

# Electronic Cheque Services

## Reference Guide



April 2025

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## OVERVIEW OF ECS

There are different service options available for ECS if you have questions about how your company has been setup, please contact your Scotiabank representative or the Technical Support helpdesk.

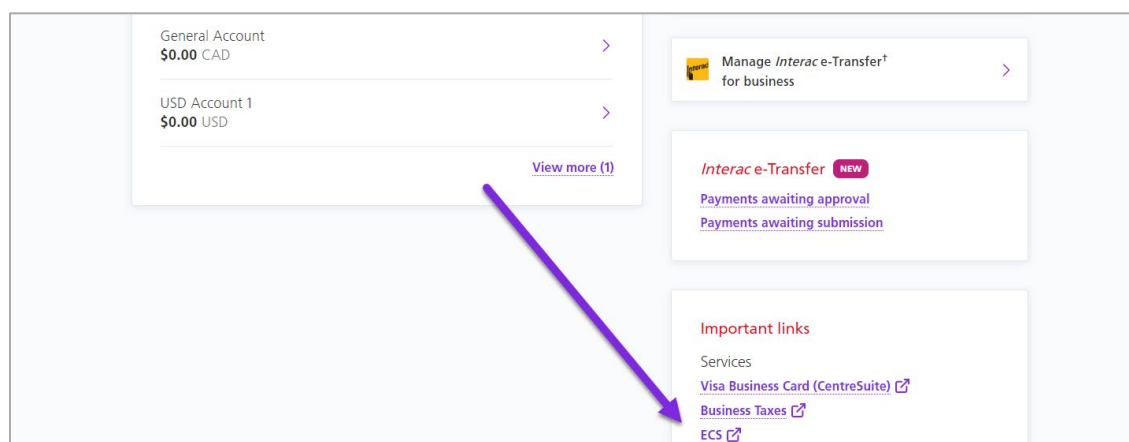
**Paid Cheque Reporting:** View and download online reports (Processed, Serial Stop and Void, Adjustments, and Returns) as well as view cheques images for comparison purposes. You can return cheques, correct serial numbers, and request amount adjustments online. You also have the ability to access the following online, Microsoft Excel formatted reports: Paid Cheques, Stops, Returned Cheques, Amount Adjustments and Deleted.

**Positive Pay with Payee Match:** All of the features of Paid Cheque Reporting, plus the detection of alterations to the payee zone on each of your cheques. The contents of your Issued cheque list will be compared to the original cheques by Issued date, Serial number, Amount, Transit Number, Bank Identifier (002), and Account Number and Payee field. Single line (name only), or full field (name and address) matching of the Payee field for added fraud protection options are available. Each discrepancy will produce an online Exception notification, so you can make a pay/no pay decision. Access Excel formatted reports including Paid Cheques, Stops and Voids, Returned Cheques, Amount Adjustments, Deleted Issued Records, Outstanding Issued Records and Full RS (a combination of Paid Cheques and Outstanding Issued Records.) You can also, view, modify, and directly upload Issued cheque records.

**Cheque Debit Block:** All of the features of Paid Cheque Reporting, plus the block of all cheques being processed against your account by returning the amount automatically. Access to Excel formatted reports including returned cheques.

## LOGGING IN TO ECS

Once you have logged into ScotiaConnect, click on the **ECS** link. If you do not see the ECS link, contact a user with administration rights to have it added to your user group.



Type in your ECS specific **username** and **password** and click **Login**. If you have not received or forgotten your username or password, contact your ECS administrator or the ScotiaConnect Help Desk




**Scotiabank**  
 Electronic Cheque Services


**Banque Scotia**  
 Services Électroniques De Rapprochement De Chèques

**Login / Ouvrir session**  
  
 \* = Mandatory field / Zone obligatoire  
 Username / Nom d'utilisateur :\*   
 Password / Mot de passe :\*   
[Lost Password? / Mot de passe oublié ?](#)

To maintain the security of your account, a six-digit One Time Passcode will be sent to your registered email address.

### Sample email:

ECS One Time Passcode


 NOTIFICATIONS@ECS.SCOTIABANK.COM  
 To  
 Retention Policy 7 Year Delete (7 years)

Here is your One Time Passcode:  
 540326  
  
 You only have 600 seconds to sign in.

**Note:** If you do not see the email, please check your spam, junk, or filtered email folders.

Once you have received the email containing the **One Time Passcode**, copy and paste it into the **One Time Passcode** box then click **Submit**.

**Enter One Time Passcode (OTP)**  
  
 \* = Mandatory field  
  
 One Time Passcode \* :   
 Remember me on this browser \* : ☐

**Note:** Selecting **Remember me on this browser** will allow you to login without re-entering the OPT for 24 hours.

If you have not received the **One Time Passcode**, click the **Regenerate OTP** button to have a new code sent to the email address registered to your profile.

**IMPORTANT:** if you attempt to login unsuccessfully 5 times your profile will be locked, and an administrator will need to reset your password.



## EXCEPTIONS

Any cheques that did not match or don't exist in your issued data will trigger exceptions. You may receive an email notifying you of exceptions, but this email is a courtesy and may not always be sent.

**Users who have access to decision exceptions should sign in every business day after 10:00 AM local time** (based on where your accounts are domiciled).

On the home screen you will see the exception icon. If your icon is red, it means that there are outstanding exceptions. If there are no exceptions, the icon will be blue.

Exceptions



No exceptions



Once you click on the red icon it will take you to the list of your exceptions.

Serial # ▲	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference	Pay/ Return*	Return Code
Due: 02:00 PM EDT, 06/30/2022, Default: Return								
<a href="#">00001</a>	Payee Mismatch	06/24/2022	145.26	06/29/2022	145.26	-	<input type="radio"/> <input type="radio"/> Please Select	

From this list you can click on the Serial number of any cheque to view the cheque image.

Branch / Transit #: 00026

Account #: 1234567

Currency: CAD

Decision Due: 02:00 PM EDT, 06/30/2022

Item Sequence Number: 7229286639

[view reverse](#) [print cheque details](#) [close](#)

Source	Serial #	Date	Amount	Payee Name
Issued	00001	06/24/2022	145.26	Testing Company Incorporated
Clearing	00001	06/29/2022	145.26	

**Note:** in this example the payee name on the cheque and in the issued record do not match which caused the exception.

Once you are ready to make your decision go back to the list of exceptions and select either “Pay” or “Return” for each item then click “Review”

Serial # ▲	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference	Pay/ Return*	Return Code
Due: 02:00 PM EDT, 06/30/2022, Default: Return								
<a href="#">00001</a>	Payee Mismatch	06/24/2022	145.26	06/29/2022	145.26	-	<input type="radio"/> <input checked="" type="radio"/> Duplicate	
Total items with exceptions 1 - 10 of 176								
<div> <a href="#">clear all pages</a> <a href="#">clear this page</a> <a href="#">review</a> </div>								



You will be shown all the items you are reviewing and once you are ready click 'Submit' to finalize your decisions. It is important to note that once you submit your decisions you cannot change them.

Exception Processing - Review Decisions

Printer Friendly Format

You have 1 record(s) selected. (Limit 100)

Review Pay Decisions

Serial #	Exception(s)	Issued Date	Issued \$	Clearing Date	Clearing \$	Difference
Due: 02:00 PM EDT, 06/30/2022						
<a href="#">00001</a>	• Payee Mismatch	06/24/2022	145.26	06/29/2022	145.26	-

back to exceptions

submit

## SEARCHING FOR CHEQUES

To find details about your cheques there are several search options available after clicking the **Search** icon on the home page.

### Search Types

After you click the search icon on the main ECS page you will see search options along the top of the search menu.

Processed Search

Issued Search

Stop Search

Issued Files Search

- **Processed Search** is for cheques that have cleared.
- **Issued Search** is for cheques that you've issued which may or may not have cleared
- **Stop Search** is only available if one or more of your accounts is setup as paid cheque only reporting and is used to search for stops.
- **Issued Files Search** is used to search for your successfully uploaded files and to see the status of all the cheques in those files.

### How to Search

To perform a search in ECS, first pick the account(s) as well as any other criteria to refine your results then click **Search**.



Processed Search

Printer Friendly Format

\* = Mandatory field

Search By: \*

Customer Account

search

Account: \*

Unselected:

Selected:

Serial number range from:

To:

Amount range from:

To:

Date range from: \*

To:\*

Status:

Unselected:

Selected:

search


clear

**Note:** cheques always have processing dates one day in the past. If you are having trouble finding an item broaden the date range.

Your results will display on a new page. If your items are processed, you will have the ability to view the cheque image. Images remain in the system for 90 days and cheque details are available for 16 months from when they were cleared.

## Issue Files Search

The Issued Files Search allows you to view the details of files you've submitted to Scotiabank. The results will display the status of the cheques included in the file(s) you specify. Next to each status there will be an icon showing what cheques are included in the record count.

Count	Amount	Status	Delete
Date: 06/02/2022			
1 	9.57	Outstanding	<input type="checkbox"/>
0	0.00	Stop	
0	0.00	Void	
0	0.00	Paid	
0	0.00	Pending	
0	0.00	Rejected	
0	0.00	Deleted	

**Note:** The rejected status is used if there is an error loading the item into the ECS database. Clicking on the icon next to its record count will show the reason for any rejections.



## Returning cheques

When doing a search for paid items you may notice a return code drop down menu. To return a cheque select a return code then click review. Next, click submit to finalize the return. You cannot undo this decision.

Account: • Testing Company 00026 1234567

Serial # ▲	Clearing Date	Clearing \$	Difference	Edit	Detail	Status	Exception(s)	Return Code
00002	06/10/2022	13,126.81	-			• Paid	-	Please Select ▼

Total results found matching your search criteria: 1 - 1 of 1

Page 1 of 1

clear all pages clear this page review

+ Add Item - Show Audit Trail - Show Item List

## Voiding or Deleting Cheques

Using the issued search, you will see the option to void or delete your outstanding cheques. Choose the action from the drop-down menu then click **Review**. On the following page click Submit to finalize the decision.

Voiding items will prevent the item from being cleared. Delete is used for correcting issued cheque information. Once the item is deleted you must re-upload the item with the correct information.

Account: • Testing Company 00026 1234567

Statuses: • Outstanding

Serial # ▲	Payee Name	Issued Date	Issued \$	Stop Date	Detail	Status	Change All ▼
00002	ECS CANADA	06/23/2022	409.71	-		• Outstanding	Please Select ▼

Total results found matching your search criteria: 1 - 1 of 1

Page 1 of 1

clear all pages clear this page review

+ Add Item - Edit Details - Show Audit Trail - Show Item List

## REPORTS

There are a variety of reports available in ECS. From the main page click the **Reports** icon. You can select your account(s) and report type. The ability to select a date range will depend on which report you are generating.

\* = Mandatory field

Account: \*

Unselected:

Selected: Testing Compa - 00026 1234567

Report Type: \* Paid ▼

Date range from: \* June ▼ 01 ▼ 2022 ▼

To: \* June ▼ 30 ▼ 2022 ▼

generate report



Once you've specified your criteria click the **generate report** button. The report will be put into a queue and can be downloaded as an excel file under the Report Retrieval tab.

Report Retrieval							<a href="#">Printer Friendly Format</a>
<div>  Note: Report exceeding 50,000 lines will be divided across multiple files. Please download each file individually or refine your search. </div>							
refresh							
Request #	Request Date & Time	Customer	Account	ReportType	File Name	Request Expiry	Status
0156486	06/30/2022 11:30 AM EDT	Testing Company	<a href="#">All or Multiple</a>	Paid	<a href="#">20220601-20220630-paid-Testing Company Incorporated-multiple.xls</a>	07/06/2022	Completed
Total number of Requests: 1 - 1 of 1							Page 1 of 1

## ADMINISTRATION

### Creating a New User

The primary responsibility of users with access to the Administration role is to add new users to the service. To add a user, click on the **Manage Users** icon on the ECS home page. On the next page click **Add User**.

Manage Users

User Search

Username Search :

Add User

Click here to add a user :

You will need to specify the user's full name as well as the username you want them to use when signing in to ECS. It is important to note that this user must also have access to ScotiaConnect. If they do not, the ScotiaConnect Super User(s) will have to have them added otherwise the user will not be able to access ECS.

Add User

Username: \*

First Name: \*

Last Name: \*

After this is complete, you will be asked to assign User Roles to the user. These roles indicate the functions the user will have access to in ECS. Any function you wish to assign should be moved to the left from the right with the arrow buttons.

Role: \*

Unselected:

Selected:
Administrator  
Exception  
Process  
Upload  
View





Here is a breakdown of the functionality associated with each user role:

Administrator	View	Process	Upload	Exceptions
This User may	This User may	This User may	This User may	This User may
<ul style="list-style-type: none"> <li>• Add, maintain and assign roles and accounts to user(s)</li> </ul>	<ul style="list-style-type: none"> <li>• View cheque images</li> <li>• View issued files</li> <li>• Search issued records</li> <li>• Download online reports</li> <li>• Search processed items</li> <li>• View audit logs (issued and processed history)</li> <li>• Read only access to view exceptions</li> </ul>	<ul style="list-style-type: none"> <li>• View cheque images</li> <li>• Edit serial numbers and dollar amount (paid cheque reporting only)</li> <li>• Search processed items</li> <li>• Initiate returns</li> <li>• View issued files</li> <li>• Maintain issued files (ability to delete outstanding issued records)</li> <li>• Search issued records</li> <li>• Download online reports</li> <li>• View audit logs (issued and processed history)</li> </ul>	<ul style="list-style-type: none"> <li>• Enter additional issued records online</li> </ul>	<ul style="list-style-type: none"> <li>• View and decision (pay or return) exception items</li> </ul>

You will then need to assign the accounts that you would like the user to have access to. To do this, move them to the Selected box with the arrow buttons. After that has been completed you will need to fill in the remaining mandatory fields then click “Next”.

Position Title:	<input type="text"/>
Email:*	<input type="text"/>
Phone Number:*	<input type="text"/> - <input type="text"/> - <input type="text"/> Ext. <input type="text"/>
Fax Number:	<input type="text"/> - <input type="text"/> - <input type="text"/>
Status: *	Reset Password
Language: *	Please Select <input type="button" value="v"/>
<input type="button" value="next"/> <input type="button" value="clear this page"/>	

\* Mandatory field

Once you click next you will be shown all the details of the user you are setting up. You will be shown a temporary password; you must share this and the username with the new user. The password is case sensitive. Once you have noted it you may click “Submit” to finalize the user request.

Status: *	Reset Password
Password: *	Ae7uK6Uq
Language: *	English
Image Viewer: *	HTML5
<input type="button" value="previous"/> <input type="button" value="submit"/>	

The first time they login with this email they will be prompted to change their password and then they will be able to login based on the access you granted them during the setup.



## Modifying Existing Users

In addition to setting up new users you can modify the details and access of existing users. Click the **Manage Users** icon from the ECS homepage then search for the user you want to modify.

**Manage Users**

\* = Mandatory field

**User Search**

Username Search :

testpsw

user search


Next click the edit user icon (✎).

**Manage Users**

[Printer Friendly Format](#) | [Back to Manage Users](#)

**User Search Results**

[Refine Search](#) | [New Search](#)

Name ▲	User Name	Email	Role	Customer Name	Created On	Status	Edit User	Edit Customer
Test Password	testpsw		• View	BNS	04/09/2008	Active		

Total number of users: 1 - 1 of 1

Page 1 of 1

[+ Add Item](#) [✎ Edit Details](#) [📄 Show Audit Trail](#) [📄 Show Item List](#)

You can modify most fields except for the username. Once you are done making your changes click the “Next” button to review and then the “Submit” button at the bottom of the next page to save your changes.

**Edit User**

[Printer Friendly Format](#) | [Back to Manage Users](#)

\* = Mandatory field

Username: \*

testpsw

First Name: \*

Test

Last Name: \*

Password

Role: \*

Unselected:

Administrator  
Billing Adjuster  
Enrollment  
Exception  
Messaging and Marketing  
Process

>>  
>  
<<  
<

Selected:  
View

Position Title:

Email:\*

Phone Number:\*

Ext.

Fax Number:

Status: \*

Active

Language: \*

English

Image Viewer: \*

HTML5

next



return to search



## Resetting Passwords

The final function performed by administrators in ECS is password resets for other users.

To perform this function, click the **Manage Users** icon on the homepage. Search for the user you want to reset. Once you have found them click the edit user icon.

Manage Users								<a href="#">Printer Friendly Format</a>   <a href="#">Back to Manage Users</a>
User Search Results								<a href="#">Refine Search</a>   <a href="#">New Search</a>
Name ▲	User Name	Email	Role	Customer Name	Created On	Status	Edit User	Edit Customer
Test Password	testpsw		View	BNS	04/09/2008	Active		
Total number of users: 1 - 1 of 1								Page 1 of 1
<a href="#">+ Add Item</a> <a href="#">- Edit Details</a> <a href="#">- Show Audit Trail</a> <a href="#">- Show Item List</a>								

You will see a drop down menu that shows the user status. You want to select “Reset Password” then click the “next” button.

Status: *	<div>Reset Password</div>
Language: *	<div>English</div>
	<div>next</div> <div>return to search</div>

\* Mandatory field

Once you click next you will be shown the user’s temporary password at the bottom of the page. Make a note of it and then click submit. The password will not take effect until you click submit

Status: *	Reset Password
Password: *	Hd1zP1Zo
Language: *	English
	<div>previous</div> <div>submit</div>

\* Mandatory field

The user can login with their temporary password at which time they will be forced to change it to a password of their own choosing.



## MANUAL UPLOADS

You can add cheques to the issued cheque database manually using this function. This function is best used to correct entries that have a typo (by deleting the record and using the manual upload to readd it) or when a cheque is left off an issued cheque file. This does not replace the requirement for sending issued cheque files.

To begin click the **Upload** icon on the home screen. Next, specify the account and fill in the details of the cheque then click **upload record**.

### Upload Issued Record

\* = Mandatory field

Customer: \* AODA

Account: \* AODA +ve - 80002 0005240

Serial # *	Issued Date *	Issued Amount *	Payee	
22092700	September 27 2022	9.27	Tom Johnson	-
			ABC Media	
			155 Main Street	
			Toronto, ON	
			M5M 5M5	
22092701	September 30 2022	157.77	Mark Jones	+ -

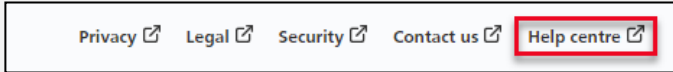
upload record clear this page



## FOR FURTHER ASSISTANCE

### Need Help?

In the footer of any page in ScotiaConnect, you will find a **Help Centre** link.



Clicking that link will take you to a resource page with documents, videos, webinars and guided tutorials. There is also a knowledge base of Frequently Asked Questions.

**Global Business Payments Technical Helpdesk** - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 1-416-288-4600 - Local Toronto area customers
- 1-800-463-7777 - pour le service en français
- 1-800-320-3396 - para servicio en español
- Email: [hd.ccebs@scotiabank.com](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.

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