Web Business Banking

Getting Started Guide:

Payments and Transfers

Version 8.05.22

TD Commercial Banking
Web Business Banking

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Introduction

Welcome to Web Business Banking – Payments and Transfers. The purpose of this guide is to assist with the initial setup and use of the Payments and Transfers service.

We've made it easy for you to follow the instructions in this guide. You can print a hard copy, download the contents to your computer or keep the file open on-screen as you move through each, easy-to-follow step. This file is equipped with convenient navigation buttons that allow you to move quickly and easily throughout the document. The 'contents' button will always return you to the main index. Use the 'back' and 'next' buttons to move page-by-page. If you prefer to use the bookmark navigation tools within Acrobat Reader, you'll find them in their usual location on your toolbar.

Need Help?

Web Business Banking has a help link on every page. Simply click on the underlined Help link situated at the top right corner of your page. Upon clicking the Help link, you will be presented with information specific to the Web Business Banking page you are on. To access help regarding another feature or function, click the Index link and scroll down to the topic you are looking for.

Should you require further information, please contact Web Business Banking Support at 1-800-668-7328 (local Toronto 416-982-4567), Monday to Friday from 8:00am to 8:00pm Eastern Time or click on the Contact Us link, located at the top right corner of every web page, for alternate communication methods.

Payments and Transfers

Introduction

System Requirements

Supported Browsers

In order to use the Web Business Banking service, you will require a Java enabled browser that supports 128-bit encryption with cookies enabled. Browsers in compatibility mode cannot be used and will be unsupported. We have optimized our service to work with browsers that the majority of our customers use. Minimum browser requirements are as follows:

- Microsoft Internet Explorer 9+
- Firefox 27+
- Safari 7+
- Chrome 30+
- Edge 12+
- Opera 20+

Adobe Acrobat Reader

Adobe Acrobat Reader is required in order to view PDF formatted reports. Adobe Acrobat Reader is available free of charge at http://www.adobe.com/products/acrobat/readstep2.html .

Using the Service

After reading this section you will have a solid understanding of the Payments and Transfers service which includes:

Bill Payments

The Bill Payments service allows you to pay your bills from within Web Business Banking. The service allows you to pay over 5,000 companies and offers one-time, future dated and recurring payment functionality.

Stop Payments

The Stop Payment service allows you to stop cheque and pre-authorized payments from being processed. Once you submit a Stop Payment request we will monitor your account and return the payment when it is presented. Before submitting a Stop Payment request please review your account activity to ensure that the payment has not already been paid.

Note: Cheques from accounts registered for our Cheque Reconciliation Service (CRS) can not be stopped using this service. Please refer to the CRS procedures for further details.

Transfers

The Transfers service allows you to transfer funds between any of your company's accounts or credit third-party (external) accounts that have been registered on the service.

My Preferences

The Payments and Transfers service allows you to customize the service by setting your own personal preferences.

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Bill Payments

Payee Maintenance

Description

The Payee Maintenance page allows you to maintain a list of payees for your company. From this page you can access the following functions:

- Add Payee: Allows you to setup the companies you wish to pay.
- Modify Payee: Allows you to update the company account number.
- Delete Payee: Allows you to remove a company from your payee list. Once removed, payments can no longer be made to the company online.

Accessing the Payee Maintenance page

To access the Payee Maintenance page click Payee Maintenance from the Payments and Transfers sub-menu.

How to Add a Payee

Select the Add Payee button and then complete the following three steps:

Step 1 of 4 : Select Payee
1. Find the company you want to add using one of the following options:
   a) Enter the first few letters of the Company Name and click the Search button.
   b) Select a business category from the drop-down and click Search.
2. Click on the company you wish to add.

Step 2 of 4 : Create
1. Enter your Company Account Number. You can find this number on any current bill that you have received from this company. **Note**: Do not enter any spaces, dashes or slashes that may be found within the account number.
2. Enter a description for the Payee.

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3. Click Next.

Payee Maintenance   (continued)

Step 3 of 4 : Confirm
1. Ensure the information you have entered is correct.
2. Click Confirm.

Step 4 of 4 : Confirmation
1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Tip: You can make a payment to the company you just added by clicking on the Pay This Company button.

Result: The Payee will now be available on your company's Payee List.

How to Modify a Payee

Select the Modify button next to the Payee you wish to modify then complete the following three steps:

Step 1 of 3 : Change
1. Enter the new company account number.
2. Click Next.

Step 2 of 3 : Confirm
1. Ensure the information you have entered is correct.
2. Click Confirm.

Step 3 of 3 : Confirmation
1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Result: The Company Account Number will be updated and any new payments you create will use the new number. Note: If you have any Pending Payments for this payee they will still appear on your Pending Payment page with the old company account number. When these payments come due they will be rejected.

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How to Delete a Payee

Select the Delete button next to the Payee you wish to delete and then complete the following two steps:

Step 1 of 2 : Confirm
1. Review the details displayed to ensure you have picked the correct Payee to delete.
2. Click Confirm.

Step 2 of 2 : Confirmation
1. Review your Confirmation.
2. Print the Confirmation if necessary.

Result: The Payee will be deleted from your company's Payee list. Note: If you have any Pending Payments for this Payee they will still appear on your Pending Payment page. When these payments come due they will be rejected.

Pay Bills

Description
The Pay Bills page allows you to make one-time, future dated and recurring bill payments.

Accessing the Pay Bills page
To access the Pay Bills page click Pay Bills from the Payments and Transfers sub-menu.

How to Pay a Bill
To Pay a Bill, complete the following four steps:

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Step 1 of 4 : Select Payee

1. Select your Favourite Payment Account. Your selection here becomes the default From account on the next page.
2. Select the Payees you wish to pay using the Select checkboxes.
3. Click the Pay Selected Payee(s) button.

Step 2 of 4 : Create

1. Enter the Amount you wish to pay.
2. Change the Payment Date, if required.
3. Change the From account, if required.
4. Change the Payment Type to Recurring (from One-Time) if you wish to set this up as a recurring payment. For recurring payments you will be prompted to enter additional details as follows:
   a. Use the Every drop-down to specify how often the payment should be made.
   b. Enter the payment's Start Date.
   c. Specify how/when the payments will end using one of the following 3 options:
      i. Enter an Ending date. ii. Specify the number of payments
      iii. Select 'Only when I cancel'
5. Repeat the above steps for each of the payments you wish to make.
6. Click Next.

 Note: If you decide that you don't want to make a payment to one or more of these Payees then uncheck the checkbox next to the Payee's name.

Pay Bills   (continued)

Step 3 of 4 : Confirm

1. Confirm the details of your payments.
2. Click Confirm.

Step 4 of 4 : Confirmation

1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Result: The payment will be submitted to TD for processing and will now be displayed on your Pending (if future dated) or Previous Payments page.

User Rights/Security/Filtering

☐ You can only make payments from accounts to which you have been assigned access to in the Payments and Transfers service.

Set Payee Description

Description

The Set Payee Description page allows you to specify a description for each of your company's Payees. These descriptions are displayed throughout the service to make it easier for you to manage your payments. For example, you may want to add an employee's name as a description for cellular phone bills or Visa cards to easily identify each account.

Accessing the Set Payee Description Function

To access the Set Payee Description page, click Set Payee Descriptions from the Payments and Transfers sub-menu.

How to Set a Payee Description

To Set Payee Descriptions for your company complete the following two steps:

1. Enter a description in the box to the right of each Payee. Note: Special characters such as #, %, *, ", @, cannot be used.
2. Click Save Settings.

   Result: The descriptions will be saved and will now display next to the Payee throughout the service.

Security/Filtering

☐ Any user within your company with the ability to Pay Bills will see these descriptions.

View Pending Payments

Description

The View Pending Payments page allows you to view all of your Company's future dated payments. From this page you can also cancel payments.

Accessing the View Pending Payments Function

To access the View Pending Payments page click View Pending Payments from the Payments and Transfers sub-menu.

How to Cancel a Pending Payment

To Cancel a Payment click the Cancel button next to the payment you wish to cancel and complete the following two steps:

Step 1 of 2 : Confirm
1. Review the details displayed to ensure you have picked the correct payment to cancel.
2. Click Confirm.

Step 2 of 2 : Confirmation
1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Result: The Payment will be cancelled and will now be displayed on the View Previous Payments page.

Security/Filtering

☐ You can only view payments from accounts to which you have been assigned access to in the Payments and Transfers Service.

View Previous Payments

Description

The View Previous Payments page allows you to view historical payment information for your company.

Accessing the View Previous Payments Function

To access the View Previous Payments page click View Previous Payments from the Payments and Transfers sub-menu.

How to View Previous Payment(s)

To View Previous Payments:

Step 1 of 2 : Select Payee

1. Select the Payee you wish to view by clicking the appropriate Select button. Note: If you would like to view payments for all of your payees click the View All Previous Payments button.

Step 2 of 2 : View Details

1. View the details of your payments.

Security/Filtering

☐   You can only view payments from accounts to which you have been assigned access to in the Payments and Transfers Service.

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Stop Payments

Stop a Payment

Description

The Stop Payment page allows you to stop cheque and pre-authorized payments from being processed.

Accessing Stop Payments

To access the Stop Payments service click Stop a Payment from the Payments and Transfers menu.

Notes:
- Before submitting a Stop Payment request please review your account activity to ensure that the payment has not already been paid.
- Cheques from accounts registered for our Cheque Reconciliation Service (CRS) can not be stopped using this service. Please refer to the CRS procedures for further details.

How to Stop a Payment

To Stop a Payment complete the following three steps:

Step 1: Create
1. Select the Account the cheque or pre-authorized payment was issued from.
2. Enter the Payee Name (e.g. the name of the person or business the payment is payable to).
3. Select which Payment Type you wish to stop. The default payment type is 'Cheque'. If you would like to stop a pre-authorized payment, select the 'Preauthorized Payment' option.
4. Enter the Amount of the payment.
5. Enter the payment's Due Date. This field is not required for pre-authorized payments.
6. Enter the Cheque Number. This field is not required for pre-authorized payments.
7. Click Next

Step 2: Confirm
1. Confirm the details of your request.
2. Click Confirm.

Stop Payments   (continued)

Step 3: Confirmation
1. Review your Confirmation
2. Print the Confirmation if necessary.

Result: We will monitor your account and return the payment when it is presented.

Security/Filtering

You can only stop payments for accounts to which you have been assigned access.

Payments and Transfers

Transfers

Create a Same Currency Transfer

Description

The Create a Transfer page allows you to create transfers between any of your company's accounts or to credit third-party (external) accounts (same currency transfers only) that have been registered on the service

Accessing the Create Transfer page

To access the Create Transfer page, click Create a Transfer from the Payments and Transfers sub-menu.

How to Create a Transfer

To Create a Transfer complete the following 3 steps:

Step 1 of 3 : Create

1. Select the From (debit) account.
2. Select the To (credit) account.
3. Enter the amount you wish to transfer.
4. If desired, update the To Account Description. Note: This description will appear on the To Account's statement.
5. If desired, update the From Account Description. Note: This description will appear on the From Account's statement.
6. Click the Save As Template button if you would like to save this transfer for future use. When clicked you will be prompted to enter a template name.
7. Click Next.

Step 2 of 3 : Review

1. Review the transfer details page.
2. Click Done.

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Step 3 of 3 : Confirmation

1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Create a Same Currency Transfer   (continued)

Result: The transfer will now be displayed on your company's Transfers Activity list and, depending on your company's Transfer Authorization Preference, will either be:

- Submitted to TD for processing, if no authorization is required.
- Submitted to the authorization page, if authorization is required.

User Rights/Security/Filtering

☐   You can only make transfers from accounts to which you have been assigned access to in the Payments and Transfers Service.

Authorize a Same Currency Transfer

Description
The Authorize page allows you to approve or decline transfer requests. Once a transfer has been fully authorized, it will be processed by TD.

Note: If your company has elected not to use the Authorization or Authentication security features then the Authorize page will not be available.

Accessing the Authorize page
To access the Authorize page click Authorize Transfer from the Payments and Transfers sub-menu.

How to Authorize a Transfer
To Authorize a Transfer complete the following 5 steps:

1. If desired, review the details of the transaction by clicking the applicable Amount link.
2. Specify which transactions you wish to Approve and/or Decline.
   Tip: The "All" radio buttons, in the header of the grid, allow you to select all payments with a single click.
3. Click Submit.
4. If your company has elected to use Authentication devices to authorize transfers then you will be prompted to authenticate yourself. Enter your Challenge Response or One-Time Password and click Continue.
5. Review the status of the transactions on the Authorize Results page.

User Rights/Security/Filtering
- You must have the Payments and Transfers right 'Ability to Authorize' to access this page.
- You can only authorize transfers (and reversals) for accounts to which you have been assigned access to in the Payments and Transfers Service.

Create a CAD/USD Currency Transfer

Description

The Create a CAD/USD Transfer page allows you to create transfers between any of your company's accounts that have been registered on the service

Accessing the Create CAD/USD Transfer page

To access the Create a CAD/USD Transfer page, click Create a CAD/USD Transfer from the Payments and Transfers sub-menu.

How to Create a CAD/USD Transfer

To Create a CAD/USD Transfer complete the following 3 steps:

Step 1 of 3 : Create
1. Select the From (debit) account.
2. Select the To (credit) account.
3. Enter the amount you wish to transfer.
4. Select the currency you wish the amount to represent.
5. If desired, update the To Account Description. Note: This description will appear on the To Account's statement.
6. If desired, update the From Account Description. Note: This description will appear on the From Account's statement.
7. Click the Save As Template button if you would like to save this transfer for future use. When clicked you will be prompted to enter a template name.
8. Click Next.

Step 2 of 3 : Review
3. Review the transfer details page.
4. Click Done.

Step 3 of 3 : Confirmation
3. Review your Confirmation.
4. Print the Confirmation, if necessary.

Create a CAD/USD Currency Transfer

(continued)

Result: The transfer will now be displayed on your company's Transfers Activity list and, depending on your company's Transfer Authorization Preference, will either be:
- Submitted to TD for processing, if no authorization is required.
- Submitted to the authorization page, if authorization is required.

User Rights/Security/Filtering

☐ You can only make transfers from accounts to which you have been assigned access to in the Payments and Transfers Service.

Authorize a CAD/USD Currency Transfer

Description

The Authorize CAD/USD page allows you to approve or decline cross currency transfer requests. Once a transfer has been fully authorized, it will be processed by TD.

Note: If your company has elected not to use the Authorization or Authentication security features then the Authorize page will not be available.

Accessing the CAD/USD Authorize page

To access the CAD/USD Authorize page click Authorize CAD/USD Transfer from the Payments and Transfers sub-menu.

How to Authorize a CAD/USD Transfer

To Authorize a CAD/USD Transfer, complete the following 5 steps:

1. If desired, review the details of the transaction including the exchange rate by clicking the applicable Amount link.
2. Select the transactions you wish to Approve or Decline.
3. If your company has elected to use Authentication devices to authorize transfers then you will be prompted to authenticate yourself. Enter your Challenge Response or One-Time Password and click Continue.
4. Click Submit.
5. Review the status of the transactions on the Authorize Results page.

User Rights/Security/Filtering

- You must have the Payments and Transfers right 'Ability to Authorize' to access this page.
- You can only authorize transfers (and reversals) for accounts to which you have been assigned access to in the Payments and Transfers Service.

Activity List

Description

The Activity List page allows you to view all of your Company's pending and completed transfers. From this page you can review the status, Resubmit, Modify and Reverse transfers.

Accessing the Activity List

To access the Activity List page click Activity List from the Payments and Transfers submenu.

How to Modify a Transfer

To Modify a Transfer click the Modify button next to the transfer and complete the following 3 steps:

Step 1 of 3 : Modify
1. Update the details of the transfer as required.
2. Click the Save As Template button if you would like to save this transfer for future use. When clicked you will be prompted to enter a template name.
3. Click Next.

Step 2 of 3 : Review
1. Review the transfer details page.
2. Click Done.

Step 3 of 3 : Confirmation
1. Review your Confirmation.
2. Print the Confirmation, if necessary.

Result: The transfer will now be displayed on your company's Transfers Activity list and, depending on your company's Transfer Authorization Preference, will either be:
- Submitted to TD for processing, if no authorization is required.
- Submitted to the authorization page, if authorization is required.

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Activity List   (continued)

How to Resubmit a Transfer

To Resubmit a Transfer, click the Resubmit button next to the transfer.

How to Reverse a Transfer

To Reverse a Transfer, click the Reverse button next to the transfer.

Security/Filtering

☐ Only transfers (and reversals) for accounts to which you have been assigned
access to in the Payments and Transfers Service will be displayed.

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Template Maintenance

Description

The Template Maintenance page allows you to maintain templates of frequently made transfers. Once created, Templates are available on the Create Transfer page to allow for a quick entry of a transfer. A maximum of 25 templates may be created and maintained per user at any one time. From this page you can Create, Modify and Delete templates.

Accessing the Template Maintenance page

To access the Template Maintenance page click Template Maintenance from the Payments and Transfers sub-menu.

How to Create a Template

To Create a Template click the Create Template button and complete the following steps:

1. Enter a Name for the template
2. Select the From (debit) account.
3. Select the To (credit) account.
4. If desired, update the From Description. Note: This description will appear on the To Account's statement.
5. If desired, update the To Description. Note: This description will appear on the From Account's statement.
6. Enter the amount of the transfer.
7. Click Save.

Result: The Template will be saved and will now be available to you on the Create Transfer page.

How to Modify a Template

To Modify a Template select the template, click the Modify button and then complete the following steps:
1. Update the details of the template as required.
2. Click Save

Result: The Template will be saved and will now be available to you on the Create Transfer page. Note: Previously made transfers are not updated by these changes.

How to Delete a Template

To Delete a Template, select the template and click the Delete button.

Result: The Template will be deleted. Note: Previously made transfers are not updated by these changes.

My Reports

Description

The My Reports page allows you to produce detailed reports of your transfer activity. From this page you can generate the following reports:

- ☐ **Transfer Details Report.** Details all successful transfers
- ☐ **Reversal Details Report.** Details all reversed transfers.

Accessing the My Reports page

To access the My Reports page click My Reports from the Payments and Transfers submenu.

How to Generate a Report

To generate a report complete the following steps:

Step 1 of 2 : Select Report
1. Select the type of report you require.
2. Click OK.

Step 2 of 2 : Report Details
1. Select the accounts you wish to include in the report.
2. Select a Date Range or enter Start and End Dates.
3. Specify what to include (Debit and/or Credits).
4. Specify the sort order.
5. Specify your preference of Ascending or Descending order.
6. Click Generate.

Result: Your report will be displayed in a new window and allow you to print and/or save the results.

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My Preferences

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My Preferences

Description

You can customize the Payments and Transfers service by defining personal preferences.

The following describes these preferences.

Account Names

Description

The Payments and Transfers service allows each user to customize the names of the accounts they access. These more meaningful names, once defined, will appear in all of the reports you generate, and every time you select an account. Note: Until you define your own account names each account will default to the name set at the Company level.

Accessing the Account Names page

To access the Account Names page click Account Names from the Payments and Transfers sub-menu.

How to customize your Account Names

To customize your Account Names complete the following steps:

1. Enter a unique name for each account you would like to customize.
2. Click Save.
   Note: If you have access to more than 100 accounts, the Save button will be replaced by a Save & Continue button allowing you to access additional accounts.

Result: The new account names will now appear throughout the Payments and Transfer service.

My Preferences

Other Preferences

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Description

The Payments and Transfers service allows you to define the title that appears on all reports you generate within the service.

Accessing the Other Preferences page

To access the Other Preferences page click Other Preferences from the Payments and Transfers sub-menu.

How to customize your Report Title

To customize your Report Title complete the following steps:

1. Enter your personalize Report Title.
2. Click Save.

Result: All reports you generate within the service will include the new Report Title.

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User Rights

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User Rights

In order to access the Payments and Transfers service and its functions, you must be assigned the appropriate service rights. The Payments and Transfers Profile allows you to view your user profile information, including the rights assigned to you for this specific service which includes Bill Payments, Stop Payments and Transfers.

Payments and Transfers rights consist of account entitlements as well as specific rights to authorize transfers created within the service. If your company has not subscribed to Authentication or Authorization, the Authorize rights will not be available.

Accessing your Payments and Transfers Profile
To access your Payments and Transfers Profile complete the following steps:

1. Click on Administration from the top horizontal menu bar.
2. Click on View User Profile from the left vertical menu bar.
3. Click the View Payments and Transfers Rights link under the Payments and Transfers heading. Note: If there is no Payments and Transfers heading then you have not been assigned the right to access the Payments and Transfers service and should contact your System Administrator.

Result: Your Payments and Transfers profile will be displayed.

Understanding your Payments and Transfers Profile

Account Rights
For those accounts displayed you will be able to:

Bill Payments
• Pay bills to registered companies. Note: Payments must be made from Canadian dollar accounts.

Stop Payments
• Request a stop payment on a cheque or pre-authorized payment drawn on your company's account before it has been presented for payment.

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User Rights

Transfers
- Transfer funds internally between any of your company's TD Bank accounts that have been registered for the service.
- Credit funds to third party (external) TD accounts.
- Transfer between accounts of the same currency (CAD to CAD, USD to USD)
- Transfer between accounts of the different currencies (CAD to USD, USD to CAD)
- Create templates of transfers that are performed on a regular basis.
- Reverse transfers that have been successfully performed on the same day.
- Create reports on completed transfers or transfer reversals.

Authorization Rights

These rights are only applicable if your company has subscribed to Authorization or Authentication.

There are two rights that can be assigned to you:
- Ability to Authorize Transfers - allows you to authorize transfers that other users have created
- Ability to Authorize Own Transfers - allows you to authorize transfers that you have created

Note: A 'Yes' or 'No' indicates whether or not you have been assigned these rights.

Contact a System Administrator if you require a change to your Service Profile.