

Understanding User Groups and Service Groups

Reference Guide

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OVERVIEW

Important: Super users (and users with administration entitlement) have the ability and responsibility to create and manage user groups and service groups. This document provides these users with the conceptual overview of the steps they need to perform to create and manage user groups and service groups.

In ScotiaConnect, to set up services and to provide users access to services, you need to create service groups and user groups.

A service group specifies the attributes and rules for using a service and a user group specifies which users can access the service. A service group needs to be assigned to a user group and this relationship determines which users can use a service and how they can use the service.

Important: If a service group is not assigned to a user group, the users of that user group will not have access to the services managed through the service group.

However, there are [some services](#) that are not managed through service groups and are controlled within a user group.

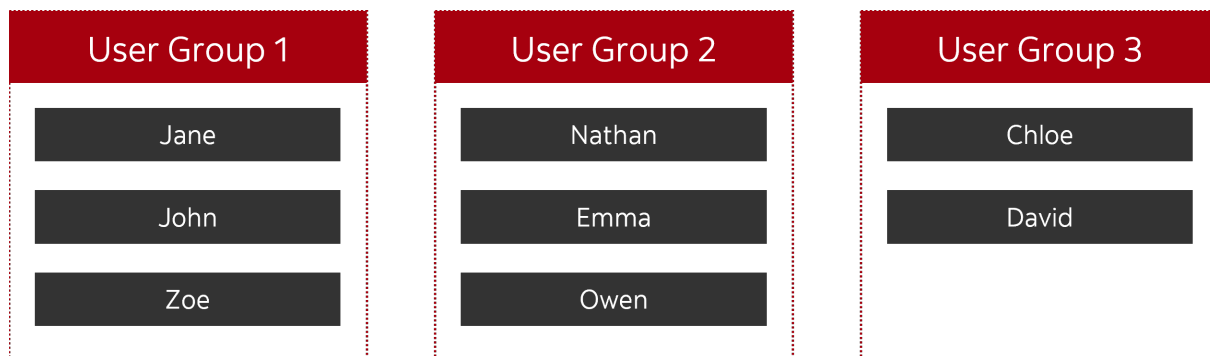
USER GROUPS

A user group is a group of users who have the same entitlements within ScotiaConnect. All users that are part of a user group will have access to the service groups that are assigned to the user group and [services managed within the user group](#).

Important: A user can be part of only **one** user group. However, at any time, you can move a user to another user group. This will change their entitlements to those provided to the other user group.

EXAMPLE

Consider the following example:



This organization has three user groups and eight users. The first two user groups have three users, and the third user group has two users.

SERVICES MANAGED WITHIN USER GROUPS

Some services are only managed within user groups, and you **cannot** create service groups for these services. The attributes and rules for these services are specified within the user group. These services include:

- Balance and Transactions
- Account Transfer
- Bill Payment
- eCheque Services
- Wholesale Lockbox
- Stop Payment
- Traces and Recalls
- Integrated Payments
- File Delivery
- Administration
- Remote Deposit Capture

SERVICE GROUPS

A service group specifies the attributes and rules for one or multiple services. For example, within a service group, for each service, you can specify attributes and rules such as:

- Transaction limits
- Number of approval tiers (based on transaction amounts)
- Number of approvals within each tier
- Functions of the service that need to be available
- Accounts or service agreements that need to be available

For users to access services managed within a service group, the service group needs to be assigned to user groups. A service group can be assigned to multiple user groups.

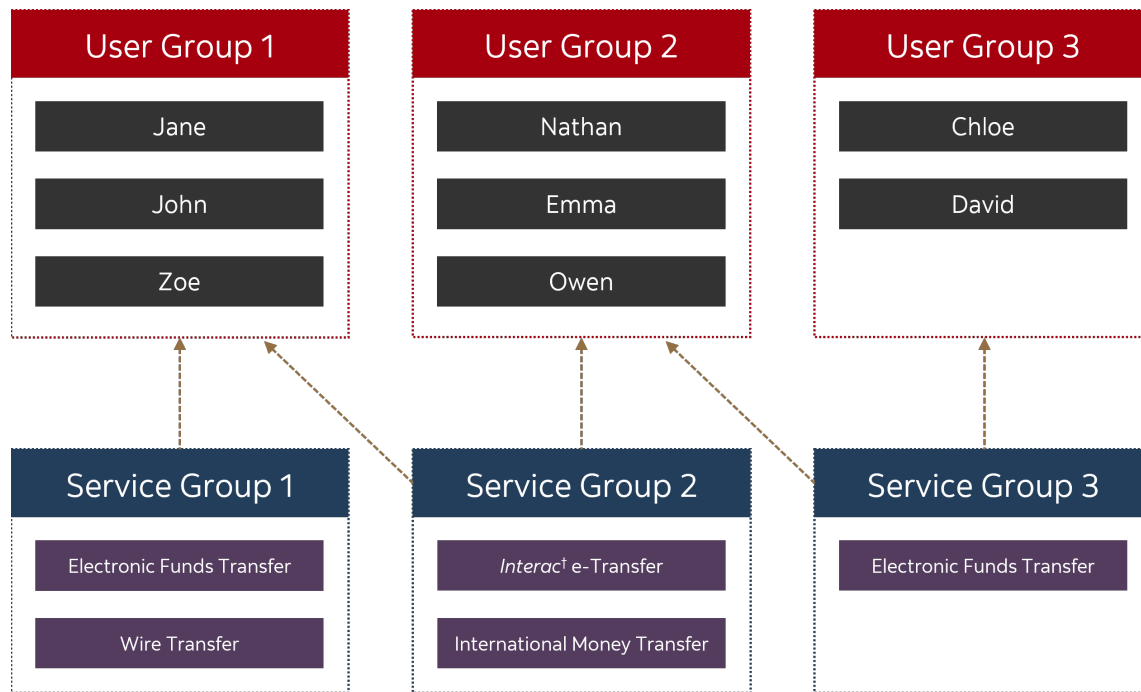
SERVICES MANAGED WITHIN SERVICE GROUPS

The following services are managed within service groups:

- Electronic Data Interchange Payments
- Electronic Funds Transfer
- *Interac*[†] e-Transfer
- International Automated Clearing House Transaction
- International Money Transfer
- Wire Payments

EXAMPLE

Consider the following example:



This organization has three user groups, three service groups and eight users. The three service groups are used to manage four services:

- User group 1 is assigned to service groups 1 and 2.
- User group 2 is assigned to service groups 2 and 3.
- User group 3 is assigned to service group 3.

Through these assignments:

- Users in user group 1 have access to the Electronic Funds Transfer, Wire Transfer, *Interac*⁺ e-Transfer and International Money Transfer services.
- Users in user group 2 have access to the *Interac*⁺ e-Transfer, International Money Transfer and Electronic Funds Transfer services.
- Users in user group 3 have access to the Electronic Funds Transfer service.

In such a scenario where two service groups are used to manage the same service, you can specify different rules within each service group. If service group 1 is set up to require one approval and service group 3 is set up to require two approvals, then, when users of user group 1 create an Electronic Funds Transfer, it will require one approval. However, when users of user group 3 create an Electronic Funds Transfer, it will require two approvals.

Important:

In this example, user group 1 and user group 3 have access to the Electronic Funds Transfer service. However, users from user group 1 cannot approve or submit Electronic Funds Transfers that have been created within service group 3 (and vice versa). Users need access to a service group to action payments created within that service group.

MODIFYING A SERVICE GROUP'S ATTRIBUTES WHEN ASSIGNING IT TO A USER GROUP

Within a user group, the attributes and rules defined in a service group can be modified. However, these modifications need to be within the framework provided in the service group. These modifications can be for selecting:

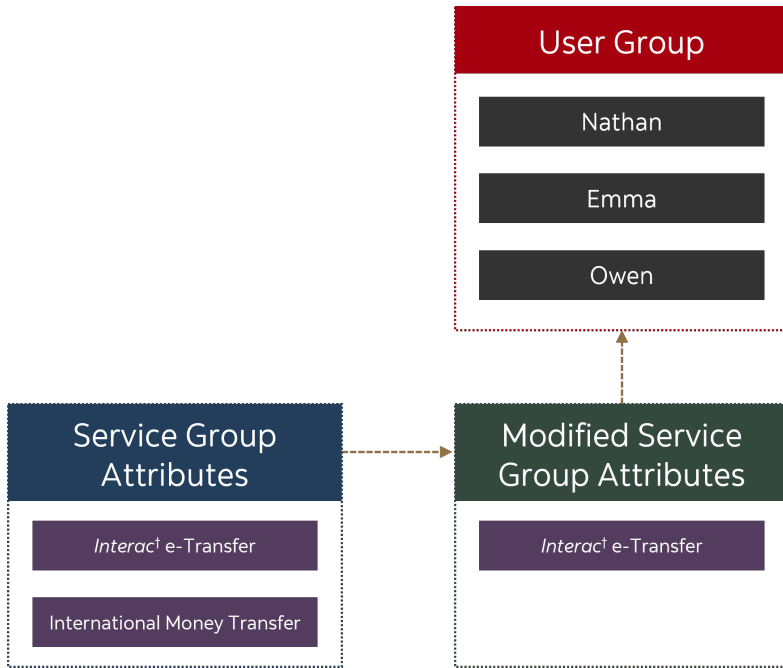
- Services that need to be available to a user group
- The number of approvals within approval tiers
- Functions of services that need to be available to the user group

Important: When attributes specified in a service group are modified (while assigning it to a user group), the users of the user group will only have access to the modified attributes and not the attributes specified in the service group.

The following examples provide more information.

EXAMPLE 1 – SELECTING SERVICES FOR THE USER GROUP

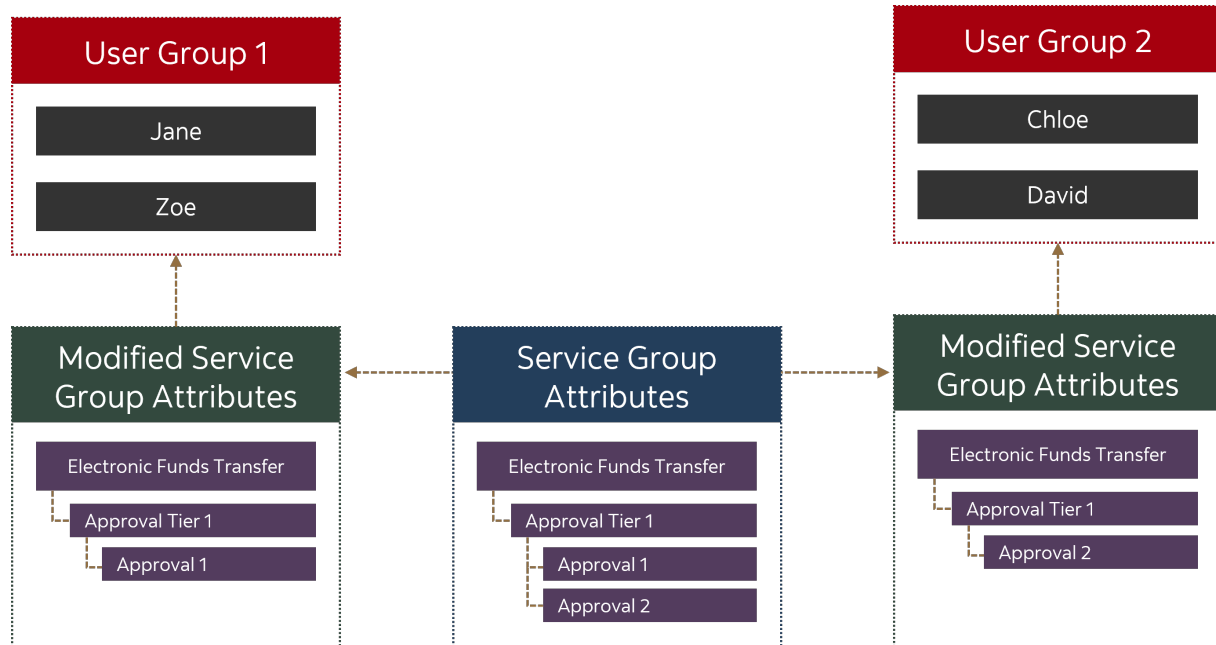
While assigning a service group to a user group (or later), you can select which services need to be available to the user group. Consider this example:



In this example, the service group has two services: *Interac[†] e-Transfer* and International Money Transfer. While assigning this service group to the user group, the International Money Transfer service has not been selected. So, the users of this user group will only have access to the *Interac[†] e-Transfer* service.

EXAMPLE 2 – SELECTING APPROVAL LEVELS

While assigning a service group to a user group (or later), you can select which approval levels from a service group need to be available to the users of the user group. Consider this example:

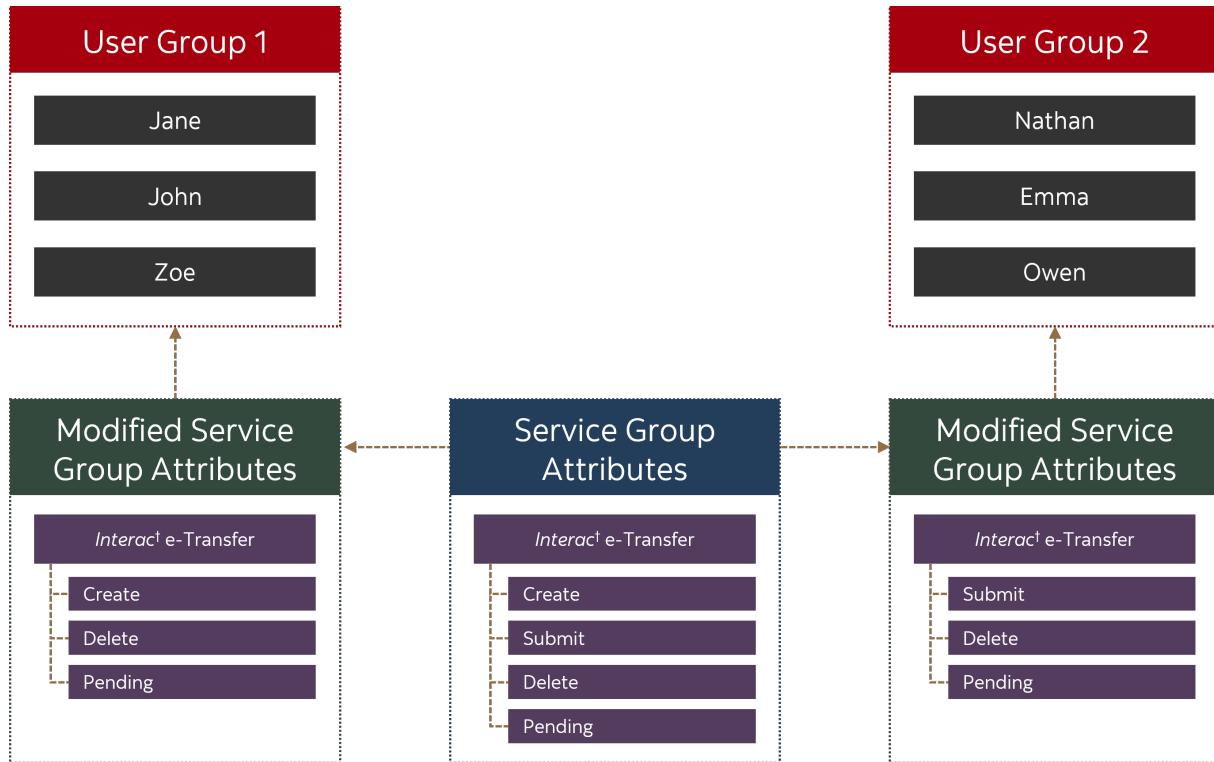


In this example, the service group has two approvals for the Electronic Funds Transfer service. While assigning this service group to user group 1, approval 1 has been selected and while assigning this service group to user group 2, approval 2 has been selected. So, when a payment is created, users of user group 1 will provide the first approval and users of user group 2 will provide the second approval.

Important: For a payment to be processed, it needs to satisfy the requirements specified in the service group. If the service group requires two approvals for a payment but a user group only has one approval selected, the payment will not proceed to the next step without the second approval. So, while creating user groups, if all the approval levels are not being selected within a user group, ensure that another user group has the required approval level selected. Otherwise, payments will be stuck in the approval stage.

EXAMPLE 3 – MODIFYING FUNCTIONS FOR A SERVICE

When a service group is assigned to a user group, you can de-select functions that you do not want users of the user group to have access to. Consider this example:



In this example, the service group includes the following functions for the *Interact*[†] e-Transfer service:

- Create
- Submit
- Delete
- Pending

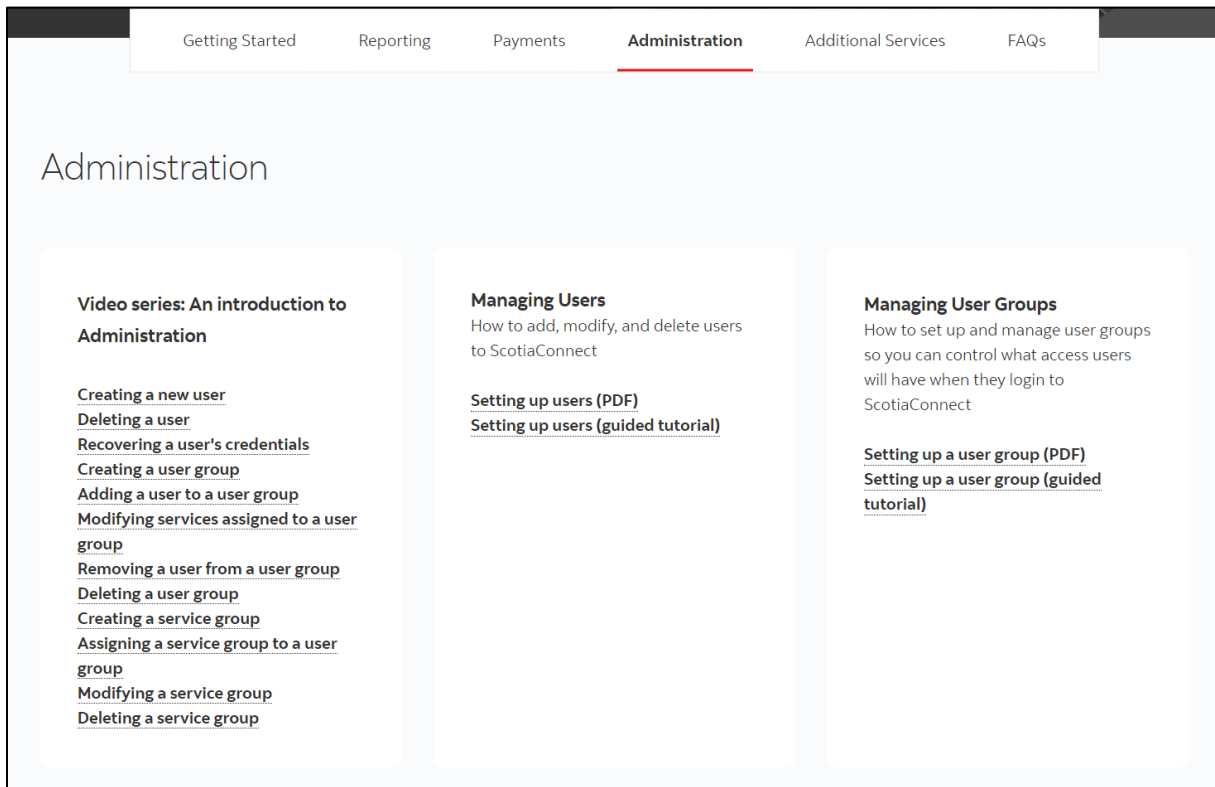
However, when this service group is assigned to user group 1, the **Submit** function is de-selected and when the service group is assigned to user group 2, the **Create** function is de-selected. So, in this setup, the users in the first user group will create *Interact*[†] e-Transfers and the users in the second user group will submit *Interact*[†] e-Transfers.

ACCESSING DETAILED STEPS

To access detailed steps on how to create and manage user groups, in the footer of any page in ScotiaConnect, click the **Help Centre** link.



Then, click the **Administration** tab. This page contains videos, guided tutorials and documents that provide details on how to create and manage user groups and service groups.



FOR FURTHER ASSISTANCE

Global Business Payments Technical Helpdesk - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 1-416-288-4600 - Local Toronto area customers
- 1-800-463-7777 - pour le service en français
- Email: hd.ccebs@scotiabank.com. Your email will be answered within 24-48 business hours.

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