



swift.com Cookie Policy – January 2017

SWIFT with registered office at Avenue Adèle 1, B-1310 La Hulpe, Belgium is committed to protecting your privacy needs. This Cookie Policy explains which and for which purposes cookies (and other similar devices) are used by SWIFT when using www.swift.com.

1 Cookies - What and why?

Cookies are small pieces of information that are stored by your browser on your computer's hard drive or in your browser memory. When using www.swift.com, it enables SWIFT to remember your actions and preferences (such as login, language, font size and other display preferences) over a period of time. You do not have to keep re-entering these whenever you return to the site or browse from one page to another. For www.swift.com, SWIFT mainly uses the following cookies:

- **'Strictly necessary' cookies:** these are essential for you in order to be able to use www.swift.com;
- **Functionality cookies:** these are used to provide you with the requested services and to remember your settings to improve your use of www.swift.com;
- **Authentication cookies:** these are essential to allow you to authenticate yourself when using www.swift.com and gain access to authorized content (for example to access the restricted area of www.swift.com);
- **Performance cookies:** these collect information about how you use www.swift.com in order to allow SWIFT to improve our tools and to understand what interests you. SWIFT is however not able to identify you when using this type of cookies. All information collected by means of these cookies is processed and stored in an anonymous way;
- **Third party analytics cookies:** these are set by a third party that does not operate www.swift.com in order to collect statistics on the use of www.swift.com (e.g. to estimate the number of unique visitors, to detect the most preeminent search engine key words that lead to a certain webpage or to track down website navigation uses).

In addition, a distinction needs to be made between **session cookies** and **persistent** or **permanent cookies**:

- A **session cookie** is a cookie that will be automatically deleted from your computer's hard drive or in your browser memory when you log out or you close your browser;
- A **permanent cookie** is a cookie that remains stored on your computer's hard drive or in your browser memory for a limited period of time (minutes, days or years) after you have logged out or closed your browser.

2 Cookies used on www.swift.com

Below, you find a list of all cookies used by SWIFT on www.swift.com. By using www.swift.com and accepting the swift.com Cookie Policy by means of the OK button in the cookie banner, you agree that these and other 3rd party cookies are stored on your computer's hard drive or in your browser memory for the duration indicated in the list.

For security reasons some cookies related to technology or the internal functioning of www.swift.com may not be listed.



Cookie/ interceptor	Purposes	Type	Duration
sdc_cookie_info_accepted	Set when you click on “Accept” in the cookie banner to avoid showing this on every page and visit	Functionality cookie	2 days
_ga	Used to distinguish users.	Third party cookie (Google Analytics)	2 years
_gat	Used to throttle request rate.	Third party cookie (Google Analytics)	10 minutes

When you visit a restricted restricted area on www.swift.com by means of a specific login (username and password):

Cookie/ interceptor	Purposes	Type	Duration
CK_SDC_REG_INFO	Used to display username info on top of applications.	Strictly necessary cookie	Session
SdCIsRegisteredC	For analytics - Used to distinguish registered users from unregistered.	Strictly necessary cookie	3 months
twoFA	Set when a user checks the “Trust my device” when entering a 2-step verification code.	Functionality cookie	30 days
sealid2	Set by sign-in seal from the login page in order to re-display the sign-in seal when the user has configured one	Functionality cookie	1 year

3 Deleting or blocking cookies

For more information on how to manage, including how to control or delete, cookies , please visit <http://www.allaboutcookies.org>.

To provide users with the ability to prevent their data from being used by Google Analytics, Google Analytics has additionally developed the “Google Analytics opt out browser add-on” for the Google Analytics JavaScript. If you want to opt out, you need to download and install the add-on for your web browser via <https://tools.google.com/dlpage/gaoptout> and follow further the instructions provided by Google Analytics.

You can thus delete or block all cookies that are already on your computer and you can set most browsers to prevent them from being placed. If you do this, however, you may have to manually adjust some preferences every time you visit a site and some services and functionalities may not work.

4 Miscellaneous

www.swift.com contains links to other websites not owned or operated by SWIFT. SWIFT is not responsible for the cookie practices of these websites.

This swift.com Cookie Policy will at a minimum be updated each year and without prior notice to you. SWIFT will indicate at the top of this swift.com Cookie Policy when it was most recently updated.

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