



# Improved processing Beyond Swift's IPLA & SIL Retirement



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By June 30, 2026, Swift will retire its legacy middleware IPLA (Alliance Access Integration Platform) and SIL (Swift Integration Layer). For banks, this transition is an opportunity to align legacy replacement with strategic growth, digital resilience, and stronger customer experience.

- **IPLA** standardizes, routes, and processes financial messages, supporting diverse protocols for seamless integration with Swift's messaging infrastructure.
- **SIL** links internal applications like payment gateways and ERP systems to Swift, transforming proprietary formats to comply with Swift's messaging standards.

These products also brought complexity, high maintenance costs, and limited flexibility. Their retirement signals the shift toward a cloud-based, API-driven ecosystem, underpinned by ISO 20022. The future is about agility, scalability, and interoperability.

Acting **now** turns this mandatory migration into a strategic leap forward.



# Future-Ready Integration: Why Aquila is the Smarter Choice

Aquila, is designed for this new landscape, going well beyond what IPLA and SIL ever offered.

## **1. ISO 20022 by Design**

Aquila's data definitions layer allows support for evolving standards ensures compliance without costly workarounds. Among many other formats, Aquila supports all Swift FIN and ISO20022 messages.

## **2. Latest Technology, API driven orchestration**

Secure, scalable integration with internal systems and external networks reducing reliance on legacy middleware allowing a complete end to end message orchestration. For payments this typically includes receipt, routing to a department, compliance checks for AML, sanctions checking FATF 16, Verification of Payee (VoP/CoP), core system account status and balance checks, generating core system accounting entries (including charges) and outward settlement with Swift gpi compliance.

## **3. Lower Total Cost of Ownership**

One centralised platform, cost effective subscription, faster ROI.

## **4. Built-In Security & Resilience**

End-to-end encryption, audit trails, high availability, and disaster recovery from the ground up.

## **5. Faster Implementation & Flexibility**

Out-of-the-box Swift adapters, configurable workflows, and rapid deployment (cloud, hybrid or on-premises).

## **6. Beyond Swift**

Integration with multiple payment networks, treasury systems, ERPs, and internal systems future-proofing your infrastructure.

## **7. Continuous Innovation**

Aquila evolves with market trends, backed by Aqua Global's ongoing investment.

## **8. Proven in the Field**

Trusted by banks in 22 countries to deliver efficiency, scalability, and measurable results.

# Our approach:

- **Modern Architecture:** Real-time analytics, routing, and compliance checks embedded by design.
- **Secure & Compliant:** Strong governance, encryption, anomaly detection.
- **Phased Execution:** Sandbox pilots, controlled rollouts, resilience testing, and clear rollback planning.
- **Sustained Support:** Ongoing managed services to optimise, monitor, and evolve with market trends.

## Conclusion

With **Aquila**, banks can transform a compliance challenge into a foundation for agility, growth, and innovation.

At Aqua Global, we're ready to help you make the transition securely, seamlessly, and strategically.



Get in touch to find  
out how we can  
support your  
orchestration  
journey.