

# Tools in ScotiaConnect to Help Mitigate Fraud



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## INTRODUCTION

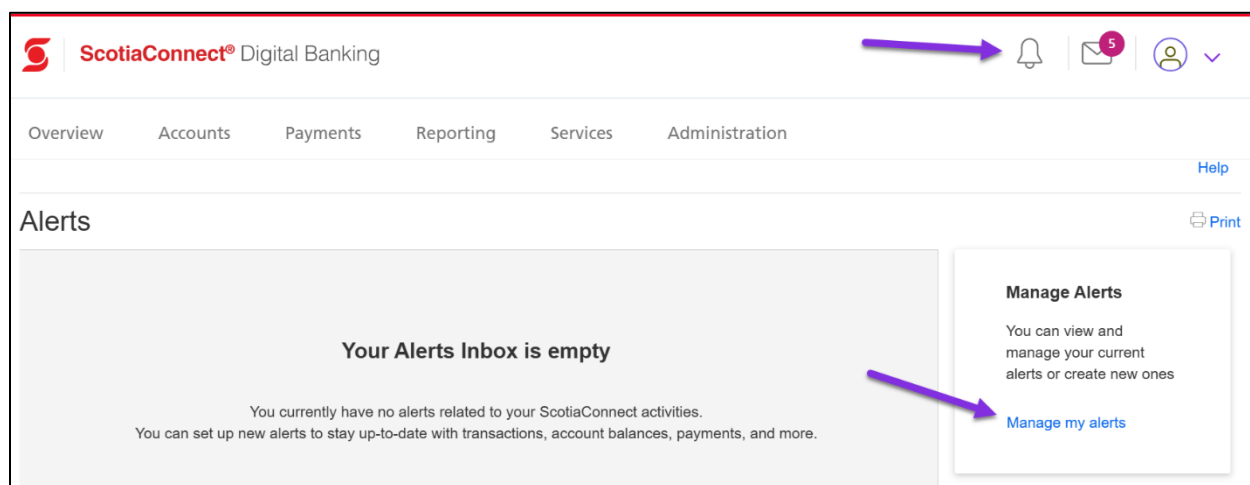
ScotiaConnect offers several built-in functions which help to keep users and their digital banking platform safe. These functions are all well documented within other ScotiaConnect resource materials, but the intention of this document is to view these functions through the lens of fraud mitigation, explaining their potential utility and role in enhancing client safety, and linking out to existing resources as appropriate.

Broadly speaking, there are two types of tools that we will review in this document: Information awareness functions, which can be used for monitoring and oversight of users and activities within ScotiaConnect and associated bank accounts. And then Approval functions, which allow both payments as well as non-payment activities to require the involvement of more than one user.

Used properly, these tools can help keep ScotiaConnect users and their companies safer from the potential impacts of fraud.

## ALERTS

Alerts help ScotiaConnect users stay informed about several important types of occurrences by default and allow users to configure custom alerts which can monitor for many different types of transactions, account balances, and user activities within ScotiaConnect.



### Standard Alerts

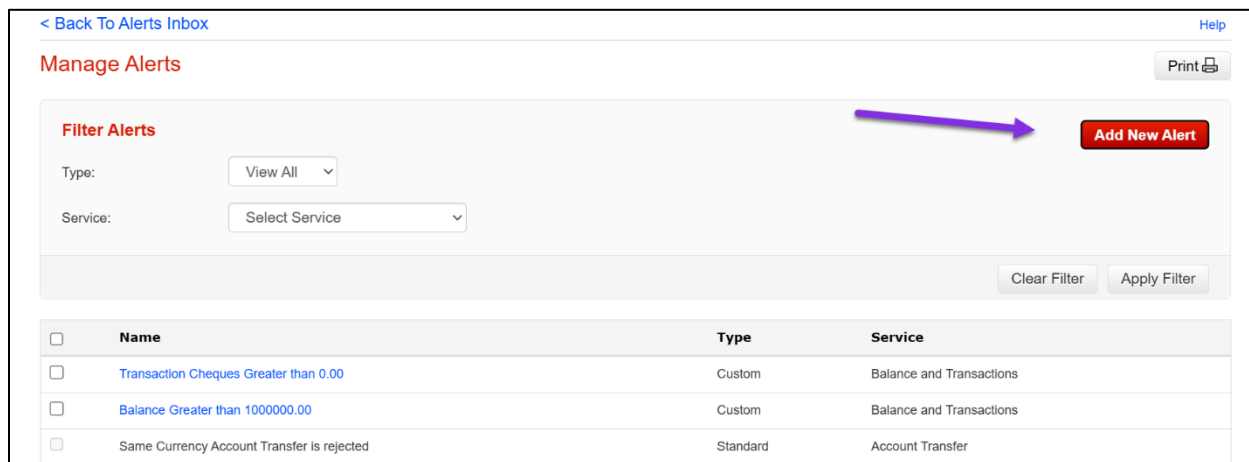
There are several pre-configured alerts within ScotiaConnect which are automatically active and running, and which cannot be turned off or edited. These alerts provide notifications for some of the most common critical and time-sensitive issues which could arise primarily regarding payment processing.

Standard Alert Types in ScotiaConnect	
Same Currency Account Transfer is rejected	Returned EFT Payments
FX Account Transfer is rejected	NOC EFT Payments
Bill Payment is rejected	Rejected EFT Payments
Import Recipients are Completed	Wire Payment is rejected



## Custom Alerts

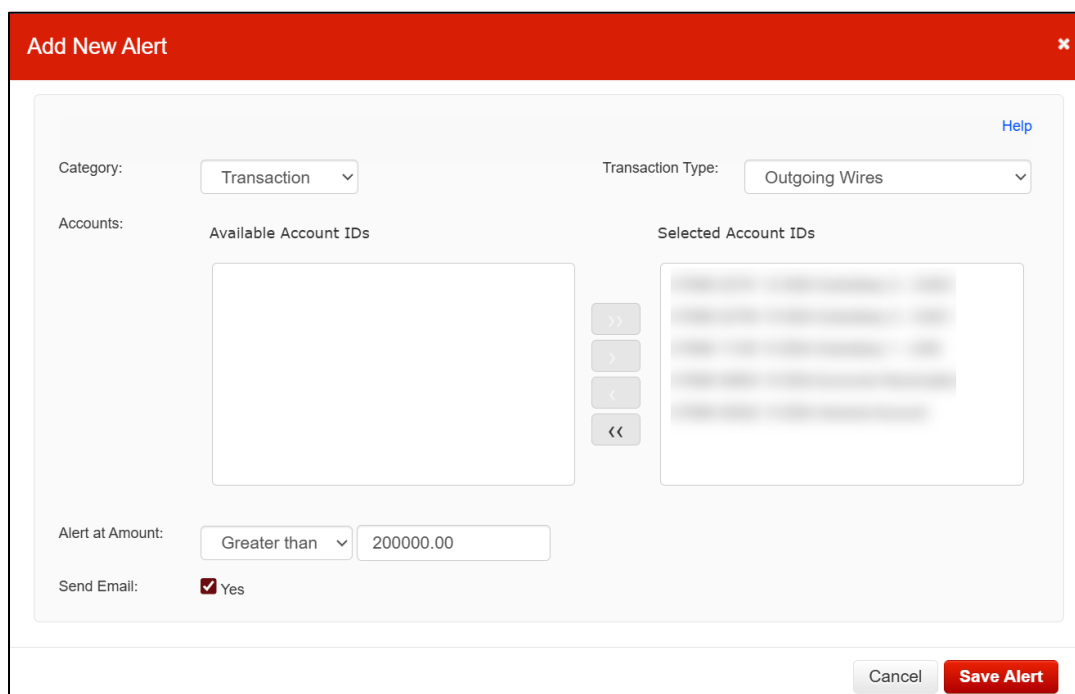
Custom alerts can be created by any ScotiaConnect user to monitor for specific conditions and trigger when those conditions are met. There are three types of custom alert – Balance, Transaction, and Service. Additionally, all three alert types have an email notification option which can be enabled to automatically send a message to you when the alert is triggered.



<input type="checkbox"/>	Name	Type	Service
<input type="checkbox"/>	<a href="#">Transaction Cheques Greater than 0.00</a>	Custom	Balance and Transactions
<input type="checkbox"/>	<a href="#">Balance Greater than 1000000.00</a>	Custom	Balance and Transactions
<input type="checkbox"/>	Same Currency Account Transfer is rejected	Standard	Account Transfer

Balance alerts simply monitor account balances and trigger when the condition is met (less than, greater than, or equal to a specified amount).

Transaction alerts watch account activity and trigger when the provided conditions have been met (for instance, an alert could be created to watch for outgoing wire payments greater than \$200,000)



**Add New Alert**

Category: Transaction Transaction Type: Outgoing Wires

Accounts: Available Account IDs Selected Account IDs

Alert at Amount: Greater than 200000.00

Send Email: ☒ Yes

Cancel Save Alert

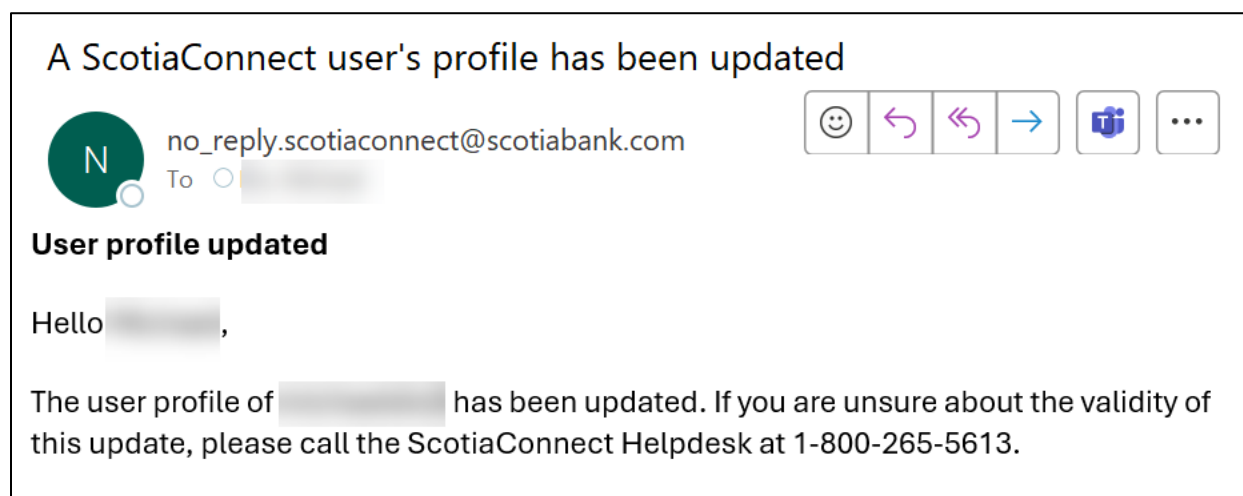


Service alerts don't watch for account balance or transaction data but instead monitor activity within ScotiaConnect itself. Options will vary by service type, but for example a service alert could be set up to trigger when an EFT payment of greater than \$10,000 is created by a user within ScotiaConnect.

Alerts are also discussed in the [ScotiaConnect Basic Services & Reporting Guide](#).

## Enhanced Administration Notifications

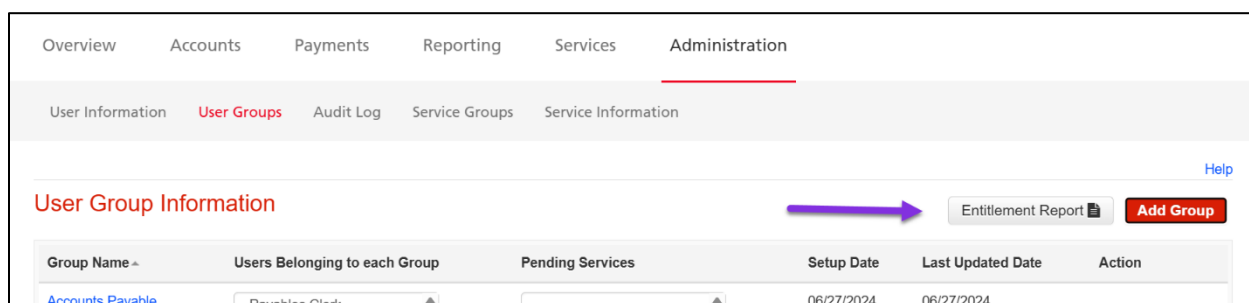
Automatic notification emails are now being sent out to all members of the Super User group, informing them of ScotiaConnect users being created or modified. These notifications are enabled by default and do not require any setup – the emails will be sent to the email addresses in each of the Super User groups members' ScotiaConnect User Profile.



## ENTITLEMENT REPORT

The Entitlements Summary Report allows you to print a detailed summary of all your ScotiaConnect user privileges and entitlements for audit purposes. The report summarizes all your ScotiaConnect service settings organized by group in one comprehensive report. The Entitlements Summary Report will provide the following information:

- Group name
- Users assigned to group
- Services assigned to group
- Accounts assigned to service
- Functions assigned to service
- Approval settings assigned to service



## AUDIT LOG

The Audit Log function can be found under the Administration tab in ScotiaConnect and allows you to monitor the activities of all users within the company's ScotiaConnect profile. The log provides time stamped entries for users signing on to ScotiaConnect, making changes within the Administration area (User Groups, Service Groups), and more.

Audit Log

Report Print

User Name

-- All users --

Report Date \*

Last Month

09/01/2025

09/30/2025

Audit Type

All

View

Search results

Date/Time	Type	User *	Description
09/05/2025 16:13:11	Application		Signon
09/23/2025 11:17:16	Application		Signon
09/23/2025 11:18:48	Security		Service Group Information Update : S0341990003
09/23/2025 11:20:48	Security		User Group Information Update : SUPER USER
09/23/2025 11:28:39	Application		Signon

## APPROVALS

Setting up ScotiaConnect to require more than one user in order to create and submit payments, if possible and practical for the client's use case, is an important and advisable safeguard against potential fraud.

Enabling an approval requirement for basic ScotiaConnect transaction types, such as Account Transfers and Bill Payments, can be done with the assistance of the client's relationship manager.

Enabling and configuring approval requirements for most payment types, however, can be done directly within ScotiaConnect by users with Administration access.

### Payment Approval setup via Service Groups

Service Groups allow a set of rules to be set governing how many approvals will be required to submit a payment, as well as if there should be any approval tiers (for instance, a client may wish to configure two tiers, one for payments from \$0 to \$50,000.00 requiring one approver, and then a second tier for payments over \$50,000.00, requiring two approvers).



Modify Service Group
Step 2 of 2
Print

### Define Wire Payment Attributes:

Service Group NameWire Only

Service NameWire Payments

### Approval settings belonging to the Wire Payments service

#### Approval of Templates with "0" Pre-approved Amount

Approval RequiredNo

Number of Approvals0

### Payables

Select Number of Tiers2

Tiers	From Amount	To Amount *	Number of Approvals *
1	\$0.00	\$25,000,000.00	1
2	\$25,000,000.01	\$100,000,000.00	2

Service Group access is then given to User Groups, which allow the members of that user group to create and approve payments under that rule set.

User Groups can have access to more than one Service Group, however a ScotiaConnect user can never belong to more than one User Group.

Service Groups and their configuration can range from simple, straightforward setups to far more complex implementations, so please refer to Appendix A of the [ScotiaConnect Administration Reference Guide](#) for a more detailed exploration of Service Groups and the advanced configuration options that they enable.

