

International Money Transfer

Reference Guide



December 2024

OVERVIEW	3
CREATE AN INTERNATIONAL MONEY TRANSFER RECIPIENT	4
Creating a New Recipient Profile	4
Approving a Recipient	9
Editing a Recipient	11
Adding IMT Details to an Existing Recipient's Profile	15
Deleting a Recipient	16
SENDING AN INTERNATIONAL MONEY TRANSFER	19
Overview	19
Payment Creation Process: IMT Set Up with Approvals	19
Payment Creation Process: IMT Set Up without Approvals	19
Step 1: Creating the Payment	19
Select a Recipient	20
Enter Payment Details	21
Review Payment	24
Payment Summary	26
Step 2: Approving an IMT	27
Step 3: Submitting an IMT	30

VIEWING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL AND SUBMISSION RIGHTS	36
Viewing a Payment that is Not Approved or Submitted	36
Delete a Created or Approved Payment	39
SEARCHING FOR A SENT INTERNATIONAL MONEY TRANSFER	43
FOR FURTHER ASSISTANCE	46

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OVERVIEW

The International Money Transfer (IMT) service allows you to send low-value (up to \$50,000), cross-currency payments from your Canadian Dollar account to 20 countries in 10 currencies.

These 20 destination countries and currencies are:

Destination Country	Currency Code
Australia	AUD
Austria	EUR
Belgium	EUR
China	CNY
Cyprus	EUR
Dominican Republic	DOP
France	EUR
Germany	EUR
Greece	EUR
India	INR
Ireland	EUR
Italy	EUR
Jamaica	JMD
Mexico	MXN
Netherlands	EUR
Portugal	EUR
Spain	EUR
The Philippines	PHP
United Kingdom	GBP
USA	USD

Important:

- IMTs can only be created from your **Canadian Dollar** account.
- During the IMT creation process, CAD can only be converted to the currency of the destination country (as listed in the table above). For example, a transfer to China can only be converted to CNY.
- The time required for an IMT payment to reach its recipient depends on the destination country and can vary from one to five days.
- Before sending an IMT, you need to [create a recipient profile](#) with IMT details.

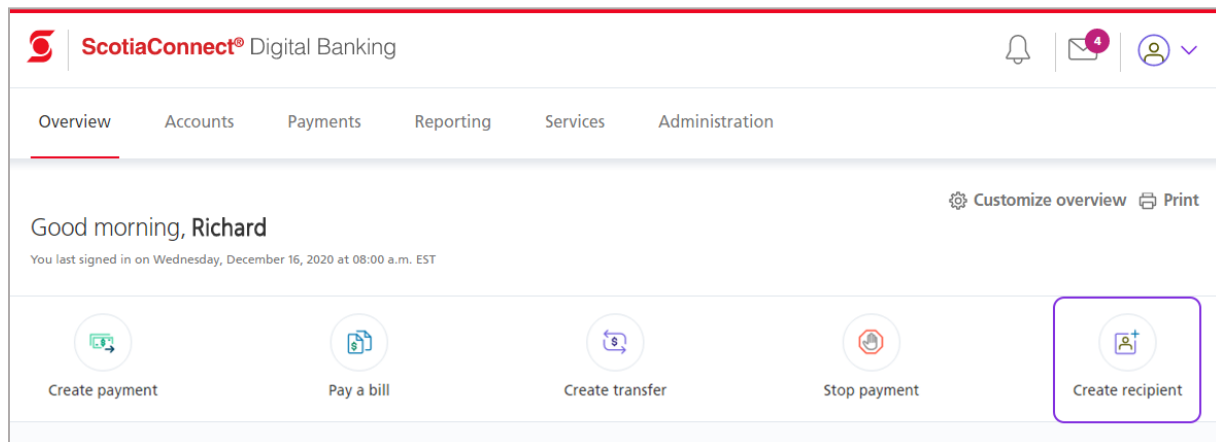


CREATE AN INTERNATIONAL MONEY TRANSFER RECIPIENT

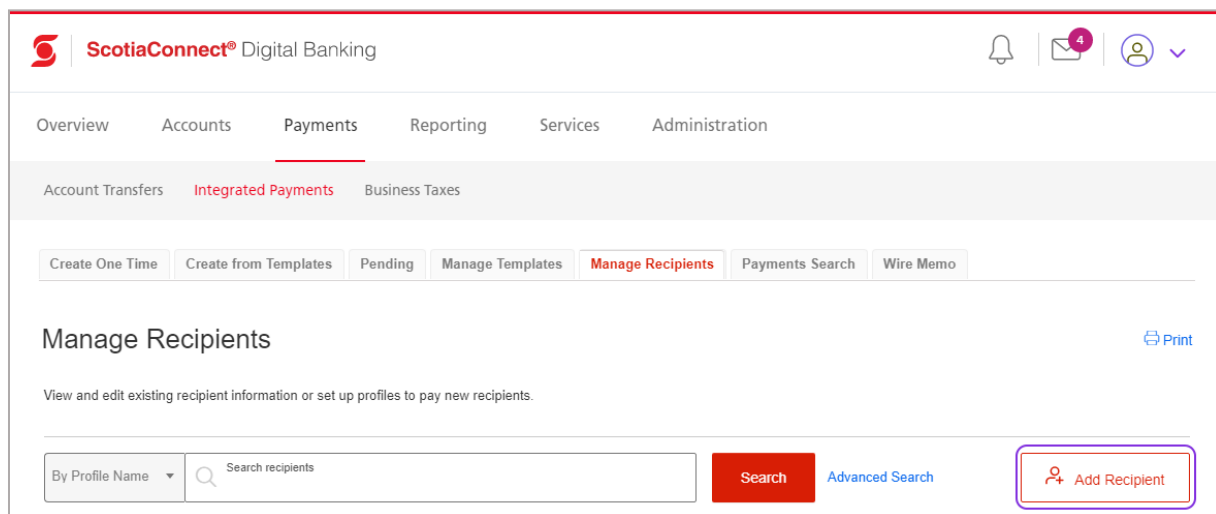
Creating a New Recipient Profile

Note: This section covers the steps to create a new recipient profile. Alternatively, you can add IMT details to an existing recipient's profile. These steps are covered in the [Adding IMT Details to an Existing Recipient's Profile](#) section.

To create a new recipient profile, navigate to **Payments > Integrated Payments > Manage Recipients**. Alternatively, on the **Overview** page, click **Create recipient**.



Then, click **Add Recipient**.



Step 1: Add recipient information

Select whether the recipient profile is for an individual or a business and enter the **Recipient Profile Name**.

Manage Recipients

Recipient Profile

1

2

3

Add recipient information

Set up recipient for payments

Review and complete profile

What type of recipient is this? ?

☒ Business

☐ Individual

Recipient Profile Name

Richard Roe

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

Next, select if you want all service groups to have access to the recipient.

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



If you select the **Yes, only users in a selected service group can view this profile** option, the **Service Group** drop-down list will appear. Select the required service group from this drop-down list. Then, click **Continue**.

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

Service Group
Please select

PLEASE NOTE: To change this service group assignment, you would need to delete the recipient's profile, create it again, change the service group option, and save the new profile.

Cancel Continue

Step 2: Set up recipient for payments

Select the destination for the payments as **United States** or **International** (based on the recipient's destination country). If you select the destination as **International**, an additional **Select Country** drop-down list that will appear. Select the destination country from this list. Then, specify the payment type as **International Money Transfer**.

Recipient Profile - John Doe

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
United States

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

Choose Payment Type
International Money Transfer



This will display additional fields.

Note: The recipient's banking information that needs to be entered is different for each destination country. This document covers the fields that appear for a recipient in the United States of America. The fields that appear for other countries will be specific to the regulatory requirements of those countries.

Enter the **ACH Number**, **Account Number** and select if the account is a **Chequing** or **Saving** account. Then, enter the **Recipient Name**.

Important: In the **ACH Number** field, ensure that you enter the ABA number for ACH payments and **not the ABA number for wire payments**.

International Money Transfer Details

ACH Number
000000001

Bank Details
BANK ONE
NEW YORK,NY,NEW YORK, United States
ACH Number: 000000001

Account Number
123450001

Account Type: ☒ Chequing ☐ Saving

Recipient Information
Recipient Name
John Doe

Next, enter the recipient's address, specify an **Account Nickname** and click **Continue**.

Recipient Address

Please enter the full street address that does not include P.O. Box.

Country
United States

Address Line 1
1 NY Lane

Address Line 2 (Optional)

City
New York

Province / State
New York

Postal Code
75342

Please give this account a nickname for your future reference.

Account Nickname
John Doe IMT

Back

Cancel

Continue



Step 3: Review and complete profile

This displays a confirmation message that states that the recipient was created successfully.

Note: If your organization's ScotiaConnect set up requires approvals for a new recipient, the recipient's status will show as **ENTERED**. To send a payment to this recipient, another ScotiaConnect user needs to first approve the new recipient. These steps are covered in the [Approving a Recipient](#) section.

Manage Recipients

Recipient Profile - John Doe

✓

Add recipient information

✓

Set up recipient for payments

✓

Review and complete profile

✓ You have added a new payment recipient.

John Doe

Business profile

✉ -

☎ -

Payment Accounts

Canada(0)

United States(1)

International(0)

John Doe IMT
123450001

Bank :
BANK ONE

Payment Type :
International Money
Transfer

ENTERED

Add Account

8 | International Money Transfer

The Scotia logo, which is a stylized white 'S' inside a red square.

Approving a Recipient

To approve a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to approve.

ScotiaConnect® Digital Banking

Overview Accounts **Payments** Reporting Services Administration

Bill Payments **Integrated Payments** Business Taxes

Create One Time Create from Templates Pending Manage Templates **Manage Recipients** Payments Search File Summary

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](#)

This displays the **Recipient Profile** page. Click **Actions**.

Recipient Profile

[Back to Manage Recipients](#) [Print](#)

John Doe [Actions](#)

Business profile [Email](#) [Phone](#) Service group : unassigned

Payment Accounts

Canada (0)	United States (1)	International (0)					
	<table><tr><td>JohnDoeIMT 1234567890</td><td>Bank : BANK NAME</td><td>Payment Type : International Money Transfer</td><td>ENTERED</td><td>Actions</td></tr></table>	JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	ENTERED	Actions	
JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	ENTERED	Actions			

[Add Account](#)



Now, select **Approve**.

Recipient Profile

Print

[Back to Manage Recipients](#)

John Doe

Business profile | - | - | Service group : unassigned

Payment Accounts

Canada (0)

United States (1)

International (0)

JohnDoeIMT
1234567890

Bank :
BANK NAME

Payment Type :
International Money
Transfer

ENTERED

Actions

View Details

Approve

Delete

Modify

Recipient History Information

This displays a message that confirms that the recipient has been approved. Additionally, the status of the recipient is no longer **ENTERED**.

Recipient Profile

Print

[Back to Manage Recipients](#)

John Doe

Business profile | - | - | Service group : unassigned

Payment Accounts

Canada (0)

United States (1)

International (0)

JohnDoeIMT
1234567890

Bank :
BANK NAME

Payment Type :
International Money
Transfer

Actions

Add Account

Confirmation: Approve Successful
Done! You've approved this payment account.

10 | International Money Transfer

Editing a Recipient

To edit a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to edit.

ScotiaConnect® Digital Banking

Overview Accounts **Payments** Reporting Services Administration

Bill Payments **Integrated Payments** Business Taxes

Create One Time Create from Templates Pending Manage Templates **Manage Recipients** Payments Search File Summary

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

Next, click the **Actions** menu.

Recipient Profile

Print

[Back to Manage Recipients](#)

John Doe Actions

Business profile - -

Payment Accounts

Canada (0) United States (1) International (0)

John Doe IMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	Actions
----------------------------	---------------------	---	---------

Add Account



Now, select **Modify**.

Payment Accounts

Canada (0)

United States (1)

International (0)

John Doe IMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	× Actions
			🔍 View Details
			🗑️ Delete
			✎ Modify
			💳 Pay this account

✓ Recipient History Information



Make the required changes to the recipient's details and click **Save**.

Editing Payment Account | John Doe IMT

Payment Type
International Money Transfer

READY

This is a **business recipient profile**. Be sure any recipient information you add is for business-related products and services.

Please give this account a nickname for your future reference ?

Account Nickname

John Doe IMT

International Money Transfer Details

ACH routing number

000000001

Bank Details

BANK NAME

NEW YORK,NY,NEW YORK, NY, United States

ACH routing number: 000000001

Account Number

1234567890

Account Type:

☒ Chequing

☐ Saving

Recipient Information

Recipient Name

John Doe

Recipient Address ?

Please enter the full street address that does not include P.O. Box.

Country

United States

Address Line 1

1 Lane

Address Line 2 (Optional)

City

New York

Province / State

New York

Postal Code

12345

Cancel

Save



After the recipient's details are saved, the following message will appear:

Payment Account

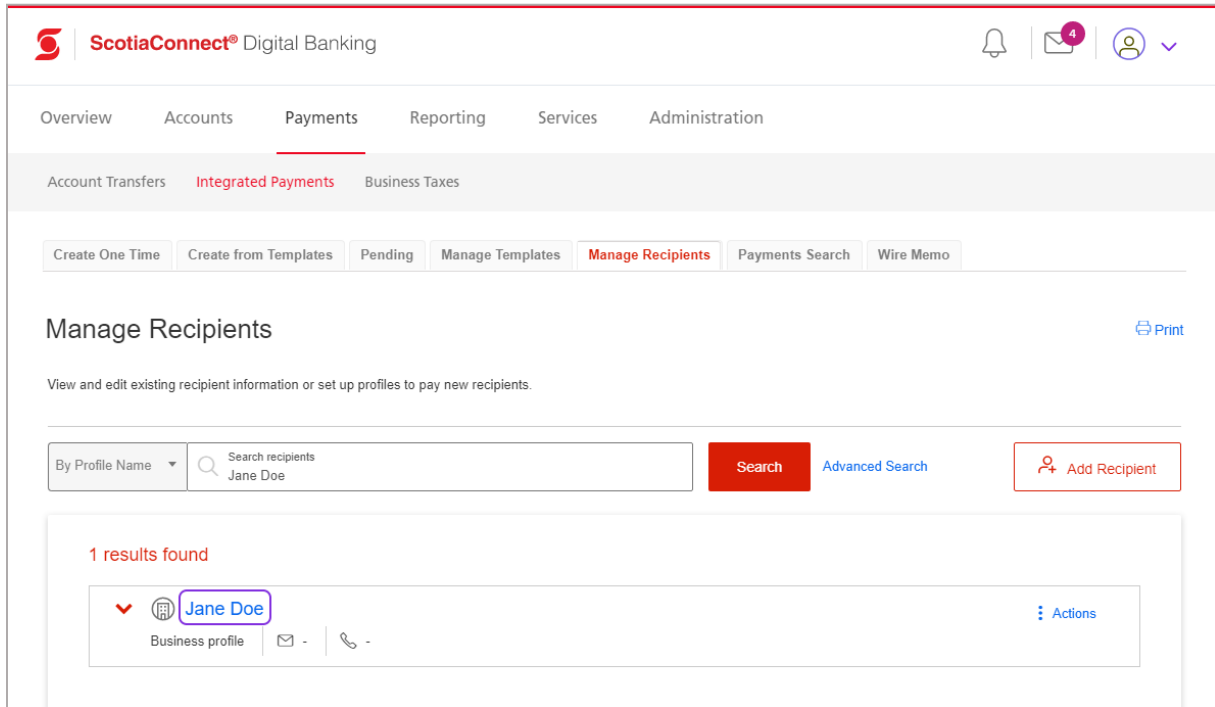
[← Back to Recipient Profile](#)

 Confirmation: Update Successful
Done! You've edited the recipient's payment account.



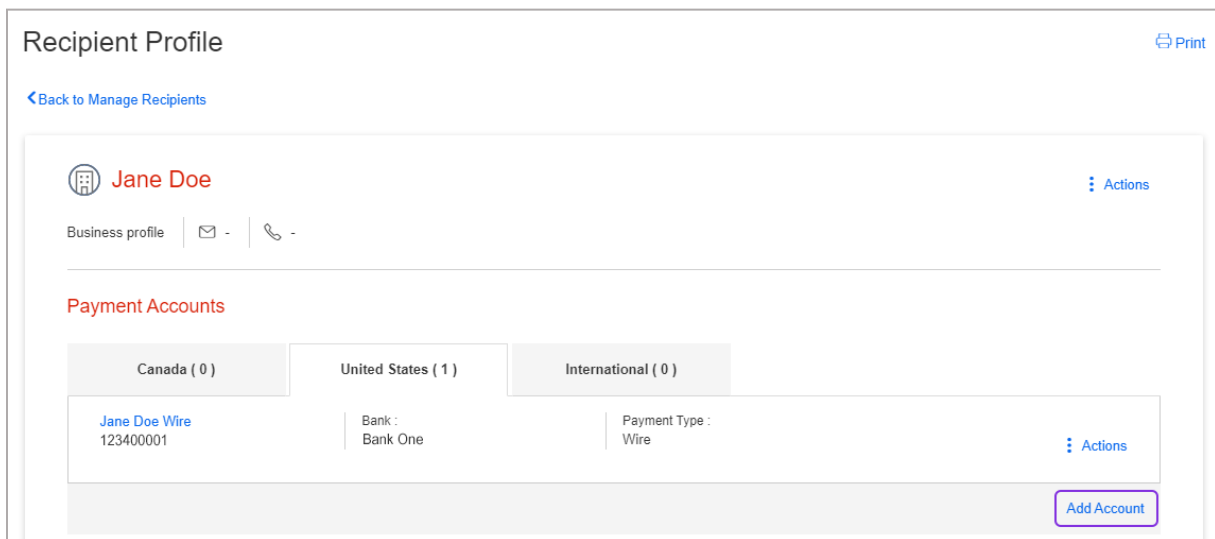
Adding IMT Details to an Existing Recipient's Profile

To add IMT details to an existing recipient's profile, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient.



The screenshot shows the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration'. The 'Payments' section is active, showing 'Account Transfers', 'Integrated Payments', and 'Business Taxes'. The 'Manage Recipients' page is displayed, with a search bar containing 'Jane Doe' and a 'Search' button. Below the search bar, a list of results shows 'Jane Doe' as a business profile. The 'Manage Recipients' page is part of the 'Integrated Payments' section.

This displays the **Recipient Profile** page. Click **Add Account**.



The screenshot shows the 'Recipient Profile' page for 'Jane Doe'. The page includes a 'Payment Accounts' section with a table of accounts. The table has columns for 'Canada (0)', 'United States (1)', and 'International (0)'. The 'United States (1)' column shows a single account: 'Jane Doe Wire 123400001'. The 'Add Account' button is visible at the bottom right.

The subsequent steps to add IMT details to an existing recipient's profile are identical to the steps covered in the [Creating a New Recipient Profile](#) section.



After the IMT details are added to an existing recipient's profile, the profile page for the recipient will display **International Money Transfer** as an available payment type.

Manage Recipients [Print](#)

✓ Done! You've added a new payment account to this recipient profile.

Jane Doe
Business profile | - | -

Payment Accounts

Canada(0)	United States(2)	International(0)
Jane Doe Wire 123400001 Bank : Bank One Payment Type : Wire READY		
Jane Doe IMT 123400002 Bank : Bank One Payment Type : International Money Transfer READY		
Add Account		

Deleting a Recipient

To delete a recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient to delete.

ScotiaConnect® Digital Banking

Overview Accounts **Payments** Reporting Services Administration

Bill Payments **Integrated Payments** Business Taxes

Create One Time Create from Templates Pending Manage Templates **Manage Recipients** Payments Search File Summary

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



Next, click the **Actions** menu.

Recipient Profile

[Print](#)

[Back to Manage Recipients](#)

 **John Doe**

[Actions](#)

Business profile |  - |  -

Payment Accounts

Canada (0)

United States (1)

International (0)

John Doe IMT
1234567890

Bank :
BANK NAME

Payment Type :
International Money
Transfer

[Actions](#)

[Add Account](#)

Now, select **Delete**.

Payment Accounts

Canada (0)

United States (1)

International (0)

John Doe IMT
1234567890

Bank :
BANK NAME

Payment Type :
International Money
Transfer

[Actions](#)

[View Details](#)

[Delete](#)

[Modify](#)

[Pay this account](#)

[Recipient History Information](#)



This displays a confirmation box. To complete deleting the recipient, click **Confirm Deletion**.

Deleting Payment Account

You're about to delete this payment account. Once deleted, you will no longer be able to pay to this account or edit the information.

CancelConfirm Deletion

Now, the following message will appear:

Recipient Profile

[Back to Manage Recipients](#)

 Confirmation: Deletion Successful
Done! You've deleted this payment account.



SENDING AN INTERNATIONAL MONEY TRANSFER

Overview

After creating a recipient profile with IMT details, you can send IMTs.

Payment Creation Process: IMT Set Up with Approvals

If your organization's ScotiaConnect set up includes approvals for IMTs, sending a payment consist of three steps:

- **Step 1:** Creating the payment
- **Step 2:** Approving the payment
- **Step 3:** Submitting the payment

Payment Creation Process: IMT Set Up without Approvals

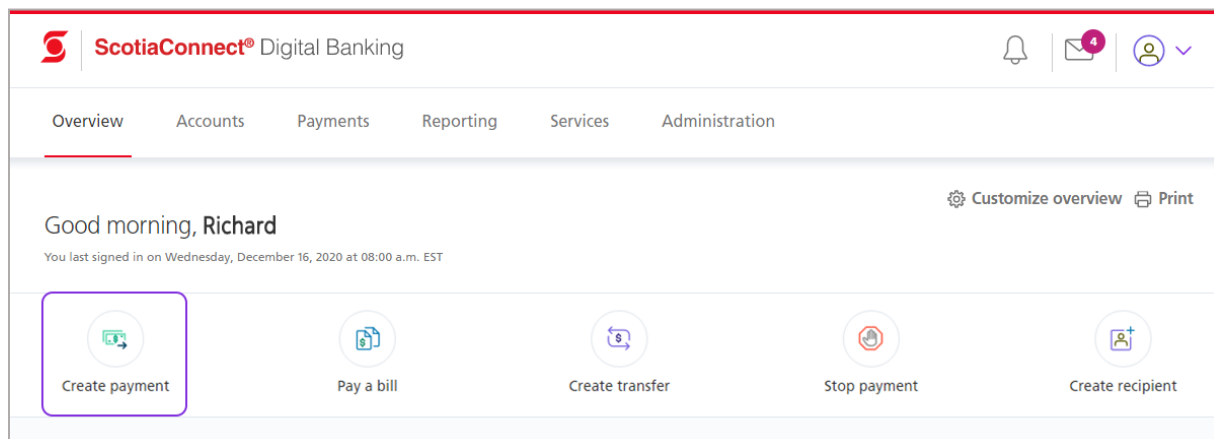
If your organization's ScotiaConnect set up does **not** include approvals for IMTs, sending an IMT consist of the single step of creating the payment.

Step 1: Creating the Payment

To begin, click the **Create Payment** shortcut from the **Overview** page.

Alternatively, you can also initiate the steps to create a payment from the recipient's profile:

Payments > Integrated Payments > Manage Recipients > Search and select the recipient > Actions > Pay this account



Select a Recipient

Select the recipient you wish to pay and click **Continue**.

Important: To send an IMT, ensure that you are selecting a recipient profile with IMT details. Selecting a recipient profile for another payment type (such as wire payments) will initiate the steps for the selected payment type.

Create payment

1

2

3

4

Step 1 of 4: Select a recipient

Who do you need to pay?

[Learn more about payments](#)

Search and select from existing recipients to make a payment.

☰ Profile name ▼

Apply

24 results found

☒ Jane Doe ✉ - 📞 -	▼
☐ John Doe ✉ - 📞 -	▼
☐ Mark T ✉ - 📞 -	▼
☐ Emma B ✉ - 📞 -	▼
☐ Anna D ✉ - 📞 -	▼

Need to pay someone new? [Create Recipient](#)

Back to overview

Continue

If the recipient's profile has more than one payment account, select the required IMT account from the **Recipient account** drop-down list. Then, if the recipient is not assigned to a service group and you have access to multiple service groups, select the required service group from the **Service group** drop-down list. Next, click **Continue**.

Create payment

✓

2

3

4

Step 2 of 4: Choose payment type

How would you like to pay this recipient?
You can choose from available accounts and payment types.

[Learn more about payment types](#)

John Doe

Recipient account

John Doe IMT (1234567890) (International Money Transfer) ✓

Service group

Team 1 ✓

1

You are only permitted to select from service groups that are eligible for the selected payment type

Back

Cancel

Continue

Next: Add payment details

Enter Payment Details

In the **Payment source** field, select the account from which the payment will be sent.

✓

2

3

4

Step 2 of 4: Add payment details

What are the details of this payment?
Be sure to fill all required fields so this payment can be efficiently processed.

From which account would you like to pay?

Payment source

Account 1 (CAD) - 123400005 ✓



Next, select the **Purpose** for sending the IMT. Then, in the **You send** field, specify the amount you want to send in CAD or in the **They receive** field, specify the amount the recipient needs to receive.

Important:

- Do not specify the amount in the **You send** field and the **They receive** field. Specify the amount in only one field.
- If you specify the amount in the **You send** field, the amount the recipient receives will depend on the exchange rate.
- If you specify the amount in the **They receive** field, the amount deducted from your account will depend on the exchange rate.

After specifying the amount, click **Get rate**.

Jane Doe
Jane Doe IMT 123400002 (International Money Transfer)

View Details

Purpose ⓘ
Rent

Enter the amount to send (CAD) or the amount the recipient will receive

You send (CAD) - min \$200
250.00

They receive (USD)
0.00

Get rate

\$

Exchange rate: Please get a rate before continuing.



This displays the exchange rate and the amount that the recipient will receive or the amount that will be deducted from your account.

Note: If your organization's IMT set up includes approvals, this rate needs to be confirmed and accepted when the payment is being submitted.

Next, click **Continue**.

Enter the amount to send (CAD) or the amount the recipient will receive

You send (CAD) - min \$200 250.00	They receive (USD) 183.25	Get rate
---	---	---------------------

 Exchange rate: 1 CAD = 0.73300000 USD | This exchange rate is locked in for 10 minutes

Back

Cancel

Continue



Review Payment

Now, you can review the payment details and click **Confirm** to create the payment.

Note: If you need to modify the payment details, click **Edit payment** before clicking **Confirm**.

Create payment

✓

✓

3

4

Step 3 of 4: Review payment

i This payment requires additional approval(s). Please note that rate and amount are estimated at this time. Actual rate and amount will be provided when the payment is submitted.

Review payment details

Check the summary and full payment details to be sure everything is correct.

Payment details

Profile and account	Date	Debit account
 John Doe John Doe IMT 1234567890	09/23/2021	Account 1 123450000001
Recipient name	John Doe	
You send	\$15,000.00 CAD	
They receive	est. \$10,995.00 USD	
Exchange rate	est. 1 CAD = 0.73300000 USD i This is an estimated exchange rate. Actual rates will be provided when payment is submitted.	
Payment type	International Money Transfer	
Service group	Team 1	
Purpose	Expense Payment	

Edit payment

Cancel

Confirm



If your organization's ScotiaConnect set up does not include approvals for IMT, creating a payment will also result in submitting the payment. In such scenarios, you will receive the following additional screen, which asks you to enter your **ScotiaConnect password** and **Token value**. After specifying this information, click **Submit**.

×

Additional authentication required

To securely submit payments, please provide the following credentials:

ScotiaConnect password

.....👁

Token value

.....👁

Close

Submit



Payment Summary

After the payment is created, the **Payment summary** page will display a confirmation message along with the payment details.

Payment creation summary

Print



International Money Transfer successfully created
It will be available for additional approval and/or submission shortly. Save the payment reference number.

 Reference number: **1701494**

Payment details

Profile and account	Date	Debit account
 John Doe John Doe IMT 0011100011	07/21/2021	Account 1 123400005
Recipient name	John Doe	
You send	\$250.00 CAD	
They receive	est. \$183.25 USD	
Exchange rate	est. 1 CAD = 0.73300000 USD  This is an estimated exchange rate. Actual rates will be provided when payment is submitted.	
Payment type	International Money Transfer	
Purpose	Rent	



Step 2: Approving an IMT

Important: To approve a payment, the ScotiaConnect user who approves the payment needs to be different from the ScotiaConnect user who created the payment.

To approve payments, in the **To-do list** section of the **Overview** page, ensure that the **To approve** option is selected and then click the **International Money Transfers** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good afternoon, John
You last signed in on Wednesday, July 21, 2021 at 01:22 p.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD

To-do list

To approve (5) To submit (203)

International Money Transfers (5)



This displays the **To approve** page for IMT, which lists the payments that need to be approved. Use the check boxes to select the payment(s) to approve and then click **Continue**.

Note: If required, you can use the options at the top of this page to filter the payments.

To approve

⌚ Cut-off times ⓘ Help 🖨 Print

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

International Money Transfer ▾

From account

All accounts ▾

Clear filters

Advanced filters

Apply filters

Displaying 1 - 2 of 2

Download reports

☐	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
☐	07/21/2021	Jane Doe (0022200022)	(12345 00000 01) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮
☒	07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮

1 payment selected

Clear selection

Approve ▾

Continue

Now, the **Approve payments** page appears. Click **Approve** to approve the payment(s).

 ScotiaConnect® Digital Banking

Approve payments

⌚ Cut-off times ⓘ Help 🖨 Print

Review and confirm the approval of the following payment(s).

1

1 International Money Transfer

[View details](#)

Total amount to be debited

CAD (1)

\$250.00

Approve

2

Payment approval summary

Cancel



This displays the **Payment approval summary** page that confirms that the payment(s) have been approved. Now, the payment(s) need to be submitted.

Payment approval summary

⌚ Cut-off times ⓘ Help 🖨 Print

✓

The payment approval has been completed

Review the details of the completed approval(s) below. A summary report will also be available in your [Message Centre](#) shortly.

✓

Completed approvals (1)

The following payment(s) were successfully approved and will be available for additional approval and/or submission shortly.

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Estimated exchange rate	Amount ⓘ	Reference #
07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	1 CAD= 0.733 USD	You Send \$250.00 CAD — They Receive est. \$183.25 USD	1701531



Step 3: Submitting an IMT

To submit payments, in the **To-do list** section of the **Overview** page, select the **To submit** option and then click the **International Money Transfers** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good afternoon, John
You last signed in on Wednesday, July 21, 2021 at 01:10 p.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD

To-do list

To approve (4) **To submit (204)**

International Money Transfers (204)



This displays the **To submit** page for IMT, which lists the payments that need to be submitted. Use the check boxes to select the payment(s) to submit and then click **Continue**.

Note: If required, you can use the options at the top of this page to filter the payments.

To submit

[Cut-off times](#)
[Help](#)
[Print](#)

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

International Money Transfer ▼

From account

All accounts ▼

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

Displaying 1 - 2 of 2

[Download reports](#)

☐	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
☐	07/21/2021	Jane Doe (0022200022)	(12345 00000 01) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮
☒	07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮

1 payment selected

[Clear selection](#)

[Submit](#)
[Continue](#)

Now, the **Additional authentication required** pop-up box appears. Enter your ScotiaConnect password and Token value and then click **Continue**.



×

Additional authentication required

Before reviewing and submitting the selected payments, please provide the following security credentials:

ScotiaConnect password

Token value

Close

Continue



Next, the **Submit payments** page appears. Click **Get Rate**.

 ScotiaConnect® Digital Banking

Submit payments

🕒 Cut-off times 📄 Help 🖨️ Print

Review and confirm the submission of the following payment(s).

1

1 International Money Transfer
[View details](#)

Total amount to be debited

CAD (1)

\$250.00

Get Rate

2

Payment submission summary

Cancel

Now, click the **Get rate** link on the **Get rates for International Money Transfers** page.

 ScotiaConnect® Digital Banking

Get rates for International Money Transfers

📄 Help 🖨️ Print

Get foreign exchange rates for the selected International Money Transfers.

To	From	You Send	They Receive	Rate
John Doe (0011100011)	(123450000002) CAD	\$250.00 CAD	- USD	Get rate

Continue

Next: Review payments



This displays the Exchange rate pop-up box. If the rate is fine, click **Accept rate and submit**.

×

Exchange rate

Accept a rate to submit the payment for processing. You can get a new rate if one expires. NOTE: If you choose to skip, this payment will be excluded from your submission.

This rate will expire in **10 minutes**

\$

Exchange rate : **1 CAD = 0.73300000 USD**

You send \$250.00 CAD	They receive \$183.25 USD
--------------------------	------------------------------

Skip

Accept rate and submit

Next, click **Continue**.

 ScotiaConnect® Digital Banking

Get rates for International Money Transfers

② Help Print

Get foreign exchange rates for the selected International Money Transfers.

To	From	You Send	They Receive	Rate
John Doe (0011100011)	(123450000002) CAD	\$250.00 CAD	\$183.25 USD	1 CAD= 0.73300000 USD

Continue

Next: Review payments



This displays the **Payment submission summary** page that confirms that the payment(s) have been submitted.

Payment submission summary

🕒 Cut-off times 📄 Help 🖨️ Print

✓

The payment submission has been completed

Review the details of the completed submission(s) below. A summary report will also be available in your [Message Centre](#) shortly.

✓

Completed submissions (1)

The following payment(s) were successfully submitted. Check the status of submitted payment(s) in Payment search.

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Rate	Amount	Reference #
07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	1 CAD= 0.733 USD	You Send \$250.00 CAD — They Receive \$183.25 USD	1701494



VIEWING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL AND SUBMISSION RIGHTS

Viewing a Payment that is Not Approved or Submitted

To view a payment that has been created or approved, access the **To approve** or **To submit** page by clicking the **International Money Transfers** link in the **To-do list** section of the **Overview** page.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, Ashley
You last signed in on Thursday, September 23, 2021 at 10:55 a.m. EDT

Create payment Pay a bill Create transfer Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD

To-do list

To approve (41) To submit (185)

[International Money Transfers \(41\)](#)



Then, identify the payment you need to view and click the menu icon for the payment. Then, click **View Details**.

To approve

Cut-off timesHelpPrint

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
International Money Transfer

From account
All accounts

Clear filters

Advanced filters

Apply filters

Displaying 1 - 25 of 49

Download reports

☐	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
☐	10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	\$10,000.00 → USD	International Money Transfer	ENTERED	⋮
☐	10/01/2021	John Doe (1234567890)	(98765 00000 01) CAD	est. \$154.66 → USD	International Money Transfer		View details



This displays the **International Money Transfer payment details** page.

International Money Transfer payment details

John Doe

John Doe IMT (1234567890)

You send

est. \$13,642.56 CAD

They receive

\$10,000.00 USD

Date

10/14/2021

Estimated exchange rate ⓘ

1 CAD = 0.73300000 USD

ENTERED

Reference number

1711485

Payment details

Payment type	International Money Transfer	Purpose	Bill Payment
You send	est. \$13,642.56 CAD	Reference number	1711485
They receive	\$10,000.00 USD		
Estimated exchange rate ⓘ	1 CAD = 0.73300000 USD		
Date	10/14/2021		
Status	Entered		



Delete a Created or Approved Payment

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for International Money Transfer.

To delete a payment that has been created or approved, access the **To approve** or **To submit** page by clicking the **International Money Transfers** link in the **To-do list** section of the **Overview** page.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, Ashley
You last signed in on Thursday, September 23, 2021 at 10:55 a.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD

To-do list

To approve (41) To submit (185)

International Money Transfers (41)



Then, use the check boxes to select the payment(s) to delete and select **Delete** from the drop-down list at the bottom of the page. Then, click **Continue**.

To approve

⌚ Cut-off times ⓘ Help 🖨 Print

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

International Money Transfer ▾

From account

All accounts ▾

Clear filters

Advanced filters

Apply filters

Displaying 1 - 25 of 49

⬇ Download reports

☐	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
☒	10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	\$10,000.00 → USD	International Money Transfer	ENTERED	⋮
☐	10/01/2021	John Doe (1234567890)	(98765 00000 01) CAD	est. \$154.66 → USD	International Money Transfer	ENTERED	⋮

1 payment selected

Clear selection

Delete ▾

Continue

This displays the **Delete payments** page. Click **Delete** to proceed.



Delete payments
Cut-off times Help Print

Review and confirm the deletion of the following payment(s).

1

1 International Money Transfer

Total amount to be debited
CAD (1)
est. \$13,642.56

View details

Some amounts may be estimated. Actual amounts display when exchange rates are accepted.

Delete

2

Payment deletion summary

Cancel

Now, the **Payment deletion summary** page appears, which confirms that the payment(s) have been deleted and provides the details of the payment(s) that were deleted.

Payment deletion summary
Cut-off times Help Print

✓

Payment deletion completed

The payment deletion has been completed

Review the details of the completed deletion(s) below. A summary report will also be available in your [Message Centre](#) shortly.

✓

Completed deletions (1)

The following payment(s) were successfully deleted.

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Estimated exchange rate	Amount ⓘ	Reference #
10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	1 CAD= 0.733 USD	You send \$13,642.56 CAD — They receive \$10,000.00 USD	1711485





SEARCHING FOR A SENT INTERNATIONAL MONEY TRANSFER

To search for an International Money Transfer that you have sent, navigate to **Payments > Payments Search**. This displays the **Integrated Payments** screen with the **Payments Search** tab selected.

Ensure that the **Report Type** is set as **Transaction Details** and select the **Payment Type** as **International Money Transfer**. Then, enter the required search criteria and click **Search**.

Create One Time

Create from Templates

Pending

Manage Templates

Manage Recipients

Payments Search

Wire Memo

Payments Search

Print

Report

Export

Details

Report TypeTransaction Details

Reports are not available for International Money Transfer.

Payment TypeInternational Money Transfer

StatusAll Completed Statuses

Debit AccountAll Accounts

Recipient Name

AmounttoDebit/CreditCr

DateDue / Issue DateDate Range05/01/2021to05/10/2021

Batch ID

Payment / Cross Reference Number

File ID

Originator Reference Number

Recipient Account

Payments with Notice of ChangeAll

Payments with Attached RAAll

Sort Order

Sorted ByDate

Export Information

Exports are not available for International Money Transfer.

Search

Reset



Your search results will now appear in the bottom section of the screen. To view the details of an IMT, click the **Reference Number** link for the payment.

Search results						
First Previous Next Last						
Item: 1 - 6 of 6						
Date	Recipient	Reference Number	Debit Account	Amount	Currency	Status
05/07/2021	Recipient One	1669040	12345 00000 01	¥1,072.51	CNY	Submitted
05/07/2021	Recipient Two	1669052	12345 00000 02	Rs10,433.91	INR	Submitted
05/06/2021	Recipient Three	1668933	12345 00000 03	¥1,072.51	CNY	Submitted
05/06/2021	Recipient Four	1668985	12345 00000 04	¥32,856.51	CNY	Submitted
05/06/2021	Recipient Five	1668987	12345 00000 05	Rs28,810.05	INR	Submitted
05/03/2021	Recipient Six	1665491	12345 00000 06	¥1,072.51	CNY	Rejected



The details screen displays the **Payment Details**, **Originator Details**, **Recipient Information**, **Recipient Bank Information** and **History Information**.

International Money Transfer

Print

Payment Details

Payment Type	International Money Transfer
You Send	\$211.00 CAD
They Receive	¥1072.51 CNY
Rate	1 CAD = 5.08300000 CNY
Due Date	05/06/2021
Purpose	Rent
Reference Number	1669040

Originator Details

Debit Account	123450000001
Currency	CAD
Originator Name	InternationalTransfers
Originator Address	1 Street Ajax, ON, M3K3J3 Canada

Recipient Information

Recipient Name	Recipient One		
Account Nickname/Recipient ID	RecOne		
Phone Number	1234567890		
Street Name	Blue Street	Building Number	5
City	shangai	Country	China
Postal / Zip Code	987654	Province / State	Shanghai Municipality

Recipient Bank Information

SWIFT/BIC	BankOneXXXX	Account Number	123450000009
Bank Details	BANK ONE LTD. ONE ROAD SHANGHAI SHANGHAI China		

History Information

Date	Status	Changed By
05/07/2021 10:19:24	Ready	User 01
05/07/2021 10:19:29	Submitted	User 02

Back to Top

Cancel



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

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