

FEDACH INTERNATIONAL CANADA SERVICE



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

Deliver payroll and pension payments into Canada.

The FedACH International[†] Canada service is a convenient payment solution that helps to ensure timely delivery and reduce the costs associated with cross-border payments.

Scotiabank and the Federal Reserve Banks provide you with a reliable, effective method for sending one-time and recurring disbursements into Canada. The service links the U.S. and Canadian electronic payment networks, allowing you to send payments via the same ACH process used to send domestic payments.

Features & Benefits

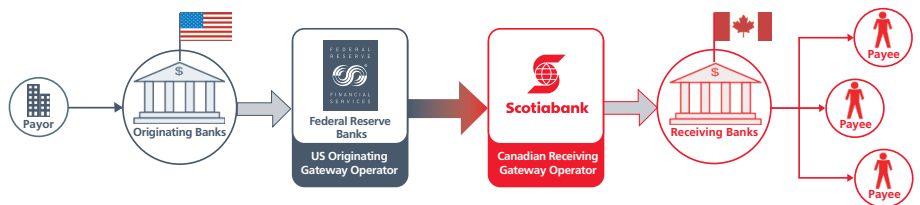
SECURING PAYMENTS

- Deliver payroll and pension payments to Canadian beneficiary bank accounts on requested due dates by opening of business day.
- Send one payment file in standard ACH format to your U.S. financial institution.
- Deliver payments in either Canadian or U.S. dollars.
- Provides competitive bulk foreign exchange rates.
- Supports debit and credit payments with no deductions from payment amount.

STREAMLINING PAYMENT PROCESSES

- Provides a reliable, effective method of sending secure payments into Canada using the ACH process.
- Eliminates the high cost of international money orders and wire payments, and reduce foreign exchange costs.

How it works:



Payment flow via FedACH International Canada Service



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