

SWIFT CATEGORY 1 MESSAGE - MT103 ONLY

Field Tag	Field Name	Required contents for Straight-through Messages
:20	Transaction Reference Number	Sender's Unique Number
:21B	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

Victor M. Corman



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Optimizing Company Cash Michèle Allman-Ward, A. Peter Allman-Ward, 2018-02-21 *Optimizing Company Cash* provides a comprehensive guide to all elements of cash management in a business including Inflows Outflows Cash conversion cycles Short term borrowing and investing International business How to structure a corporate treasury function In over 200 pages the Guide explains how CPAs and financial managers can manage their company s short term resources to sustain ongoing activities mobilize funds and optimize liquidity It also provides diagrams of work flows step by step checklists templates and treasury tips for CPAs and finance managers who are responsible for making the most of working capital and short term resources

HSBC's Guide to Cash and Treasury Management in Asia Pacific 2008 - English ,2007

Collateral Management Michael Simmons, 2019-02-18 Insight into collateral management and its increasing relevance in modern banking In the wake of recent financial crises firms of all sizes have adjusted their policies to incorporate more frequent instances of collateral management *Collateral Management A Guide to Mitigating Counterparty Risk* explains the connection between the need for collateral management in order to alleviate counterparty risk and the actions that firms must take to achieve it Targeted at middle and back office managers seeking a hands on explanation of the specifics of collateral management this book offers a thorough treatment of the subject and attends to details such as internal record management daily procedures used in making and receiving collateral calls and settlement related issues that affect the movements of cash and securities collateral An expert in financial topics ranging from trade lifecycle to operational risk author Michael Simmons offers readers insight into a field that so far is struggling to produce enough expertise to meet its high demand Presents hands on advice and examples from a bestselling internationally renowned author who introduces his third book on operations and operations related activities Explains the relationship between collateral management and preventing institutional defaults such as the recent Lehman Brothers downfall Since 2008 firms have recognized and embraced the importance of collateral management but this book will provide practitioners with a deeper understanding and

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t h t r v d h g h r yield r turn f r t h m l v r t h r l n t my guide will simplify the confusion and assist in greater comprehension 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 in the long run these sophisticated investments strategies involve high fractional returns but leverage and arbitrage techniques you will have then draw a wedge between the first and the last The first part of the book is about 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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