

ScotiaConnect Mobile

Reference Guide

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Legal Disclaimer

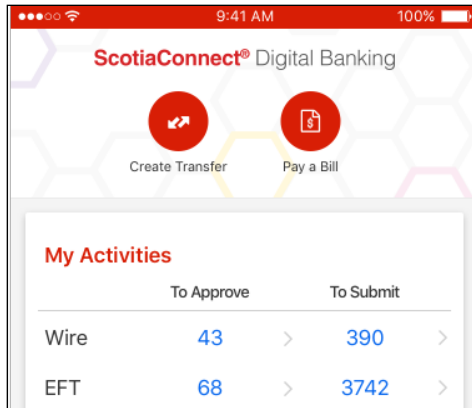
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Note: Access to the ScotiaConnect Mobile Banking application can be restricted in ScotiaConnect, see the User Administration guide for more details.

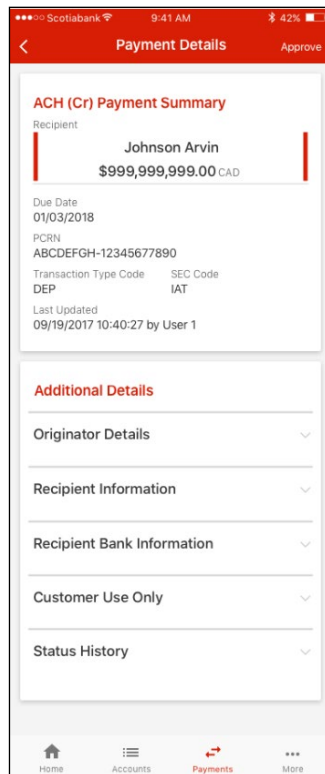
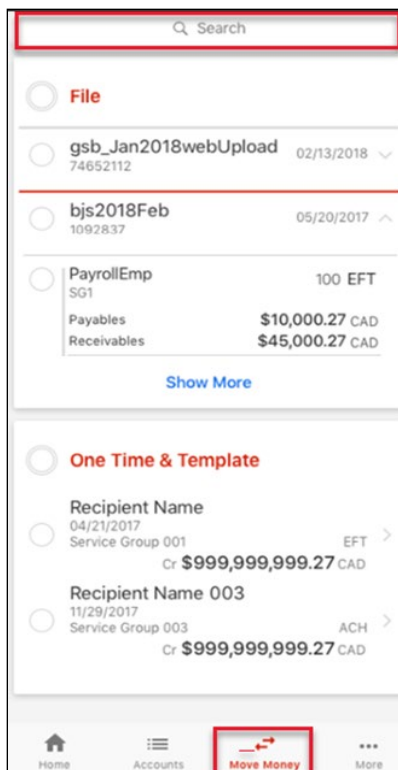
PAYMENTS

VIEWING PAYMENTS

The 'My Activities' section on the homepage of the ScotiaConnect Mobile Banking application will show how many payments are available to approve and/or submit.

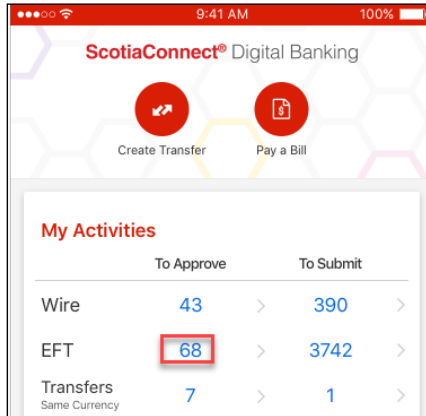


To see a list of all payments for approval/submission select the 'Move Money' icon. You can search for payments using the search bar. Type the recipient's name and the results will be listed in alphabetical order. You can tap a specific payment to view its full details.

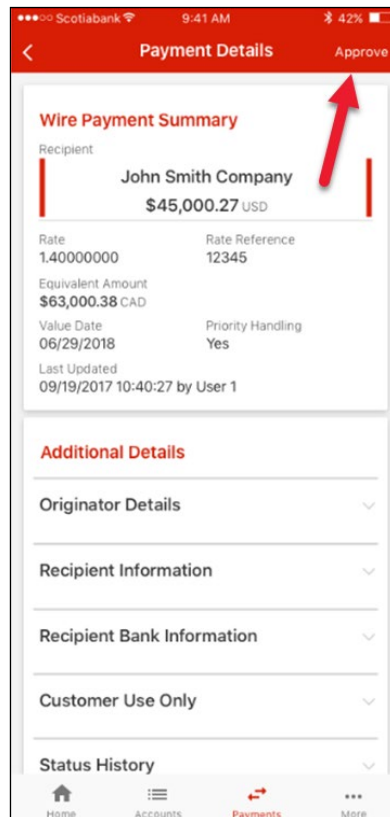
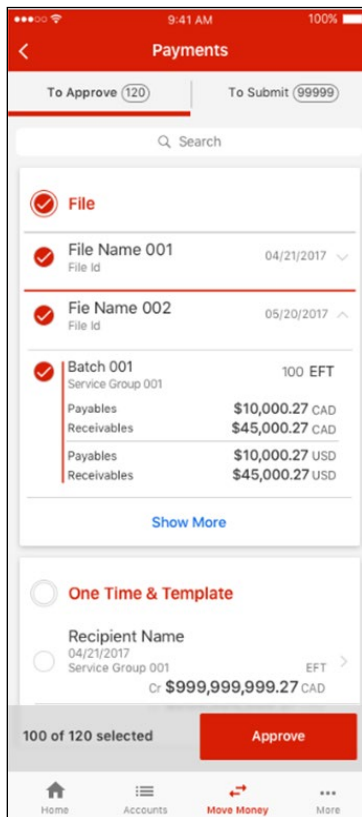


APPROVING PAYMENTS

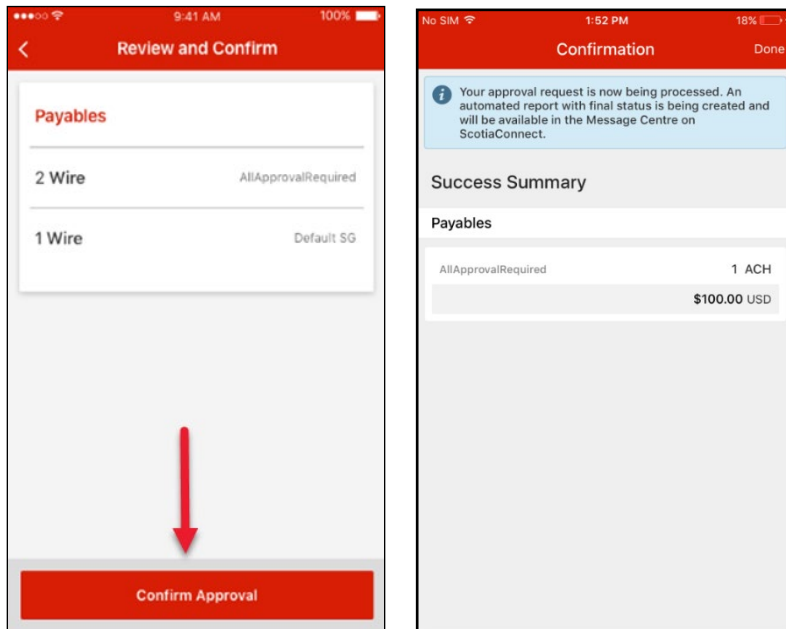
If there are payments requiring approval, you will see a number next to the relevant payment type on the homepage under the 'To Approve' column. Tap the number to continue.



Your payments requiring approval will be listed. Tap each one to select them for approval or tap next to 'One Time & Template' to select all the payments. Tap 'Approve' to continue. You can also approve the payment by selecting the 'Approve' button on the Payment Details screen.

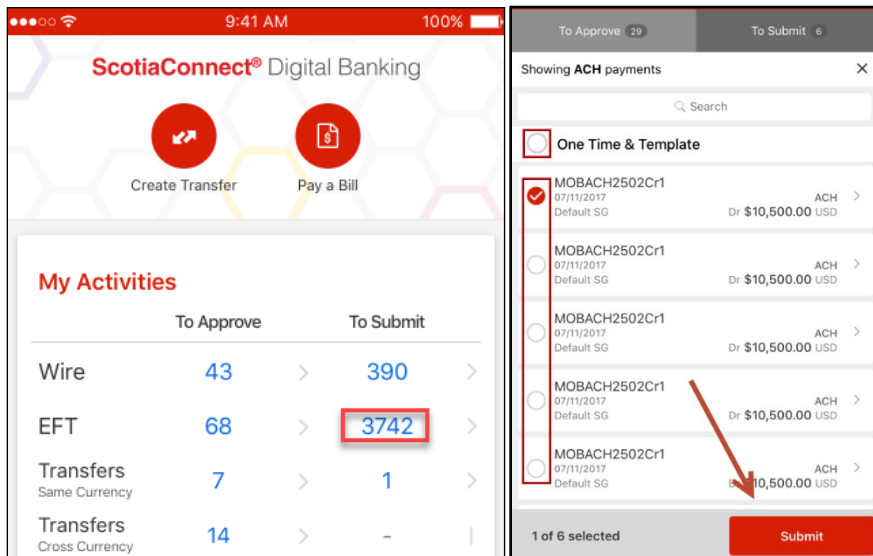


You will be taken to the Review and Confirm screen which will show you the totals for the payments you are approving. Select 'Confirm Approval' to finish the approval.



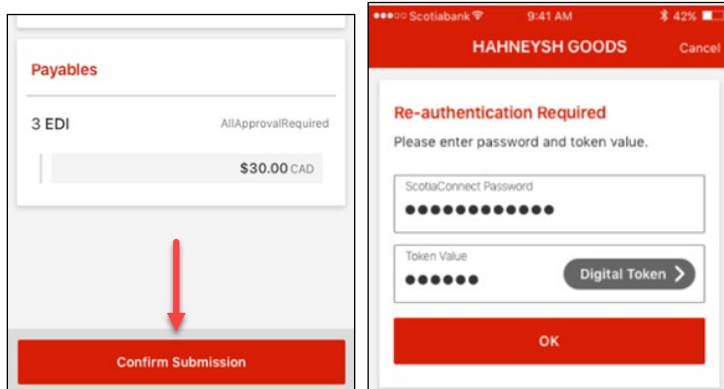
SUBMITTING PAYMENTS

To submit payments, tap the number under the 'To Submit' column in the Payment Summary section of the home screen. Tap each one to select them or tap next to 'One Time & Template' to select all the payments. Tap 'Submit' to continue.



You will be taken to the Review and Confirm screen which will show you the totals for the payments you are submitting. Select 'Confirm Submission' to submit the payments. You will then be prompted to enter your password and token value. If you're using the digital token

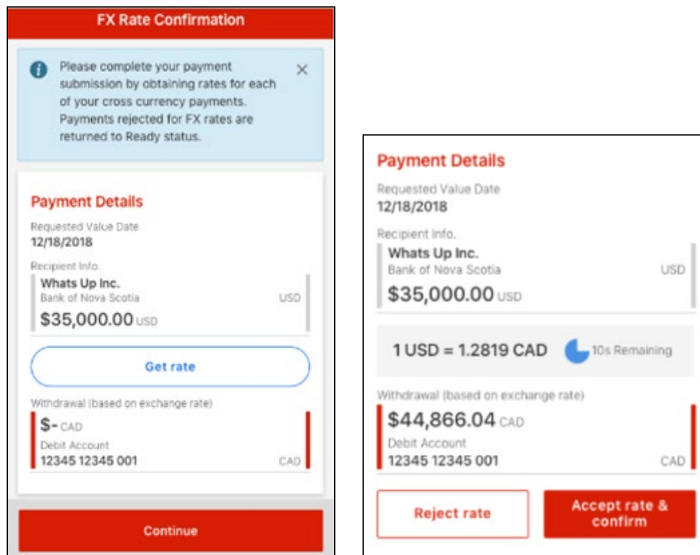
on your device, tap the digital token button to imputy the token value directly into the mobile app. Otherwise, enter the token value manually using your token. Tap 'Ok' to finish.



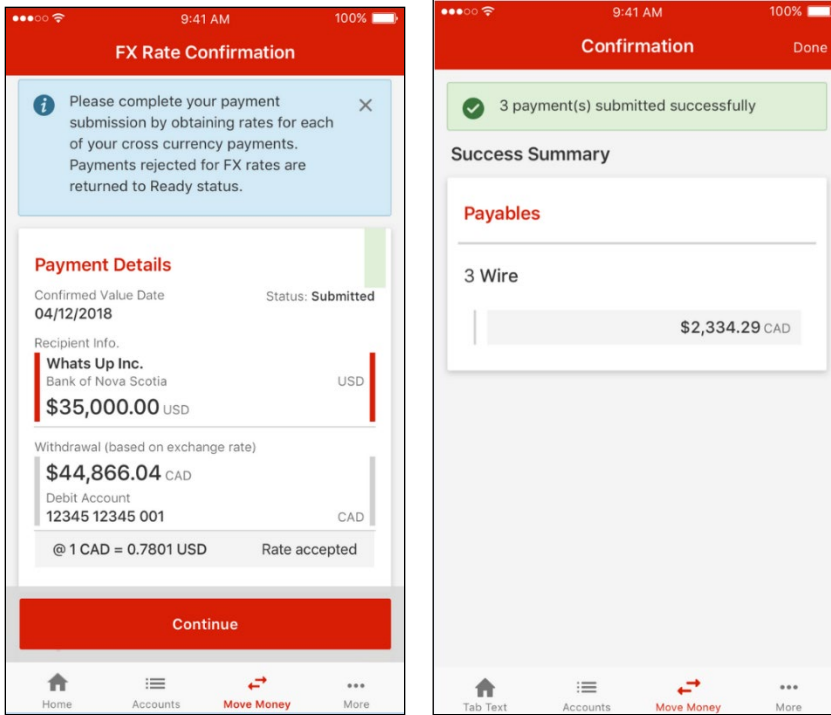
GETTING RATES FOR CROSS CURRENCY WIRES

For Wires that are over bulletin, where no cross-currency rate was booked, ScotiaConnect can provide an automated rate when submitting payments.

Select 'Get Rate' to see an automated rate. You will have 60 seconds to decide whether you wish to accept or reject the rate.

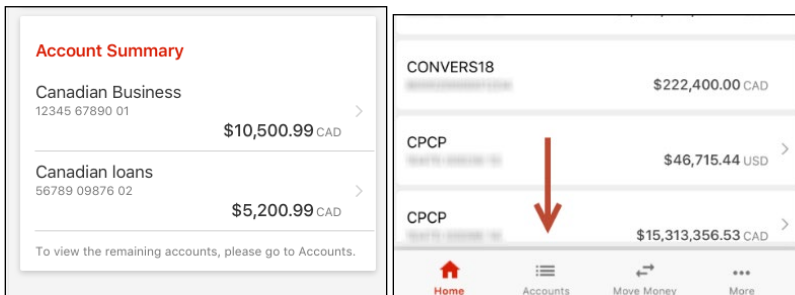


Once you accept the rate, you can select 'Continue' to complete the payment.



VIEWING BALANCES

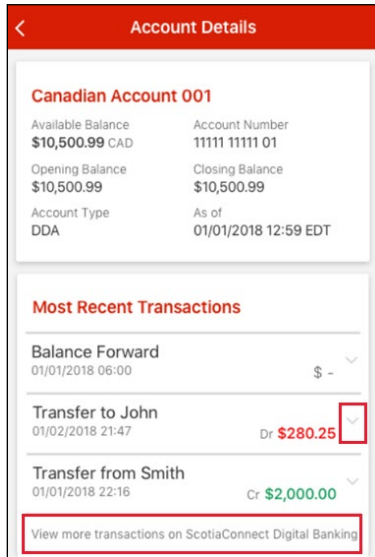
From the homepage of the ScotiaConnect Mobile Banking application you will be able to see up to 12 accounts in the Account Summary section. To see any additional accounts select the 'Accounts' icon.



You can do a quick search for any of your accounts by entering at least three characters from the account name or account number in the 'Search' bar above the listed accounts.

VIEWING TRANSACTIONS

To view transactions, tap on the account in question either from the Account Summary section of the homepage or from the Accounts page. You will then be shown the balances and a list of transactions for the account. You can also tap the arrow beside the transaction to get additional details.

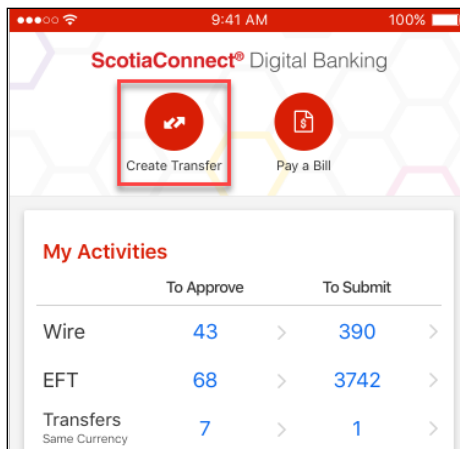


Note that you will be able to see all transactions associated with that account for the last seven days to a maximum of 250 transactions. If there have been more than 250 transactions within the last seven days you will see a message at the bottom of the screen advising you that additional transactions can be viewed on the browser-based version of ScotiaConnect.

ACCOUNT TRANSFERS

CREATING A TRANSFER

To create a transfer, you may tap on the 'Create Transfer' icon at the top of the homepage.



Specify the From Account, To Account, Amount, and Transfer Date then tap 'Continue'. Optionally, you can include a reference number to assist with reconciliation.

Create Transfer

From
Select account >

To
Please select the From account first

Amount
Enter amount

Transfer Date
09/09/2018

Reference (Optional)

Continue

If both a Canadian and USD account are selected, the transfer will be considered 'Cross Currency', otherwise it is a 'Same Currency' transfer. Cross Currency account transfers cannot be future dated.

Review the details and tap 'Confirm' to finalize creating the transfer. You will receive a confirmation message telling you the creation was successful. **Note** that this will also submit the payment if no approvals are required (a message will be displayed advising you that the transfer will be submitted). This differs from the account transfer process on the desktop version of ScotiaConnect where entering and submitting transfers are separate steps.

Transfer Details

From
Canadian Account 001
12345 12345 001 CAD

To
Canadian Account 002
12345 12345 002 CAD

Amount
\$2,500.00 CAD

Transfer Date
09/09/2018

Reference

Cancel Confirm

You've successfully created a transfer.
It will be submitted upon approval.

Transfer Details

From
Canadian Account 001
12345 12345 001 CAD

To
Canadian Account 002
12345 12345 002 CAD

Amount
\$2,500.00 CAD

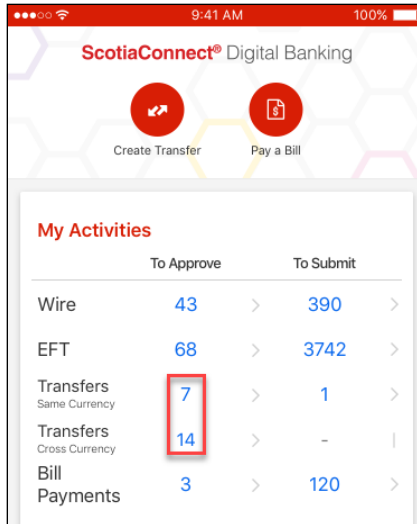
Transfer Date
09/09/2018

Reference

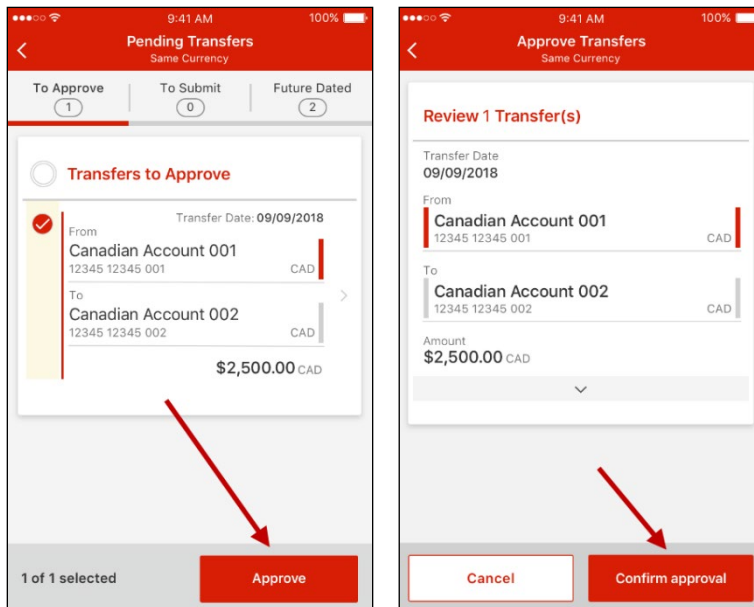
Create another transfer Back to Move Money

APPROVING TRANSFERS

If there is a number under the To Approve column you can tap it to view the account transfers that are waiting to be approved.



Select the transfer(s) you would like to approve and tap the 'Approve' button. Review the details and select 'Confirm approval'. **Note** that this will submit the transfer, if you are not ready to submit you should not confirm the approval.

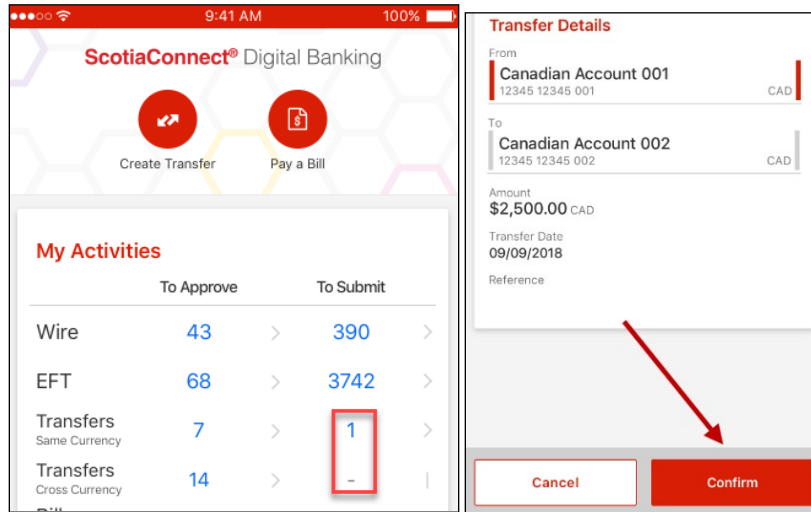


SUBMITTING ACCOUNT TRANSFERS

In the browser-based ScotiaConnect, creating, submitting and approving are all separate steps. In the mobile app, the final 2 steps (submitting and approving) have been combined for additional convenience. This means that for transfers requiring approval, *Approval and Submission* is one step

and for transfers that do not require approval, *Create and Submit* is one step as well. As such, only transfers that were entered through the browser-based version of ScotiaConnect and are ready to be submitted will be listed in the To Submit column.

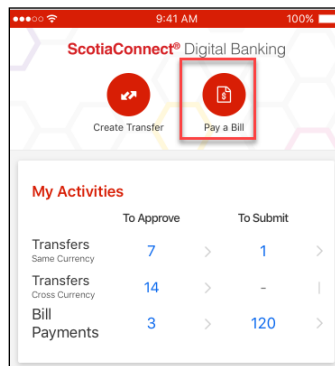
To submit a transfer, tap on the number in the To Submit column. Select the transfer you would like to submit, review the details and tap 'Confirm'.



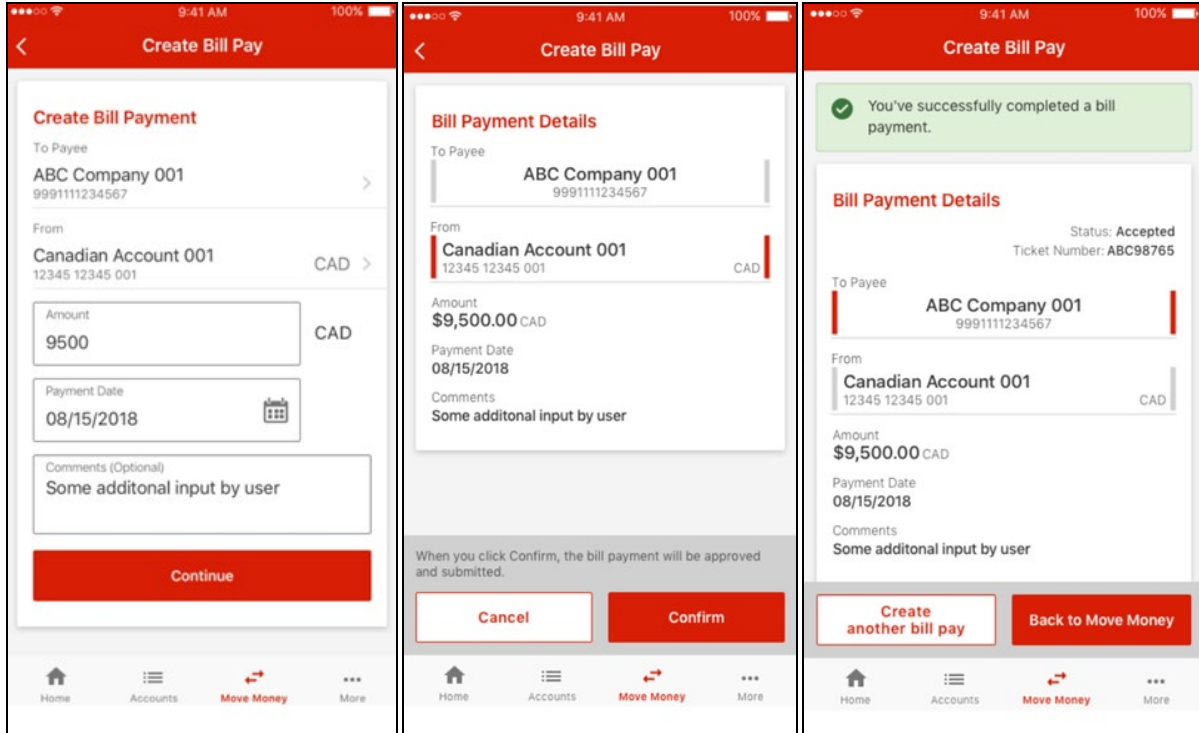
BILL PAYMENTS

CREATING BILL PAYMENTS

To create a Bill Payment, you may tap on the 'Pay Bill' icon on the top of the home page or select the 'Move Money' icon at the bottom of the screen.

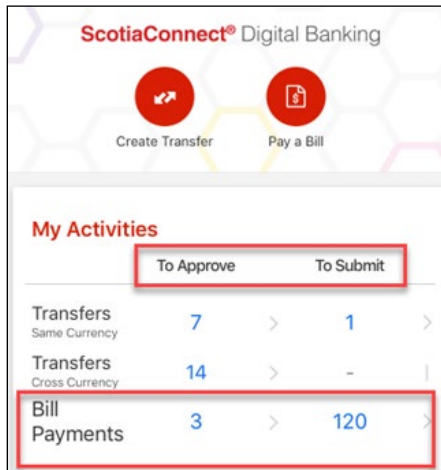


Enter the payment details and click 'Continue'. You will be able to review the details and click 'Confirm' to submit. If there are no approvals required, **entering and submitting happens as one step**. A confirmation message will display advising that the Bill Payment was submitted successfully.

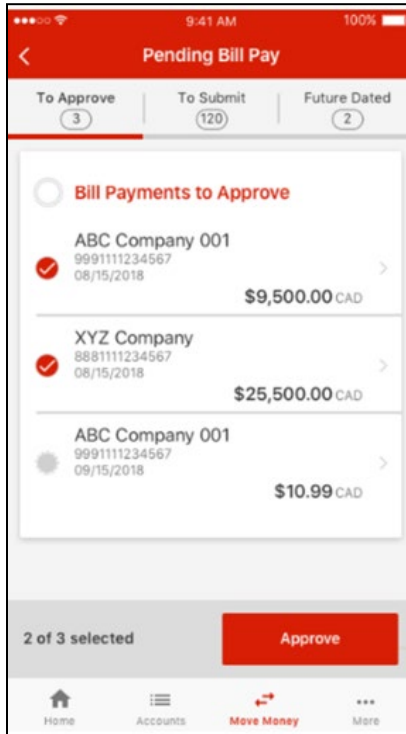


APPROVING AND SUBMITTING BILL PAYMENTS

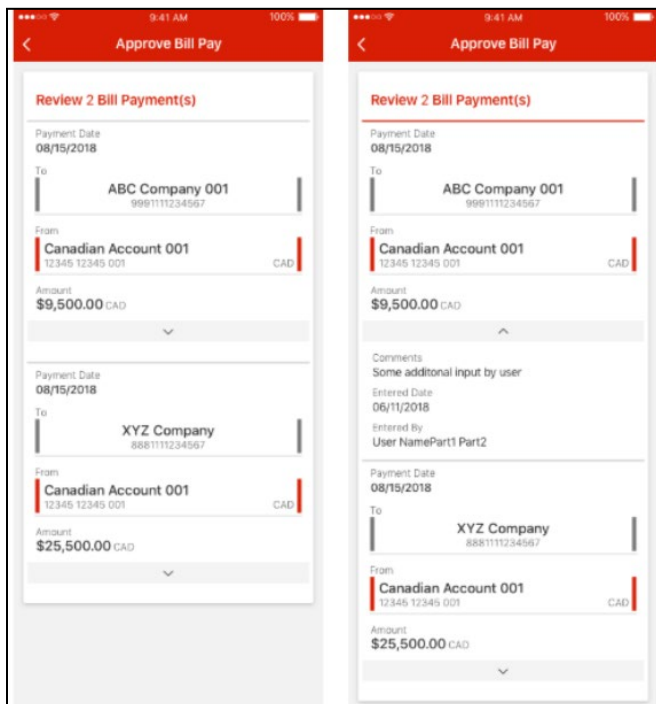
If there is a number under the To Approve or To Submit column you can tap it to view the payments that are waiting to be approved/submitted.



You will be able to approve and submit payments by selecting the payment(s) and clicking 'Approve' or 'Submit'. Please note that **approving the payment will also submit it**.

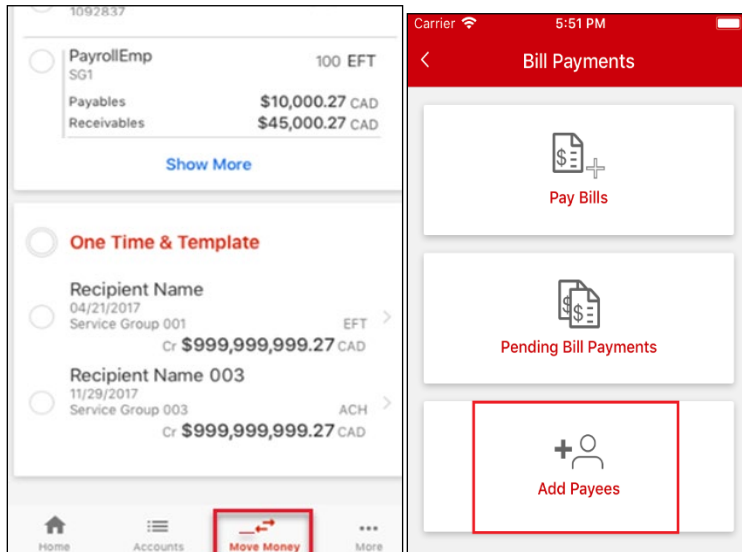


You also have the opportunity to review details such as the entered date and the user who created the payment by tapping on the chevron below the payment.

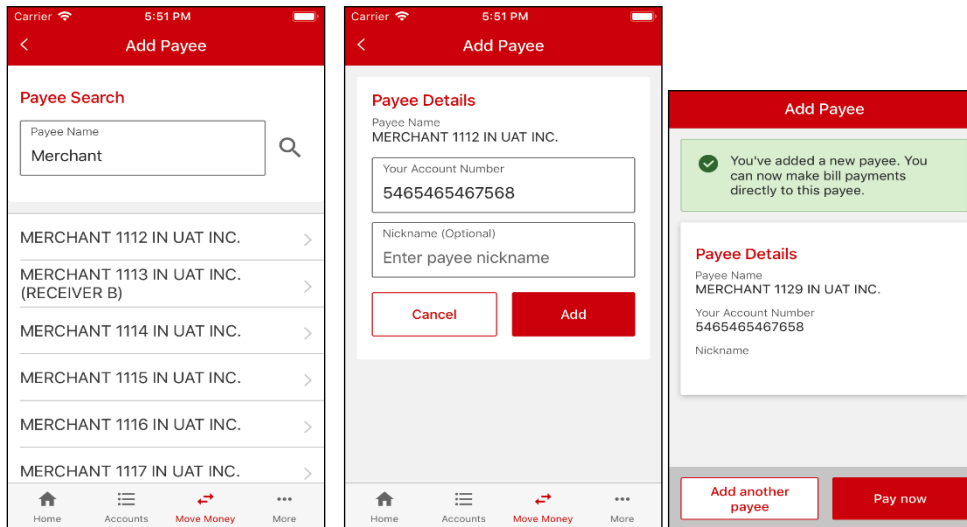


ADDING A PAYEE

To add a Payee, click 'Add Payee' from the Move Money screen.



You can search for a specific payee by typing the name of the Payee into the search bar. Once a payee has been selected, enter the account number and nickname (if applicable) and click 'Add'.



Once the payee has been successfully added, you will have the option to pay the newly added payee immediately.

CONTACT US

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
- 416-288-4600 - Local Toronto area customers
- (800) 463-7777 - pour le service en français
- Email: **hd.ccebs@scotiabank.com**. Your email will be answered within 24-48 business hours.

If you have any questions about the contents of this guide, please email us at gtb.training@scotiabank.com

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