



Let us help protect your business from fraud.

Tools and tips for TD eTreasury users

Fraud and phishing pose a constant risk to your business. With TD eTreasury, you have a range of tools to help protect your organization and accounts from unauthorized activity. Here are some practical tips to help lower your risk.

Use TD eTreasury Security Tools.

- **User access controls** allow you to assign access based on job roles to limit exposure.
- **Dual approval and transaction** limits require multiple approvals and set limits for payments.
- **ACH and wire templates** help reduce errors and prevent unauthorized changes to payments.
- **Check positive pay** detects check fraud by verifying checks before they post to your account.
- **ACH positive pay** protects your account from unauthorized ACH transactions.
- **Real-time alerts** give you notifications about balance changes or unusual activity. To set up alerts, visit tdbank.com/tdetreasuryknowledge

Be aware of phishing attempts.

TD Bank will never ask you for these things by email, phone or text:

- **Username**s
- **Passwords** of login details
- **Account numbers**
- **Token PINs** or passcodes

If you receive a suspicious request from someone claiming to be from TD Bank, don't respond. Instead, contact Treasury Management Support Services at **1-866-475-7262**.

Educate your team.

- Train staff to spot phishing and social engineering scams.
- Remind employees not to click links or open attachments from unknown sources.
- Require individual logins and don't share user credentials.

Practice safe online habits.

- Never access TD applications through an internet browser search. Bookmark the TD application login screens to access the sites.
- Protect account access by keeping credentials private and secure.

Verify vendor banking changes.

If a vendor notifies you that their banking information has changed, always call the vendor at a known phone number to confirm the request before sending any payments.

Need help?

Reach out to your TD Treasury Management Officer or call **1-866-475-7262**.