

ACH PAYMENTS



NORTH AMERICAN STRENGTH WITH GLOBAL REACH

We are a leading provider of global transaction banking services. Unmatched in terms of our North American banking platform, we also reach beyond to provide seamless integration of products and services around the globe.

Banking services include:

- Accounts and investment solutions
- Electronic banking
- Electronic payments
- Commercial cards
- Trade finance
- Foreign exchange



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Improve your cash flow.

Scotiabank's ACH Payment service is an electronic payment solution to streamline and simplify the collection and disbursement of your domestic payments.

By using ACH payments, you can improve your business cash flow and automate much of your payables and receivables processing. Collect regular, recurring payments such as rent, bill and insurance premiums directly from your customers' accounts. Pay suppliers on time and deliver payroll deposits and dividends to employees and investors on time.

Features & Benefits

STREAMLINING PAYMENT PROCESSES

- Send files of your authorized ACH payments for processing directly via a secure connection to Scotiabank.
- View comprehensive reports online with ScotiaConnect® electronic banking or receive electronic files confirming transaction status.
- Eliminate costs associated with paper checks, and risk of lost, stolen or damaged checks.
- Send converted check payment files (ARC) for ACH processing.
- Create a Trading Partner Table so only authorized business partners have transaction access to your U.S. operating accounts.
- Place debit and credit blocks on your operating accounts to prevent unauthorized transactions.

RECEIVING PAYMENTS

- Reduce your outstanding receivables with direct payment debits.
- Enhance working capital and reduce carrying charges with timely collections.
- Save on invoice preparation, processing and reconciliation expenses.
- Minimize payment errors and delays, and reduce NSF checks.

ORIGINATING PAYMENTS

- Hold on to your working capital longer by making prompt direct deposit payments on due dates.
- Reduce transaction costs and bank service charges.
- Improve business relations by making payment in a timely manner.
- Maximize trade discounts, and eliminate late payments and interest charges.

For more information, see your Scotiabank Relationship Manager or visit www.gtb.scotiabank.com