

Receiving Payments

Quick Reference Guide

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OVERVIEW

This guide is to help you locate the necessary information companies will need to debit or credit your account. There are 3 pieces of information they will need:

- Your Bank,
- The Branch where your account is domiciled (housed).
- Your Account Number.

IMPORTANT: All this information can also be obtained by contacting your branch or account manager. If you are ever unsure about whether you are providing the correct information, please confirm with them.

IDENTIFYING YOUR BANK AND BRANCH

There are three ways you can identify your bank and branch to a company that is going to send you payments.

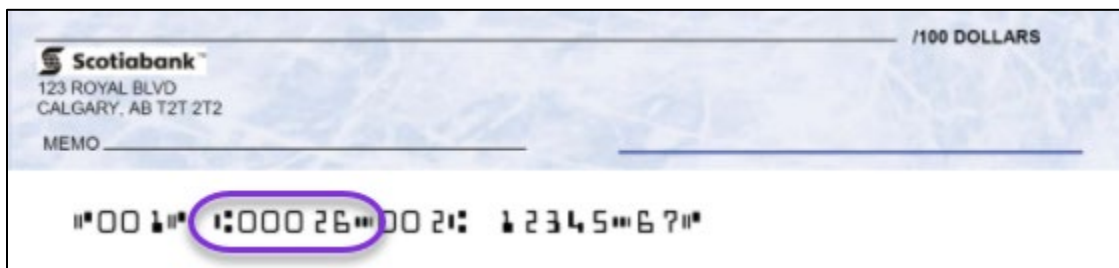
SWIFT CODES

These are a universal identifier for all banks with the ability to send and receive wire payments. The SWIFT code for Scotiabank is: NOSCCATTXXX, that will ensure the payment reaches the department at Scotiabank responsible for processing wires. Specific branches can also have SWIFT codes where the XXX will be replaced by a 3-digit number (e.g. NOSCCATT123)

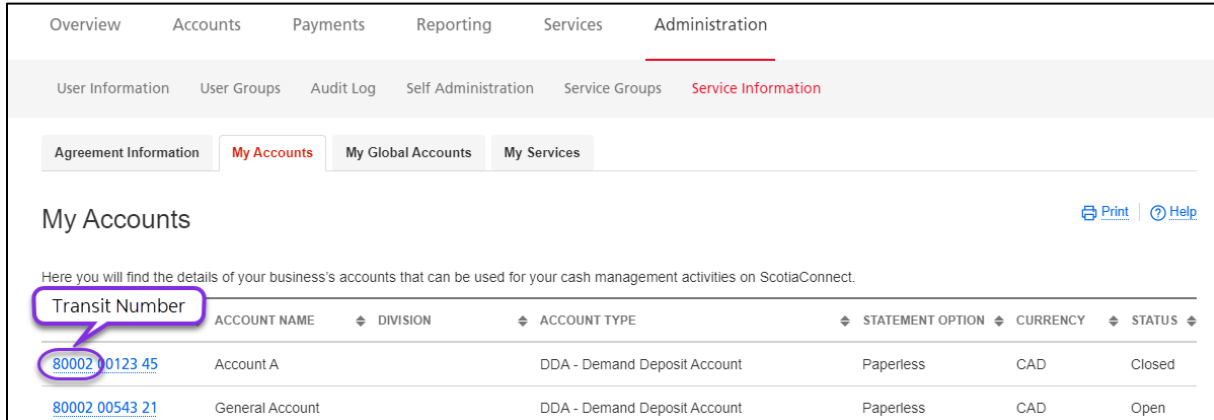
Used for Which Payment types: Wires

INSTITUTION/TRANSIT

This identification method is specific to Canadian financial institutions and consists of a 5-digit Transit number and a 3- or 4-digit institution number. The institution number is always 0002 for Scotiabank and your transit can be found on your cheques as the first 5-digit number.



You can also find this information in ScotiaConnect. Go to Administration, Services then My Accounts. You will see a list of your accounts linked to ScotiaConnect. The first five digits are your transit number.



Transit Number	ACCOUNT NAME	DIVISION	ACCOUNT TYPE	STATEMENT OPTION	CURRENCY	STATUS
80002 0123 45	Account A		DDA - Demand Deposit Account	Paperless	CAD	Closed
80002 00543 21	General Account		DDA - Demand Deposit Account	Paperless	CAD	Open

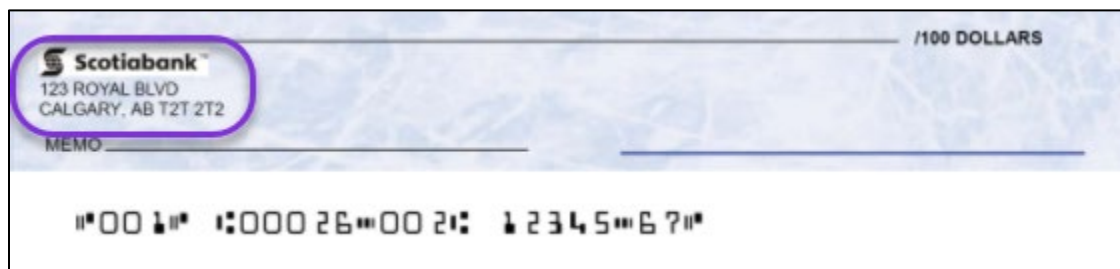
Note: If your account is redomiciled (moved to a different branch) the transit won't change in ScotiaConnect but it will be different. Contact your Scotiabank representative to verify the correct transit number in this situation.

Used for which payment types: EFTs (required), Wires.

BANK NAME/ADDRESS

You can also provide the name and address of your bank and branch for customers wanting to send you wires.

You can find this information on your cheques.



Used for which payment types: Wires

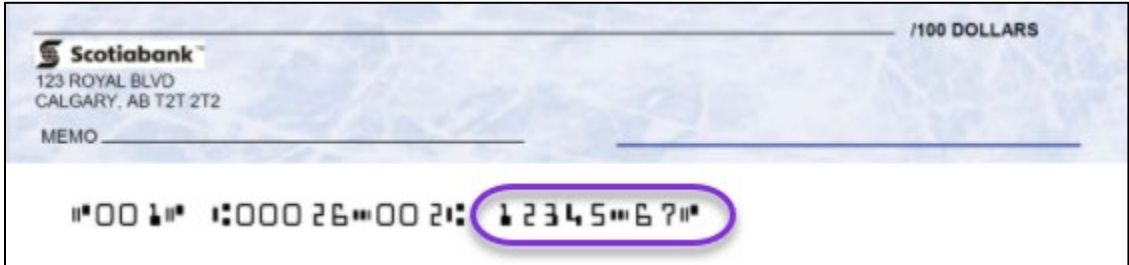
ABA ROUTING NUMBER

This is the American equivalent of the Institution/Transit combination except it is a single 9-digit number. However, to receive ACH payments from companies in the US you will need to enroll for the ACH Receiving service.

FINDING YOUR ACCOUNT NUMBER

There are two simple ways you can find your account number to provide to a customer who will be sending you wire payments

Using a Cheque: Your account number can be found on your cheques it will be the last 7 digits shown.



Using ScotiaConnect: Go to Administration, Services then My Accounts. You will see a list of your accounts linked to ScotiaConnect. The last 7 digits are your account number.

Note: Some companies may request an IBAN number for sending you wire payments, this is not required to send wires to Scotiabank. They should use your account number and one of the other bank & branch identification methods outlined above.

ACCOUNT	Account Number	DIVISION	ACCOUNT TYPE	STATEMENT OPTION	CURRENCY	STATUS
80002 00123 45	Account A		DDA - Demand Deposit Account	Paperless	CAD	Closed
80002 00543 21	General Account		DDA - Demand Deposit Account	Paperless	CAD	Open

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. Your email will be answered within 24-48 business hours.

If you have any questions about the content of this guide email us at:

gbp.training@scotiabank.com

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