

# Interac e-Transfer<sup>+</sup> 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<sup>†</sup>* 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<sup>†</sup>* service.

The screenshot shows 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 accounts with balances. The 'To-do list' section shows items to approve and submit. At the bottom right, a button labeled 'Register for Interac e-Transfer' is highlighted with a red rectangular box.

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**

██████████ - DDA  
\$(6,097.30) CAD >

██████████ - DDA  
\$530,627.64 CAD >

**To-do list**

To approve (3) To submit (1)

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


**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<sup>†</sup> for business

Step 1 of 3: Enter and verify registration details



Send and receive money quickly and securely *Interac* e-Transfer<sup>†</sup> 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<sup>†</sup> 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<sup>†</sup> 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 and you want to register the same email address to a ScotiaConnect business banking account instead, the 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<sup>†</sup> 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



Overview

Accounts

Payments

Reporting

Services

Administration

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

## Register for Interac e-Transfer<sup>†</sup> 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

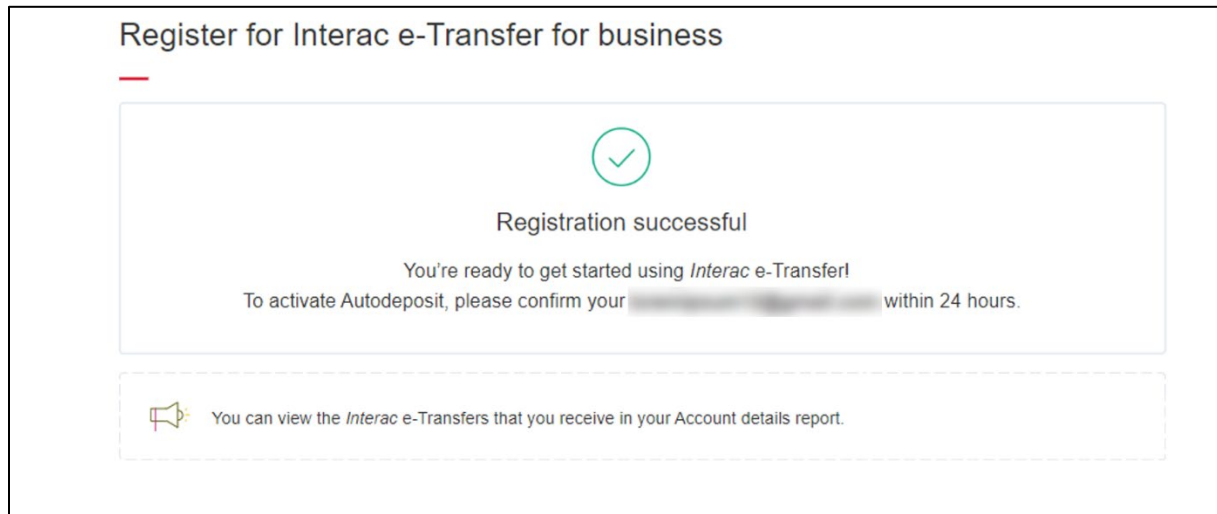
Edit details

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<sup>†</sup>, will have access to the service.

## EDITING REGISTRATION DETAILS

After you successfully register for the *Interac* e-Transfer<sup>†</sup> 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<sup>†</sup> for business** >


This displays the **Manage Interac e-Transfer<sup>†</sup> 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<sup>†</sup> for business settings



### Registration details

Legal business name

 Edit

Business email address

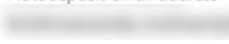


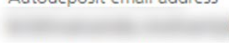


@scotia.com


Language preference

English

### Autodeposit details

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

Autodeposit email address	Deposit funds to	
 @scotia.com	C  5)	<div>PENDING</div> 
Autodeposit email address	Deposit funds to	
 @scotia.com	C  5)	<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<sup>†</sup>* 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<sup>†</sup>* 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 <b>interac</b>	Deposit funds to <b>S</b>	<div>PENDING</div> <div></div>
Autodeposit email address <b>interac</b>	Deposit funds to <b>C</b>	<div>PENDING</div> <div></div>
<div>ⓘ Notifications will be sent to registered business email</div>		
Autodeposit email address <b>interac</b>	Deposit funds to <b>S</b>	<div>PENDING</div> <div></div>

## 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<sup>†</sup> 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<sup>†</sup> 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<sup>†</sup> 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.

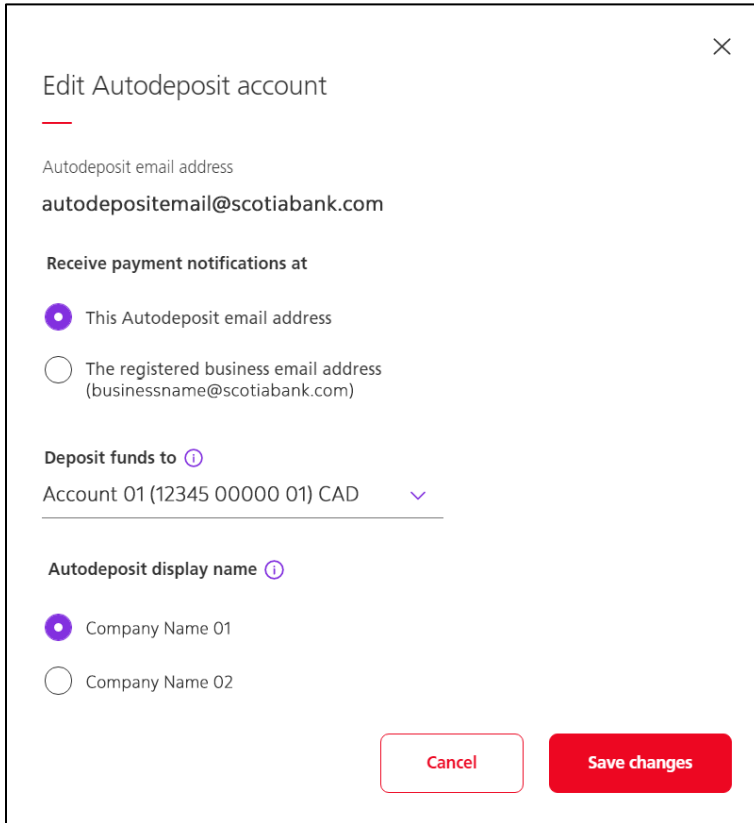
Search + Add Autodeposit account

Autodeposit email address @scotiabank.com	Deposit funds to D 5)	PENDING	<div>Edit</div> <div>Delete</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 image shows a modal dialog box titled "Edit Autodeposit account" with a close button (X) in the top right corner. The dialog contains several fields and options: 1. "Autodeposit email address" with the text "autodepositemail@scotiabank.com". 2. "Receive payment notifications at" with two radio button options: "This Autodeposit email address" (which is selected) and "The registered business email address (businessname@scotiabank.com)". 3. "Deposit funds to" with a dropdown menu showing "Account 01 (12345 00000 01) CAD" and a small downward arrow. 4. "Autodeposit display name" with two radio button options: "Company Name 01" (which is selected) and "Company Name 02". At the bottom right of the dialog are two buttons: "Cancel" and "Save changes".

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**.

**Autodeposit details**

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

Search Autodeposit accounts Search + Add Autodeposit account

Autodeposit email address @scotiabank.com	Deposit funds to D [redacted] 5)	PENDING	⋮
--	-------------------------------------	---------	---

Edit  
Delete

Privacy Legal Security Contact Us Help Centre © Scotiabank. A

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

**You're about to delete this account**

This account will no longer be available to receive funds from Autodeposit

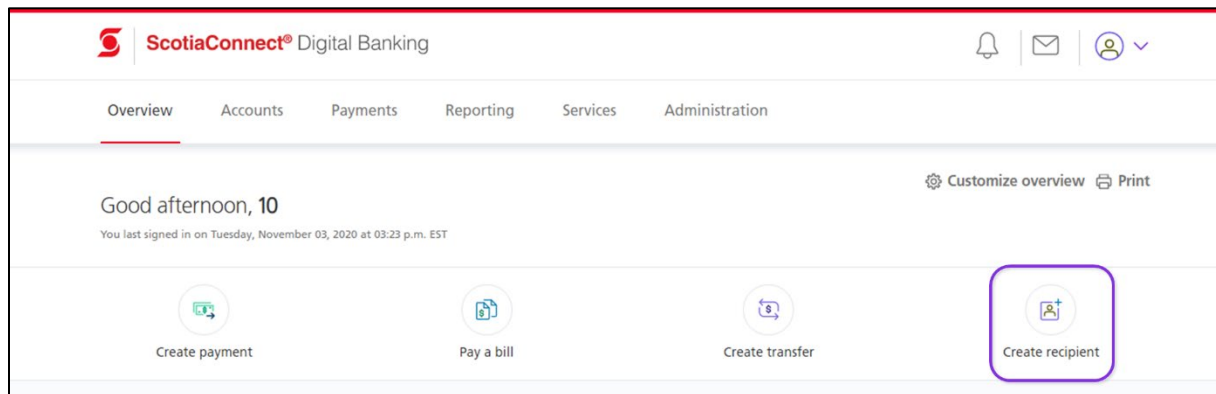
Cancel Confirm deletion

## CREATING AN *INTERAC* E-TRANSFER<sup>†</sup> RECIPIENT

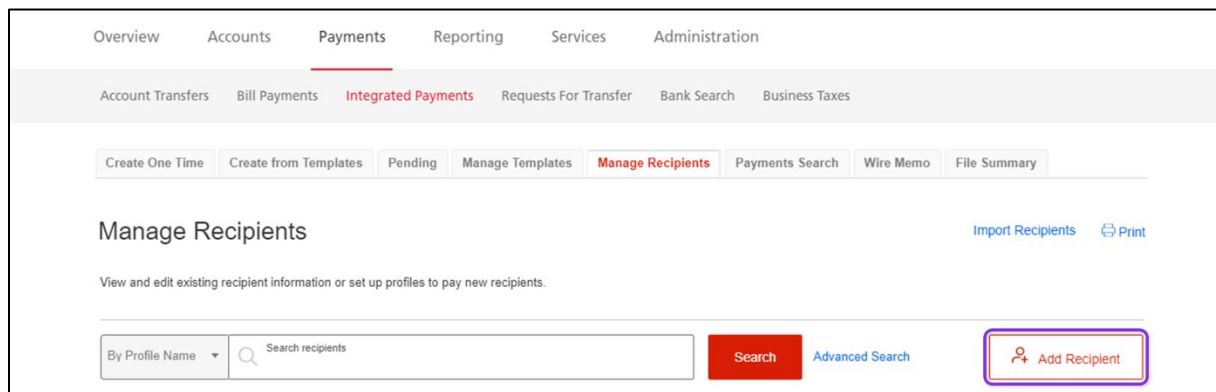
### CREATING A NEW RECIPIENT PROFILE

**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<sup>†</sup>, you should first add *Interac* e-Transfer<sup>†</sup> details to the existing profile. These steps are covered in the [Adding \*Interac\* e-Transfer<sup>†</sup> Details to an Existing Recipient's Profile](#) section.

Before sending an *Interac* e-Transfer<sup>†</sup>, 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 and enter the **Recipient Profile Name**.

The screenshot shows the 'Manage Recipients' interface with a navigation bar at the top containing tabs: 'Create One Time', 'Create from Templates', 'Pending', 'Manage Templates', 'Manage Recipients' (highlighted), 'Payments Search', 'Wire Memo', and 'File Summary'. Below the navigation bar is the 'Manage Recipients' title. A progress bar indicates three steps: 1. Add recipient information (highlighted), 2. Set up recipient for payments, and 3. Review and complete profile. Under step 1, the question 'What type of recipient is this?' is followed by two radio button options: 'Business' (selected) and 'Individual'. Below these options is a text input field for 'Recipient Profile Name', followed by optional fields for 'Email' and 'Phone Number'. A purple box highlights the 'Business' radio button and the 'Recipient Profile Name' field.

Next, select if you want all service groups to have access to the recipient.

The screenshot shows a dialog box asking 'Would you like to assign this recipient to a service group to restrict your users' access?'. It has two radio button options: 'No, the users of any service group can view this profile' (selected) and 'Yes, only users in a selected service group can view this profile'. At the bottom are 'Cancel' and 'Continue' buttons. A purple box highlights the 'No' option.

If you select the **Yes, only users in a selected service group can view this profile** option, the **Service Group** drop-down list will appear. Select the required service group from this drop-down list. Then, click **Continue**.

The screenshot shows the same dialog box as before, but with the 'Yes, only users in a selected service group can view this profile' option selected. Below the options is a drop-down menu for 'Service Group' with the text 'Please select'. A red note below the drop-down states: 'PLEASE NOTE: To change this service group assignment, you would need to delete the recipient's profile, create it again, change the service group option, and save the new profile.' At the bottom are 'Cancel' and 'Continue' buttons. A purple box highlights the 'Yes' option and the 'Service Group' drop-down menu.



## 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 (completed, marked with a red 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?' followed by a link 'Learn More about Payment Type' and 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' (red outline), 'Cancel' (red outline), and 'Continue' (solid red).

This will display additional fields. An *Interac e-Transfer<sup>†</sup>* 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<sup>†</sup>* 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.

**Note:** If your organization's ScotiaConnect set up requires approvals for a new recipient, the recipient's status will show as **ENTERED**. To send an *Interac e-Transfer<sup>†</sup>* to this recipient, another ScotiaConnect user needs to first approve the new recipient. These steps are covered in the [Approving a Recipient](#) section.

The screenshot displays the 'Manage Recipients' page. At the top right is a 'Print' icon. Below the title, a progress bar shows three steps: 'Add recipient information', 'Set up recipient for payments', and 'Review and complete profile'. The third step is active, indicated by a red checkmark. A green confirmation message states: 'You have added a new payment recipient.' Below this, a recipient profile is shown with a blurred name and email, and a 'Service group : unassigned' label. The 'Payment Accounts' section features three tabs: 'Canada(1)', 'United States(0)', and 'International(0)'. The 'Canada(1)' tab is selected, showing a payment account with a blurred name and 'Payment Type : Interac e-Transfer'. A yellow box labeled 'ENTERED' is next to the account name. An 'Add Account' link is at the bottom right.

## APPROVING A RECIPIENT

To approve a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to approve.

The screenshot shows the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration'. Under 'Payments', there are sub-tabs for 'Account Transfers', 'Integrated Payments', and 'Business Taxes'. The 'Manage Recipients' tab is selected. Below the tabs, there are buttons for 'Manage Recipients', 'Payments Search', and 'File Summary'. The main heading is 'Manage Recipients' with links for 'Import Recipients' and 'Print'. A description states: 'View and edit existing recipient information or set up profiles to pay new recipients.' Below this is a search bar with a dropdown for 'By Profile Name', a search input field, a 'Search' button, and an 'Advanced Search' link. There is also an 'Add Recipient' button. The search results show '1 results found'. The first result is a recipient profile with a red checkmark, a business profile icon, and a name field. Below the name, it says 'Business profile' and 'Service group : unassigned'. An 'Actions' link is visible on the right side of the result.

This displays the **Recipient Profile** page. Click **Actions**.

The screenshot shows the 'Recipient Profile' page for a recipient named 'Training01--Only email'. The page includes a 'Back to Manage Recipients' link and a 'Print' button. The recipient's details are shown: 'Business profile', email 'training01.recipient@scotiabank.cm', and 'Service group : unassigned'. Below this is a section for 'Payment Accounts' with tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is selected, showing a table with one account: 'Training--EmailOnly' with email 'training01.recipient@scotiabank.cm' and 'Payment Type : Interac e-Transfer'. The account status is 'ENTERED'. An 'Actions' link is highlighted with a red box. There is also an 'Add Account' link at the bottom right.

Now, select **Approve**.

The screenshot shows the 'Recipient Profile' page for a recipient named 'Training01--Only email'. The page includes a 'Back to Manage Recipients' link, a 'Print' icon, and a 'Business profile' section with contact information and a 'Service group : unassigned' label. Below this is the 'Payment Accounts' section, which has tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is active, showing a payment account with 'Payment Type : Interac e-Transfer' and a status of 'ENTERED'. An 'Actions' menu is open, with the 'Approve' option highlighted. Other options in the menu include 'View Details', 'Deactivate', 'Delete', and 'Modify'. At the bottom, there is a 'Recipient History Information' section and a 'View All Recipients' button.

This displays a message that confirms that the recipient has been approved. Additionally, the status of the recipient is no longer **ENTERED**.

The screenshot shows the 'Recipient Profile' page after the approval action. A green confirmation message at the top states: 'Confirmation: Approve Successful. Done! You've approved this payment account.' The recipient's name is 'Training01--Only email'. The 'Payment Accounts' section now shows the 'Canada (1)' tab with a payment account for 'Training--EmailOnly' with email 'training01.recipient@scotiabank.cm' and 'Payment Type : Interac e-Transfer'. The status is no longer 'ENTERED'. An 'Add Account' button is visible at the bottom right of the payment accounts section.

## EDITING A RECIPIENT

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


The screenshot displays the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments' (selected), 'Reporting', 'Services', and 'Administration'. Below this, the 'Integrated Payments' section is active, showing 'Account Transfers', 'Integrated Payments', and 'Business Taxes'. The 'Manage Recipients' tab is selected, with options for 'Payments Search' and 'File Summary'. The main heading is 'Manage Recipients', with links for 'Import Recipients' and 'Print'. A sub-header states: 'View and edit existing recipient information or set up profiles to pay new recipients.' The search bar shows 'By Profile Name' and 'Search recipients'. A red 'Search' button and a blue 'Advanced Search' link are present. A red 'Add Recipient' button is also visible. Below the search bar, it says '1 results found'. The search results show a single entry with a dropdown arrow, a business profile icon, a blurred name, an email icon, a phone icon, and the text 'Service group : unassigned'. An 'Actions' link is visible on the right.





This displays the **Recipient Profile** page. Click **Actions**.

**Recipient Profile** Print

[Back to Manage Recipients](#)

 **Business profile**

 **Service group : unassigned**


 **Service group : unassigned**

**Payment Accounts**

Canada ( 1 )

United States ( 0 )

International ( 0 )

 **Payment Type :**  
Interac e-Transfer

**Actions**

[Add Account](#)

**Recipient History Information**

[View All Recipients](#)


Now, select **Modify**.

**Payment Accounts**

Canada ( 1 )

United States ( 0 )

International ( 0 )

 **Payment Type :**  
Interac e-Transfer

**Actions**

**View Details**

**Deactivate**

**Delete**

**Modify**

**Pay this account**

**Recipient History Information**

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

Editing Payment Account | Training01--EmailOnly

Payment Type  
Interac e-Transfer

READY

Please give this account a nickname for your future reference ?

Account Nickname

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

Cancel

Save


Now, you will receive a message that confirms that the recipient's details were updated.


**Note:** If your organization's ScotiaConnect set up requires approvals for a modified recipient, the recipient's status will show as **ENTERED**. To send an *Interac* e-Transfer<sup>†</sup> to this recipient, another ScotiaConnect user needs to first approve the modified recipient. These steps are covered in the [Approving a Recipient](#) section.



## Payment Account

[Print](#)

[Back to Recipient Profile](#)


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

 **Training01--EmailOnly**


Business profile |   - Service group : unassigned


**Training01--EmailOnly**

Payment Type  
Interac e-Transfer

**ENTERED**  Actions

Recipient Information

Recipient Name  


Recipient Email Address  


Notification Language  
English

Back

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

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 single account entry. The entry displays a blurred account name, 'Bank : THE BANK OF NOVA SCOTIA', and 'Payment Type : EFT'. To the right of the entry is an 'Actions' link. At the bottom right of the 'Payment Accounts' section is a purple 'Add Account' button. Below this section is a red 'Recipient History Information' section with a downward arrow. At the bottom left is a red 'View All Recipients' button.

The subsequent steps to add *Interac e-Transfer<sup>+</sup>* 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<sup>+</sup>* details are added to an existing recipient's profile, the profile page for the recipient will display *Interac e-Transfer<sup>+</sup>* as an available payment type.

This screenshot shows the 'Recipient Profile' page after adding an Interac e-Transfer account. The layout is identical to the previous screenshot, but the 'Canada ( 2 )' tab is now active, showing two account entries. The first entry is the same as before: 'Bank : THE BANK OF NOVA SCOTIA' and 'Payment Type : EFT'. The second entry shows 'Payment Type : Interac e-Transfer'. Both entries have an 'Actions' link to their right. The purple 'Add Account' button remains at the bottom right of the 'Payment Accounts' section.

## DELETING A RECIPIENT

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

The screenshot displays the ScotiaConnect Digital Banking interface. The top navigation bar includes links for Overview, Accounts, Payments (selected), Reporting, Services, and Administration. Below this, the 'Integrated Payments' section is active, showing 'Manage Recipients', 'Payments Search', and 'File Summary' tabs. The 'Manage Recipients' page title is followed by 'Import Recipients' and 'Print' links. A description states: 'View and edit existing recipient information or set up profiles to pay new recipients.' The search section features a dropdown for 'By Profile Name', a search input field, a 'Search' button, and an 'Advanced Search' link. A red-bordered 'Add Recipient' button is also present. The results section shows '1 results found' and a single recipient entry. This entry is highlighted with a purple box and contains a dropdown arrow, a business profile icon, a blurred name, an email icon, a phone icon, and the text 'Service group : unassigned'. An 'Actions' link is located to the right of the entry.

This displays the **Recipient Profile** page. Click **Actions**.

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 name, and an 'Actions' button. Below this is a section for 'Payment Accounts' with tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is active, showing a blurred account name, 'Payment Type: Interac e-Transfer', and an 'Actions' button. At the bottom of the 'Payment Accounts' section is an 'Add Account' link. Below this is a section for 'Recipient History Information' with a 'View All Recipients' button.

Now, select **Delete**.

This screenshot shows the same 'Recipient Profile' page, but with the 'Actions' dropdown menu open. The menu options are: 'View Details', 'Deactivate', 'Delete' (highlighted with a red box), 'Modify', and 'Pay this account'. The 'Delete' option is the one to be selected according to the instructions.

Now, you will receive a message that confirms that the recipient was deleted. Additionally, the recipient's status will be **DELETED**.

- 40 -



## SENDING AN *INTERAC* E-TRANSFER<sup>†</sup>

### OVERVIEW

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

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

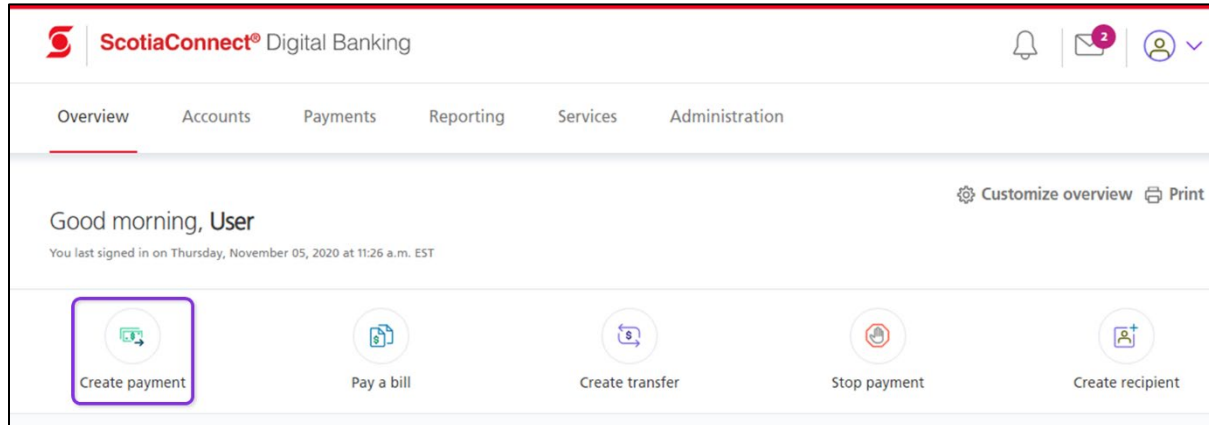
If your organization's ScotiaConnect set up does **not** include approvals for payments, sending an *Interac* e-Transfer<sup>†</sup> consist of the single step of creating the payment.

### STEP 1: CREATING AN *INTERAC* E-TRANSFER<sup>†</sup>

After creating a recipient, you may now send them *Interac* e-Transfer<sup>†</sup> 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**



Now, the **Create One Time Payment** screen appears. This screen is used to create payments other than *Inter* e-Transfers<sup>†</sup>. Click the **Interac e-Transfer** link to proceed.

**Create One Time Payment** Print

*We're pleased to offer a quicker, easier way to pay your business recipients by **Interac e-Transfer**.*

**Recent Recipients**  
No Recipients Listed, please perform a search.  
[Search](#)

**Payment Type\*** EFT Manage Payment Defaults

**Payment Details** Cut Off Times

**Amount\*** 0.00 **Payment Currency\*** CAD

**Due Date\*** 01/29/2021 **Debit/Credit\*** Please select

**Payment / Cross Reference Number \*** **Trace Number**

## SELECT A RECIPIENT

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

**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**

[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

If the recipient's profile includes more than one payment option, select the required *Interac e-Transfer<sup>†</sup>* payment option from the **Recipient account** drop-down list. Then, if the recipient is not assigned to a service group and you have access to multiple service groups, select the required service group from the **Service group** drop-down list. Next, click **Continue**.

### Create payment

✓

2

3

4

Step 2 of 4: Choose payment type

How would you like to pay this recipient?

You can choose from available accounts and payment types.

[Learn more about payment types](#)

Recipient account

Through Business @scotiabank.com) (Interac e-Transfer) ✓

Service group

Default SG ✓

You are only permitted to select from service groups that are eligible for the selected payment type

Back

Cancel

Continue

Next: Add payment details

Now, 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 (active), 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 subtext: 'Be sure to fill all required fields so this payment can be efficiently processed.' Below this, a question asks 'From which account would you like to pay?'. There are two columns. The left column is titled 'Payment source' and contains a dropdown menu with 'Select option' and a downward arrow. The right column is titled 'Your Interac e-Transfer details' and contains a blurred field.

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 profile section with a person icon, a name, and an email address. To the right of the email address is a 'View Details' button. Below this, there's a section for 'Amount' and 'Currency'. The 'Amount' field has a label 'Enter amount' and a text input field. The 'Currency' field is 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 contains 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 ⓘ

The form shows two radio button options: 'Email address' (selected) and 'Account number'. Below these are two text input fields for 'Security question' and 'Security answer', each with an information icon (i) to its right.

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 November 30, 2020

77

Back Cancel Continue

The form is titled 'Message to recipient (optional)'. It has two radio button options: 'Simple memo - free-form text field' (selected) and 'Remittance information - structured invoice details to help you keep track of this payment'. Below the options is a light blue box containing a warning: 'Please do not include your security question or answer in this message.' and a label 'Simple memo - will accompany payment (optional)'. Inside this box is a text input field with the text 'This is the payment for the work completed on November 30, 2020' and a character count '77' on the right. At the bottom of the form are three buttons: 'Back' (outlined), 'Cancel' (outlined), and 'Continue' (solid red).

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.

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

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

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

Invoice number	Invoice date	Invoice amount	Remark
245876	11/23/2020	\$110.00	This is the payment for the work done on November 10, 2020.

[+ Add invoice details](#)

Back

Cancel

Continue

## REVIEW PAYMENT

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

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

Create payment

✓

✓

3


4

Step 3 of 4: Review payment

Review payment details

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

Payment Details

Profile and account	Amount	Date	Debit account
 [Redacted]	\$100.00 CAD	11/05/2020	[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 November 30, 2020		

Edit payment

Cancel

Confirm

Next: Payment Summary



If your organization's ScotiaConnect set up does not include approvals for *Interac e-Transfer<sup>†</sup>*, 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<sup>†</sup>*, 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: 1606239

Payment Details

Profile and account	Amount	Date	Debit account
<div><div></div><div></div></div>	\$100.00 CAD	11/05/2020	<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 November 30, 2020		

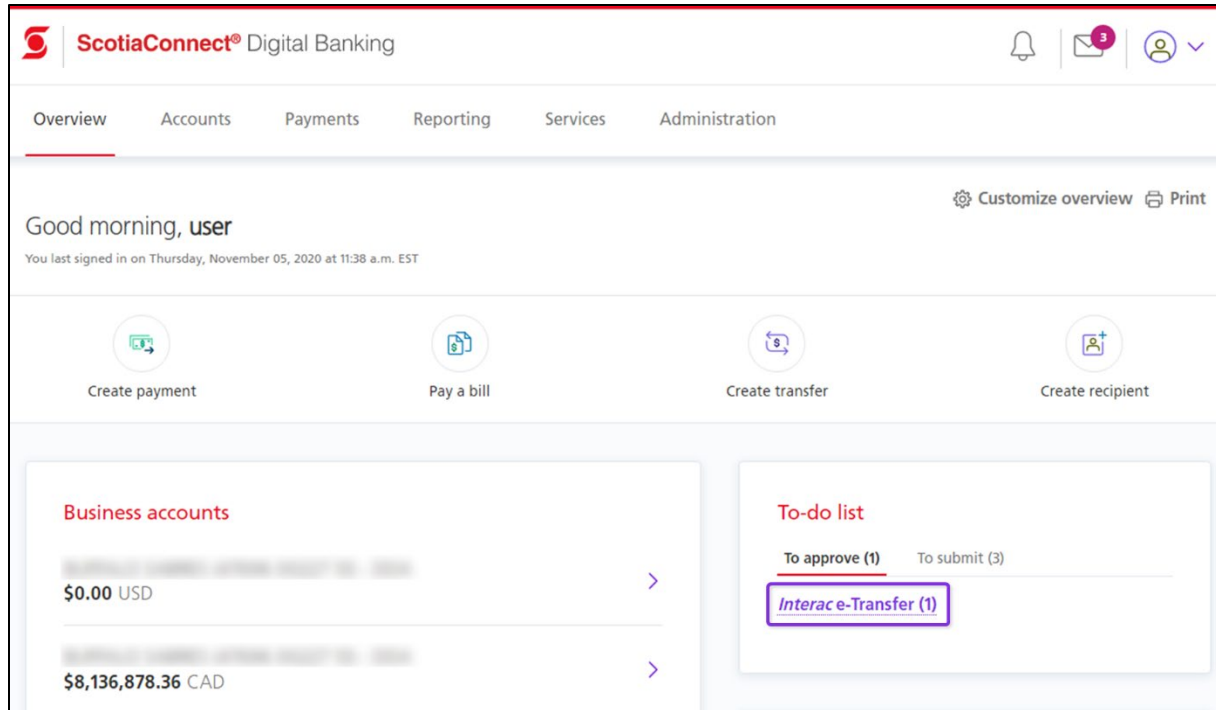
Create another payment

View pending payments

## STEP 2: APPROVING AN INTERAC E-TRANSFER<sup>†</sup>

**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<sup>†</sup>*, 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 ⓘ  
Search by recipient name or email

Payment type  
Interac e-Transfer ▼

From account  
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"/>	11/05/2020			\$100.00 → CAD	Interac e-Transfer	ENTERED	⋮

Items per page 25 ▼

« < 1 > »

1 - 1 of 1

1 payment selected [Clear selection](#)

Approve ▼

Continue

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

ScotiaConnect® Digital Banking

## Approve payments

⌚ Cut-off times ⓘ Help 🖨️ Print

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

- 1 Interac e-Transfer**
Payables
CAD (1)
\$100.00

Approve
- 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 #
11/05/2020	[Redacted]	[Redacted]	\$100.00 → CAD	1606239

Go to Overview

### STEP 3: SUBMITTING AN *INTERAC* E-TRANSFER<sup>†</sup>

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<sup>®</sup> Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, user

You last signed in on Thursday, November 05, 2020 at 11:38 a.m. EST

Create payment Pay a bill Create transfer Create recipient

**Business accounts**

BUFFALO SABRES (47696 00227 13) - DDA  
\$0.00 USD

DDADONTUSE (01800 00005 15) - DDA  
\$8,136,878.36 CAD

**To-do list**

To approve (0) **To submit (4)**

**Interac e-Transfers (4)**

This displays the **To submit** page for *Interac e-Transfer<sup>†</sup>*, 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 - 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"/>	11/05/2020	Training03--Email and Acc (training03.recipient@scotiabank.com)	(01800 00005 15) CAD	\$100.00 → CAD	Interac e-Transfer	READY	⋮

Items per page 25 ▼

« < 1 > »

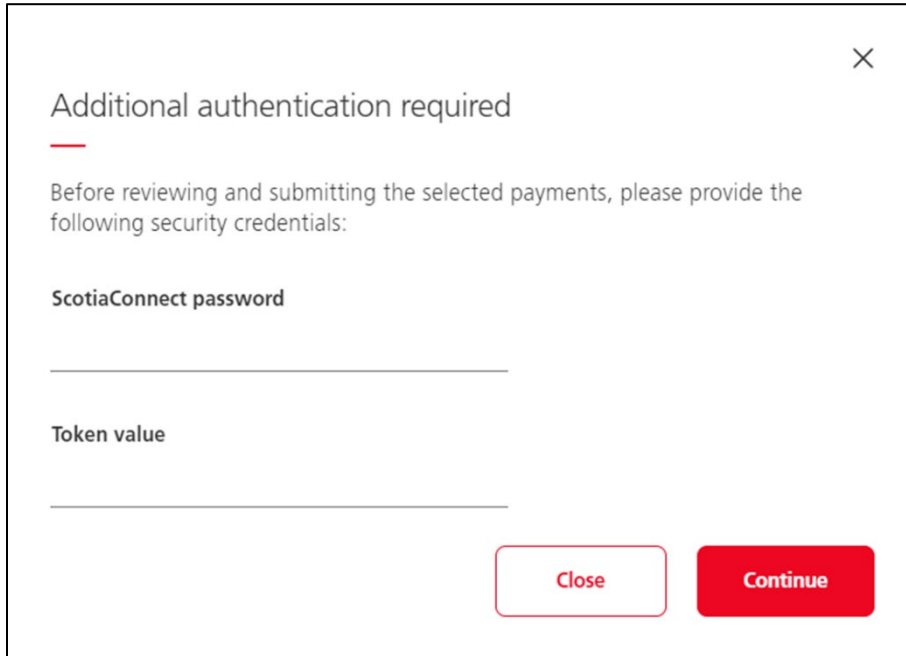
1 - 1 of 1

1 payment selected [Clear selection](#)

Submit ▼

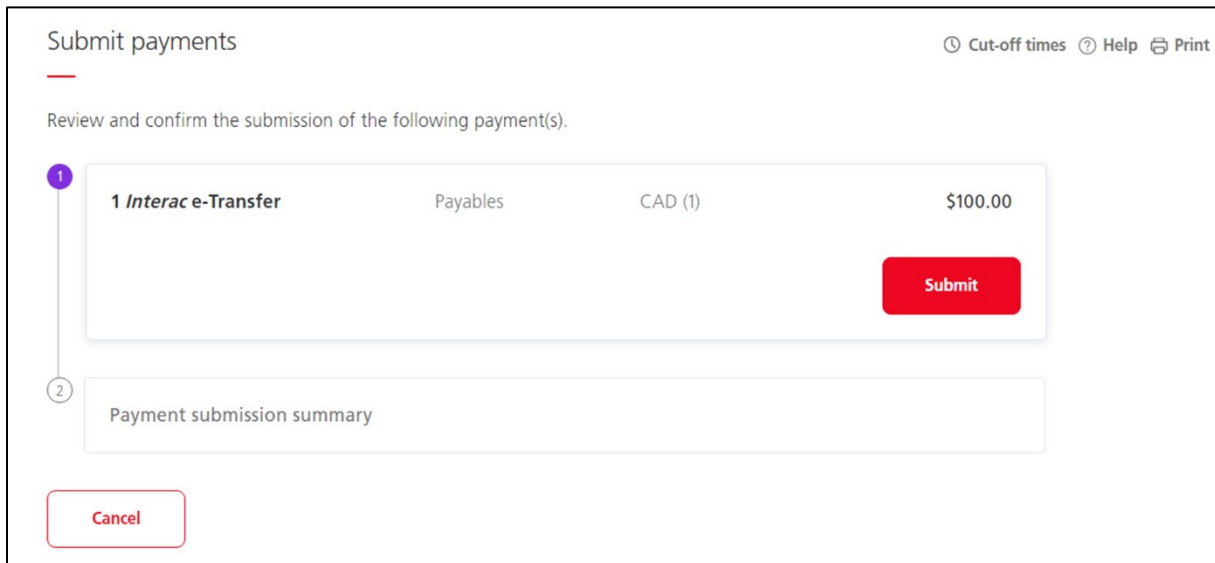
Continue

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



A pop-up window titled "Additional authentication required" with a close button (X) in the top right corner. The text inside reads: "Before reviewing and submitting the selected payments, please provide the following security credentials:". Below this, there are two input fields: "ScotiaConnect password" and "Token value". At the bottom right, there are two buttons: "Close" (outlined) and "Continue" (solid red).

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



The "Submit payments" page has a title bar with "Submit payments" on the left and "Cut-off times", "Help", and "Print" on the right. The main content area says "Review and confirm the submission of the following payment(s).". Below this is a list of payments. The first payment is highlighted with a purple circle and the number 1. It is an "Interac e-Transfer" for "Payables" in "CAD (1)" for the amount of "\$100.00". A red "Submit" button is to the right of this payment. Below the payment list is a section labeled "Payment submission summary" with a purple circle and the number 2. At the bottom left, there is a red "Cancel" button.

Payment ID	Payment Type	Currency	Amount	Action
1	Interac e-Transfer	CAD (1)	\$100.00	Submit



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

Payment submission summary

Cut-off times

Help

Print

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 #
11/05/2020			\$100.00 → CAD	1606239

Go to Overview

## VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL RIGHTS

### VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

To view an *Interac* e-Transfer<sup>†</sup> 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 afternoon, user  
You last signed in on Tuesday, November 10, 2020 at 12:38 p.m. EST

Customize overview Print

Create payment Pay a bill Create transfer Create recipient

**Business accounts**

██████████ - DDA  
\$0.00 USD >

██████████ - DDA  
\$8,135,423.42 CAD >

**To-do list**

To approve (6) To submit (14)

**Interac e-Transfers (6)**

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

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<sup>+</sup>.

To edit an *Interac* e-Transfer<sup>+</sup> 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 afternoon, user  
You last signed in on Tuesday, November 10, 2020 at 12:38 p.m. EST

Customize overview Print

Create payment Pay a bill Create transfer Create recipient

**Business accounts**

DDA  
\$0.00 USD

DDA  
\$8,135,423.42 CAD

**To-do list**

To approve (6) To submit (14)

Interac e-Transfers (6)

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 payment


Cancel


Save

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<sup>†</sup>.

To delete an *Interac* e-Transfer<sup>†</sup> 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 the text "ScotiaConnect® Digital Banking". Navigation tabs are visible: Overview (selected), Accounts, Payments, Reporting, Services, and Administration. A user greeting "Good afternoon, user" is shown, along with a notification "You last signed in on Tuesday, November 10, 2020 at 12:38 p.m. EST". Below the greeting are four action buttons: "Create payment", "Pay a bill", "Create transfer", and "Create recipient". The main content area is divided into two sections. The left section, titled "Business accounts", lists two accounts: one with a balance of "\$0.00 USD" and another with a balance of "\$8,135,423.42 CAD", both labeled as "DDA". The right section, titled "To-do list", shows two categories: "To approve (6)" and "To submit (14)". Under "To approve (6)", the link "Interac e-Transfers (6)" is highlighted with a purple box.



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)

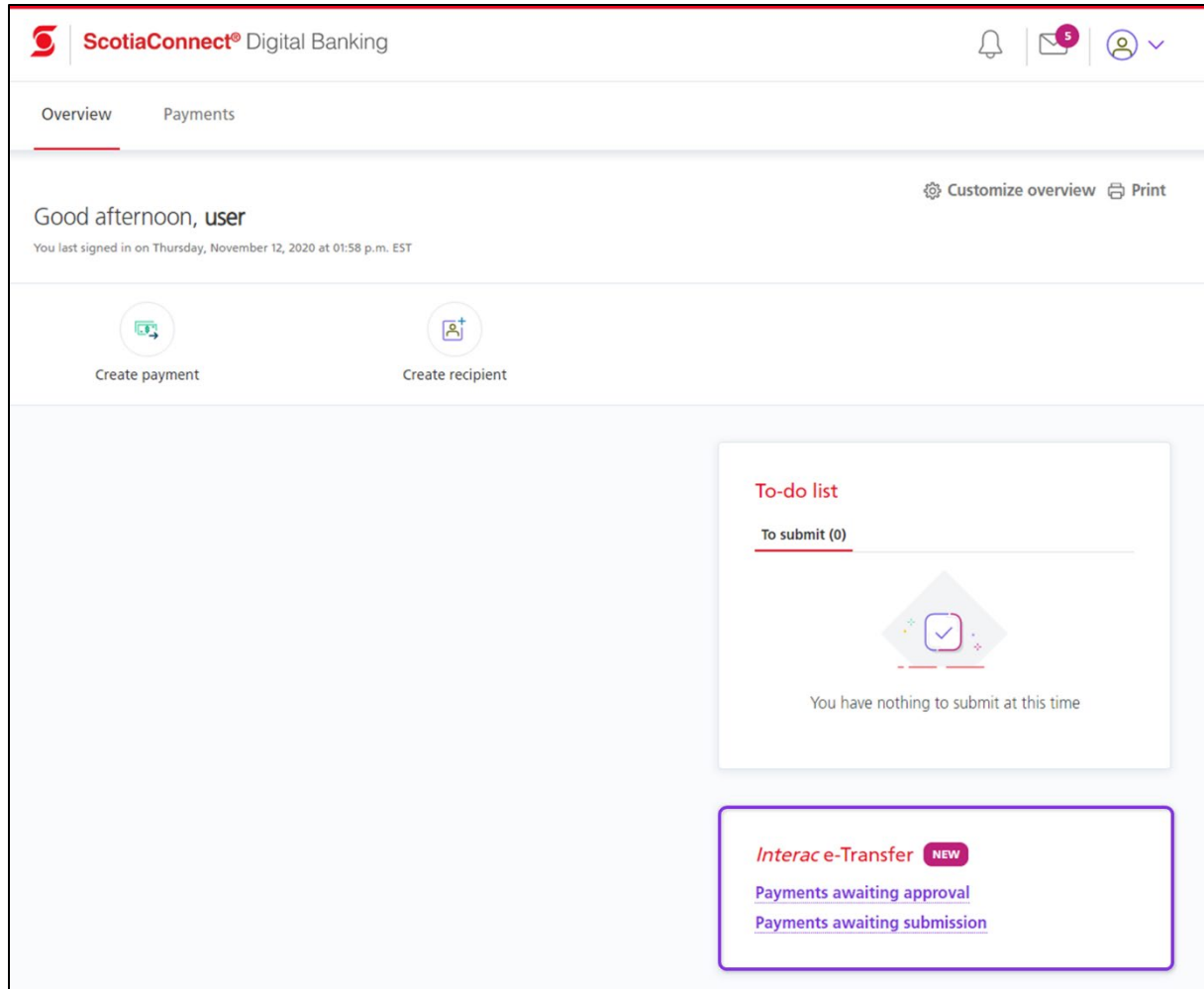
Due date/Issue date (MM/DD/YYYY)	To	From	Amount ⓘ	Reference #
11/10/2020	<div>XXXXXXXXXXXX</div>	<div>XXXXXXXXXXXX</div>	\$100.90 → CAD	1607626

Go to Overview

## VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU DO NOT HAVE APPROVAL RIGHTS

### VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

To view an *Interac e-Transfer*<sup>†</sup> that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the **Interac e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. 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"/>	11/12/2020			\$110.50 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		<div>View details Edit</div>
<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	⋮

0 payments selected [Clear selections](#)

Delete

Continue

Now, the **Interac e-Transfer details** page for the payment appears.

Interac e-Transfer details

?

 Help 

Print

Amount

\$110.50 CAD

Date

11/12/2020

ENTERED

Payment/cross reference number

1607765

Payment actions

Edit

Go

Payment details

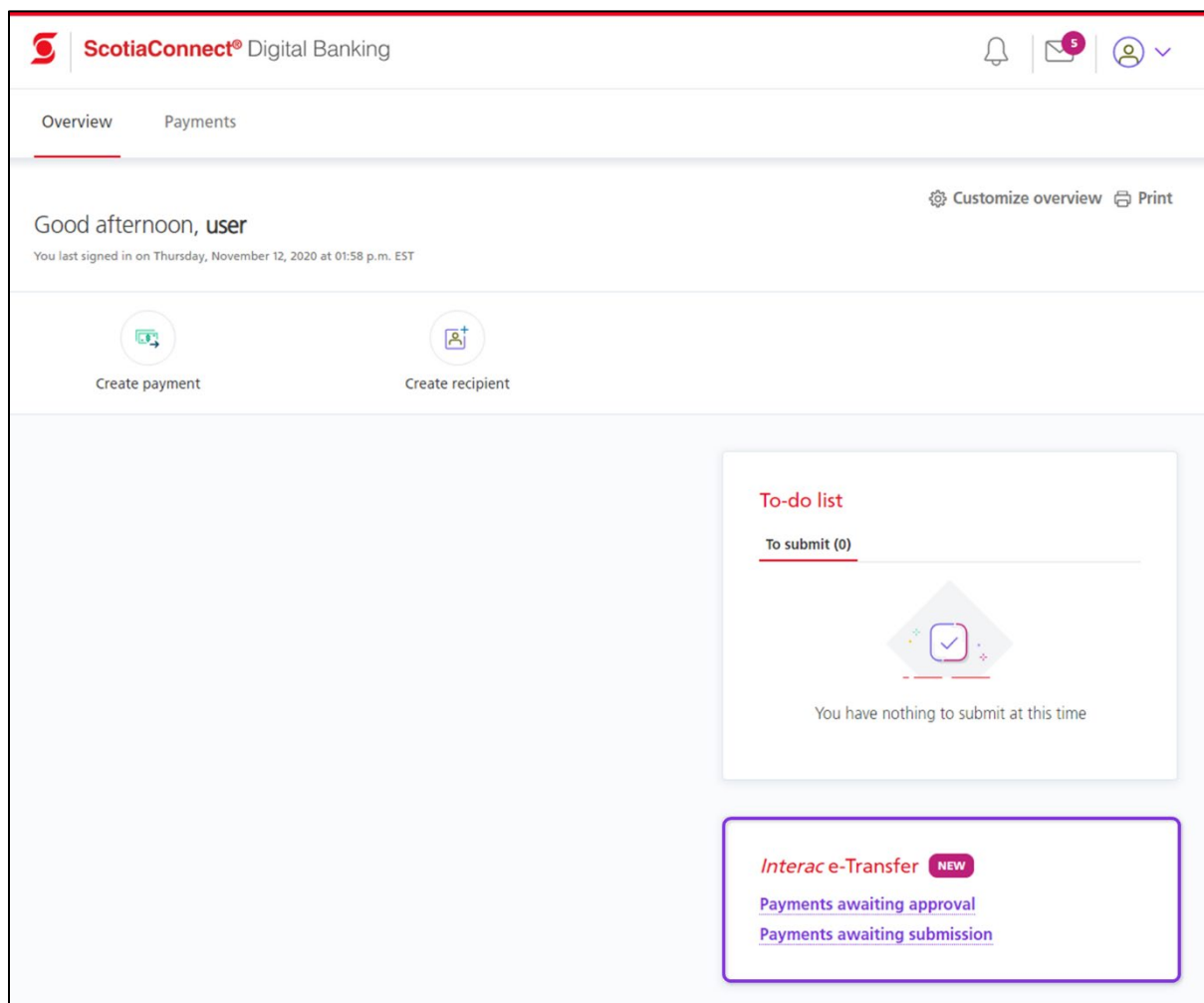
Payment type	Interac e-Transfer
Amount	\$110.50
Payment currency	CAD
Date	11/12/2020
Debit/credit	Credit
Status	Entered

Payment/cross reference number	1607765
Interac e-Transfer status	-
Simple memo	Test payment

## EDITING A PAYMENT THAT IS NOT SUBMITTED OR APPROVED

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

To edit an *Interac* e-Transfer<sup>†</sup> that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the **Interac e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. 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"/>	11/12/2020			\$110.50 → CAD	Interac e-Transfer	ENTERED	<div>⋮<div>View details Edit</div></div>
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		
<input type="checkbox"/>	11/09/2020			\$102.02 → CAD	Interac e-Transfer	ENTERED	<div>⋮</div>
<input type="checkbox"/>	11/06/2020			\$100.05 → CAD	Interac e-Transfer	ENTERED	<div>⋮</div>

0 payments selected [Clear selections](#)

Delete 

⌵

Continue

Now, on 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

XXXXXXXXXX-XXXX-XXXXXXX

Your Interac e-Transfer details

XXXXXXXXXX-XXXX-XXXXXXX

 XXXXXXXX-XXXX-XXXXXXX

[View Details](#)

Amount	Currency
110.50	CAD

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 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]	\$110.60 CAD	11/12/2020	[Redacted]
Payment type		Interac e-Transfer	
Type of Interac e-Transfer		Send money	
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

**i** Your changes to the payment with reference number 1607765 have been saved. Note: This payment has not been sent to the recipient and awaits approval(s) and/or submission.

#### Payment Details

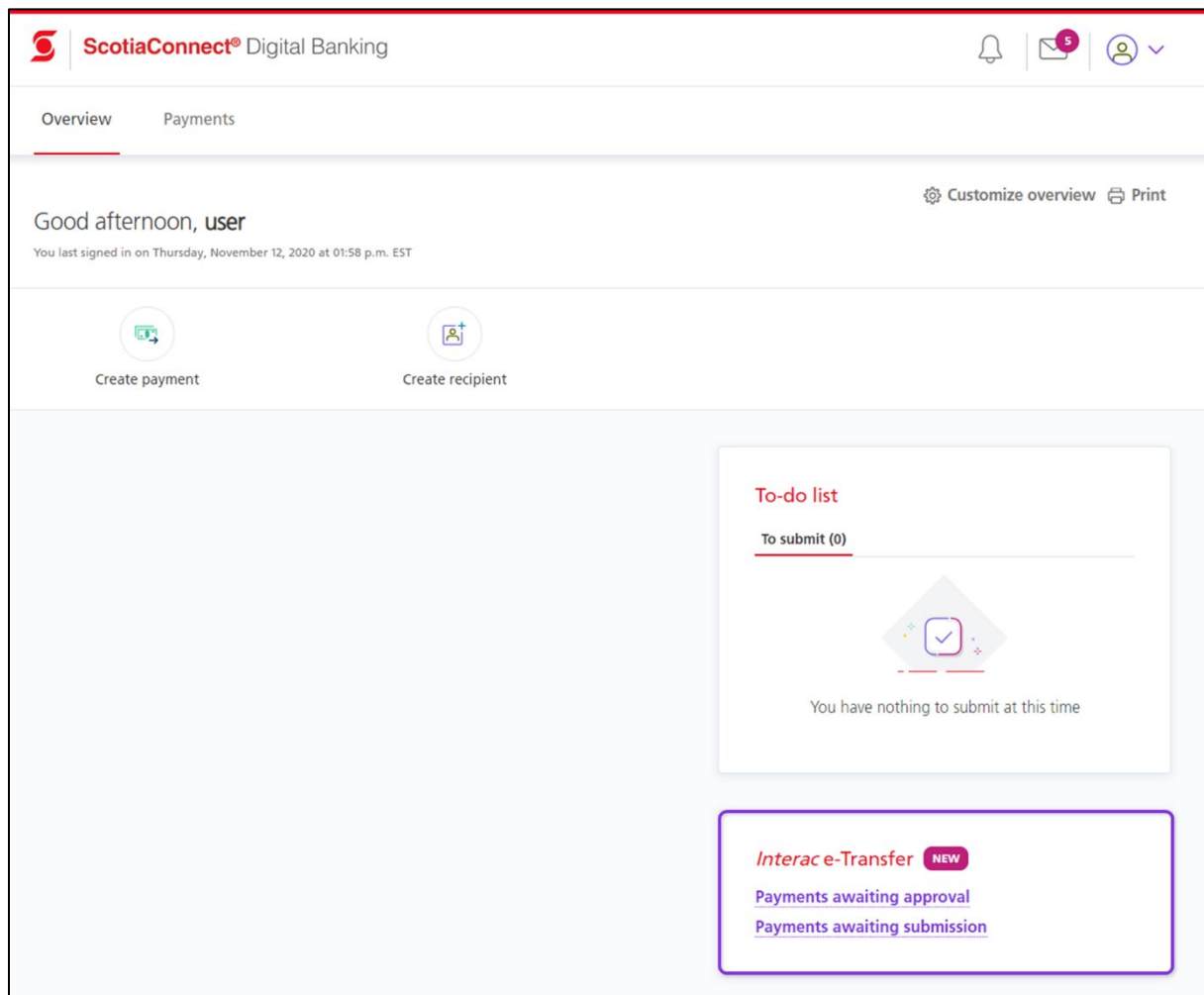
Profile and account	Amount	Date	Debit account
 [Redacted]	\$110.60 CAD	11/12/2020	[Redacted]
Payment type		Interac e-Transfer	
Type of Interac e-Transfer		Send money	
Message to recipient - will accompany payment			

Go to OverviewView pending payments

## 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<sup>†</sup>.

To delete an *Interac* e-Transfer<sup>†</sup> that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the **Interac e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. Use the check boxes to select the payment(s) to delete and click **Continue**.

**Note:** By default, the drop-down list next to the **Continue** button will display **Delete**.

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"/>	11/12/2020			\$110.60 → 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

Now, on the **Delete payments** page, click **Delete**.

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)

\$110.60

Delete

2

Payment deletion summary

Cancel

This displays the **Payment deletion summary** page, 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 #
11/12/2020			\$110.60 → CAD	1607765

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

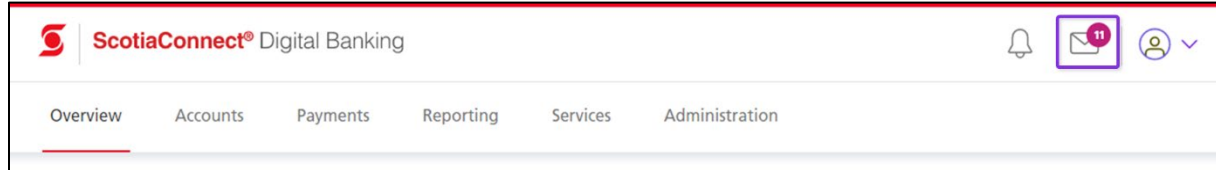
Detailed information from the selected payment approvals

[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
<div>Search</div> <div>Message Type <input type="text"/> All Types <input type="button" value="v"/></div> <div>Status <input type="text"/> All Statuses <input type="button" value="v"/></div> <div>View</div>							
Type	Message	Date/Time(EST) <input type="button" value="v"/>	Priority	Status	Status By	Status Date	
Messages	<a href="#">Payments Approval Summary</a>	11/12/2020 09:14	High	New	-	-	
Messages	<a href="#">Payments Delete Summary</a>	11/11/2020 14:56	High	New	-	-	
Messages	<a href="#">Payments Approval Summary</a>	11/11/2020 14:55	High	New	-	-	
Messages	<a href="#">Payments Submit Summary</a>	11/10/2020 13:11	High	New	-	-	

## SEARCHING FOR A SENT *INTERAC* E-TRANSFER<sup>†</sup>

To search for an *Interac* e-Transfer<sup>†</sup> 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 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' tab is selected, with 'Manage Recipients' and 'File Summary' as alternatives. Action buttons for 'Print', 'Report', and 'Export' are available. The 'Details' section contains search criteria: 'Report Type' (Transaction Details), 'Payment Type' (Interac e-Transfer), 'Status' (All Completed Statuses), 'Settlement Account' (All Accounts), 'Service Group' (All Service Groups), 'Recipient Name' (empty), 'Amount' (empty) to 'Debit/Credit' (Cr), 'Date' (Due / Issue Date) with a 'Date Range' (11/01/2020 to 11/10/2020), 'Recipient Account' (empty), and 'Payment / Cross Reference Number' (empty). The 'Sort Order' section shows 'Sorted By' (Date) and four empty dropdowns. The 'Export Information' section shows 'Export Format' (Excel), 'Include Headings' (Yes/No), and 'Date Format' (MM/dd/yyyy) with a 'Select' link. A red 'Search' button and a grey 'Reset' button are at the bottom right.

Overview Accounts **Payments** Reporting Services Administration

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

Manage Recipients **Payments Search** File Summary

**Payments Search** Print Report Export

**Details**

Report Type Transaction Details

Payment Type Interac e-Transfer Status All Completed Statuses

Settlement Account All Accounts Service Group All Service Groups

Recipient Name

Amount to Debit/Credit Cr

Date Due / Issue Date Date Range 11/01/2020 to 11/10/2020

Recipient Account 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 - 26 of 26			
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020		<a href="#">1606330</a>		\$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606336</a>		\$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606337</a>		\$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606355</a>		\$56.00	Cr	Default SG	Accepted
11/06/2020		<a href="#">1606360</a>		\$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606414</a>		\$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606424</a>		\$1.08	Cr	Interac_All_Tiers	Accepted

## RECALL (CANCEL) AN INTERAC E-TRANSFER<sup>†</sup>

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

### Important:

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

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

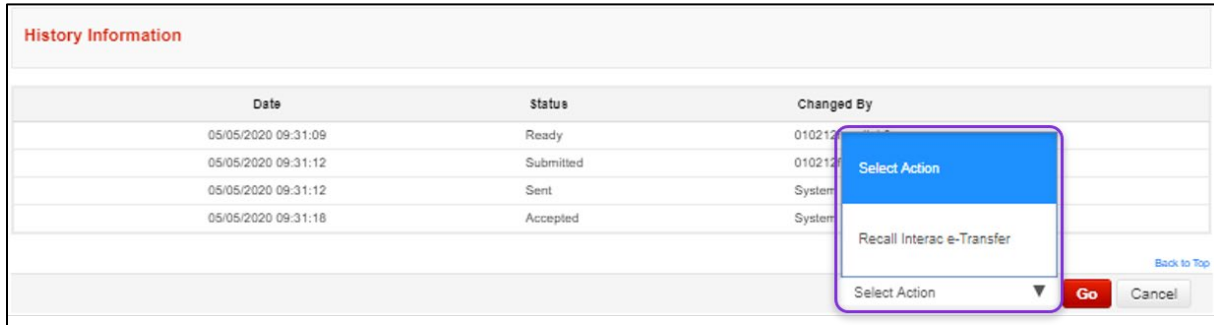
After searching for the *Interac* e-Transfer<sup>†</sup>, click the **Payment / Cross Reference Number** for the transaction you want to recall.

Search results							
First Previous Next Last				Item: 1 - 26 of 26			
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020		<a href="#">1606330</a>		\$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606336</a>		\$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606337</a>		\$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606355</a>		\$56.00	Cr	Default SG	Accepted
11/06/2020		<a href="#">1606360</a>		\$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606414</a>		\$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020		<a href="#">1606424</a>		\$1.08	Cr	Interac_All_Tiers	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**.

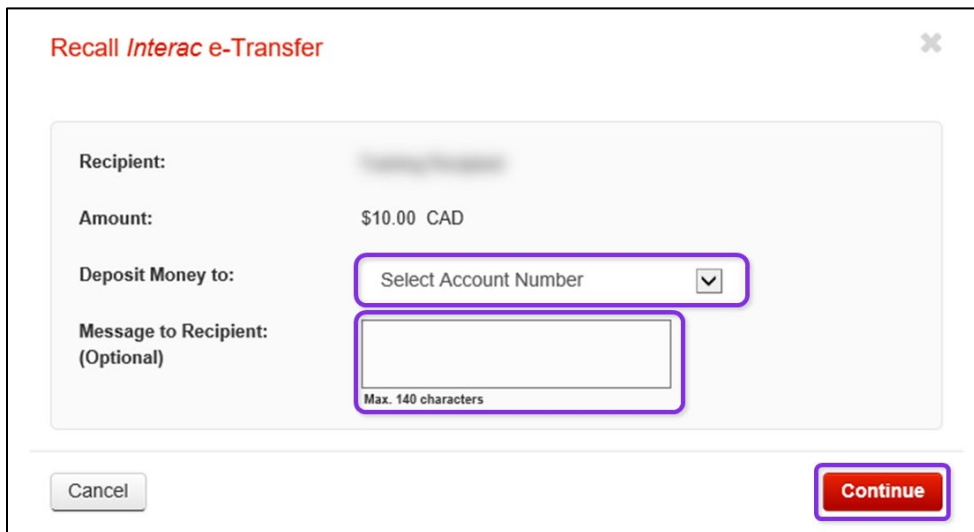
**Note:** If a payment cannot be recalled, you will not see the **Recall Interac e-Transfer** option.



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 option "Recall Interac e-Transfer". The dropdown menu also includes a "Select Action" header 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*<sup>†</sup> will change to **Recall Accepted**.

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	[REDACTED]	1525678	[REDACTED]	\$10.00	Cr	Accepted	
05/05/2020	[REDACTED]	1525679	[REDACTED]	\$10.00	Cr	Accepted	
05/05/2020	[REDACTED]	1525688	[REDACTED]	\$15.00	Cr	Accepted	
05/05/2020	[REDACTED]	1525692	[REDACTED]	\$11.01	Cr	Accepted	
05/05/2020	[REDACTED]	1525693	[REDACTED]	\$15.00	Cr	Accepted	
05/05/2020	[REDACTED]	1525695	[REDACTED]	\$11.48	Cr	Recall Accepted	
05/05/2020	[REDACTED]	1525697	[REDACTED]	\$15.00	Cr	Accepted	

## VIEWING INTERAC E-TRANSFER<sup>+</sup> PAYMENTS THAT ARE AUTODEPOSITED INTO YOUR ACCOUNT

You may view *Interac e-Transfer<sup>+</sup>* payments that were 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 top navigation bar includes tabs for Overview, Accounts, Payments, Reporting, Services, and Administration. The Accounts tab is selected and highlighted with a purple box. Below the navigation bar, the user is greeted with "Good afternoon, Sonia" and a login timestamp. A row of action buttons includes "Create payment", "Pay a bill", "Create transfer", "Stop payment", and "Create recipient". The main content area is divided into three sections. The "Business accounts" section on the left lists several accounts, each with a balance and a right-pointing arrow. A purple box highlights the "View all (17)" link at the bottom of this list. The "To-do list" section on the right shows "To approve (15)" and "To submit (18)" counts, with links for "ACH Payments (6)", "FX Account Transfer (1)", and "Wire Payments (8)". Below this is a "Manage Interac e-Transfer" button. The "Important links" section at the bottom right includes links for "Services", "Visa Business Card (CentreSuite)", and "Business Taxes".

Business accounts	
Balance unavailable	- DDA
Balance unavailable	- DDA
\$26,564,840.53 CAD	- DDA
\$0.00 CAD	- DDA
\$(3,224,546.86) USD	- DDA

[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<sup>†</sup>*, 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-  
-INTERAC E TRANSFER

57026

-

\$10.03

03/01/2021 09:53

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$5.12

03/01/2021 09:58

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$5.12

03/01/2021 10:00

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$2.00

03/01/2021 10:25

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$10.13

03/01/2021 10:26

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$2.89

03/01/2021 14:20

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$3.33

03/01/2021 11:35

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$10.03

03/01/2021 14:57

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$10.13

03/01/2021 15:06

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$200.13

03/01/2021 15:24

DEPOSIT-  
-INTERAC E TRANSFER

57026

-

\$89.99

03/01/2021 12:40

DEPOSIT-  
-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		
<b>▼ Remittance Document 1 - Purchase Order</b>			
<b>Payor Details ⓘ</b>			
Name	TaKf95TNRV	Contact Name	aELxqlhLv
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	
<b>Payee Details ⓘ</b>			
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	
<b>Payment Remittance Details</b>			
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		
<b>► Remittance Document 2 - Metered Service Invoice</b>			
<b>► Remittance Document 3 - Commercial Invoice</b>			
<b>► Remittance Document 4 - Credit Note</b>			
<b>► Remittance Document 5 - Debit Note</b>			
<a href="#">Back</a>			

## 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<sup>†</sup>* service.

### What happens to my Scotia OnLine *Interac e-Transfer<sup>†</sup>* Autodeposit registration once I register the same email address for *Interac e-Transfer<sup>†</sup>* 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<sup>†</sup>* as a recurring payment?

No, these functions are not currently available.

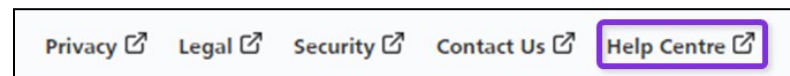
### Are there *Interac e-Transfer<sup>†</sup>* limits?

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

## 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](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.

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