

In ScotiaConnect, to create a payment, you can use the **Create One Time** option, or first create a recipient or template. Creating a recipient or template is a **one-time** activity.

## Create One Time



Requires entering recipient details every time you create a payment

## Recipient



Can have details for multiple payment types

## Template



Can have details for only one payment type

Note:

- *Interac* e-Transfers and International Money Transfers can only be created after creating recipients.
- For *Interac* e-Transfer, recipients can be created only after your organization's Super User registers for the service.

Each payment type can be set up with or without approvals. Depending on this set up, irrespective of whether you use a recipient, template or the **Create One Time** option, the process to create and submit a payment is different.

## With Approvals



### Create

A user with the entitlement to create the payment can perform this step.



### Approve

A user with the entitlement to approve the payment can perform this step. The user who created the payment cannot approve the payment.



### Submit

A user with the entitlement to submit the payment can perform this step—including the users who created or approved the payment. To submit the payment, the user will need to enter their ScotiaConnect password and token value.

## Without Approvals



### Create and Submit

A user with the entitlement to create the payment can perform this step. While creating the payment, the user will need to enter their ScotiaConnect password and token value to submit the payment to Scotiabank.