ScotiaConnect Wire Payments
Reference Guide

Scotiabank.

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**.

Payment services

Integrated payments

Pending payments
Payment search
Add and manage recipients
Create one time
Create from templates
Manage templates
File summary
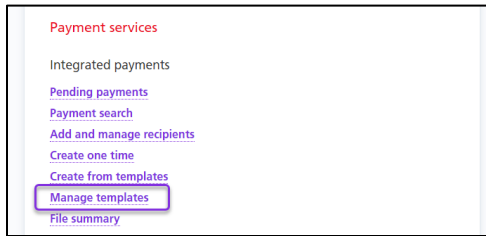
Next click **Create Template.**
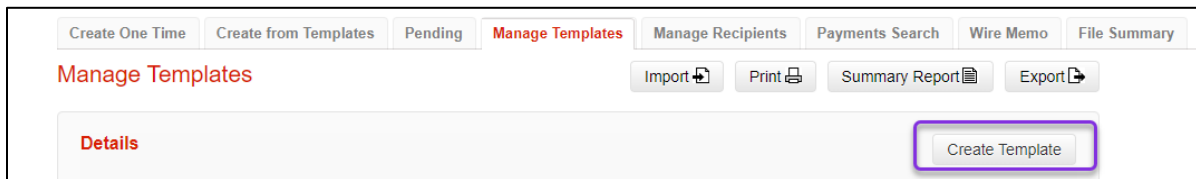
Create One Time	Create from Templates	Pending	Manage Templates	Manage Recipients	Payments Search	Wire Memo	File Summary

Manage Templates   Import 🔁   Print 🖨   Summary Report 📋   Export ➡

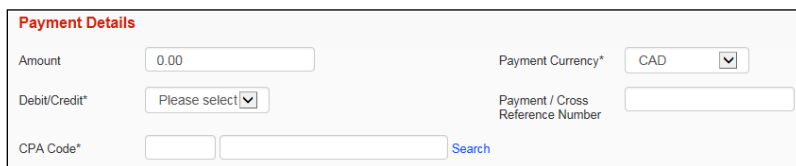**Details**   Create Template

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).

Create Template   Print 🖨

Payment Type*   Please select ▾   Manage Payment Defaults

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.

Template Information

Template ID*		Expiry Date	
Pre-Approved Amount	0.00	Template Description	

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

Payment Details

Amount	0.00	Payment Currency*	CAD ▾
Debit/Credit*	Please select ▾	Payment / Cross Reference Number	
CPA Code*		Search	

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 indiate the settlement account, Service Group and Agreement.

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 *.

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.

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

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

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.
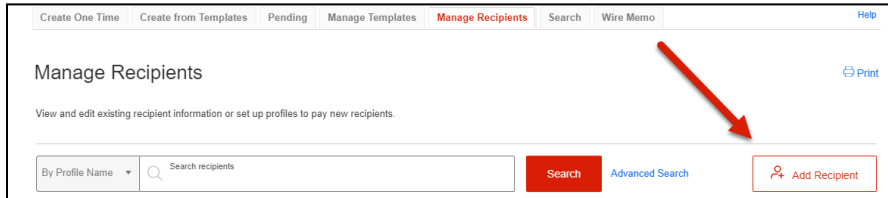Activate: Reactivates deactivated templates.

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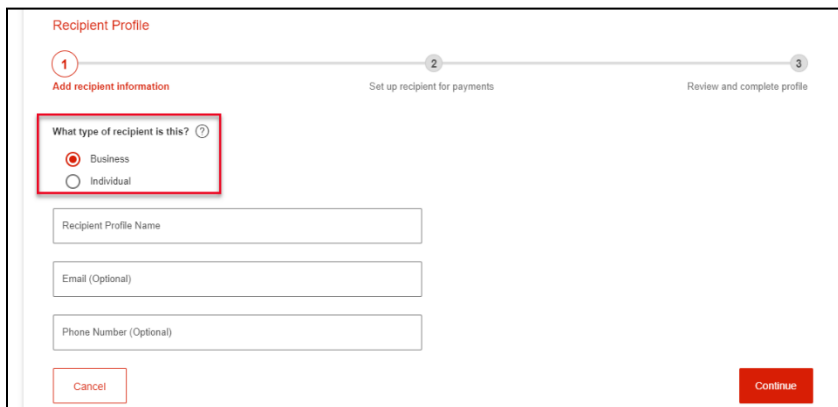
Recipients in ScotiaConnect are used to store a payee's banking information, such as their transit number, institution code and account number. By adding your payees as a recipient, you will not need to add this information every time you create a payment.

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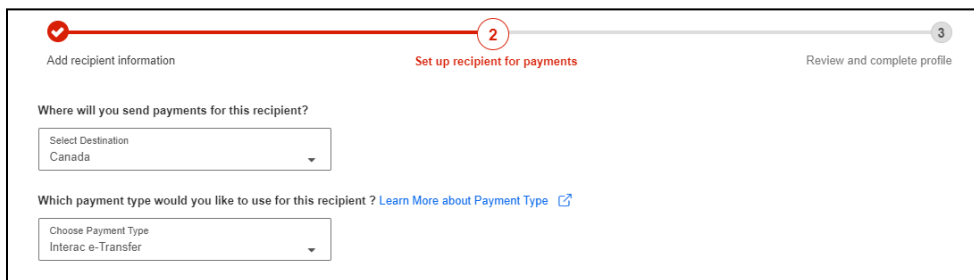
To create a new Recipient, navigate to Payments, Add and manage recipients and click **Add Recipient**.

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

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.

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.

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

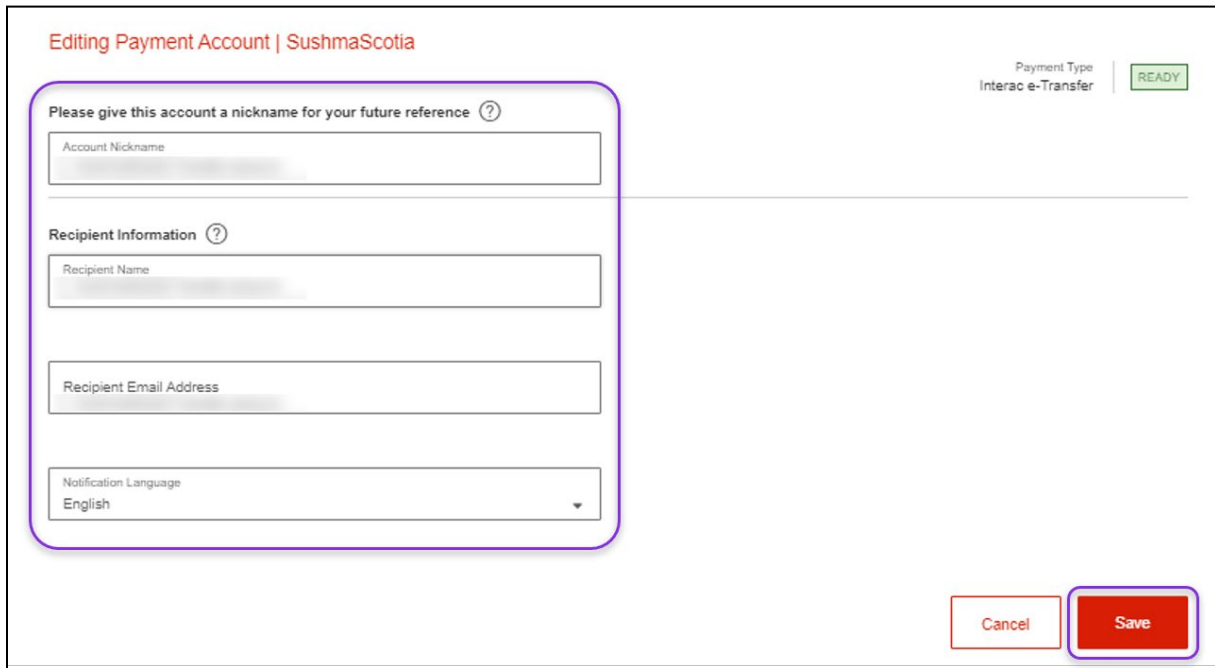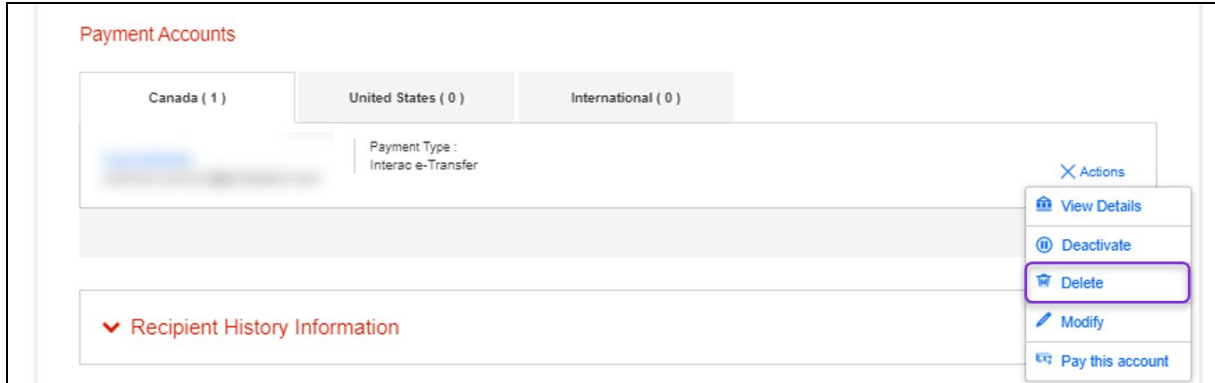To delete a recipient, navigate to Payments, Add and manage recipients. Click Search and select the recipient to delete. Next, click the Actions menu and select Delete.

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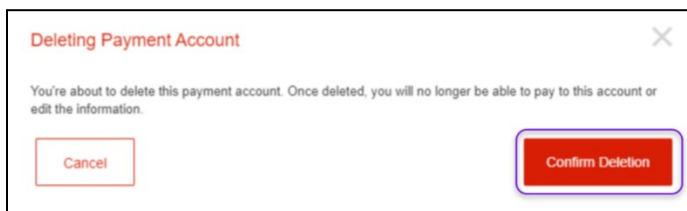
IMPORTING RECIPIENTS

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.
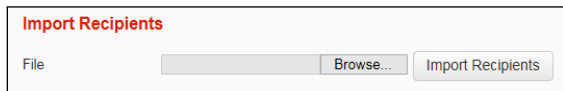
Browse to your file and then select the Import Recipients button to continue. You will be prompted to confirm the import. After the import is complete, ScotiaConnect will display a confirmation message.
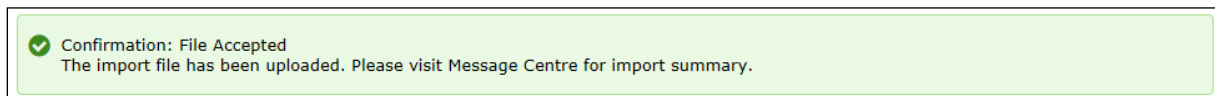
To view a summary of the imported items, see the import summary from the ScotiaConnect Message Centre.

CREATING WIRE PAYMENTS

CREATING PAYMENTS FROM TEMPLATES

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

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

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

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

Click **Save** to finalize payment creation.

CREATING A PAYMENT USING A RECIPIENT

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

Next, select the recipient you want to pay.

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

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

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

RATE INFORMATION

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

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

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

APPROVING OR SUBMITTING PAYMENTS

To approve (if required) and submit your Wire 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.

WIRE PAYMENT FIELD BREAKDOWN

Details of all the mandatory fields required when creating a Wire payment.

❶Amount: Enter the amount for your payment. For cross-currency wires, your company will either be setup for "Payment Amount" which means the amount you enter here will always be the amount sent in the currency you choose. For example, if you enter 1,000 here and you set your wire to be sent in Euros, you will send 1,000 Euros to your recipient's bank and the amount debited from your account will be calculated based on the exchange rate. On the other hand, if you are setup for "Debit Amount" and sent the same wire, 1,000 dollars would be debited from your account then exchanged into Euros. Your recipient would receive that equivalent amount. For example, with an exchange rate of 1.931 the recipient would receive $517.83 Euros, assuming your account is in Canadian dollars.

❷Value Date: Enter the date that you wish the recipient's bank to receive the wire payment. Note that you must enter a date that can be met. To see the cutoff and lead times for sending wires on time, see the link near the top right of this page entitled "Cut Off Times".

❸Payment Currency: Select the currency for this payment.

❹Debit Account: Choose the account you wish to use for sending your wire payment. You may have more than one account here depending on your entitlements and which group you choose under the "Service Group" selection to the right❺. The Service Groups available to you are linked to these accounts. Your Super User(s) have setup which Service Groups you have access to. If you do not see an account here, please speak to your Super User(s). If you are a Super User, please verify your Service Group setup under the ScotiaConnect administration menu.

❺Service Group: Choose the Service Group you wish to use to send your wire payment. Note that your Super User(s) have set up this entitlement. Once you select the Service Group, the accounts linked to it will become available in the "Debit Account" field❹.

❻Recipient Information: Enter the recipient's name (or Company Name) and full address in this section. Please note that if the recipient name is longer than 36 character you must use the Information to Recipient field (box 13) to enter the full name.

❼Recipient 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.

❽Bank Country: The country where the recipient's bank that holds their account resides.

❾Recipient Bank: The method you will use to search for the recipient's full bank name and address. You can search using four different methods (note "ABA Number" will be displayed when the recipient bank is in the United States):

Bank/Transit
SWIFT
Bank Name/Address

ABA Number – For banks that have an ABA number, choose this and enter the ABA number below and click the "Validate/Bank Search" button⓫. This field only displays when the recipient bank country is in the United States.

Bank/Transit – For financial institutions within Canada. Enter the institution, account and transit fields then click the "Validate/Bank Search" button to pull up the final bank details⓫.

SWIFT – If you have the SWIFT/BIC address of the bank, select this option and enter the SWIFT code below then click the "Validate/Bank Search" button⓫.

Bank Name/Address – To search for the bank by using it's name and address, select this then click the "Validate/Bank Search" button⓫.

⓾Recipient Institution: Only applies if the bank is in Canada. Click on the arrow and select from a list of Canadian financial institutions.

⓬Account Number: Enter the recipient's bank account number.

⓭Information to Recipient: Any information that you wish to send to the recipient about the wire payment. Information entered in this field will be included with the payment and can contain transaction details intended for the final recipient such as an invoice number. Users can enter up to 140-character entry or 3 lines of 35 characters.

⓮Customer 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 of the payment. The fields are similar for all payment types.

- **Internal Memo:** enter up to 140 alpha-numeric characters.
- **Recipient Name:** enter up to 30 alpha-numeric characters.
- **Phone Number:** enter up to 20 numeric characters.
- **Recipient Email:** enter up to 64 characters.
- **Fax Number:** enter up to 20 numeric characters

⓯For cross-currency wire payments the following field will be displayed right above the Recipient Information section:

For all foreign exchange rates, you have the option to have ScotiaConnect get an automated rate for you or enter a pre-booked rate. If you choose to enter a pre-booked rate, enter your rate and reference number in the required fields.

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	All Service Groups ▼	
File ID		
File Date	Date Range ▼ 06/01/2016 to 09/02/2016	

Search Reset

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

Select Action ▼ Go

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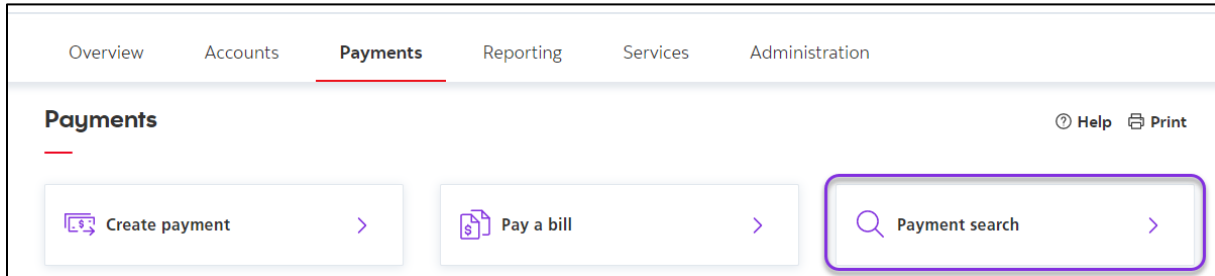
There are a wide variety of search criteria available. Enter the details needed to locate your payment(s) and click 'Search'

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

TRACKING WIRE PAYMENTS

Using the wire tracking tool in ScotiaConnect, you can track wire payments made within the last 124 days. To begin go to **Payments** and select **Payment Search**.

Enter the details for the payment you would like to track and click 'Search'. Your results will display at the bottom of the page and you will be able to click 'Track Now' to see the tracking details for that payment.

Value Date	Recipient	Reference No.	Debit Account	Amount	Currency	Service Group	Status	
03/02/2018	Customer B Inc.	CA170907000054		$90,000.00	CAD		Completed →	Track Now

From the Tacking details page, you will be able to see:

1. The status of the payment and the time that status change took place.
2. The **total time** between when the payment was initiated and the last update that took place.
3. The **Unique End-to-end Tracking Number** (UETR).
4. The name and details of the **Originating Bank** as well as the name of the sender and the amount sent. You will also be able to see the date and time the payment was initiated.
5. The **Intermediary Bank** details. Note that there may be more than one intermediary bank.
6. The **Recipient Bank** details including the name of the recipient, the amount received and the information about the bank.
7. The **Payment Summary** which outlines the sender, transaction and recipient details.

IN PROGRESS PAYMENTS

If a payment is still in progress, the line will be green up to what has been completed and the rest of the line will be grey.
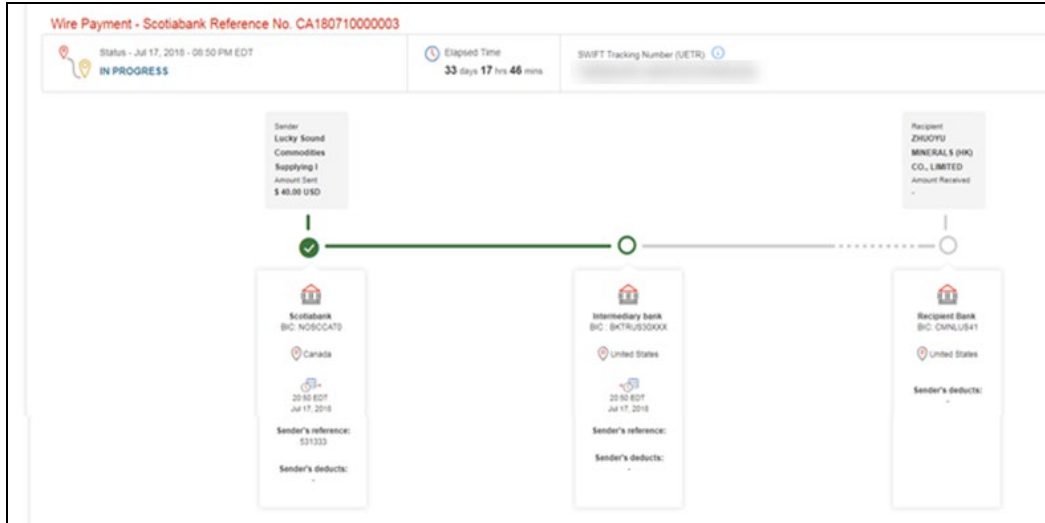
REJECTED PAYMENTS

If you have a wire in Rejected status, you will have the option to create a wire memo directly from the Tracking Details page.
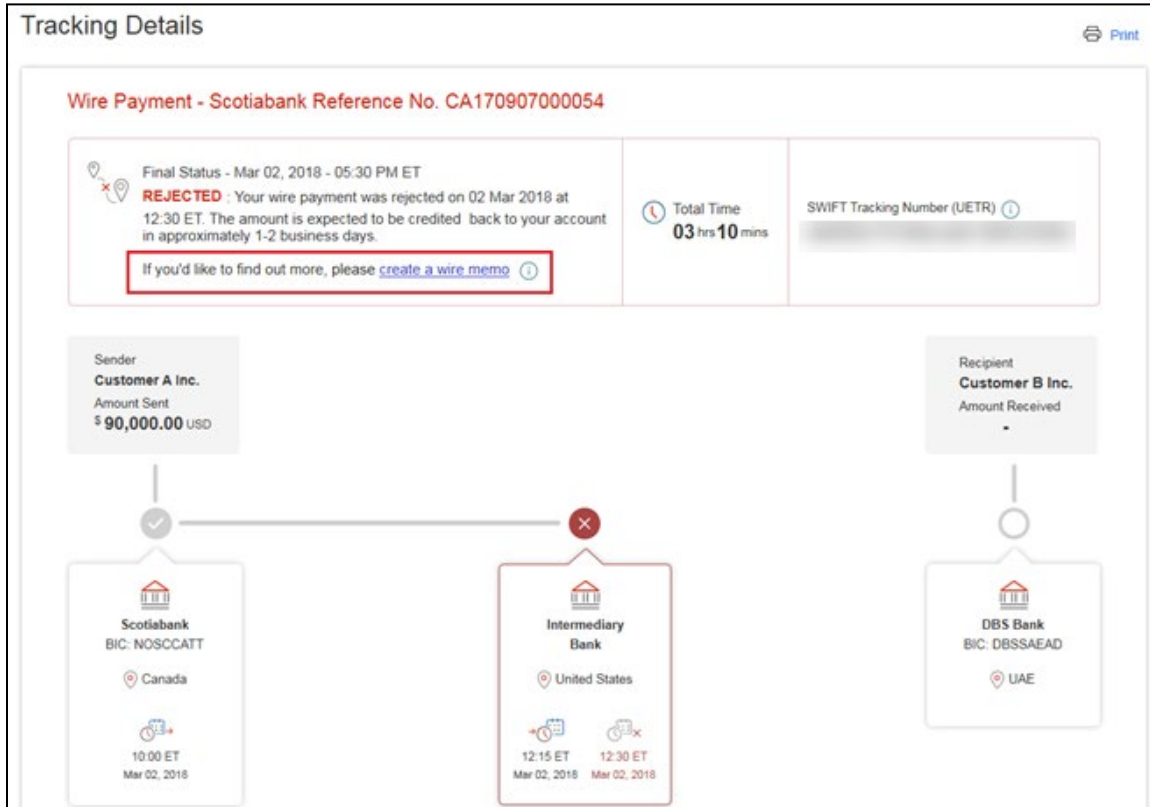
Clicking the 'create a wire memo' link will automatically import the wire details into the Create Memo page. This will allow you to get more information as to why the wire was rejected.

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

WIRE MEMOS

CREATING MEMOS

There are 3 types of memos you can create in ScotiaConnect:
Recall: Used when you want to recall a wire. Note: Recalls are done on a 'Best effort' basis, as the receiving bank may have already acted on the instructions.
Query: Used to request clarification/information regarding a wire you have sent.
Freeform: Used when either of the other two memo types does not apply.

To begin go to 'Payments' and select 'Wire Memo'. Next, select 'Create Memo'.
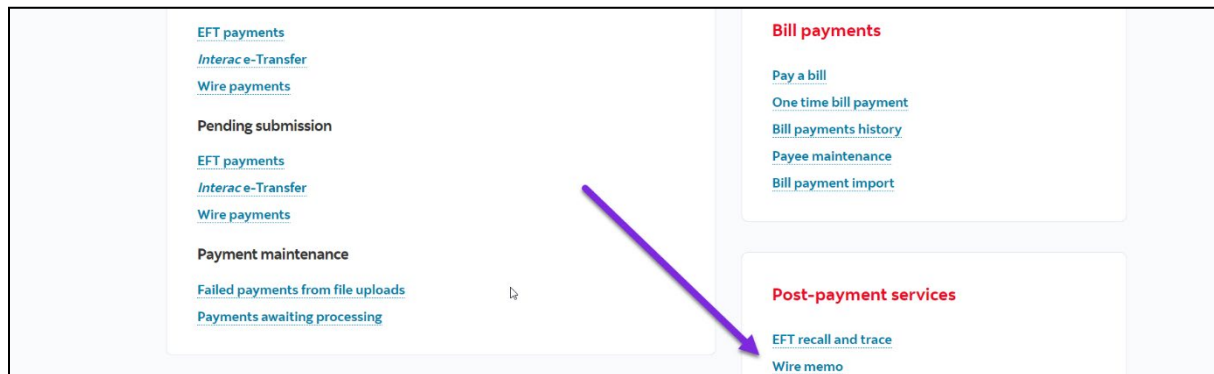
You will be prompted to select a type of memo. Depending on which of the 3 types you choose, you will be prompted to supply a payment ICN number. This will be visible in the Payment Search once wires have been submitted.

Once the ICN has been loaded, type your message in the space provided and then select continue. Review the memo and select the save button. For non Recall memos the save button is replaced by a Send button and the memo is sent immediately. Recall memos require approval.

APPROVING AND SUBMITTING RECALL MEMOS

Recall memos may require approval; this may need to be done by a second user but can also be setup to be done by a single user should that suit your company's needs.

Search for the memo you wish to approve from the wire memo screen. The status of this memo will be "Entered."

Select the checkbox to indicate which memo you wish to approve. Next, select the approve action and select 'Go' to approve the memo. Once this is complete the memo will appear in "Ready" status. Select the memo then choose the Submit action and select 'Go' to submit it.

CHECKING FOR INCOMING MEMOS

If there is an issue with a wire or if there is a response to a memo sent to Scotiabank's wire processing department, you will receive an incoming memo with instructions or additional information. These memos will show in the message centre until they are viewed.

You can also search for memos on the memo page by selecting the Memo Type "Incoming" then specifying a date range. Select the Memo Reference Number to view its details.

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