

QUICK START GUIDE

TD eTreasury[®]



America's Most Convenient Bank[®]

Quick Start Guide

Welcome to TD eTreasury! This Quick Start Guide will help you get started on your new system.

Your System Administrator has been set up for you. The administrator will need to entitle themselves, and then can establish other users and their entitlements.

Table of Contents

GETTING STARTED	3
Log In.....	3
ADMIN - initial entitlement	3
Token set up.....	5
DASHBOARD	6
How to set up	6
PREFERENCES	7
Alerts - Set up	7
Password - reset your own.....	7
Startup Screen - define home page.....	7
Banks - set up Preferred Bank list	7
Reports - Automated Delivery	7
ADMIN	8
Nicknames for account	8
Password Reset for all users.....	9
User: Add/Copy/Entitle/Deactivate	8
CHECK SERVICES	10
Stop Payment - Add/Cancel	10
Check Inquiry.....	10
Image Search	10
INFORMATION REPORTING	11
Prior Day.....	11
Current Day.....	11
ACH/TAX PAYMENT.....	13
POSITIVE PAY	15
WIRES	16



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GETTING STARTED

ACCESS THE SITE	Access eTreasury at https://tdetreasury.tdbank.com/
LOG IN	<ol style="list-style-type: none">1. Enter the three pieces of information provided to you in your welcome letter. Please note that all fields on the login page are case sensitive.<ol style="list-style-type: none">a. Company ID – enter the Company ID provided.b. Login ID – Enter the Login ID provided.c. Password – use the password provided.2. Click Access Accounts button.3. You will then be prompted to create Challenge Questions.4. Finally, you will be required to change your password.<ol style="list-style-type: none">a. Enter the old password.b. Create a new password and enter it, then enter it again.c. Click the Submit Password button.
DASHBOARD	Once you have signed in you will see the Dashboard page. Each user can customize this page so that they can easily see the information that is most meaningful to them. See the Dashboard section of this document for instructions on how to design your own page. There is also a Tutorial on the dashboard to help you.
eLEARNING AND HELP	<p>On the top right portion of every page within the system there is a link to eLearning, and a link to HELP screens.</p> <p>eLearning is an interactive tool to help you learn about each module within the system. Once you click on the link to eLearning, a table of contents will appear</p> <ol style="list-style-type: none">1. Click any subject to learn about that module. There are several subheadings on the right side of each subject's page, listed under the moderator. Click any subheading for in-depth training.<ol style="list-style-type: none">a. Click the SHOW ME button for a demonstration of the subject selected.b. Click the TRY ME button to try executing transactions, guided by the moderator.
ENTITLING THE ADMIN	<p>The bank has set up a Profile for your Administrator. The administrator will need to log in and entitle themselves, and then set up other users.</p> <ol style="list-style-type: none">1. Click ADMIN on the main menu.2. Hover the cursor over Entitlements in the 2nd row of tabs, then click User Entitlements from the drop down list that appears. The Users page appears.3. Click the link to the Administrator's user name. The Administrator's profile appears.4. Complete the Online Banking Information and Contact Information sections. NOTE: If the Admin is entitled to create, change or approve ACH or wire transactions, you should have received a token. The bank will fill in the External Authentication field with information about the token assigned to the Admin.5. The Entitlements section contains four categories:<ol style="list-style-type: none">a. Edit Payment Limits – click to enter a maximum amount allowed for payments and approvals for the Admin<ol style="list-style-type: none">i. Repetitive limits refer to payments created in templates, or recurring payments.ii. Non-repetitive limits correspond to single, one time payments.iii. Limits for 'User Approval' are checked for each payment type when the user approves a payment.iv. User Daily Cumulative Limit is the User limit per payment type, cumulative per day. This limit is checked when the user approves a payment or at payment creation or modification if you are set up to not require approvals for payments. <p>NOTE: The Account Services and Functional Access entitlements sections (shown below) work together. Account Services simply defines which services a user can access on a specific account (for example user can access the Fedwires section on account 12345), and Functional Access defines what functions the user can perform within that service (create a Fedwire, create a Fedwire template, view only, etc.).</p>

**ENTITLING THE
ADMIN** *(continued)*

- b. **Edit Accounts Services** – lists all the accounts set up for your business.
 - i. Click the link for each account.
 - ii. Select the services to enable for that account, then click **Preview Account Services** button at the bottom of the page. Review your selections, then click **Submit Account Services**.
 - c. **Edit Data Services Access** – Options available may include:
 - Special Reports, ACH EDI Reporting (enable by account)
 - Special Reports, ACH Returns and NOCs (enable by account)
 - Special Reports, Analysis Statements (enable by account)
 - Upload, User Defined Issue (for positive pay issue files).
 - i. Select the services to entitle
 - ii. Click **Submit Data Services** button
 - d. **Edit Functional Access** – define functions a user can perform
 - i. Click the + sign next to each service to select the functions the user can perform for each of the services listed.
 - ii. When finished with selections, Click **Preview Functional Access**, Review your selections, then click **Submit Functional Access**
6. When you have completed assigning all entitlements, click **Preview User** at the bottom of the Edit User page, review your selections, then click **Submit User**.
7. **Log out, and then log back in to have your entitlements take effect.**
- You can then create other users by simply clicking on the Admin’s name in the Users list, and copying the Admin’s entitlements (see below). Once copied, you can make any adjustments to add or delete any entitlements for the new user that you need.

**ADD A NEW USER
BY COPYING AN
EXISTING USER**

1. Click **ADMIN** on the main menu.
 2. Hover the cursor over **Entitlements** in the 2nd row of tabs, then click **User Entitlements** from the drop down list that appears.
 3. To copy an existing User and their entitlements for a new User:
 - a. On the Users list, click the link to the user to be copied.
 - b. When the existing user’s profile appears, click **Copy User** at the bottom of the page. This will create a duplicate profile with only the following fields needing to be completed for the new user:
 - i. Username
 - ii. User password (User will be required to change their password the first time they log in)
 - iii. User’s full name
 - iv. User’s email address
 - v. Phone number (optional)
 - c. Add or Delete any entitlements that will be unique to this user.
Click **Preview User** button at the bottom of the page. Review your selections, then click **Submit User**
- Note: If the new user will create, change or approve Wires or ACH Batches, a token is required. Contact the bank to request a new token.**

TOKEN SET UP

Passcodes are required for ACH and Wire initiation, changes, and for approval

A token is required to create, change or approve an ACH batch or a Wire. The first time you perform any of these functions, after you click Preview Payment, on the review page, at the bottom, a box will appear that says **Enter Passcode**.

The first time you are prompted for a **Passcode** execute the following:

1. Enter the six digits displaying on the front of your token and click **Submit**.
2. You will then be prompted to create a PIN.
 - a. Choose a numeric PIN between 4 and 8 digits long. Type this PIN into the **Enter New Pin** box, and again in the **Verify New Pin** box. You will need to remember this PIN number as you will need it whenever you execute a similar transaction.
 - b. Click **Submit** button.
3. Acknowledge the **PIN Accepted** message by clicking **OK**.
4. View the six digits displaying on the token. Allow the six digits to change prior to proceeding to the next step.
5. Enter the New PIN number that you created plus the six digits displaying at that time on the token, a total of 10-14 digits, with no spaces. Click **Submit**.

Passcode: Whenever you are prompted for a **Passcode** in the future, enter the PIN you have created plus the six digits displaying on the token at that time - no spaces.

DASHBOARD

The Dashboard is a customizable page in TD eTreasury that provides shortcuts and widgets. This customizable Dashboard is unique to your user account and is one of the pages you can set as your startup screen.

Dashboard widgets provide a quick view of selected accounts and other information. Some of the widgets are customizable enabling you to determine what information is displayed, such as specific accounts or reports. Widgets that are available to you are based on your user settings. They can be added, arranged, or removed from your Dashboard page based on your personal preference.

ADD A WIDGET

Widget – A mini application you can add to your Dashboard to help you select information to view at login

Design your own Dashboard by placing your favorite accounts and balances or reports here so that they are immediately viewable upon login.

From the Dashboard, to add a widget:

1. Click **Add a Widget** from the bar atop the four large squares (widgets) on the screen.
2. Widget menu appears. Click the window of the widget to be added, and drag it to a Dashboard location.
3. Click the **x** in the widget menu to close it.
4. **To re-position a widget**, drag it by its title bar to the new location.
5. **To add a favorite account, report, etc. to a widget**,
 - a. Click the '+' on the widget toolbar. A list of available options appears.
 - b. To add one of the options, click the word "**No**" in the Favorites column beside the item you wish to add. A radio button appears; click **Yes** button, then click **OK**.

IMPORTANT: Click **Save** in the bar atop the widgets to save your Dashboard or the changes will not be retained.

SHORTCUTS

Dashboard shortcuts provide quick access to commonly used task pages. The shortcuts displayed in the list are based on your entitlements.

To go directly to a task with one click:

1. Click the **Select a Shortcut** drop down box. A list of available options appears, depending on the services to which you are entitled.
2. Click on the shortcut for the function desired, and you will be taken to that screen.

PREFERENCES (blue link on the top right of every page)

ALERTS	<ol style="list-style-type: none">1. Click Preferences (blue link on top right of every page).2. Hover the cursor over Preferences in the 2nd row of tabs, then click Alerts from the drop down list that appears. <p>Two steps are required:</p> <ol style="list-style-type: none">1. Set up email address(es) to receive Alert:<ol style="list-style-type: none">a. Click Edit Alert Addresses button on right.b. Verify the email address and add any others required. Click Preview Info, then Submit Info.c. The new email address will receive an email containing a confirmation code. Enter the code on confirmation screen.2. Set up alert:<ol style="list-style-type: none">a. Click Create an Alert button on the right and select the category of the alert you wish to set; click CONTINUE.b. Select detail for information you wish to see;c. Note: Delivery Method – click checkbox by the user shown to have them receive an email of the alertd. click Preview Alert, then Submit Alert.
PASSWORD RESET	<p>Allows users to change their own password. (If a user is locked out, the company Administrator can unlock user or reset password under ADMINISTRATION Main Menu.)</p> <ol style="list-style-type: none">1. Click Preferences (blue link on top right of every page).2. Hover the cursor over Preferences in the 2nd row of tabs, then click Password Reset from the drop down list that appears. Enter Old Password, New Password.3. Click Submit Password button.
STARTUP SCREEN	<p>Set up a screen to view immediately upon login.</p> <ol style="list-style-type: none">1. Click Preferences (blue link on top right of every page).2. Hover the cursor over Preferences in the 2nd row of tabs, then click Startup Screen from the drop down list that appears.3. Select the name of the screen you wish to view immediately upon login. As soon as you click the screen name, set up is complete for next time you log in.
BANKS	<p>Select bank(s) to create a Preferred Bank list. This will populate drop down lists for ACH and/or wire with bank information used frequently – this saves keying and stores critical information.</p> <ol style="list-style-type: none">1. Click Preferences (blue link on top right of every page).2. Hover the cursor over Bank in the 2nd row of tabs, then click Standard Bank List from the drop down list that appears.3. Select the bank you wish to add to your favorites by clicking on its link, review, then click Submit Bank button. <p>NOTE: If you do not know the entire bank name or ABA number, enter as much of the name as you know followed by an asterisk (*), then click SEARCH to find it.</p> <p><i>If you need to add a bank that is not in the Standard Bank List to your preferred list:</i></p> <ol style="list-style-type: none">1. Click New Preferred Bank from the drop down list that appears.2. On the Create Preferred Bank page, enter the Bank's information click Preview Bank, review, click Submit Bank.
AUTOMATED DELIVERY File/Report Delivery	<p>Set up email lists for delivery of files and/or reports to your company. Account numbers are masked for security.</p> <ol style="list-style-type: none">1. Click Preferences. Hover the cursor over Automated Delivery in the 2nd row of tabs, then click Report Delivery.

ADMIN

ACCOUNT NICKNAMES	<ol style="list-style-type: none">1. Click ADMIN on the Main Menu.2. Hover the cursor over Administration in the 2nd row of tabs, then click Account Preferences from the drop down list that appears.<ul style="list-style-type: none">• Type in the nickname you wish to assign in the Nickname column.• Click Submit Prefs button at bottom of page.
ADD A USER By Copying an existing user	<ol style="list-style-type: none">1. Click ADMIN on the Main Menu.2. Hover the cursor over Entitlements in the 2nd row of tabs, then click User Entitlements from the drop down list that appears.3. To copy an existing User and their entitlements for a new User:<ol style="list-style-type: none">a. On the Users list, click the link to the user to be copied.b. When the user's profile appears, click Copy User at bottom of page. This will bring up a duplicate profile with only the following fields needing to be completed:<ol style="list-style-type: none">i. User login IDii. User passwordiii. External Authentication - filled in by the bank when a token is assigned to the user. If user will have access to ACH or wire functions, contact the bank for a token.iv. User's full namev. User's email addressvi. Phone contact informationc. Change any entitlements that will be unique to this user.
ADD A USER From Scratch	<p>To create a New User from scratch:</p> <ol style="list-style-type: none">1. Click ADMIN on the main menu.2. Hover the cursor over Entitlements in the 2nd row of tabs, then click User Entitlements from the drop down list that appears.3. Click Create a New User button on the right.4. Complete the Online Banking Information and Contact Information sections. NOTE: If a user is entitled to create, change or approve ACH or wire transactions, contact the bank to obtain a new token. The bank will fill in the External Authentication field with token information.5. Click Preview User button, review, then click Submit User.6. The User Entitlements page appears. At this point, the user has no entitlements.7. To entitle a user, there are four sections:<ul style="list-style-type: none">Edit Payment Limits – click to enter a maximum amount allowed for payments and approvals by a user.<ul style="list-style-type: none">• Repetitive limits refer to payments created in templates, or recurring payments.• Non-repetitive limits correspond to single, “one off” payments.• Limits for ‘User Approval’ are checked per payment type when the user approves a payment.• User Daily Cumulative Limit is the User limit per payment type, cumulative per day. This limit is checked when the user approves a payment, or at payment creation/modification if the corporation is set up to not require approvals for payments.Edit Account Services – Lists all the accounts set up for the corporation by the bank. NOTE: Edit Account Services and Edit Functional Access <i>work together</i> to determine what a user can do. <p>Each user is given access to specific services per account (Account Services) and then is entitled to perform specific functions in relation to each of those services in the Functional Access section.</p> <ol style="list-style-type: none">a. Click the account's link to determine its entitlements.b. Select the features to enable, then click Preview Account Services button, review, click Submit Account Services.

ADMIN (continued)

ADD A USER

From Scratch
(continued)

Edit Data Services Access – click to determine a user’s access to upload, download Special Reports.

Click the **account link**, select the services user can execute, then **Submit Data Services** button. Options available include:

- Special Reports, ACH EDI Reporting, (enable by account)
- Special Reports, ACH Returns and NOCs (enable by account)
- Special Reports, Analysis Statements (enable by account)
- Upload, User Defined Issue

Edit Functional Access – click to determine general access to features.

NOTE: Be sure to assign access to specific accounts through the Account Services link shown above.

If an account is set up for a specific service on the Edit User Account Services page, to define what the user can do within that service, go into EDIT FUNCTIONAL ACCESS. **Click the + sign to the left of each service to view specific functions under each service.**

Example, if Fedwire is checked on the Account Services list, go into Edit Functional Access link and click the + sign next to Fedwire to view the options available and define the specific functions a user can do under that service.

- a. Select the function access to assign to the user. **Click the + sign to the left of each service** to view specific functions under each service.
- b. Click **Preview Functional Access** button, review, then click Submit Functional Access.

8. When all Entitlements are set, click **Preview User**, review, then **Submit User**.

NOTE: A user’s functional access applies equally to all the account services for which the user is entitled. For example, you cannot give a user create/modify access for one account with a specific service (for example, Fedwire) and view-only access for another account with that same service.

NOTE: If the check box beside a service appears “greyed out”, it indicates that not all functions underneath that service are selected.

Entitling a user for ACH

ACH company – ACH companies are set up under the offset account, not as a separate entity. A user must first have access to the offset account of an ACH company in order to have access to ACH transaction types associated with that account.

1. In the **Edit Account Services** section, click the offset account, then select type of payments user can make (PPD, CCD, etc.).
2. In the **Edit Functional Access section**, entitle the user to the type of payment batches they can initiate (PPD, CCD, etc.)

NOTE: Be sure to click the + sign to the left of the payment type to see all options.

PASSWORD

Password Reset

Unlock User

If a user is locked out, the company Administrator can unlock the user or reset their password:

1. Click **ADMIN** on the Main Menu.
2. Hover the cursor over **Entitlements** in the 2nd row of tabs:
 - To Reset Password**, click **Reset Password** from the drop down list that appears.
 - a. Enter the user’s login ID and the new password, confirm the password and click **Reset Password** button.
NOTE: User will be required to enter a new password at login.
 - To unlock a user** without resetting their password: click **Reset Login** from the drop down list that appears.
 - a. Enter the user’s login ID and click **Reset Login**.

NOTE: A user can change their own password at any time:

- a. Click **Preferences** (blue link on top right of every page).
- b. Hover the cursor over **Preferences** in the 2nd row of tabs, then click **Change Password** from the drop down list that appears. Enter Old Password, New Password
- c. Click **Submit Password** button.

ADMIN *(continued)*

DEACTIVATE A USER

To activate or deactivate a user:

1. From the **ADMIN – Entitlements** menu, select **User Entitlements**. The Users page displays a list of company users.
2. On the **Users page**, click the **Login ID** link of the user you want to Activate or Deactivate.
3. On the **Edit User** page, select the appropriate option for the User Status:
 - a. To activate the user, select “User is active.”
 - b. To deactivate the user, select “User is inactive.”
4. Click **Preview User**, review the information and click **Submit User**.

Caution: If you select “Remove User” at the bottom of the page, the user will be deleted along with the history of anything that user did in the system, so any audit trail is gone.

CHECK SERVICES – Stop Payment

STOP PAYMENT

1. Click **CHECK SERVICES** on the Main Menu.
2. Hover the cursor over **Check Services** in the 2nd row of tabs, then click **Stop Payment** from the drop down list that appears.
3. Click **Create Stop Payment** link in the box on upper left side of screen.
4. Select **Account** from the drop down box
5. Enter either a single check number or a range of checks. All other information is optional, but enter as much info as is known.
6. Click **Preview Request**. Review information, then click **Submit Request**.

Stop Payments are valid for one year after the creation date.

CANCEL A STOP

1. Click **CHECK SERVICES** on the Main Menu.
2. Hover the cursor over **Check Services** in the 2nd row of tabs, then click **Stop Payment** from the drop down list that appears.
3. Click the link to the check number. Review the information and click **Cancel Request** button.

PERFORM A CHECK INQUIRY

To inquire on the status of one or more checks:

1. Click **CHECK SERVICES** on the Main Menu.
2. Hover the cursor over **Check Services** in the 2nd row of tabs, then click **Check Inquiry** from the drop down list that appears.
3. Select account number and, at a minimum, specify check number or status. If you select “stopped” as the status, you will be able to see all active stops.
4. Click **Preview Request**. Review your request, then click **Submit Request**.

REPORT OF ALL STOPS

To create a report of all stops that have been placed:

1. Click **CHECK SERVICES** on the Main Menu.
2. Hover the cursor over **Check Services Reports** in the 2nd row of tabs, then click **Check Services Reports** from the drop down list that appears.
3. You can either view a standard report or create a customized report of all stops placed, stops cancelled, check inquiries, or all of these combined.

IMAGE SEARCH

To view an image of one or more checks, deposit tickets, deposited items or returned items:

1. Click **CHECK SERVICES** on the Main Menu.
2. Hover the cursor over **Images** in the 2nd row of tabs, then click **Image Search** from the drop down list that appears.
3. Enter the criteria for your search then click **Search**.

INFORMATION REPORTING

<p>BALANCES – Prior Day</p>	<ol style="list-style-type: none"> 1. Click INFORMATION REPORTING tab on main menu. 2. Hover the cursor over Balances in the 2nd menu, then click Prior Day from the drop down list that appears. 3. Prior Day summary balances appear for each account to which you are entitled and are displayed for the last five business days, or, enter a date range at the top of the page then click Go. 4. To see Prior Day Detail, click the icon in View Details column. 5. On the Prior Day transactions screen: <ol style="list-style-type: none"> a. To view detail info, click icon under Transaction Detail. b. To view image of an item, click View Image link. c. To view items within a Deposit, click Item List to see the deposit ticket, then View List to access each item in the deposit
<p>BALANCES – Current Day</p>	<ol style="list-style-type: none"> 1. Click INFORMATION REPORTING tab on main menu. 2. Hover the cursor over Balances in the 2nd row of tabs, and click Current Day from drop down list that appears. 3. To see the latest information that is available, click the green REFRESH DATA button (right side of the screen). <ol style="list-style-type: none"> a. On the Select Accounts for Real Time Update screen click box(es) beside the account(s) you wish to update: click Updates Balances and/or Update Transactions. b. Click Submit; status changes to “In Progress”. c. Click Update Status to display the current status. Click Update Status until status shows as “Complete”. <p>NOTE: The update may take a few minutes. You can navigate to other areas within eTreasury while the refresh is working in the background.</p> 4. When status is “Complete”, click Back button to view the most current information.
<p>PRINT</p>	<p>To print the Balances page, click the customize icon on the left side of the screen. Select Print option, then select HTML or PDF, and indicate the page range you want to print. Click OK.</p>
<p>EXPORT Information – Using the Customize Icon</p> <p>1. Export information as it displays on the page</p> <p>2. Export selected columns of data</p> <p>CSV,PSC,TSD formats</p>	<ol style="list-style-type: none"> 1. From the INFORMATION REPORTING – Balances menu, select either Current Day or Prior Day, as needed. 2. Click the customize icon on the left side of the screen. <p>To export information as it displays on the page:</p> <ol style="list-style-type: none"> a. Click Export Content on the customize screen. b. Select the Export Format (PDF, Power Point, or Word) from drop down box, and enter page(s) to export. Click OK. <p>To select specific columns of data to export:</p> <ol style="list-style-type: none"> a. Click Export Data on the Customize screen. b. Choose the columns you want to export and move them to the right column using the > icon. Place them in the order in which they should print. c. Select the value of the separator format, such as CSV. Click OK. <p>To export in other formats, such as BAI, you must first establish an export profile (see next heading on left).</p>

INFORMATION REPORTING *(continued)*

EXPORT FORMATS – <ul style="list-style-type: none">• BAI II• Comma separated• Semicolon separated• SWIFT• Tab Separated• QuickBooks	<p>To export information in any of the formats shown on the left, you must first build an export profile. Once built, this profile can be used as often as you like.</p> <p>To Create an Export Profile:</p> <ol style="list-style-type: none">1. Click INFORMATION REPORTING tab on main menu.2. Hover the cursor over EXPORT in the 2nd row of tabs, and click Export Profiles from drop down list that appears.3. Select CREATE NEW button on the right side of the screen.<ol style="list-style-type: none">a. Enter a description and a file name.b. Select the Format to use for exporting your files.c. Once you select the Format, the screen will blink, and the Content drop down box will be populated with associated options. Make a selection from the box, then click the green Select Contents button.d. On the Select Contents screen, select what you would like to export, the click Continue.e. Complete the Search Criteria section, click Continue, review information, then click Save. <p>Note: A Refresh Data button may appear at the top right of the page. If one is provided, use it to manually refresh balances and transactions to ensure export of the most recent information.</p> <p>To export data using a predefined export profile:</p> <ol style="list-style-type: none">1. Click INFORMATION REPORTING tab on main menu.2. Hover the cursor over EXPORT in the 2nd row of tabs, and click Export Profiles from drop down list that appears.3. To use a profile, select Execute from the Action list.4. Follow your browser’s prompts to save file to desired location.
CONTROLLED DISBURSEMENT	<ol style="list-style-type: none">1. Click INFORMATION REPORTING tab on main menu.2. Hover the cursor over REPORTS in the 2nd row of tabs, and click Reports from the drop down list that appears.3. Select one of the following reports:<ul style="list-style-type: none">• Controlled Disbursement Detail – click View by report name.• Controlled Disbursement Summary, click View by report name.
STATEMENTS – Analysis Statement	<ol style="list-style-type: none">1. Click INFORMATION REPORTING tab on main menu.2. Hover the cursor over Reports in the 2nd row of tabs, and click Special Reports from drop down list that appears.

ACH

CREATE A NEW ACH BATCH

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **ACH** in the 2nd row of tabs, then click **New ACH Payment** from the drop down list that appears.
3. On the **New ACH Payment** screen there are two options on left side of the page:
 - a. **One Time** (use this to create a new ACH file).
 - b. **Batch Templates** (lists the templates you have previously created).
4. In the “**One Time**” section, select the type of payment you wish to make from the drop down box. This will immediately bring you to the “**Create Payment**” page.

BATCH INFORMATION section:
Complete the Batch Information portion of the form.

RECIPIENTS section: In the Recipients section, enter information on each recipient to receive a payment or debit. Add Recipients in one or more ways:

 - a. **From List:** Click here to access any recipients previously created and saved on the Recipient List. Select the recipient(s) by clicking the box beside their name(s), then click Add Recipient to Payment. When all recipients have been added, click **Done**. Enter a dollar amount for each.
 - **OR** –
 - b. **Create New:** Click here to add a new recipient to your batch. Enter all required information.
 - **OR** –
 - c. **Import** – Use this function to bring in recipients from a file created elsewhere (whether NACHA format, comma separated, fixed length etc.).

NOTE: AN IMPORT PROFILE MUST BE SET UP BEFORE YOU CAN IMPORT.
Click **PAYMENTS** on Main Menu, then select **Import /Export**, then Import Profiles to create a profile.
Once you have a profile set up:

 - i. Click **Import** button. On the **Import Profiles** page, select the profile you wish to use and click **Import** button at bottom of page.
 - ii. Click Browse, locate file to be imported, click **Import File** button. Review the recipients, then click **Import**.

OPTIONS section:

 - **Confidential:** Mark a file as confidential.
 - **Save as Template:** click here to save batch as a template for future use.
5. Click **Preview Payment**, review, then click **Submit Payment**.
*Payment remains on **ACH Pending Payments** page until all approvals are received.*

TEMPLATES –

Create a New ACH Template

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **ACH** in the 2nd row of tabs, then click **New ACH Template** from the drop down list that appears.
3. Name the template, then create a new batch as outlined above.

TEMPLATES –

Activate a Previously Created Template

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **ACH** in the 2nd row of tabs, then click **New ACH Payment** from the drop down list that appears.
3. On **New ACH Payment** screen, in “**BATCH TEMPLATES**” section, select the template to be activated from the drop down box. This will immediately bring you to the “**Create Payment**” page. Make any changes as necessary.

APPROVE

A Batch or Template

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **ACH** in the 2nd row of tabs, from the drop down list that appears. Click **ACH Pending List** to approve a batch, or **ACH Template** to approve a template.
3. In Status column, click the **Pending Add Approval** or **Pending Modify Approval** link on the appropriate payment. Authorize Payment page appears.
4. In the **Authorize Payment** page, review the file, then click **Accept** or **Reject**.

ACH (continued)

<p>TAX PAYMENT</p>	<p>Click PAYMENTS tab on Main Menu.</p> <ol style="list-style-type: none"> 1. Hover the cursor over ACH in the 2nd row of tabs, then click New ACH Payment from the drop down list that appears. 2. On the New ACH Payment screen, in the One Time section, select Tax Payment from the drop down box. 3. On the Create Payment: Tax page: <ul style="list-style-type: none"> BATCH INFORMATION section – complete as usual. RECIPIENTS section: click From List button. <ol style="list-style-type: none"> a. A list of tax authorities appears (note: Federal taxes appear in the list as “Federal”). Select one or more entities. b. Click Add Recipient to Payment; verify the information, click Done to return to Create Payment: Tax page. c. Select the Tax Type from drop down box on right side of screen. d. Click Go (green button on right beside tax type). e. Complete the Tax Addendum screen: <ol style="list-style-type: none"> i. ACCOUNT INFORMATION section – select the tax authority’s account information from the drop down box, OR enter the information yourself. ii. ADDENDUM INFORMATION section – enter payment information. iii. Click Save at bottom of page. 4. Click Preview Payment, review, then click Submit Payment.
<p>VIEW, MODIFY or DELETE</p> <p>Pending or Processed Batches</p>	<ol style="list-style-type: none"> 1. Click PAYMENTS tab on Main Menu. 2. Hover the cursor over ACH in the 2nd row of tabs, then click ACH Pending List from the drop down list that appears. 3. To Modify a batch, click its Batch Name link, make edits, click Preview Payment, review, then Submit. NOTE: Any modification requires another user to approve the change. 4. To Delete a batch, click its Batch Name link, then click Delete Payment button at bottom of page.
<p>REVERSALS</p> <p>Transaction or Batch</p>	<p>Reversals must be initiated within 5 days of the effective date of original entry.</p> <ol style="list-style-type: none"> 1. Click PAYMENTS tab on Main Menu. 2. Hover the cursor over ACH in the 2nd row of tabs, then click ACH Processed List from the drop down list that appears. 3. Select checkbox beside batch to be reversed, or batch that contains transactions to be reversed. To reverse an entire batch, click Reverse Batch button at bottom of page. To reverse a transaction within a batch, click Reverse Transaction button.
<p>SEARCH</p> <p>for Pending or Processed Batches</p>	<ol style="list-style-type: none"> 1. Click PAYMENTS tab on Main Menu. 2. Hover the cursor over ACH in the 2nd row of tabs, then click ACH Pending List or ACH Processed List, as appropriate, from the drop down list that appears. 3. Enter Search Criteria into the search bar at the top of the page. Click Go, or click Advanced Search for additional search options.
<p>USER HISTORY</p> <p>View User Activity for a Batch</p>	<ol style="list-style-type: none"> 1. Click PAYMENTS tab on Main Menu. 2. Hover the cursor over ACH in the 2nd row of tabs, then click ACH Pending List or ACH Processed List, as appropriate, from the drop down list that appears. 3. Click Batch Name link of the batch being researched. 4. Click View Payment History green button (top of page). User activity shows.
<p>SPECIAL REPORTS –</p> <p>NOCs, Returns, EDI Reporting</p>	<p>Reports for Notification of Change, Returns and EDI Reporting are available upon request. Click INFORMATION REPORTING tab on Main Menu, then Reports, then Special Reports to view these.</p>

POSITIVE PAY

APPROVE OR REJECT POSITIVE PAY ITEMS	<ol style="list-style-type: none">1. Click FRAUD CONTROL tab on Main Menu.2. In the status column, a status of “Open” means that account has items that require a decision. To view an account’s items, click the account link.3. Items for Review page displays the account’s suspect items.4. To decision an item, select the item’s checkbox on the left, then select your decision from the drop down box on the right.5. Click the Submit Item button, review, click Submit Item again.
ENTER MANUAL ISSUE(S)	<ol style="list-style-type: none">1. Click FRAUD CONTROL tab on main menu.2. Hover cursor over Issue Maintenance tab in 2nd row of tabs.3. Select “Create Single Issue” or “Create Multiple Issues” from drop down list that appears.4. Enter the Issue or Cancel information for the item (s), then click “Preview Request” button.5. Review the information then click “Submit Request” button
UPLOAD ISSUES FILE To Create an Upload Profile: To Upload a File:	<p>**IMPORTANT: YOU MUST SET UP A FILE MAP BEFORE YOU CAN UPLOAD AN ISSUE FILE.</p> <p>To create a map:</p> <ol style="list-style-type: none">1. Click FILE SERVICES tab on Main Menu.2. Hover the cursor over File Services tab in second row of tabs then click on Upload Profiles in the drop down list that appears.3. Click Create a New Profile button on the right side of the screen4. On the Create Upload Profile page, enter a name for your map and select whether the file is “Fixed Width” or “Delimited”5. As soon as you select “Fixed Width” or “Delimited” a page will appear to use to create a map which will allow you to import issue files. Complete the profile and click Preview Profile.6. Review the information and click Submit Profile. <p>Call Customer Care at 1-866-475-7262 if you need assistance in setting up an Upload Profile.</p> <p>Once you have an Upload Profile set up, use the profile to submit issue files.</p> <ol style="list-style-type: none">1. Click FILE SERVICES tab on Main Menu.2. Hover the cursor over File Services tab in second row of tabs then click “New File Upload” in the drop down list that appears3. Select name of the profile you previously created click CONTINUE4. Click “Browse” to find your file, select it, then click Open.5. Click UPLOAD FILE button.6. The Uploads List appears – it displays all files submitted, their status and other pertinent information.7. Once file is successfully submitted, click the box next to the file and click TRANSMIT at bottom of page to send the file to the Bank.8. Send an email to arppositivepay@td.com with the last 4 digits of your account number(s) and file totals.
ALERTS	<p>Positive Pay Alerts are available through the Alerts module.</p> <ol style="list-style-type: none">1. Click Preferences (blue link on top right of every page).2. Hover the cursor over Preferences in the 2nd row of tabs, then click Alerts from the drop down list that appears.3. Click Create an Alert (green button on right). Select type of alert<ol style="list-style-type: none">a. Positive Pay Decision Status – designate the Positive Pay status which should trigger an Alert.b. Exception File Delivery – Notifies email recipient whether or not there are exceptions today.4. Click Continue. Make your selections, click Preview Alert. Review the information. Click Submit Alert.

WIRES

NEW WIRE

US Dollar –
Domestic

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **Wires** in the 2nd row of tabs, then click **New Wire Payment** from the drop down list that appears.
3. On the New Wire Payment screen there are two sections:
 - a. Quick Entry Template Payments lists templates previously created. (See templates section below)
 - b. Non-Repetitive (to create a new wire)
4. In the **Non-Repetitive Payments** section, select **Fedwire** from the drop down list, then click **Continue** button.
Payment Information section: Complete the form.
 - a. “Debit Account” – Select account from which the payment is to be made.
 - b. “Reference for Beneficiary” – Optional information for the beneficiary.
 - c. “Details of Payment” – enter any additional information about payment.
 - d. “Debit Amount” – The amount of the wire in US Dollars.
 - e. “Value Date” – The date wire should be sent.**Beneficiary Information section:**
 5. Click the **“From List”** green button to insert info on previously saved Beneficiaries.
– **OR** –
 6. Create a new beneficiary by completing the information in this section. Save the info for future use by clicking the **“Save to Recipient List”** box.
 - a. Enter beneficiary’s Account Number, Name, and Address.
 - b. Enter beneficiary’s bank information. Either:
 - i. Select **Bank** info from drop down list you previously saved (see Preferences/Bank section to set up a bank for future use).
– **OR** –
 - ii. **Beneficiary Bank ID Type** – select ABA as the type, and enter the ABA number in the **Beneficiary Bank ID** field.
– **OR** –
 - iii. **Beneficiary Bank Name:** Enter bank name and address,
If you need to search for an ABA number or Bank Name, click **Search**, locate the bank, click bank name link, click **Submit Bank** to insert into wire.**Additional Information section:** Enter intermediary bank info if required.
Options section: “Save as Template” saves the payment information as a template.
7. Click **Preview Payment**. Review the payment information for accuracy.
8. Click **Submit Payment**. Wire will go to Wire Pending Payments page to await approval.

APPROVE A WIRE

- To approve a wire for release
1. Click **PAYMENTS** tab on Main Menu.
 2. Hover the cursor over **Wires** in the 2nd row of tabs; click **Wire Pending List** from the drop down list that appears.
 3. In the status field on the right, wires with **Pending Add Approval** need approval. Click the **Pending Add Approval** link, review the wire and click either **REJECT** or **APPROVE** button on bottom of page.

TEMPLATES

- To create a new wire template:**
1. Click **PAYMENTS** tab on Main Menu.
 2. Hover the cursor over **Wires** in the 2nd row of tabs, click **New Wire Template** from the drop down list that appears.
 3. Complete form; click **Preview Template**, verify, then **Submit Template**.
- To use a previously created template:**
1. Click **PAYMENTS** tab on Main Menu.
 2. Hover the cursor over **Wires** in the 2nd row of tabs, click **New Wire Payment** from the drop down list that appears.
 3. Select your template from the **Quick Entry Template Payments** drop down box, click **Continue**. Enter date & amount, **Preview Payment** then **Submit Payment**.

WIRES (continued)

FED REFERENCE

Number for Domestic Wires

To view the Fed Reference Number for a domestic wire:

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **Wires** in the 2nd row of tabs; click **Wire Processed List** from the drop down list that appears.
3. In the Status field
 - a. “**Sent**” displays once a wire is approved.
 - b. “**Received by Bank**” displays once bank picks up the wire.
 - c. “**Confirmed**” displays once the wire has been sent. The Fed Reference Number is shown under the “Confirmed” status.

NEW WIRE

International

1. Click **PAYMENTS** tab on Main Menu.
2. Hover the cursor over **Wires** in the 2nd row of tabs; click **New Wire Payment** from the drop down list that appears.
3. On the New Wire Payment screen there are two sections on left side of the page:
 - a. **Quick Entry Template Payments** (lists any templates you have previously created)
 - b. **Non-Repetitive** (to create a new wire)
4. In the **Non-Repetitive Payments** section, select **International Wire** from the drop down list, then click **Continue** button.

Payment Information section: Complete the form.

 1. “**Debit Account**” – Select the account to be debited for the wire.
 2. “**Credit Currency**” – Select the type of currency you wish to send.
 3. Enter the amount of the wire. Enter either:
 - ***Debit Amount**” – Enter the amount of the wire in US Dollars.
 - **OR** –
 - “**Credit Amount**” – Enter the foreign currency amount which should be received by the recipient. (Example: If you want to send 1,000 euros, select Euros as the **Credit Currency** and enter 1000.00 in the **Credit Amount**.)
 4. The system will then calculate the appropriate amounts.
 - If you have a **Contract Number**, enter it and the **Contract Rate**.
 - If you do not have a Contract Number, click **Get Rate** and the system will calculate the amounts
 5. **Details of Payment** – enter any additional information about the payment.

Beneficiary Information Section:

 1. Click “**From List**” green button to insert info on previously saved Beneficiaries
 - **OR** –
 2. Create a new beneficiary by completing the information in this section. Save the info for future use by clicking the “**Save to Recipient List**” box.
 - a. Enter beneficiary Account Number, Name, and Address.

Important: Beneficiary address with street, city and country are required. Your wires may not be processed or may get returned if this information is not complete.
 - b. Enter beneficiary bank information. Either:
 - i. Select **Bank info** from drop down list you previously saved (see Preferences/Bank/Preferred Bank list).
 - **OR** –
 - ii. **Beneficiary Bank ID type** (example: SWIFT) and enter the corresponding Bank ID (the SWIFT code). Select **SEARCH** to find appropriate info if you only know one of these pieces of information.
 - **OR** –
 - iii. **Beneficiary Bank Name:** Enter bank name, click **SEARCH**.

Additional Routing Information section:

 - a. Enter any Intermediate bank information your wire instructions require.

Payment Schedule section:

 - a. Enter the date you want the wire sent, and frequency.

Options: “**Save as Template**” to save as a template.

NOTE: A Confirmation number is not displayed for International wires.



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