

ScotiaConnect[®]

BAI2 Account Statement Balance Reporting Export File Specifications

BAI[®]



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BAI2 Balance Reporting File Specification Overview

The following specification describes Scotiabank's BAI2 file specifications.

Based on the official BAI2 file specification, you can download a copy from www.bai.org.

The BAI2 file export can be customized in the following ways:

- User can define up to an 8 digit file suffix (ScotiaConnect defaults to .DAT)
- User can define up to an 8 digit file prefix (ScotiaConnect defaults to BAI2)

YYYY-MM-DD-TTMMSS_SCO_{Prefix}.{Suffix}

e.g. 2006-11-20-154058_SCO_BAI2.DAT

- Define date internal formats
- Sender ID (Defaults to 000280002)
- Receiver ID (Defaults to your ScotiaConnect Online Service agreement number e.g. 001234)
- Branch ID (see file specification for definition of how this is used)
- Record length (defaults to 80 bytes)
- File padding (spaces or nothing)
- Record terminator LF, CR or CRLF (defaults to CRLF)
- Record separator, forward slash, comma, asterisk and tilde (defaults to forward slash)
- Field separator, forward slash, comma, asterisk and tilde (defaults to comma)
- Sub String separator, forward slash, comma, asterisk and tilde (defaults to forward tilde)
- Ultimate Receiver ID (Defaults to your ScotiaConnect Online Service agreement number e.g. 001234)
- Originator / Bank Key (Defaults to Scotiabank's institution code and first five digits of DDA account iiiittttt, ABA # or Swift BIC address, i = institution t = transit)

Note1: If you require any of the defaults options to be changed you will need to contact your Scotiabank Sales Representative they will have one of our Technical Integrations Services (TIS) Consultants contact you.

Note2: You can also have an advanced file export sent to a Scotiabank generic mailbox these mailboxes are accessible using one of Scotiabank's [Standard Communication Methods](#). If you are interested in having a mailbox setup please contact your Scotiabank Sales contact and they will have one of our Technical Integrations Services (TIS) Consultants contact you.

Notes on the File Structure

- Delimiters Default Padding is "none".
- Default record terminator is a slash followed by a carriage-return (CR) and a linefeed (LF) (Hex 0D0A). This can be changed to just OD or just OA or both.
- Comma "," delimits fields.
- Slash "/" delimits the end of the logical record.
- Adjacent delimiters, ",", or "/" identify defaulted or unspecified fields.
- All defaulted or unspecified fields are identified.
- Description sub delimiters defaults to a tilde "~"

RECORD CHARACTERISTICS

BAI Cash Management Balance Reporting Specifications define a format for data within files and records. The specifications do not replace, define, restrict, supersede, or alter data communication or telecommunication protocols used by senders and receivers of these files.

Physical Records and Logical Records

The specifications refer to both physical and logical records, which are defined here to avoid confusion.

Physical Record: A group of contiguous characters occupying a specific number of character spaces.

Logical Record: The group of characters within a physical record that convey meaningful, related data. The logical record includes the record code, other codes defined by the format, all data, field delimiters and text.

Example: If the file header specifies a physical record length of 80 characters but only 65 characters are required to describe a transaction detail in the correct format, then the following conditions are true:

- the physical record occupies characters 1 through 80
- the logical record occupies characters 1 through 65
- characters 66 through 80 are part of the physical record but not part of the logical record. Characters in these positions are meaningless and should be disregarded.

Fixed Length Records and Variable Length Records

Balance reporting physical records may be of fixed length or of variable length. The “Physical Record Length” field in the File Header (01) record specifies number of characters in fixed length records. If the “Physical Record Length” field is defaulted, the file contains variable length records.

Free Format Fields/Field Delimiters

The specification employs free-format fields within records. Free-format fields allow more flexibility than fixed fields for reporting diverse cash management data.

- Fields within records are delimited by a comma “,”.
- The end of a record that does not include text is indicated by the delimiter slash “/”.

The delimiter slash “/” indicates the end of a record that does not include text. It also indicates the end of the last field within the record. Do not use a comma to mark the end of the last field. A comma followed by a slash is used to indicate a defaulted field at the end of the record. The Sample Transmission in Appendix D and the example in each record description indicate the correct use of delimiters.

Some fields within records are optional. If an optional field is defaulted or left unspecified, this must be

indicated by adjacent delimiters “,” or “/”. Optional fields at the end of a record cannot be left off but must be indicated by adjacent delimiters.

Because a comma “,” and a slash “/” are used as field/record delimiters, neither can be included in any field except “Text.” Text may include comma “,” or slash “/” but may not begin with comma “,” or slash “/”.

Leading Zeros

The record type is indicated by two digits. Both are significant. Do not delete the leading zero for record types 01, 02 and 03. All three digits in a type code are significant. Do not delete leading zeros for status type codes 001 through 099. Leading zeros in a customer account number are significant. Do not delete leading zeros in account numbers. For example, the account number “0087654” should not be transmitted as “87654”.

End of Record

The end of a logical record that does not contain text is indicated by the delimiter slash “/”. The last field in the type 16 Transaction Detail record is “Text”. The text must not begin with slash “/”, but may contain comma “,” or slash “/” after the first text character. Therefore, the end of a record ending in text cannot be delimited using these characters. Instead, the logical record continues until another record that is not a continuation (88) record begins. If fixed length records are specified, spaces between the end of the text and the end of the physical record must be filled with blank characters. If a type 16 record does not include text, the text field is defaulted, as indicated by the adjacent delimiters “,/”.

Record Descriptions

Balance Reporting files include the following types of records:

Record Code	Record Name	Purpose
01	File Header	The file header marks the beginning of a file. It identifies the sender and receiver of the transmission and it describes the structure of the file.
02	Group Header	The group header identifies a group of accounts that are from the same originator and includes the same as-of-date and as-of-time. Scotiabank formats the Group header using the SAP Bank Key Account Grouping convention; see the 02 record definition for a description of how the SAP Bank Key is defined.
03	Account Identifier & Summary/Status	This record identifies the account number and reports activity summary and account status information. Summary information may be accompanied by an item count and funds availability distribution.
16	Transaction Detail	This record is used for transmission of detail transaction information. Transaction detail may include two reference

		numbers and a free-form alphanumeric text.
88	Continuation Record	A Continuation record is used when data exceed the maximum physical record length, or whenever it is desirable to continue data into an additional record. It may follow any record type, including another "continuation" (88) record.
49	Account Trailer	The Account Trailer record provides account control totals.
98	Group Trailer	This record provides group control totals.
99	File Trailer	This record provides file control totals.

File Layout

The records in a balance reporting transmission file are ordered as follows:

Record Code	Record Name	Purpose	Description
01	File Header	Begins File	One per file
02	Group Header	Begins Group	There will be a separate group header for each currency in the file.
03	Account Identifier	Begins Account	There will be one 03 record for each account defined in each group. Therefore each 02 record can contain multiple 03 records.
16	Transaction Detail	Within Account	Optional, if there are no transactions or the file is a balance only file there will be no 16 record after the preceding 03 record.
49	Account Trailer	Ends Account	One 49 per account
98	Group Trailer	Ends Group	One 98 per group
99	File Trailer	Ends File	One 99 per file

01 Record – File Header

The **01** record is the first record in the file; it contains all the customer identification and control fields.

Field No.	Field Name	Default Size	Format	Comments
1	Record Type	2	N	Mandatory field, Constant 01
2	Sender Identification	Variable, Default is 9	AN	Transmitter of file. Default Value "000280002"
3	Receiver Identification	10	AN	Next recipient of file. Default Value is your 6 digit ScotiaConnect Online Customer Number e.g. 000123
4	File Creation Date	Variable, Default is 6	N	Default Format is YYMMDD; always the current days date or the date file was exported from ScotiaConnect.
5	File Creation Time	4	N	EST HHMM (2400) Times are stated in military format (0000 through 2400). 0000 indicates the beginning of the day and 2400 indicates the end of the day for the date indicated.
6	File Identification Number	4	N	Scotia bank uses the export time for the File Identification Number. HHMM
7	Physical Record Length	2	N	Physical Record Length defines number of characters in a physical record. Default is 80.
8	Block Size	0	N	Number of physical records in a block. Default is {blank} which defines a variable block size.
9	Version Number	1	N	BAI Version 2. Value is 2.

Sample 01 Record

01,000280002,000123,061107,0200,1,80,,2/

Scotiabank (000280002) is sending data to its ScotiaConnect user assigned customer number 000123. (000123). The file was exported on November 07, 2006 (061106) at 2:00 AM (0200). This is the first file created on this date and is identified as number 0200. The physical records in this file are (80) characters in length. No block size is specified. This default is noted by adjacent delimiters (,,). The file is in Version (2) of the Specifications. The slash (/) indicates that the preceding character was the last significant character in this physical record.

02 Record – Group Header

The group header identifies a group of accounts, all of which are from the same originator and include the same As-of-Date.

Field No.	Field Name	Default Size	Format	Comments
1	Record Code	2	N	02
2	Ultimate Receiver Identification	6	AN	<p>Ultimate Receiver Identification. This is the final receiver of this group of data.</p> <p>Defaults to your ScotiaConnect Online Service Agreement number. e.g. 000123 (The numeric part of your ScotiaConnect login ID 000123JohnDoe)</p> <p>†The Ultimate Receiver Identification number can be changed from the default if necessary</p>
3	Originator Identification	Variable	AN	<p>The “Originator Identification” or “Bank Key” is used to group specific accounts into logical 02 record groupings. These groupings are based on the type of account that is being reported and on the account’s currency.</p> <p>Note: Only one currency is allowed in a 02 record group.</p> <p><u>Bank Key Formatting</u>[‡]</p> <p>US or CA dollar Canadian Domestic DDA Accounts:</p> <p>i = Institution code (Scotiabank is 0002) t = Transit or Branch Locator Transit (BLT)</p> <p>Default: iiiitttt where iii = 00002 and tttt = the first 5 digits of the 12 digit BNS DDA bank account number.</p> <p>e.g. DDA account number 123456789012 bank key would be 000212345</p> <p>Alternate: iiiitttt where iii = 00002 and tttt = the 5 digit BLT processing branch number.</p> <p>Note: Your Bank Key will change if your account is</p>

† If you require any of the defaults options to be changed you will need to contact your Scotiabank sales representative’s they will have one of our Technical Integrations Services (TIS) Consultants contact you.

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				<p>re-domiciled to a new branch location, when using the BLT as your Bank Key.</p> <p>Multi currency Global Swift Accounts:</p> <p>Default: The Bank Key for Global Swift Accounts defaults as the Swift Bank Identifier Code (BIC).</p> <p>US dollar US Domestic MISER Accounts:</p> <p>Default: The Bank key for all US domestic MISER accounts will default a Scotiabank's ABA number.</p> <p>e.g. 021502804</p>
4	Group Status	1	N	<p>Defaults to 1 (Update)</p> <p>1 = Update 2 = Deletion: 3 = Correction 4 = Test Only See</p> <p>ScotiaConnect currently does not support codes 2, 3, and 4.</p> <p>See "Group Status Codes" in official BAI2 file specification for definitions of usage. www.bai.org</p>
5	As-of-Date	6	N	<p>YYMMDD; Originator date. For ScotiaConnect the As-of-Date reflects the "To-Date" of your export query.</p> <p>Query for Today:</p> <p>As-Of-Date = Today FCN Date = Today As-of-Date Modifier = 3 (Interim same-day data)</p> <p>Query for Today and Yesterday:</p> <p>As-Of-Date = Today FCN Date = Today As-of-Date Modifier = {Blank} because data is ambiguous and includes both final and interim data)</p> <p>Query Yesterday:</p> <p>As-Of-Date =Yesterday FCN Date = Today As-of-Date Modifier = 2 (Final previous-day data)</p>

6	As-of-Time	4	N	<p>EST HHMM (2400)</p> <p>Times are stated in military format (0000 through 2400).</p> <p>0000 indicates the beginning of the day and 2400 indicates the end of the day for the date indicated.</p>
7	Currency Code	3	AN	<p>02 Group Header currency is always the same as the 03 Customer Information, batch record currency.</p> <p>See Appendix B (page 69) of the official www.bai.org BAI2 file specification for a list of valid currency codes.</p> <p>Note: Currency codes used in the 02 and 03 records determine the number of implied decimal places in all Amount fields and Funds Type field amounts. In general all currency codes have two implied decimal places. For a list of exceptions please see the IMPLIED DECIMALS section (page 80) of the official BAI2 file specification www.bai.org.</p>
8	As-of-Date Modifier	1	N	<p>1 = Interim previous-day data (ScotiaConnect does not use this as all transactions are posted using the value date)</p> <p>2 = Final previous-day data (If your query includes only dates in the past, not today's date)</p> <p>3 = Interim same-day data (If your query is only for the current day)</p> <p>4 = Final same-day data (ScotiaConnect does not use this flag)</p> <p>As-of-Date Modifier does not affect processing. It is for reference only. If you doubt the As-of-Date Modifier you should request you branch DDA statement as the official record.</p>

V indicates a Variable *

Sample 02 Record

```
02,031001234,122099999,1,040620,2359,,2/
```

A group of data is being sent to a bank (031001234) from Last National Bank (122099999). The data in the file has a group status of update (1) and the data are as-of-June 20, 2004 (040620) at 11:59 PM (2359). The optional group currency code field is defaulted as indicated by the adjacent delimiters (,,) and therefore is USD (US dollars). The data are final previous-day data as signified by the As-of-Date modifier (2).

03 Record – Customer Information

This record identifies the account number and reports summary and status information. Summary information may be accompanied by an item count and funds availability distribution. An 03 record is used to identify each account. The 03 records does not report transaction detail. The detail is reported in record 16.

Field No.	Field Name	Default Size	Format	Comments
1	Record Code	2	N	03
2	Customer Account Number	V	AN	This is the Scotiabank account number or Swift account number. This field includes significant leading zeroes. And will never contain a comma “,” or slash “/”.
3	Currency Code	3	AN	Defaults to the same currency code as the group currency code. (see group currency code for details)
<p>In ScotiaConnect BAI2 the type 03 records reports several different status and/or summary amounts for the same account. Currently ScotiaConnect always reports 010 Opening Ledger balance, Closing Ledger balance, amount, item count and funds type for total credits and total debits.</p> <p>The “Type Code,” “Amount,” “Item Count” and “Funds Type” fields are repeated to identify each status or summary type. See Appendix A of the official BAI2 file specification www.bai.org for a list of other type codes.</p>				
4	Type Code	3	N	<p>ScotiaConnect uses 4 standard type codes:</p> <p>010 Opening Ledger - The ledger balance at the start of business on the day (As-of-Date) for which the activity is being reported.</p> <p>015 Closing Ledger - The ledger balance as of the end of the business day (As-of-Date) for which the activity is being reported. Opening Ledger + Total Credits – Total Debits = Closing Ledger Balance.</p> <p>100 Total Credits Summary type code - The sum of all credits posted to the ledger balance of an account.</p> <p>400 Total Debits Summary type codes - The sum of all debits posted to the ledger balance of an account.</p> <p>See Appendix A of the official BAI2 file specification www.bai.org for a list of other type codes.</p>
5	Amount	V	N	Optional. Expressed without a decimal. The currency code will determine the implied decimal. Status amounts are signed positive “+” or negative “-”. Default of sign is positive. Summary amounts may only be positive or unsigned. Default of field indicates that no amount is being reported.

6	Item Count	1	N	Optional. Integer field. Default is “unknown.” Used for summary type codes only; will be defaulted for Status type codes. No implied decimal.
7	Funds Type	1	AN	ScotiaConnect Online defaults to 0 0 = immediate availability (zero) Note: ScotiaConnect does not currently use these fund type codes: 1 = one-day availability 2 = two-or-more days availability S = distributed availability V = value dated D = distributed availability Z = unknown (default)

Sample 03 Record

03,0975312468,,010,500000,,,190,70000000,4,0/

Data in this record are for the sending bank’s account number (0975312468). The leading zero in the account number is significant and must be included in the data. The optional currency code is defaulted to the group currency code. The amount for type code (010) is \$5,000.00 (500000). The Item Count and Funds Type fields are defaulted to “unknown” as indicated by adjacent delimiters (,,). The amount for type code (190) is \$700,000.00 (70000000). The item count for this amount is four (4) and the availability is immediate (0).

16 Record – Transaction Detail

This record reports transaction detail with accompanying text and reference numbers.

Field No.	Field Name	Size	Format	Comments
1	Record Code	2	N	16

2	Type Code	3	N	<p>Identifies the type of transaction . See Appendix A for type codes.</p> <p>Note: Type code 890 has been established to transmit information not associated with an Account Status, Summary amounts or Transactions. Type code 890 is neither a debit nor a credit. It is a detail type code and is used in Type 16 Transaction Detail records.</p> <p>The Text field in a Type 16 record with 890 type code contains the non-monetary information. The Amount and Funds Type fields should be defaulted and the Bank Reference Number and Customer Reference Number may be either used as part of the message or defaulted. An example of such a message is illustrated below:</p> <p>16,890,,,,,detail reports will be delayed until 11:00 AM.</p> <p>or</p> <p>16,890,,,,,No details for this account available at this time.</p>
3	Amount	V	N	<p>Optional. Always positive (unsigned). Expressed without a decimal.</p> <p>Note: Currency code in a Group Header record or in Account Identifier record determines what the implied decimal place will be. If defaulted it indicates that no amount is being reported.</p>

4	Funds Type			<p>ScotiaConnect defaults to V.</p> <p>Note: ScotiaConnect does not currently use any other fund type codes:</p> <p>0 = immediate availability (zero) 1 = one-day availability 2 = two-or-more-days availability S = distributed availability V = value dated D = distributed availability Z = unknown (default)</p> <p>For V, the next two fields always indicate value date (YYMMDD) and value time in military format (2400) EST. The value date is the date the funds are available to you..</p> <p>Note: Value dates prior to the As-of-Date in the Group Header record are not prohibited but are discouraged. Be prepared to receive such value dates. Records with value dates prior to the As-of-Date should be processed as if the value date was equal to the As-of-Date. Do not use prior value dates to adjust availability.</p> <p>Value time is optional and currently ScotiaConnect defaults this field with adjacent delimiters.</p> <p>Note: Times are stated in military format (0000 through 2400). 0000 indicates the beginning of the day and 2400 indicates the end of the day for the date indicated.</p>
5	Value Date	6	N	<p>Note: Value Date is only used if V is present in field # 4</p> <p>Default format of value date is YYMMDD</p>
6	Value Time	4	N	<p>Note: Value Time is only used if V is present in field # 4</p> <p>Value time is optional and currently ScotiaConnect “defaults” this field to “null” with adjacent delimiters.</p>
7	Bank Reference Number	6	AN	<p>This field is optional. ScotiaConnect uses it to supply the posting date of the transaction in YYMMDD format.</p> <p>Will never contain a comma “,” or a slash “/”.</p> <p>The length of the Bank Reference Number is not limited. However, the use of reference numbers over 76 characters in length is highly discouraged because many processors use 80 character records.</p>

8	Customer Reference Number	V	AN	<p>e.g. The Customer Reference Number displays the cheque number for the Transaction Detail type codes 474, 475 and 395.</p> <p>This field is optional and is defined by ScotiaConnect.</p> <p>Will never contain a comma “,” or a slash “/”.</p>
9	Text	V	AN	<p>Optional field defined by the originator. Must not begin with a slash “/”, but may contain a comma “,” or a slash “/” after the first character.</p> <p>ScotiaConnect uses this field to indicate any extra descriptive text passed along to ScotiaConnect by the originator of the transaction.</p> <p>The default sub element delimiter is a tilde “~” character. The sub element delimiter can be changed to a forward slash, comma, asterisk or a tilde upon request.</p>

Sample 16 Record

```
16,195,1500000,V,061003,,20061003103223188380,,INCOMING WIRE TRANSFER~/
88,ORIGINATOR NAME 2383 WOORDRUFF ROAD APT 3A TORONTO CANADA~/
88,ORDERING INSTITUTION: BNS 52712 - INTL BANKING DIVISION BANK OF NOVA SCOTIA/
88,44 KING STREET WEST TORONTO ONTARIO CANADA,/
88,PAYMENT DETAILS: INFO 2 BENE~CA061003015318~~WIRE PAYMENT~/
```

This is a Detail Record (16). The amount for type code 195 is \$15,000.00 (1500000) and has value date of October 3, 2006 (061003). The bank reference number is the incoming transaction date YYMMDD (061003). There is no customer reference number (,,). The text is (INCOMING WIRE TRANSFER~). The remainder of the field is blank filled if fixed length records are used, and the text field is continued on the next record by the fact that the next record is a "88" record. Each text element is subdivided by a tilde "~" sub elements that are greater than the remaining record length are split to the next 88 record without a tilde and only slash "/" as a record terminator. (see second 88 record in example)

88 Record – Continuation Record

Record 88 is a Continuation record. If the data in any type of record exceed the physical record size, or if dividing the record is desirable for any other reason, an 88 record allows the data to continue in the same format. The continuation is labelled as a type 88 record. A Continuation (88) record may follow any type of record, including another Continuation (88).

Any record type may be continued by a type 88 Continuation record. A field may not be split across physical records unless that field is a text field.

Field No.	Field Name	Size	Format	Comments
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1	Record Code	2	N	88
2	(Next Field)	V	N/A	<p>The "Record Code" field is followed by a continuation of the preceding record.</p> <p><u>The format is exactly the same as in the preceding record.</u></p> <ul style="list-style-type: none"> • If the preceding record ended within a text field, the text continues in the 88 record. • If the preceding record did not end within the text field, the 88 record continues with whatever field follows the final field in the preceding physical record. • Non-text fields are not split between records. If a non-text field is begun in one record, it must be completed in that record. • The following 88 record may continue with the next field.

Sample 88 Record

```
16,115,10000000,S,5000000,4000000,1000000/
88,AX13612,B096132,AMALGAMATED CORP. LOCKBOX
88,DEPOSIT-MISC. RECEIVABLES
```

If the preceding record was a 16 record that ended with the Funds Type field, the 88 record would continue with "Bank Reference Number."

49 Record – Account Trailer

The Account Trailer record provides account level control totals. All fields are required.

Field No.	Field Name	Size	Format	Comments
1	Record Code	2	N	49
2	Account Control Total	V	AN	<p>Algebraic sum of all "Amount" fields in the preceding type 03 record and all type 16 and 88 records associated with that account. The total does not include amounts reported in Funds Type or Item Count fields.</p> <p>This field includes the sign "+" or "-" for the total. If no sign precedes the total, the default is positive.</p>
3	Number of Records	V	N	Integer. The total number of records in the account, including the 03 record and all 16 and 88 records, and including this account trailer 49 record.

Sample 49 Record

```
149,18650000,3/
```


The Account Trailer record contains the account control total (18650000) which is the algebraic sum of “Amounts” in all records back to and including the preceding 03 record. The Account Control total does not include amounts in Funds Type fields. The number of records (3) includes the 03 record, a Detail (16) or Continuation (88) record, and this Account Trailer (49) record.

98 Record – Group Trailer

The Group Trailer record provides group level control totals.

All fields are required

Field No.	Field Name	Size	Format	Comments
1	Record Code	2	N	98
2	Group Control Total	V	AN	Algebraic sum of account control totals in this group. This field includes the sign (“+” or “-”) for the total. If no sign precedes the total, the default is positive.
3	Number of Accounts	V	N	Integer. The number of 03 records in this group.
4	Number of Records	V	N	Integer. The total number of all records in this group. Include the 02, all 03, 16, 49, and 88 records, and this 98 record.

Sample 98 Record

98,11800000,2,6/

This Group Trailer record contains the group control total (11800000) which is the algebraic sum of all account control totals in this group. The number of accounts is two (2), reflecting the two account records (record type 03) in this group. The number of records in this group (6) includes the 02 record, all 03, 16, 88, and 49 records and this 98 record.

99 Record – File Trailer

The File Trailer record provides file control totals. All fields are required.

Field No.	Field Name	Size	Format	Comments
1	Record Code	2	N	99
2	File Control Total	V	AN	Algebraic sum of all group control totals in this file. This field includes the sign (“+” or “-”) for the total. If no sign precedes the total, the default is positive.
3	Number of Groups	V	N	Number of 02 records in this file.

4	Number of Records	V	N	Total number of records of all codes in the file, including Continuation records, headers and trailers (and including this 99 record).
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Sample 99 Record

99,1215450000,4,36/

The File Trailer record contains the file control total (1215450000) which is the algebraic sum of all group control totals for this file. The number of groups (4) is the number of 02 records in this file. The number of records (36) is the total number of records in this file, including this 99 record.

SAMPLE TRANSMISSIONS

This file illustrates a file with one 02 record.

```
01,000280002,000001,061122,1145,1145,80,,2/
02,000001,000291322,1,061122,,CAD,2/
03,913220002518,CAD,,2236,,,100,22,1,0,400,0,0,0,010,2214,,/
16,195,22,V,061122,,20061122072923092490,,INCOMING WIRE TRANSFER~/
88,EBSS INTERNAL CUSTOMER 2 2201 EGLINTON AVENUE EAST TRANSIT 21568 TORONTO/
88,CANADA,/
88,ORDERING INSTITUTION: BNS 52712 - INTL BANKING DIVISION BANK OF NOVA SCOTIA/
88,44 KING STREET WEST TORONTO ONTARIO CANADA,PAYMENT DETAILS: I TO B~/
88,CA061122008709~~WIRE PAYMENT~/
49,4494,8,/
03,913220003018,CAD,,2516,,,100,0,0,0,400,22,1,0,010,2538,,/
16,495,22,V,061122,,20061122072923073580,,OUTGOING WIRE TRANSFER~/
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