Interac e-Transfer† for Business

Reference Guide

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REGISTERING FOR THE SERVICE

Important:
To use the *Interac* e-Transfer† service, you must first sign up and then register for the service.

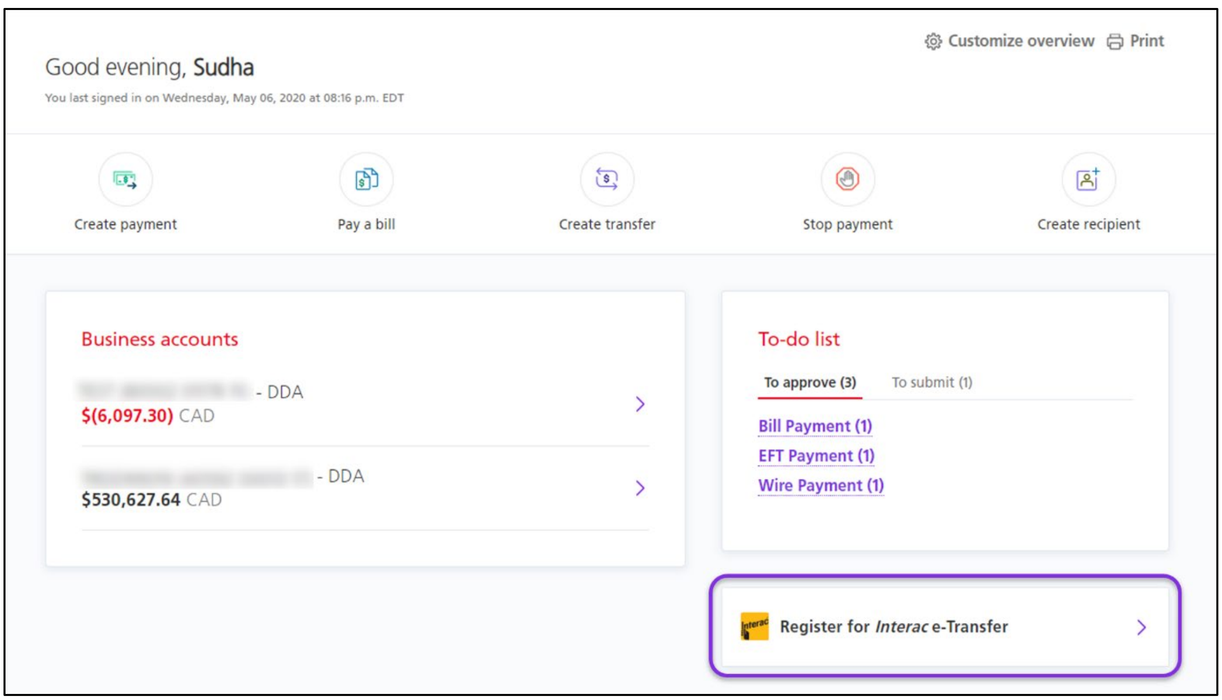
- If you see the **Register for *Interac*** option on your ScotiaConnect **Overview** page, you have already signed up for the service. Please complete the registration steps to begin using the service.
- If you do not see the **Register for *Interac*** option on your ScotiaConnect **Overview** page, please contact your Scotiabank Relationship Manager to sign up for the service. Once the service is activated, you will receive an email from Scotiabank. Then, you must complete the registration steps to begin using the service.

Note:

- Registering for the service involves specifying your business email address and deposit account to set up Autodeposit.
- At this time, only ScotiaConnect Super Users can register for this service and edit the registration details for the service.

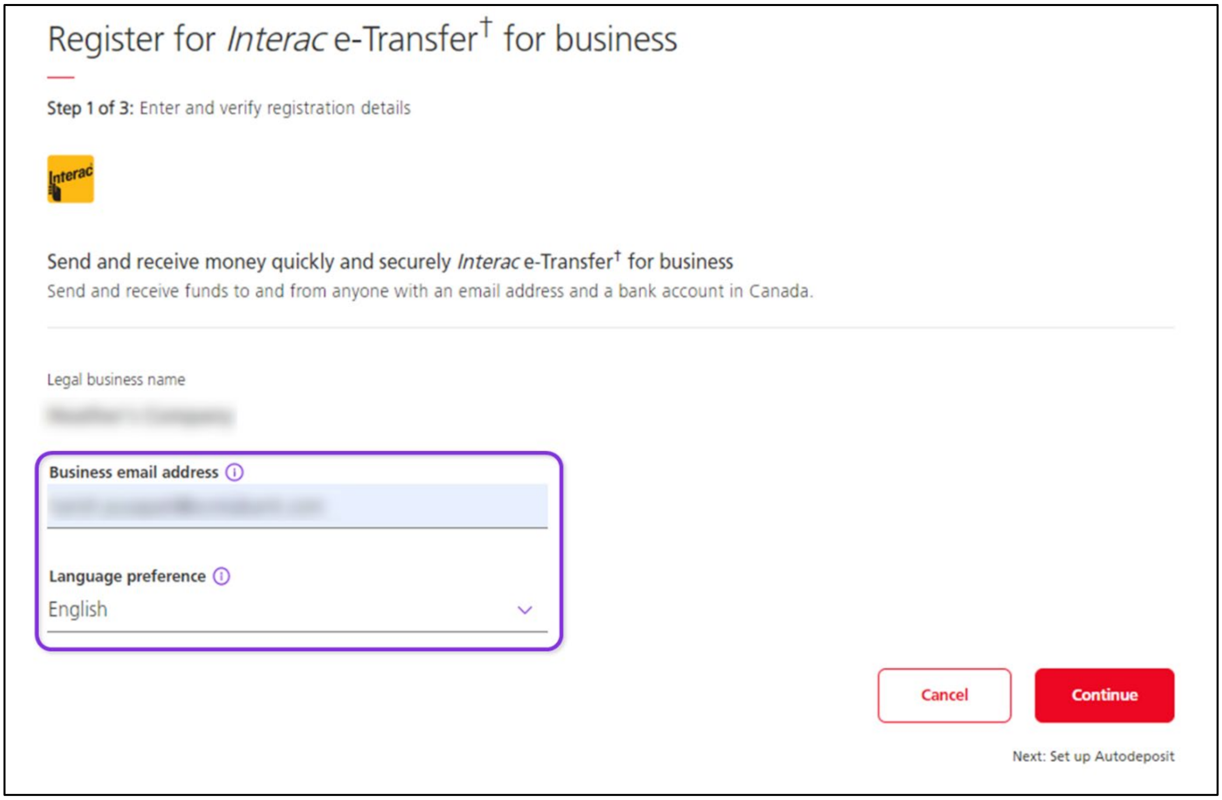
To register for the service, click **Register for *Interac* e-Transfer** on the **Overview** page.

Note: The **Register for *Interac* e-Transfer** option will appear only after you have signed up for the *Interac* e-Transfer† service.



Step 1: Enter and verify registration details

Next, enter the business email address and language preference and click **Continue**. This email address will be used to receive *Interac* notifications.

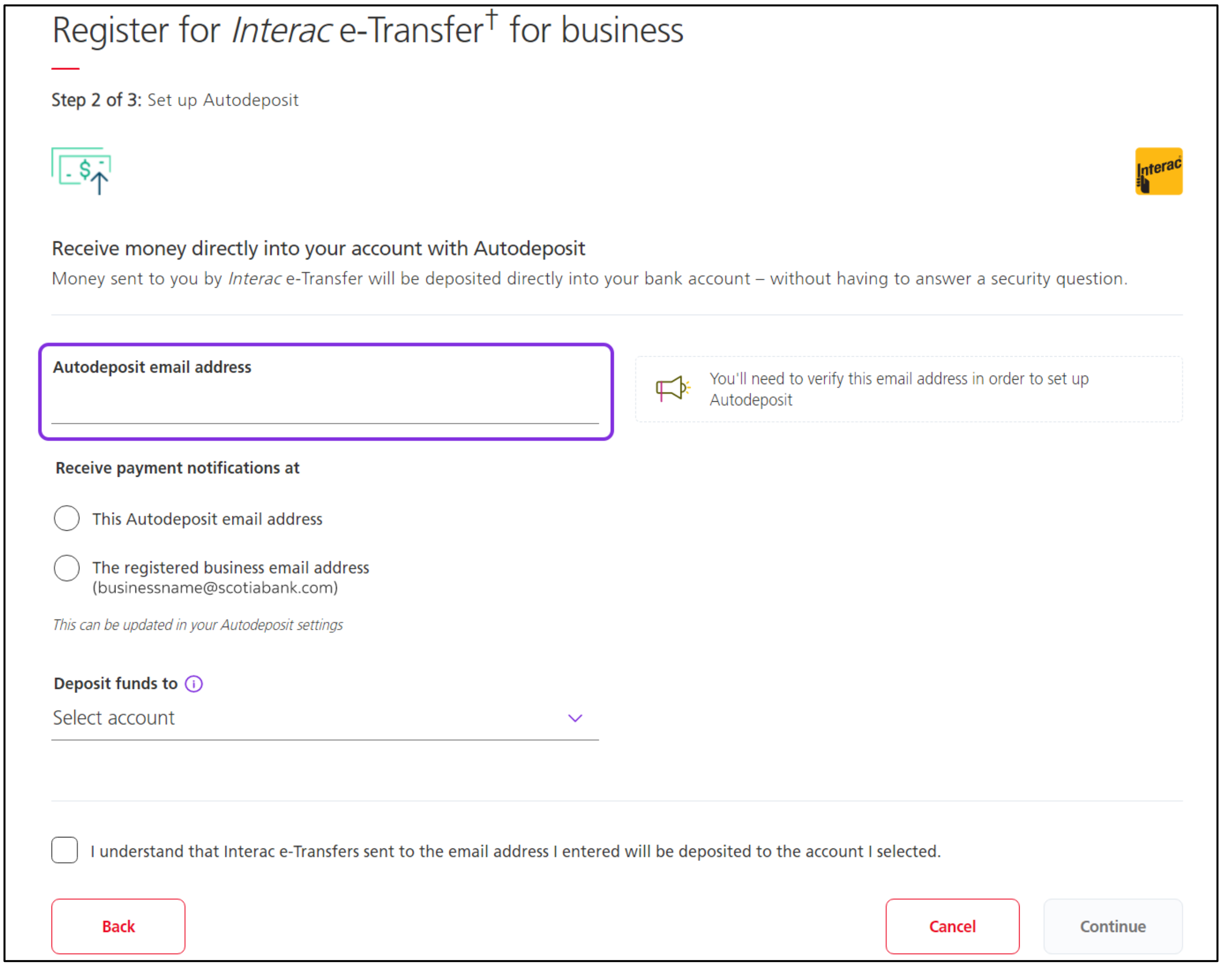


Step 2: Set up Autodeposit

All payments you accept through the *Interac* e-Transfer† service will be Autodeposited to your preferred account.

In the next step of the registration process, you will set up Autodeposit by specifying your preferred email address that will accept the transfers.

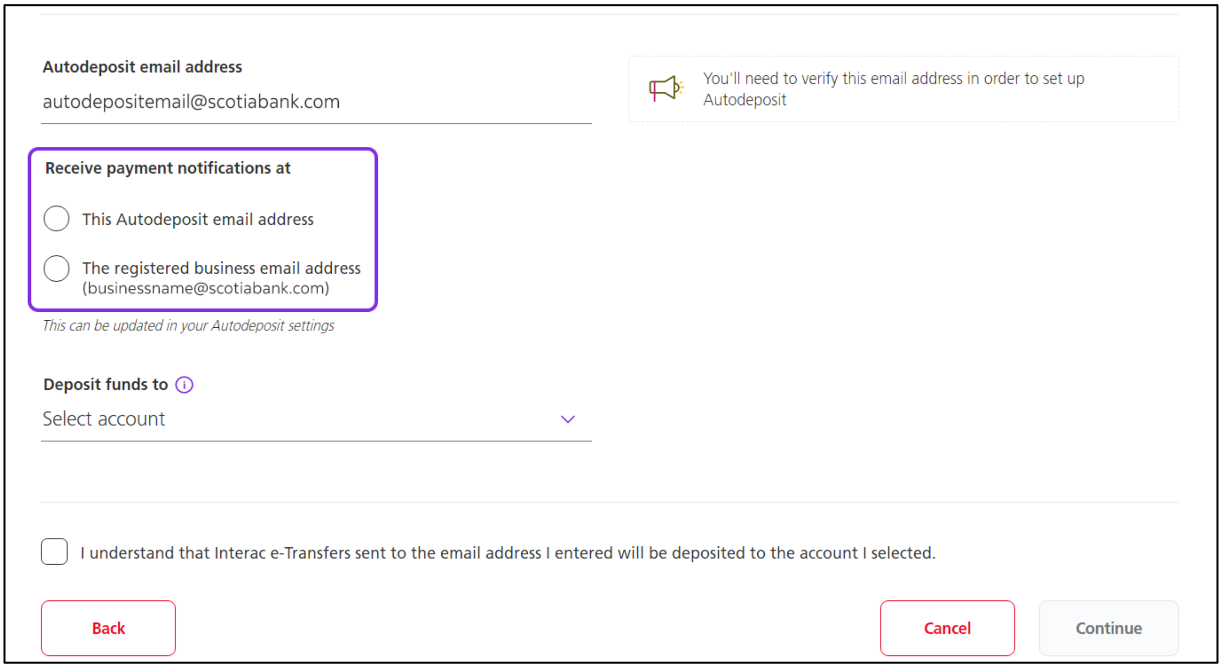
Note: Following initial registration, you can set up Autodeposit with up to 500 additional email addresses by editing the registration details (after the registration is complete).



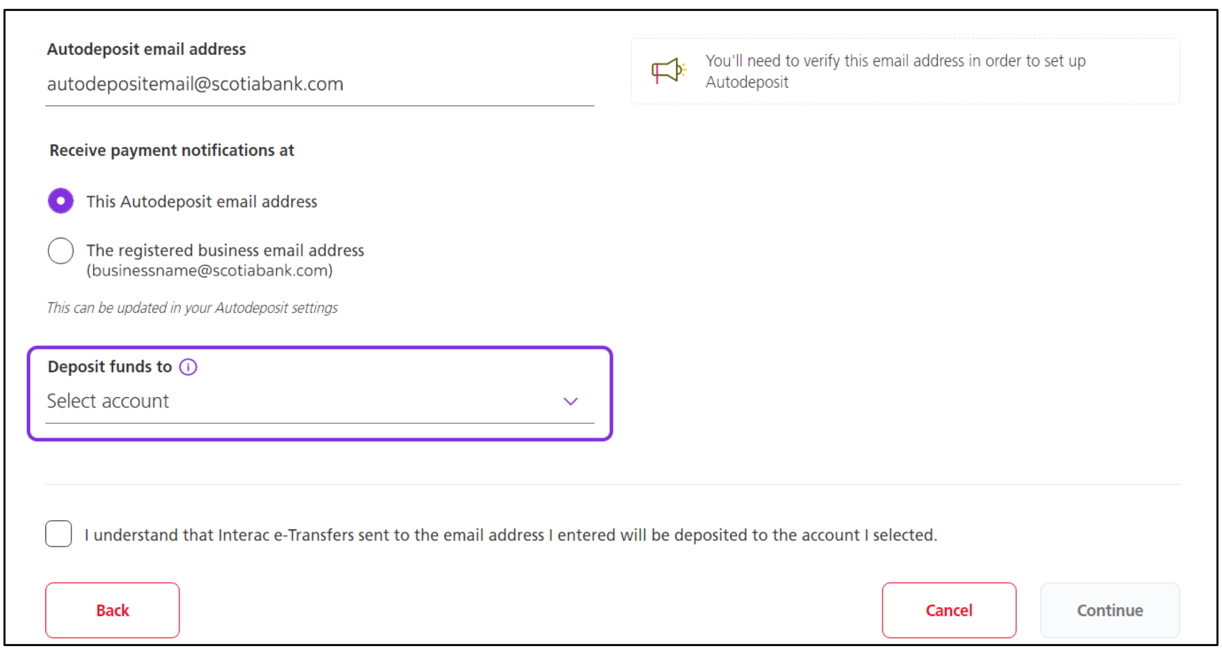
Important: If your business email address is already registered for Autodeposit and you want to register the same email address to a ScotiaConnect business banking account instead, the Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.

In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.

Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.

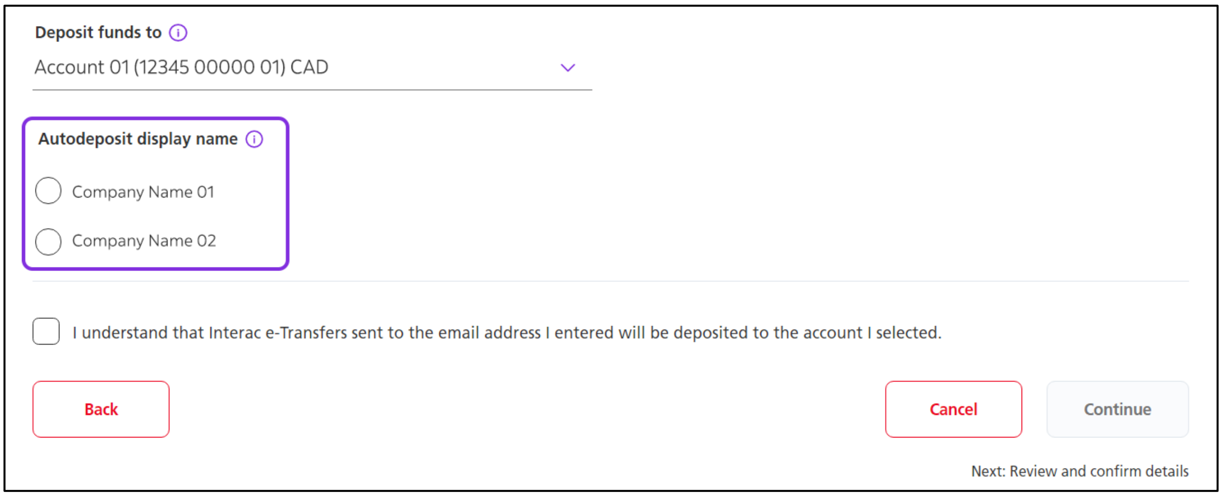


Now, select a deposit account that will receive the funds sent to the specified email address.

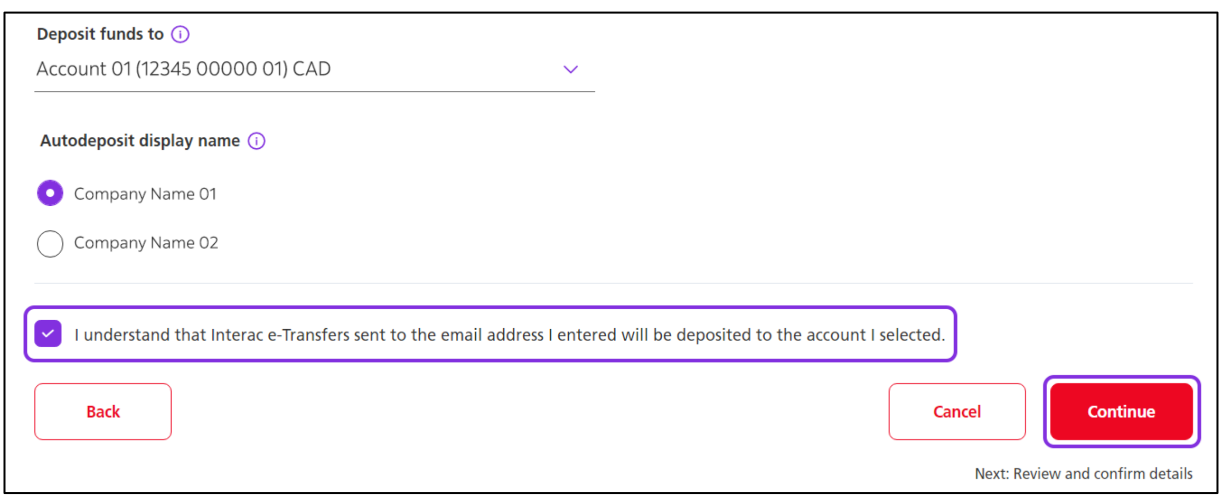


If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this **Autodeposit display name** as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into

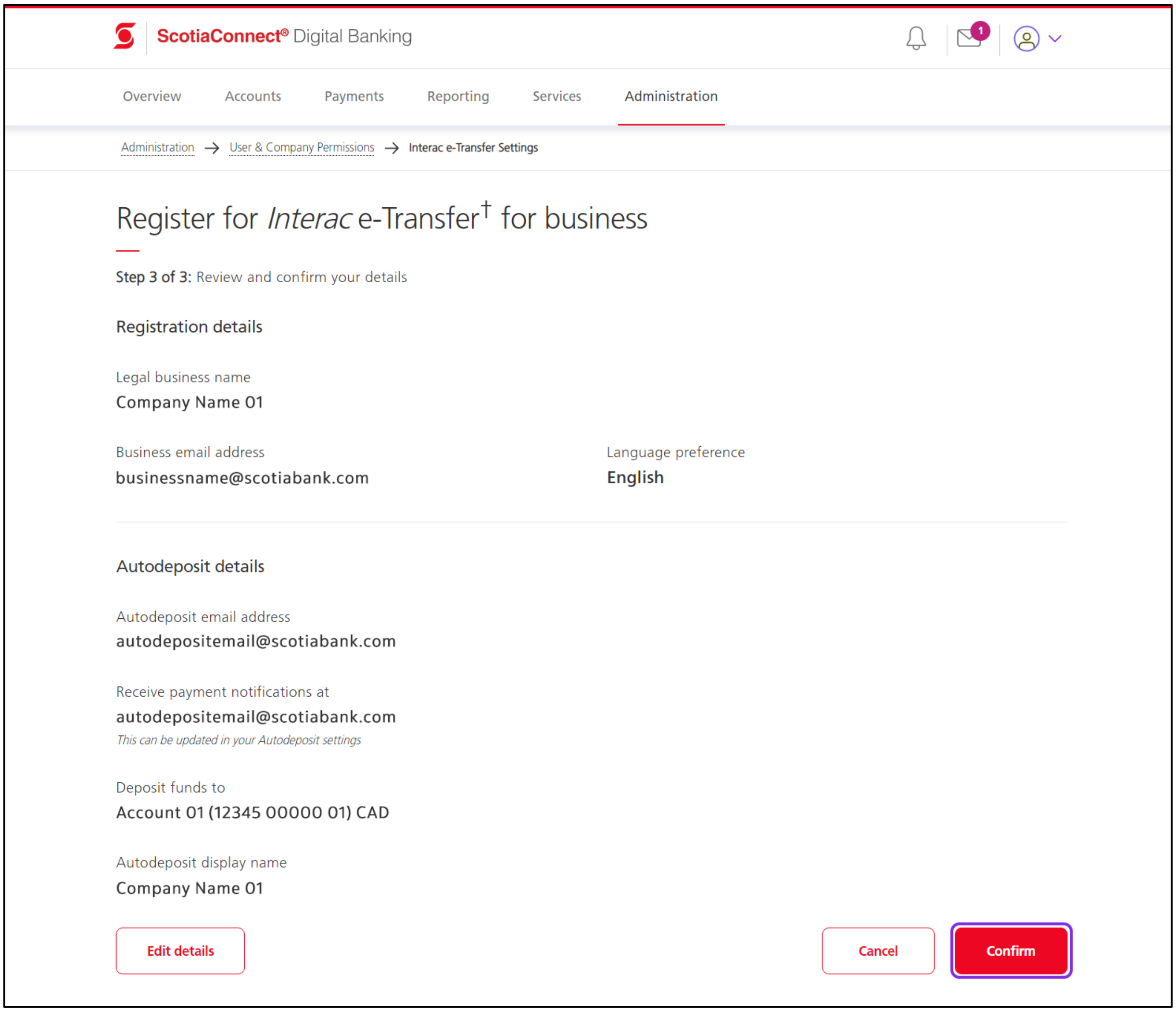


Then, check the box to acknowledge that you understand that an *Interac* e-Transfer† sent to the specified email address will be deposited to the specified account and click **Continue** to proceed to the next step.

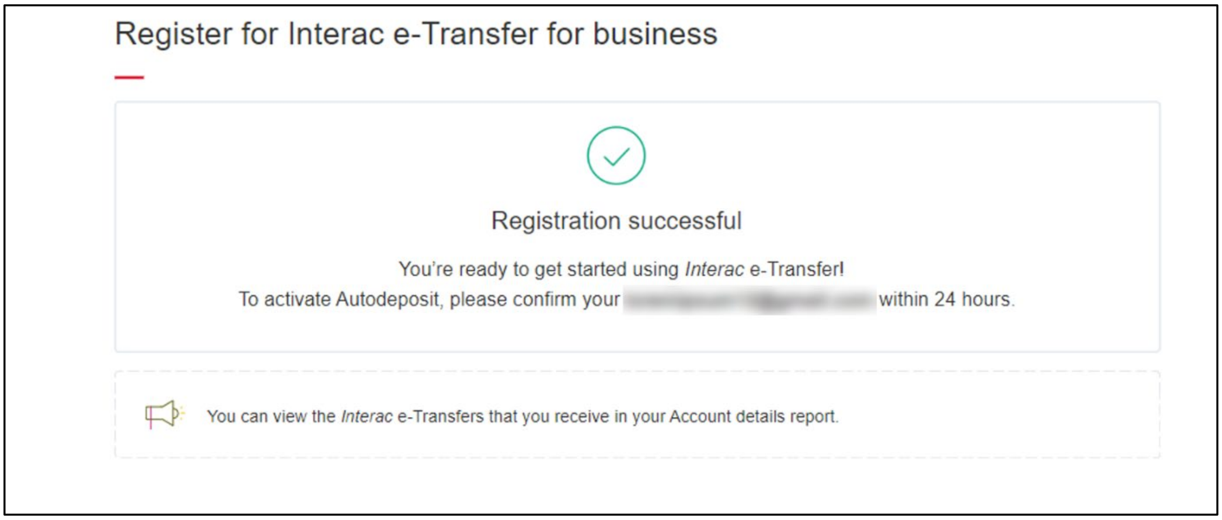


Step 3: Review and confirm your details

Next, review your information to ensure your registration details are correct, and click **Confirm** to proceed.



This displays the registration successful page.

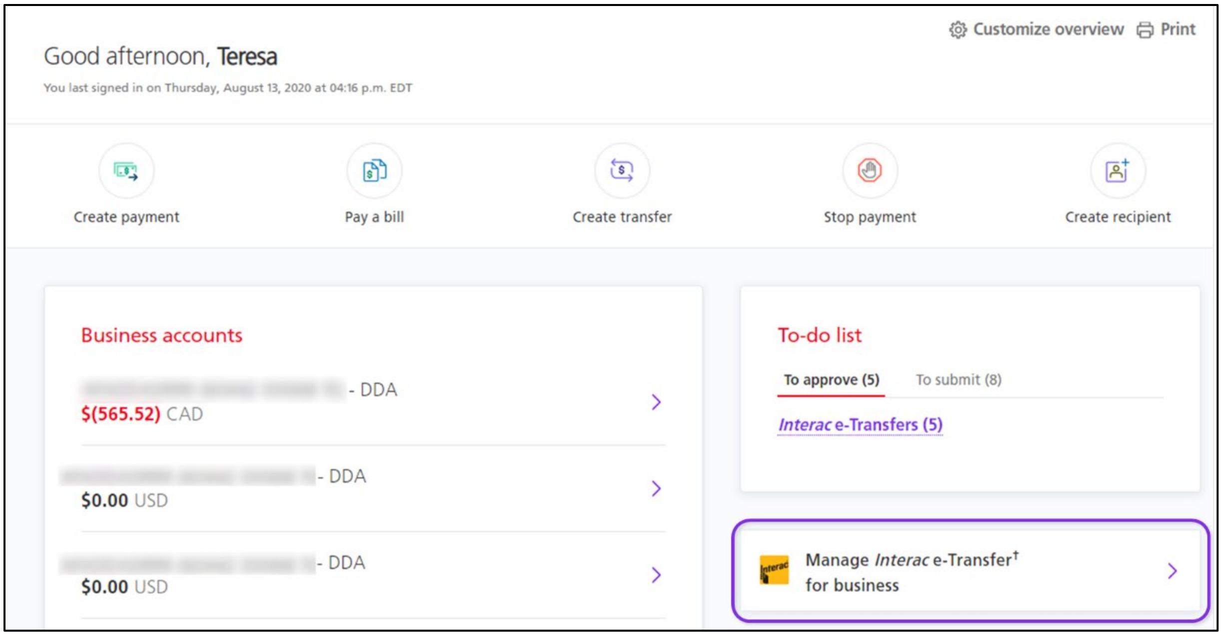


Now, you will receive an email from *Interac* asking you to confirm your registration. **If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps outlined above.**

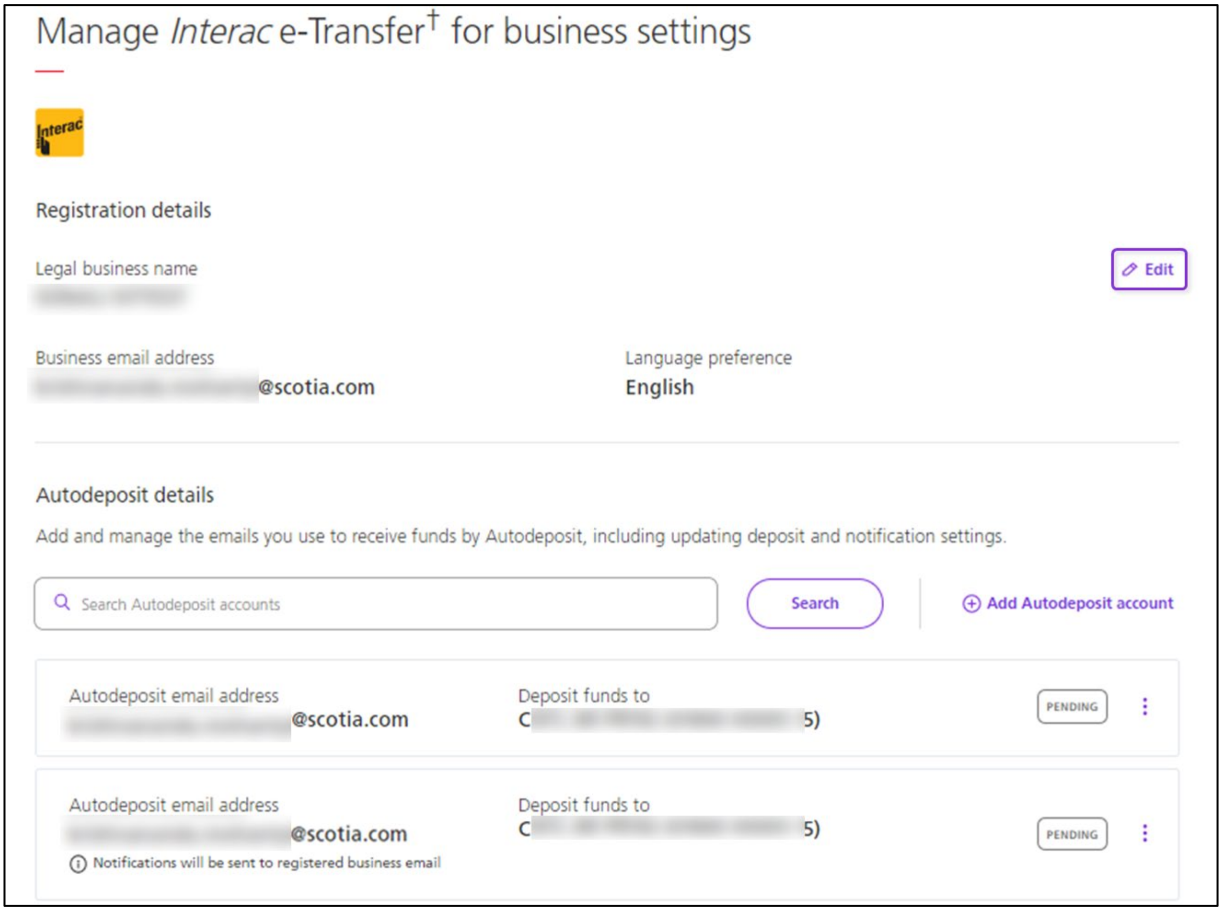
Note: After a Super User registers for the service, all ScotiaConnect users of your organization, who are permitted to use *Interac* e-Transfer†, will have access to the service.

EDITING REGISTRATION DETAILS

After you successfully register for the *Interac* e-Transfer† service, on the **Overview** page, the **Register for *Interac* e-Transfer** option will be replaced by the **Manage *Interac* e-Transfer** option. If you need to edit your registration details, click **Manage *Interac* e-Transfer**.



This displays the **Manage *Interac* e-Transfer† for business settings** page. In the **Registration details** section, you can click the **Edit** icon and update your **Business email address** and **Language preference**.

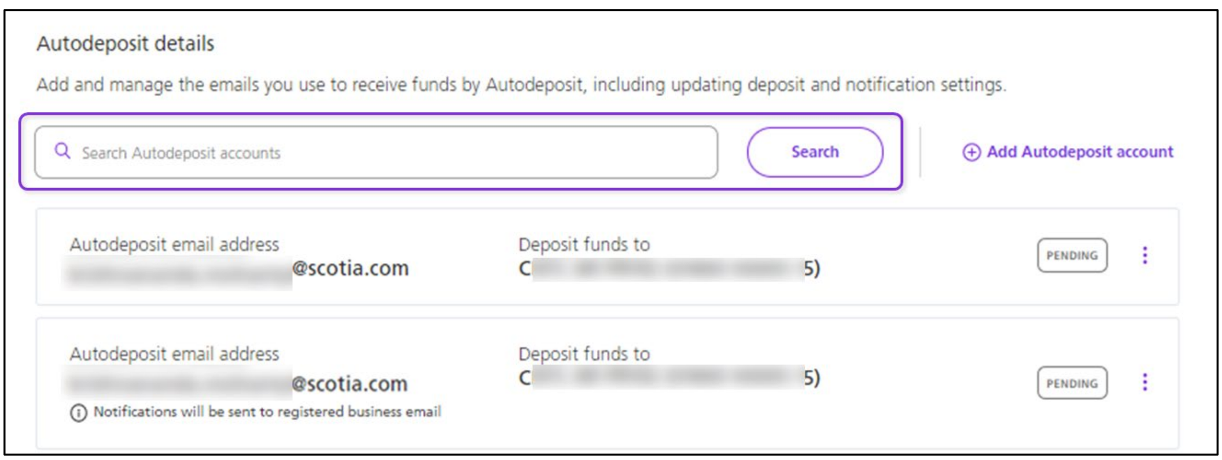


SEARCHING FOR AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

The **Autodeposit details** section displays the Autodeposit email addresses and the corresponding deposit accounts to which funds are deposited. These email addresses are displayed in the following order:

- First, the email addresses with the **Account Closed** status are displayed.
  - Email addresses with the **Account Closed** status are linked to deposit accounts that are no longer available in ScotiaConnect. These email addresses cannot receive payments and should be deleted or edited to change the deposit account.
- Then, the email addresses with the **Pending** status are displayed.
  - Email addresses with the **Pending** status have been registered for *Interac* e-Transfer† within ScotiaConnect but the steps in the *Interac* email to confirm the registration have not been completed. These email addresses cannot receive payments until the details are confirmed with *Interac*.
- Finally, the email addresses with the **Active** status are displayed.
  - Email addresses with the **Active** status are registered and validated for the *Interac* e-Transfer† service and can receive payments.

To search for Autodeposit details enter your search keywords in the **Search Autodeposit accounts** field and click **Search**. Search keywords include Autodeposit email address, account number(s) or account nickname.

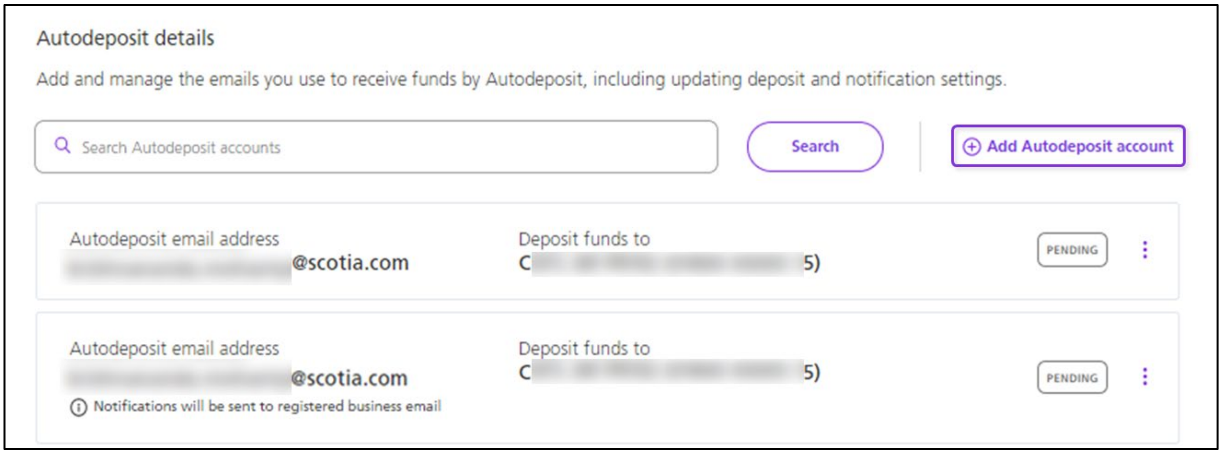


Search results display the email addresses and deposit accounts for the keywords.

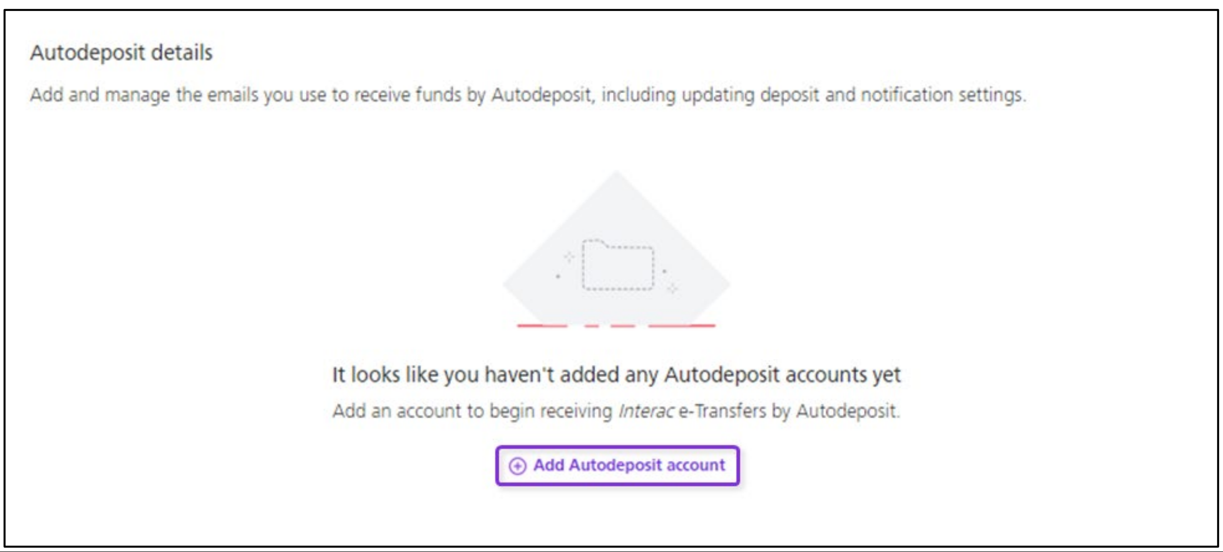
ADDING AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

In the **Autodeposit details** section, you may add additional Autodeposit accounts and register up to 500 email addresses to Autodeposit funds into your accounts.

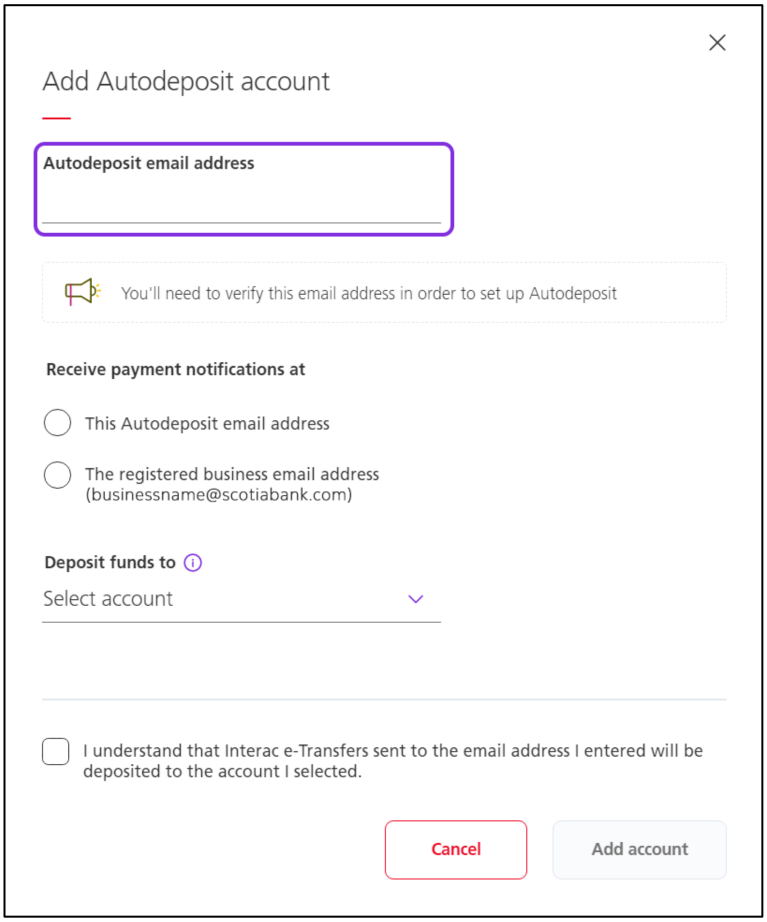
To add a new Autodeposit account, in the **Autodeposit details** section, click the **Add Autodeposit account** button.



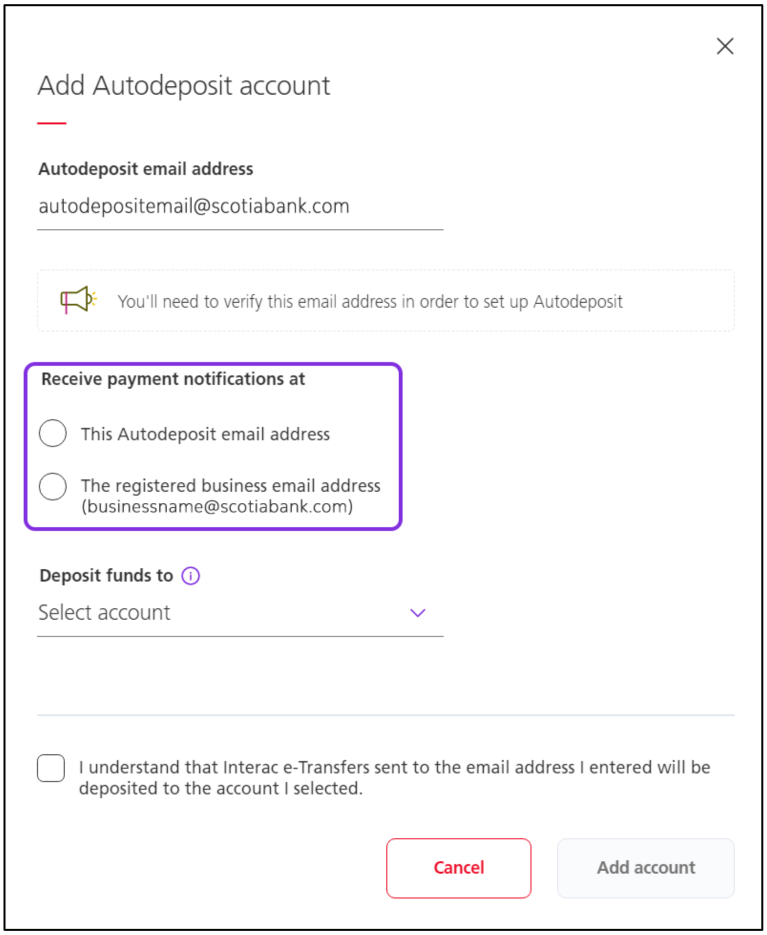
Note: If you do not have any Autodeposit accounts, the **Add Autodeposit account** button will appear at the bottom of the page.



This displays the **Add Autodeposit account** box. In the **Autodeposit email address** field, specify the new email address that will accept transfers.

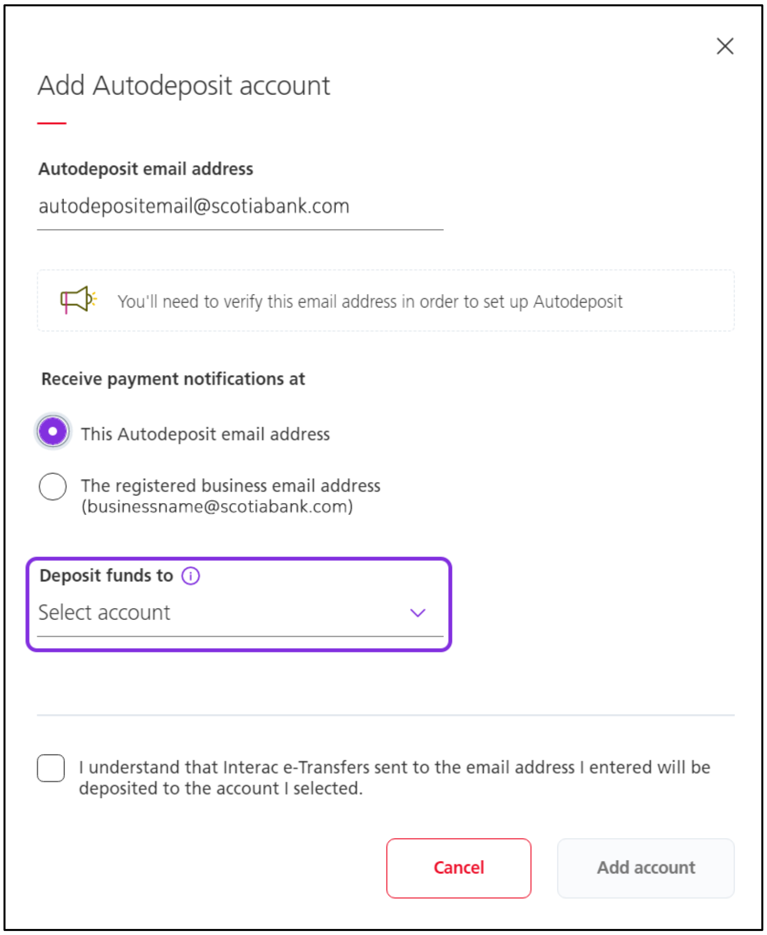


Next, select if you want to receive payment notifications on the Autodeposit email address or the registered business email address.



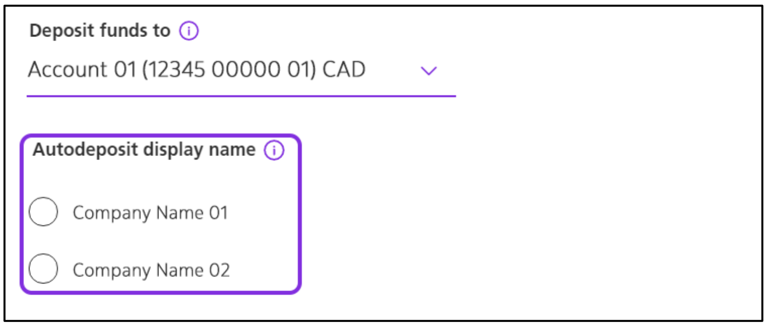
In the **Deposit funds to** drop-down list, select a deposit account.

Note: The **Deposit funds to** drop-down list will only display Canadian (CAD) Business Accounts that were specified while signing up for the *Interac* e-Transfer† service. If a required account does not appear in this drop-down list, please contact your Scotiabank Relationship Manager to add this account to the service.

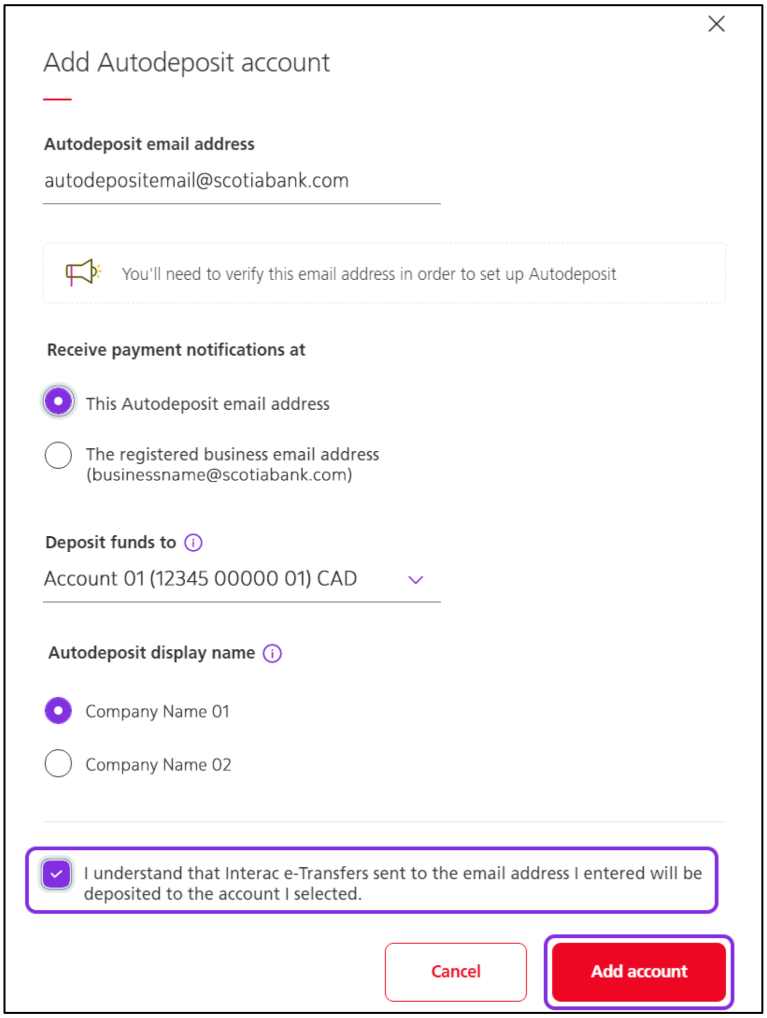


If the account selected is associated with a related company, you will receive the option to select the **Autodeposit display name**—this is the name that will appear when individuals or businesses send payments to your Autodeposit email address. You can select this **Autodeposit display name** as:

- The business legal name, or
- The related company's name associated with the account that you selected to deposit funds into



Then, check the box to acknowledge that you understand that an *Interac* e-Transfer† sent to the specified email address will be deposited to the specified account and click **Add account**.

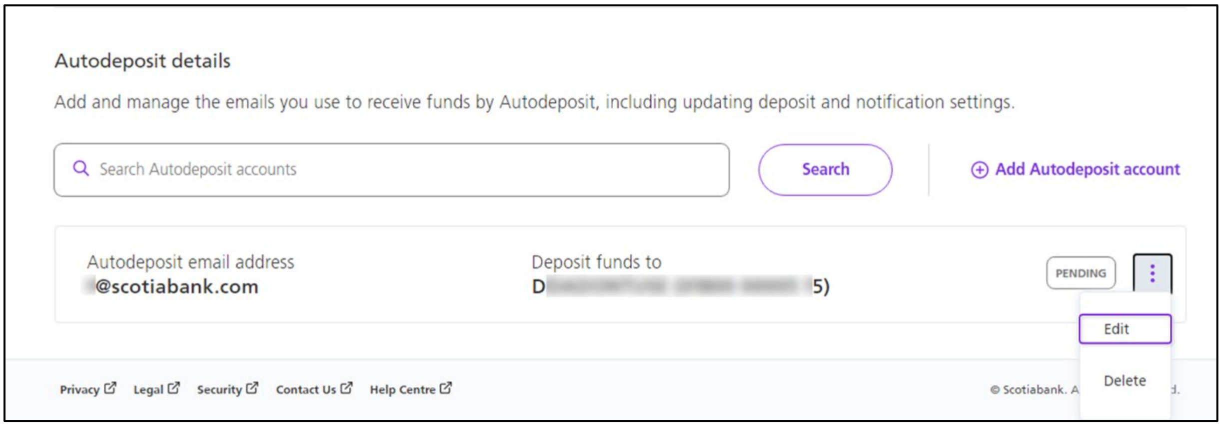


This will display the new email address and deposit account in the **Autodeposit details** section of the **Manage *Interac* e-Transfer† for business settings** page.

After you complete these steps, the status of the Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the Autodeposit details. If you do not complete this step within 24 hours, the registration will expire, and you will need to repeat the steps to add the Autodeposit email address and deposit account (in ScotiaConnect). After you confirm the Autodeposit details with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

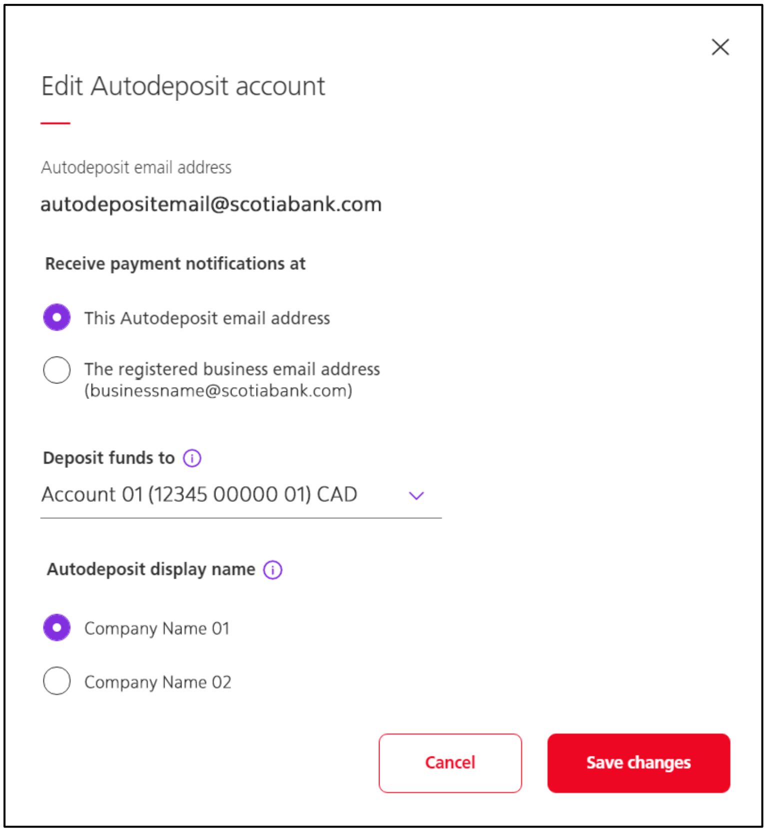
EDITING AUTODEPOSIT DETAILS

To edit the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Edit**.



This displays the **Edit Autodeposit account** box. As required, you can change the deposit account in the **Deposit funds to** drop-down list and change the notification email address to **This Autodeposit email address** or **The registered business email address**.

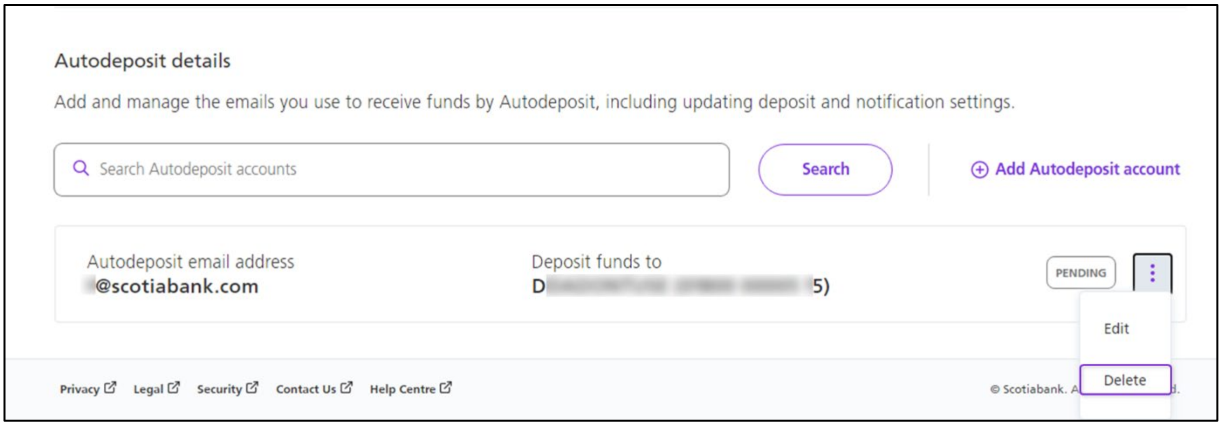
After making the changes, click **Save changes**.



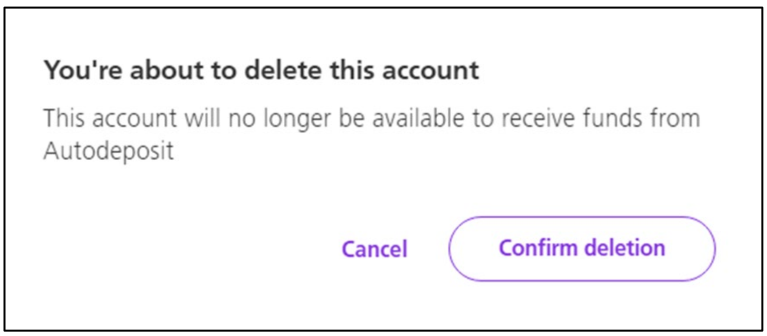
After you complete these steps, the status of the edited Autodeposit email address and deposit account will be **Pending** and you will receive an email from *Interac* asking you to confirm the edits. If you do not complete this step within 24 hours, the edits will expire, and you will need to repeat the steps to edit the Autodeposit details (in ScotiaConnect). After you confirm the edits with *Interac*, the status of the email address and deposit account will change to **Active** and the email address can start receiving payments.

DELETING AUTODEPOSIT EMAIL ADDRESSES AND DEPOSIT ACCOUNTS

To delete the Autodeposit details for an email address, in the **Autodeposit details** section, click the menu icon (three dots icon) for the email address and then select **Delete**.



This displays a confirmation box, to complete deleting the email address and associated deposit account, click **Confirm deletion**.

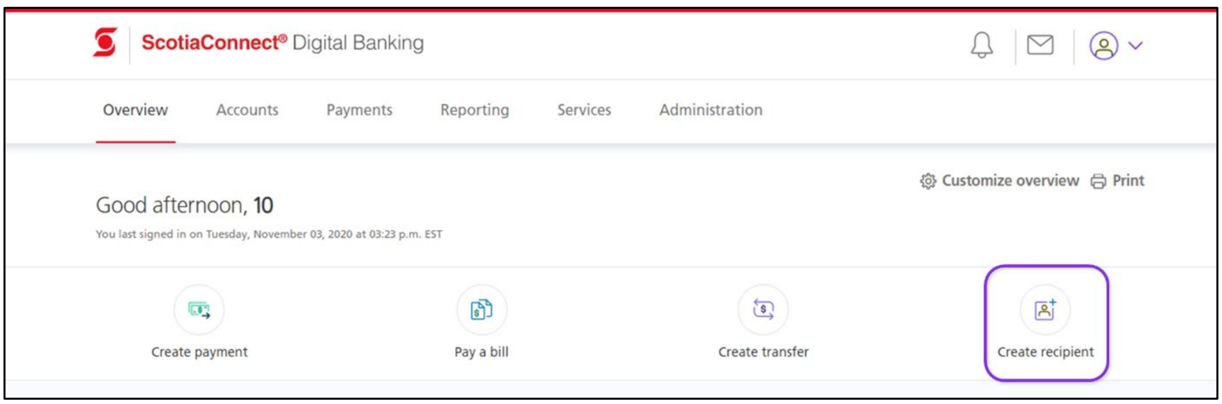


CREATING AN *INTERAC* E-TRANSFER† RECIPIENT

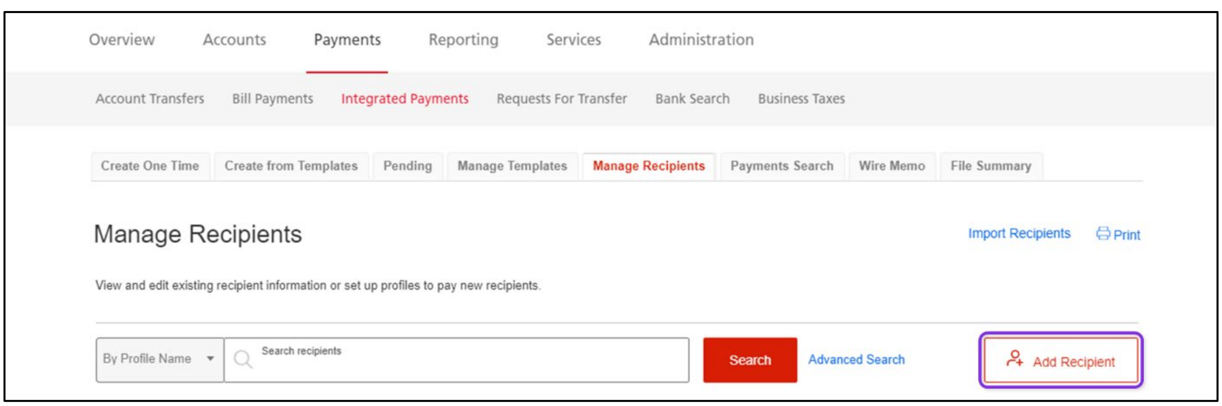
CREATING A NEW RECIPIENT PROFILE

Note: This section lists the steps to create a recipient profile using ScotiaConnect's new recipient creation process. If you have created recipients in the past, they will be migrated to the new recipient list. However, to send an *Interac* e-Transfer†, you should first add *Interac* e-Transfer† details to the existing profile. These steps are covered in the [Adding *Interac* e-Transfer† Details to an Existing Recipient's Profile] section.

Before sending an *Interac* e-Transfer†, you need to set up recipients. To create a new recipient, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Alternatively, on the **Overview** page, click **Create recipient**.

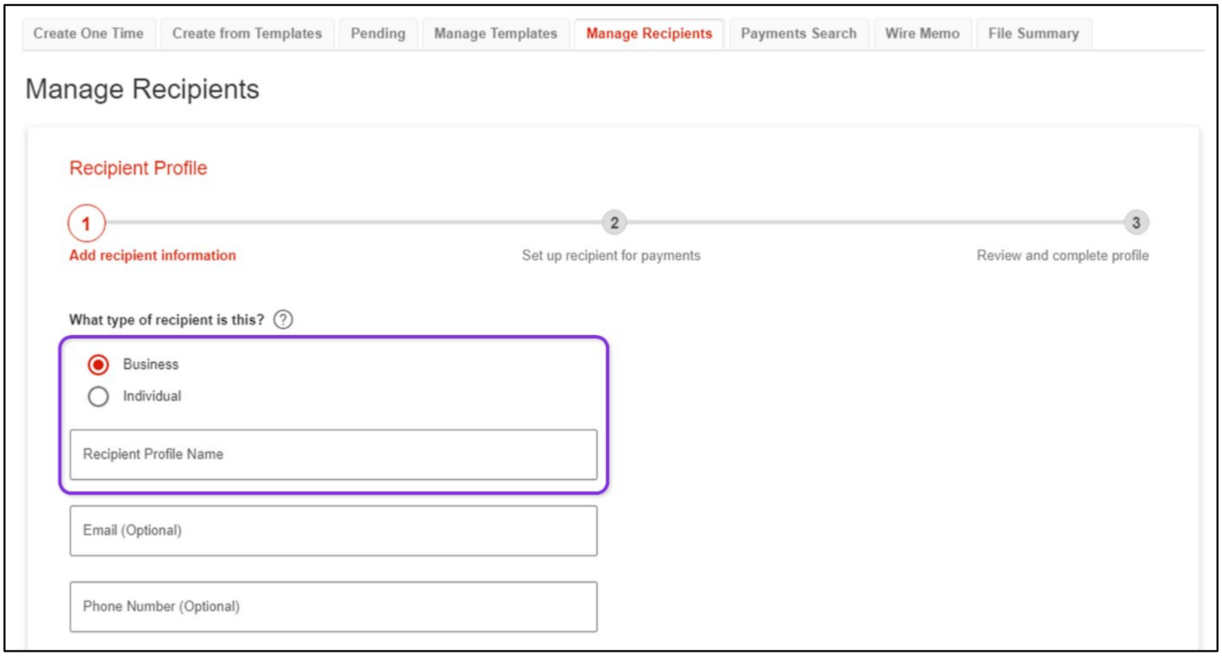


Then, click **Add Recipient**.



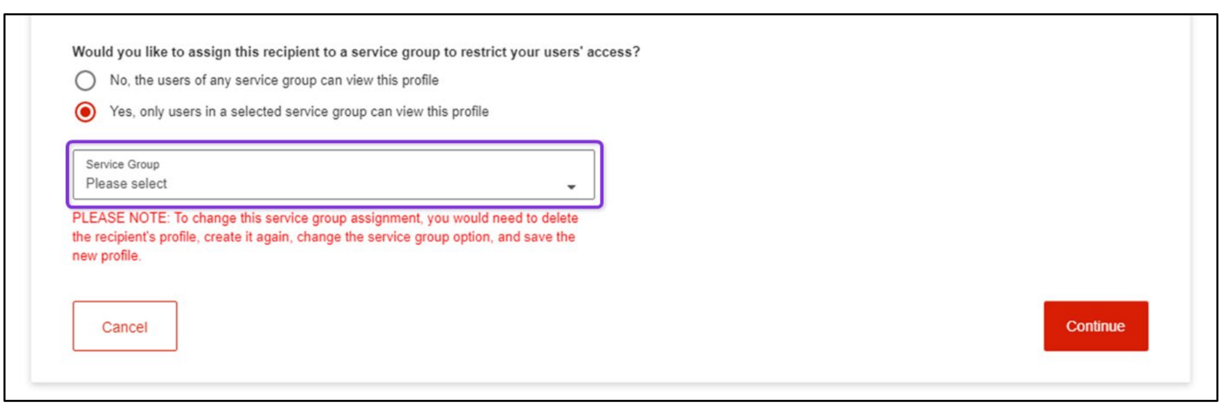
Step 1: Add recipient information

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



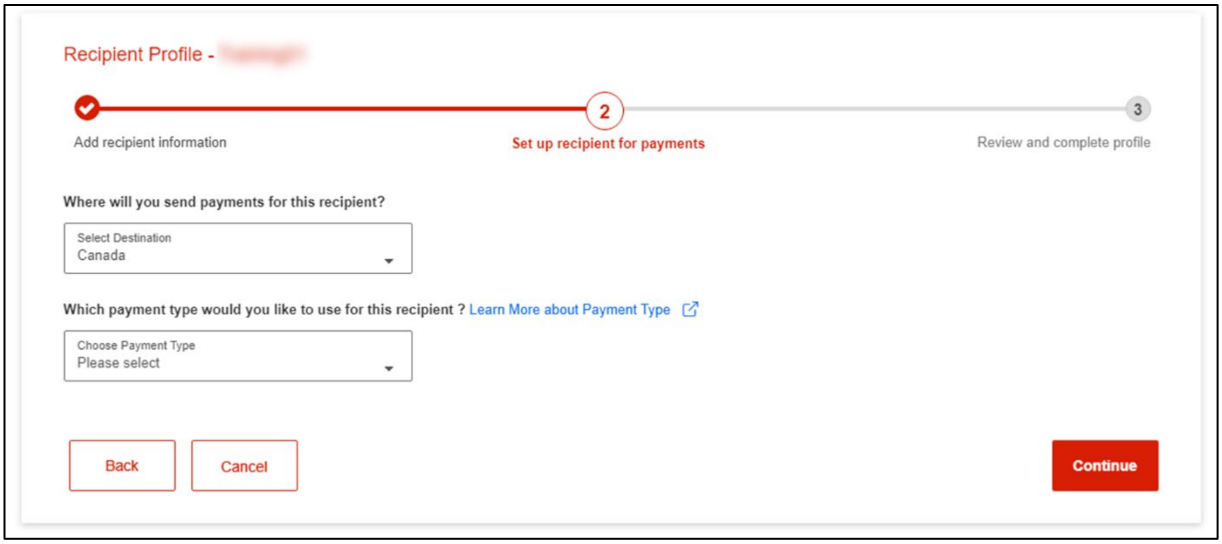
Next, select if you want all service groups to have access to the recipient.

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**.



Step 2: Set up recipient for payments

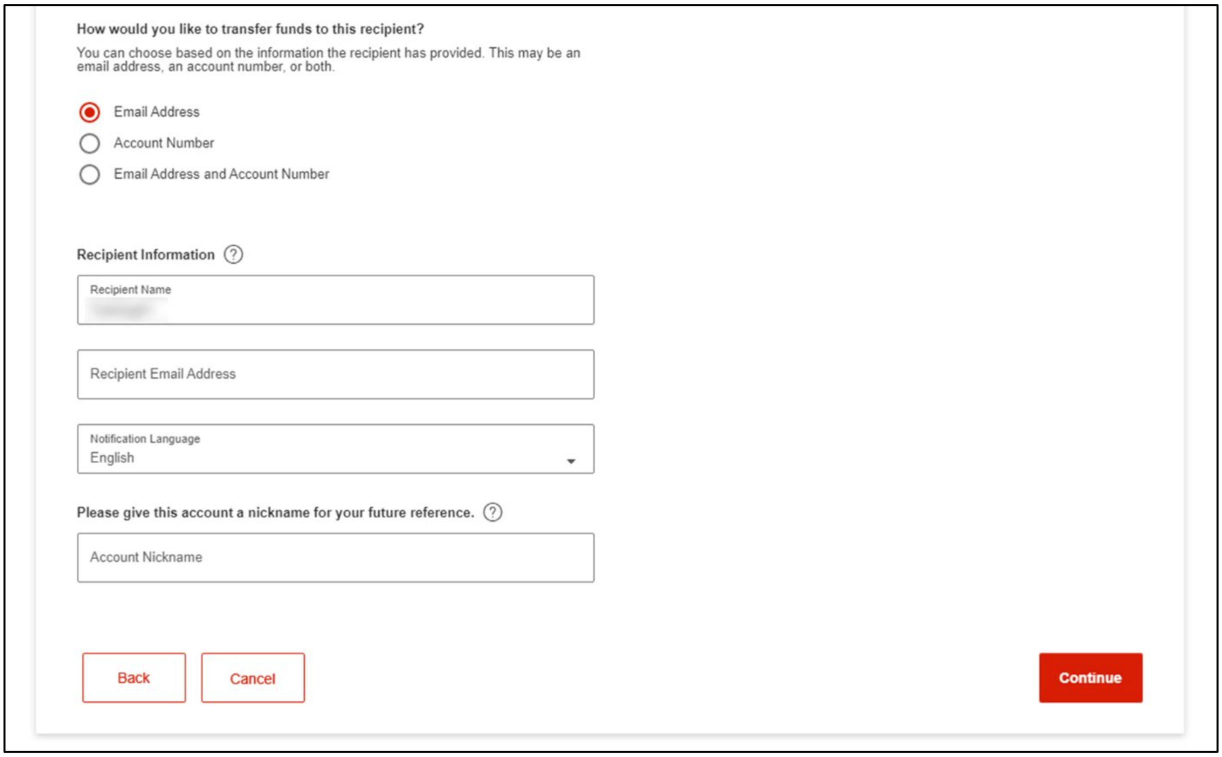
Select the destination for the payments (**must be Canada**), and ***Interac* e-Transfer** as the payment type.



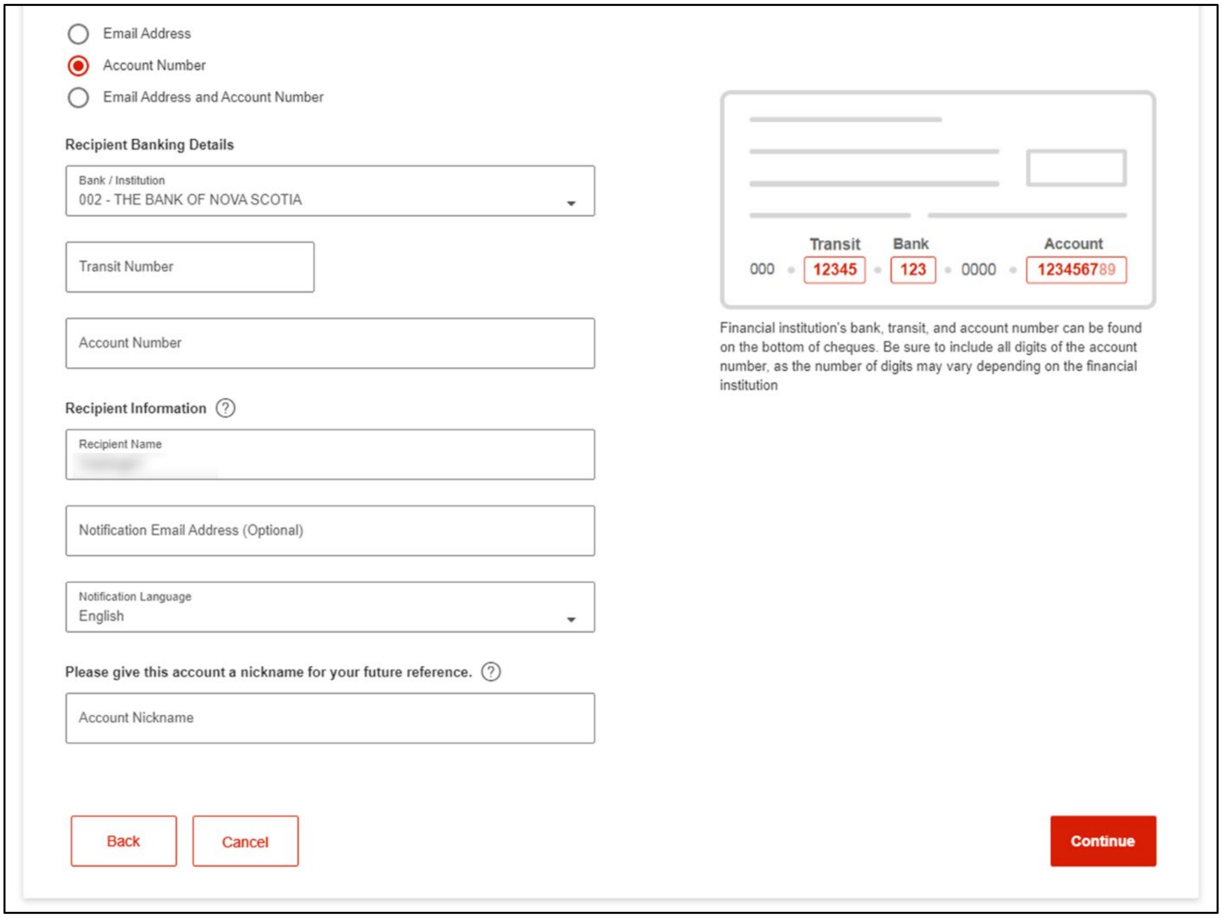
This will display additional fields. An *Interac* e-Transfer† recipient can be created by providing:

- Only the recipient's email address
- Only the recipient's account number
- The recipients email address and account number

When the **Email Address** option is selected, you need to enter the recipient's name, email address, notification language and then give the account a nickname. The nickname is used to easily locate your recipient when performing a search.

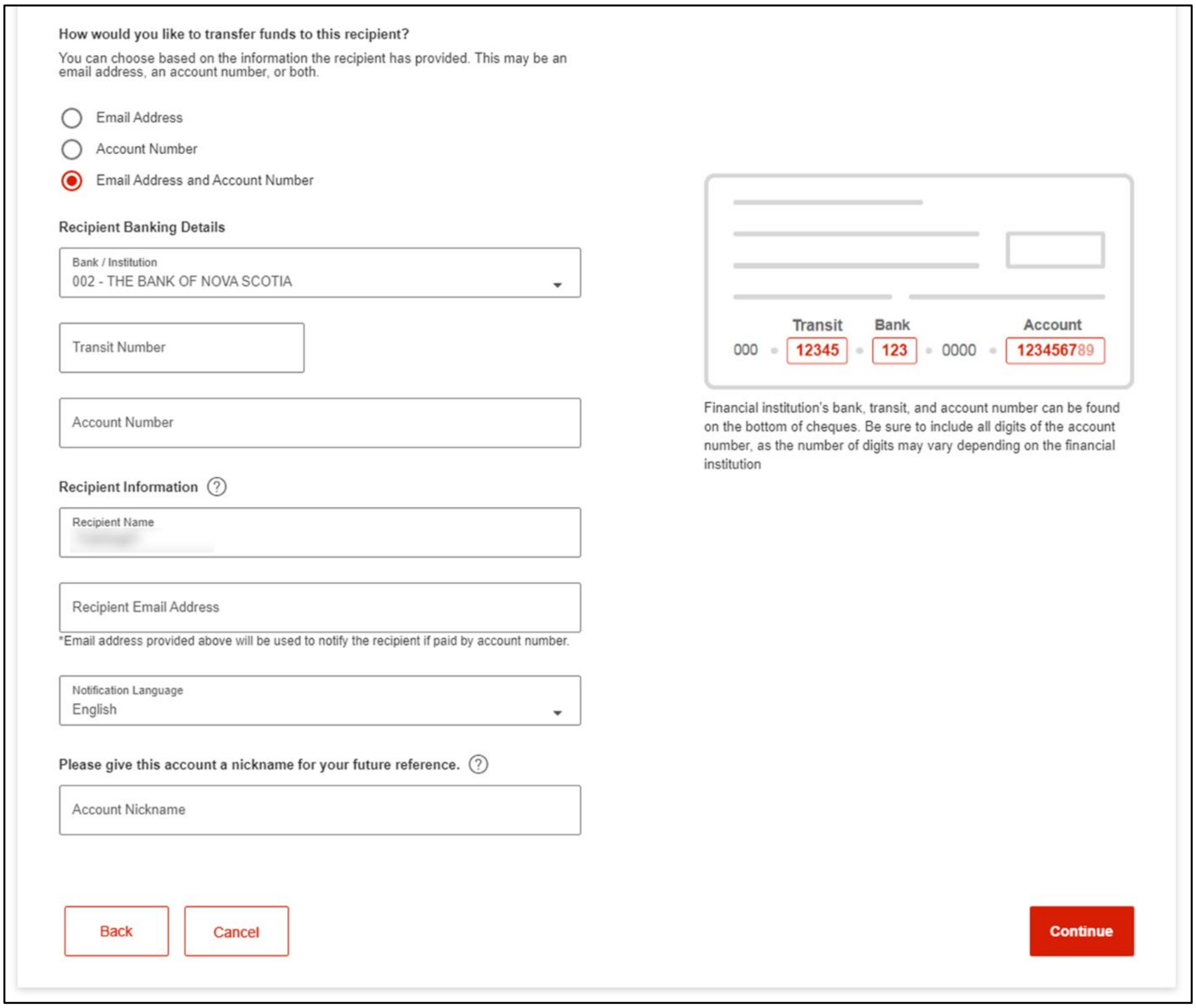


When the **Account Number** option is selected, you need to specify the recipient's banking details, which consists of the **Bank / Institution**, the **Transit Number** and the **Account Number**. Next, enter the recipient's name, email address (this is optional), notification language and then give the account a nickname. **Note:** If you specify an email address, when an *Interac* e-Transfer† is sent, the recipient will receive a notification on this email address.



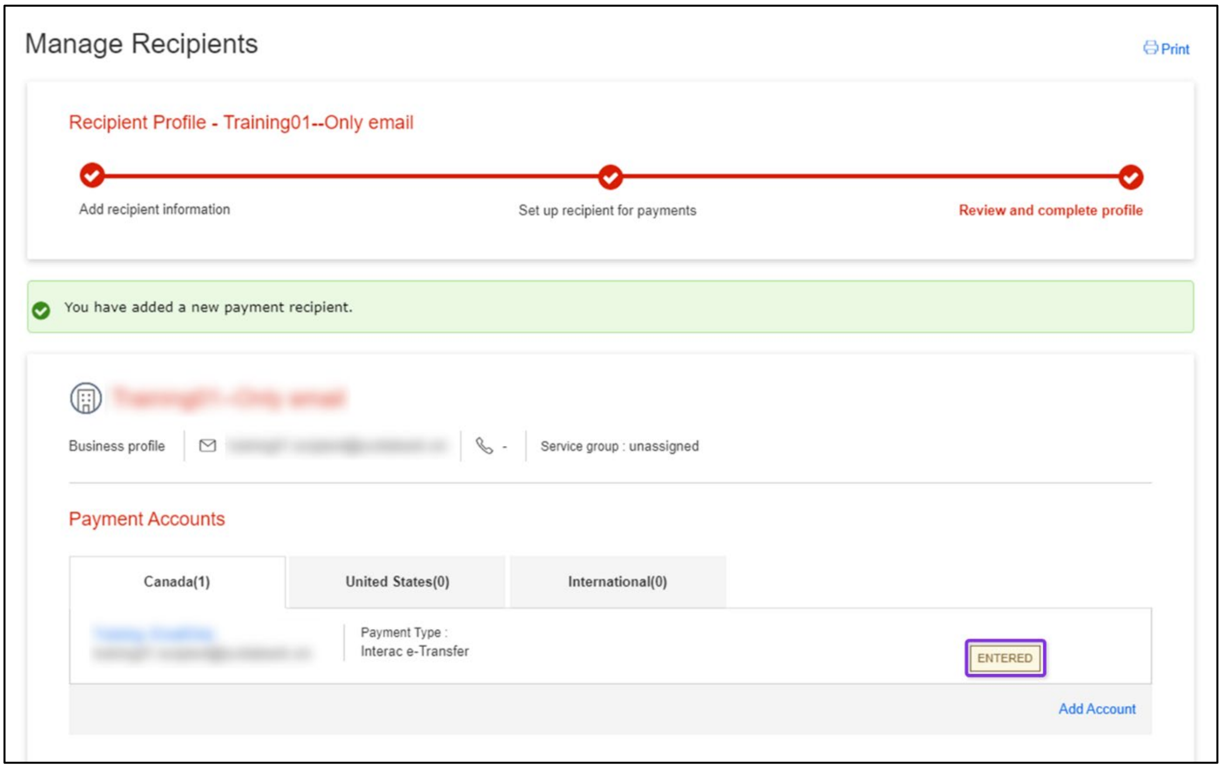
When the **Email Address and Account Number** option is selected, you need to specify the recipient's banking details, which consists of the **Bank / Institution**, the **Transit Number** and the **Account Number**. Next, enter the recipient's name, email address, notification language and then give the account a nickname. **Note:** When an *Interac* e-Transfer† is sent using the recipient's account number, the recipient will receive a notification on the email address specified.

After adding the required information for the recipient, click **Continue.**



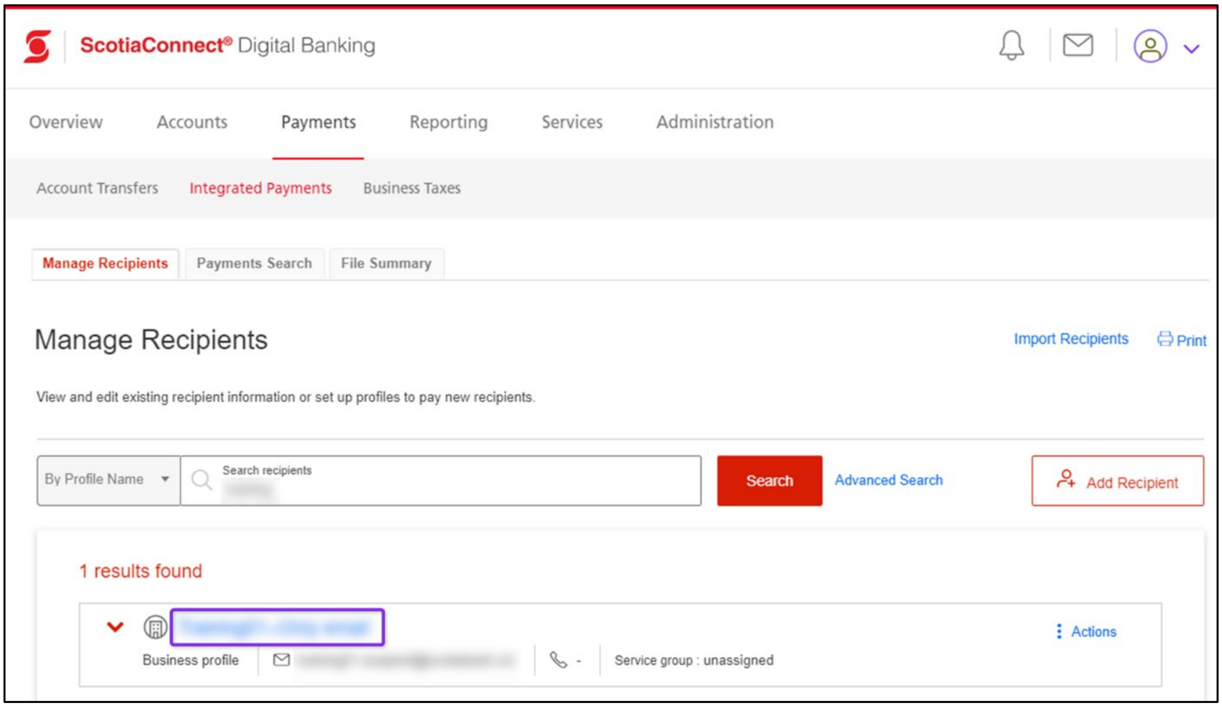
Step 3: Review and complete profile
This displays a confirmation message that states that the recipient was created successfully.

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

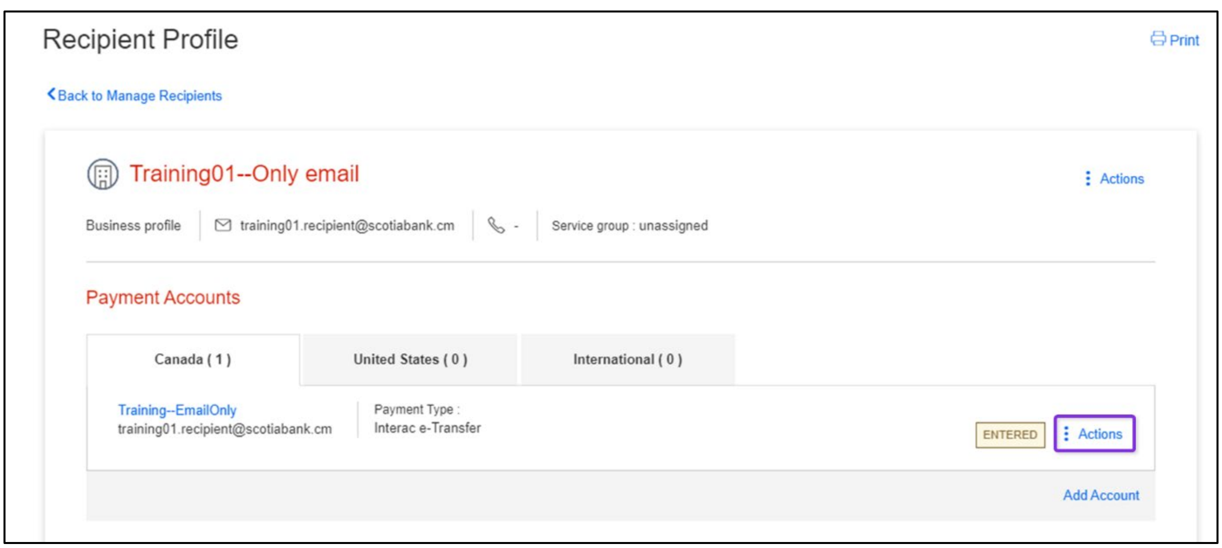


APPROVING A RECIPIENT

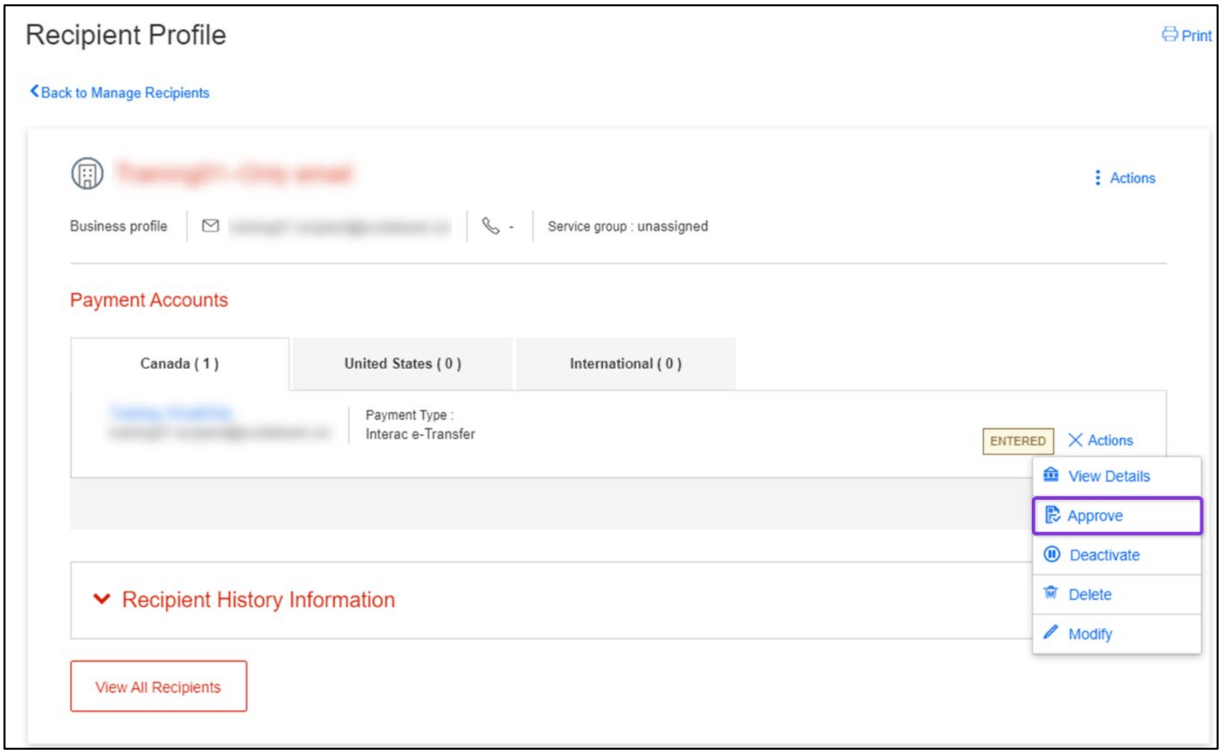
To approve a recipient, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient to approve.



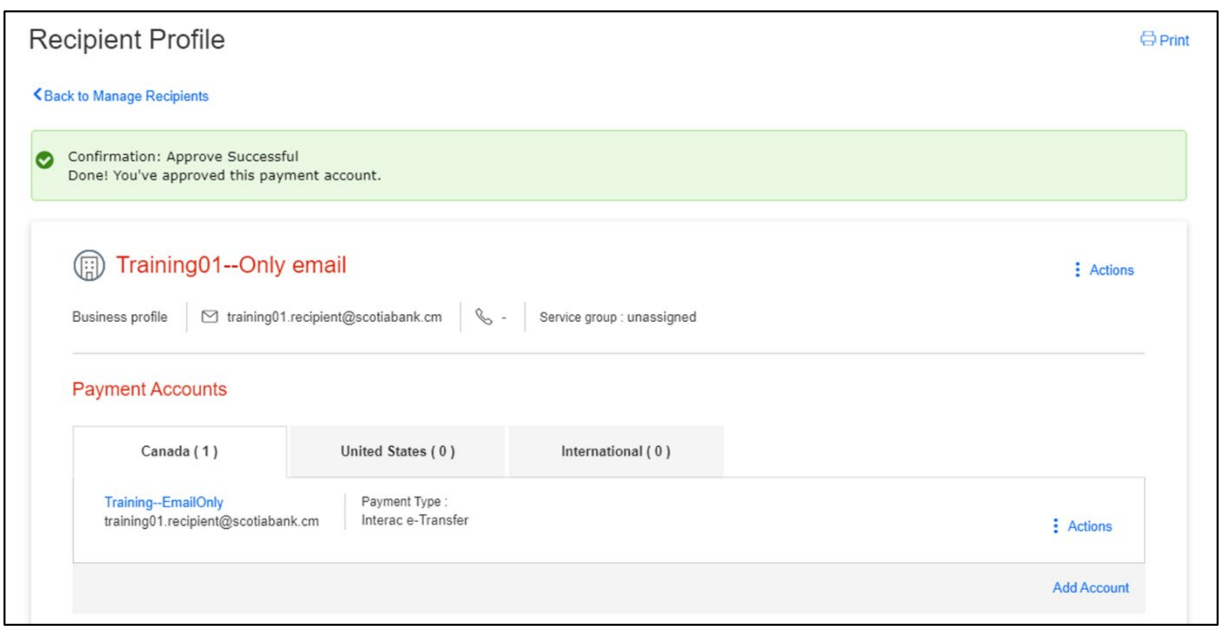
This displays the **Recipient Profile** page. Click **Actions**.



Now, select **Approve**.

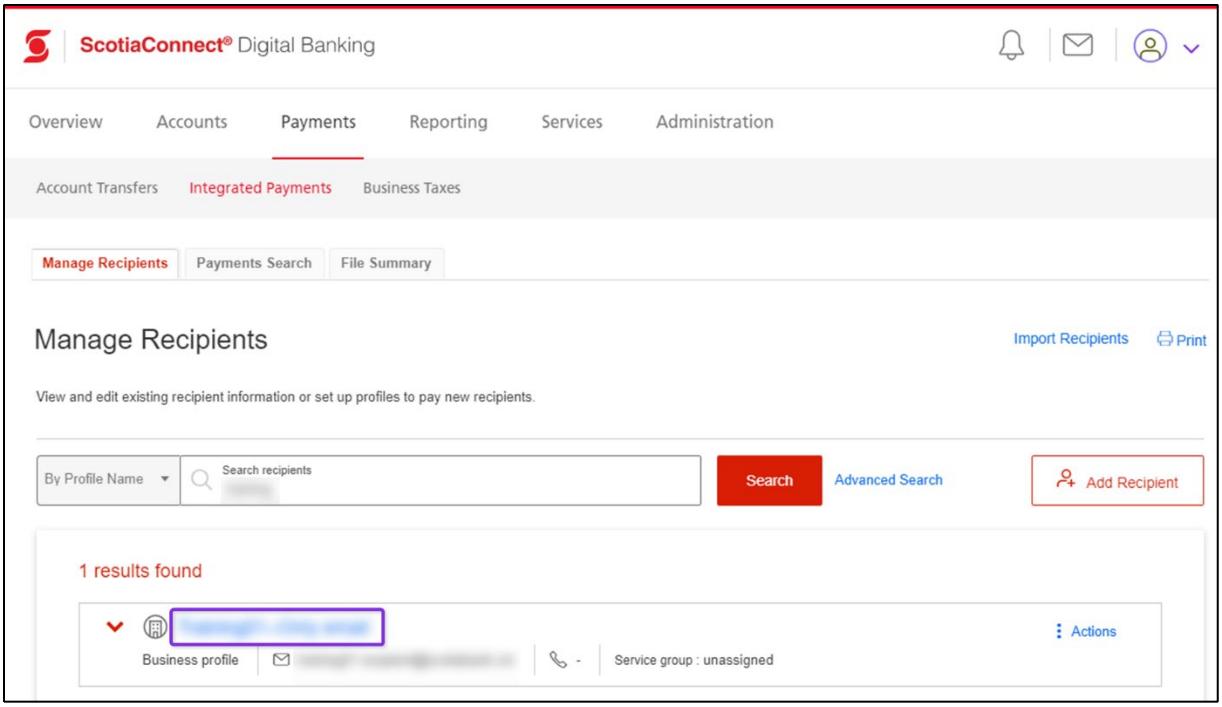


This displays a message that confirms that the recipient has been approved. Additionally, the status of the recipient is no longer **ENTERED**.

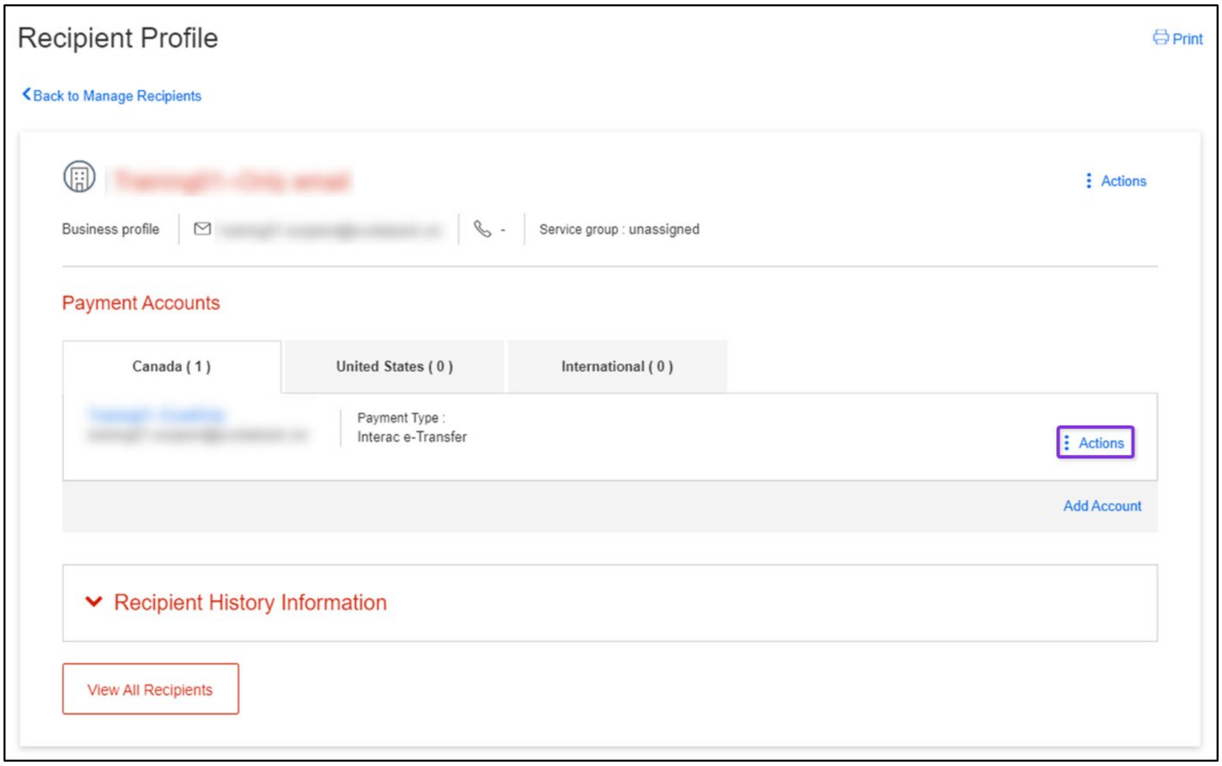


EDITING A RECIPIENT

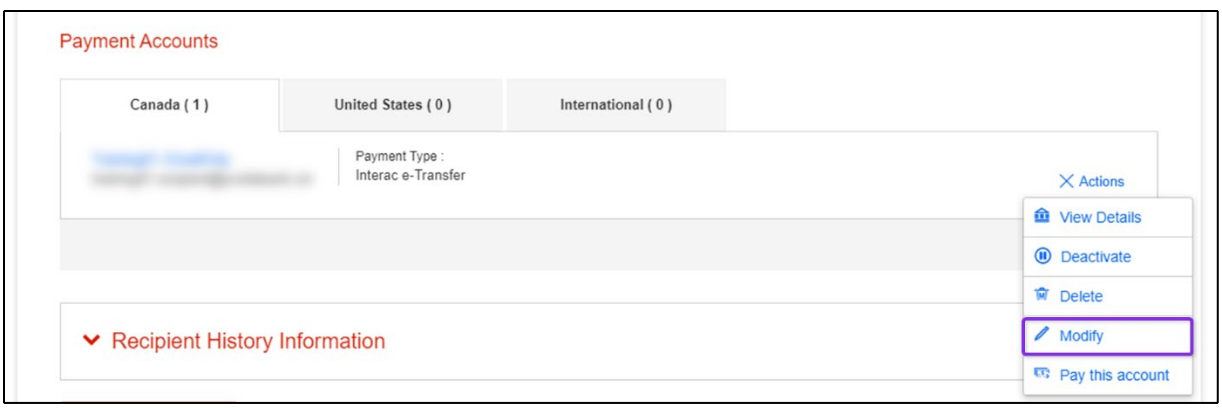
To edit a recipient, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient to edit.



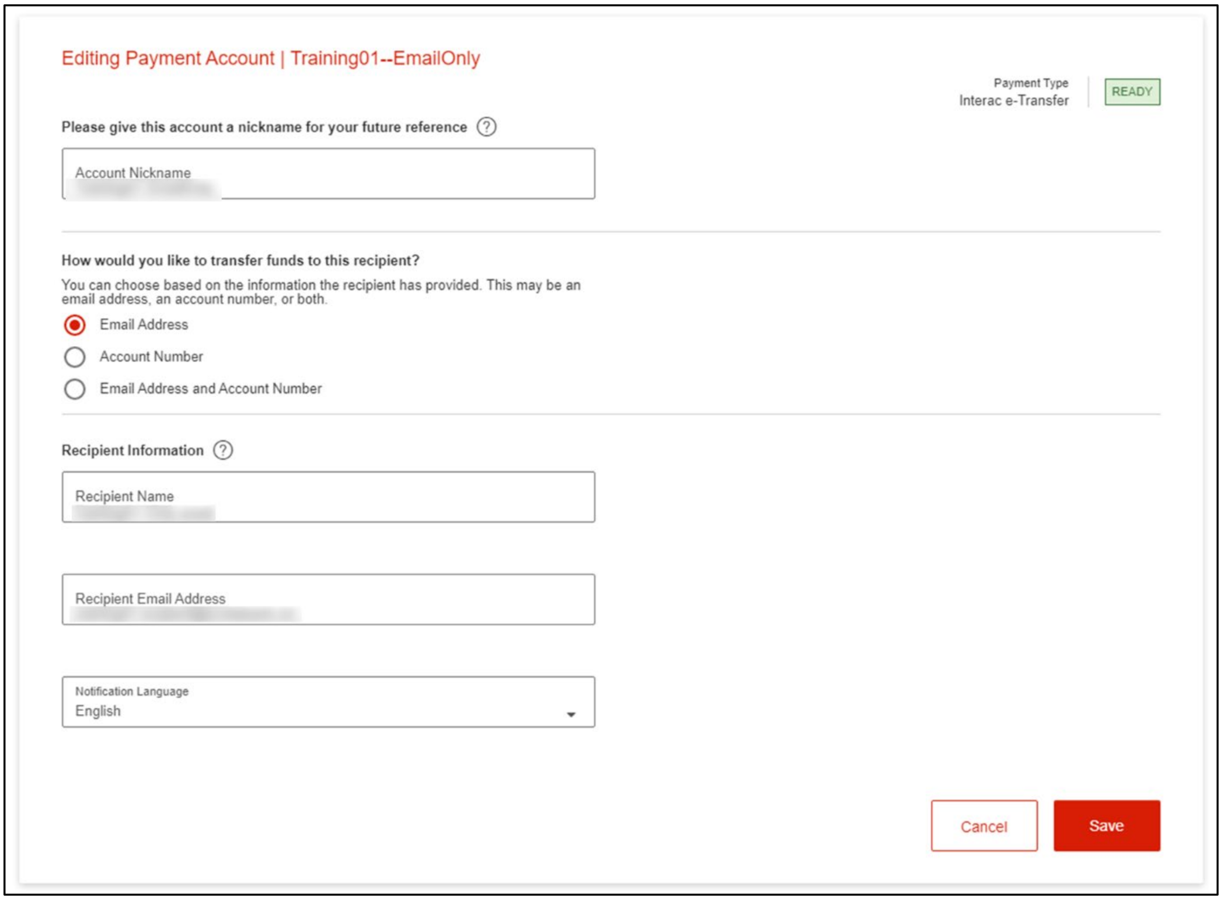
This displays the **Recipient Profile** page. Click **Actions**.



Now, select **Modify**.

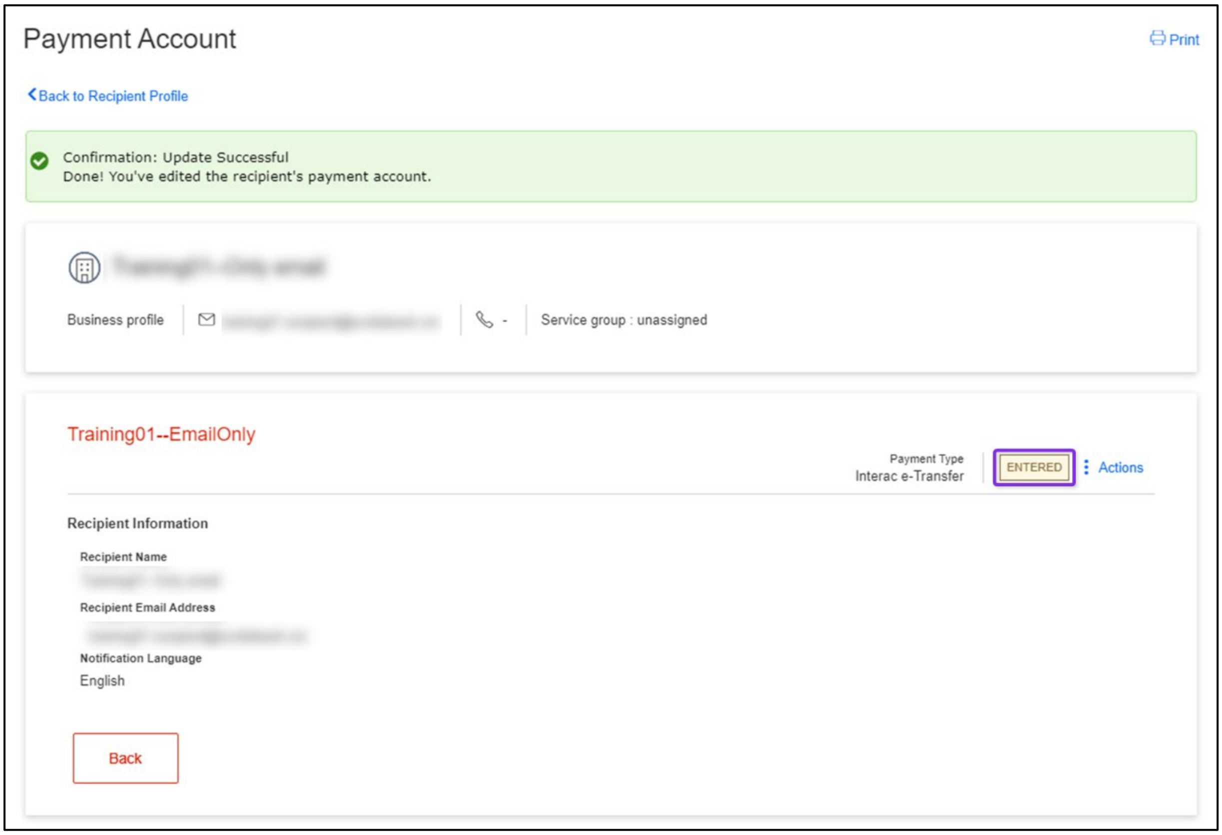


Make the required changes to the recipient's details and click **Save**.



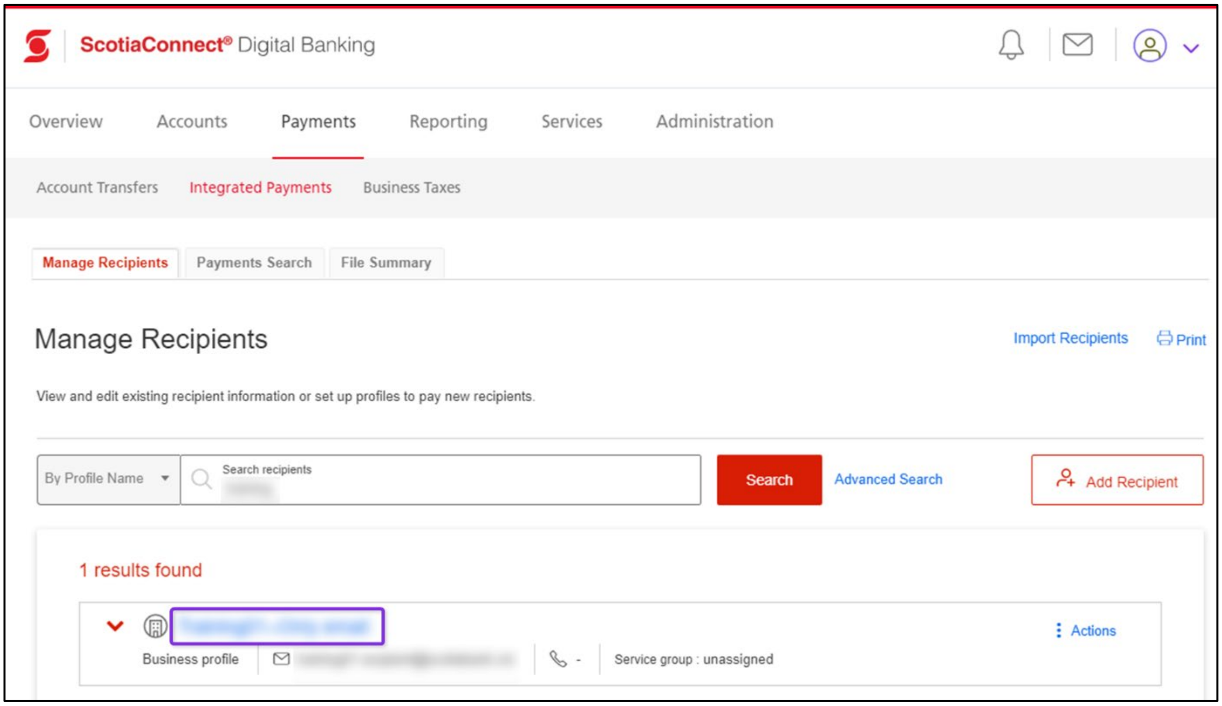
Now, you will receive a message that confirms that the recipient's details were updated.

Note: If your organization's ScotiaConnect set up requires approvals for a modified recipient, the recipient's status will show as **ENTERED**. To send an *Interac* e-Transfer† to this recipient, another ScotiaConnect user needs to first approve the modified recipient. These steps are covered in the Approving a Recipient section.

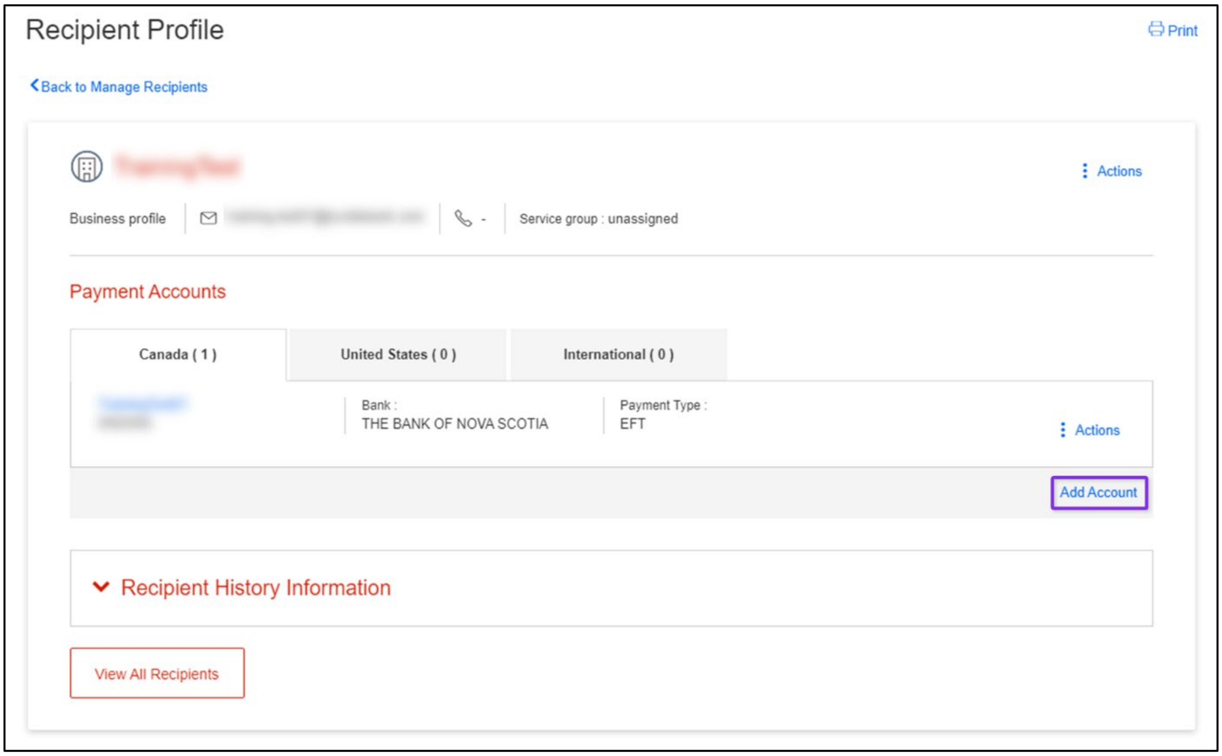


ADDING *INTERAC* E-TRANSFER† DETAILS TO AN EXISTING RECIPIENT'S PROFILE

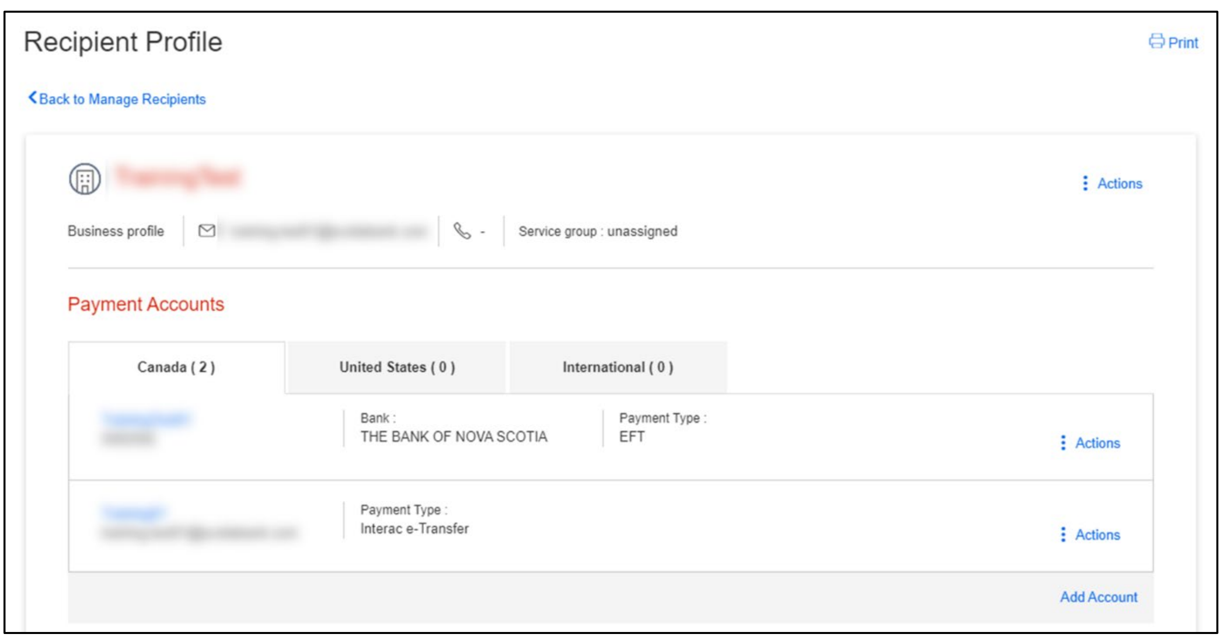
To add *Interac* e-Transfer† details to an existing recipient's profile, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient.



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

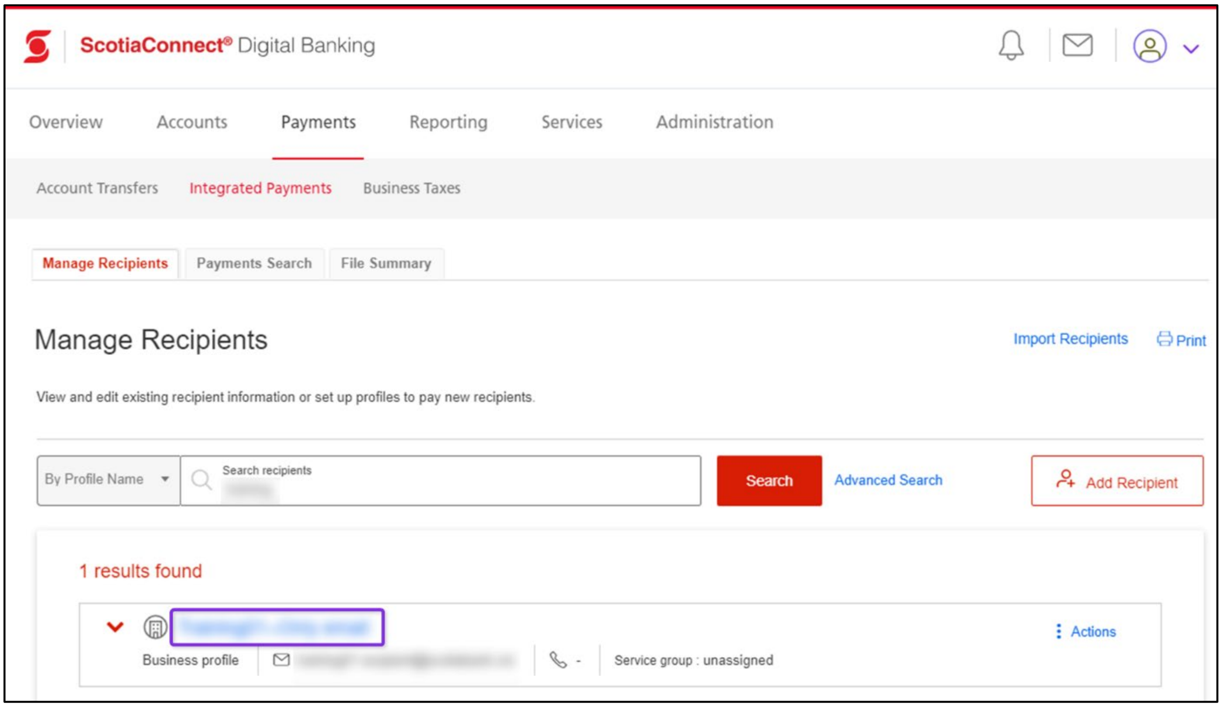


The subsequent steps to add *Interac* e-Transfer† details to an existing recipient's profile are identical to steps covered in the [Creating a New Recipient Profile] section. After the *Interac* e-Transfer† details are added to an existing recipient's profile, the profile page for the recipient will display *Interac* e-Transfer† as an available payment type.

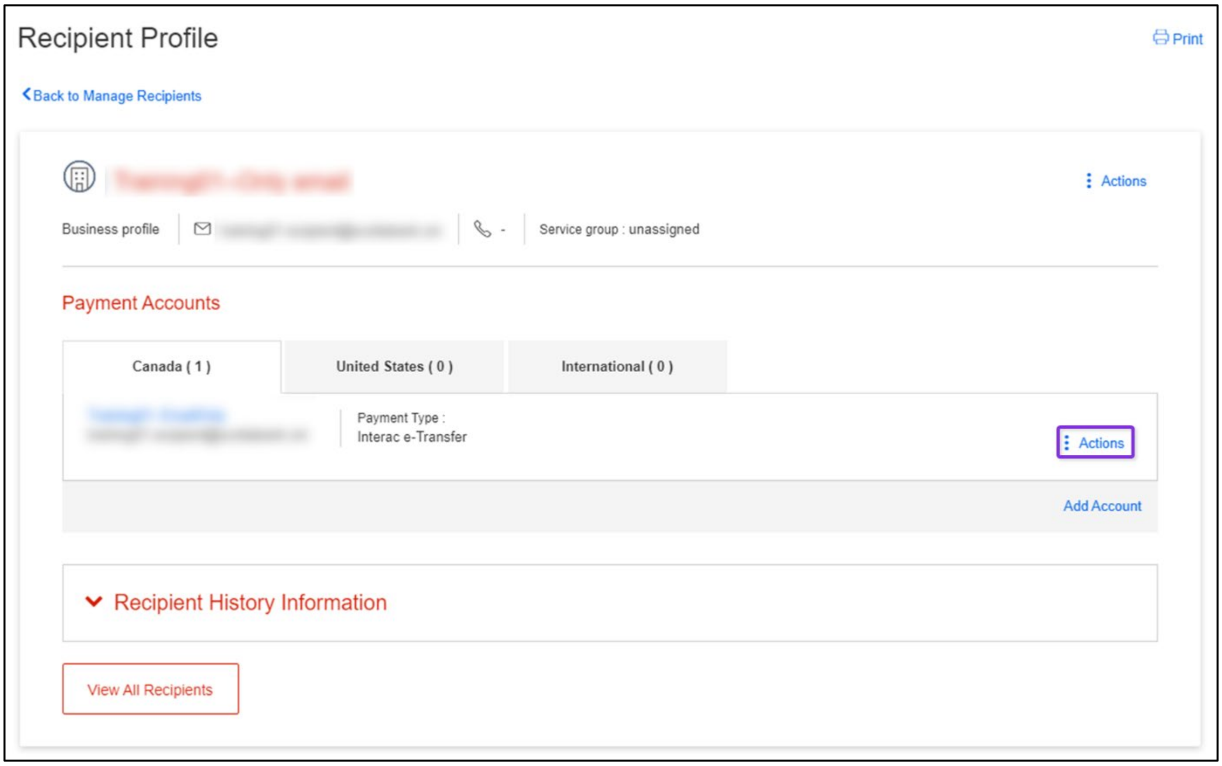


DELETING A RECIPIENT

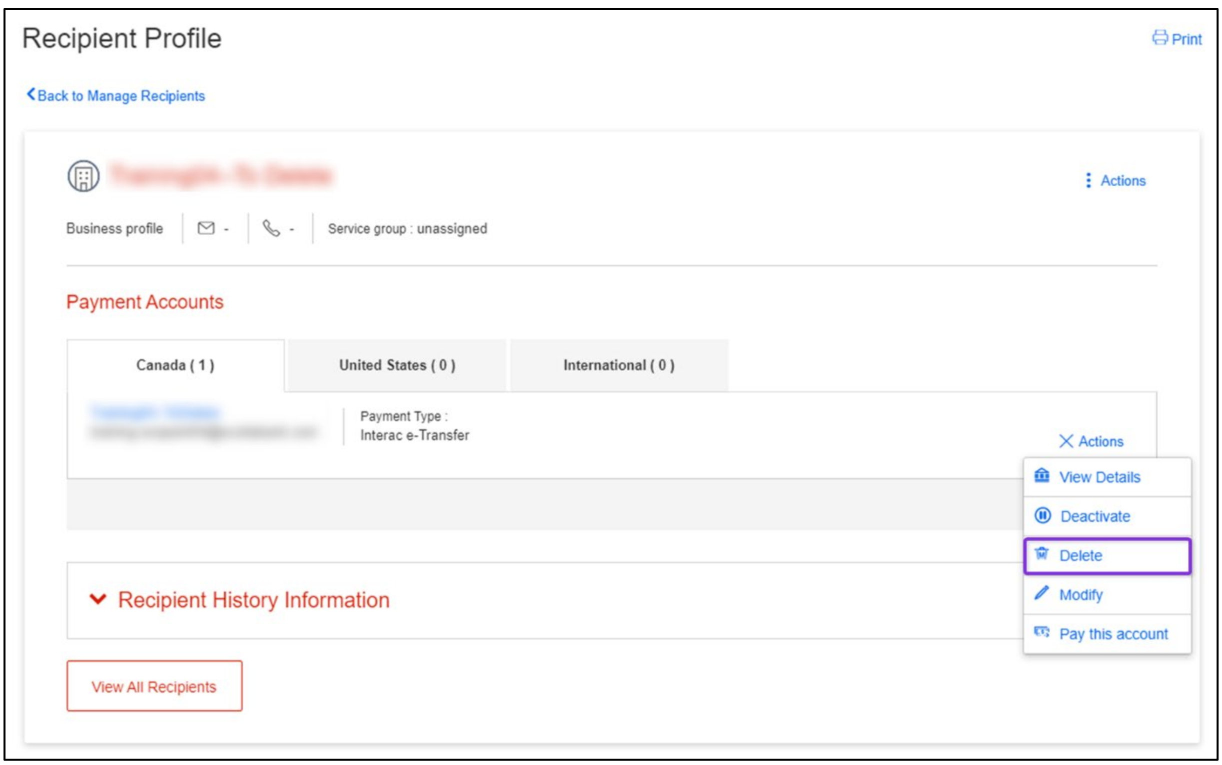
To delete a recipient, navigate to **Payments** > **Integrated Payments** > **Manage Recipients**. Then, search and select the recipient to delete.



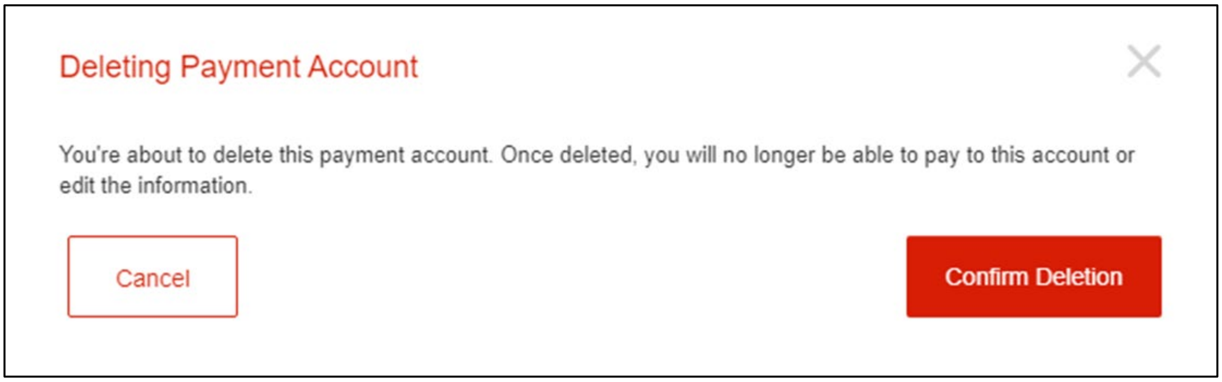
This displays the **Recipient Profile** page. Click **Actions**.



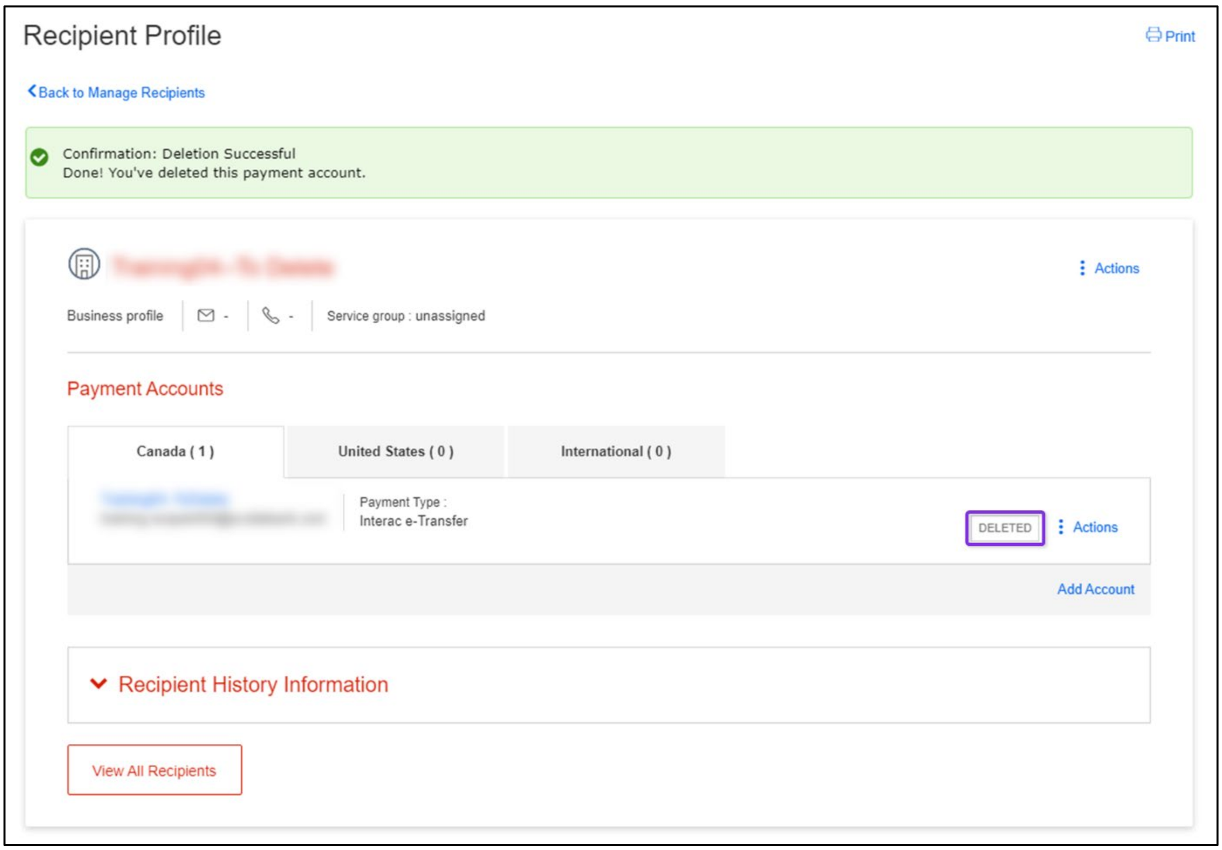
Now, select **Delete**.



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



Now, you will receive a message that confirms that the recipient was deleted. Additionally, the recipient's status will be **DELETED**.



SENDING AN *INTERAC* E-TRANSFER†

OVERVIEW

If your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer† payments, sending an *Interac* e-Transfer† consist of three steps:

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

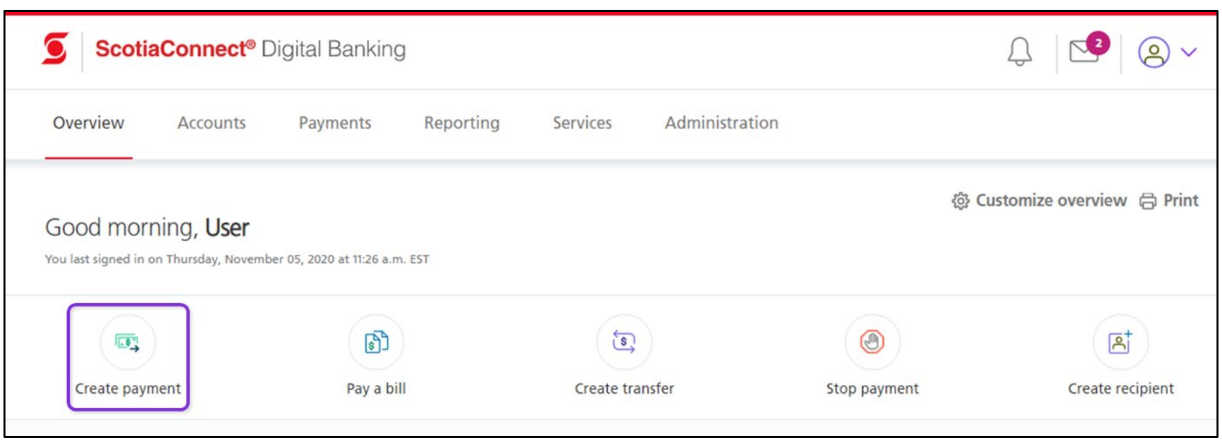
If your organization's ScotiaConnect set up does **not** include approvals for payments, sending an *Interac* e-Transfer† consist of the single step of creating the payment.

STEP 1: CREATING AN *INTERAC* E-TRANSFER†

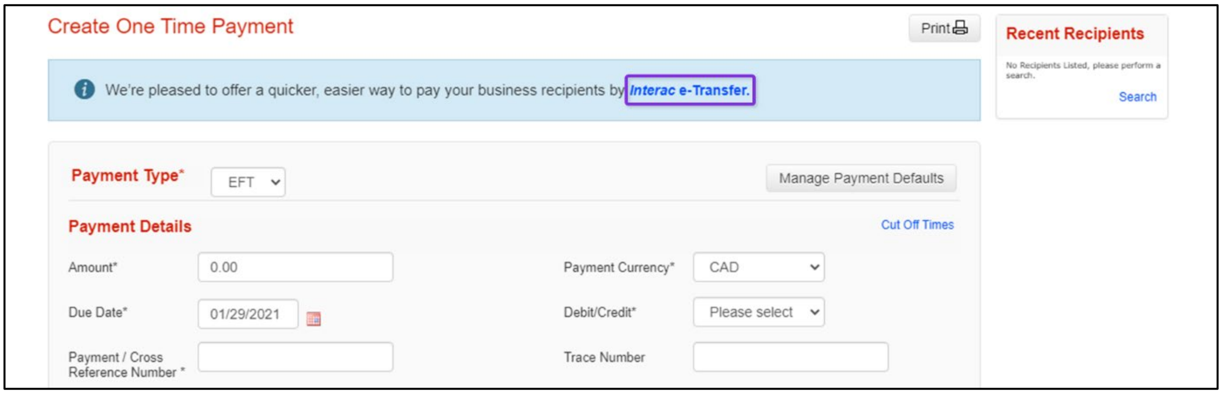
After creating a recipient, you may now send them *Interac* e-Transfer† payments.

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

Note: You may also initiate the steps to create a payment from the recipient's profile: **Payments** > **Integrated Payments** > **Manage Recipients** > **Select the Recipient** > **Actions** > **Pay this account**

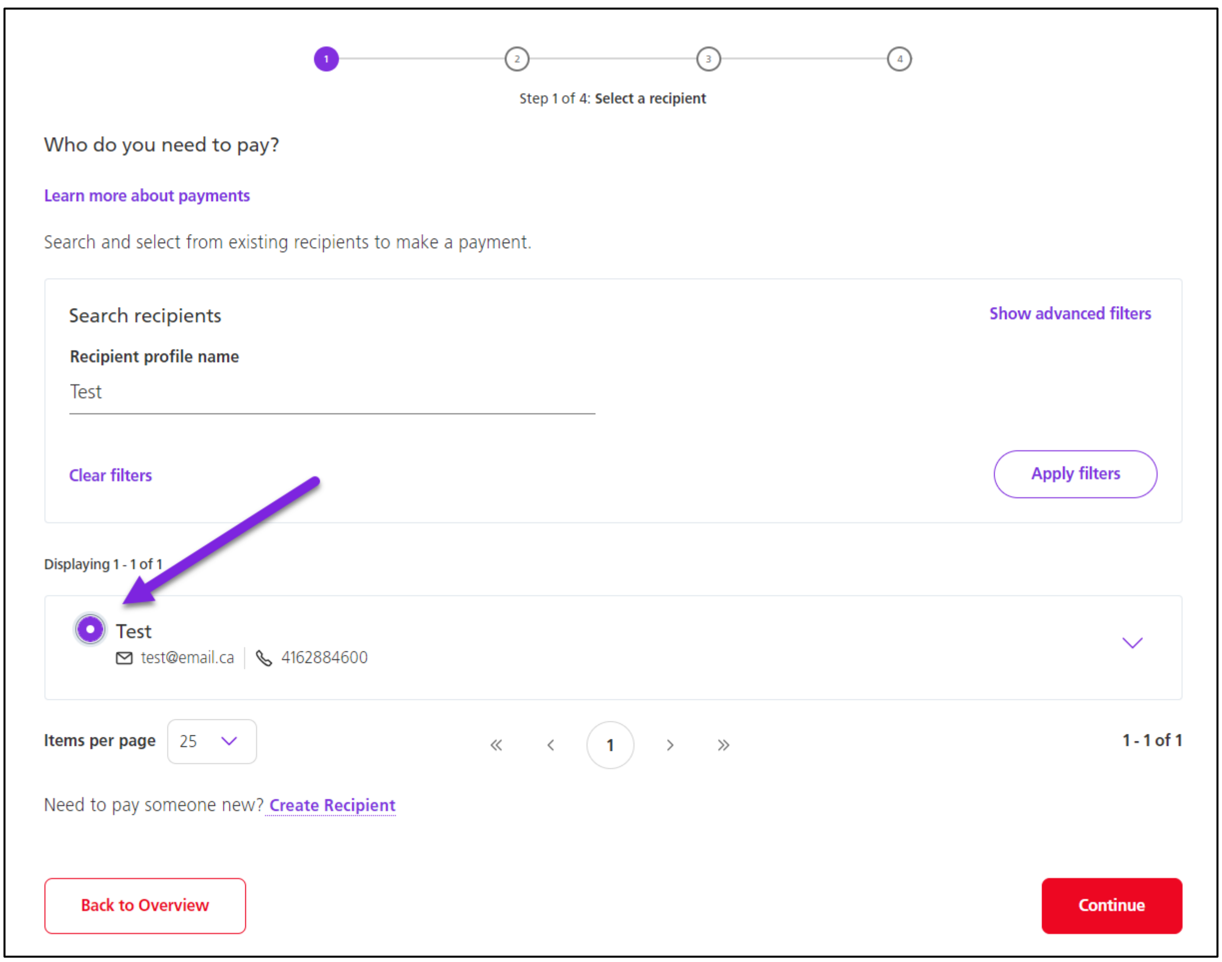


Now, the **Create One Time Payment** screen appears. This screen is used to create payments other than *Inter* e-Transfers†. Click the ***Interac* e-Transfer** link to proceed.



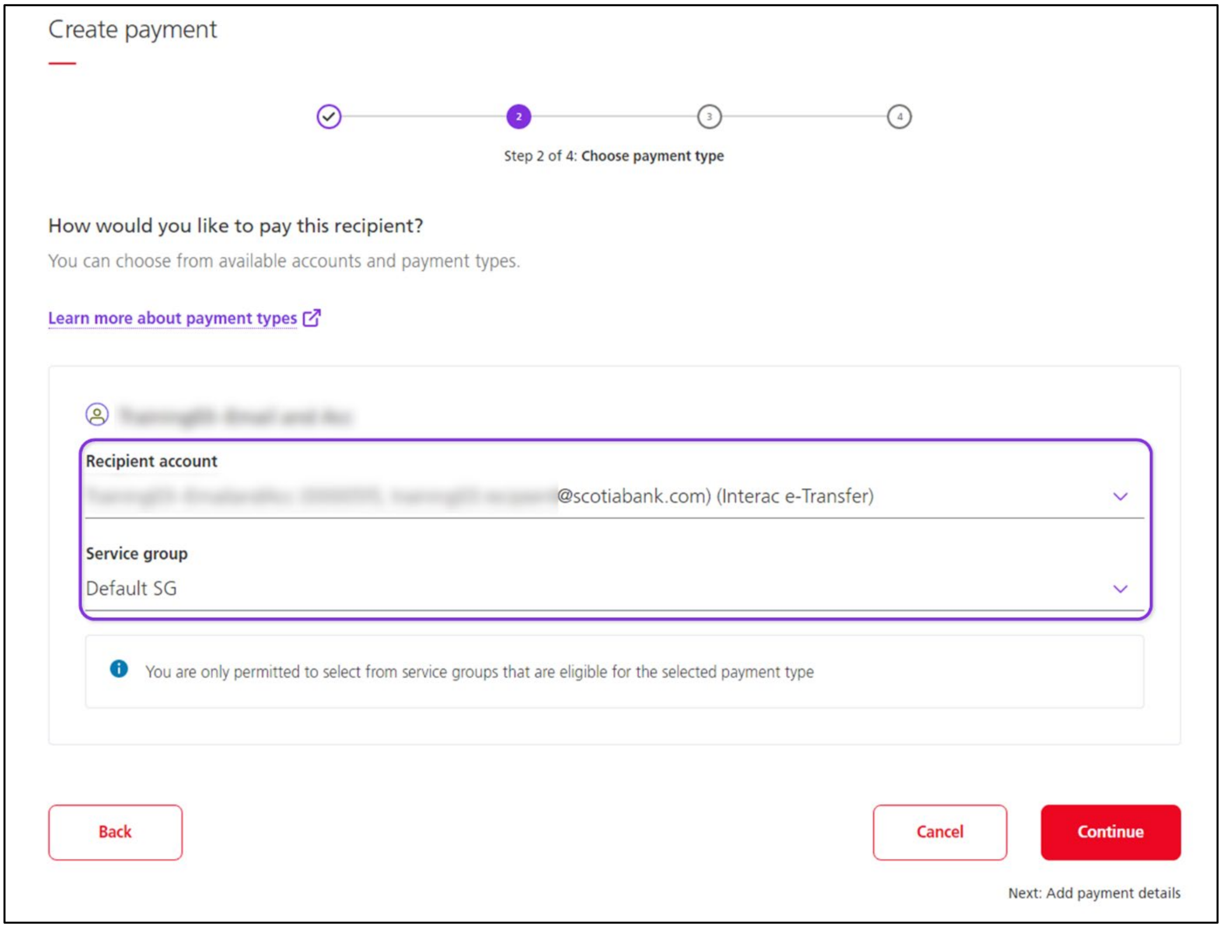
SELECT A RECIPIENT

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

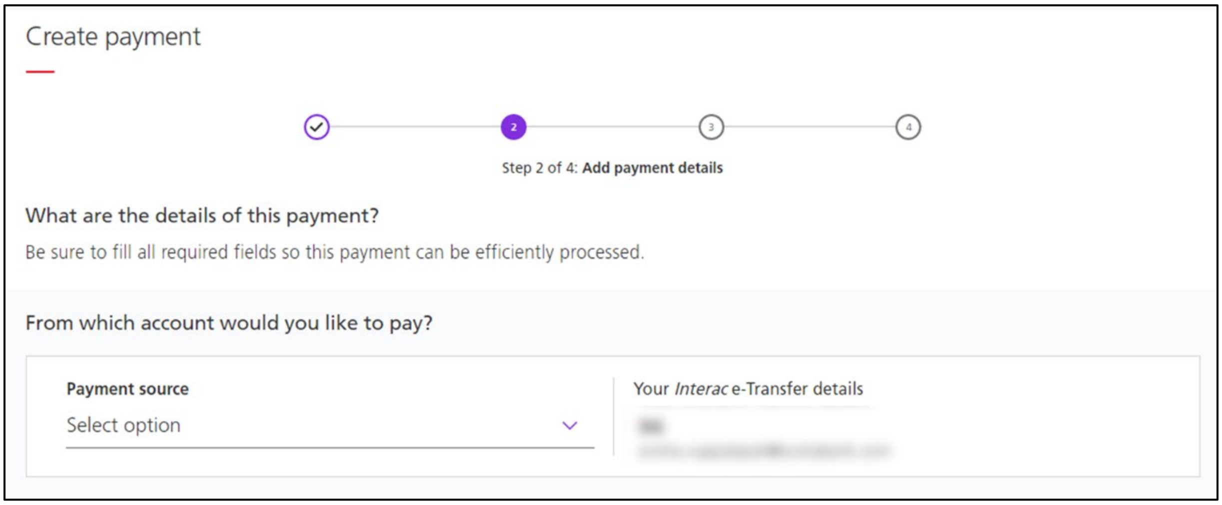


ENTER PAYMENT DETAILS

If the recipient's profile includes more than one payment option, select the required *Interac* e-Transfer† payment option 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**.



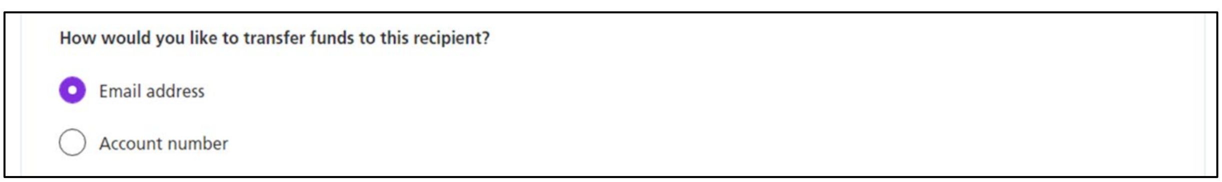
Now, in the **Payment source** field, select the account from which the payment will be sent.



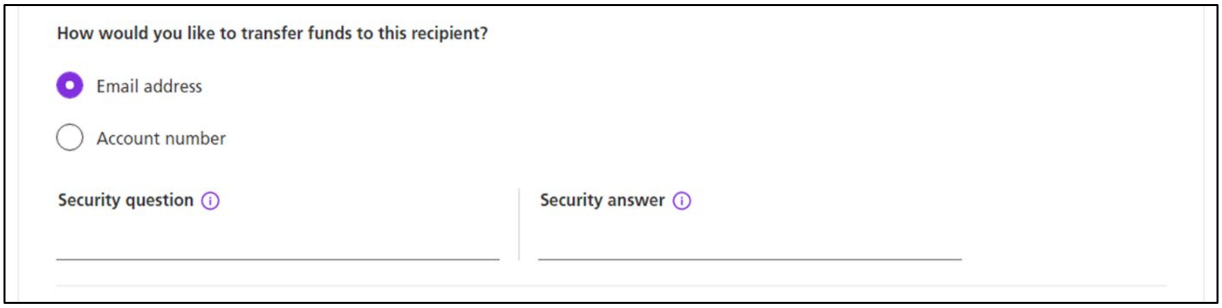
Next, in the **Amount** field, enter the amount for the payment.

If the recipient's profile includes an email address and an account number, you need to select how you want to send the payment.

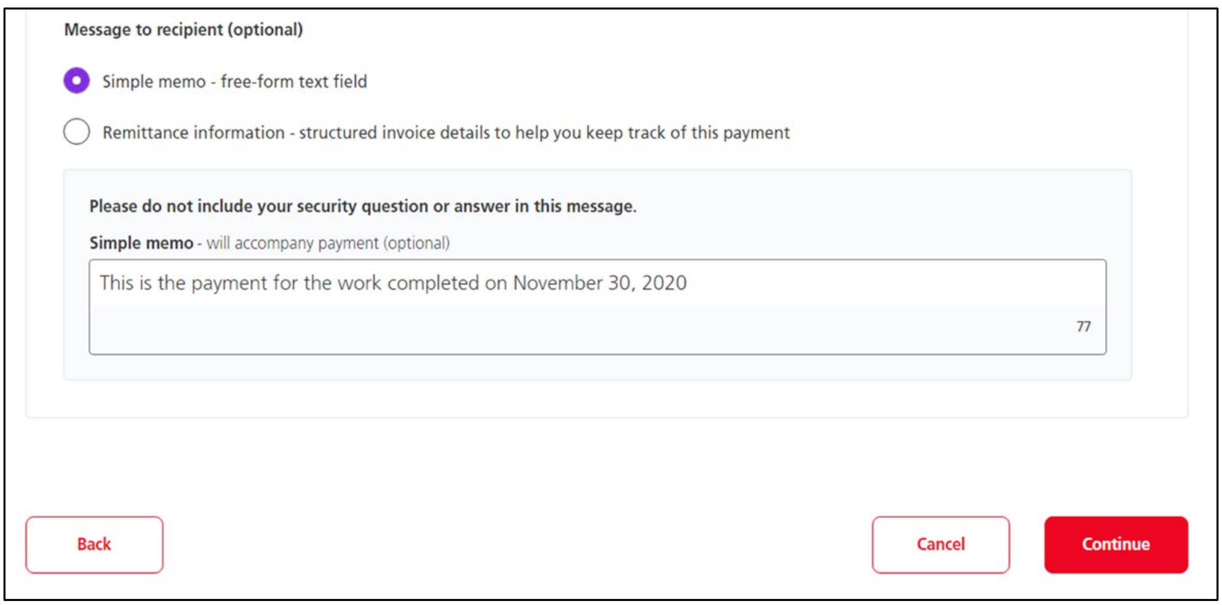
Note: If the recipient's profile was created using only an **email address** or **account number**, the payment may only be sent using the available recipient information.



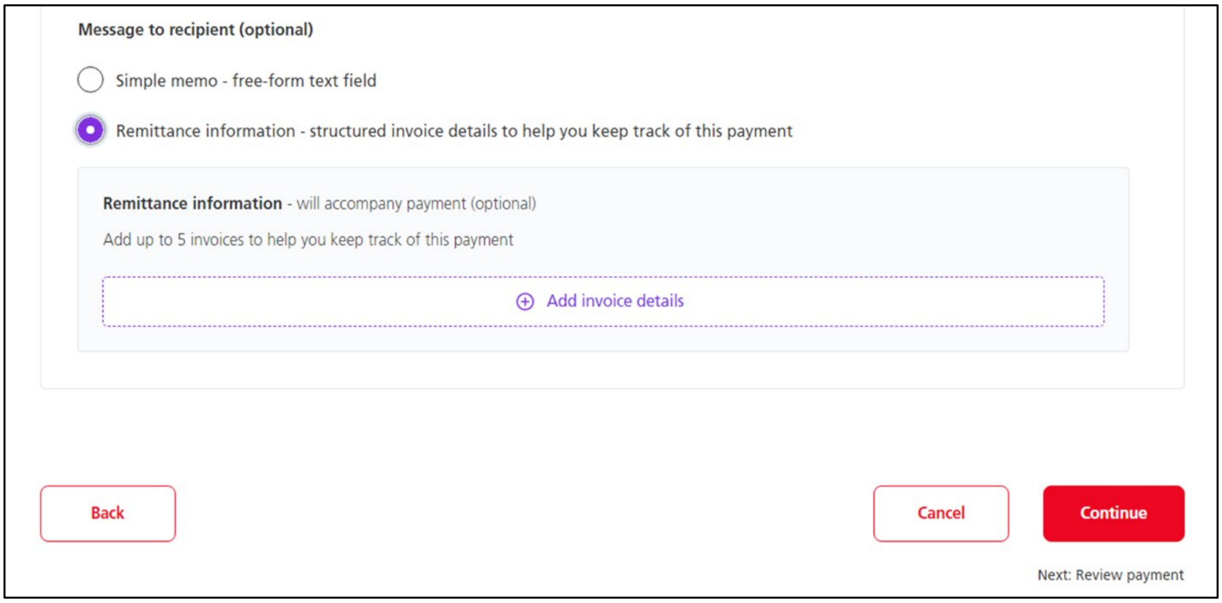
When the **Email address** option is selected and the recipient is **not** registered for Autodeposit, you will need to provide a security question and answer in the **Security question** and **Security answer** fields. These fields will not appear if the recipient is registered for Autodeposit.



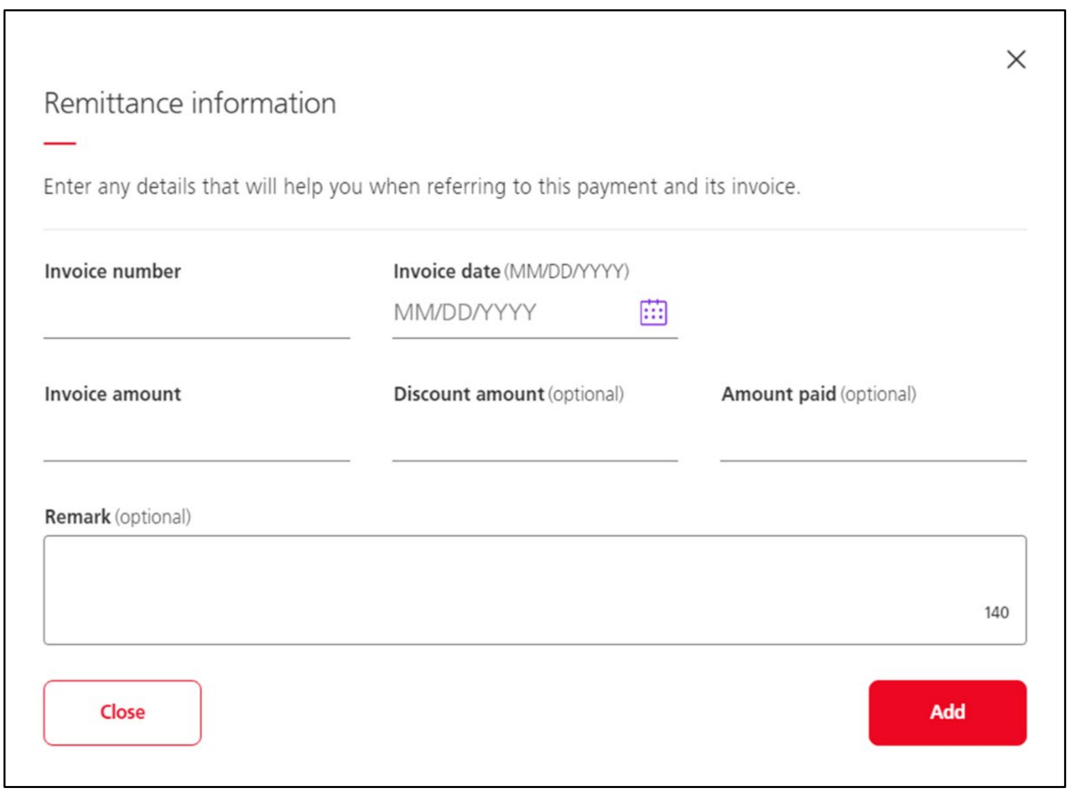
If you would like to include additional information to help you keep track of your payments, you have the option to do so through the **Simple memo** or **Remittance information** options. The **Simple memo** option is selected by default and it provides an optional free-text field with a 140-character limit.



To add invoice details, select **Remittance information** and then click **Add invoice details**.



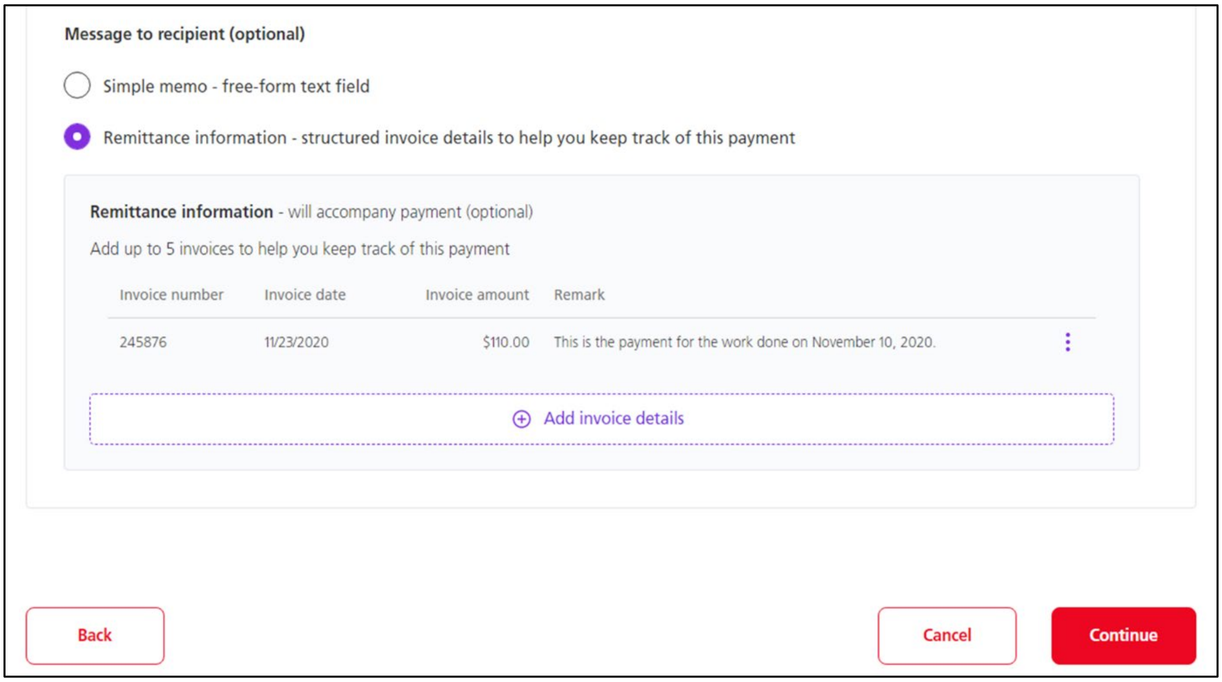
This displays the **Remittance information** pop-up box. Enter the **Invoice number**, **Invoice date** and **Invoice amount**. The other fields in this pop-up box are optional. After inputting the required information, click **Add**.



Now, the invoice details appear under the **Remittance information** option.

Note: You can use the **Remittance information** option to add up to 5 different invoice details.

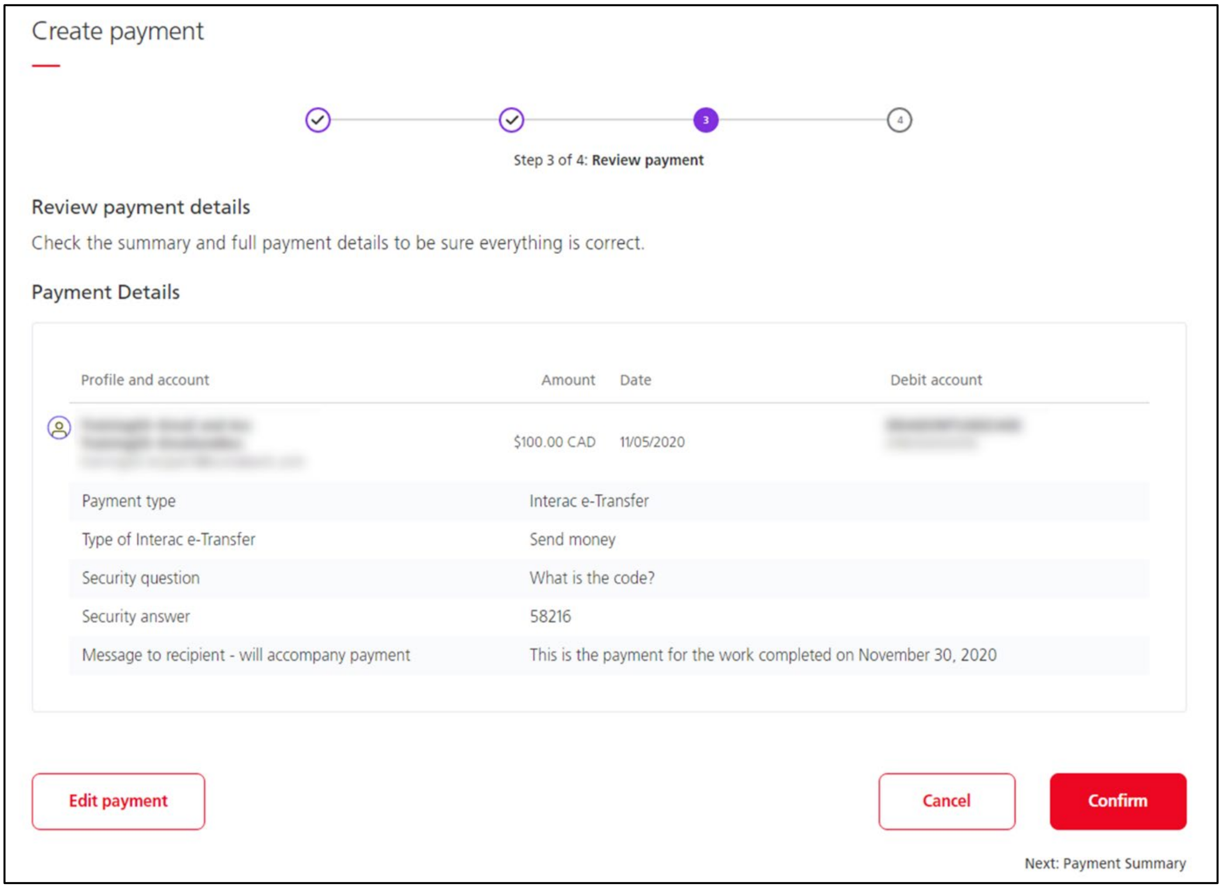
After adding the required payment details, click **Continue**.



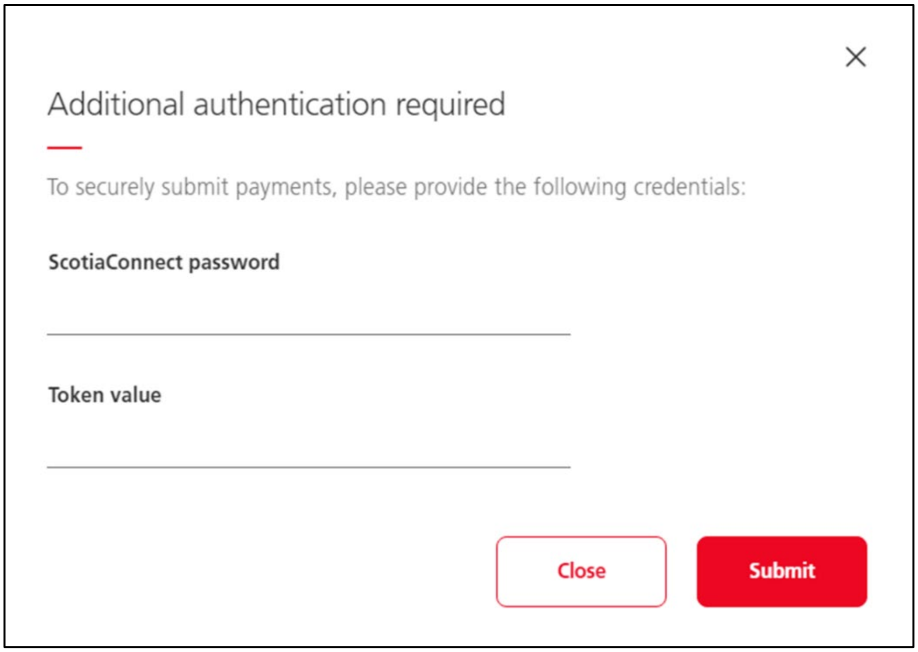
REVIEW PAYMENT

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

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



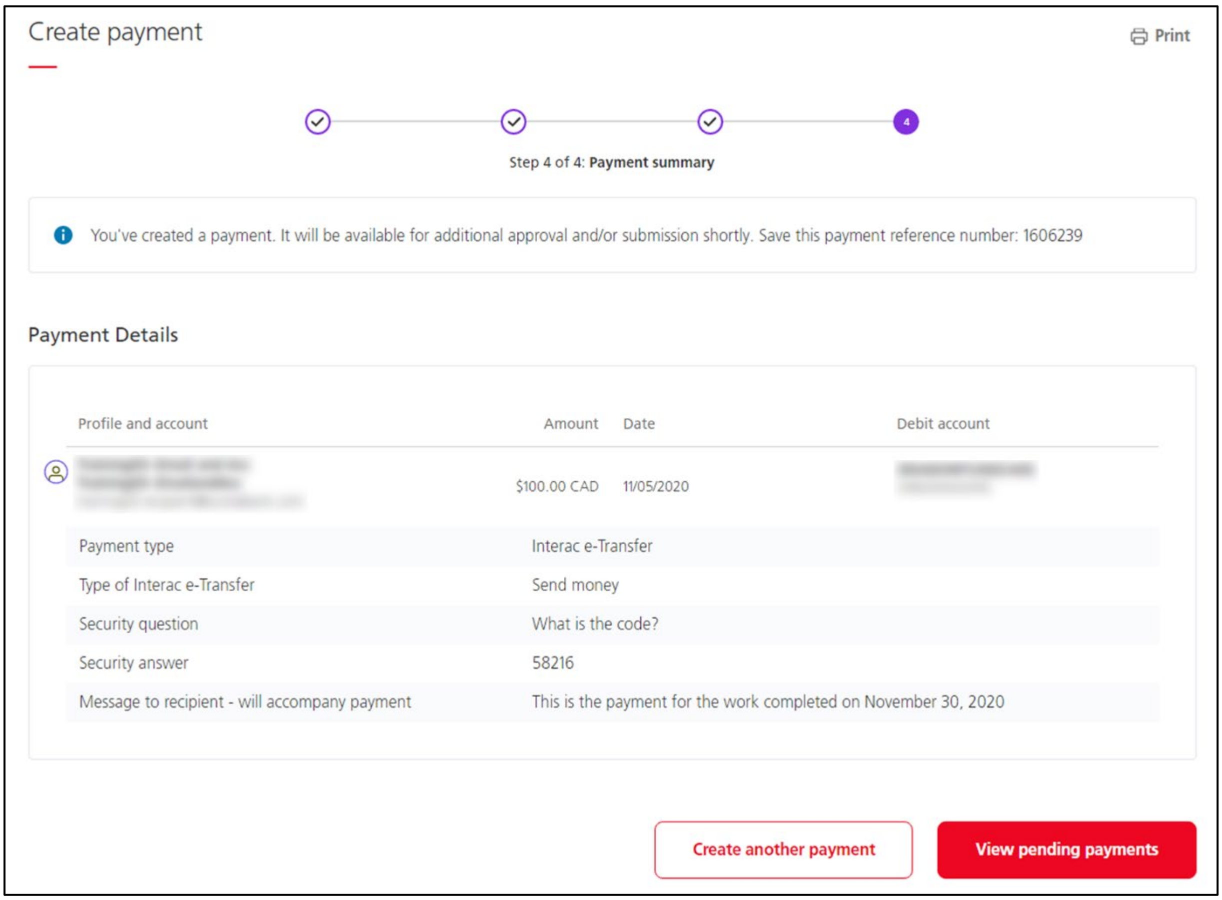
If your organization's ScotiaConnect set up does not include approvals for *Interac* e-Transfer†, creating a payment will also result in submitting the payment. So, you will receive the following additional screen, which asks you to enter your **ScotiaConnect password** and **Token value**. After specifying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



PAYMENT SUMMARY

After the payment is created, the **Payment summary** page will display a confirmation message along with the payment details. If your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer†, another ScotiaConnect user will need to approve the payment and then the payment will need to be submitted.

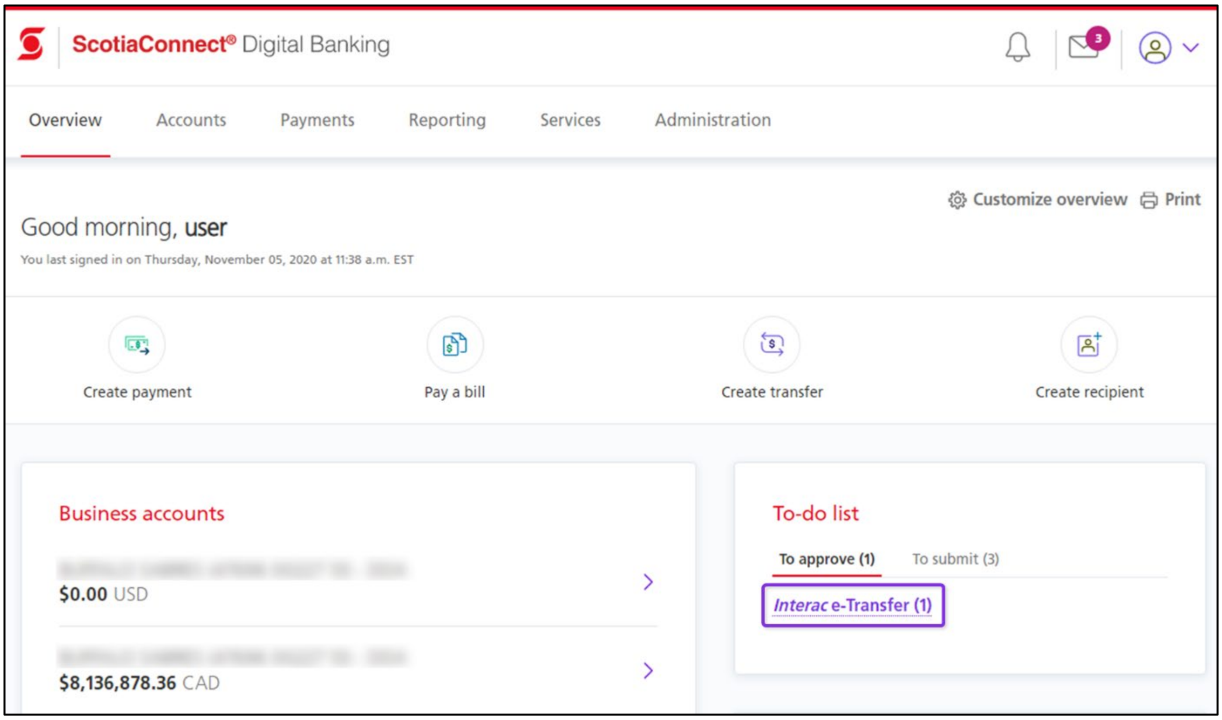
If your organization's ScotiaConnect set up does **not** include approvals, when you receive the confirmation message, the funds will leave your account within seconds. Additionally, when the recipient successfully deposits the funds, you will receive a notification from *Interac* on your preferred email address that was specified during the registration process.



STEP 2: APPROVING AN *INTERAC* E-TRANSFER†

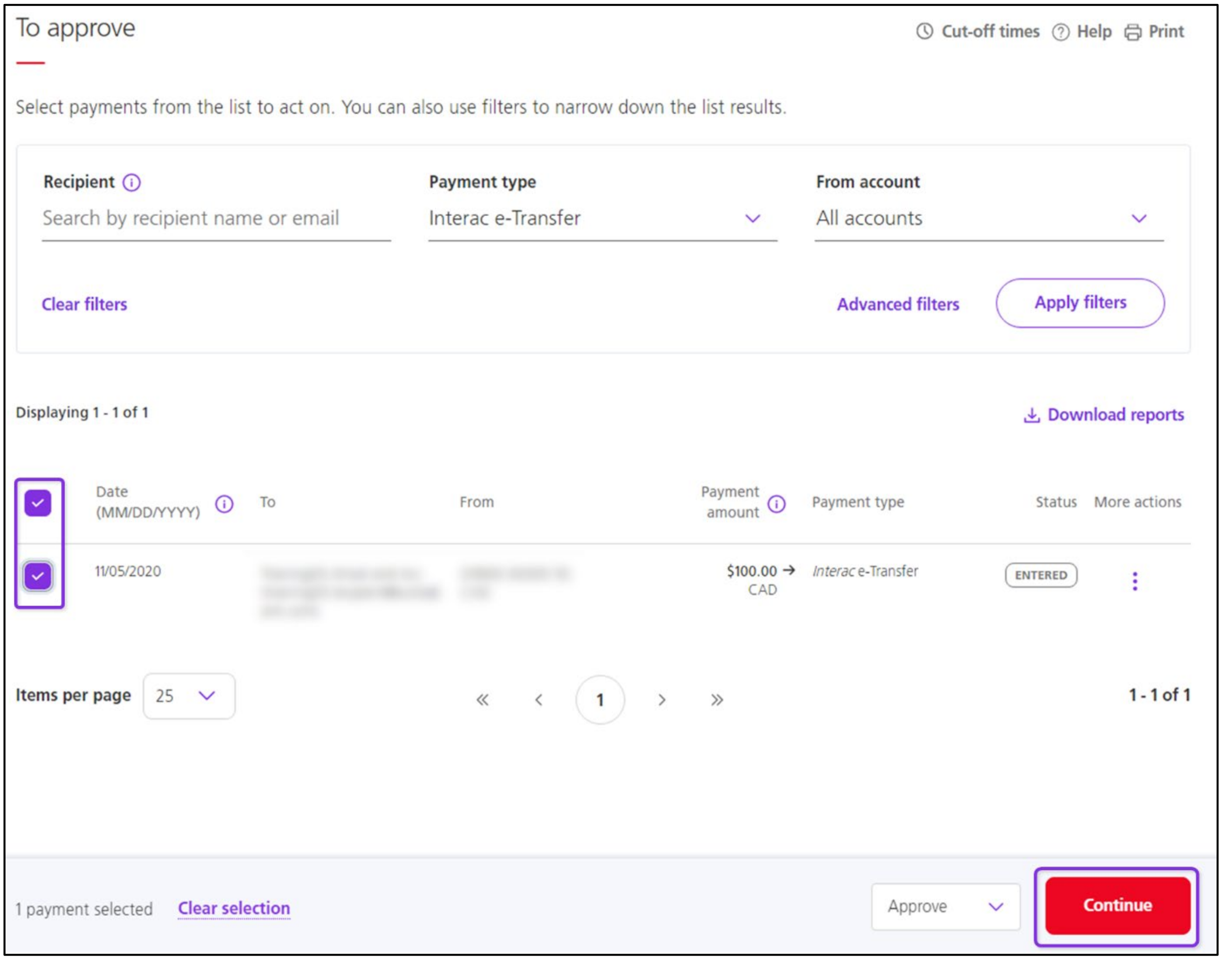
Important: To approve a payment, the ScotiaConnect user who approves the payment needs to be different from the ScotiaConnect user who created the payment.

To approve payments, in the **To-do list** section of the **Overview** page, select the **To approve** option and then click the ***Interac* e-Transfer** link.

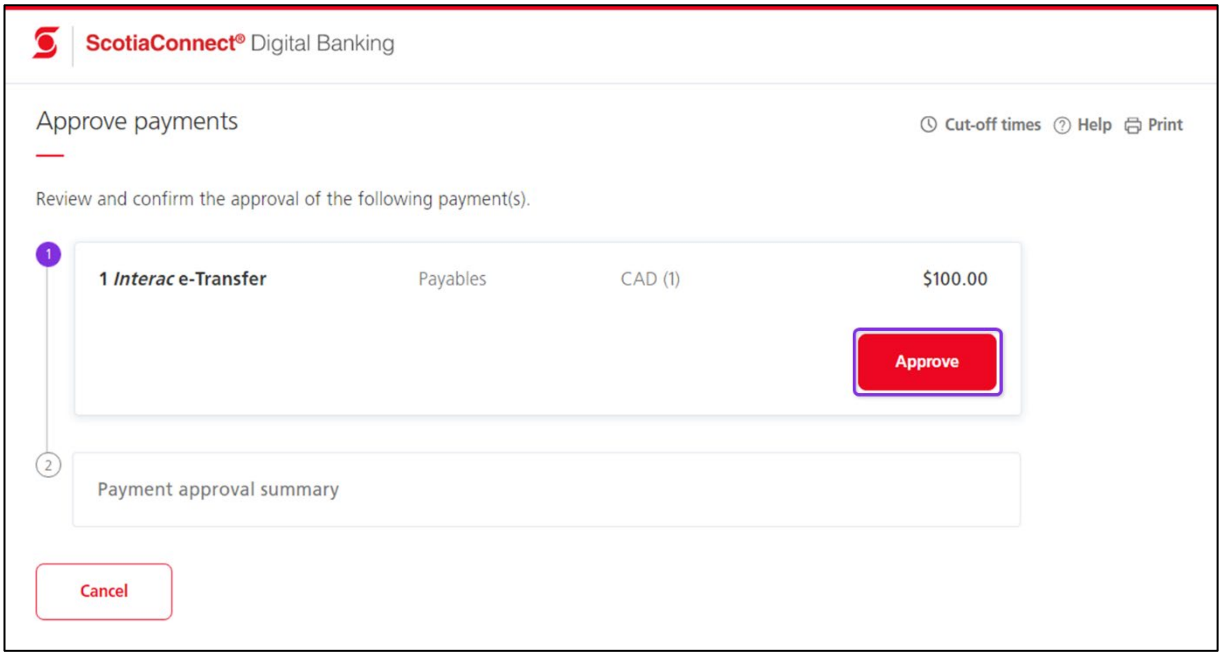


This displays the **To approve** page for *Interac* e-Transfer†, which lists the payments that need to be approved. Use the check boxes to select the payment(s) to approve and then click **Continue**.

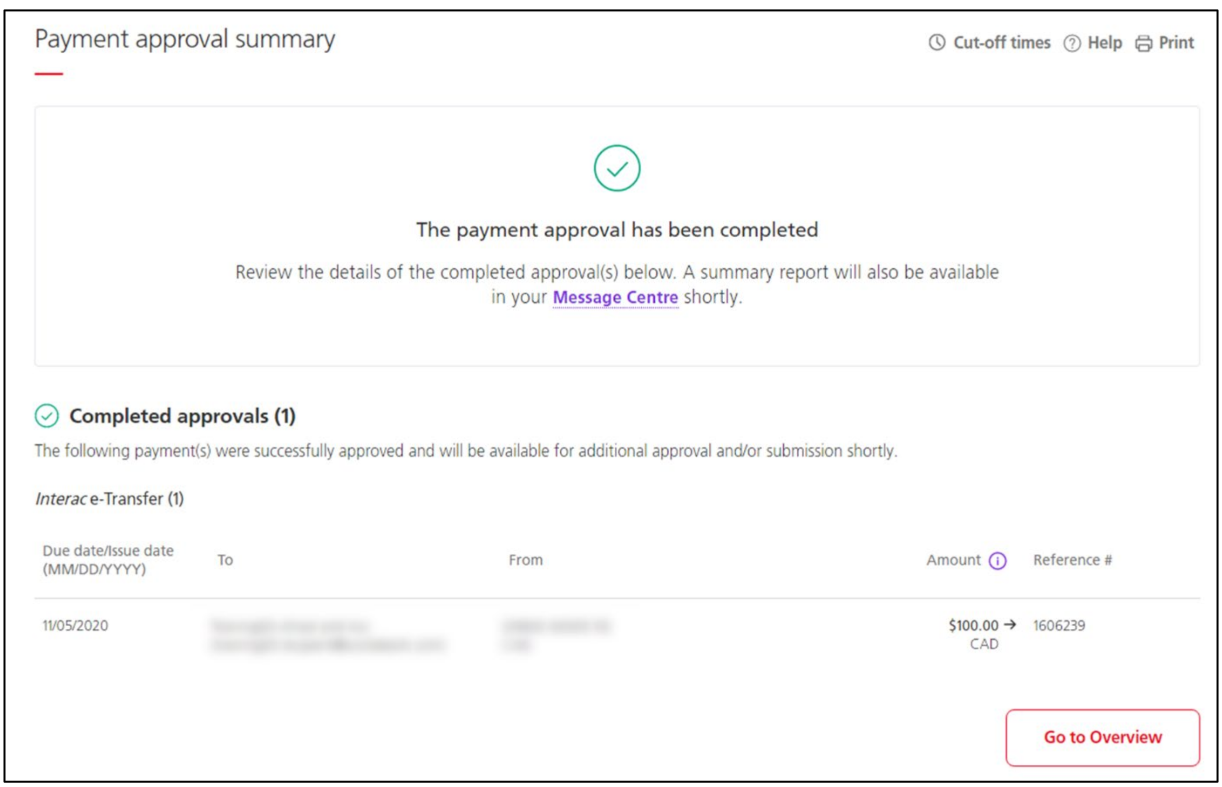
Note: If required, you can use the options at the top of this page to filter the payments.



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

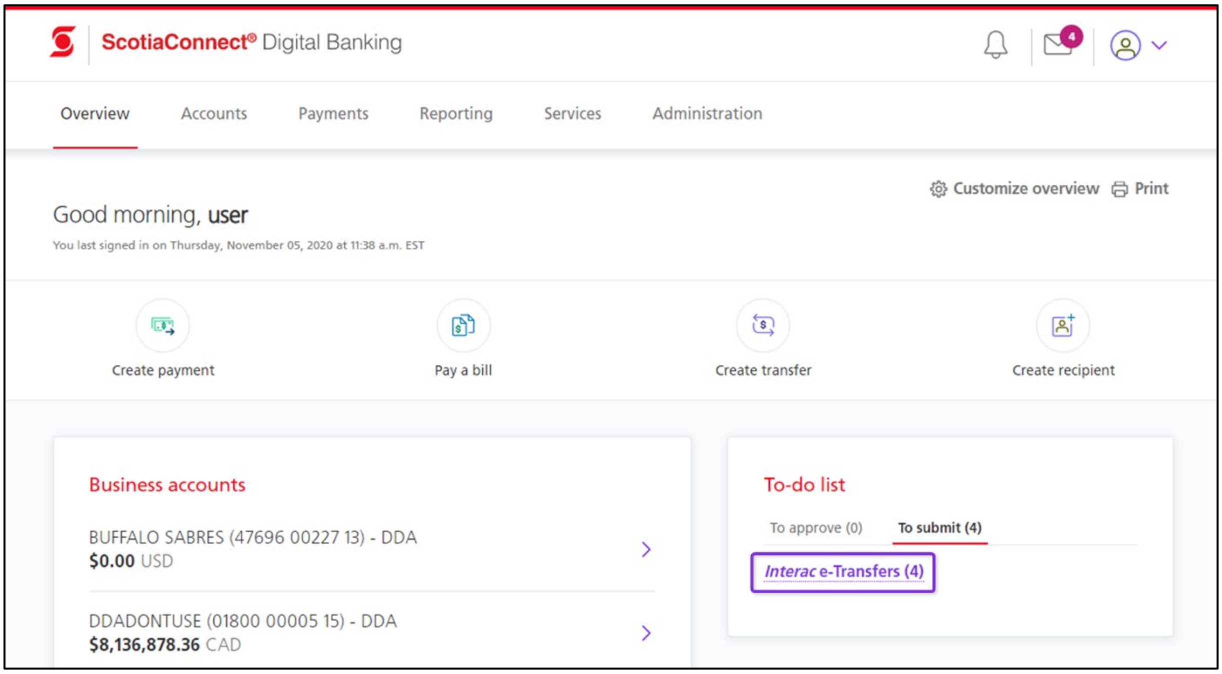


This displays the **Payment approval summary** page that confirms that the payment(s) have been approved. Now, the payment(s) need to be submitted.



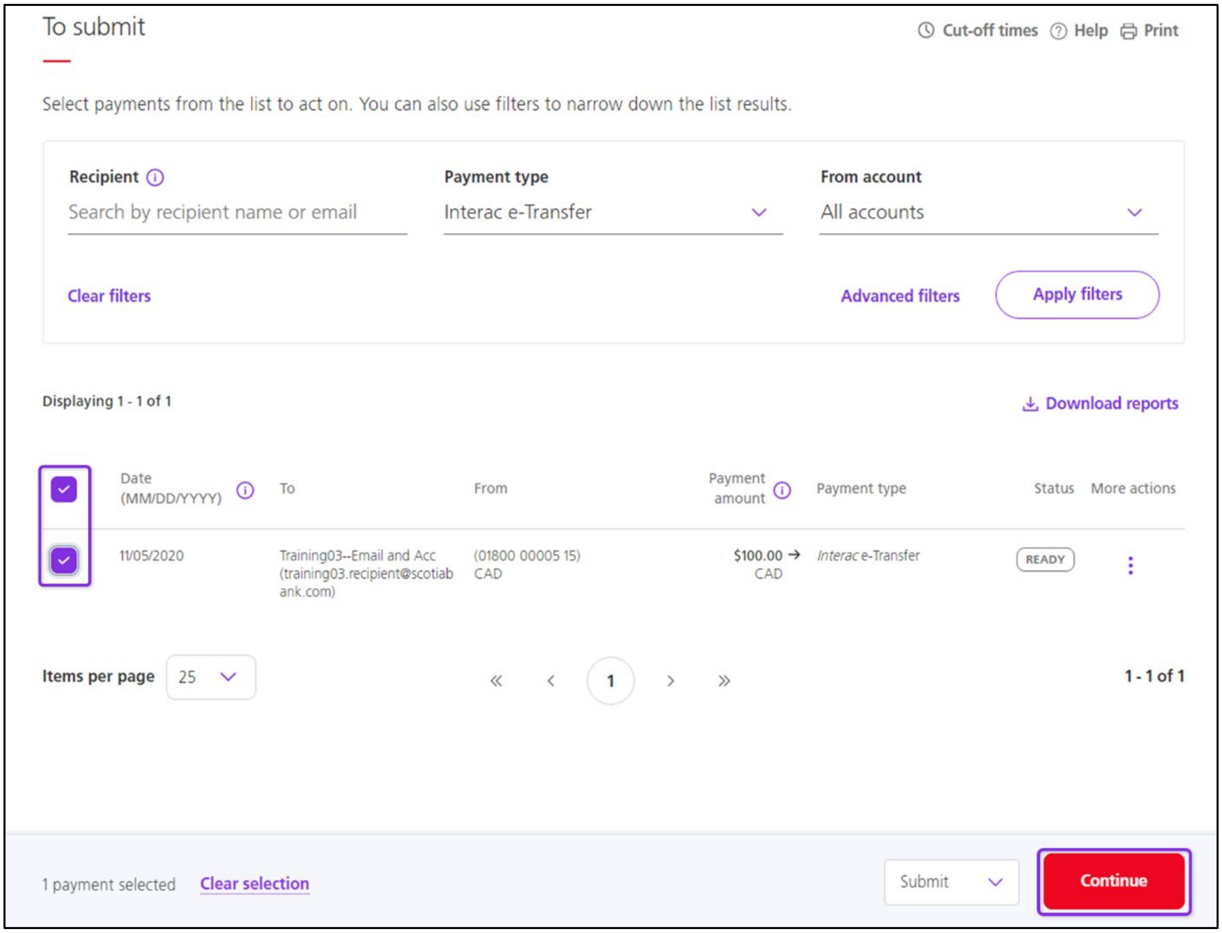
STEP 3: SUBMITTING AN *INTERAC* E-TRANSFER†

To submit payments, in the **To-do list** section of the **Overview** page, select the **To submit** option and then click the ***Interac* e-Transfer** link.

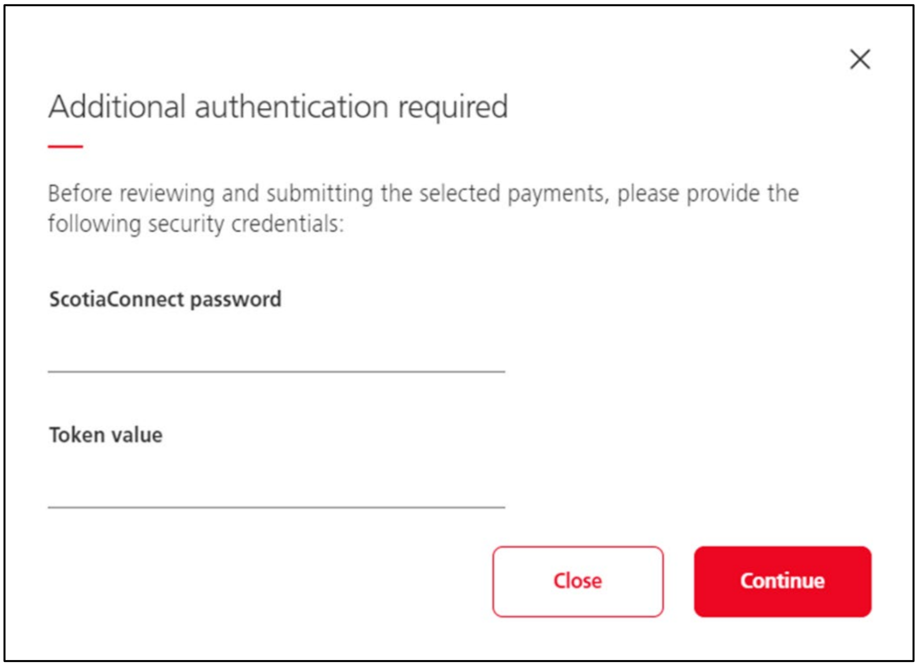


This displays the **To submit** page for *Interac* e-Transfer†, which lists the payments that need to be submitted. Use the check boxes to select the payment(s) to submit and then click **Continue**.

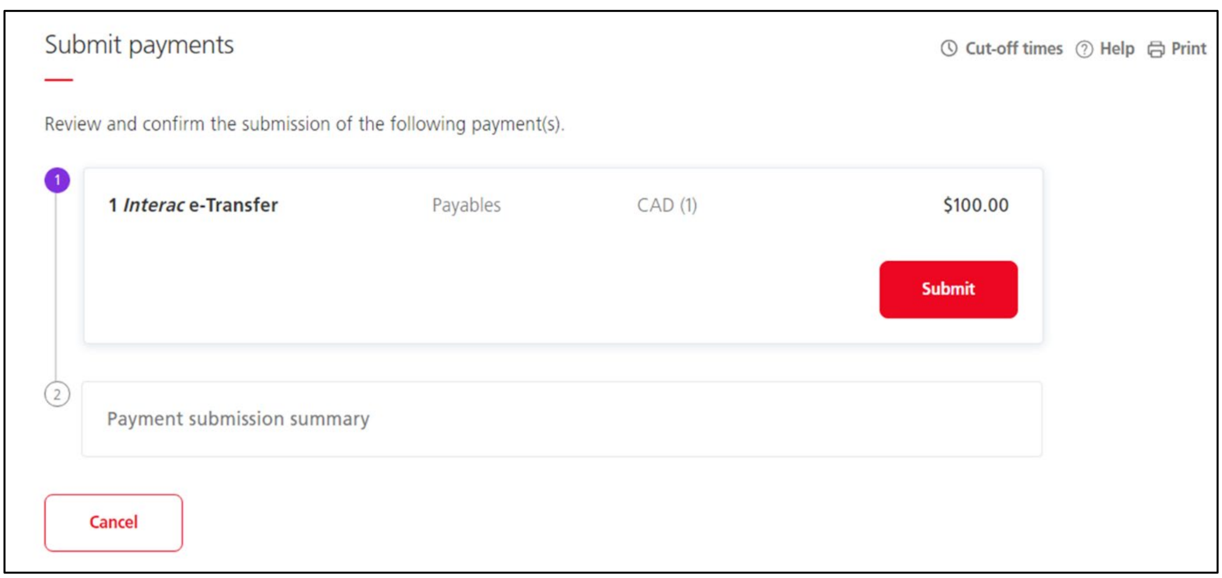
Note: If required, you can use the options at the top of this page to filter the payments.



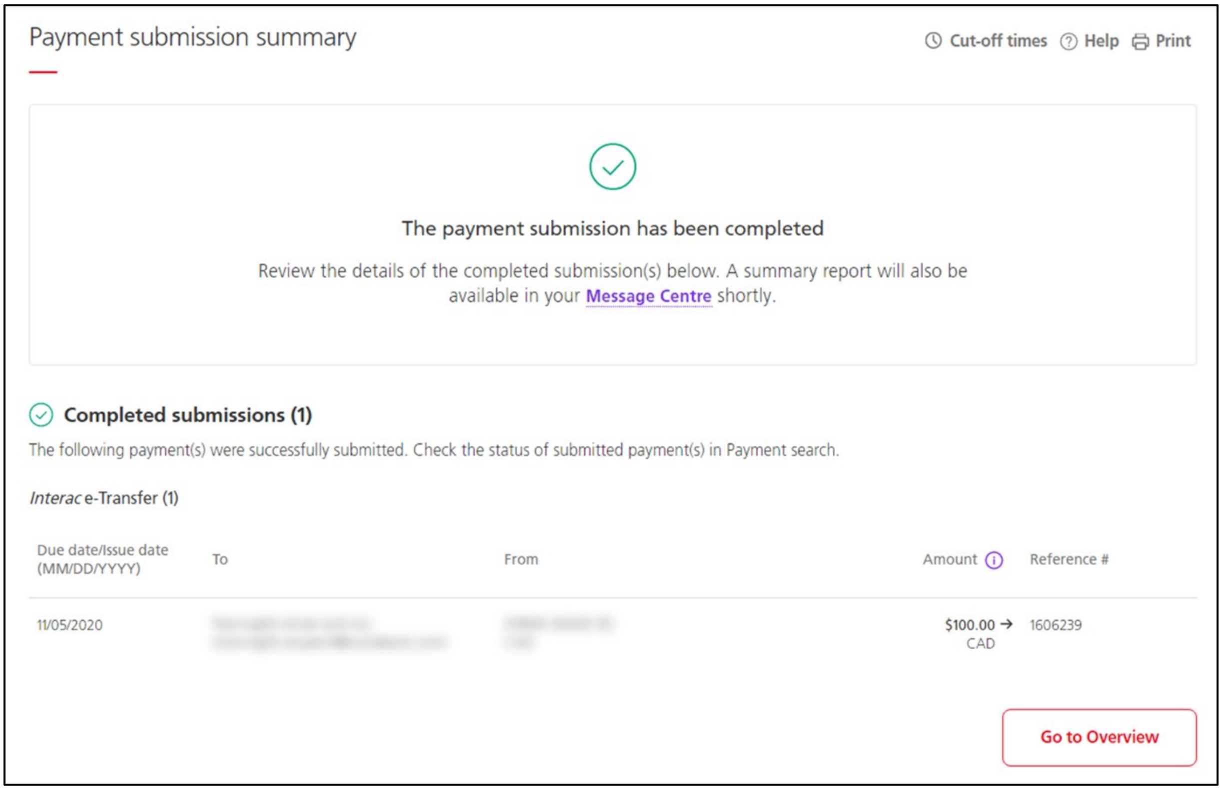
Now, the **Additional authentication required** pop-up box appears. Enter **your ScotiaConnect password** and **Token value** and then click **Continue**.



Next, the **Submit payments** page appears. Click **Submit** to submit the payment(s).



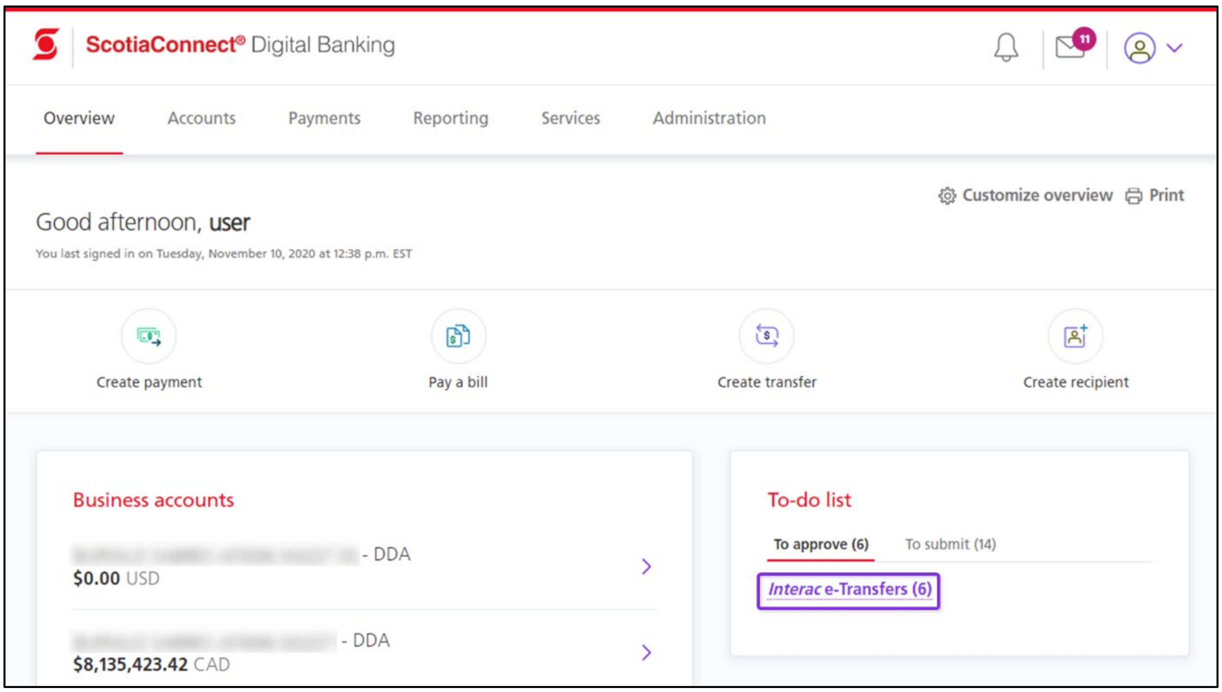
This displays the **Payment submission summary** page that confirms that the payment(s) have been submitted.



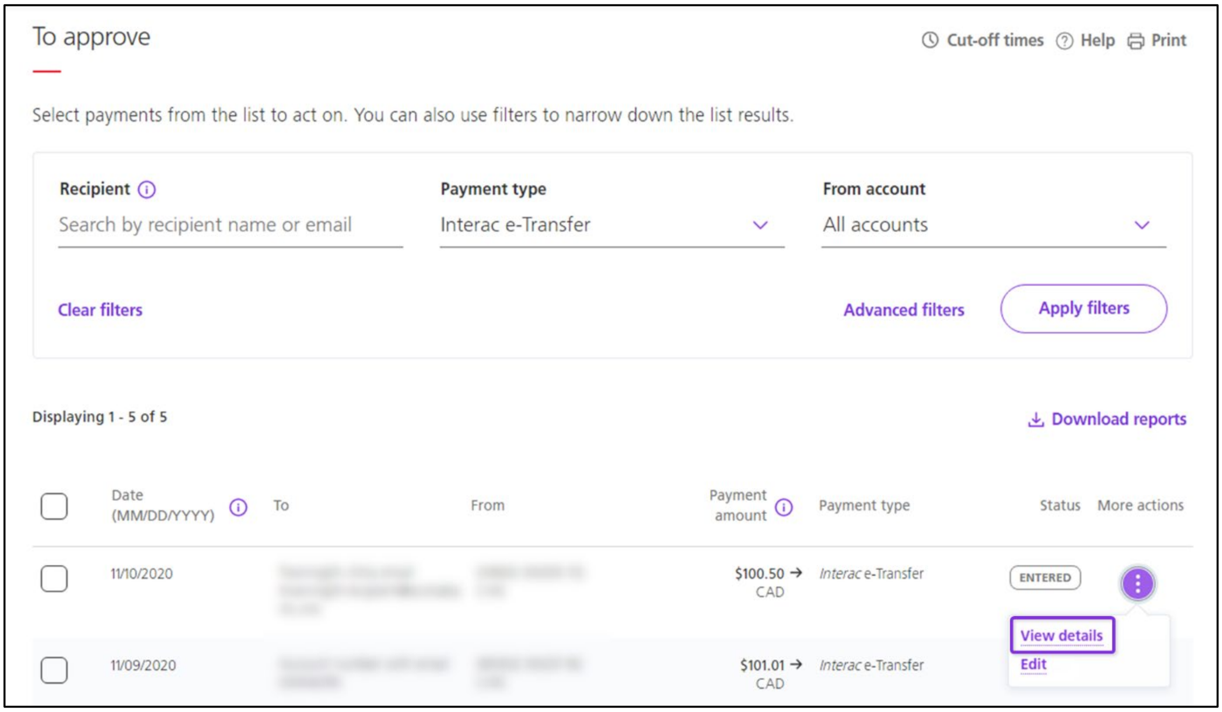
VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU HAVE APPROVAL RIGHTS

VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

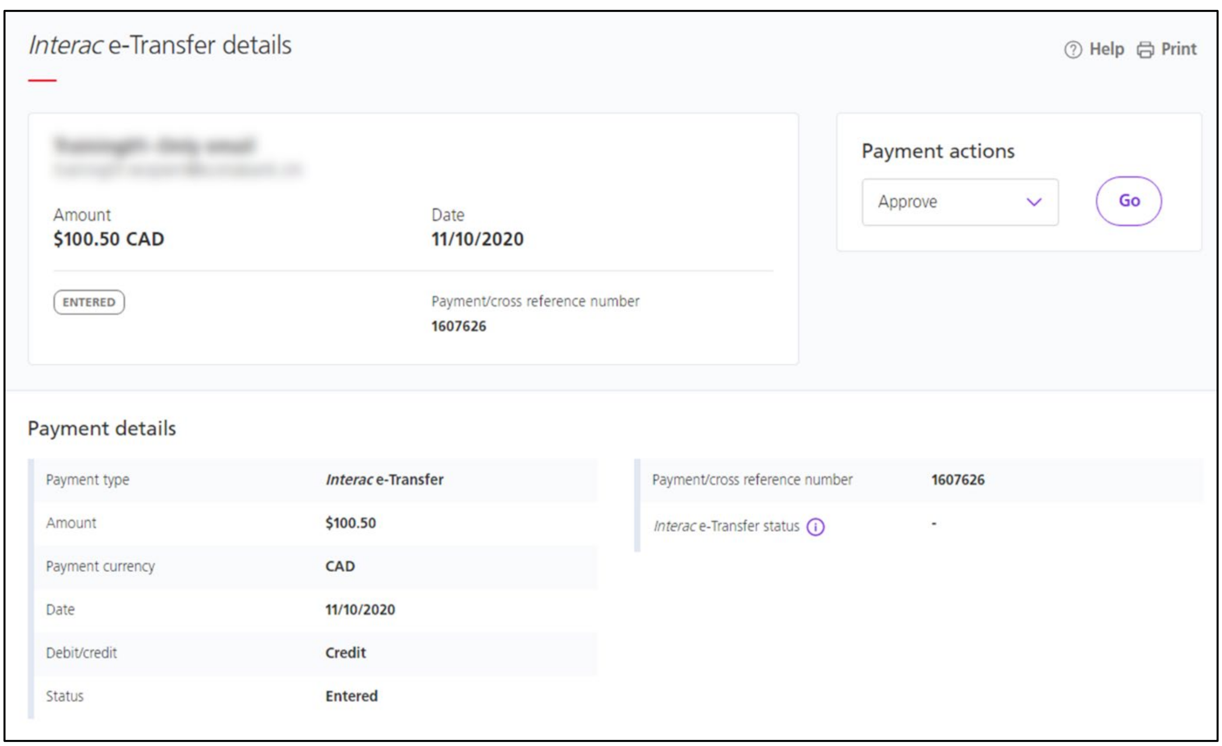
To view an *Interac* e-Transfer† that has been created or approved, access the **To approve** or **To submit** page by clicking the ***Interac* e-Transfer** link in the **To-do list** section of the **Overview** page.



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



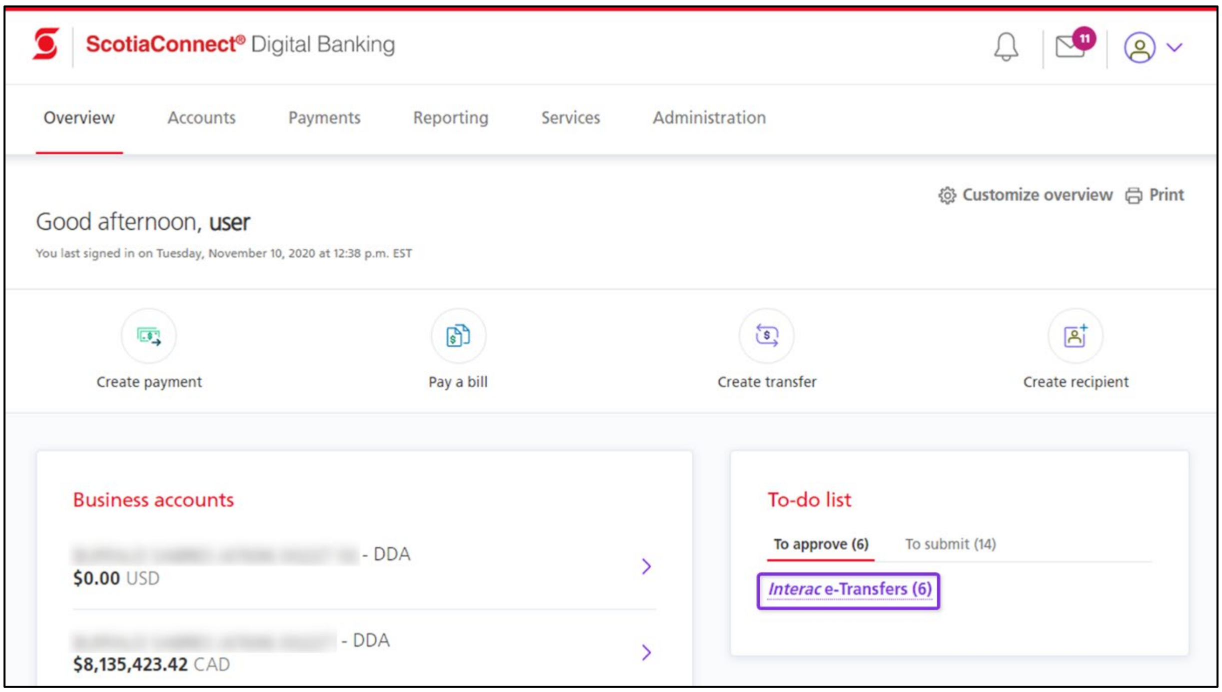
This displays the ***Interac* e-Transfer details** page.



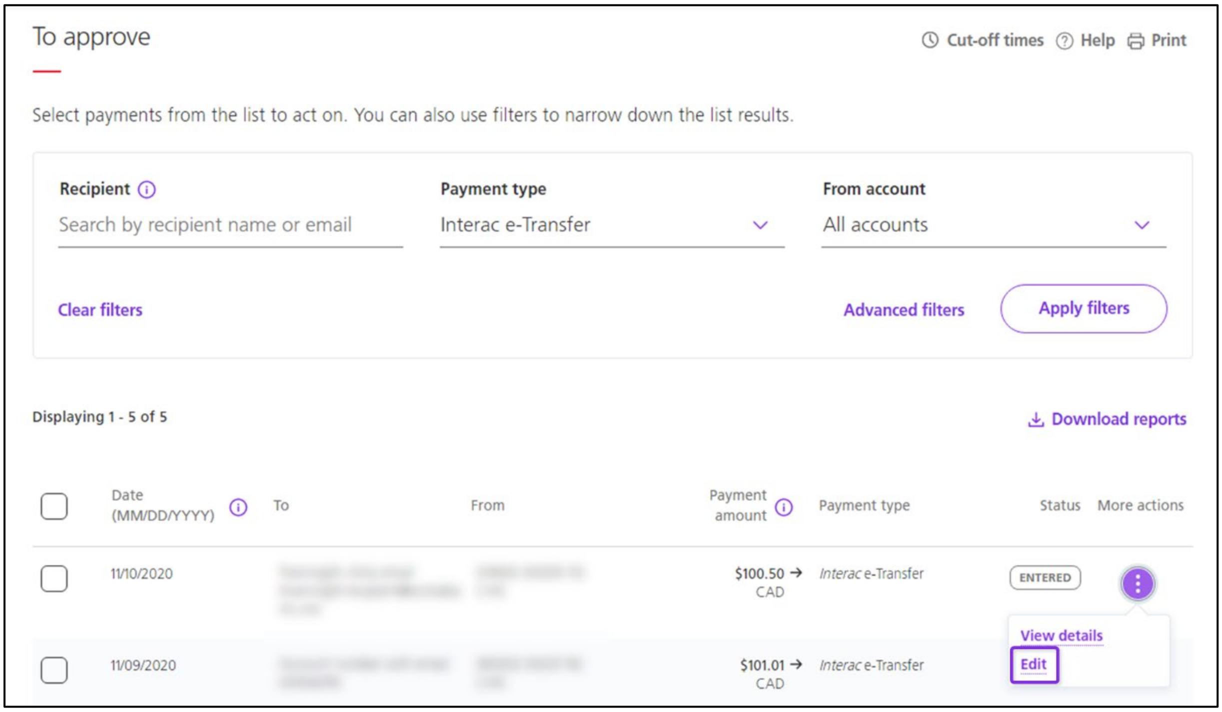
EDITING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

Important: You can edit a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer†.

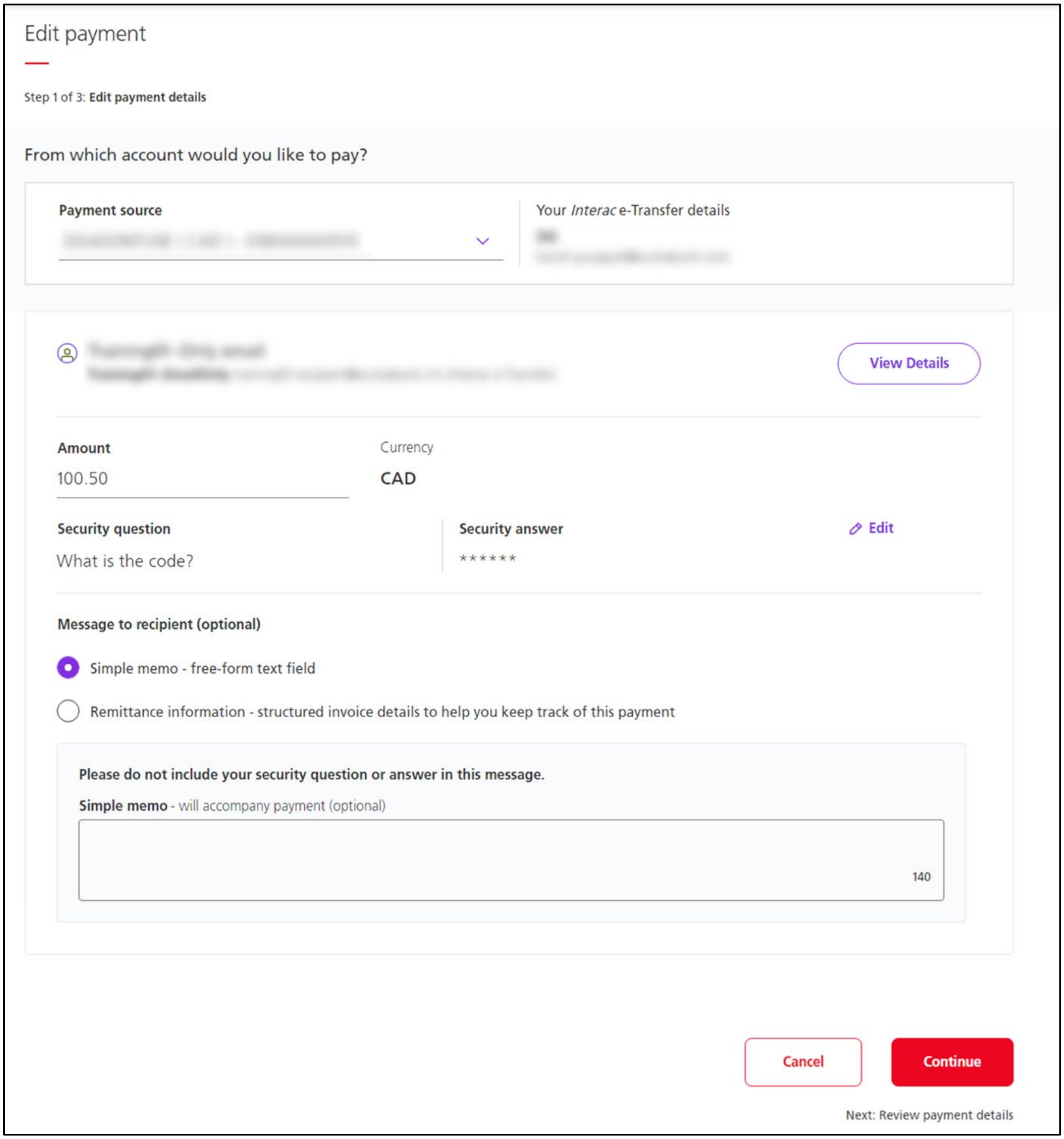
To edit an *Interac* e-Transfer† that has been created or approved, access the **To approve** or **To submit** page by clicking the ***Interac* e-Transfer** link in the **To-do list** section of the **Overview** page.



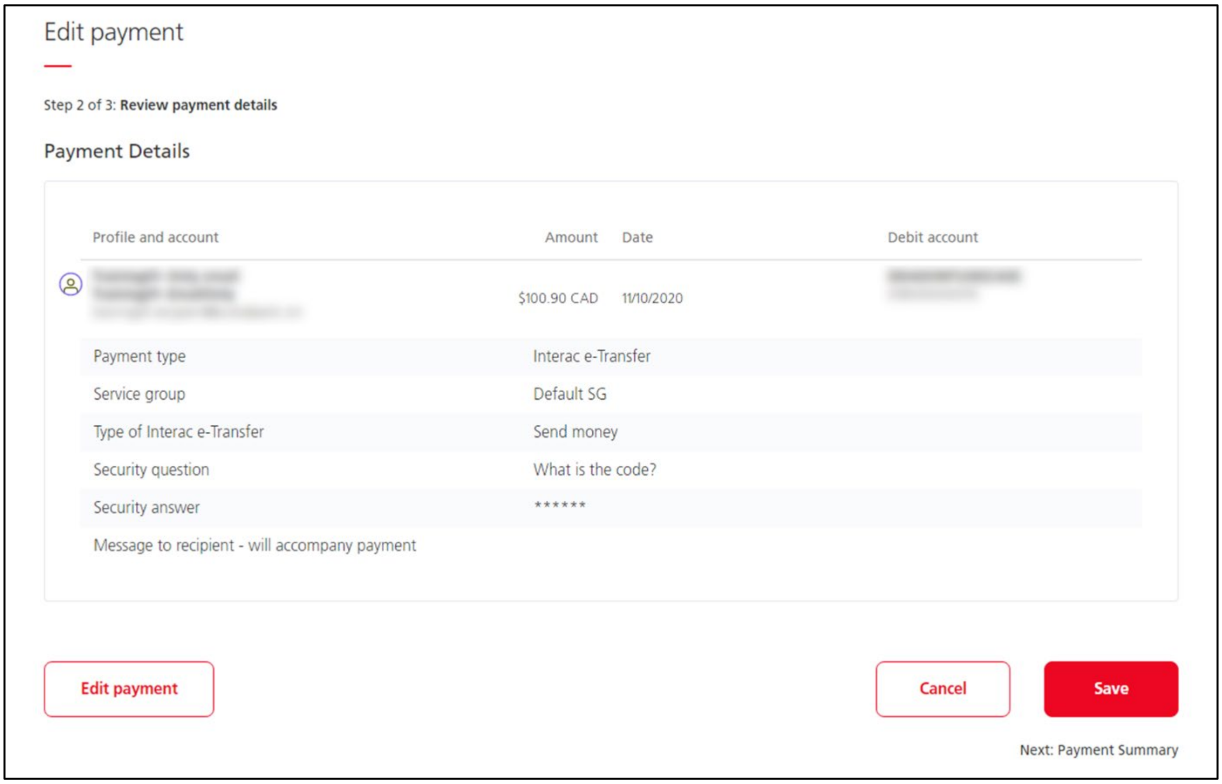
Then, identify the payment you need to edit and click the menu icon for the payment. Then, click **Edit**.



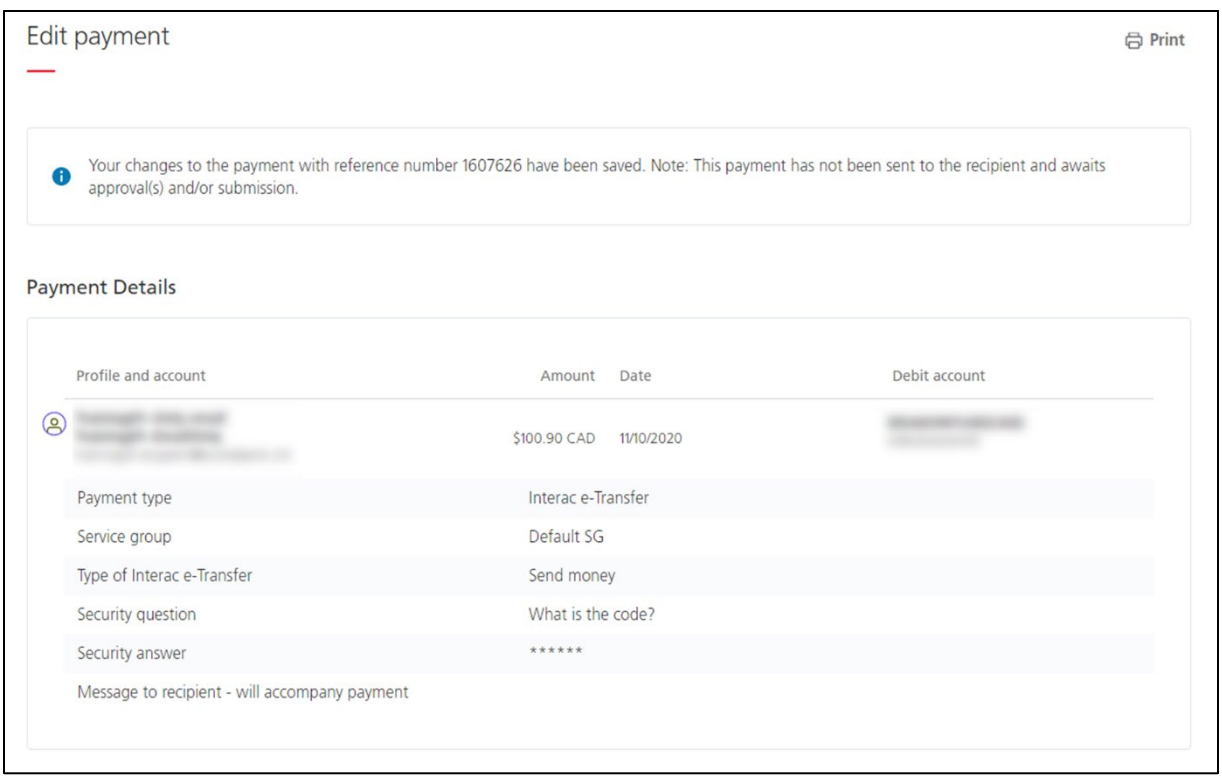
This displays the **Edit Payment** page. Make the required changes to the payment and click **Continue**.



Now, review the details of the payment and click **Save**.



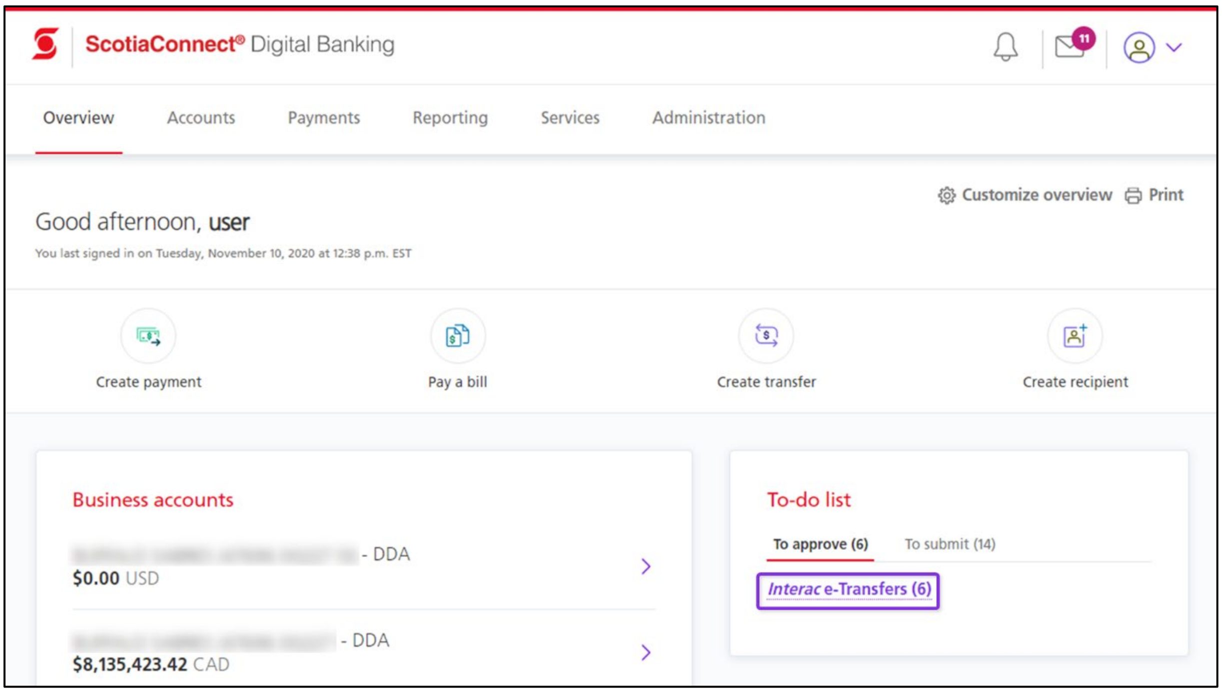
This displays a new page that confirms that the payment has been edited.



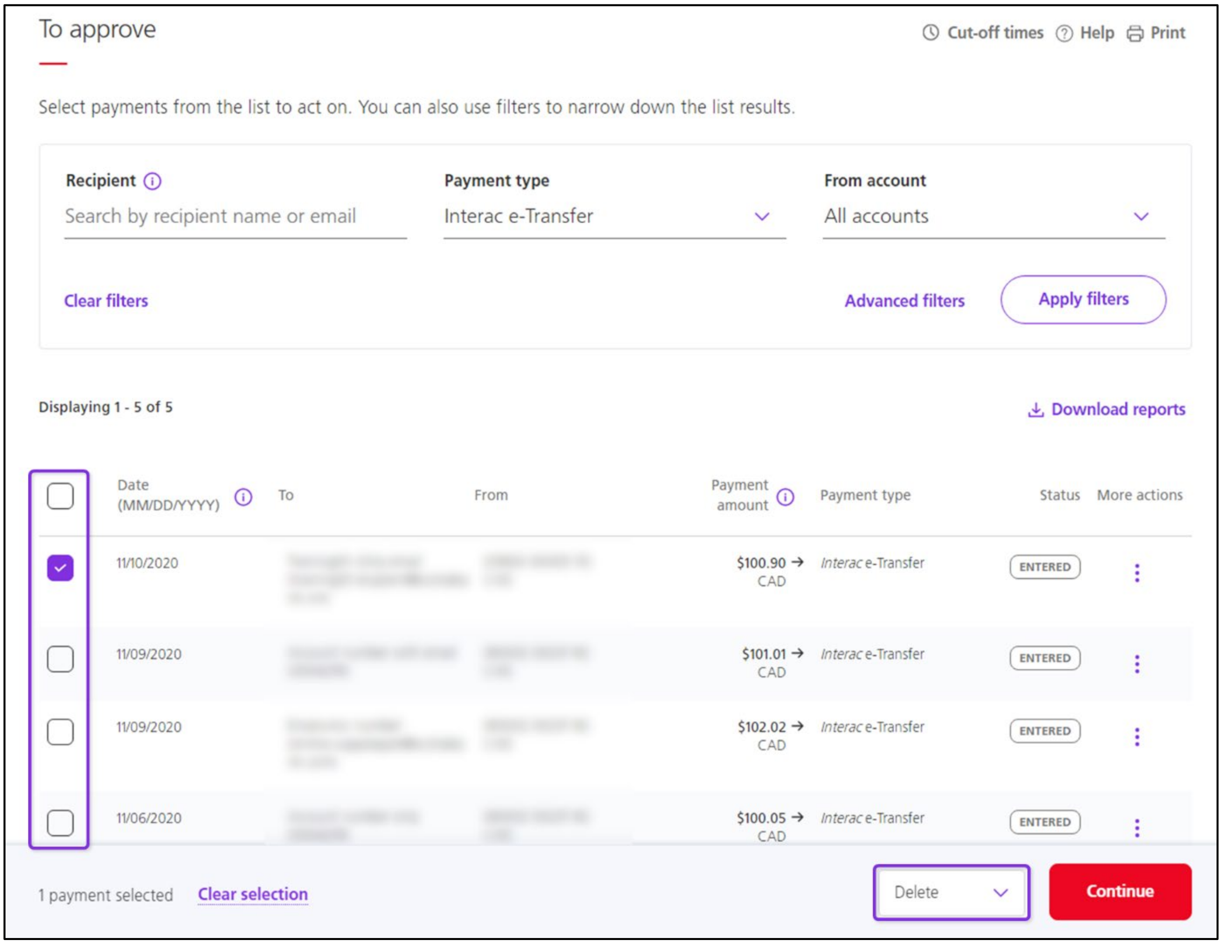
DELETE A CREATED OR APPROVED PAYMENT

Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer†.

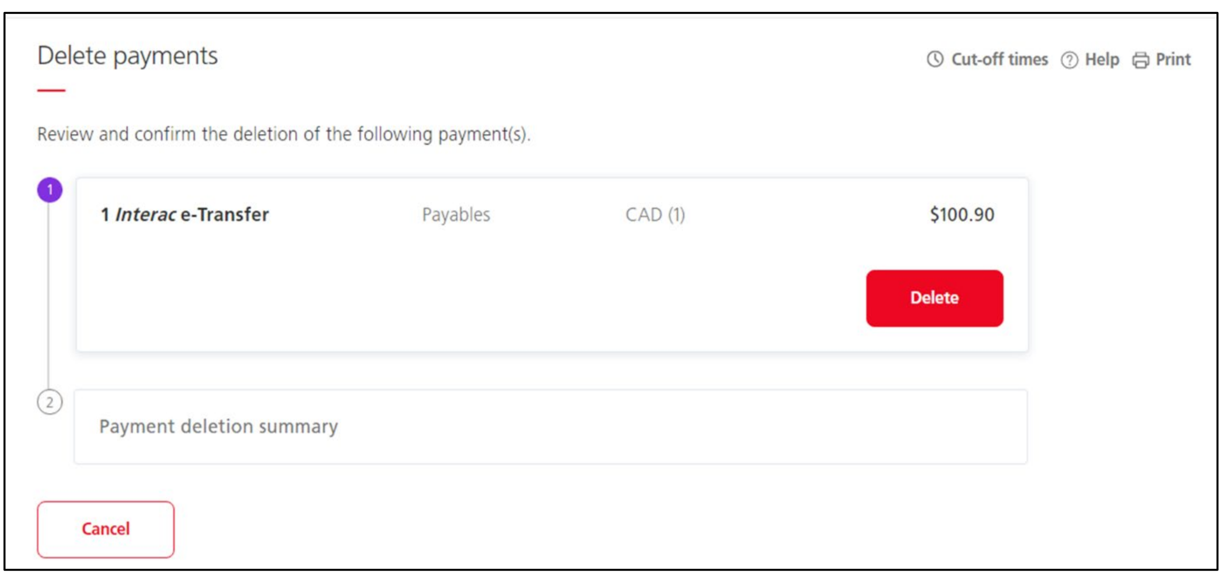
To delete an *Interac* e-Transfer† that has been created or approved, access the **To approve** or **To submit** page by clicking the ***Interac* e-Transfer** link in the **To-do list** section of the **Overview** page.



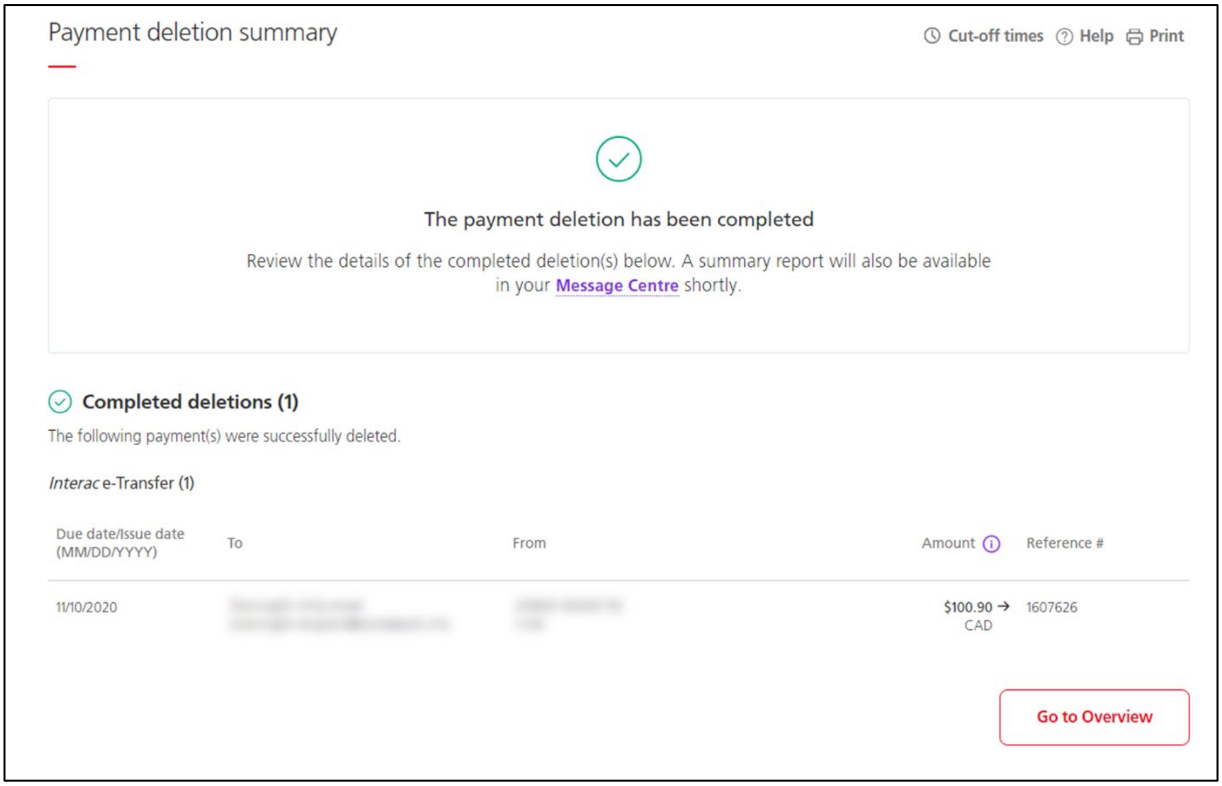
Then, use the check boxes to select the payment(s) to delete and select **Delete** from the drop-down list at the bottom of the page. Then, click **Continue**.



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



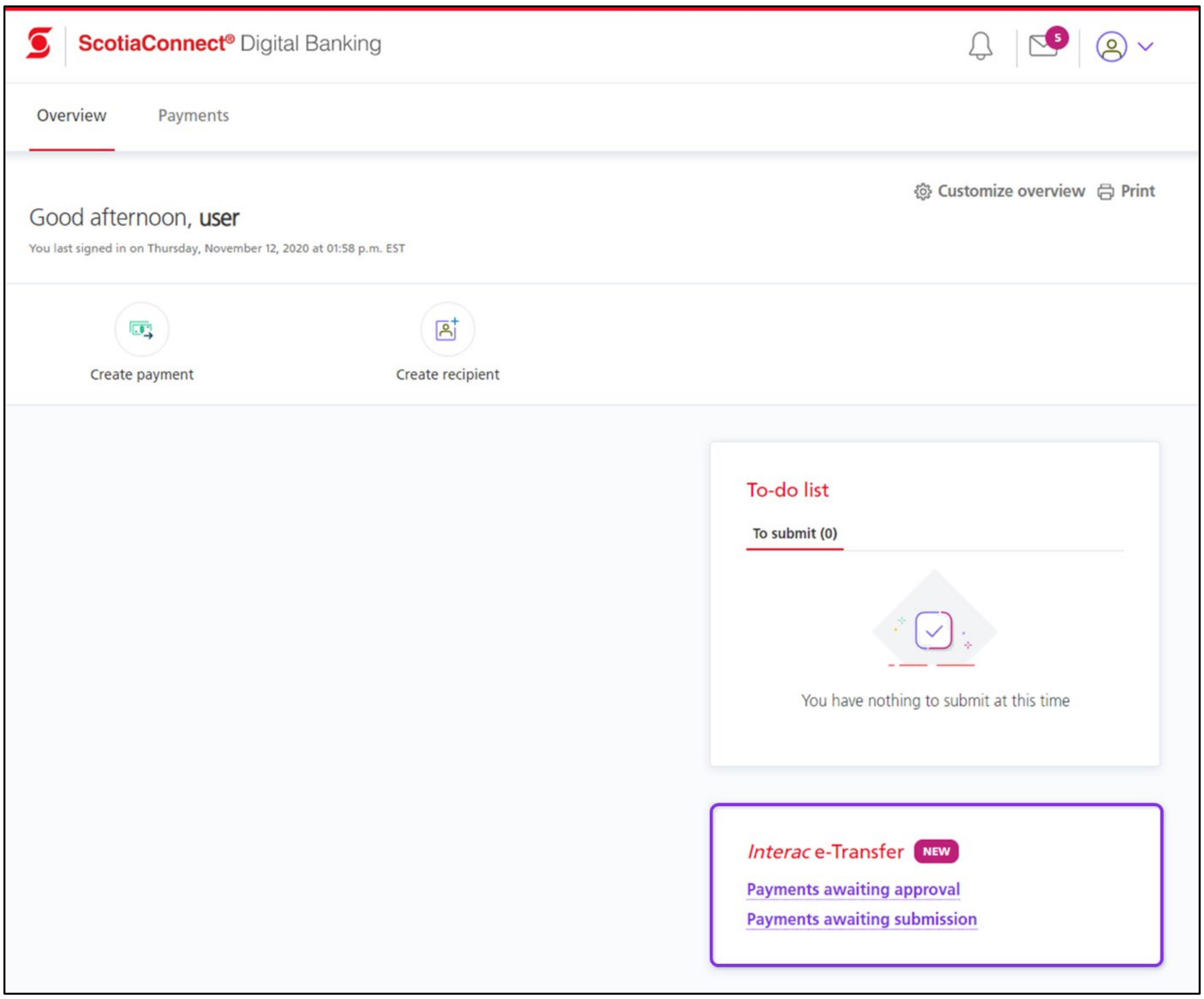
Now, the **Payment deletion summary** page appears, which confirms that the payment(s) have been deleted and provides the details of the payment(s) that were deleted.



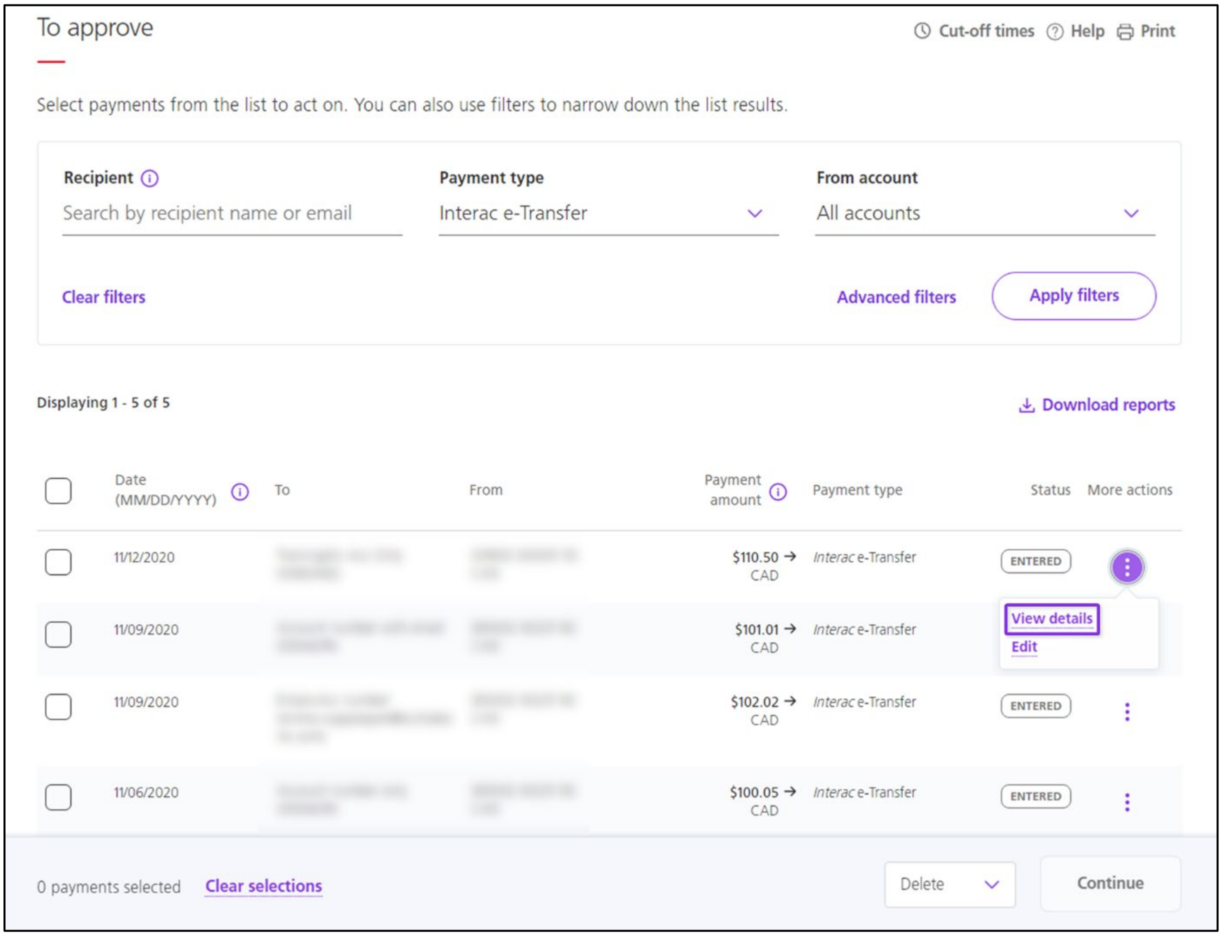
VIEWING, EDITING OR DELETING NON-SUBMITTED PAYMENTS—WHEN YOU DO NOT HAVE APPROVAL RIGHTS

VIEWING A PAYMENT THAT IS NOT APPROVED OR SUBMITTED

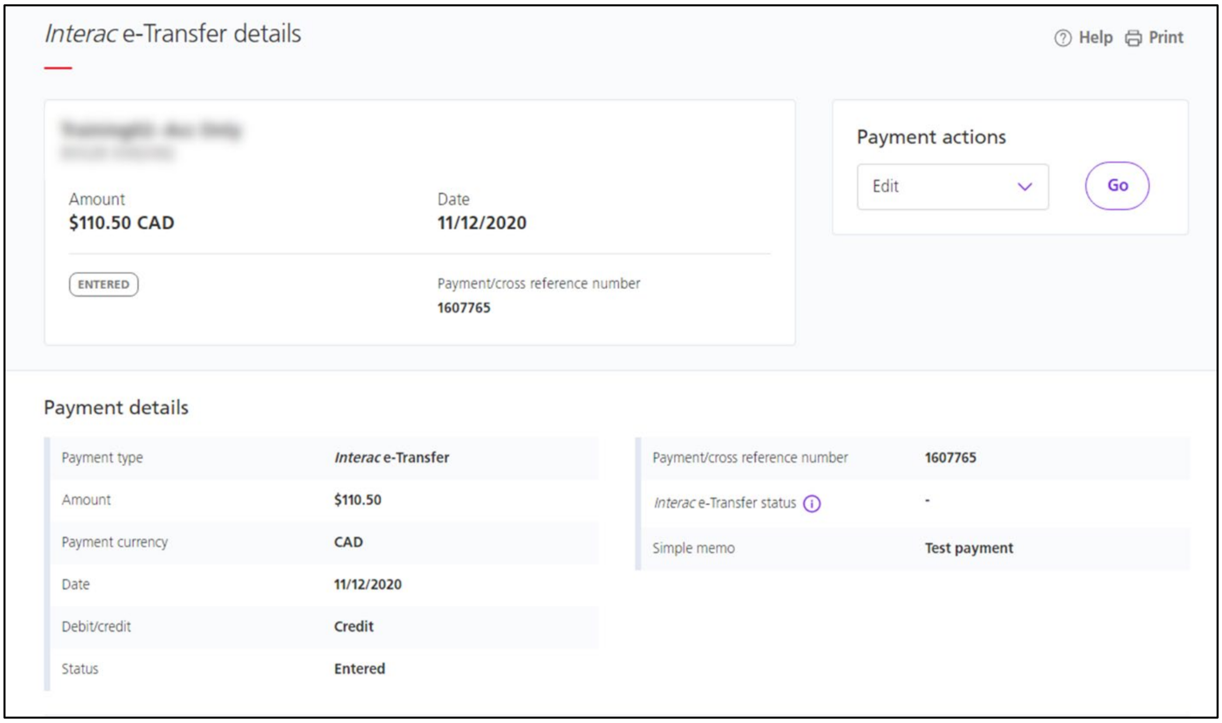
To view an *Interac* e-Transfer† that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the ***Interac* e-Transfer** section of the **Overview** page.



This displays the **To approve** or **To submit** page. Identify the payment you need to view and click the menu icon for the payment. Then, click **View Details**.



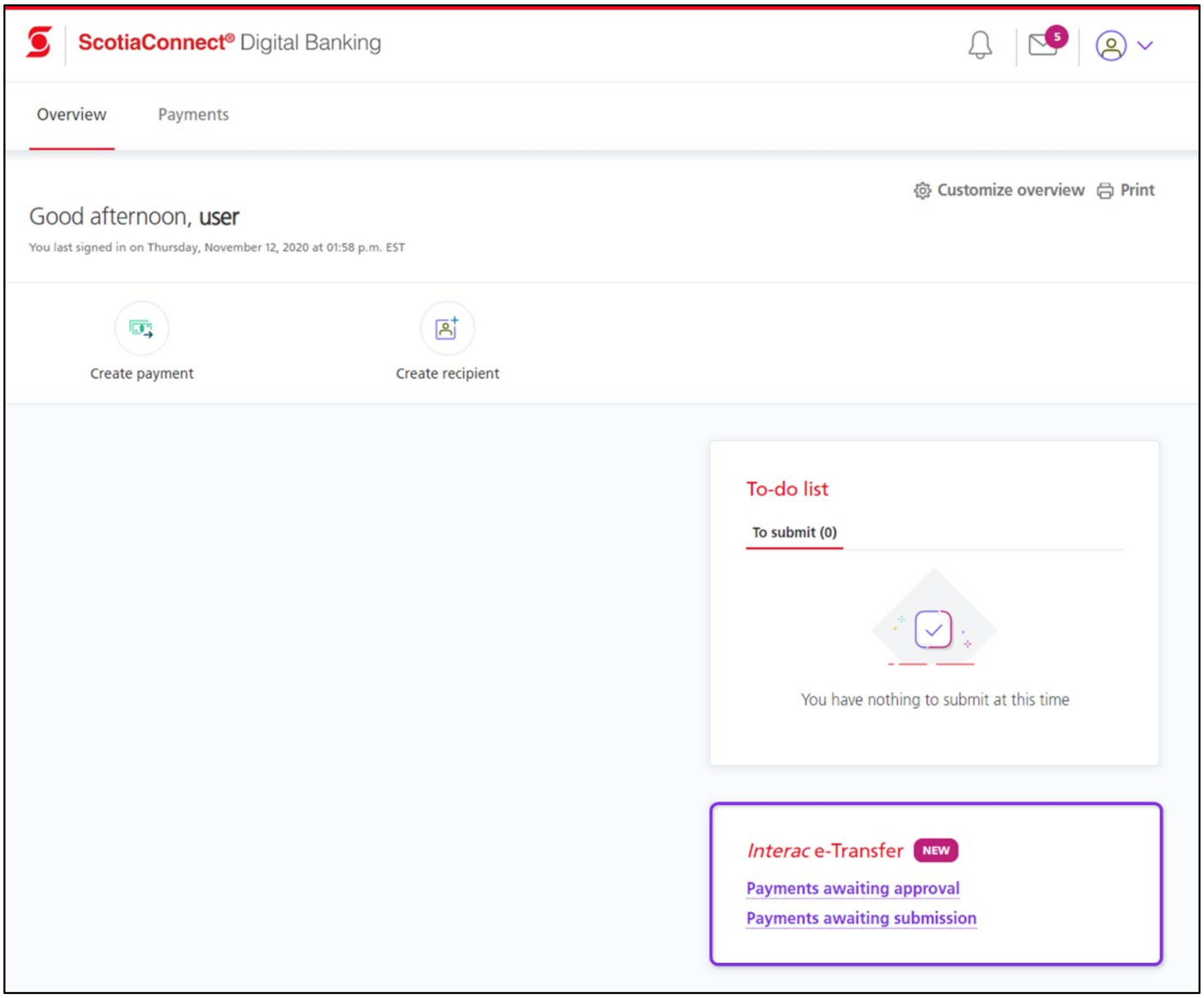
Now, the ***Interac* e-Transfer details** page for the payment appears.



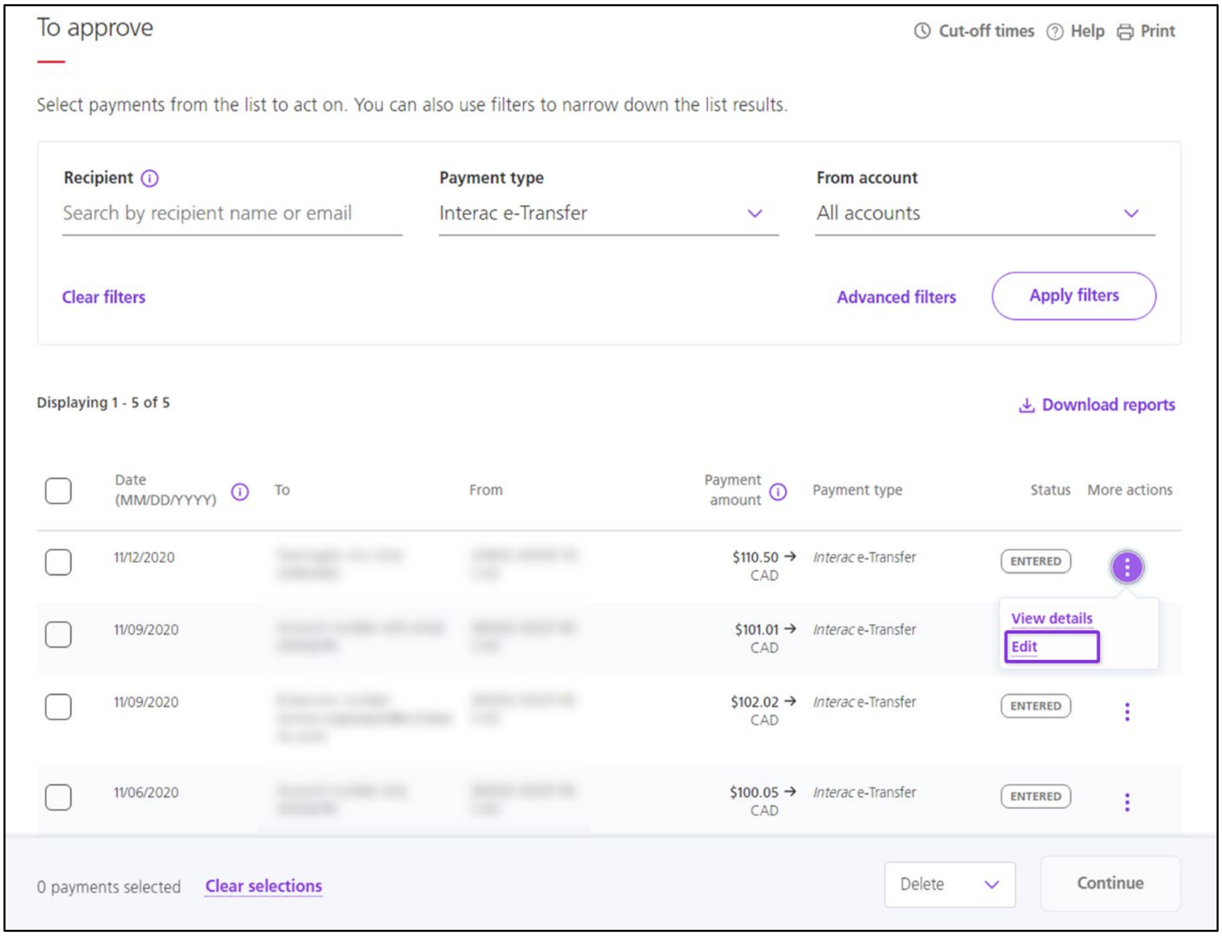
EDITING A PAYMENT THAT IS NOT SUBMITTED OR APPROVED

Important: You can edit a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer†.

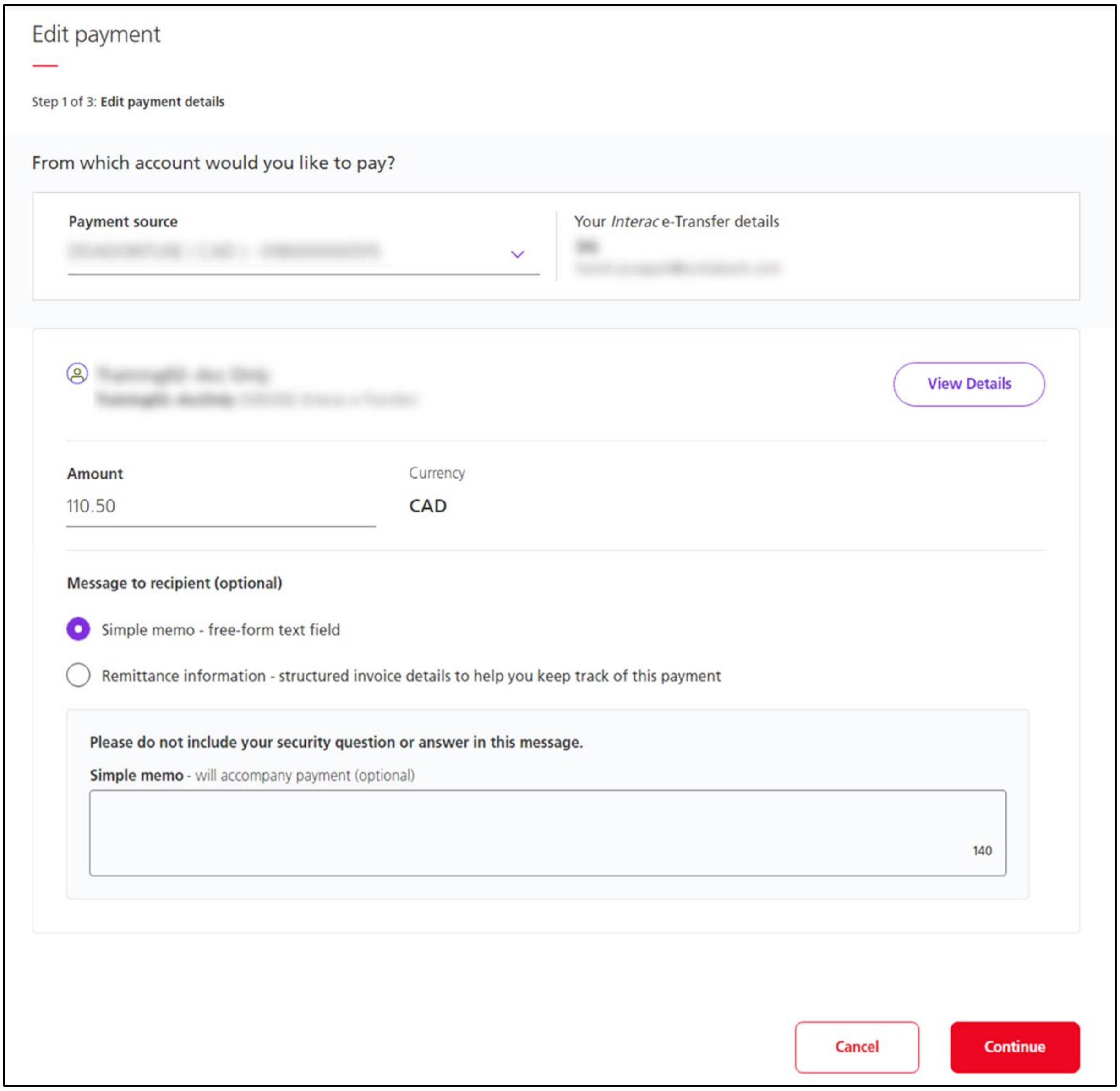
To edit an *Interac* e-Transfer† that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the ***Interac* e-Transfer** section of the **Overview** page.



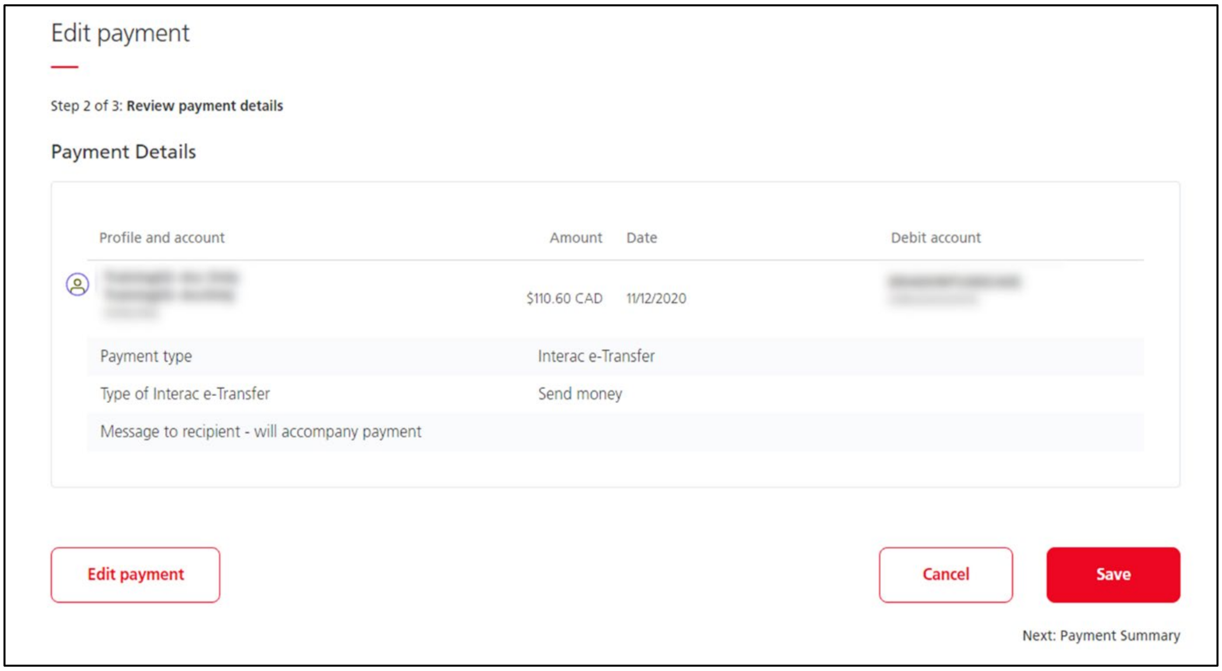
This displays the **To approve** or **To submit** page. Identify the payment you need to edit and click the menu icon for the payment. Then, click **Edit**.



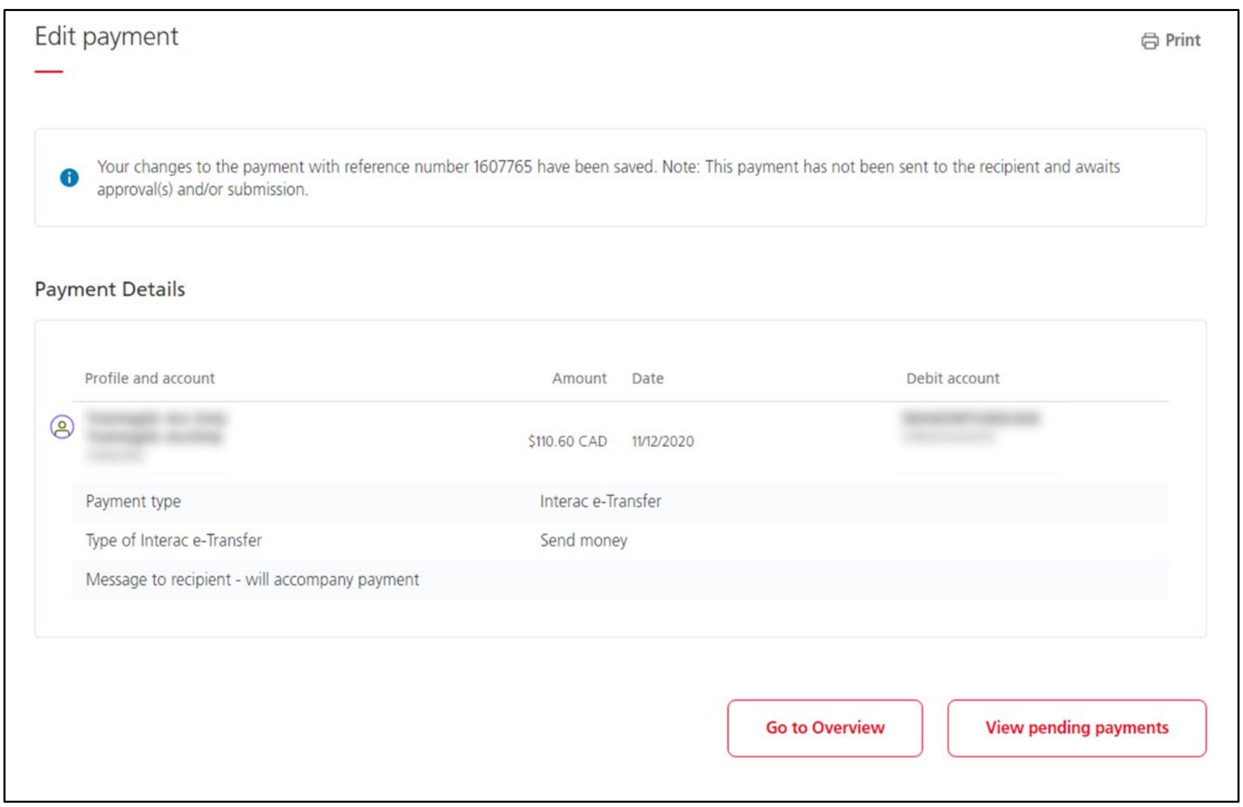
Now, on the **Edit Payment** page, make the required changes to the payment and click **Continue**.



Next, review the details of the payment and click **Save**.



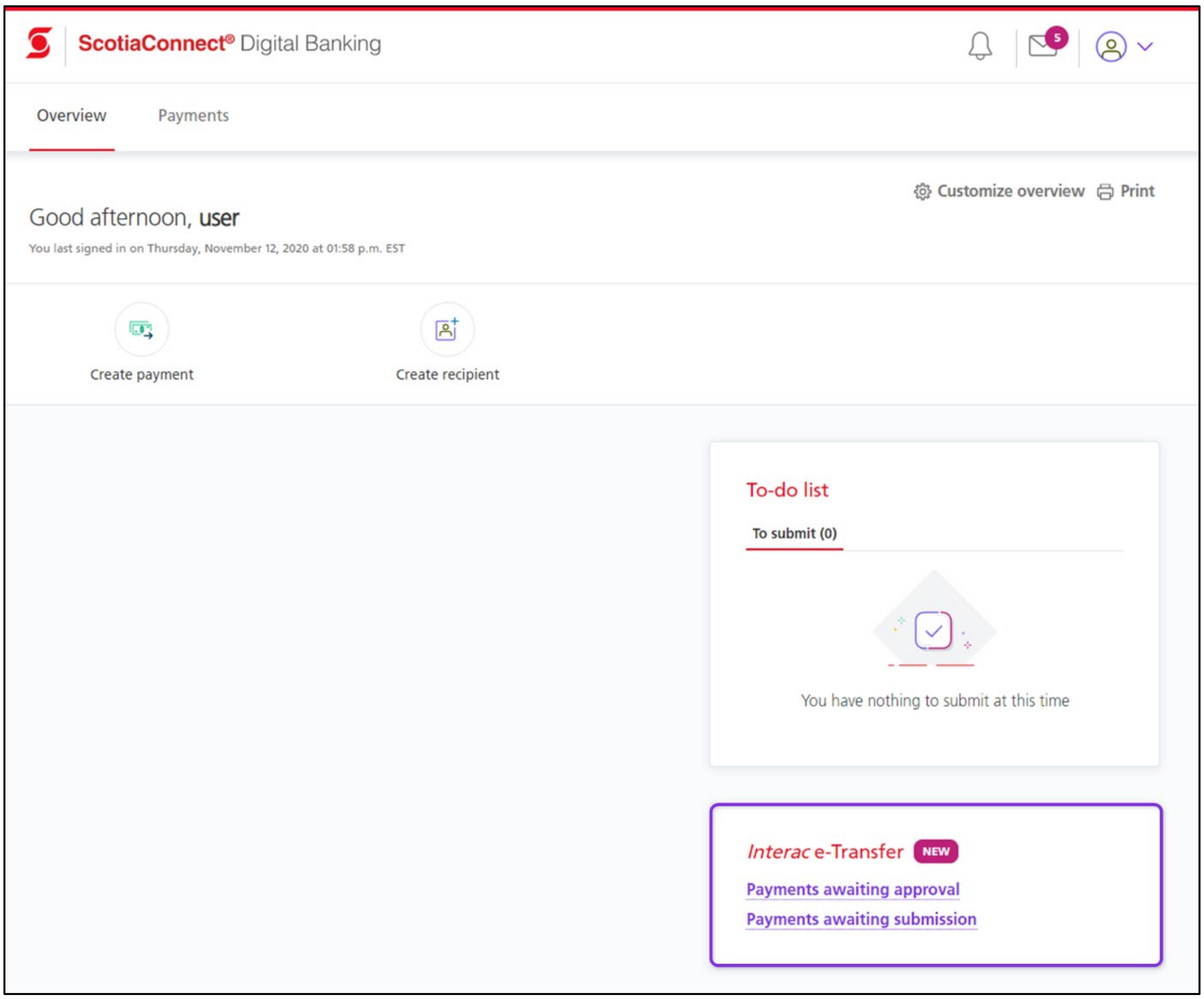
This displays a new page that confirms that the payment has been edited.



DELETE A CREATED OR APPROVED PAYMENT

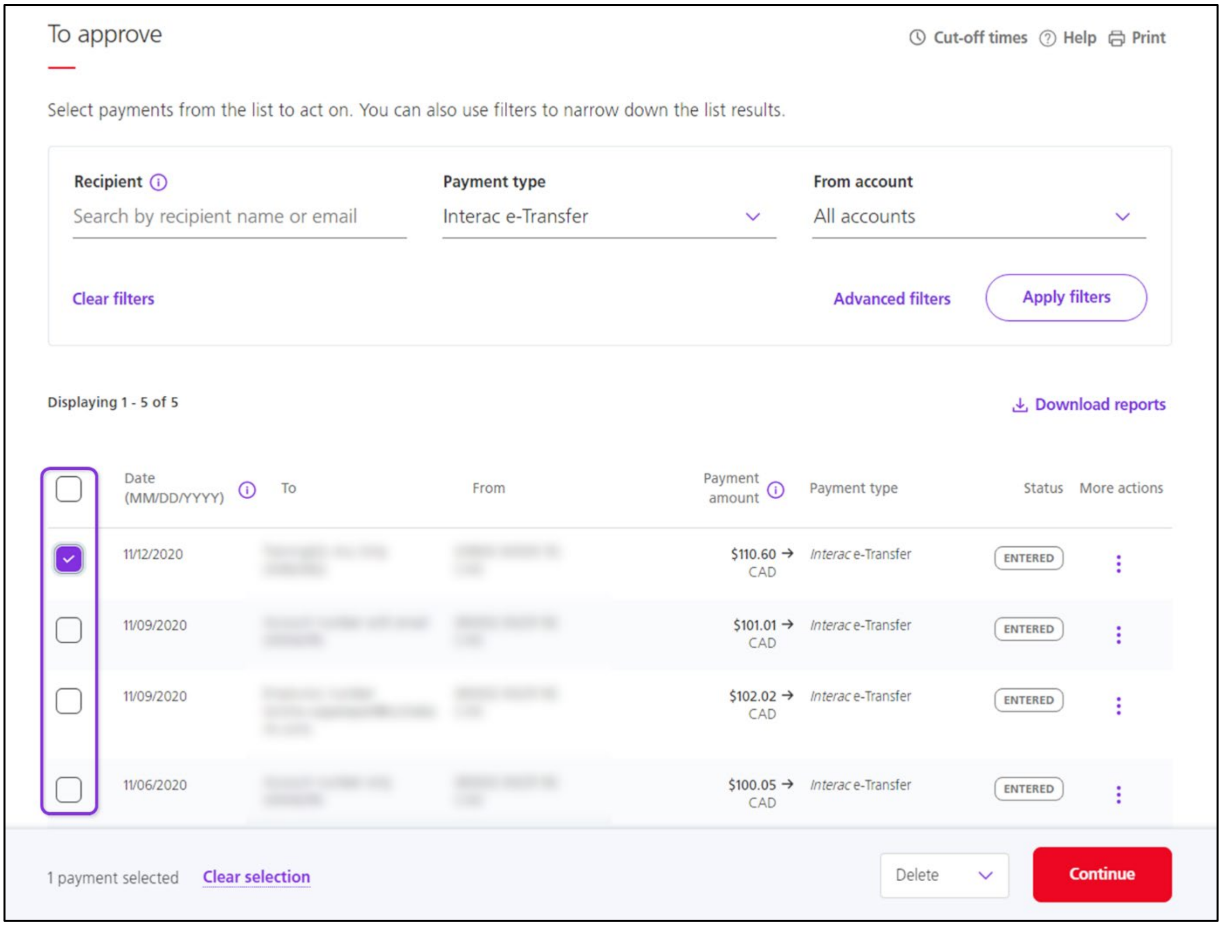
Important: You can delete a created payment only if your organization's ScotiaConnect set up includes approvals for *Interac* e-Transfer†.

To delete an *Interac* e-Transfer† that has been created or approved, click the **Payments awaiting approval** or the **Payments awaiting submission** link in the ***Interac* e-Transfer** section of the **Overview** page.

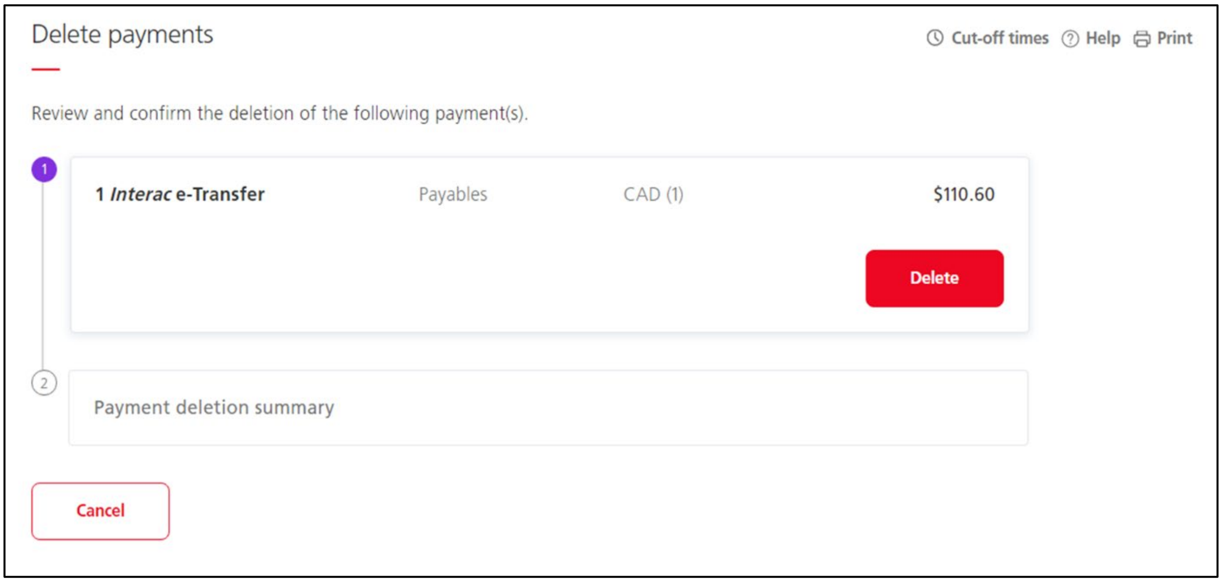


This displays the **To approve** or **To submit** page. Use the check boxes to select the payment(s) to delete and click **Continue**.

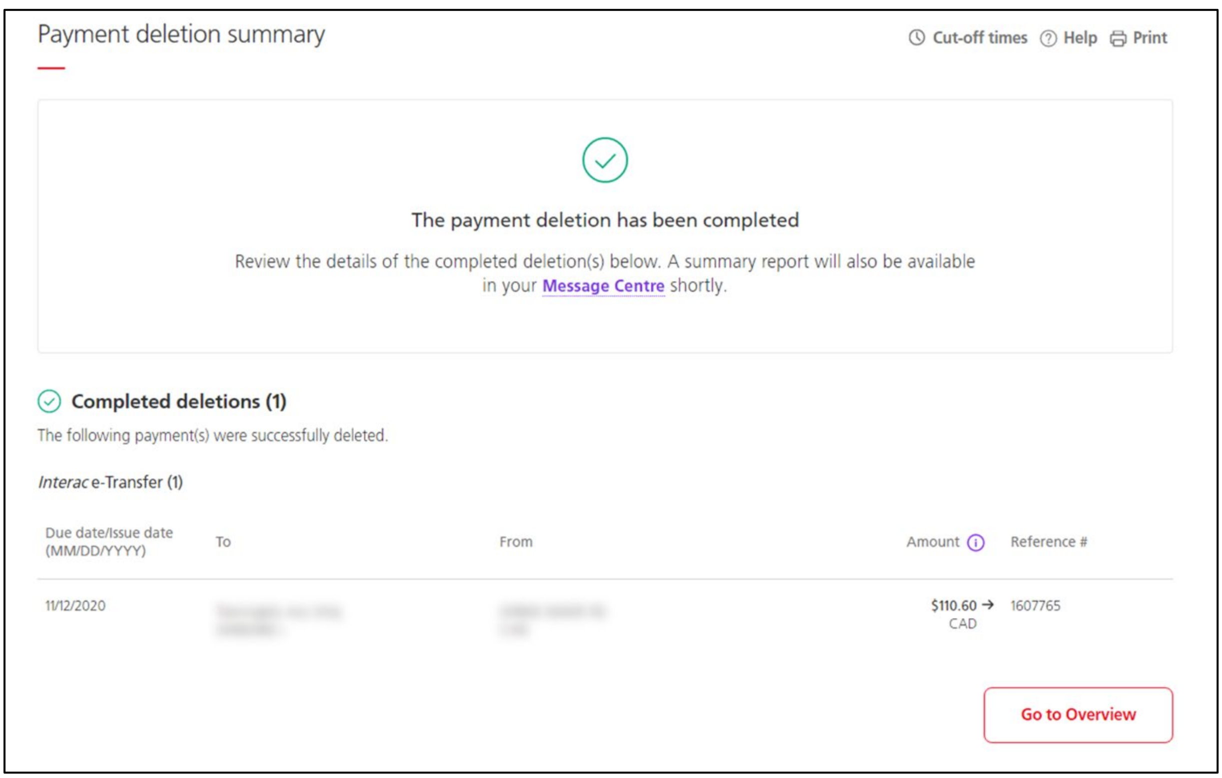
Note: By default, the drop-down list next to the **Continue** button will display **Delete**.



Now, on the **Delete payments** page, click **Delete**.

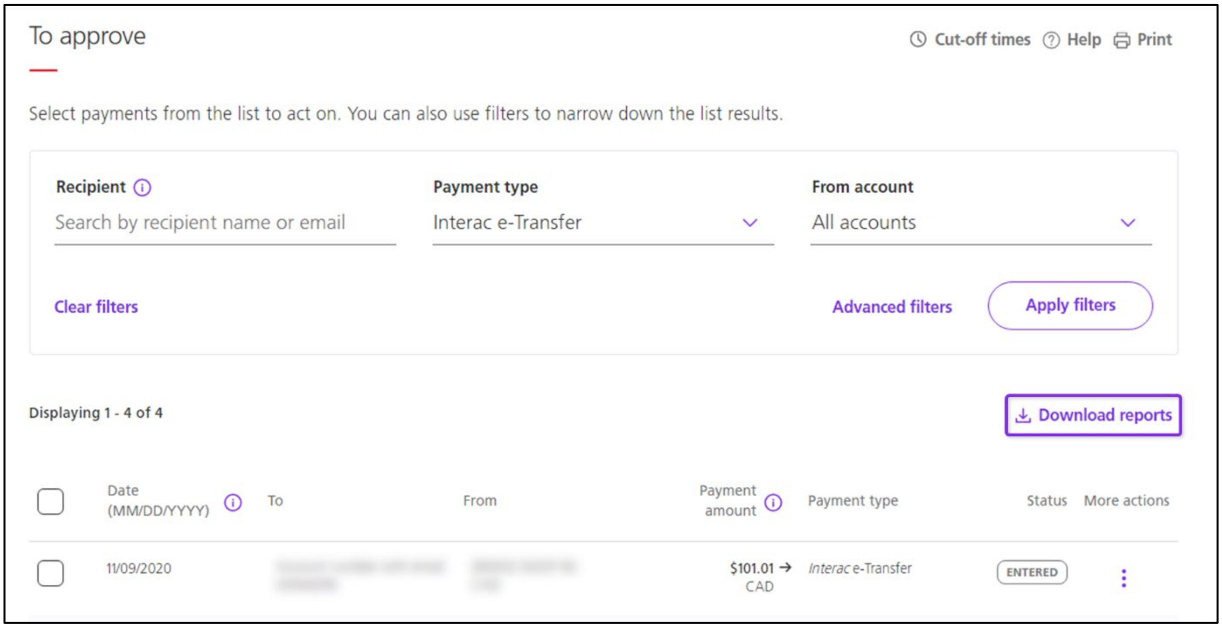


This displays the **Payment deletion summary** page, which confirms that the payment(s) have been deleted and provides the details of the payment(s) that were deleted.

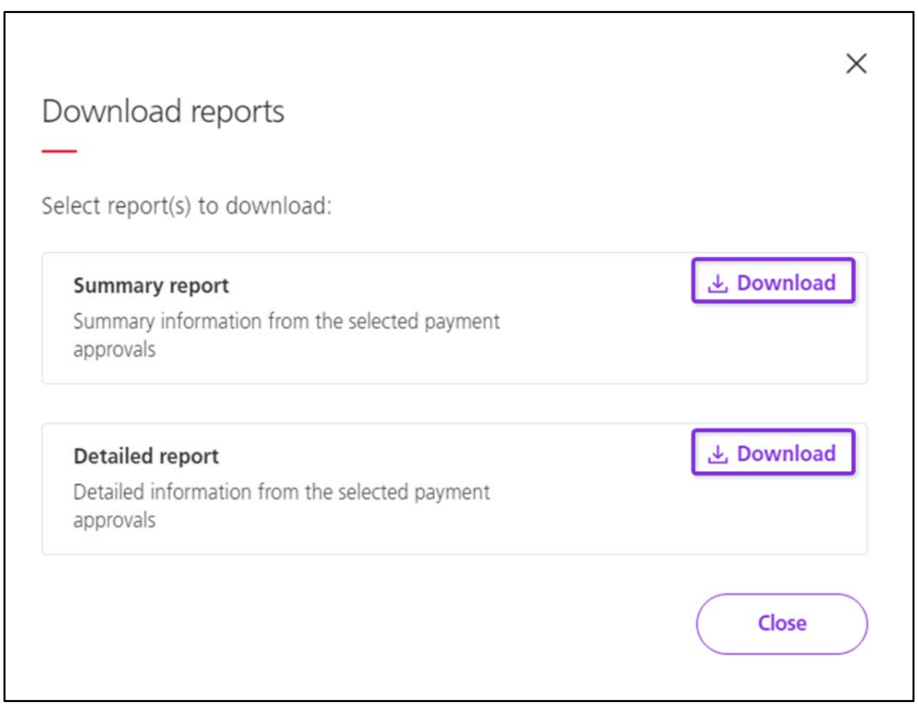


VIEWING PENDING PAYMENT APPROVAL OR SUBMISSION SUMMARY AND DETAILED REPORTS

To view pending payment approval or submission summary or detailed reports, access the **To approve** or **To submit** page from the **To-do list** of the **Overview** page. Then, click **Download reports**.

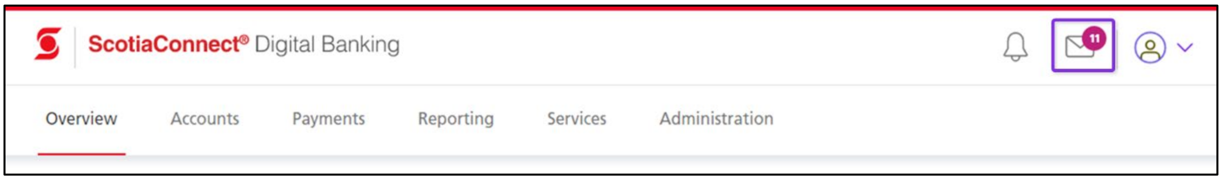


This displays the **Download reports** pop-up box. As required, click the required **Download** link to download the summary or detailed report.

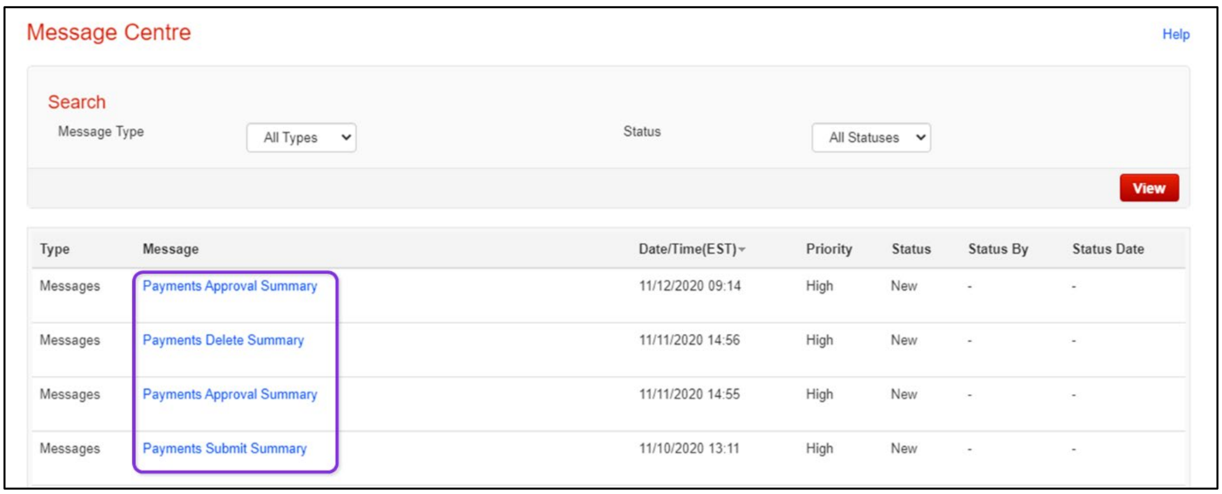


VIEWING GROUP ACTION SUMMARY REPORTS

To view a group action summary report, click the envelope icon at the top of the ScotiaConnect screen.

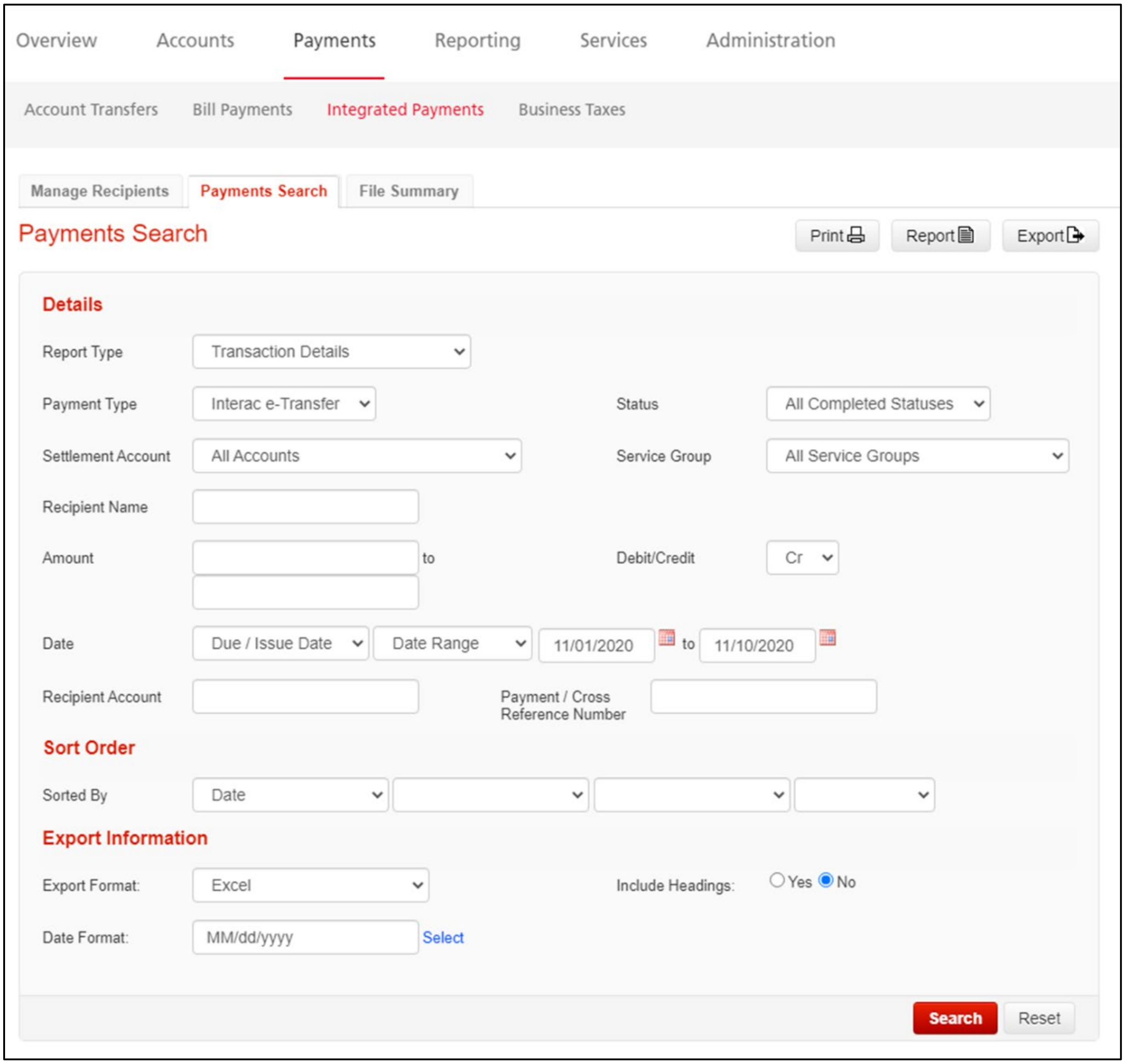


This displays the **Message Centre**. Click the link in the **Message** column to view the required report.



SEARCHING FOR A SENT *INTERAC* E-TRANSFER†

To search for an *Interac* e-Transfer† you have sent, navigate to **Payments** > **Integrated Payments** and select **Payment Search**. Set the **Report Type** to **Transaction Details**, select ***Interac* e-Transfer** as the **Payment Type** and enter any other criteria and click **Search**.



Your search results will display below the criteria, click on the reference number to view the details of the payment.

Search results First Previous Next Last Item: 1 - 26 of 26

Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020	[illegible]	1606330	[illegible]	$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606336	[illegible]	$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606337	[illegible]	$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606355	[illegible]	$56.00	Cr	Default SG	Accepted
11/06/2020	[illegible]	1606360	[illegible]	$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606414	[illegible]	$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606424	[illegible]	$1.08	Cr	Interac_All_Tiers	Accepted

RECALL (CANCEL) AN *INTERAC* E-TRANSFER†

You can only recall (cancel) an *Interac* e-Transfer† that was sent to a recipient with a security question and answer. Additionally, the recipient should not have accepted the *Interac* e-Transfer†, or the recipient should have declined the *Interac* e-Transfer† (the status is **Declined**) or the *Interac* e-Transfer† should have expired (the status is **Expired**).

Important:

- If the recipient has accepted the *Interac* e-Transfer†, it cannot be recalled (cancelled).
- If the *Interac* e-Transfer† is sent to a recipient with Autodeposit, it cannot be recalled.

To recall an *Interac* e-Transfer†, first search for the *Interac* e-Transfer† (using the steps listed in the Searching for a Sent *Interac* e-Transfer† section of this document).

After searching for the *Interac* e-Transfer†, click the **Payment / Cross Reference Number** for the transaction you want to recall.

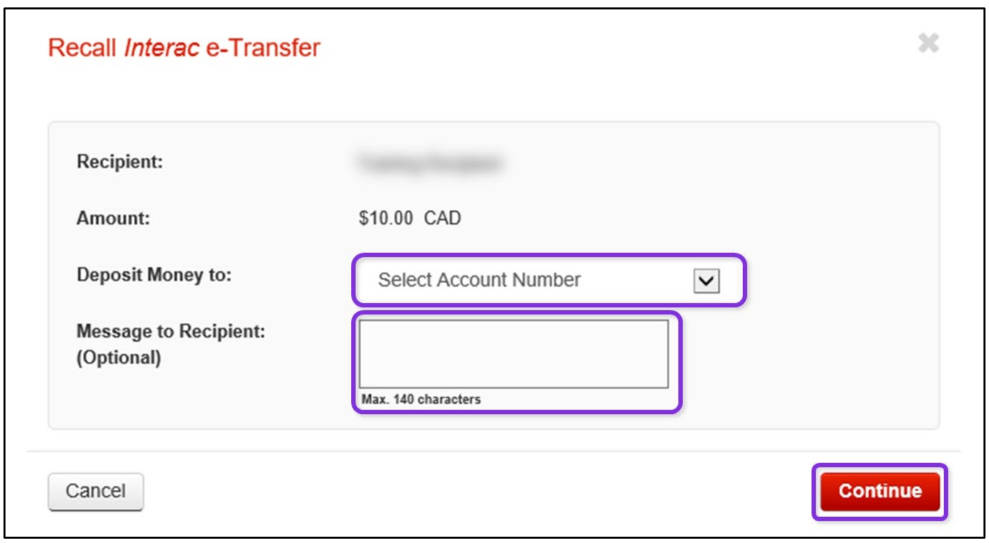
Search results First Previous Next Last Item: 1 - 26 of 26

Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Service Group	Status
11/06/2020	[illegible]	1606330	[illegible]	$8.13	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606336	[illegible]	$100.01	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606337	[illegible]	$100.02	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606355	[illegible]	$56.00	Cr	Default SG	Accepted
11/06/2020	[illegible]	1606360	[illegible]	$101.00	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606414	[illegible]	$100.17	Cr	Interac_All_Tiers	Accepted
11/06/2020	[illegible]	1606424	[illegible]	$1.08	Cr	Interac_All_Tiers	Accepted

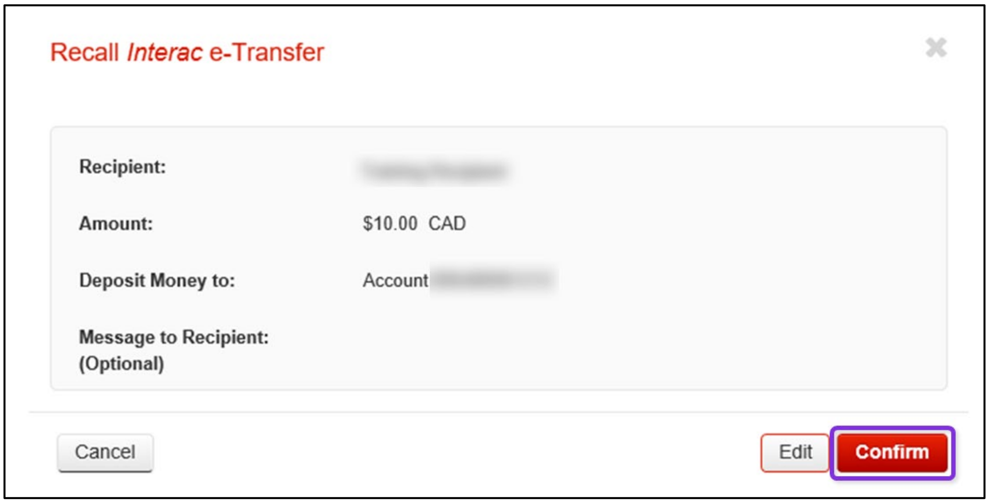
This displays the **Payment Details** page for the transaction. Scroll to the bottom of the page and click the **Select Action** drop-down arrow. To recall the payment, select **Recall *Interac* e-Transfer** and click **Go**.

Note: If a payment cannot be recalled, you will not see the **Recall *Interac* e-Transfer** option.

This displays the **Recall *Interac* e-Transfer** pop-up box. Click the **Deposit Money to** drop-down list and select an account number. Next, you have the option to enter a message in the **Message to Recipient (Optional)** box. Then, click **Continue**.

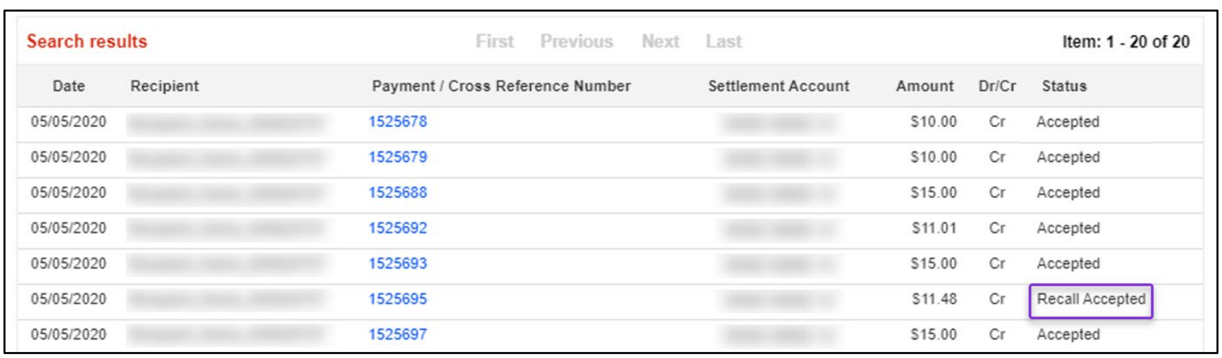


Now, a confirmation box appears. Click **Confirm** to proceed.



If the recall is successful, the **Payments Details** page will display the following message:

Now, in the Payments search results, the status for the *Interac* e-Transfer† will change to **Recall Accepted**.

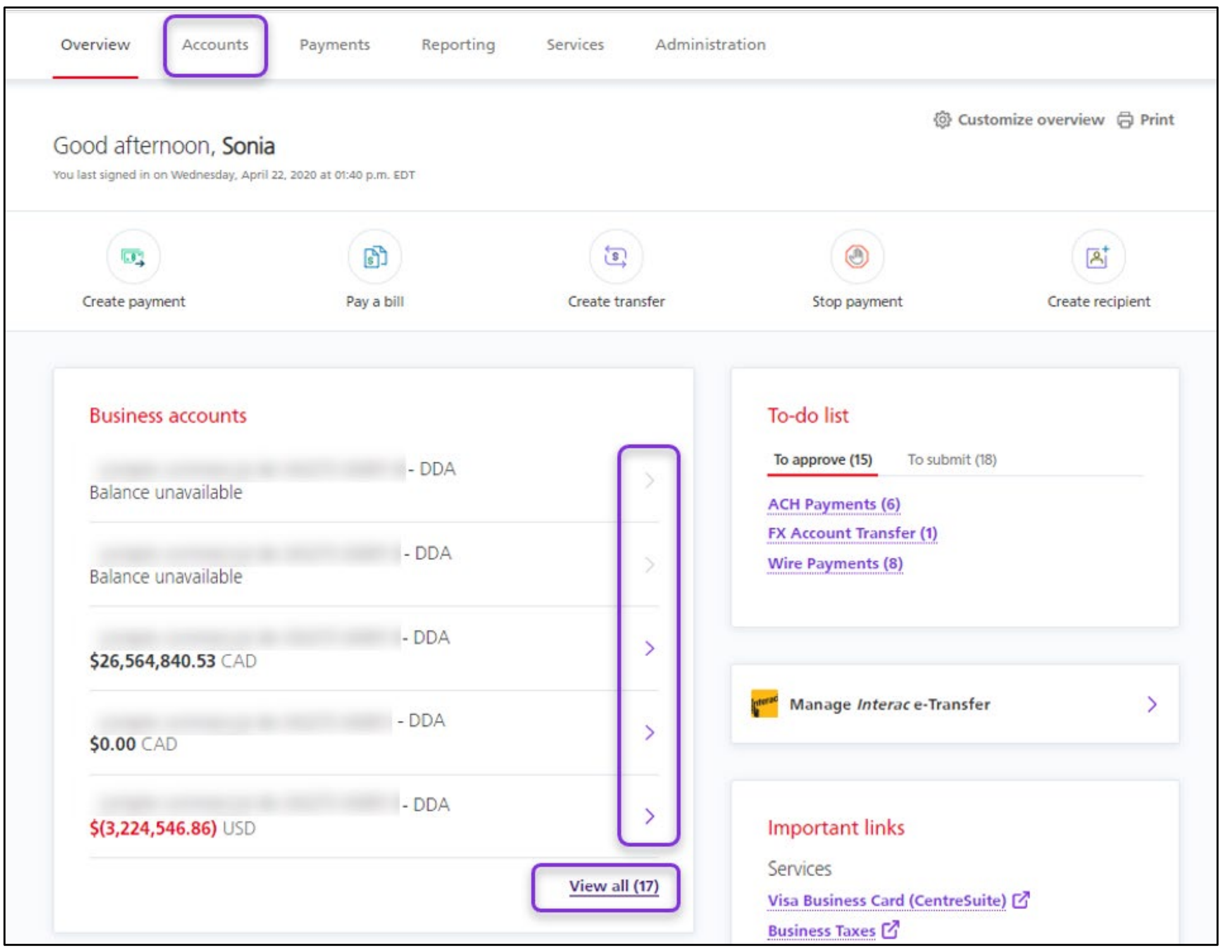


Search results — First Previous Next Last — Item: 1 - 20 of 20

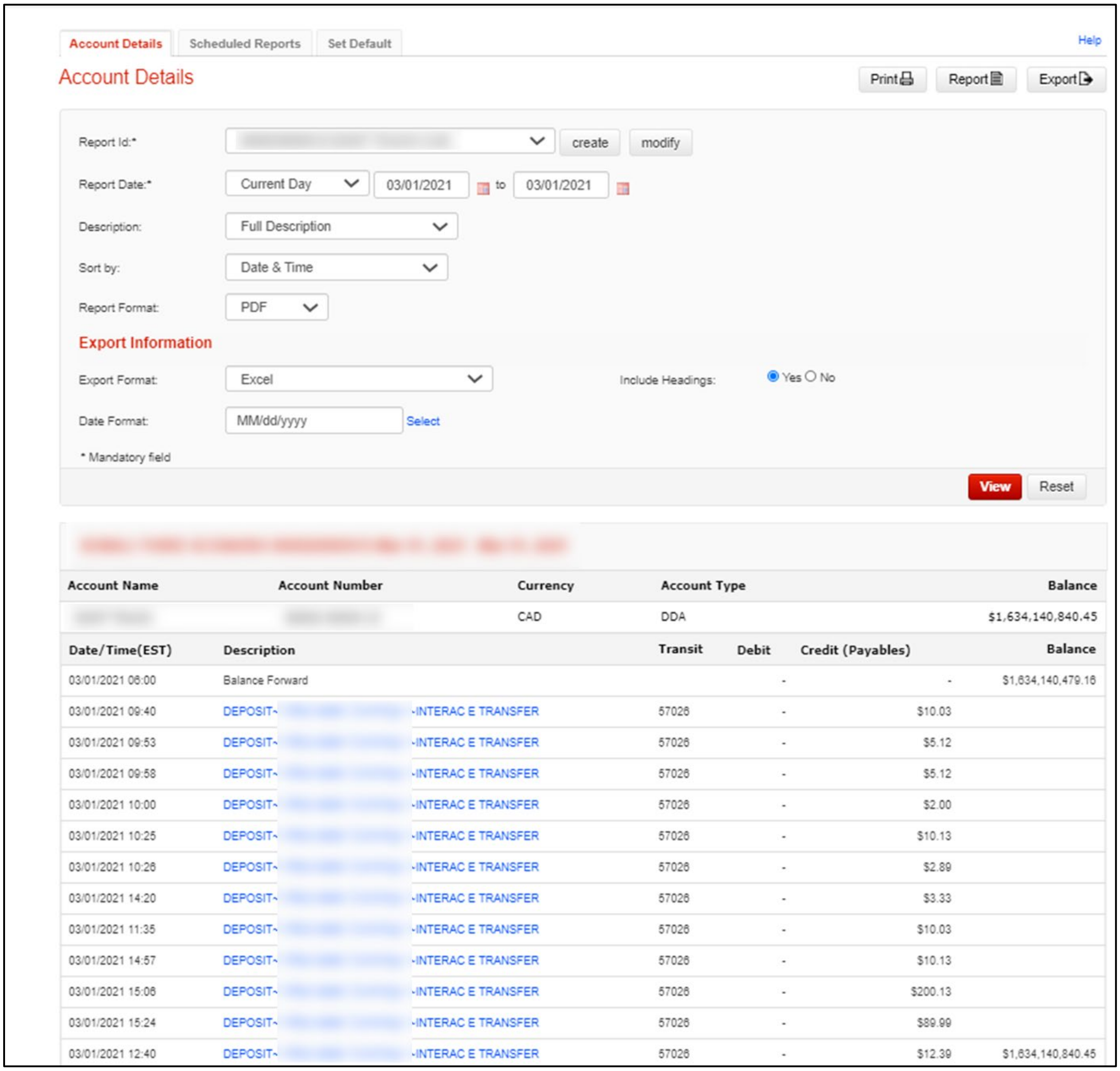
Date	Recipient	Payment / Cross Reference Number	Settlement Account	Amount	Dr/Cr	Status
05/05/2020	[illegible]	1525678	[illegible]	$10.00	Cr	Accepted
05/05/2020	[illegible]	1525679	[illegible]	$10.00	Cr	Accepted
05/05/2020	[illegible]	1525688	[illegible]	$15.00	Cr	Accepted
05/05/2020	[illegible]	1525692	[illegible]	$11.01	Cr	Accepted
05/05/2020	[illegible]	1525693	[illegible]	$15.00	Cr	Accepted
05/05/2020	[illegible]	1525695	[illegible]	$11.48	Cr	Recall Accepted
05/05/2020	[illegible]	1525697	[illegible]	$15.00	Cr	Accepted

VIEWING *INTERAC* E-TRANSFER† PAYMENTS THAT ARE AUTODEPOSITED INTO YOUR ACCOUNT

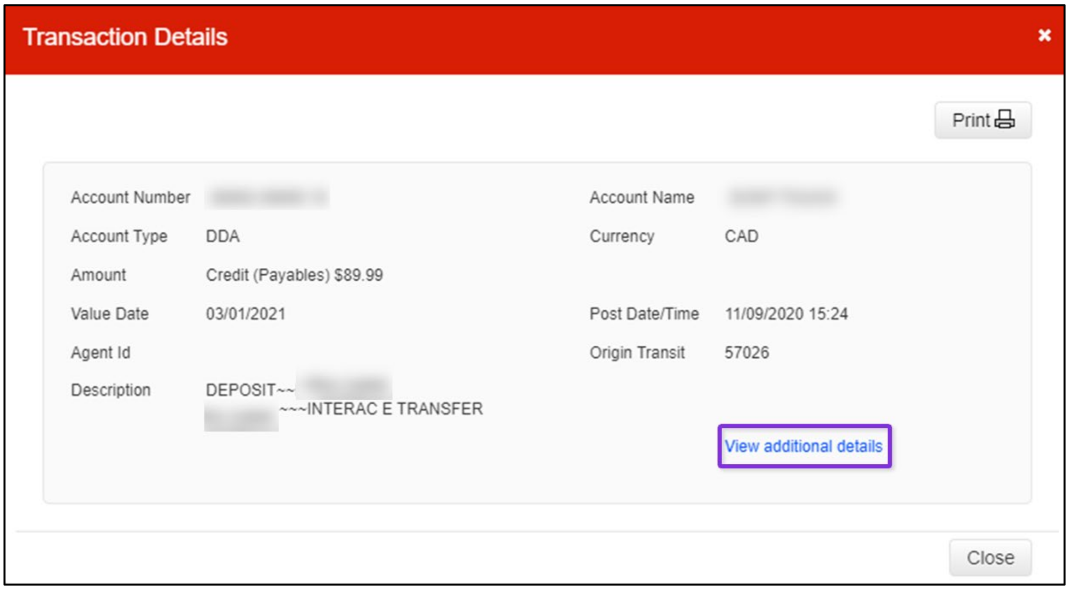
You may view *Interac* e-Transfer† payments that were Autodeposited to your specified account by accessing the **Account Details** page for that account. If the account is listed on the **Overview** page, you can access the **Account Details** page by clicking the arrow next to the account. If the account is not listed on the **Overview** page, click the **View all** link. Alternatively, click the **Accounts** tab to see all your accounts and then click the required account to view the **Account Details** page.



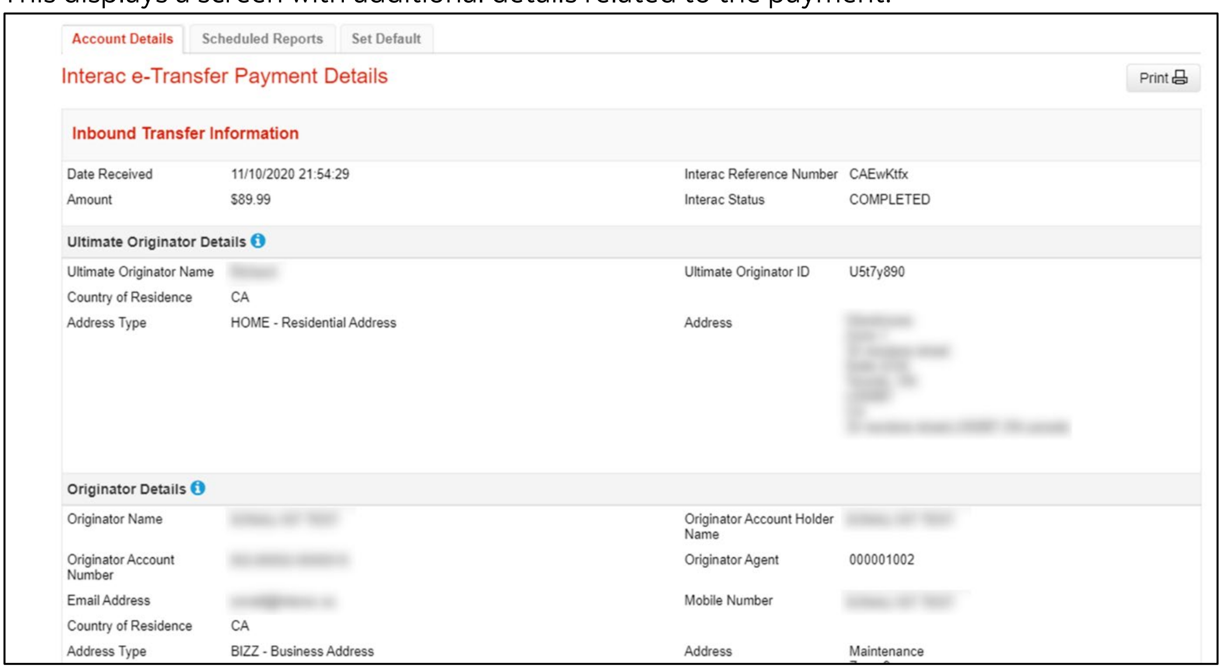
The **Accounts Details** page displays the transactions for the account at the bottom section of the page—this includes transfers that have been Autodeposited to your account. To view the details of an *Interac* e-Transfer†, click the transaction from the list.



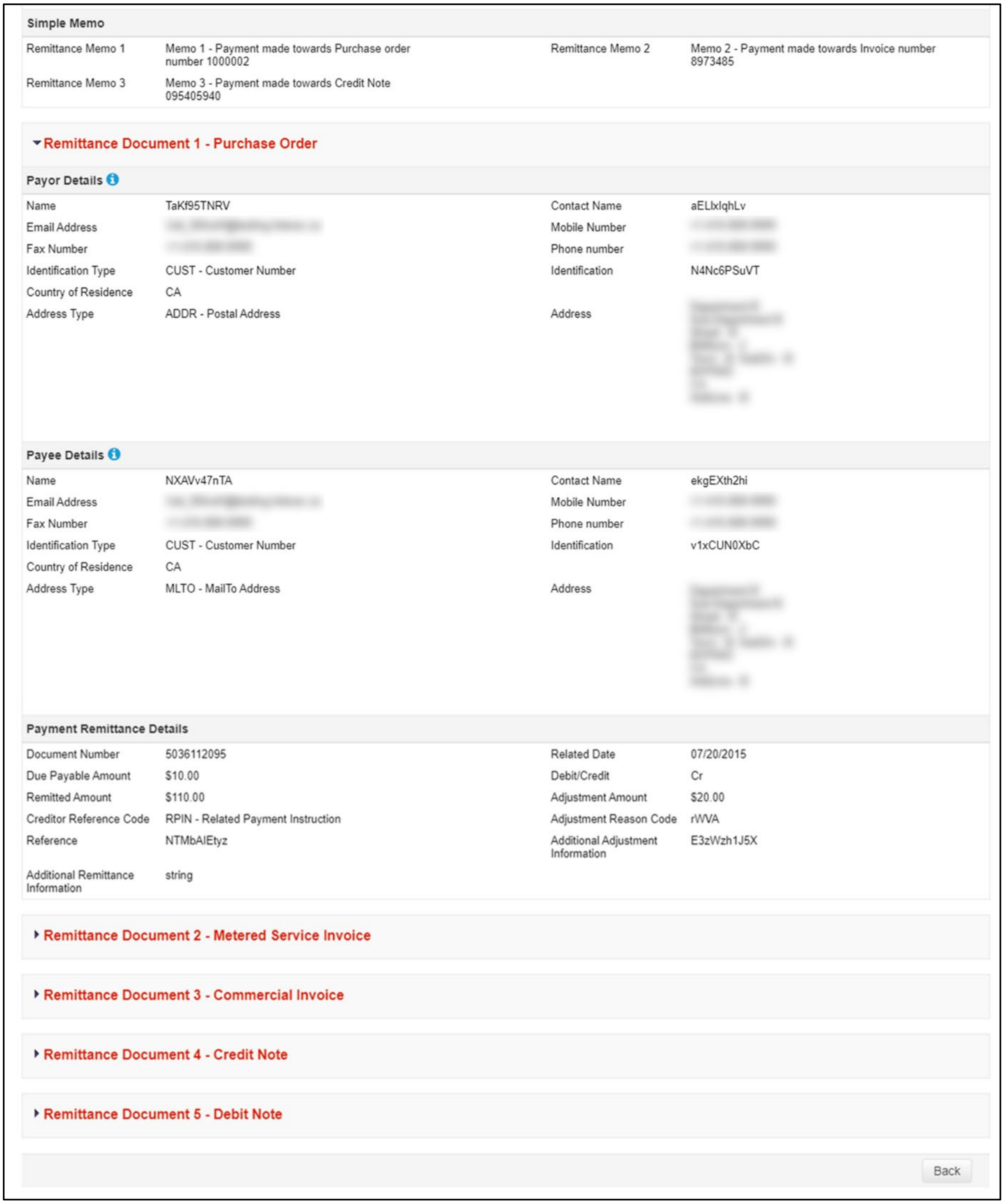
Clicking a transaction will display the **Transaction Details** box. To view the remittance details for the transaction, click the **view additional details** link.



This displays a screen with additional details related to the payment.



When you scroll down, you will see the remittance details for the payment. You can click each heading to view additional information.



Simple Memo

Remittance Memo 1	Memo 1 - Payment made towards Purchase order number 1000002	Remittance Memo 2	Memo 2 - Payment made towards Invoice number 8973485
Remittance Memo 3	Memo 3 - Payment made towards Credit Note 095405940		

Remittance Document 1 - Purchase Order

Payor Details

Name	TaKf95TNRV	Contact Name	aELlxlqhLv
Email Address		Mobile Number	
Fax Number		Phone number	
Identification Type	CUST - Customer Number	Identification	N4Nc6PSuVT
Country of Residence	CA		
Address Type	ADDR - Postal Address	Address	

Payee Details

Name	NXAVv47nTA	Contact Name	ekgEXth2hi
Email Address		Mobile Number	
Fax Number		Phone number	
Identification Type	CUST - Customer Number	Identification	v1xCUN0XbC
Country of Residence	CA		
Address Type	MLTO - MailTo Address	Address	

Payment Remittance Details

Document Number	5036112095	Related Date	07/20/2015
Due Payable Amount	$10.00	Debit/Credit	Cr
Remitted Amount	$110.00	Adjustment Amount	$20.00
Creditor Reference Code	RPIN - Related Payment Instruction	Adjustment Reason Code	rWVA
Reference	NTMbAlEtyz	Additional Adjustment Information	E3zWzh1J5X
Additional Remittance Information	string		

Remittance Document 2 - Metered Service Invoice

Remittance Document 3 - Commercial Invoice

Remittance Document 4 - Credit Note

Remittance Document 5 - Debit Note

Back

FAQS

When can I start using the service?
Once you complete the registration you will receive an email notifying you that your registration was successful, at that time you will be able to use the *Interac* e-Transfer† service.

What happens to my Scotia OnLine *Interac* e-Transfer† Autodeposit registration once I register the same email address for *Interac* e-Transfer† Autodeposit on ScotiaConnect?
If your business email address is already registered for Autodeposit to a Scotia OnLine deposit account, and you want to register the same email address to a ScotiaConnect business banking account instead, the Scotia OnLine Autodeposit registration will be overridden by the ScotiaConnect Autodeposit registration.

In such scenarios, you will receive an email from *Interac* to confirm that you want to override the existing registration with the ScotiaConnect registration.

Can I future date or set my *Interac* e-Transfer† as a recurring payment?
No, these functions are not currently available.

Are there *Interac* e-Transfer† limits?
Yes, there is a $25,000 limit per *Interac* e-Transfer† sent. However, there are no limits for accepting (receiving) an *Interac* e-Transfer†.

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.

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