

ScotiaConnect ACH Payments

Reference Guide

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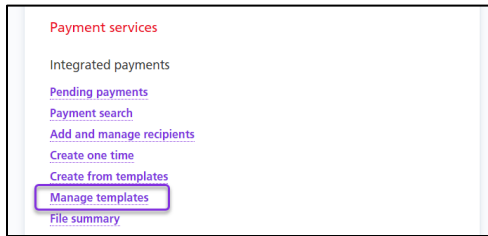
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SCOTIACONNECT TEMPLATES

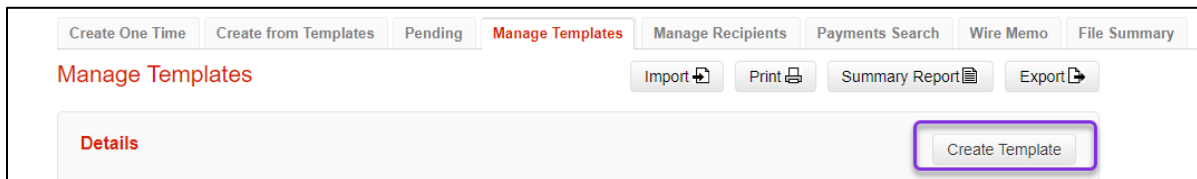
Templates are used to save all the required payment information for repeat use.

CREATING TEMPLATES

Templates are used to save the banking information of your payees/payors to simplify repeat payments. To create a template, go to **Payments** and select **Manage Templates**.



Next click **Create Template**.



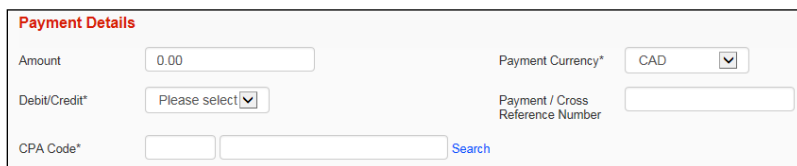
Select the Payment Type. This will change the fields that are displayed, and even which ones are mandatory (the address is required for wires, but not EFTs, as an example).



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"/>

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 1	<input type="text"/>
Address		Address 2	<input type="text"/>
City	<input type="text"/>	Country	<input type="text" value="Canada"/>
Postal / Zip Code	<input type="text"/>	Province / State	<input type="text" value="Please select"/>
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"/>		

Once you have filled in all the required fields click **Continue** 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** and select **Manage templates**.

Payment services

- Integrated payments
- [Pending payments](#)
- [Payment search](#)
- [Add and manage recipients](#)
- [Create one time](#)
- [Create from templates](#)
- [Manage templates](#)
- [File summary](#)

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

<input type="checkbox"/>	Template ID	Account Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Date Last Used	Status	Action
<input type="checkbox"/>	> TestEFT	EFT	80002 12345 67	Multi (1/1)		\$0.00	CAD	Cr	PAYMENT GROUP 2	06/04/2019	Ready	Copy 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 type="checkbox"/>	Template ID	Account Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Date Last Used	Status	Action
<input type="checkbox"/>	> TestEFT	EFT	80002 12345 67	Multi (1/1)		\$0.00	CAD	Cr	PAYMENT GROUP 2			<div style="border: 1px solid black; padding: 5px;"> Select Action Approve Delete Activate Deactivate Select Action </div> Copy Modify

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.

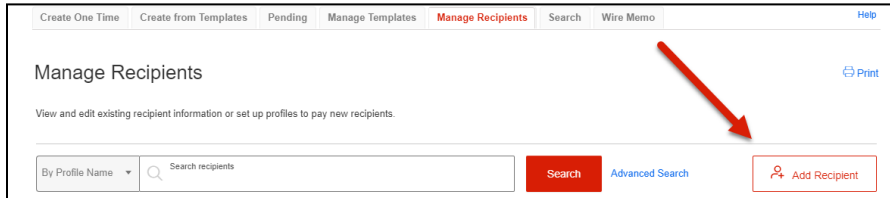
Activate: Reactivates deactivated templates.

SCOTIACONNECT RECIPIENTS

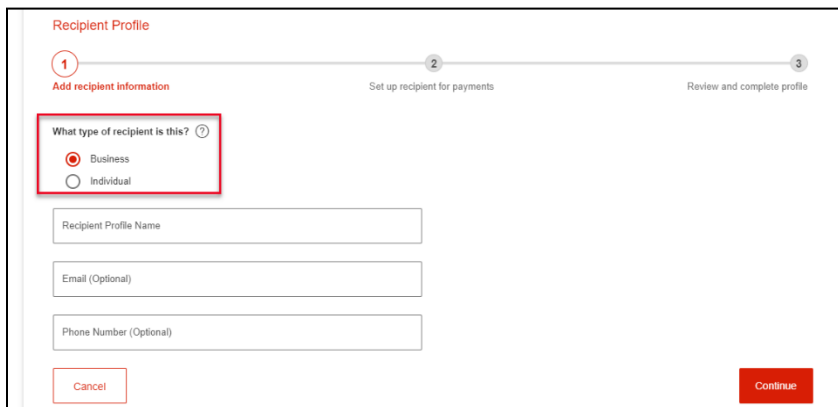
Recipients in ScotiaConnect are used to store a payee's banking information, such as their transit number, institution code and account number. By adding your payees as a recipient, you will not need to add this information every time you create a one-time payment.

CREATING A RECIPIENT

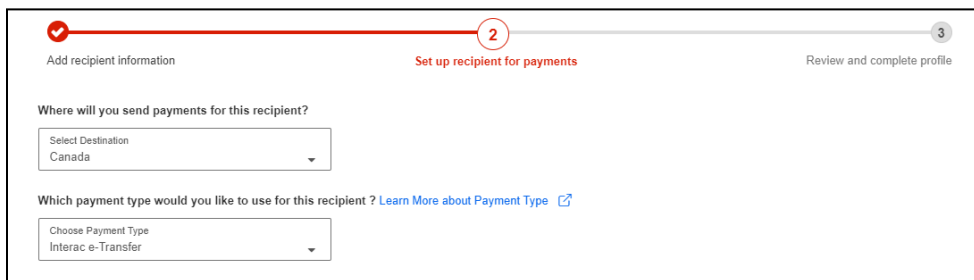
To create a new Recipient, navigate to Payments, Add and manage recipients and click **Add Recipient**.



Select whether the recipient profile is for an individual or a business then click **Continue**.



Select the destination and payment type.



Fill in the recipient's name, email address, notification language and then give the account a nickname and click **Continue**. The nickname is used to easily locate your recipient when performing a search.

Recipient Information ?

Recipient Name

Recipient Email Address

Notification Language
English ▼

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

Account Nickname

Back
Cancel
Continue

If approvals for recipient set up are required, the recipient status will show as Entered next to the payment type. You will need approval from another user before you are able to send any payments to this recipient.

Test

Business profile | ✉ | ☎ -

Payment Accounts

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

Nickname Test

Payment Type :
Interac e-Transfer

ENTERED

ADDING ADDITIONAL ACCOUNTS

If your recipient receives payments in multiple payment types or into multiple accounts, you can add them all under a single recipient profile. Simply click **Add Account** on the recipient’s detail page and add the new payment account information then click **Continue**.

ACH Recipient 098001 ⋮ Actions

Business profile | ✉ | ☎ -

Payment Accounts

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

ACH Recipient 098001
0010510

Bank :
TD Bank National Association

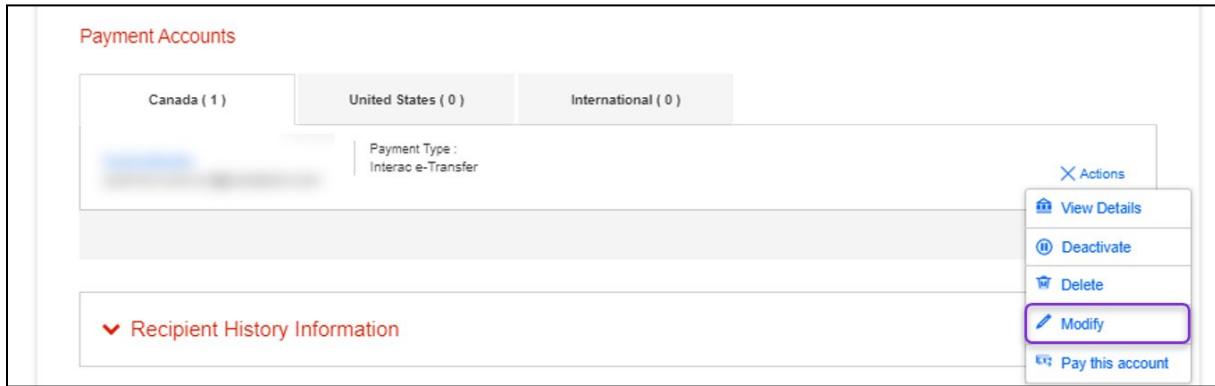
Payment Type :
ACH

⋮ Actions

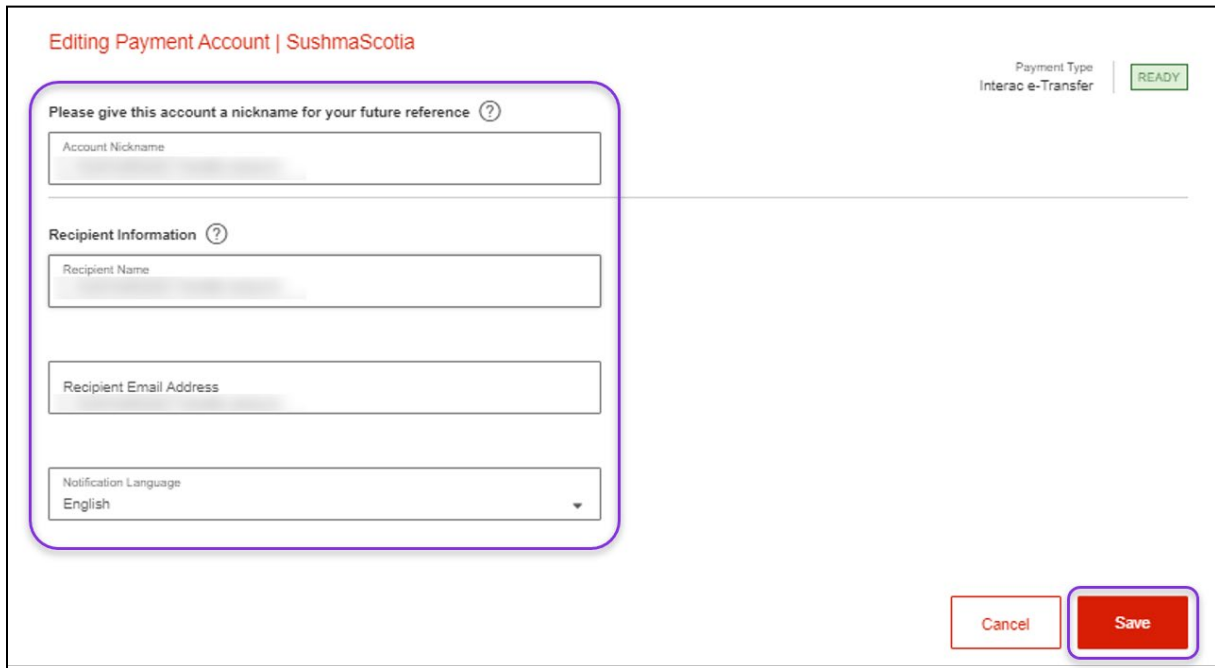
Add Account

EDITING A RECIPIENT

To edit a recipient, navigate to Payments > Add and manage recipients. Then, search and select the recipient to edit. Next, click the **Actions** menu and select **Modify**.

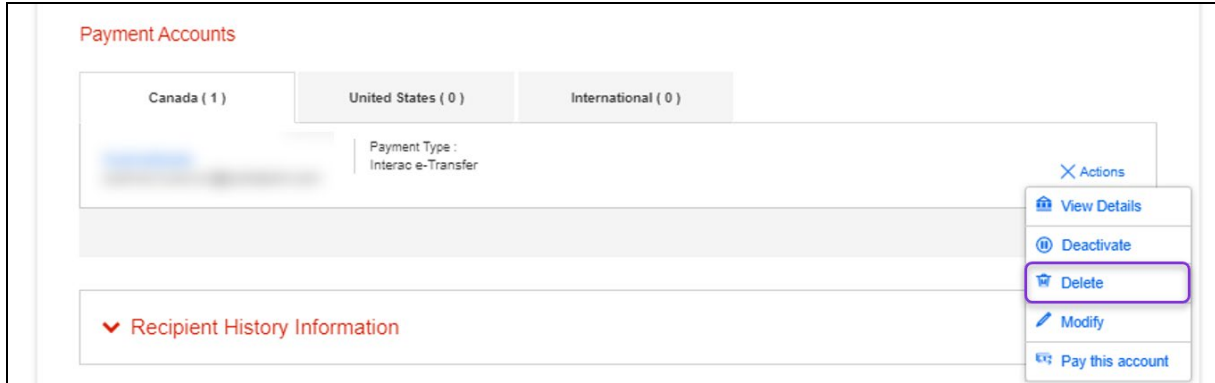


Make the required changes to the recipient’s details and click **Save**.

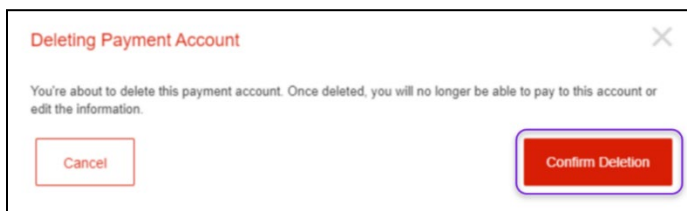


DELETING A RECIPIENT

To delete a recipient, navigate to Payments, Add and manage recipients. Click Search and select the recipient to delete. Next, click the Actions menu and select Delete.



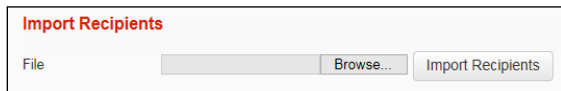
This displays a confirmation box. To complete deleting the recipient, click 'Confirm Deletion'.



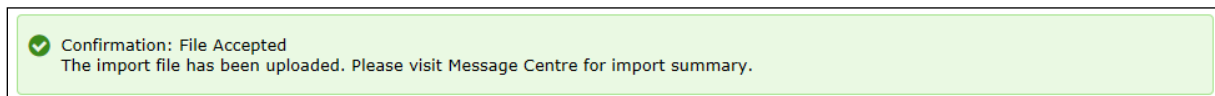
IMPORTING RECIPIENTS

To import recipients using a comma separated value (.csv) file, be sure to follow the import file specifications which are highlighted below [Recipient Import File Specifications](#).

To complete the import, go to Payments, Add and manage recipients and select **Import Recipients** and browse to the file you want to import.



Browse to your file and then select the Import Recipients button to continue. You will be prompted to confirm the import. After the import is complete, ScotiaConnect will display a confirmation message.



To view a summary of the imported items, see the import summary from the ScotiaConnect Message Centre.

My Alerts		View All
Date	Alert	Priority
12/17/2018	Import Recipients Completed: Sample Recipient List Import.csv	Medium

CREATING ACH PAYMENTS

CREATING PAYMENTS FROM TEMPLATES

To create payments from your saved templates, go to **Payments** and select **Create from templates**.

Payment services

- Integrated payments
- [Pending payments](#)
- [Payment search](#)
- [Add and manage recipients](#)
- [Create one time](#)
- [Create from templates](#)
- [Manage templates](#)

Search for the template you wish to use by entering your search criteria then clicking **Search**.

Create Payments from Templates [Print](#)

Details

Payment Type: <input type="text" value="EFT"/>	Account: <input type="text" value="All Accounts"/>
Template ID: <input type="text" value="test"/>	Vendor Number: <input type="text"/>
Recipient Name: <input type="text"/>	Service Group: <input type="text" value="All Service Groups"/>
Payment / Cross Reference Number: <input type="text"/>	

Sort Order

Sorted By:

Next, place a checkbox beside the template(s) you would like to create payments from and click **Create Payments**.

Search results

<input type="checkbox"/>	Template ID	Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Status
<input type="checkbox"/>	TestEFT	EFT	80002 12345 67	Multi (1)		\$0.00	CAD	Cr	PAYMENT GROUP 2	Ready

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

Template ID	Payment Type	Account	Recipient	RA	Due/Value Date*	Amount*	Currency	Exchange Rate	Payment / Cross Reference Number*	Dr/Cr
<input checked="" type="checkbox"/> TestEFT	EFT	80002 12345 67	McDonalds1		12/06/2022	100.00	CAD	N/A	123456	Cr

Continue Reset Cancel

Click **Save** to finalize payment creation.

Payment Type	Account	Recipient	RA	Due/Value Date	Amount	Currency	Rate	Rate Reference	Payment / Cross Reference Number	Dr/Cr
EFT	80002 12345 67	McDonalds1		02/14/2023	\$100.00	CAD	N/A	N/A	123456	Cr

Payment Type	Credit Counts	Payables Amount	Debit Counts	Receivables Amount
EFT	1	\$100.00	-	-

Save Cancel

APPROVING OR SUBMITTING PAYMENTS

To approve (if required) and submit your payments, choose **To approve** or **To submit** on the Overview page and then click the payment type.

[Create payment](#)
[Pay a bill](#)
[Create transfer](#)
[Stop payment](#)
[Create recipient](#)

Business accounts

ACCOUNT 1 (80002 12345 67) - DDA
\$817,521.92 USD

To-do list

To approve (11) To submit (20)

[EFT Payments \(7\)](#)

[Wire Payments \(4\)](#)

Your payments will be listed. Note the status of the payment:

- If the status is **Ready** you can submit it.
- If the status is **Entered/Approval 1/Approval 2** you must approve the payment before you can submit it.

Select the payment(s) you want to approve/submit and choose either Approve or Submit from the group action dropdown then click **Go**.

<input type="checkbox"/>	Value Date	Recipient	Reference Number	Debit Account	Amount	Currency	Service Group	Status	Action
<input type="checkbox"/>	02/13/2023	BIC2x	1861762	80002 12345 67	\$69.91	AUD	Default Wires SG	Entered	[Copy] [Modify]
<input type="checkbox"/>	01/06/2023	Sonny Grey3	1857297	80002 12345 67	\$83.12	USD	Default Wires SG		[Copy] [Modify]
<input type="checkbox"/>	01/06/2023	Sonny Grey3	1857300	80002 12345 67	\$83.12	USD	Default Wires SG		[Copy] [Modify]
<input type="checkbox"/>	01/03/2023	Sonny Grey3	1854828	80002 12345 67	\$83.12	USD	Default Wires SG		[Copy] [Modify]

Select Action

- Approve [Copy] [Modify]
- Delete [Copy] [Modify]
- Disable [Copy] [Modify]
- Enable [Copy] [Modify]
- Submit [Copy] [Modify]
- Modify Date [Copy] [Modify]

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.

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

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 & Confirm Print

Total Payables

Service Group	Type	# of Payments	Currency	Total Debit
akamaigrp1	Wire	10	CAD	\$5,149,157.81 †

† Amount is approximate. Exact amount available upon acceptance of foreign exchange rate after submission.

Total Receivables

You have no receivables at this time.

Cancel Confirm

Once an action has been confirmed, a PDF report will be created in the Message Centre.

ScotiaConnect® Digital Banking

Overview
Accounts
Payments
Reporting
Services
Administration

🔔 ✉️ 👤

ACH PAYMENT FIELD BREAKDOWN

Details of all the mandatory fields required when creating an ACH payment.

Payment Type* ACH Manage Payment Defaults	
Payment Details	
Amount* 0.00 1	Payment Currency* USD 5
Due Date* 09/02/2016 2	Debit/Credit* Please select 6
Payment / Cross Reference Number 3	Trace Number
Transaction Type Code* Please select 4	SEC Code IAT
Originator Details	
Settlement Account* Please select 7	Service Group* Please select 9
Agreement ID* Please select 8	Currency
Institution	Transit
Return Institution / Transit / Account	ODFI Country
Originator	
Recipient Information	
Recipient Name* 10	Vendor Number
Recipient ID 11	
Address 12	
Address 1*	
City*	Country* United States
Postal / Zip Code	Province / State Please select
Add to Recipient List <input type="radio"/> Yes <input checked="" type="radio"/> No 13	
Recipient Bank Information	
ABA Number* 14	RDFI Country* United States 16
Account* 15	Account Type* Checking - DA 17
Optional Payment Information (will accompany payment) 18	
Addendum One	Addendum Two
Customer Use Only (will not accompany payment) 19	
Internal Memo	
Recipient Name	Phone Number
Recipient Email	Fax Number
Remittance Details	
Attach Remittance Advice <input type="radio"/> Yes <input checked="" type="radio"/> No 20	

- ① Amount: Enter the amount of your payment.
- ② Due Date: Enter the date that you wish the recipient to be debited/credited.
- ③ Payment/Cross Reference Number: A number used to identify individual payments. It is recommended that this number be unique in case you need to recall or trace a specific payment.
- ④ Transaction Type Code: The Transaction Type Code is a 3 letter code used to identify IAT payments. Select the code from the dropdown menu that most accurately describes your payment.
- ⑤ Payment Currency: The currency of the payment; IATs can only be USD.
- ⑥ Debit/Credit: This function indicates whether you will be debiting funds from your recipient's account or crediting funds to your recipient's account.
- ⑦ Settlement Account: The account that is funding credits/receiving debits.
- ⑧ Agreement ID: The agreement ID will populate the long name, short name and the chargeback account for your company. Multiple agreements can be used for companies with multiple divisions. The agreements that show will be based on the Settlement Account and Service Group that you select.
- ⑨ Service Group: Choose the Service Group you wish to use to send your IAT payment. Note that your Super User(s) have set up this entitlement. Once you select the Service Group, the agreement ids linked to it will become available in the Originator Details section.
- ⑩ Recipient Name: Enter the recipient's name (or Company Name), and optionally, their full address in this section.
- ⑪, ⑬ Recipient ID/Add to Recipient List: If you would like to use an existing recipient from your recipient list (optional) you can enter the recipient's id in this field and it will populate the recipient information for you. If this is a new recipient and you would like to add it to your recipient list (optional) please select "Yes" in the "Add to Recipient List" field.
- ⑫ Address: The recipient's address. This information is required, and if it doesn't match the payment may be returned by the recipient's financial institution.
- ⑭ ABA Number: Also known as a Routing Number, this number is used to indicate which bank and transit you are paying.
- ⑮ Recipient Account Number: The recipient's account number.
- ⑯ RDFI Country: The Country that the recipient's account is domiciled in. This will always be United States.
- ⑰ Account Type: The Recipient's account type. There are two options available. Checking is the most common account type and is the recommended selection unless your recipient indicates that the account is a savings account.

- 18 **Optional Payment Information:** This is optional information that will travel with the payment. Whether it is displayed or not is at the discretion of the recipient’s bank. Each field supports a maximum of 140 characters.
- 19 **Customer Use Only:** All payment types allow you to enter additional information as part of the payment, however, this information is NOT sent along with the other payment information.
- 20 **Attach Remittance Advice:** If you are subscribed to the remittance advice service you can select yes to display the remittance options.

VERIFYING FILES (ONLINE PAYMENT CONTROL ONLY)

Online Payment Control is for customers who want to create payments files outside of ScotiaConnect and upload them into ScotiaConnect for approval and submission.

Online Payment Control customers should verify that their payments were loaded into ScotiaConnect successfully. Go to **Payments** then select **File Summary**. Enter a File ID and or File Date then click ‘Search’.

Note: Only payments loaded via a file will show up in File Summary.

Details

Service Group:

File ID:

File Date: 06/01/2016 to 09/02/2016

File Details

File ID	File Date	Pending	Complete	Total	Total RA Attached	Total Payables Amount	Total Receivables Amount	Status	
0417	06/22/2016	0	3,703	3,703	3,693	80,354.00	0.00	Accepted	
100000284	06/14/2016	0	1	1	0	1.66	0.00	Accepted	
100000299	06/11/2016	0	1	1	0	7.66	0.00	Accepted	
Batch ID	Service Group	Payment Type	Pending	Complete	Total	Total RA Attached	Total Payables Amount	Total Receivables Amount	Status
001	SG1	EFT	0	1	1	0	7.66	0.00	Accepted
1226		06/24/2016	0	0	0	N/A	0.00	N/A	Rejected

To view the details of any file, simply click on the File Id number. All payments within the selected file will be grouped together into Batch Ids. At the bottom right of this screen you will find a drop-down menu containing all the payment actions.

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.

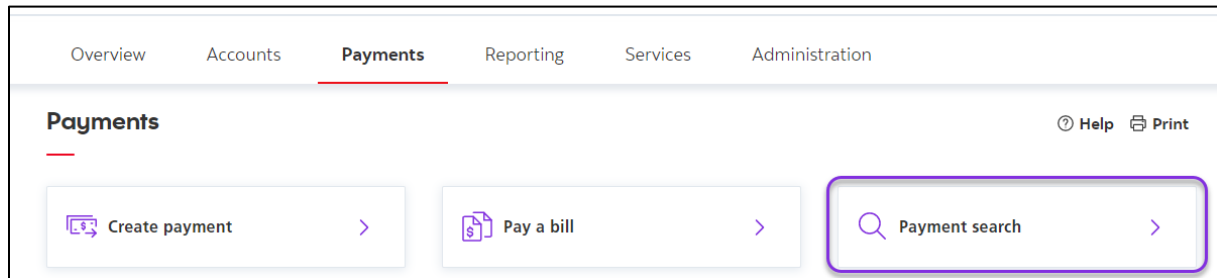
Submit: Transmits Payments in 'Ready' status to Scotiabank for processing.

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.

PAYMENT SEARCH

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

Go to **Payments** and select **Payment Search**.



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

Payments Search Print Report Export

Details

Report Type: Transaction Details

Payment Type: All Payment Types Status: All Completed Statuses

Account: All Accounts Service Group: All Service Groups

Recipient Name: Vendor Number:

Amount: to Debit/Credit: All

Date: Due / Issue / Execution Date Current Day 01/02/2018 to 01/02/2018

Batch ID: Payment / Cross Reference Number:

File ID: Originator Reference Number:

Recipient Account:

Payments with Notice of Change: All Payments with Attached RA: All

Sort Order

Sorted By: Date

Export Information

Export Format: Excel Include Headings: Yes No

Date Format: MM/dd/yyyy [Select](#)

Search Reset

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

PAYMENT STATUS DEFINITIONS

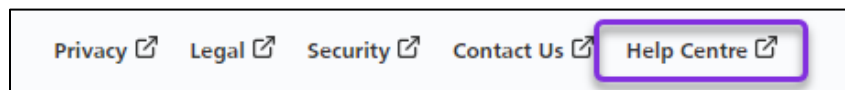
Status	Definition
Entered/Pending	Payment has been created however requires one or more approvals before it can be submitted
Approval 1	Payment that requires more than one approval has been approved by one user
Approval 2	Payment that requires more than two approvals has been approved by two users
Ready	Payment is ready to be submitted. If no approvals are required, this is the status of a payment immediately after it is created. For a payment that requires approval, this is the status after all approvals are complete
Submitted	This is a temporary status shown only for a few seconds after a payment is submitted.

In Progress	Temporary status for a wire payment that has been submitted but not yet accepted for processing. This status is displayed for a very short period of time (usually a few seconds)
Sent	Payment has been submitted to the Bank for processing. This status will be shown for several minutes while a payment is being validated. Once validation is complete the payment will change to either accepted or rejected. For wire payments, 'Sent' is the final status shown after the payment has been submitted.
Accepted	Payment has been submitted to the Bank for processing (all payments except for wire payments)
Rejected	Wire payment has been rejected by the Bank
Returned	Payment has been returned (does not apply to wire payments) by the receiving financial institution
Deleted	Payment has been deleted by a user before it was submitted
Failed	Payment imported into ScotiaConnect via the Online Payment Control or History services has failed due to missing or incorrect information. This status does not apply to payments created within ScotiaConnect
Disabled	Payment has been disabled by a user – disabled payments cannot be submitted or changed until they are enabled
Enabled	Payment that was previously disabled has been enabled by a user. The payment will return to its previous status before it was disabled and can now be processed
Future Dated	Wire payment has been submitted to be processed on a future date
Cancelled	Future dated wire payment has been cancelled before the processing date

FOR FURTHER ASSISTANCE

Need Help?

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



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

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

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

gtb.training@scotiabank.com

APPENDIX A: RECIPIENT IMPORT FILE SPECIFICATIONS

All fields are separated by a comma. For the format column X indicates fields that use alphanumeric characters and 9 indicates fields that only accept numbers. The value in parentheses is the maximum number of characters that can be used for each field.

Customer Recipient Import File			
Import File Size: must be below the system defined limit (system configurable i.e. 10mb).			
File Extension: must be '.csv', edit with a text editor (Excel will change the format of certain fields)			
First row must be a header row which must contain following header elements - PayeeRef, PayeeName			
Header / Field Name	Format	Presence	Comments
PayeeRef	X(10)	Mandatory	Recipient ID / Account Nickname
PayeeName	X(30)	Mandatory	Recipient Name
DefaultType	X(3)	Mandatory	Payment Type, must be one of the following valid values:EFT, ACH, Wire
InstitutionCode	X(11)	Optional: EFT Mandatory: Wire/ACH	Institution code or ABA Number or SWIFT/BIC Institution Code is a 3-digit number ABA Number is a 9-digit number SWIFT/BIC is 8 or 11 characters Mandatory field if DefaultType = Wire or ACH
Transit	9(5)	Optional	Branch Transit Number
Account	9(17)	Mandatory	Bank Account Number
PayeeAddress1	X(30)	Optional: EFT Mandatory: Wire/ACH	Recipient Address Line 1 Optional field if DefaultType = EFT Mandatory field if DefaultType = Wire or ACH
PayeeAddress2	X(30)	Optional	Recipient Address Line 2
PayeeAddress3	X(30)	Optional	Recipient City
ProvState	X(2)	Optional	Recipient Province/State Must be a valid ISO Code for (USA) State or (Canada) Province
Country	X(2)	Mandatory	Recipient Country Must be a valid ISO Code
PostalCode	X(30)	Optional	Recipient Postal Code / Zip Code
PayeeContact	X(30)	Optional	Contact Name
PayeePhone	X(20)	Optional	Contact Phone Number
PayeeFax	9(10)	Optional	Contact Fax Number
PayeeEmail	X(30)	Optional	Contact Email Address

PayeeEmailSubjectLine	X(97)	Optional	Email Subject Line Can be used if subscribed to Remittance Advice service
PayeeFaxRecipient	X(30)	Optional	Fax Subject Line Can be used if subscribed to Remittance Advice service
IBAN	X(35)	Optional	IBAN Applicable for Wire payment. IBAN is required for some countries
RecipientBankName	X(35)	Optional	Recipient Bank Name Applicable for Wire payment
RecipientBankAddress1	X(30)	Optional	Recipient Bank Address Line 1 Applicable for Wire payment
RecipientBankAddress2	X(30)	Optional	Recipient Bank Address Line 2 Applicable for Wire payment
RecipientBankCity	X(30)	Optional	Recipient Bank City Applicable for Wire payment
RecipientBankProvince	X(2)	Optional	Recipient Bank Province/State Applicable for Wire payment Must be a valid ISO Code for (USA) State or (Canada) Province
RecipientBankPostalCode	X(30)	Optional	Recipient Bank Postal Code/Zip Code Applicable for Wire payment
RecipientBankCountry	X(2)	Mandatory for Wire	Recipient Bank Country Applicable for Wire payment Must be a valid ISO Code Mandatory field if DefaultType = Wire