TD Merchant Insight

Quick Start Guide

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Overview

TD Merchant Insight (TDMI) is a new online tool that offers Merchants access to information about their TD Merchant Solutions payment processing account. Please review the guide to familiarize yourself with the features and functionality of the TD Merchant Insight site.

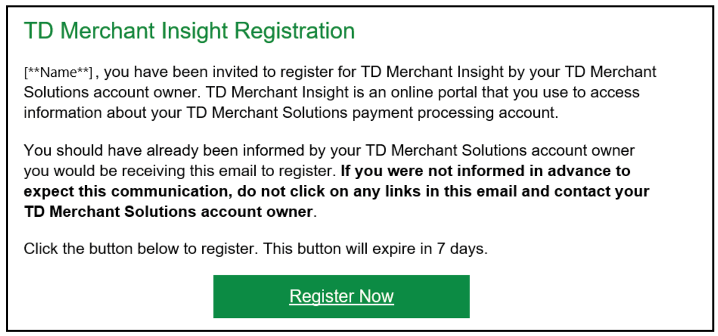
Getting Started

Invitation Email

1. You will receive an email from TD (noreply-onlineaccess@td.com) with the subject line: ***TD Merchant Insight Invitation – Action Required***.

   If you do not see this email in your inbox, please check your spam folder.

   If it is not there, please contact TD Merchant Solutions Contact Centre at **1-800-363-1163**.



TD Merchant Insight Registration

[**Name**], you have been invited to register for TD Merchant Insight by your TD Merchant Solutions account owner. TD Merchant Insight is an online portal that you use to access information about your TD Merchant Solutions payment processing account.

You should have already been informed by your TD Merchant Solutions account owner you would be receiving this email to register. **If you were not informed in advance to expect this communication, do not click on any links in this email and contact your TD Merchant Solutions account owner**.

Click the button below to register. This button will expire in 7 days.

Register Now

2. Click the **Register Now** button in the email.
3. Create your **Username** and **Password** for the TD Merchant Insight portal.

   Your username:

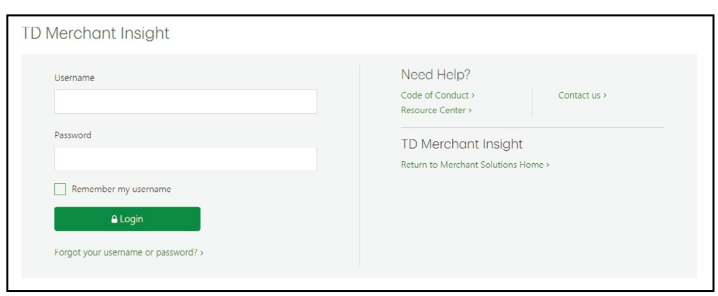
   - must be 8 - 25 characters long (it can include letters, numbers, underscores, and periods), and
   - cannot be an email.

   Your password:

   - must be 8 - 32 characters long, and
   - must include at least one letter and one number.

Login

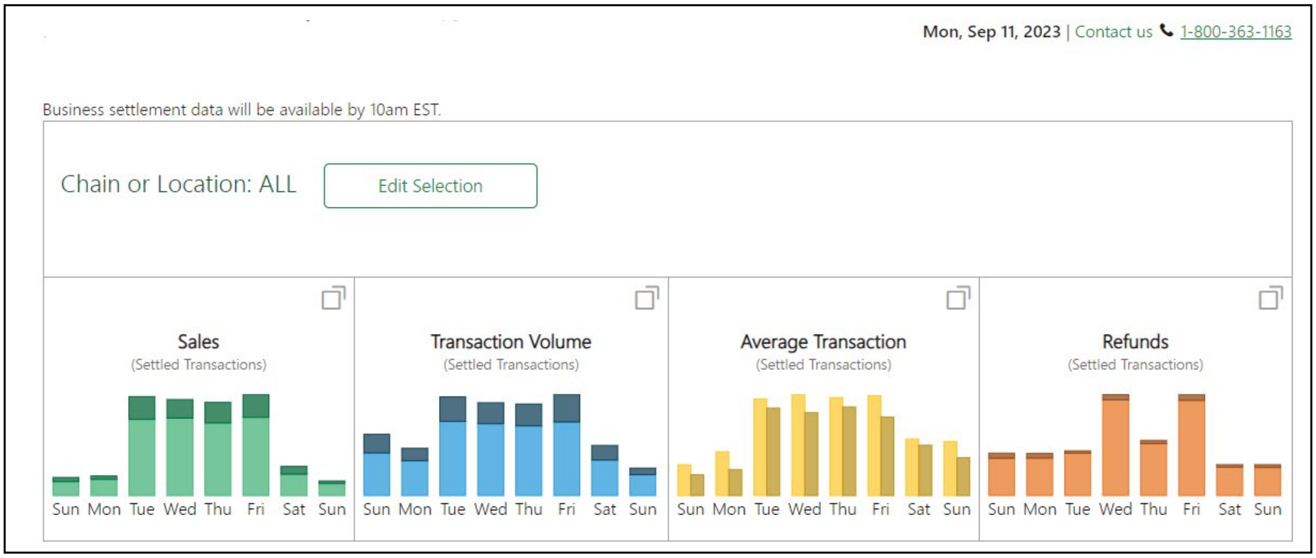
1. Go to: https://www.tdmerchantinsight.td.com
2. Enter your **Username** and **Password**.
3. Click **Login** or press **Enter**. The TDMI ***Dashboard*** page appears.



The Dashboard

The Dashboard provides a quick overview of your business payment processing performance over the past eight days. You can use the information to identify sales trends that may help you to forecast future sales more accurately.

1. Select **Home**.
2. To change reported locations, click the **Edit Selection** button to select locations to display on the Dashboard.



3. To see credit / debit breakdown, click on the **expand** icon in the upper right-hand corner of panel. The information is broken down into four panels:

Sales

This panel displays the total dollar value of all settled sales transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

Transaction Volume

This panel displays the total number of all settled sales transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

Average Transaction

This panel displays the average dollar value of all settled transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

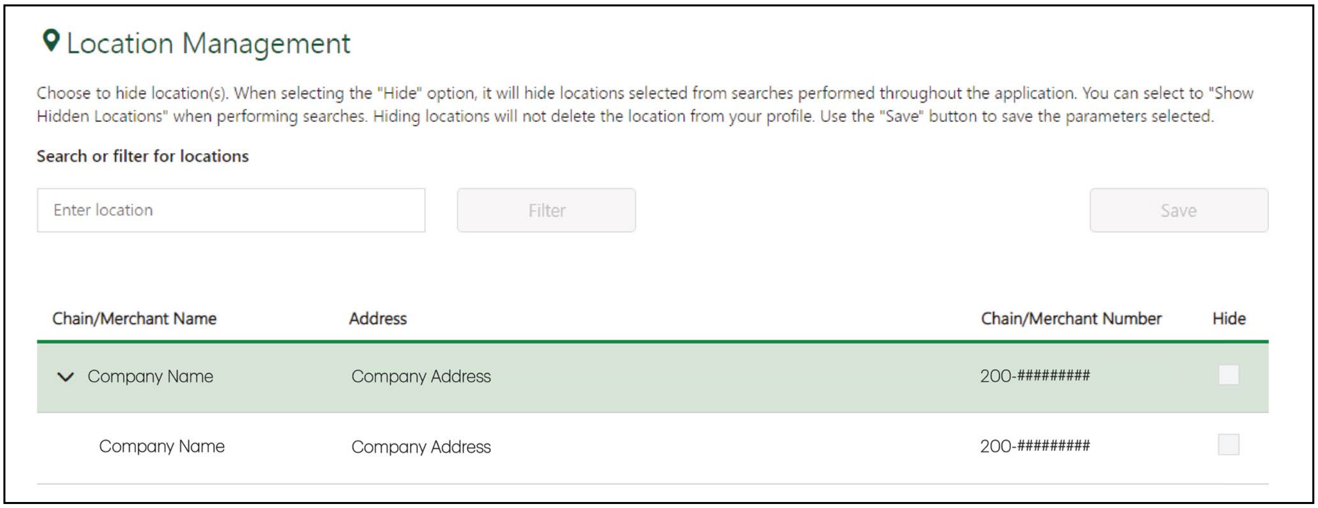
Refunds

This panel displays the total dollar value of all settled return (refund) transactions over the last eight days split between credit and debit cards.

Configuration

Location Management (hide / unhide)

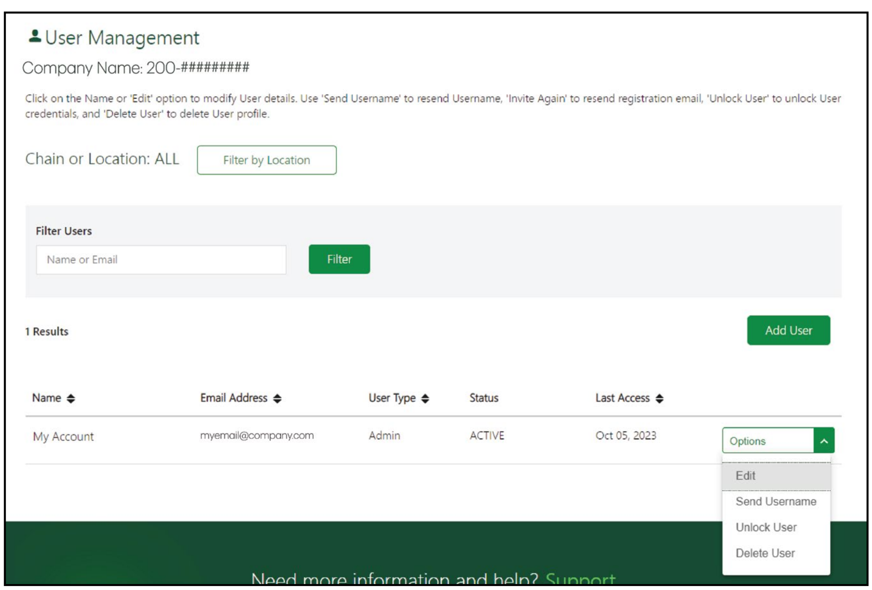
1. Click the ***Profile*** icon in the top-right corner of the screen and select **Location Management**.
2. Select **Location(s)** or **Chain(s)** to be hidden / unhidden.
3. Click **Save**.



User Management

Create User

1. Click the ***Profile*** icon in the top-right corner of the screen and select **User Management**.



2. Click **Add User**.
3. Enter the new User's **first name**, **last name**, **email**, and **phone number**.
4. Click the **User Consent** checkbox.
5. You can create either an **Admin** or a **User** profile:

   An Admin is a user that can add/delete and or edit user permissions. A User only has access to the permissions and/or chains and locations that are granted to them.

   To set up an Admin:

   a) Select the **User Management** permission and any other permissions the User will need. You can add the following permissions to a user: Statements,Transaction Search, Disputes and Chargebacks, and Call Privileges.

      Note: The Admin can only grant access to other Users with the same permissions they themselves have access to except for Call Privileges.

   To set up a User:

   a) Select the **Permissions** the User will need. Do not select **User Management** as this will give the User Admin rights. You can add the following permissions to a user: Statements, Transaction Search, Disputes and Chargebacks, and Call Privileges.

      Call privilege permissions are available to business owners and can be assigned to one or more trusted individuals. We strongly suggest you note anyone assigned these permissions, and routinely audit user permissions if roles change within your business.

      The following eight (8) Call Privileges are available through TDMI:

      Request the Supervisor ID/password...

      This allows the caller to retrieve the supervisor credentials for the terminal(s). Supervisor/Manager credentials can be used to access all functions and reset any existing terminal passwords.

      Request the password of the day...

      This allows the caller to request the password of the day to install and/or make changes to the software.

      Order additional terminals

      This allows the caller to request an install for an additional terminal of the same kind that is currently setup on the merchant profile. This will have an impact to billing if requested. The rental fee will be increased depending on the number and which terminals are requested.

      Swap terminal

      This allows the caller to swap/upgrade an existing terminal.

      Enable/Disable tip and pre-authorization completion functionality

These allows the caller to permanently enable/disable the Tip and Preauthorization functionalities along with the ability to customize the options.

Call for masked card digits on the receipt

This allows the caller to obtain the masked digits of a credit card number. The missing digits could be used to complete a manual refund or purchase under the business' discretion.

Increase the one-time refund limit – Interac only

This allows the caller to enable a one-time refund exception. Once the transaction is complete, the terminal settings will revert back to the original limits.

Note: The refund limit must be within the approved guideline limits.

Enable manual key entry

This allows the caller to permanently enable/disable manual key entry of a card number on the terminal.

6. Select the **Location(s)** the User will have access to.
7. Click **Add User**.

Edit User

1. Click the ***Profile*** icon in the top-right corner of the screen and select **User Management**.
2. Click the ***Options*** drop-down menu beside the User in question and select **Edit**.
3. Make any required changes to the User and click **Update**.

Resend Username

1. Click the ***Profile*** icon in the top-right corner of the screen and select **User Management**.
2. Click the ***Options*** drop-down menu beside the User in question and select **Send Username**.
3. Click **Send Email** to resend the Username to the User. A confirmation message appears indicating that the Username was successfully sent.

Unlock User

A User account that has been locked due to failing the verification process five (5) times, can be unlocked by following the steps below.

Note: The User will receive an email informing them their account has been unlocked. If a User fails the login attempts by failing to enter the correct Username and password, their account will not show as **Locked**. Instead, the User will need to follow the self-serve options on the login page to either reset their password or request their Username.

1. Click the ***Profile*** icon in the top-right corner of the screen and select **User Management**.

2. Click the ***Options*** drop-down menu beside the User in question and select **Unlock User**.
3. Click **Reset Credentials** to reset their login credentials. A confirmation message appears indicating that the User's account was successfully unlocked.
   Please note that the User's permissions and location access will not change. To do this the Admin must edit the User's account.

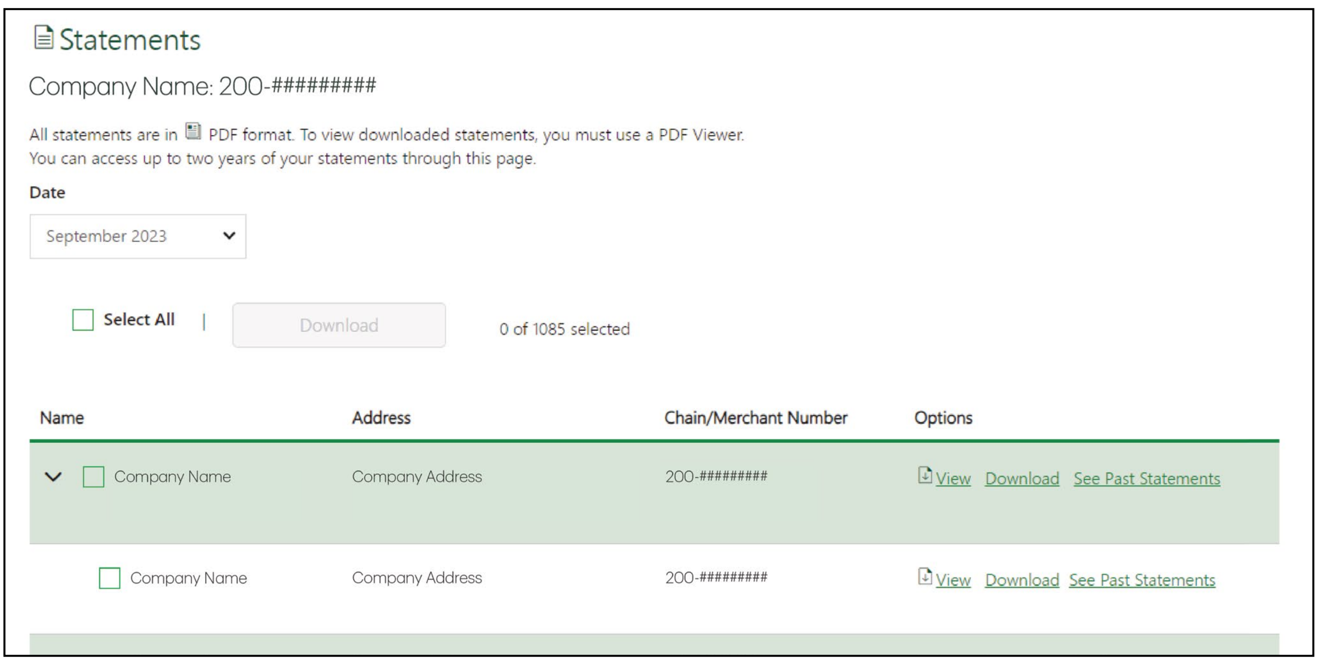
Delete User

1. Click the ***Profile*** icon in the top-right corner of the screen and select **User Management**.
2. Click the ***Options*** drop-down menu beside the User in question and select **Delete User**.
3. Click **Delete User**.
4. **Confirm** that the User account will be deleted. Ensure that the correct account is selected — once a User account has been deleted it cannot be retrieved.

Monthly Statements

View Statements

1. Select **Statements** from the top-menu bar.



2. Select **Month / Year** from the ***Date*** drop-down menu.
3. Click **View** for the desired location.

Download Statements

1. Select **Statements** from the top-menu bar.
2. Select the **Month / Year** from the **Date** drop-down menu.
3. For a single location, click on the desired location **Download** link.
4. For multiple locations or chain summary statements, click on the **checkbox** for the desired locations or **Select All**.
5. Click **Download**.

Access Past Statements

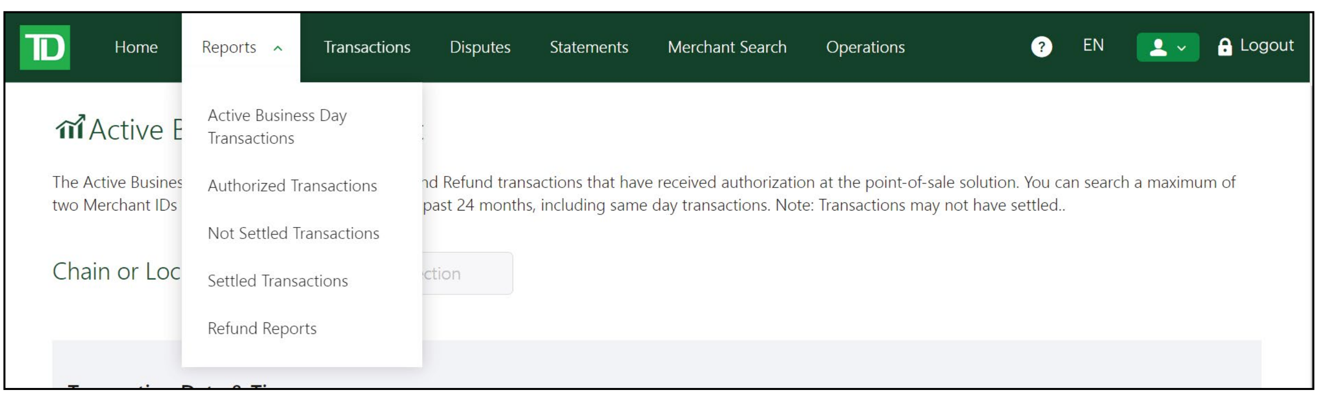
1. Select **Statements** from the top-menu bar.
2. Click **See Past Statements link** for the desired location.
3. Select the **desired statement date**.
4. Select **View** or **Download**.

Reports and Transaction Search

Reports

1. Select **Reports** from the top-menu bar.
2. Select one of the four available reports (**Authorized Transactions**, **Not Settled Transactions**, **Settled Transactions**, and **Refund Reports**).

   Note: These reports will only report transactions from the previous day or earlier.



<u>**Active Business Day Transactions**</u>

- This includes any Sales and Refund transactions that have received authorization at the point-of-sale solution.

You can search a maximum of two Merchant IDs in any 48-hour window within the past 24 months, including same day transactions.

Some of the transactions included on the report may not be settled yet. Pre-authorization and declined transactions are excluded from this report.

Authorized Transactions Report

- This includes any Sales and Refund transactions that have received authorization at the point-of-sale solution.

  Some of the transactions included on the report may not be settled yet. Preauthorizations and declined transactions are excluded from this report. This report will only report transactions from the previous day or earlier.

  To see current day transactions, please refer to the ***Transactions*** page.

Not Settled Transactions Report

- This includes any Sales and Refund transactions that have received authorization at the point-of-sale solution but are not settled yet (***Not Settled*** status). This report will only report transactions from the previous day or earlier.

  To see a list of rejected transactions, please refer to the ***Transactions*** page.

Settled Transactions Report

- This includes any Sales and Refund transactions that have been settled to the Merchant's account. Although transactions may appear as settled on this report, the corresponding deposit may not appear in their bank account for one or more days depending on their financial institution and the day of the week. This report will only report transactions from the previous day or earlier.

  To see current day transactions, please refer to the ***Transactions*** page.

Refund Transactions Report

- This only includes refund transactions that have been settled to the Merchant's account. This report will only report transactions from the previous day or earlier.

  To see current day refunds, please refer to the ***Transactions*** page.

3. For **Chain or Location**: Defaults to **All** or click on **Edit Selection** to select chain or multiple outlets in a chain as applicable.
4. Select the **search criteria**.
   - **Chain or Location:** If the User has access to multiple locations or terminals, the User can select which ones are needed to pull reports for by clicking **Edit Selection**. The default setting is all locations that the User has access to.
   - **Transaction Date:** This is the date that the transaction was performed on.
   - **Settlement Date:** This is the date that the transaction was settled / completed (appears only on ***Settled*** and ***Refund*** reports).

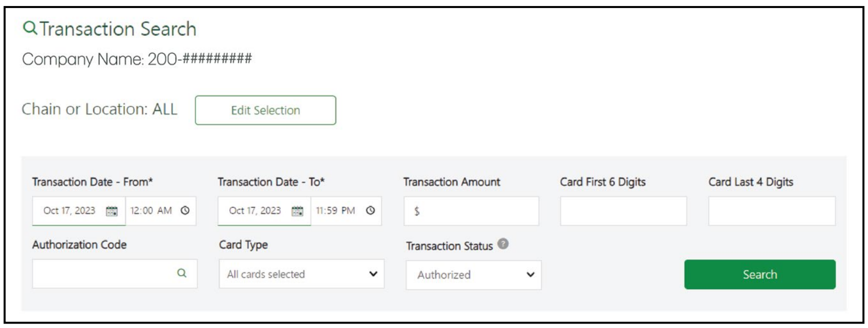
- **From:** This is the earliest date and time that the User wants to search from. Use the drop-down calendar to select the date.
- **To:** This is the latest date and time that the User wants to search to. Use the drop-down calendar to select the date.

5. Click **Get Report**. This does not download the report, it only collects the information.
6. Click the **Export** drop-down menu and select **CSV** or **PDF** format to download your report.

Transaction Search

1. Select **Transactions** from the top-menu bar.

   For **Chain or Location**: Default is **All** or click **Edit**.



2. Click **Edit Selection** to select **chain** or **multiple outlets in a chain** as applicable.
3. Select the **search criteria**. Always include as much information as possible when choosing search criteria to ensure a more accurate search result.
   - **Chain / Location:** Merchants can search for transactions processed for All locations or can choose specific locations by clicking on the Edit Selection button and choosing which locations are applicable.
   - **Transaction Date – From:** This is the start date for the search.
   - **Transaction Date – To:** This is the end date for the search.
   - **Transaction Amount:** This is the exact dollar value of the transaction.
   - **Card First 6 Digits:** These are the first six digits of the card number.

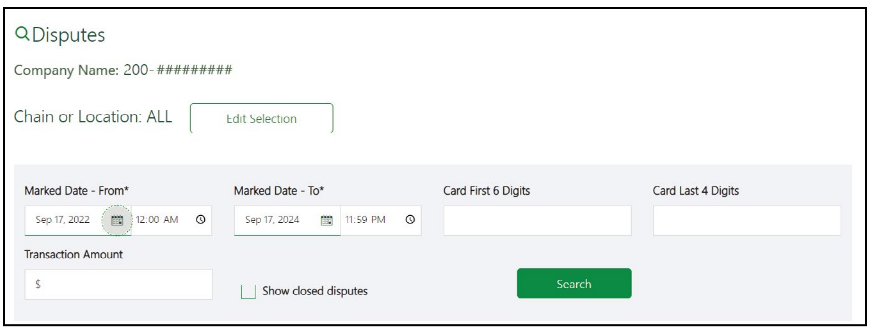
- **Card Last 4 Digits:** These are the last four digits of the card number.
- **Authorization Code:** This is the code provided for an authorized transaction.
- **Card Type:** This is the card brand (e.g.: Visa, Mastercard, Amex, Discover, UnionPay, Interac, Visa Debit, Debit Mastercard, Other).
- **Transaction Status:** This is the type of transaction searched for (e.g.: Authorized, Declined, Not Settled, Settled and Rejected).

4. Click **Search** or press **Enter**.

Disputes

Search Disputes

1. Select **Disputes** from the top-menu bar.



2. For **Chain or Location**: Default is **All** or click **Edit Selection** to select chain or multiple outlets in a chain as applicable.
3. Select the **search criteria**.
4. Click **Search**.

Download Disputes

1. Select **Disputes** from the top-menu bar.
2. For **Chain or Location**: Default is **All** or click on **Edit Selection** to select chain or multiple outlets in a chain as applicable.
3. Select the **search criteria**.
    - **Chains or Locations:** This field will search by **Chain** or **Location** name.
    - **Marked Date – From:** This is the earliest date you want to search for Disputes. Use the drop-down calendar to select the date. This date must be earlier or equal to the date entered in the **Marked Date – To** field. You can find these dates on the Dispute Letter that you would have received from TD Merchant Solutions. This date marks the date transaction was debited / credited to the merchant's account.

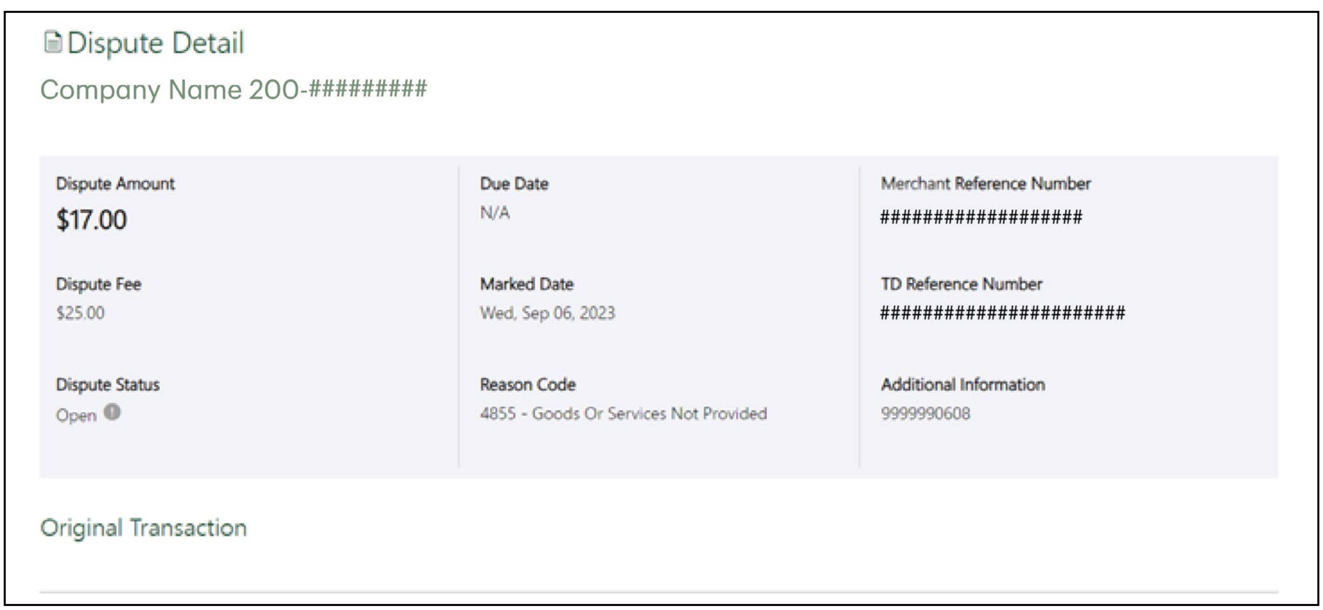
- **Marked Date – To:** This is the latest date you want to search for Disputes. Use the drop-down calendar to select the date. This date must be later or equal to the date entered in the **Marked Date – From** field. You can find these dates on the dispute letter that you would have received from TD Merchant Solutions. This date marks the date transaction was debited / credited to the merchant's account.
- **Card First 6 Digits:** This field will search by using the first six digits of the credit or debit card that you want to search for. This field can be used on its own or together with the **Card Last 4 Digits** search field.
- **Card Last 4 Digits:** This field will search by using the last four digits of the credit or debit card that you want to search for. This field can be used on its own or together with the **Card First 6 Digits** search field.
- **Transaction Amount:** This field will search the exact amount of the original transaction which is being disputed. This amount may differ from the disputed amount.
- **Show Closed Disputes:** You can check this box to include closed Disputes in your search. Only Disputes that are closed up to a maximum of two years old can be searched. The default setting is unchecked. The closed entries will appear in the search results as greyed out and italicized.

4. Click **Search** to generate a report of transactions that meet the search criteria you have populated.

   To reduce the number of results, enter more search criteria to narrow the search. The search results will display below the search criteria box.
5. You can select **Export List** or click on a **specific dispute** to review the details (see below).

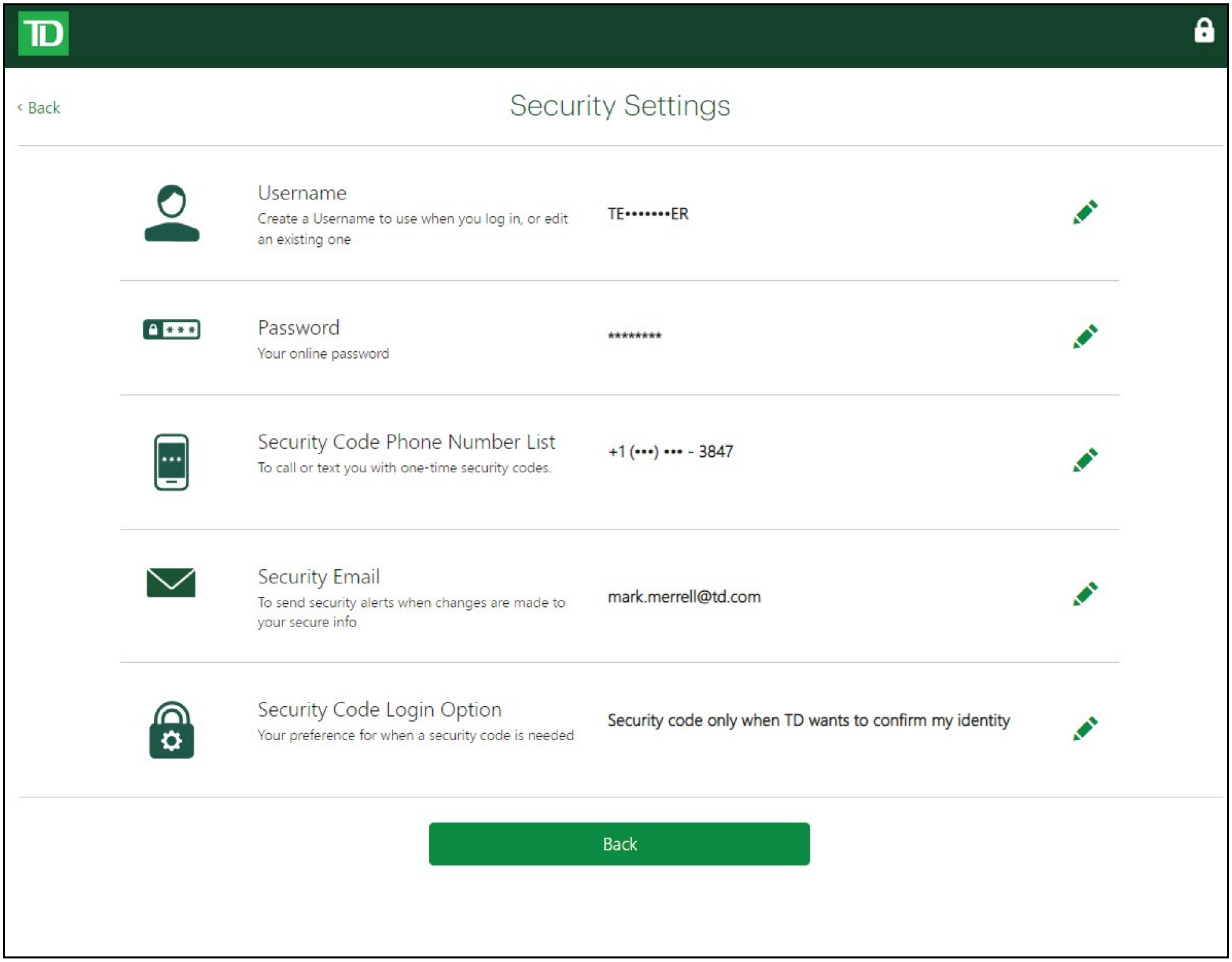
View Dispute Details / Original Transaction

1. Complete a Dispute search (see ***Search Disputes***).
2. Select the **Dispute** from search results. The details will show the current status of the Dispute.
3. Select **Original Transaction** to view details of the original disputed transaction.



Self-Serve Features

There are several functions that Merchant Users can perform as a self-service option.



Update Username

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** beside the ***Username*** section.
3. Enter the **new Username** in the **Create Usernam**e box.
4. Click **Done**.

Update Password

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Password*** section.
3. Enter the **current password**.
4. Enter the **new password**.
5. Confirm the **new password**.
6. Click **Done**.

Update Security Code Phone Number List

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Security Code Phone Number List*** section.
3. Click the **Add another number link**.
4. Click on **Text me** or **Call me** (if there are multiple phone number already listed for the User, they must select which number will receive the security code).
5. Enter the **security code** and click **Enter**.
6. Enter the **new phone number**.
7. Add a **nickname** for the new phone number. (Optional)
8. Click **Save**.
9. Click **Confirm** or **Edit** if a change is required.
10. Click **Verify Number**.
11. Click **Text me** or **Call me**.
12. Enter the **security code** and click **Enter**.
13. Click **Done**.

Update Security Code Phone Number Nickname

Note: Phone numbers cannot be edited; only the nickname can be edited. If the phone number is no longer valid, it must be deleted.

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Security Code Phone Number List*** section.
3. Click on **pencil icon** for the desired phone number.
4. Enter the **new nickname**.
5. Click **Save**.

Delete Security Code Phone Number

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Security Code Phone Number List*** section.
3. Click the **garbage can icon** for the desired phone number.
4. Click **Yes, delete** to confirm deletion.

Update Security Email

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Security Email*** section.
3. Enter the **new security email address**.
4. Click **Done**.

Update Security Code Login Option

1. Click the ***Profile*** icon in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the ***Security Code Login Option*** section.
3. Select the **desired login option**.
4. Click **Done**.

Contact Information

Please call the TD Merchant Solutions Contact Centre 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

Visit www.maxwellmedia.com/td