

# User Guide – Bulk File Upload Trust Beneficiaries Service

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## INTRODUCTION

Welcome to the Bulk File Upload Trust Beneficiaries service.

The Bulk File Upload Trust Beneficiaries service is a method for customers who hold deposits in trust at Scotiabank to provide the trust beneficiary information (i.e., each trust beneficiary’s legal name, full address and interest in the deposit expressed as a percentage or dollar amount) for their trust account(s) to Scotiabank.

Customers who wish to use this service should familiarize themselves with the content of this user guide which details:

- Accounts that are eligible for the service.
- User access requirements to upload a trust beneficiaries file via Scotia OnLine and ScotiaConnect.
- List of complete steps to ensure your file is on Scotiabank’s records.
- File specifications requirements to ensure that the file(s) created and uploaded will be processed successfully.
- How to use the upload service on Scotia OnLine and ScotiaConnect.
- Support teams; and
- Answers to frequently asked questions (FAQs) to assist customers.

## ELIGIBLE ACCOUNTS

These accounts are eligible for the service when designated as a **General Trust** account.

Eligible Business Accounts	Eligible Investment Accounts
<ul style="list-style-type: none"> <li>• Business Account</li> </ul>	<ul style="list-style-type: none"> <li>• Special Trust with personal beneficiary</li> <li>• Special Trust with non-personal beneficiary</li> <li>• Non-registered savings non-personal owner</li> </ul>

## ACCESSING THE SERVICE – USER ACCESS

### SCOTIA ONLINE AND SCOTIACONNECT

Customers can sign-in to Scotia OnLine or ScotiaConnect to use this service.

Scotia OnLine and ScotiaConnect customers must have one of the following user access to upload a trust beneficiary file for an eligible trust account.

Scotia OnLine	ScotiaConnect
<ul style="list-style-type: none"> <li>• Business One to Sign</li> <li>• Business Delegate with Financial Entitlement</li> <li>• Business Multiple to Sign with Financial Entitlement</li> <li>• Personal + Business</li> </ul>	<ul style="list-style-type: none"> <li>• Super User</li> <li>• Administration with My Account functionality</li> </ul>

## BULK FILE UPLOAD TRUST BENEFICIARIES PROCESS

1. Create your trust beneficiaries file following the file specifications requirements.
2. Sign-in to Scotia OnLine and upload your file, or Sign-in to ScotiaConnect and upload your file.

**Notes:**

- Multiple files may be uploaded for a trust account on the same day. However, only the most recent file uploaded each day for a trust account will be processed.
- Any changes or updates to the trust beneficiaries require a new file containing all the trust beneficiaries to be submitted as each successfully processed file replaces the existing trust beneficiaries linked to the account.

3. Your successfully uploaded file will be sent for processing.

**Notes:**

- Files uploaded after 8pm (ET) will be processed on the next business day.
- Files are not processed on Sundays and national holidays. Please read the FAQs or the file specification requirements document for a list of national holidays.

- You will receive a notification from [alerts@scotiabank.com](mailto:alerts@scotiabank.com) indicating the processing status of your file within 2 business days of uploading your file.

**Notes:**

- Do not send emails to [alerts@scotiabank.com](mailto:alerts@scotiabank.com). This email address is not monitored.
- If you require further assistance, please contact the support teams.
- If you do not receive a notification in your inbox, please also check your “junk mail” or “spam” folder.

File Processed Successfully	File Not Processed
<p><b>No action required:</b> Scotiabank’s records have been updated. Your trust beneficiaries listed in the file are linked to your trust account.</p>	<p><b>Action required:</b> review the failure message in the email and take the appropriate action before reuploading your file via Scotia OnLine or ScotiaConnect.</p>

## TRUST BENEFICIARIES FILE SPECIFICATION REQUIREMENTS

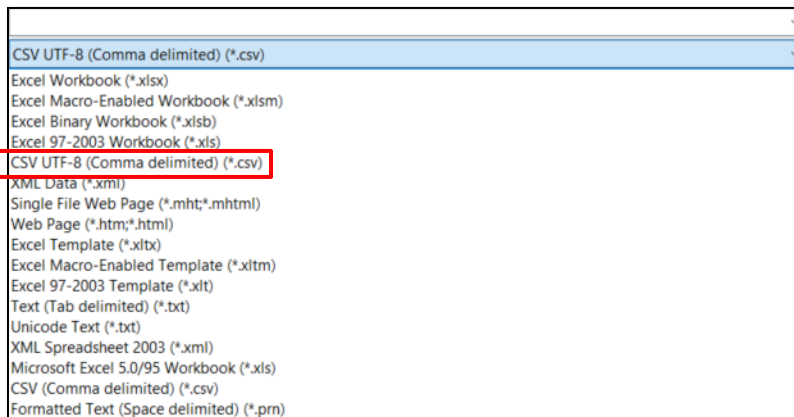
Your trust beneficiaries file must comply with the file specification requirements to upload and be processed successfully. It is important that you read the file specification requirements to avoid delays in updating Scotiabank’s records.

### File Specification Requirements

Note: please scroll across to the right to view all tabs in the file specification requirements.

Click [here](#) to view samples of trust beneficiaries files.

Note: the sample file is an excel document however you can create your file using other applications provided it is saved with a .CSV UTF-8 extension.



## UPLOADING A TRUST BENEFICIARIES FILE

### STEPS TO UPLOAD VIA SCOTIA ONLINE

Our [Quick Reference Guide](#) will provide you with the steps on how to send your files via Scotia OnLine.

Your file must comply with the file specification requirements, or it will not upload successfully and/or be processed.

### STEPS TO UPLOAD VIA SCOTIACONNECT

Our [Quick Reference Guide](#) will provide you with the steps on how to send your files via ScotiaConnect.

Your file must comply with the file specification requirements, or it will not upload successfully and/or be processed.

## SUPPORT TEAMS

Scotia OnLine and ScotiaConnect have support teams that are willing to assist you with questions you may have about the Bulk File Upload Trust Beneficiaries service.

For the Scotia OnLine support team, please call:

Small Business customers:	877-552-5522
Commercial customers:	877-552-5522
Hours of operation:	Mon-Thurs 9:00am-11:00pm EST Fri 9:00am-10:00pm EST Sat 10:00am-6:00pm EST

For the ScotiaConnect support team, please call:

Customers located in Canada:	1-800-265-5613 [English], or 1-800-463-7777 [French]
Customers located outside of Canada:	416-288-4600 (Collect Number)
Hours of operation:	Mondays to Fridays, 8 am to 8 pm (ET)

These support teams can assist with:

- Verifying whether your account is designated as a General Trust.
- Verifying whether your account is one of the account types that is eligible for the Bulk File Upload Trust Beneficiaries service.
- Investigating “system error” messages received.

Our support teams are unable to assist with creating your trust beneficiaries file or uploading a file on your behalf.

## **FREQUENTLY ASKED QUESTIONS**

**1. Does my trust beneficiaries file have to be an excel document?**

No. Your file can be created using any application but must be saved with .CSV-UTF8 extension.

**2. How long will it take after I upload my trust beneficiaries file to link the beneficiaries to my trust account?**

2 business days excluding Sundays and national holidays for files uploaded prior to 8 pm (ET).

**3. What are the national holidays?**

Files are not processed on the following national holidays:

New Year’s Day	National Day for Truth and Reconciliation
Good Friday	Thanksgiving
Victoria Day	Remembrance Day
Canada Day	Christmas Day
Labour Day	Boxing Day

**4. When do I have to upload my trust beneficiaries file?**

Files can be uploaded throughout the year or whenever there is an update to trust beneficiary information. Scotiabank will continue to remind you annually to provide updated trust beneficiary information by April 30.

**5. I am making changes (adding, removing, or updating) trust beneficiary information. Do I have to upload a file containing all the trust beneficiaries information or can I upload a file with only the changes to be made?**

A new file containing all the trust beneficiaries must be submitted as each successfully processed file replaces the existing trust beneficiaries linked to the account.

**6. *My file contains beneficiaries that have the same name, address, and interest in the deposit. How should these be listed in the file?***

Beneficiaries that have the same first and last names, address and interest in the deposit should be differentiated (e.g., using a prefix, suffix, middle name/initial, or additional information in an address cell).

**7. *I received a processing status email, but I do not know what it means?***

If the message states that your file was processed successfully, Scotiabank's records have been updated. Your trust beneficiaries listed in the file are linked to your trust account. No further action is required.

If the message states that your file was not processed, review the failure message in the email and take the appropriate action before reuploading your file via Scotia OnLine or ScotiaConnect.

**8. *Why did I receive the processing status email in English and not French?***

If you did not input a language indicator 'F' in the file header the language defaults to English.

**9. *My T5 Summary no longer lists the trust beneficiaries for my trust account. Why did this change?***

If the account is subscribed to the Bulk File Upload Trust Beneficiaries service, trust beneficiaries will no longer display on the T5 Summaries.

**10. *I do not see the Trust Beneficiaries option in Scotia OnLine.***

If you do not see the Trust Beneficiaries option on Additional Services tab, you may not have the correct user access. Log in to your profile to see the information related to your card or account access. If you do not have the eligible user access, please contact your bank representative to change or add one of the eligible access types, or the person with the eligible user access must sign in to Scotia OnLine and upload the file.

**11. *I do not see the Upload bulk file trust beneficiaries link in Scotia Connect.***

If you do not see the link to upload a trust beneficiaries file, you may not have the correct user access. The person with the eligible user access must sign in to ScotiaConnect and upload the file, or the account owner must follow the instructions in the Quick Reference Guide to assign user access.