

# ScotiaConnect® Digital Banking

## Integrated Payments: International ACH Transaction (IAT) Payments Fields

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# Creating a One Time IAT (ACH) Payment

**Payment Type\*** ACH Manage Payment Defaults

**Payment Details**

Amount\* 0.00 **1**      Payment Currency\* USD **5**  
Due Date\* 09/02/2016 **2**      Debit/Credit\* Please select **6**  
Payment / Cross Reference Number **3**      Trace Number   
Transaction Type Code\* Please select **4**      SEC Code IAT

**Originator Details**

Settlement Account\* Please select **7**      Service Group\* Please select **9**  
Agreement ID\* Please select **8**      Currency   
Institution      Transit   
Return Institution / Transit / Account      ODFI Country   
Originator

**Recipient Information**

Recipient Name\* **10**      Vendor Number   
Recipient ID **11**        
Address **12**        
Address 1\*   
City\*      Country\* United States   
Postal / Zip Code      Province / State Please select   
Add to Recipient List  Yes  No **13**

**Recipient Bank Information**

ABA Number\* **14**      RDFI Country\* United States **16**  
Account\* **15**      Account Type\* Checking - DA **17**

**Optional Payment Information (will accompany payment) 18**

Addendum One   
Addendum Two

**Customer Use Only (will not accompany payment) 19**

Internal Memo   
Recipient Name      Phone Number   
Recipient Email      Fax Number

**Remittance Details**

Attach Remittance Advice  Yes  No **20**  
\* Mandatory field Back to Top

Reset Continue

See Page 3 for an explanation of the highlighted fields.

- ① **Amount:** Enter the amount of your payment.
- ② **Due Date:** Enter the date that you wish the recipient to be debited/credited.
- ③ **Payment/Cross Reference Number:** A number used to identify individual payments. It is recommended that this number be unique in case you need to recall or trace a specific payment.
- ④ **Transaction Type Code:** The Transaction Type Code is a 3 letter code used to identify IAT payments. Select the code from the dropdown menu that most accurately describes your payment.
- ⑤ **Payment Currency:** The currency of the payment; IATs can only be USD.
- ⑥ **Debit/Credit:** This function indicates whether you will be debiting funds from your recipient's account or crediting funds to your recipient's account.
- ⑦ **Settlement Account:** The account that is funding credits/receiving debits.
- ⑧ **Agreement ID:** The agreement ID will populate the long name, short name and the chargeback account for your company. Multiple agreements can be used for companies with multiple divisions. The agreements that show will be based on the Settlement Account and Service Group that you select.
- ⑨ **Service Group:** Choose the Service Group you wish to use to send your IAT payment. Note that your Super User(s) have set up this entitlement. Once you select the Service Group, the agreement ids linked to it will become available in the Originator Details section.
- ⑩ **Recipient Name:** Enter the recipient's name (or Company Name), and optionally, their full address in this section.
- ⑪, ⑬ **Recipient ID/Add to Recipient List:** If you would like to use an existing recipient from your recipient list (optional) you can enter the recipient's id in this field and it will populate the recipient information for you. If this is a new recipient and you would like to add it to your recipient list (optional) please select "Yes" in the "Add to Recipient List" field.
- ⑫ **Address:** The recipient's address. This information is required, and if it doesn't match the payment may be returned by the recipient's financial institution.
- ⑭ **ABA Number:** Also known as a Routing Number, this number is used to indicate which bank and transit you are paying.
- ⑮ **Recipient Account Number:** The recipient's account number.
- ⑯ **RDFI Country:** The Country that the recipient's account is domiciled in. This will always be United States.
- ⑰ **Account Type:** The Recipient's account type. There are two options available. Checking is the most common account type and is the recommended selection unless your recipient indicates that the account is a savings account.
- ⑱ **Optional Payment Information:** This is optional information that will travel with the payment. Whether it is displayed or not is at the discretion of the recipient's bank. Each field supports a maximum of 140 characters.
- ⑲ **Customer Use Only:** All payment types allow you to enter additional information as part of the payment, however, this information is NOT sent along with the other payment information.
- ⑳ **Attach Remittance Advice:** If you are subscribed to the remittance advice service you can select yes to display the remittance options.

## For Further Assistance

### Need Help?

In the footer of any page in ScotiaConnect, you will find a 'Help Center' link.



Clicking that link will take you to a resource page with documents, videos, webinars and guided tutorials. There is also a knowledge base of Frequently Asked Questions.

**Global Business Payments Technical Helpdesk** - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 1-416-288-4600 - Local Toronto area customers
- 1-800-463-7777 - pour le service en français
- Email: [hd.ccebs@scotiabank.com](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.
- To book product training, please send an email to [gbp.training@scotiabank.com](mailto:gbp.training@scotiabank.com)