

# Yard Card Consumer Financing

# EZ Transaction

# Guide

INTERNET



## 1 Complete the Customer Credit Application

ALL information MUST be completed for the applicant.

Optional credit insurance is now available! Have applicant sign and date if interested. MUST be signed prior to submission for credit approval.

On all applications be sure to complete the "STORE USE ONLY" section of the credit application. Write the customer's account number with the approval in the space provided. Verify the applicant(s) ID by writing the drivers license or state ID number in the spaces provided. Verification of the applicant's identification is the responsibility of the dealer.

Before faxing a completed credit application, keep in mind the following:

- ▶ Please print in CAPITAL letters
- ▶ Avoid contact with the lines
- ▶ Fax only the page completed by the applicant and co-applicant
- ▶ DO NOT mail these forms to TD Retail Card Services (TDRCS)
- ▶ Give the customer the "Terms and Agreements" section

When the fax is received, a computer will scan the information and create an image of the Credit Application, which will be stored digitally. Please ensure ALL the fields are filled out correctly.

1. Applicant's Name (Last, first)
  2. Applicant's Address (St., City, State, Zip)
  3. Birth Date (MM/DD/YYYY)
  4. Social Security # (111-11-1111)
  5. Joint Applicant (Only if applicable. If joint applicant, mark box, then complete spaces below. Must also sign. 18 years or older only)
  6. Authorized Buyer (Only if applicable. If authorized buyer, mark box, then complete name and address only)
  7. Photo ID # 1 & ID # 2 (credit card)
  8. Store Number (8 Digits)
  9. Credit Limit
  10. Account Number (16 Digits).
- If declined, please write "DECLINED"
11. Applicant's Signature (Primary - Joint) / Date (MM/DD/YYYY)
  12. SCA Account Protection Plus Applicant must initial appropriate box in order to enroll for account protection.

## 2 Verifying Identification

### NEW APPLICATIONS

Customer must have a valid picture ID in the form of a driver's license, state issued ID, passport or military ID. No other forms of identification are acceptable. The sales person or cashier should personally review the accuracy of the information on the application by cross checking the information with the appropriate identification.

Information required on identification and to be checked:

- a) Name
- b) Address\*
- c) Age (if under 18, DO NOT process)
- d) Picture
- e) Signature

\*Not required on military identification.

The salesperson or cashier must review the application and check identification. If the address on the identification does not match on the application, the sales person must ask the applicant for a previous address. The previous address should be written in the previous address field on the application.

Joint applicant must be present with aforementioned valid identification.

### ADD-ON SALES

The salesperson should compare the name and signature of the consumer with that on the credit card. If the credit card is not available, the dealer can call to get the number, provided the customer has valid ID. If the individual does not have his/her card at the time of purchase, the customer must present proper valid ID as outlined in this section.

Individuals may not add on to existing account if not on the original application.

