

# An efficient way to pay your suppliers.



Scotiabank's Disbursements Service serves as a quick and simple way to pay your suppliers. The Disbursements Service can dramatically reduce the time and expense

of manual payments and improve cash controls through the use of direct payments to specified accounts.

The Disbursements Service can also save your business money. Through the use of this service, you can eliminate cheque issuing charges, reduce handling and storage fees and fraud. The Disbursements feature allows businesses to be in control of the exact day that their payments are processed, so they can manage their cash flows more effectively and improve cash forecasting.

## The Disbursements Service is for organizations that:

- Regularly make payments to suppliers or vendors; or
- Use an automated accounts payable system to generate payment files.

## Benefits you can bank on:

### ENHANCE WORKING CAPITAL

- Maximize cash flow with direct payments.
- Maximize trade discounts and eliminate late payment and interest charges.

### IMPROVE INFORMATION FLOW

- Eliminate the risk of lost, fraudulent, or damaged cheques.
- Ensure supplier payments are conveniently deposited directly to their account.
- Improve relationships with your suppliers.

### SIMPLIFY ADMINISTRATION

- Reduce cheque preparation, storage, handling and related bank service charges.
- Warehouse future-dated payments with due dates up to 365 days in advance.
- Export payment files from your accounting or payment system.
- Resolve inquiries faster.



For more information, talk to your  
Scotiabank Account Manager or Commercial Services Manager.

