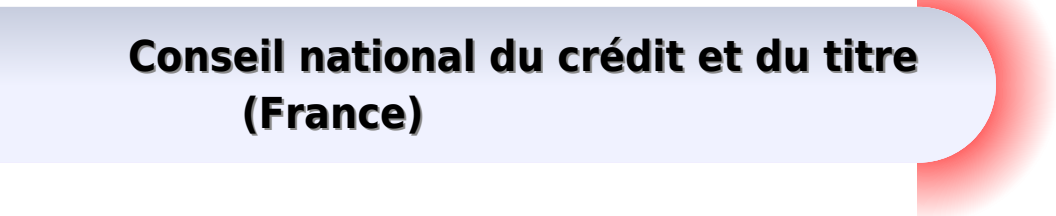


SWIFT CATEGORY 1 MESSAGE - MT103 ONLY

Field Tag	Field Name	Required contents for Straight-through Messages
:20	Transaction Reference Number	Sender's Unique Number
:23B	Bank Operation Code	Use 'CRED' unless otherwise specifically agreed.
:32A	Value Date/Currency/Interbank Settled Amount	YY MM DD CAD Amount
:33B	Currency/Original Ordered Amount	ccy/Amount
:50A or :50K	Ordering Customer	Definition: The customer ordering the transaction. Format: A – Account # & BIC/BEL K – Account # & Name and Address
:52A	Ordering Institution	If required, Use only Option A If "Sending Bank" has more than 1 account in same currency with Scotiabank, message will not be a straight through, unless each account has a unique SWIFT TID.
:53B	Sender's Correspondent	Definition: Use only where there are multiple account relationships in the currency of the transaction, between the Sender and the Receiver and one of these accounts is to be used for reimbursement. Must contain / + 7 digit account number (no spaces).
:54A	Intermediary	Use only Option A The SWIFT BIC of the Head Office of the Account with Institution must be included. Leave BLANK if the "Account with the Institution" SWIFT BIC is the same or if it is the Receiving Bank (i.e. NOSCATT).
:57A or :57D	Account with Institution	Definition: The financial institution at which the Ordering Party requests the Beneficiary to be paid. Format Option: SWIFT BIC alone or SWIFT BIC plus /CCG + 9 digit Canadian Sort Code (no spaces) in Subfield 1. Leave BLANK, if NOSCATT.
:57B or :57D	Account with Institution	Use only for branches of receiver. Must contain /CCG + 9 digit Canadian Sort Code (no spaces).
:57D	Account with Institution	Name and address of receiving branch plus /CCG + 9 digit Canadian Sort Code.
:59 or :59A	Beneficiary	Definition: The Party designated by the Ordering Party as the ultimate recipient of the funds. Format: (no letter) – Account # & Name and Address A – Account # & BIC/BEL
:70	Remittance Information	Definition: Information, from the Ordering Party to the Beneficiary Customer, about the reason for the payment.
:71A	Details of Charges	BEN/OUR/SHA
:71F or :71G	Senders or Receivers Charges	Definition: (F) currency and amount of the transaction charges deducted by the Sender and by previous banks in the transaction chain. (G) currency and amount of the transaction charges due to the Receiver. Please use as appropriate to our arrangements with your Bank.
:72	Sender to Receiver Information	Use of Codes /BEN/ or/REC/ will result in a non straight-through message.

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