



Dear Valued Business Customer,

I am writing to let you know that as part of our ongoing commitment to improve our products and services, we are making the following enhancements to our Cheque Fraud Protection (CFP) Service on March 4, 2013.

What you need to know

New 'Change' Role

- We have created a new 'Change' role that will be required to lodge stop payments, voids, and deletes on issued items for positive pay accounts. This role will also be required to delete voids, stop payments and issue files (where all issues remain in outstanding status) for positive pay accounts, and delete stop payments for negative pay accounts.

Existing 'Process' Role

- Existing users with 'Process' rights will automatically be provided with 'Change' rights on March 4, 2013 so that their overall duties within CFP can remain unchanged

What does your business need to do?

If you wish to segregate duties within your CFP accounts, you can create new users with 'Change' rights and remove the 'Change' rights from existing users with both 'Process' and 'Change' rights. Otherwise, no action is required.

Kindly share this information with those who deal with the Cheque Fraud Protection Service at your company. For more information please contact your Relationship Manager or Manager, Cash Management Services.

Thank you for using our Cheque Fraud Protection Service. I hope that you will find this service enhancement beneficial. You can read more about this and other CFP features in our CFP Customer Guide by selecting the 'Help' link at the bottom of your CFP Web Home Page.

As always, thank you for doing business with TD Commercial Banking.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dennis Parker'.

Dennis Parker
AVP Business Banking
Cash Management Services