TD BUSINESS CENTRAL U.S.

CUSTOMER USER GUIDE

AUGUST 2024

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About the TD Business Central U.S. portal

Get ready to take your business to the next level with **TD Business Central U.S.**! This portal provides customers with an end-to-end view of their business banking, all in **ONE** digital space. Access and manage products, services and applications in one centralized place to help your company's finances run smoothly and efficiently.

To ensure you have a great experience with TD Business Central U.S., this user guide will walk you through tasks and functions to get you on your way.

Let's get started!

Getting Started

- Registering a new user
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  - Logging in with a one-time passcode
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- Creating your PIN for your RSA SecurID token
- Viewing user profiles
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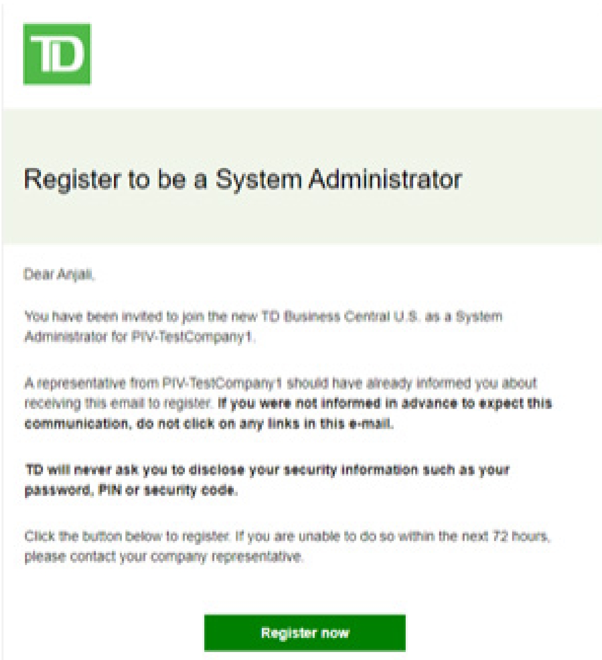
Registering a new user

New users, who aren't using an existing hard token, will receive two e-mails in the beginning. One is for you to complete an RSA SecurID® soft token enrollment and the other is for you to register for TD Business Central U.S. You must complete the token enrollment first before you can register for the TD Business Central.



Register to be a System Administrator

Dear Anjali,

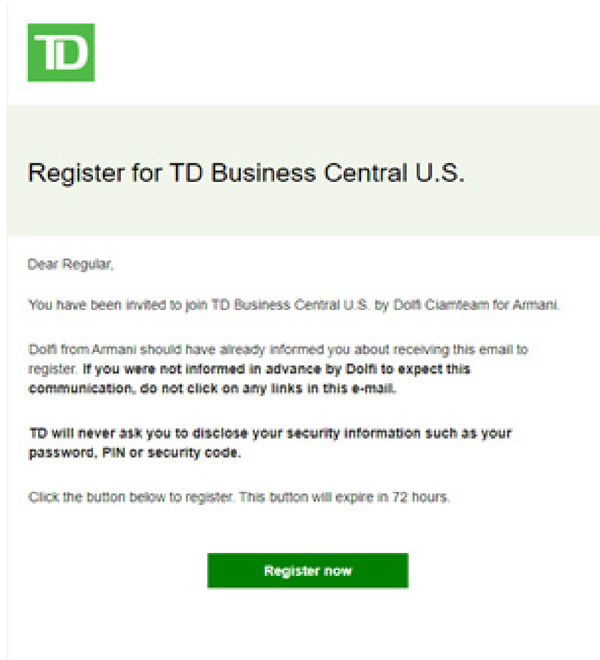
You have been invited to join the new TD Business Central U.S. as a System Administrator for PIV-TestCompany1.

A representative from PIV-TestCompany1 should have already informed you about receiving this email to register. **If you were not informed in advance to expect this communication, do not click on any links in this e-mail.**

TD will never ask you to disclose your security information such as your password, PIN or security code.

Click the button below to register. If you are unable to do so within the next 72 hours, please contact your company representative.

Register now



Register for TD Business Central U.S.

Dear Regular,

You have been invited to join TD Business Central U.S. by Dolfi Ciamteam for Armani.

Dolfi from Armani should have already informed you about receiving this email to register. **If you were not informed in advance by Dolfi to expect this communication, do not click on any links in this e-mail.**

TD will never ask you to disclose your security information such as your password, PIN or security code.

Click the button below to register. This button will expire in 72 hours.

Register now

Please note:

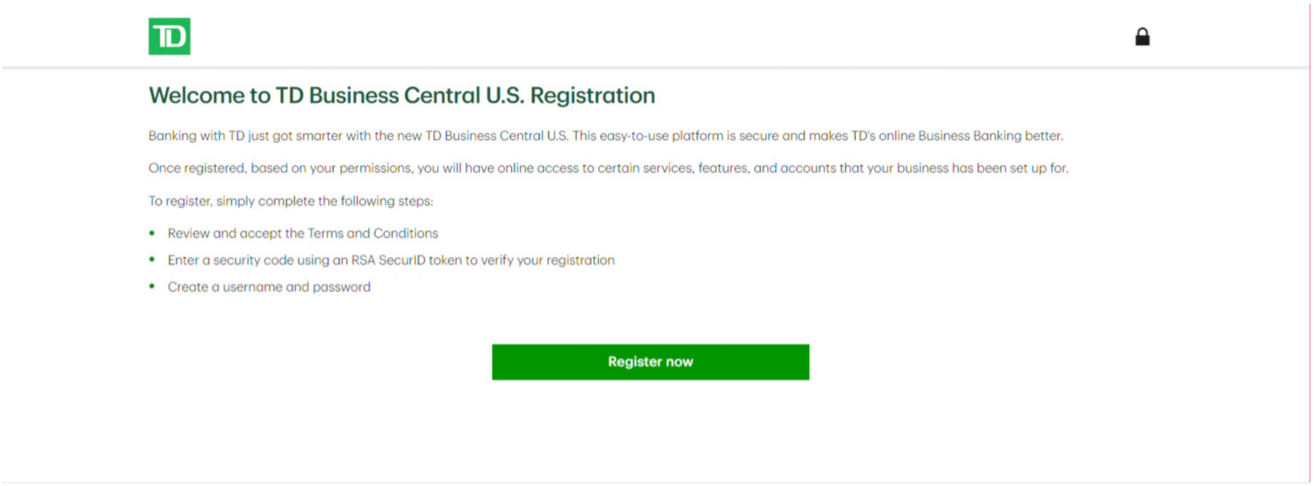
- If you have an existing hard token, you can use that token to register on TD Business central U.S.
- If you need to enroll your soft token, select the link from the token enrollment e-mail and follow the steps in the RSA SecurID Prime self-service portal to activate and enroll your token.

Please be aware and make sure you read the token enrollment and TD Business Central U.S. registration e-mails carefully and complete both before they expire.

For more information on token activation, you can read our RSA SecurID soft token activation user guide from the **TD Business Central U.S. website**.

Once you're done enrolling your RSA SecurID soft token, from the TD Business Central U.S. registration e-mail, select **Register now** and proceed to accept the Terms and Conditions.

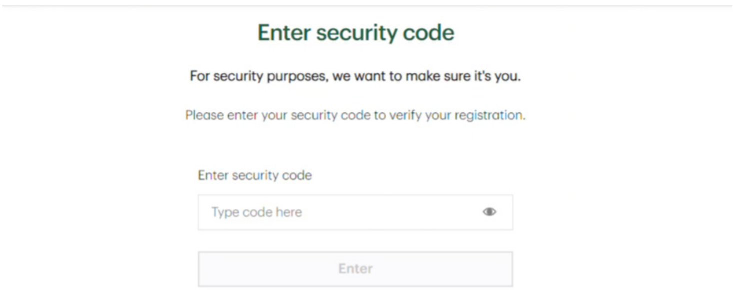
For the next few steps, what you need to do depends on whether you already had a token before registering TD Business Central U.S. and the type of token you have. Please keep in mind the code that displays on your token device before you enter a PIN is the **tokencode**. Meanwhile, the code that is displayed after you enter your PIN is the **passcode**.



For new users with a PIN

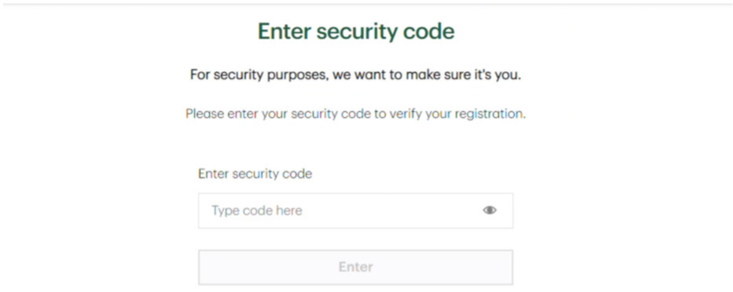
After accepting the Terms and Conditions, you'll be asked to enter a security code. Enter the PIN you set up when you were enrolling your soft token into your soft token device. A passcode will be displayed. Enter that passcode as the security code on the TD Business Central U.S. registration page. Select **Enter** to continue.

If you're using a hard token, enter your PIN and tokencode as the security code and select **Enter** to continue.

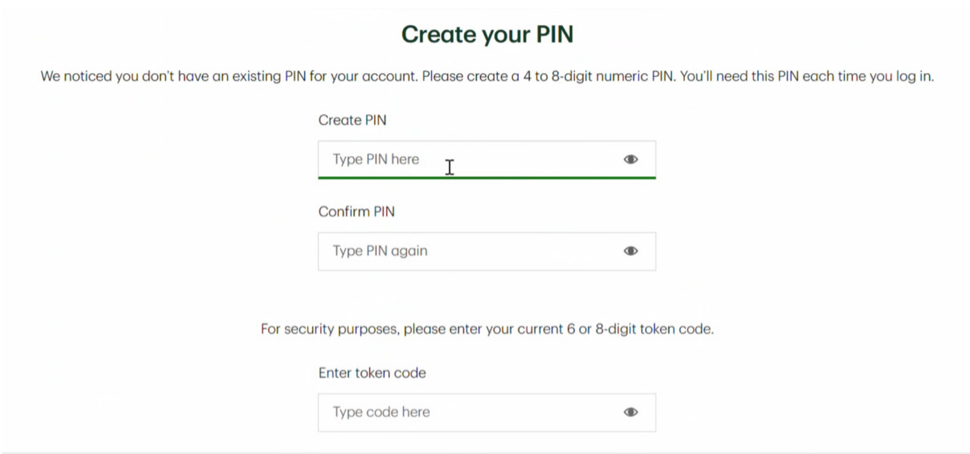


For new users without a PIN

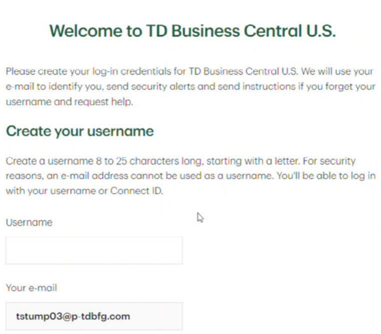
After accepting the Terms and Conditions, you'll be asked to enter a security code. If you don't have a PIN, or if you need a new PIN, enter the tokencode that's displayed on your hard token or soft token as this security code and select **Enter**.

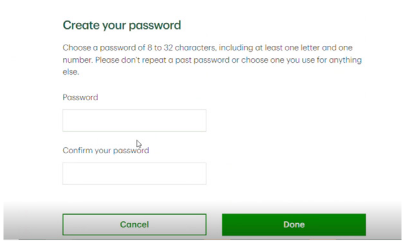


On the next page, create your PIN. This PIN will be used whenever you log. Select **Create PIN** once you're done to save your PIN and continue.



Regardless of your token type, for the next step you'll be prompted to set up a username and password for the TD Business Central. After setting up this information, you can proceed to log in.



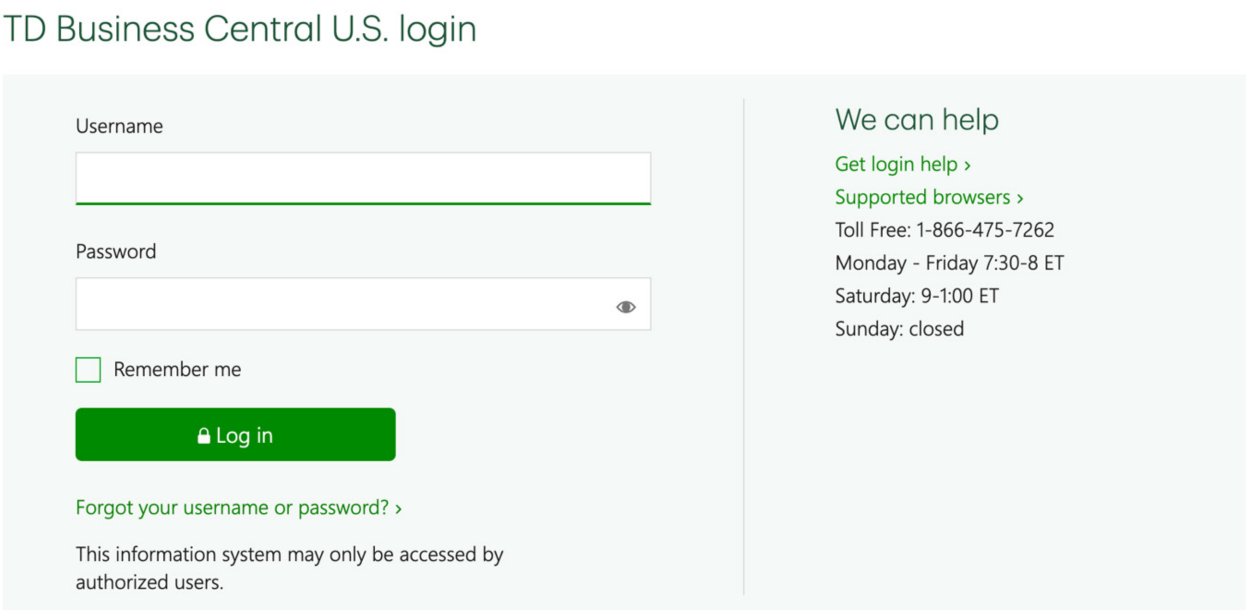


Logging in to TD Business Central U.S.

Logging in with a one-time passcode

If you're an existing user who doesn't have an RSA SecurID token yet, you'll need to continue logging in with a one-time passcode.

Once you've completed your registration, to log in to TD Business Central U.S., use thsername and password credentials you created. Select **Log in**.



If you're using a one-time passcode for authentication, select the **Call me** or **Text me** option and the one-time security passcode will be sent to you via SMS (text) or voice message to your mobile device or landline as a security measure the first time you log in.

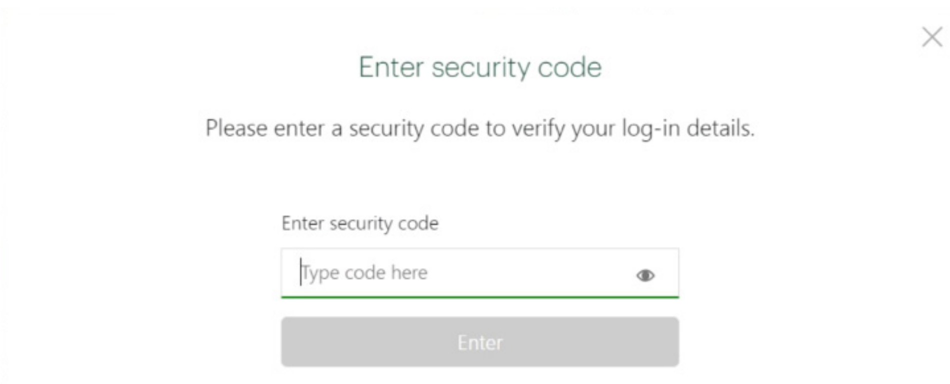
Logging in with RSA SecurID token

When logging in, please keep in mind the code that displays on your soft token device before you enter a PIN is the **tokencode**. Meanwhile, the code that is displayed after you enter your PIN is the **passcode**.

For new users on TD Business Central U.S.

If you're a new user on TD Business Central U.S., you'll only have the token option for security authentication. From the log-in screen, enter your username and password. Select **Log in** to continue. Next, enter your PIN into your soft token device. A passcode will display. Enter that passcode as the security code to authenticate your login. Select **Enter** to continue logging in.

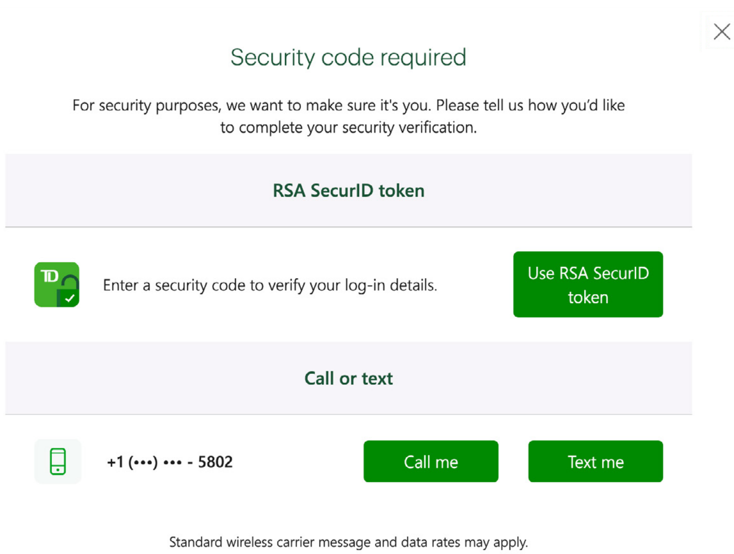
If you're using a hard token, please enter your PIN followed directly by your tokencode as the security code on the TD Business Central U.S. screen. Select **Enter** to continue.



Please be aware, even if the PIN is incorrectly entered into the soft token device, a passcode will still be displayed. If you get a message saying the security code you entered is invalid, this might be one of the reasons why.

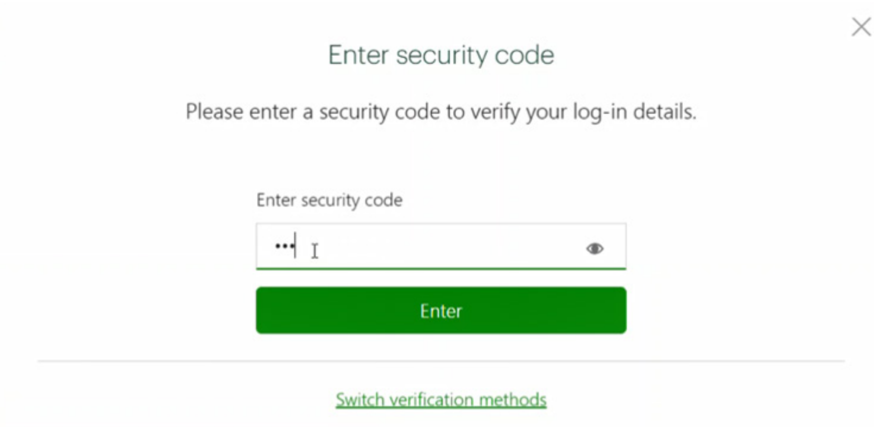
For existing users on TD Business Central U.S.

If you're an existing user on TD Business Central U.S. who is now using an RSA SecurID token for authentication, enter your username and password. Select **Log in**. From the next screen, select **Use RSA SecurID token** to continue.



Next, if you're using an activated RSA SecurID soft token to log in for the first time, enter the PIN your soft token device. The soft token will display a passcode. Enter that passcode as your security code and select **Enter** to continue.

If you're using a hard token, enter your PIN and tokencode as the security code and select **Enter** to continue.



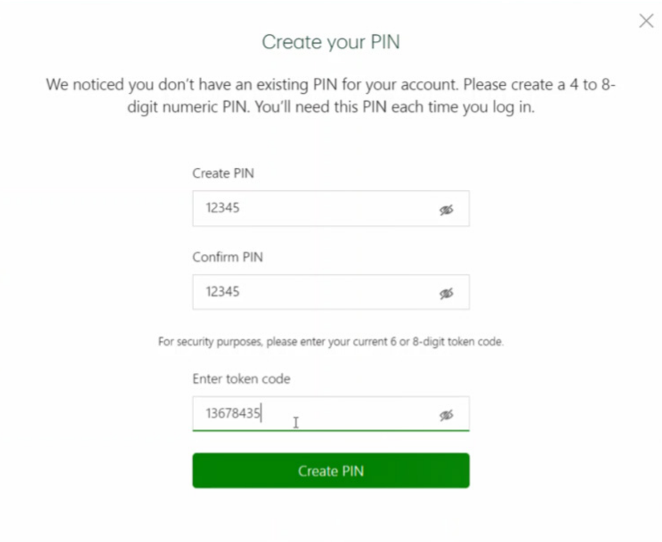
Please be aware, even if the PIN is incorrectly entered into the soft token device, a passcode will still be displayed. If you get a message saying the security code you entered is invalid, this might be one of the reasons why.

Creating a new PIN for your RSA SecurID token

Please keep in mind the code that displays on your soft token device before you enter a PIN is the **tokencode**. Meanwhile, the code that is displayed after you enter your PIN is the **passcode**.

If you need to set up a new PIN, from the log-in page enter your username and password and select **Log in**. A screen will appear asking for a security code. Enter the tokencode from your token device as the security code for authentication and select **Enter** to continue.

On this next screen you can create your new PIN and select **Create PIN** to save.



On this next screen you can create your new PIN and select **Create PIN** to save.

Viewing user profiles

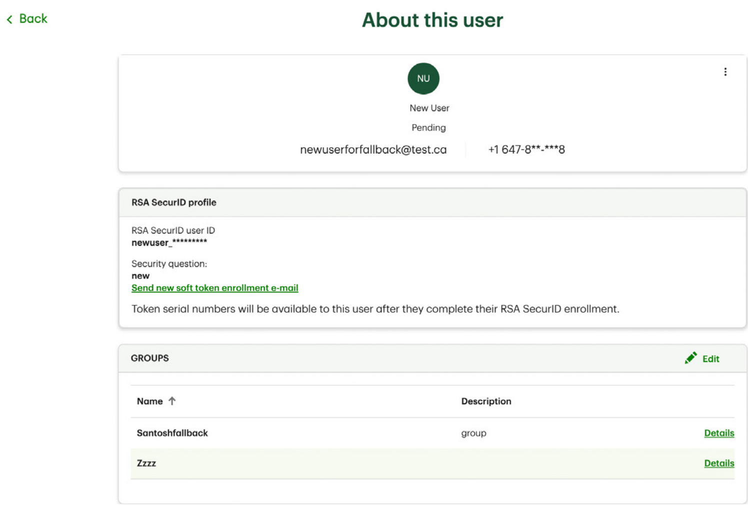
As a **System Administrator**, you can view your company's user profiles. To view a user's profile or modify a user's groups, go to the user's profile page by selecting the name of the user, and select **Edit** on the right corner of the Groups section.

A group is a set of entitlements or permissions granted to users that allows them to view accounts, services and **TD applications** associated with group.

Users who are **System Administrators** have automatic access to all accounts, services, and **TD applications** and don't need to be added to any groups.

If a user of any user type is in pending status, there will also be an option to **Edit** some of their user information including **e-mail address**, **country code**, and **phone number**. Once a user is active, this information can no longer be edited. Group information, however, can be edited at any time.

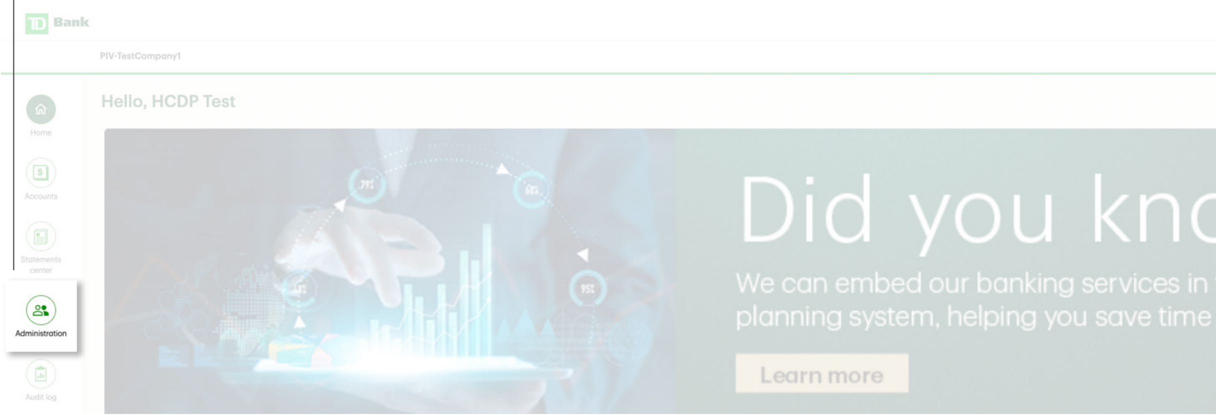
RSA SecurID profile information can also be found in the user profile.



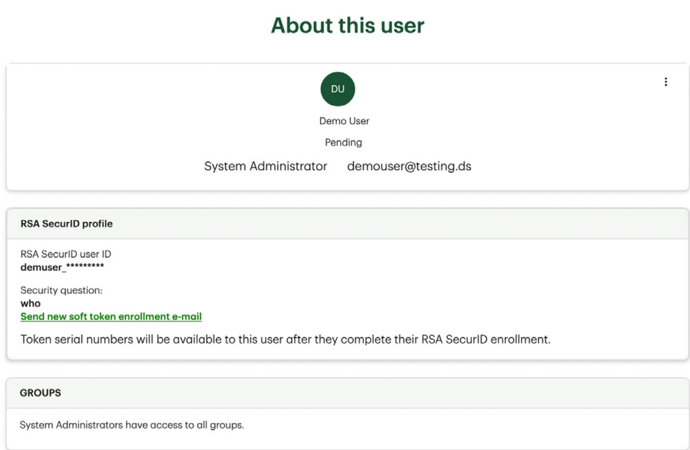
Viewing System Administrator profiles

Once a **System Administrator** registers their account they can view their user profile.

Step 1
From the left vertical navigation bar, select **Administration** to access your user profile.



Step 2
Open your user profile by selecting on your name from the list of users.



Step 3
This is your user profile as a **System Administrator**. **System Administrators** have access to all accounts, services, and **TD applications** associated with the company profile.

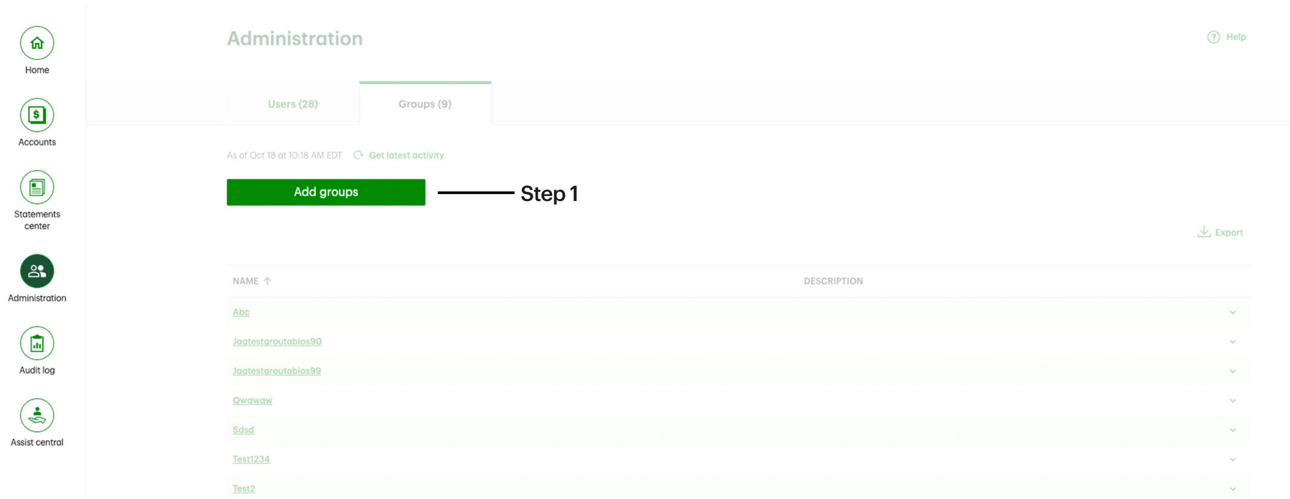
Administration

- Create a group
- Adding users
- Adding RSA SecurID profiles for existing users
- Sending a new token enrollment e-mail
- Clearing a PIN for a user
- Adding existing users to a group
- Viewing your list of users
- Filtering for users
- Editing pending user information
- Suspend / Reactivate / Resend e-mail activation
- Assigning and Unassigning System Administrators
- Deleting a user
- Deleting a group
- E-mail notifications

Create a group

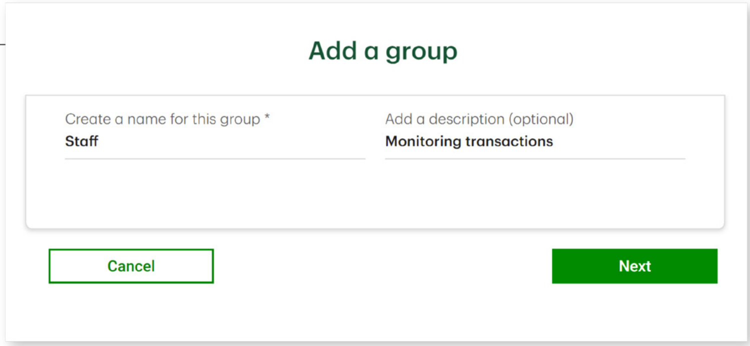
A group is a set of entitlements or permissions provided to users. Given that **System Administrators** have access to all company entitlements, they don't need and can't be added to groups. Users assigned to a group can access all accounts, services, and TD applications associated with the group.

To create a group, go to the **Administration** page on the left dashboard. Next, select the **Groups** tab and then select **Add groups**.



Step 2

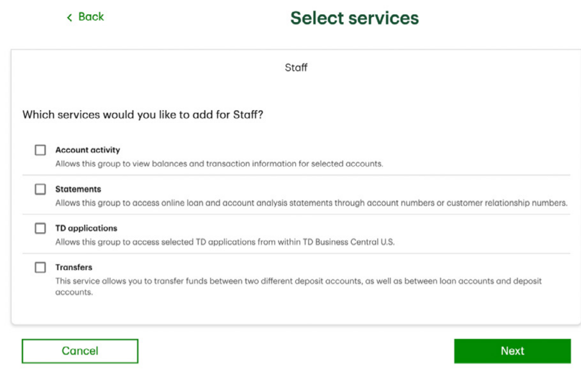
Now create a name for this group and add an optional description. You can always modify the name, description, and contents of the group later. Once you're done, select **Next**.



Create a group (continued)

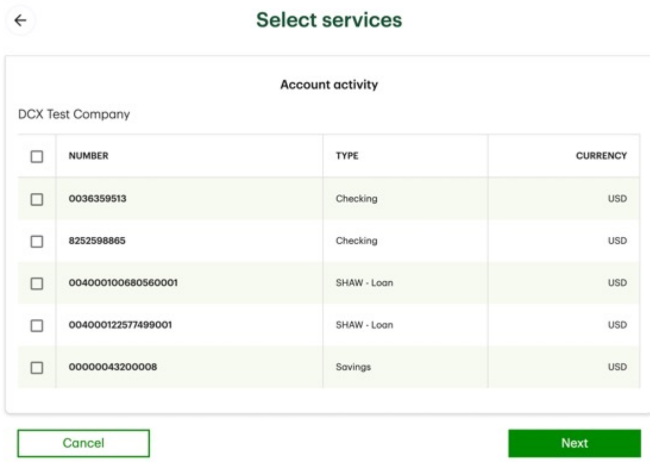
Step 3

Select the services you'd like the new group to access. Select **Next** once you're finished.



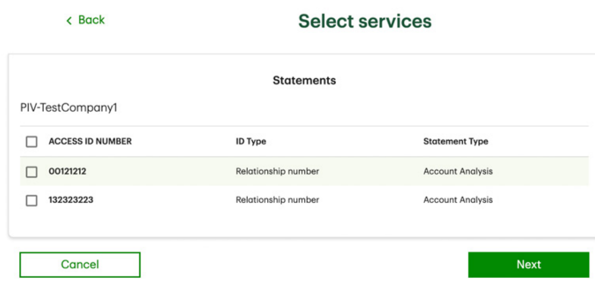
Step 4

If you have selected account activities from the services options, you will next need to select the accounts that you would like to display account activity details. Then select **Next**.



Step 5

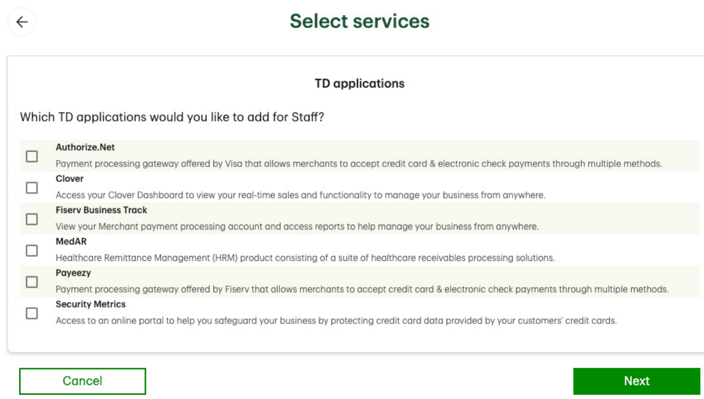
If you selected statements as a service, you'll need to add statements access ID numbers. These ID numbers will give this group access to certain account analysis or loan account statements. Then, select **Next**.



Create a group (continued)

Step 6

If you selected **TD applications** as a service, you will now see a list of **TD applications**. Select the **TD applications** you'd like the group to access. Once you're done, select **Next**.



Single Sign-On capability has now been enabled for the **Receivables Management** application, **Paymode-X** application, **TD Commercial Plus Card** application, and **TD FTExpress** application. Any users assigned to groups with access to these applications will automatically be granted access to them.

Removing a user from a group with access to the either the **Receivables Management** application, **Paymode-X** application, **TD Commercial Plus Card** application, or **TD FTExpress** application will limit that user from accessing these applications. However, that user's account will remain active in the application portals. A **System Administrator** will need to manually set the user's status to inactive in the **Receivables Management** application portal.

To learn more about managing settings on the **Receivables Management** application, please visit **Receivables Management User guide** or **Receivables Management Video Tutorials**.

If you have an existing Receivables Management user and do not have the proper lockbox access when accessing the application through TD Business Central U.S., then please contact Treasury Management Services Support at 866-475-7262.

To learn more about managing settings on the **TD Digital Express** application, contact the **Treasury Management Service Support line at 866-475-7262** or refer to the training module found on the **TD Digital Express** application portal.

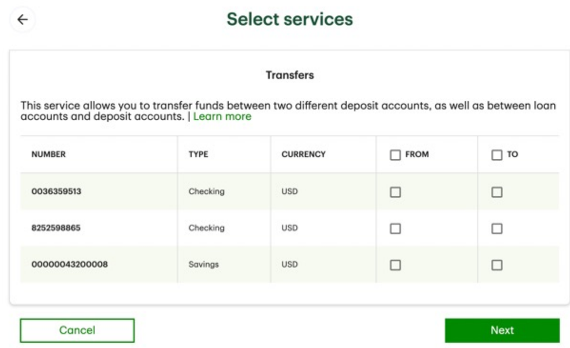
To learn more about managing settings on the **Paymode-X** application, contact the **Support line at 877-443-6944** or refer to the training module found on the **Paymode-X** application portal.

To learn more about managing settings on the **TD Commercial Plus Card** application, contact the **Support line at 866-475-7262** or refer to the training module found on the **TD Commercial Plus Card** application portal.

To learn more about managing settings on the **TD FTExpress** application, contact the **Support line at 866-475-7262** or refer to the training module found on the **TD FTExpress** application portal.

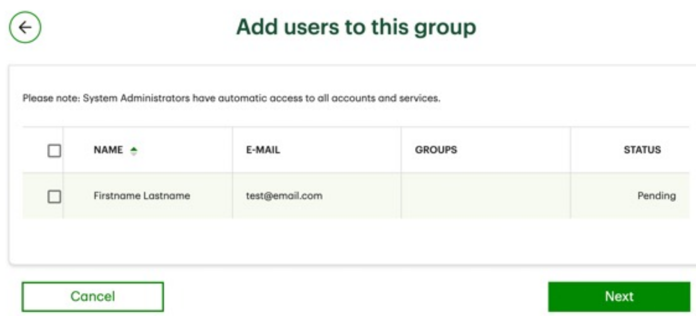
Step 7

If you selected transfers as a service, you now need to select your source and destination accounts. Transfers can be made either from a deposit source account to another deposit destination account (deposit transfer), from a loan source account to a deposit destination account (loan advance), or from a deposit source account to a loan destination account (loan payment). Once you're done selecting your account, select **Next**.



Step 8

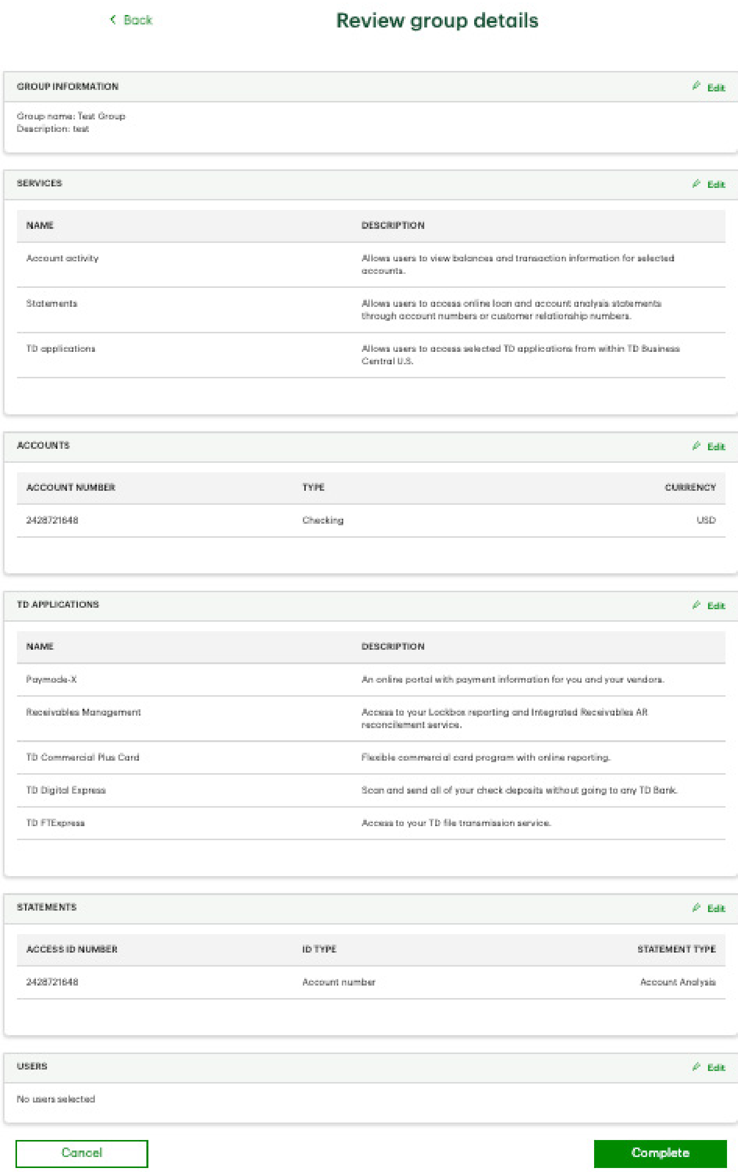
Next, add users to the new group. The users will be able to access all accounts, services, and **TD applications** associated with the group. Once you're done, select **Next**.



Create a group (continued)

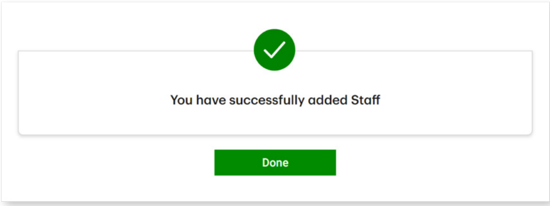
Step 9

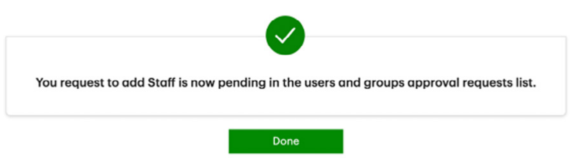
A review screen will allow you to edit and confirm the group information you've entered. To proceed and confirm the changes, select **Complete**.



Step 10

A confirmation message will appear stating that you've successfully added your new group. If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list.



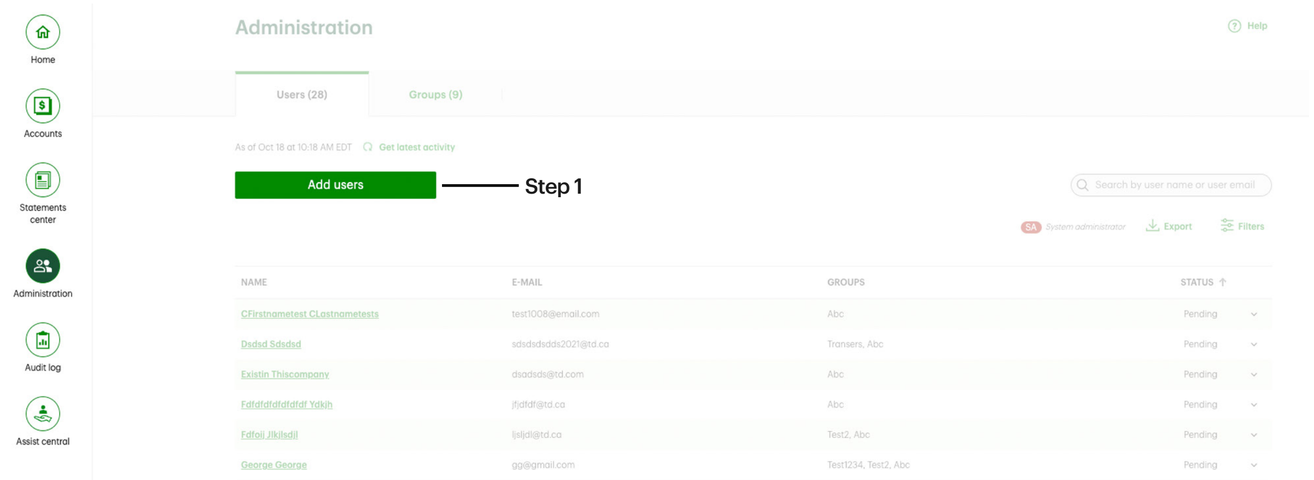


Adding users

Before adding a user, please make sure you've created at least one group first. This only applies to those who are assigned as a user, not System Administrators. Users are added to groups to allow them access to certain services within that group. Meanwhile, **System Administrator** users have automatic access to all accounts, services, and **TD applications**.

You can find information on how to create a group in the following Create a group section.

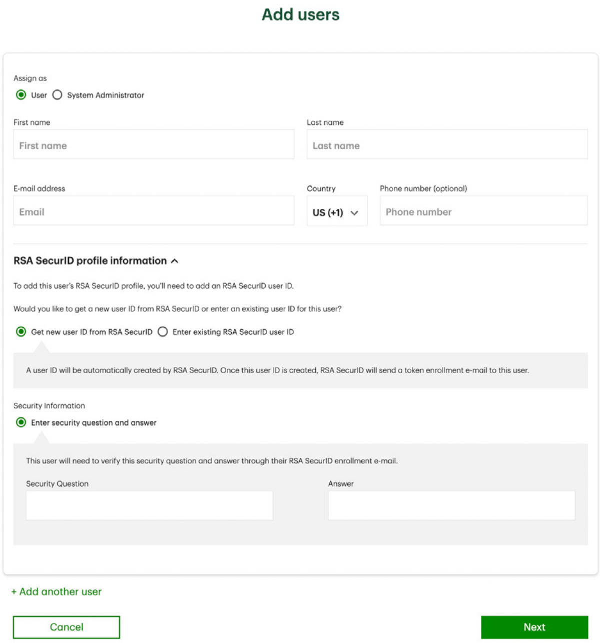
To add a user to the company profile, first select the **Administration** button, located on the left navigation menu. This action will take you to the main **Administration** page. Once there, select the **Users** tab and then select on the **Add Users** button.



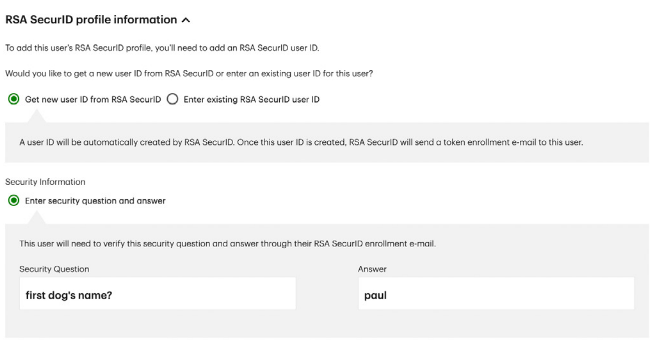
Adding users (continued)

Step 2

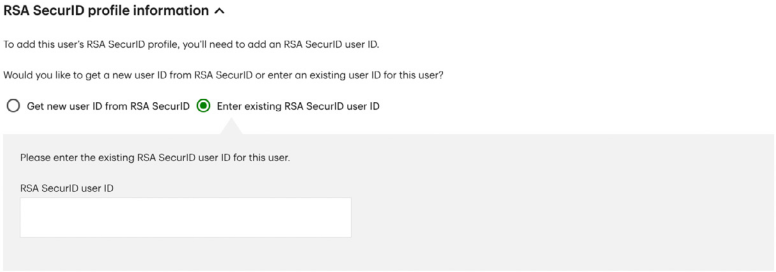
From the Add user page, you will first need to choose the user type you want to assign this user. Select either **User** or **System Administrator**. Then, you will need to enter the new user's **First Name**, **Last Name**, **E-mail**, **Country Code**, and **RSA SecurID profile**. RSA SecurID profiles are now required when you're adding users. With this RSA SecurID profile, the phone number becomes optional.



There are 2 ways to add an RSA SecurID profile. The first option is automatically selected when you get to the **Add users** page. Through this first way, an RSA SecurID user ID will be automatically created for the user once you add them. If you choose this option, enter a security question and answer. For security reasons, we recommend that you make sure the users you're adding have received their token enrollment e-mail first, before you share the security question and answer with them. Please only share this information by phone or in person. They will need this answer to access the RSA SecurID Prime self-service portal to enroll their token.



If the user has an existing RSA SecurID user ID you'd like to add, select the second option. Enter the user ID.

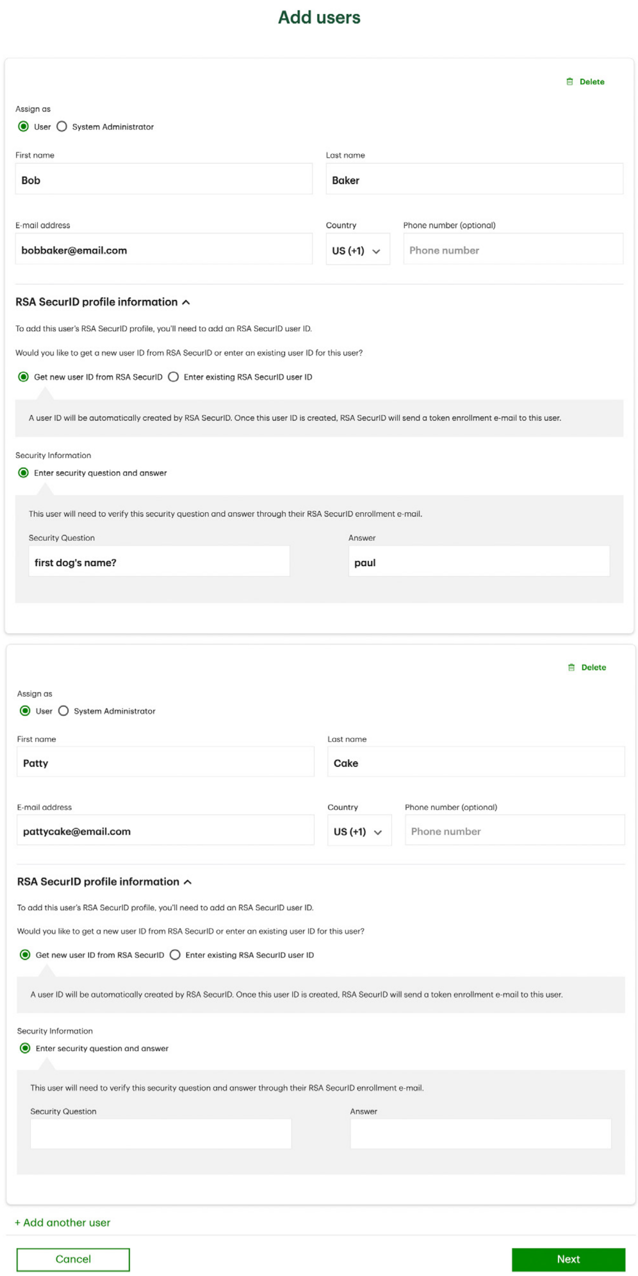


In order to successfully add a new user, please ensure all the text fields are completed correctly and then select **Next**.

Adding users (continued)

Adding multiple users (Optional)

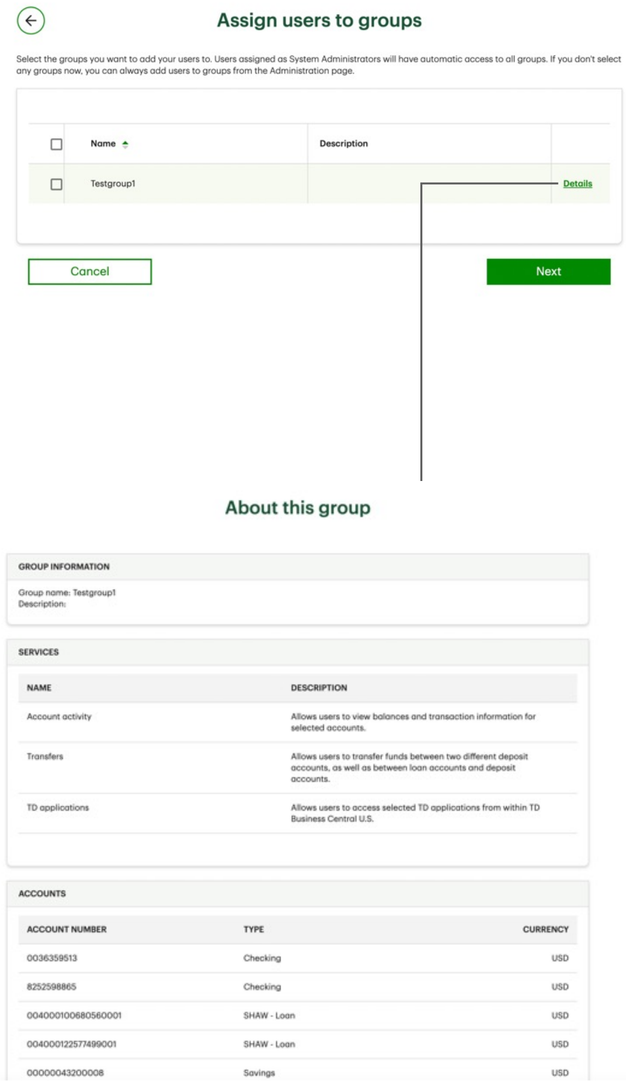
To add multiple users to a company profile, select the **Add another user** button below the new user information section. You may add up to 10 users to the company profile. Once again, you will need to assign a user type. Then, enter the new user's **First Name**, **Last Name**, **E-mail**, **Country Code**, and **RSA SecurID profile**. Again, RSA SecurID profiles are now required when you're adding users. With this RSA SecurID profile, the phone number becomes optional. In order to successfully add a new user, please ensure all the text fields are completed correctly and then select **Next**.



Adding users (continued)

Step 3

If you are adding a user who is not a **System Administrator**, from the **Assign users to groups** page, select the available groups. To view more information about the contents of the group, you can select on the **Details** button, located on the right. Once you're done, select **Next**.
System Administrators will have automatic access to all groups.



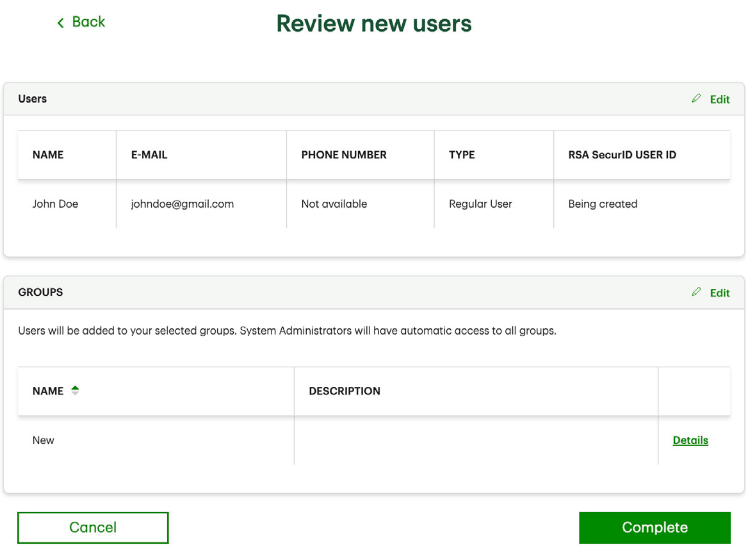
Group Details (Optional)

Selecting on the **Details** button of a group will allow you to view the group name and description, services, accounts, and **TD applications** associated with the group, as well as the users assigned to the group.

Adding users (continued)

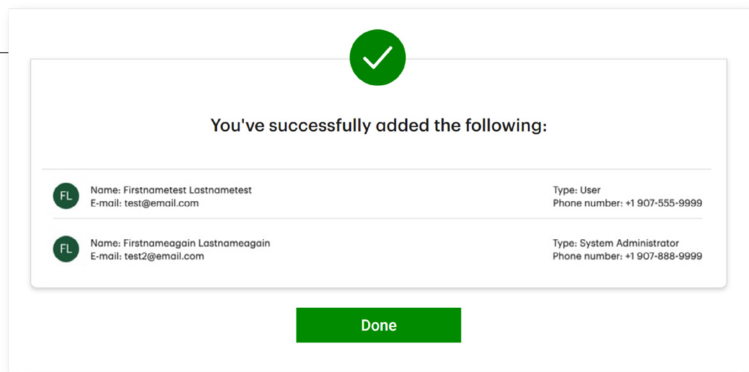
Step 4

A review screen will allow you to review and edit the users and groups you have added. Once you're ready, select **Complete**.

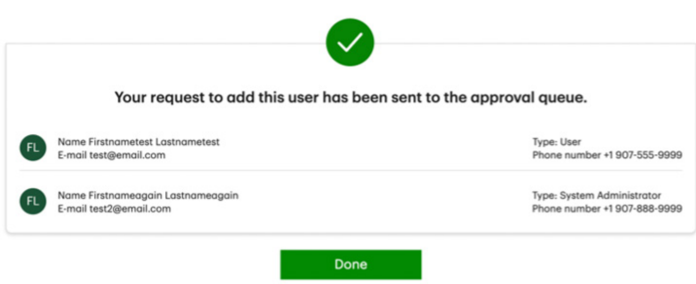


Step 5

A confirmation message will appear indicating that you've successfully added the new users.



If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list. Select **Done** to exit the screen.

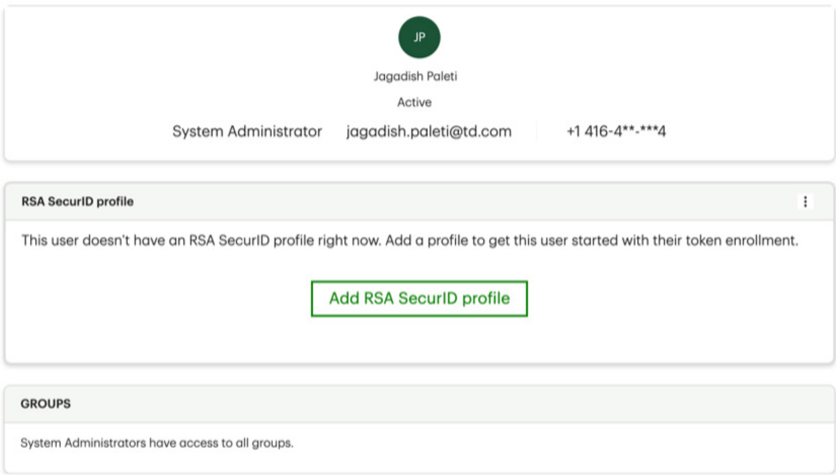


Adding RSA SecurID profiles for existing users

System Administrators can add an RSA SecurID profile for an existing user with an active status. From the **Administration** page, select the user's name to go to their user profile.

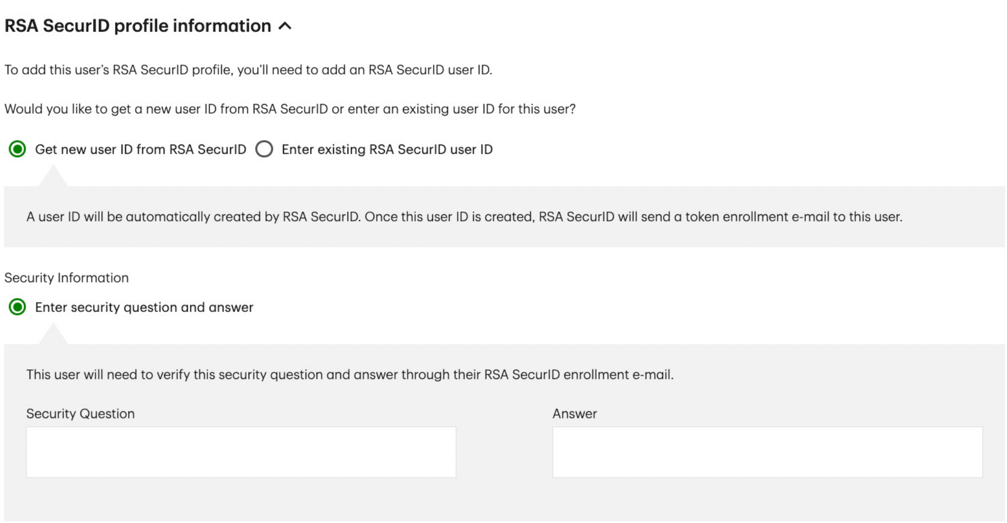
From the user profile, select **Add RSA SecurID** profile from the RSA SecurID profile section on the page.

About this user

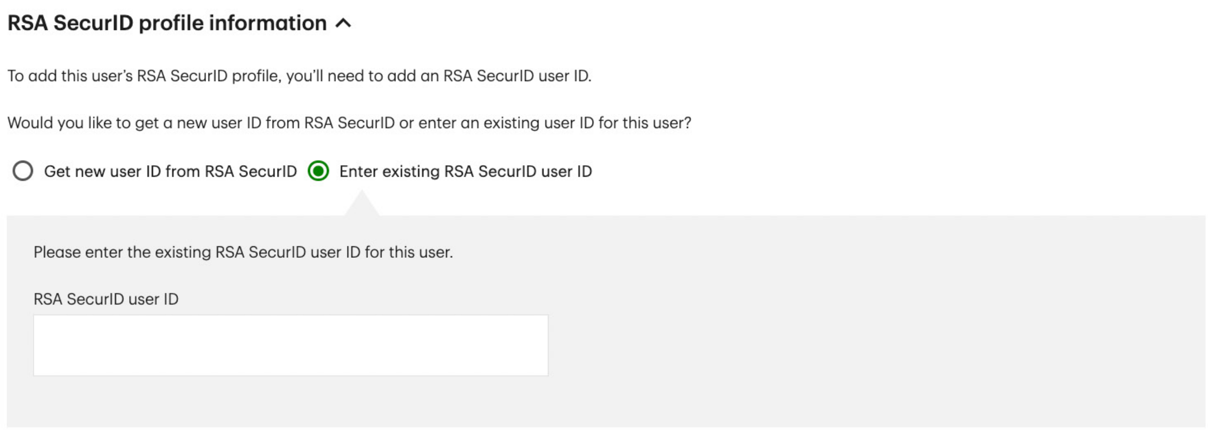


On the page to edit the user's information, the existing information for the user can't be edited since the user is already active. Only the RSA SecurID profile information section will be available to edit.

There will be 2 options available to add this profile for the user. The first way is automatically selected and once you add the user, the user ID will automatically be created. If you choose this method, enter a security question and answer and select **Save**.



Choose the second method if the user has an existing RSA SecurID user ID. Enter their user ID and select **Save**.

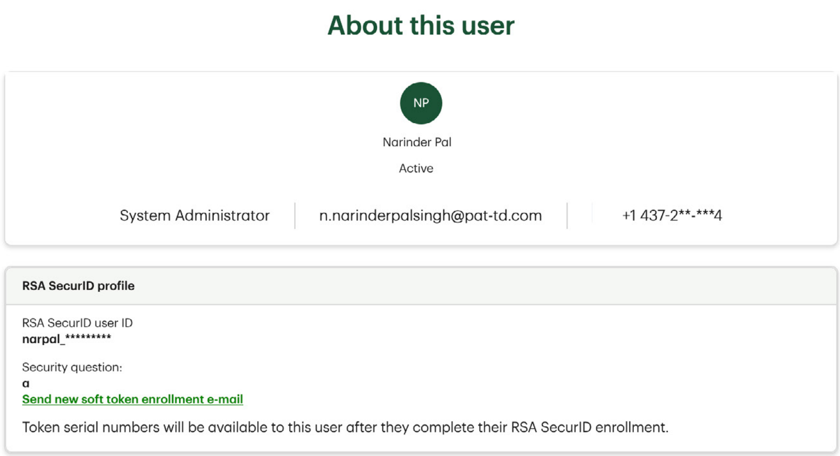


Once an RSA SecurID profile has been added, the user will receive a token enrollment e-mail from which they will need to access the RSA SecurID Prime self-service portal to activate and enroll their token.

Sending a new token enrollment e-mail

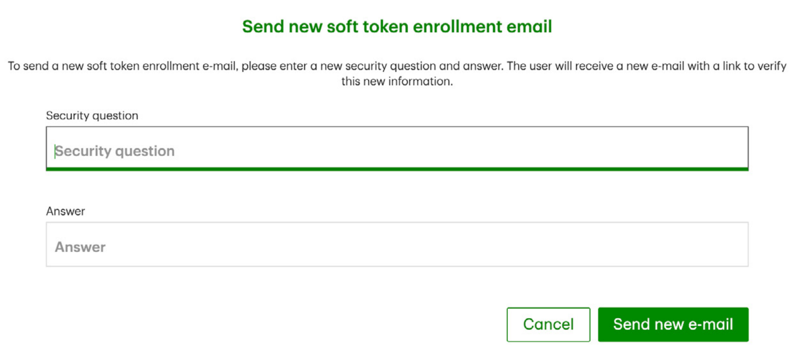
As a **System Administrator**, if a user has not enrolled any tokens and you need to reset a security question and answer for the user to access their RSA SecurID token enrollment link, or just need to send a new e-mail, you can do so from the user's profile. From the **Administration** page, select the user's name to go to their user profile.

In the user profile, select the link that says **Send new soft token enrollment e-mail**.



You'll be asked to enter a new security question and answer. Enter that information and select **Send new e-mail** to continue.

For security reasons, we recommend that you make sure the users you're adding have received their token enrollment e-mail first, before you share the security question and answer with them. Please only share this information by phone or in person. They will need this answer to access the RSA SecurID Prime self-service portal to enroll their token.

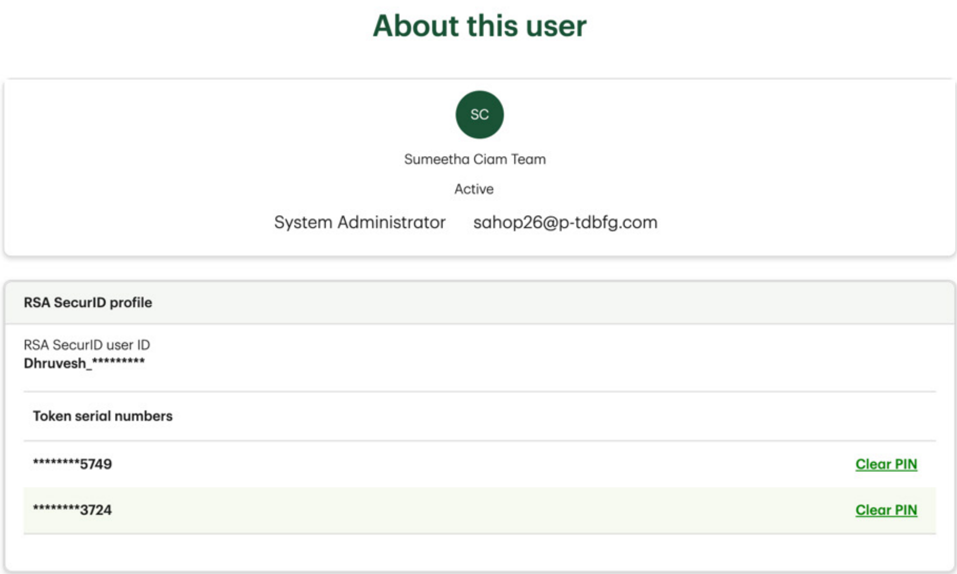


You'll get a confirmation saying the e-mail has been sent.

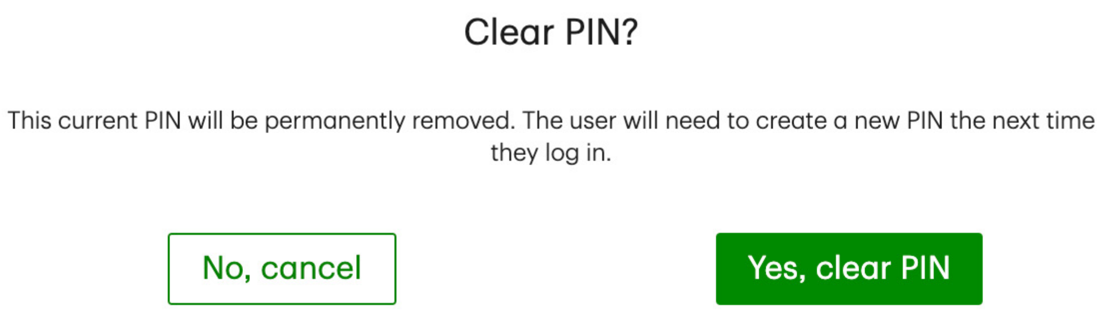
Clearing a PIN for a user

When users need a new PIN, as a **System Administrator**, you first need to clear the existing PIN from the user's RSA SecurID token serial number. To do so, from the **Administration** page, select the user's name to go to their user profile.

Go to the RSA SecurID profile section of the user's profile and find the token serial number that needs a PIN cleared from it. Select **Clear PIN** for that token serial number.



You'll be asked to confirm that you want to clear the PIN from the token serial number. Select Y**es, clear PIN**.



If your company doesn't have any approval requirements, you'll get a confirmation that the PIN was cleared right away. If there are approval requirements for the company, then you'll get a confirmation that the request to clear a PIN has been sent to the approval requests list, pending approval from another System Administrator before the PIN can be cleared.

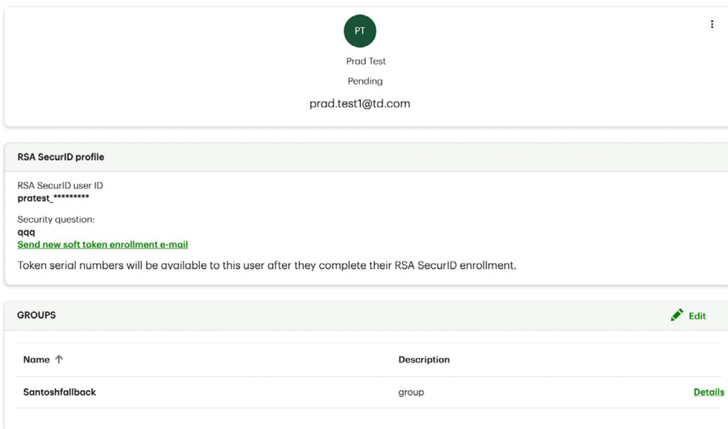
After the PIN is cleared, the user will need to create a new PIN when logging in the next time. Instructions for how to create a new PIN can be found in the log-in steps.

Adding existing users to a group

There are two ways for a **System Administrator** to add existing users to a group:

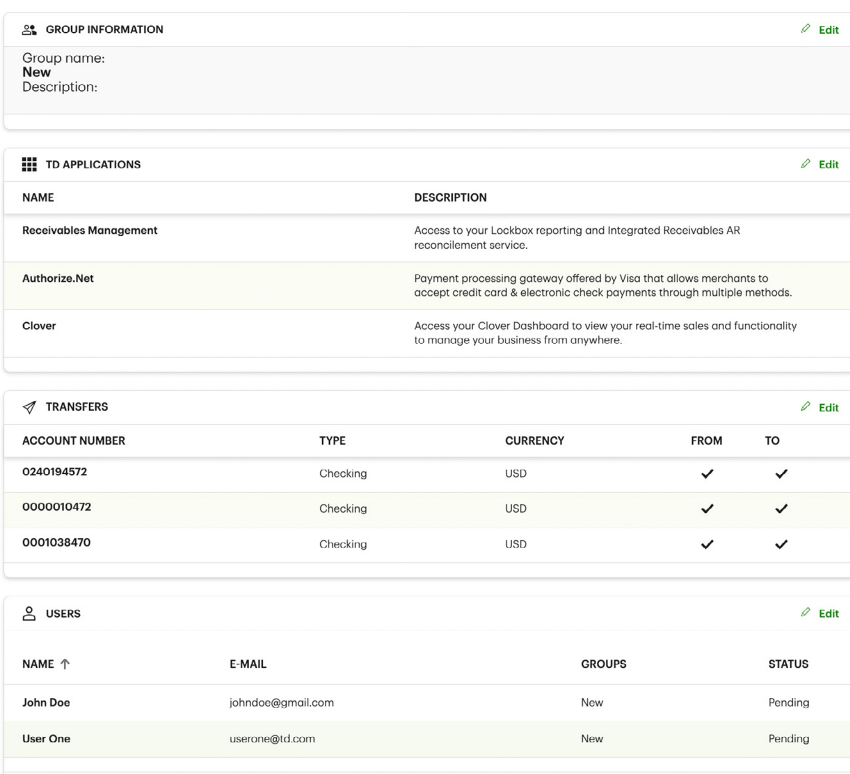
Option 1: From a user's profile. When logged in to a user's profile, the **System Administrator** can add an existing user or users to a group.

About this user



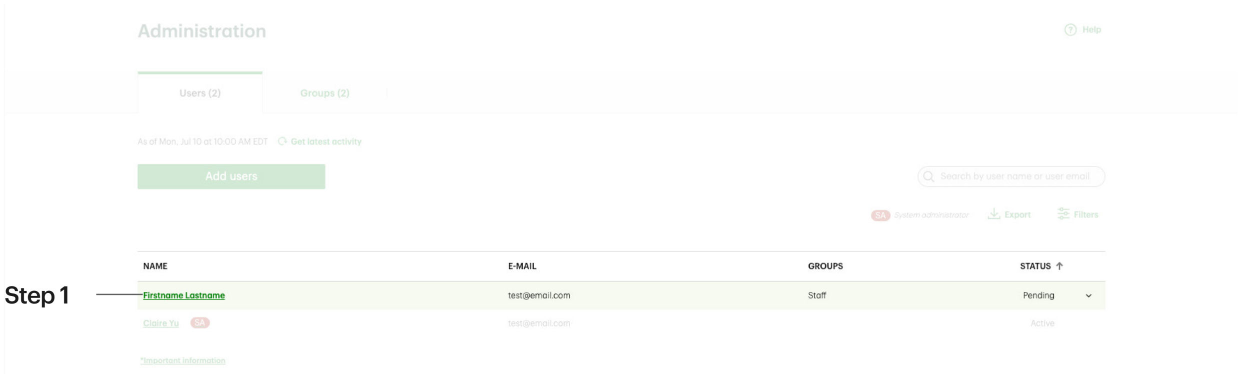
Option 2: From a group profile: When logged in to a group profile, the **System Administrator** can add an existing user or users to a group.

Group profile



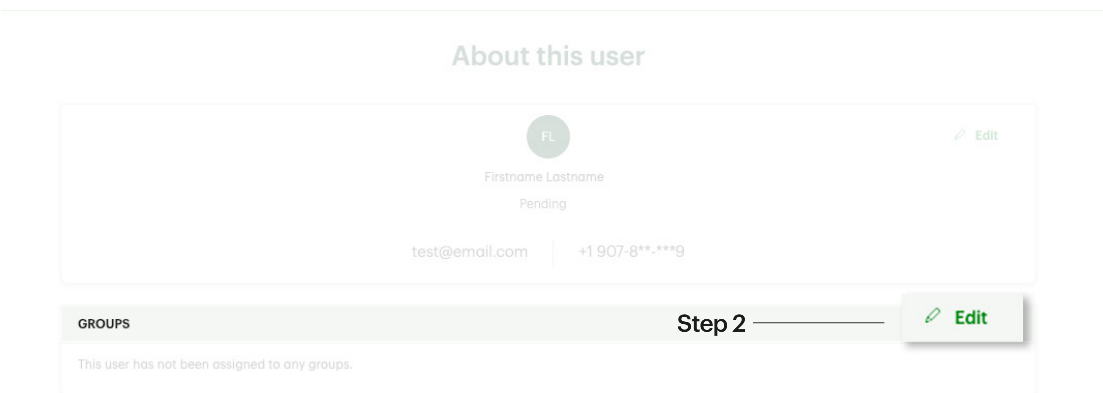
Option 1: Adding existing users to group (from user profile)

From a user's profile, a **System Administrator** can add an existing user to a group by going to the main **Administration** page then selecting on the **Users** tab. Next, select the name of the user you'd like add to a group, which will take you to the user's profile.



Step 2

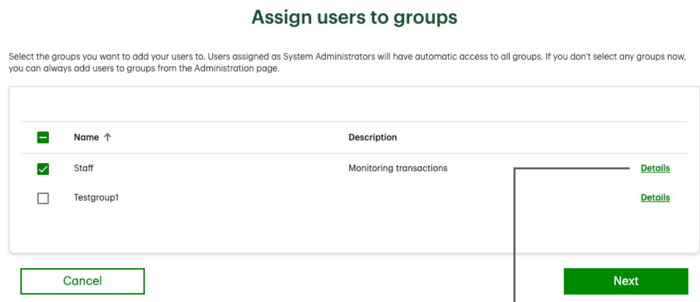
Once on the user's profile page, select the **Edit** button located on the right corner of the Groups section.



Option 1: Adding existing users to group (from user profile)

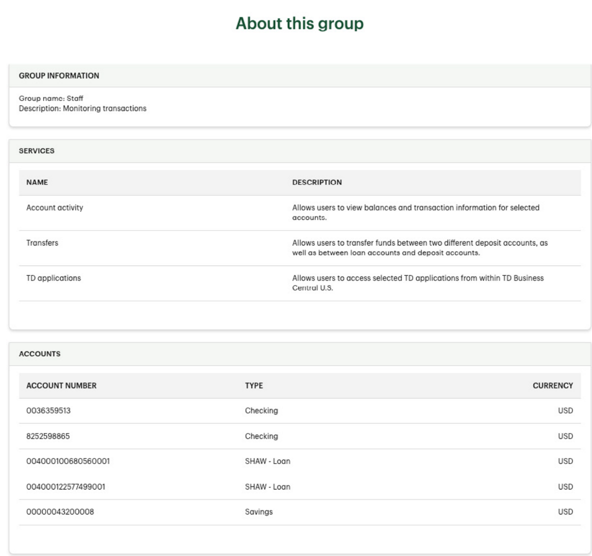
Step 3

Select the group or groups you'd like to assign to the user. When you're done, select **Next**.



Step 4 (Optional)

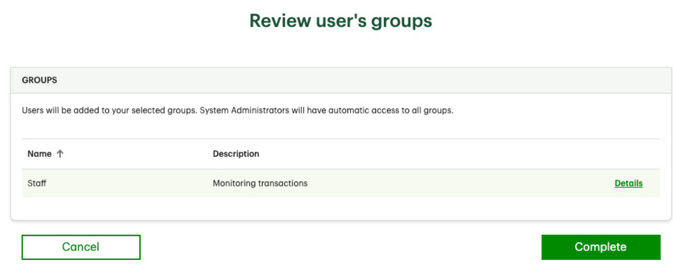
To view details about a specific group, you can select on the **Details** button of a group. This will allow you to view the group name and description, services, accounts, and **TD applications** associated with the group, as well as the users assigned to the group.



Option 1: Adding existing users to group (from user profile)

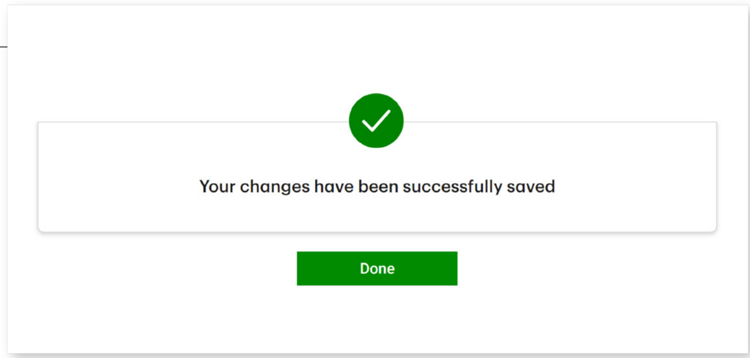
Step 5

A review screen will allow you to review and confirm the changes you've made. To proceed and confirm the changes, select **Complete**.

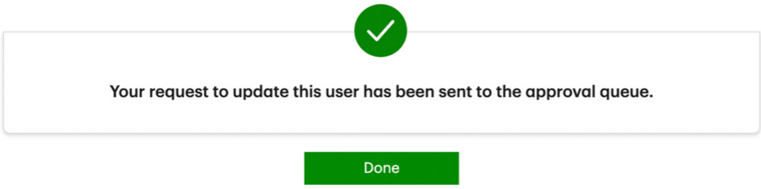


Step 6

A confirmation message will appear stating that you've successfully saved the changes you made.



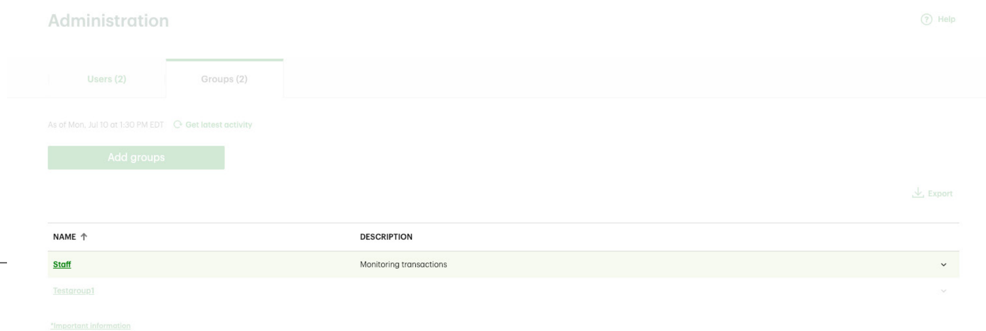
If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list.



Option 2: Adding existing users to group (from group profile)

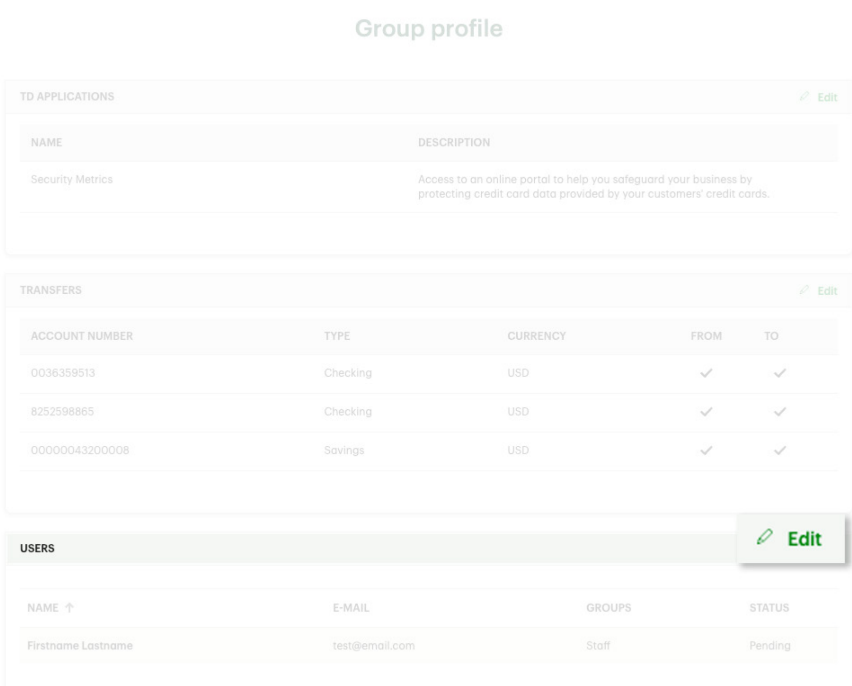
From a group profile, you can add existing users to a group by going to the main **Administration** page and then selecting on the **Groups** tab. Then select on the name of the group you'd like to add a user or users to.

Step 1



Step 2

Once on the user's profile page, select the **Edit** button located on the right corner of the Groups section.

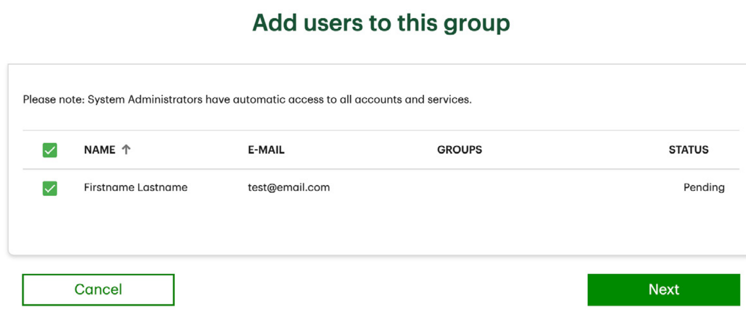


Step 2

Option 2: Adding existing users to group (from group profile)

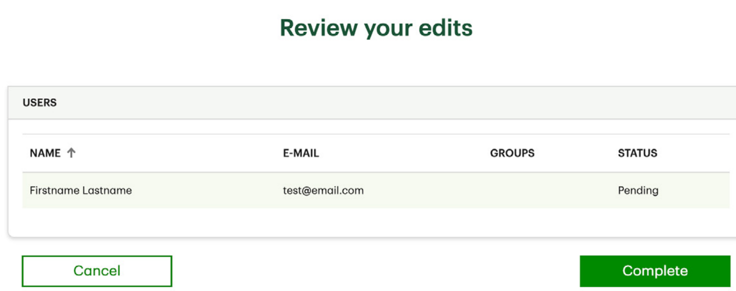
Step 3

Select the users you would like to assign to the group. When you're done, select **Next**.



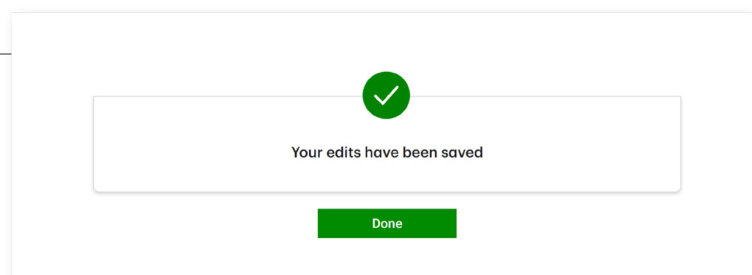
Step 4

A review screen will allow you to review and confirm the changes you've made. To proceed and confirm the changes, select **Complete.**

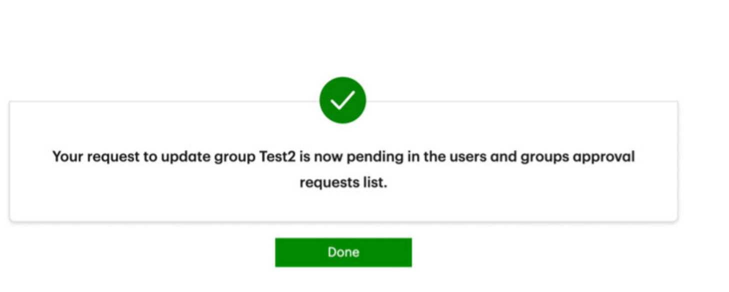


Step 5

A confirmation message will appear stating that you've successfully saved the changes you made.



If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list.

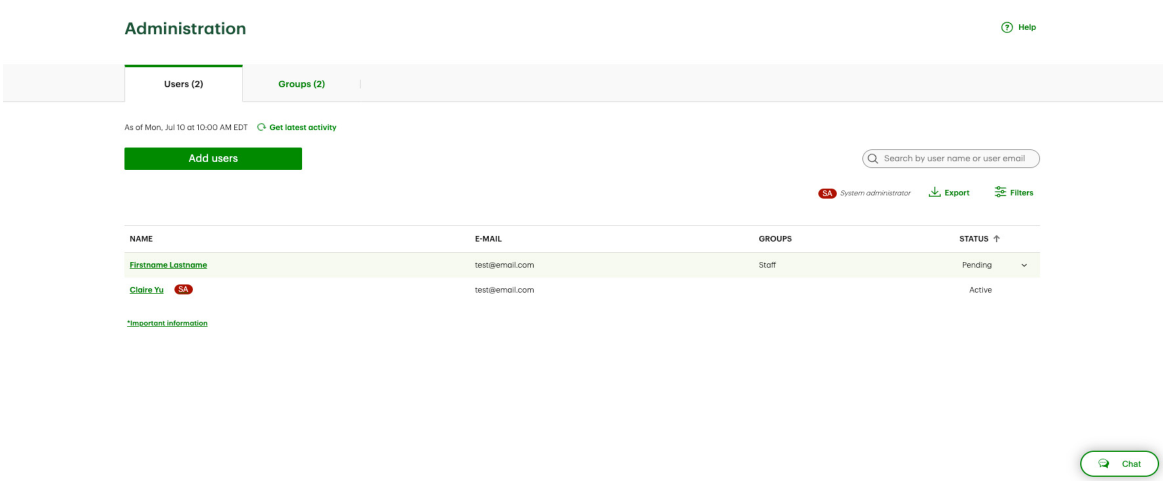


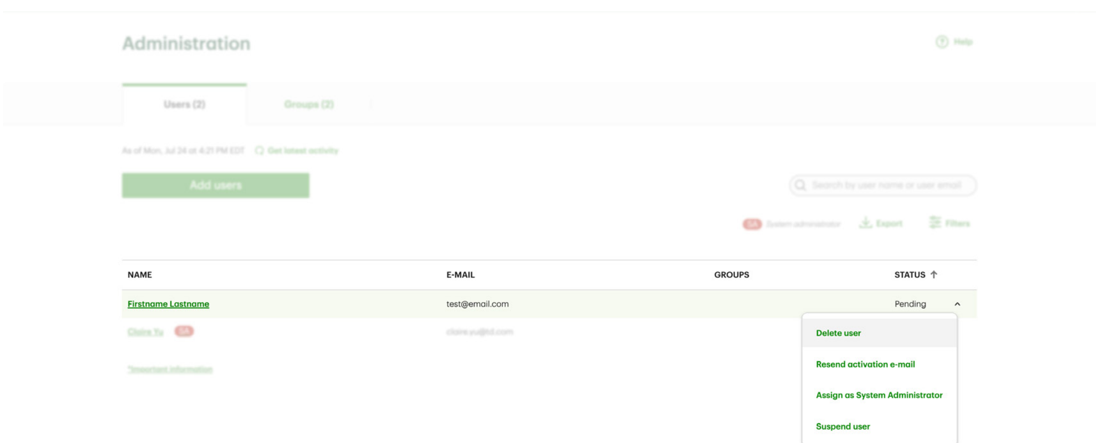
Viewing your list of users

System Administrators can view a list of users by selecting **Administration** on the left dashboard. The list of users will display in alphabetical order. You can select the **Status** column name to sort the user list by that category.

A user's status will appear as:
Pending: If they have not yet completed their registration as a new user
Active: If they have completed their registration as a new user
Suspended: If the System Administrator has suspended their account access

To the right of each user's status is a menu with the options to **Resend e-mail activation, Suspend, Delete**, or **Reactivate** that user, depending on their status. There are also options to **Delete System Administrator**, **Suspend System Administrator**, **Reactivate System Administrator**, **Unassign System Administrator**, or **Assign as System Administrator**, depending on the type of user and the user's status.

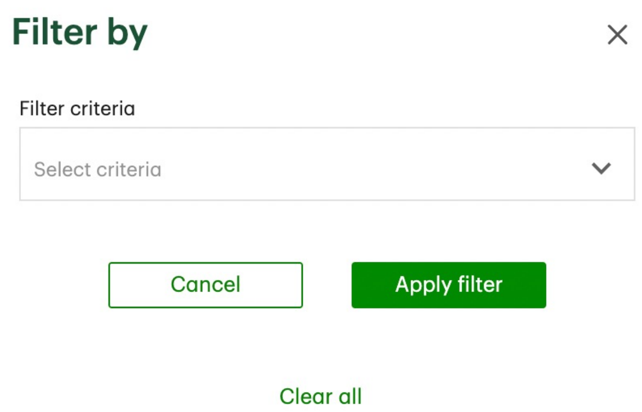


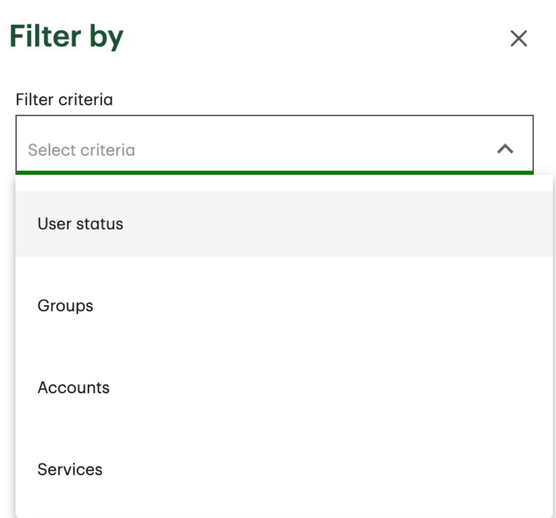


Filtering for users

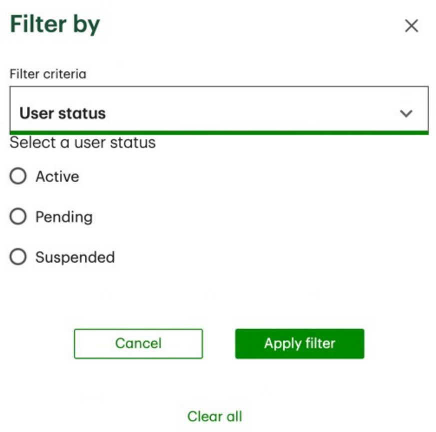
You can also filter for users with different filter criteria. From the main **Administration** page, in the **Users** tab, select **Filters**.

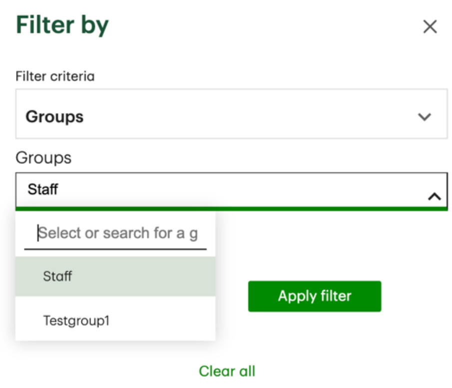
Choose a filter criteria.

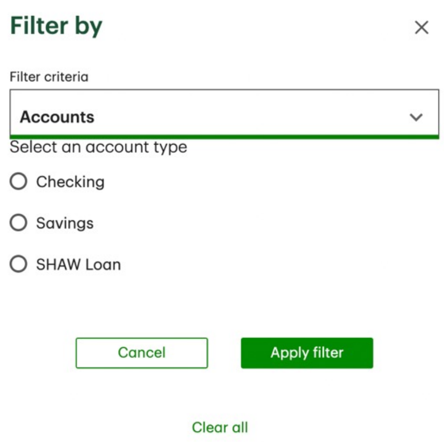


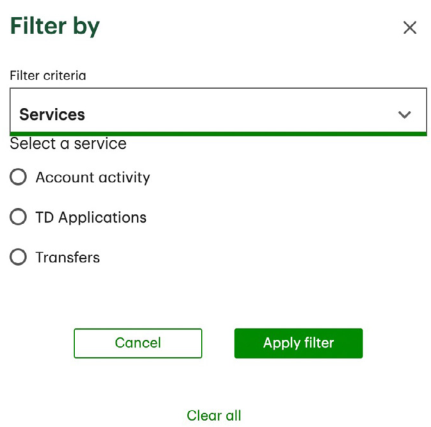


There will be different options to choose from, depending on the filter criteria you selected.

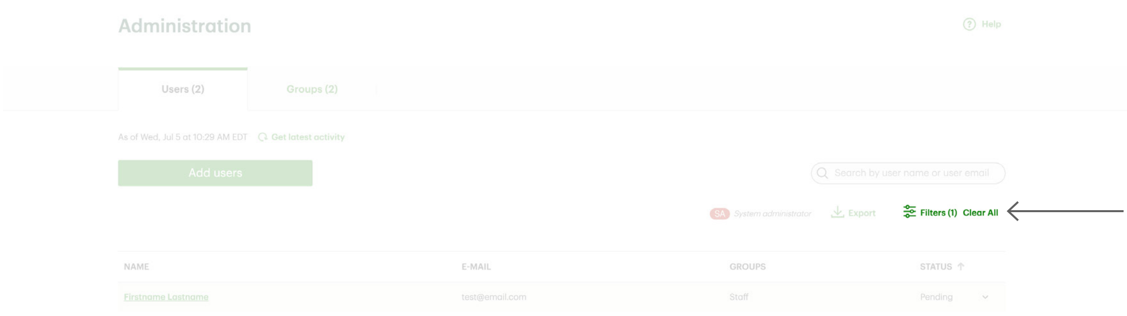








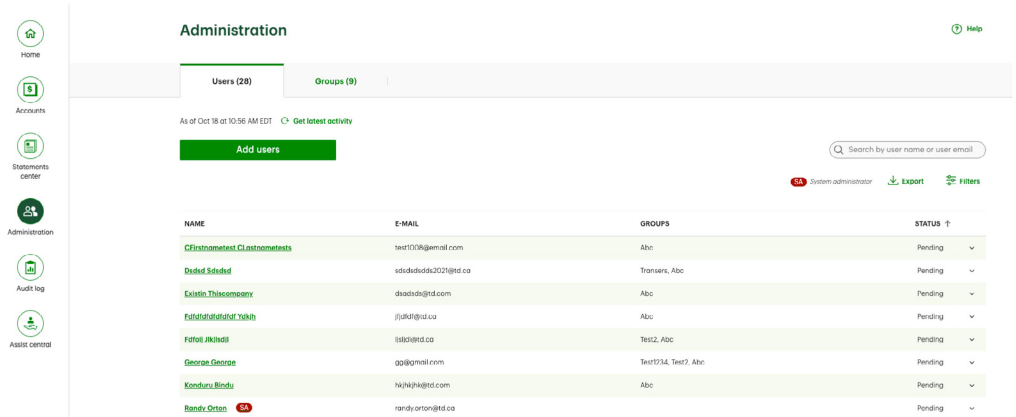
Make your selections and select **Apply filter**. Only users related to those filters will now be displayed in your **Users** tab. Select **Clear All** to clear the filters.



Editing pending user information

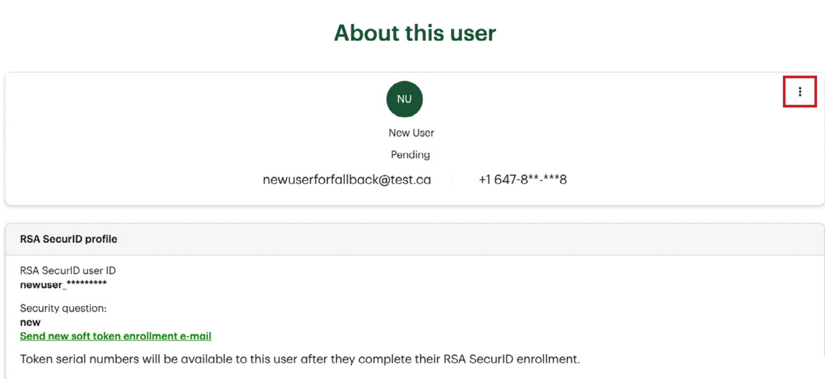
When users are in pending status, for both user types, **System Administrators** can edit the user's **E-mail address**, **country code**, and **phone number**.

Go to the main **Administration** page.

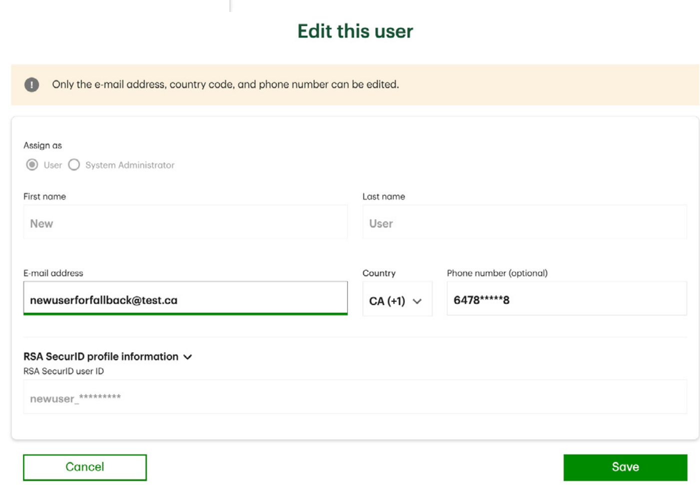


Select the pending user's name to get to their user profile.

In the pending user profile, there is an option to edit the user's information. Go to the top right corner of the section displaying the user's name. Select **Edit**.



Edit the **E-mail address**, **Country code**, and **Phone number** as needed. Select **Save**. If approval requirements are added for your company, a message will confirm that your request was sent to the approval requests list.



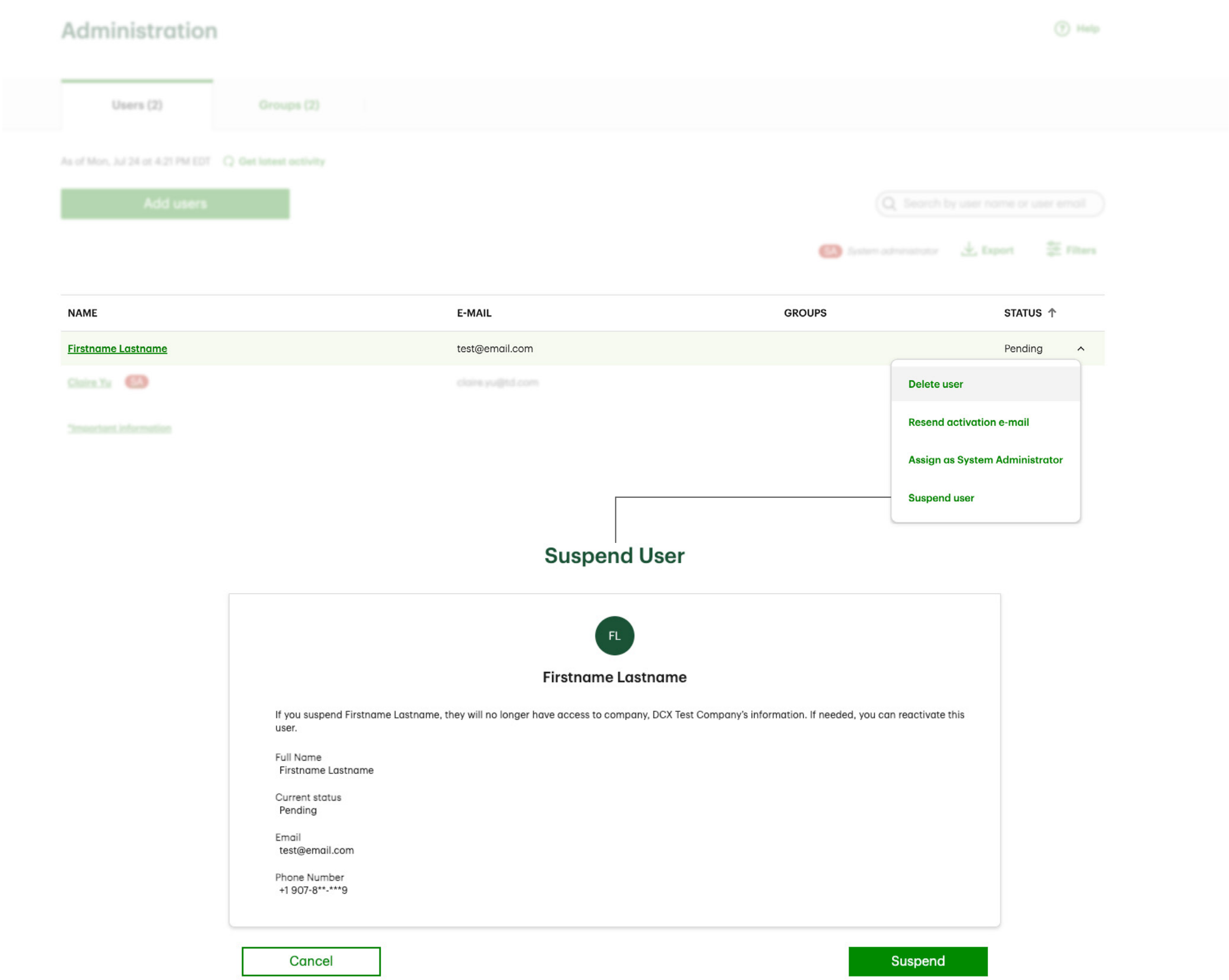
Suspend / Reactivate / Resend e-mail activation

To suspend a user of any user type, go to the main **Administration** page and select the **Users** tab. Then select the menu next to the status of the active user you'd like to suspend. Select **Suspend user** or **Suspend System Administrator**, depending on the user type.

You can reactivate a suspended user at any time by going to the main **Administration** page, selecting the **Users** tab, and then selecting the **Reactivate** button of the chevron menu next to the status of the user you'd like to reactivate. If the user is a **System Administrator**, you can reactivate by selecting **Reactivate System Administrator**.

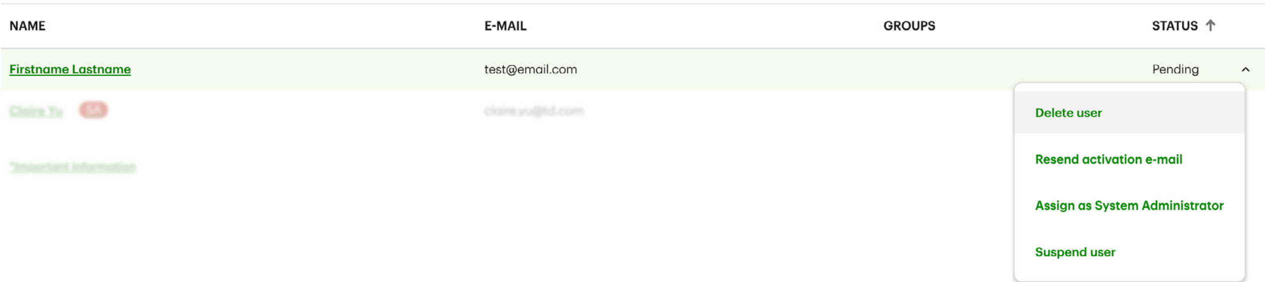
If approval requirements are added to your company, your request to suspend or reactivate any type of user will be sent to the approval requests list.

If the e-mail activation link sent to the new user has expired, you can select **Resend activation e-mail**. This option only appears if the user's status is pending.



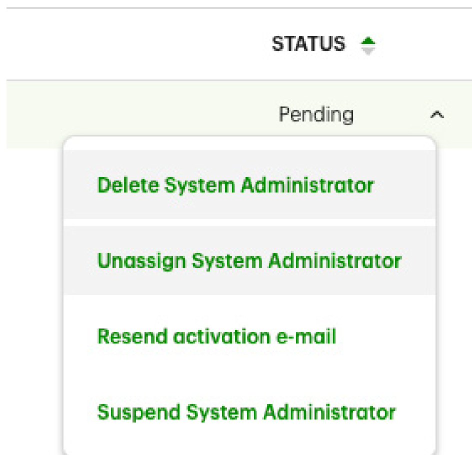
Assigning and Unassigning System Administrators

Users who are not **System Administrators** can be assigned as **System Administrators** when they're in pending or active status. To assign a user as a **System Administrator**, go to the main **Administration** page and select the **Users** tab. Then select the menu next to the status of the pending or active user. Select **Assign as System Administrator**.



For active **System Administrators**, there is an option to **Unassign System Administrator**. Once again, on the main **Administration** page, in the **Users** tab, select to open the chevron menu next to the status of the **System Administrator** you'd like to unassign. Select **Unassign System Administrator**.

If approval requirements are added to your company, any of these updates you make will be sent as a request to the approval requests list.

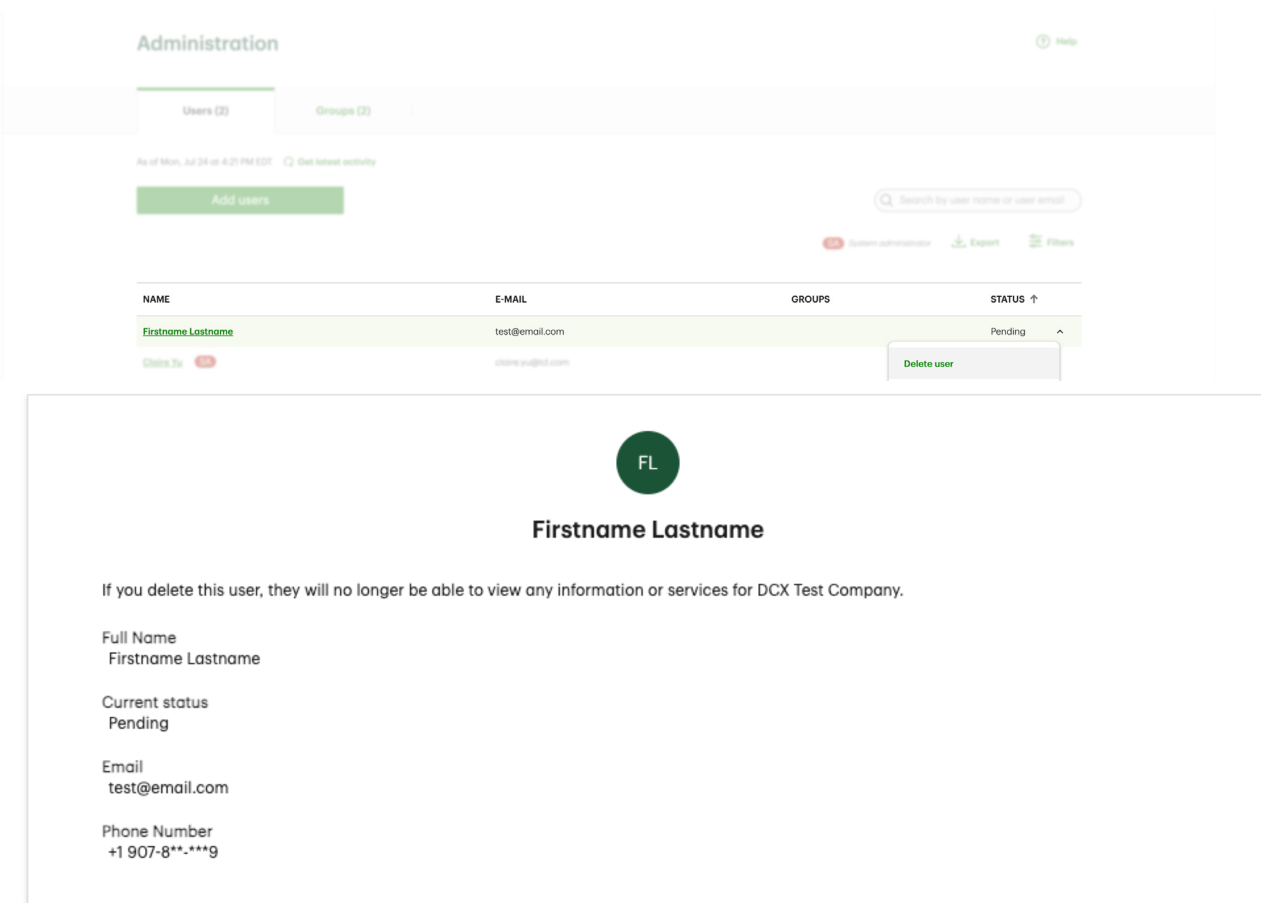


Deleting a user

To delete a user, go to the main **Administration** page and select on the **Users** tab. Then select on the chevron next to the status of the user you'd like to delete and select **Delete** or **Delete System Administrator**, depending on the user type.

Next, you'll need to confirm that you wish to delete the user. Please note that the deletion of a user is permanent.

Selecting **Delete** will take you back to the main **Administration** page, where a confirmation message will appear at the top of the page indicating that you have successfully deleted the user. If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list.

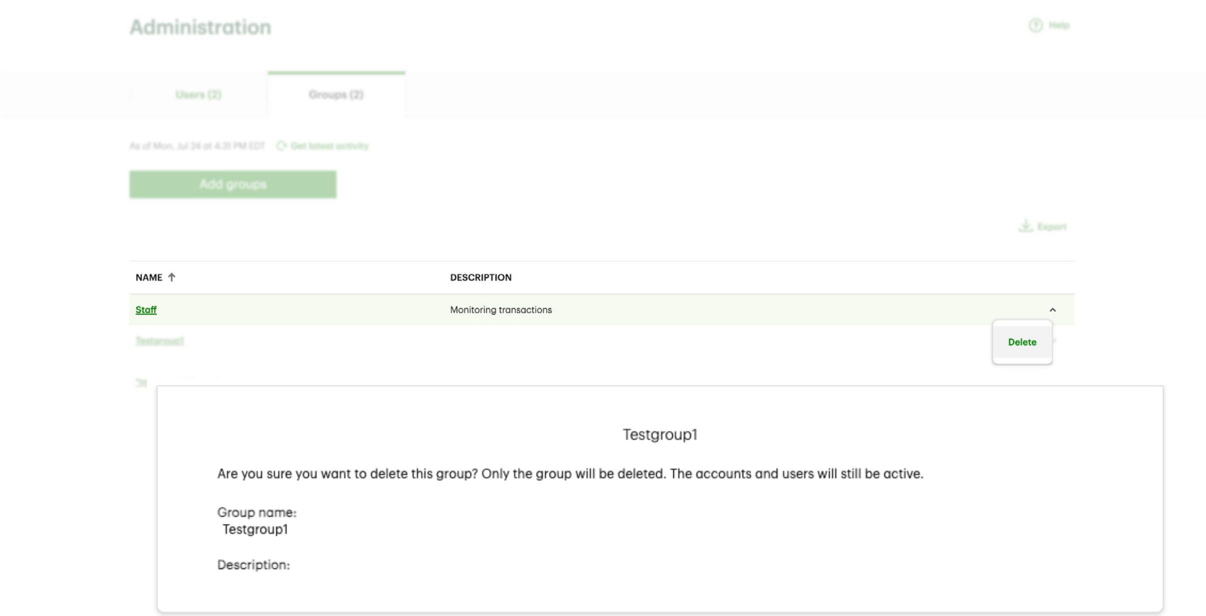


Deleting a group

To delete a group, go to the main **Administration** page and select on the **Groups** tab. When you find the name of the group you'd like to delete, select the chevron to the right of the group's name and select **Delete**.

Next, you'll need to confirm that you wish to delete this group. Please note that while the deletion of a group is permanent, the contents of the group remain unchanged.

Selecting **Delete** will take you back to the main **Administration** page, where a confirmation message will appear at the top of the page indicating that you have successfully deleted the group. If approval requirements are added for your company, the message will confirm that your request was sent to the approval requests list.



E-mail notifications

For added security, whenever a change is made by any member of the TD Treasury Management Support Service team, **System Administrators** will receive an automatic e-mail notification. These are only notification e-mails and **System Administrators** don't need to do anything else after receiving them. If you have concerns about any of the changes, please follow your own company's standard account security protocols immediately.

Alerts

Following are the different scenarios when either an Active System Administrator" or a "User" in a company receives a security e-mail alert:

- When a user or System administrator is added - E-mail is sent to all active System Administrators for the company.
- When group is updated - E-mail is sent to all active System Administrators for the company.
- When new group is added - E-mail is sent to all active System Administrators for the company.
- When a user is assigned as a System Administrator - E-mail is sent to all active System Administrators for the company and the affected user.
- When unassigned as a System Administrator - E-mail is sent to all active System Administrators for the company.
- When RSA SecurID user ID is added to a profile or when RSA SecurID user ID is updated - E-mail is sent to all active System Administrators for the company.
- When user status is updated for suspended and reactivated users - E-mail is sent to all active System Administrators for the company and the affected users. However for deleted users – E-mail is sent to all active System Administrators.
- When RSA SecurID serial token number PIN has been cleared and nullified - E-mail is sent to the affected user.
- When RSA SecurID profile has been unlocked - E-mail is sent to all active System Administrators for the company and the affected user.

Setting up access to Single Sign-On Applications

Setting up access to Single Sign-On Applications

Single Sign-On capability has now been enabled for the certain **TD applications**, detailed in the following sections. With Single Sign-On, users with access to these **TD applications** will no longer be required to login with separate credentials to **TD application** portals as they'll be able to access them directly through TD Business Central.

Please keep in mind that with any Single Sign-On applications, the user needs to be set up in the specific application's website, as well as within TD Business Central U.S., to get access to the Single Sign-On function for this application.

If you're a System Administrator and are removing a user from a group with access to the **TD applications**, it will limit that user from accessing these applications. However, users' accounts will remain active on these application portals. A **System Administrator** with access to the application will need to manually set the user's status to inactive on the application portal they'd like to remove the user from.

The following has specific steps on how to set up access for **System Administrators** and users for each of the **TD applications** with Single Sign-ON capability.

Setting up access to TD Digital Express

For System Administrators

To set up users for Single Sign-On (SSO) to **TD Digital Express**, a **System Administrator** will first need to be added as an Administrator on the **TD Digital Express** application website.

If you're a **System Administrator** and have gotten your credentials set up in the **TD Digital Express** application, you can access this application by selecting the **TD Digital Express** link from the **TD applications** menu.

After selecting the **TD Digital Express** link, you will be taken to the **TD Digital Express** login screen, where you will need to enter your **TD Digital Express** credentials and select **Login**. Enter these credentials each time you log in to the **TD Digital Express** application.

To learn more about managing settings on the **TD Digital Express** application, please contact the **Treasury Management Service Support line at 866-475-7262** or refer to the training module found on the **TD Digital Express** application portal.

As a **System Administrator**, if you do not see **TD Digital Express** in your **TD applications** dropdown menu, please contact **Treasury Management Services Support at 866-475-7262**.

For users

If the user is not a **System Administrator**, a **System Administrator** will need to add the user to a group that's set up with access to the **TD Digital Express** application, within TD Business Central U.S.

If you're a **System Administrator**, to add new users to the **TD Digital Express** application, you'll need to create the users on the application by logging into TD Business Central. Then, select **Administration** icon on the left side navigation. The **Add users** button will take you through the steps to add a new user and grant permissions for the **TD Digital Express** application. The new user will receive an e-mail with steps on how to register for Business Central U.S.

System Administrators will also need to add the user within the **TD Digital Express** application. After you've added the user in both TD Business Central and the application, when the user registers and logs into the TD Business Central, they will need to select **TD Digital Express** from the **TD applications** dropdown menu.

The system will prompt the user to enter their Username and Password to proceed. The user will need to enter their Username and Password when accessing the **TD Digital Express** application.

Need help with the **TD Digital Express** application? More information can be found in this help section.

Setting up access to Receivables Management

For System Administrators

To set up users for Single Sign-On (SSO) to **Receivables Management**, a **System Administrator** will first need to be added as an Administrator on the **Receivables Management** application website.

If you're a **System Administrator** and have gotten your credentials set up in the **Receivables Management** application, you can access this application by selecting the **Receivables Management** link from the **TD applications** menu.

After selecting the **Receivables Management** link, a success message will be displayed indicating that you've successfully set up your SSO access to the **Receivables Management** application.

If you are a new user, once your SSO access has been established, you will need to contact **Treasury Management Services Support at 866-475-7262** to gain access to the necessary lockboxes within the **Receivables Management** application.

Selecting on **Open Application** will take you to you to your **Receivables Management** portal account, where your status as a **System Administrator** will be set to **Manager**.

To learn more about managing settings on the **Receivables Management** application, please visit Receivables Management User guide or Receivables Management Video Tutorials.

As a System Administrator, if you do not see Receivables Management in your TD applications dropdown menu, please contact Treasury Management Services Support at 866-475-7262.

If you have an existing Receivables Management user and do not have the proper lockbox access when accessing the application through TD Business Central U.S., then please contact Treasury Management Services Support at 866-475-7262.

Setting up access to Receivables Management

For users

If the user is not a **System Administrator**, a **System Administrator** will need to add the user to a group that's set up with access to the **Receivables Management** application, within TD Business Central U.S.

If you're a **System Administrator**, to add new users to the **Receivables Management** application, you'll need to log in to the TD Business Central portal and select the **Administration** icon on the left side navigation. Selecting on the **Add users** button will take you through the steps to add a new user and grant permissions for the **Receivables Management** application. The new user will then receive an e-mail with steps on how to register for Business Central U.S. After the user registers and logs in, they will need to select **Receivables Management** from the **TD applications** dropdown menu.

The system will automatically create a profile for that new user in **Receivables Management** application. After the user has been created within the **Receivables Management** application the user will need to let their **System Administrator** know that they now have access. Then, the **System Administrator** can access **Receivables Management** through TD Business Central U.S., and grant the proper lockboxes to the new user.

Learn more about managing settings on the **Receivables Management** application:

Receivables Management User guide or Receivables Management Video.

Need help with the **Receivables Management** application? More information can be found in this **help section**.

Setting up access to TD Commercial Plus Card

For System Administrators

Initially, **System Administrators** will be added to the **TD Commercial Plus Card** application by the Card Services Team. If you're a **System Administrator**, once you're set up as an Administrator within the **TD Commercial Plus Card** application, log in to TD Business Central. and select the **TD Commercial Plus Card** link from the **TD applications** menu, where you can create your user profile. Please note that the e-mail address used to TD Business Central U.S. will need to match the e-mail address used to create your user profile in the **TD Commercial Plus Card** application.

After selecting the **TD Commercial Plus Card** link, a success message will be displayed indicating that you've successfully set up your SSO access to the application.

For users

If the user is not a **System Administrator,** a **System Administrator** will need to add the user to a group that's set up with access to the **TD Commercial Plus Card** application, within TD Business Central U.S.

If you're a **System Administrator**, to add new users to the **TD Commercial Plus Card** application, you'll need to log in to TD Business Central U.S. and select the **Administration** icon on the left side navigation. Selecting the **Add users** button will take you through the steps to add a new user and grant permissions for the **TD Commercial Plus Card** application. The e-mail address on TD Business Central U.S. will need to match the e-mail address used to create the user profile in the **TD Commercial Plus Card** application. The new user will then receive an e-mail with steps on how to register for TD Business Central U.S.

System Administrators will also need to add the user within the **TD Commercial Plus Card** application. After you've added the user in both TD Business Central and the application, when the user registers and logs in to TD Business Central, they will need to select **TD Commercial Plus Card** from **TD applications** dropdown menu at the top right of the screen and follow the Single Sign-On registration process. Going forward, the user will no longer need to re-enter log-in credentials when accessing the **TD Commercial Plus Card** application.

Need help with the **TD Commercial Plus Card** application? More information can be found in this **help section**.

Setting up access to TD FTExpress

For System Administrators

To set up users for Single Sign-On (SSO) to **TD FTExpress**, a **System Administrator** will first need to be added as an Administrator on the **TD FTExpress** application website.

If you're a **System Administrator** on TD Business Central, simply select the **TD FTExpress** link from the TD applications menu. You will be taken to the **TD FTExpress** application portal, where you'll need to log in to **TD FTExpress** with your current **TD FTExpress** credentials. The **TD FTExpress** registration process is now complete.

For users

If the user is not a **System Administrator**, a **System Administrator** will need to add the user to a group that's set up with access to the **TD FTExpress** application, within TD Business Central U.S.

If you're a **System Administrator**, to add new users to the **TD FTExpress** application, you'll need to log in to TD Business Central U.S. and select the **Administration** icon on the left side navigation. Selecting the **Add users** button will take you through the steps to add a new user and grant permissions for the **TD FTExpress** application. For users to access **TD FTExpress**, **System Administrators** must add them to groups that have **TD FTExpress** added as a **TD application**. The e-mail address on TD Business Central U.S. will need to match the e-mail address used to create the user profile in the **TD FTExpress** application. The new user will then receive an e-mail with steps on how to register for TD Business Central U.S.

System Administrators will also need to add the user within the **TD FTExpress** application. After the user is added to both TD Business Central and the application, when the user registers and logs in to TD Business Central, they will need to select **TD FTExpress** from **TD applications** dropdown menu at the top right of the screen and follow the Single Sign-On registration process. Going forward, the user will no longer need to re-enter log-in credentials when accessing the **TD FTExpress** application.

Need help with the **TD FTExpress** application? More information can be found in this **help section**.

Setting up access to Paymode-X

For System Administrators

To set up users for Single Sign-On (SSO) to **Paymode-X**, a **System Administrator** will first need to be added as an Administrator on the **Paymode-X** application website.

If you're a **System Administrator**, to set up your **System Administrator** access to the **Paymode-X** application, simply select the **Paymode-X** link from the **TD applications** menu. You will be taken to the **Paymode-X** application portal, where you can create your user profile. Please note that the e-mail address used on TD Business Central U.S. will need to match the e-mail address used to create your user profile in the **Paymode-X** application.

For users

If the user is not a **System Administrator**, a **System Administrator** will need to add the user to a group that's set up with access to the **Paymode-X** application, within TD Business Central U.S.

If you're a **System Administrator**, to add new users to the **Paymode-X** application, you'll need to log in to TD Business Central U.S. and select on the **Administration** icon on the left side navigation. Selecting on the **Add users** button will take you through the steps to add a new user and grant permissions for the **Paymode-X** application. The e-mail address on TD Business Central U.S. will need to match the e-mail address used to create the user profile in the **Paymode-X** application. The new user will then receive an e-mail with steps on how to register for TD Business Central U.S.

System Administrators will also need to add the user within the **Paymode-X** application. After the user is added to both TD Business Central and the application, when the user registers and logs in to TD Business Central, they will need to select **Paymode-X** from the **TD applications** dropdown menu. Going forward, the user will no longer need to re-enter log-in credentials when accessing the **Paymode-X** application.

Need Help?

As a new user, if you do not see **Paymode-X** in your **TD applications** dropdown menu, please contact your **System Administrator**.

Please contact the **Support line at 877-443-6944** if:

- you are an existing **Paymode-X** customer, you cannot access **Paymode-X** from your **TD applications** dropdown menu, or if you receive an error when attempting to access this application
- the **Paymode-X** link from the **TD applications** dropdown menu still takes you to the **Paymode-X** login screen

Need help?

As a new user, if you do not see **Receivables Management**, **TD Commercial Plus Card**, **TD FTExpress**, or **TD Digital Express** in your **TD applications** dropdown menu, please contact your **System Administrator**.

Please contact the **Support line at 866-475-7262** if:

- you are an existing customer of these **TD applications**, you cannot access these them from your **TD applications** dropdown menu, or if you receive an error when attempting to access this application.
- the links from the **TD applications** dropdown menu still takes you to the login screens for these **TD applications** and asks you to login again.
- you have an existing **Receivables Management** user and do not have the proper lockbox access when accessing the application through **TD Business Central U.S**

Dashboard

- Get to know your dashboard
- Top navigation menu options
- Applications
- Welcome section

Get to know your dashboard

Top navigation
Takes you back to the TDbank.com homepage.

User drop down
Quick access to your security settings and profile.

Messages
Access to secured messages from anywhere on TD Business Central U.S.

Secondary navigation
This is where your company name is displayed.

Application dropdown
All your TD banking applications and systems in one spot.

Left navigation
Icons that help you navigate to certain pages such as Home, Accounts, Statements center, Administration, Audit log, and Assist central, depending on your permissions.

Welcome section
A TD-curated section that displays important product information, education, and news.

Account Summary
A high-level overview of your recent account transactions.

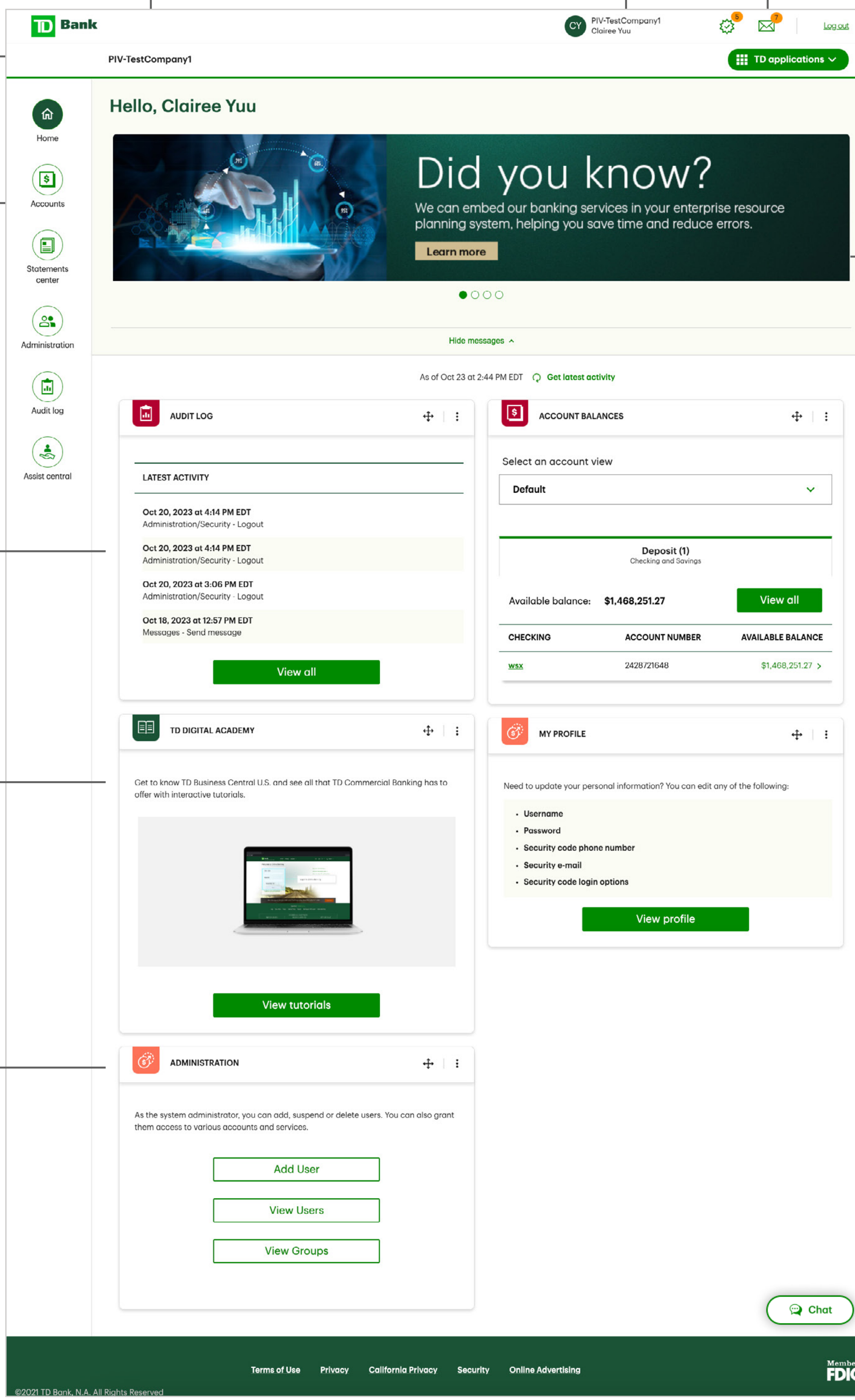
Quick link to Audit Log
Records all user activities for your company.

Quick link to TD Digital Academy
Access education and tutorials for a variety of banking products and applications.

Quick link to My Profile
Update your user profile settings and security from here.

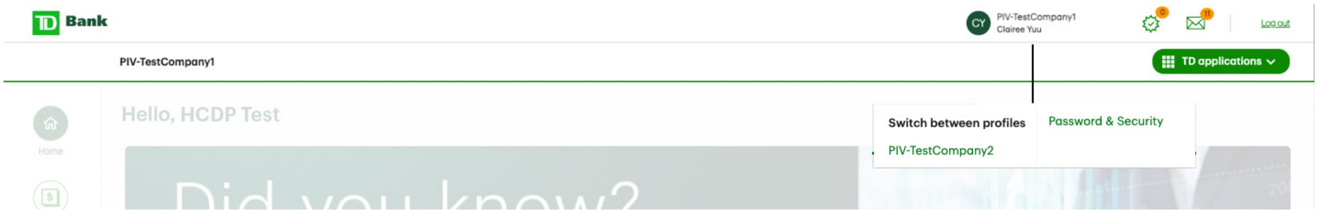
Quick link to Administration
Easy access to some key Administration functions.

Chat
You have 24/7 access to automated customer assistance using the chat feature.



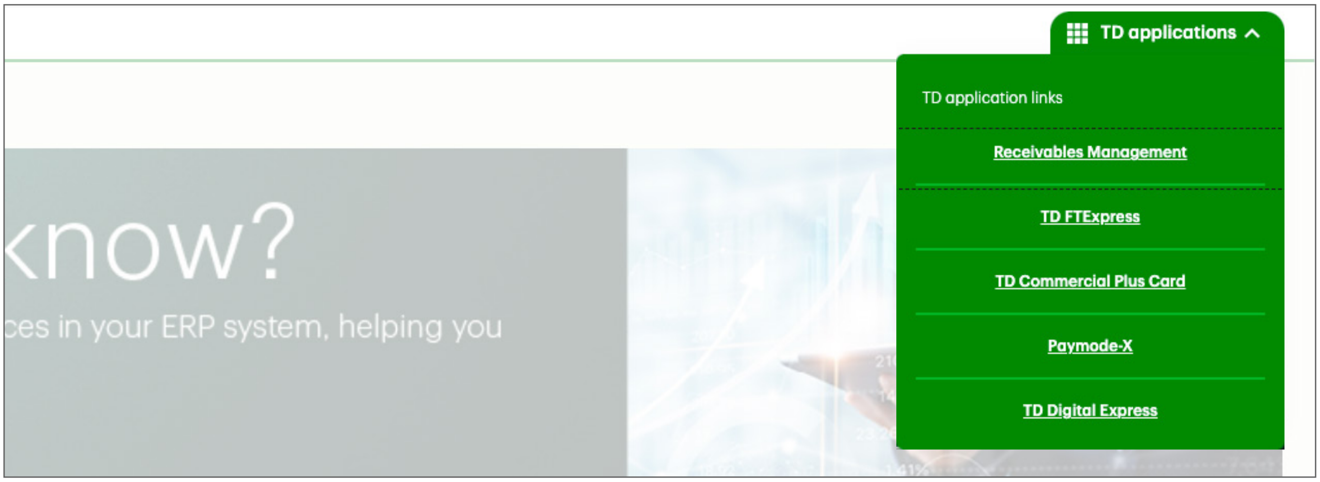
Top navigation menu options

From your top navigation menu, you'll be able to access your user profile and security settings by selecting on your company name. The top navigation is also where you'll find access to certain pages such as Messages or Approval requests, depending on your permissions.



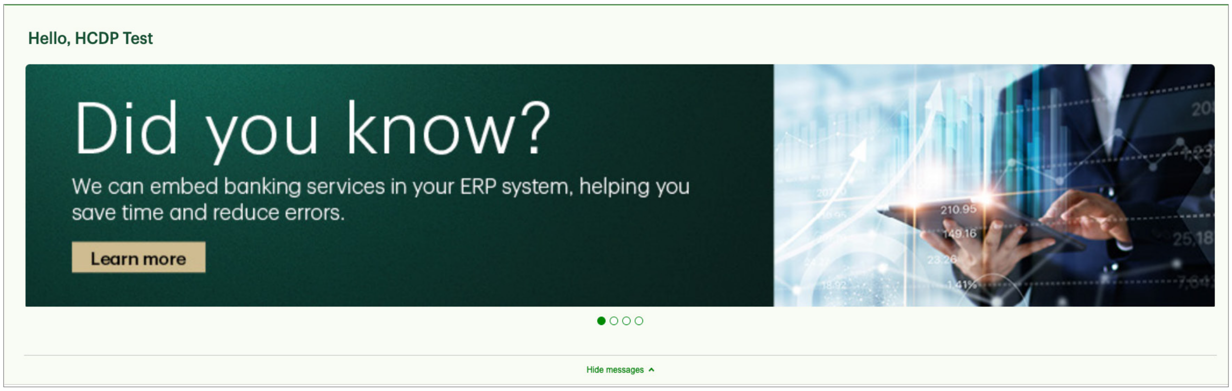
Applications

The **TD applications** dropdown will list all your relevant **TD applications** in one place.



Welcome section

The welcome section at the top of your dashboard is a TD-curated area where you'll find up-to-date info on new products, banking and product tips, and other banking related information.



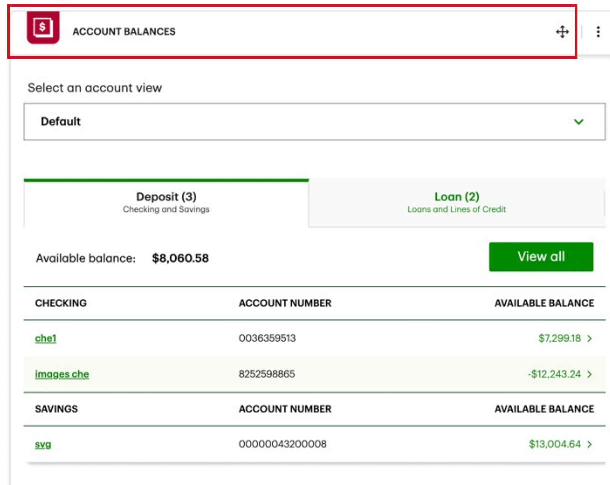
Dashboard personalization

- Rearranging widgets on your dashboard
- Expanding and collapsing widgets on your dashboard

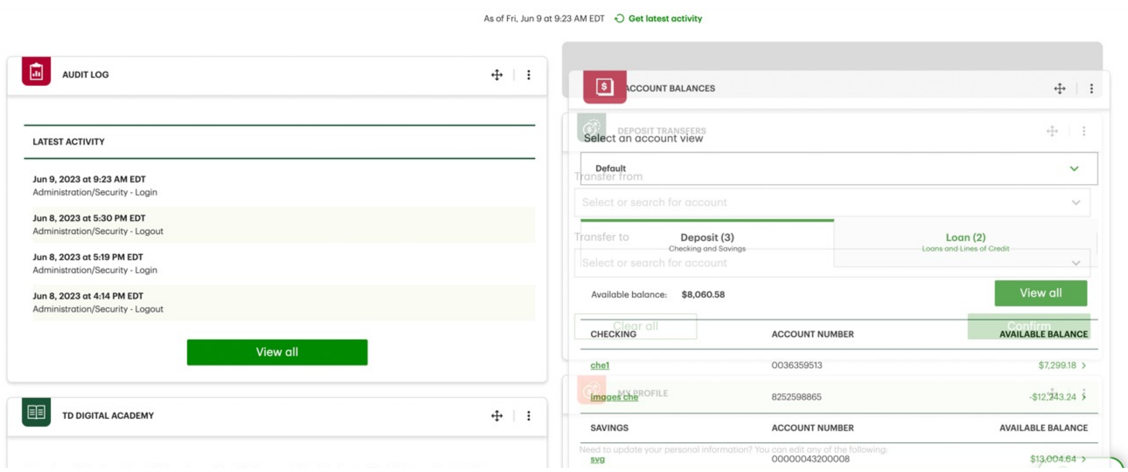
Rearranging widgets on your dashboard

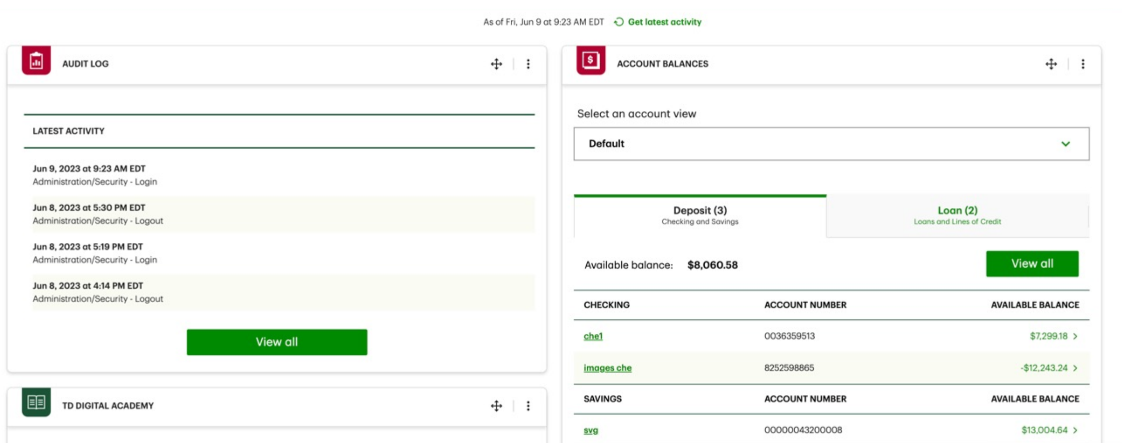
There are 2 ways to move widgets around on your dashboard.

You can use your mouse to click and hold anywhere along the top part of the widget, between the widget name and move icon.

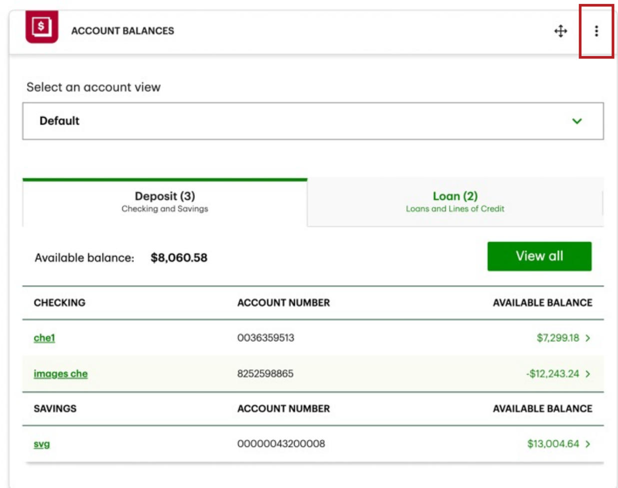


Next, while holding down on the widget with your mouse, drag the widget to the location you want to move the widget to. If the new location is valid, a gray, highlighted area will appear. When it does, let go of clicking on your mouse and the widget will move to the new location on your dashboard.

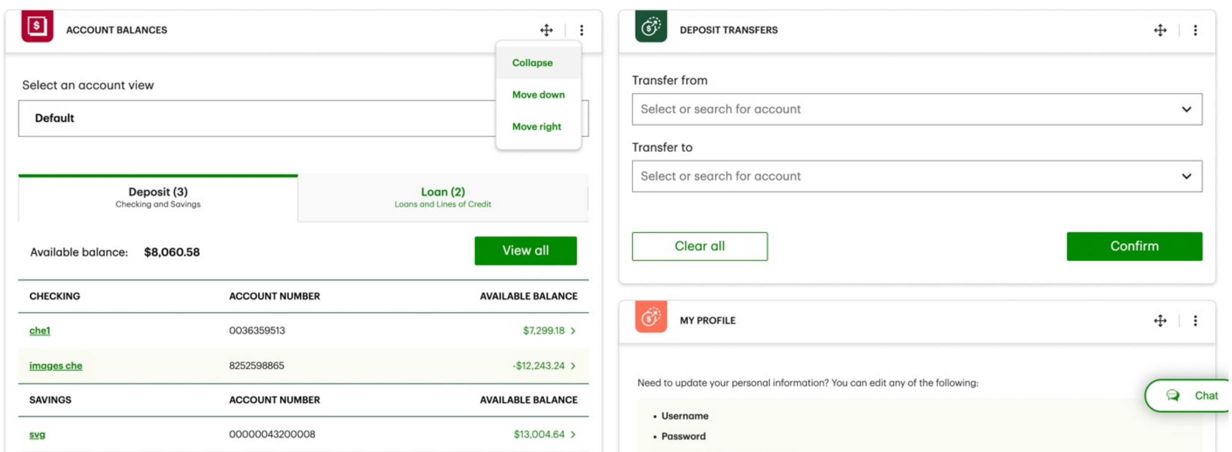




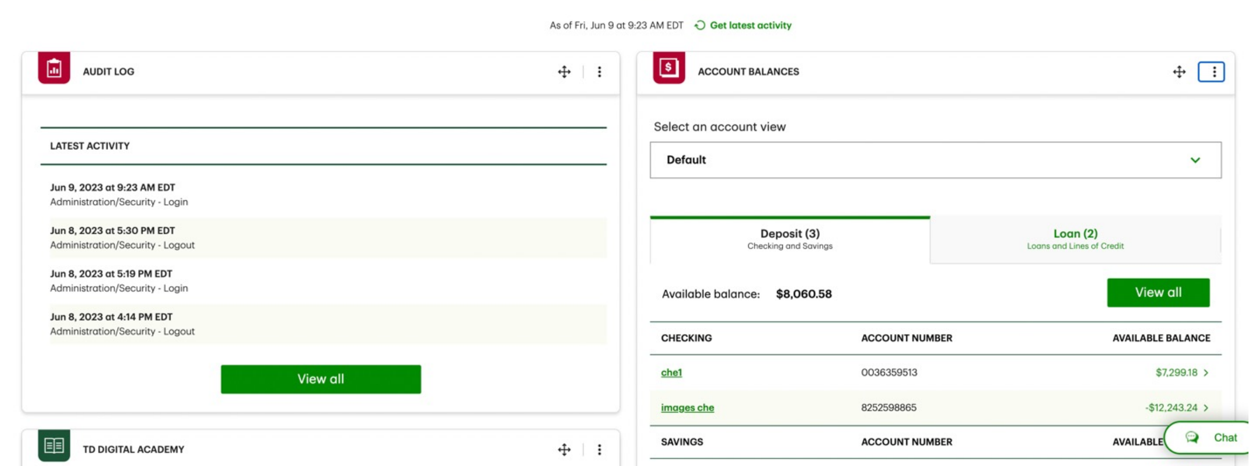
Another way to move a widget around your dashboard is to select the widget options menu on the top right of each widget.



Depending on the current location of your widget, different widget movement options are available.

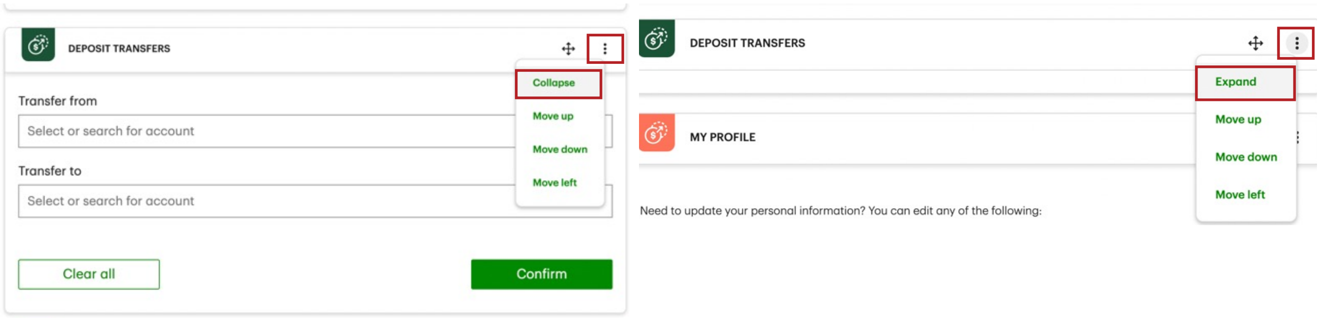


Select the direction option you want to move the widget in. The widget will automatically move and save to that location.



Expanding and collapsing widgets on your dashboard

To expand and collapse widgets, select the widget options menu on the top right of each widget.



If the widget is expanded, the menu option shows **Collapse**. If the widget is collapsed, the menu option shows **Expand**. Select the option you want and the widget will automatically expand or collapse depending on its current view.

Making transfers

- Loan payment transfers
- Loan advance transfers
- Deposit transfers

Making transfers

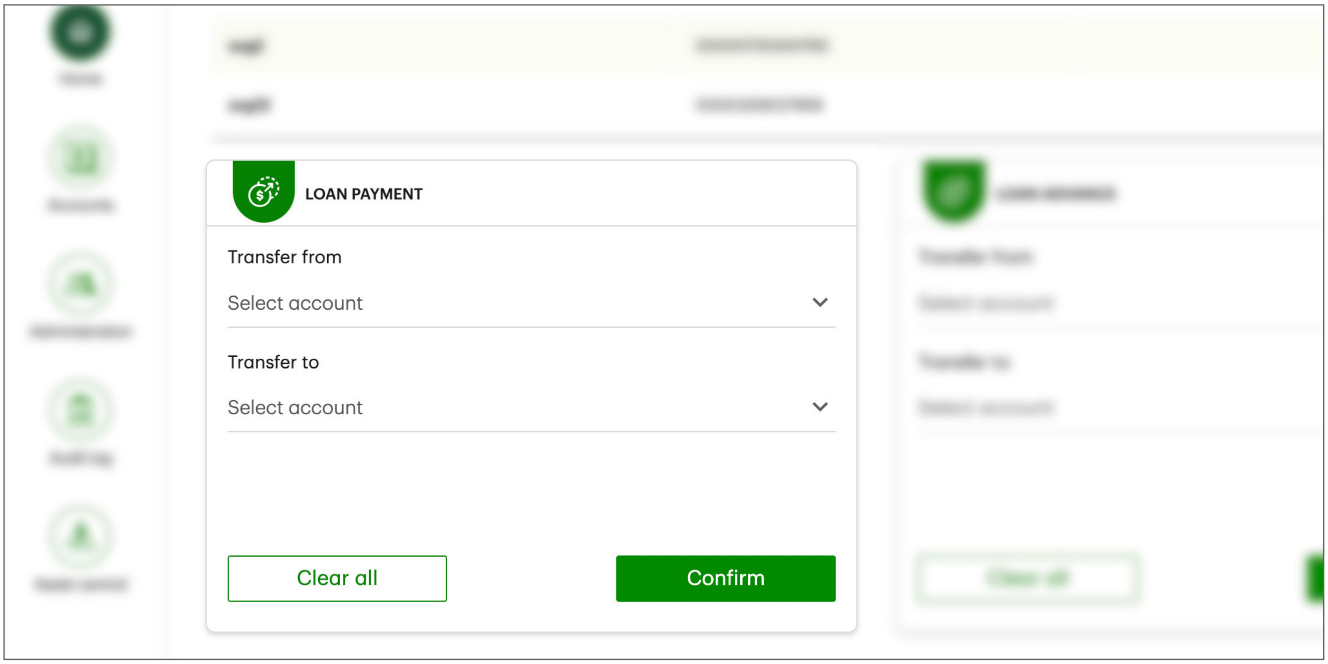
The account transfer service is now available for users in groups with access to the service to transfer funds between a company's different accounts.

Transfers can be made 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. At this time, users cannot transfer funds from a loan source account to a loan destination account.

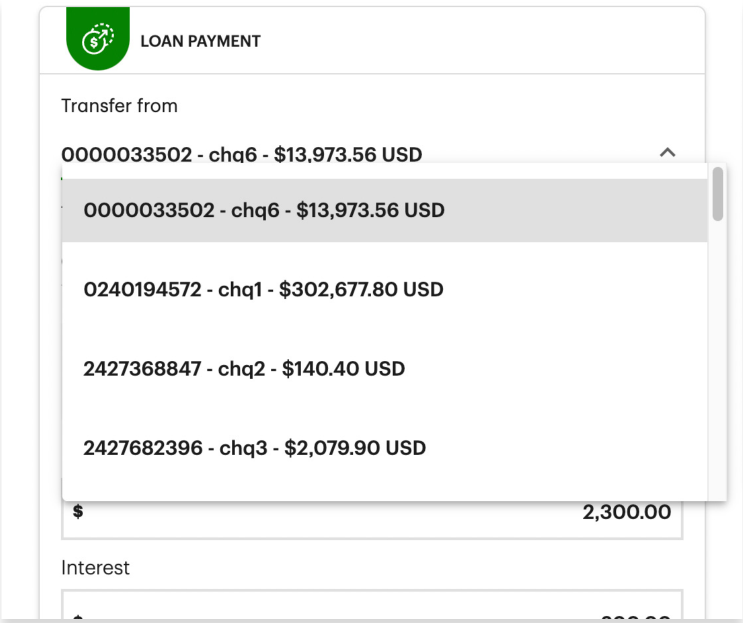
As a user in a group with access to the transfer service, you can make loan payment transfers from the loan payment widget, loan advance transfers from the loan advance widget, or deposit transfers from the deposit transfers widget. All of these widgets can be found on your dashboard.

Loan payment transfers

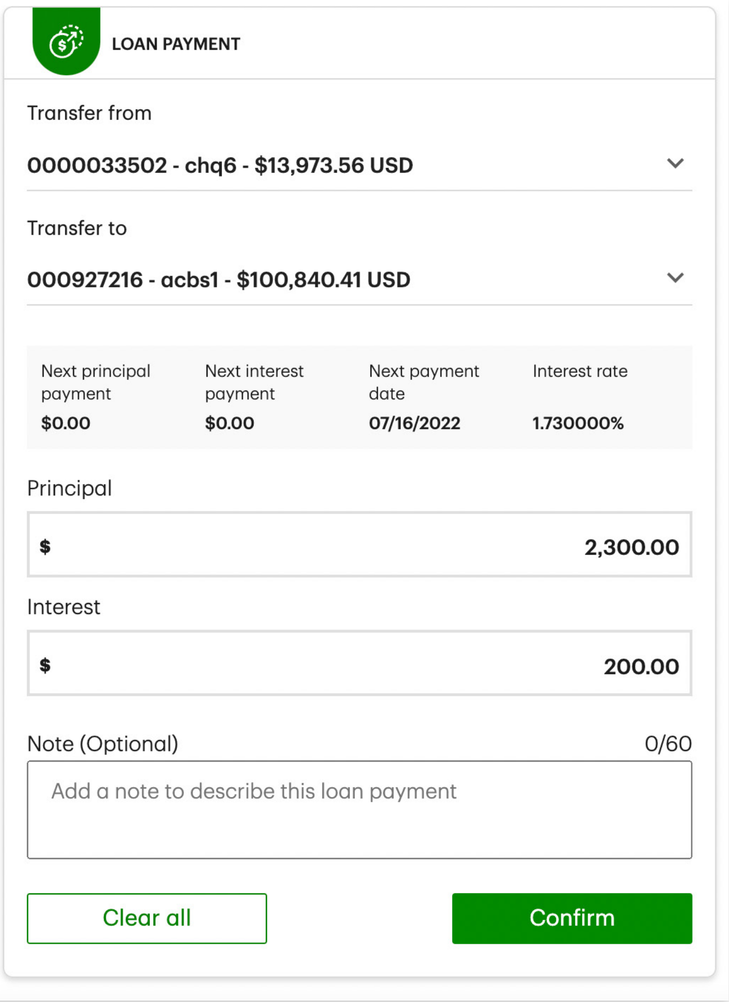
To make a transfer from a deposit account to a loan account, go to your loan payment widget, which can be found on your dashboard.



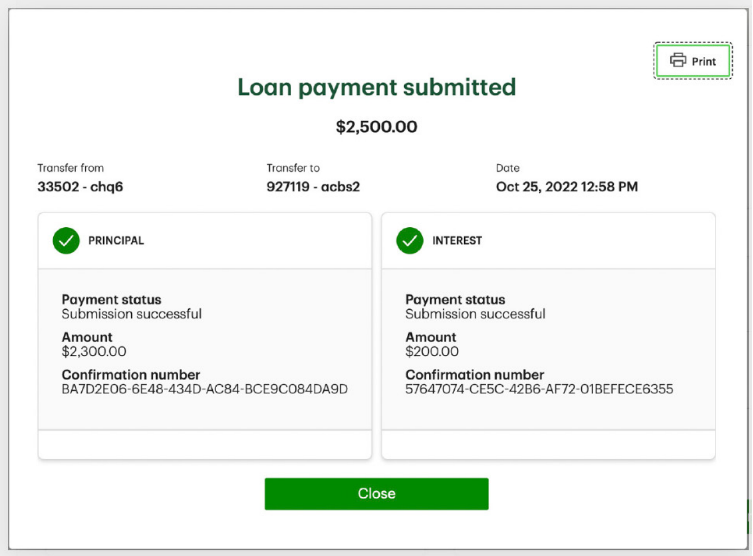
From here, select a source account and a destination account.



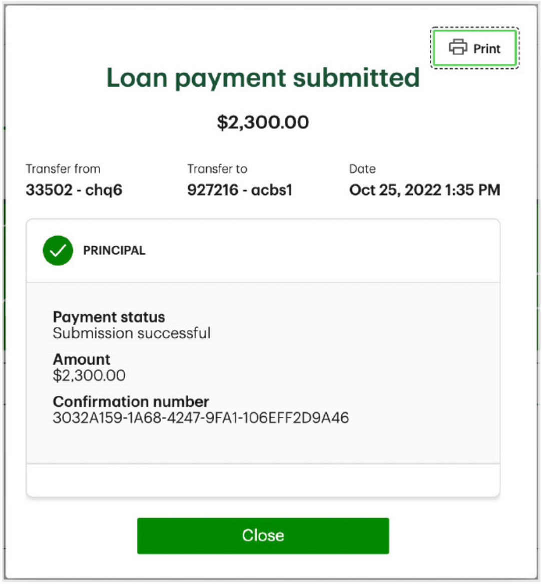
Next, enter the principal amount and/or interest amount. Once you're done, select **Confirm**.



If you made both a principal payment and an interest payment, you should see your principal payment and interest payment confirmation details. Select **Close** once you're done viewing the details.

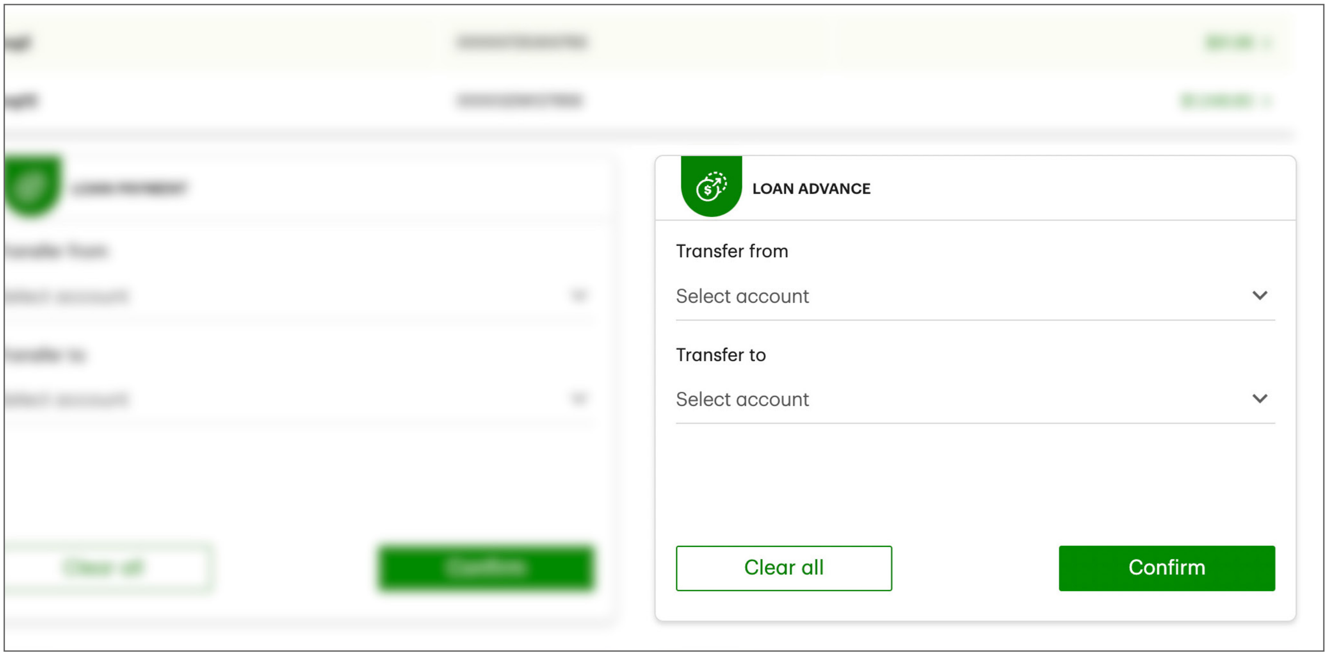


If you made only a principal payment, you should see your principal payment confirmation details. Select **Close** once you're done viewing the details.

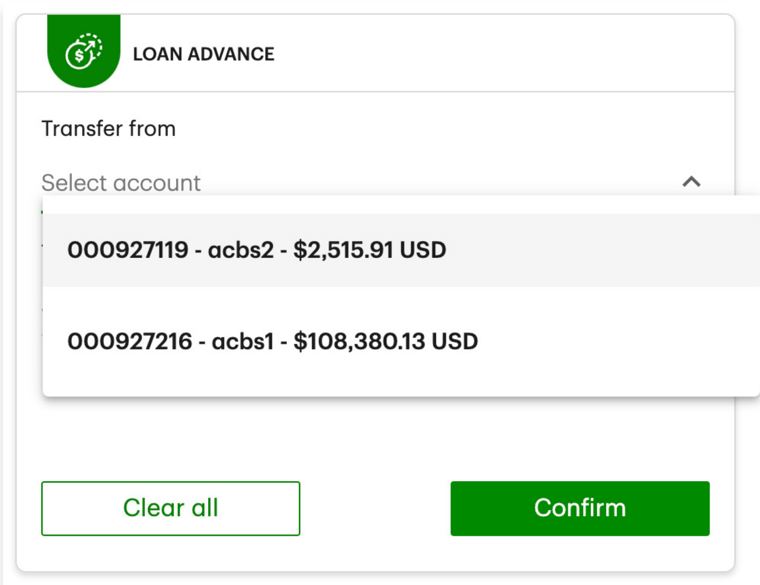


Loan advance transfers

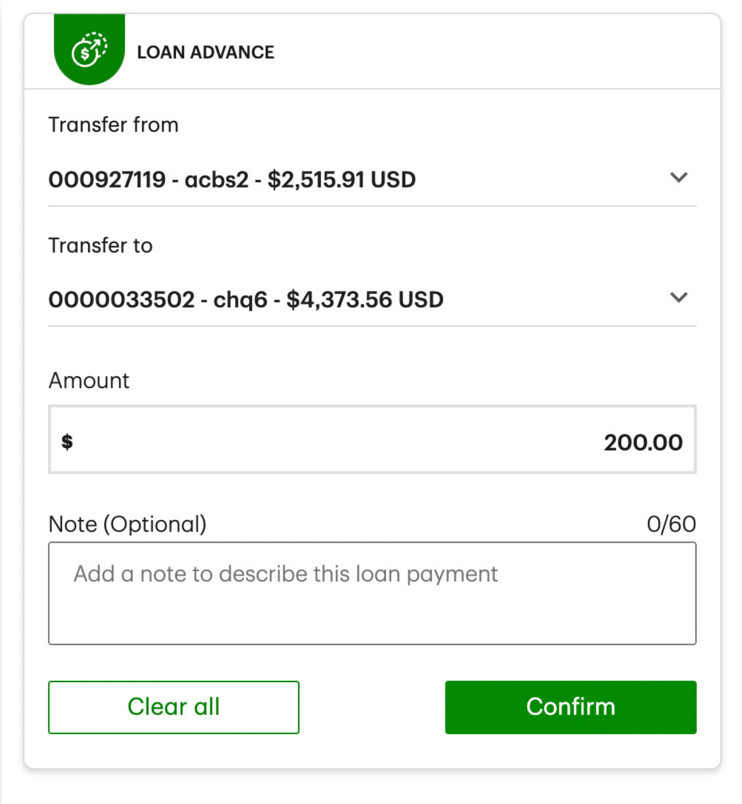
To make a transfer from a loan account to a deposit account (loan advance), go to your loan advance widget, which can be found on your dashboard.



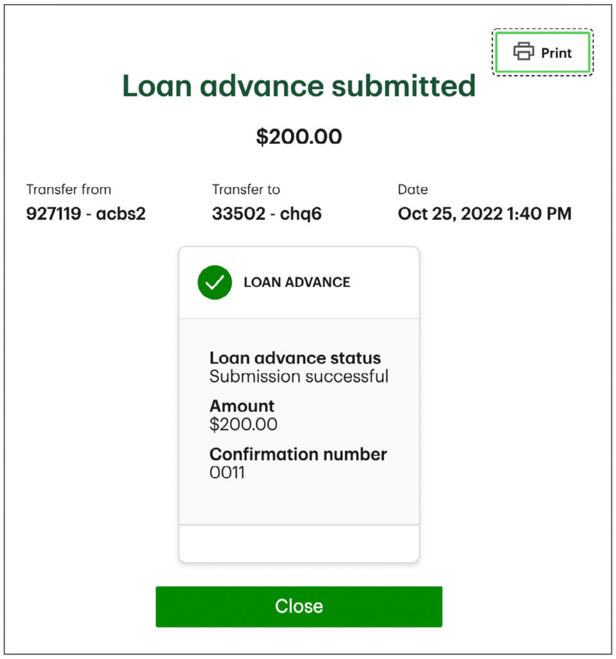
From here, select a source account and a destination account.



Next, enter the desired transfer amount. Once you're done, select **Confirm**.

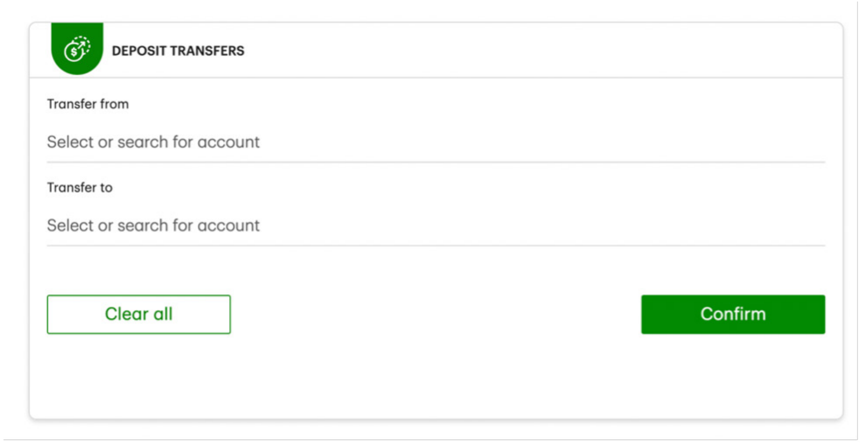


After you select **Confirm**, you will see your loan advance confirmation details. Select **Close** once you're done viewing the details.



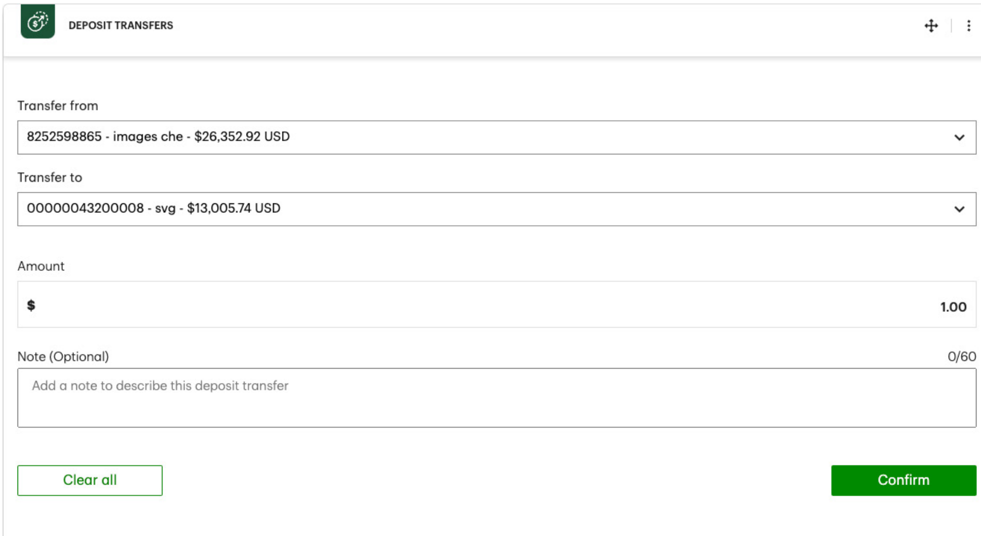
Deposit transfers

To make a transfer from a deposit account to another deposit account, go to your **Deposit transfers** widget, which can be found on your dashboard.

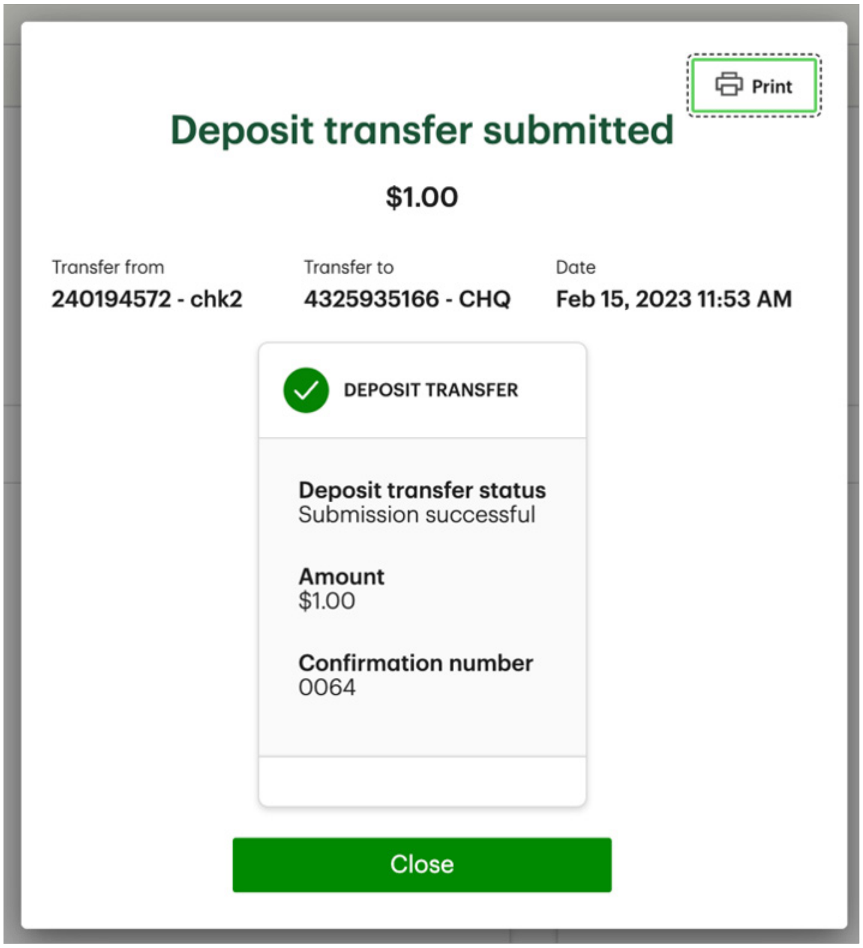


From here, select a source account and a destination account.

Next, enter the desired transfer amount. Once you're done, select **Confirm**.



After you confirm, you will see your deposit transfer confirmation details. Select **Close** once you're done viewing the details.

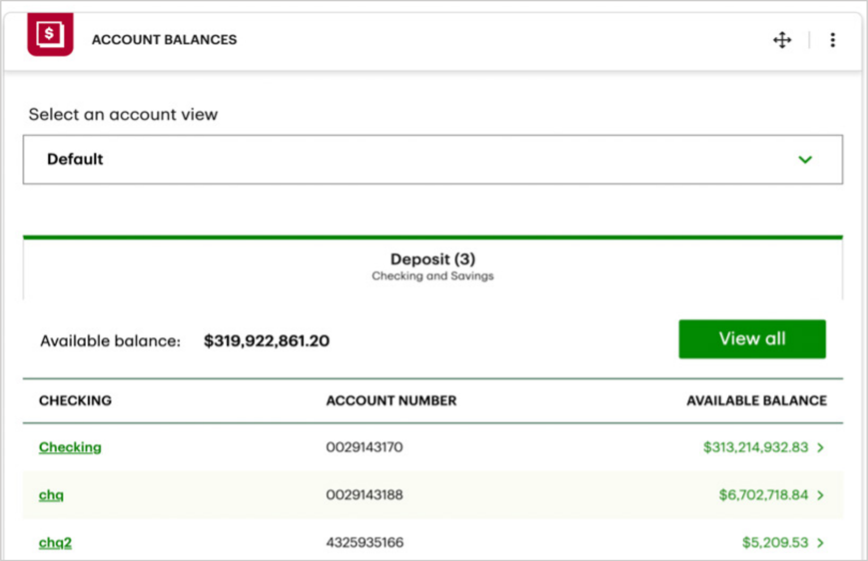


Account views

- Creating an Account view
- Displaying an Account view
- Editing an Account view
- Deleting an Account view

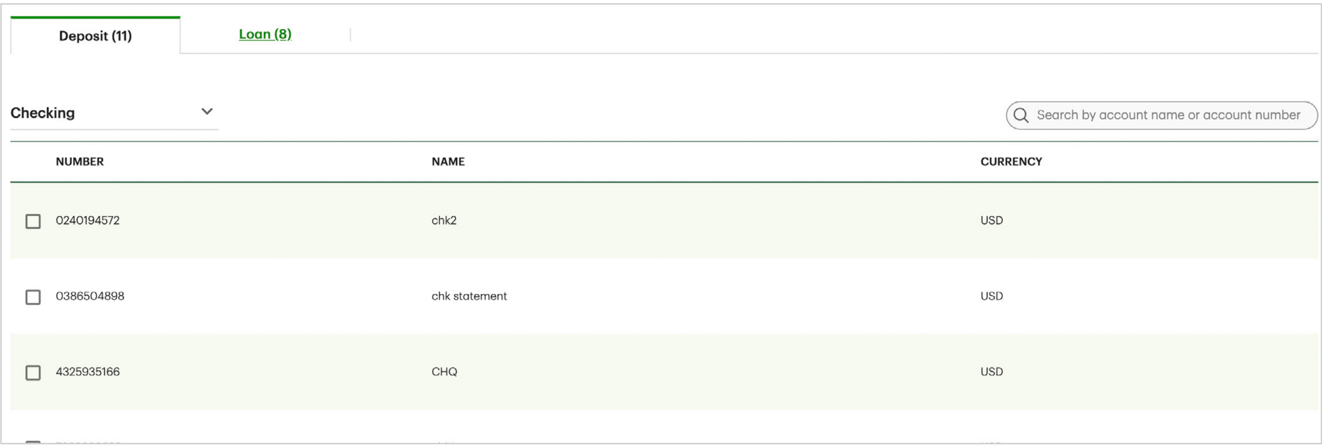
Creating an Account view

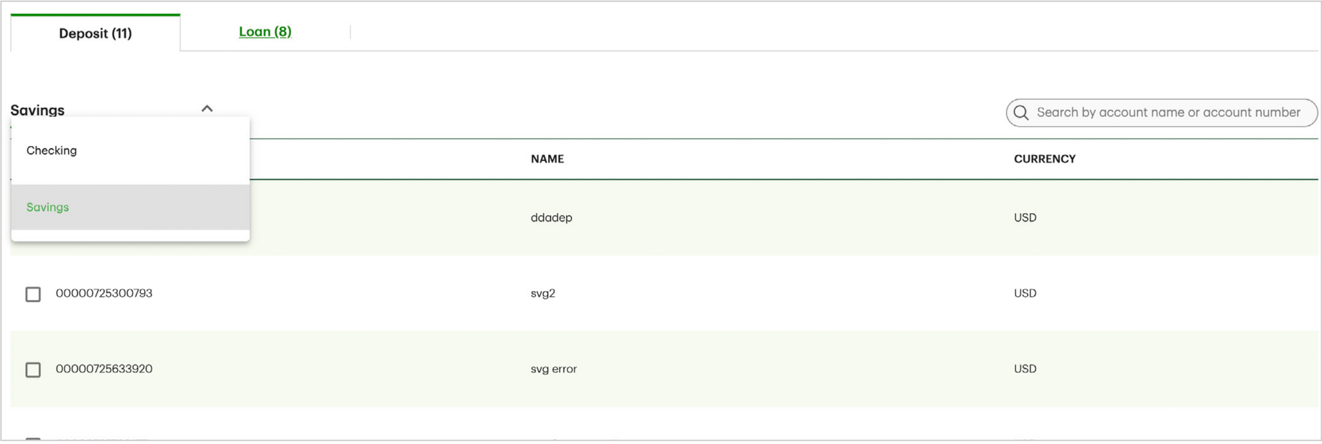
To create an **Account view**, go to your **Account balances** widget, which can be found on your dashboard. If you don't create any, you will see the default view of your accounts.



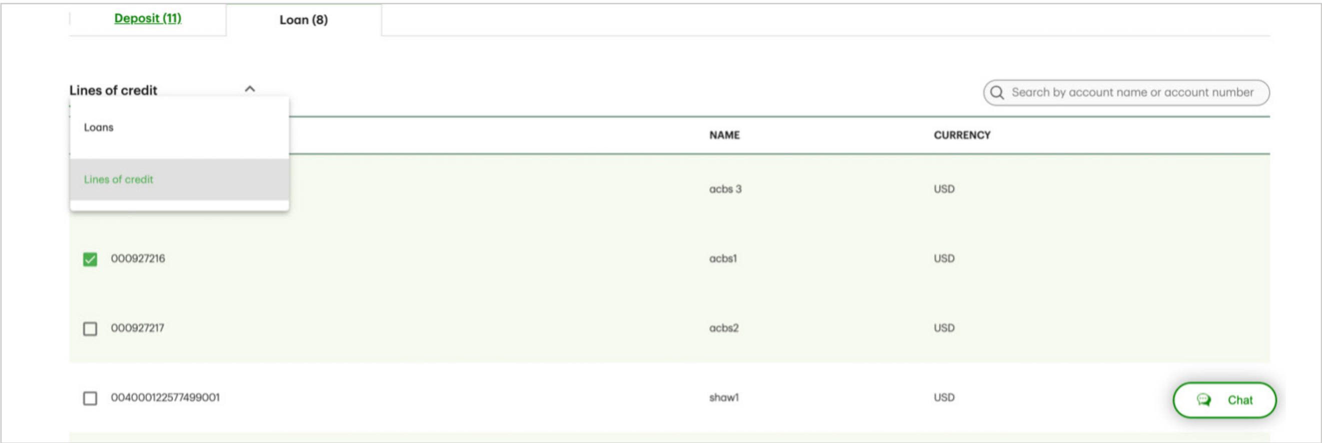
From here, open the **Select an account view** menu and select on **Add new account view.** On the **Create account view** page, name your **Account view**.

Then, select a maximum of 50 **Deposit** and 50 **Loan** accounts, for a total maximum of 100 accounts, to add to your **Account view**. Under the **Deposit** accounts section, you can view a list of your entitled **Savings** and **Checking** accounts. Then, select the accounts you want to add.

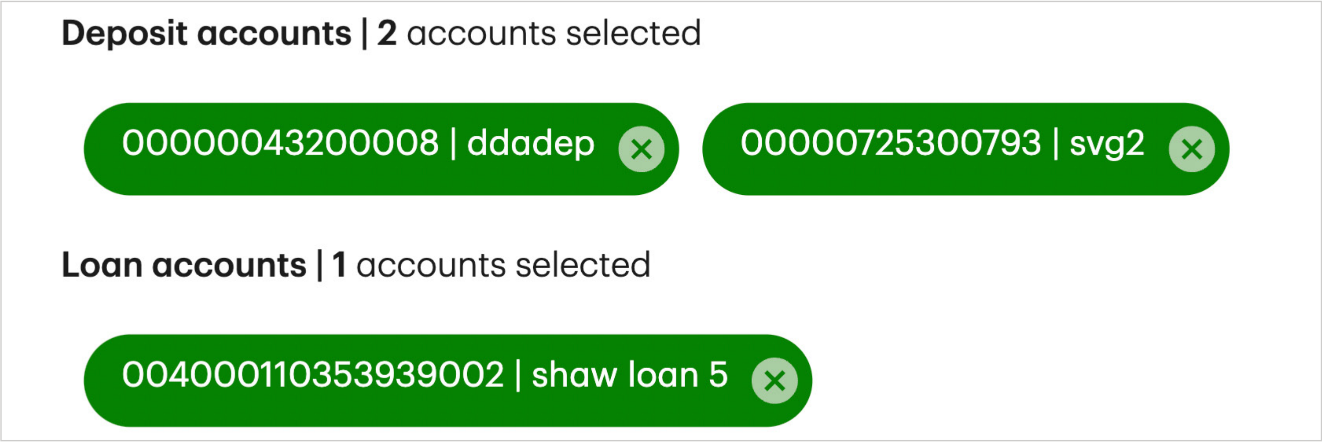




Under the **Loan** accounts section, you can choose to add **Loans** and **Lines of credit** accounts from your list of entitled accounts.



To remove accounts you've selected, select the **x** located to the right of each account you added.

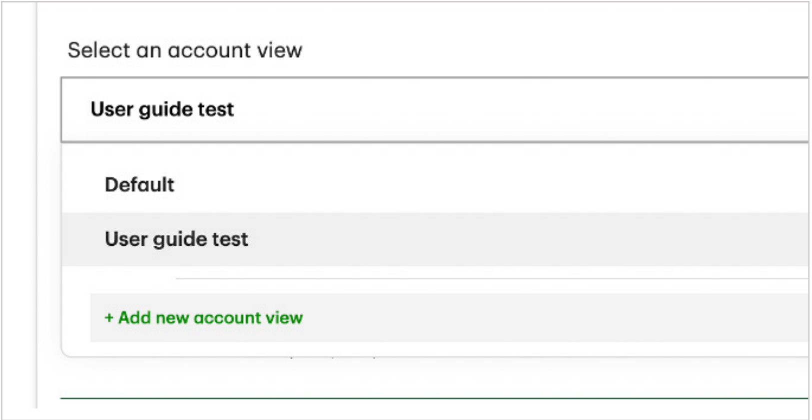


Once you've named the **Account view** and selected the accounts, select **Create.** Now the account view you just created will appear in the **Select an account view** menu.

Displaying an Account view

To display an **Account view**, go to the **Account balances** widget and select the **Select an account view** menu to open it.

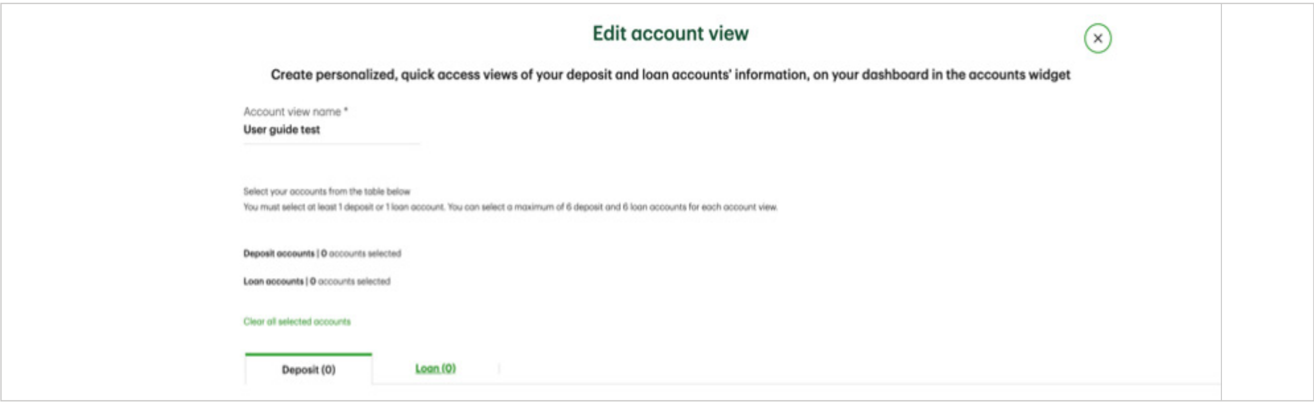
From here, select on the **Account view** you want to have displayed on the **Account balances** widget, on your dashboard. The accounts you added to the account view when you created it will be displayed. You can sort the selected accounts in your **Account view** either in ascending or descending order.



Editing an Account view

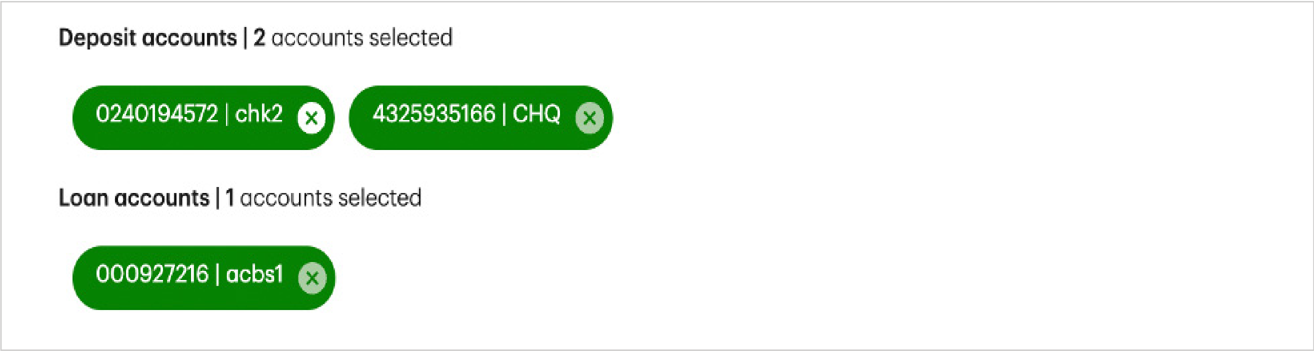
To edit an account view, go to your **Account balances** widget, which can be found on your dashboard. Select the **Select an account view** menu to open it.

Pick the **Account view** you want to edit and click on the pencil icon beside the **Account view** name. This will open the **Edit account view** page.



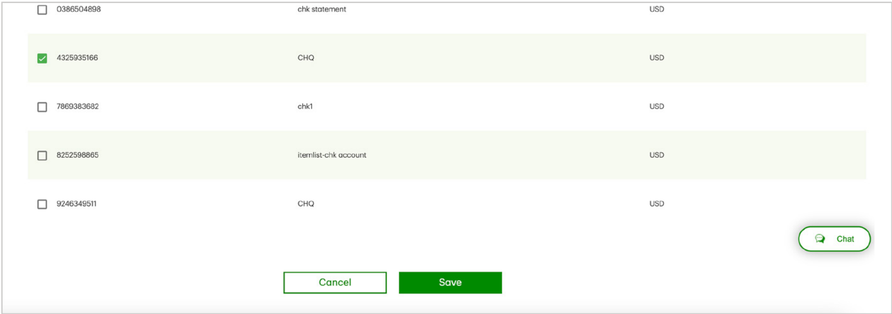
On this page, you can edit the name of the **Account view** and the accounts that are in the **Account view**.

To remove accounts from the **Account view**, select the **x** located to the right of each account you added.



To add accounts to this **Account view**, select them from the accounts lists at the bottom of the page. When you're editing an **Account view**, the same rules apply. You can select up to a maximum of 50 Deposit accounts (Checking or Savings) and 50 Loan accounts (Loans or Lines 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.

Once you are finished editing, select **Save**.

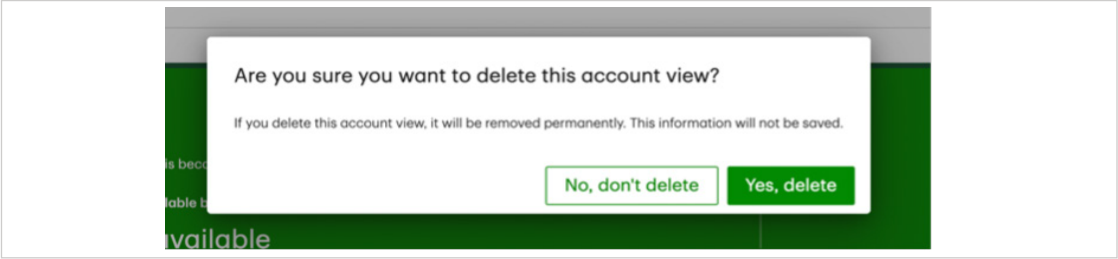


Deleting an Account view

To delete an **Account view**, go to your **Account balances** widget, which can be found on your dashboard. Select the **Select an account view** menu to open.

Pick the **Account view** you want to delete and select the **Delete** icon.

You will need to confirm you want to delete this account view. Select **Yes, delete** to confirm. Once you confirm, the **Account view** will be deleted.

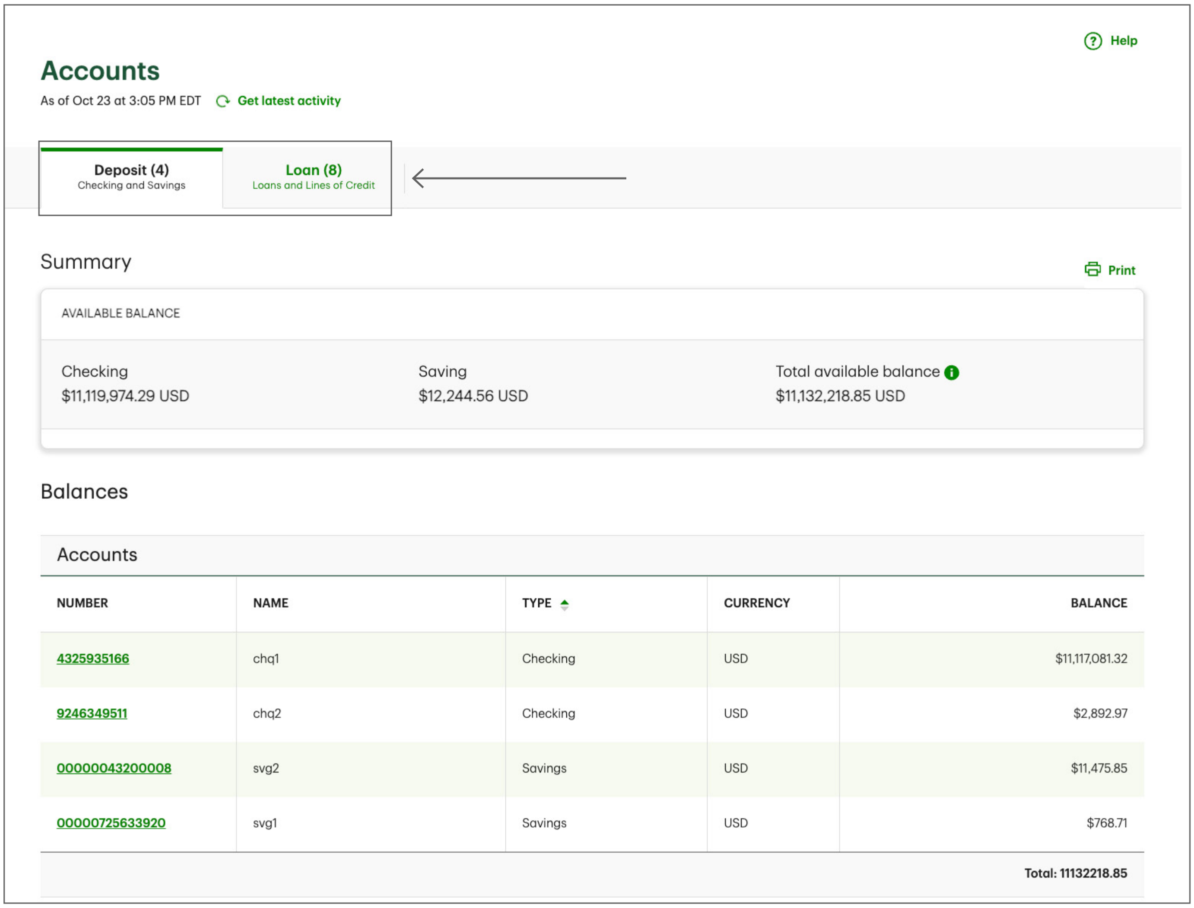


Accounts

- Balance
  - Deposit accounts
  - Loan accounts
- Transactions
- Deposit transactions
  - Multiple deposited items
  - Deposit account statements
- Loan transactions
  - Lines of credit transactions
  - Loan account statements
- Filters
- Print / Export information

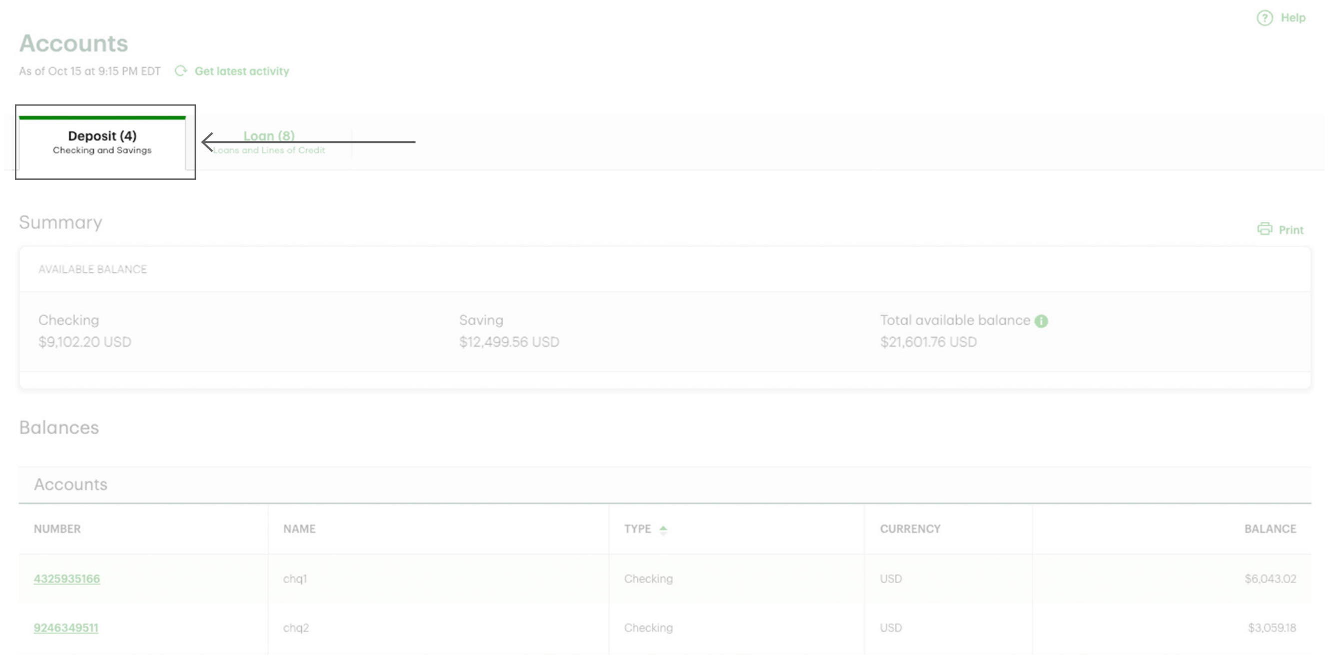
Balance

In the **Account Summary** section of the dashboard, you can view both the deposit accounts and loan accounts registered by your company that you have been given permission to view by your **System Administrator**. The accounts are grouped by two separate tabs, one for deposit accounts (checking and savings) and one for loan accounts (loans and lines of credit).



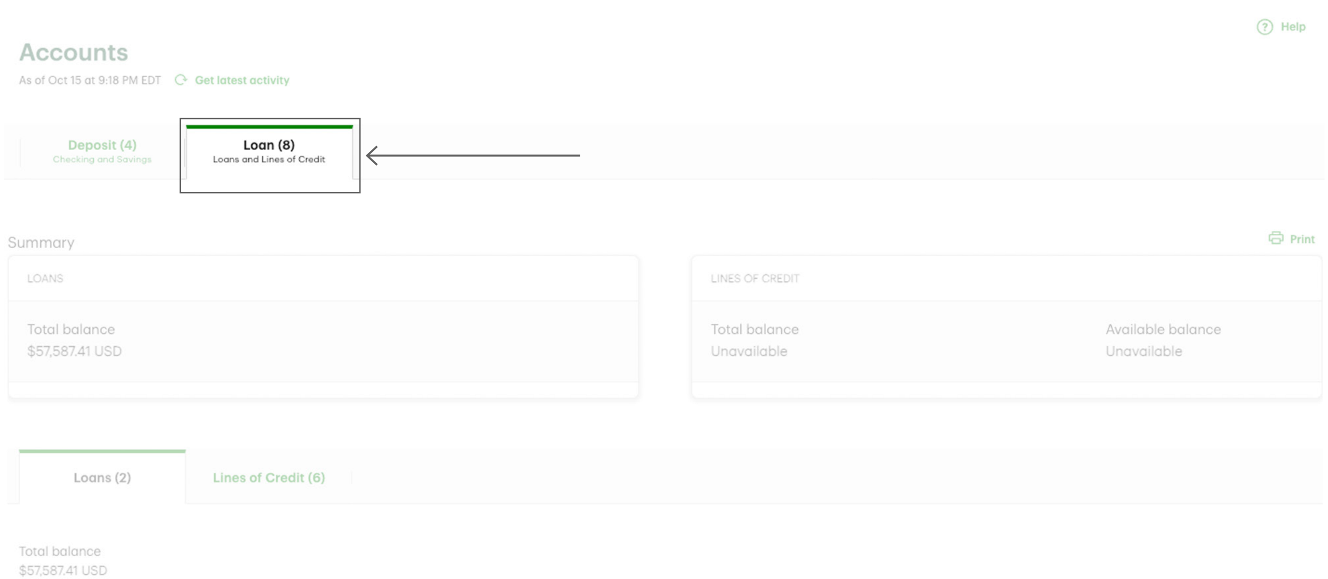
Deposit accounts

The **Deposit** tab displays a summary of the checking and savings accounts associated with your company, as well as detailed information about each checking and savings account, such as account numbers, names, and available balances.

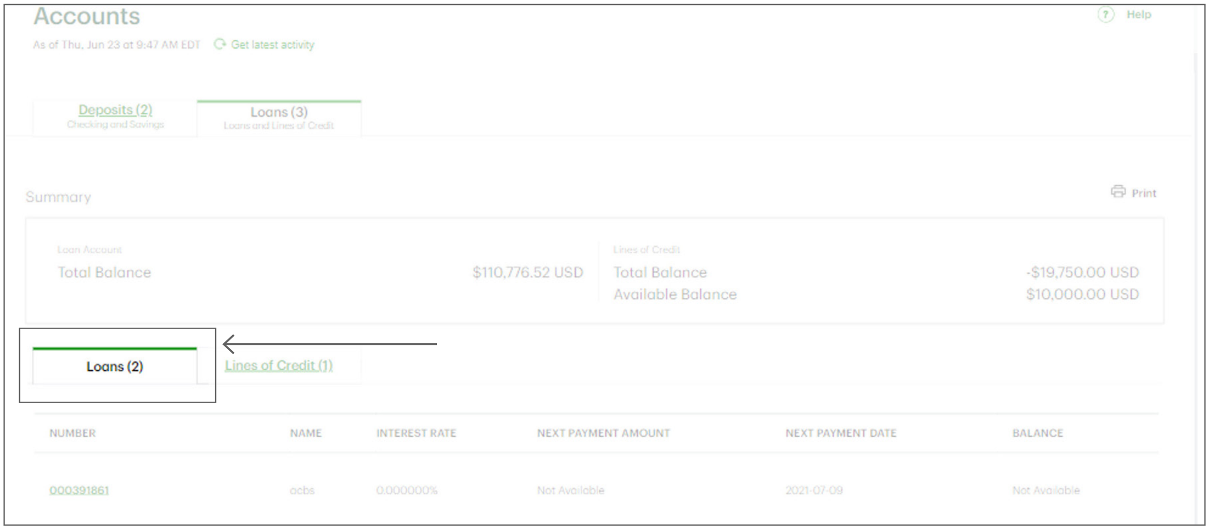


Loan accounts

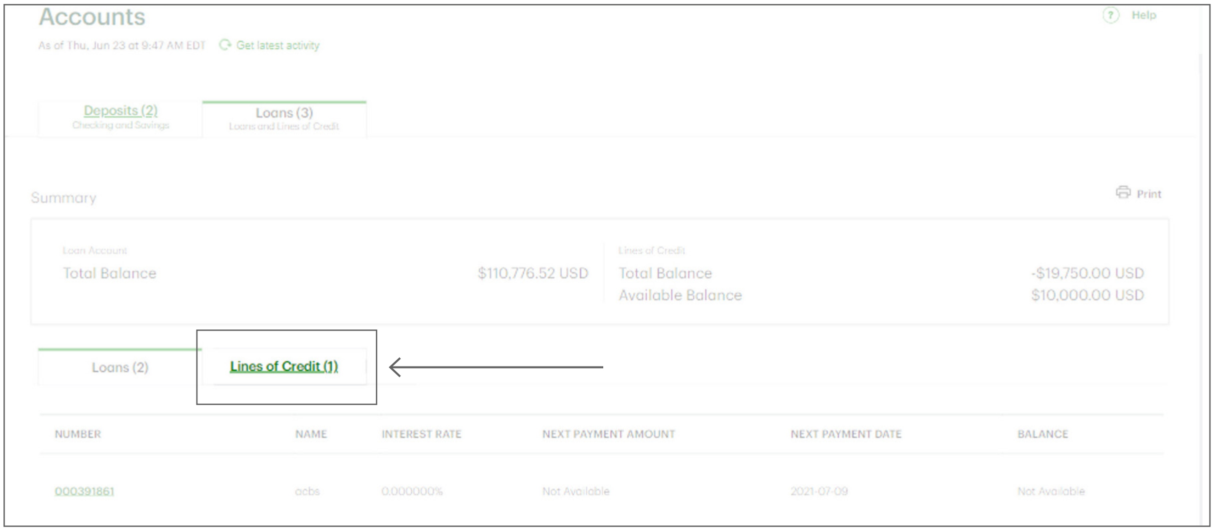
The main **Loan** tab displays the loans and lines of credit accounts associated with your company.



The secondary **Loans** tab displays each loan account's account number, name, interest rate, next payment amount, next payment date, and available balance.



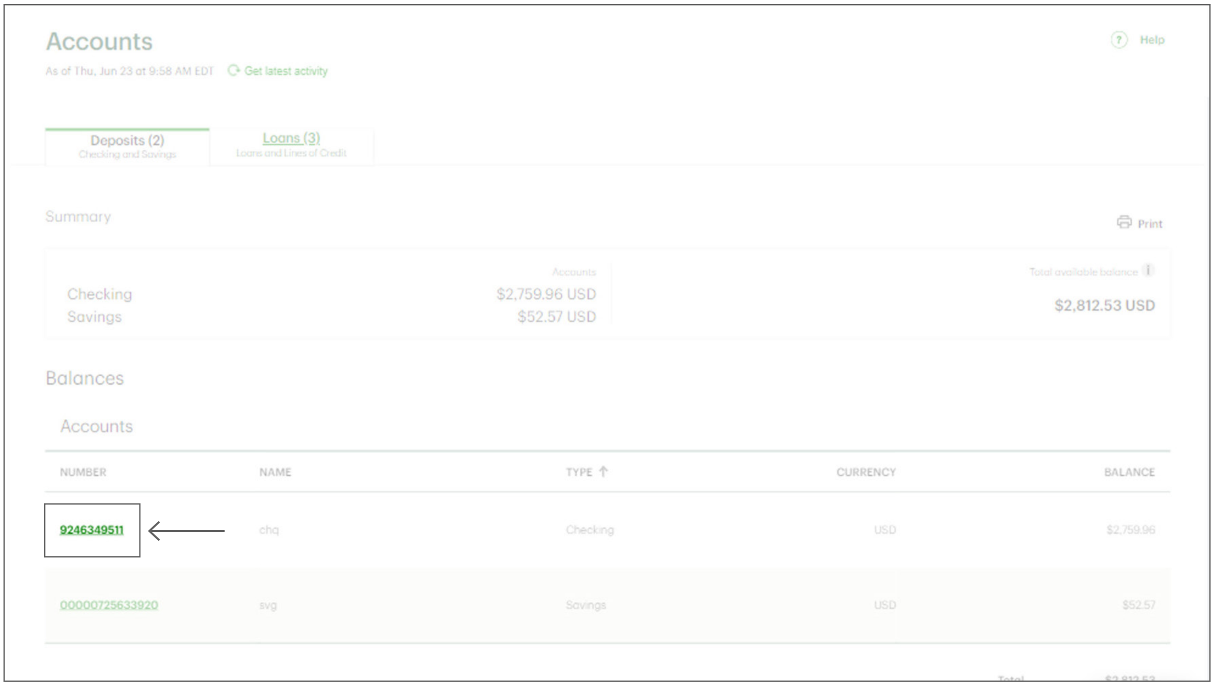
The **Lines of credit** tab displays each line of credit account's number, name, interest rate, next payment amount, next payment date, available balance, and total balance.



Transactions

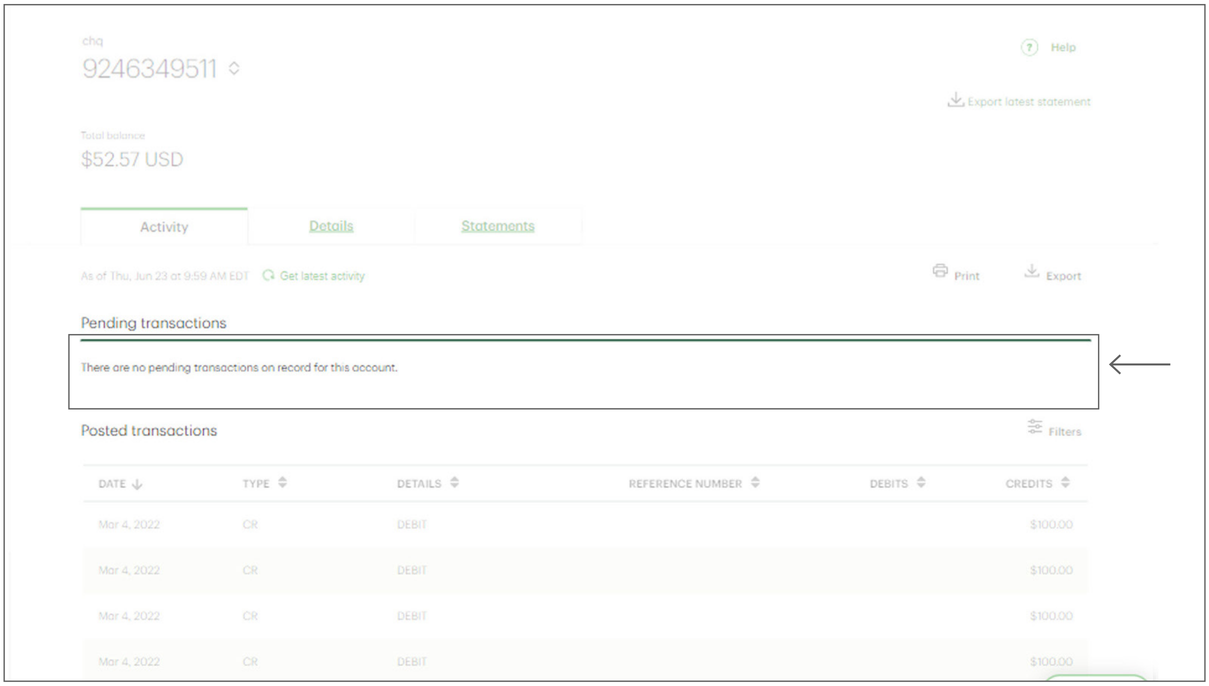
Deposit transactions

From your **Deposit** tab, you can access the details for a specific deposit account by selecting the **Account** name in the **Account summary** section.



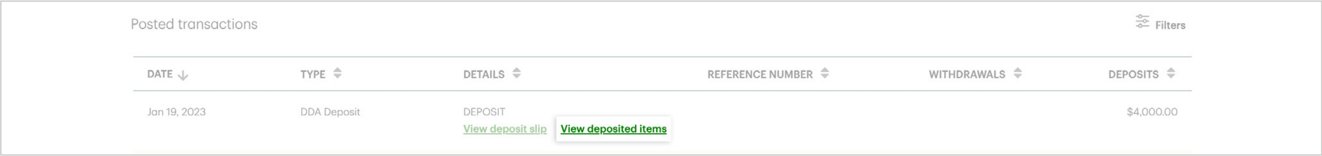
Deposit transactions (continued)

Your most recent pending transactions (if any) will display first in the **Pending Transactions** section of the **Activity** tab. If you have more than 100 pending transactions and would like to view them, you can select **View more**. Your most recent posted transactions will be displayed first in the **Posted Transactions** section of the **Activity** tab. 100 transactions will display at a time. If you have more than 100 posted transactions and you would like to view them, you can select **View more**.

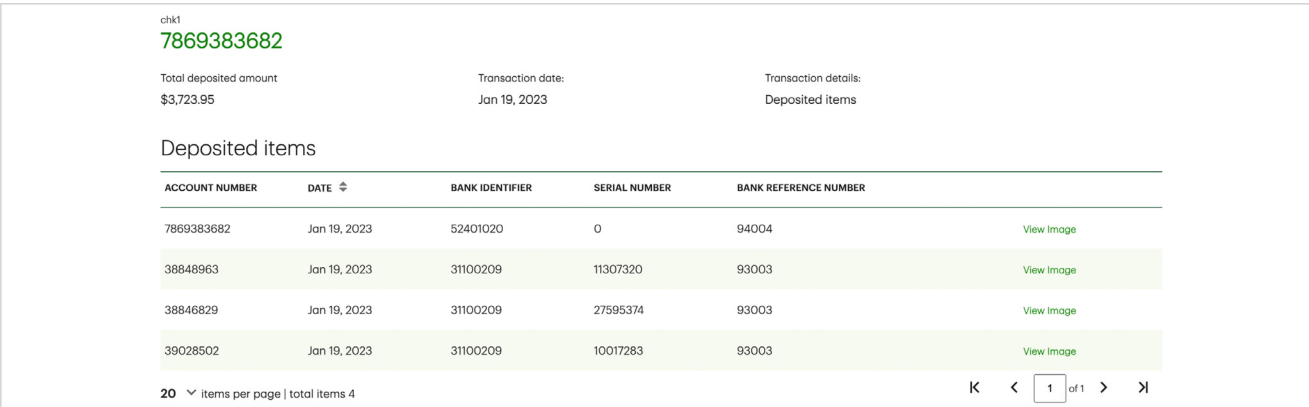


Multiple deposited items

In the **Activity** tab of your deposit transactions, if there are multiple deposited items in one deposit transaction, select **View deposited items** to view the whole list of deposited items in that one transaction.



On the deposited items page, all the deposited items in the one transaction will be displayed. You can choose to sort by date from earliest to most recent, as well as choose how many items per page you want displayed from the page navigation at the bottom of the list. You can also switch between different pages if more than 1 page exists.



Select **View image** to view a front and back image of the deposited item.

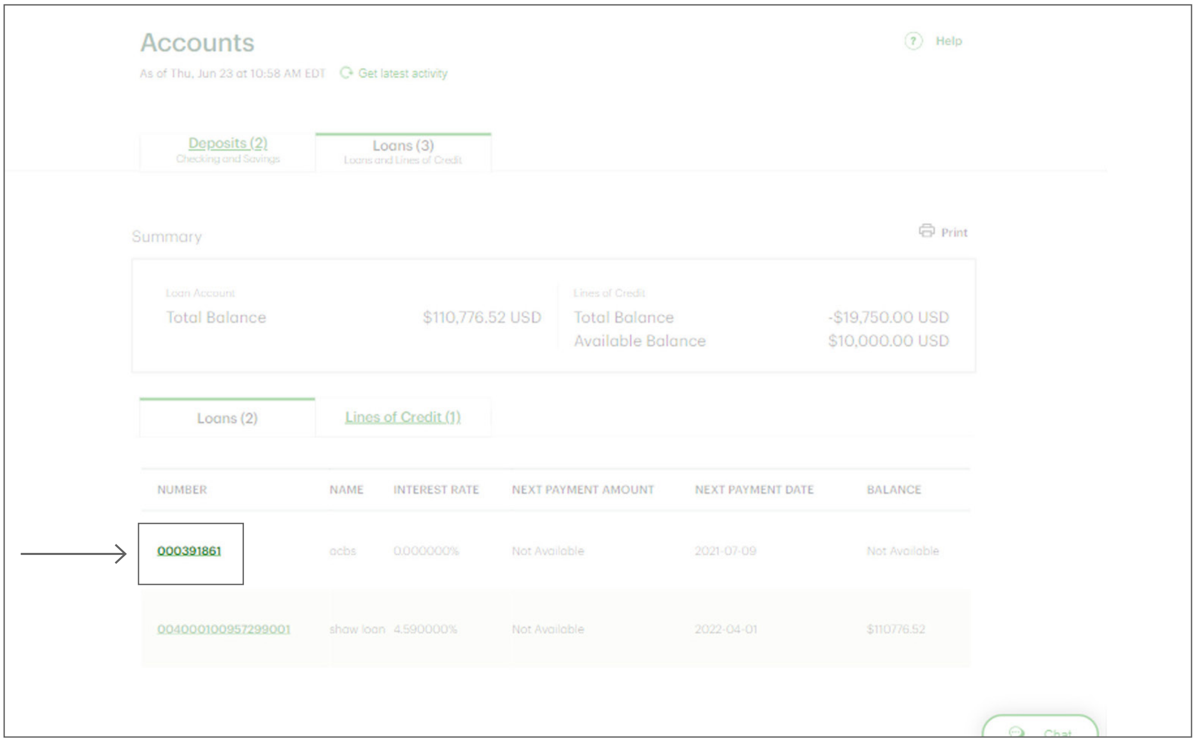
Deposit account statements

From the **Statements** tab, you can view deposit account statements for specific cycle dates up to 7 years back. You can view any additional documents associated with a statement, as well as export your latest statement.

For more information on how to find and access deposit account statements from your **Accounts** page, please go to the section on accessing account activity statements in this user guide.

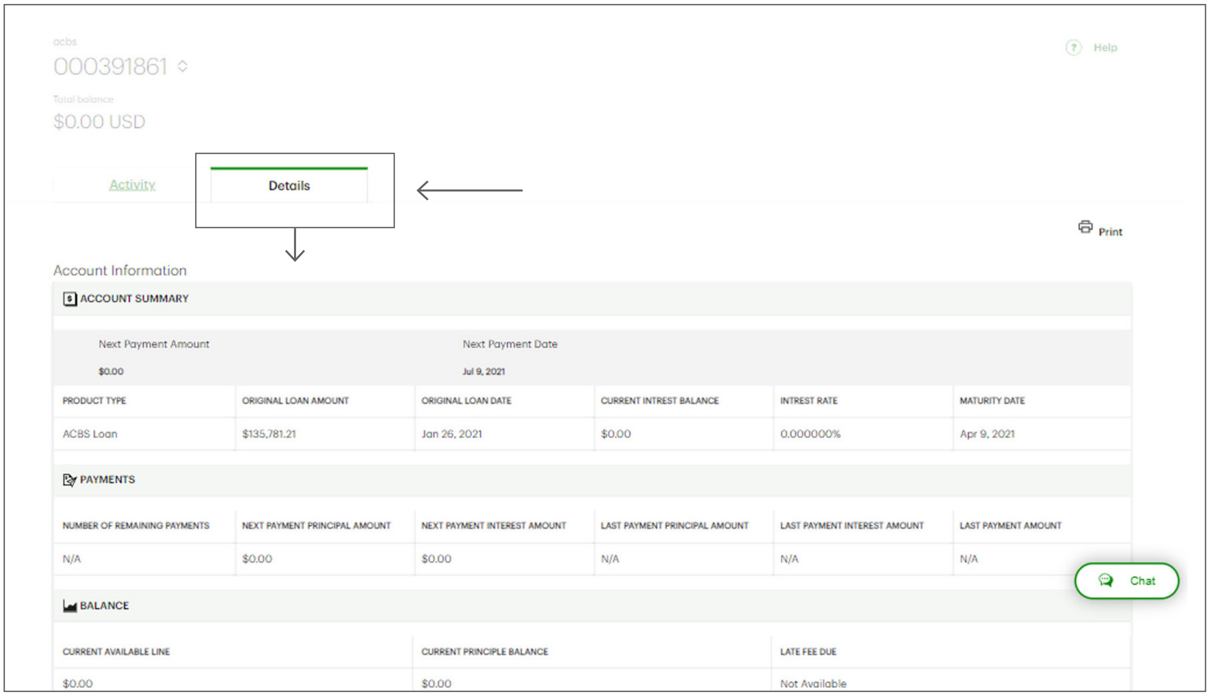
Loan transactions

From your main **Loan** tab, you can access the details for a specific loan account by selecting the **Account name** in the **Account summary** section.



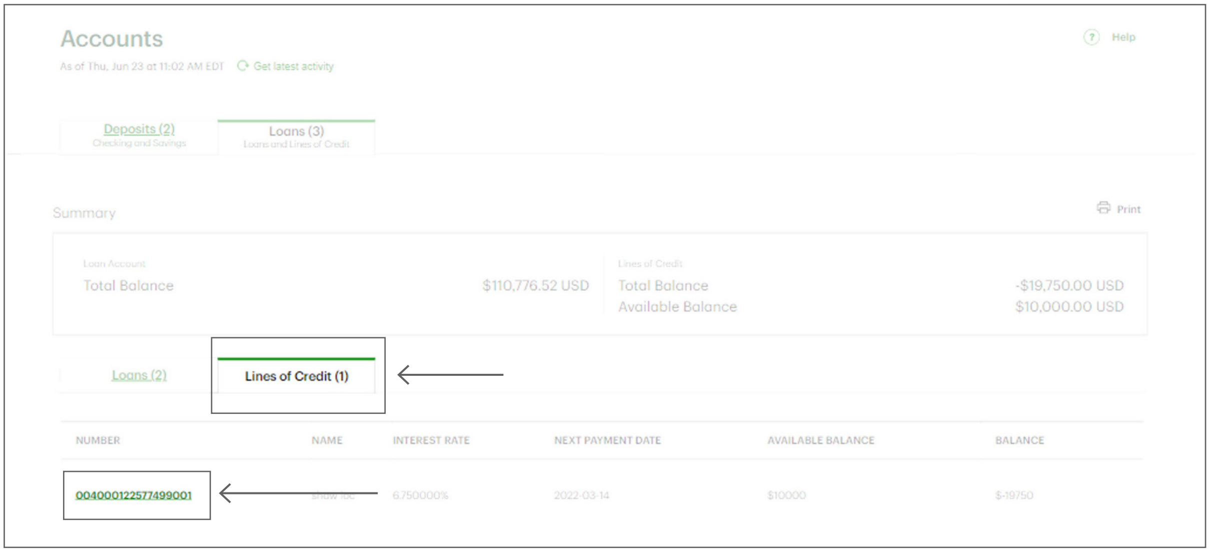
This will take you to the **Activity** tab for that specific account. The **Activity** tab displays information about posted transactions for this account. 100 transactions will display at a time. If you have more than 100 posted transactions and you would like to view them, you can select **View more**.

From your **Details** tab, you can view a detailed account summary, including payment information, balance details, and interest details.

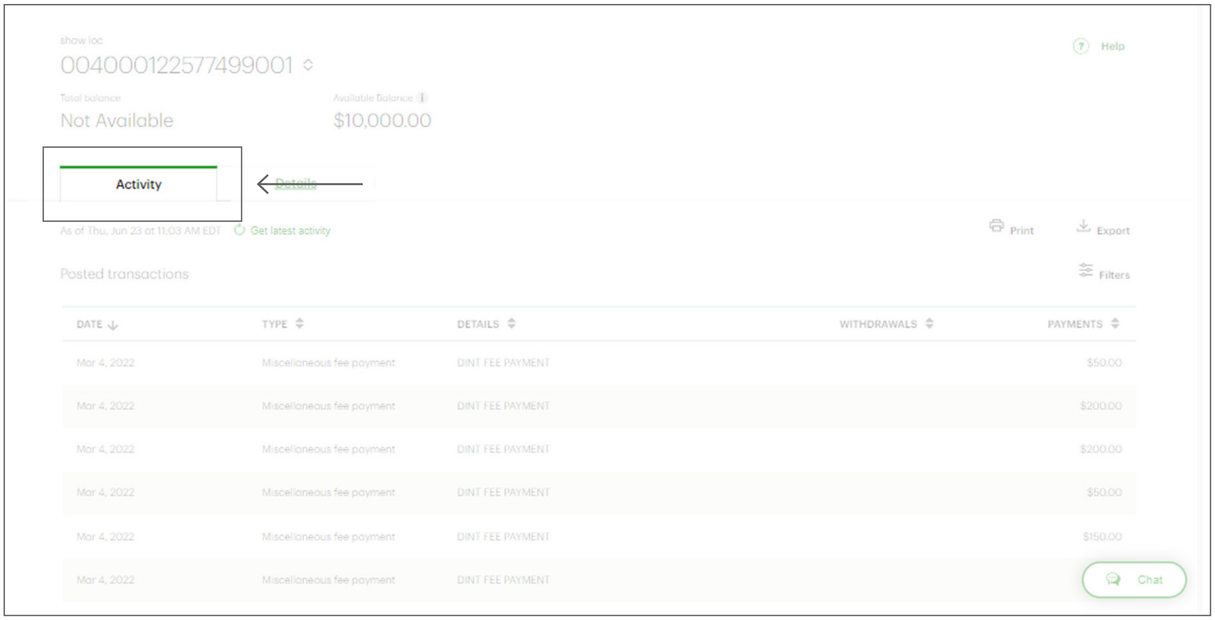


Lines of Credit transactions

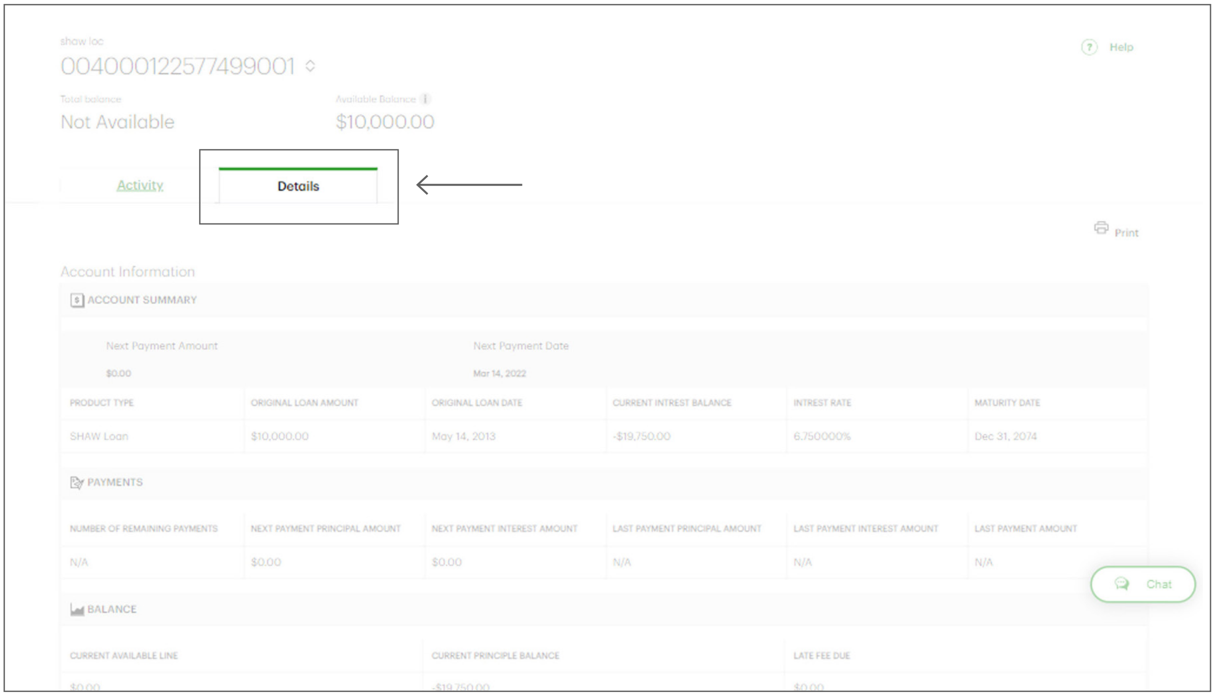
From your **Lines of credit** tab, you can access the details for a specific line of credit account by selecting on the **Account name** in the **Account summary** section.



This will take you to the **Activity** tab for that specific account. The **Activity** tab displays information about posted transactions for this account. 100 transactions will display at a time. If you have more than 100 posted transactions and you would like to view them, you can select **View more**.



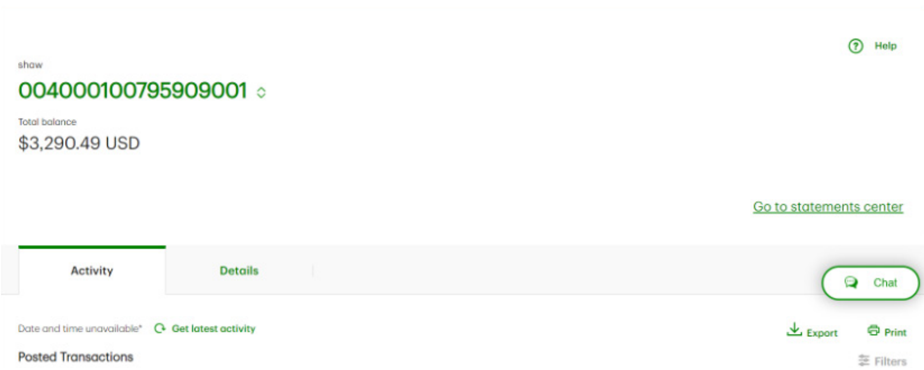
From your **Details** tab, you can view a detailed account summary, including payment information, balance details, and interest details.

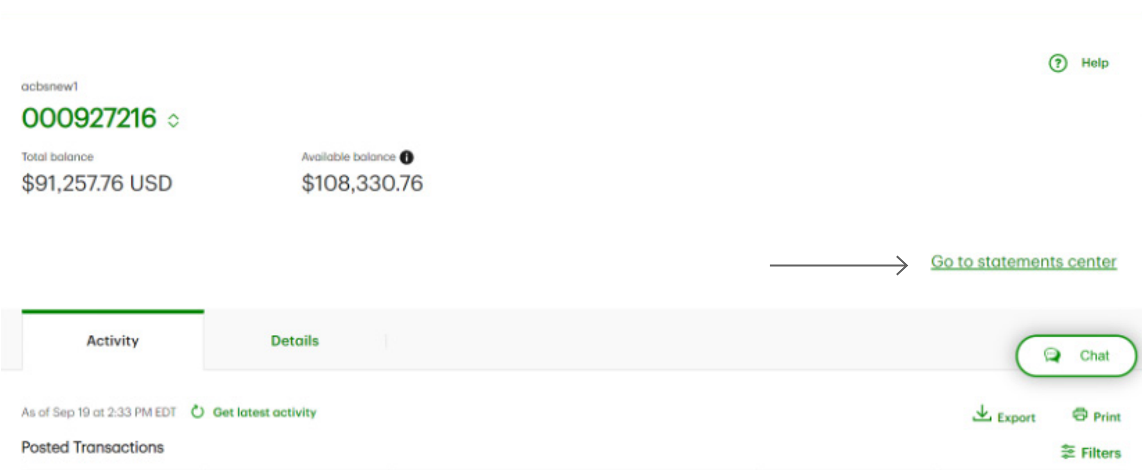


Loan account statements

For entitled loans and lines of credit within loan accounts, if these same accounts are added in the **Statements center** as access ID numbers, these statements can be found by selecting the **Go to statements center** link.

For certain loan accounts, the link will take you directly to that account's statements page. For other loan accounts, the link will take you to the main **Statements center** page where you can find the statement access ID number and view those statements.



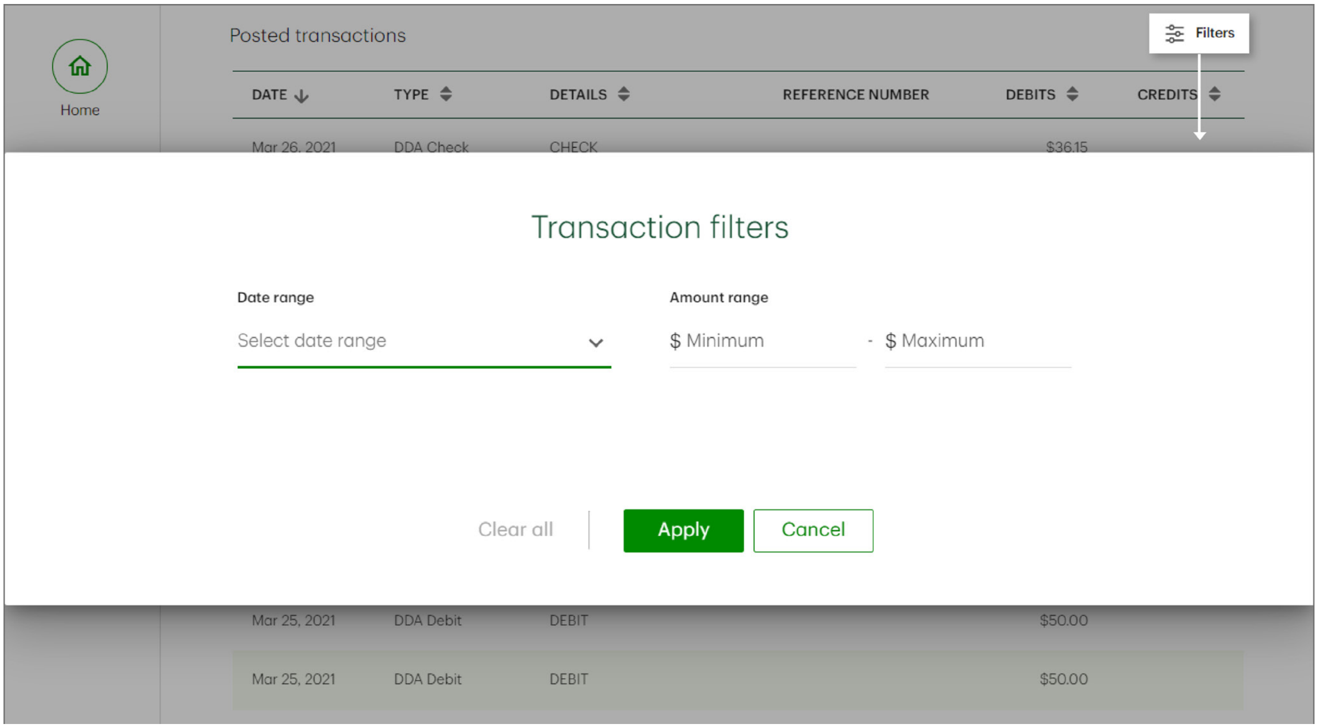


For more information on how to find and access different statements in your statements center, please go to the section on accessing statements center statements in this user guide.

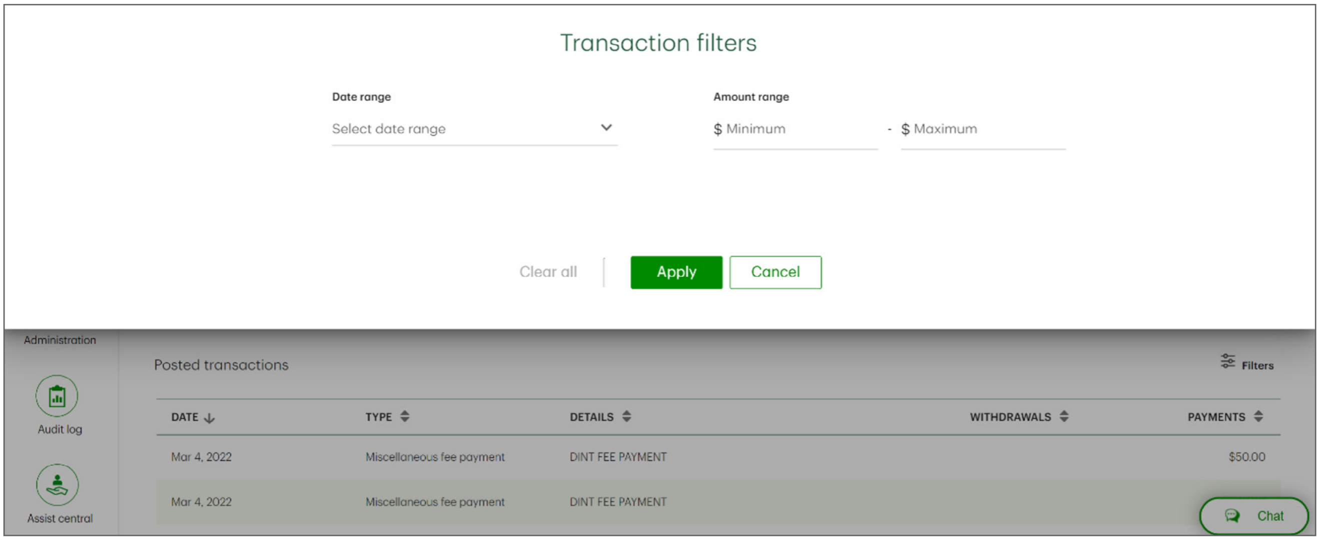
Filters

You can customize the way you view both your deposit account transactions and your loan account transactions.

You can view your deposit account transactions by filtering by date, amount, checks, debits, or credits.

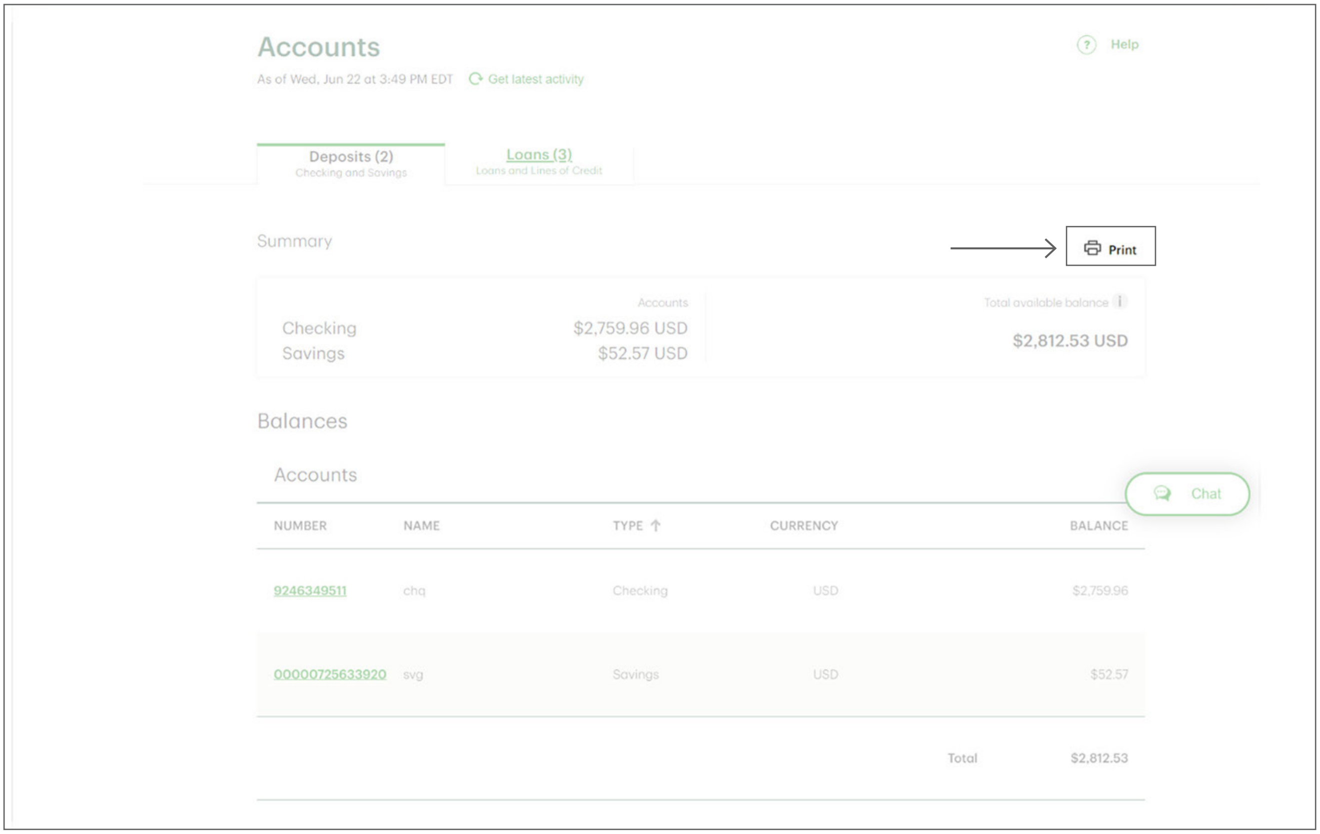


You can view your loan account transactions and lines of credit account transactions by filtering by date range.

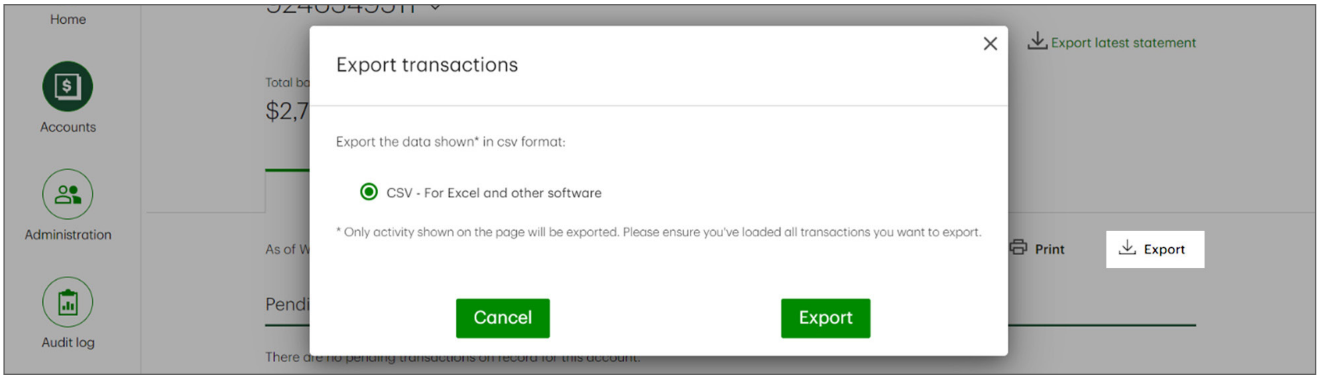


Print / Export information

From your desktop, you can print your main **Accounts Summary** page, your **Deposit** tab, your deposit accounts' transactions and details, as well as your **Loan** tab and your loan accounts' transactions and details by selecting the print button on screen.



Alternatively, from your desktop and mobile device you can export your deposit and loans accounts' activities as a CSV file by selecting the export button. Please note that only the content you are viewing on screen at that time is the content that will be exported.



Statements

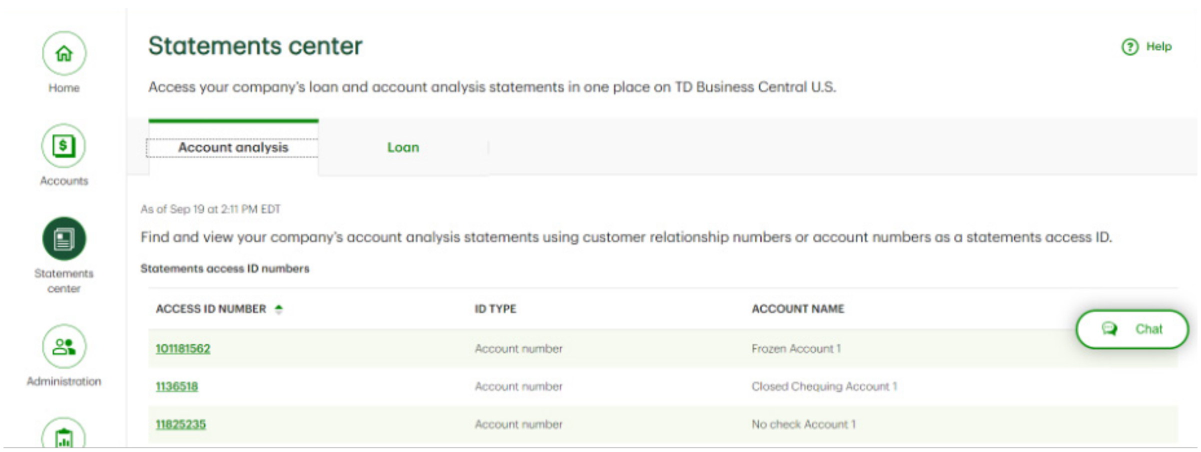
- Accessing statements center statements
- Accessing account activity statements

You can find your company's online statements in 2 different ways. From the **Statements center** you'll get access to entitled loan and account analysis statements for your company. From the **Accounts** page, you'll get access to entitled deposit account statements.

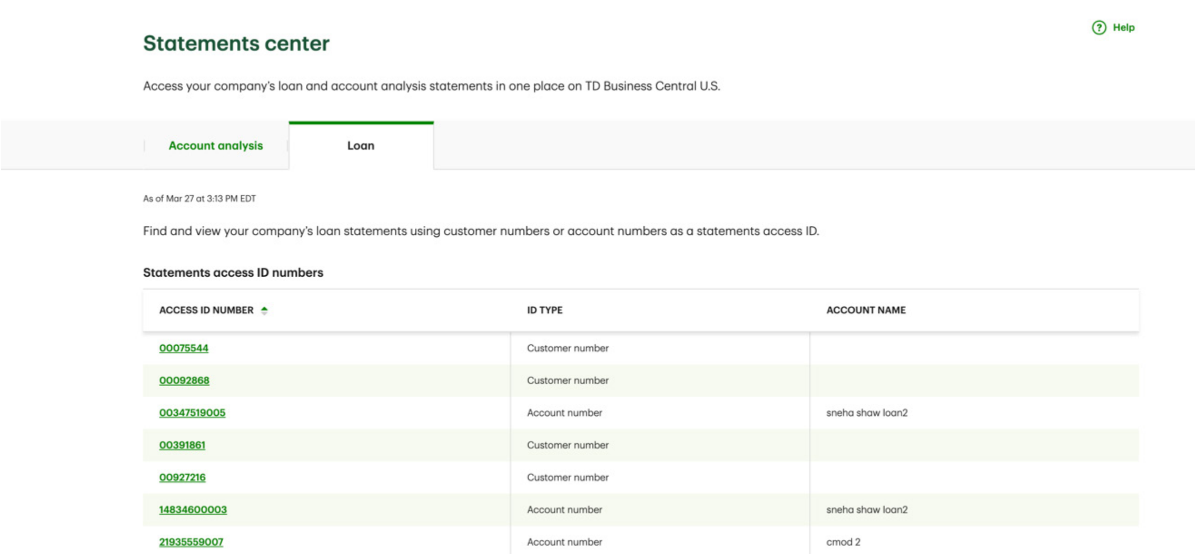
Accessing statements center statements

If you have entitlements to the statements service, go to your **Statements center** from the left navigation menu.

In the **Statements center**, you can find your entitled statements access ID numbers for account analysis statements in the first tab. These can be account numbers or relationship numbers.

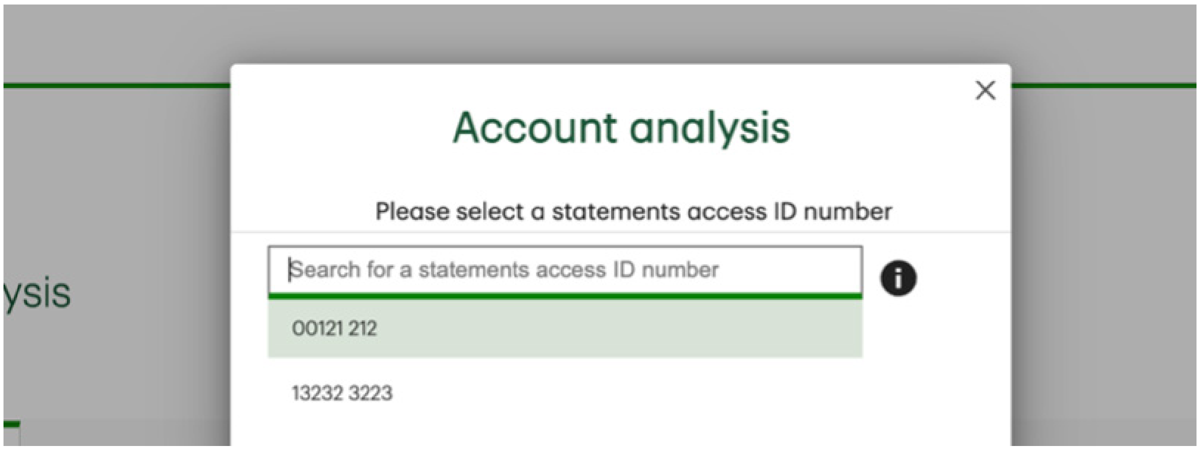


You'll also find your entitled statements access ID numbers for loan statements in the second tab. These can also be account numbers, customer numbers, or relationship numbers.



Find the access ID number for the statements you'd like to view. Select the ID number. Here you will find all statements related to that statement access ID number.

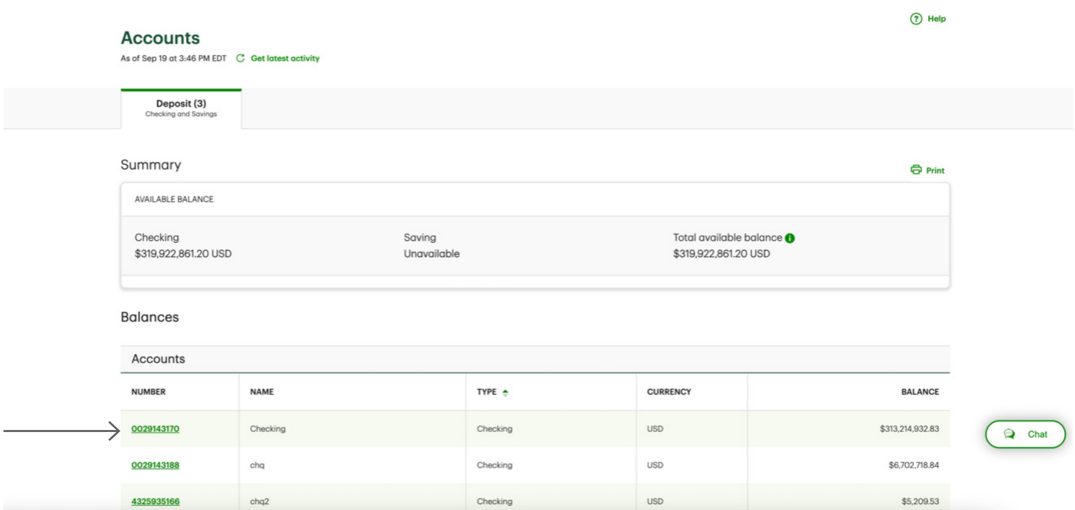
From this page you can view statements going back 7 years, given you've had statements for that long. You can also export the latest statement from this page, or you can export specific statements by selecting the export button beside each statement. If you want to switch to another statement access ID number, select the arrows to right side of the ID number at the top of the page and select another ID.



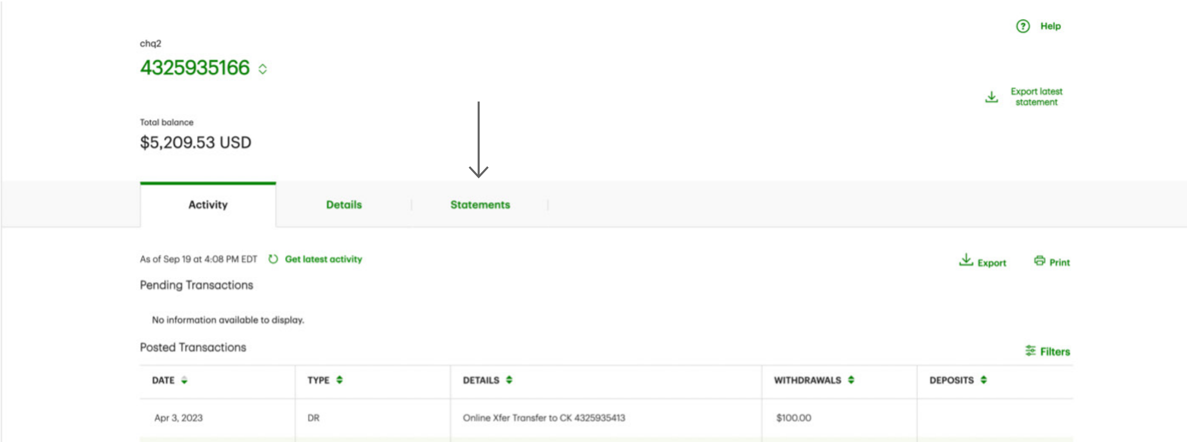
Accessing account activity statements

If you have entitlements to access accounts, go to your **Accounts** page from the left navigation menu.

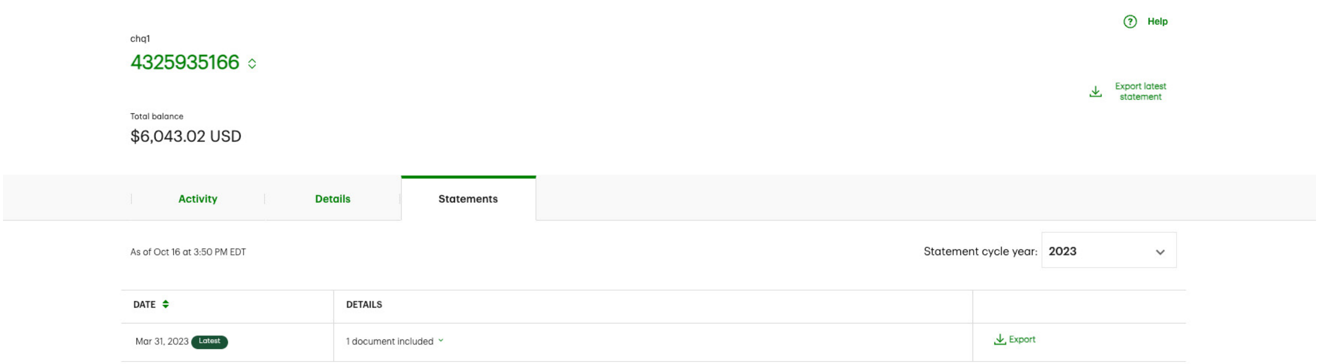
From the Deposit tab, select an account number from the list of accounts.

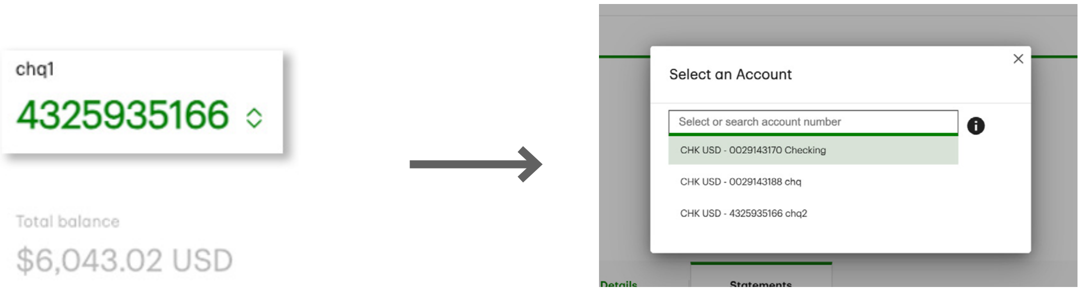


From the specific account's activity page, select the statements tab.



On the statements tab, you'll find all your statements for this deposit account going back 7 years, given you've had statements for that long. You can also export the latest statement from this page, or you can export specific statements by selecting the export button beside each statement. If you want to switch to another account's statements page, select the arrows to the right side of the account number at the top of the page and select another account number.





Messages

- Accessing your messages
- Sending a message
- Saving messages to Drafts
- Replying to messages
- Storing messages
- Deleting messages
- Filtering messages

Accessing your messages

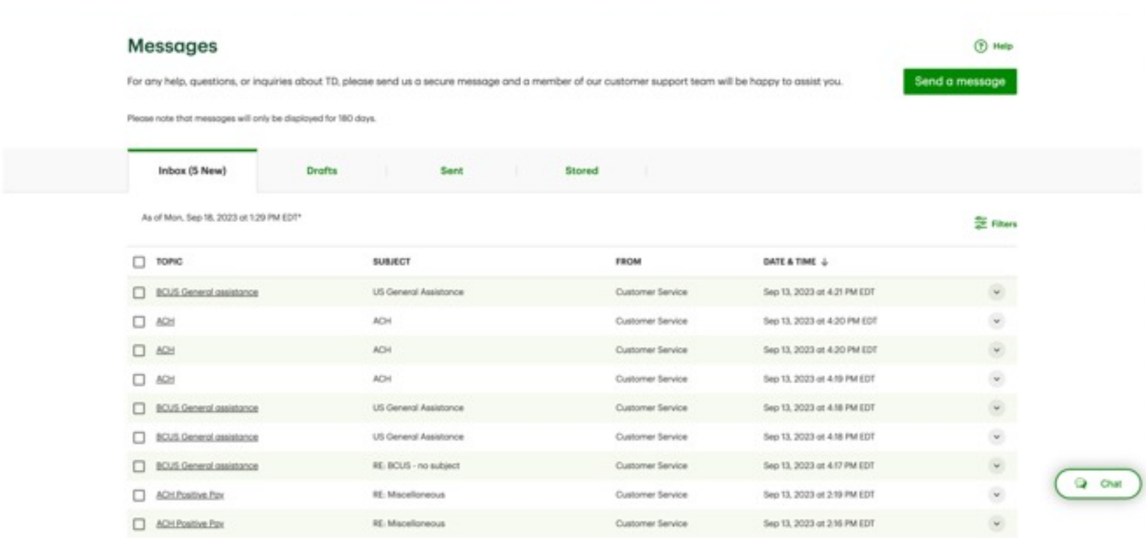
You can access your **Messages** page from anywhere on TD Business Central U.S. Find the **Messages** icon located in your top navigation on any page. The number on the icon displays the number of new messages you have.

This will take you to the main **Messages** page. Your messages are sorted by tabs, or folders. The first tab is your **Inbox** where you can access your received messages. The second tab is where your **Drafts** will be saved. The third tab shows your **Sent** messages. Finally, the last tab is your **Stored** messages, a folder you can use to organize your messages.

In each folder, you can sort your messages by date and time by selecting the **Date & Time** column name.

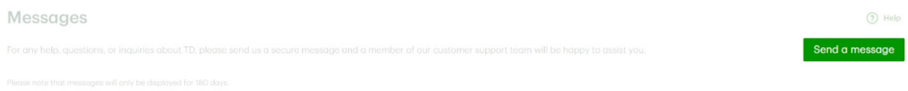
You can also filter messages and navigate between different pages of messages if the list is long.

Please remember that messages will be displayed for 180 days regardless of which folder they are in.

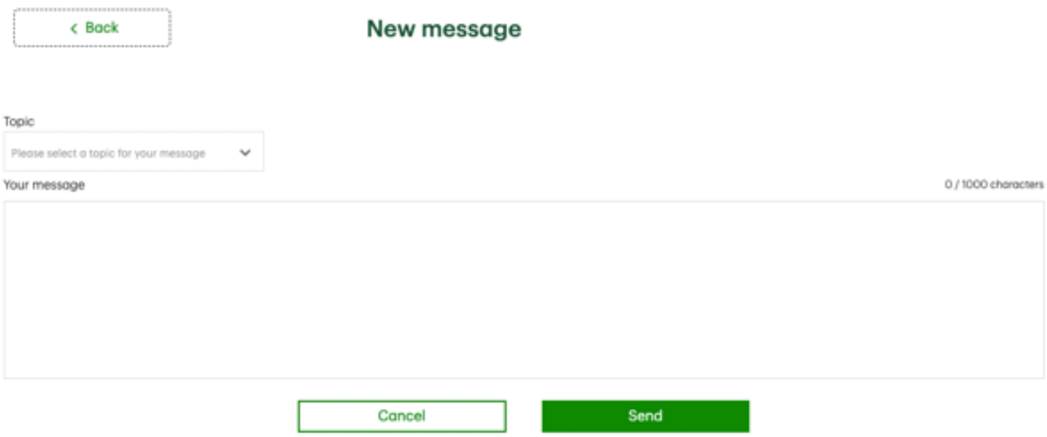


Sending a message

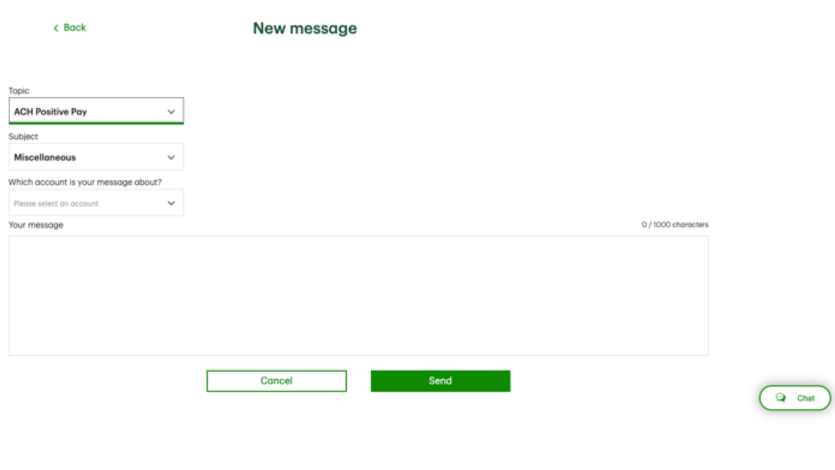
To send a message, select the **Send a message** button which can be found at the top of the **Messages** page.



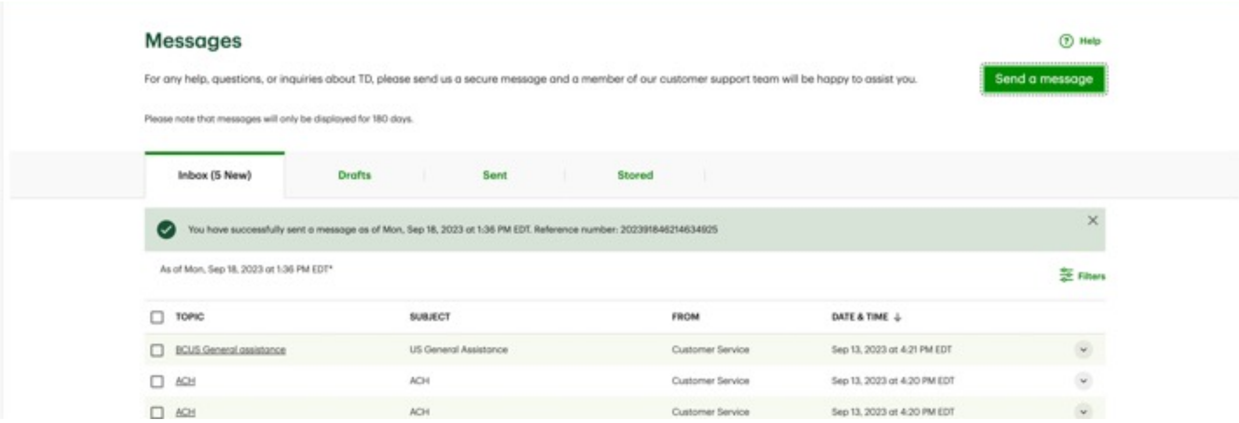
First, choose a topic related to your message.



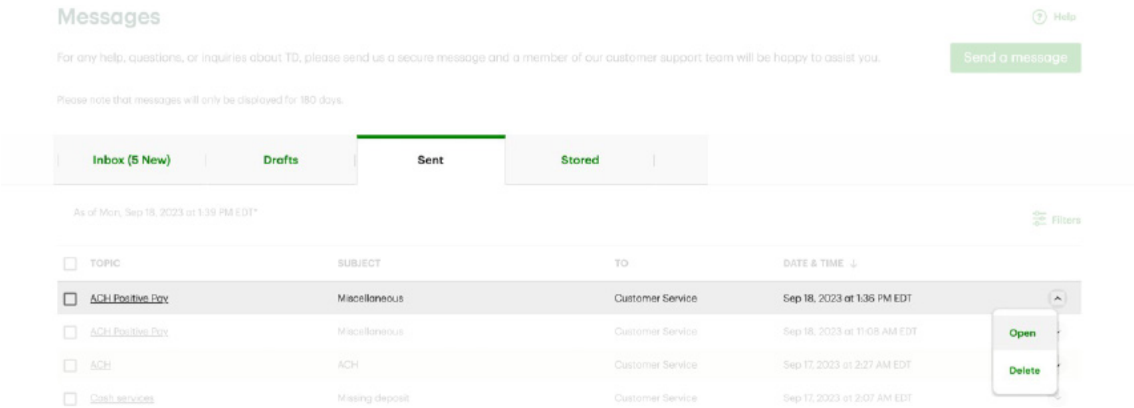
Depending on the topic you choose, you may need to enter some more information. Some topics have optional subjects, and some require a subject and more information before you can send the message. After you've made your selections, type your message and select **Send**.



When the message has been successfully sent, you'll receive a confirmation on the main **Messages** page.

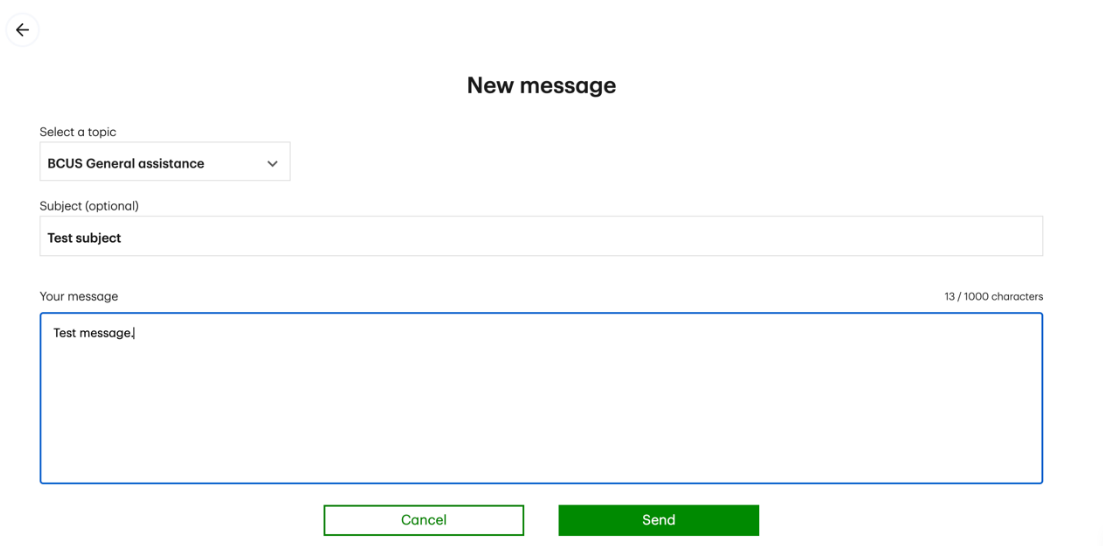


To view a sent message, select the **Topic** of the message, or select the message's options menu, located to the right of the **Date & Time,** to open it. Then, select the **Open** option.

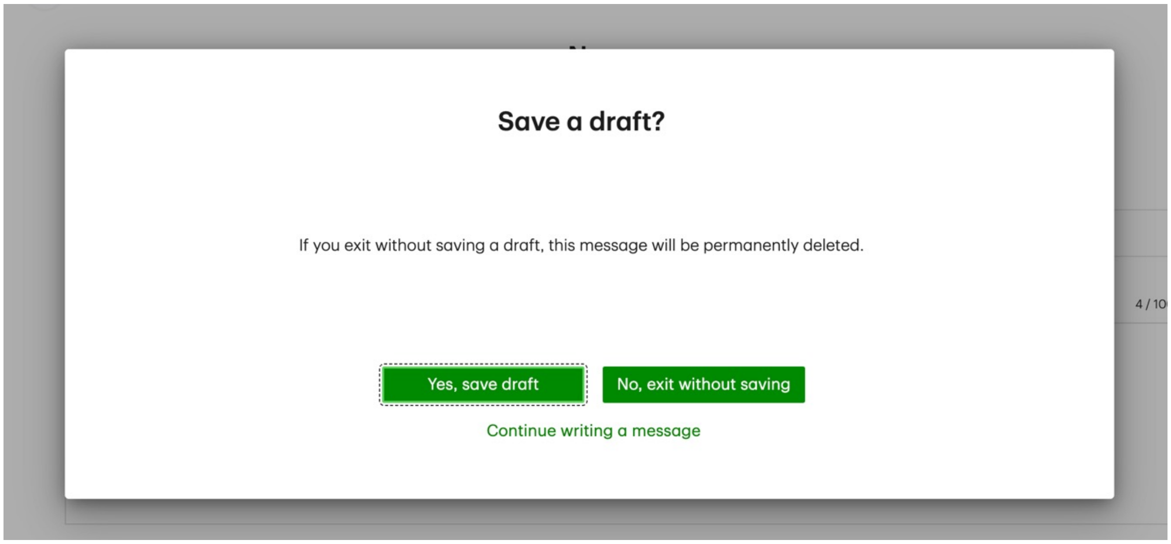


Saving messages to Drafts

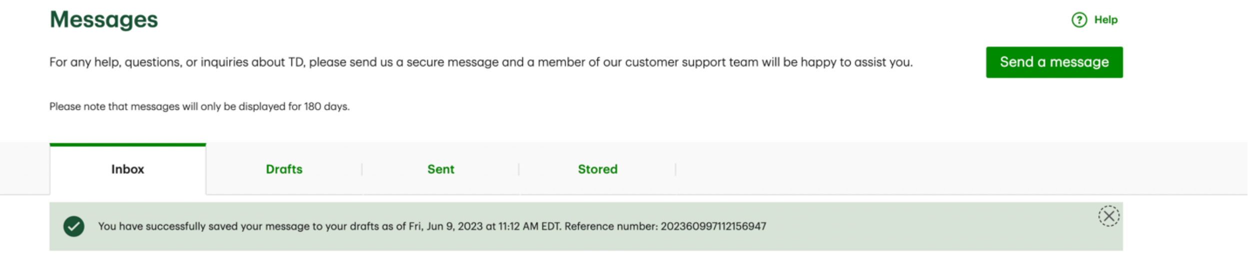
At any point in time while writing a message, if you'd like to save the message for later, you can save the message to your **Drafts**. To do so, on the **New message** page, select **Cancel**.



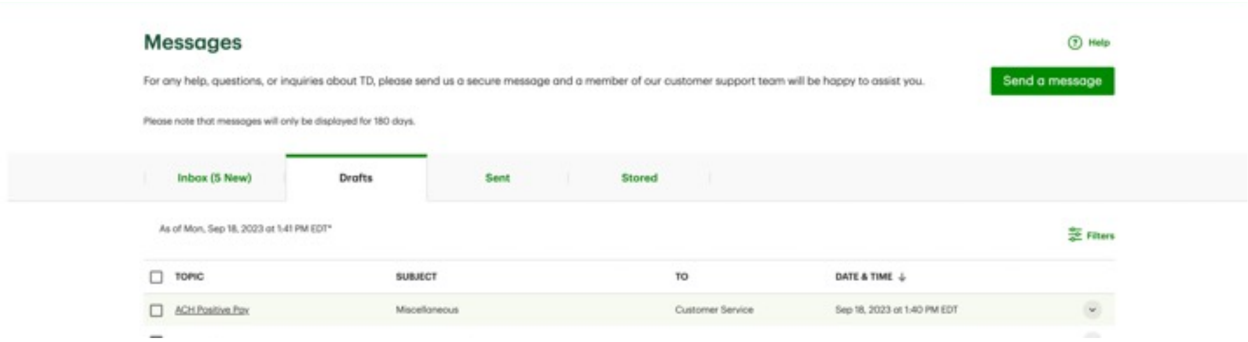
Next, confirm you'd like to save the message to **Drafts** by selecting **Yes, save draft**.



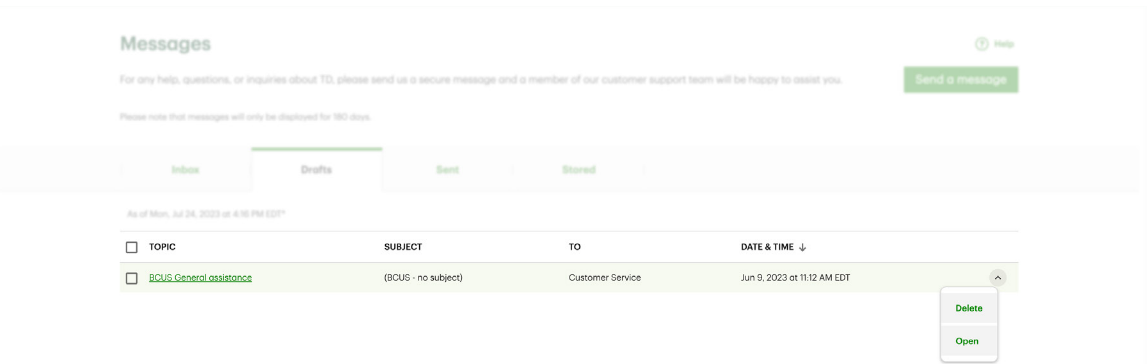
Once the message has been successfully saved, you'll get a confirmation on the main **Messages** page.



You'll also find the message now in your **Drafts** tab.



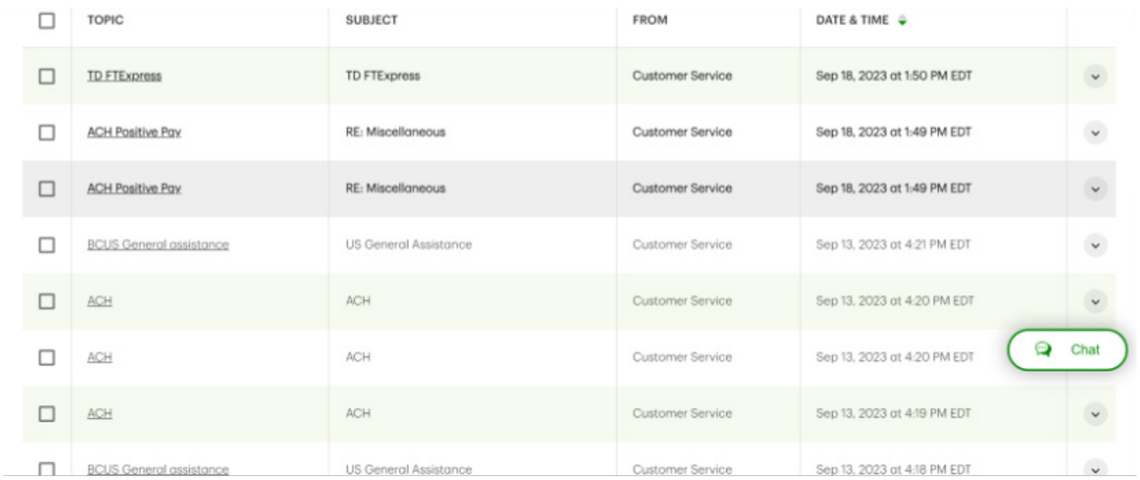
To view a draft message, select the **Topic** of the message, or select the message's options menu, located to the right of the **Date & Time**, to open it. Then, select the **Open** option.



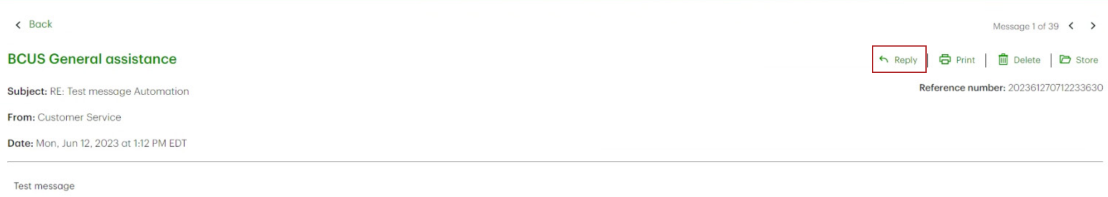
Replying to messages

The **Messages** icon, located on your top navigation, will display the number of new messages.

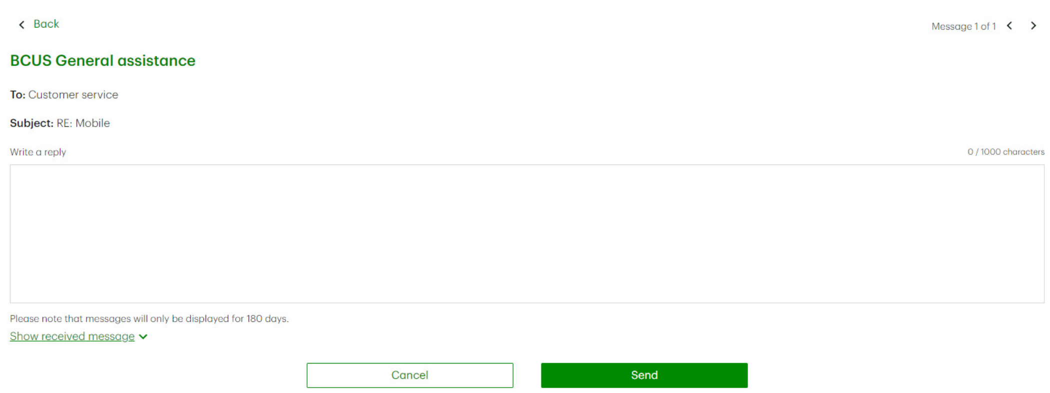
New messages will also be in bold in your **Inbox**. These can be replies to your previous messages, or they can be messages started by our customer support team. When you receive a new message, you can reply by selecting the **Topic** to open the message. Or, select the message's options menu, located to the right of the **Date & Time**, to open it. Then, select the **Open** option.



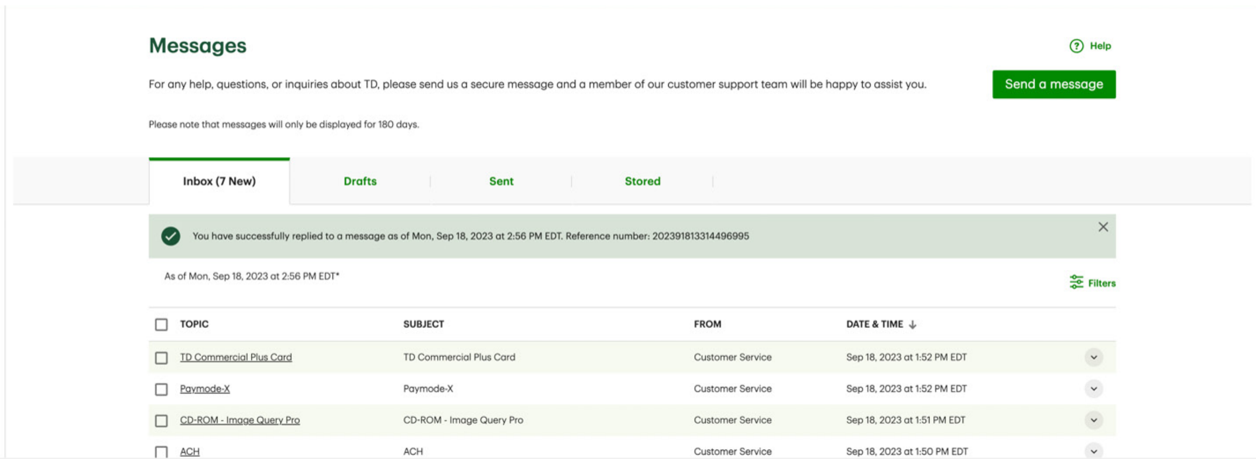
Once the message is opened, select **Reply**.



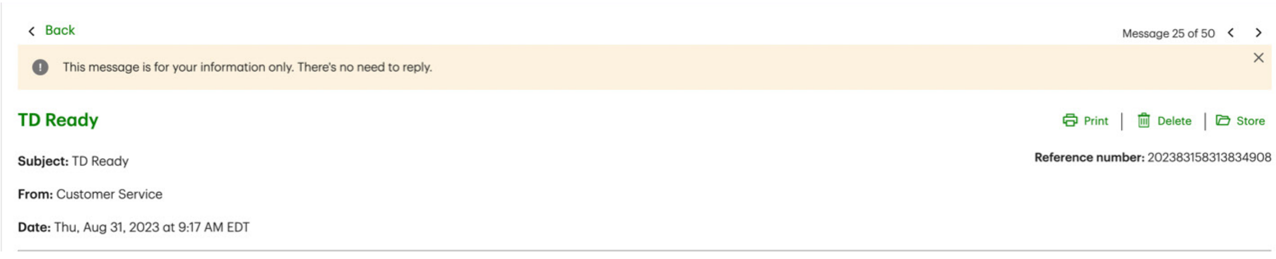
Type your response and select **Send**.



You'll get a confirmation once the message has been successfully sent.

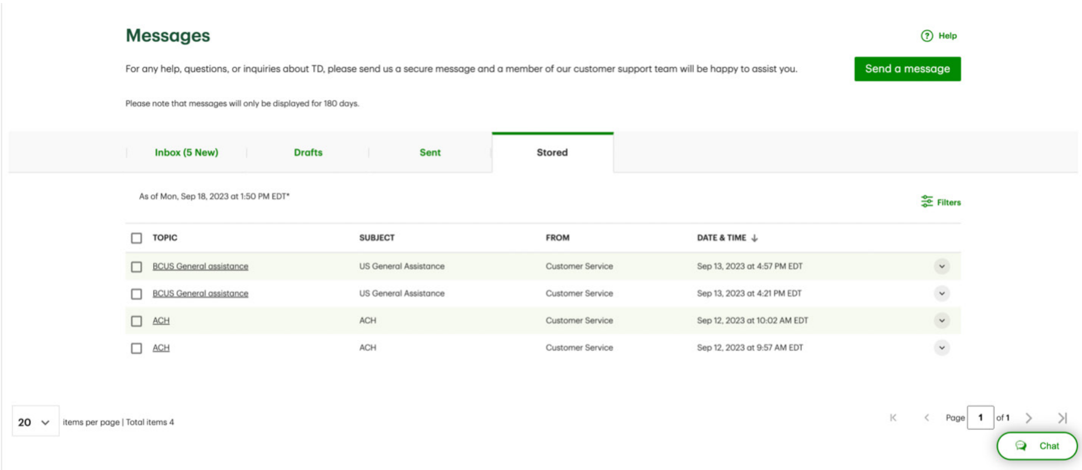


Please keep in mind that certain messages you receive may not have a reply option. This just means our customer support team has marked those messages as not needing a reply when they send them to you.

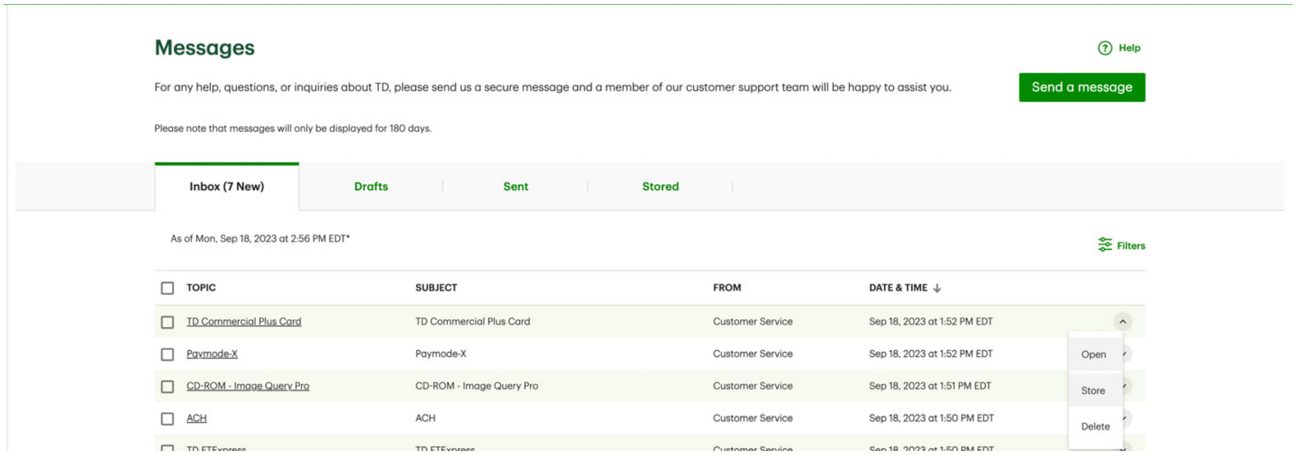


Storing messages

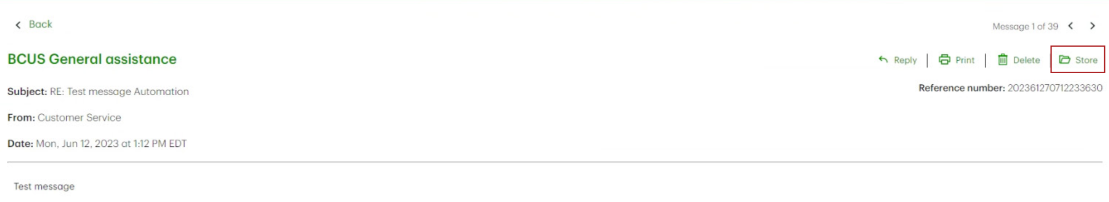
Your **Stored** tab is a folder for organizational purposes. You can store individual or multiple messages from your **Inbox**.



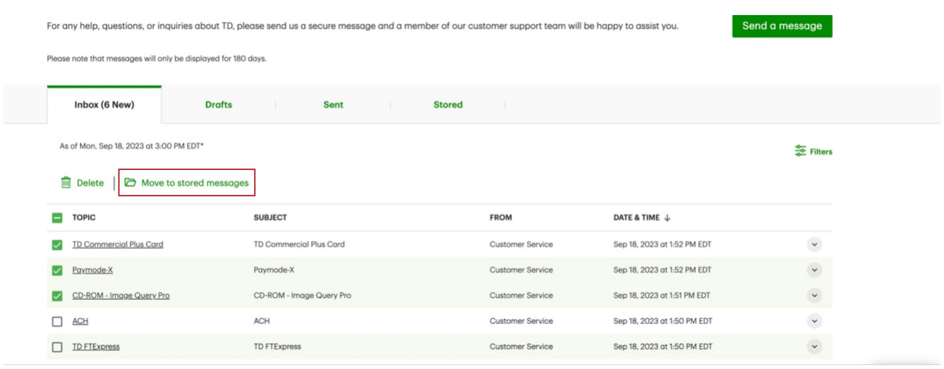
To store a single message from your **Inbox**, choose the message you want to store and select the message's options menu, located to the right of the **Date & Time**. Then, select the **Store** option.

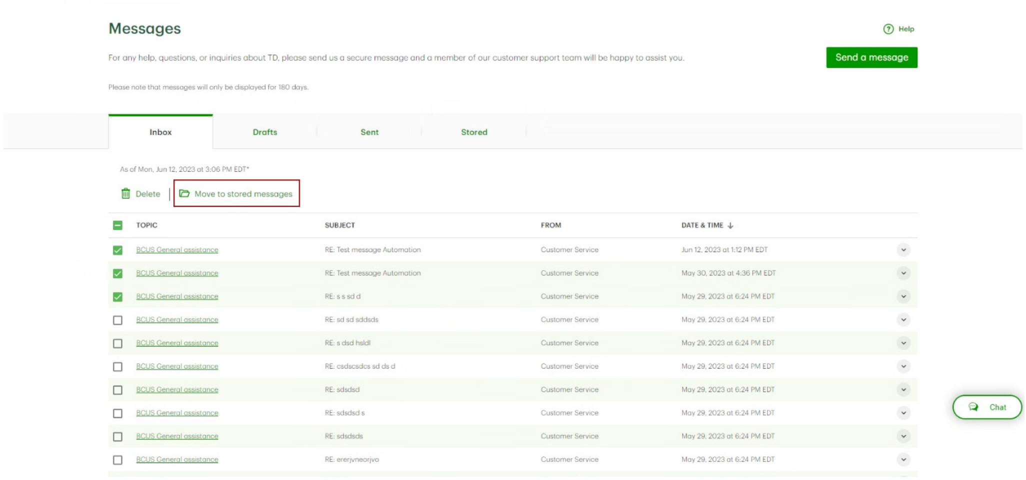


The second way to store a single message is when you're viewing a received message. From your **Inbox**, select the **Topic** to open the message you want to view and store. Or select the message's options menu, located to the right of the **Date & Time**, to open it. Then, select the **Open** option. Once the message is opened, select **Store** to move the message to your **Stored** folder.

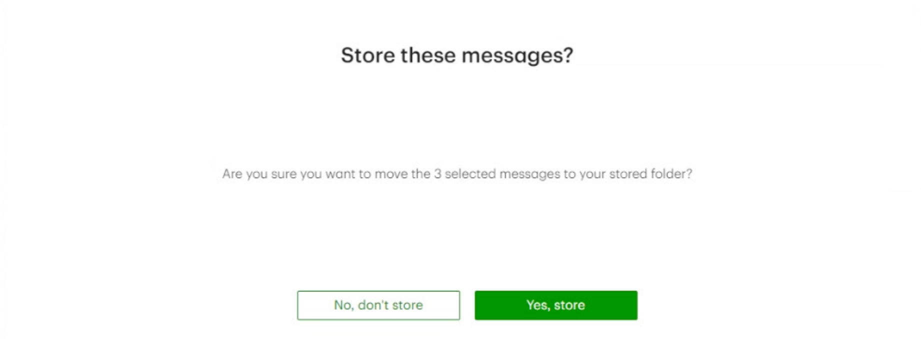


To store multiple messages at once, select the messages you want to store from your **Inbox**. When you select 1 or more messages in your **Inbox**, more options will appear at the top of your list of messages. Select **Move to stored messages**.

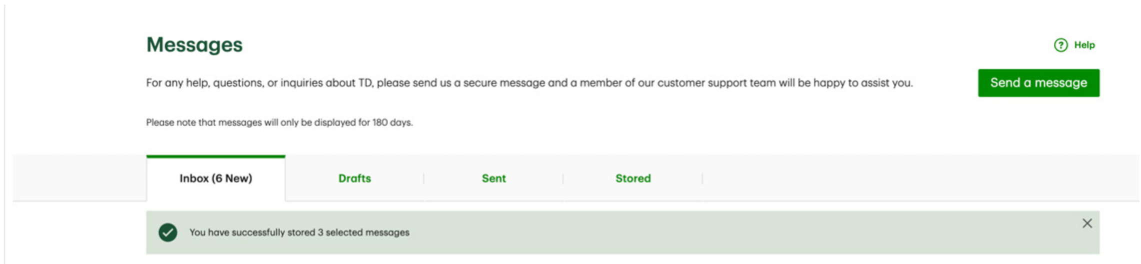




When using any of the methods to store your messages, once you select **Store** or **Move to stored messages**, you'll need confirm you'd like to store the messages.



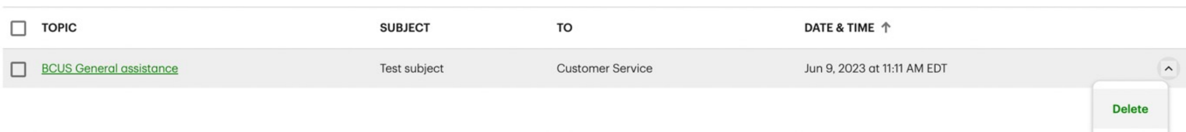
A confirmation will be displayed once the messages have been successfully stored. The messages will now appear in your **Stored** folder. Please be aware that messages in your **Stored** folder will only be displayed for 180 days.



Deleting messages

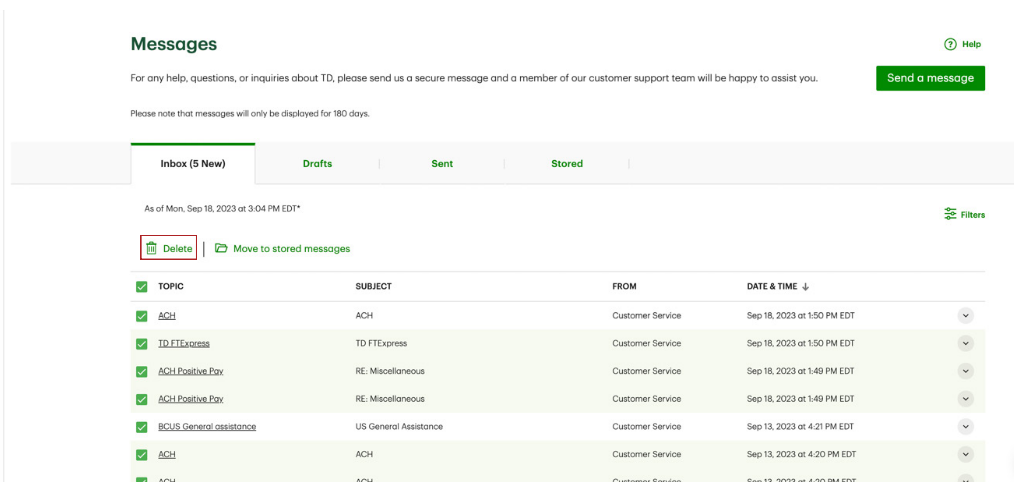
You can delete individual or multiple messages from your **Inbox**, **Drafts**, **Sent**, and **Stored** folders.

To delete a single message from any of the folders, choose the message you want to delete and select the message's options menu, located to the right of the **Date & Time**, to open it. Then, select the Delete option.

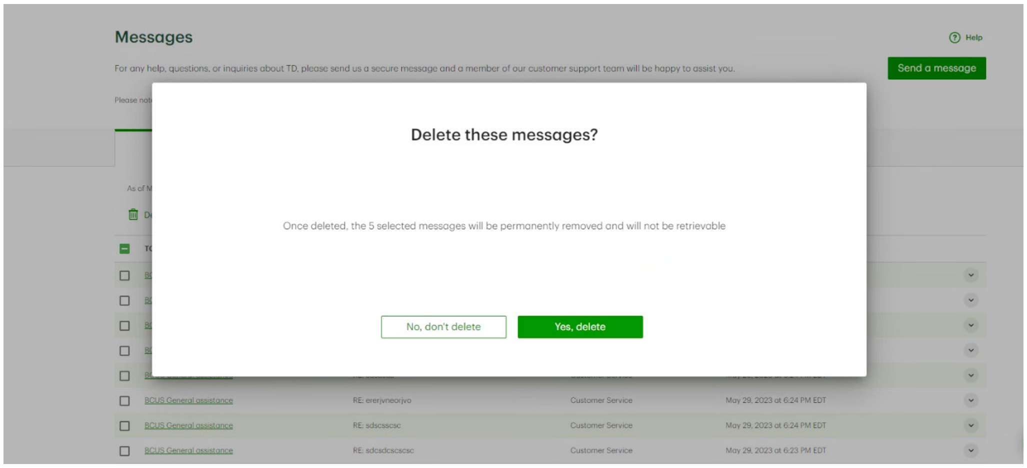


The second way to delete a single message is when you're viewing a message. From your **Inbox**, **Drafts**, **Sent**, or **Stored** folders, select the **Topic** to open the message you want to view. Or select the message's options menu, located to the right of the **Date & Time**, to open it. Then, select the **Open** option. Once the message is opened, select **Delete**.

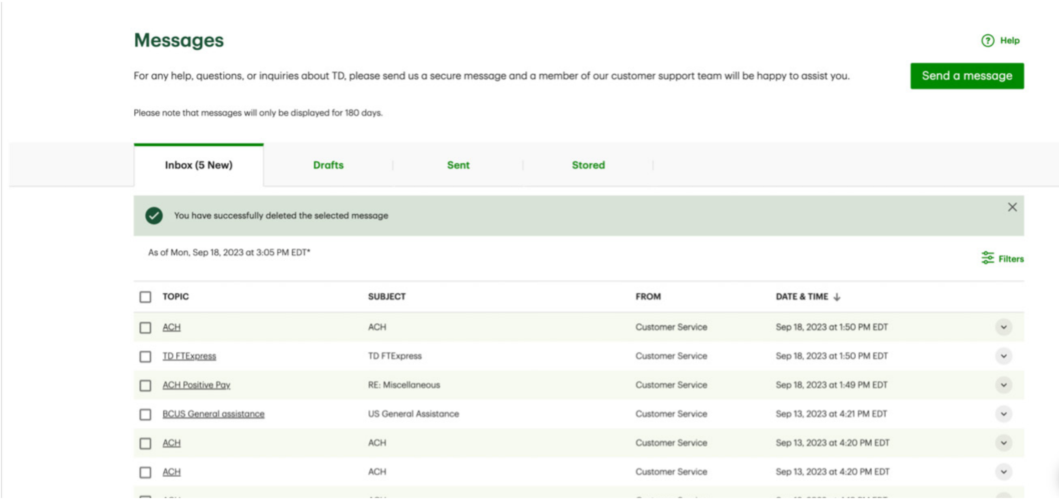
To delete multiple messages at once, select the messages you want to delete from any folder in your **Messages** page. When you select 1 or more messages, more options will appear at the top of your list of messages. Select **Delete**.



When using any of the methods to delete your messages, once you select **Delete**, you'll need to confirm you'd like to delete the messages.

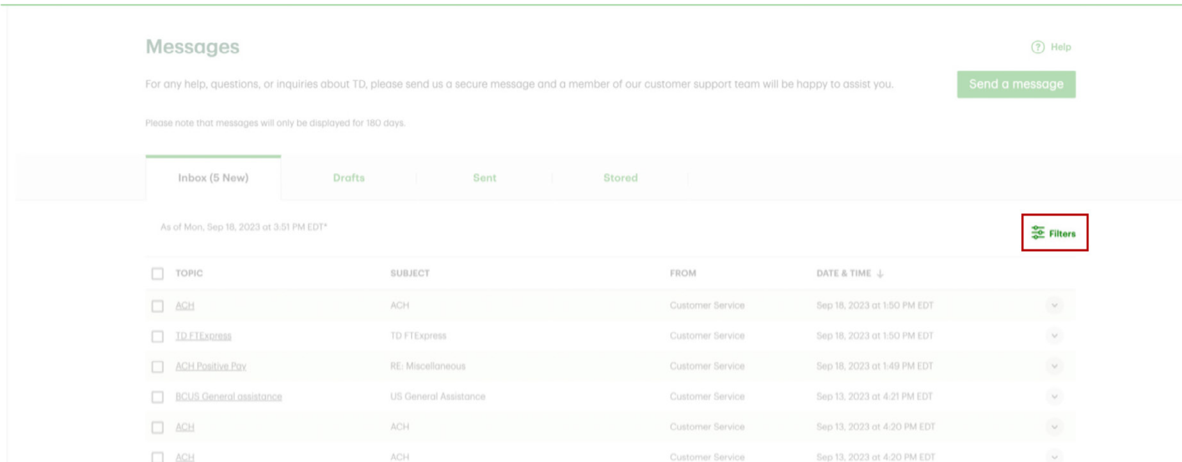


A confirmation will be displayed once the messages have been successfully deleted.

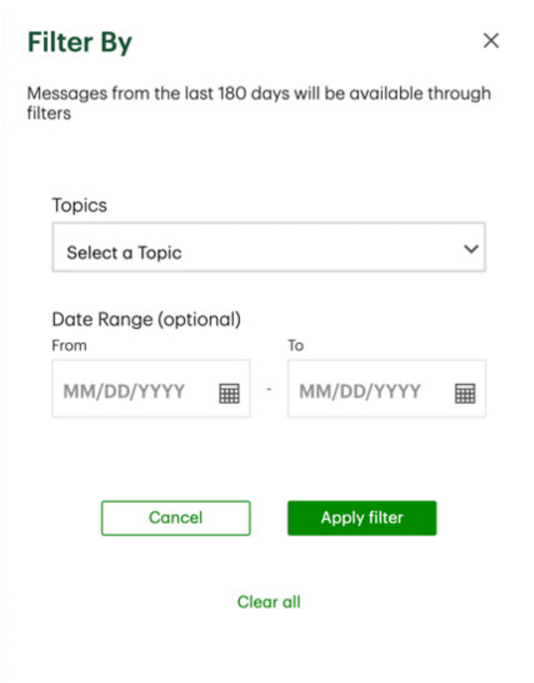


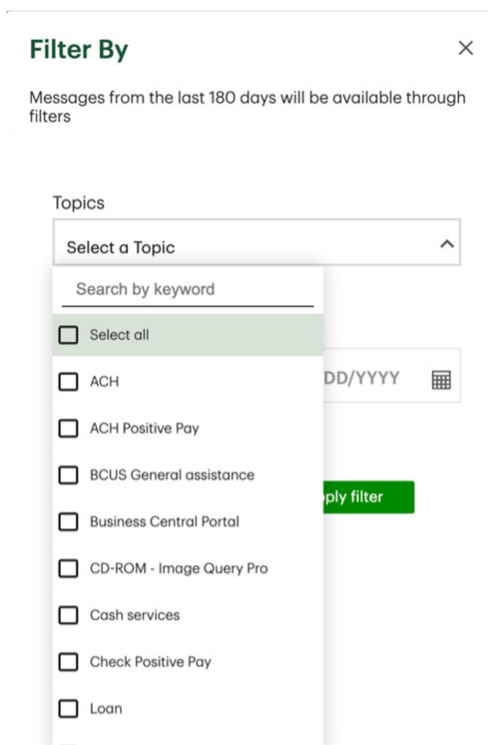
Filtering messages

To filter for messages, select **Filters** on the main **Messages** page.

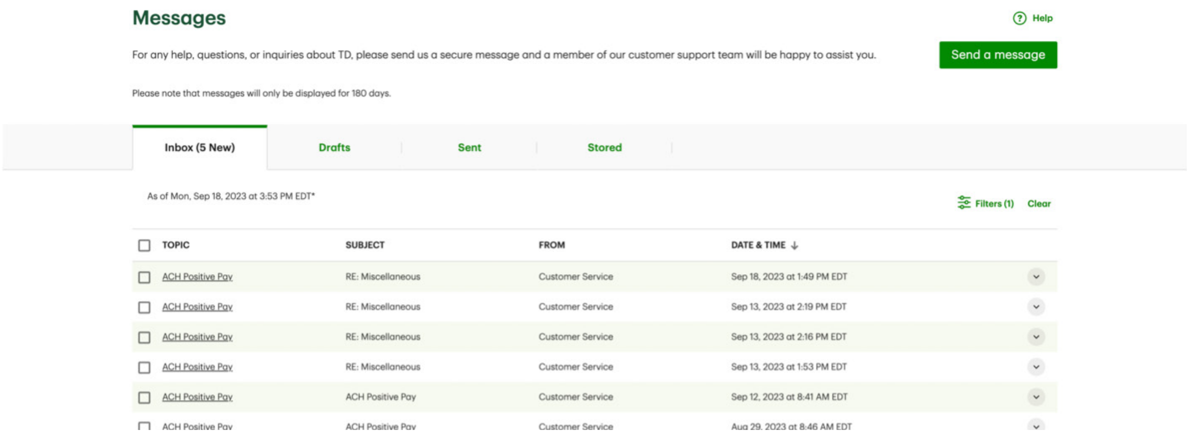


Next, select a topic to filter messages by. You can also add an optional date range filter. Select **Apply filter** once you've made your selections.



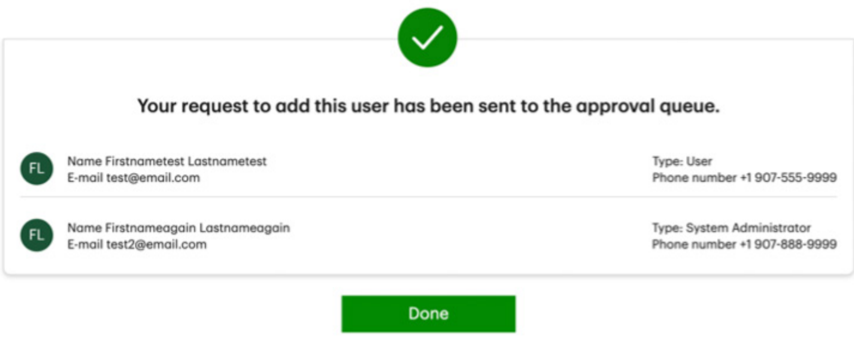


Once the filter is applied, your list of messages will be updated to only those that meet the filter criteria.



Approvals

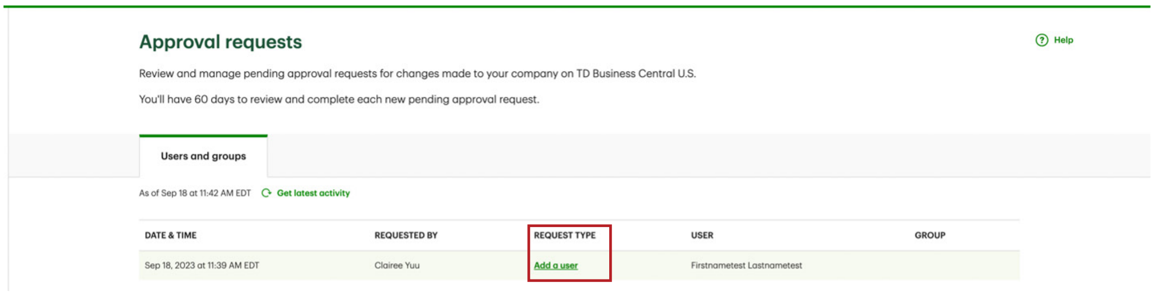
When approval requirements are added to the company, any updates from the **Administration** page made by **System Administrators** will be added to the approval requests list and must be approved by another **System Administrator**, before the updates can be completely made. This is an example of a confirmation message when a request has been successfully sent.



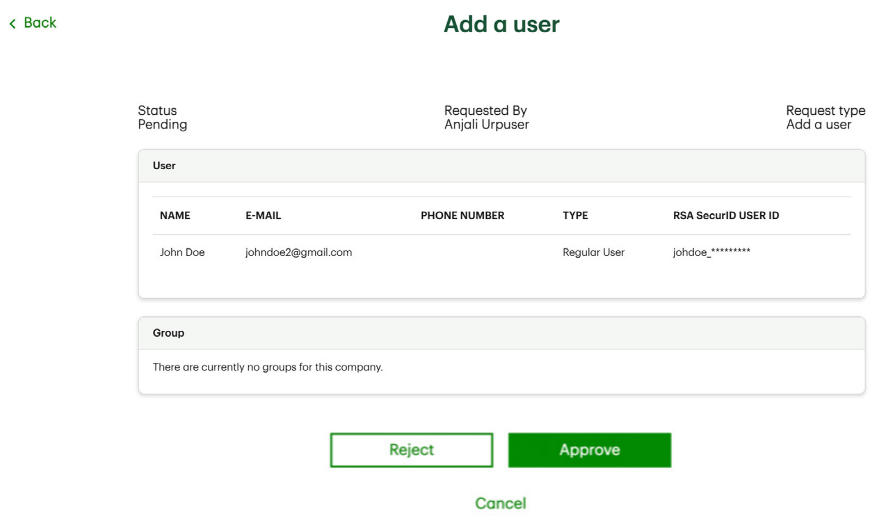
If you are a **System Administrator** and the approval requirements were added to your company, you can access the **Approval requests** page from your top navigation menu, from anywhere on TD Business Central U.S.

The notification numbers show how many pending requests are in your approval requests list. Select the icon to go to the **Approval requests** page.

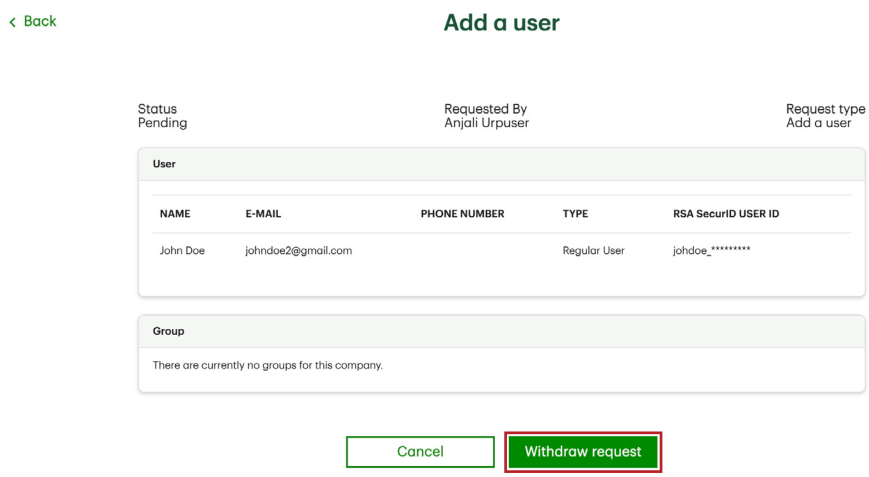
To view, reject, approve, or withdraw your request, select the specific request under the request type column.



Next, review the request and take action as needed. If you are managing another **System Administrator's** request, you can reject or approve it.



If you are the **System Administrator** who made the request, you'll have the option to withdraw your own request.

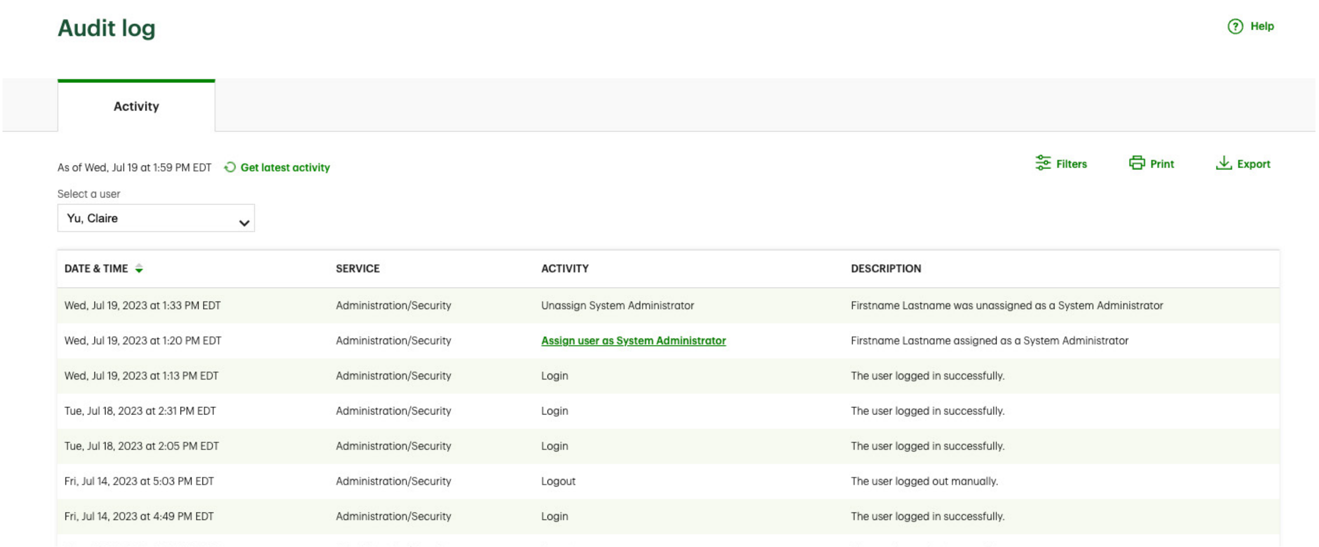


Please keep in mind if the request is related to a **System Administrator**, that **System Administrator** will only be able to view the request.

Audit Log

Audit log

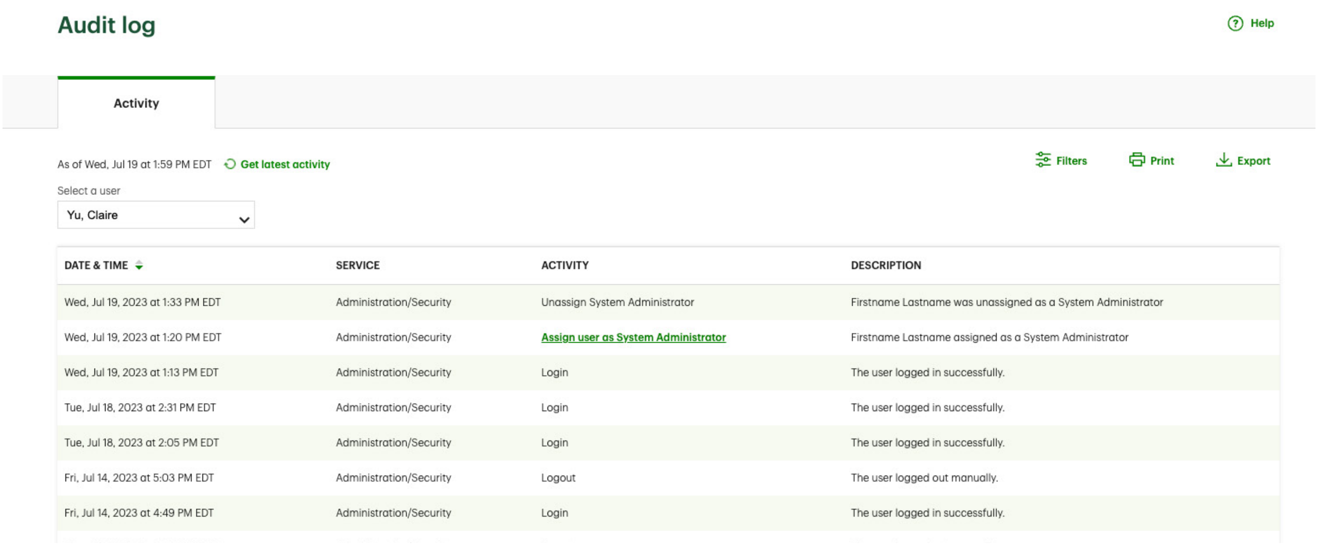
You can access the audit log for a detailed history of your activity history within TD Business Central U.S. by selecting **Audit log** located along the left navigation bar on your dashboard. Within your audit log you can sort your history by date/time by selecting that heading. The most recent 25 entries will be displayed from the past 18 months. You can refresh your audit log results by selecting **Get latest activity** beside the date/time shown immediately under the Activity tab. This date/time displays when the **Audit log** page was last refreshed.



Audit log for System Administrators

If you are a **System Administrator**, you can access the audit log for a specific user by selecting **Audit log** located along the left navigation on your dashboard, and then selecting a user from the dropdown list. Within an audit log, you can sort your history by date/time by selecting that heading. You can also refresh your audit log results by selecting the **Get latest activity** beside the date/time shown immediately under the Activity tab. The date/time displays when the **Audit log** page was last refreshed.

From your desktop you can print a copy of the page by selecting the **Print** button. Alternatively, from your desktop or mobile device, you can export the report as a CVS file by selecting the **Export** button.



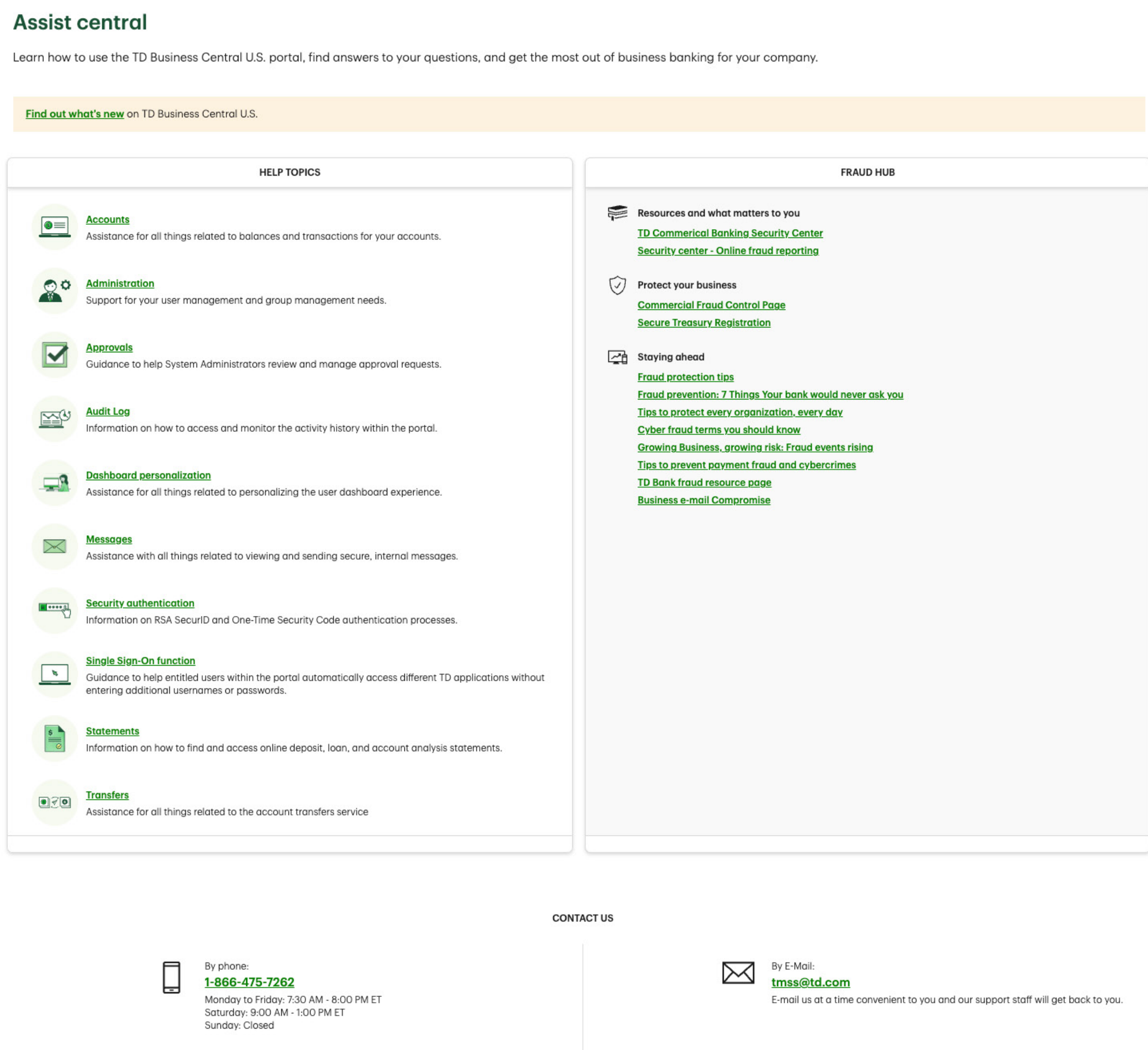
Assist Central

- Assist Central
- Help / FAQs
- Contact us

Assist Central

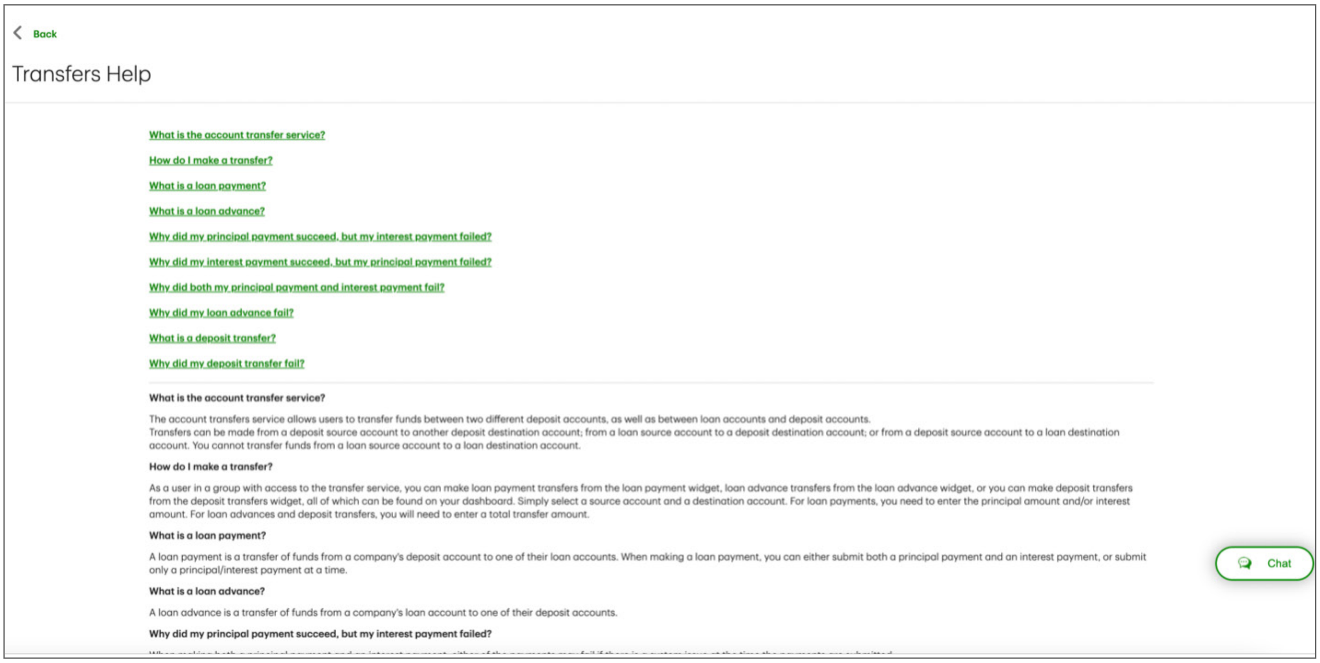
Assist central can be found on your left navigation menu. Here, you will find a consolidated list of help topics containing links to the FAQs for **Accounts**, **Administration**, **Approvals**, **Audit Log**, **Dashboard personalization**, **Messages**, **Security authentication**, **Single Sign-On Function**, **Statements**, and **Transfers**. You will also find the Fraud Hub, which contains links to TD Bank's fraud prevention and reporting resources and tools.

Assist central now features a "What's New" link, which when selected, displays few of the most recent updates on TD Business Central U.S.



Help / FAQs

On select pages, you have access to **Help** at the top right corner of the page where you'll find a list of **Frequently Asked Questions**.

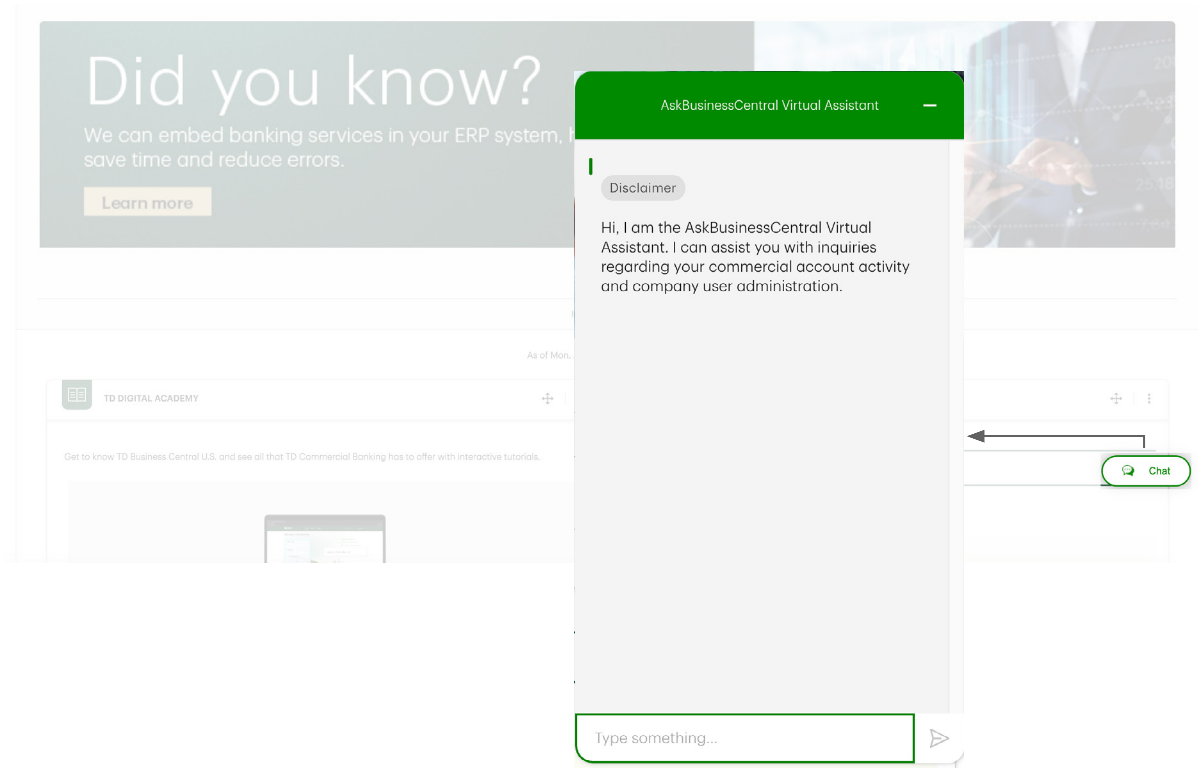


Contact us

For any further assistance, call 1-866-475-7262 from Monday to Friday between 7.30 AM and 8.00 PM ET and Saturday 9:00 AM to 1:00 PM ET. You can also e-mail us anytime at tmss@td.com, and our support team will respond.

Chat

You have 24/7 access to customer assistance through the chat feature. Click on **Chat** and a chatbot is there to help.

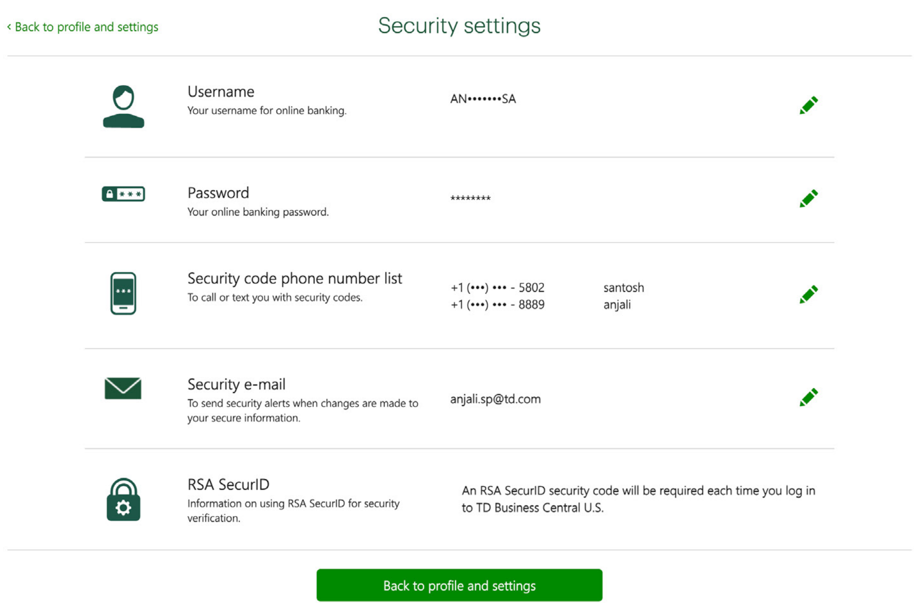


Security settings

- Viewing and changing your personal information
- Changing your username or password
- Security code phone number
- Security e-mail

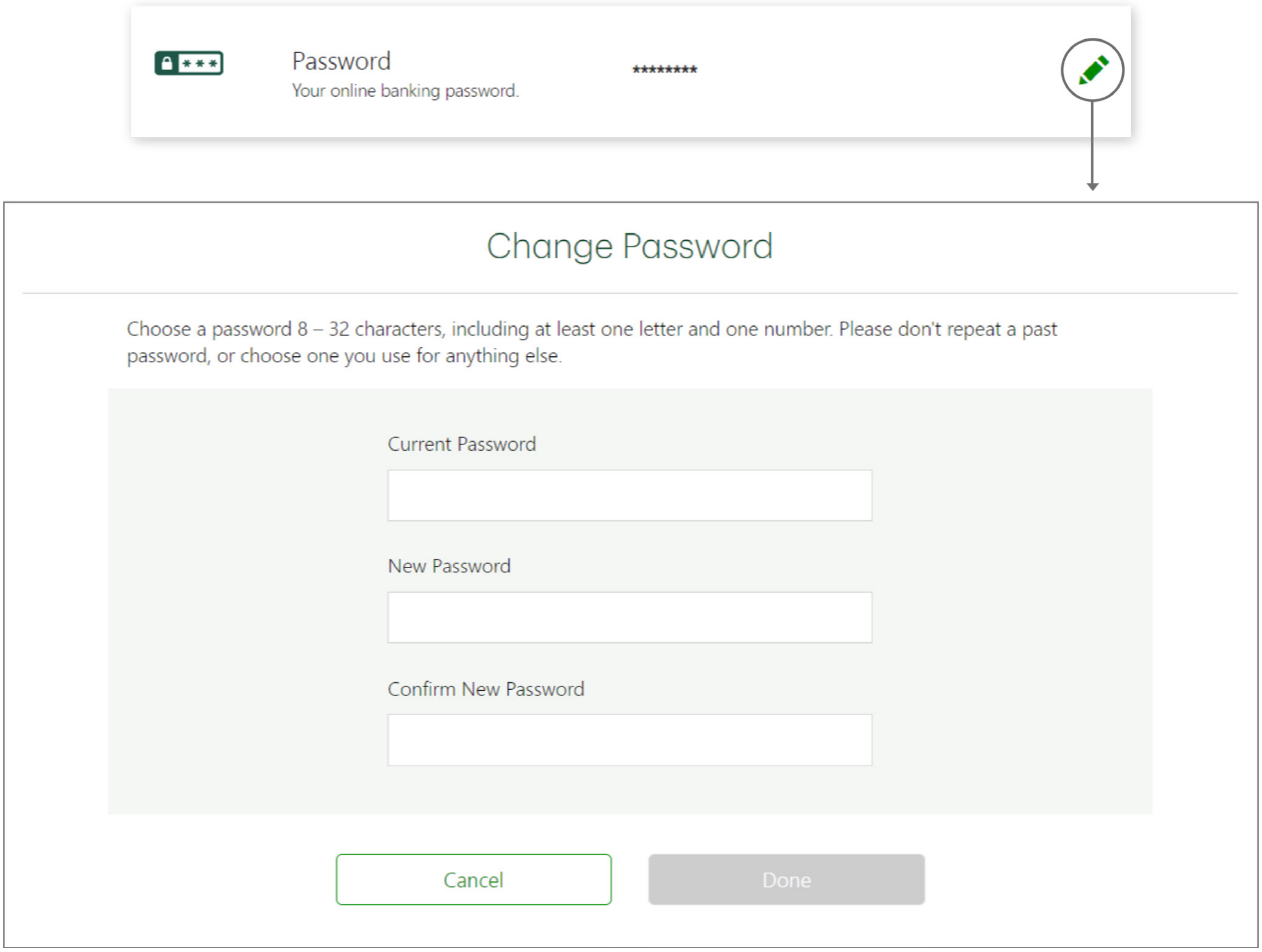
Viewing and changing your personal information

You can view and change your personal information by navigating to **Security Settings**. On this page you'll be able to edit your **Username**, **Password**, **Security Code Phone Number**, and **Security E-mail**. The information cannot be edited. To modify the information in a specific section, select the pencil icon beside that section.



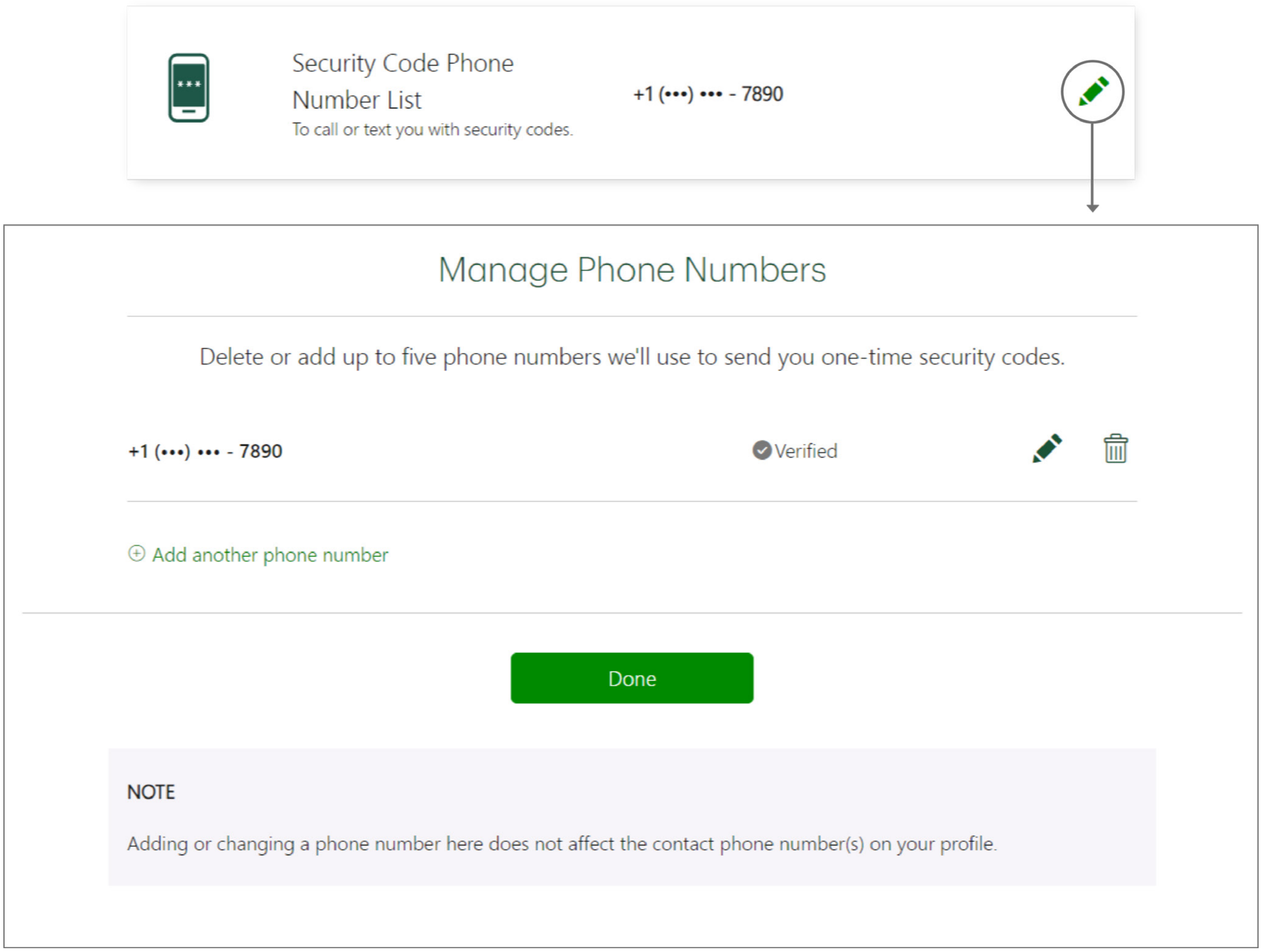
Changing your username or password

To change your username or password, select the pencil icon within each section and edit the information as needed.



Security code phone number

To change the phone number listed as your security code phone number, select the pencil icon next to **Security Code Phone Number**.



Security e-mail

Your security e-mail is where TD will send security alerts when there are changes made to your secure information such as:

- 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
- If you're ever locked out of a TD website or app

To change your security e-mail, click on the pencil icon next to **Security e-mail**