

Swift Local Authentication (LAU)

As part of the Swift Customer Security Programme (CSP), Swift recommends implementing message authentication when exchanging messages between the back office and the Swift gateway. This is achieved using the Swift Local Authentication (LAU) module, through which Aquila exchanges messages with a Local Authentication signature in the body of each Swift message.

The LAU value is derived from two 16-digit keys that are concatenated to produce a value for an encryption algorithm using Hash-Based Message Authentication Code (HMAC) with Secure Hash Algorithm (SHA-256) signatures based upon the message content. The symmetric key is shared between Aquila and Alliance Access to protect and confirm the content.

For any incoming Swift message carrying an LAU in the trailer, Aquila/e2gen verifies that the LAU is correct. Equally, the solution generates an LAU on outbound messages for the Swift device to verify before submission to the Swift network.

Adding the LAU trailer to each Swift payment message provides an additional layer of security and control over the exchange of messages between Aquila/e2gen and the Swift gateway. The LAU enables both systems to independently verify the authenticity and integrity of each message ensuring that any unauthorised modification is detected before the message is transmitted or consumed. This strengthens the overall security of the message exchange process and supports Swift compliance.



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Our solutions support real-time operations, regulatory compliance, and scalable automation. We focus on building long-term partnerships, tackling complex operational challenges, and providing reliable, high-performance systems that assist our clients every day.

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