TD BUSINESS CENTRAL U.S.

FAQ

MARCH 2025

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What information is displayed on this page?

Account balances for business accounts are available for display. The balances are displayed in near real time, accurate as of the moment the page was loaded, or when the date/time update button is clicked.

Which account balances are available?

The accounts available for you to view are based on the accounts that have been registered by the company, and that you've been granted permissions to view. If you feel additional accounts should be available for you to view, please contact your System Administrator.

How can I view account transaction details or activity for a specific account?

You can access the details for a specific account by clicking on the business account link from the balances page.

Why don't I see an activity tab for all account types?

Account transaction activity is only available for business accounts at this time.

Where can I quickly find a specific business account transaction?

By using the activity filter, you can filter by date range and amount range.

Can I access another account's activity page from this page?

Yes, by clicking on the down arrow beside the account number in the account overview section near the top of the page, you can search for and see a list of eligible accounts that can be selected for display.

How can I view my statements for a deposit account from the account activities page?

You can view deposit account statements for each account by clicking on the Statements tab. Statements are available online up to seven years prior, provided you have had the account for that long.

How do I export one of my deposit account statements?

From your desktop, go to the Statements tab and click on the Export latest statement link to export the most recent statement for that account. To export a different statement, click on the Export button location beside the statement you'd like to export. You cannot export statements from a mobile device.

Can I export a portion of my deposit account statements?

Each statement is broken down into smaller files by date. You can choose to export only a portion of your statement by date by selecting the statement, and then selecting a file with a shorter time frame, within that statement. You can only export statements from your desktop, not from a mobile device.

Can I view information for each deposited item in a transaction with multiple deposits?

Yes, on the transactions page, you will be able to access the full deposited items list for any transactions with multiple deposits. On the deposited items list, you can view information such as which account the deposit is from, date of deposit, bank identifiers, serial numbers, bank reference numbers, and the amount of each deposited item.

Can I view images of each deposited item in a transaction with multiple deposits?

Yes, on the deposited items page for a transaction with multiple deposited items, click on the View image link to view the front and back of images for each deposited item. These could include images of checks or money slips with information from a cash deposit, depending on the deposited item.

Can I print images of the deposited items?

Yes, when viewing the images of deposited items, there is a print link so you can print the front and back images of each deposited item.

How do i find my company's loan statements online?

From your loan accounts, select **Go to statements center** to find and access your entitled loan statements. You can find more information in the statements FAQ section.

How do I add users to access my company information?

As a System Administrator, you can add users and other System Administrators by clicking on the **Add users** button on the **Administration** page. You'll be ased to assign a user type, either a user or a System Administrator. Please make sure that the information you enter is correct. It will be used to send them a registration e-mail, and a security code will be sent to their phone number.

Here are a few things to keep in mind:

- When adding new users who are not System Administrators, you must have at least one group in the company with at least one service.
- When the user or System Administrator is in a pending status, you can edit some of thier details.
- When the user of System Administrator is no longer pending, if you have entered incorrect information and need to edit it, please delete the user and re-add them with the correct information.

After you complete adding a user, they will receive an e-mail from TD with instructions on how to access TD Business Central U.S. As the system administrator, please contact each user to tell them they have been added to TD Business Central U.S. and to let them know they will receive an e-mail to register.

Once a user has been added by a System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this user update.

What does each user status mean?

Pending – The user has not yet registered. The user needs to complete this process through the e-mail they received to register. When a user is in a pending status, some user information can be updated in their user profiles.

Active – The user has successfully registered and has access to the services for which you've assigned permissions.

Suspended – The user has been suspended from the selected company and does not have access to view any of the company's services and accounts.

How do I view the contents of a group?

To view the contents of a group, you can visit a user's profile and click on the details beside the group name.

How can I add/remove a user from a group?

To add or remove a user from a group, you can visit the user's profile, click edit in the groups section, and then click add/remove.

Users who are only in one group can't be removed from that group.

Once a user has been added or removed from a group by a System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this user update.

What is a group?

A group is a set of entitlements or permissions granted to users that allows them to view accounts, services and TD applications associated with those accounts. A group may contain hundreds of users and it allows the System Administrator to assign entitlements to multiple users simultaneously. Each group must have at least one service.

How do group entitlements work?

Users are assigned to groups to allow them to access accounts, services and TD applications in a group. Each group is given a set of entitlements and a name/description that indicates the contents of the group.

Any changes made to accounts, services or TD applications in a group will be accessible to every user assigned to that group. Users must be in at least one group and that group must have at least one service. Users can be assigned to more than one group at a time. Users can be assigned to more than one group at a time.

How many users can be in a group?

A group can be created without any users assigned to it, or as many users as needed. To create a group, System Administrators must add:

1. a group name
2. at least one service to the group

Once a group is created, additional users, accounts, services, and TD applications can always be added to that group at a later time.

How do I modify accounts, services and TD applications in a group?

To modify accounts, services, and TD applications in a group, go to the Group profile page, and click on the Edit button of the section you'd like to modify. Please make sure the group always has at least one service.

Once a group has been edited by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this group update.

How do I delete a group?

Only a System Administrator can delete a group. To delete a group, the System Administrator can go to the groups tab located on the main Administration page. Then, using the three-dotted menu, the System Administrator can select Delete, which will redirect them to the Delete group page. Once the System Administrator confirms the deletion, the group will be permanently deleted.

Once a group is deleted by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this group update.

Can I view or edit group entitlements from a group's profile?

Yes, a user can view all group entitlements while logged in to the group profile. Only a System Administrator can edit group entitlements by going to the Group profile page and clicking the Edit button located at the top right-hand corner of the section that requires modifications.

Once a group has been edited by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this group update.

Can I view or edit group entitlements from a user's profile?

A user can only view groups assigned to them while logged in to their user profile by clicking on the Details link located in the Groups section on their main User Profile page. Only a System Administrator can edit a group's entitlements, and that can be done from the groups tab.

Once a group has been edited by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this group update.

How can a System Administrator assign users to a group?

Each user must be part of at least one group with at least one service. There are 4 ways for a System Administrator to assign a user to a group:

1. While creating new users, the System Administrator can assign the users to groups by clicking on the **Add user** button.
2. When logged in to a user's profile, the System Administrator can assign/unassign this specific user to a group.
3. While creating a group, the System Administrator can add new users to the group.
4. When logged in to a group profile, the System Administrator can add/remove users from this specific group.

Once a user has been added or removed from a group by a System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this user update.

How do I add accounts, services, and TD applications for specific users?

If a user has been assigned to a group or multiple groups by a System Administrator, then that user automatically has access to the accounts, services, and TD applications associated with that group.

Can I edit a user's information?

If a user is in a pending status, you can edit their e-mail, country code, and phone number

If the user is no longer in pending status, then their information can't be edited. You'll have to delete the user and re-add them with the updated information.

How do I suspend a user's access?

Only System Administrators can suspend users. On the **Administration** page, under the Users tab, click to open the menu on the right hand side of the user's name you want to suspend. Select the **Suspend user** option.

Once you suspend a user, they will immediately lose access to the selected company's services and accounts. You can reactivate a user at any time by clicking on the **Reactivate user** link on their user profile page. Once reactivated, the user will regain their access based on the permissions they were previously assigned.

Once a user has been suspended by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this user update.

How do I delete a user?

Only System Administrators can delete users. On the **Administration** page, under the Users tab, click to open the menu on the right hand side of the user's name you want to delete. Select the **Delete user** option.

By deleting a user, they will lose access to the selected company's services and accounts. You will need to re-add the user if you would like to grant them permissions in the future.

Once a user has been deleted by the System Administrator, each System Administrator of the company, including the one who made the change, will receive an e-mail notifying them of this user update.

What if the user I am trying to add did not receive the TD Business Central U.S. e-mail, or the registration link has expired?

- Ask the user to check their spam/junk folder and add the noreply-onlineaccess@td.com to their address book.

The registration link will be active for 72 hours from the time the e-mail was sent. If the link has expired or they still have not received it, check that their e-mail address is correct and then select the **Resend e-mail activation** link on the user profile page. Note: This option will only appear when the user's status is pending.

What can I do if a user doesn't receive their security code during registration when using a One-Time Passcode?

Please ensure the phone number that you entered for that user is correct so a security code can be re-sent. If the phone number needs to be changed, you can edit the phone number if the user is only associated with one company. If they are associated with multiple companies, you will need to delete the user and re-add them to your company.

If you edit a phone number, use the existing registration e-mail to re-send a security code. If you re-add a user, then they will receive a new registration email.

What happens if I enter a wrong name, e-mail address, or phone number when adding a user?

If you've entered the wrong information, and the user is still in a pending status, you can edit some of their information. Please be aware that names can't be edited after adding the user. There are also restrictions to editing the phone number if the user's e-mail address is in multiple companies. Otherwise, e-mail address, country code, and phone number can all be updated.

Once the User or System Administrator is no longer in a pending status, or if you need to edit the name, to make any updates, you need to delete the user and re-add them with the correct information.

What is the account transfer service and how does it work?

The account transfer service allows users in groups with access to the service to transfer funds between a company's two different deposit accounts (Checking and Savings) or between loan accounts (Loans and Lines of credit) and deposit accounts (Checking and Savings).

Transfers can be made from a deposit source account to another deposit destination account; from a loan source account to a deposit destination account; or from a deposit source account to a loan destination account.

Users cannot transfer funds from a loan source account to a loan destination account at this time.

I'm a new System Administrator, how do I get started and get access to accounts and services?

As a new System Administrator, after you've registered and logged in to the portal, you will automatically get access to all accounts and services.

Is there a number I can call for support if I need it?

If you need assistance, please call us at the number below.

Toll-free: 1-866-475-7262
Monday to Friday: 7:30am – 8:00pm EST
Saturday: 9:00am – 1:00pm EST
Sunday: Closed

As a System Administrator, how will I know if updates were made to users and/or groups?

When any changes, such as adding, deleting, suspending, editing users and groups, have been made by a System Administrator, all System Administrators, including the one who made the change, will receive an e-mail notifying them of the update and the name of the System Administrator who made the update. This is a notification e-mail only, and System Administrators will not need to take any further actions. If there is a concern, please follow your company's standard account security protocols.

How can I quickly find specific users from the list of users on the Administration page?

By using filters on the **Administration** page, you can filter by user status, groups, accounts, and services to find specific users from the users list.

As a System Administrator, can I add another System Administrator?

Yes, a System Administrator can assign a user as a System Administrator when they are adding users.

As a System Administrator, can I assign someone as a System Administrator?

Yes, if the person is an existing user on the portal, as a System Administrator, you can assign them as another System Administrator which will give them System Administrator entitlements.

As a System Administrator, can I unassign someone as a System Administrator?

Yes, you can unassign another System Administrator. They will remain a user on TD Business Central, but you'll need to add them to at least one group with at least one service to give them access to certain services since they are no longer a System Administrator.

What is the difference between a User and a System Administrator?

When assigning an individual a user type, the "User" option refers to a non-System Administrator user. The other user type is a System Administrator. The main differences between these two user types are that System Administrators have access to other users' information and can manage other users in their company.

How do I assign user types?

From the **Administration** page, when you add a user, you'll be asked to assign a user type. Select either a user or a System Administrator and enter the required information.

Why can't I successfully edit a user's information even though they are in pending status?

If you can't successfully edit a user's information even though they are in pending status, it could be because of a few reasons:

1. Only some information can be edited when the user is in pending status. You can edit the e-mail address, country code, and phone number. The user types and first and last name of the user can't be edited.
2. An error could occur if you try to edit the phone number of a user who is part of multiple companies. If the user's e-mail address is the same in more than one company, you can't edit the phone number unless you edit the e-mail address first.
3. If approval requirements are added and there is already a pending approval request for these edits then the request to edit the information can't be made.

Can I suspend or delete a System Administrator?

If you are a System Administrator, you can delete or suspend other System Administrators. On the **Administration** page under the Users tab, there is a menu on the right hand side of each System Administrator's name. In this menu are the different updates you can make to System Administrators' statuses. The status options differ depending on the System Administrator's current status.

How do approval requirements affect the changes I make to users or groups?

If users and groups approvals are required for your company, certain changes System Administrators make to the company will need another pending or active System Administrator to approve the changes before they are completed. You can find more information in the approvals FAQ section.

Can I make changes to users or groups if there is already a pending approval request for those changes?

Changes cannot be made to users or groups if there is an approval request pending for the same changes. If a System Administrator tries to make these changes, there will be an error message alerting them of the pending approval requests.

What if I need a new PIN for my RSA SecurID token?

If you need a new PIN, a System Administrator can go to your user profile to clear the existing PIN from your RSA SecurID soft token. When you log in again, you'll need to enter your token code as the security code on TD Business Central U.S., and you'll be asked to create a new PIN.

As a System Administrator, what if the user I am trying to add did not receive the RSA SecurID token enrollment e-mail, or the token enrollment link has expired?

If a user did not receive their token enrollment e-mail, or their current token enrollment link has expired, a System Administrator can send a new link from the user's profile.

What if I need a new RSA SecurID token?

If you need a new RSA SecurID token, please contact us toll free at 1-866-475-7262.

Monday to Friday: 7:30 AM – 8:00 PM ET

Saturday: 9:00 AM - 1:00 PM ET

Sunday: Closed

What information can I find in my own profile?

In your individual profile, you can find information such as your e-mail address or phone number, if it's provided. In addition to e-mail and phone number, System Administrators will also have access to their own RSA SecurID profile information.

What if my information is incorrect in My profile?

If any of the information is incorrect, please contact your System Administrator. If you are a System Administrator, please contact the TD Treasury Management Support Service team for assistance.

How is my company's analytics information updated?

If there's new data for your company, it will be made available in **Analytics** every 30 minutes. To view the updated information, please refresh the page.

How are my transactions and approvals data displayed?

The last 30 days of transactions and approvals data will be displayed. These numbers will change based on the activity within the last 30 days from the date you're viewing this on.

Why are some accounts not allowed to be selected when setting up transfers for groups?

When you're setting up the transfers service for groups in your company, some accounts that appear in your list cannot be selected as source or destination accounts because of access given to your company during your company setup, or because of policy restrictions and rules for that specific account type.

What kind of information can I download about my company's users and groups?

If you have access to **Administration**, you can export and save a CSV file with information on your company's System Administrators, users and the groups they are added to. You can find information on the accounts, statements, TD applications and other services each user has, based on the groups they are in.

Why can't I add a group?

If you're a System Administrator and can't add a group, it could be because there are no services for your company at the moment. Please contact us to get help with your company's services.

Toll-free: 1-866-475-7262

Monday to Friday: 7:30 AM – 8:00 PM ET

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Sunday: Closed

Why can't I add any users?

If you're a System Administrator, you may not be able to add anyone as a user because there might not be groups added for your company. Please make sure there is at least one group with at least one service before assigning anyone has a user.

Why can’t I remove a user from a group?

If this is the only group the user is in, then you can’t remove them from the group. Each user must be in at least one group with at least one service at all times.

Why can’t I add a user to a group?

You may not be able to add a user to a group because there are no services for that group. Each group must have at least one service before you can add users to it.

Why can’t I unassign a System Administrator?

As a System Administrator, when you’re unassigning another System Administrator, please make sure to add them to a group with at least one service because they are now a user and will need to be added to groups to get access to services for your company. If you don’t do this, it could be preventing the System Administrator from being unassigned.

Why can’t I reactivate a user?

As a System Administrator, when you’re reactivating a user, please make sure to add them to a group with at least one service. If you don’t do this, it could be preventing the user from becoming reactivated.

How do I request a hard token?

System Administrators can request hard tokens for themselves and other users if there is an RSA SecurID user ID. If you’re a user, please have your System Administrator contact us to get your hard token set up. If you’re a System Administrator, please contact us directly to set up your hard token.

How do I add a hard token for users?

As a System Administrator, you can add hard tokens for other System Administrators and users. Before adding users, we will send all hard tokens by mail, and you should receive a message in TD Business Central with users’ names and their user IDs. Next, go to add the user, and in the RSA SecurID profile information section, choose the option to enter the user ID. Do this for every user you need to add. Once the user has been added and received their hard token, they can register for TD Business Central.

What are approvals?

When approval requirements are added for a company, certain changes made by System Administrators to your company will need an additional pending or active System Administrator to approve the request before the change is completed. Without approval requirements, the change is completed right away.

What type of user can manage approval requests?

System Administrators of pending or active status can manage approval requests. When approvals are required, there must be at least two System Administrators of pending or active status for the company.

Why can't I find certain requests that were previously in the approval requests list?

Approval requests may be removed from your request list for a few reasons:

1. Another System Administrator has already accepted or rejected the request.
2. The System Administrator who made the original request has withdrawn their own request.
3. The request was removed automatically because information related to the company was changed, and the request is no longer accurate. In this case, a System Administrator can make the request again with the new information.
4. A temporary system issue that results in the requests list not loading. In this case, you can try loading the page again.

How long do pending requests stay in the approval requests list for?

Each new approval request will be in the approval requests list for 60 days, unless they are completed, withdrawn, or removed before then.

Why can't I find my approval requests list?

The approval requests list only appears for System Administrators when the approvals requirement is added for the company. If the approvals requirement was not added, or if it was removed, then the approval requests list will not be available.

Can I view requests that I have made?

Yes, all requests will be available in the approval requests list. A System Administrator can access their own requests and withdraw them if needed.

Can I edit a request while it is in the approval requests list?

System Administrators cannot make edits to pending approval requests. The System Administrator can withdraw their own request and create a new one if needed.

What is the audit log?

Each critical function performed by a user is recorded in the **Audit Log** and includes the following information:

Date and time: The date and time the activity took place.
Service: The service related to the function that was performed.
Activity: The main function that was performed.
Description: Further details of the function.

As well, System Administrators can see which user performed any given activity.

How do the filters work?

To aid in searching for specific data, the **Audit Log** page allows you to filter the data by date, service and activity.

Activities are related to specific services and once you select one or more services, only the activities related to that service will display in the activity drop down.

In what order are entries displayed?

The entries in the audit log are displayed in chronological order, from newest to oldest, and displaying the most recent 25 entries. You can easily change the order using the arrow icon at the top of the date column.

Can I change the order of entries?

You can sort entries by date by clicking on the arrow icon at the top of the date column.

Which time zone does the audit log use?

The date and time information (time zone) is based on your browser's location.

How far back can I view past activity?

The audit log lists activities that have transpired for each service for the past 18 months.

What formats are available if I want to export a report of my audit log?

From the **Audit Log** page, you can export your information via:

- Print: You can print the default page view using the print link on the screen.
  - This will print the information displayed on the page.
  - If a PDF is required, you can use the print to PDF function by changing the print destination to save as a PDF.
- Export: You can export your report as a CSV file by selecting the export link on the screen.

In the audit log, what does 'TD security code' mean?

In the activity column of the audit log, **TD security code** means the user was sent a one-time security code, and used it to successfully verify their identity, as part of TD's two-step verification system.

Is there a number I can call for support if I need it?

If you need assistance, please contact us:

Toll free: 1-866-475-7262
Monday – Friday: 7:30am – 8:00pm EST
Saturday: 9:00am – 1:00pm EST
Sunday: Closed

What is dashboard personalization?

For a personalized experience, you can rearrange and customize widgets on your dashboard based on what information you want to view and how you want to view it.

What is an account view?

Account views can be created and are personalized, quick access views of your deposit and loan accounts' information, on your dashboard in the accounts widget. You can create and select different account views based on what accounts and what information you want displayed on the dashboard.

How do I create an account view?

From your dashboard, on the accounts widget, you can create, view, edit, or delete account views.

How do I find the account views I created?

On your dashboard, go to the accounts widget. From this widget, you will be able to select from your list of created account views. Once an account view is selected, the accounts you added to that account view will be displayed in the accounts widget. If you want to change this view, select a different account view.

How many account views can I create?

You can create a maximum of 25 account views for your accounts widget.

What are the minimum and maximum numbers of deposit and loan accounts I can add to an account view?

To create or save an account view, you can select up to a maximum of 50 deposit accounts (Checking or Saving) and 50 loan accounts (Loan or Line of Credit), for a total of 100 accounts. You can select up to a maximum of 25 Checking accounts, 25 Saving accounts, 25 Loan accounts, and 25 Line of Credit accounts, for a total of 100 accounts.

Why can I no longer see some of my accounts in an account view I created?

When entitlements or permissions change, some accounts may be removed from your account views.

Why is my account view and account information not loading?

Your account view and account information may not be loading in the accounts widget because of a temporary system issue.

Why are some accounts not available to select for my account view?

The accounts available to select for your account view depend on the entitlements of the groups you are assigned to. If you feel additional accounts should be available for you to view, please contact your System Administrator.

Can I rearrange the widgets on my dashboard?

Yes, you can move your entitled widgets on your dashboard based on your personal preferences.

How do I move a widget?

Click and hold on the top part of the widget, anywhere between the name of the widget and the move icon, which looks like a plus sign.

While holding onto the widget with your mouse, move the widget to where you want to place it. A highlighted area will appear. Let go of the widget in this area.

Another way to move your widgets is to click to open the widget menu on the top right hand corner of the widget you want to move. In this menu, there will be options to move the widget up, down, left, and right depending on the current position the widget is in. Select an option and the widget will move automatically to that position.

Why can't I successfully move my widget to a new position?

You may be unsuccessful in moving your widgets around because they were not moved to a valid position. A highlighted area will appear when you have moved the widget to a valid position. When it is in that highlighted area, then you can successfully place the widget in the new position.

Another reason could be due to a system issue when saving your widgets' new positions. In this case, try moving the widgets again.

Can I expand or collapse widgets on my dashboard?

Yes, you can do this by opening the menu on the top right hand corner of the widget you want to expand or collapse. Once the menu is opened, there will be an expand widget or a collapse widget option depending on the current state of the widget. If the widget is collapsed, then the menu option will show as **Expand**. If the widget is expanded, the menu option will show as **Collapse**.

Another way to collapse and expand widgets is by double clicking on the widget header (around the space where the widget name is located).

Can I arrange the accounts I've selected in the account view?

Yes, you have the flexibility to organize the selected accounts in your account view according to your preference. You can do this by using the ordering list on the right-hand side of the screen.

Where can I find the self-guided tour again?

The TD Business Central U.S. self-guided tour can be found in **Assist central**. Go to **Featured** and access the tour again from the **Get to know TD Business Central U.S.** section.

Where can I find information on new updates?

After features are updated, you'll be notified upon logging in with information on what's new on TD Business Central U.S.

You can choose to not have the information displayed again when you log in the next time. However, you can always access it again by going to **Assist central**.

What is the messages feature?

The messages feature allows you to send and receive secure messages from your account in the portal to our customer support team for questions or assistance on the portal. You can also reply to messages, save draft messages, store messages, or view your sent messages. All messages are available to view for 180 days.

How do I access my messages?

Once you log in, you can access your messages by going to the top navigation menu anywhere on the portal. You'll find an icon that looks like an envelope. Click on it to access your messages page.

How will I know if I receive a new message?

On the top navigation, where you access your messages, the number of new messages will show on the envelope icon each time a new message is received.

How long will messages be available for viewing?

All messages will be available in your **Messages** page for 180 days.

What are stored messages?

Stored messages are a way for you to organize your inbox messages. You can move messages from your inbox to the stored messages and back to your inbox as needed.

What are topics in messages?

Topics help our customer support team determine what kind of assistance you need.

Who can I send messages to?

These messages will be going to our customer support team to answer your questions.

How will I know a message has been successfully sent?

If your message has successfully been sent, a confirmation will show on your screen.

Why did my message fail to send?

Messages can fail to send for different reasons.

1. You may be missing information required to send the message. Make sure you've written the message and entered information as required before clicking **Send**.
2. There could be a system issue at the time you clicked to send the message. In this case, you can try sending the message again.

What do I do if I start a message but need to finish it at a later time?

You can always save a message to your drafts. If you click **Cancel** on a message before sending it, you'll be asked if you want to save your message to drafts. When you're ready to finish the message, go to your **Drafts** to find it.

What are the different tabs in my messages?

There are four tabs in your **Messages** page.

1. Your **Inbox** is the main page where your received messages will appear.
2. Messages you've started and have saved to be sent later can be found in your **Drafts** tab.
3. The **Sent** tab shows the messages you've written and successfully sent out.
4. **Stored** messages are a way for you to organize your messages. You can move messages from your inbox to your stored messages and back to your inbox.

Please note all messages in all tabs will only be available for 180 days in your **Messages** page.

How do I reply to a message in my inbox?

Once you receive a message in your inbox, click to open it. When the message is opened, there will be an option to reply to the message.

Can I print messages?

Yes, you can print your received messages. From your inbox, click to open a received message. When the message is opened, there will be an option to print the message.

Can I delete, mark as read, or move multiple messages at once?

Yes, when you select multiple messages, delete, mark as read, or move messages options will appear. These actions are different depending on the tab you are in. For example, you'll have the option to delete, mark as read, and move messages from your inbox to your stored messages. Meanwhile, in your drafts, the only action for multiple messages is to delete.

Can I move messages from stored back to received?

Yes, you can move messages from your stored tab back to your inbox at any time. Please be aware your messages are available in your messages for 180 days regardless of which tab they are in.

How do I quickly find a message within the different message folders?

Through the filters option, you can filter messages by topic or date range to quickly find a message, in any of the folders.

Why am I being asked for additional information when I write a message?

Depending on the topic you choose, you may be asked to include a subject and some additional information in order to help our customer support team determine which part of TD Commercial Banking you need assistance with and provide more personalized answers.

Why do I need to provide an e-mail address and when is it used?
We need your e-mail address so that we can send you security alerts and notifications on updates to your users and groups. Security alerts are e-mails that we send to you whenever changes are made to your secure information, including:

- After you complete your initial security setup
- Any time you change your username or password
- If you need to retrieve your username
- When you make changes to your security phone, e-mail or login option
- Should you ever be locked out of a TD website or app

The e-mail address you provide will only be used to send you security alerts. They will also be used to send you notification e-mails when users and groups have been added or updated.

What is the RSA SecurID soft token and how does it work?

RSA SecurID is another authentication process for your log-in credentials on TD Business Central U.S. Instead of receiving one-time security codes by call or text, it uses a token device to give you a security code. If you've been added as an RSA SecurID authentication user, you'll receive further instructions about how to use your token.

I can't log in with my passcode and credentials. What should I do?

If you're having any troubles with logging in or if you've been locked out, contact us toll-free at 1-866-475-7262.

Monday to Friday: 7:30 AM – 8:00 PM ET

Saturday: 9:00 AM – 1:00 PM ET

Sunday: Closed

I've forgotten my current PIN, what should I do?

To create a new PIN, please contact your System Administrator or contact us toll-free at 1-866-475-7262.

Monday to Friday: 7:30 AM – 8:00 PM ET

Saturday: 9:00 AM – 1:00 PM ET

Sunday: Closed

What if I have issues with my computer, phone, or RSA SecurID soft token?

If you have any issues with your computer, phone, or RSA SecurID soft token, including misplacing a device, needing a new RSA SecurID soft token, or for other device related questions, please contact us toll free at 1-866-475-7262.

Monday to Friday: 7:30 AM – 8:00 PM ET

Saturday: 9:00 AM – 1:00 PM ET

Sunday: Closed

How long will it take to enroll and activate a soft token?

If an RSA SecurID user ID is added to your profile and you have the RSA SecurID app installed on your device, soft tokens can be enrolled and activated within hours.

Will I need to install any apps?

Yes, a small application from RSA Security will need to be installed on your computer or iPhone or Android device. You can find the **RSA Authenticator (SecurID)** app on the Apple App store for iPhones or iPads, Mac App Store for macOS devices, and Google Play Store for Android mobile devices. On Windows PC or laptops, you can find the same app, called **SecurID Authenticator**, on the Microsoft store.

Can the soft token app be installed on mobile devices?

Yes, both iPhones and Android mobile devices support this soft token. You can also use an iPad. You can find the **RSA Authenticator (SecurID)** soft token app in the Apple App Store or Google Play Store.

Can soft tokens be used on personal computing devices?

It depends. Consult with your manager to find out if soft tokens can be used on personal computing devices.

I'm part of multiple organizations, can I enroll multiple soft tokens on one RSA SecurID app on one device?

Yes, you can. The app can support up to 10 different soft tokens.

I'm going on foreign travel next week. Are there any restrictions to using the soft token?

If you're travelling internationally, there aren't restrictions on using the soft token.

Does the soft token expire?

Yes, soft tokens do expire. However, TD Bank will renew it automatically upon expiration.

Does my SecurID token PIN expire?

No, RSA SecurID token PINs don't expire.

Can a previous PIN be used when I set up a new PIN?

Yes, previous PINs can be used again when you're creating a new PIN.

What information is displayed on my RSA information card?

Your RSA information card typically displays key details related to your RSA Profile. This includes the **RSA Profile ID**, the **Token Serial Number**, and **Description**. These details are important for managing your RSA token for authentication purposes.

How do I get my hard token?

If you're using a hard token with an RSA SecurID profile, a System Administrator in your company needs to send us a message through TD Business Central to request a hard token. One we receive the request, we'll be sending users new hard tokens by mail. Once you receive your hard token and are added to TD Business Central, please complete your TD Business Central registration using your hard token to log in.

Which TD Applications have single login capability – the ability for me to log in once and not have to enter another username and password to access a different TD Application?

The Receivables Management, TD Digital Express, Paymode-X, TD Commercial Plus Card, TD FTExpress, and TD eTreasury applications have been enhanced to allow users the ability to automatically access those TD Applications without additional username and password logins.

If the Receivables Management link within TD Applications still takes me to the Receivables Management login screen, what should I do?

Your company System Administrator will need to contact TD to request that your Receivables Management single login be enabled.

If the TD Digital Express link within TD Applications takes me to the TD Digital Express login screen, what should I do?

Enter your Login and Password. If subsequent access attempts continue to take you to the TD Digital Express login screen, then your company System Administrator will need to contact TD to request that your TD Digital Express single login be enabled.

How does a System Administrator add a user on the Receivables Management application after the single login process is enabled?

The System Administrator will need to add the user on the TD Business Central U.S. application and provide the user permission to the Receivables Management application. The user will then need to register for TD Business Central U.S. via the email received, login and click on the Receivables Management application link. After clicking on the link, the system will automatically create an analyst user on the Receivables Management application. Lastly, the System Administrator will need to login to the Receivables Management system and permit any necessary lockboxes for the new user.

How does a System Administrator add a user on the TD Digital Express application after the single login process is enabled?

In order to add a user, the System Administrator will need to add the user and provide permissions on the TD Digital Express application. Then the System Administrator will need to add the user on the TD Business Central U.S. application including providing the user permission to the TD Digital Express application. The user will then need to register for TD Business Central U.S., login and click on the TD Digital Express application link within TD Applications. After clicking on the link, the system will prompt the user to enter their TD Digital Express Login and Password. After the initial setup, accessing the TD Digital Express link via TD Business Central U.S. will allow automatic access into the TD Digital Express application in subsequent attempts.

One of my users has left the company. How do I delete them from the applications?

To delete a user, the System Administrator will need to delete the user on TD Business Central U.S. as well as on any other application they have access to, including the Receivables Management, TD Digital Express, Paymode-X, and TD Commercial Plus Card applications.

If the Paymode-X link within TD Applications still takes me to the Paymode-X login screen, what should I do?

Your company System Administrator will need to contact TD to request that your Paymode-X single login be enabled.

How does a System Administrator add a user on the Paymode-X application after the single login process is enabled?

In order to add a user, the System Administrator will need to add the user and provide permissions on the Paymode-X application. Then the System Administrator will need to add the user on the TD Business Central U.S. application including providing the user permission to the Paymode-X application. The user will then need to register for TD Business Central U.S., login and click on the Paymode-X application link within TD Applications. After the initial setup, accessing the Paymode-X link via TD Business Central U.S. will allow automatic access into the Paymode-X application in subsequent attempts.

If the TD Commercial Plus Card link within TD Applications still takes me to the TD Commercial Plus Card login screen, what should I do?

Enter your Login and Password. If subsequent access attempts continue to take you to the TD Commercial Plus Card login screen, then your company System Administrator will need to contact TD to request that your TD Commercial Plus Card single login be enabled.

How does a System Administrator add a user on the TD Commercial Plus Card application after the single login process is enabled?

In order to add a user, the System Administrator will need to add the user and provide permissions on the TD Commercial Plus Card application. Then the System Administrator will need to add the user on the TD Business Central U.S. application including providing the user permission to the TD Commercial Plus Card application. The user will then need to register for TD Business Central U.S., login and click on the TD Commercial Plus Card application link within TD Applications. After the initial setup, accessing the TD Commercial Plus Card link via TD Business Central U.S. will allow automatic access into the TD Commercial Plus Card application in subsequent attempts.

If the TD FTExpress link within TD Applications still takes me to the TD FTExpress login screen, what should I do?

Enter your Login and Password. If subsequent access attempts continue to take you to the TD FTExpress login screen, then your company System Administrator will need to contact TD to request that your TD FTExpress single login be enabled.

How does a System Administrator add a user on the TD FTExpress application after the single login process is enabled?

In order to add a user, the System Administrator will need to add the user and provide permissions on the TD FTExpress application. Then the System Administrator will need to add the user on the TD Business Central U.S. application including providing the user permission to the TD FTExpress application. The user will then need to register for TD Business Central U.S., login and click on the TD FTExpress application link within TD Applications. After the initial setup, accessing the TD FTExpress link via TD Business Central U.S. will allow automatic access into the TD FTExpress application in subsequent attempts.

If the TD eTreasury link within TD applications still takes me to the TD eTreasury log-in screen, what should I do?

Enter your TD eTreasury log-in credentials. If next access attempts continue to take you to the TD eTreasury log-in screen, then please check with your company System Administrator who will need to contact TD to request that your TD eTreasury Single Sign-On be enabled. If you're a System Administrator, please contact TD directly.

How does a System Administrator add a user on the TD eTreasury application after the Single Sign-On process is enabled?

First, the System Administrator will need to add the user on TD Business Central U.S. and give them access to the TD eTreasury application. Then, the user needs to be added on TD eTreasury.

The user will then need to register for TD Business Central U.S., log in and click on the TD eTreasury application link within the TD applications menu. When accessing the TD application for the first time, the user will need to log in using their TD eTreasury credentials one more time before Single Sign-On is ready to use. After the initial setup, each time the user goes to TD eTreasury through TD Business Central U.S., they'll get automatic access into the TD eTreasury application without needing to log in again.

What do I do if I'm locked out from TD eTreasury and TD Business Central?

If you've entered the RSA SecurID passcode wrong three times on TD eTreasury, you'll be locked out after the third try. It will automatically unlock after 12 hours. If you need to unlock your access sooner, please call us to reset your credentials.

Toll-free: 1-866-475-7262

Monday to Friday: 7:30 AM – 8:00 PM ET

Saturday: 9:00 AM – 1:00 PM ET

Sunday: Closed

What types of statements can I access online on TD Business Central U.S.?

Depending on your entitlements, on TD Business Central U.S., you can access deposit, loan, account analysis, and Escrow Direct statements. You can also access account analysis invoices

What is the difference between the statements center statements and the account activity statements?

The main difference between statements in these two places is the type of statement you can access. In account activity, you can find deposit statements for your entitled deposit accounts. In the statements center, you can find your entitled loan, account analysis, and Escrow Direct statements. There are also account analysis invoices in the statements center.

Why can't I find a statement access ID number in my statements center?

Statements access ID numbers need to be added to your company, and then System Administrators need to add them to groups to give users permissions to access these statements within the groups. If you're a System Administrator and can't find a specific statement access ID number, then it might not have been added to your company. If non-System Administrator users can't find certain statements access ID numbers, it may be because those statements were not added to the groups the users are in.

How far back in time do my statements go?

All statements are available online for up to seven years prior, provided you have had statements for that long.

Why are there no statements available for my deposit accounts or statements access ID numbers?

Depending on how your company's statement options were set up initially, you may need to wait some time before they are generated and appear in your account activity statements tab or the statements center.

Why are there sometimes multiple statements for the same statement date?

Sometimes statements have corrections, and the corrected version can be found under the same statement date as the original statement. Open the statement to view the corrections.

What is the account transfer service?

The account transfers service allows users to transfer funds between two different deposit accounts, as well as between loan accounts and deposit accounts.

Transfers can be made from a deposit source account to another deposit destination account; from a loan source account to a deposit destination account; or from a deposit source account to a loan destination account. You cannot transfer funds from a loan source account to a loan destination account.

How do I make a transfer?

As a user in a group with access to the transfer service, you can make loan payment transfers from the loan payment widget, loan advance transfers from the loan advance widget, or you can make deposit transfers from the deposit transfers widget, all of which can be found on your dashboard. Simply select a source account and a destination account. For loan payments, you need to enter the principal amount and/or interest amount. For loan advances and deposit transfers, you will need to enter a total transfer amount.

What is a loan payment?

A loan payment is a transfer of funds from a company's deposit account to one of their loan accounts. When making a loan payment, you can either submit both a principal payment and an interest payment, or submit only a principal/interest payment at a time.

What is a loan advance?

A loan advance is a transfer of funds from a company's loan account to one of their deposit accounts.

Why did my principal payment succeed, but my interest payment failed?

When making both a principal payment and an interest payment, either of the payments may fail if there is a system issue at the time the payments are submitted.

Why did my interest payment succeed, but my principal payment failed?

When making both a principal payment and an interest payment, either of the payments may fail if there is a system issue at the time the payments are submitted.

Why did both my principal payment and interest payment fail?

A principal and interest payment may both fail due to a system issue at the time the payments are submitted.

Why did my loan advance fail?

A loan advance may fail due to a system issue at the time the loan advance is submitted.

What is a deposit transfer?

A deposit transfer is a transfer of funds from a company's deposit account (checking or savings) to another one of their deposit accounts.

Why did my deposit transfer fail?

A deposit transfer may fail due to a system issue at the time the deposit transfer is submitted.

Why am I not allowed to make certain principal or interest payments through my Loan payment widget?

There might be restrictions on certain loan accounts. If your Next principal amount or both your Next principal amount and Next interest amount are $0, you will not be able to make any of these payments. Also, you won't be able to make a loan payment transfer if you're trying to make a principal payment that's more than your Next principal amount.

In any of these cases, you'll need to contact your System Administrator. If you are a System Administrator, you'll need to contact your Relationship Manager. Please be aware, there may be fees or penalties for early payments.