

COST QUALITY

The true cost of SWIFT connectivity

Why a managed service reduces total cost of ownership by 30 to 50%



Contents

Introduction	3
TCO comparison: DIY vs. OpenText SWIFT Service Bureau	4
The hidden costs of DIY SWIFT connectivity	5
Strategic value beyond cost savings	6
What this means for your organization	7
ROI framework	7

Stop managing SWIFT infrastructure. Start reducing total cost of ownership.

Connecting to SWIFT is mission critical. But running your own SWIFT infrastructure is expensive, resource-intensive, and risk-heavy.

Industry benchmarks show financial institutions reduce total cost of ownership (TCO) by 30 to 50% over three years when moving from a DIY model to a managed service bureau.

With OpenText™ SWIFT Service Bureau, you are not just buying connectivity. You are outsourcing the infrastructure, security, compliance, and operational burden—while retaining full control of your financial messaging.



TCO comparison

More efficient and better protection

	DIY	OpenText SWIFT Service Bureau
Capital expenditure (CAPEX)	<ul style="list-style-type: none">• Specialized servers• Hardware security modules (HSMs)• Dedicated VPN hardware• Geo-diverse disaster recovery site	<ul style="list-style-type: none">• Subscription-based operating expense (OPEX)• No hardware investment• Cloud-based active-active redundancy built in
Software licensing	<ul style="list-style-type: none">• Direct SWIFT Alliance Access or Gateway licensing• Upgrade management• Patch management	<ul style="list-style-type: none">• Licensing included• Release management handled for you• Continuous compliance updates
Specialized personnel	<ul style="list-style-type: none">• 2–3 certified SWIFT administrators• 24/7 support coverage• Ongoing training and certification• \$150,000–\$480,000 annually in loaded personnel costs	<ul style="list-style-type: none">• SWIFT-certified experts included• No hiring or retention risk• Your IT team focuses on core banking systems
Security and SWIFT Customer Security Programme (CSP)	<ul style="list-style-type: none">• Full responsibility for CSP compliance• Annual independent assessments• Infrastructure and patch validation	<ul style="list-style-type: none">• Pre-audited infrastructure• Secure cloud architecture• You attest only to internal controls
Disaster recovery and uptime	<ul style="list-style-type: none">• Fully redundant backup site• Hardware duplication• Ongoing DR testing	<ul style="list-style-type: none">• Active-active cloud architecture• 99.9% uptime guarantee• Built-in business continuity

The hidden costs of DIY SWIFT connectivity

The audit trap

Every year, institutions must pass SWIFT CSP assessments.

In a DIY model, you carry the full infrastructure audit burden—costing time, consulting fees, and executive oversight.

With OpenText, the infrastructure is already audited and secured, reducing audit scope and cost.

Mandatory SWIFT upgrades

SWIFT releases mandatory updates annually.

In-house teams spend 15 to 20% of their time managing upgrades, testing, and validation.

With OpenText:

- Upgrades are handled automatically.
- There is no operational disruption.
- There is no overtime or emergency patches.

Faster implementation means faster value realization.

Implementation delays

DIY deployment

- 6–9 months
- Hardware procurement
- Security configuration
- Testing cycles

OpenText deployment

- Go live in weeks
- No hardware delays
- Accelerated onboarding



Strategic value beyond cost savings

Reducing costs is important. Reducing risk is critical.

Risk mitigation

If an in-house SWIFT server goes down, your institution is disconnected from the global financial ecosystem.

OpenText provides:

- 99.9% uptime
- Cloud-based resilience
- Continuous monitoring

ISO 20022 readiness

As the industry moves to ISO 20022:

DIY model

- Complex internal mapping
- Legacy system modifications
- Expensive transformation projects

OpenText SWIFT Service Bureau

- Built-in translation and mapping
- Ongoing standards management
- Future-proofed architecture

What this means for your organization

With a move to OpenText SWIFT Service Bureau, institutions typically:

- Reduce SWIFT connectivity TCO by about 35% over three years.
- Reallocate infrastructure spend to digital transformation.
- Eliminate specialized hiring risk.
- Reduce audit complexity.
- Improve operational resilience.
- Accelerate time to market.

The bottom line

You are not buying a “pipe” to SWIFT.

You are outsourcing the technical, security, compliance, and operational burden of SWIFT connectivity, while maintaining full financial messaging control.

The result: More resilience. Lower cost. Less risk. More focus on your core banking strategy.

[Schedule a call with us ›](#)

Calculate ROI

Use this framework to help justify cloud migration and reduce operational burden.

Inputs:

- Number of SWIFT users
- Current headcount
- Hardware refresh cycle
- Disaster recovery site cost
- Audit cost

Outputs:

- 3-year TCO comparison
- Estimated savings
- Break-even timeline

Additional resources:

Reduce SWIFT connectivity costs without increasing risk with [OpenText SWIFT Service Bureau](#) ›

See the [solution overview](#) ›

Find hidden costs in legacy [SWIFT infrastructure](#) ›

Learn about [the strategic evolution of the SWIFT Service Bureau](#) ›

About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit opentext.com.

opentext.com | [X \(formerly Twitter\)](#) | [LinkedIn](#)