

Remote Deposit

Reference Guide



April 2025

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GETTING STARTED

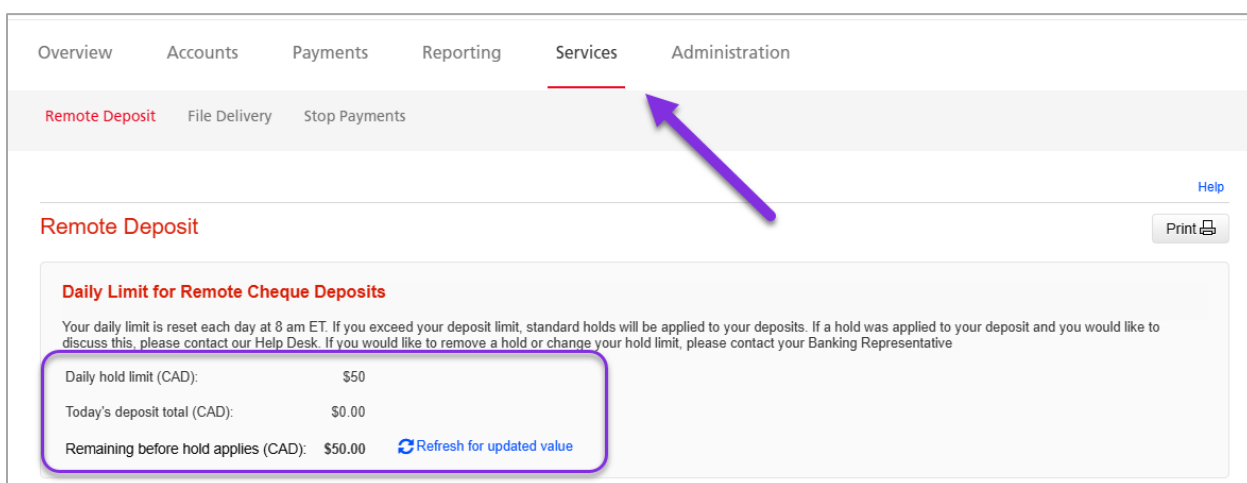
Before you begin using the Remote Deposit service, please review the following important items to avoid potential issues:

Scanner setup

Your scanner must be plugged in and have the correct drivers installed. A guide detailing these steps can be found [here](#)

Daily Hold limit

By clicking the Services tab, you will see the Remote Deposit page. Here you will see your Daily Hold limit. If you exceed the Daily Hold limit, standard holds will be applied. If you would like to remove a hold or change your hold limit, contact your Banking Representative.



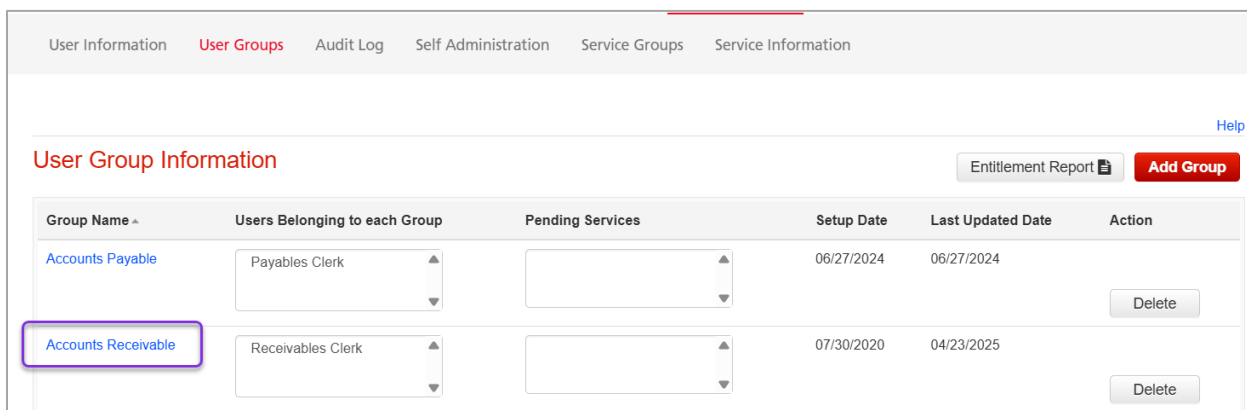
The screenshot shows the 'Services' tab selected in the top navigation bar. Below the navigation bar, the 'Remote Deposit' section is visible. A purple arrow points to the 'Services' tab. The 'Daily Limit for Remote Cheque Deposits' section is highlighted with a purple box. It contains the following information:

Daily hold limit (CAD):	\$50
Today's deposit total (CAD):	\$0.00
Remaining before hold applies (CAD):	\$50.00 Refresh for updated value

Managing User Access (Super Users)

If you are a Super User, you must grant any non-Super Users access to the service by assigning the Remote Deposit service to their user group.

Go to Administration, User Groups then click the name of the group you want to assign Remote Deposit service to.



The screenshot shows the 'User Groups' tab selected in the top navigation bar. Below the navigation bar, the 'User Group Information' section is visible. It contains a table with the following columns: Group Name, Users Belonging to each Group, Pending Services, Setup Date, Last Updated Date, and Action.

Group Name	Users Belonging to each Group	Pending Services	Setup Date	Last Updated Date	Action
Accounts Payable	Payables Clerk		06/27/2024	06/27/2024	Delete
Accounts Receivable	Receivables Clerk		07/30/2020	04/23/2025	Delete



Select the service by clicking the checkbox. Then click the service name to refine the access further.

<input checked="" type="checkbox"/> File Delivery	00:00 - 23:59	Upload and download files to and from the bank through your browser.
<input type="checkbox"/> Administration	00:00 - 23:59	Give each of your ScotiaConnect users access to the functions and accounts they need.
<input checked="" type="checkbox"/> Remote Deposit	08:00 - 20:00	Remotely deposit your cheques anytime

You **must** assign a Daily limit. The value you specify here will be applied to each user of the group. This is different from the **Daily Hold Limit** as the Daily Limit cannot be exceeded by the user. If a user tries to exceed their daily limit, they will receive an error message. On this page you can also restrict which functions the users of the group can use and which accounts they can make deposits into.

User Group Information - Service Privilege Details

User Group Name

Accounts Receivable

Service Name

Remote Deposit

Hours of Operation

08:00 - 20:00 Eastern Time

Remote Deposit Information

Daily Limit per Day per User

\$ 100

Functions belonging to the Remote Deposit service

The functions below are associated with this service. Place a check mark in each box to allow access.

Assign	Function	Assign	Function
<input checked="" type="checkbox"/>	View All Deposits	<input checked="" type="checkbox"/>	View Their Own Deposits
<input checked="" type="checkbox"/>	View Daily Deposit Info	<input checked="" type="checkbox"/>	View Remote Deposit Activity

Accounts belonging to the Remote Deposit service

The accounts below are associated with this service. Place a check mark in each box to allow access to the account when using this service.

	Account Number	Account Name	Currency	Account Type
<input checked="" type="checkbox"/>		General Account	CAD	DDA
<input checked="" type="checkbox"/>		Accounts Receivable	CAD	DDA

Once done, click Continue to return to the User Group details page, then click Save to finalize the changes.

<input type="checkbox"/> EFT Payments	02:00 - 23:59	Pay your recipients through electronic funds transfers (EFT).
<input type="checkbox"/> Wire Payments	00:00 - 23:59	Pay your international recipients through wire transfers.
<input checked="" type="checkbox"/> Interac e-Transfer	00:00 - 23:59	Pay your recipients through Interac e-Transfer

Cancel

Save



Starting the Service

To launch Remote Deposit, go to Services and select Remote Deposit then select the accounts you wish to include by using the arrow icons to move them from the available window to the assigned window then click the Start Deposit button.

Overview Accounts Payments Reporting **Services** Administration

Remote Deposit File Delivery Stop Payments

Help

Remote Deposit Print

Daily Limit for Remote Cheque Deposits

Your daily limit is reset each day at 8 am ET. If you exceed your deposit limit, standard holds will be applied to your deposits. If a hold was applied to your deposit and you would like to discuss this, please contact our Help Desk. If you would like to remove a hold or change your hold limit, please contact your Banking Representative

Daily hold limit (CAD): \$50

Today's deposit total (CAD): \$0.00

Remaining before hold applies (CAD): \$50.00 [Refresh for updated value](#)

Account Group

Account Group Name: create modify

My Accounts

Accounts Available:

- CAD General Account
- CAD Accounts Receivable
- USD USD Account 2
- CAD CAD Account 1
- CAD CAD Account 3

Accounts Assigned (Maximum of 10 accounts):*

* Mandatory field

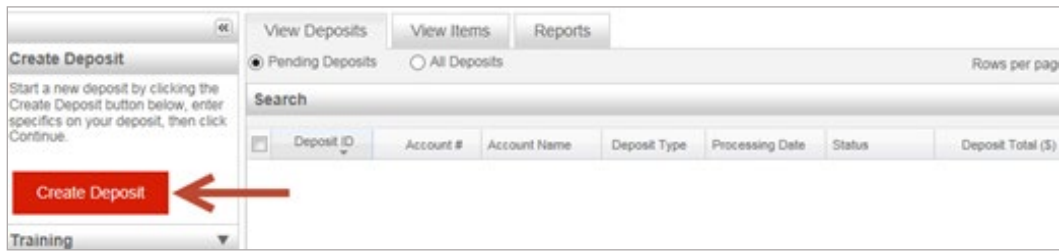
Cancel Start Deposit

A new window will open, it is important to make sure the scanner is plugged in and setup before clicking Start Deposit otherwise you will receive an error message and will not be able to use the service.



CREATING DEPOSITS

To create a new deposit, click the “Create Deposit” icon on the left side of the page:



You will then be prompted to enter the details of the deposit. The Deposit amount and account fields are mandatory, the other fields are optional. Once you have filled in the details click continue to proceed.

A screenshot of a 'Create Deposit' dialog box. It contains several input fields: 'Deposit Amount*' with the value '3000.00', 'Select Account*' with a dropdown menu showing 'DUAL - [unassigned]', 'Serial Number:', 'CCP Customer:', and 'Deposit Descriptor:'. The 'Deposit Descriptor' field contains the text 'Travels with the Payment'. At the bottom, there are three buttons: 'Continue' (highlighted in red), 'Cancel', and a partially visible 'Travels with the Payment' button. A red arrow points from the 'Travels with the Payment' button in the dialog to the 'Travels with the Payment' button in the previous screenshot.

Ensure that the cheques have been loaded into the scanner before clicking the scan button on the next screen.



Depending on the type of scanner you have, you will need to either scan the items one at a time, or if your scanner supports multifeed, it will scan all the items in the tray automatically.



After the scan is complete, the items will be listed on the page. If there are any errors displayed, you will need to correct them or the item(s) will need to be removed from the deposit. You cannot submit a deposit if one or more items contains an error.

Item #	Cheque #	Error	Amount	Actions
3000216206	000074		1,000.00	
3000216207	000073		1,000.00	

If there are any errors a yield symbol will show here.

Deposit ID: [text]
 Account No.: [text]
 Account Name: DUAL
[More Details](#) [Deposit User Fields](#)
 Export As: [dropdown] Delete Deposit
 Training [dropdown]
 RD Message Centre [dropdown]
 News [dropdown]

No of Items 2 Error: 0 Deposit Total \$3,000.00 Difference \$1,000.00 Cheques Total \$2,000.00

Scan [checkbox] Detect Double-Feed Correct All Errors to Submit Deposit Submit Deposit Save Deposit

Note: If there are errors the button in the bottom right will show Fix Errors instead of Submit Deposit.

Correct All Errors to Submit Deposit Fix Errors Save Deposit

If the deposit amount does not match the item total (either due to a calculation error or the need to remove items that could not be corrected) it will need to be corrected before the deposit can be finalized. Update the total to the correct amount and then finalize the submission.

Verify Balance

Deposit should be balanced before submitting

Deposit Data

Deposit Total: 3,000.00 Cheque Total: \$2,000.00 Difference: \$1,000.00

Item Count: 2 Items In Deposit: 2

Add Memo (Optional)

256/256

Update

If there is a difference it will need to be corrected before you can continue.

Once you have submitted your deposit you will be able to see the status of it on the “View Deposits” tab.

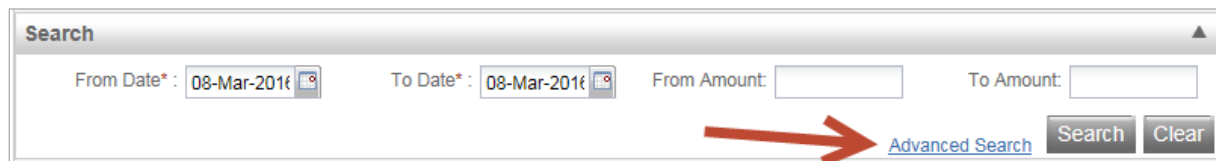


VIEW ITEMS

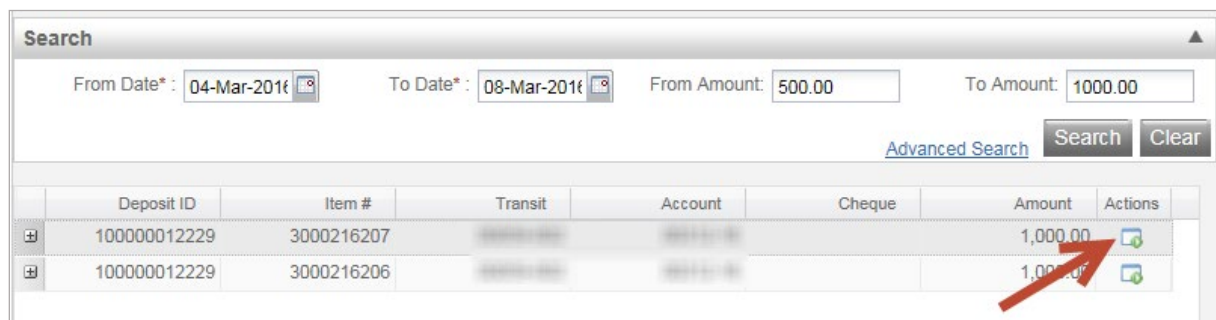
The “View Items” tab will let you search for specific items that have been included in deposits. To access the search criteria, click the down arrow icon.



You can specify a date and an amount range then click search to find all the items that match your criteria. Alternatively, you can click the “Advanced Search” link to view more search criteria.



Once the results are displayed, you can click the View Item icon to load the image and details of the selected item.



Deposit ID	Item #	Transit	Account	Cheque	Amount	Actions
100000012229	3000216207				1,000.00	
100000012229	3000216206				1,000.00	



Item # 3000216206 Cheque # 000074

Front Back

DDA - BASIC BUSINESS VOID SAMPLE 000074

DATE 2016-03-04
Y Y Y Y M M D D

PAY to the order of ABC CORPORATION \$ 1,000.00

ONE THOUSAND DOLLARS

THE BANK OF NOVA SCOTIA 00059 DDA - BASIC BUSINESS VOID SAMPLE

702 - 3RD AVENUE SOUTH
LETHBRIDGE, ALBERTA T1J 0H6

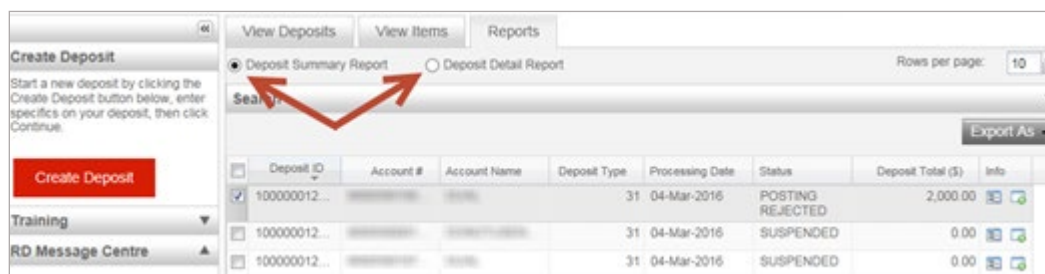
PER [Signature]

⑈000074⑈



REPORTING

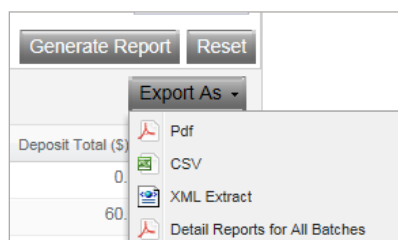
There are two reports available under the “Reports” tab. Select the report you would like to export using the radio buttons at the top of the report screen.



The “Deposit Summary Report” will show a summary of the deposit(s) your search retrieves. The “Deposit Detail Report” will show the details of the deposit(s) your search retrieves with the option of including the images for those items.

To generate a “Deposit Summary Report” you will need to include one or more deposits in your search. Open the search menu and set a date and amount range. You can also use “Advanced Search” to narrow your search results with additional criteria. Once you have set the parameters, click the “Generate Report” button to create the report.

You have the option to click the “Export As” icon to generate the report in several formats.



Note: Detail Reports for All Batches will generate a Deposit Detail Report without the cheque images for each deposit.

Here is an example of the “Deposit Summary Report” generated in PDF format:

Deposit Report													
Deposits by ID													
Site ID	Location ID	Deposit ID	Batch ID	Work Type ID	Processing Date	Last Updated Time	Last Updated By	Status	Credit Total	Debit Total	Deposit Diff	Account Name	Account #
1111	1111	10000001 2502	145746317	31	08-Mar-2016	08-Mar-2016 13:52	001	SUSPENDED	N/A	N/A	N/A	1111	10000001 2502
1111	1111	10000001 2363	145738734	31	07-Mar-2016	07-Mar-2016 16:49	001	DELIVERED	\$60.00	\$60.00	\$0.00	1111	10000001 2363
1111	1111	10000001 2362	145738718	31	07-Mar-2016	07-Mar-2016 16:47	001	CAPTURE COMPLETE	N/A	N/A	N/A	1111	10000001 2362



To generate a “Deposit Detail Report” select the radio button then click the down arrow to open the search window.

Set your search criteria then click the “Generate Report” icon. You can also click “Advanced Search” to display more search criteria.

Items matching your criteria will display in a list, you can view their details on the screen or click ‘Export As’ to generate a report in one of the listed formats.

Here is a sample of a “PDF with Images” Deposit Detail Report:

Deposit Detail for Deposit ID: 100000012229

Site ID: 1111

Batch ID: 145712122

Customer Name: PC Wires Customer6

Worktype: 31 - Business RDC - CAD

Deposit Name:

Deposit Report: POSTING REJECTED

Processing Date: 04-Mar-2016

Company ID: 008009

Submit Date/Time:

Account Name: DUAL

Location ID: 1111

Transaction Detail for Transaction ID: 100000012229001

Type: ELECTRONIC **Deposit Account:** 000000012229001 - DUAL

Serial	Transit	Account	Cheque	Amount	Item Type	Item Status
000073				\$1,000.00	On-UsCAD_DEBIT	

Note: To use the PDF with Images report type you must search with a specific deposit ID.



DEPOSIT STATUSES

The following is a list of statuses for deposits submitted in Remote Deposit:

Batch Status	Message Code	Message Text	What to do
In Use	N/A	You or another user has the batch open.	Nothing to do. If you are trying to access the batch but you can't. It is because another user has it open in another ScotiaConnect Session. You will have to contact that user and ask them to close the batch.
Submitted	0005	Your transaction was posted successfully. Standard 5 day hold applies.	<p>Nothing to do. Your transaction was posted successfully!</p> <p>But remember: Access to funds is subject to Scotiabank Canada's hold policy and limits. Standard Hold times for your settlement accounts are:</p> <ul style="list-style-type: none"> · 5 days for CAD accounts domiciled in Canada. · 10 days for US accounts domiciled in Canada. · 20 days for US accounts domiciled in the US.
	0010	Your transaction was posted successfully. Standard 10 day hold applies.	
	0020	Your transaction was posted successfully. Standard 20 day hold applies.	
	0099	Your transaction was posted successfully. Standard holds apply.	
	0000	Thank-you for your deposit!	
Hold for Posting	3000	Thank you for your deposit! Your transaction will be posted next business day. For information, contact Customer Support at 1-800-265-5613 or hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.	<p>If you submitted your Deposit after the standard cut-off time of 8:00 p.m. E.T., Monday to Friday or anytime on Saturday or Sunday or on a bank holiday, your deposit will be held till 8:00 a.m. ET on the morning of the next business day.</p> <p>If after 8:00 p.m. on the next business day, your transaction is still in Hold for Posting status please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
Posting Rejected	1001	We are unable to complete your transaction. Please select another account or contact Customer Support at 1-800-265-5613 or hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.	<p>There may be a slowdown on the system. Please wait for 10 or 15 minutes and check the status of the batch.</p> <p>If the status has not changed from "Posting Failed" please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1002	'A valid CCP Customer Number is required. Please enter your 13-digit CCP Customer Number and resubmit.'	<p>The account you are trying to deposit to is setup for Location Reporting (CCP) and you did not key a CCP Customer Number in the CCP Customer Number field.</p> <p>If you don't know your CCP Customer numbers you can look them up on your last CCP Activity report.</p> <p>If you still can't find your CCP Customer Number listing please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1003	'Your CCP Customer Number is not required. Please remove and resubmit.'	You are not setup for CCP Activity Reporting (Location Activity Reporting) you do not need to key a 13 digit CCP customer number.



			<p>If you think you should be setup for CCP please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1004	'Invalid CCP Customer Number. Please re-enter your 13-digit CCP Customer Number and resubmit.'	<p>You most likely miss keyed your 13 digit CCP Customer Number or your CCP Customer Number is not setup properly.</p> <p>If you think your CCP customer number is correct but your batch is still Rejecting, please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1005	'Your CCP profile is set up for mandatory Serial Number reporting. Please enter your Serial Number and resubmit.'	<p>You did not key anything into the Serial Number field. The account you are trying to deposit to is associated to a Consolidated Cash Plan (CCP) that is configured for Mandatory Serial Number Reporting.</p> <p>Please refer to your CCP Setup notes to determine the required CCP Edit Rule Serial Number format.</p> <p>If you still have problems please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1006	'The Serial Number you entered is invalid. Please re-enter your Serial Number and resubmit.'	<p>You most likely miss keyed your 8 digit Serial Number. The account you are trying to deposit to is associated to a Consolidated Cash Plan (CCP) that is configured for Mandatory Serial Number Reporting. If you rekey your serial number and you still get this error.</p> <p>Please refer to your CCP Setup notes or you last CCP Activity Report to determine the required CCP Edit Rule Serial Number format.</p> <p>If you rekey it again and you still get this error, please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
	1007	'Cheque(s) included in this deposit have the same account number as the deposit account. Please change your deposit account or remove the cheque(s) and resubmit.'	<p>You cannot deposit a cheque into the same account it was issued on. You will need to delete the batch of cheques, then rescan the batch without the cheque or change the deposit account to another account.</p> <p>If you still are having difficulty please contact Customer Support at 1- 800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
Posting Failed	9999	System error. Please contact Customer Support at 1- 800-265-5613 or hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.	<p>We are having a technical problem. Please wait for 10 or 15 minutes and check to see if the status of the batch has changed to Submitted or Suspended.</p>



			<p>If batch status changes to “Suspended” you can edit the batch and then re-submit. You can also just re-submit the batch with-out editing it.</p> <p>If the status stays in “Posting Failed” status for more than 15 minutes please contact Customer Support at 1-800-265-5613 or via email at hd.ccebs@scotiabank.com during business hours, 8:00 a.m. to 8:00 p.m. EST, Monday to Friday.</p>
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FOR FURTHER ASSISTANCE

Need Help?

In the footer of any page in ScotiaConnect, you will find a **Help Centre** 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
- 1-800-320-3396 - para servicio en español
- Email: hd.ccebs@scotiabank.com. Your email will be answered within 24-48 business hours.

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