Managing Your Scotiabank Visa Business Card (SVBC) Balance

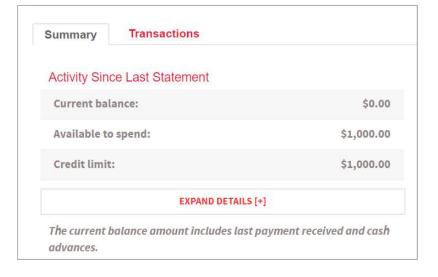
CentreSuite allows SVBC Coordinators to monitor outstanding balances, set up alerts and use multiple methods to make outstanding balance payments.



Monitoring Your Balance

All real-time posted transactions can be found under the **Statements** tab > Account Activity.

Pending transactions can be found under the **Accounts** tab > View Authorization Request.



Receiving Email Alerts

The alerts feature sends email alerts to SVBC coordinators when a defined limit is reached. You can create these alerts on the **Manage Alerts** page. The two types of alerts are:

- Current Balance Approaching Credit Limit: This alert notifies you when cardholders or your corporate account are nearing a specified limit.
- Transaction equal to or above amount: You will receive this alert when a single transaction exceeds a defined amount.

YES	Current Balance Approaching Credit Limit [?]
	Calculate by:
	Amount within [?] Percent within [?] 80
YES	Transaction equal to or above amount [?]



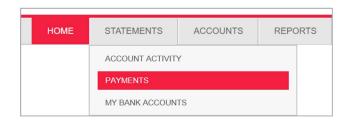
Making Payments

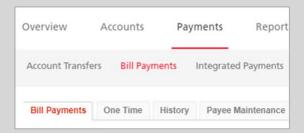
You can use CentreSuite's Quick Remit feature, ScotiaConnect, Scotia Online and other Canadian online banking platforms to make SVBC payments from Scotiabank or non-Scotiabank accounts.

CentreSuite - Quick Remit

Processing time: Submitted before 5:00pm \rightarrow Next business day; Submitted after 5:00pm \rightarrow Two business days

To use this payment method, add a bank account in CentreSuite and then you can make payments using the **Payments** option under the **Statements** tab.





ScotiaConnect

Processing time: Submitted before 5:00pm \rightarrow Next business day; Submitted after 5:00pm \rightarrow Two business days

To make payments through ScotiaConnect, use the **Bill Payments** option, search for the **Scotiabank Visa Business Card** payee and then enter payment details.

Scotia Online

Processing time: Submitted before 5:00pm \rightarrow Next business day; Submitted after 5:00pm \rightarrow Two business days

To make payments through Scotia Online, add **Scotiabank Visa Business Card** as a payee on the **Bill Payments** tab and then enter the payment details.





Other Canadian Online Banking Platforms

Processing time: 2–3 business days—depending on the other financial institution's payment cutoff schedule

On all common online banking platforms in Canada, you can make payments by adding Scotiabank Visa Business Card as a payee in the Bill Payment section.

The screenshot on the left is for illustration purposes only.

Note: While making payments, ensure that you use a CAD debit account for making payments to your SVBC CAD account and use a USD debit account for making payments to your SVBC USD account.