

# Contact

Business-building ideas for TD Merchant Services customers

## Bring your business up to speed with these effective Web tools

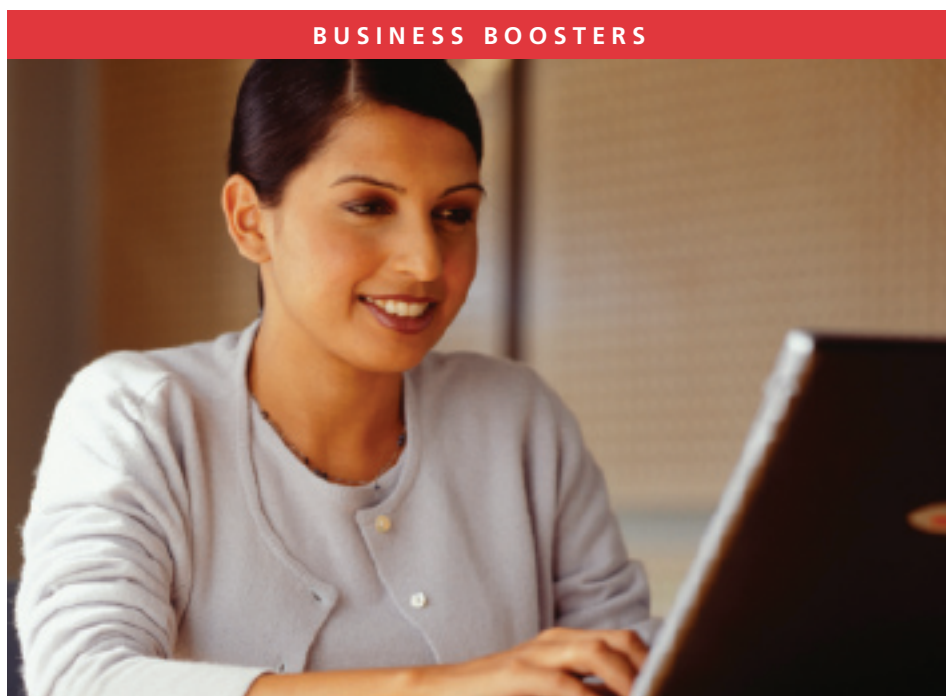
**A**ccording to Statistics Canada, 82% of Canadian businesses have Internet access. Despite this statistic, many have yet to take full advantage to support their business. TD Merchant Services offers two Web-based services that can help you harness the power of the Internet to build your business.

### TD POS Express

TD POS Express<sup>1</sup> offers an Internet connection available exclusively to TD Merchant Services merchants for processing credit and debit card transactions. This connection upgrade can save you time and money while helping you provide better service to your customers.

**Save time.** With a TD POS Express connection, you can:

- Process card payments four times faster than with dial-up
- Speed up checkouts and shorten lineups



- Perform speedy Internet uploads and downloads
- Save money.** The TD Merchant Services

loyalty credit gives you a reduced Internet connection rate on your Bell Canada monthly statement. A TD POS Express connection also allows you to use your telephone line (for phone, fax or card payment processing) at the same time that you're connected to the Internet, so you'll be able to handle all your business communications needs with fewer lines.

Choose from four TD POS Express service packages designed to meet the

### In this issue

#### 2 / Business boosters

- Manage chargebacks faster with Online Reporting

#### 3 / Managing your business

- Chip technology market trial under way

- Chip card: Fraud-fighting features

#### 4 / Fraud prevention

- Take time now to prevent chargebacks later
- Need paper?

*Continued on Page 2*

## Effective Web tools

*Continued from Page 1*

needs of different business environments. The packages differ primarily in terms of the number of terminals linked to the Digital Subscriber Line (DSL) service and individual Internet usage, but all are faster than dial-up service. Once you've chosen the package that best suits your business needs, TD Merchant Services will make all the arrangements with Bell and provide onsite installation of the approved package for you, including the modem, a standard cable and, if applicable, a terminal.<sup>2</sup>

### Online Reporting

Another Web-based service to help bring your business up to speed is Online

Reporting. This data-retrieval and management tool gives you secure online access to TD Merchant Services transaction, payment and reporting information.

It's a convenient, user-friendly way to enhance efficiency, manage transaction reports more effectively and identify emerging trends that could affect your business.

- **Increase efficiency.** Instead of waiting for your paper statement to arrive in the mail, you can access daily card transaction details as soon as they are processed. With payment processing information at your fingertips around the clock, you can verify transactions and reconcile your books on your schedule. You can also view retrieval requests and chargebacks online to help you manage and reduce potential losses (see below).

- **Customize reports.** To give you a comprehensive picture of your payment processing, detailed transaction reports can be customized by date, card type, card number or amount on a daily, weekly or monthly basis. As well, you can search for specific transactions and download transaction reports into a PDF document or Excel spreadsheet file.

- **Track trends.** Convenient, password-protected access to 12 months' worth of historical payment information can help you identify sales trends and forecast future sales more accurately.

The powerful communication and information-management potential of the Web could play an important role in the future of your business. For more information about TD POS Express and Online Reporting, call 1-800-363-1163. ■

# Manage chargebacks faster with Online Reporting

Responding to chargebacks and retrieval requests can be a time-consuming and costly process. The Online Reporting system (see above) makes it easier to respond quickly to sales disputes and avoid potential losses.

### Managing chargebacks

When a chargeback (the reversal of a disputed sales transaction) occurs, the disputed amount is debited from your TD Merchant Services account and a notice is sent to you by mail.

However, with Online Reporting, you can see chargebacks right away. Any disputed amounts will appear under the "Exception Reports" menu on the same day that your account is debited. This gives you a head start on investigating the chargeback to find out if it can be reversed.

### Responding to retrieval requests

Whenever a customer questions a sales charge, TD Merchant Services will mail or fax you a request for a copy of the transaction receipt. If your customer has been charged incorrectly or if you fail to respond to the copy request by the date specified, you will be subject to a chargeback.

With Online Reporting, you can view the retrieval request online the day it is issued. You'll also see the retrieval due date, so you can take action right away to respond to the request and potentially prevent a chargeback.



Online Reporting features user-friendly menus and detailed reports to help you manage chargebacks.

# Chip technology market trial under way

**V**isa Canada Association, MasterCard Incorporated, and Interac Association are working hard to bring the security and convenience of chip technology to the Canadian market.

The latest exciting step is a market trial, scheduled to begin this fall in Kitchener-Waterloo, Ontario. From September 2007 to October 2008, chip-enabled credit and debit cards will be introduced to a number of consumers.

Local merchants will receive chip-enabled point-of-sale (POS) terminals, training sessions and technical support.

This trial will provide a valuable opportunity to fine-tune procedures and processes before chip cards go national next year.

## Convenient and secure

Chip cards represent the next stage in the evolution of electronic transactions. Instead of being swiped through a reader, the card is inserted into the chip terminal to allow the transaction to be processed. The cardholder simply follows the prompts and enters a Personal Identification Number (PIN) instead of signing the sales slip.

The microchip embedded in the card stores information – such as the cardholder's PIN and account number – in a secure, encrypted format, making it more difficult for unauthorized users to copy or access the information on the card. When used at a chip-enabled POS device, a chip transaction provides an added level of security for both chip card users and merchants.

## Easing the transition

During the trial and for some time to come, chip cards will continue to have a magnetic stripe. This will allow

merchants who have terminals that read only magnetic stripes to continue accepting payments as usual.

TD Merchant Services has taken significant steps to ensure a smooth transition for its merchants, and their customers, involved in the trial.

We will contact all affected merchants in the Kitchener-Waterloo area to make sure they have the information and support that they need. Visit [www.tdcanadatrust.com/security/chip.jsp](http://www.tdcanadatrust.com/security/chip.jsp) for more details on our conversion to chip technology. ■

## Chip card: Fraud-fighting features

Along with the standard *Visa*\* Card security features (numbers 2 to 5, below), chip cards have an additional security feature (number 1), that is also designed to help prevent fraud.

**1. Chip.** An embedded microchip stores the cardholder's PIN, account number and other key information in a secure, encrypted format.

### 2. Account number.

All *Visa* account numbers have 16 digits and begin with a 4. The first four digits are repeated below the account number in smaller type.

### 3. Magnetic stripe and signature panel.

Chip cards will continue to have these features for several years to come to ensure universal acceptance of the cards in both chip and non-chip POS terminals.

**4. Dove hologram.** On a chip card, this three-dimensional image may appear on the front or back. The dove's wings should appear to move as you tilt the card back and forth.

**5. Card Verification Value 2 (CVV2).** The three-digit CVV2 code is printed in raised characters on the signature panel or to the right of it.



# Take time now to prevent chargebacks later

**W**ith the busy holiday season around the corner, it's the ideal time to review the following steps you can take to help minimize your risk of chargebacks when processing electronically swiped transactions.

**Examine the card.** Make sure the Visa Card presented is valid by checking the standard security features, such as the flying dove hologram and a valid expiration date. For other features to check, go to [www.visa.ca/securewithvisa](http://www.visa.ca/securewithvisa)

**Check the signature.** Ensure that the customer signs the sales draft and that it matches the signature on the back of the card. Never accept an unsigned card.

**Follow procedures.** Follow proper authorization procedures and always obtain an authorization number, when required, before processing a transaction. (An authorization does not eliminate the possibility of a chargeback, however.)

**Get a clear imprint.** Get a clear, legible imprint of the customer's Visa Card on all copies of the sales draft. If you have an electronic terminal and cannot swipe the card through the terminal, key in the transaction manually. Take a manual imprint and make sure you have a merchant plate affixed to the imprinter. Also, ensure that all pertinent information – such as customer signature, date, authorization number, and amount – is filled out on the manual imprint in case of dispute.

**Watch recurring payments.** If you process a recurring transaction after a customer cancels or changes the arrangement, it may be charged back. Keep a file of your signed customer agreements and submit your transactions on a timely basis.

**Deposit sales drafts on time.** To find out how much time you have to deposit your Visa sales drafts with TD Merchant

Services from the date of a transaction, check your merchant agreement.

**Respond promptly to copy requests.** Respond by the due date specified and ensure that your copies are legible and clearly show the account number, transaction date and amount, card expiry date, your company name and location, and the customer's signature for transactions made in person. ■



## Need paper?

The following companies are preferred suppliers of paper for TD Merchant Services point-of-sale terminals. To ensure that you're dealing with a reputable dealer, give one of them a call when you need paper.

- Main-Tech Industries, 1-800-268-5120
- Maxwell Media Products, 1-800-561-6406

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

<sup>1</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>2</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.

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