

TD Merchant Batch

Merchant Guide

For TD Merchant Batch Software

- Version 2.16



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Welcome to TD Merchant Solutions

We're glad you've decided on the TD Merchant Solutions Merchant PC Batch Software. These merchant materials provide you helpful information about your equipment and TD Merchant Solutions (TDMS). Most importantly, they tell you how to contact us with any questions you may have.

The Purpose of this Guide

This guide provides instructions on the use of the TD Merchant PC Batch software for credit card transactions. It also provides general administrative guidelines with respect to the cards.

Overview

The TD Merchant PC Batch software provides automatic credit card authorizations and/ or draft capture. The attached printer provides printed reports for all balancing transactions.

System requirements

The following are the minimum requirements for the PC using the software:

1. Windows XP (with service pack 3) / Vista (with service pack 2) / Windows 7 / Windows 8.1 / Windows 10.
2. DSL or other high speed connection.
3. Commercially available firewall software or commercially available firewall appliance (**mandatory**).
4. Anti-virus software (**mandatory**).

Security

To avoid unauthorized access to the cardholder information on your computer, you must have a firewall software or firewall appliance installed and properly configured on your computer. You must also have an anti-virus software installed and running with an up-to-date Virus Definition File. The TD Merchant PC software is capable of being used for unauthorized transactions including unauthorized debits to the merchant's account.

It is the merchant's responsibility to take whatever steps are necessary to keep the software and any user IDs or passwords secure and to prevent unauthorized use. In any event, the merchant will be liable for any unauthorized use of the terminal or any user IDs or passwords. Security can be placed on particular transaction types by request through the TDMS Help Desk.

Protecting Cardholder Privacy

Remember you have a responsibility to protect your customers from possible credit card fraud by maintaining the confidentiality of their personal information. Visa requires that merchants protect cardholders' account and transaction information including cardholder names, account numbers and information embossed, encoded or appearing on Visa cards ("information") in accordance with the Visa Account Information Security Standards. You may not use Information for any purpose except to complete transactions authorized by the cardholder. Information must be stored in a secure area and only authorized staff should be given access to the Information. Information must be destroyed and rendered unreadable before it is discarded. If you make arrangements with any third party for the purpose of collecting, processing or storing information you must have a written contract with the third party which requires compliance with the Visa Account Information Security Standards. You must allow TDMS or Visa to inspect your premises and ensure that we can inspect the premises of any third party to verify that Information is securely stored and processed. The Visa Account Information Security Standards Manual is available at www.visa.com or for further information please contact TDMS.

Protecting cardholder privacy

Remember you have a responsibility to protect your customers from possible credit card fraud by maintaining the confidentiality of their personal information. Visa requires that merchants protect cardholders' account and transaction information including cardholder names, account numbers and information embossed, encoded or appearing on Visa cards ("information") in accordance with the Visa Account Information Security Standards. You may not use Information for any purpose except to complete transactions authorized by the cardholder. Information must be stored in a secure area and only authorized staff should be given access to the Information. Information must be destroyed and rendered unreadable before it is discarded. If you make arrangements with any third party for the purpose of collecting, processing or storing information you must have a written contract with the third party which requires compliance with the Visa Account Information Security Standards. You must allow TDMS or Visa to inspect your premises and ensure that we can inspect the premises of any third party to verify that Information is securely stored and processed. The Visa Account Information Security Standards Manual is available at www.visa.com or for further information please contact TDMS.

Protecting yourself from fraud

This software is designed to further protect us from cardholder fraud. The Merchant PC software can accept magnetic stripe and chip enabled credit cards. The PINpad provided by TDMS is equipped with a Smart Card Reader to read chip enabled cards and magnetic stripe reader to read magnetic stripe cards. When the credit card is inserted into the Smart Card Reader, the cardholder may be asked to enter a PIN (Personal Identification Number) or sign a receipt. For magnetic stripe transactions, please verify the credit card number and signature on the credit card against the merchant copy of the receipt. When the credit card is swiped in the PINpad, the cardholder number and expiry date automatically appear on the screen. The software will not proceed with the transaction until the user clicks on the **OK** key. This allows the merchant time to verify that the numbers on the screen match the numbers embossed on the card.

Take the time to do this verification. Always take the time to verify that the cardholder's signature on the receipt matches the signature on the reverse of the card.

Storing cardholder receipts

Users are responsible for retaining all receipts to respond to cardholder inquiries. These steps should help to conveniently store receipts.

1. Keep receipts in a secure place for at least one year. Envelopes arranged by date in a secured filing cabinet can work well.
2. Transaction receipts should be stored in a dark (thermal receipts), secure area with limited access.
3. If you have several softwares use a separate envelope for each software.
4. For VISA transactions, file and store receipts for at least one year.
5. For Direct Payment transactions, store receipts as long as you retain cash register tapes.
6. If we need a receipt copy, send it to us within eight days. Retain a copy of the receipt for your records.

For further information on your responsibilities to secure Cardholders' information please see page 3. The required storage and response times apply for TDMS only and may vary by financial institution.

Debit transaction disputes

A customer, who complains regarding an alleged erroneous debit card transaction, must be referred to his/her own financial institution to correct the problem. Users will be responsible for any attempt to make debit card account corrections and will not be reimbursed if a cash refund is provided to the customer.

Set-up

Setting up your templates and terminals

A template must be created first before a terminal can be added and downloaded. The following instructions will guide you through the setup. The template should contain the default settings common to each of the terminal setups. When the terminal is being added, each screen can be customized at that time for the specific Terminal ID. To access the different screens, click on the appropriate tab.

Communications

High-speed connection

To set the communication method as high-speed for your software, follow these steps:

1. Select the **General Data** tab.
2. Enter the **Authorization Terminal template name**.
3. Set **Line Type Protocol** to **TCP/IP**.
4. Set **IP Address** to 162.223.156.206.
5. Set the **Port Number** to 32620.
6. Set **Secondary IP Address** to 162.223.157.206.
7. Set the **Port Number** to 32620.
8. Set **Protocol** to:
Standard for .3101 communications.

OR

SSL for TCP/IP communications.

9. This is the default language and determines what language the program displays. This field can only be changed in the template. To change the language in an already created Terminal ID, delete the record and re-create it.

The screenshot shows a Windows-style dialog box titled "CCTAG File Maintenance: C:\Program Files\TD Bank Financial Group\TD Merchant PC Batch". The "General Data" tab is active. The "Authorization Terminal" field contains "B20123456001". The "Line Type/Protocol" dropdown is set to "TCP/IP". The "IP Address [Dotted Format]" field contains "123.456.789.111". The "Port Number" field contains "12345". The "Protocol" dropdown is set to "Standard". There are six "Auxiliary Terminal Info" fields; the first contains "V1.0.6" and the others are empty. The "Default Language" dropdown is set to "English". The "Host" dropdown is set to "TD Credit". "Cancel" and "Help" buttons are at the bottom right.

Dial-up connection

To set the communication method as dial-up for your software, follow these steps:

1. Click **General Data**.
2. Enter the **Authorization Terminal template name**.
3. Set **Line Type Protocol** to **DIAL**.
4. Enter the telephone number that will call the bank host.
5. Set **Protocol** to:
Standard for .3101 communications.
OR
SSL for TCP/IP communications.
6. Use this field if you need a prefix to dial out e.g. 9 if you need a 9 to get an outside line. If a pause is needed in the prefix, use a comma (,).
7. This is the default language and determines what language the program displays. This field can only be changed in the template. To change the language in an already created Terminal ID, delete the record and re-create it.

The screenshot shows the 'CCTAG File Maintenance' dialog box with the 'General Data' tab selected. The fields are as follows:

- Authorization Terminal: B20123456001
- Line Type/Protocol: DIAL (Private)
- Telephone Number: 4165551212
- Protocol: Standard
- Auxiliary Terminal Info 1: V1.0.6
- Auxiliary Terminal Info 2: (empty)
- Auxiliary Terminal Info 3: (empty)
- Auxiliary Terminal Info 4: (empty)
- Auxiliary Terminal Info 5: 9
- Auxiliary Terminal Info 6: (empty)
- Default Language: English
- Host: TD Credit

Buttons for 'Cancel' and 'Help' are visible at the bottom right.

Modem settings

1. Select the **Modem** tab.
2. Set the Modem Port to the port that the modem is plugged into. This is usually **COM1**.
3. Set the **Baud Rate** to **2400**.
4. Set **Parity** to **EVEN**.
5. Set **Data Bits** to **7**.
6. Set **Stop Bits** to **1**.
7. Do not change the modem's **DCB Settings**.
8. Do not change the modem's **AT Settings** unless your phone line is pulse dial.
9. Ensure the **Diagnostic** checkbox is unchecked.
10. Ensure the **Initialize Modem Before Every Transaction** checkbox is unchecked.
11. Set the **Delay Level** to **0**.

The screenshot shows the 'CCTAG File Maintenance' dialog box with the 'Modem' tab selected. The 'MODEM CONFIGURATION' section contains the following settings:

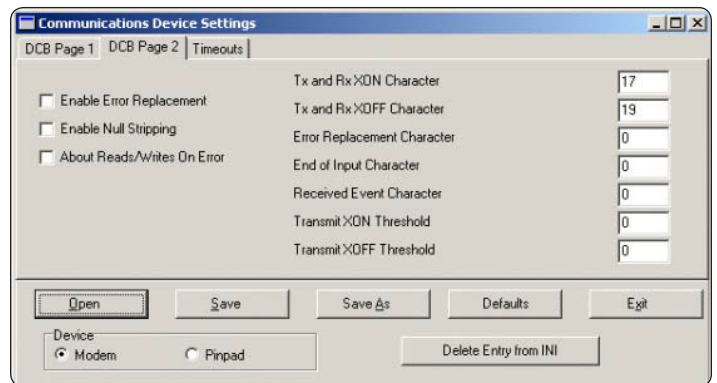
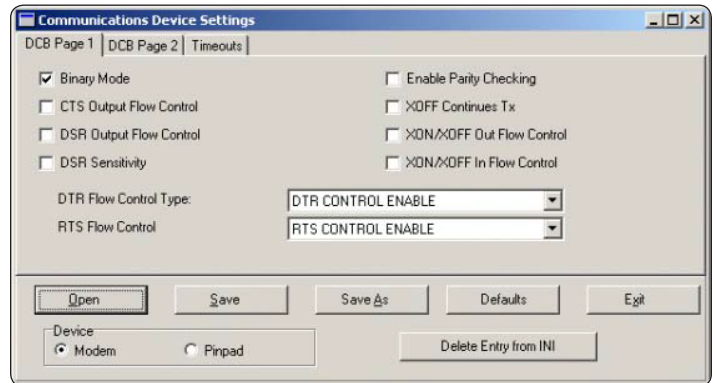
- Modem Port: COM2
- Baud Rate: 2400
- Parity: EVEN
- Data Bits: 7
- Stop Bits: 1

Buttons for 'DCB Settings' and 'AT Settings' are located below the configuration fields. At the bottom, there are checkboxes for 'Diagnostic' (checked) and 'Initialize Modem Before Every Transaction' (unchecked), and a 'Delay Level' dropdown set to 0.

DCB settings

The following are for your reference only. Do not change the following values:

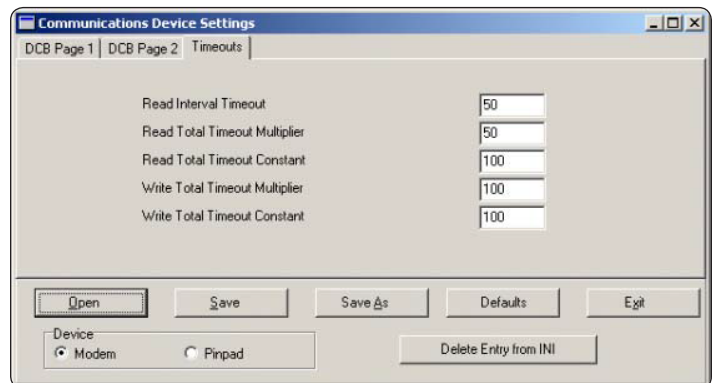
Setting	Explanation
Binary Mode	Must be checked .
DTR Flow Control Type	Must be enabled .
RTS Flow Control	Must be enabled .
Tx and Rx XON Character	Should always be 17 .
Tx and Rx XOFF Character	Should always be 19 .
Error Replacement Character	Should always be 0 .
End of Input Character	
Received Event Character	
Transmit XON threshold	
Transmit XOFF threshold	



Timeouts

The following are for your reference only. Do not change the following values:

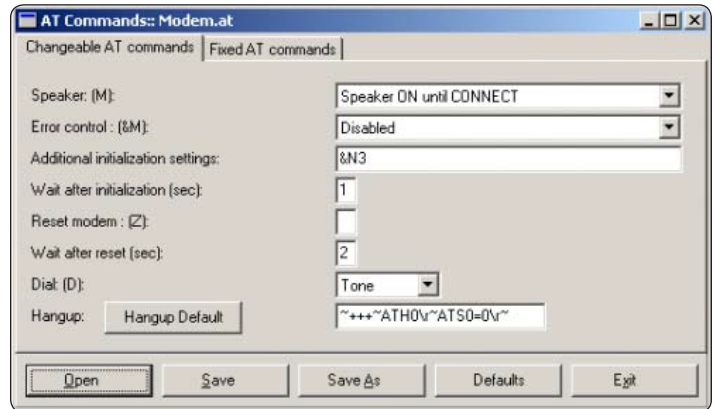
Setting	Explanation
Read Interval Timeout	Should always be 50 .
Read Total Timeout Multiplier	Should always be 50 .
Read Total Timeout Constant	Should always be 100 .
Write Total Timeout Multiplier	Should always be 100 .
Write Total Timeout Constant	Should always be 100 .



AT settings

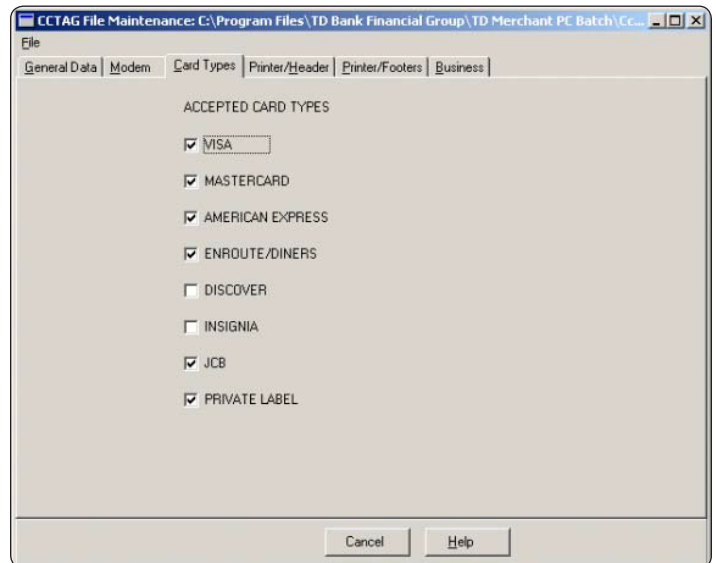
The follow should not be modified except Dial (D) and only if your phone line uses pulse dial versus tone dial.

Setting	Explanation
Speaker (M)	Should always be Speaker ON until CONNECT.
Error control (&M)	Should always be Disabled.
Additional initialization settings	Should always be &N3.
Wait after initialization (sec)	Should always be 1.
Reset modem (Z)	Should always be blank.
Wait after reset (sec)	Should always be 2.
Dial (D)	Could be Tone or Pulse depending on the type of phone line used.



Card types

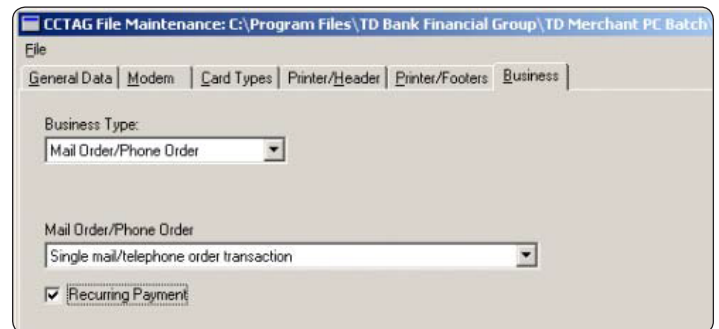
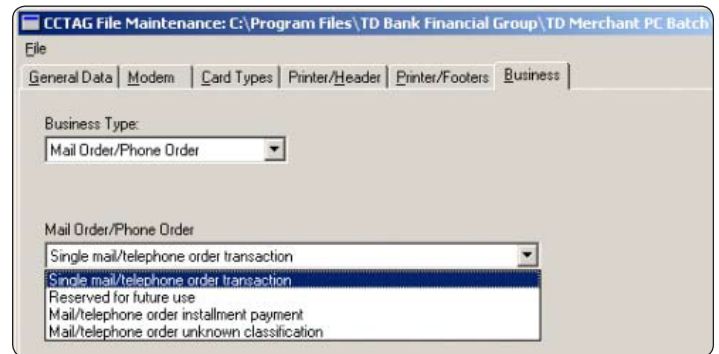
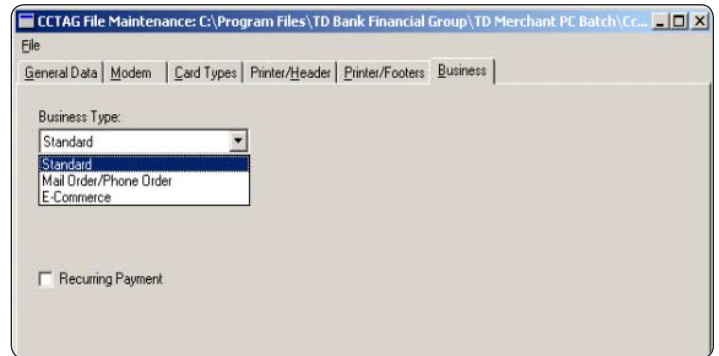
You can verify what cards are accepted for the downloaded Terminal ID. By default, the below card types are chosen. All fields on this screen are inaccessible. To change what cards can be accepted by your business you must contact the TDMS Help Desk.



Business

This screen is used to indicate the types of transactions processed by the Terminal ID. If the software uses multiple Terminal IDs, each Terminal ID must be set correctly for the type of transactions they are processing.

Setting	Explanation
Standard	This means that the terminal is used to process regular transactions.
Mail Order/ Phone Order	<p>This terminal is used to process transactions received by mail or phone.</p> <ul style="list-style-type: none"> Single mail/telephone order transaction This is for one-time purchases ordered by mail or telephone. Mail/telephone order installment payment This is for one time purchases ordered by mail or telephone that are divided into equal payments. Mail/telephone order unknown classification This is for mail or telephone orders that do not fit into any of the above categories.
E-Commerce	<p>This terminal is used to process transactions received over the Internet.</p> <ul style="list-style-type: none"> Secure electronic transaction with cardholder certificate (set) Secure electronic transaction without cardholder certificate (set) Channel-encrypted electronic commerce transaction (ssl 128)
Recurring	<p>This flag must be turned on if the terminal ID is being used for recurring transactions.</p> <p>Important: This flag must be checked for any terminal ID processing recurring transactions. If it is not checked, there is a possibility of chargebacks for the transactions.</p>



Set up standard payments

1. Select the **Business** tab.
2. Set the **Business Type** to **Standard** for this terminal.

Set up e-commerce payments

1. Select the **Business** tab.
2. Set the **Business Type** to **E-Commerce** for this terminal.

Set up recurring payments

This is a convenient feature to aid you in processing transactions that reoccur on a periodic basis. To use recurring payments you must:

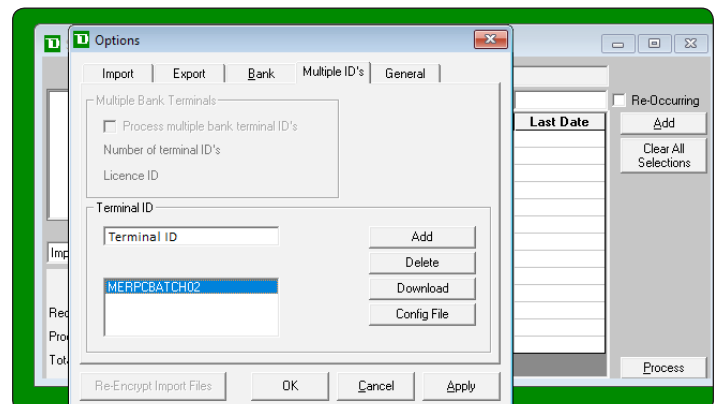
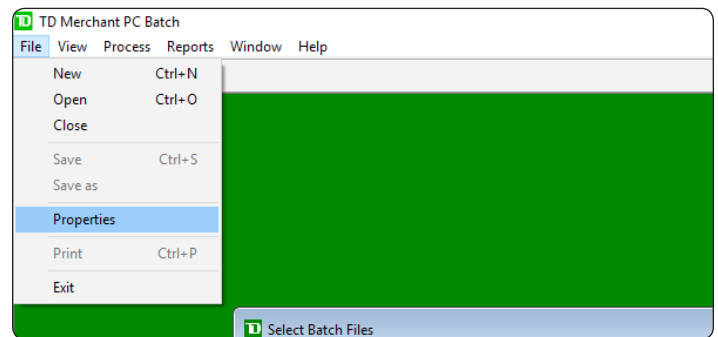
1. Set up your Merchant PC Batch software to accept recurring payments. This must be done once per terminal ID.
2. Ensure that recurring payment transactions are entered correctly. This must be done for each transaction.

If either step is missed, your transaction(s) will not be processed as a recurring payment.

Recurring payment setup

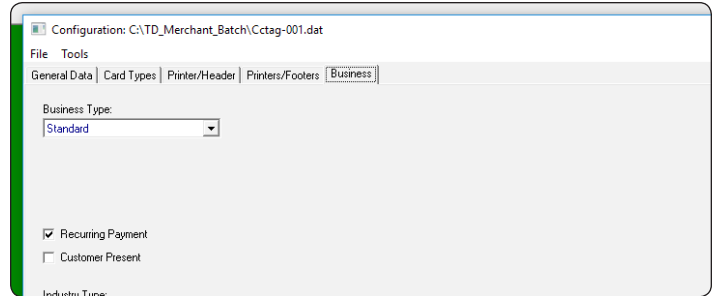
Follow these instructions to enable and use the recurring payment functionality. The following instructions assume that the Merchant PC Batch software has already been set up on your system.

1. Open the Merchant PC Batch software.
2. Select **File → Properties**. The **Options** window appears.
3. Select the **Multiple ID's** tab.
4. Select your **Terminal ID**.
5. Click **Config File**. The **Configuration** window opens.

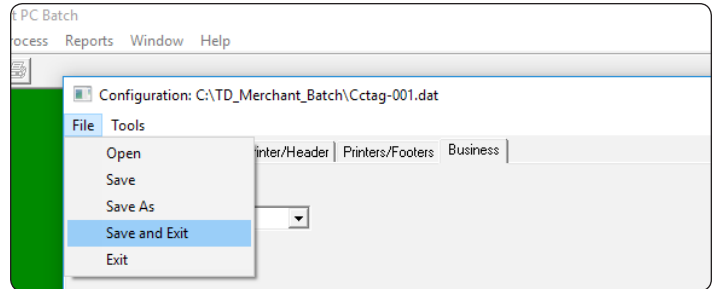


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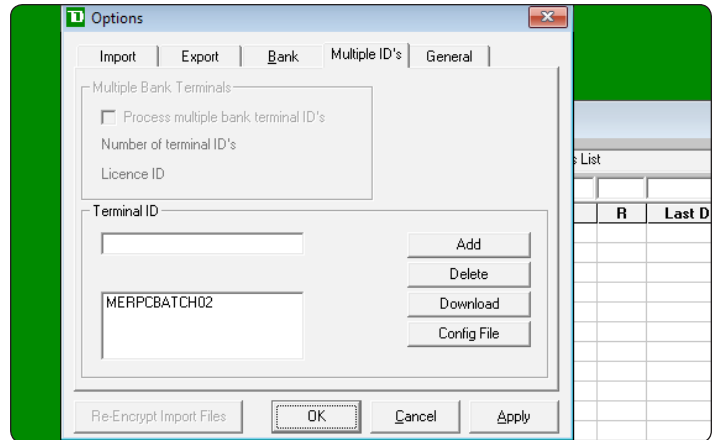
6. Select the **Business** tab.
7. Check the **Recurring Payment** box if it is not already checked.



8. Select **File** → **Save and Exit**.



9. Go to the **Options** window and click **OK**. You can now process recurring billing on your Merchant PC Batch software.



Financial Transactions

Recurring payment processing

Once you have set the software to accept recurring payment, you must now ensure that you flag these transactions correctly every time that you perform them. Follow the steps below to ensure that recurring payment transactions are processed correctly.

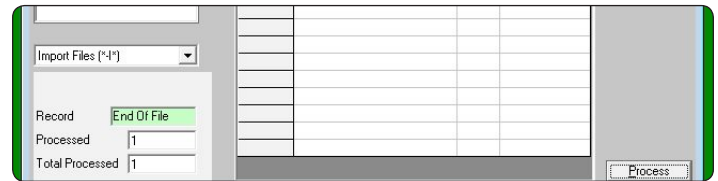
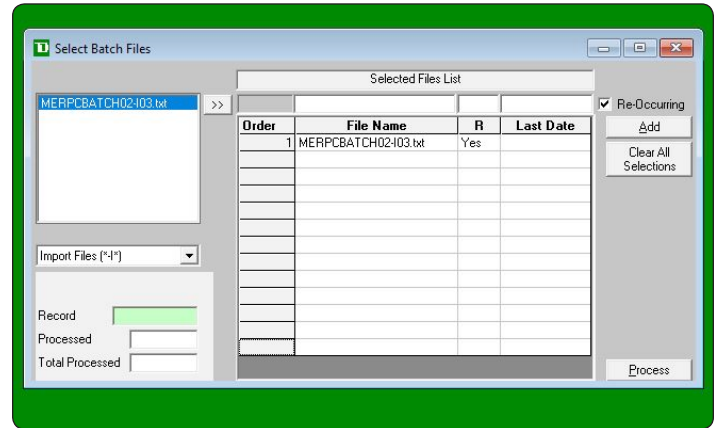
1. In the top menu bar, click **Process** → **Selection Index**. The **Select Batch Files** window appears.
2. Select the batch file from the **File Box on the left** and click the **>>** button. The file will be added to the **Selected Files List**.

If you don't see the file, it may already be labelled as a recurring file. Select **Re-Occuring** from the drop-down menu below and then see if the file appears.

3. Ensure the **Re-Occuring** box is checked and click **Add**. Ensure that any recurring billing files show a **Yes** under the **R** column.

Repeat steps 2 through 3 for each recurring billing file you want to process.

4. When you are finished adding files:
 - a) Click **Process**.
 - b) The box in the bottom left will display the number of files processed.



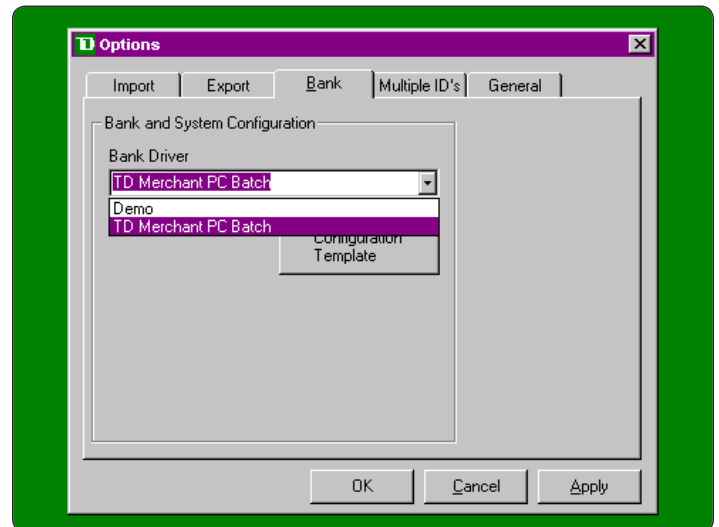
Administration

Program settings

Demo mode vs. Live mode

If you wish to train your employees, you should switch to demo mode so as not to accidentally process transactions.

1. Click on File → Properties. The **Options** window appears.
2. Click the **Bank** tab.
3. From the **Bank Driver** drop-down menu, select from the following options:
 - a) Demo allows you to train employees without using live transactions.
 - b) TD Merchant PC Batch allows you to process transactions to the bank host.



Templates

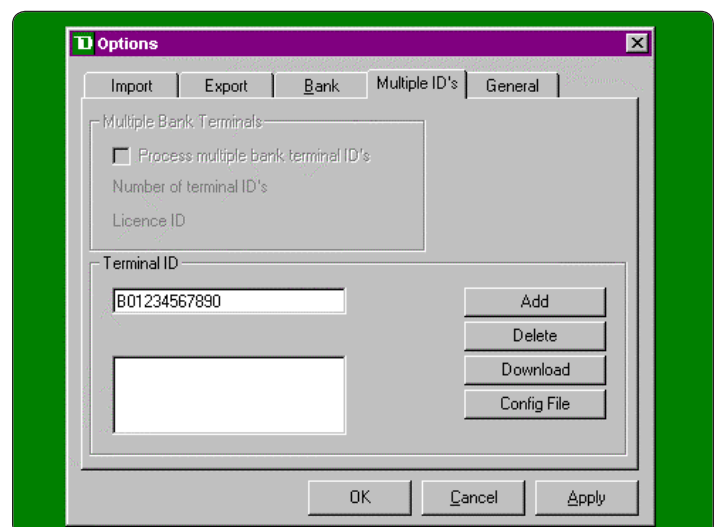
1. Click on File → Properties.
2. Click the **Bank** tab.
3. Click **Configuration Template**.

Terminal IDs

Adding terminal ID

Adds a new Terminal ID based on the template that was created in the **Bank** tab, and the **Terminal ID** entered in the small box. On hitting this key the **Configuration File** window will open.

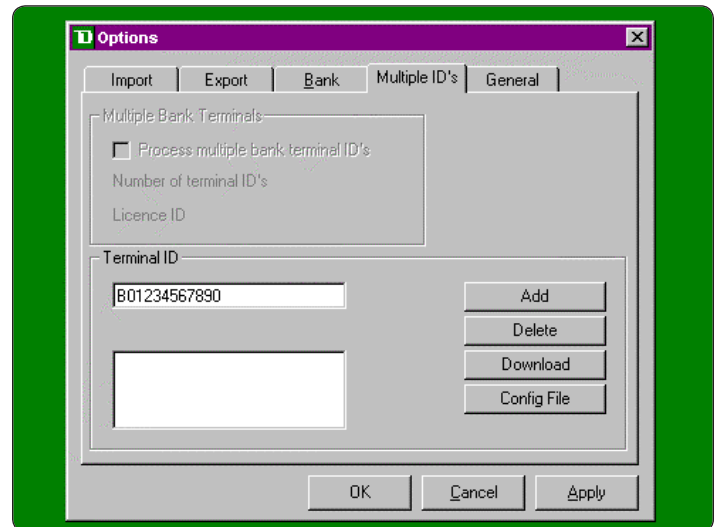
1. Click on File → Properties. The **Options** window appears.
2. Click the **Multiple ID's** tab.
3. Enter **Terminal ID** in the **Terminal ID** box.
4. Click **Add**. The terminal will appear in the **Terminal List** box below.



Deleting a terminal ID

This deletes the terminal selected in the large **Terminal List** box. There is no deletion verification so be careful when selecting this option.

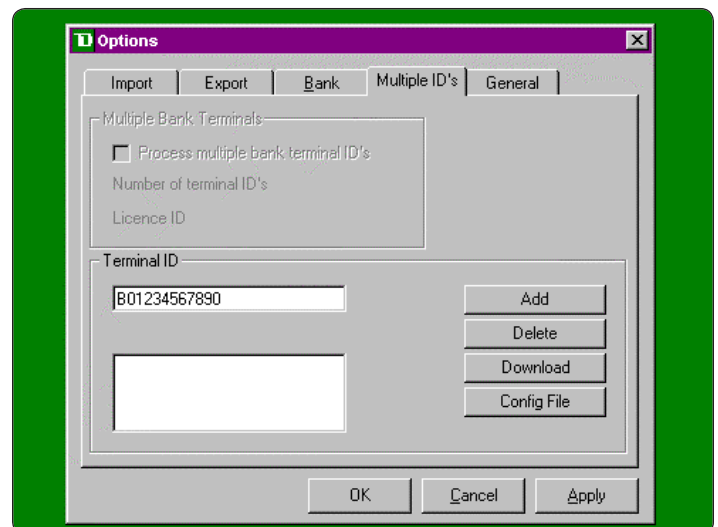
1. Click on File → Properties. The **Options** window appears.
2. Click the **Multiple ID's** tab.
3. Select a **Terminal ID** in the **Terminal List** box.
4. Click **Delete**. The terminal will disappear in the **Terminal List** box below.



Downloading a terminal ID

A download should always be performed before processing files for a particular Terminal ID (if using multiple Terminal IDs). This will ensure that the transactions are processed using the correct set up. If a specific Terminal ID is not selected in the **Terminal ID** list box for a download, then the program will download all Terminal IDs listed.

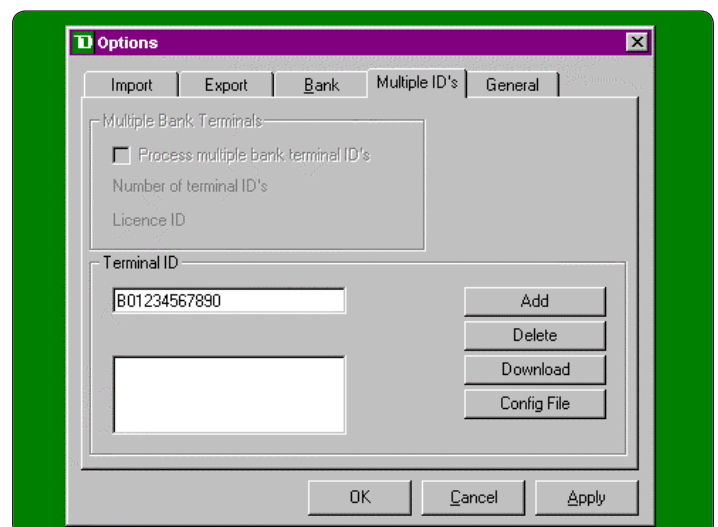
1. Click on File → Properties. The **Options** window appears.
2. Click the **Multiple ID's** tab.
3. Select a **Terminal ID** in the **Terminal List** box.
4. Click **Download**. The terminal ID will be downloaded.



Edit a terminal ID

Allows editing of the configuration file of the terminal selected from the large **Terminal ID** box.

1. Click File → Properties. The **Options** window appears.
2. Click the **Multiple ID's** tab.
3. Select a **Terminal ID** in the **Terminal List** box.
4. Click **Config File**.

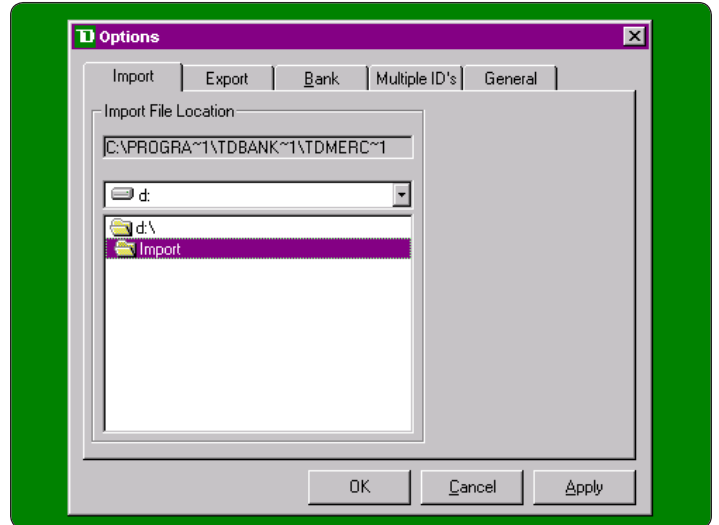


Options

Select import folder

This option is used to select the directory where the Import/Private (processing) files are stored. Import files are created either through external programs or internally through the software. They are text files that contain groups (a batch) of transactions for processing.

1. Click File → Properties. The **Options** window appears.
2. Click the **Import** tab.
3. Select the **Folder** to use for imports.
4. Click **Apply** to save your change.



File Name Format

The file name format is the following

B#####NNN-FTT.txt.

- Merchant number

NNN – Terminal number

F – File creation type

I – Import (created from within the program)

P – Private (created externally)

R – Re-occurring (created from an Import file)

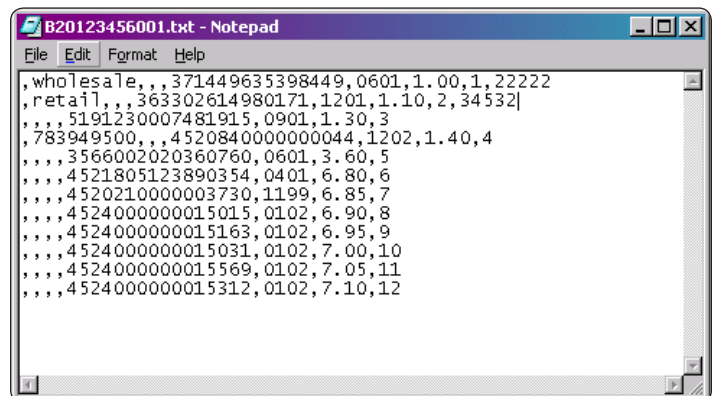
TT – File number

Transaction file format

This file is a comma delimited text file with no spaces.

The file is in the following format:

,A,,,B,C,D,E(,F)

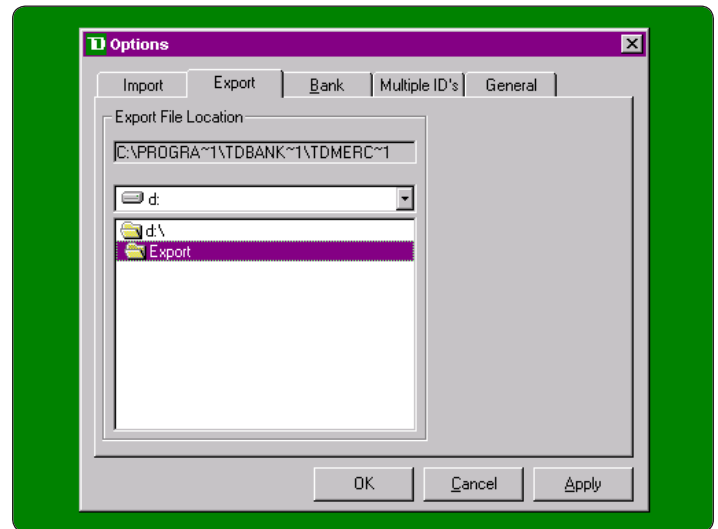


Format	Explanation	Format	Explanation
A	20 character optional data Please note that this field cannot be entered through the program, only through an external file.	D	Amount The digits for the dollars and cents with the decimal. If the transaction is a refund, a "-" should be entered before the amount.
B	Card number Must be between 13 and 19 digits.	E	Reference number An alpha-numeric field with a maximum of 10 characters. If this file is created through the PC Batch program, this field will only accept numeric characters.
C	Expiry date Must be in the format MMY.	F	Optional authorization number If the transaction is voice authorized, the authorization number received can be entered here. If there is no authorization for the transaction, field E and F should not be entered.

Select export folder

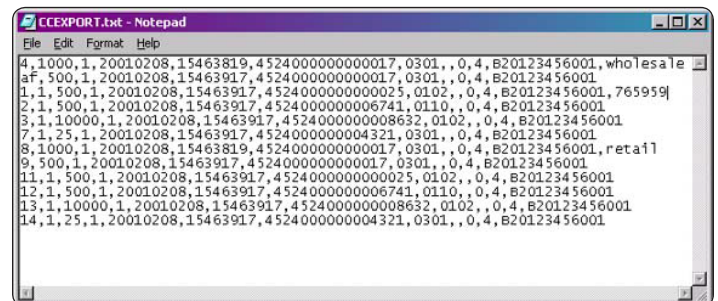
This option is used to select the directory where the export file will be created. This file contains the bank responses for import files that have been completely processed. The export file name is **CCEXPORT.txt**.

1. Click File → Properties. The **Options** window appears.
2. Click the **Export** tab.
3. Select the **Folder** to use for exports.
4. Click **Apply** to save your change.



Export File Format

The fields in this file are comma delimited with no spaces. The fields in order are:

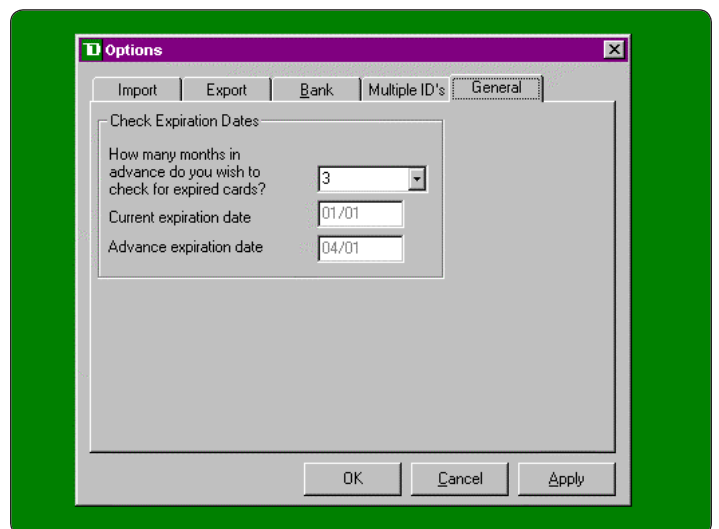


Setting	Explanation
Reference #	This is the invoice number of the transaction.
Amount	This is the amount of the transaction in dollars and cents without a decimal so \$10.00 shows as 1000.
Card type	This is the card type used for the transaction. 0 - MC 2 - AMEX 4 - Insignia 6 - JCB 1 - Visa 3 - Discover 5 - Diners/EnRoute
Transaction Date	This is the date the transaction was processed (YYYYMMDD).
Transaction Time	This is the time the transaction was processed (HHMMSSSS).
Card Number	This is the card number for the transaction (up to 20 numbers).
Expiry Date	This is the expiry date of the card (YYMM).
Auth #	This is the authorization number entered for force post transactions (#,#). Transaction type: Processing result: 0 - purchase 3 - approval 40 - refund 4 - declined, amount over limit 20 - force post 5 - invalid card, expired or stolen card 6 - comm error
Terminal ID	This is the terminal ID used to process the transaction (B2#####).
Optional Data	This is optional data entered when an external import file is created.

Automated card expiry check

This screen will set the parameters to check for upcoming expiry dates in a file. Dates can be checked up to 12 months in advance. It displays the date range that the program will check up to for expired cards.

1. Click File → Properties. The **Options** window appears.
2. Click the **General** tab.
3. Select how many months in advance that you want to check for expired cards (1 to 12).
4. Click **Apply** to save your change.
5. To view these cards, click File → Open and select the file. The expiry date will be displayed in green if it is within the period requested.



Files

Transaction types

Auth Only

Should be processed under a separate Terminal ID from draft capture transactions. Merchant will be responsible for arrangements with the bank for settlement of funds for these transactions.

Draft Capture

These transactions will be deposited to the merchant's bank account once they are authorized.

Purchase

These are regular transactions.

Mail/Telephone Order

These are transactions done via the mail or the telephone.

E-Commerce

These are transactions done via the Internet.

Voice Authorized

These are transactions that have received a voice authorization. Should not be sent to the bank with auth only transactions.

Merchandise Returns

These are transactions that require funds to be returned to the cardholder from the merchant. These are denoted by a minus in front of the amount.

Using an external file

File Name Format

B#####NNN-PTT.txt

- Merchant number

NNN - Terminal number

P - this is constant, indicates that this is a private file created outside the program

TT - File number

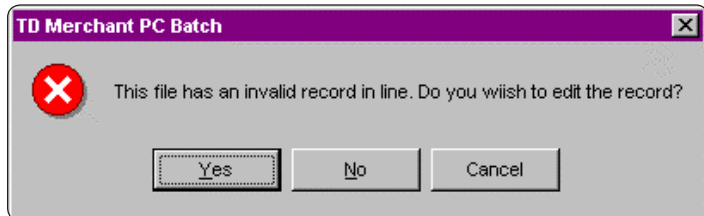
.txt - File extension

Transaction File Format

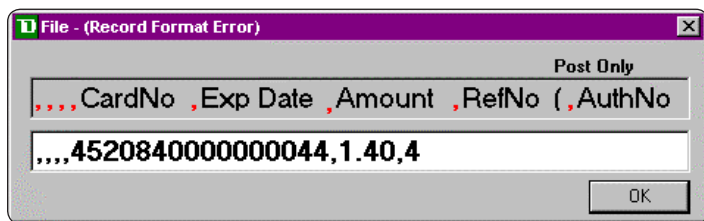
See page 13 for descriptions.

Open

This option is used to verify the data of a file before processing. It also allows for corrections, additions or deletions to be made to the file.



This screen appears if there is missing data detected in any of the transactions. If you select YES, then the following screen appears, which allows you to correct the data before processing.

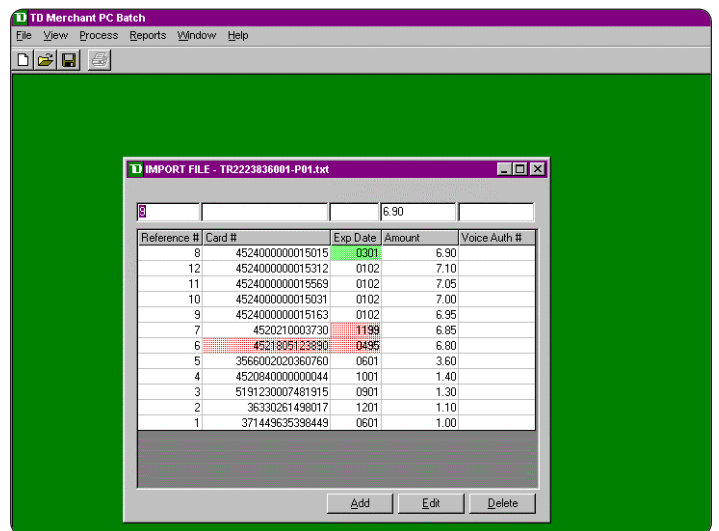


The gray box displays the format in which the transaction should be entered. The authorization number is optional (do not enter with the brackets). The white box is used to edit the data.

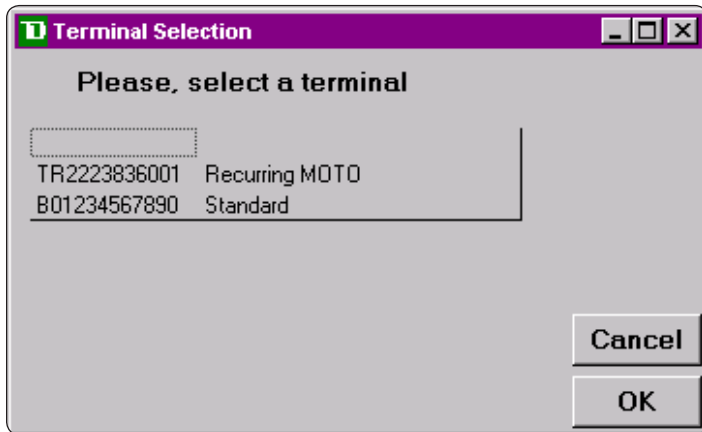
Open window

If the data is in the right format, the above window will appear with the following colour codes:

Colour	Explanation
White	The data passes error checking.
Green	This card will expire within the dates selected on the File → Properties → General screen.
Red	This field has an error. Correct the information or delete the record.

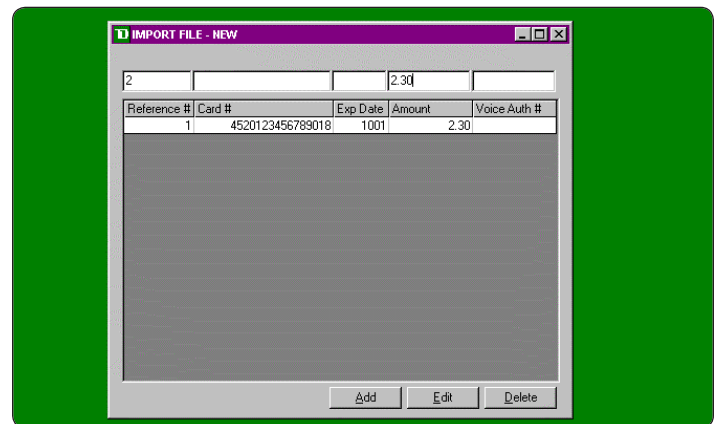


Using an internal file



Selects the Terminal ID under which the transactions will be processed (this will also be used as part of the file name). The top row of boxes in this window is used for editing transactions.

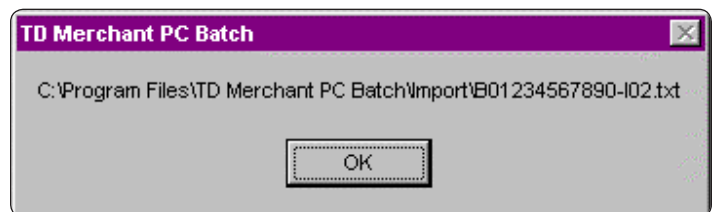
Setting	Explanation
Reference #:	The invoice number or reference number for the transaction. Maximum of 10 digits. The number is automatically incremented for the next transaction once a transaction is added.
Card #:	The card number for the transaction. Between 13 and 16 digits. A Mod 10 check is done on the card number.
Exp Date:	The expiry date of the card. The format is MMY (as shown on the card).
Amount:	The amount of the transaction. For refunds, put an '-' in front of the amount. Input the value without a decimal (input a comma for the decimal, if the software is in french). Press Enter (to input the decimal point when you are finished). The transaction will not be accepted if the decimal point or the comma is missing from the amount. The amount remains the same for the next transaction, but can be edited.
Voice Auth #:	Only used for force post transactions (an authorization was received over the phone).



Setting	Explanation
Add:	Adds the transaction in the editing box to the file for processing.
Edit:	Moves the selected transaction to the edit boxes so that changes can be made to it.
Delete:	Deletes the selected transaction from the file.

Saving an internal file

To save the file, from the menu options select File → Save. The following file will appear, providing you with the directory and file name the transactions were saved under.



Sorting the files

The transactions will be sorted by that field in descending order. Click on View, then click on the field you want to sort by:

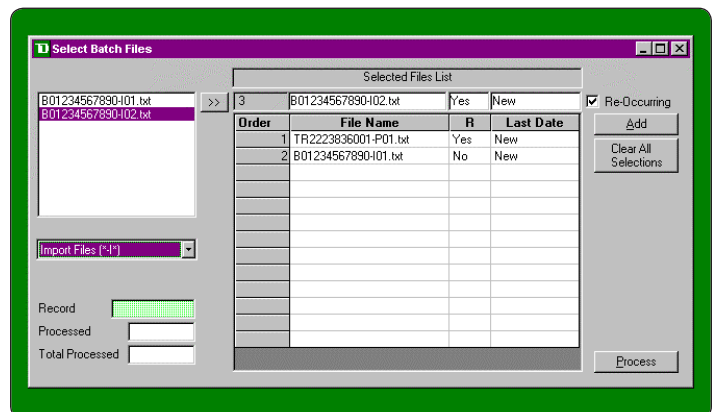
- Amount
- Card Number
If the transactions are sorted in card number order, this will speed up transaction processing time. If the files are sorted, remember to save the file.
- Reference Number
- Expiry Date

Processing the files

Before processing a file, you may want to sort it by card number. The program redials when it gets to a new card type in the processing file. If the file is sorted by card number, it will reduce the number of times the program has to dial out.

If using multiple Terminal IDs, the Terminal ID to be used should be downloaded, this will ensure that the correct data is being used in the terminal set up. First click on File, then Properties. Select the **Multiple IDs** tab. Click on the Terminal ID to use for processing, the click on download.

Files will only be processed for Terminal IDs that are set up in the software.



Setting	Explanation
File Box:	This is the large box on the top left side. It lists all the files for processing in the import directory. The files displayed are dependent on the selection in the File Type Box (immediately below).
File Type Box:	This lists the different types of files the program is searching for. The options are: <ul style="list-style-type: none"> Import A file created from within the software. This file will be deleted once it is processed. Private A file created outside of the software. If this file is flagged as re-occurring, it will be saved once it is processed. Re-occurring A file flagged as re-occurring (saved for reprocessing at another time e.g. monthly). This file will be saved once it is processed.
>>:	This is used to move files to the Selected Files List for processing.
Selected Files List:	The top row is a buffer, which allows a file to be flagged as a Re-Occurring file. The listing at the bottom shows all the files that will be processed once the Process key is pressed. Once a file is being processed, it will be highlighted in yellow.
R:	Is the file re-occurring.
Last Date:	Gives the last date a file was processed for a reoccurring file. Otherwise it will display new for input and private files.
Add:	Add the file to the Selected Files List for processing.
Clear All Selections:	Clears all files from the Selected Files List.
Process:	Validates the information in the file and then sends it to the bank.
Record:	Shows which record number in the highlighted file is being processed.
Processed:	Shows how many records have been processed in the highlighted file.
Total Processed:	Shows the total number of records that have been processed.

Command line processing of a file

To process a file with TD Merchant PC Batch program from a command line, the file TD_CCB.exe must exist in your working directory. There are two ways to process a file with this method.

Method 1

Using this method requires that the files to be processed be placed in the Selected Files List prior to running the command. Move to the **X:\Program Files\TD Bank Financial Group\TD Merchant PC Batch** directory, where x is the letter of the hard drive that this directory is located. The command to run is **TD_CCB.exe /q**.

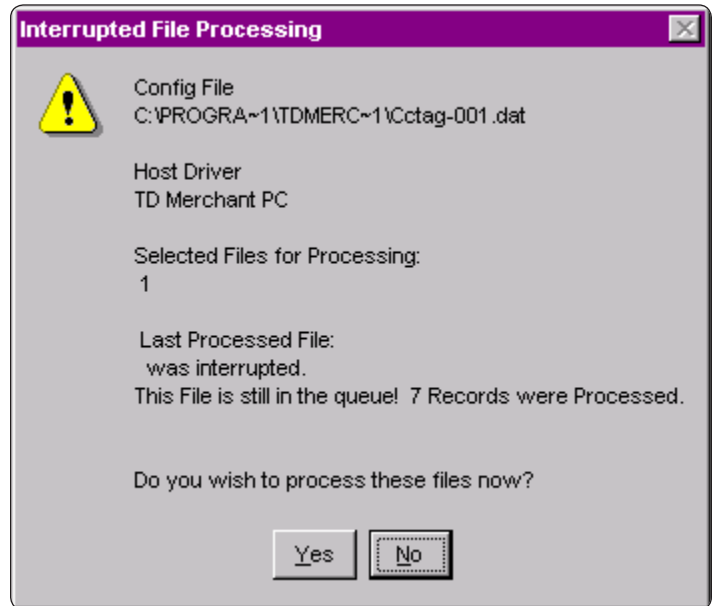
Method 2

Using this method requires that the files to be processed be placed in the directory listed on the **Properties/Import** tab. The command to run is **TD_CCB.exe B#####001-P99.txt**, where B#####001-P99.txt is the name of the file to be processed.

A log file is created called **CommandLineMess.txt**, which is a log of all basic operations when the program is in command line mode. When a file is successfully completed, the message **Program Completed** will show in the file, and a file **B#####001-P99.end** will be created in the working directory with the message **Finished**.

Interrupted file message

This window is displayed if the file being processed is interrupted. If you choose not to continue with the processing, all unprocessed transactions will be deleted unless the file is flagged to be re-occurring.

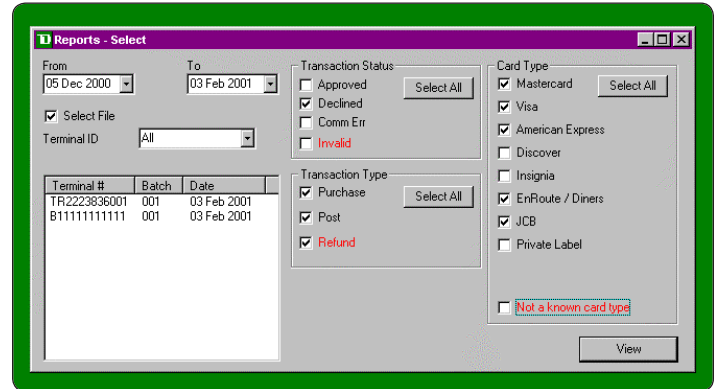


Reports

The reports are based on the information stored in the report files.

Report selection screen

Setting	Explanation												
From	Show files processed after this date.												
To	Show files processed before this date.												
Select File	Selecting this box opens the file display box on the bottom left of the window.												
Terminal ID	Select which Terminal IDs will be displayed in the File Display Box. All terminals can be selected or a particular Terminal ID.												
File Display Box	Shows all the batches for each Terminal ID that has been processed.												
	<table border="1"> <thead> <tr> <th>Terminal #</th> <th>Batch</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>TR2223836001</td> <td>001</td> <td>03 Feb 2001</td> </tr> <tr> <td>B11111111111</td> <td>001</td> <td>03 Feb 2001</td> </tr> </tbody> </table>	Terminal #	Batch	Date	TR2223836001	001	03 Feb 2001	B11111111111	001	03 Feb 2001			
Terminal #	Batch	Date											
TR2223836001	001	03 Feb 2001											
B11111111111	001	03 Feb 2001											
	<table border="1"> <thead> <tr> <th>Terminal #</th> <th>Batch</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>Terminal #</td> <td>This field is only displayed if the All option is selected in the Terminal ID. It will display all available Terminal IDs.</td> <td></td> </tr> <tr> <td>Batch</td> <td>The batch number for the selected Terminal ID.</td> <td></td> </tr> <tr> <td>Date</td> <td>The date the batch was closed.</td> <td></td> </tr> </tbody> </table>	Terminal #	Batch	Date	Terminal #	This field is only displayed if the All option is selected in the Terminal ID. It will display all available Terminal IDs.		Batch	The batch number for the selected Terminal ID.		Date	The date the batch was closed.	
Terminal #	Batch	Date											
Terminal #	This field is only displayed if the All option is selected in the Terminal ID. It will display all available Terminal IDs.												
Batch	The batch number for the selected Terminal ID.												
Date	The date the batch was closed.												
Transaction Status	Select the transaction statuses to be listed in the report.												
Transaction Type	Select the transaction types to be listed in the report.												
Card Type	Select the card types to be listed in the report.												
Unknown Card Type	Report unknown card types found in the file.												
View	View the report.												



Report File Name Format

CYYYYMMDD-TXX.NNN

YYYY – The year the file was created.

MM – The month the file was created.

DD – The day the file was created.

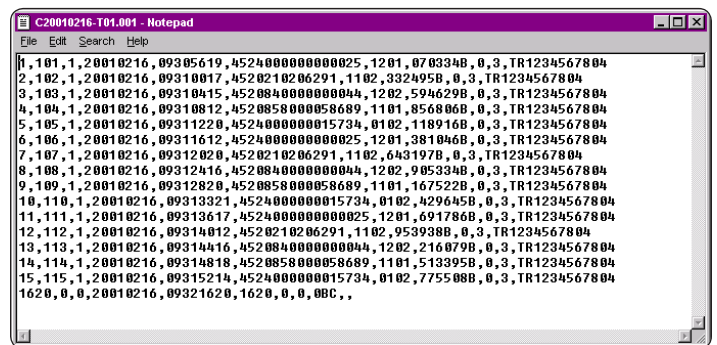
XX – The terminal number (in the Terminal ID List box).

NNN – The file number for the day for the terminal.

Report File Format

The fields in this file are comma delimited with no spaces. The fields for transactions (first 6 lines) in order are:

Setting	Explanation												
Reference #	Invoice number of the transaction.												
Amount	Amount of the transaction. Dollars and cents with no decimal entered.												
Card type	<table border="0"> <tr> <td>0 – MC</td> <td>4 – Insignia</td> </tr> <tr> <td>1 – Visa</td> <td>5 – Diners</td> </tr> <tr> <td>2 – AMEX</td> <td>6 – JCB</td> </tr> <tr> <td>3 – Discover</td> <td></td> </tr> </table>	0 – MC	4 – Insignia	1 – Visa	5 – Diners	2 – AMEX	6 – JCB	3 – Discover					
0 – MC	4 – Insignia												
1 – Visa	5 – Diners												
2 – AMEX	6 – JCB												
3 – Discover													
Transaction Date	Date the transaction was processed.												
Transaction Time	Time the transaction was processed.												
Card Number	Card number for the transaction.												
Expiry Date	Expiry date of the card.												
Auth #:	<table border="0"> <tr> <td>Authorization number entered for force post transactions.</td> <td></td> </tr> <tr> <td>Transaction type:</td> <td>Processing result:</td> </tr> <tr> <td>0 – Purchase</td> <td>3 – Approval</td> </tr> <tr> <td>40 – Refund</td> <td>4 – Declined, amount over limit</td> </tr> <tr> <td>20 – Force post</td> <td>5 – Invalid card, expired or stolen card</td> </tr> <tr> <td></td> <td>6 – Comm error</td> </tr> </table>	Authorization number entered for force post transactions.		Transaction type:	Processing result:	0 – Purchase	3 – Approval	40 – Refund	4 – Declined, amount over limit	20 – Force post	5 – Invalid card, expired or stolen card		6 – Comm error
Authorization number entered for force post transactions.													
Transaction type:	Processing result:												
0 – Purchase	3 – Approval												
40 – Refund	4 – Declined, amount over limit												
20 – Force post	5 – Invalid card, expired or stolen card												
	6 – Comm error												
Terminal ID:	Terminal ID used to process the transaction.												

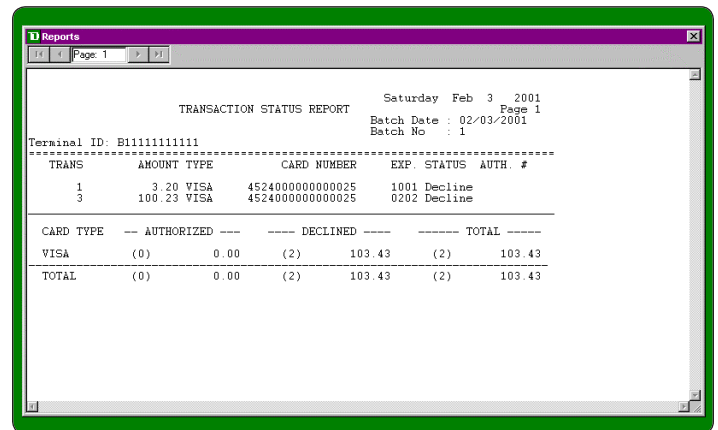


The fields for a batch close (the last line) in order are:

Setting	Explanation
Bank Purchases	Total of all purchases reported by the Bank Host for this batch.
Bank Refunds	Total of all refunds reported by the Bank Host for this batch.
Bank Adjustments	This field will always be 0 as no adjustments are processed by this program.
Date	Date of the batch close.
Time	Time of the batch close.
Terminal Purchases	Total of all purchases reported by the terminal for this batch.
Terminal Refunds	Total of all refunds reported by the terminal for this batch.
Terminal Adjustments	This field will always be 0 as no adjustments are processed by this program.
OBC	Indicates that this is a batch close transaction.
Empty field	This field should always be empty.
Terminal ID	The Terminal ID for which this batch was processed.

Report screen

Setting	Explanation
Batch Date	The date the batch was processed.
Batch No	The number of the batch.
Terminal ID	The Terminal ID for the batch.
Trans	Transaction number.
Amount	Transaction amount.
Type	Type of card used for the transaction.
Card Number	Card number for the transaction.
Exp	Expiry date.
Status	Transaction status.
Auth #	Transaction authorization number.
Card Type	Card type totals are for.
Authorized	Shows the total number of authorized transactions and the total amount.

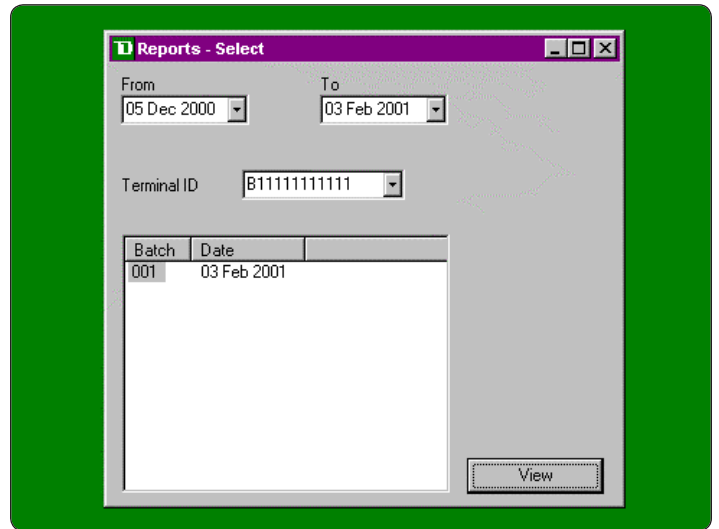


Setting	Explanation
Declined	Shows the total number of declined transactions and the total amount.
Total	Shows the total number of transactions processed and the total of all amounts added together.

Balance

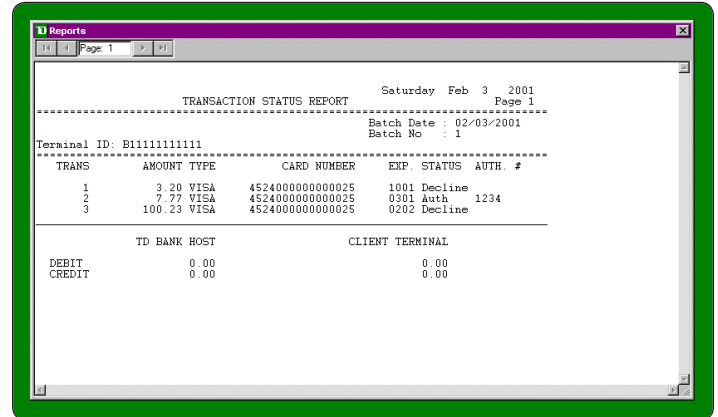
Balance selection screen

Setting	Explanation
From	Show batches processed after this date.
To	Show batches processed before this date.
Terminal ID	Select which Terminal IDs will be displayed in the File Display Box. All terminals can be selected or a particular Terminal ID.
View	Display the batch report on the screen.
File Display Box	Shows all the batches for each Terminal ID that has been processed.
Terminal #	This field is only displayed if the all option is selected in the Terminal ID. It will display all available Terminal IDs.
Batch	The batch number for the selected Terminal ID.
Date	The date the batch was closed.
View	Display the batch report on the screen.



Balance screen

Setting	Explanation
Batch Date	The date the batch was processed.
Batch No	The number of the batch.
Terminal ID	The Terminal ID for the batch.
Trans	Transaction number.
Amount	Transaction amount.
Type	Card type.
Card Number	Card number for the transaction.
Exp	Expiry date.
Status:	Transaction status.
Auth #	Transaction authorization number.
TD Bank Host	Totals from the TD Canada Trust Bank Host.
Client Terminal	Totals from the terminal.



Troubleshooting

Explanations and next steps are given below for the following Batch messages.

Error codes	Explanation	Action required
AMOUNT MUST BE ENTERED	An amount has not been entered.	Please enter an amount and press enter to continue.
CANNOT FIND CCTAG FILE	The program is looking for the Configuration file but it has not been properly set up.	Please redo the configuration for the terminal.
CARD NUMBER MUST BE ENTERED	A card number has not been entered.	Please enter a card number and press enter to continue.
COMMUNICATION ERROR	Problem with communications while processing a file.	Check all connections. Try processing the file again. If the problem persists, contact the Help Desk.

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Error codes	Explanation	Action required
CONFIGURATION HAS NOT BEEN SET UP	A configuration has not been saved.	Please create a terminal configuration and save it.
END DATE IS OUT OF RANGE!	End date cannot be before the start date, and cannot be older than 60 days.	
ERROR SETTLING CURRENT BATCH	There was a communication problem.	Contact the Help Desk.
EXPIRATION DATE MUST BE ENTERED	An expiry date has not been entered.	Please enter an expiry date (format MMY) and press enter to continue.
FAILED DOWNLOAD FOR:	The download for the mentioned terminal did not complete successfully.	Try it again. If the problem persists, call the Help Desk.
FAILED INITIALIZATION FOR . . .	Application could not find the terminal configuration or the modem.	Check the terminal configuration and save it. Verify the modem is turned on. Check the modem connections. If the problem persists, contact the Help Desk.
ILLEGAL FILE!	Filename does not conform to import file specifications.	Check the manual for the format.
INITIALIZATION ERROR	Application could not find the terminal configuration or the modem.	Check the terminal configuration and save it. Verify the modem is turned on. Check the modem connections. If the problem persists, contact the Help Desk.
INVALID AMOUNT ENTERED	The decimal is missing from the amount.	Enter the dollars and cents for the amount (without the decimal) and press Enter.
INVALID CARD NUMBER AND EXPIRATION DATE ENTERED.	The card number and/or the expiry date do not pass validity checks.	Verify the information and re-enter the data.
INVALID DATA INPUT!		Verify the validity of the data entered.
NO DOWNLOAD HAS BEEN PERFORMED FOR THIS TERMINAL	A download is necessary for a terminal to process transactions.	Download the terminal.
NO FILE IS SELECTED	The >> key was clicked, but no files were chosen for the Selected Files List.	Select a file or exit.
NO ITEM SELECTED	The processing key was clicked, but no items were listed.	Select an item to process or exit.
NO RECORDS IN FILE	The Balance option has been selected from the menu, however there are no report files to balance with.	

Error codes	Explanation	Action required
NO RECORDS TO PROCESS	The file does not contain any records for processing.	
NO USER HAS BEEN SET UP	Terminals have not been set up.	Please setup and save a terminal configuration.
PLEASE SET UP A TERMINAL	The Report option has been selected from the menu, however there are no terminals set up.	
PLEASE, SELECT A TERMINAL	Each import file has to be associated with a terminal.	Select the terminal before creating a file.
PLEASE, SET UP A CONFIGURATION TEMPLATE	A template has to be created and saved before setting up the terminal(s).	Create and save a template.
PLEASE, SET UP SOME TERMINALS	As filenames are generated from Terminal IDs, before creating an import file it is necessary to set up a terminal.	
PRINTER IS NOT AVAILABLE!	The PC cannot detect a printer.	Make sure that the printer is turned on. Check the connections to the printer. If the printer is working with your other applications, then contact the Help Desk.
PROBLEM FINDING CONFIG FILE	A configuration template has not been setup/saved before setting up terminals.	Please set up a template.
REFERENCE NUMBER MUST BE ENTERED.	A record cannot be added to an import file without a reference number, please enter one.	
REPORTS FOLDER DOES NOT EXIST!	The report folder should be in the following path, c:\TD Merchant PC Batch\Reports.	If this folder is missing please recreate it. If it is there, contact the Help Desk.
START DATE IS OUT OF RANGE!		Make sure the start date is no later than today's date.
SYSTEM INFORMATION IS UNAVAILABLE AT THIS TIME		Retry later.
TERMINALS HAVE NOT BEEN SET UP	No terminals have been set up.	Make sure the terminal configuration has been saved before trying to download.
THE FILE ... SELECTED AS ORDER #...	This file is already in the Selected Files List for processing.	Make another selection.
THERE ARE NO REPORTS TO SELECT	The Balance option has been selected from the menu, however there are no reports listed to balance.	

Error codes	Explanation	Action required
THIS FILE CANNOT BE PROCESSED	The terminal for this import file has not been set up properly.	Check the file name to make sure it is entered correctly. If it is correct, then check the setup for errors and do a download. If the problem persists, call the Help Desk.
THIS FILE HAS AN INVALID RECORD IN LINE	The import file you are viewing has an invalid field.	Correct the information and continue.
THIS FILE HAS NOT BEEN SAVED. DO YOU WISH TO SAVE IT NOW?	You are trying to exit without saving your changes.	Select OK to keep your changes.
THIS RECORD ALREADY EXISTS	The reference number for this record has already been used in this file.	It should be unique.
THIS TERMINAL ID HAS ALREADY BEEN ASSIGNED	A Terminal ID already exists with an identical name.	Choose another Terminal ID.

Agreement

This Agreement is between the merchant customer (“you”, “your” and “yours”) and The Toronto-Dominion Bank (“we” “us” and “our”).

1. Carefully read all the provisions of this Agreement prior to opening software package, installing software or using software. Opening, installing or using the software whether by you, by us on your behalf or by your employee or agent indicates:
 - a) your acknowledgement of receipt of and your agreement to the terms and conditions of this Agreement
 - b) your acknowledgement of receipt of and your agreement to the terms and conditions of the current form of our standard Merchant Services Agreement, and
 - c) your agreement to ensure that your employees and agents comply with this Agreement and to be responsible for their compliance with the provisions of this Agreement.
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 You may not:
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 - modify, translate, reverse engineer, decompile, disassemble or create derivative works based on the software
3. Title. All right, title, interest and intellectual property in and to the software and all documentation, code and logic which describes or comprises the software belong to us and/or our supplier. You acknowledge that the software constitutes valuable property and trade secrets belonging to us and/or our supplier and embodies substantial creative efforts and confidential information. You agree to take all measures necessary to keep the software confidential.

4. Software Copies. Any additional copies of the software must be purchased from us. You agree not to make any copies of the software.
5. Use of Software. You may use the software solely for the purpose of processing your own data. Data and reports generated by the software shall not be duplicated for the purpose of resale.
6. Your Systems. Your systems will remain your responsibility. It is your responsibility to maintain proper security and working conditions. It is your responsibility to ensure that your systems are and remain compatible with the software. We are not responsible if the software causes your systems to become obsolete, require modification or repair, or otherwise effect performance of your systems. If you are using a TCP/IP connection, you must install a commercially available firewall software or commercially available firewall appliance. The firewall must be configured to block internet access except to a limited number of known, trusted and reputable websites required for use in the ordinary course of your business.
7. Fees. You agree to pay us a fee for the software which we may deduct from your bank account or amounts due to you pursuant to the Merchant Services Agreement.
8. Limited Warranty. We warrant to you the disks on which the software is recorded to be free of defects in material and workmanship under normal use for a period of ninety (90) days from the purchase date. Our only liability for any breach of this warranty shall be, in our sole discretion: (i) to replace your defective software; or (ii) to advise you how to achieve substantial functionality of the software through a different procedure; or (iii) if the above remedies are impracticable, to refund the fee you paid for the software. Repaired, corrected, or replaced software shall be covered by this limited warranty for the period remaining under this limited warranty. You must inform us of your problem with the software during the applicable warranty period. If any modifications are made to the software, except by us or our agents, during the warranty period, if the software is subjected to accident, abuse, or improper use, or if you violate the terms of this Agreement, then this warranty shall immediately terminate. This is a limited warranty, and it is the only warranty made by us or our suppliers.
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UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY, TORT, CONTRACT, OR OTHERWISE, SHALL WE OR OUR SUPPLIERS BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY CHARACTER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF GOODWILL, WORK STOPPAGE, COMPUTER FAILURE OR MALFUNCTION, OR ANY AND ALL OTHER COMMERCIAL DAMAGES OR LOSSES.

IN NO EVENT WILL WE OR OUR SUPPLIERS BE LIABLE FOR ANY DAMAGES IN EXCESS OF THE AMOUNT WE RECEIVED FROM YOU AS A FEE FOR THE SOFTWARE, EVEN IF WE WERE INFORMED OF THE POSSIBILITY OF SUCH DAMAGES, OR FOR ANY CLAIM OF ANY THIRD PARTY.

THE FOREGOING LIMITATIONS, EXCLUSIONS AND DISCLAIMERS SHALL APPLY TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

10. No Refund. No refund will be given for a software package that is already opened or installed.
11. Term and Termination. This Agreement is effective until terminated by either party at any time. This Agreement shall terminate immediately and automatically if the Merchant Services Agreement is terminated. Upon termination, you agree to cease using, return all original and destroy all copies of diskettes, software and manuals, including copies in computer memory or copies in any other form. You will not have any rights to seek any refund, claim or damages for termination.
12. Exclusivity. You agree to exclusively use our services, or our authorized agents, for any support, training, assistance or repair with respect to the software.

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13. Software Revisions. We, or our suppliers, reserve the right to make changes or updates from time to time in the performance or contents of the software and any manuals without obligation to provide you or notify you of such changes.
14. Responsibility for Use of Software, Terminals and Passwords. You acknowledge that the software, terminals and/or passwords may result in loss or damage to you including by effecting debits to your bank account. You acknowledge that there may or may not be passwords to access the software and if there is a passwords feature you acknowledge that the passwords feature may not be activated. We are not responsible for any software passwords, if there is no software passwords feature or if any software passwords feature is not activated or does not operate. You further acknowledge that the failure to balance your transactions daily by means of "Store Close" procedures required in the software manual increases the likelihood that you will not detect unauthorized use and you may thereby suffer further losses or damages. It is your responsibility to take such steps as are necessary or advisable in order to keep secure and prevent unauthorized uses of the software, terminals and/or passwords. In any event, you agree to be liable for the full amount of all authorized and unauthorized activity resulting from the use of the software, terminals and/or passwords.
15. MOTO Transactions
You acknowledge that the software manual contains procedures which would allow you to conduct transactions by telephone, mail, fax, internet or other means of telecommunication and not in an environment you and a credit card holder are both present in person and a credit card is presented in order to complete a transaction (a "MOTO Transaction"). You acknowledge that MOTO Transactions carry a greater risk of repudiation by credit card holders and refusals and charge backs. In particular, a MOTO Transaction does not allow for the following:
 - a) inspection of merchandise or services by the credit card holder;
 - b) inspection by you of credit card including the account number, name, expiry date and signature;
 - c) signing of an imprinted sales draft by the credit card holder; and
 - d) comparison of signature on sales draft with signature on credit card.

You agree to bear the risk of refusals and charge backs that are related in any way to the differences between a MOTO Transaction and a transaction that is not a MOTO Transaction. You agree to be responsible for all fees, discounts, refusals and charge backs resulting from unsigned, unimprinted, manually keyed or unauthorized sales drafts. We may refuse to credit or may charge back to you MOTO Transactions which a credit card holder has disputed with respect to authorization, authenticity or validity.
16. In this paragraph the term "Information" means Visa cardholder names, account numbers or other Visa transaction information embossed, encoded or appearing in any other manner on a Visa card. You agree not to use Information for any purpose other than for the sole purpose of completing the transaction, or as specifically required by law. You also agree not to disclose or remit Information or any document or form evidencing such Information to any third party other than us or our designated agent. You further agree to store all materials containing Information in a secure area limited to selected personnel and, prior to discarding to destroy this data in a manner rendering it unreadable.
17. In this paragraph 17 "Account and Transaction Information" has the meaning prescribed in the Visa Account Information Security Standards Manual. You agree to protect Account and Transaction Information and you may be held liable for any failure to meet the standards in the Account Information Security Standards Manual.

You agree to allow us or Visa to inspect your premises and computers, and the premises and computers of any company that you have contracted with, for the purposes of verifying that Account and Transaction Information is securely stored and processed.

You agree to only allow organizations that meet standards in the Account Information Security Standards Manual to possess, process, store, or any other way access Account and Transaction Information. You must have a contract with any such organization that requires protection of Account and Transaction Information. You must either verify that the organization meets the standards set

forth in the Account Information Security Standards Manual or that the organization has been certified by Visa as meeting the standards of the Account Information Security Standards Manual

- 18.** Indemnification. You agree to indemnify and hold us harmless from all claims arising from any failure by you, your employees or your agents to use the software in accordance with the provisions of this Agreement, the Merchant Services Agreement, any manuals and procedures.
- 19.** Procedures. We may, from time to time, issue directions in writing regarding the procedure to be followed in carrying out this Agreement and such directions shall be binding upon you unless you elect to give immediate notice of cancellation of this Agreement.
- 20.** Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario and the laws of Canada applicable thereto. A suit may only be brought in the Province of Ontario, Canada.
- 21.** Headings. All section headings are included solely for convenience and do not affect interpretation of this Agreement.
- 22.** Assignment. We may assign this Agreement or any obligations under this Agreement. You agree that this Agreement will be binding on your heirs, successors and assigns, provided however that you may not assign this Agreement without our written consent.
- 23.** Waiver. Any waiver by us of the provisions of this Agreement shall not constitute a waiver of any other provision (whether similar or not), nor shall such waiver constitute a continuing waiver of that particular provision unless we expressly provide a continuing waiver in writing.
- 24.** Entire Agreement and Amendment. This Agreement and the Merchant Services Agreement constitute the entire agreement between you and us with respect to the subject matter hereof and cancels and supersedes any prior understandings and agreements with respect to the subject matter hereof. We may amend this Agreement by providing you with notice.

Call Centre Information

Please call the TD Merchant Solutions Help Desk at **1-800-363-1163**. We would be happy to answer any questions you may have.

Authorization:

24 hours a day, seven days a week

Terminal Inquiries:

24 hours a day, seven days a week

General Merchant Inquiries:

Monday – Friday, 8 a.m. – 8 p.m. ET

Printer / Stationery Supplies:

Monday – Friday, 8 a.m. – 5 p.m. ET

Documentation Portal

This guide covers the most commonly used information in order to get you started. Your terminal has more features and functionality to explore on our documentation portal which you can find at www.tdmerchantsolutions.com/posresources.

