

We're here for you and your business during COVID-19

With COVID-19 top of mind, the well-being and safety of our merchants, partners, and colleagues is paramount. We understand the potential impact that this situation can have on your business and we are committed to providing you with our continued service and support.

It is important for you to know that we are implementing plans across the bank to address potential developments and we have taken proactive measures to ensure the continued availability of our devices and core processing services. We have a team dedicated to keeping on top of the evolving situation and responding as required.

To best support you and your business, we continue to operate our 24/7 support line at 1-800-363-1163. Please do not hesitate to call us with any questions or concerns that you may have about your TD Merchant Solutions account.

Helpful information for you to know

Devices

For point-of-sale devices at your location(s), the guidelines below from our device manufacturers can help you clean your devices while protecting the functionality:

- Unplug all the wires, cables, and power sources and turn off the device prior to cleaning
- Use a lint-free soft cloth that is very slightly soaked with soapy water to clean the outside of the Terminal
- Alternatively, clean regularly using disinfectant wipes without bleach
- Do not use solvents, detergents, or abrasive cleaners on the devices
- Avoid excessive amounts of any liquid on the devices
- Do not use disinfectant sprays directly on the devices

As always, you and your customers should follow the advice of public health agencies on appropriate health and safety practices in operating your locations.

Fraud Prevention

During this time, you may also see an increase in fraudulent activities, either in person or online. Knowing the signs and understanding the impact fraud can have on your business is an important step to help protect against it. It is crucial for all businesses, big or small, to take the necessary steps to reduce the risk of fraud and protect your business and your customers. Explore the <u>TDMS Fraud Awareness</u> website to learn more about how to help protect your business and customers from fraudulent transactions.

Payment Acceptance

To limit the handling of money, consider asking your customers to pay with credit/debit whenever possible. In addition, promote the use of contactless (tap) if enabled on your device as this minimizes contact with the device(s).

If you're impacted, let us know

If your business is directly impacted by COVID-19 and as a result are facing financial challenges, let us know by calling a **TD Merchant Solutions specialist at 1-800-363-1163** or by contacting your TD Merchant Solutions Relationship Manager. We want to work with you during these difficult times.

For more information on COVID-19 and how TD is ready to help, please visit www.td.com/covid19 Update.

If we have something important to share with you, we will. In times like these, we want to be there for our Merchants.

Thank you for your business, and for placing your trust in TD. During this challenging time, we're working hard to give you the confidence you need in your bank.

D'Arcy Delamere

President, TD Merchant Solutions