



Contact

Business-building ideas for TD Canada Trust merchants

Build your business online

It is estimated that 80% of Canadians will have access to the Internet by 2006 – and that more than half of these people will make purchases online.¹ So launching an e-commerce website, or improving an existing one, could be an important step toward future growth.

Online Mart, available from TD Canada Trust, can help you take this step. Online Mart allows you to create your own web-based storefront – complete with online authorization and credit card processing – right from your own computer. In addition to hosting your site, Online Mart can process payments, manage orders and provide around-the-clock technical support for you.

Easy to build

You can take Online Mart for a test drive, and see how it can benefit your business, by trying out different storefront styles and formats on a non-public test site.

BUSINESS BOOSTERS



Simply visit www.onlinemart.ca and click on “Build Your Test Online Storefront/Apply Now” to get started.

Choose from seven professionally designed templates and a variety of

colours, button styles and fonts. You can customize your storefront by uploading your company’s logo, as well as pictures and descriptions of your products.

Each template is fully equipped with credit card processing capabilities and web-ready navigational controls. So when your test account is ready to go live, you are also ready to start doing business online.²

Payment solutions

Once you’re up and running, Online Mart takes care of payment management and processing from start to finish – from

Continued on Page 2

In this issue

2 / Business boosters

- Boost e-customer confidence

- Solid support and services for your business

3 / Managing your business

- Preparing your business for an economic upswing

4 / Fraud prevention

- Avoiding chargebacks
- PIN protection decals

Build your business online

Continued from Page 1

collecting payments and providing detailed statements of your account activity to depositing daily receipts directly into your TD Canada Trust account.

The Shopping Cart feature can speed up order turnaround times by automating your e-commerce transactions, including authorizations. Credit card authorization is performed online in real time, so approvals happen as soon as customers enter their card information. When the transaction is authorized, a receipt is presented onscreen to the customer.

Online Mart also offers comprehensive back-office services. You can search for specific transactions and choose daily or monthly reports for inventory and transactions. You can also review your revenue totals, order amounts or number of customers who have visited your site – all online.

If you already have a website, but would like to add an e-commerce component, Online Mart Payment Services offers several payment management options, depending on your business needs.

Security for you and your customers

Online Mart uses the most up-to-date technology – including 128-bit encryption – to provide a secure online shopping environment for your customers.

Online Mart's built-in fraud-prevention tools can help you deal with potentially risky transactions. The Negative Card Filter feature, for example, allows you to block transactions from credit card numbers that have been used in fraudulent transactions causing you, or other Online Mart users, chargeback costs.

As an added benefit, when you apply for Online Mart, you can register – at no charge – for Verified by Visa* (VBV), an online payment feature that helps authenticate cardholder identity with the use of a password. (For more

information about Verified by Visa, see below.)

To find out more about how Online Mart can help you increase your business online, visit www.onlinemart.ca or call 1-800-363-1163. ■



Boost e-customer confidence

If you'd like your customers to feel just as secure making a Visa* purchase from your website as they do in person, Verified by Visa could be the answer. This program may help boost customer loyalty and increase sales by giving your customers the confidence to shop at your website.



Reassure customers

Verified by Visa (VBV) is an easy-to-install plug-in software module that allows your customers to "sign" for purchases online. Customers first register for VBV with their participating financial institution and select a password. This secret password serves to verify the cardholder's identity and ensure that his or her card can't be used by anyone else at merchant websites that offer VBV.

When a customer makes an online purchase with a Visa card, a new screen from his or her financial institution is displayed. Once the correct password is entered, verification is sent to the merchant, payment authorization proceeds and the transaction is completed.

Save money

Because VBV replicates a "card present" environment, it can reduce the risk of fraud and chargeback costs.

And VBV is included, at no extra cost, with Online Mart. By pairing the two services, you can build your business online while reassuring customers about the security of shopping at your website.

For more information, or to find out how your business can apply for Verified by Visa, call TD Canada Trust Merchant Services at 1-800-363-1163, or visit www.visa.ca/verified

Preparing your business for an economic upswing

The Canadian Chamber of Commerce expects Canada's economy to grow nearly 3% in 2004, and the dollar to reach a high of 79 cents US.

With this bright economic outlook, consumers are likely to be in a buying mood this summer, so business may be brisk. Here are a few ways your business can make the most of an economic upswing.

Boost payment options. To help your business tap into a rise in consumer spending, consider increasing your

payment and e-commerce options. You could add more debit and credit terminals to handle extra sales, acquire wireless terminals to speed the checkout process or modify your business website to accept online orders.

With more traffic on your premises, you might also want to tighten up your fraud and chargeback prevention procedures (see Page 4 for more information).

Update business equipment. If you've been thinking of updating or replacing business equipment or machinery, now could be the time. A strong

loonie is good news for companies that import goods or equipment into Canada. Purchasing new business equipment or software could also increase productivity and free up your staff.

Improve cash flow. As customer volume increases, you may need to improve your business' cash flow in order to purchase additional inventory or supplies. Receiving payments from your business-to-business clients on a Visa card, rather than by cheque, will not only increase your cash flow, but could also reduce your cost of collection. ■

Solid support and services for your business

You work hard to make your business a success – and TD Canada Trust is here to help. Whether you want to simplify your money management or offer more payment options to your customers, we are committed to supporting you and your business. Here's how:

Convenient financial services

- Advantage One[®],² can help you simplify your banking by processing all your Visa, MasterCard[®]¹ and Interac[®] Direct Payment deposits through one TD Canada Trust bank account.
- Longer branch hours and an extensive network of automatic banking machines make it easier to get your banking done.
- TD Canada Trust EasyWeb[™] Internet banking and EasyLine[™] telephone banking can help you spend less time banking and more time managing your business.
- If you need extra credit, a TD Canada Trust Business Line of Credit, Business Loan and the TD Venture Line of Credit[®] Visa Card can provide the extra funds you need.
- Business Savings Accounts, Guaranteed Investment Certificates and Term Deposits are some of the investment options available.

To find out more about these convenient services, visit your local TD Canada Trust branch or visit www.tdcanadatrust.com



Support when you need it

- We'll help you choose a point-of-sale (POS) solution that suits your needs. We'll also provide training, along with a reference guide to help you through your first transactions.
- You'll receive software and equipment updates at no extra charge.
- If you're having technical problems with a terminal, same-day, on-site service is available seven days a week (except Christmas Day) in most major centres if the call is received by 4:00 p.m. on weekdays, and 2:00 p.m. on weekends.
- A replacement terminal will be provided promptly, at no charge, if your terminal can't be fixed by the service agent.

Whether you have a question about your POS hardware, need a credit card authorization or suspect that a card is being used fraudulently, help is available 24 hours a day, seven days a week simply by calling 1-800-363-1163.

Avoiding chargebacks

Chargebacks — reversals of disputed sales transactions — can be very costly for your business.

Here are some of the most common ways they can occur and tips on how to avoid them.

Non-receipt of requested copy. If your customer doesn't recognize a transaction on his or her credit card statement and makes an inquiry, you might receive a request from TD Canada Trust Merchant Services (by mail or fax) for a copy of the transaction receipt. If the customer has been charged incorrectly, or you don't send the receipt back by the due date, a chargeback will apply. To help ensure a speedy resolution, respond promptly and make sure all the information on the receipt is legible.

Duplicate transaction. This usually happens if a customer claims to have been billed twice for the same transaction. To avoid discrepancies, always balance your terminal daily.

Missing signature. In a face-to-face transaction, if you don't get your

customer's signature on a sales draft, the customer could later claim that he or she was unaware the transaction took place. Always remember to have your customer sign the sales draft, and check that the signature matches the one on the back of the card.

Missing imprint. If you have an electronic terminal, you can swipe the Visa card for the electronic equivalent of a manual imprint. If the card is demagnetized, make sure you make a clear, legible imprint of the customer's Visa card on all copies of the manual sales draft.

Expired card. Always check the card's expiry date and ensure the card is valid before accepting it as payment.

Authorization declined. A transaction may be charged back if authorization was declined but the transaction was processed anyway. Train your staff to follow proper authorization procedures and to always obtain an authorization number, when required, before processing a transaction. ■

PIN protection decals

"Protect your PIN" decals are part of the Interac Association's national campaign to remind customers to protect their Personal Identification Number (PIN). To order decals for your business, call TD Canada Trust Merchant Services at 1-800-363-1163.



Need paper?

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

- 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

Tell us what you think

We want to find out what you think about *Contact*. Let us know by filling out our interactive online questionnaire. Simply visit www.tdcanadatrust.com/merchantservices/survey and respond by May 31, 2004. With your input, we look forward to offering you more business-building ideas and merchant support.

www.tdcanadatrust.com/merchantservices/survey

Contact is published periodically by TD Canada Trust. For more information, please write to: Contact Newsletter, TD Canada Trust 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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1 Source: International Data Corporation study, "The Internet Mosaic: One World, Many Nations," February 2002.
 2 Subject to approval by TD Canada Trust Merchant Services and First Data Loan Company, Canada, if applicable.

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 ® Trade-mark of Interac Inc., TD Canada Trust authorized user of Trade-mark.
 TM Trade-mark of Canada Trustco Mortgage Company.
 TM¹ Trademark of Interac Inc. Used under licence.
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 Banking can be this comfortable