

Interac e-Transfer[†] for Business

Reference Guide



September 2021

REGISTERING FOR THE SERVICE	3
EDITING REGISTRATION DETAILS	9
Searching for Autodeposit Email Addresses and Deposit Accounts	10
Adding Autodeposit Email Addresses and Deposit Accounts	12
Editing Autodeposit Details	17
Deleting Autodeposit Email Addresses and Deposit Accounts	18
CREATING AN <i>INTERAC</i> E-TRANSFER[†] RECIPIENT	19
Creating a New Recipient Profile	19
Approving a Recipient	24
Editing a Recipient	26
Adding <i>Interac</i> e-Transfer [†] Details to an Existing Recipient's Profile	29
Deleting a Recipient	30
SENDING AN <i>INTERAC</i> E-TRANSFER[†]	33
Overview	33
Step 1: Creating an <i>Interac</i> e-Transfer [†]	33
Select a Recipient	34
Enter Payment Details	35
Review Payment	40
Payment Summary	42
Step 2: Approving an <i>Interac</i> e-Transfer [†]	43
Step 3: Submitting an <i>Interac</i> e-Transfer [†]	46
VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL RIGHTS	50
Viewing a Payment that is Not Approved or Submitted	50
Editing a Payment that is Not Approved or Submitted	52

Delete a Created or Approved Payment _____	56
VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU DO NOT HAVE APPROVAL RIGHTS _____	58
Viewing a Payment that is Not Approved or Submitted _____	58
Editing a Payment that is Not Submitted or Approved _____	61
Delete a Created or Approved Payment _____	65
VIEWING PENDING PAYMENT APPROVAL OR SUBMISSION SUMMARY AND DETAILED REPORTS _____	68
VIEWING GROUP ACTION SUMMARY REPORTS _____	69
SEARCHING FOR A SENT <i>INTERAC</i> E-TRANSFER[†] _____	70
RECALL (CANCEL) AN <i>INTERAC</i> E-TRANSFER[†] _____	71
VIEWING <i>INTERAC</i> E-TRANSFER[†] PAYMENTS THAT ARE AUTODEPOSITED INTO YOUR ACCOUNT _____	74
FAQS _____	78
FOR FURTHER ASSISTANCE _____	79

Legal Disclaimer

This reference guide has been prepared by The Bank of Nova Scotia for use and reference by its customers only. It is not to be relied upon as financial, tax or investment advice. Scotiabank makes no representation or warranties in this reference guide including about the services described in it.

This reference guide is not for public use or distribution. This guide is for information purposes only. Usage of this service is subject to the terms set out in its enrollment documentation.



REGISTERING FOR THE SERVICE

Important:

To use the *Interac* e-Transfer⁺ service, you must first sign up and then register for the service.

- If you see the **Register for Interac** option on your ScotiaConnect **Overview** page, you have already signed up for the service. Please complete the registration steps to begin using the service.
- If you do not see the **Register for Interac** option on your ScotiaConnect **Overview** page, please contact your Scotiabank Relationship Manager to sign up for the service. Once the service is activated, you will receive an email from Scotiabank. Then, you must complete the registration steps to begin using the service.

Note:

- Registering for the service involves specifying your business email address and deposit account to set up Autodeposit.
- At this time, only ScotiaConnect Super Users can register for this service and edit the registration details for the service.

To register for the service, click **Register for Interac e-Transfer** on the **Overview** page.

Note: The **Register for Interac e-Transfer** option will appear only after you have signed up for the *Interac* e-Transfer⁺ service.

The screenshot displays the ScotiaConnect Overview page for a user named Sudha. At the top, it says "Good evening, Sudha" and "You last signed in on Wednesday, May 06, 2020 at 08:16 p.m. EDT". There are links for "Customize overview" and "Print". Below this is a navigation bar with five icons: "Create payment", "Pay a bill", "Create transfer", "Stop payment", and "Create recipient". The main content area is divided into two columns. The left column, titled "Business accounts", shows two accounts: one with a balance of \$(6,097.30) CAD and another with a balance of \$530,627.64 CAD, both marked as DDA. The right column, titled "To-do list", shows "To approve (3)" and "To submit (1)", with links for "Bill Payment (1)", "EFT Payment (1)", and "Wire Payment (1)". At the bottom right, a button labeled "Register for Interac e-Transfer" is highlighted with a purple border.




Step 1: Enter and verify registration details

Next, enter the business email address and language preference and click **Continue**. This email address will be used to receive *Interac* notifications.

Register for *Interac* e-Transfer[†] for business

Step 1 of 3: Enter and verify registration details



Send and receive money quickly and securely *Interac* e-Transfer[†] for business
Send and receive funds to and from anyone with an email address and a bank account in Canada.

Legal business name

Business email address ⓘ

Language preference ⓘ
English ▼

CancelContinue

Next: Set up Autodeposit



Step 2: Set up Autodeposit


All payments you accept through the *Interac* e-Transfer[†] service will be Autodeposited to your preferred account.

In the next step of the registration process, you will set up Autodeposit by specifying your preferred email address that will accept the transfers.

Note: Following initial registration, you can set up Autodeposit with up to 500 additional email addresses by editing the registration details (after the registration is complete).

Register for *Interac* e-Transfer[†] for business


Step 2 of 3: Set up Autodeposit



Receive money directly into your account with Autodeposit

Money sent to you by *Interac* e-Transfer will be deposited directly into your bank account – without having to answer a security question.

Autodeposit email address

 You'll need to verify this email address in order to set up Autodeposit


Receive payment notifications at

☐ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

This can be updated in your Autodeposit settings

Deposit funds to ⓘ

Select account 

☐ I understand that *Interac* e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel

Continue


Important: If your business email address is already registered for Autodeposit and you want to register the same email address to a ScotiaConnect business banking account instead, the Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.

In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.




Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.

Autodeposit email address
autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at
☐ This Autodeposit email address
☐ The registered business email address
(businessname@scotiabank.com)
This can be updated in your Autodeposit settings

Deposit funds to ⓘ
Select account 

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.


Back

Cancel


Continue

Now, select a deposit account that will receive the funds sent to the specified email address.

Autodeposit email address
autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at
☒ This Autodeposit email address
☐ The registered business email address
(businessname@scotiabank.com)
This can be updated in your Autodeposit settings

Deposit funds to ⓘ
Select account 

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel

Continue



If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this **Autodeposit display name** as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD

Autodeposit display name ⓘ
☐ Company Name 01
☐ Company Name 02

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel

Continue

Next: Review and confirm details

Then, check the box to acknowledge that you understand that an *Interac* e-Transfer⁺ sent to the specified email address will be deposited to the specified account and click **Continue** to proceed to the next step.

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD

Autodeposit display name ⓘ
☒ Company Name 01
☐ Company Name 02

☒ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Back

Cancel


Continue




Next: Review and confirm details



Step 3: Review and confirm your details

Next, review your information to ensure your registration details are correct, and click **Confirm** to proceed.

 ScotiaConnect® Digital Banking



OverviewAccountsPaymentsReportingServicesAdministration

Administration → User & Company Permissions → Interac e-Transfer Settings

Register for *Interac* e-Transfer[†] for business

Step 3 of 3: Review and confirm your details

Registration details

Legal business name
Company Name 01

Business email address
businessname@scotiabank.com

Language preference
English

Autodeposit details

Autodeposit email address
autodepositemail@scotiabank.com

Receive payment notifications at
autodepositemail@scotiabank.com
This can be updated in your Autodeposit settings

Deposit funds to
Account 01 (12345 00000 01) CAD

Autodeposit display name
Company Name 01

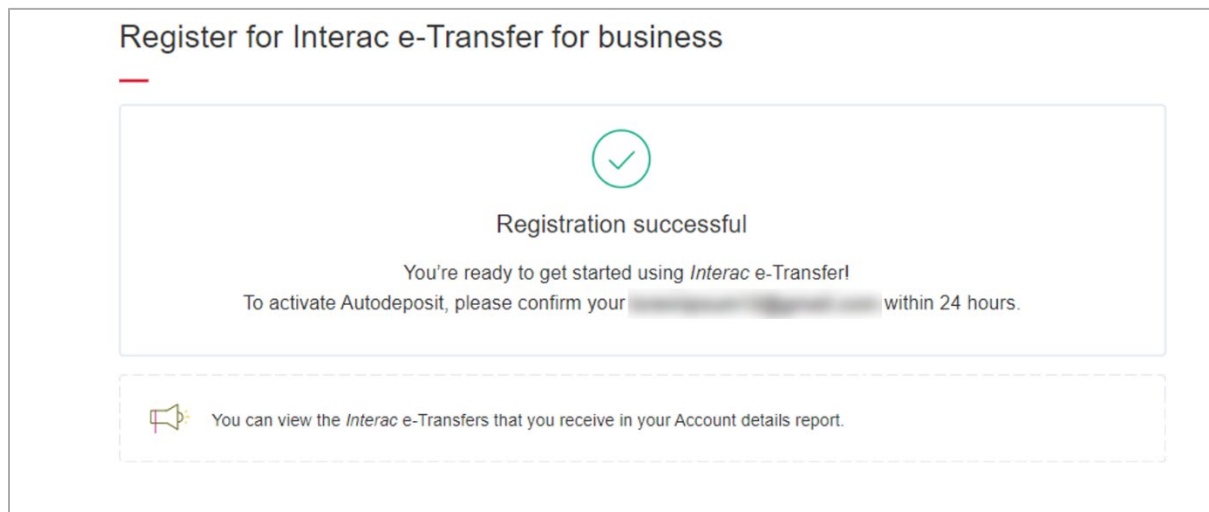
Edit details

Cancel

Confirm



This displays the registration successful page.

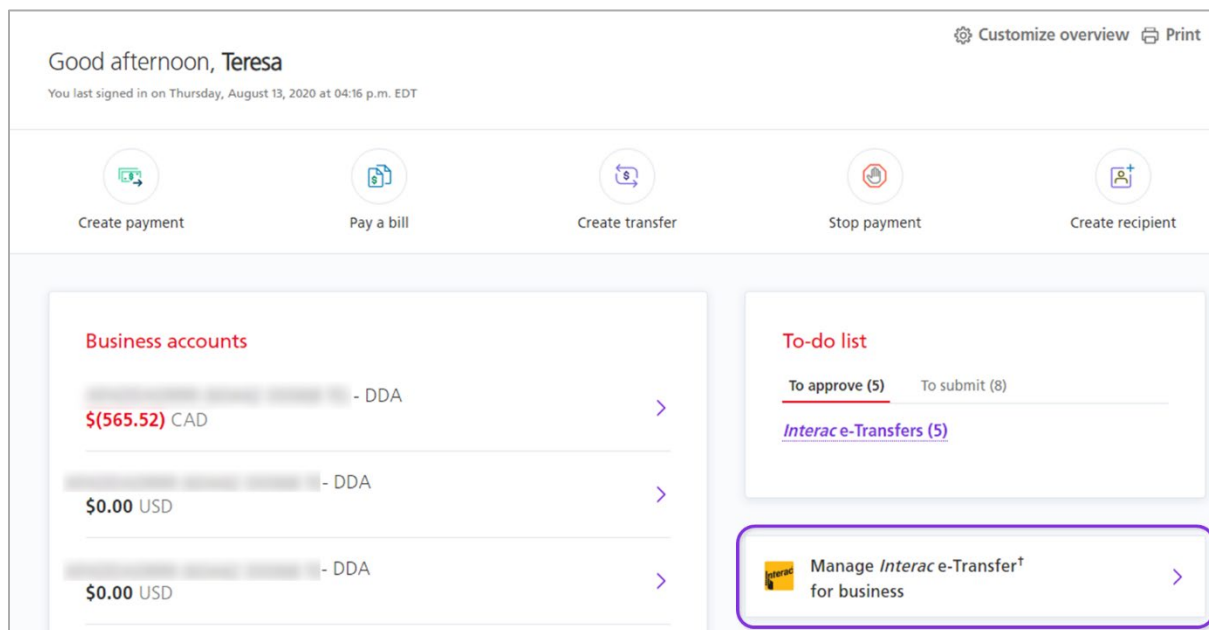


Now, you will receive an email from *Interac* asking you to confirm your registration. **If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps outlined above.**

Note: After a Super User registers for the service, all ScotiaConnect users of your organization, who are permitted to use *Interac* e-Transfer[†], will have access to the service.

EDITING REGISTRATION DETAILS

After you successfully register for the *Interac* e-Transfer[†] service, on the **Overview** page, the **Register for Interac e-Transfer** option will be replaced by the **Manage Interac e-Transfer** option. If you need to edit your registration details, click **Manage Interac e-Transfer**.



This displays the **Manage Interac e-Transfer[†] for business settings** page. In the **Registration details** section, you can click the **Edit** icon and update your **Business email address** and **Language preference**.

Manage *Interac* e-Transfer[†] for business settings

Registration details

Legal business name Edit

Business email address @scotia.com Language preference English

Autodeposit details

Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Search Autodeposit accounts Search + Add Autodeposit account

Autodeposit email address @scotia.com	Deposit funds to C 5)	PENDING
Autodeposit email address @scotia.com	Deposit funds to C 5)	PENDING

Notifications will be sent to registered business email

Searching for Autodeposit Email Addresses and Deposit Accounts

The **Autodeposit details** section displays the Autodeposit email addresses and the corresponding deposit accounts to which funds are deposited. These email addresses are displayed in the following order:

- First, the email addresses with the **Account Closed** status are displayed.
 - Email addresses with the **Account Closed** status are linked to deposit accounts that are no longer available in ScotiaConnect. These email addresses cannot receive payments and should be [deleted](#) or [edited](#) to change the deposit account.
- Then, the email addresses with the **Pending** status are displayed.
 - Email addresses with the **Pending** status have been registered for *Interac* e-Transfer[†] within ScotiaConnect but the steps in the *Interac* email to confirm the registration have not been completed. These email addresses cannot receive payments until the details are confirmed with *Interac*.
- Finally, the email addresses with the **Active** status are displayed.
 - Email addresses with the **Active** status are registered and validated for the *Interac* e-Transfer[†] service and can receive payments.



To search for Autodeposit details enter your search keywords in the **Search Autodeposit accounts** field and click **Search**. Search keywords include Autodeposit email address, account number(s) or account nickname.

Autodeposit details
Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Autodeposit email address [redacted]@scotia.com	Deposit funds to C [redacted] 5)	<input type="button" value="PENDING"/> <input type="button" value="⋮"/>
Autodeposit email address [redacted]@scotia.com <small>① Notifications will be sent to registered business email</small>	Deposit funds to C [redacted] 5)	<input type="button" value="PENDING"/> <input type="button" value="⋮"/>

Search results display the email addresses and deposit accounts for the keywords.

Autodeposit details
Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Autodeposit email address interac [redacted]	Deposit funds to S [redacted] 9)	<input type="button" value="PENDING"/> <input type="button" value="⋮"/>
Autodeposit email address interac [redacted] <small>① Notifications will be sent to registered business email</small>	Deposit funds to C [redacted] 5)	<input type="button" value="PENDING"/> <input type="button" value="⋮"/>
Autodeposit email address interac [redacted]	Deposit funds to S [redacted] 9)	<input type="button" value="PENDING"/> <input type="button" value="⋮"/>



Adding Autodeposit Email Addresses and Deposit Accounts

In the **Autodeposit details** section, you may add additional Autodeposit accounts and register up to 500 email addresses to Autodeposit funds into your accounts.

To add a new Autodeposit account, in the **Autodeposit details** section, click the **Add Autodeposit account** button.

Autodeposit details
Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.

Search + Add Autodeposit account

Autodeposit display name: **GTB Scotiabank Training**

Autodeposit email address
daniel.greene@scotiabank.com

① Notifications will be sent to registered business email


Deposit funds to
THE BANK OF NO (4 1006 00522 13)

ACTIVE ⋮

↑

Note: If you do not have any Autodeposit accounts, the **Add Autodeposit account** button will appear at the bottom of the page.

Autodeposit details
Add and manage the emails you use to receive funds by Autodeposit, including updating deposit and notification settings.



It looks like you haven't added any Autodeposit accounts yet
Add an account to begin receiving *Interac* e-Transfers by Autodeposit.

+ Add Autodeposit account




This displays the **Add Autodeposit account** box. In the **Autodeposit email address** field, specify the new email address that will accept transfers.

×

Add Autodeposit account

Autodeposit email address


 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☐ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account 

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel

Add account




Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.

×

Add Autodeposit account

Autodeposit email address

autodepositemail@scotiabank.com



You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☐ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account

☐

I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel

Add account



In the **Deposit funds to** drop-down list, select a deposit account.


Note: The **Deposit funds to** drop-down list will only display Canadian (CAD) Business Accounts that were specified while signing up for the *Interac* e-Transfer⁺ service. If a required account does not appear in this drop-down list, please contact your Scotiabank Relationship Manager to add this account to the service.

×

Add Autodeposit account

Autodeposit email address

autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☒ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ

Select account

☐ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

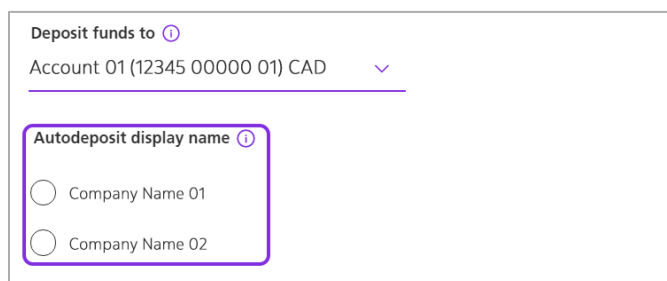
Cancel

Add account



If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this **Autodeposit display name** as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into



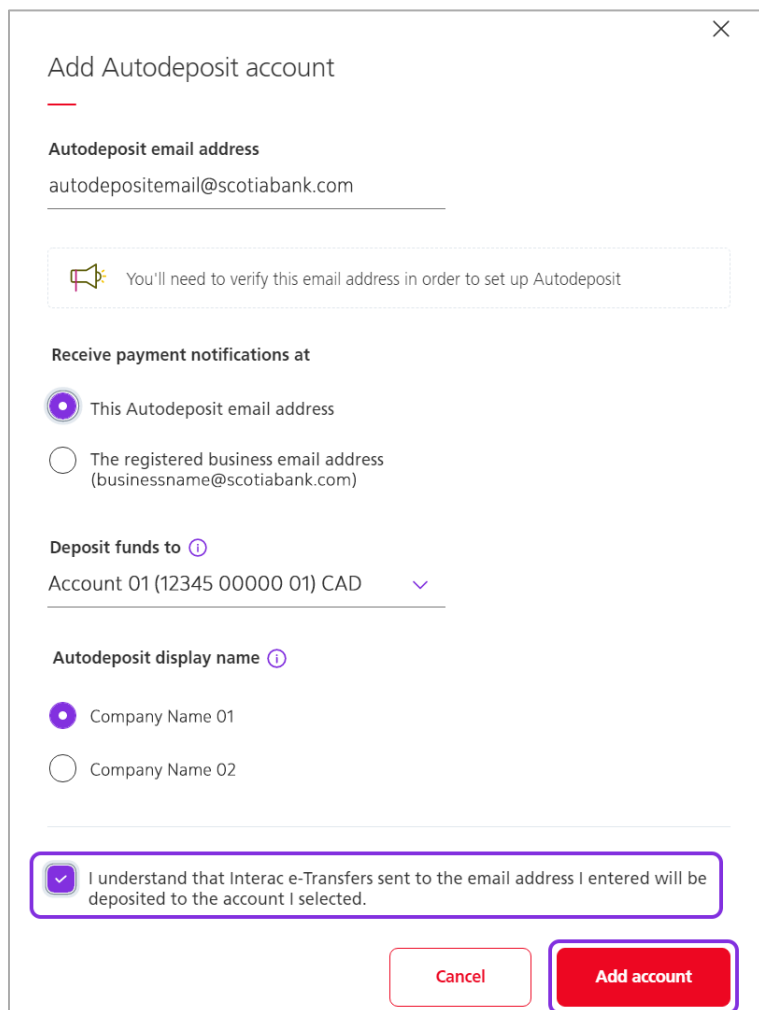
Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD ▼

Autodeposit display name ⓘ

☐ Company Name 01

☐ Company Name 02


Then, check the box to acknowledge that you understand that an *Interac* e-Transfer[†] sent to the specified email address will be deposited to the specified account and click **Add account**.



×

Add Autodeposit account

Autodeposit email address
autodepositemail@scotiabank.com

 You'll need to verify this email address in order to set up Autodeposit

Receive payment notifications at

☒ This Autodeposit email address

☐ The registered business email address
(businessname@scotiabank.com)

Deposit funds to ⓘ
Account 01 (12345 00000 01) CAD ▼

Autodeposit display name ⓘ

☒ Company Name 01

☐ Company Name 02

☒ I understand that Interac e-Transfers sent to the email address I entered will be deposited to the account I selected.

Cancel Add account



This will display the new email address and deposit account in the **Autodeposit details** section of the **Manage Interac e-Transfer† for business settings** page.

After you complete these steps, the status of the Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the Autodeposit details. If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps to add the Autodeposit email address and deposit account (in ScotiaConnect). After you confirm the Autodeposit details with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

Editing Autodeposit Details

To edit the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Edit**.

The screenshot shows the 'Autodeposit details' section. It includes a search bar and an 'Add Autodeposit account' button. Below is a table with one entry: 'Autodeposit email address' is 'autodepositemail@scotiabank.com' and 'Deposit funds to' is 'D [redacted] 5)'. The status is 'PENDING'. A three-dot menu icon is next to the entry, with an 'Edit' button visible. At the bottom, there are links for Privacy, Legal, Security, Contact Us, and Help Centre, along with the ScotiaBank logo and a 'Delete' button.

This displays the **Edit Autodeposit account** box. As required, you can change the deposit account in the **Deposit funds to** drop-down list and change the notification email address to **This Autodeposit email address** or **The registered business email address**.

After making the changes, click **Save changes**.

The screenshot shows the 'Edit Autodeposit account' modal box. It has a close button (X) in the top right. The 'Autodeposit email address' is 'autodepositemail@scotiabank.com'. Under 'Receive payment notifications at', 'This Autodeposit email address' is selected with a radio button. 'The registered business email address (businessname@scotiabank.com)' is an option. 'Deposit funds to' is set to 'Account 01 (12345 00000 01) CAD'. 'Autodeposit display name' has 'Company Name 01' selected. At the bottom are 'Cancel' and 'Save changes' buttons.



After you complete these steps, the status of the edited Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the edits. If you do not complete this step within 24 hours, the edits will expire, and you will need to repeat the steps to edit the Autodeposit details (in ScotiaConnect). After you confirm the edits with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

Deleting Autodeposit Email Addresses and Deposit Accounts

To delete the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Delete**.

The screenshot shows the 'Autodeposit details' section. At the top, there's a search bar labeled 'Search Autodeposit accounts' and a 'Search' button. To the right is a '+ Add Autodeposit account' link. Below this is a table with the following details:

Autodeposit email address	Deposit funds to	Status	Actions
@scotiabank.com	D [redacted] 5)	PENDING	[Menu icon]

The menu icon is open, showing 'Edit' and 'Delete' options. The 'Delete' option is highlighted. At the bottom of the page, there are links for Privacy, Legal, Security, Contact Us, and Help Centre, along with the ScotiaBank logo.

This displays a confirmation box, to complete deleting the email address and associated deposit account, click **Confirm deletion**.

The confirmation box has the following content:

You're about to delete this account

This account will no longer be available to receive funds from Autodeposit

[Cancel](#) [Confirm deletion](#)

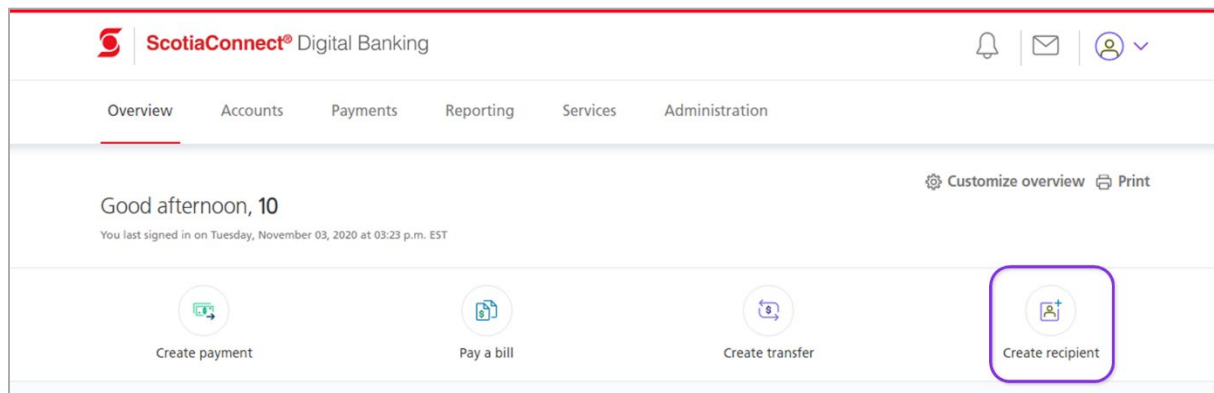


CREATING AN *INTERAC* E-TRANSFER[†] RECIPIENT

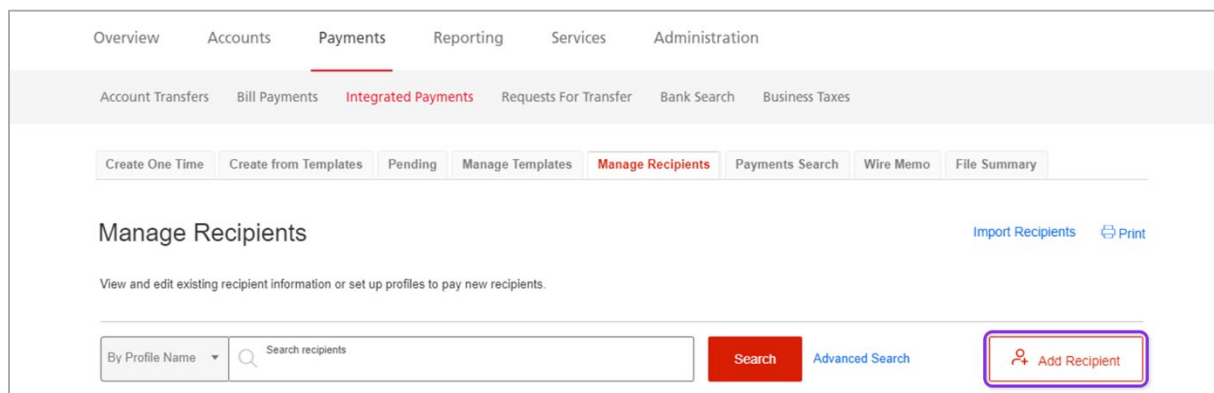
Creating a New Recipient Profile

Note: This section lists the steps to create a recipient profile using ScotiaConnect's new recipient creation process. If you have created recipients in the past, they will be migrated to the new recipient list. However, to send an *Interac* e-Transfer[†], you should first add *Interac* e-Transfer[†] details to the existing profile. These steps are covered in the [Adding *Interac* e-Transfer[†] Details to an Existing Recipient's Profile](#) section.

Before sending an *Interac* e-Transfer[†], you need to set up recipients. To create a new recipient, navigate to **Payments > Integrated Payments > Manage Recipients**. Alternatively, on the **Overview** page, click **Create recipient**.



Then, click **Add Recipient**.



Step 1: Add recipient information

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

The screenshot shows the 'Manage Recipients' interface with a navigation bar at the top containing tabs: 'Create One Time', 'Create from Templates', 'Pending', 'Manage Templates', 'Manage Recipients' (highlighted), 'Payments Search', 'Wire Memo', and 'File Summary'. Below the navigation bar is the 'Manage Recipients' title. A progress bar indicates three steps: 1. Add recipient information (highlighted), 2. Set up recipient for payments, and 3. Review and complete profile. The main form area is titled 'Recipient Profile'. It contains a question 'What type of recipient is this?' with a help icon. There are two radio button options: 'Business' (selected) and 'Individual'. Below these are three text input fields: 'Recipient Profile Name', 'Email (Optional)', and 'Phone Number (Optional)'. A purple box highlights the radio button options and the 'Recipient Profile Name' field.

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

The screenshot shows a confirmation screen with the question 'Would you like to assign this recipient to a service group to restrict your users' access?'. There are two radio button options: 'No, the users of any service group can view this profile' (selected) and 'Yes, only users in a selected service group can view this profile'. Below the options are two buttons: 'Cancel' and 'Continue'.

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

The screenshot shows the same confirmation screen as before, but with the 'Yes, only users in a selected service group can view this profile' option selected. Below the options is a drop-down menu labeled 'Service Group' with the text 'Please select'. Below the drop-down menu is a red text note: 'PLEASE NOTE: To change this service group assignment, you would need to delete the recipient's profile, create it again, change the service group option, and save the new profile.' At the bottom are 'Cancel' and 'Continue' buttons.



Step 2: Set up recipient for payments

Select the destination for the payments (**must be Canada**), and **Interac e-Transfer** as the payment type.

The screenshot shows a three-step progress bar at the top. Step 1, 'Add recipient information', is completed with a red checkmark. Step 2, 'Set up recipient for payments', is the current step, highlighted with a red circle and number '2'. Step 3, 'Review and complete profile', is indicated by a grey circle and number '3'. Below the progress bar, the heading 'Recipient Profile - [redacted]' is visible. The main content area asks 'Where will you send payments for this recipient?' with a dropdown menu showing 'Select Destination' and 'Canada'. Below this, it asks 'Which payment type would you like to use for this recipient?' with a dropdown menu showing 'Choose Payment Type' and 'Please select'. A link 'Learn More about Payment Type' with an external icon is next to the question. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Continue'.

This will display additional fields. An *Interac e-Transfer⁺* recipient can be created by providing:

- Only the recipient's email address
- Only the recipient's account number
- The recipients email address and account number

When the **Email Address** option is selected, you need to enter the recipient's name, email address, notification language and then give the account a nickname. The nickname is used to easily locate your recipient when performing a search.

The screenshot shows a form titled 'How would you like to transfer funds to this recipient?'. Below the title, it says 'You can choose based on the information the recipient has provided. This may be an email address, an account number, or both.' There are three radio button options: 'Email Address' (selected), 'Account Number', and 'Email Address and Account Number'. Below these options is a section titled 'Recipient Information' with a help icon. It contains four input fields: 'Recipient Name', 'Recipient Email Address', 'Notification Language' (a dropdown menu showing 'English'), and 'Account Nickname'. At the bottom, there are three buttons: 'Back', 'Cancel', and 'Continue'.



When the **Account Number** option is selected, you need to specify the recipient's banking details, which consists of the **Bank / Institution**, the **Transit Number** and the **Account Number**. Next, enter the recipient's name, email address (this is optional), notification language and then give the account a nickname. **Note:** If you specify an email address, when an *Interac* e-Transfer[†] is sent, the recipient will receive a notification on this email address.

☐ Email Address

☒ Account Number

☐ Email Address and Account Number

Recipient Banking Details

Bank / Institution

002 - THE BANK OF NOVA SCOTIA

Transit Number

Account Number

Recipient Information ?

Recipient Name

Notification Email Address (Optional)

Notification Language

English

Please give this account a nickname for your future reference. ?

Account Nickname

Back

Cancel

Transit

Bank

Account

000

12345

123

0000

123456789

Financial institution's bank, transit, and account number can be found on the bottom of cheques. Be sure to include all digits of the account number, as the number of digits may vary depending on the financial institution

When the **Email Address and Account Number** option is selected, you need to specify the recipient's banking details, which consists of the **Bank / Institution**, the **Transit Number** and the **Account Number**. Next, enter the recipient's name, email address, notification language and then give the account a nickname. **Note:** When an *Interac* e-Transfer[†] is sent using the recipient's account number, the recipient will receive a notification on the email address specified.

After adding the required information for the recipient, click **Continue**.

How would you like to transfer funds to this recipient?

You can choose based on the information the recipient has provided. This may be an email address, an account number, or both.

☐ Email Address

☐ Account Number

☒ Email Address and Account Number

Recipient Banking Details

Bank / Institution
002 - THE BANK OF NOVA SCOTIA

Transit Number

Account Number

Recipient Information ?

Recipient Name

Recipient Email Address

*Email address provided above will be used to notify the recipient if paid by account number.

Notification Language
English

Please give this account a nickname for your future reference. ?

Account Nickname

Back **Cancel** **Continue**

Financial institution's bank, transit, and account number can be found on the bottom of cheques. Be sure to include all digits of the account number, as the number of digits may vary depending on the financial institution



Step 3: Review and complete profile

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

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

Manage Recipients Print

Recipient Profile - Training01--Only email

Progress bar: Add recipient information (checked), Set up recipient for payments (checked), Review and complete profile (active)

You have added a new payment recipient.

Business profile: [Redacted] | Service group: unassigned

Payment Accounts

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

Payment Type : Interac e-Transfer | **ENTERED** | Add Account

Approving a Recipient

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

ScotiaConnect® Digital Banking

Overview | Accounts | **Payments** | Reporting | Services | Administration

Account Transfers | **Integrated Payments** | Business Taxes

Manage Recipients | Payments Search | File Summary

Manage Recipients Import Recipients Print

View and edit existing recipient information or set up profiles to pay new recipients.

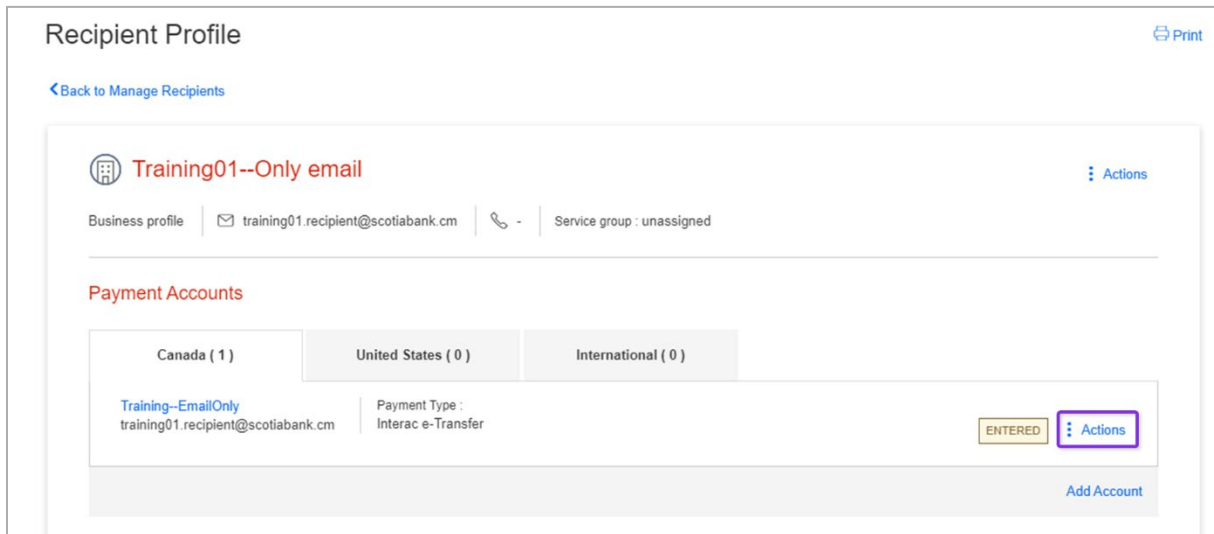
By Profile Name | Search recipients | Search | Advanced Search | Add Recipient

1 results found

Business profile: [Redacted] | Service group: unassigned | Actions



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



The screenshot shows the 'Recipient Profile' page for a recipient named 'Training01--Only email'. At the top right is a 'Print' icon. Below the header is a link to '< Back to Manage Recipients'. The recipient's name is displayed with a red icon. To the right of the name is an 'Actions' link. Below the name, there are fields for 'Business profile', 'Email' (training01.recipient@scotiabank.cm), 'Phone' (a minus sign), and 'Service group : unassigned'. A section titled 'Payment Accounts' contains three tabs: 'Canada (1)', 'United States (0)', and 'International (0)'. Under the 'Canada (1)' tab, there is a table with one entry. The entry shows 'Training--EmailOnly' as the account name, 'training01.recipient@scotiabank.cm' as the email, and 'Interac e-Transfer' as the payment type. To the right of this entry are an 'ENTERED' status and an 'Actions' link. At the bottom right of the table is an 'Add Account' link.

Recipient Profile Print

[< Back to Manage Recipients](#)

Training01--Only email Actions

Business profile | [training01.recipient@scotiabank.cm](#) | [-](#) | Service group : unassigned

Payment Accounts

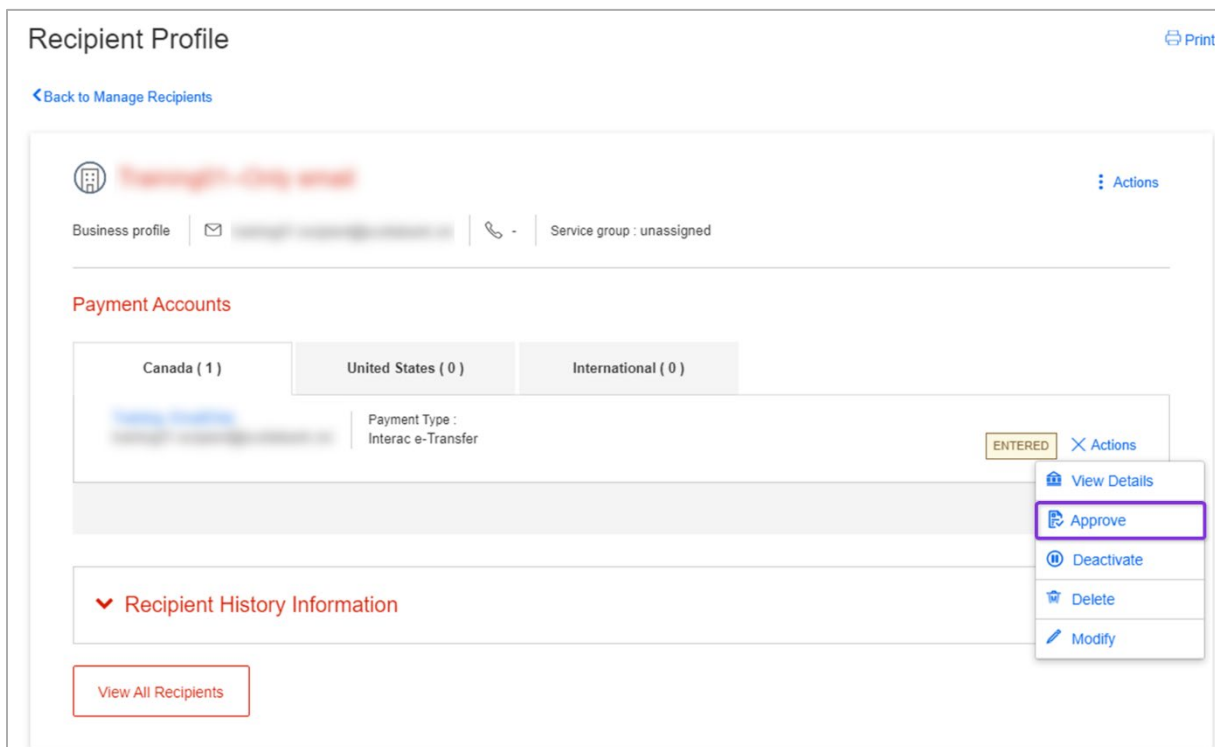
Canada (1) | United States (0) | International (0)

Training--EmailOnly
training01.recipient@scotiabank.cm | Payment Type :
Interac e-Transfer

ENTERED Actions

[Add Account](#)

Now, select **Approve**.



This screenshot is similar to the previous one, but the 'Actions' menu for the payment account is open. The menu options are: 'View Details', 'Approve' (highlighted with a purple box), 'Deactivate', 'Delete', and 'Modify'. Below the payment accounts section is a section titled 'Recipient History Information' with a red checkmark icon. At the bottom left is a 'View All Recipients' button.

Recipient Profile Print

[< Back to Manage Recipients](#)

Training01--Only email Actions

Business profile | [training01.recipient@scotiabank.cm](#) | [-](#) | Service group : unassigned

Payment Accounts

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

Training--EmailOnly
training01.recipient@scotiabank.cm | Payment Type :
Interac e-Transfer

ENTERED Actions

- View Details
- Approve**
- Deactivate
- Delete
- Modify

Recipient History Information

[View All Recipients](#)



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

The screenshot shows the 'Recipient Profile' page. At the top right is a 'Print' icon. Below the title is a link '< Back to Manage Recipients'. A green confirmation banner reads: 'Confirmation: Approve Successful. Done! You've approved this payment account.' Below this is a card for 'Training01--Only email' with an 'Actions' menu. It lists 'Business profile' as 'training01.recipient@scotiabank.cm' and 'Service group' as 'unassigned'. Under 'Payment Accounts', there are tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is active, showing 'Training--EmailOnly' with email 'training01.recipient@scotiabank.cm' and 'Payment Type: Interac e-Transfer'. There is an 'Add Account' link at the bottom right.

Editing a Recipient

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

The screenshot shows the 'Manage Recipients' page in the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments' (selected), 'Reporting', 'Services', and 'Administration'. Under 'Payments', there are sub-tabs: 'Account Transfers', 'Integrated Payments' (selected), and 'Business Taxes'. Below these are buttons for 'Manage Recipients', 'Payments Search', and 'File Summary'. The main heading is 'Manage Recipients' with 'Import Recipients' and 'Print' links. A description states: 'View and edit existing recipient information or set up profiles to pay new recipients.' A search section includes a dropdown 'By Profile Name', a search input, a 'Search' button, an 'Advanced Search' link, and an 'Add Recipient' button. Below, it says '1 results found'. A card shows a recipient profile with a dropdown arrow, a business profile icon, a redacted email, and 'Service group: unassigned'. An 'Actions' menu is on the right.



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

The screenshot shows a web form titled "Editing Payment Account | Training01--EmailOnly". In the top right corner, it indicates "Payment Type: Interac e-Transfer" and a green "READY" status box. The form contains several sections: a "Please give this account a nickname for your future reference" section with a text input field labeled "Account Nickname"; a "How would you like to transfer funds to this recipient?" section with three radio button options: "Email Address" (selected), "Account Number", and "Email Address and Account Number"; and a "Recipient Information" section with three fields: "Recipient Name", "Recipient Email Address", and a "Notification Language" dropdown menu currently set to "English". At the bottom right of the form are two buttons: "Cancel" and "Save".

Now, you will receive a message that confirms that the recipient's details were updated.

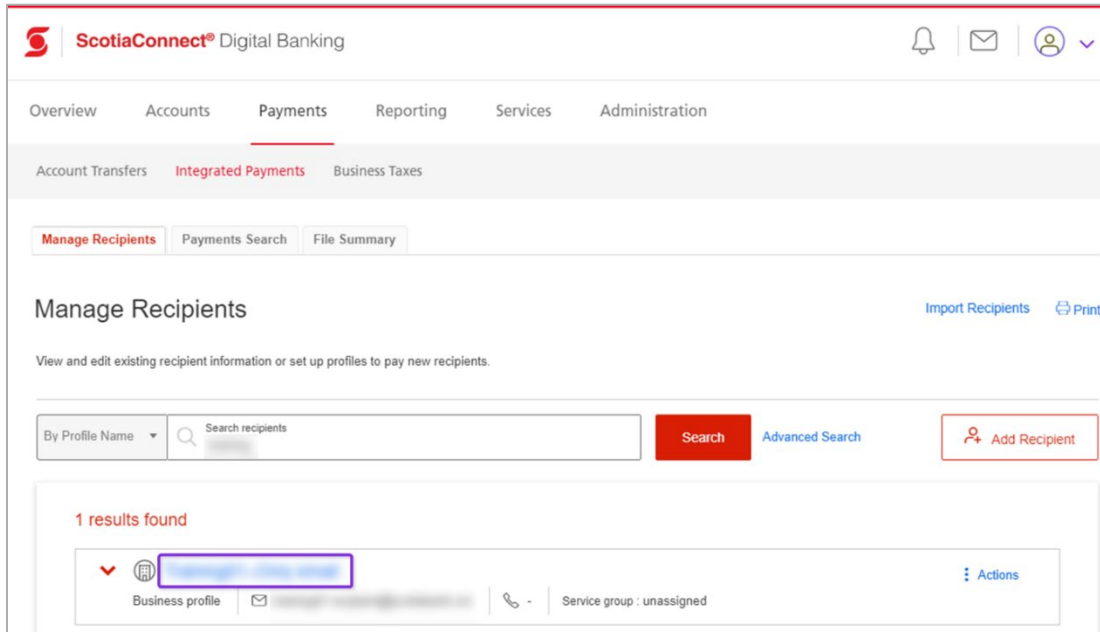
Note: If your organization's ScotiaConnect set up requires approvals for a modified recipient, the recipient's status will show as **ENTERED**. To send an *Interac e-Transfer*[†] to this recipient, another ScotiaConnect user needs to first approve the modified recipient. These steps are covered in the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

The screenshot shows a confirmation page titled "Payment Account" with a "Print" icon in the top right. A green banner at the top contains a checkmark icon and the text: "Confirmation: Update Successful. Done! You've edited the recipient's payment account." Below this is a section for the recipient's details, including a business profile icon, a masked email address, a phone icon, and the text "Service group: unassigned". The main section is titled "Training01--EmailOnly" and shows the "Payment Type: Interac e-Transfer" with a status box labeled "ENTERED" and an "Actions" link. Below this is the "Recipient Information" section, which lists the "Recipient Name", "Recipient Email Address", and "Notification Language" (English). A "Back" button is located at the bottom left of the form.



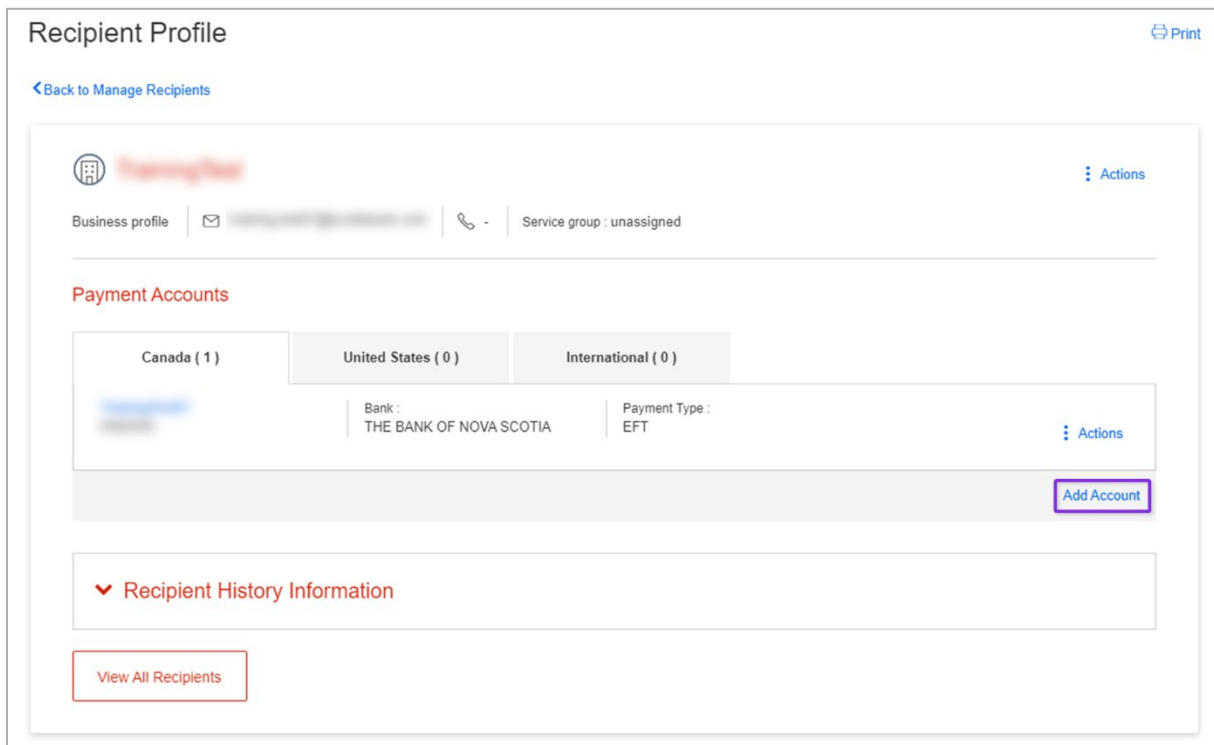
Adding *Interac* e-Transfer[†] Details to an Existing Recipient's Profile

To add *Interac* e-Transfer[†] details to an existing recipient's profile, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient.



The screenshot shows the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration'. The 'Payments' tab is selected, and the sub-tab 'Integrated Payments' is active. Below this, the 'Manage Recipients' section is displayed. It includes a search bar with a dropdown menu set to 'By Profile Name' and a search button. A red box highlights the 'Add Recipient' button. Below the search bar, a message states '1 results found'. A table lists the results, with the first entry highlighted by a purple box. The entry shows a business profile, a contact name, and a service group of 'unassigned'. An 'Add Account' button is visible next to the entry.

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



The screenshot shows the 'Recipient Profile' page. It includes a 'Back to Manage Recipients' link. The recipient's business profile, contact name, and service group are displayed. Below this, the 'Payment Accounts' section is shown, with tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is selected, showing a list of payment accounts. The first account is highlighted, showing the bank 'THE BANK OF NOVA SCOTIA' and the payment type 'EFT'. An 'Add Account' button is visible next to the account. Below the payment accounts, there is a section for 'Recipient History Information' and a 'View All Recipients' button.



The subsequent steps to add *Interac e-Transfer*[†] details to an existing recipient's profile are identical to steps covered in the [Creating a New Recipient Profile](#) section. After the *Interac e-Transfer*[†] details are added to an existing recipient's profile, the profile page for the recipient will display *Interac e-Transfer*[†] as an available payment type.

Recipient Profile Print

[Back to Manage Recipients](#)

Business profile Actions

Business profile | Service group : unassigned

Payment Accounts

Canada (2)	United States (0)	International (0)
<div>Bank : THE BANK OF NOVA SCOTIA</div> <div>Payment Type : EFT</div> <div>Actions</div>		
<div>Payment Type : Interac e-Transfer</div> <div>Actions</div>		

[Add Account](#)

Deleting a Recipient

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

ScotiaConnect® Digital Banking Notifications Messages Profile

Overview Accounts **Payments** Reporting Services Administration

Account Transfers **Integrated Payments** Business Taxes

Manage Recipients Payments Search File Summary

Manage Recipients Import Recipients Print

View and edit existing recipient information or set up profiles to pay new recipients.

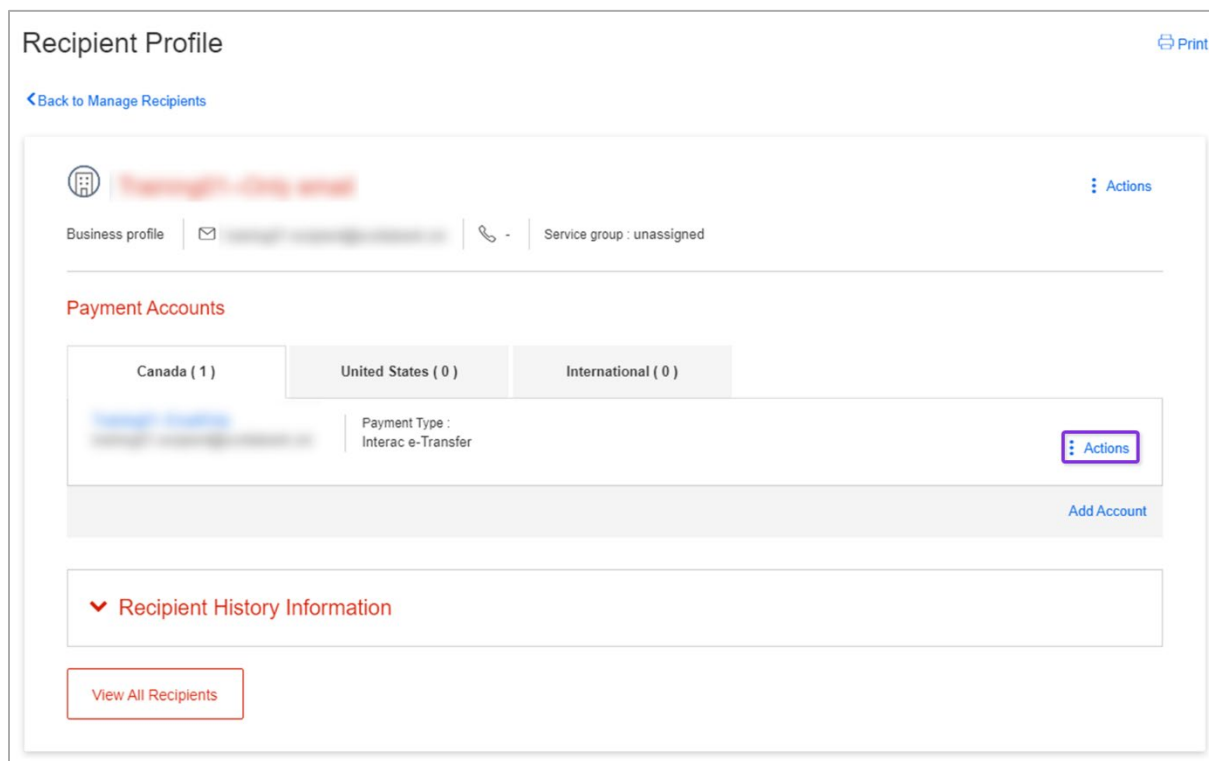
By Profile Name Search Advanced Search Add Recipient

1 results found

<input checked="" type="checkbox"/>		Business profile	Service group : unassigned	Actions
-------------------------------------	--	-------------------------------	---	----------------------

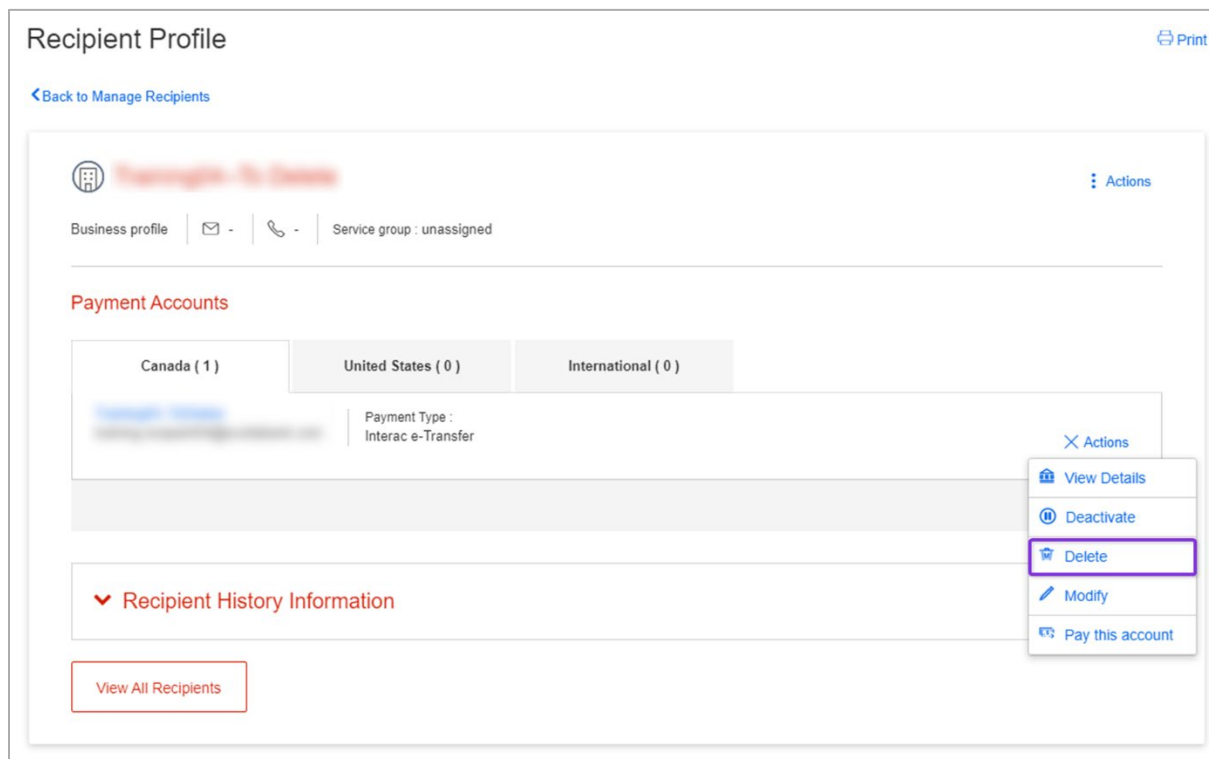


This displays the **Recipient Profile** page. Click **Actions**.



The screenshot shows the 'Recipient Profile' page. At the top right is a 'Print' icon. Below the title is a link to '< Back to Manage Recipients'. The main content area has a header with a business profile icon, a blurred name, and an 'Actions' menu. Below this is a section for 'Payment Accounts' with tabs for 'Canada (1)', 'United States (0)', and 'International (0)'. The 'Canada (1)' tab is active, showing a blurred account name and 'Payment Type: Interac e-Transfer'. An 'Actions' button is highlighted with a red box. Below the account list is an 'Add Account' link. At the bottom, there is a section for 'Recipient History Information' with a 'View All Recipients' button.

Now, select **Delete**.



This screenshot is identical to the previous one, but the 'Actions' menu is open. The menu options are: 'View Details', 'Deactivate', 'Delete' (highlighted with a red box), 'Modify', and 'Pay this account'.



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

Deleting Payment Account ✕

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

CancelConfirm Deletion

Now, you will receive a message that confirms that the recipient was deleted. Additionally, the recipient's status will be **DELETED**.

Recipient Profile Print

[Back to Manage Recipients](#)

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

🏠 **Thompson, Joanne** ⋮ [Actions](#)

Business profile | ✉ - | ☎ - | Service group : unassigned

Payment Accounts

Canada (1)

United States (0)

International (0)

🔍

Payment Type :
Interac e-Transfer

DELETED ⋮ [Actions](#)

[Add Account](#)

▼ Recipient History Information

View All Recipients



SENDING AN *INTERAC* E-TRANSFER⁺

Overview

If your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer⁺ payments, sending an *Interac* e-Transfer⁺ consist of three steps:

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

If your organization's ScotiaConnect set up does **not** include approvals for payments, sending an *Interac* e-Transfer⁺ consist of the single step of creating the payment.

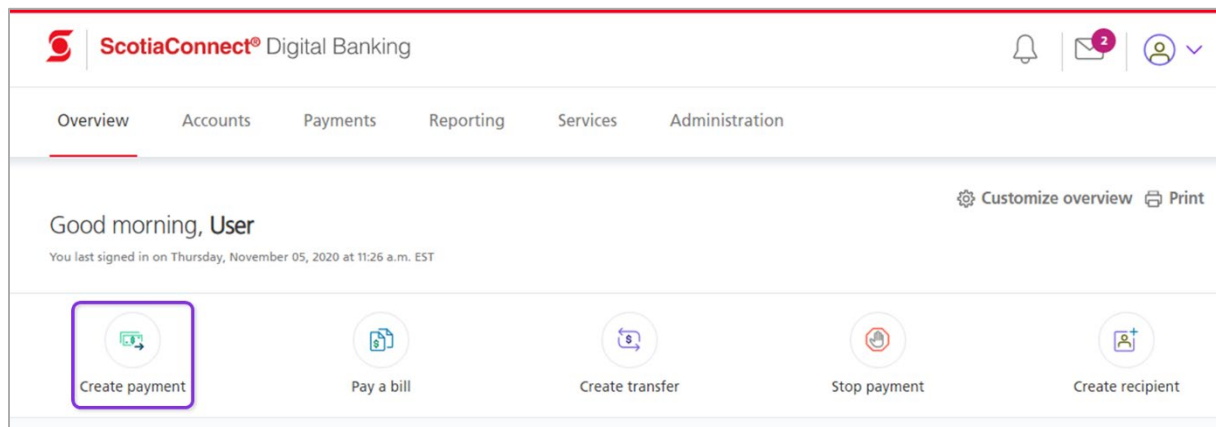
Step 1: Creating an *Interac* e-Transfer⁺

After creating a recipient, you may now send them *Interac* e-Transfer⁺ payments.

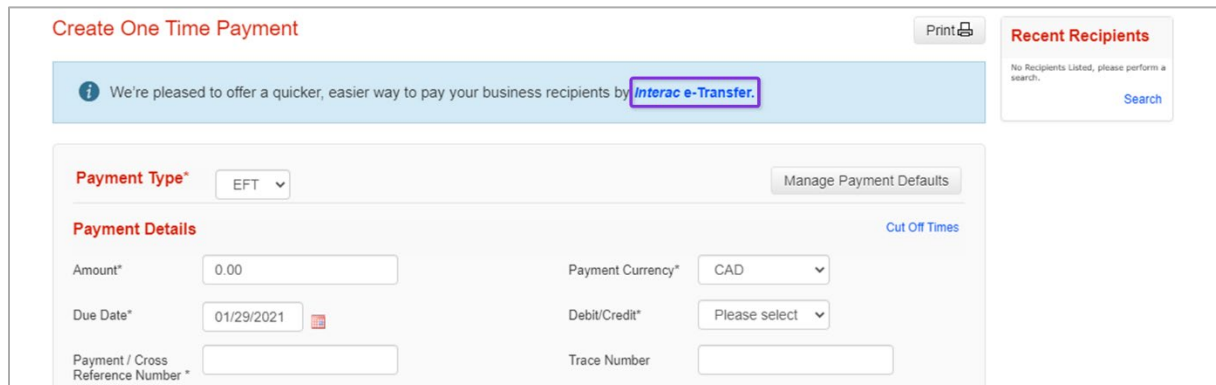
To begin, click the **Create Payment** shortcut from the **Overview** page.

Note: You may also initiate the steps to create a payment from the recipient's profile:

Payments > Integrated Payments > Manage Recipients > Select the Recipient > Actions > Pay this account

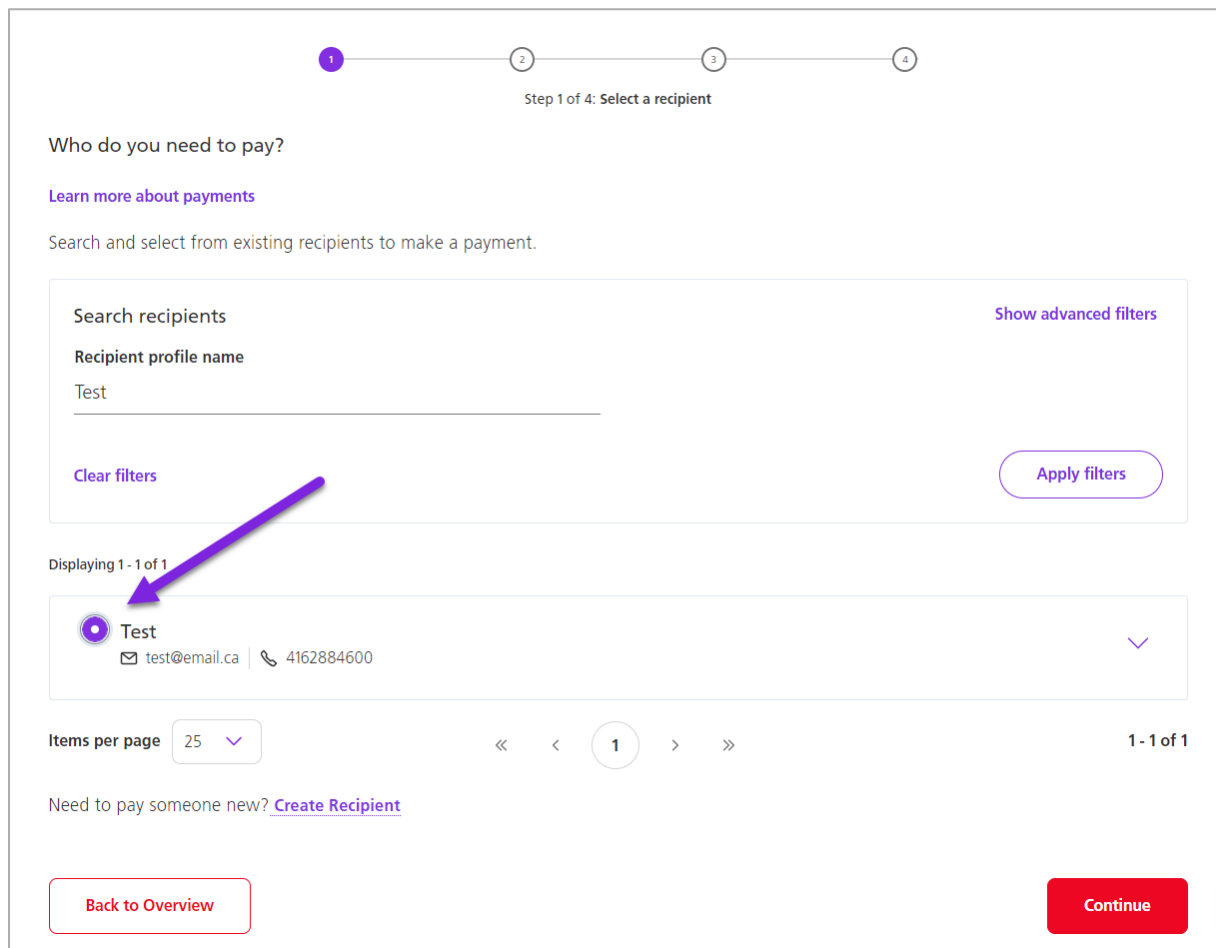


Now, the **Create One Time Payment** screen appears. This screen is used to create payments other than *Inter e-Transfers*[†]. Click the **Interac e-Transfer** link to proceed.



Select a Recipient

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



Enter Payment Details

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

Create payment

✓

2

3


4

Step 2 of 4: Choose payment type

How would you like to pay this recipient?

You can choose from available accounts and payment types.

[Learn more about payment types](#)


 **Therapeutic Group and Inc.**

Recipient account

Therapeutic Group and Inc. (Interac e-Transfer) @scotiabank.com) (Interac e-Transfer) ▼

Service group

Default SG ▼

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

Back

Cancel

Continue

Next: Add payment details



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

The screenshot shows a 'Create payment' form with a progress bar at the top indicating four steps. Step 2, 'Add payment details', is the current step. Below the progress bar, the text asks 'What are the details of this payment?' and 'Be sure to fill all required fields so this payment can be efficiently processed.' The main section is titled 'From which account would you like to pay?'. It contains two fields: 'Payment source' with a dropdown menu showing 'Select option' and a purple arrow, and 'Your Interac e-Transfer details' with a blurred input field.

Next, in the **Amount** field, enter the amount for the payment.

The screenshot shows the recipient information at the top, including a profile icon, a blurred name, and an email address '@scotiabank.com (Interac e-Transfer)' with a 'View Details' button. Below this, there are two input fields: 'Amount' with the placeholder 'Enter amount' and 'Currency' with the value 'CAD'.

If the recipient's profile includes an email address and an account number, you need to select how you want to send the payment.

Note: If the recipient's profile was created using only an **email address** or **account number**, the payment may only be sent using the available recipient information.

The screenshot shows a section titled 'How would you like to transfer funds to this recipient?'. It contains two radio button options: 'Email address' (which is selected) and 'Account number'.



When the **Email address** option is selected and the recipient is **not** registered for Autodeposit, you will need to provide a security question and answer in the **Security question** and **Security answer** fields. These fields will not appear if the recipient is registered for Autodeposit.

How would you like to transfer funds to this recipient?

☒ Email address

☐ Account number

Security question ⓘ

Security answer ⓘ

If you would like to include additional information to help you keep track of your payments, you have the option to do so through the **Simple memo** or **Remittance information** options. The **Simple memo** option is selected by default and it provides an optional free-text field with a 140-character limit.

Message to recipient (optional)

☒ Simple memo - free-form text field

☐ Remittance information - structured invoice details to help you keep track of this payment

Please do not include your security question or answer in this message.

Simple memo - will accompany payment (optional)

77

Back Cancel Continue



To add invoice details, select **Remittance information** and then click **Add invoice details**.

Message to recipient (optional)

☐ Simple memo - free-form text field

☒ Remittance information - structured invoice details to help you keep track of this payment

Remittance information - will accompany payment (optional)

Add up to 5 invoices to help you keep track of this payment

[+ Add invoice details](#)

[Back](#) [Cancel](#) [Continue](#)

Next: Review payment

This displays the **Remittance information** pop-up box. Enter the **Invoice number**, **Invoice date** and **Invoice amount**. The other fields in this pop-up box are optional. After inputting the required information, click **Add**.

Remittance information

Enter any details that will help you when referring to this payment and its invoice.

Invoice number

Invoice date (MM/DD/YYYY)

MM/DD/YYYY

Invoice amount

Discount amount (optional)

Amount paid (optional)

Remark (optional)

140

[Close](#) [Add](#)



Now, the invoice details appear under the **Remittance information** option.

Note: You can use the **Remittance information** option to add up to 5 different invoice details.

After adding the required payment details, click **Continue**.

Message to recipient (optional)


☐ Simple memo - free-form text field

☒ Remittance information - structured invoice details to help you keep track of this payment

Remittance information - will accompany payment (optional)

Add up to 5 invoices to help you keep track of this payment

Invoice number	Invoice date	Invoice amount	Remark
245876	11/23/2020	\$110.00	This is the payment for the work done on November 10, 2020.

 Add invoice details

Back

Cancel

Continue



Review Payment

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

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

Create payment

✓

✓

3


4

Step 3 of 4: Review payment

Review payment details

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

Payment Details

Profile and account	Amount	Date	Debit account
 [Redacted]	\$100.00 CAD	11/05/2020	[Redacted]
Payment type	Interac e-Transfer		
Type of Interac e-Transfer	Send money		
Security question	What is the code?		
Security answer	58216		
Message to recipient - will accompany payment	This is the payment for the work completed on November 30, 2020		

Edit payment

Cancel

Confirm

Next: Payment Summary



If your organization's ScotiaConnect set up does not include approvals for *Interac* e-Transfer[†], creating a payment will also result in submitting the payment. So, you will receive the following additional screen, which asks you to enter your **ScotiaConnect password** and **Token value**. After specifying this information, click **Submit**.

×

Additional authentication required

To securely submit payments, please provide the following credentials:

ScotiaConnect password

Token value

Close

Submit



Payment Summary

After the payment is created, the **Payment summary** page will display a confirmation message along with the payment details. If your organization's ScotiaConnect set up includes approvals for *Interac e-Transfer*[†], another ScotiaConnect user will need to approve the payment and then the payment will need to be submitted.

If your organization's ScotiaConnect set up does **not** include approvals, when you receive the confirmation message, the funds will leave your account within seconds. Additionally, when the recipient successfully deposits the funds, you will receive a notification from *Interac* on your preferred email address that was specified during the registration process.

Create payment

✓

✓

✓


4

Step 4 of 4: Payment summary

1

You've created a payment. It will be available for additional approval and/or submission shortly. Save this payment reference number: 1606239

Payment Details

Profile and account	Amount	Date	Debit account
 [Redacted]	\$100.00 CAD	11/05/2020	[Redacted]
Payment type	Interac e-Transfer		
Type of Interac e-Transfer	Send money		
Security question	What is the code?		
Security answer	58216		
Message to recipient - will accompany payment	This is the payment for the work completed on November 30, 2020		

Create another payment

View pending payments



Step 2: Approving an *Interac* e-Transfer[†]

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

To approve payments, in the **To-do list** section of the **Overview** page, select the **To approve** option and then click the **Interac e-Transfer** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, user
You last signed in on Thursday, November 05, 2020 at 11:38 a.m. EST

Create payment Pay a bill Create transfer Create recipient

Business accounts

\$0.00 USD >

\$8,136,878.36 CAD >

To-do list

To approve (19) To submit (13)

[FX Account Transfers \(5\)](#)

[EFT Payments \(3\)](#)

[Interac e-Transfer \(1\)](#)

[Wire Payments \(10\)](#)



This displays the **To approve** page for *Interac e-Transfer*[†], which lists the payments that need to be approved. Use the check boxes to select the payment(s) to approve and then click **Continue**.

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

To approve

⌚ Cut-off times ⓘ Help 🖨 Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
Interac e-Transfer ▼

From account
All accounts ▼

Clear filters

Advanced filters

Apply filters

Displaying 1 - 1 of 1

[Download reports](#)

<input checked="" type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input checked="" type="checkbox"/>	11/05/2020	[REDACTED]	[REDACTED]	\$100.00 → CAD	Interac e-Transfer	ENTERED	⋮

Items per page 25 ▼

« < 1 > »

1 - 1 of 1

1 payment selected [Clear selection](#)

Approve ▼

Continue



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

ScotiaConnect® Digital Banking

Approve payments

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

1

1 Interac e-Transfer Payables CAD (1) \$100.00

Approve

2

Payment approval summary

Cancel

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

Payment approval summary

The payment approval has been completed

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

✓ **Completed approvals (1)**

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

Interac e-Transfer (1)

Due date/Issue date (MM/DD/YYYY)	To	From	Amount ①	Reference #
11/05/2020	[REDACTED]	[REDACTED]	\$100.00 → CAD	1606239

Go to Overview



Step 3: Submitting an *Interac e-Transfer*[†]

To submit payments, in the **To-do list** section of the **Overview** page, select the **To submit** option and then click the **Interac e-Transfer** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, user
You last signed in on Thursday, November 05, 2020 at 11:38 a.m. EST

Customize overview Print

Create payment Pay a bill Create transfer Create recipient

Business accounts

BUFFALO SABRES (47696 00227 13) - DDA
\$0.00 USD

DDADONTUSE (01800 00005 15) - DDA
\$8,136,878.36 CAD

To-do list

To approve (19) To submit (13)

FX Account Transfers (5)
EFT Payments (3)
Interac e-Transfer (1)
Wire Payments (10)



This displays the **To submit** page for *Interac e-Transfer*[†], which lists the payments that need to be submitted. Use the check boxes to select the payment(s) to submit and then click **Continue**.

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

To submit

⌚ Cut-off times ⓘ Help 🖨 Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
Interac e-Transfer ▼

From account
All accounts ▼

Clear filters

Advanced filters

Apply filters

Displaying 1 - 1 of 1

Download reports

<input checked="" type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input checked="" type="checkbox"/>	11/05/2020	Training03--Email and Acc (training03.recipient@scotiabank.com)	(01800 00005 15) CAD	\$100.00 → CAD	Interac e-Transfer	READY	⋮

Items per page 25 ▼

« < 1 > »

1 - 1 of 1

1 payment selected [Clear selection](#)

Submit ▼

Continue



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

×

Additional authentication required

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

ScotiaConnect password

Token value

Close

Continue

Next, the **Submit payments** page appears. Click **Submit** to submit the payment(s).

Submit payments

⌚ Cut-off times ⓘ Help 🖨 Print

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

1

1 Interac e-Transfer	Payables	CAD (1)	\$100.00
-----------------------------	----------	---------	----------

Submit

2

Payment submission summary

Cancel



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

Payment submission summary

Cut-off timesHelpPrint

The payment submission has been completed

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

Completed submissions (1)

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

Interac e-Transfer (1)

Due date/Issue date (MM/DD/YYYY)	To	From	Amount ⓘ	Reference #
11/05/2020			\$100.00 → CAD	1606239

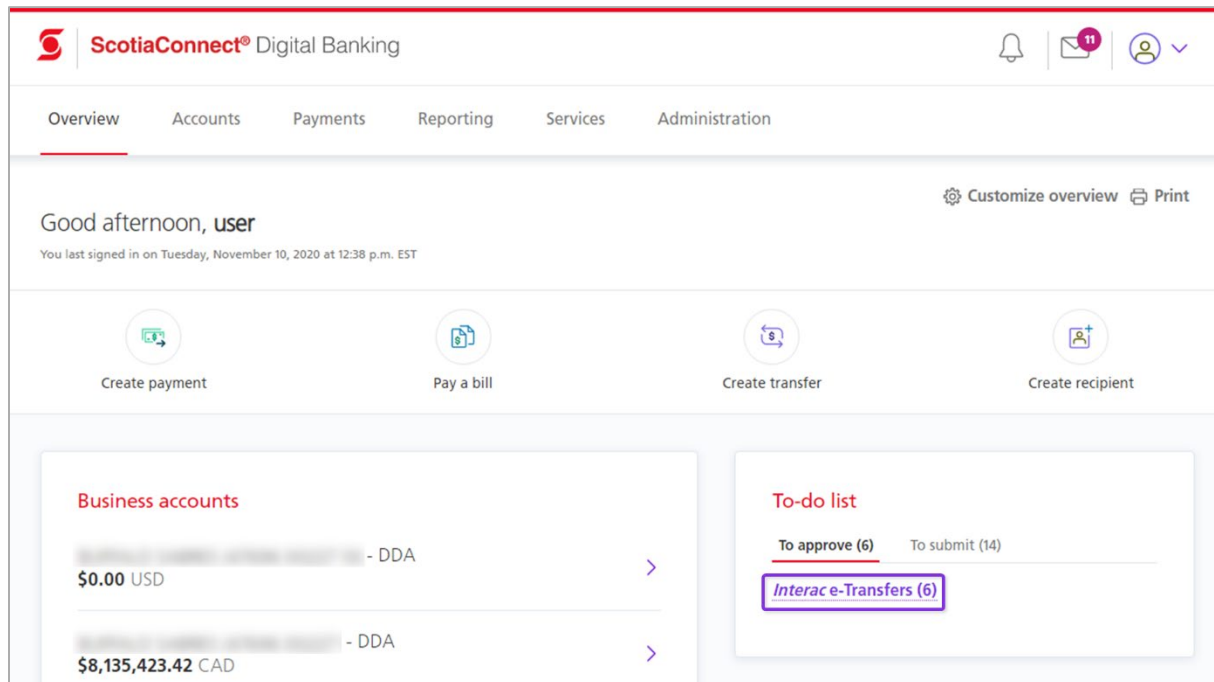
Go to Overview



VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL RIGHTS

Viewing a Payment that is Not Approved or Submitted

To view an *Interac* e-Transfer[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.



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

To approve

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

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer

From account

All accounts

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

Displaying 1 - 5 of 5

[Download reports](#)

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	11/10/2020			\$100.50 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		⋮

[View details](#)
[Edit](#)

This displays the **Interac e-Transfer details** page.

Interac e-Transfer details

[Help](#)
[Print](#)

Amount

\$100.50 CAD

Date

11/10/2020

ENTERED

Payment/cross reference number

1607626

Payment actions

Approve

Go

Payment details

Payment type	Interac e-Transfer	Payment/cross reference number	1607626
Amount	\$100.50	Interac e-Transfer status ⓘ	-
Payment currency	CAD		
Date	11/10/2020		
Debit/credit	Credit		
Status	Entered		



Editing a Payment that is Not Approved or Submitted

Important: You can edit a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer[†].

To edit an *Interac* e-Transfer[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good afternoon, user
You last signed in on Tuesday, November 10, 2020 at 12:38 p.m. EST

Create payment Pay a bill Create transfer Create recipient

Business accounts

XXXXXXXXXXXX - DDA	>
\$0.00 USD	
XXXXXXXXXXXX - DDA	>
\$8,135,423.42 CAD	

To-do list

To approve (19) To submit (13)

[FX Account Transfers \(5\)](#)

[EFT Payments \(3\)](#)

[Interac e-Transfer \(1\)](#)

[Wire Payments \(10\)](#)



Then, identify the payment you need to edit and click the menu icon for the payment. Then, click **Edit**.

To approve

Cut-off timesHelpPrint

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
Interac e-Transfer

From account
All accounts

Clear filters

Advanced filters

Apply filters

Displaying 1 - 5 of 5

Download reports

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	11/10/2020			\$100.50 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		<div>View details</div> <div>Edit</div>



This displays the **Edit Payment** page. Make the required changes to the payment and click **Continue**.

Edit payment

Step 1 of 3: Edit payment details

From which account would you like to pay?

Payment source
[Account Name] ▼

Your Interac e-Transfer details
[Details]

[Name]
[Address]

View Details

Amount
100.50

Currency
CAD

Security question
What is the code?

Security answer

[Edit](#)

Message to recipient (optional)

☒ Simple memo - free-form text field

☐ Remittance information - structured invoice details to help you keep track of this payment

Please do not include your security question or answer in this message.

Simple memo - will accompany payment (optional)

140

Cancel

Continue

Next: Review payment details




Now, review the details of the payment and click **Save**.

Edit payment

Step 2 of 3: Review payment details

Payment Details


Profile and account	Amount	Date	Debit account
 [Redacted]	\$100.90 CAD	11/10/2020	[Redacted]
Payment type	Interac e-Transfer		
Service group	Default SG		
Type of Interac e-Transfer	Send money		
Security question	What is the code?		
Security answer	*****		
Message to recipient - will accompany payment			


Edit paymentCancelSave

Next: Payment Summary


This displays a new page that confirms that the payment has been edited.

Edit payment

 Print

 Your changes to the payment with reference number 1607626 have been saved. Note: This payment has not been sent to the recipient and awaits approval(s) and/or submission.

Payment Details

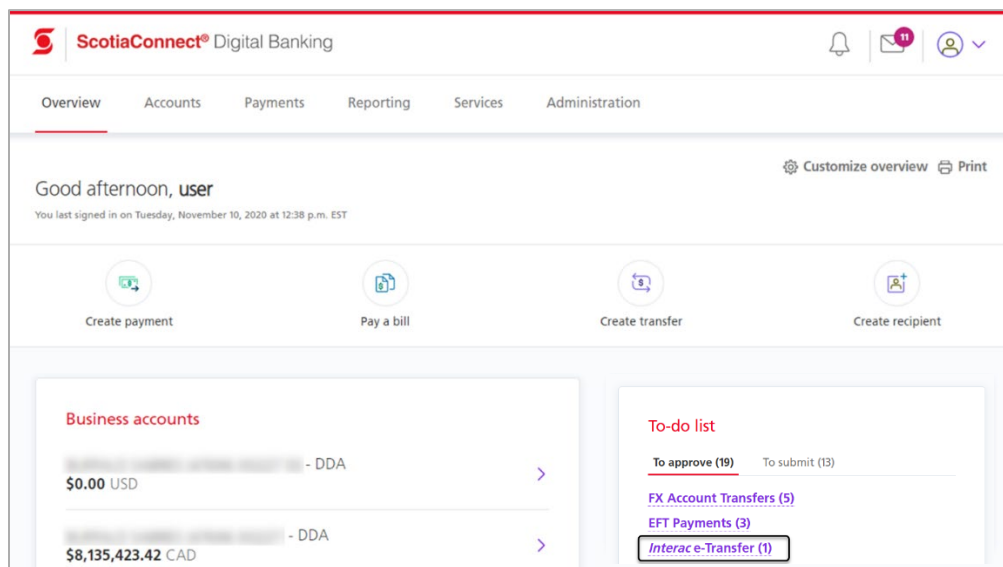
Profile and account	Amount	Date	Debit account
 [Redacted]	\$100.90 CAD	11/10/2020	[Redacted]
Payment type	Interac e-Transfer		
Service group	Default SG		
Type of Interac e-Transfer	Send money		
Security question	What is the code?		
Security answer	*****		
Message to recipient - will accompany payment			



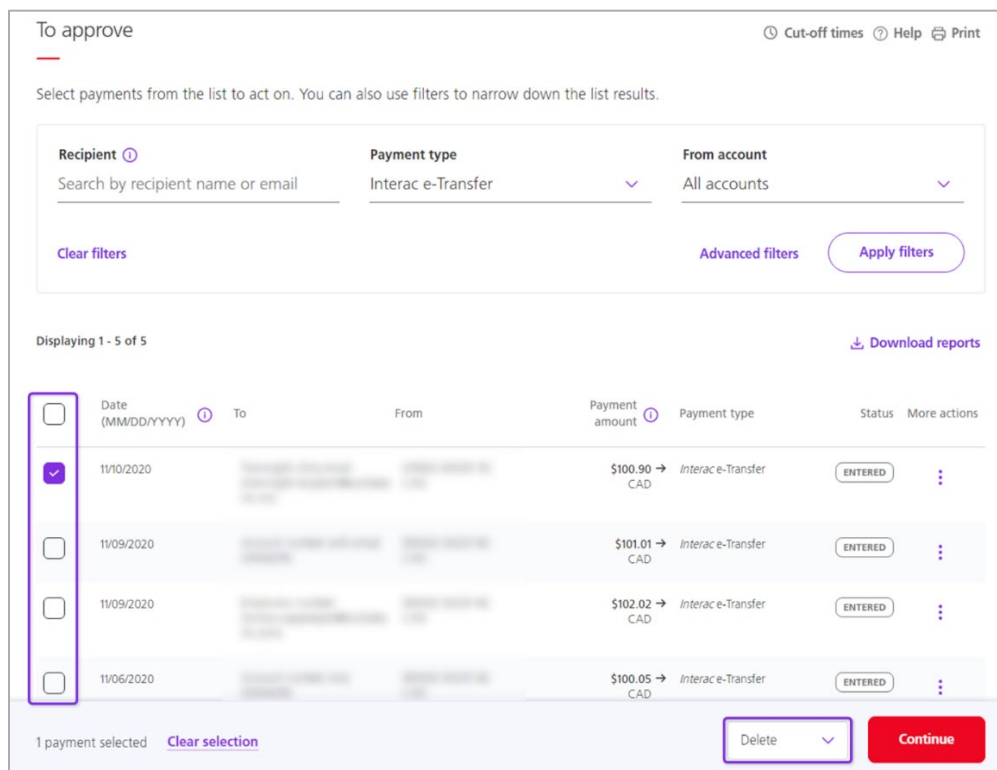
Delete a Created or Approved Payment

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac e-Transfer*[†].

To delete an *Interac e-Transfer*[†] that has been created or approved, access the **To approve** or **To submit** page by clicking the **Interac e-Transfer** link in the **To-do list** section of the **Overview** page.



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



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

Delete payments

Cut-off times Help Print

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

1

1 Interac e-Transfer

Payables

CAD (1)

\$100.90

Delete

2

Payment deletion summary

Cancel

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

Payment deletion summary

Cut-off times Help Print

✓

The payment deletion has been completed

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

✓

Completed deletions (1)

The following payment(s) were successfully deleted.

Interac e-Transfer (1)

Due date/Issue date (MM/DD/YYYY)	To	From	Amount ¹	Reference #
11/10/2020	<div></div>	<div></div>	\$100.90 → CAD	1607626

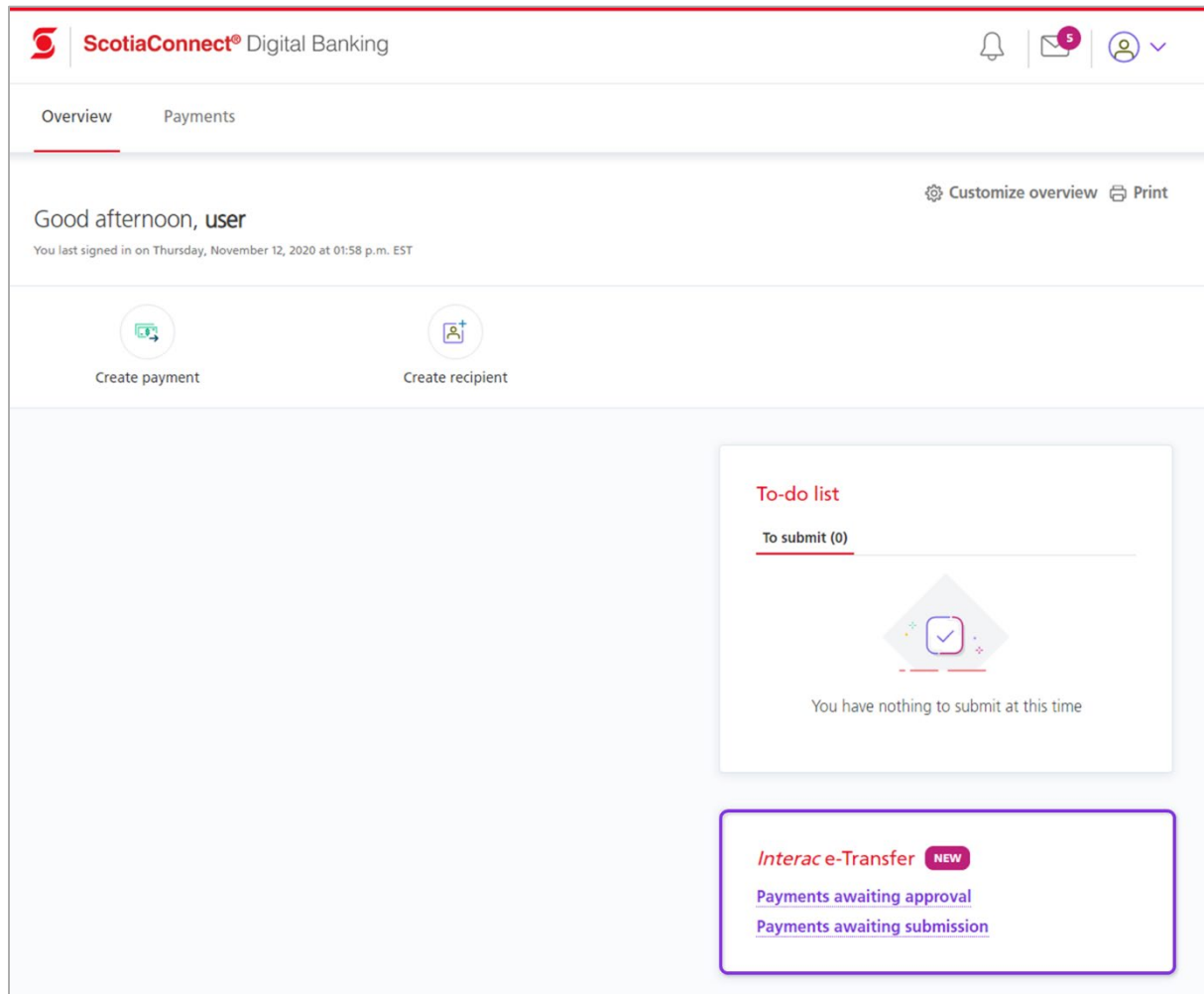
Go to Overview



VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU DO NOT HAVE APPROVAL RIGHTS

Viewing a Payment that is Not Approved or Submitted

To view an *Interac* e-Transfer⁺ that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the *Interac* e-Transfer section of the **Overview** page.



This displays the **To approve** or **To submit** page. Identify the payment you need to view and click the menu icon for the payment. Then, click **View Details**.

To approve

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

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ

Search by recipient name or email

Payment type

Interac e-Transfer ▾

From account

All accounts ▾

Clear filters

Advanced filters

Apply filters

Displaying 1 - 5 of 5

Download reports

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	11/12/2020			\$110.50 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		<div>View details</div> <div>Edit</div>
<input type="checkbox"/>	11/09/2020			\$102.02 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/06/2020			\$100.05 → CAD	Interac e-Transfer	ENTERED	⋮

0 payments selected

Clear selections

Delete ▾

Continue



Now, the **Interac e-Transfer details** page for the payment appears.

Interac e-Transfer details

?

Help

Print

Payment type

Interac e-Transfer

Amount

\$110.50 CAD

Payment currency

CAD

Date

11/12/2020

Debit/credit

Credit

Status

Entered

Payment/cross reference number

1607765

Interac e-Transfer status

-

Simple memo

Test payment

Payment actions

Edit

▼

Go

Payment details

Payment type

Interac e-Transfer

Amount

\$110.50

Payment currency

CAD

Date

11/12/2020

Debit/credit

Credit

Status

Entered

Payment/cross reference number

1607765

Interac e-Transfer status

-

Simple memo

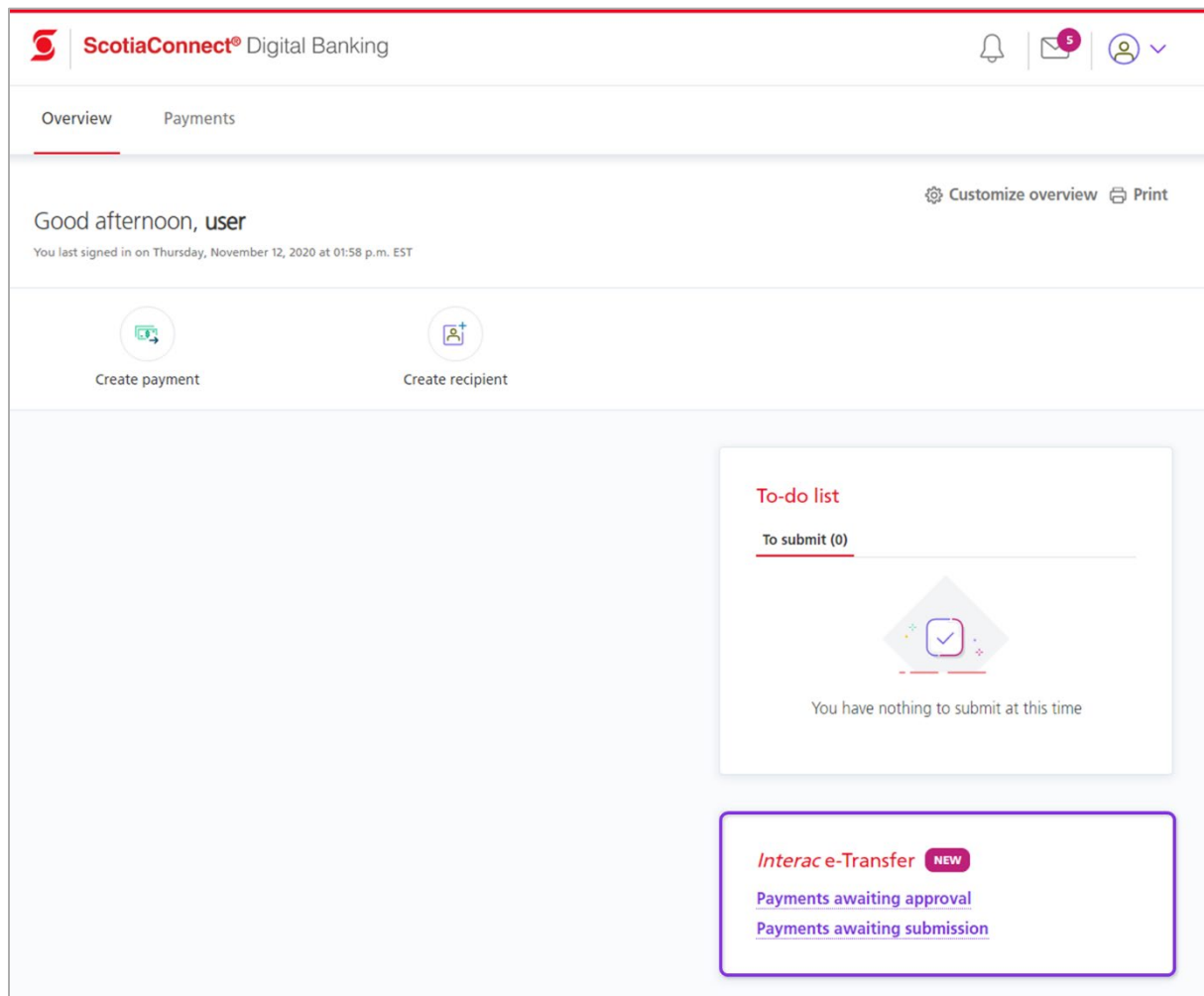
Test payment



Editing a Payment that is Not Submitted or Approved

Important: You can edit a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer[†].

To edit an *Interac* e-Transfer[†] that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the **Interac e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. Identify the payment you need to edit and click the menu icon for the payment. Then, click **Edit**.

To approve

Cut-off timesHelpPrint

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
Interac e-Transfer ▾

From account
All accounts ▾

Clear filters

Advanced filters

Apply filters

Displaying 1 - 5 of 5

Download reports

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	11/12/2020			\$110.50 → CAD	Interac e-Transfer	ENTERED	<div>⋮ View details Edit</div>
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer		
<input type="checkbox"/>	11/09/2020			\$102.02 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/06/2020			\$100.05 → CAD	Interac e-Transfer	ENTERED	⋮

0 payments selectedClear selections

Delete ▾Continue



Now, on the **Edit Payment** page, make the required changes to the payment and click **Continue**.


Edit payment

Step 1 of 3: Edit payment details

From which account would you like to pay?

Payment source

Your Interac e-Transfer details



Payment to: [Redacted]

[Redacted]

View Details

Amount

110.50

Currency

CAD

Message to recipient (optional)

☒ Simple memo - free-form text field

☐ Remittance information - structured invoice details to help you keep track of this payment

Please do not include your security question or answer in this message.


Simple memo - will accompany payment (optional)

140

Cancel

Continue

63 | Interac e-Transfer⁺ for Business




Next, review the details of the payment and click **Save**.

Edit payment

Step 2 of 3: Review payment details

Payment Details

Profile and account	Amount	Date	Debit account
 [Redacted]	\$110.60 CAD	11/12/2020	[Redacted]

Payment type	Interac e-Transfer
Type of Interac e-Transfer	Send money
Message to recipient - will accompany payment	


Edit paymentCancelSave

Next: Payment Summary


This displays a new page that confirms that the payment has been edited.

Edit payment

Print

 Your changes to the payment with reference number 1607765 have been saved. Note: This payment has not been sent to the recipient and awaits approval(s) and/or submission.

Payment Details

Profile and account	Amount	Date	Debit account
 [Redacted]	\$110.60 CAD	11/12/2020	[Redacted]

Payment type	Interac e-Transfer
Type of Interac e-Transfer	Send money
Message to recipient - will accompany payment	

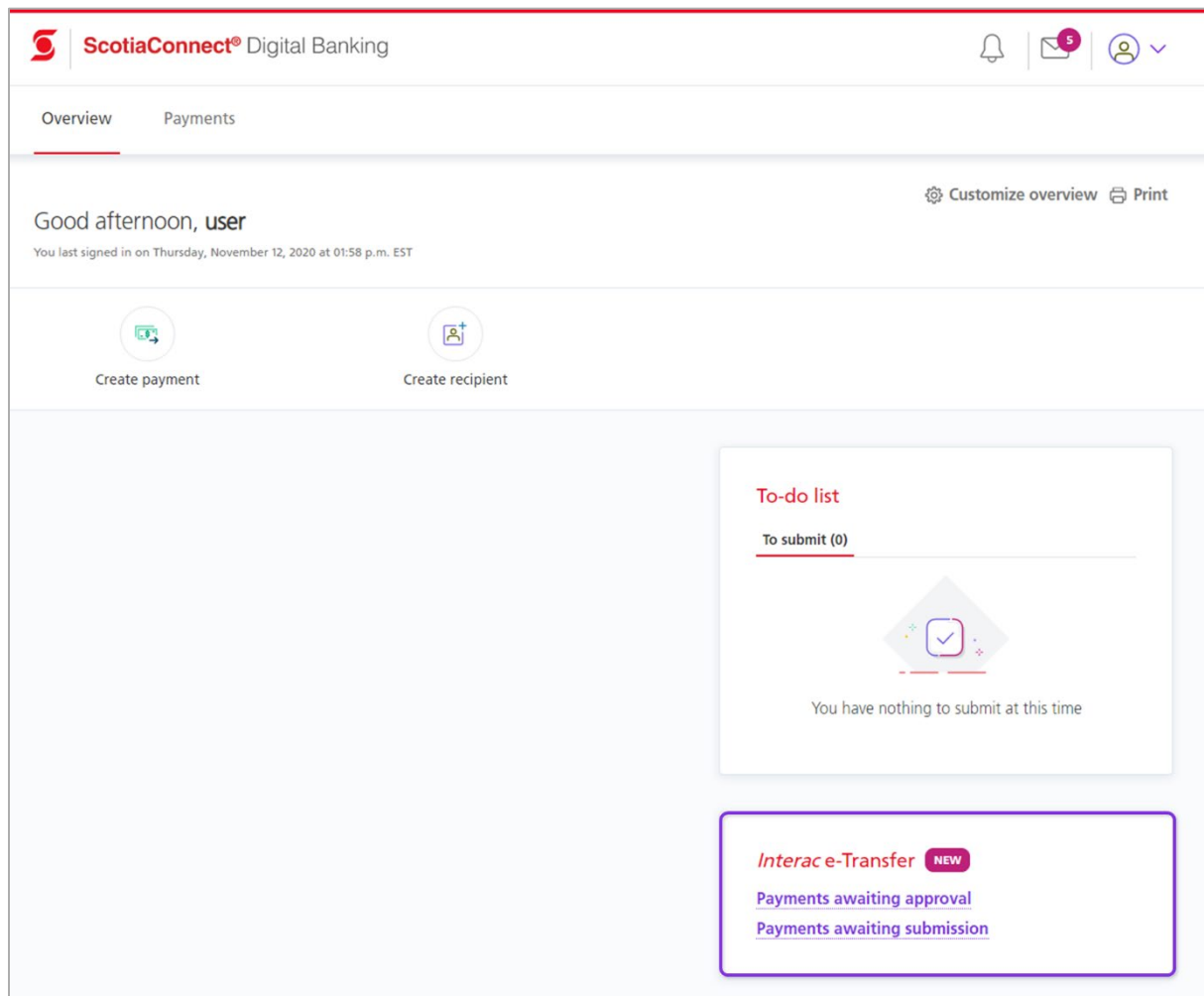
Go to OverviewView pending payments



Delete a Created or Approved Payment

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer⁺.

To delete an *Interac* e-Transfer⁺ that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the **Interac e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. Use the check boxes to select the payment(s) to delete and click **Continue**.

Note: By default, the drop-down list next to the **Continue** button will display **Delete**.

To approve

Cut-off times Help Print

Select payments from the list to act on. You can also use filters to narrow down the list results.

Recipient ⓘ
Search by recipient name or email

Payment type
Interac e-Transfer

From account
All accounts

Clear filters

Advanced filters

Apply filters

Displaying 1 - 5 of 5

Download reports

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input checked="" type="checkbox"/>	11/12/2020			\$110.60 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$101.01 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/09/2020			\$102.02 → CAD	Interac e-Transfer	ENTERED	⋮
<input type="checkbox"/>	11/06/2020			\$100.05 → CAD	Interac e-Transfer	ENTERED	⋮

1 payment selected

Clear selection

Delete

Continue



Now, on the **Delete payments** page, click **Delete**.

Delete payments

Cut-off timesHelpPrint

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

1

1 Interac e-Transfer

Payables

CAD (1)

\$110.60

Delete

2

Payment deletion summary

Cancel

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

Payment deletion summary

Cut-off timesHelpPrint

✓

The payment deletion has been completed

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

✓ Completed deletions (1)

The following payment(s) were successfully deleted.

Interac e-Transfer (1)

Due date/issue date (MM/DD/YYYY)	To	From	Amount ⓘ	Reference #
11/12/2020			\$110.60 → CAD	1607765

Go to Overview



VIEWING PENDING PAYMENT APPROVAL OR SUBMISSION SUMMARY AND DETAILED REPORTS

To view pending payment approval or submission summary or detailed reports, access the **To approve** or **To submit** page from the **To-do list** of the **Overview** page. Then, click **Download reports**.

The screenshot shows the 'To approve' page. At the top right, there are links for 'Cut-off times', 'Help', and 'Print'. Below the header, a message states: 'Select payments from the list to act on. You can also use filters to narrow down the list results.' A filter section contains three dropdown menus: 'Recipient' (with a search input 'Search by recipient name or email'), 'Payment type' (set to 'Interac e-Transfer'), and 'From account' (set to 'All accounts'). There are buttons for 'Clear filters', 'Advanced filters', and 'Apply filters'. Below the filters, it says 'Displaying 1 - 4 of 4' and a 'Download reports' button. A table of payments is shown with columns: 'Date (MM/DD/YYYY)', 'To', 'From', 'Payment amount', 'Payment type', 'Status', and 'More actions'. The first row shows a payment of \$101.01 CAD, dated 11/09/2020, with status 'ENTERED'.

Date (MM/DD/YYYY)	To	From	Payment amount	Payment type	Status	More actions
11/09/2020			\$101.01 → CAD	Interac e-Transfer	ENTERED	

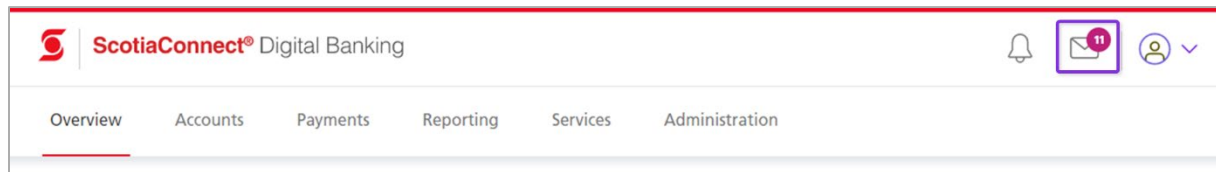
This displays the **Download reports** pop-up box. As required, click the required **Download** link to download the summary or detailed report.

The screenshot shows the 'Download reports' pop-up box. It has a close button (X) in the top right corner. The title is 'Download reports'. Below the title, it says 'Select report(s) to download:'. There are two options: 'Summary report' and 'Detailed report'. Each option has a description and a 'Download' button. The 'Summary report' description is 'Summary information from the selected payment approvals'. The 'Detailed report' description is 'Detailed information from the selected payment approvals'. At the bottom right, there is a 'Close' button.



VIEWING GROUP ACTION SUMMARY REPORTS

To view a group action summary report, click the envelope icon at the top of the ScotiaConnect screen.



This displays the **Message Centre**. Click the link in the **Message** column to view the required report.

Message Centre

Search

Message Type

All Types

Status

All Statuses

View

Type	Message	Date/Time(EST) ▾	Priority	Status	Status By	Status Date
Messages	Payments Approval Summary	11/12/2020 09:14	High	New	-	-
Messages	Payments Delete Summary	11/11/2020 14:56	High	New	-	-
Messages	Payments Approval Summary	11/11/2020 14:55	High	New	-	-
Messages	Payments Submit Summary	11/10/2020 13:11	High	New	-	-



SEARCHING FOR A SENT *INTERAC* E-TRANSFER⁺

To search for an *Interac* e-Transfer⁺ you have sent, navigate to **Payments** > **Integrated Payments** and select **Payment Search**. Set the **Report Type** to **Transaction Details**, select ***Interac* e-Transfer** as the **Payment Type** and enter any other criteria and click **Search**.

The screenshot displays the 'Payments Search' interface within the 'Integrated Payments' section. The top navigation bar includes 'Overview', 'Accounts', 'Payments' (selected), 'Reporting', 'Services', and 'Administration'. Below this, a sub-navigation bar shows 'Account Transfers', 'Bill Payments', 'Integrated Payments' (selected), and 'Business Taxes'. The main content area is titled 'Payments Search' and includes buttons for 'Print', 'Report', and 'Export'. The 'Details' section contains several search criteria: 'Report Type' (Transaction Details), 'Payment Type' (Interac e-Transfer), 'Status' (All Completed Statuses), 'Settlement Account' (All Accounts), 'Service Group' (All Service Groups), 'Recipient Name' (text input), 'Amount' (text input with 'to' separator), 'Debit/Credit' (Cr), 'Date' (Due / Issue Date, Date Range, 11/01/2020 to 11/10/2020), 'Recipient Account' (text input), and 'Payment / Cross Reference Number' (text input). The 'Sort Order' section has 'Sorted By' (Date) and four empty dropdowns. The 'Export Information' section includes 'Export Format' (Excel), 'Include Headings' (Yes/No radio buttons), and 'Date Format' (MM/dd/yyyy) with a 'Select' link. At the bottom right are 'Search' and 'Reset' buttons.

Overview Accounts **Payments** Reporting Services Administration

Account Transfers Bill Payments **Integrated Payments** Business Taxes

Manage Recipients **Payments Search** File Summary

Payments Search Print Report Export

Details

Report Type Transaction Details

Payment Type Interac e-Transfer Status All Completed Statuses

Settlement Account All Accounts Service Group All Service Groups

Recipient Name

Amount to Debit/Credit Cr

Date Due / Issue Date Date Range 11/01/2020 to 11/10/2020

Recipient Account Payment / Cross Reference Number

Sort Order

Sorted By Date

Export Information

Export Format: Excel Include Headings: Yes No

Date Format: MM/dd/yyyy Select

Search Reset



Your search results will display below the criteria, click on the reference number to view the details of the payment.

Search results							
First Previous Next Last				Item: 1 - 26 of 26			
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020		1606330		\$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606336		\$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606337		\$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606355		\$56.00	Cr	Default SG	Accepted
11/06/2020		1606360		\$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606414		\$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606424		\$1.08	Cr	Interac_All_Tiers	Accepted

RECALL (CANCEL) AN *INTERAC* E-TRANSFER[†]

You can only recall (cancel) an *Interac* e-Transfer[†] that was sent to a recipient with a security question and answer. Additionally, the recipient should not have accepted the *Interac* e-Transfer[†], or the recipient should have declined the *Interac* e-Transfer[†] (the status is **Declined**) or the *Interac* e-Transfer[†] should have expired (the status is **Expired**).

Important:

- If the recipient has accepted the *Interac* e-Transfer[†], it cannot be recalled (cancelled).
- If the *Interac* e-Transfer[†] is sent to a recipient with Autodeposit, it cannot be recalled.

To recall an *Interac* e-Transfer[†], first search for the *Interac* e-Transfer[†] (using the steps listed in the [Searching for a Sent *Interac* e-Transfer[†]](#) section of this document).

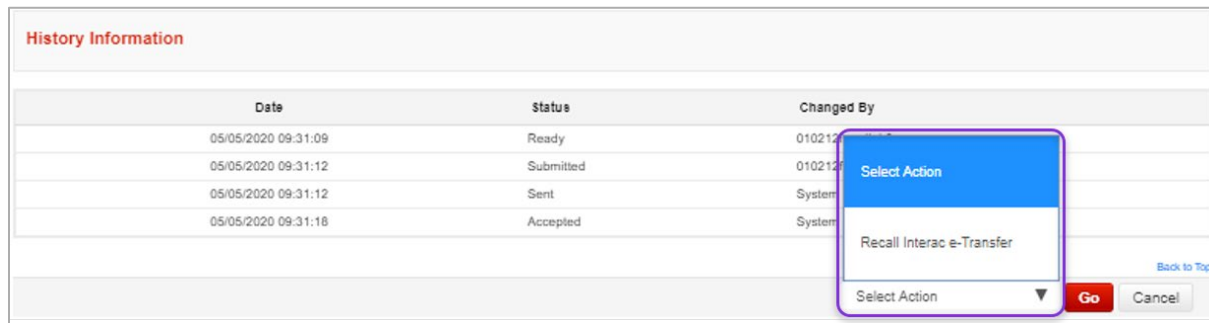
After searching for the *Interac* e-Transfer[†], click the **Payment / Cross Reference Number** for the transaction you want to recall.

Search results							
First Previous Next Last				Item: 1 - 26 of 26			
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020		1606330		\$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606336		\$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606337		\$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606355		\$56.00	Cr	Default SG	Accepted
11/06/2020		1606360		\$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606414		\$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020		1606424		\$1.08	Cr	Interac_All_Tiers	Accepted



This displays the **Payment Details** page for the transaction. Scroll to the bottom of the page and click the **Select Action** drop-down arrow. To recall the payment, select **Recall Interac e-Transfer** and click **Go**.

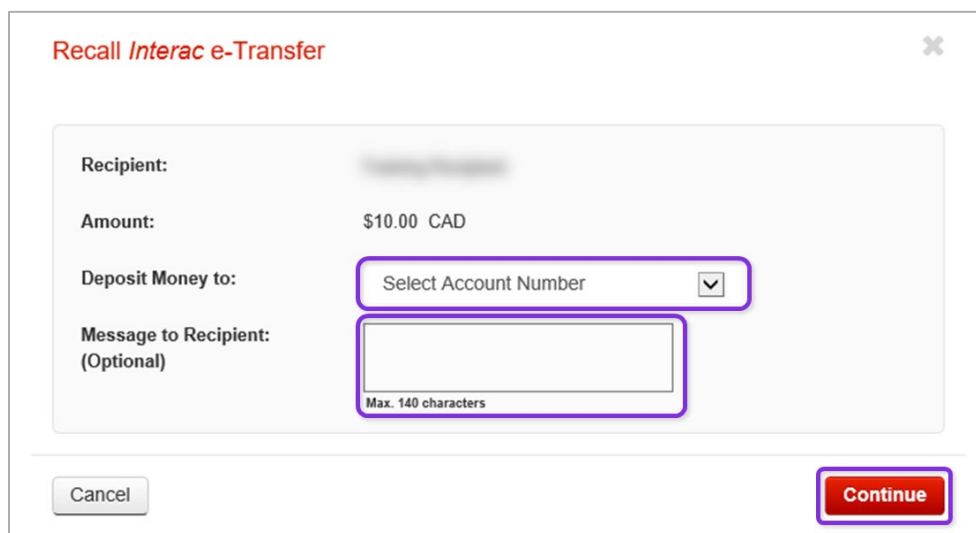
Note: If a payment cannot be recalled, you will not see the **Recall Interac e-Transfer** option.



The screenshot shows a table titled "History Information" with three columns: Date, Status, and Changed By. The table contains four rows of transaction data. A dropdown menu is open over the table, showing the "Recall Interac e-Transfer" option. The dropdown menu also includes a "Select Action" label and a "Go" button.

Date	Status	Changed By
05/05/2020 09:31:09	Ready	010212
05/05/2020 09:31:12	Submitted	010212
05/05/2020 09:31:12	Sent	System
05/05/2020 09:31:18	Accepted	System

This displays the **Recall Interac e-Transfer** pop-up box. Click the **Deposit Money to** drop-down list and select an account number. Next, you have the option to enter a message in the **Message to Recipient (Optional)** box. Then, click **Continue**.



The screenshot shows the "Recall Interac e-Transfer" pop-up box. It contains fields for Recipient, Amount (\$10.00 CAD), Deposit Money to (a dropdown menu), and Message to Recipient (Optional). The "Continue" button is highlighted with a red border.

Recall Interac e-Transfer

Recipient: [Redacted]

Amount: \$10.00 CAD

Deposit Money to: Select Account Number [Dropdown Arrow]

Message to Recipient: (Optional) [Text Box]

Max. 140 characters

Cancel Continue



Now, a confirmation box appears. Click **Confirm** to proceed.

Recall *Interac* e-Transfer

Recipient:

Amount:

Deposit Money to:

Message to Recipient:
(Optional)

\$10.00 CAD

Account

Cancel

Edit

Confirm

If the recall is successful, the **Payments Details** page will display the following message:

The *Interac* e-Transfer was successfully recalled.

Now, in the Payments search results, the status for the *Interac* e-Transfer⁺ will change to **Recall Accepted**.

Search results		First Previous Next Last				Item: 1 - 20 of 20	
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Status	
05/05/2020		1525678		\$10.00	Cr	Accepted	
05/05/2020		1525679		\$10.00	Cr	Accepted	
05/05/2020		1525688		\$15.00	Cr	Accepted	
05/05/2020		1525692		\$11.01	Cr	Accepted	
05/05/2020		1525693		\$15.00	Cr	Accepted	
05/05/2020		1525695		\$11.48	Cr	Recall Accepted	
05/05/2020		1525697		\$15.00	Cr	Accepted	



VIEWING INTERAC E-TRANSFER[†] PAYMENTS THAT ARE AUTODEPOSITED INTO YOUR ACCOUNT

You may view *Interac* e-Transfer[†] payments that were Autodeposited to your specified account by accessing the **Account Details** page for that account. If the account is listed on the **Overview** page, you can access the **Account Details** page by clicking the arrow next to the account. If the account is not listed on the **Overview** page, click the **View all** link. Alternatively, click the **Accounts** tab to see all your accounts and then click the required account to view the **Account Details** page.

The screenshot shows the Interac e-Transfer for Business dashboard. The top navigation bar includes tabs for Overview, Accounts, Payments, Reporting, Services, and Administration. The 'Accounts' tab is selected and highlighted with a purple box. Below the navigation bar, the user is greeted with 'Good afternoon, Sonia' and a login timestamp. A row of action buttons includes 'Create payment', 'Pay a bill', 'Create transfer', 'Stop payment', and 'Create recipient'. The main content area is divided into three sections. The 'Business accounts' section on the left lists several accounts, each with a balance and a right-pointing arrow. A purple box highlights these arrows, and a 'View all (17)' link is shown at the bottom of the list. The 'To-do list' section on the right shows 'To approve (15)' and 'To submit (18)' items, with links for 'ACH Payments (6)', 'FX Account Transfer (1)', and 'Wire Payments (8)'. Below this is a 'Manage Interac e-Transfer' button. The 'Important links' section at the bottom right includes links for 'Services', 'Visa Business Card (CentreSuite)', and 'Business Taxes'.

Business accounts	
Balance unavailable	- DDA
Balance unavailable	- DDA
\$26,564,840.53 CAD	- DDA
\$0.00 CAD	- DDA
\$(3,224,546.86) USD	- DDA

[View all \(17\)](#)



The **Accounts Details** page displays the transactions for the account at the bottom section of the page—this includes transfers that have been Autodeposited to your account. To view the details of an *Interac e-Transfer*[†], click the transaction from the list.

Account Details

Scheduled Reports

Set Default

Help

Account Details

Print

Report

Export

Report Id:*

create

modify

Report Date:*

Current Day

03/01/2021

to

03/01/2021

Description:

Full Description

Sort by:

Date & Time

Report Format:

PDF

Export Information

Export Format:

Excel

Include Headings:

Yes

No

Date Format:

MM/dd/yyyy

Select

* Mandatory field

View

Reset

Account Name

Account Number

Currency

Account Type

Balance

CAD

DDA

\$1,634,140,840.45

Date/Time(EST)

Description

Transit

Debit

Credit (Payables)

Balance

03/01/2021 08:00

Balance Forward

\$1,634,140,479.16

03/01/2021 09:40

DEPOSIT- -INTERAC E TRANSFER

57026

\$10.03

03/01/2021 09:53

DEPOSIT- -INTERAC E TRANSFER

57026

\$5.12

03/01/2021 09:58

DEPOSIT- -INTERAC E TRANSFER

57026

\$5.12

03/01/2021 10:00

DEPOSIT- -INTERAC E TRANSFER

57026

\$2.00

03/01/2021 10:25

DEPOSIT- -INTERAC E TRANSFER

57026

\$10.13

03/01/2021 10:26

DEPOSIT- -INTERAC E TRANSFER

57026

\$2.89

03/01/2021 14:20

DEPOSIT- -INTERAC E TRANSFER

57026

\$3.33

03/01/2021 11:35

DEPOSIT- -INTERAC E TRANSFER

57026

\$10.03

03/01/2021 14:57

DEPOSIT- -INTERAC E TRANSFER

57026

\$10.13

03/01/2021 15:06

DEPOSIT- -INTERAC E TRANSFER

57026

\$200.13

03/01/2021 15:24

DEPOSIT- -INTERAC E TRANSFER

57026

\$89.99

03/01/2021 12:40

DEPOSIT- -INTERAC E TRANSFER

57026

\$12.39

\$1,634,140,840.45



Clicking a transaction will display the **Transaction Details** box. To view the remittance details for the transaction, click the **view additional details** link.

Transaction Details

Print

Account Number		Account Name	
Account Type	DDA	Currency	CAD
Amount	Credit (Payables) \$89.99		
Value Date	03/01/2021	Post Date/Time	11/09/2020 15:24
Agent Id		Origin Transit	57026
Description	DEPOSIT~~ ~~~INTERAC E TRANSFER		

View additional details

Close

This displays a screen with additional details related to the payment.

Account Details

Scheduled Reports

Set Default

Interac e-Transfer Payment Details

Print

Inbound Transfer Information

Date Received	11/10/2020 21:54:29	Interac Reference Number	CAEwKtfx
Amount	\$89.99	Interac Status	COMPLETED

Ultimate Originator Details

Ultimate Originator Name		Ultimate Originator ID	U5t7y890
Country of Residence	CA		
Address Type	HOME - Residential Address	Address	

Originator Details

Originator Name		Originator Account Holder Name	
Originator Account Number		Originator Agent	000001002
Email Address		Mobile Number	
Country of Residence	CA		
Address Type	BIZZ - Business Address	Address	Maintenance



When you scroll down, you will see the remittance details for the payment. You can click each heading to view additional information.

Simple Memo			
Remittance Memo 1	Memo 1 - Payment made towards Purchase order number 1000002	Remittance Memo 2	Memo 2 - Payment made towards Invoice number 8973485
Remittance Memo 3	Memo 3 - Payment made towards Credit Note 095405940		

▼ Remittance Document 1 - Purchase Order

Payor Details ⓘ

Name	TaKf95TNRV	Contact Name	aELxlqhlV
Email Address		Mobile Number	
Fax Number		Phone number	
Identification Type	CUST - Customer Number	Identification	N4Nc6PSuVT
Country of Residence	CA		
Address Type	ADDR - Postal Address	Address	

Payee Details ⓘ

Name	NXAVv47nTA	Contact Name	ekgEXth2hi
Email Address		Mobile Number	
Fax Number		Phone number	
Identification Type	CUST - Customer Number	Identification	v1xCUN0XbC
Country of Residence	CA		
Address Type	MLTO - MailTo Address	Address	

Payment Remittance Details

Document Number	5036112095	Related Date	07/20/2015
Due Payable Amount	\$10.00	Debit/Credit	Cr
Remitted Amount	\$110.00	Adjustment Amount	\$20.00
Creditor Reference Code	RPIN - Related Payment Instruction	Adjustment Reason Code	rWVA
Reference	NTMbAlEtzy	Additional Adjustment Information	E3zWzh1J5X
Additional Remittance Information	string		

► Remittance Document 2 - Metered Service Invoice

► Remittance Document 3 - Commercial Invoice

► Remittance Document 4 - Credit Note

► Remittance Document 5 - Debit Note

Back



FAQS

When can I start using the service?

Once you complete the registration you will receive an email notifying you that your registration was successful, at that time you will be able to use the *Interac* e-Transfer⁺ service.

What happens to my Scotia OnLine *Interac* e-Transfer⁺ Autodeposit registration once I register the same email address for *Interac* e-Transfer⁺ Autodeposit on ScotiaConnect?

If your business email address is already registered for Autodeposit to a Scotia OnLine deposit account, and you want to register the same email address to a ScotiaConnect business banking account instead, the Scotia OnLine Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.

In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.

Can I future date or set my *Interac* e-Transfer⁺ as a recurring payment?

No, these functions are not currently available.

Are there *Interac* e-Transfer⁺ limits?

Yes, there is a \$25,000 limit per *Interac* e-Transfer⁺ sent. However, there are no limits for accepting (receiving) an *Interac* e-Transfer⁺.



FOR FURTHER ASSISTANCE

Need Help?

In the footer of any page in ScotiaConnect, you will find a **Help Centre** link.



Clicking that link will take you to a resource page with documents, videos, webinars and guided tutorials. There is also a knowledge base of Frequently Asked Questions.

Global Business Payments Technical Helpdesk - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 1-416-288-4600 - Local Toronto area customers
- 1-800-463-7777 - pour le service en français
- 1-800-320-3396 - para servicio en español
- Email: hd.ccebs@scotiabank.com. Your email will be answered within 24-48 business hours.

® Registered trademarks of the Bank of Nova Scotia

