

Swift Case Management & Aqua Global: Transforming Exceptions and Investigations

Key Highlights

Despite advancements in cross-border payments, exception and investigation (E&I) handling remains costly, opaque, and manually intensive. With 1–3% of Swift messages failing STP and average investigation resolution times at 8 days, the industry faces over **\$1.6 billion annually in operational drag** as detailed below:

\$1.6B

annual operational cost of E&I across the Swift network

8 days

average time to resolve exceptions

\$386.8B

global payments fraud risk in 2023

20%

of Swift payments delayed by investigation bottlenecks

Swift's new Case Management will become mandatory by **2027**, introducing a centralised model for structured exception processing via ISO 20022 messaging, APIs, or GUI.

Swift Case Management was introduced to tackle these challenges by centralizing and standardizing how exceptions are handled. It leverages structured **ISO 20022 messaging**, smarter routing, and automation capabilities to modernize an outdated process.



Key Statistics & Drivers

Highlights →

80%

of payments settle within 5 hours, yet investigations often take 5–8 days

65%

of SMEs say they'd switch banks over slow or opaque payment issues

\$600 million+

in potential annual savings through Case Management adoption (Swift estimate)

Supported Message Types

Message	Use	Case Management Role
camt.110.001.01	Investigation Request	Message
camt.111.001.01	Investigation Response	Reply or resolve case
camt.056	Payment Cancellation	Used via Case Tracker
camt.029	Investigation Response (cancellation)	Case Tracker reply

How Aqua Global Supports Case Management

Aqua Global's Aquila product suite has a configurable Incident Management that supports a custom resolution path for specific exceptions that are detected allowing highly granular control over all resolution processes.

This will also include the ability to interact with Swift's new Case Management interface automatically and driven by user choice enhancing transparency, reducing costs, and accelerating resolution times.



01. Messaging Automation & Orchestration

- Auto-generate camt.110 (Investigation Request) and camt.111 (Response) based on internal triggers for predefined scenarios.
- Pre-fill case data using related transaction context (e.g. pacs.008, GPI/UETR)

02. Exception Detection & Initiation

- STP monitoring and rules-based alerts for nonprocessed payments
- Automated initiation of new investigations including:
 - Funds unapplied to an account
 - Sanction or AML hits
 - Cancellation requests
 - Customer status updates

03. System Interoperability

- Integrates with sanctions, compliance, and reconciliation systems
- Raises exceptions across siloed environments and updates Case Management via API or FINplus

04. Real-Time Notifications

- Internal teams and external stakeholders can be alerted automatically
- Case Management updates ensure full visibility across the payment chain

The use of Incident Management in conjunction with Swift's Case Management will help institutions to address the following quickly and more effectively:

- High agent and penalty fees
- SLA breaches and customer churn
- Locked liquidity and operational inefficiency

Case Management Rollout Timeline

Phase	Timeline	Details
Controlled Live	Nov '24-Nov '25	Voluntary opt-in for early adopters
General Availability	Nov '25-Nov '26	Mandatory receipt of camt.110 via Case Management
Full Enablement	Nov '26 onward	Mandatory send/receive of ISO 20022 (camt.110, camt.111)
Full Mandate	End of '27	MT199 fully retired; ISO 20022 messaging over FINplus required

Case Management Integration Options: 3 Paths for Banks

Swift supports **three methods** for financial institutions to connect with Case Management:

Option	Timeline	Details
01. GUI	Swift-hosted Case Management portal for manual updates	Low-volume exceptions
02. API	Case Management API integration into internal systems	Small to Mid-sized institutions or staged rollout
03. FINplus Messaging	Full ISO 20022 exchange via camt.110 / camt.111	High-volume banks aiming for full automation

For banks exploring options 02. (API) and 03. (FINplus messaging), Aqua Global can provide complete enablement from technical integration to automated message handling and exception orchestration.



Be Case Management Ready. Be Future-Ready with Aquila.

Swift Case Management isn't just a regulatory mandate it's a strategic advantage.

Using Incident Management give you the options of faster resolution times, lower manual overhead, and future-proof compliance making it the superior choice for institutions aiming to scale or digitize their operations providing the additional benefits of faster case closure and stronger customer trust.

About Aqua Global

Aqua Global was founded in 1983. For over 43 years Aqua have been assisting FI's to fully automate their transaction lifecycle by providing seamless, secure and robust message automation.

Headquartered in London with support hubs in Poland and global business partners, Aqua have supported clients in over 30 countries around the world.


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.

For more information, visit

Web: www.aquaglobal.co.uk

LinkedIn: [@aquaglobal](https://www.linkedin.com/company/aquaglobal)

Centralised Orchestration

Message Management	
ISO 20022 Processing	
Payments	
Treasury	
Securities	
Reconciliations	
Matching	
Incident Management	
Cash & Liquidity Management	