AT&T AND SWIFT

Performance, security, availability and reliability

SWIFT has selected AT&T as a preferred global partner to provide data communication services to the SWIFT user community for accessing the SWIFTNet application.

Since achieving accreditation as a SWIFT network partner in 2003, AT&T now operates over 1,100 SWIFT network connections in over 60 countries.

AT&T is a next-generation communications provider with:

- A proven infrastructure
- Global breadth
- · Financial resources
- · A strong management record

Why AT&T?

AT&T operates in over 60 countries across the globe, AT&T has extensive experience in managing the design, implementation and operations of integrated SWIFT connectivity solutions for the global financial community.

Global Infrastructure

AT&T's SWIFTNet connectivity solutions are based on AT&T's advanced global IP network. AT&T's global network offers industry-leading service level agreements, includes best-in-class assurances for packet delivery, latency and provides end-to-end performance guarantees of up to 99.999%. AT&T's global network ensures the highest levels of security, availability and reliability essential for the fast and efficient transfer of financial and corporate data.

Operational Excellence

AT&T's service portfolio is backed by the research and development capability of AT&T Labs. AT&T Labs is the innovation engine behind

the new AT&T's world-class technology.

AT&T Labs has:

- 4,500 experienced technical professionals
- 75%+ advanced degrees
- Over 6,000 patents worldwide
- Collaboration initiatives with over 90 universities around the world Financial

Strength AT&T stands apart from other industry players. AT&T has a robust financial record with revenue in excess of USD \$120 billion in 2007. Furthermore, AT&T has one of the strongest balance sheets in the telecommunications industry with an "A" credit rating and a history of prudent financial management. A healthy cash flow and EBIT enables AT&T to continue investing in a strong resilient service portfolio to meet the future needs of the SWIFT community.

Industry Recognition AT&T's unmatched ability to deliver value via the world's most advanced communications network at competitive prices has earned AT&T the highest customer satisfaction levels in the industry, as testified by industry leading analysts.

- Leaders Quadrant, Global Network Service, Web Hosting, and Wireless Service (Gartner surveys, 2006 and 2007)
- Leader in Global WAN Services (Forrester Research, 2007)
- Market Leadership Award in Carrier Ethernet Services (Frost & Sullivan, 2007)



SWIFTNet Connectivity Packs

The AT&T Enhanced VPN (EVPN) Service is a fail-safe solution offering exceptional availability and reliability, at a competitive price. AT&T offers the EVPN service and required hardware as a one stop shop solution. According to the predefined SWIFT connectivity packs, AT&T offers the following EVPN and VPN box connection options for connecting to the SWIFTNet application:

Dual-I: This is implemented through a single AT&T router and a pair of VPN boxes in an active/standby configuration. The prime VPN box and the AT&T router establish the primary connection. The router has a leased line connection to the nearest AT&T PoP. The standby VPN box has an ISDN/PSTN connection to a different PoP. The VPN boxes are co-located and interconnected via a local Ethernet segment. Dual-I protects against a failure of AT&T's router, leased line and PoP. It also protects against the failure of the prime VPN box. Switch over and switch back (after repair) are automatic.

Dual-P: This configuration is implemented through a pair of VPN boxes and routers in an active/standby configuration. Each router has a leased line connection. The two leased lines have the same capacity and connect to different PoPs. The Dual-P option protects against a failure of the VPN box, the AT&T router, the leased line and the POP. Switch over and switch back (after repair) are automatic. The fall back configuration has the same quality as the primary one.

Multi-Lines: The multi-lines solution uses a SNL(SwiftNet Link) application protocol to switch traffic between one SNL and another one in case of failure. The two (or more) SNL's that each feed a network connection can be active at the same time, rather than one connection waiting in standby while the prime connection is active. All load balancing activities are performed from an application level(SWIFT Alliance Gateway and SNL). Many combinations are possible in a multi-homed solution. SWIFT currently supports the following possibilities:

- A maximum of 2 different sites
- In each site, a choice between a Single-P, Dual-I or a Dual-P connection

To assist with SWIFTNet connectivity solutions, AT&T has deployed a global account team. In each country of operation, AT&T has assigned associates who are committed to providing professional advice regarding the SWIFTNet Connectivity. To contact your local AT&T account executive, please send an email to swiftnet@att.com. Your request will be directed to your local account executive.

For more information contact your AT&T Representative or visit us at www.att.com/swiftnet

