

ScotiaConnect[®] Electronic Banking

Standard File Import and Export Record Layouts



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Standard Transaction File Export formats supported by ScotiaConnect Online

Account Export

Supports 4 standard export formats:

- a. Fixed Length Text (.TXT)
- b. Comma Separated (.CSV)
- c. Tab Separated Text (.TTX)
- d. Excel (.XLS)

Note: By using a Template you can define these export elements when using the Account Export Function:

- Define which fields are Included or excluded from the export file
- Define the field characteristics such as substring start and field substring end
- Define field sort order
- Define the date format using a date mask.
- Define if the export Includes column headers or not

Account Details Export

Supports 4 standard export formats:

- e. Fixed Length Text (.TXT)
- a. Comma Separated (.CSV)
- b. Tab Separated Text (.TTX)
- c. Excel (.XLS)

Transaction Search Export

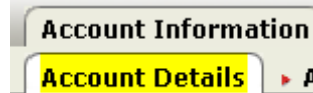
Supports 4 standard export formats:

- a. Fixed Length Text (.TXT)
- b. Comma Separated (.CSV)
- c. Tab Separated Text (.TTX)
- d. Excel (.XLS)

Notes on the Fix Length, CSV and Tab Separated File Structures

- Default record terminators are carriage-return (CR) and a linefeed (LF) Hex values 0D0A.
- All defaulted or unspecified fields must be identified.
- Description sub delimiters is a tilde “~”
- For CSV export files any field that contains a delimiter character we must be surrounded by double quotes e.g. a name field that supplies a name in the format last name comma then first name should be formatted like: “Beeblebrox, Zaphod”
- For CSV export files any currency field can use either a period or a comma to indicate cents. e.g. 1.12 or “1,12” are valid ways to indicate one dollar and twelve cents.

Account Details Export Record Layout



Field Name	Default Field Size and Position	Default Field Type	Default Justification	Description
Date	30,1	Date	Left Justified	Default = MM/DD/YYYY
Account Number	20,31	Alpha Numeric	Left Justified	
Type (Account Type)	4,51	Alpha Numeric	Left Justified	DDA, WIA, etc.
Currency	3,55	Alpha Numeric	Left Justified	CAD, USD, etc
Account (Account Short Name)	10,59	Alpha Numeric	Left Justified	You can override the existing sort name from the My Accounts screen
Backdated (Backdate Flag)	1,69	Alpha Numeric	N/A	B = Backdated Transaction
Description	25,70	Alpha Numeric	Left Justified	Note: Sub fields are divided up using the tilde character "~"
Org Transit	5,95	Numeric	Left Justified	Transit where transaction originated from
Debits (Debit Amount)	18,100	Currency	Right Justified	
Credits (Credit Amount)	18,118	Currency	Right Justified	
Balance	18,136	Currency	Right Justified	

Balance History Report Export Record Layout

- ▼ **Balance History** **Cons**
- ▶ Balances - From Template
- ▶ **Balance History Report**
- ▶ Balances - One Time

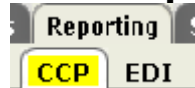
Field Name	Default Field Size and Position	Default Field Type	Default Justification	Description
Account Name	20,1	Alpha Numeric	Left Justified	
Account Number	20,11	Alpha Numeric	Left Justified	##### ##### ## format
Account Division	30,31	Alpha Numeric	Left Justified	DDA, WIA, etc.
Account Currency	16,35	Alpha Numeric	Left Justified	<ul style="list-style-type: none"> • Column Heading/Label displayed as "Currency" • ISO Format (i.e. CAD)
Account Type	12,39	Alpha Numeric	Left Justified	<ul style="list-style-type: none"> • Column Heading/Label displayed as "Currency" • Format example: DDA
Balance Date	10,49	Date	Left Justified	In selected format
Balance Amount	15,50	Numeric	Right Justified	

Transaction Search Export Record Layout

▼ Transaction Search Treas
▶ Transactions - From Template
▶ Transactions - One Time
▶ Transaction Search

Field Name	Default Field Size and Position	Default Field Type	Default Justification	Description
Account (Number)	20,1	Alpha Numeric	Left Justified	
Currency	3,21	Alpha Numeric	Left Justified	CAD, USD etc.
Mne	10,24	Alpha Numeric	Left Justified	CHQ, MID, MID, MMC, CCP, DEP, SC etc. See Appendix B - Canada Transaction Mnemonics
Description	30,34	Alpha Numeric	Left Justified	Canned Transaction Description
Serial (Cheque Number)	20,64	Alpha Numeric	Left Justified	If this is a cheque transaction your cheque serial number will be displayed in this field.
Sundry (Information)	15,84	Alpha Numeric	Left Justified	15 digits of text reported via originating institution of the transaction
Credit Debit Indicator	1,99	Alpha Numeric	N/A	C or D
Amount	20,100	Currency	Right Justified	
Post Date	45,120	Date	Left Justified	Default = MM/DD/YYYY HH:MM:SS
Backdated	1,165	Alpha Numeric	Left Justified	Backdated Item = B

CCP Export Record Layout

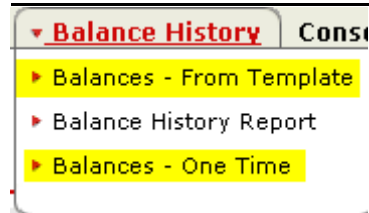


Field Name	Default Field Size & Start Position	Default Field Type	Default Justification	Description
Div (Division)	3,1	Numeric	Left Justified	Division Name
Agent ID (Store number)	18,4	Alpha Numeric	Left Justified	<p>The Agent ID can be a store number (in retail operations), and is setup on your CCP Plan Profile. It is tied to the CCP Customer Number. When a CCP deposit is made at the branch, the CCP Customer Number is keyed by the teller and the Agent ID is what reports in ScotiaConnect and the EDS service. This allows you to easily identify which store deposited the monies.</p> <p>If no location has reported this field will say "No Agents have reported"</p> <p>Your CCP Plan Profile controls what shows in the Agent ID field. If you would like to modify the Agent ID field speak with your Relationship Manager.</p>
Transaction Date/Time	30,22	Alpha Numeric	Left Justified	MM/DD/YYYY HH:MM:SS
Debit (Amount)	20,52	Currency	Right Justified	
Credit (Amount)	20,72	Currency	Right Justified	
Source (Origination Transit)	5,92	Numeric	Left Justified	Defines the originating transit where transaction was processed from
Serial (Deposit Slip Number)	10,99	Numeric	Left Justified	<p>The Serial/Deposit Slip Number and FLD2 Mandatory Flag</p> <p>The Serial Number is keyed at the branch directly from the deposit slip. Exactly what is keyed is dependant on the value of the FLD2 Mandatory Flag in the CCP Plan Profile. The Serial/Deposit Slip number is reported in ScotiaConnect as a 10 digit field and in a EDS BAI2 file</p>

				<p>as an 8 digit numeric field, provided the FLD2 is set correctly (and for the EDS service that the proper EDS text option is enabled).</p> <p>Note: The FLD2 flag defines the mandatory masking/edit rules for keying a CCP serial number at the branch. There are some 50+ values that the FLD2 flag can be set to, depending on what data elements you have asked to be keyed for these deposits. If something is not showing up correctly you will need to contact your Relationship Manager.</p>
Plan Number	7,107	Numeric	Left Justified	Your CCP Plan Profile defines your CCP Plan Number field. If you have questions about your CCP Plan Number field speak with your Relationship Manager.
Branch (Depositing transit)	20,114	Alpha Numeric	Left Justified	Domiciling Branch Name
Account Number	20,134	Alpha Numeric	Left Justified	<p>12 digit DDA BNS bank account numbers are formatted with spaces.</p> <p>##### #### #</p>

Balance History and Transaction Search Export Record Layouts

Canada - Account Balance History One Time/Template Record Layout



Field Name	Default Field Size and Position	Default Field Type	Default Justification	Description
Balance Date	30,1	Date	Left Justified	Default = MM/DD/YYYY
Account ID (Account Number)	20,31	Numeric	Left Justified	12 digit DDA BNS bank account numbers are formatted with spaces. ##### ##### ##
Account Type	3,51	Alpha Numeric	Left Justified	DDA, OLL, MMS etc..
Currency	3,54	Alpha Numeric	Left Justified	CAD or USD
Bank ID	20,57	Alpha Numeric	Left Justified	00280002
Balance Amount	18,77	Currency	Right Justified	
Adjusted Closing Balance Amount	18,95	Currency	Right Justified	
Total Debit Count	10,113	Numeric	Right Justified	No leading zero's
Total Debit Amount	18,123	Currency	Right Justified	
Total Credit Count	10,141	Numeric	Right Justified	No leading zero's
Total Credit Amount	18,151	Currency	Right Justified	
Total Backdated Debit Count	10,169	Numeric	Right Justified	No leading zero's

Total Backdated Debit Amount	18,179	Currency	Right Justified	
Total Backdated Credit Count	10,197	Numeric	Right Justified	No leading zero's
Total Backdated Credit Amount	18,207	Currency	Right Justified	
History Indicator	1,225	Numeric	Left Justified	Yes or No

Canada - Account Transactions One Time/Template Record Layout



Field Name	Default Field Size and Start Position	Default Field Type	Default Justification	Description
Transaction Date	30,1	Date	Left Justified	Default = MM/DD/YYYY
Account ID (Account Number)	20,31	Numeric	Left Justified	
Account Type	3,51	Numeric	Left Justified	DDA etc,
Account Currency	3,54	Alpha Numeric	Left Justified	CAD or USD
Bank ID	20,57	Numeric	Left Justified	00280002
Balance Date	15,77	Date	Left Justified	Default = MM/DD/YYYY
Reference Number	11,107	Alpha Numeric	Left Justified	
Amount	18,118	Numeric	Right Justified	
Transaction mnemonic	3,136	Alpha Numeric	Left Justified	See Appendix B - Canada Transaction Mnemonics
To/From Account	20,139	Numeric	Left Justified	Account Transfer Originating Account Number
PICS Originator Number	30,159	Numeric	Left Justified	
Sundry Information	15,189	Alpha Numeric	Left Justified	Useful information from transaction originator.

Correction Indicator	1,204	Numeric	Left Justified	
Value Date	30,205	Date	Left Justified	Default = MM/DD/YYYY
Debit Credit Indicator	1,235	Alpha Numeric	Left Justified	C or D
Branch ID	5,236	Numeric	Left Justified	Transaction Originating Branch Transit
BNS CCP ID	16,241	Alpha Numeric	Left Justified	See CCP Export Record Layout
Transaction Code	3,257	Alpha Numeric	Left Justified	See Appendix B
Transaction Description	600,260	Alpha Numeric	Left Justified	Sub elements are separated by the tilde "~"
CCP Plan Number	7,860	Alpha Numeric	Left Justified	See CCP Export Record Layout
Agent ID	20,867	Alpha Numeric	Left Justified	See CCP Export Record Layout

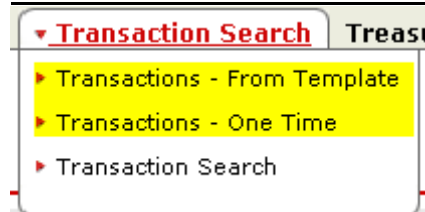
USA - Account Balance History One Time/Template Record Layout



Field Description	Default Field Size and Start Position	Default Field Type	Default Justification	Description
Balance Date	30	Date	Left Justified	Default = MM/DD/YYYY
Account Number	35	Numeric	Left Justified	MISER accounts are 7 digits.
Account Type	3	Alpha Numeric	Left Justified	OPR (USA Operating Account) WIA (USA Wholesale Investment Account)
Account Currency	3	Alpha Numeric	Left Justified	USD
ABA	9	Numeric	Left Justified	Scotiabank ABA

Total debit count	10	Numeric	Right Justified	Right zero filled
Total debit amount	18	Currency	Right Justified	
Total credit count	10	Numeric	Right Justified	Right zero filled
Total credit amount	18	Currency	Right Justified	
Opening Available Balance (Prior Day)	18	Currency	Right Justified	On current day balances the Opening Available Balance will be the same as the prior day Closing Ledger Balance
Closing Ledger Balance (Prior Day)	18	Currency	Right Justified	
Closing/Current Available Balance (Prior Day / Current Day)	18	Currency	Right Justified	If balance date falls on current day this field will display current available balance. If balance date falls in the past it will display the same balance amount as the Closing Ledger Balance field

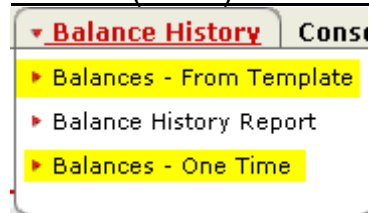
USA - Account Transactions One Time/Template Record Layout



Field Description	Default Field Size and Start Position	Default Field Type	Default Justification	Description
Account Number	35	Numeric	Left Justified	US MISER accounts are 7 digits in length
Account Type	3	Alpha Numeric	Left Justified	OPR (Operating Account WIA (Wholesale Investment Account)
Account Currency	3	Alpha Numeric	Left Justified	USD
ABA	9	Numeric	Left Justified	Scotiabank ABA Number
Transaction code	3	Alpha Numeric	Left Justified	See Appendix A

Transaction Amount	18	Currency	Right Justified	
Debit Credit Indicator	1	Alpha Numeric	N/A	C or D
Posting Date	30	Date	Left Justified	Default = MM/DD/YYYY
Posting Time	8	Time	Left Justified	HH:MM:SS
Bank Reference Number	16	Alpha Numeric	Left Justified	
Customer Reference Number	16	Alpha Numeric	Left Justified	
Transaction Description	600	Alpha Numeric	Left Justified	

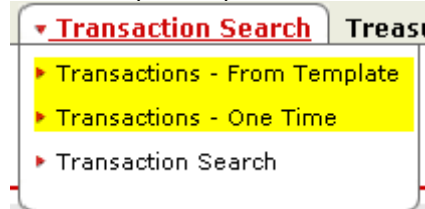
Global (Swift) - Account Balance History One Time/Template Record Layout



Field Description	Default Field Size and Start Position	Default Field Type	Default Justification	Description
Swift Date	30,1	Numeric	Left Justified	Default = MM/DD/YYYY
Statement Number	10,31	Alpha Numeric	Right Justified	This field contains the sequential number of the SWIFT incoming statement
File Sequence	10,41	Alpha Numeric	Right Justified	Sequence number of the message within the above SWIFT statement when more than one message is sent for one statement
Account ID	35,51	Alpha Numeric	Left Justified	Swift Account Number
Bank Id	20,86	Numeric	Left Justified	SWIFT Id
Opening Balance Date	30,106	Alpha Numeric	Left Justified	Default = MM/DD/YYYY

Opening Balance Amount	18,136	Alpha Numeric	Right Justified	
Opening Balance Currency	30,154	Alpha Numeric	Left Justified	See appendix E
Closing Balance Date	30,184	Alpha Numeric	Left Justified	Default = MM/DD/YYYY
Closing Balance Amount	18,214	Alpha Numeric	Right Justified	
Closing Balance Currency	18,232	Alpha Numeric	Left Justified	See appendix E
Available Balance Date	30,250	Alpha Numeric	Left Justified	Default = MM/DD/YYYY
Available Balance Amount	18,280	Alpha Numeric	Right Justified	
Available Balance Currency	30,298	Alpha Numeric	Left Justified	See appendix E

Global (Swift) - Account Transactions One Time/Template Record Layout



Field Description	Default Field Size and Start Position	Default Field Type	Default Justification	Description
Statement Date (Swift)	30-1	Alpha Numeric	Left Justified	Date Swift statement was received by Scotiabank
Account ID	35-31	Alpha Numeric	Left Justified	Swift Account Number (This is not the Scotiabank BIC number)
Bank ID	20-66	Numeric	Left Justified	SWIFT Id
File Sequence	20-86	Alpha Numeric	Right Justified	File Sequence is the message sequence number of a message received within a statement when more than one message is sent for one statement

Service Reference	16-106	Alpha Numeric	Left Justified	Note: If the MT 940 is sent in response to an MT 920 Request Message, this field will contain the SWIFT field 20 Transaction Reference Number of the request message.
Owner Reference	16-122	Alpha Numeric	Left Justified	This field contains additional information on the transaction detailed in the preceding statement line and which is to be passed on to the account owner.
Transaction Type	4-138	Alpha Numeric	Left Justified	See Appendix E "S.W.I.F.T. MESSAGE TYPE 940: Conventions for translation into BAI Balance Reporting Format, Version 2." of the Official Bank Administration Institute BAI File Specification for a list of SWIFT Transaction types. You can download this file from www.bai.org
Transaction Amount	18-142	Alpha Numeric	Right Justified	
Debit Credit Indicator	1-160	Alpha Numeric	Left Justified	C or D
Statement Number	30-161	Alpha Numeric	Left Justified	Swift statement number. This field contains the sequential statement number of each statement received by BNS from the originating institution. 1 = First Swift Statement received that day 2 = Second... 3 = Third.. and so on...
Transaction Description	600,191	Alpha Numeric		(Narrative) This field contains additional information on the statement as a whole. It is to be passed on to the account owner. Note: Wire details are usually included in this field. The format of the Narrative is dictated by the originating institution.

EFT Payment Imports

Notes EFT Import File Specification

The EFT Payments Import function enables users to import information to create One Time EFT Payments or EFT Payments from Templates.

- All mandatory information must be available to create a payment.
- If the payment is to be created using a template, information from the template will be used along with information from the import file to create the payment.
- If a payment is to be created as a one-time EFT payment, all mandatory information must be available in the import file.

Note: For fixed length files, all fields must be included with the exact length and format indicated in the definition column.

EFT One Time Import Record Layout

#	Field Name	Field Start and End Position	Default Field Length	Default Field Type	Default Justification	Description
1	Record Type	1-2	2	CONST	N/A	Mandatory field. Constant 'EO'. Upper case only. To indicate EFT Onetime Payment.
2	Payment Group	3-22	20	Alpha Numeric		Mandatory field. Must be a Payment Group that you have previously set up on the EFT Payments service. Access to the corresponding SD Agreement Number must be available to the group. Agreement number and charge back account mapped to payment group are validated.
3	Due Date	23-32	10	Date	N/A	The format of the due date must be MM/DD/YYYY including slashes. Date will default to the current date when field is left blank. Debit Payments can be backdated up to 170 calendar days Credit Payments can be backdated up to 30 calendar days.

						<p>All Payment types can be future dated up to 60 calendar days.</p> <p>Note: If the date specified is a Sunday or holiday, depending upon the lead time provided and the payee's financial institution funds may be deposited in the recipient's account one day earlier.</p>
4	Institution	33-35	3	Numeric	N/A	Mandatory field. Institution where the payee maintains account. The payment will be rejected if missing or invalid.
5	Transit	36-40	5	Numeric	N/A	Mandatory field. Branch where the payee maintains account. The payment will be rejected if missing or invalid.
6	Account	41-52	12	Numeric	Left justified space filled	Mandatory field. Payee's bank account number. The payment will be rejected if missing.
7	Amount	53-70	17	Numeric	Left justified space filled	<p>Comma and dollar sign are allowed. Must be > 0.00</p> <p>Must be >= 0.00 and <= Customer Maximum Approval limit.</p> <p>Record will reject if value exceeds the Transaction Approval Limit (DR or CR) setup on the EFT Payment service in your group.</p>
8	Payment Type	71-76	6	Alpha Numeric		<p>Mandatory field. Must indicate "Credit" or "Debit".</p> <p>A credit record is used to deposit the amount of money specified, in the bank account specified, on the date specified, assuming proper input lead time is provided.</p> <p>A debit transaction is used to collect a payment in the amount specified, on the date specified, from the bank account specified.</p> <p>User must have credit and/or debit access at the group and the SD Service Agreement level or payment import will fail.</p>
9	Recipient's Name	77-106	30	Alpha Numeric	Left justified space filled	Mandatory field. Payor's Name. The payment will be rejected if missing.
10	Address 1	107-141	35	Alpha Numeric	Left justified space filled	Information only

11	Address 2	142-176	35	Alpha Numeric	Left justified space filled	Information only
12	City	177-196	20	Alpha Numeric	Left justified space filled	Information only
13	Province	197-228	32	Alpha Numeric	Left justified space filled	Information only
14	Postal Code	229-238	10	Alpha Numeric	Left justified space filled	Information only
15	Country	239-270	32	Alpha Numeric	Left justified space filled	Information only
16	Cross Ref. Number	271-289	19	Alpha Numeric	Left justified space filled	<p>Mandatory field. The Cross-reference number is assigned by the payment originator. This number should be unique for each transaction in the event a trace or recall is required. The payment will be rejected if missing. The Cross Reference number also shows up on your Return Item Notification Report or File.</p> <p>The cross-reference number is used to identify transactions on the Return Item Notification Reports and Return Items Vouchers.</p>
17	CPA Code	290-292	3	Numeric	N/A	<p>Mandatory field. Select the appropriate authorized CPA transaction type(s) from the table at the end of this document. The Payor will see an identifier on their bank record associated with each transaction type. The payment will be rejected if CPA code is missing or invalid.</p>
18	Sundry Information	293-307	15	Alpha Numeric	Left justified space filled	<p>Mandatory field. Information is provided by the payment originator. The content of this field is used to reconcile your payment chargeback's on ScotiaConnect transaction reports and transaction exports. It is usually used in conjunction with the Originator Long name from your Payment group. Usually it is a good idea to duplicate your Originator's Cross-Reference Number in the Sundry Information field.</p> <p>At the discretion of the payee's financial institution this field may be passed along to the destination institution. The destination institution usually prints the contents of the sundry field as part of the</p>

						transaction detail.
19	Contact	308-342	35	Alpha Numeric	Left justified space filled	Information only
20	Phone	343-362	20	Alpha Numeric	Left justified space filled	Information only
21	Email	363-426	64	Alpha Numeric	Left justified space filled	Information only
22	Fax	427-446	20	Alpha Numeric	Left justified space filled	Information only
23	Additional Info.	447-586	140	Alpha Numeric	Left justified space filled	Information only

EFT Template Import Record Layout

	Field Name	Field Start and End Position	Default Field Length	Default Field Type	Default Justification	Description
1	Record Type	1-2	2	CONST	N/A	Mandatory field. Constant 'ET'. Upper case only. To indicate EFT Template Payment.
2	Template ID	3-32	30	Alpha Numeric	Left Justified space filled	Mandatory field. Must be alphanumeric. Must match an existing template and the user doing the import must have access to the corresponding agreement number. Record will fail the import validation if the agreement number and corresponding chargeback account are not associated to users group.
3	Due Date	33-42	10	Date	N/A	The format of the due date must be MM/DD/YYYY including slashes. Date will default to the current date when field is left

						<p>blank.</p> <p>Debit Payments can be backdated up to 170 calendar days</p> <p>Credit Payments can be backdated up to 30 calendar days.</p> <p>All Payment types can be future dated up to 60 calendar days.</p> <p>Note: If the date specified is a Sunday or holiday, depending upon the lead time provided and the payee's financial institution funds may be deposited in the recipient's account one day earlier.</p>
4	Amount	43-59	17	Numeric	Left justified space filled	<p>Comma and dollar sign are allowed. Must be > 0.00</p> <p>Must be >= 0.00 and <= Customer Maximum Approval limit.</p> <p>Record will reject if value exceeds the Transaction Approval Limit (DR or CR) setup on the EFT Payment service in your group.</p>
5	CPA Code	60-62	3	Numeric	N/A	<p>Mandatory field. Select the appropriate authorized CPA transaction type(s) from the table at the end of this document. The Payor will see an identifier on their bank record associated with each transaction type. The payment will be rejected if CPA code is missing or invalid.</p>
6	Sundry Information	63-77	15	Alpha Numeric	Left justified space filled	<p>Mandatory field. Information is provided by the payment originator. The content of this field is used to reconcile your payment chargeback's on ScotiaConnect transaction reports and transaction exports. It is usually used in conjunction with the Originator Long name from your Payment group. Usually it is a good idea to duplicate your Originator's Cross-Reference Number in the Sundry Information field.</p> <p>At the discretion of the payee's financial institution this field may be passed along to the destination institution. The destination institution usually prints the contents of the sundry field as part of the transaction detail.</p>

7	Additional Info.	78-217	140	Alpha Numeric	Left justified space filled	Information only
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Wire Payments Import File Specification

Notes Wire Payments Import File Specification

Each wire payment has an Execution Date and a Value Date:

1. The Execution Date is the day that the Bank will act upon your wire payment instructions.
2. The Value Date is the day the beneficiary is to receive value for the payment.

To ensure that funds are paid to your beneficiary on the Value Date you must send the payment instructions to the Bank 1 or 2 business days in advance, depending on the payment destination and the currency and amount of the payment. Please consult section, "How to Send Payments on Time", of the ScotiaConnect Online user guide for more information

For Fixed Length Text files:

- Alpha Numeric fields are left justified and space padded to specified size.
- Alpha Numeric fields cannot contain commas, apostrophes ('), or invalid SWIFT characters. The Following characters are invalid SWIFT characters: + & * # @ ; \$ % ^ _ = : < > { } [] \
- Decimal fields (Amount, FX Rate) are right justified and 0 padded to specified size and must include the decimal place, if no decimal placed included the number will be treated as a whole number.

For CSV files:

- If field data is smaller than the size defined in the layout below, it does not need to be padded since the field is terminated with a comma.
- If you are not including optional fields, they must be represented by a comma.
- Alpha Numeric (AN) fields cannot contain commas, apostrophes ('), or invalid SWIFT characters. The following characters are invalid SWIFT characters: + & * # @ ; \$ % ^ _ = : < > { } [] \
- Decimal fields do not need to include the 3 bytes following the decimal, and do not need to be zero padded. For example, 500 dollars can be represented as:

500 or
500.0 or
500.00 or

500.000 and so on

Wire Payments One Time Import Record Layout							
Field Number	Field Name	Position	Data Format	Size	Mandatory	Description	Comments
1	Record Type	1-2	CONST	2	M	To indicate One Time Payment	Constant 'WO'
2	Debit Account	3-37	Numeric	35	M	Must be valid account that is attached to Wire Payments service in ScotiaConnect	Upload will reject if account contains non-numeric chars
3	Ordering Customer Name	38-72	AN	35	O	Name of customer initiating the wire.	If included, will overwrite existing name associated with debit account in ScotiaConnect (for this wire only).
4	Ordering Customer Address - Line 1	73-107	AN	35	M/O	Address of customer initiating the wire. If Ordering Customer (OC) address is included, this field is mandatory	If included, will overwrite existing address associated with debit account in ScotiaConnect (for this wire only).
5	Ordering Customer Address - Line 2	108-142	AN	35	O	If OC address is included, this field is mandatory	As per field 4.
6	Ordering Customer City	143-162	AN	20	M/O	If OC address is included, this field is mandatory	As per field 4.
7	Ordering Customer Country	163-164	Alpha	2	M/O	If OC address is included, this field is mandatory. ISO standard, e.g. US for USA, CA for Canada	As per field 4.
8	Ordering Customer Postal Code	165-174	AN	10	O		As per field 4.
9	Execution Date	175-184	Date	10	O	Date ² you want The Bank to act on the payment instructions. See notes below. If left blank, will default to current day.	Format is mm/dd/yyyy. Must include '/' as separator.
10	Payment Amount	185-200	Decimal	16,3	M	Right justified, 16 bytes total, including decimal. 3 bytes reserved after the decimal represent cents.	e.g for fixed length 65,876.98 = 000000065867.980 for CSV no leading zeros required.
11	Payment Currency	201-203	Alpha	3	M	Must be valid currency. E.g. USD, EUR, CAD	
12	FX Rate	204-217	Decimal	14,8	M/O	Mandatory if: 1) payment is cross currency and over bulletin 2) You are set up to book your own rate. Optional otherwise.	14 bytes total, including decimal. 8 bytes reserved for after the decimal. Right justified, 0 padded. Must include 8 decimal places.

13	Rate Reference	218-237	AN	20	M/O	Mandatory if FX rate is included. Optional otherwise.	If included without FX Rate, it will not be included in the wire.
14	Beneficiary Name	238-272	AN	35	M	Name of beneficiary.	
15	Beneficiary Address - Line 1	273-307	AN	35	M	Address of beneficiary.	
16	Beneficiary Address - Line 2	308-342	AN	35	O	Address of beneficiary.	
17	Beneficiary City	343-362	AN	20	M	Address of beneficiary.	
18	Beneficiary Country	363-364	Alpha	2	M	ISO standard, e.g. US for USA, CA for Canada	
19	Beneficiary Postal Code/ZIP	365-374	AN	10	O	Address of beneficiary.	
20	Beneficiary Account Number	375-409	AN	35	O		Can include hyphens '-'.
21	Beneficiary Bank Name	410-444	AN	35	M	Name of Beneficiary Bank	See Field 29 for intermediary banks.
22	Beneficiary Bank Address - Line 1	445-479	AN	35	M	Address of Beneficiary Bank.	
23	Beneficiary Bank Address - Line 2	480-514	AN	35	O		
24	Beneficiary Bank City	515-534	AN	20	M	Address of beneficiary.	
25	Beneficiary Bank Country	535-536	Alpha	2	M	ISO standard, e.g. US for USA, CA for Canada	
26	Beneficiary Bank Postal Code	537-546	AN	10	O	Address of beneficiary.	
27	Information to Beneficiary	547-686	AN	140	O	Used for any information you wish to provide the beneficiary. E.g. Invoice number.	
28	Additional Information	687-826	AN	140	O		
29	Bank to Bank Information	827-1036	AN	210	O	Used for specialized payment instructions. E.g. Name and Address of intermediary bank.	

Wire Payments Template Import Record Layout

Note: The template must already be created in ScotiaConnect to upload payments from Templates.

Field Number	Field Name	Position	Data Format	Size	Mandatory	Description	Comments
1	Record Type	1-2	CONST	2	M	Indicates Payment from Template	Constant 'WT'
2	Template ID	3-22	AN	20	M	Template ID of the Template to be used for the payment	Must be the same as it appears in ScotiaConnect.
3	Execution Date	23-32	Date	10	O	See One Time payments. If left blank, will default to current day.	Format is mm/dd/yyyy. Must include '/' as separator.
4	Payment Amount	33-48	Decimal	16,3	M/O	16 bytes total, including decimal. 3 bytes reserved for after the decimal. Right justified, 0 padded. Must include 3 decimal places.	Must be 0 padded or blank if amount is already specified in the template in ScotiaConnect.
5	FX Rate	49-62	Decimal	14,8	M/O	Mandatory if: 1) payment is cross currency and over bulletin 2) You are set up to book your own rate. Optional otherwise.	14 bytes total, including decimal. 8 bytes reserved for after the decimal. Right justified, 0 padded. Must include 8 decimal places.
6	Rate Reference	63-82	AN	20	M/O	Mandatory if FX rate is included. Optional otherwise.	If included without FX Rate, it will not be included in the wire.
7	Information to Beneficiary	83-222	AN	140	O	Used for any information you wish to provide the beneficiary. E.g. Invoice number.	
8	Additional Information	223-362	AN	140	O		
9	Bank to Bank Information	363-572	AN	210	O	Used for specialized payment instructions.	E.g. Name and Address of intermediary bank.

Request for Transfer Import File Specification

Notes Request for Transfer Import File Specification

Each Request for Transfer payment has an Execution Date and a Value Date:

3. The Execution Date is the day that the Bank will act upon your wire payment instructions.
4. The Value Date is the day the beneficiary is to receive value for the payment.

To ensure that funds are paid to your beneficiary on the Value Date you must send the payment instructions to the Bank 1 or 2 business days in advance, depending on the payment destination and the currency and amount of the payment. Please consult section, "How to Send Payments on Time", of the ScotiaConnect Online user guide for more information

For Fixed Length Text files:

- Alpha Numeric fields are left justified and space padded to specified size.
- Alpha Numeric fields cannot contain commas, apostrophes ('), or invalid SWIFT characters. The Following characters are invalid SWIFT characters: + & * # @ ; \$ % ^ _ = : < > { } [] \
- Decimal fields (Amount, FX Rate) are right justified and 0 padded to specified size and must include the decimal place, if no decimal placed included the number will be treated as a whole number.

For CSV files:

- If field data is smaller than the size defined in the layout below, it does not need to be padded since the field is terminated with a comma.
- If you are not including optional fields, they must be represented by a comma.
- Alpha Numeric (AN) fields cannot contain commas, apostrophes ('), or invalid SWIFT characters. The following characters are invalid SWIFT characters: + & * # @ ; \$ % ^ _ = : < > { } [] \
- Decimal fields do not need to include the 3 bytes following the decimal, and do not need to be zero padded. For example, 500 dollars can be represented as:

500 or
500.0 or
500.00 or

500.000 and so on

Requests for Transfer One Time Import Record Layout

Field Number	Field Name	Position	Data Format	Size	Mandatory	Description	Comments
1	Record Type	1-2	CONST	2	M	To indicate One Time Payment	Constant 'RO'
2	Debit Account	3-37	AN	35	M	Must be valid account that is attached to Request for Transfer service in ScotiaConnect	
3	Execution Date	38-47	Date	10	O	Date you want The Bank to act on the payment instructions. See notes below. If left blank, will default to current day.	Format is mm/dd/yyyy. Must include '/' as separator.
4	Payment Amount	48-63	Decimal	16,3	M	16 bytes total, including decimal. 3 bytes after the decimal reserved for cent placeholders.	Right justified, 0 padded. Must include 3 decimal places.
5	Payment Currency	64-66	Alpha	3	M	Must be valid currency. E.g. USD, EUR, CAD	
6	Current FX Rate	67-80	Decimal	14,8	M/O	Rate given to you by the originating institution when you get your rate reference value.	14 bytes total, including decimal. 8 bytes reserved for after the decimal. Right justified, 0 padded. Must include 8 decimal places.
7	Rate Reference	81-100	AN	20	M/O	Mandatory if FX rate is included. Optional otherwise. Rate Reference given to you by the originating institution.	
8	Original Amount	101-116	Decimal	16,3	M/O	16 bytes total, including decimal. 3 bytes reserved for after the decimal. Right justified, 0 padded. Must include 3 decimal places.	Only entered for cross currency Requests for Transfer with the following exceptions: If the Request for Transfer is cross currency and the Rate Reference is SPOT and the Payment Amount > 0 or the Payment Amount in the selected template is > 0.
9	Treatment of Charges	117-119	Alpha	3	M	Mandatory. Valid values are OUR, SHA, BEN	
10	Debit Charges to	120-153	AN	34	O		Must be different than the Debit to Account. If the Treatment of charges code word is "BEN" leave blank.

11	Beneficiary Name	154-188	AN	35	M	Beneficiary Name	
12	Bene. Address Line 1	189-223	AN	35	M	Address Line 1	
13	Bene. Address Line 2	224-258	AN	35	O	Address Line 2	
14	Bene. City	259-278	AN	20	M	Address Line City	
15	Bene. Country	279-280	Alpha	2	M		
16	Bene. Postal Code	281-290	AN	10	O		
17	Beneficiary Account	291-325	AN	35	O		Can include hyphens '-'.
18	Beneficiary Bank Name	326-360	AN	35	M	Beneficiary Bank Name	
19	Bene. Bank Address Line 1	361-395	AN	35	M	Address Line 1	
20	Bene. Bank Address Line 2	396-430	AN	35	O	Address Line 2	
21	Bene. Bank City	431-450	AN	20	M		
22	Bene. Bank Country	451-452	Alpha	2	M		
23	Bene. Bank Postal Code	453-462	AN	10	O		
24	Information to Beneficiary	463-602	AN	140	O	Used for any information you wish to provide the beneficiary. E.g. Invoice number.	
25	Additional Information	603-742	AN	140	O	See field 20	
26	Instruction code	743-746	AN	4	O		4 character code
27	Instruction information	747-776	AN	30	O		Instruction information
28	Instruction code	777-780	AN	4	O		See field 26
29	Instruction information	781-810	AN	30	O		See field 27
30	Instruction code	811-814	AN	4	O		See field 26
31	Instruction information	815-844	AN	30	O		See field 27
32	Instruction code	845-848	AN	4	O		See field 26
33	Instruction information	849-878	AN	30	O		See field 27
34	Regulatory Reporting	879-983	AN	105	O		

Requests for Transfer Template Import Record Layout

Note: The template must already be created in ScotiaConnect to upload payments from Templates.

Field Number	Field Name	Position	Data Format	Size	Mandatory	Description	Comments
1	Record Type	1-2	CONST	2	M	Indicates Payment from Template	Constant 'RT'
2	Template ID	3-22	AN	20	M	Template ID of the Template to be used for the payment	Must be the same as it appears in ScotiaConnect.

3	Execution Date	23-32	Date	10	O	See One Time payments. If left blank, will default to current day.	Format is mm/dd/yyyy. Must include '/' as separator.
4	Payment Amount	33-48	Decimal	16,3	M/O	16 bytes total, including decimal. 3 bytes reserved for after the decimal. Right justified, 0 padded. Must include 3 decimal places.	Must be 0 padded or blank if amount is already specified in the template in ScotiaConnect.
5	Current FX Rate	49-62	Decimal	14,8	M/O	Rate given to you by the originating institution when you get your rate reference value.	14 bytes total, including decimal. 8 bytes reserved for after the decimal. For fixed length value must be: right justified, 0 padded. Must include 8 decimal places.
6	Rate Reference	63-82	AN	20	M/O	Mandatory if FX rate is included. Optional otherwise. Rate Reference given to you by the originating institution.	
7	Original Amount	83-98	Decimal	16,3	M/O	16 bytes total, including decimal. 3 bytes reserved for after the decimal. Right justified, 0 padded. Must include 3 decimal places.	Only entered for cross currency Requests for Transfers with the following exceptions: If the Request for Transfer is cross currency and the Rate Reference is SPOT and the Payment Amount > 0 or the Payment Amount in the selected template is > 0.
8	Treatment of Charges	99-101	Alpha	3	M	Mandatory. Valid values are OUR, SHA, BEN	
9	Debit Charges to	102-135	AN	34	O		Must be different than the Debit to Account. If the Treatment of charges code word is "BEN" leave blank.
10	Information to Beneficiary	136-275	AN	140	O	Used for any information you wish to provide the beneficiary. E.g. Invoice number.	
11	Additional Information	276-415	AN	140	O	See field 8	
12	Instruction code	416-419	AN	4	O		4 character code
13	Instruction information	420-449	AN	30	O		Instruction information
14	Instruction code	450-453	AN	4	O		See field 12
15	Instruction information	454-483	AN	30	O		See field 13
16	Instruction code	484-487	AN	4	O		See field 12
17	Instruction information	488-517	AN	30	O		See field 13

18	Instruction code	518-521	AN	4	O		See field 12
19	Instruction information	522-551	AN	30	O		See field 13
20	Regulatory Reporting	552-656	AN	105	O		

Appendix A – USA Transaction Mnemonics

Mnemonic	Description
DW	Descriptive Withdrawal, Account Transfer - Debit
DD	Descriptive Deposit, Account Transfer - Credit
HW	Fedwire Withdrawal, Wire Payment – Outgoing

Appendix B – Canada Transaction Mnemonics

English Mnemonic	French Mnemonic	English Description	French Description
MAC	MAC	MMS MIRROR NETTING SERVICE	SGF - CONS CPTES MIROIR
MAD	MAD	MMS MIRROR NETTING SERVICE	SGF - CONS CPTES MIROIR
MMC	MMC	MMS POSITIONING FROM	SGF - CPTÉ POSITION DU
MMD	MMD	MMS POSITIONING TO	SGF - CPTÉ POSITION AU
MMC	MMC	MMS POSITIONING LOAN PROCEEDS	SGF - POSITION DECAIS PRET
MMD	MMD	MMS POSITIONING LOAN PAYMENT	SGF - POSITION VERS PRET
MMC	MMC	MMS POSITIONING INV PROCEEDS	SGF - POSITION PRODUIT PLACEMENT
MMD	MMD	MMS POSITIONING INV TRANSFER	SGF - POSITION VIRT AU PLACEMENT
MMC	MMC	MMS MIRROR NETTING SERVICE	SGF - CONS CPTES MIROIR
MMD	MMD	MMS MIRROR NETTING SERVICE	SGF - CONS CPTES MIROIR
DCR	XC	ERROR CORRECTION	REDRESSEMENT
BDR	DA	BACKDATED DEBIT	DEBIT ANTIDATE
BCR	CA	BACKDATED CREDIT	CREDIT ANTIDATE
CM	MCR	SCOTIACLUB CASH ADVANCE	ADVANCE DE FONDS/CLUB BNE
BCR	CA	BACKDATED CREDIT	
CCR	XB	ERROR CORRECTION	REDRESSEMENT
CHQ	CHQ	CHEQUE	CHEQUE
CHQ	CHQ	CHEQUE	CHEQUE
CHQ	CHQ	CHEQUE	CHEQUE
BD	DA	DEBIT TRANS/NSF CHEQUE SERVICE CHARGE	

DCR	XC	ERROR CORRECTION	REDRESSEMENT
RC	CR	RETURNED NSF CHEQUE	CHEQUE SANS PROVISION
NSF	NSF	NSF SERVICE CHARGE	COMM CHEQUE SANS PROV
OHC	CTD	OVERDRAWN HANDLING CHGS	COMMISSION DE DECOUVERT
NGP	PCN	NON-REDEEMABLE GIC PROCEEDS	
RGP	DTP	REDEEMABLE GIC PROCEEDS	
RGD	DCR	REDEEMABLE GIC RENEWAL	
NGD	RCN		
CM	MCR	CREDIT MEMO	AVIS DE CREDIT
GI	IG	GOVERNMENT INTEREST	INTERETS GOUV.
IS	IV	INTEREST ON SECURITIES	INTERETS SUR VALEURS
DIV	DIV	DIVIDEND INCOME	DIVIDENDES
DS	RV	DELIVERY OF SECURITIES	REMISE DES VALEURS
ITT	ITT	INCOMING TEL. TRANSFER	VIRT RECU PAR CABLE
LCP	LC	LC PROCEEDS	PRODUIT - LETTRE/CREDIT
BAC	BAC	BANKERS ACCEPTANCE CR	ACCEPTATION BANCAIRE CT
LGP	LGP	LG PROCEEDS	PRODUIT - LETTRE/GARANT
CCR		DOC CREDIT ADJ(LETTER OF CREDIT)	CT-REDREISSEMENT CR/DOC
CCR	XB	ERROR CORRECTION	REDRESSEMENT
		LETTER OF GUARANTEE ADJ	
DEP	DEP	DEPOSIT	DEPOT
PAY	RPM	PAYROLL DEPOSIT	DEPOT SALAIRE
PSR	RPM	POINT OF SALE REFUND	REMBOURSEMENT POINT DE VENTE
PSC	CPA	POS PURCHASE CORRECTION	ANNULATION ACHAT PDV
MDC	MDC	DIRECT PAYMENT DEPOSIT	DEP PAIEM DIRECT INTERAC
NTD	NTD	NIGHT DEPOSIT	DEPOT/CUICHET DE NUIT
MDC	MDC	DIRECT PAYMENT DEPOSIT	DEP PAIEM DIRECT INTERAC
MIC	MIC	MISCELLANEOUS CREDIT	
TPC	CAT	DEP. FROM ANOTHER PARTY	DEPOT A CREDITER
TCR	PAS	PRE-AUTHORIZED DEPOSIT	DEPOT AUTORISE
MLD	DVP	MAIL DEPOSIT/TRANSFER	DEP VIRT VOIE POSTALE
NGI	ICN	NON-REDEEMABLE GIC INTEREST	INTERETS CPG NON REMBOURSABLE
NGP	PCN	NON-REDEEMABLE GIC PROCEEDS	PRODUIT CPG NON REMBOURSABLE

TDI	DTI	REDEEMABLE GIC INTEREST	INTERETS CPG REMBOURSABLE
TDP	DTP	REDEEMABLE GIC PROCEEDS	PRODUIT CPG REMBOURSABLE
TDP	DTP	REDEEMABLE GIC PROCEEDS	PRODUIT CPG REMBOURSABLE
TDI	DTI	REDEEMABLE GIC INTEREST	INTERETS CPG REMBOURSABLE
NGP	PCN	NON-REDEEMABLE GIC PROCEEDS	
NGI	ICN	NON-REDEEMABLE GIC INTEREST	INTERETS CPG NON REMBOURSABLE
CTC	VCC	TRANSFER FROM	VIREMENT DE
RCF	CFC		
INT	INT	INTEREST CREDIT	INTERESTS CREDITEURS
DAC	DAC	DEPOSIT ADJUSTMENT - CR	REDRESSEMENT DEPOT - CT
INT	INT	INTEREST CREDIT	INTERETS CREDITES
INT	INT	INTEREST CREDIT FOR ACCOUNT	INT. CREDIT. PORTES AU COMPTE
IR	IR	INTEREST CREDIT FOR ACCOUNT	INT. CREDIT. PORTES AU COMPTE
LC	TC	LOANS PROCEEDS	PRET
DAD	DAD	DEPOSIT ADJUSTMENT - DR	REDRESSEMENT DEPOT - DT
ID	ID	LOAN INTEREST	INTERETS SUR EMPRUNT
LNP	RSP	LOAN PAYMENT	VERSEMENT SUR PRET
LNP	RSP	LOAN PAYMENT	VERSEMENT SUR PRET
LNP	RSP	LOAN PAYMENT	VERSEMENT SUR PRET
DCR	XC	ERROR CORRECTION	REDRESSEMENT
LNP	RSP	SCOTIA PLAN LOAN PAYMENT	REMB. PRET PERSONNEL BNE
CC	CV	CERTIFIED CHEQUE	CHEQUE CERTIFIE
RTD	CRT	RETURNED ITEM/CHARGEBACK	EFFET RETOURNE DEBITE
CHQ	CHQ	CHEQUE	CHEQUE
CHQ	CHQ	CHEQUE	CHEQUE
CHQ	CHQ	CHEQUE	CHEQUE
PSP	APV	POINT OF SALE PURCHASE	ACHAT POINT DE VENTE
PSD	CPR	POS REFUND CORRECTION	ANNULATION REMBOURSEMENT PDV
TDR	CPA	PRE-AUTHORIZED PAYMENT	PRELEVEMENT AUTOMATIQUE
MDD	MDD	DIRECT PAYMENT DEPOSIT	DEP PAIEM DIRECT INTERAC
DR	DR	DEFICIENCY FEE FOR ACCOUNT	COMMISS. SUR SOLDE DEFICITAIRE
DR	DR	DEFICIENCY FEE FOR ACCOUNT	COMMISS. SUR SOLDE DEFICITAIRE
MDD	MDD	DIRECT PAYMENT DEPOSIT DR	DEP PAIEM DIRECT INTERAC DR

SC	FA	SERVICE CHARGES FOR ACCOUNT	FRAIS DE GESTION COMPE
ODI	ISD	OVERDRAFT INTEREST FOR ACCOUNT	INTERETS SUR DECOUVERT COMPTE
SR	SR	SERVICE CHARGE FOR ACCOUNT	FRAIS DE GESTION COMPTE
OR	CDE	OVERDRAFT CHARGE FOR ACCOUNT	INTERETS SUR DECOUVERT COMPTE
WD	WD	WITHDRAWAL	RETRAIT
CTD	VDC	TRANSFER TO	VIREMENT A
MID	DTD	MISC DEBIT	
VP	VR	VISA / SCOTIALINE PAYMENT	PMENT VISA/LIGNE CREDIT
		LETTER OF CREDIT CHARGES	
		LETTER OF CREDIT COMMISSION	
LGD	LGD	LG DEBIT	DEBIT - LETTRE/GARANTIE
		LETTER OF GUARANTEE COMMISSION	
		LETTER OF GUARANTEE CHARGES	
		DOC DEBIT ADJ	DT-REDRESSEMENT CR/DOC
		LETTER OF GUAR ADJUST DEBIT	
DM	MDR	DEBIT MEMO	AVIS DE DEBIT
UCN	NAC	UNCLAIMED BALANCE NOTICE	SOLDE NON RECLAME
BCC	CB	BANK CONFIRMATION CHARGE	CONFIRMATION BANCAIRE
SDB	COF	SAFETY DEP. BOX RENTAL	LOC COMPART COF-FORT
SK	VG	SAFEKEEPING CHARGE	FRAIS DE GARDE
OMT	OMT	OUTGOING MAIL TRANSFER	VIRT TRANSMIS VOIE POST
OTT	OTT	OUTGOING TEL. TRANSFER	VIRT TRANSMIS PAR TEL
LCD	LCD	LC DEBIT	DEBIT - LETTRE/CREDIT
BAD	BAD	BANKERS ACCEPTANCE DR	ACCEPTATION BANCAIRE DT
AS	AV	SECURITIES ACCEPTANCE	ACCEPTATION DE VALEURS
ADF	FRV	ACCEPTANCE/DELIVERY FEE	FRAIS ACCEP/REMISE VAL
GST	TPS	APPLICABLE TAXES	TAXES APPLICABLES
LNF	FGE		
ID	ID	LOAN INTEREST	INTERETS SUR EMPRUNT
LNP	RSP	LOAN PAYMENT	VERSEMENT SUR PRET
DM	MDR	MORTGAGE PAYMENT	VERSEMENT/PRET HVP
NGR	RCN	NR GIC	CPG NR
RGR	DCR	RDM GIC	CPG REMB

RGD	DCR	REDEEMABLE GIC PURCHASE	ACHAT NOUV CPG REMBOURSABLE
RSP	RER	RSP CONTRIBUTION	COTISATION RER
NGD	RCN	NEW NON-REDEEM GIC PURCHASE	ACHAT NOUV CPG NON REMBOURS
BPY	FAC	BILL PAYMENT	PMT FACTURE
NRT	TNR	NON-RESIDENT TAX	IMPOT NON-RESIDENT
DF	DF	DEFICIENCY FEE	COMM. SUR SOLDE DEFIC
DF	DF	DEFICIENCY FEE	COMM. SUR SOLDE DEFIC.
MS	MR	ABM MINI STATEMENT	MINI RELEVÉ GAB
NSF	NSF	NSF CHEQUE CHARGE	COMM. SUR CH. SANS PROV.
SC	FA	INTERAC DIRECT PAYMT SC	COM. PMT DIRECT INTERAC
SC	FA	SERVICE CHARGES	FRAIS DE GESTION
SC	FA	SERVICE CHARGE	
ODI	ISD	OVERDRAFT CHARGE	INTERETS SUR DECOUVERT
SC	FA	SERVICE CHARGE	FRAIS DE GESTION
ODI	ISD	OVERDRAFT INTEREST CHG	INTERETS SUR DECOUVERT
SC	FA	SERVICE CHARGE	FRAIS DE GESTION
MSC	MSC	MMS SERVICE CHARGE	FRAIS DE GESTION SGF
CCC	CCC	CERTIFIED CHEQUE CHARGE	FRAIS CHEQUE CERTIFIE
SC	FA	SCOTIACLUB CHARGE	COMMISSION CLUB BNE
CCP	CCP	CCP SERVICE CHARGE	FRAIS DE GESTION GCT
OSC	FIO	STANDING ORDER SETUP FEE	FRAIS SERVICE VIREMENT AUTOM
		CLOSING ENTRY	ECRITURE DE CLOTURE
OPF	PRD	OVERDRAFT PROTECTION FEE	COMM PROTECT DECOUVERT
CLS	FER	CLOSING ENTRY	ECRITURE DE CLOTURE
LNF	FGE	CREDIT FEES	
ADM	FSP	ADMINISTRATION FEE	
EXC	PAR	LOAN EXCEPTION FEE	
OMF	FHG	LOAN ORIGINATION FEE	
SLF	STB	STANDBY LOAN FEE	
CLF	OPF	COMMERCIAL LOAN FEE	
OPF	PRD	OVERDRAFT PROTECTION FEE	
SPP	PLS	SCOTIA PROFESSIONAL PLAN FEE	
BTB	BTB	BUY THE BANK	BUY THE BANK

Appendix C – Authorized Canadian Payments Association Transaction Types

Trans Type	Description	3 Char Code Eng/Fre	Trans Type	Description	3 Char Code Eng/Fre
200	Payroll Deposit	PAY/PAY	386	Water Taxes	TAX/TAX
201	Special Payroll		400	Rent/Leases	RLS/LOY
202	Vacation Payroll		401	Residential Rent/Leases	
203	Overtime Payroll		402	Commercial Rent/Leases	
204	Advanced Payroll		403	Equipment Rent/Leases	
205	Commission Payroll		404	Automobile Rent/Leases	
206	Bonus Payroll		405	Appliance Rent/Leases	
207	Adjustment Payroll		420	Cash Management	CMS/GES
230	Pension	PEN/PEN	430	Bill Payment	BPY/FAC
231	Federal Pension		431	Telephone Bill Payment	
232	Provincial Pension		432	Gasoline Bill Payment	
233	Private Pension		433	Hydro Bill Payment	
240	Annuity	ANN/REN	434	Cable Bill Payment	
250	Dividend	DIV/DVD	435	Fuel Bill Payment	
251	Common Dividend		436	Utility Bill Payment	
252	Preferred Dividend		437	Internet Access Payment	IAP/PAI
260	Investment	INV/PLA	438	Water Bill Payment	WBP/CE
261	Mutual Funds	MTF/FMU	439	Auto Payment	APY/PAA
265	Spousal RSP Contribution	SRP/RDC	450	Miscellaneous Payments	MSP/DIV
266	RESP Contribution	REP/REE	451	Customer Cheques	CCQ/CHP

Trans Type	Description	3 Char Code Eng/Fre	Trans Type	Description	3 Char Code Eng/Fre
271	RSP Contributions	RSP/RER	452	Expense Payment	EXP/RDD
272	Retirement Income Fund	RIF/FRR	460	Accounts Payable	AP/CC
280	Interest	INT/INT	470	Fees/Dues	FEE/FRA
281	Lottery Prize Payment	LPP/PDL	480	Donations	DON/DON
300	Federal Payment	FED/FED	600	Provincial Payment	PRO/PRO
301	Agriculture Stabilization Payment	AGR/AGR	601	Family Support Plan	FSP/ROF
302	Canadian Dairy Commission	CDC/CCL	602	Housing Allowance	HSG/LOG
303	HRDC – Training	HRD/DRH	603	Income Security Benefits	ISB/PSR
308	Child Tax Benefit	CTC/CIE	604	Provincial Family Benefits	PFB/PFA
309	Goods and Services Tax	GST/TPS	605	Fed-Prov/Terr.	FPT/FPT
310	Canada Pension Plan	CPP/RPC	606	Worker’s Compensation Board	WCB/CST
311	Old Age Security	OAS/SV	607	Employment Assistance Allow.	EAA/AAE
312	War Veterans Allowance	WVA/AAC	608	Automobile Insurance Plan	AIP/RAA
313	VAC	VAC/ACC	609	Provincial Health Care Prem.	PHC/FAM
315	Public Service Superannuation	PSS/PFP	610	Offences and Fines	OF/IA
316	Canadian Forces Superannuation	CFS/PFC	650	Inter-FI Funds Transfer Debit (Debit only)	FTD/DTF
317	Tax Refund	RIT/RIF	700	Business PAD	BUS/ENT
318	Employment Insurance	EI/AE	701	Commercial Investments	CIV/PLE
319	PAD CCRA (Debit only)	TXD/DIM	702	Commercial Insurance	CIN/ASE
320	Student Loan	SL/ETU	703	Commercial Auto Insurance	CAI/AUE
321	CSB Interest	CSB/OEC	704	Commercial Property Insurance	CPI/ABE
322	External Affairs	EXT/EXT	705	Commercial Casualty Insurance	CCI/ARE
323	Savings Plan	CSP/PEC	706	Commercial Mortgage Insurance	CMI/AHE
330	Insurance	INS/ASS	707	Commercial Loans	CLN/PEE
331	Life Insurance		708	Commercial Mortgage	CMG/HYE

Trans Type	Description	3 Char Code Eng/Fre	Trans Type	Description	3 Char Code Eng/Fre
332	Auto Insurance		709	Commercial Taxes	CTX/TXE
333	Property Insurance		710	Commercial Income Taxes	CIT/IRE
334	Casualty Insurance		711	Commercial Sales Taxes	CSL/TVE
335	Mortgage Insurance		712	Commercial GST	CGT/TPE
336	Health/Dental Claim Insurance	HDC/SDR	713	Commercial Property Taxes	CPT/TFE
350	Loans	LNS/PRE	714	Commercial Rent/Lease	CRL/LBE
351	Personal Loans		715	Commercial Equipment Rent/Lease	CER/LME
352	Dealer Plan Loans		716	Commercial Automobile Rent/Lease	CAR/LAE
353	Farm Improvement Loans		717	Commercial Cash Management	CCM/GME
354	Home Improvement Loans		718	Commercial Bill Payment	CBP/PFE
355	Term Loans		719	Commercial Telephone Bill Payment	CTB/PTE
356	Insurance Loans		720	Commercial Gasoline Bill Payment	CGB/ESE
370	Mortgage	MTG/HYP	721	Commercial Hydro Bill Payment	CHB/ELE
371	Residential Mortgage		722	Commercial Cable Bill Payment	CCB/PCE
372	Commercial Mortgage		723	Commercial Fuel Bill Payment	CFB/CBE
373	Farm Mortgage		724	Commercial Utility Bill Payment	CUB/UPE
380	Taxes	TAX/TAX	725	Commercial Internet Bill Payment	CIB/AIE
381	Income Taxes		726	Commercial Water Bill Payment	CWB/CEE
382	Sales Taxes		727	Commercial Auto Payment	CAB/PAE
383	Corporate Taxes		728	Commercial Expense Payment	CEP/RDE
384	School Taxes		729	Commercial Accounts Payable	CAP/CDE
385	Property Taxes		730	Commercial Fees/Dues	CFD/FRE

Appendix D – EFT Canadian Dollar Input/Posting/Settlement Timing

The under noted charts summarize, for payables and receivables respectively, the timing of payment posting and settlement as related to the payment due date and input timing. **If payables and receivables are being sent in the same input file, use the payables lead times:**

CAD Payables (Credits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYABLES POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
PAYABLES INPUT: TUESDAY	Input after 8:30 pm Monday and before 2:30 pm Tuesday	Wednesday (Opening of business)	Wednesday (Opening of business)	Wednesday (Opening of business)	
	DUE: WEDNESDAY		Input after 2:30 pm Tuesday and before 8:30 pm Tuesday		
PAYABLES INPUT: WEDNESDAY	Input after 8:30 pm Tuesday and before 2:30 pm Wednesday	Wednesday (Intraday)	Wednesday (Close of business)	Wednesday (Opening of business for input rec'd between 8:30 pm & 8:00 am, Intraday for input rec'd between 8:00 am & 2:30 pm)	

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYABLES POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
	Input after 2:30 pm Wednesday and before 5:30 pm Wednesday		Thursday (Intraday or at close of business)	Wednesday (Intraday)	Thursday (Opening of business)
	Input after 5:30 pm Wednesday and before 8:30 pm Wednesday	Wednesday (Close of business)		Wednesday (Close of business)	

Note: Payroll deposits must be input one day prior to due date before 2:30 pm ET, to ensure the payment is delivered to, and processed by the destined financial institution in time for funds to be made available to the recipient on the morning of due date.

- “Intraday” implies posting online during the day (BNS has four daily posting cycles for ‘on-us’ payables, 8:00 am, 10:00 am, 12:00 pm and 5:30 pm).
- “Close of business” implies end of day posting.
- “Opening of business” implies commencement of business posting.

CAD Receivables (Debits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Credit Settlement	
		BNS	OFI	BNS	OFI
RECEIVABLES INPUT: TUESDAY DUE: WEDNESDAY	Input any time prior to 8:30 pm Tuesday	Wednesday (Close of business)		Wednesday (Opening of business)	
RECEIVABLES INPUT: WEDNESDAY DUE:	Input after 8:30 pm Tuesday and before 2:30 pm Wednesday	Wednesday (Close of business)		Wednesday (Close of business)	

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Credit Settlement	
		BNS	OFI	BNS	OFI
WEDNESDAY	Input after 2:30 pm Wednesday and before 8:30 pm Wednesday	Wednesday (Close of business)	Thursday (Close of business)	Wednesday (Close of business)	Thursday (Opening of business)

Note: Receivables must be input prior to 2:30 pm ET, on due date, to ensure the payment is delivered to, and processed by the destination financial institution in time for funds to be withdrawn from the recipient’s account at the close of business on due date.

- “Close of business” implies end of day posting.
- “Opening of business” implies commencement of business posting.

Appendix E - Us Dollar Input/Posting/Settlement Timing

The under noted charts summarize, for payables and receivables respectively, the timing of payment posting and settlement as related to the payment due date and input timing. If payables and receivables are being sent in the same input file, use the payables lead times:

USD Payables (Credits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYABLES POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
PAYABLES INPUT: MONDAY DUE: WEDNESDAY	Input prior to 9:00 pm Monday	Wednesday (Opening of business)		Wednesday (Close of business)	
PAYABLES INPUT: TUESDAY DUE: WEDNESDAY	Input prior to 9:00 pm Tuesday	Wednesday (Opening of business)	Wednesday (Intraday or at close of business)	Wednesday (Close of business)	

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYABLES POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
PAYABLES INPUT: WEDNESDAY	Input after 9:00 pm Tuesday and before 9:00 pm Wednesday	Wednesday (Close of business)	Thursday (Intraday or at close of business)	Wednesday (Close of business)	Thursday (Close of business)
DUE: WEDNESDAY					

Note: Payroll deposits must be input one day prior to due date before 2:30 pm ET, to ensure the payment is delivered to, and processed by the destined financial institution in time for funds to be made available to the recipient on the morning of due date.

- “Intraday” implies posting online during the day (BNS has four daily posting cycles for ‘on-us’ payables, 8:00 am, 10:00 am, 12:00 pm and 5:30 pm).
- “Close of business” implies end of day posting.
- “Opening of business” implies commencement of business posting.

USD Receivables (Debits)

Note: All times are Eastern Time (ET) and transactions are destined to Financial Institutions having a CPA assigned Serviceability Code of one (i.e. most F.I.'s).

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
RECEIVABLES INPUT: MONDAY DUE: WEDNESDAY	Input prior to 9:00 pm Monday	Wednesday (Close of business)		Wednesday (Opening of business)	
RECEIVABLES INPUT: TUESDAY DUE: WEDNESDAY	Input after 9:00 pm Tuesday	Wednesday (Close of business)		Wednesday (Opening of business)	

REQUIRED FILE INPUT & INTENDED DUE DATE TIMING		TIMING OF PAYMENT POSTING		TIMING OF YOUR SETTLEMENT BASED ON PAYMENT DESTINATION	
		Destination F.I.		Debit Settlement	
		BNS	OFI	BNS	OFI
RECEIVABLES INPUT: WEDNESDAY	Input after 9:00 pm Tuesday and before 9:00 pm Wednesday	Wednesday (Close of business)	Thursday (Close of business)	Wednesday (Close of business)	Thursday (Opening of business)
DUE: WEDNESDAY					

Note: Receivables must be input prior to 9:00 pm ET, one business day prior to due date, to ensure the payment is delivered to, and processed by the destination financial institution in time for funds to be withdrawn from the recipient’s account at the close of business on due date.

- “Close of business” implies end of day posting.
- “Opening of business” implies commencement of business posting.

If you find any omissions or errors in this document please email:

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