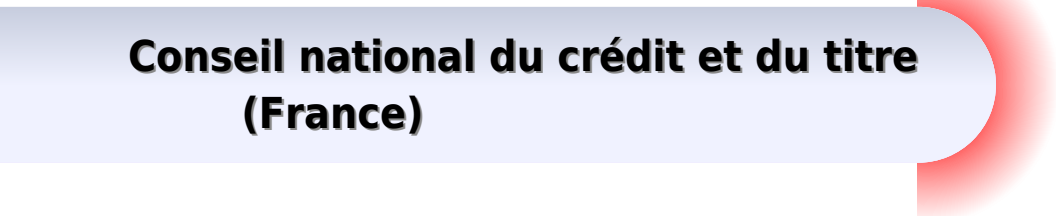


SWIFT CATEGORY 1 MESSAGE - MT103 ONLY

Field Tag	Field Name	Required contents for Straight-through Messages
:20	Transaction Reference Number	Sender's Unique Number
:20B	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 ID.
: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.

Mt103 Swift Guide

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Practical Digital Forensics: A Guide for Windows and Linux Users Akashdeep Bhardwaj, Pradeep Singh, Ajay Prasad, 2024-11-21 *Practical Digital Forensics A Guide for Windows and Linux Users* is a comprehensive resource for novice and experienced digital forensics investigators This guide offers detailed step by step instructions case studies and real world examples to help readers conduct investigations on both Windows and Linux operating systems It covers essential topics such as configuring a forensic lab live system analysis file system and registry analysis network forensics and anti forensic techniques The book is designed to equip professionals with the skills to extract and analyze digital evidence all while navigating the complexities of modern cybercrime and digital investigations Key Features Forensic principles for both Linux and Windows environments Detailed instructions on file system forensics volatile data acquisition and network traffic analysis Advanced techniques for web browser and registry forensics Addresses anti forensics tactics and reporting strategies

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appreciation of its relevance **Bankarstvo** ,2007 THE FINANCIAL ECONOMY MYTHS: PRIVATE PLACEMENT PROGRAM Sir Patrick Bijou, The myth of financial intermediation has been invented to distract attention from the natural function of banks When we think about banks gathering money from depositors to give to investors the objective function of banks is completely hidden from public view Economic textbooks ignore these functions and macroeconomic models do not mention the banking sector in terms of private placement programs I discuss the various types of these programs and how you put that invaluable knowledge to good use I aim to provide a concise view of the mechanisms in place and the detailed protocol and structure I am fortunate to be joined by several other authors to discuss these programs and how they work I reveal what banks are not prepared to divulge as it is clear that these investment opportunities are by a few for a few On the whole and notwithstanding these sophisticated investments strategies and the high fractional reserve banking model leverage and arbitrage techniques you will have then drawn a wide range of information The first part of the book is about the background but the beginning is only the journey *Financial Transaction Manager Technical Overview* Craig Bryce, Sean Dunne, Prasad Edlabadkar, Peter McGrath, Sandesh Udapa, IBM Redbooks, 2014-03-21 Dramatic forces of change continue to sweep the financial services industry The age of the empowered customer is here and are changing the way financial products are delivered sold and serviced which are making relationships more complex than ever The explosion of data and intense competition which is combined with slow or inconsistent economic conditions makes it imperative for financial institutions to find new and cost effective ways to increase market share renew customer trust and drive profitable growth In this new business environment the transaction processing arm of the industry is facing increased pressure to reduce float better manage liquidity and provide regulators and clients with increased transparency At the same time the industry must effectively manage the risks that are associated with introducing customer focused and regionalized products and services Financial Transaction Manager enables the management orchestration and monitoring of financial transactions during their processing lifecycle Financial Transaction Manager provides the capability to integrate and unify financial transactions in various industry formats including ISO 20022 SWIFT NACHA EDIFACT ANSI X12 and others By using Financial Transaction Manager financial institutions gain visibility into message processing balance financial risk and facilitate effective performance management This IBM Redbooks publication outlines how Financial Transaction Manager is deployed to realize the benefits of transaction transparency increase business agility and allow for innovation that is built on a robust and high performance environment **Back Office and Beyond** Mervyn J. King, 2003 The 1st edition of Back Office and Beyond became the benchmark source and reference for best practice in back office procedures Better attention to back office procedures would have prevented disasters at Barings Sumitomo and other causes celebre not to mention the latest debacle at Allfirst in the USA This ground breaking book is an essential read for anyone wanting his or her organisation to thrive and

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- Chapter 5: Conclusion

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