

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).
:56A	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

Yicheng Fang



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Table of Contents Mt103 Swift Guide

1. Understanding the eBook Mt103 Swift Guide
 - The Rise of Digital Reading Mt103 Swift Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Mt103 Swift Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mt103 Swift Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mt103 Swift Guide
 - Personalized Recommendations
 - Mt103 Swift Guide User Reviews and Ratings

- Mt103 Swift Guide and Bestseller Lists
- 5. Accessing Mt103 Swift Guide Free and Paid eBooks
 - Mt103 Swift Guide Public Domain eBooks
 - Mt103 Swift Guide eBook Subscription Services
 - Mt103 Swift Guide Budget-Friendly Options
- 6. Navigating Mt103 Swift Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Mt103 Swift Guide Compatibility with Devices
 - Mt103 Swift Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mt103 Swift Guide
 - Highlighting and Note-Taking Mt103 Swift Guide
 - Interactive Elements Mt103 Swift Guide
- 8. Staying Engaged with Mt103 Swift Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mt103 Swift Guide
- 9. Balancing eBooks and Physical Books Mt103 Swift Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mt103 Swift Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mt103 Swift Guide
 - Setting Reading Goals Mt103 Swift Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mt103 Swift Guide
 - Fact-Checking eBook Content of Mt103 Swift Guide
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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