



SWIFT Expands US Bank Presence through Alliance Lite

– Union Credit Bank of Miami joins SWIFT and expands trade finance and international payments capabilities

NEW YORK, December 1, 2009—SWIFT, the global provider of financial messaging services announced today that Union Credit Bank, a Miami based, independent financial institution serving individuals and small business across Southeast Florida, has joined its global community of close to 9,000 financial institutions. Union Credit Bank is connecting to SWIFT's messaging network via Alliance Lite, an Internet-based service that enables corporates and small financial institutions to link up easily, securely and at low cost.

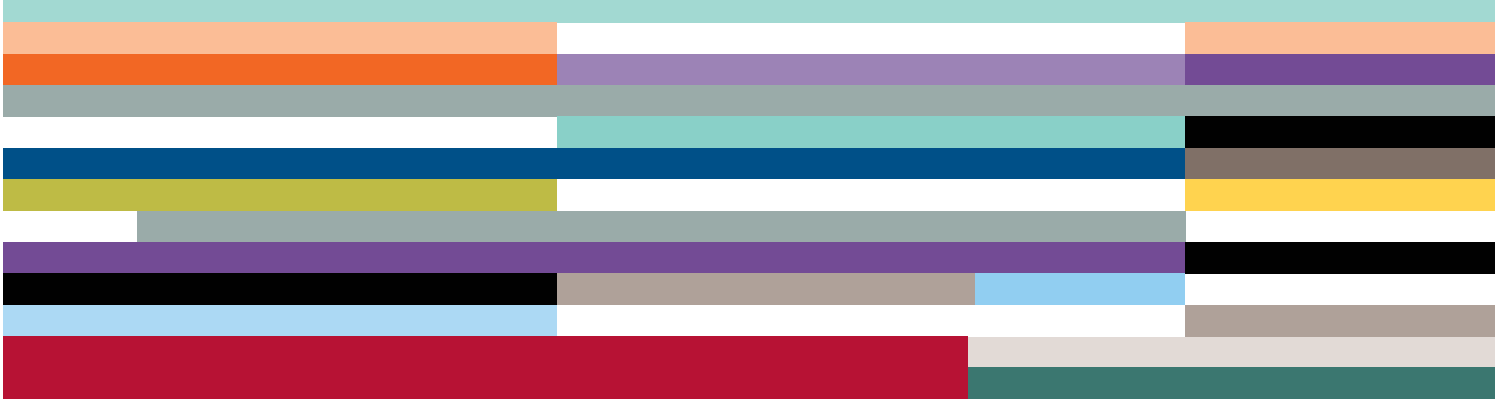
Fernando A. Capablanca, President & CEO at Union Credit Bank, said "SWIFT's Alliance Lite will help us grow our business and get into other areas that traditionally would have been challenging for us. As a result, we can now run our international payment transactions over SWIFT, which will be faster and more secure as well as grow our trade finance business by allowing us to expand our international correspondent banks network."

Union Credit Bank will integrate SWIFT Alliance Lite with a series of software solutions from ECS Financials called IMS, Integrated Messaging Services. ECS Financials is a SWIFT Certified Solutions Partner and provider of architectural designs, specifications, message libraries and solutions in the field of middleware and message based communication.

Jacob Aruldhas, Chief Technology Officer at ECS Financials, said: "With the launch of Alliance Lite, SWIFT has made it easier, faster and cost effective for smaller financial institutions to connect to SWIFTNet. As a provider of Transaction Processing Solutions, we are delighted at this progress, especially as IMS Solutions can seamlessly integrate with Alliance Lite and support all message types, adding more value in the process for our joint customers."

David Pryce, Managing Director, Americas at SWIFT, said, "Extending our reach to smaller financial institutions is a big focus for SWIFT and Alliance Lite is a driving factor of this endeavor. With fast, easy and cost effective access to SWIFT, smaller financial institutions can maintain a competitive edge in today's challenging market by offering customers additional services, such as trade financing and international payments"

Alliance Lite was launched in 2008 and today 200 banks and corporations globally are using Alliance Lite to access SWIFT.



About SWIFT

SWIFT is a member-owned cooperative that provides the communications platform, products and services to connect close to 9,000 banking organisations, securities institutions and corporate customers in 209 countries. SWIFT enables its users to exchange automated, standardised financial information securely and reliably, thereby lowering costs, reducing operational risk and eliminating operational inefficiencies. SWIFT also brings the financial community together to work collaboratively to shape market practice, define standards and debate issues of mutual interest.

For more information, please refer to our website www.swift.com or contact:

SWIFT

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