

Simplify your high volume, cross-border payments.



If you need to send large numbers of payments across international borders, Scotiabank's Global Mass Payments™ service provides an integrated business solution. You can automatically disburse recurring, multi-currency payments such as pensions, dividends, payroll or supplier payments for electronic and/or cheque disbursement to major international trading markets. Simply transmit one convenient file to Scotiabank and we will remit funds to your beneficiaries through our extensive network of branches, affiliates, correspondent banks and global banking alliances. Having one banking partner to deliver and process global payments offers convenience, simplified administration, improved productivity and efficient cash management.

One partner with global connections

Automatically disburse multi-currency payments worldwide through Scotiabank's global network.

- Send payments to 50 countries through Scotiabank's 1,700 branches
- Access thousands of branches worldwide through Scotiabank's membership in the IBOS Association, a leading international banking alliance
- Fast, local disbursement through domestic clearing systems in North America, the Caribbean, Latin America and internationally

Save time and money

- Eliminate the high cost of international money orders and wire payments, and reduce foreign exchange costs
- Send one payment file in a standard format such as ANSI X.12, ACH, S.W.I.F.T. MT102 or the proprietary Global Mass Payments format for electronic and/or cheque disbursement

- Issue payment files directly from existing financial or Enterprise Resource Planning systems
- Control disbursement float with good funds on value date – actual payments take place as soon as two days later
- Receive informative reports for undeliverable direct deposits and returned items
- Files can be sent to Scotiabank 24-hours a day, seven days a week
- Help line support available

Technical Requirements

Payment files can be sent to Scotiabank using:

- ANSI X.12
- ACH
- S.W.I.F.T. MT102
- Scotiabank Global Mass Payments format



Contact your Scotiabank Relationship Manager for more information.

44 King Street West, Toronto, Ontario M5H 1H1

e-mail: cashmanagement@scotiabank.com

www.scotiabank.com