

# TD Merchant Insight

Merchant Guide



COPYRIGHT © 2023 by The Toronto-Dominion Bank

*This publication is confidential and proprietary to The Toronto-Dominion Bank and is intended solely for the use of Merchant customers of TD Merchant Solutions. This publication may not be reproduced or distributed, in whole or in part, for any other purpose without the written permission of an authorized representative of The Toronto-Dominion Bank.*

**NOTICE**  
*The Toronto-Dominion Bank reserves the right to make changes to specifications at any time and without notice. The Toronto-Dominion Bank assumes no responsibility for the use by the Merchant customers of the information furnished in this publication, including without limitation for infringements of intellectual property rights or other rights of third parties resulting from its use.*

# Table of Contents

Overview .....	1
Getting Started .....	1
Invitation Email .....	1
Login .....	1
The Dashboard .....	2
Sales .....	2
Transaction Volume .....	2
Average Transaction .....	2
Refunds .....	2
Configuration .....	3
Location Management (hide / unhide) .....	3
User Management.....	3
Create User.....	3
Edit User .....	4
Resend Username.....	4
Unlock User.....	4
Delete User.....	5
Monthly Statements.....	5
View Statements .....	5
Download Statements .....	6
Access Past Statements .....	6
Reports and Transaction Search.....	6
Reports .....	6
Transaction Search.....	8
Disputes .....	9
Search Disputes .....	9
Download Disputes .....	9
View Dispute Details / Original Transaction .....	11
Self-Serve Features .....	12
Update Username .....	12
Update Password .....	13
Update Security Code Phone Number List.....	13
Update Security Code Phone Number Nickname.....	13
Delete Security Code Phone Number .....	14
Update Security Email .....	14
Update Security Code Login Option.....	14



# Overview

TD Merchant Insight (TDMI) is a new online tool that offers Merchants access to information about their TD Merchant Solutions payment processing account. Please review the guide to familiarize yourself with the features and functionality of the TD Merchant Insight site.

## Getting Started

### Invitation Email

1. You will receive an email from TD ([noreply-onlineaccess@td.com](mailto:noreply-onlineaccess@td.com)) with the subject line: **TD Merchant Insight Invitation – Action Required**.

If you do not see this email in your inbox, please check your spam folder.

If it is not there, please contact TD Merchant Solutions Help Desk at **1-800-363-1163**.

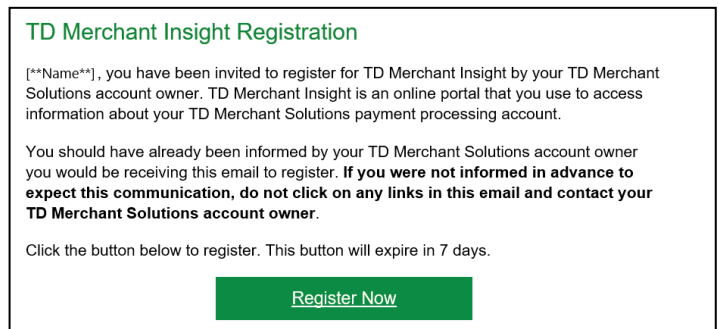
2. Click the **Register Now** button in the email.
3. Create your **Username** and **Password** for the TD Merchant Insight portal.

Your username:

- must be 8 - 25 characters long (it can include letters, numbers, underscores, and periods), and
- cannot be an email.

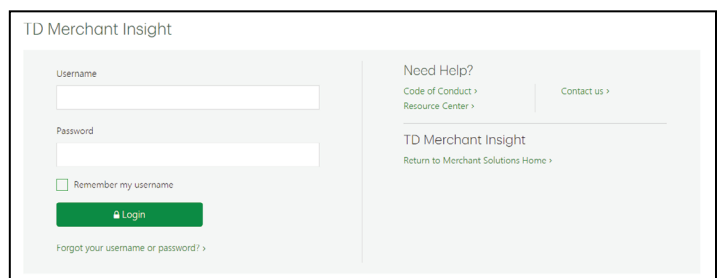
Your password:

- must be 8 - 32 characters long, and
- must include at least one letter and one number.



### Login

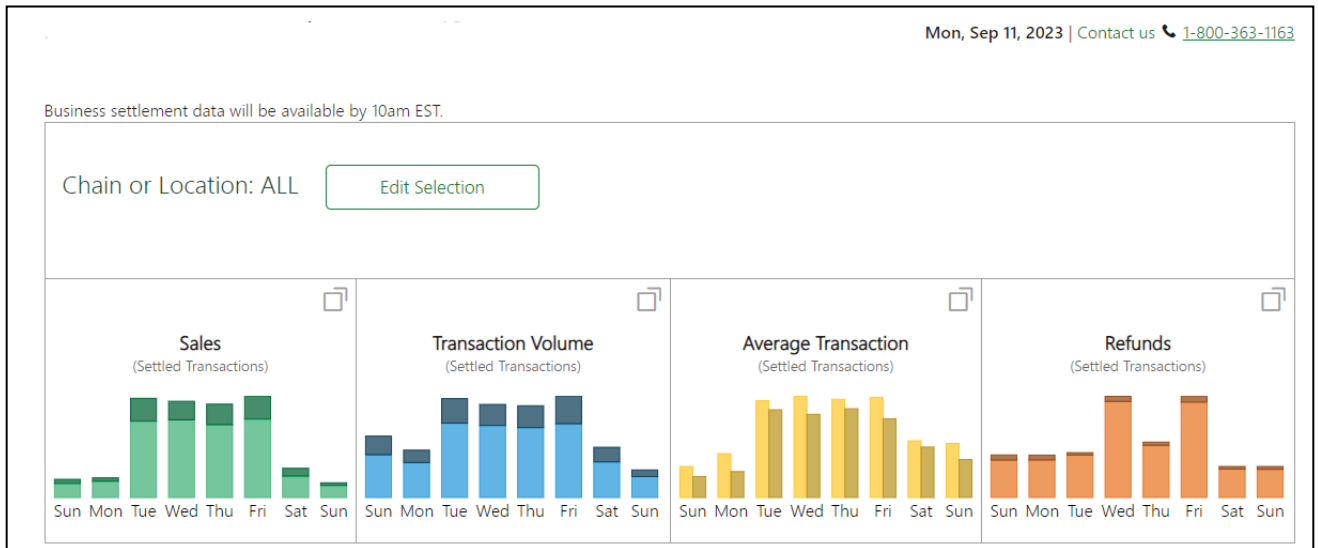
1. Go to: <https://www.tdmerchantinsight.td.com>
2. Enter your **Username** and **Password**.
3. Click **Login** or press **Enter**. The TDMI **Dashboard** page appears.



# The Dashboard

The Dashboard provides a quick overview of your business payment processing performance over the past eight days. You can use the information to identify sales trends that may help you to forecast future sales more accurately.

1. Select **Home**.
2. To change reported locations, click the **Edit Selection** button to select locations to display on the Dashboard.



3. To see credit / debit breakdown, click on the **expand** icon in the upper right-hand corner of panel. The information is broken down into four panels:

## Sales

This panel displays the total dollar value of all settled sales transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

## Transaction Volume

This panel displays the total number of all settled sales transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

## Average Transaction


This panel displays the average dollar value of all settled transactions over the last eight days, split between credit and debit cards. It includes all purchase and completed preauthorization transactions, but refunds are not included.

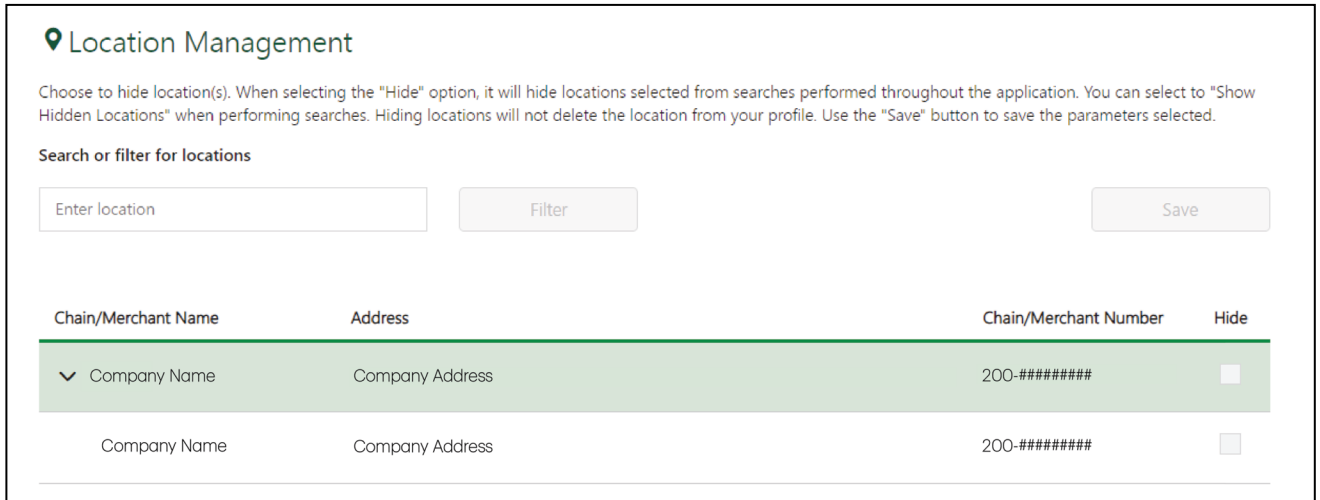
## Refunds

This panel displays the total dollar value of all settled return (refund) transactions over the last eight days split between credit and debit cards.

# Configuration

## Location Management (hide / unhide)

1. Click the **Profile** icon  in the top-right corner of the screen and select **Location Management**.
2. Select **Location(s)** or **Chain(s)** to be hidden / unhidden.
3. Click **Save**.



**Location Management**

Choose to hide location(s). When selecting the "Hide" option, it will hide locations selected from searches performed throughout the application. You can select to "Show Hidden Locations" when performing searches. Hiding locations will not delete the location from your profile. Use the "Save" button to save the parameters selected.

Search or filter for locations

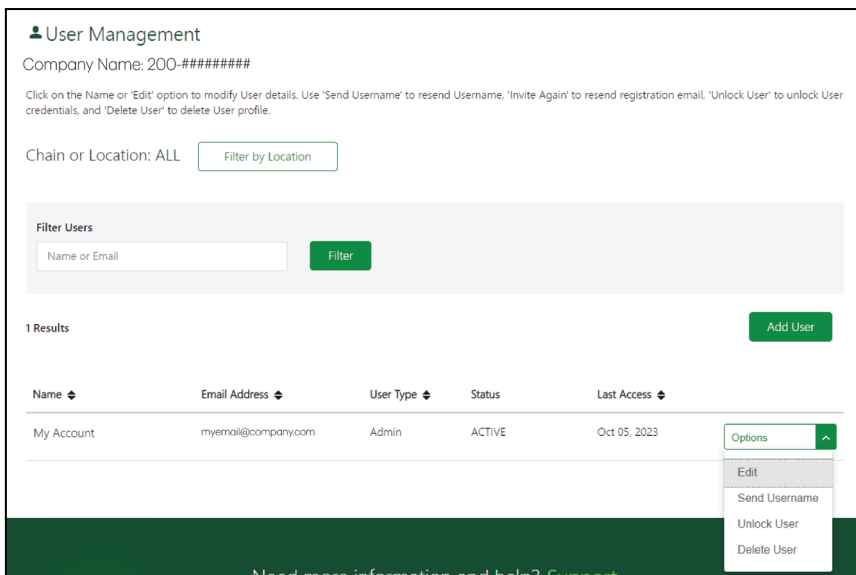
Enter location

Chain/Merchant Name	Address	Chain/Merchant Number	Hide
▼ Company Name	Company Address	200-#####	<input type="checkbox"/>
Company Name	Company Address	200-#####	<input type="checkbox"/>

## User Management

### Create User

1. Click the **Profile** icon  in the top-right corner of the screen and select **User Management**.



**User Management**

Company Name: 200-#####

Click on the Name or 'Edit' option to modify User details. Use 'Send Username' to resend Username, 'Invite Again' to resend registration email, 'Unlock User' to unlock User credentials, and 'Delete User' to delete User profile.

Chain or Location: ALL

Filter Users

Name or Email

1 Results

Name	Email Address	User Type	Status	Last Access
My Account	myemail@company.com	Admin	ACTIVE	Oct 05, 2023

Options

- Edit
- Send Username
- Unlock User
- Delete User

Need more information and help? [Support](#)

2. Click **Add User**.
3. Enter the new User's **first name, last name, email, and phone number**.
4. Click the **User Consent** checkbox.
5. You can create either an **Admin** or a **User** profile:

**To set up a User:**

- a) Select the **Permissions** the User will need. Do not select **User Management** as this will give the User Admin rights.


**To set up an Admin:**

- a) Select the **User Management** permission and any other permissions the User will need.


**Note:** The Admin can only grant access to other Users with the same permissions they themselves have access to.

6. Select the **Location(s)** the User will have access to.
7. Click **Add User**.

### *Edit User*

1. Click the **Profile** icon  in the top-right corner of the screen and select **User Management**.
2. Click the **Options** drop-down menu beside the User in question and select **Edit**.
3. Make any required changes to the User and click **Update**.


### *Resend Username*

1. Click the **Profile** icon  in the top-right corner of the screen and select **User Management**.
2. Click the **Options** drop-down menu beside the User in question and select **Send Username**.
3. Click **Send Email** to resend the Username to the User. A confirmation message appears indicating that the Username was successfully sent.

### *Unlock User*

A User account that has been locked due to failing the verification process five (5) times, can be unlocked by following the steps below.


**Note:** The User will receive an email informing them their account has been unlocked. If a User fails the login attempts by failing to enter the correct Username and password, their account will not show as **Locked**. Instead, the User will need to follow the self-serve options on the login page to either reset their password or request their Username.

1. Click the **Profile** icon  in the top-right corner of the screen and select **User Management**.
2. Click the **Options** drop-down menu beside the User in question and select **Unlock User**.



3. Click **Reset Credentials** to reset their login credentials. A confirmation message appears indicating that the User's account was successfully unlocked.  
**Please note that the User's permissions and location access will not change. To do this the Admin must edit the User's account.**

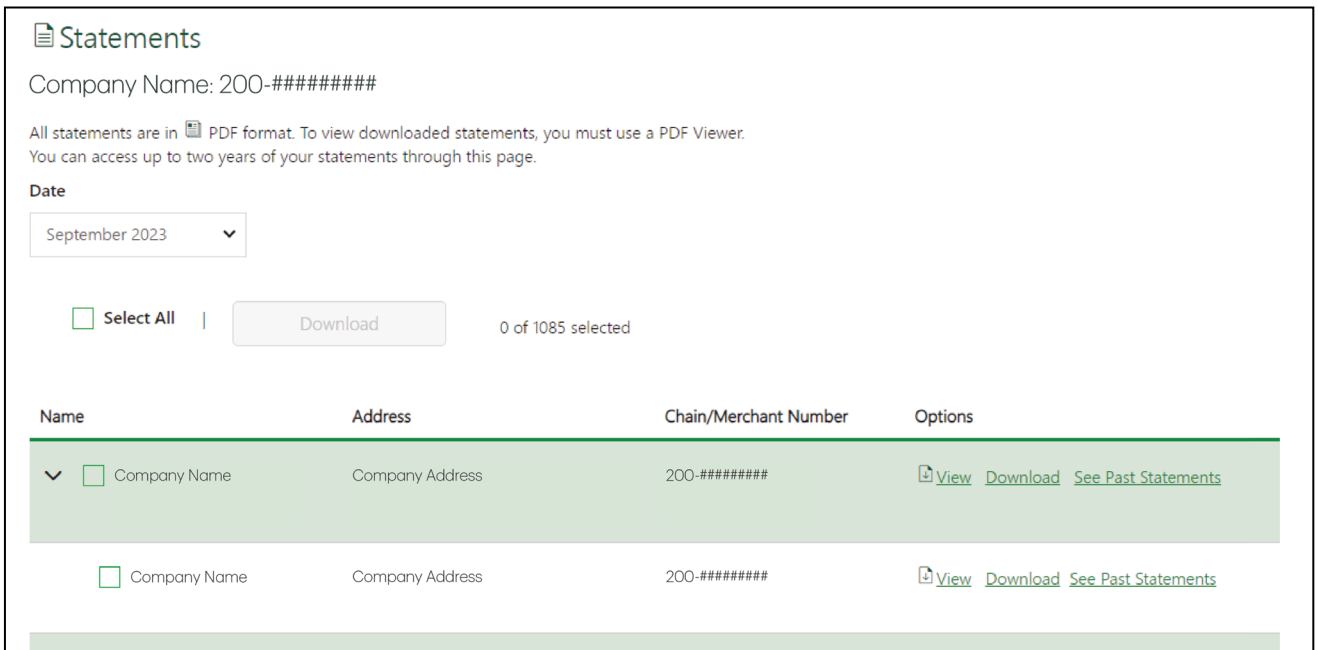
## Delete User

1. Click the **Profile** icon  in the top-right corner of the screen and select **User Management**.
2. Click the **Options** drop-down menu beside the User in question and select **Delete User**.
3. Click **Delete User**.
4. **Confirm** that the User account will be deleted. Ensure that the correct account is selected — once a User account has been deleted it cannot be retrieved.

# Monthly Statements


## View Statements

1. Select **Statements** from the top-menu bar.




**Statements**




Company Name: 200-#####

All statements are in  PDF format. To view downloaded statements, you must use a PDF Viewer.  
You can access up to two years of your statements through this page.

**Date**

September 2023 

**Select All** |  0 of 1085 selected

Name	Address	Chain/Merchant Number	Options
 <input type="checkbox"/> Company Name	Company Address	200-#####	 <a href="#">View</a> <a href="#">Download</a> <a href="#">See Past Statements</a>
<input type="checkbox"/> Company Name	Company Address	200-#####	 <a href="#">View</a> <a href="#">Download</a> <a href="#">See Past Statements</a>

2. Select **Month / Year** from the **Date** drop-down menu.
3. Click **View** for the desired location.

## Download Statements

1. Select **Statements** from the top-menu bar.
2. Select the **Month / Year** from the **Date** drop-down menu.
3. For a single location, click on the desired location **Download** link.
4. For multiple locations or chain summary statements, click on the **checkbox** for the desired locations or **Select All**.
5. Click **Download**.

## Access Past Statements

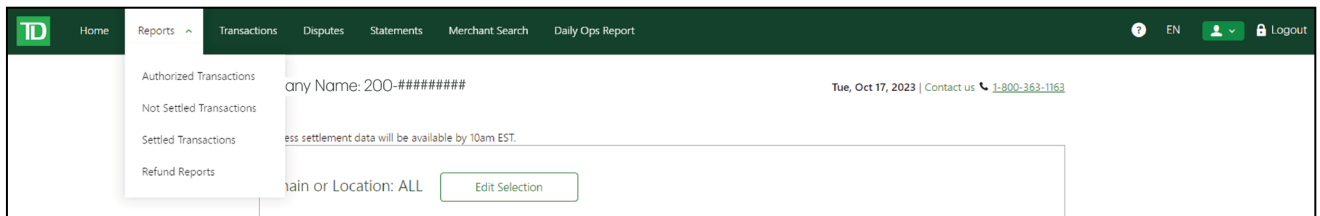
1. Select **Statements** from the top-menu bar.
2. Click **See Past Statements link** for the desired location.
3. Select the **desired statement date**.
4. Select **View** or **Download**.

# Reports and Transaction Search

## Reports

1. Select **Reports** from the top-menu bar.
2. Select one of the four available reports (**Authorized Transactions, Not Settled Transactions, Settled Transactions, and Refund Reports**).

**Note:** These reports will only report transactions from the previous day or earlier.



### Authorized Transactions Report

- This includes any Sales and Refund transactions that have received authorization at the point-of-sale solution.  
Some of the transactions included on the report may not be settled yet. Preauthorizations and declined transactions are excluded from this report. This report will only report transactions from the previous day or earlier.  
To see current day transactions, please refer to the **Transactions** page.

### Not Settled Transactions Report

- This includes any Sales and Refund transactions that have received authorization at the point-of-sale solution but are not settled yet (**Not Settled** status). This report will only report transactions from the previous day or earlier.

To see a list of rejected transactions, please refer to the **Transactions** page.

### Settled Transactions Report

- This includes any Sales and Refund transactions that have been settled to the Merchant's account. Although transactions may appear as settled on this report, the corresponding deposit may not appear in their bank account for one or more days depending on their financial institution and the day of the week. This report will only report transactions from the previous day or earlier.

To see current day transactions, please refer to the **Transactions** page.

### Refund Transactions Report

- This only includes refund transactions that have been settled to the Merchant's account. This report will only report transactions from the previous day or earlier.

To see current day refunds, please refer to the **Transactions** page.

3. For **Chain or Location**: Defaults to **All** or click on **Edit Selection** to select chain or multiple outlets in a chain as applicable.
4. Select the **search criteria**.
  - **Chain or Location**: If the User has access to multiple locations or terminals, the User can select which ones are needed to pull reports for by clicking **Edit Selection**. The default setting is all locations that the User has access to.
  - **Transaction Date**: This is the date that the transaction was performed on.
  - **Settlement Date**: This is the date that the transaction was settled / completed (appears only on **Settled** and **Refund** reports).
  - **From**: This is the earliest date and time that the User wants to search from. Use the drop-down calendar to select the date.
  - **To**: This is the latest date and time that the User wants to search to. Use the drop-down calendar to select the date.
5. Click **Get Report**. This does not download the report, it only collects the information.
6. Click the **Export** drop-down menu and select **CSV** or **PDF** format to download your report.

# Transaction Search

1. Select **Transactions** from the top-menu bar.

For **Chain or Location**: Default is **All** or click **Edit**.

Transaction Search  
Company Name: 200-#####

Chain or Location: ALL

Transaction Date - From*	Transaction Date - To*	Transaction Amount	Card First 6 Digits	Card Last 4 Digits
Oct 17, 2023 12:00 AM	Oct 17, 2023 11:59 PM	\$		
Authorization Code	Card Type	Transaction Status		
	All cards selected	Authorized		

2. Click **Edit Selection** to select **chain** or **multiple outlets in a chain** as applicable.
3. Select the **search criteria**. Always include as much information as possible when choosing search criteria to ensure a more accurate search result.
  - **Chain / Location**: Merchants can search for transactions processed for All locations or can choose specific locations by clicking on the Edit Selection button and choosing which locations are applicable.
  - **Transaction Date – From**: This is the start date for the search.
  - **Transaction Date – To**: This is the end date for the search.
  - **Transaction Amount**: This is the exact dollar value of the transaction.
  - **Card First 6 Digits**: These are the first six digits of the card number.
  - **Card Last 4 Digits**: These are the last four digits of the card number.
  - **Authorization Code**: This is the code provided for an authorized transaction.
  - **Card Type**: This is the card brand (e.g.: Visa, Mastercard, Amex, Discover, UnionPay, Interac, Visa Debit, Debit Mastercard, Other).
  - **Transaction Status**: This is the type of transaction searched for (e.g.: Authorized, Declined, Not Settled, Settled and Rejected).
4. Click **Search** or press **Enter**.

# Disputes

## Search Disputes

1. Select **Disputes** from the top-menu bar.

Card Type	Card Number	Status	Reason Code	Marked Date	Transaction Amount	Due Date	Dispute Amount	
VISA	451548****0100	Open	126	Fri, Sep 22, 2023	\$44.95	N/A	\$44.95	>
MasterCard	518617****9021	Open	4855	Wed, Oct 04, 2023	\$17.97	N/A	\$17.00	>

2. For **Chain or Location**: Default is **All** or click **Edit Selection** to select chain or multiple outlets in a chain as applicable.
3. Select the **search criteria**.
4. Click **Search**.

## Download Disputes

1. Select **Disputes** from the top-menu bar.
2. For **Chain or Location**: Default is **All** or click on **Edit Selection** to select chain or multiple outlets in a chain as applicable.
3. Select the **search criteria**.
  - **Chains or Locations**: This field will search by **Chain** or **Location** name.
  - **Marked Date – From**: This is the earliest date you want to search for Disputes. Use the drop-down calendar to select the date. This date must be earlier or equal to the date entered in the **Marked Date – To** field. You can find these dates on the Dispute Letter that you would have received from TD Merchant Solutions. This date marks the date transaction was debited / credited to the merchant's account.
  - **Marked Date – To**: This is the latest date you want to search for Disputes. Use the drop-down calendar to select the date. This date must be later or equal to the date entered in the **Marked Date – From** field. You can find these dates on the dispute letter that you would have received from TD Merchant Solutions. This date marks the date transaction was debited / credited to the merchant's account.

- **Card First 6 Digits:** This field will search by using the first six digits of the credit or debit card that you want to search for. This field can be used on its own or together with the **Card Last 4 Digits** search field.
  - **Card Last 4 Digits:** This field will search by using the last four digits of the credit or debit card that you want to search for. This field can be used on its own or together with the **Card First 6 Digits** search field.
  - **Transaction Amount:** This field will search the exact amount of the original transaction which is being disputed. This amount may differ from the disputed amount.
  - **TD Reference Number:** This field will search by using the dispute's unique identifier. You can find this information on the Dispute Letter that you would have received from TD Merchant Solutions.
  - **Show Closed Disputes:** You can check this box to include closed Disputes in your search. Only Disputes that are closed up to a maximum of two years old can be searched. The default setting is unchecked. The closed entries will appear in the search results as greyed out and italicized.
4. Click **Search** to generate a report of transactions that meet the search criteria you have populated.
- To reduce the number of results, enter more search criteria to narrow the search. The search results will display below the search criteria box.
5. You can select **Export List** or click on a **specific dispute** to review the details (see below).

# View Dispute Details / Original Transaction


1. Complete a Dispute search (see **Search Disputes**).
2. Select the **Dispute** from search results. The details will show the current status of the Dispute.
3. Select **Original Transaction** to view details of the original disputed transaction.

### Dispute Detail

Company Name 200-#####

<b>Dispute Amount</b> \$17.00	<b>Due Date</b> N/A	<b>Merchant Reference Number</b> #####
<b>Dispute Fee</b> \$25.00	<b>Marked Date</b> Wed, Sep 06, 2023	<b>TD Reference Number</b> #####
<b>Dispute Status</b> Open ⓘ	<b>Reason Code</b> 4855 - Goods Or Services Not Provided	<b>Additional Information</b> 9999990608

### Original Transaction

Card Type	Card Number	Entry Mode	Auth Code	Transaction Date	Transaction Amount	
	518617*****9021	Manually Keyed	457655	Thu, Jun 08, 2023	\$17.97 CAD	>

# Self-Serve Features

There are several functions that Merchant Users can perform as a self-service option.


TD

< Back Security Settings

	<b>Username</b> Create a Username to use when you log in, or edit an existing one	TE*****ER	
	<b>Password</b> Your online password	*****	
	<b>Security Code Phone Number List</b> To call or text you with one-time security codes.	+1 (*** ) - 3847	
	<b>Security Email</b> To send security alerts when changes are made to your secure info	mark.merrell@td.com	
	<b>Security Code Login Option</b> Your preference for when a security code is needed	Security code only when TD wants to confirm my identity	


Back

## Update Username


1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** beside the **Username** section.
3. Enter the **new Username** in the **Create Username** box.
4. Click **Done**.



## Update Password


1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Password** section.
3. Enter the **current password**.
4. Enter the **new password**.
5. Confirm the **new password**.
6. Click **Done**.

## Update Security Code Phone Number List


1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Security Code Phone Number List** section.
3. Click the **Add another number link**.
4. Click on **Text me** or **Call me** (if there are multiple phone number already listed for the User, they must select which number will receive the security code).
5. Enter the **security code** and click **Enter**.
6. Enter the **new phone number**.
7. Add a **nickname** for the new phone number. (Optional)
8. Click **Save**.
9. Click **Confirm** or **Edit** if a change is required.
10. Click **Verify Number**.
11. Click **Text me** or **Call me**.
12. Enter the **security code** and click **Enter**.
13. Click **Done**.

## Update Security Code Phone Number Nickname


**Note:** Phone numbers cannot be edited; only the nickname can be edited. If the phone number is no longer valid, it must be deleted.

1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Security Code Phone Number List** section.
3. Click on **pencil icon** for the desired phone number.
4. Enter the **new nickname**.
5. Click **Save**.


## Delete Security Code Phone Number

1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Security Code Phone Number List** section.
3. Click the **garbage can icon** for the desired phone number.
4. Click **Yes, delete** to confirm deletion.

## Update Security Email

1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Security Email** section.
3. Enter the **new security email address**.
4. Click **Done**.

## Update Security Code Login Option

1. Click the **Profile** icon  in the top-right corner of the screen and select **My Account**.
2. Click the **pencil icon** in the **Security Code Login Option** section.
3. Select the **desired login option**.
4. Click **Done**.

# Contact Information

Please call the TD Merchant Solutions Help Desk 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

## Printer / Stationery Supplies:

Monday – Friday, 8 a.m. – 5 p.m. ET

Visit [www.maxwellmedia.com/td](http://www.maxwellmedia.com/td)

