

# ScotiaConnect® Digital Banking

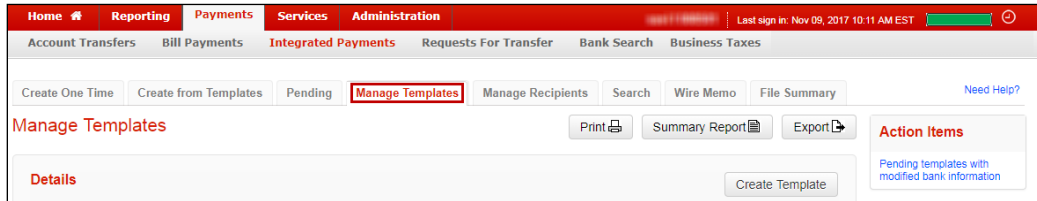
## Integrated Payments: Online Creation Quick Reference Guide

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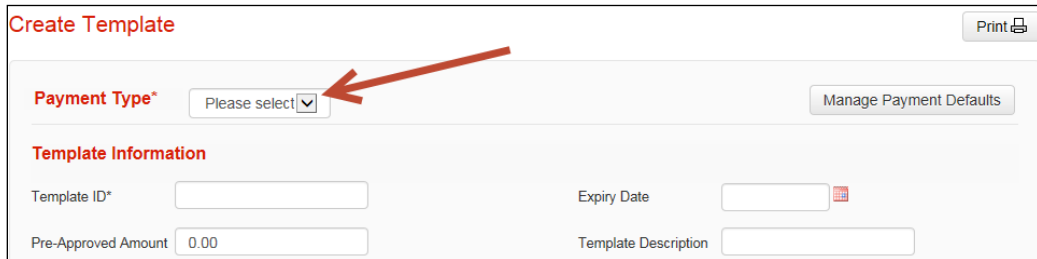
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## Creating Templates

Templates are used to save a recipient’s identifying details and banking information to simplify repeat payments. To create a template, go to Payments, Integrated Payments, and click Manage Templates; then click ‘Create Template’.



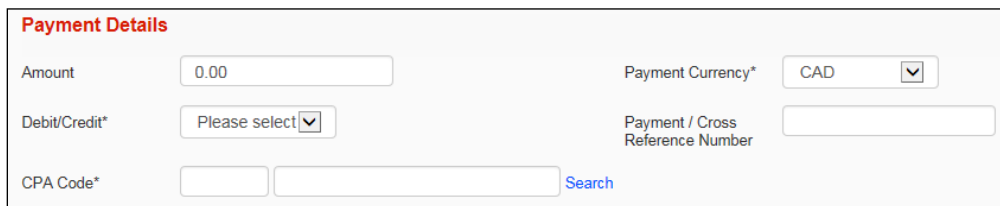
On the template creation page the first selection that you need to make is Payment Type. This will influence the rest of the fields that are displayed and even which fields are mandatory (the address is required for wires, but not EFTs, as an example).



Next, fill in the mandatory fields. ‘Template ID’ lets you search for the template and should help you identify the recipient of the payment when you see it.



The payment details relate to whether the payment is a debit or credit as well as tracking and quantifying the payment.



Originator Details relate to information about your company, long name, shortname, chargeback account in case of returned payments, etc. This is also where you will indicate the settlement account, Service Group and Agreement.

**Originator Details**

|                        |  |                      |  |
|------------------------|--|----------------------|--|
| Settlement Account*    | <input type="text" value="Please select"/> | Service Group*       | <input type="text" value="Please select"/> |
| Agreement ID*          | <input type="text" value="Please select"/> | Currency             |  |
| Institution            |  | Transit              |  |
| Long Name*             | <input type="text"/>                       | Short Name*          | <input type="text"/>                       |
| Chargeback Institution |  | Chargeback Transit*  | <input type="text"/>                       |
| Chargeback Account*    | <input type="text"/>                       | Chargeback Currency* | <input type="text" value="CAD"/>           |
| Originator             |  |                      |  |

Recipient information relates to the payee. This is the business or person that the funds will be credited to or debited from. All mandatory fields will be marked with an \*.

**Recipient Information**

|                       |   |                  |  |
|-----------------------|---|------------------|--|
| Recipient Name*       | <input type="text"/>  | Vendor Number    | <input type="text"/>                       |
| Recipient ID          | <input type="text"/>  | Address 2        | <input type="text"/>                       |
| Address               |   | Country          | <input type="text" value="Canada"/>        |
| Address 1             | <input type="text"/>  | Province / State | <input type="text" value="Please select"/> |
| City                  | <input type="text"/>  |                  |  |
| Postal / Zip Code     | <input type="text"/>  |                  |  |
| Add to Recipient List | <input type="radio"/> Yes <input checked="" type="radio"/> No |                  |  |

**Recipient Bank Information**

|              |  |          |                      |
|--------------|--|----------|----------------------|
| Institution* | <input type="text" value="002 - THE BANK OF NOVA SCOTIA"/> | Transit* | <input type="text"/> |
| Account*     | <input type="text"/>                                       |          |                      |

The next section contained optional payment information. For EFTs, 'Sundry Information' is sent along with the payment. The 'Customer Use Only Section' is for internal tracking purposes only and is not sent with the payments. For wires, 'Sundry Information' is replaced with 'Information to Recipient' which is also sent along with the payment.

**Optional Payment Information (will accompany payment)**

|                    |                      |
|--------------------|----------------------|
| Sundry Information | <input type="text"/> |
|--------------------|----------------------|

**Customer Use Only (will not accompany payment)**

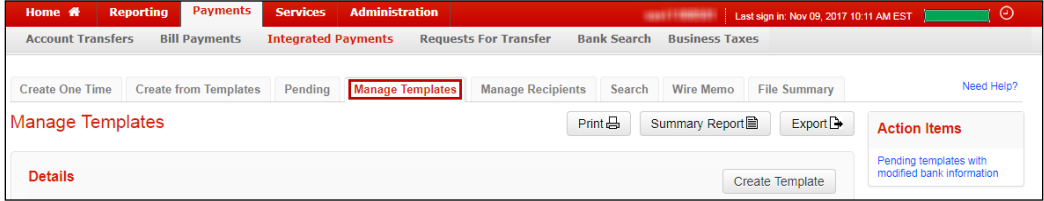
|                 |                      |              |                      |
|-----------------|----------------------|--------------|----------------------|
| Internal Memo   | <input type="text"/> |              |                      |
| Recipient Name  | <input type="text"/> | Phone Number | <input type="text"/> |
| Recipient Email | <input type="text"/> | Fax Number   | <input type="text"/> |

Once you have filled in all the required fields you can click the Continue button. You will then be able to review and save your template. Depending on your approval settings and whether you entered a

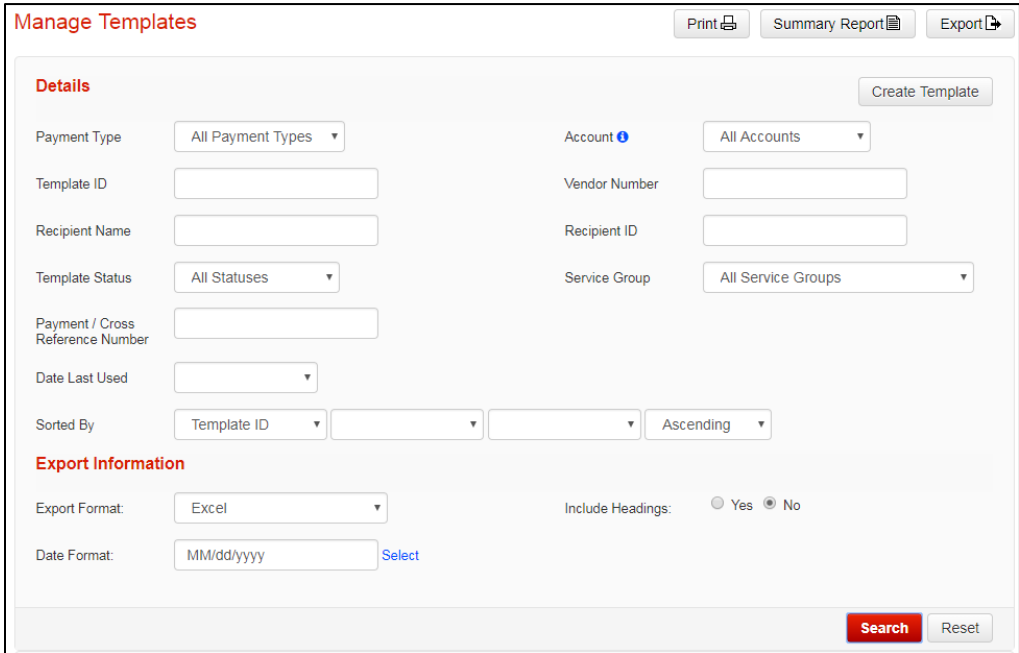
pre-approved amount you may need to approve the template, only templates in 'Ready' status are able to be used.

Managing Templates

To modify or delete existing templates go to Payments, Integrated Payments then select Manage Templates.



From this page you can search for your templates by entering the details and clicking 'Search'.



Once located you can click on the Modify link to edit the template (you may need to scroll the page to the right to see the link)

| Search results |           |                                  |                     |        |          |       |               |                |        |                      |   |   |      |      |
|----------------|-----------|----------------------------------|---------------------|--------|----------|-------|---------------|----------------|--------|----------------------|---|---|------|------|
|                |           |                                  |                     |        |          |       |               |                |        | Item: 1 - 100 of 201 |   |   |      |      |
|                |           |                                  |                     |        |          |       |               |                |        | 1                    | 2 | 3 | Next | Last |
| Account        | Recipient | Payment / Cross Reference Number | Pre-Approved Amount | Amount | Currency | Dr/Cr | Service Group | Date Last Used | Status | Action               |   |   |      |      |
| Auto TestPayee |           |                                  | \$0.01              | \$0.01 | CAD      | Cr    | Default SG    | 08/17/2017     | Ready  | [Copy]<br>[Modify]   |   |   |      |      |

Other actions can be taken by selecting one or more templates with a checkbox and choosing an action from the group action dropdown.

|                                     |            |     |            |        |        |   |
|-------------------------------------|------------|-----|------------|--------|--------|---|
| <input checked="" type="checkbox"/> | MS16FEFTCR | EFT | MSEFT16FCR | \$0.00 | \$3.00 | <div style="border: 1px solid black; padding: 2px;"> <b>Select Action</b><br/>                 Approve<br/>                 Delete<br/>                 Activate<br/>                 Deactivate<br/>                 Modify Amount<br/>                 Select Action <span style="float: right;">Go</span> </div> |
| <input checked="" type="checkbox"/> | MSEFT12111 | EFT | MSREFT1211 | \$0.00 | \$7.70 |   |

**Approve:** Used to approve templates that are not yet in 'Ready' status.

**Delete:** Lets you delete a template. This is an irreversible change and would require you to recreate the template with a NEW Template ID if done in error.

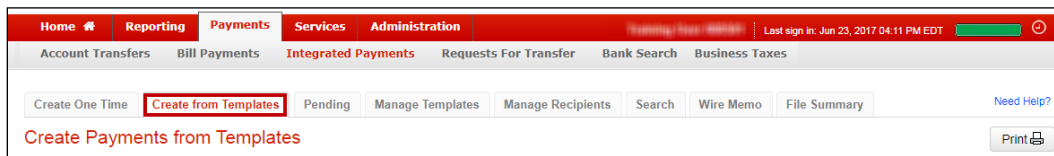
**Deactivate:** Deactivates the template. The template will not be eligible for payment creation while inactive.

**Activate:** Reactivates deactivated templates.

**Modify Amount:** Allows you to modify the amount of the selected templates. This would only be used if you are including fixed amounts in your templates.

## Creating Payments from Templates

To create a payment using an existing template, select 'Create from Templates' from the Integrated Payments menu.



Search for the template you wish to use by entering search criteria then clicking the 'Search' button at the bottom of the screen. Next, place a checkbox beside the template(s) you would like to create payments from and click 'Create Payments'.

|                                     |        |     |           |       |        |         |     |    |            |       |   |
|-------------------------------------|--------|-----|-----------|-------|--------|---------|-----|----|------------|-------|---|
| <input checked="" type="checkbox"/> | yguugu | EFT | Recip 200 | 34324 | \$0.00 | \$23.00 | CAD | Cr | Default SG | Ready | <div style="border: 1px solid black; padding: 2px; text-align: center;">                 Create Payments             </div> |
|                                     |        |     |           |       |        |         |     |    |            |       |   |

Provide the due date, the amount and payment number (if not already set in the template) and click 'Continue'

**Create Payments from Templates** Print

Due/Value Date\*  Apply Date to Selected Payments

| Template ID                         | Payment Type | Account | Recipient | RA | Due/Value Date* | Amount* | Currency | Exchange Rate | Payment / Cross Reference Number* | Dr / Cr |
|-------------------------------------|--------------|---------|-----------|----|-----------------|---------|----------|---------------|-----------------------------------|---------|
| <input checked="" type="checkbox"/> | yguugu       | EFT     | Recip 200 |    |                 | \$23.00 | CAD      | N/A           | 34324                             | Cr      |

After the required payment information is entered, click 'Continue' to proceed. You will then be able to review the payment. Click 'Save' to finalize the creation or 'Cancel' to return to the Create Payments from Template page.

**Payments Review and Confirm** Print

**Payment Details**

| Payment Type | Account | Recipient | RA | Due/Value Date | Amount  | Currency | Rate | Rate Reference | Payment / Cross Reference Number | Dr/Cr |
|--------------|---------|-----------|----|----------------|---------|----------|------|----------------|----------------------------------|-------|
| EDI          |         |           |    | 06/07/2016     | \$50.00 | CAD      | N/A  | N/A            | 654654                           | Cr    |

| Payment Type | Credit Counts | Payables Amount | Debit Counts | Receivables Amount |
|--------------|---------------|-----------------|--------------|--------------------|
| EDI          | 1             | \$50.00         | N/A          | N/A                |

**Save** Cancel

From here you can create more payments from templates or click 'Done' to take you to the pending payments.

**Payment Creation Summary** Print

✔ Confirmation: Creation Successful.  
Payments have been created. Please see details in the following list.

**Payment Details**

| Payment Type | Account | Recipient | RA | Due/Value Date | Execution Date | Settlement Amount | Reference Number | Currency | Rate | Rate Reference | Payment Amount | Payment / Cross Reference Number | Dr/Cr | Status |
|--------------|---------|-----------|----|----------------|----------------|-------------------|------------------|----------|------|----------------|----------------|----------------------------------|-------|--------|
| EDI          |         |           |    | 06/07/2016     | N/A            | \$50.00           | 470416           | CAD      | N/A  | N/A            | \$50.00        | 654654                           | Cr    | Ready  |

Create More Payments Done

### Approving or Modifying Payments

Once you've created payments you may need to approve or update those payments. To begin go to 'Payments', 'Integrated Payments' then 'Pending'. You will see a list of all the service groups you have access to as well as a group action drop down menu that you can use to apply actions at the service group or payment type level. Select an action from the drop down menu and click 'Go'.

**Pending** Print

**Details** [EFT Cut-Off Time](#) | [Wire Cut-Off Time](#)

Service Group:  Payment Type:  Debit/Credit:

**Search** Reset

| <input type="checkbox"/> | Service Group Name | Service Group ID | Total Payables | Total Receivables | Pending Approval | Ready to Submit | Failed | Disabled | Processing |
|--------------------------|--------------------|------------------|----------------|-------------------|------------------|-----------------|--------|----------|------------|
| <input type="checkbox"/> | ▼ Default SG       |                  | 7,698          | 14,845            | 152              | 22,391          | 0      | 0        | 0          |
| <input type="checkbox"/> | ACH                |                  | 1              | 0                 | 1                | 0               | 0      | 0        | 0          |
| <input type="checkbox"/> | EDI                |                  | 3              | N/A               | 0                | 3               | 0      | 0        | 0          |
| <input type="checkbox"/> | EFT                |                  | 7,628          | 14,845            | 115              | 22,358          | 0      | 0        | 0          |
| <input type="checkbox"/> | Wire               |                  | 66             | N/A               | 36               | 30              | 0      | 0        | 0          |

Select Action

- Approve
- Delete
- Disable
- Enable
- Submit
- Modify Date
- Select Action

**Go**

**Summary of Actions:**

**Approve:** Used to approve payments that are not yet in 'Ready' status.  
**Delete:** Lets you delete a payment. This is an irreversible change and would require you to recreate the payment if done in error.  
**Disable:** Deactivates the payment. This is useful if you're not going to send the payment right away and want to avoid accidentally submitting it.  
**Enable:** Reactivates disabled payments.  
**Submit:** Transmits Payments in 'Ready' status to Scotiabank for processing.  
**Modify Date:** Allows you to modify the due date of the selected payments, useful for modifying a group of dates at once. **Note:** As this is a modification of the payment(s) you may need to reapprove the payments prior to submitting.  
 You may not wish to apply your actions to entire sets of payments, or you may wish to filter down to a certain batch of payments. By clicking on the various totals, payment types, or service group names you will proceed to the Pending Payment Details page with results showing based on the value you selected.

| <input type="checkbox"/> | Service Group Name | Service Group ID | Total Payables | Total Receivables | Pending Approval | Ready to Submit | Failed | Disabled | Processing |
|--------------------------|--------------------|------------------|----------------|-------------------|------------------|-----------------|--------|----------|------------|
| <input type="checkbox"/> | ▼ Default SG       |                  | 7,698          | 14,845            | 152              | 22,391          | 0      | 0        | 0          |
| <input type="checkbox"/> | ACH                |                  | 1              | 0                 | 1                | 0               | 0      | 0        | 0          |
| <input type="checkbox"/> | EDI                |                  | 3              | N/A               | 0                | 3               | 0      | 0        | 0          |
| <input type="checkbox"/> | EFT                |                  | 7,628          | 14,845            | 115              | 22,358          | 0      | 0        | 0          |
| <input type="checkbox"/> | Wire               |                  | 66             | N/A               | 36               | 30              | 0      | 0        | 0          |

From here you will see the relevant payments listed, you can select individual payments or groups of payments and perform all the same group actions outlined previously. To modify a payment click the modify link under the action column.

| Search results                      |                |           |    |                                  |                    |        |       |               |        |                 |
|-------------------------------------|----------------|-----------|----|----------------------------------|--------------------|--------|-------|---------------|--------|-----------------|
| <input type="checkbox"/>            | Due/Issue Date | Recipient | RA | Payment / Cross Reference Number | Settlement Account | Amount | Dr/Cr | Service Group | Status | Action          |
| <input type="checkbox"/>            | 09/29/2017     | tressa    |    | 516366                           |                    | \$1.00 | Cr    | Default S     |        | [Copy] [Modify] |
| <input checked="" type="checkbox"/> | 09/27/2017     | 12345     |    | 1157194                          |                    | \$2.00 | Cr    | Default S     |        | [Copy] [Modify] |
| <input checked="" type="checkbox"/> | 08/31/2017     | tressa    |    | 516366                           |                    | \$1.00 | Cr    | Default S     |        | [Copy] [Modify] |

If there are any errors they will show on the details page.

**Modify Payment** Print

**Error:**  
Due Date cannot be backdated more than 30 days.

**Payment Details**

|              |            |                  |     |
|--------------|------------|------------------|-----|
| Payment Type | EDI        |                  |     |
| Amount*      | 2.00       | Payment Currency | CAD |
| Due Date*    | 09/27/2017 | Debit/Credit     | Cr  |

All status change processes (Approve, Delete, Disable, Enable, Submit, or Modify Date) have confirmation pages showing you a summary you can verify prior to finalizing the action.

**Delete Payments: Review and Confirm** Print

**Payment Details**

| Service Group Name | Payment Type | Total Payables |                 |               | Total Receivables |               |               | Total Payments To Delete |
|--------------------|--------------|----------------|-----------------|---------------|-------------------|---------------|---------------|--------------------------|
|                    |              | Volume         | \$CAD           | \$USD         | Volume            | \$CAD         | \$USD         |                          |
|                    | EDI          | 1              | \$121.00        | N/A           | N/A               | N/A           | N/A           | 1                        |
| <b>Totals</b>      |              | <b>1</b>       | <b>\$121.00</b> | <b>\$0.00</b> | <b>0</b>          | <b>\$0.00</b> | <b>\$0.00</b> | <b>1</b>                 |

Once an action has been confirmed, a PDF report will be generated and can be obtained in the Message Centre.

**Delete : Processed Summary** Print

✔ Confirmation: Deletion Operation Completed  
 Payments delete has been completed. Please see the processed summary below.  
An automated report is being created and will be available in the Message Centre.

**Payment Details**

| Service Group Name | Payment Type | Deleted Payables |                 |               | Deleted Receivables |               |               | Deletion Failed | Total Payments |
|--------------------|--------------|------------------|-----------------|---------------|---------------------|---------------|---------------|-----------------|----------------|
|                    |              | Volume           | \$CAD           | \$USD         | Volume              | \$CAD         | \$USD         |                 |                |
|                    | EDI          | 1                | \$121.00        | N/A           | N/A                 | N/A           | N/A           | 0               | 1              |
| <b>Total</b>       |              | <b>1</b>         | <b>\$121.00</b> | <b>\$0.00</b> | <b>0</b>            | <b>\$0.00</b> | <b>\$0.00</b> | <b>0</b>        | <b>1</b>       |

The report can be found within a few minutes in the Messages section on the home screen of ScotiaConnect as well as the Message Centre (by clicking the 'Messages' link at top right corner of any screen in ScotiaConnect):

**Messages** [More Messages](#)

| Date/Time  | Account Type | Message   | Priority |
|------------|--------------|---|----------|
| 11/10/2017 | Message      | <span style="border: 1px solid red; padding: 2px;">Payments Approval Summary</span> | High     |

## Payments Search

Payments Search is used to find integrated payments in ScotiaConnect. You can export your search results or obtain reports in one of the pre-defined formats.

Go to Payments, Integrated Payments then select 'Search'.

Home Reporting Payments Services Administration Last sign in: Nov 09, 2017 03:42 PM EST

Account Transfers Bill Payments Integrated Payments Requests For Transfer Bank Search Business Taxes

Search

**Payments Search**



There are a wide variety of search criteria available. Enter the details needed to locate your payment(s) and click 'Search'

You can view the payment details for any payment on this screen by clicking the Payment/Cross Reference Number.

| Search results |           |              |    |                                  |         |        |          |       |               |           |
|----------------|-----------|--------------|----|----------------------------------|---------|--------|----------|-------|---------------|-----------|
| Date           | Recipient | Payment Type | RA | Payment / Cross Reference Number | Account | Amount | Currency | Dr/Cr | Service Group | Status    |
| 06/07/2016     | *****     | EDI          |    | 111                              | *****   | \$6.00 | CAD      | Cr    | *****         | Submitted |
| 06/07/2016     | *****     | EDI          |    | 112                              | *****   | \$5.00 | CAD      | Cr    | *****         | Deleted   |

In addition to the different criteria there are report types that control how the search results are presented if you click 'Report' instead of 'Search'.

- **Transaction Details** – displays details of payments and stand-alone advices.
- **Daily Activity** – displays any user-initiated activities for payments and stand-alone advices that match selected search criteria
- **Daily Settlement** – displays payments and stand-alone advices that match selected settlement date criteria.
- **Payment Reconciliation Report**– displays information on pending and historical transactions
- **Summary Report** – displays a summary of all the transactions for Wire Payments.

## Wire Payments

There are several items to keep in mind if you are using Integrated Payments to execute your wires.

You will not be able to save your payment if you use a value date that can't be met based on the cut off times, or if it contains any of the following invalid characters:

+ & \* # @ ; ! \$ % ^ \_ = : < > { } [ ] \

There is a link showing the cut off times for all wires based on currency, amount, and destination.

The screenshot shows the 'Create One Time Payment' interface. It includes a 'Payment Type' dropdown set to 'Wire', a 'Manage Payment Defaults' button, and a 'Payment Details' section with fields for 'Amount\*' (0.00), 'Value Date\*' (06/07/2016), and 'Payment Currency\*' (Please select). A red arrow points to a blue link labeled 'Cut Off Times' positioned between the 'Amount' and 'Payment Currency' fields.

For cross currency payments you will need to indicate how the rate is supplied under Cross Currency Information. You can either get an automated rate that is supplied by ScotiaConnect or you can use a Pre-booked Rate obtained from a Scotiabank FX trader. You must supply an accurate rate/rate reference combination otherwise you will not be able to save the payment.

The screenshot shows the 'Cross Currency Information' section. It features a link 'View Rates table for payments with Automated Rate/Limits', two radio buttons for 'Automated Rate' and 'Pre-booked Rate' (the latter is selected), and two input fields labeled 'Rate\*' and 'Rate Reference\*'.

If you are using an Automated Rate and your wire is over bulletin\* you will be provided with a rate when you submit the payment. A 'Get Rate' selection will be available during your payment submission and you must accept or reject the rate for your wire. The 'Accept Rate for All' button can be selected to simultaneously generate and accept rates for multiple wire payments. For under bulletin wires the daily rate will be applied when the payment is created.

\* Note: Bulletin limits are a threshold indicating whether a standard daily rate will be applied or a real time rate will be applied, if you wish to see the limit click on the 'View Rates tables for payments with Automated Rates/Limits' link when you are creating your payment.

The screenshot shows a 'Rates Inquiry' window for 'USD - U.S. Dollar' as of '06/07/2016'. It includes a 'Rate Report' button and a table with the following data:

| Range/Limit               | From (USD)        | To (USD) |
|---------------------------|-------------------|----------|
| \$0.00 - \$999.99         | 0.9845            | 1.0395   |
| \$1,000.00 - \$9,999.99   | 0.9855            | 1.0385   |
| \$10,000.00 - \$24,999.99 | 0.9895            | 1.0345   |
| \$25,000.00 - \$49,999.00 | 0.9945            | 1.0295   |
| Other Ranges/Limits       | Please book rates |          |

A callout box points to the 'Other Ranges/Limits' row, stating: 'Anything above \$49,999 USD is considered over bulletin'. A 'Cancel' button is located at the bottom right of the window.

## For Further Assistance

### Need Help?

On any ScotiaConnect page, you will find a 'Need Help?' link. Clicking that link will provide targeted help topics relevant to the page you're currently viewing.

### Online Customer Support

- Select the Help option at the top right of your browser and select to open our 'Online Customer Support' knowledge base. A new window will be displayed and you may type your question.

### Tutorial Videos

- The Tutorial Video link at the top right of your screen will open the Online Resource Centre with videos, documents and more to help you find answers to your questions regarding Scotiabank's products and services.

### Technical Support Help Desk - Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

- 1-800-265-5613 - Toll-free number within North America
- 416-288-4600 - Local Toronto area customers
- 416-701-7351 - Fax
- (800) 463-7777 - pour le service en français
- Email: [hd.ccebs@scotiabank.com](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.
- To book product training, please send an email to [gtb.training@scotiabank.com](mailto:gtb.training@scotiabank.com)

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