

# ScotiaConnect Administration

Reference Guide



August 2025

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## BEFORE YOU BEGIN

This guide will explain all the administrative functions in ScotiaConnect. Only users with access to administration can perform these tasks. **There are two versions of administration in ScotiaConnect.** Simple Approval which allows a single approver for payment services, and Enhanced Approval which allows up to three approvers and 5 amount tiers for payment services.

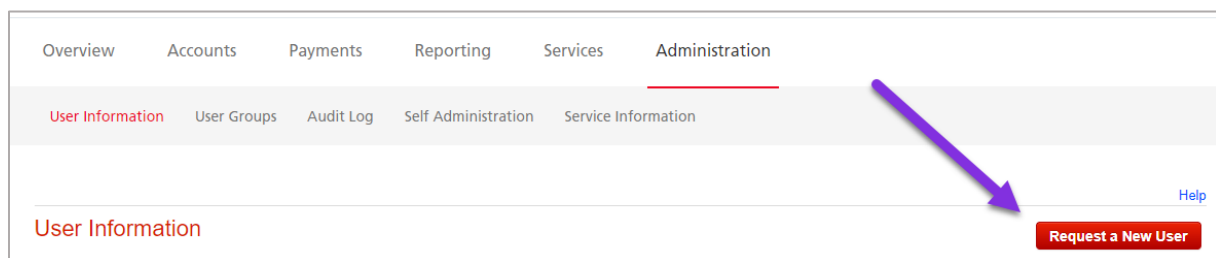
This guide covers the enhanced administration experience, for more information about simple administration the guide can be found [here](#).

## USER ADMINISTRATION

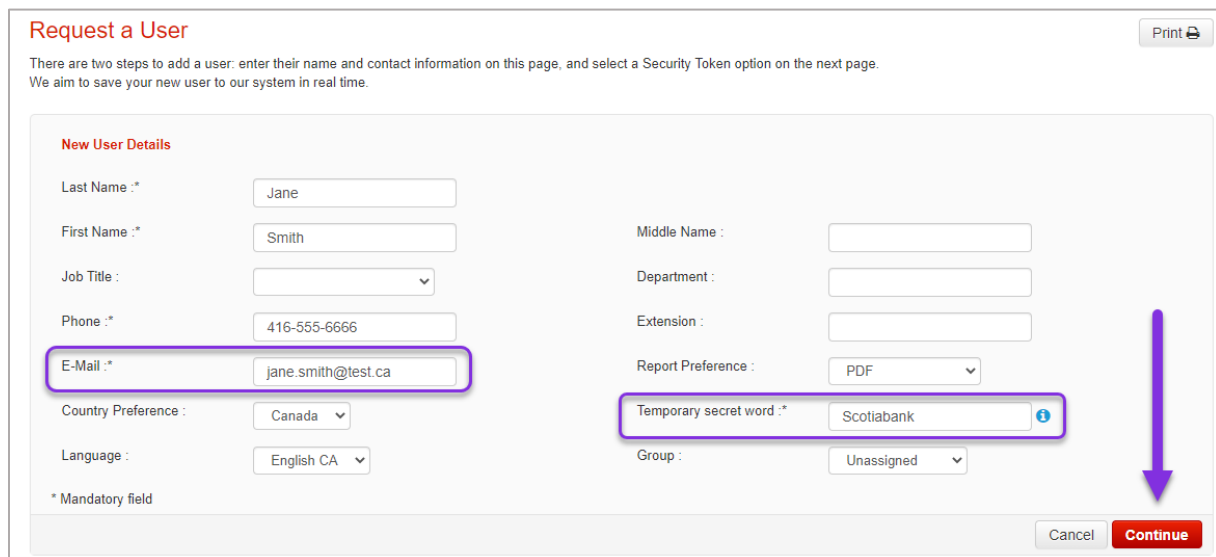
### Adding Users

Adding a user to ScotiaConnect allows them to register and login to ScotiaConnect. It does not include setting access. That is done using User Groups detailed later in the guide.

Go to **Administration, User Information** then click **Request a New User**.



Fill in the mandatory fields (marked with a \*) and click **Continue**. The email address is where the registration email will be sent, and the Temporary secret word is used for authentication purposes and must be provided to the new user.

A screenshot of the 'Request a User' form. The form title is 'Request a User' and it includes a 'Print' icon. Below the title, there is a message: 'There are two steps to add a user: enter their name and contact information on this page, and select a Security Token option on the next page. We aim to save your new user to our system in real time.' The form is divided into two columns of input fields. The left column contains: 'Last Name :\*' (Jane), 'First Name :\*' (Smith), 'Job Title :', 'Phone :\*' (416-555-6666), 'E-Mail :\*' (jane.smith@test.ca), 'Country Preference :' (Canada), and 'Language :' (English CA). The right column contains: 'Middle Name :', 'Department :', 'Extension :', 'Report Preference :' (PDF), 'Temporary secret word :\*' (Scotiabank), and 'Group :' (Unassigned). A purple arrow points down from the 'Temporary secret word' field towards the 'Continue' button. At the bottom right, there are 'Cancel' and 'Continue' buttons. A legend at the bottom left indicates '\* Mandatory field'.

Select the Security Token option for the user, enter your password and token value, then click **Submit** to finalize the request.

### Digital Token

Select a **FREE** Digital Token

- No cost, and your new user can register for ScotiaConnect right away
- The secure iPhone and Android apps display a 6-digit value every 30 seconds.



**OR**

### Physical Token


Order a **NEW** Physical Token

- A new physical token is \$50 + \$2.5 monthly maintenance fee (including tax and shipping), charged to your default account
- Your new user can register for ScotiaConnect once they receive it
- Simple press of its button displays a new 6-digit value usable for 30 seconds

**OR**

Use a Physical Token your company already owns

- No cost to use or re-use an existing Physical Token
- Remember, each ScotiaConnect user needs their own token



**Additional Authentication Required**

Please enter password \*

Please enter your Token Value \*

[Back](#) [Submit](#)

**Note:** If you select **Order a New Physical Token** confirm the delivery address is correct before clicking **Submit**. 'A different address' will allow you to enter an address free form. PO. Boxes cannot be used.

To reuse a physical token, you must first verify if it is registered with another user at your company by selecting **Want to see if your Token is registered to someone?** Enter the 12 digit serial number (beginning with "GALT") and click **Check**. You will then be told if the token is assigned to a profile or not. If it is already assigned to another user's profile, you will have the option to delete that user.

Use a Physical Token your company already owns


- No cost to use or re-use an existing Physical Token
- Remember, each ScotiaConnect user needs their own token

[Want to see if your Token is registered to someone?](#)

#### Is this Physical Token Available?

This check is optional, if you're not sure. Enter the serial number on the back of the Physical Token (case sensitive).

Enter 12-character serial  [Check](#)



Once you submit the new user request you will receive a confirmation message and an email will be sent to all members of the Super User group, informing them that the New User request has been submitted.

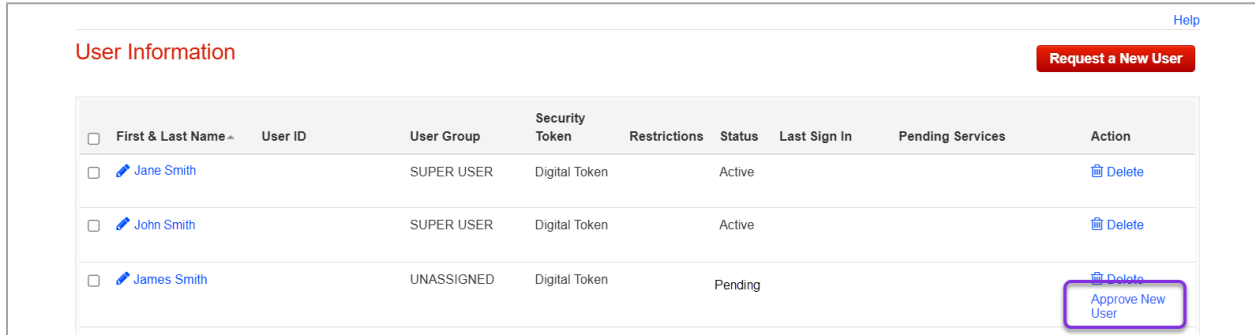
**Success confirmation:**

✔ You successfully added **Smith Jane**, who will be emailed instructions to download the iPhone or Android mobile app for the Digital Token.



## Approving Users

If your company has 2 or more Super Users, then the addition of new users will need to be approved. Newly added users will show up under User Information with a status of pending. To approve them click the Approve New User link.

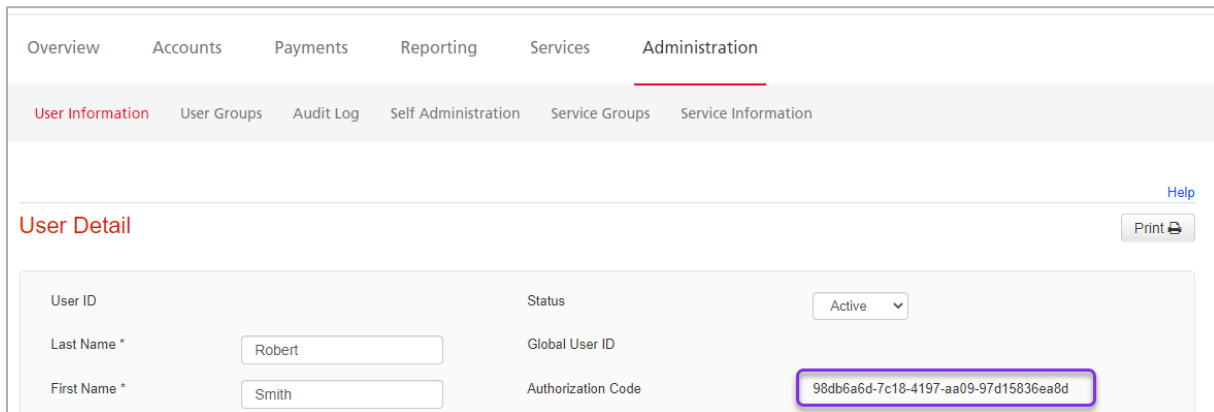


<input type="checkbox"/>	First & Last Name	User ID	User Group	Security Token	Restrictions	Status	Last Sign In	Pending Services	Action
<input type="checkbox"/>	Jane Smith		SUPER USER	Digital Token		Active			Delete
<input type="checkbox"/>	John Smith		SUPER USER	Digital Token		Active			Delete
<input type="checkbox"/>	James Smith		UNASSIGNED	Digital Token		Pending			Delete Approve New User

## Getting a user's authorization code

When you add a new user to ScotiaConnect an authorization code will be generated, you need to share this code with the user so they can finish the registration.

After adding a user or recovering a user, go to **Administration, User Information** and click on the user's name. The Authorization code will show on their user detail page.



Overview Accounts Payments Reporting Services Administration

User Information User Groups Audit Log Self Administration Service Groups Service Information

User Detail Print

User ID: \_\_\_\_\_ Status: Active

Last Name \*: Robert Global User ID: \_\_\_\_\_

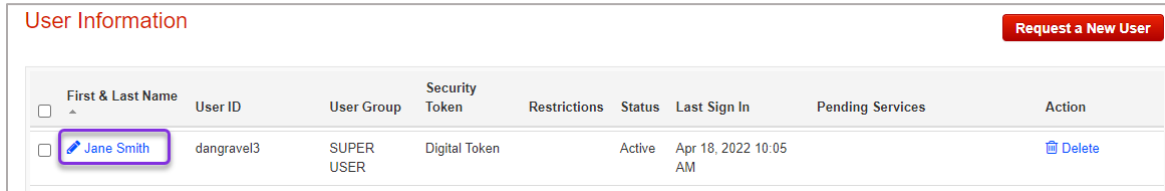
First Name \*: Smith Authorization Code: 98db6a6d-7c18-4197-aa09-97d15836ea8d



## Modifying or Deleting Users

Modifying users will let you change their user details and user status. This can be useful if a user needs to be temporarily deactivated but not deleted. You can also change the user group they are assigned to from this page.

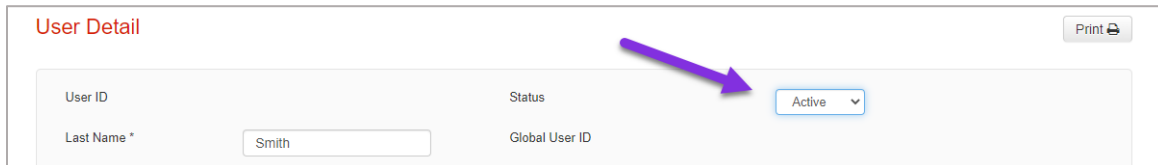
Go to **Administration, User Information** then click on the name of the user you want to modify.



**User Information** Request a New User

<input type="checkbox"/>	First & Last Name	User ID	User Group	Security Token	Restrictions	Status	Last Sign In	Pending Services	Action
<input type="checkbox"/>	Jane Smith	dangravel3	SUPER USER	Digital Token		Active	Apr 18, 2022 10:05 AM		Delete

You can change their status from Active to Inactive to temporarily block access or make any other edits - such as selecting a different user group, then click **Save**. An email will be sent to all members of the Super User group, informing them that the user has been edited.

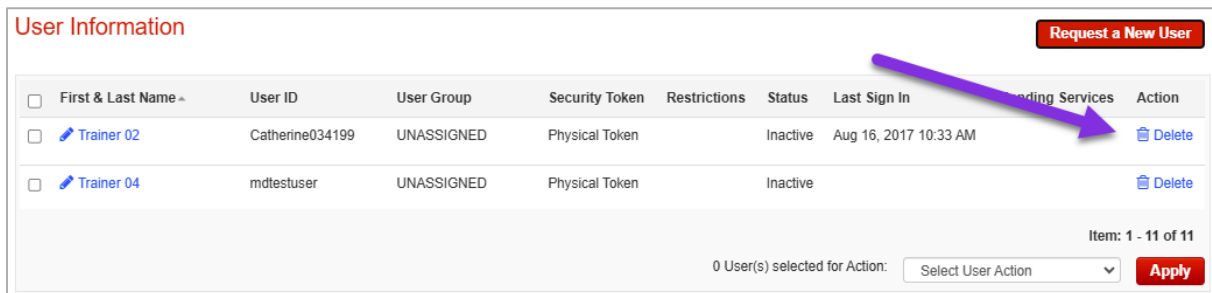


**User Detail** Print

User ID: \_\_\_\_\_ Status: Active

Last Name: Smith Global User ID: \_\_\_\_\_

Deleting a user is done from the **Administration, User Information** page as well. Simply click the Delete option under the Action column, beside the user's name. An email will be sent to all members of the Super User group, informing them that the user has been Deleted.



**User Information** Request a New User

<input type="checkbox"/>	First & Last Name	User ID	User Group	Security Token	Restrictions	Status	Last Sign In	Pending Services	Action
<input type="checkbox"/>	Trainer 02	Catherine034199	UNASSIGNED	Physical Token		Inactive	Aug 16, 2017 10:33 AM		Delete
<input type="checkbox"/>	Trainer 04	mdtestuser	UNASSIGNED	Physical Token		Inactive			Delete

Item: 1 - 11 of 11

0 User(s) selected for Action: Select User Action Apply



## Recovering a User

User recovery lets you reset someone's password or security questions, use this to help users who have forgotten their login information regain access to ScotiaConnect.

Go to **Administration, User Information** then click on the name of the user you want to recover.

User Information								Request a New User	
<input type="checkbox"/>	First & Last Name	User ID	User Group	Security Token	Restrictions	Status	Last Sign In	Pending Services	Action
<input type="checkbox"/>	Jane Smith	dangravel3	SUPER USER	Digital Token		Active	Apr 18, 2022 10:05 AM		Delete

Click **Recover Credentials** on the User Details page.

**Entitlements & Restrictions**

Group: Groupe A

Digital Token: Restricted

Mobile App: Restricted

Cancel Recover Credentials Save

Choose if you are recovering the user's password, security questions, or both; then click **Next**.

**Recover Credentials**

Check either or both of the following to recover:

Password

Security questions and answers

Cancel Next

Verify the user's email, enter your password and token value then click **Sign & Submit**. A recovery email will be sent to them explaining the next steps.

User ID: JaneSmith

User Name: Jane Smith

User Email: Jane.Smith@test.ca

Recovery Status: New Recovery

Request Date: 05/10/2022 16:41:16

Request By: JohnSmith

Requested By ID: JohnSmith

Please enter password \* [input] Please enter your Token Value \* [input]

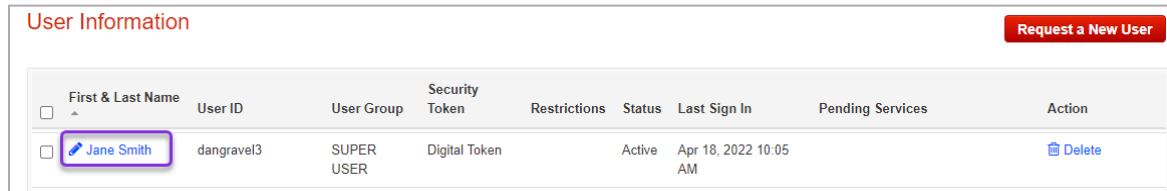
Cancel Sign & Submit



## Restricting Access to Scotia Mobile and the Digital Token

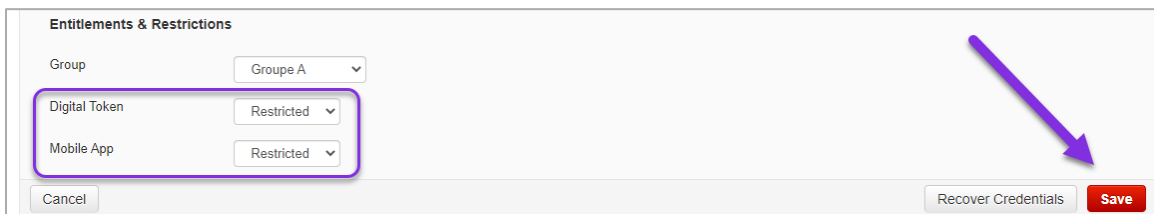
If you do not want users to be able to use either the Digital Token or Scotia Mobile you have the ability to restrict access to both Apps.

Go to **Administration, User Information** then click on the name of the user you want to modify.



First & Last Name	User ID	User Group	Security Token	Restrictions	Status	Last Sign In	Pending Services	Action
Jane Smith	dangravel3	SUPER USER	Digital Token		Active	Apr 18, 2022 10:05 AM		Delete

Choose if they are allowed to use the apps or not then click Save to update their profile. An email will be sent to all members of the Super User group, confirming that the user has been edited.



Entitlements & Restrictions

Group: Groupe A

Digital Token: Restricted

Mobile App: Restricted

Buttons: Cancel, Recover Credentials, Save

## SERVICE ADMINISTRATION

### What are Service Groups and User Groups?

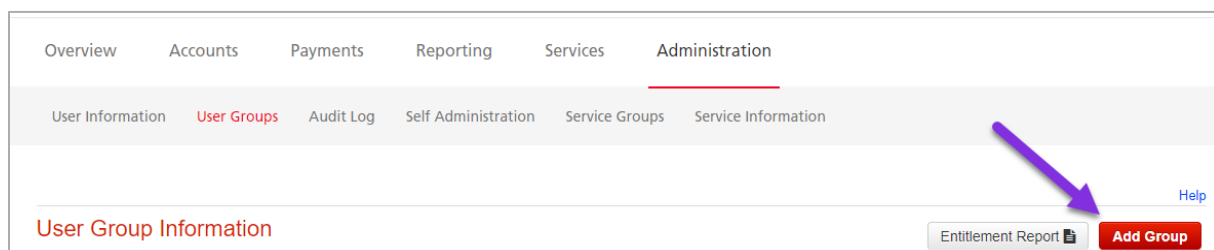
Your users' access to ScotiaConnect is controlled by two things: User Groups and Service Groups.

User Groups: Defines every user's access to services. e.g.: Group A can see balances for account 1 but not account 2. All users must be in a User Group.

Service Groups: The rules for using payments. e.g.: EFT payments require 1 approval. Assigning a service group to a user group is how you set which users are able to be the approver for EFT payments.

### Creating a new User Group

To create a new user group go to **Administration, User Groups** then click **Add Group**.



Navigation: Overview, Accounts, Payments, Reporting, Services, Administration

Sub-navigation: User Information, User Groups, Audit Log, Self Administration, Service Groups, Service Information

User Group Information

Buttons: Entitlement Report, Add Group, Help



Give the group a name then select the services you want to assign to the group by putting checkmarks next to each service privilege the group should be able to use.

User Group Name \*

\* Mandatory field

Done **Save**

**Users assigned to the group:**

The users below belong to this Group. Use the Add/Remove Users from Group button to add and remove users.

Add/Remove Users from Group

**Services assigned to the group:**

The users above have access to the privileges listed below. Remember, when adding a service to a group, all functions applicable to the selected service will automatically be enabled. If you do not want this group to have access to any particular functions within a service, you must deactivate these functions on the "User Group Information - Service Privilege" Details screen.

Click on any Service Privilege below, to view/update the underlying Service Privilege Details.

<input type="checkbox"/>	Service Privileges	Hours of Operation	Description of Privilege
<input type="checkbox"/>	Balance and Transactions	00:00 - 23:59	View real-time account balance and transaction information.
<input type="checkbox"/>	Account Transfer	07:30 - 20:00	Do same-currency and cross-currency transfers between your CAD and USD accounts.
<input type="checkbox"/>	Bill Payment	07:30 - 20:00	Pay bills from your Scotiabank accounts to registered utility companies.
<input type="checkbox"/>	Stop Payment	07:30 - 20:00	Stop the payments on an issued cheque or a group of cheques.
<input type="checkbox"/>	Integrated Payments	00:00 - 23:59	View and action various types of payments that have been transmitted to the bank in batch format or created online.
<input type="checkbox"/>	File Delivery	00:00 - 23:59	Upload and download files to and from the bank through your browser.
<input type="checkbox"/>	Administration	00:00 - 23:59	Give each of your ScotiaConnect users access to the functions and accounts they need.

You can customize this further by clicking on the name of any service with a checkmark. A more detailed breakdown of functions will be listed and you can also specify which accounts the group will be able to use with each service. When finished click **Continue**. For more information about these functions they are detailed in [Appendix B](#).

Approval Authority

**Approval settings belonging to the Bill Payment service**

Approver: \_\_\_\_\_ May be the Same User \_\_\_\_\_ Number of Approvals: 1

Approval Limit per Day per User: \$

Approval Limit per Transaction per User: \$

**Functions belonging to the Bill Payment service**

The functions below are associated with this service. Place a check mark in each box to allow access.

Assign	Function	Assign	Function
<input checked="" type="checkbox"/>	Bill Payment History	<input checked="" type="checkbox"/>	Bill Payment Maintenance
<input checked="" type="checkbox"/>	Bill Payment One Time	<input checked="" type="checkbox"/>	Bill Payment Transaction
<input checked="" type="checkbox"/>	Bill Payment Import		

**Accounts belonging to the Bill Payment service**

The accounts below are associated with this service. Place a check mark in each box to allow access to the account when using this service.

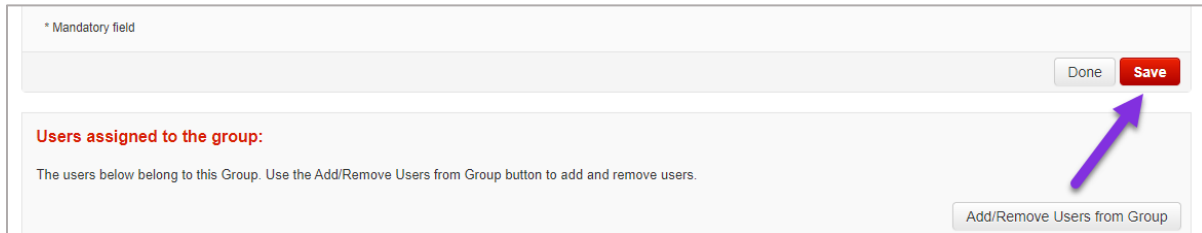
<input checked="" type="checkbox"/>	Account Number ^	Account Name	Currency	Account Type
<input checked="" type="checkbox"/>	47696 00123 45	Accounts Receivable	CAD	DDA

Cancel **Continue**

**Note:** The changes are not final until the user group is saved.



You will be returned to the user group page. You can customize other functions or click **Save** to finish creating the user group.



\* Mandatory field

Done Save

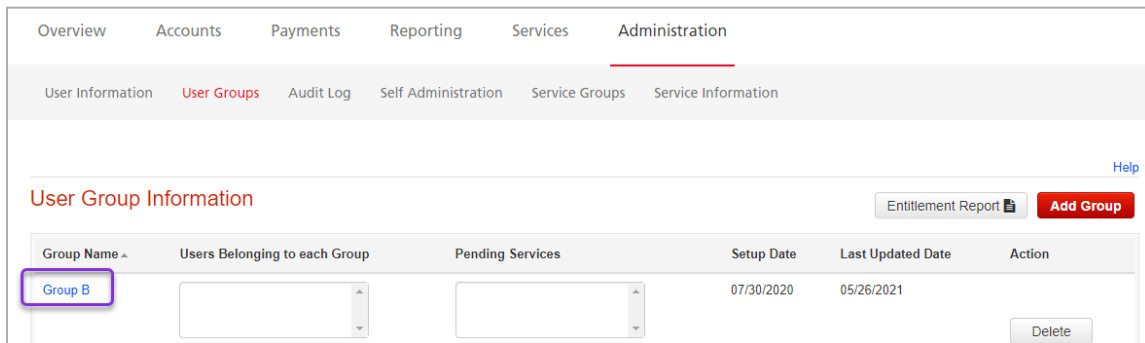
**Users assigned to the group:**

The users below belong to this Group. Use the Add/Remove Users from Group button to add and remove users.

Add/Remove Users from Group

## Modifying an existing User Group

To modifying an existing user group go to **Administration, User Groups** then click on the group name. Note: The Super User group cannot be modified.



Overview Accounts Payments Reporting Services Administration

User Information **User Groups** Audit Log Self Administration Service Groups Service Information

User Group Information Entitlement Report **Add Group** [Help](#)

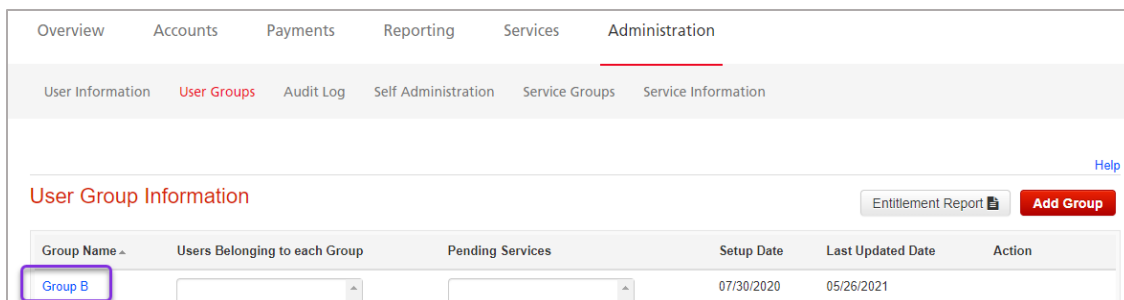
Group Name ^	Users Belonging to each Group	Pending Services	Setup Date	Last Updated Date	Action
Group B			07/30/2020	05/26/2021	Delete

You will see the functions listed and you can check/uncheck the functions like you would for creating a new user group.

## Assigning Users to a User Group

Completing this process grants the users you've added access to ScotiaConnect based on the user group you add them to. This can be done during the creation of a new user group or by modifying an existing user group. **Note:** Every user must be assigned to a user group to use ScotiaConnect.

Go to **Administration, User Groups** and click on the name of the group.



Overview Accounts Payments Reporting Services Administration

User Information **User Groups** Audit Log Self Administration Service Groups Service Information

User Group Information Entitlement Report **Add Group** [Help](#)

Group Name ^	Users Belonging to each Group	Pending Services	Setup Date	Last Updated Date	Action
Group B			07/30/2020	05/26/2021	



Click the **Add/Remove Users from Group** button.

User Group Information - Privileges

User Group Name \*

\* Mandatory field

Entitlement Report

**Users assigned to the Group B group:**

The users below belong to this Group. Use the Add/Remove Users from Group button to add and remove users.

Add/Remove Users from Group

All the current users will be listed, put a checkmark next to each user you want to add to the user group and click **Continue**.

Add/Remove Users from User Group

User Group Name \*

<input type="checkbox"/>	First & Last Name	User Status	Current User Group
<input type="checkbox"/>	John Smith	Active	SUPER USER
<input checked="" type="checkbox"/>	Jane Smith	Active	UNASSIGNED

Cancel Continue

You will return to the previous page where you can click **Save** to finalize the changes to the user group.

## Approving Services

Depending on your company's ScotiaConnect setup, when services are assigned to a user group they may require approval by a second user. Service approvals are a way of having multiple users involved in any setup changes.

To see if your services require approval, go to **Administration, User Groups** and look under the Pending Services column. If you see any services listed there you can review whether they should be added to the group or not, then click **Approve**.

User Group Information

Entitlement Report Add Group

Group Name	Users Belonging to each Group	Pending Services	Setup Date	Last Updated Date	Action
Group B			07/30/2020	05/26/2021	Delete
Groupe A	Trainer 04	EFT Payments - S03419900 Wire Payments - S03419900 Interac e-Transfer - S03419900	01/24/2018	01/18/2022	Approve Delete



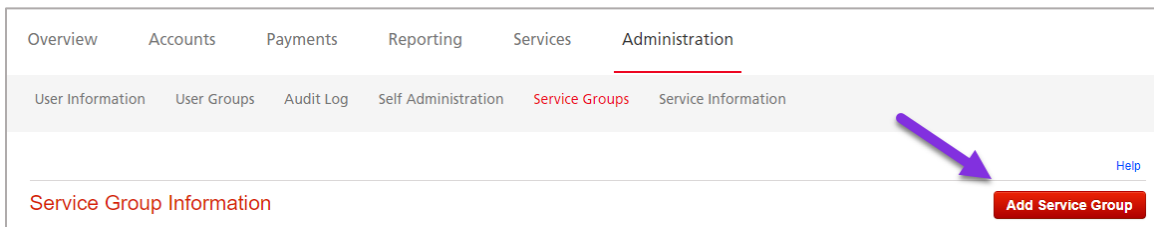
## Creating and Modifying Service Groups

Service Groups let you define the payment approval settings for your payment services. You would modify or create a Service group to define approval tiers by dollar amount, set the number of approvers for each tier and the accounts that these settings will be applied to.

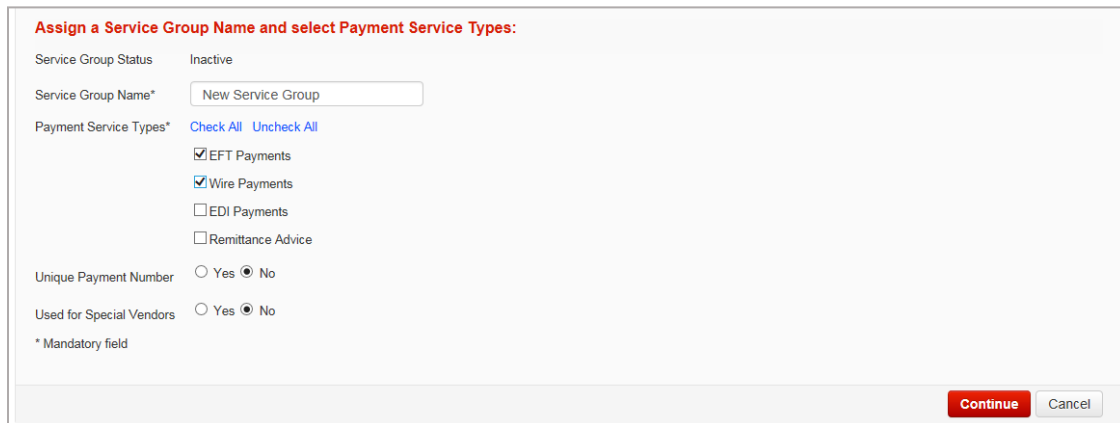
**Note:** You must assign service groups to user groups. Service groups define how your approvals are setup. User groups define who is permitted to use those payment types and perform the approval.

### Creating a Service Group

To create a service group go to **Administration, Service Groups** and click **Add Service Group**.



Give the service group a name, select the payment types you want to include and click **Continue**.

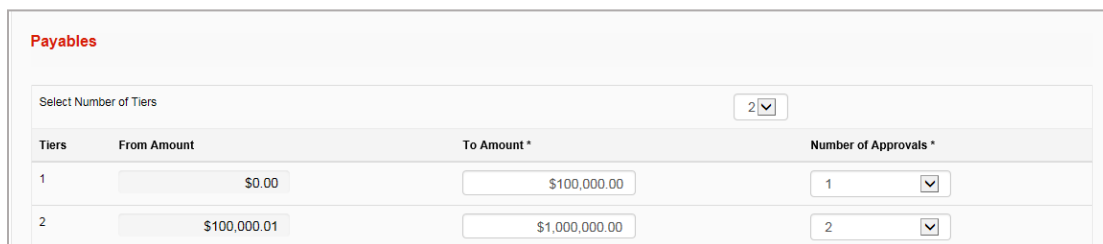


The form is titled 'Assign a Service Group Name and select Payment Service Types:'. It includes the following fields and options:

- Service Group Status: Inactive
- Service Group Name\*: New Service Group
- Payment Service Types\*: Check All Uncheck All
  - EFT Payments
  - Wire Payments
  - EDI Payments
  - Remittance Advice
- Unique Payment Number:  Yes  No
- Used for Special Vendors:  Yes  No
- \* Mandatory field

Buttons: Continue, Cancel

Chose the number of tiers, then set the amount ranges and number of approvals for each.



The 'Payables' form shows the 'Select Number of Tiers' dropdown set to 2. Below is a table for defining approval tiers:

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



Choose the service privileges for the service group. Anything that isn't checked here won't be available to any of the user groups that are assigned this service group. For more details about these functions review the [Service Group section of Appendix B](#) for a breakdown.

**Functions belonging to the ACH Payments service**

The functions below are associated with this service.

[Check All](#) [Uncheck All](#)

Assign	Function	Assign	Function
<input checked="" type="checkbox"/>	Payables		
<input checked="" type="checkbox"/>	Receivables		

Finally, choose which accounts or agreements the service group will use then click **Continue**. These cannot be changed at the user group level, if you want to have certain groups only working with specific accounts separate service groups may be needed.

**Accounts belonging to Wire Payments Service**

The accounts below are associated with this service. Place a check mark in each box to allow access.

[Check All](#) [Uncheck All](#)

Assign	Account Number	Account Name	Currency	Account Type	Payment Office
<input checked="" type="checkbox"/>	47696 00123 45	CAD Account 1	CAD	DDA	IBD
<input checked="" type="checkbox"/>	47696 00123 46	CAD Account 3	CAD	DDA	IBD

Once all the payment types have been setup you must click **Save** to finish creating the service group.

Service Group Status: Inactive

Service Group Name: New Payroll Service Group

Payment Service Types:
 

- EFT Payments
- Wire Payments
- Interac e-Transfer

Unique Payment Number: No

Used for Special Vendors: No

### Modifying an existing Service Group

To modify a service group, you must first deactivate it. Go to **Administration, Service Groups** and choose **Deactivate** for the service group you want to change then click **Go**.

<ul style="list-style-type: none"> <li>▼ + New Payroll Service Group S0341990005</li> <li>▼ + Interac Service Group S0341990006</li> </ul>	Active	<div style="border: 1px solid #ccc; padding: 2px;">           Select Action ▼            Select Action  <span style="background-color: #0070c0; color: white;">Deactivate</span>            Modify         </div>	<input type="button" value="Go"/>
--	--------	---	-----------------------------------

You will get a confirmation message saying the service group has been deactivated successfully and the status will change to Inactive. You can then go back to the same drop down and choose **Modify** then click **Go**. The steps will be identical to the service group creation process shown earlier in this section.



## Assigning a Service Group to a User Group

Assigning service groups to user groups is how you define who is allowed to do tasks related to payments in ScotiaConnect.

**Note:** You must assign service groups to user groups. Service groups define *how* your approvals are setup. User groups define *who* is permitted to use those payment types and perform the approval.

Go to **Administration, User Groups** then click the group name you are assigning the service groups to.

Group Name ^	Users Belonging to each Group	Pending Services	Setup Date	Last Updated Date	Action
Group B			07/30/2020	05/26/2021	Delete

You will see a section labeled Service Groups assigned to the <Group Name> group. Put a checkmark next to the service group(s) you want to assign to this user group, then select which payment types you want to assign.

Service Group Name	Service Group ID	
<input checked="" type="checkbox"/> - Service Group 1	S0341990001	
Service Privileges	Hours of Operation	Description of Privilege
<input checked="" type="checkbox"/> EFT Payments	02:00 - 23:59	Pay your recipients through electronic funds transfers (EFT).
<input checked="" type="checkbox"/> Wire Payments	00:00 - 23:59	Pay your international recipients through wire transfers.

Next, click on each payment type you've assigned to review their setup.

Service Group Name	Service Group ID	
<input checked="" type="checkbox"/> - Service Group 1	S0341990001	
Service Privileges	Hours of Operation	Description of Privilege
<input checked="" type="checkbox"/> EFT Payments	02:00 - 23:59	Pay your recipients through electronic funds transfers (EFT).
<input checked="" type="checkbox"/> Wire Payments	00:00 - 23:59	Pay your international recipients through wire transfers.



You will see the approval settings as well as the functions available, if this group will be approving payments you will need to select the approval function as well as an approval limit.

User Group Name	SUPER USER		
Service Group ID	S0341990001	Service Group Name	Service Group 1
Service Name	EFT Payments	Hours of Operation	02:00 - 23:59 Eastern Time

**Approval settings belonging to the EFT Payments service**

Approver: Must be a Different User

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

Approval Required: No      Number of Approvals: 0

**Payables**

Payables Approval Limit per Day: \$ 999999999.00

Tiers	From Amount	To Amount	Number of Approvals	Approval 1	Approval 2	Approval 3
1	\$0.00	\$4.00	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	\$4.01	\$6.00	1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You can also choose which functions users will be able to use for each payment type however you cannot select/deselect accounts. Access to accounts must be modified at the Service Group level detailed [here](#).

<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Template Maintenance <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> - Create Templates</li> <li><input checked="" type="checkbox"/> - Delete Templates</li> <li><input checked="" type="checkbox"/> - Modify Templates created by Other Users</li> <li><input checked="" type="checkbox"/> - Approve Templates</li> </ul> </li> </ul>	<input checked="" type="checkbox"/>	Enable Payments
<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Disable Payments</li> </ul>	<input checked="" type="checkbox"/>	Use New Recipient
<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Query Memo</li> </ul>	<input checked="" type="checkbox"/>	Freeform Memo
<input checked="" type="checkbox"/>	<ul style="list-style-type: none"> <li>Recall Memo <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> - Search Recall Memo</li> <li><input checked="" type="checkbox"/> - Create Recall Memo</li> <li><input checked="" type="checkbox"/> - Modify Recall Memo</li> <li><input checked="" type="checkbox"/> - Delete Recall Memo</li> <li><input checked="" type="checkbox"/> - Approve Recall Memo</li> <li><input checked="" type="checkbox"/> - Submit Recall Memo</li> </ul> </li> </ul>		

**Accounts belonging to the Wire Payments service**

The accounts below are associated with this service.

Assign	Account Number ^	Account Name	Currency	Account Type	Payment Office
<input checked="" type="checkbox"/>	47696 00123 45	CAD Account 1	CAD	DDA	IBD

Once you've finished setting up each payment type click **Save** on the user group page to finalize the changes.

Click on a Service Group Name to view the Service Privileges. Click on a Service Privileges to view or edit the details.

<input type="checkbox"/>	Service Group Name	Service Group ID
<input checked="" type="checkbox"/>	Service Group 1	S0341990001

Service Privileges	Hours of Operation	Description of Privilege
<input checked="" type="checkbox"/> EFT Payments	02:00 - 23:59	Pay your recipients through electronic funds transfers (EFT).
<input checked="" type="checkbox"/> Wire Payments	00:00 - 23:59	Pay your international recipients through wire transfers.

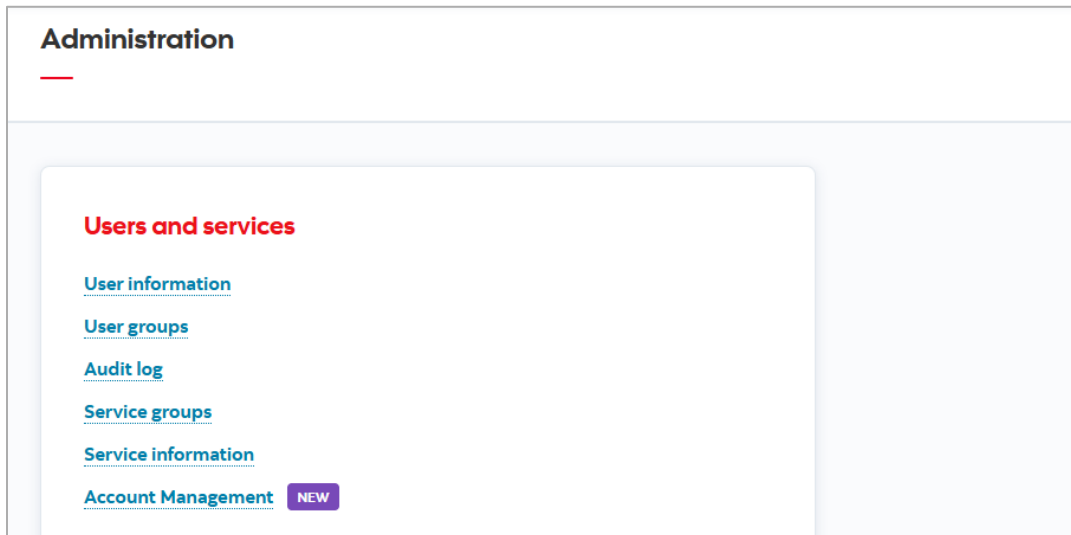


## Viewing and editing Account Information

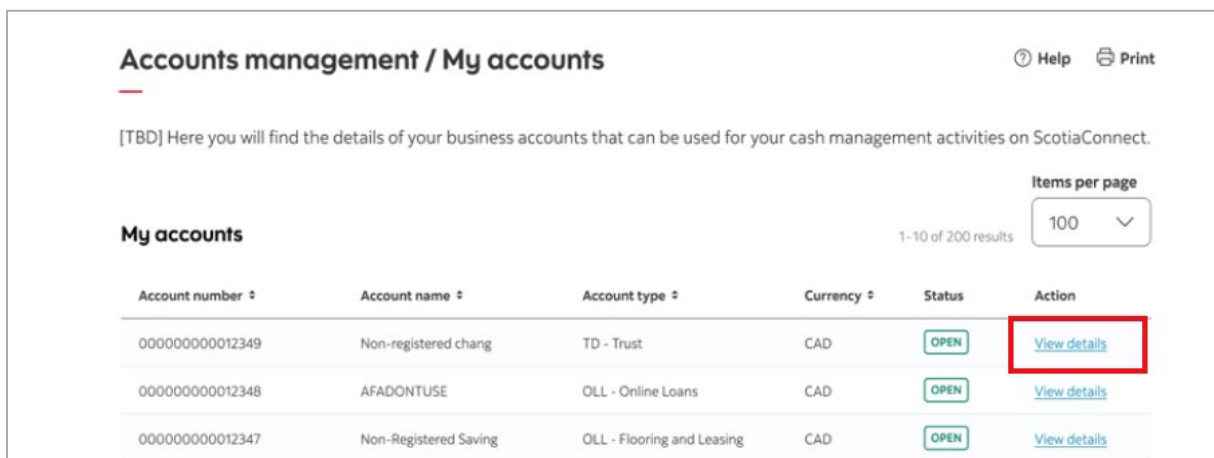
You can view information about how an account is setup in ScotiaConnect. This can be useful to:

- Check if an account is added to your ScotiaConnect profile.
- See the services that have been assigned to each account.
- Rename an account.
- Change the account transfer limits for each account.

Go to **Administration**, then click **Account Management**.



Click **view details** next to an account to see more information about it.



The screenshot shows the 'Accounts management / My accounts' page. It includes a header with 'Help' and 'Print' icons, a description: '[TBD] Here you will find the details of your business accounts that can be used for your cash management activities on ScotiaConnect.', and a table of accounts. The table has columns for Account number, Account name, Account type, Currency, Status, and Action. The 'View details' link for the first account is highlighted with a red box.

Account number	Account name	Account type	Currency	Status	Action
000000000012349	Non-registered chang	TD - Trust	CAD	OPEN	<a href="#">View details</a>
000000000012348	AFADONTUSE	OLL - Online Loans	CAD	OPEN	<a href="#">View details</a>
000000000012347	Non-Registered Saving	OLL - Flooring and Leasing	CAD	OPEN	<a href="#">View details</a>



On the details page you can see the services that have been assigned to the account as well as other information.

## Manage account details

🔗 Help 🖨️ Print

---

**HKL**  
DDA(00059 00567 15)

Services

- Online GICs**
- Interac e-Transfer**
- Wire Payments**
- Balance and Transactions**
- International Money Transfer**
- Account Transfer**

OPEN

---

### Account details

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Account number</td><td>00059 00567 15</td></tr> <tr><td>Account name</td><td>HKL <span style="font-size: 0.8em;">✎</span></td></tr> <tr><td>Account division</td><td>- <span style="font-size: 0.8em;">✎</span></td></tr> <tr><td>Account type</td><td>DDA</td></tr> <tr><td>Account currency</td><td>CAD</td></tr> <tr><td>Status</td><td>Open</td></tr> </table>	Account number	00059 00567 15	Account name	HKL <span style="font-size: 0.8em;">✎</span>	Account division	- <span style="font-size: 0.8em;">✎</span>	Account type	DDA	Account currency	CAD	Status	Open	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Statement option</td><td>-</td></tr> <tr><td>Payment office</td><td>Toronto</td></tr> <tr><td>Account country</td><td>TODO</td></tr> <tr><td>Services</td><td>Online GICs,Interac e-Transfer,Wire Payments,Balance and Transactions,International Money Transfer,Account Transfer</td></tr> </table>	Statement option	-	Payment office	Toronto	Account country	TODO	Services	Online GICs,Interac e-Transfer,Wire Payments,Balance and Transactions,International Money Transfer,Account Transfer
Account number	00059 00567 15																				
Account name	HKL <span style="font-size: 0.8em;">✎</span>																				
Account division	- <span style="font-size: 0.8em;">✎</span>																				
Account type	DDA																				
Account currency	CAD																				
Status	Open																				
Statement option	-																				
Payment office	Toronto																				
Account country	TODO																				
Services	Online GICs,Interac e-Transfer,Wire Payments,Balance and Transactions,International Money Transfer,Account Transfer																				

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### Service - related account information

#### Transaction limits

Transfer limits - debits ⓘ	\$9,999,999,990.00 CAD daily   \$9,999,999,990.00 CAD per transfer <span style="font-size: 0.8em;">✎</span>
Transfer limits - credits ⓘ	\$9,999,999,990.00 CAD daily   \$9,999,999,990.00 CAD per transfer <span style="font-size: 0.8em;">✎</span>
Wire limit ⓘ	\$999,999,999,999.99 CAD daily
Wire totals today	\$0.00 CAD
Real estate payments limit	\$0.00 CAD daily
Real estate payments today	\$0.00 CAD

---



#### Additional account information

ICI name	-
Consolidated cash plan	-





## Editing an account name

To edit the account name click the pencil icon.

Account details	
Account number	801599907912
Account name	Basic account one 
Account division	- 
Account type	DDA
Account currency	CAD
Available balance	\$999,999,999.99
Statement option	Paperless
Payment office	Toronto
Country of account	Canada
Services	Wire payments Account Transfer Bill payment Balance and Transactions etc

Enter a new name and click **Save**.

0090 16		Statement option	-
STESTREG 		Payment office	Toronto
		Account country	TODO

**Edit - account name** 

Account name

HJL MMSTESTREG

---



**Save**

---

**Cancel**

## Editing Account Transfer limits

To edit the account transfer limits click the pencil icon next to them. These limits are for transfers between your accounts only.

Service related account information	
<b>Transaction limits</b>	
Debit limit ⓘ	\$999,999,999.00 CAD daily   \$999,999,999.00 CAD per transfer 
Credit limit ⓘ	\$999,999,999.00 CAD daily   \$999,999,999.00 CAD per transfer 
Wire limit ⓘ	\$999,999,999.00 CAD daily
Wire totals today	- CAD
Real estate payments limit ⓘ	- CAD
Real estate payments today	- CAD



Next enter the new limits and click **Save**.

The screenshot shows the ScotiaConnect account settings interface. On the left, there is a sidebar with account information, including account country (TODD), services (Online e-Trans, Payme, Transfe, Transfe), and account information (DDA, CAD, Open). The main content area displays transfer limits for various services, with a table showing limits in CAD. A modal window titled "Edit - transfer limit - debits" is open on the right, allowing users to adjust the "Daily transfer limit - debits" and "Per transfer limit - debits" to \$100,000.00. A red "Save" button and a "Cancel" button are visible at the bottom of the modal. A lightbulb icon and a note are present in the modal header, stating: "Consider account currency when setting transfer limits. NOTE: Maximum transfer limit is \$9,999,999,999.99."

## 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](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.

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# APPENDIX A: UNDERSTANDING SERVICE GROUPS & USER GROUPS

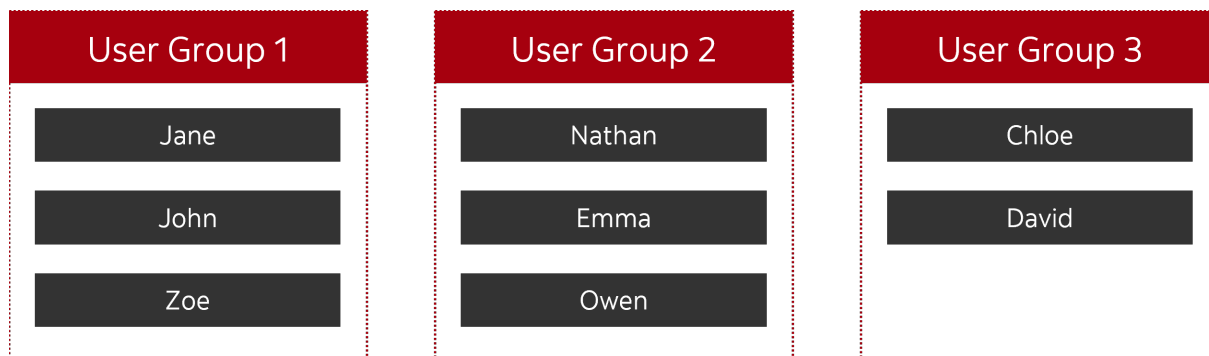
## User Groups

A user group is a group of users who have the same entitlements in ScotiaConnect. All users that are part of a user group will have access to the service groups that are assigned to the user group and services managed within the user group.

**Important:** A user can be part of only **one** user group. If you move a user to a new group their entitlements will change to those of the new user group.

### Example

Consider the following example:



This organization has three user groups and eight users. The first two user groups have three users, and the third user group has two users.

### Services Managed within User Groups

Some services are only managed within user groups, and you **cannot** create service groups for these services. The attributes and rules for these services are specified within the user group. These services include:

- Balance and Transactions
- Account Transfer
- Bill Payment
- eCheque Services
- Wholesale Lockbox
- Stop Payment
- Traces and Recalls
- Integrated Payments
- File Delivery
- Administration
- Remote Deposit Capture



## Service Groups

A service group specifies the rules for payment services in ScotiaConnect. For example, within a service group, for each service, you can specify:

- Transaction limits
- Number of approval tiers (based on transaction amounts)
- Number of approvals within each tier
- Functions of the service that need to be available
- Accounts or service agreements that need to be available

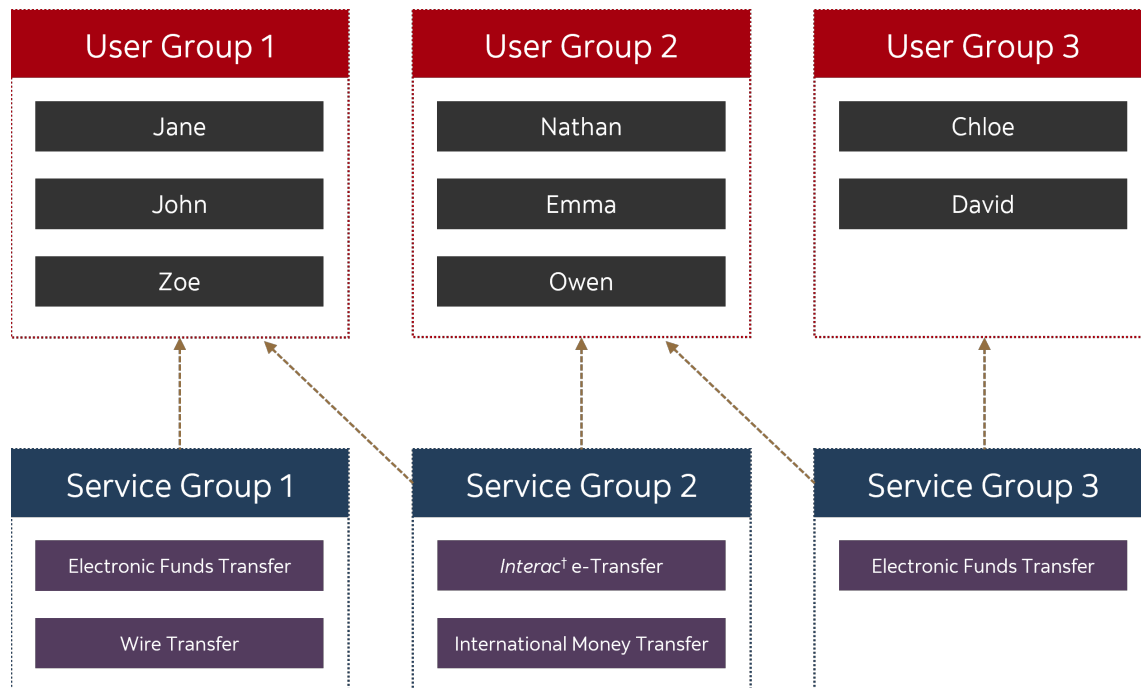
For users to access services managed within a service group, the service group needs to be assigned to user groups. A service group can be assigned to multiple user groups.

### Services Managed within Service Groups

The following services are managed within service groups:

- Electronic Data Interchange Payments
- Electronic Funds Transfer
- *Interac*<sup>†</sup> e-Transfer
- International Automated Clearing House Transaction
- International Money Transfer
- Wire Payments

### Example



The three service groups are used to manage four services:

- User group 1 is assigned to service groups 1 and 2.
- User group 2 is assigned to service groups 2 and 3.
- User group 3 is assigned to service group 3.

Through these assignments:

- Users in user group 1 have access to the EFT, Wire Transfer, *Interac*<sup>†</sup> e-Transfer and International Money Transfer services.
- Users in user group 2 have access to the *Interac*<sup>†</sup> e-Transfer, International Money Transfer and EFT services.
- Users in user group 3 have access to the EFT service.

In a scenario where two service groups are used to manage the same service, you can specify different rules within each service group. If service group 1 is set up to require one approval and service group 3 is set up to require two approvals, then, when users of user group 1 create an EFT, it will require one approval. However, when users of user group 3 create an EFT, it will require two approvals.

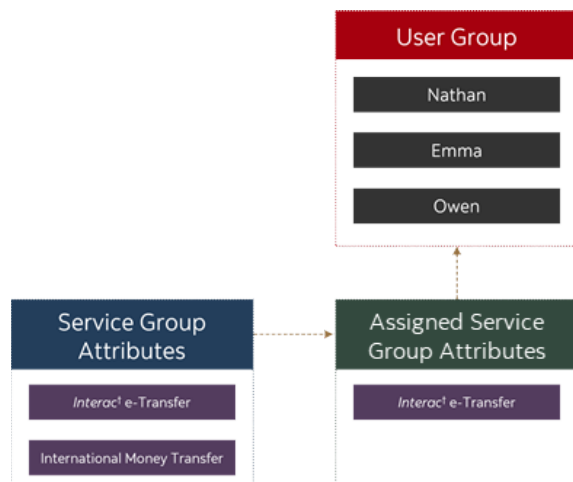
**Important:** In this example, user group 1 and user group 3 have access to the EFT service. However, users from user group 1 cannot approve or submit EFTs that have been created within service group 3 (and vice versa).

## Assigning Service Groups to User Group Examples

When assigning a service group to a user group you are giving the users of that group access to part, or all the functions assigned to the service group. By separating those functions between user groups, you can set users who only input payments and users who approve those payments.

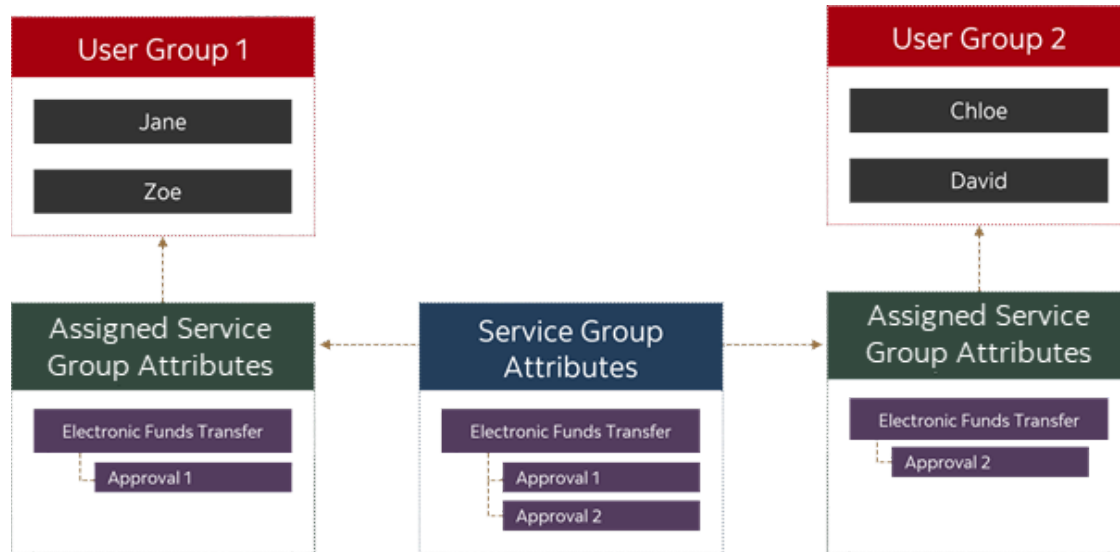
### Example 1 – Selecting Services for the User Group

While assigning a service group to a user group you can select which services need to be available to the user group. Consider this example:



## Example 2 – Selecting Approval Levels

While assigning a service group to a user group, you can select which approval levels from a service group need to be available to the user group. Consider this example:



In this example, the service group has two approvals for the EFT service. While assigning this service group to user group 1, approval 1 has been selected and while assigning this service group to user group 2, approval 2 has been selected. So, when a payment is created, users of user group 1 will provide the first approval and users of user group 2 will provide the second approval.

**Important:** For a payment to be processed, it needs to be approved successfully. If the service group requires two approvals for a payment but a user group only has one approval selected, the payment will not proceed to the next step without the second approval. So, while creating user groups, if all the approval levels are not assigned payments will be stuck in the approval stage.



## APPENDIX B: USER GROUP & SERVICE GROUP FUNCTION DEFINITIONS

Each service or function in ScotiaConnect is administered using User Groups and Service Groups. Most options related to a function are named after a specific menu or action. This list will provide more detail about the options you'll see when working with User Groups or Service Groups.

### Balances & Transactions

**Account Details:** Grants access to the Account Details Report

**Account Statements:** Lets users view the Monthly Account Statement

**Balance History:** Lets users view the Balance History Report

**Consolidated Balance Report:** Let users access the Consolidated Balance Report

**EDI Report:** Lets users see the EDI report, this is an optional report that provides additional information on received EDI payments

**Consolidated Cash Plan:** Grants access to the CCP report, which is an optional report detailing your CCP deposits.

**View Cheque Images:** Lets you view cheque images under Account Details

**Account Export:** Gives you the ability to export your account details

**Transaction lookup:** Lets you use transaction lookup to search for specific transactions.

**Investments:** Gives access to the Account Details report for Investment accounts.

**Accounts belonging to the service:** The accounts you select will be the ones useable by the user group.

### Account Transfers

**Approval Settings:** Grants users in the group approval authority. You must also specify approval limits. This section only appears if approval is required.

**Account Transfer History:** Lets you view the transfer history, used to view information about sent account transfers.

**FX Account Transfer:** Lets you perform cross currency account transfers

**Same Currency Account Transfer:** Lets you perform same currency account transfers

**Accounts belonging to the service:** The accounts you select will be the ones useable by the user group.

### Bill Payments



**Approval Settings:** Grants users in the group approval authority. You must also specify approval limits. This section only appears if approval is required.

**Bill Payment History:** Lets you view the bill payment history, used to view information about sent bill payments.

**Bill Payment Maintenance:** Lets you add and edit your list of saved bill payment accounts.

**Bill Payment One Time:** Lets you make bill payments without using an existing payment account

**Bill Payment Transaction:** Lets you make bill payments by selecting a payment account.

**Bill Payment Import:** Grants access to import a file to create bill payments. The file must reference your payment accounts

**Accounts belonging to the service:** The accounts you select will be the ones useable by the user group.

## e-Cheque Services

**Monthly Volume Report:** An optional report showing monthly cheque volumes

**Electronic Cheque Processing:** Grants access to the ECS link under important links

**ECS Clear Through:** Grants access to the ECS Clearthrough link under important links

## Wholesale Lockbox

**Wholesale Lockbox:** Grants access to the Lockbox link under Reporting

## Stop Payments

**Approval Settings:** Grants users in the group approval authority. You must also specify approval limits. This section only appears if approval is required.

**Stop Payment History:** Lets you view the bill payment history, used to view information about sent bill payments.

**Stop Payment Transaction:** Lets you make a stop payment on one or more cheques

**Remove Stop Payment:** Lets you remove existing stop payments.

**Accounts belonging to the service:** The accounts you select will be the ones useable by the user group.

## EFT Traces and Recalls

**Recall:** Required parent function for the recall sub-functions

- **Item Recall/Payables:** Lets you recall individual credit EFTs
- **Item Recall/Receivables:** Lets you recall individual debit EFTs
- **File Recall:** Lets you recall EFTs submitted using a payment file



- **Group Recall:** Lets you recall multiple EFTs at once.

**Trace:** Required parent function for the recall sub-functions

- **Initiate Trace:** Lets you initiate a trace on an EFT to investigate any processing issues

**Review Trace History:** Lets you look at the history of traces

**Review Recall History:** Lets you look at the history of recalls

**Agreements belonging to the service:** The agreements you select will be the ones useable by the user group. Agreements are linked to specific accounts.

## Integrated Payments

**Pending Payments:** Lets you access the pending payments menu. You must also setup and assign service groups to see payments under Pending Payments.

**Payment Search:** Lets you access the payment search menu. You must also setup and assign service groups to search for payments.

**File Summary:** Lets you access the File Summary page. You must also setup and assign service groups to see payments under File Summary.

**Recipient Maintenance:** Lets you manage recipients.

- **Search Recipients:** Used to search existing recipients
- **Create Recipients:** Allows users to add new recipients
- **Delete Recipients:** Allows users to delete existing recipients
- **Import Recipients:** Lets you import a file to create new recipients
- **Approve Recipients:** Lets you approve recipients if approval is required
- **Modify Recipients:** Lets you modify existing recipients.

## File Delivery

**Approval Authority:** If approval is required let you approve files so they can be submitted

**Upload Files:** Lets you upload files; files must be uploaded then submitted to be processed.

**Download Files/Reports:** Lets you download reports waiting to be reviewed.

**Pending Files:** Allows access to the Pending Files page, this is where approval, submission and deletion can be done.

**Submit Files:** Lets you submit files for processing, this is the second step after uploading a file.

**Delete Files:** Lets you delete files that have been uploaded but not yet submitted

**Upload History:** Allows users to view the upload history showing the details of files that have been uploaded.

**Agreements belonging to the service:** The agreements you select will be the ones useable by the user group. Agreements are linked to specific accounts.



## Administration

**My Accounts:** Lets users access the My Accounts page to view information on how their accounts are setup.

**My Global Accounts:** Lets users access the My Global Accounts page to view information on how their global accounts are setup.

**Audit Logs:** Grants access to the audit log showing history related to administration.

**User Group Information:** Grants access to the User Group page

**My Services:** Shows a list of all your services currently setup on ScotiaConnect.

**User Information:** Grants access to the User Information page.

- **Manage User Information:** Lets you modify existing users' details
- **Request New User:** Lets you add users to ScotiaConnect
- **Initiate Password Recovery:** Lets you recover a user's credentials

**Agreement Information:** Gives you access to a list of agreements in ScotiaConnect. Agreements are tied to accounts and this page will show those links

**Statements:** Grants access to the monthly account statements

**ScotiaConnect Billing Statements:** Lets you view your monthly invoice for ScotiaConnect.

**Service Group Information:** Grants access to Service Groups page.

- **View Service Groups:** Lets you view existing service groups
- **Add Service Groups:** Lets you create new service groups
- **Activate Service Groups:** Lets you activate an inactive service group
- **Deactivate Service Groups:** Lets you deactivate existing service groups. This is a required step prior to modifying or deleting service groups.
- **Delete Service Groups:** lets you delete an inactive Service Group
- **Modify Service Groups:** Lets you modify an inactive Service Group
- **Manage Special Vendors (Payment Files only):** Lets you use special vendors with your service groups.

## Remote Deposit

**Deposit Limit:** Controls how much individual users can deposit using remote deposit.

**View All Deposits:** Lets you view any deposits created in remote deposit

**View Their Own Deposits:** Restricts users to only seeing their own deposits.

**View Daily Deposit Info:** Lets you view a summary of deposit activity

**View Remote Deposit Activity:** Lets you view the activity report

**Accounts belonging to the service:** The accounts you select will be the ones useable by the user group when creating a deposit.



## Service Group Functions

These functions are shared across all payment types unless otherwise noted

**Payments Search:** Used to search for payments and see their status as well as the user(s) who actioned them.

**Submit Payments:** This lets you submit approved (if approval is required) payments for processing.

**Online Payments:** Allows you to access different methods of creating payments in ScotiaConnect.

- **One Time Payments:** Used to create single payments without saving details in a template or recipient.
- **Payments from Template:** Used to create payments from existing templates saved in ScotiaConnect.
- **Modify Payments created by Other Users:** Lets you modify any payments created online by other users.

**Delete Payments:** Used to delete payments that have not yet been submitted.

**Payables/Receivables (EFT & IAT only):** This allows access to payables and/or receivables for eligible payment types. In ScotiaConnect Payables are labeled as credits, and receivables are considered debits.

**Template Maintenance (EFT, EDI, IAT and Wire only):** Grants access to view templates

- **Create Templates:** Allows you to create new templates.
- **Delete Templates:** Used to delete existing templates.
- **Approve Templates:** This allows users to approve templates if approval is required.
- **Modify Templates Created by Other Users.** This allows users to modify existing templates that were created by other users

**Pending Payments:** Lets users access the pending payments page. [This is required for approving, deleting, submitting, disabling, and enabling payments.](#)

**Enable Payments.** This gives users the ability to enable payments that have been disabled.

**Disable Payments.** Used to disable payments. Disabling a payment puts it on an indefinite hold preventing anyone from modifying or submitting it until it is enabled.

**Batch Payments (EFT, EDI, IAT and Wire only):** Batch Payments use payment files created using 3rd party software which are submitted to Scotiabank for processing. This is only applicable if you are using Online Payment Control or Online Payments History services.

- **Direct Payments (Online Payment History):** Direct payments are payments that are submitted via a file that do not require any approvals or anyone to submit them. Their history is accessed via payment search. [This is required if you are using Online Payment History for this service group.](#)
- **Regular Payments (Online Payment Control):** Regular payments are payments that are submitted via a file that stop in ScotiaConnect for approval and submitting. This is required if you are using Online Payment Control for this service group.



- **Modify Failed Regular Payments (Requires Online Creation):** Payment files may have items fail due to missing or incorrect information when received by ScotiaConnect. This entitlement allows users to modify those failed payments.
- **Modify All Regular Payments (Requires Online Creation):** All payments entered by file for the Online Payment Control service may be modified with this entitlement.

**Use New Recipient:** Lets users add any recipients from payments created in ScotiaConnect to the recipient list. Note that recipient entitlements are set in the Integrated Payments function detailed earlier in the appendix.

**Query Memo (Wires Only):** Used for creating query memos (for wire traces).

**Freeform Memo (Wire Only):** This gives access to create and access freeform memos.

**Recall Memo (Wire Only):** This entitlement gives access to all the functions related to recall memos.

**Search Recall Memo (Wire Only):** This allows users to search for unsubmitted recall memos.

**Create Recall Memo (Wire Only):** This allows users to create new recall memos.

**Modify Recall Memo (Wire only):** This allows users to modify any existing recall memos.

**Delete Recall Memo (Wire only):** Lets users delete recall memos that have not been submitted.

**Approve Recall Memo (Wire only).** A second user must approve a recall memo. This entitlement gives approval authority to any users with access to this service group.

**Submit Recall Memo (Wire only).** This allows users to submit recall memos after they have been approved.

**Update e-Transfer (e-Transfers Only):** Lets you modify an e-transfer that has been created but not submitted.

**Recall Interac e-Transfer (e-Transfers Only):** Allows you to recall e-Transfers that have not yet be deposited. Autodeposit e-transfers cannot be recalled using this function.

**Accounts/Agreements belonging to the service:** Lets you choose the accounts that will be used by the Service Group

