Personal Online and Mobile Banking User Guide

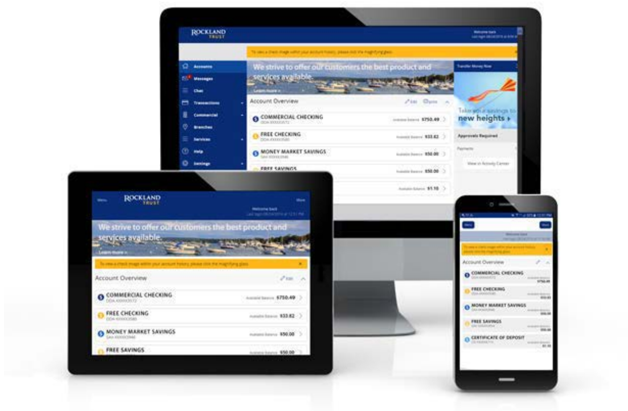


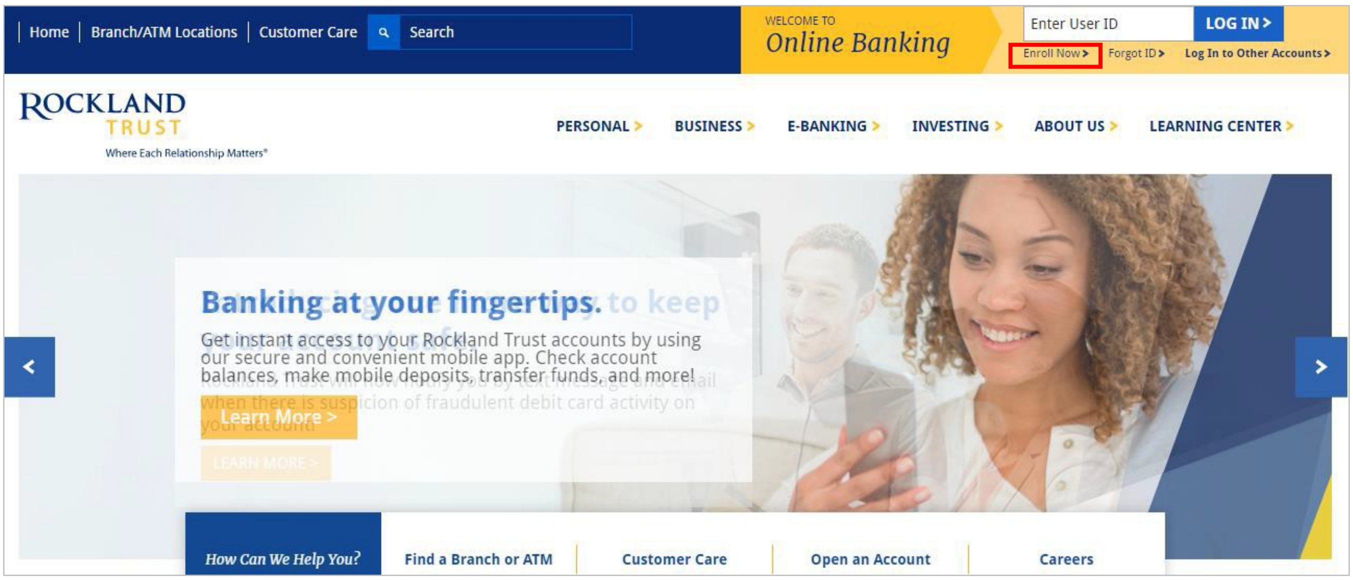
Table of Contents

Member FDIC

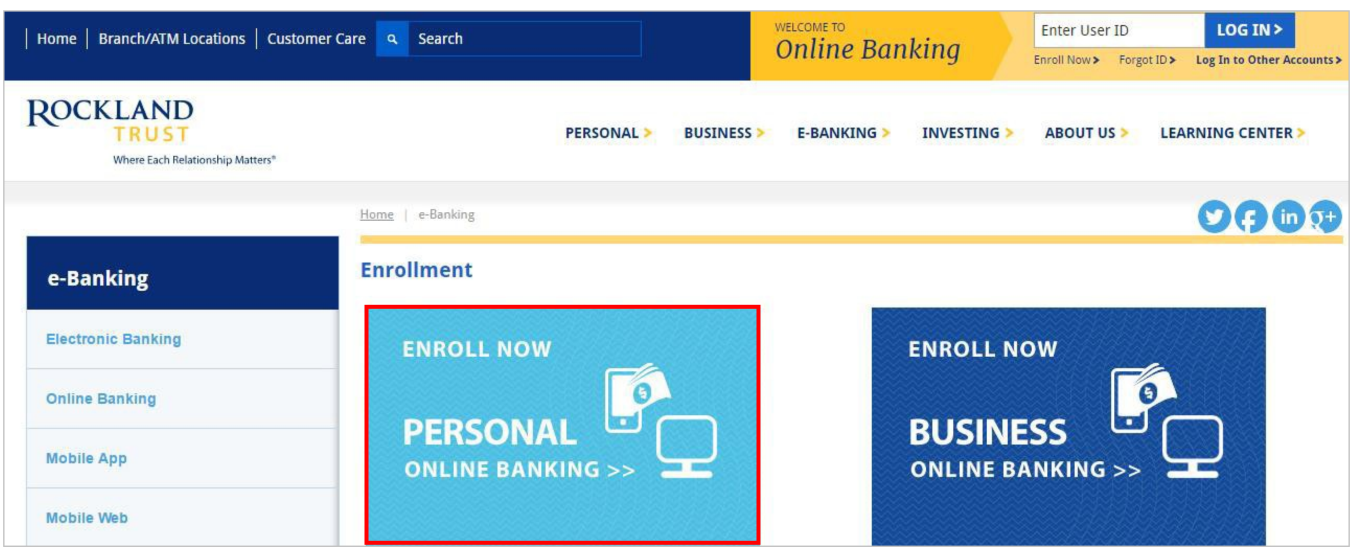
Online Enrollment

Retail Enrollment

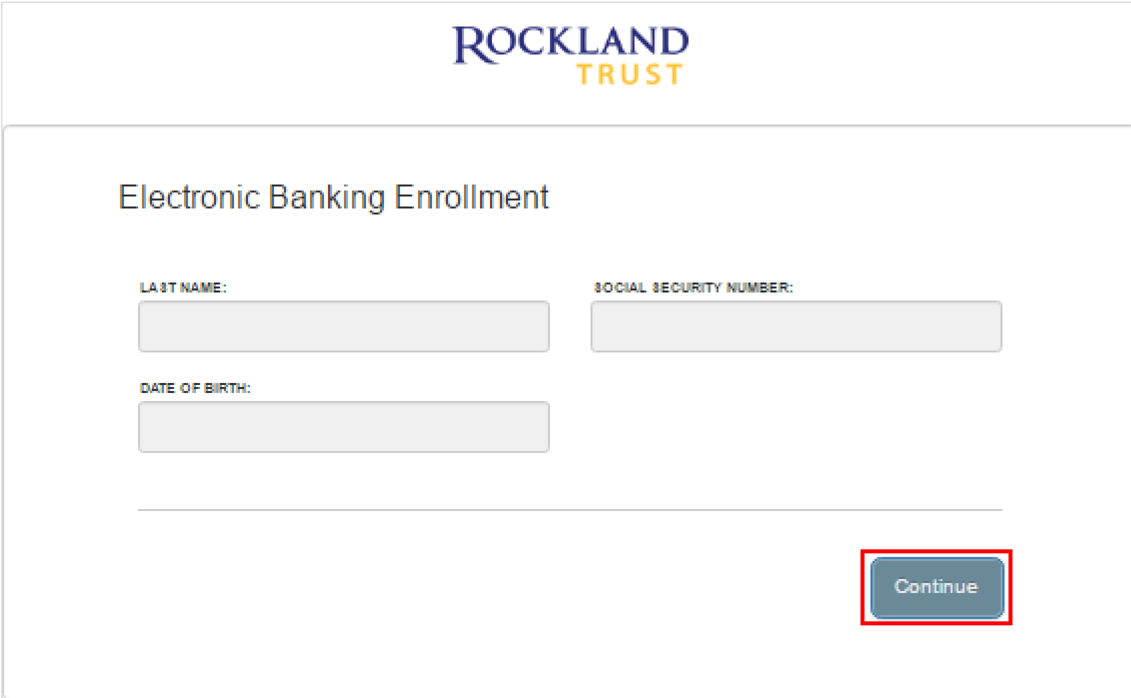
1. Go to https://www.RocklandTrust.com
2. Click the ‘Enroll Now’ button in the top right hand corner of the screen.



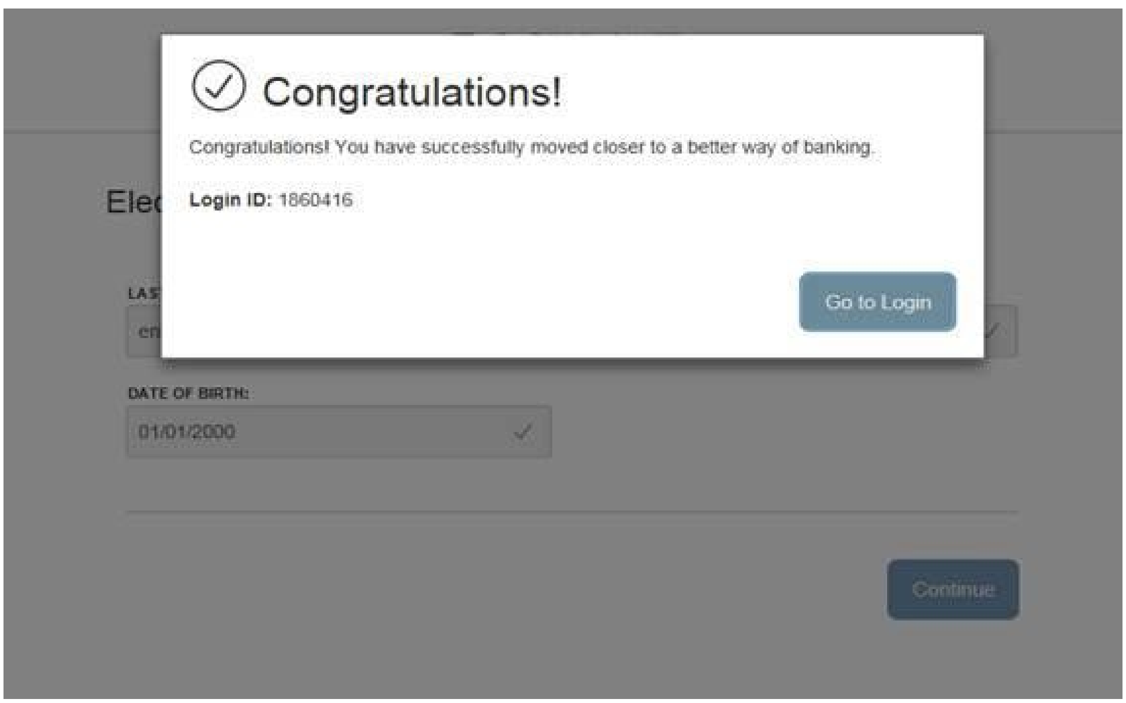
3. Click on the ‘Enroll Now’ Personal Online Banking box.



4. Enter the required fields: Customer Last Name, Social Security Number, and Date of Birth.
5. Click the 'Continue' button.



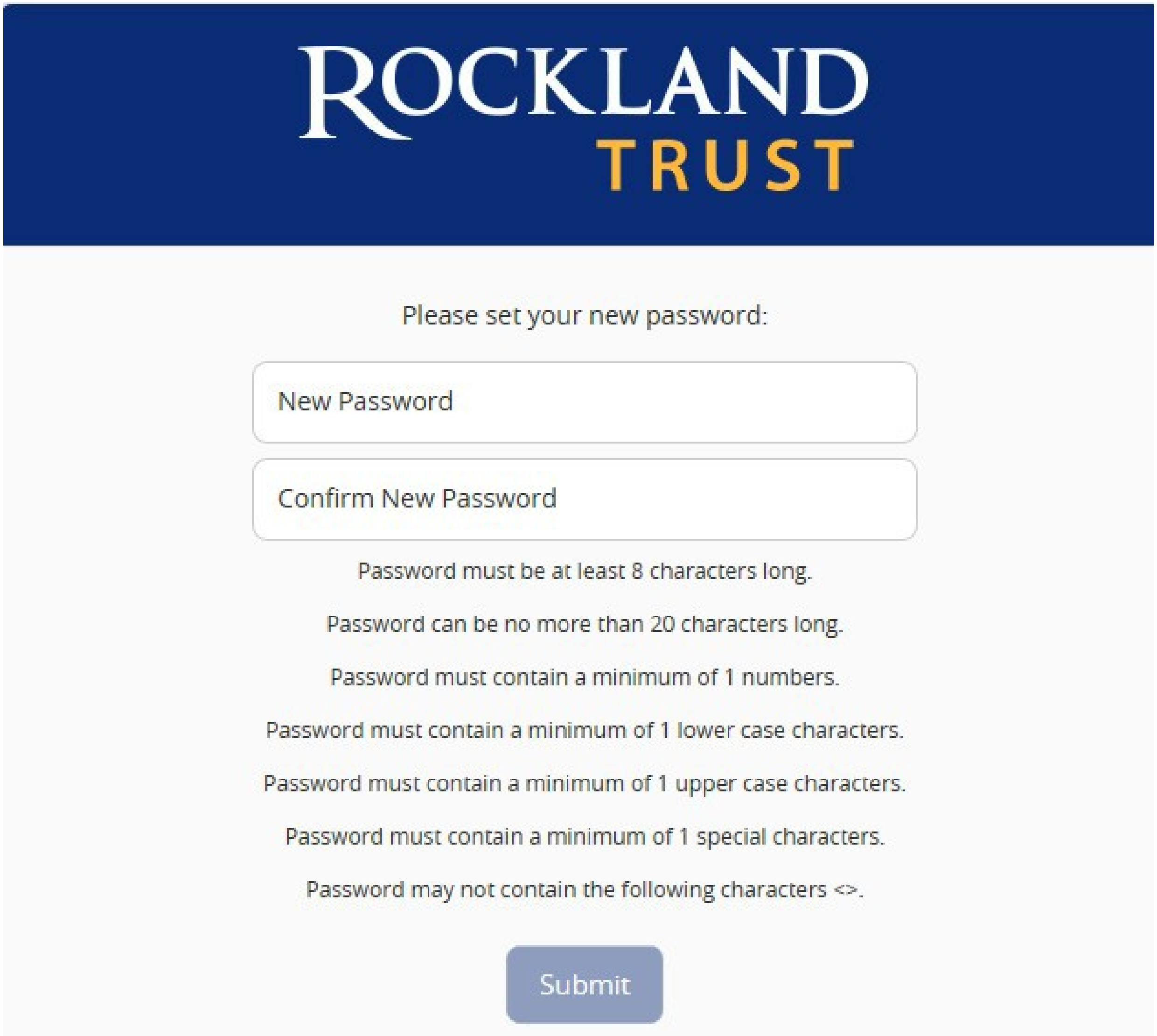
6. Click the 'Go to Login' button.



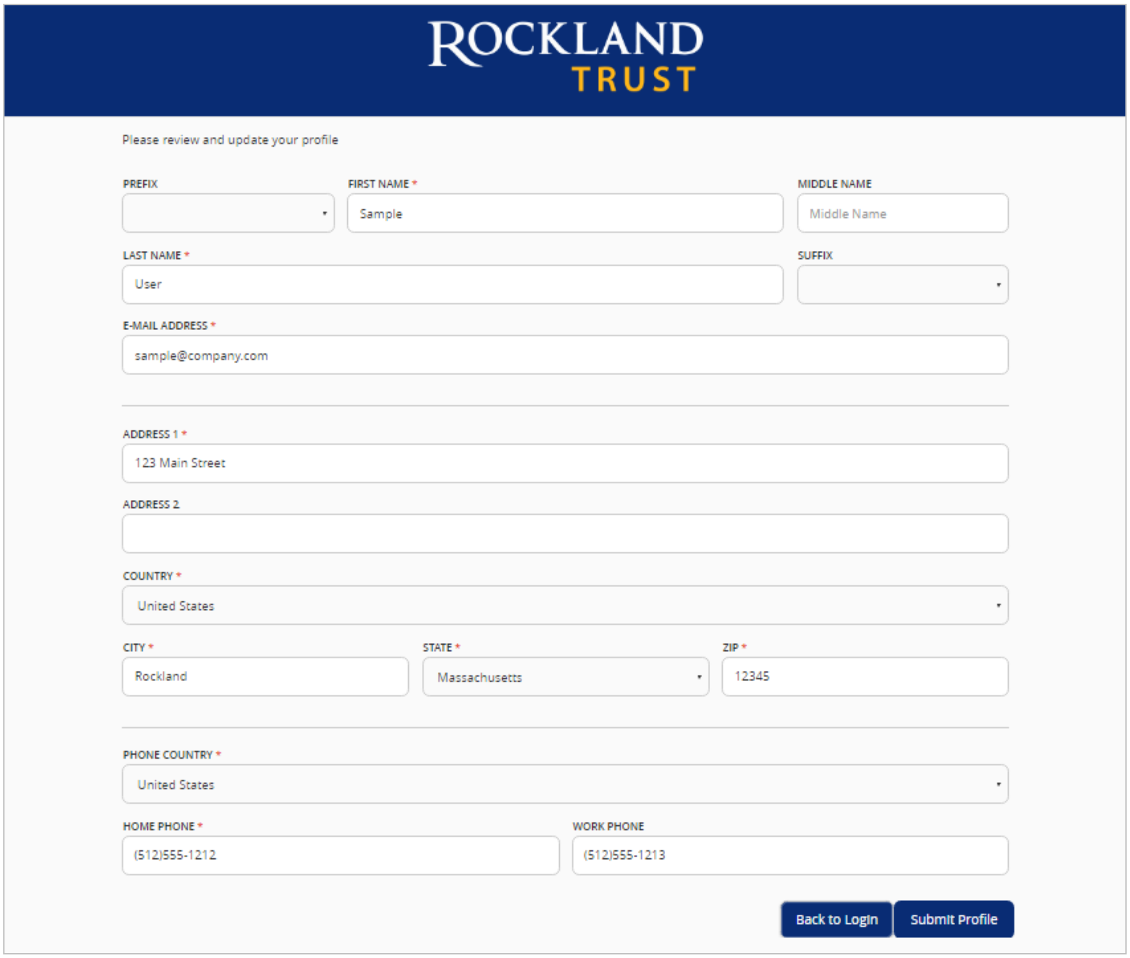
7. Select the location where you would like to have a Secure Access Code delivered.

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

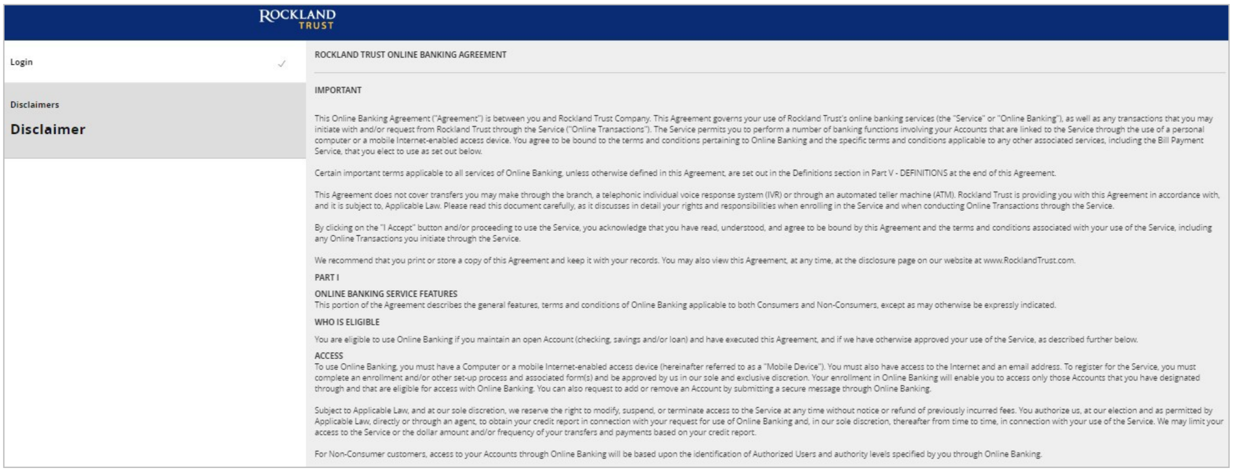
9. Establish your new password following the requirements listed and click the ‘Submit’ button at the bottom of the page.



10. Validate the information in the user profile.
11. Make the necessary changes (if applicable).
12. Click the ‘Submit Profile’ button at the bottom of the screen.



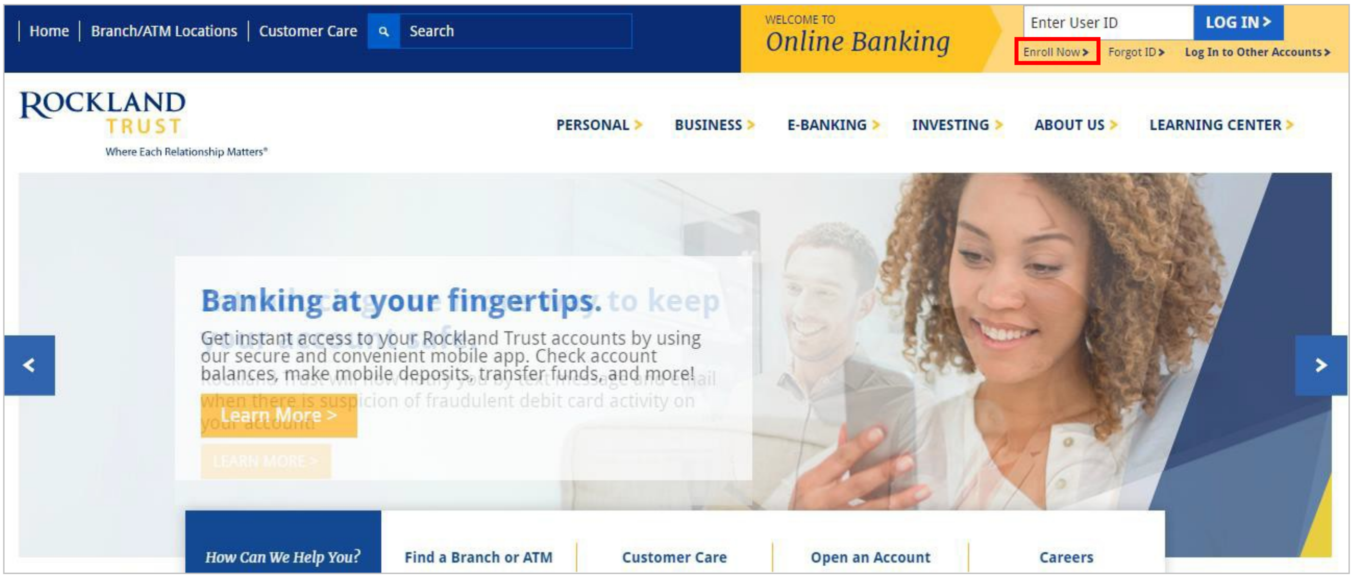
13. Read the Online Banking Agreement and scroll down to the bottom to accept.



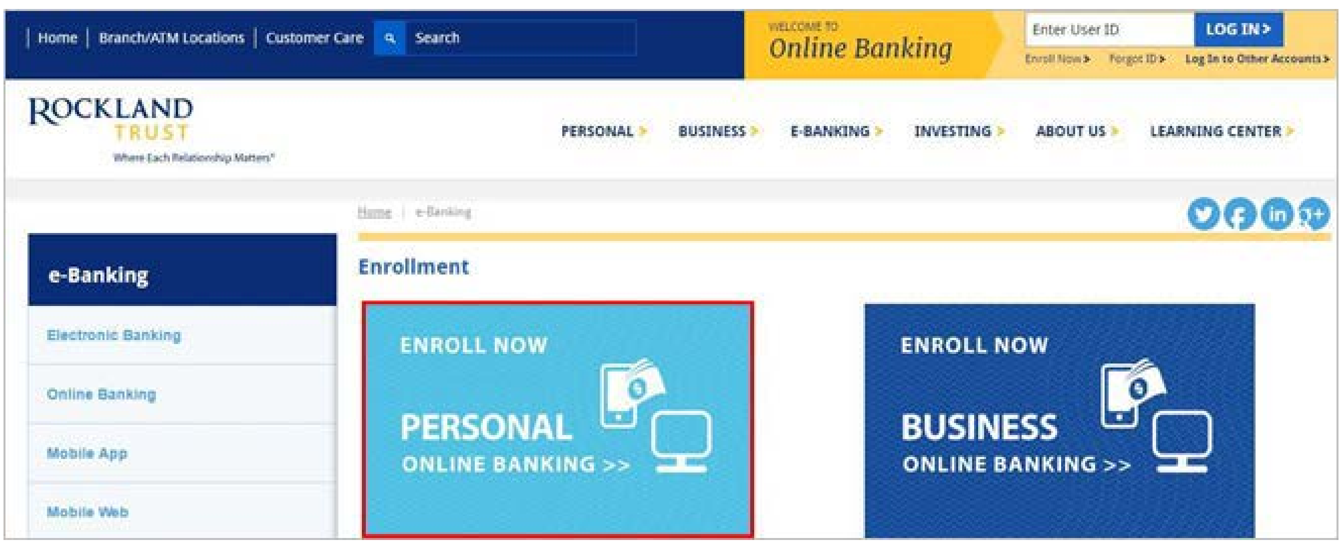
14. Click on the ‘I Accept’ button to formally accept the Online Banking Agreement.

Enrollment

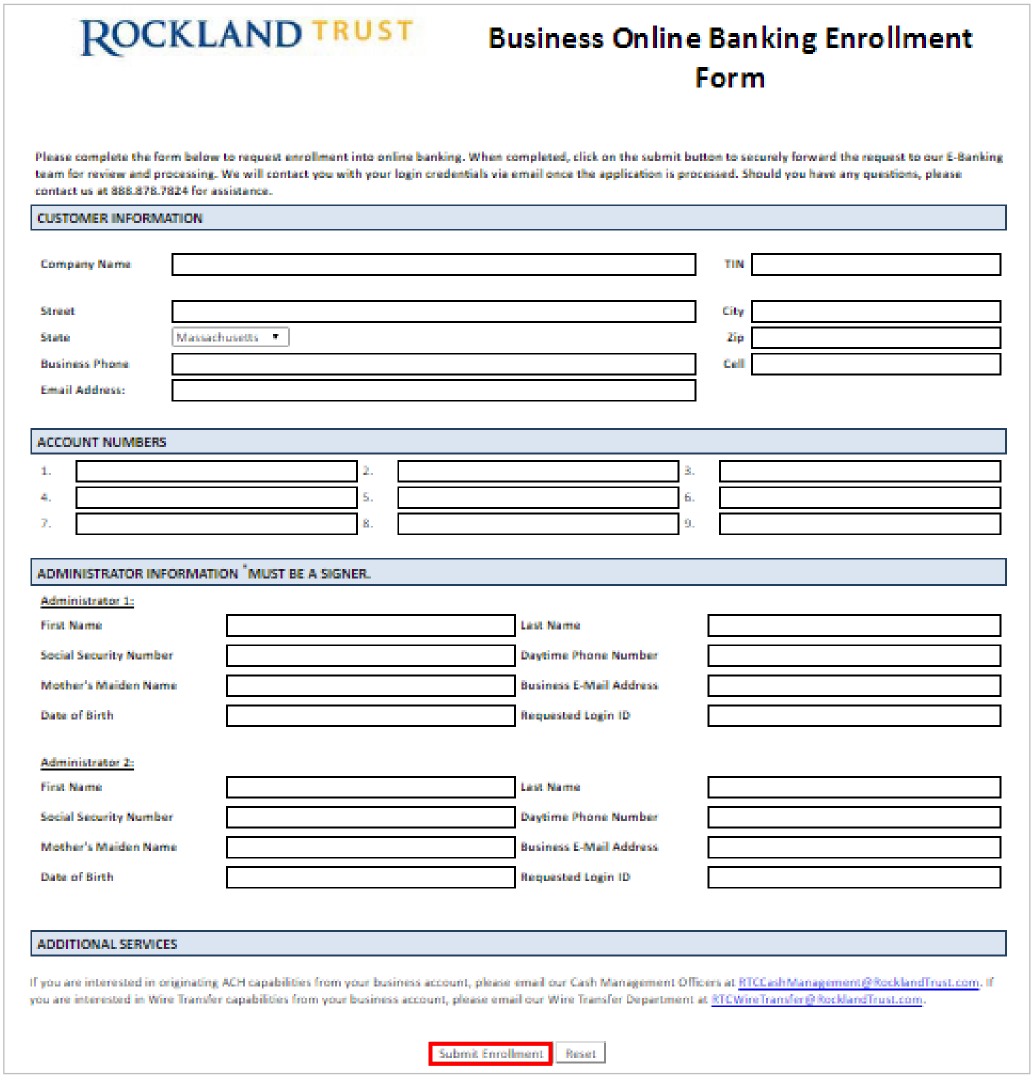
1. Go to https://www.RocklandTrust.com
2. Click the ‘Enroll Now’ button in the top right hand corner of the screen.



3. Click on the ‘Enroll Now’ Personal Online Banking box.



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 888.878.7824 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

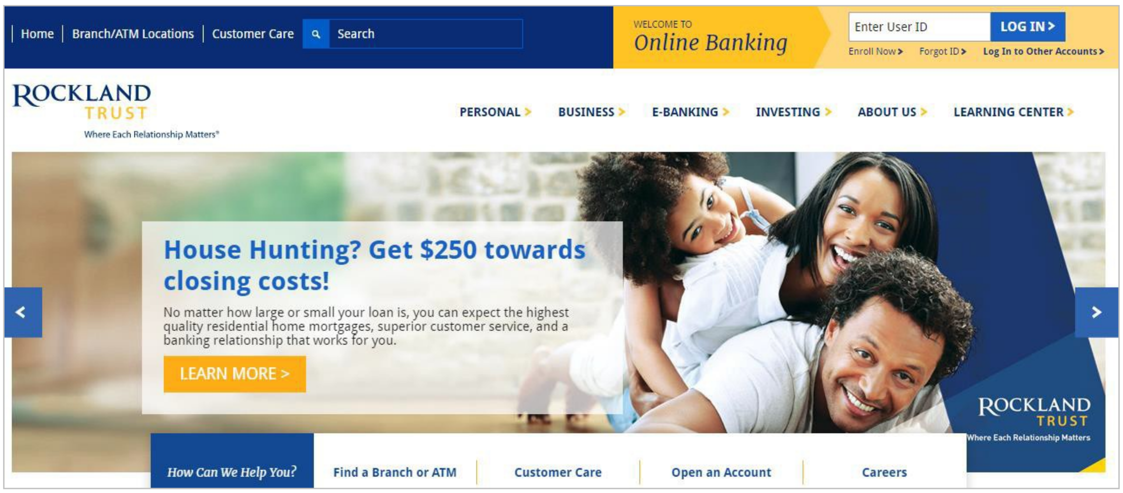
If you are interested in originating ACH capabilities from your business account, please email our Cash Management Officers at RTCCashManagement@RocklandTrust.com. If you are interested in Wire Transfer capabilities from your business account, please email our Wire Transfer Department at RTCWireTransfer@RocklandTrust.com.

Submit Enrollment | Reset

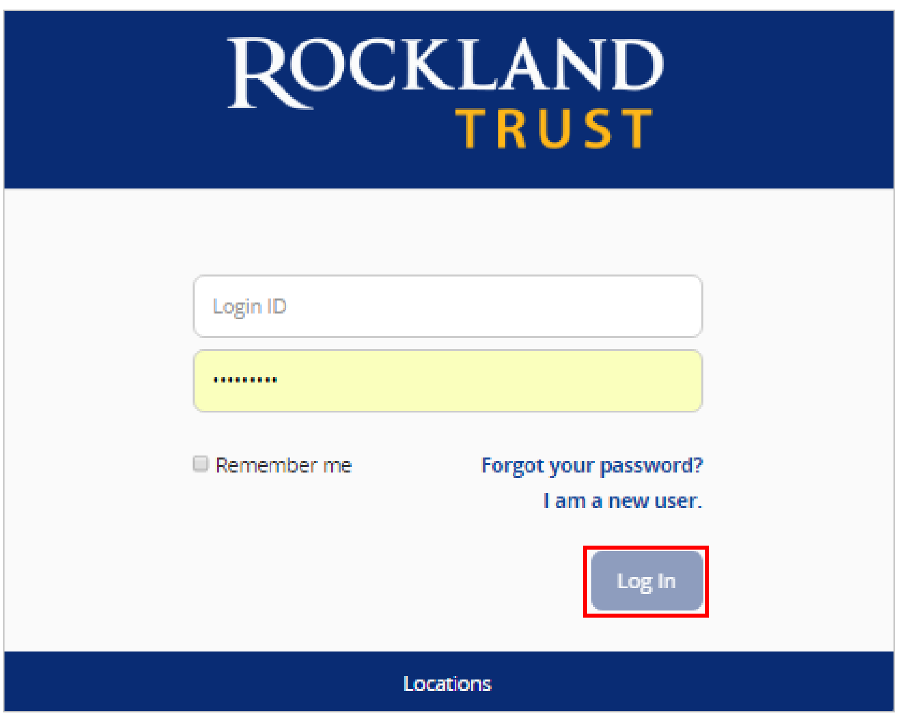
Login Process & Device Registration

Login Process

1. 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.

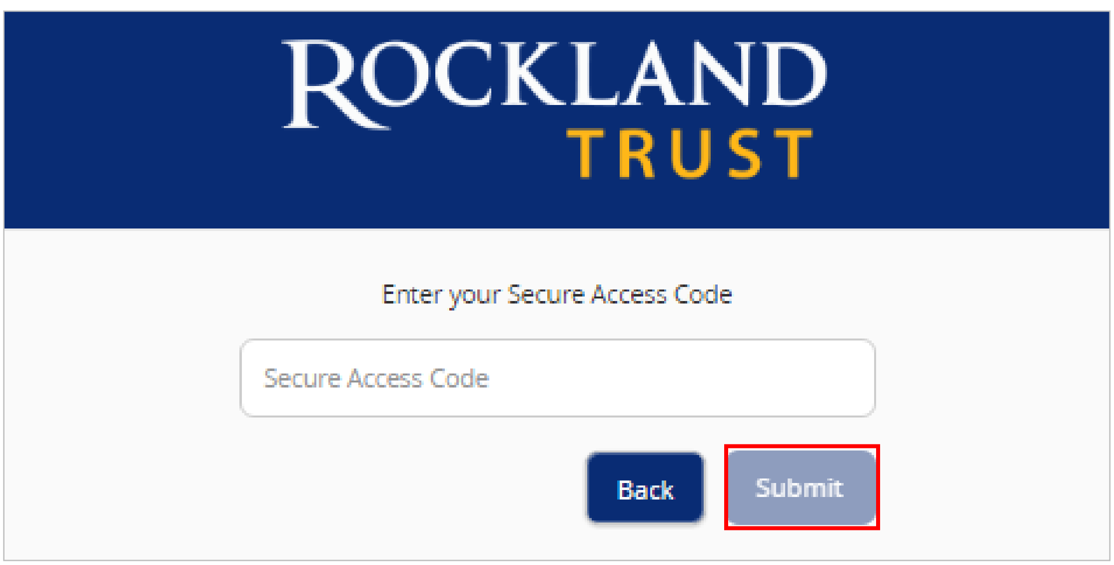


2. Enter your existing password in the box.
3. Click on the ‘Log In’ button.



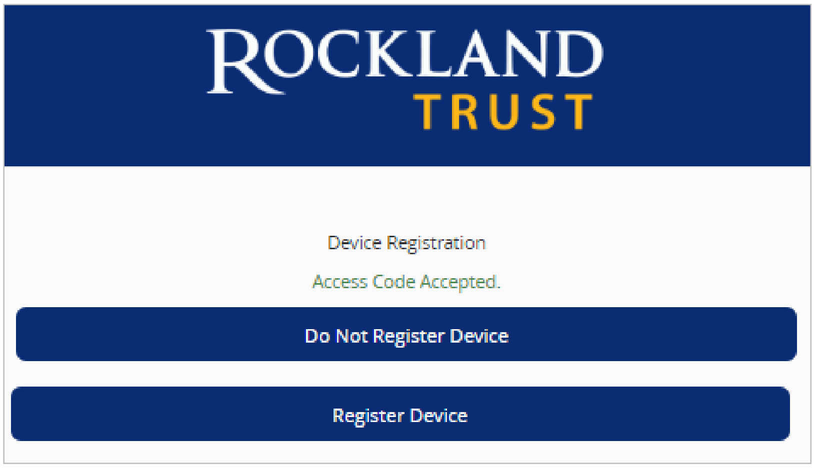
4. Select the location where you would like to have a Secure Access Code delivered.

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.



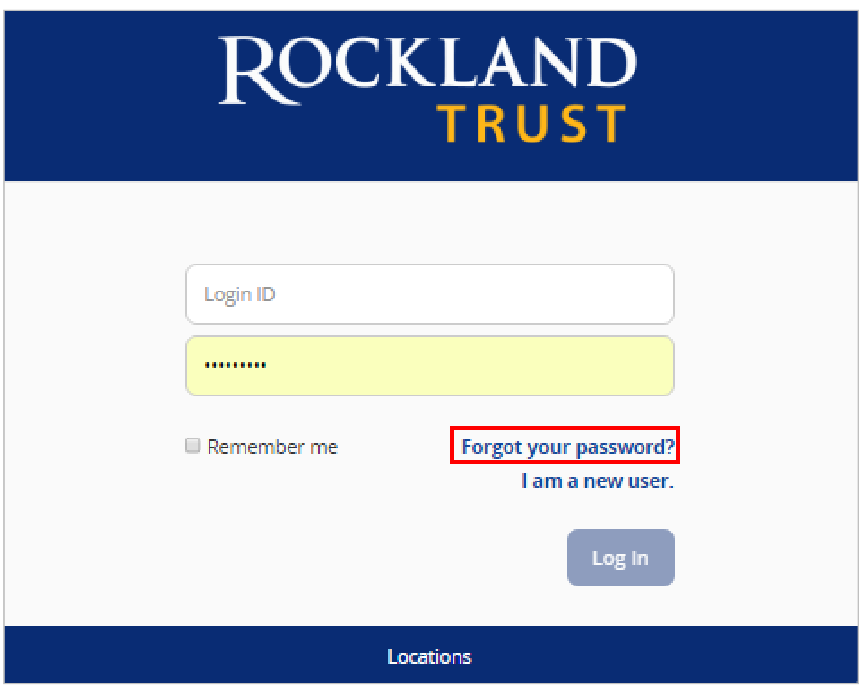
7. Select the appropriate registration option.

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.

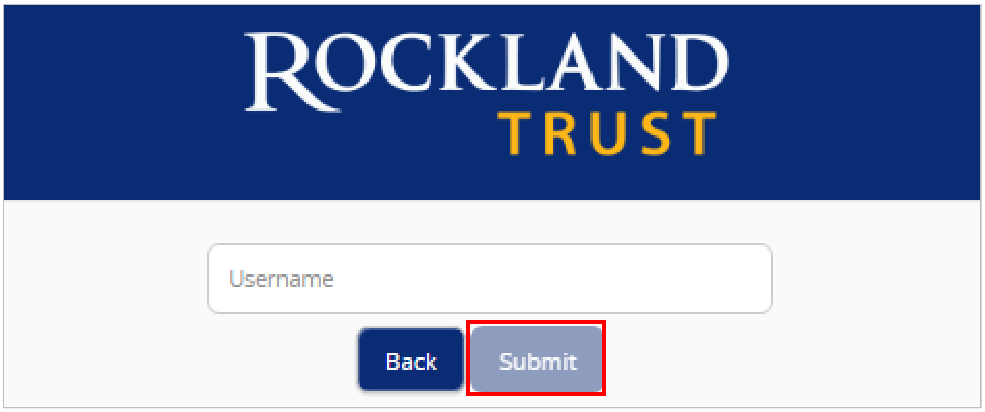


Forgot your password?

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

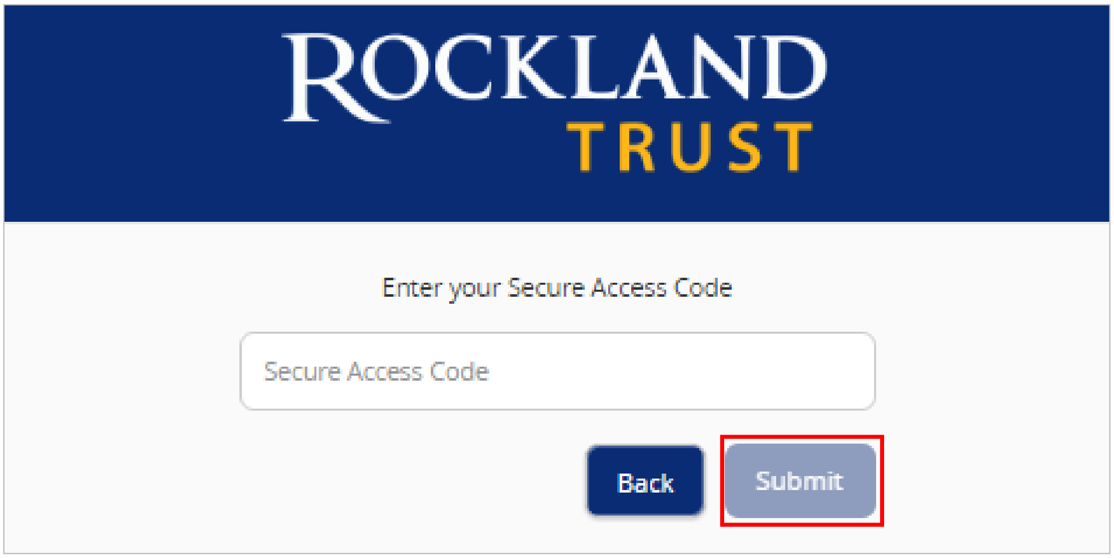


2. Enter your Username in the box.
3. Click the ‘Submit’ button.

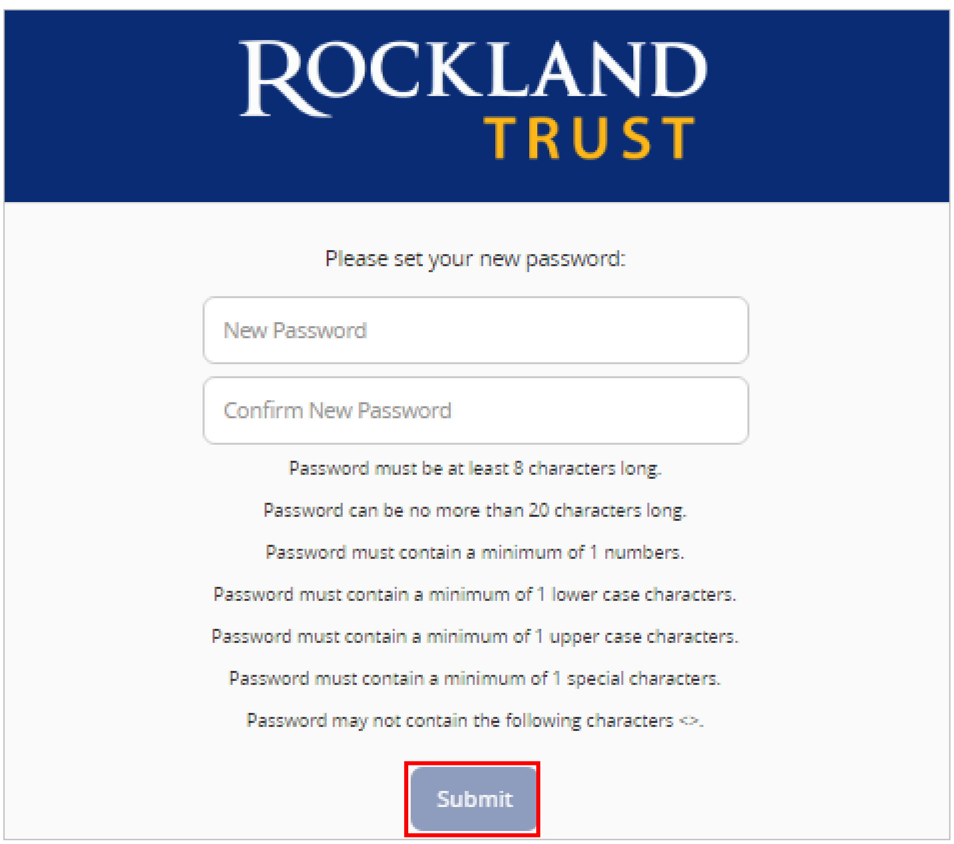


4. Select the location where you would like to have a secure access code delivered.

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.

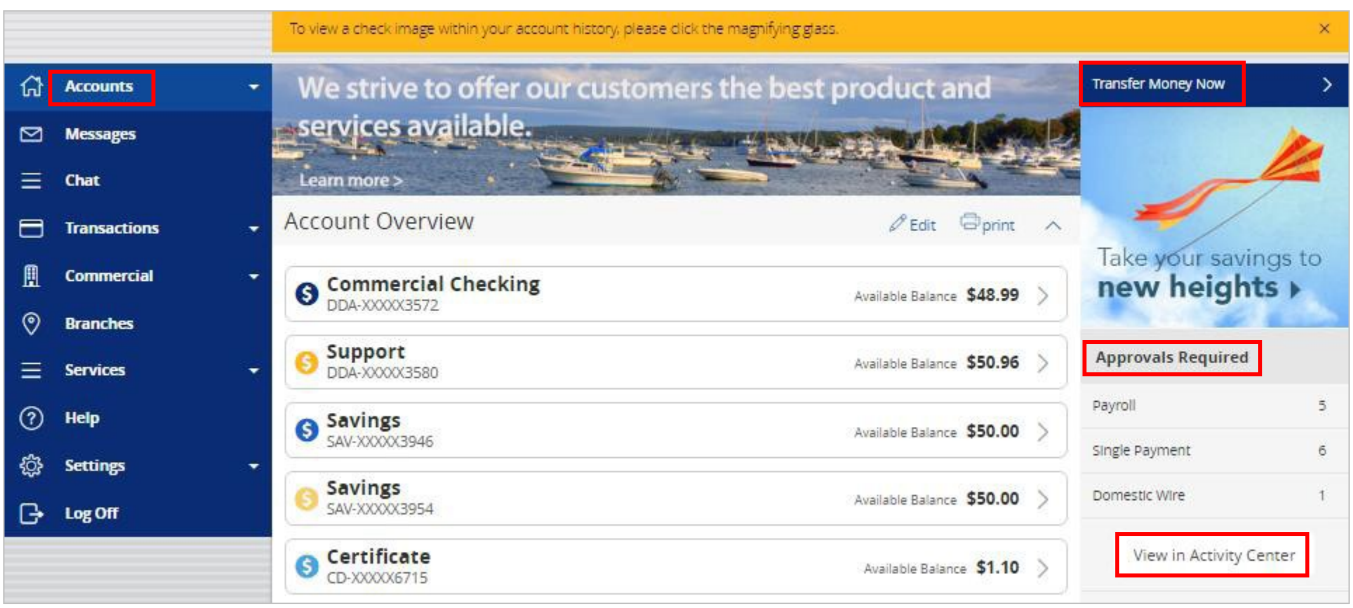


Note: You must be on a registered computer and browser to perform this action. If you are not on a registered computer and browser, please call 508.732.7072.

Accounts

Accounts

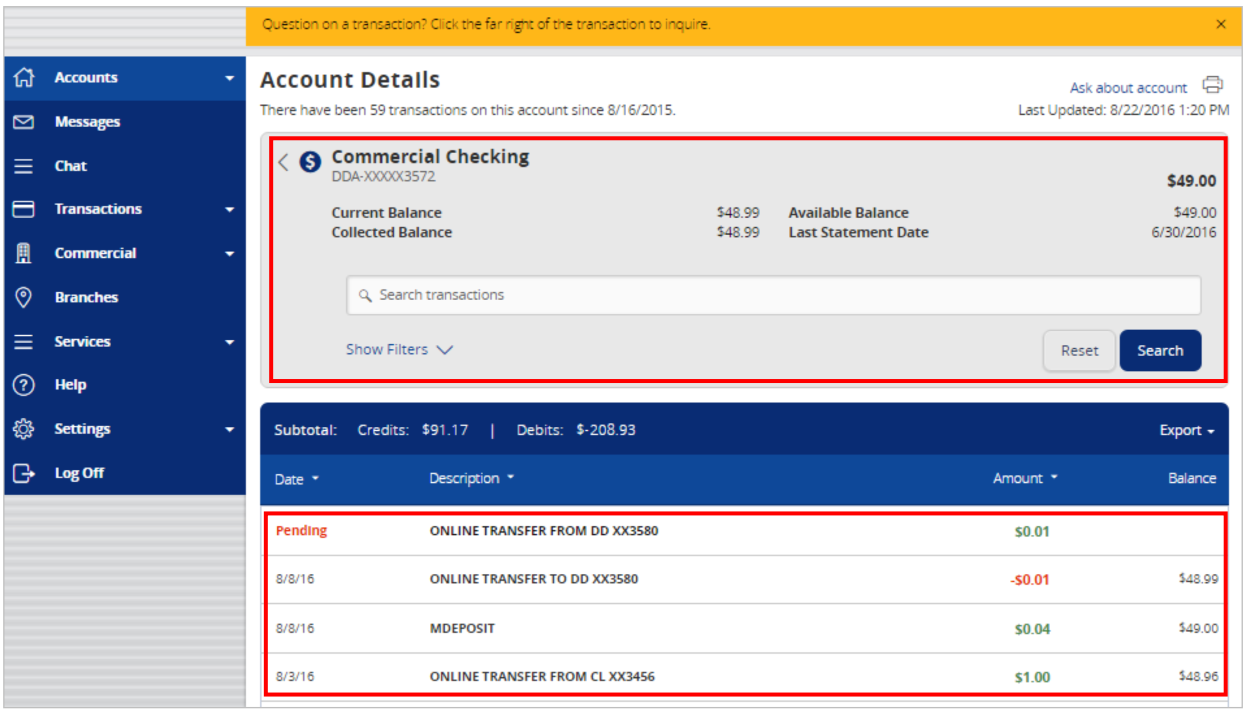
1. A listing of accounts the user has access to appears in the middle of the screen.
2. The ‘Transfer Money Now’ option on the top right corner of the screen is a direct shortcut to the ‘Transfer Funds’ option within the ‘Transactions’ menu.
3. The ‘Approvals Required’ displays a listing of commercial or retail payments which are currently awaiting approval. Click the ‘View in Activity Center’ button to review the transactions awaiting approval.
4. Click the ‘Edit’ option Edit shown above the account listing towards the right side of the screen to go to assign ‘Account Nicknames’ and the 'order' you would like your account to appear.
5. Click the ‘print’ option print shown above the account listing towards the right side of the screen to print a listing of accounts.
6. Click on any account to go to the ‘Account Details’ page to view account details and transaction history associated with the account.



Account Details & Transaction History

1. A listing of the details associated with the account are listed in the grey box below the account name.
2. A listing of historical transactions associated with the account appears 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.

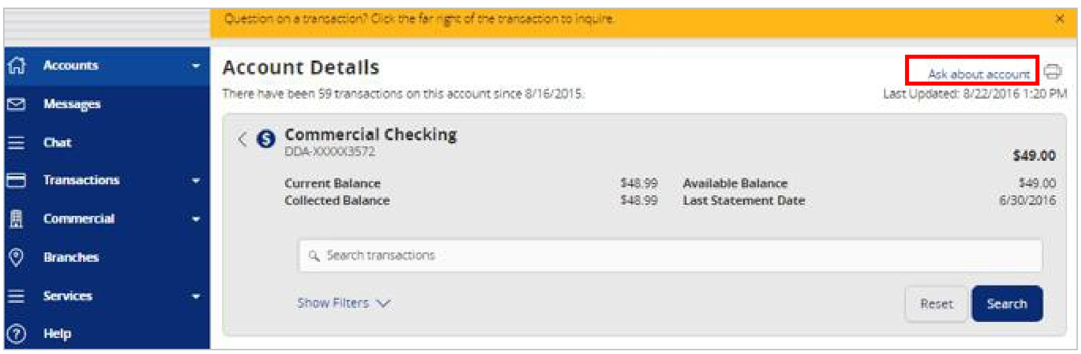


3. Transactions displaying an icon  to the left of the dollar amount have an associated image. Click on the transaction to view the front and back of the image.

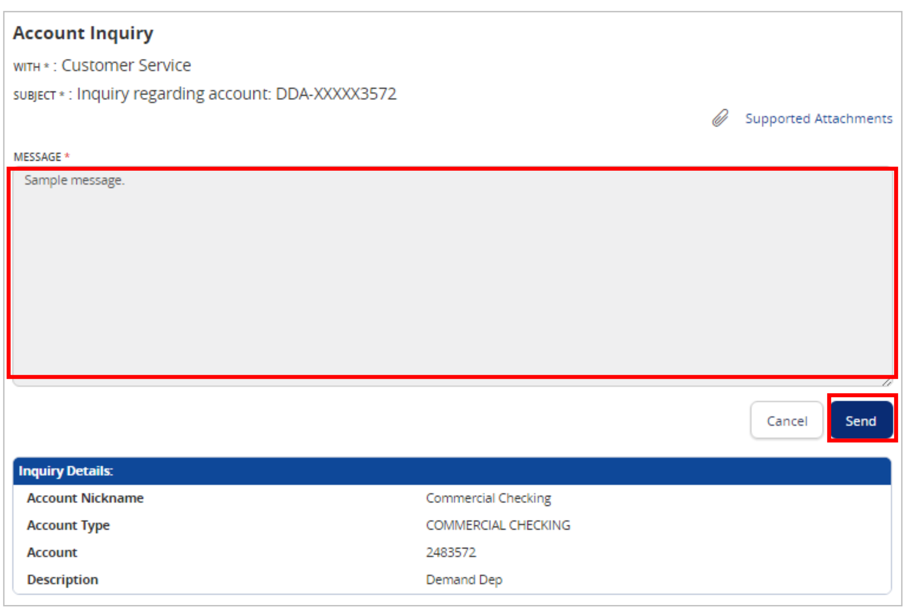
4. Click on the ‘Export’ button on the right side of the screen to display a listing of available formats. The export will include all transactions specified in the filter by the user.

Account Inquiry

1. Click on the ‘Ask about account’ link in the top right hand corner of the page to initiate a secure message.



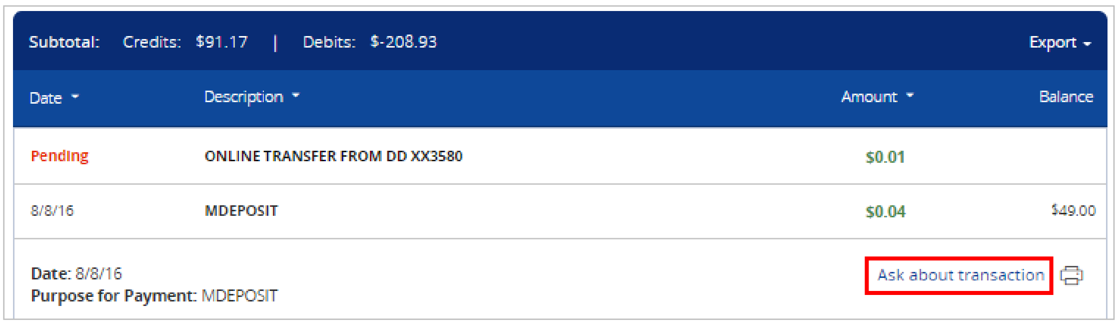
2. All account details will be automatically filled in. Type the inquiry in the ‘Message’ box and click the ‘Send’ button.



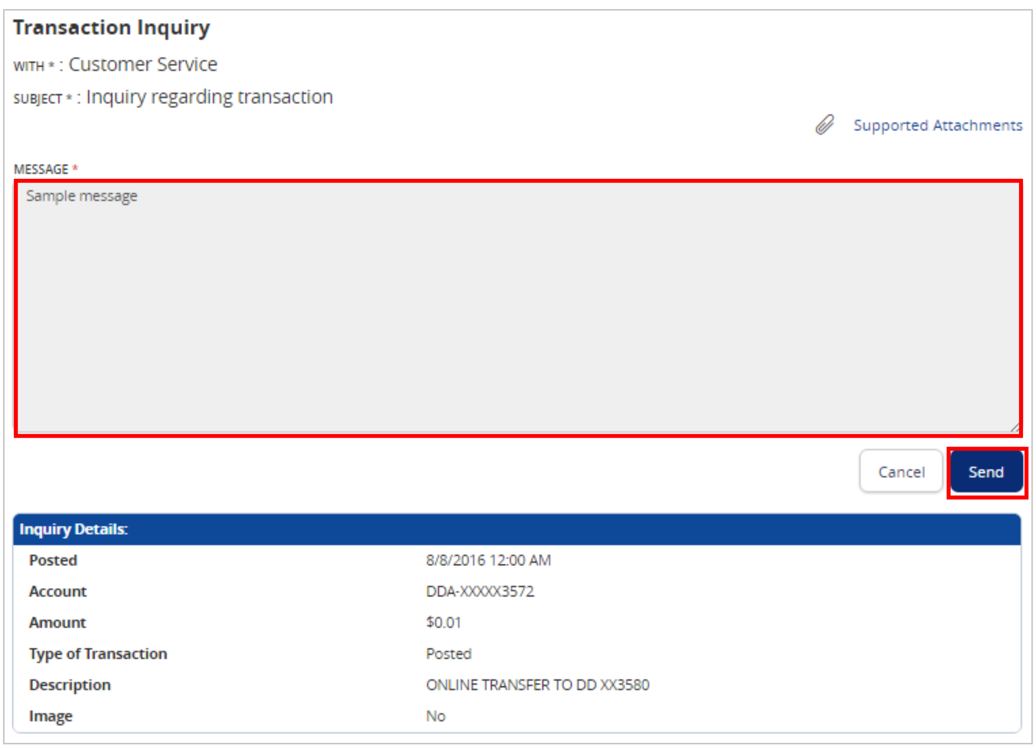
NOTE: Click on the 'Supported Attachments' link to view a listing of supported file types. Click on the paper clip icon to attach a file to the Account Inquiry.

Transaction Inquiry

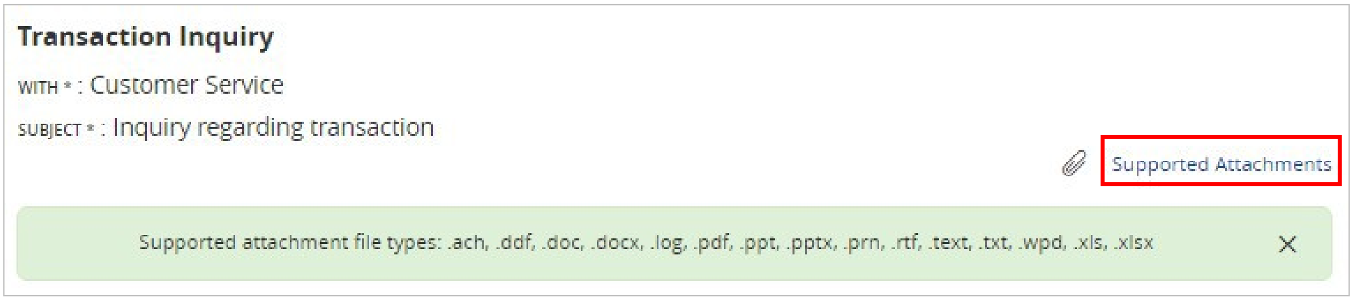
1. To inquire on a specific transaction, click on the transaction in question to see the details. Next, click on the 'Ask about transaction' link on the right side of the screen.



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 Transaction Inquiry.

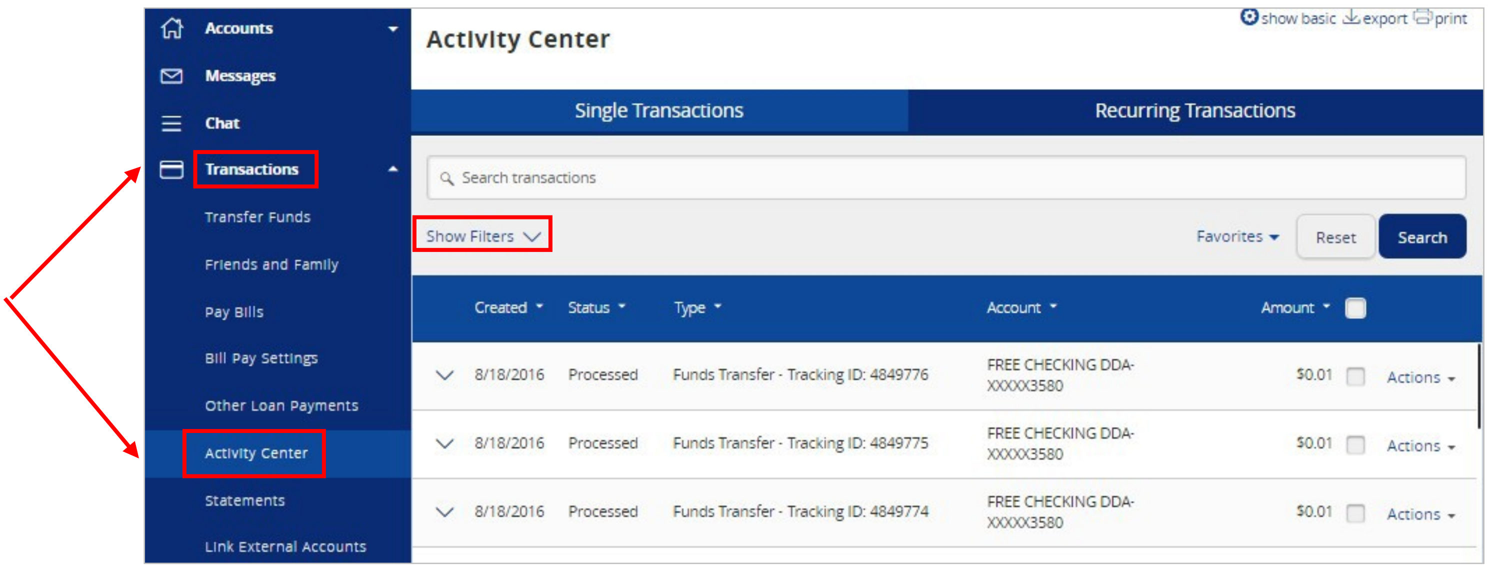


Activity Center

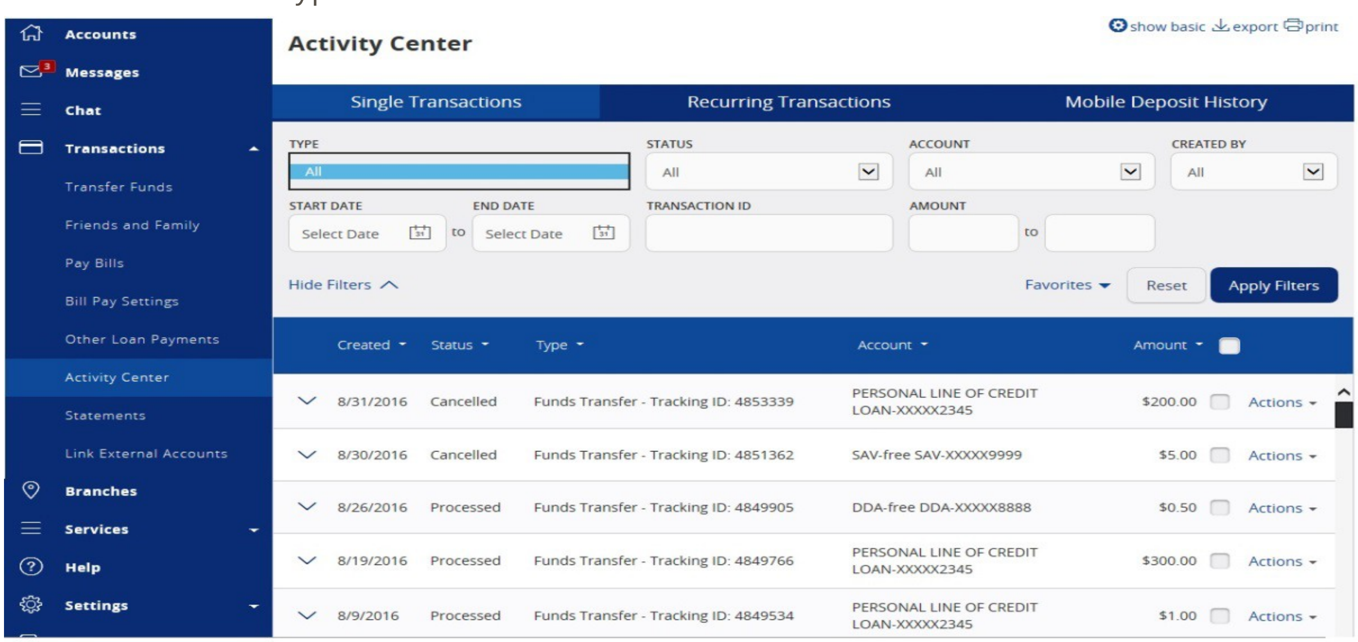
'Activity Center' lists all user activity initiated from within Online Banking. This page can be accessed by selecting the 'Activity Center' option under the 'Transactions' menu.

Single Transactions

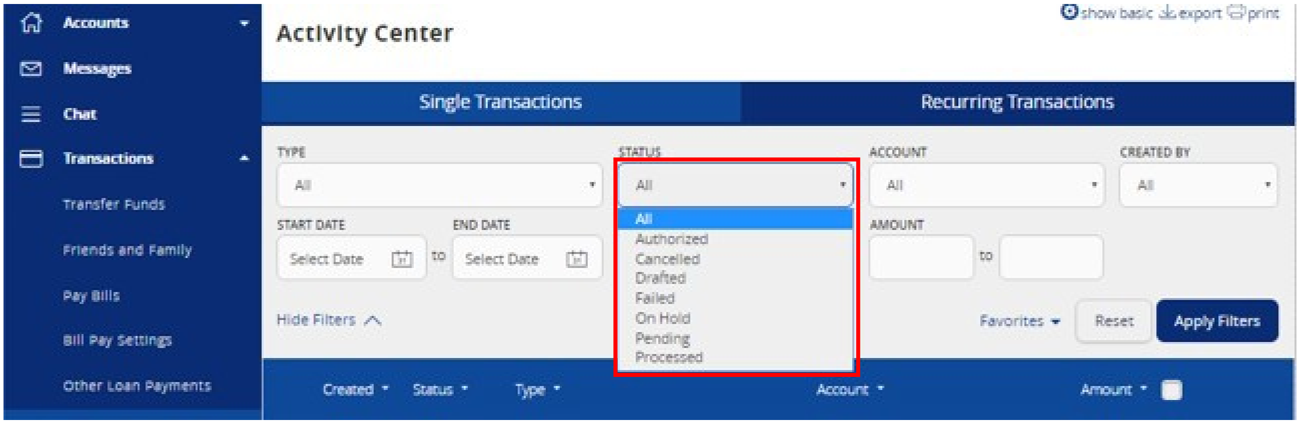
1. Click the 'Single Transactions' tab on the screen to view one-time online transactions.
2. Click the 'Show Filters' option to reveal searchable fields.



3. Search by the available fields to isolate the desired online transactions.
   a. Transaction Type

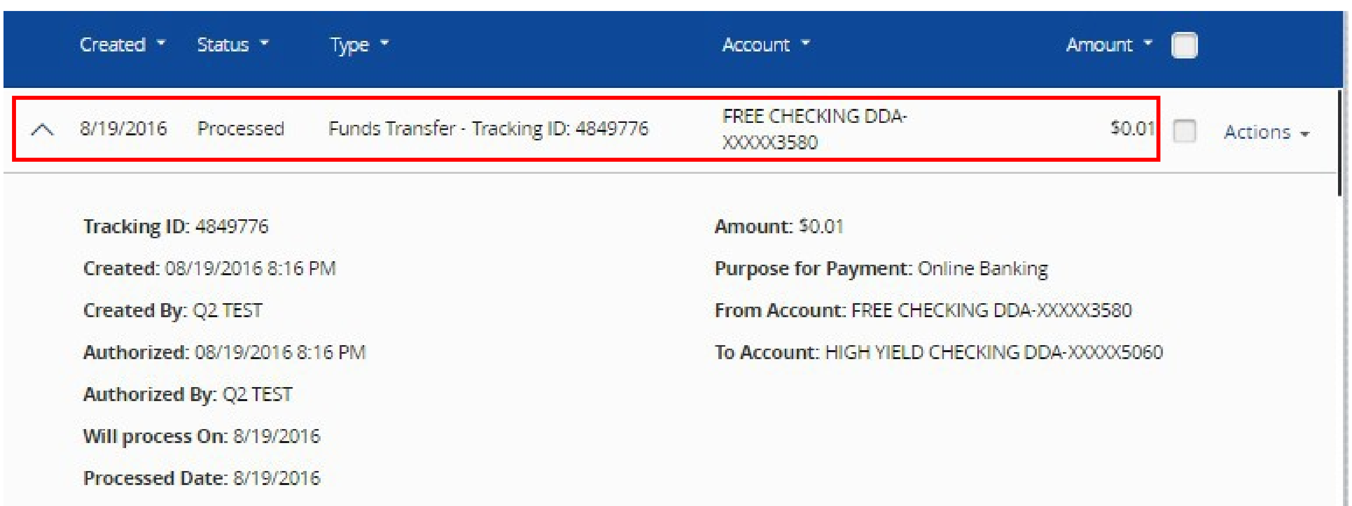


b. Status

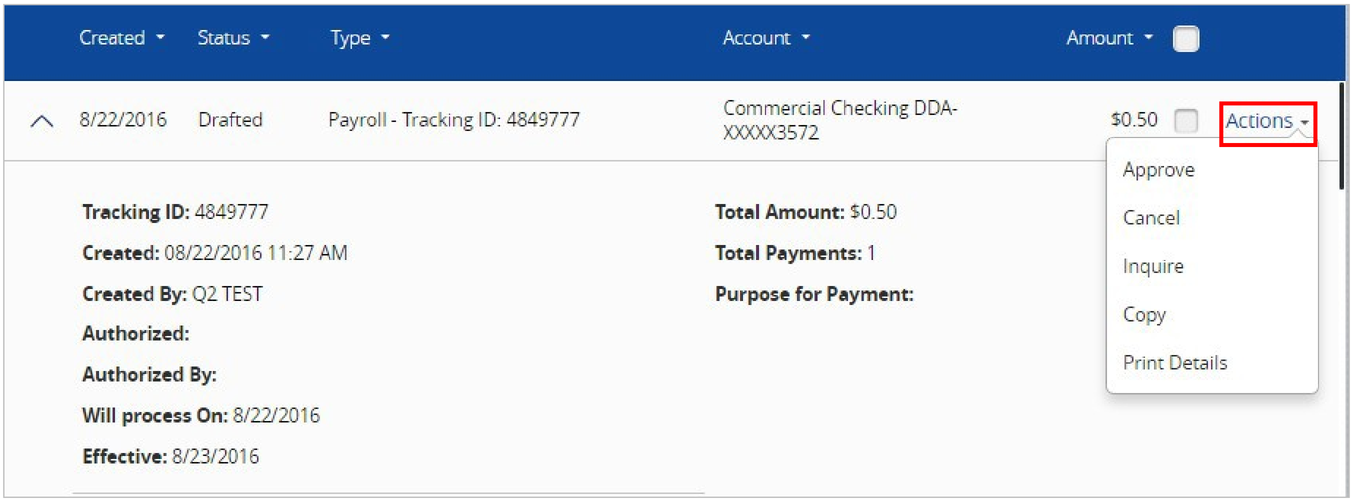


i. Authorized – All approvals have been satisfied. Ready to be processed.
ii. Cancelled – User has cancelled the online transaction.
iii. Drafted – Additional approval outstanding. Transaction will not be processed.
iv. Failed – Transaction has been denied.
v. On Hold – Transaction is under review and may not be processed.
vi. Pending – Transaction processing has been interrupted.
vii. Processed – Transaction has been completed and can no longer be cancelled.

4. Click on the transaction to view the details in an expanded view.

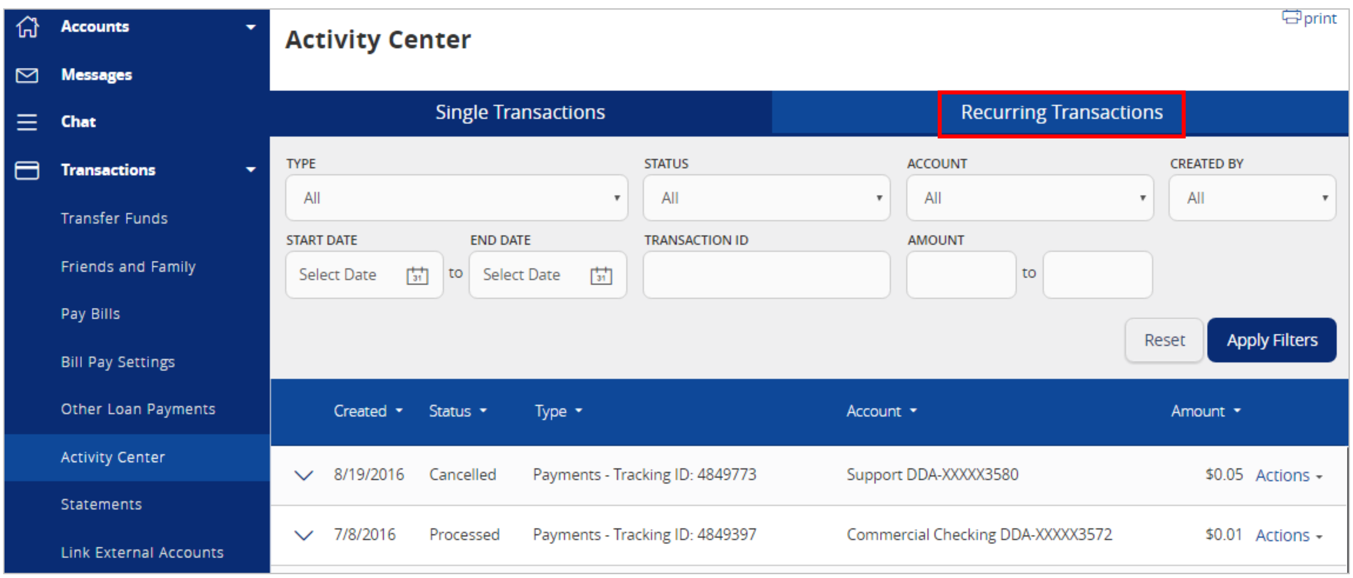


5. Click on ‘Actions’ to display a listing of available options corresponding with the transaction.



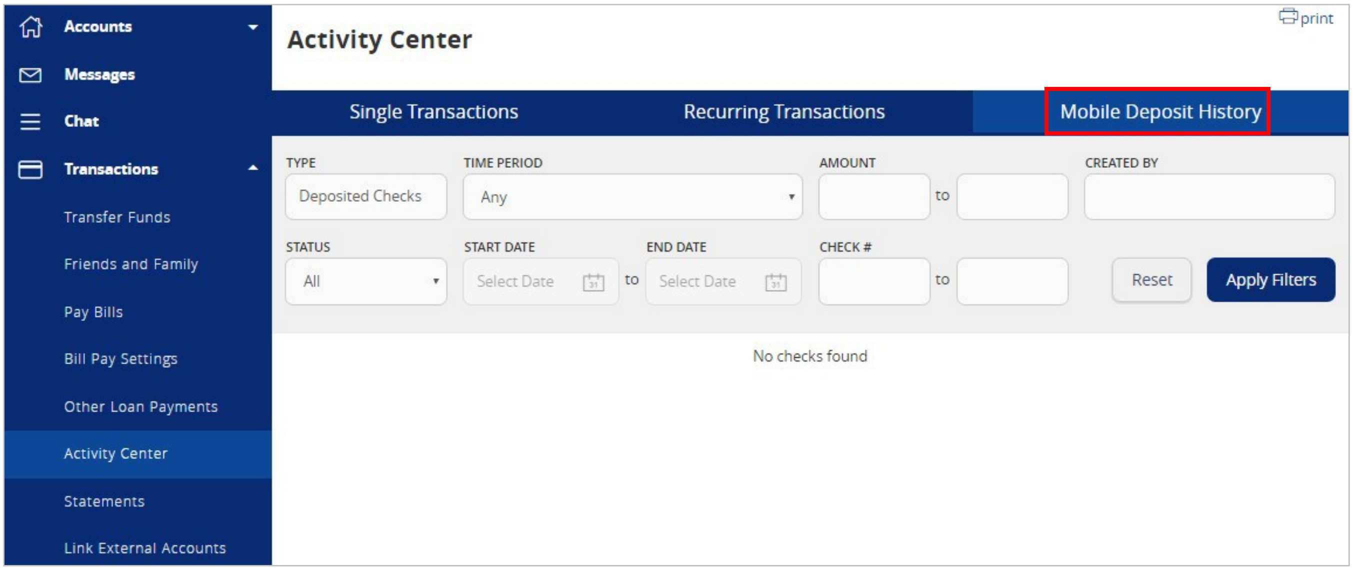
Recurring Transactions

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 Depositfunctionality.

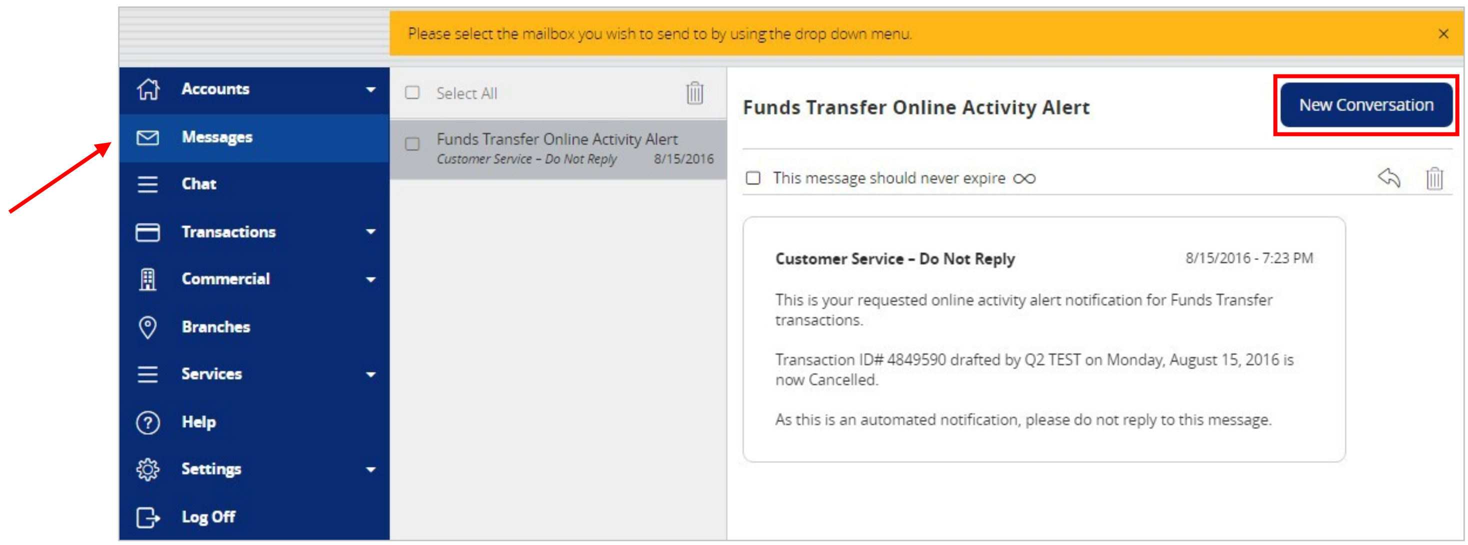


Secure Messages

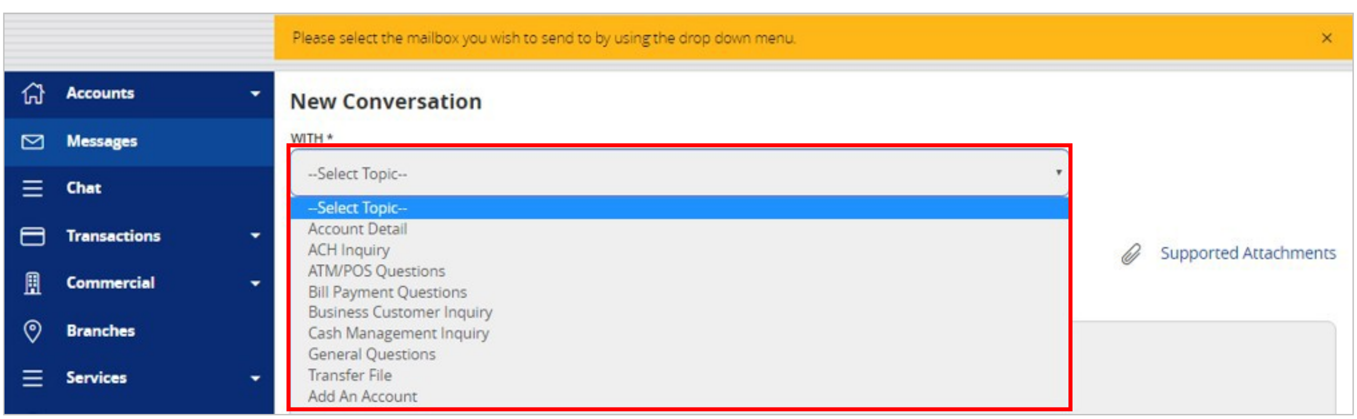
Secure Messages

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.

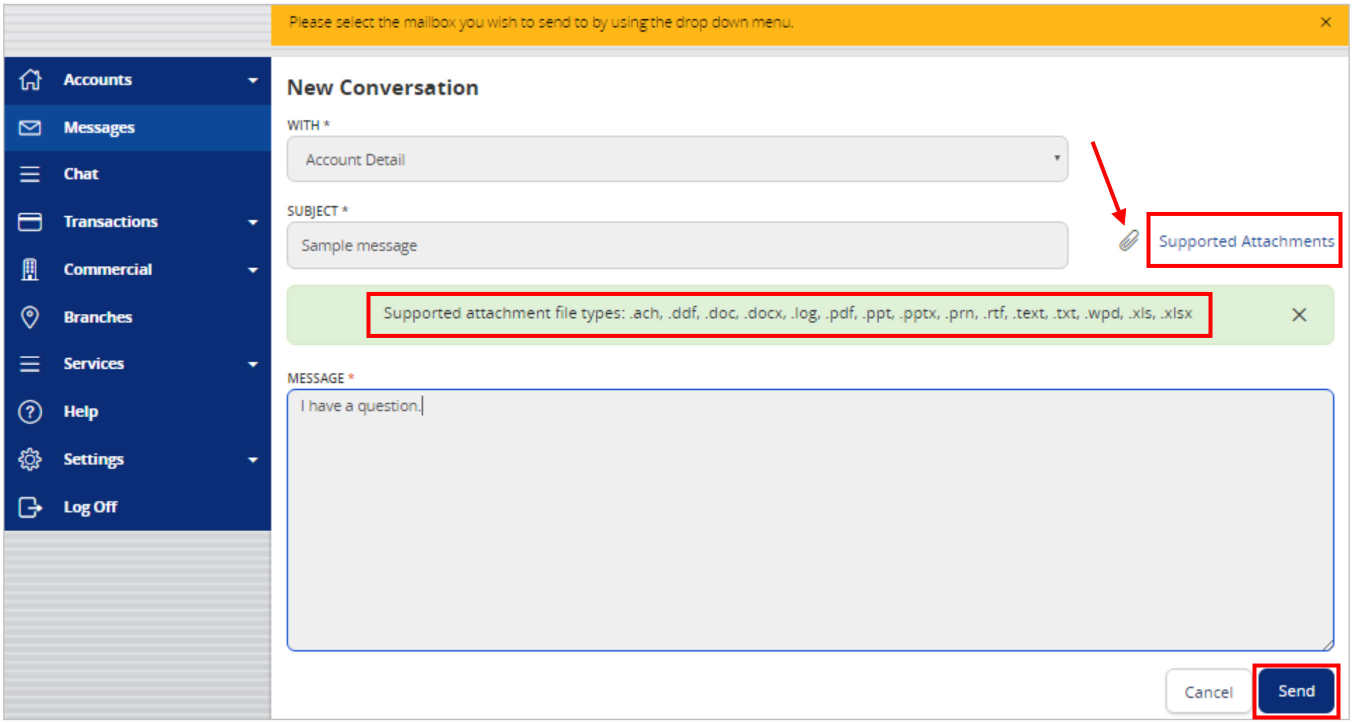
NOTE: The ‘Messages’ feature is a secure messaging function which allows for two-way communication between the online banking user and Rockland Trust. Since the message is delivered securely within Online Banking, sensitive material (i.e. SSN, account number(s)) may be safely included in the body of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



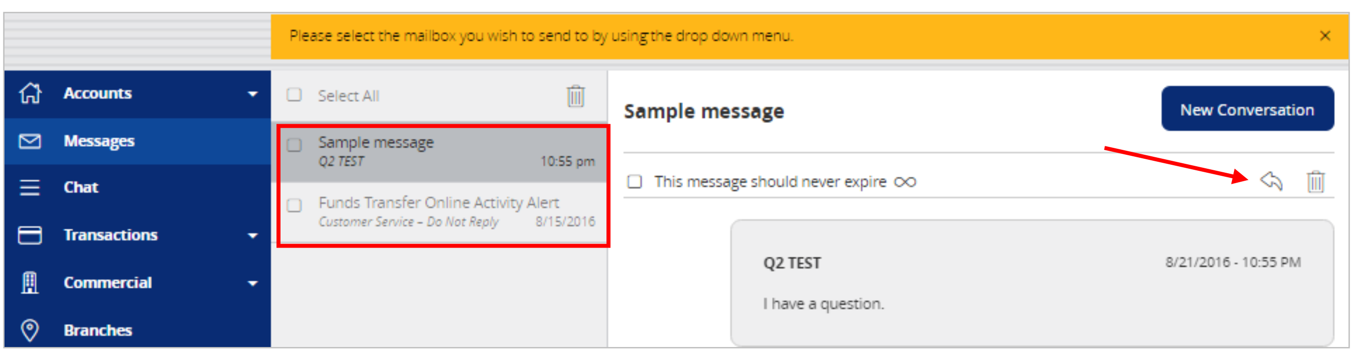
3. Select the appropriate topic from the drop-down menu.



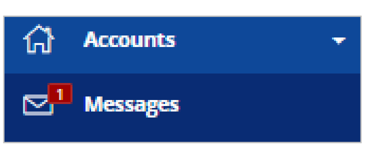
4. Click the 'Supported Attachments' link on the right side of the screen to show what file types are supported.
5. Click the paper clip icon to attach a file or document if desired.
6. Click 'Send' at the bottom of the screen to submit the message to Rockland Trust.



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. Click on the arrow icon beneath 'New Conversation' to reply to a secure message.



9. 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

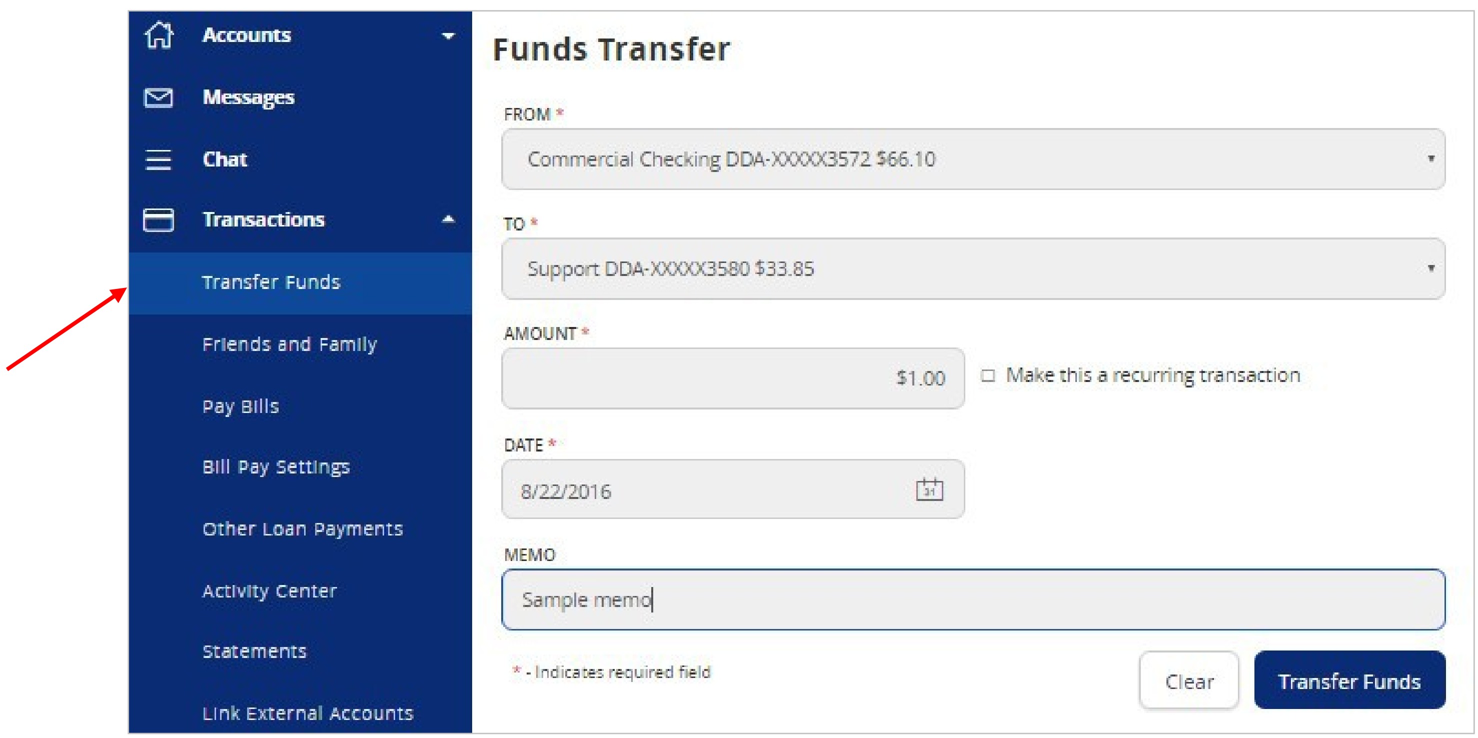
1. Select the ‘Transfer Funds’ option under the ‘Transactions’ menu.
2. Select a ‘From’ account from the drop down menu.
3. Select a ‘To’ account from the drop down menu.

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.

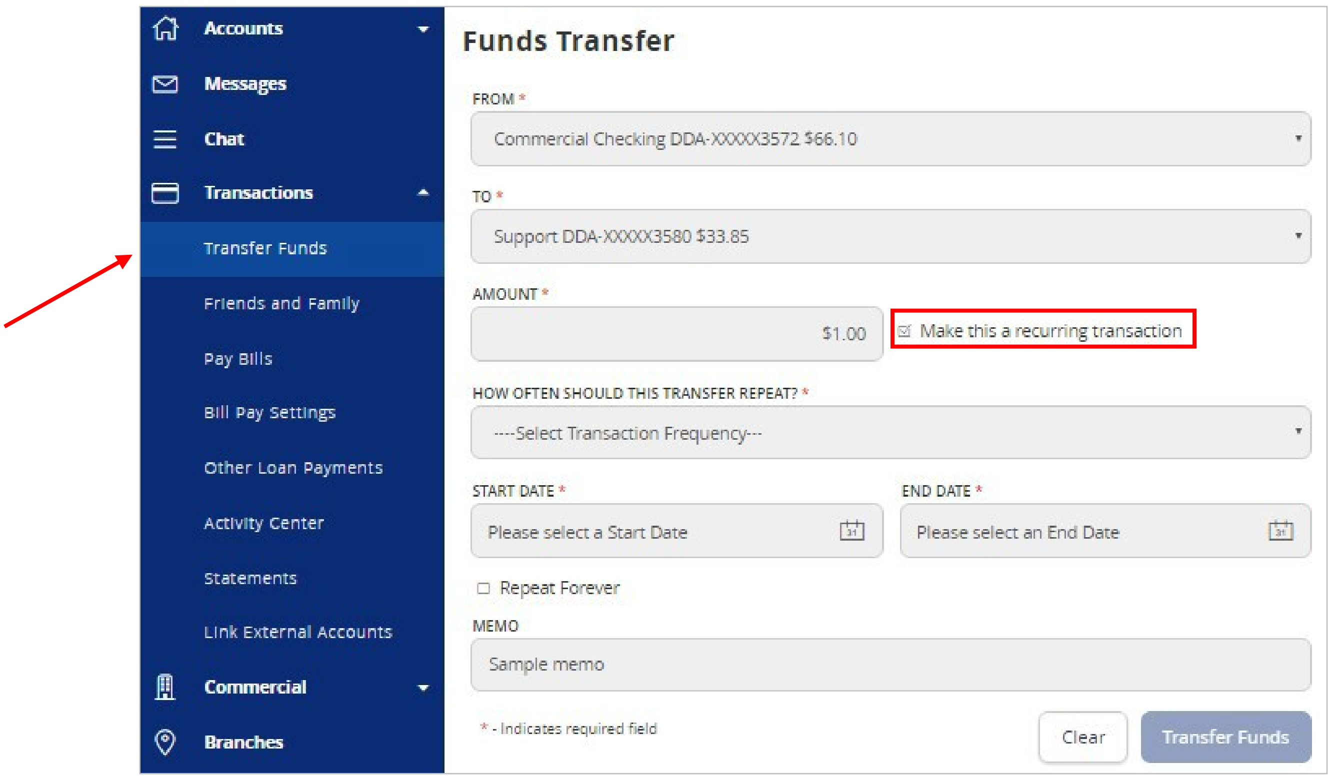
NOTE: The date for the transaction may be the current day or a future date. Same day transfers occur in real-time. Internal transfers submitted after 9:00 pm EST may be credited to your account on the next business day. External transfers submitted after 4:30 pm EST may be credited to your account on 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 Activity Center).
7. Click the ‘Transfer Funds’ button on the bottom right side of the screen.

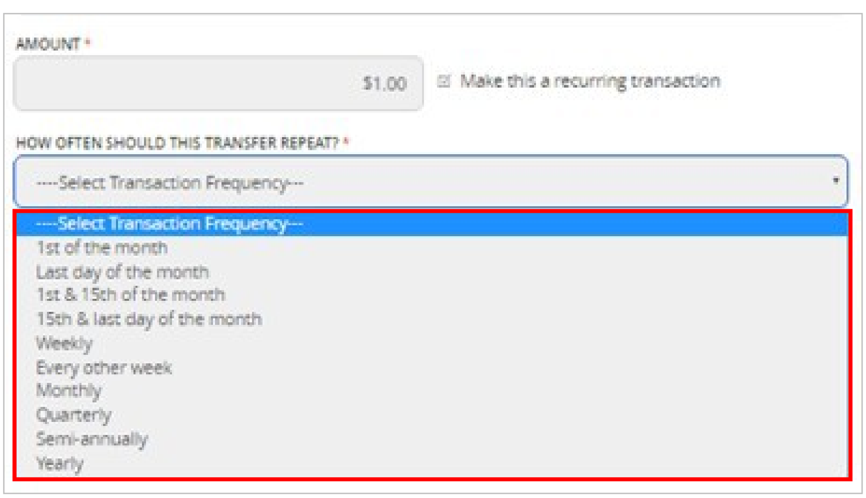


Recurring Transfers

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'.



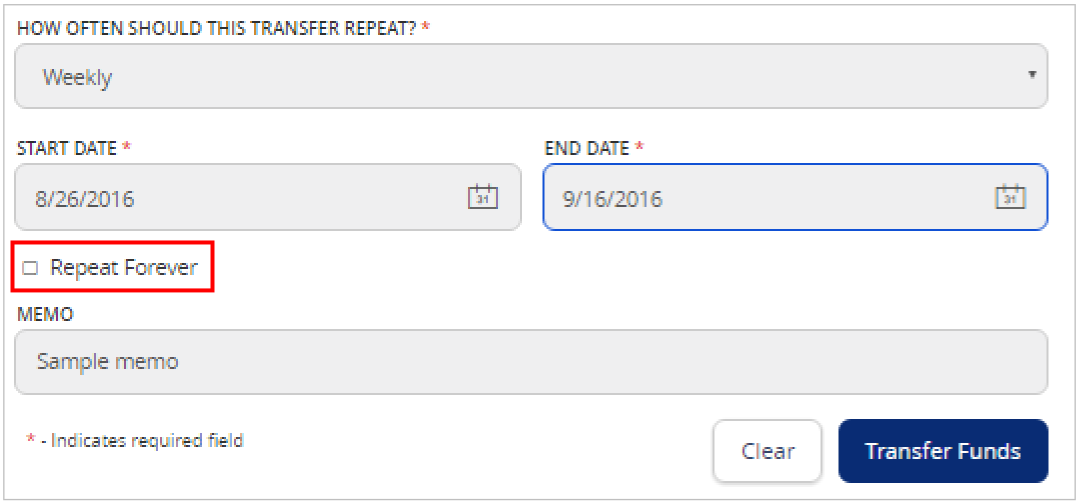
6. Select the 'Transaction Frequency' from the drop down menu.



7. Select a ‘Start Date’ and an ‘End Date’ for the recurrence.

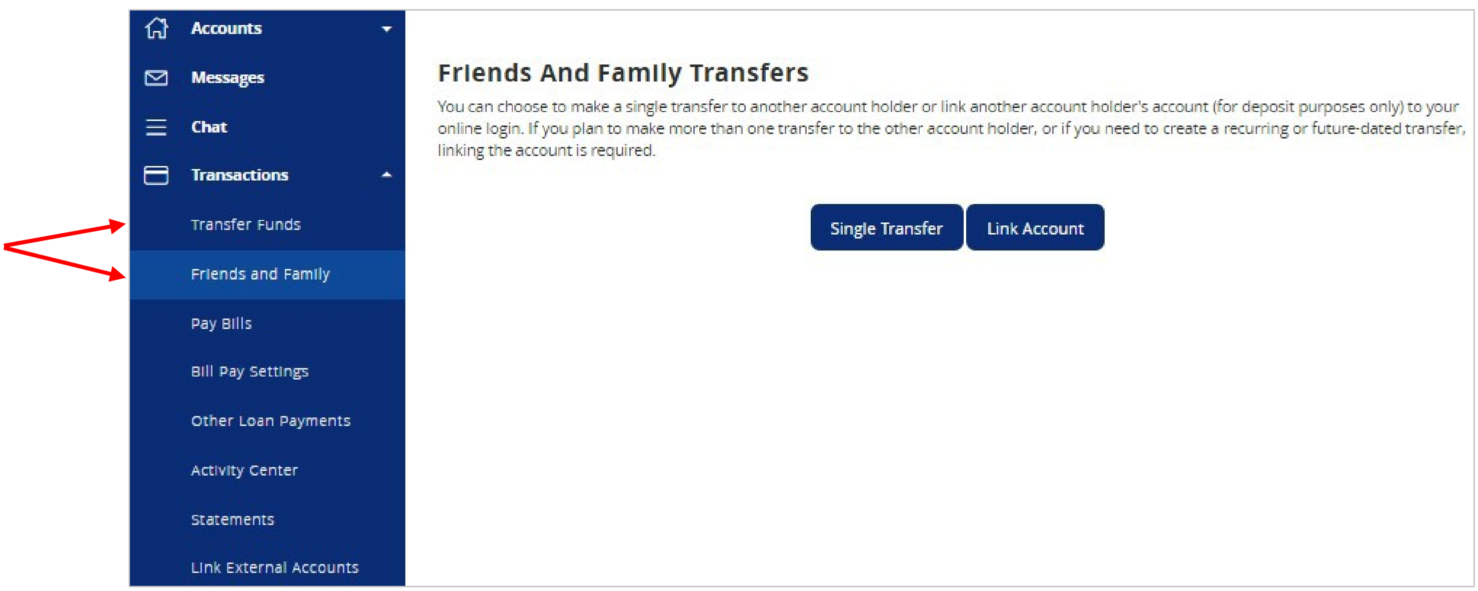
NOTE: Click the check box next to ‘Repeat Forever’ if the recurrence will be for an indefinite period of time.

8. Enter a ‘Memo’ (This is an optional step).
9. Click the ‘Transfer Funds’ button on the bottom right side of the screen.

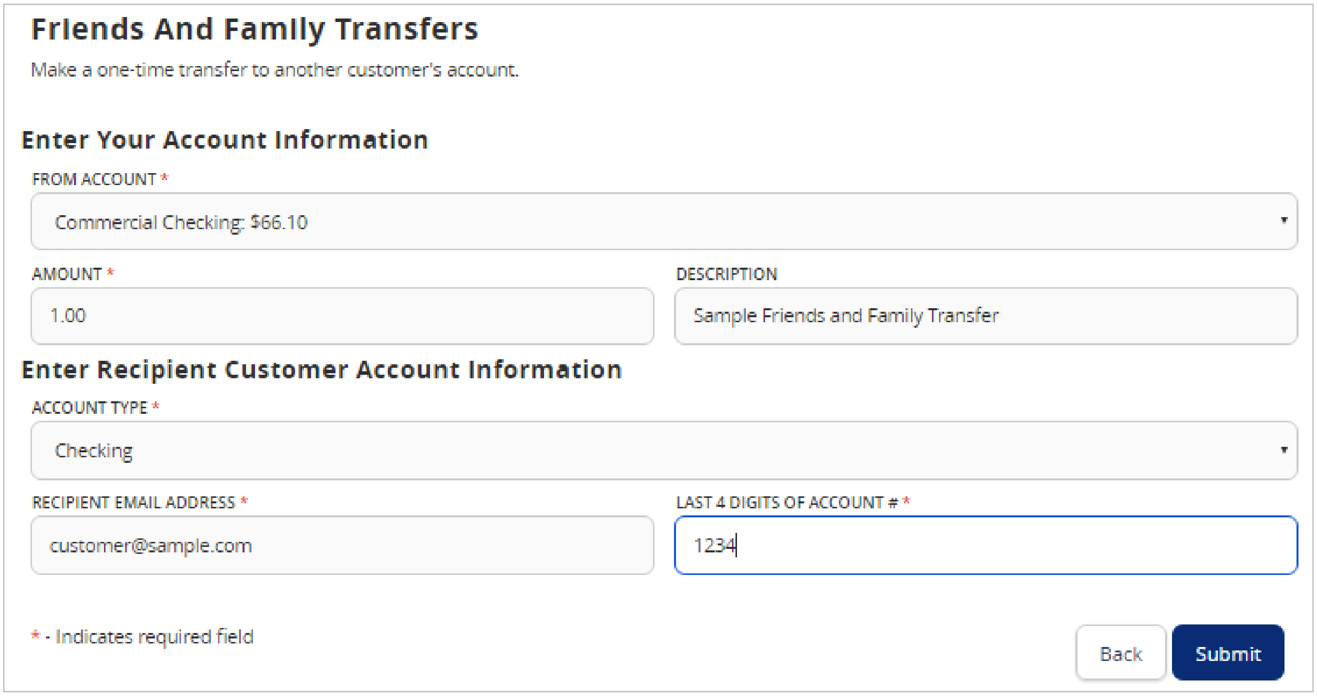


Friends and Family

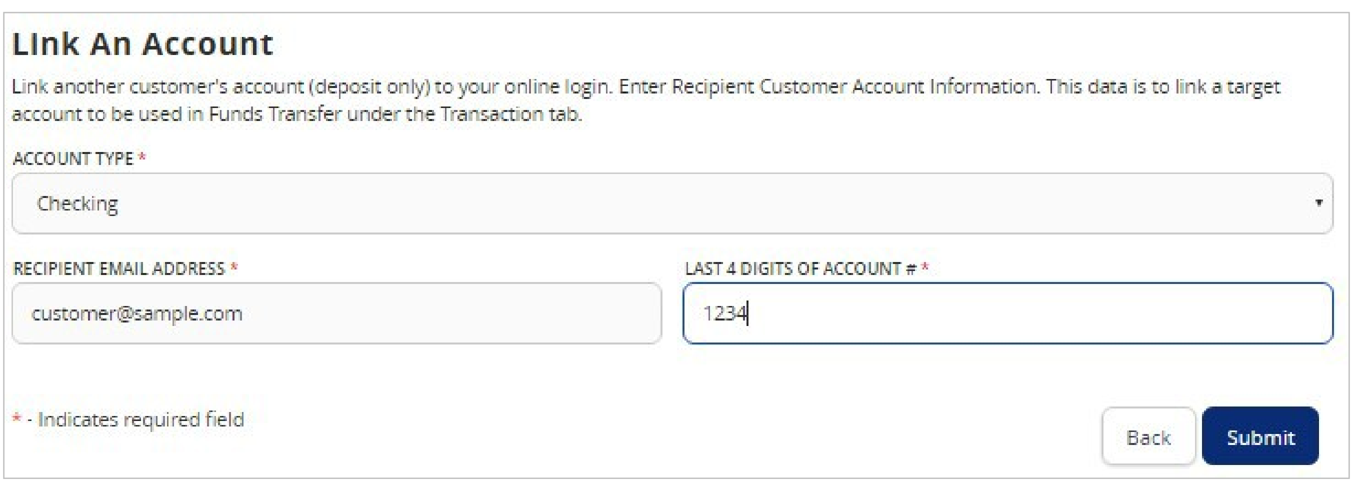
1. Select the ‘Friends and Family’ option under the ‘Transactions’ menu.



2. Select 'Single Transfer' option to make a one-time transfer to another Rockland Trust customer's account. The customer must be enrolled in Rockland Trust Electronic Banking.
    a. Enter the information in the required fields designated with an asterisk (*).
    b. Click the 'Submit' button on the bottom right corner of the screen.



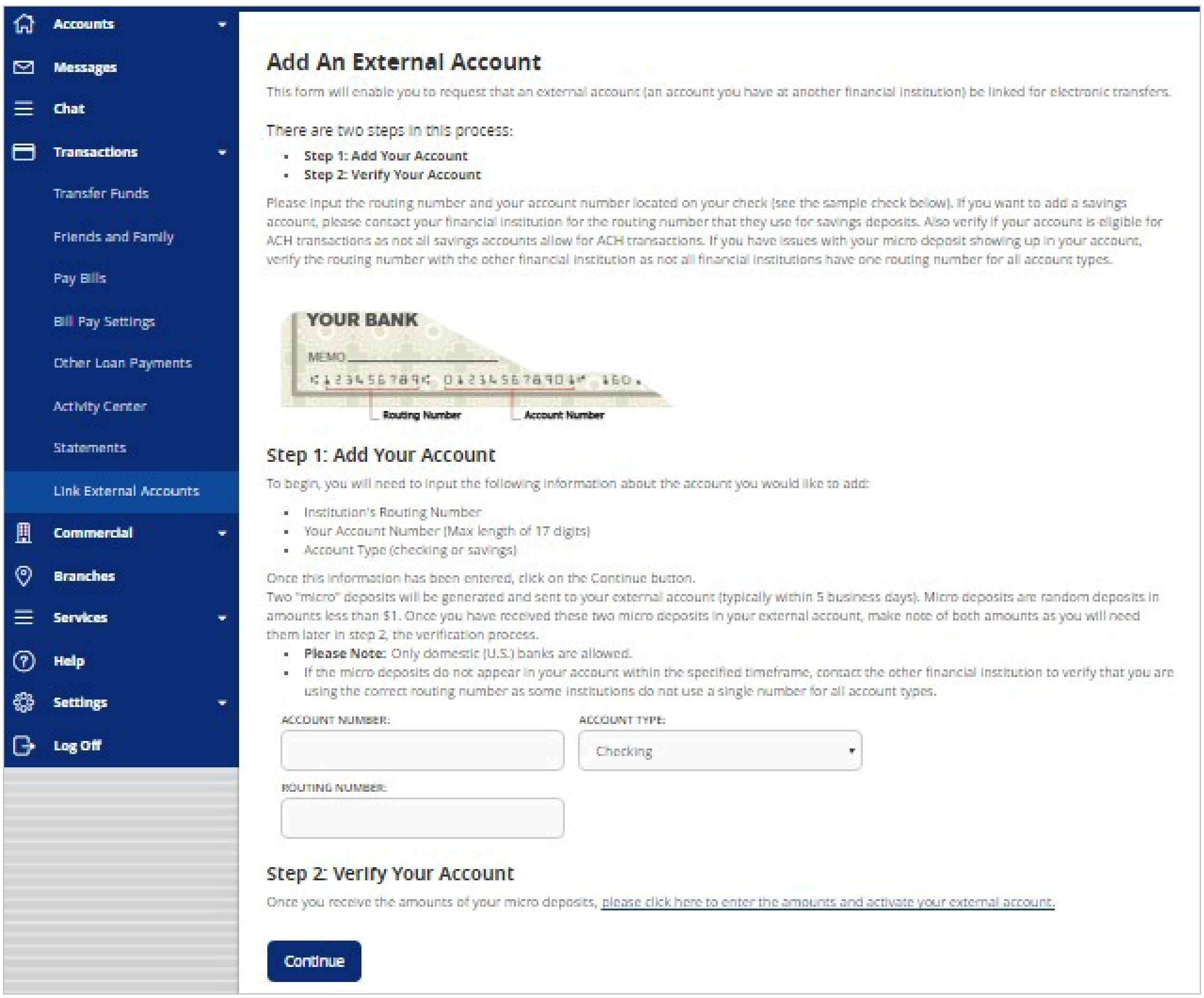
3. Select 'Link Account' to link another Rockland Trust customer's account (deposit only) to your online login. The customer must be enrolled in Rockland Trust Electronic Banking.
    a. Enter the Recipient Customer's Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.
    b. Click the 'Submit' button on the bottom right corner of the screen.



External Account Setup & Transfer

External Account Setup

1. Select the 'Link External Accounts' option under the 'Transactions' menu.
2. Enter the external Account Number.
3. Select the Account Type.
4. Enter the Routing Number of the external account.
5. Click the 'Continue' button at the bottom of the screen to submit the request.

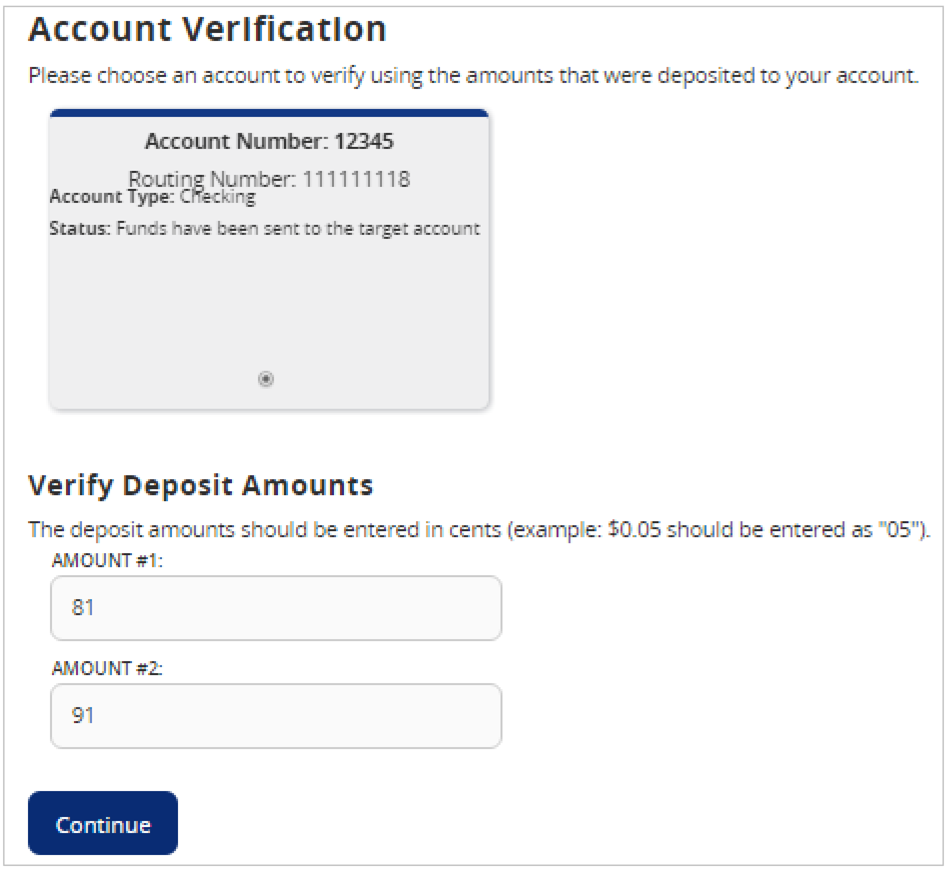


External Account Verification

NOTE: Once you have received the two micro deposits in the designated external account, perform the following steps.

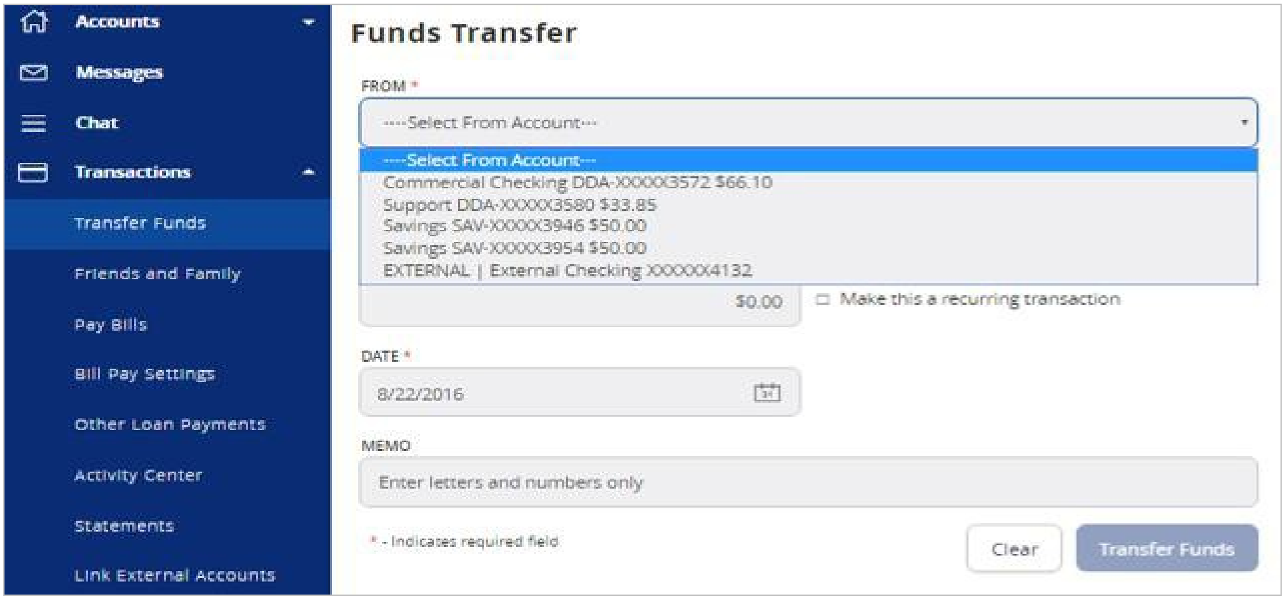
1. Click the ‘please click here to enter the amounts and activate your external account’ link.

2. Click the radio button to select the external account forverification.
3. Enter the two micro deposit amounts received in your externalaccount.
4. Click the ‘Continue’ button at the bottom of the page.

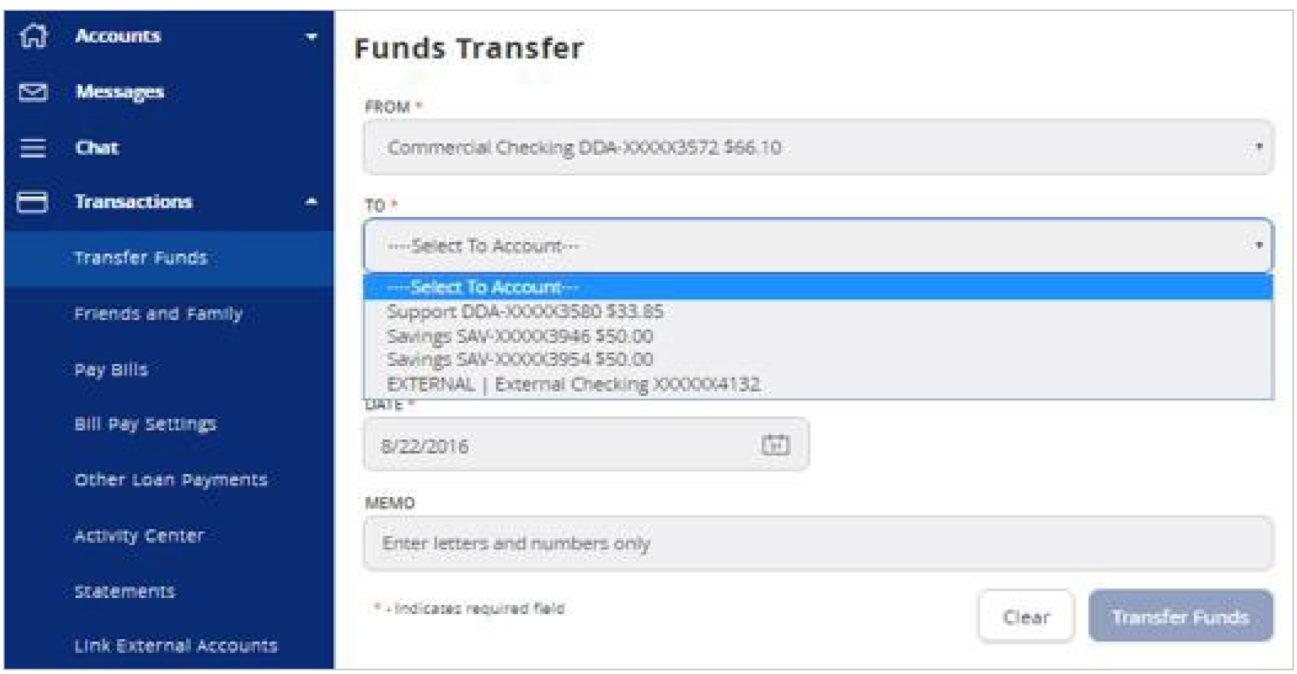


External Transfer

1. Select the ‘Transfer Funds’ option under the ‘Transactions’ menu.
2. If the external account for the transfer will be the ‘From Account’, select the account designated as ‘EXTERNAL’.



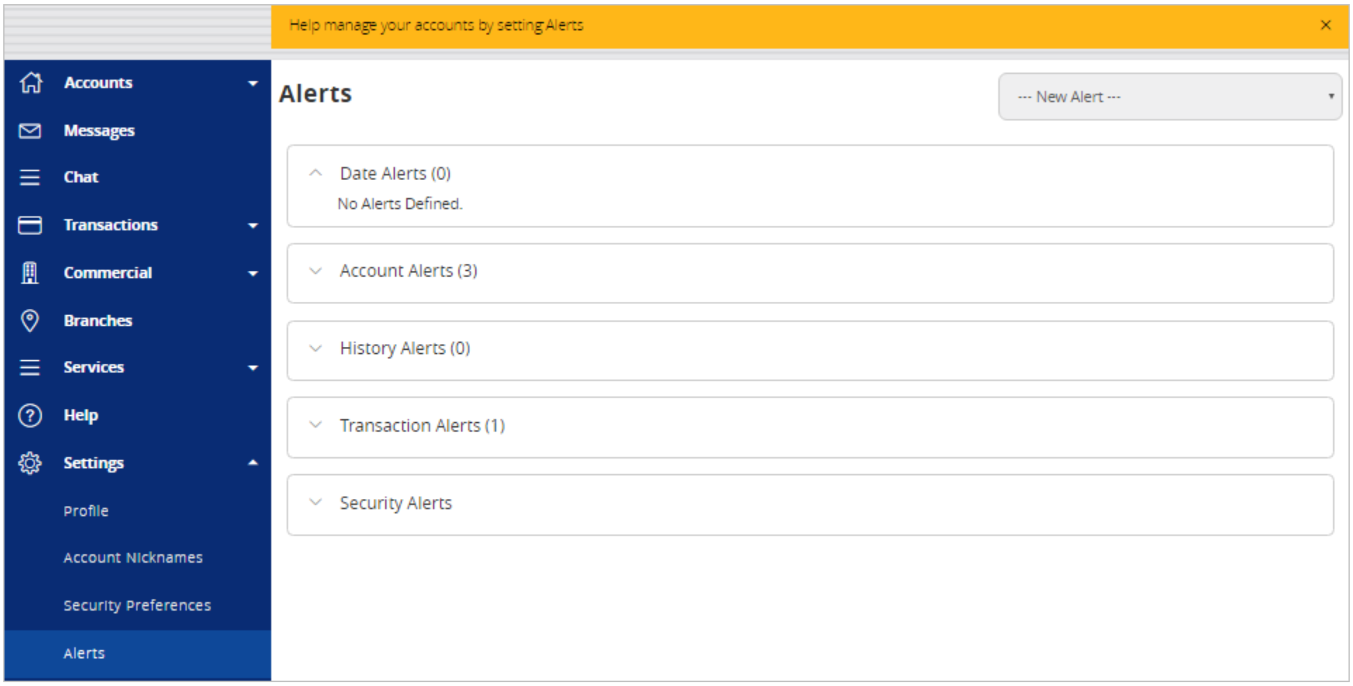
3. If the external account for the transfer will be the 'To Account', select the account designated as 'EXTERNAL'.
4. Enter the 'Date' for the external transfer.
5. Enter a 'Memo' (this step is optional).
6. Click the 'Transfer Funds' button at the bottom of the screen. External transfers submitted after 4:30 pm EST may be credited to your account on the next business day but may take two business days to complete.



Online Banking Alerts

Online Banking Alerts

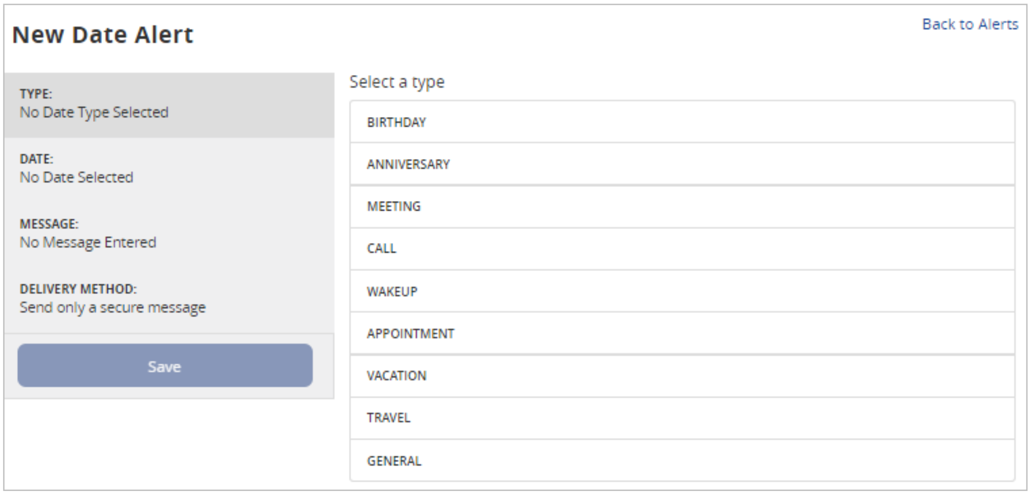
1. Select the ‘Alerts’ option under the ‘Settings’ menu.



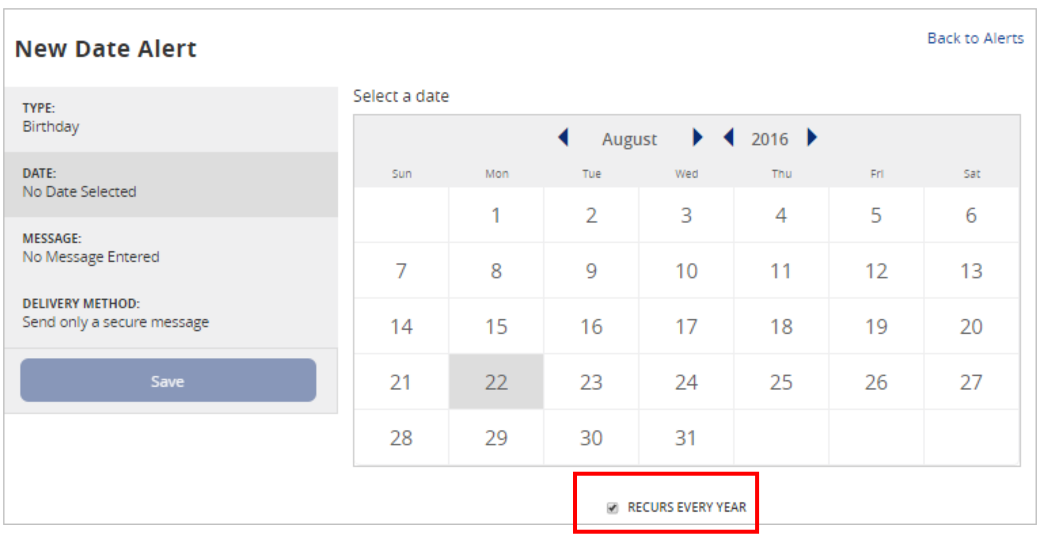
2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.

Date Alerts

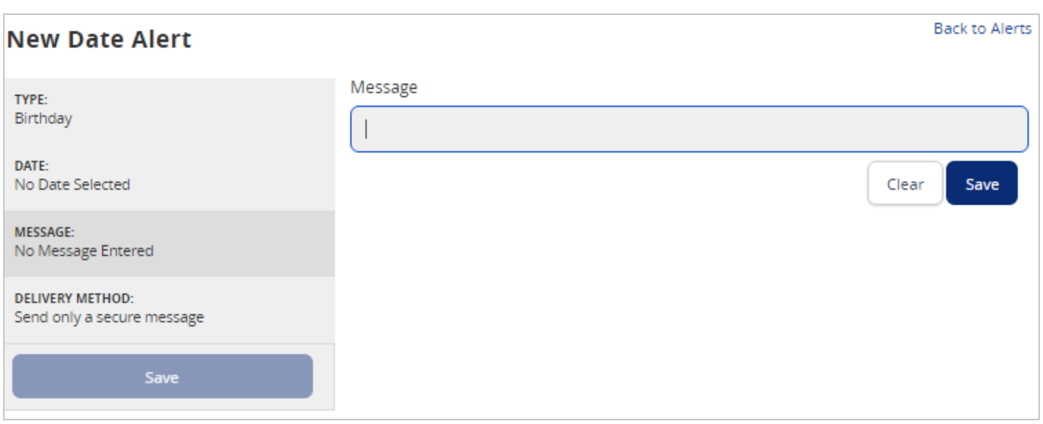
1. Select the type of date alert.



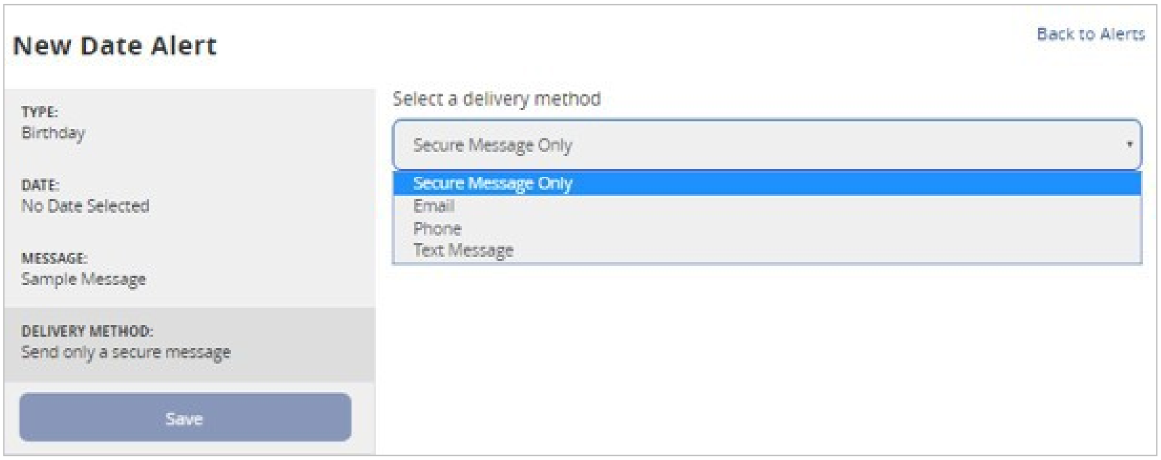
2. Select the date of the alert. Uncheck the 'Recurs Every Year' box if the alert is for one date only.



3. Enter a message for the date alert.

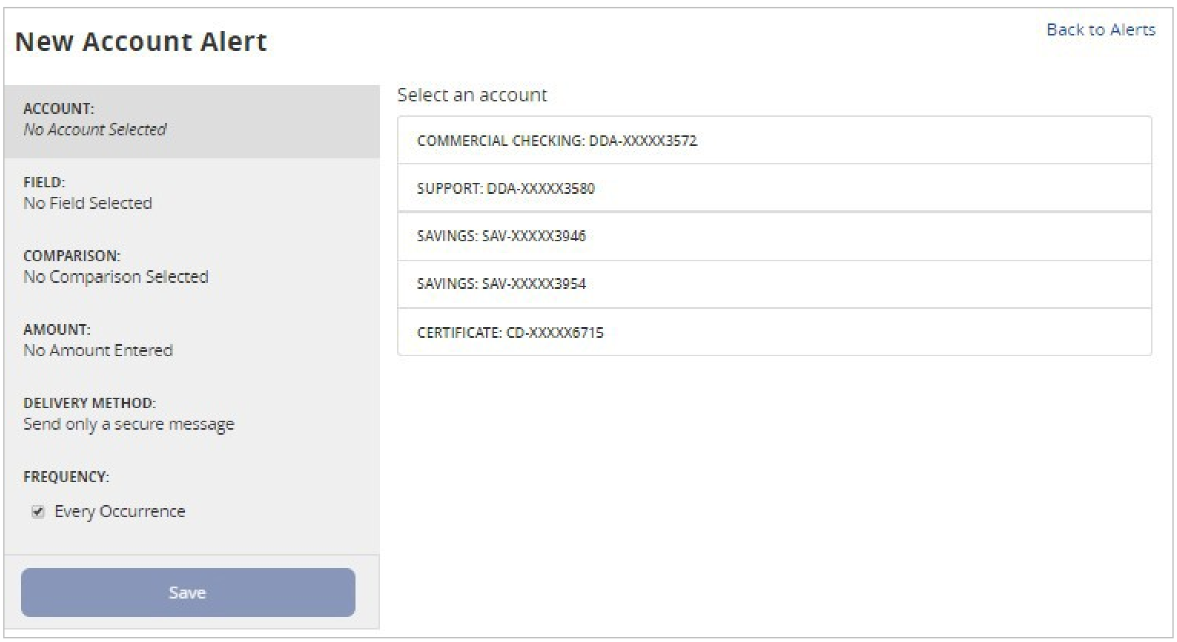


4. Select a delivery method for the date alert. 'Secure Message Only' will send the alert to the Messages menu within Electronic Banking.

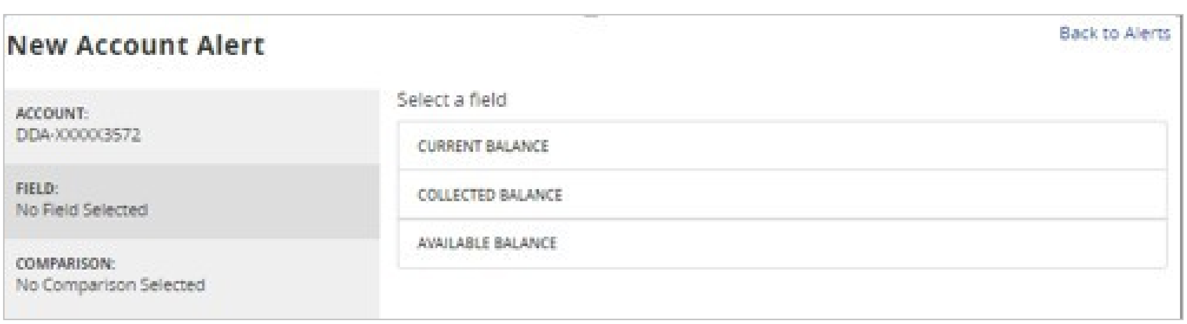


Account Alerts

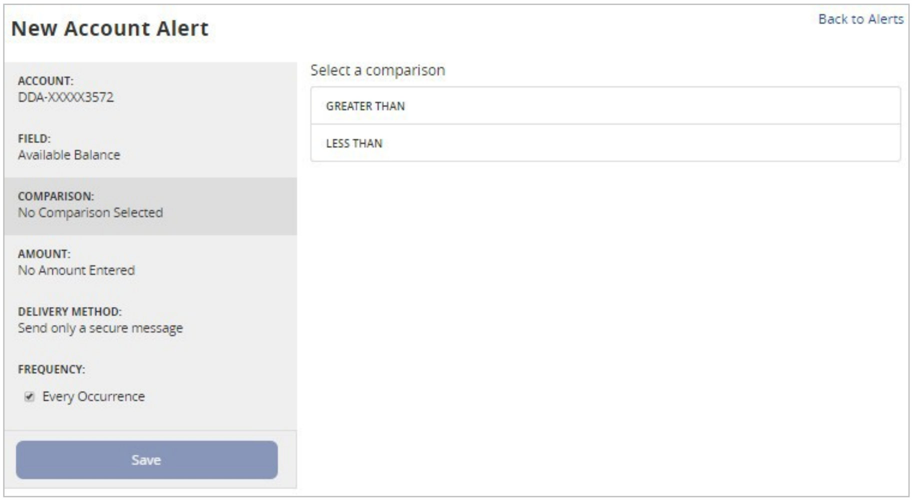
1. Select an account.



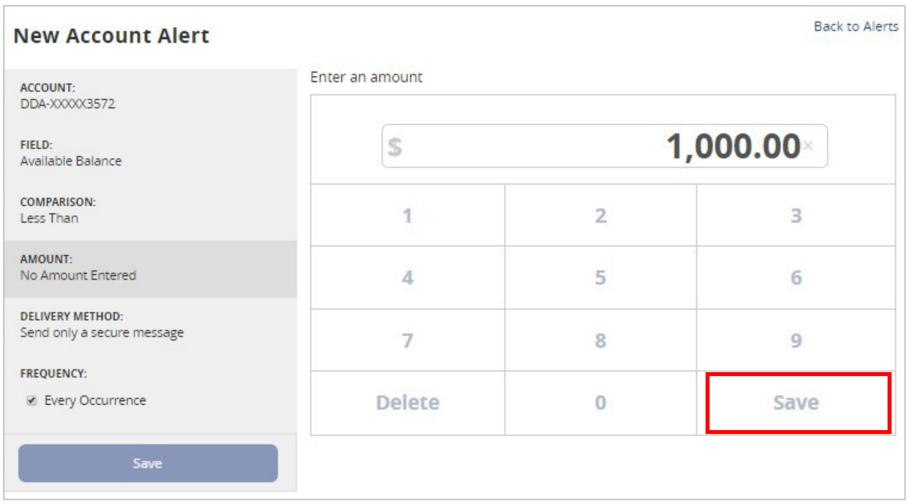
2. Select a field from which the alert should reference.



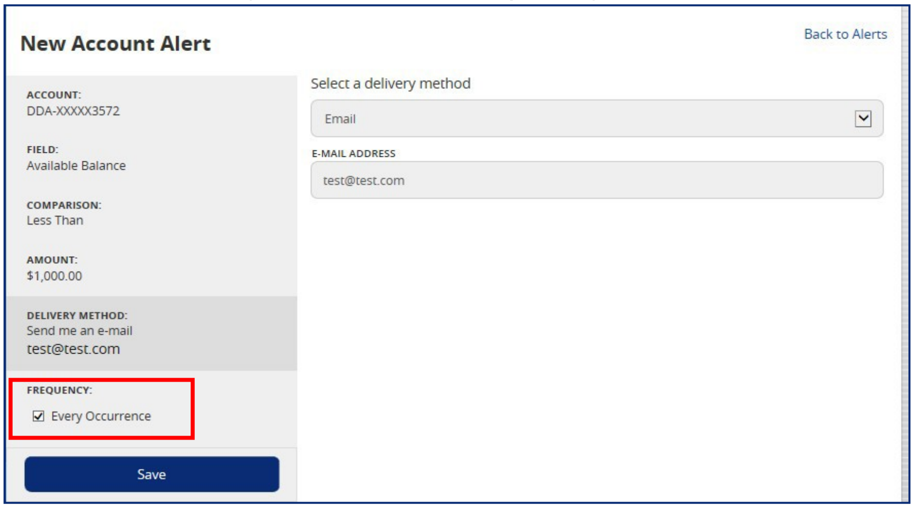
3. Select a comparison.



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

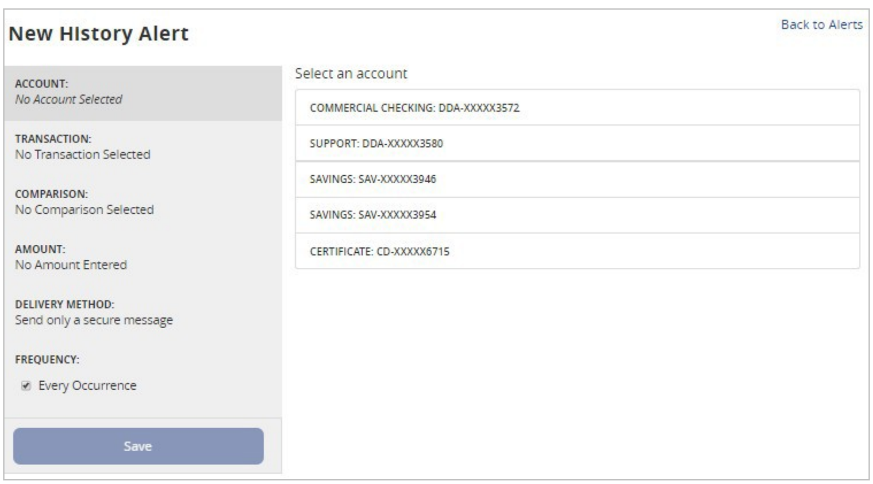


5. Select the delivery method and frequency for the alert.

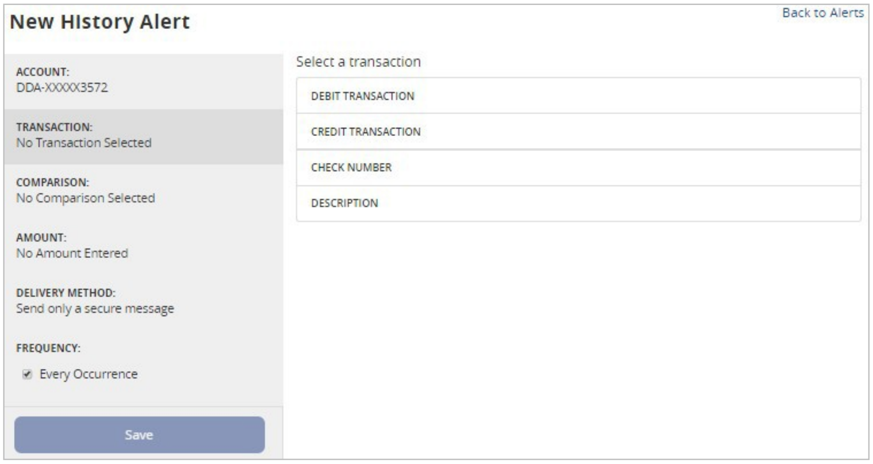


History Alerts

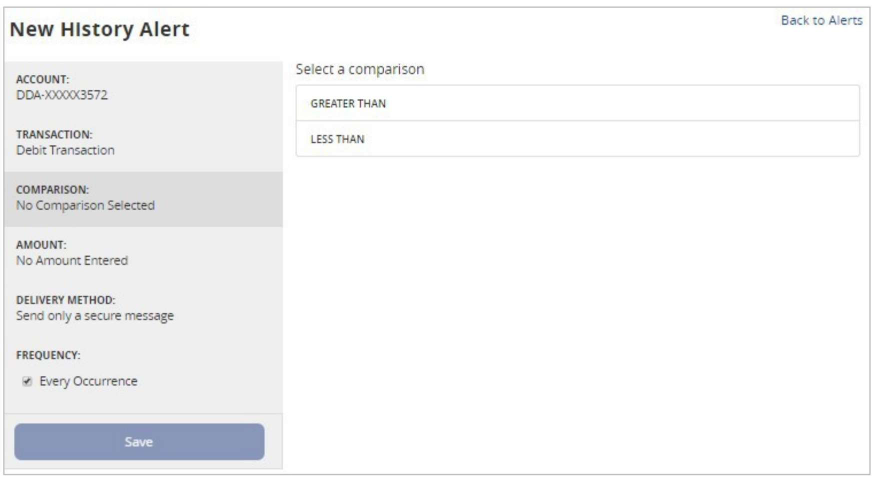
1. Select the account.



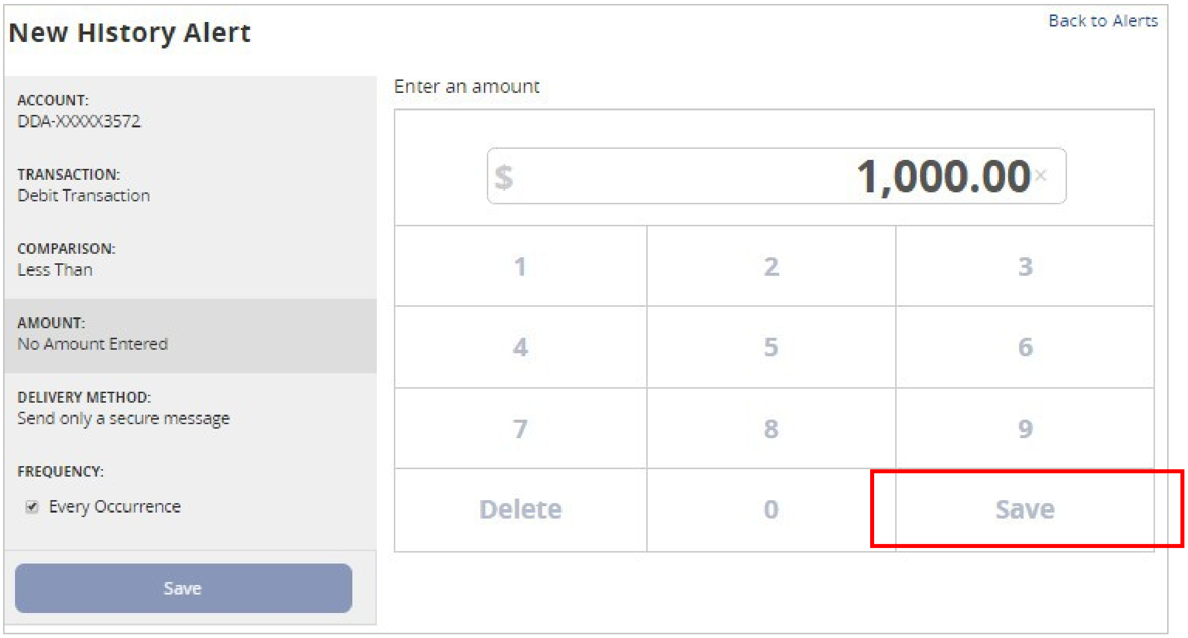
2. Select a transaction type.



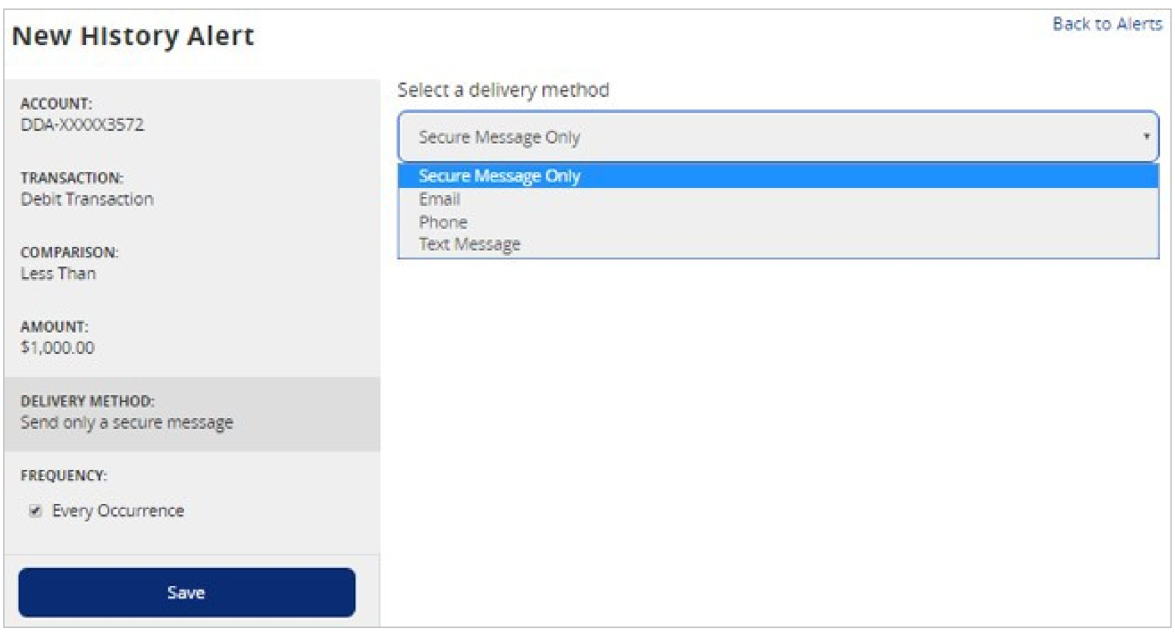
3. Select a comparison.



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



5. Select a delivery method and frequency.

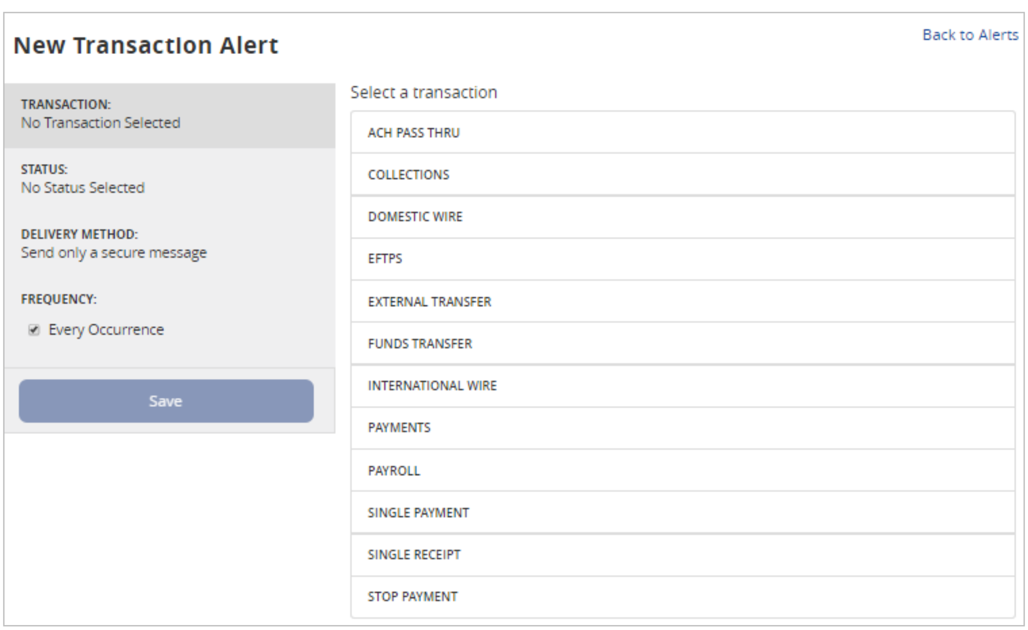


6. Selecting ‘Phone’ for delivery method will give you the option to 'Call Immediately' or select a specific time to call.

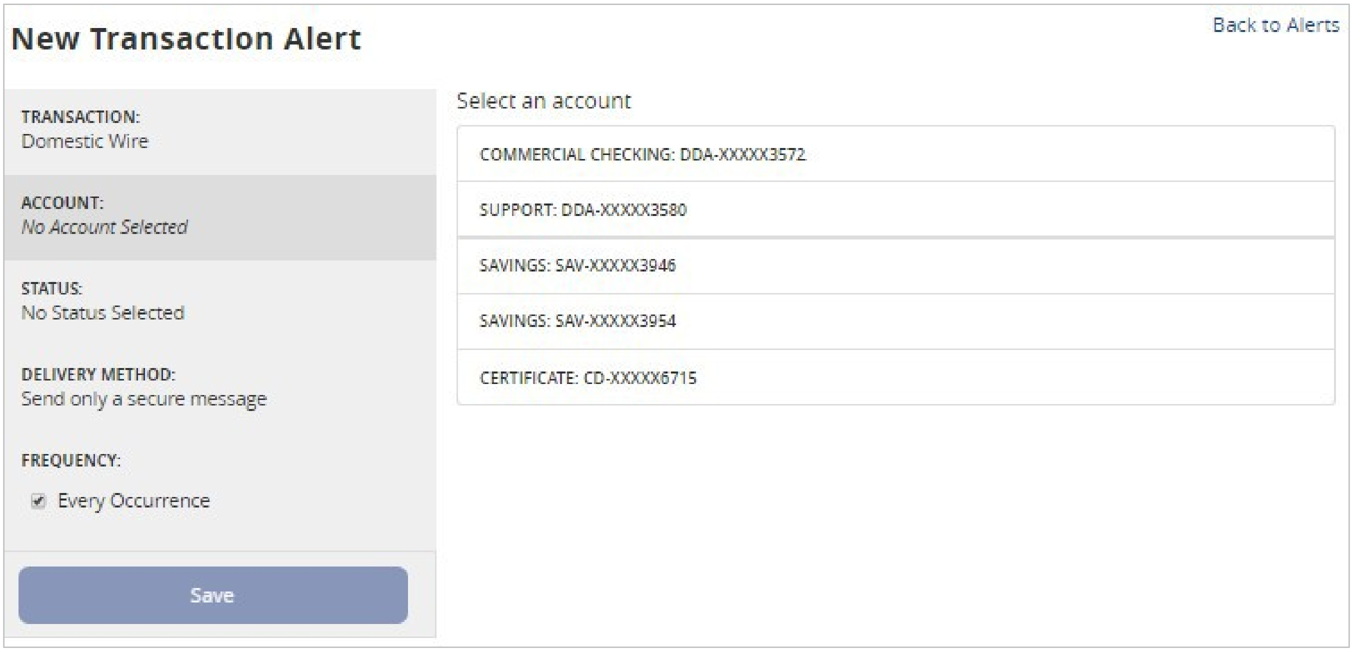
Transaction Alerts

1. Select an online transaction type.

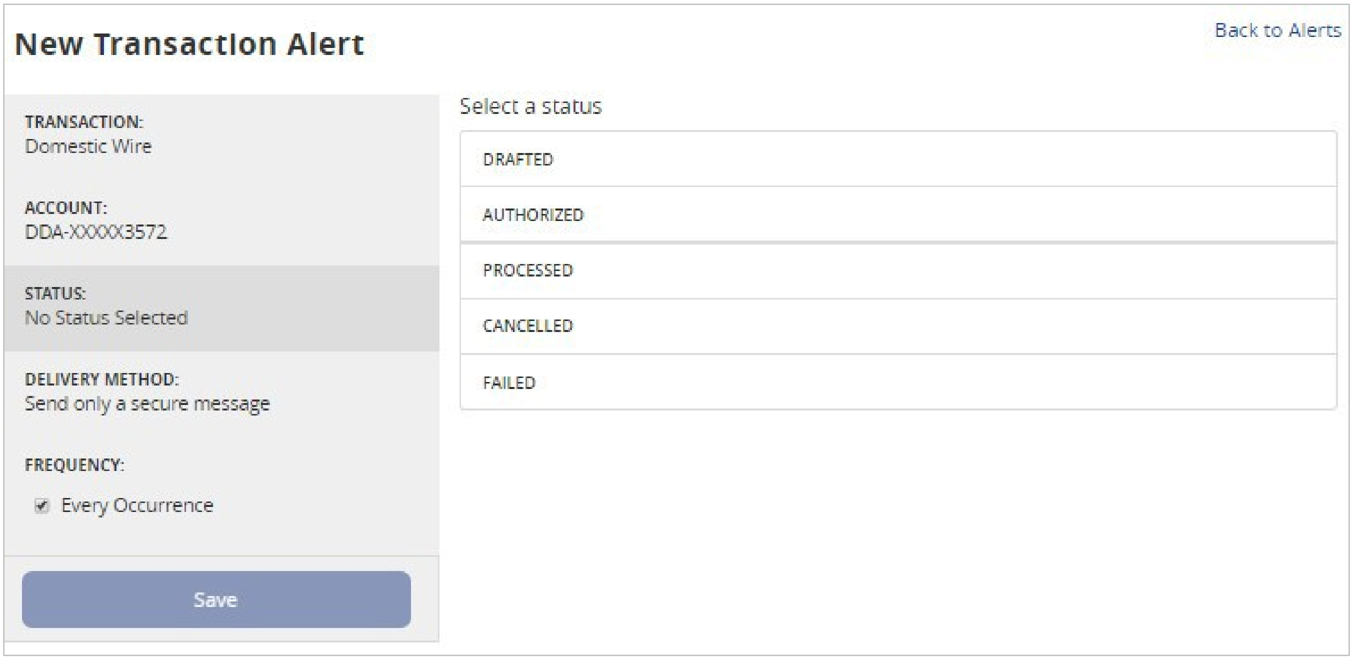
NOTE: You will only see options that are applicable to your user rights.



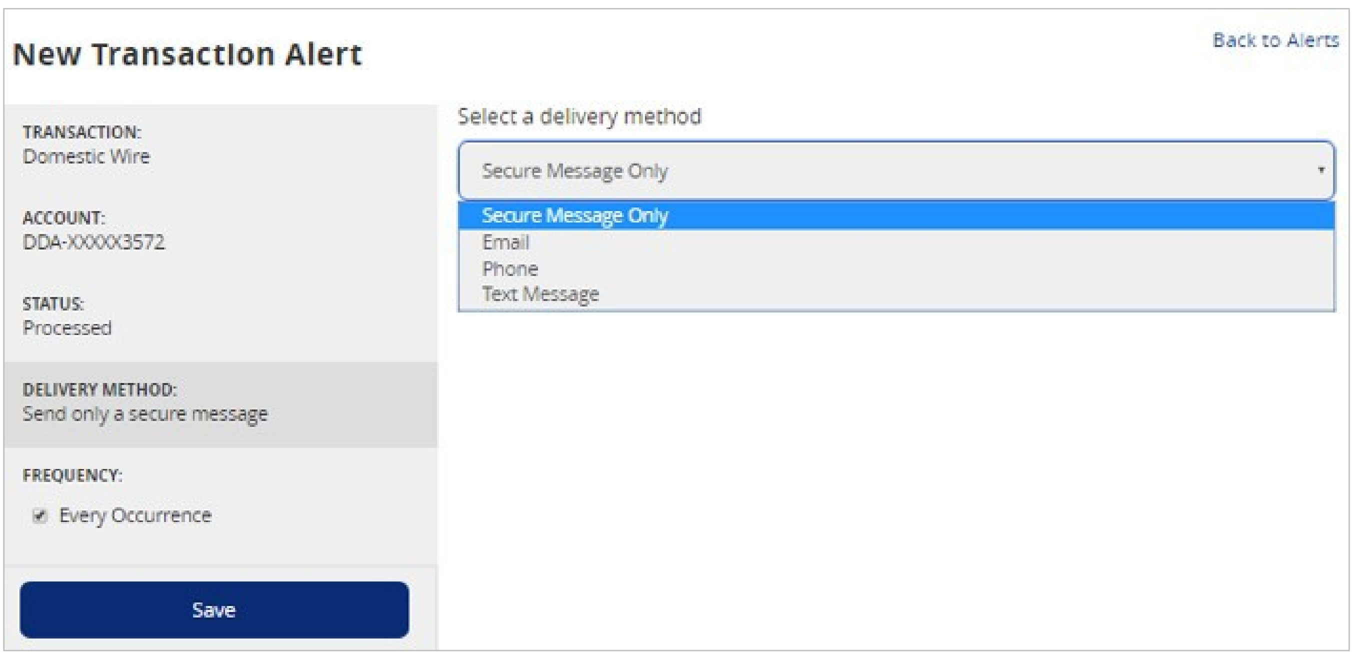
2. Select an account.



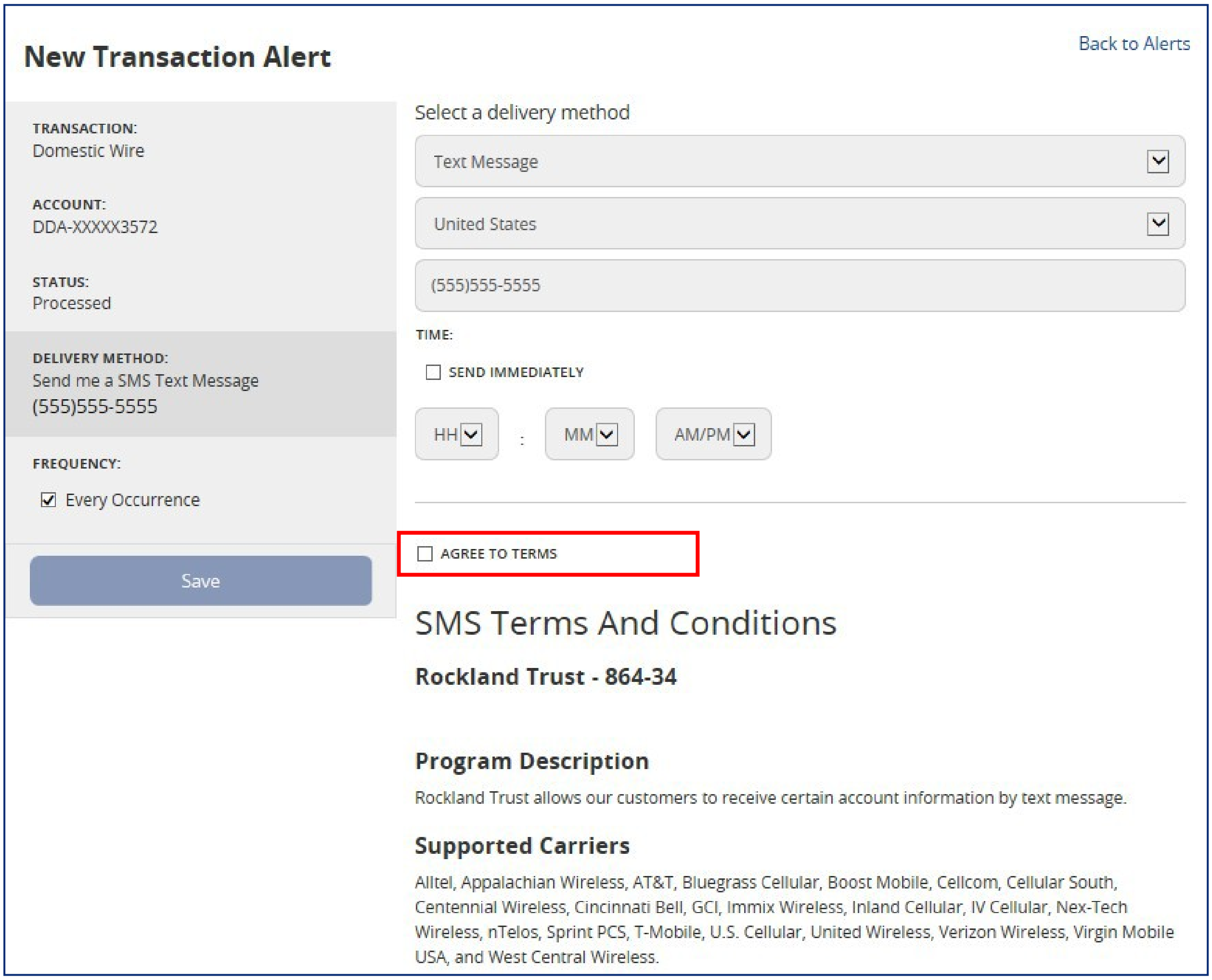
3. Select the status of the online transaction type to trigger the alert.



4. Select a delivery method and frequency.

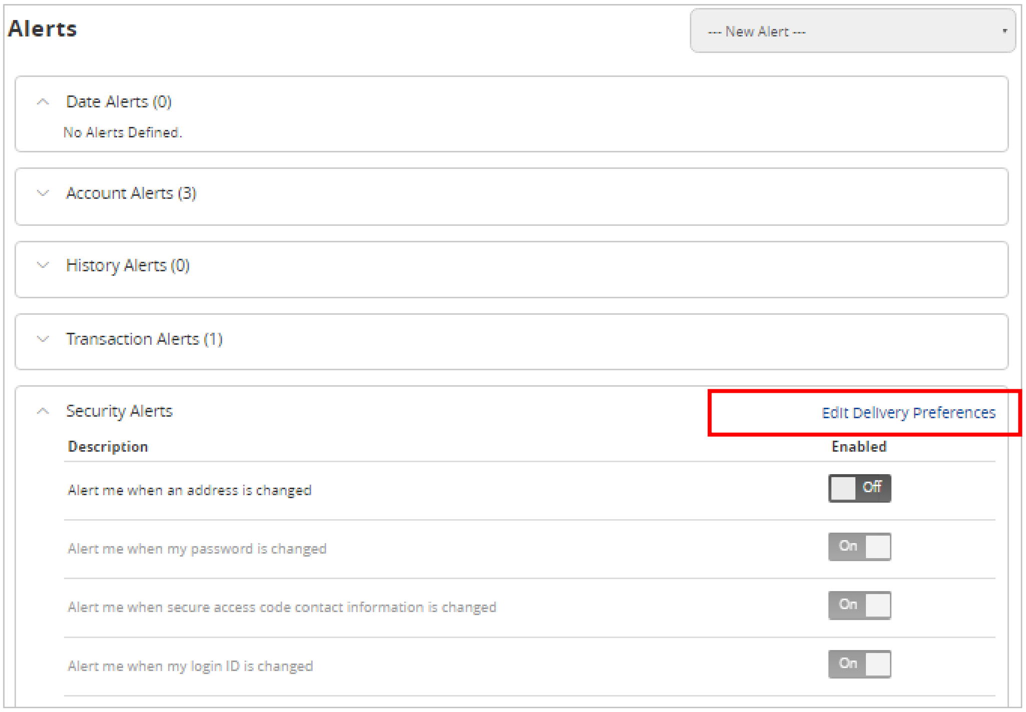


5. Selecting ‘Text Message’ for a delivery method will give you the option to 'Send Immediately' or select a specific time to receive the message. You must check the box and Agree to Terms before you can save the alert by Text Message.

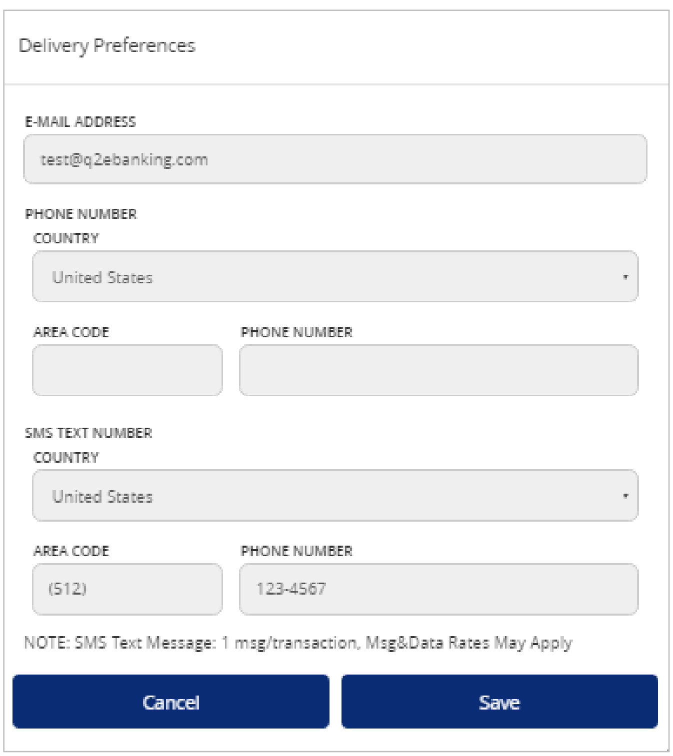


Security Alerts

NOTE: Security alerts are listed at the bottom of the screen. Clickthe 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.

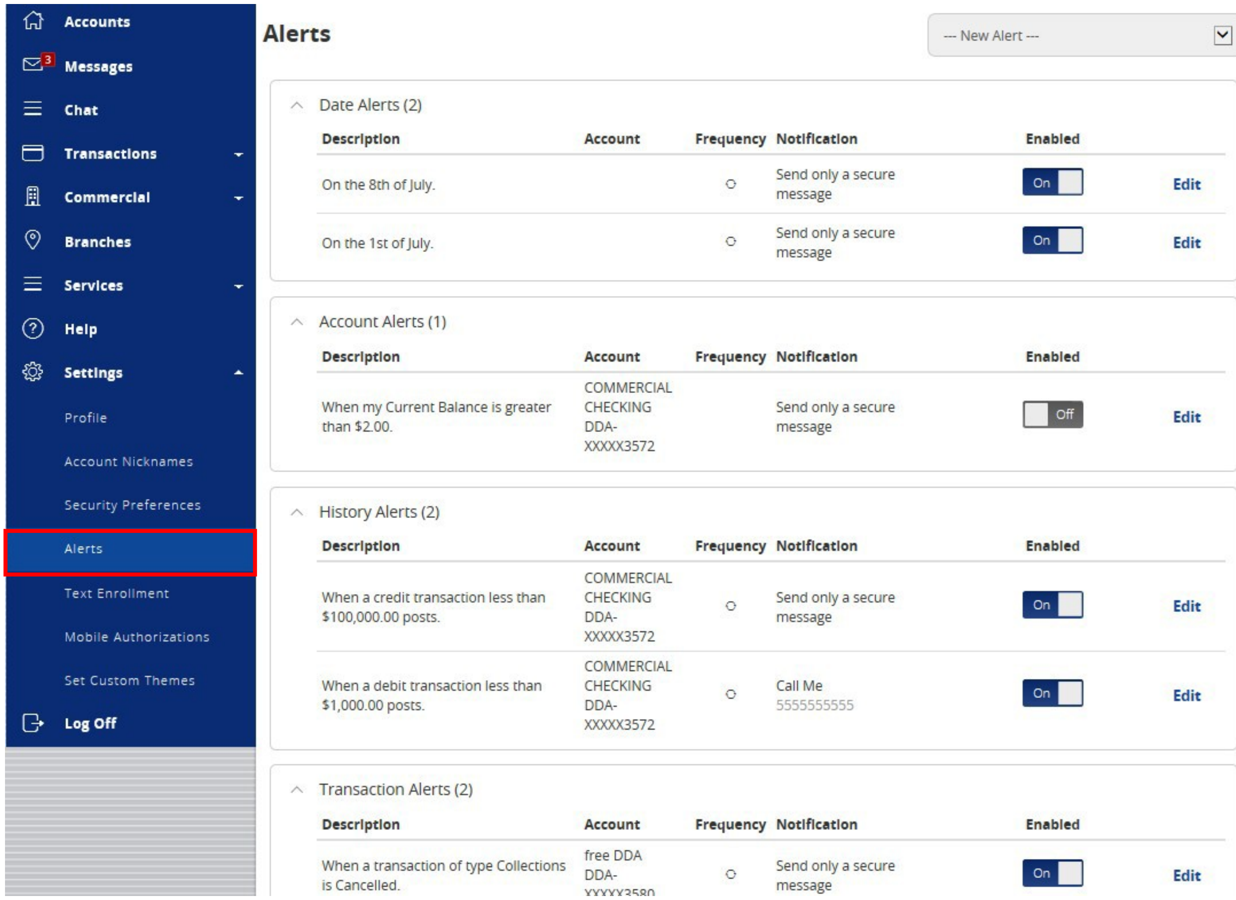


1. Click 'Edit Delivery Preferences' to modify how and where to receive security alerts.



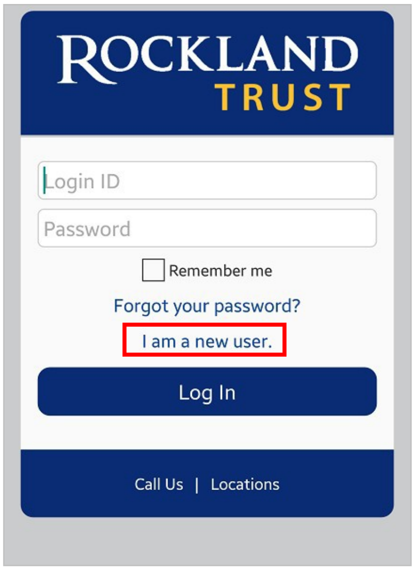
Edit Alerts

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

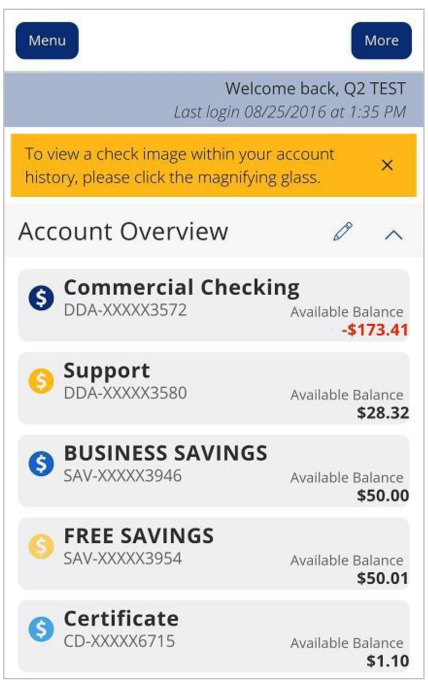


Mobile Banking

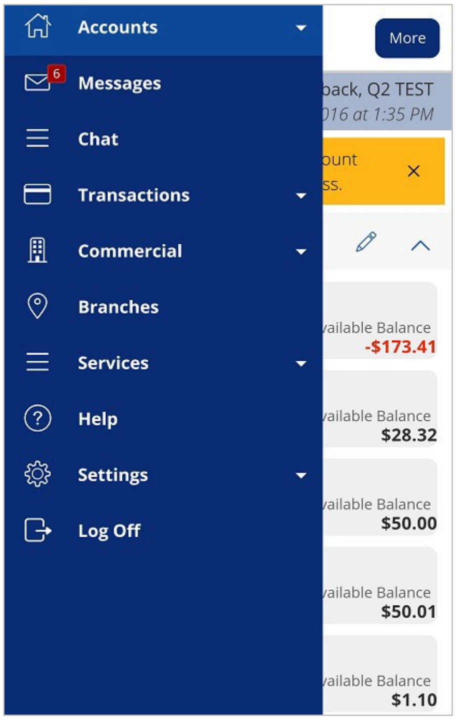
1. Download the Rockland Trust Mobile Banking app from the App or Google Play store. If you are an existing customer, login using your online banking Login ID and Password. If you are a new user without a password, select ‘I am a new user’ to login to Mobile Banking.



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

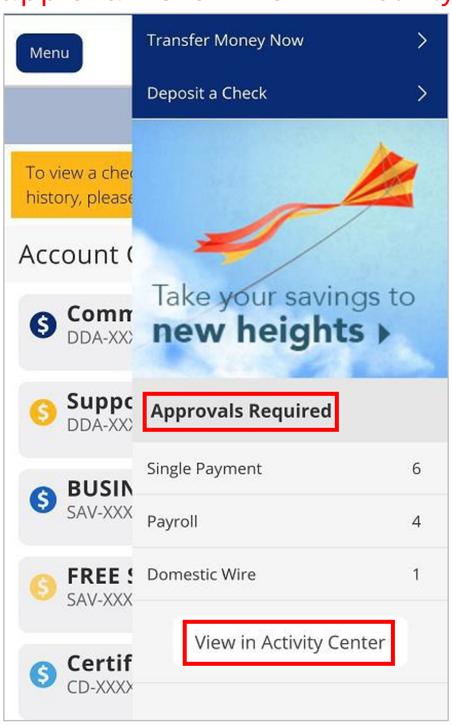


3. The left side navigation menus are revealed when clicking on the 'Menu' button on the top left side of the screen.

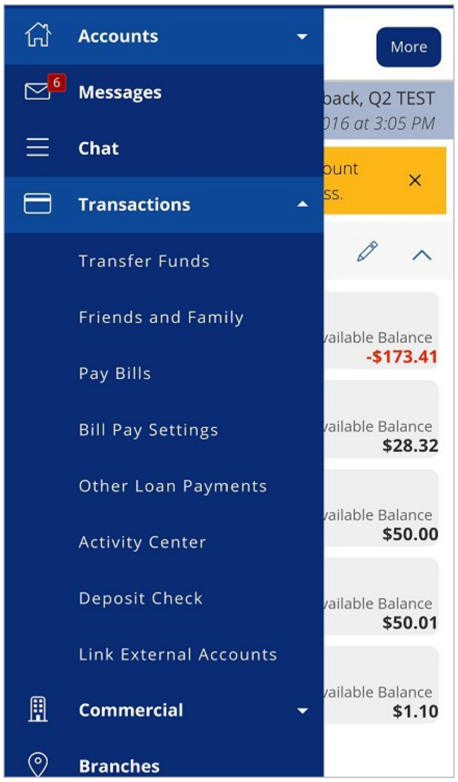


4. Quick Actions are revealed when clicking on the 'More' button on the top right side of the screen.

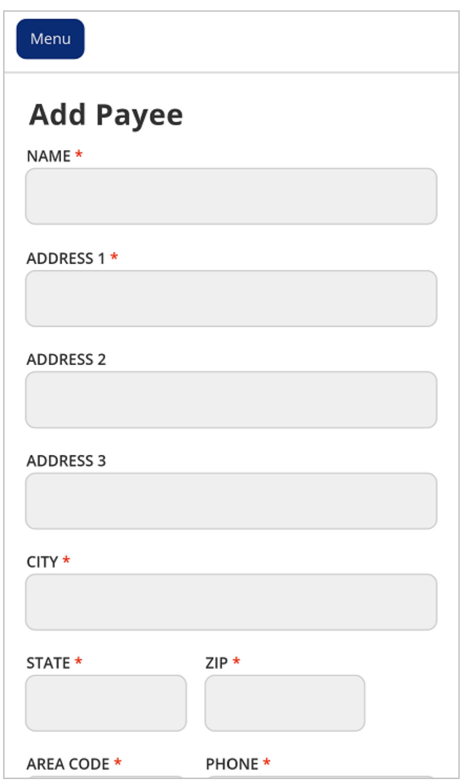
NOTE: 'Approvals Required' summarizes how many online transactions are currently awaiting approval. Click 'View in Activity Center' to be brought to the 'Activity Center' page.



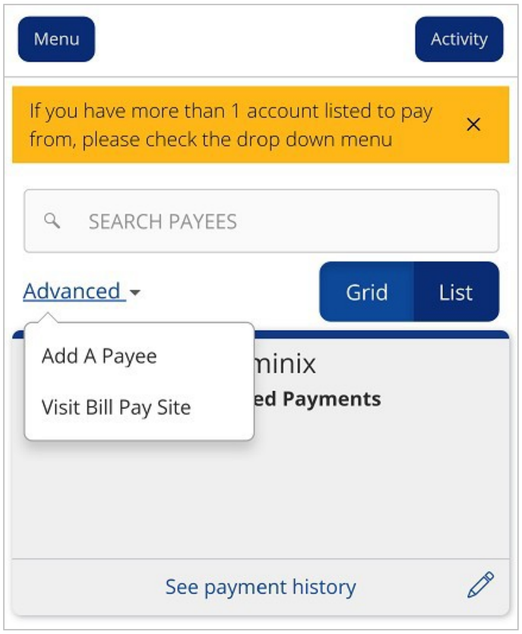
5. All transaction options are located in the 'Transactions' menu.



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

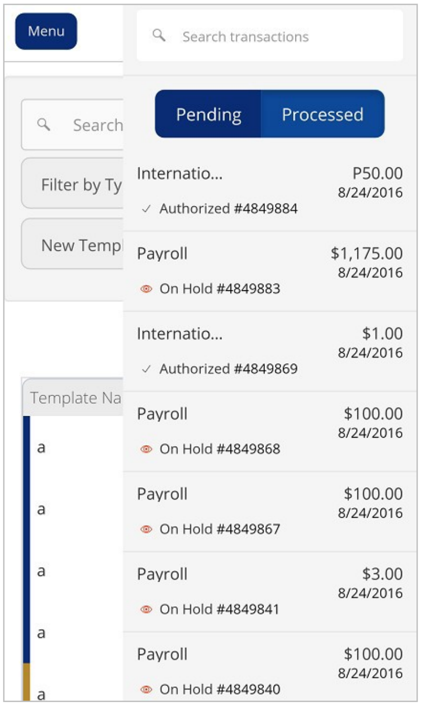


7. Click ‘Visit Bill Pay Site’ within the ‘Advanced’ link for all Bill Pay options.

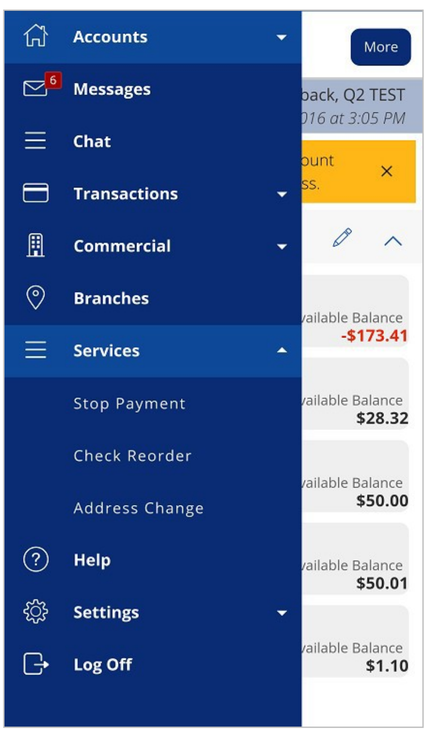


9. View a listing of Pending and Processed commercial transactions in the right side pane while working with online transactions.

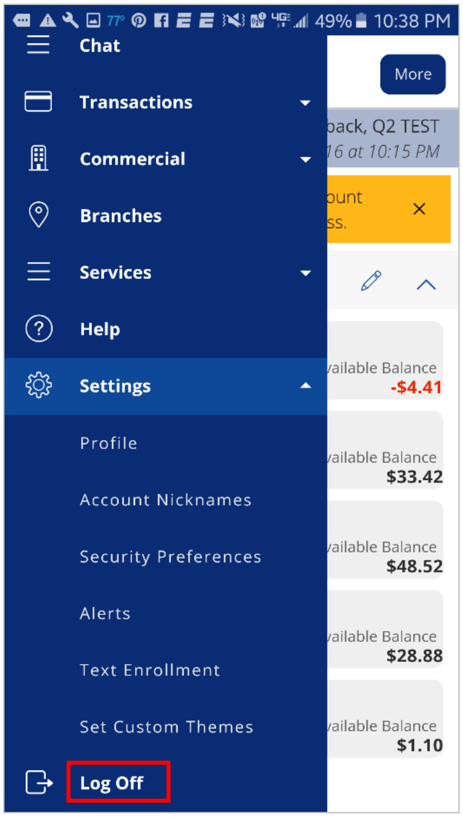
NOTE: Pending transactions are those awaiting approval or processing. Processed transactions have either passed their processing date or have already been approved and processed by Rockland Trust.



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



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



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