



TIBLink Plus

User Manual



CONTACT INFORMATION

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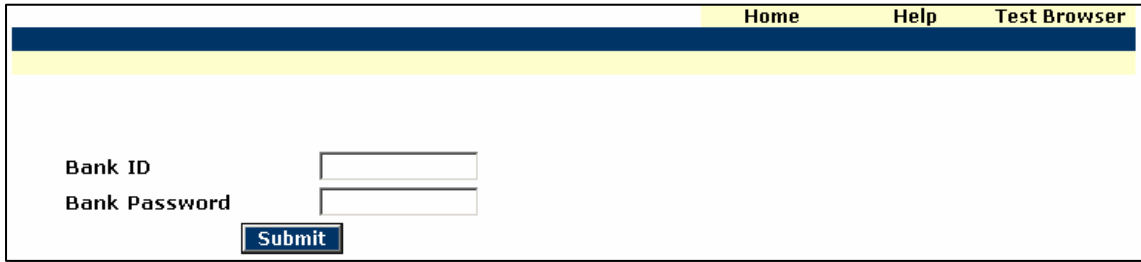
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INTERNET BANKING LOGIN SCREEN

This is the first screen you will see when accessing your accounts from the bank's login page. The first time any company user signs on, they each will enter the same ID assigned by the bank in the ID field, and the last four digits of the company's federal tax ID number in the Password field. **All users in your company share this initial ID and Password**, so be sure to safely and appropriately communicate it between your users.

Initial Sign-on (for Company)



The screenshot shows a web browser window with a dark blue header bar containing the links 'Home', 'Help', and 'Test Browser'. Below the header is a white main content area. On the left side, there are two text labels: 'Bank ID' and 'Bank Password'. To the right of 'Bank ID' is a white rectangular input field. To the right of 'Bank Password' is another white rectangular input field. Below the 'Bank Password' input field is a blue button with the word 'Submit' in white text.

FIELD DESCRIPTIONS

Bank ID: The 12 digit number assigned by the bank during your account setup.

Password: The last four digits of the company's Tax ID Number. Passwords are case sensitive.

Home: Clicking on this tab will take you back to <insert website>

Help: At any time throughout Internet Banking you can select the Help feature to view an explanation of the page and the fields on that page.

Test Browser: This feature allows you to verify that your Internet Browser supports the required encryption level of 128-bit.

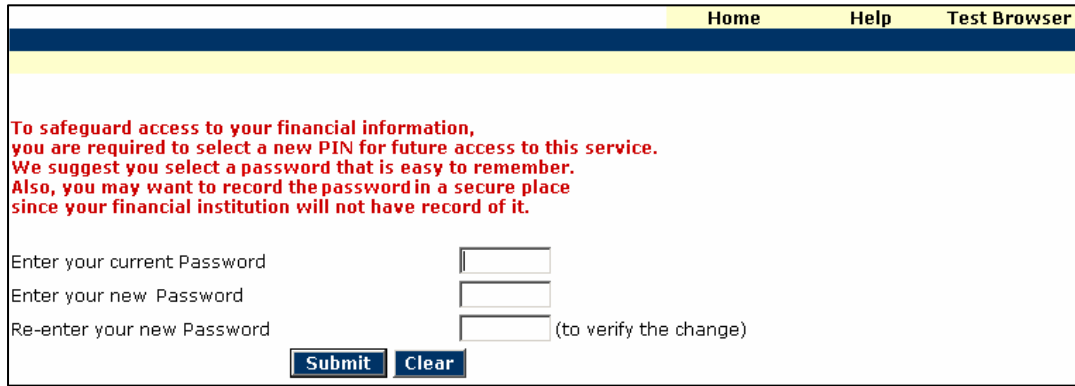
PROCEDURES

- Type the appropriate User ID in the ID Field, then click in or tab to the Password field.
- Type the appropriate Password in the Password field and click the Submit button.

CHANGING PASSWORD OPTIONS

The first time you sign-on, or when your password has expired, you will be required to change your password for security reasons. **All users in your company share this initial ID & Password, so be sure to safely and appropriately communicate it between your users.**

(Remember: If you change the initial sign-on information, please communicate this change with all of your company's users)



The screenshot shows a web form for changing a password. At the top, there are navigation links: Home, Help, and Test Browser. Below these is a yellow banner. The main content area contains the following text in red: "To safeguard access to your financial information, you are required to select a new PIN for future access to this service. We suggest you select a password that is easy to remember. Also, you may want to record the password in a secure place since your financial institution will not have record of it." Below this text are three input fields: "Enter your current Password", "Enter your new Password", and "Re-enter your new Password (to verify the change)". At the bottom of the form are two buttons: "Submit" and "Clear".

FIELD DESCRIPTIONS

Current Password: The password that has just expired, or your default password if you are a new user or have had your password reset.

Enter your new Password: The 6-8 character password of your choice. This must contain both alpha and numeric values.

Re-enter your new password: Re-type the password from the previous field.

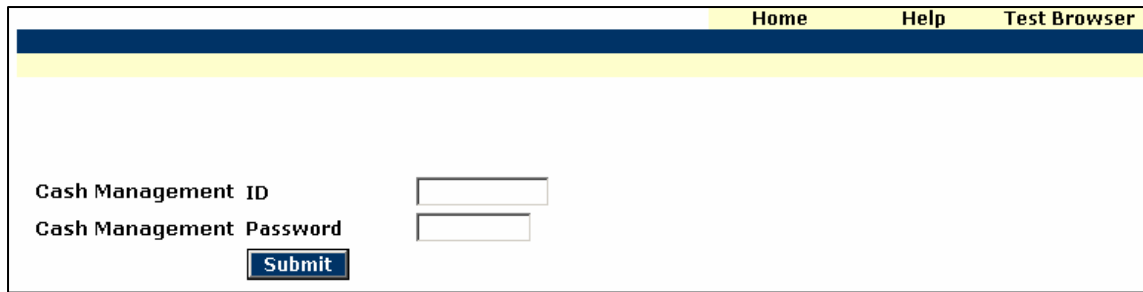
PROCEDURES

- Type the appropriate password in the current password field, then click or tab to the next field.
- Type the new 6-8 character (alpha and numeric) password of your choice, then click or tab to the next field.
- Re-enter the exact 6-8 character (alpha and numeric) password that you entered in the previous field. Click Submit.

TIBLINK PLUS LOGIN SCREEN

Enter the Cash User ID and Password assigned by the bank. This ID is unique to each user.

TIBLink Plus User Sign-on



Home Help Test Browser

Cash Management ID

Cash Management Password

Submit

FIELD DESCRIPTIONS

TIBLink Plus ID: The unique ID of each TIBLink Plus User. IDs are case sensitive.

TIBLink Plus Password: The password established for your Cash User ID. Passwords are case sensitive.

PROCEDURES

- Type the appropriate User Name in the TIBLink Plus ID field, then click in or tab to the Password field.
- Type the appropriate Password in the TIBLink Plus Password field, and then click Submit.

ACCOUNT LISTING PAGE

Accounts	Wires	ACH	ARP	Contact Administration	Help Options	Privacy Policy	Exit
Main							
Hello Test Customer!							
Account Listing							
Account	Balance	Status					
Checking Account	292.45		Select Activity ...				
Operating Account	73,330.20		Select Activity ...				
Customer Summary Information							
2 Deposit accounts with a total balance of 73,622.65							
0 Loan accounts with a total balance of 0.00							

FIELD DESCRIPTIONS

Note: All available fields are displayed here. Fields enabled by user will depend on security access.

Accounts: This is the default module when you log in to User. The **Main** screen lists the accounts to which you have access through User.

Wires: Use this tab to access the Wires module. This is where you set up, maintain and send Wire Transfers.

ACH: Use this tab to access the ACH module to set up, maintain, and initiate ACH Batches (Payroll, Tax Payments, etc.)

ARP: Use this tab to access the Reconciliation module. This is where you upload and download files for reconciliation processing, and review Positive Pay files and exceptions.

Administration: Use this option to download a report of your Prior-Day activity. This information will update nightly.

Options: From the Options tab you can make changes to your Internet Banking ID. **(Remember, if you change the initial sign-on information, please communicate this change with all of your company's users.)**

Contact: If you would like to send a secure message to the bank, use the Contact option. The information you include in the message is not sent through e-mail, but rather a secure connection. Therefore, feel free to include account information in your correspondence.

Help: At any time while logged in to User, you can click on Help for more information about the page you are on or modules you are using.

Exit: Please use the Exit tab when you are finished with your User session. Upon exiting, you will be directed to <insert website>

Balance: This is the account's real-time, available balance.

Status: The status of the account – New, Dormant, or Closed.

Account Listing: The accounts to which you have been given access via Internet Banking will be listed.

Customer Summary Information: This will summarize the total dollar amount in your deposit accounts as well as any loan accounts displayed through Internet Banking.

ACCOUNT ACTIVIY OPTIONS

Account Listing		
Account	Balance	Status
Checking Account	292.45	Select Activity ...
Operating Account	73,330.20	Select Activity ...

Select Activity ...
Transactions
Stop Payments
Transfers
Prior Day
Statements

FIELD DESCRIPTIONS

Transactions: Click on this option to view the transactions posted to your account during the current statement cycle, to search for a specific transaction, or to view your account information.

Transfers: Allows you to add, view, edit or delete account-to-account funds transfers that you have established. Transfers that have been set up by the bank may be viewed only.

Prior Day: Displays the prior day account activity for the selected account. This information will be updated nightly.

Statements: Allows you to view your account statements. Statement history is available for up to 3 months. You will start accruing statement history when you are established as an Internet Banking customer.

TRANSACTIONS

Current Account: <input type="text" value="Operating Account"/>		Current Balance: 73,330.20			
		Available Funds: 73,330.20			
Current Transactions					
View Transactions Since <input type="text" value="Last statement"/>		Select Range of Transactions			
NOTE: Click on a column name to sort transactions by that column in ascending (▲) or descending (▼) order.					
Date ▼	Check No.	Account	Debits	Credits	Balance
01/30/2004	55322	CHECK 55322	(469.93)		73,330.20
01/30/2004		TRANSFER FROM SAVINGS ACCT 0131309		53.91	73,800.13
01/27/2004		ACH DEBIT	(200.00)		73,746.22
Totals:			(669.93)	53.91	
Account Details				More Details	
				Previous Statement Balance: 73,946.22	
				Yesterday's Balance: 73,330.20	

FIELD DESCRIPTIONS

Current Account: Use the drop-down menu to change which account's transactions you are viewing.

Current Balance: This is your available balance for the current day.

Available Funds: This amount may include additional balances from other account types. Click the link to see the additional balances.

View Transactions Since: By default, transactions since your last statement will display. Use the drop-down menu to view the last 7, 14, 30 or 60 days of transactions.

Select Range of Transactions: Use this option to search for a specific transaction(s) by date range, check number or dollar amount.

More Details: Click the link to view the current day's dollar amount of transaction groupings for your account. Transactions are divided by type: ACH, Inclearing, Over-the-Counter, Wires, and Transfers (see screen below).

Current Account Information			
Operating Account			
As of Date.....		Current Day Activity	
		Debits	Credits
Available Balance....	73,330.20	ACH Items	
Collected Balance....	73,330.20	0.00	0.00
Ledger Balance.....	73,330.20	Inclearing	
Hold Amount.....	0.00	0.00	0.00
Today's Activity Total ..	73,330.20	Over-the-counter	
		0.00	0.00
		Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00
Close			

TRANSFERS

Same day transfer cutoff time is 6:00 PM EST. Transfers submitted after 6:00 PM EST will be processed the next business day.

The screenshot shows a navigation menu with the following items: Accounts, Wires, ACH, ARP, Administration, Options, Contact, Help, Privacy Statement, and Exit. Below the menu is a breadcrumb trail: Main | Transactions | Stop Payments | Transfers | Prior Day. There are two dropdown menus: 'View Transfers for:' set to 'Payroll Account' and 'Add Transfer from:' set to 'Select Account ...'. Below these is a section titled 'Transfer List' with the text: 'There are currently no scheduled transfers for this account.'

FIELD DESCRIPTIONS

View Transfers for: Using the drop-down menu, select the account for which you would like to view any scheduled transfers.

Add Transfer From: Select the account for which you would like to transfer funds from.

The screenshot shows the 'New Transfer' form. It includes the same navigation menu and breadcrumb trail as the previous screenshot. The form fields are: 'Transfer funds from' (Payroll Account), 'Available Funds: 28,915.84', 'Transfer funds to' (Office Account), 'Payment options' (None), 'Amount to transfer' (input fields), 'Frequency' (One Time), 'Date' (03/18/2004), and 'Memo' (input field). There are 'Submit' and 'Cancel' buttons at the bottom.

PROCEDURES – Transfer Funds

Transfers funds from: This will default to the account selected on the previous screen. You may select another available account.

Transfer funds to: Select the account into which you would like to transfer funds.

Payment Options: Different payment options will be available if you are transferring to a loan account.

Amount to Transfer: Enter the dollar amount of the funds transfer.

Frequency: Choose the frequency for the funds transfer. Options include One-Time, Weekly, Bi-Weekly and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).

Date: Enter the date the transfer should be made.

Memo: Enter any descriptive information for the funds transfer. This information will display with the transaction and on your statement.

NON-IMAGED STATEMENTS

			Home	Help	Test Browser
View Statements/Notices for: <input type="text" value="Payroll Account"/>					
View Statement/Notice List					
Date	Description	View Details			
02/27/2004	This is your statement	<input type="text" value="Select Activity ..."/>			

FIELD DESCRIPTIONS

View Statements/Notices for: Using the drop-down menu, select the account for which you would like to view your statement.

View Statement/Notice List: Your statement activity will be available for up to xxx months through Internet Banking. Next to the statement you want to view, select the view type. Options are PDF, HTML, or Text.

				Home	Help	Test Browser
View Statement/Notice						
Any Customer		Date	02/29/04	Page	1	
		Account Number	123456789			
CHECKING ACCOUNTS						
Account Title: Any Customer						
BUSINESS SWEEP CHECKING		Number of Enclosures		0		
Account Number	123456789	Statement Dates		02/01/04 thru 02/29/04		
Previous Balance	13.52	Days in the statement period		33		
2 Deposits/Credits	60.14	Average Ledger		21.68		
1 Checks/Debits	2.00	Average Collected		21.68		
Service Charge	.00					
Interest Paid	.00					
Current Balance	71.66					

Transactions By Date Posted						
Date	Description	Withdrawals	Deposits	Balance		
02/01	PREVIOUS BALANCE			13.52		
02/25	Transfer From Checking		42.14	55.66		
	ACCOUNT NUMBER 123456789					
02/28	Transfer To Checking	2.00		53.66		
	ACCOUNT NUMBER 123456789					
02/29	Transfer From Checking		18.00	71.66		
	ACCOUNT NUMBER 123456789					

Electronic Banking Transaction Summary						
			Date	Amount	DR/CR	
02/25	42.14	CREDIT	02/29	18.00	CREDIT	
02/28	2.00	DEBIT				

WIRES – Edit/Add

Same day wire transfer cut-off time is 3:30 PM EST. Wires submitted after 3:30 PM EST will be processed the next business day.

Accounts	Wires	ACH	ARP	Contact Administration	Help Options	Privacy Statement	Exit
Transmit Edit/Add							
View wires for: <input type="text" value="Payroll Account"/>							<input type="button" value="Add Wire"/>
Edit/Add Wires							
Status	Repetitive Code	Amount	Receiving Account #	Receiving Bank			
No wires were found for account Payroll Account							

FIELD DESCRIPTIONS

View Wires for: Using the drop-down menu, select the account for which you would like to view or edit wire transfers.

Add Wire: Select the account for which you want to add the wire transfer, then click the Add Wire button.

Accounts	Wires	ACH	ARP	Contact Administration	Help Options	Privacy Statement	Exit
Transmit Edit/Add							
Define New Wire for account Payroll Account							
General Wire Information							
Click here for international wire input screen							
Credit Account #/Type	<input type="text"/>					Demand	<input type="button" value=""/>
Credit Account Name	<input type="text"/>						
Credit Account Address	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
Receiving Bank ABA Number	<input type="text"/>	Search for ABA #					
Receiving Bank Name	<input type="text"/>						
Receiving Bank Address	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
Remarks	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
	<input type="text"/>						
Repetitive Wire/Code	<input type="checkbox"/>	<input type="text"/>					
Amount	<input type="text"/>					<input type="text"/>	<input type="text"/>
				<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>		

PROCEDURES – Add Wire Transfer

The default entry screen for a Wire Transfer is Domestic Wire Entry. To enter an International Wire, click the 'Click here for international wire input screen' link. The additional wire fields will display (see image at bottom of page)

Credit Account #/Type: Enter the account number which you are crediting. Using the drop-down menu, select whether the account you are crediting is a Demand (Checking) or Savings account.

Credit Account Name: Enter the name of the company or person who will be receiving the wire.

Credit Account Address: Enter the address of the company or person who will be receiving the wire.

Receiving Bank ABA Number: Enter the ABA (routing) number of the bank where the credit account is held. If you do not know this number, use the '[Search for ABA #](#)' link to search by bank name, city or state. (See ABA Lookup screens below.)

Receiving Bank Address: Enter the address of the bank to which you are sending the wire transfer.

Remarks: Enter any remarks or comments for the wire (invoice #, person's attention).

Repetitive Wire/Code: If you want this wire to be saved on Internet Banking so it can be edited/sent again in the future, click the repetitive check box and enter up to a 6-character wire code. This code is to differentiate one wire from another and will not be transmitted with the wire.

Amount: Enter the amount of the wire transfer.

Submit: Click submit to complete the wire transfer entry. *NOTE: You must still Transmit the wire for it to be processed (see next section).*

Receiving FI Information		
Intermediary FI..IBK/4000	<input type="text"/>	Select Identifier <input type="text"/>
Intermediary FI name..IBK/4000	<input type="text"/>	
Intermediary FI address1..IBK/4000	<input type="text"/>	
Intermediary FI address2..IBK/4000	<input type="text"/>	
Intermediary FI address3..IBK/4000	<input type="text"/>	
Beneficiary FI..BBK/4100	<input type="text"/>	Select Identifier <input type="text"/>
Beneficiary FI name..BBK/4100	<input type="text"/>	
Beneficiary FI address1..BBK/4100	<input type="text"/>	
Beneficiary FI address2..BBK/4100	<input type="text"/>	
Beneficiary FI address3..BBK/4100	<input type="text"/>	
Reference Beneficiary..RFB/4320	<input type="text"/>	
Originator Information		
Originator FI..OGB/5100	<input type="text"/>	Select Identifier <input type="text"/>
Originator FI name..OGB/5100	<input type="text"/>	
Originator FI address1..OGB/5100	<input type="text"/>	
Originator FI address2..OGB/5100	<input type="text"/>	
Originator FI address3..OGB/5100	<input type="text"/>	

International Wire Input Screen

ABA Lookup - Wires	
ABA Number	<input type="text"/>
Bank Name	<input type="text"/>
Short Name	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Close"/>	
<p> the data entered finds partial match ("Ring" will find "The Springfield Bank")</p> <p> the data entered must match exactly with entry in database.</p>	

ABA Search

Available ABA Numbers - Wires							
ABA#	Short Name	Bank Name	Address	City	ST	Zip	Phone#
011600062	CHITTENDEN TR VT	CHITTENDEN TRUST COMPANY	BURLINGTON SQUARE	BURLINGTON	VT	054010000	8026601273

ABA Search/Selection

WIRES - Transmit

Accounts		Wires		ACH		ARP		Contact	Help	Privacy Statement	Exit
Transmit		Edit/Add						Administration	Options		
Wire List											
Sequence #	Status	Amount	Repetitive	Receiving Account #	Receiving Bank						
1	Pending	\$100.00	Yes	123456	CHITTENDEN TR VT		Transmit				

FIELD DESCRIPTIONS

Transmit: The transmit option will display next to Wire Transfers ready to be sent to the bank for processing. A Wire Transfer can be transmitted only once daily, and must be transmitted on the day of processing (cutoff time is 1:30 PM EST). Future dated wires are not available. Click the Transmit link to complete the Wire Transfer process. The Transmit tab will only display to those users who have authorization to transmit Wire Transfers.

Accounts		Wires		ACH		ARP		Contact	Help	Privacy Statement	Exit
Transmit		Edit/Add						Administration	Options		
Transmit Wire Transfer From Payroll Account (Repetitive)											
Credit Account Information											
Account #/Type:		123456 / Demand									
Name:		Company XYZ									
Address:		100 Main Street Burlington, VT 05402									
Receiving Bank Information											
ABA Number:		011600062									
Name:		CHITTENDEN TR VT									
Address:		2 BURLINGTON SQUARE BURLINGTON, VT 054010000									
Wire Information											
Repetitive Code:		TEST									
Amount:		\$100.00									
Remarks:											
Receiving Bank Information											
Wire Password		<input type="text"/>									
<input type="button" value="Transmit"/>		<input type="button" value="Cancel"/>									

PROCEDURES – Transmit Wire

Wire Password: After verifying the Wire Transfer information is correct, enter your 4-digit Wire Password assigned by the bank and click Transmit.

ACH Batch List

Accounts	Wires	ACH	ARP	Contact	Help	Privacy Statement	Exit
Batch List Search Upload Upload Status Tax Payments							
							Create new batch for: <input type="text" value="Select Company"/>
ACH Batch List							
Status	Category Δ	Type	Company	Debits	Credits		
<input type="checkbox"/>	Ready	Tax FD test	CCD TEST COMPANY 1	\$100.00	\$100.00	<input type="text" value="Select Activity..."/>	
				Total	\$100.00	\$100.00	
<input type="button" value="Quick Initiate"/>							

FIELD DESCRIPTIONS

ACH Batch List: This list will contain the ACH Batches you have entered or uploaded into Internet Banking.

Create new batch for: Using the drop-down menu, select the company for which you want to create a new ACH Batch.

Status: Options Include:

- Ready – The batch is ready to be initiated and sent to the bank for processing.
- Initiated – The batch has been initiated and sent to the bank for processing, but the bank has not yet processed the batch.
- Processed – The bank has processed the batch. Following the bank's End of Day processing, the batch will return to a Ready or Pending status.
- Uploaded – The batch has been uploaded from a 3rd party software. Batches can be initiated while in uploaded status.

Category: Each batch should have a unique category name. This can be generic (Payroll) or specific (033104 Payroll).

Type: This is the class code for the ACH Batch. Use the drop-down menu to select a different standard entry class code.

Company: This is the company for which the batch has been established.

Debits: This is the total of all debit transactions for the batch. Batches must have equal debits and credits to be initiated. The dollar amounts for batches not in balance will display in red.

Credits: This is the total of all credit transactions for the batch. Batches must have equal debits and credits to be initiated. The dollar amounts for batches not in balance will display in red.

Quick Initiate: To initiate more than one batch at a time, select the batches to initiate by clicking in the box to the left of the batch. Once the batches have been selected, click Quick Initiate. You will be able to enter the effective date of each batch on the next screen.

New ACH Batch

				Contact	Help	Privacy Statement	Exit
Accounts	Wires	ACH	ARP	Administration	Options		
Batch List	Search	Upload	Upload Status	Tax Payments			
ACH Batch Header							
Category	<input type="text"/>	Category Code	PPD - Prearranged Payments and Deposits ▾				
Company:	TEST COMPANY 1	Company ID:	123456789				
Discretionary Data:	PAYROLL	Entry Description:	PAYROLL				
				Submit	Cancel		

PROCEDURES – Set up a new ACH Batch

At the ACH Batch List page, click on “Create new batch for:” and select company. You will receive a batch header screen as shown above.

Complete the following fields:

Category: Enter a unique category for this batch, which can be generic (Payroll) or specific (Payroll 031504).

Category Code: Choose the correct Category Code for the batch.

Company: The company selected in the previous screen. This name, along with the Entry Description, will be transmitted with the transaction.

Company ID: The Tax ID number of the selected company.

Discretionary Data: A description of the batch.

Entry Description: This description, along with the Company Name, will transmit with the transaction.

Click Submit

ACH - Add Transactions

Edit ACH Record		Add Multiple Records
Record Information		
Name	<input type="text"/>	Addenda type <input type="text" value="00-No Addenda Information"/>
ID#	<input type="text"/>	Addenda <input type="text"/>
Amount*	<input type="text" value="0"/> . <input type="text" value="00"/> Prenote <input type="checkbox"/>	
<small>* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.</small>		
Receiving Financial Institution Information		
Routing#	<input type="text"/> Search for ABA#	Account Type <input type="text" value="Checking"/>
Account#	<input type="text"/>	Transaction Type <input type="radio"/> Debit <input checked="" type="radio"/> Credit
		Status <input checked="" type="radio"/> Active <input type="radio"/> Hold
		<input type="button" value="Quick Add"/> <input type="button" value="Submit"/> <input type="button" value="Cancel"/>

PROCEDURES – Add Transactions

Complete the following fields (or for multiple records, click on “Add Multiple Records” – see next section):

Name: Enter the name of the person you are going to credit or debit.

ID#: Enter the ID number of the person you are going to credit or debit. This can be a social security number, employee number, name, etc.

Amount: Enter the amount of the transaction.

Routing #: Enter the routing number for the transaction or use the search feature to look up the ABA number.

Account Number: Enter the account number to which you will be sending the transaction.

Account Type: Using the drop-down menu, choose the type of account that corresponds to the account number entered.

Transaction Type: Choose whether the transaction is a Credit or Debit.

Status: You can hold a transaction if you want the transaction to be part of the batch, but you do not want it to be paid with this batch.

Click Quick Add to enter another transaction.

Click Submit when all transactions have been entered.

ACH - Add Multiple Records

Accounts		Wires		ACH		ARP		Contact	Help	Privacy Statement	Exit
Batch List		Search		Upload		Upload Status		Administration		Options	
Category: Payroll											Prenote* <input checked="" type="checkbox"/>
Multi-Record Entry											
	Name	ID #	Routing #	Account #	Chk Sav	Amount*	DR	CR			
1	Jane Doe	555121212	101102315	123456	<input checked="" type="radio"/> <input type="radio"/>	1000.00	<input type="radio"/>	<input checked="" type="radio"/>			
2	John Doe	888945123	101102315	654321	<input checked="" type="radio"/> <input type="radio"/>	1000.00	<input type="radio"/>	<input checked="" type="radio"/>			
3	Payroll Offset		011600062	8795465421	<input checked="" type="radio"/> <input type="radio"/>	2000.00	<input type="radio"/>	<input type="radio"/>			
4					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
5					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
6					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
7					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
8					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
9					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
10					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
11					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
12					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
13					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
14					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			
15					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/>	<input type="radio"/>			

* Amount cannot be \$0. If the Prenote option is selected, a separate \$0 Record of this entry is created.

PROCEDURES – Add Multiple Records

Enter the Name, ID, Routing #, Account #, Type of Account, Amount and Debit/Credit designator for each transaction.

Up to 15 transactions may be added per page.

Prenote: Select this option to have the system automatically create a separate \$0 prenote batch, which can be initiated prior to the actual batch.

Click **Quick Add** to add more transactions, or **Submit** to complete the batch.

Batch Activity

Accounts	Wires	ACH	ARP	Administration	Options
Batch List	Search	Upload	Upload Status	Tax Payments	
System Message					
Successfully submitted 3 records.					
					Add Record
ACH Record List					
Company Name	TEST COMPANY 1			Description	PAYROLL
Category	Payroll			Category Code	PPD
NOTE: Click on a column name to sort Records by that column in ascending (▲) or descending (▼) order.					
Name	ID Number	Account	Amount	CR/DR	Held
JANE DOE	555121212	123456	\$1,000.00	CR	Edit Delete
JOHN DOE	888945123	654321	\$1,000.00	CR	Edit Delete
PAYROLL OFFSET		830166505	\$2,000.00	DR	Edit Delete
			Total Debits \$2,000.00	Total Credits \$2,000.00	
Return					

FIELD DESCRIPTIONS

Add Record: Click Add Record to add transactions to the batch.

Return: Click return to go to the Batch List.

Accounts	Wires	ACH	ARP	Administration	Options		
Batch List	Search	Upload	Upload Status	Tax Payments			
					Create new batch for: <input type="text" value="Select Company"/>		
ACH Batch List							
<input type="checkbox"/>	Status	Category	Type	Company	Debits	Credits	<input type="text" value="Select Activity ..."/>
<input type="checkbox"/>	Ready	Payroll	PPD	TEST COMPANY 1	\$2,000.00	\$2,000.00	<input type="text" value="Select Activity ..."/>
<input type="checkbox"/>	Ready	PNT-Payroll	PPD	TEST COMPANY 1	\$0.00	\$0.00	<input type="text" value="Select Activity ..."/>
<input type="checkbox"/>	Ready	Tax FD test	CCD	TEST COMPANY 1	\$100.00	\$100.00	<input type="text" value="Select Activity ..."/>
					Total \$2,100.00	\$2,100.00	
Quick Initiate							
<input type="text" value="View"/> <input type="text" value="Download"/> <input type="text" value="Edit"/> <input type="text" value="Quick Edit"/> <input type="text" value="Edit Category"/> <input type="text" value="Copy"/> <input type="text" value="Delete"/> <input type="text" value="Initiate"/>							

Batches in Ready status must be Initiated to send to the Bank for processing.

FIELD DESCRIPTIONS – Batch Activity Options

View: Use this option to view the transactions entered for this batch.

Download: You can download an ACH summary in .pdf format. This requires Adobe Acrobat Reader.

Edit: Allows you to edit, delete or add transactions.

Quick Edit: Enables you to change the amount, debit/credit code, hold status or prenote status.

Edit Category: Allows you to edit the unique category for this batch.

Copy: Allows you to make a duplicate of the batch.

Delete: Deletes the batch from Internet Banking. **The batch will no longer exist in the batch list for future use.**

Initiate: Use this option to send the batch to the bank for processing.

ACH – Batch Initiation

ACH Batch List					
Status	Category Δ	Type Company	Debits	Credits	
<input type="checkbox"/> Ready	newbatch	PPD TEST COMPANY	\$15.00	\$15.00	Select Activity... ∇
			Total	\$15.00	\$15.00

Quick Initiate

Select Activity...
 Select Activity...
 View
 Download
 Edit
 Quick Edit
 Edit Category
 Copy
 Delete
 Import Trans
Initiate

PROCEDURES – Initiate ACH

Choose **Initiate** from the drop-down menu to the right of the batch.

ACH Record List					
Company Name	TEST COMPANY	Description	PAYROLL		
Category	newbatch	Category Code	PPD		
NOTE: Click on a column name to sort Records by that column in ascending (Δ) or descending (∇) order.					
Name	ID Number	Account	Amount	CR/DR	Held
RITA	RITA	123456	\$5.00	CR	
MICHELLE	MICHELLE	65321	\$5.00	CR	
CHRIS	CHRIS	533321	\$5.00	CR	
OFFSET	OFFSET	99996555	\$15.00	DR	
			Total Debits \$15.00	Total Credits \$15.00	

Effective Date

Reset amounts to \$0.00 after processing batch

PROCEDURES – Initiate ACH

Enter the **Effective Date** of the batch. This is the date when the transactions will post to the accounts.

Choose **Reset amounts to \$0.00 after processing batch** if you want the dollar amounts of the transactions to be zero the next time you edit the batch.

Click **Initiate**

System Message					
Batch newbatch initiated. Confirmation: 0315040001					
ACH Batch List					
Status	Category Δ	Type Company	Debits	Credits	
Initiated	newbatch	PPD TEST COMPANY	\$15.00	\$15.00	Select Activity... ∇

A system message will display the initiated batch confirmation number.

After the bank processes the batch, the status will change to **Processed**. The next business day the batch status will return to **Ready** and the batch can then be edited or initiated again.

SEARCH ACH

Accounts		Wires		ACH		ARP		Contact	Help	Privacy Statement	Exit
Administration		Options									
Batch List	Search	Upload	Upload Status	Tax Payments							
Search Records											
Name		ID Number		Category		Amount		Prenote	Held		
Jane Doe								<input type="checkbox"/>	<input type="checkbox"/>		
						<input type="button" value="Search"/>					

PROCEDURES – Search ACH

You can search across all batches for a record or transaction. Enter the search criteria and click Search.

Accounts		Wires		ACH		ARP		Contact	Help	Privacy Statement	Exit
Administration		Options									
Batch List	Search	Upload	Upload Status	Tax Payments							
Search Results											
NOTE: Click on a column name to sort Records by that column in ascending (▲) or descending (▼) order.											
Name	ID Number	Category	Account	Amount	CR/DR	Held					
JANE DOE	555121212	Payroll	123456	\$1,000.00	CR		Edit	Delete			
JANE DOE	555121212	PNT-Payroll	123456	\$0.00	CR		Delete				

The results will allow you to make changes or delete transactions from one screen, versus searching through each batch one at a time.

UPLOAD ACH

Accounts	Wires	ACH	ARP	Contact	Help	Privacy Statement	Exit	
Batch List	Search	Upload	Upload Status	Administration	Options			
Upload ACH File								
Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking here .								
File Name:	<input type="text"/>	<input type="button" value="Browse..."/>	<input type="button" value="Upload"/>					

PROCEDURES – Upload ACH

File Name: Enter the file name/path or Browse for the NACHA formatted file you want to upload.

Click Upload

ACH File Upload Results			
File Name	Status	Complete	Details
batch1.ach	Done	100%	

After upload Status is 100% Complete, the uploaded batch will be the last batch on the Batch Listing page.

The batch must be **Initiated** to send to the bank for processing (see page 18 - ACH Batch Initiation).

TAX PAYMENTS – Federal (New)

To enroll call the IRS at either 800-945-8400 (North) or 800-555-4477 (South). The IRS 'North' region contains Northern California, and the following states; AK, CO, CT, HI, IA, ID, IL, IN, KS, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NY, OR, RI, SD, UT, VT, WA, WI, WY. The IRS 'South' region contains all other states (including OH, and PA).

The screenshot shows a web application interface for adding a tax payment. The top navigation bar includes 'Accounts', 'Wires', 'ACH', 'ARP', 'Administration', 'Options', 'Contact', 'Help', 'Privacy Statement', and 'Exit'. Below this is a secondary menu with 'Batch List', 'Search', 'Upload', 'Upload Status', and 'Tax Payments'. The main form is titled 'Add Tax Payment' and contains the following fields:

- Category:** Tax FD
- Pay to:** Federal
- Company Name:** Select Company
- Tax Code:** 94105 - Employer's Quarterly Tax Return Federal Tax Deposit
- Taxpayer ID:** [Empty]
- Payment Amount:** 0.00
- Pay from Account:** Select Account
- Receiving Routing Number:** [Empty] with a 'Lookup' link
- Receiving Account Number:** [Empty]
- Tax Period:** [Empty] with a calendar icon and 'mm/dd/yyyy' format
- Tax Information ID 1941 Amount:** 0.00
- Tax Information ID 2941 Amount:** 0.00
- Tax Information ID 3941 Amount:** 0.00

At the bottom of the form are three buttons: 'Quick Add', 'Submit', and 'Cancel'.

PROCEDURES – Add Tax Payment - Federal

Select Tax Payments from the ACH Menu and complete the following fields:

Category: Enter a unique Batch Name or Number for this tax payment.

Pay to: Using the drop-down menu, choose the Tax Authority you want to pay.

Company Name: Using the drop-down menu, choose the company for which you want to make the tax payment.

Tax Code: Click on the Lookup link and select the type of tax you are paying.

Taxpayer ID: Enter the Company's Tax ID Number.

Payment Amount: Enter the amount of the tax payment.

Pay from Account: Using the drop-down menu, select the account from which you want the funds for the tax payment debited.

Receiving Routing Number: Click on the Lookup link to select the Bank that receives Federal Tax Payments for your region. Choosing the bank will fill in the Routing and Account Number fields.

Receiving Account Number: This will fill in automatically when using the Lookup link under the Routing Number field.

Tax Period: Enter the Tax Period for which you are making the payment.

For use with Tax Code 94105 – Employer's Quarterly Tax Return

Tax Information ID 1941 Amount:

The Social Security portion of the payment.

Tax Information ID 2941 Amount:

The Medicare portion of the payment.

Tax Information ID 3941 Amount:

The Withholding portion of the payment.

Click Submit to complete the entry or Quick Add to add another Tax Payment.

You will be brought back to the ACH Batch List. The message successfully added Tax Payment will display.

You must initiate the batch to the bank for processing (see page 26 – Initiate Tax Payment).

TAX PAYMENTS – (Initiate)

ACH Batch List					
Status	Category Δ	Type	Company	Debits	Credits
<input type="checkbox"/> Ready	Tax FD May		TEST COMPANY	\$200.00	\$200.00

Create new batch for:

Select Activity...
 Select Activity...
 View
 Download
 Edit
 Delete
 Initiate

PROCEDURES – Initiate ACH

Choose **Initiate** from the drop-down menu to the right of the batch.

ACH Record List					
Company Name	TEST COMPANY	Description	TRANSFERS		
Category	Tax FD May	Category Code	CCD		
NOTE: Click on a column name to sort Records by that column in ascending (Δ) or descending (∇) order.					
Name	ID Number	Account	Amount	CR/DR	Held
TEST COMPANY	123456789	123456	\$200.00	CR	
TEST COMPANY	123456789	654321	\$200.00	DR	
			Total Debits \$200.00	Total Credits \$200.00	
			Effective Date <input type="text" value="043004"/>		
			Reset amounts to \$0.00 after processing batch <input type="checkbox"/>		
			<input type="button" value="Initiate"/>	<input type="button" value="Cancel"/>	

PROCEDURES – Initiate ACH

Enter the **Effective Date** of the batch. This is the date when the transactions will post to the accounts.

Choose **Reset amounts to \$0.00 after processing batch** if you want the dollar amounts of the transactions to be zero the next time you edit the batch.

Click **Initiate**

System Message					
Batch Tax FD May initiated. Confirmation: 0316040001					
ACH Batch List					
Status	Category Δ	Type	Company	Debits	Credits
Initiated	Tax FD May		CCD MILLENNIUM	\$200.00	\$200.00

Create new batch for:

Select Activity...
 Select Activity...
 View
 Download
 Edit
 Delete
 Initiate

A system message will display the initiated batch confirmation number.

After the bank processes the batch, the status will change to **Processed**. The next business day the batch status will return to **Ready** and the batch can then be edited or initiated again.

TAX PAYMENTS – Federal (Edit)

ACH Batch List						
Status	Category Δ	Type	Company	Debits	Credits	
Processed	Payments	PPD	MILLENNIUM	\$100.00	\$100.00	Select Activity... \downarrow
<input type="checkbox"/> Ready	Tax FD 94105 0304 0	CCD	ABC COMPANY	\$150.00	\$150.00	Select Activity... \downarrow
Total				\$250.00	\$350.00	Select Activity... View Download Edit Delete Initiate

Create new batch for: \downarrow

PROCEDURES – Edit Tax Payment - Federal

Using the drop-down menu to the right of the batch, choose Edit:

Edit Tax Payment	
Category	Tax FD <input type="text" value="94105 0304 0"/>
Pay to	<input type="text" value="Federal"/> \downarrow
Company Name	ABC COMPANY
Tax Code	<input type="text" value="94105 - Employer's Quarterly Tax Return Federal Tax Deposit"/> \downarrow
Taxpayer ID	<input type="text" value="123456789"/>
Payment Amount	<input type="text" value="150"/> <input type="text" value="00"/>
Pay from Account	<input type="text" value="000000831 d"/> \downarrow
Routing Number	<input type="text" value="071036210"/> <input type="button" value="Lookup"/>
Account Number	<input type="text" value="04236036"/>
Tax Period	<input type="text" value="03/01/2004"/> <input type="button" value="mm/dd/yyyy"/>
Tax Information ID 1941 Amount	<input type="text" value="50"/> <input type="text" value="00"/>
Tax Information ID 2941 Amount	<input type="text" value="50"/> <input type="text" value="00"/>
Tax Information ID 3941 Amount	<input type="text" value="50"/> <input type="text" value="00"/>
Addenda	TXP*123456789*94105*040301*1*5000*2*5000*3*5000\
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

PROCEDURES – Edit Tax Payment - Federal

Edit the appropriate tax payment fields and click Submit to save the changes.

Note: The Company Name cannot be edited. To submit a Tax Payment for a different company, a new batch must be created.

You will be brought back to the ACH Batch List. The message 'Successfully edited Tax Payment' will display.

You must initiate the batch to the bank for processing.

TAX PAYMENTS – State (New)

Coming Soon

Accounts		Wires		ACH		ARP		Contact		Help		Privacy Statement		Exit		
Administration		Options		Batch List		Search		Upload		Upload Status		Tax Payments				
Add Tax Payment																
Category	Tax		<input type="text"/>		Receiving Routing Number		<input type="text"/>		Lookup		Receiving Account Number		<input type="text"/>			
Pay to	<input type="text"/>		Company Name		Select Company		Tax Code		<input type="text"/>		Taxpayer ID		<input type="text"/>			
Company Name	Select Company		Tax Code		<input type="text"/>		Lookup		Tax Period		<input type="text"/>		mm/dd/yyyy			
Amount Type Code	<input type="text"/>		Payment Amount		0		<input type="text"/>		,00		Pay from Account		Select Account			
Pay from Account	Select Account		Quick Add		Submit		Cancel									

PROCEDURES – Add Tax Payment - State

Select Tax Payments from the ACH Menu and complete the following fields:

Category: Enter a unique Batch Name or Number for this tax payment.

Pay to: Using the drop-down menu, choose the Tax Authority you want to pay.

Company Name: Using the drop-down menu, choose the company for which you want to make the tax payment.

Tax Code: Click on the Lookup link and select the type of tax you are paying.

Taxpayer ID: Enter the Company's Tax ID Number.

Amount Type Code: Click on the Lookup link to select the Amount Type Code for the type of tax you are paying.

Payment Amount: Enter the amount of the tax payment.

Pay from Account: Using the drop-down menu, select the account from which you want the funds for the tax payment debited.

Receiving Routing Number: Click on the Lookup link to select the Bank that receives Federal Tax Payments for your region. Choosing the bank will fill in the Routing and Account Number fields.

Receiving Account Number: This will fill in automatically when using the Lookup link under the Routing Number field.

Tax Period: Enter the Tax Period for which you are making the payment.

Click Submit to complete the entry or Quick Add to add another Tax Payment.

Click Submit to complete the entry or Quick Add to add another Tax Payment.

You will be brought back to the ACH Batch List. The message successfully added Tax Payment will display.

You must initiate the batch to the bank for processing.

TAX PAYMENTS – State (Edit)

ACH Batch List						
Status	Category	Type	Company	Debits	Credits	
<input type="checkbox"/> Ready	Tax VT Pmt March	CCD	SMITH COMPANY	\$100.00	\$100.00	Select Activity ...
<input type="checkbox"/> Ready	051504 Payroll	PPD	SMITH COMPANY	\$200.00	\$200.00	Select Activity ...
				Total	\$300.00	\$300.00

Quick Initiate

Create new batch for: Select Company

- Select Activity ...
- View
- Download
- Edit**
- Delete
- Initiate

PROCEDURES – Edit Tax Payment - State

Using the drop-down menu to the right of the batch, choose Edit:

Edit Tax Payment			
Category	Tax VT Pmt March	Routing Number	101102315 Lookup
Pay to	Vermont	Account Number	9876543210
Company Name	SMITH COMPANY	Tax Period	03/31/2004 mm/dd/yyyy
Tax Code	64 Lookup		
Taxpayer ID	123456789		
Amount Type Code	T Lookup		
Payment Amount	100 .00		
Pay from Account	Checking 1		
Addenda	TXP*123456789*64*040331*T*100.00\		
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>			

PROCEDURES – Edit Tax Payment - State

Edit the appropriate tax payment fields and click Submit to save the changes.

Note: The Company Name cannot be edited. To submit a Tax Payment for a different company a new batch must be created.

OPTIONS

Personal Options

Accounts	Wires	ACH	ARP	Administration	Options
Personal	Account	Alerts			
					Reset Login Count
Personal Options					
Change	Current	New			
Password (enter twice)	<input type="text"/>	<input type="text"/>			
Personal ID	916800000003	<input type="text"/>			
Change E-mail Address		<input type="text"/>			
Cash Management Password	<input type="text"/>	<input type="text"/>			
Cash Management Wire Password	<input type="text"/>	<input type="text"/>			
<input type="button" value="Submit"/>					

FIELD DESCRIPTIONS

Personal Options: Allows you to change passwords, add or edit a Personal ID, and add or edit your e-mail address. (Remember, the first password and Personal ID are shared by all users within your company. The TIBLink Plus and wire passwords are user specific.)

Reset Login Count: To clear the access counter on the Account Listing page, click the Reset Login Count link. The count will still include your current login.

Account Options

Accounts	Wires	ACH	ARP	Administration	Options
Personal	Account	Alerts			
Account Options					
Change	Current	New			
Account Pseudo Names	Payroll Account	<input type="text"/>			
	Office Account	<input type="text"/>			
	Loan	<input type="text"/>			
Number of Accounts Displayed	10				
Account Display Order	<input type="text" value="Payroll Account"/> <input type="text" value="Office Account"/> <input type="text" value="Loan"/>	<input type="text"/>	↑ ↓		
<input type="button" value="Submit"/>					

FIELD DESCRIPTION

Account: Allows you to change Account Pseudo Names (nicknames), change the number of accounts displayed per page, and re-order the account display.

Alerts

Accounts	Wires	ACH	ARP	Administration	Options
Personal	Account	Alerts			
					Edit Event Alerts
Event Alert Options					
No event alerts have been set up.					
Note: Maximum of 15 Balance Alerts					Add Balance Alert
Balance Alert Options					
No balance alerts have been set up.					
Note: Maximum of 15 Item Alerts					Add Item Alert
Item Alert Options					
No item alerts have been set up.					
Note: Maximum of 15 Personal Alerts					Add Personal Alert
Personal Alert Options					
No personal alerts have been set up.					

FIELD DESCRIPTIONS

Event Alert Options: Add alerts regarding incoming/outgoing ACH or Wires, ARP Notifications, etc. These events will remain active until edited by the user.

Balance Alert Options: Choose per account to be alerted of changes in your balance. These alerts will remain active until edited by the user.

Item Alert Options: Add alerts to notify you of a particular check clearing your account. These alerts will automatically delete when the activity occurs.

Personal Alert Options: Add text alerts to notify you on the selected date. These alerts will automatically delete after the alert has occurred.