

# TD Mobile Pay

Merchant Guide



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# About this guide?

This guide is an introduction to the TD Mobile Pay® solution. It includes information regarding hardware functionality, performing financial transactions, and basic configuration / troubleshooting. For further information regarding its use and available features, please review our online documentation at [www.tdmerchantsolutions.com/posresources](http://www.tdmerchantsolutions.com/posresources).

## Overview of the TD Mobile Pay Solution

### The purpose of this guide

This guide will provide helpful information about the equipment, its features, and TD Merchant Solutions. Please ensure you read this guide so that you become familiar with the capabilities of TD Mobile Pay and how it can support your business needs.

This guide provides instruction on the use and functionality of the TD Mobile Pay solution. The provision of Visa®, Mastercard®, American Express® and / or Interac® Direct Payment merchant services to you (the user) by TD Merchant Solutions is governed by the Merchant Services Agreement and any other agreement(s) that govern the services that we may provide to you.

The use of the TD Mobile Pay solution with respect to the provision of merchant services by a third party is governed by any agreement(s) with such third party.

### Requirements

- A mobile phone with a recent version of the Android™ or iOS™ operating system
- A mobile phone that:
  - is Bluetooth® Low Energy (BLE) compatible
  - has a camera if you wish to add images to the Product catalog

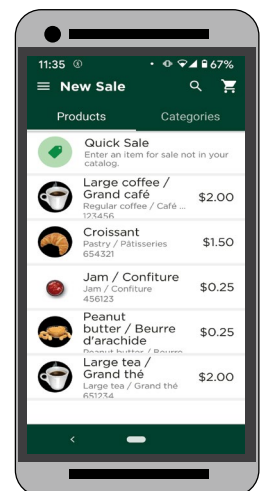
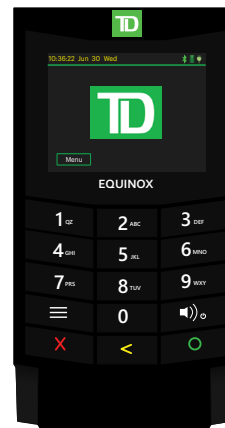
### What is the TD Mobile Pay solution?

The TD Mobile Pay solution is comprised of two components.

#### The card reader and the mobile application

The card reader and the mobile phone app work together as one solution.

- The TD Mobile Pay app is like your electronic cash register where you enter the customer's purchase, and the card reader is where the customer pays for their purchase with their credit or debit card.
- On the TD Mobile Pay app you can:
  - connect to the card reader via Bluetooth,
  - review transactions,
  - perform refunds / voids,
  - administer your product catalog, and
  - administer your account.

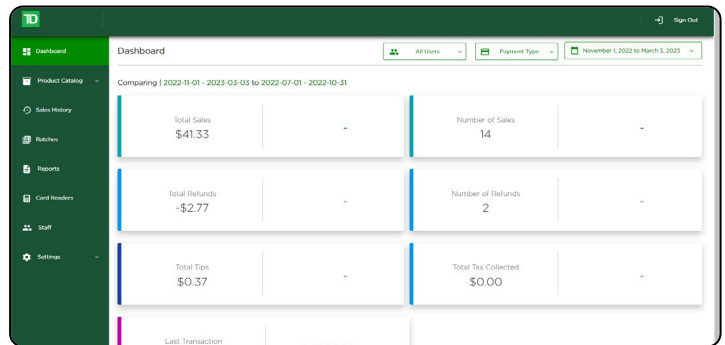


## The Merchant Portal

The merchant portal is a website that mimics the administration capabilities of the smartphone app and is accessible via web browser. You can:

- review transactions and perform refunds / voids,
- administer user accounts,
- pull reports and review your monthly statements.

To access the TD Mobile Pay Merchant Portal, go to [www.mobilepay.td.com/MerchantPortal/](http://www.mobilepay.td.com/MerchantPortal/).



## Functionality

Between the two components (TD Mobile Pay app / card reader and Merchant Portal) there are some overlapping functionalities which allows you options as how to access information and perform tasks. Below is a list of features and functionalities and where they can be performed within the TD Mobile Pay solution:

Functionality	TD Mobile Pay app	Card Reader	Merchant Portal
<b>Financial Transactions</b>			
Sales	Yes	-	-
Discounts	Yes	-	-
Refunds	Yes	-	-
Voids	Yes	-	-
Review Sales	Yes	-	Yes
Process Payments	-	Yes	-
<b>Product Catalog</b>			
Add Products	Yes	-	Yes
Add Categories	Yes	-	Yes
<b>Receipts</b>			
Resend	Yes	-	Yes
Download	-	-	Yes
Customization	Yes	-	Yes
<b>Bonding</b>	Yes	Yes	-
<b>Security</b>			
Change MFA Method	Yes	-	Yes
Change Password	Yes	-	Yes
Update Account Profile	Yes	-	Yes
<b>Reports and Statements</b>	-	-	Yes
<b>Manage Staff</b>	-	-	Yes
<b>Manage Taxes</b>	Yes	-	Yes
<b>Manage Card Readers</b>	Yes	-	Yes
<b>Manual Batch Close</b>	Yes	-	-

# The card reader

The card reader allows the customer to enter financial transaction information. Refer to the diagram to the right to familiarize yourself with the terminal layout.

## 1. Power key

- Press to power the terminal on.
- Press and hold for 3 seconds to power the terminal off.

## 2. Command keys

In order left to right, **Cancel**, **Correction**, and **OK / Enter**.

## 3. Card readers

- a) Swipe cards
- b) Insert chipped cards
- c) Contactless cards



## Screens

There are two main screens that you will use to navigate the card reader. They are the:

- Idle screen
- Menu screen

### Idle screen

The default screen is called the Idle screen. It displays important information and icons. They are:

#### 1. Bluetooth icon

You will see the Bluetooth icon on this bar will be different depending on which setup or comms method is chosen.

The grey icon indicates that Bluetooth is not connected to the TD Mobile Pay app.

The orange icon indicates that the card reader is connecting to the TD Mobile Pay app.

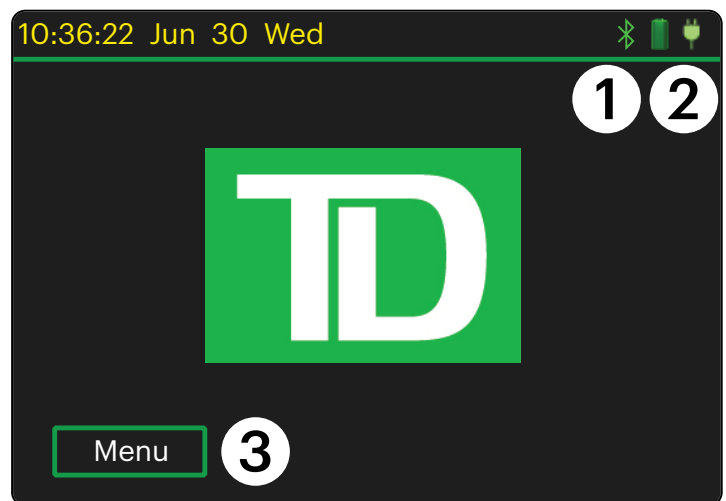
The green icon indicates that the card reader is connected to the TD Mobile Pay app.

#### 2. Power

The battery icon in the top-right corner indicates the terminal battery level. When the charging plug icon appears in the top-right it means it is charging.

#### 3. Menu

Press this to open the **Menu** screen.



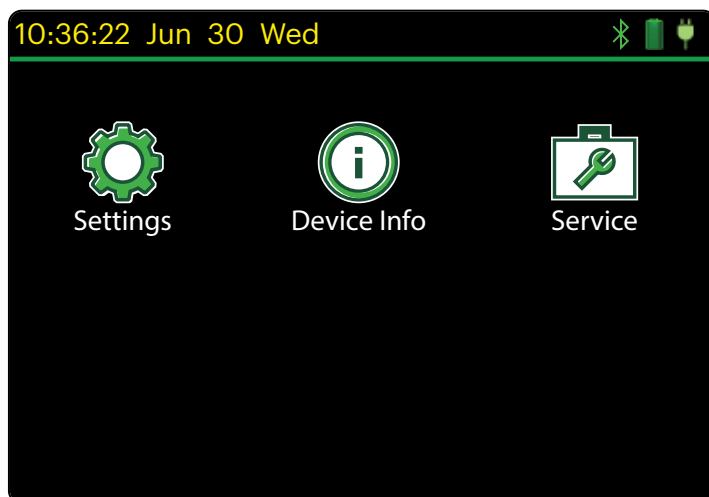
## Menu screen

The screen displays the following icons: **Settings**, **Device Info**, and **Service**.

The Settings menu contains the **BLE (Bluetooth) Configuration** and the card reader **Speaker Volume** menus. To access the Settings screen, you will need to enter a four-digit passcode. This passcode is the last numbers of the Device ID on the back of the card reader and begins with LW.

The Device Info screen displays the card reader information such as **Terminal ID** and **Serial Number**.

The Service screen is only used by TD Merchant Solutions Technicians.



## Card reader battery / sleep mode

Please note that your card reader will go into sleep mode if it is not used for 20 to 30 seconds to conserve battery life. The card reader will automatically wake up when:

- you log into the TD Mobile Pay app,
- the application is trying to connect to the reader, or
- the debit / credit payment icon is selected.






# TD Mobile Pay application

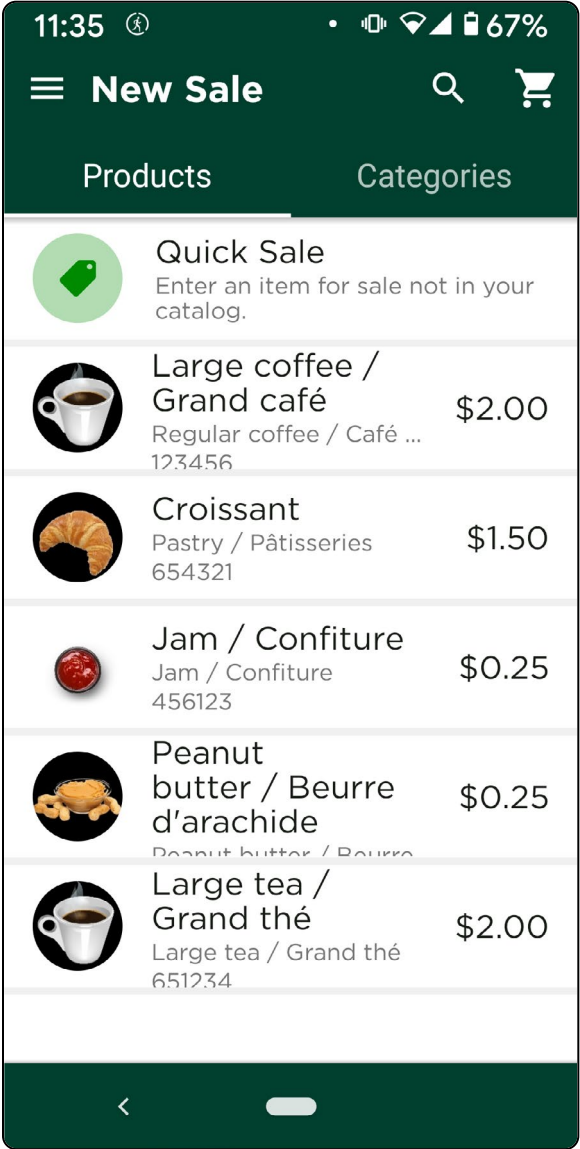
There are three main screens that you will frequently use to navigate the mobile application. They are the:

- New Sale screen,
- Connection Manager screen, and
- Menu screen.

## New Sale screen



The New Sale screen is the default screen once you log into the TD Mobile Pay app. From here you can do the following:

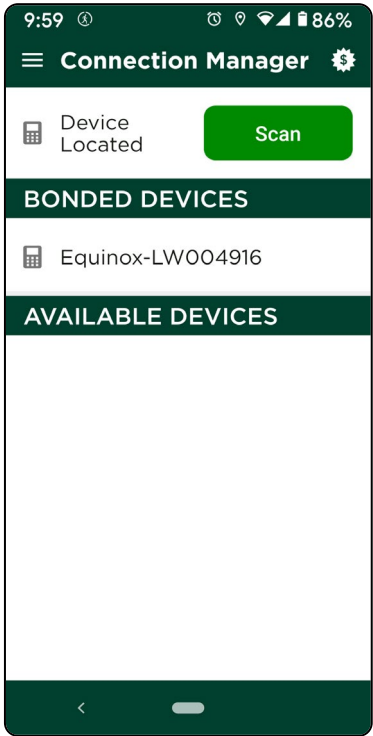
Icon	Description
Menu 	This icon accesses the Menu screen where you can access: New Sale, Dashboard, Product Catalog, Card Readers, Sales History, and Settings.
Search 	This icon is only used if you have created a product catalog. If you have, you can search for an existing product.
Cart 	This icon displays whether there is an existing sale in progress with a number indicating the number of items. If you press this icon, you can access the existing sale and submit it for payment.
Quick Sale	This icon allows you to perform a sale without using items in the product catalog.
New Product	This icon allows you to quickly add a new product to your product catalog. It will no longer appear once you create your first product. You must then use the Product Catalog option to add products.



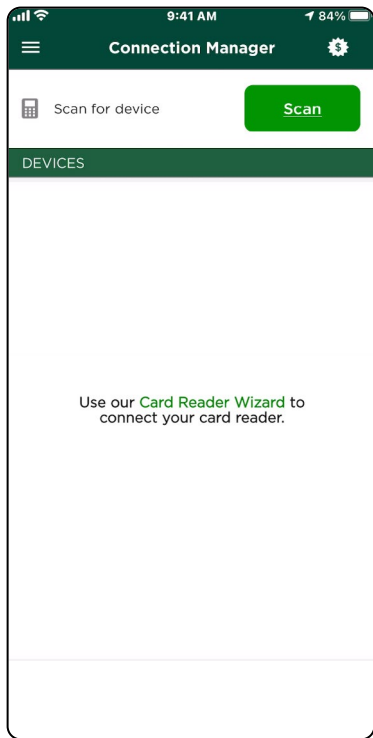
# Connection Manager screen

The Connection Manager screen is where you can review, find, and connect the TD Mobile Pay app to a card reader. From here you will see the following:

Icon / Button	Description
<div>Menu</div> <div></div>	This icon accesses the Menu screen where you can access: New Sale, Dashboard, Product Catalog, Card Readers, Sales History, and Settings.
<div>New Sale</div> <div></div>	This icon will take you to the New Sale screen.
<div>Scan</div>	Press this button to search for nearby active card readers to connect the TD Mobile Pay app to.
<div>Bonded Devices (Android)</div>	<p>This section displays which card reader is currently connected to the TD Mobile Pay app.</p> <p>The bonded device must have green checkmark to be able to process transactions.</p>
<div>Available Devices (Android)</div>	<p>This section displays all the card readers that are available to be connected to the TD Mobile Pay app.</p> <p>If you don't have a bonded device, you will see the option to start the <b>Card Reader Wizard</b> in this section.</p>
<div>Devices (iOS)</div>	This section displays the card reader that is currently connected to the TD Mobile Pay app and any other available card readers.












Android

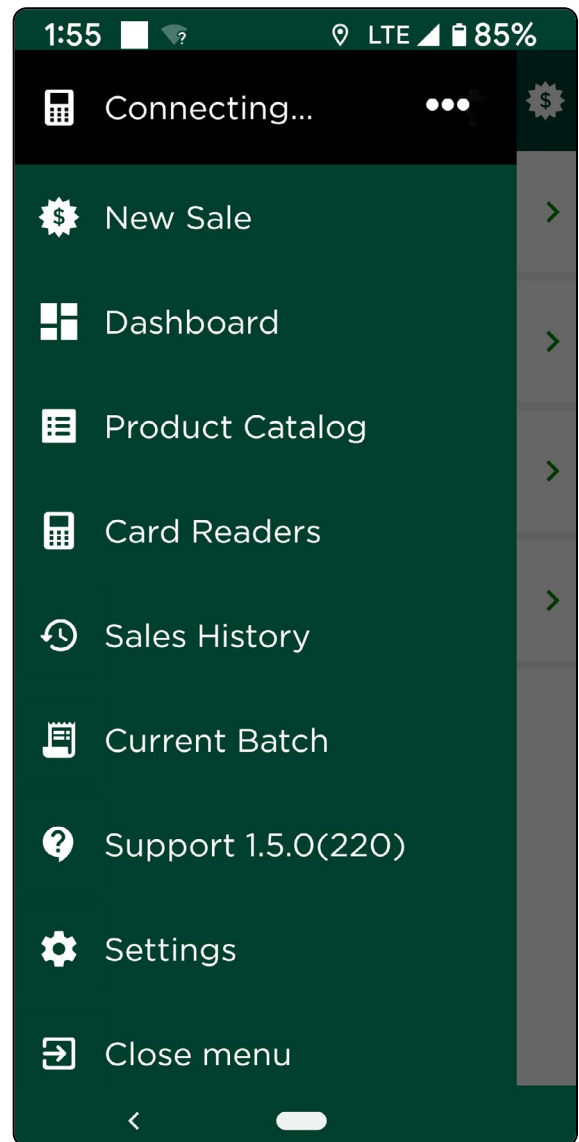



iOS

## Menu screen

The Menu screen is where you access configuration and information on your solution. In the top-left corner you will see the application status and indicates whether the TD Mobile Pay app is connected to a card reader (Ready for use) or is not connected (Action Required). From this menu you can access the following:

Icon	Description
	This is the three dots in the top-right corner of the screen, and it will take you to the Connection Manager screen to connect a card reader to the TD Mobile Pay app.
	This will take you to the New Sale screen.
	This will take you to the Dashboard screen to show high level sales information for your business.
	This will allow you to add, edit, or remove items and categories from your Product Catalog.
	This will take you to the Card Readers screen and allow you to view your card reader status.
	This will take you to the Sales History screen to show detailed sales information for your business.
	This will take you to the Current Batch screen and shows the transactions that have not been sent for settlement.
	This displays contact information and a link to the Troubleshooting Wizard to help you connect your card reader to the TD Mobile Pay app.
	This is the gear icon in the bottom-left corner of the screen and will take you to the Settings screen where you can access and change your personal profile, view your business profile, and modify the receipt message.



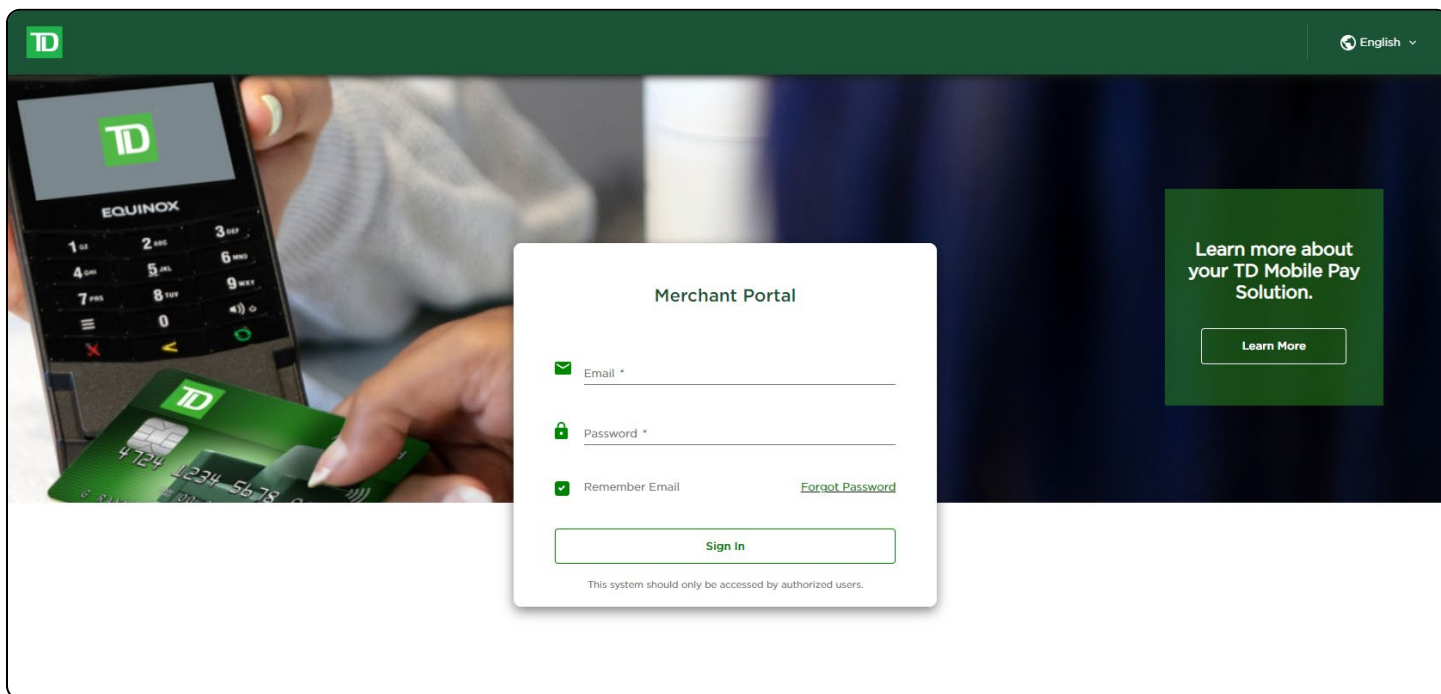
Icon	Description
	This will close the menu.

## Merchant Portal

The Merchant Portal is an online website that allows you to monitor and update your account, to view reports and analytics, and track your sales. The information is arranged into the following tabs:

- Dashboard – a quick overview of current and historical transactions
- Sales History – a detailed view of transactions
- Reports – three reports (Detailed Transactions, Product Sales, and Tax)
- Batches – access closed batches and current open batch by Card Reader
- Card Readers – a list of the terminals used by your business
- Staff – add, edit, and delete user IDs for your business
- Settings – view and edit your login profile, view your business profile, and edit the custom message on your receipt

To access the Merchant Portal, go to [www.mobilepay.td.com/MerchantPortal/](http://www.mobilepay.td.com/MerchantPortal/).



## Fraud prevention

The following information will help you protect yourself from fraudulent transactions.

## Manually entered credit card transactions

Your business may or may not accept manual credit card entry. There is an inherent risk associated with these transactions as they have an increased rate of fraud. If you do manually enter a credit card transaction which is deemed fraudulent, you will be held responsible for any chargebacks associated with it. Manually entered credit card transactions also include mail order and telephone order transactions.

If you are uncomfortable manually entering a credit card it's within your rights as a business owner to request another form of payment (debit, cash, etc.).

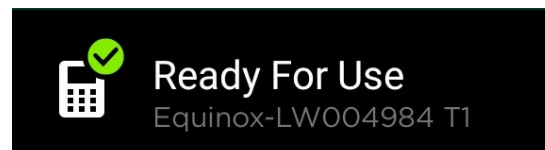
# Financial Transactions

All financial transactions must be initiated from the TD Mobile Pay application and payment must be received via the card reader.

## New Sale

Before starting a sale ensure that your card reader:

- is awake.
- status in the top-left corner reads **Ready for Use** and there is a green checkmark on the **card reader** icon.



There are two ways to perform a sale. They are **Select Product** or **Quick Sale**.

### Select Product

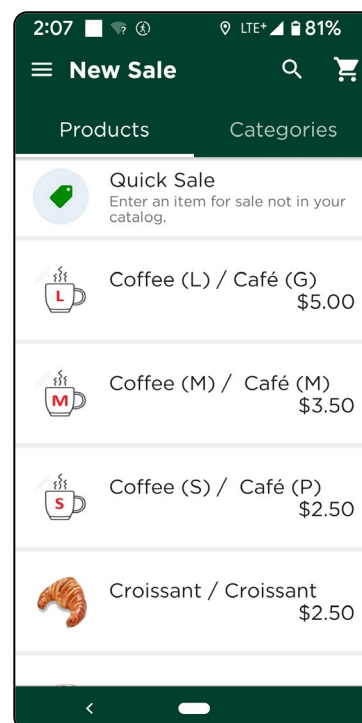
You would perform this when you have already entered the product on the application so that it can be selected from a list of available products on the catalog.

### Quick Sale

You would perform this when the product cannot be selected from a list of available products on the catalog.

## Select product

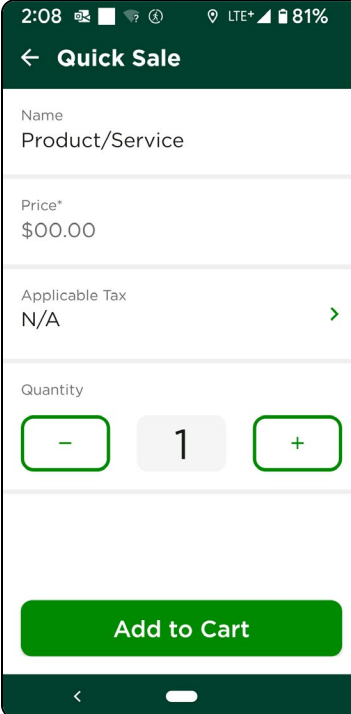
1. On the TD Mobile app: Go to the **New Sale** screen.
2. Select the **product** for purchase and the **Add to Cart** screen appears.
3. Enter the **quantity** for sale by pressing the **+/-** buttons or **manually entering** in the quantity.
4. Select the **Add to Cart** to add the item to the cart. Repeat steps 2-4 to add any additional products to the cart. When finished go to Step 5.
5. Press the **Cart** icon in the top-right corner of the screen or the **Subtotal** button at the bottom of the screen. You can make changes to the sale here before submitting the products for payment. Swipe the product to the left or tap it to access the **Edit** and **Delete** buttons.
6. Press **Select Payment** and go to **Select Payment** on the next page.



## Quick sale

1. On the TD Mobile app: Go to the **New Sale** screen.
2. Select **Quick Sale**.
3. Enter a **product or service name**. (optional)
4. Specify a **price** for the product or service.
5. Select the appropriate **taxes**. (optional)
  - a) Choose the applicable tax or taxes. (See **Manage your taxes** to define what taxes are available on this screen.)

For example, if you'd like to sell something for a total of \$10.00 with tax included, but don't want to calculate what the base price is, the app can do it for you. You can enter \$10, check **Tax Included in Price**, choose the applicable tax and the app will calculate the base price and it will show it on the **Cart** screen.
  - b) You can select **Tax Included in Price** if you'd like the tax to be included in the price.
  - c) Press **Confirm**.



The screenshot shows the 'Quick Sale' interface in the TD Mobile app. At the top, the status bar shows the time as 2:08 and battery at 81%. The app header is dark green with a back arrow and the title 'Quick Sale'. Below this, there are four input sections: 'Name' with the placeholder 'Product/Service', 'Price\*' with '\$00.00', 'Applicable Tax' with 'N/A' and a right arrow, and 'Quantity' with a display of '1' and minus/plus buttons. At the bottom is a large green button labeled 'Add to Cart'.

6. Enter the **quantity** for sale by pressing the +/- buttons or **manually entering** in the quantity.
7. Press **Add to Cart** to add the item to the cart. Repeat steps 2-7 to add any additional products to the cart. When finished go to Step 8.
8. Press the **Cart** icon in the top-right corner of the screen or the **Subtotal** button at the bottom of the screen. You can make changes to the sale here before submitting the products for payment. Swipe the product to the left to access the **Edit** and **Delete** buttons.
9. Press **Select Payment** and go to **Select Payment**.

## Select payment

1. On the TD Mobile app: Select the payment method for your sale: **Debit/Credit**, **Credit (Manual Entry)**, or **Cash**.

### Debit/Credit

Selecting Debit/Credit allows you to accept a Debit or Credit payment by having a customer **Insert / Tap / Swipe** their card or **Tap** their digital wallet. Do not use this option when you must manually enter a credit card.

**Note:** If you receive the message DECLINE NO RETRY, the customer must use a different payment method.

If tips are enabled on your card reader, the customer will be prompted to optionally enter a tip (**percentage** or **dollar amount**) before presenting their card. Tips are disabled by default. If you wish to activate tips please call the TD Merchant Solutions Help Desk at **1-800-363-1163**.

### Quebec tip settings

Quebec merchants must comply with the Quebec Consumer Protection Act (Bill 72), which requires businesses that propose a tip amount at the point of sale to calculate a percentage tip on the price of goods and services excluding sales taxes. If your business uses tips, you can request the cardholder to tip a dollar (\$) amount and avoid predetermined percentage (%) amounts. See [www.assnat.qc.ca](http://www.assnat.qc.ca) for more information about Bill 72.

### Credit (Manual Entry)

This option may not be visible on your application as it depends on which transaction types your business allows. You may see up to three options. To enable certain features, such as manual card entry, tips, etc., you must call the TD Merchant Solutions Contact Centre **(1-800-363-1163)**.

Please select the appropriate transaction:

- Card Present - Manual Entry
- Card Not Present - Phone Order
- Card Not Present - Mail Order

If tips are enabled on your card reader, the customer will be prompted to optionally enter a tip (**percentage** or **dollar amount**) for manual entry before presenting their card. Tips are disabled by default. (card present only)

### Quebec tip settings

Quebec merchants must comply with the Quebec Consumer Protection Act (Bill 72), which requires businesses that propose a tip amount at the point of sale to calculate a percentage tip on the price of goods and services excluding sales taxes. If your business uses tips, you can request the cardholder to tip a dollar (\$) amount and avoid predetermined percentage (%) amounts. See [www.assnat.qc.ca](http://www.assnat.qc.ca) for more information about Bill 72.

The customer confirms the final amount. (card present only)

You will enter the following on the card reader: **card number** (all), **expiration date** (all), and the **CVD** (Manual Entry and Phone Order only) on the back of the credit card.

**Note:** If you receive the message **DECLINE NO RETRY**, the customer must use a different payment method.

### Cash

Selecting **Cash** will allow you to record your payment. You will be responsible for collecting cash and dispensing the correct change. The screen allows you to type in the amount tendered by the customer and it will display the change due. The application offers four pre-populated **quick amounts**.

Press **Submit**.

2. A summary page will display. From here you can choose to **Send Receipt** to the customer via email and / or a mobile number or press **Done** to complete the transaction without sending a receipt.

## Discounts

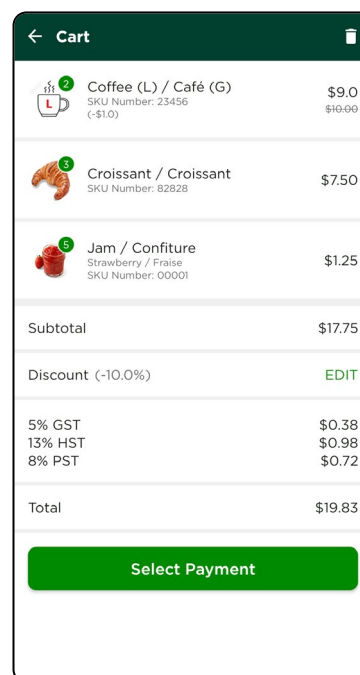
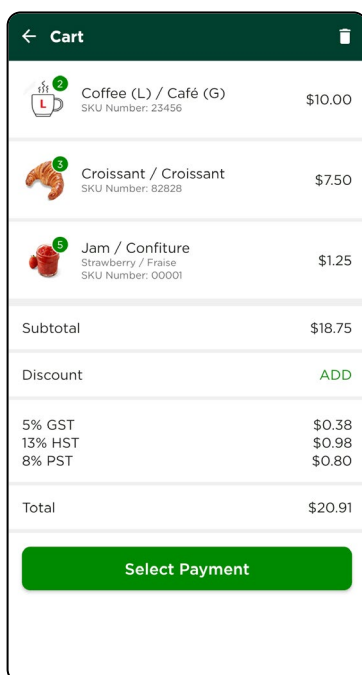
You can apply a discount to all or a selection of items for purchase. The TD Mobile Pay app supports percentage (%) and dollar amount (\$) based discounts.

- Discounts entered as a dollar amount will be applied across all selected products based on a unit price. For example, if you selected 2 items of \$50 and \$100 each. Applying a \$9 discount would result in the first item being discounted \$3 and the second item being discounted \$6.
- You can only apply one discount type (Amount **OR** Percentage) to a transaction, but it can be applied to specific items in the cart versus the entire cart.
- These discounts remain after this transaction so be careful when you apply discounts for one-off discounts. If a discount is not removed, that same discount will be applied to future txns until the discount is edited or removed.

### Add a discount:

1. On the TD Mobile app: Select your **item(s) for sale** and press **Cart** or the **Subtotal** bar on the bottom of the screen.
2. Press **ADD** next to the **Discount** line item. The **Discounted Items** screen appears.
3. Select the checkbox next to the item(s) that you want to discount. All quantities for the selected item(s) will be discounted. Press **Next**.
4. Select the discount option: **Amount (\$)** or **Percentage (%)**.
5. Enter the discount amount and press **Apply**. You will be returned to the **Cart** screen. It will display the items in the cart with the discount applied. In this case we have discounted the coffee 10% so it went from \$10.00 to \$9.00 for just the coffee.

If you entered a discount in error, or wish to remove it from the product, go to **Edit a discount**.








## Edit a discount:

1. On the TD Mobile app: Select **New Sale** → Cart screen.
2. Press **Edit** next to discount.
3. Select the checkbox next to the item(s) that you want to discount. All quantities for the selected item(s) will be discounted.
4. Press **Next**.
5. Select the discount option: **Amount (\$)** or **Percentage (%)**.
6. Update the discount amount and press **Apply** to set the new discount amount. You will be returned to the **Cart** screen.

**← Cart**

 Coffee (L) / Café (G) SKU Number: 23456 (-\$1.0)	\$9.0 \$10.00
 Croissant / Croissant SKU Number: 82828	\$7.50
 Jam / Confiture Strawberry / Fraise SKU Number: 00001	\$1.25
Subtotal	\$17.75
Discount (-10.0%)	EDIT
5% GST	\$0.38
13% HST	\$0.98
8% PST	\$0.72
Total	\$19.83

Select Payment

**← Edit Discount**




Add an amount or percentage discount to the selected items.

☐ Amount

☒ Percentage (%)

20.0

**← Cart**

 Coffee (L) / Café (G) SKU Number: 23456 (-\$2.0)	\$8.0 \$10.00
 Croissant / Croissant SKU Number: 82828	\$7.50
 Jam / Confiture Strawberry / Fraise SKU Number: 00001	\$1.25
Subtotal	\$16.75
Discount (-20.0%)	EDIT
5% GST	\$0.38
13% HST	\$0.98
8% PST	\$0.64
Total	\$18.75

Select Payment

# Voids and refunds

You can manage voids and refunds within the TD Mobile Pay app by accessing your Sales History. Find the specific transaction and view your options below.

You will not see a void option if:

- a partial refund has already been performed on the transaction
- OR
- the transaction was performed on a prior day and has been submitted for settlement.

## Voids

You would void a transaction that was performed on the current day. When you void a transaction **all monies** (sale amount, tips and taxes) will be returned to the customer; there are no partial voids. To perform a void:

1. On the TD Mobile app: Select **Menu** → Sales History.
2. Select the transaction to be voided.
3. Press **Void**.
4. Review the summary and press **Void**.
5. Follow the on-screen prompts based on the payment method available for void.

## Refunds

You would refund a transaction if a partial amount is required or if the transaction took place on a prior day. Refunds should always be performed to the same payment method and card number whenever possible. To perform a refund:

1. On the TD Mobile app: Select **Menu** → Sales History.
2. Select the transaction to be refunded.
3. Press **Refund**.
4. Select the items for refund by pressing the +/- buttons next to the appropriate products. The tip can also be selected for refund by selecting the **Refund Tip** checkbox. By default it is not selected.
5. Once all items are added, tap the **Subtotal** button to go to the **Refund Summary** screen.
6. Review your selections and press **Refund**.
7. Follow the on-screen prompts based on the payment method available for refund.

# Receipts

## Receipt example

Each transaction has a receipt and most of the information is purely for record keeping. There are some points of important information you need to be aware of to ensure that your transactions have completed correctly.

### Credit/Debit Receipt

TRANSACTION RECORD

TorontoMerchant  
77 King St W  
Toronto, ON M5K1A2  
(+1) 437-882-3466

20003871  
Order #: 0000004422  
2021/05/12

Terminal ID: MPOSNB500042  
RRN: 001001445  
17:44:35

SALE

1 Items

Product/Service	\$0.98
\$0.98 x 1	
Subtotal	\$0.98
Tax	0.00
Total	\$0.98

Interac | Default

Card Number: \*\*\*\*\*5041  
Auth Number: 001675 B  
Entry Method: Contactless

(001) Approved

AID: A0000002771010  
Application Label: Interac  
TVR: B000008000  
TSI: 2800  
ARQC: 2DC0CA71A27781AF

Payment services provided by TD

### Cash Receipt

TorontoMerchant  
77 King St W  
Toronto, ON M5K1A2  
(+1) 437-882-3466

Order #: 0000000340  
2021/02/10

18:25:50

SALE

1 Items

Product/Service	\$1.00
\$1.00 x 1	
Subtotal	\$1.00
Tax	0.00
Total	\$1.00

Cash

Approved

Custom Message Here  
Because Tech Writers Rule

Payment services provided by TD

### Mail Order Receipt

Sessions Bakery takeout  
1 Yonge St  
Toronto, ON m5e1w7  
(+1) 416-230-4714

20000002  
Order #: 0000010676  
2023/03/21  
Nic S.

Terminal ID: MPOSNB500050  
RRN: 001001020  
12:53:45

SALE  
Mail Order

3 Items

Coffee 1kg / Café 1kg	\$42.00
12345	
\$14.00 x 3	
Subtotal	\$42.00
13% HST	\$5.46
Total	\$47.46

Card Number: \*\*\*\*\*7723  
Auth Number: 264952  
Entry Method: Mail Order - Card Not Present

(001) Approved

Payment services provided by TD

**Order #:** The order number associated with the transaction which is generated by the solution.

**Transaction Type:** This shows what type of transaction was done (Sale, Void, etc.).

**Card Type:** This shows what kind of card was used for the transaction (Interac, Visa, Mastercard, American Express). Cash transactions will not have this information.

**Card Number:** The masked number of the card used for the transaction. Cash transactions will not have this information.

**Auth Number:** The authorization number associated with the transaction. Cash transactions will not have this information.

**Entry Method:** This is how the card was used (contactless, chip, etc.). Cash transactions will not have this information.

**Approved:** Always ensure that debit and credit sales are approved before completing the transaction as it could be **Declined**.

## Resend a receipt

If a customer requests that you send them a receipt from a past transaction, you can resend the PDF receipt to a their email address or mobile number.

The receipt is attached when sending to an email address. A secure link is provided to download the receipt when sending to a mobile number.

To resend a receipt:

1. On the TD Mobile Pay app: Select **Menu** → Sales History.  
On the Merchant Portal: Select **Sales History**.
2. Select the **transaction**.
3. Press **Send Receipt**.
4. Enter the customer's **email address** and / or **mobile number** and press **Send Receipt**.

## Download a receipt

If you wish to save a copy of a transaction receipt, you can download a PDF copy on the **Sales Details** screen. To download a receipt:

1. On the Merchant Portal: Select **Sales History**.
2. Select a **transaction** to view the details.
3. Press **View Receipt** to download the receipt.

## Reviewing sales

With TD Mobile Pay, you can track daily sales statistics performed by you or your staff.

The **Dashboard** provides a real-time summary of your sales, including total sales, refunds, taxes, and tips. You can view the information by payment type or by the staff member that conducted the transaction.

The **Sales History** allows you to review a list of your previous sales. You may click on the row of a transaction to see more detail and resend a receipt. When you need to find a specific transaction, you can browse by payment type, date range or staff member that conducted that transaction.

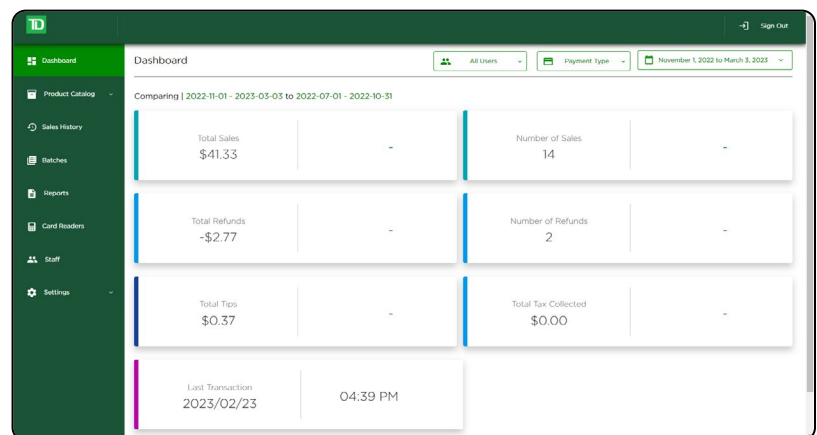
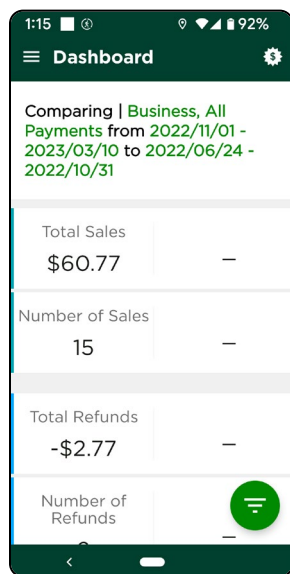
Need to find a past transaction? You can track your historical transactions from the past 18 months.

## Dashboard

To view the Dashboard:

1. On the TD Mobile Pay app: Select **Menu** → Dashboard.  
On the Merchant Portal: Select **Dashboard**.
2. The following information will be displayed for the specified date range.
  - **Total Sales:** This is the total sales dollar figure that your business has transacted in the last month. It will also display the percentage change over the selected time periods.
  - **Number of Sales:** This is the total number of sales that your business has transacted in the last month. It will also display the change over the selected time periods.
  - **Total Refunds:** This is the total refund dollar figure that your business has transacted in the last month. It will also display the change over the selected time periods.

- **Number of Refunds:** This is the total number of refunds that your business has transacted in the last month. It will also display the change over the selected time periods.
  - **Total Tips:** This is the total tip dollar figure that your business has collected in the last month. It will also display the change over the selected time.
  - **Total Tax Collected:** This is the total tax dollar figure that your business has collected in the last month. It will also display the change over the selected time periods.
  - **Last Transaction:** This is the time stamp of the last transaction that your business has performed. This information will not change until a new transaction takes place. It will not change by selecting a new filter.
3. You can filter your results by selecting them from the drop-down menus on the Merchant Portal or select the **Filter** icon in the bottom-right corner of the TD Mobile Pay app. The following filters can be applied:
- **User View:** All Users/Business (default) or an Individual.
  - **Payment Method:** Credit, Debit or Cash.
  - **Date Range:** Today, Yesterday, Last 7 Days, Last 30 Days, This Month, Last Month, or Custom Range. Whatever date range you select, it will compare your current transactions against historical transactions of the same time range. For example, if your date range is Last 7 Days, then it will use the 7 Days prior for comparison.
4. Press **Apply / Apply Filters**.

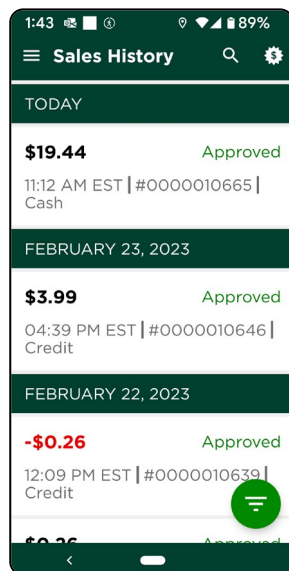


## Sales history

To view the Sales History:

1. On the TD Mobile Pay app: Select **Menu** → Sales History.  
On the Merchant Portal: Select **Sales History**.
2. The following information will be displayed for each transaction that took place between specified date range.
  - **Date:** This is the transaction date.
  - **Time:** This is the time that the transaction took place.
  - **Order Number:** This is the invoice number.
  - **Items Sold:** This is the number of items in the transaction.

- **Users:** This is the user who performed the transaction.
  - **Transaction Type:** This is the type of transaction performed. There are three possibilities: Sale, Refund, Void.
  - **Payment Type:** This is the payment type used to pay for the transaction. There are three possibilities: Credit, Debit, or Cash.
  - **Card Type:** This is the type of card used to pay for the transaction. The possibilities are: Visa, MC, AE, and Interac.
  - **Total:** This is the total amount of the transaction including tax and tip.
  - **Status:** This is the status of the transaction. There are three possibilities: Approved, Declined, or Not Completed.
3. You can filter your results by selecting them from the drop-down menus on the Merchant Portal or by pressing the Filter icon in the bottom-right corner of the TD Mobile Pay app. The following filters can be applied:
- **User View:** All Users/Business (default) or an Individual.
  - **Payment Method:** Credit, Debit or Cash.
  - **Date Range:** Today, Yesterday, Last 7 Days, Last 30 Days, This Month, Last Month, or Custom Range. Whatever date range you select, it will compare your current transactions against historical transactions of the same time range. For example, if your date range is Last 7 Days, then it will use the 7 Days prior for comparison.
4. Press **Apply / Apply Filters**.



Date	Time	Order Number	Items Sold	User	Terminal ID	Transaction Type	Payment Type	Card Type	Total	Status
2023/02/23	04:39 PM EST	0000010646	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$19.99	Approved
2023/02/22	12:09 PM EST	0000010639	1	NBAK S.	MP05NBS00050	Refund	Credit	Interac	-\$0.26	Approved
2023/02/22	12:06 PM EST	0000010638	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$0.26	Approved
2023/02/22	12:03 PM EST	0000010637	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$4.31	Approved
2023/02/22	12:00 PM EST	0000010636	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$2.76	Approved
2023/02/24	11:44 AM EST	0000010581	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$2.51	Approved
2023/02/25	11:36 PM EST	0000010580	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$4.99	Approved
2023/02/09	11:28 AM EST	0000010571	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$1.99	Declined
2023/02/09	10:20 AM EST	0000010566	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$0.99	Approved
2023/02/09	10:19 AM EST	0000010565	1	NBAK S.	MP05NBS00050	Refund	Credit	Interac	-\$2.01	Approved
2023/02/09	10:16 AM EST	0000010564	1	NBAK S.	MP05NBS00050	Refund	Credit	Interac	-\$2.01	Not Completed
2023/02/09	10:15 AM EST	0000010563	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$1.99	Approved
2023/02/09	10:14 AM EST	0000010562	1	NBAK S.	MP05NBS00050	Sale	Credit	Interac	\$2.51	Approved

# Settlement

A settlement must be performed on each terminal to maintain accurate records and balance your accounts. This is important as it closes all open batches and starts a new batch on the terminal.

There are two options for closing batches on the TD Mobile Pay solution: **Automatic Batch Close** (default) and **Manual Batch Close**. Only one batch close option may be enabled at once — Automatic or Manual, not both. You must contact the TD Merchant Solutions Contact Centre at **1-800-363-1163** to enable Manual Close Batch.

## *Automatic batch close*

The TD Mobile Pay solution automatically performs a daily settlement each night at 23:59 EST.

## *Manual batch close*

The TD Mobile Pay solution must have its batch closed manually by the user. You will only see this menu option if you have enabled Manual Batch Close.

1. On the TD Mobile Pay app: Select **Menu** → Review Batch Details.
2. Press **Close Batch**. A confirmation screen appears.
3. Press **Done** to close the batch. The batch is now closed, and a new batch has been automatically opened.

## *Daily reboot*

You may notice that your terminal will reboot once every 24 hours. This will help your terminal's performance and enhance its security. Please note, this reboot will also not update the terminal's parameters or close the current batch.

When rebooting, the screen will show the following message:

**"Scheduling Restarting..."**

This reboot will only happen if the following are true:

- The terminal is not in sleep mode and is in its idle state
- The current time is within the Auto Reboot window (this is configurable through the TDMS Contact Centre)
- The terminal has not already been restarted within the Auto Reboot window
- The terminal's been powered on for more than 8 hours

# Configuration

## Manage your product catalog from the Merchant Portal

You can manage your commonly sold products and services via the TD Mobile Pay Merchant Portal by accessing your Product Catalog.

- If your business has staff users, they will be able to access and sell products from your catalog but will not be able to make changes to it - only the business owner can make changes to the Product Catalog.
- The products in the catalog are sorted by name in alphabetical order. If you are having trouble finding a product, you can press the **search** icon to reveal the search bar.

## Add a new product

To add a new product:

1. On the Merchant Portal: Select **Product Catalog** → **Products**.
2. Press **Add Product**. The **Add Product** screen appears.
3. Under **Product Details**, enter the product **Name**.
4. Enter a product **Description**. (optional) Description will only be visible when using the Product Catalog on the TD Mobile Pay phone app.
5. Upload an **Image** for your product. (optional) The file must be a PNG or JPG, and 5MB or less. If you uploaded an incorrect image, you can delete it by clicking the trash can icon in the top-right corner of the image or clicking on the image and uploading a new image.

It is your responsibility to ensure that the content you add to the Merchant Portal complies with all applicable laws. By using this feature, you agree that you are solely responsible for any images uploaded to the Merchant Portal and TD Mobile Pay phone app.

6. Indicate product **Availability** (available for purchase). Availability allows you to create and save products to be used in the future. An example would be seasonal items or when you have run out of product. The default setting is **available**.
7. Add the product to a **Category** if applicable. You must create a category before you can add the product to one. (optional) You can create the product and assign it to a category later. **Note:** You can add a product to multiple categories.
8. Add a **SKU number**. (optional)
9. Enter the **Unit Price** of this product.
10. Select a **Tax** that will be applied to this product. (optional) You can create the product and assign a tax later.
11. Press **Save** in the top-right corner of the screen. A message will appear confirming that your product has been saved. Press **OK** to clear this message.

## Edit a product

To edit a product:

1. On the Merchant Portal: Select **Product Catalog** → **Products**.
2. Select an existing product. The **Product** screen appears.
3. You can update the product **Name**, **Description**, **Image**, **Availability**, **Categories**, **SKU**, **Unit Price**, or **Taxes**.



4. Press **Save** in the top-right corner of the screen. A message will appear confirming that your product has been saved. Press **OK** to clear this message.

## *Delete a product*

To delete a product:

1. On the Merchant Portal: Select **Product Catalog** → Products.
2. Select an existing product. The **Product** screen appears.
3. Press **Delete** and press **Delete Product** to confirm. A message will appear confirming that the product has been deleted. Press **OK** to clear this message.

## Manage your product categories from the Merchant Portal

Categories allow you to organize your product catalog more efficiently. For example, if your business sells clothing, you could create categories like skirts, pants, socks, to better help you navigate the catalog when performing a sale. You can manage your categories from the Product Catalog page.

## *Review categories*

You can review your existing categories by:

1. On the Merchant Portal: Select **Product Catalog** → Categories.
2. Your current categories appear to the right with the number of products under each one.

## *Add a category*

To add a category:

1. On the Merchant Portal: Select **Product Catalog** → Categories.
2. Press **Add Category**.
3. Enter the category **Name**.
4. Select the **Associated Products** drop-down menu and assign any **Products** you would like to include under it. (optional) You can create the category now and assign products to it at a later time.
5. Press **Confirm** once all the products have been assigned.
6. Press **Save** in the top-right corner of the screen. A message will appear confirming that your category has been saved. Press **OK** to clear this message.

## *Edit a category*

To edit a category:

1. On the Merchant Portal: Select **Product Catalog** → Categories.
2. Select a **Category** in the list to edit.
3. You can update the category **Name** or select the **Associated Products** drop-down menu and change the assigned products.
4. Press **Save** in the top-right corner of the screen. A message will appear confirming that your changes are saved, and the category has been updated. Press **OK** to clear this message.

## Delete a category

To delete a category:

1. On the Merchant Portal: Select **Product Catalog** → Categories.
2. Select a **Category** in the list to edit.
3. Press **Delete** and press **Delete Category** to confirm. A message will appear confirming that the category has been deleted. Press **OK** to clear this message.

## Manage your taxes from the Merchant Portal

### Add a tax

To add a tax to one or more products:

It is your responsibility to ensure that the appropriate taxes and amounts are applied to your transactions. If you have any questions regarding taxes, you should refer to your municipal, provincial, and/or federal tax guides.

1. On the Merchant Portal: Select **Product Catalog** → Taxes.
2. Press **Add Tax**.
3. Select the **Tax Label** drop-down menu and one of the pre-populated taxes (**GST**, **HST**, **PST**, or **QST**). These are the only tax options; you may not create a new tax label.
4. Enter the **Tax Rate** percentage.
5. Indicate whether the tax is **enabled** or **disabled**. If a tax is disabled it means that it cannot be used for any products, but it is still saved to your Merchant Portal for future use. Default is enabled.
6. Select the **Products** drop-down menu to assign this tax to existing any products.
7. Press **Confirm** once all the products have been assigned.
8. Press **Save** in the top-right corner of the screen. A message will appear confirming that your changes are saved, and the tax has been created. Press **OK** to clear this message.

### Edit a tax

To edit a tax that you have previously created:

1. On the Merchant Portal: Select **Product Catalog** → Taxes.
2. Select an **available tax**.
3. Edit the **Tax Label**, **Tax Rate**, **Enable/Disable** the tax, or change the **Associated Product(s)**.
4. Press **Save** in the top-right corner of the screen. A message will appear confirming that your changes are saved. Press **OK** to clear this message.

## Delete a tax

To permanently delete a tax:

1. On the Merchant Portal: Select **Product Catalog** → Taxes.
2. Select an **available tax**.
3. Select the **Products** drop-down menu and the **Edit Products** pop-up window appears. De-select any products associated with this tax and press **Confirm**.  
If the field is not populated, you can search via product name in the search bar on the **Edit Products** pop-up window.
4. Press **Delete**. Press **Delete Tax** to confirm. A message will appear confirming that your changes are saved. Press **OK** to clear this message.

## Manage your product catalog from your mobile phone

You can manage your commonly sold products and services within TD Mobile Pay app by accessing your Product Catalog.

- If your business has staff users, they will be able to access and sell products from your catalog but will not be able to make changes to it.
- The products in the catalog are sorted by name in alphabetical order. If you are having trouble finding a product, you can press the **search** icon to reveal the search bar.

## Add a new product

To add a new product:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Press the **+** button.
3. Press **Add New Product**.
4. Under **Add Product** enter the product **Name**.
5. Indicate product **Availability** (available for purchase). Availability allows you to create and save products to be used in the future. An example would be seasonal items or when you have run out of product. The default setting is **available**.
6. Enter a product **Description**. (optional)
7. Add a **SKU number**. (optional)
8. Enter the **Unit Price** of this product.
9. Select a **Tax** that will be applied to this product. (optional) You can create the product and assign a tax later.
10. Add the product to a **Category** if applicable. You must create a category before you can add the product to one. (optional) You can create the product and assign it to a category later. **Note:** You can add a product to multiple categories.
11. Press the image icon at the top of your screen to add an image to your new product.
12. Select either **Capture Image** (take a photo on your phone's camera) or **Choose Image** (from a file already on your phone).
13. Once you have defined the values for your product press **Save**. Your new product is now saved to your Product Catalog.

## *Disable or enable a product*

You can disable/enable a product to remove it from the catalog when performing a catalog sale. This allows you to re-enable it in the future for things like seasonal products or when you have run out of the product in question. To disable/enable a product:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Swipe the product to the left.
3. Press **Disable / Enable**. The product will show Disabled next to it or remove it when enabled.

## *Delete a product*

To permanently delete a product:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Press or swipe the product to the left.
3. Press **Delete**.
4. Press **Delete** again to confirm.

# Manage your product categories from your mobile phone

Categories allow you to organize your catalog more efficiently. For example, if your business sells clothing you could create categories like skirts, pants, socks, to better help you navigate the catalog when performing a sale. You can manage your categories from the Product Catalog page.

## *Add a category*

To add a category:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Press **+**.
3. Press **Create Category**.
4. Enter a **Category Name** and select the **Associated Product(s)**. Please note that products can be in multiple categories.
5. Press **Save**.

## *Edit a Category*

To edit a category:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Select the **Category** tab on the top of the screen.
3. Select a **Category** in the list to edit.
4. Update the **Category Name** and **Associated Product(s)** and press **Save**.

## *Delete a category*

To delete a category:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Swipe the **Category** to the left to reveal the **Delete** button.
3. Press **Delete** and press **Delete** again to confirm.

## Manage your taxes from your mobile phone

### *Add a tax*

To add a tax and assign it to one or more products:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Press the **+** button.
3. Press **Add Tax**.
4. Select the **Tax** label.
5. Enter the **Tax Rate (%)**.
6. Choose the **Associated Product(s)** and press **Save**. You do not have to assign the tax to any products, but this will make transactions go more quickly if this is preset and assigned to the products.

### *Edit a tax*

To edit a tax you have previously created:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Select the **Taxes** tab.
3. Select an **available tax**.
4. Edit the **Tax Label**, **Tax Rate**, **Enable/Disable** the tax, or the **Associated Product(s)**.
5. Press **Save**.

### *Delete a tax*

To delete a tax:

1. On the TD Mobile Pay app: Select **Menu** → Product Catalog.
2. Select the **Taxes** tab.
3. Swipe left on a **Tax**.
4. Press **Delete**.
5. Press **Delete** to confirm. You can also go to the **View Tax** screen and press **Delete Tax**.

## Customize your receipts

You may add a short friendly message, or include information such as your tax number, to the bottom of your receipts for your customers. To create or edit your message:

It is your responsibility to ensure that the content you add to the receipt complies with all applicable laws. By using this feature, you agree that you are solely responsible for any messages displayed on the receipt.

1. On the TD Mobile Pay app: Select **Menu** → Settings → Receipts.  
On the Merchant Portal: Select **Settings** → Receipt.
2. Enter your receipt footer message In the **Footer Message** box - up to 120 characters. You will see what is entered appear in the **Receipt Preview** to the right.
3. Press **Save** once you are satisfied with your message.

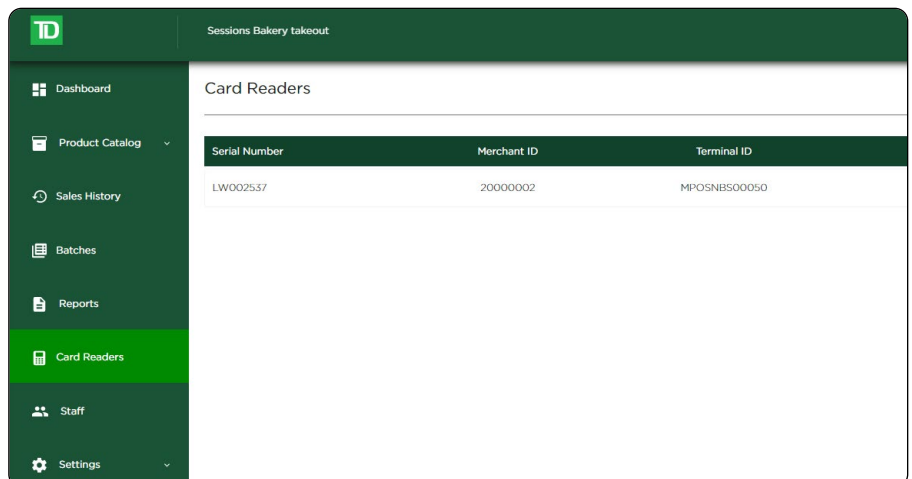
## Manage your card readers

The card readers screen lists the card readers associated to your merchant account, including, Make, Model, Merchant ID associated with it, Terminal ID, Alias (user-friendly or descriptive name), Serial Number, Activation Date, Last Connection Date, and Status.

### View a card reader

To view your card readers:

1. On the TD Mobile Pay app: Select **Menu** → Card Readers → Select a card reader to view.  
On the Merchant Portal: Select **Card Readers** → Select a card reader to view.



### Connecting to your card reader


Once you have paired, activated and connected to your card reader for the first time, you will not need to pair or activate the card reader anymore. The following will explain how you can connect to your card reader in the future any time you log in.

## Connecting Automatically

Once you log in to the app, if the card reader is powered on and connected to your mobile device via Bluetooth, the TD Mobile Pay app will automatically attempt to connect to the card reader.

In the menu and in the Connection Manager you will be able to see states transition from **Scanning** to **Connecting** to **Ready for Use**.


To view the card reader status:

1. Open the application menu. You can do this by swiping the application from the left edge of the screen to the right or by pressing the **Menu** icon.
2. The status of the card reader can also be viewed in the **Connection Manager** . You can access the Connection Manager by pressing the **three dots** to the right of the status.

## Connecting Manually

In case the card reader was not powered **ON** when you logged in, the app might not be able to automatically connect to your card reader. In this case, you'll need to manually connect.

To manually connect your Card Reader:

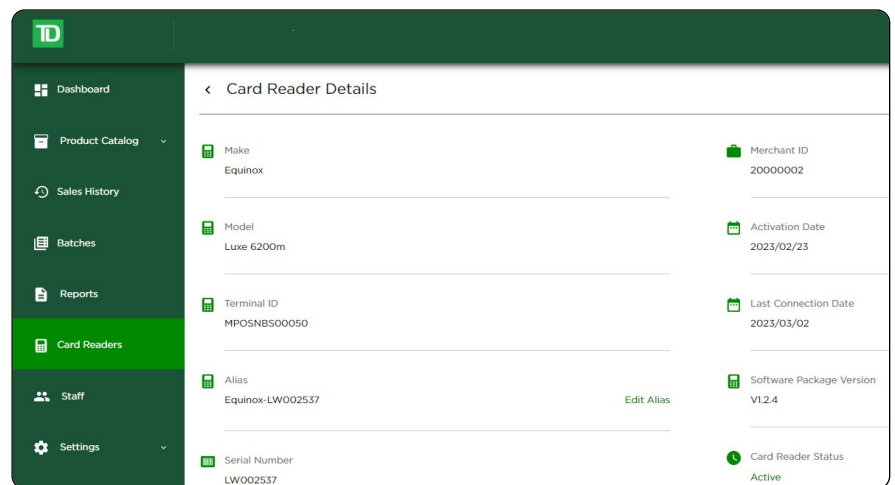
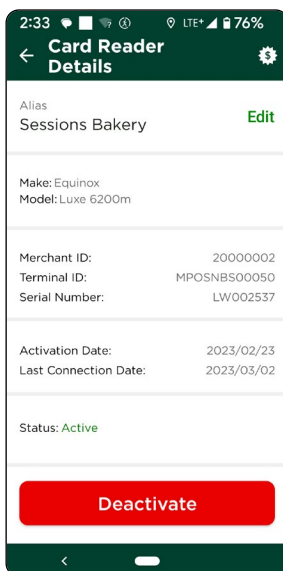
1. On the TD Mobile Pay app: Select **Menu** → **Connection Manager** .
2. Press **Scan**. The app will start scanning.
3. Once the scan is complete you will be able to see all the card readers that are available for connection.
4. Select the card reader you would like to connect to.
5. Once the card reader has connected you will see a green check mark in the top right corner of the card reader you have selected. Now you're ready to process card transactions.

## Edit a card reader's name (alias)

You can assign a user-friendly alias name to each card reader for easier identification on the Mobile App and Merchant Portal. To update a card reader's name:

1. On the TD Mobile Pay app: Select **Menu** → Card Readers → Select a card reader.

On the Merchant Portal: Select **Card Readers** → Select a card reader.



2. Press **Edit / Edit Alias** for the desired card reader.
3. Enter the **new Alias (Name)** and press **Save**.

## Reinitialize a card reader

If your card reader's Bluetooth connection to your mobile device is working but you are unable to perform transactions, you can try reinitializing your card reader. To reinitialize a card reader:

1. On the TD Mobile Pay app: Select **Menu** → Support.
2. Press **Initialize Now**.
3. The initialization process may take a few minutes. Once it is completed, you will see a confirmation screen. The card reader status will display **Ready for Use**.

## Deactivate a card reader

1. On the TD Mobile Pay app: Select **Menu** → card readers → Select a card reader.  
On the Merchant Portal: Select **card readers** → Select a card reader.
2. Press **Deactivate**.
3. Press **Deactivate / Yes** to confirm. Once the card reader is deactivated, you cannot reactivate it.

## Adjust a card reader's volume

To increase / decrease the volume on the card reader:

1. On the card reader: Select **Menu** → Settings.
2. Enter your **Passcode**. The passcode is the last four digits of the serial number located on the back of the card reader (e.g. LW#####).
3. Press **Speaker Volume**.
4. Press - or + to adjust the card readers volume. Each press will decrease or increase the volume by 10%. The default volume setting is 50%.

## Replace a card reader

Have a broken or damaged card reader? Call the TD Merchant Solutions Contact Centre at **1-800-363-1163**.

# Bonding and connectivity

## Re-establish Bluetooth connection


If your Card Reader and mobile phone lose connection at any time, perform the following steps:

1. On Card Reader: Select **Menu** → **BLE Configuration** → **BLE Restart**.
2. The Card Reader and your mobile phone will attempt to re-establish their connection.


## Manually bond your Card Reader and mobile phone

To manually bond your Card Reader to your mobile phone, follow the instructions below.

### On the Card Reader:

1. Press **Menu** and then press **Settings**.
2. Enter your **passcode** and press . The passcode is the last four digits of the serial number located on the back of the Card Reader (e.g. LW#####).



3. Press **BLE Configuration**.
4. Press **BLE Bonding**.
5. Press . Your Card Reader will now show **Ready for Bonding - Please initiate bonding on phone**.
6. You may now perform the steps on your mobile phone.

#### On your mobile phone:

1. Press the **Connection Manager** icon, press **Connection Manager** and select your displayed Card Reader. The passkey should now display on the Card Reader.
2. If the passkey is not generated, please go to **Troubleshooting and information - How do I generate a passkey?**. Otherwise proceed to the next step.
3. Enter the passkey from the Card Reader and press **Pair**. Your Card Reader is now physically bonded to your phone.
4. The **Activate Card Reader?** screen will appear on your TD Mobile Pay app. Press **Start**.
5. Press **Finish** to close the Card Reader wizard. Your TD Mobile Pay application is now bonded to your card reader — shown by a green check mark on the phone icon in the **Connection Manager** screen (see image to the right).
6. You are now ready to accept debit and credit card payments! If you don't see the green check mark, go to **Connections Manager**, and press your Card Reader to initiate the connection.



## Remove bonding

If for any reason you wish to remove the bond between your mobile phone and Card Reader (new mobile phone, reattempt a bad bond, etc.), you can easily disconnect it by following these steps.

1. On Card Reader: Select **Menu → BLE Configuration → Remove Bonding**.
2. Your mobile phone is now disconnected from the Card Reader.  
To verify this, refer to **Current bonded device**.

## Update your account profile

### Change your account name

To change the name associated to your account, please call our TD Merchant Solutions Contact Centre at **1-800-363-1163**.

### Change your language preference

The TD Mobile Pay app can be viewed in either English or French. To change your language:

1. On the TD Mobile Pay app: Select **Menu → Settings → Language** from the menu button.  
On the Merchant Portal: Select **Settings → Personal Profile**.
2. Press **Edit** on **Language Preference**.
3. Select **English** or **French**.
4. Press **Save**.

## Change your email

Your email address is used for authentication when signing in. To change your email address:

1. On the TD Mobile Pay app: Select **Menu** → Settings → Personal Profile.  
On the Merchant Portal: Select **Settings** → Personal Profile.
2. Press **Edit** on your email address.
3. Enter your **new email address** and press **Save**.
4. View the email sent to your new email address and press the **Verify Email Address** button within.

## Change your mobile number

Your mobile number can be used for two-factor authentication when signing in. To change your mobile number:

1. On the TD Mobile Pay app: Select **Menu** → Settings → Personal Profile.  
On the Merchant Portal: Select **Settings** → Personal Profile.
2. Press **Edit** on the phone number.
3. Enter your **new Phone Number** and press **Save**.

# Security

## Change your password

Your password is required to sign into the Mobile App and Merchant Portal. To change your password:

1. On the TD Mobile Pay app: Select **Menu** → Settings → Personal Profile.  
On the Merchant Portal: Select **Settings** → Personal Profile.
2. Press **Edit** beside **Password**.
3. Enter your **Current Password**.
4. Enter your **New Password**. The new password must contain the following:
  - 8 - 16 characters
  - at least 1 upper case character
  - at least 1 lower case character
  - at least 1 number
5. Confirm your **New Password** and press **Save**.

## Change your authentication preference

Your Multi-Factor Authentication Preference (set up when you first signed in) is used as an additional security check when accessing the TD Mobile Pay app from different devices or after long periods of inactivity. It's also required if your password was incorrectly entered multiple times during sign in.

You can change your MFA preference whenever you wish to suit your needs.

To change your MFA / Multi-Factor Authorization preference:

1. On the TD Mobile Pay app: Select **Menu** → Settings → Personal Profile → Edit MFA Preference.  
On the Merchant Portal: Select **Settings** → Personal Profile.
2. Press **Edit** beside **MFA / Multi-Factor Authorization Preference**.

3. Select either **SMS** or **Authenticator App** and then tap **Save**.

#### SMS

- a) A verification code will be sent via text message to your mobile phone number.

#### Authenticator App

- a) Open your Google Authenticator app or Microsoft Authenticator app and manually enter the authentication key provided by the TD Mobile Pay into your Authenticator App to receive a verification code.
- b) Enter the 6-digit **verification code** generated by your Authenticator App and select **Submit** to finish the update.

### *View your business profile*

To view and verify that your business information is correct, you can review your business profile:

1. On the TD Mobile Pay app: Select **Menu** → **Settings** → **Business Profile**.

On the Merchant Portal: Select **Settings** → **Business Profile**.

To change the name or address associated on your business profile, please call our TD Merchant Solutions Contact Centre at **1-800-363-1163**.

## Manage your staff / user accounts

There are three user levels:

- Business Owner
- Supervisor
- Employee

The Staff User feature allows you to have additional user accounts for your employees to use with their own card reader or share multiple devices.

### *Add an account*

To add a new employee:

1. On the Merchant Portal: Select **Staff**.
2. Press **Add Staff**.
3. Enter the following: **First Name, Last Name, Email, Mobile Phone Number, Language, Role** (Employee or Supervisor), and whether you want to give them the following permissions: **Refund, Manual Entry, MOTO - Mail Order**, and **MOTO - Telephone Order**. The last three are dependent upon which transactions your business accepts.

- Be cautious as to who you give the above permissions to as they have a higher potential for fraud.
- Some permissions may not be editable as your business is not set up for them.

4. Press **Submit**. The staff profile is created.

- An email will be sent to the user with instructions on what they must do to complete the account set up.
- If you cannot create an account, you can contact TD Merchant Help Desk to do it for you.

The following table shows what functions are accessible to the Business Owner (all functions), Supervisor, and Employee roles:

	Business Owner	Supervisor	Employee
<b>Merchant Portal</b>	Yes	Yes	No
Dashboard	Yes	Yes	-
Product Catalog	Yes	No	-
Sales History	Yes	Yes	-
Batches	Yes	Yes	-
Reports	Yes	Yes	-
Monthly Statements	Yes	Yes	-
Card Reader	Yes	Yes	-
Add Staff	Yes	No	-
<i>Enable Refund Permission</i>	Yes	-	-
<i>Enable Manual Entry</i>	Yes	-	-
<i>Enable Mail Order</i>	Yes	-	-
<i>Enable Telephone Order</i>	Yes	-	-
Settings	Yes	Yes	-
<i>Personal Profile</i>	Yes	Yes	-
<i>Business Profile</i>	Yes	Yes	-
<i>Receipts</i>	Yes	No	-
<b>Mobile Phone App</b>	Yes	Yes	Yes
New Sale	Yes	Yes	Yes
Dashboard	Yes	Yes	Yes
Product Catalog	Yes	No	No
Card Readers	Yes	Yes	Yes
Sales History	Yes	Yes	Yes
Current Batch	Yes	Yes	Yes
Support (#)	Yes	Yes	Yes
Settings	Yes	Yes	Yes
<b>Card Reader</b>			
All functionality	Yes	Yes	Yes

## *View or edit an account*

To view the list of your employees and edit an account:

1. On the Merchant Portal: Select **Staff**.
2. The staff list will display with the following headings:
  - First Name
  - Last Name
  - Email (where any TD Mobile Pay communications will be sent such as password resets.)
  - Mobile Phone Number (where any SMS / Text authentications will be sent)
  - Role (Employee or Supervisor)
  - Status (Email Sent, Not Verified, Verified)
3. Press a specific **staff member** from the list to view their details.
4. If you wish to edit this account press **Edit**.
5. Change the appropriate setting(s).
6. Press **Save**. A message will appear confirming that your changes are saved. Press **OK** to clear this message.

## *Delete an account*

To delete an account:

1. Log in as the owner on the Merchant Portal: Select **Staff**.
2. Select a specific **staff member** from the list.
3. Press **Delete**.
4. Press **Yes** to confirm that you want to delete the account.

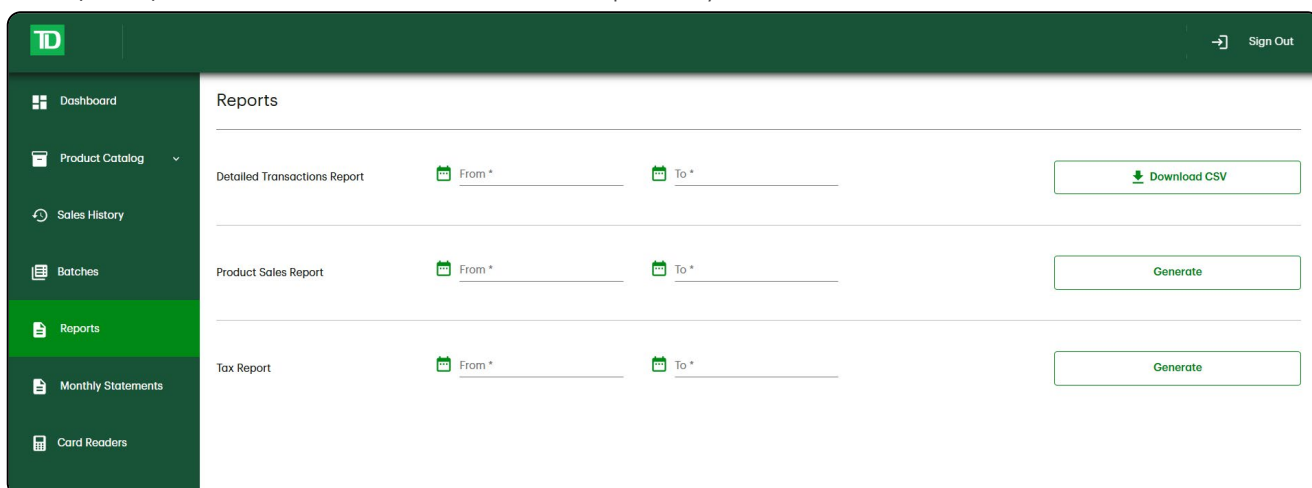
# Reports

You can download detailed analytics and reports for your business. These reports will allow you to accurately track your transactions, as well as products and services your business has sold. The reporting feature provides real-time reporting and analytics to track and analyze your sales.

## Run a report

1. On the Merchant Portal: Select **Reports**.
2. Enter the **From** and **To** dates for the report date range for the report you want to generate (**Detailed Transactions**, **Product Sales**, or **Tax**).
3. Press **Download CSV** or **Generate** beside the desired report. The report will be generated in a new tab in your browser.

Once generated, you can export the data for any the reports to PDF or Excel. Click either **Download CSV** (Excel) **Download PDF** to download the report in your desired format.



## Report label

Once a report is created it will include a report label. This information is created on every report and located in the top-left corner of the report. It contains the following:

Report Labels	Description
Report Date	This is when the report was run.
Report Name	This is the report type. In this case, Detailed Transactions Report.
Run By	This is who initiated the report.
Report Range	This is the date range for the report.
Business Name	This is your business name.
MID	This is your Merchant ID.

Report Date: 2023/03/03 16:49 UTC  
Report Name: Detailed Transactions Report  
Run By: Nic Sessions  
Report Range: 2018/03/01 to 2023/03/03  
Business Name: Sessions Bakery takeout  
MID: 20000002

## Navigation

Depending on time range selected for the report, the information will not fit on one page. To navigate to another page:

1. On the Merchant Portal: Press the **arrows** in the top-left corner of the screen.
2. Press **View** to go to the selected page.

## Detailed transactions report

The Detailed Transactions Report provides a list of sales for a given period. The report includes details of each transaction such as payment method, geolocation, taxes, tips, and receipt delivery.


Detailed Transactions Report: 2020/03/03 to 2023/03/03										
Date	Time	Order #	User	Location	IP Address	Terminal ID	Serial #	Batch Type	Batch Close Date	
2023/02/23	16:39 EST	0000010646	nicoleagard2@secdigid.com	43.821344 , -79.451562	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-24T05:00:00Z	
2023/02/22	12:09 EST	0000010639	nicoleagard2@secdigid.com	43.821318 , -79.451503	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-23T05:00:00Z	
2023/02/22	12:08 EST	0000010638	nicoleagard2@secdigid.com	43.821318 , -79.451503	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-23T05:00:00Z	
2023/02/22	12:01 EST	0000010637	nicoleagard2@secdigid.com	43.821341 , -79.451529	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-23T05:00:00Z	
2023/02/22	12:00 EST	0000010636	nicoleagard2@secdigid.com	43.821311 , -79.451486	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-23T05:00:00Z	
2023/02/14	11:44 EST	0000010581	nicoleagard2@secdigid.com	43.647942 , -79.381930	65.92.77.113	MPOSNBS00050	LW002537	Auto	2023-02-15T05:00:00Z	
2023/02/13	23:36 EST	0000010580	nicoleagard2@secdigid.com	43.821315 , -79.451537	99.229.93.134	MPOSNBS00050	LW002537	Auto	2023-02-14T05:00:00Z	

The report will display the following information:

Headings	Description
Date	This is the transaction date.
Time	This is the time that the transaction took place.
Order #	This is the invoice number.
User	This is the user who performed the transaction.
Location	If your business has multiple locations, the specific location would be displayed here.
IP Address	The Mobile Phone address.
Terminal ID	This is the unique ID for your terminal.
Serial #	This is your terminal's serial number.
Batch Type	This is the way that your batches are closed. There are two possibilities: Auto and Manual.
Batch Close Date Time	This is the time and date when the batch was closed.
Batch #	This is the batch number.
Seq #	This is sequence number.

Headings	Description
Mobile Device ID	This is the unique ID for the Mobile Phone used.
Transaction Type	This is the type of transaction performed. There are three possibilities: <b>Sale</b> , <b>Refund</b> , or <b>Void</b> .
Payment Method	This is the payment type used to pay for the transaction. There are three possibilities: <b>Credit</b> , <b>Debit</b> , or <b>Cash</b> .
Entry Method	This is how the card was used to in the transaction: <b>Contactless</b> , <b>Chip</b> , <b>Swipe</b> or <b>Manual</b> ).
Card Type	This is the type of card used to pay for the transaction. The possibilities are <b>Visa</b> , <b>MC</b> , <b>AE</b> (American Express), and <b>Interac</b> .
Card Number	This is the credit or debit card number used in the transaction.
Auth #	This is the transaction authorization number.
Discount	This is the discount amount or percentage.
Subtotal:	This is the total amount before tax and tip have been added.
HST/GST/PST/QST	These are the tax amounts collected for the transactions.
Tip	This is the tip amount.
Total	This is the total amount of the transaction including tax and tip.
Receipt Sent	This is if the receipt was sent electronically.
Recipient Email	This is the email address where the receipt was sent.
Recipient Mobile Number	This is the mobile phone number where the receipt was sent.
Status	This is the status of the transaction. There are three possibilities: <b>Approved</b> , <b>Declined</b> , or <b>Not Completed</b> .

At the bottom of the Detailed Transactions Report is a summary. It contains the following information:


					Hello, Nic Sessions!					→ Sign Out				
Page < 1 > Of 1 <a href="#">View</a>					<a href="#">Download Excel</a>					<a href="#">Download PDF</a>				
<b>Transaction Amount Summary*</b>					<b>Transaction Quantity Summary*</b>									
	Sale	Void	Refund	Net Amount		Sale	Void	Refund	Net Quantity					
Credit	41.33		-2.77	38.56	Credit	14	0	2	12					
Debit			0.00		Debit	0	0	0	0					
Cash				0.00	Cash	0	0	0	0					
Total:	\$41.33	\$0.00	-\$2.77	38.56	Total:	14	0	2	12					
<b>Discount Amount Summary*</b>					<b>Discount Quantity Summary*</b>									
	Sale	Void	Refund	Net Amount		Sale	Void	Refund	Net Amount					
Credit	0.00		0.00	0.00	Credit	0	0	0	0					
Debit				0.00	Debit	0	0	0	0					
Cash				0.00	Cash	0	0	0	0					
Total:	0.00	0	0	0.00	Total:	0	0	0	0					
<b>Tax Amount Summary*</b>					<b>Tax Quantity Summary*</b>									
	Sale	Void	Refund	Net Amount		Sale	Void	Refund	Net Quantity					
HST	0.00		0.00	0.00	HST	0	0	0	0					
GST	0.00		0.00	0.00	GST	0	0	0	0					
PST	0.00		0.00	0.00	PST	0	0	0	0					
QST	0.00		0.00	0.00	QST	0	0	0	0					
Total:	\$0.00	\$0.00	\$0.00	\$0.00	Total:	0	0	0	0					



Summary Headings	Description
Transaction Amount Summary	This is the dollar value of Credit, Debit, and Cash transactions by transaction type (Sale, Refund, and Void) and overall Net Amount.
Transaction Quantity Summary	This is the number of Credit, Debit, and Cash transactions by transaction type (Sale, Refund, and Void) and overall Net Quantity.
Discount Amount Summary	This is the amount of Credit, Debit, and Cash discounts by transaction type (Sale, Refund, and Void) and overall Net Amount.
Discount Quantity Summary	This is the number of Credit, Debit, and Cash discounts by transaction type (Sale, Refund, and Void) and overall Net Quantity.
Tax Amount Summary	This is the tax dollar value of HST, GST, PST, and QST sorted by transaction type (Sale, Refund, and Void) and overall Net Amount.
Tax Quantity Summary	This is the number of HST, GST, PST, and QST tax transactions by transaction type (Sale, Refund, and Void) and overall Net Quantity.
Tip Amount Summary	This is the tip dollar value by transaction type (Sale, Refund, and Void) and overall Net Amount.

## Product sales report

The Product Sales Report provides sales volume grouped by product for a given time period.


Hello, Nic Sessions!
Sign Out

Page < 1 > Of 1 View
Download Excel
Download PDF

Report Date: 2023/03/03 19:36 UTC  
Report Name: Product Sales Report  
Run By: Nic Sessions  
Report Range: 2021/03/01 to 2023/03/03  
Business Name: Sessions Bakery takeout  
MID: 20000002

**Product Sales Report: 2021/03/01 to 2023/03/03**

Product Name	Product Description	Product SKU #	Quantity Sold	Quantity Returned
Shirt			6	0
Test product			5	1
# of Product(s)	2			
Total Quantity Sold	11			
Total Quantity Returned	1			


The report will display the following information:

Headings	Description
Product Name	This is the name of the product sold.
Product Description	This is the brief description that you create when adding a product to your solution.
Product SKU	This is the product number (stock keeping unit) that you assign to a product when you add it to your solution.

Headings	Description
Quantity Sold	This is the number of a specific product that have been sold.
Quantity Returned	This is the number of a specific product that have been returned.

## Tax report

The Tax Report provides the sum of sales taxes collected for a given period. The report includes taxable sales, refunds and the net tax collected.


Bonjour, Nic Sessions!
→ Déconnexion

Page < 1 > De 1 Voir
Télécharger Excel
Télécharger le PDF

Date du rapport: 2023/03/03 19:42 UTC  
Nom du rapport: Rapport de taxes  
Généré par: Nic Sessions  
Période du rapport: 2021/03/01 à 2023/03/03  
Nom de l'entreprise: Sessions Bakery takeout  
Code de commerçant: 20000002

**Rapport de taxes: 2021/03/01 à 2023/03/03**

Nom de la taxe	Taux	Ventes taxables	Taxes perçues	Remboursements taxables	Taxes remboursées	Taxes perçues (net)
Total des taxes perçues (net) \$0						

The report will display the following information:

Headings	Description
Tax Name	This is the tax amount collected and split into the following headings: HST, GST, PST, and QST.
Rate	This is the tax rate (percentage) charged.
Taxable Sales	This is the number of sales that collected tax.
Sales Tax Collected	This is the amount of tax that was collected.
Taxable Refunds:	This is the number of refunds that collected tax.
Tax Refunded	This is the amount of tax that was refunded.
Net Tax Collected	This is the net amount of tax that was collected. This is calculated by subtracting Sales Tax Collected from Tax Refunded.

# Statements

## View merchant statements

Need to find a past statement? The past 25 months of statements are available from the Merchant Portal.

Review your historical processing volumes and fees by clicking on the row of a particular statement to see more details.

### *Download a statement*

If you wish to save a copy of a merchant statement, you can download a PDF copy on the Merchant Statement screen. To download a statement:

1. On the Merchant Portal: Click **Monthly Statements**.
2. Select the statement you would like to download.
3. Click on the **row** of the statement to view the details.
4. Click **Download** to download the statement. To better understand your statement, please refer to our online Statement Reader help guide.

## Troubleshooting

If you're unable to resolve the problem after performing the following steps, please call the TD Merchant Solutions Contact Centre at **1-800-363-1163**.

### Signing in using SMS/text MFA

**Q: When I'm trying to log in, I'm asked for a verification code, but I can't receive it because my phone number changed. What should I do?**

A: Call the TD Merchant Solutions Contact Centre at **1-800-363-1163** and we will change your phone number for you.

**Q: When I'm trying to log in, I'm asked for a verification code, but I can't receive it because I don't have access to my phone. What should I do?**

A: Call the TD Merchant Solutions Contact Centre at **1-800-363-1163** and we will change your MFA preference to email.

### Signing In using an Authentication App MFA

**Q: When I'm trying to log in, I'm asked for a verification code, but I can't access it because I deleted my account in the authenticator app. What should I do?**

A: Call the TD Merchant Solutions Contact Centre at **1-800-363-1163** to reset your MFA preference so you can set up a new account in your authenticator app.

**Q: When I'm trying to log in, I'm asked for a verification code, but I can't access it because I deleted the authenticator app. What should I do?**

A: Call the TD Merchant Solutions Contact Centre at **1-800-363-1163** to reset your MFA preference so you can set up a new authenticator app or you can choose to use SMS instead as your MFA preference.

**Q: When I'm trying to log in, I'm asked for a verification code, but I can't access it because I don't have access to the device where the authenticator app is located. What should I do?**

A: Contact the TD Merchant Solutions Contact Centre at **1-800-363-1163** to reset your MFA preference so you can choose to use SMS instead as your MFA preference.

## Forgot Your Password

**Q: I clicked on the Forgot Password link and entered my email, but I did not receive an email with the temporary code that I need to reset my password. What should I do?**

A: Emails are often delivered to spam, junk or secondary inboxes without us noticing. If the email cannot be found within one of these folders, try Forgot Password again and make sure that you entered your email address correctly.

If you haven't completed your account setup, locate your Welcome email and follow the instructions to set your password. You need to complete your account setup before you're able to use the Forgot Password option. If you cannot find your Welcome email, call the TD Merchant Solutions Contact Centre at **1-800-363-1163** to resend you the Welcome email.

## Connecting to your card reader

**Q: I'm getting an *Unsupported location* error when trying to connect to the card reader or when I'm trying to process a transaction. What should I do?**

A: You can only connect to your card reader and process transactions if you are in Canada. If you are in Canada and are still having this issue, you can try the following:

1. Confirm Location Services are turned **ON** and permissions are granted for the TD Mobile Pay app.
2. Confirm your time zone is accurate on your mobile device.
3. If you are using a VPN connection, make sure it's connecting through servers in Canada.
4. If you are somewhere that might be difficult for your mobile device to locate you (e.g. in a basement), retry from a different location.
5. If you are close to the Canadian border, call the TD Merchant Solutions Contact Centre at **1-800-363-1163**.

**Q: I cannot pair to my card reader for the first time. What should I do?**

A: Make sure that the card reader is in bonding mode while trying to pair.

## Accepting payment

**Q: I received an error "Payments are only accepted within Canada." What does that mean?**

A: This means that the mobile phone that you are using does not have its **Location Services** set to **Canada**. Please refer to your mobile phone's documentation and set your location as **Canada**.

If you are using a VPN, you must also have this set to Canada, otherwise the service will not be usable.

**Q: I tried to process a card transaction and it says that it's "In Progress". What does that mean?**

A: The mobile app communicates with the card reader via Bluetooth and with our servers through the Internet to complete a transaction. If a message gets lost or interrupted due to issues in transit, you may see an **In Progress** status. Please go to the Sale History and wait a couple of minutes to see what the final state will be.

In many cases the result will be **Not Completed** which means the transaction failed and you can try to process another transaction. If it says **Approved**, the transaction completed successfully, and you do not need to retry.

## What do I do if the card reader displays a security alert?

If your card reader displays the message **Security Alert**, it means that your terminal has been damaged and must be replaced. Call the TD Merchant Solutions Contact Centre immediately at **1-800-363-1163**.

## What problems can I easily resolve?

Problem	Action Required
Chip cards cannot be processed	<ol style="list-style-type: none"><li>1. Follow the instructions on screen.</li><li>2. Try inserting a different card. If this card can be read, the problem is with the first card.</li><li>3. Use a cleaning card to clean the card reader.</li></ol>
Display is too bright or too dark	<ol style="list-style-type: none"><li>1. Call the TD Merchant Solutions Contact Centre at <b>1-800-363-1163</b>.</li></ol>
Magnetic stripe card reader won't read cards	<ol style="list-style-type: none"><li>1. Try swiping the card more quickly or more slowly.</li><li>2. Request another form of payment. If this card can be read, the problem is with the first card.</li><li>3. Use a cleaning card to clean the problem card reader.</li></ol>

## Reference

### Storing the card reader

- It must be stored in temperatures between 0° and 50° Celsius.
- Do not leave it outdoors overnight, especially in the winter.

### Maintaining the card reader

- Don't place the card reader on a magnetized pad — this will cause them to malfunction.
- Routinely clean it with a damp cloth so that any spills don't get into the inner workings.
- Use TD-approved cleaning cards for the chip and magnetic card readers.

### Lost or stolen equipment

If your device has been lost or stolen, please:

1. Deactivate your card reader via the TD Mobile Pay app or the Merchant Portal. (lost or stolen)
2. Call the TD Merchant Solutions Contact Centre immediately at **1-800-363-1163** to report the incident. (lost or stolen)
3. Contact the police to file a report. (stolen only)

## *What should I do when the police arrive regarding the stolen device?*

If a police officer arrives on site, please record the following:

- Officer's name
- Officer's jurisdiction
- Officer's contact information
- Stolen device's serial number

The officer should provide you with a **report number**. After obtaining the above from the officer, please call the TD Merchant Solutions Contact Centre and provide this information so that you can receive a replacement device. See below for an easy-to-use information card to record the required information.

### *Police information*

**Name:** \_\_\_\_\_

**Jurisdiction:** \_\_\_\_\_

**PH #:** \_\_\_\_\_ **EXT #:** \_\_\_\_\_

**FAX #:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Stolen device serial #:** \_\_\_\_\_

# Contact Information

Please call the TD Merchant Solutions Contact Centre at **1-800-363-1163**. We would be happy to answer any questions you may have.

## Authorization:

24 hours a day, seven days a week

## Terminal Inquiries:

24 hours a day, seven days a week

## General Merchant Inquiries:

Monday – Friday, 8 a.m. – 8 p.m. ET

# Merchant Portal

To access the Merchant Portal go to [www.mobilepay.td.com/MerchantPortal/](http://www.mobilepay.td.com/MerchantPortal/)

# Documentation Portal

This guide covers the most commonly used information in order to get you started. Your solution has more features and functionality to explore on our documentation portal which you can find at [www.tdmerchantsolutions.com/posresources](http://www.tdmerchantsolutions.com/posresources).

Below is a list of the available TD Mobile Pay documentation:

- Installation Guide
- Merchant Guide

