

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	ccyAmount
:50A or :50K	Ordering Customer	Definition: The customer ordering the transaction Format: A – Account # & BIC/BEI 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. NOSCCATT).
:57A or :57B	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 //CC + 9 digit Canadian Sort Code (no spaces) in Subfield 1. Leave BLANK, if NOSCCATT.
:57B or :57D	Account with Institution	Use only for branches of receiver. <u>Must</u> contain //CC + 9 digit Canadian Sort Code (no spaces).
:57D	Account with Institution	Name and address of receiving branch plus //CC + 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/BEI
: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.



SWIFT CATEGORY 2nn MESSAGE

Field Tag	Field Name	Required contents for Straight-through Messages
:19 MT201, 203	Sum of Amounts	Definition: The sum of all amounts appearing in designated fields within the message. Format: 17 number
:20	Transaction Reference Number	Definition: The Sender's unambiguous identification of the transaction. Its detailed form and content are at the discretion of the Sender. Format: 16x
:21	Related Reference	Definition: The identification of a transaction to which the current transaction is related. Format: 16x
:30 MT201, 203	Value Date	Definition: The identification of a date in the transaction. Format: 6n Date in ISO Form (YY MM DD)
:32A MT200, 202	Value Date, CAD/USD Amount	Definition: CAD/USD amount in the transaction. Format Option: 6n 3a 15 number
:32B MT201, 203	CAD/USD Amount	CAD/USD, Amount of each individual transaction.
:52A	Ordering Institution	Definition: If "Received From" the financial institution (or branch) initiating the transfer. Format Option: Use Option A
: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 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. NOSCCATT).
:57A✳ or :57D	Account with Institution 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 //CC + 9 digit Canadian Sort Code (no spaces) in Subfield 1. Leave BLANK, if NOSCCATT. Name and address of receiving branch plus //CC + 9 digit Canadian Sort Code.
:58A	Beneficiary Institution	Use Option A
:72	Sender to Receiver Information	Use of Codes /REC/ or /BEN/ will result in a non straight-through message.

✳ 56A and 57A: Transactions in USD will require "repair".

Sort Codes for every financial institution in Canada are listed in a Directory available from the Canadian Payments Association.

Website: <http://www.cdnpay.ca>

(01/24/03)