

TD eTreasury[®]

FAQ's

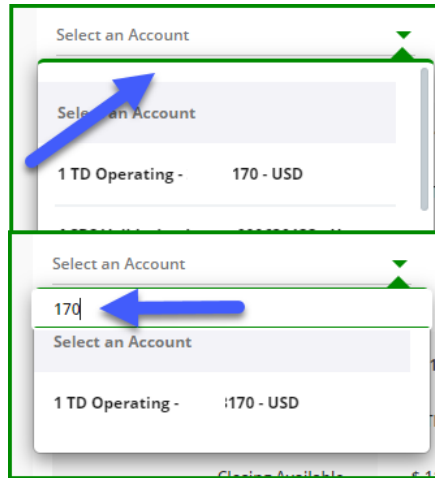


America's Most Convenient Bank[®]

Information Reporting

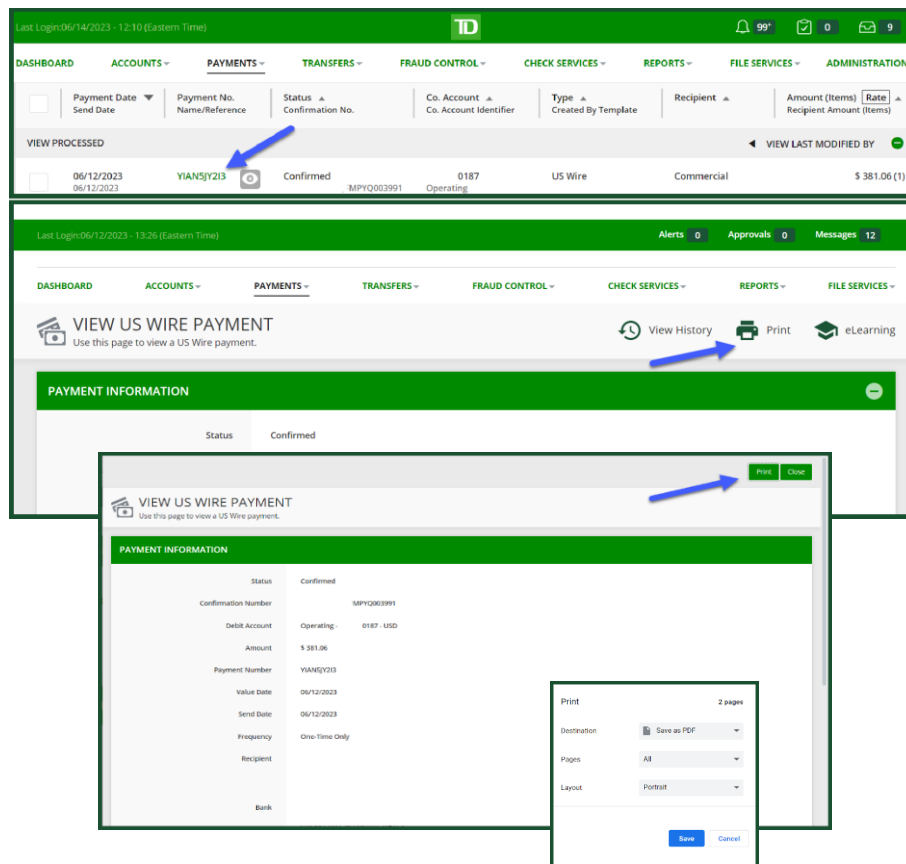
Is there an easy way to search for a specific account where there is a dropdown list of all my accounts?

Yes. There is a search feature at the top of the dropdown. Once you select the dropdown, start typing any part of the account name or number to easily find the account you're looking for.



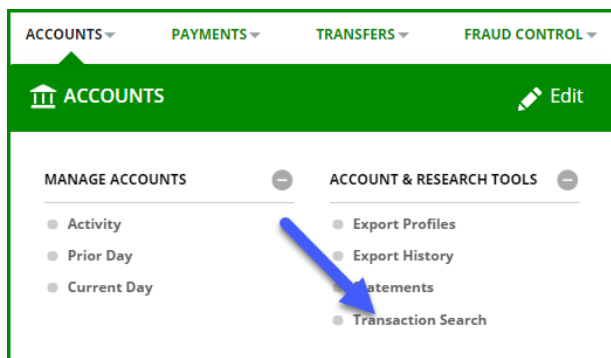
How can I see details of a payment in a report format?

To see payment details in a report format, select the payment number associated with the payment and print to PDF. The standard 'Payment Report' can also be customized to receive payment information.



When I create a custom Wire Confirmation Detail Report and select credits, I also see debits when the report generates. Where can I go to see incoming wires only?

You can go to Transaction Search under the Accounts tab to see a list of incoming wires only. This will show a list of all incoming wires for the search criteria. There are hyperlinks for the additional detail you may be looking for.



When I create a custom Wire Transfer Detail Report with a single amount, the report does not generate data. What should I do?

If your report is not generating with your specific search criteria, please try using a different criterion to search. Using an amount range instead of a single amount or using the exact date as your filtered criteria will generate a report with the information you are looking for.

The Wire Confirmation Summary report displays the grand debit total in foreign currency. Where can I find the grand debit total in US Dollar?

Wire summary totals can be found within the Account Activity menu or creating an Export Profile with the desired criteria.

ACH

I am unable to find the ACH ABA Bank ID in the Preferred Bank screen when entering the recipient bank information into my payment. What should I do?

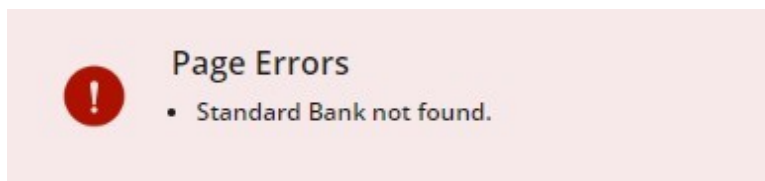
You can use the Full Bank List to search for the ABA number.

A screenshot of the 'CREATE RECIPIENT' form in the TD eTreasury system. The form has a green header bar with the title 'CREATE RECIPIENT' and a 'Required Fields' indicator. Below the header, there are several input fields: 'Recipient Name', 'Recipient ID', 'Account Type' (a dropdown menu), and 'Account Number'. Below these, there's a 'Bank' section with two radio buttons: 'Select from List' (which is selected) and 'Enter Bank Information with Bank ID'. Below the radio buttons, there are two green buttons: 'Preferred Bank List' and 'Full Bank List'. A blue arrow points to the 'Full Bank List' button. At the bottom of the form, there are two checkboxes under 'Options': 'Save to Master Recipient List' and 'Add Contact Information'. At the very bottom, there are two buttons: 'Cancel' and 'Continue'.

Why is the ACH Bank ID (ABA) invalid?

If you receive a message indicating that your ABA is invalid for a recipient, this could be due to the ABA bank routing number being retired.

Please validate the recipient bank ABA with the recipient for confirmation on payment. You may also validate the recipient bank ABA at <https://www.frb services.org/EPaymentsDirectory>.



What does threshold amount indicate on the ACH Authorization Rule?

The ACH Authorization Rule 'threshold amount' field indicates payment limits. The threshold amount is the largest amount authorized to be debited from your account via ACH by another company without a Positive Pay decision required.

I recently did an ACH reversal through TD eTreasury and now when I go into the Payments Center, I don't see any payments. What happened?

The system will update your Payment Center after the reversal is completed. It will still allow you to create additional payments, however, they will not be displayed until the reversal is in a completed status.

Why is my ACH import with addenda format failing?

If your ACH file contains addenda and your import is failing, the failure could be due to a missing field terminator. Per NACHA standard please ensure the '\' (terminator indicator) is added to the end of your addenda line.

Example: Addenda 298DMD*IV*485698-22*PI*10800.00

Can my ACH NACHA import company ID contain a space?

No, please remove any spaces from ACH Company ID to successfully import a file.

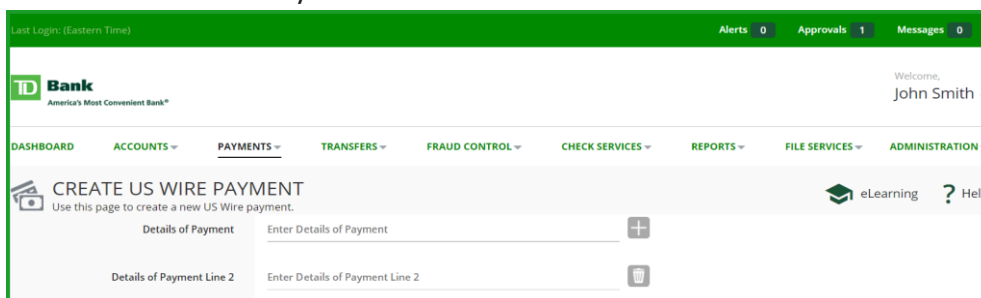
What if my existing ACH Template Addenda cannot be modified?

Please create a new, freeform ACH payment and save it as a template.

Wires- Domestic and International

Where can I enter payment details for a wire payment?

Please utilize the 'Details of Payment' fields.



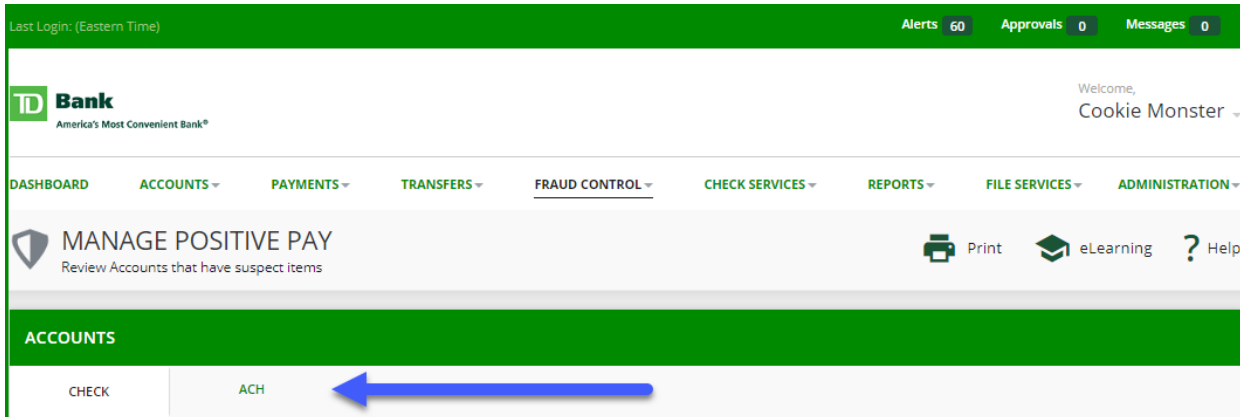
While creating multiple US Federal Tax payments, the previous payment's TIN (tax identification number) is automatically being placed in the field. However, my current payment is associated with a different TIN. What can I do?

The field to enter your TIN is a freeform field. Please review the payment's TIN and correct TIN if necessary.

Positive Pay - Check and ACH

How can I manage Positive Pay items?

To simplify Positive Pay, ACH and Check exceptions have their own tab.



The screenshot shows the TD Bank eTreasury dashboard. At the top, there's a green header with 'Last Login: (Eastern Time)', 'Alerts 60', 'Approvals 0', and 'Messages 0'. Below this is the TD Bank logo and a welcome message 'Welcome, Cookie Monster'. A navigation bar includes links for DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, FILE SERVICES, and ADMINISTRATION. The main section is titled 'MANAGE POSITIVE PAY' with the subtitle 'Review Accounts that have suspect items'. There are icons for Print, eLearning, and Help. Below this is a green bar labeled 'ACCOUNTS'. At the bottom, there are two tabs: 'CHECK' and 'ACH'. A blue arrow points to the 'ACH' tab.

What is the cut off time for entering ACH Authorization rules?

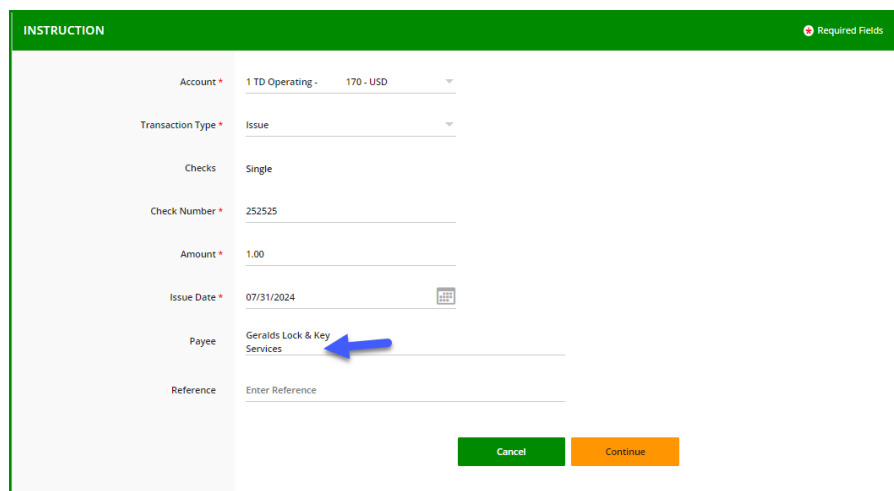
The cut off time is 6PM. If the rule is entered after 6PM, it will need to be recreated the following business day.

Where can I find audit information for an ACH Positive Pay Suspect Item decision?

Your System Administrator can pull the audit information in the User Activity Report.

I am receiving an error message when trying to input the Payee name on my check Positive Pay manual issue.

If your Payee's name is longer than 18 characters, please use the Enter key after entering the first 18 characters. The Payee name will display on two lines.

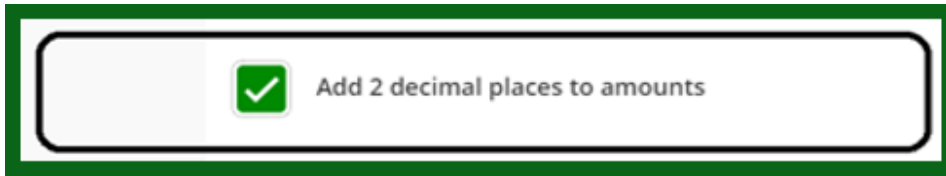


The screenshot shows the 'INSTRUCTION' form for creating a check. The form has a green header with 'INSTRUCTION' and a 'Required Fields' icon. The form fields are: Account (1 TD Operating - 170 - USD), Transaction Type (Issue), Checks (Single), Check Number (252525), Amount (1.00), Issue Date (07/31/2024), Payee (Gerald's Lock & Key Services), and Reference (Enter Reference). A blue arrow points to the 'Payee' field. At the bottom, there are 'Cancel' and 'Continue' buttons.

What is the Positive Pay Fixed Width upload format?

Check positive pay upload files not configured to include the decimal amount must be flagged at the profile level to add decimals.

- If the Option "Add 2 decimal places to amounts" is checked, the upload process will automatically add two decimals to the amount that is listed in the file to be uploaded.
Example: If the amount in the input file is 500, it will be uploaded as 5.00.
With this option, the user cannot send an amount with a decimal like 5.00, 5.25, etc.
- If the Option is not checked, the file will be uploaded with .00 added to the Amount.
Example: If the amount in the input file is 500, the amount will be uploaded as 500.00.
If the file contains an amount with a decimal, the Option "Add 2 decimal places to amounts" should NOT be checked.



How can I review ACH authorization entries in the ACH Authorization menu?

To view the amount field, user should select Amount in the 'Show/Hide' dropdown menu.

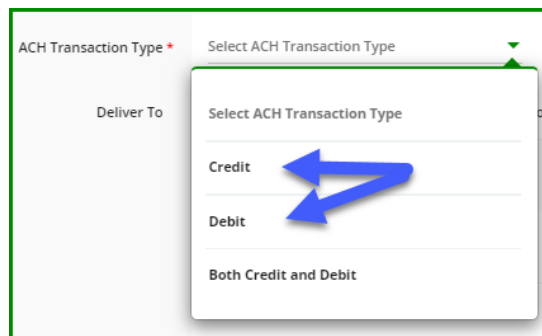
Why is the ACH Authorization threshold amount not displayed?

If the Threshold Amount for an ACH Authorization rule is unlimited or undefined, the amount will not display on the summary and detail screen once the rule is Active. (Default undefined amount is \$99,999,999.99)

Alerts

I have an Incoming ACH alert created for both credits and debits, but I am not receiving the alert.

When creating an Incoming ACH alert, you will need to create two separate alerts. One for credit and one for debit.



I have an alert set up in TD eTreasury for my ACH Authorization Rule Expiration, but I did not receive it. What should I do?

If you are not sure when your ACH Authorization rules are expected to expire, you can look at each rule in Manage ACH Authorizations under the Fraud Control tab. There, you can also edit the expiration date for an expiring rule.

The image shows two screenshots from the TD eTreasury interface. The top screenshot shows the 'FRAUD CONTROL' tab with 'MANAGE' and 'CREATE' sections. A blue arrow points to 'ACH Authorizations' under 'MANAGE'. The right screenshot shows the 'MANAGE ACH AUTHORIZATIONS' page with a table of rules. A blue arrow points to the 'Action' column of a rule. The bottom screenshot shows the 'RULE PARAMETERS' dialog box with the 'Expiration Date' option checked and a date of 12/31/9999 selected, indicated by a blue arrow.

Managing Users – System Administrators

I am receiving an error message when I run my User Activity Report.

This error appears if you are searching with a large user volume and extensive date range. Please adjust your search criteria to generate a report successfully.

System Messages

How will I know if my request was submitted?

After submission of any request on TD eTreasury (successful, unsuccessful, warning) will appear at the bottom of the screen.

The image shows a screenshot of the 'PREVIEW TRANSFER' screen. At the bottom, a green box with a checkmark contains the message: 'Successful Submit. Transfer with reference number NKOMY7YUY7 has been created successfully.' A blue box highlights this message. To the right of the message is a 'Transfer Center' button.