

New features provide even more convenience with Scotiabank Internet Banking!

Future-dated and Recurring Bill Payments and Transfers

Now you can schedule your bill payments and transfers to occur on a specified date, or on recurring dates, in the future. Simply select the Transfers or Payments tab and follow the instructions:

Create Payment
Use this screen to create a payment.

Payment Information

Payee Name: *

Pay From: *

Amount:

Reference Number:

Payment Send Date: * MM/DD/YYYY

Frequency:

If a recurring payment,
 Complete Payment(s)

- Enter the date, in the future, when the first Payment or transfer should be sent. (Note: this cannot be today's date)
- Select the Frequency of the payment(s) or transfer(s). For example: one-time only, weekly, monthly etc.
- Enter the number of payments or transfers.
- Please note: Future-dated and recurring Bill Payments/Transfers are displayed on the payments (or Transfers) screens. Current day bill payments/transfers continue to be displayed in the Activity screen.

Improved Transaction Descriptions and Running Balances on the Activity Screen

In the Activity screen you are now able to view your updated account balance after each transaction and see more detailed descriptions of each transaction.

Activity
Use this screen to review transactions for a specific period of time. You can select a different account or period of time.

Scotia Assured Future Earnings Plan - 80002*****600981

Account Name: Scotia Assured Future Earnings Plan - 80002*****600981
 Account Number: 80002*****600981
 Current Balance: 5,072.75DOP
 Balance Available: 5,072.75DOP
 Overdraft Balance: 0.00DOP

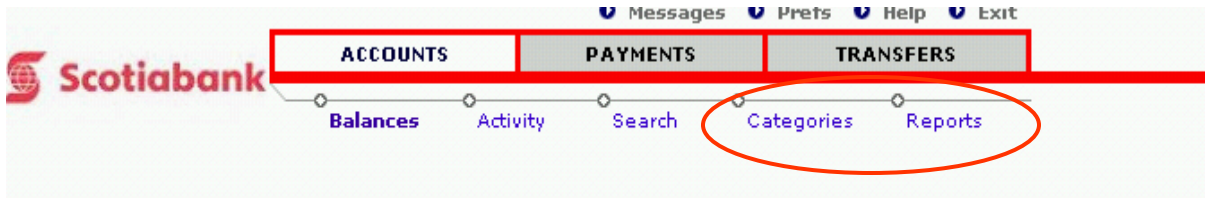
View Account:

View Transactions:
 From: 12/25/2005 To: 01/24/2006
 Display days

Posted Date	Tran Number	Description	Amount	Balance
Transactions between 12/25/2005 and 01/24/2006				
Current-Day Transactions				
11/15/2005	Bill Payment R8000015	Utility Bill Payment	-65.32DOP	4,729.37DOP
11/15/2005	Bill Payment R9000021	Utility Bill Payment	-14.68DOP	4,714.69DOP
11/15/2005	Standing Order	STANDING ORDER DR	-23.02DOP	4,691.67DOP
11/15/2005	Transfer To R8000045	CUSTOMER TRANSFER	23.69DOP	4,715.36DOP
11/15/2005	Transfer To R8000012	CUSTOMER TRANSFER	35.41DOP	4,750.77DOP
11/15/2005	Transfer To R8000006	CUSTOMER TRANSFER	21.03DOP	4,771.80DOP
11/15/2005	Transfer To R8000014	CUSTOMER TRANSFER	52.25DOP	4,824.05DOP
11/15/2005	Transfer To R9000070	CUSTOMER TRANSFER	25.25DOP	4,849.30DOP
11/15/2005	Transfer To R9000073	CUSTOMER TRANSFER	50.50DOP	4,899.80DOP
11/15/2005	Transfer To R9000076	CUSTOMER TRANSFER	75.25DOP	4,975.05DOP
11/15/2005	Transfer To R8000013	CUSTOMER TRANSFER	35.89DOP	5,010.74DOP
11/15/2005	Transfer To R8000005	CUSTOMER TRANSFER	23.01DOP	5,033.75DOP

Amount	Balance
-65.32DOP	4,729.37DOP
-14.68DOP	4,714.69DOP

Categories and Reports



This new feature allows you to categorize and generate reports on your transactions using Standard categories or using your own customized categories.

View Transaction

Use this screen to view a cleared transaction.

Transaction Information	
Account:	Current Account Personal 2 - 20065*****101090
Payee:	
Tran Number:	Transfer From
Posted Date:	11/07/2005
Amount:	-55.00USD
Agent ID:	
Transit Number:	
Transaction Date:	11/07/2005 12:00 AM
Tracking Number:	2006011310280924
Description:	CUSTOMER TRANSFER R0000050

Report Information	
Category:	Select A Category <input type="button" value="Split"/>
Memo:	Select A Category

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To assign categories to your transactions:

- On the Activity page, select a transaction.
- On the View Transaction screen, select the category for that transaction.
- Add the memo, if applicable.

Selecting the Reports tab enables you to choose the reports you wish to view.

Reports

Use this screen to select the report you want to display. You can select the accounts and time period for which transactions are included in the report.

Select Report:	Report Name:	Description
<input checked="" type="radio"/>	Transactions By Category	Displays all transactions for the specified time frame, sorted and subtotaled by Income and Expense categories.
<input type="radio"/>	Cash Flow	Displays a summary of income and expenses by category.
<input type="radio"/>	Tax Report	Lists tax-related transactions by schedule and line.

Select Dates:
 Last 30 Days OR [] To []

Select Accounts:

- Current Account Personal 2|Personal de Cuenta Corriente 2 - 20065*****101090
- Scotia Choice C A - 80002*****601273
- Scotia Assured Future Earnings Plan - 80002*****600981
- Scotia Assured Future Earnings Plan - 80002*****600980