

# Simplify high volume, cross-border payments.

Scotiabank's Global Mass Payments™ service provides an integrated business solution for sending large numbers of payments across international borders.

You can automatically disburse recurring, multi-currency payments such as pensions, dividends, payroll or supplier payments for electronic and/or check 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.

## Features & Benefits

### GLOBAL CONNECTIONS

- Automatically disburse multi-currency payments worldwide through Scotiabank's global network.
- Send payments to 50 countries through Scotiabank's branch network.
- Access thousands of branches worldwide through Scotiabank's membership in the IBOS Association, a leading international banking alliance.
- Provides local disbursement through domestic clearing systems in North America, the Caribbean, Latin America and internationally.

### CONTROL

- Eliminate the high cost of international money orders and wire payments, and reduce foreign exchange costs.
- Control disbursement float with good funds on value date – actual payment takes place as soon as two days later.
- Help line support available.

### INFORMATION

- Receive informative reports for undeliverable direct deposits and returned items.
- Send files anytime to Scotiabank – 24-hours a day, seven days a week.
- Send one payment file in a standard format such as ANSI X.12, ACH or our Global Mass Payments format .



### 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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For more information, see your Scotiabank Relationship Manager or visit [www.gtb.scotiabank.com](http://www.gtb.scotiabank.com)