

# Create the right customer payment solution for your business today.

For more information, call  
**1-800-363-1163** or visit any  
TD Canada Trust branch or  
[www.tdcanadatrust.com/merchantservices](http://www.tdcanadatrust.com/merchantservices)

## Payment Power for Merchants

Payment  
solutions you  
can count on



- <sup>1</sup> Available in most major centres (except on Christmas Day and New Year's Day) if the call is received by TD Merchant Services by 4:00 pm on weekdays, and 2:00 pm on weekends.
  - <sup>2</sup> Subject to approval by TD Merchant Services and First Data Loan Company, Canada if applicable.
  - <sup>3</sup> Some conditions apply.
  - <sup>4</sup> Freedom V Wireless terminal is available in most urban centres across Canada. Contact us at 1-800-363-1163 for availability in your area.
  - <sup>5</sup> May not apply to commercial card, prepaid card and new channel transactions such as mobile phones.
- \* Visa International Service Association/Used under license.  
© Registered trademark of MasterCard International Incorporated.  
©1 Trade-Mark of Interac Inc., TD Canada Trust authorized user of the Trade-Mark.  
©2 Trade-mark of First Data Loan Company, Canada.  
©3 Trade-mark of American Express Company.  
©4 Registered trademark of Sears Canada.  
\* Trade-mark of The Toronto-Dominion Bank.

**TD Merchant Services**

**TD Merchant Services**

# Payment processing made easy

## Complete payment processing from TD Merchant Services

*You rely on your payment processing systems to provide seamless operation throughout the day and night. That's why you trust the payment specialists at TD Merchant Services to –*

- *Analyze your payment processing needs*
- *Recommend a reliable solution*
- *Help you minimize downtime*
- *Take care of setup and training*
- *Explain the many ways you can protect yourself from fraud and chargebacks*
- *Provide you with our exclusive four-hour service commitment<sup>1</sup>*

*You'll also know that you've chosen a powerful, reliable solution, backed by a team of service professionals committed to help keeping your systems running smoothly.*

## Payment Solutions

Now you only need one account for all your *Visa*, *MasterCard* and *Interac* Direct Payment deposits with Advantage One. One account. Half the paperwork. .... 3

## TD Merchant Services Commitment

Let us show you how our experts will help you choose the right solution for your business and help keep your systems up and running when you need them the most. .... 5

## Point-of-Sale Terminals

We offer a wide variety of point-of-sale (POS) terminals and customer payment products to meet your needs. The easy-to-use chart on pages 11 and 12 can help you choose the one that's most appropriate for you. .... 7

## E-commerce Solutions

Whether you're preparing to open for business online or looking to improve your current e-commerce system, we have the equipment and solutions to help you do it right. .... 13

**At TD Merchant Services,  
we make it easy for your  
customers to buy from you.**



# Payment Solutions

## Advantage One. One Account. Half the Paperwork.



With Advantage One<sup>®2</sup>, all your *Visa*<sup>\*</sup> and MasterCard<sup>®</sup> deposits processed through an electronic TD Merchant Services POS terminal go directly into one TD Canada Trust business account.

### Advantage One –

**Improves efficiency** – You'll be free to focus on building your business with a reliable payment system that simplifies your daily routine.

**Saves money** – You can save money on service fees because one business account does it all. Deposits to your TD Canada Trust account are not treated as chargeable transactions on your account.

**Offers maximum convenience** – You no longer need to operate two separate business accounts at different financial institutions.

**Saves time** – You don't have to transfer MasterCard funds to your main business account.

**Speeds up deposits** – You can access your money faster because deposits to your TD Canada Trust account can be credited the next business day. Credits to accounts at another financial institution generally take up to two business days.

**Improves accuracy** – You'll receive a *Visa* statement (also listing *Interac*<sup>®1</sup> Direct Payment deposits if applicable) from TD Merchant Services, and a MasterCard statement from **First Data Loan Company, Canada** which help you reconcile your receipts. You'll also receive a deposit account statement from TD Canada Trust showing all your cumulative *Visa*, MasterCard and *Interac* Direct Payment deposits.

**Adds flexibility** – Canadian or U.S. Dollar *Visa* and MasterCard payment processing is available.<sup>3</sup>

## Other Payment Solutions

You can also order *Visa*, *Interac* Direct Payment or MasterCard services separately if you choose to maintain existing relationships.

## Business Chequing Account

Enjoy the convenience of depositing your merchant receipts to a TD Canada Trust Business Chequing Account. We have a variety of services to meet your needs.

## Our Team Works for You

The convenience and value of Advantage One is made possible by TD Merchant Services and **First Data**<sup>®2</sup>. We are committed to providing you with outstanding service and value.

# TD Merchant Services Commitment

We understand how important a reliable and cost-effective payment processing operation is to your business. You can rely on us.

That means –

- We'll analyze your payment processing needs and offer solutions that are designed to save you time and money
- We'll help you choose the most appropriate equipment from our wide range of fixed and portable POS terminals
- We'll supply you with smooth-running, easy-to-use equipment and technology
- We'll install most terminals to ensure that you get a fully functional and reliable system
- We'll train you on how to use our terminals and outline steps you can take to help prevent fraud and chargebacks
- We'll provide you with a quick reference guide to help you through your first transactions, and free advertising materials to help you inform your customers about your new payment capability
- We'll provide on-site technical service within four hours of your call seven days a week (except Christmas Day and New Year's Day) in most major centres, as long as your call is received by 4 p.m. on weekdays and 2 p.m. on weekends

Our knowledgeable  
Help Desk representatives  
are available toll-free  
by calling **1-800-363-1163**,  
24 hours a day,  
seven days a week.  
You can also stay connected  
to valuable business-building  
ideas by reading our  
Contact newsletter and  
visiting our website at

[www.tdcanadatrust.com/merchantservices](http://www.tdcanadatrust.com/merchantservices)



# Point-of-Sale Terminals

## The Right Terminal for You

We'll help you get the most out of your POS solution so that you can rely on fast, easy payment processing anytime, anywhere.

That means having the right features to meet your needs and the needs of your customers.



## Debit and Credit Terminal

### Freedom IV

The Freedom IV is easy to learn and easy to use. That's why it's so popular. This countertop terminal is ideally suited to merchants who wish to offer their customers a complete array of electronic transaction capabilities.

The Freedom IV incorporates Chip technology so you can expand the range of cards you accept, and process Chip transactions as well as magnetic stripe transactions. It combines a magnetic swipe reader and a thermal printer in one compact unit with your choice of an integrated or separate PIN pad, plus DSL/Dial-up IP compatibility for faster transaction processing. It all adds up to make the Freedom IV an economical and highly functional choice.

This multi-function unit can allow you to process tips, provide cashback and print receipts on the spot. And, of course, this one-source payment solution gives your customers the option to pay using *Visa*, *MasterCard*, *Interac* Direct Payment or *American Express*<sup>®3</sup>.



## Wireless Terminal

### Freedom V Wireless Debit and Credit Terminal

This wireless POS terminal has a magnetic swipe reader, thermal printer and PIN pad integrated into one device. With total mobility and portability, it completes secure debit and credit transactions almost everywhere<sup>4</sup>, and it also operates as a cellphone. Hand-held, quick and user-friendly, this wireless terminal provides three methods of payment ideal for restaurants, home delivery and other mobile business operations such as taxis –

- Pay-at-home
- Pay-at-table
- Pay-anywhere-anytime



**Both the Freedom IV and Freedom V  
terminals offer –**

- Printable receipt coupons for on-the-spot promotion
- Access to 45 days of transaction totals and 10 days of transaction data enabling simple, month-end reconciliation

## Debit and Credit Software

Offer your customers a wide selection of payment options and provide instant authorization for *Visa*, MasterCard and *Interac* Direct Payment payments using your PC. The only hardware you require in addition to your existing computer is a PIN pad if you accept *Interac* Direct Payment. The software works on most commonly used operating systems which makes it ideal for merchants wishing to use their existing PC and not a terminal.

### Merchant PC

This PC-based software allows you to offer *Visa*, MasterCard and *Interac* Direct Payment payment options to your customers. This software offers you the ability to configure the transaction screens to your preference, customize reports and assign operator IDs and passwords to you and your staff, which can bring you added security and save you time.

### Merchant PC Batch

This PC-based software allows you to offer *Visa*, MasterCard and e-commerce payment options to your customers. With the ability to batch transactions together and store previous transactions, this software is ideal for customers processing recurring transactions.

### Integrated Solutions

We also offer a number of integrated solutions. Please call TD Merchant Services at 1-800-363-1163 to speak to one of our representatives.

# Point-of-Sale Terminals

This easy-to-use chart details the key features of our terminals. For assistance or more information, please call 1-800-363-1163,

24 hours a day, seven days a week, and one of our knowledgeable Help Desk representatives will be happy to help.

|  | Debit and Credit Terminal                | Wireless Terminal | Debit and Credit Software               |   | Terminals for Low-Volume Customers |              |
|--|--|-------------------|---|---|------------------------------------|--------------|
|  | Freedom IV                               | Freedom V         | Merchant PC                             | Merchant PC Batch                       | Turbo 640K                         | Freedom Lite |
| Accepts <i>Interac</i> Direct Payment  | ✓  | ✓                 | ✓                                       |   | ✓                                  | ✓            |
| Accepts <i>Visa</i> , <i>MasterCard</i> and <i>American Express</i> payments | ✓<br>(Sears <sup>SM</sup> and many more) | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| Accepts Gift Cards   | ✓  |                   |   |   |                                    |              |
| Processes Chip/Smartcard Transactions  | ✓  |                   |   |   |                                    |              |
| Printer  | Built-in                                 | Built-in          |   |   | ✓                                  | Built-in     |
| PIN pad  | ✓  | Built-in          | ✓                                       |   | ✓                                  | ✓            |
| Completely portable  |  | ✓                 |   |   |                                    |              |
| Automatic printing of sales drafts   | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| Balancing reports at end-of-day  | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| Electronic end-of-day deposit to your designated accounts                    | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| Tip settlement reports   | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  |              |
| Reports by user  | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| Transactions list by credit card type  | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| On-site installation and training  | ✓  | ✓                 | ✓                                       | ✓                                       | ✓                                  | ✓            |
| On-the-spot printable coupons  | ✓  | ✓                 |   |   |                                    | ✓            |
| 45 days of transaction totals and 10 days of transaction details             | ✓  | ✓                 | 60 days of each are stored in PC memory | 60 days of each are stored in PC memory |                                    |              |
| DSL/Dial-up IP   | ✓  |                   | ✓                                       | ✓                                       |                                    |              |

# E-commerce Solutions

When you are not meeting your customers face-to-face, you rely on your e-commerce solutions to provide them with the choice, flexibility and convenience they expect from you.

So, whether you are looking for a full e-commerce solution, or just want to add online real-time credit card processing to your existing website, count on the experts at TD Merchant Services to help you get started.

## *Verified by Visa*

*Verified by Visa*<sup>®</sup> tells your customers that you take their security as seriously as they do. You'll be able to verify cardholder information in real time during online transactions.<sup>5</sup> Your customers will appreciate shopping in a more secure online environment.

When you become a participating merchant, you also lower your risk of costly and frustrating chargebacks. Join today. We'll show you how.

## **Online Mart**

Online Mart, which operates on a third-party-approved vendor's platform and is available through TD Merchant Services, offers affordable e-commerce solutions for small and medium-sized businesses.<sup>2</sup> Online Mart provides a secure environment using 128-bit encryption for the processing of online credit card transactions, around-the-clock technical support, plus a full complement of services that allow your website to grow with your business needs.



## **Self-Provisioned Storefronts**

If you don't have a website, Online Mart Self-Provisioned Storefronts is an easy way to get one.

Each Self-Provisioned Storefront, which includes hosting, is equipped with credit card processing and web-ready navigational controls.

## **Payment Services**

If you already have a website and are looking to enable it for e-commerce, Online Mart Payment Services can provide you with start-to-finish payment management and processing solutions.

Online Mart will collect payment, provide detailed statements of your account activity and deposit your daily receipts directly into your TD Canada Trust business account.

**For more information on how  
TD Merchant Services  
can help you create a reliable,  
affordable e-commerce solution,  
please call 1-800-363-1163.**