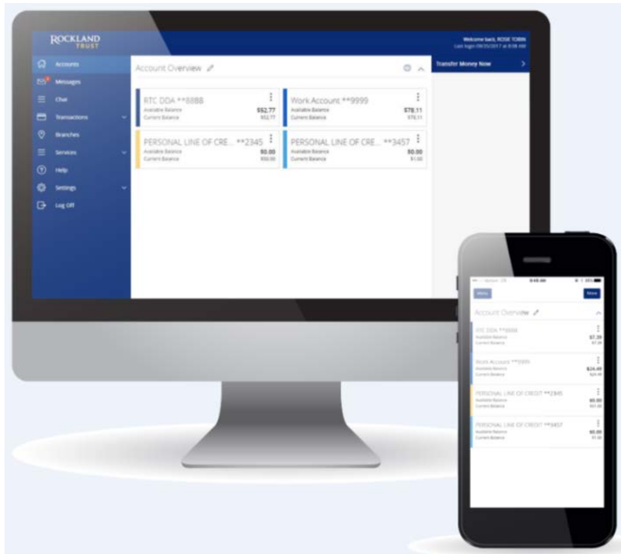
Business Online and
Mobile Banking User Guide

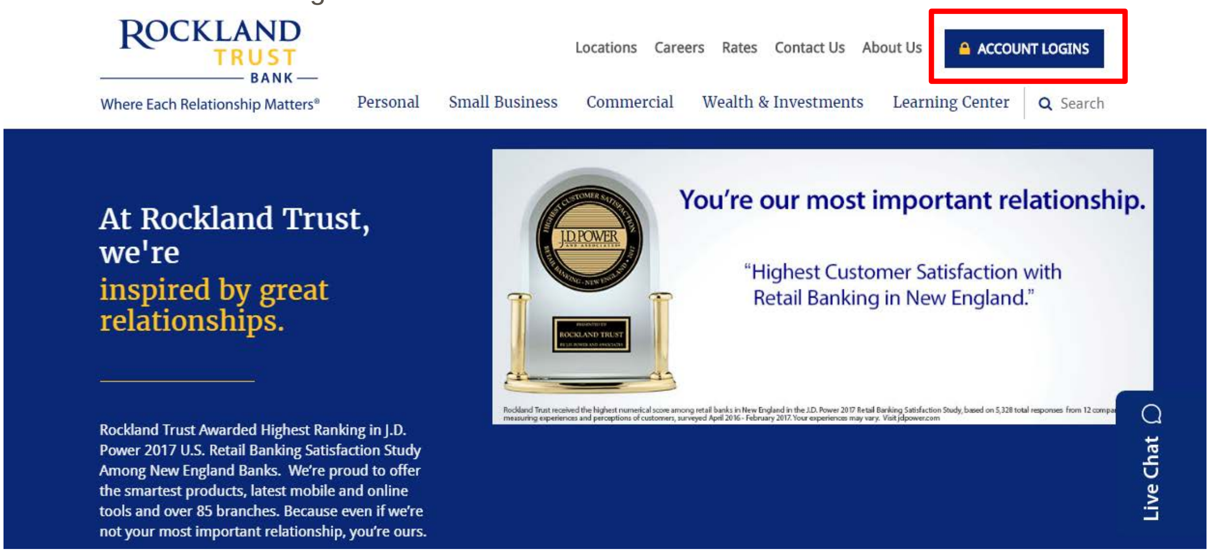


1. Online Enrollment
2. Login Process & Device Registration
3. Accounts & Accounts Details and Transaction History
4. Activity Center
5. Secure Messages
6. Transfers Funds
7. Online Banking Alerts
8. Online User Management
9. Recipient Management
10. ACH Template Management
11. Wire Transactions
12. Mobile Banking

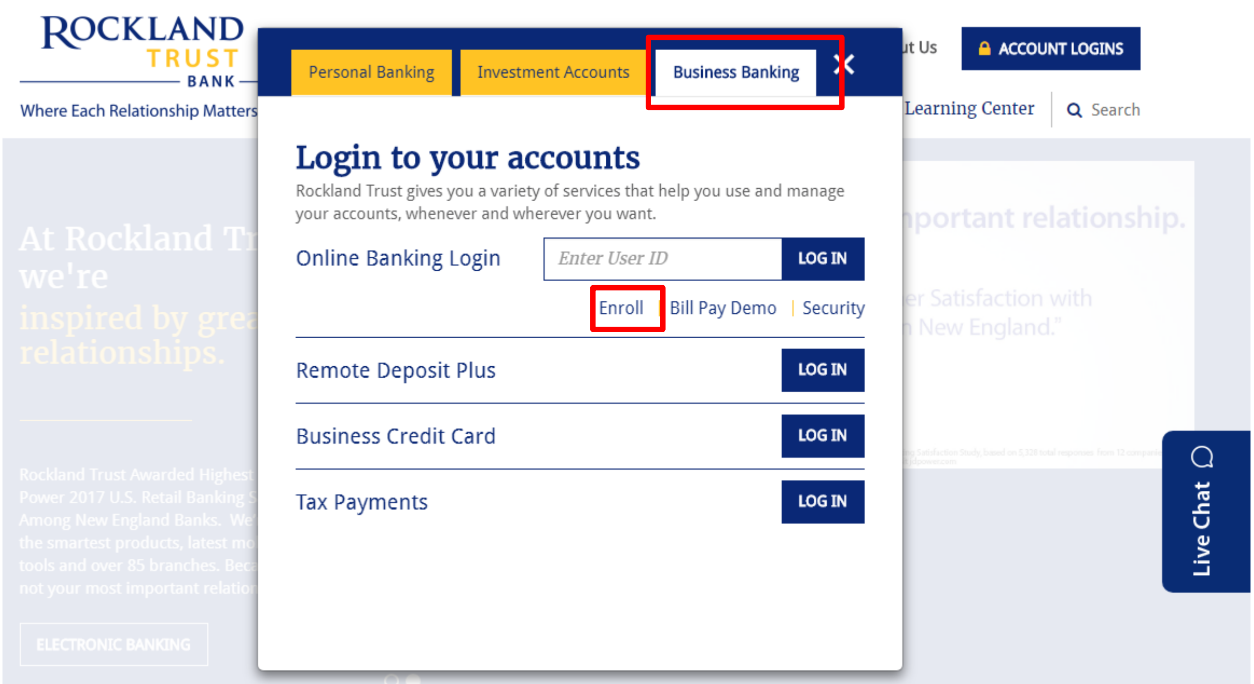
Online Enrollment

Business Enrollment

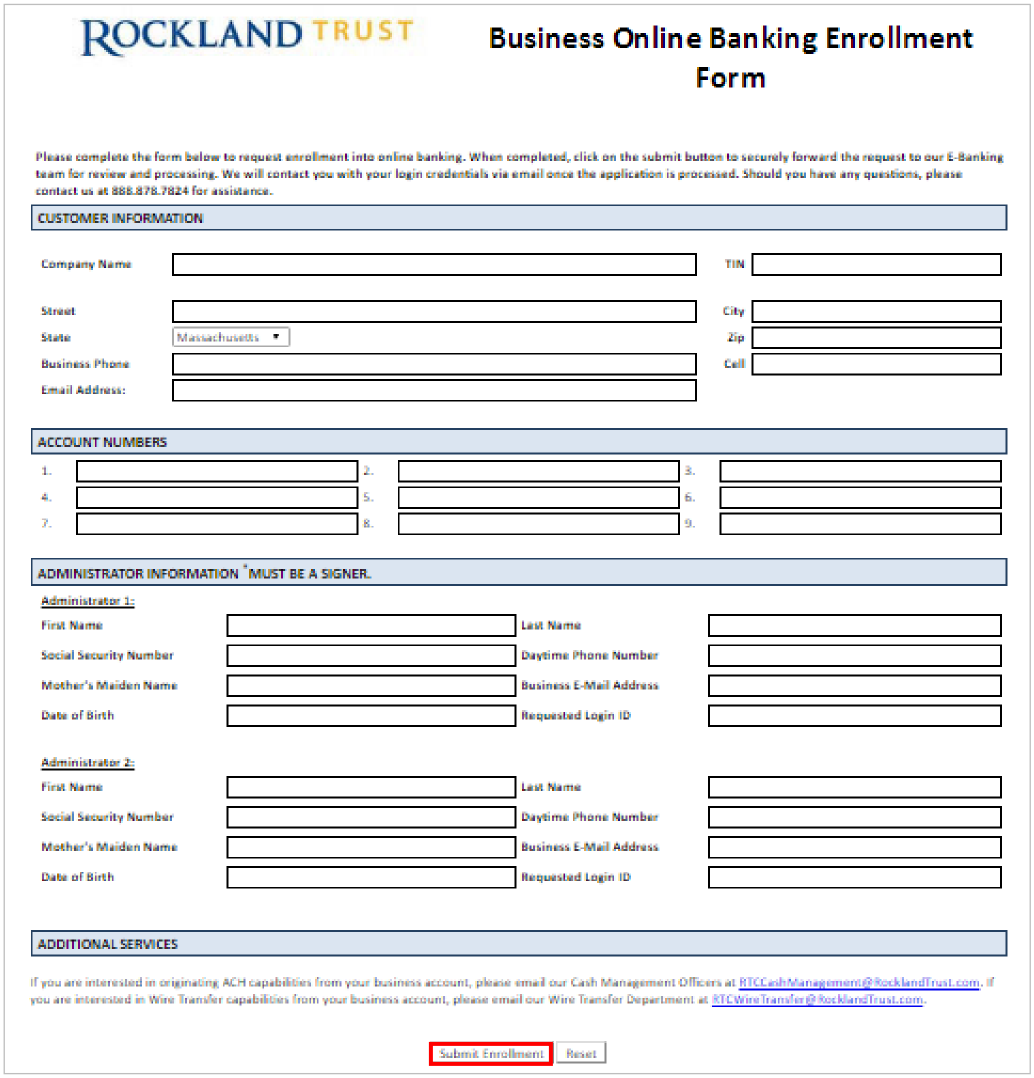
1. Go to https://www.RocklandTrust.com
2. Click the ‘Account Logins’ button.



3. Click on the ‘Business Banking’ tab. Click Enroll.



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



ROCKLAND TRUST

Business Online Banking Enrollment Form

Please complete the form below to request enrollment into online banking. When completed, click on the submit button to securely forward the request to our E-Banking team for review and processing. We will contact you with your login credentials via email once the application is processed. Should you have any questions, please contact us at 888.876.7824 for assistance.

CUSTOMER INFORMATION

Company Name | TIN
Street | City
State: Massachusetts | Zip
Business Phone | Cell
Email Address:

ACCOUNT NUMBERS

1. 2. 3.
4. 5. 6.
7. 8. 9.

ADMINISTRATOR INFORMATION *MUST BE A SIGNER.

Administrator 1:

First Name | Last Name
Social Security Number | Daytime Phone Number
Mother's Maiden Name | Business E-Mail Address
Date of Birth | Requested Login ID

Administrator 2:

First Name | Last Name
Social Security Number | Daytime Phone Number
Mother's Maiden Name | Business E-Mail Address
Date of Birth | Requested Login ID

ADDITIONAL SERVICES

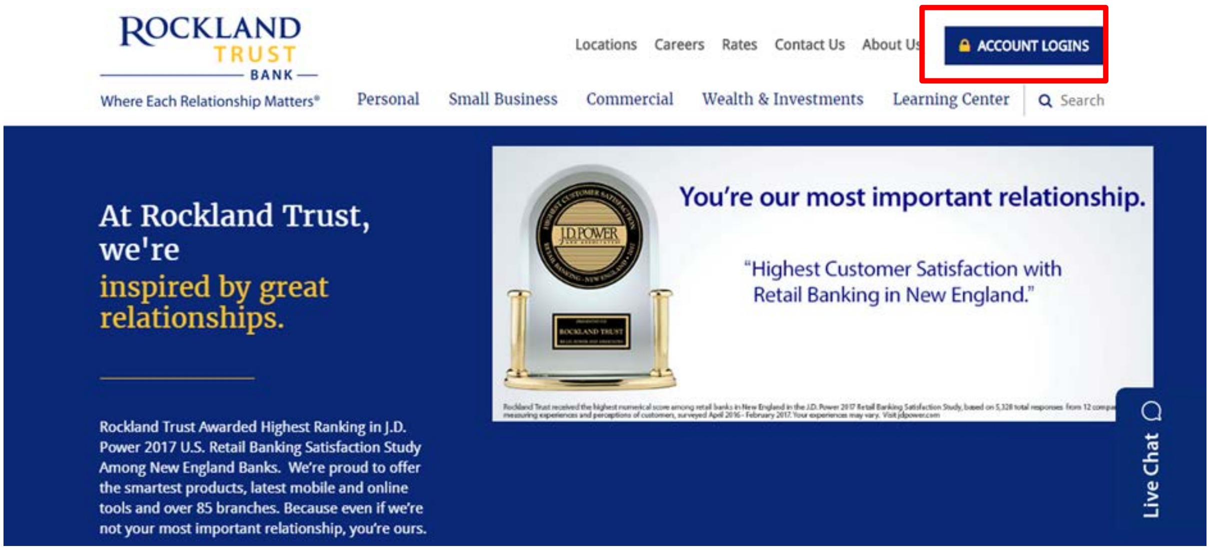
If you are interested in originating ACH capabilities from your business account, please email our Cash Management Officers at RTCCashManagement@RocklandTrust.com. If you are interested in Wire Transfer capabilities from your business account, please email our Wire Transfer Department at RTCWireTransfer@RocklandTrust.com.

Submit Enrollment | Reset

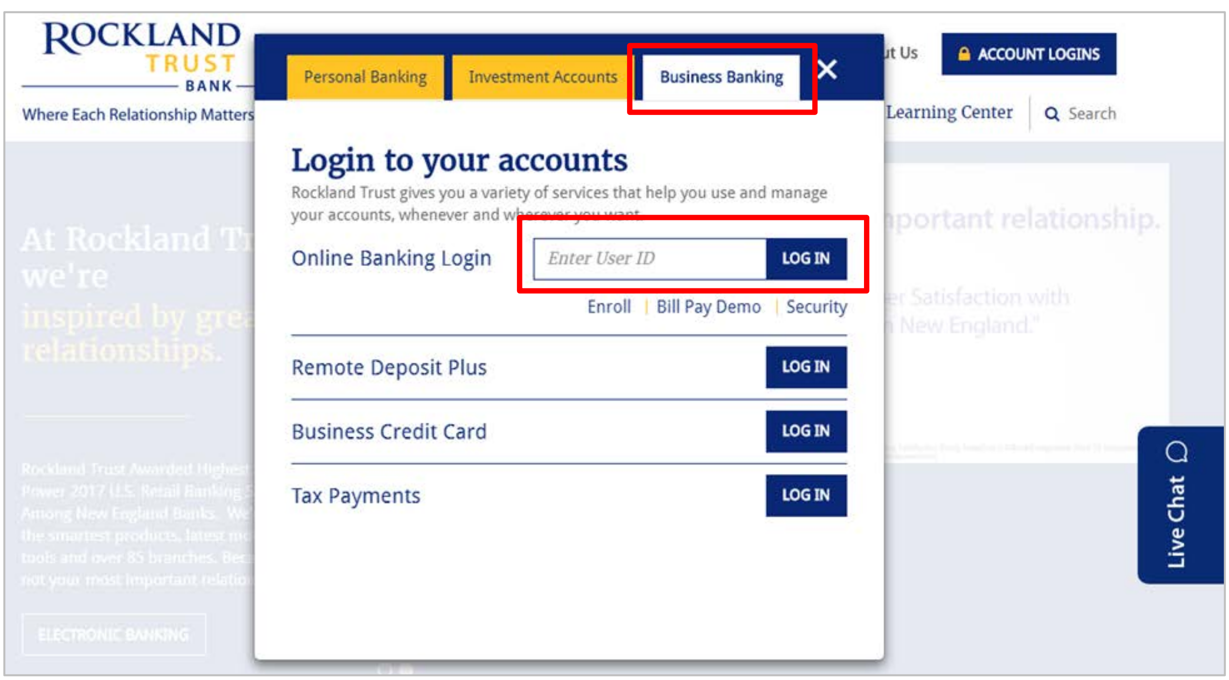
Login Process & Device Registration

Login Process

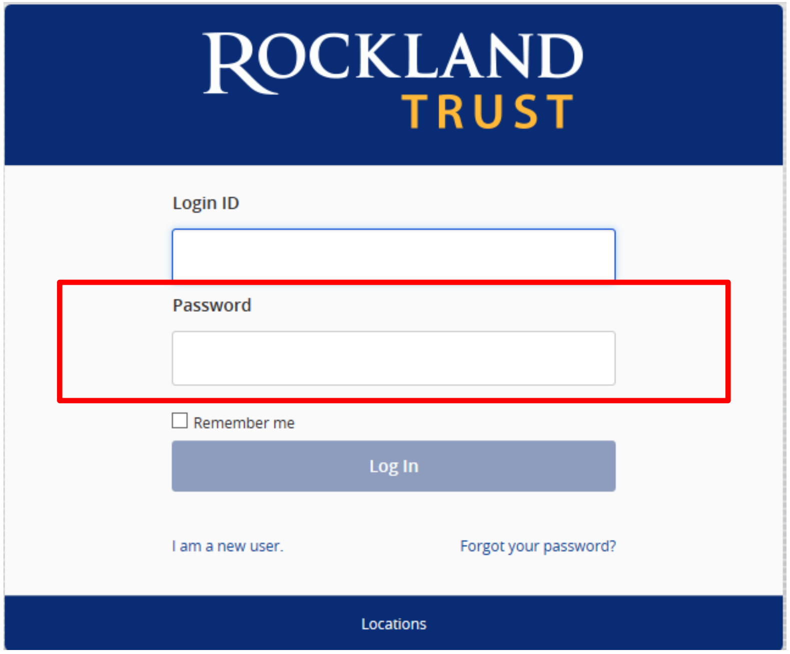
1. Click on Account Logins.



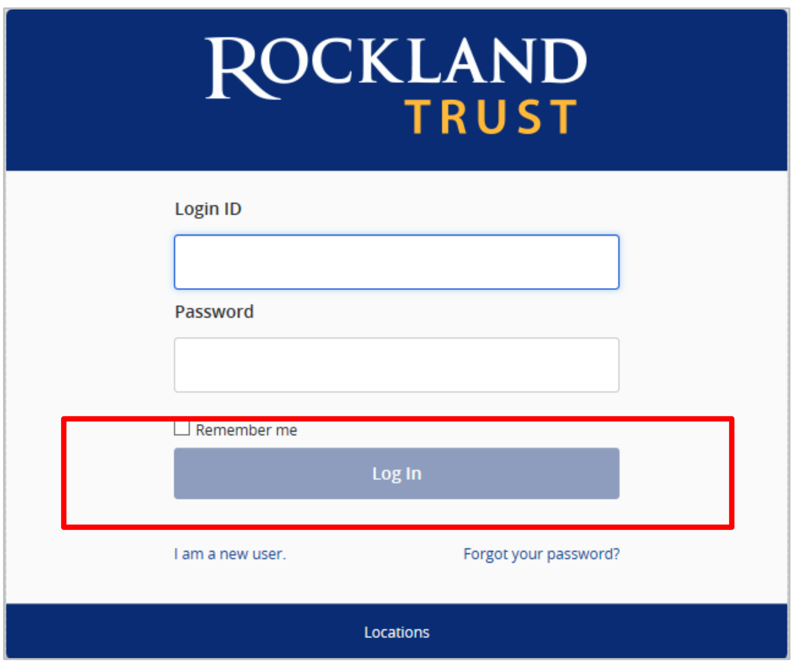
2. Enter your User ID in the box that is located in the top right hand corner of the screen and click on the 'Log In' button.



3. Enter your existing password in the box.



4. Click on the ‘Log In’ button

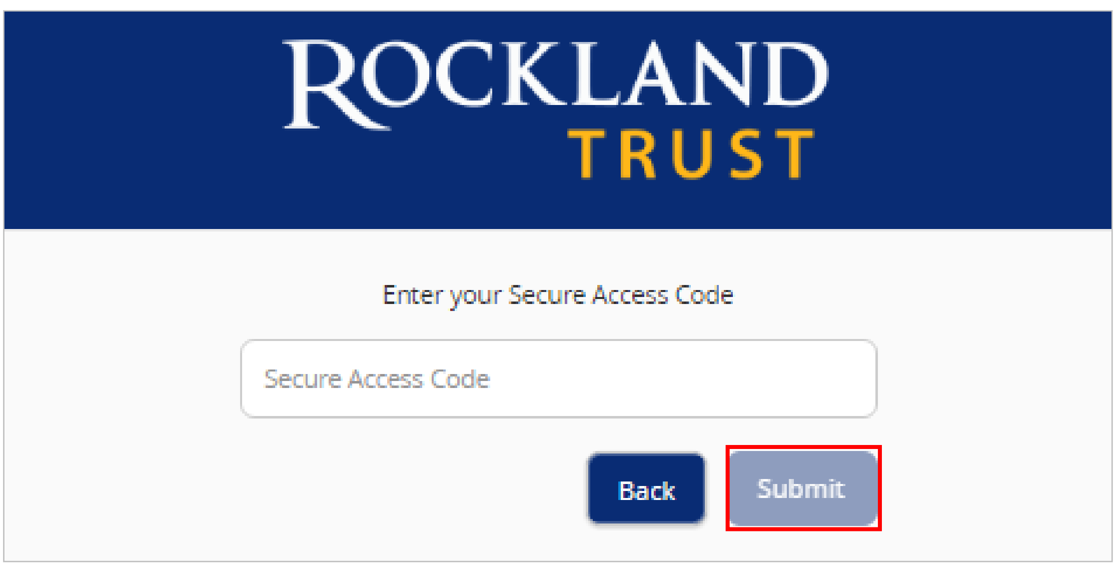


5. Select the location where you would like to have a Secure Access Code delivered.

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

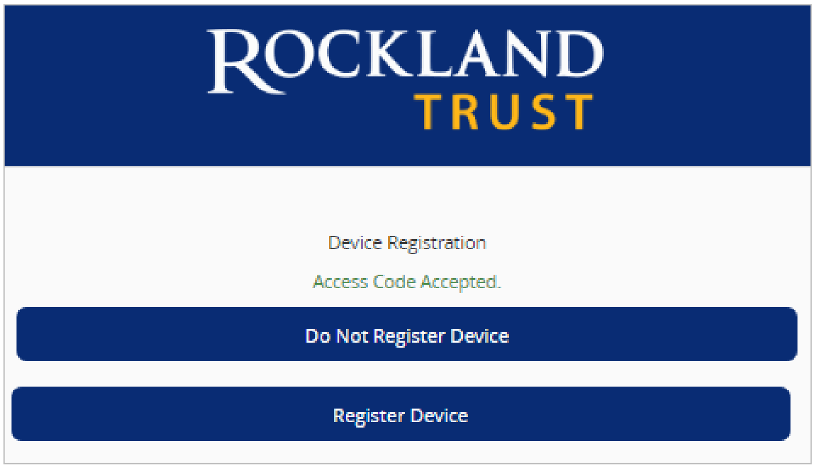
Note: Secure Access Codes are only valid for 15 minutes.

   a. Click the 'Submit' button.



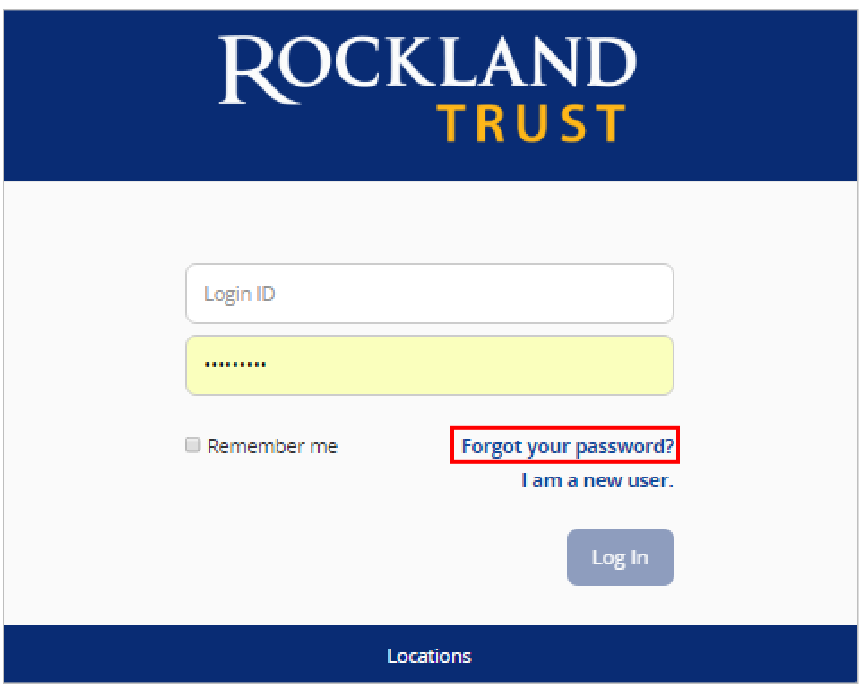
b. Select the appropriate registration option.

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.

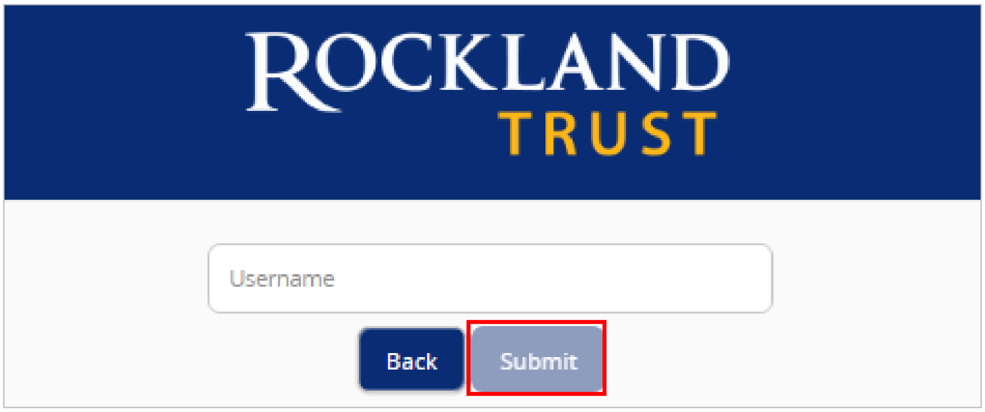


Forgot your password?

1. Click the ‘Forgot your password?’ link on the password screen.



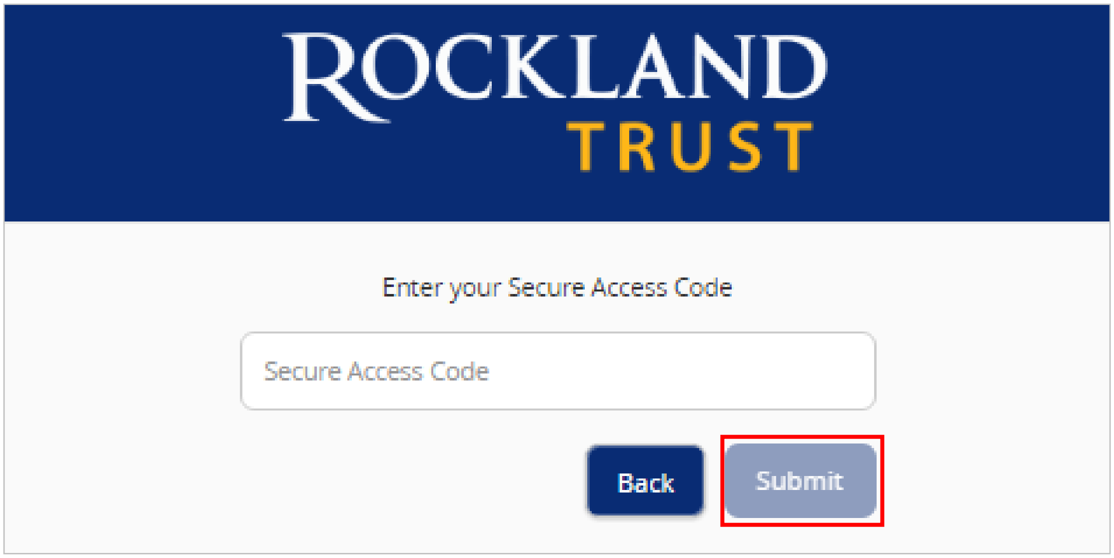
2. Enter your Username in the box.
3. Click the ‘Submit’ button.



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

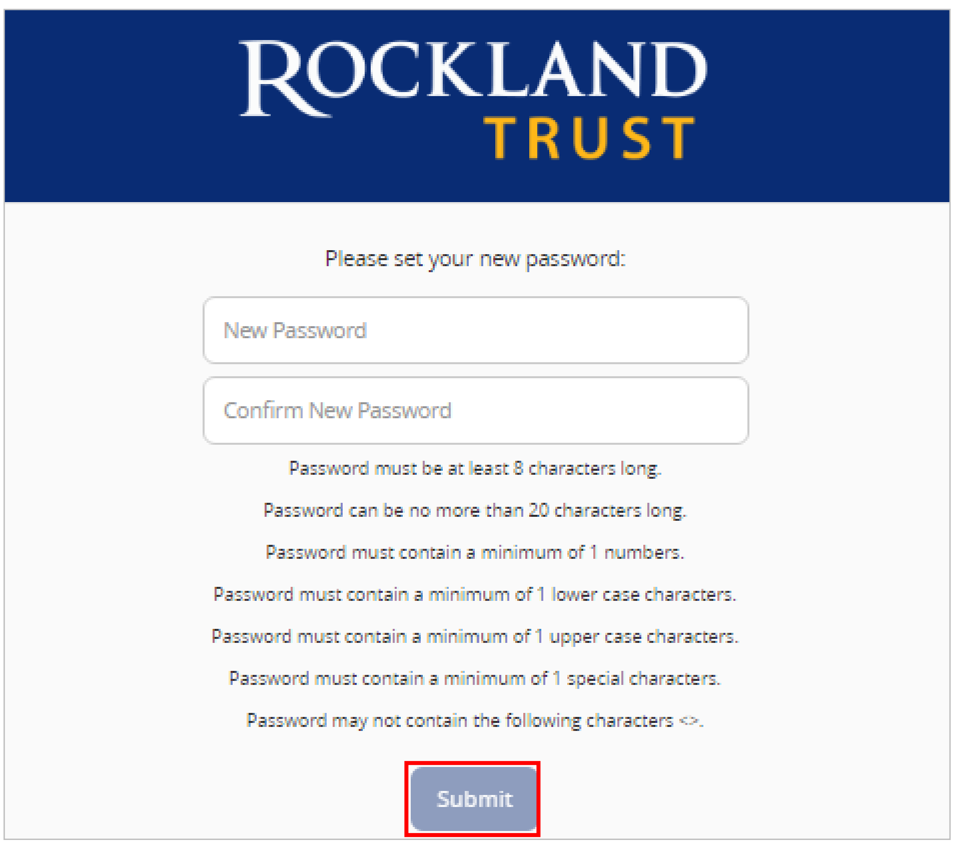
5. Enter the Secure Access Code in the box once it has been received.
   Note: Secure Access Codes are only valid for 15 minutes.

6. Click the ‘Submit’ button.



7. Select a new password using the requirements listed.

8. Click the ‘Submit’ button.



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.

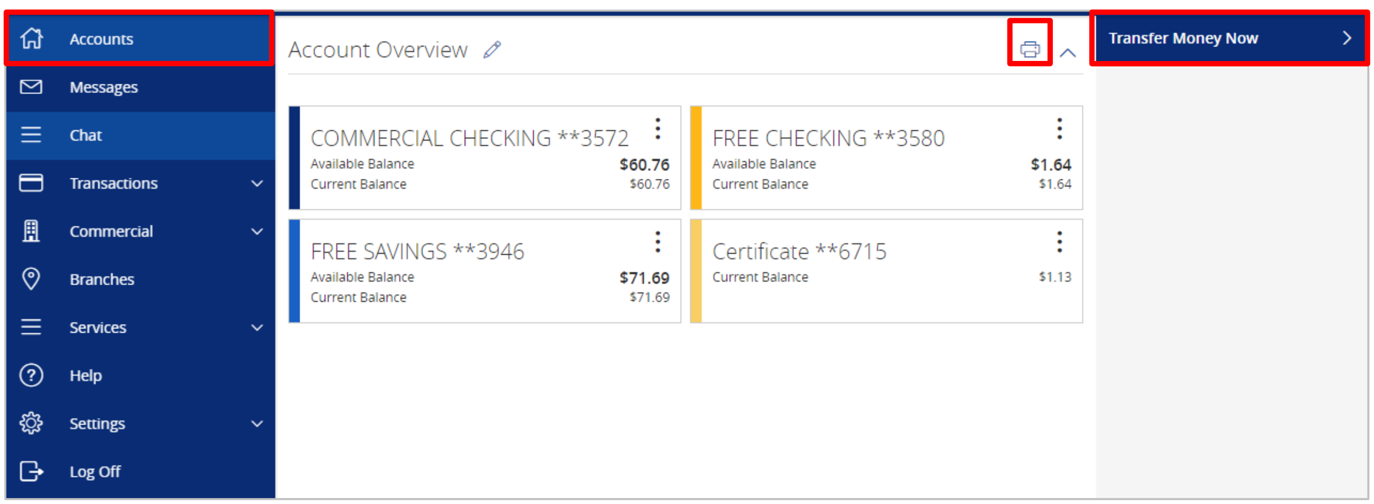
Accounts

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  icon next to the Group Name to rename accounts group.

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

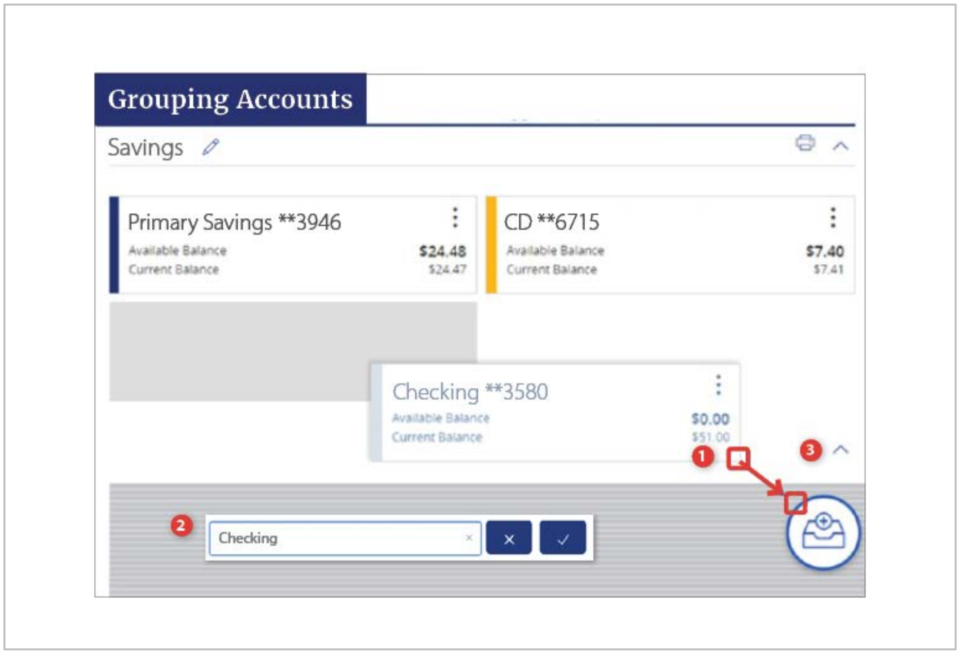
4. Click the  icon shown above the account listing towards the right side of the screen to print a listing of accounts.
5. Click on any account to go to the ‘Account Details’ page to view account details and transaction history associated with the account.



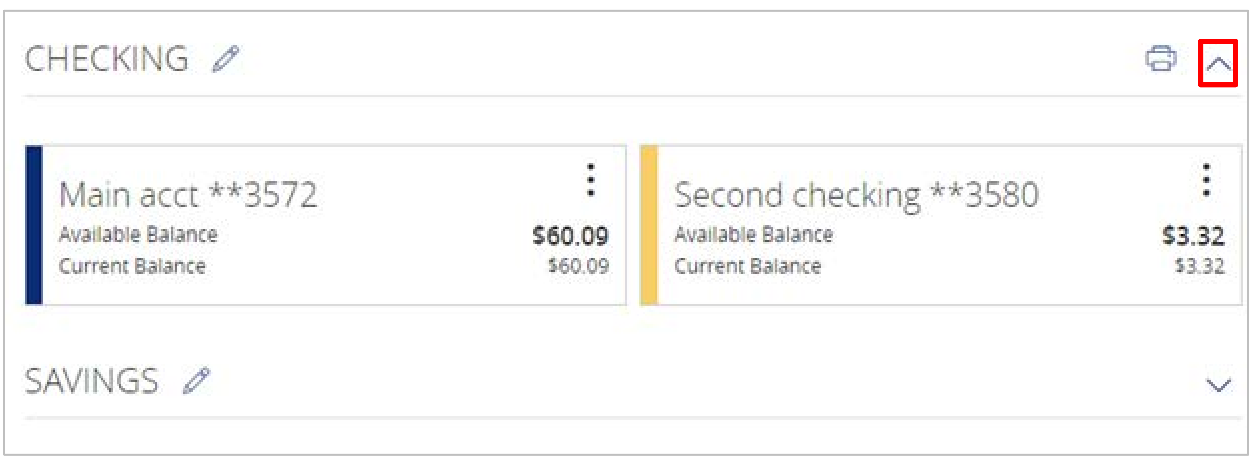
Account Grouping

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.



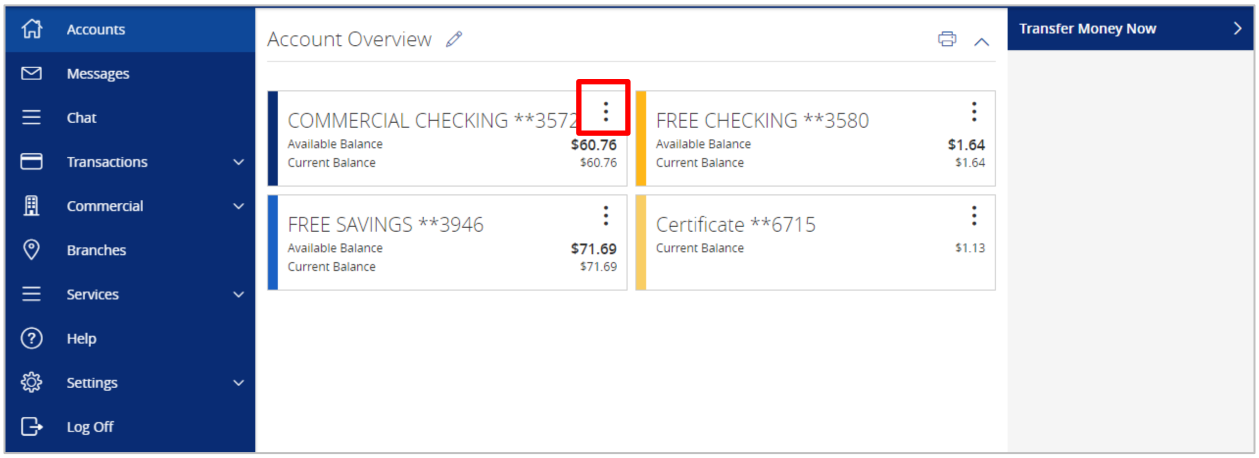
3. To only view selected accounts within a group, click the ^ to collapse the group.



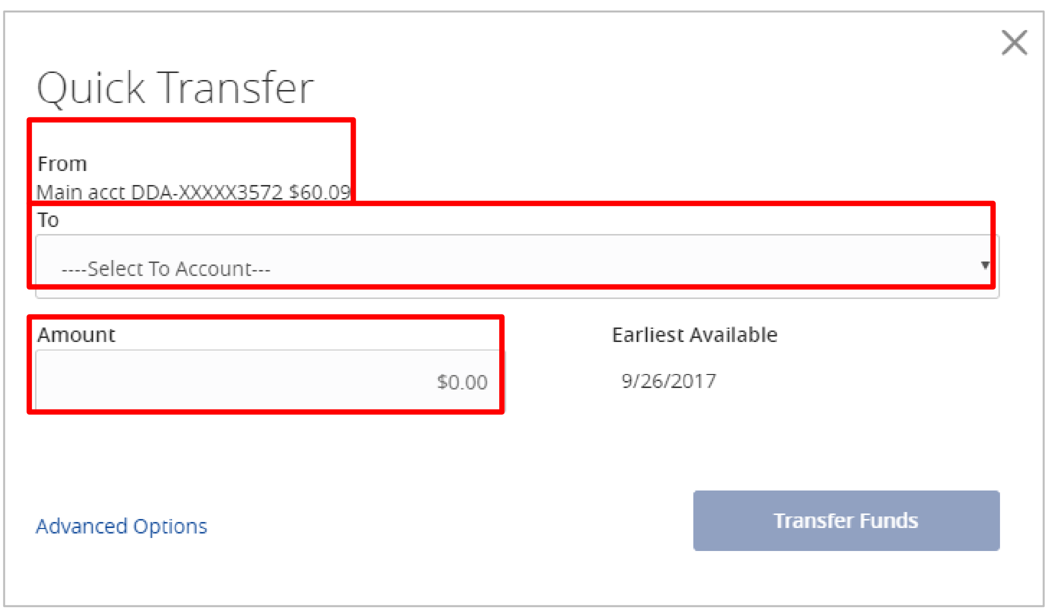
Account Details & Transaction History

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.

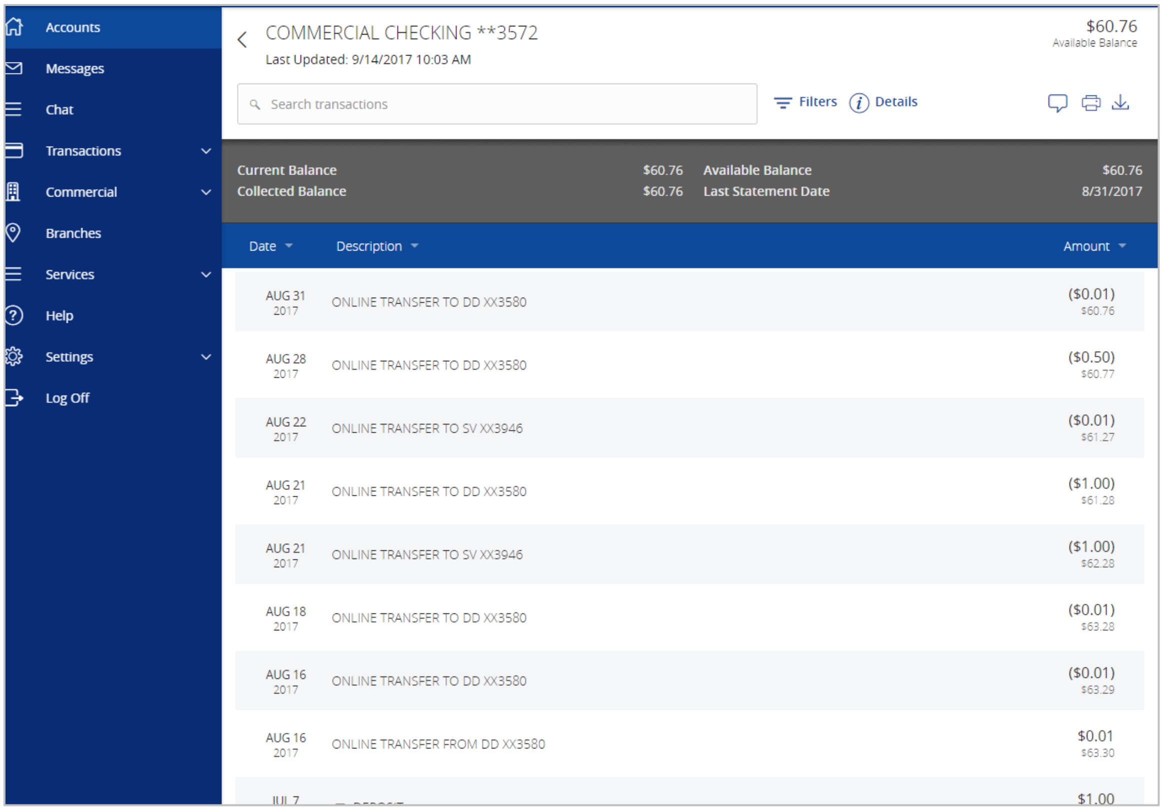


2. To initiate a quick transfer, input the proper ‘From’ and ‘To’ accounts and proper ‘Amount.’

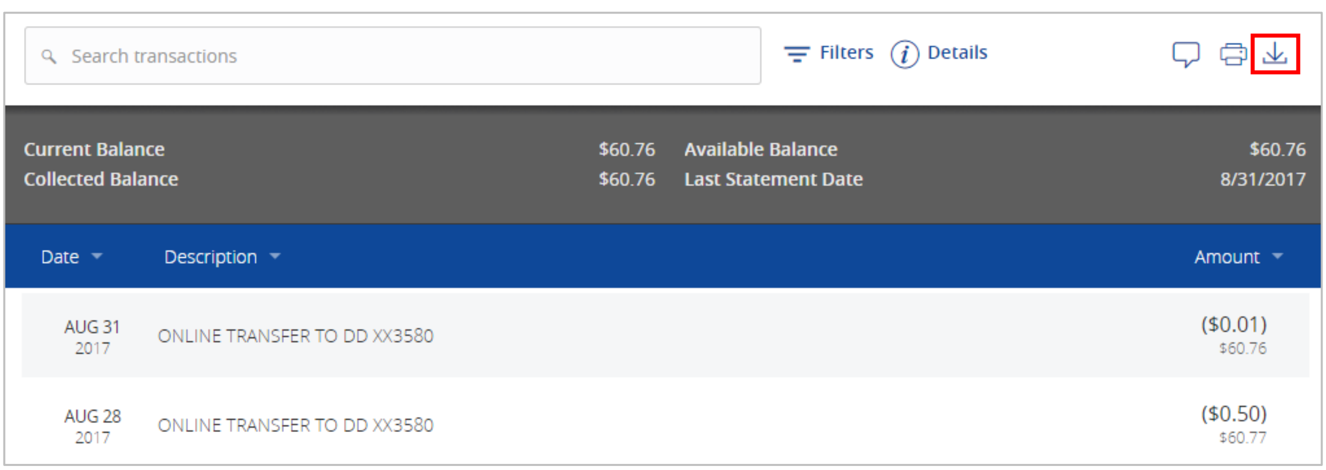


3. A listing of historical transactions associated with the account are listed below the gray box. The newest transaction will appear on top by default.

   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.

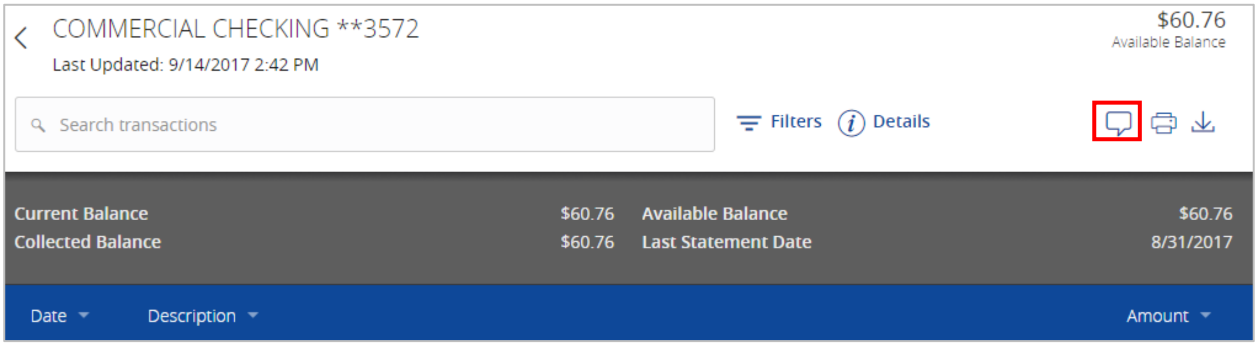


4. Click on the 'Export' button on the right side of the screen to display a listing of available formats. The export will include all transactions specified in the filter by the user.



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.

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

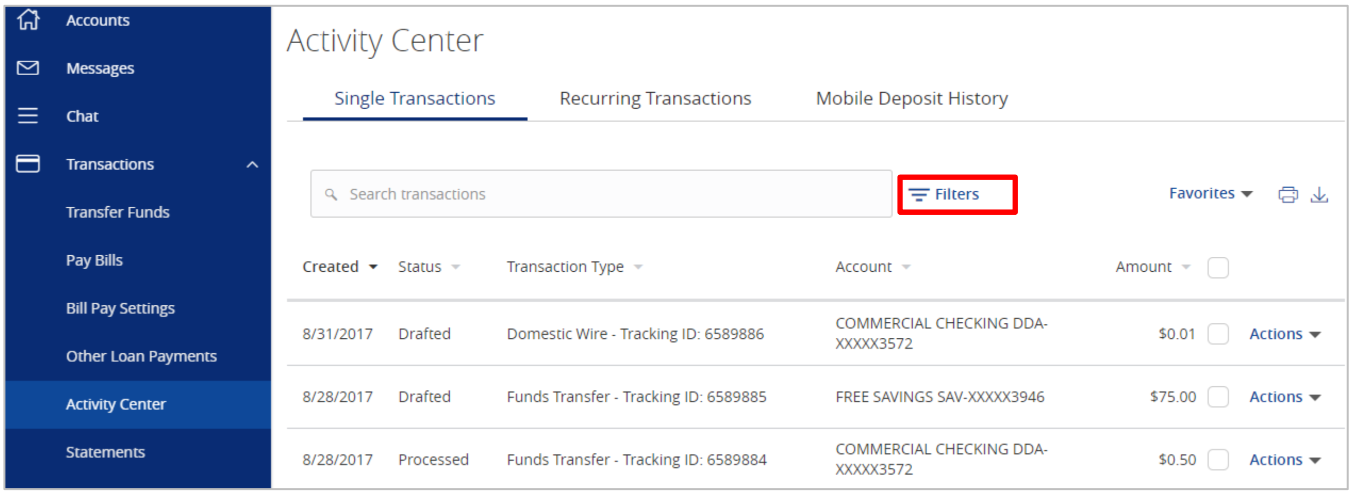
Click on the paper clip icon to attach a file to the Account Inquiry.

Activity Center

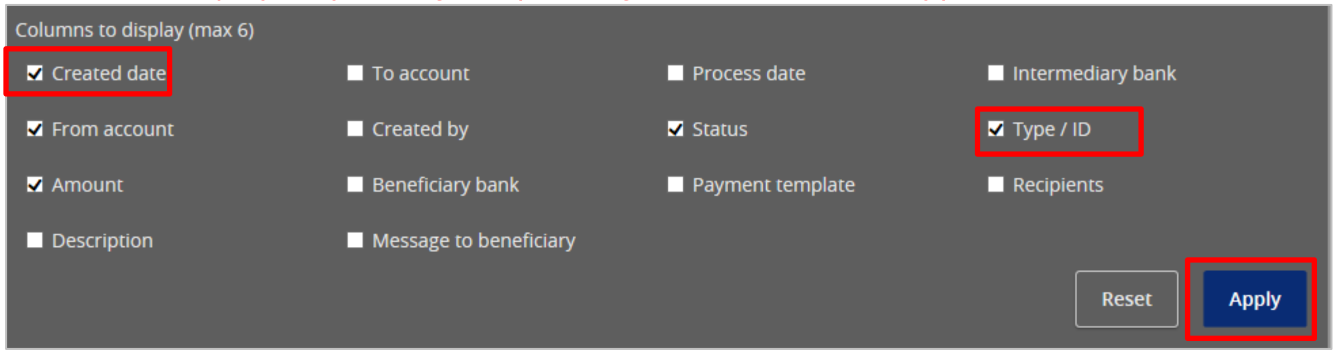
'Activity Center' lists all user activity initiated from within Online Banking. This page can be accessed by selecting the 'Activity Center' option under the 'Transactions' menu.

Single Transactions

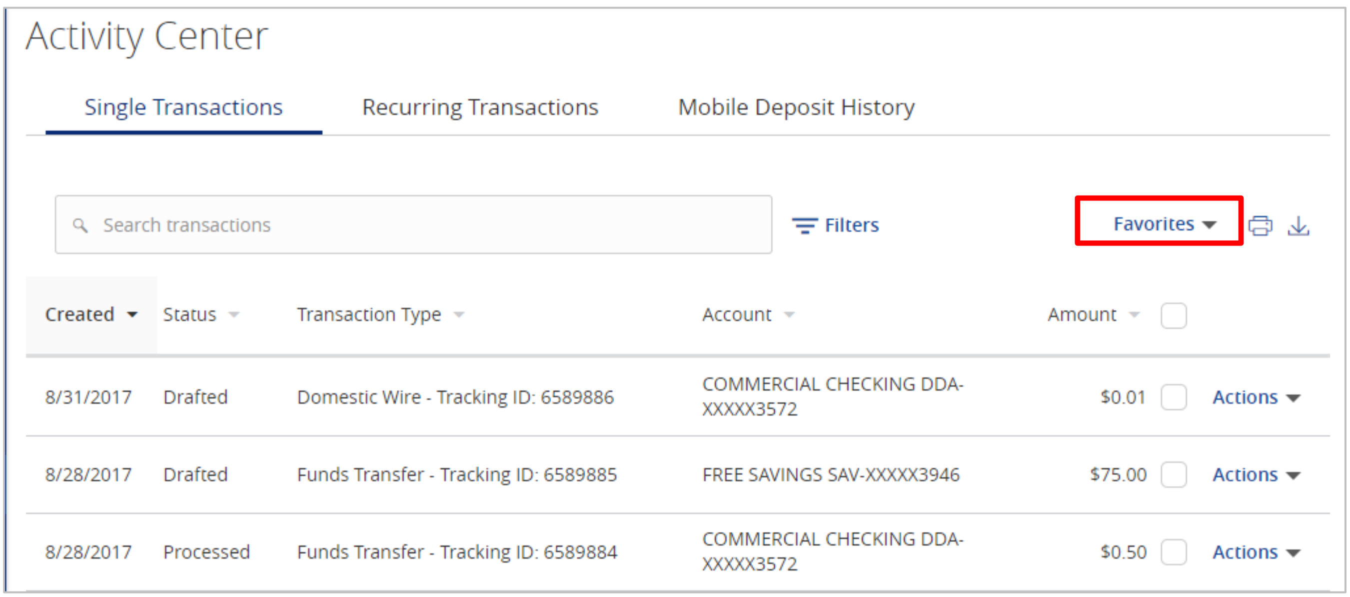
1. Click the 'Filters' option to reveal searchable fields.



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.



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



Status

Created	Status	Transaction Type	Account	Amount	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	$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.

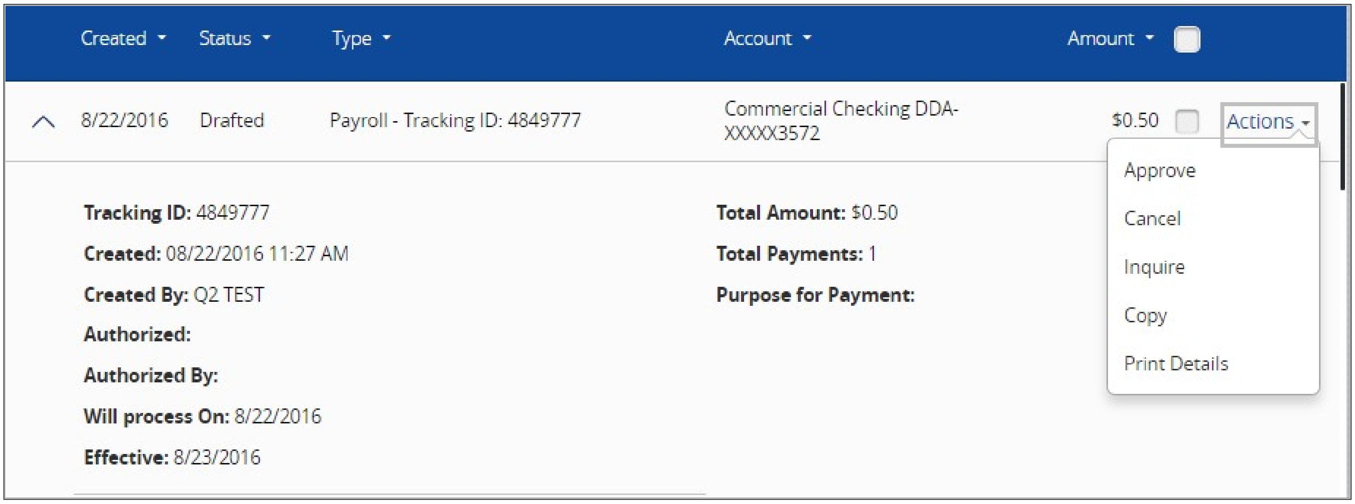
   a. Click on any listed online transaction to view the details in an expanded view.

Created	Status	Transaction Type	Account	Amount	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	$75.00	Actions

Tracking ID: 6589885
Created: 08/28/2017 10:36 AM
Created By: Stacey Coyne
Will process On: 8/28/2017

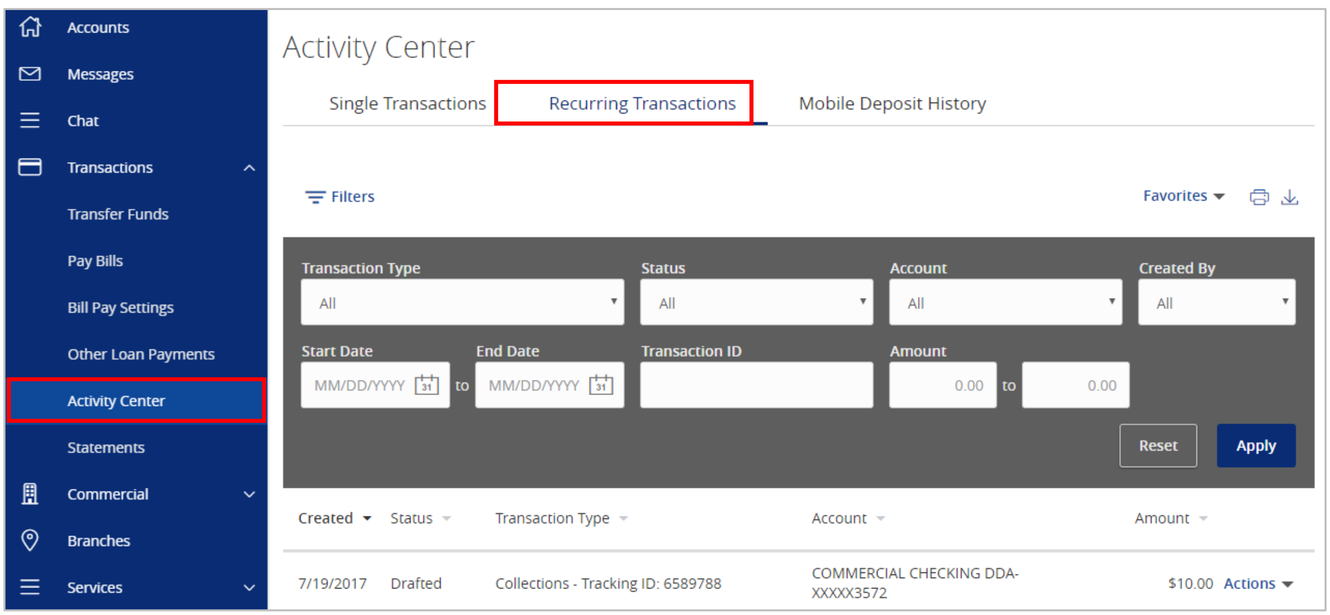
Amount: $75.00
Memo:
From Account: FREE SAVINGS SAV-XXXXX3946
To Account: COMMERCIAL CHECKING DDA-XXXXX3572

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



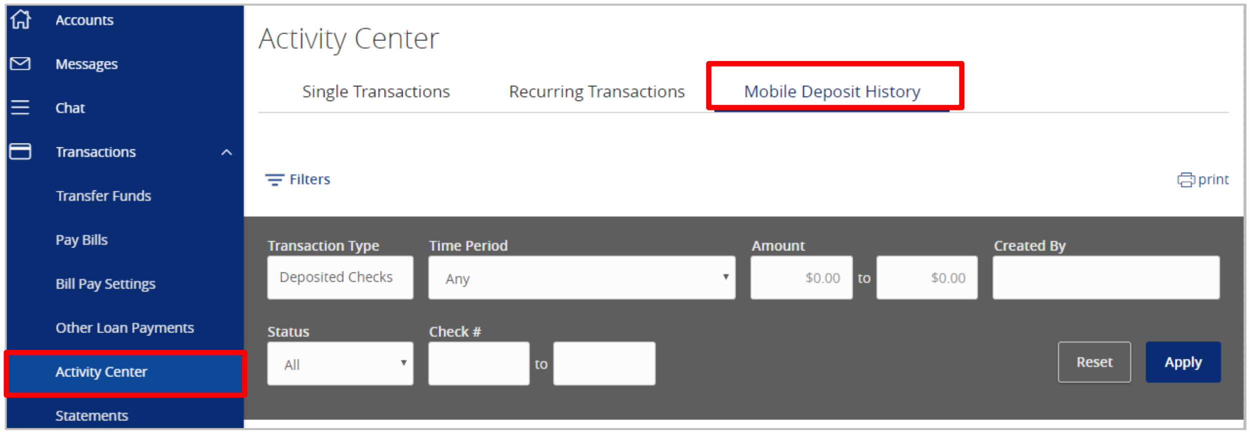
Recurring Transactions

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



Mobile Deposit History

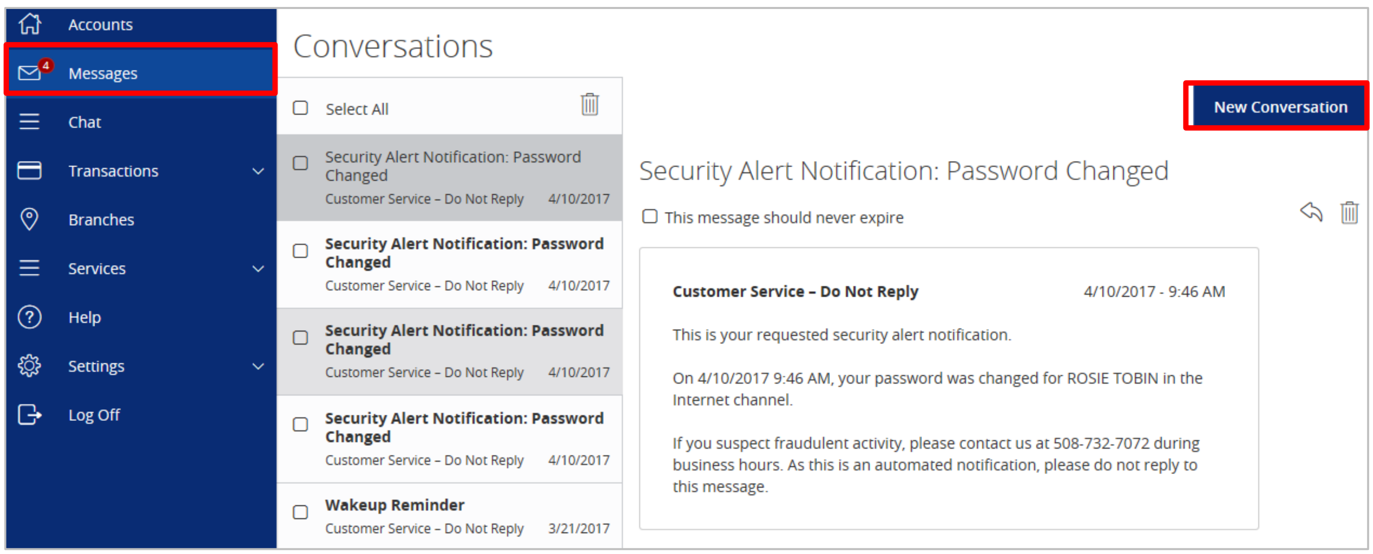
1. Click on the ‘Mobile Deposit History’ tab within the ‘Activity Center’ to view historical checks that have been deposited using the Mobile Deposit functionality.



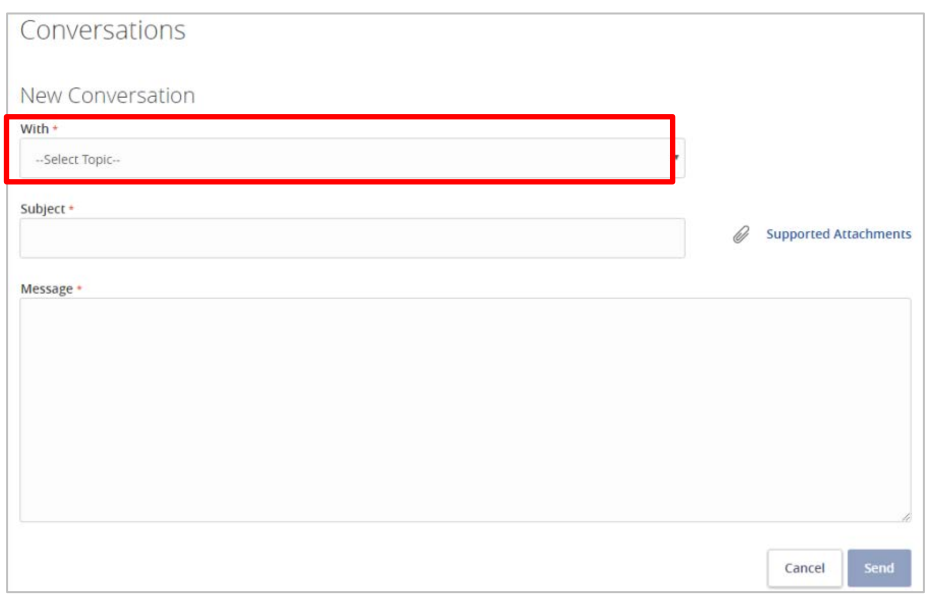
Secure Messages

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.

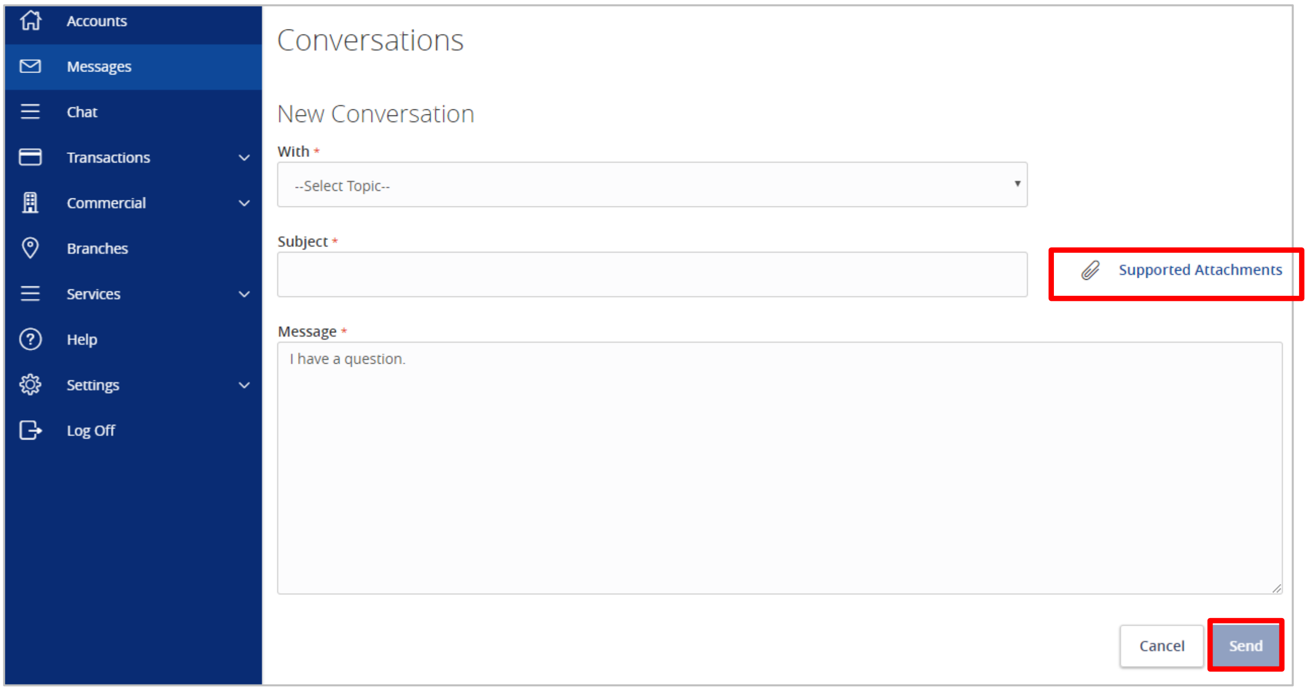
NOTE: The 'Messages' feature is a secure messaging function which allows for two-way communication between the online banking user and Rockland Trust. Since the message is delivered securely within Online Banking, sensitive material (i.e. SSN, account number(s)) may be safely included in the body of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



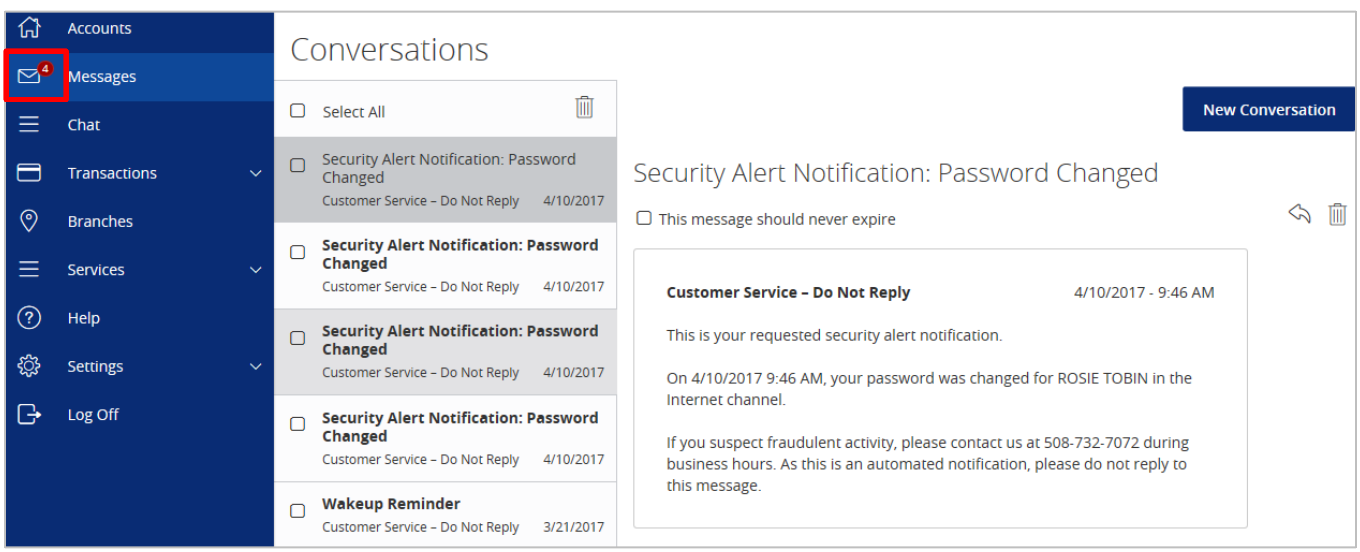
3. Select the appropriate topic from the drop-down menu.



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.



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.



Transfer Funds

One Time Transfers

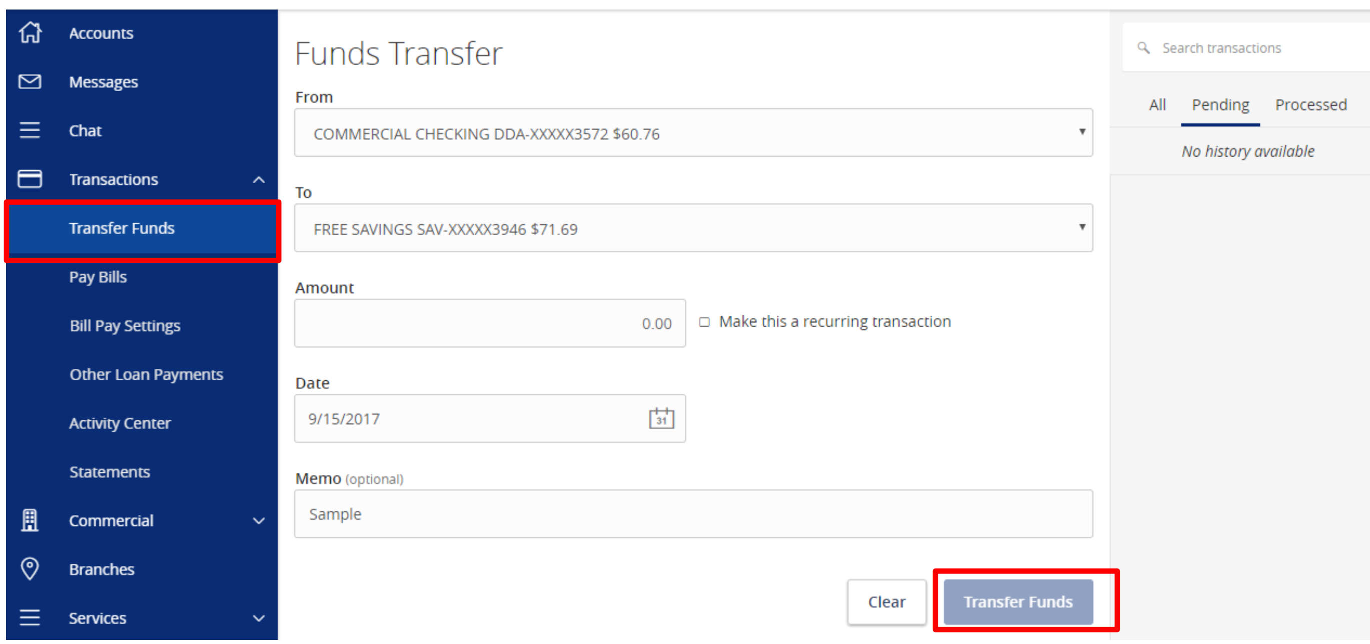
1. Select the ‘Transfer Funds’ option under the ‘Transactions’ menu.
2. Select a ‘From’ account from the drop down menu.
3. Select a ‘To’ account from the drop down menu.

   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.

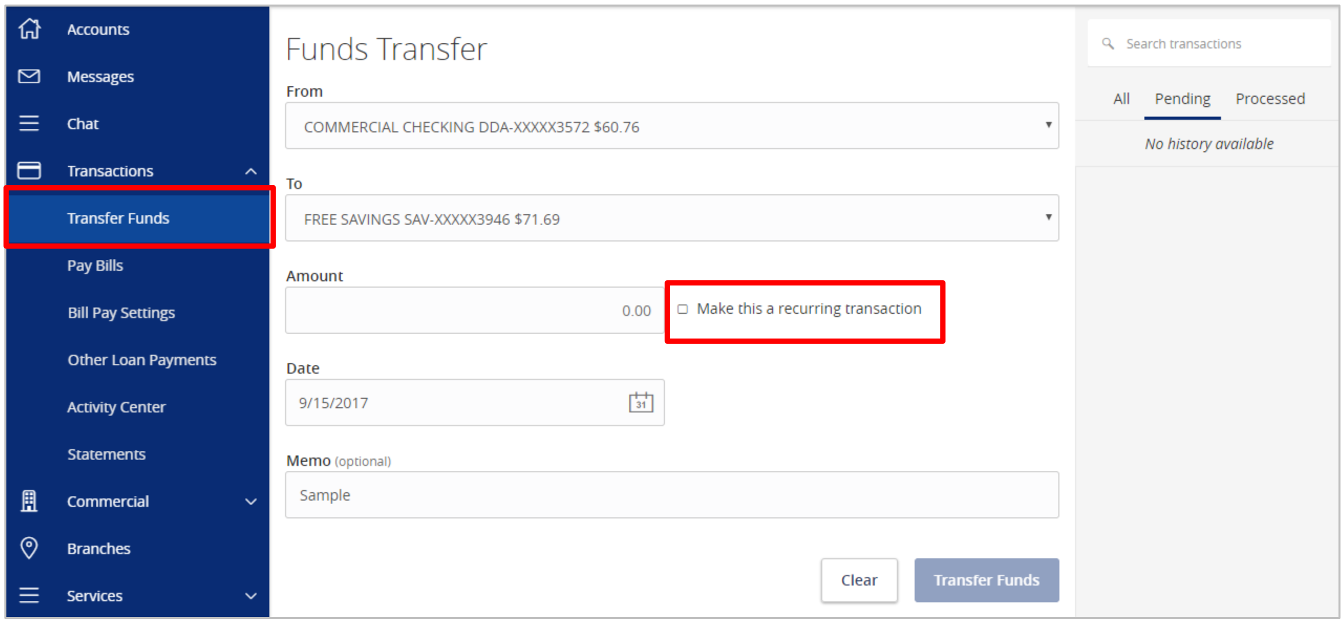
   NOTE: The date for the transaction may be the current day or a future date. Same day transfers occur in real-time. Internal transfers submitted after 9:00 pm EST may be credited to your account on the next business day. External transfers submitted after 4:30 pm EST may be credited to your account on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



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'.



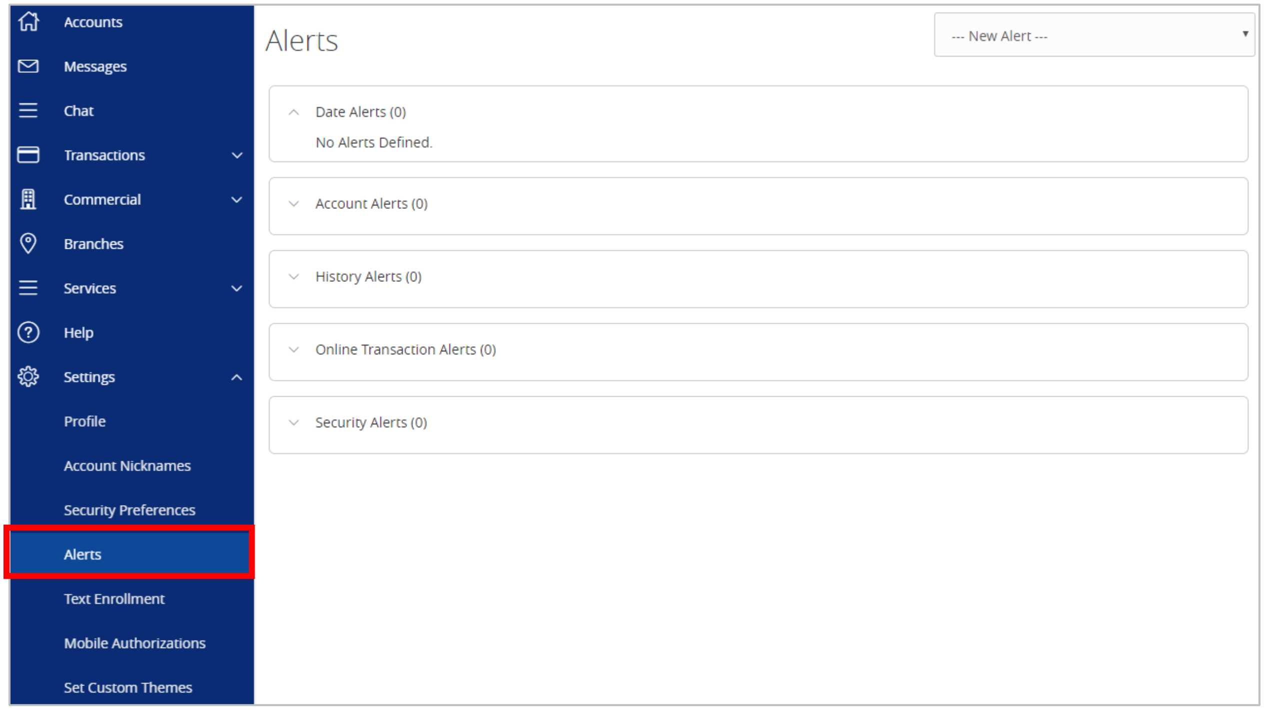
6. Select a 'Start Date' and an 'End Date' for the recurrence.

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

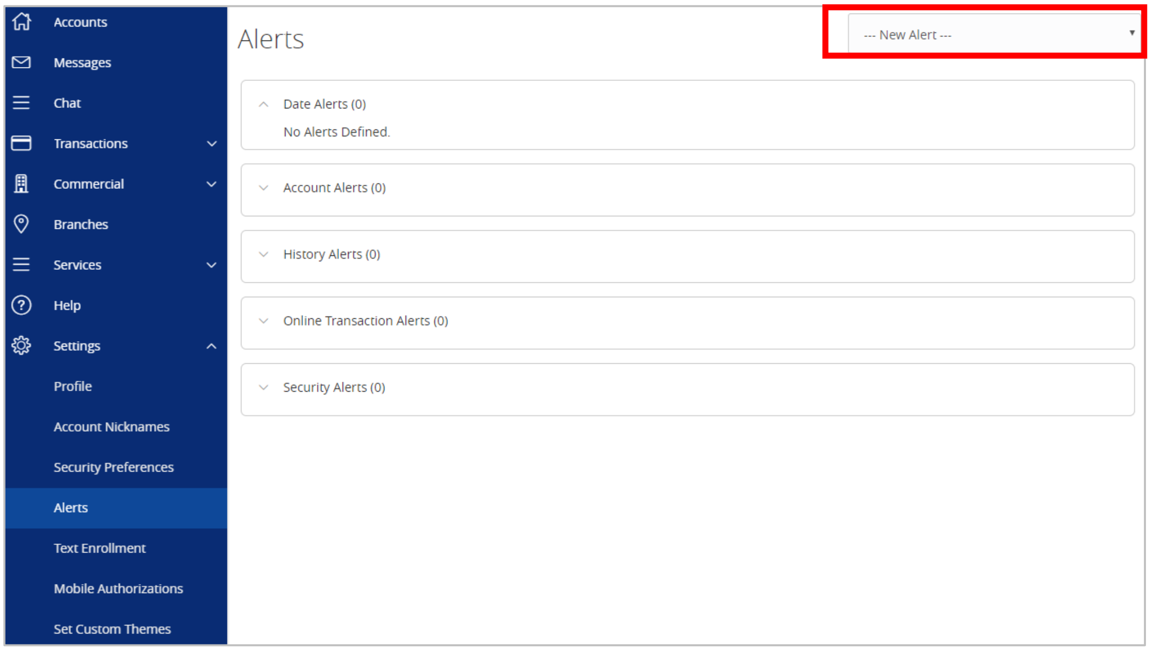
Online Banking Alerts

Online Banking Alerts

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

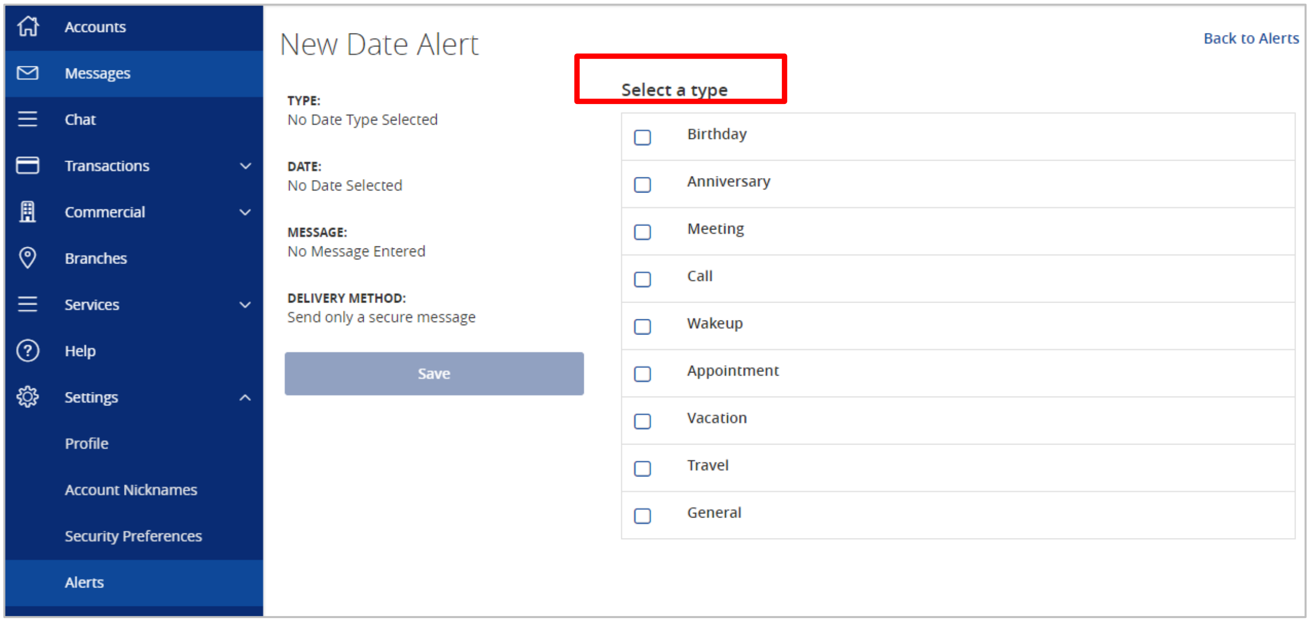


2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.

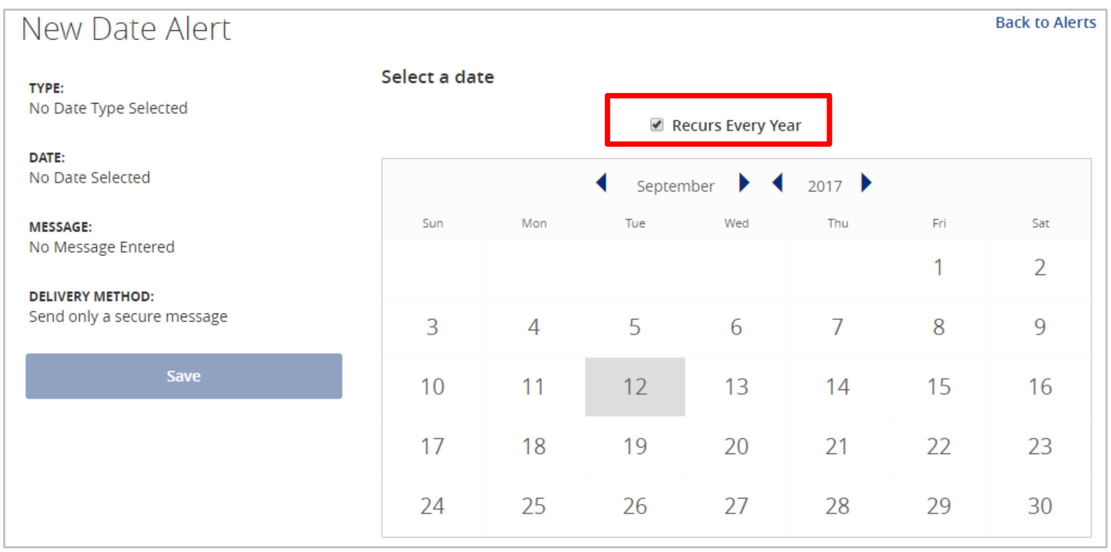


Date Alerts

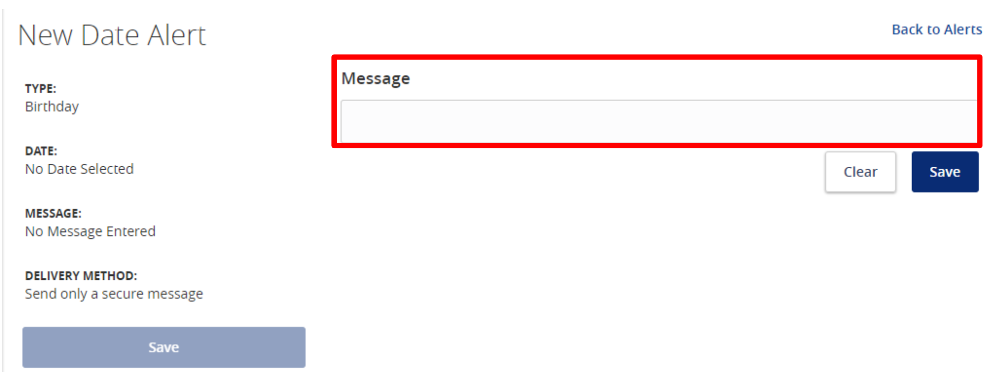
1. Select the type of date alert.



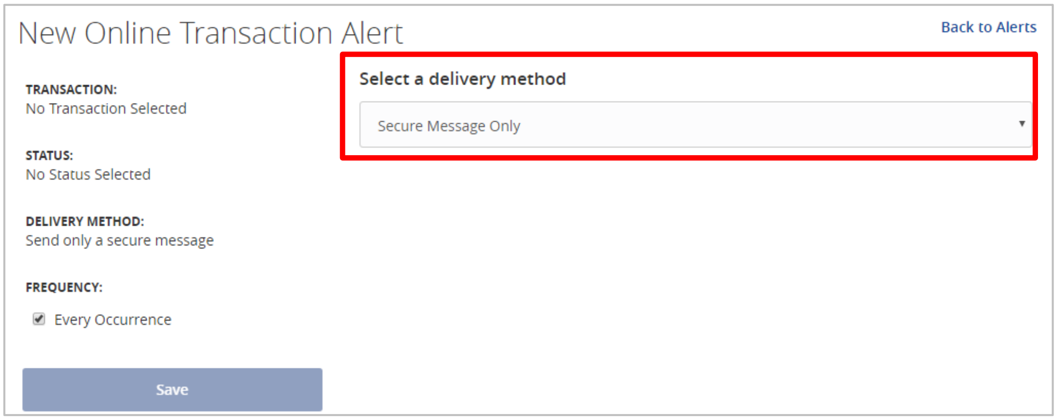
2. Select the date of the alert. Uncheck the 'Recurs Every Year' box if the alert is for one date only.



3. Enter a message for the date alert.

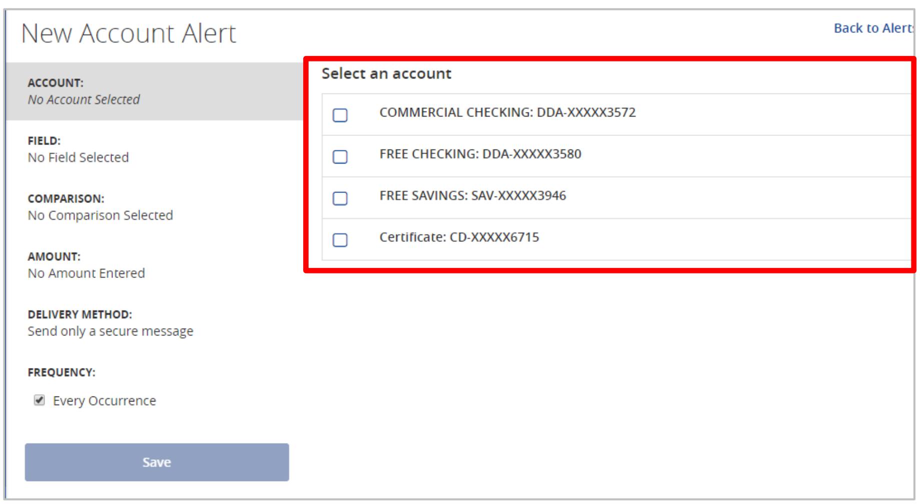


4. Select a delivery method for the date alert. ‘Secure Message Only’ will send the alert to the Messages menu within Electronic Banking.

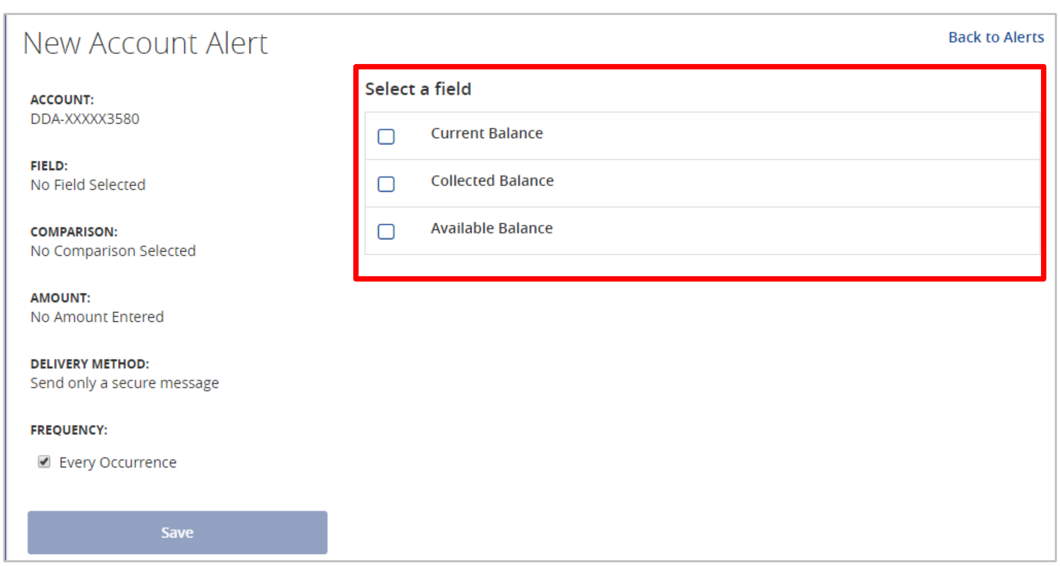


Account Alerts

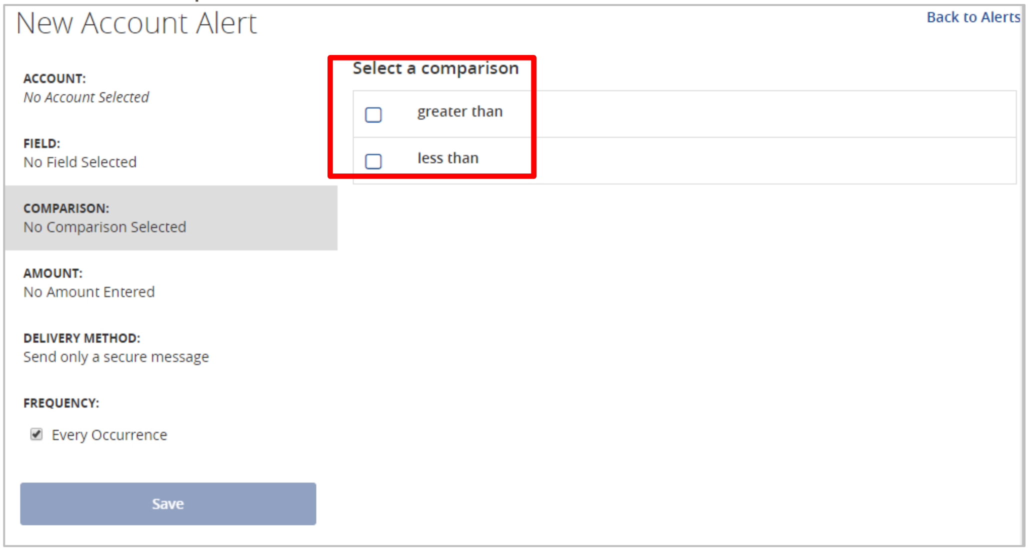
1. Select an account.



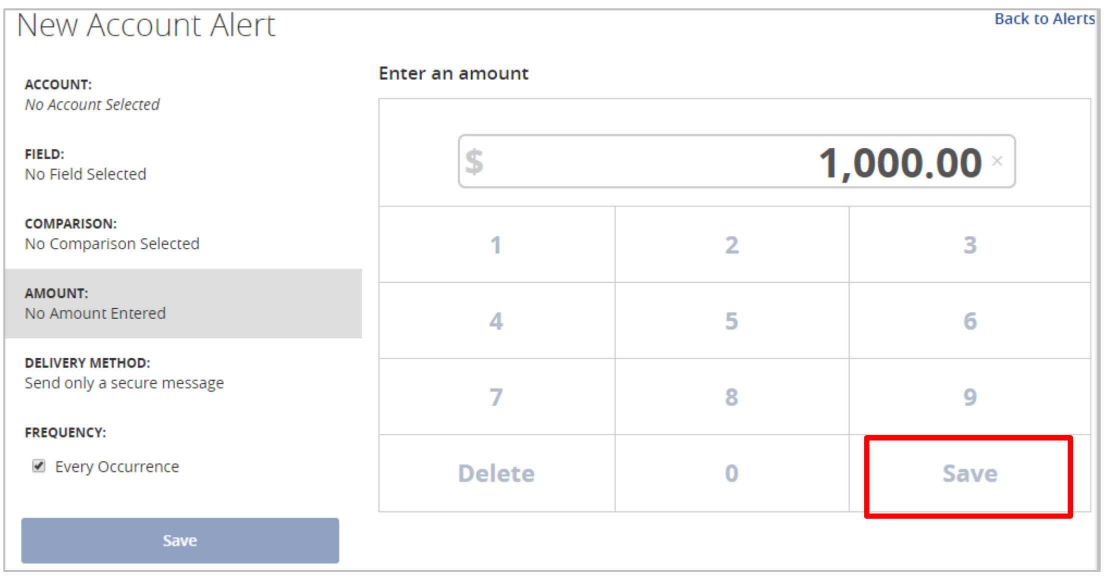
2. Select a field from which the alert should reference.



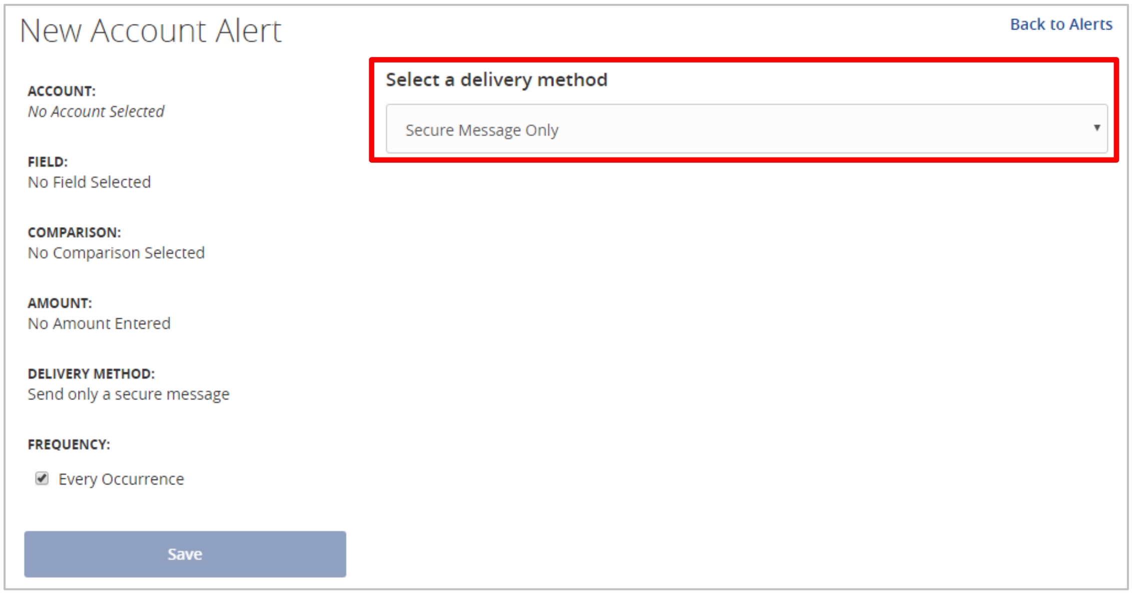
3. Select a comparison.



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

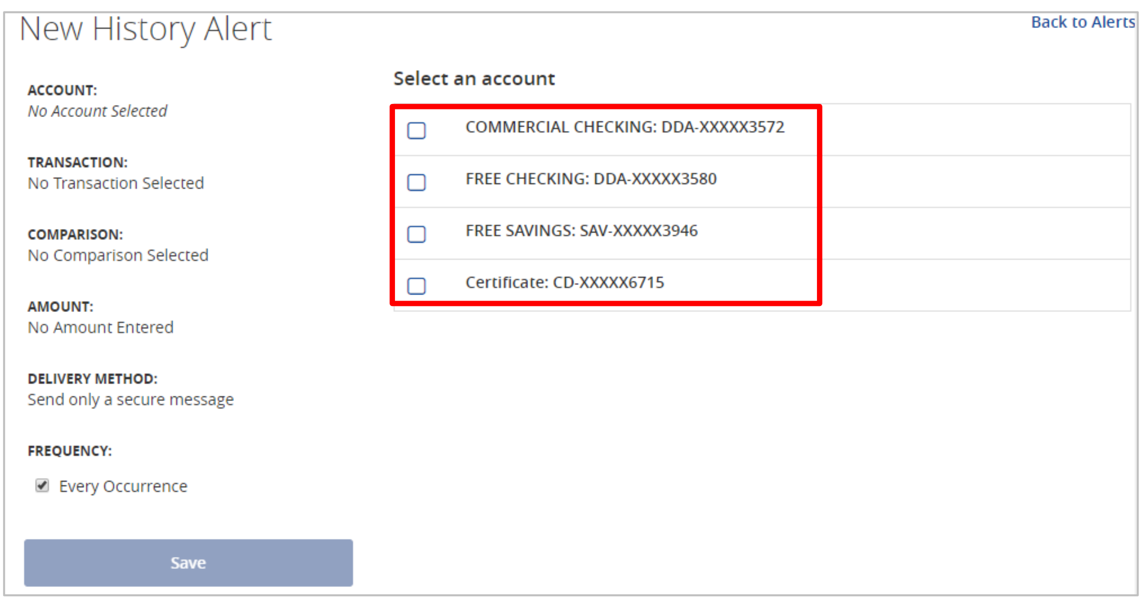


5. Select the delivery method and frequency for the alert.

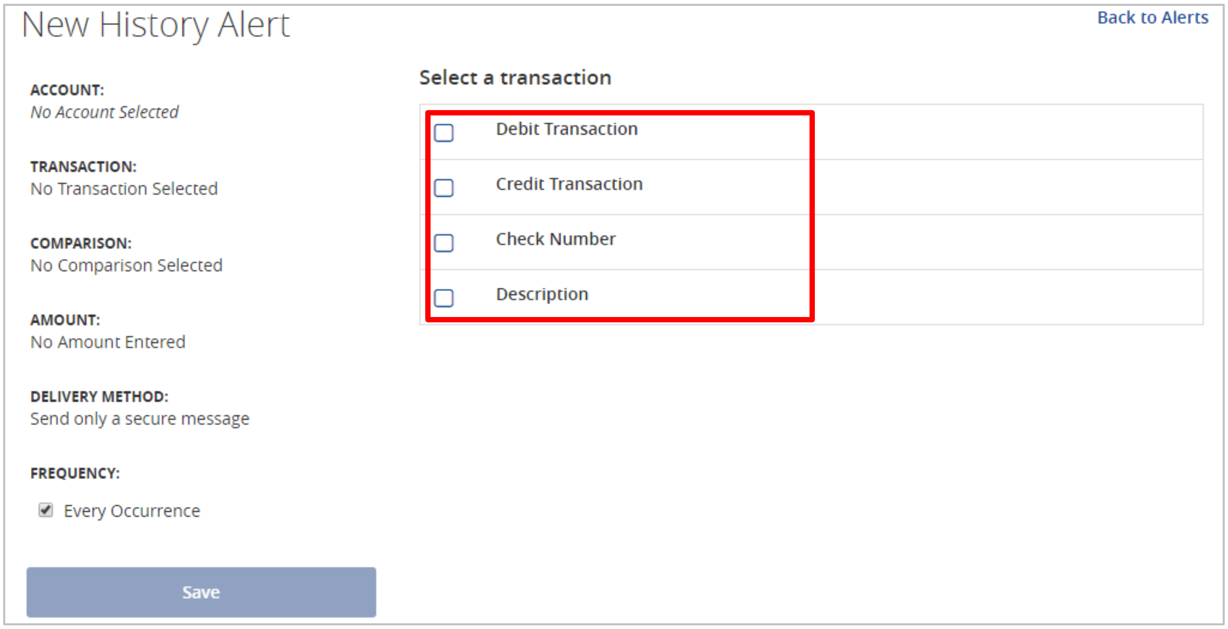


History Alerts

1. Select the account.

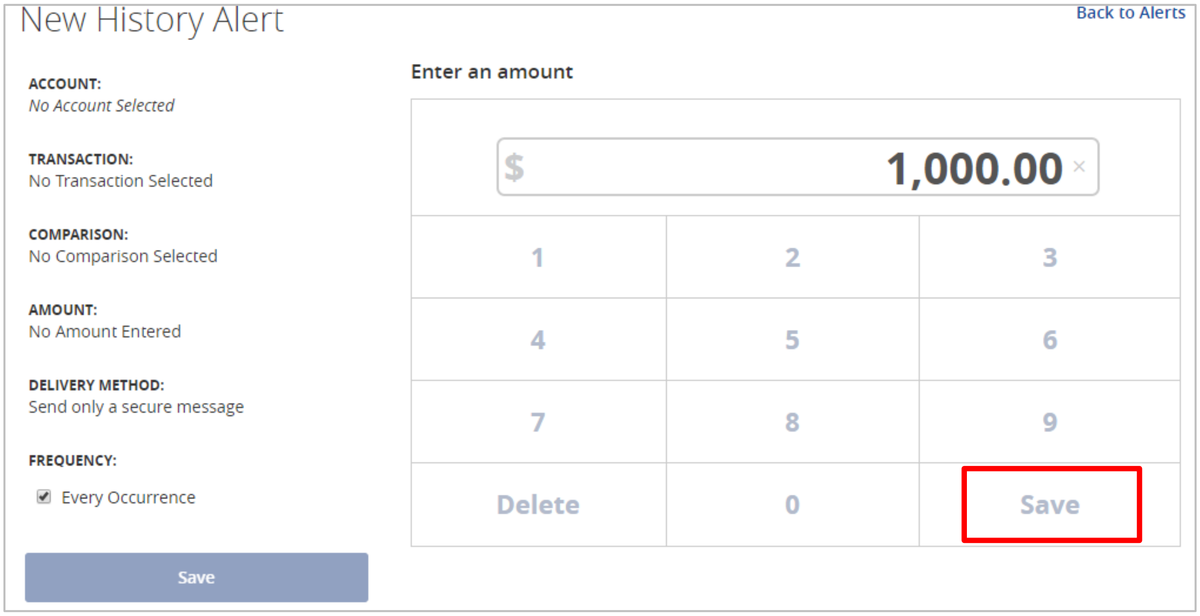


2. Select a transaction type.

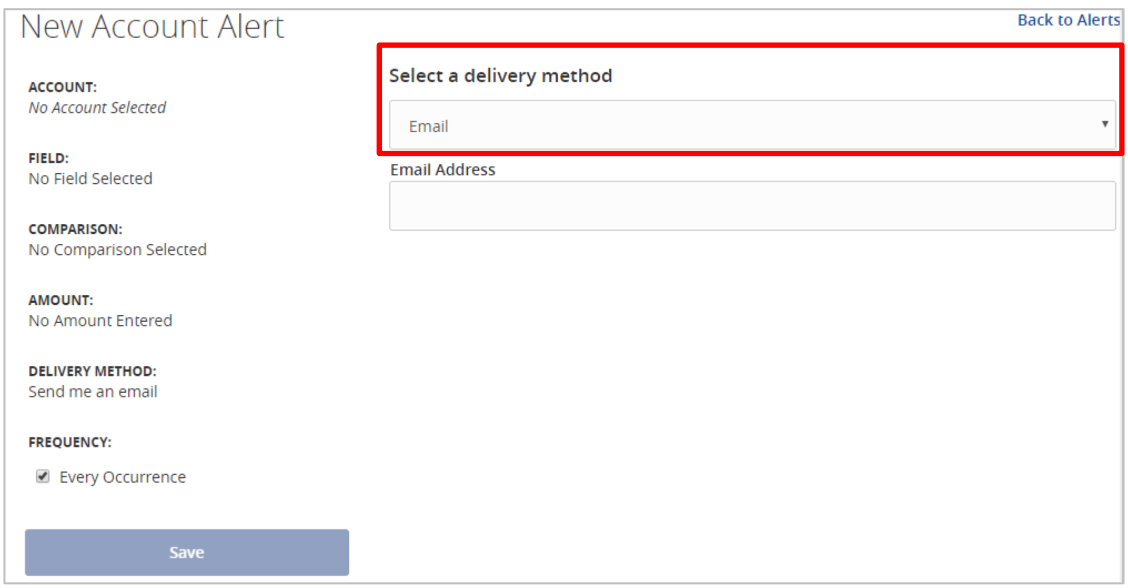


3. Select a comparison.

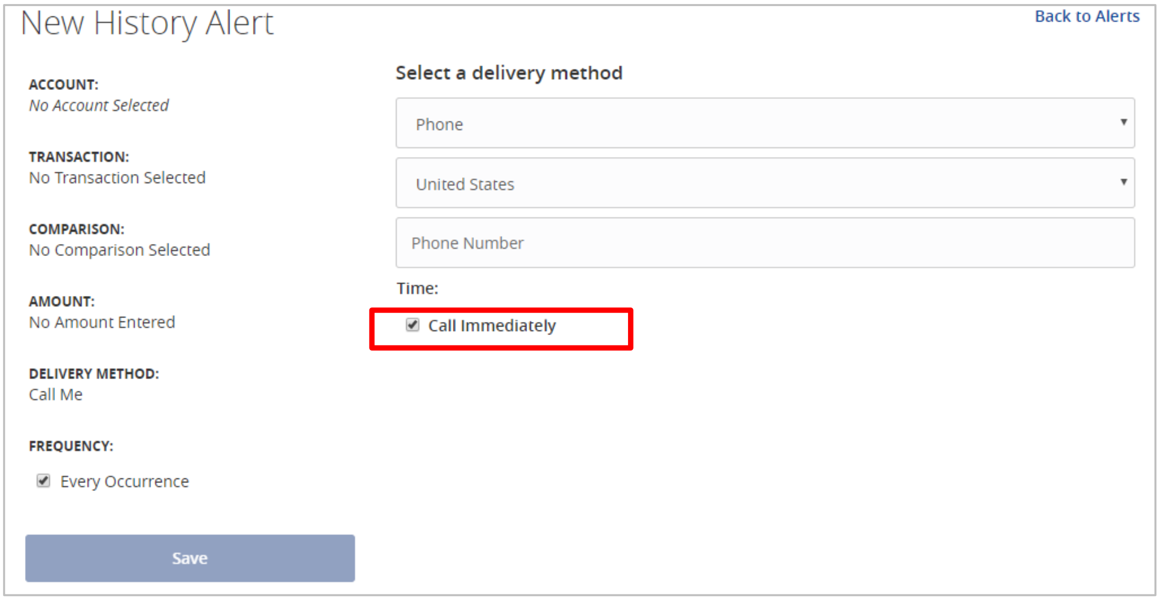
4. Enter an amount and select 'Save' in the lower right corner.



5. Select a delivery method and frequency.



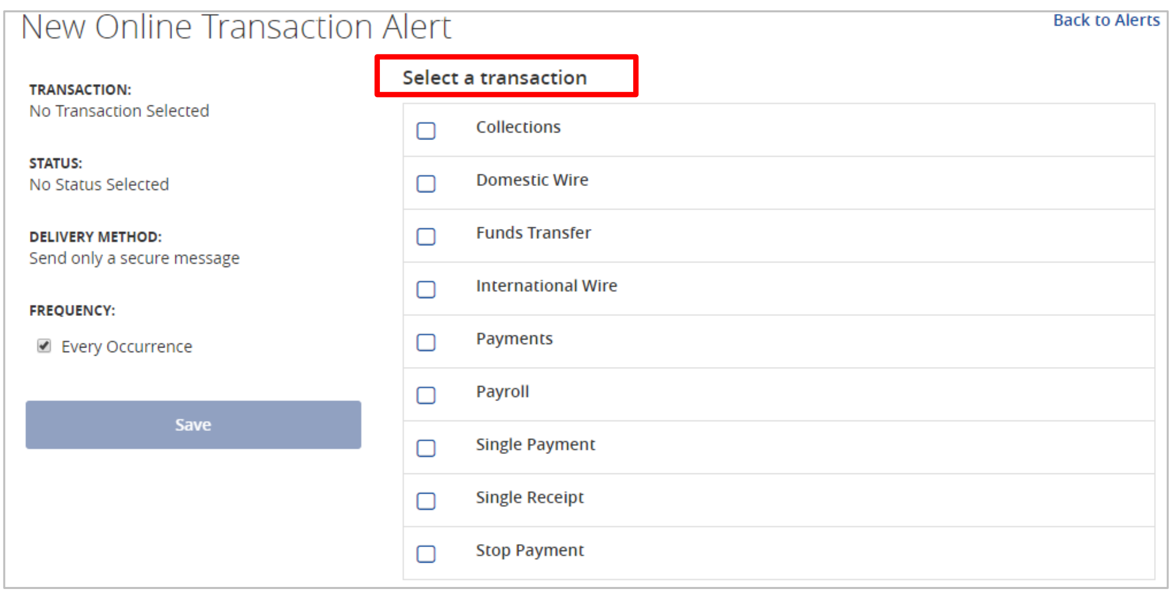
6. Selecting 'Phone' for delivery method will give you the option to 'Call Immediately' or select a specific time to call.



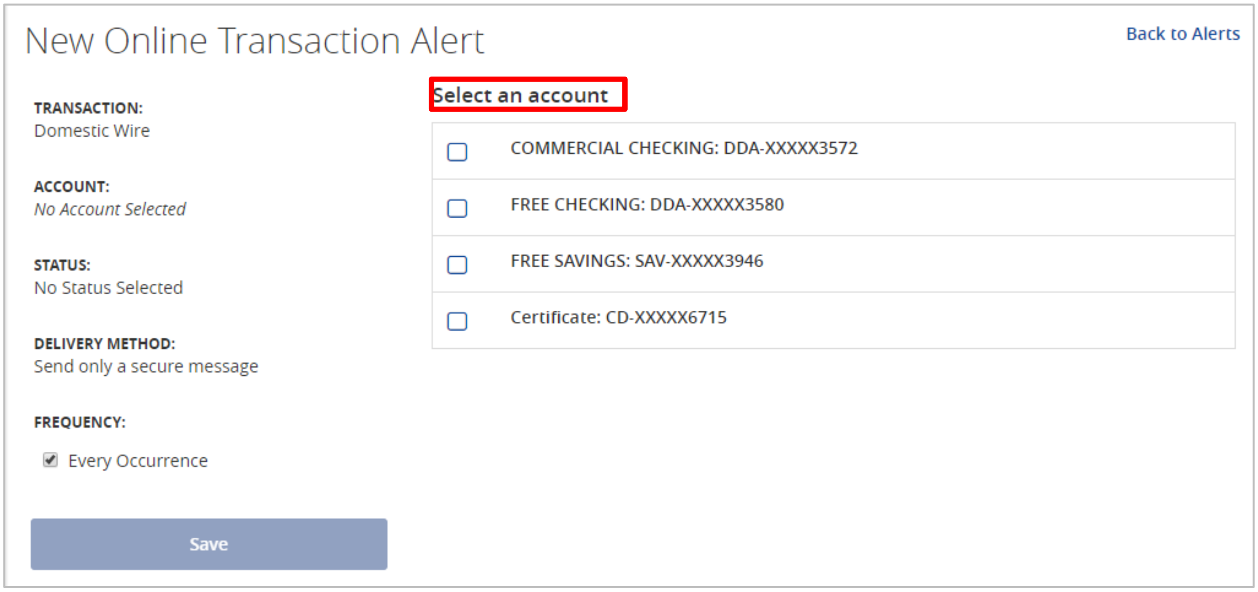
Online Transaction Alerts

1. Select an online transaction type.

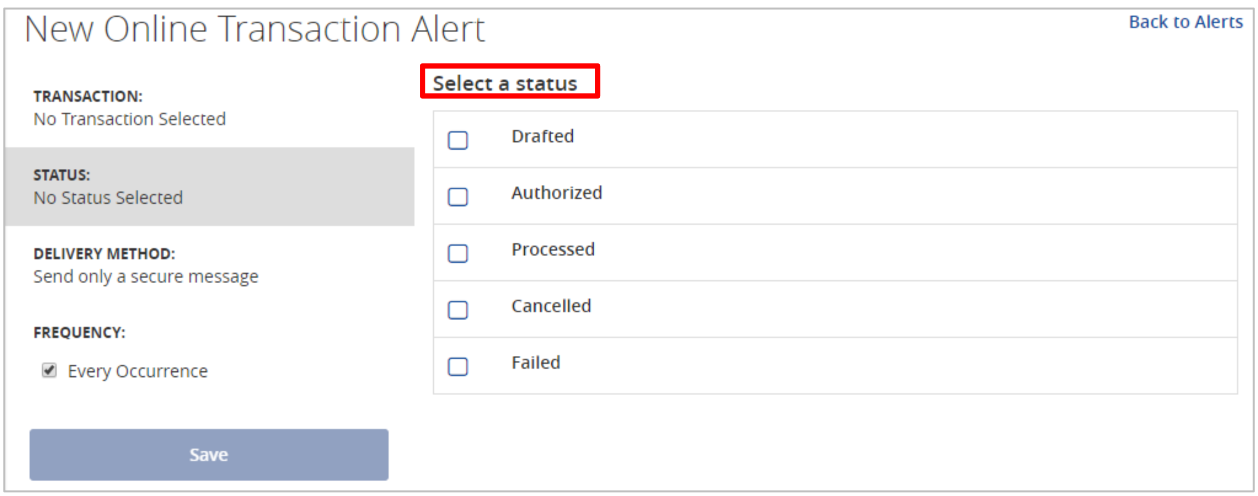
NOTE: You will only see options that are applicable to your user rights.



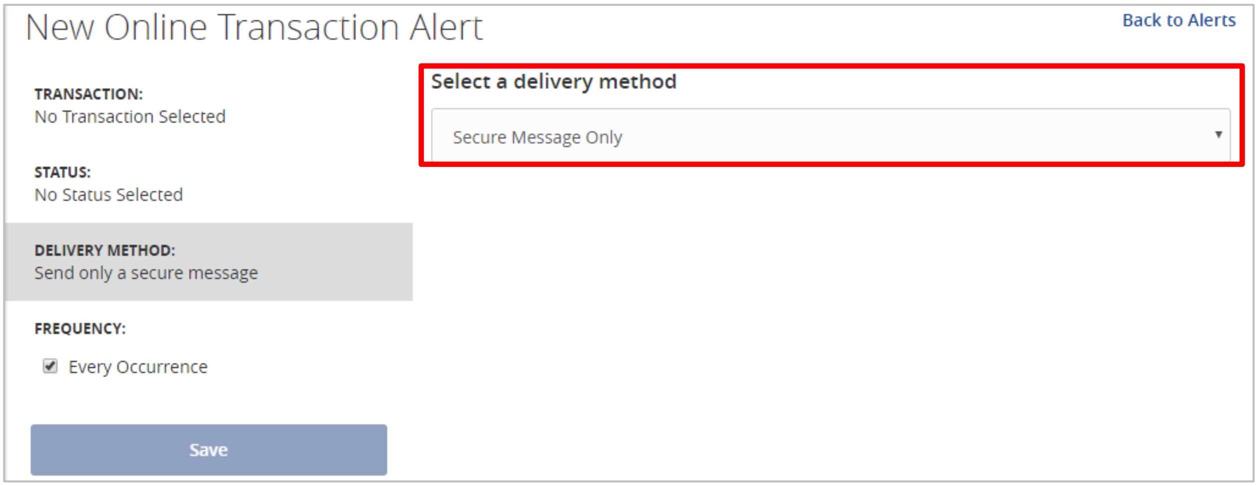
2. Select an account.



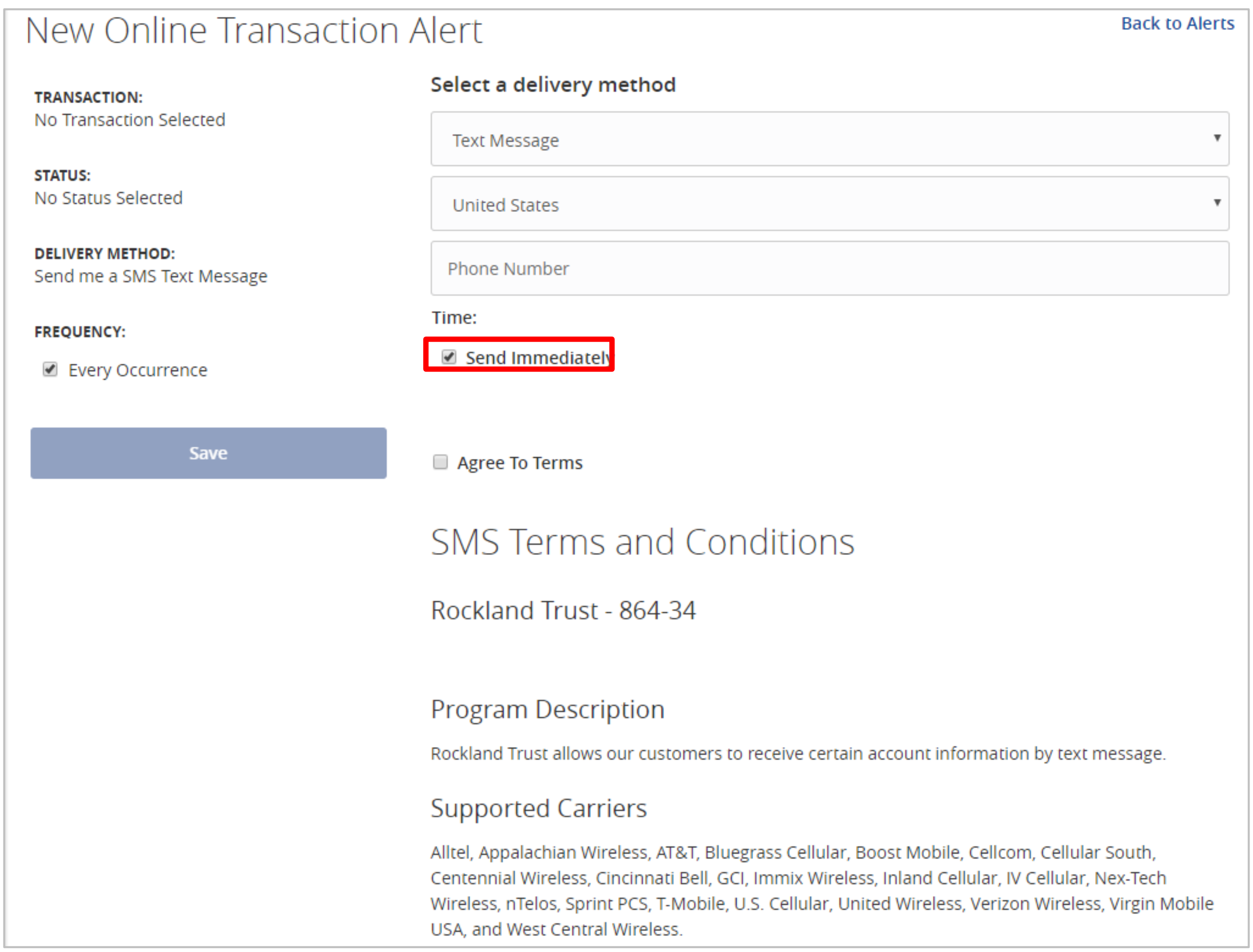
3. Select a status.



4. Select a delivery method and frequency.

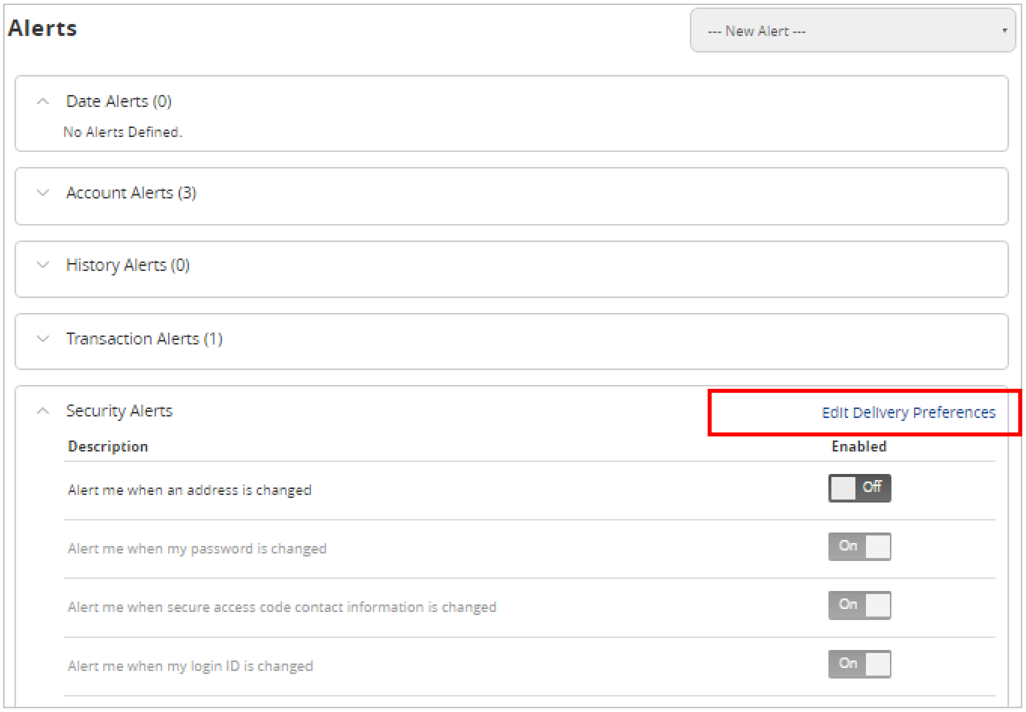


5. Selecting ‘Text Message’ for a delivery method will give you the option to 'Send Immediately' or select a specific time to receive the message. You must check the box and 'Agree to Terms' before you can save the alert by Text Message.

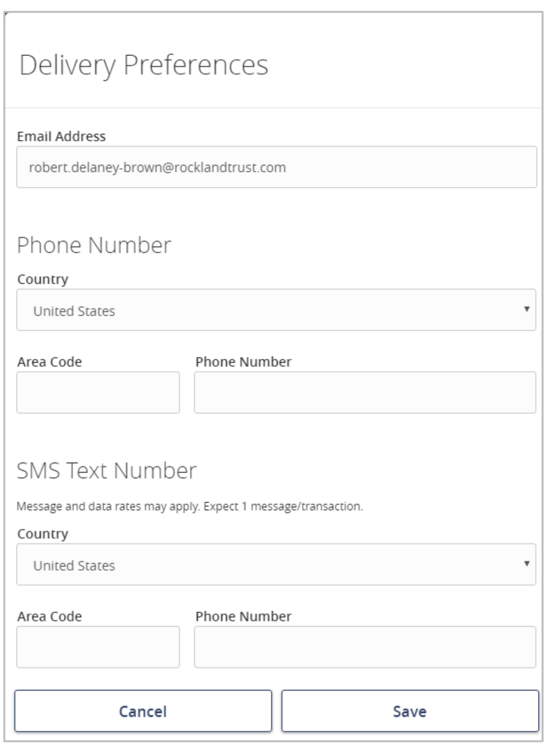


Security Alerts

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.

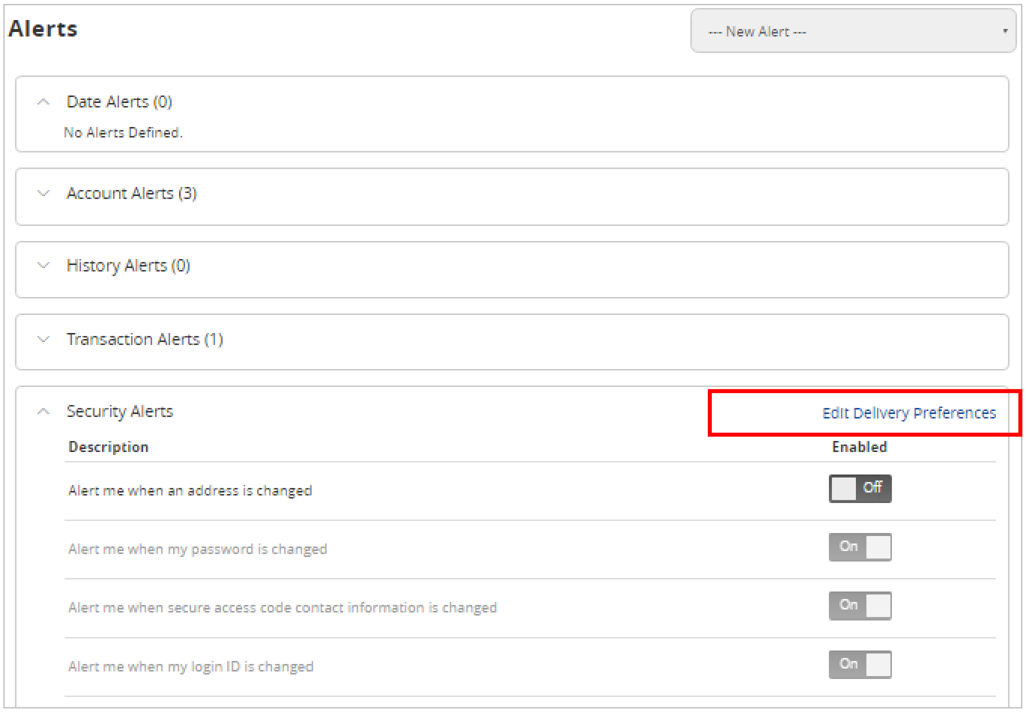


6. Click ‘Edit Delivery Preferences’ to modify how and where to receive security alerts.



Edit Alerts

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

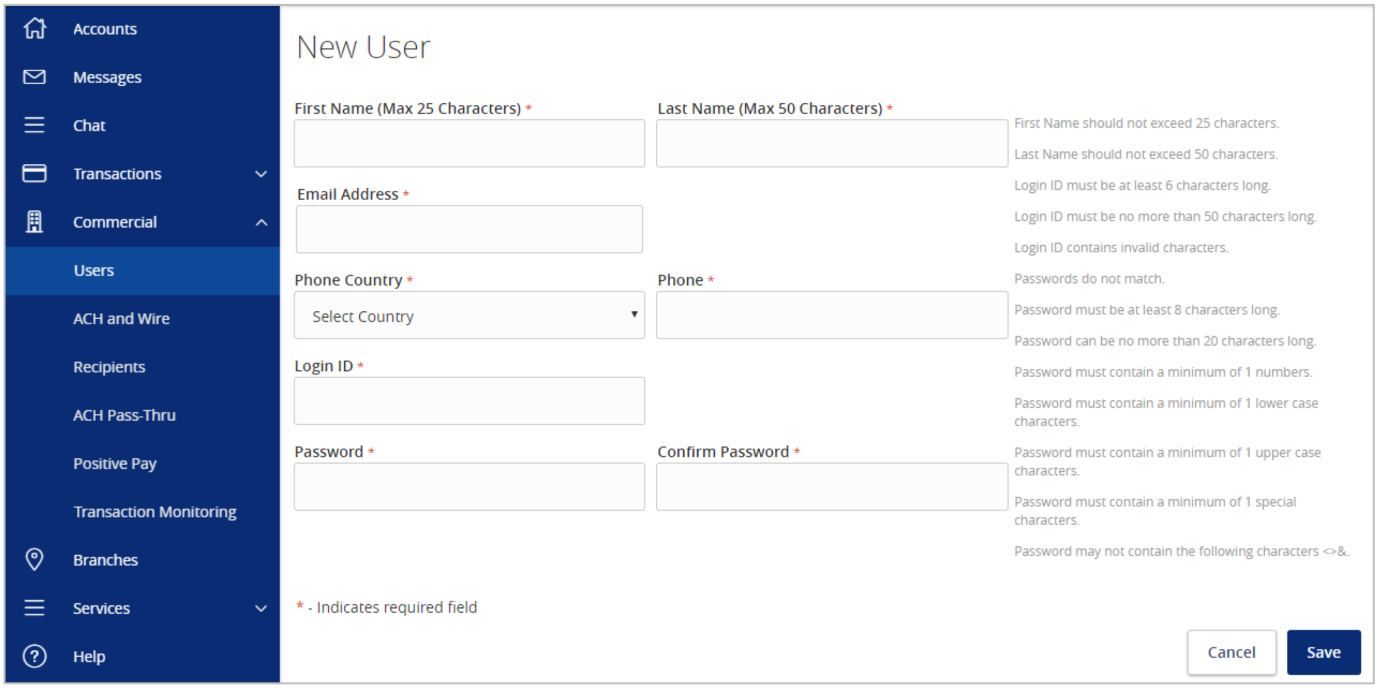


Online User Management

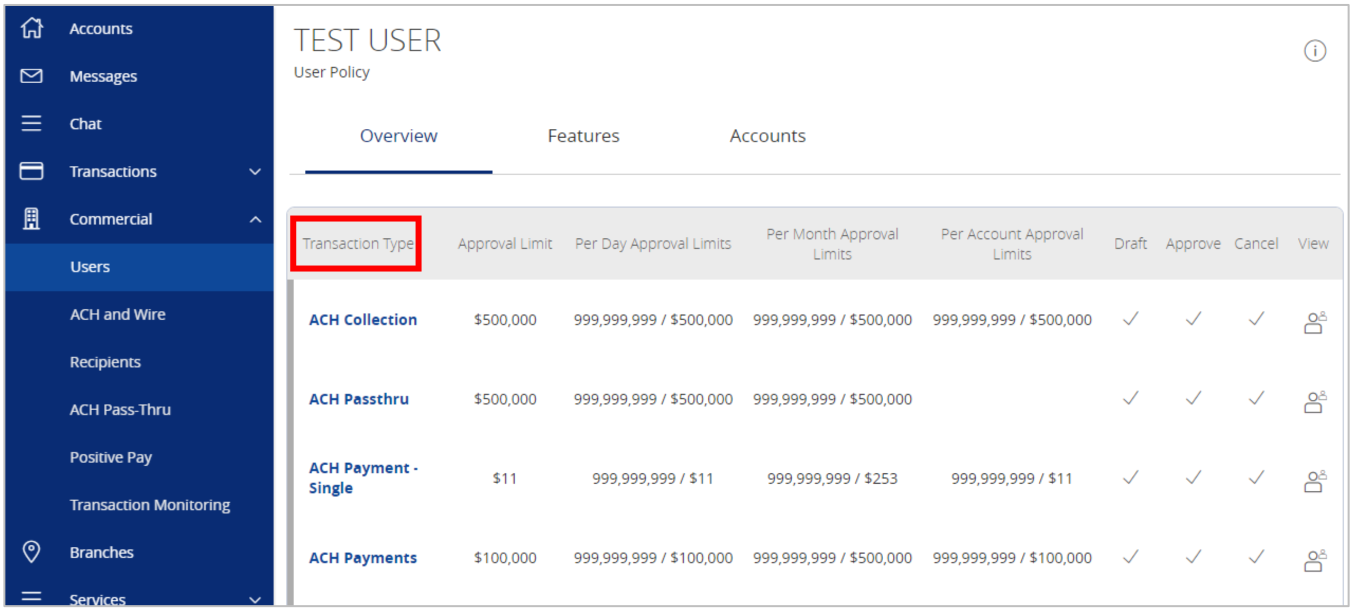
Creating Online Users

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

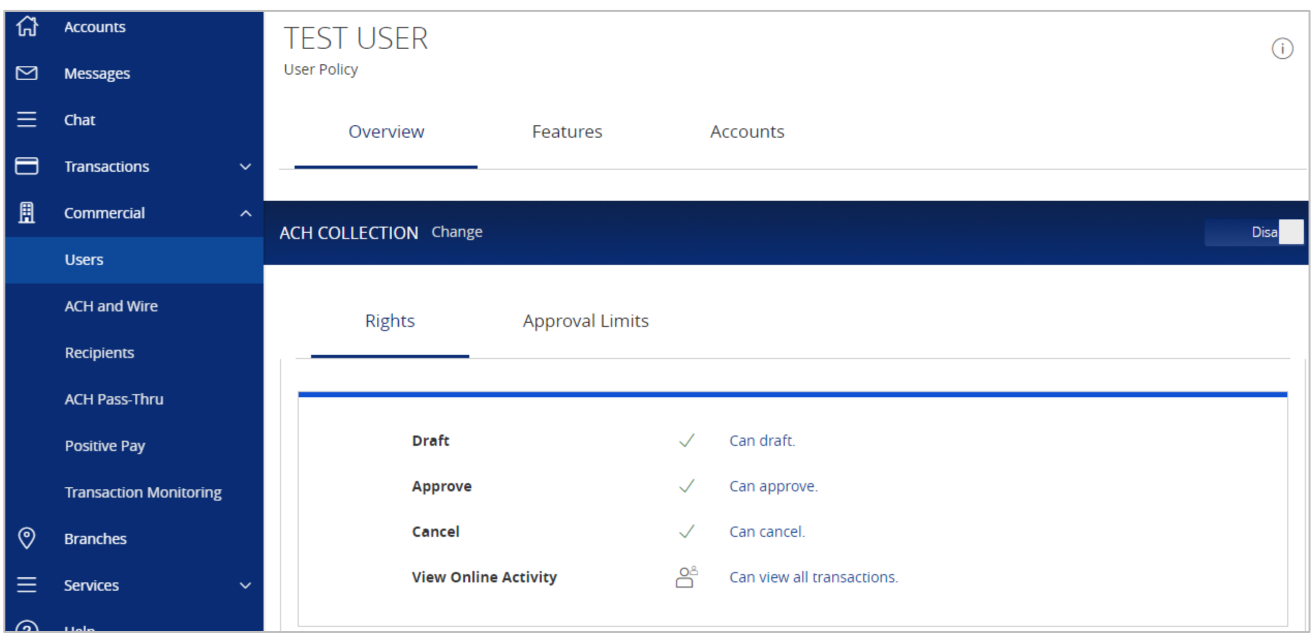
3. Enter the required fields for the new user.



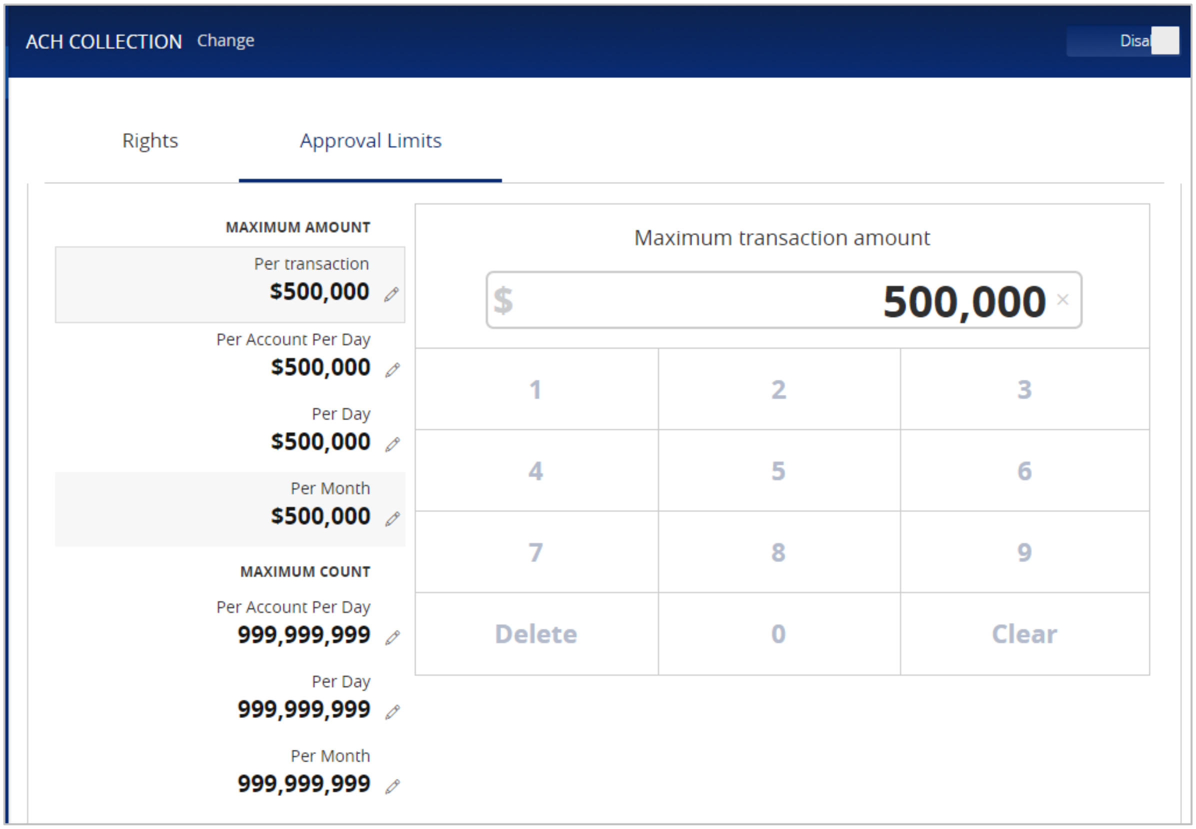
4. Click on each transaction type to configure the user's entitlements and limits.



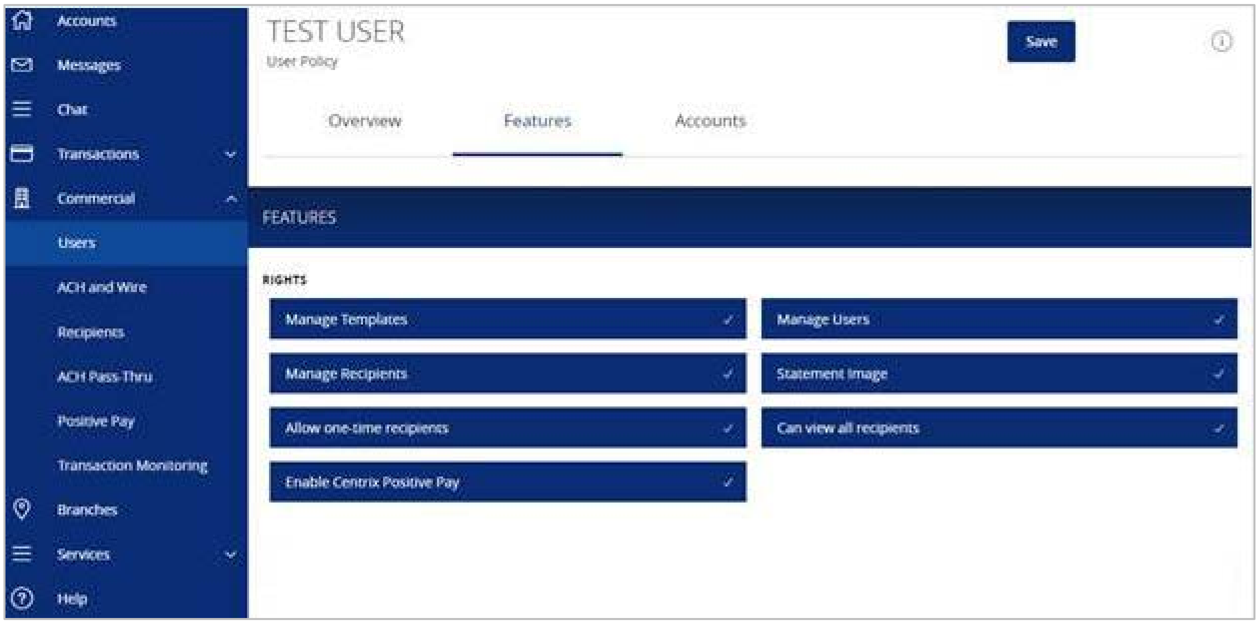
5. Click on any transaction type to edit the user's limits and rights. Please note that if you disable the transaction type completely, the user's rights to view those types of transactions in the Activity Center do not change. You must manually change their view rights, if applicable.



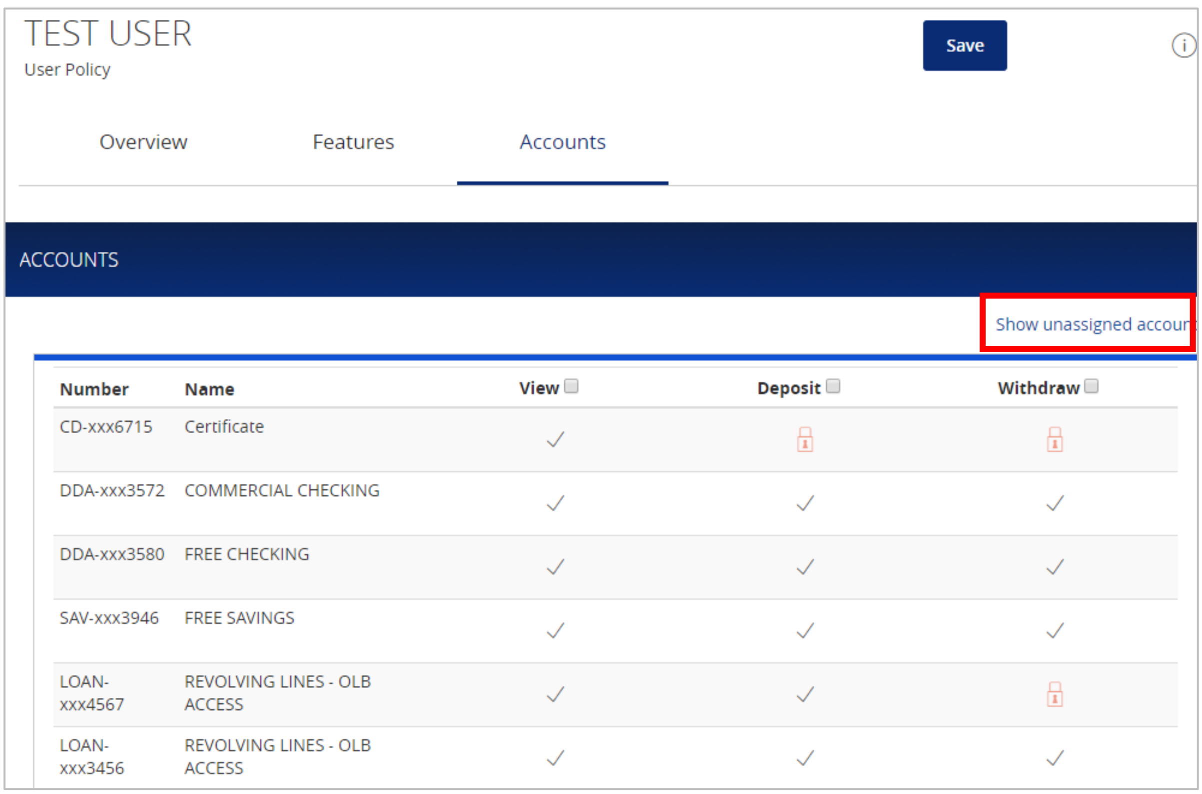
6. Enter the user's transaction dollar and count limits.



7. Select the appropriate non-transactional features.

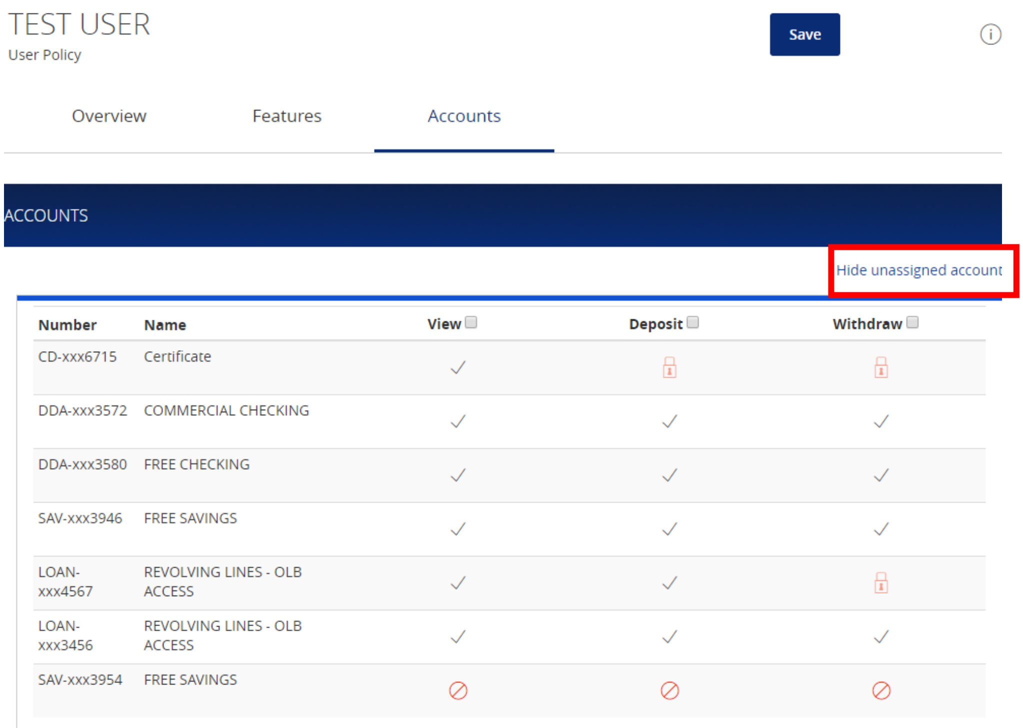


8. Designate the user's account rights. Selecting the checkbox next to each will enable or disable the right for all accounts.

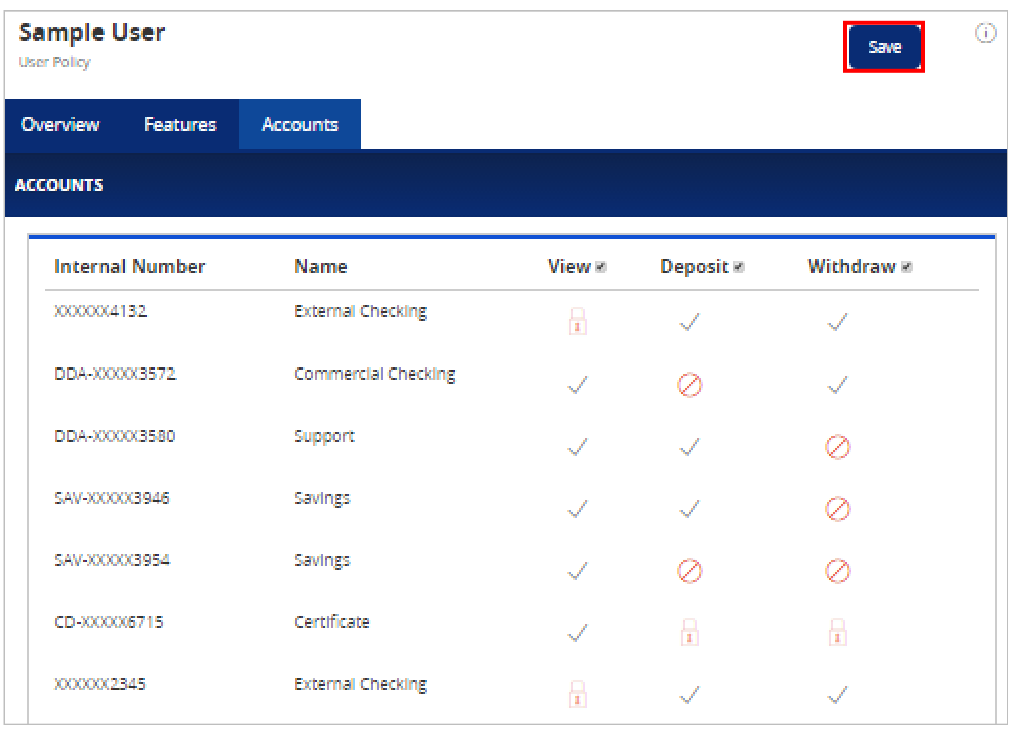


NOTE: If you assign rights to a user to deposit into one of your business account(s) and the user makes a check deposit using the mobile banking app, please be aware that the user will receive all future deposit e-mail notifications for all of your business accounts. This includes any check deposit(s) 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.

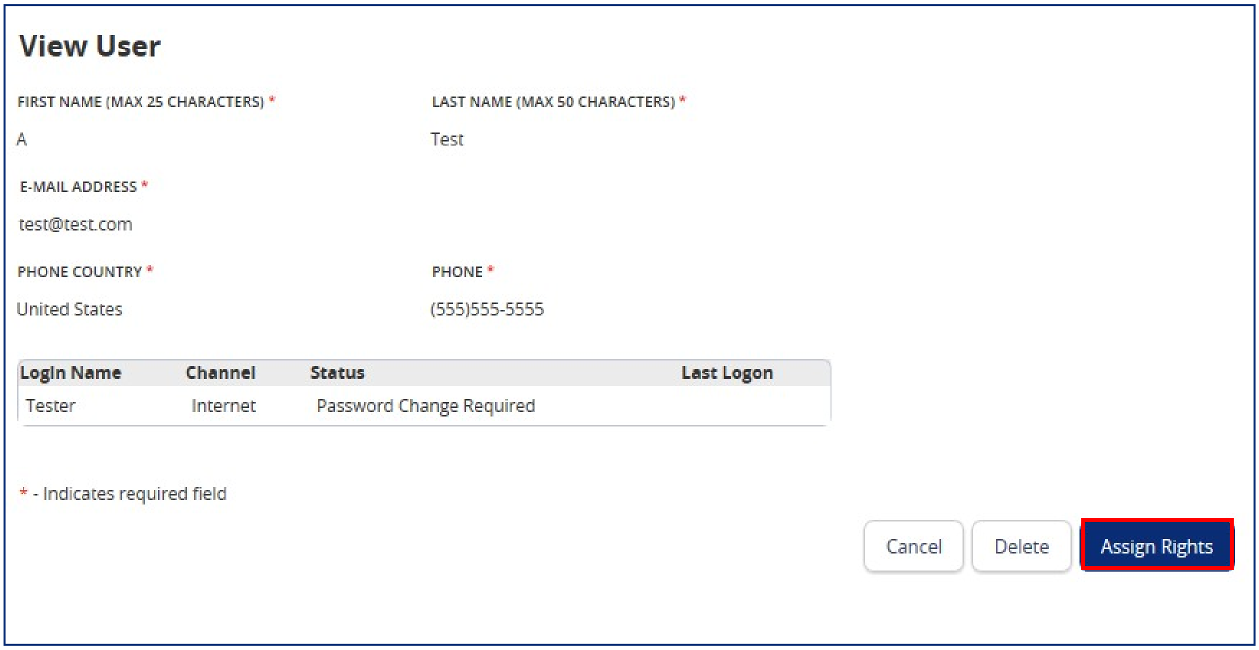
9. Select the link to show or hide unassigned accounts.



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



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.



Recipient Management

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

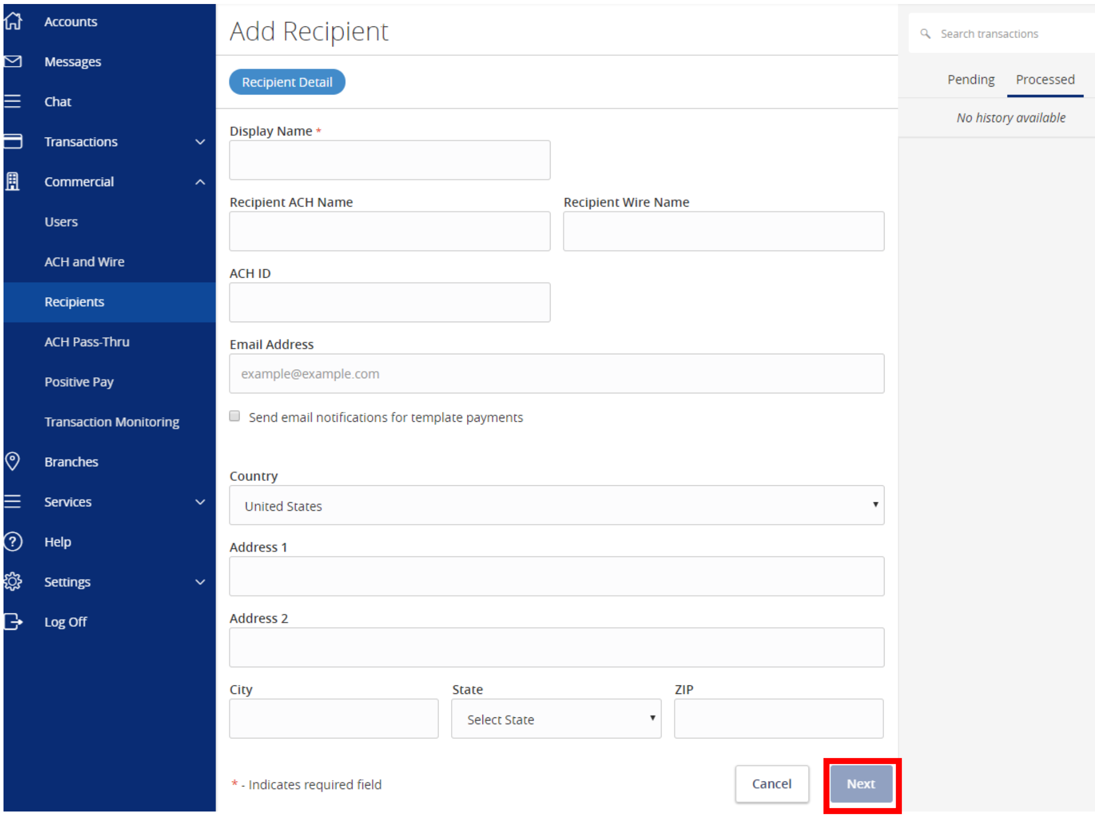
Add Domestic Recipient

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

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.

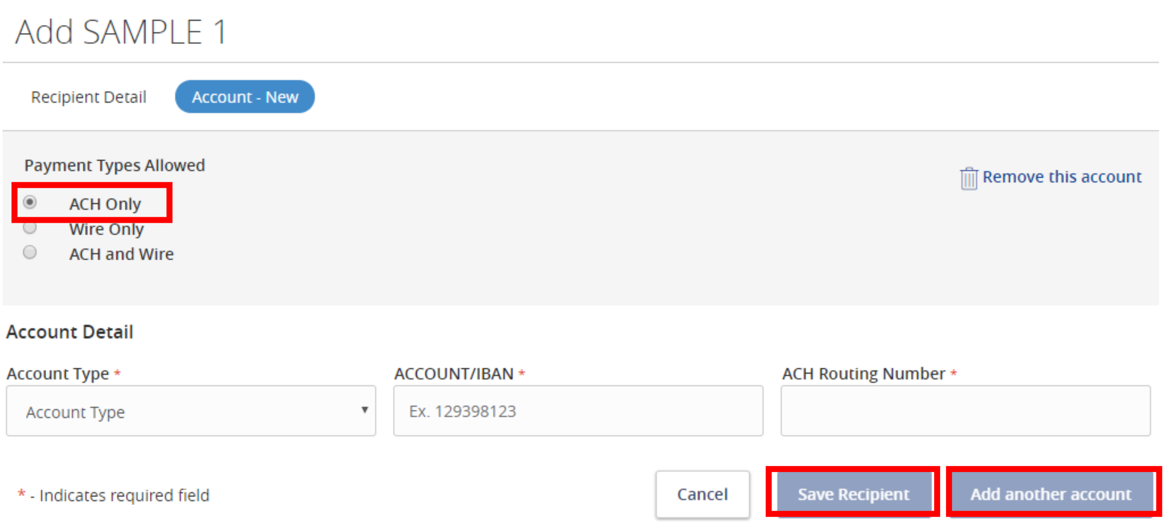
8. The address fields on the bottom half of the screen are the recipient's address. These are optional for ACH recipients and required for wire recipients.
9. Click 'Next' to add a recipient account.



10. 'Payment Types Allowed' designates what transaction type(s) the account is eligible for.

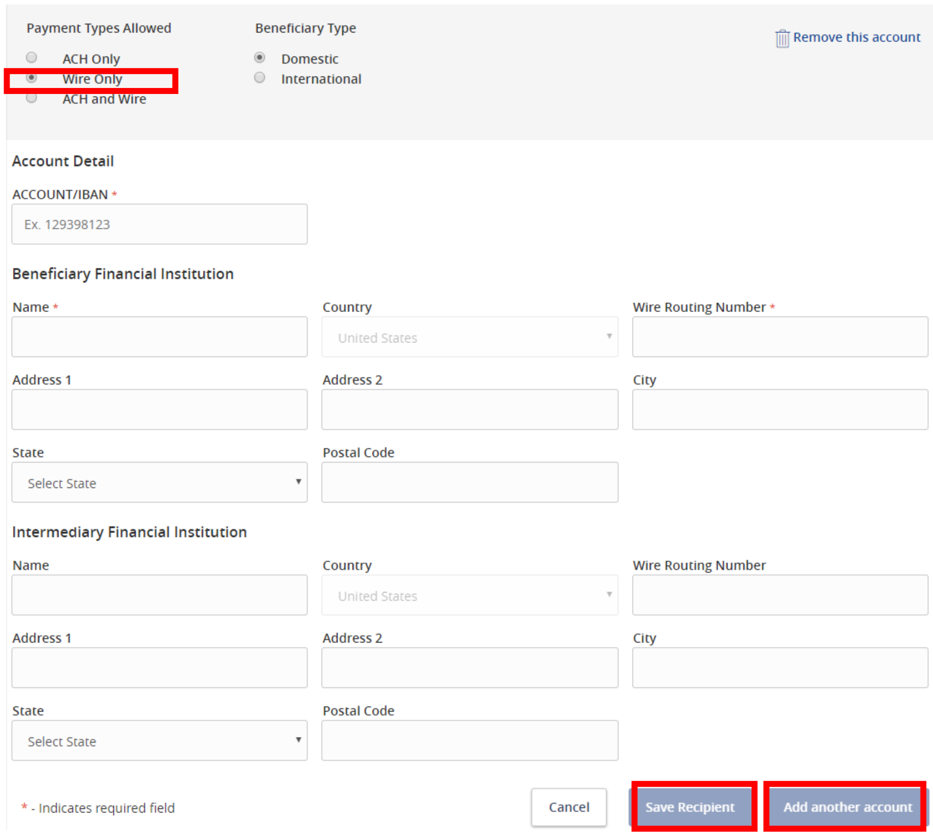
    a. 'ACH Only' will display only fields corresponding with ACH. Enter the recipient's account type, account number, and ACH routing number.

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



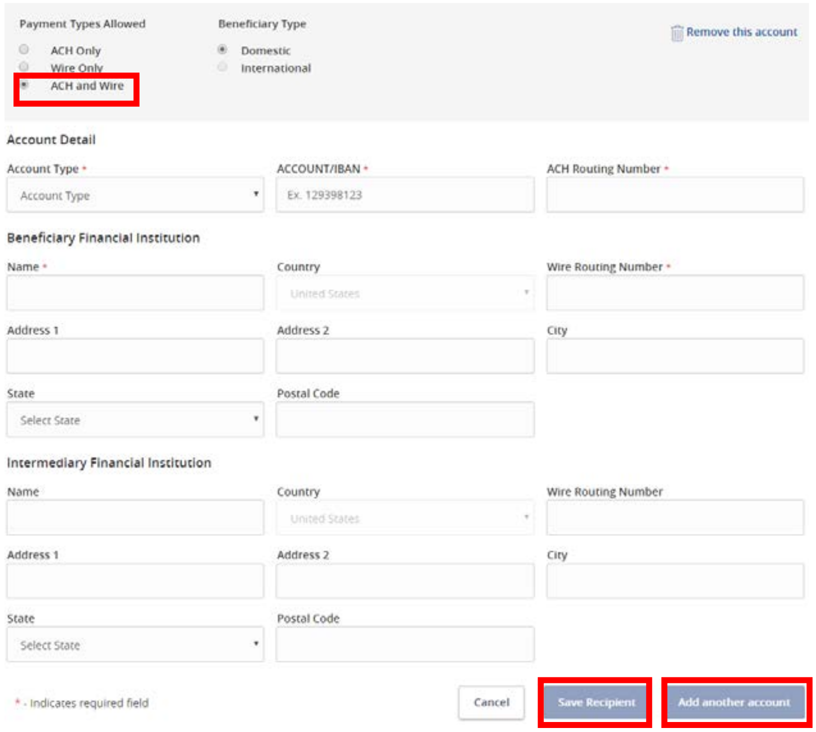
c. ‘Wire Only’ will only display fields corresponding with Wires. Enter the recipient’s Account Number and the Beneficiary Financial Institution’s Name and Wire Routing Number.

d. Click ‘Add another account’ to add an additional account or click ‘Save Recipient’ to complete the setup.



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.

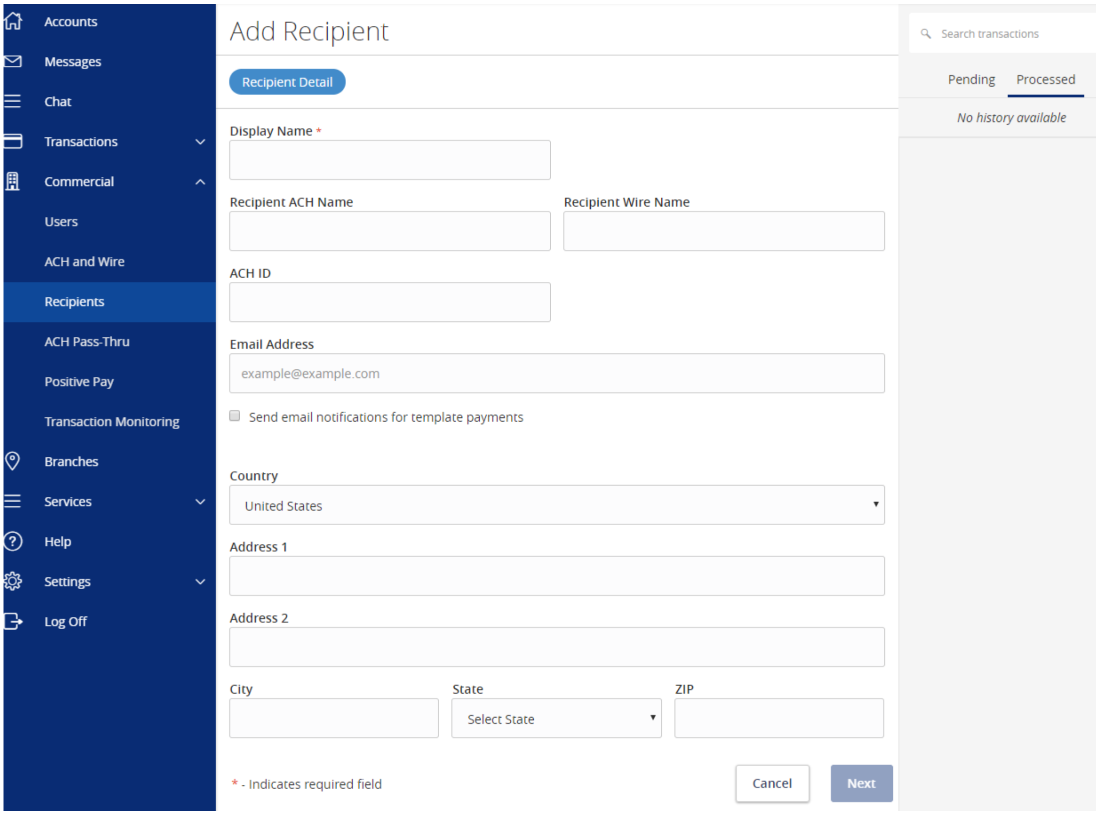
f. Click ‘Add another account’ to add an additional account or click ‘Save Recipient’ to complete the setup.



Add International Recipient

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

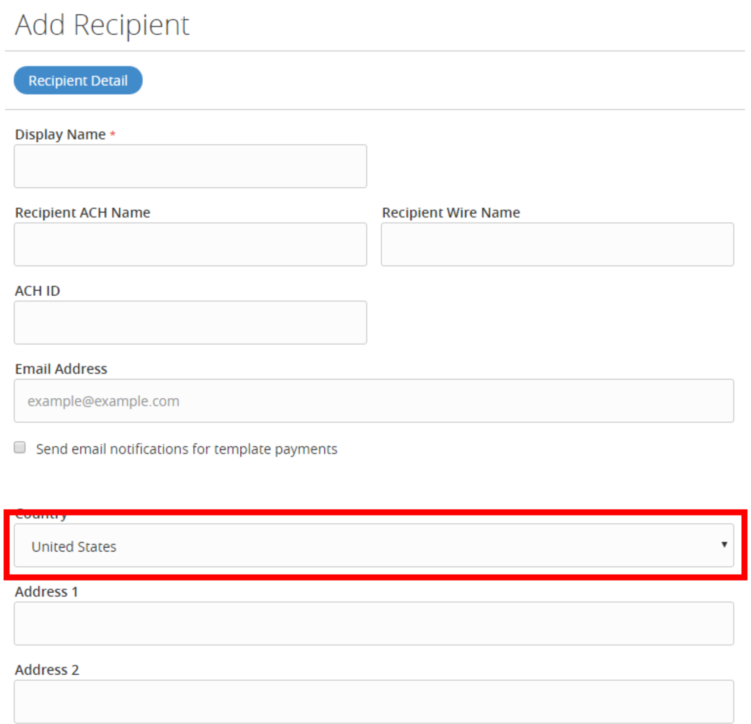
3. ‘Display Name’ is used for sorting/referencing the recipient in the ‘Recipients’ menu.
4. Required ‘Recipient Wire Name’ is the name to be inserted into the Fed Wire file.



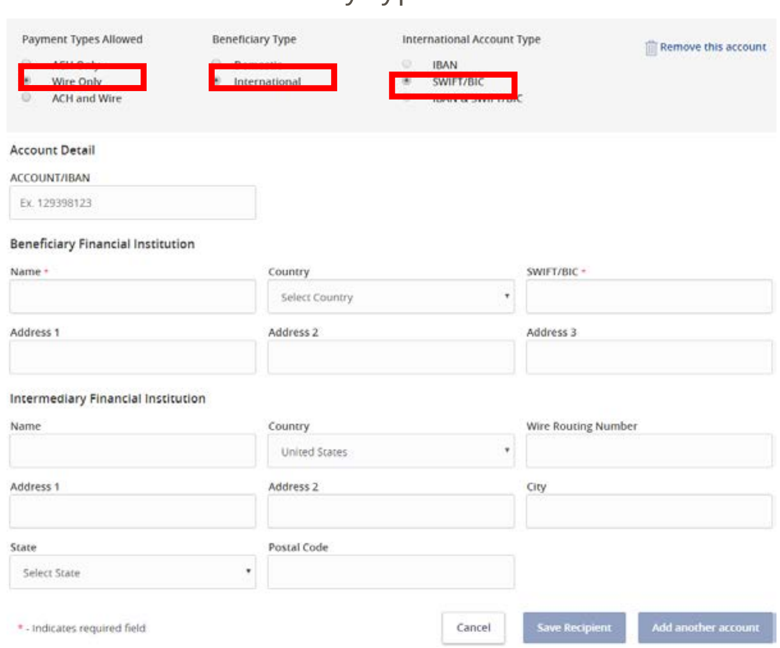
5. Add is the recipient's e-mail address.

   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.



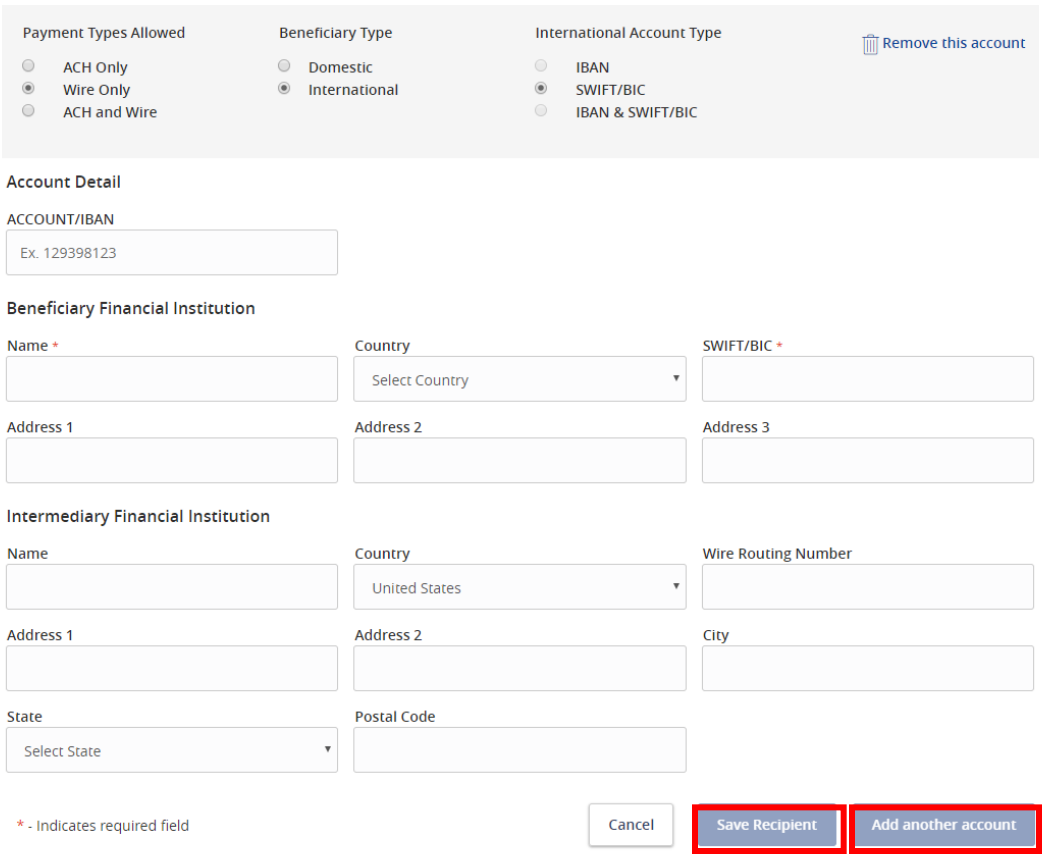
7. Enter the address information on the bottom half of the screen. This is the recipient's address.
8. Click 'Next' to add a recipient account.
9. Select the 'Wire Only' option beneath 'Payment Types Allowed'. Select 'International' beneath the Beneficiary Type



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.

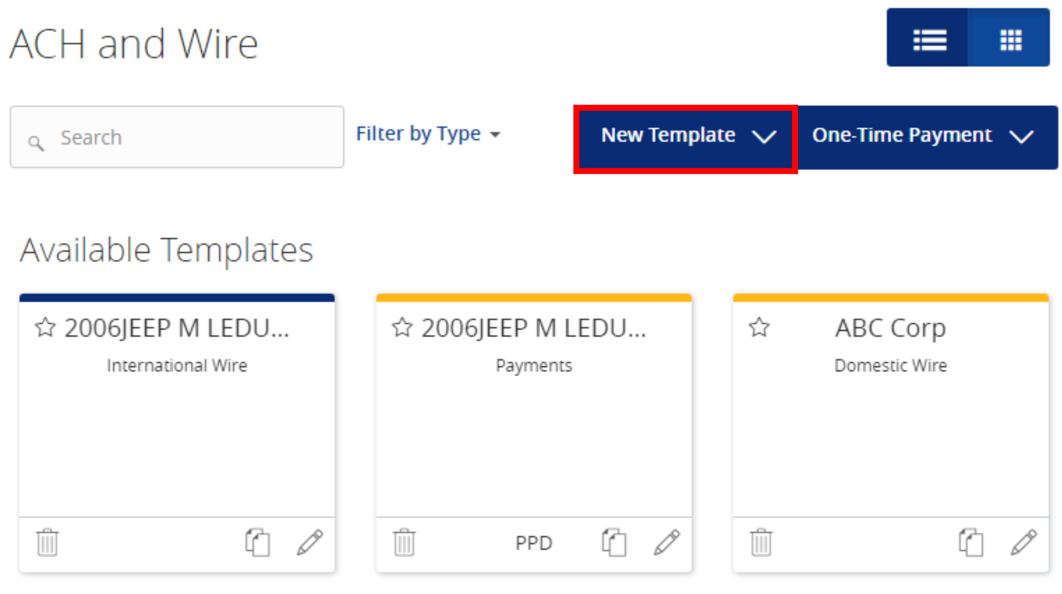
14. Click ‘Add another account’ to add an additional account or click ‘Save Recipient’ to complete the setup.



ACH Template Management

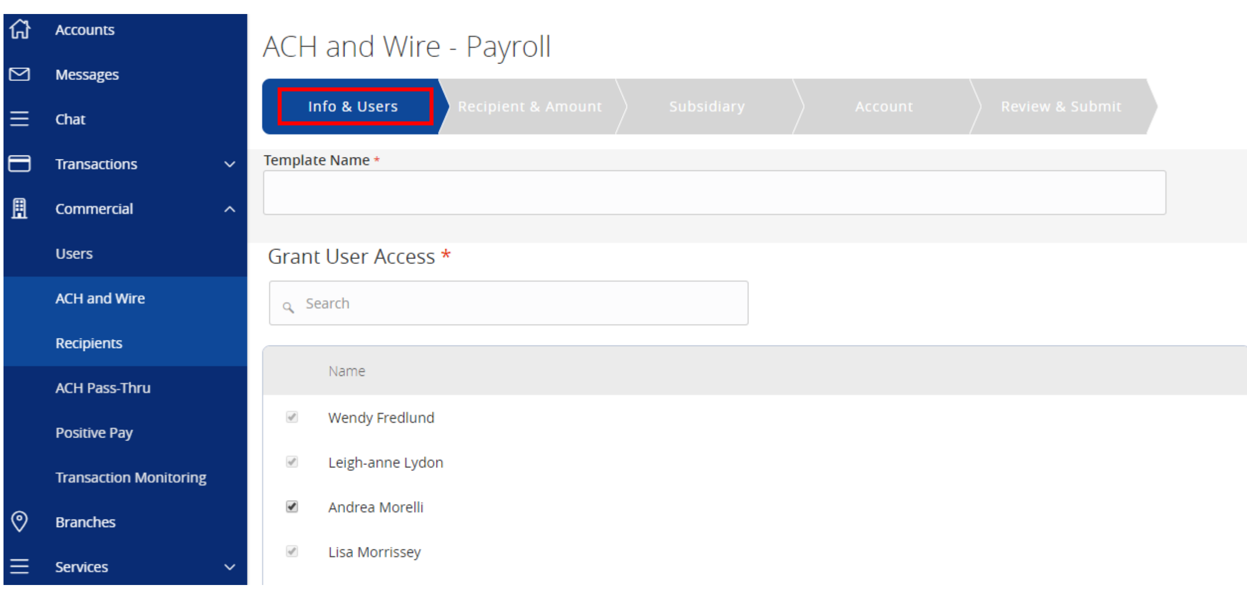
ACH Template Creation

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

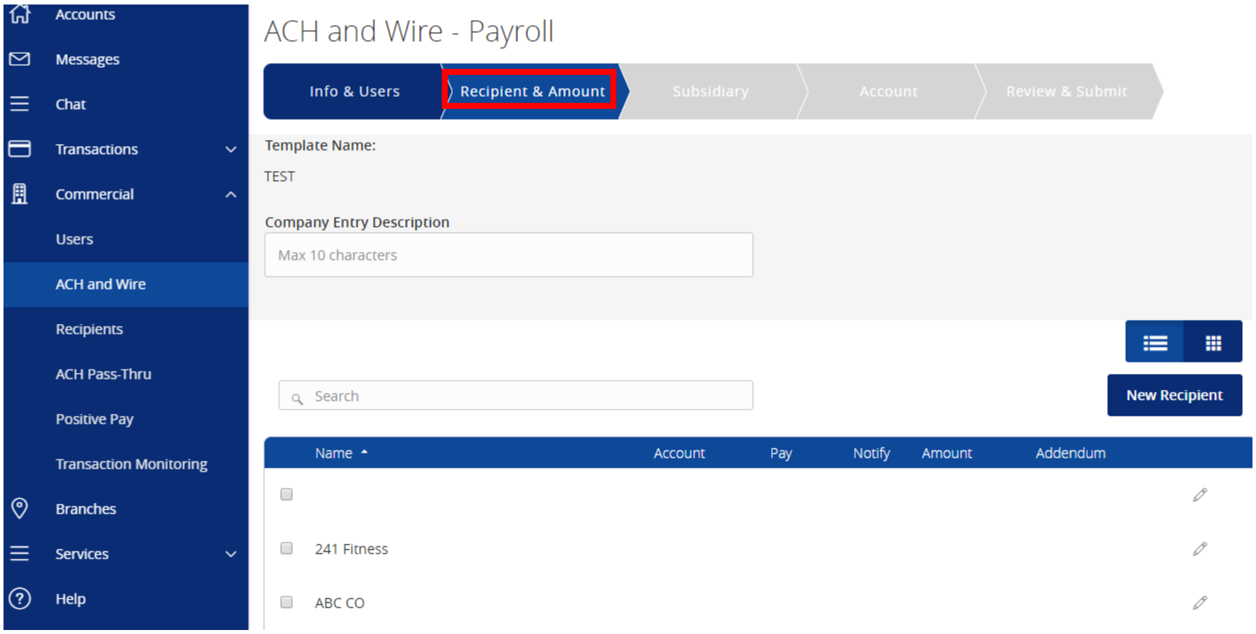
1. The ‘Info & Users’ screen allows the user to name the template and to determine who else at the company is allowed access to the template.
2. Click the ‘Next’ button at the bottom of the screen or ‘Recipient and Amount’ in the workflow ribbon at the top of the page to move to the next step.



Recipient & Amount

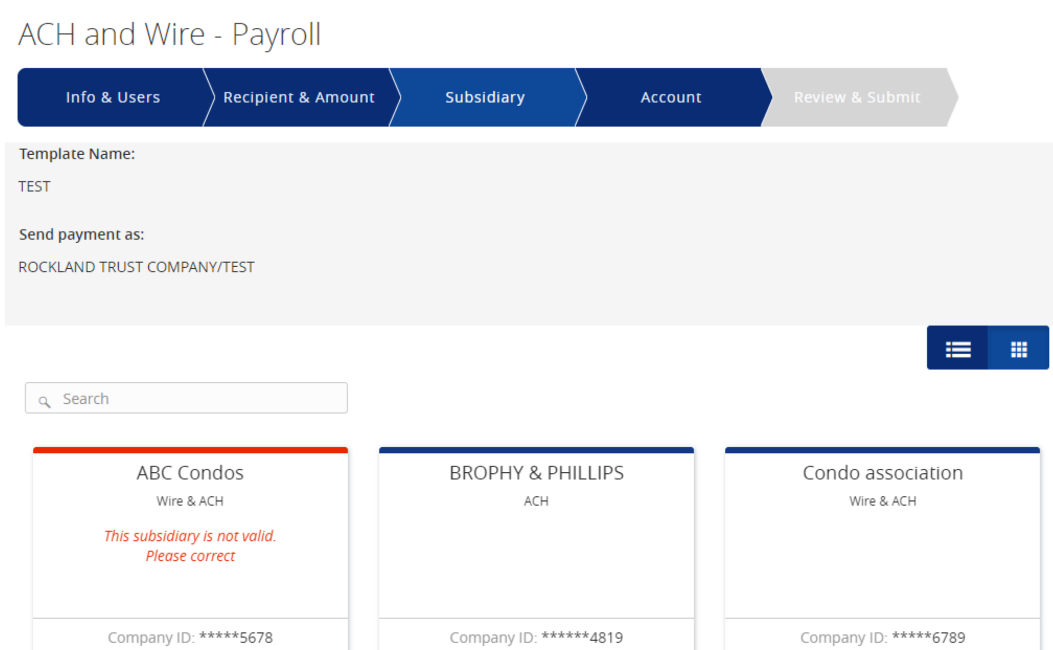
1. The 'Recipient & Amount' screen allows the user to select which recipients are tied to the template and designate a dollar amount for each. Company Entry Description field is an optional field to enter in the file type (ie. Payroll, Reversal)

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.



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.

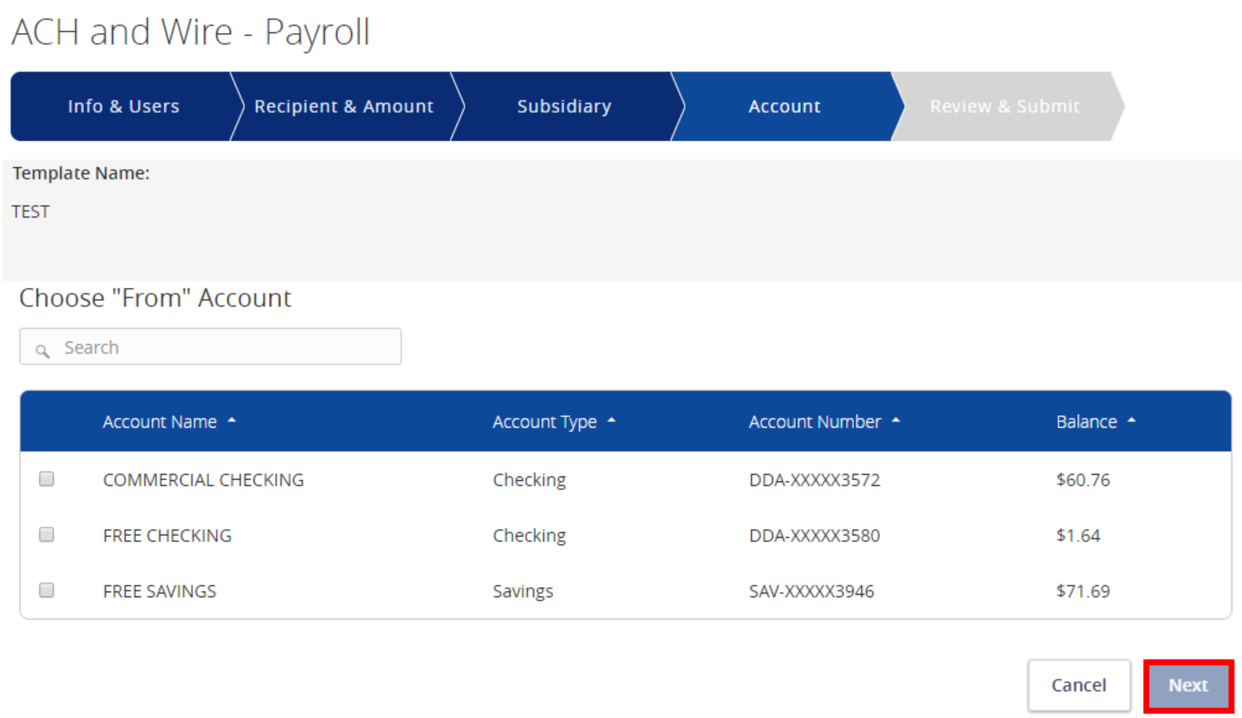


3. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

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.

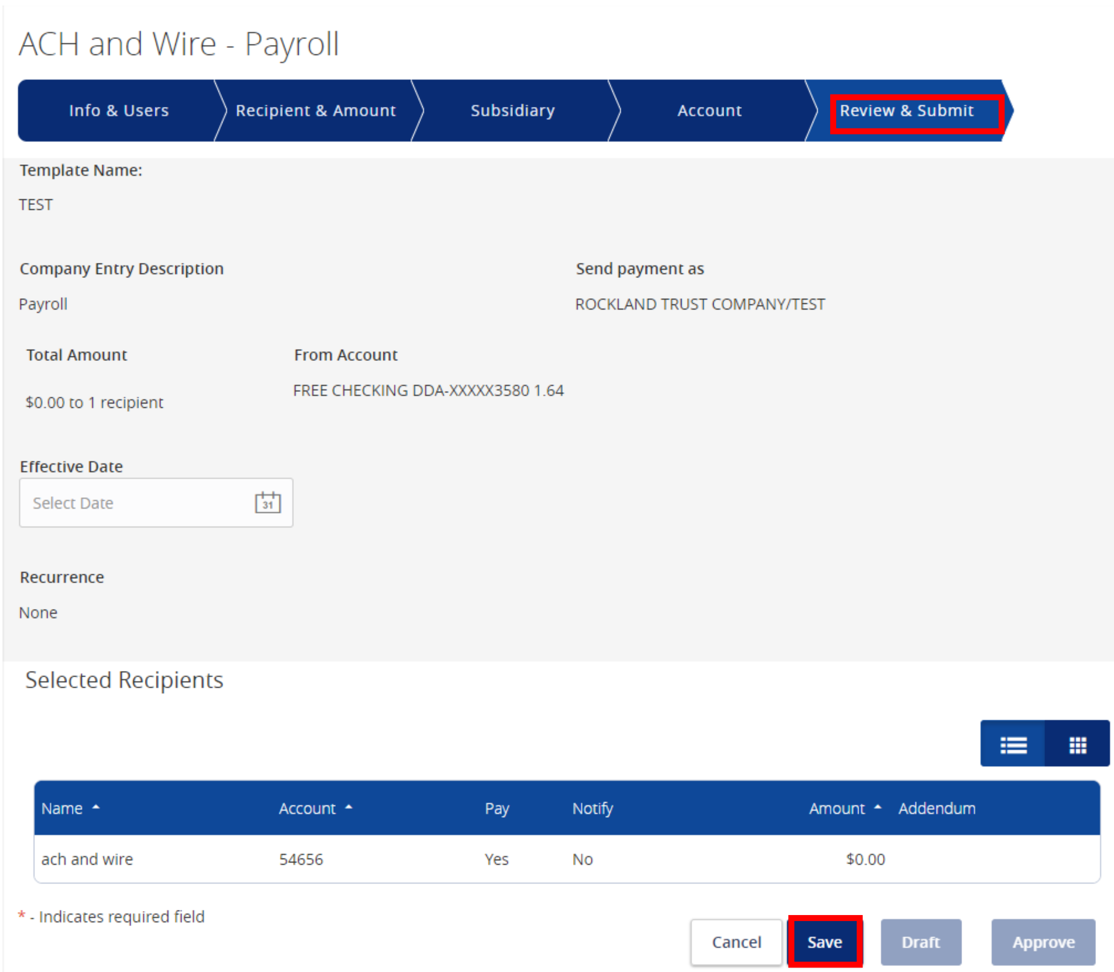


2. Click the ‘Next’ button at the bottom of the screen or ‘Review & Submit’ in the workflow ribbon at the top of the page to move to the next step.

Review & Submit

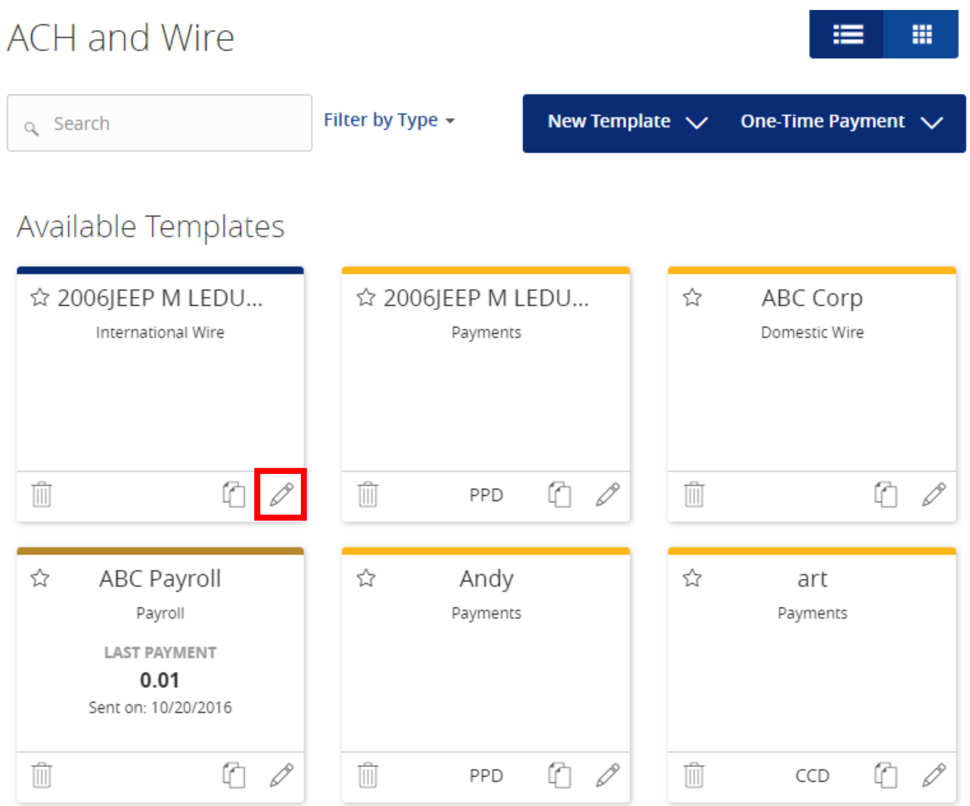
1. Review the information on the screen for accuracy and then click 'Save'.

   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.

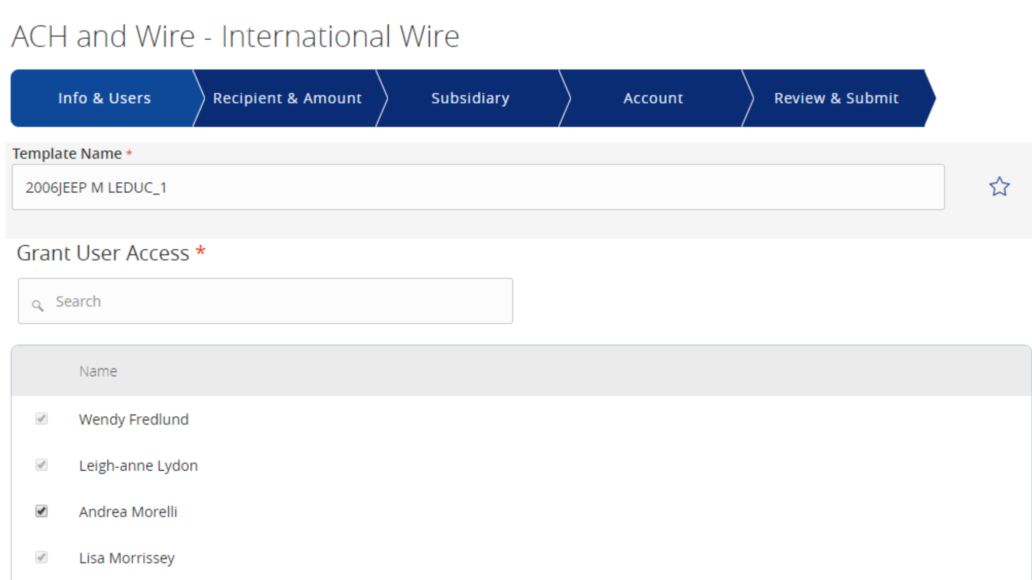


Existing ACH Templates

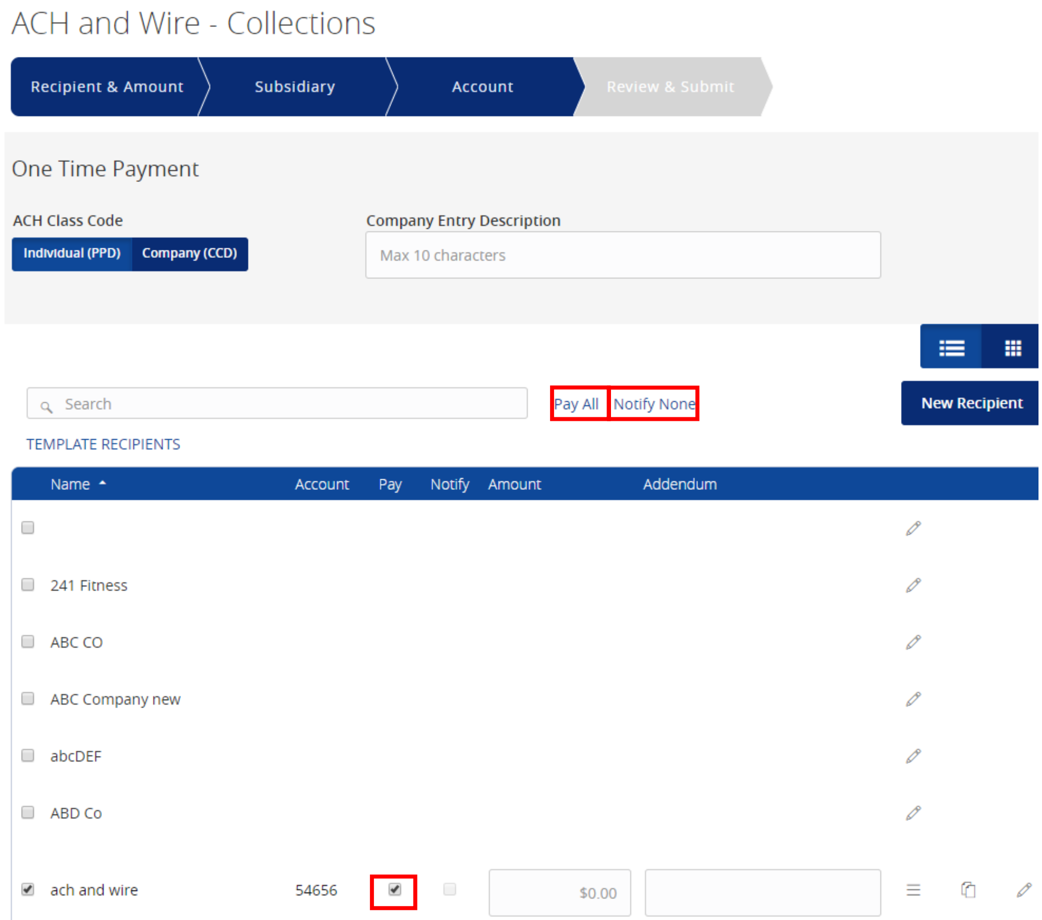
1. Click on the pencil  icon next to the desired ACH template.



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.

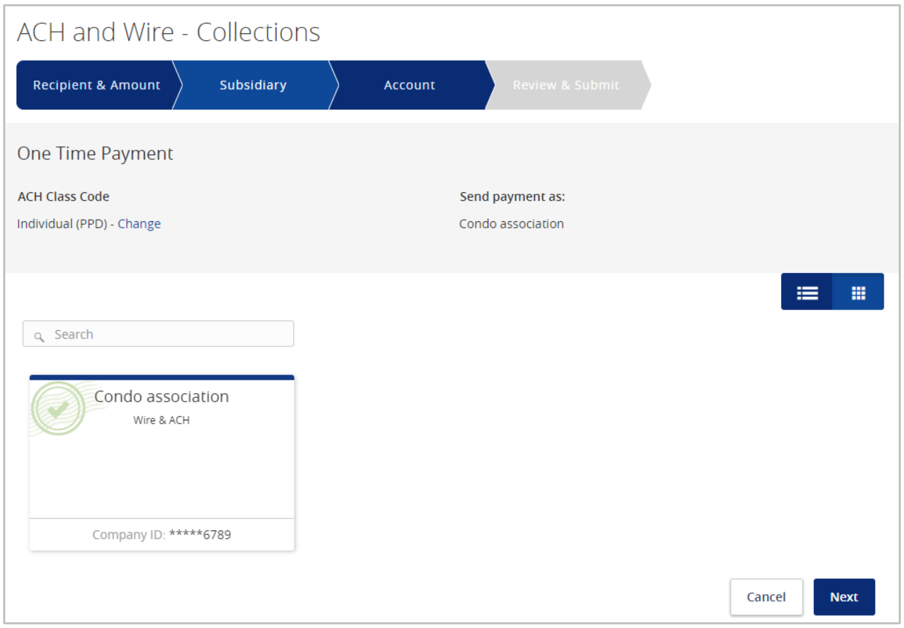


4. Designate the recipients to be included in the ACH file by checking the boxes in the 'Pay' column. The 'Pay All' link selects all for large numbers of recipients. Please note that the notify box is defaulted on. The 'Notify None' link unchecks this option for large number of recipients.
5. Enter the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



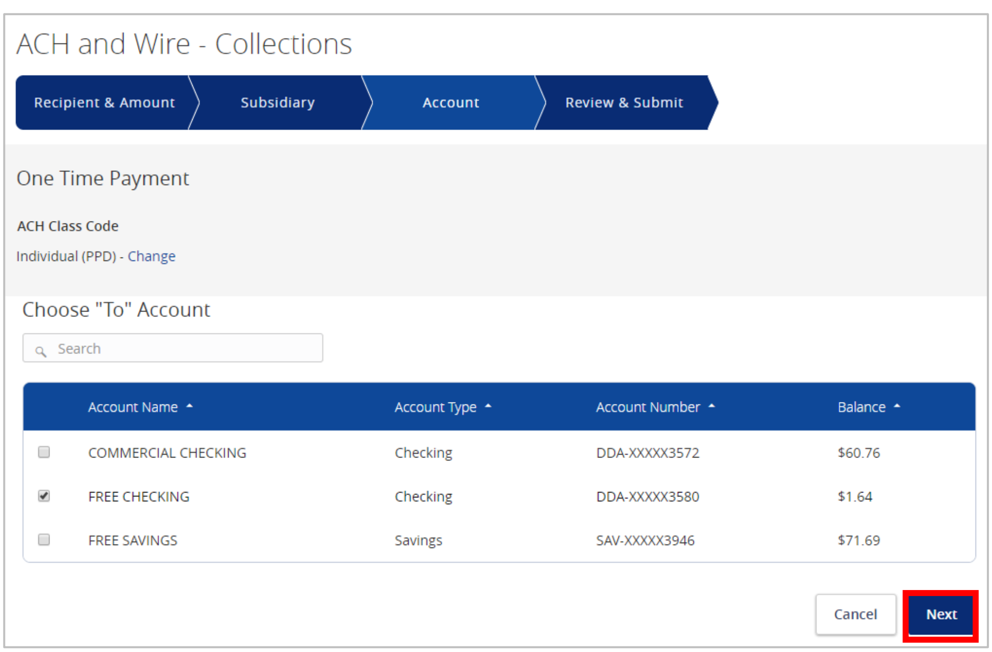
6. Click the ‘Next’ button at the bottom of the screen or ‘Subsidiary’ in the workflow ribbon at the top of the page to move to the next step and confirm the account to be used for the ACH file.

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.



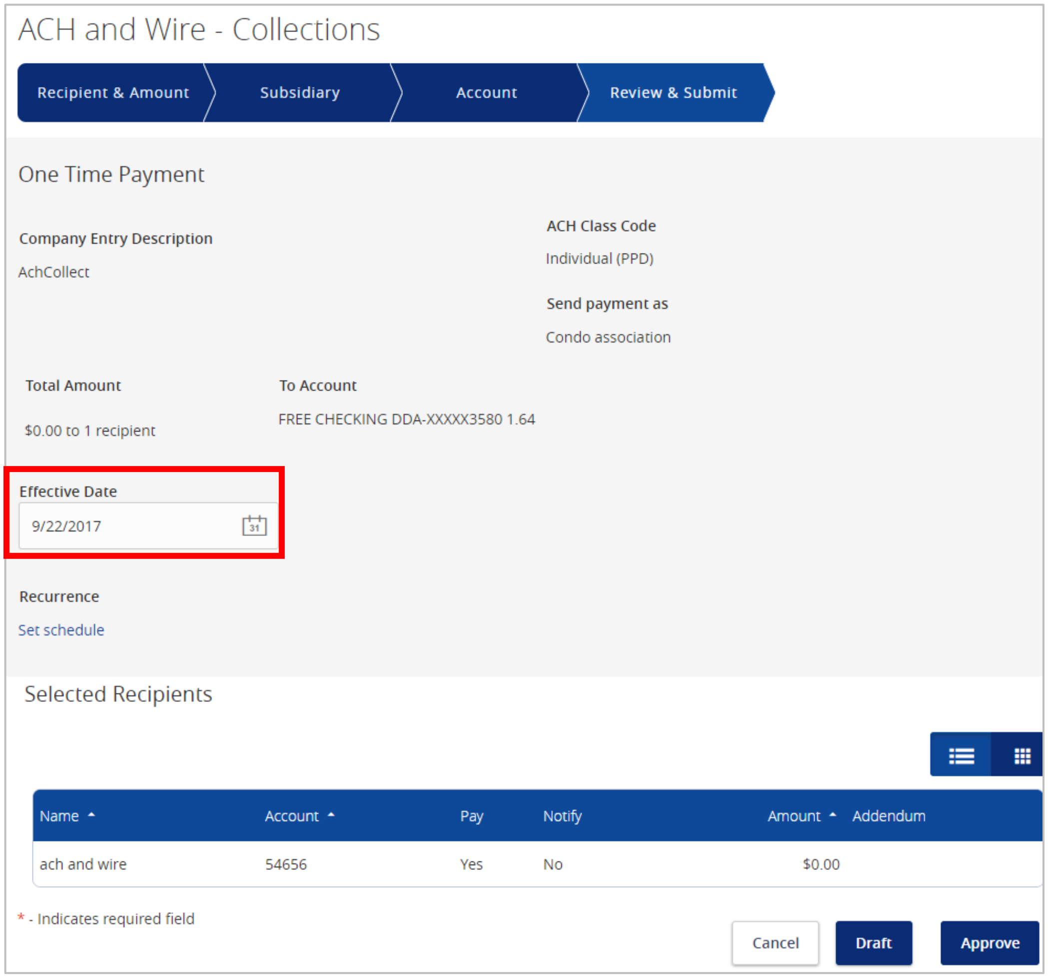
7. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

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.



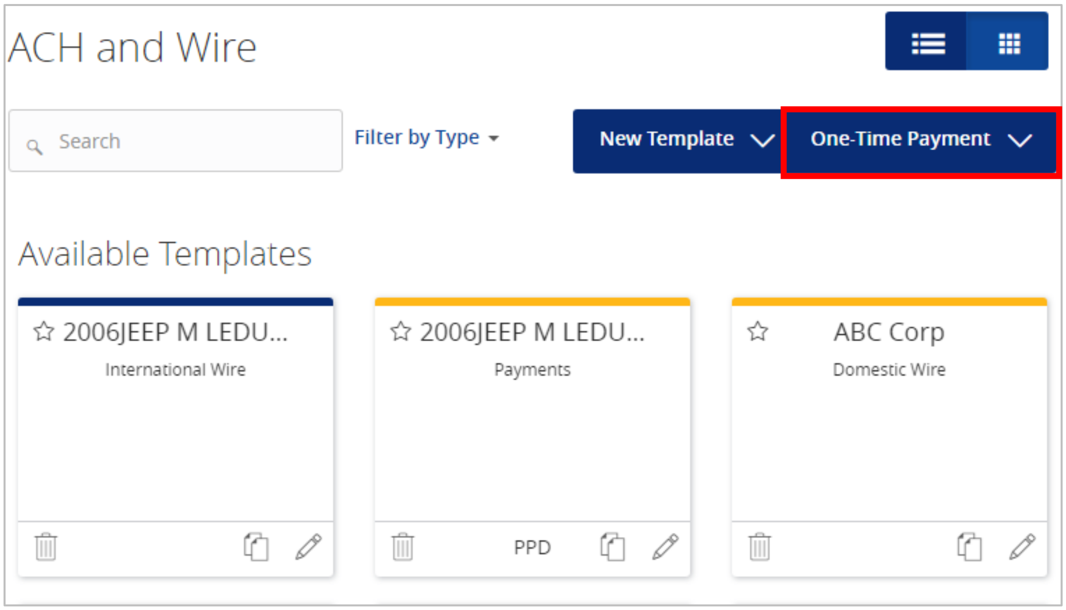
9. Click the ‘Next’ button at the bottom of the screen or ‘Review & Submit’ in the workflow ribbon at the top of the page to move to the next step

10. Select the 'Effective Date' of the file and, depending on access, click ‘Draft’ or ‘Approve.’

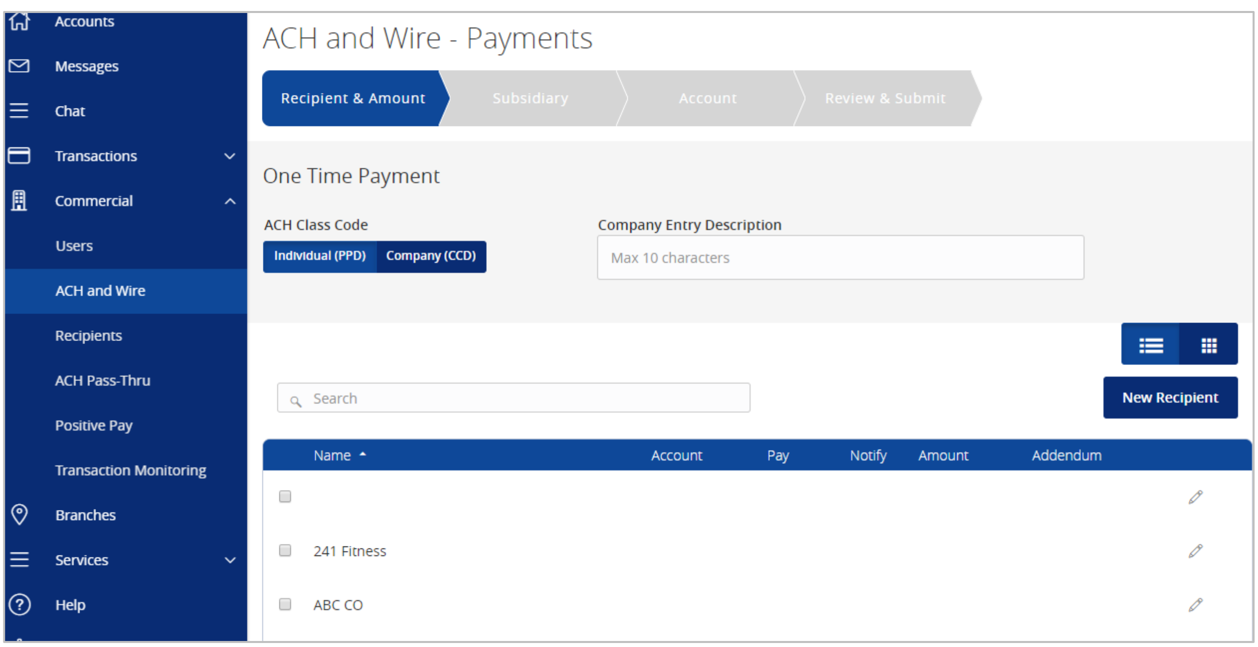


Creating a One-Time ACH Transaction

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.

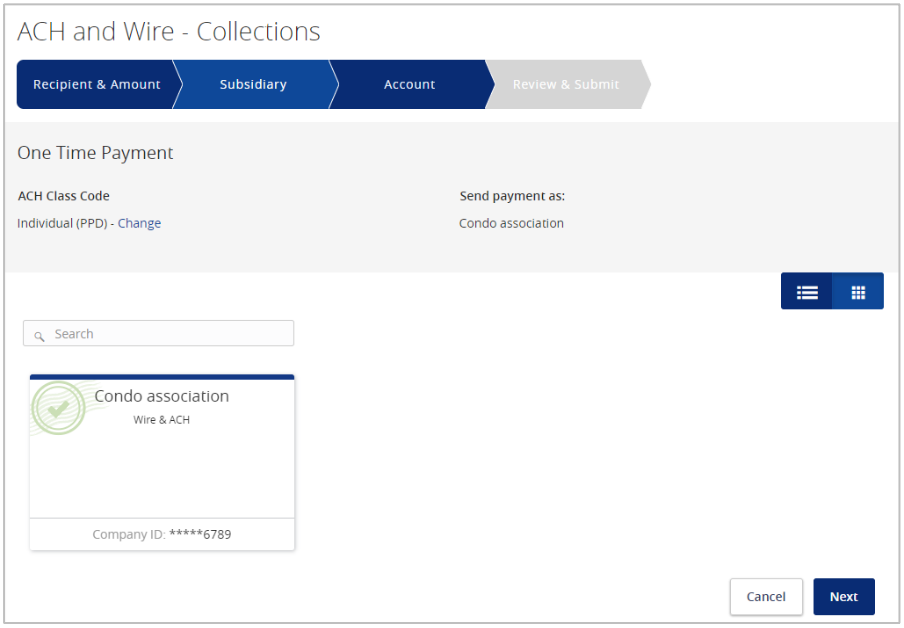


3. The 'Recipient & Amount' screen allows the user to select which recipients are tied to the transaction and designate a dollar amount for each.



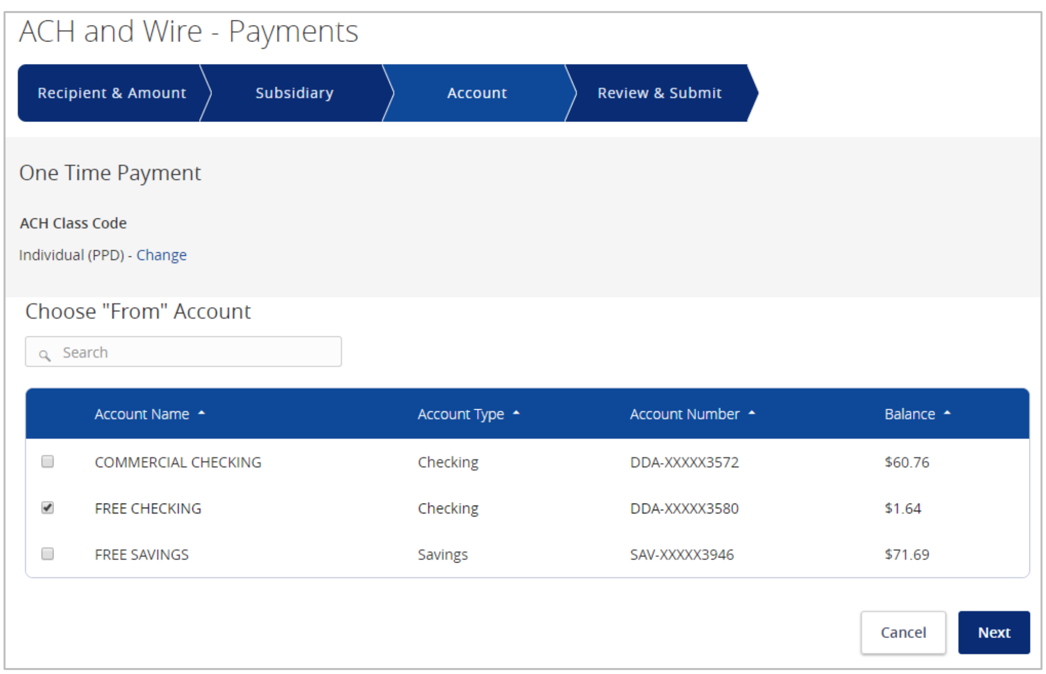
4. Click the ‘Next’ button at the bottom of the screen or ‘Subsidiary’ in the workflow ribbon at the top of the page to move to the next step.

   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.



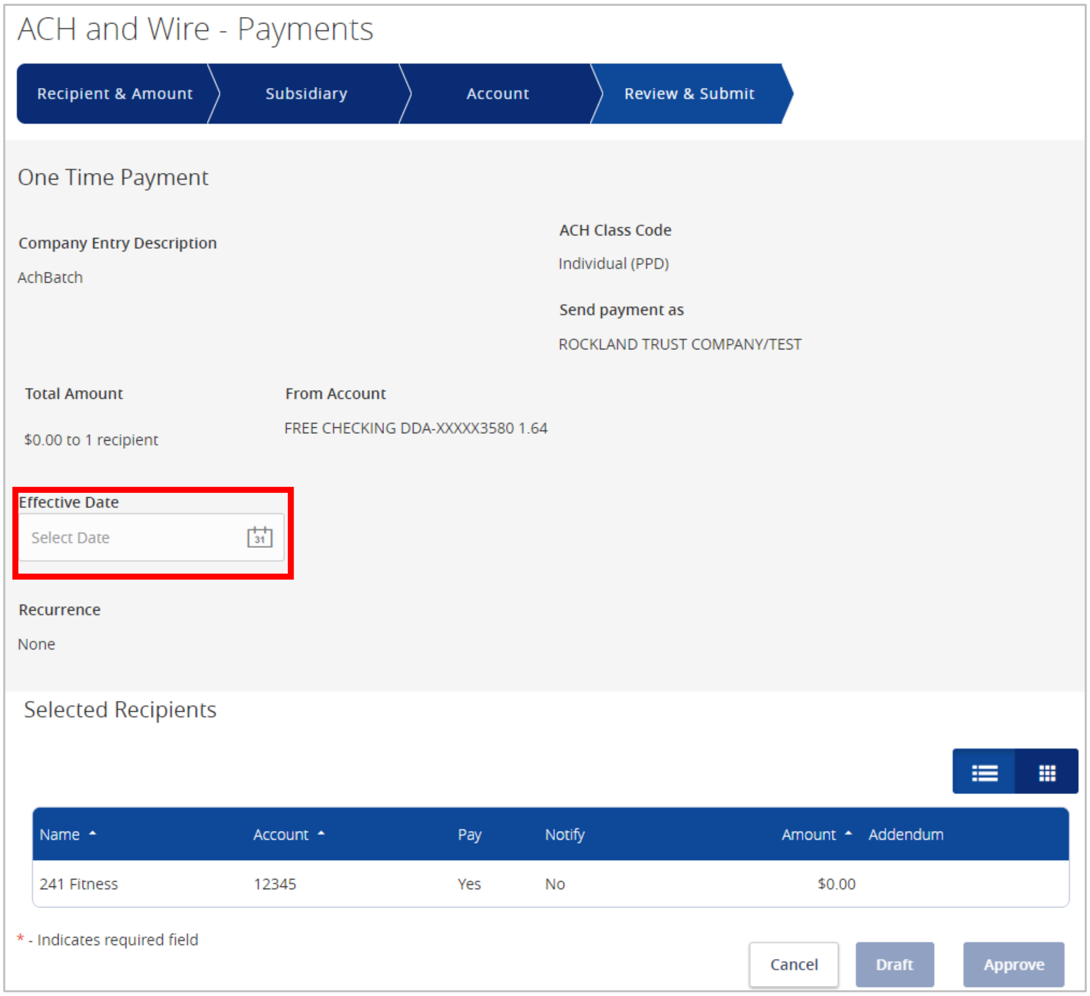
5. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

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. 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

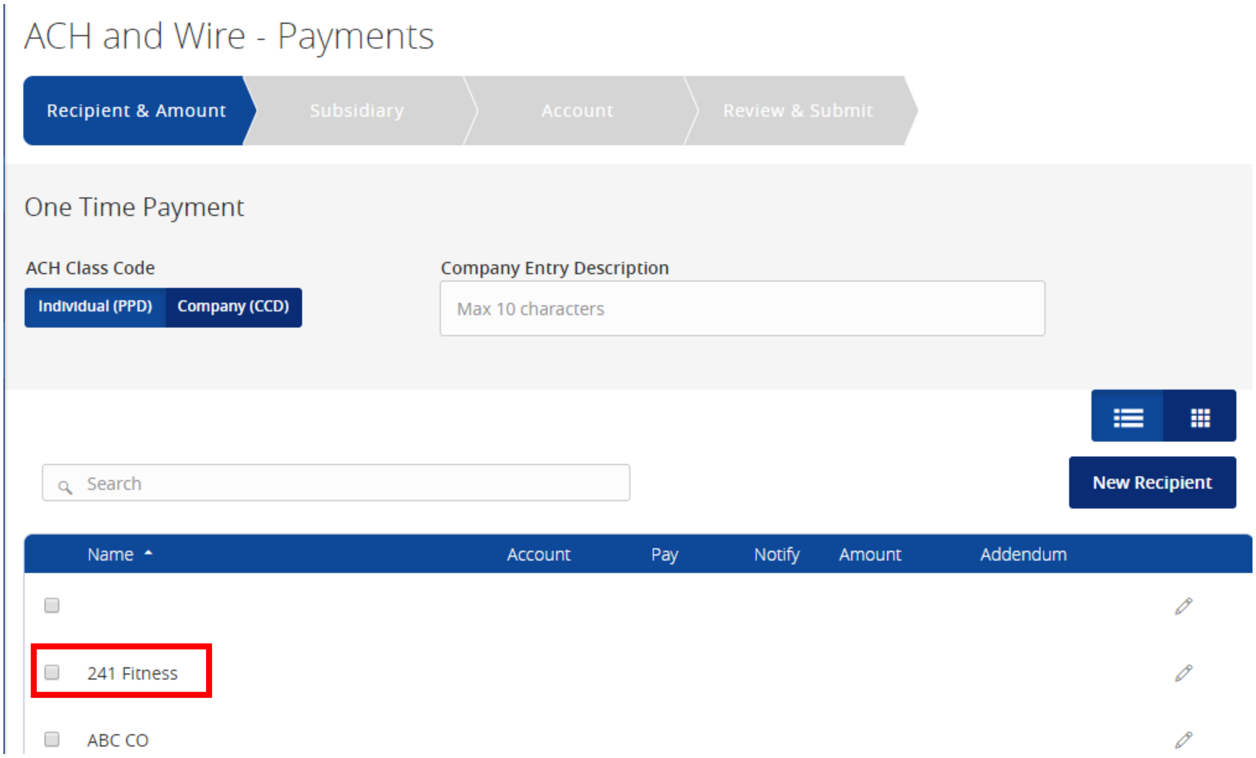
8. Select the effective date of the file and, depending on access, click ‘Draft’ or ‘Approve.’



Multiple Account (Normal)

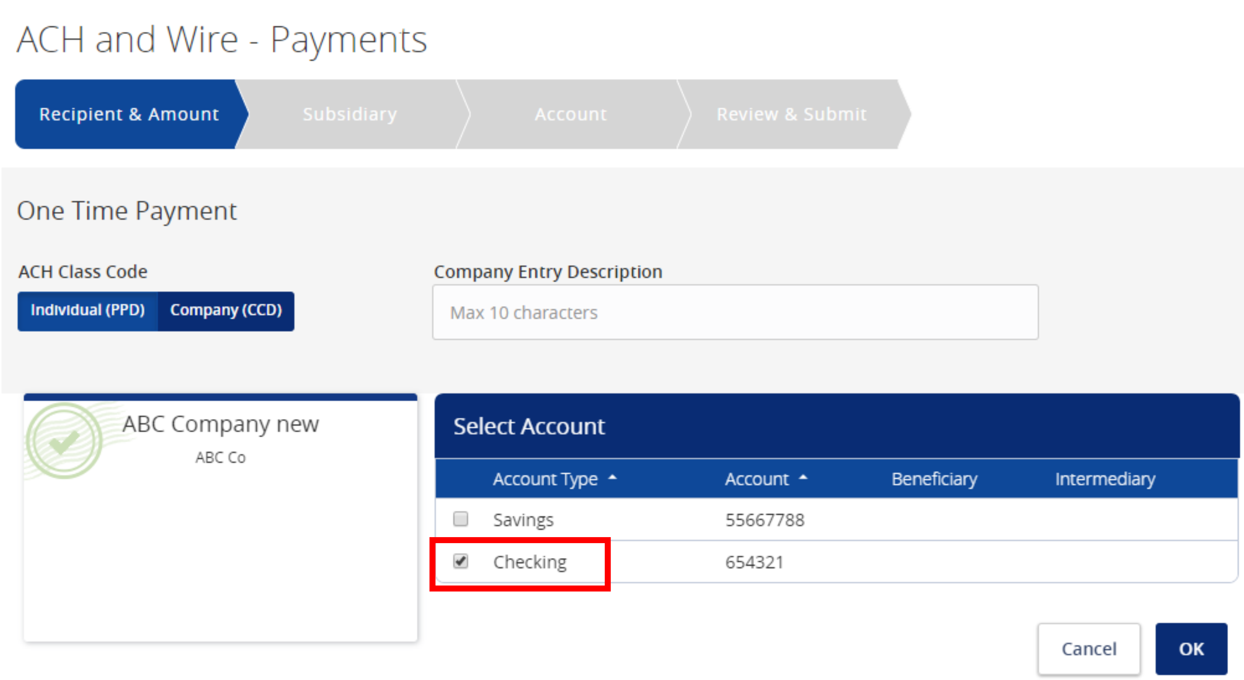
This option allows the user to select multiple accounts for one recipient.

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

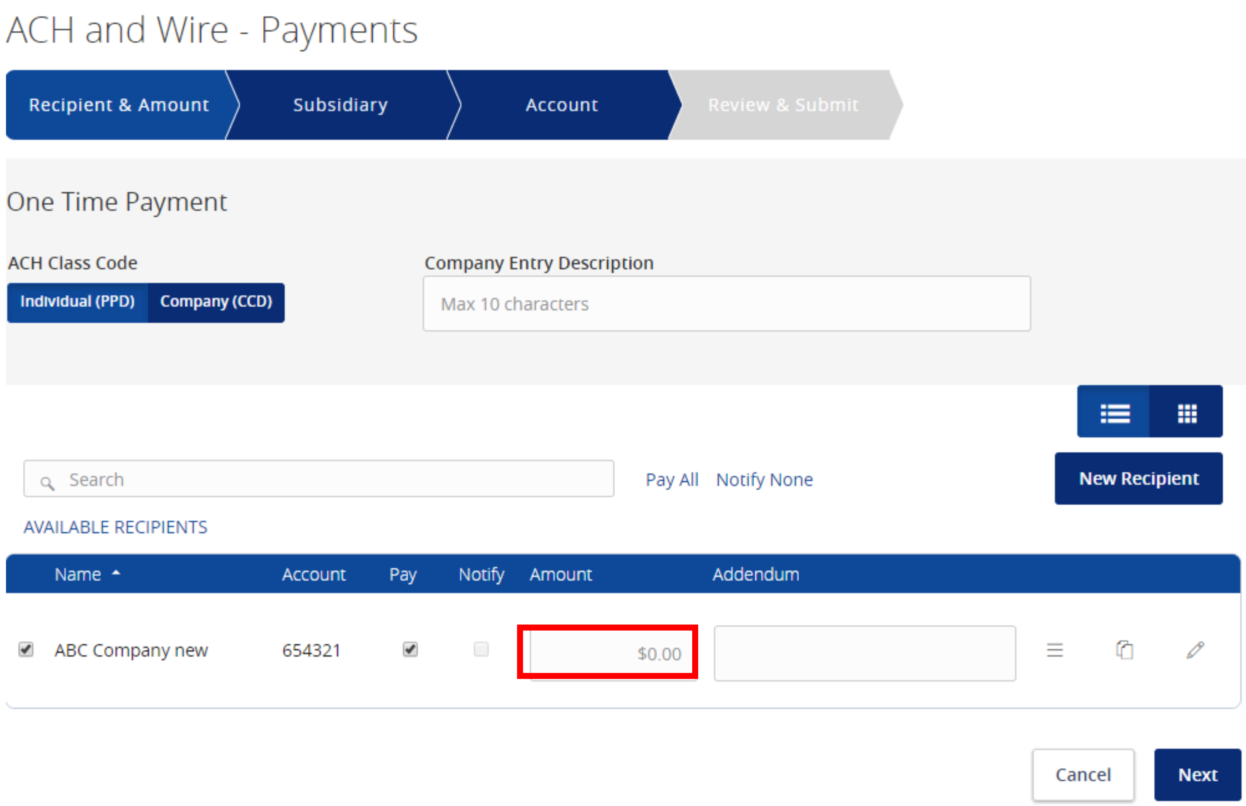


2. Select the 'Normal' option above the listing of accounts.

3. Designate the account(s) to be included by selecting the check box(es).



4. Enter the dollar amount for each account.

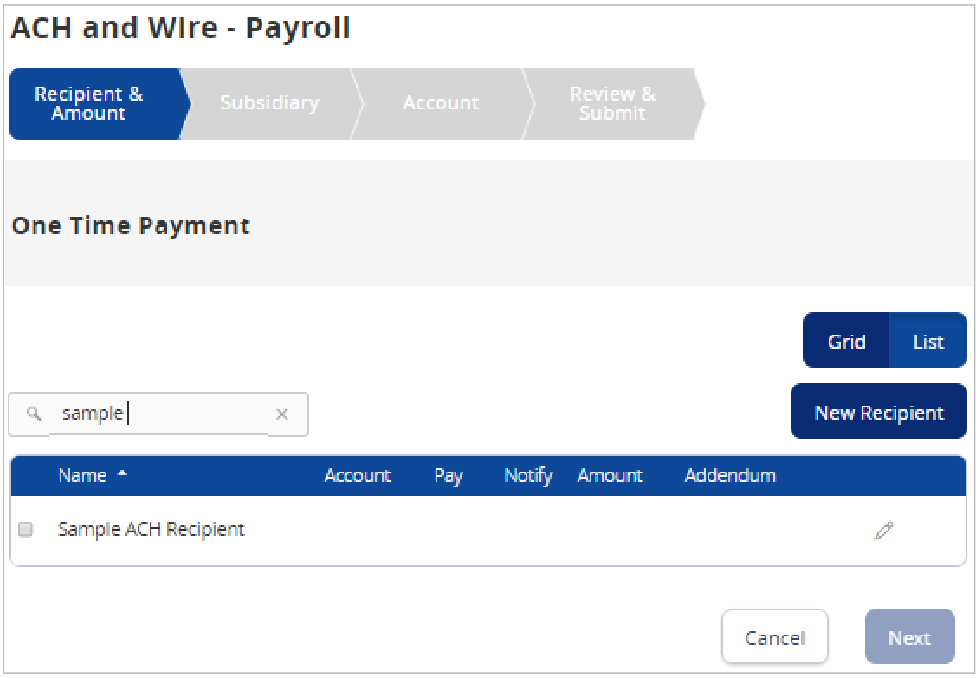


Split Transactions

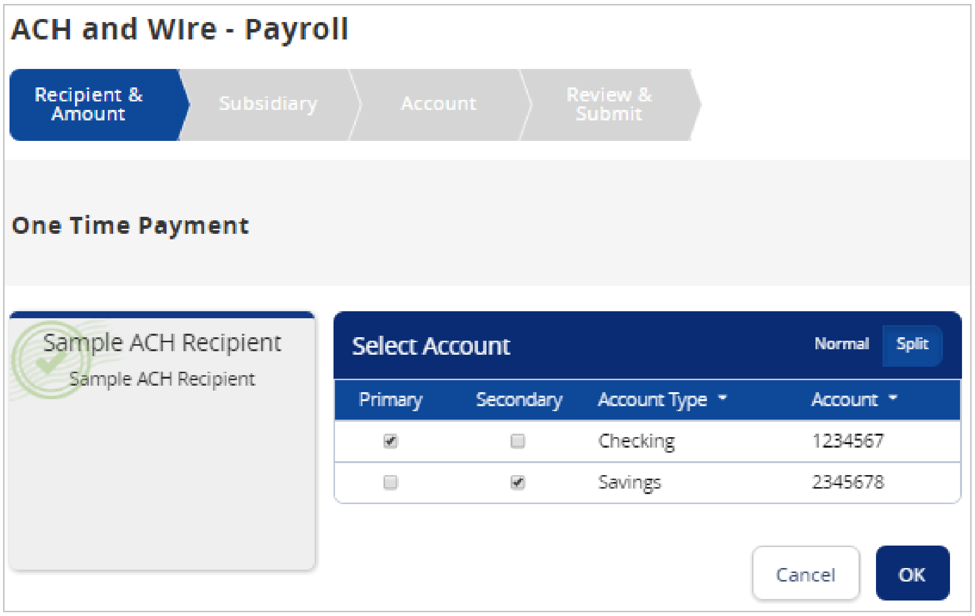
Multiple Account (Split)

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.

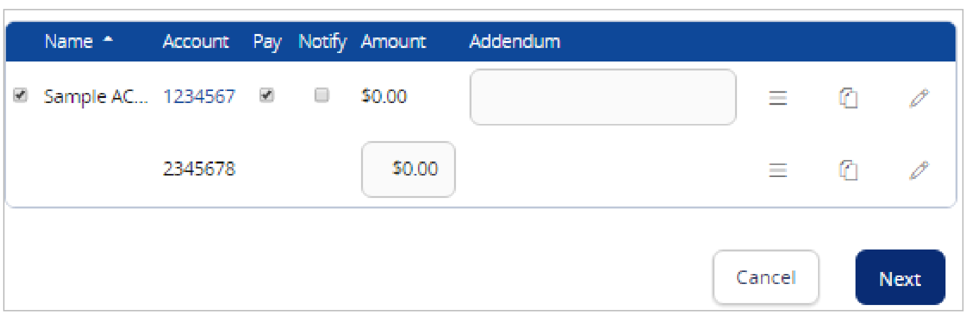
1. Select the recipient to be linked to the commercial template or payment.



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

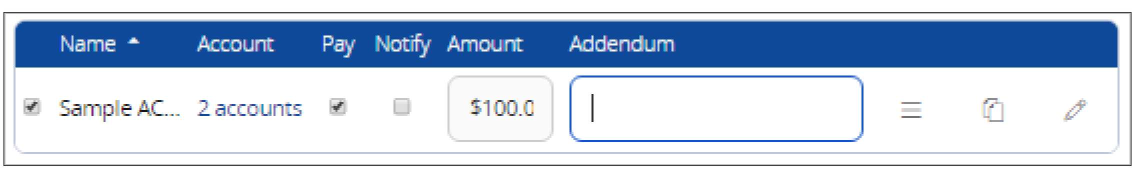


4. Click on the blue primary account link.



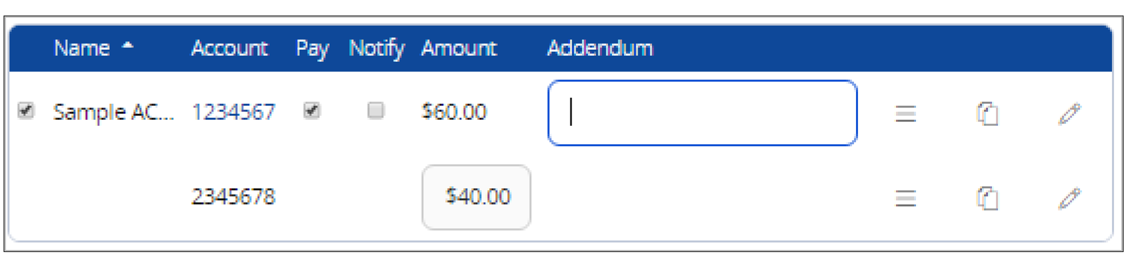
Enter the total amount of the ACH transaction.

Click on the ‘2 accounts’ link.



5. Enter the dollar amount for the secondary account.

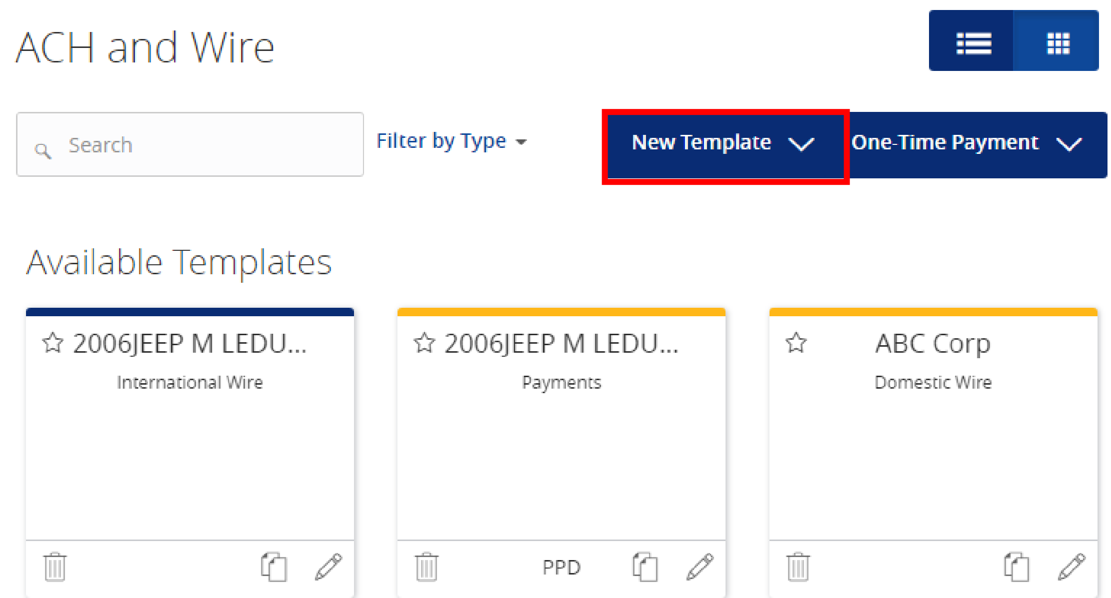
NOTE: The primary account amount will automatically decrease accordingly.



Wire Transactions

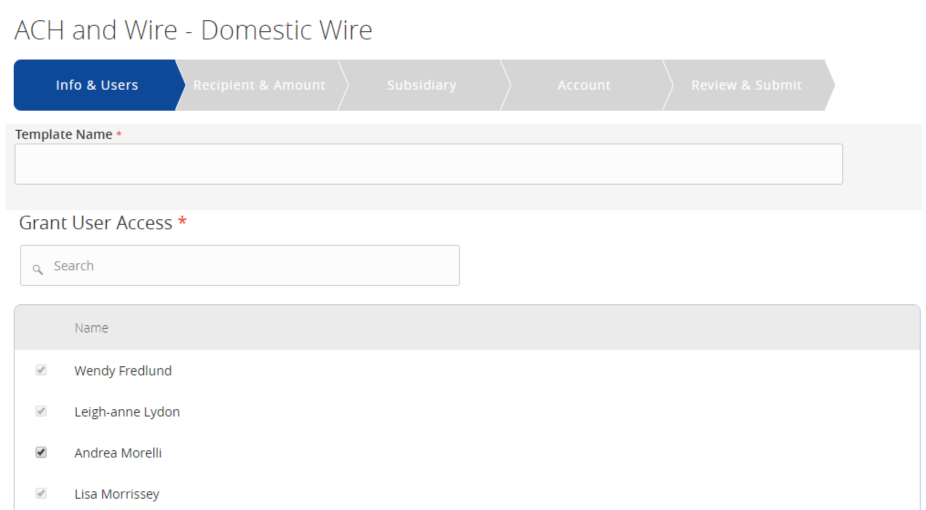
Domestic Wire Template Creation

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

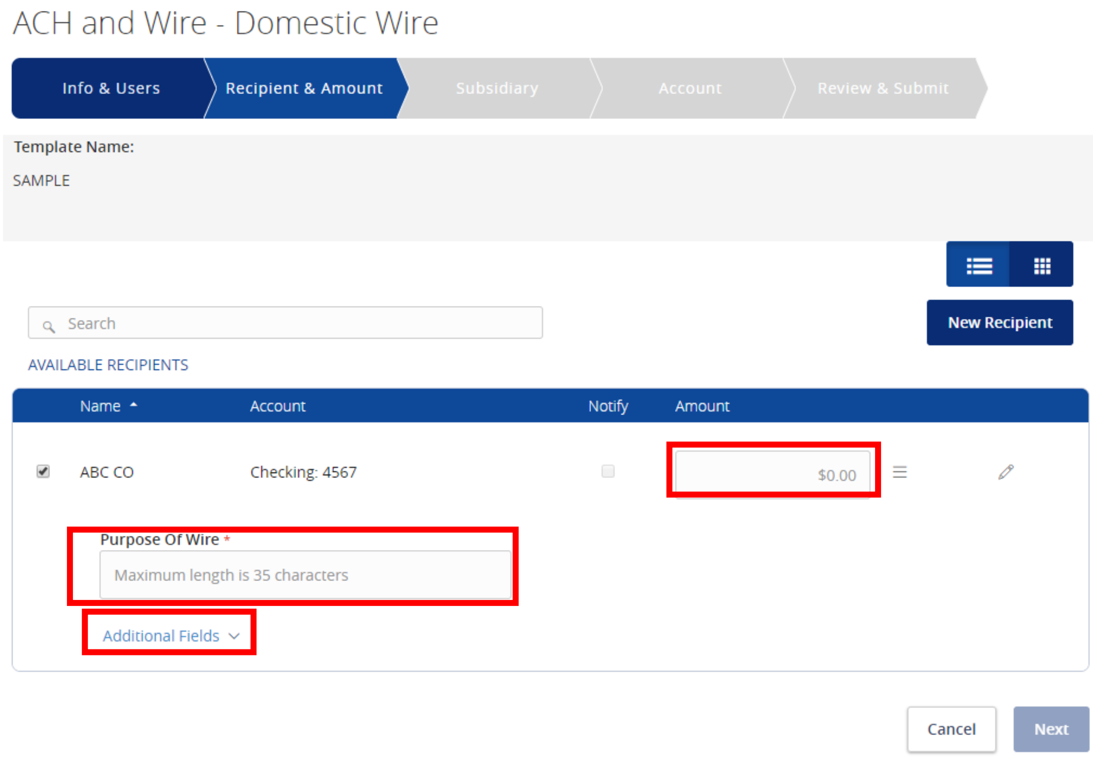
3. The 'Info & Users' screen allows the user to name the template and to determine who else in the company is allowed access to the template.
4. Click the 'Next' button at the bottom of the screen or 'Recipient and Amount' in the workflow ribbon at the top of the page to move to the next step.



Recipient & Amount

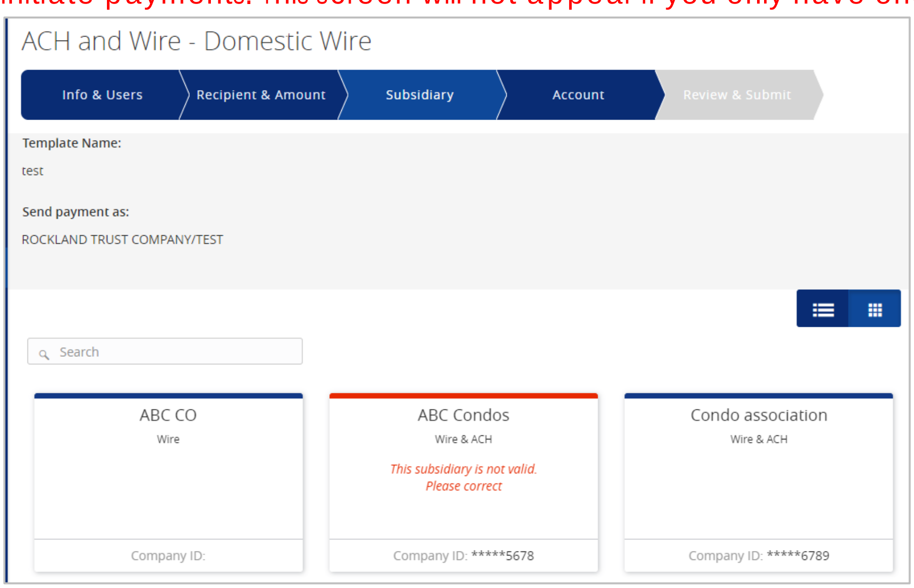
1. The 'Recipient & Amount' screen allows the user to select which recipient is tied to the template and designate a dollar amount. The 'Purpose of Wire' field is required to complete. There is an option to add an internal Memo or Description by clicking on the 'Additional Fields' link. This data can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



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.

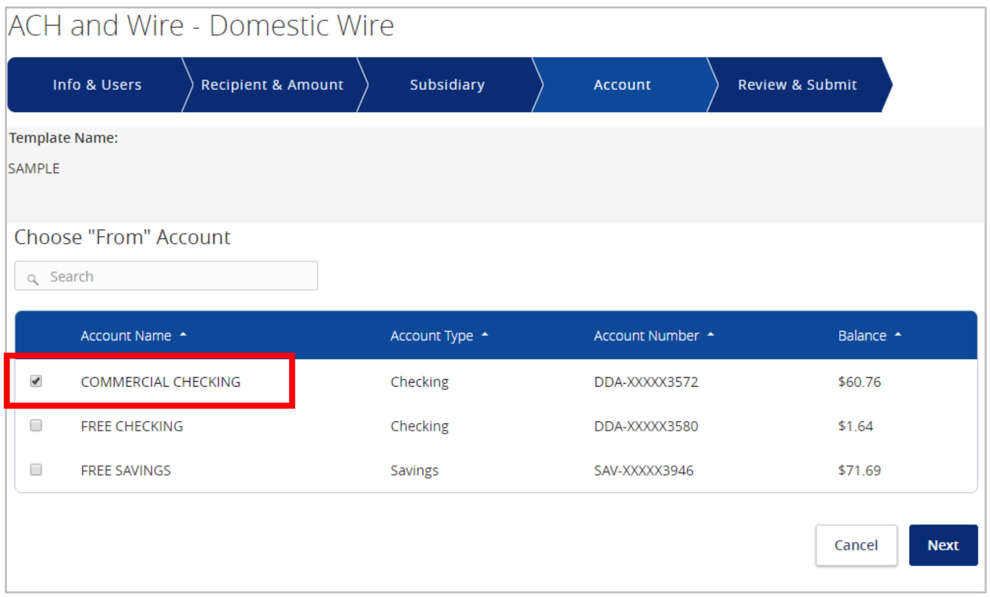
NOTE: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.



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

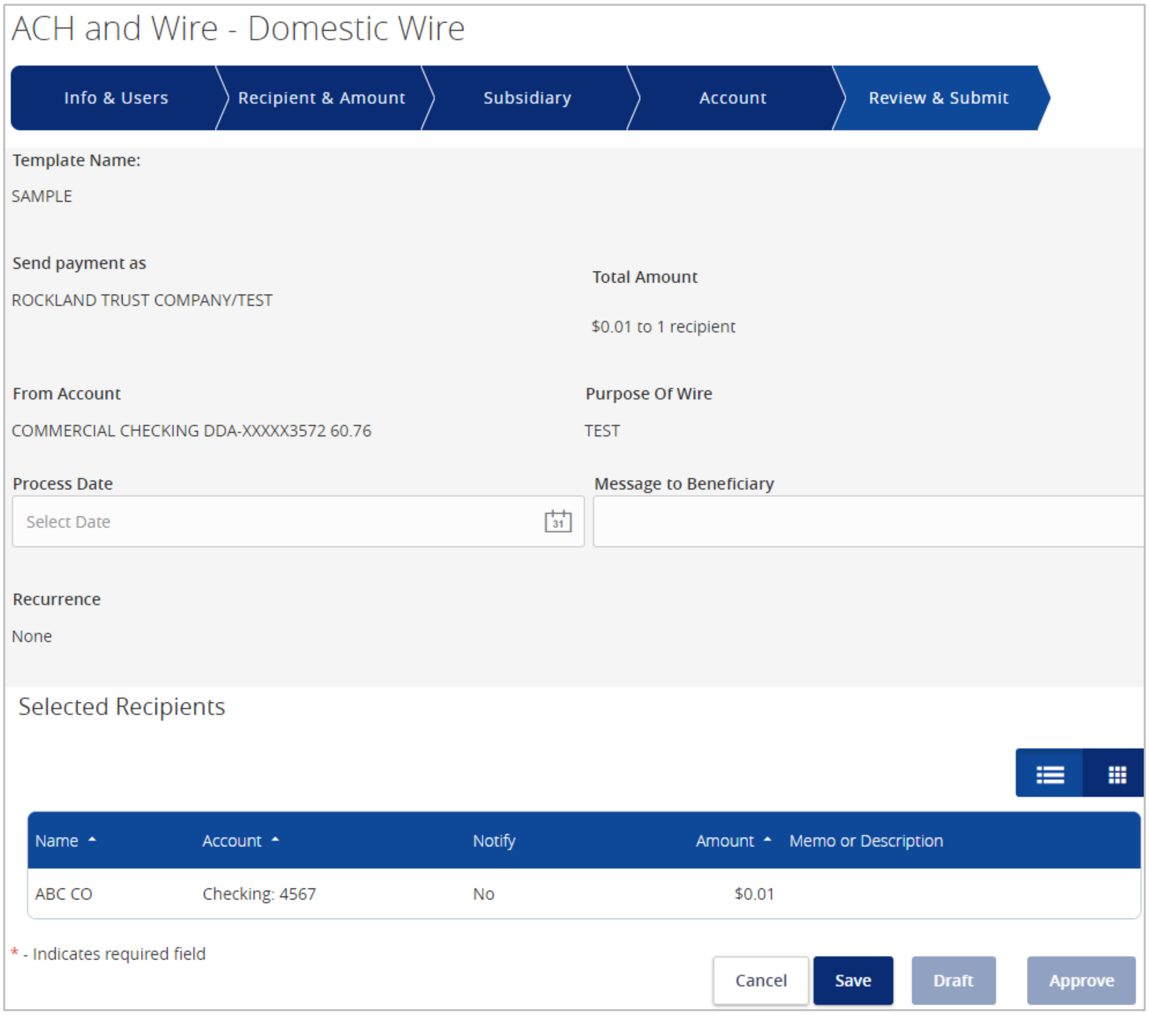
1. Select the corresponding offset account for the commercial payment.



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.

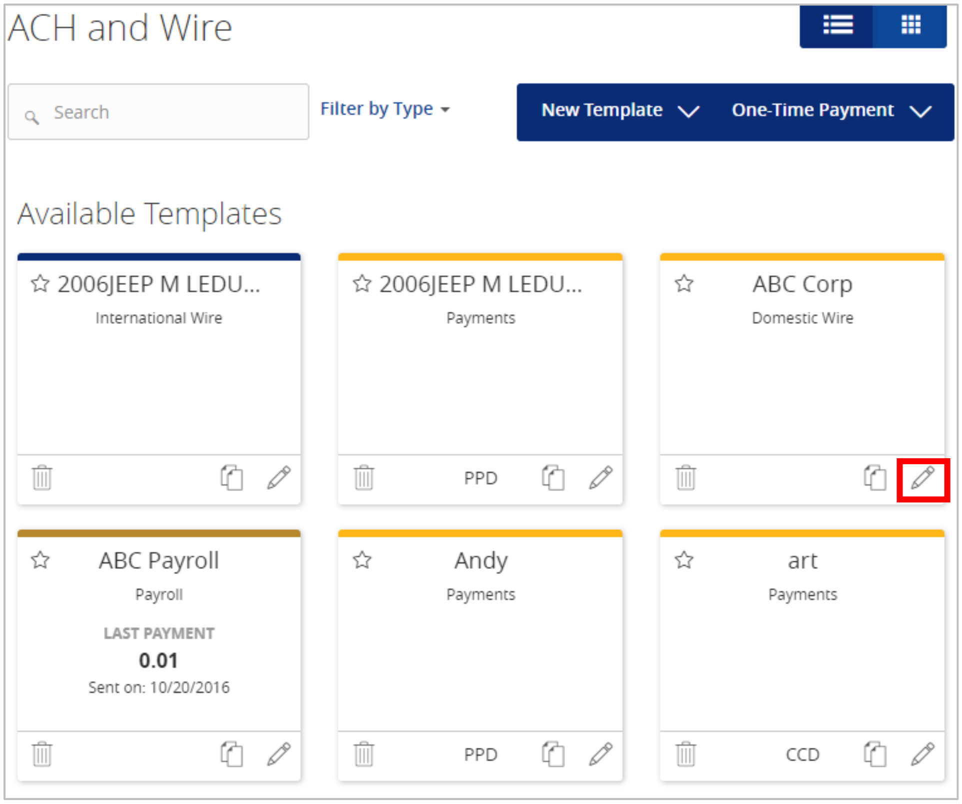
Review & Submit

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

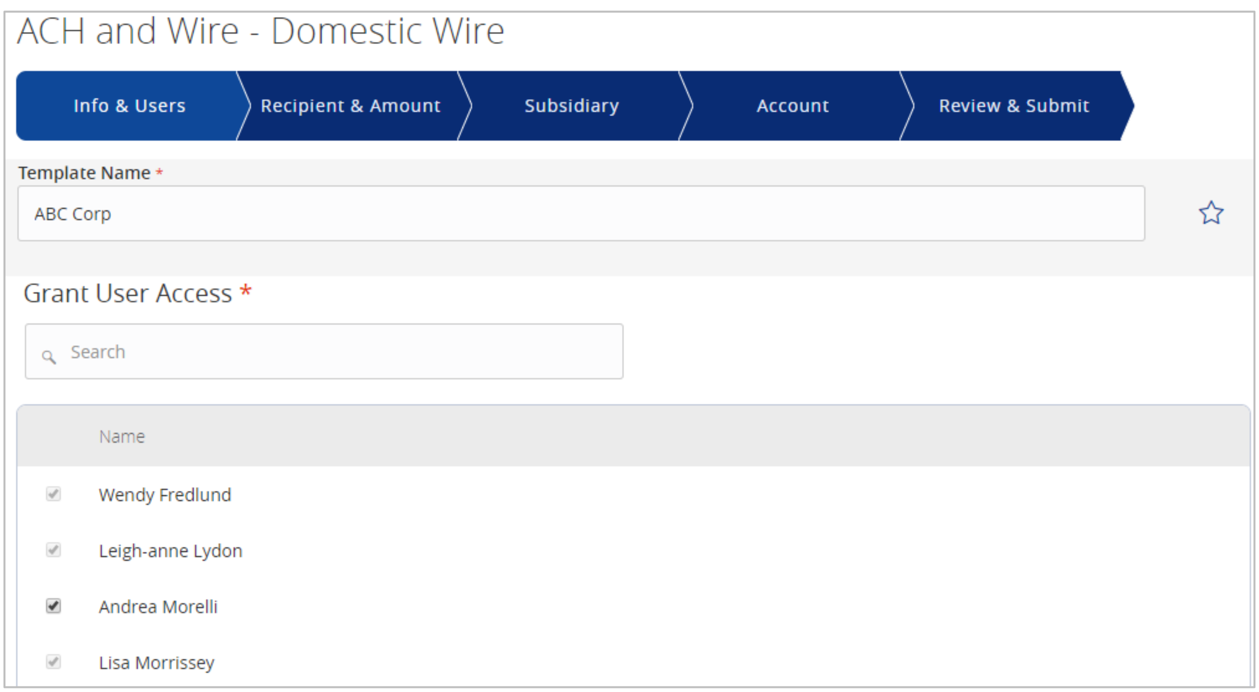


Existing Domestic Wire Templates

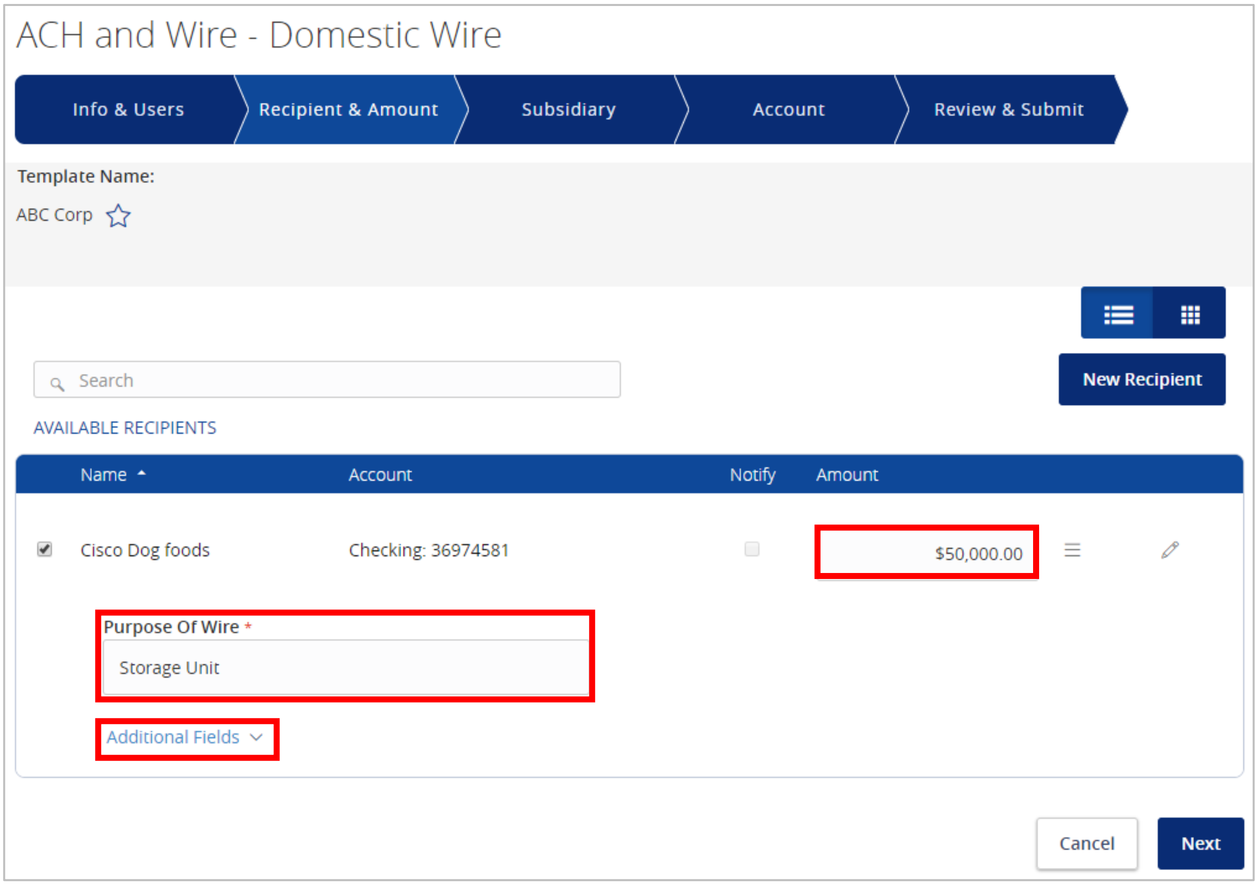
1. Click on the pencil icon next to the desired domestic wire template.



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

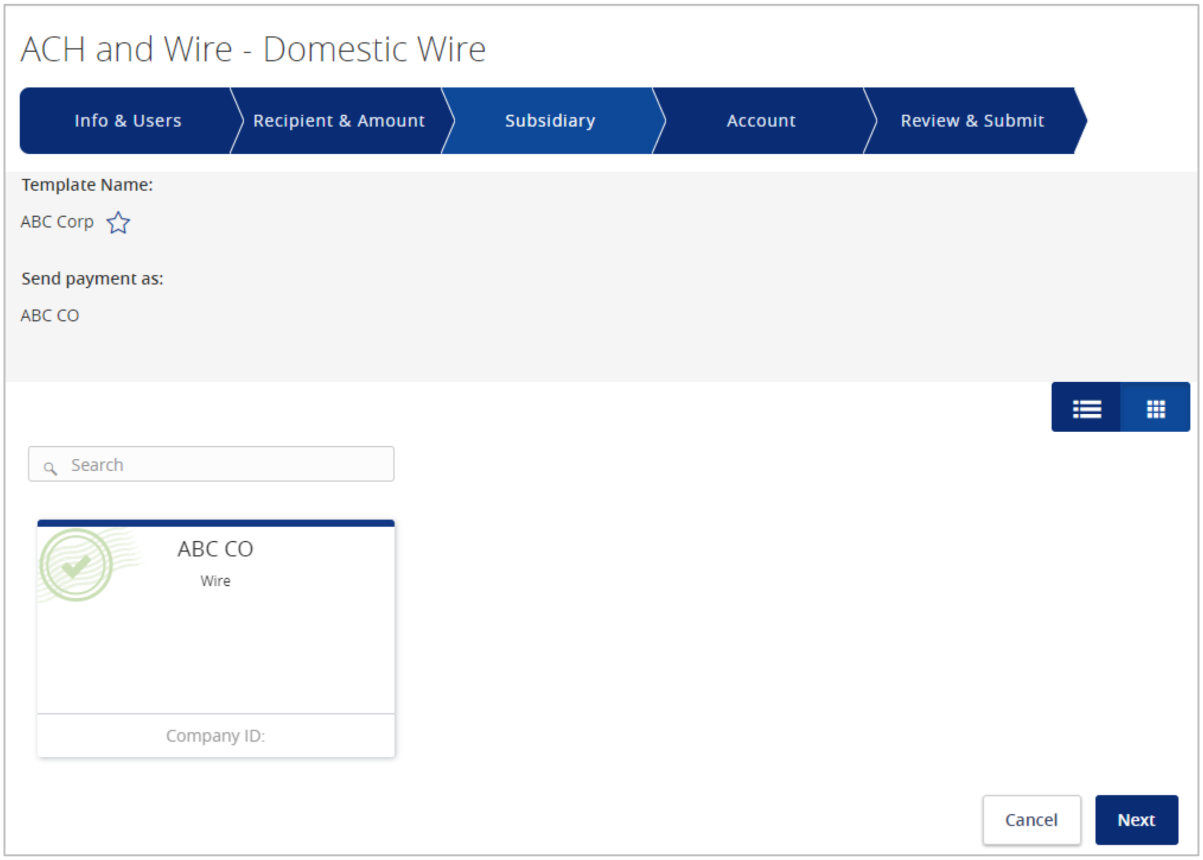


3. Enter the dollar amount for the domestic wire recipient. The ‘Purpose of Wire’ field is required to complete. There is an option to add an internal Memo or Description by clicking on the ‘Additional Fields’ link. This data can be edited when initiating the wire payment.



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.

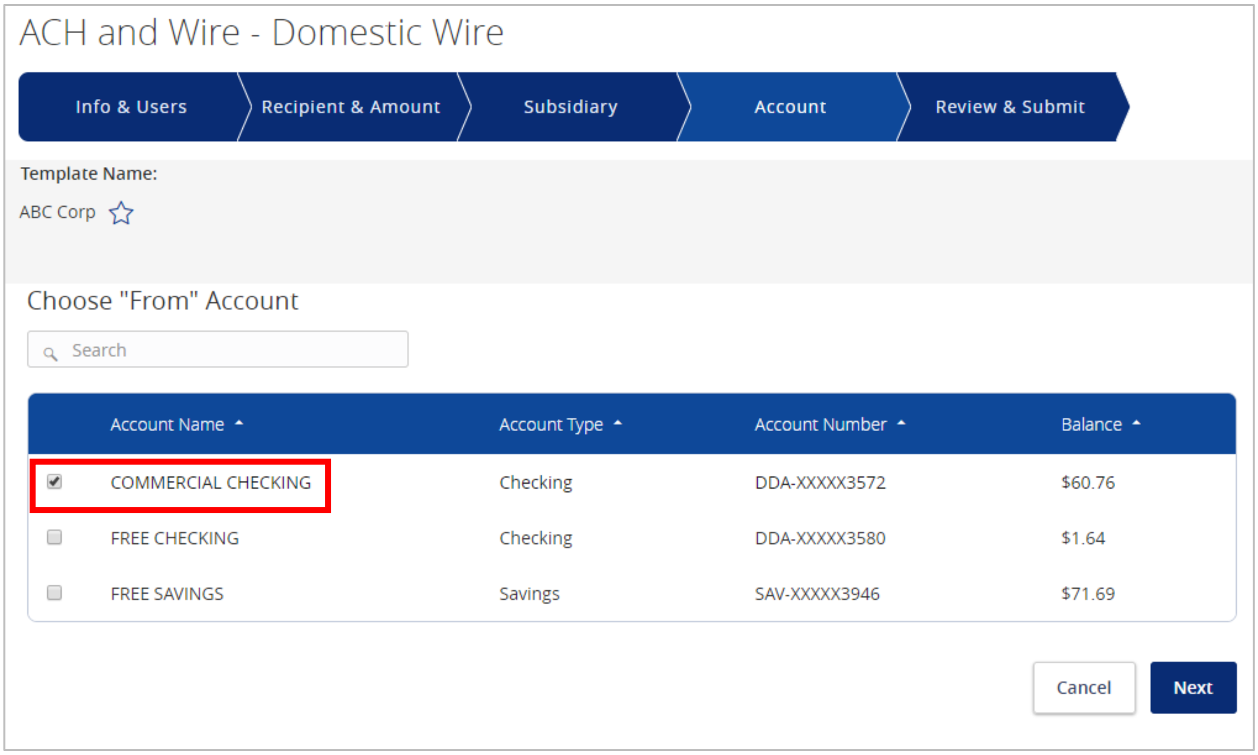
NOTE: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.



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.

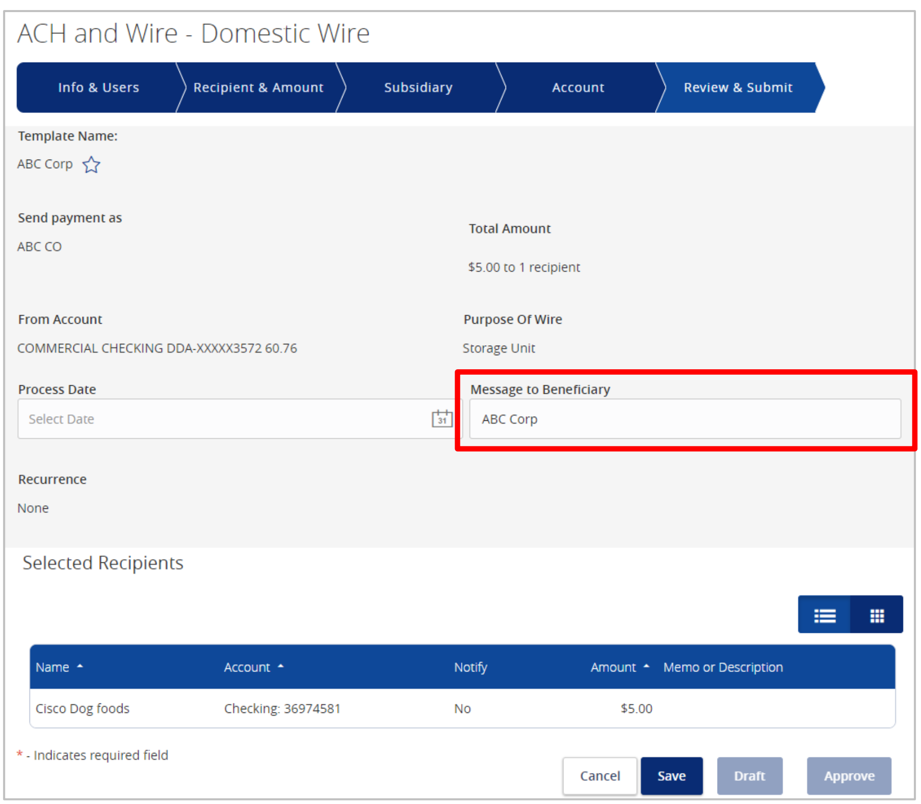
6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

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



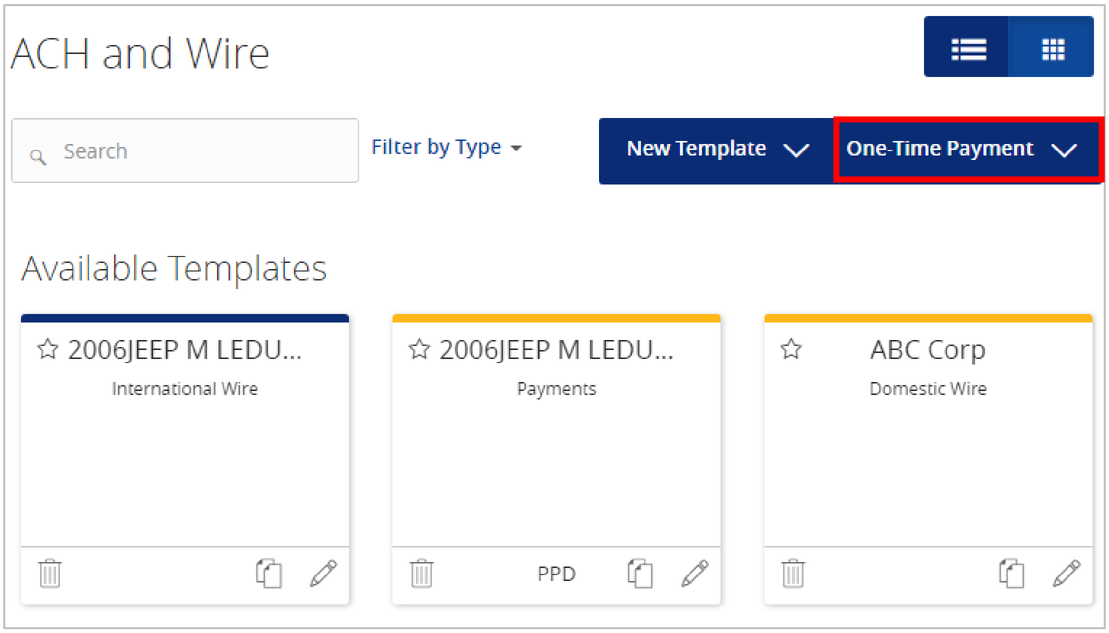
8. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.

9. Designate the 'Process Date' and complete the 'Message to Beneficiary' field, if applicable. Next, depending on your access, click 'Draft' or 'Approve.'

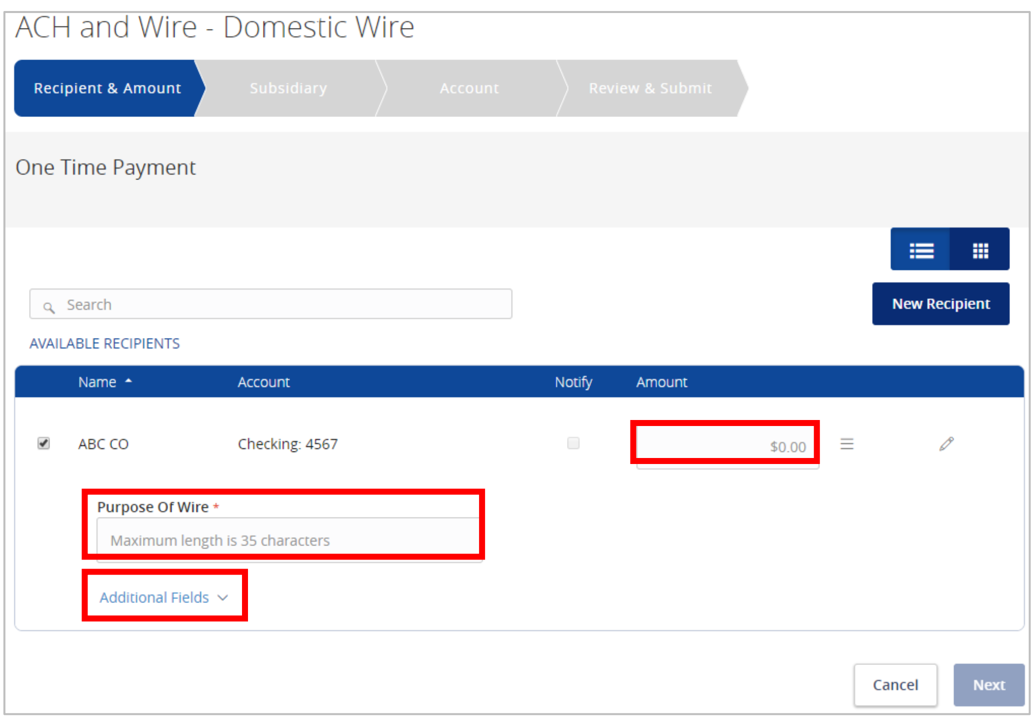


Creating a One-Time Domestic Wire Transfer

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.

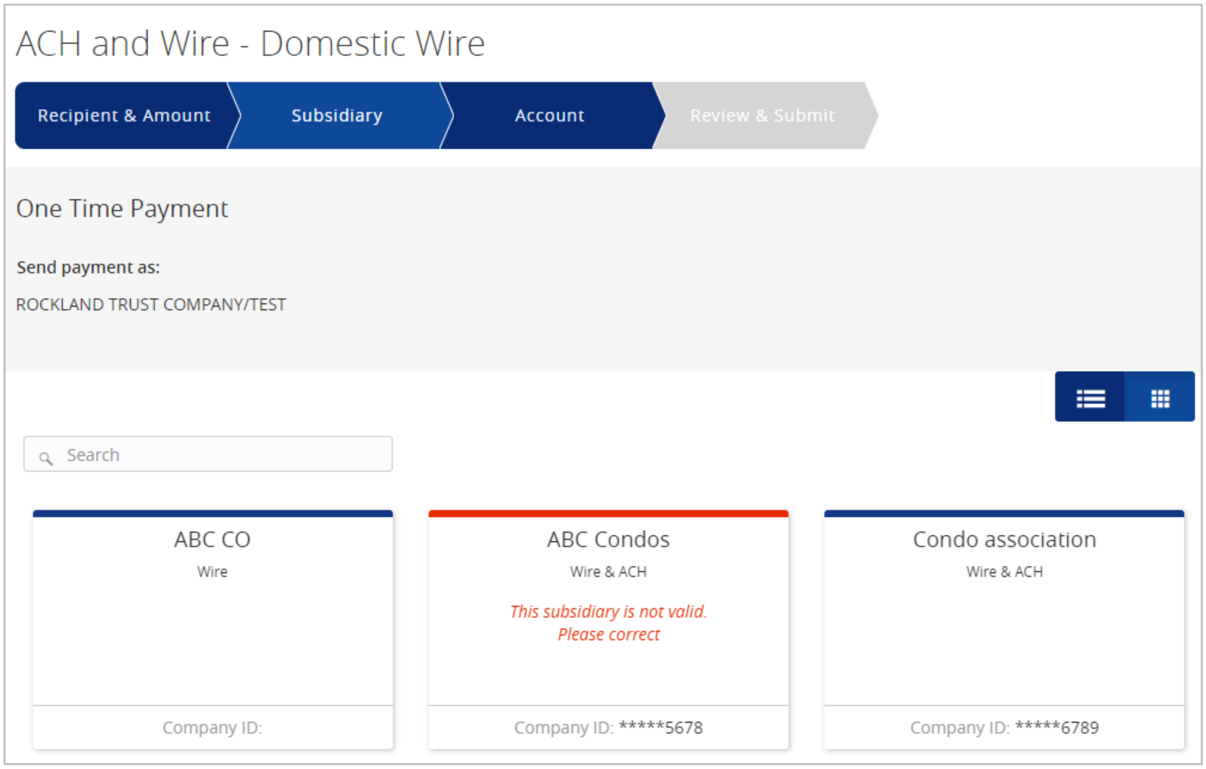


3. Select a recipient from the list. Enter the dollar amount for the domestic wire. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link.



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.

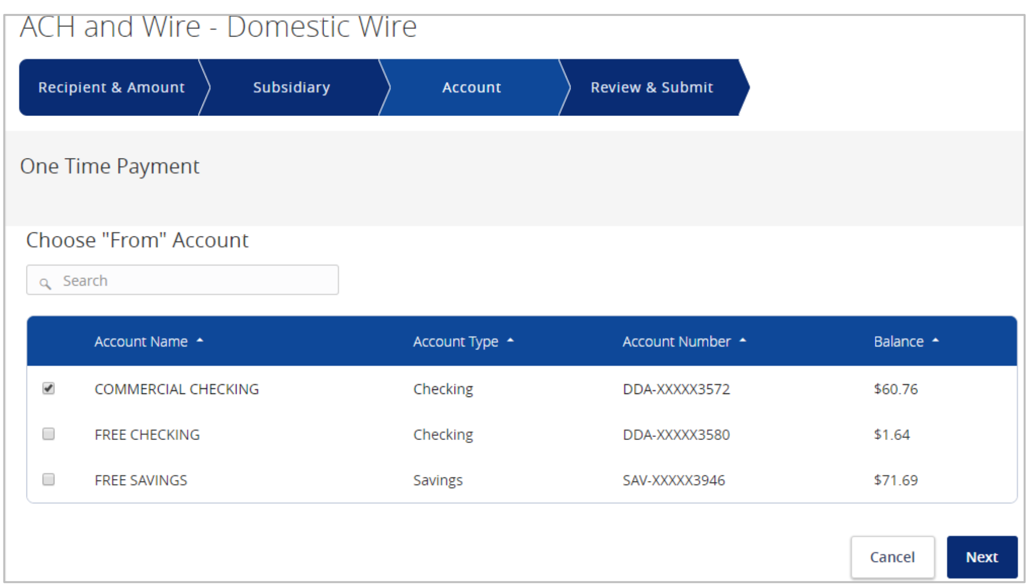
NOTE: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.



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.

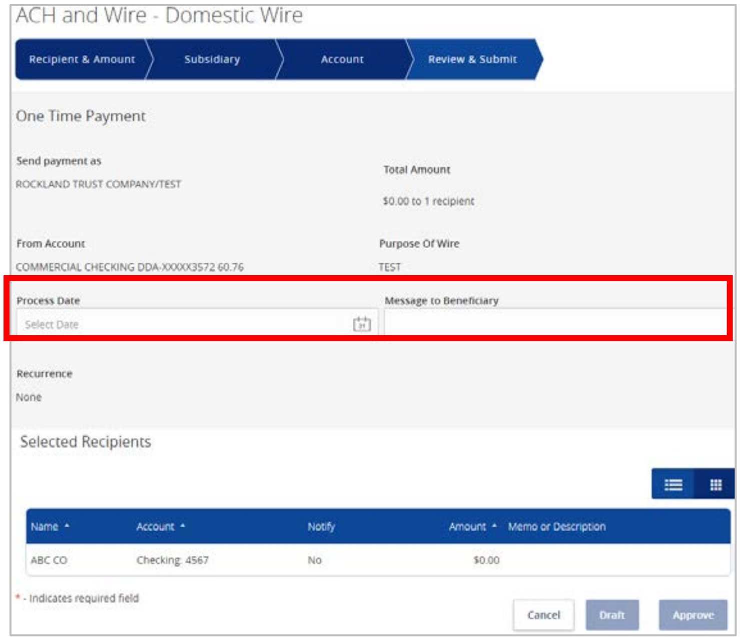
6. Click the ‘Next’ button at the bottom of the screen or ‘Account’ in the workflow ribbon at the top of the page to move to the next step.

7. Select the account for the domestic wire transaction.



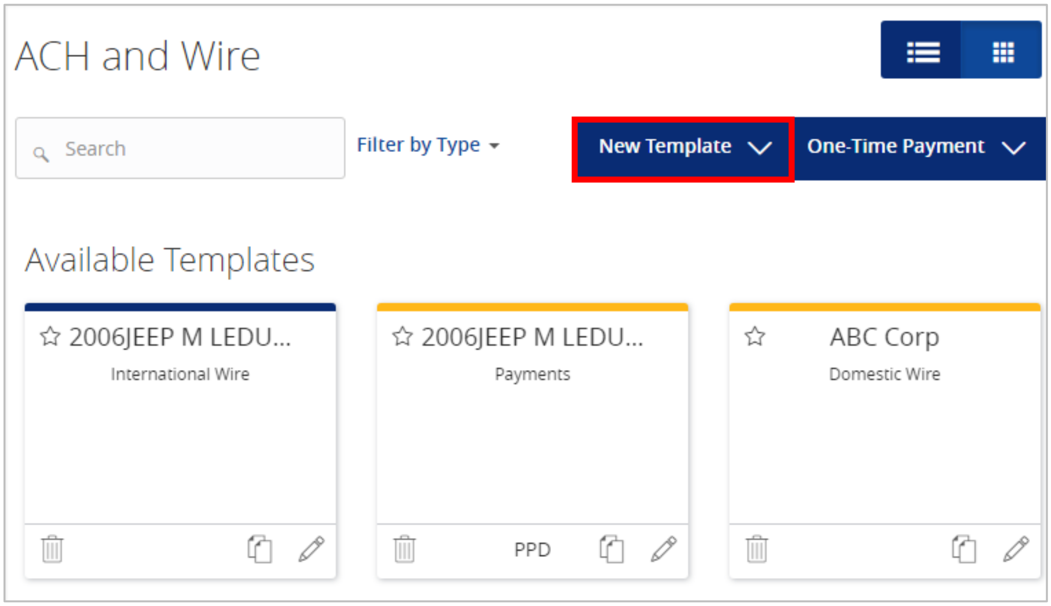
8. Click the 'Next' button at the bottom of the screen or 'Review & Submit' in the workflow ribbon at the top of the page to move to the next step.

9. Designate the 'Process Date' and complete the 'Message to Beneficiary' field, if applicable. Next, depending on your access, click 'Draft' or 'Approve.'



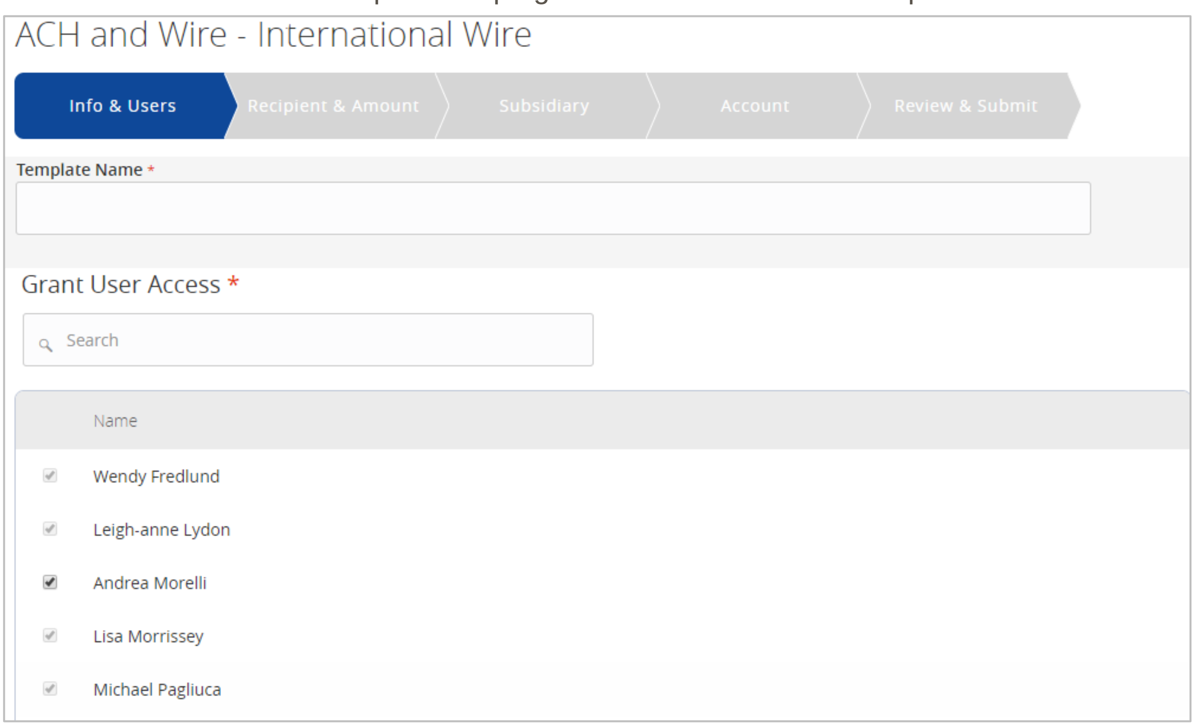
International Wire Template Creation

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.

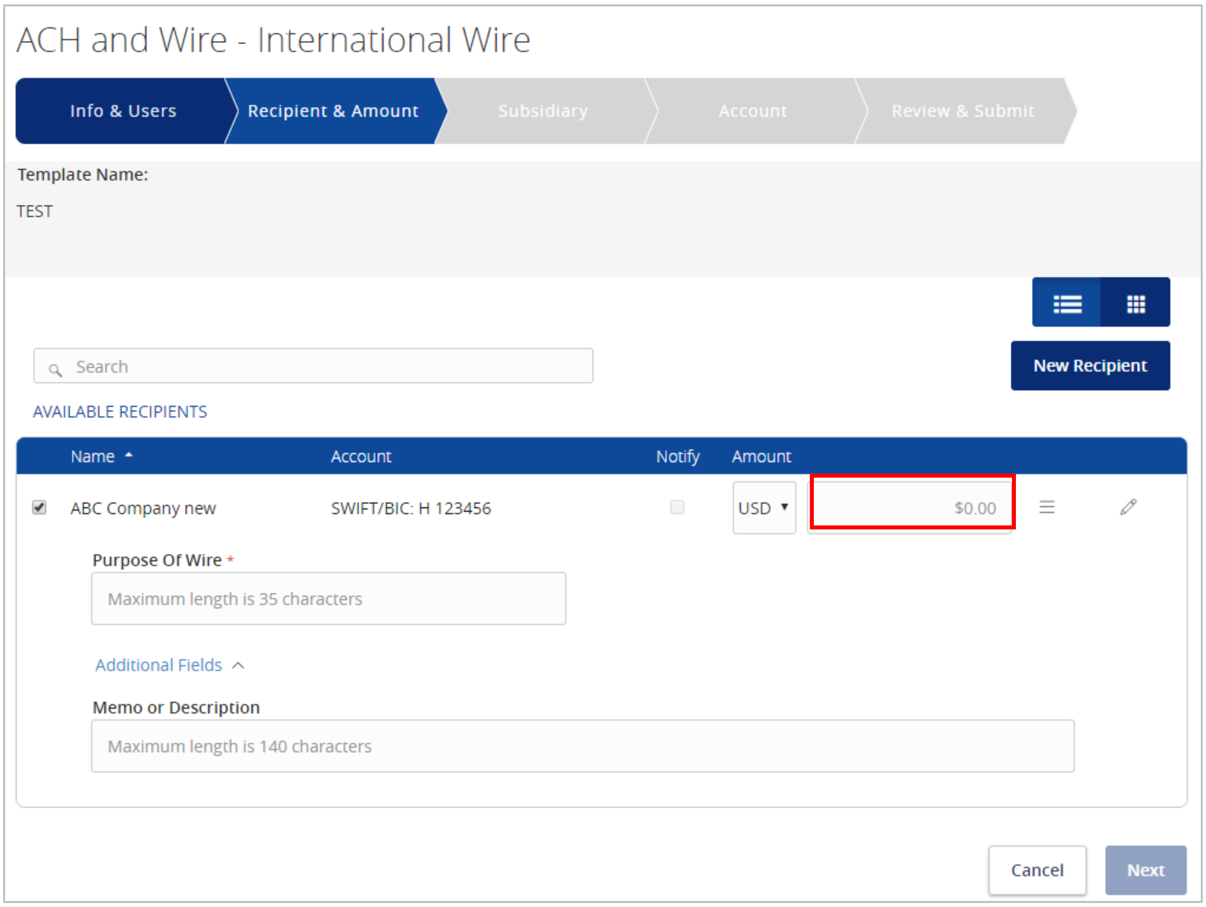


Recipient & Amount

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.

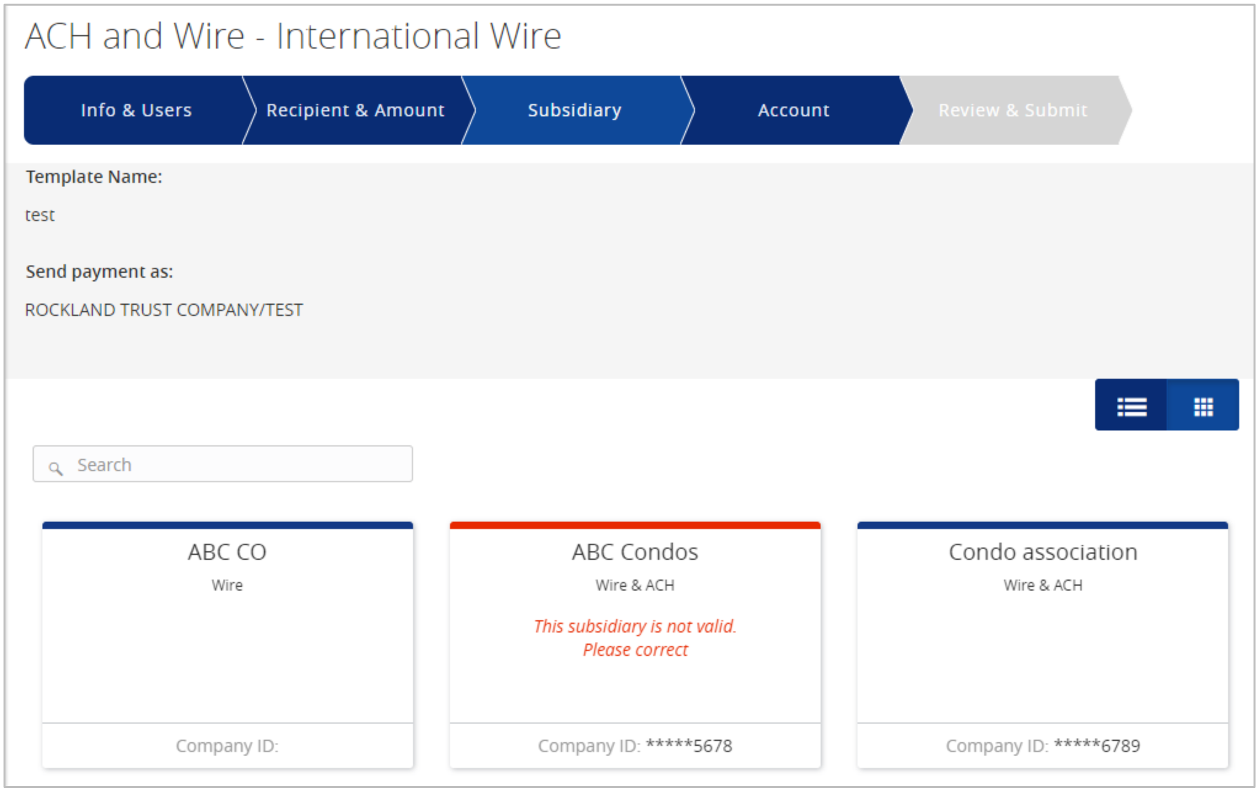
6. Select the currency from the drop down box and enter the amount.

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.



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.

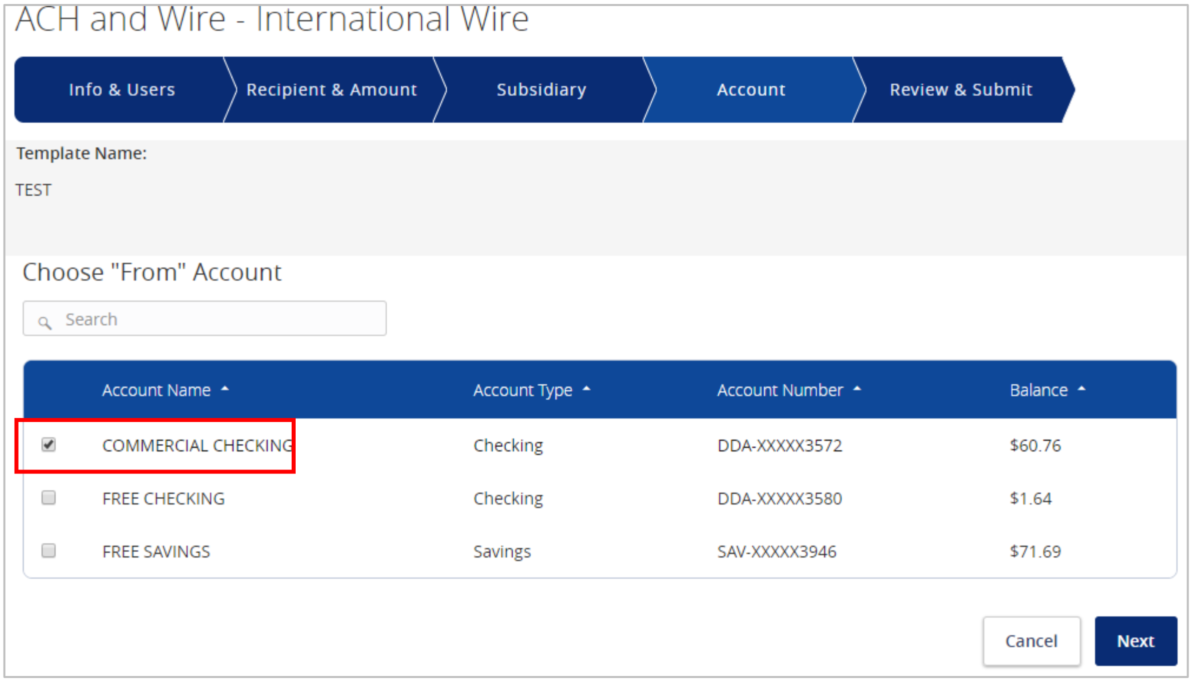


8. If applicable, select the subsidiary that will be used to initiate the payment, and match the account that will initiate the payment to/from.

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

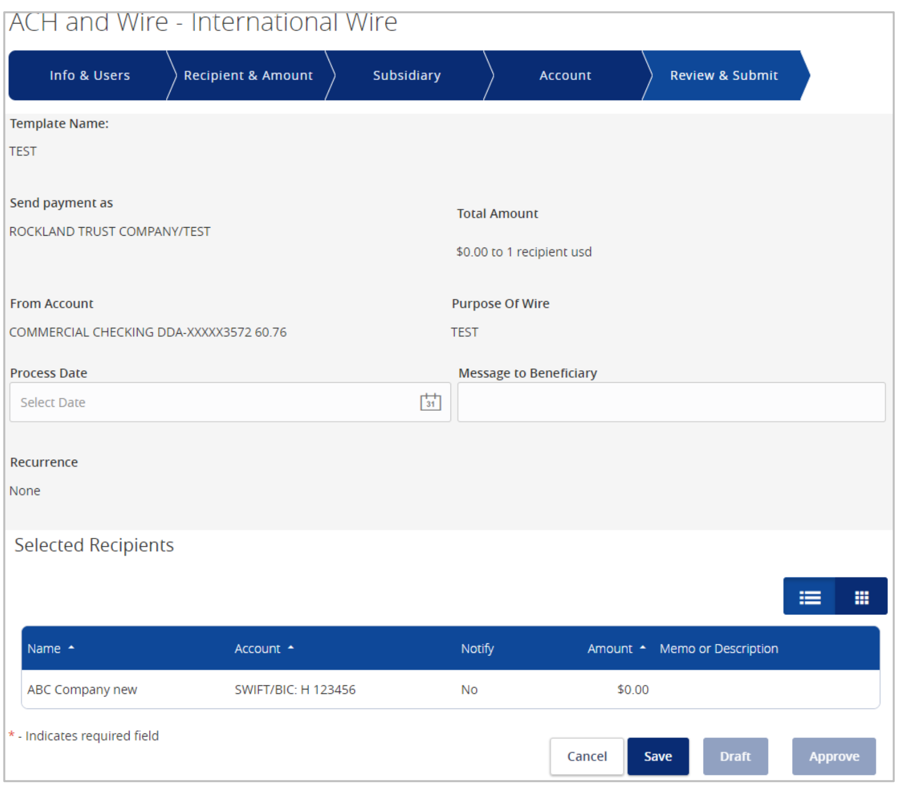
10. Select the corresponding offset account for the commercial payment.



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.

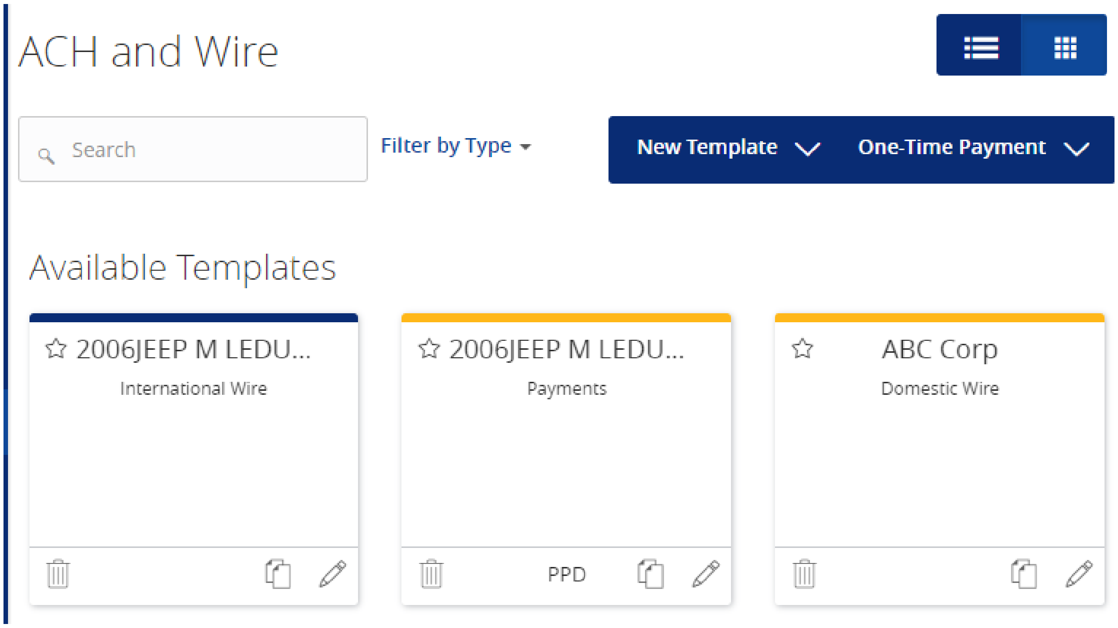
Review & Submit

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

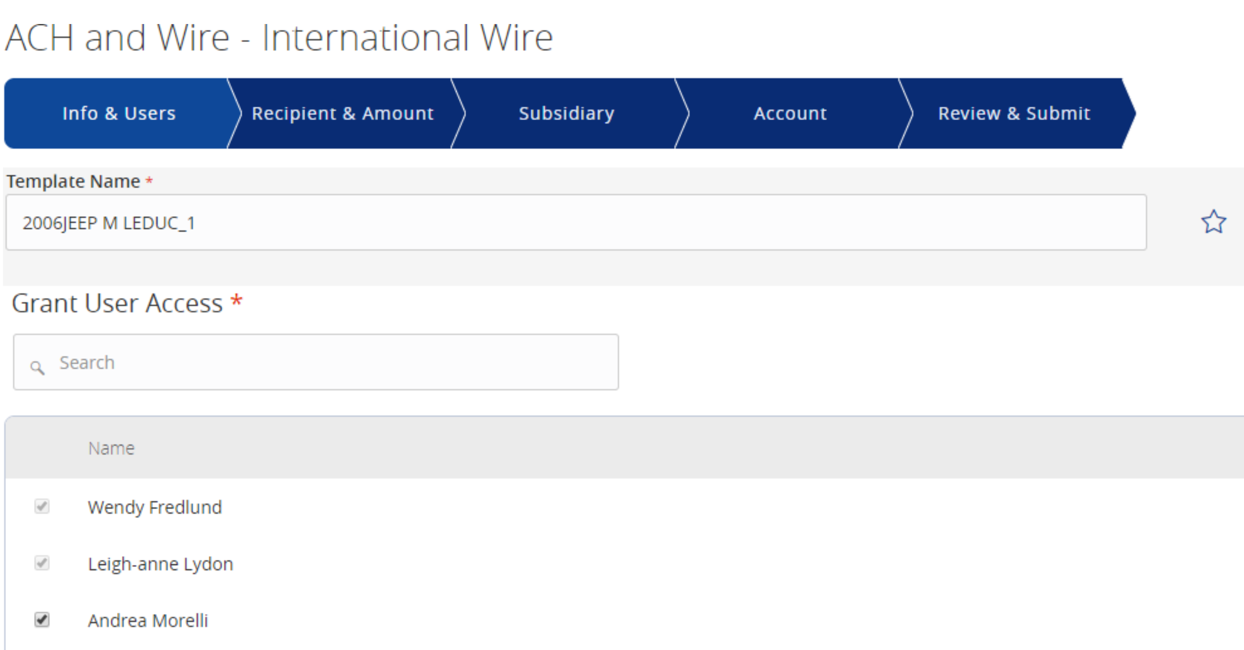


Existing International Wire Templates

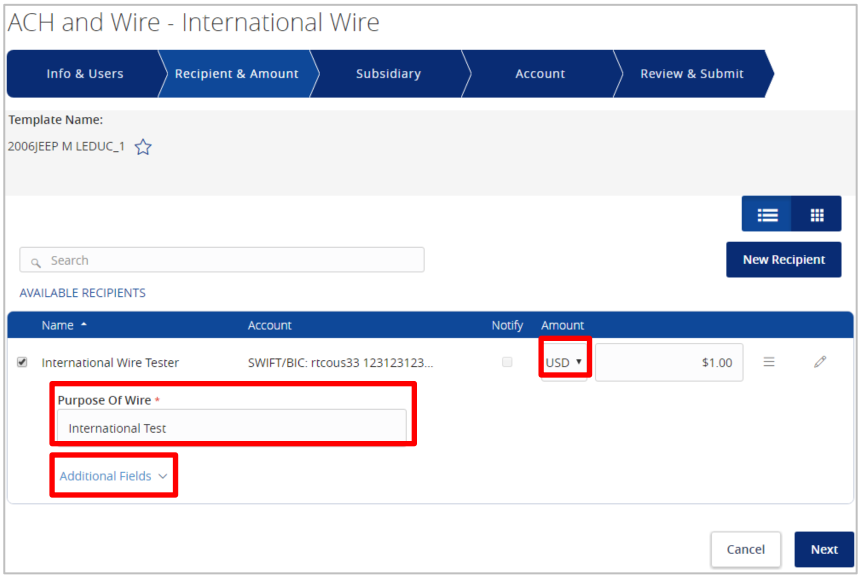
1. Click on the pencil icon next to the desired international wire template.



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.

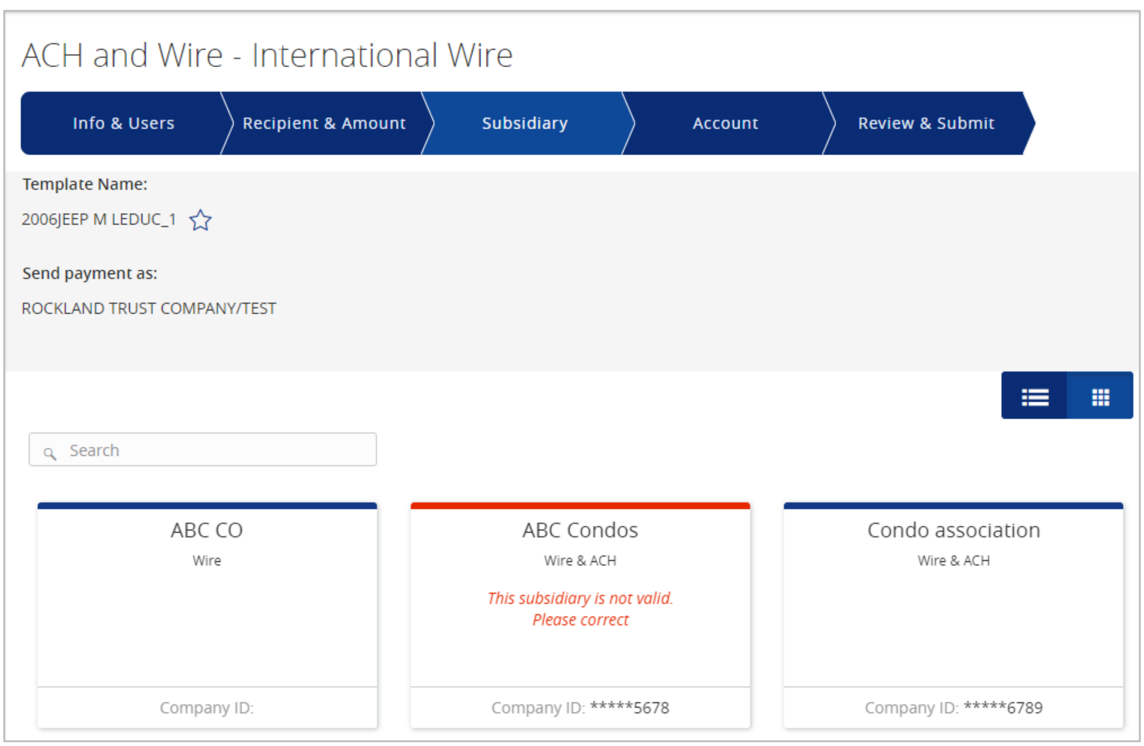


4. Select the currency from the drop down box and enter the amount. The 'Purpose of Wire' field is required and the internal Memo/Description is optional under the 'Additional Fields' link.



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.

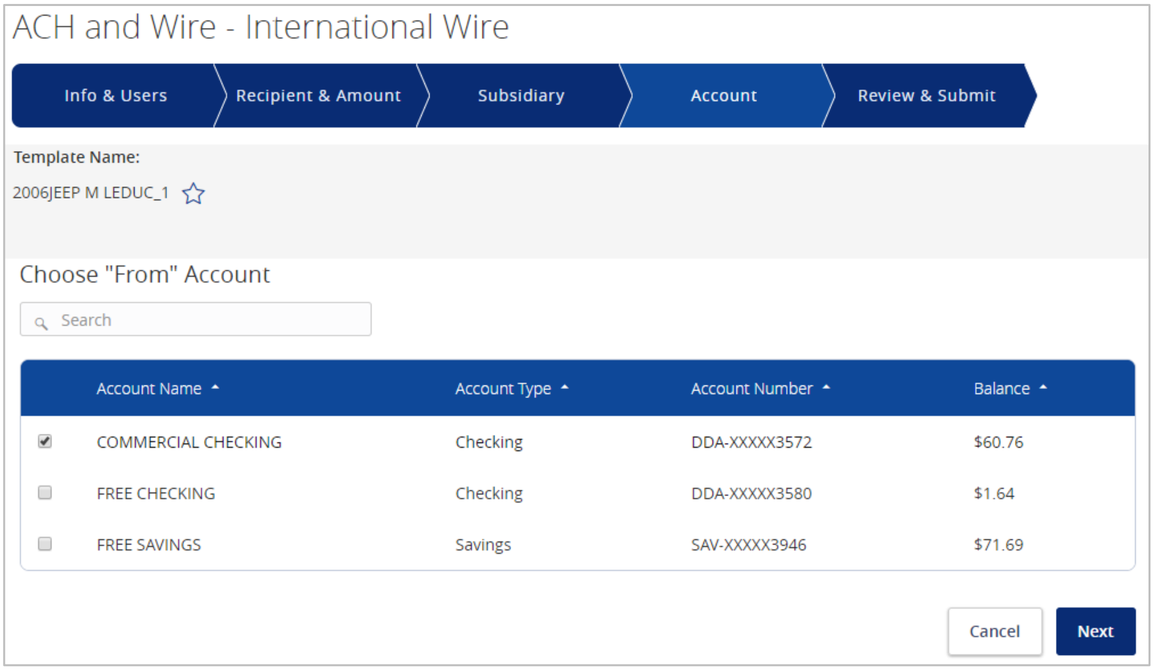
NOTE: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.



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.

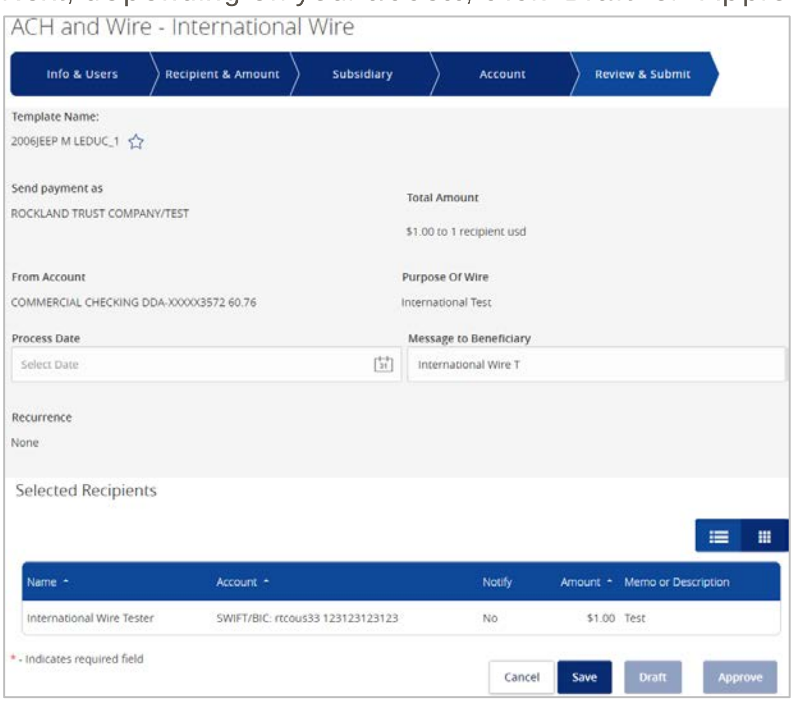
7. Click the ‘Next’ button at the bottom of the screen or ‘Account’ in the workflow ribbon at the top of the page to move to the next step.

8. Confirm the account to be used for the international wire.



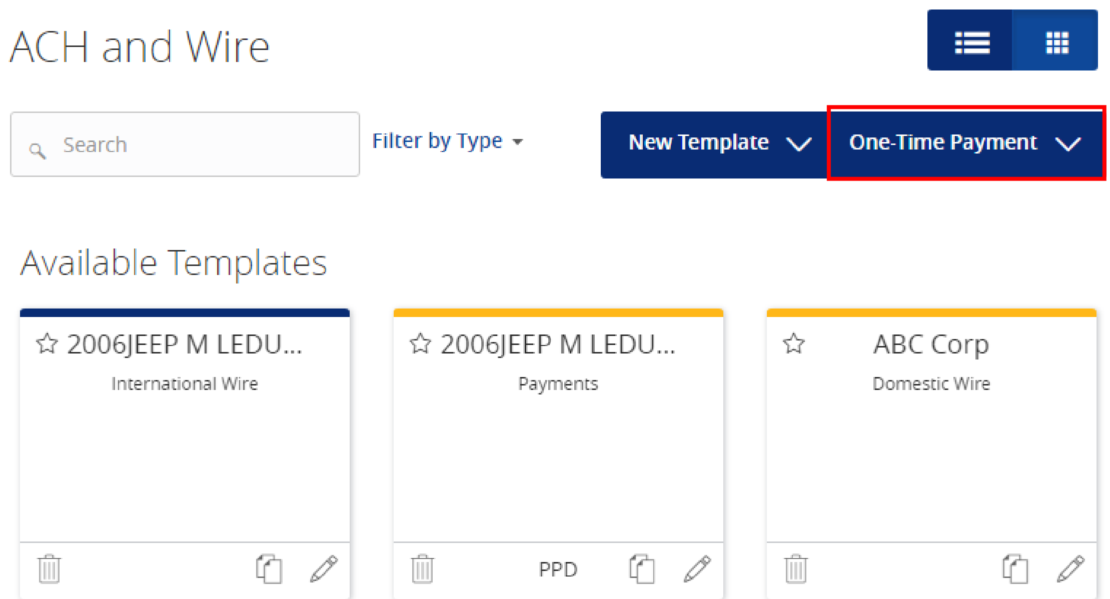
9. Click the ‘Next’ button at the bottom of the screen or ‘Review & Submit’ in the workflow ribbon at the top of the page to move to the next step.

10. Designate the ‘Process Date’ and complete the ‘Message to Beneficiary’ field, if applicable. Next, depending on your access, click ‘Draft’ or ‘Approve.

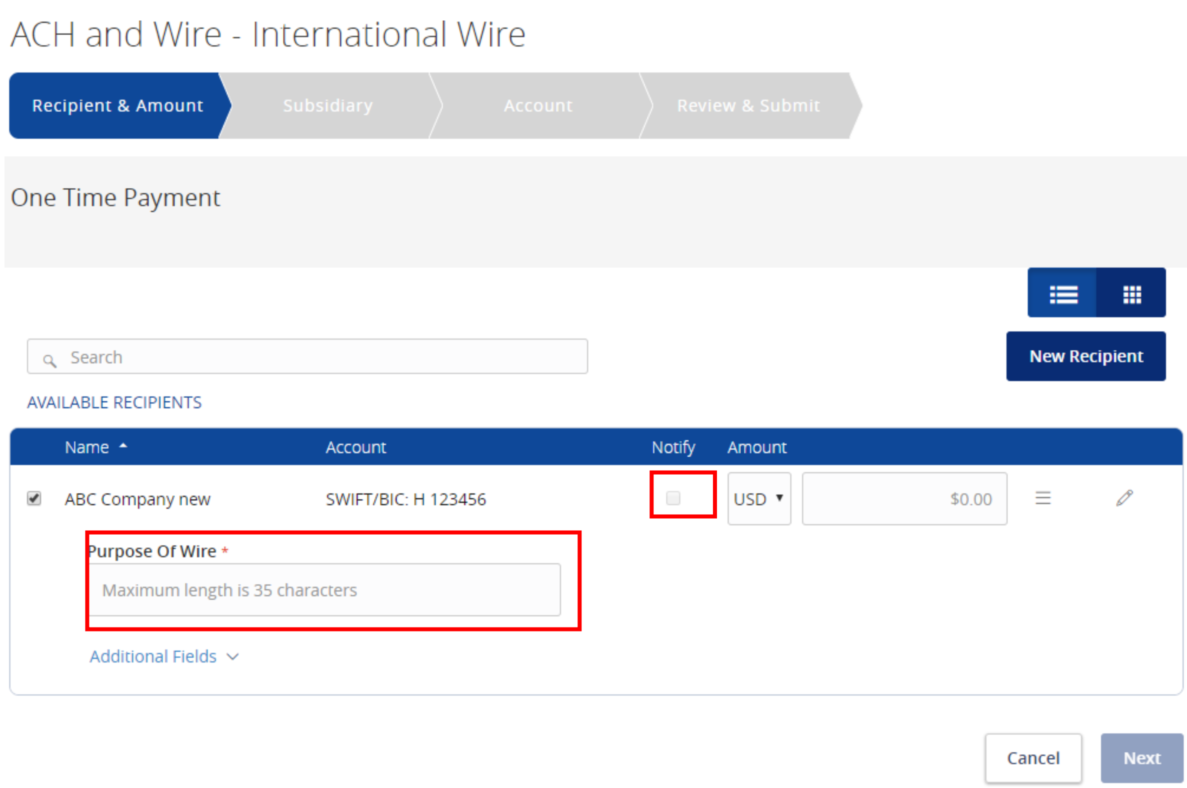


Creating a One-Time International Wire Transfer

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.

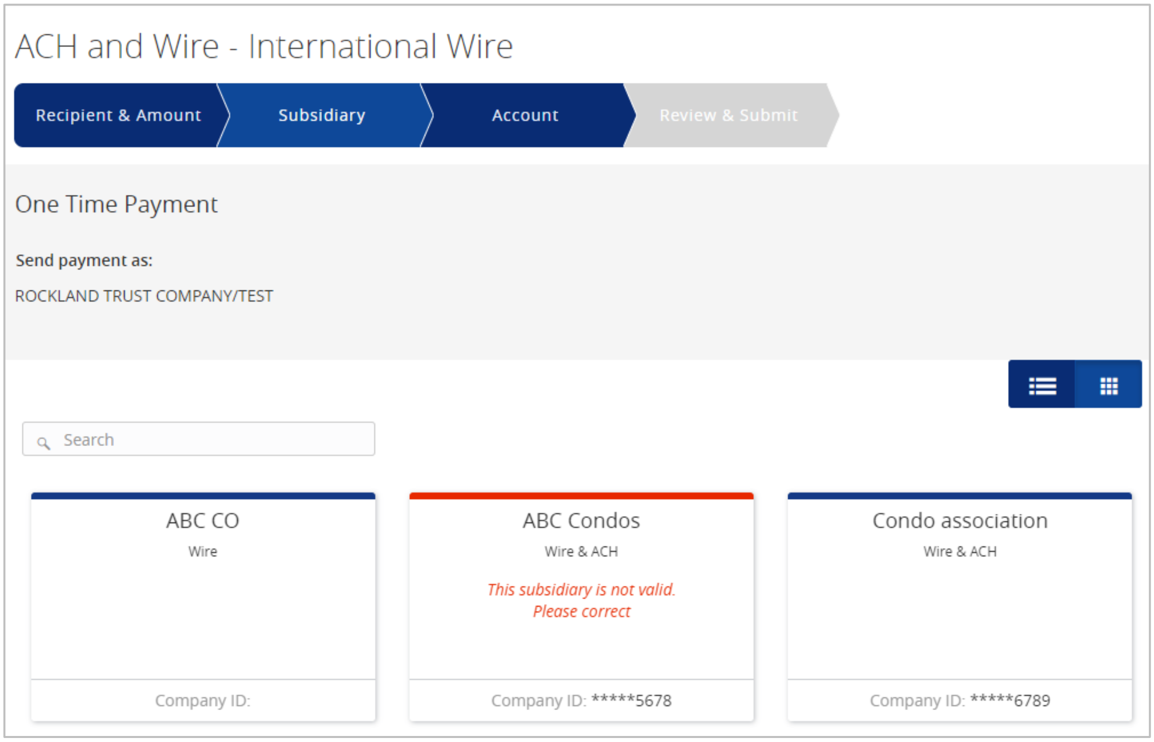


3. Select the currency from the drop down box and enter the amount. The ‘Purpose of Wire’ field is required and the internal Memo/Description is optional under the ‘Additional Fields’ link.



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.

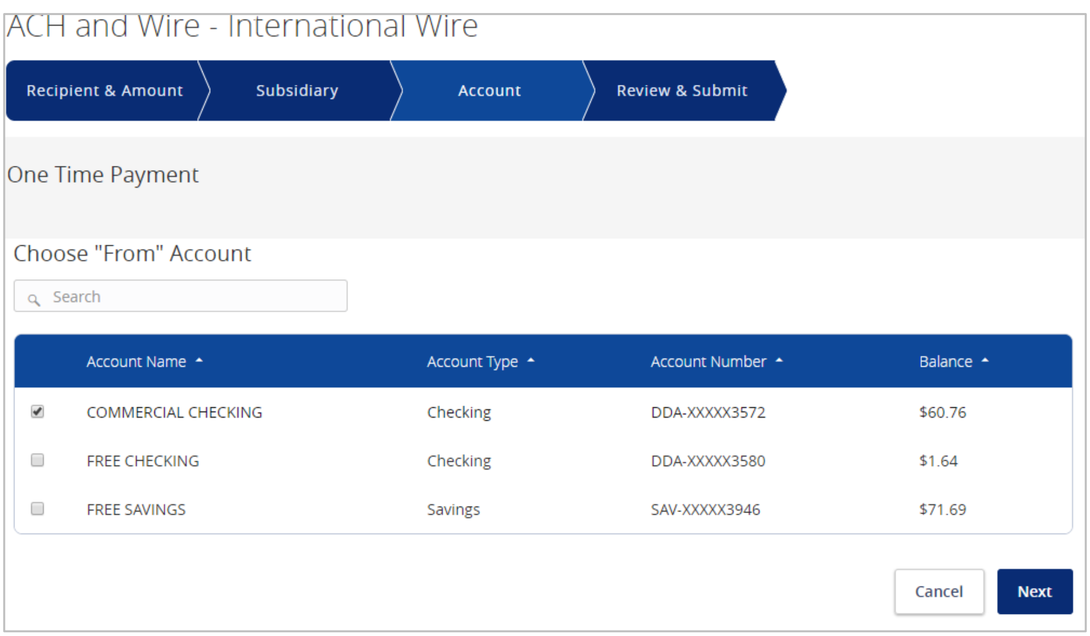
NOTE: Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.



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.

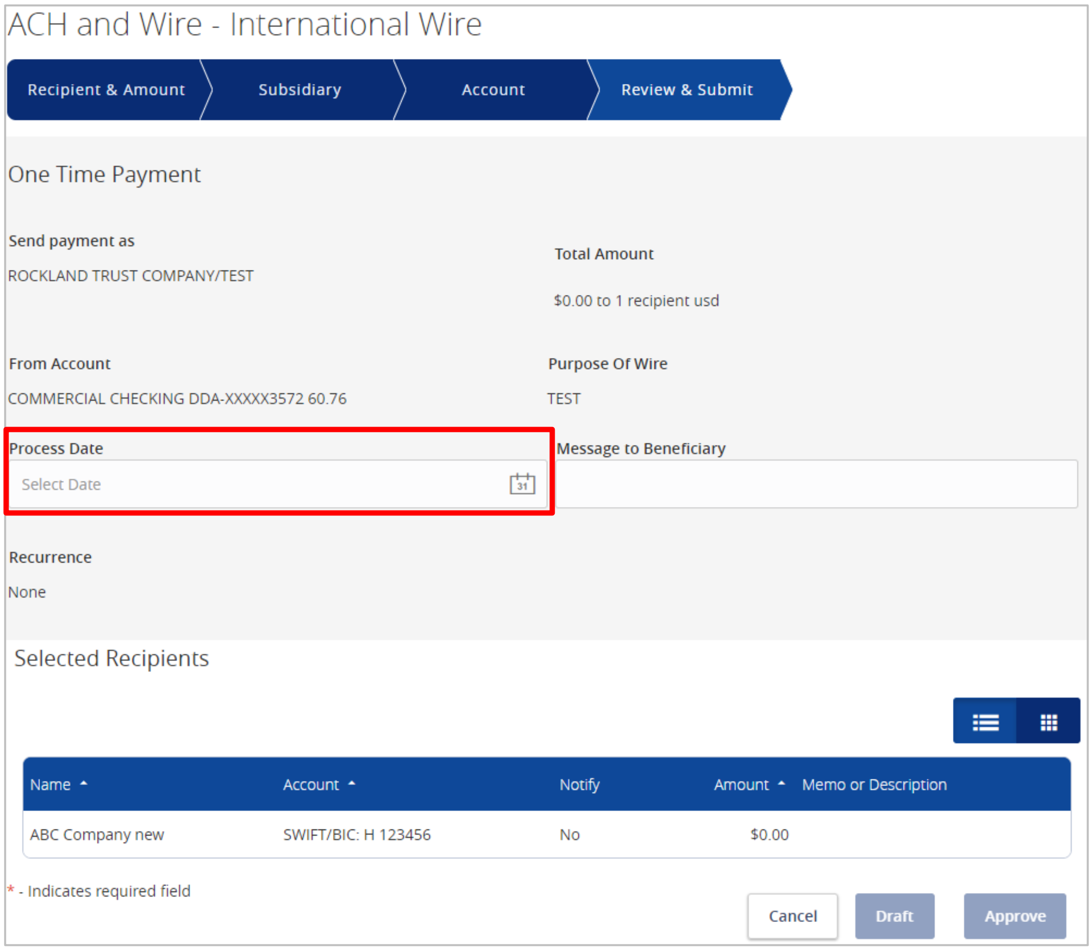
6. Click the 'Next' button at the bottom of the screen or 'Account' in the workflow ribbon at the top of the page to move to the next step.

7. Select the account to be used for the international wire.



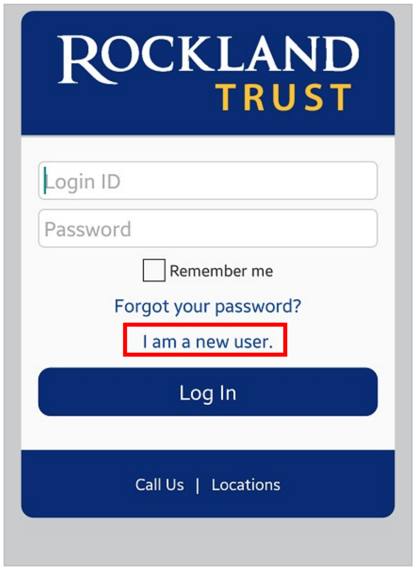
8. Click the ‘Next’ button at the bottom of the screen or ‘Review & Submit’ in the workflow ribbon at the top of the page to move to the next step.

9. Designate the ‘Process Date’ and enter a ‘Message to Beneficiary’, if applicable. Next, depending on your access, click ‘Draft’ or ‘Approve.’

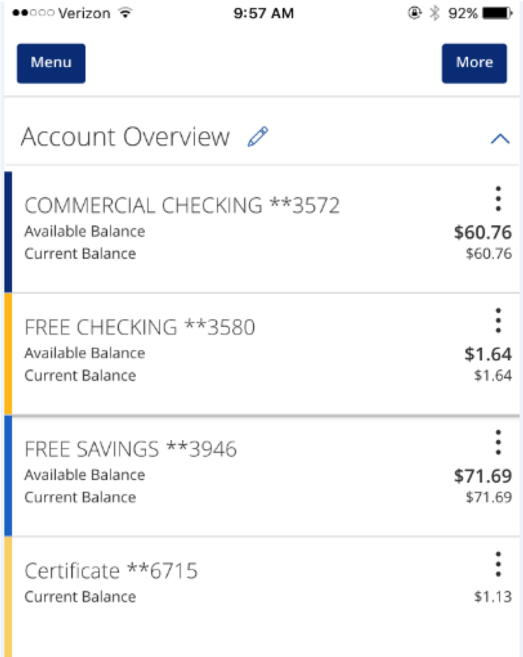


Mobile Banking

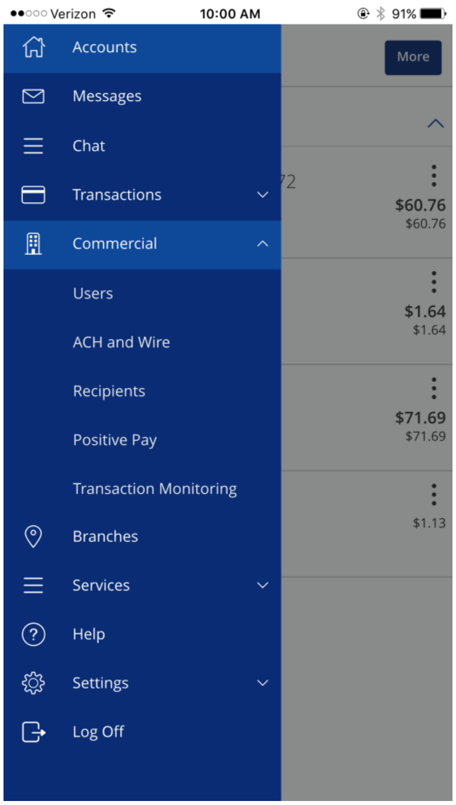
1. Download the Rockland Trust Mobile Banking app from the App or Google Play Store. If you are an existing customer, login using your online banking Login ID and Password. If you are a new user without a password, select 'I am a new user' to login to Mobile Banking.



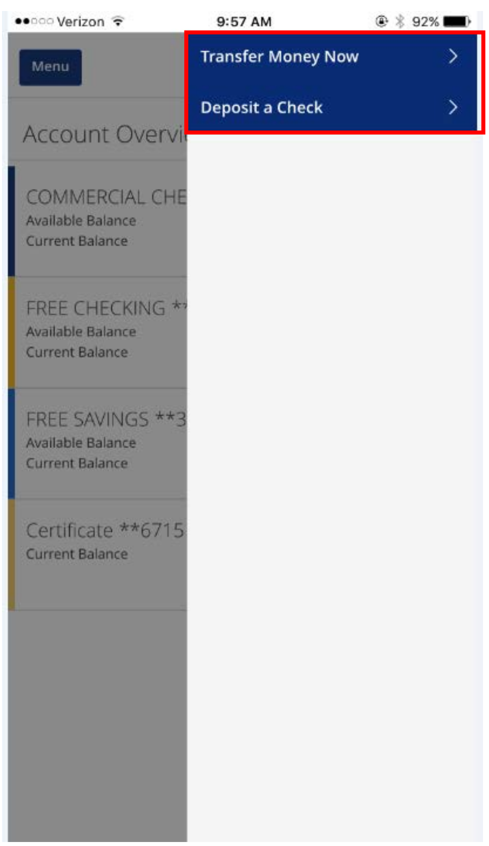
2. The homepage displays a listing of accounts accessible to the user. Click on the 'Menu' button and 'More' button to reveal user options.



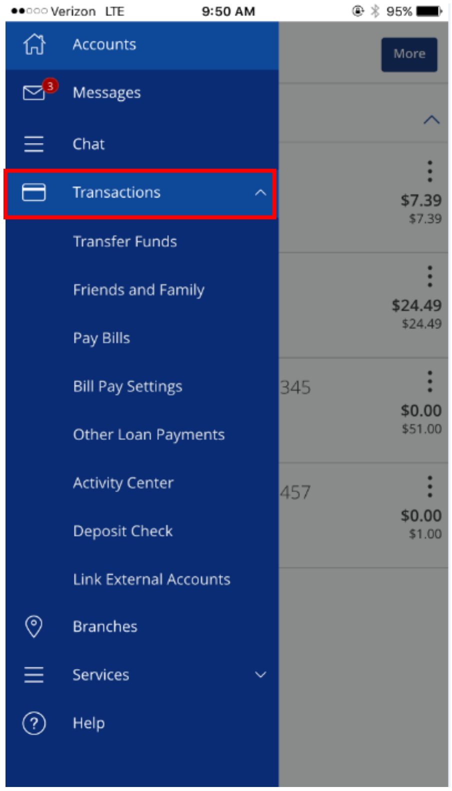
3. The left side navigation menus are revealed when clicking on the ‘Menu’ button on the top left side of the screen.



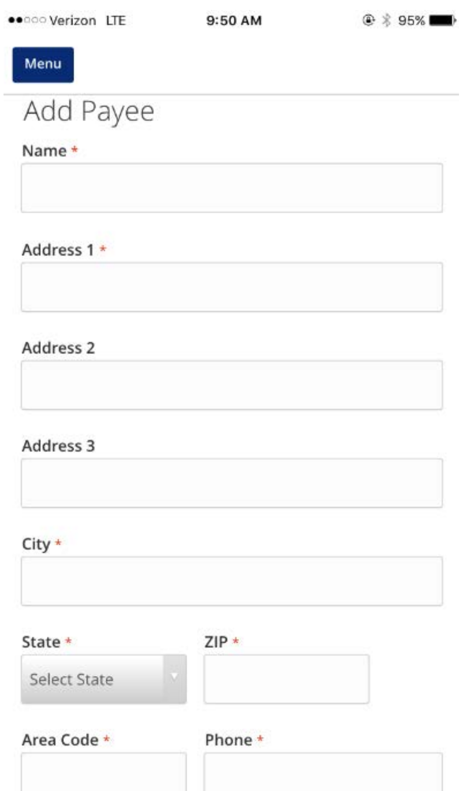
4. Quick Actions are revealed when clicking on the ‘More’ button on the top right side of the screen.



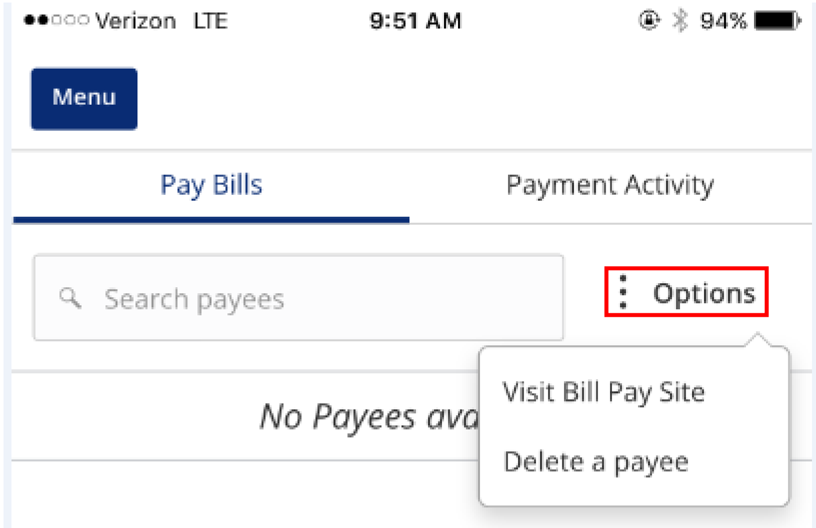
5. All transaction option are located in the 'Transactions' menu.



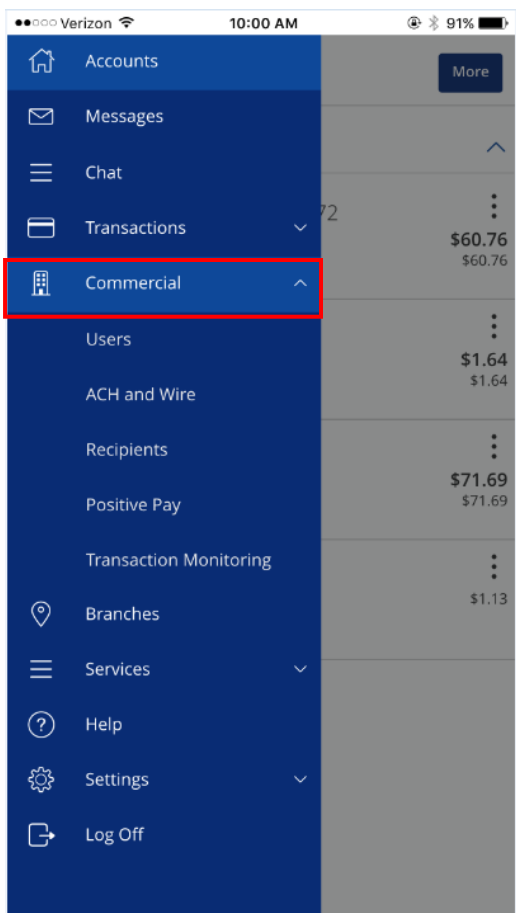
6. Click on 'Pay Bills' to use the new bill pay feature. In Bill Pay you can easily view payments and add payees.



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

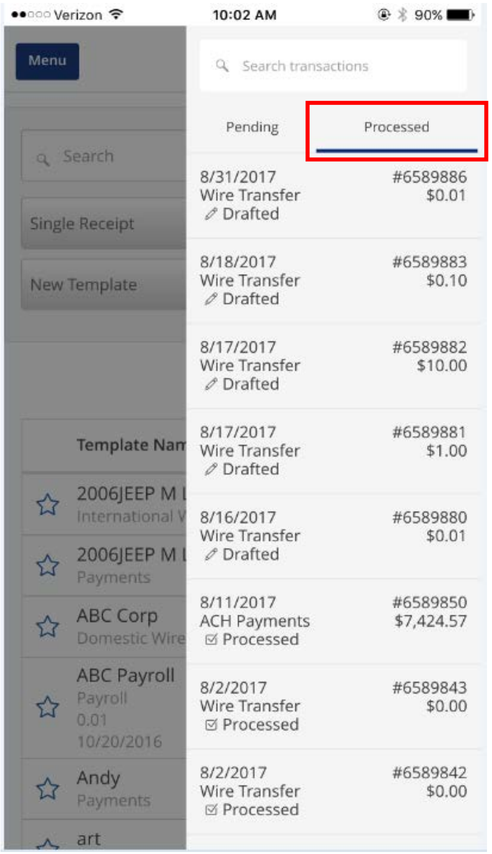


8. The ‘Commercial’ menu including options is shown expanded below.

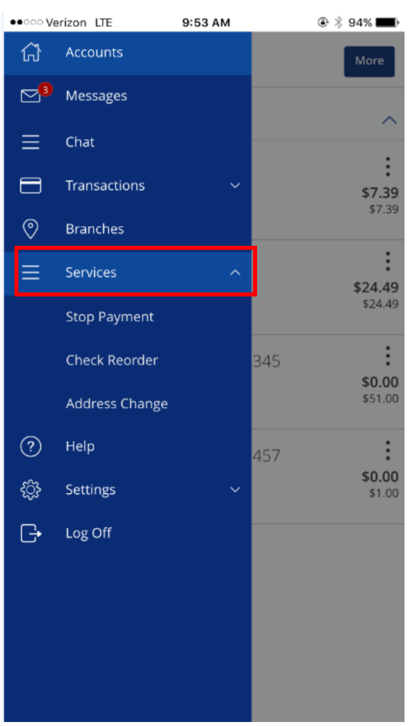


9. View a listing of pending and processed commercial transactions in the right side pane while working with online transactions.

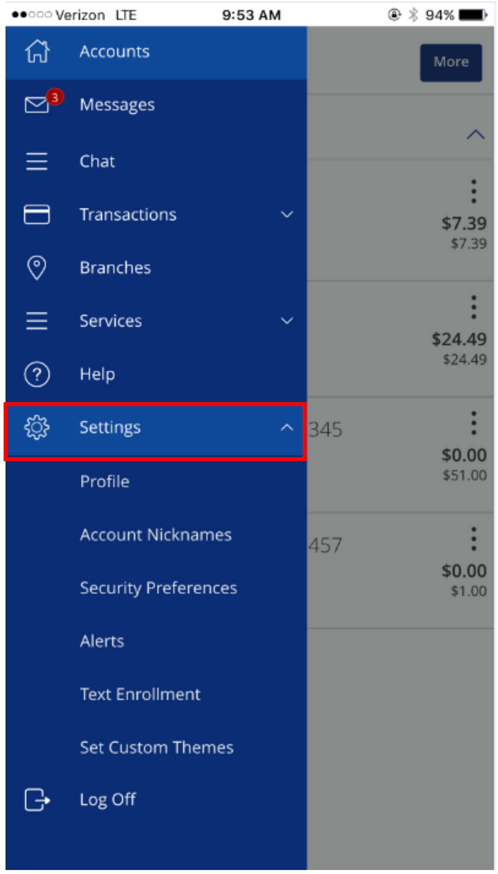
   NOTE: Pending transactions are those awaiting approval or processing. Processed transactions have either passed their processing date or have already been approved and processed by Rockland Trust.



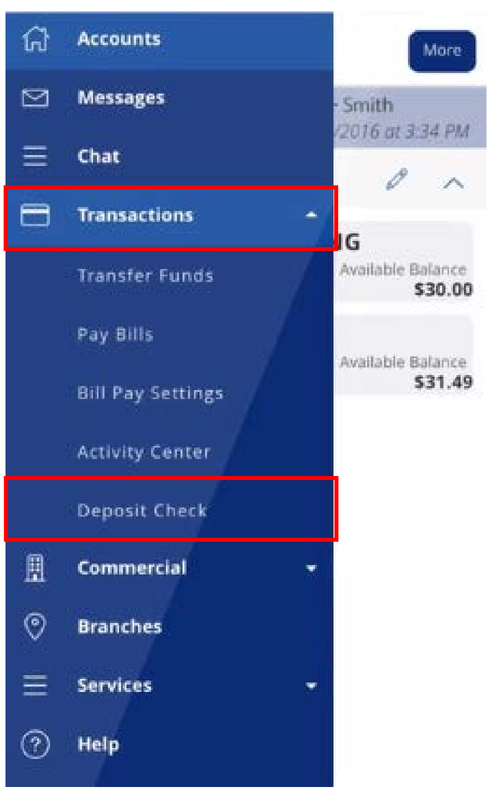
10. The ‘Services’ menu options are shown expanded below.



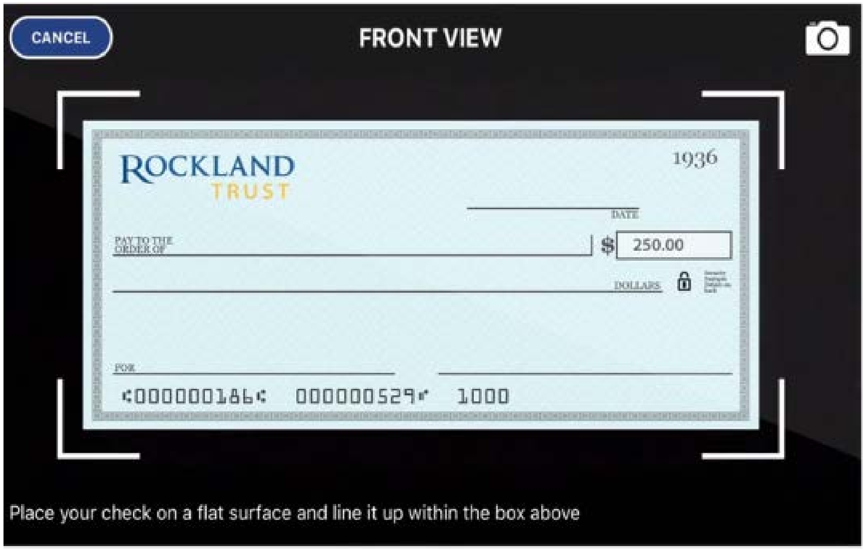
11. The ‘Settings’ menu options are shown expanded below.

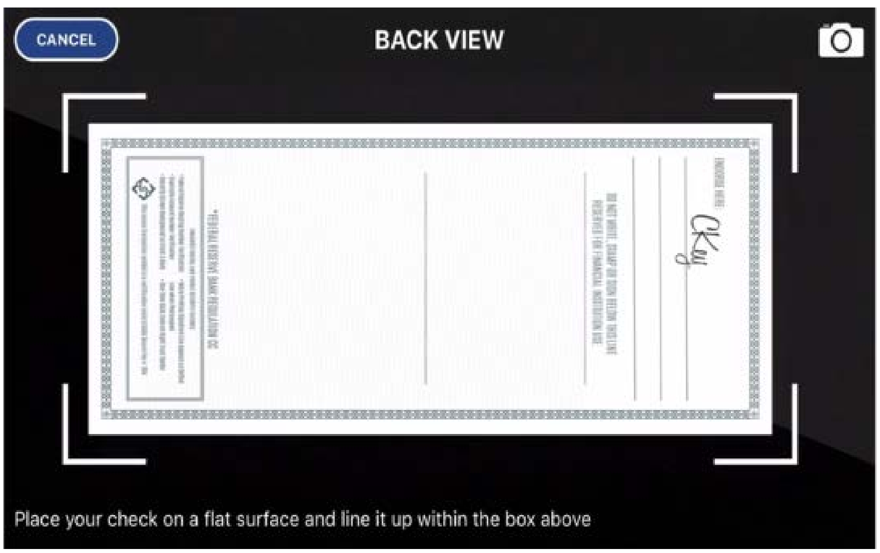


12. To make a mobile deposit, click the ‘Deposit Check’ option under Transactions.



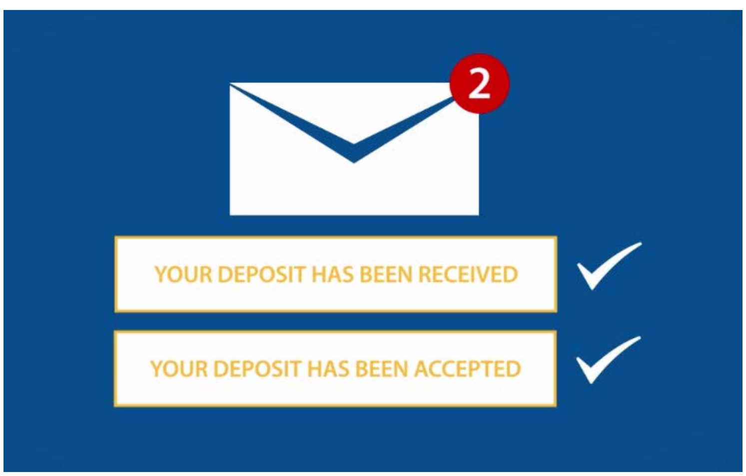
13. Make a mobile deposit by taking a picture of the front and back of the check using the built in camera on your device.



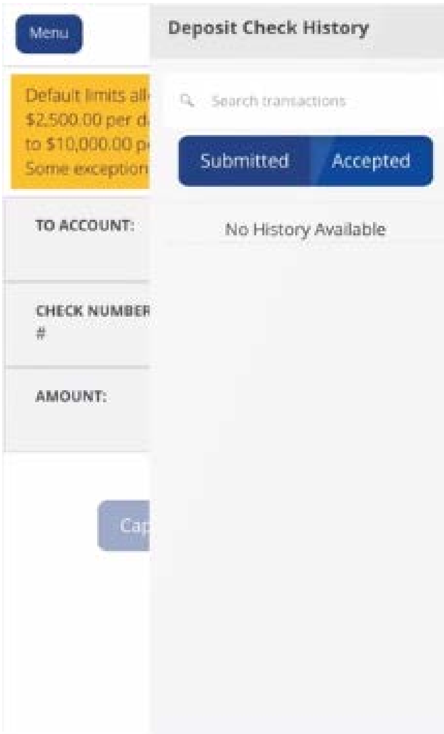


14. Enter the account to deposit into, the check number, and clicking the submit button.

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.



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