Scotiabank Visa Business Card

CentreSuite
Online Card Management Guide

October 2017

Version 2.0 2018

About this Guide

This guide is intended for Scotiabank Visa Business Card (SVBC) Coordinators. It describes the functionality required to manage your Visa card program on the CentreSuite card management platform. Such procedures include, but are not limited to, managing cards, ordering cards, canceling cards, creating reports and many other functions that may be used by your business on a day-to-day basis.

What is CentreSuite?

CentreSuite is an Online Card Management platform that provides Coordinators with a high level of self-service functionality, flexibility, and convenience for managing the Scotiabank Visa Business Card program. CentreSuite centralizes card administration in a single easy-to-use browser-based application. This allows for the monitoring and managing of cardholder accounts, viewing account statements, the updating of personal information, and the ability to receive customized alerts on card balances. CentreSuite Online Card Management also includes a variety of standard reports that may be helpful in the business's day-to-day operation.

Web Browser Requirements

CentreSuite is designed for use with Microsoft® Internet Explorer version 11, Firefox 410, and Google Chrome 45.

To function properly, CentreSuite requires specific browser Security and Advanced/Java settings. Security settings are required for ActiveX controls and scripting. Advanced/Java settings are required for the Java virtual machine.

1.0 Welcome Email (template)

A Welcome Email, like the below, will be sent to the email address provided at the time of onboarding. Information provided in the email will assist you with your initial login. The following will be provided for you in the welcome email:

- Temporary password
- BC Agreement Number
- CentreSuite Website
- Links for training and to the SVBC Resource Centre page
- Contact Centre Support phone number

Please do not respond to this email as no further action will be taken.
If you require assistance, please contact the Scotiabank VISA Business Card Service Centre at 1-888-823-9657.

Date (11/11/2011)

Welcome to the Scotiabank VISA Business Card program!

In order for Scotiabank to issue your card(s), you will need to complete the following simple steps:

Step 1: **Log on to CentreSuite** (www.centresuite.com/centre/?vbc)

- Enter your user ID and password.
  - Your user ID begins with your first name and is followed by the first 4 letters of your last name; followed by the last 6 digits of your Service Agreement ID (provided below).
- Your temporary password is **Welcome1**.

Step 2: **Order your card(s)**

- Go to '**Accounts - Manage Accounts**'
- Select '**Add New Account**.

Card (s) ordered during the onboarding process, complete the following:

- Go to '**Accounts - Manage Accounts'**
- Select **'Search'**
- Select **'Details'**
- Review cardholder information to make sure the information is correct.
- Add cardholder email address in **'Email Address'** field.
- Review card limit and cash advance by checking **'Card'** and **Cash Advance'** sections. Adjust if needed
- Select **'Submit'**.

Visit the Scotiabank Visa Business Card Resource Centre at: www.scotiabank.com/svbcrc

When contacting the Service Centre, you will be asked for your Service Agreement ID, provided below, and the password you originally provided to us on your Coordinator Designation form:

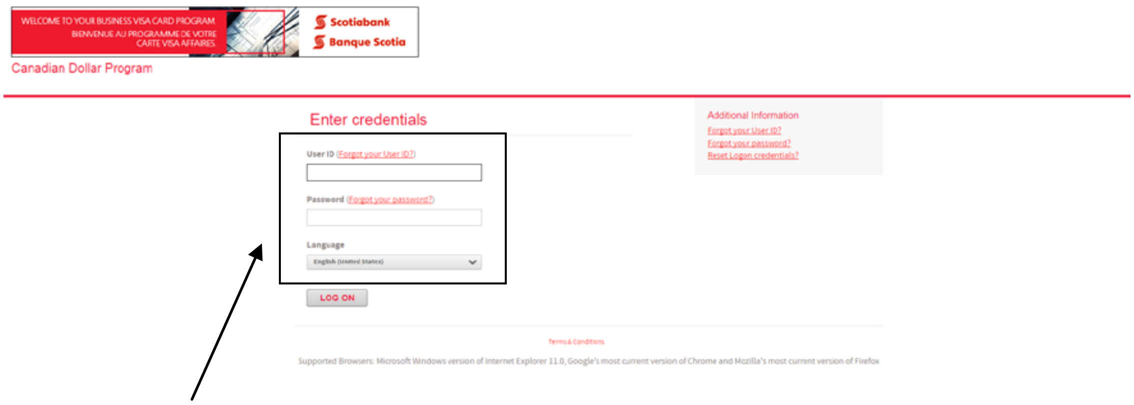
- Your Service Agreement ID for **ABC COMPANY: BC123456678910**

Monthly account statements will be emailed from Scotiabank@procard.com **– Please add email address to safe list**

For free CentreSuite training please call 1-800-265-5613 or send an email to gtbgics.training@scotiabank.com

Regards,
Scotiabank VISA Business Card Team

1.1 How to Log In



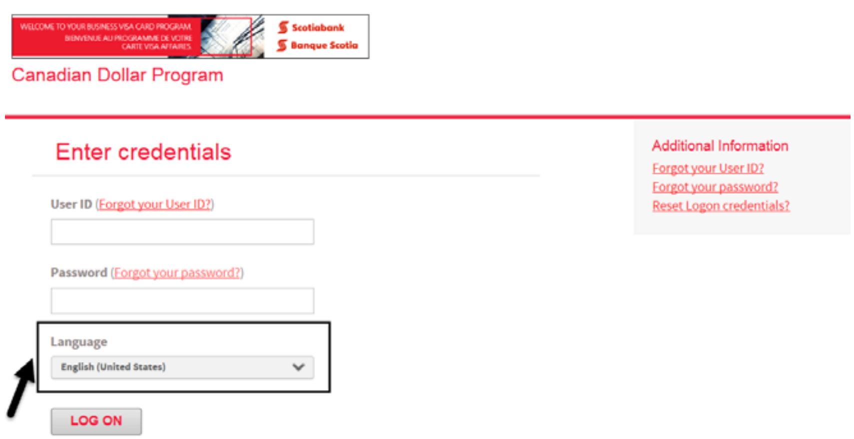
1. Log on to CentreSuite at: www.CentreSuite.com/centre/?vbc. You will be prompted to enter your user ID and password.

2. Depending on your Card type, CAD or USD, select one of the following:

   a. For **CAD** agreements, your user ID begins with your first name and is followed by the first four letters of your last name; followed by the last six digits of your Service Agreement ID (provided by Scotiabank in the Welcome Email).

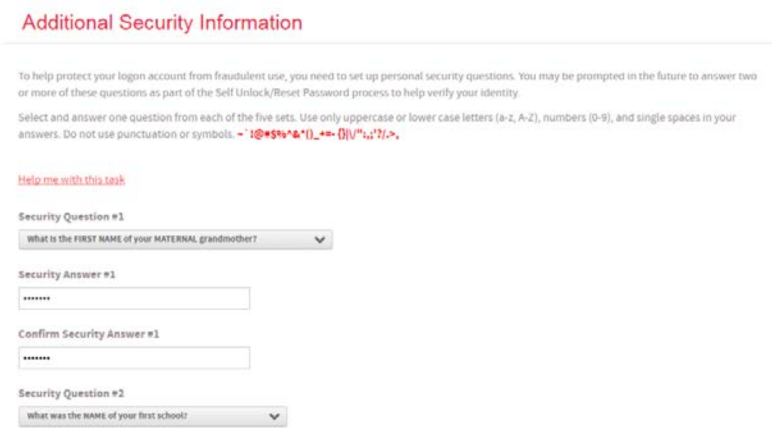
   b. For **USD** agreements, your username will begin with a “U” and is followed by your first name; followed by the first four letters of your last name; followed by the last five digits of your Service Agreement ID.

3. Select your language preference from the drop down menu.

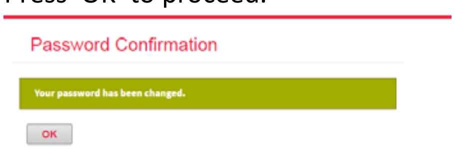


4. Enter your password. If this is your first time logging in, your temporary password is **Welcome1**. You will be asked to change your temporary password the first time you log in. To help protect your login account from fraudulent use, you will also need to select additional security

questions. You may be prompted to answer five of these questions as part of the Self Unlock/Reset Password procedure to help verify your identity.

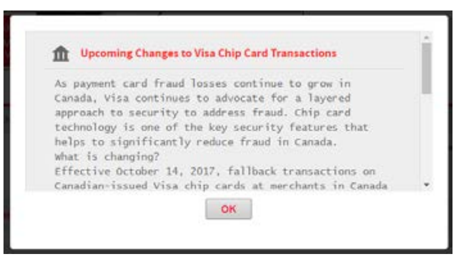


5. Once you have successfully changed your password, you will be provided with a confirmation. Press 'OK' to proceed.



6. You will need to review and aknoweldege End-User ageement by clicking on "Agree" button to completed the sign up process. Once you have agreed to End-User ageement you will prompted to CentreSuite home page.
   From time to time Scotiabank will post important messages about the SVBC program on this Home Page that will pop up after you login. See below.

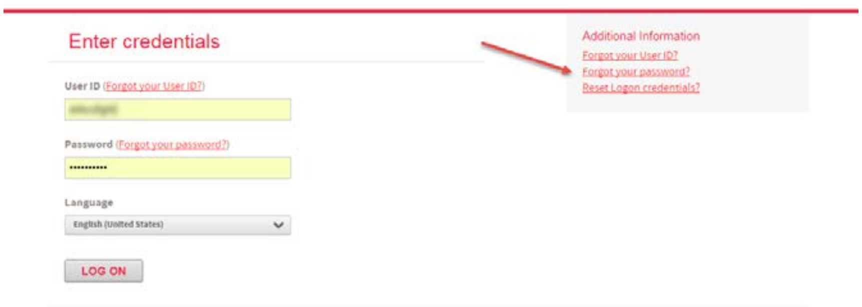
   Pop-up message:



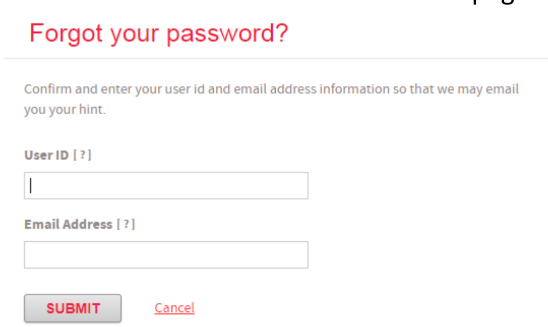
NOTE: Upon onboarding the signing authority was required to order up to two SVBC cards (minimum of one). In doing so, the minimum information was obtained at that time. The cardholder(s) email address is required to be input in order to receive monthly card statements. We advise the credit limit to be reviewed/ adjusted to meet your needs. We also recommend reviewing all the information to ensure accuracy of cardholder information. This can be done under the Accounts tab. Please refer to the Accounts section for further instructions. This will not affect the usage of the card(s). The card(s) can continue to be used with no interruption.

1.2 Forgot your password?

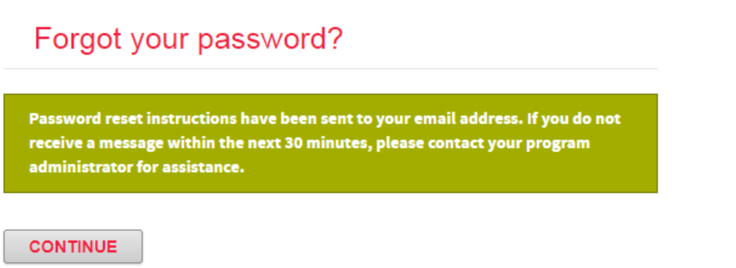
7. Access the login page. Click on "Forgot your password"



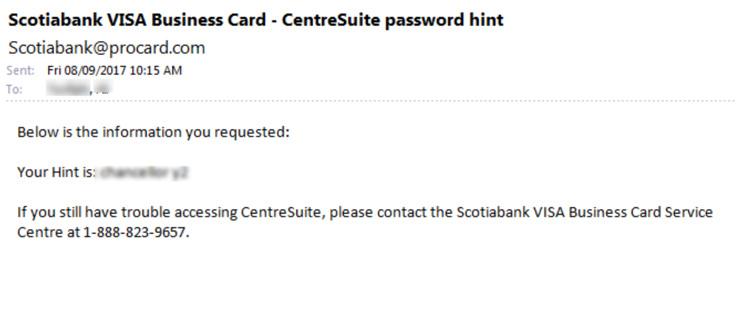
8. The Confirm Your Account Information page displays the following:



Note: Type your user name and email address in the appropriate fields. Once your account information is confirmed, you will be informed that a password hint, which you received in the initial password setup stage, will be sent to your email address.



9. Within 30 minutes you will receive an email provding you with a password hint which should help you remember your password.


Scotiabank VISA Business Card - CentreSuite password hint
Scotiabank@procard.com
Sent: Fri 08/09/2017 10:15 AM
To:

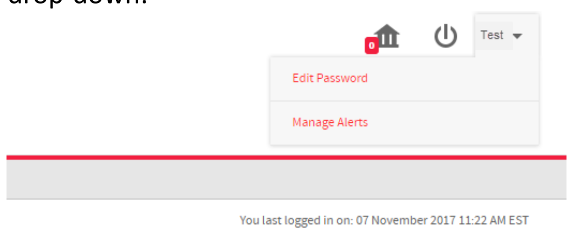
Below is the information you requested:

Your Hint is:

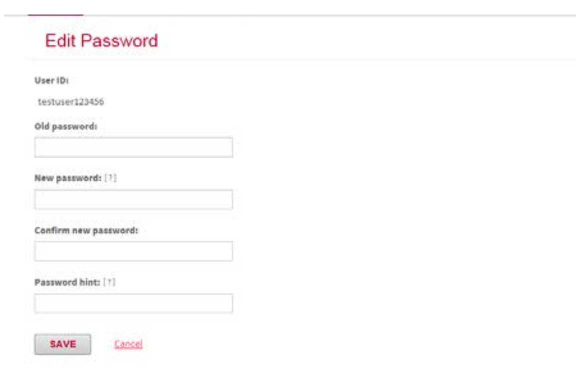
If you still have trouble accessing CentreSuite, please contact the Scotiabank VISA Business Card Service Centre at 1-888-823-9657.

1.3 Change of Password

10. To change your password from the Home page follow the below:
    a. Click the arrow icon (▼) next to your username in the upper right corner of the Homepage to display a drop-down:

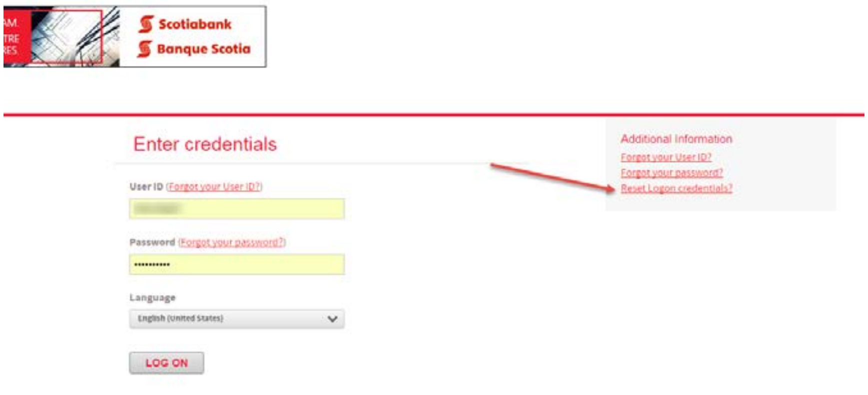


    b. Select “Edit Password”
    c. You will be prompted to provide your current password and the new password once you have confirmed the new password and provided a password hint , click save to complete change of password process.

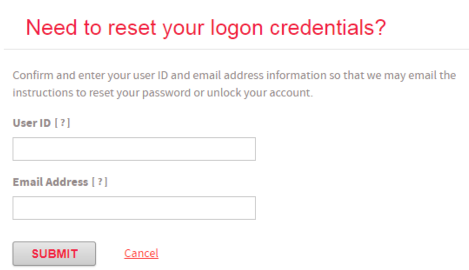


1.4 Unlock Your Account

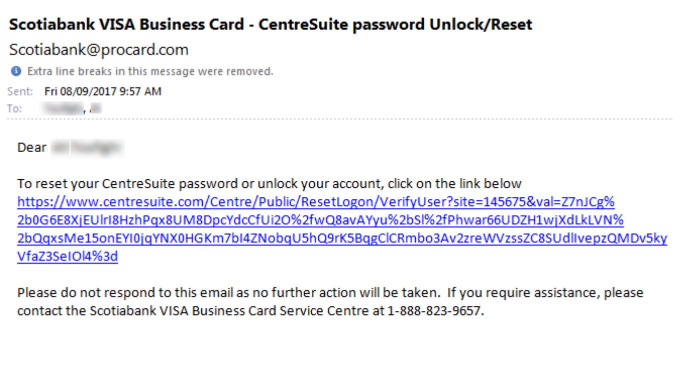
Note: If three consecutive unsuccessful attempts are made to log on to CentreSuite, your account will be locked. You can unlock your user record and also reset your password using the following procedures.



1. Access the login page.
2. Click the “Reset Logon credentials?”
3. Type your user name and email address in the appropriate fields.



4. Once your account information is confirmed, you will receive an email sent to the email address on file for your user ID. Follow the link to complete the reset.



Scotiabank VISA Business Card - CentreSuite password Unlock/Reset

Scotiabank@procard.com

Extra line breaks in this message were removed.

Sent: Fri 08/09/2017 9:57 AM

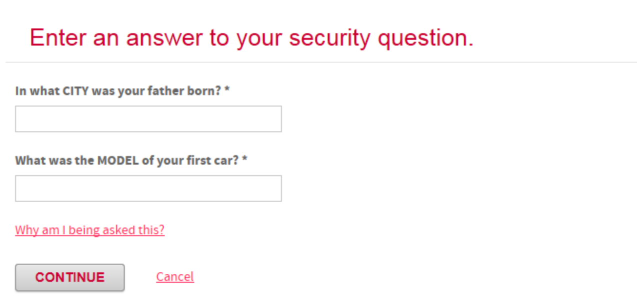
To:

Dear

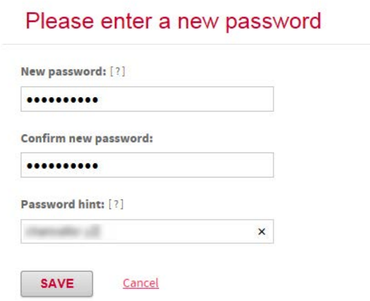
To reset your CentreSuite password or unlock your account, click on the link below
https://www.centresuite.com/Centre/Public/ResetLogon/VerifyUser?site=145675&val=Z7nJCg%2b0G6E8XjEUlrI8HzhPqx8UM8DpcYdcCfUi2O%2fwQ8avAYyu%2bSl%2fPhwar66UDZH1wjXdLkLVN%2bQqxsMe15onEYI0jqYNX0HGKm7bI4ZNobqU5hQ9rK5BqgClCRmbo3Av2zreWVzssZC8SUdlIvepzQMDv5kyVfaZ3SeIOl4%3d

Please do not respond to this email as no further action will be taken. If you require assistance, please contact the Scotiabank VISA Business Card Service Centre at 1-888-823-9657.

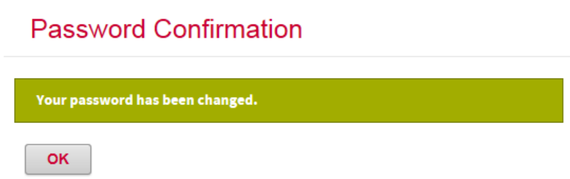
5. Answer the pre-set security questions. Click Continue.



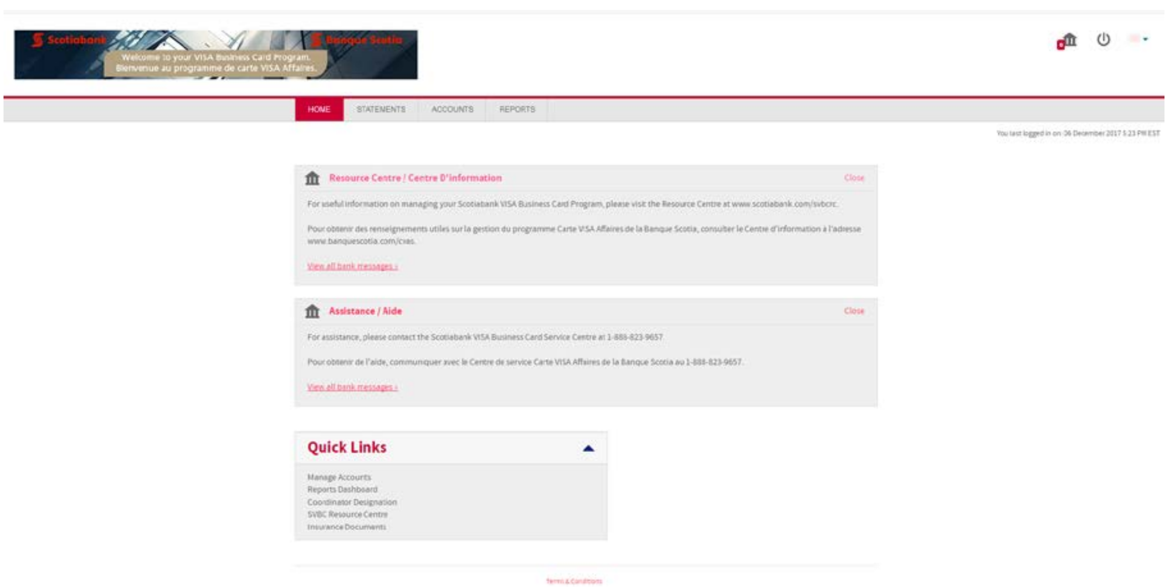
6. Create a new password and password hint. Click Save.



7. A confirmation message will appear verifying that your password has been changed. Click OK to be taken to the CentreSuite Home Page.

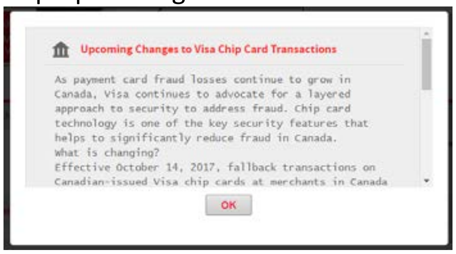


1.5 Home Page

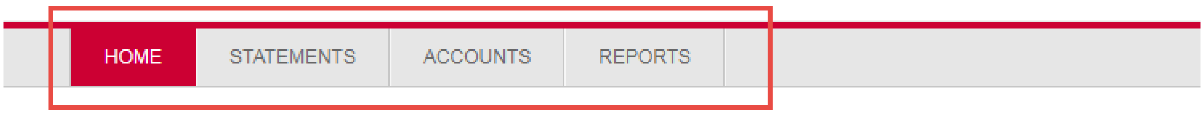


Upon logging in, you will be brought to the Home Page. From time to time Scotiabank will post important messages about the SVBC program on this Home Page that will pop up after you login. See below.

Pop-up message:



From the Home Page, you will be able to use the tabs in the top row to navigate to the various functions available.



Additionally, the home page reflects three important resources a Coordinator should be aware of. These include:

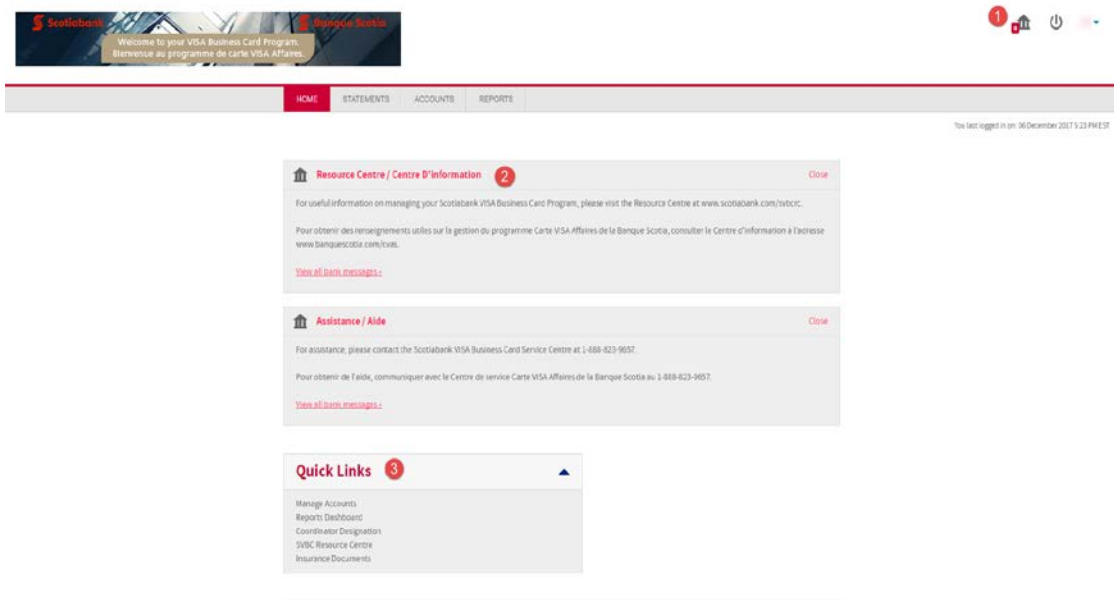
1 **Messaging Centre**: All messages that pertain to the SVBC program will be posted here.

2 **Resource Centre:** This section provides a link to the Scotiabank Visa Business Card Program Resource Centre. The Resources Centre has further information about the program, insurance coverage and forms required to make changes. It also includes contact information for the Card Service Centre (1-888-823-9657) should you require assistance.

3 **Quick Links**: A listing of widely used Links that is made easily accessible. You will have quick access to Accounts module, Reports Dashboard; and insurance documents on SVBC Resource Centre. You will also find the link to the **Coordinator Designation form**. If you intend to make any changes to account information such as:

- Change of Coordinator/ Update Coordinator information including email address
- Company address update
- Modifying a Coordinator profile or change in ownership/signing authority
- Company name or auto debit account number changes
- SVBC Corporate Account closure form

Note: The Coordinator Designation form is required to be completed and submitted to the Business Service Centre or to your Scotiabank Client Relationship Manager for processing.

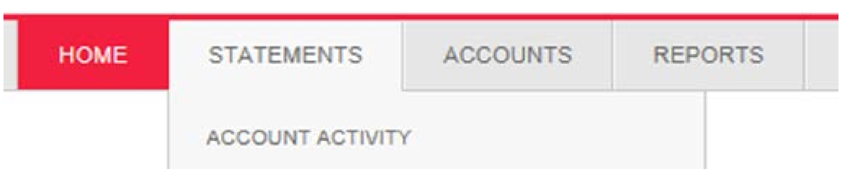


NOTE: Please make sure to inform us about any **company address changes** in a timely manner. Scotiabank Visa Business Cards are always shipped to the company address and not to the individual cardholder address.

2. Statements

The **Statements** tab will allow you to review your Account Activity. This provides an activity summary as well as a more detailed transaction view for individual cardholders, or all activity within the program. If you wish to check current balance on corporate account or an individual cardholder accounts please select "Search" under **Account Activity**.

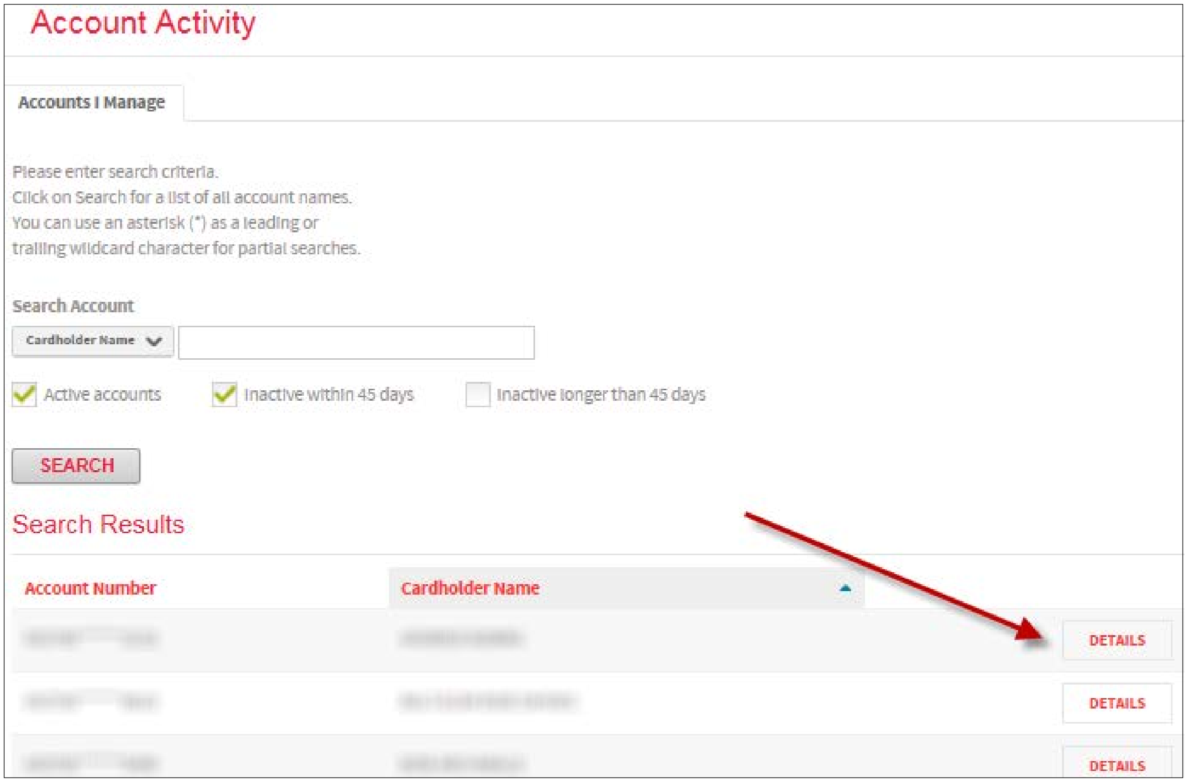
2.1 Account Activity



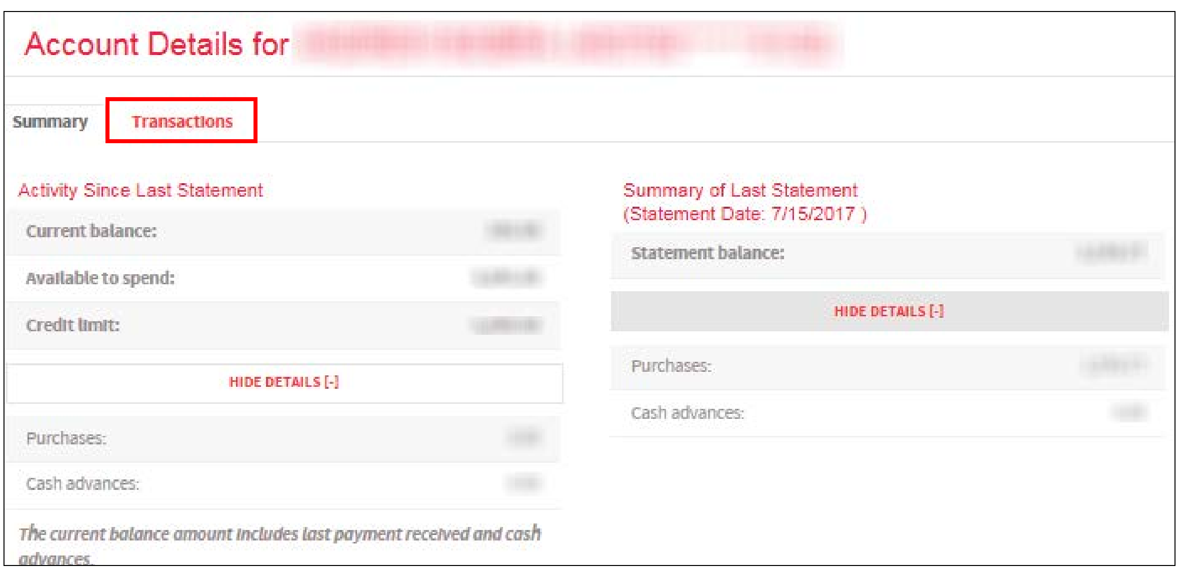
You can review the account activity for either a single cardholder or for all cardholders within the program by navigating to the **Account Activity** page, located under the **Statements** tab.

Here, you can search for a specific cardholder by name, card number or leave the search field blank and hit Search to choose from a list of all the cards within the program. To view the full listing of cardholders, select the Company Name. This will allow you to view all activity across all cards.

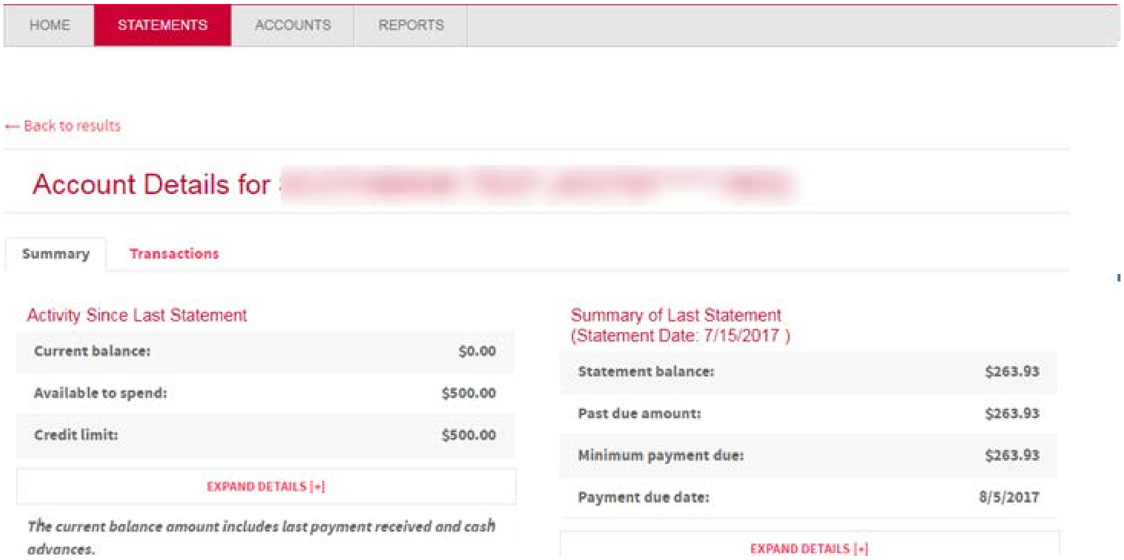
Click the Details button next to the cardholder or program you wish to review.



You will initially be presented with the Account Details – Summary tab.

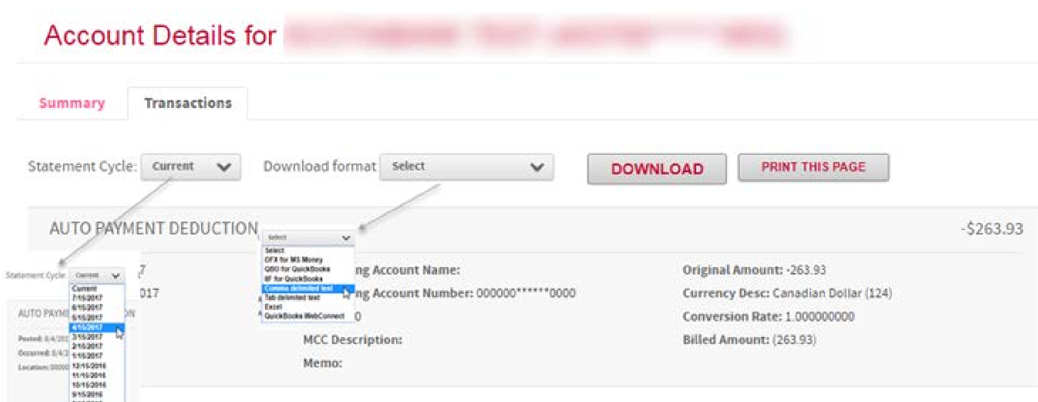


By clicking on the **Transactions** tab you will be able to review transaction information for the current or past statement cycles. You will also have the option to download or print the information.

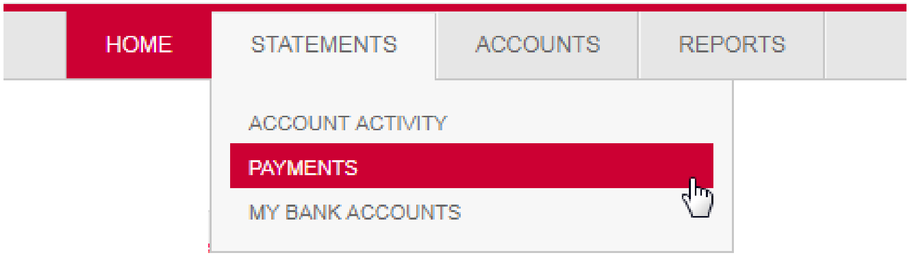


Note: The statement cycle and file format can be selected and downloaded for individual cardholder or corporate account. The available file formats are:

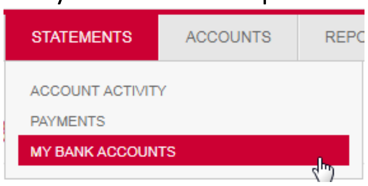
- OFX
- QBO
- IIF
- CSV
- TDT
- XML
- QuickBooks WebConnect



2.2 Payments



Under Statements tab, you have the option to make payments towards your corporate account. First you need to set up the bank account where you like to transfer the funds from:

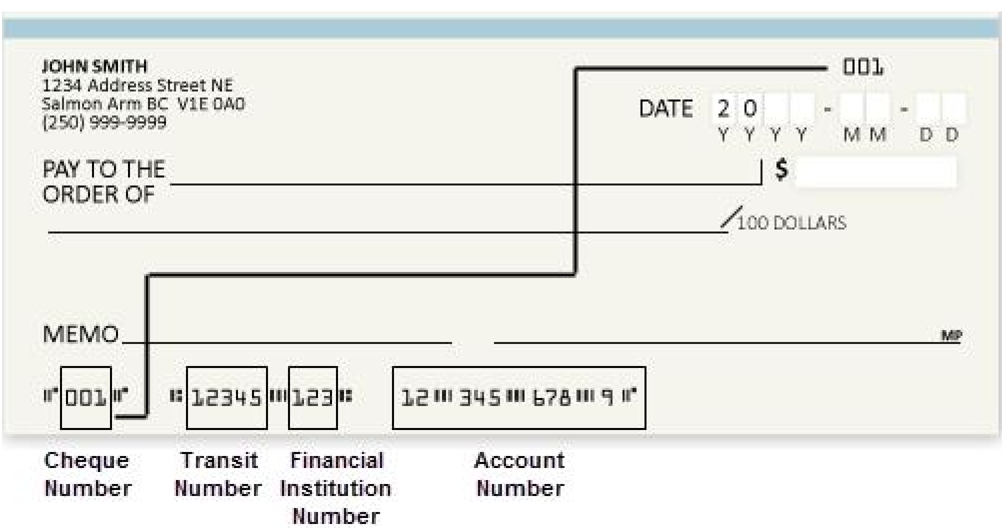


Select "My Bank Accounts". Once on this page you can view all accounts that you have previously set up. You have also the option to set up a new account by clicking on "Add New Bank Account" 

After clicking on this buttom a new page appears. Select from drop down menu the account type of your debit account and the currency. Please make sure to use the same currency account as the SVBC program. Otherwise your payment will reject. Fill out the reimaining fields:

- Account number
- Transit Routing Number (The five digits number of your domcilied branch)
- Financial Institution Number
- Account Nickname. Provide a nick name for the new account
- Your business or residentail address information attached to the bank account.

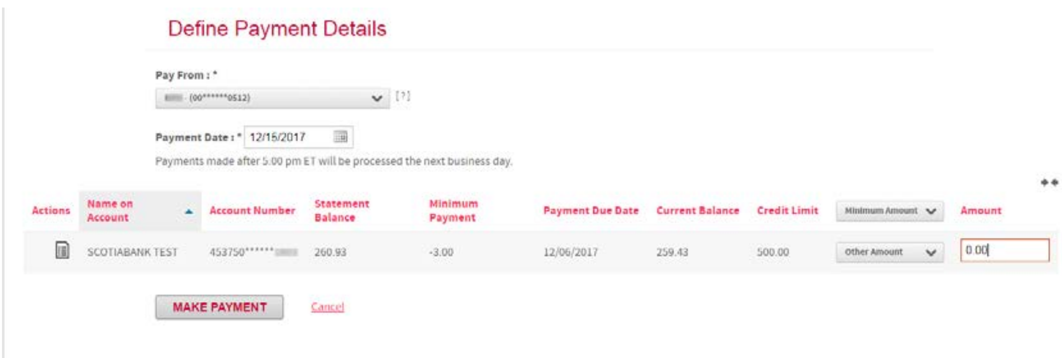
You can find account , transit and fincancial institution numbers on the buttom of a cheque:



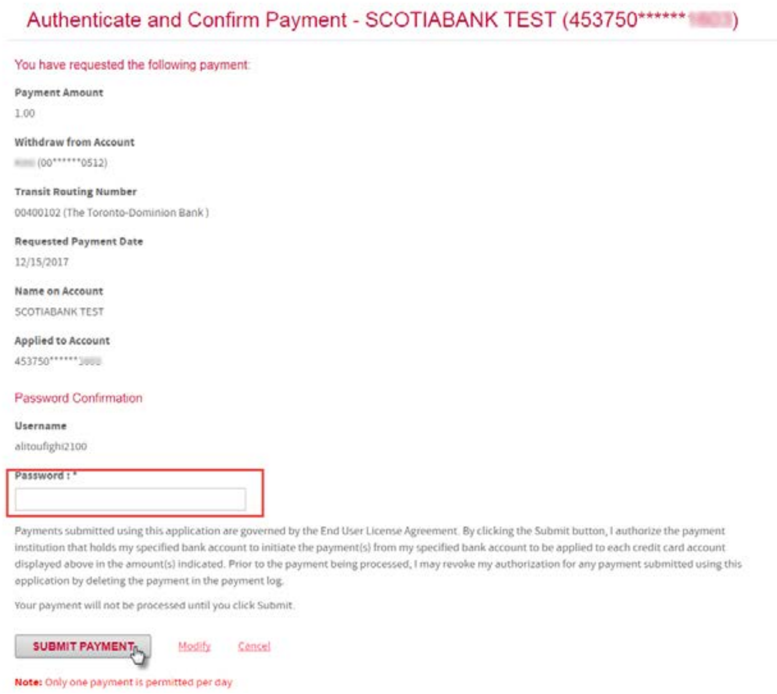
Once you have filled all manandatory fields , click “Add Account” . you will be able to see the added accounts in “My Bank Account” under Statement tab.

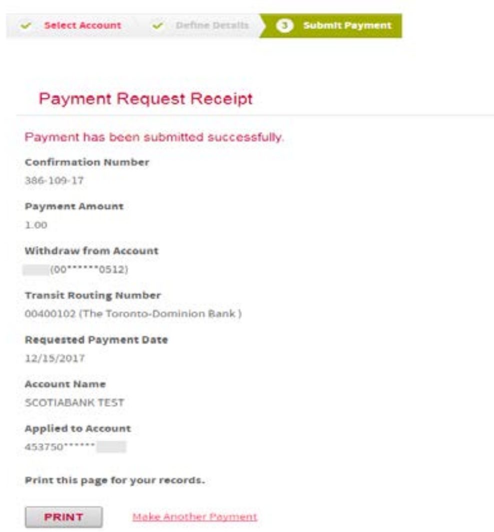
2.2.1 Make A Payment

After the set up of debit account on “My Bank Account” page is completed you could make a payment on “Payments” page. Select “ Payment” from drop down menu under Statements tab.
Click Search. You have the option to make payment towards SVBC corporate account only. Select .
The Account will be placed in payment queue. Click continue.
On “Define Payment Details” page you will be able to select current balance, other amount, statement balance or custom amount. Click on “ Make Payment” once you have selected the desired amount.



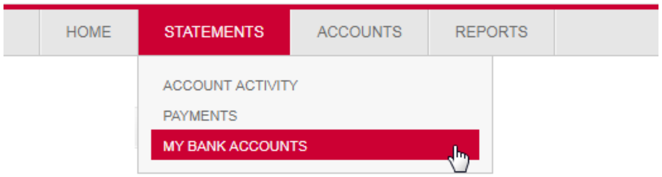
In order to complete the transaction the password needs to be entered on the next page.



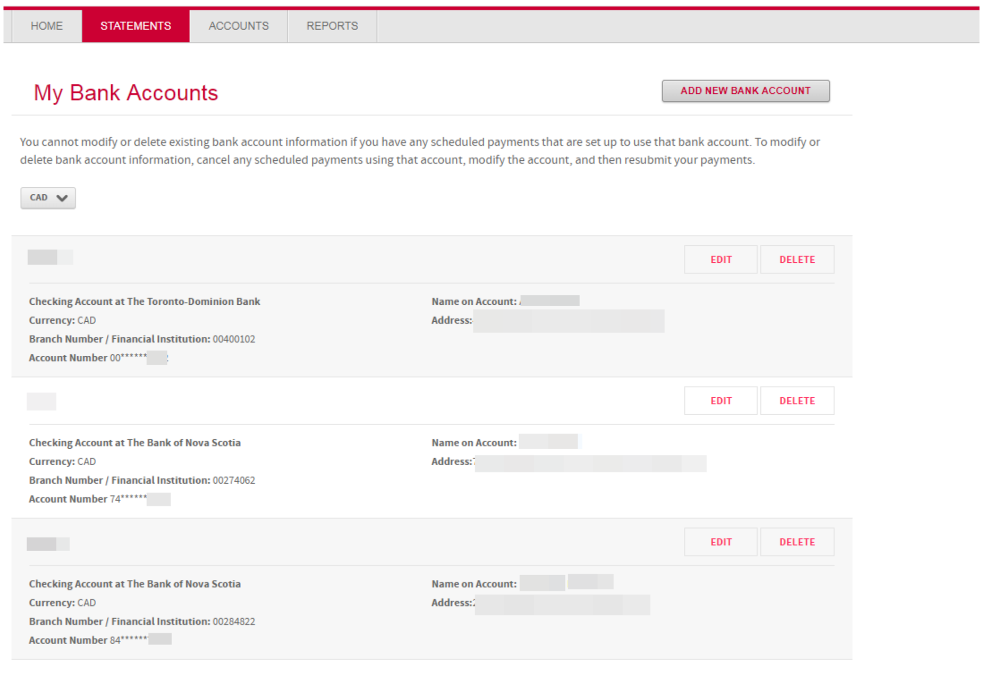


Once the “Submit Payment” button is selected the Payment Request Receipt will appear on the next page, which can be saved or printed for future reference.

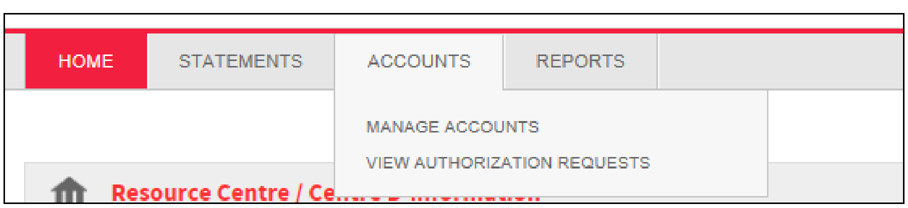
2.3 My Bank Accounts



Under this section you could view all the accounts that have been set up for payment by you. You could review, update accounts information by clicking on “Edit” or “Delete”.



3 Accounts



The **Accounts** tab provides the ability to Manage Accounts. This is where new cards can be ordered, and existing cards can be modified or closed as necessary.

3.1 Create a Card

To create and order a new card, click on the **Accounts** tab and select **Manage Accounts**.

Click on **Add New Account**.

A blank Account Management for New Account form will be displayed.

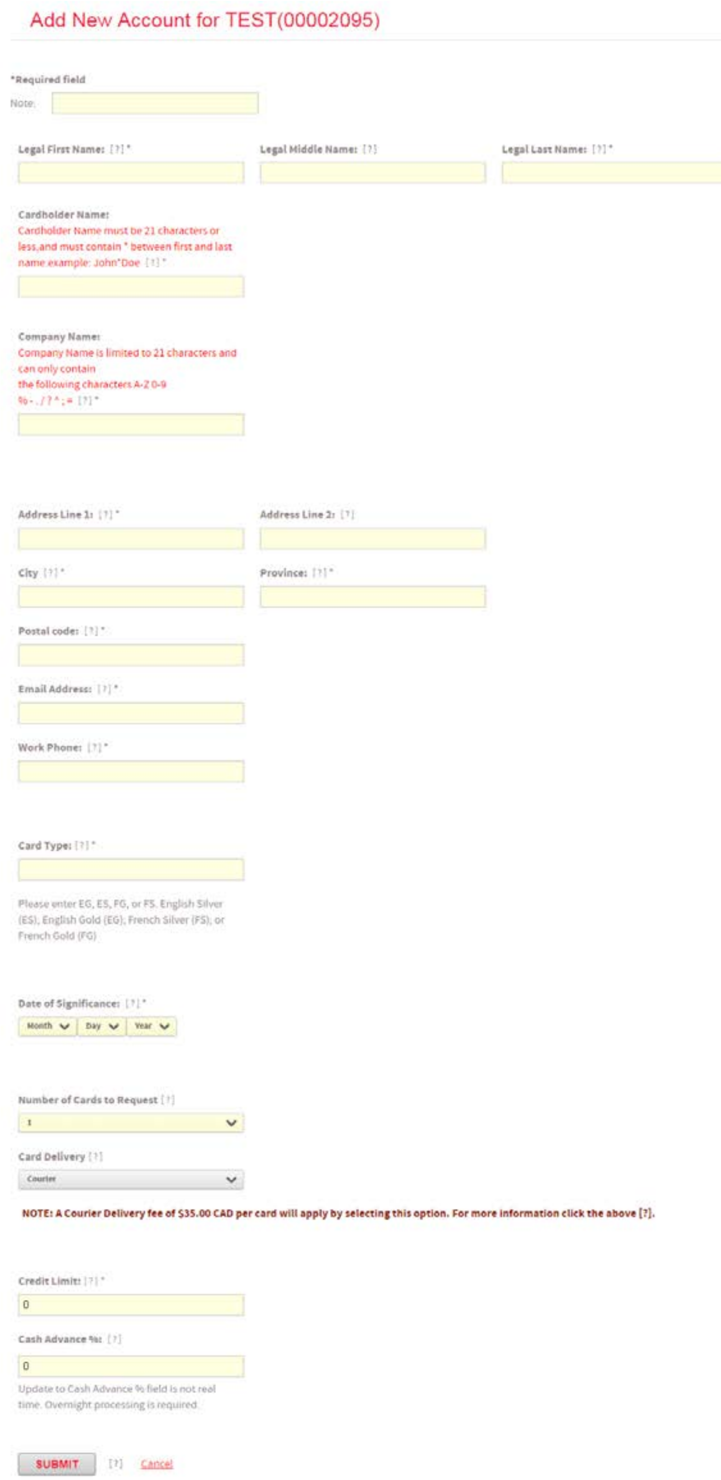
An example is displayed with an explanation of the required fields below.

Once all of the below fields have been completed, click **Submit** and the card will be delivered to the primary Coordinator within the next 7-10 business days.

The following fields must be completed in order to successfully request a card (fields with * are mandatory):

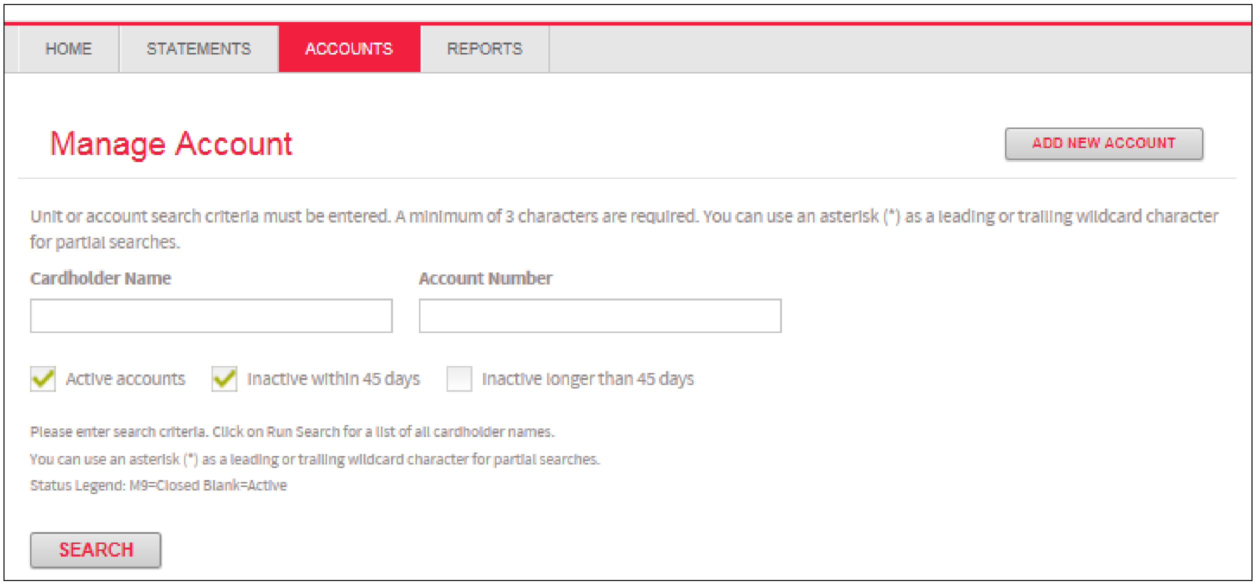
1. **Legal First Name*, Legal Middle Name, Legal last Name*:** Please provide the legal name of the cardholder. This information will not be embossed on the card. If you are ordering a card with a generic i.e. Accounting*Unit, please enter the same in the legal name boxes.
2. **Cardholder Name***: enter cardholder's first and last name as it should appear on card. Ensure there is an * between the first and last name with no blank spaces i.e. Jane*Doe. The cardholder name must be <u>21 characters</u> or less and should not contain punctuation (i.e. hyphens, special characters, accents).
3. **Company Name***: enter company name as it should appear on card. Ensure there is an * at the end of the company name i.e. ABC Company*. If left blank, the company name provided by your relationship/account manager will be used.
   Note: Company name must be <u>21 characters</u> or less and should not contain punctuation (i.e. hyphens, special characters, accents).
4. **Address Line* 1, City*, Province*, and Postal Code***: enter cardholder's mailing address.
5. **Email address***: enter cardholder's email address.
6. **Work phone***: enter cardholder's work phone number.
7. **Card Type***: used to specify the card type (gold vs silver) and language (English vs French).
8. **Date of Significance***: enter a significant date that can easily be remembered by the cardholder. It can be any historical **date (not future date)**. It is recommend but not mandatory to use the date of birth as the Date of Significance. The Significant date is required for card activation purposes.
9. **Numbers of Cards to Request**: select "1" from dropdown menu
10. **Card Delivery**: select regular to have the card shipped to you by regular mail (takes 5-7 business days) or select courier to receive the card within 2-3 business days. Please note courier delivery is a chargeable service and costs $35 per card

13. **Card Limit***: enter cardholder’s credit limit.
14. **Cash Advance %**: enter 0 if cash advance is not allowed.

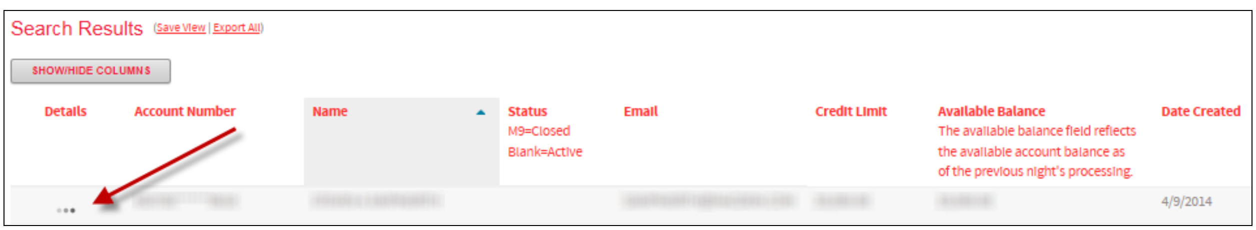


3.1.1 Modify a Card

To modify a card, you will first have to search for the cardholder's account in CentreSuite. This can be done by searching by either name or card number on the **Manage Account** page.



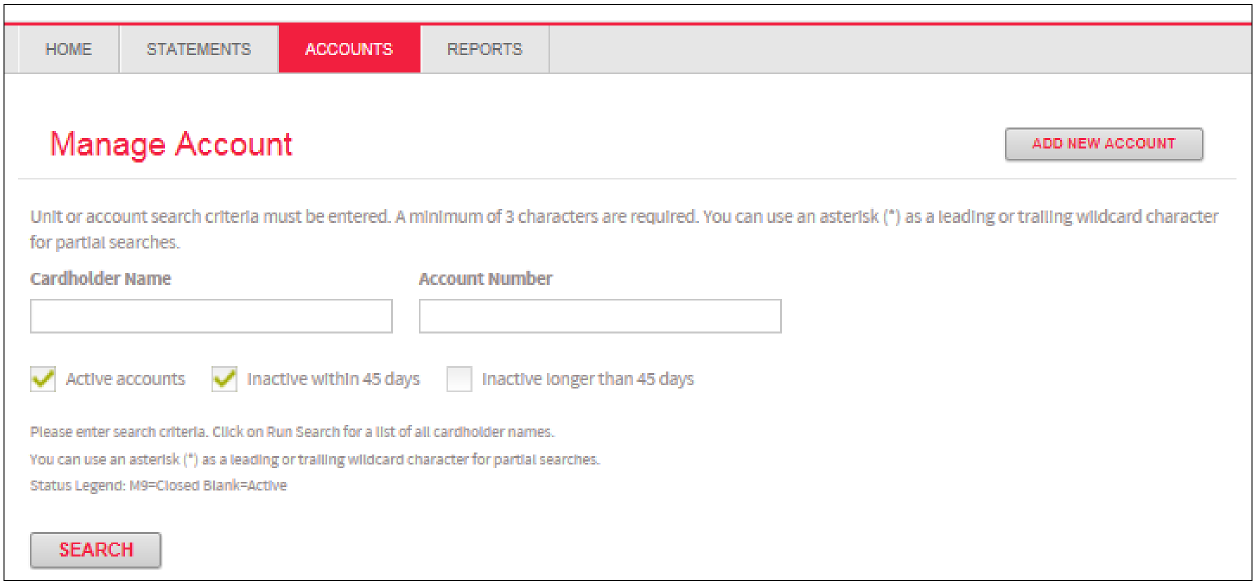
From the list of search results, click the  icon under the Details column at the far left of the card you want to modify.



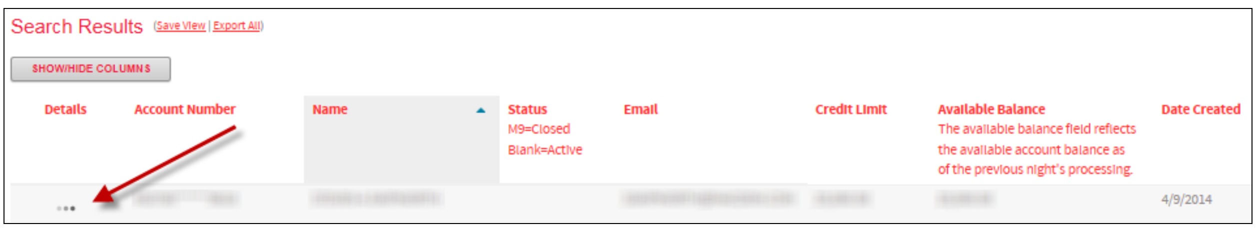
This will bring you to the **Account Management** page for that card, which will allow you to edit the same fields we saw on the previous page. For example, credit limit and name/address information for the cardholder.

3.1.2 Update cardholder email and/or cardholder address

To modify a card, you will first have to search for the cardholder's account in CentreSuite. This can be done by searching by either name or card number on the **Manage Account** page.



From the list of search results, click the  icon under the Details column at the far left of the card you want to modify.



This will bring you to the **Account Management** page for that card. Complete all the required fields that require updating. Once this is completed, press the “**SUBMIT**” button.

← Back to results

Account Management for JOHN SMITH

ADD NEW USER

Show Program Change Requests [+] (1)

*Required field

Note:

Account Number

45375[redacted]

Cardholder Name:

Cardholder Name must be 21 characters or less,and must contain * between first and last name.example: John*Doe [?]

[redacted]

Company Name:

Company Name is limited to 21 characters and can only contain the following characters A-Z 0-9 % - . / ? ^ ; = [?]

[redacted]S

Address 1: [?] *

18 [redacted]

Address 2: [?]

City [?] *

INVERNESS

Province: [?] *

NS

Postal code: [?] *

[redacted]

Email Address: [?] *

[redacted]

Work Phone: [?] *

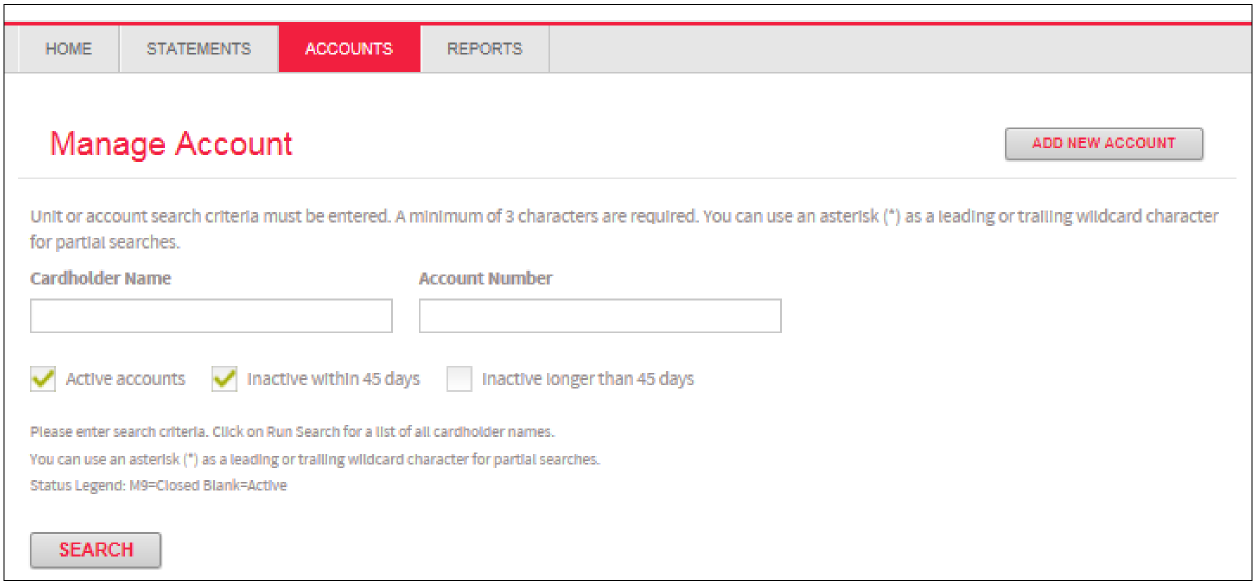
902[redacted]

Card Type: [?] *

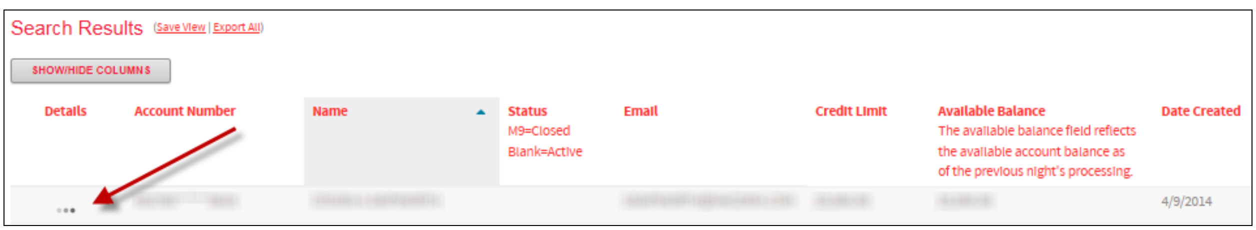
ES

3.1.3 Close a Card

To close a card, first search for the cardholder's account in CentreSuite. This can be done by searching by either name or card number on the **Manage Account** page.

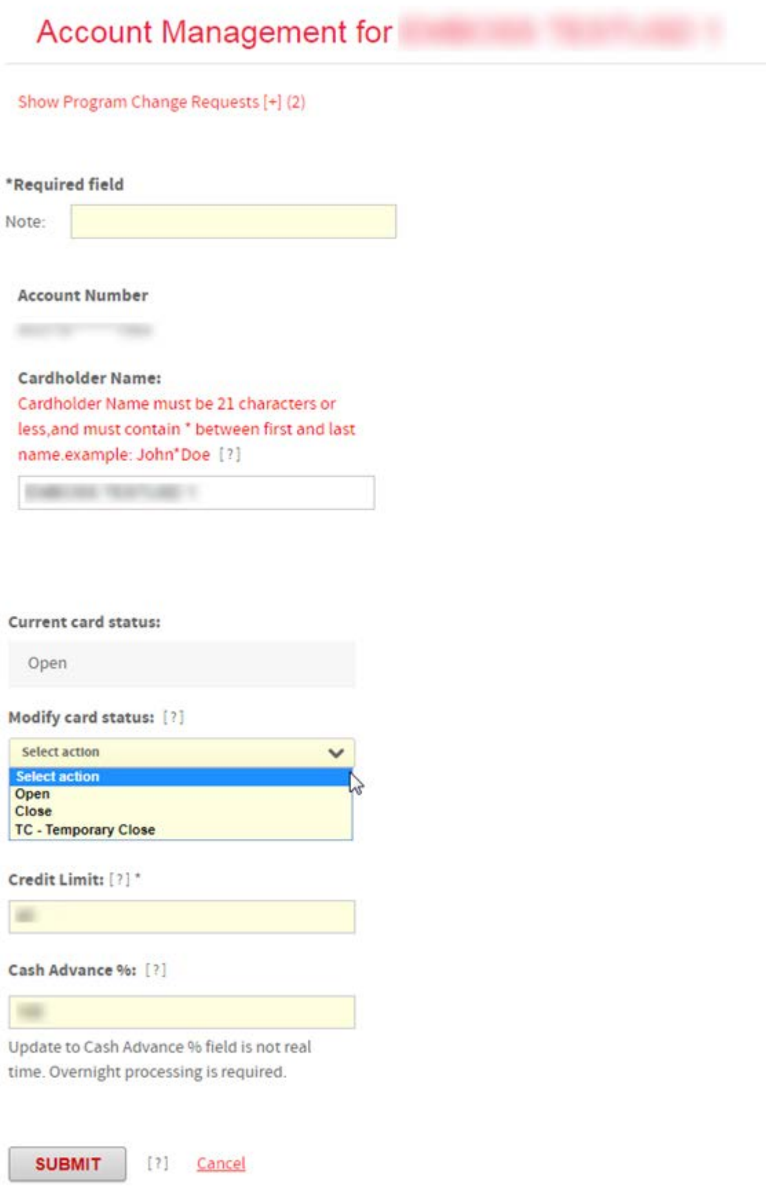


Then from the list of search results, click the ••• icon under the Details column, at the far left of the card you wish to modify.

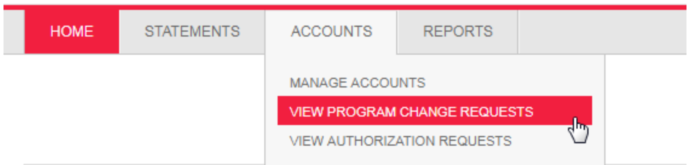


This will bring you to the **Account Management** page for that card, and at the bottom of the page there is a dropdown menu where you can change the card status to “**Close.**” If this change is made and then submitted, the card will be closed in real time **permanently**.

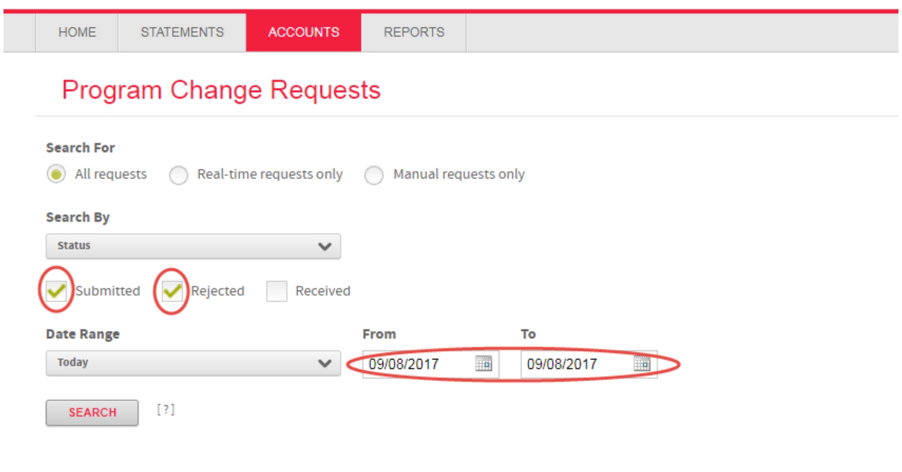
Note: Coordinators also have the option to temporarily suspend an account by selecting “**TC-Temporary Close**.” This function can be used for a leave of absence, maternity leave, medical leave, etc. The account can be un-suspended by selecting the card that was temporarily closed and changing the status to “**open**”.



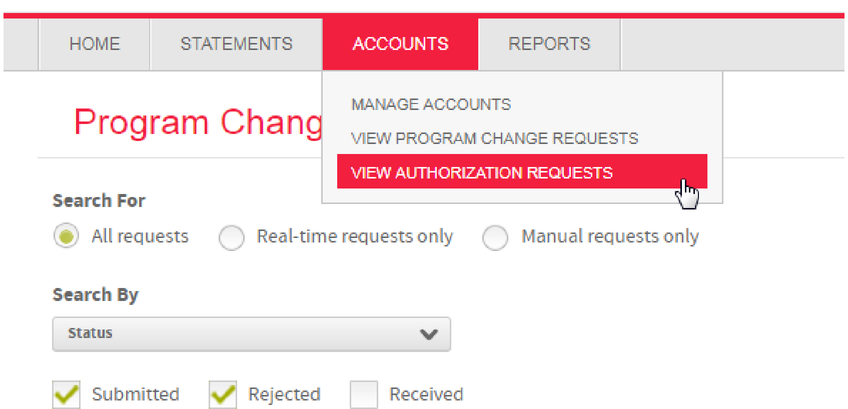
3.2 View Program Change Requests



This feature allows you to view any changes to a program that have been made and the status of the change. For example, limit change, card order, name change, etc...
To review, enter in a date range and search for Submitted, Rejected or Received request as shown below.



3.3 View Authorization Requests



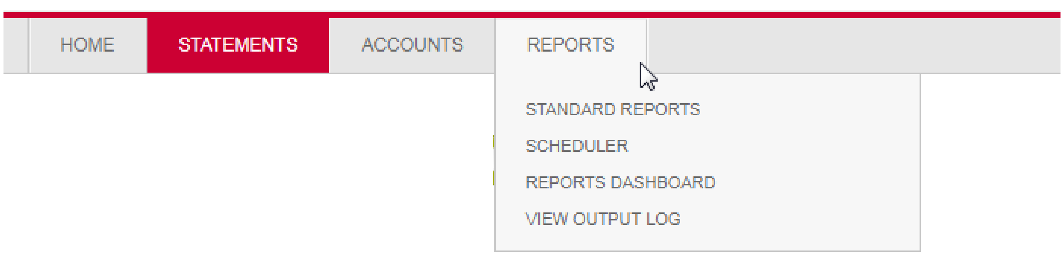
This feature allows you to view the Authorizations and Declines on a cardholder account in real time.

1. Click on the **View Authorizations Requests** link.

2. From the Search account section enter "*" and the last name of the cardholder, or your preferred search criteria, then click the Search button. Leaving the Name on Account field blank and clicking the Search button will bring up all cardholders.
3. Click on the Account Number link of the cardholder record you wish to view.
4. The authorizations and/or declines will appear. You can filter by date and authorization type.
5. Under the Details column, click on the icon to view more information about the decline or authorization.
6. Click the **Back to Results** link to return to the previous screen.

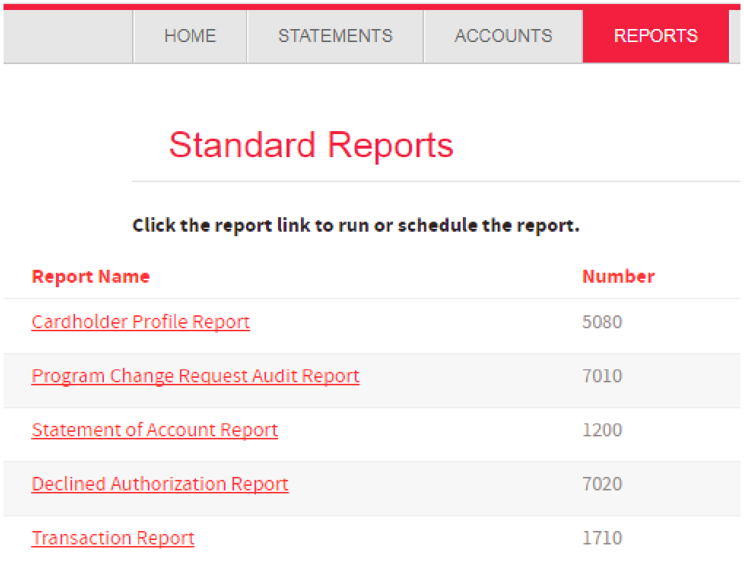
4 Reports

The **Reports** tab gives you access to the **Standard Reports** screen as well as the **Output Log**. The Standard Reports screen allows you to generate several different types of reports detailing your cardholders, transaction information, and more. The reports which are generated will be made available through the Output Log.



4.1 Standard Reports

Five reports are available under the **Standard Reports** tab:


HOME | STATEMENTS | ACCOUNTS | REPORTS

Standard Reports

Click the report link to run or schedule the report.

Report Name	Number
Cardholder Profile Report	5080
Program Change Request Audit Report	7010
Statement of Account Report	1200
Declined Authorization Report	7020
Transaction Report	1710

- **Cardholder Profile Report**
  This report lists cardholders' address and authorization parameters. This report is helpful for account auditing and comparative analysis.

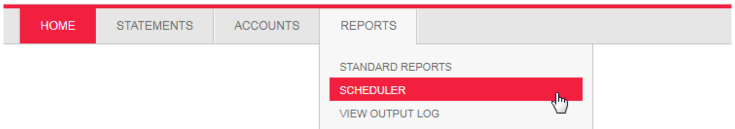
- **Program Change Request Audit Report**
  This report lists changes made to active accounts and new account requests over a specified date range. This report helps monitoring new accounts as they are created and determine if similar account changes are requested frequently.

- **Statement of Account Report**
  This report lists card transaction information for accounts over a specified date range. Payment information and spending controls are also listed in this report for the account holder to use while reconciling their expenses. This report contains the same information as the monthly SVBC account statements sent to cardholders and Coordinators on the 15^{th} of each month.

- **Declined Authorization Report**
  This report lists all transactions that have been declined due to various reasons such as incorrect PIN or insufficient credit limit.

- **Transaction Report**
  This report lists transactions made by cardholders. You can use this report to summarize account activity information or to perform transaction audits.

4.2 Scheduler



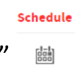
On CentreSuite, you also have the option to schedule standard reports. The report will be prepared autmaically on the scheduled date and an email alert will be emailed to you once the report is available.

In oder to set a new schedule follow the below steps:

1. Select “**Schedule New Event**” 

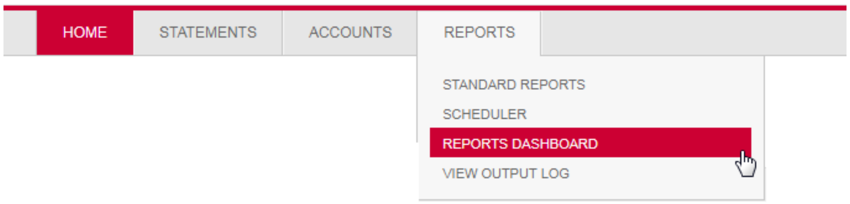
.

2. Select Reports from drop down menu .

3. On the next page select the icon “ Schedule” 

icon for the appropriate report**.**

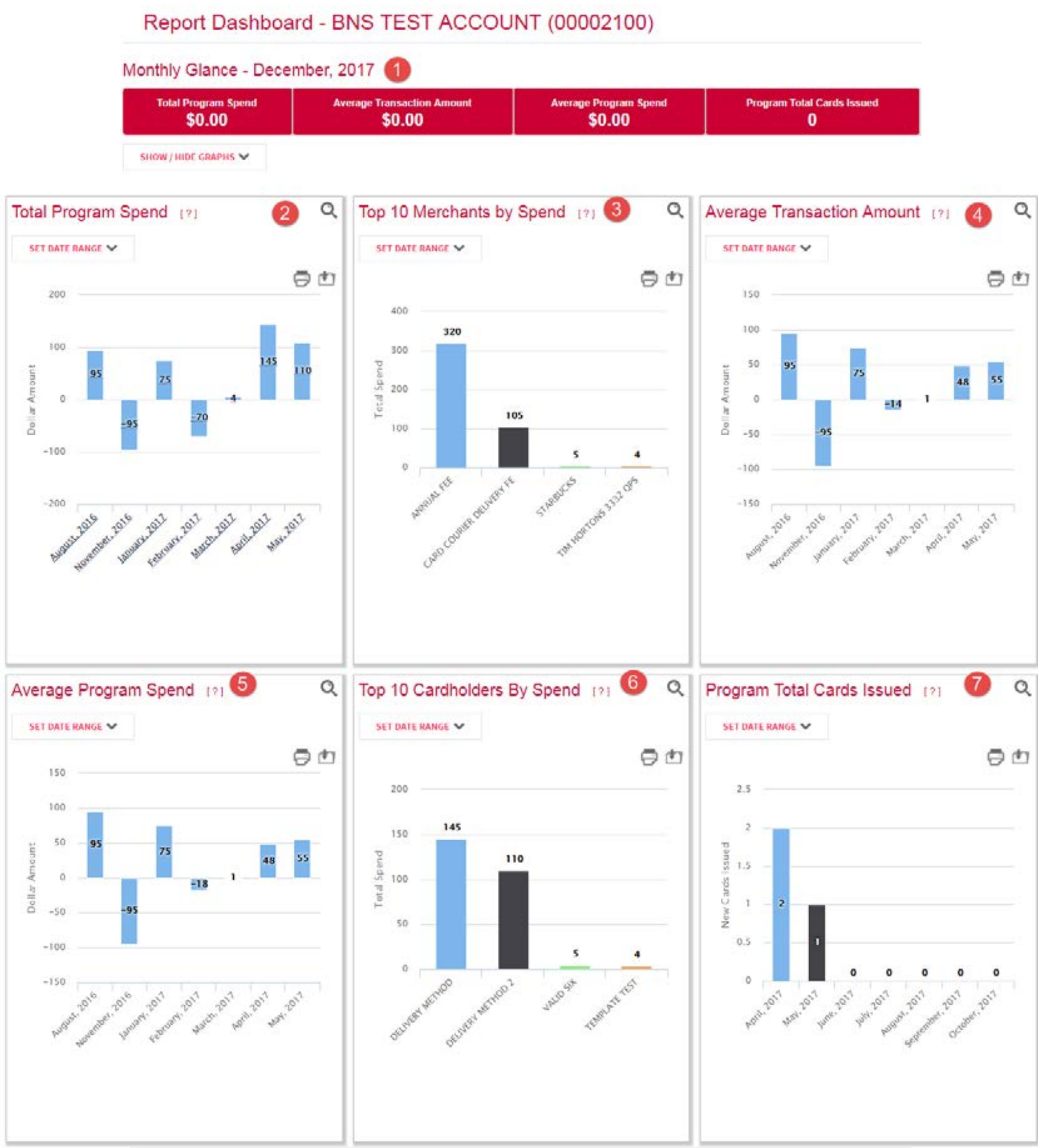
4.3 Reports Dashboard



Under Reports module you will also find the Reports Dashboard. The dashboard will provide trending analysis related to program spend and CentreSuite usage.
Coordinators have also acccess to dasboard under Quick Link on the CentreSuite home page.
Once selected , coordinaotrs will see the monthly snapshot of the program and six charts visualizing program activities and other details. The anlaytics should help manage the SVBC program efficiently.
Each dashboard has a common set of controls which allows them to control the display of each graph.

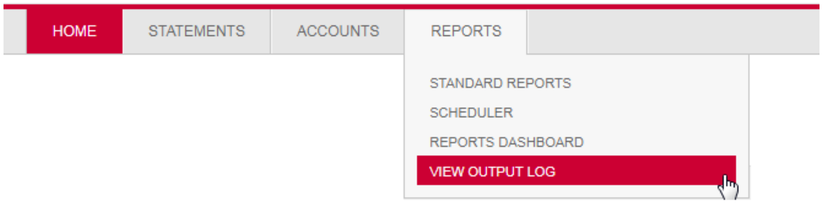
- Information Icon
- Set Date Range
- Print Icon
- Download Icon
- Zoom Icon

If you wish to hide one or more of these charts, you could click on “Show/ Hide Graphs”and check the charts you wish to hide/ unhide.

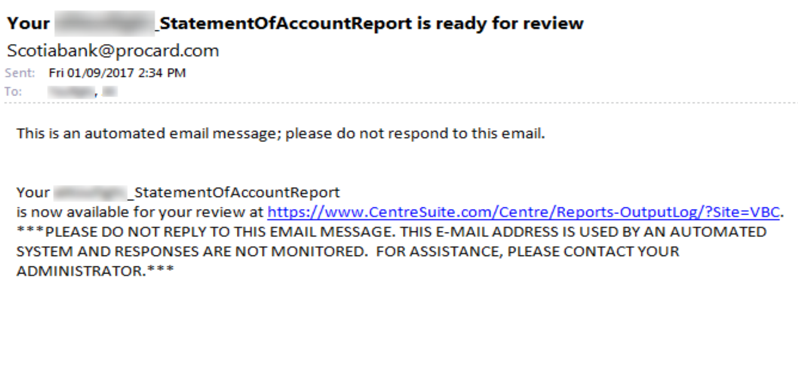


1. **Monthly Glance**: Provides a snapshot of program spend, number of cards and average transaction size
2. **Total Program Spend**: Chart showing the total Spend of your program
3. **Top 10 Merchants**: The top 10 merhcnants based on prpgram Spend
4. **Average Transaction Amount**: Chart showing the average transaction on all cards
5. **Average Program Spend:** Chart showing the average Spend of your program
6. **Top 10 Cardholders By Spend**: Top ten cardholders with most Spend will be displayed in this chart. If you have 10 or less cards all cardholders will be displayed
7. **Program Total Cards Issued**: Number of cards issued month over month

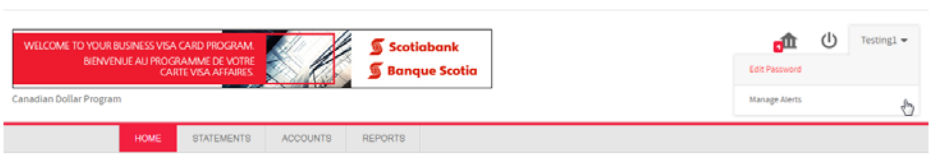
4.4 View Output Log



Once the requested reports are prepared, they will ready for download in **View Output Log**. Coordinators will also receive email notification informing them that the requested report is ready for review.



5.0 Alerts



There are two alerts available for you to setup which can assist in managing your card program.

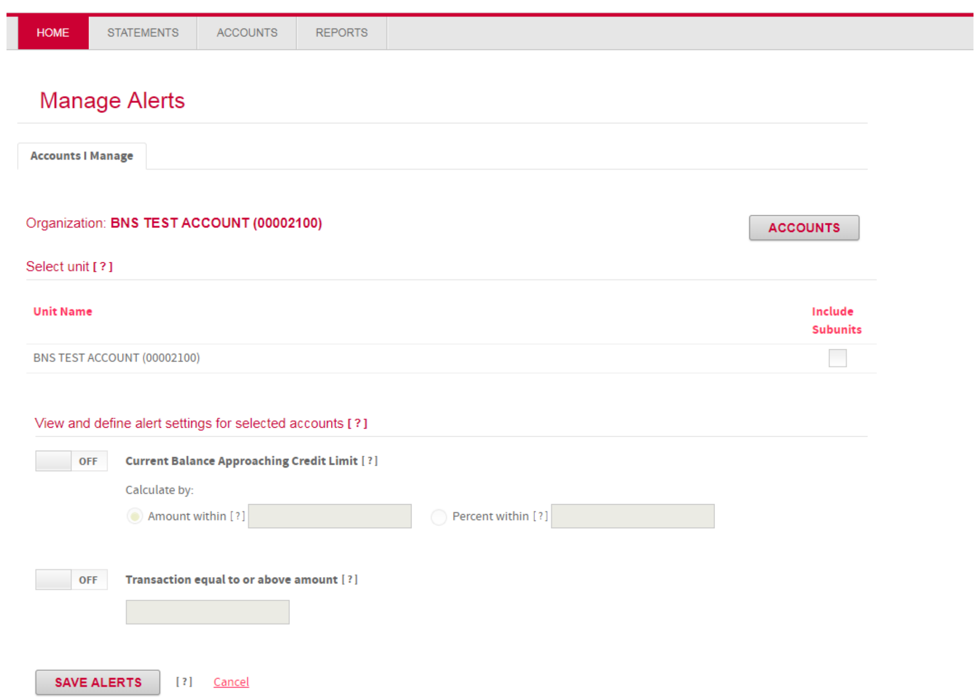
Current Balance Approaching Credit Limit: This alert can be used to notify you when a card(s) or corporate account is reaching its limit. Input a percentage value in the required field. For example, if card 12345678 has a limit of $10,000, and you insert 75% value, you will receive notification when the cardholder reaches $7,500 in spend. You will then be able to adjust the limit accordingly to allow for further purchases.

Transaction equal to or above amount: This alert can be used to notify you when a specific card is used over a defined dollar amount. For example, let's say you input $500 in the defined field on the following pages, for John Smith. John spends $750 at a restaurant. You, as the Coordinator, will receive an email notification that card# 123456789 (i.e. John's card) has just performed a transaction over the $500 maximum input.

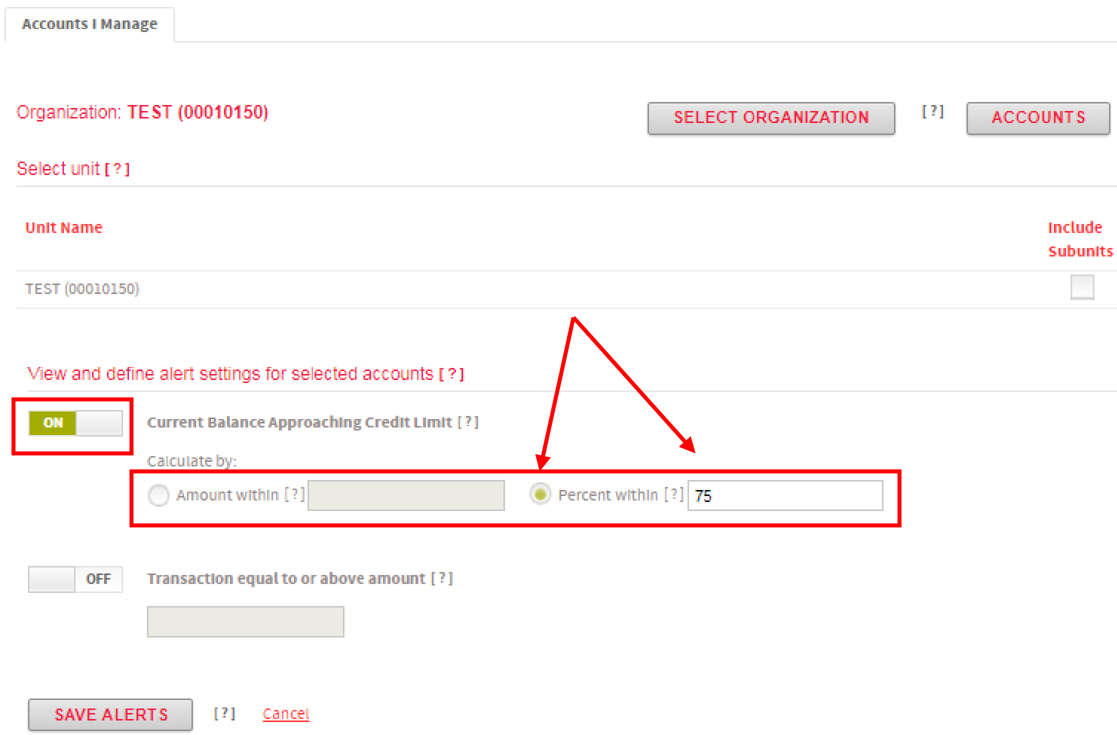
5.1 Current Balance Approaching Credit Limit

1. After logging in, go to the right hand corner of the home page and select the arrow beside your name:

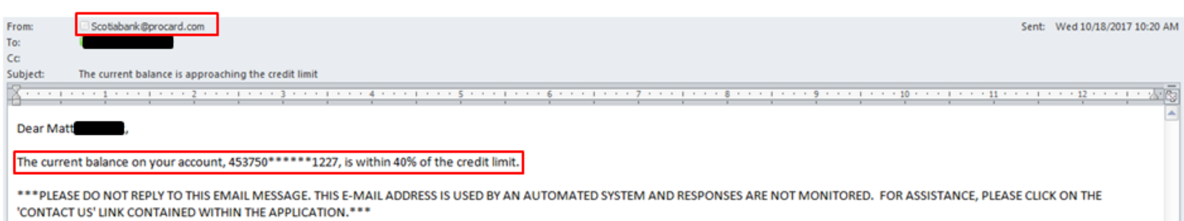
2. Select "Manage Alerts"
3. The following screen will appear:



4. To turn on the alert switch from "**Off**" to "**On**" and select either "**Amount within**" **or** "**Percent within**":



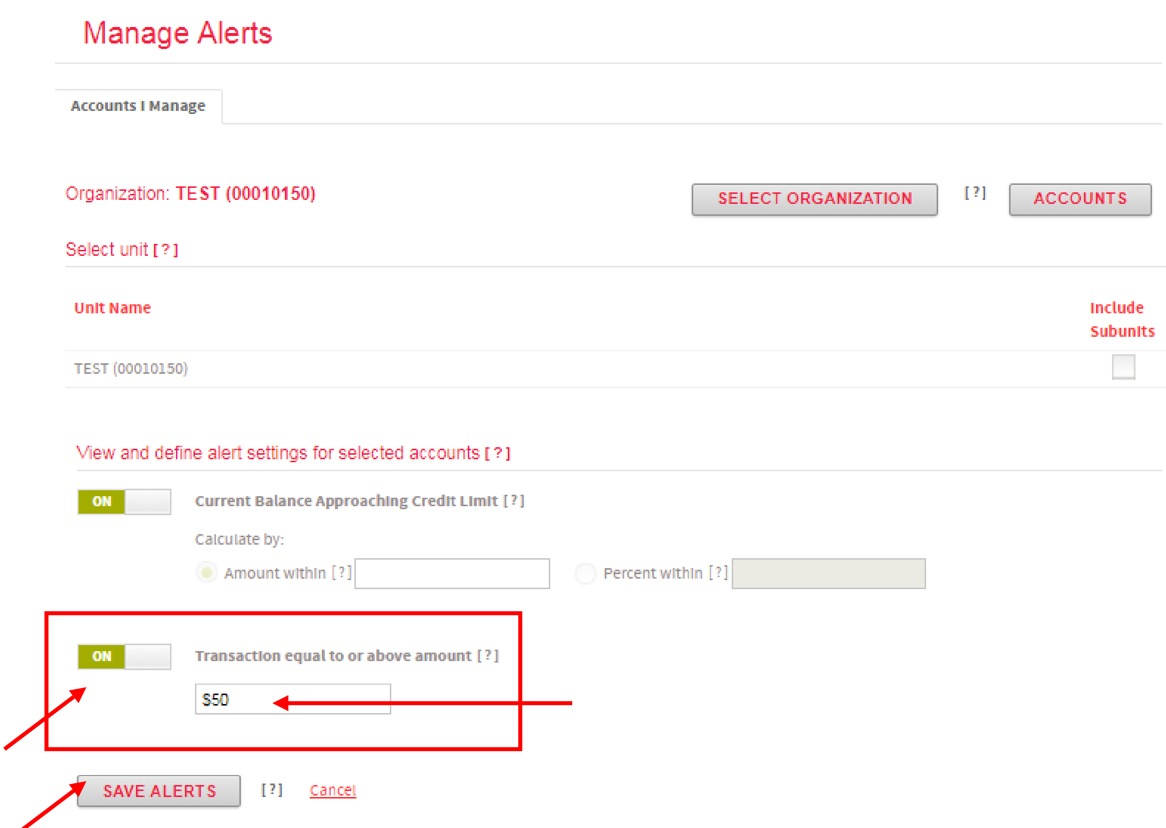
5. Select: “SAVE ALERTS”
6. The following email will be received, by the Coordinator(s) <u>only</u>, when the parameters have been exceeded:



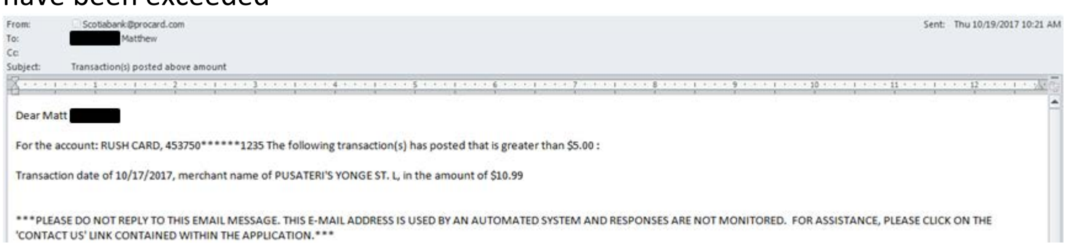
Note: Alerts are not real-time. Alerts are only emailed to Coordinators and not cardholders.

5.2 Transaction equal to or above limit

1. To setup “Transaction equal to or above limit” please follow the steps above. To turn on this alert slide the “**OFF**” switch to “**ON**” and insert the dollar amount in the box.



2. Select: SAVE ALERTS
3. The following email will be received, by the Coordinator(s) <u>only</u>, when the parameters have been exceeded


From: Scotiabank@procard.com
Sent: Thu 10/19/2017 10:21 AM
To: [redacted] Matthew
Cc:
Subject: Transaction(s) posted above amount

Dear Matt [redacted]

For the account: RUSH CARD, 453750******1235 The following transaction(s) has posted that is greater than $5.00 :

Transaction date of 10/17/2017, merchant name of PUSATERI'S YONGE ST. L, in the amount of $10.99

PLEASE DO NOT REPLY TO THIS EMAIL MESSAGE. THIS E-MAIL ADDRESS IS USED BY AN AUTOMATED SYSTEM AND RESPONSES ARE NOT MONITORED. FOR ASSISTANCE, PLEASE CLICK ON THE 'CONTACT US' LINK CONTAINED WITHIN THE APPLICATION.

6.0 Update of Company Address or Company Coordinator

Note: Any changes to the company address increase in the global credit limit, new business account for debiting, or to a company Coordinator must be made through your Scotiabank Client Relationship Manager or the Business Service Centre.

The Coordinator Designation Form must be completed with the new information, signed and submitted by email. The form can be found on the Scotia Visa Business Card Resource Centre (http://www.scotiabank.com/ca/svbrc/en/0,,4535,00.html).

Note: For global credit limit increases or new business account number, a SVBC agreement must be completed. Coordinator Designation Form template:

Scotiabank® **Scotiabank Visa Business Card Coordinator Designation**

○ New Set-up ◉ Maintenance ○ Closure

The undersigned employer (the "Company"), hereby designates the following employee(s) as a Scotiabank Visa Business Card Coordinator (the "Coordinator"). The Coordinator is authorized to give instructions, verifications and approvals under the Scotiabank Visa Business Card Agreement.

SVBC Corporate Account
4537 (if available)

Please Print.

Company Name* **(maximum 21 characters - to appear on the card)** ☐ New ☐ Replace ☑ Update

Company Address* ☐ New ☐ Replace ☑ Update

Street (maximum 30 characters)

City(maximum 27 characters) | Province | Postal Code

Primary Coordinator Information* ☐ New ☐ Replace ☑ Update

Title | Last Name (maximum 24 characters) | First Name | Initial

Email Address (maximum 60 characters)[1]

Business Phone Number | Business Fax Number

Secondary Coordinator Information ☐ New ☐ Replace ☐ Update

Title | Last Name (maximum 24 characters) | First Name | Initial

Email Address (maximum 60 characters)

Business Phone Number

Coordinator(s) Verification Password*[2], (8-10 characters - can be a word or alphanumeric)

Customer Authorized Signing Officer | Date

Customer Authorized Signing Officer | Date

Note Section:
* Mandatory Information
1. Please make sure to adjust your company Spam filters and firewall setting to accept emails from Scotiabank <Scotiabank@xmr3.com>, otherwise your coordinator(s) may experience difficulties receiving their welcome email notifications.
2. Required for verification purposes when coordinator(s) contacts Scotiabank Visa Business Card Service Centre for support.

For more information please refer to Visa Business Card Resource Centre at www.scotiabank.com/svbcrc.

1831119 (04/17) ®Registered trademark of The Bank of Nova Scotia.

7.0 FAQs

- **Do cards have to be activated before use?**

Yes, activation is required for security reasons. You will need to call the Scotiabank Visa Business Card Service Centre at (888) 823-9657 and simply follow the instructions from the menu provided. The card number and "significant date" will be required for card activation. The "significant date" was provided to Scotiabank during the initial card set up process. If you are unsure of your "significant date", please contact your company's program Coordinator.

- **How will I be receiving my monthly company statement?**

The Scotiabank VISA Business Card is a web-based product, and no paper statements are generated. On the 16th of every month, you will be receiving an electronic statement in PDF format. You will only receive an e-statement if there was activity in the previous cycle. The sender of the email is "Scotiabank" (scotiabank@procard.com). Please make sure to **add this email to safe sender list on your browser** to receive the statements.

- **What is the difference between gold and silver cards?**

Silver cardholders will have Waiver of Liability coverage up to $100,000. Gold cardholders will have the same coverage as Silver cardholders; plus extensive travel insurance and access to International Concierge Services.

Insurance Type	Gold	Silver	Maximum Coverage
Waiver of Liability	Yes	Yes	$100,000
Common Carrier Travel Accident	Yes	No	Variable Upon Circumstance
Collision Loss Damage	Yes	No	Covers Loss or Damage to Vehicle
Travel Accident	Yes	No	$500,000
Emergency Purchases	Yes	No	$500
Lost Luggage	Yes	No	$2,000 per Trip
Flight Delay	Yes	No	$500 per Occurrence
Hotel/Motel Burglary	Yes	No	$500 per Occurrence

- **How does the credit limit and payment process work?**

The Scotiabank VISA Business Card (SVBC) is a "Corporate Bill/Corporate Pay" program. When the company Coordinator is issuing cards for individual cardholders, the cumulative credit limit for all the individual cardholders can be greater than the approved company corporate credit limit. For example, a Company's corporate limit is $100,000, and 15 cards have been issued with individual limits of $10,000 totaling $150,000).

When a cardholder makes a purchase from a merchant, the system will validate against the cardholder's individual credit limit to ensure there are sufficient funds available to make the purchase. If funds are available at the individual cardholder level, the system will then validate against the company's corporate credit limit to ensure it has sufficient funds to allow for the purchase to go through. Only if both tests pass will the purchase be authorized. If either one of these tests fail, the purchase will be declined. All cardholders are accessing the same pool of company corporate funds within their own individual credit limit.

The billing cycle is from the 16th of the previous month to the 15th of the current month. At the end of the billing cycle (i.e. on the 16th of each month), all cardholder balances are reset to zero, and their individual transactions will roll-up to the company's corporate account so that they can spend up to their individual credit limit again. The company's corporate balance is due 21 days after the end of the billing cycle (around the 5th of each month). The payment is processed by direct debiting the company's business account and crediting the SVBC company account.

If an individual cardholder reaches their assigned limit prior to the end of the billing cycle, the company Coordinator must increase the cardholder's credit limit in order to access additional company corporate funds. Payments made against a cardholder's account will not affect the cardholder's available credit as the SVBC program is corporate bill, and the payment will be applied against the company's corporate account. Any manual payments made will only increase the company's corporate available credit, but will not impact the cardholder's outstanding balance.

In instances where the company is reaching its maximum corporate credit limit, manual payments can be made in advance of the direct debit. Manual payments will reduce the amount owing on the company's corporate account, and will reduce the direct debit amount to be taken. It takes two to three business days to process manual payments made at a branch and for the payment to be posted on the company's corporate account.

- **Why is there a discrepancy between the balance due appearing on the monthly statement and the amount debited from my business account?**

The following three circumstances would result in a discrepancy:

1. When a manual payment is made against a cardholder's account or the company account after the cycle end date (15^{th} of each month), but prior to the payment due date (21 days after the 15^{th} of the month), the manual payment amount will reduce the balance due that appears on the e-statement.

2. If a transaction is disputed by a cardholder between the cycle end date and the payment due date, the disputed amount is credited to the company account until settlement. This will result in a lesser amount being debited from what appears on the e-statement.

3. If a dispute is settled after the cycle end date, but prior to the payment due date, and the settlement is in favour of the merchant, the disputed transaction amount will be added to the balance due amount appearing on the e-statement.

- **What process should be followed when a card is lost or stolen?**

The cardholder must contact the Scotiabank VISA Business Card Service Centre at (888) 823-9657 and simply follow the instructions from the menu provided. A new card will be issued and the old card will be blocked with balances transferred to the new card. If the cardholder has cash advance access, they will be required to set up a new PIN. The cardholder is required to reconcile both the old and new card the following business cycle. The cardholder needs to ensure that any merchant set up for pre-authorized payment (cable, phone, subscriptions, etc.) is notified of the new card number.

- **What does a cardholder do if they want to dispute a transaction on their statement?**

The cardholder should first contact the merchant directly to settle the dispute. If the merchant is not known to the cardholder or the dispute is not settled, the cardholder will need to call the Scotiabank

VISA Business Card Service Centre at (888) 823-9657 to initiate the dispute investigation process. The disputed amount will be credited to the corporate account until settlement (normally within 60 days).

8.0 Resources

- **SVBC Resource Centre (Click Here)**
- **Coordinator Designation form (Click Here)**
- **Insurance Documentation (Click Here)**
- **VCF Setup Form (Click Here)**

8.1 For Further Assistance

Technical Support Help Desk

Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-823-9653 - Toll-free number within North America
- 416-288-4600 - Local Toronto area customers
- Email: hd.ccebs@scotiabank.com. Your email will be answered within 24-48 business hours.
- To book product training, please send an email to gtbgics.training@scotiabank.com