

# **MERCHANT SERVICES ONLINE**

**TD Retail Card Services**  
**FAST, FREE & SECURE**

**Web Manual Version 11.30**

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# What is it?

- The TDRCS Online Merchant Services Website provides secure online access to:
  - Process consumer credit applications.
  - Complete sales, returns and payment transactions in real time.
  - View all pending and processed transactions for up to two years.
  - Send and receive data files and reports.
  - Utilize custom message and calculating tools.

# Log In

- Access our secure server by pointing your browser to <https://www.scamerchant.com/>.
- Click on the “LOG IN” tab.
- Enter your Username and Password and click submit. You will be directed to the main menu page. For information about getting access to the site, please contact Merchant Services at 1-800-538-3638.



The screenshot shows a web page for 'MERCHANT SERVICES ONLINE'. The page has a dark blue header with the text 'MERCHANT SERVICES ONLINE' in white. Below the header, the title 'Merchant Logon' is displayed in a dark blue font. To the left of the login form is a small image showing a close-up of a person's hands using a tool to work on a metal component. The login form consists of two text input fields: 'UserName' and 'Password'. Below these fields are two buttons: 'Submit' and 'Reset'.

MERCHANT SERVICES **ONLINE**

Merchant Logon




UserName

Password

# Log In (Password Reset)

The first time a user logs on they must enter the temporary password given to them by the TDRCS Help Desk. Once logged on, the user will be instructed to enter their own personal password. Please review notes on passwords below. The user must enter all fields.



The screenshot shows a web interface for 'MERCHANT SERVICES ONLINE'. At the top right is a 'HELP' button. The main heading is 'MERCHANT SERVICES ONLINE'. Below this is a red instruction: 'Please select a new password for your Login ID.'. To the left of the form is a decorative image of a magnifying glass over a blue background. The form contains four input fields: 'UserName', 'Old Password', 'New Password', and 'Re-Type New Password'. At the bottom of the form are three buttons: 'Submit', 'Reset', and 'Cancel'.

## Password Notes:

- Passwords must be a minimum of 8 characters in length (no special characters allowed).
- Passwords will expire every 90 days.
- Passwords that were used previously will not be accepted.
- The user may change their password at any time.
- After 3 failed attempts, the account will be locked and the user must call the TDRCS Help Desk.

# Main Menu

- This page will display all the options available to you based on your profile. For instance, Consumer Credit Application, Upload a Settlement File, Web Sales, File Upload, File Download, Loan Calculator, and more.
- This page will also provide you with access to News, Contacts, and Password Management (see tabs).



## Main Menu

Select from the list below the page you would like to visit.

- [Consumer Credit Application](#)
- [File Upload](#)
- [File Download](#)
- [Upload a Settlement File](#)
- [Web Sales](#)
- [Message Center](#)
- [Loan Calculator](#)
- [Help Menu](#)

[MENU](#) [CHANGE PASSWORD](#) [NEWS](#) [CONTACT US](#) [HELP](#) [LOGOFF](#)

# Consumer Credit Application

The Consumer Credit Application provides the merchant with a quick and easy way to process a credit application over the internet. After the consumer has completed and signed the credit application, the merchant must complete the ID section. Select “Consumer Credit Application” from the Main Menu and enter the following Primary Applicant fields. Additionally, the merchant has the option to enter co-applicant information.

Upon submission, a message box will appear to the user listing all invalid entries, along with requirement instructions. In addition, field names for all invalid entries will turn red to better assist in locating them on the form. Required fields must contain a value and a valid entry. Field names for invalid required field entries will appear in bold red, while field names that are not required, but also contain invalid entries, will not appear in bold, but will also be red.

Note: The following image shows the primary and co-applicant fields as they appear on the actual page. Required fields are shown in red for the purposes of this manual, but will not appear in red when the page is first loaded. Instead the required fields will all appear in bold black.

<b>FirstName</b>	<b>M.I.</b>	<b>LastName</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Address</b>	<b>Address Line 2</b>	
<input type="text"/>	<input type="text"/>	
<b>City</b>	<b>State</b>	<b>Postal Code</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>SSN</b>	<b>DOB (mm/dd/yyyy)</b>	<b>Home Phone</b>
<input type="text"/>	<input type="text"/>	( <input type="text"/> ) <input type="text"/>
<b>Employer Name</b>	<b>Work Phone</b>	
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	
<b>Gross Primary Monthly Income</b> ?	<input type="text"/>	
<b>Gross Other Monthly Income</b> ?	<input type="text"/>	
<b>Monthly Rent/Mortgage</b> ?	<input type="text"/>	

# Consumer Credit Co-application

Should there be co-applicant; the merchant has the option to fill in this information by clicking on the Co-applicant “YES” radio button.

Co-applicant  Yes  No


<b>First Name</b>	<b>M.I.</b>	<b>Last Name</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Address</b>		<b>Address Line 2</b>
<input type="text"/>		<input type="text"/>
<b>City</b>	<b>State</b>	<b>Postal Code</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>SSN</b>	<b>DOB (mm/dd/yyyy)</b>	<b>Home Phone</b>
<input type="text"/>	<input type="text"/>	( <input type="text"/> ) <input type="text"/>
<b>Employer Name</b>	<b>Work Phone</b>	
<input type="text"/>	( <input type="text"/> ) <input type="text"/>	
<b>Gross Monthly Income</b> ?	<input type="text"/>	
<b>Gross Other Monthly Income</b> ?	<input type="text"/>	
<b>Monthly Rent/Mortgage</b> ?	<input type="text"/>	
<b>Co-Applicant Application Signed</b> <input type="radio"/> Yes <input checked="" type="radio"/> No		


Insurance Product  Associate Number

Has the application been signed?  Yes  No

Submit

Shortcuts exist on the Co-applicant form that assists in simplifying the process.

 Click on this to copy the Address, Address Line 2, City, State and Postal Code of the primary applicant.

 Click on this to copy the Home Phone Number of the primary applicant.

Note: The Insurance Product is not available to all merchants and therefore may not be visible on the form.

# Consumer Credit Application

## CONSUMER CREDIT RESPONSE

The response will be one of three possibilities  
(Approved, Declined or Referred)

- **Approved** will display the customer's new account number.  
A special feature allows the merchant to print a 'Temporary' card for the customer, until the permanent card has been mailed.
- **Declined** the customer will receive a letter in the mail in 7-10 business days.
- **Referred** will display the phone number to our credit department. The merchant can then call this number and review the application with one of our service representatives.



You will receive your permanent card within 7 to 10 business days.  
Please print this page for your records

---

[Main Menu](#)

[Print](#)


[CLICK HERE TO PROCESS SALE ON THIS ACCOUNT](#)

# Upload a Settlement File

- Merchant generated transaction files can be processed by TDRCS via the 'Upload a Settlement File' feature. Settlement file must be in approved TDRCS format.
  - Click browse and select the file you wish to have processed. Click the submit button to begin processing.

---

[MENU](#) [NEWS](#) [CONTACT](#) [HELP](#)

  
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### File Upload


Enter the filename to Transmit

[MENU](#) [CHANGE PASSWORD](#) [NEWS](#) [CONTACT US](#) [HELP](#) [LOGOFF](#)

- Once processing is complete, review the settlement totals and click either Accept or Reject. Accepted transmissions will be processed during tonight's update if submitted by 3 pm EST. Rejected transmissions will not be processed.

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[HELP](#)

  
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## Merchant File Transfer Acceptance

January 8, 2009 at 16:57 Transmission Totals

Sales	2.14
Returns	.00
Payments	.00
Payment Returns	.00
Credits	.00
Debits	.00
<b>Net Amount</b>	<b>2.14</b>

Accept File  
 Reject File

[HELP](#)



# Web Transaction Types

- **Web Sales – Consumer**
- **Web Sales – Commercial**
- **Web Sales – Memo Type (consumer and commercial)**
- **Web Returns**
- **Web Payments**
- **Online Transactions**
  - Pending
  - Processed

Note: Web Transaction Types are determined by merchant business requirements therefore some options may not be available.



# Web Sales - Consumer

- **Select Store Number, and enter the following information:**
  - Account Number
  - Invoice Date ~ Effective date of the purchase
  - Credit Plan Number (Choose a Plan from the Dropdown Menu *or* Manually Specify a Plan Number)
  - Sales Amount (example - 21.10 for \$21.10)
  - Reference Number (optional field)
  - Statement Description (optional field)
  - Click Submit

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	<input type="text" value="11111111 - TEST"/>			
Account Number	<input type="text" value="9999999999991000"/>			
Invoice Date	<input type="text" value="8/12/2010"/> 			
Credit Plan Number	<input type="text" value="Select a Plan"/>  or <input type="text"/>			
Sales Amount	<input type="text"/> (Example ~ 21.10)			
Reference Number	<input type="text"/> (Optional)			
Statement Description	<input type="text"/> (Optional)			
<input type="button" value="Submit"/> <input type="button" value="Reset"/>				

# Web Sales – Commercial

- **Select Store Number, and enter the following fields:**
  - Account Number
  - Invoice Date ~ Effective date of the purchase
  - Credit Plan Number (Choose a Plan from the Dropdown Menu *or* Manually Specify a Plan Number)
  - Sales Amount (example - 21.10 for \$21.10)
  - Reference Number (optional field)
  - Statement Description (optional field)
  - Serial Number (Required)
  - Model Number (Required)
  - Click Submit

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	<input type="text" value="11111111 - TEST"/>			
Account Number	<input type="text" value="9999999999991000"/>			
Invoice Date	<input type="text" value="8/12/2010"/> 			
Credit Plan Number	<input type="text" value="Select a Plan"/>  or <input type="text"/>			
Sales Amount	<input type="text"/> (Example ~ 21.10)			
Reference Number	<input type="text"/> (Optional)			
Statement Description	<input type="text"/> (Optional)			
Serial Number	<input type="text"/> Enter a zero if not available.			
Model Number	<input type="text"/> Enter a zero if not available.			
<input type="button" value="Submit"/> <input type="button" value="Reset"/>				

# Web Sales: Approved

- When a sale is approved, the transaction is complete and a confirmation page will be displayed.
- Click on “Print Receipt” and a pop-up window will appear.

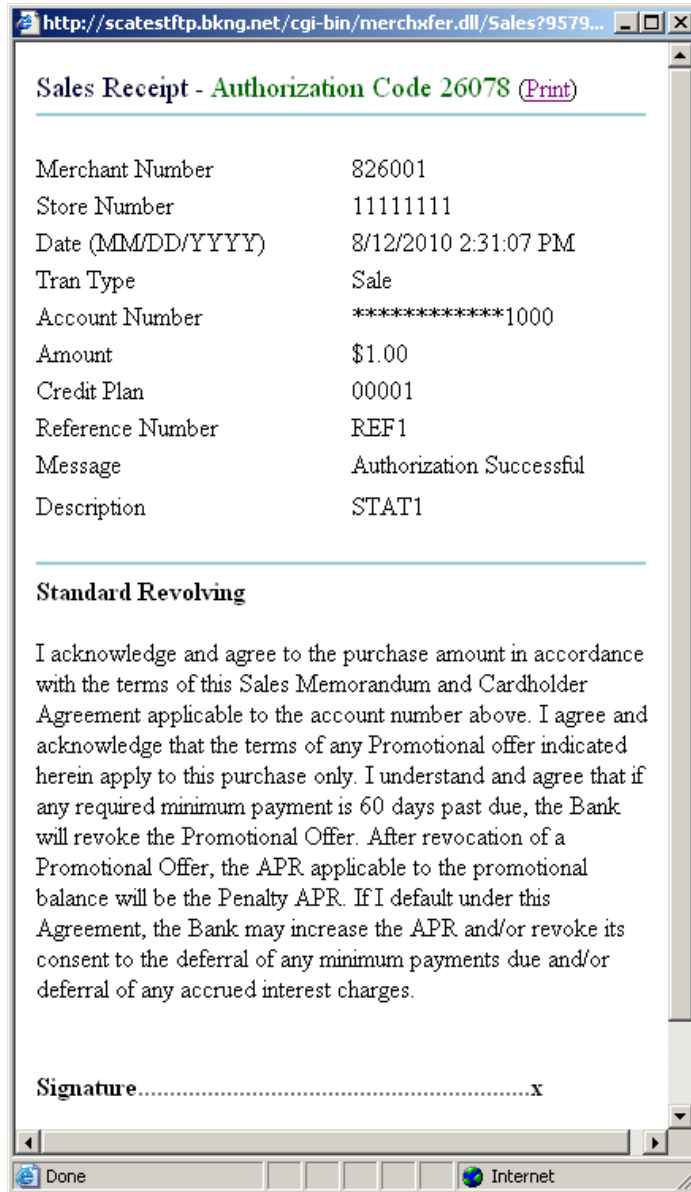
<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>PENDING TRANSACTIONS</b>	<b>SETTLED TRANSACTIONS</b>
--------------	----------------	-----------------	---------------------------------	---------------------------------

Store Number	11111111 - TEST
Account Number	999999999999991000
Credit Plan Number	1
Sales Amount	1.00
Reference Number	REF 1
Statement Description	STAT1

Authorization Successful - Code 02984

[Print Receipt](#)

- The receipt will include all the information regarding the web transaction.
- Click Print and save it for your records.



# Web Sales: Authorization Required

- If the sale is not automatically approved, you will need to call TDRCS for an authorization code (see below).
- If TDRCS approves the sale, enter the Authorization Code provided by the TDRCS Representative, select “Authorized” and click “Submit Authorization.”
- If TDRCS declines the transaction, select “Declined” and “Submit Authorization” or simply click “Skip Authorization.”

NOTE: TDRCS will not process any transactions without a valid approval code.

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	11111111 - TEST			
Account Number	8260010007842024			
Credit Plan Number	1			
Sales Amount	100000.00			
Reference Number				
Statement Description				

**Authorization Required** ~ Call Credit at 1-800-808-6950

Authorization Code

Authorized

Declined

Submit Authorization

Skip Authorization

# Web Sales: Memo Type

- **Select a Finance Program and enter in an account number. Then click submit.**

**Finance Program**

**Customer Account Number**

- **Select your Store Number and Invoice Date. Then enter the following general information:**
  - First Name
  - Middle Initial (optional field)
  - Last Name
  - Credit Plan
- **For every sale item, enter the following information:**
  - Model Number
  - Serial Number
  - Manufacturer Invoice Number (optional field)
  - Quantity
  - Sale Price
  - Reference Number (optional field)
  - Description (optional field)
- **Enter the following subtotal information:**
  - Sales Tax (optional field)
  - Down Payment (optional field)
- **Click Submit at the bottom of the form.**

SALES RETURNS PENDING TRANSACTIONS SETTLED TRANSACTIONS

Finance Program 120 - ABC Sales Invoice Number 446 MerchantID 826001
Store Number 11111111 - TEST Account Number 8260010007919467

Name On Account: [X] Customer Name or [ ] Business Name
First Name [ ] Middle Initial [ ] Last Name [ ]

Credit Plan [Select a Plan] Invoice Date 3/21/2011

Not Included [ ] Model Number [ ] Serial Number [ ] MFR. Invoice Number [ ]
Quantity 1 Sale Price [ ] (e.g. ~ 1.99) Total Price [ ] (e.g. ~ 1.99)
Reference Number [ ] Description [ ]

Enter Another Item

Sub Total 0.00 Sales Tax 0.00 Total Price 0.00 Down Payment 0.00 Amount Financed 0.00
(Example ~ 7.00) - In Dollars (Example ~ 25.50)

Submit

NOTE: To enter another sale item, click on the 'Enter Another Item' button. To add or remove sale items already listed on your form, click on and off the 'Included/Not Included' check box.

Included [X] Model Number MOD1 Serial Number SER1 MFR. Invoice Number [ ]
Quantity 2 Sale Price 1.50 (e.g. ~ 1.99) Total Price 3.00 (e.g. ~ 1.99)
Reference Number [ ] Description [ ]

Not Included [ ] Model Number [ ] Serial Number [ ] MFR. Invoice Number [ ]
Quantity 1 Sale Price [ ] (e.g. ~ 1.99) Total Price [ ] (e.g. ~ 1.99)
Reference Number [ ] Description [ ]

Enter Another Item

Sub Total 3.00 Sales Tax 0.00 Total Price 3.00 Down Payment 0.00 Amount Financed 3.00
(Example ~ 7.00) - In Dollars (Example ~ 25.50)

Submit

# Web Sales: Memo Type Approved

- When a sale is approved, the transaction is complete and a confirmation page will be displayed.



Authorization Successful - Code 000001

[Print Receipt](#)

Sub Total 6.45 Sales Tax 0.00 Total Price 6.45 Down Pmt/Trade In 0.00 Amount Financed 6.45

---

Finance Program 121 - Enc Sales InvoiceNumber 388 MerchantID 826001  
Store Number 11111111 - TEST Account Number 8260010007919921  
Buyer's Name John Doe  
Credit Plan 1 Invoice Date 3/21/2011

## List of Items Purchased

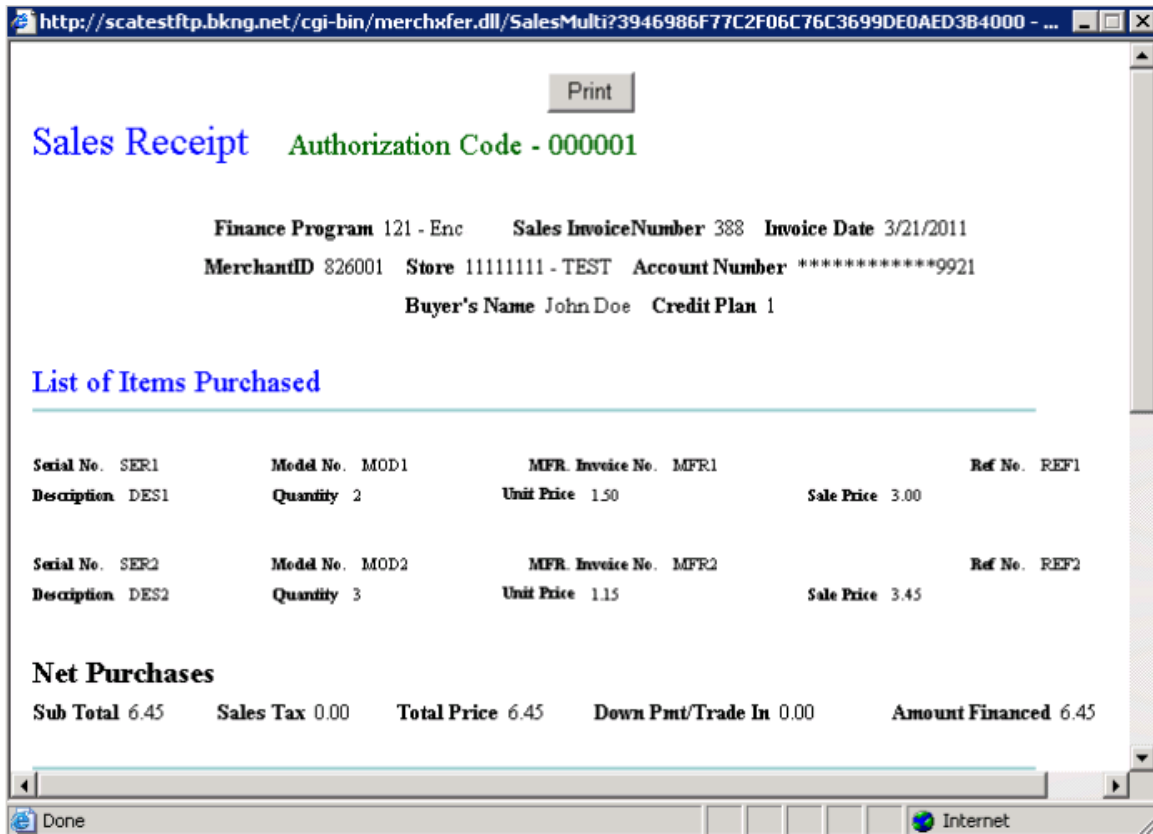
---

Model Number MOD1	Serial Number SER1	MFR. Invoice Number MFR1
Quantity 2	Price Per Unit 1.50	Total Sale Price 3.00
Reference Number REF1	Description DES1	
Model Number MOD2	Serial Number SER2	MFR. Invoice Number MFR2
Quantity 3	Price Per Unit 1.15	Total Sale Price 3.45
Reference Number REF2	Description DES2	

---

[MENU](#) [CHANGE PASSWORD](#) [NEWS](#) [CONTACT US](#) [HELP](#) [LOGOFF](#)

- Click on “Print Receipt” and a pop-up window will appear.



- The sales receipt will include all the information regarding the web transaction. Click Print and a customer and merchant copy will print simultaneously.

**Standard Revolving**

I acknowledge and agree to the purchase amount in accordance with the terms of this Sales Memorandum and Cardholder Agreement applicable to the account number above. I agree and acknowledge that the terms of any Promotional offer indicated herein apply to this purchase only. I understand and agree that if any required minimum payment is 60 days past due, the Bank will revoke the Promotional Offer. After revocation of a Promotional Offer, the APR applicable to the promotional balance will be the Penalty APR. If I default under this Agreement, the Bank may increase the APR and/or revoke its consent to the deferral of any minimum payments due and/or deferral of any accrued interest charges.

Signature.....

[Close](#)

# Web Sales: Memo Type Authorization Required

- If the sale is not automatically approved, you will need to call TDRCS for an authorization code (see below).
- If TDRCS approves the sale, enter the Authorization Code provided by the TDRCS Representative, select “Authorized” and click “Submit Authorization.”
- If TDRCS declines the transaction, select “Declined” and “Submit Authorization” or simply click “Skip Authorization.”
- NOTE: TDRCS will not process any transactions without a valid approval code.

**SALES** **RETURNS** **PENDING TRANSACTIONS** **SETTLED TRANSACTIONS**

Authorization Required ~ Call Credit at 1-800-808-6950

Authorization Code

- Authorized  
 Declined

Submit Authorization

Skip Authorization

Sub Total 100000.00 Sales Tax 0.00 Total Price 100000.00 Down Pmt/Trade In 0.00 Amount Financed 100000.00

---

Finance Program 600 - Textron Sales Invoice Number 251 MerchantID 826001  
Store Number 11111111 - TEST Account Number 8260010007842024  
Buyer's Name John Doe  
Credit Plan 1 Invoice Date 1/8/2009

## List of Items Purchased

---

Model Number	MOD1	Serial Number	SER1	MFR. Invoice Number	
Quantity	1	Price Per Unit	100000.00	Total Sale Price	100000.00
Reference Number		Description			

---

# Web Returns

- Select Store Number, and enter the following fields:
  - Account Number
  - Credit Plan Number (credit plan used on original sale)
  - Reversal Amount (example - 21.10 for \$21.10)
  - Reference Number (optional field)
  - Statement Description (optional field)
  - Click Submit

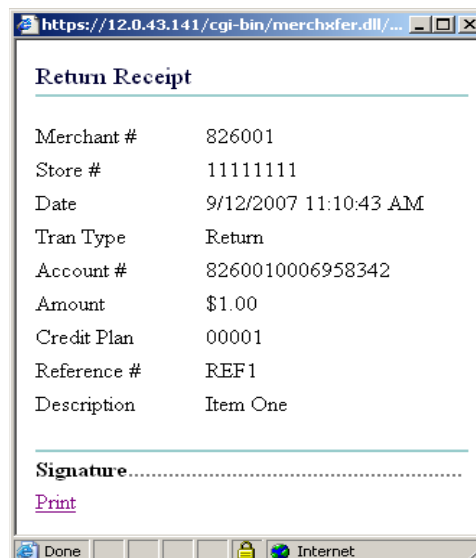
SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	11111111 - TEST ▼			
Account Number	<input type="text"/>			
Credit Plan Number	<input type="text"/>			
Return Amount	<input type="text"/> (Example ~ 21.10)			
Reference Number	<input type="text"/> (Optional)			
Statement Description	<input type="text"/> (Optional)			
<b>NOTE: ALL RETURNS NOW GIVE THE CONSUMER IMMEDIATE CREDIT.</b>				
<input type="button" value="Submit"/> <input type="button" value="Reset"/>				

# Web Returns

- Once approved, the transaction is complete and you will be directed to a confirmation page.

<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>PENDING TRANSACTIONS</b>	<b>SETTLED TRANSACTIONS</b>
Store Number	11111111 - TEST			
Account Number	8260010006958342			
Credit Plan Number	1			
Reversal Amount	1.00			
Reference Number	REF1			
Statement Description	Item One			
<b>NOTE: ALL RETURNS NOW GIVE THE CONSUMER IMMEDIATE CREDIT.</b>				
<b>RETURN/REVERSAL OK</b> <a href="#">Print Receipt</a>				

- Click "Print Receipt."
- A new window will pop-up. Print the receipt and save it for future reference.



The screenshot shows a web browser window with the address bar containing the URL: [https://12.0.43.141/cgi-bin/merchxfer.dll/...](https://12.0.43.141/cgi-bin/merchxfer.dll/) The page title is "Return Receipt". The content of the page is as follows:

Merchant #	826001
Store #	11111111
Date	9/12/2007 11:10:43 AM
Tran Type	Return
Account #	8260010006958342
Amount	\$1.00
Credit Plan	00001
Reference #	REF1
Description	Item One

Below the table, there is a line for "Signature....." and a [Print](#) link.

The browser's status bar at the bottom shows "Done" and "Internet".

# Web Payments

- Select Store Number, and enter the following fields:
  - Account Number
  - Credit Plan Number (supplied by TDRCS)
  - Payment Amount (example - 21.10 for \$21.10)
  - Click Submit

The screenshot shows a web interface for making payments. At the top, there are five navigation tabs: SALES, RETURNS, PAYMENTS (which is highlighted), PENDING TRANSACTIONS, and SETTLED TRANSACTIONS. Below the tabs is a form with the following fields:

- Store Number: A dropdown menu showing "11111111 - TEST".
- Account Number: A text input field containing "8260010007652456".
- Credit Plan Number: An empty text input field.
- Payment Amount: A text input field with a blue note "(Example ~ 21.10)" next to it.

At the bottom left of the form are two buttons: "Submit" and "Reset". At the bottom center of the page, there are four links: [MENU](#), [NEWS](#), [CONTACT US](#), and [HELP](#).

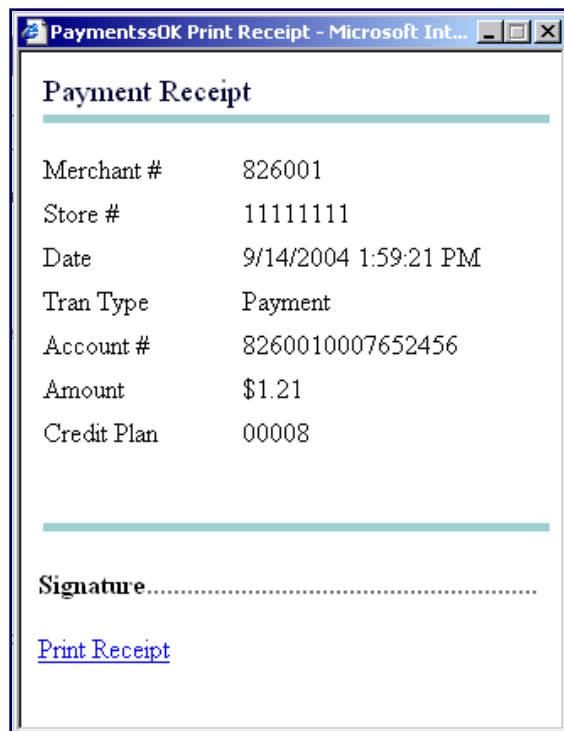
- Once approved, the transaction is **complete** and you will be directed to a confirmation page.

**SALES**   **RETURNS**   **PAYMENTS**   **PENDING TRANSACTIONS**   **SETTLED TRANSACTIONS**

Store Number            11111111 - TEST  
Account Number        8260010007652456  
Credit Plan Number    00008  
Payment Amount        1.21

**PAYMENT ACCEPTED**      [Print Receipt](#)

- Click "Print Receipt."
- A new window will pop-up. Print the receipt and save it for future reference



# Online Transactions

- Pending
  - Allows you to preview all transactions that have been submitted, but have not yet been processed.
  - All transactions that were entered prior to 3am EST will be processed the following business day. Once processed, the transactions are moved to the “Settled” queue.

**SALES** **RETURNS** **PAYMENTS** **PENDING TRANSACTIONS** **SETTLED TRANSACTIONS**

Transaction Date

### Pending Transaction Summary

PENDING	SALES	RETURNS	PAYMENTS	NET
COUNT	1	0	0	1
AMOUNT	\$1.11	\$0.00	\$0.00	\$1.11

### Pending Transaction Details

ACCOUNT NUMBER	DATE/TIME	TYPE	CREDIT PLAN	AMOUNT	MESSAGE	STATUS
<a href="#">8260010007652456</a>	9/14/2004 1:40:15 PM	Sale	00008	\$1.11	Authorization Successful	Pending
<a href="#">8260010007652456</a>	9/14/2004 1:40:59 PM	Sale	00008	\$10,000.00	Authorization Required	Declined

# Online Transactions

- Settled
  - Allows you to preview all settled transactions.
  - For past transactions, enter the date (MM/DD/YYYY) and click “Search.”
  - Scroll down (if necessary) for additional transactions). Transaction history is retained up to 2 years.

<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>PENDING TRANSACTIONS</b>	<b>SETTLED TRANSACTIONS</b>
Settlement Date <input type="text" value="9/14/2004"/> <input type="button" value="Search"/>				
<b>Daily Transaction Summary</b>				
	<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>NET</b>
COUNT	0	0	0	0
AMOUNT	\$0.00	\$0.00	\$0.00	\$0.00
<b>Daily Transaction Details</b>				
<b>ACCOUNT NUMBER</b>	<b>DATE/TIME</b>	<b>TYPE</b>	<b>CREDIT PLAN</b>	<b>AMOUNT</b>
No Transactions				

# File Upload

- For merchants who require the ability to send files to TDRCS, we offer a secure and easy solution.
  - The file must meet predetermine requirements such as allowable file size, naming convention and file type.
  - Select “File Upload” from the main menu. On the File Upload screen click on the browse button and then select the file from your hard drive or network.
  - Once fie is selected, click on the upload button and wait for the screen to display “File Uploaded Successfully.”



FILE NAME	FILE TYPE	DATE UPLOADED	BYTE SIZE	FILE SELECTED FOR DELETION
testfile.txt	Other	01/08/2009 5:34:54 PM	69	<input type="checkbox"/> Delete

File to Upload

Click 'Browse' to search for and select the file you wish to upload.

**File Upload Successful**

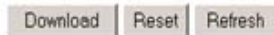
[MENU](#) [CHANGE PASSWORD](#) [NEWS](#) [CONTACT US](#) [HELP](#) [LOGOFF](#)

# File Download

- For merchants who require the ability to receive files from TDRCS.
  - Select “File Download” from the main menu. On the File Download screen select the file for download and click on the download button. A save dialogue box will appear and allows you to select where to save the file on your computer.
  - Notes: Files that are new and were never downloaded will have a status of “NEVER” in the Date Downloaded field.



<a href="#">FILE NAME</a>	<a href="#">FILE TYPE</a>	<a href="#">DATE/TIME CREATED</a>	<a href="#">BYTE SIZE</a>	<a href="#">DATE DOWNLOADED</a>	<a href="#">FILE SELECTED FOR DOWNLOAD</a>
TestFile.txt	Other	01/08/2009 5:29:01 AM	69	Never	<input type="radio"/>




[MENU](#) [CHANGE PASSWORD](#) [NEWS](#) [CONTACT US](#) [HELP](#) [LOGOFF](#)

# Loan Calculator

- We offer this tool to help merchants quickly calculate their customer's monthly loan payments.
  - The merchant will need to supply the calculator with the loan amount, APR & term to calculate a payment.

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**MERCHANT SERVICES ONLINE** A division of TD Bank, N.A.

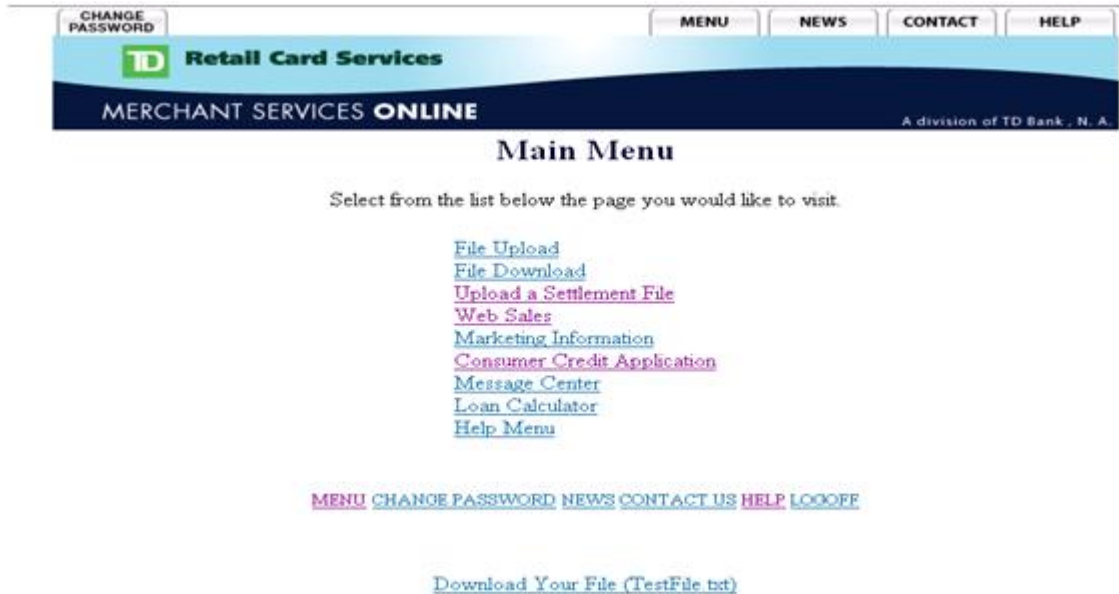
### LOAN CALCULATOR

	VARIABLES	ESTIMATOR
Loan Amount	<input type="text" value="15000"/>	<input type="text" value="15000"/>
Interest Rate (APR)	<input type="text" value="9.5"/> %	<input type="text" value="9.5"/>
Loan term (MONTHS)	<input type="text" value="60"/>	<input type="text" value="60"/>
Payment Amount:		<input type="text" value="\$315.03"/>

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# Message Center

- Messages are a helpful way of allowing us to communicate important information to our merchants. These messages appear below the main menu.



- We give our merchants the ability to control which messages remain visible or **active** and which are inactive or **hidden** on their main menu page by providing them with a message center.
  - To activate or hide messages, make a selection directly to the right of the message and click on the submit changes button.
  - Below the submit changes button are radio buttons that when clicked will show you which messages are active, which are hidden or all messages.

## MERCHANT MESSAGE CONTROL

### Active Messages Only

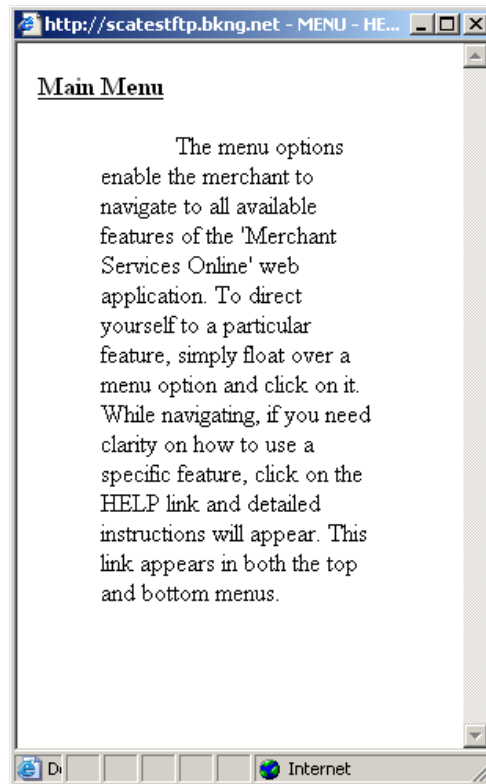
<a href="#">Download Your File (TestFile.txt)</a> <input checked="" type="radio"/> Active <input type="radio"/> Hidden
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You have **1** active messages and **0** hidden messages.

Message Display:  Active  Hidden or  All

# Help Menu

- Help is available on all pages by clicking on the “HELP” tab at the top right corner or the “HELP” link at the bottom of the page.
- Each page has its own help.



## **Contact Information**

**TDRCS Help Desk**  
**866-258-2536**

**Merchant Services**  
**1-800-538-3638**

**Credit Authorizations**  
**1-800-808-6950**