

Scotia OnLine for Business Guyana Electronic Funds Transfer User Guide

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TABLE OF CONTENTS

1. Introduction	1
2. What is changing?	1
3. REQUIRED ACTION: Existing Online Recipients.....	1
4. HOW TO CREATE NEW ONLINE RECIPIENT	3
5. Updates to the File Upload	3
6. Transaction Processing Cut-Off Times	4
7. Frequently Asked Questions (FAQs)	4
8. Appendix	5

1. Introduction

Scotiabank is pleased to advise we are part of the launch of the Bank of Guyana's Electronic Funds Transfer (EFT). EFT is a clearing and settlement facility established to process the exchange of electronic transactions in a secured network between participating financial institutions in Guyana.

As of August 12, 2019, you will be able to transfer funds between selected financial institutions same-day while enhancing your working capital and improving your cash flow. All customers are requested to update their online payment details in preparation for the implementation of this service. The following dates must be adhered to:

- ❑ **Start date**: June 10, 2019 - you can begin updates to your payments
- ❑ **End/Cutoff**: August 12, 2019 - all updates must be completed by this date to ensure successful transfers/payments.

What does the Guide cover? The Guide provides you with information regarding:

- ❑ New Bank ABA numbers
- ❑ Account Number Format that is required for your online recipients
- ❑ Modified file format specifications (ACH & DBF) for your upload payments file based on the new ACH payment file requirements.

Who should use this Guide?

This Guide is designed for Scotiabank customers in Guyana using Scotia Online Business and signed up for services such as Direct Deposit, Disbursements or Collections Services.

Where to get additional help?

If you have further questions or require additional assistance, the following contacts are available:

Calling From:	Phone Number	Email address
Guyana	592-226-0088	ttbsccashmanagement@scotiabank.com
Trinidad	868-612-4557 – Option 4	ttbsccashmanagement@scotiabank.com
Barbados	246-467-3272 – Option 4	barbados.cms@scotiabank.com
Canada	1-844-874-4064	barbados.cms@scotiabank.com
UK	0-808-234-2348	barbados.cms@scotiabank.com
USA	1-844-693-7401	barbados.cms@scotiabank.com

2. What is changing?

Scotia Online for Business clients are required to update payments information (i.e. Payroll, Disbursements, Collection or Third Party Transfers) by following mandatory steps in order to avoid any delays or rejections in processing your transactions.

3. REQUIRED ACTION: Existing Online Recipients

3.1 Update Existing Online Recipients: Bank ABA Numbers and Account Format

- ❑ Go the Payments tab and click on Recipient.
- ❑ Select the recipient with 'DO NOT USE' in the Bank name and select the Modify action
- ❑ Verify and confirm the recipient account number format based on the **Recipient Account Format required by the Bank** (see Appendix 1).
- ❑ Select Domestic Banks from the bank list and click Update List
- ❑ Select the appropriate bank from the Domestic Banks list
- ❑ The bank list has been modified to include the Bank Name and location as well as the word 'New' to make it easier for you to select the correct Bank according to the recipient's bank and transit. (Example: New – Republic Bank Guyana – Camp Street)

- ❑ Once you have selected the appropriate bank, proceed to submit and confirm.

Example of 'DO NOT USE' Bank

Dashboard Info Reporting Payments **Account Management** Administration Preferences aluong@bns.bns

Payments Summary Create Payment **Recipients** Templates Bill Payment Banks Validation Reports

Recipients [Import Recipient](#) [Create Recipient](#)

View By
First Name Last Name Company Name Recipient Name
Type All ID Status All Refresh

Viewing 1 - 50 of 188 Items [Next 50](#)

Select	Recipient Name	Type	Bank	Account Number	Recipient ID	Status	Updated By
<input type="checkbox"/>	Business Savings	Individual	DO NOT USE SCOTIABANK GUYANA	30775000010015000 GYD	001	Change Accepted	System User
<input type="checkbox"/>	Jane Jones	Individual	DO NOT USE SCOTIABANK GUYANA	30775000000113567 GYD	001278	Change Accepted	reneeduff
<input type="checkbox"/>	Indira Mahadeo	Individual	DO NOT USE REPUBLIC BANK(GUYANA) LTD	30775000010015001 GYD	002	Change Accepted	System User
<input type="checkbox"/>	Shanta Dowlatram	Individual	DO NOT USE GUYANA BANK - TRADE AND INDUSTRY	30775000000111010 GYD	003	Change Accepted	System User

Example of 'New' Bank

Account Information

Account Type* Savings

Account Number* 30775000000113567

Account Currency* Guyana Dollar

Bank Look Up

Search Banks Domestic Banks Bank ID Bank Name [Update List](#) [Reset List](#)

Banks Available

DO NOT USE AMEGY BANK, NA
DO NOT USE BANK OF BARODA
DO NOT USE CITIZENS BANK
DO NOT USE DEMERARA BANK
DO NOT USE NEW BUILDING SOCIETY
DO NOT USE SCOTIABANK GUYANA
NEW - Scotiabank Guyana - Carmichael St
NEW - Republic Bank Guyana - Camp Street
NEW - GBTI - Regent Street

Example of ACCOUNT FORMAT

Dashboard Info Reporting Payments **Account Management** Administration Preferences aluong@bns.bns

Payments Summary Create Payment **Recipients** Templates Bill Payment Banks Validation Reports

Recipients [Import Recipient](#) [Create Recipient](#)

View By
First Name Last Name Company Name Recipient Name
Type All ID Status All Refresh

Viewing 1 - 50 of 188 Items [Next 50](#)

Select	Recipient Name	Type	Bank	Account Number	Recipient ID	Status	Updated By
<input type="checkbox"/>	Business Savings	Individual	DO NOT USE SCOTIABANK GUYANA	30775000010015000 GYD	001	Change Accepted	System User
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<input type="checkbox"/>	Shanta Dowlatram	Individual	DO NOT USE GUYANA BANK - TRADE AND INDUSTRY	30775000000111010 GYD	003	Change Accepted	System User

4. HOW TO CREATE NEW ONLINE RECIPIENT

- ❑ Go the Payments tab and click on Recipient.
- ❑ Click Create Recipient.
- ❑ Enter the recipient account number format based on the **Recipient Account Format required by the Bank** (see Appendix 1).
- ❑ Select Domestic Banks from the bank list and click Update List
- ❑ Select the appropriate bank from the Domestic Banks list
- ❑ The bank list has been modified to include the Bank Name and location as well as the word 'New' to make it easier for you to select the correct Bank according to the recipient's bank and transit. (Example: New – Republic Bank Guyana – Camp Street)
- ❑ Once you have selected the appropriate bank, proceed to submit and confirm.

5. Updates to the File Upload

5.1 Updates in the File Upload: Bank ABA Numbers and Account Format

ACH File Format Specifications

Please refer to the specific ACH file format records that need to be updated in your system if you are currently using the **ACH File Format** to upload your payment files via Scotia OnLine for Business:

Record Type	Column		Field Name	Action
	From	To		
'1' - File Header Record	4	13	Immediate Destination	Update with blank space followed by the NEW 9 digit Scotiabank ABA Bank Number of your control (307750037)
'1' - File Header Record	14	23	Immediate Origin	Update with blank space followed by the NEW 9 digit Scotiabank ABA Bank Number of your control (307750037)
'5' - Batch Header Record	80	87	Originating DFI Identification	Update with the first 8 digits of the NEW Scotiabank ABA Bank Number of your control account(30775003)
'6' - Entry Detail Record	4	11	Receiving DFI Identification	Update with the first 8 digits of the Receiving Bank's NEW ABA Number (See Appendix 2)
'6' - Entry Detail Record	12	12	Check Digit	Update with the last digit of the Receiving Bank's NEW ABA Number (See Appendix 2)
'6' - Entry Detail Record	13	29	DFI Account Number	Update Payee Account Number (left justify) (Use Account Formats provided in Appendix 1)
'8' - Batch Control Record	80	87	Originating DFI Identification	Update with the first 8 digits of the NEW Scotiabank ABA Bank Number of your control account(30775003)

DBF File Format

Please refer to the specific DBF file format records that need to be updated in your system if you are currently using the **DBF File Format** to upload your payment files via Scotia OnLine for Business:

Record	Column		Field Name	Comments
	From	To		
'3' - Detail Record	12	20	CMSACCT	Update the Payee Account Number (Use Account Formats provided in Appendix 1)
'3' - Detail Record	86	94	RTRTRANS	Update the Receiving Bank's NEW ABA Number (See Appendix 3)

Extended DBF File Format

Record	Column		Field Name	Comments
	From	To		
'3' - Detail Record	12	28	CMSACCT	Update the Payee Account Number (Use Account Formats provided in Appendix 1)
'3' - Detail Record	94	102	RTRTRANS	Update the Receiving Bank's NEW ABA Number (See Appendix 3)

6. Transaction Processing Cut-Off Times

Transactions submitted via Scotia OnLine for Business, including One-Time Payments, Template Payments, and File Upload Payments, will be processed according to the following cut-off times:

Payments to Other Financial Institutions (ACH Participating Financial Institutions):	
Cut-Off Time	Processing Timeline
9:00 PM	Same Day
11:30 PM	Same Day
2:30 PM	Same Day

7. Frequently Asked Questions (FAQs)

1. Do I have to do anything to update the Bank ABA Numbers for my existing online Recipients?

Yes. Online recipients with the 'DO NOT USE' in the Bank name will need to be modified based on the instructions provided above.

2. What happens if I don't review and update my Recipient Bank ABA Numbers?

As of **August 12, 2019**, any transactions with invalid/old recipient Bank ABA Numbers will be rejected/ returned.

3. Will I have to update the Recipient Bank ABA Numbers for my existing online Templates?

No. Any updates to the Bank ABA Numbers for your existing recipients included in your Templates will automatically be updated.

4. What happens if I don't review and update my Recipient's Account Numbers?

Transactions could be rejected and/or the processing could be delayed / posted to a wrong account at the receiving bank, possibly without recovery or recourse, if the recipient Account Numbers are not in the correct format.

5. What will happen if I upload a transaction file with the old Recipient Bank ABA Numbers before or as of August 12, 2019?

Effective **June 10, 2019** you could begin to upload transaction files that contain new recipient Bank ABA numbers and they will be processed accordingly. As of **August 12, 2019**, any transactions including an old recipient Bank ABA number will be rejected.

6. How will I be notified if any of my transactions are rejected from Scotiabank or from other financial institutions?

- For transactions rejected from Scotiabank, you will be able to see the corresponding status on the Payments screen within Scotia OnLine for Business.
- For transactions rejected from other financial institution, there will be no notification. However, you will see funds credited back to the originating account within 24 hours following submission of the transaction.

8. Appendix

8.1 Appendix 1: Recipient Account format required by the Bank

GUYANA																	
Bank	Account Format												Length				
Scotiabank Guyana	Account Number												1 to 9 digits. No dashes or special characters.				
	1	2	3	4	5	6	7	8	9								
Bank of Guyana	Account Number														10 or 12 digits. No dashes or special characters.		
	1	2	3	4	5	6	7	8	9	0	1	2					
Bank of Baroda	Account Number															Maximum 14 digits with leading zeros. No dashes or special characters.	
	0	0	0	4	5	6	7	8	9	0	1	2	3				
Citizens Bank	Account Number												1 - 10 digits. No dashes or special characters.				
	1	2	3	4	5	6	7	8	9						0		
Demerara Bank	Account Number												1 - 7 digits. No dashes or special characters.				
	1	2	3	4	5	6	7										
Guyana Bank of Trade and Industry	Account Number														Maximum 12 digits with leading zeros. No dashes or special characters.		
	0	0	0	0	5	6	7	8	9	0	1	2					
Republic Bank (Guyana) Ltd	Account Number												Maximum 7 digits with leading zeros. No dashes or special characters.				
	1	2	3	4	5	6	7										

8.2 Appendix 2: Guyana Bank ABA Numbers

GUYANA		
Current Bank Name	New Bank Name	New ABA Numbers
Scotiabank Guyana	NEW - Scotiabank Guyana [14845]	148450033
Scotiabank Guyana	NEW - Scotiabank Guyana [30775]	307750037
Scotiabank Guyana	NEW - Scotiabank Guyana [73015]	730150039
Scotiabank Guyana	NEW - Scotiabank Guyana [73155]	731550036
Scotiabank Guyana	NEW - Scotiabank Guyana [94805]	948050031
Bank of Baroda	NEW - Bank of Baroda [Georgetown]	600010021
Bank of Baroda	NEW - Bank of Baroda [Mon Repos]	400020020
Bank of Guyana	NEW - Bank of Guyana	700010015
Bank of Guyana	NEW - Bank of Guyana [Min. of Finance]	700020018
Citizens Bank	NEW - Citizens Bank [Camp Street]	100010071
Citizens Bank	NEW - Citizens Bank [Charity]	000060079
Citizens Bank	NEW - Citizens Bank [Linden]	200050070
Citizens Bank	NEW - Citizens Bank [New Amsterdam]	800070078
Citizens Bank	NEW - Citizens Bank [Thirst Park]	500040078
Citizens Bank	NEW - Citizens Bank [Bartica]	700030079
Citizens Bank	NEW - Citizens Bank [Parika]	900020070
Demerara Bank	NEW - Demerara Bank [Camp & Croal]	000010087
Demerara Bank	NEW - Demerara Bank [Anna Regina]	400040084
Demerara Bank	NEW - Demerara Bank [Corriverton]	600030085
Demerara Bank	NEW - Demerara Bank [Diamond]	100050086
Demerara Bank	NEW - Demerara Bank [Corporate]	700070084
Demerara Bank	NEW - Demerara Bank [Le Ressenouvenir]	900060085
Demerara Bank	NEW - Demerara Bank [Rose Hall]	800020086
Guyana Bank – Trade and Industry	NEW - GBTI [Water Street]	200010065
Guyana Bank – Trade and Industry	NEW - GBTI (Port Kaituma)	900120064
Guyana Bank – Trade and Industry	NEW - GBTI (Port Mourant)	700130063
Guyana Bank – Trade and Industry	NEW - GBTI [Anna Regina]	300050064
Guyana Bank – Trade and Industry	NEW - GBTI [Bartica]	500140062
Guyana Bank – Trade and Industry	NEW - GBTI [Corriverton]	600040062

GUYANA		
Current Bank Name	New Bank Name	New ABA Numbers
Guyana Bank – Trade and Industry	NEW - GBTI [Diamond]	200150064
Guyana Bank – Trade and Industry	NEW - GBTI [Kingston]	100110065
Guyana Bank – Trade and Industry	NEW - GBTI [Lethem]	700080061
Guyana Bank – Trade and Industry	NEW - GBTI [Parika]	100060063
Guyana Bank – Trade and Industry	NEW - GBTI [Providence]	500090060
Guyana Bank – Trade and Industry	NEW - GBTI [Regent Street]	800030063
Guyana Bank – Trade and Industry	NEW - GBTI [Vreed-en-Hoop]	900070062
Republic Bank (Guyana) LTD	NEW - Republic Bank [Water Street]	300010059
Republic Bank (Guyana) LTD	NEW - Republic Bank [Anna Regina]	900030057
Republic Bank (Guyana) LTD	NEW - Republic Bank [Camp Street]	100020058
Republic Bank (Guyana) LTD	NEW - Republic Bank [Corriverton]	700040056
Republic Bank (Guyana) LTD	NEW - Republic Bank [Diamond]	000120058
Republic Bank (Guyana) LTD	NEW - Republic Bank [Lethem]	800130057
Republic Bank (Guyana) LTD	NEW - Republic Bank [Linden]	400050058
Republic Bank (Guyana) LTD	NEW - Republic Bank [New Amsterdam]	400100050
Republic Bank (Guyana) LTD	NEW - Republic Bank [New Market]	800080055
Republic Bank (Guyana) LTD	NEW - Republic Bank [Rose Hall]	200060057
Republic Bank (Guyana) LTD	NEW - Republic Bank [Rosignol]	000070056
Republic Bank (Guyana) LTD	NEW - Republic Bank [Triumph]	600140056
Republic Bank (Guyana) LTD	NEW - Republic Bank [Vreed-en-Hoop]	200110059