

Interac e-Transfer⁺ for Business

Reference Guide

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This reference guide is not for public use or distribution. This guide is for information purposes only. Usage of this service is subject to the terms set out in its enrollment documentation.

REGISTERING FOR THE SERVICE

Important:

To use the *Interac e-Transfer[†]* service, you must first sign up and then register for the service.

- If you see the **Register for Interac** option on your ScotiaConnect **Overview** page, you have already signed up for the service. Please complete the registration steps to begin using the service.
- If you do not see the **Register for Interac** option on your ScotiaConnect **Overview** page, please contact your Scotiabank Relationship Manager to sign up for the service. Once the service is activated, you will receive an email from Scotiabank. Then, you must complete the registration steps to begin using the service.

Note:

- Registering for the service involves specifying your business email address and deposit account to set up Autodeposit.
- At this time, only ScotiaConnect Super Users can register for this service and edit the registration details for the service.

To register for the service, click **Register for Interac e-Transfer** on the **Overview** page.

Note: The **Register for Interac e-Transfer** option will appear only after you have signed up for the *Interac e-Transfer[†]* service.

The screenshot displays the ScotiaConnect Overview page for a user named Sudha. The page includes a greeting, login information, and a row of action buttons: Create payment, Pay a bill, Create transfer, Stop payment, and Create recipient. Below these are two main sections: 'Business accounts' and 'To-do list'. The 'Business accounts' section lists two DDA accounts with balances of \$(6,097.30) CAD and \$530,627.64 CAD. The 'To-do list' section shows items to approve (3) and submit (1), including Bill Payment (1), EFT Payment (1), and Wire Payment (1). At the bottom right, a button labeled 'Register for Interac e-Transfer' is highlighted with a purple border.

Good evening, Sudha
You last signed in on Wednesday, May 06, 2020 at 08:16 p.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

Business account - DDA
\$(6,097.30) CAD

Business account - DDA
\$530,627.64 CAD

To-do list

To approve (3) To submit (1)

Bill Payment (1)
EFT Payment (1)
Wire Payment (1)


Interac Register for Interac e-Transfer

Step 1: Enter and verify registration details

Next, enter the business email address and language preference and click **Continue**. This email address will be used to receive *Interac* notifications.

Register for *Interac* e-Transfer[†] for business

Step 1 of 3: Enter and verify registration details



Send and receive money quickly and securely *Interac* e-Transfer[†] for business
Send and receive funds to and from anyone with an email address and a bank account in Canada.

Legal business name
[Redacted]

Business email address ⓘ

[Redacted]

Language preference ⓘ

English ▼

Cancel

Continue

Next: Set up Autodeposit

Step 2: Set up Autodeposit


All payments you accept through the *Interac* e-Transfer[†] service will be Autodeposited to your preferred account.

In the next step of the registration process, you will set up Autodeposit by specifying your preferred email address that will accept the transfers.

Note: Following initial registration, you can set up Autodeposit with up to 500 additional email addresses by editing the registration details (after the registration is complete).


Register for *Interac* e-Transfer[†] for business

Step 2 of 3: Set up Autodeposit



Receive money directly into your account with Autodeposit
Money sent to you by *Interac* e-Transfer will be deposited directly into your bank account – without having to answer a security question.

Autodeposit email address

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☐ This Autodeposit email address
☐ The registered business email address (businessname@scotiabank.com)
This can be updated in your Autodeposit settings

Deposit funds to ⓘ

Select account

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel


Continue

Important: If your business email address is already registered for Autodeposit with a Scotia OnLine deposit account and you want to register the same email address to a ScotiaConnect business banking account instead, the Scotia OnLine Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.


In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.

Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.

Autodeposit email address
autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at
☐ This Autodeposit email address
☐ The registered business email address
(businessname@scotiabank.com)
This can be updated in your Autodeposit settings

Deposit funds to ⓘ
Select account 

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.


Back

Cancel


Continue

Now, select a deposit account that will receive the funds sent to the specified email address.

Autodeposit email address
autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at
☒ This Autodeposit email address
☐ The registered business email address
(businessname@scotiabank.com)
This can be updated in your Autodeposit settings

Deposit funds to ⓘ
Select account 

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel

Continue

If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this

Autodeposit display name as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD

Autodeposit display name ⓘ
☐ Company Name 01
☐ Company Name 02

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel

Continue

Next: Review and confirm details

Then, check the box to acknowledge that you understand that an *Interac* e-Transfer[†] sent to the specified email address will be deposited to the specified account and click **Continue** to proceed to the next step.

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD

Autodeposit display name ⓘ
☒ Company Name 01
☐ Company Name 02

☒ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel




Continue

Next: Review and confirm details

Step 3: Review and confirm your details

Next, review your information to ensure your registration details are correct, and click **Confirm** to proceed.

ScotiaConnect® Digital Banking



OverviewAccountsPaymentsReportingServicesAdministration

Administration → User & Company Permissions → Interac e-Transfer Settings

Register for Interac e-Transfer[†] for business

Step 3 of 3: Review and confirm your details

Registration details

Legal business name
Company Name 01

Business email address
businessname@scotiabank.com

Language preference
English

Autodeposit details

Autodeposit email address
autodepositemail@scotiabank.com

Receive payment notifications at
autodepositemail@scotiabank.com
This can be updated in your Autodeposit settings

Deposit funds to
Account 01 (12345 00000 01) CAD

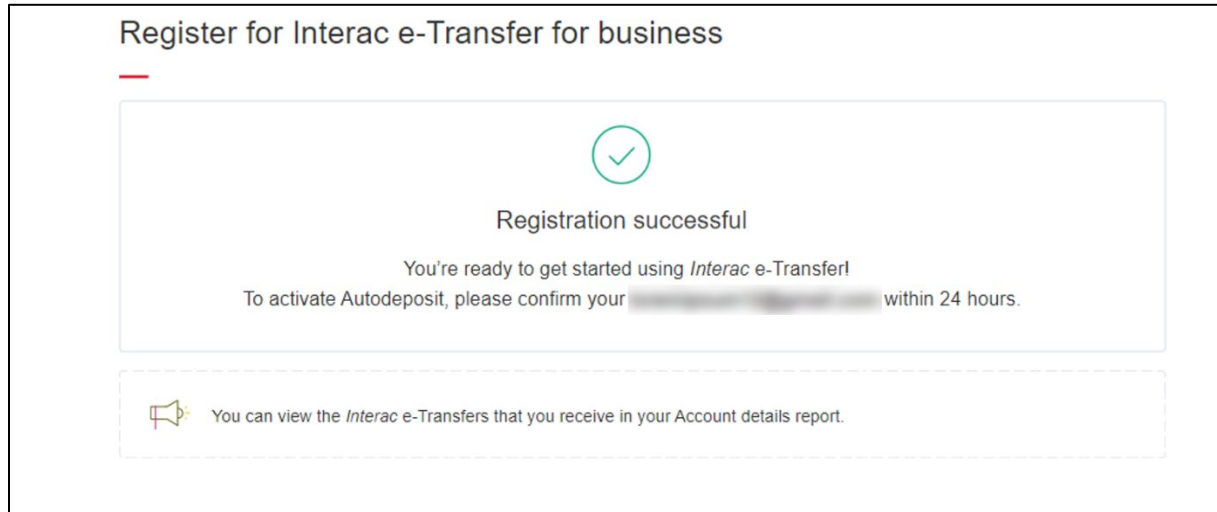
Autodeposit display name
Company Name 01

Edit details

Cancel

Confirm

This displays the registration successful page.



Now, you will receive an email from *Interac* asking you to confirm your registration. **If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps outlined above.**

Note: After a Super User registers for the service, all ScotiaConnect users of your organization, who are permitted to use *Interac* e-Transfer[†], will have access to the service.

EDITING REGISTRATION DETAILS

After you successfully register for the *Interac* e-Transfer[†] service, on the **Overview** page, the **Register for *Interac* e-Transfer** option will be replaced by the **Manage *Interac* e-Transfer** option. If you need to edit your registration details, click **Manage *Interac* e-Transfer**.

Good afternoon, **Teresa**

You last signed in on Thursday, August 13, 2020 at 04:16 p.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

██████████ - DDA
\$(565.52) CAD >


██████████ - DDA
\$0.00 USD >

██████████ - DDA
\$0.00 USD >

To-do list


To approve (5) To submit (8)

[Interac e-Transfers \(5\)](#)

 **Manage *Interac* e-Transfer[†] for business** >


This displays the **Manage Interac e-Transfer[†] for business settings** page. In the **Registration details** section, you can click the **Edit** icon and update your **Business email address** and **Language preference**.

Manage Interac e-Transfer[†] for business settings



Registration details

Legal business name

 Edit

Business email address

@scotia.com



Language preference


English

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Search + Add Autodeposit account

| | | |
|--|---|--|
| Autodeposit email address <div>@scotia.com</div> | Deposit funds to <div>C <div>5)</div></div> | <div>PENDING</div>  |
| Autodeposit email address <div>@scotia.com</div> | Deposit funds to <div>C <div>5)</div></div> | <div>PENDING</div>  |

 Notifications will be sent to registered business email

SEARCHING FOR AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

The **Autodeposit details** section displays the Autodeposit email addresses and the corresponding deposit accounts to which funds are deposited. These email addresses are displayed in the following order:

- First, the email addresses with the **Account Closed** status are displayed.
 - Email addresses with the **Account Closed** status are linked to deposit accounts that are no longer available in ScotiaConnect. These email addresses cannot receive payments and should be [deleted](#) or [edited](#) to change the deposit account.
- Then, the email addresses with the **Pending** status are displayed.
 - Email addresses with the **Pending** status have been registered for *Interac e-Transfer[†]* within ScotiaConnect but the steps in the *Interac* email to confirm the registration have not been completed. These email addresses cannot receive payments until the details are confirmed with *Interac*.
- Finally, the email addresses with the **Active** status are displayed.
 - Email addresses with the **Active** status are registered and validated for the *Interac e-Transfer[†]* service and can receive payments.

To search for Autodeposit details enter your search keywords in the **Search Autodeposit accounts** field and click **Search**. Search keywords include Autodeposit email address, account number(s) or account nickname.

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

| | | |
|--|-------------------------------------|-----------|
| Autodeposit email address [redacted]@scotia.com | Deposit funds to C [redacted] 5) | PENDING ⋮ |
| Autodeposit email address [redacted]@scotia.com | Deposit funds to C [redacted] 5) | PENDING ⋮ |

☐ Notifications will be sent to registered business email

Search results display the email addresses and deposit accounts for the keywords.

Autodeposit details
Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Q

interac

✕

Search

| | | |
|---|--|-----------|
| Autodeposit email address interac [REDACTED] | Deposit funds to S [REDACTED] 9) | PENDING ⋮ |
| Autodeposit email address interac [REDACTED] ⓘ Notifications will be sent to registered business email | Deposit funds to C [REDACTED] 5) | PENDING ⋮ |
| Autodeposit email address interac [REDACTED] | Deposit funds to S [REDACTED] 9) | PENDING ⋮ |

ADDING AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

In the **Autodeposit details** section, you may add additional Autodeposit accounts and register up to 500 email addresses to Autodeposit funds into your accounts.

To add a new Autodeposit account, in the **Autodeposit details** section, click the **Add Autodeposit account** button.

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.


| | | |
|--|-------------------------------------|--|
| Autodeposit email address [redacted]@scotia.com | Deposit funds to C [redacted] 5) | <input type="button" value="PENDING"/> ⋮ |
| Autodeposit email address [redacted]@scotia.com | Deposit funds to C [redacted] 5) | <input type="button" value="PENDING"/> ⋮ |

ⓘ Notifications will be sent to registered business email

Note: If you do not have any Autodeposit accounts, the **Add Autodeposit account** button will appear at the bottom of the page.

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.




It looks like you haven't added any Autodeposit accounts yet
Add an account to begin receiving *Interac* e-Transfers by Autodeposit.

This displays the **Add Autodeposit account** box. In the **Autodeposit email address** field, specify the new email address that will accept transfers.

×

Add Autodeposit account

Autodeposit email address



You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at


☐

This Autodeposit email address

☐

The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account 

☐

I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel

Add account


Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.

×

Add Autodeposit account

Autodeposit email address

autodepositemail@scotiabank.com



You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☐ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account

▼

☐

I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel

Add account

In the **Deposit funds to** drop-down list, select a deposit account.


Note: The **Deposit funds to** drop-down list will only display Canadian (CAD) Business Accounts that were specified while signing up for the *Interac e-Transfer[†]* service. If a required account does not appear in this drop-down list, please contact your Scotiabank Relationship Manager to add this account to the service.

×

Add Autodeposit account

Autodeposit email address

autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☒ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account ▼

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel

Add account

If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this

Autodeposit display name as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into

Deposit funds to ⓘ

Account 01 (12345 00000 01) CAD ▼

Autodeposit display name ⓘ

☐ Company Name 01

☐ Company Name 02

Then, check the box to acknowledge that you understand that an *Interac* e-Transfer[†] sent to the specified email address will be deposited to the specified account and click **Add account**.

×

Add Autodeposit account

Autodeposit email address
autodepositemail@scotiabank.com

You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☒ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD ▼

Autodeposit display name ⓘ

☒ Company Name 01

☐ Company Name 02

☒ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel Add account

This will display the new email address and deposit account in the **Autodeposit details** section of the **Manage *Interac* e-Transfer[†] for business settings** page.

After you complete these steps, the status of the Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the Autodeposit details. If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps to add the Autodeposit email address and deposit account (in ScotiaConnect). After you confirm the Autodeposit details with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

EDITING AUTODEPOSIT DETAILS

To edit the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Edit**.

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

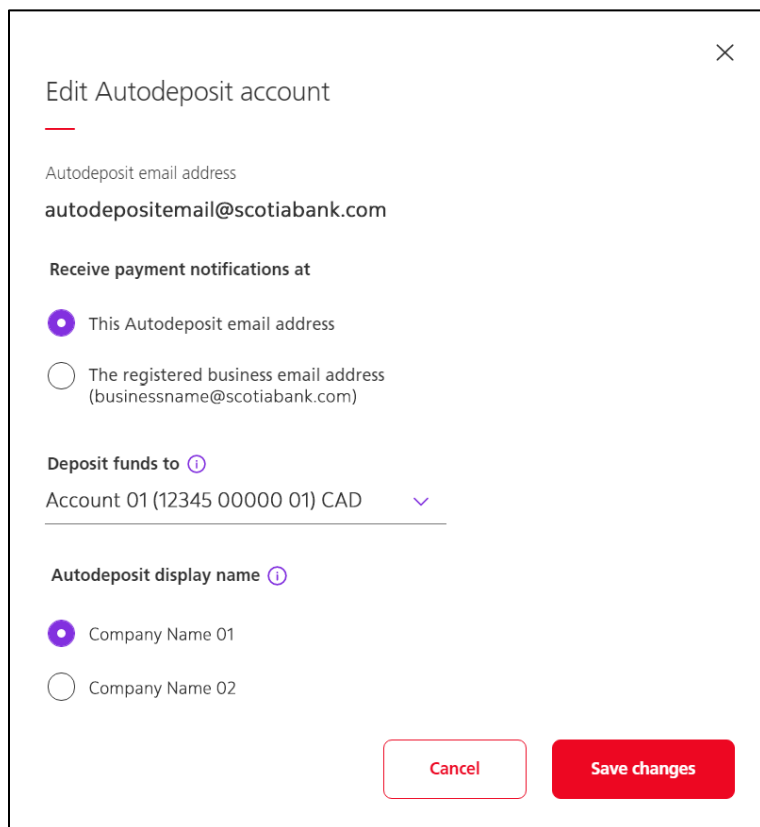
Search + Add Autodeposit account

| | | | |
|--|-------------------------------------|---------|---|
| Autodeposit email address [redacted]@scotiabank.com | Deposit funds to D [redacted] 5) | PENDING | <div><div>Edit</div><div>Delete</div></div> |
|--|-------------------------------------|---------|---|

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This displays the **Edit Autodeposit account** box. As required, you can change the deposit account in the **Deposit funds to** drop-down list and change the notification email address to **This Autodeposit email address** or **The registered business email address**.

After making the changes, click **Save changes**.



The screenshot shows a dialog box titled "Edit Autodeposit account" with a close button (X) in the top right corner. The dialog contains the following fields and options:

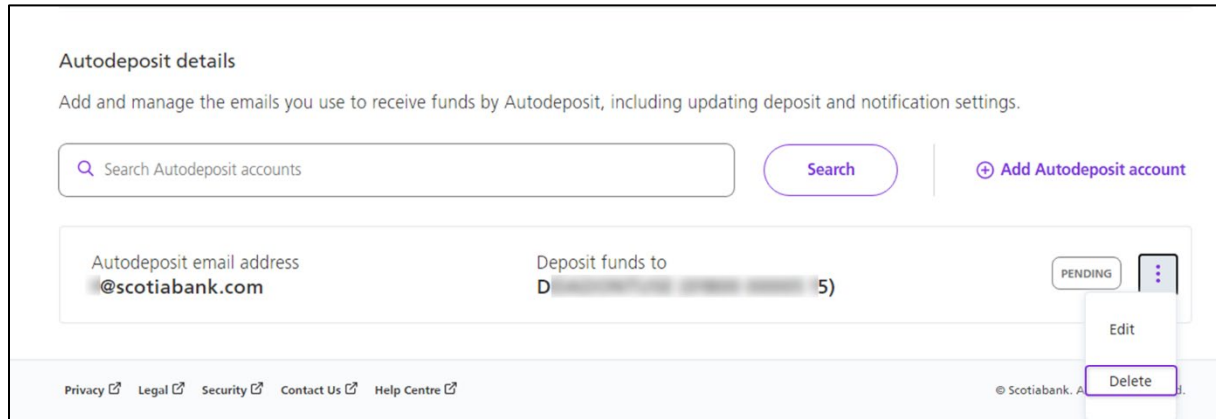
- Autodeposit email address:** A text field containing "autodepositemail@scotiabank.com".
- Receive payment notifications at:** Two radio button options:
 - ☒ This Autodeposit email address
 - ☐ The registered business email address (businessname@scotiabank.com)
- Deposit funds to:** A dropdown menu with a help icon (i) and a downward arrow (v). The selected option is "Account 01 (12345 00000 01) CAD".
- Autodeposit display name:** Two radio button options:
 - ☒ Company Name 01
 - ☐ Company Name 02

At the bottom right, there are two buttons: "Cancel" (outlined in red) and "Save changes" (solid red).

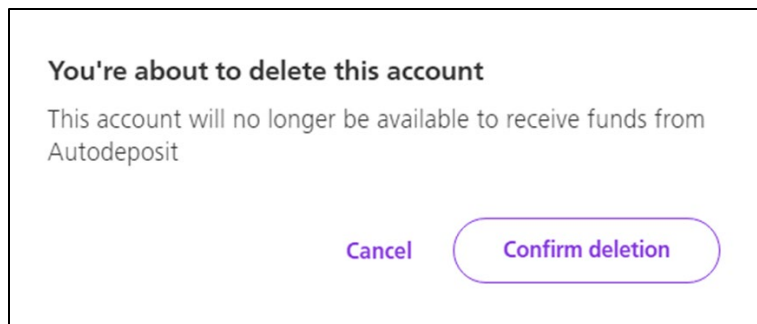
After you complete these steps, the status of the edited Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the edits. If you do not complete this step within 24 hours, the edits will expire, and you will need to repeat the steps to edit the Autodeposit details (in ScotiaConnect). After you confirm the edits with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

DELETING AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

To delete the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Delete**.



This displays a confirmation box, to complete deleting the email address and associated deposit account, click **Confirm deletion**.

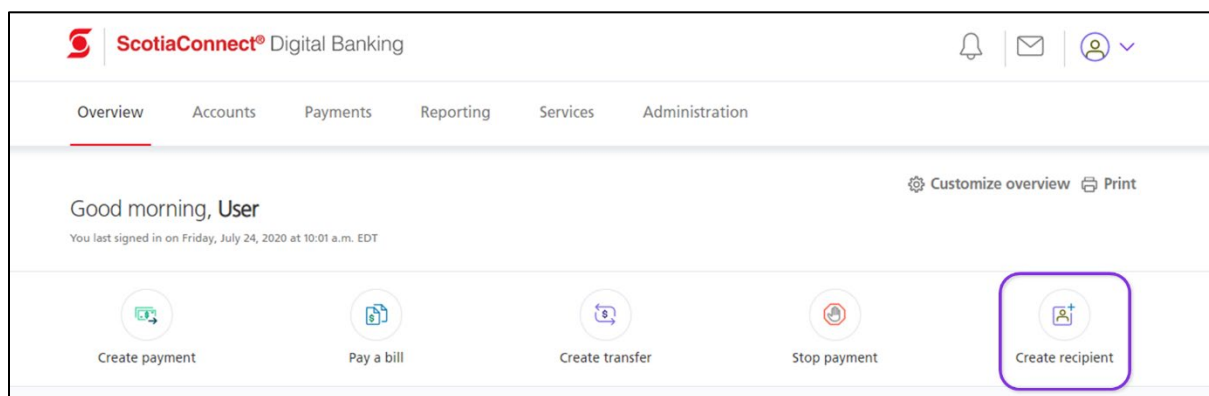


CREATING AN *INTERAC* E-TRANSFER[†] RECIPIENT

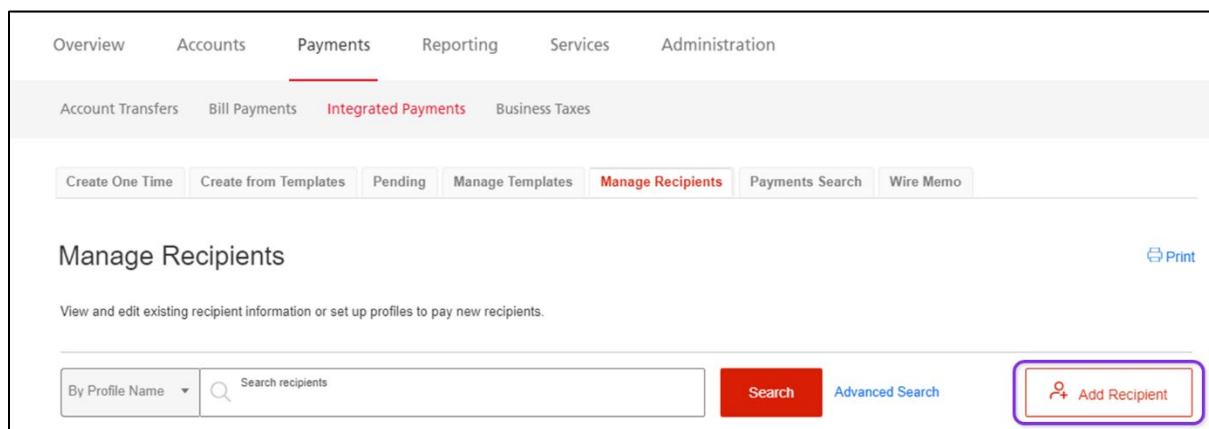
CREATING A NEW RECIPIENT PROFILE

Note: This section lists the steps to create a recipient profile using ScotiaConnect's new recipient creation process. If you have created recipients in the past, they will be migrated to the new recipient list. However, to send an *Interac* e-Transfer[†], you should first add *Interac* e-Transfer[†] details to the existing profile. These steps are covered in the [Adding *Interac* e-Transfer[†] Details to an Existing Recipient's Profile](#) section.

Before sending an *Interac* e-Transfer[†], you need to set up recipients. To create a new recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Alternatively, on the **Overview** page, click **Create recipient**.



Then, click **Add Recipient**.



Step 1: Add recipient information

Select whether the recipient profile is for an individual or a business then click **Continue**.

The screenshot shows the 'Manage Recipients' form within a web application. At the top, there is a navigation bar with tabs: 'Create One Time', 'Create from Templates', 'Pending', 'Manage Templates', 'Manage Recipients' (highlighted in red), 'Payments Search', and 'Wire Memo'. Below the navigation bar, the title 'Manage Recipients' is displayed. The main content area is titled 'Recipient Profile' and features a three-step progress indicator: 1. Add recipient information (active), 2. Set up recipient for payments, and 3. Review and complete profile. Under the first step, the question 'What type of recipient is this?' is followed by two radio button options: 'Business' (selected and highlighted with a red circle) and 'Individual'. Below these options are three text input fields: 'Recipient Profile Name', 'Email (Optional)', and 'Phone Number (Optional)'. At the bottom left is a 'Cancel' button, and at the bottom right is a red 'Continue' button.

Create One Time Create from Templates Pending Manage Templates **Manage Recipients** Payments Search Wire Memo

Manage Recipients

Recipient Profile

1 2 3

Add recipient information Set up recipient for payments Review and complete profile

What type of recipient is this? ?

☒ Business
☐ Individual

Recipient Profile Name

Email (Optional)

Phone Number (Optional)

Cancel Continue

Step 2: Set up recipient for payments

Select the destination for the payments (**must be Canada**), and **Interac e-Transfer⁺** as the payment type.

The screenshot shows a web interface for setting up a recipient profile. At the top, it says 'Recipient Profile - [redacted]'. Below this is a progress bar with three steps: 1. Add recipient information (marked with a checkmark), 2. Set up recipient for payments (current step, marked with a red circle), and 3. Review and complete profile (marked with a grey circle). The main content area has two sections. The first section is titled 'Where will you send payments for this recipient?' and contains a dropdown menu labeled 'Select Destination' with 'Canada' selected. The second section is titled 'Which payment type would you like to use for this recipient?' and includes a link 'Learn More about Payment Type' with an external link icon. Below this is a dropdown menu labeled 'Choose Payment Type' with 'Please select' chosen. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Continue' (which is red and highlighted).

This will display additional fields. An *Interac e-Transfer⁺* recipient can be created by providing:

- Only the recipient's email address
- Only the recipient's account number
- The recipient's email address and account number

When the **Email Address** option is selected, you need to enter the recipient's name, email address, notification language and then give the account a nickname. The nickname is used to easily locate your recipient when performing a search.

How would you like to transfer funds to this recipient?

You can choose based on the information the recipient has provided. This may be an email address, an account number, or both.

☒ Email Address

☐ Account Number

☐ Email Address and Account Number

Recipient Information ?

Recipient Name

Recipient Email Address

Notification Language
English

Please give this account a nickname for your future reference. ?

Account Nickname

Back Cancel Continue

When the **Email Address and Account Number** option is selected, you need to specify the recipient's banking details, which consists of the **Bank / Institution**, the **Transit Number** and the **Account Number**. Next, enter the recipient's name, email address, notification language and then give the account a nickname. **Note:** When an *Interac e-Transfer[†]* is sent using the recipient's account number, the recipient will receive a notification on the email address specified.

After adding the required information for the recipient, click **Continue**.

How would you like to transfer funds to this recipient?

You can choose based on the information the recipient has provided. This may be an email address, an account number, or both.

☐ Email Address

☐ Account Number

☒ Email Address and Account Number

Recipient Banking Details

Bank / Institution
002 - THE BANK OF NOVA SCOTIA

Transit Number

Account Number

Recipient Information ?

Recipient Name

Recipient Email Address

*Email address provided above will be used to notify the recipient if paid by account number.

Notification Language
English

Please give this account a nickname for your future reference. ?

Account Nickname

000 - **12345** - **123** - 0000 - **123456789**

Financial institution's bank, transit, and account number can be found on the bottom of cheques. Be sure to include all digits of the account number, as the number of digits may vary depending on the financial institution

Back **Cancel** **Continue**

Step 3: Review and complete profile

This displays a confirmation message that states that the recipient was created successfully.

Manage Recipients

Recipient Profile - *Thompson Street and Hwy*

✓

Add recipient information

✓

Set up recipient for payments

✓

Review and complete profile

✓ You have added a new payment recipient.

Thompson Street and Hwy

Business profile | *thompsonstreetandhwy.ca* | -

Payment Accounts

Canada(1)

United States(0)

International(0)

Thompson Street and Hwy

Bank :
THE BANK OF NOVA SCOTIA

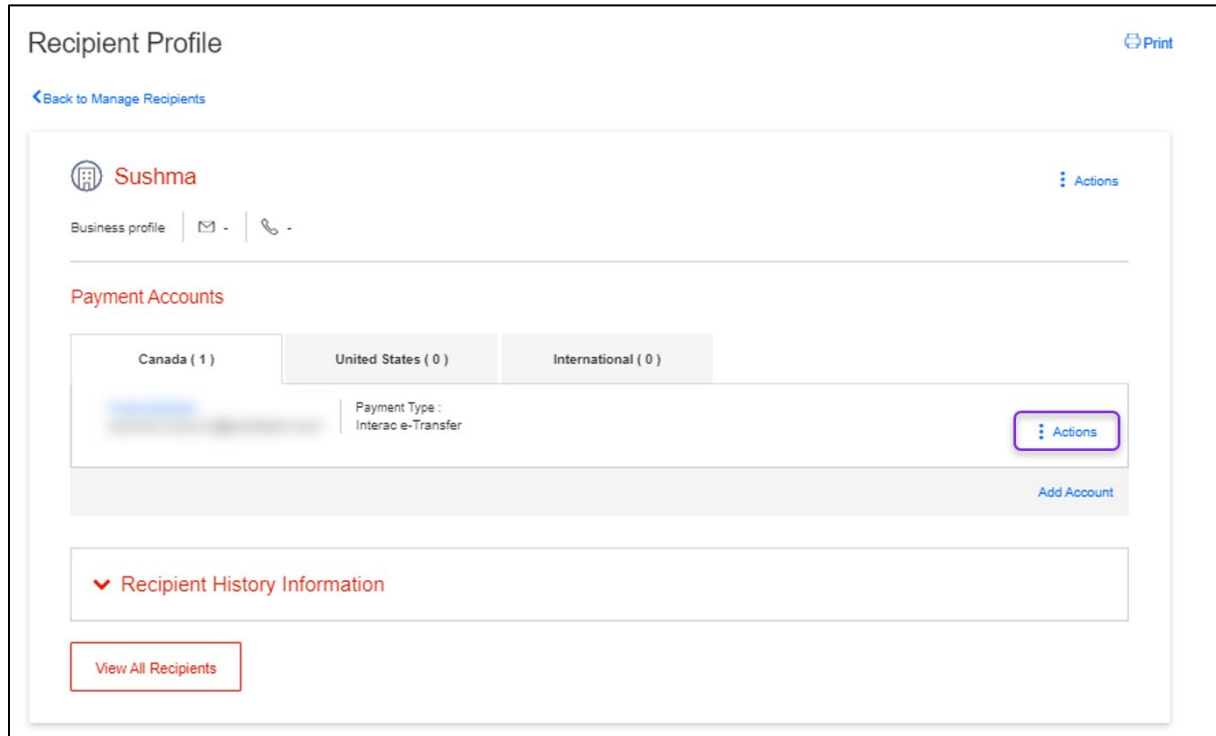
Payment Type :
Interac e-Transfer

READY

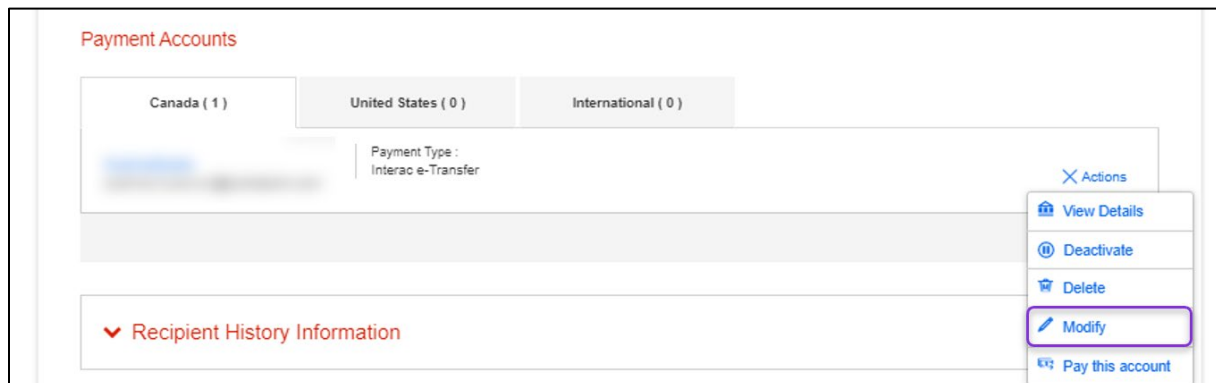
Add Account

EDITING A RECIPIENT

To edit a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to edit. Next, click the **Actions** menu.



Now, select **Modify**.



Make the required changes to the recipient's details and click **Save**.

Editing Payment Account | SushmaScotia

Payment Type
Interac e-Transfer

READY

Please give this account a nickname for your future reference ?

Account Nickname

Recipient Information ?

Recipient Name

Recipient Email Address

Notification Language
English

Cancel

Save

After the recipient's details are saved, the following message will display:

Payment Account

[Back to Recipient Profile](#)

✓

Confirmation: Update Successful
Done! You've edited the recipient's payment account.

ADDING *INTERAC* E-TRANSFER[†] DETAILS TO AN EXISTING RECIPIENT'S PROFILE

To add *Interac* e-Transfer[†] details to an existing recipient's profile, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient.

The screenshot displays the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration'. The 'Payments' section is active, showing 'Account Transfers', 'Integrated Payments', and 'Business Taxes'. The 'Manage Recipients' tab is selected, with sub-tabs for 'Manage Recipients', 'Payments Search', and 'File Summary'. The 'Manage Recipients' page title is followed by 'Import Recipients' and 'Print' links. Below the title is a description: 'View and edit existing recipient information or set up profiles to pay new recipients.' A search bar is present with a dropdown menu set to 'By Profile Name' and a search icon. The search results show '1 results found' and a single recipient profile. The profile is a business profile with an email address and a service group of 'unassigned'. The profile name is highlighted with a blue box. The 'Add Recipient' button is visible in the top right corner.

This displays the **Recipient Profile** page. Click **Add Account**.

The screenshot shows the 'Recipient Profile' page. At the top right is a 'Print' icon. Below the title is a link '< Back to Manage Recipients'. The main content area has a header with a business profile icon, a blurred email address, a phone icon, and the text 'Service group : unassigned'. Below this is a section titled 'Payment Accounts'. It has three tabs: 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is active, showing a table with one account. The table has columns for 'Bank : THE BANK OF NOVA SCOTIA' and 'Payment Type : EFT'. To the right of the table is an 'Actions' link. Below the table is an 'Add Account' button. At the bottom of the page is a section titled 'Recipient History Information' with a 'View All Recipients' button.

| Canada (1) | United States (0) | International (0) |
|---|---------------------|---------------------|
| <div>Bank : THE BANK OF NOVA SCOTIA</div> <div>Payment Type : EFT</div> | | |

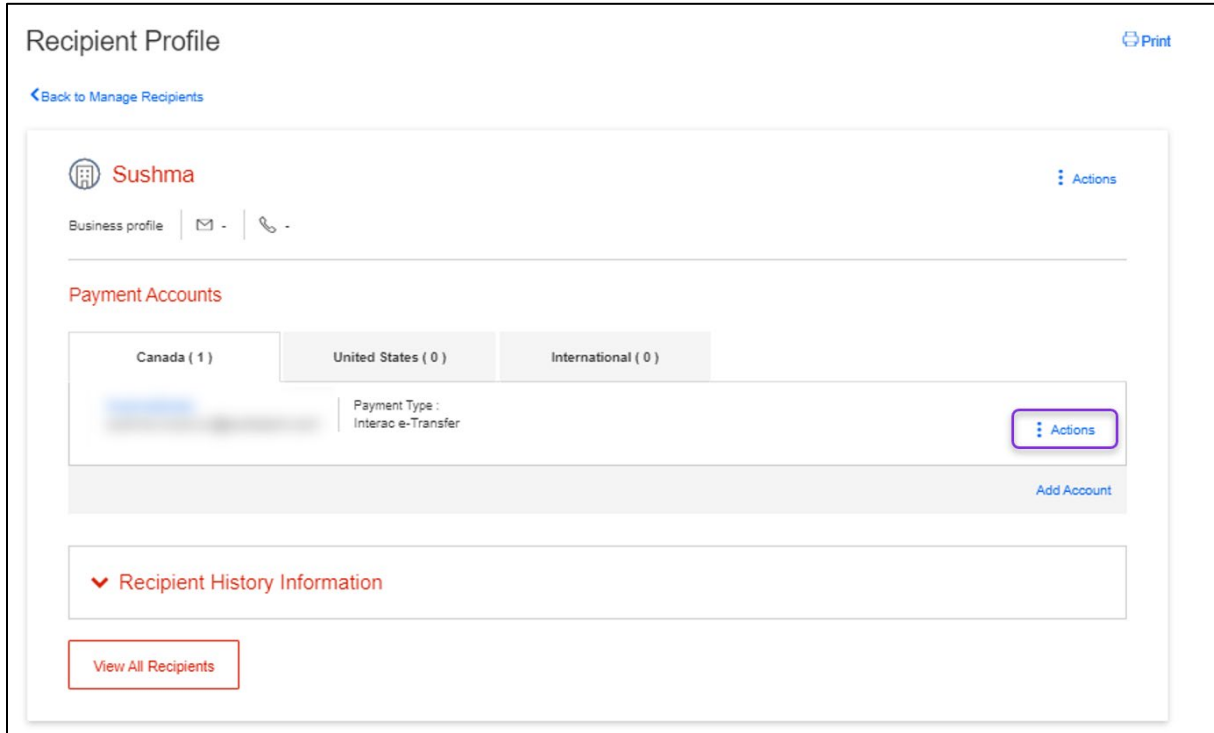
The subsequent steps to add *Interac e-Transfer⁺* details to an existing recipient's profile are identical to steps covered in the [Creating a New Recipient Profile](#) section. After the *Interac e-Transfer⁺* details are added to an existing recipient's profile, the profile page for the recipient will display *Interac e-Transfer⁺* as an available payment type.

The screenshot shows the 'Recipient Profile' page after adding an Interac e-Transfer account. The 'Canada (2)' tab is active, showing two accounts. The first account is for 'THE BANK OF NOVA SCOTIA' with 'Payment Type : EFT'. The second account is for 'Interac e-Transfer'. Both accounts have an 'Actions' link to their right. The 'Add Account' button is still present at the bottom.

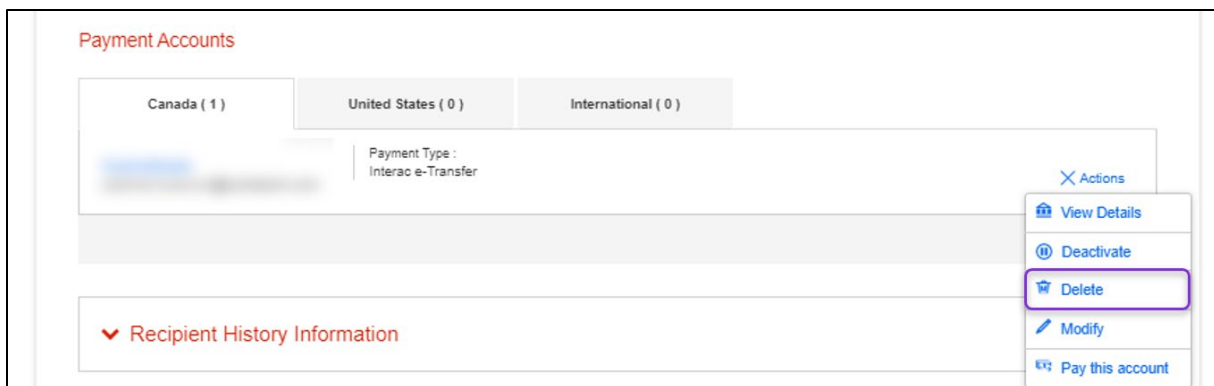
| Canada (2) | United States (0) | International (0) |
|---|---------------------|---------------------|
| <div>Bank : THE BANK OF NOVA SCOTIA</div> <div>Payment Type : EFT</div> | | |
| <div>Payment Type : Interac e-Transfer</div> | | |

DELETING A RECIPIENT

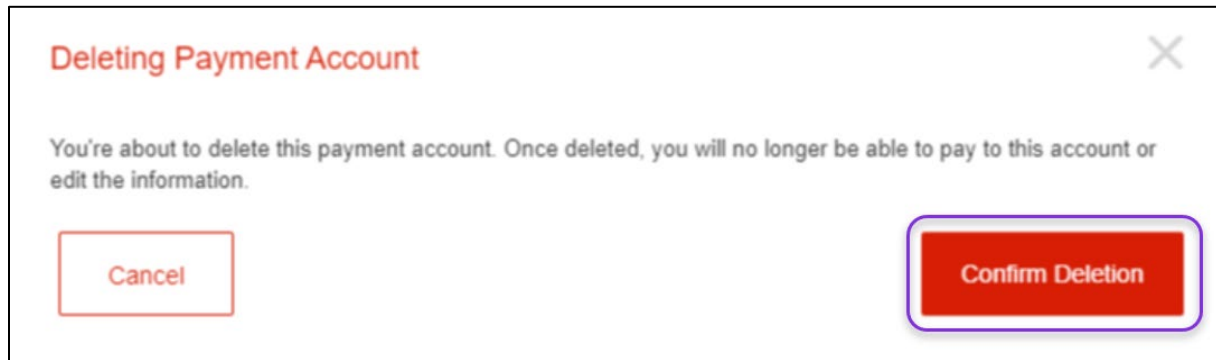
To delete a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to delete. Next, click the **Actions** menu.



Now, select **Delete**.



This displays a confirmation box. To complete deleting the recipient, click **Confirm Deletion**.



SENDING AN INTERAC E-TRANSFER[†]

OVERVIEW

If your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer[†] payments, sending an *Interac* e-Transfer[†] consist of three steps:

- **Step 1:** Creating the payment
- **Step 2:** Approving the payment
- **Step 3:** Submitting the payment

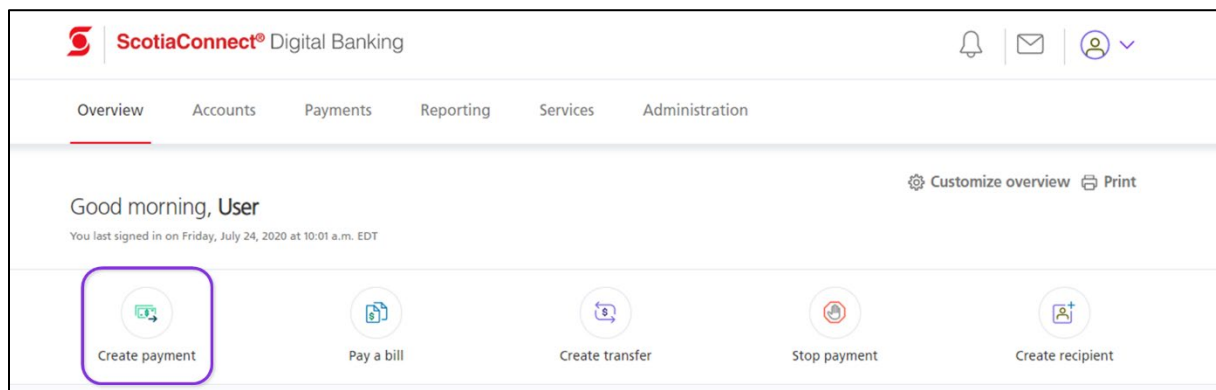
If your organization's ScotiaConnect set up does **not** include approvals for payments, sending an *Interac* e-Transfer[†] consist of the single step of creating the payment.

STEP 1: CREATING AN INTERAC E-TRANSFER[†]

After creating a recipient, you may now send them *Interac* e-Transfer[†] payments.

To begin, click the **Create Payment** shortcut from the **Overview** page.

Note: You may also initiate the steps to create a payment from the recipient's profile:
Payments > Integrated Payments > Manage Recipients > Select the Recipient > Actions > Pay this account



SELECT A RECIPIENT

Select the recipient you wish to pay and click **Continue**.

Important: To send an *Interac* e-Transfer[†], ensure that you are selecting an *Interac* e-Transfer[†] recipient. Selecting a recipient for another payment type (such as Electronic Funds Transfer or wire payments) will initiate the steps for the selected payment type.

The screenshot shows a four-step progress bar at the top, with step 1 (Select a recipient) highlighted in purple. Below the progress bar, the text 'Step 1 of 4: Select a recipient' is displayed. The main heading is 'Who do you need to pay?' followed by a link 'Learn more about payments'. Below this is the instruction 'Search and select from existing recipients to make a payment.' A search box contains the text 'Test' under the label 'Recipient profile name'. To the right of the search box is a link 'Show advanced filters'. Below the search box are two buttons: 'Clear filters' and 'Apply filters'. Below the search box, it says 'Displaying 1 - 1 of 1'. A list of recipients is shown with a single entry: 'Test' with a purple circular icon, an email address 'test@email.ca', and a phone number '4162884600'. A purple arrow points to the 'Test' entry. Below the list, there is a pagination section with 'Items per page' set to 25, a page number '1' in a circle, and '1 - 1 of 1'. At the bottom, there is a link 'Need to pay someone new? Create Recipient'. At the very bottom, there are two buttons: 'Back to Overview' and 'Continue'.

1 2 3 4
Step 1 of 4: Select a recipient

Who do you need to pay?

[Learn more about payments](#)

Search and select from existing recipients to make a payment.

Search recipients [Show advanced filters](#)

Recipient profile name
Test

[Clear filters](#) [Apply filters](#)

Displaying 1 - 1 of 1

Test
test@email.ca | 4162884600

Items per page 25 1 1 - 1 of 1

Need to pay someone new? [Create Recipient](#)

[Back to Overview](#) [Continue](#)

ENTER PAYMENT DETAILS

In the **Payment source** field, select the account from which the payment will be sent.

The screenshot shows the 'Create payment' interface. At the top, there's a progress bar with four steps: 1 (checked), 2 (current), 3, and 4. Below the progress bar, it says 'Step 2 of 4: Add payment details'. The main heading is 'What are the details of this payment?' followed by a note: 'Be sure to fill all required fields so this payment can be efficiently processed.' Below this, there's a section titled 'From which account would you like to pay?'. It contains two columns: 'Payment source' with a dropdown menu showing 'Bank of America Business Checking' and a purple arrow icon, and 'Your Interac e-Transfer details' with a dropdown menu showing 'Business Checking'.

Next, in the **Amount** field, enter the amount for the payment.


The screenshot shows the payment details form. At the top, there's a recipient's profile with a person icon, a name, and an email address. To the right of the profile is a 'View Details' button. Below the profile, there's a section titled 'Amount' with a text input field labeled 'Enter amount' and a 'Currency' dropdown menu set to 'CAD'.

If the recipient's profile includes an email address and an account number, you need to select how you want to send the payment.

Note: If the recipient's profile was created using only an **email address** or **account number**, the payment may only be sent using the available recipient information.

The screenshot shows the 'How would you like to transfer funds to this recipient?' section. It has two radio button options: 'Email address' (selected) and 'Account number'.

When the **Email address** option is selected and the recipient is **not** registered for Autodeposit, you will need to provide a security question and answer in the **Security question** and **Security answer** fields. These fields will not appear if the recipient is registered for Autodeposit.



How would you like to transfer funds to this recipient?

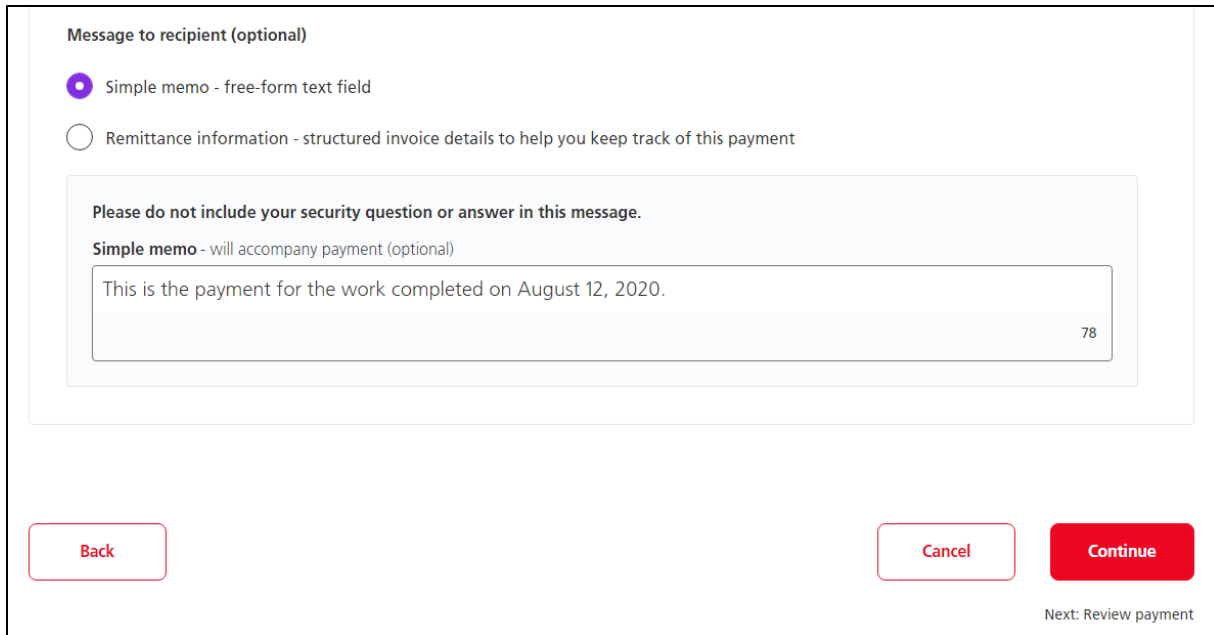
☒ Email address

☐ Account number

Security question ⓘ

Security answer ⓘ

If you would like to include additional information to help you keep track of your payments, you have the option to do so through the **Simple memo** or **Remittance information** options. The **Simple memo** option is selected by default and it provides an optional free-text field with a 140-character limit.



Message to recipient (optional)

☒ Simple memo - free-form text field

☐ Remittance information - structured invoice details to help you keep track of this payment

Please do not include your security question or answer in this message.

Simple memo - will accompany payment (optional)

This is the payment for the work completed on August 12, 2020. 78

Back Cancel Continue

Next: Review payment

To add invoice details, select **Remittance information** and then click **Add invoice details**.

Message to recipient (optional)

☐ Simple memo - free-form text field

☒ Remittance information - structured invoice details to help you keep track of this payment

Remittance information - will accompany payment (optional)

Add up to 5 invoices to help you keep track of this payment

+ Add invoice details

Back Cancel Continue

Next: Review payment

This displays the **Remittance information** pop-up box. Enter the **Invoice number**, **Invoice date** and **Invoice amount**. The other fields in this pop-up box are optional. After inputting the required information, click **Add**.

Remittance information

Enter any details that will help you when referring to this payment and its invoice.

Invoice number Invoice date (mm/dd/yyyy)

mm/dd/yyyy

Invoice amount Discount amount (optional) Amount paid (optional)

Remark (optional)

140

Close Add

Now, the invoice details appear under the **Remittance information** option.

The screenshot shows a web interface for adding remittance information. At the top, under 'Message to recipient (optional)', there are two radio button options: 'Simple memo - free-form text field' (unselected) and 'Remittance information - structured invoice details to help you keep track of this payment' (selected). Below the selected option is a light blue box titled 'Remittance information - will accompany payment (optional)' with the instruction 'Add up to 5 invoices to help you keep track of this payment'. Inside this box is a table with four columns: 'Invoice number', 'Invoice date', 'Invoice amount', and 'Remark'. The first row contains the values '12458', '08/15/2020', '\$120.00', and 'This is the payment for the work completed on August 12, 2020'. To the right of the text in the 'Remark' column is a vertical ellipsis icon. Below the table is a dashed purple box containing a plus icon and the text 'Add invoice details'. At the bottom of the interface are three buttons: 'Back' (white with red border), 'Cancel' (white with red border), and 'Continue' (solid red). Below the 'Continue' button, the text 'Next: Review payment' is displayed.

| Invoice number | Invoice date | Invoice amount | Remark |
|----------------|--------------|----------------|---|
| 12458 | 08/15/2020 | \$120.00 | This is the payment for the work completed on August 12, 2020 |

⊕ Add invoice details

Back Cancel Continue

Next: Review payment

Note: You can use the **Remittance information** option to add up to 5 different invoice details.

After adding the required payment details, click **Continue**.

REVIEW PAYMENT

Now, you can review the payment details and click **Confirm** to create the payment.

Note: If you need to modify the payment details, you click **Edit payment** before you click **Confirm**.

Create payment

✓

✓

3


4

Step 3 of 4: Review payment

Review payment details before sending it for approval.

Check the summary and full payment details to be sure everything is correct.

Payment Details

| Profile and account | Amount | Date | Debit account |
|--|--|------------|---------------|
|  [Redacted] | \$10.00 CAD | 08/14/2020 | [Redacted] |
| Payment type | Interac e-Transfer | | |
| Type of Interac e-Transfer | Send money | | |
| Security question | What is the code? | | |
| Security answer | 58216 | | |
| Message to recipient - will accompany payment | This is the payment for the work completed on August 12, 2020. | | |

Edit payment

Cancel

Confirm

Next: Payment Summary

If your organization's ScotiaConnect set up does not include approvals for *Interac e-Transfer[†]*, creating a payment will also result in submitting the payment. So, you will receive the following additional screen, which asks you to enter your **ScotiaConnect password** and **Token value**. After specifying this information, click **Submit**.

×

Additional authentication required

To securely submit payments, please provide the following credentials:

ScotiaConnect password

Token value

Close

Submit

PAYMENT SUMMARY

After the payment is created, the **Payment summary** page will display a confirmation message along with the payment details. If your organization's ScotiaConnect set up includes approvals for *Interac e-Transfer[†]*, another ScotiaConnect user will need to approve the payment and then the payment will need to be submitted.

If your organization's ScotiaConnect set up does **not** include approvals, when you receive the confirmation message, the funds will leave your account within seconds. Additionally, when the recipient successfully deposits the funds, you will receive a notification from *Interac* on your preferred email address that was specified during the registration process.

Create payment

Print

✓

✓

✓

4

Step 4 of 4: Payment summary

You've created a payment. It will be available for additional approval and/or submission shortly. Save this payment reference number: 1558706

Payment Details

| Profile and account | Amount | Date | Debit account |
|---|--|------------|---------------|
| <div><div></div><div></div></div> | \$10.00 CAD | 08/14/2020 | <div></div> |
| Payment type | Interac e-Transfer | | |
| Type of Interac e-Transfer | Send money | | |
| Security question | What is the code? | | |
| Security answer | 58216 | | |
| Message to recipient - will accompany payment | This is the payment for the work completed on August 12, 2020. | | |

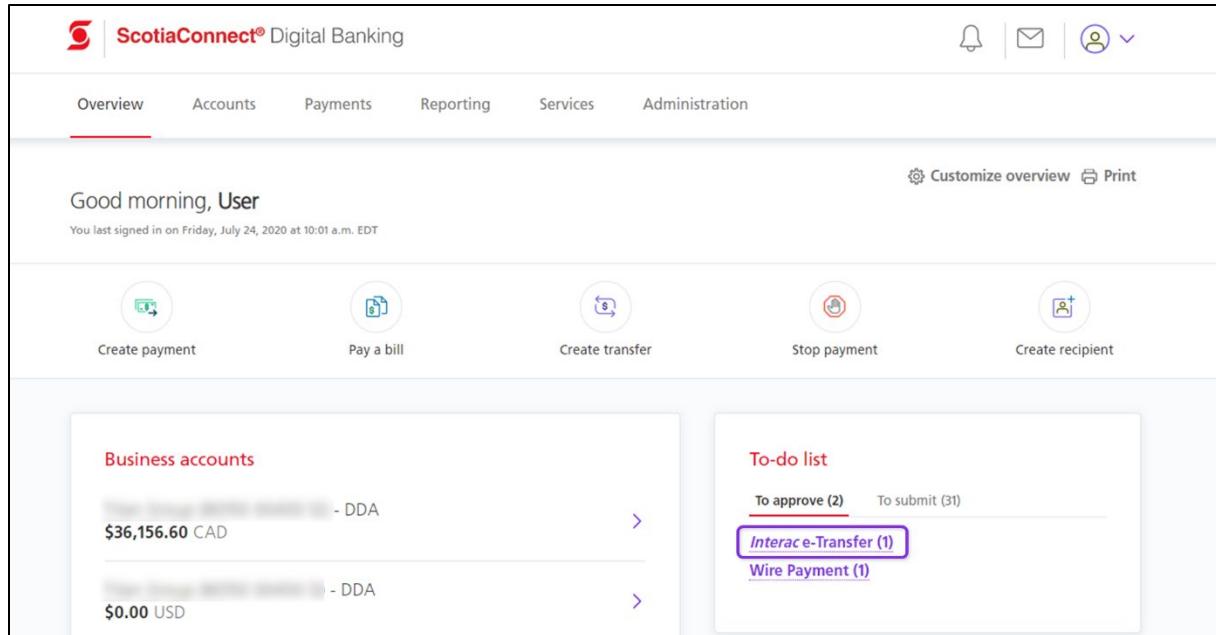
Create another payment

View pending payments

STEP 2: APPROVING AN INTERAC E-TRANSFER[†]

Important: To approve a payment, the ScotiaConnect user who approves the payment needs to be different from the ScotiaConnect user who created the payment.

To approve payments, in the **To-do list** section of the **Overview** page, select the **To approve** option and then click the **Interac e-Transfer** link.



This displays the **To approve** page for *Interac e-Transfer[†]*, which lists the payments that need to be approved. Use the check boxes to select the payment(s) to approve and then click **Continue**.

Note: If required, you can use the options at the top of this page to filter the payments.

To approve Cut-off times Help Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ? **Payment type** **From account**

Search by recipient name or email Interac e-Transfer ▼ All accounts ▼

[Clear filters](#) [Advanced filters](#) [Apply filters](#)

Displaying 1 - 1 of 1 [Download reports](#)

| <input checked="" type="checkbox"/> | Date (MM/DD/YYYY) ? | To | From | Payment amount ? | Payment type | Status | More actions |
|-------------------------------------|-------------------------------------|----|------|----------------------------------|--------------------|---------|--------------|
| <input checked="" type="checkbox"/> | 07/24/2020 | | | \$1.00 → CAD | Interac e-Transfer | ENTERED | ⋮ |

1 payment selected [Clear selection](#) [Approve](#) ▼ [Continue](#)

Now, the **Approve payments** page appears. Click **Approve** to approve the payment(s).

Approve payments Cut-off times Help Print

Review and confirm the approval of the following payment(s).

1 **1 Interac e-Transfer** Payables CAD (1) \$1.00

[Approve](#)

2 **Payment approval summary**

[Cancel](#)

This displays the **Payment approval summary** page that confirms that the payment(s) have been approved. Now, the payment(s) need to be submitted.

Payment approval summary
Cut-off times Help Print

The payment approval has been completed

Review the details of the completed approval(s) below. A summary report will also be available in your [Message Centre](#) shortly.

Completed approvals (1)

The following payment(s) were successfully approved and will be available for additional approval and/or submission shortly.

Interac e-Transfer (1)

| Due date/issue date (MM/DD/YYYY) | To | From | Amount | Reference # |
|----------------------------------|----|------|--------------|-------------|
| 07/24/2020 | | | \$1.00 → CAD | 522052 |

Go to Overview

STEP 3: SUBMITTING AN INTERAC E-TRANSFER[†]

To submit payments, in the **To-do list** section of the **Overview** page, select the **To submit** option and then click the **Interac e-Transfer** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, User

You last signed in on Friday, July 24, 2020 at 10:14 a.m. EDT

Customize overview Print

Create payment
 Pay a bill
 Create transfer
 Stop payment
 Create recipient

Business accounts

- DDA
\$36,156.60 CAD

- DDA
\$0.00 USD

To-do list

To approve (1)
To submit (32)

Interac e-Transfers (32)

This displays the **To submit** page for Interac e-Transfer[†], which lists the payments that need to be submitted. Use the check boxes to select the payment(s) to submit and then click **Continue**.

Note: If required, you can use the options at the top of this page to filter the payments.

To submit

⌚ Cut-off times ⓘ Help 🖨 Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer ▾

From account

All accounts ▾

Clear filters

Advanced filters

Apply filters

Displaying 1 - 25 of 32 [Download reports](#)

| <input type="checkbox"/> | Date (MM/DD/YYYY) ⓘ | To | From | Payment amount ⓘ | Payment type | Status | More actions |
|-------------------------------------|------------------------|----|------|---------------------|--------------------|--------|--------------|
| <input checked="" type="checkbox"/> | 07/24/2020 | | | \$1.00 → CAD | Interac e-Transfer | READY | ⋮ |
| <input type="checkbox"/> | 07/22/2020 | | | \$0.03 → CAD | Interac e-Transfer | READY | ⋮ |

1 payment selected [Clear selection](#)

Submit ▾

Continue

Now, the Additional authentication required pop-up box appears. Enter your ScotiaConnect password and Token value and then click **Continue**.

×

Additional authentication required

Before reviewing and submitting the selected payments, please provide the following security credentials:

ScotiaConnect password

Token value

Close

Continue

Next, the **Submit payments** page appears. Click **Submit** to submit the payment(s).

Submit payments

🕒 Cut-off times 📖 Help 🖨 Print

Review and confirm the submission of the following payment(s).

1

| | | | |
|-----------------------------|----------|---------|--------|
| 1 Interac e-Transfer | Payables | CAD (1) | \$1.00 |
|-----------------------------|----------|---------|--------|

Submit

2

Payment submission summary

Cancel

This displays the **Payment submission summary** page that confirms that the payment(s) have been submitted.

OverviewAccountsPaymentsReportingServicesAdministration

Payment submission summary

Cut-off timesHelpPrint

✓

The payment submission has been completed

Review the details of the completed submission(s) below. A summary report will also be available in your [Message Centre](#) shortly.

✓ Completed submissions (1)

The following payment(s) were successfully submitted. Check the status of submitted payment(s) in Payment search.

Interac e-Transfer (1)

| Due date/Issue date (MM/DD/YYYY) | To | From | Amount ⓘ | Reference # |
|-------------------------------------|----|------|-----------------|-------------|
| 07/24/2020 | | | \$1.00 → CAD | 522052 |

Go to Overview

VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS

VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

To view an *Interac* e-Transfer[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.

The screenshot displays the ScotiaConnect Digital Banking interface. At the top, the header includes the ScotiaConnect logo and navigation tabs: Overview, Accounts, Payments, Reporting, Services, and Administration. The Overview page shows a greeting, login information, and a row of action buttons: Create payment, Pay a bill, Create transfer, Stop payment, and Create recipient. Below these, the 'Business accounts' section lists two accounts: a CAD account with a balance of \$36,156.60 and a USD account with a balance of \$0.00. The 'To-do list' section on the right shows 'To approve (2)' and 'To submit (31)'. Under 'To approve (2)', the 'Interac e-Transfer (1)' link is highlighted with a red box, and 'Wire Payment (1)' is listed below it.

Then, identify the payment you need to view and click the menu icon for the payment. Then, click **View Details**.

To approve

⌚ Cut-off times ? Help 🖨 Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer ▼

From account

All accounts ▼

Clear filters Advanced filters Apply filters

Displaying 1 - 5 of 5 [Download reports](#)

| <input type="checkbox"/> | Date (MM/DD/YYYY) ⓘ | To | From | Payment amount ⓘ | Payment type | Status | More actions |
|--------------------------|---------------------|------------|------------|------------------|--------------------|---------|----------------------|
| <input type="checkbox"/> | 11/10/2020 | [REDACTED] | [REDACTED] | \$100.50 → CAD | Interac e-Transfer | ENTERED | ⋮ |
| <input type="checkbox"/> | 11/09/2020 | [REDACTED] | [REDACTED] | \$101.01 → CAD | Interac e-Transfer | | View details Edit |

This displays the **Interac e-Transfer details** page.

Interac e-Transfer details

ⓘ Help 🖨 Print

[REDACTED]

Amount
\$100.50 CAD

Date
11/10/2020

ENTERED

Payment/cross reference number
1607626

Payment actions

Approve ▼ Go

Payment details

| | | | |
|------------------|--------------------|--------------------------------|---------|
| Payment type | Interac e-Transfer | Payment/cross reference number | 1607626 |
| Amount | \$100.50 | Interac e-Transfer status ⓘ | - |
| Payment currency | CAD | | |
| Date | 11/10/2020 | | |
| Debit/credit | Credit | | |
| Status | Entered | | |

EDITING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

Important: You can edit a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer[†].

To edit an *Interac* e-Transfer[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.

ScotiaConnect[®] Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, User
You last signed in on Friday, July 24, 2020 at 10:01 a.m. EDT

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

XXXXXXXXXXXX - DDA
\$36,156.60 CAD >

XXXXXXXXXXXX - DDA
\$0.00 USD >

To-do list

To approve (2) To submit (31)

Interac e-Transfer (1)

Wire Payment (1)

Then, identify the payment you need to edit and click the menu icon for the payment. Then, click **Edit**.

To approve

Cut-off times Help Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer ▼

From account

All accounts ▼

Clear filters

Advanced filters

Apply filters

Displaying 1 - 5 of 5

Download reports

| <input type="checkbox"/> | Date (MM/DD/YYYY) ⓘ | To | From | Payment amount ⓘ | Payment type | Status | More actions |
|--------------------------|------------------------|------------|------------|---------------------|--------------------|---------|---|
| <input type="checkbox"/> | 11/10/2020 | [REDACTED] | [REDACTED] | \$100.50 → CAD | Interac e-Transfer | ENTERED | ⋮ |
| <input type="checkbox"/> | 11/09/2020 | [REDACTED] | [REDACTED] | \$101.01 → CAD | Interac e-Transfer | | <div>View details</div> <div>Edit</div> |

This displays the **Edit Payment** page. Make the required changes to the payment and click **Continue**.

Edit payment

Step 1 of 3: Edit payment details

From which account would you like to pay?

Payment source
[Account Name] ▼

Your Interac e-Transfer details
[Details]

[Recipient Name]
[Recipient Address]

[View Details](#)

Amount
100.50

Currency
CAD

Security question
What is the code?

Security answer

[Edit](#)

Message to recipient (optional)

☒ Simple memo - free-form text field

☐ Remittance information - structured invoice details to help you keep track of this payment

Please do not include your security question or answer in this message.

Simple memo - will accompany payment (optional)

140

[Cancel](#)

[Continue](#)


Next: Review payment details

Now, review the details of the payment and click **Save**.

Edit payment

Step 2 of 3: Review payment details

Payment Details

| Profile and account | Amount | Date | Debit account |
|--|--------------|------------|---------------|
|  [Redacted] | \$100.90 CAD | 11/10/2020 | [Redacted] |


| | |
|---|--------------------|
| Payment type | Interac e-Transfer |
| Service group | Default SG |
| Type of Interac e-Transfer | Send money |
| Security question | What is the code? |
| Security answer | ***** |
| Message to recipient - will accompany payment | |


Edit paymentCancelSave

Next: Payment Summary


This displays a new page that confirms that the payment has been edited.

Edit payment

 Print

 Your changes to the payment with reference number 1607626 have been saved. Note: This payment has not been sent to the recipient and awaits approval(s) and/or submission.

Payment Details

| Profile and account | Amount | Date | Debit account |
|--|--------------|------------|---------------|
|  [Redacted] | \$100.90 CAD | 11/10/2020 | [Redacted] |

| | |
|---|--------------------|
| Payment type | Interac e-Transfer |
| Service group | Default SG |
| Type of Interac e-Transfer | Send money |
| Security question | What is the code? |
| Security answer | ***** |
| Message to recipient - will accompany payment | |

DELETE A CREATED OR APPROVED PAYMENT

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer[†].

To delete an *Interac* e-Transfer[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.

ScotiaConnect[®] Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, User
You last signed in on Friday, July 24, 2020 at 10:01 a.m. EDT

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

██████████ - DDA
\$36,156.60 CAD >

██████████ - DDA
\$0.00 USD >

To-do list

To approve (2) To submit (31)

Interac e-Transfer (1)

Wire Payment (1)

Then, use the check boxes to select the payment(s) to delete and select **Delete** from the drop-down list at the bottom of the page. Then, click **Continue**.

To approve ⌚ Cut-off times 🔍 Help 🖨 Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
 Search by recipient name or email

Payment type
 Interac e-Transfer

From account
 All accounts

[Clear filters](#) [Advanced filters](#) [Apply filters](#)

Displaying 1 - 5 of 5 [Download reports](#)

| <input type="checkbox"/> | Date (MM/DD/YYYY) ⓘ | To | From | Payment amount ⓘ | Payment type | Status | More actions |
|-------------------------------------|------------------------|----|------|---------------------|--------------------|---------|--------------|
| <input checked="" type="checkbox"/> | 11/10/2020 | | | \$100.90 → CAD | Interac e-Transfer | ENTERED | ⋮ |
| <input type="checkbox"/> | 11/09/2020 | | | \$101.01 → CAD | Interac e-Transfer | ENTERED | ⋮ |
| <input type="checkbox"/> | 11/09/2020 | | | \$102.02 → CAD | Interac e-Transfer | ENTERED | ⋮ |
| <input type="checkbox"/> | 11/06/2020 | | | \$100.05 → CAD | Interac e-Transfer | ENTERED | ⋮ |

1 payment selected [Clear selection](#) [Delete](#) [Continue](#)

This displays the **Delete payments** page. Click **Delete** to proceed.

Delete payments ⌚ Cut-off times 🔍 Help 🖨 Print

Review and confirm the deletion of the following payment(s).

1
1 Interac e-Transfer
 Payables CAD (1) \$100.90
[Delete](#)

2
 Payment deletion summary

[Cancel](#)

Now, the **Payment deletion summary** page appears, which confirms that the payment(s) have been deleted and provides the details of the payment(s) that were deleted.

Payment deletion summary

⌚ Cut-off times ⓘ Help 🖨 Print

✓

The payment deletion has been completed

Review the details of the completed deletion(s) below. A summary report will also be available in your [Message Centre](#) shortly.

✓

Completed deletions (1)

The following payment(s) were successfully deleted.

Interac e-Transfer (1)

| Due date/Issue date (MM/DD/YYYY) | To | From | Amount ⓘ | Reference # |
|-------------------------------------|------------|------------|-------------------|-------------|
| 11/10/2020 | ██████████ | ██████████ | \$100.90 → CAD | 1607626 |

Go to Overview

VIEWING PENDING PAYMENT APPROVAL OR SUBMISSION SUMMARY AND DETAILED REPORTS

To view pending payment approval or submission summary or detailed reports, access the **To approve** or **To submit** page from the **To-do list** of the **Overview** page. Then, click **Download reports**.

To approve

[Cut-off times](#)
[Help](#)
[Print](#)

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer ▼

From account

All accounts ▼

[Clear filters](#)
[Advanced filters](#)
[Apply filters](#)

Displaying 1 - 4 of 4

[Download reports](#)

| <input type="checkbox"/> | Date (MM/DD/YYYY) ⓘ | To | From | Payment amount ⓘ | Payment type | Status | More actions |
|--------------------------|------------------------|----|------|---------------------|--------------------|---------|--------------|
| <input type="checkbox"/> | 11/09/2020 | | | \$101.01 → CAD | Interac e-Transfer | ENTERED | ⋮ |

This displays the **Download reports** pop-up box. As required, click the required **Download** link to download the summary or detailed report.

Download reports

×

Select report(s) to download:

Summary report

Summary information from the selected payment approvals

[Download](#)

Detailed report

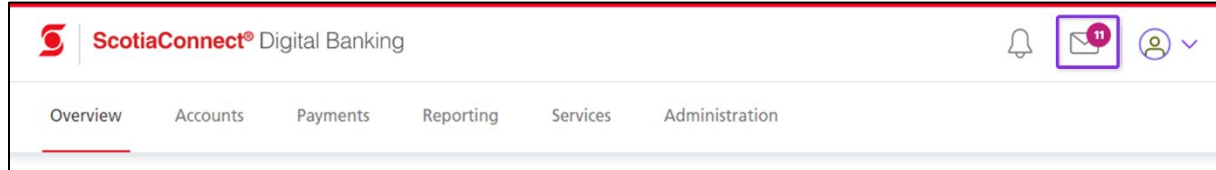
Detailed information from the selected payment approvals

[Download](#)

[Close](#)

VIEWING GROUP ACTION SUMMARY REPORTS

To view a group action summary report, click the envelope icon at the top of the ScotiaConnect screen.



This displays the **Message Centre**. Click the link in the **Message** column to view the required report.

Message Centre Help

Search

Message Type: All Types Status: All Statuses

| Type | Message | Date/Time(EST) <input type="button" value="v"/> | Priority | Status | Status By | Status Date |
|----------|---|---|----------|--------|-----------|-------------|
| Messages | Payments Approval Summary | 11/12/2020 09:14 | High | New | - | - |
| Messages | Payments Delete Summary | 11/11/2020 14:56 | High | New | - | - |
| Messages | Payments Approval Summary | 11/11/2020 14:55 | High | New | - | - |
| Messages | Payments Submit Summary | 11/10/2020 13:11 | High | New | - | - |

SEARCHING FOR A SENT *INTERAC* E-TRANSFER[†]

To search for an *Interac* e-Transfer[†] you have sent, navigate to **Payments > Integrated Payments** and select **Payment Search**. Set the **Report Type** to **Transaction Details**, select **Interac e-Transfer** as the **Payment Type** and enter any other criteria and click **Search**.

The screenshot shows the 'Payments Search' interface within the 'Integrated Payments' section. The top navigation bar includes 'Overview', 'Accounts', 'Payments' (selected), 'Reporting', 'Services', and 'Administration'. Below this, the 'Integrated Payments' sub-section is active, showing 'Account Transfers', 'Bill Payments', 'Integrated Payments', and 'Business Taxes'. The 'Payments Search' button is highlighted in the top toolbar, along with 'Create One Time', 'Create from Templates', 'Pending', 'Manage Templates', 'Manage Recipients', 'Wire Memo', 'Print', 'Report', and 'Export'. The main search area is divided into three sections: 'Details', 'Sort Order', and 'Export Information'. The 'Details' section contains fields for 'Report Type' (Transaction Details), 'Payment Type' (Interac e-Transfer), 'Status' (All Completed Statuses), 'Settlement Account' (All Accounts), 'Recipient Name', 'Amount' (with a 'to' separator), 'Debit/Credit' (Cr), 'Date' (Due / Issue Date, Date Range, 08/03/2020 to 08/24/2020), and 'Payment / Cross Reference Number'. The 'Sort Order' section has a 'Sorted By' dropdown set to 'Date'. The 'Export Information' section includes 'Export Format' (Excel), 'Include Headings' (radio buttons for Yes and No, with No selected), and 'Date Format' (MM/dd/yyyy, with a 'Select' link). A 'Search' button and a 'Reset' button are located at the bottom right of the form.

Overview Accounts **Payments** Reporting Services Administration

Account Transfers Bill Payments **Integrated Payments** Business Taxes

Create One Time Create from Templates Pending Manage Templates Manage Recipients **Payments Search** Wire Memo

Payments Search Print Report Export

Details

Report Type Transaction Details

Payment Type Interac e-Transfer Status All Completed Statuses

Settlement Account All Accounts

Recipient Name

Amount to Debit/Credit Cr

Date Due / Issue Date Date Range 08/03/2020 to 08/24/2020

Payment / Cross Reference Number

Sort Order

Sorted By Date

Export Information

Export Format: Excel Include Headings: ☐ Yes ☒ No

Date Format: MM/dd/yyyy [Select](#)

Search Reset

Your search results will display below the criteria, click on the reference number to view the details of the payment.

| Search results | | | | | | | | | |
|--------------------------|-----------|--------------------|----|----------------------------------|---------|----------|----------|-------|----------|
| First Previous Next Last | | | | Item: 1 - 49 of 49 | | | | | |
| Date | Recipient | Payment Type | RA | Payment / Cross Reference Number | Account | Amount | Currency | Dr/Cr | Status |
| 08/24/2020 | | Interac e-Transfer | | 1561543 | | \$10.00 | CAD | Cr | Accepted |
| 08/24/2020 | | Interac e-Transfer | | 1561548 | | \$10.00 | CAD | Cr | Accepted |
| 08/24/2020 | | Interac e-Transfer | | 1561559 | | \$10.00 | CAD | Cr | Accepted |
| 08/18/2020 | | Interac e-Transfer | | 1558589 | | \$2.44 | CAD | Cr | Accepted |
| 08/18/2020 | | Interac e-Transfer | | 1559589 | | \$100.00 | CAD | Cr | Accepted |
| 08/17/2020 | | Interac e-Transfer | | 1558299 | | \$23.00 | CAD | Cr | Accepted |

RECALL (CANCEL) AN INTERAC E-TRANSFER[†]

You can only recall (cancel) an *Interac* e-Transfer[†] that was sent to a recipient with a security question and answer. Additionally, the recipient should not have accepted the *Interac* e-Transfer[†], or the recipient should have declined the *Interac* e-Transfer[†] (the status is **Declined**) or the *Interac* e-Transfer[†] should have expired (the status is **Expired**).

Important:

- If the recipient has accepted the *Interac* e-Transfer[†], it cannot be recalled (cancelled).
- If the *Interac* e-Transfer[†] is sent to a recipient with Autodeposit, it cannot be recalled.

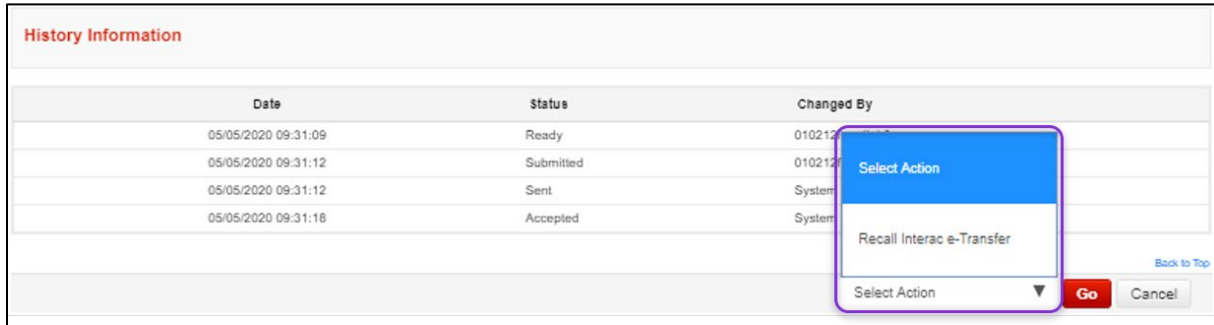
To recall an *Interac* e-Transfer[†], first search for the *Interac* e-Transfer[†] (using the steps listed in the [Searching for a Sent Interac e-Transfer[†]](#) section of this document).

After searching for the *Interac* e-Transfer[†], click the **Payment / Cross Reference Number** for the transaction you want to recall.

| Search results | | | | | | | | | |
|--------------------------|-----------|----------------------------------|--|--------------------|---------|-------|-----------------|--|--|
| First Previous Next Last | | | | Item: 1 - 20 of 20 | | | | | |
| Date | Recipient | Payment / Cross Reference Number | | Settlement Account | Amount | Dr/Cr | Status | | |
| 05/05/2020 | | 1525678 | | | \$10.00 | Cr | Rejected | | |
| 05/05/2020 | | 1525679 | | | \$10.00 | Cr | Accepted | | |
| 05/05/2020 | | 1525688 | | | \$15.00 | Cr | Accepted | | |
| 05/05/2020 | | 1525692 | | | \$11.01 | Cr | Accepted | | |
| 05/05/2020 | | 1525693 | | | \$15.00 | Cr | Accepted | | |
| 05/05/2020 | | 1525695 | | | \$11.48 | Cr | Recall Accepted | | |
| 05/05/2020 | | 1525697 | | | \$15.00 | Cr | Accepted | | |

This displays the **Payment Details** page for the transaction. Scroll to the bottom of the page and click the **Select Action** drop-down arrow. To recall the payment, select **Recall Interac e-Transfer** and click **Go**.

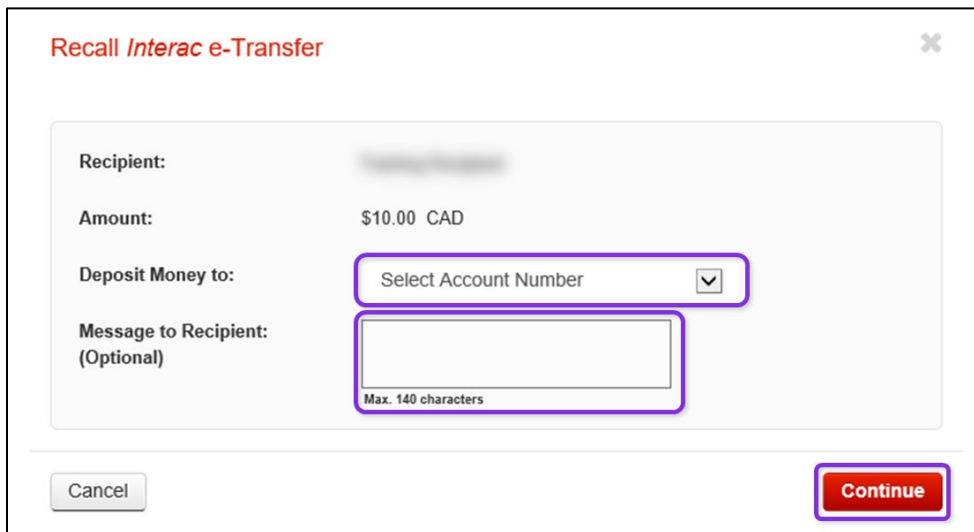
Note: If a payment cannot be recalled, you will not see the **Recall Interac e-Transfer** option.



The screenshot shows a table titled "History Information" with columns: Date, Status, and Changed By. The table contains four rows of transaction data. A dropdown menu is open over the table, showing the "Recall Interac e-Transfer" option. The dropdown menu also includes a "Select Action" label and a "Go" button.

| Date | Status | Changed By |
|---------------------|-----------|------------|
| 05/05/2020 09:31:09 | Ready | 010212 |
| 05/05/2020 09:31:12 | Submitted | 010212 |
| 05/05/2020 09:31:12 | Sent | System |
| 05/05/2020 09:31:16 | Accepted | System |

This displays the **Recall Interac e-Transfer** pop-up box. Click the **Deposit Money to** drop-down list and select an account number. Next, you have the option to enter a message in the **Message to Recipient (Optional)** box. Then, click **Continue**.



The screenshot shows the "Recall Interac e-Transfer" pop-up box. It contains the following fields:

- Recipient:** [Redacted]
- Amount:** \$10.00 CAD
- Deposit Money to:** Select Account Number (dropdown menu)
- Message to Recipient (Optional):** [Text input box, Max. 140 characters]

At the bottom, there are two buttons: "Cancel" and "Continue".

Now, a confirmation box appears. Click **Confirm** to proceed.

Recall *Interac e-Transfer*

Recipient: [REDACTED]
Amount: \$10.00 CAD
Deposit Money to: Account [REDACTED]
Message to Recipient: (Optional)

Cancel
Edit
Confirm

If the recall is successful, the **Payments Details** page will display the following message:



Now, in the Payments search results, the status for the *Interac e-Transfer*[†] will change to **Recall Accepted**.

Search results

FirstPreviousNextLast

Item: 1 - 20 of 20

| Date | Recipient | Payment / Cross Reference Number | Settlement Account | Amount | Dr/Cr | Status |
|------------|-----------|----------------------------------|--------------------|---------|-------|-----------------|
| 05/05/2020 | | 1525678 | | \$10.00 | Cr | Accepted |
| 05/05/2020 | | 1525679 | | \$10.00 | Cr | Accepted |
| 05/05/2020 | | 1525688 | | \$15.00 | Cr | Accepted |
| 05/05/2020 | | 1525692 | | \$11.01 | Cr | Accepted |
| 05/05/2020 | | 1525693 | | \$15.00 | Cr | Accepted |
| 05/05/2020 | | 1525695 | | \$11.48 | Cr | Recall Accepted |
| 05/05/2020 | | 1525697 | | \$15.00 | Cr | Accepted |

VIEWING INTERAC E-TRANSFER⁺ PAYMENTS THAT ARE AUTODEPOSITED INTO YOUR ACCOUNT

You may view *Interac* e-Transfer⁺ payments that are Autodeposited to your specified account by accessing the **Account Details** page for that account. If the account is listed on the **Overview** page, you can access the **Account Details** page by clicking the arrow next to the account. If the account is not listed on the **Overview** page, click the **View all** link. Alternatively, click the **Accounts** tab to see all your accounts and then click the required account to view the **Account Details** page.

The screenshot shows the Interac e-Transfer+ for Business dashboard. The 'Accounts' tab is selected in the top navigation bar. The dashboard displays a greeting 'Good afternoon, Sonia' and a list of business accounts. The 'Business accounts' section is highlighted with a purple box, and the 'View all (17)' link at the bottom of the list is also highlighted with a purple box.

| Account Name | Account Type | Balance | Action |
|--------------|--------------|----------------------|--------|
| [Redacted] | - DDA | Balance unavailable | > |
| [Redacted] | - DDA | Balance unavailable | > |
| [Redacted] | - DDA | \$26,564,840.53 CAD | > |
| [Redacted] | - DDA | \$0.00 CAD | > |
| [Redacted] | - DDA | \$(3,224,546.86) USD | > |

[View all \(17\)](#)

To-do list

To approve (15) To submit (18)

[ACH Payments \(6\)](#)

[FX Account Transfer \(1\)](#)

[Wire Payments \(8\)](#)

[Manage Interac e-Transfer](#)

Important links

Services

[Visa Business Card \(CentreSuite\)](#)

[Business Taxes](#)

The **Accounts Details** page displays the transactions for the account at the bottom section of the page—this includes transfers that have been Autodeposited to your account. To view the details of an *Interac e-Transfer[†]*, click the transaction from the list.

Account Details
Scheduled Reports
Set Default

Help

Account Details
Print
Report
Export

Report Id: *

create

modify

Report Date: *

Current Day

03/01/2021

to

03/01/2021

Description:

Full Description

Sort by:

Date & Time

Report Format:

PDF

Export Information

Export Format:

Excel

Include Headings:

Yes

No

Date Format:

MM/dd/yyyy

Select

* Mandatory field

View

Reset

Account Name

Account Number

Currency

Account Type

Balance

CAD

DDA

\$1,634,140,840.45

Date/Time(EST)

Description

Transit

Debit

Credit (Payables)

Balance

03/01/2021 08:00

Balance Forward

\$1,634,140,479.16

03/01/2021 09:40

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$10.03

03/01/2021 09:53

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$5.12

03/01/2021 09:58

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$5.12

03/01/2021 10:00

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$2.00

03/01/2021 10:25

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$10.13

03/01/2021 10:28

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$2.89

03/01/2021 14:20

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$3.33

03/01/2021 11:35

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$10.03

03/01/2021 14:57

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$10.13

03/01/2021 15:06

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$200.13

03/01/2021 15:24

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$89.99

03/01/2021 12:40

DEPOSIT- [\[REDACTED\]](#) -INTERAC E TRANSFER

57026

-

\$12.39

\$1,634,140,840.45

Clicking a transaction will display the **Transaction Details** box. To view the remittance details for the transaction, click the **view additional details** link.

Transaction Details
✕

Print

| | |
|--|---------------------------------|
| Account Number | Account Name |
| Account Type DDA | Currency CAD |
| Amount Credit (Payables) \$89.99 | |
| Value Date 03/01/2021 | Post Date/Time 11/09/2020 15:24 |
| Agent Id | Origin Transit 57026 |
| Description DEPOSIT~~~INTERAC E TRANSFER | |

View additional details

Close

This displays a screen with additional details related to the payment.

Account Details
Scheduled Reports
Set Default

Interac e-Transfer Payment Details
Print

Inbound Transfer Information

| | |
|-----------------------------------|-----------------------------------|
| Date Received 11/10/2020 21:54:29 | Interac Reference Number CAEwKtfx |
| Amount \$89.99 | Interac Status COMPLETED |

Ultimate Originator Details

| | |
|---|---------------------------------|
| Ultimate Originator Name | Ultimate Originator ID U5t7y890 |
| Country of Residence CA | |
| Address Type HOME - Residential Address | Address |

Originator Details

| | |
|--------------------------------------|--------------------------------|
| Originator Name | Originator Account Holder Name |
| Originator Account Number | Originator Agent 000001002 |
| Email Address | Mobile Number |
| Country of Residence CA | |
| Address Type BIZZ - Business Address | Address Maintenance |

When you scroll down, you will see the remittance details for the payment. You can click each heading to view additional information.

| Simple Memo | | | |
|--|---|-----------------------------------|--|
| Remittance Memo 1 | Memo 1 - Payment made towards Purchase order number 1000002 | Remittance Memo 2 | Memo 2 - Payment made towards Invoice number 8973485 |
| Remittance Memo 3 | Memo 3 - Payment made towards Credit Note 095405940 | | |
| ▼ Remittance Document 1 - Purchase Order | | | |
| Payor Details ⓘ | | | |
| Name | TaKf95TNRV | Contact Name | aELxlqhlV |
| Email Address | | Mobile Number | |
| Fax Number | | Phone number | |
| Identification Type | CUST - Customer Number | Identification | N4Nc6PSuVT |
| Country of Residence | CA | | |
| Address Type | ADDR - Postal Address | Address | |
| Payee Details ⓘ | | | |
| Name | NXAVv47nTA | Contact Name | ekgEXth2hi |
| Email Address | | Mobile Number | |
| Fax Number | | Phone number | |
| Identification Type | CUST - Customer Number | Identification | v1xCUN0XbC |
| Country of Residence | CA | | |
| Address Type | MLTO - MailTo Address | Address | |
| Payment Remittance Details | | | |
| Document Number | 5036112095 | Related Date | 07/20/2015 |
| Due Payable Amount | \$10.00 | Debit/Credit | Cr |
| Remitted Amount | \$110.00 | Adjustment Amount | \$20.00 |
| Creditor Reference Code | RPIN - Related Payment Instruction | Adjustment Reason Code | rWVA |
| Reference | NTMbAlEtyz | Additional Adjustment Information | E3zWzh1J5X |
| Additional Remittance Information | string | | |
| ► Remittance Document 2 - Metered Service Invoice | | | |
| ► Remittance Document 3 - Commercial Invoice | | | |
| ► Remittance Document 4 - Credit Note | | | |
| ► Remittance Document 5 - Debit Note | | | |
| Back | | | |

FAQS

When can I start using the service?

Once you complete the registration you will receive an email notifying you that your registration was successful, at that time you will be able to use the *Interac e-Transfer[†]* service.

What happens to my Scotia OnLine *Interac e-Transfer[†]* Autodeposit registration once I register the same email address for *Interac e-Transfer[†]* Autodeposit on ScotiaConnect?

If your business email address is already registered for Autodeposit to a Scotia OnLine deposit account, and you want to register the same email address to a ScotiaConnect business banking account instead, the Scotia OnLine Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.

In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.

Can I future date or set my *Interac e-Transfer[†]* as a recurring payment?

No, these functions are not currently available.

Are there *Interac e-Transfer[†]* limits?

Yes, there is a \$25,000 limit per *Interac e-Transfer[†]* sent. However, there are no limits for accepting (receiving) an *Interac e-Transfer[†]*.

How do I know if my payment was successful?

You will receive a notification indicating that the funds have been deposited successfully. Alternatively, when you check the status of transactions, successful transfers will show the status as **Accepted**.

How soon will my recipients receive their money?

If they have registered for Autodeposit, they will receive the payment notification and have access to funds in minutes.

If your recipient is not registered for Autodeposit, they will receive their money as soon as they successfully answer the security question.

How do I know if my recipient has Autodeposit?

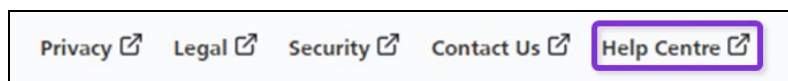
Once you type the recipient's email address into the appropriate field, ScotiaConnect will check, in real time, and notify you whether your recipient's email is:

- Registered for Autodeposit, or;
- Not registered for Autodeposit, and therefore requires you to include a security Q&A for the recipient to deposit the funds.

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.

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