecosystem.

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In collaboration with our global community, we are advancing innovation to deliver instant, frictionless and secure transactions – regardless of how value moves or the form it takes.



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In 2025, our innovation efforts marked a clear shift from experimentation to execution. We focused on demonstrating how trusted infrastructure, common standards and collective action can unlock the next era of digital finance at global scale.

Across our work, one theme was consistent. Innovation delivers the greatest impact when it reduces fragmentation, strengthens interoperability and builds on the trust the industry already relies on.

Enabling a new era of interoperability

As tokenisation and digital currencies continue to gain momentum, the risk of fragmentation across platforms, technologies and settlement models is becoming increasingly clear. Without coordination, the proliferation of blockchains, proprietary protocols and isolated networks risk creating digital islands that limit scale, increase complexity and trap liquidity.

> By building on established ISO standards and agreed market practices, we are helping the industry avoid fragmentation while supporting innovation.

In response, Swift is acting as a neutral orchestrator – connecting traditional financial infrastructure with emerging digital ecosystems. Our role is to ensure institutions can adopt new asset and currency types without having to replace the systems, standards and operational models they trust today. By building on established ISO standards and agreed market practices, we are helping the industry avoid fragmentation while supporting innovation.

Executing at scale

In 2025, this approach moved decisively from concept to delivery. We completed a series of landmark interoperability trials demonstrating the seamless exchange and settlement of tokenised assets across multiple platforms and currencies. Working with leading global institutions, we successfully orchestrated delivery versus payment settlement, interest payments and redemptions for tokenised bonds.

For the first time, these transactions were coordinated as a single, end-to-end process across blockchain-based platforms and traditional systems. The trials demonstrated that tokenised assets can be integrated into existing market structures, rather than operating in parallel to them. Institutions were able to transact across platforms while continuing to rely on familiar processes, governance and controls – providing a practical path to adoption at scale.

These trials laid the groundwork for our plans to build a blockchain-based shared ledger, announced at Sibos in Frankfurt. Designed in collaboration with more than 40 banks worldwide, the ledger will provide a shared execution layer to support real-time, 24/7 cross-border transactions. By aligning actions, timing and outcomes across participants, it will extend Swift's trusted platform into a digital environment and help turn interoperability into execution assurance.

Swift Hackathon: Advancing innovation through community collaboration

Once again, the Swift Hackathon showcased the power of community-led innovation, attracting over 100 teams from across the global ecosystem. Teams focused on reducing fragmentation and improving interoperability in digital payments across two challenges: unlocking speed, cost efficiency and transparency in digital payments, and bridging the digital payments divide through ISO 20022.

The winning solutions showing how standards, trusted infrastructure and emerging technologies can connect traditional and digital finance in practical, scalable ways.

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Purpose-led thought leadership for our community

Throughout 2025, we engaged closely with our community on key themes to provide valuable information and insights about the future.

Article
ISO 20022 in bytes for payments: Maintaining the momentum in 2025.
Read article ›

Article
How we're enabling a seamless payments experience for corporates around the globe.
Read article ›

Article
Four trends shaping global payments.
Read article ›

Article
It's time to transform exceptions and investigations.
Read article ›

Article
The path to enhanced cross-border payment experiences.
Read article ›

Article
Swift-led experiments reveal blueprint for collaborative fraud defence using AI.
Read article ›

Article
Spotlight on Speed 2025.
Read article ›

Article
Growth at a crossroads: measuring the cost of financial fragmentation.
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Environmental, Social, Governance

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At Swift, we are committed to fostering an inclusive cooperative culture united by a shared objective of creating a positive impact within our organisation, our communities and beyond. In today's increasingly interconnected world, adopting Environmental, Social and Governance (ESG) practices is fundamental to strengthening our business, building trust and generating enduring value.

Over the past year, we have achieved significant progress in fortifying the foundations of our ESG programme, further embedding sustainability principles into our corporate culture and core values.

Our commitment to sustainability

At Swift, we value inclusivity and positive impact across our organisation and communities. By integrating ESG practices in pursuit of operational excellence, we've built trust and sustainability into our business. This past year, we've advanced our ESG programme, making sustainability a vital part of our culture and values.

In 2025, we developed our ESG policy, which articulates our commitment to sustainability, ethical standards and responsible business practices, ensuring that ESG considerations are integrated throughout the organisation.

In 2025, we progressed implementation readiness for Corporate Sustainability Reporting Directive (CSRD). We are continuing to improve transparency on our ESG reporting even though the timeline for EU regulatory reporting requirements has now shifted to 2028.

During the past year, we reported our annual ESG progress to the UN Global Compact and improved transparency regarding our environmental impact by sharing detailed information about our emissions, governance, goals and risk management through the Carbon Disclosure Project.

Ultimately, our ESG strategy is built upon four key pillars, with these principles guiding all facets of our operations: sustainable operations; empowered teams; stronger, interconnected ecosystems; and financial inclusion.

Sustainable operations

During 2025, we made notable progress in advancing our environmental strategy, staying true to our commitments with the Science Based Targets initiative (SBTi) as we work towards key milestones in decarbonising our operations.

Since 2019, we've reduced our Scope 1 and 2 emissions by 49%, bringing us 90% of the way to achieving our near-term 2030 goals. This progress has been driven by using renewable energy where possible, implementing energy efficiency measures across our offices and datacentres, and transitioning nearly 60% of our company car fleet to electric vehicles.

One clear example of our carbon reduction efforts is the on-site solar farm we've installed to build new green infrastructure that supports our transition to fully electric vehicles and day-to day office electricity needs.

In the year prior, we validated our net zero targets, and within 2025 we developed our Transition Plan to map out the actions needed to achieve net zero emissions across both our operations and supply chain by 2050.

Where it's not yet possible to fully mitigate emissions within our value chain, we are purchasing carbon credits as a contribution to beyond the value chain mitigation, moving from avoidance-based credits to carbon removal-based credits since 2024.

Our supply chain is responsible for 68% of our carbon footprint, making it crucial to achieving our sustainability goals. We require new vendors to complete an ESG due diligence questionnaire to identify potential risks and we enforce a Supplier Code of Conduct that covers human rights and environmental standards. Going forward, we plan to continue engaging with our suppliers to better understand their environmental goals and collaborate on net zero initiatives.

At Swift, we recognise that considering ESG-related risks within our risk frameworks is essential to ensure the long-term resilience of the cooperative and align to the growing expectations of our regulators and wider community.
In 2025, we made significant progress in embedding ESG considerations across our risk management and procurement frameworks, strengthening our ability to identify, assess and mitigate sustainability-related risks.

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Empowered teams

Swift is dedicated to creating a culture of inclusion, belonging and opportunity. We're committed to attracting and developing a talented and diverse workforce, where everyone can be themselves and fully contribute.

In 2025, we focused on strengthening the systems and leadership capability required for sustainable inclusion, while delivering tangible impact for employees and emerging talent. Swift's four active Employee Resource Groups (ERGs): Gender Equity Network, It's All About Abilities, Multicultural Inclusion and Pride, were redesigned to promote clearer governance, executive sponsorship expectations, role clarity and planning frameworks to support ERG leaders as strategic contributors to Swift's overall business objectives.

At the end of the year, we launched our first global ERG Summit, bringing ERG leaders together to build leadership capability, align on purpose and strengthen cross-regional collaboration.

During 2025, we also focused on increasing employee awareness of ESG and other environmental and climate-related issues. A showcase of our efforts was winning first prizes at the 2025 HR Asia Workplace Awards. Swift's Malaysian office received an award for Diversity, Equity & Inclusion, a first win for Sustainability best practices and a gold award under the category 'Best Companies to Work for in Asia', our fifth consecutive win.

Stronger, interconnected ecosystems

We work closely with trusted non-governmental organisations to make sure our philanthropy support is effective, impartial and leads to lasting change for a more sustainable society and planet.

Our local philanthropy initiatives are integral to creating positive outcomes in the communities where we operate and host major business functions. Over the past year, newly established local philanthropy committees have broadened the scope and effectiveness of our employee volunteer programmes, with the specific goal of supporting their respective communities.

At Sibos, our annual flagship industry event, sustainability is at the heart of our planning, and every year we set new goals across three key areas: protecting the environment; supporting communities; and promoting diversity, equity and inclusion.

Compared to previous Europe-based Sibos, held in Amsterdam in 2022, we saw overall improvements across our three strategic pillars. For example, we achieved 9% reduction in carbon emissions per participant at our 2025 edition in Frankfurt compared to our 2022 conference. Some key elements that drove this improved performance included increasing our meat-free menu options to 67% compared to 50% previously. We also increased our reused, repurposed and donated event materials by an additional 10%.

Beyond these efforts, sustainability and inclusion were key topics of conversation at Sibos 2025, with over 40% women speakers at the event. Our STAR (Sibos Talent Accelerator Route) scholarship initiative represented 20 countries across the globe, who took part in networking and development activities.

Financial inclusion

We are committed to responsible digital innovation and advancing financial inclusion by making cross-border transactions more efficient and accessible. Serving over 220 countries and territories, our inclusive network supports various settlement options, helping underserved markets access foreign funds.

Recent integrations have brought 1.7 billion digital wallets into Swift's ecosystem, improving the ease and traceability of payments and securities transactions.

Enhanced data services like Payment Pre-validation speed up cash flow and support global supply chains. And through our Customer Security Programme, we maintain trusted standards and acts as a digital public good. Lastly, our organisation's efforts align with the G20's targets to make cross-border payments faster, cheaper, more accessible and more transparent by 2027.

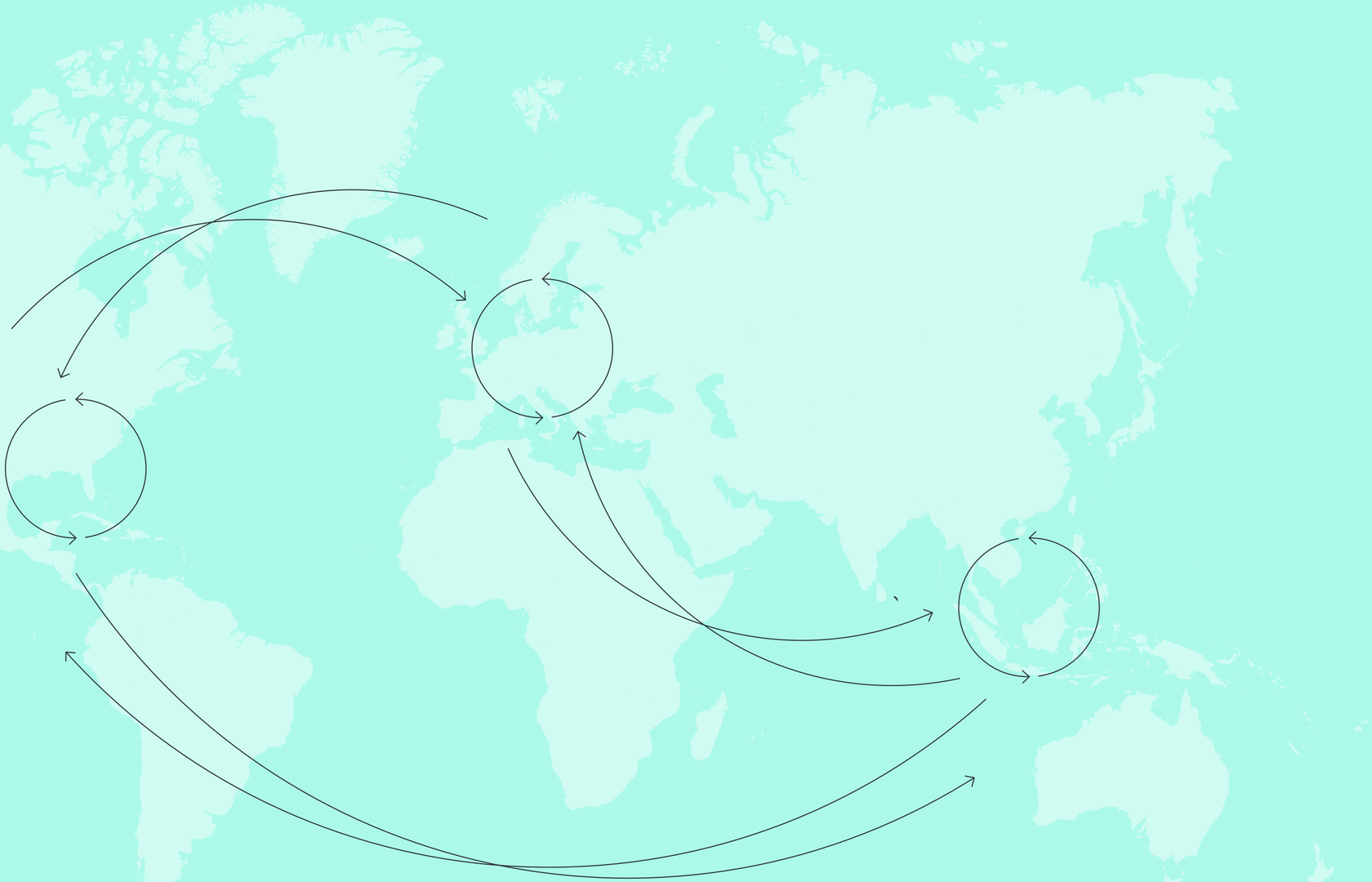
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Regional payments traffic

This data represents traffic volume and year-on-year evolution for regional payment flows. Swift observed traffic growth in most regions and routes between regions.

2025 average daily FIN messaging volume (in Kmsgs) and growth versus 2024 (in %)
Figures are based on live payments traffic, excluding test. FIN figures also include InterAct Payment messages resulting from the migration from FIN to ISO 20022 to ensure a like-for-like comparison.

AME
Sent: 6,317 Kmsgs (+9.3%)
Received: 5,811 Kmsgs (+9.7%)

Intra-AME: 3,311 Kmsgs (+8.8%)
Sent to APAC: 986 Kmsgs (+9.2%)
Sent to EMEA: 2,020 Kmsgs (+9.9%)

EMEA
Sent: 13,244 Kmsgs (+5.6%)
Received: 13,796 Kmsgs (+5.6%)

Intra-EMEA: 10,950 Kmsgs (+4.5%)
Sent to APAC: 472 Kmsgs (+7.7%)
Sent to AME: 1,821 Kmsgs (+11.8%)

APAC
Sent: 3,924 Kmsgs (+9.0%)
Received: 3,879 Kmsgs (+8.8%)

Intra-APAC: 2,420 Kmsgs (+8.9%)
Sent to EMEA: 825 Kmsgs (+10.1%)
Sent to AME: 679 Kmsgs (+8.1%)

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Messaging facts and figures

FIN

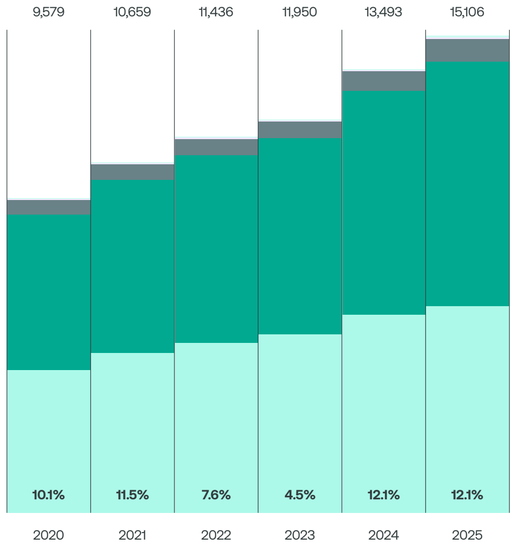
Financial institutions use FIN for individual, richly featured messaging that requires the highest levels of security and resilience. Features include validation to ensure messages conform to Swift message standards, delivery monitoring and prioritisation, message storage and retrieval.

In 2025, our traffic volume experienced record growth of 12%. This represents a total of 15.1 billion messages, and an average of 59.8 million/day.

FIN figures also include InterAct Payment messages resulting from the migration from FIN to ISO 20022 to ensure a like-for-like comparison. Historical figures have also been adjusted accordingly.

FIN messages - growth

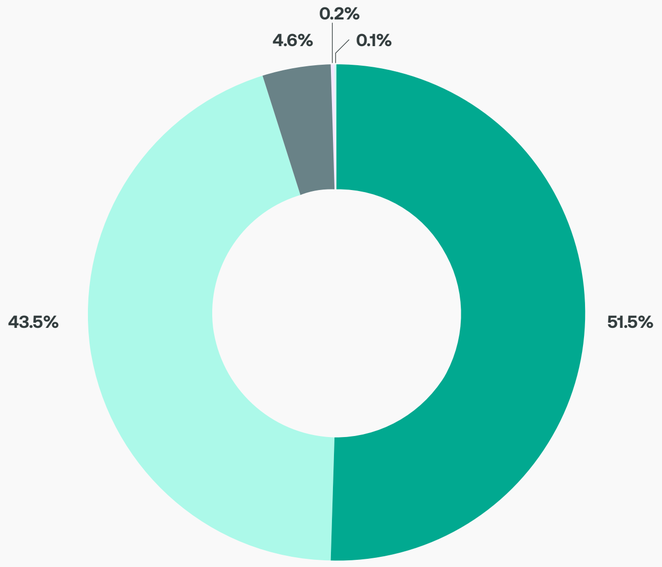
Messages (millions)
Annual growth (%) in average daily messages*



FIN share by market

2025 volume (millions)

Payments	6,573
Securities	7,785
Treasury	698
Trade	28
System	22
	15,106



*Growth in average daily messages to avoid being impacted by the leap year.
All figures and percentages used have been calculated using unrounded figures.
Totals may not add up due to rounding.

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Payments messages

Payments volume recorded an 8.9% increase with strong growth on both instructions and reporting flows compared to historical averages. This growth is driven by improving macro trends, in particular, international trade growth, as well as business gains.

Securities messages

Securities recorded a double-digit growth of 14.7%. This uptake is driven by continued investment in fixed income assets, as well as a renewed interest in equity transactions.

InterAct

InterAct is a versatile protocol that supports different types of usage and business. It is primarily used by market infrastructures to support ISO 20022 messaging. Our Store & Forward version of InterAct has been enriched to provide the same level of functionalities as FIN.

InterAct traffic (Securities and Treasury) grew by 12.9% in 2025, with an average of 6.4+ million messages/day. This growth was driven partly by the favourable overall securities performance, and partly by additional flows on Swift.

Total InterAct messages (*)	1.6+ billion
Live and pilot users (**)	5,160
Services using InterAct (*)	85

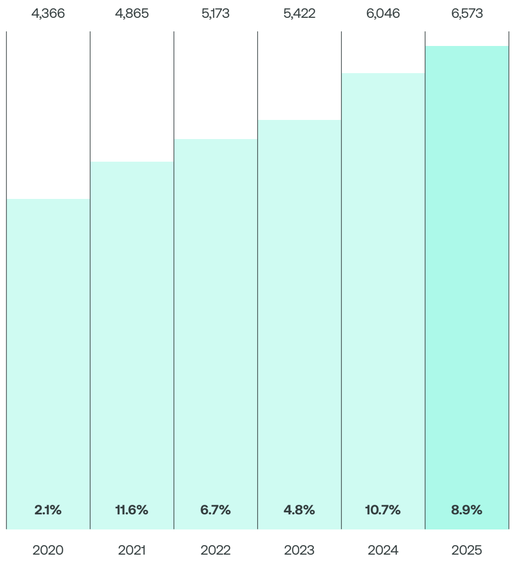
(*) including CREST
(**) including CREST, excluding RMA

FileAct

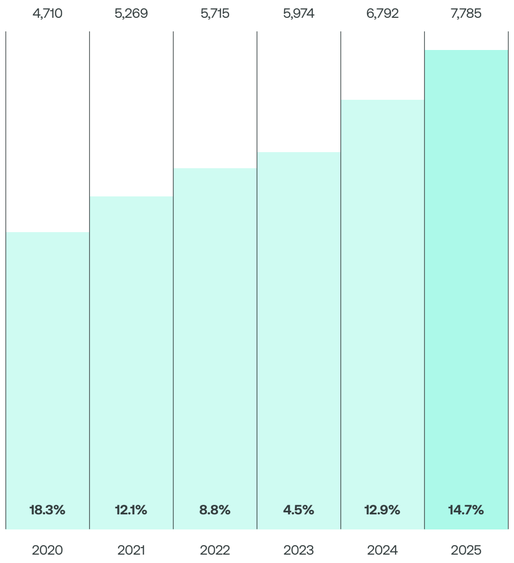
FileAct is an advanced, secured and resilient file transfer protocol tailored to the need of customers to exchange freely formatted transactions in bulk mode. It is primarily used to exchange large batches of low-value payments and the corresponding reporting. As from 2023, some market infrastructures started using FileAct for high-value transactions. FileAct recorded 7.2 traffic growth in 2025. This represents an average 55.2 billion characters/day.

FileAct volume in millions of characters	13,962
FileAct volume in million of files	358
Live and pilot users	3,905
Services using FileAct	51

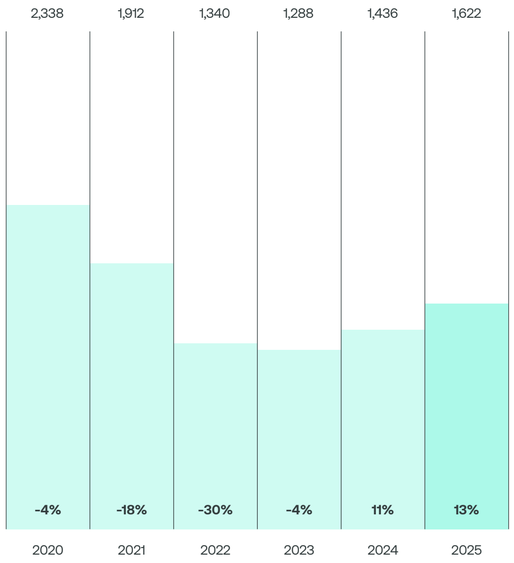
Messages (millions)
Annual growth (%) in average daily messages*



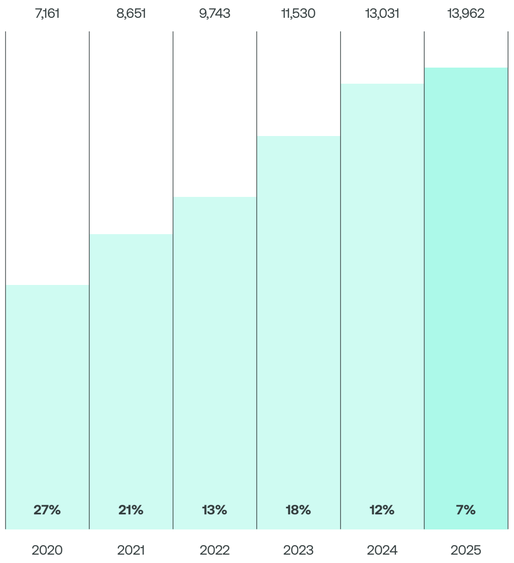
Messages (millions)
Annual growth (%) in average daily messages*



InterAct traffic evolution
Messages (millions)
Annual growth (%) in average daily messages*



FileAct traffic evolution
Messages (millions)
Annual growth (%) in average daily messages*



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Swift Board

Artie Ambrose
Global Head of TTS Operations, Citi, USA

Laura Bayley
Head Clearing Services, SIX, Switzerland

Bernard Carless
Head of Payment Market Infrastructures, FirstRand Group Treasury, South Africa

Joanne Fraser
Managing Director, Head of Transaction Banking UK and Head of Cash Product UK and Europe Standard Chartered, UK

Fabrice Denèle
Senior Vice President, Payments Partnerships of BPCE Digital & Payments, France

Marc De Rycke
Strategic Participation Integration and Value Creation Lead, Euroclear, Belgium

Göran Fors
Deputy Head of Investor Services, SEB, Sweden

Mark Gem
Member of the Executive Board, Clearstream, Luxembourg

Elvira Kruger
Head of Transaction Services, ING, The Netherlands

Raouf Soussi Laghmich
Head of Payments Strategy for Corporates, BBVA, Spain

Niklas Lemberg
Head Industry Engagement, Nordea Bank Abp, Finland

Na Liu
Deputy General Manager, Compliance Officer of Clearing Department, Bank of China, China

Dirk Mampaey
Senior General Manager Banking Products, KBC, Belgium

Ole Matthiessen
Managing Director, Global Head of Cash Management, Deutsche Bank, Germany

Graeme Munro
Strategic Projects Advisor, JP Morgan, Corporate & Investment Bank New York, NY, USA
Chair of the Swift Board of Directors

Noritoshi Murakami
Managing Director, Head of Transaction Banking Division, MUFG, Japan

Bock Cheng Neo
Technology Advisor, The Association of Banks in Singapore, Singapore

Mauro Pernigo
Global Transaction Banking Business Director, Intesa Sanpaolo, Italy

Alain Pochet
Head of Client Delivery, BNP Paribas Securities Services, France

Ian Povey
CIO Payments Technology, NatWest Banking Group, UK

Giacinto Provenzano
Chief Business Officer at UBS's Chief Digital and Information Office (CDIO) for Personal & Corporate (P&C) Banking and Global Wealth Management (GWM) Switzerland and International (S&I) organization, UBS, Switzerland

Brigitte Réthier
Divisional Board Member, Institutional Clients & Transaction Banking Sales, Commerzbank, Germany

Jason Storsley
Senior Vice President, Everyday Banking & Client Acquisition, Royal Bank of Canada, Canada

Ethan Teas
Executive General Manager Payments, Commonwealth Bank of Australia

Yvonne Yiu
Regional Co-Head of Global Payments Solutions, Asia Pacific, HSBC Hong Kong, Hong Kong SAR

During 2025, the following members left the Board: Samantha Emery, Lloyds Banking Group

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Swift Executive

Javier Pérez-Tasso
Chief Executive Officer

Javier Pérez-Tasso was appointed Chief Executive Officer at Swift in July 2019. In this position, he has led the company's new strategy for instant and frictionless payments and securities processing. Prior to this role, he was Chief Executive, Americas & UK region since September 2015. In this position, he significantly deepened Swift's engagement model with global transaction banks and successfully delivered business development results in high-growth markets. He was also an executive sponsor of Swift's Customer Security Programme from 2016 to 2018, helping to formulate and lead Swift's response to the growing cyber challenge facing the community. Javier joined Swift in 1995 and held a number of positions, including Chief Marketing Officer. Earlier in his career, he held a number of technology and leadership positions in business development in regional offices in Europe, the Middle East and Africa.

Thierry Chilosi
Chief Business Development Officer

Thierry Chilosi was appointed Chief Business Officer in June 2024, with responsibility for business development, corporate strategy and client engagement. Prior to this, Thierry served as Chief Strategy Officer, and before that he held the role of Chief Executive Officer, Europe. He started his career in robotics at General Electric before moving to the financial sector where he worked in fintech startups and in designing and implementing payment systems. He joined Swift in 2007. Thierry holds a BS in Mechanical Engineering from The University of Texas at Austin, an MBA from University of Illinois Urbana-Champaign, and followed the program for Leadership Development at Harvard Business School.

Max Mamondez*
Chief Financial Officer

Max was appointed Chief Financial Officer in October 2022 and oversees all financial operations of Swift, including accounting, financial reporting and strategic risk assessment. Originally from Argentina, Max brings more than 25 years of experience in finance and executive leadership at international organisations. Previously, he was Group Head, Corporate Financial Planning and Analysis, at The London Stock Exchange and has held senior roles at Mastercard, Rockwell Automation, and Diebold Inc. Max started his career as a Financial Analyst for Indefor S.A.

Cheri McGuire**
Chief Technology Officer

Cheri was appointed Chief Technology Officer in August 2021, with responsibility for the vision, strategy and security of Swift's technology platform. As CTO, she oversees all aspects of the platform, network, cloud capabilities and security, with a focus on resilience, trust and innovation. Cheri brings more than 30 years of experience in strategy, policy and operations, spanning the financial, software, consulting and government sectors. Previously, she was Managing Director and Group Chief Information Security Officer for Standard Chartered PLC in London, and held senior roles at Microsoft, Symantec, US Department of Homeland Security and Booz Allen Hamilton.

Jerome Piens
Chief Operations Officer

Jerome Piens is Chief Operations Officer at Swift, appointed in August 2025. He leads the Core Operations group, ensuring the reliability and excellence of Swift's core services for the global financial community. Jerome's focus is on operational resilience, customer experience and proactive incident management. Previously, as Chief Product Officer, Jerome oversaw the delivery of innovative solutions to banking, securities and corporate clients. Notably, he led the successful delivery of Swift's Transaction Manager, enabling seamless orchestration of financial transactions across institutions and drove the ISO 20022 migration, modernising messaging standards for improved data quality and interoperability. Earlier roles at Swift include Head of Transaction Management, Head of Platform Services, and Programme Manager for Swift's contribution to Australia's NPP instant payments. Jerome joined Swift in 2002 after doing research in cryptography at the University of Louvain-la-Neuve. He holds a Master's degree in Applied Mathematics Engineering and a Master's degree in Management from Louvain.

Rosemary Stone
Chief Corporate Officer

Rosemary was appointed Chief Corporate Officer in June 2024, with responsibility for global industry engagement, geopolitical analysis and public affairs, ESG, corporate governance and oversight affairs as well as corporate communications and Sibos. Prior to this role, Rosemary was Chief Business Development Officer with responsibility for global business development and client engagement. With 15+ years of leadership experience, Rosemary previously held several executive and senior management roles in the US, UK and Belgium for Swift including Global Head of Human Resources, and Managing Director for the UK, Ireland and Nordics. Before joining Swift, Rosemary held senior roles in corporate and public affairs in both London and Brussels. Rosemary also has a Master's degree from King's College London.

Cate Kemp
Chief Risk and Control Officer

Cate was reappointed Chief Risk and Control Officer in October 2024. Building on Swift's strong foundations, she's responsible for supporting the organisation's ongoing risk maturity journey as it executes on its strategy. She brings extensive experience to the role, having held leadership positions in risk, control and compliance in a global transaction banking context. Cate originally joined Swift in 2018, having been appointed Chief Customer Experience Officer in November 2019 and serving as CRCO from November 2020. Prior to joining Swift, Cate was Global Transaction Compliance Director at Lloyds Banking Group.

*Max will be leaving Swift on 31 July 2026.
**Cheri retired from Swift on 4 May 2026.

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Nathan Van de Velde
General Counsel and Company Secretary

Nathan was appointed as General Counsel and Company Secretary of Swift in June 2024, with responsibility for overseeing all legal affairs, including compliance, regulatory affairs and corporate governance. Nathan has held several key leadership positions since joining Swift in 2016, most recently as Deputy General Counsel. During his time at Swift, Nathan has made significant contributions in various capacities, including as Head of Corporate Governance and Oversight Affairs, and Chief of Staff to the CEO. Before Swift, he was engaged in specialised legal research, focusing on ICT law and cybersecurity, particularly in enhancing cybersecurity readiness and developing data protection frameworks for the financial services sector. Nathan holds an Advanced Master of Intellectual Property Rights and ICT from KU Leuven, a Master of Laws (LLM) in International and European Law, and a postgraduate degree in Business Administration.

Wendy Zidan
Chief Human Resources Officer

Wendy was appointed Chief Human Resources Officer in May 2021, with responsibility for supporting Swift's strategy by hiring, growing and rewarding talent. She has held various management positions within Swift HR in Europe and the U.S. since 2007, including leadership roles for Global Rewards, HR Operations and Recruitment teams globally.

Thomas Delaet
Chief Product Officer

Thomas was appointed Chief Product Officer in August 2025, taking responsibility for leading the development and enhancement of Swift's product portfolio across payments, securities, digital assets, AI and customer engagement. In this role, he oversees the global product team focused on delivering innovative solutions and improving existing offerings to meet the evolving needs of Swift's banking, securities, market infrastructure and corporate customers. Prior to joining Swift, Thomas was a Partner at McKinsey & Company in Brussels, where he specialised in digital transformations for financial institutions. He led McKinsey's global DevOps work and co-led the Cloud by McKinsey initiative, helping clients modernise IT architecture, adopt public cloud and scale agile ways of working. Thomas holds a PhD in Computer Science (focused on automation of large-scale IT infrastructures), an MS in Informatics from KU Leuven and a BS in Mathematics from Sint-Theresia college Kapelle-op-den-Bos.

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Swift Governance

Swift's Board

Swift's Board composition is designed to reflect usage of Swift messaging services, ensure Swift's global relevance, support its international reach and uphold its strict neutrality. The Board of Directors is entrusted with the widest powers with respect to the governance and administration of the company, provided that the Board of Directors acts within the framework of the Swift By-laws.

The Board of Directors is responsible for setting out the general policy and strategy of the company, deciding on policy matters and exercising proper supervision and control. It meets at least four times a year.

Each nation's usage of Swift's messaging services determines both Swift shareholding allocations and the number of Board Directors that each nation is entitled to. Swift shareholdings are determined by a set formula, and the nomination process and the composition of the Board follow rules set out in Swift's By-laws. Shares are reallocated based on the financial contribution of shareholders for network-based services. This ensures that the composition of the Board reflects Swift's shareholders around the world. Depending on a nation's shareholder ranking, it may propose one or two Directors to the Board or join other nations to collectively propose a Director.

- For each of the first six nations ranked by number of shares, the shareholders of each nation may collectively propose two Directors for election. The number of Directors proposed in this way must not exceed 12.

- For each of the 10 following nations ranked by number of shares, the shareholders of each nation may collectively propose one Director for election. The number of Directors proposed in this way must not exceed 10.

- The shareholders of those nations which do not qualify under the guidelines above, may join the shareholders of one or more other nations to propose a Director for election. The number of Directors proposed in this way must not exceed three.

Once the proposed Director nominees have been vetted, they are elected as Board Directors by Swift shareholders at the Annual General Meeting for a renewable three-year term. Every year the Board elects a Chair and a Deputy Chair from among its members.

Director remuneration

Members of the Board do not receive any remuneration from Swift. They are reimbursed for the travel costs incurred in the performance of their mandate.

Evolution of governance

Throughout 2025, the Board has continued to focus on evolving the cooperative's governance framework to ensure it is aligned with international corporate governance best practices, and they have set up a framework for the future.

This programme began in 2023 and led to the creation of the Governance and Nomination Committee (GNC) to oversee Board appointments, committee membership processes and to help the Board adapt its formal policies to meet the changing needs of the cooperative. The GNC has introduced term limits for Board members and detailed its vision to support a diverse, dynamic future. It has also developed a skills matrix, benchmarking current skillsets within the Board and desirable profiles for incoming members.

The Board has reaffirmed key principles, including maintaining a globally inclusive cooperative with strong community engagement at its core. The Board has reflected on a future model in which the Board's supervisory and fiduciary functions could be performed by a more focused body – including independent Board members – in line with global standards and oversight expectations. To further strengthen the representation of shareholders, customers and communities, the Board is also putting forward a new model of a Swift Council to represent shareholders alongside the supervisory and management boards. Community engagement and feedback will continue ahead of implementing the new governance model in 2026.

National Member and User Groups

Swift's National Member Groups and National User Groups help to provide a coherent global customer focus by ensuring a timely and accurate two-way flow of information between Swift and its users. The National Member Groups comprise all Swift shareholders from a nation and propose candidates for election to the Swift Board of Directors. They act in a consultative capacity to the Board and Management and serve the interests of their nations' shareholders by coordinating their views.

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A National Member Group is chaired by a representative who is elected by the Swift shareholders of that nation National User Groups comprise all Swift users from a nation and act as a forum for planning and coordinating operational activities. Each National User Group is chaired by a representative who is a prime line of communication between the national user community and Swift.

Responsibilities

The Board is committed to ensuring that its governance practices are aligned with our business and shareholders' needs and is key for Swift to be able to deliver on its purpose and strategy. The Board reviews its corporate governance practices on a regular basis in compliance with new laws and regulations and evolving stakeholder expectations. The Board has committees to assist them in the execution of its governance responsibilities. The Board has delegated the day-to-day management of the Company to the Chief Executive Officer, who chairs the Executive Committee.

Board committees

The Board has five governance committees. Each committee is comprised of a minimum of seven members and meets a minimum of four times a year. The main mission of the Board committees is to assist the Board in the execution of its governance responsibilities. They advise the Board on strategic, policy and risk matters.

The Audit and Finance Committee (AFC) assists the Board of Directors in fulfilling its Company-wide oversight responsibilities for the financial reporting process, the system of internal control, first line control testing, the audit process (internal and external auditors), whistleblowing process and cases and the company's process for monitoring compliance with applicable laws, regulatory requirements and the Code of Conduct.

The Risk Committee (formerly the Franchise Risk Committee) assists the Board in its oversight of the Company's management of key risks, including strategic and operational risks, as well as the guidelines, policies and processes for monitoring and mitigating such risks.

The Human Resources Committee ensures that policies and procedures operate to keep talent motivated and rewarded in support of the current and future demands of the business. It is also responsible for ensuring that Human Resources policies and practices reinforce the Company's values of integrity, ethics and trust.

The Technology and Production Committee provides advice and guidance on strategic matters associated with the technology, operational and security components related to Swift products and services. This committee also reviews and provides guidance for Swift's operational performance, and technology and security risks related to its products and services.

The Governance and Nomination Committee (GNC) oversees matters related to corporate governance, Board composition and Board effectiveness. The GNC plays a critical role in ensuring that the Company and the Board are well-governed and that Board members are able to effectively carry out their fiduciary responsibilities in line with corporate governance best practices.

Policies

Swift conducts its business on the principle of ethics, integrity and trust. Similar to all Swift employees, Swift Board Directors are bound to the strictest compliance and ethical standards. Swift has also put in place conflict of interest, anti-bribery and corruption and whistleblower procedures which are in line with best practice.

Conflict of Interest Policy

In accordance with governance best practices, the Board has adopted a standalone Conflict of Interest Policy ensuring that Directors are free from commercial and personal ties that could impair his/her ability to exercise proper supervision and guidance. In addition to the Conflict of Interest procedure required by Belgian Company law, Swift has adopted a specific procedure, should a conflict of interest arise on an item listed on the agenda for which the Board has to take a decision. The aim is to prevent the Director(s)'s own interest prevails over the Company's interest.

Code of Conduct

The Board also adheres to Swift's Code of Conduct. The related whistleblowing procedure sets out the company's expected legal and ethical standards and is based on the three core principles of ethics, integrity and trust. Following the code is mandatory and applies to everyone in the company, including Board members and employees. The Code of Conduct is available on our website here.

Other policies and procedures

The Code of Conduct is supplemented with a specific company-wide Anti-Corruption and Anti-Bribery Policy that conforms to the most stringent anti-corruption and anti-bribery laws and practices. Swift has put in place stringent anti-bribery and corruption and whistleblower procedures which are in line with best practice. Swift is also signatory to the United Nations Global Compact and published its statement on Modern Slavery in compliance with the UK Modern Slavery Act.

Audit process

Swift's Chief Auditor has a dual reporting line: a direct functional reporting line to the Chair of the AFC and a direct administrative reporting line to the CEO. Given the sensitivity of external auditors performing consultancy work for management, the AFC annually reviews spending and trends related to external audit firms. To ensure objectivity, the mandates of the external auditors, their remuneration, appointment and dismissal are approved by the AFC. The Annual General Meeting and Belgian works council also need to approve the appointment/dismissal of the statutory auditor.

Two mandates for external audit

In 2025, the reappointment of PwC as Swift's external financial auditor continued in accordance with the decision taken by the Annual General Meeting in June 2024, which approved a three-year mandate ending at the Annual General Meeting of 2027. PwC's financial audit reports can be found in the 2025 Statutory and Consolidated Financial Statements.

On the recommendation of the Audit and Finance Committee, the Board reappointed Deloitte as external security auditor. In 2025, Swift produced five standalone ISAE 3000 Type 2 reports for Messaging Services, selected on-premise Interface products, Swift-managed Interfaces, ESMIG and AU-NPP.

Each report includes Deloitte's view on design adequacy and operating effectiveness of the control activities that help achieve the control objectives in the areas of risk management, security management, technology management, resilience and user communication, in line with Annex F of the Committee on Payments and Market Infrastructures (CPMI) and the International Organisation of Securities Commission's (IOSCO) Principles for Financial Market Infrastructures.

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Swift Oversight

Swift's oversight objectives centre on risk identification and management, information security, reliability and resilience, technology planning and communication with users.

Central banks have the explicit objective of fostering financial stability and promoting the soundness of payment and settlement systems. While Swift is neither a payment nor a settlement system and is therefore not currently regulated as such by central banks or bank supervisors, it is subject to central bank oversight as a critical service provider.

A large and growing number of systemically important payment systems have become dependent on Swift, which has thereby acquired a systemic character. As a result, the G10 central banks agreed that Swift should be subject to cooperative oversight by central banks. Swift has been subject to oversight since 1998.

The arrangement was last changed in 2012, when the Swift Oversight Forum was set up. Information sharing on Swift oversight activities was thereby expanded to a larger group of central banks.

Evolution of the oversight framework

On 25 May 2025, a new Belgian law was introduced that provides for the direct supervision of systemically relevant providers of financial messaging services.

This new legal framework will be aligned with requirements for other systemically important infrastructures and is based on well-established CPMI and IOSCO principles for financial market infrastructures.

The law was approved by the Belgian Parliament in April 2025 and was effective as of 1 January 2026. Swift will be designated under this law by the National Bank of Belgium (NBB) in early 2026. A comprehensive programme to ensure regulatory readiness is underway.

An open and constructive dialogue

Swift is committed to an open and constructive dialogue with its oversight authorities. The NBB acts as the lead Overseer, as Swift is incorporated in Belgium, and is supported by the G10 central banks. The oversight primarily focuses on ensuring that Swift has effective controls and processes to avoid posing a risk to the financial stability and the soundness of financial infrastructures.

Other central banks also have a legitimate interest in, or responsibility for, the oversight of Swift, given Swift's role in their domestic systems.

Overseers place great importance on the constructive and open dialogue that is conducted on the basis of mutual trust with the Swift Board and senior management. Through this dialogue, Overseers formulate their recommendations to Swift.

A protocol signed between the NBB and Swift lays down the common understanding of Overseers and Swift. The protocol covers the oversight objectives and the activities that are undertaken to achieve those objectives.

Objectives, areas of interest and limitations

In their review, Overseers seek assurances that Swift has put in place appropriate governance arrangements, structures, processes, risk management procedures and controls that enable it to effectively manage potential risks to financial stability and to the soundness of financial infrastructures, to the extent that they are under Swift's control.

In 2007, the Overseers developed specific oversight expectations applicable to Swift, known as the 'High Level Expectations for the Oversight of Swift' (HLEs). The HLEs document the five categories of expectations that Overseers have vis-à-vis the services Swift provides to the global financial infrastructure.

The five expectations relate to risk identification and management, information security, reliability and resilience, technology planning and communication with users.

Overseers review Swift's identification and mitigation of operational risks, including cybersecurity, and may also review legal risks, transparency of arrangements and customer access policies. The Overseers may also discuss Swift's strategic direction with the Swift Board and senior management.

This list of oversight fields is indicative, not exhaustive. Overseers will undertake those activities that provide them comfort that Swift is paying proper attention to the objectives described above. Nevertheless, Swift continues to bear the responsibility for the security and reliability of its systems, products and services. The oversight of Swift does not grant Swift any certification, approval or authorisation.

International cooperative oversight

As lead overseer, the NBB conducts the oversight of Swift together with the G10 central banks: Banca d'Italia, Bank of Canada, Bank of England, Bank of Japan, Banque de France, De Nederlandsche Bank, Deutsche Bundesbank, European Central Bank, Sveriges Riksbank, Swiss National Bank and the Federal Reserve System (USA), represented by the Federal Reserve Bank of New York and the Board of Governors of the Federal Reserve System.

In the Swift Oversight Forum, these central banks are joined by other central banks from major economies: Bank of Indonesia, Bank of Korea, Bank of Mexico, Bank of Spain, Central Bank of Brazil, Central Bank of the Argentine Republic, Central Bank of the Republic of Türkiye, Central Bank of the Russian Federation, Hong Kong Monetary Authority, Monetary Authority of Singapore, the People's Bank of China, Reserve Bank of Australia, Reserve Bank of India, Saudi Arabian Monetary Agency and South African Reserve Bank. The Swift Oversight Forum provides a forum for the G10 central banks to share information on Swift oversight activities with a wider group of central banks.

Oversight structure

The NBB monitors Swift on an ongoing basis. It identifies issues relevant to Swift oversight through the analysis of documents provided by Swift and through discussions with Swift management. The NBB maintains a close relationship with Swift, with regular ad-hoc meetings, and serves as the central banks' entry point for the cooperative oversight of Swift.

In this capacity, the NBB chairs the senior policy and technical groups that facilitate the cooperative oversight, provides the secretariat and monitors the follow-up of any decisions taken.

Access to information

To achieve their oversight objectives, the Overseers need timely access to all information that they consider relevant. Typical sources of information are Swift Board papers, security audit reports, incident reports and incident review reports. Presentations by Swift staff and management represent another important source of information for the Overseers.

Finally, Swift assists the Overseers in identifying internal Swift documents that might be relevant to address specific oversight questions. Provisions on the confidential treatment of non-public information are included both in the protocol between the NBB and Swift, and in the bilateral Memoranda of Understanding between the NBB and each of the other cooperating central banks.

The official description of the NBB's oversight role can be found in the Financial Market Infrastructures and Payment Services Report published by the National Bank of Belgium and is available on its website: nbb.be.

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2025 Security audit statement

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Key figures
Year ended 31 December 2025

(in million EUR)	2025	2024	2023	2022	2021
Operating revenue	**1,204**	1,114	1,014	948	894
Operating expenses	**(1,040)**	(983)	(967)	(914)	(827)
Profit before taxation	**171**	163	68	50	66
Net profit	**135**	133	55	38	52
Net cash flow from operating activities	**125**	181	4	8	149
Capital expenditure of which:	**39**	40	35	46	33
– Property, plant and equipment	**38**	39	33	37	31
– Intangibles	**1**	2	2	9	2
Shareholders' equity	**990**	871	719	664	616
Total assets	**1,475**	1,401	1,226	1,238	1,226
Number of employees at end of year	**3,303**	3,254	3,240	3,241	3,279

Consolidated income statement
Year ended 31 December 2025

(in million EUR)	2025	2024
Revenue		
Traffic revenue	**492.1**	473.7
One-time revenue	**13.0**	19.6
Recurring revenue	**480.0**	412.3
Interface revenue	**214.9**	204.9
Other operating revenue	**4.2**	3.2
	1,204.2	1,113.7
Expenses		
Royalties and cost of inventory	**(8.9)**	(13.8)
Payroll and related charges	**(555.2)**	(514.4)
Network expenses	**(12.3)**	(11.2)
External services expenses	**(393.7)**	(369.0)
Depreciation of property, plant and equipment	**(41.6)**	(41.4)
Amortisation of intangible assets	**(2.5)**	(6.0)
Depreciation of right-of-use assets	**(19.6)**	(18.1)
Other expenses	**(5.9)**	(8.7)
	(1,039.7)	(982.6)
Profit from operating activities	**164.5**	131.1
Financing costs	**(2.2)**	(2.0)
Other financial income and expenses	**8.4**	33.8
Profit before tax	**170.7**	162.9
Income tax expense	**(35.9)**	(30.0)
Net profit	**134.8**	132.9
Attributable to:		
Equity holders of the parent	**133.7**	132.6
Non-controlling interests	**1.1**	0.3
	134.8	132.9

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Consolidated statement of comprehensive income
Year ended 31 December 2025

		2025			2024		
(in million EUR)		**Before tax**	**Tax (expense) benefit**	**Net of tax**	**Before tax**	**Tax (expense) benefit**	**Net of tax**
Profit for the year	**(A)**	**170.7**	**(35.9)**	**134.8**	162.9	(30.0)	132.9
OCI items that may be reclassified subsequently to profit or loss:							
Foreign currency translation		**(3.5)**	**-**	**(3.5)**	0.8	–	0.8
Cash flow hedges:							
Current year gain/(loss) on financial instruments		**(2.2)**	**0.6**	**(1.6)**	9.5	(2.4)	7.1
Prior year (gain)/loss transferred to income statement		**(9.5)**	**2.4**	**(7.1)**	2.2	(0.5)	1.7
OCI items that will not be reclassified to profit or loss:							
Recognition of actuarial gains and losses		**(0.1)**	**0.1**	**0.0**	16.5	(4.3)	12.2
Other comprehensive income	**(B)**	**(15.3)**	**3.1**	**(12.2)**	29.0	(7.2)	21.8
Total comprehensive income for the year	**(A) + (B)**	**155.4**	**(32.8)**	**122.6**	192.0	(37.2)	154.8
Attributable to:							
Equity holders of the parent				**122.8**			154.0
Non-controlling interests				**(0.2)**			0.7
				122.6			154.7

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Consolidated statement of financial position

Year ended 31 December 2025

(in million EUR)	2025	2024
Non-current assets		
Property, plant and equipment	**132.4**	136.5
Intangible assets	**3.5**	5.5
Right-of-use assets	**54.2**	58.9
Retirement benefit asset	**32.3**	39.4
Deferred income tax assets	**59.6**	64.3
Other long-term assets	**19.6**	20.3
Total non-current assets	**301.6**	324.8
Current assets		
Cash and cash equivalents	**575.9**	516.7
Other current financial assets	**419.5**	343.0
Trade receivables	**79.4**	103.4
Other receivables	**26.3**	35.2
Prepayments to suppliers and accrued income	**53.4**	44.6
Inventories	**4.4**	13.8
Recoverable taxes	**14.9**	19.4
Total current assets	**1,173.8**	1,076.2
Total assets	**1,475.4**	1,401.0

(in million EUR)	2025	2024
Shareholders' equity	**990.2**	871.2
Equity attributable to equity holders of the parent	**978.4**	859.3
Non-controlling interests	**11.8**	11.9
Non-current liabilities		
Long-term employee benefits	**30.5**	38.6
Deferred income tax liabilities	**5.7**	9.5
Long-term provisions	**8.1**	17.3
Contract liabilities	**66.5**	77.8
Lease liabilities	**38.1**	46.2
Other long-term liabilities	**4.5**	5.0
Total non-current liabilities	**153.4**	194.4
Current liabilities		
Amounts payable to suppliers	**78.2**	77.4
Short-term employee benefits	**121.9**	93.5
Short-term provisions	**10.1**	20.6
Contract liabilities	**19.4**	22.0
Lease liabilities	**16.9**	17.4
Other liabilities	**78.7**	95.0
Accrued taxes	**6.6**	9.5
Total current liabilities	**331.8**	335.4
Total equity and liabilities	**1,475.4**	1,401.0

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Consolidated statement of cash flows
Year ended 31 December 2025

(in million EUR)	2025	2024
Cash flow from operating activities		
Profit before taxation	**170.7**	162.9
Depreciation of property, plant and equipment and right-of-use asset	**61.2**	59.4
Amortisation of intangible assets	**2.5**	6.0
Net (gain)/loss and write-off on sale of property, plant and equipment, and intangible assets	**0.1**	0.0
Other non-cash operating losses/(gains)		
– Increase/(decrease) in provisions, pensions and government grants	**7.6**	(21.8)
– (Increase)/decrease in other net long-term assets	**0.2**	(2.5)
– Net financial income	**(24.5)**	(31.2)
– Net unrealized exchange loss	**1.5**	6.2
– Increase/(decrease) in other non-cash operating items	**1.3**	(2.0)
Changes in net working capital		
– (Increase)/decrease in trade and other receivables and prepayments	**11.2**	(20.2)
– Decrease in inventories	**9.4**	9.9
– Increase/(decrease) in trade and other payables and contract liabilities	**(26.0)**	20.5
Investments in other financial assets	**(76.6)**	(10.3)
Net cash flow before interest and tax	**138.6**	177.0
Interest received	**21.6**	27.4
Interest paid	**(1.2)**	(0.9)
Tax paid	**(33.8)**	(22.4)
Net cash flow from operating activities	**125.2**	181.0
Cash flow from investing activities		
Capital expenditures		
– Property, plant and equipment	**(37.7)**	(38.6)
– Intangibles	**(0.6)**	(1.8)
Proceeds from sale of fixed assets	**0.3**	0.1
Capital increase in partly-owned subsidiaries	**0.0**	1.1
Net cash flow used in investing activities	**(38.0)**	(39.2)

(in million EUR)	2025	2024
Cash flow from financing activities		
Payment of principal portion of lease liabilities	**(18.4)**	(17.6)
Net payments for reimbursement of capital	**(3.7)**	(4.0)
Net cash flow from (used in) financing activities	**(22.1)**	(21.6)
Increase of cash and cash equivalents	**65.1**	120.2
Movement in cash and cash equivalents		
At the beginning of the year	**516.7**	394.8
Increase of cash and cash equivalents	**65.1**	120.2
Effects of exchange rate changes	**(5.9)**	1.6
At the end of the year	**575.9**	516.7
Cash and cash equivalent components are:		
Cash	**144.3**	155.5
Liquid money market products	**431.7**	361.2
Credit loss allowance	**(0.1)**	-
At the end of the year	**575.9**	516.7

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