

POSITIVE PAY USER GUIDE

TIBLINK

TIB Bank of the Keys 451 Overseas Hwy. Key Largo, FL 33037 · (305) 451-4660
Customer Support (Homestead,FL) (305) 246-9741

**Sign up for online Bill Payment from our Website! The easiest and fastest way to pay your bills!
Eliminates stamps, envelopes and saves you time! Contact TIB and request Bill Payment.**

HelpDesk Holiday Support Hours
Friday 12/24/04 7:00AM EST to 4:00PM EST
Friday 12/31/04 7:00AM EST to 4:00PM EST
Happy Holidays!

Hello William J Usategui!

Account	Balance	Status
Joint Account	\$2,181.83	Select Activity ...

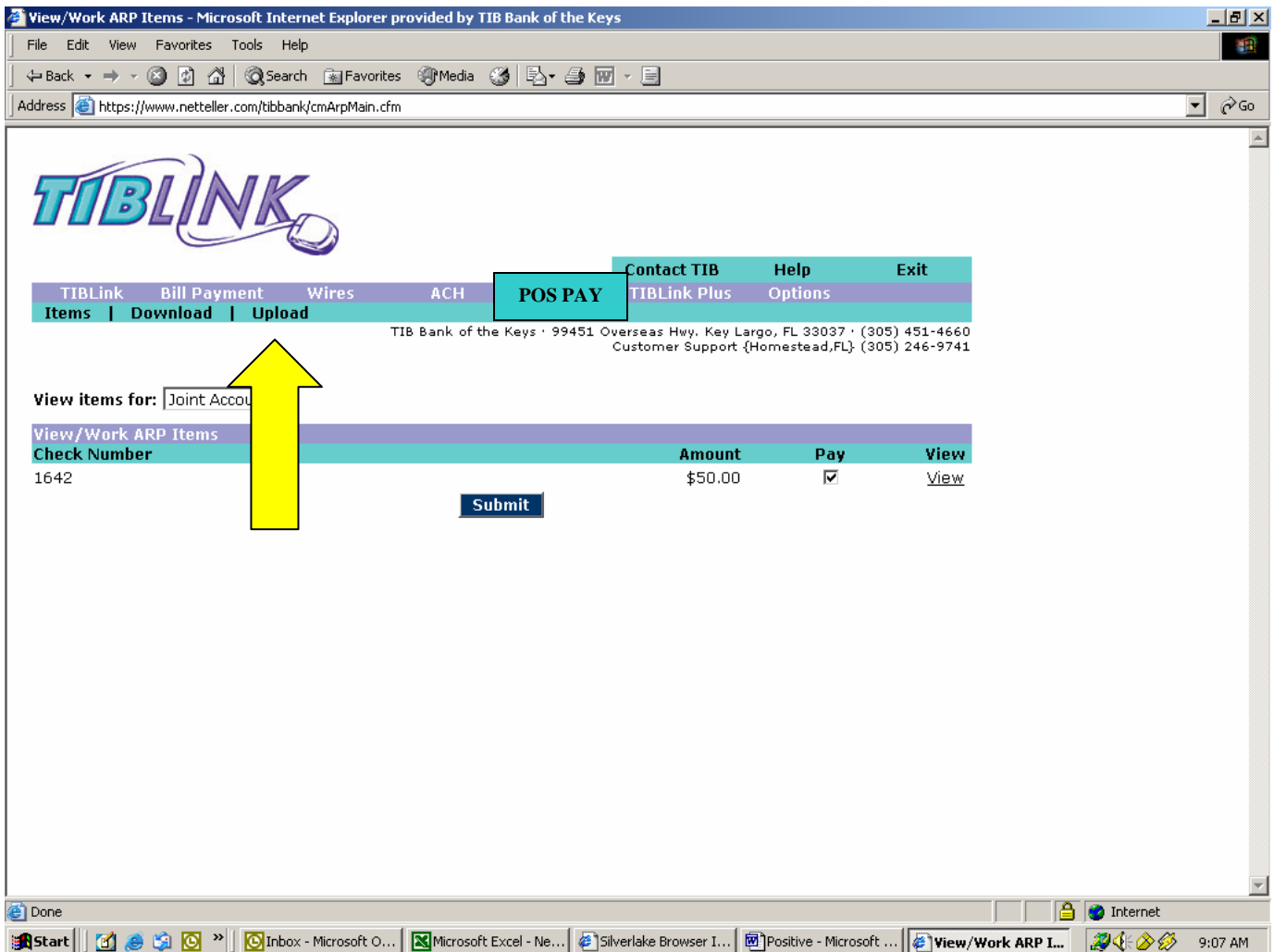
Customer Summary Information
1 Deposit accounts with a total balance of \$2,181.83
0 Loan accounts with a total balance of \$0.00

You last accessed your TIBLink Plus account on Dec 31, 2004
You last accessed your Internet Banking account on Dec 31, 2004 09:03:50
You have visited 50 times since Oct 15, 2004 12:31:39

MEMBER FDIC EQUAL HOUSING LENDER

1. Once you have successfully logged into TIBLINK Plus *Click* on the **POS PAY** tab.

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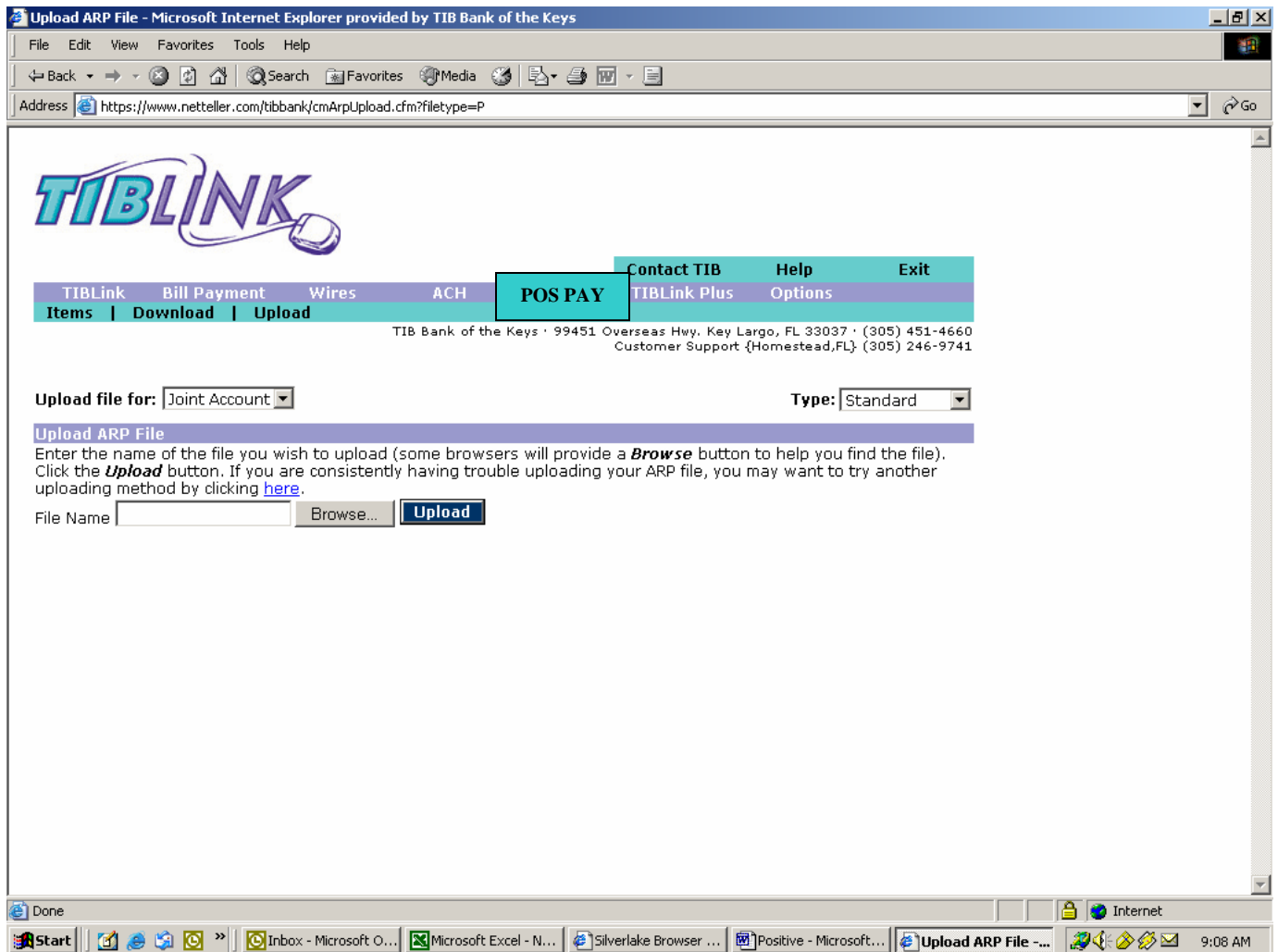


2. The POS PAY tab contains three sub-menus:

- a. *Items* – This list will contain items that have cleared and now await your decision to pay or return.
- b. *Download* – This
- c. *Upload* – This menu will guide you through the process of either uploading your check file to the bank or manually entering your list of checks to be uploaded.

3. Click on **Upload** to upload a new file.

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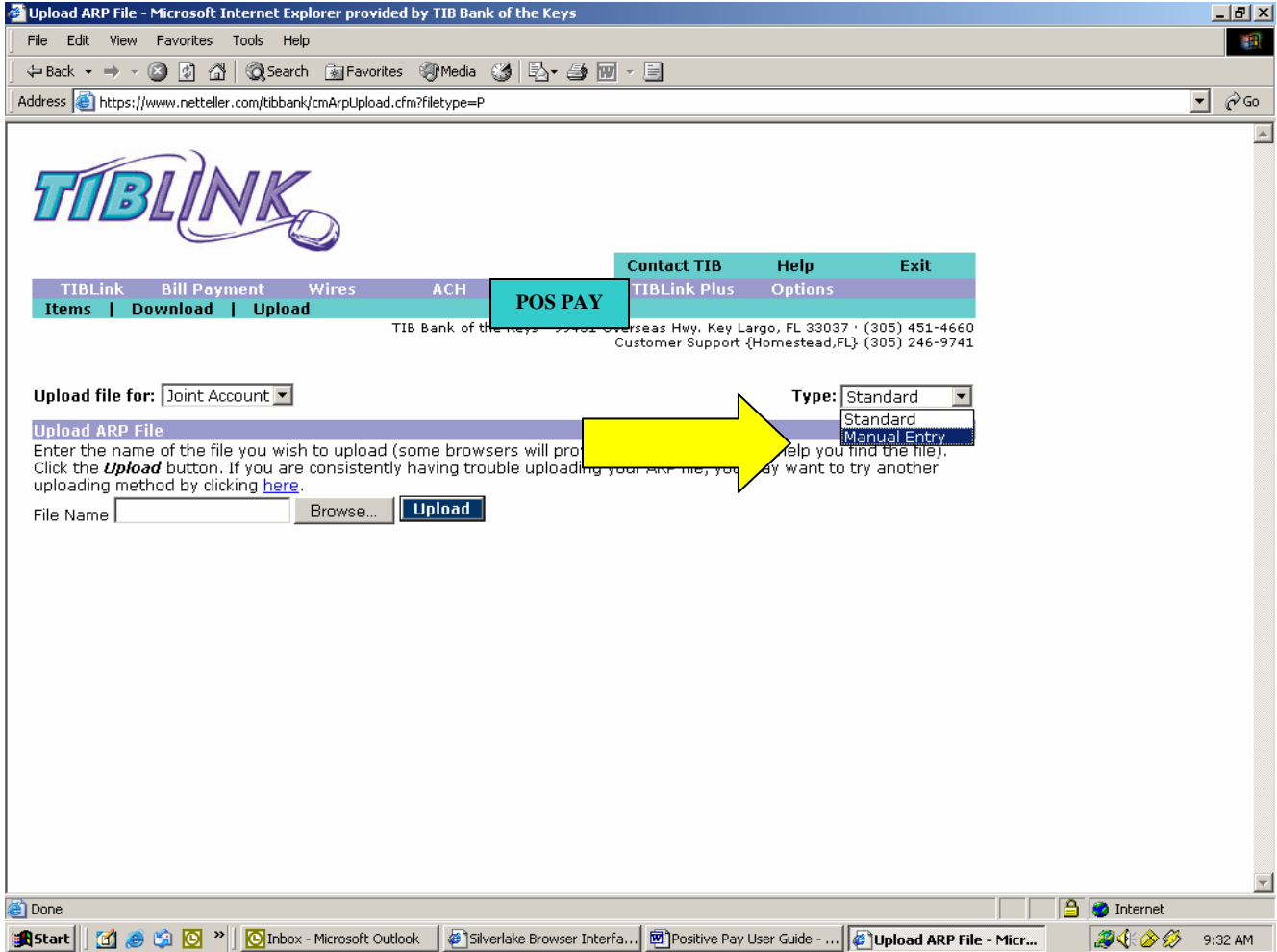
4. Manual Upload, or

- a. Click on **Type** and select Manual, or

5. Standard File Upload

- a. Click on **Browse** to find and select file to be uploaded
- b. Click on **Upload**
 - i. **NOTE:** Acceptable file format for uploads are Text (.txt). In April 2005 Comma Separated Value (CSV) will also be available.

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6. Click on **Manual Entry**

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Enter items for:

Upload ARP File
NOTE: You may enter up to 8 pages before uploading. Each page holds 11 entries.

	Check Number	Date Issued	Check Amount	Type	Payee
1	<input type="text" value="1642"/>	<input type="text" value="12/10/2004"/>	<input type="text" value="50"/> . <input type="text" value="00"/>	<input type="text" value="Debit"/>	<input type="text" value="Vic...so"/>
2	<input type="text" value="1649"/>	<input type="text" value="12/31/2004"/>	<input type="text" value="50"/> . <input type="text" value="00"/>	<input type="text" value="Debit"/>	<input type="text" value="Ric..."/>
3	<input type="text" value="1650"/>	<input type="text" value="12/31/2004"/>	<input type="text" value="100"/> . <input type="text" value="00"/>	<input type="text" value="Debit"/>	<input type="text" value="Cash"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Debit"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Debit"/>	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Debit"/>	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Debit"/>	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Debit"/>	<input type="text"/>

6. Start entering your issued check information

- Check Number (required)
- Date Issued (required)
- Check Amount (required)
- Payee (optional)

7. Click on Submit when you have completed entering your list of checks

NOTE: You have the ability to change accounts by Clicking on the Enter Items for drop-down menu.

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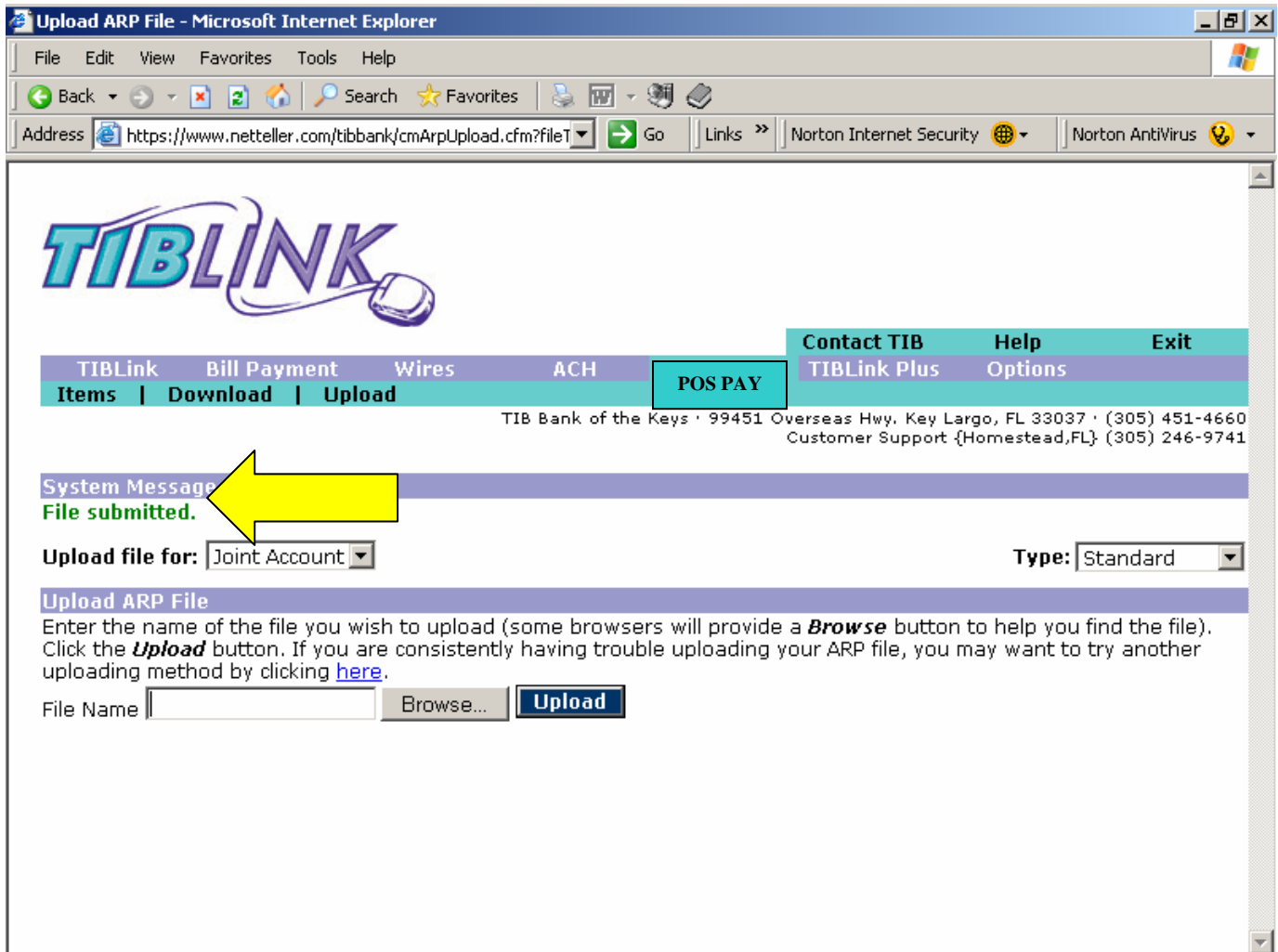
The screenshot shows a web browser window titled "ARP Upload Results - Microsoft Internet Explorer". The address bar displays "https://www.netteller.com/tibbank/cmArpUploadProcess.c". The page features the TIBLINK logo and a navigation menu with options like "TIBLink", "Bill Payment", "Wires", "ACH", "POS PAY", "Contact TIB", "Help", "Exit", "TIBLink Plus", and "Options". Below the menu, contact information for TIB Bank of the Keys is provided. The main content area is titled "ARP Upload Results" and contains a table with the following data:

Status	Check Number	Date Issued	Payee	Amount
Successful	0000001642	12/10/04	Vicente Monterosso	\$50.00
Successful	0000001649	12/31/04	Ricardo Roel	\$50.00
Successful	0000001650	12/31/04	Cash	\$100.00

Below the table, the text "Total: 3 Checks \$200.00" is displayed. At the bottom of the table area, there are two buttons: "Submit" and "Cancel". A large yellow arrow points upwards towards the "Submit" button.

8. Final review before uploading to bank. If data entry is correct then click on Submit.

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9. Acknowledgement of successful file transmission.

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EXCEPTION ITEM PROCESSING

1. Log into TIBLINK Plus
2. Click on **POS PAY** tab
3. Listed will be your exception items that have cleared; such as
 - a. Checks that have not been issued
 - b. Checks that have already been paid
 - c. Amount that does not match
 - d. Stop payment items
 - e. Stale dated checks
 - f. Voided checks
4. Click on **View** for the reason for the exception

View/Work ARP Items - Microsoft Internet Explorer provided by TIB Bank of the Keys

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media Print

Address <https://www.netteller.com/tibbank/cmArpMain.cfm> Go

TIBLINK

Contact TIB Help Exit

TIBLink Bill Payment Wires ACH **POS PAY** TIBLink Plus Options

Items | Download | Upload

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View items for: Joint Account

Check Number	Amount	Pay	View
1653	\$10.00	<input checked="" type="checkbox"/>	View
1654	\$10.00	<input checked="" type="checkbox"/>	View

Submit

Start | Internet | 9:39 AM

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5. Viewing an exception

View ARP Item - Microsoft Internet Explorer provided by TIB Bank of the Keys

File Edit View Favorites Tools Help

Address <https://www.netteller.com/tibbank/cmArpItemView.cfm?serialNumber=0000001653&amount=00000000001000&sourceOfEntry=P%2EO%2ED%2E%20%20%20%20&exceptionReas...> Go

TIBLINK

Contact TIB Help Exit
TIBLink Bill Payment Wires ACH **POS PAY** IBLink Plus Options

Items | Download | Upload

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View ARP Item

Account Name: Joint Account
Check Number: 1653
Amount: \$10.00
Source Of Entry: P.O.D.
Exception Reason: Invalid Amount
Updated By:
When Updated: 0:00:00 am
Updated From:
Workstation:
[Return](#)

Done Internet

Start | Inbox - Microso... | Silverlake Brow... | POSITIVE PAY... | Enhanced Acco... | **View ARP It...** | Document3 - Mi... | 9:40 AM

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The screenshot shows a Microsoft Internet Explorer browser window displaying the TIBLINK website. The browser's address bar shows the URL: <https://www.netteller.com/tibbank/cmArpItemView.cfm?serialNumber=0000001654&amount=0000000001000&sourceOfEntry=P%2EO%2ED%2E%20%20%20%20&exceptionRea>. The page features the TIBLINK logo and a navigation menu with options: TIBLink, Bill Payment, Wires, ACH, POS PAY, TIBLink Plus, Help, Options, and Exit. Below the menu, contact information for TIB Bank of the Keys is provided: 99451 Overseas Hwy, Key Largo, FL 33037, (305) 451-4660, and Customer Support (Homestead, FL) (305) 246-9741. The main content area is titled 'View ARP Item' and displays the following details: Account Name: Joint Account, Check Number: 1654, Amount: \$10.00, Source Of Entry: P.O.D., Exception Reason: Not Issued, Updated By: [Redacted], When Updated: 0:00:00 am, Updated From: [Redacted], and Workstation: [Redacted]. A yellow arrow points to the 'Exception Reason: Not Issued' field. A 'Return' button is located at the bottom of the form.

TIBLINK

TIBLink | Bill Payment | Wires | ACH | **POS PAY** | TIBLink Plus | Help | Options | Exit

Items | Download | Upload

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View ARP Item

Account Name: Joint Account
Check Number: 1654
Amount: \$10.00
Source Of Entry: P.O.D.
Exception Reason: Not Issued
Updated By: [Redacted]
When Updated: 0:00:00 am
Updated From: [Redacted]
Workstation: [Redacted]

[Return](#)

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5. After reviewing the exception, enter your disposition for each item. The system will automatically default to Pay the item. If you wish to return the item then 'un-check' the item so that check mark is removed. Once you have made your decisions, then click on submit.

The screenshot shows the TIBLINK web application interface. At the top, there is a navigation menu with options: TIBLink, Bill Payment, Wires, ACH, POS PAY, IBLink Plus, and Options. Below the menu, there is a section for "View items for:" with a dropdown menu set to "Joint Account". The main content area displays a table of check items:

Check Number	Amount	Pay	View
1653	\$10.00	<input checked="" type="checkbox"/>	View
1654	\$10.00	<input checked="" type="checkbox"/>	View

Below the table is a "Submit" button. Two yellow arrows are overlaid on the image: one points to the "Pay" column header, and the other points to the "Submit" button.

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6. After you have successfully submitted your decisions you will receive an acknowledgement.

The screenshot shows the TIBLINK web application interface. At the top, there is a navigation menu with options: TIBLINK, Bill Payment, Wires, ACH, POS PAY (highlighted with a red box), Contact TIB, TIBLINK Plus, Help, and Options. Below the menu, a system message states "Update successful." with a red arrow pointing to it. Underneath, there is a "View items for:" dropdown menu set to "Joint Account". A table titled "View/Work ARP Items" displays two rows of data:

Check Number	Amount	Pay	View
1653	\$10.00	<input checked="" type="checkbox"/>	View
1654	\$10.00	<input checked="" type="checkbox"/>	View

Below the table is a "Submit" button. The browser's address bar shows "https://www.netteller.com/tibbank/cmArpMain.cfm". The Windows taskbar at the bottom shows several open applications, including "POSITIVE PAY...", "Enhanced Acco...", and "View/Work A...".