Sending Payments Using ScotiaConnect

Getting Started Guide

OVERVIEW 2

Options to Send Payments 2

Steps to Send Payments 2

Steps for Sending Payments Without Approvals 2

Steps for Sending Payments With Approvals 2

CREATING RECIPIENTS 3

Adding Multiple Payment Types to an Existing Recipient 4

Creating Payments Using Recipients 5

CREATING TEMPLATES 7

Creating Payments Using Templates 9

CREATING PAYMENTS USING THE CREATE ONE TIME OPTION 11

APPROVING PAYMENTS 12

Approving Interac e-Transfers and International Money Transfers 14

Approving Other Payment Types (Non-Interac e-Transfers and Non-International Money Transfers) .16

SUBMITTING PAYMENTS 18

Submitting Interac e-Transfers and International Money Transfers 19

Submitting Other Payment Types (Non-Interac e-Transfers and Non-International Money Transfers) 21

FOR FURTHER ASSISTANCE 23

OVERVIEW

OPTIONS TO SEND PAYMENTS

In ScotiaConnect, you can send payments using three options:

- Create a **recipient** and then send payments to the recipient.
    - Creating a recipient is a one-time activity and you can store details for multiple payment types to a recipient's profile. When sending a payment using a recipient, you do not need to re-enter the information stored in the recipient's profile. However, you can only send individual payments and cannot send batches of payments.
- Create a **template** and then use the template to send payments.
    - Creating a template is a one-time activity and stores details of one payment type. When sending a payment using a template, you do not need to re-enter the information stored in the template. Additionally, you can use templates to send payments to multiple recipients or to send batches of payments.
- Use the **Create One Time** option to send payments.
    - This option requires entering all payment details every time you send a payment. However, once you enter the payment details using this option, you can save the details as a template and use it later.

Note:

- You can send *Interac* e-Transfers and International Money Transfers only after creating recipients. These payments cannot be sent using templates or with the **Create One Time** option.
- Before sending *Interac* e-Transfers, your organization's ScotiaConnect Super User needs to register for the service.

STEPS TO SEND PAYMENTS

Irrespective of the option you use to send payments, each payment type can be set up with or without approvals. This setup determines the number of steps for sending the payment.

STEPS FOR SENDING PAYMENTS WITHOUT APPROVALS

If the setup for the payment type does <u>not</u> include approvals, the payment can be sent by performing the single step of creating and submitting the payment. This step can be performed by a user who has the entitlement to create and submit the payment. To complete this step, the user will need to enter their ScotiaConnect password and token value.

STEPS FOR SENDING PAYMENTS WITH APPROVALS

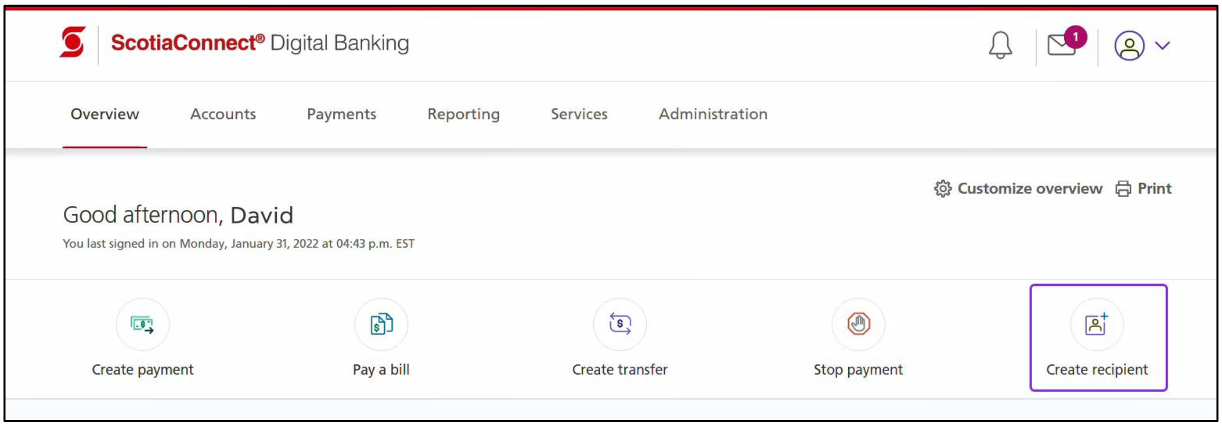
If the setup for the payment type includes approvals, there will be **three steps** in the payment creation process:

1. **Creating the payment** – this step can be performed by a user with the entitlement to create the payment.
2. **Approving the payment** – this step can be performed by a user with the entitlement to approve the payment but cannot be the user who created the payment.

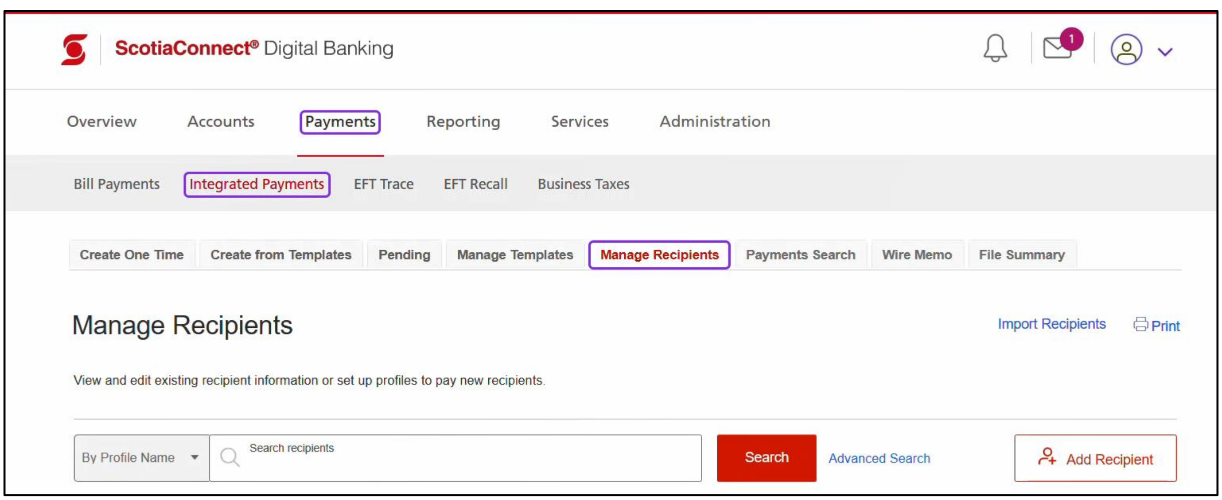
3. **Submitting the payment** – this step can be performed by a user who has the entitlement to submit payments and can be the user who created or approved the payment. To complete this step, the user will need to enter their ScotiaConnect password and token value.

CREATING RECIPIENTS

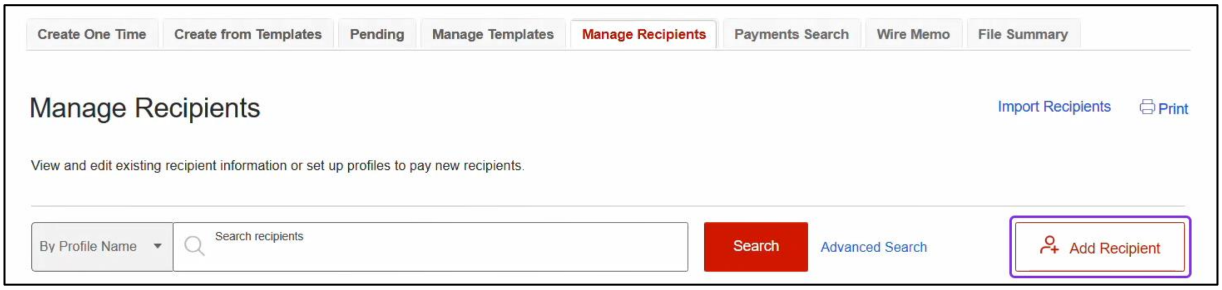
To create a new recipient, on the **Overview** page, click **Create recipient**.



Alternatively, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**.

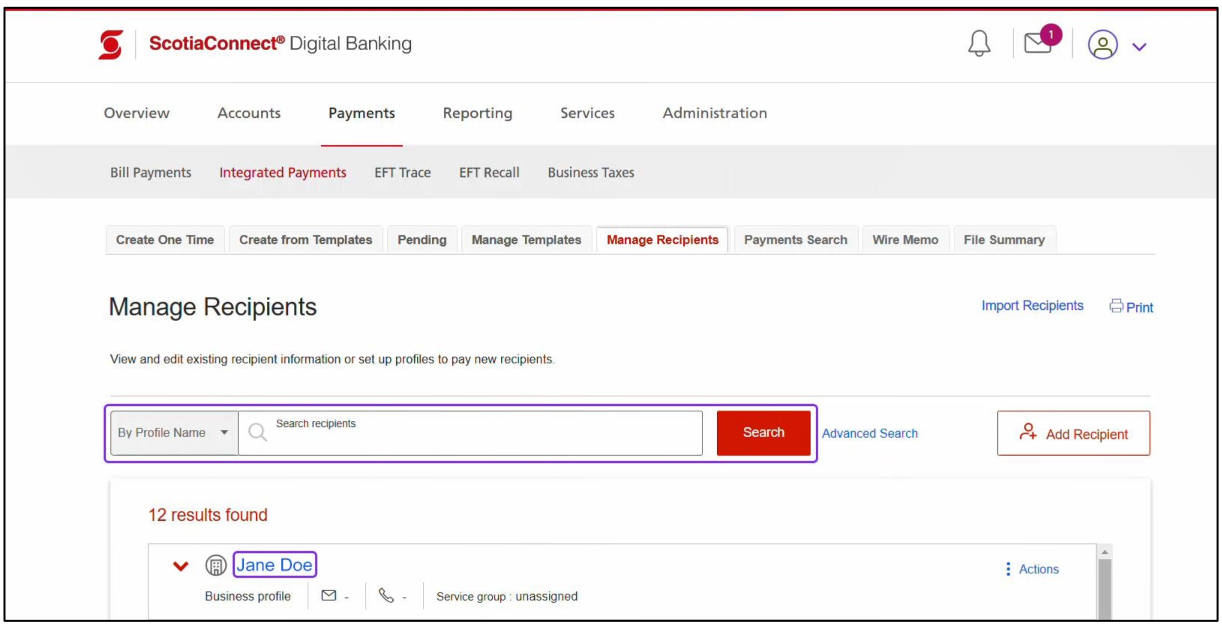


Now, click **Add Recipient** and then enter the details for the payment type. The fields that you need to complete are different for each payment type.



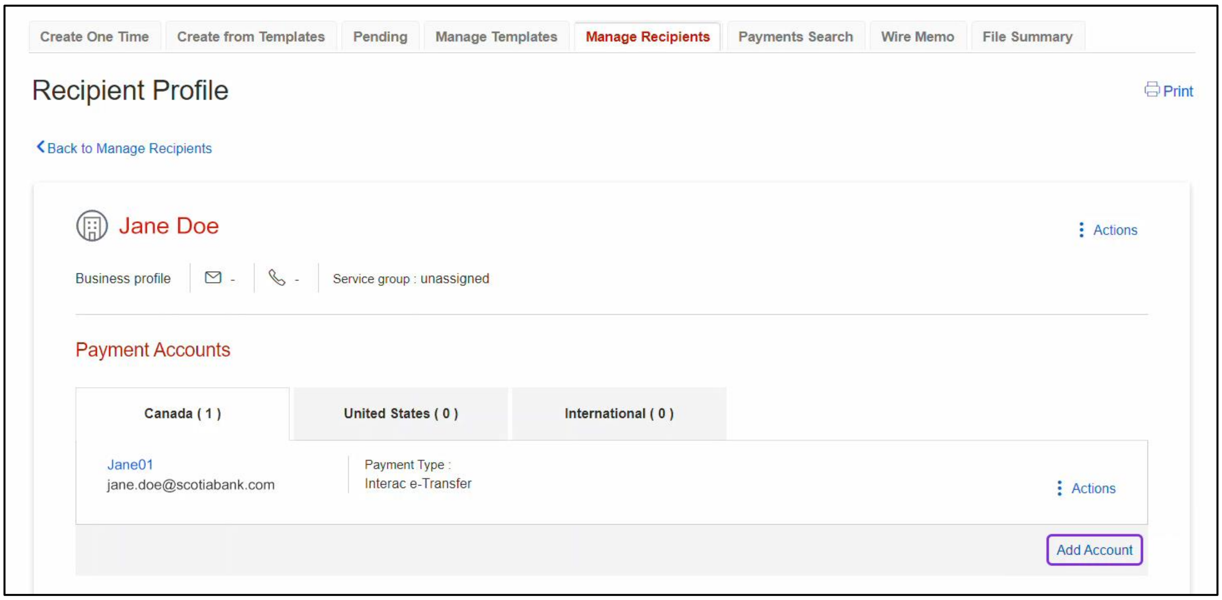
ADDING MULTIPLE PAYMENT TYPES TO AN EXISTING RECIPIENT

If you need to update an existing recipient's profile to include details for an additional payment type, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient.



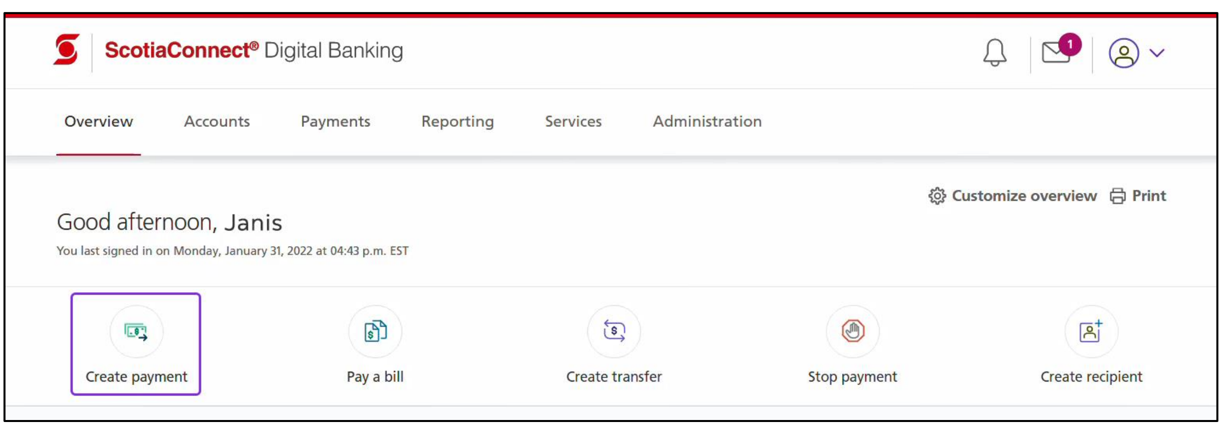
Next, click **Add Account** and then add the information for the additional payment type.

Note: While adding an additional payment type, you can specify the same details that were used for another payment type. For example, if you are using an account number for the Automated Clearing House (ACH) payment type, while adding details for the International Money Transfer payment type, you can specify the same account number that is being used for the ACH payment type.

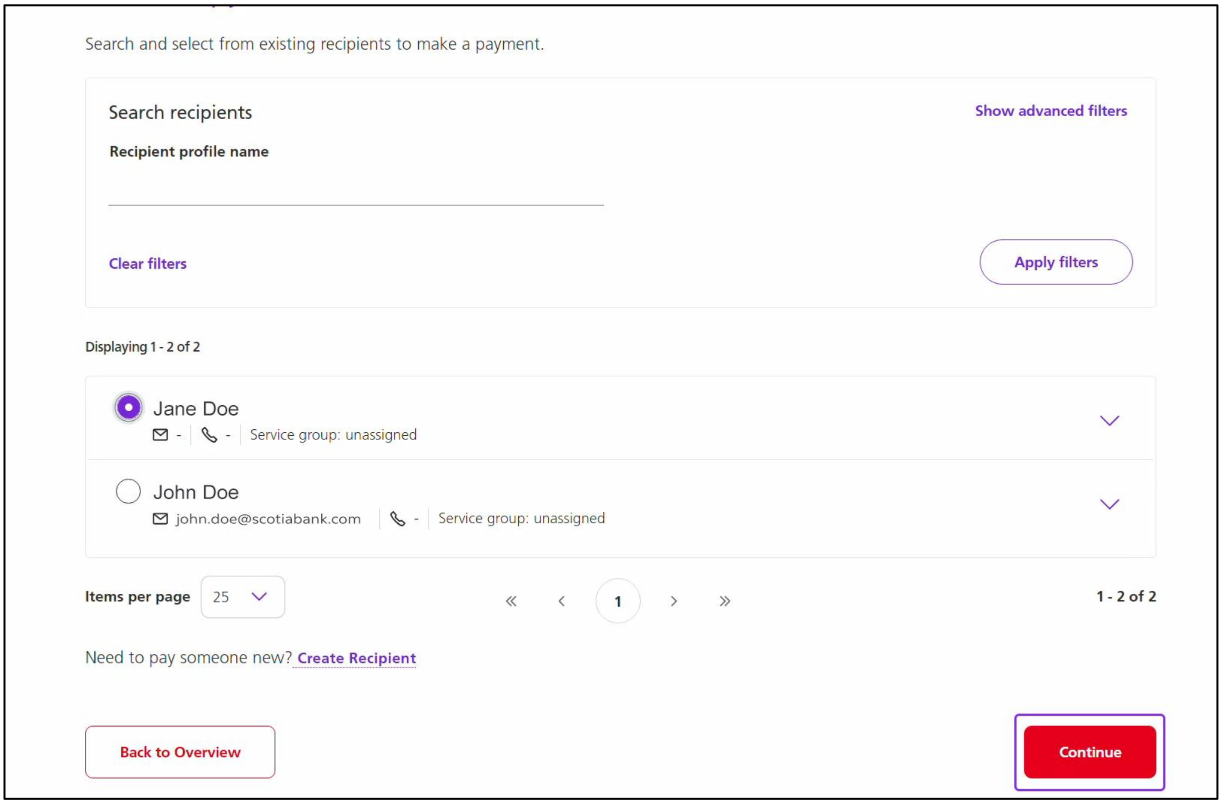


CREATING PAYMENTS USING RECIPIENTS

To begin the payment creation steps using a recipient, on the **Overview** page, click **Create payment**.



Now, search and select the recipient and click **Continue**.

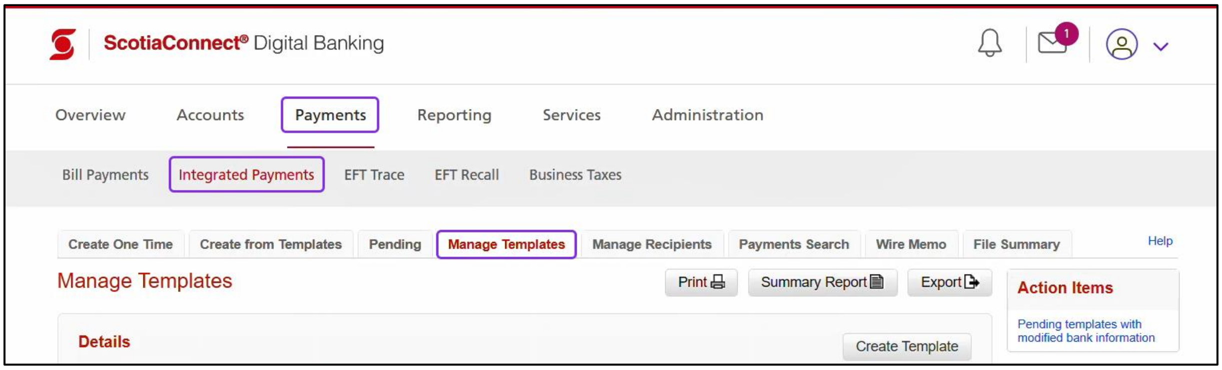


Then, specify the payment details to finish creating the payment. The fields that you need to complete are different for each payment type.

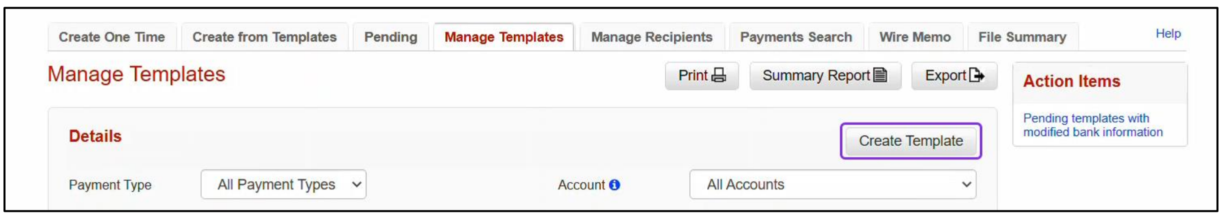
Note: If a recipient's profile includes multiple accounts or payment types, before specifying the payment details, you need to select the account/payment type for the payment.

CREATING TEMPLATES

To create a template, navigate to **Payments** > **Integrated Payments** > **Manage Templates**.

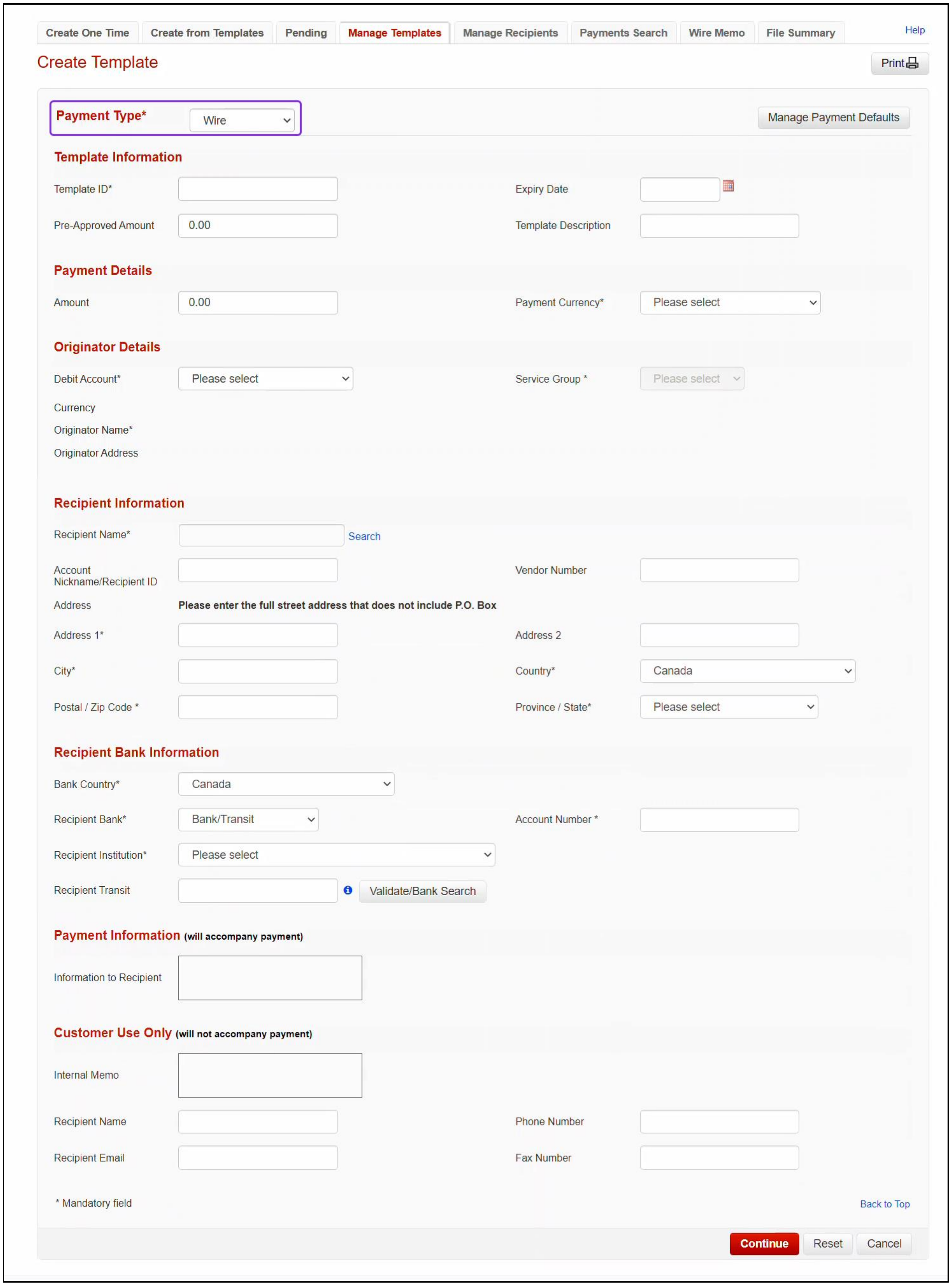


Then, click **Create Template**.



Now, you need to select the **Payment Type** and enter the details for the payment to finish creating the template.

Note: The details that you need to enter are different for each payment type.



Create One Time | Create from Templates | Pending | Manage Templates | Manage Recipients | Payments Search | Wire Memo | File Summary | Help

Create Template

Print

Payment Type* Wire

Manage Payment Defaults

Template Information

Template ID*

Expiry Date

Pre-Approved Amount 0.00

Template Description

Payment Details

Amount 0.00

Payment Currency* Please select

Originator Details

Debit Account* Please select

Service Group * Please select

Currency

Originator Name*

Originator Address

Recipient Information

Recipient Name* Search

Account Nickname/Recipient ID

Vendor Number

Address **Please enter the full street address that does not include P.O. Box**

Address 1*

Address 2

City*

Country* Canada

Postal / Zip Code *

Province / State* Please select

Recipient Bank Information

Bank Country* Canada

Recipient Bank* Bank/Transit

Account Number *

Recipient Institution* Please select

Recipient Transit Validate/Bank Search

Payment Information (will accompany payment)

Information to Recipient

Customer Use Only (will not accompany payment)

Internal Memo

Recipient Name

Phone Number

Recipient Email

Fax Number

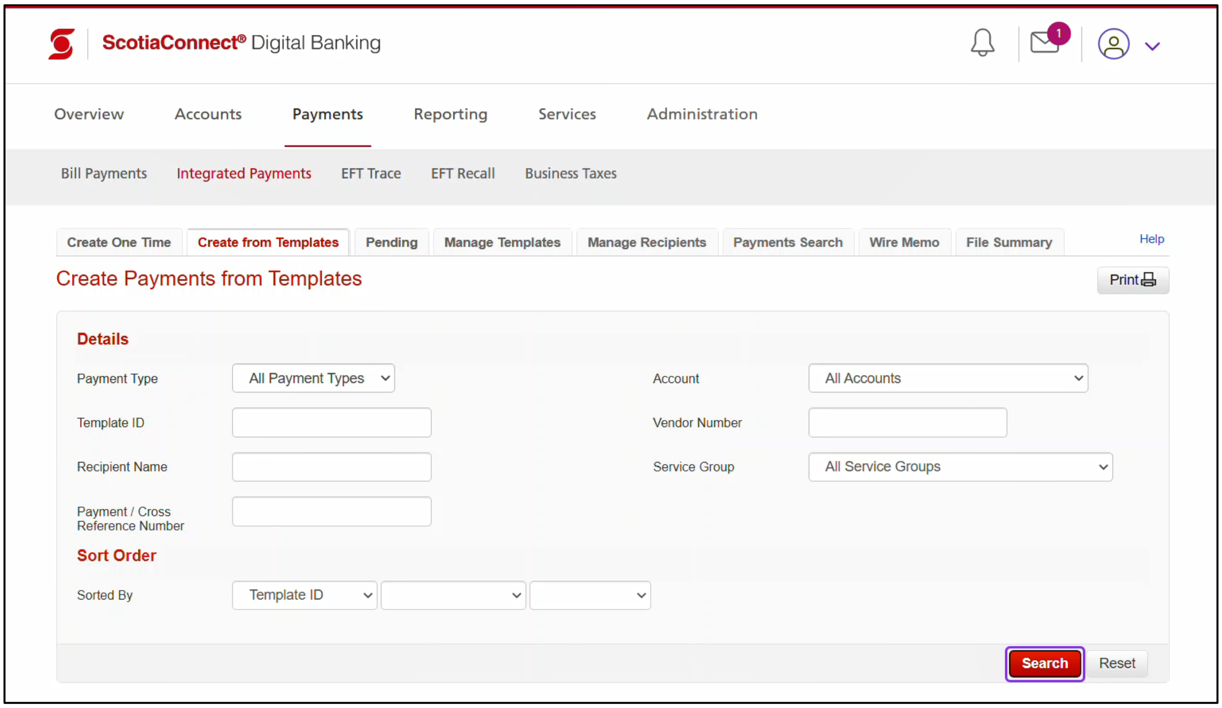
* Mandatory field

Back to Top

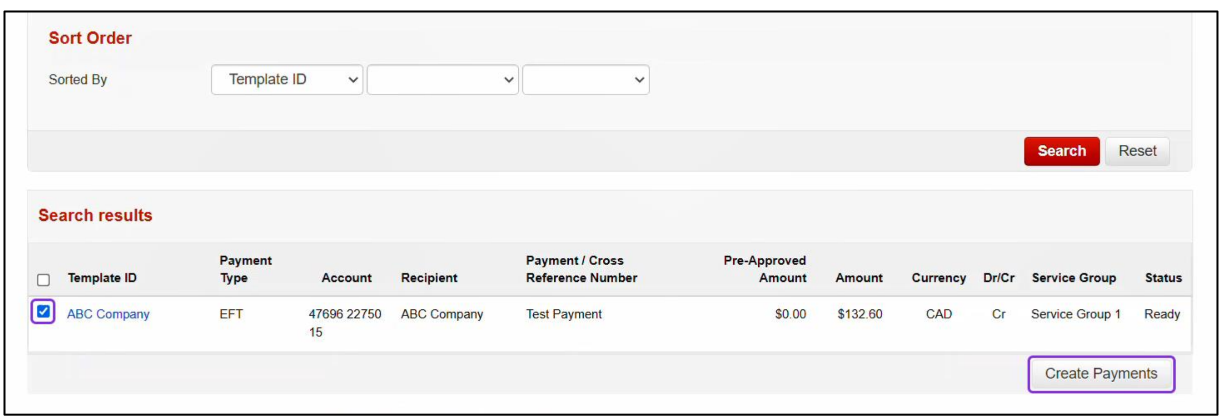
Continue Reset Cancel

CREATING PAYMENTS USING TEMPLATES

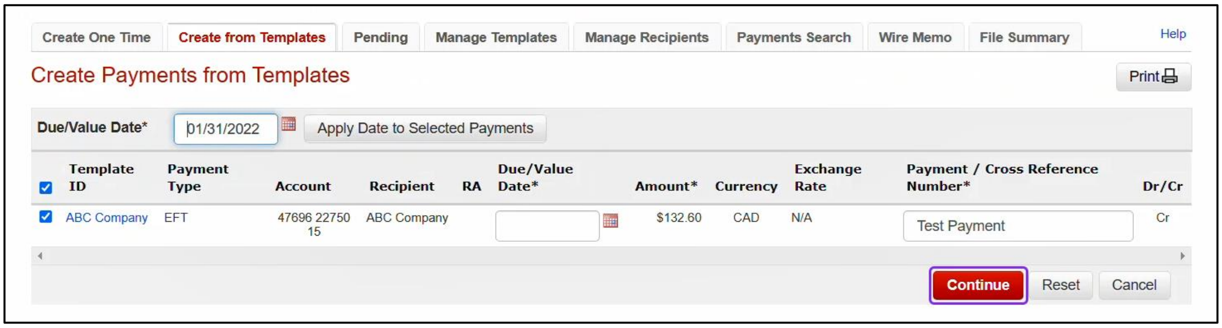
To create a payment using a template, navigate to **Payments** > **Integrated Payments** > **Create from Templates**. Then, specify the required criteria to search for the template.



Now, select the template from the search results and click **Create Payments**.

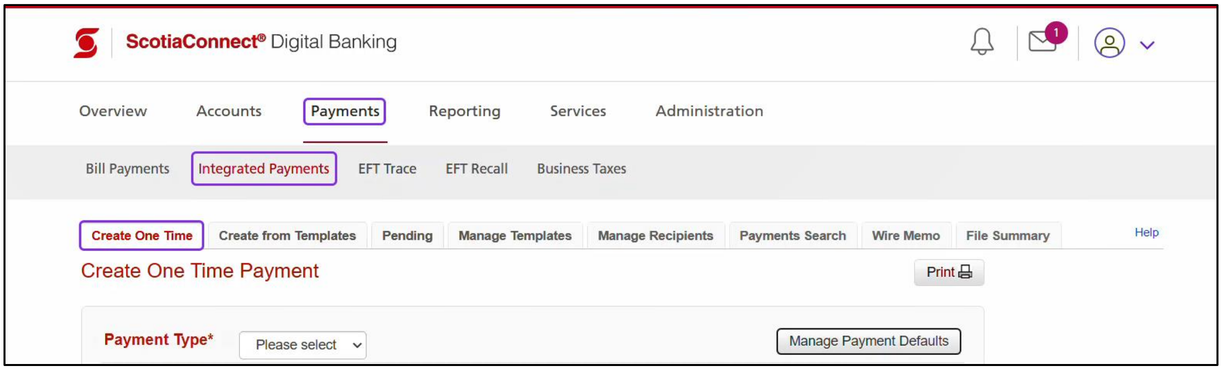


Next, you need to enter the information that is not included in the template and click **Continue**. Then, click **Confirm** to finish creating the payment.

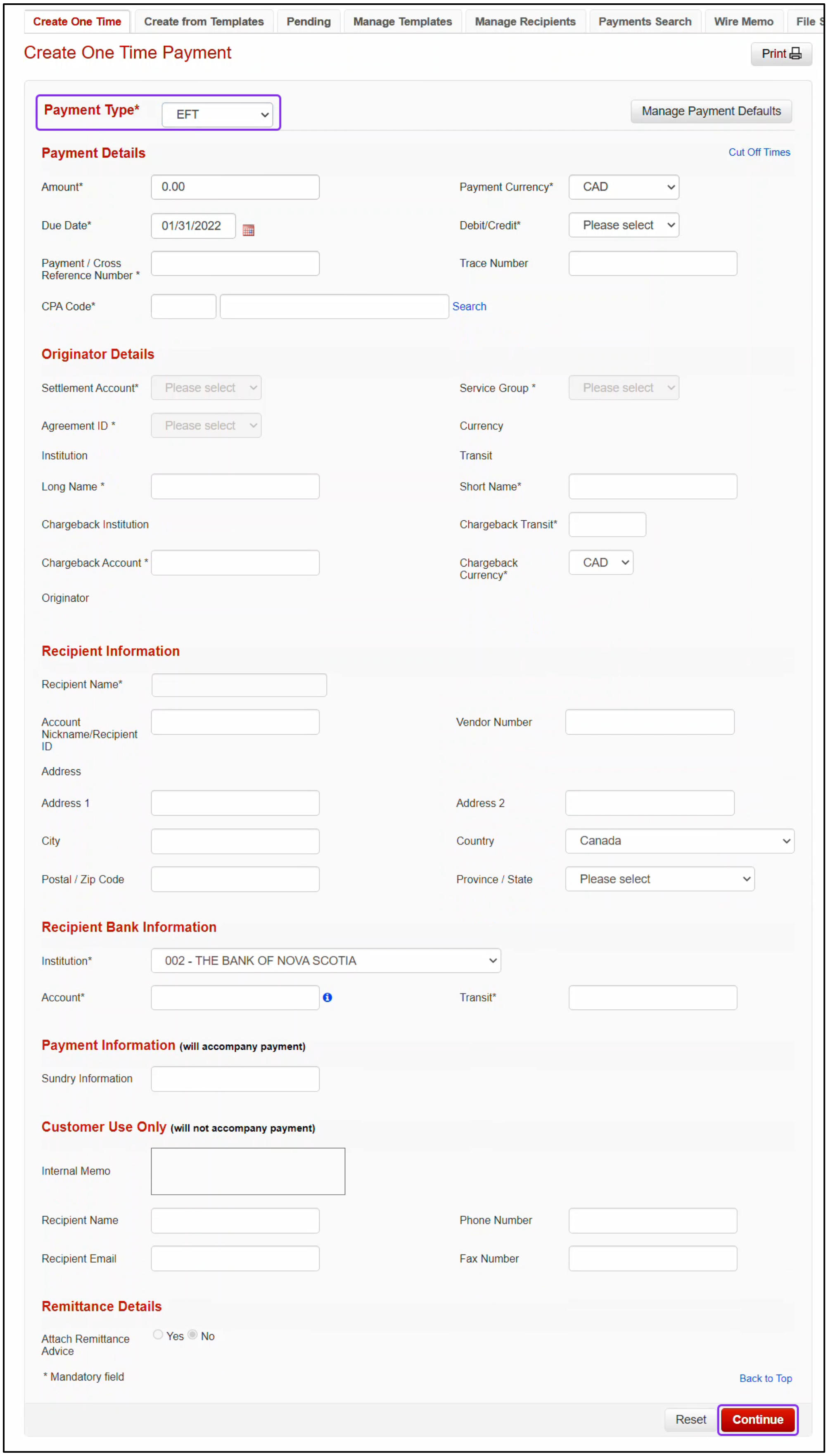


CREATING PAYMENTS USING THE CREATE ONE TIME OPTION

To create a payment using the **Create One Time** option, navigate to **Payments** > **Integrated Payments** > **Create One Time**.

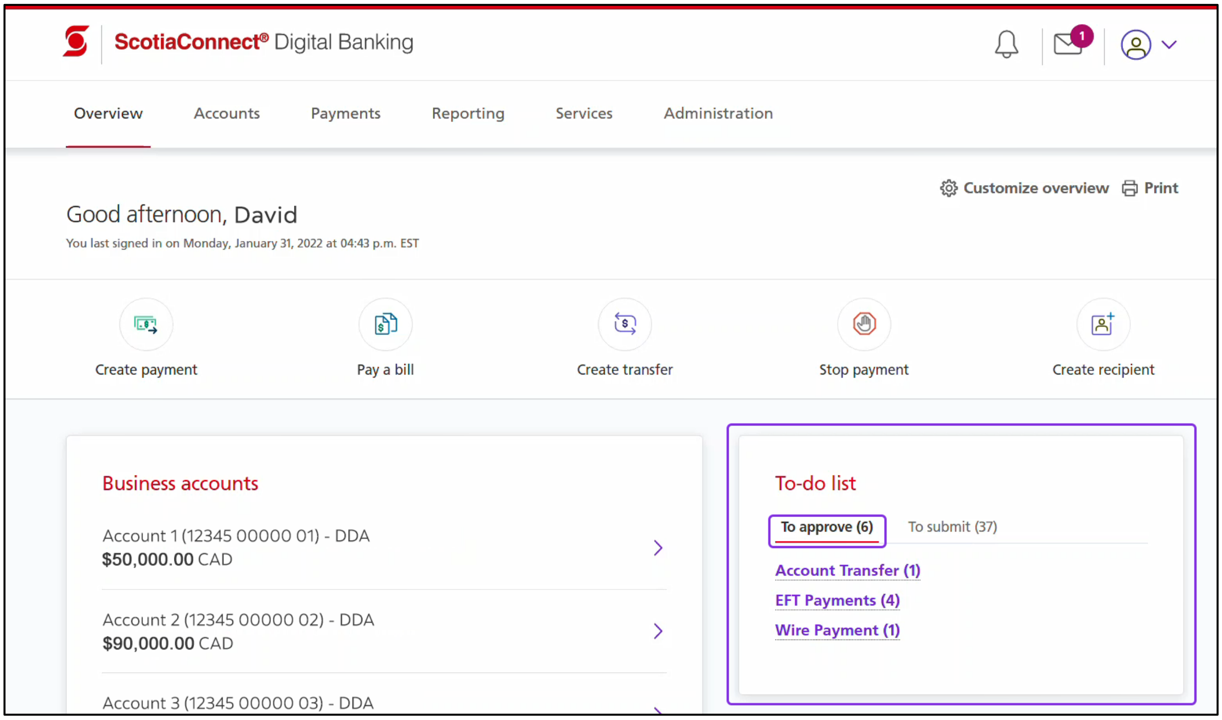


Now, in **Payment Type** drop-down field, select the required payment type. This will display the fields associated with the selected payment type. Then, specify the details for the payment, click **Continue** to proceed.


Create One Time
Create from Templates
Pending
Manage Templates
Manage Recipients
Payments Search
Wire Memo
File
Create One Time Payment
Print
Payment Type*
EFT
Manage Payment Defaults
Payment Details
Cut Off Times
Amount*
0.00
Payment Currency*
CAD
Due Date*
01/31/2022
Debit/Credit*
Please select
Payment / Cross Reference Number *
Trace Number
CPA Code*
Search
Originator Details
Settlement Account*
Please select
Service Group *
Please select
Agreement ID *
Please select
Currency
Institution
Transit
Long Name *
Short Name*
Chargeback Institution
Chargeback Transit*
Chargeback Account *
Chargeback Currency*
CAD
Originator
Recipient Information
Recipient Name*
Account Nickname/Recipient ID
Vendor Number
Address
Address 1
Address 2
City
Country
Canada
Postal / Zip Code
Province / State
Please select
Recipient Bank Information
Institution*
002 - THE BANK OF NOVA SCOTIA
Account*
Transit*
Payment Information (will accompany payment)
Sundry Information
Customer Use Only (will not accompany payment)
Internal Memo
Recipient Name
Phone Number
Recipient Email
Fax Number
Remittance Details
Attach Remittance Advice
Yes
No
* Mandatory field
Back to Top
Reset
Continue

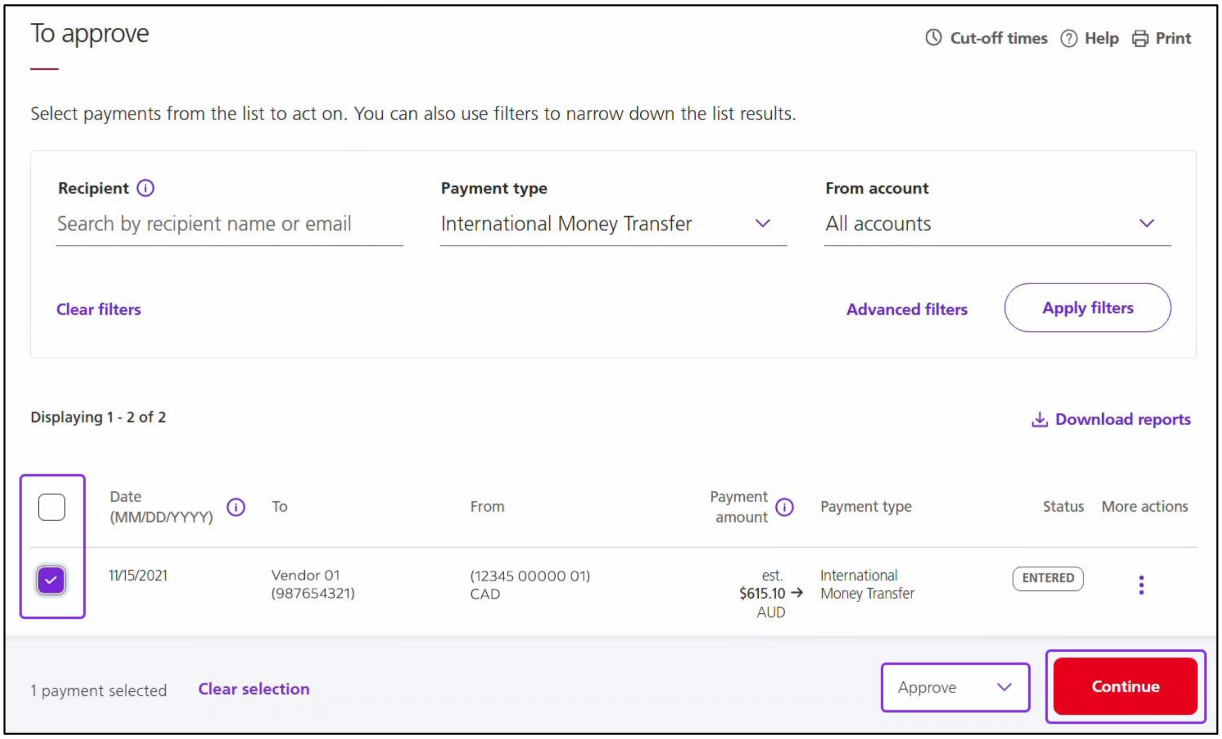
APPROVING PAYMENTS

The payments that have been created and are waiting to be approved, appear within the **To approve** section of the **To-do** list on the **Overview** page. This section displays links for payments (classified by payment types) that need to be approved. To begin the steps to approve a payment, click the link for the required payment type.

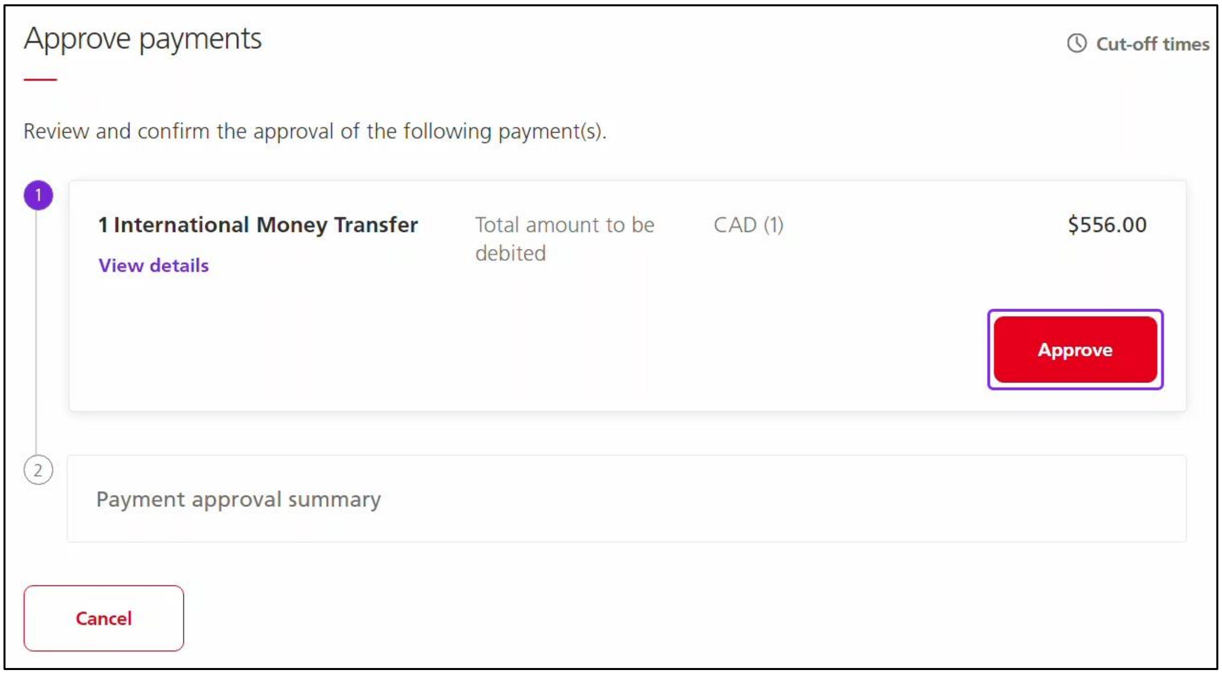


APPROVING INTERAC E-TRANSFERS AND INTERNATIONAL MONEY TRANSFERS

For *Interac* e-Transfers and International Money Transfers, when you click the link in the **To approve** section, the **To approve** screen appears. Select the payment(s) to approve, ensure that the drop-down box has **Approve** selected and click **Continue**.

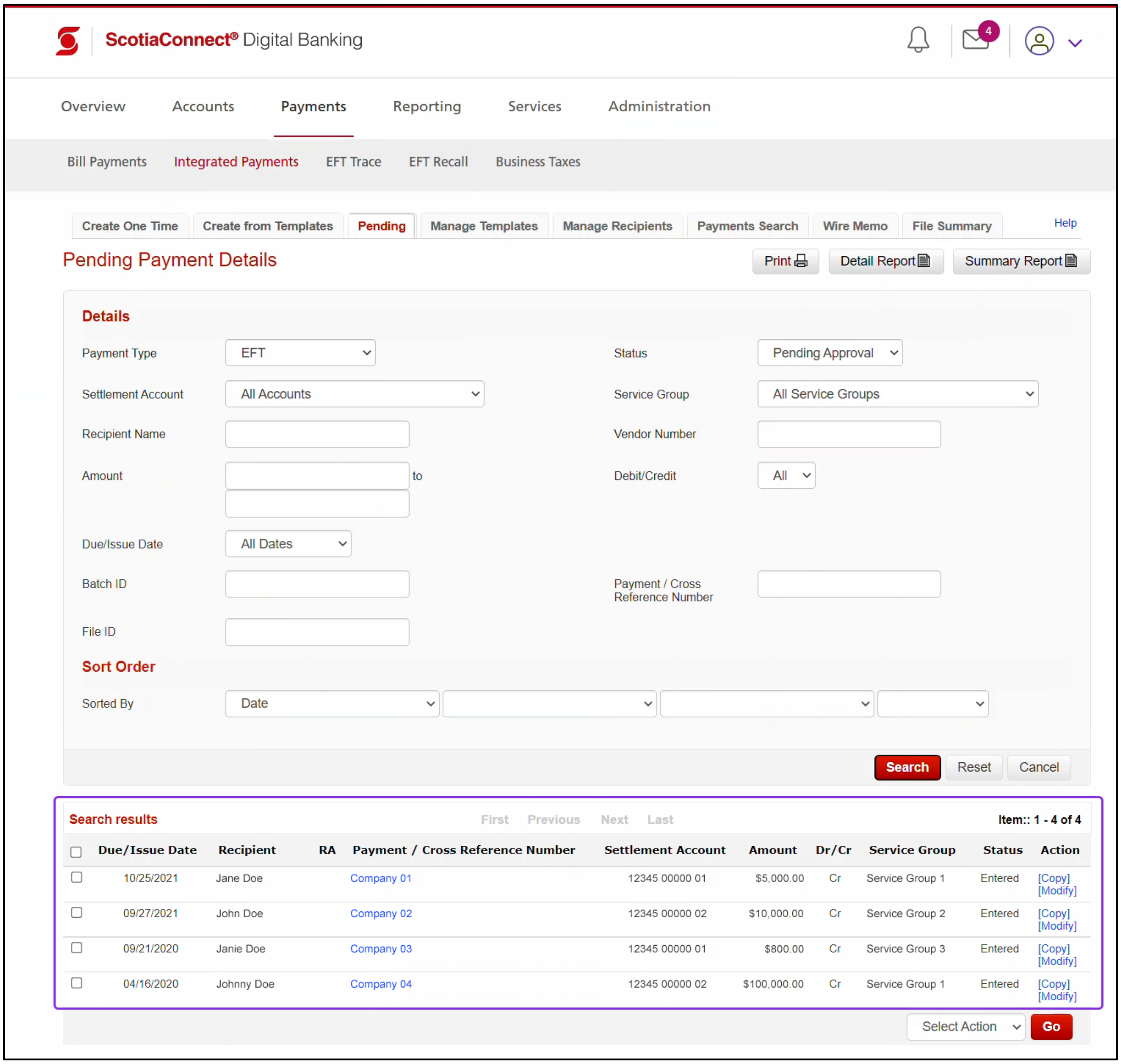


Now, click **Approve** to complete the process.

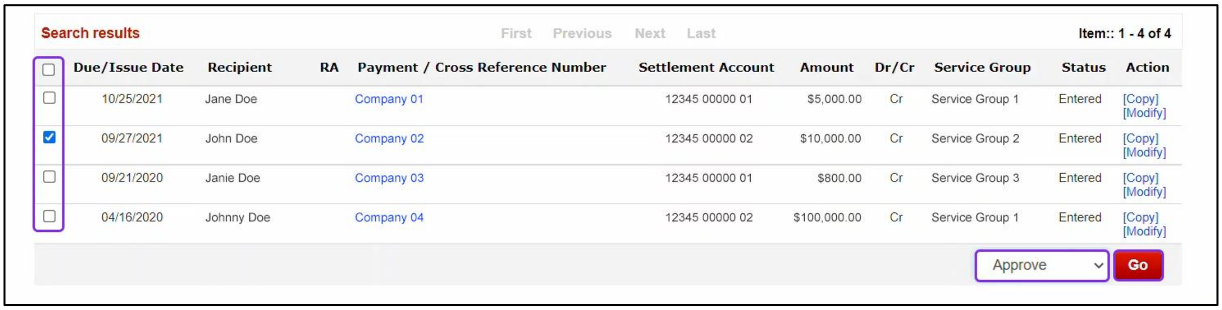


APPROVING OTHER PAYMENT TYPES (NON-INTERAC E-TRANSFERS AND NON-INTERNATIONAL MONEY TRANSFERS)

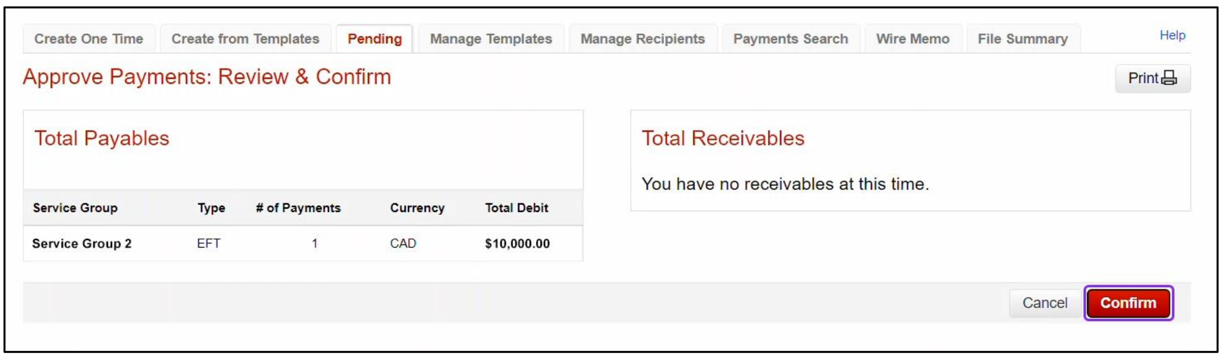
For other payment types, when you click the link in the **To approve** section, the **Pending Payment Details** screen appears. The payments that are waiting to be approved appear in the **Search results** section.



Then, check the box(s) for the payment(s) to approve, select **Approve** in the drop-down box and click **Go**.

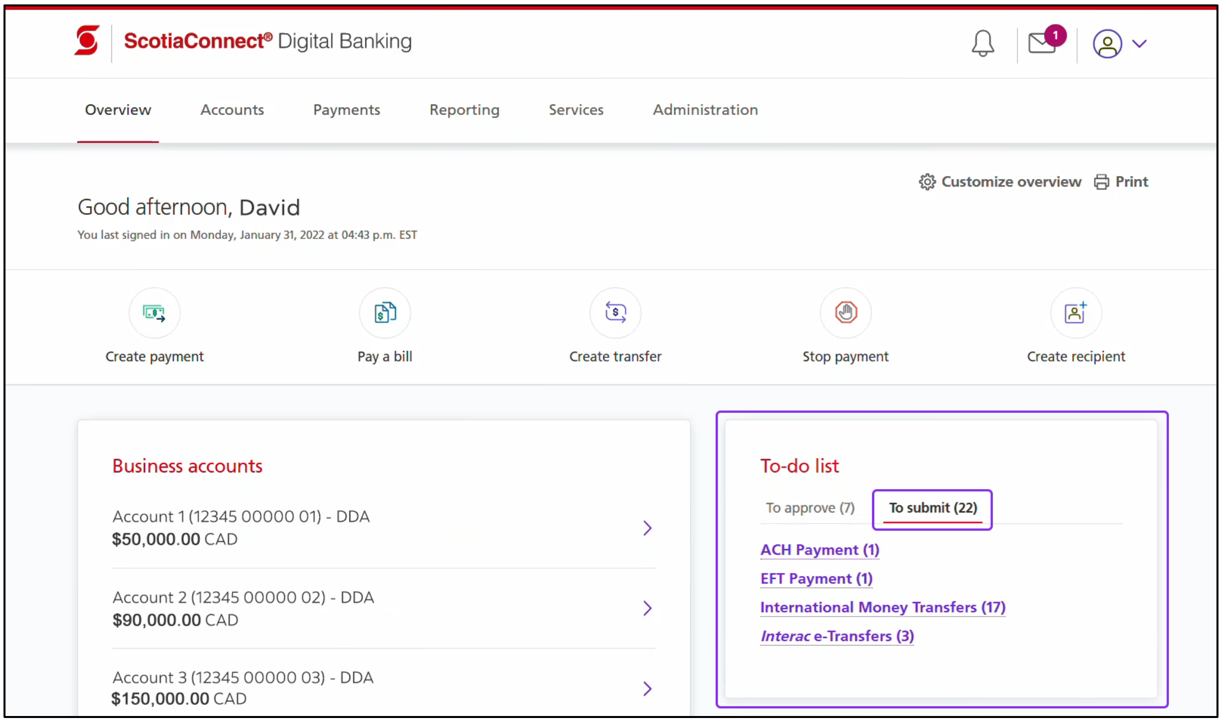


Now, click **Confirm** to finish the process.



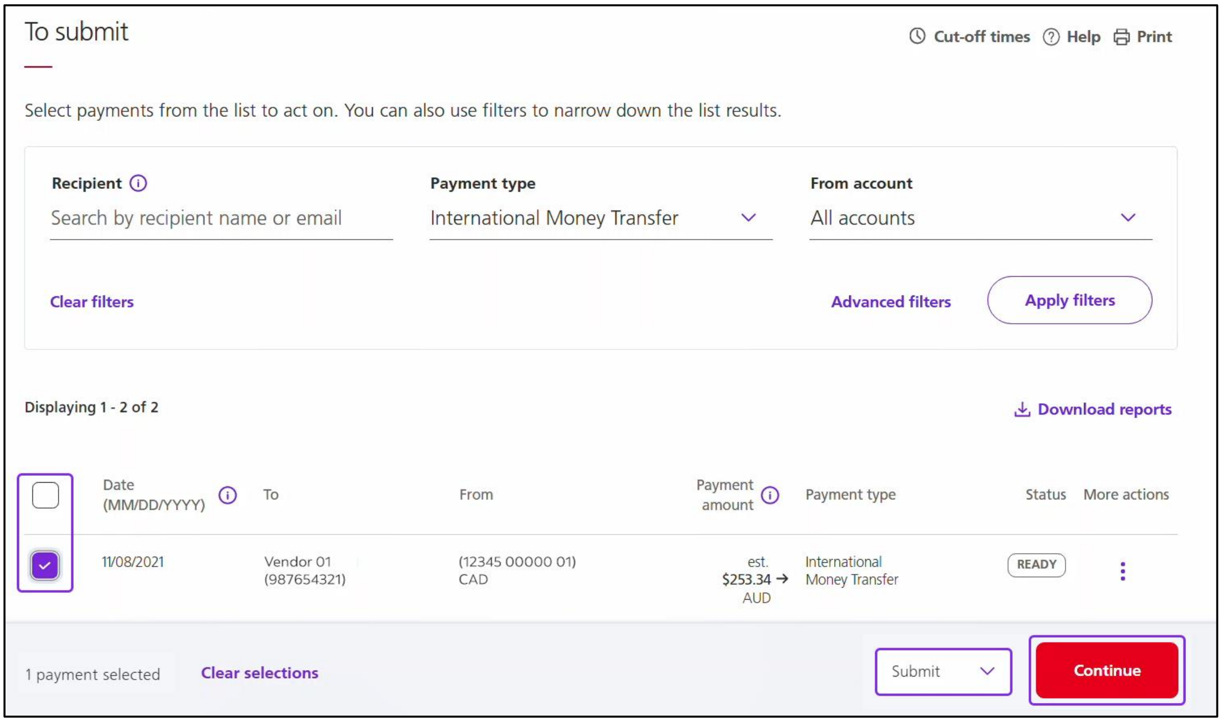
SUBMITTING PAYMENTS

To view payments that have been approved and are waiting to be submitted, select the **To submit** option within the **To-do list** section of the **Overview** page. This will display links for payments (classified by payment types) that need to be submitted. To begin the steps to submit a payment, click the link for the required payment type.

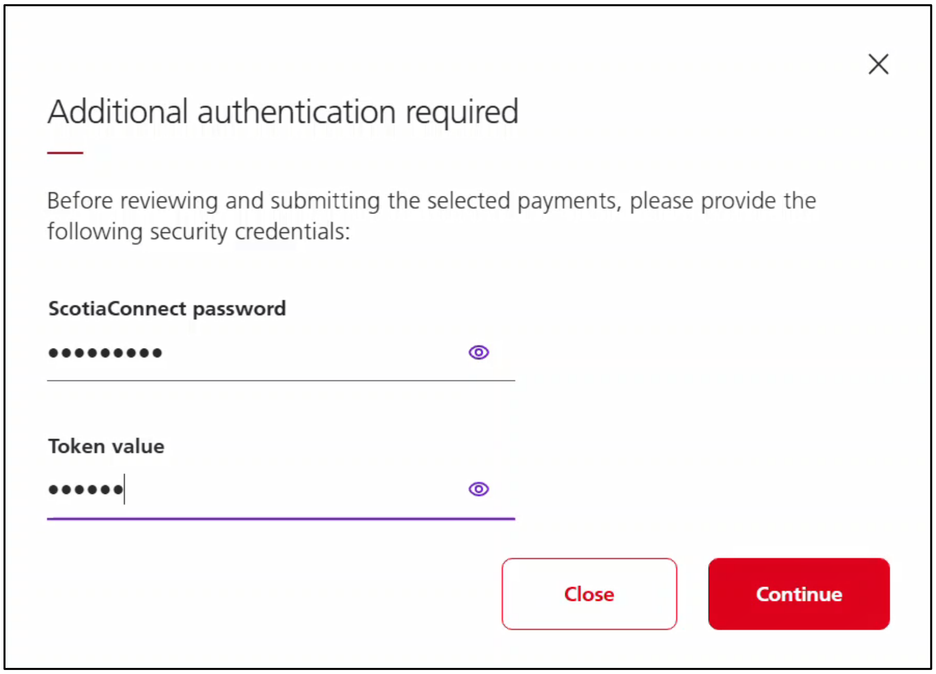


SUBMITTING INTERAC E-TRANSFERS AND INTERNATIONAL MONEY TRANSFERS

For *Interac* e-Transfers and International Money Transfers, when you click the link in the **To submit** section, the **To submit** screen appears. Select the payment(s) to submit, ensure that the drop-down box has **Submit** selected and click **Continue**.

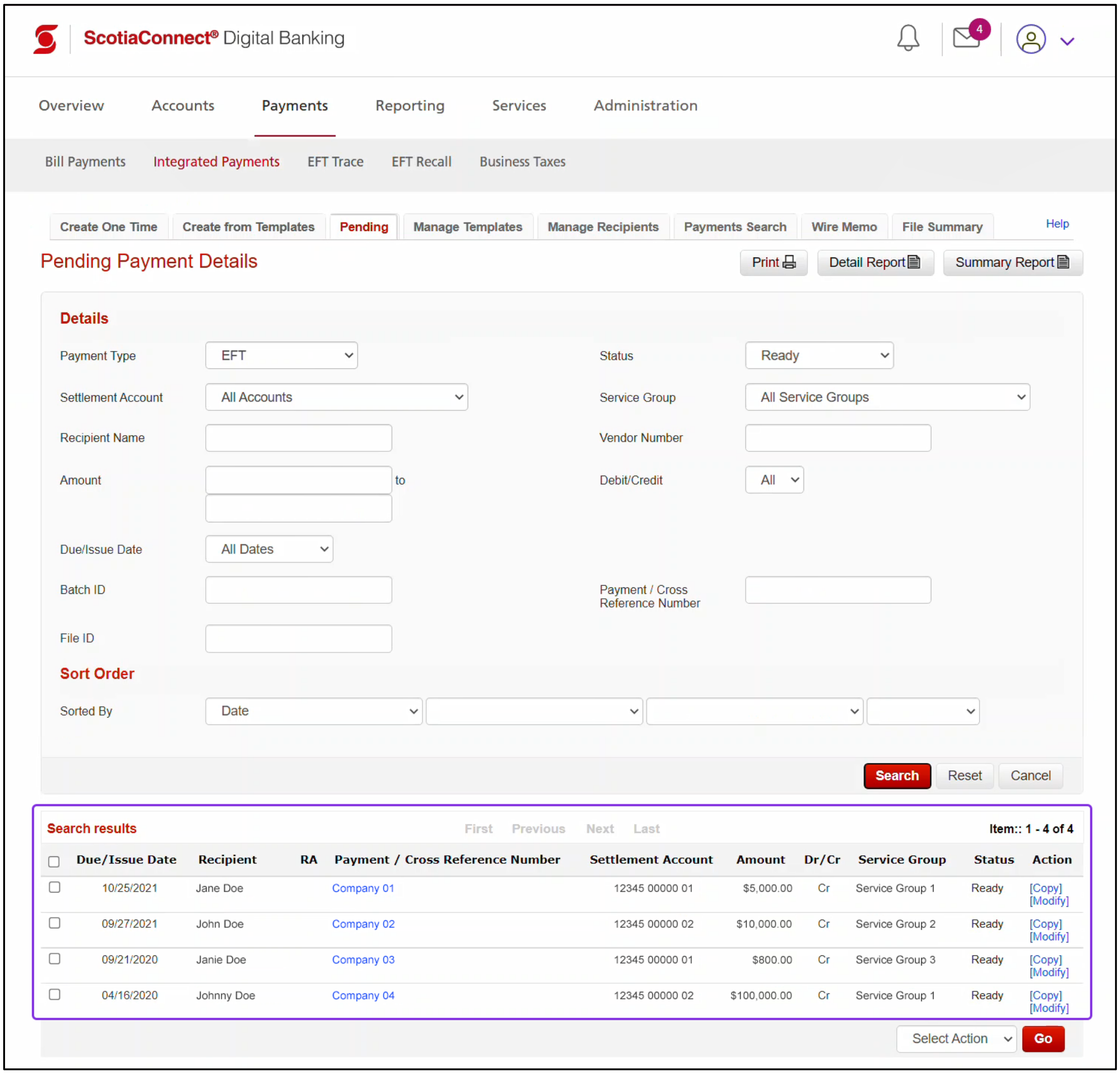


Now, enter your ScotiaConnect password and token value and then click **Continue** to finish submitting the payment(s).

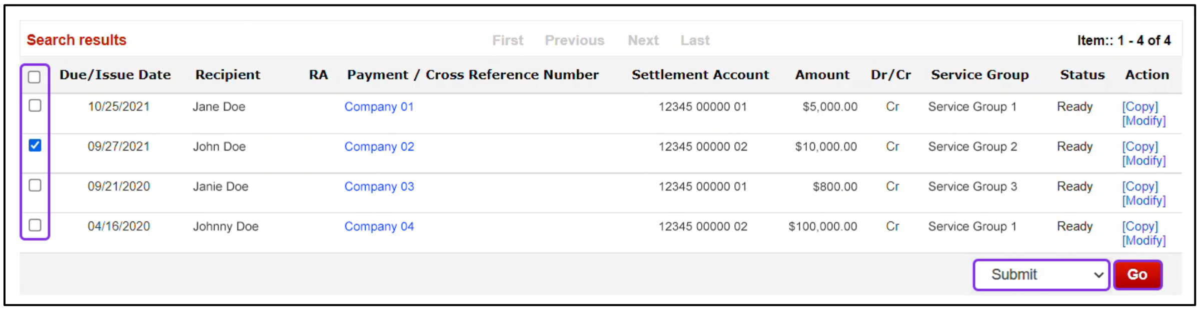


SUBMITTING OTHER PAYMENT TYPES (NON-INTERAC E-TRANSFERS AND NON-INTERNATIONAL MONEY TRANSFERS)

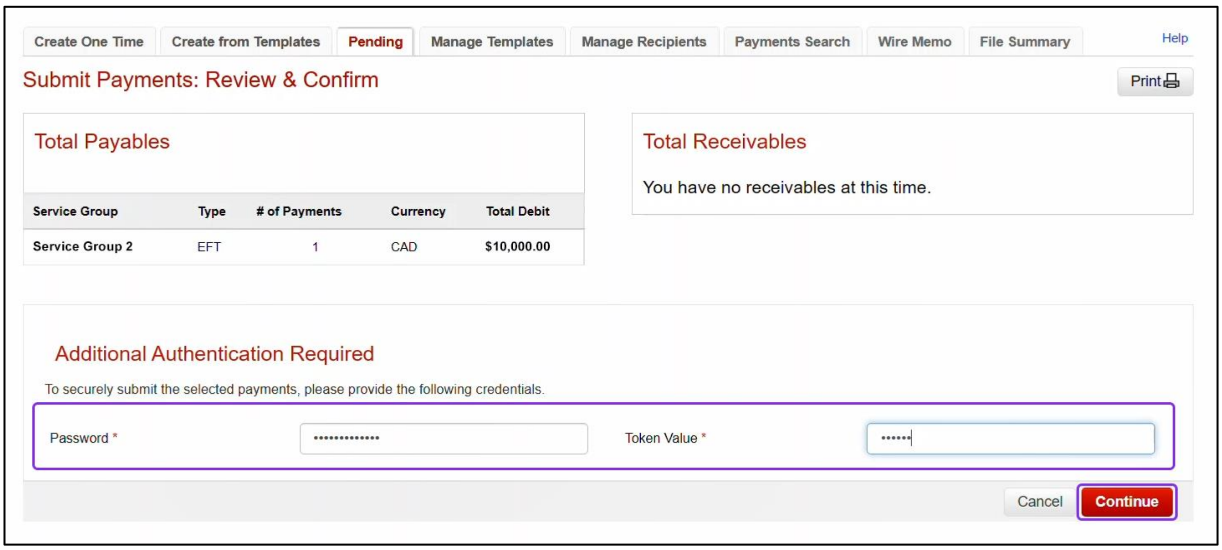
For payment types other than *Interac* e-Transfers and International Money Transfers, when you click the link in the **To submit** section, the **Pending Payment Details** screen appears. The payments that are waiting to be submitted appear in the **Search results** section.



Then, check the box(s) for the payment(s) to submit, select **Submit** in the drop-down box and click **Go**.



Now, enter your ScotiaConnect password and Token value and then click **Continue** to finish submitting the payment(s).



FOR FURTHER ASSISTANCE

Need Help?
In the footer of any page in ScotiaConnect, you will find the **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.