

Contact

Business-building ideas for TD Merchant Services customers

Build your sales by accepting payments online

Canadian retailers sold \$4.7 billion worth of goods and services online in 2006, according to Statistics Canada — double the amount of the previous year. If this trend continues, your ability to effectively set up shop on the Web could be essential to your business's future growth.

Online Mart, available from TD Merchant Services, can help you take the next step and add an e-commerce component to an existing website or create a new transactional website from scratch.

Online Mart can securely process payments, manage orders and provide around-the-clock telephone support for you and your customers.

Accept payments online

If you need to quickly ramp up your existing website to allow your customers to buy online, Online Mart's payment management and processing services can handle any or all of the e-commerce



transactions for you. These can range from collecting payments and providing detailed statements of your account activity to depositing daily receipts into your TD Canada Trust account.

The capabilities available via Online Mart include:

- Online, real-time credit card processing and authorization.
- Secure capture of all credit card transactions.
- Ability to process recurring transactions (such as weekly subscriptions or monthly membership fees) automatically on scheduled dates.
- Ability to process an unlimited number of transactions in a single batch.

In this issue

2 / Business boosters

- POS software solution

3 / Managing your business

- Support for your business
- Web-based business tools

4 / Fraud prevention

- Protecting customer information
- Time to order paper?

Continued on Page 2

Build your sales by accepting payments online

Continued from Page 1

- Payment notifications to you and your customers.

Online Mart also offers comprehensive back-office services and sales reports.

You can search for specific transactions and choose daily or monthly reports from your transaction history. You can also review your revenue totals, order amounts or number of customers who have purchased from your site — all online.

Create a new e-storefront

If you want to build a completely new Web-based storefront, visit Online Mart's virtual test site to experiment with different storefront styles and

formats for your online business. Choose from seven professionally designed templates and customize your storefront by uploading your company's logo, as well as pictures and descriptions of your products. Each template is ready to go. To get started, simply go to www.onlinemart.ca and click on "Build Your Test Online Storefront/Apply Now."

Security features

Online Mart provides a secure online shopping environment for your customers, using up-to-date technology such as 128-bit Secure Socket Layer (SSL) encryption. To help you deal with potentially risky transactions, several layers of fraud-prevention tools (which are strongly recommended by TD Merchant Services) are built in — at no charge — including:

- **Address Verification Service (AVS).** This service verifies a cardholder's billing address information and provides the results to you to help ensure the legitimate cardholder is making the purchase.

- **Card Verification Value (CVV2).** This three-digit code — imprinted on the back of most credit cards — helps you validate the authenticity of the cardholder making the online purchase.

As an added benefit, when you apply for Online Mart, you can register for *Verified by Visa**, an online payment feature that helps authenticate cardholder identity with the use of a password.

To find out more about how Online Mart can help you take advantage of the sales opportunities a Web-based storefront can provide, call 1-800-363-1163 or visit www.onlinemart.ca ■

Boost efficiency with our POS software solution

Whether you run a chain of stores or a single location, the flexibility and efficiency of your payment processing operation are of vital importance to the success of your business.

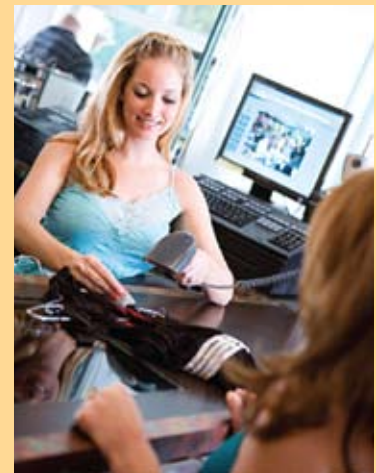
And what could be more efficient than integrating your card processing into an enhanced point-of-sale (POS) system? You can do just that using Microsoft Dynamics® Retail Management System (RMS)¹ software in conjunction with TD Merchant Services RMS bridge software.

This integrated POS system allows you to process card transactions right from your POS register — all you need is a PIN pad connected to your system. The software supports a wide range of cards, which gives your customers a choice of payment options while freeing up valuable counter space in your store. You can also:

- **Save money.** There is no cost for the bridge software, and you can consolidate your business communication charges and eliminate the monthly terminal rental fee.²
- **Save time.** With this integrated solution, the transaction is entered only once into your POS system. This speeds up the checkout process, reduces the risk of error and

facilitates easier reporting and transaction reconciliation.

- **Improve customer satisfaction.** With this fast, reliable system, your customers can enjoy efficient, consistent service, encouraging them to return.
- **Target marketing efforts.** By accessing customer histories at checkout, you can suggest appropriate up-sell and cross-sell options.
- **Monitor your business.** A wide range of sales reports allows you to access and analyze data to better identify sales trends and track the success of sales campaigns.



For more information, call 1-877-836-7767 or visit www.tdmerchantservices.com

Value-added support for your business

You work hard to anticipate the needs of your customers. We, in turn, strive to meet your needs and improve your experience with TD Merchant Services.

From helping you choose a payment processing solution that's right for your business to investing in additional customer service personnel to answer your questions, we provide the assistance you can rely on.

Up-to-date resources

You can also count on us to provide you with current information that is relevant to your business, including chip card updates and fraud prevention tips. Visit www.tdmerchantservices.com and click on "Resource Centre" for a variety of useful brochures, guides, industry information, links and more.

Additional value

At TD Merchant Services, we aim to add value to our services wherever possible. Here are some of the additional benefits you enjoy as part of your package:

- Save on telecommunications costs with the TD POS Express³ Internet connection (see sidebar). Available exclusively to TD Merchant Services customers, TD POS Express offers a reduced Internet connection rate.
- Take advantage of additional merchant account services — such as gift card programs and Online Reporting — designed to help you increase sales, encourage customer loyalty and enhance efficiency.
- Receive onsite POS installation and training, along with software and equipment updates, at no extra charge.
- Receive same-day onsite equipment servicing and technical support seven days a week (except January 1 and

December 25) in most major centres, if the call is received by 4 p.m. (EST) on weekdays and 2 p.m. (EST) on weekends.

- Enjoy around-the-clock telephone support — available 24 hours a day,

seven days a week — from the TD Merchant Services Service Centre (1-800-363-1163).

We value you as a TD Merchant Services customer and are committed to supporting you and your business. ■

Try these Web-based business tools

The Internet is proving to be a powerful tool for people who manage small businesses. These Web-based services from TD Merchant Services can help you boost profits and efficiency.

TD POS Express

The TD POS Express Internet connection is available exclusively to TD Merchant Services merchants for processing credit and debit card transactions, and other business communication needs. This Bell Canada Digital Subscriber Line (DSL) connection allows you to enjoy higher processing speeds and lower costs while providing better service to your customers. With a TD POS Express connection, you can:

- **Save money.** The TD Merchant Services Loyalty Credit gives you a discount on the monthly rate for your Internet connection with Bell Canada. You'll also save by handling all your business communication needs with fewer lines.
- **Save time.** Process card payments four times faster than with dial-up. Speedier checkouts enhance customer service.

Choose from four TD POS Express service package bundles designed to meet different business needs, and save as much as 41% off normal Bell pricing with the TD Merchant Services Loyalty Credit. We can help you select the bundle best suited for your business, and we can handle the entire set-up and installation.

Online Reporting

Another Web-based service to help manage your business is Online Reporting. With this convenient data-retrieval and management tool, you can view your transaction information online.

Increase efficiency. Access daily card transaction details as soon as they are processed, to 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.

Customize reports. Generate detailed transaction reports by day, week or month, and retrieve up to 12 months' worth of payment information to identify sales trends. Save data in an Excel spreadsheet or PDF document.

For more information about TD POS Express and Online Reporting, visit www.tdmerchantservices.com or call us at 1-800-363-1163.

Privacy matters: Our shared effort to protect customer information

In this electronic age, customer account data has become a growing target for fraudsters. One of your key weapons in the fight against such criminals is your full participation in, and compliance with, Visa Canada's Account Information Security (AIS) program.

Our shared efforts in AIS are designed to help you prevent the theft of confidential cardholder data by assessing whether that data is secure within your organization and, if necessary, improving your level of security to meet or exceed industry standards.

Upholding the standard

The AIS program requires that merchants uphold and maintain the data security standards set by the payment industry worldwide. Compliance with the Payment Card Industry (PCI) Data Security Standard means following the requirements set out by all the major credit card associations and issuers (visit www.visa.ca/ais for a detailed list of these requirements).

All merchants who process, transmit, store or access *Visa** credit card information must comply with AIS. Whether your customer credit card information resides on a standalone PC or on a network server, the AIS program works to protect confidential data at all points in the payment system.

Merchants may also be required to validate their compliance.

How to become validated

Although recommended for all merchants, AIS validation is mandatory for any merchant who processes more than 20,000 *Visa* e-commerce transactions per year and all other merchants processing more than one million *Visa* transactions per year. These merchants are required to:

1. Enrol with a *Visa*-approved Qualified Security Assessor (QSA), who can guide you through the entire compliance process.
2. Undertake an online annual PCI Self-Assessment Questionnaire to evaluate and improve the security of your internal systems, business procedures and websites.
3. Complete a quarterly network scan — using an automated program that checks systems for vulnerabilities — which must be validated by a QSA.

Begin the validation process by visiting www.visa.ca/ais, where you can determine your compliance requirements and find a list of qualified assessors. You can also download the appropriate self-assessment questionnaire, guidelines for the network scan and a PDF version of the PCI Data Security Standard.

If you receive written notification from TD Merchant Services that you need validation to ensure you comply with AIS,



your company has up to one year to complete the required activities.

Protection for the merchant

Not only can compliance with the AIS program thwart criminals, but it is also good for business. Keeping cardholder data secure protects your business from fraud, builds customer confidence and ultimately improves your bottom line. ■

Time to order 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.

- MainTech Industries, 1-800-268-5120
- Maxwell Media Products, 1-800-561-6406
- Papier Parfait Inc., 1-877-745-5163

Contact is published periodically by TD Merchant Services. Every effort has been made to ensure that the information contained in this newsletter is accurate. However, TD Merchant Services is not liable for any errors or omissions in the information or for any loss or damages suffered arising from such errors or omissions.

For more information, please write to: Contact Newsletter, TD Merchant Services Marketing Department, 100 Wellington St. W., 29th Floor, Canadian Pacific Tower, Toronto, Ontario M5K 1A2; or call toll-free 1-800-363-1163; or visit www.tdmerchantservices.com

¹ Microsoft Dynamics RMS software must be purchased through a Microsoft certified reseller.

² A monthly rental fee will apply for a PIN pad if accepting debit cards.

³ Not available in all areas. Speak with a TD Merchant Services representative to determine if TD POS Express is available in your area.

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