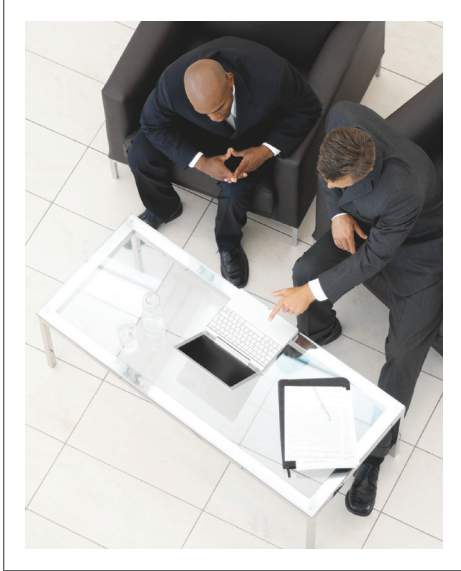


# PINES ONLINE PLUS



## Real-time online banking for your business.

Pines Online Plus is the new online banking system for your business account(s) with Torrey Pines Bank. Pines Online Plus provides high-performance 24/7 online banking, corporate cash management and seamless cross-platform integration with a full range of core banking and imaging systems.

Pines Online Plus is also an effective relationship management tool, offering our business clients the flexibility of secure, anytime/anywhere cash management with real-time transaction inquiries, stop pays, ACH and wire transfers.

## PINES ONLINE FEATURES

- Customer relationship management
- Real-time account access & review
- ACH origination
- Transaction management
- Transaction history & exports
- File transfer management
- Stop payment
- Bill payment services
- E-statements
- View check images
- Administrative options

## AUTOMATED CLEARING HOUSE (ACH) ORIGINATION

Pines Online Plus incorporates "Premier ACH", a browser-based ACH management tool that enables our business customers to generate and modify ACH files within any Pines Online Plus session. For example, ACH files generated from Pines Online Plus can be formatted into NACHA files and transferred to the financial institution for processing.

# PINES ONLINE PLUS

## BILL PAY

Pines Online Plus is the only online service our business customers need to pay vendors and manage accounts. In the same way you have traditionally used templates to transfer funds from one account to another, you can now create templates to pay vendors using electronic fund transfers or paper checks.

## ADMINISTRATIVE OPTIONS

With client administration, our business customers get the control and convenience they want. Administrator features enable customers to:

- Set up employees without bank intervention
- Assign individual security permissions for newly established employees
- Control employee access to transfer and payment templates
- Establish days and times employees can gain access to Pines Online Plus

## BROWSER

For security reasons, we recommend that you use one of the following versions as your browser:

- Internet Explorer Version 6.0 or higher for Windows
- Firefox Version 1.5 or higher for Windows or Mac

## BASIC SERVICE

- View activity, balances, history and search for transactions
- Stop Payments
- View Statements
- Transfer funds between your Torrey Pines Accounts
- Check images–view front and back of paid checks
- Bill payments–set up recurring or one-time payments

## ENHANCED SERVICE

- Automated Clearing House (ACH)\*
- Client sends an ACH file to the bank for processing
- Process ACH credit or debit transactions, for direct deposit of payroll, vendor payments, and business tax payments.
- Wire Transfer–initiate wires over the Internet.  
Process both domestic and international US dollar wires.

**Optional Client Administration–customers get the control and convenience they want. Administrator features enable customers to:**

- Set up employees without bank assistance
- Assign individual security permissions for employees
- Control employee access to transfer and payment templates
- Establish days and times employees can gain access to online banking

*\* Requires additional credit approval*

To sign up for Pines Online Plus, visit [www.torreypinesbank.com](http://www.torreypinesbank.com) and click the Online Banking tab.

For further information, visit your local Torrey Pines Bank office or call 619.233.2550.

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