

International Money Transfer

Reference Guide

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OVERVIEW

The International Money Transfer (IMT) service allows you to send low-value (up to \$50,000), cross-currency payments from your Canadian Dollar account to 20 countries in 10 currencies.

These 20 destination countries and currencies are:

Destination Country	Currency Code
Australia	AUD
Austria	EUR
Belgium	EUR
China	CNY
Cyprus	EUR
Dominican Republic	DOP
France	EUR
Germany	EUR
Greece	EUR
India	INR
Ireland	EUR
Italy	EUR
Jamaica	JMD
Mexico	MXN
Netherlands	EUR
Portugal	EUR
Spain	EUR
The Philippines	PHP
United Kingdom	GBP
USA	USD

Important:

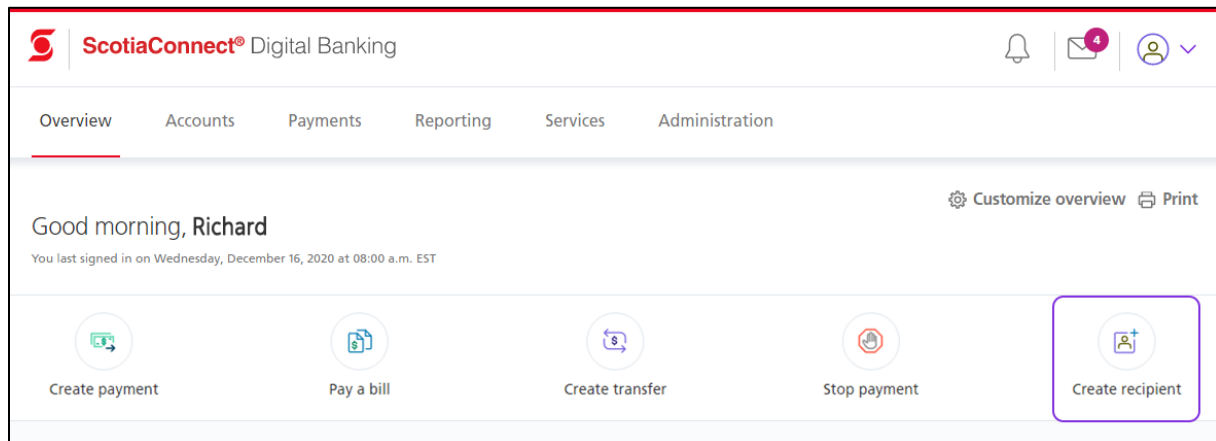
- IMTs can only be created from your **Canadian Dollar** account.
- During the IMT creation process, CAD can only be converted to the currency of the destination country (as listed in the table above). For example, a transfer to China can only be converted to CNY.
- The time required for an IMT payment to reach its recipient depends on the destination country and can vary from one to five days.
- Before sending an IMT, you need to [create a recipient profile](#) with IMT details.

CREATE AN INTERNATIONAL MONEY TRANSFER RECIPIENT

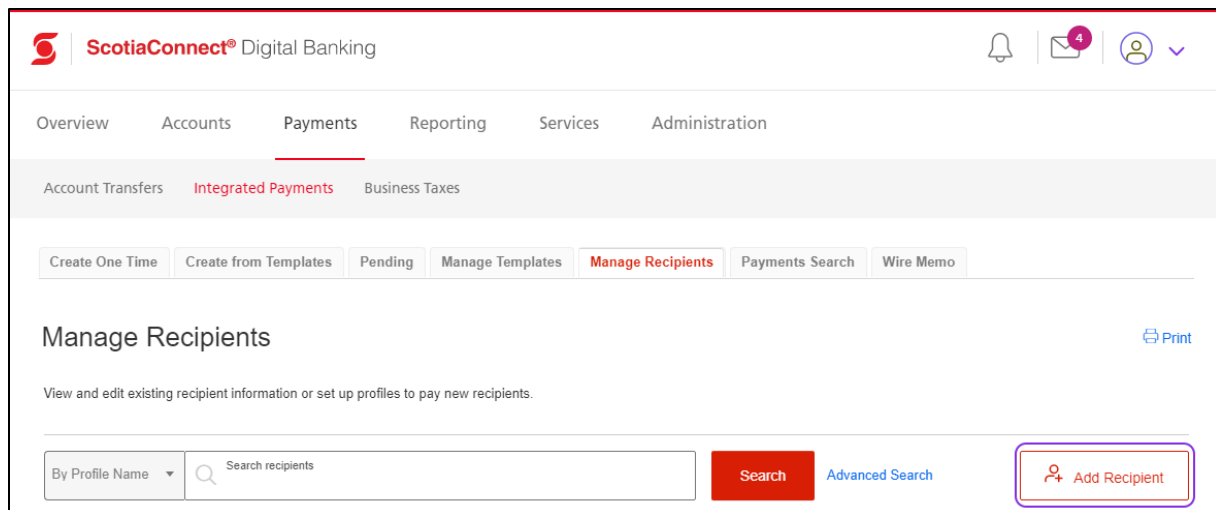
CREATING A NEW RECIPIENT PROFILE

Note: This section covers the steps to create a new recipient profile. Alternatively, you can add IMT details to an existing recipient's profile. These steps are covered in the [Adding IMT Details to an Existing Recipient's Profile](#) section.

To create a new recipient profile, navigate to **Payments > Integrated Payments > Manage Recipients**. Alternatively, on the **Overview** page, click **Create recipient**.



Then, click **Add Recipient**.



Step 1: Add recipient information

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

Manage Recipients

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
Richard Roe

Email (Optional)

Phone Number (Optional)

Would you like to assign this recipient to a service group to restrict your users' access?

No, the users of any service group can view this profile
 Yes, only users in a selected service group can view this profile

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

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

Would you like to assign this recipient to a service group to restrict your users' access?

No, the users of any service group can view this profile
 Yes, only users in a selected service group can view this profile

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

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

Would you like to assign this recipient to a service group to restrict your users' access?

No, the users of any service group can view this profile

Yes, only users in a selected service group can view this profile

Service Group
Please select

PLEASE NOTE: To change this service group assignment, you would need to delete the recipient's profile, create it again, change the service group option, and save the new profile.

Cancel

Continue

Step 2: Set up recipient for payments

Select the destination for the payments as **United States** or **International** (based on the recipient's destination country). If you select the destination as **International**, an additional **Select Country** drop-down list that will appear. Select the destination country from this list. Then, specify the payment type as **International Money Transfer**.

Recipient Profile - John Doe

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

Where will you send payments for this recipient?

Select Destination
United States

Which payment type would you like to use for this recipient? [Learn More about Payment Type](#)

Choose Payment Type
International Money Transfer

This will display additional fields.

Note: The recipient's banking information that needs to be entered is different for each destination country. This document covers the fields that appear for a recipient in the United States of America. The fields that appear for other countries will be specific to the regulatory requirements of those countries.

Enter the **ACH Number**, **Account Number** and select if the account is a **Chequing** or **Saving** account. Then, enter the **Recipient Name**.

Important: In the **ACH Number** field, ensure that you enter the ABA number for ACH payments and **not the ABA number for wire payments**.

International Money Transfer Details

ACH Number
00000001

Bank Details
BANK ONE
NEW YORK,NY,NEW YORK, United States
ACH Number: 00000001

Account Number
123450001

Account Type: Chequing Saving

Recipient Information

Recipient Name
John Doe

Next, enter the recipient's address, specify an **Account Nickname** and click **Continue**.

Recipient Address

Please enter the full street address that does not include P.O. Box.

Country
United States

Address Line 1
1 NY Lane

Address Line 2 (Optional)

City
New York

Province / State
New York

Postal Code
75342

Please give this account a nickname for your future reference.

Account Nickname
John Doe IMT

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

Step 3: Review and complete profile

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

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

Manage Recipients Print

Recipient Profile - John Doe

Add recipient information Set up recipient for payments Review and complete profile

✓ You have added a new payment recipient.

John Doe

Business profile | - | -

Payment Accounts

Canada(0)	United States(1)	International(0)
	<p>John Doe IMT 123450001</p>	<p>Bank : BANK ONE</p> <p>Payment Type : International Money Transfer</p> <p style="text-align: right;">ENTERED</p>

[Add Account](#)

APPROVING A RECIPIENT

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

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

Now, select **Approve**.

Recipient Profile Print

[Back to Manage Recipients](#)

John Doe Actions

Business profile | [✉](#) | [☎](#) | Service group : unassigned

Payment Accounts

Canada (0)	United States (1)	International (0)				
		<table border="1"><tr><td>JohnDoeIMT 1234567890</td><td>Bank : BANK NAME</td><td>Payment Type : International Money Transfer</td><td>ENTERED ✕ Actions</td></tr></table>	JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	ENTERED ✕ Actions
JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	ENTERED ✕ Actions			

View Details
Approve
Delete
Modify

Recipient History Information

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

Recipient Profile Print

[Back to Manage Recipients](#)

✔ Confirmation: Approve Successful
Done! You've approved this payment account.

John Doe Actions

Business profile | [✉](#) | [☎](#) | Service group : unassigned

Payment Accounts

Canada (0)	United States (1)	International (0)				
		<table border="1"><tr><td>JohnDoeIMT 1234567890</td><td>Bank : BANK NAME</td><td>Payment Type : International Money Transfer</td><td>Actions</td></tr></table>	JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	Actions
JohnDoeIMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer	Actions			

[Add Account](#)

EDITING A RECIPIENT

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

ScotiaConnect® Digital Banking

Overview Accounts **Payments** Reporting Services Administration

Bill Payments **Integrated Payments** Business Taxes

Create One Time Create from Templates Pending Manage Templates **Manage Recipients** Payments Search File Summary

Manage Recipients

[Import Recipients](#) [Print](#)

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

By Profile Name [Search](#) [Advanced Search](#) [Add Recipient](#)

Next, click the **Actions** menu.

Recipient Profile

[Back to Manage Recipients](#) [Print](#)

John Doe [Actions](#)

Business profile [✉](#) [☎](#)

Payment Accounts

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

John Doe IMT 1234567890 Bank: BANK NAME Payment Type: International Money Transfer [Actions](#)

[Add Account](#)

Now, select **Modify**.

Payment Accounts

Canada (0)	United States (1)	International (0)
John Doe IMT 1234567890	Bank : BANK NAME	Payment Type : International Money Transfer

✕ Actions

- View Details
- Delete
- Modify**
- Pay this account

▼ Recipient History Information

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

Editing Payment Account | John Doe IMT

Payment Type
International Money Transfer READY

i This is a **business recipient profile**. Be sure any recipient information you add is for business-related products and services.

Please give this account a nickname for your future reference ?

Account Nickname
John Doe IMT

International Money Transfer Details

ACH routing number
00000001 ?

Bank Details
BANK NAME
NEW YORK,NY,NEW YORK, NY, United States
ACH routing number: 00000001

Account Number
1234567890

Account Type: Chequing Saving

Recipient Information

Recipient Name
John Doe

Recipient Address ?

Please enter the full street address that does not include P.O. Box.

Country
United States

Address Line 1
1 Lane

Address Line 2 (Optional)

City
New York

Province / State
New York ▼


Postal Code
12345

CancelSave

After the recipient's details are saved, the following message will appear:

Payment Account

[← Back to Recipient Profile](#)

 Confirmation: Update Successful
Done! You've edited the recipient's payment account.

ADDING IMT DETAILS TO AN EXISTING RECIPIENT'S PROFILE

To add IMT details to an existing recipient's profile, navigate to **Payments > Integrated Payments > Manage Recipients**. Then, search and select the recipient.

The screenshot shows the ScotiaConnect Digital Banking interface. The top navigation bar includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration'. Under 'Payments', there are sub-tabs for 'Account Transfers', 'Integrated Payments', and 'Business Taxes'. The 'Manage Recipients' button is highlighted in red. Below the navigation, there are buttons for 'Create One Time', 'Create from Templates', 'Pending', 'Manage Templates', 'Manage Recipients', 'Payments Search', and 'Wire Memo'. The main heading is 'Manage Recipients' with a 'Print' icon. A sub-heading reads 'View and edit existing recipient information or set up profiles to pay new recipients.' Below this is a search bar with a dropdown menu set to 'By Profile Name', a search input containing 'Jane Doe', a red 'Search' button, a blue 'Advanced Search' link, and a red 'Add Recipient' button. A message '1 results found' is displayed above a list item for 'Jane Doe'. The list item includes a dropdown arrow, a business profile icon, the name 'Jane Doe', a 'Business profile' label, and an 'Actions' link.

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

The screenshot shows the 'Recipient Profile' page for 'Jane Doe'. At the top left is a 'Back to Manage Recipients' link. The main header displays 'Jane Doe' with a business profile icon and an 'Actions' link. Below the header, there are tabs for 'Payment Accounts' with sub-tabs for 'Canada (0)', 'United States (1)', and 'International (0)'. The 'United States (1)' tab is active, showing a table with one entry: 'Jane Doe Wire' with account number '123400001', 'Bank : Bank One', and 'Payment Type : Wire'. An 'Add Account' button is visible at the bottom right.

The subsequent steps to add IMT details to an existing recipient's profile are identical to the steps covered in the [Creating a New Recipient Profile](#) section.

After the IMT details are added to an existing recipient's profile, the profile page for the recipient will display **International Money Transfer** as an available payment type.

DELETING A RECIPIENT

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

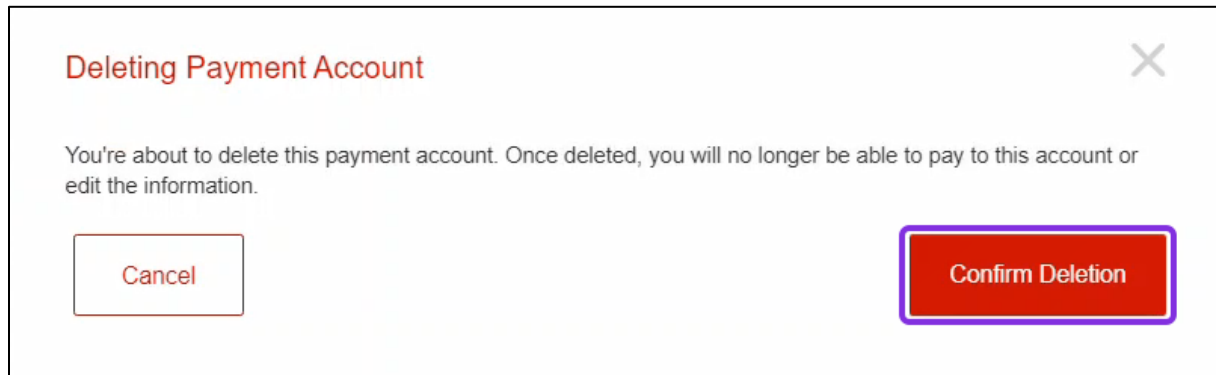
Next, click the **Actions** menu.

The screenshot shows the 'Recipient Profile' page for 'John Doe'. At the top right is a 'Print' icon. Below the name is a 'Back to Manage Recipients' link and an 'Actions' menu icon. Underneath are icons for 'Business profile', email, and phone. The 'Payment Accounts' section has three tabs: 'Canada (0)', 'United States (1)', and 'International (0)'. The 'International (0)' tab is active, showing a table with one entry: 'John Doe IMT' with ID '1234567890', 'Bank : BANK NAME', and 'Payment Type : International Money Transfer'. An 'Actions' button is highlighted with a purple box. At the bottom right is an 'Add Account' link.

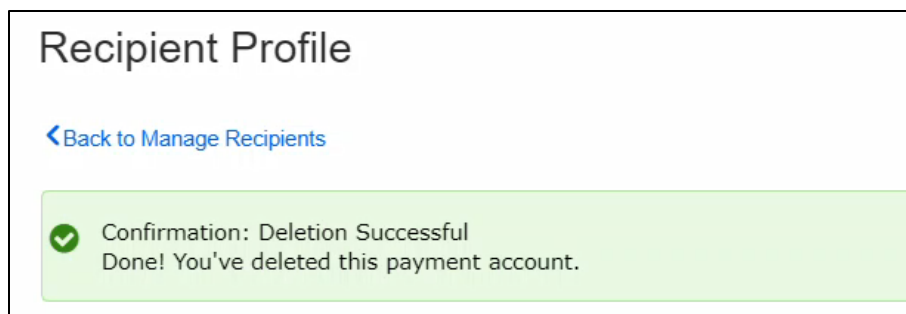
Now, select **Delete**.

This screenshot is a zoomed-in view of the 'Payment Accounts' section. The 'International (0)' tab is selected. The table entry for 'John Doe IMT' is visible. The 'Actions' menu is open, showing options: 'View Details', 'Delete' (highlighted with a purple box), 'Modify', and 'Pay this account'. Below the table, there is a section for 'Recipient History Information' with a downward arrow.

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



Now, the following message will appear:



SENDING AN INTERNATIONAL MONEY TRANSFER

OVERVIEW

After creating a recipient profile with IMT details, you can send IMTs.

PAYMENT CREATION PROCESS: IMT SET UP WITH APPROVALS

If your organization's ScotiaConnect set up includes approvals for IMTs, sending a payment consist of three steps:

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

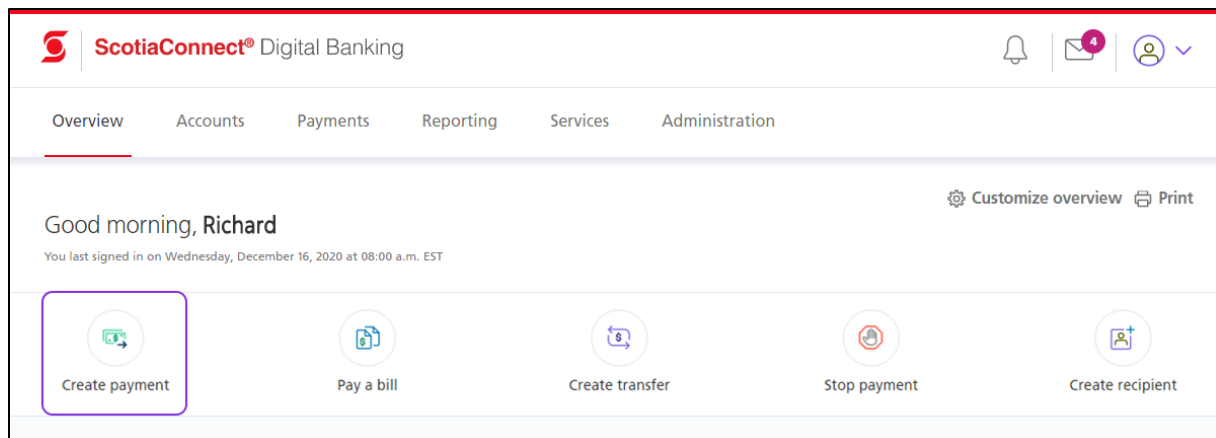
PAYMENT CREATION PROCESS: IMT SET UP WITHOUT APPROVALS

If your organization's ScotiaConnect set up does **not** include approvals for IMTs, sending an IMT consist of the single step of creating the payment.

STEP 1: CREATING THE PAYMENT

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

Alternatively, you can also initiate the steps to create a payment from the recipient's profile: **Payments > Integrated Payments > Manage Recipients > Search and select the recipient > Actions > Pay this account**



SELECT A RECIPIENT

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

Important: To send an IMT, ensure that you are selecting a recipient profile with IMT details. Selecting a recipient profile for another payment type (such as wire payments) will initiate the steps for the selected payment type.

Create payment

1 — 2 — 3 — 4
Step 1 of 4: Select a recipient

Who do you need to pay?

[Learn more about payments](#)

Search and select from existing recipients to make a payment.

24 results found

<input checked="" type="radio"/> Jane Doe ✉ - 📞 -	▼
<input type="radio"/> John Doe ✉ - 📞 -	▼
<input type="radio"/> Mark T ✉ - 📞 -	▼
<input type="radio"/> Emma B ✉ - 📞 -	▼
<input type="radio"/> Anna D ✉ - 📞 -	▼

Need to pay someone new? [Create Recipient](#)

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

Create payment

Step 2 of 4: Choose payment type

How would you like to pay this recipient?

You can choose from available accounts and payment types.

[Learn more about payment types](#)

John Doe

Recipient account

John Doe IMT (1234567890) (International Money Transfer) ▼

Service group

Team 1 ▼

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

Back

Cancel

Continue

Next: Add payment details

ENTER PAYMENT DETAILS

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

Step 2 of 4: Add payment details

What are the details of this payment?

Be sure to fill all required fields so this payment can be efficiently processed.

From which account would you like to pay?

Payment source

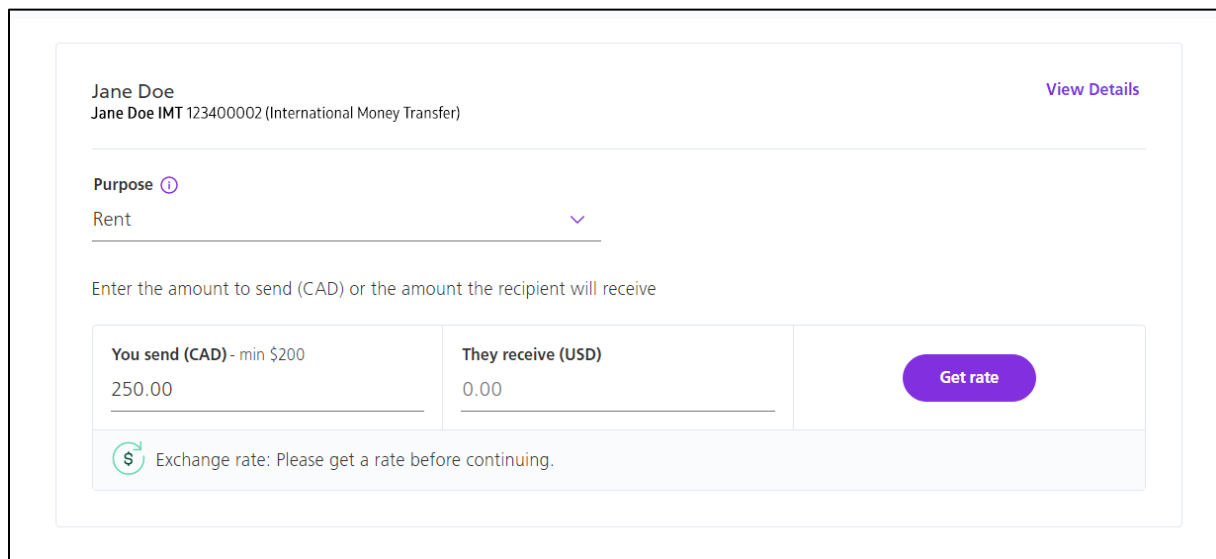
Account 1 (CAD) - 123400005 ▼

Next, select the **Purpose** for sending the IMT. Then, in the **You send** field, specify the amount you want to send in CAD or in the **They receive** field, specify the amount the recipient needs to receive.

Important:

- Do not specify the amount in the **You send** field and the **They receive** field. Specify the amount in only one field.
- If you specify the amount in the **You send** field, the amount the recipient receives will depend on the exchange rate.
- If you specify the amount in the **They receive** field, the amount deducted from your account will depend on the exchange rate.

After specifying the amount, click **Get rate**.



Jane Doe [View Details](#)
Jane Doe IMT 123400002 (International Money Transfer)

Purpose ⓘ
Rent

Enter the amount to send (CAD) or the amount the recipient will receive

You send (CAD) - min \$200 250.00	They receive (USD) 0.00	Get rate
--------------------------------------	----------------------------	--------------------------

Exchange rate: Please get a rate before continuing.


This displays the exchange rate and the amount that the recipient will receive or the amount that will be deducted from your account.

Note: If your organization's IMT set up includes approvals, this rate needs to be confirmed and accepted when the payment is being submitted.

Next, click **Continue**.

Enter the amount to send (CAD) or the amount the recipient will receive

You send (CAD) - min \$200 250.00	They receive (USD) 183.25	Get rate
---	-------------------------------------	--------------------------

 Exchange rate: 1 CAD = 0.73300000 USD | This exchange rate is locked in for **10 minutes**

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

REVIEW PAYMENT

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

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

Create payment

Step 3 of 4: Review payment

i This payment requires additional approval(s). Please note that rate and amount are estimated at this time. Actual rate and amount will be provided when the payment is submitted.

Review payment details

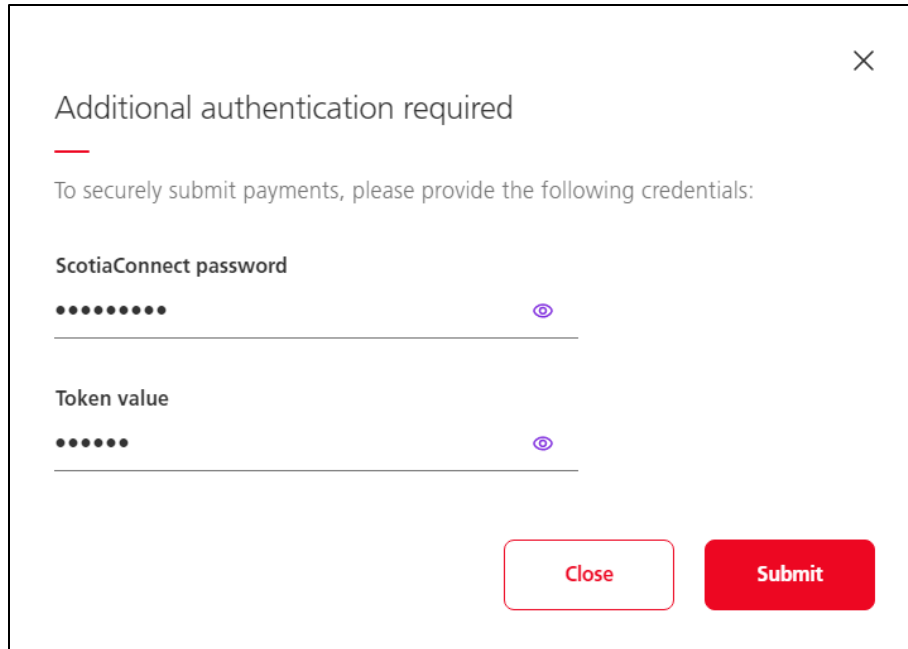
Check the summary and full payment details to be sure everything is correct.

Payment details

Profile and account	Date	Debit account
John Doe John Doe IMT 1234567890	09/23/2021	Account 1 123450000001
Recipient name	John Doe	
You send	\$15,000.00 CAD	
They receive	est. \$10,995.00 USD	
Exchange rate	est. 1 CAD = 0.73300000 USD i This is an estimated exchange rate. Actual rates will be provided when payment is submitted.	
Payment type	International Money Transfer	
Service group	Team 1	
Purpose	Expense Payment	

Edit payment**Cancel****Confirm**

If your organization's ScotiaConnect set up does not include approvals for IMT, creating a payment will also result in submitting the payment. In such scenarios, you will receive the following additional screen, which asks you to enter your **ScotiaConnect password** and **Token value**. After specifying this information, click **Submit**.



Additional authentication required

To securely submit payments, please provide the following credentials:

ScotiaConnect password


Token value

Close Submit

PAYMENT SUMMARY


After the payment is created, the **Payment summary** page will display a confirmation message along with the payment details.

Payment creation summary Print





International Money Transfer successfully created

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

 Reference number: **1701494**

Payment details

Profile and account	Date	Debit account
 John Doe John Doe IMT 0011100011	07/21/2021	Account 1 123400005
Recipient name	John Doe	
You send	\$250.00 CAD	
They receive	est. \$183.25 USD	
Exchange rate	est. 1 CAD = 0.73300000 USD  This is an estimated exchange rate. Actual rates will be provided when payment is submitted.	
Payment type	International Money Transfer	
Purpose	Rent	

STEP 2: APPROVING AN IMT

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

To approve payments, in the **To-do list** section of the **Overview** page, ensure that the **To approve** option is selected and then click the **International Money Transfers** link.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good afternoon, John
You last signed in on Wednesday, July 21, 2021 at 01:22 p.m. EDT

Create payment Pay a bill Create transfer Stop payment Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD

To-do list

To approve (5) To submit (203)

International Money Transfers (5)

This displays the **To approve** page for IMT, which lists the payments that need to be approved. Use the check boxes to select the payment(s) to approve and then click **Continue**.

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

To approve 🕒 Cut-off times 🆘 Help 🖨️ Print

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

Recipient 🕒 **Payment type** **From account**

Search by recipient name or email International Money Transfer ▼ All accounts ▼

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

Displaying 1 - 2 of 2 [Download reports](#)

<input type="checkbox"/>	Date (MM/DD/YYYY) 🕒	To	From	Payment amount 🕒	Payment type	Status	More actions
<input type="checkbox"/>	07/21/2021	Jane Doe (0022200022)	(12345 00000 01) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮
<input checked="" type="checkbox"/>	07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮

1 payment selected [Clear selection](#) [Approve](#) ▼ [Continue](#)

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

ScotiaConnect® Digital Banking

Approve payments 🕒 Cut-off times 🆘 Help 🖨️ Print

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

1 International Money Transfer Total amount to be debited CAD (1) \$250.00

[View details](#)


[Approve](#)

2 Payment approval summary

[Cancel](#)

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

Payment approval summary 🕒 Cut-off times 🗉 Help 🖨️ Print



The payment approval has been completed

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

✔️ Completed approvals (1)

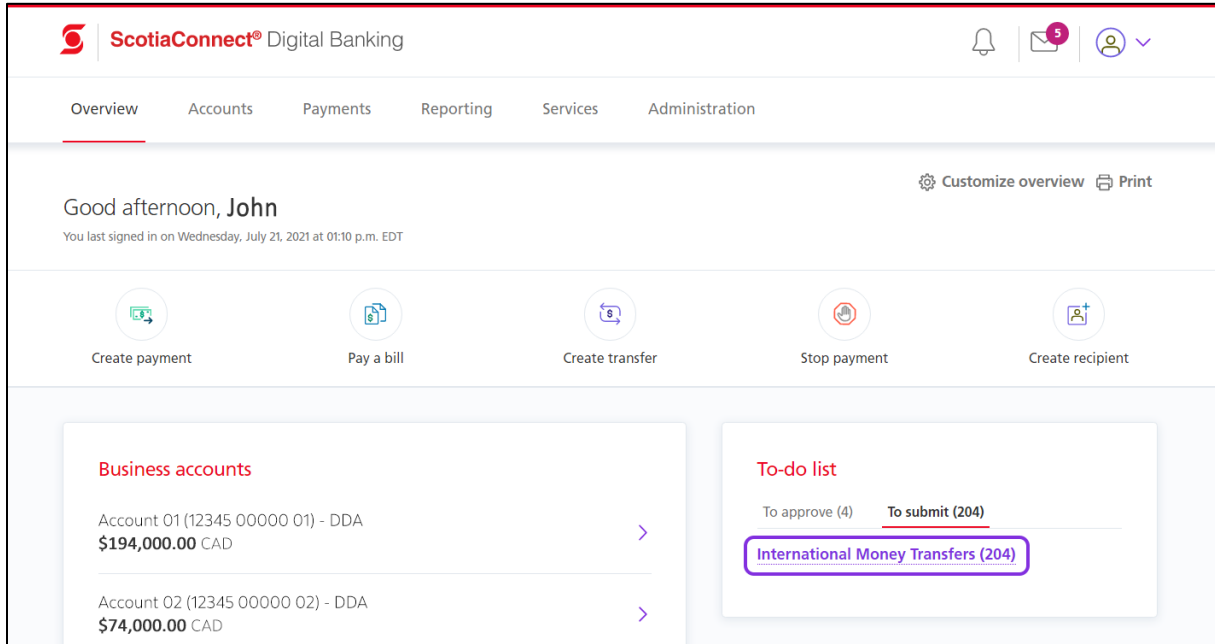
The following payment(s) were successfully approved and will be available for additional approval and/or submission shortly.

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Estimated exchange rate	Amount ^①	Reference #
07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	1 CAD= 0.733 USD	You Send \$250.00 CAD — They Receive est. \$183.25 USD	1701531

STEP 3: SUBMITTING AN IMT

To submit payments, in the **To-do list** section of the **Overview** page, select the **To submit** option and then click the **International Money Transfers** link.



This displays the **To submit** page for IMT, which lists the payments that need to be submitted. Use the check boxes to select the payment(s) to submit and then click **Continue**.

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

To submit 🕒 Cut-off times ? Help 🖨️ Print

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

Recipient ⓘ

Payment type

International Money Transfer ▼

From account

All accounts ▼

Clear filters
Advanced filters
Apply filters

Displaying 1 - 2 of 2 📄 Download reports

	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	07/21/2021	Jane Doe (0022200022)	(12345 00000 01) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮
<input checked="" type="checkbox"/>	07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	est. \$183.25 → USD	International Money Transfer	ENTERED	⋮

1 payment selected [Clear selection](#)

Submit ▼
Continue

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

✕

Additional authentication required

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

ScotiaConnect password

Token value

Close

Continue

Next, the **Submit payments** page appears. Click **Get Rate**.

ScotiaConnect® Digital Banking

Submit payments 🕒 Cut-off times 🗉 Help 🖨️ Print

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

- 1 International Money Transfer** Total amount to be debited CAD (1) \$250.00

[View details](#)

Get Rate
- Payment submission summary

Cancel

Now, click the **Get rate** link on the **Get rates for International Money Transfers** page.

ScotiaConnect® Digital Banking

Get rates for International Money Transfers 🗉 Help 🖨️ Print

Get foreign exchange rates for the selected International Money Transfers.

To	From	You Send	They Receive	Rate
John Doe (0011100011)	(123450000002) CAD	\$250.00 CAD	- USD	Get rate

Continue

Next: Review payments

This displays the Exchange rate pop-up box. If the rate is fine, click **Accept rate and submit**.

✕

Exchange rate

Accept a rate to submit the payment for processing. You can get a new rate if one expires. NOTE: If you choose to skip, this payment will be excluded from your submission.

This rate will expire in **10 minutes**

\$
Exchange rate : **1 CAD = 0.73300000 USD**

You send \$250.00 CAD	They receive \$183.25 USD
--------------------------	------------------------------

Skip

Accept rate and submit

Next, click **Continue**.

ScotiaConnect® Digital Banking

Get rates for International Money Transfers

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

Get foreign exchange rates for the selected International Money Transfers.


To	From	You Send	They Receive	Rate
John Doe (0011100011)	(123450000002) CAD	\$250.00 CAD	\$183.25 USD	1 CAD= 0.73300000 USD

Continue

Next: Review payments

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

Payment submission summary 🕒 Cut-off times 🆘 Help 🖨️ Print



The payment submission has been completed

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

✅ **Completed submissions (1)**

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

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Rate	Amount	Reference #
07/21/2021	John Doe (0011100011)	(12345 00000 02) CAD	1 CAD= 0.733 USD	You Send \$250.00 CAD — They Receive \$183.25 USD	1701494

VIEWING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL AND SUBMISSION RIGHTS

VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

To view a payment that has been created or approved, access the **To approve** or **To submit** page by clicking the **International Money Transfers** link in the **To-do list** section of the **Overview** page.

The screenshot displays the ScotiaConnect Digital Banking interface. At the top, the ScotiaConnect logo and 'Digital Banking' text are visible. The navigation menu includes 'Overview', 'Accounts', 'Payments', 'Reporting', 'Services', and 'Administration', with 'Overview' currently selected. Below the navigation, a personalized greeting 'Good morning, Ashley' is shown, along with a sign-in timestamp: 'You last signed in on Thursday, September 23, 2021 at 10:55 a.m. EDT'. There are also links for 'Customize overview' and 'Print'. The main content area features four primary action buttons: 'Create payment', 'Pay a bill', 'Create transfer', and 'Create recipient'. Below these, the 'Business accounts' section lists two accounts: 'Account 01 (12345 00000 01) - DDA' with a balance of '\$194,000.00 CAD' and 'Account 02 (12345 00000 02) - DDA' with a balance of '\$74,000.00 CAD'. The 'To-do list' section shows 'To approve (41)' and 'To submit (185)', with a link for 'International Money Transfers (41)' highlighted in a purple box.

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

To approve 🕒 Cut-off times 🗉 Help 🖨️ Print

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

Recipient ⓘ Search by recipient name or email

Payment type International Money Transfer ▾

From account All accounts ▾

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

Displaying 1 - 25 of 49 [Download reports](#)

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input type="checkbox"/>	10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	\$10,000.00 → USD	International Money Transfer	ENTERED	⋮
<input type="checkbox"/>	10/01/2021	John Doe (1234567890)	(98765 00000 01) CAD	est. \$154.66 → USD	International Money Transfer		View details

This displays the **International Money Transfer payment details** page.

International Money Transfer payment details

John Doe
John Doe IMT (1234567890)

You send	Date
est. \$13,642.56 CAD	10/14/2021
They receive	Estimated exchange rate ⓘ
\$10,000.00 USD	1 CAD = 0.73300000 USD

ENTERED	Reference number
	1711485

Payment details

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Payment type</td> <td style="padding: 5px;">International Money Transfer</td> </tr> <tr> <td style="padding: 5px;">You send</td> <td style="padding: 5px;">est. \$13,642.56 CAD</td> </tr> <tr> <td style="padding: 5px;">They receive</td> <td style="padding: 5px;">\$10,000.00 USD</td> </tr> <tr> <td style="padding: 5px;">Estimated exchange rate ⓘ</td> <td style="padding: 5px;">1 CAD = 0.73300000 USD</td> </tr> <tr> <td style="padding: 5px;">Date</td> <td style="padding: 5px;">10/14/2021</td> </tr> <tr> <td style="padding: 5px;">Status</td> <td style="padding: 5px;">Entered</td> </tr> </table>	Payment type	International Money Transfer	You send	est. \$13,642.56 CAD	They receive	\$10,000.00 USD	Estimated exchange rate ⓘ	1 CAD = 0.73300000 USD	Date	10/14/2021	Status	Entered	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Purpose</td> <td style="padding: 5px;">Bill Payment</td> </tr> <tr> <td style="padding: 5px;">Reference number</td> <td style="padding: 5px;">1711485</td> </tr> </table>	Purpose	Bill Payment	Reference number	1711485
Payment type	International Money Transfer																
You send	est. \$13,642.56 CAD																
They receive	\$10,000.00 USD																
Estimated exchange rate ⓘ	1 CAD = 0.73300000 USD																
Date	10/14/2021																
Status	Entered																
Purpose	Bill Payment																
Reference number	1711485																

DELETE A CREATED OR APPROVED PAYMENT

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for International Money Transfer.

To delete a payment that has been created or approved, access the **To approve** or **To submit** page by clicking the **International Money Transfers** link in the **To-do list** section of the **Overview** page.

ScotiaConnect® Digital Banking

Overview Accounts Payments Reporting Services Administration

Good morning, Ashley
You last signed in on Thursday, September 23, 2021 at 10:55 a.m. EDT

Customize overview Print

Create payment Pay a bill Create transfer Create recipient

Business accounts

Account 01 (12345 00000 01) - DDA
\$194,000.00 CAD >

Account 02 (12345 00000 02) - DDA
\$74,000.00 CAD >

To-do list

To approve (41) To submit (185)

International Money Transfers (41)

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

To approve 🕒 Cut-off times ? Help 🖨️ Print

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

Recipient ⓘ **Payment type** **From account**

Search by recipient name or email International Money Transfer ▼ All accounts ▼

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

Displaying 1 - 25 of 49 [Download reports](#)

<input type="checkbox"/>	Date (MM/DD/YYYY) ⓘ	To	From	Payment amount ⓘ	Payment type	Status	More actions
<input checked="" type="checkbox"/>	10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	\$10,000.00 → USD	International Money Transfer	ENTERED	⋮
<input type="checkbox"/>	10/01/2021	John Doe (1234567890)	(98765 00000 01) CAD	est. \$154.66 → USD	International Money Transfer	ENTERED	⋮

1 payment selected [Clear selection](#) [Delete](#) ▼ [Continue](#)

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

Delete payments 🕒 Cut-off times ? Help 🖨️ Print

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

1 International Money Transfer Total amount to be debited CAD (1) est. \$13,642.56

[View details](#)

i Some amounts may be estimated. Actual amounts display when exchange rates are accepted.


[Delete](#)

2 Payment deletion summary

[Cancel](#)

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

Payment deletion summary 🕒 Cut-off times 🗉 Help 🖨️ Print



The payment deletion has been completed

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

✔️ Completed deletions (1)

The following payment(s) were successfully deleted.

International Money Transfer (1)

Date (MM/DD/YYYY)	To	From	Estimated exchange rate	Amount ⓘ	Reference #
10/14/2021	John Doe (1234567890)	(98765 00000 01) CAD	1 CAD= 0.733 USD	You send \$13,642.56 CAD — They receive \$10,000.00 USD	1711485

SEARCHING FOR A SENT INTERNATIONAL MONEY TRANSFER

To search for an International Money Transfer that you have sent, navigate to **Payments > Payments Search**. This displays the **Integrated Payments** screen with the **Payments Search** tab selected.

Ensure that the **Report Type** is set as **Transaction Details** and select the **Payment Type** as **International Money Transfer**. Then, enter the required search criteria and click **Search**.

The screenshot displays the 'Payments Search' interface with the following elements:

- Navigation Tabs:** Create One Time, Create from Templates, Pending, Manage Templates, Manage Recipients, **Payments Search** (selected), Wire Memo.
- Actions:** Print, Report, Export.
- Section Header:** Payments Search
- Details Section:**
 - Report Type:** Transaction Details (highlighted with a purple box).
 - Payment Type:** International Money Transfer (highlighted with a purple box).
 - Status:** All Completed Statuses.
 - Debit Account:** All Accounts.
 - Recipient Name:** (empty text field).
 - Amount:** (empty text field) to (empty text field).
 - Debit/Credit:** Cr.
 - Date:** Due / Issue Date, Date Range, 05/01/2021 to 05/10/2021.
 - Batch ID:** (empty text field).
 - Payment / Cross Reference Number:** (empty text field).
 - File ID:** (empty text field).
 - Originator Reference Number:** (empty text field).
 - Recipient Account:** (empty text field).
 - Payments with Notice of Change:** All.
 - Payments with Attached RA:** All.
- Sort Order Section:**
 - Sorted By:** Date, (empty dropdown), (empty dropdown), (empty dropdown).
- Export Information Section:** Exports are not available for International Money Transfer.
- Buttons:** Search (highlighted with a red box), Reset.

Your search results will now appear in the bottom section of the screen. To view the details of an IMT, click the **Reference Number** link for the payment.

Search results							Item: 1 - 6 of 6
Date	Recipient	Reference Number	Debit Account	Amount	Currency	Status	
05/07/2021	Recipient One	1669040	12345 00000 01	¥1,072.51	CNY	Submitted	
05/07/2021	Recipient Two	1669052	12345 00000 02	Rs10,433.91	INR	Submitted	
05/06/2021	Recipient Three	1668933	12345 00000 03	¥1,072.51	CNY	Submitted	
05/06/2021	Recipient Four	1668985	12345 00000 04	¥32,856.51	CNY	Submitted	
05/06/2021	Recipient Five	1668987	12345 00000 05	Rs28,810.05	INR	Submitted	
05/03/2021	Recipient Six	1665491	12345 00000 06	¥1,072.51	CNY	Rejected	

The details screen displays the **Payment Details**, **Originator Details**, **Recipient Information**, **Recipient Bank Information** and **History Information**.

International Money Transfer Print

Payment Details

Payment Type	International Money Transfer
You Send	\$211.00 CAD
They Receive	¥1072.51 CNY
Rate	1 CAD = 5.08300000 CNY
Due Date	05/06/2021
Purpose	Rent
Reference Number	1669040

Originator Details

Debit Account	123450000001
Currency	CAD
Originator Name	InternationalTransfers
Originator Address	1 Street Ajax, ON, M3K3J3 Canada

Recipient Information

Recipient Name	Recipient One		
Account Nickname/Recipient ID	RecOne		
Phone Number	1234567890		
Street Name	Blue Street	Building Number	5
City	shangai	Country	China
Postal / Zip Code	987654	Province / State	Shanghai Municipality

Recipient Bank Information

SWIFT/BIC	BankOneXXXX	Account Number	123450000009
Bank Details	BANK ONE LTD. ONE ROAD SHANGHAI SHANGHAI China		

History Information

Date	Status	Changed By
05/07/2021 10:19:24	Ready	User 01
05/07/2021 10:19:29	Submitted	User 02

[Back to Top](#)
Cancel

FOR FURTHER ASSISTANCE

For assistance, please contact **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.

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