

**TD Canada Trust**

# Payment Power for Merchants

**Payment solutions  
you can count on**



# 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 credit and debit card deposits. One account. Half the paperwork.

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## 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.

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## 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 15 and 16 can help you choose the one that's most appropriate for you.

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## 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.

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





# Payment Solutions

## **One Account. Half the Paperwork.**

With TD Merchant Services, all your credit and debit card deposits processed through an electronic TD Merchant Services POS terminal go directly into one TD Canada Trust business account.

### **Consider the Benefits –**

**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.

**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 monthly statement from TD Merchant Services which will help you reconcile your receipts. You'll also receive a deposit account statement from TD Canada Trust showing all your cumulative credit and debit card deposits.

**Adds flexibility** – U.S. Dollar credit card payment processing is available.<sup>2</sup>

## **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.

# 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. ET on weekdays and 2 p.m. ET 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.tdmerchantservices.com](http://www.tdmerchantservices.com)****



# 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 Digital Subscriber Line (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 a credit, debit or gift card.

# Wireless Terminal

## Freedom V Wireless Debit and Credit Terminal

If your business requires a wireless POS solution with either long- or short-range capability, then the Freedom V<sup>3</sup> could be ideal for you. It is compact, light and portable.

### **With the Freedom V, your customers can –**

**Pay anywhere** – with the ability to let you do business practically anywhere, the Freedom V Wireless Terminal provides you with long-range wireless capability to conveniently and securely process payments from your customers

**Pay at the table** – ideal for businesses in the food services industry, the Freedom V *Bluetooth*<sup>®</sup> Terminal provides you with short-range wireless capability to allow your customers the privacy and convenience of making credit and debit card payments right at the table



### 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

## Low-Volume Terminal

### Liberty Terminal

Your business deserves reliable debit and credit processing. And if you process less than \$100,000 in sales annually and you're looking for a trustworthy countertop POS terminal, the Liberty could be right for you.

The Liberty is easy to use and integrates the terminal, printer and PIN pad in a single unit, which makes it convenient and can save you space on your sales counter. It offers speedy authorization for debit and credit card transactions and easy access to online reporting.

The Liberty terminal can also help you increase security. It comes equipped with the most current security software, including card-masking capability, and can process Chip transactions, which help you prevent fraud.



# Value-Added Services

## Online Reporting

Viewing your transaction information online can offer you a great opportunity to increase the efficiency of your business. Whether you are looking for information on a specific transaction or for monthly, weekly or daily sales information, the TD Merchant Services online reporting tool provides you with simple, fast and easy access to real-time information. And you can download your data into a spreadsheet or PDF to help with reconciliation or chargeback efforts.

## TD POS Express

TD Merchant Services has worked with Bell® to offer you an Internet connection for your credit and debit card payment processing. You can take advantage of our special offer to upgrade your current connection method to a TD POS Express<sup>4</sup> Internet connection. This connection will save you time and money, and provide better service to your customers by processing your card payments faster than a standard dial-up connection.

DSL is one of the fastest ways to connect your POS system to the Internet. Like dial-up, a TD POS Express connection uses your phone line, but it's at least four times faster. As a TD Merchant Services customer, you'll also save money with a TD Merchant Services loyalty credit, which gives you a reduced connection rate on your Bell monthly statement.

Our set-up and installation service makes it simple. We'll review with you how a TD POS Express connection can fit within your business, take care of the set-up with Bell and provide on-site installation of an approved package including the modem, a standard cable and, if applicable, a terminal.<sup>5</sup>

## **Debit and Credit Software**

Offer your customers a wide selection of payment options and provide instant authorization for credit and debit card payments using your PC. The only hardware you require in addition to your existing computer is a PIN pad if you accept *Interac*<sup>®</sup> 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 credit and debit card 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 credit card 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,

	Debit and Credit Terminal
	Freedom IV
Accepts <i>Interac</i> Direct Payment	✓
Accepts gift cards	✓
Processes Chip transactions	✓
Printer	Built-in
PIN pad	✓
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	✓
DSL/Dial-up IP compatibility	✓

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

Wireless Terminal	Low-Volume Terminal	Debit and Credit Software	
Freedom V	Liberty	Merchant PC	Merchant PC Batch
✓	✓	✓	
✓			
✓	✓		
Built-in	Built-in		
Built-in	Built-in	✓	
✓			
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓		✓	✓
✓		✓	✓
✓	✓	✓	✓
✓		✓	
✓			
✓		60 days of each are stored in PC memory	60 days of each are stored in PC memory
		✓	

# 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*\* 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>6</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>7</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**.

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

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



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<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 p.m. ET on weekdays, and 2 p.m. ET on weekends.  
<sup>2</sup> Some conditions apply. <sup>3</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>4</sup> Not available in all areas. Speak with a TD Merchant Services representative to determine if TD POS Express is available in your area. <sup>5</sup> Subject to TD Merchant Services reviewing requirements for cables and wiring. Additional cables and wires, including all in-store wiring, are the responsibility of the merchant. TD Merchant Services is not responsible for the configuration of the merchant's computer. <sup>6</sup> May not apply to commercial card, prepaid card and new channel transactions such as mobile phones. <sup>7</sup> Subject to approval by TD Merchant Services. ©/© 2011 Bluetooth SIG, Inc. All rights reserved. All trade-marks are the property of their respective owners. ©/ The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries.