

Web Business Banking

Getting Started Guide:

Electronic Funds Transfer

Version 8.05.22



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Introduction

Welcome to Web Business Banking – Electronic Funds Transfer. The purpose of this guide is to assist with the initial setup of the Electronic Funds Transfer 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 Cash Management Support Desk 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.

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> .

Getting Started Steps

As a new user, when you first access the Electronic Funds Transfer service you should complete the following Getting Started steps:

1. [Log on to Web Business Banking.](#)
2. [View your User Profile](#) (Optional).
3. [Setting up your Company's Originator information.](#)
4. [Defining your Company's payment Groups.](#)
5. [Setting up your Company's payment Rates.](#)
6. [Defining your Company's payment Templates.](#)

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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. <i>Result: Your browser window will appear on screen.</i>
2	Type in the address https://businessbanking.tdcommercialbanking.com and press the [ENTER] key. <i>Result: The Web Business Banking Login page will appear.</i> 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.

Logging on to Web Business Banking (Continued)

Step	Action
5	Press the [ENTER] key or click on the Login button. <i>Result: One of the following two results will occur:</i> 1. The News page will load. Proceed to step 10. 2. The Change Password page will load.
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. <i>Result: The News page will load.</i>
10	A login- authenticate page will appear <i>As an added security feature you must authenticate yourself in order to access Web Business Banking</i> Enter the one time password that is generated by your authentication device and press the [ENTER] key or click on the Login button
11	Review your messages available under News .
12	Enjoy Web Business Banking

View User Profile

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

System Administration Rights

In order to administer specific functions within Web Business Banking (e.g. Add/Modify/Delete Users), various System Administration rights can be assigned. The System Administration profile, displayed on your User Profile, identifies which System Administration Rights have been assigned to you.

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, identify which Service Rights have been assigned to you. The following provides a brief explanation of the rights available within the new EFT service:

1. **Originator Access:** Within the service, you will only be able to access information (e.g. templates, reports, etc.) for Originators to which you have been granted access.
2. **Ability to Maintain Originator Information:** Allows you to maintain your Company's Originator information (e.g. Company Name, Return Account).
3. **Ability to Maintain Payment Templates:** Allows you to maintain your Company's payment Templates.
4. **Ability to Add/Modify/Delete Groups and Rates:** Allows you to maintain your Company's Rates and Groups.
5. **Ability to Make/Import Payments:** Allows you to initiate payments for your Company.
6. **Ability to Authorize Payments:** Allows you to authorize payments for your Company.
7. **Ability to Authorize Own Payments:** Allows you to authorize payments, which you created/last modified.

View User Profile

(Continued)

To view your user profile, proceed as follows:

Step	Action
1	Click on Administration from the top horizontal menu bar. <i>Result: The News page will be displayed.</i>
2	Click on View User Profile from the left vertical menu bar. <i>Result: The View User Profile page will be displayed.</i>
3	Click on the Electronic Funds Transfer Originator Access link under the Electronic Funds Transfer Rights heading. Note: If the Electronic Funds Transfer Rights heading is not displayed then please contact your System Administrator. <i>Result: The Electronic Funds Transfer Rights page will be displayed.</i>

4	<p>Review your Electronic Funds Transfer Rights to ensure you have been assigned the correct Originators and Service Rights.</p> <p>Note: If you have access to more than 100 Originators, then a Next link will be available allowing you to view the additional Originators.</p>
5	<p>Click on Back button to return to the View User Profile page.</p> <p><i>Result: The View User Profile page will be displayed.</i></p>
6	<p>Review your System Administration Rights to ensure you have been granted the appropriate rights.</p>
7	<p>Assigned Authentication Device.</p> <p>Note: 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:</p> <ol style="list-style-type: none"> 1. Authentication Device Serial. 2. Authentication Device Status.
8	<p>Contact your System Administrator if additional rights need to be assigned.</p>

Setting up your Company's Originator Information

In order for your Company to use the WBB-EFT service, TD must assigned at least one Originator to your Company. Each Originator has several properties that control what types of payments can be initiated and how the TD EFT system will process them. Some of these properties are maintained by TD, while others can be maintained by you and your Company.

Properties that you can maintain include:

Company Name: This name is included with every outgoing payment and may appear as the transaction description on the Payee/Payor's bank statement.

Company Short Name: This name is also included with every outgoing payment and may appear as the transaction description on the Payee/Payor's bank statement.

Return Account: Identifies the account to which returned payments will be charged back.

Note: Depending on the Financial Institution that receives the payment; either the Company Name or Company Short Name will appear on the Payee/Payor's bank statement.

Tip: The Company Name, Company Short Name and Return Account information default to information setup by TD. This default information will update automatically whenever TD updates the Originator Information. Once you enter your own information, automatic updates will no longer occur. This will ensure that a change TD makes does not overwrite the information you entered. In the event that you want to return to the default values, simply blank out the fields and click the **Save** button and the defaults will be restored

Setting up your Company's Originator Information (Continued)

The process to maintain Company Originator Information has 5 steps:

Step	Action
1	Access the Originator Maintenance page by clicking Originator Maintenance from the Electronic Funds Transfer menu.
2	Select the Originator you wish to maintain and click the Modify button. <i>Result: The Originator Maintenance – Modify page will be displayed with the selected Company Originator displayed.</i>
3	Update the Company Name as required. Note: The Company Name defaults to the Originator Name defined by TD.
4	Update the Return Account Information as required. Note: The Return Account Transit and Account Number default to the Contra Account defined by TD.
5	Click the Save button to save the updated information. Note: If you want to cancel your changes, click the Cancel button and you will be returned to the Originator Maintenance page. <i>Result: You will be returned to the Originator Maintenance page. Whenever Originator information is updated, all new payments initiated from the Make Payments – Workspace page will use the updated information.</i> Caution: Payments already in Progress will not be updated.

Defining your Company's payment Groups

Groups allow you to organize your payment Templates into like groups (e.g. if you manage payments for your office and another person manages the payments for their office, you can set up groups named “Your Office” and “Their Office”). Your Company can create up to 25 unique Groups.

Tip: You can use the group as a filter in the following areas within the WBB-EFT service:

- Find Templates

- My Reports
- Copy Payments to the Workspace From
- Find Payments

The process to Add a Group has 4 steps:

Step	Action
1	Access the Group Information page by clicking Groups from the Electronic Funds Transfer menu. <i>Result: The Group Information page will be displayed.</i>
2	Click the Add Group button; on the Group Information page. <i>Result: The Add Group page will be displayed.</i>
3	Enter a unique name for the Group .
4	Click the Save button to save the new Group . <i>Result: You will be returned to the Group Information page.</i> Note: Once a Group has been created it can be assigned your Company's payment Templates allowing you to organize the templates into like groups.

Setting up your Company's payment Rates

A Rate consists of a Name and an Amount. Once defined, you can assign the Rate to your payment Templates. Whenever your Company updates the Rate all of the Templates that use the Rate will be updated automatically. Your Company can create up to 25 unique Rates.

Tip: Use Rates to reduce the need to manually update the amounts assigned to individual Templates.

Example: You are responsible for collecting Silver membership fees from your clients. The current fee for a Silver membership is \$100.00. You create a Silver rate with an amount of \$100.00 and then assign this rate to your payment Templates. Your Company decides to increase the Silver membership fee from \$100.00 to \$300.00. Because you assigned a rate to your templates you will not have to update the amount of each template. Instead you update the Silver Rate to \$300.00 and all of your templates are updated automatically to the new amount.

The process to Add a Rate has 4 steps:

Step	Action
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1	Access the Rate Information page by clicking Rates from the Electronic Funds Transfer menu.
2	Click the Add Rate button; on the Rate Information page. <i>Result: The Add Rate page will be displayed.</i>
3	Enter a unique Name for the Rate .
4	Enter the Amount for the Rate .
5	Click the Save button to save the new Rate . <i>Result: You will be returned to the Rate Information page.</i> Note: Once a Rate has been created it can be assigned to your payment Templates.

Creating your Company's payment Templates

You can create Templates for all of your recurring debit and credit payments. Once templates have been created, they can be used to initiate payments from the Make Payments – Workspace page.

The process to Add a Template has 13 steps:

Step	Action
1	Click on Template Maintenance from the Electronic Funds Transfer menu. <i>Result: The Template Maintenance page will be displayed.</i>
2	Select the Originator to which you wish to add the payment Template
3	Click the Add Templates button. <i>Result: The Template Maintenance – Add Template page will be displayed.</i>
4	Specify the type of payment (i.e. Debit or Credit) you are creating. Note: You will only be able to select payment types that the Originator supports.

5	<p>Assign an Amount to the payment.</p> <p>Note: There are two ways to assign an Amount to the template:</p> <ol style="list-style-type: none"> 1. Enter the Amount free format; by selecting ‘No Rate Assigned’ and entering an amount. 2. Assign a Rate to the template. When a rate is assigned to the Template then whenever the Rate is changed, via the Rates page, the Template’s Amount is updated automatically.
6	<p>Enter the CPA Code that best describes the payment.</p> <p>Note: To view a complete list of supported Canadian Processing Association (CPA) Codes click the CPA Code link.</p>
7	<p>Enter the name of the payment’s Payee/Payor.</p>
8	<p>Enter additional information in the User 1 and User 2 fields.</p> <p>Note: You can use these two optional fields to store any additional information regarding the payment. Information entered in these fields will not be sent to the financial institution that processes the payment.</p>

Creating your Company’s payment Templates

(Continued)

Step	Action
9	<p>Enter a Reference Number to help identify the payment.</p> <p>Note: The Reference number can help you trace payments (e.g. Returned Payment Details include this reference number). Whenever a Template is created, a reference number is automatically generated. You have the option to manually replace this number if you wish...</p>

10	<p>Complete the Account Information section.</p> <p>Note: The Account information section consist of the following three fields:</p> <ol style="list-style-type: none"> 1. Bank: 4 character numeric value that identifies the payee/payor's bank (financial institution). 2. Transit: 5 character numeric value that identifies the branch transit where the payee/payor's account is held. 3. Account Number: 1 to 12 character value that identifies the payee/payor's account. <p>Tip: The majority of cheques issued in Canada contain the account information at the bottom of the cheque. When locating this information please enter numeric values only and pay special attention to the Bank number. The Bank must be entered as a 4 digit numeric code yet many cheques only include a 3 digit bank code. Please ensure that you include an additional 0 (zero) at the beginning of any 3 digit bank number.</p>
11	<p>Assign a Group and Frequency to the Template.</p> <p>Note: You can organize your Templates using the Group and Frequency fields.</p>
12	<p>Verify the information entered and click the Save & Continue button.</p> <p><i>Result: The template will be saved and a new Add Template page will display allowing you to enter another new template.</i></p> <p>Tip: By organizing the payments templates you need to create you can save time. You will notice that the CPA Code, Group, Frequency and Rate that were used in the previous template have been pre-populated in the new one. So enter like templates in order and save time.</p>
13	<p>Return to Step 4 if you wish to add another template or click the Cancel button to return to the Template Maintenance page.</p>

Using the Service

Make Payments

The Make Payments – Workspace page allows you to initiate Payments. From this page you can create new Payments, modify Payments and submit Payments for authorization.

Initiating Payments

The process to initiate Payments has 3 steps:

Step 1: Add the Payments you wish to make to your Workspace using one of the following three methods:

1. Copy Payments to the Workspace From: Allows you to create payments by copying payment Templates to the workspace.
2. Add One-Time Payment: Allows you to create a non-recurring payment.
3. Import Payments: Allows you to Import payments from an EFT 80 byte file layout.

Note: Whenever you create Payments, a summary of the Payments you created is added to your Workspace; rather than displaying each individual Payment.

Step 2: Find Payments that need to be modified. Once Payments have been added to the Workspace you can modify the Payment amounts and delete unneeded Payments using the Find Payments function. Example: John Smith wanted to double his payment amount this month; Debbie Donaldson wanted to defer her payment until next month.

Step 3: Submit the Payments for authorization. Once submitted, the Payments will be delivered to the Authorize page. Once fully authorized, the Payments are processed by TD.

Note: The **Delete** button allows you to delete payments you added to the Workspace in error (e.g. assigned an incorrect due date, added the wrong payments, etc.). When you use the **Delete** button all of the Payments associated with the Payments (Summary Record) are deleted.

Authorize Payments

The Authorize page allows you to authorize and/or decline Payments. Once Payments have been fully authorized, a Payment File for each unique Originator will be created. These Payment Files will then be forwarded to the TD EFT System for processing. As each file is processed a File Acknowledgement will be delivered to your Company's Sent to Bank Activity List.

Authorizing and Declining Payments

The process to Authorize/Decline Payments has 7 steps:

Step 1: Click Authorize from the Electronic Funds Transfer menu. The Authorize Payments page will be displayed.

Step 2: Review the Details of the payments; by clicking the '# Payments' or 'Total Amount' hyperlink.

Step 3: Select the payments you wish to authorize and/or decline.

Step 4: Generate a pre-transmission report by clicking on the **Generate Report** button. If desired you can print this report.

Step 5: Authorize and/or Decline payments by clicking the **Submit** button.

Step 6: Authenticate yourself using your Vasco or Racial authentication device.

Step 7: Review the Authorize Results.

Activity List

The Activity List page allows you to access the three EFT Activity Lists:

1. **Payments Sent to Bank:** Details the Payment Files sent to TD for processing.
2. **Payments in Progress:** Details the payments that are currently in progress for your Company (i.e. Payments that have not been fully authorized).
3. **Returned Payments:** Details the Payments that have been returned.

My Reports

The My Reports page allows you to generate a Payment Template report that details your Company's payment Templates. The reports can be generated in the following 3 formats:

1. PDF; Viewable / Printable Adobe Acrobat format
2. CSV; Comma Separated Value data format
3. TAB; Tab delimited data format

Template Maintenance

The Template maintenance page allows you to access the payment Templates for your Company. From this page you can create and maintain Templates for all of your Company's recurring debit and credit payments. Once Templates have been created, they can then be used to initiate payments from the Make Payments – Workspace page.

From this page, depending on your User Rights, you can:

- Add Templates
- Find Templates: For the purpose of viewing and modifying.