

# Receiving Payments

Quick Reference Guide

OVERVIEW .....2

IDENTIFYING YOUR BANK AND BRANCH .....2

SWIFT codes.....2

Institution/Transit .....2

Bank Name/Address.....3

ABA Routing number .....4

FINDING YOUR ACCOUNT NUMBER .....4

FOR FURTHER ASSISTANCE .....5

Legal Disclaimer

This reference guide has been prepared by The Bank of Nova Scotia for use and reference by its customers only. It is not to be relied upon as financial, tax or investment advice. Scotiabank makes no representation or warranties in this reference guide including about the services described in it

This reference guide is not for public use or distribution. This guide is for information purposes only. Usage of this service is subject to the terms set out in its enrollment documentation.

## OVERVIEW

This guide is to help you locate the necessary information companies will need to debit or credit your account. There are 3 pieces of information they will need:

- Your Bank,
- The Branch where your account is domiciled (housed).
- Your Account Number.

**IMPORTANT:** All this information can also be obtained by contacting your branch or account manager. If you are ever unsure about whether you are providing the correct information, please confirm with them.

## IDENTIFYING YOUR BANK AND BRANCH

There are three ways you can identify your bank and branch to a company that is going to send you payments.

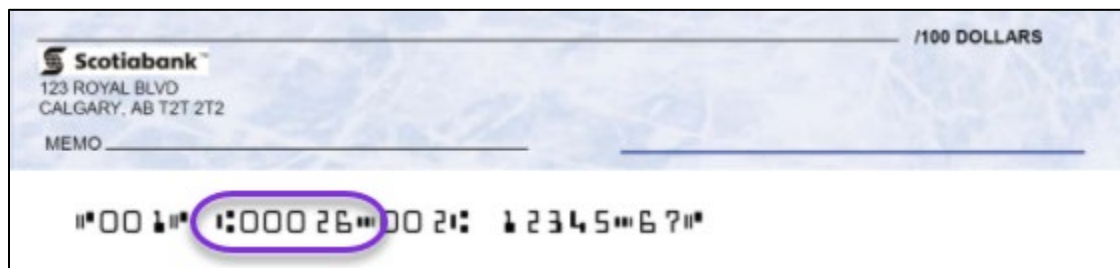
### SWIFT CODES

These are a universal identifier for all banks with the ability to send and receive wire payments. The SWIFT codes for Scotiabank are: NOSCCATTXXX for accounts in Canada, and NOSCUS4H for accounts in the US. They will ensure the payment reaches the department at Scotiabank responsible for processing wires. Specific branches can also have SWIFT codes where the XXX will be replaced by a 3-digit number (e.g. NOSCCATT123)

**Used for Which Payment types:** Wires

### INSTITUTION/TRANSIT

This identification method is specific to Canadian financial institutions and consists of a 5-digit Transit number and a 3- or 4-digit institution number. The institution number is always 0002 for Scotiabank and your transit can be found on your cheques as the first 5-digit number.



You can also find this information in ScotiaConnect. Go to Administration, Services then My Accounts. You will see a list of your accounts linked to ScotiaConnect. The first five digits are your transit number.

Overview	Accounts	Payments	Reporting	Services	Administration
User Information	User Groups	Audit Log	Self Administration	Service Groups	Service Information
Agreement Information	My Accounts	My Global Accounts	My Services		

My Accounts [Print](#) [Help](#)

Here you will find the details of your business's accounts that can be used for your cash management activities on ScotiaConnect.

Transit Number	ACCOUNT NAME	DIVISION	ACCOUNT TYPE	STATEMENT OPTION	CURRENCY	STATUS
80002 0123 45	Account A		DDA - Demand Deposit Account	Paperless	CAD	Closed
80002 00543 21	General Account		DDA - Demand Deposit Account	Paperless	CAD	Open

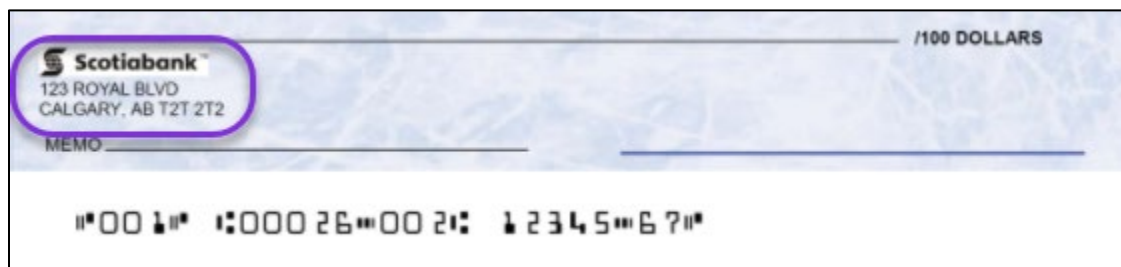
**Note:** If your account is redomiciled (moved to a different branch) the transit won't change in ScotiaConnect but it will be different. Contact your Scotiabank representative to verify the correct transit number in this situation.

**Used for which payment types:** EFTs (required), Wires.

## BANK NAME/ADDRESS

You can also provide the name and address of your bank and branch for customers wanting to send you wires.

You can find this information on your cheques.



**Used for which payment types:** Wires

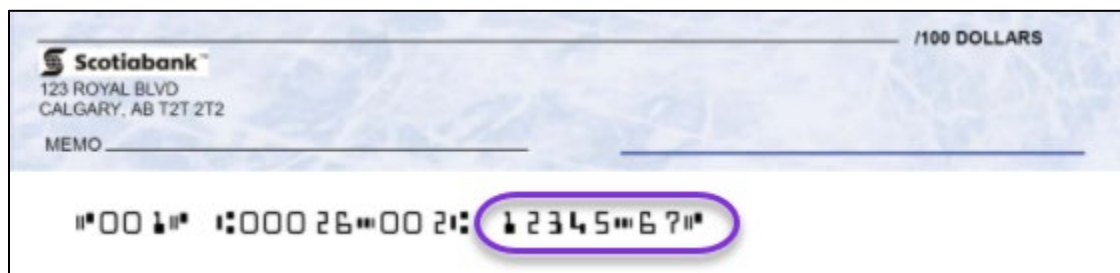
## ABA ROUTING NUMBER

This is the American equivalent of the Institution/Transit combination except it is a single 9-digit number. However, to receive ACH payments from companies in the US you will need to enroll for the ACH Receiving service.

## FINDING YOUR ACCOUNT NUMBER

There are two simple ways you can find your account number to provide to a customer who will be sending you wire payments

**Using a Cheque:** Your account number can be found on your cheques it will be the last 7 digits shown.



**Using ScotiaConnect:** Go to Administration, Services then My Accounts. You will see a list of your accounts linked to ScotiaConnect. The last 7 digits are your account number.

**Note:** Some companies may request an IBAN number for sending you wire payments, this is not required to send wires to Scotiabank. They should use your account number and one of the other bank & branch identification methods outlined above.

Overview

Accounts

Payments

Reporting

Services

Administration

User Information

User Groups

Audit Log

Self Administration

Service Groups

Service Information

Agreement Information

My Accounts

My Global Accounts

My Services

My Accounts

Print

Help

Here you will find the details of your business's accounts that can be used for your cash management activities on ScotiaConnect.

ACCOUNT	Account Number	DIVISION	ACCOUNT TYPE	STATEMENT OPTION	CURRENCY	STATUS
80001	00123 45	Account A	DDA - Demand Deposit Account	Paperless	CAD	Closed
80002	00543 21	General Account	DDA - Demand Deposit Account	Paperless	CAD	Open

## 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](mailto:hd.ccebs@scotiabank.com). Your email will be answered within 24-48 business hours.

® Registered trademarks of the Bank of Nova Scotia