Web Business Banking

Getting Started Guide:

TD Commercial Banking

Web Business Banking

Wire Payments

Version 8.05.22

Contents

Continued on Next page >>>

Introduction

Welcome to Web Business Banking – Wire Payments. The purpose of this guide is to assist with the initial setup of the Wire Payments 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, 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.

Continued on Next page >>>

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 .

Continued on Next page >>>

Getting Started Steps

As a new user, when you first access the Wire Payments service you should complete the following getting started steps:

1. Log on to Web Business Banking.
2. View User Profile (Optional).
3. Create Payment Templates (Optional).

Continued on Next page >>>

Logging on to Web Business Banking

The following typographical conventions have been used in the Getting Started Guide to identify specific types of information.

Type Style	Used For
Bold	Button names
Initial Capitals	Page Names, Field Names, Menu Names
[CAPITALS] in square brackets	Keyboard commands (e.g. [ENTER])
ALL CAPITALS	Acronyms, Directory Names and File Names

To log in to Web Business Banking, proceed as follows:

Step	Action
1	Launch your Internet browser. *Result: Your browser window will appear on screen.*
2	Type in the address https://businessbanking.tdcommercialbanking.com and press the [ENTER] key. *Result: The Web Business Banking Login page will appear.* **Tip:** Once the Login page loads, add the page to your Bookmarks/Favorites
3	Enter your Connect ID, optional Description, and Password. Note: Your TD-assigned System Administrator can provide you with your Connect ID and Password if required.
4	Click on the Remember my Connect ID and Description check box, on the Login page, if you would like your Connect ID and Description to be saved. Note: When Remember my Connect ID and Description is selected, the next time you log in this Connect ID will be displayed. When two or more Connect IDs are stored, a dropdown list showing the saved Connect IDs will be displayed, along with a Remove From List link allowing you to delete a Connect ID from the list. The field will always display the Connect ID of the last user to log in. To select a different Connect ID, simply choose it from the dropdown list.

Continued on Next page >>>

5	Press the [ENTER] key or click on the Login button. Result: One of the following two results will occur: 1. The News page will load. Proceed to step 10. 2. The Change Password page will load.

Logging on to Web Business Banking (Continued)

Step	Action
6	Enter your existing password in the Web Password field.
7	Enter a new password in the New Password field.
8	Re-enter the new password in the Confirm New Password field.
9	Press the [ENTER] key OR click on the **Login** button. *Result: The News page will load.*
10	Review your messages available under News.
11	Enjoy Web Business Banking

Continued on Next page >>>

View User Profile

The View User Profile page allows you to view the Service and System Administration rights that you have been assigned by a System Administrator.

Service Rights

In order to access a registered service and its functions, you must be assigned the appropriate service rights. The service profiles displayed on your User Profile indicate the service rights that have been assigned to you.

System Administration Rights

In order to administer specific functions within Web Business Banking, various System Administration rights can be assigned. The System Administration profile displayed on your User Profile indicates the System Administration rights you have been assigned.

To view your user profile, proceed as follows:

Step	Action
1	Click on Administration from the top horizontal menu bar. *Result: The News page will be displayed.*
2	Click on View User Profile from the left vertical menu bar. *Result: The View User Profile page will be displayed.*
3	Click on the Wire Payments Account Access link under the Wire Payments Rights heading. **Note:** If there is no Wire Payments Rights heading, then you have not been assigned the right to access the Wire Payments Service. Please contact the System Administrator identified at the bottom of the page. *Result: The Wire Payments Rights page will be displayed.*
4	Review your Wire Payments Rights to ensure you have been granted access to the accounts and service rights that you require. **Note:** If you have access to more than 100 accounts, then a **Next** link will be available allowing you to view the additional accounts.
5	Click on **Back** button to return to the View User Profile page. *Result: The View User Profile page will be displayed.*

Continued on Next page >>>

View User Profile

Step	Action
6	Review your System Administration Rights to ensure you have been granted the appropriate rights.
7	Determine if you have been assigned an Authentication Device. **Note:** If your company is registered for Authentication for the purposes of transaction authorization, and an Authentication Device has been assigned to your Connect ID, you must activate the device to be able to Authenticate Payments. If an Authentication device has been assigned to you, the following two fields will appear below the Connect ID field on the screen: 1. Authentication Device Serial. 2. Authentication Device Status.
8	Contact your System Administrator if additional rights need to be assigned.

Continued on Next page >>>

Define Other Preferences

The Wire Payments service allows you to customize the company report title that will be displayed in the header of each report you generate.

If you would prefer a customized title on your report rather than your Company's name, proceed as follows:

Step	Action
1	Click on Wire Payments from the top horizontal menu bar.
2	Click on Other Preferences from the left vertical menu bar located under the My Preferences heading. *Result: The Other Preferences page will be displayed.*
3	Enter the desired title in the Default Company Report Title field.
4	Click on the **Save** button. *Result: The Default Report Title will be saved, and a confirmation message will be displayed at the top of the page.*

Continued on Next page >>>

Create Payment Templates

The Wire Payments service supports up to 1500 payment templates per company. Once created, these Templates are available to all users within your company. Users can access these templates to create new payments, thus eliminating the need to retype the details every time a payment is made. Also, when sending a wire payment, TD Bank will automatically populate the sender's name and address, based on the settlement account you selected.

Free Format Company
When a company is setup to use Free Format Templates, they have the ability to maintain their own template information. Users within the company create and maintain their templates using the Template Maintenance feature of Web Business Banking.

If your company is setup as Free Format and you wish to create a Template then please proceed as follows:

Step	Action
1	Click on Wire Payments from the top horizontal menu bar.
2	Click on Template Maintenance from the left vertical menu bar located under the Administration heading. *Result: The Template Maintenance page will be displayed.*
3	Click on the **Create Template** button located above the Template Maintenance Grid. *Result: The Create Template / Beneficiary Information page will be displayed.*
4	Complete the Beneficiary's Information section.
5	Click Next *Result: The Create Template – Bank Information page will be displayed.*
6	Complete the Beneficiary Account Information section.
7	Complete the Beneficiary's Bank Information section

Continued on Next page >>>

Create Payment Templates

(Continued)

8	Click Next *Result: The Create Template – Financial Details page will be displayed.*
9	Enter the Financial details (optional) you wish to save with the Template.
10	Click Next *Result: The Create Template – Review Template Details page will be displayed*
11	Click Next *Result: The Create Template – Save page will be displayed*
12	Enter a unique Template Name for the new template
13	Click on the **Save** button. *Result: The Template is saved and you are returned to the Template Maintenance page with a confirmation message displayed.*

Using the Service

Create Payment

The Create Payment page allows you to send wire payments to companies or individuals around the world. If these payments are submitted to TD before our daily cutoff time, these Payments are processed on:

- the current business day for CAD/USD payments sent within Canada/US
- the next business day for CAD/USD payments sent outside of Canada/US
- the next business day for non CAD/USD payments below the FX bulletin rate*
- in two business days for non CAD/USD payments above the FX bulletin rate*
- in two business days for payments settling from a TD Foreign account

Continued on Next page >>>

** GBP, EUR and CHF are highly traded Foreign Currencies and will be processed the next business day regardless if the amount is above or below the bulletin*

Payments can be post-dated up to 45 days in advance of their due date.

You must have either the right 'Ability to Create Payments' or 'Ability to Create Payments from templates only' to access this page.

Import Payments

The Import Payments page allows you to Import information that you extracted from existing databases directly into the Wire Payments service, thus eliminating the need to manually re-key information.

You must have the right 'Ability to Import Payments' in order to access this page and can only import payments that contain a settlement account to which you have been assigned access.

Authorize Payments

The Authorize Payments page allows you to approve or decline payment and payment deletion requests. Once a request is fully authorized it is sent to TD for processing.

All requests require authorization before they are sent to TD for processing. The level (e.g. single or dual) and type of security (e.g. Authentication or Authorization) will vary depending on your company setup.

You must have the right 'Ability to Authorize Payments' in order to access this page.

Activity List

The Activity List page acts as a transaction history of all events associated with the creation/processing of payments and deletions.

Continued on Next page >>>

All users of the Wire Payments service can access the Activity List page. However, you will only be able to see payments that contain a settlement account to which you have been assigned access.

My Reports

The My Reports page allows you to generate Wire Payment reports in a variety of formats that can be either viewed or downloaded.

All users of the Wire Payments service can access the My Reports page. However, your user rights will determine what information and reports you have access to.

The Payment Details and Payment Summary by Account Reports will be available to all users but only payments that contain a settlement account to which you have been assigned access will be included in the report.

The Import Results Report will only be available if you have the right 'Ability to Import Payments'.

Cutoff Table

The Cutoff Table page allows you to view an up-to-date listing of TD's cutoff dates and times for payment processing, based on payment destination and currency.

In order for TD to process a Wire Payment by its value date, the payment must be fully authorized and received by TD by the time specified on the Cutoff Table.

All users of the Wire Payments service can access the Cutoff Table page.

Template Maintenance

The Template Maintenance page allows you to view the details of your company's payment templates. If your company has been set up as a Free Format company then templates can also be maintained from this page.

All users of the Wire Payments service can access the Template Maintenance page. However, only users with the right 'Ability to Create Payments' that do not have the 'From Templates Only' restriction can maintain them.

Continued on Next page >>>

Other Preferences

The Other Preferences page allows you to customize the company report title that will be displayed in the header of the reports you generate.

All users of the Wire Payments service have access to the Other Preferences page.