

EFT Payments

Reference Guide



May 2025

OVERVIEW OF EFT PAYMENTS	3
EFT Payment Methods	3
EFT PAYMENTS IN SCOTIACONNECT	3
Creating Templates	3
Managing Templates	6
SCOTIACONNECT RECIPIENTS	7
Creating a Recipient	7
Approving a Recipient	8
Adding Additional Accounts	9
Modifying or Deleting a Recipient	9
Importing Recipients	9
CREATING EFT PAYMENTS	10
Creating Payments from Templates	10
Creating a payment using a recipient	11
APPROVING OR SUBMITTING PAYMENTS	12
VERIFYING FILES (ONLINE PAYMENT CONTROL ONLY)	14
PAYMENT SEARCH	15
Payment Status Definitions	16
EFT FIELD BREAKDOWN	17
EFT RECALLS AND TRACES	18
Recalling an EFT	18
EFT File Recalls	20

Reversing EFTs _____	20
Recall History _____	21
Tracing an EFT Payment _____	22
Trace History _____	24
Finding your FCN/ICN _____	25
FOR FURTHER ASSISTANCE _____	27
APPENDIX A: RECIPIENT IMPORT FILE SPECIFICATIONS _____	27

Legal Disclaimer

This reference guide has been prepared by The Bank of Nova Scotia for use and reference by its customers only. It is not to be relied upon as financial, tax or investment advice. Scotiabank makes no representation or warranties in this reference guide including about the services described in it.

This reference guide is not for public use or distribution. This guide is for information purposes only. Usage of this service is subject to the terms set out in its enrollment documentation.



OVERVIEW OF EFT PAYMENTS

Electronic Funds Transfer (EFT) is a domestic payment type that enables fund transfers between bank accounts in Canada.

- Can be used to initiate payable (credit) transactions like payroll or vendor payments, and receivable (debit) transactions like collecting monthly fees or lease payments.
- EFTs can be sent in Canadian dollars or US dollars but must be same currency, CAD account to CAD account, USD account to USD account.
- EFTs are a revokable payment type; reversals can be done on a best effort basis up to 3 business days after settlement.
- EFTs are not a cross-border payment type both the sending and receiving account must be domiciled in Canada.

EFT Payment Methods

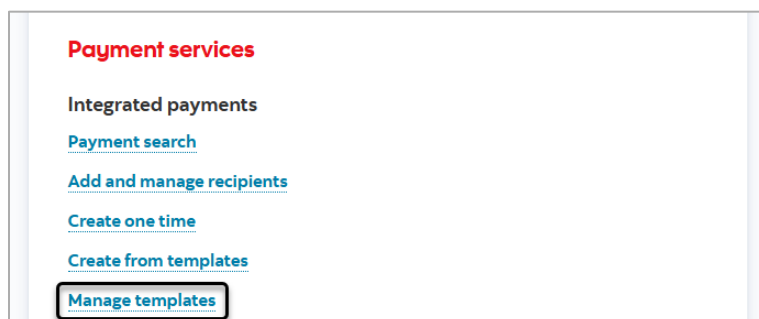
There are several ways to initiate EFT payments, either online using ScotiaConnect or by creating a file with EFT payment instructions that gets set to Scotiabank for processing. This guide primarily details online payments done via ScotiaConnect.

EFT PAYMENTS IN SCOTIACONNECT

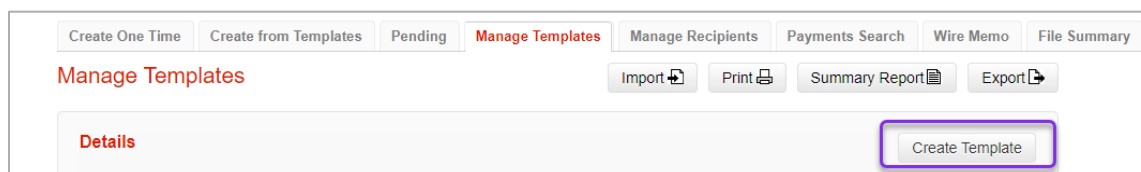
You can either initiate your EFTs as one-time payments where no information will be saved in ScotiaConnect or by using templates. Templates are used to save all the required payment information for repeat use.

Creating Templates


Templates are used to save the banking information of your payees/payors to simplify repeat payments. To create a template, go to **Payments** and select **Manage Templates**.




Next click **Create Template**.



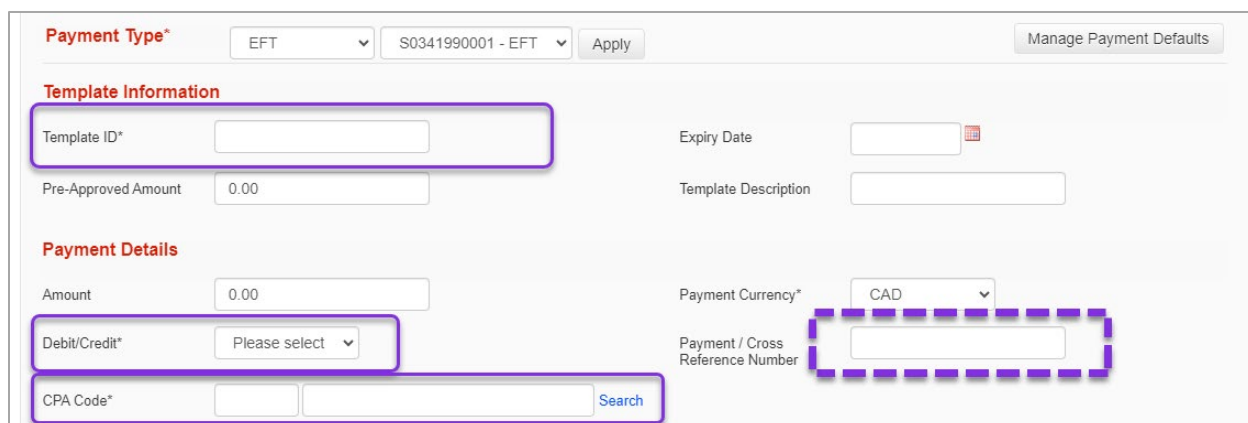
Select the Payment Type. This will change the fields that are displayed, and even which ones are mandatory (the address is required for wires, but not EFTs, as an example).



Create Template Print 

Payment Type* Please select ▼ Manage Payment Defaults

Next, fill in the mandatory fields. **Template ID** is a label for the template and should help you identify the recipient of the payment. Select **Credit** for payables (disbursing funds, e.g., vendor payments), or **Debit** for receivables (collecting funds, e.g. membership fees). Enter the **CPA code**, which best matches the payment reason. If you are unsure which code to use click search to see a list.



Payment Type* EFT ▼ S0341990001 - EFT ▼ Apply Manage Payment Defaults

Template Information

Template ID* Expiry Date

Pre-Approved Amount Template Description

Payment Details

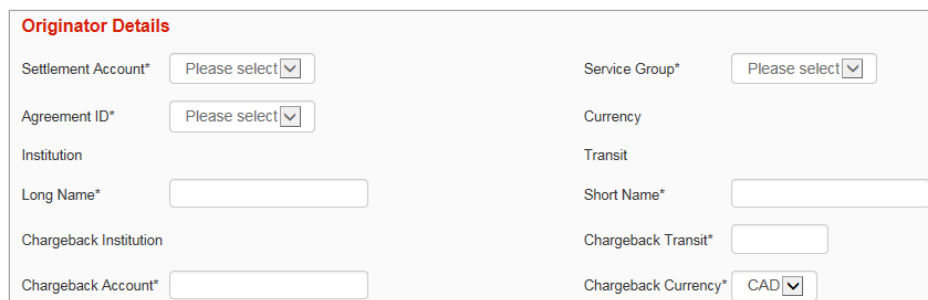
Amount Payment Currency* CAD ▼

Debit/Credit* Please select ▼ Payment / Cross Reference Number

CPA Code* Search

Note: Payment/Cross Reference Number becomes a mandatory field during payment creation so filling it in now can shorten that process. This field is not seen by the recipient so any simple identifier can be used.

Next select the **Settlement Account**, if you have multiple entities setup you may also need to select a specific agreement ID and Service Group however in most cases they will automatically populate.



Originator Details

Settlement Account* Please select ▼ Service Group* Please select ▼

Agreement ID* Please select ▼ Currency

Institution Transit

Long Name* Short Name*

Chargeback Institution Chargeback Transit*

Chargeback Account* Chargeback Currency* CAD ▼

Enter the **Recipient Name** and then select their bank from the dropdown and fill in their **Account** and **Transit** numbers.



Recipient Information			
Recipient Name*	<input type="text"/>		
Recipient ID	<input type="text"/>	Vendor Number	<input type="text"/>
Address			
Address 1	<input type="text"/>		Address 2
City	<input type="text"/>	Country	<input type="text" value="Canada"/>
Postal / Zip Code	<input type="text"/>	Province / State	<input type="text" value="Please select"/>
Add to Recipient List <input type="radio"/> Yes <input checked="" type="radio"/> No			
Recipient Bank Information			
Institution*	<input type="text" value="002 - THE BANK OF NOVA SCOTIA"/>		
Account*	<input type="text"/>	Transit*	<input type="text"/>

If the optional **Sundry Information** field is filled in the information will be included in the payment details. The **Customer Use Only** section is also optional and will not be sent with the payments.

Optional Payment Information (will accompany payment)	
Sundry Information	<input type="text"/>
Customer Use Only (will not accompany payment)	
Internal Memo	<input type="text"/>
Recipient Name	<input type="text"/>
Phone Number	<input type="text"/>
Recipient Email	<input type="text"/>
Fax Number	<input type="text"/>

Once you have filled in all the required fields click **Continue** to review the template, if there are any errors you will be asked to correct them, if not you can click **Save** to finalize the template.

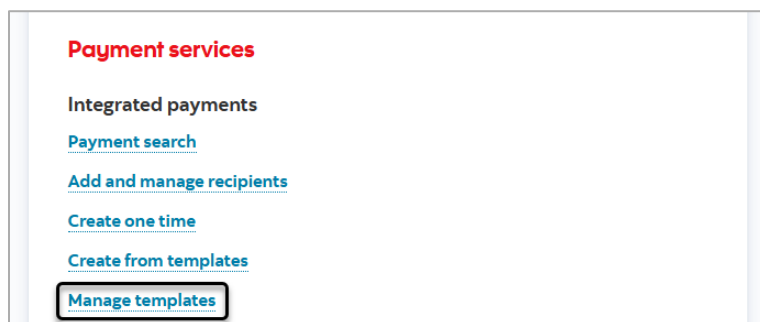
Customer Use Only (will not accompany payment)	
Internal Memo	
Recipient Name	Phone Number
Recipient Email	Fax Number
Remittance Details	
* Mandatory field	
Back to Top	
<input type="button" value="Cancel"/> <input type="button" value="Modify"/> <input type="button" value="Save"/>	

Note: Depending on your company's approval settings your templates may need to approval before being eligible to create payments. Only templates in Ready status are able to be used.



Managing Templates

To modify or delete existing templates go to **Payments** and select **Manage templates**.



From this page you can search for your templates by entering the details and clicking Search.

The image shows the 'Manage Templates' form. At the top, there are buttons for 'Print', 'Summary Report', and 'Export'. Below these is a 'Details' section with various search filters: 'Payment Type' (All Payment Types), 'Account' (All Accounts), 'Template ID', 'Vendor Number', 'Recipient Name', 'Recipient ID', 'Template Status' (All Statuses), 'Service Group' (All Service Groups), 'Payment / Cross Reference Number', and 'Date Last Used'. There are also sorting options: 'Sorted By' (Template ID) and 'Ascending'. Below the search filters is an 'Export Information' section with 'Export Format' (Excel) and 'Include Headings' (Yes/No). At the bottom right, there are 'Search' and 'Reset' buttons.

Once located you can click on the **Modify** link to edit the template

	Template ID	Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Date Last Used	Status	Action
<input type="checkbox"/>	> TestEFT	EFT	80002 12345 67	Multi (1/1)		\$0.00	CAD	Cr	PAYMENT GROUP 2	06/04/2019	Ready	Copy Modify

Other actions can be taken by selecting one or more templates with a checkbox and choosing an action from the group action dropdown.



	Template ID	Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Date Last	Action
<input type="checkbox"/>	> TestEFT	EFT	80002 12345 67	Multi (1/1)		\$0.00	CAD	Cr	PAYMENT GROUP 2	<div> Select Action <div> Approve Delete Activate Deactivate </div> </div>	Copy Modify
										<div> Select Action </div>	Go

- Approve: Used to approve templates that are not yet in Ready status.
- Delete: Lets you delete a template. This is an irreversible change and would require you to recreate the template with a NEW Template ID if done in error.
- Deactivate: Deactivates the template. The template will not be eligible for payment creation while inactive.
- Activate: Reactivates deactivated templates.

SCOTIACONNECT RECIPIENTS

Recipients in ScotiaConnect are used to store a payee's banking information, such as their transit number, institution code and account number. By adding your payees as a recipient, you will not need to add this information every time you create a payment.

Creating a Recipient

To create a new Recipient, navigate to Payments, Add and manage recipients and click **Add Recipient**.

Manage Recipients

Import Recipients
Print

View and edit existing recipient information or set up profiles to pay new recipients.

By Profile Name
Search recipients

Search
Advanced Search

Add Recipient

Select whether the recipient profile is for an individual or a business then click **Continue**.

Add recipient information

Set up recipient for payments

Review and complete profile

What type of recipient is this?

☒ Business
☐ Individual

Recipient Profile Name

Email (Optional)

Phone Number (Optional)

Would you like to assign this recipient to a service group to restrict your users' access?

☒ No, the users of any service group can view this profile
☐ Yes, only users in a selected service group can view this profile

Cancel
Continue



Select the destination and payment type.

1 Add recipient information 2 Set up recipient for payments 3 Review and complete profile

Where will you send payments for this recipient?

Select Destination
Canada

Which payment type would you like to use for this recipient ? [Learn More about Payment Type](#)

Choose Payment Type
Interac e-Transfer

Fill in the recipient's name, email address, notification language and then give the account a nickname. The nickname is used to easily locate your recipient when performing a search. You will then need to enter your login password and token value then click **Continue**.

Additional Authentication Required

Password

Token Value

Set up this account for Wire payment now ☐

[Additional optional fields](#)

Back Cancel Continue

Approving a Recipient

If approvals are required, the recipient status will show as Entered. You will need approval from another user before you are able to send any payments using this recipient. Click the action menu then select **Approve**.

Joe Scotia
2275015

Bank :
THE BANK OF NOVA SCOTIA

Payment Type :
EFT

ENTERED X Actions

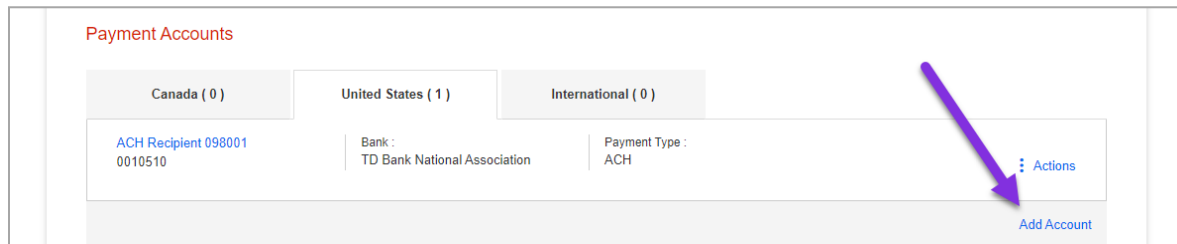
- View Details
- Approve
- Deactivate
- Delete
- Modify

Recipient History Information



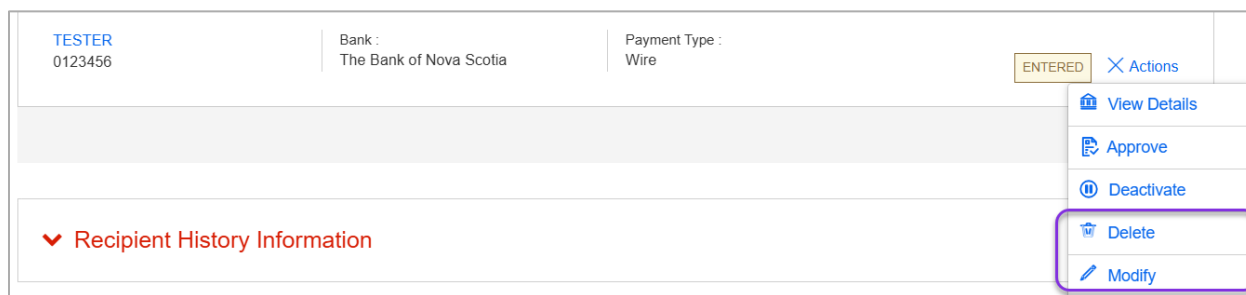
Adding Additional Accounts

If your recipient receives payments in multiple payment types or into multiple accounts, you can add them all under a single recipient profile. Simply click **Add Account** on the recipient's detail page and add the new payment account information then click **Continue**.



Modifying or Deleting a Recipient

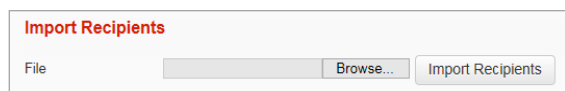
To edit or delete a recipient, navigate to Payments and select Add and manage recipients. Then, search and select the recipient. Next, click the **Actions** menu and select either **Modify** to make changes, or **Delete** to remove the recipient.



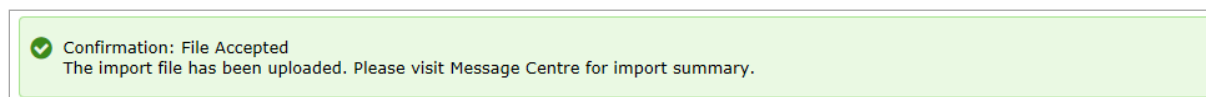
Importing Recipients

To import recipients using a comma separated value (.csv) file, be sure to follow the import file specifications which are highlighted below [Recipient Import File Specifications](#).

To complete the import, go to Payments, Add and manage recipients and select **Import Recipients** and browse to the file you want to import.



Browse to your file and then select the Import Recipients button to continue. You will be prompted to confirm the import. After the import is complete, ScotiaConnect will display a confirmation message.



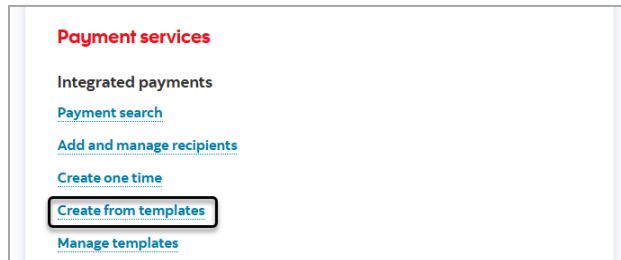
To view a summary of the imported items, see the import summary from the ScotiaConnect Message Centre.



CREATING EFT PAYMENTS

Creating Payments from Templates

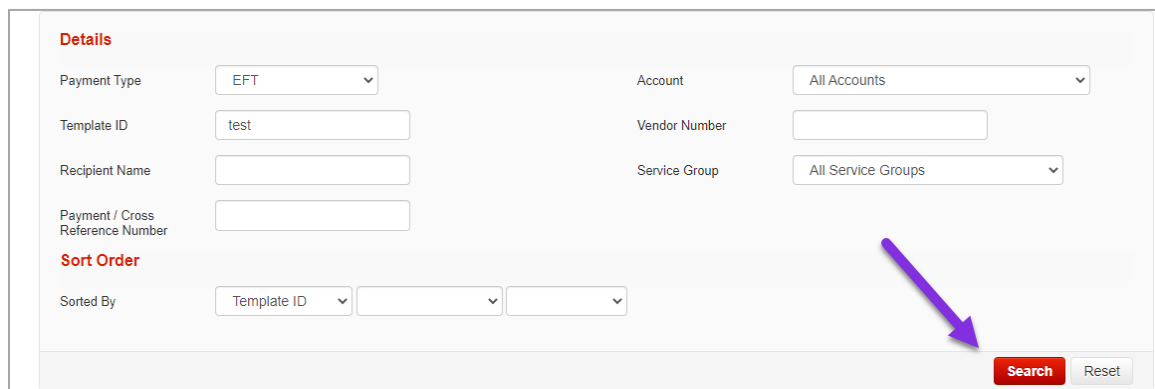
To create payments from your saved templates, go to **Payments** and select **Create from templates**.



Payment services

- Integrated payments
- [Payment search](#)
- [Add and manage recipients](#)
- [Create one time](#)
- [Create from templates](#)**
- [Manage templates](#)

Search for the template you wish to use by entering your search criteria then clicking **Search**.



Details

Payment Type: Account:

Template ID: Vendor Number:

Recipient Name: Service Group:

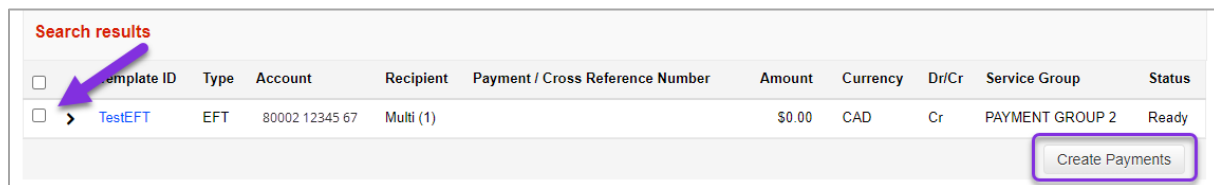
Payment / Cross Reference Number:

Sort Order

Sorted By:

Search

Next, place a checkbox beside the template(s) you would like to create payments from and click **Create Payments**.

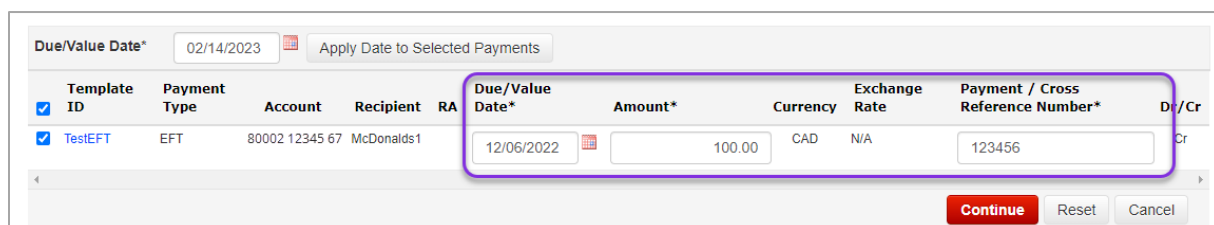


Search results

<input type="checkbox"/>	Template ID	Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Status
<input type="checkbox"/>	TestEFT	EFT	80002 12345 67	Multi (1)		\$0.00	CAD	Cr	PAYMENT GROUP 2	Ready

Create Payments

Provide the due date, the amount and payment number (if not already set in the template) and click **Continue**.



Due/Value Date*

Template ID	Payment Type	Account	Recipient	RA	Due/Value Date*	Amount*	Currency	Exchange Rate	Payment / Cross Reference Number*	Dr/Cr
<input checked="" type="checkbox"/> TestEFT	EFT	80002 12345 67	McDonalds1		<input type="text" value="12/06/2022"/>	<input type="text" value="100.00"/>	CAD	N/A	<input type="text" value="123456"/>	Cr

Continue



Click **Save** to finalize payment creation.

Payment Type	Account	Recipient	RA	Due/Value Date	Amount	Currency	Rate	Rate Reference	Payment / Cross Reference Number	Dr/Cr
EFT	80002 12345 67	McDonalds1		02/14/2023	\$100.00	CAD	N/A	N/A	123456	Cr

Payment Type	Credit Counts	Payables Amount	Debit Counts	Receivables Amount
EFT	1	\$100.00	-	-

Save Cancel

Creating a payment using a recipient

On the Overview page click the **Create payment** shortcut.

Good afternoon, JOHN
You last signed in on Friday, August 26, 2022 at 12:45 p.m. EDT

Customize overview Print

Create payment

Pay a bill

Create transfer

Stop payment

Create recipient

Next, select the recipient you want to pay.

Search recipients [Show advanced filters](#)

Recipient profile name
Test1025750

Clear filters [Apply filters](#)

Displaying 1 - 1 of 1

AutoTest1025750
Test@gmail.com | 5423244123

Fill in the mandatory fields then click **Continue** to proceed.

CPA code
Search CPA code

Internal memo – will not accompany payment (optional)

140

Sundry Information – will accompany payment (optional)

15

Back

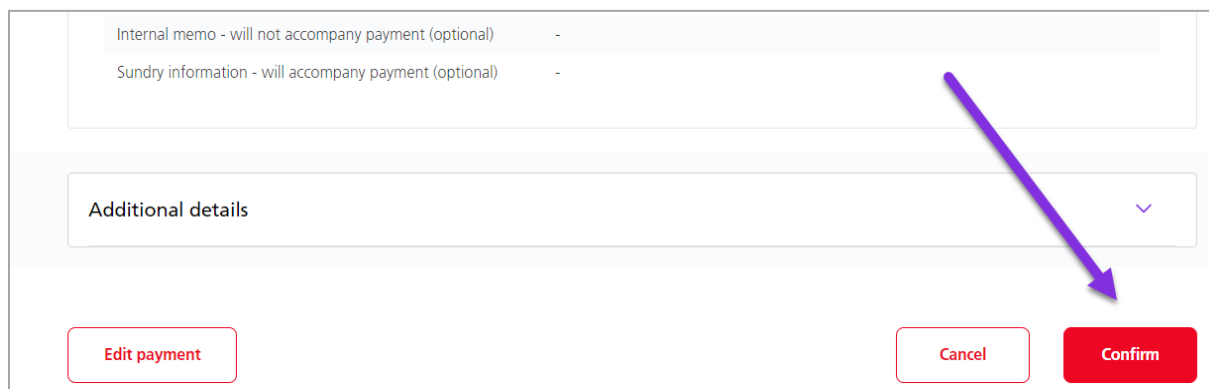
Cancel

Continue

Next: Review payment



Review the details and click **Confirm** to create the payment or **Edit payment** to make any changes.



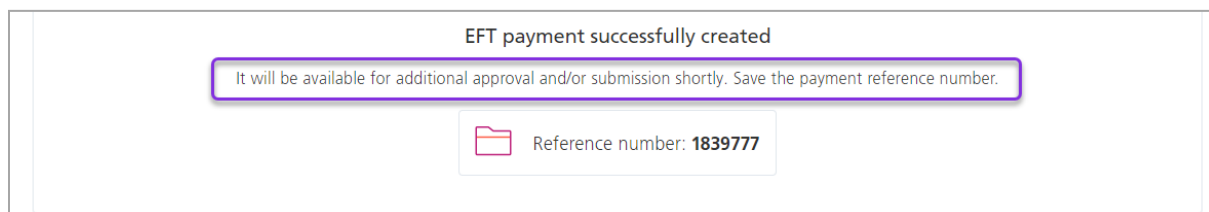
Internal memo - will not accompany payment (optional) -

Sundry information - will accompany payment (optional) -

Additional details ▾

Edit payment Cancel Confirm

You will receive a confirmation telling you about the next steps for the payment.



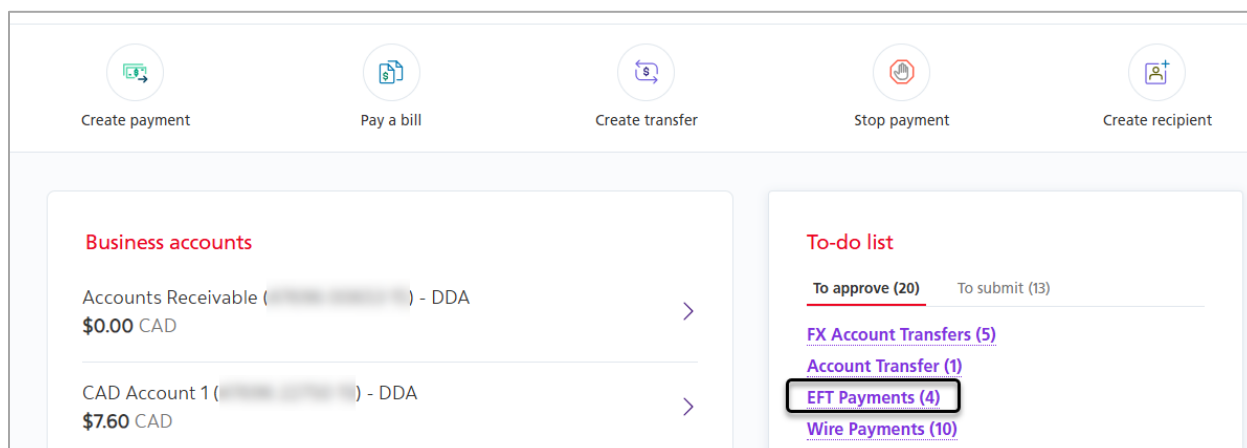
EFT payment successfully created

It will be available for additional approval and/or submission shortly. Save the payment reference number.

Reference number: 1839777

APPROVING OR SUBMITTING PAYMENTS

To approve (if required) and submit your EFT payments, choose **To approve** or **To submit** on the Overview page and then click the payment type.



Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

Accounts Receivable () - DDA
\$0.00 CAD

CAD Account 1 () - DDA
\$7.60 CAD

To-do list

To approve (20) To submit (13)

FX Account Transfers (5)
Account Transfer (1)
EFT Payments (4)
Wire Payments (10)



Your payments will be listed. Note the status of the payment:

- If the status is **Ready** you can submit it.
- If the status is **Entered/Approval 1/Approval 2** you must approve the payment before you can submit it.

Select the payment(s) you want to approve/submit and click **Continue**. You can change the action from **Approve** or **Submit** to **Delete**, to delete payments. You can also edit the payments by clicking **Edit**, under **More actions**.

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
EFT payments

From account
All accounts

[Clear filters](#)[Advanced filters](#)Apply filters


Displaying 1 - 25 of 53 [Download reports](#)




<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input checked="" type="checkbox"/>	11/11/2022	AutoTest (21415)	(40592 00215 12) CAD	\$10.00 ← CAD	EFT	ENTERED	⋮

1 payment selected [Clear selection](#)

Approve ▾Continue

Once an action has been confirmed, a PDF report will be created in the Message Centre.

 **ScotiaConnect®** Digital Banking

OverviewAccountsPaymentsReportingServicesAdministration



VERIFYING FILES (ONLINE PAYMENT CONTROL ONLY)

Online Payment Control is for customers who want to create payments files outside of ScotiaConnect and upload them into ScotiaConnect for approval and submission.

Online Payment Control customers should verify that their payments were loaded into ScotiaConnect successfully. Go to **Payments** then select **File Summary**. Enter a File ID and or File Date then click 'Search'.

Details
Service Group: All Service Groups
File ID:
File Date: Date Range: 06/01/2016 to 09/02/2016
Search **Reset**

File Details

<input type="checkbox"/>	File ID	File Date	Pending	Complete	Total	Total RA Attached	Total Payables Amount	Total Receivables Amount	Status	
<input type="checkbox"/>	0417	06/22/2016	0	3,703	3,703	3,693	80,354.00	0.00	Accepted	
<input type="checkbox"/>	100000284	06/14/2016	0	1	1	0	1.66	0.00	Accepted	
<input type="checkbox"/>	100000299	06/11/2016	0	1	1	0	7.66	0.00	Accepted	
<input type="checkbox"/>	Batch ID	Service Group	Payment Type	Pending	Complete	Total	Total RA Attached	Total Payables Amount	Total Receivables Amount	Status
<input type="checkbox"/>	001	SG1	EFT	0	1	1	0	7.66	0.00	Accepted
<input type="checkbox"/>	1226		06/24/2016	0	0	0	N/A	0.00	N/A	Rejected

Select Action **Go**

Note: Only payments loaded via a file will show up in File Summary.

To view the details of any file, simply click on the File Id number. All payments within the selected file will be grouped together into Batch Ids. At the bottom right of this screen you will find a drop-down menu containing all the payment actions.

Summary of Actions:

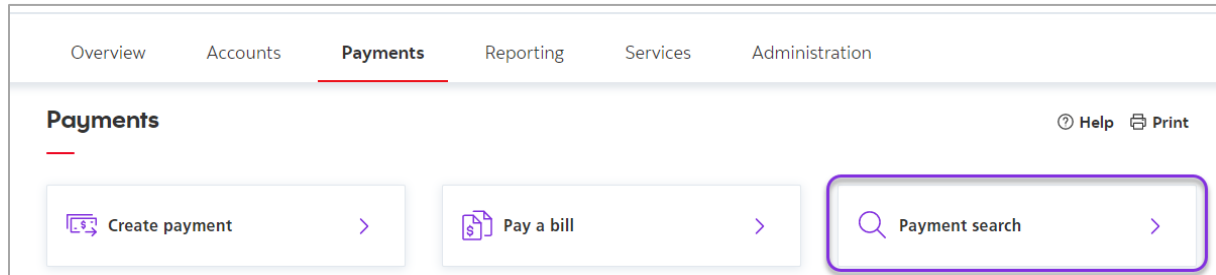
- Approve: Used to approve payments that are not yet in 'Ready' status.
- Delete: Lets you delete a payment. This is an irreversible change and would require you to recreate the payment if done in error.
- Disable: Deactivates the payment. This is useful if you're not going to send the payment right away and want to avoid accidentally submitting it.
- Enable: Reactivates disabled payments.
- Submit: Transmits Payments in 'Ready' status to Scotiabank for processing.
- Modify Date: Allows you to modify the due date of the selected payments, useful for modifying a group of dates at once. **Note:** As this is a modification of the payment(s) you may need to reapprove the payments prior to submitting.



PAYMENT SEARCH

Payment Search is used to find payments in ScotiaConnect. You can export your search results or obtain reports in one of the pre-defined formats.

Go to **Payments** and select **Payment Search**.



There are a wide variety of search criteria available. Enter the details needed to locate your payment(s) and click 'Search'

A screenshot of the 'Payments Search' form in ScotiaConnect. The form is titled 'Payments Search' in red. At the top right, there are buttons for 'Print', 'Report', and 'Export'. The form is divided into several sections: 'Details' (containing various dropdowns and text inputs for search criteria like Report Type, Payment Type, Status, Account, Service Group, Recipient Name, Vendor Number, Amount, Date, Batch ID, File ID, Recipient Account, Payments with Notice of Change, and Payments with Attached RA), 'Sort Order' (with a 'Sorted By' dropdown), and 'Export Information' (with 'Export Format' and 'Date Format' dropdowns, and an 'Include Headings' radio button). A purple arrow points to the 'Search' button at the bottom right of the form, which is next to a 'Reset' button.

You can view the payment details for any payment on this screen by clicking the Payment/Cross Reference Number.

Search results											First Previous Next Last		Item: 1 - 4 of 4	
Date	Recipient	Payment Type	RA	Payment / Cross Reference Number	Account	Amount	Currency	Dr/Cr	Service Group	Status				
06/07/2016	EDU	EDI	111		EDU-2016-11-1	\$6.00	CAD	Cr	EDU	Submitted				
06/07/2016	EDU	EDI	112		EDU-2016-11-1	\$5.00	CAD	Cr	EDU	Deleted				

Payment Status Definitions

Status	Definition
Entered	Payment has been created however requires one or more approvals before it can be submitted
Approval 1	Payment that requires more than one approval has been approved by one user
Approval 2	Payment that requires more than two approvals has been approved by two users
Ready	Payment is ready to be submitted. If no approvals are required, this is the status of a payment immediately after it is created. For a payment that requires approval, this is the status after all approvals are complete
Submitted	This is a temporary status shown only for a few seconds after a payment is submitted.
In Progress	Temporary status for an EFT payment that has been submitted but not yet accepted for processing. This status is displayed for a very short period of time (usually a few seconds)
Accepted	Payment has been submitted to the Bank for processing, this is the final status for an EFT that has been processed successfully.
Returned	EFT Payment that has been returned by the receiving bank
Rejected	EFT payment has been rejected by ScotiaConnect.
Deleted	Payment has been deleted by a user before it was submitted
Failed	Payment imported into ScotiaConnect via the Online Payment Control or History services has failed due to missing or incorrect information. This status does not apply to payments created within ScotiaConnect



EFT FIELD BREAKDOWN

Details of all the mandatory fields required when creating an EFT payment.

Amount: The amount of the EFT. If left as zero the amount will be specified each time payments are created.

Due Date: Enter the due date for the payment. To see the cutoff and lead times for sending EFTs on time, see the link near the top right of this page entitled **Cut Off Times**.

Payment / Cross reference number: A number used to identify individual payments. It is recommended that this number be unique in case you need to recall or trace a specific payment.

CPA Code: The CPA code is a 3 digit numeric code used to identify EFT payments. Click search to see a list of all the codes. You must select the one that most accurately describes your payment.

Payment Currency: Select the currency for this payment. CAD and USD are the only options available. USD EFTs can only be done from a Canadian domiciled USD account to another Canadian domiciled USD account.

Debit/Credit: This function indicates whether you will be debiting funds from your recipient's account or crediting funds to your recipient's account.

Settlement Account: The account that is funding credits/receiving debits.

Service Group: Choose the Service Group you wish to use to send your EFT payment. Note that your Super User(s) have set up this entitlement. Once you select the Service Group, the agreement ids linked to it will become available in the Originator Details section.

Recipient Name: Enter the recipient's name (or Company Name), and optionally, their full address in this section.

Recipient Bank information: Select the recipient's bank then enter the transit and account number.

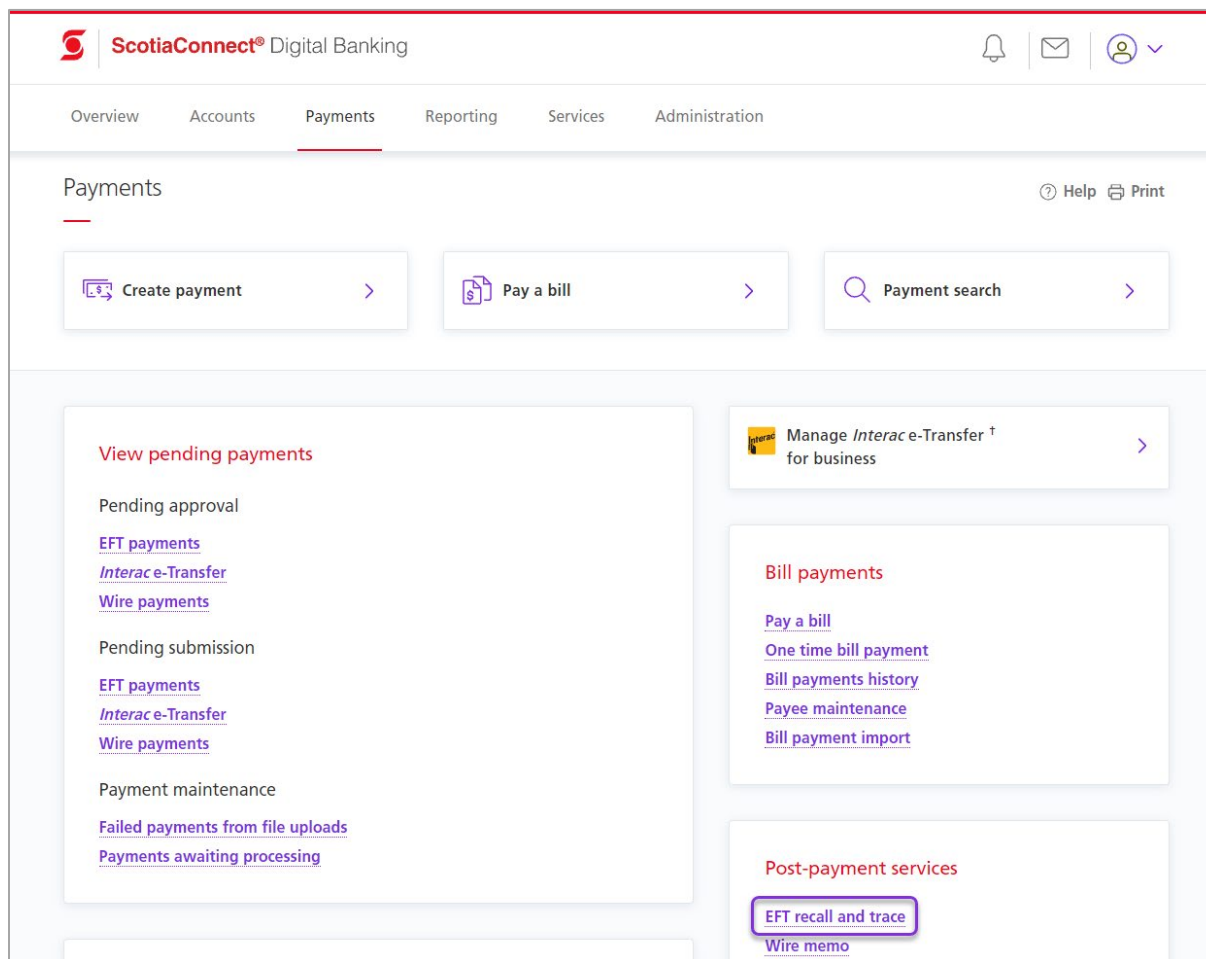
Sundry Information: This is optional information that will travel with the payment. Whether it is displayed or not is at the discretion of the recipient's bank.



EFT RECALLS AND TRACES

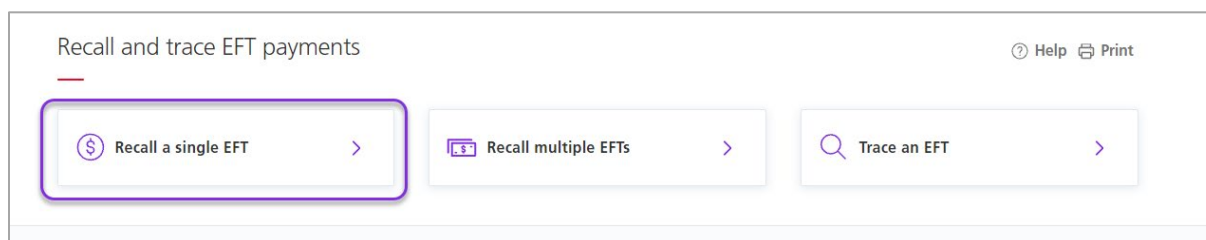
Recalling an EFT

To recall a single EFT, go to **Payments** and select **EFT recall and trace**.



You will be taken to the Recall and trace EFT page. From this page you will be able to see the 5 most recent recalls or reversals that have been requested as the recall history.

Click **Recall a single EFT** or **Recall multiple EFTs** to continue.




Next search for the payment using the criteria provided. it is important to note you must include the agreement ID,


An EFT can be **recalled** up until one business day before its due date. If requested within three business days after its due date, the EFT may still be **reversed**.

Service charges apply to each recall and reversal request, based on the terms of your agreement ID.

Search payments [Show advanced search](#)


Agreement ID (mandatory) ⓘ
Select agreement ID 

FCN/ICN ⓘ

Due date ⓘ **Amount**
MM/DD/YYYY  _____

Recipient name

Cross reference number

Payables/receivables
All 

[Clear search](#) [Search](#)

Your results will show at the bottom of the page, click the **Recall payment** link to proceed.

Displaying 1 - 1 of 1

Due Date	Cross reference number	Recipient	Amount ⓘ	Actions
05/07/2021	testFutureCredit2	testFutureCredit2	\$1.44 → CAD	Recall payment

You will be shown the payment details, when you are certain that you want to finalize the recall click **Confirm recall** to proceed

Recipient account information	002-80002-0012345
Agreement ID	SD9005300220
FCN/ICN	7
Cross reference number	testFutureCredit2
Payable/receivable	Payable
Payment status	Accepted
Due on	May 7, 2021
Original amount	\$1.44 CAD


[Cancel](#) [Confirm recall](#)



You will be shown a confirmation message with a reference # you can use to search for the recall in your Recall History.

Your EFT recall request has been submitted

To track the progress of this request, search Request history using your confirmation number.

 Request confirmation number: **03213307991821**

EFT File Recalls

You also have the option to select **Recall a file**. This function groups payments by FCN/ICN and recalls them all at once. You can only specify an FCN and Agreement ID.

Recall a file

Help Print

Recall or reverse all the payments with the same file creation number (FCN).

Service charges apply to each recall and reversal request, based on the terms of your agreement ID.

Search file

Agreement ID (mandatory) ⓘ

SD9005300220

▼

FCN/ICN (mandatory) ⓘ

0061

Search

Clear search


Unless you are submitting a file of manual payment instructions, we recommend using the **Recall multiple EFTs** function.

Reversing EFTs

Reversals are only available for EFTs that have already been submitted. Scotiabank will attempt to retrieve the funds on a best effort basis. Once the recall cutoff has expired, you will have the option to reverse the payment for up to 3 business days after the due date. When you search for your payment, instead of Recall payment, the action column will show an option of 'Reverse payment' instead.

Displaying 1 - 1 of 1				
Due Date	Cross reference number	Recipient	Amount ⓘ	Actions
05/03/2021	testCreditCurrent2	testCurrentCredit	\$1.34 → CAD	Reverse payment

20 | EFT Payments



On the review reversal page, you will also need to confirm that you have received consent from the recipient and that you understand that reversals are done on a best effort basis.

Reversal request

Recipient name	testCurrentCredit
Recipient account information	002-01800-0000515
Agreement ID	SD9005300220
FCN/ICN	8
Cross reference number	testCreditCurrent2
Payable/receivable	Payable
Payment status	Accepted
Due on	May 3, 2021
Original amount	\$1.34 CAD

☒ I agree that I have consent of the recipient. I also understand that the Bank makes reasonable efforts to process the reversal, though it may be declined in accordance with CPA rules.

[Cancel](#)[Confirm reversal](#)


Recall History

You can see the 5 most recent recalls completed on the Recall and trace page, click on them to view their details. To view older recalls, click the **Recall History** link.

October 6, 2021	Reversal request number: 06063537519551	>
Reversal request for payment to RevDr5862497		
REJECTED		
October 5, 2021	Reversal request number: 06024322596039	>
Reversal request for payment to RevDr6863315		
COMPLETED		

Recalls
[Recall single EFT](#)
[Recall multiple EFTs](#)
[Recall a file](#)
[Recall history](#)

Traces
[Trace an EFT](#)
[Trace history](#)



Search using the criteria provided, then click on the Transaction information field to get the details.



EFT recall and trace history
Help Print

Search criteria

Agreement ID ⓘ
All agreement IDs

Request confirmation number

Request status
All statuses

From date ⓘ
01/04/2021

To date
02/03/2021

Request type
Recalls and reversals

FCN/ICN ⓘ

Clear filters
Apply filters

Displaying 1 - 4 of 4

Request date	Request type	Transaction information	Status of request	Total payables amount →	Total receivables amount ←
02/03/2021	Recall	testFutureCredit2	IN PROGRESS	\$1.44 CAD	-

Tracing an EFT Payment

To trace a single EFT, go to **Payments** and select **EFT recall and trace**.

Payments
Help Print

Create payment

Pay a bill

Payment search

View pending payments

Pending approval

EFT payments
Interac e-Transfer
Wire payments

Pending submission

EFT payments
Interac e-Transfer
Wire payments

Payment maintenance

Failed payments from file uploads
Payments awaiting processing

Manage Interac e-Transfer[†] for business

Bill payments

Pay a bill
One time bill payment
Bill payments history
Payee maintenance
Bill payment import

Post-payment services

EFT recall and trace
Wire memo
Stop payments (cheques)

Payment services



You will be taken to the Recall and trace EFT page. Click **Trace an EFT** to continue.

Recall and trace EFT payments Help Print

Recall a single EFT Recall multiple EFTs **Trace an EFT**

Recall requests from last 30 days

October 6, 2021 | Reversal request number: 06063537519551
Reversal request for payment to RevDr5862497
REJECTED

October 5, 2021 | Reversal request number: 06024322596039
Reversal request for payment to RevDr6863315
COMPLETED

Recalls

[Recall single EFT](#)
[Recall multiple EFTs](#)
[Recall a file](#)
[Recall history](#)

Traces

[Trace an EFT](#)
[Trace history](#)

Specify an Agreement ID and click 'Search'.

Search payments Show advanced search

Agreement ID (mandatory)
Select agreement ID

FCN/ICN

Due date
MM/DD/YYYY

Amount

Recipient name

Cross reference number

Payables/receivables
All

Clear search

Search

You can include optional fields such as amount, due date, or recipient name to further refine your results if needed.

Click the **Trace payment** link next to the EFT you'd like to trace.

Displaying 1 - 2 of 2

Due date (MM/DD/YYYY)	Cross reference number	Recipient	Amount	Actions
10/26/2021	CurDr1515830	CurDr5280088 (002-01800-0000515)	\$1.53 ← CAD	Trace payment



Review the details on the next screen then click **Confirm trace** to finalize the request.

Trace request

Recipient name	CurDr5280088
Recipient account information	002-01800-0000515
Agreement ID	SD9005300220
FCN/VCN	60
Cross reference number	CurDr1515830
Payable/receivable	Receivable
Due on	October 26, 2021
Original amount	\$1.53 CAD


Note: Service charges apply to each trace request, based on the terms of your agreement ID.

CancelConfirm trace

You will get a confirmation message showing that the trace was submitted successfully.

Your EFT trace request has been submitted

To track the progress of this request, search Request history using your request number.

 Trace request number:02068870

Traces can take 2-10 business days to be completed, EFTs are only eligible to be traced up to 90 days after they have been settled. To view the status of a trace you will need to review the Trace History.

Trace History

To view the status of a trace after it is done, you can select **Trace history** from the Recall and trace EFT payments page.

Recall requests from last 30 days

October 6, 2021 | Reversal request number: 06063537519551
Reversal request for payment to RevDr5862497
REJECTED

October 5, 2021 | Reversal request number: 06024322596039
Reversal request for payment to RevDr6863315
COMPLETED

Recalls

[Recall single EFT](#)
[Recall multiple EFTs](#)
[Recall a file](#)
[Recall history](#)

Traces

[Trace an EFT](#)
[Trace history](#)



Enter the search criteria for the trace you want to review then click **Apply Filters**

Search criteria

Agreement ID ⓘ All agreement IDs	Request number	Request status All statuses
From date ⓘ 09/13/2021	To date 10/13/2021	Request type Traces only
FCN/ICN ⓘ		

[Clear filters](#) [Apply filters](#)

Your results will be displayed with the status of Complete, In Progress or Rejected. Click the link under the Transaction Information column to see more details.

Displaying 1 - 10 of 10

Request date (MM/DD/YYYY)	Request type	Request number	Transaction information	Status of request	Total payables amount →	Total receivables amount ←
10/13/2021	Trace	02068870	CurDr5280088	IN PROGRESS	-	\$1.53 CAD
10/07/2021	Trace	52388913	RevDr4538815	IN PROGRESS	-	\$0.39 CAD

Finding your FCN/ICN

If you are uncertain of what the FCN/ICN is for one of your payments, it can be found using a payment search. Go to **Payments** and select **Payment Search**.

Overview Accounts **Payments** Reporting Services Administration

Payments ⓘ Help 🖨️ Print

[Create payment](#) [Pay a bill](#) [Payment search](#)



Next enter the search criteria, specifically a date range that you know will contain the payment in question.

Print

Report

Export

Details

Report Type

Transaction Details

Payment Type

EFT

Status

All Completed Statuses

Settlement Account

80002 00123 45 CAD DOMFRE

Recipient Name

Vendor Number

Amount

to

Debit/Credit

All

Date

Due / Issue Date

Date Range

02/01/2021

to

05/31/2021

Batch ID

Payment / Cross Reference Number

File ID

Originator Reference Number

Recipient Account

Payments with Notice of Change

All

Payments with Attached RA

All

Sort Order

Sorted By

Date

Export Information

Export Format

Excel

Include Headings

Yes

No

Date Format

MM/dd/yyyy

Select

Search

Reset

The search results will be displayed at the bottom of the page. Click the Cross-Reference Number to view the details.

Search results											
		First	Previous	1	2	3	4	5	Next	Last	Item: 1 - 100 of 588
Date	Recipient	RA	Payment / Cross Reference Number			Settlement Account		Amount	Dr/Cr	Status	
02/08/2021	EFT5735116		EFT1135307			80002 00123 45		\$1.00	Dr	Accepted	
02/08/2021	EFT7845595		EFT7410220			80002 00123 45		\$1.00	Dr	Accepted	
02/08/2021	EFT3943984		EFT3876519			80002 00123 45		\$1.00	Dr	Accepted	



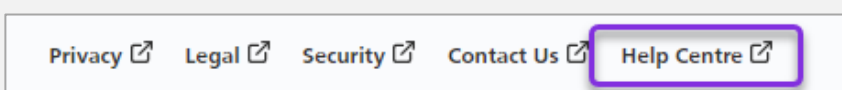
Look for the History Information section, it is where the FCN/ICN will be displayed.

History Information	
Reference Number	524600
Created From Template	ICN 0005
Received NOC	Template Pre-approved Amount
System Message	

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.

Technical Support 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. Your email will be answered within 24-48 business hours.

® Registered trademarks of the Bank of Nova Scotia

APPENDIX A: RECIPIENT IMPORT FILE SPECIFICATIONS

Note:

- All fields are separated by a comma.
- For the format column, X indicates fields that use alphanumeric characters and 9 indicates fields that only accept numbers. The value in parentheses is the maximum number of characters that can be used for each field.
- Import File Size: must be below the system defined limit (system configurable i.e. 10mb).
- File Extension: must be '.csv', edit with a text editor (Excel will change the format of certain fields). First row must be a header row which must contain following header elements - PayeeRef, PayeeName etc.

Header / Field Name	Format	Presence	Comments
---------------------	--------	----------	----------



PayeeRef	X(10)	Mandatory	Recipient ID / Account Nickname
PayeeName	X(30)	Mandatory	Recipient Name
DefaultType	X(3)	Mandatory	Payment Type, must be one of the following valid values:EFT, ACH, Wire
InstitutionCode	X(11)	Optional: EFT Mandatory: Wire/ACH	Institution code or ABA Number or SWIFT/BIC Institution Code is a 3-digit number ABA Number is a 9-digit number SWIFT/BIC is 8 or 11 characters Mandatory field if DefaultType = Wire or ACH
Transit	9(5)	Optional	Branch Transit Number
Account	9(17)	Mandatory	Bank Account Number
PayeeAddress1	X(30)	Optional: EFT Mandatory: Wire/ACH	Recipient Address Line 1 Optional field if DefaultType = EFT Mandatory field if DefaultType = Wire or ACH
PayeeAddress2	X(30)	Optional	Recipient Address Line 2
PayeeAddress3	X(30)	Optional	Recipient City
ProvState	X(2)	Optional	Recipient Province/State Must be a valid ISO Code for (USA) State or (Canada) Province
Country	X(2)	Mandatory	Recipient Country Must be a valid ISO Code
PostalCode	X(30)	Optional	Recipient Postal Code / Zip Code
PayeeContact	X(30)	Optional	Contact Name
PayeePhone	X(20)	Optional	Contact Phone Number
PayeeFax	9(10)	Optional	Contact Fax Number
PayeeEmail	X(30)	Optional	Contact Email Address
PayeeEmailSubjectLine	X(97)	Optional	Email Subject Line Can be used if subscribed to Remittance Advice service
PayeeFaxRecipient	X(30)	Optional	Fax Subject Line Can be used if subscribed to Remittance Advice service
IBAN	X(35)	Optional	IBAN Applicable for Wire payment. IBAN is required for some countries
RecipientBankName	X(35)	Optional	Recipient Bank Name Applicable for Wire payment
RecipientBankAddress1	X(30)	Optional	Recipient Bank Address Line 1 Applicable for Wire payment



RecipientBankAddress2	X(30)	Optional	Recipient Bank Address Line 2 Applicable for Wire payment
RecipientBankCity	X(30)	Optional	Recipient Bank City Applicable for Wire payment
RecipientBankProvince	X(2)	Optional	Recipient Bank Province/State Applicable for Wire payment Must be a valid ISO Code for (USA) State or (Canada) Province
RecipientBankPostalCode	X(30)	Optional	Recipient Bank Postal Code/Zip Code Applicable for Wire payment
RecipientBankCountry	X(2)	Mandatory for Wire	Recipient Bank Country Applicable for Wire payment Must be a valid ISO Code Mandatory field if DefaultType = Wire

