Accessing and Using CentreSuite
Reference Guide

Scotiabank®

INTRODUCTION

This guide will provide you with the basic information you need to get started with your Scotiabank VISA Business Card program, including the steps involved in logging into CentreSuite for the first time and an overview of the functionality CentreSuite provides.

YOUR FIRST LOGIN

To login to CentreSuite go to the home page: www.CentreSuite.com/centre/?vbc. You will be asked to enter your user ID and temporary password, both of which can be found in your welcome email.

You will be asked to change your temporary password the first time you log on and accept the End-User License Agreement. To help protect your logon account from fraudulent use, you will also need to select additional security questions. You may be prompted to answer one or more of these questions as part of the Self Unlock/Reset Password procedure to help verify your identity.

Once you have successfully changed your password, you will be provided with a confirmation. Click on 'Ok' to proceed. You now have access to CentreSuite.

CENTRESUITE OVERVIEW

Upon logging in, you will be brought to the home page. From this page, you will be able to use the tabs to navigate to the various functions available.

Additionally, the home page offers a link to the full Scotiabank VISA Business Card Program Resource Centre, and contact information for the Card Service Centre should you require assistance.

Lastly, there is a list of Quick Links which offers another link to the SVBC Resource Centre, as well as links to documents for creating or modifying card coordinator profiles (the completed

Coordinator Designation form would need to be forwarded to your Scotiabank Relationship Manager for processing). **Please note** that a profile may have a maximum of two coordinators.

The options available in the top row of tabs are:
- Statements
- Accounts
- Reports

The **Statements** option will allow you to review Account Activity. This provides an activity summary as well as a more detailed transaction view for individual cardholders, or all activity within the program.

The **Accounts** option provides the ability to Manage Accounts. This is where new cards can be issued, and existing cards can be modified or closed as necessary, functions which are explained in more detail within our Card Management guide. Additionally, there is the option to View Authorization Requests, which provides a real-time list of authorizations which have not yet posted to the transaction history.
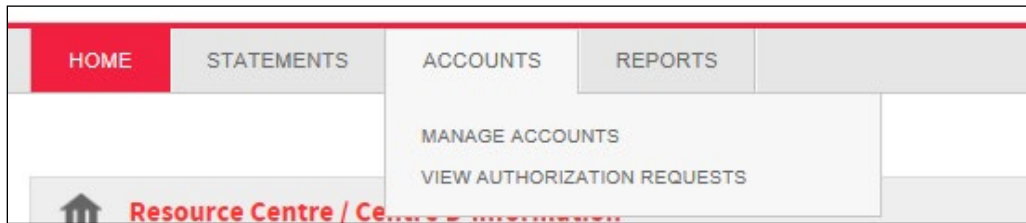
The **Reports** tab gives you access to the Standard Reports screen as well as the Output Log. The Standard Reports screen allows you to generate several different types of reports detailing your cardholders, transaction information, and more. The reports which are generated will be made available through the Output Log.
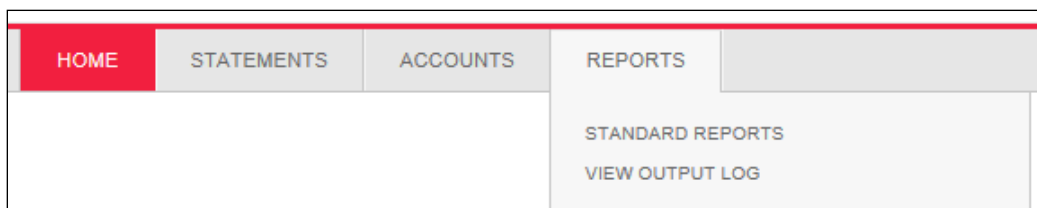
CARD MANAGEMENT

One of the most important functions a coordinator performs is creating, maintaining, and closing cards for cardholders at your company. This functionality is all located through the **Manage Accounts** option under the **Accounts** tab in CentreSuite.
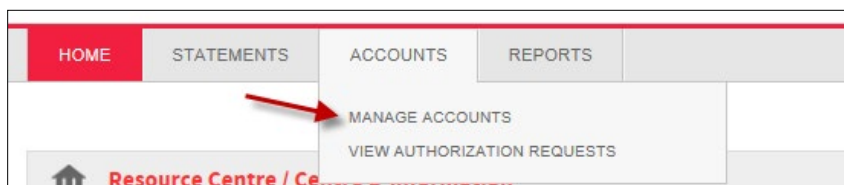
CREATE A CARD
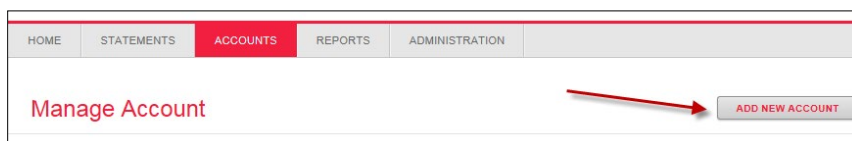
To create a new card, click on the **Accounts** tab and select Manage Accounts. Click on **Add New Account** and a blank **Account Management for New Account** form will be displayed. An example is displayed on the next page, with an explanation of the required fields.

Once all the fields have been completed, click **Submit** and the card will be delivered to the primary coordinator within the next 7-10 business days or to an alternate address provided when creating the card.

Coordinators with a single login can view their entire CentreSuite portfolio (CAD and USD) and will have the option to select the location for the **New Account** before creating a card.
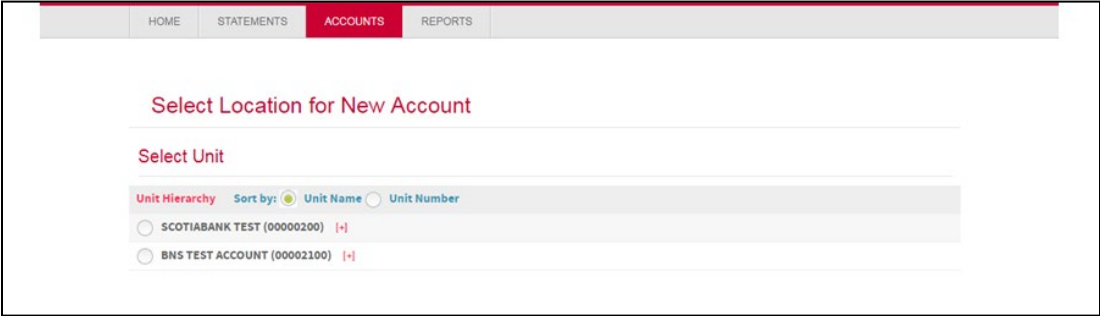
Once the location is selected, click on the **plus sign** and click **Next** to continue the setup.
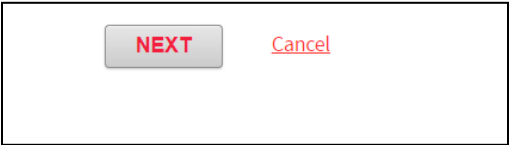
The following fields must be completed in order to successfully request a card:

Legal First Name: [?] *

Legal Middle Name: [?]

Legal Last Name: [?] *

Cardholder Name:
Cardholder Name must be 21 characters or less,and must contain * between first and last name.example: John*Doe [?] *

Company Name:
Company Name is limited to 21 characters and can only contain
the following characters A-Z 0-9
% - . / ? ^ ; = [?] *

Address Line 1: [?] *

Address Line 2: [?]

City [?] *

Province: [?] *

Postal code: [?] *

Email Address: [?] *

Work Phone: [?] *

Card Type: [?] *

Please enter EG, ES, FG, or FS. English Silver (ES); English Gold (EG); French Silver (FS); or French Gold (FG)

Employee ID: [?]

Date of Significance: [?] *

Month ∨   Day ∨   Year ∨

Number of Cards to Request [?]

1 ∨

Card Delivery [?]

Regular Mail ∨

No fee applies for Regular Mail delivery. For more information click the above [?].

Use Shipping Address Instead

Credit Limit: [?] *

0

Cash Advance %: [?]

0

Update to Cash Advance % field is not real time. Overnight processing is required.

SUBMIT   [?]   Cancel

Legal Name: Enter the cardholder's Legal First Name, Legal Middle Name (if applicable) and Legal Last Name as they appear in any of their identification.

Cardholder Name: enter cardholder's first and last name as it should appear on card. Ensure there is an * between the first and last name with no blank spaces ie Jane*Doe. Cardholder name must be 25 characters or less and should not contain punctuation (i.e. hyphens, accents).

Company Name: enter company name as it should appear on card. Ensure there is an * at the end of the company name, i.e. ABC Company*. If left blank, the company name as provided by your relationship/account manager will be used.

Address Line 1, City, Province, Postal Code: enter cardholder's mailing address.

Email address: enter cardholder's email address.

Work phone: enter cardholder's work phone number.

Card Type: used to specify the card type (gold vs silver) and language (English vs French).

Date of Significance: enter a significant date that can easily be remembered by the cardholder. This can be any historical date (not future date) such as an anniversary or employment date. The significant date is required for card activation purposes.

Use Shipping Address Instead: Only click this hyperlink if you want to send the card(s) to an alternative address other than the default address. Enter the new address where you want the card(s) to be shipped. Please note that this is temporary and is not stored in our data base.

Using alternate address will send the card to an address other than the default.
Alternate Address

Address Line 1: *

Address Line 2:

City *

Province: *

Postal code: *

Country *
CAN - Canada

Card Limit: enter cardholder's credit limit.

Cash Advance %: enter 0 if cash advance is not allowed.

MODIFY A CARD

To modify a card, first you will have to search for the cardholder's account in CentreSuite. This can be done by searching by either name or card number on the **Manage Account** page.

HOME   STATEMENTS   ACCOUNTS   REPORTS

Manage Account   ADD NEW ACCOUNT

Unit or account search criteria must be entered. A minimum of 3 characters are required. You can use an asterisk (*) as a leading or trailing wildcard character for partial searches.

Cardholder Name   Account Number

☑ Active accounts   ☑ Inactive within 45 days   ☐ Inactive longer than 45 days

Please enter search criteria. Click on Run Search for a list of all cardholder names.
You can use an asterisk (*) as a leading or trailing wildcard character for partial searches.
Status Legend: M9=Closed Blank=Active

SEARCH

Then from the list of search results, click the ⋯ icon under the **Details** column, at the far left of the card you wish to modify.

Search Results (Save View | Export All)

SHOW/HIDE COLUMNS

Details   Account Number   Name   Status   Email   Credit Limit   Available Balance   Date Created
                              M9=Closed   The available balance field reflects
                              Blank=Active   the available account balance as
                                                                 of the previous night's processing.
⋯   4/9/2014

This will bring you to the **Account Management** page for that card, which will allow you to edit the same fields we saw on the previous page, including credit limit and name/address information for the cardholder.

CLOSE A CARD

To close a card, first you will have to search for the cardholder's account in CentreSuite. This can be done by searching by either name or card number on the **Manage Account** page.

Then from the list of search results, click the ⬚ icon under the **Details** column, at the far left of the card you wish to modify.

This will bring you to the **Account Management** page for that card, and at the bottom of the **Account Management** page there is a dropdown menu where you can change the card status to **Close**. If this change is made and then submitted, the card will be closed immediately.

ACCOUNT ACTIVITY

You can review the account activity for either a single cardholder or for all cards within the program by navigating to the Account Activity page, located under the **Statements** tab.
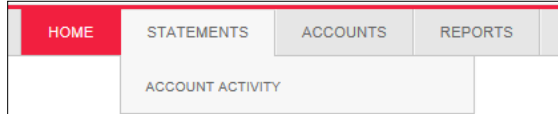
Here, you can search for a specific cardholder by name or card number or alternatively leave the search field blank and hit Search to choose from a list of all the cards within the program. The full list of cardholders will also include one in the company name, which represents the top-level program view which will allow you to view all activity across all cards. Click the 'Details' button next to the cardholder or program you wish to review.

If you have multiple card programs (CAD and USD), you will be able to view your entire portfolio in CentreSuite by signing in with your CAD login details. If you aren't seeing both your CAD and USD agreements, please reach out to your Relationship Manager or the Technical Support Help Desk at 1-800-823-9653 and they will be able to link your agreements to the same login.

The first six numbers will confirm the card currency (453750 for CAD and 453776 for USD). Click 'Details' on the right to view the Account Details.
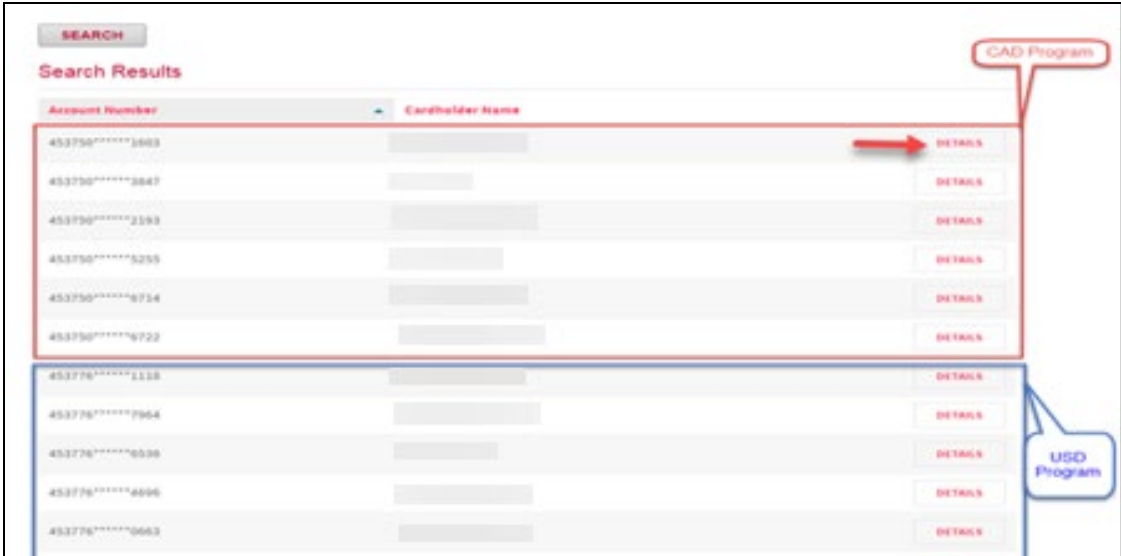
After click the 'Details' button, you will be presented with the Account Details – Summary tab.
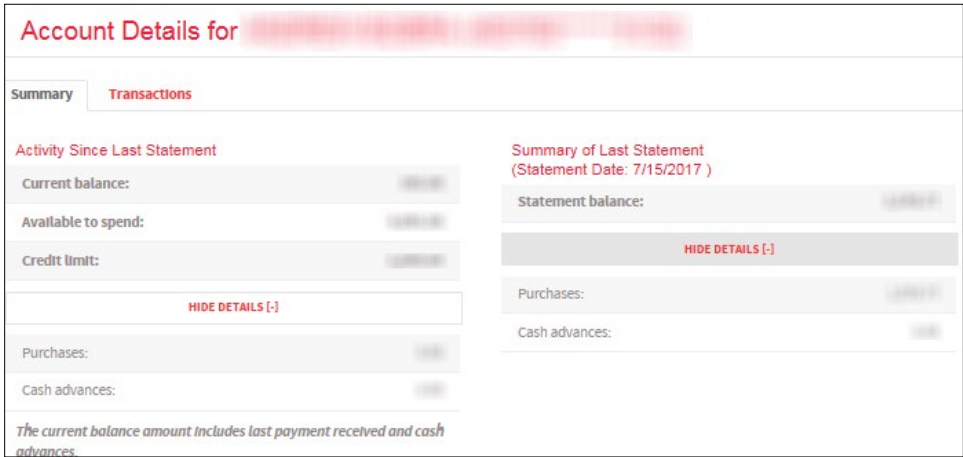
Click on the Transactions tab, and you will then be able to review transaction information for the current or past statement cycles on the CentreSuite site. You will also have the option to download or print the information.
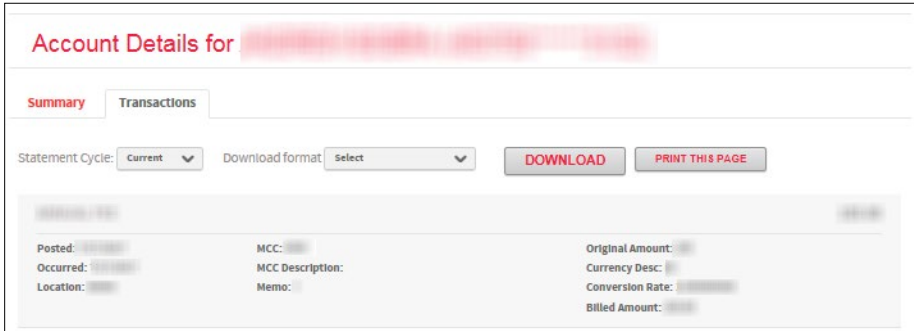
REPORTS

Reports can be requested by navigating to the Standard Reports page, under the **Reports** tab in CentreSuite.

HOME	STATEMENTS	ACCOUNTS	REPORTS	
			STANDARD REPORTS	
			VIEW OUTPUT LOG	

Once on the Standard Reports page, locate the type of report you wish to generate. The report names and descriptions are provided on the Standard reports page, and sample reports can be viewed by clicking the magnifying glass icon to the left of the report name. Click the icon under the Run column to generate your desired report.

Standard Reports

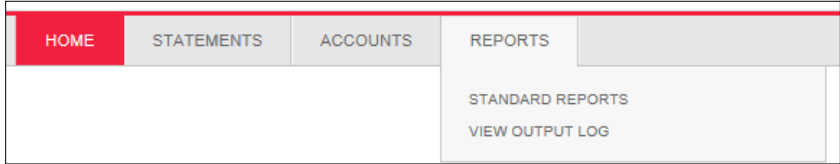| Run	Schedule	Sample	Report Name	Description
🖹	📅	🔍	Cardholder Profile Report	An unformatted file of accounts with their authorization and allocation values
🖹	📅	🔍	Statement of Account Report	List of transactions sorted and grouped by account holder for use while reconciling expenses
🖹	📅		Declined Authorization Report	Listing of declined authorization requests for an account.
🖹	📅	🔍	Transaction Report	Detail or summary of all transactions made by account holders

Once a report has been run, it will be available for download on the Output Log page, which can be accessed by clicking on View Output Log under the **Reports** tab. Reports may take some time to be produced depending on the report specifications and CentreSuite server load.

Output Log [?]

REFRESH STATUS

Delays may occur when processing volume is high.

Show: All Events ▾

DELETE

	Download file	Unmap	Name	Status	Output Level	Type	Date Range	Run Date	Size	Last Download
☐	🖨									

ALERTS

There are two alerts available for you to setup which can assist in managing your card program:

Current Balance Approaching Credit Limit: This alert notifies you when a card(s) or corporate account is reaching its limit. Input a percentage in the required field and the selected account(s) will trigger an alert when the percentage of their limit is reached or exceeded.

Transaction equal to / above amount: This alert can be used to notify you when a specific card has a transaction that exceeds or is equal to a certain value. If the cardholder meets or exceeds the value you indicate an alert will be generated.

MANAGING ALERTS

To manage your alerts go to the menu next to your name at the right hand corner of the page and select 'Manage CentreSuite Alerts'.
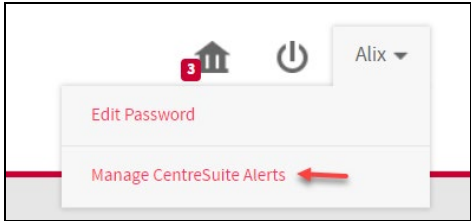
Once the page loads you will see the alerts listed with 'On/Off' toggles next to each one.
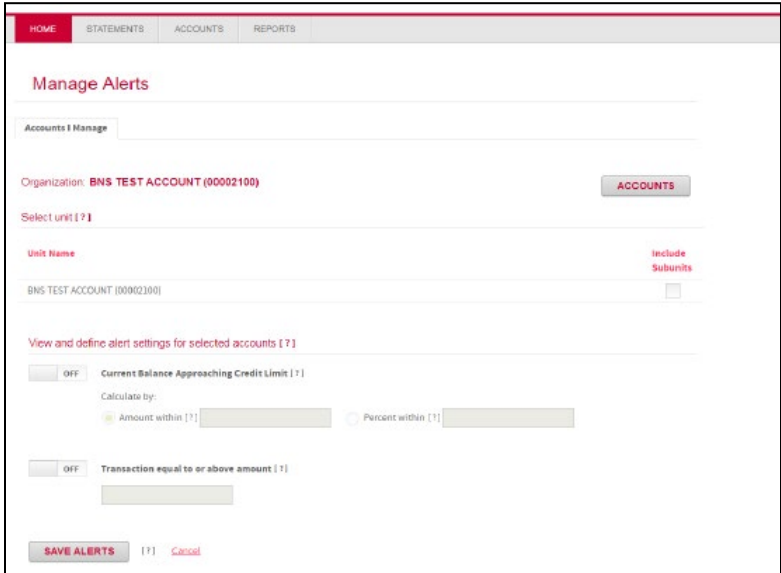
If you have CAD and USD Accounts, you will have the option to 'Select Organization' and search by the 'Unit Name' or 'Unit Number' before making changes.

If you enable Current Balance Approaching Credit Limit you will then be prompted to choose an amount within or percent within to indicate when the alert should trigger. 'Amount within' will trigger when the difference between the available credit and credit limit is equal to or less than the value you input. 'Percent within' will trigger when the available credit becomes equal to or less than the percentage of the credit limit.

If you enable Transaction equal to or above current amount you will be prompted to supply the amount at which the alert will be triggered. Once you have made your changes click 'Save Alerts' to finalize them.

FAQS

- **Do cards have to be activated before use?**

Yes, activation is required for security reasons. You will need to call the Customer Contact Centre at (888) 823-9657 and simply follow the instructions from the menu provided. The card number and "significant date" will be required for card activation. The 'Date of Significance' was provided to Scotiabank during the initial card set up process. If you are unsure of your significant date, please contact your company's program coordinator.

- **How do I add a coordinator?**

Go to 'Quick Links' on the Homepage and click on 'Coordinator Designation' which will show you the form that you need to fill out to add or delete a coordinator.

- **How will I be receiving my monthly company statement?**

The Scotiabank VISA Business Card is a web-based product, and no paper statements are generated. On the 18th of every month, you will be receiving an electronic statement in PDF format. You will only receive an e-statement if there was activity in the previous cycle. The sender of the email is "Scotiabank" (scotiabank@procard.com). Please make sure to add this email to safe sender list on your browser to receive the statements.

- **What is the difference between gold and silver cards?**

Silver cardholders will have Waiver of Liability coverage up to $100,000. Gold cardholders will have the same coverage as silver cardholders; however, they will also have extensive travel insurance and access to International Concierge Services.

Insurance Type	Gold	Silver	Maximum Coverage
Waiver of Liability	Yes	Yes	$100,000
Common Carrier Travel Accident	Yes	No	Variable Upon Circumstance
Collision Loss Damage	Yes	No	Covers Loss or Damage to Vehicle
Travel Accident	Yes	No	$500,000
Emergency Purchases	Yes	No	$500
Lost Luggage	Yes	No	$2,000 per Trip
Flight Delay	Yes	No	$500 per Occurrence
Hotel/Motel Burglary	Yes	No	$500 per Occurrence

- **How does the credit limit and payment process work?**

The Scotiabank VISA Business Card (SVBC) is a "Corporate Bill/Corporate Pay" program. When the company coordinator is issuing plastics for individual cardholders, the cumulative credit limit for all the individual cardholders can be greater than the approved company corporate credit limit (ex. company corporate limit is $100,000, and 15 cards have been issued with individual limits of $10,000=$150,000). When a cardholder makes a purchase from a merchant, the system will validate against the cardholder's individual credit limit to ensure there are sufficient funds available to make the purchase. If funds are available at the individual cardholder level, the system will then validate against the company's corporate credit limit to ensure it has sufficient funds to allow for the purchase to go through. Only if both tests pass will the purchase be authorized. The purchase will be declined if either one of these tests fails. In essence, all cardholders are accessing the same pool of company corporate funds within their own individual credit limit.

The billing cycle is from the 16th of the previous month to the 15th of the current month. At the end of the billing cycle (i.e. on the 16th of each month), all cardholder balances are reset to zero, and their individual transactions will roll-up to the company's corporate account so that they can spend up to their individual credit limit again. The company's corporate balance is due 21 days after the end of the billing cycle (around the 5th of each month), and payment is processed by direct debiting the company's business account and crediting the SVBC company account.

If an individual cardholder reaches his/her assigned limit prior to the end of the billing cycle, the company coordinator must increase the cardholder's credit limit in order to access additional company corporate funds. Payments made against a cardholder's account will not affect the cardholder's available credit as the SVBC program is corporate bill, and the payment will be applied against the company's corporate account. Any manual payments made will only increase the company's corporate available credit but will not have an impact on the cardholder's outstanding balance.

In instances where the company is reaching its maximum corporate credit limit, manual payments can be made in advance of the direct debit. Any manual payments made will reduce the amount owing on the company's corporate account and will reduce the direct debit amount to be taken. It takes 2-3 business days to process manual payments made at a branch and for the payment to post on the company's corporate account.

- **Why is there a discrepancy between the balance due appearing on the monthly statement and the amount debited from my business account?**

The following 3 circumstances would result in a discrepancy:

1. When a manual payment is made against a cardholder's account or the company account after the cycle end date (15th of each month), but prior to the payment due

date (21 days after the 15th of the month), the manual payment amount will reduce the balance due that appears on the e-statement.

2. If a transaction is disputed by a cardholder between the cycle end date and the payment due date, the disputed amount is credited to the company account until settlement. This will result in a lesser amount being debited from what appears on the e-statement.

3. If a dispute is settled after the cycle end date, but prior to the payment due date, and the settlement is in favor of the merchant, the disputed transaction amount will be added to the balance due amount appearing on the e-statement.

- **What process should be followed when a card is lost or stolen?**

The cardholder must contact the Scotiabank VISA Business Card Service Centre at (888) 823-9657 and simply follow the instructions from the menu provided. A new card will be issued, the old card will be blocked, and balances will be transferred to the new card. If the cardholder has cash advance access, he/she will be required to set up a new PIN. The cardholder will be required to reconcile both the old and new card the following business cycle. The cardholder will need to ensure that any merchant set up for pre-authorized payment (cable, phone, periodicals, etc.) is notified of the new card number.

- **What does a cardholder do if he/she wants to dispute a transaction on his/her statement?**

The cardholder should first contact the merchant directly to settle the dispute. If the merchant is not known to the cardholder or the dispute is not settled, the cardholder will need to call the Scotiabank VISA Business Card Service Centre at (888) 823-9657 to initiate the dispute investigation process. The disputed amount will be credited to the corporate account until settlement (normally within 60 days).

CONTACT US

Customer Contact Centre

- 1-888-823-9657 - Toll-free number within North America – available 24 hours a day

- Email: hd.ccebs@scotiabank.com and your email will be answered within 24-48 business hours.

If you have any questions about the contents of this guide email us at:

gtb.training@scotiabank.com

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