

Contact

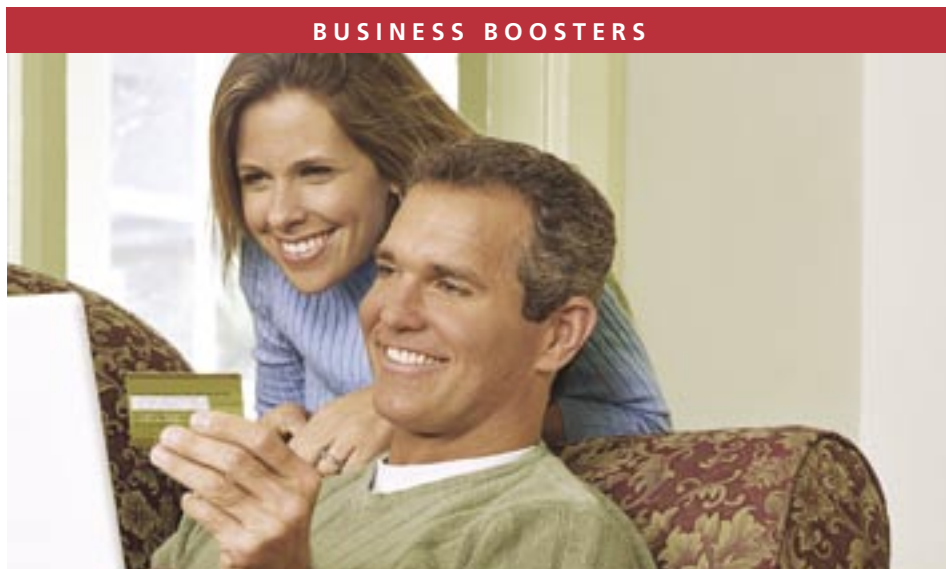
Business-building ideas for TD Merchant Services customers

E-solutions to build your business

Keeping customers happy is essential to building your business, and being able to conduct their business online can help. Just ask Owen Brown, Web Manager and Solutions Specialist for The Easter Seal Society,^{®1} Ontario, whose organization uses Online Mart from TD Merchant Services.

“By satisfying client needs with ease and convenience, Online Mart directly affects our ability to raise funds,” he declares.

Easter Seals is dedicated to helping young people with physical disabilities reach their full potential through financial assistance, summer camps, research and education. Online Mart plays an



BUSINESS BOOSTERS

important role behind the scenes at fundraising events by providing Easter Seals with a range of secure Internet payment services – everything from processing online donations and issuing credits when necessary, to collecting data and issuing transaction reports.

Back-office solutions

“Online Mart gives us instant access to transaction information,” says Brown. “We can immediately communicate the results of our online campaigns throughout the organization, and to our supporters.”

In the hectic days leading up to Easter Seals’ 24-hour relay event in June, for example, Brown was able to pull up

transaction reports listing up-to-the-minute pledge results for each of the more than 750 participants.

“We typically receive hundreds of donations in the final days of this annual event, so it’s very useful,” explains Brown. “I can take these reports and present them to our fundraising people and publish that information on the Internet so the teams can see how they’re doing.”

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E-solutions to build your business

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According to Brown, Online Mart is also beneficial from a customer service perspective. “We sometimes get calls from clients wanting to confirm that their donation has gone through,” he explains. “With Online Mart, we can find out immediately and provide an answer while the person is on the phone with us.”

Building your e-store

As well as offering comprehensive payment management services, Online Mart allows you to create your own web-based storefront – and it’s easy.

To start building the e-store that best suits your needs, visit www.onlinemart.ca and click on “Build Your Test Online Storefront/Apply Now.” Customize one of the seven available templates with the appearance and features of your choice and try out these different storefront styles and formats on our non-public test site.

You can equip your storefront with e-commerce capabilities, online authorization, credit card processing and search capabilities, as well as pictures and descriptions of your products.

When your test storefront is ready to open for business, Online Mart will manage your orders, process payments and provide technical support 24 hours a day, seven days a week.¹

A secure experience

Online Mart uses the most up-to-date technology and security features in order to provide a secure, reliable shopping experience for your customers. “Our clients are quite confident in Online Mart’s security,” says Brown.

The *Verified by Visa*^{*} program – which is included with Online Mart at no extra



Celebrate Small Business Week

This year marks the 25th anniversary of Small Business Week, a celebration of small and medium-sized businesses across Canada that will take place from October 17 to 23.

With the cooperation of the Business Development Bank of Canada and the Canadian Chamber of Commerce, and the support of local and national sponsors – including TD Canada Trust – many informative events and activities will take place from coast to coast.

Scheduled events include trade shows, keynote speakers, how-to seminars, expert panel discussions, and more. Participating in Small Business Week is an excellent way to:

- make valuable business contacts
- promote your products
- boost awareness of your business
- exchange knowledge and ideas with peers, and
- improve your business management practices

In keeping with the spirit of Small Business Week, TD Canada Trust is presenting two forums in Toronto on October 13 and 19. The **Leaders in Business** forums will feature presentations by senior executives of TD Bank Financial Group² and an interactive trade-show on key topics, including Merchant Services, Business Banking, Foreign Exchange, and Global Trade Finance. Call toll-free 1-866-739-1119 for details.

For information about Small Business Week events in your area, contact your local Chamber of Commerce, call 1-877-BDC-BANX (232-2269) or visit www.bdc.ca.

cost – can help your customers feel even more confident about shopping at your website. This easy-to-install software module allows your customers to “sign” for purchases online with the use of a password.

Launching an e-commerce website, or enhancing an existing one, could play an important role in the growth of your business. For more information about Online Mart, visit www.onlinemart.ca or call 1-800-363-1163. ■

Winning ways to boost holiday sales

December is traditionally the busiest shopping month of the year. Here are a few ways to prepare for the holiday rush so you can make the most of the influx of customers.

Boost payment options

One of the best ways to keep your business hopping during the holiday season is to provide your customers with a full range of payment options. If you currently do not accept MasterCard,^{®2} for example, contact TD Merchant Services to find out how to do so.

Offering gift certificates from your business can provide another convenient payment option. Gift certificates are also a great way to please two customers at once – the purchaser and the recipient. If you offer a coupon or small incentive to people who buy gift certificates, they may be more likely to come back and shop for themselves.

Accepting orders through your website is a welcome option for holiday customers who prefer to shop online (see Page 1 story).

Increase number of terminals

Long lineups during the holiday season are frustrating for customers. Consider adding additional point-of-sale (POS) terminals to facilitate the flow of customers and minimize waiting times.

Make sure your employees know how to use the equipment, including changing the register tape, to avoid delays.

Go wireless

Wireless terminals are a convenient way to set up an extra checkout counter when needed or to take your business on the road – to seasonal trade shows, special



events or warehouse sales. The terminals are compact and lightweight, which makes it easy to serve customers virtually anywhere.

Tighten security

This is the time of year when customers you've never seen before may visit your business. To reduce the risk of fraud and chargebacks during this busy time, remind your staff of the proper payment acceptance and processing procedures and ways to identify fraudulent cards or currency.

Make sure that all your employees are familiar with "Code 10" procedures: If they suspect a credit card might be fraudulent, they should retain the card and call the TD Merchant Services Visa Authorization Centre immediately (see number below) and identify the call as a "Code 10" authorization.

For more information, refer to your "Credit Card Fraud Prevention" brochure. If you no longer have the brochure, you can order one by calling 1-800-363-1163. ■

Need help?

If you need point-of-sale (POS) system support, help is available 24 hours a day, seven days a week by calling **1-800-363-1163**. To help reduce the amount of time you need to spend on the phone, keep in mind the following tips. They will help us respond to your call as quickly and effectively as possible.

- **Have your merchant number ready.** The Help Desk will need your merchant number in order to assist you. You can find it on closing reports and on your statement.
- **Keep necessary documents close at hand.** If your call concerns a balancing problem, make sure you have all relevant closing reports, receipts and chargeback vouchers when you call. That way, an agent can talk you through the appropriate steps to reconcile your transactions.
- **Make sure your POS terminal is within reach.** If you are experiencing technical difficulties with one of your terminals, use a telephone that is close by, if possible, so you can follow the agent's technical support instructions while you are on the phone.
- **Listen carefully to menu options.** When you call the Help Desk, you will hear a selection of menu options. Make sure you choose the option that best describes your needs to ensure you are connected with the appropriate support person.

Preventing debit card fraud

Interac® Direct Payment is a favourite way for Canadian shoppers to pay. In fact, every month more than 19 million Canadians use their debit cards. Last year alone, transactions totalled \$2.5 billion, according to the Interac Association.

Unfortunately, this popularity has made debit cards a target for fraud. To help protect yourself and your customers from debit card fraud, here are some best-practice suggestions from the Interac Association.

- Install your debit terminal so that customers entering their Personal Identification Number (PIN) can shield the PIN pad.
- Make sure the wire connecting the PIN pad to the terminal is long enough to allow customers sufficient privacy.
- Never enter a PIN for a customer.
- If you use video surveillance cameras for security, make sure they don't



capture customers entering their PIN.

- If your point-of-sale (POS) terminal appears to have been tampered with, or is broken, damaged or goes missing, immediately notify the Interac Direct Payment service provider that supplied your terminal.
- “Protect your PIN” decals are part of a national campaign to remind customers to protect their PIN. To order decals for your business, call TD Merchant Services at 1-800-363-1163. ■

Survey: Tell us what you think about Contact

www.tdcanadatrust.com/merchantservices/survey

We want to find out what you think about this newsletter. Let us know by taking a moment to fill out our interactive online questionnaire. Your opinions are important to us and will help ensure this newsletter continues to meet your needs.

It's easy! Simply visit www.tdcanadatrust.com/merchantservices/survey and respond by November 30, 2004. With your input, we look forward to offering even more helpful business-building ideas for TD Merchant Services customers.



Preferred paper suppliers

Merchants are advised not to place an order with anyone who calls claiming to be a paper supplier. Instead, initiate the order and place the call yourself to ensure you are dealing with a reputable dealer. The following companies are preferred suppliers

of paper for TD Merchant Services point-of-sale terminals:

- J.L. Inc., 1-800-363-4873
- Main-Tech Industries, 1-800-268-5120
- Maxwell Media Products, 1-800-561-6406
- Wedge Paper Products, 1-888-933-4336

Contact is published periodically by TD Merchant Services. For more information, please write to: Contact Newsletter, TD Merchant Services Marketing Department, Royal Trust Tower, 15th Floor, Toronto, Ontario M5K 1A2; or call toll-free 1-800-363-1163; or visit www.tdcanadatrust.com/merchantservices

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