



1 What is TD Complete?

TD Complete delivers a convenient end-to-end credit application, processing and settlement platform seamlessly connecting you with multiple participating providers, helping approve more customers, increase your sales and gain efficiency.

2 Is there a cost for me to integrate with this technology?

NO COST to **ENROLL** and **NO MONTHLY FEES** to use the platform, see plan sheet for cost of programs by plan.

3 What are my choices for a Secondary Lender and Lease to Own?

You can choose either Genesis Credit or Tidewater Finance as a secondary and Acceptance Now is the Lease to Own lender. To see all the lenders & details please go to www.TDComplete.com

4 What if I want to only use TD and the Lease to own or just TD and one of the Secondary financing companies?

You are not required to use all 3 but that is the best way to maximize approvals. Your best bet is to apply with both a Secondary and Lease to Own provider, so you have the options to use them should you want to.

5 I have some questions about the program prior to enrolling, who can I contact?

You can go to the following link and submit a request for an email or phone call back from one of our specialists. www.TDComplete.com/contact

6 Where would I go to get more information and enroll?

You can simply go to www.TDComplete.com

7 Once we submit our enrollment application and want to check on the status who do I contact?

You can call TD Merchant Services at 800-538-3638. Most enrollment applications are reviewed and approved within 5 business days.

8 Do you require any additional documents at the time of enrollment?

TD requires you to upload a copy of a voided check for ACH funding and one official business document for verification.

9 Is this only for the large Furniture companies or restrictions to apply?

No, this is for all furniture retailers – RCS Policy states minimum annual overall sales of \$500,000 and must be in business for +2 years. Other lenders also have requirements which can be found on www.TDComplete.com

10 How does the Quarterly rebate work?

Dealers will receive a Quarterly Rebate from TD on net credit sales during each calendar quarter. Rebates will be credited on you daily settlement within 45 days after the end of the quarter. Only net sales from TD will go towards your volume rebate.

1. > \$250K: 25bps rebate
2. >\$500K: 50bps rebate
3. >\$1MM: 75bps rebate

