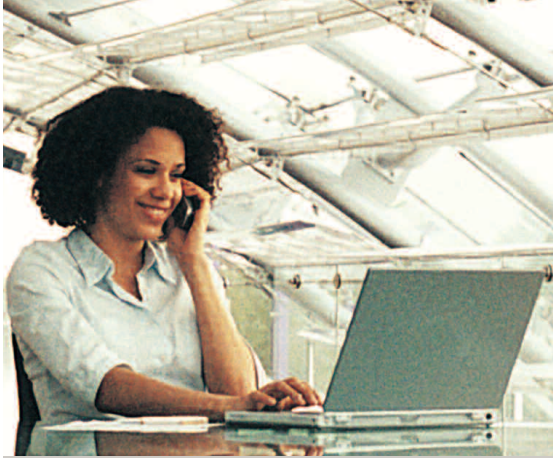


WIRE PAYMENTS



NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange



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Secure and certain payment online.

The ScotiaConnect® Wire Payments service is a fast and secure way to send online wire payments to beneficiaries in the U.S. or around the world.

Through the service, you can deliver high-value, time-sensitive payments to your key business partners, often with same-day value. Save time and money sending wire payments electronically. Reduce the risk of fraud with a secure and efficient method of processing. Send and manage payments when it's most convenient for you without calling, faxing or visiting a bank branch.

Features & Benefits

SECURE PAYMENT

- Debit U.S. dollar business accounts to send same-currency or cross-currency wire payments in multiple currencies.
- Request priority handling of payment instructions.
- Enter payment instructions for same-day execution or for any date up to 30-calendar days in the future.
- Cancel a payment online anytime up to the day before its execution date.
- Receive online, real-time acknowledgement of the bank's receipt of your payment instructions.
- Create templates with a pre-authorized dollar limit to minimize approvals when sending wire payments.

CONTROL

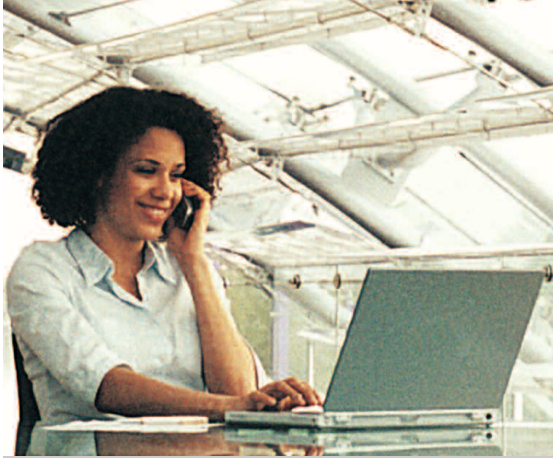
- Cut data-entry time and reduce keying errors with easy-to-use input screens and payment templates.
- Locate bank information and ensure accurate delivery instructions with the bank search feature.
- Streamline administration with the ability to assign user privileges and approval authority.
- View detailed reports for monitoring and audit purposes.
- Provides uncompromising security that includes 128-bit SSL encryption, digital certificates and USB security tokens.

INFORMATION

- Access payment history online for up to two years, and easily search for transactions by date, status, account and currency.
- View and print detailed and summary reports of pending and historical wire payment transactions and payment templates.

For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com

WIRE PAYMENTS



FREQUENTLY ASKED QUESTIONS

1. Will confirmation be received for wire payments submitted for processing?

Receipt of payment instructions will be acknowledged with an Internal Control Number (ICN) that will be available online through the ScotiaConnect Wire Payments service. For payments submitted in batches, a unique ICN will be provided for each payment in the batch.

2. Can payment transactions be entered by importing information from a treasury workstation?

Full payment details can be imported to create one-time payments, or partial, variable information to create payments from templates.

3. Can I initiate priority wire payments?

Payments can be flagged to receive priority handling.

4. Is a search function available to locate beneficiary bank information?

An online Beneficiary Bank Search can be conducted through the ScotiaConnect Wire Payments service for use in creating payment templates or one-time wire payments. Search options include bank name and address or ABA/SWIFT/CPA Institution Code and Bank Transit.

5. Can wire payments be cancelled?

Future-dated wire payments can be cancelled online up to the day before the execution date of the payment.

6. What security features are built into the ScotiaConnect Wire Payments service?

In addition to digital certificate authentication, SSL technology and 128-bit encryption, which is used to protect the privacy of wire payment data over the internet, the following security features are included:

- USB Tokens; Digital certificates on USB tokens verify the identity of individuals accessing and using the service.
- User Privileges; Assign employee access to various functions.
- Approval Limits; Establish dollar limits (per transaction and per day) for each individual who has the authority to approve wire payments.
- Approval Levels; At least two people are required to send a wire payment – one to enter and one to approve. Select double or triple approvals for all transactions or transactions over a certain amount, or require approval to be provided from a user in a different group.
- Payment Templates; Create templates for payment entry. Beneficiary information is protected and users can be restricted to using templates only for payment entry.
- Audit log; User and wire payment activity is tracked and stored in an audit log. The date, time and user identification are recorded for any changes in payment status.



For more information see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com