TD eTreasury®
User Guide

TD Bank

America's Most Convenient Bank®

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1 Getting Started

1.1 About This Guide

This guide helps system administrators and standard users get started on TD eTreasury® and outlines commonly accessed features. Additional information is in TD eTreasury on the Help screens and under eLearning, or by contacting Treasury Management Services Support at 866-475-7262.

1.2 Initial Access for TD eTreasury

The table below provides an overview of how access is granted to TD eTreasury when service is established initially. More specific details to access the system are provided later in this section.

Step	Who	Action
1	TD Bank	1. Establishes your organization's Company ID for use at login 2. Builds your company's profile for accounts and services requested 3. Creates a User ID for each designated system administrator 4. Issues an RSA SecurID® token to each system administrator
2	System Administrator	1. Receives token from TD Bank 2. Activates token and chooses PIN (see section 1.3) 3. Logs in to TD eTreasury with the following: • Company ID • User ID • Passcode (PIN + token code) 4. Grants permissions to their User ID **Note:** TD eTreasury offers dual control for permissions.
3	System Administrator	1. Creates user IDs for other individuals at the company 2. Requests tokens from TD Bank for newly created user IDs 3. Provides tokens to users when received from TD Bank
4	Each New User	1. Receives token from System Administrator 2. Activates token and chooses PIN (see section 1.3) 3. Logs in to TD eTreasury to begin using the application with: • Company ID • User ID • Passcode (PIN + token code)

1.3   Logging In

Please have your RSA SecurID token, Company ID, and User ID prior to completing the steps below.

1.3.1   First Login Only: Activate Your Token and Choose Numeric PIN

The first time you access TD eTreasury, you'll be required to activate your token and establish a Personal Identification Number (PIN). These steps are necessary for you to be able to generate your Passcode, which equals your PIN + token code.

1. Access TD eTreasury at: **https://etreasury.td.com**
2. Enter your Company ID and User ID in the required fields.
3. In the Passcode field, enter the 6 digits displayed on the front of your token and click Access Accounts.
4. You'll be prompted to create a PIN.
   a. Enter 4 – 8 *numbers* in the Enter PIN field. Be sure to enter *numbers only* – letters or characters will cause an error message. Multiple error messages will result in a lockout.
   b. In the Verify New PIN field, re-enter your numeric PIN.
   c. The TD eTreasury Login page will appear if the numbers match.

1.3.2   Log in to TD eTreasury

Follow the steps below for logging in to TD eTreasury once you've completed your initial token activation and PIN selection.

1. Enter your Company ID and User ID in the required fields.
2. View the 6 digits displayed on the token. Allow the 6 digits displayed on the token to change prior to performing the next step.
3. In the Passcode field, enter the 4 to 8-digit PIN you created when you activated your token plus the 6 digits displayed on the token (no spaces) and click Access Accounts.

1.4   Self-entitling the System Administrator User ID or Administrator User Group

Provisioning administrative users and groups involves using Client Administration to assign the required roles. This includes:
- User Entitlements
- Approvals
- Payment Limits
- Access Schedule
- Account Access
- Functional Access
- Data Service Access

This can be achieved by granting users access or by using user groups. This is something that is set at the company level during the onboarding stage.

1.5 Treasury Dashboard

The Treasury Dashboard will appear once you sign into TD eTreasury. You can choose the information that displays on your Dashboard, so the most relevant information appears automatically upon login. Refer to the Treasury Dashboard section of this guide or to the eLearning module for instructions on how to design your own page.

1.6 eLearning and Help

The top right of every page in TD eTreasury has links to eLearning. Video presentations cover a wide range of topics. Click any heading to view the videos.

Help icons are available on many screens throughout the application and will provide detailed information once selected.

1.7 Requesting New Tokens

A System Administrator may request tokens for new users once profiles have been created by sending a Secure Message through TD eTreasury or contacting Treasury Management Services Support at 866-475-7262.

> **Smart**
>
> **Token Activation:** Instructions for activating TD eTreasury tokens are also available online at www.tdbank.com/newtoken.

2 Treasury Dashboard

The Treasury Dashboard in TD eTreasury is customizable, allowing each user to display the information most relevant to them. It is the default start-up screen for every user, though users have the option to select a different start-up screen (see Name Menu).

2.1 Add a Widget

A widget is a mini application you can add to your Dashboard to show accounts, balances and reports immediately upon login. The TD eTreasury Dashboard has space for multiple widgets.

1. Click Manage Widgets to see a list of available widgets.
2. Click the box next to the desired widget then select done
3. To customize each widget, click the gear on the widget menu and then click Edit settings
4. To re-position a widget, drag it by its title bar to the new location

IMPORTANT: Any changes made to the Treasury Dashboard automatically Save & Retain recent moves that you've made. To restore the default settings for your Dashboard, select Restore at the top of the page to revert to Original Bank View.

2.2   Customize your View of the Account Balances Widget

The Account Balances Widget allows for customizable views at the account level. You can create multiple views of accounts or change the display of accounts by name or account number.

1. Click the gear icon in the right-hand corner of the Account Balances Widget
2. Click Edit Settings
3. Click Create View
4. Name the Account View and click Next
5. Select Accounts from the list to add to the View.
6. Select Done and the new view options available to select are displayed

IMPORTANT: Any changes made to the Treasury Dashboard automatically Save & Retain recent moves that you've made. To restore the default settings for your Dashboard, select Restore, and confirm your desire to restore the layout to the original settings.

2.3   Customize your View of the Shortcuts Widget

The Shortcut Widget allows for customizable views of the actions you take most on TD eTreasury.

1. Click the gear icon in the right-hand corner of the Shortcuts Widget
2. Click Edit Settings
3. Select Shortcuts from the Available Shortcuts menu or remove Shortcuts from your selections
4. Click Done

IMPORTANT: Any changes made to the Treasury Dashboard automatically Save & Retain recent moves that you've made. To restore the default settings for your Dashboard, select Restore, and confirm your desire to restore the layout to the original settings.

3   Information Reporting

3.1 Account Activity

1. From the main menu, navigate to Accounts > Manage Accounts > Activity
2. Choose your desired Account from the dropdown list.
3. System will update to retrieve real-time balance and transaction information.
4. View Pending, Posted, and Scheduled Transactions.
5. Options to further refine results by Date, Keyword, Amount, Deposits by Date, Withdrawals by Date, and Check Number.
6. Export data shown by selecting Export at the top of the screen and the appropriate format or Print Icon for Print-Friendly version.

3.2   Balances – Prior Day

1. From the main menu, navigate to Accounts > Manage Accounts > Prior Day
2. Prior Day summary balances appear for each account to which you are entitled and are displayed for the last five business days. You can also enter a date range at the top of the page then click Go.
3. To see Prior Day Detail, click the icon in View Details column.
4. On the Prior Day transactions screen:
   a. To view detail info, click icon under Transaction Detail.
   b. To view image of an item, click View Image link.
   c. To view items within a Deposit, click Item List to see the deposit ticket, then View List to access each item in the deposit.

3.3   Balances – Current Day

1. From the main menu, navigate to Accounts > Manage Accounts > Current Day.
2. To see the latest information that is available, click Refresh at the top of the page.
   a. On the Select Accounts for Real Time Update screen click the box(es) beside the account(s) you wish to update and click Updates Balances and/or Update Transactions.
   b. Click Submit; status changes to "In Progress."
   c. Click Update Status to display the status. Click Update Status until status shows as "Complete."

      Note: The time to complete the update function can vary based on several factors. You can navigate to other areas within TD eTreasury while the refresh is working in the background.

   d. When the status is Complete, click the Back button to view the most current information.

3.4   Printing the Balances Page

1. From the main menu, navigate to Accounts > Manage Accounts > Current Day.
2. Select Print option, choose your print options.

3.5 Creating an Export Profile

Export profiles allow you to export information from TD eTreasury in the following formats: BAI, QuickBooks, SWIFT and Formats Separated by Tabs, Commas, and Semicolons. Follow the steps below to create an export profile.

1. From the main menu, navigate to Accounts > Account & Research Tools > Export Profiles.
2. Click the Create Profile button.
   a. Enter a description and a profile name.
   b. Choose the File Type for exporting your files and click Next.
   c. Select the contents and associated options.
   d. Select the appropriate Accounts.
   e. Choose Absolute or Relative Date Range.
      i. If Absolute, select a particular date or dates.
      ii. If Relative, select the appropriate type from the dropdown boxes.
   f. Click Next button.
   g. Choose and order the appropriate columns for your file and click Next.
   h. Enter options for Transaction Amount Range, Transaction Groups, Transaction Codes and Summary Codes. You can highlight all from the list to produce the maximum amount of data.
   i. Click Next button.
   j. Review your profile information and click Submit Profile button.

3.6 Exporting Data Using an Export Profile

1. From the main menu, navigate to Accounts > Account & Research Tools > Export Profiles.
2. To use a profile, select Build File from the Action list.
3. Follow your browser's prompts to save file to desired location.

3.7 Controlled Disbursement

1. Click the Accounts tab on main menu.
2. Click Account Reports from the dropdown list that appears.
3. Select one of the following reports:
   • Controlled Disbursement Detail
   • Controlled Disbursement Summary

3.8 Statements – Bank Statements

1. From the main menu, navigate to Accounts > Account & Research Tools > Statements.
2. Select the Account, Statement Type, Account statements and the desired Date Range to view.
3. Click the View Statement button.

3.9 Statements – Account Analysis

1. From the main menu, navigate to Reports > Special Reports.
2. Then select the Analysis Statements hyper link to view most recent or select the historical versions hyperlink to see all available versions.

3.10 Statements – Account Reconciliation

1. From the main menu, navigate to Reports > Special Reports.
2. Then select the SMS Recon Report hyperlink to view most recent or select the historical versions hyperlink to see all available versions.

3.11 Transaction Search

A transaction search allows a user to search for a specific transaction or group of transactions within an account or accounts. Several criteria can be used to search for a transaction, including:

- Transaction type (for example, a check) sorted by type code or description
- Transactions that cleared on a specific date or within a date range
- Serial number
- Transactions of a specific amount or within an amount range
- Reference numbers that are unique to the financial institution

1. From the main menu, navigate to Account > Account & Research Tools > Transaction Search.
2. Check the accounts to be included in the search.
3. Select or enter the transaction types to be included in the search.
4. Select the date or date range for the search.
5. You can also narrow the search by Check Number, Amount, Customer Reference, and Bank Reference.
6. Once all the desired parameters are entered click Search.

4   ACH

4.1   Create a New ACH Batch

1. From the main menu, navigate to Payments > Create ACH Payments.
2. Select the appropriate ACH Payment
3. On the Create Payment screen, complete the required information:
   a. Payment Information - Company Entry Description, Originating Account, Originating ACH Company ID, Effective Date, and Frequency.
   b. Recipients - Enter information on each recipient to receive a credit or debit. Options for adding recipients include:

Option	Steps
Select Recipients	-Click Select Recipients to access any recipients previously created and saved on the Recipient List. -Select recipients by checking the box beside each name and clicking Done. -Enter a dollar amount for each recipient.
Create New	-Click Create New to add a new recipient to your batch. -Enter all required information. *Additional Options to Save to Mater Recipient List, Add Contact Information, and Add Secondary Account Information. -Click Continue then Review the information. -Submit will close the create new page or Submit and Create will allow you to Create additional recipients. -Enter a dollar amount for each recipient.
Import From File	-Click Import From File button. -On the Import Recipient pop-up, click Select for the profile you wish to use and select next. -Click Browse, locate the file to be imported, and click Open. -Click Next, review the recipients, and then click Import File. **Note:** This option allows recipients to be populated from a file in multiple formats, including NACHA formatted, comma separated, etc. However, it requires a previously created Import Profile which is created by clicking click Payments on the Main Menu and choosing Import Profiles.

4. Click Continue, review the information, and then click Submit Payment. The payment will appear on the Payment Center Pending Payments tab until all approvals are complete.

4.2 Create a New ACH Template

1. From the main menu, navigate to Payments > Create ACH Template.
2. Select the appropriate ACH payment type.
3. Name the template, then create a new batch as outlined above.

4.3 Create a Payment from an Existing Template

1. From the main menu, navigate to Payments > Manage > Template Center.
2. Select the box next to the template(s) you want to process and click Create Payment button. This will immediately bring you to the Create Payment page. Make any changes as necessary.
3. Select Continue, review the payment, and then click Submit Payment.

4.4   Approve a Batch or Template

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. In Status column under the Pending tab, click the Pending Approval or Partially Approved link on the appropriate payment. Approve Payment page appears.
3. In the Approve Payment page, review the file, then click Approve or Reject.

4.5   Tax Payment

1. From the main menu, navigate to Payments > Create ACH Payment > Tax.
2. Enter the following information:
   a. Payment Information - Company Entry Description, Originating Account, Originating ACH Company ID, Effective Date, and Frequency.
   b. Recipients - click Select Recipients button to display a list of tax authorities.
      Note: Federal taxes appear in the list as Federal.
      i. Select one or more entities.
      ii. Click Done.
   c. Click the Plus sign in the Addenda column
      i. Select the Tax Type from the dropdown box and then Click next.
      ii. Recipient Information section – Enter the tax authority's account information or select it from the dropdown box if it's previously been entered through the Preferred Bank functionality.
      iii. Addenda Information - Enter payment information and click Save.
   d. Click Continue, review the details, and then click Submit Payment.

4.6   View, Modify or Delete Pending or Processed Batches

Please note, any modification or deletion may require another user to approve the change.

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. To modify a batch, click its Payment Number link, make edits, click Continue, review, and then Submit Payment.
3. To delete a batch, click its Payment Number link, then click Delete Payment button at bottom of page, review and then Delete Payment.

4.7   Reversals

Reversals of transactions or batches must be initiated within 5 days of the effective date of original entry.

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click Pending Tab.
3. Select checkbox beside batch to be reversed, or batch that contains transactions to be reversed.
   - To reverse an entire batch, click Reverse Payment button at bottom of page.
   - To reverse a transaction within a batch, click Reverse Transaction button.

4.8 Search

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Enter Search Criteria into the search bar at the top of the page. Click Search or click Advanced Search for additional search options.

4.9 User History

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click Payment No. link of the batch being researched.
3. Click View History button (top of page) to display the User activity.

4.10 Special Reports: NOCs, Returns, EDI

1. From the main menu, navigate to Reports > Special Reports
2. View reports currently available based on your company's subscriptions (additional charges may apply for Special Reports).

5   Domestic Wires

TD eTreasury allows users with appropriate permissions to create wires to beneficiaries with US addresses, or domestic wires. Please note that all wire transfers require dual control – one user to create and a separate user to approve.

5.1 Creating Domestic Wires

Non-repetitive or free-form wires require all information to be entered or selected manually when they are initiated. Once you've entered all the details of your non-repetitive wire, TD eTreasury gives you the option to save the payment information as a repetitive wire template for future use.

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click Create a Payment and select one of the wire options that appear: Drawdown, US Federal Tax, or US Wire.
3. Complete the following required US Wire Payment fields under Payment Information: Debit Account, Amount, Value Date, and Frequency.
4. Recipient: select an Existing or Create New Recipient.
5. Additional domestic wire payment fields include: Reference Info and Details of Payment (a second line may be added).
6. Options: Routing Instructions:
   - Add intermediary bank
   - Add receiving bank
   - Add bank to bank information
7. Click Continue and review the wire information and Submit Payment.
8. Select Save as template to save the wire information for future use.

Note: For Recipients, you can select information previously saved in the Master Recipient List rather than enter the information free-form every time.

5.2   Approving a Wire

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click the Pending tab and then search for pending wire transaction.
3. Click the Status Link to view wire details
4. Select Approve at the bottom of the page to approve the payment and release it to TD Bank for processing.

5.3   Creating Templates

1. From the main menu, navigate to Payments > Manage > Template Center.
2. Click Create a Template and select the type of payment.
3. Complete template information and select Continue
4. Review the template and click Submit Template at the bottom of the page.

Note: You can also save instructions as a template for future use when you create a non-repetitive wire.

Smart Tip	**Fraud Prevention:** Wire templates provide an effective means of reducing errors and safeguarding against certain types of online fraud, because users are provisioned to create wires from existing templates only. To learn more about fraud schemes involving wire transfers such as the Business E-Mail Compromise (BEC), view this helpful article.

5.4   Using a Previously Created Template

1. From the main menu, navigate to Payments > Manage > Template Center.
2. Select the check the box next to the wire template you want to use.
3. Click the Create Payment button at the bottom of the page.
4. Enter the Amount, Value Date, and Frequency then click the Continue button at the bottom of the page.
5. Validate the payment details and click Submit Payment.

5.5   Obtaining Fed Reference Numbers

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. You can filter for Wires in the Payment Type field.
3. In the Status field you will see the status of the payment:
    a. "Sent" displays once a wire is approved.
    b. "Received by Bank" displays once bank picks up the wire.
    c. "Confirmed" displays once the wire has been sent.
4. The Fed Reference Number is shown under the "Confirmed" status.

6   International Wires

TD eTreasury allows users with appropriate permissions to create international wires, or those with beneficiaries located outside of the US. International wires may be sent in US dollars or in the local currency of the beneficiary's country (also referred to as foreign currency or FX).

Please note that all wire transfers require dual control – one user to create and a separate user to approve. Also, confirmation numbers may not be provided for international wires.

6.1 Creating International Wires

Follow the steps below to create a non-repetitive International Wire. You will have the option at the end to save this information to a template for future use.

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click Create a Payment and select International Wire from the wire options that appear
3. On the Create International Wire Payment screen complete the following required fields in the Payment Information section.
   a. Debit Account – Select the account to be debited for the wire.
   b. Enter the amount in one of two ways and select the appropriate Amount Type:
      - Debit Amount – The amount of the wire in US Dollars. – OR –
      - Credit Amount to Recipient – The value in foreign currency that the beneficiary should receive. For example, if you want to send 1000 euros, select Euros as the Recipient Currency and enter 1000.00 in the Amount.
   c. Make the appropriate selection for the Recipient:
      - Select Existing
      - Create New
         i. Enter Recipient's Name, Account Number and Address.
         ii. Important: Beneficiary address with street, city and country are required. Your wires may not be processed or may get returned if this information is not complete.
   d. Recipient Currency – Select the type of currency you wish to send.
   e. The system will calculate the appropriate amounts based on foreign currency exchange rates.
      - If you have a Contract Number, select Contract Rate and enter the Contract Number and the Contract Rate.
      - If you do not have a Contract Number, leave Standard Rate selected, click Get Rate and the system will obtain the rate for the foreign currency.
4. Complete the Additional Information section
   a. Details of Payment – enter any additional information about the payment.
   b. Sender to Receiver Information – Check the box to add details.
5. Payment Date
   a. Value Date – Enter the date or click Get Value Date
   b. Frequency – Select if this is one-time or recurring
6. Click Continue and review the wire information and Submit Payment.
7. Select Save as template to save the wire information for future use.

6.2 Approving a Wire

1. From the main menu, navigate to Payments > Manage > Payment Center.
2. Click the Pending tab and then search for pending wire transaction.
3. Click the Status Link to view wire details
4. Select Approve at the bottom of the page to approve the payment and release it to TD Bank for processing.

7 Transfers

7.1 Transfer Center

You can perform all the following activities from the Transfer Center:

- Search for transfers
- Create transfers
- Edit transfers
- Approve, Delete & Reject transfers
- Create & Manage templates
- Create & Manage Import profiles
- View Import history

1. From the main menu, navigate to Transfers > Manage > Transfer Center.

> **Transfer Center:**
> By default, when you open the Transfer Center, the All tab displays a list of all transfers initiated within the period specified in the From and To fields of the search line, typically the last 30 calendar days.

7.2 Creating A Transfer

1. From the main menu, navigate to Transfers > Manage > Transfer Center.
2. Click the Create Transfer button at the top of the page.
3. Select the appropriate option
    a. Single Transfer – a transfer from one account to one account.
    b. One to Many – a transfer from one account to multiple accounts.
    c. Many to One - a transfer from multiple accounts to one account.
4. Complete the required fields including the To and From account(s).
5. Click Continue
6. Review the transfer details and click Submit Transfer

Note: Depending on your set up, approvals may be required.

7.3 Approving, Rejecting, or Deleting a Transfer

Transfer transactions which have not been approved will show a Pending status on the Pending Tab of the Transfer Center.

1. From the main menu, navigate to Transfers > Manage > Transfer Center.
2. Click the Pending tab.
3. Check the box beside the pending transfer you wish to approve, reject, or delete.
4. Click the appropriate box at the bottom of the page to either approve, reject, or delete the transfer.

8   Positive Pay - Check

8.1 Approve or Reject Positive Pay Items

1. From the main menu, navigate to Fraud Control > Manage > Positive Pay.
2. In the status column, a status of "Open" means that account has items that require a decision. To view an account's items, click the light bulb icon.
3. The Items for Review page displays the account's suspect items.
4. To decision an item, select the corresponding decision from the dropdown box on the right
5. Click Continue
6. Review and then click Submit.
7. Repeat for other accounts as necessary.

8.2 Enter Manual Issues

1. From the main menu, navigate to Fraud Control > Manage > Issue Maintenance.
2. Click Create Issue and select Create Single Issue or Create Multiple Issues
3. Enter the Issue or Cancel information for the item (s), then click Continue
4. Review the information and click Submit.

8.3 Upload Issue File

Please See Upload Issue File under File Services.

8.4 Check Positive Pay Alerts

Follow the steps below to create Check Positive Pay Alerts, available through the Alerts module.

1. Click Name Menu > Alerts & Messages > Manage Alert Settings
2. Click Create Alert at the top of the page.
3. Select type of alert.
   a. Check Positive Pay Decision Status - designate the Positive Pay status which should trigger an Alert,
   b. Positive Pay Check Suspects - designate if the alert should trigger when the file has suspects, or does not have suspects.
4. Make your selections and Submit.

9   Positive Pay - ACH

9.1   Pay or Return ACH Positive Pay Suspects

1. From the main menu, navigate to Fraud Control > Manage > Positive Pay
2. Click the tab for ACH
3. In the status column, a status of "Open" means the account has items that require a decision. To view an account's items, click the light bulb icon or check the account and click View at the bottom of the page.
4. Manage Suspect Items – ACH page displays the account's suspect items.
    Note: Status Column shows "Open" for items that were rejected by the bank because they did not meet the criteria in your Authorization Rules.
5. To decision an item, select your decision (Pay or Return) from the box on the right.
    Note: If you do not make a decision, the item will be returned.
    Click the Continue button, review, and then click Submit.

9.2   Approve or Reject Pay or Return Decisions

Depending on your set up with the bank, Pay or Return decisions may require approval from another user before they become active.

1. From the main menu, navigate to Fraud Control > Manage > Positive Pay.
2. Click the tab for ACH
3. To view an account's items, click the light bulb icon or check the account and click View at the bottom of the page.
4. Manage Suspect Items – ACH page displays the account's suspect items.
5. Items that need approval have Pending Approval status**.**
6. To Approve or Reject an item, select Reject or Approve in the approval and then continue. Review, then click Submit button.

9.3   Create and ACH Authorization Rule

Create an Authorization Rule to define the criteria for ACH items that you authorize to post automatically to your account(s).

1. From the main menu, navigate to Fraud Control > Create > ACH Authorization Rule.
2. Select an account from the Receiving Account dropdown box.
3. Enter Originating Company Name and Originating Company ID. (This information is found on the Suspect Items – ACH screen.)
    Optional: Enter either a Single Amount or an Amount Not to Exceed (this creates a rule for any amount up to and including amount entered).
    - If Single Amount or Amount Not to Exceed is left blank, the amount will default to $99,999,999.99
4. Enter an Effective Date.
5. Optional: Enter an Expiration Date.
    – If no Expiration Date is entered, the expiration date will default to12/31/9999. This will show on the rule next day.
6. Click Continue, review, click Submit button.

9.4 Modify an ACH Authorization Rule

1. From the main menu, navigate to Fraud Control > Manage > ACH Authorizations.
2. The ACH Authorizations page appears. To modify an existing rule, click its Rule Name link.
   a. For rules in Submitted, Pending Approval, Rejected, or Expired Status, you can change account info, ACH Company info and rule parameters.
   b. For rules in Active, Sent, or Expired status, you can change Amount, Amount Not to Exceed, or Expiration Date.
3. Click the Continue button. Review, and click Submit button.

9.5 Delete an ACH Authorization Rule

1. From the main menu, navigate to Fraud Control > Manage > ACH Authorizations.
2. Check the box next to the Rule you wish to delete.
3. Click Delete button at bottom of the page, review, then click the Delete button.

9.6 Approve or Reject an ACH Authorization Rule

Depending on your set up with the bank, Authorization Rules may require approval from another user before they become active.

1. From the main menu, navigate to Fraud Control > Manage > ACH Authorizations.
   *Rules that need approval have Pending Approval status.
2. To Approve or Reject an item, select its checkbox then click the Reject or Approve button.
3. Review, then click Approve button.

9.7 ACH Positive Pay Alerts

Follow the steps below to create ACH Positive Pay Alerts, available through the Alerts module.

1. Click the Name Menu > Alerts & Messages > Manage Alert Settings.
2. Click **Create an Alert** (green button on right). Select type of alert:
   a. **ACH Authorization Rule Expiration** – Notifies you 3, 5 or 7 days in advance of a rule's expiration date**.**
   b. **ACH Authorization Rule Status** – notifies when a rule is pending approval, submitted, active or expired.
   c. **Positive Pay ACH Decision Cut-Off Reminder** – Reminds you that the ACH decision cut-off is approaching.
   d. **Positive Pay ACH Suspect Item Status** - designate the ACH Positive Pay status which should trigger an Alert**.**
   e. **Positive Pay ACH Suspects -** Notifies email recipient whether or not there are suspects today. Note* option ""File has suspects" will send an alert if anything is potentially fraudulent. This alert will automatically go to the TD eTreasury message system.
3. Mark off any selections and additional emails at the bottom and click "Submit." If no emails are selected the alert will only go to the eTreasury Inbox.

Smart Tip

Additional Emails
To add additional emails, go to the Alert Delivery Settings and add delivery option. The recipient will receive a code for you to enter into the system to complete the setup.

10   Check Services

10.1 Placing a Stop Payment

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

1. From the main menu, navigate to Check Services > Create > Single or Multiple Stop
2. Select Account from the dropdown box.
3. Enter either a single check number or a range of checks. All other information is optional, but you can enter as much info as is needed.
4. Click the Continue button at the bottom of the page then Submit Stop Payment.

10.2 Manage Stop Payments

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

1. From the main menu, navigate to Check Services > Manage > Stop Payments to view recent stops
2. Basic information about the Stop Payments is displayed.
3. Clicking the check number hyperlink will also allow you to cancel the stop payment.

10.3 Cancel a Stop

1. From the main menu, navigate to Check Services > Cancel Single Stop or Multiple Stop
2. Select the account number, stop type, check number(s) then click Continue
3. Review and then click Submit at the button on the bottom of the screen.

*You can also cancel off an existing stop by going to Check Services > Manage > Stop Payments, select the Check Number in question and click Cancel Request button at the bottom.

10.4 Perform a Check Inquiry

Follow the steps below to inquire on the status of one or more checks.

1. From the main menu, navigate to Check Services > Research Tools > Check Inquiry.
2. Select account number and, at a minimum, specify check number or status. If you select "stopped" as the status, you will be able to see all active stops.
3. Click Submit Request.

10.5 Report of All Stops

Follow the steps below to create a report of all stops that have been placed.

1. From the main menu, navigate to Reports > Reports > Check Services Reports
2. You can either view a standard report or create a customized report of all stops placed, stops cancelled, check inquiries, or all these combined.

10.6 Image Search

Follow the steps below to view an image of one or more checks, deposit tickets, deposited items or returned items.

1. From the main menu, navigate to Check Services > Research Tools > Image Search
2. Enter the criteria for your search then click Search.

Note: You also have the option to view Image Activity Results which displays results from recent inquiries.

11   Reports

11.1 My Reports

This section allows the user to select and move their preferred reports and save them under this tab.
1. Click the Reports tab on the Main menu.
2. Select My Reports
3. To add reports, select the gear icon and select the desired reports on the left to add them to the My Reports selection. You can choose from Standard Reports or Custom Reports.
4. Click Done when finished.

11.2 Function Reports

The options displayed may vary based on user access. Some examples include:
- Account Reports
- Payment Reports
- Transfer Reports
- Check Services Reports
- Fraud Control Reports
- File Services Reports

1. From the main menu, navigate to Reports.
2. View reports currently available based on your company's subscriptions.

11.3 Special Reports

The options displayed may vary based on user access. Some examples include:
- ACH Notification of Change (NOC)
- ACH Returns
- Electronic Data Interchange (EDI)
- Account Analysis Statements
- ARP Recon

1. From the main menu, navigate to Reports > Special Reports
2. View reports currently available based on your company's subscriptions (additional charges may apply for Special Reports).

12   File Services

12.1 Upload Issue File

Uploading an issue file requires a previously created Upload Profile.

12.1.1   Create an Upload Profile

1. From the main menu, navigate to File Services > Standard File Uploads > Manage and Create Profile.
2. Click Create Upload Profile button at the top of the screen.
3. On the Create Upload Profile page, enter a name for the profile and select whether the file is Delimited or Fixed Width and click Next.
4. Based on your selection, a page will appear to create a map which will allow you to import your items.
5. Complete the profile and click Next.
6. Review the information and click Submit Profile.

Please see the [File Upload Tips](#) document for more information.

Smart Tip

> **Profile Access**
> - Private is only visible and usable to creator of the profile.
>
> - Public is visible to other users and they will be able to view and edit this profile

12.1.2   Submit a Check Issue File

A check issue file can be submitted once an Upload Profile has been created within TD eTreasury. There are two primary components to submitting a check issue file for processing:

1. Uploading the file to TD eTreasury.
2. Transmitting the file and notifying TD Bank.

Continued on next page

Part 1: Upload the file to TD eTreasury	1. From the main menu, navigate to File Services > Standard File Uploads > Manage File Uploads 2. Click Upload File at the top of the page. 3. In Upload Type, select name of the profile you previously created and click Next. 4. Click Browse to find your file, select it, and then click Open. 5. Click Upload button.
Part 2: Transmit the file and Notify TD Bank	1. The Uploads List appears once a file is uploaded, displaying all files submitted, their status and other pertinent information. It can also be accessed from the main menu. Navigate to File Services > Standard File Uploads > Manage File Uploads 2. Check the box next to the file you just uploaded and then click Transmit at bottom of the page to send the file to TD Bank.

13   Managing Users and User Groups (For System Administrators)

TD eTreasury allows system administrators to manage company administrators and users at the individual or group level. During your company's onboarding to TD eTreasury, one of these methods is selected and determines how users will be maintained. Individual user access requires that each user be setup and maintained by a system administrator at the user level. User group access allows for users to be set-up based on groups or roles, allowing system administrators to manage permissions at a group level and assign multiple users to each group.

13.1 Client Administration

13.1.1 Online Banking and Contact Information

The contact information may be used in the future to communicate important information about TD eTreasury—like system upgrades or procedure changes.

1. From the main menu, navigate to Administration > Manage > Users
2. Click the User ID to view the individual's profile
3. You can also select the menu to the far right for each user and select Edit User, or copy these permissions
4. Complete the User Information section including Email on the next few screens using Next to advance
5. Click Save when done

Smart Tip

Contact Information: It is important to keep information including name, addresses, phone numbers, email addresses, etc. current in the files at the bank.

13.1.2 User Entitlements

There are multiple categories of permissions available in the Entitlements section as outlined below. Please note that users must log out and log back in for changes to be effective.

1. User or User Group Information – Complete profile information
2. Security Privileges
   a. Security Level – System administrator & Manage confidential batches.
   b. Approvals – No approval privileges or Set approval privileges based on payment or function type.
   c. Payment Limits – Unlimited or Set custom limits with maximum dollar allowed per Transaction, per Approval or Daily Cumulative as well as per payment type. See Payment Limits section for more.
   d. Access Schedule – Unlimited access or Set custom access based on the day of the week and time of day.
   e. Account, Function and Data Service Entitlements
      • None – No entitlement grants will be given to the user. Click Save to apply.
      • Custom – Define specific entitlements for the user. Click Save and Continue to further define custom settings.
      • Full – Provide the user with all accounts and all functions available to the company. This will automatically update account, functional, and data service permissions any time there are changes at the company level. Click Save to apply.

Note: Functional access applies equally to all Account Services for which a user or user group is entitled. For example, you cannot give a user access to create Fedwire payments on one account and view-only access for Fedwire service on another account.

13.1.3 Approvals

This determines whether the user has approval privileges.

If Set approval privileges is selected, approval access is granted. Once granted, the specific features for which approvals are enabled must be defined.

Select Set Approvals to display the Set Approvals overlay where users can select specific approval privileges.

Note: This option does not affect approvals that may be required for user maintenance tasks.

13.1.4 Payment Limits

Custom Payment Limits defines the maximum dollar allowed for payments and approvals. Enter the appropriate dollar values; preview the changes after entering and Save Payment Limits.

1. Under Payment Limits, select custom.
2. Click the Set Limits box that appears.
   - Limit Settings
     - Standard - Each payment type has these columns:
       - Transaction
       - Approval
       - Daily Cumulative
     - Extended - Each payment type has these columns:
       - Transaction Non-Repetitive
       - Transaction Repetitive
       - Approval Non-Repetitive
       - Approval Repetitive
       - Daily Cumulative
3. Repetitive limits refer to payments created in templates, or recurring payments. Non-repetitive limits correspond to single, one-time payments.
4. Limits for User Approval are checked for each payment type when the user approves a payment.
5. User Daily Cumulative Limit is the User limit per payment type, cumulative per day. This limit is checked when the user approves a payment or at payment creation or modification if you are set up to not require approvals for payments.

   Note: The Set/Remove All Feature will set all sub-fields to the value entered for faster entry. Other fields may be edited after using this function.

Smart Tip

Custom Limits: Leave blank lines for no limits and .01 for no authority

13.1.5 Access Schedule

Custom Access Schedule defines the maximum dollar allowed for payments and approvals. Enter the appropriate dollar values; preview the changes after entering and Save Payment Limits.

1. Under Access Schedule, select custom.
2. Click the Set Limits box that appears.
3. Select the appropriate days and times for the user to be able to access the system.

13.1.6 Account Access

Account Access lists all the accounts set up for your business.

1. Select Custom for User entitlements, then Save, and then Custom
2. Click Set Account Access
3. Select an Access Level: Customize access to grant specific entitlements to each account or full access for full account access
4. Click the check box and select Set Custom Access
5. Click the check box next to desired access from the list of account functions
6. Save and continue the custom access
7. Save once all access has been set.

13.1.7 Functional Access

Edit Functional Access defines the functions a user can perform for each account enabled.

1. Select Custom for User entitlements, then Save, and then Custom
2. Click Set Functional Access
3. Click the + sign next to each service and check all access you'd like to enable for the user
4. When finished making selections, click Save to continue the custom access

Note: A check box beside a service that appears "greyed out" indicates that not all functions underneath that service are selected.

13.1.8 Data Service Access

Data Service Access lets you select the services to entitle for the user or group. The options available are based on your company's subscribed services and may include:

- ACH EDI Reporting
- ACH Returns and NOCs
- Analysis Statements
- Upload, User-Defined Issue (for Positive Pay checks issued)

1. Select Custom for User entitlements, then Save, and then Custom
2. Click Set Data Access
3. Check the appropriate access
4. When finished making selections, click Save to continue the custom access

13.2 Creating New Users

System administrators establish new user profiles and then contact TD Bank for help with tokens. TD can issue a new token or reassign a token you already have from a deactivated user.

Instructions for activating TD eTreasury tokens are also available online at
www.tdbank.com/newtoken.

13.2.1 Add a New User by Copying an Existing User

System administrators can create users simply by clicking on the select action dropdown in the Users list. Once copied, the System Administrator can add or delete entitlements to adjust access levels as needed for the new user or maintain the user's same entitlements.

1. From the main menu, navigate to Administration > Manage > Users
2. On the Users list, click the dropdown beside the user to be copied
3. Select Copy to New User
4. Complete the following fields for the new user:
   - First Name
   - Last Name*
   - Email Address*
5. Click Next and add the User ID (Case Sensitive)
6. Click Next and Add or delete security privileges that will be unique to this user
7. Click Save and if using custom entitlements, update them as needed.

13.2.2 Add a New User by Building a New Profile

System administrators have the option to create new users by building a new profile rather than copying and then modifying an existing profile.

1. From the main menu, navigate to Administration > Manage > Users
2. Click Create User
3. Complete the following fields for the new user:
   - First Name
   - Last Name*
   - Email Address*
4. Click Next and add the User ID (Case Sensitive)
5. Click Next and Add or delete security privileges that will be unique to this user
6. Click Save and if using custom entitlements, update them as needed.

13.2.3 Copying Entitlements to Existing User

System administrators can create can update existing user's entitlements by copying user entitlements from one user to another. Once copied, the System Administrator can add or delete entitlements to adjust access levels as needed.

1. From the main menu, navigate to Administration > Manage > Users
2. On the Users list, click the dropdown next to the user to be copied
3. Select Copy to Existing User
4. Select the user to be copied to and select Continue
5. If you need to change entitlements unique for this user, be sure to edit the User Entitlements.

13.3 Maintaining User Statuses

It's important to review and update your list of active users regularly, and to have a process in place to deactivate users when job duties change, or individuals leave your company.

13.3.1 Updating a User Status

1. From the main menu, navigate to Administration > Manage > Users
2. Click the dropdown beside the user status you want to modify
3. Click Edit User
4. Under User Information, User Status section:
   - To activate the user, select "Active"
   - To deactivate the user, select "Inactive"
5. Select the next option at the bottom of the page
6. Continue through the steps and save at the final step

Caution: Selecting "Delete User" at the bottom of the dropdown will delete the user from TD eTreasury – including their history of TD eTreasury activity. We encourage you to deactivate rather than delete users to preserve an audit trail that is in line with your company's internal control policies.

Smart Tip

Deactivating users: When you deactivate a user, contact Treasury Management Services Support for instructions to return their token. You may also choose to retain the token if you know you'll need it again in the future; however, please be aware that monthly charges may apply for each token assigned to your company.

14   Secure Messages

Use this page to create, view, and send messages from the existing list of messages.

1. Click Messages from the ribbon at the top of the page.
2. Click Create Message to contact Treasury Management Services Support or select one or more messages for deletion.

15   Welcome - Name Menu

The name menu displays after selecting the caret next to the user's name at the top right of the page.

15.1 Secure Messages

Use this page to create, view, and send messages from the existing list of messages.

1. Select Name Menu > Alerts & Messages > Send and View Messages
   (Alternatively, Click Messages from the ribbon at the top of the page).
2. Click Create Message to contact Treasury Management Services Support or select one or more messages for deletion.

15.2 Alert Delivery

Alerts can help keep you informed of important activity or pending activity on your account(s). Alerts are delivered as e-mails or SMS text messages (for example, 1234567890@vtext.com).

1. Select Name Menu > Alerts & Messages > Manage Alert Delivery
2. Select Add Delivery Method
3. Select Email
4. Enter Required fields to create delivery option
5. Enter the Confirmation Code sent to the delivery option you just created
6. Select Submit

> **Smart Tip**
>
> **Text Alerts:** TD eTreasury offers Text Alerts!
> Using the carrier domains below, you can receive TD eTreasury alerts on your mobile device.
> AT&T: 1234567890@txt.att.net
> Sprint: 1234567890@messaging.sprintpcs.com
> T-Mobile: 1234567890@tmomail.net
> Verizon: 1234567890@vtext.com

15.3 Creating an Alert

1. Select Name Menu > Alerts & Messages > Manage Alert Settings
2. Select Create Alert
3. Select the Alert you wish to add.
4. Complete the alert specifications with the delivery method
5. Click Submit

15.4 My Alerts

1. Select Name Menu > Alerts & Messages > Manage Alert Settings
2. If you wish to edit an existing alert, click the pencil next to the alert
3. If you would like to delete the alert, click the checkbox beside the alert and click Delete.

15.5 Bank Security Alerts

1. Select Name Menu > Alerts & Messages > Manage Alert Settings
2. Click the pencil next to the Bank Security Alert
3. Edit the delivery instructions
4. Submit the alert.

15.6 Start-up Screen

Select a screen to view immediately upon login.

1. Select Name Menu > Change Startup Screen
2. From the Default Screen after Login "Home" dropdown menu, select the area of TD eTreasury you wish to default when you log into the system
3. Click Submit

15.7 Selecting Preferred Banks

Select Name Menu > Manage Banks to select bank information already loaded in TD eTreasury. The system is updated regularly with valid Fed and SWIFT banks.

15.7.1 Select Standard Bank View

1. To search for the bank you use frequently: Under Filter, select one of the following: Show All, Bank Name, Bank ID Type, Bank ID, City or Country.
2. In the text box to the right of the Filter section enter the qualifying information and click the search icon. If you do not know the entire bank name or ABA number, enter as much of the name as you know followed by an asterisk (*).
3. Click the Bank Name of the bank you would like to add.
4. Review Bank Information.
5. Click Submit Bank button to add the bank to your preferred list.

15.7.2 Non-Standard Banks

You have the option to add a bank that is not on the Standard Banks list.

1. Select Name Menu > Create Preferred Bank to create a Preferred Bank list. This will populate dropdown lists for ACH and/or wire with bank information used frequently – this saves keying and stores critical information.
2. Fill-out the required information needed to add your preferred bank and select continue at the bottom of the page to complete the process.
3. Click Add Bank to add the bank to your list.

15.8 Automated Report Delivery

Set up email lists for delivery of reports to your company. Account numbers are masked for security.

1. Select Name Menu > > Other Settings & Preferences >Manage Report Delivery.
2. Click Create Report Delivery button.
3. Select the report Type/Name you want delivered.
   Note: Both Standard and Custom Report options are available for delivery.
4. Fill-out the required information needed to create your report and then select Continue on the bottom of the pages.
5. Review the Schedule Report Delivery and click Save to complete the process.

Smart Tip

Account nicknames: System Administrators can give nicknames to accounts to simplify identifying accounts within TD eTreasury.
1. Click Administration > Edit > Account Preferences.
2. Enter the name you wish to assign an account in the Account Nickname column and click Submit Preferences at the bottom of the page.

Note: Once a nickname is given to an account by the System Administrator, all users with access to the account will see it.