

ScotiaConnect EFT Payments

Reference Guide

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Legal Disclaimer

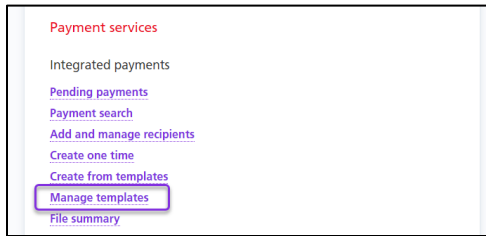
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SCOTIACONNECT TEMPLATES

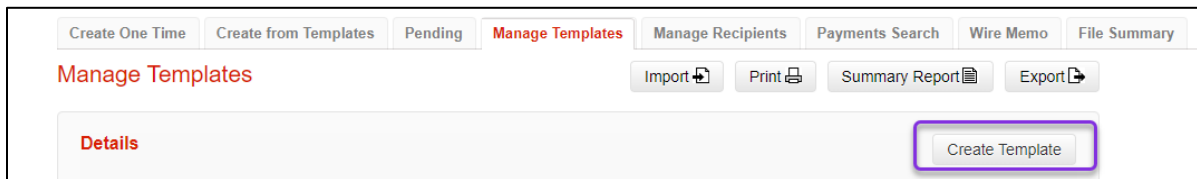
Templates are used to save all the required payment information for repeat use.

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**.



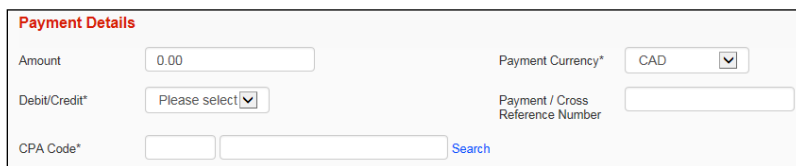
Select the Payment Type. This will change the fields that are displayed, and even which ones are mandatory (the address is required for wires, but not EFTs, as an example).



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	<input type="text"/>
Institution	<input type="text"/>	Transit	<input type="text"/>
Long Name*	<input type="text"/>	Short Name*	<input type="text"/>
Chargeback Institution	<input type="text"/>	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	<input type="text"/>	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"/>		
Account*	<input type="text"/>	Transit*	<input type="text"/>

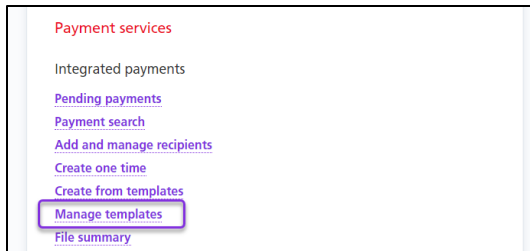
The next section contained optional payment information. For EFTs, 'Sundry Information' is sent along with the payment. The 'Customer Use Only Section' is for internal tracking purposes only and is not sent with the payments. For wires, 'Sundry Information' is replaced with 'Information to Recipient'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



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

A screenshot of the "Manage Templates" search interface. It includes a "Details" section with fields for Payment Type, Account, Template ID, Vendor Number, Recipient Name, Recipient ID, Template Status, Service Group, Payment / Cross Reference Number, and Date Last Used. There are also sorting options. Below is an "Export Information" section with fields for Export Format (Excel), Date Format (MM/dd/yyyy), and Include Headings (Yes/No). A "Search" button and a "Reset" button are at the bottom right.

Once located you can click on the **Modify** link to edit the template

	Template ID	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	Type	Account	Recipient	Payment / Cross Reference Number	Amount	Currency	Dr/Cr	Service Group	Date Last	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: 2px;"> Select Action <ul style="list-style-type: none"> Approve Delete Activate Deactivate Select Action </div>

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.

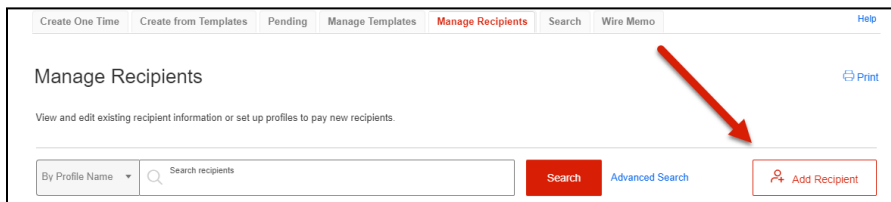
Activate: Reactivates deactivated templates.

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 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**.

Recipient Profile

1 Add recipient information 2 Set up recipient for payments 3 Review and complete profile

What type of recipient is this? ?

Business

Individual

Recipient Profile Name

Email (Optional)

Phone Number (Optional)

Select the destination and payment type.

The screenshot shows a progress bar with three steps: 1. Add recipient information (checked), 2. Set up recipient for payments (highlighted), and 3. Review and complete profile. Below the progress bar, the form asks "Where will you send payments for this recipient?" with a dropdown menu set to "Canada". It also asks "Which payment type would you like to use for this recipient?" with a dropdown menu set to "Interac e-Transfer". A link "Learn More about Payment Type" is provided.

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.

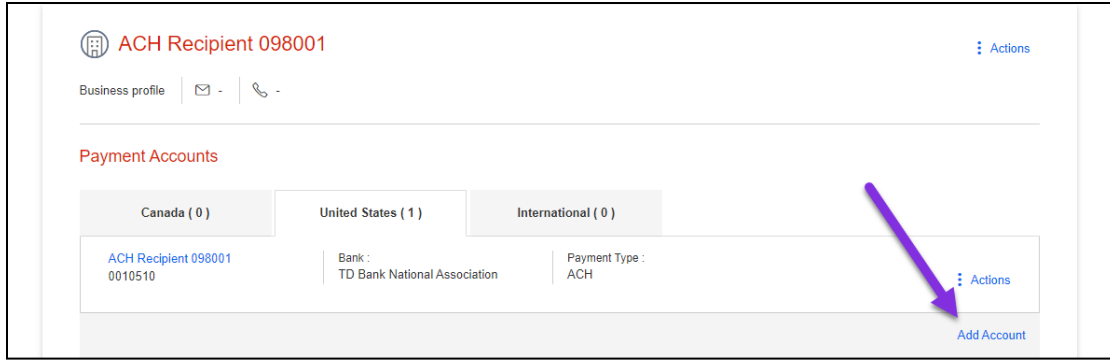
The screenshot shows the "Recipient Information" form. It includes fields for "Recipient Name", "Recipient Email Address", and "Notification Language" (set to "English"). Below these is a section titled "Please give this account a nickname for your future reference." with an "Account Nickname" field. At the bottom, there are three buttons: "Back", "Cancel", and "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.

The screenshot shows the "Payment Accounts" section for a recipient named "Test". It displays three tabs: "Canada(1)", "United States(0)", and "International(0)". Under the "Canada(1)" tab, there is a card for "Nickname Test" with a "Payment Type : Interac e-Transfer" and a status of "ENTERED". A red arrow points to the "ENTERED" status.

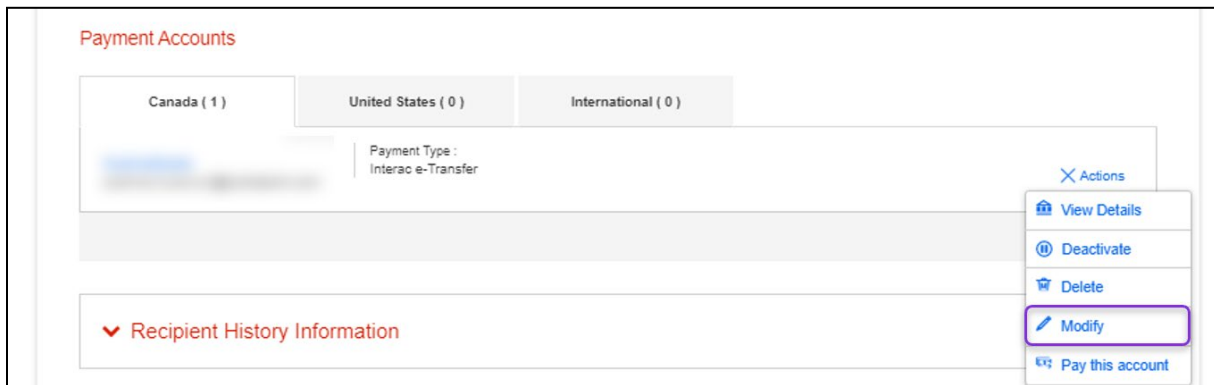
ADDING ADDITIONAL ACCOUNTS

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**.

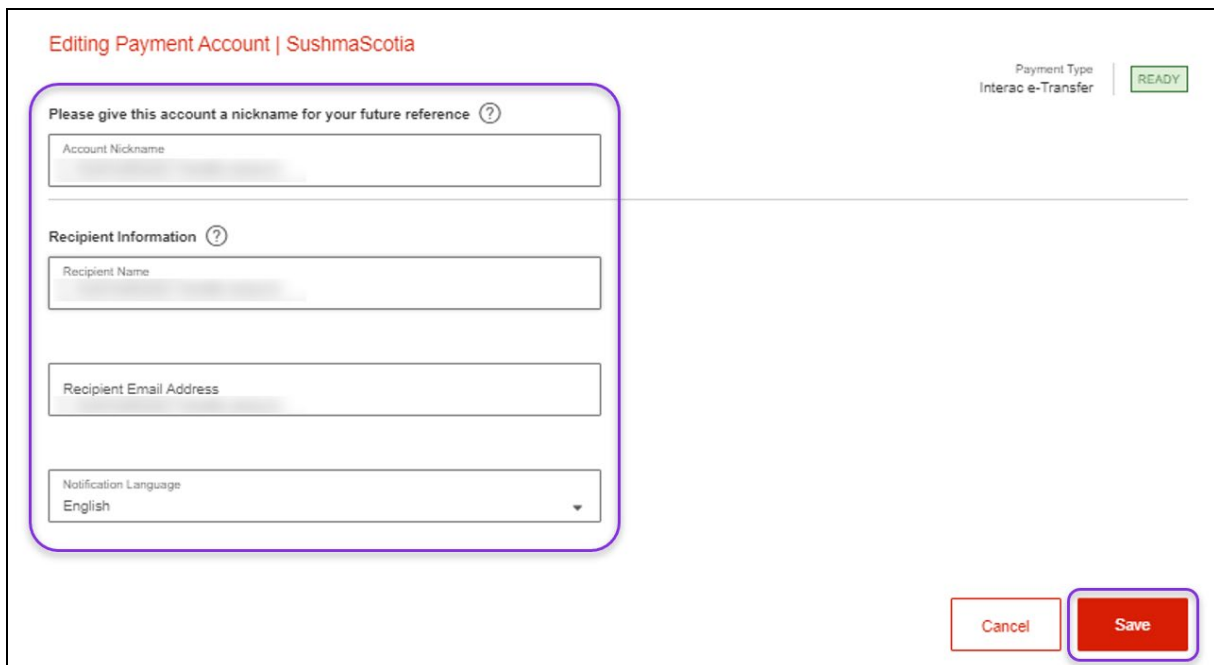


EDITING A RECIPIENT

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**.

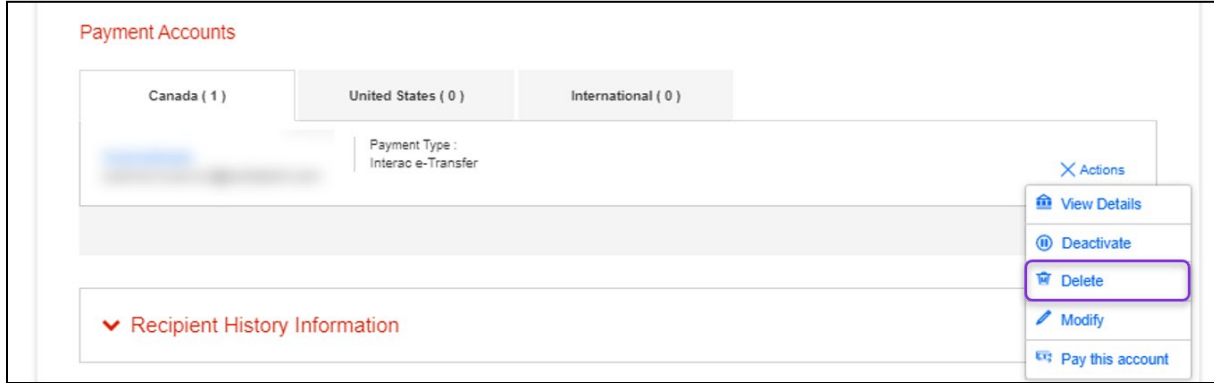


Make the required changes to the recipient's details and click **Save**.

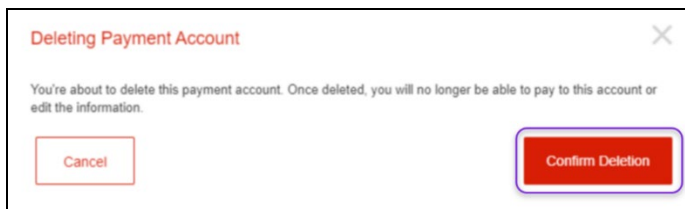


DELETING A RECIPIENT

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.



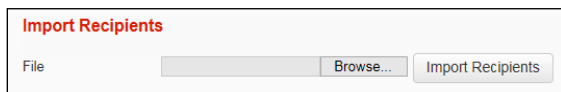
This displays a confirmation box. To complete deleting the recipient, click 'Confirm Deletion'.



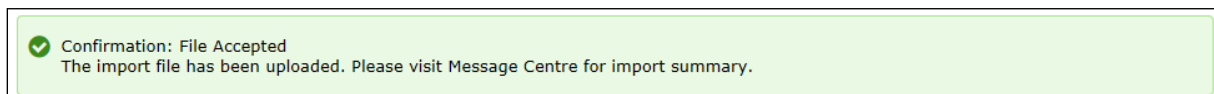
IMPORTING RECIPIENTS

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 EFT 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

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	-	-

CREATING A PAYMENT USING A RECIPIENT

On the Overview page click the **Create payment** shortcut.

Good afternoon, JOHN
You last signed in on Friday, August 26, 2022 at 12:45 p.m. EDT

Customize overview | Print

- Create payment
- Pay a bill
- Create transfer
- Stop payment
- Create recipient

Next, select the recipient you want to pay.

Search and select from existing recipients to make a payment.

Search recipients [Show advanced filters](#)

Recipient profile name
Test1025750

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

Displaying 1 - 1 of 1

- AutoTest1025750
Test@gmail.com | 5423244123

Fill in the mandatory fields. Once finished click **Continue** to proceed.

Internal memo - will not accompany payment (optional) 140

Sundry information - will accompany payment (optional) 15

Back Cancel Continue

Review the details and click **Confirm** to create the payment or **Edit payment** to make any changes.

Internal memo - will not accompany payment (optional) -

Sundry information - will accompany payment (optional) -

Additional details

Edit payment Cancel Confirm

You will receive a confirmation telling you about the next steps for the payment.

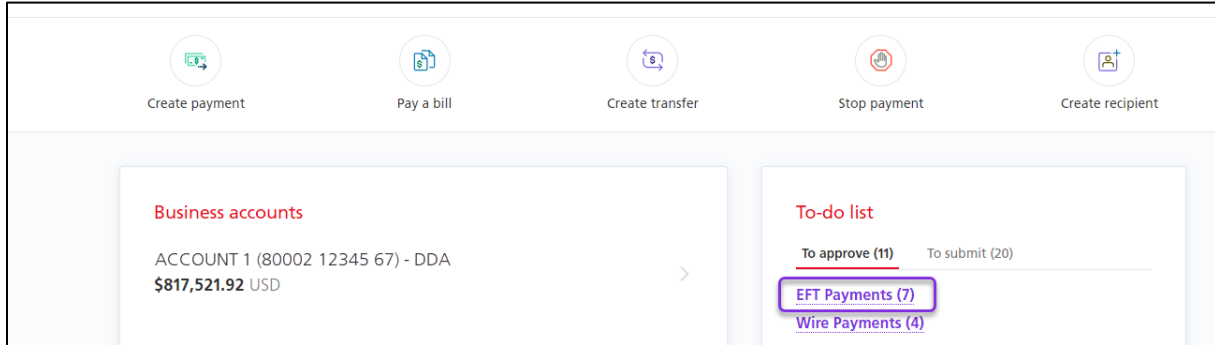
EFT payment successfully created

It will be available for additional approval and/or submission shortly. Save the payment reference number.

Reference number: **1839777**

APPROVING OR SUBMITTING PAYMENTS

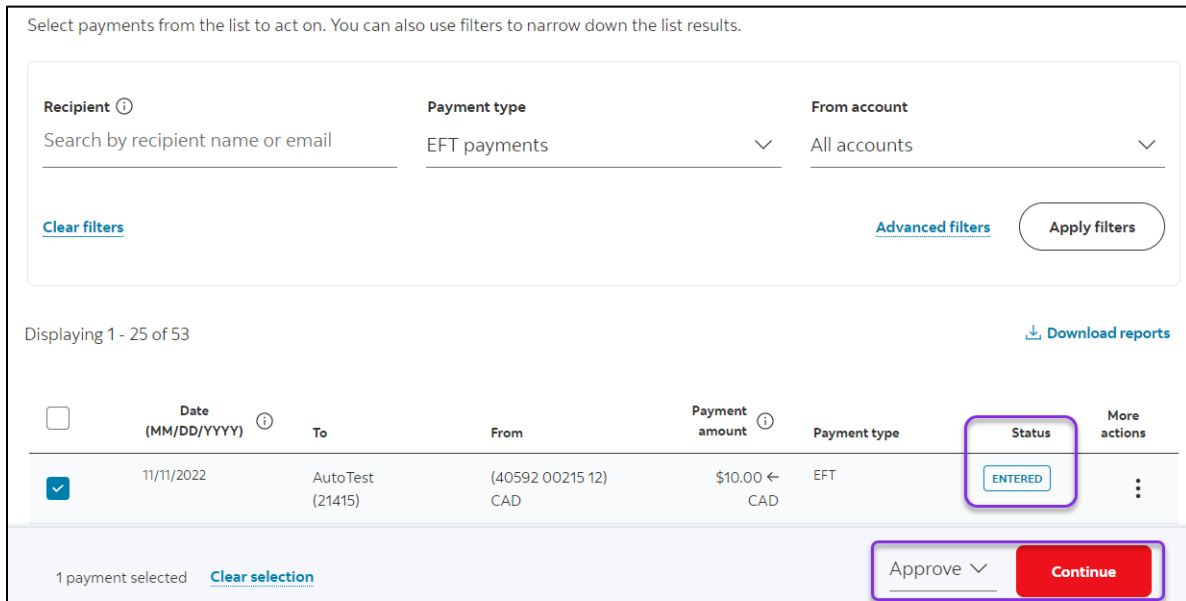
To approve (if required) and submit your EFT payments, choose **To approve** or **To submit** on the Overview page and then click the payment type.



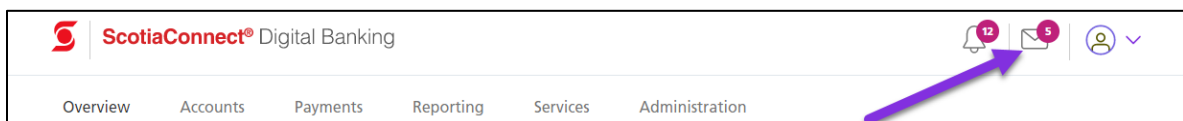
Your payments will be listed. Note the status of the payment:

- 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 click **Continue**. You can change the action from **Approve** or **Submit** to **Delete**, to delete payments. You can also edit the payments by clicking **Edit**, under **More actions**.



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



EFT PAYMENT FIELD BREAKDOWN

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

Payment Type* [Manage Payment Defaults](#)

Payment Details [Cut Off Times](#)

Amount* <input type="text" value="0.00"/> 1	Payment Currency* <input type="text" value="CAD"/> 5
Due Date* <input type="text" value="06/07/2016"/> 2	Debit/Credit* <input type="text" value="Please select"/> 6
Payment / Cross Reference Number* <input type="text"/> 3	Trace Number <input type="text"/>
CPA Code* <input type="text"/> <input type="text"/> Search 4	

This field is optional, and is only for your own internal tracking purposes

Originator Details

Settlement Account* <input type="text" value="Please select"/> 7	Service Group* <input type="text" value="Please select"/> 8
Agreement ID* <input type="text" value="Please select"/> 9	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

Recipient Name* <input type="text"/> 10	Vendor Number <input type="text"/>
Recipient ID <input type="text"/> 11	
Address	
Address 1 <input type="text"/>	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 12	

The address is optional for EFT Payments.

Recipient Bank Information

Institution* <input type="text" value="002 - THE BANK OF NOVA SCOTIA"/> 13	Transit* <input type="text"/> 15
Account* <input type="text"/> 14	

Optional Payment Information (will accompany payment)

Sundry Information 16

Customer Use Only (will not accompany payment) 17

Internal Memo

Recipient Name <input type="text"/>	Phone Number <input type="text"/>
Recipient Email <input type="text"/>	Fax Number <input type="text"/>

Remittance Details

Attach Remittance Advice Yes No 18

- ① **Amount:** Enter the amount of your payment.
- ② **Due Date:** Enter the date that you wish the recipient to be debited/credited. To see the cutoff and lead times for sending EFTs on time, see the link near the top right of this page entitled “Cut Off Times”.
- 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 **CPA Code:** The CPA code is a 3 digit numeric code used to identify EFT payments. Click search to see a list of all the codes. You must select the one that most accurately describes your payment.
- ⑤ **Payment Currency:** Select the currency for this payment. CAD and USD are the only options available. USD EFTs can only be done from a Canadian domiciled USD account to another Canadian domiciled USD account.
- 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 **Service Group:** Choose the Service Group you wish to use to send your EFT 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.
- ⑨ **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 available agreements will be based on the Settlement Account and Service Group selected.
- ⑩ **Recipient Name:** Enter the recipient’s name (or Company Name), and optionally, their full address in this section.
- ⑪, ⑫ **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.
- ⑬ **Recipient Institution:** Select the recipient’s bank from the dropdown menu.
- ⑭ **Recipient Account Number:** The recipient’s account number. The system will not allow you to save potentially invalid account numbers, but cannot determine if an account is active or closed or associated with another transit.
- ⑮ **Recipient Transit Number:** The recipient’s 5 digit transit number. The system will ensure that the transit is associated with the correct institution.

16 Sundry 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.

17 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. Information entered in these fields is saved along with the rest of the payment information and can be viewed in the Payment History. The fields are similar for all payment types.

18 Attach Remittance Advice: If you are subscribed to the remittance advice service you can select yes to display the remittance options. . When ‘Yes’ is selected, the following information can be added to the payment. Note you must subscribe to the remittance advice service to use this feature.

Remittance Details

Attach Remittance Advice Yes No

Advice Delivery Method* Email Fax Mail

Email Address(es)*
(Multiple email addresses acceptable; must be separated each by semicolon)

Email Subject Line*

Fax Number(s)*
(Multiple fax numbers acceptable; must be separated each by semicolon)

Fax Subject Line*

Attach Invoice Data Yes No

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.

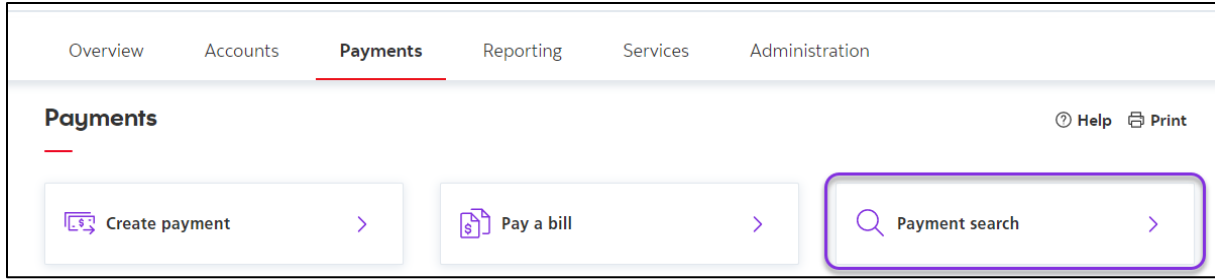
Submit: Transmits Payments in 'Ready' status to Scotiabank for processing.

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

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

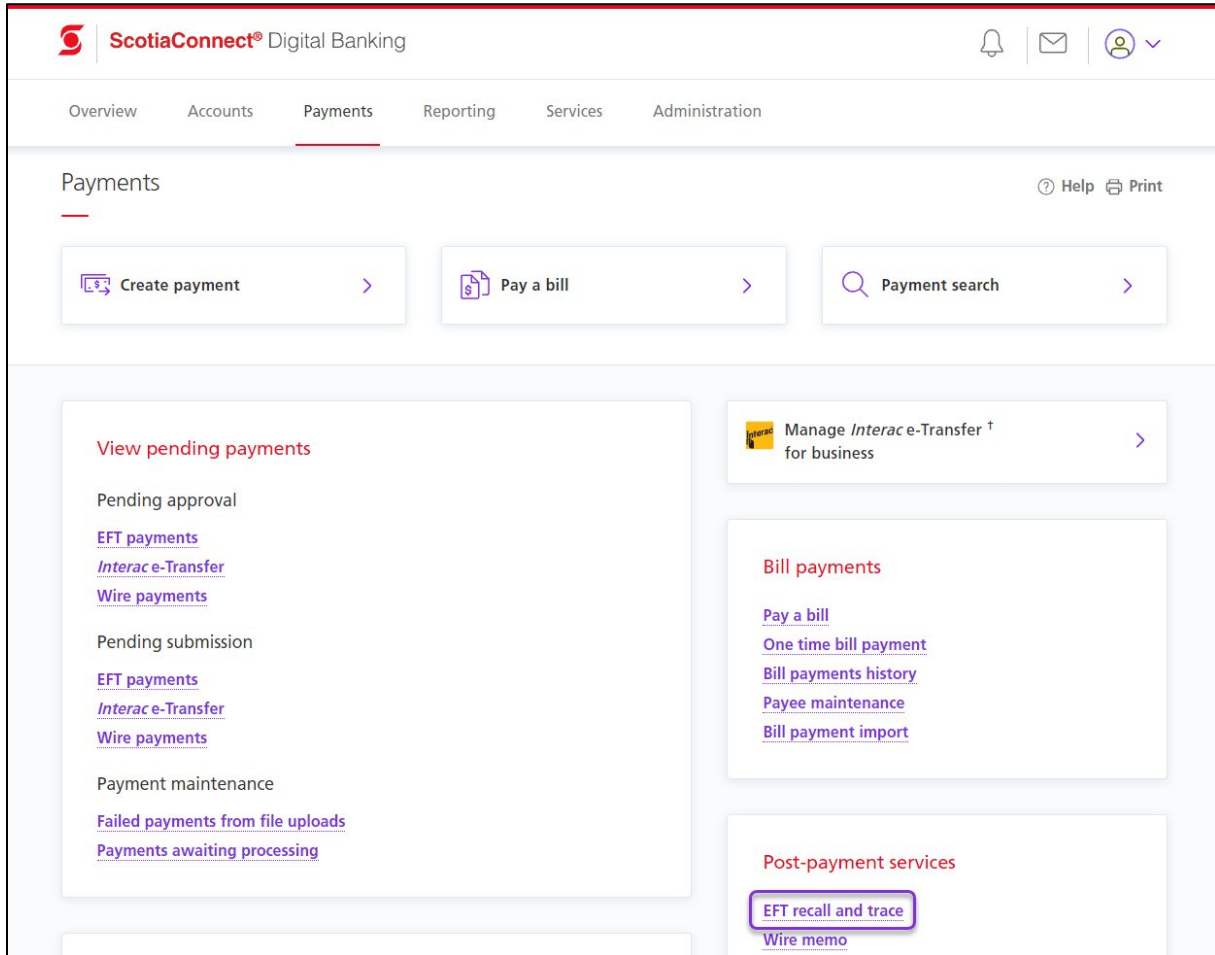
Status	Definition
--------	------------

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

EFT RECALLS AND TRACES

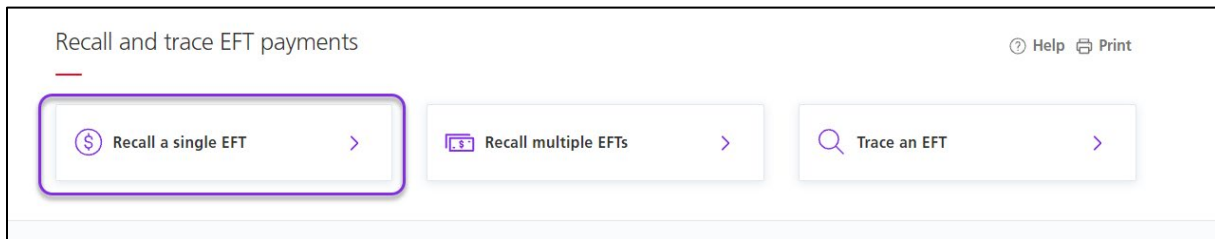
RECALLING AN EFT

To recall a single EFT, go to **Payments** and select **EFT recall and trace**.



You will be taken to the Recall and trace EFT page. From this page you will be able to see the 5 most recent recalls or reversals that have been requested as the recall history.

Click **Recall a single EFT** or **Recall multiple EFTs** to continue.



Next search for the payment using the criteria provided. it is important to note you must include the agreement ID,

An EFT can be **recalled** up until one business day before its due date. If requested within three business days after its due date, the EFT may still be **reversed**.

Service charges apply to each recall and reversal request, based on the terms of your agreement ID.

Search payments Show advanced search

Agreement ID (mandatory) ⓘ
Select agreement ID ▼

FCN/ICN ⓘ

Due date ⓘ **Amount** **Recipient name**

MM/DD/YYYY 📅 _____ _____

Cross reference number **Payables/receivables**

_____ All ▼

[Clear search](#) Search

Your results will show at the bottom of the page, click the **Recall payment** link to proceed.

Displaying 1 - 1 of 1

Due Date	Cross reference number	Recipient	Amount ⓘ	Actions
05/07/2021	testFutureCredit2	testFutureCredit2	\$1.44 → CAD	Recall payment

You will be shown the payment details, when you are certain that you want to finalize the recall click **Confirm recall** to proceed

Recipient name	testFutureCredit2
Recipient account information	002-80002-0012345
Agreement ID	SD9005300220
FCN/ICN	7
Cross reference number	testFutureCredit2
Payable/receivable	Payable
Payment status	Accepted
Due on	May 7, 2021
Original amount	\$1.44 CAD

Cancel
Confirm recall

You will be shown a confirmation message with a reference # you can use to search for the recall in your Recall History.

Your EFT recall request has been submitted

To track the progress of this request, search Request history using your confirmation number.

Request confirmation number: 03213307991821

EFT FILE RECALLS

You also have the option to select **Recall a file**. This function groups payments by FCN/ICN and recalls them all at once. You can only specify an FCN and Agreement ID.

Recall a file

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

Recall or reverse all the payments with the same file creation number (FCN).

Service charges apply to each recall and reversal request, based on the terms of your agreement ID.

Search file

Agreement ID (mandatory) ⓘ

SD9005300220 ▼

FCN/ICN (mandatory) ⓘ

006|

[Clear search](#)
[Search](#)

Unless you are submitting a file of manual payment instructions, we recommend using the **Recall multiple EFTs** function.

REVERSING EFTS

Reversals are only available for EFTs that have already been submitted. Scotiabank will attempt to retrieve the funds on a best effort basis. Once the recall cutoff has expired, you will have the option to reverse the payment for up to 3 business days after the due date. When you search for your payment, instead of Recall payment, the action column will show an option of 'Reverse payment' instead.

Displaying 1 - 1 of 1

Due Date	Cross reference number	Recipient	Amount ⓘ	Actions
05/03/2021	testCreditCurrent2	testCurrentCredit	\$1.34 → CAD	Reverse payment

- 22 -

On the review reversal page, you will also need to confirm that you have received consent from the recipient and that you understand that reversals are done on a best effort basis.

Reversal request

Recipient name	testCurrentCredit
Recipient account information	002-01800-0000515
Agreement ID	SD9005300220
FCN/ICN	8
Cross reference number	testCreditCurrent2
Payable/receivable	Payable
Payment status	Accepted
Due on	May 3, 2021
Original amount	\$1.34 CAD

I agree that I have consent of the recipient. I also understand that the Bank makes reasonable efforts to process the reversal, though it may be declined in accordance with CPA rules.

Cancel
Confirm reversal

RECALL HISTORY

You can see the 5 most recent recalls completed on the Recall and trace page, click on them to view their details. To view older recalls, click the **Recall History** link.

<p>October 6, 2021 Reversal request number: 06063537519551</p> <p>Reversal request for payment to RevDr5862497</p> <p style="text-align: right;">></p> <p style="border: 1px solid red; border-radius: 5px; padding: 2px 5px; display: inline-block; color: red;">REJECTED</p>	<p>Recalls</p> <ul style="list-style-type: none"> Recall single EFT Recall multiple EFTs Recall a file <li style="border: 1px solid purple; border-radius: 5px; padding: 2px 5px; display: inline-block;">Recall history
<p>October 5, 2021 Reversal request number: 06024322596039</p> <p>Reversal request for payment to RevDr6863315</p> <p style="text-align: right;">></p> <p style="border: 1px solid green; border-radius: 5px; padding: 2px 5px; display: inline-block; color: green;">COMPLETED</p>	<p>Traces</p> <ul style="list-style-type: none"> Trace an EFT Trace history

Search using the criteria provided, then click on the Transaction information field to get the details.

EFT recall and trace history ? Help Print

Search criteria

Agreement ID ⓘ All agreement IDs ▼	Request confirmation number	Request status All statuses ▼
From date ⓘ 01/04/2021 📅	To date 02/03/2021 📅	Request type Recalls and reversals ▼
FCN/ICN ⓘ <hr/>		

[Clear filters](#) Apply filters

Displaying 1 - 4 of 4

Request date	Request type	Transaction information	Status of request	Total payables amount →	Total receivables amount ←
02/03/2021	Recall	testFutureCredit2	IN PROGRESS	\$1.44 CAD	-

TRACING AN EFT PAYMENT

To trace a single EFT, go to **Payments** and select **EFT recall and trace**.

Overview Accounts **Payments** Reporting Services Administration

Payments ? Help Print

Create payment >

Pay a bill >

Payment search >

View pending payments

Pending approval

- [EFT payments](#)
- [Interac e-Transfer](#)
- [Wire payments](#)

Pending submission

- [EFT payments](#)
- [Interac e-Transfer](#)
- [Wire payments](#)

Payment maintenance

- [Failed payments from file uploads](#)
- [Payments awaiting processing](#)

Manage Interac e-Transfer[†] for business >

Bill payments

- [Pay a bill](#)
- [One time bill payment](#)
- [Bill payments history](#)
- [Payee maintenance](#)
- [Bill payment import](#)

Post-payment services

- EFT recall and trace**
- [Wire memo](#)
- [Stop payments \(cheques\)](#)

Payment services

You will be taken to the Recall and trace EFT page. Click **Trace an EFT** to continue.

Recall and trace EFT payments ? Help Print

🇺🇸 Recall a single EFT >
🇺🇸 Recall multiple EFTs >
🔍 Trace an EFT >

Recall requests from last 30 days

October 6, 2021 | Reversal request number: 06063537519551
 Reversal request for payment to RevDr5862497
REJECTED

October 5, 2021 | Reversal request number: 06024322596039
 Reversal request for payment to RevDr6863315
COMPLETED

Recalls

- [Recall single EFT](#)
- [Recall multiple EFTs](#)
- [Recall a file](#)
- [Recall history](#)

Traces

- [Trace an EFT](#)
- [Trace history](#)

Specify an Agreement ID and click 'Search'.

Search payments Show advanced search

Agreement ID (mandatory) ⓘ
 Select agreement ID ▼

FCN/ICN ⓘ _____

Due date ⓘ Amount Recipient name

MM/DD/YYYY 📅 _____

Cross reference number _____ Payables/receivables

_____ All ▼

[Clear search](#) Search

You can include optional fields such as amount, due date, or recipient name to further refine your results if needed.

Click the **Trace payment** link next to the EFT you'd like to trace.

Displaying 1 - 2 of 2

Due date (MM/DD/YYYY)	Cross reference number	Recipient	Amount ⓘ	Actions
10/26/2021	CurDr1515830	CurDr5280088 (002-01800-0000515)	\$1.53 ← CAD	Trace payment

Review the details on the next screen then click **Confirm trace** to finalize the request.

Trace request

Recipient name	CurDr5280088
Recipient account information	002-01800-0000515
Agreement ID	SD9005300220
FCM/CN	60
Cross reference number	CurDr1515830
Payable/receivable	Receivable
Due on	October 26, 2021
Original amount	\$1.53 CAD

Note: Service charges apply to each trace request, based on the terms of your agreement ID.

Cancel
Confirm trace

You will get a confirmation message showing that the trace was submitted successfully.

Your EFT trace request has been submitted

To track the progress of this request, search Request history using your request number.

Trace request number:02068870

Traces can take 2-10 business days to be completed, EFTs are only eligible to be traced up to 90 days after they have been settled. To view the status of a trace you will need to review the Trace History.

TRACE HISTORY

To view the status of a trace after it is done, you can select **Trace history** from the Recall and trace EFT payments page.

Recall requests from last 30 days

October 6, 2021 | Reversal request number: 06063537519551

Reversal request for payment to RevDr5862497

>

REJECTED

October 5, 2021 | Reversal request number: 06024322596039

Reversal request for payment to RevDr6863315

>

COMPLETED

Recalls

- [Recall single EFT](#)
- [Recall multiple EFTs](#)
- [Recall a file](#)
- [Recall history](#)

Traces

- [Trace an EFT](#)
- [Trace history](#)

Enter the search criteria for the trace you want to review then click **Apply Filters**

The screenshot shows a search criteria form with the following fields:

- Agreement ID**: All agreement IDs (dropdown)
- Request number**: (text input)
- Request status**: All statuses (dropdown)
- From date**: 09/13/2021 (calendar icon)
- To date**: 10/13/2021 (calendar icon)
- Request type**: Traces only (dropdown)
- FCN/ICN**: (text input)
- Clear filters**: (button)
- Apply filters**: (button, highlighted with a purple arrow)

Your results will be displayed with the status of Complete, In Progress or Rejected. Click the link under the Transaction Information column to see more details.

Displaying 1 - 10 of 10

Request date (MM/DD/YYYY)	Request type	Request number	Transaction information	Status of request	Total payables amount →	Total receivables amount ←
10/13/2021	Trace	02068870	CurDr5280088	IN PROGRESS	-	\$1.53 CAD
10/07/2021	Trace	52388913	RevDr4538815	IN PROGRESS	-	\$0.39 CAD

FINDING YOUR FCN/ICN

If you are uncertain of what the FCN/ICN is for one of your payments, it can be found using a payment search. Go to **Payments** and select **Payment Search**.

The screenshot shows the 'Payments' section of the application with the following elements:

- Navigation tabs: Overview, Accounts, **Payments**, Reporting, Services, Administration
- Buttons: Create payment, Pay a bill, **Payment search** (highlighted with a purple box)
- Help and Print icons

Next enter the search criteria, specifically a date range that you know will contain the payment in question.

Payments Search Print Report Export

Details

Report Type: Transaction Details

Payment Type: EFT Status: All Completed Statuses

Settlement Account: 80002 00123 45 CAD DOMFRE

Recipient Name: Vendor Number:

Amount: to Debit/Credit: All

Date: Due / Issue Date Date Range: 02/01/2021 to 05/31/2021

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

The search results will be displayed at the bottom of the page. Click the Cross-Reference Number to view the details.

Search results First Previous **1** 2 3 4 5 Next Last Item: 1 - 100 of 588

Date	Recipient	RA	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Status
02/08/2021	EFT5735116		EFT1135307	80002 00123 45	\$1.00	Dr	Accepted
02/08/2021	EFT7845595		EFT7410220	80002 00123 45	\$1.00	Dr	Accepted
02/08/2021	EFT3943984		EFT3876519	80002 00123 45	\$1.00	Dr	Accepted

Look for the History Information section, it is where the FCN/ICN will be displayed.

History Information

Reference Number: 524800

Created From Template: [ICN 0005](#)

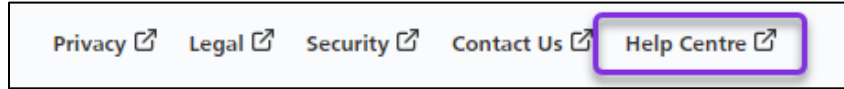
Received NOC: Template Pre-approved Amount

System Message:

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
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