# Business Online and Mobile Banking User Guide



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# **Online Enrollment**

### **Business Enrollment**

- 1. Go to https://www.RocklandTrust.com
- 2. Click the 'Account Logins' button.



3. Click on the 'Business Banking' tab. Click Enroll.



- 4. Enter the required fields.
- 5. Click the 'Submit Enrollment' button.

Roc	CKLANI	TRUST	Business Onlin	e Banking Enrollment Form
Please complete the t team for review and p contact us at 888.878	orm below to request processing. We will con 7824 for assistance.	enrollment into online bankinj tact you with your login crede	c. When completed, click on the submit ntials via email once the application is judged.	t button to securely forward the request to our E-Ban processed. Should you have any questions, please
CUSTOMER INFORM	AATION			
Company Name				TIN
Elected				
State	Massarhusetts 💌	1		Zin
Business Phone		J		Cell
Email Address:				7
ACCOUNT NUMBER	s			
1.		2.		3.
4.		5.		6.
7.		8.		9.
	-			
ADMINISTRATOR IN	FORMATION MUST	BE A SIGNER.		
Administrator 1:				
First Name			Last Name	
Social Security Numl	ber		Daytime Phone Number	
Mother's Maiden Na	me		<b>Business E-Mail Address</b>	
Date of Birth			Requested Login ID	
Administration &				
First Name			Last Name	<b></b>
Social Security Num	her .		Daytime Phone Number	
Matheds Maidee No.			Business E Mail Address	
Mocher's Malden Na			Business t-mail Address	
Date of Birth			Requested Login ID	L
ADDITIONAL SERVI	CES			
you are interested in ou are interested in W	originating ACH capabil fire Transfer capabilities	ities from your business accour from your business account, p	nt, please email our Cash Management lease email our Wire Transfer Departme	Officers at <u>RTCCashManagement@RocklandTrust.con</u> ant at <u>RTCWireTransler@RocklandTrust.com</u> .

# Login Process & Device Registration

## **Login Process**

1. Click on Account Logins.



2. Enter your User ID in the box that is located in the top right hand corner of the screen and click on the 'Log In' button.



3. Enter your existing password in the box.

ROCKLAND
Login ID
Password
Remember me Log In
I am a new user. Forgot your password?

4. Click on the 'Log In' button

ROCKLAND TRUST	
Login ID Password	
Log In	
I am a new user. Forgot your password?	

5. Select the location where you would like to have a Secure Access Code delivered.

ROCKLAND
Send your Secure Access Code to:
I have a Secure Access Code
SMS : (xxx) xxx - 5531
SMS : (xxx) xxx - 0718
Phone to : (xxx) xxx - 3417
E-mail : xxxxxxpencer@xxxxxnking.com

6. Enter the Secure Access Code in the box once it has been received.

Note: Secure Access Codes are only valid for 15 minutes.

a. Click the 'Submit' button.

ROCKLAND TRUST	
Enter your Secure Access Code	
Secure Access Code Back Submit	

b. Select the appropriate registration option.

**NOTE**: Are you at a private computer that you will use regularly to access online banking? If so, you can register your browser for future access. If you are at a public computer, select 'Do Not Register Device' and this computer will not be registered. Note: To register your computer we will place a cookie in your browser. Your PC must be configured to accept 'cookies' from this site. The next time you log on, you will only need to enter your User ID and password.



## Forgot your password?

1. Click the 'Forgot your password?' link on the password screen.

ROCKLAND
Login ID
Remember me Forgot your password? I am a new user. Log In
Locations

- 2. Enter your Username in the box.
- 3. Click the 'Submit' button.

ROCKLAND
Username Back Submit

4. Select the location where you would like to have a Secure Access Code delivered.

ROCKLAND
Send your Secure Access Code to:
I have a Secure Access Code
SMS : (xxx) xxx - 5531
SMS : (xxx) xxx - 0718
Phone to : (xxx) xxx - 3417
E-mail : xxxxxxpencer@xxxxxnking.com

- 5. Enter the Secure Access Code in the box once it has been received. **Note:** Secure Access Codes are only valid for 15 minutes.
- 6. Click the 'Submit' button.

ROCKLAND TRUST	
Enter your Secure Access Code	
Secure Access Code	
Back	

- 7. Select a new password using the requirements listed.
- 8. Click the 'Submit' button.

ROCKLAND
Please set your new password:
New Password
Confirm New Password
Password must be at least 8 characters long.
Password can be no more than 20 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.
Password must contain a minimum of 1 special characters.
Password may not contain the following characters $\diamondsuit$ .
Submit

**Note**: You must be on a registered computer and browser to perform this action. If you are not on a registered computer and browser, please call 508.732.7072.

# Accounts

## Accounts

- 1. A listing of accounts the user has access to appear in the middle of the screen.
- 2. The 'Transfer Money Now' option on the top right corner of the screen is a direct shortcut to the 'Transfer Funds' option within the 'Transactions' menu.
- 3. Click on the *least* icon next to the Group Name to rename accounts group.

**NOTE:** See below under Account Grouping to learn how to create groups.

- 4. Click the icon shown above the account listing towards the right side of the screen to print a listing of accounts.
- 5. Click on any account to go to the 'Account Details' page to view account details and transaction history associated with the account.

ជ	Accounts	Account Overview 🥜	ā ~	Transfer Money Now
$\bowtie$	Messages			
≡	Chat	COMMERCIAL CHECKING **3572		
	Transactions ~	Available Balance     \$60.76     Available Balance       Current Balance     \$60.76     Current Balance	<b>\$1.64</b> \$1.64	
≞	Commercial ~	FREE SAVINGS **3946 Certificate **6715	:	
0	Branches	Available Balance \$71.69 Current Balance \$71.69	\$1.13	
≡	Services ~	•		
?	Help			
ŝ	Settings ~			
G	Log Off			

# Account Grouping

- 1. Click and drag the selected account to the tray icon that appears on your screen.
- 2. You will then be prompted to name your group.

Savings 🖉				0
Primary Savings **3946 Available Balance Current Balance	<b>\$24.48</b> \$24.47	CD **6715 Available Balance Current Balance		\$7.4 \$7.4
	Checking Available Balance Current Balance	**3580	: \$0.00 \$51.00	8

3. To only view selected accounts within a group, click the ^ to collapse the group.

Main acct **3572	:	Second checking **3580	
Available Balance	\$60.09	Available Balance	\$3.3
Current Balance	\$60.09	Current Balance	\$3.3

# Account Details & Transaction History

## **Account Details & Transaction History**

1. A listing of the details associated with the account can be found listed by clicking the vertical ellipsis to view history and quick transfer feature.

ជ	Accounts	Account Overview 🖉	ē ~	Transfer Money Now
	Messages			
≡	Chat	COMMERCIAL CHECKING **3572 FREE CHECKING **3580	:	
	Transactions v	Available Balance \$60,76 Current Balance \$60,76 Current Balance	<b>\$1.64</b> \$1.64	
₿	Commercial ~	FREE SAVINGS **3946 Certificate **6715	:	
0	Branches	Available Balance \$71.69 Current Balance \$71.69	\$1.13	
≡	Services ~			
?	Help			
ŝ	Settings ~			
G	Log Off			

2. To initiate a quick transfer, input the proper 'From' and 'To' accounts and proper 'Amount.'

Quick Transfer				×
From Main acct DDA-XXXXX3572 \$60.09				
To Select To Account			v	
Amount	\$0.00	Earliest 9/26/20	Available	
Advanced Options			Transfer Funds	

3. A listing of historical transactions associated with the account are listed below the gray box. The newest transaction will appear on top by default.

**NOTE:** Transactions performed the same day which are waiting to post to the account will appear as 'Pending' in red type. All historical transactions will display the date the transaction posted to the account.

ជ	Accounts	< COMM	COMMERCIAL CHECKING **3572			
Ŋ	Messages	Last Upo	dated: 9/14/2017 10:03 AM			
F	Chat	۹ Search	Search transactions			
Þ	Transactions	Current Bala	nce	\$60.76 Available Balance	\$60.76	
₿	Commercial	Collected Ba	lance	\$60.76 Last Statement Date	8/31/2017	
0	Branches	Date 👻	Description 🔻		Amount 👻	
F	Services	AUG 31			(\$0.01)	
?	Help	2017	UNLINE FRANSPER TO DD XX5560		\$60.76	
<u>ې</u>	Settings	AUG 28 2017	ONLINE TRANSFER TO DD XX3580		(\$0.50) \$60.77	
Ð	Log Off	AUG 22 2017	ONLINE TRANSFER TO SV XX3946		(\$0.01) \$61.27	
		AUG 21 2017	ONLINE TRANSFER TO DD XX3580		(\$1.00) \$61.28	
		AUG 21 2017	ONLINE TRANSFER TO SV XX3946		(\$1.00) \$62.28	
		AUG 18 2017	ONLINE TRANSFER TO DD XX3580		(\$0.01) \$63.28	
		AUG 16 2017	ONLINE TRANSFER TO DD XX3580		(\$0.01) \$63.29	
		AUG 16 2017	ONLINE TRANSFER FROM DD XX3580		<b>\$0.01</b> \$63.30	
		IUL 7	- 070007		\$1.00	

4. Click on the 'Export' button on the right side of the screen to display a listing of available formats. The export will include all transactions specified in the filter by the user.

	् Search t	ransactions		= Filters (j) Details	₽ ⊕ <mark>≭</mark>
c	urrent Balar ollected Bal	nce ance	\$60.76 \$60.76	Available Balance Last Statement Date	\$60.76 8/31/2017
	Date 👻	Description 👻			Amount 👻
	AUG 31 2017	ONLINE TRANSFER TO DD XX3580			(\$0.01) \$60.76
	AUG 28 2017	ONLINE TRANSFER TO DD XX3580			(\$0.50) \$60.77

# **Account Conversations Inquiry**

1. Click on the 'Message Icon' in the top right hand corner of the page to initiate a secure message.



2. All account details will be automatically filled in. Type the inquiry in the 'Message' box and click the 'Send' button.

Conversations		
Account Inquiry		
With Customer Service		
Subject Inquiry regarding account: DDA-XXXXX3572		Supported Attachment
Message -		
		Cancel Send
Inquiry Details:		
Account Type	COMMERCIAL CHECKING	
Account	COMMERCIAL CHECKING XXXX	

#### **NOTE**: Click on the 'Supported Attachments' link to view a listing of supported file types.

Click on the paper clip icon to attach a file to the Account Inquiry.

Subject				
Inquiry re	garding account: DDA-XXXX8888	Ø	Supported A	Attachments
	Supported attachment file types: .ach, .ddf, .doc, .docx, .log, .pdf, .ppt, .pptx, .prn, .rtf, .text, .txt, .wp	d, .xls,	.xlsx	×
Message *				
			Cancel	Send

# Activity Center

'Activity Center' lists all user activity initiated from within Online Banking. This page can be accessed by selecting the 'Activity Center' option under the 'Transactions' menu.

## **Single Transactions**

1. Click the 'Filters' option to reveal searchable fields.

分	Accounts	Activity Center			
$\bowtie$	Messages				
≡	Chat	Single Transactions	Recurring Transactions	Mobile Deposit History	
	Transactions ^				foundary of the
	Transfer Funds	Search transactions		Filters	Favorites 🔻 🖃 🖳
	Pay Bills	Created 👻 Status 👻	Transaction Type 🐨	Account 👻	Amount 👻 🗌
	Bill Pay Settings			COMMERCIAL CHECKING DDA-	
	Other Loan Payments	8/31/2017 Drafted	Domestic Wire - Tracking ID: 6589886	XXXXX3572	\$0.01 Actions ▼
	Activity Center	8/28/2017 Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXX3946	\$75.00 Actions 🕶
	Statements	8/28/2017 Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.50 Actions -

2. To customize the search, select up to 6 fields (ex. Created date, Type/ID, etc.) Then click 'Apply" in the bottom right hand corner.

**NOTE:** Fields display may change depending on the transaction type.

Columns to display (max 6)	, , , , , , , , , , , , , , , , , , , ,		
Created date	To account	Process date	Intermediary bank
✓ From account	Created by	✓ Status	🗸 Type / ID
✓ Amount	Beneficiary bank	Payment template	Recipients
Description	Message to beneficiary		
			Reset

3. To save the customized search for future inquiries, click 'Favorites' in the top right hand corner.

Activity	Center			
Single	Transaction	s Recurring Transactions	Mobile Deposit History	
۹ Searc	h transactions		= Filters	Favorites 🔻 🖨 🔽
Created 🝷	Status 👻	Transaction Type 👻	Account 👻	Amount 🤟
8/31/2017	Drafted	Domestic Wire - Tracking ID: 6589886	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.01 Actions -
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXX3946	\$75.00 Actions -
8/28/2017	Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.50 Actions -

#### Status

Created 🔻	Status 👻	Transaction Type 👻	Account 🤟	Amount 👻 🗌	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXX3946	\$75.00	Actions 🔻
8/28/2017	Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.50	Actions 🔻
8/10/2017	Processed	Funds Transfer - Tracking ID: 6589846	COMMERCIAL CHECKING DDA- XXXXX3572	\$3.20	Actions 🔻
7/13/2017	Processed	Funds Transfer - Tracking ID: 6589658	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.01	Actions 🔻
7/12/2017	Processed	Funds Transfer - Tracking ID: 6589618	COMMERCIAL CHECKING DDA- XXXXX3572	\$0.01	Actions 🔻

- 1. Authorized All approvals have been satisfied. Ready to be processed.
- 2. Cancelled User has cancelled the online transaction.
- 3. Drafted Additional approval outstanding. Transaction will not be processed.
- 4. Failed Transaction has been denied.
- 5. On Hold Transaction is under review and may not be processed.
- 6. Pending Transaction processing has been interrupted.
- 7. Processed Transaction has been completed and can no longer be cancelled.

a. Click on any listed online transaction to view the details in an expanded view.

Created 🝷	Status 👻	Transaction Type 👻	Account 🤟	Amount 👻 🗌	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	\$75.00 Actions 🔻	
Tracking II Created: 0	<b>D:</b> 6589885 8/28/2017 10:3	i6 AM	<b>Amount:</b> \$75.00 <b>Memo:</b>		
Created By: Stacey Coyne			From Account: FREE SAVINGS SAV-XXXX3946		
Will proce	ss On: 8/28/20	17	To Account: COMMERCIAL CHECKING	DDA-XXXXX3572	

b. Click on 'Actions' to display a listing of available options corresponding with the transaction.

	Created 🝷	Status 🝷	Туре 🝷	Account 👻	Amount 🝷 🦳	
^	8/22/2016	Drafted	Payroll - Tracking ID: 4849777	Commercial Checking DDA- XXXXX3572	\$0.50 Actions	
	Tracking ID	: 4849777		Total Amount: \$0.50	Approve Cancel	
	Created: 08/22/2016 11:27 AM	27 AM	Total Payments: 1	Inquire		
	Created By	: Q2 TEST		Purpose for Payment:	Conv	
	Authorized	:			copy	
	Authorized By:				Print Details	
	Will proces	s On: 8/22/20	16			
	Effective: 8	/23/2016				

# **Recurring Transactions**

1. Click on the 'Recurring Transactions' tab within the 'Activity Center' to view online transactions which are setup to occur in a series.

ស៊	Accounts	Activity Center			
	Messages	, iccinity conicol			
≡	Chat	Single Transactions	Recurring Transactions	Mobile Deposit History	
8	Transactions ^				
	Transfer Funds	= Filters			Favorites 🔻 🖨 🛓
	Pay Bills	Transaction Type	Status	Account	Created By
	Bill Pay Settings	All	▼ All	All	▼ All ▼
	Other Loan Payments	Start Date End	Date Transaction ID	Amount	
	Activity Center	MM/DD/YYYY 🚮 to MI	M/DD/YYYY	0.00 to	0.00
	Statements				Reset Apply
₿	Commercial ~				
0	Branches	Created 👻 Status 👻 I	ransaction type 👻	Account 👻	Amount 👻
≡	Services ~	7/19/2017 Drafted C	ollections - Tracking ID: 6589788	COMMERCIAL CHECKING DDA- XXXXX3572	\$10.00 Actions -

## **Mobile Deposit History**

1. Click on the 'Mobile Deposit History' tab within the 'Activity Center' to view historical checks that have been deposited using the Mobile Deposit functionality.

ជ	Accounts	Activity Cente	er		
$\bowtie$	Messages	J			_
≡	Chat	Single Transacti	ions Recurring Transactions	Mobile Deposit History	ý
	Transactions ^				
	Transfer Funds	Ţ Filters			) print
	Pay Bills	Transaction Type	Time Period	Amount	Created By
	Bill Pay Settings	Deposited Checks	Any	▼ \$0.00 to	\$0.00
	Other Loan Payments	Status	Check #		
	Activity Center	All	to		Reset
	Statements				

# Secure Messages

### **Secure Messages**

- 1. Click on the 'Messages' menu on the left side of the screen.
- 2. Click on the 'New Conversation' button on the right side of the screen.

**NOTE:** The 'Messages' feature is a secure messaging function which allows for two-way communication between the online banking user and Rockland Trust. Since the message is delivered securely within Online Banking, sensitive material (i.e. SSN, account number(s)) may be safely included in the body of the message.



3. Select the appropriate topic from the drop-down menu.

Conversations		
New Conversation		
With *	1	
Select Topic		
Subject +	0	Supported Attachments
Message *		
		te
		Cancel Send

- 4. Click the 'Supported Attachments' link on the right side of the screen to show what file types are supported.
- 5. Click the paper clip icon to attach a file or document if desired.
- 6. Click 'Send' at the bottom of the screen to submit the message to Rockland Trust.

ស៊	Accounts	Conversations
	Messages	
≡	Chat	New Conversation
8	Transactions ~	With *
₿	Commercial ~	Select Topic
0	Branches	Subject *
≡	Services ~	
?	Help	Message *
ŝ	Settings 🗸 🗸	There a question.
G	Log Off	
		Cancel Send

- 7. Both incoming and outgoing messages will appear in the column directly to the right of the menus in descending date order (newest on top).
- 8. A numeric indicator will appear in red next to the 'Messages' menu indicating how many unread messages are currently listed in the online mailbox.

(;) ,4	Accounts	Conversations	
Ξ	Chat	Select All	rsation
	Transactions ~	Security Alert Notification: Password Changed Security Alert Notification: Password Changed	
0	Branches	This message should never expire	
≡	Services ~	Changed Customer Service - Do Not Reply 4/10/2017 Customer Service - Do Not Reply 4/10/2017 - 9:46 AM	
?	Help	Security Alert Notification: Password This is your requested security alert notification.	
<u>نې</u>	Settings ~	Changed Customer Service - Do Not Reply 4/10/2017 On 4/10/2017 9:46 AM, your password was changed for ROSIE TOBIN in the	
G	Log Off	Security Alert Notification: Password Changed         Internet channel.           Customer Service - Do Not Reply         4/10/2017	
		Wakeup Reminder     this message.       Customer Service - Do Not Reply     3/21/2017	

# Transfer Funds

### **One Time Transfers**

- 1. Select the 'Transfer Funds' option under the 'Transactions' menu.
- 2. Select a 'From' account from the drop down menu.
- 3. Select a 'To' account from the drop down menu.

#### **NOTE:** You can control the order and name of your accounts in Account Nicknames.

- 4. Enter a dollar amount for the transfer.
- 5. Select a 'Date' for the transfer.

**NOTE**: The date for the transaction may be the current day or a future date. Same day transfers occur in real-time. Internal transfers submitted after 9:00 pm EST may be credited to your account on the next business day. External transfers submitted after 4:30 pm EST may be credited to your account on the next business day but may take two business days to complete.

- 6. Enter a 'Memo' (This is an optional step and will only display in the Activity Center).
- 7. Click the 'Transfer Funds' button on the bottom right side of the screen.

ស៊	Accounts	Funds Transfer		Search transactions		
$\square$	Messages	From	From			
≡	Chat	COMMERCIAL CHECKING DDA-XXXX3572 \$60.76	COMMERCIAL CHECKING DDA-XXXXX3572 \$60.76			
	Transactions ^	То				
	Transfer Funds	FREE SAVINGS SAV-XXXX3946 \$71.69	٣			
	Pay Bills	Amount				
	Bill Pay Settings	0.00	Make this a recurring transaction			
	Other Loan Payments	Date				
	Activity Center	9/15/2017				
	Statements	Memo (optional)				
▦	Commercial ~	Sample				
0	Branches			1		
≡	Services ~		Clear Transfer Funds			

## **Recurring Transfers**

- 1. Select the 'Transfer Funds' option under the 'Transactions' menu.
- 2. Select a 'From' account from the drop down menu.
- 3. Select a 'To' account from the drop down menu.
- 4. Enter a dollar amount for the transfer.
- 5. Click the check box next to 'Make this a recurring transaction'.

ស៊	Accounts	Funds Transfer		Q Search transactions		
	Messages	From	From			
≡	Chat	COMMERCIAL CHECKING DDA-XXXXX3572 \$60.76	•	No history available		
	Transactions ^	То				
	Transfer Funds	FREE SAVINGS SAV-XXXX3946 \$71.69	Ţ			
	Pay Bills	Amount				
	Bill Pay Settings	0.00	Make this a recurring transaction			
	Other Loan Payments	Date				
	Activity Center	9/15/2017				
	Statements	Memo (optional)				
₿	Commercial ~	Sample				
0	Branches					
≡	Services ~		Clear Transfer Funds			

6. Select a 'Start Date' and an 'End Date' for the recurrence.

NOTE: Click the check box next to 'Repeat Forever' if the recurrence will be for an indefinite period of time.

# Online Banking Alerts

## **Online Banking Alerts**

1. Select the 'Alerts' option under the 'Settings' menu.

ស៊	Accounts	Alerts	New Alert
$\bowtie$	Messages		
≡	Chat	<ul> <li>Date Alerts (0)</li> </ul>	
	Transactions v	No Alerts Defined.	
₿	Commercial V	Account Alerts (0)	
0	Branches		
≡	Services ~	<ul> <li>History Alerts (0)</li> </ul>	
?	Help	<ul> <li>Online Transaction Alerts (0)</li> </ul>	
ţ	Settings ^		
	Profile	<ul> <li>Security Alerts (0)</li> </ul>	
	Account Nicknames		
	Security Preferences		
	Alerts		
	Text Enrollment		
	Mobile Authorizations		
	Set Custom Themes		

2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.

ជ	Accounts	Alerts	New Alert 🔻
$\bowtie$	Messages		
≡	Chat	<ul> <li>Date Alerts (0)</li> </ul>	
8	Transactions 🗸	No Alerts Defined.	
≞	Commercial V	<ul> <li>Account Alerts (0)</li> </ul>	
0	Branches		
≣	Services ~	<ul> <li>History Alerts (0)</li> </ul>	
?	Help	<ul> <li>Online Transaction Alerts (0)</li> </ul>	
ţ	Settings ^		
	Profile	<ul> <li>Security Alerts (0)</li> </ul>	
	Account Nicknames		
	Security Preferences		
	Alerts		
	Text Enrollment		
	Mobile Authorizations		
	Set Custom Themes		

### Date Alerts

1. Select the type of date alert.

ជ	Accounts	New Date Alert	Back to Alerts
	Messages		Select a type
≡	Chat	No Date Type Selected	Birthday
	Transactions 🗸 🗸	DATE: No Date Selected	Anniversary Anniversary
₿	Commercial 🗸 🗸	MESSAGE:	Meeting
0	Branches	No Message Entered	
≡	Services 🗸	DELIVERY METHOD: Send only a secure message	Wakeup
?	Help	Save	
ŝ	Settings ^	Sure	Vacation
	Profile		
	Account Nicknames		
	Security Preferences		
	Alerts		

2. Select the date of the alert. Uncheck the 'Recurs Every Year' box if the alert is for one date only.

New Date Alert							Back to Alerts
TYPE: No Date Type Selected	Select a dat	e	₹ Re	ecurs Every Ye	ar		
DATE: No Date Selected			Septen	nber 🕨 🖣	2017		
MESSAGE: No Message Entered	Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1	2
Send only a secure message	3	4	5	6	7	8	9
Save	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30

3. Enter a message for the date alert.

New Date Alert		1	Back to Alert
<b>TYPE:</b> Birthday	Message		
DATE: No Date Selected		Clear	Save
MESSAGE: No Message Entered			
DELIVERY METHOD: Send only a secure message			
Save			

4. Select a delivery method for the date alert. 'Secure Message Only' will send the alert to the Messages menu within Electronic Banking.

New Online Transaction Alert		Back to Alerts
TRANSACTION: No Transaction Selected	Select a delivery method Secure Message Only	Ţ
<b>STATUS:</b> No Status Selected		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
<ul> <li>Every Occurrence</li> </ul>		
Save		

### Account Alerts

1. Select an account.

New Account Alert	Back to Alert
ACCOUNT: No Account Selected	Select an account
FIELD: No Field Selected	FREE CHECKING: DDA-XXXX3580  FREE CHECKING: DDA-XXXXX3580
COMPARISON: No Comparison Selected	FREE SAVINGS: SAV-XXXXX3946
AMOUNT: No Amount Entered	Certificate: CD-XXXXX6715
DELIVERY METHOD: Send only a secure message	
FREQUENCY:	
Every occurrence	
Save	

2. Select a field from which the alert should reference.

New Account Alert		Back to Alerts
ACCOUNT: DDA-XXXXX3580	Select a field	
FIELD:	Current Balance	
COMPARISON:	Available Balance	
No Comparison Selected		
No Amount Entered		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
Every Occurrence		
Save		

### 3. Select a comparison.

New Account Alert		Back to Alerts
ACCOUNT: No Account Selected FIELD: No Field Selected	Select a comparison greater than less than	
COMPARISON: No Comparison Selected		
AMOUNT: No Amount Entered		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
Every Occurrence		
Save		

4. Enter an amount and select 'Save' in the lower right corner.

New Account Alert			Back to Alert
ACCOUNT: No Account Selected	Enter an amount		
FIELD: No Field Selected	\$	1	,000.00 ×
COMPARISON: No Comparison Selected	1	2	3
AMOUNT: No Amount Entered	4	5	6
DELIVERY METHOD: Send only a secure message	7	8	9
FREQUENCY:  Every Occurrence	Delete	0	Save
Save			

5. Select the delivery method and frequency for the alert.

New Account Alert	E	Back to Alerts
ACCOUNT: No Account Selected	Select a delivery method Secure Message Only	Ţ
FIELD: No Field Selected		
COMPARISON: No Comparison Selected		
AMOUNT: No Amount Entered		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
Every Occurrence		
Save		

## History Alerts

1. Select the account.

New History Alert	Ba	ack to Alerts	
ACCOUNT:	Select an account		
No Account Selected	COMMERCIAL CHECKING: DDA-XXXX3572		
TRANSACTION: No Transaction Selected	FREE CHECKING: DDA-XXXXX3580		
COMPARISON: No Comparison Selected	FREE SAVINGS: SAV-XXXX3946		
	Certificate: CD-XXXXX6715		
AMOUNT: No Amount Entered			
DELIVERY METHOD: Send only a secure message			
FREQUENCY:			
Every Occurrence			
Save			

### 2. Select a transaction type.

New History Alert		Back to Alerts
	Select a transaction	
TRANSACTION	Debit Transaction	
No Transaction Selected	Credit Transaction	
COMPARISON: No Comparison Selected	Check Number	
AMOUNT:	Description	
No Amount Entered		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
Every Occurrence		
Save		

3. Select a comparison.

New History Alert		Back to Alerts
ACCOUNT:	Select a comparison	
No Account Selected	greater than	
TRANSACTION: No Transaction Selected	less than	
COMPARISON: No Comparison Selected		
AMOUNT: No Amount Entered		
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
Every Occurrence		
Save		

4. Enter an amount and select 'Save' in the lower right corner.

New History Alert			Back to Alerts
ACCOUNT: No Account Selected	Enter an amount		
TRANSACTION: No Transaction Selected	\$	1,	000.00 ×
COMPARISON: No Comparison Selected	1	2	3
AMOUNT: No Amount Entered	4	5	б
DELIVERY METHOD: Send only a secure message	7	8	9
FREQUENCY:	Delete	0	Save
Save			

5. Select a delivery method and frequency.

New Account Alert	Back to Alerts
ACCOUNT: No Account Selected	Select a delivery method Email
FIELD: No Field Selected	Email Address
COMPARISON: No Comparison Selected	
AMOUNT: No Amount Entered	
DELIVERY METHOD: Send me an email	
FREQUENCY:	
Save	

6. Selecting 'Phone' for delivery method will give you the option to 'Call Immediately' or select a specific time to call.

New History Alert		Back to Alerts
ACCOUNT: No Account Selected	Select a delivery method	
TRANSACTION: No Transaction Selected	United States	•
COMPARISON: No Comparison Selected	Phone Number	
AMOUNT: No Amount Entered	Time:  Call Immediately	
DELIVERY METHOD: Call Me		
FREQUENCY:		
Every Occurrence		
Save		

### **Online Transaction Alerts**

1. Select an online transaction type.

NOTE: You will only see options that are applicable to your user rights.

New Online Transaction	Alert	Back to Alerts
TRANSACTION:	Select a transaction	
No Transaction Selected	Collections	
<b>STATUS:</b> No Status Selected	Domestic Wire	
DELIVERY METHOD: Send only a secure message	Funds Transfer	
EDFOLIENCY:	International Wire	
Every Occurrence	Payments	
	Payroll	
Save	Single Payment	
	Single Receipt	
	Stop Payment	

#### 2. Select an account.

New Online Transaction	Alert	Back to Alerts
TRANSACTION: Domestic Wire	Select an account	
ACCOUNT:	COMMERCIAL CHECKING: DDA-XXXX3572  FREE CHECKING: DDA-XXXX3580	
STATUS:	FREE SAVINGS: SAV-XXXX3946	
No Status Selected	Certificate: CD-XXXXX6715	
Send only a secure message		
FREQUENCY: Every Occurrence		
Cauco		
Save		

#### 3. Select a status.

New Online Transaction /	Alert		Back to Alerts
TRANSACTION:	Select	a status	
No transaction selected		Drafted	
STATUS: No Status Selected		Authorized	
DELIVERY METHOD: Send only a secure message		Processed	
FREQUENCY:		Cancelled	
C Every Occurrence		Failed	
Save			

4. Select a delivery method and frequency.

New Online Transaction Alert		
TRANSACTION:	Select a delivery method	
No mansaction selected	Secure Message Only	•
<b>STATUS:</b> No Status Selected		<b>_</b>
DELIVERY METHOD: Send only a secure message		
FREQUENCY:		
✓ Every Occurrence		
Save		

5. Selecting 'Text Message' for a delivery method will give you the option to 'Send Immediately' or select a specific time to receive the message. You must check the box and 'Agree to Terms' before you can save the alert by Text Message.

New Online Transaction	Alert	Back to Alerts		
TRANSACTION:	Select a delivery method			
No Transaction Selected	Text Message	•		
<b>STATUS:</b> No Status Selected	United States	v		
DELIVERY METHOD: Send me a SMS Text Message	Phone Number			
FREQUENCY:	Time:			
Every Occurrence	Send Immediately			
Save	Agree To Terms			
	SMS Terms and Conditions			
	Rockland Trust - 864-34			
	Program Description			
	Rockland Trust allows our customers to receive certain account information by text me	essage.		
	Supported Carriers			
	Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular S Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Ne Wireless, nTelos, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, USA, and West Central Wireless.	outh, xx-Tech /irgin Mobile		

#### **Security Alerts**

NOTE: Security alerts are listed at the bottom of the screen. Click the carrot icon to expand the listing of available alerts. Some alerts are clickable and may be turned on or off. The most critical alerts are mandatory and cannot be turned off. These alerts are greyed out.

Aleı	rts	New Alert *
^	Date Alerts (0)	
	No Alerts Defined.	
~	Account Alerts (3)	
~	History Alerts (0)	
~	Transaction Alerts (1)	
^	Security Alerts	Edit Delivery Preferences
	Description	Enabled
	Alert me when an address is changed	Off
	Alert me when my password is changed	On Second
	Alert me when secure access code contact information is changed	On
	Alert me when my login ID is changed	On

6. Click 'Edit Delivery Preferences' to modify how and where to receive security alerts.

Delivery Preferences				
Email Address	Email Address			
robert.delaney-brown@ro	cklandtrust.co	n		
Phone Number				
United States			v	
Area Code	Phone Numb	er		
SMS Text Numbe	r			
Message and data rates may apply. Expect 1 message/transaction.				
United States				
Area Code	Phone Numb	ier		
Cancel			Save	

### Edit Alerts

1. Enable/Disable and edit saved alerts from the Alerts menu.

Ale	rts	New Alert •
	Date Alerts (0) No Alerts Defined.	
	Account Alerts (3)	
~	History Alerts (0)	
~	Transaction Alerts (1)	
^	Security Alerts	Edit Delivery Preferences
	Description	Enabled
	Alert me when an address is changed	Off
	Alert me when my password is changed	On
	Alert me when secure access code contact information is changed	On
	Alert me when my login ID is changed	On
## **Online User Management**

### **Creating Online Users**

- 1. Select the 'Users' option under the 'Commercial' menu.
- 2. Click the 'Add User' button on the right side of the screen

ĥ	Accounts	User Managemen	t	=	
	Messages				
	Chat	م Search Users	Sort by +	Ac	d User

3. Enter the required fields for the new user.

ជ	Accounts	New User		
	Messages			
≡	Chat	First Name (Max 25 Characters) *	Last Name (Max 50 Characters) *	First Name should not exceed 25 characters.
	Transactions 🗸 🗸			Login ID must be at least 6 characters long.
凰	Commercial ^	Email Address *		Login ID must be no more than 50 characters long.
	Users	Phone Country +	Phone +	Login ID contains invalid characters.
	ACH and Wire	Select Country		Password must be at least 8 characters long.
	Recipients	Login ID *		Password can be no more than 20 characters long.
	ACH Pass-Thru			Password must contain a minimum of 1 lower case characters.
	Positive Pay	Password *	Confirm Password *	Password must contain a minimum of 1 upper case characters.
	Transaction Monitoring			Password must contain a minimum of 1 special characters.
0	Branches			Password may not contain the following characters <>&.
≡	Services ~	* - Indicates required field		
?	Help			Cancel Save

4. Click on each transaction type to configure the user's entitlements and limits.

ស៊	Accounts	TEST USER								(i)
	Messages	User Policy								U
≡	Chat	Overview	Fe	eatures A	ccounts					
	Transactions V	_								
≞	Commercial ^	Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval	Per Account Approval	Draft	Approve	Cancel	View
	Users				Limits	Limits				
	ACH and Wire	ACH Collection	\$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000	$\checkmark$	$\checkmark$	$\checkmark$	
	Recipients									
	ACH Pass-Thru	ACH Passthru	\$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000		$\checkmark$	$\checkmark$	$\checkmark$	ĉ
	Positive Pay	ACH Payment -	\$11	999,999,999 / \$11	999,999,999 / \$253	999,999,999 / \$11	$\checkmark$	$\checkmark$	$\checkmark$	<u>o</u> å
	Transaction Monitoring	Single								
0	Branches	ACH Payments	\$100,000	999,999,999 / \$100,000	999,999,999 / \$500,000	999,999,999 / \$100,000	$\checkmark$	$\checkmark$	$\checkmark$	<u>e</u> å
=	Services 🗸									

5. Click on any transaction type to edit the user's limits and rights. Please note that if you disable the transaction type completely, the user's rights to view those types of transactions in the Activity Center do not change. You must manually change their view rights, if applicable.

67 ⊠	Accounts Messages	TEST USER User Policy				(j
Ξ	Chat	Overview	Features	,	Accounts	
	Transactions	ACH COLLECTION Char	nge			Disa
	Users					
	ACH and Wire	Rights	Approval Limits			
	Recipients					
	ACH Pass-Thru					
	Positive Pay	Draft		$\checkmark$	Can draft.	
	Transaction Monitoring	Approv	re	$\checkmark$	Can approve.	
0	Branches	Cancel		$\checkmark$	Can cancel.	
≡	Services ~	View O	nline Activity		Can view all transactions.	
ି	Liele					

6. Enter the user's transaction dollar and count limits.

ACH COLLECTION Change				Disa
Rights Approv.	al Limits			
MAXIMUM AMOUNT		Μ	laximum transaction am	ount
Per transaction \$500,000	Per transaction			500.000 ×
Per Account Per Day \$500,000	0		2	
Per Day \$500,000	Ø	1	2	
Per Month \$500,000	Ø	4	5	6
MAXIMUM COUNT		7	8	9
Per Account Per Day 999,999,999	Ø	Delete	0	Clear
Per Day <b>999,999,999</b>	Ø			
Per Month 999,999,999	Ø			

7. Select the appropriate non-transactional features.

ଜ	Accounts	TEST USER			Save	0
2	Messages	User Policy			1.	
=	Chat	Overview	Features	Accounts		
8	Transactions 👻					
B	Commercial A	FEATURES				
	Users	a or yester own o				
	ACH and Wire	RIGHTS				
	Recipienes	Manage Templates		14	Manage Users	×
	ADH Pass-Thru	Manage Recipients		4	Statement Image	2
	Positive Pay	Allow one-time recipients			Can view all recipients	<b>.</b>
	Transaction Monitoring	Enable Centrix Positive Pay		14/1		
0	Branches					
=	Services 🗸 🗸					
0	нер					

8. Designate the user's account rights. Selecting the checkbox next to each will enable or disable the right for all accounts.

TEST USE User Policy	R			Save
Overvie	ew Features	Accounts		
ACCOUNTS				
				Show unassigned accourt
Number	Name	View	Deposit 🔲	Withdraw 🗌
CD-xxx6715	Certificate	$\checkmark$	I	E
DDA-xxx3572	COMMERCIAL CHECKING	$\checkmark$	$\checkmark$	$\checkmark$
DDA-xxx3580	FREE CHECKING	$\checkmark$	$\checkmark$	$\checkmark$
SAV-xxx3946	FREE SAVINGS	$\checkmark$	$\checkmark$	$\checkmark$
LOAN- xxx4567	REVOLVING LINES - OLB ACCESS	$\checkmark$	$\checkmark$	1
LOAN-	REVOLVING LINES - OLB	1	./	./

**NOTE**: If you assign rights to a user to deposit into one of your business account(s) and the user makes a check deposit using the mobile banking app, please be aware that the user will receive all future deposit e-mail notifications for all of your business accounts. This includes any check deposit(s) made into any of your business accounts by any user, regardless of the user's rights to view or deposit into that account. Users who have made a deposit will continue to receive deposit e-mail notifications until you notify Rockland Trust to delete them.

9. Select the link to show or hide unassigned accounts.

ST USE	R			Save
Overvie	w Features	Accounts		
OUNTS				Hide unassigned accou
Number	Name	View 🗆	Deposit 🗌	Withdraw 🗆
CD-xxx6715	Certificate	$\checkmark$	I	
DDA-xxx3572	COMMERCIAL CHECKING	$\checkmark$	$\checkmark$	$\checkmark$
DDA-xxx3580	FREE CHECKING	$\checkmark$	$\checkmark$	$\checkmark$
SAV-xxx3946	FREE SAVINGS	$\checkmark$	$\checkmark$	$\checkmark$
LOAN- xxx4567	REVOLVING LINES - OLB ACCESS	$\checkmark$	$\checkmark$	1
LOAN- xxx3456	REVOLVING LINES - OLB ACCESS	$\checkmark$	$\checkmark$	$\checkmark$
SAV-xxx3954	FREE SAVINGS	$\oslash$	$\oslash$	$\oslash$

10. Click the 'Save' button in the top right corner of the screen.

mple User				Save
erview Features	Accounts			
OUNTS				
Internal Number	Name	View 🗷	Deposit 🗷	Withdraw 🗷
0000004132	External Checking	B	~	$\checkmark$
DDA-XXXXX3572	Commercial Checking	$\checkmark$	$\oslash$	$\checkmark$
DDA-XXXXX3580	Support	$\checkmark$	$\checkmark$	$\oslash$
SAV-XXXXX3945	Savings	$\checkmark$	$\checkmark$	$\oslash$
SAV-XXXX3954	Savings	$\checkmark$	$\oslash$	$\oslash$
CD-XXXXX6715	Certificate	$\checkmark$		
XXXXXXX2345	External Checking	品	$\checkmark$	$\checkmark$

11. Go back to the 'Users Menu' and click on the pencil icon to modify their rights and view user details, including their Login Name, Channel, Status, and Last Logon date.

View User					
FIRST NAME (MAX 25	CHARACTERS) *		LAST NAME (MAX 50 CHARAC	TERS) *	
A			Test		
E-MAIL ADDRESS *					
test@test.com					
PHONE COUNTRY *			PHONE *		
United States			(555)555-5555		
Login Name	Channel	Status		Last Logon	
Tester	Internet	Password Ch	nange Required		
* - Indicates requi	red field				Cancel Delete Assign Rights

# **Recipient Management**

A 'Recipient' is an individual or company which is either debited or credited via ACH or Wire.

### Add Domestic Recipient

- 1. Select the 'Recipients' option under the 'Commercial' menu.
- 2. Click on 'Add Recipient' on the right side of the screen.

Recipient Managem	ent		= =
Q Search	Sort by -		Add Recipient
	1	1	241 Fitness
1 account(s)	0 account(s)	0 account(s)	1 account(s) 241Fitness@gmail.com
	Î d	Î d	Î d
a blank ben fi country	abc	ABC CO	ABC Company new
1 account(s)	0 account(s)	2 account(s)	3 account(s)
			Î d

- 3. 'Display Name' is used for sorting/referencing the recipient in the 'Recipients' menu.
- 4. Required 'Recipient ACH Name' is the name to be inserted into the batch header record in the NACHA file.
- 5. Required 'Recipient Wire Name' is the name to be inserted into the Fed Wire file.
- 6. ACH ID field (optional) can be used to indicate something specific to the recipient (ie. Employee ID)
- 7. Enter the recipient's e-mail address.

**NOTE**: 'Send e-mail notifications' generates an e-mail to the recipient at the time the ACH or Wire transaction is processed by Rockland Trust. Although wires have been processed by Rockland Trust, they are still subject to verification and may be cancelled.

- 8. The address fields on the bottom half of the screen are the recipient's address. These are optional for ACH recipients and required for wire recipients.
- 9. Click 'Next' to add a recipient account.

ជ	Accounts	Add Recipient	۹ Search transactions
$\square$	Messages	Decisions Detail	Pending Processed
	Chat	Recipient Detail	No history available
	Transactions V	Display Name *	No history available
₿	Commercial ^	Perinient ACH Name Perinient Wire Name	
	Users		
	ACH and Wire	ACH ID	
	Recipients		
	ACH Pass-Thru	Email Address	
	Positive Pay	example@example.com	
	Transaction Monitoring	Send email notifications for template payments	
0	Branches	Country	
≡	Services 🗸	United States	
?	Help	Address 1	
ţ	Settings ~		
G	Log Off	Address 2	
		City State ZIP	
		Select State 🔻	
		* - Indicates required field Cancel Next	

- 10. 'Payment Types Allowed' designates what transaction type(s) the account is eligible for.
  - a. 'ACH Only' will display only fields corresponding with ACH. Enter the recipient's account type, account number, and ACH routing number.
  - b. Click 'Add another account' to add an additional account or click 'Save Recipient' to complete the setup.

Add SAMPLE 1				
Recipient Detail Account - New				
Payment Types Allowed <ul> <li>ACH Only</li> <li>Wire Only</li> <li>ACH and Wire</li> </ul>				୍ମିଲି Remove this account
Account Detail				
Account Type *	ACCOUNT/IBAN *		ACH Routing Number	r*
Account Type	Ex. 129398123			
* - Indicates required field		Cancel	Save Recipient	Add another account

- c. 'Wire Only' will only display fields corresponding with Wires. Enter the recipient's Account Number and the Beneficiary Financial Institution's Name and Wire Routing Number.
- d. Click 'Add another account' to add an additional account or click 'Save Recipient' to complete the setup.

Payment Types Allowed ACH Only Wire Only ACH and Wire	Beneficiary Type Domestic International			in Remove this account
Account Detail				
ACCOUNT/IBAN * Ex. 129398123				
Beneficiary Financial Institution				
Name *	Country		Wire Routing Numbe	er *
	United States	Ŧ		
Address 1	Address 2		City	
State	Postal Code			
Select State	T			
Intermediary Financial Institution	Country		Wire Bouting Number	
	United States	Ŧ		
Address 1	Address 2		City	
State	Postal Code			
Select State	v			
* - Indicates required field		Cancel	Save Recipient	Add another account

- e. 'ACH and Wire' will only display fields corresponding with both ACH and Wires. Complete the fields for both ACH and Wires in accordance to steps 9a and 9c.
- f. Click 'Add another account' to add an additional account or click 'Save Recipient' to complete the setup.

Payment Types Allowed	Beneficiary Type	Remove this acco
ACH Only	Bomestic	
Wire Only	International	
<ul> <li>Ach and wire</li> </ul>		
Account Detail		
ccount Type •	ACCOUNT/IBAN *	ACH Routing Number -
Account Type	• Ex. 129398123	
leneficiary Financial Institution	,	
Name •	Country	Wire Routing Number *
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State	*	
intermediary Financial Instituti	on	
Name	Country	Wire Routing Number
	United States	*
Address 1	Address 2	City
State	Postal Code	
Select State		
* - Indicates required field		Cancel Save Recipient Add another account

## Add International Recipient

- 1. Select the 'Recipients' option under the 'Commercial' menu.
- 2. Click on 'Add Recipient' on the right side of the screen.

Recipient Mana	gem	ent						=	
م Search			Sort by 🕶					Add Recipie	ent
			1			1		241 Fitness	
1 account(s)			0 account(s)			0 account(s)		1 account(s) 241Fitness@gmail.com	
1	Ø	Ŵ		Ø	Û		Ø	1	Ø
a blank ben fi country			abc			ABC CO		ABC Company new	v
1 account(s)			0 account(s)			2 account(s)		3 account(s)	
Ŵ	Ø	Ŵ		Ø	Ŵ		Ø	1	Ø

- 3. 'Display Name' is used for sorting/referencing the recipient in the 'Recipients' menu.
- 4. Required 'Recipient Wire Name' is the name to be inserted into the Fed Wire file.

ជ	Accounts	Add Recipient	Search transactions
	Messages	Recipient Detail	Pending Processed
≡	Chat		No bistoni available
8	Transactions v	Display Name *	
⊞	Commercial ^	Perinient ACH Name Recipient Wire Name	
	Users		
	ACH and Wire	ACH ID	
	Recipients		
	ACH Pass-Thru	Email Address	
	Positive Pay	example@example.com	
	Transaction Monitoring	Send email notifications for template payments	
0	Branches	Country	
≡	Services ~	United States	
?	Help	Address 1	
ŝ	Settings 🗸 🗸		
G	Log Off	Address 2	
		City State ZIP	
		* - Indicates required field Cancel Next	

5. Add is the recipient's e-mail address.

**NOTE:** 'Send e-mail notifications' generates an e-mail to the recipient at the time the ACH or Wire transaction is processed by Rockland Trust. Although wires have been processed by Rockland Trust, they are still subject to verification and may be cancelled.

6. Select the desired country from the drop-down list.

Add Recipient	
Recipient Detail	
Display Name *	
Recipient ACH Name	Recipient Wire Name
ACH ID	
Email Address example@example.com	
Send email notifications for template payments	
United States	·
Address 1	
Address 2	

- 7. Enter the address information on the bottom half of the screen. This is the recipient's address.
- 8. Click 'Next' to add a recipient account.
- 9. Select the 'Wire Only' option beneath 'Payment Types Allowed'. Select 'International' beneath the Beneficiary Type

Payment Types Allowed Benefit Wire Only ACH and Wire	tary Type International Account	t Type
Account Detail		
EX. 129398123		
Beneficiary Financial Institution		
Name *	Country	SWIFT/BIC *
	Select Country	
Address 1	Address 2	Address 3
Intermediary Financial Institution		
Name	Country	Wire Routing Number
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State		
* - Indicates required field	Cancel	Save Recipient Add another account

- 10. Enter the account number /IBAN under the 'Account Detail' heading.
- 11. Select the appropriate 'Country' from the drop down menu.
- 12. Enter the financial institution's name.
- **13.** Enter the SWIFT/BIC #. Rockland Trust requires a 'SWIFT' code for international wires.

## **NOTE**: Intermediary Bank information may still be needed even though the IBAN or SWIFT/BIC is being entered.

14. Click 'Add another account' to add an additional account or click 'Save Recipient' to complete the setup.

Payment Types Allowed ACH Only Wire Only ACH and Wire	Beneficiary Type Domestic International	International Account BAN SWIFT/BIC IBAN & SWIFT/BIC	Туре С	in Remove this account
Account Detail				
ACCOUNT/IBAN				
Ex. 129398123				
Beneficiary Financial Institution				
Name *	Country		SWIFT/BIC *	
	Select Country	٣		
Address 1	Address 2		Address 3	
Intermediary Financial Institution				
Name	Country		Wire Routing Numbe	r
	United States	٣		
Address 1	Address 2		City	
State	Postal Code			
Select State	T			
* - Indicates required field		Cancel	Save Recipient	Add another account

# ACH Template Management

## **ACH** Template Creation

- 1. Select the 'ACH and Wire' option under the 'Commercial' menu.
- 2. Click the 'New Template' button and select the desired type of ACH transaction.



#### Info & Users

- 1. The 'Info & Users' screen allows the user to name the template and to determine who else at the company is allowed access to the template.
- 2. Click the 'Next' button at the bottom of the screen or 'Recipient and Amount' in the workflow ribbon at the top of the page to move to the next step.

ស៊	Accounts	ACH and Wire - Payroll
$\bowtie$	Messages	
≡	Chat	Info & Users Recipient & Amount Subsidiary Account Review & Submit
	Transactions ~	Template Name *
▦	Commercial ^	
	Users	Grant User Access *
	ACH and Wire	م Search
	Recipients	
	ACH Pass-Thru	Name
	Positive Pay	✓ Wendy Fredlund
	Transaction Monitoring	C Leigh-anne Lydon
0	Branches	Andrea Morelli
	Services v	✓ Lisa Morrissey

#### **Recipient & Amount**

1. The 'Recipient & Amount' screen allows the user to select which recipients are tied to the template and designate a dollar amount for each. Company Entry Description field is an optional field to enter in the file type (ie. Payroll, Reversal)

**NOTE**: Only recipients with at least one account eligible for ACH transactions will show in the list of recipients to select. The 'Add Recipient' button is used to add a new recipient while remaining within the workflow of the existing payment template.

Խ	Accounts	ACH and Wire - Payroll	
$\bowtie$	Messages		
≡	Chat	Info & Users Recipient & Amount Subsidiary Account	Review & Submit
	Transactions ~	/ Template Name:	
₿	Commercial ^	TEST	
	Users	Company Entry Description Max 10 characters	
	ACH and Wire		
	Recipients		
	ACH Pass-Thru	o Search	New Recipient
	Positive Pay		
	Transaction Monitoring	Name • Account Pay Notify Amount	Addendum
0	Branches		Ø
≡	Services ~	241 Fitness	Ø
?	Help	ABC CO	Ø

2. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

Info & Users	Recipient & Amount		Subsidiary	Acco	unt		
Template Name:	/	/		/			
TEST							
Send payment as:							
ROCKLAND TRUST COMPAN	IV/TEST						
							=
م Search						-	
ABC Cor	ados		BROPHY & PH	ILLIPS		Condo associat	ion
Wire & A	сн		ACH			Wire & ACH	
This subsidiary i Please co	is not valid. rrect						
Company ID: *	****5678		Company ID: ****	**4819		Company ID: *****	5789

ACH and Wire - Payroll

3. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

4. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

#### Account

1. Select the corresponding offset account for the commercial payment.

In	ifo & Users	Recipient & Amount	Subsidiary	Account	Review & Submit
Templat	e Name:				
TEST					
Choo	se "From" Acc	count			
q Se	arch				
	Account Name		Account Type 🔺	Account Number 🖌	Balance *
	Account Name	HECKING	Account Type 🔺 Checking	Account Number	Balance A
	Account Name	HECKING	Account Type <b>*</b> Checking Checking	Account Number	Balance A \$60.76 \$1.64
	Account Name	HECKING	Account Type   Checking Checking Savings	Account Number	Balance  \$60.76 \$1.64 \$71.69
	Account Name A COMMERCIAL CI FREE CHECKING FREE SAVINGS	HECKING	Account Type  Checking Checking Savings	Account Number	Balance A \$60.76 \$1.64 \$71.69

ACH and Wire - Payroll

2. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.

#### **Review & Submit**

1. Review the information on the screen for accuracy and then click 'Save'.

**NOTE**: The 'Effective Date' field is not required to save the template even though an asterisk marks the field. This is only required when the template is being used to generate a payment file.

ACH and Wire - Payrol	
-----------------------	--

Info & Users	\ Recipient & Amount /	Subsidiary	A	ccount	Review	w & Submit	
Template Name:							
TEST							
Company Entry Description			Send navment	25			
Pavroll					FCT		
rayion			KOCKEAND INC		251		
Total Amount	From Account						
\$0.00 to 1 recipient	FREE CHECKING I	DDA-XXXXX3580 1.64					
Effective Date							
Select Date	31						
Recurrence							
None							
Selected Recipients	i						
Name 🔺	Account 🔺	Рау	Notify		Amount *	Addendum	
ach and wire	54656	Yes	No		\$0.00		
* - Indicates required field							
manadeb required field				Cancel	Save	Draft	Approve

## **Existing ACH Templates**

1. Click on the pencil  $\checkmark$  icon next to the desired ACH template.

ACH and Wire				≡	
م Search	Filter by Type 👻	New Temp	olate 🗸	One-Time Payn	nent 🗸
Available Templates					
☆ 2006JEEP M LEDU International Wire	☆ 2006JEEP M L Payments	EDU	☆	ABC Corp Domestic Wire	
Û 0	PPD PPD	1			1
☆ ABC Payroll Payroll LAST PAYMENT 0.01 Sent on: 10/20/2016	රු Andy Payments		☆	art Payments	
Ē (2)	DPD	6	Ŵ	CCD	60

- 2. Confirm the Template Name and User Access.
- 3. Click the 'Next' button at the bottom of the screen or 'Recipient & Amount' in the workflow ribbon at the top of the page to move to the next step.

ACH and Wire - International Wire

Info	\ & Users /	Recipient & Amount	Subsidiary	Account	Review & Submit	
Template Na	ame *					•
2006JEEP 1	M LEDUC_1					17
Grant Us	ser Access	*				
م Searc	h					
Na	ime					
⊮ We	endy Fredlund					
🖉 Le	igh-anne Lydon	1				
🗹 An	idrea Morelli					
🖉 Lis	a Morrissey					

- 4. Designate the recipients to be included in the ACH file by checking the boxes in the 'Pay' column. The 'Pay All' link selects all for large numbers of recipients. Please note that the notify box is defaulted on. The 'Notify None' link unchecks this option for large number of recipients.
- 5. Enter the dollar amount for the recipient's selected to pay.

		0.1000101.10					
	Recipient & Amount	Subsidiary	Acc	ount			
С	ne Time Payment						
A	CH Class Code Individual (PPD) Company (CCD)	C	ompany Entry Max 10 charac	<b>Description</b> ters			
						:=	
	م Search TEMPLATE RECIPIENTS			Pay All	Notify None	New Recip	oient
	Name 🔺	Account	Pay Notify	Amount	Addendum		
(						Ø	
(	241 Fitness					Ø	
(	ABC CO					Ø	
(	ABC Company new					Ø	
(	abcDEF					Ø	
(	ABD Co					Ø	
6	ach and wire	54656		\$0.0	00	= 1	Ø

ACH and Wire - Collections

6. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step and confirm the account to be used for the ACH file.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Collections	
Recipient & Amount Subsidiary Account	Review & Submit
One Time Payment	
ACH Class Code Individual (PPD) - Change	Send payment as: Condo association
Q Search Condo association Wire & ACH	
Company ID: *****6789	Cancel Next

- 7. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 8. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step and confirm the account to be used for the ACH file.

ŀ	ACH	and Wire - Collections			
	Recip	ient & Amount Subsidiary	Account	Review & Submit	
C	)ne Ti	ime Payment			
A	CH Clas	ss Code			
Ir	Choo	se "To" Account			
	م Se	arch			
		Account Name 🔺	Account Type 🔺	Account Number 🔺	Balance 🔺
		COMMERCIAL CHECKING	Checking	DDA-XXXX3572	\$60.76
	<b>*</b>	FREE CHECKING	Checking	DDA-XXXX3580	\$1.64
		FREE SAVINGS	Savings	SAV-XXXX3946	\$71.69
					Cancel

- 9. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step
- 10. Select the 'Effective Date' of the file and, depending on access, click 'Draft' or 'Approve.'

ACH and Wire -	Collections				
Recipient & Amount	Subsidiary	Account	Review & Subr	mit	
One Time Payment					
Company Entry Description AchCollect			ACH Class Code Individual (PPD) Send payment as Condo association		
<b>Total Amount</b> \$0.00 to 1 recipient	To Account FREE CHECKING	DDA-XXXX3580 1.64			
Effective Date 9/22/2017					
Recurrence Set schedule					
Selected Recipients					:= ::
Name 🔺	Account 🔺	Рау	Notify	Amount 🔶 Addendum	ı
ach and wire	54656	Yes	No	\$0.00	
* - Indicates required field				Cancel Draft	Approve

## Creating a One-Time ACH Transaction

- 1. Select the 'ACH and Wire' option under the 'Commercial' menu.
- 2. Click the 'One-Time Payment' button and select the desired type of ACH transaction.

ACH and Wire			≔ =
م Search	Filter by Type 👻	New Template 🗸	🗸 One-Time Payment 🗸
Available Templates			
☆ 2006JEEP M LEDU International Wire	☆ 2006JEEP M L Payments	EDU ☆	ABC Corp Domestic Wire
1	PPD		6

3. The 'Recipient & Amount' screen allows the user to select which recipients are tied to the transaction and designate a dollar amount for each.

ស៊	Accounts	ACH and Wire - Payments	
	Messages		
≡	Chat	Recipient & Amount Subsidiary Account Review & Submit	
	Transactions 🗸 🗸	One Time Brymont	
⊞	Commercial ^		
	Users	ACH Class Code Company Entry Description Max 10 characters	
	ACH and Wire		
	Recipients	·= ···	
	ACH Pass-Thru	Search     New Recipient	
	Positive Pay		
	Transaction Monitoring	Name • Account Pay Notify Amount Addendum	
0	Branches		
≣	Services ~	241 Fitness	
?	Help	ABC CO	

4. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Collections	
Recipient & Amount Subsidiary Account	Review & Submit
One Time Payment	
ACH Class Code	Send payment as:
Individual (PPD) - Change	Condo association
Condo association Wire & ACH	
Company ID: *****6789	
	Cancel Next

- 5. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

AC	H and Wire - F	Payments			
Re	cipient & Amount	Subsidiary	Account	Review & Submit	
One	e Time Payment				
ACH	Class Code				
Indivi	idual (PPD) - Change				
Cho	oose "From" Accour	nt			
٩	Search				
	Account Name 🔺		Account Type 🔺	Account Number 🔺	Balance 🔺
	Account Name *	ING	Account Type 🔺 Checking	Account Number • DDA-XXXX3572	Balance * \$60.76
	Account Name A	ING	Account Type * Checking Checking	Account Number * DDA-XXXX3572 DDA-XXXX3580	Balance • \$60.76 \$1.64
	Account Name  COMMERCIAL CHECK FREE CHECKING FREE SAVINGS	ING	Account Type * Checking Checking Savings	Account Number  DDA-XXXX3572 DDA-XXXXX3580 SAV-XXXXX3946	Balance ▲ \$60.76 \$1.64 \$71.69

- 7. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step
- 8. Select the effective date of the file and, depending on access, click 'Draft' or 'Approve.'

ACH and Wire -	Payments					
Recipient & Amount	Subsidiary	Account	Review & Subm	it		
One Time Payment						
Company Entry Description AchBatch			ACH Class Code Individual (PPD)			
			Send payment as ROCKLAND TRUST COMPA	NY/TEST		
Total Amount \$0.00 to 1 recipient	From Account FREE CHECKING DDA-X	XXXX3580 1.64	L			
Effective Date Select Date	31					
Recurrence						
None						
Selected Recipients						
						≡ =
Name 🔺	Account *	Pay	Notify	Amount 🔺	Addendum	
241 Fitness	12345	Yes	No	\$0.00		
* - Indicates required field				Cancel	Draft	Approve

## Multiple Account (Normal)

This option allows the user to select multiple accounts for one recipient.

1. Select the recipient to be linked to the commercial template or payment.

ACH and Wire - Payments				
Recipient & Amount Subsidiary				
One Time Payment				
ACH Class Code	Company Entry Description			
Individual (PPD) Company (CCD)	Max 10 characters			
				≡ ≡
q Search				New Recipient
Name *	Account Pay	y Notify Amou	nt Addendum	
				0
241 Fitness				Ø
ABC CO				Ø

- 2. Select the 'Normal' option above the listing of accounts.
- 3. Designate the account(s) to be included by selecting the check box(es).

#### ACH and Wire - Payments

Recipient & Amount Subsidiary				
One Time Payment				
ACH Class Code	Company Entry Description			
Individual (PPD) Company (CCD)	Max 10 characters			
ABC Company new	Select Account			
ABC Co				
	Account Type 🔺	Account 🔺	Beneficiary	Intermediary
	Savings	55667788		
	Checking	654321		
				Cancel OK

4. Enter the dollar amount for each account.

ACH and Wire - Payments

Recipient & Amount	Subsidiar	у	Account	Review & Submit		
One Time Payment						
ACH Class Code Individual (PPD) Company (C	CCD)	Co N	mpany Entry Descri /lax 10 characters	ption		
م Search AVAILABLE RECIPIENTS				Pay All Notify None		ipient
Name 🔺	Account	Рау	Notify Amount	Addendum		
ABC Company new	654321	<b>\$</b>		\$0.00	= 0	Ø
					Cancel	Next

## **Split Transactions**

#### Multiple Account (Split)

**NOTE**: This option allows the user to designate a total dollar amount and then designate a primary and secondary account(s) to distribute the funds. This option is only available for Payroll transactions.

1. Select the recipient to be linked to the commercial template or payment.

AC	H and Wire	e - Payr	oll					
R	ecipient & Amount							
On	e Time Paym	ent						
								Grid List
٩	sample	×					l	New Recipient
	Name 🔺		Account	Pay	Notify	Amount	Addendum	
	Sample ACH Recip	pient						Ø
							Cance	el Next

- 2. Select the 'Split' option above the listing of accounts.
- 3. Designate the Primary account and Secondary account(s) by selecting the check boxes.

ACH and Wire - Payro	oll			
Recipient & Subsidiary Amount			eview & Submit	
One Time Payment				
Sample ACH Recipient	Select Ac	count		Normal Split
Sample ACH Recipient Sample ACH Recipient	Select Ac	Secondary	Account Type 🝷	Normal Split
Sample ACH Recipient	Select Ac	Secondary	Account Type 🔹 Checking	Normal Split Account • 1234567
Sample ACH Recipient Sample ACH Recipient	Select Ac	Secondary	Account Type * Checking Savings	Normal         Split           Account         ~           1234567         2345678

4. Click on the blue primary account link.

	Name 🔺	Account	Pay	Notify	Amount	Addendum
ø	Sample AC	1234567	¥		\$0.00	
		2345678			\$0.00	≡ 12 0
						Cancel Next

Enter the total amount of the ACH transaction.

Click on the '2 accounts' link.

Name 🔺	Account	Pay	Notify	Amount	Addendum			
Sample AC	2 accounts	•		\$100.0		=	û	Ø

5. Enter the dollar amount for the secondary account.

NOTE: The primary account amount will automatically decrease accordingly.



## Wire Transactions

### **Domestic Wire Template Creation**

- 1. Select the 'ACH and Wire' option under the 'Commercial' menu.
- 2. Click the 'New Template' button and select the 'Domestic Wire' option from the drop down menu.



#### Info & Users

- 3. The 'Info & Users' screen allows the user to name the template and to determine who else in the company is allowed access to the template.
- 4. Click the 'Next' button at the bottom of the screen or 'Recipient and Amount' in the workflow ribbon at the top of the page to move to the next step.

ACH and Wire - Domestic V	Vire		
Info & Users Recipient & Amount		Review & Submit	
Template Name *			
Grant User Access *			
Q Search			
Name			
Wendy Fredlund			
Leigh-anne Lydon			
Andrea Morelli			
Lisa Morrissey			

#### **Recipient & Amount**

1. The 'Recipient & Amount' screen allows the user to select which recipient is tied to the template and designate a dollar amount. The 'Purpose of Wire' field is required to complete. There is an option to add an internal Memo or Description by clicking on the 'Additional Fields' link. This data can be edited when initiating the wire payment.

**NOTE**: Recipients with at least one account eligible for Wire transactions will show in the list of recipients to select. The 'Add Recipient' button is used to add a new recipient while remaining within the workflow of the existing payment template.

ACH and Wire - Domestic Wire

	۱nfo & Users /	Recipient & Amount	Subsidiary				Submit
Templa	ate Name:						
SAMPLI	E						
							∷ ::
Q	Search						New Recipient
AVAIL	ABLE RECIPIENTS						
	Name 🔶	Account		Notify	Amount		
V	ABC CO	Checking: 4567				\$0.00	= 0
	Purpose Of Win Maximum ler	re * ngth is 35 characters					
	Additional Field	ds V					
							Cancel Next

2. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

Info & Users	Recipient & Amount	Subsidiary	Account	Review & Submit	
mplate Name:					
it					
nd payment as:					
OCKLAND TRUST COMPANY	TEST				
				_	
o, Search					
		APC Condos		Condo associatio	un.
Wire		Wire & ACH		Wire & ACH	/11
		This subsidiary is not vo	ılid.		
		Please correct			

- 3. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 4. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

#### Account

1. Select the corresponding offset account for the commercial payment.

ACH	and Wire - Domes	stic Wire		
lr	nfo & Users Recipient & A	Amount Subsidiary	Account Rev	iew & Submit
Templat SAMPLE	e Name:			
Choo	se "From" Account			
	Account Name 🔺	Account Type 🔺	Account Number 🔺	Balance 🔺
×	Account Name 🔺	Account Type 🔺 Checking	Account Number 🔺	Balance * \$60.76
	Account Name  COMMERCIAL CHECKING FREE CHECKING	Account Type 🔺 Checking Checking	Account Number + DDA-XXXX3572 DDA-XXXX3580	Balance <b>*</b> \$60.76 \$1.64
	Account Name  COMMERCIAL CHECKING FREE CHECKING FREE SAVINGS	Account Type  Checking Checking Savings	Account Number  DDA-XXXX3572 DDA-XXXXX3580 SAV-XXXX3946	Balance    S60.76  \$1.64  \$71.69

2. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.

#### **Review & Submit**

1. Review the information on the screen for accuracy and then click 'Save'.

ACH and Wire - Dom	estic Wire		
Info & Users	& Amount Subsidiary	Account	Review & Submit
Template Name: SAMPLE			
Send payment as ROCKLAND TRUST COMPANY/TEST		Total Amount \$0.01 to 1 recipient	
From Account COMMERCIAL CHECKING DDA-XXXX357	2 60.76	Purpose Of Wire TEST	
Process Date	31	Message to Beneficiary	
Recurrence None			
Selected Recipients			;≡ ;;
Name  Account	Notify	Amount 🔶 Memo	or Description
ABC CO Checking: 4567	No	\$0.01	
* - Indicates required field		Cancel	Save Draft Approve

## **Existing Domestic Wire Templates**

1. Click on the pencil icon next to the desired domestic wire template.

ACH and Wire				.≡ .
م Search	Filter by Type 👻	New Templ	ate 🗸	One-Time Payment 🗸
Available Templates				
☆ 2006JEEP M LEDU International Wire	☆ 2006JEEP M L Payments	EDU	☆	ABC Corp Domestic Wire
Î (2 /	PPD	60	Ŵ	6
☆ ABC Payroll Payroll LAST PAYMENT 0.01 Sent on: 10/20/2016	☆ Andy Payments		☆	art Payments
Ū (1)	PPD	0	Ŵ	CCD 🖆 🖉

2. Confirm the 'Template Name' and 'User Access.'

ACH a	nd Wire	- Domestic W	ire			
Info	& Users /	Recipient & Amount	Subsidiary	Account	Review & Submit	
Template N	lame *					
ABC Corp	)					☆
Grant U	lser Access	*				
م Sear	ch					
N	lame					
Ø. V	/endy Fredlund					
¢.	eigh-anne Lydon					
A	ndrea Morelli					
<ul><li>✓</li></ul>	isa Morrissey					

3. Enter the dollar amount for the domestic wire recipient. The 'Purpose of Wire' field is required to complete. There is an option to add an internal Memo or Description by clicking on the 'Additional Fields' link. This data can be edited when initiating the wire payment.

ACH and Wire - Domestic Wire								
Info & Users	Recipient & Amount	Subsidiary	$\rangle$	Accoun	it /	Review & Su	Jbmit	
Template Name: ABC Corp 🥁								
م Search AVAILABLE RECIPIENTS							New R	ecipient
Name 🔶	Account		No	otify	Amount			
Cisco Dog foods	Checking: 3697	4581				\$50,000.00	≡	Ø
Purpose Of Wire Storage Unit Additional Fields	2 * 5 ¥							
							Cancel	Next

4. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Domesti	c Wire		
Info & Users Recipient & Amo	ount Subsidiary	Account	Review & Submit
Template Name:			
ABC Corp 🟠			
Send payment as:			
ABC CO			
			·= ·
Q Search			
ABC CO Wire			
Company ID:			
			Cancel Next

- 5. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

7. Confirm the account to be used for the domestic wire.

ACH	ACH and Wire - Domestic Wire						
I	nfo & Users Recipient & Amount	Subsidiary	Account Review & S	Submit			
Templa	te Name:						
ABC Cor	₽ ☆						
Choo	se "From" Account						
q S	earch						
	Account Name 🔺	Account Type 🔺	Account Number 🔺	Balance 🔺			
×	Account Name *	Account Type 🔺 Checking	Account Number * DDA-XXXX3572	Balance * \$60.76			
	Account Name  COMMERCIAL CHECKING FREE CHECKING	Account Type * Checking Checking	Account Number * DDA-XXXX3572 DDA-XXXX3580	Balance  \$60.76 \$1.64			
	Account Name  COMMERCIAL CHECKING FREE CHECKING FREE SAVINGS	Account Type * Checking Checking Savings	Account Number  DDA-XXXX3572 DDA-XXXX3580 SAV-XXXX3946	Balance ▲ \$60.76 \$1.64 \$71.69			

- 8. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.
- 9. Designate the 'Process Date' and complete the 'Message to Beneficiary' field, if applicable. Next, depending on your access, click 'Draft' or 'Approve.'

ACH and Wire	e - Domestic Wir	e			
Info & Users	Recipient & Amount	Subsidiary	) Account	Review & Submit	
Template Name:					
ABC Corp 🟠					
Send payment as					
ABC CO		TOLAL	Amount		
		\$5.00	to 1 recipient		
From Account		Purpos	e Of Wire		
COMMERCIAL CHECKING [	DDA-XXXXX3572 60.76	Storage	e Unit		
Process Date		Mess	age to Beneficiary		
Select Date		ABC	Corp		
Recurrence					
None					
Selected Recipien	ts				
Name 🔺	Account *	Notify	Amount ·	<ul> <li>Memo or Description</li> </ul>	
Cisco Dog foods	Checking: 36974581	No	\$5.0	10	
- Indicates required field					
			Cancel	Save Draft	Approve
## Creating a One-Time Domestic Wire Transfer

- 1. Select the 'ACH and Wire' option under the 'Commercial' menu.
- 2. Click the 'One-Time Payment' button and select the 'Domestic Wire' option from the drop down menu.

ACH and Wire			≡ ≡
م Search	Filter by Type 👻	New Template 💊	V One-Time Payment V
Available Templates			
☆ 2006JEEP M LEDU International Wire	☆ 2006JEEP M I Payments	.EDU ☆	ABC Corp Domestic Wire
ů C /	DPPD		

3. Select a recipient from the list. Enter the dollar amount for the domestic wire. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link.

ACH	and Wire -	Domestic Wire	e					
Reci	ipient & Amount							
One	Time Payment							
								= =
٩	Search							New Recipient
AVAII	ABLE RECIPIENTS							
	Name 🔺	Account		Notify	Amount			
×	Name ABC CO	Account Checking: 4567		Notify	Amount	\$0.00	=	P
¥	Name * ABC CO Purpose Of Wire *	Account Checking: 4567 is 35 characters		Notify	Amount	\$0.00	≡	P
×	Name * ABC CO Purpose Of Wire * Maximum length Additional Fields >>	Account Checking: 4567 is 35 characters		Notify	Amount	\$0.00	=	Ø

4. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Domestic Wir	е	
Recipient & Amount Subsidiary	Account Review & St	ubmit
One Time Payment		
Send payment as:		
ROCKLAND TRUST COMPANY/TEST		
		·= •
a Search		
ABC CO	ABC Condos	
me	This subsidiary is not valid. Please correct	meanen
Company ID:	Company ID: ****5678	Company ID: ****6789

- 5. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.
- 7. Select the account for the domestic wire transaction.

Chand Wire - Domestic Wire							
Recip	oient & Amount Subsidiary	Account	Review & Submit				
ne T	ime Payment						
Choose "From" Account							
q Se	earch						
	Account Name 🔺	Account Type 🔺	Account Number 🔶	Balance 🔺			
•	COMMERCIAL CHECKING	Checking	DDA-XXXX3572	\$60.76			
	FREE CHECKING	Checking	DDA-XXXXX3580	\$1.64			
	FREE SAVINGS	Savings	SAV-XXXX3946	\$71.69			

- 8. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.
- 9. Designate the 'Process Date' and complete the 'Message to Beneficiary' field, if applicable. Next, depending on your access, click 'Draft' or 'Approve.'

ACH and V	Wire - Domestic V	Vire			
Recipient & An	nount Subsidiary	Account	Review & Subi	nit	
One Time Pay	/ment				
Send payment as ROCKLAND TRUST	COMPANY/TEST		Total Amount \$0.00 to 1 recipient		
From Account	CKING DDA-300003572 60.76		Purpose Of Wire TEST		
Process Date			Message to Beneficiary		
Select Date		[ <sup>4+4</sup> ]			
Recurrence None					
Selected Rec	ipients				
Name +	Account +	Notify	Amount +	Memo or Description	
ABC CO	Checking: 4567	No	\$0.00		
- Indicates require	rd field			Cancel Draft	Approve

## International Wire Template Creation

- 1. Select the 'ACH and Wire' option under the 'Commercial' menu.
- 2. Click the 'New Template' button and select the 'International Wire' option from the drop down menu.



#### Info & Users

- 3. The 'Info & Users' screen allows the user to name the template and to determine who else in the company is allowed access to the template.
- 4. Click the 'Next' button at the bottom of the screen or 'Recipient and Amount' in the workflow ribbon at the top of the page to move to the next step.

ACH and Wire - Ir	nternational W	/ire		
Info & Users Rec			Review & Submit	
Template Name *				
Grant User Access *				
م Search				
Name				
Wendy Fredlund				
Leigh-anne Lydon				
Andrea Morelli				
Lisa Morrissey				
Michael Pagliuca				

#### **Recipient & Amount**

- 5. The 'Recipient & Amount' screen allows the user to select which recipient is tied to the template and designate a dollar amount. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link. This data can be edited when initiating the wire payment.
- 6. Select the currency from the drop down box and enter the amount.

**NOTE**: Only the recipients with at least one account eligible for Wire transactions will show in the list of recipients to select. The 'Add Recipient' button is used to add a new recipient remaining within the workflow of the existing payment template.

AC	H and Wire	- International V	Vire				
	Info & Users	Recipient & Amount					nit
Temp	late Name:						
TEST							
Q	Search						New Recipient
AVA	ILABLE RECIPIENTS						
	Name 🔺	Account		Notify	Amount		
1	ABC Company new	SWIFT/BIC: H 12345	66		USD 🔻	\$0.00	= 0
	Purpose Of Wire *						
	Maximum length	n is 35 characters					
	Additional Fields	^					
	Memo or Descript	ion					
	Maximum length	n is 140 characters					
							Cancel Next

7. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - International W	Vire	
Info & Users Recipient & Amount	Subsidiary Account	Review & Submit
Template Name:		
test		
Send payment as:		
ROCKLAND TRUST COMPANY/TEST		
ু Search		
ABC CO	ABC Condos	Condo association
Wire	Wire & ACH	Wire & ACH
	This subsidiary is not valid. Please correct	
Company ID:	Company ID: ****5678	Company ID: ****6789

- 8. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 9. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

#### Account

10. Select the corresponding offset account for the commercial payment.

Α	ACH and Wire - International Wire							
	In	Ifo & Users Recipient & Amount	Subsidiary	Account	Review & Submit			
Те	Template Name:							
TE	ST							
0	Thoos	se "From" Account						
	q Se	arch						
					Balance 🔺			
		Account Name	Account Type *	Account Number 🔺	Builtinee			
	•	COMMERCIAL CHECKING	Checking	DDA-XXXXX3572	\$60.76			
		COMMERCIAL CHECKING	Checking Checking	Account Number A DDA-XXXXX3572 DDA-XXXXX3580	\$60.76 \$1.64			
	<ul> <li>Image: A state of the state of</li></ul>	ACCOUNTE Name A COMMERCIAL CHECKING FREE CHECKING FREE SAVINGS	Checking Checking Savings	Account Number A DDA-XXXXX3572 DDA-XXXXX3580 SAV-XXXXX3946	\$60.76 \$1.64 \$71.69			

11. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.

## **Review & Submit**

12. Review the information on the screen for accuracy and then click 'Save'.

ACH and Wire - I	nternational W	/ire			
Info & Users Re	cipient & Amount	Subsidiary	Account	Review & Submit	
femplate Name:					
EST					
send payment as		Tot	al Amount		
ROCKLAND TRUST COMPANY/TE	ST	\$0.0	00 to 1 recipient usd		
From Account		Purp	oose Of Wire		
COMMERCIAL CHECKING DDA-XX	XXX3572 60.76	TEST			
Process Date		Me	ssage to Beneficiary		
Select Date		31			
Recurrence					
None					
Selected Recipients					
					= =
Name 🔺	Account 🔺	No	tify Amou	nt  Memo or Description	
ABC Company new	SWIFT/BIC: H 123456	Nc	5	\$0.00	
* - Indicates required field			Cancel	Save Draft	Approve

# **Existing International Wire Templates**

1. Click on the pencil icon next to the desired international wire template.



- 2. Confirm the 'Template Name' and 'User Access.'
- 3. Click the 'Next' button at the bottom of the screen or 'Recipient & Amount' in the workflow ribbon at the top of the page to move to the next step.

## ACH and Wire - International Wire

Info & L	sers	Recipient & Amount	Subsidiary	Account	Review & Submit	
Template Nam	e * FDUC 1					5
		4				Σ
Grant User م Search	- Access	*				
Name						
✓ Wence	y Fredlund					
🗹 Leigh	anne Lydo	n				
🗹 Andre	a Morelli					

4. Select the currency from the drop down box and enter the amount. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link.

ACH and Wire -	International Wir	e		
Info & Users	ecipient & Amount	ubsidiary	Account	Review & Submit
Template Name:				
2006JEEP M LEDUC_1 🏠				
				· · · · · · · · · · · · · · · · · · ·
م Search				New Recipient
AVAILABLE RECIPIENTS				
Name 🔺	Account		Notify Amount	
International Wire Tester	SWIFT/BIC: rtcous33	123123123	USD 🔻	\$1.00 = 0
Purpose Of Wire *				
Additional Fields $  imes $				
				Cancel

5. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Internation	hal Wire		
Info & Users Recipient & Amount	t Subsidiary	Account	Review & Submit
Template Name:			
2006JEEP M LEDUC_1			
Send payment as:			
ROCKLAND TRUST COMPANY/TEST			
q Search			
ABC CO	ABC Condo	s	Condo association
Wire	Wire & ACH		Wire & ACH
	This subsidiary is not Please correct	: valid.	
Company ID:	Company ID: ****	5678	Company ID: ****6789

6. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

- 7. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.
- 8. Confirm the account to be used for the international wire.

ACH	and Wire - International	Wire		
II	nfo & Users Recipient & Amount	Subsidiary	Account Review 8	& Submit
Templa	e Name:			
2006JEE	PMLEDUC_1 ☆			
Choo	se "From" Account			
Q S	earch			
	Account Name 🔺	Account Type 🔺	Account Number 🔺	Balance 🛧
V	Account Name   COMMERCIAL CHECKING	Account Type 🔺 Checking	Account Number  DDA-XXXXX3572	Balance *
V	Account Name  COMMERCIAL CHECKING FREE CHECKING	Account Type   Checking Checking	Account Number  DDA-XXXXX3572 DDA-XXXXX3580	Balance <b>*</b> \$60.76 \$1.64
	Account Name  COMMERCIAL CHECKING FREE CHECKING FREE SAVINGS	Account Type  Checking Checking Savings	Account Number  DDA-XXXXX3572 DDA-XXXXX3580 SAV-XXXXX3946	Balance

- 9. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.
- 10. Designate the 'Process Date' and complete the 'Message to Beneficiary' field, if applicable. Next, depending on your access, click 'Draft' or 'Approve.

Total / \$1.00	Amount to 1 recipient usd		
Total / \$1.00	Amount to 1 recipient usd		
Total / \$1.00	Amount to 1 recipient usd		
\$1.00	to 1 recipient usd		
\$1.00	to 1 recipient usd		
Purpor	se Of Wire		
Interna	itional Test		
Mess	age to Beneficiary		
(21) Inte	mational Wire T		
			=
	Notify	Amount *	Memo or Description
1533 123123123123	No	\$1.00	Test
	s33 123123123123	International Test Message to Beneficiary International Wire T Notify s33 123123123123123 No	Notify Amount * s33 123123123123123

## Creating a One-Time International Wire Transfer

1. Select the 'ACH and Wire' option under the 'Commercial' menu.

2. Click the 'One-Time Payment' button and select the 'International Wire' option from the drop down menu.

ACH and Wire			
م Search	Filter by Type 🔻	New Template 🗸	One-Time Payment 🗸
Available Templates			
☆ 2006JEEP M LEDU International Wire	☆ 2006JEEP M Payment	LEDU ☆	ABC Corp Domestic Wire
<u></u>	Dep PPD	Ê 0	6

3. Select the currency from the drop down box and enter the amount. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link.

ACH and Wire - International Wire

Re	cipient & Amount							
One	e Time Payment							
AVA	Search						New Re	##
	Name 🔺	Account		Notify	Amount			
<b>v</b>	Name 🔺 ABC Company new	Account SWIFT/BIC: H	123456	Notify	Amount USD 🔻	\$0.00	=	Ø
<b>y</b>	Name  ABC Company new Purpose Of Wire *	Account SWIFT/BIC: H	123456	Notify	Amount USD V	\$0.00	=	Ø
	Name  ABC Company new Purpose Of Wire * Maximum length is	Account SWIFT/BIC: H 35 characters	123456	Notify	Amount USD V	\$0.00	=	Ø
	Name  ABC Company new Purpose Of Wire * Maximum length is Additional Fields	Account SWIFT/BIC: H 35 characters	123456	Notify	Amount	\$0.00	=	ð
	Name  ABC Company new Purpose Of Wire * Maximum length is Additional Fields	Account SWIFT/BIC: H 35 characters	123456	Notify	Amount	\$0.00	Ξ	Ø

4. Click the 'Next' button at the bottom of the screen or 'Subsidiary' in the workflow ribbon at the top of the page to move to the next step.

**NOTE**: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

ACH and Wire - Internation	nal Wire	
Recipient & Amount Subsidiary	Account Review & S	ubmit
One Time Payment		
Send payment as:		
ROCKLAND TRUST COMPANY/TEST		
م Search		
ABC CO Wire	ABC Condos Wire & ACH This subsidiary is not valid. Please correct	Condo association Wire & ACH
Company ID:	Company ID: *****5678	Company ID: ****6789

- 5. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.
- 6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.
- 7. Select the account to be used for the international wire.

ACT	i and wire - internatio	nai wire		
Recij	pient & Amount Subsidiary	Account	Review & Submit	
One T	ime Payment			
Choc	ose "From" Account			
Q S	earch			
	Account Name 🔺	Account Type 🔺	Account Number 🔶	Balance 🔶
~	Account Name •	Account Type 🔺	Account Number *	Balance A
	Account Name  COMMERCIAL CHECKING FREE CHECKING	Account Type 🔺 Checking Checking	Account Number  DDA-XXXXX3572 DDA-XXXXX3580	Balance • \$60.76 \$1.64
	Account Name  COMMERCIAL CHECKING FREE CHECKING FREE SAVINGS	Account Type 🔺 Checking Checking Savings	Account Number  DDA-XXXXX3572 DDA-XXXXX3580 SAV-XXXXX3946	Balance • \$60.76 \$1.64 \$71.69

- 8. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.
- 9. Designate the 'Process Date' and enter a 'Message to Beneficiary', if applicable. Next, depending on your access, click 'Draft' or 'Approve.'

ACH and Wire - Inte	ernational Wi	re		
Recipient & Amount	ıbsidiary	Account	Review &	Submit
One Time Payment				
Send payment as ROCKLAND TRUST COMPANY/TEST		Total Amount \$0.00 to 1 recipient usd		
From Account			Purpose Of Wire	
COMMERCIAL CHECKING DDA-XXXXX	3572 60.76		TEST	
Process Date			Message to Benefic	liary
Select Date		31		
Recurrence None			-	
Selected Recipients				·= *
Name *	Account 🔺		Notify	Amount 🔶 Memo or Description
ABC Company new	SWIFT/BIC: H 123456		No	\$0.00
* - Indicates required field				Cancel Draft Approve

# Mobile Banking

1. Download the Rockland Trust Mobile Banking app from the App or Google Play Store. If you are an existing customer, login using your online banking Login ID and Password. If you are a new user without a password, select 'I am a new user' to login to Mobile Banking.

ROCKLAND TRUST
Login ID
Password
Remember me
Forgot your password?
l am a new user.
Log In
Call Us   Locations

2. The homepage displays a listing of accounts accessible to the user. Click on the 'Menu' button and 'More' button to reveal user options.

●●○○ Verizon 훅	9:57 AM	۹۲% 🛋 🛞
Menu		More
Account Overvi	ew 🖉	^
COMMERCIAL CHE Available Balance Current Balance	CKING **3572	<b>\$60.76</b> \$60.76
FREE CHECKING ** Available Balance Current Balance	*3580	<b>\$1.64</b> \$1.64
FREE SAVINGS **3 Available Balance Current Balance	946	<b>\$71.69</b> \$71.69
Certificate **6715 Current Balance		\$1.13

3. The left side navigation menus are revealed when clicking on the 'Menu' button on the top left side of the screen.



4. Quick Actions are revealed when clicking on the 'More' button on the top right side of the screen.



5. All transaction option are located in the 'Transactions' menu.



6. Click on 'Pay Bills' to use the new bill pay feature. In Bill Pay you can easily view payments and add payees.

ZIP *		
Phone *		
	ZIP * Phone *	ZIP *

7. Click 'Visit Bill Pay Site' within the 'Options' link for all bill pay options.

••··· Verizon LTE	9:51 AM	۹4% 💶 €
Menu		
Pay Bills		Payment Activity
Search payees		Options
No Pe	ayees ava	Visit Bill Pay Site Delete a payee
	Ĺ	)

8. The 'Commercial' menu including options is shown expanded below.



9. View a listing of pending and processed commercial transactions in the right side pane while working with online transactions.

NOTE: Pending transactions are those awaiting approval or processing. Processed transactions have either passed their processing date or have already been approved and processed by Rockland Trust.



10. The 'Services' menu options are shown expanded below.



11. The 'Settings' menu options are shown expanded below.



12. To make a mobile deposit, click the 'Deposit Check' option under Transactions.



13. Make a mobile deposit by taking a picture of the front and back of the check using the built in camera on your device.





14. Enter the account to deposit into, the check number, and clicking the submit button.

Menu	Activity
To Account FREE CHECKING DDA->	XXXXX3580 \$31.49
Check Number 5552223330	
Amount: \$250.00	
20	1966 
Retake Front	Retake Back
Submit C	Jeposit
Can	cel

15. You will receive 2 emails with the deposit feature. The first is to let you know we receive your deposit and the second email will be the decision of whether the deposit was accepted or not.



16. Your deposit will show in the transactions as pending until approved. Approved deposits into a savings account will not show in history until the next business day.

Deposit Check History
<ul> <li>Search transactions</li> <li>Submitted Accepted</li> </ul>
No History Available

17. Click 'Log Off' to exit the app on your mobile device.

