

# Scotia Visa Business Card

## Accessing and Using CentreSuite

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## Introduction

This guide will provide you with the basic information you need to get started with your Scotiabank VISA Business Card program, including the steps involved in logging into CentreSuite for the first time and a quick overview of the functionality CentreSuite provides.

## How to Log In

1. Log on to CentreSuite at [www.CentreSuite.com/centre/?vbc](http://www.CentreSuite.com/centre/?vbc). You will be asked to enter your user ID and password.

For **CAD** agreements, your user ID begins with your first name and is followed by the first 4 letters of your last name; followed by the last 6 digits of your Service Agreement ID (provided by Scotiabank in the welcome email notification).

For **USD** agreements, your username will begin with a “U” and is followed by your first name; followed by the first 4 letters of your last name; followed by the last 5 digits of your Service Agreement ID.

If you have **both CAD and USD agreements**, you will be able to access your entire portfolio with your CAD login. If, when you login, you aren’t seeing both your CAD and USD agreements, please reach out to your Relationship Manager or the Technical Support Help Desk at 1-800-823-9653 and they will be able to link your agreements to the same login.

2. Select your language preference from the dropdown menu.
3. Enter your password. If this is your first time logging in, your temporary password is Welcome1. You will be asked to change your temporary password the first time you log on and accept the End-User License Agreement. To help protect your logon account from fraudulent use, you will also need to select additional security questions. You may be prompted to answer one or more of these questions as part of the Self Unlock/Reset Password procedure to help verify your identity.

- Once you have successfully changed your password, you will be provided with a confirmation. Click on 'Ok' to proceed. You now have access to CentreSuite.

## CentreSuite Overview

Upon logging in, you will be brought to the home page. From this page, you will be able to use the tabs in the top row to navigate to the various functions available.

Additionally, the home page offers a link to the full Scotiabank VISA Business Card Program Resource Centre, and contact information for the Card Service Centre should you require assistance.

Lastly, there is a list of Quick Links which offers another link to the SVBC Resource Centre, as well as links to documents for creating or modifying card coordinator profiles (the completed Coordinator Designation form would need to be forwarded to your Scotiabank Relationship Manager for processing). **Please note** that a profile may have a maximum of two coordinators.

WELCOME TO YOUR BUSINESS VISA CARD PROGRAM  
BIENVENUE AU PROGRAMME DE VOTRE CARTE VISA AFFAIRES

Scotiabank  
Banque Scotia

Canadian Dollar Program

HOME STATEMENTS ACCOUNTS REPORTS

**Resource Centre / Centre D'information** Close

For useful information on managing your Scotiabank VISA Business Card Program, please visit the Resource Centre at [www.scotiabank.com/svbcrc](http://www.scotiabank.com/svbcrc).

Pour obtenir des renseignements utiles sur la gestion du programme Carte VISA Affaires de la Banque Scotia, consulter le Centre d'information à l'adresse [www.banquescotia.com/cvas](http://www.banquescotia.com/cvas).

[View all bank messages >](#)

**Assistance / Aide** Close

For assistance, please contact the Scotiabank VISA Business Card Service Centre at 1-888-823-9657.

Pour obtenir de l'aide, communiquer avec le Centre de service Carte VISA Affaires de la Banque Scotia au 1-888-823-9657.

[View all bank messages >](#)

**Quick Links** ▲

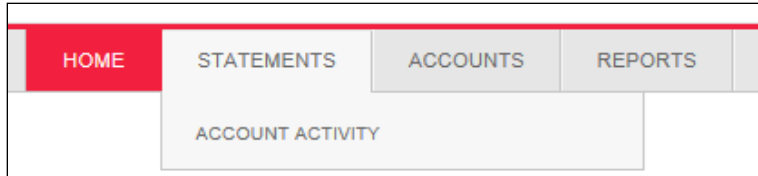
Coordinator Designation  
SVBC Resource Centre  
Insurance Documents

[Terms & Conditions](#)

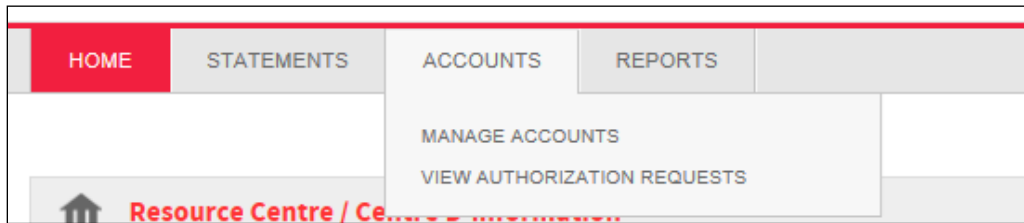
The options available in the top row of tabs are:

- Statements
- Accounts
- Reports

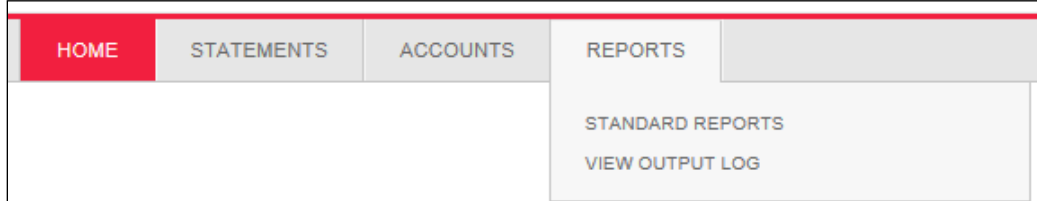
The **Statements** option will allow you to review Account Activity. This provides an activity summary as well as a more detailed transaction view for individual cardholders, or all activity within the program. More information on this functionality can be found in our Balance and Transaction Information guide.



The **Accounts** option provides the ability to Manage Accounts. This is where new cards can be issued, and existing cards can be modified or closed as necessary, functions which are explained in more detail within our Card Management guide. Additionally, there is the option to View Authorization Requests, which provides a real-time list of authorizations which have not yet posted to the transaction history.



The **Reports** tab gives you access to the Standard Reports screen as well as the Output Log. The Standard Reports screen allows you to generate several different types of reports detailing your cardholders, transaction information, and more. The reports which are generated will be made available through the Output Log. More details about the report functionality are available in our Reports guide.



## CentreSuite Balances in ScotiaConnect

Your previous day balances will be available to view from your ScotiaConnect homepage in the Credit Cards section. Depending on your ScotiaConnect setup, the Credit Cards section will be displayed in one of the following ways:

| Credit Cards                    |                           |          |              |              | <a href="#">View More</a> |
|---------------------------------|---------------------------|----------|--------------|--------------|---------------------------|
| Account Number                  | Account Name              | Currency | Credit Limit | Balance      |                           |
| <a href="#">453750*****9985</a> | Scotia Visa Business Card | CAD      | \$50,000.00  | \$791,401.80 |                           |
| <a href="#">453750*****9985</a> | Scotia Visa Business Card | CAD      | \$50,000.00  | \$791,401.80 |                           |

\*Credit Card information displayed on ScotiaConnect is accurate up to last business day, excluding pending transactions.

▲ Credit Cards Summary


| ACCOUNT                     | CUR | BALANCE                        |
|-----------------------------|-----|--------------------------------|
| ^ Scotia Visa Business Card | CAD | \$50,200.40                    |
| Account: 453776*****0128    |     | Credit Limit: \$999,999,000.99 |
| ∨ Scotia Visa Business Card | CAD | \$50,200.40                    |
| ∨ Scotia Visa Business Card | CAD | \$999,999,999.99               |
| ∨ Scotia Visa Business Card | CAD | \$999,999,999.99               |
| ∨ Scotia Visa Business Card | CAD | \$999,999,999.99               |

\*Credit Card information displayed on ScotiaConnect is accurate up to last business day, excluding pending transactions.

Load all Credit Cards

To view additional details, navigate to Reports > Reporting > Credit Cards:

[Need Help?](#)

Available Reports Print 

| Name ^   | Description  | # of Scheduled Reports |
|--|--|------------------------|
| <a href="#">Account Details</a>                            | Provides transaction details and history   | -                      |
| <a href="#">Account Statements</a>                         | Includes statements for Accounts, Service Charges, Interest, and Cheque Images.  | -                      |
| <a href="#">Balance History Report</a>                     | Displays balance history for selected accounts   | -                      |
| <a href="#">Balances - From Template</a>                   | Displays balance history for selected accounts - from template   | -                      |
| <a href="#">Balances - One Time</a>                        | Displays balance history for selected accounts - single report   | -                      |
| <a href="#">Consolidated Balances</a>                      | Consolidated view of various account balances  | -                      |
| <a href="#">Credit Cards</a>                               | Account Summary of your Scotiabank Business Credit Cards   | -                      |
| <a href="#">EFT Billing Statement</a>                      | Monthly EFT statement of fees  | -                      |
| <a href="#">Integrated Payments Reconciliation Reports</a> | Allows to monitor the status of all payments in the Service Groups, for which a user has access entitlements and to reconcile payments input and settlement. | -                      |

From this page, you will be able to see individual card details, your credit limit, the previous day's balance and the remaining available credit. You will also be able to see a summary of your last statement by clicking 'View'.

**Your Business Credit Cards**

Select a credit account and view the details related to your business credit cards.

Credit Card Account View

**Credit Card Account Summary**

Account Number XXXXXXXXXX Card Name XXXXXXXXXX No. of credit cards **15** Active cards

Credit Limit **\$50,000.00** Balance **\$0.00** Available Credit **\$48,671.80**

\*Credit Card information displayed on ScotiaConnect is accurate up to last business day, excluding pending transactions.

**LAST STATEMENT SUMMARY**

Statement Date **17 Sep 2018**  
 Payment Due Date **08 Oct 2018**  
 Total Payment Due **\$144,444.21**

**Credit Cards on this Account**

| CARDHOLDER NAME   | CARD ACCOUNT NUMBER   | CREDIT LIMIT | BALANCE     | AVAILABLE TO SPEND |
|---|---|--------------|-------------|--------------------|
| <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | \$30,000.00  | \$20,000.00 | 34%   \$10,000.00  |
| <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | \$30,000.00  | \$0.00      | 100%   \$30,000.00 |
| <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | \$30,000.00  | \$0.00      | 100%   \$30,000.00 |
| <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | <span style="background-color: #ccc; padding: 2px;">XXXXXXXXXX</span> | \$30,000.00  | \$0.00      | 100%   \$30,000.00 |

**Note:** Super Users or users with Administration access must provide access to users for them to be able to view their Scotia Visa Business Card balance on ScotiaConnect. They can do this by navigating to Administration > User Groups > clicking on the Group name > putting a checkmark next to 'Balance and Transactions' and clicking on 'Balance and Transactions'.

**Services assigned to the Admin User group:**

The users above have access to the privileges listed below. Remember, when adding a service to a group, all functions applicable to the selected service will automatically be enabled. If you do not want this group to have access to any particular functions within a service, you must deactivate these functions on the "User Group Information - Service Privilege" Details screen.

Click on any Service Privilege below, to view/update the underlying Service Privilege Details.

| <input type="checkbox"/> Service Privileges                                  | Hours of Operation | Description of Privilege   |
|--|--------------------|--|
| <input checked="" type="checkbox"/> <a href="#">Balance and Transactions</a> | 00:00 - 23:59      | View real-time account balance and transaction information.                      |
| <input type="checkbox"/> <a href="#">Account Transfer</a>                    | 07:30 - 14:00      | Do same-currency and cross-currency transfers between your CAD and USD accounts. |
| <input type="checkbox"/> <a href="#">Bill Payment</a>                        | 07:30 - 20:00      | Pay bills from your Scotiabank accounts to registered utility companies.         |

Next, put a checkmark next to 'Credit Cards' in the Functions section and ensure that the Scotiabank Visa Business Account number is selected in the Accounts section.

**Functions belonging to the Balance and Transactions 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"/> | Transaction Lookup | <input checked="" type="checkbox"/> | Account Export |
| <input checked="" type="checkbox"/> | View Cheque Images | <input checked="" type="checkbox"/> | Investments    |
| <input checked="" type="checkbox"/> | Credit Cards       |                                     |                |

**Accounts belonging to the Balance and Transactions 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.

| <input type="checkbox"/>            | Account Number ^ | Account Name         | Currency | Account Type |
|-------------------------------------|------------------|----------------------|----------|--------------|
| <input type="checkbox"/>            | [Redacted]       | Ravi edit test       | CAD      | CRC          |
| <input checked="" type="checkbox"/> | [Redacted]       | Scotiabank VISA Busi | CAD      | CRC          |

If you'd like to see additional transaction details or perform any card maintenance, please log in to CentreSuite.

## FAQs

- **Do cards have to be activated before use?**

Yes, activation is required for security reasons. You will need to call the Customer Contact Centre at (888) 823-9657 and simply follow the instructions from the menu provided. The card number and "significant date" will be required for card activation. The 'Date of Significance' was provided to Scotiabank during the initial card set up process. If you are unsure of your significant date, please contact your company's program coordinator.

- **How do I add a coordinator?**

Go to 'Quick Links' on the Homepage and click on 'Coordinator Designation' which will show you the form that you need to fill out to add or delete a coordinator.



- **How will I be receiving my monthly company statement?**

The Scotiabank VISA Business Card is a web-based product, and no paper statements are generated. On the 18th of every month, you will be receiving an electronic statement in PDF format. You will only receive an e-statement if there was activity in the previous cycle. The sender of the email is "Scotiabank" (scotiabank@procard.com). Please make sure to add this email to safe sender list on your browser to receive the statements.

- **What is the difference between gold and silver cards?**

Silver cardholders will have Waiver of Liability coverage up to \$100,000. Gold cardholders will have the same coverage as silver cardholders; however they will also have extensive travel insurance and access to International Concierge Services.

| Insurance Type                 | Gold | Silver | Maximum Coverage                 |
|--------------------------------|------|--------|----------------------------------|
| Waiver of Liability            | Yes  | Yes    | \$100,000                        |
| Common Carrier Travel Accident | Yes  | No     | Variable Upon Circumstance       |
| Collision Loss Damage          | Yes  | No     | Covers Loss or Damage to Vehicle |
| Travel Accident                | Yes  | No     | \$500,000                        |
| Emergency Purchases            | Yes  | No     | \$500                            |
| Lost Luggage                   | Yes  | No     | \$2,000 per Trip                 |
| Flight Delay                   | Yes  | No     | \$500 per Occurrence             |
| Hotel/Motel Burglary           | Yes  | No     | \$500 per Occurrence             |



- **How does the credit limit and payment process work?**

The Scotiabank VISA Business Card (SVBC) is a "Corporate Bill/Corporate Pay" program. When the company coordinator is issuing plastics for individual cardholders, the cumulative credit limit for all the individual cardholders can be greater than the approved company corporate credit limit (ex. company corporate limit is \$100,000, and 15 cards have been issued with individual limits of \$10,000=\$150,000). When a cardholder makes a purchase from a merchant, the system will validate against the cardholder's individual credit limit to ensure there are sufficient funds available to make the purchase. If funds are available at the individual cardholder level, the system will then validate against the company's corporate credit limit to ensure it has sufficient funds to allow for the purchase to go through. Only if both tests pass will the purchase be authorized. The purchase will be declined if either one of these tests fails. In essence, all cardholders are accessing the same pool of company corporate funds within their own individual credit limit.

The billing cycle is from the 16th of the previous month to the 15th of the current month. At the end of the billing cycle (i.e. on the 16th of each month), all cardholder balances are reset to zero, and their individual transactions will roll-up to the company's corporate account so that they can spend up to their individual credit limit again. The company's corporate balance is due 21 days after the end of the billing cycle (around the 5th of each month), and payment is processed by direct debiting the company's business account and crediting the SVBC company account.

If an individual cardholder reaches his/her assigned limit prior to the end of the billing cycle, the company coordinator must increase the cardholder's credit limit in order to access additional company corporate funds. Payments made against a cardholder's account will not affect the cardholder's available credit as the SVBC program is corporate bill, and the payment will be applied against the company's corporate account. Any manual payments made will only increase the company's corporate available credit but will not have an impact on the cardholder's outstanding balance.

In instances where the company is reaching its maximum corporate credit limit, manual payments can be made in advance of the direct debit. Any manual payments made will reduce the amount owing on the company's corporate account and will reduce the direct debit amount to be taken. It takes 2-3 business days to process manual payments made at a branch and for the payment to post on the company's corporate account.

- **Why is there a discrepancy between the balance due appearing on the monthly statement and the amount debited from my business account?**

The following 3 circumstances would result in a discrepancy:

1. When a manual payment is made against a cardholder's account or the company account after the cycle end date (15th of each month), but prior to the payment due date (21 days after the 15th of the month), the manual payment amount will reduce the balance due that appears on the e-statement.
2. If a transaction is disputed by a cardholder between the cycle end date and the payment due date, the disputed amount is credited to the company account until settlement. This will result in a lesser amount being debited from what appears on the e-statement.

3. If a dispute is settled after the cycle end date, but prior to the payment due date, and the settlement is in favor of the merchant, the disputed transaction amount will be added to the balance due amount appearing on the e-statement.

- **What process should be followed when a card is lost or stolen?**

The cardholder must contact the Scotiabank VISA Business Card Service Centre at (888) 823-9657 and simply follow the instructions from the menu provided. A new card will be issued, the old card will be blocked, and balances will be transferred to the new card. If the cardholder has cash advance access, he/she will be required to set up a new PIN. The cardholder will be required to reconcile both the old and new card the following business cycle. The cardholder will need to ensure that any merchant set up for pre-authorized payment (cable, phone, periodicals, etc.) is notified of the new card number.

- **What does a cardholder do if he/she wants to dispute a transaction on his/her statement?**

The cardholder should first contact the merchant directly to settle the dispute. If the merchant is not known to the cardholder or the dispute is not settled, the cardholder will need to call the Scotiabank VISA Business Card Service Centre at (888) 823-9657 to initiate the dispute investigation process. The disputed amount will be credited to the corporate account until settlement (normally within 60 days).

## Contact Us

### Customer Contact Centre

- 1-888-823-9657 - Toll-free number within North America – available 24 hours a day
- Email: [hd.ccebs@scotiabank.com](mailto:hd.ccebs@scotiabank.com) and 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)

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