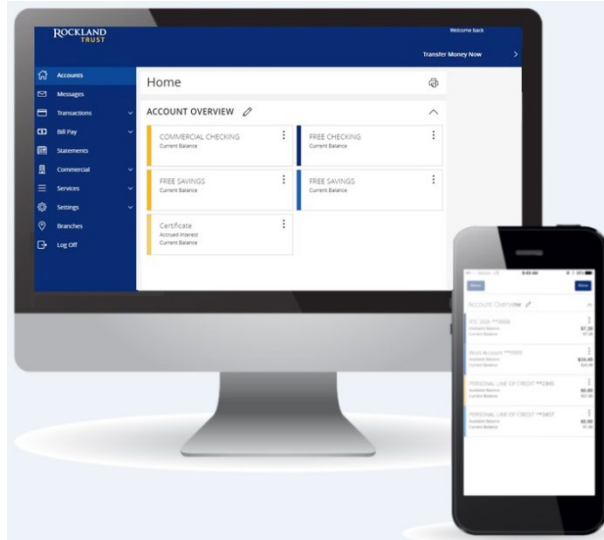


Business Online Banking User Guide

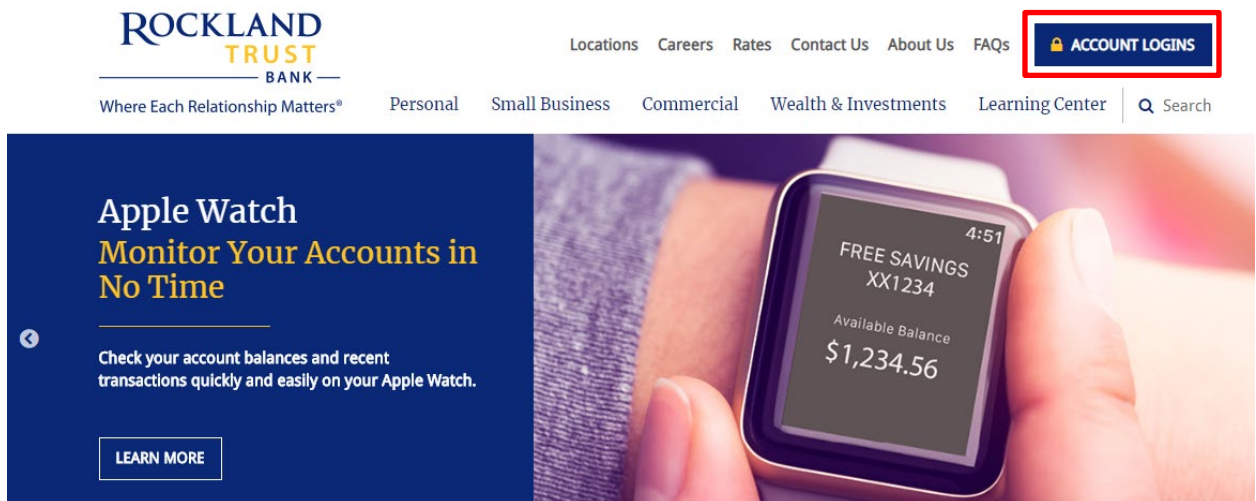


1. Online Banking Enrollment
2. Login Process and Device Registration
3. Accounts, Account Details, and Transaction History
4. Activity Center
5. Secure Messages
6. Transfer Funds
7. Online Banking Alerts
8. Online User Management
9. Recipient Management
10. ACH and Wire Template Management
11. ACH Transactions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

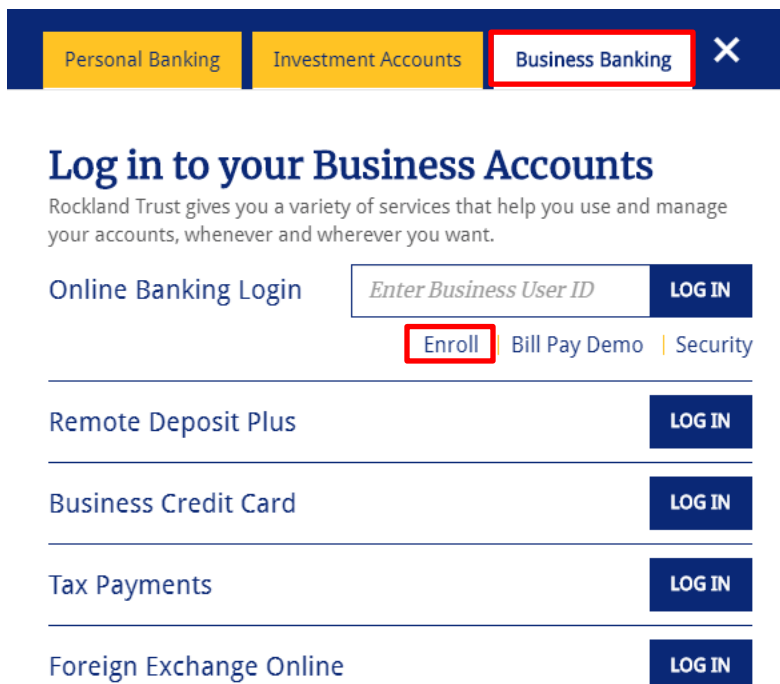
Online Banking Enrollment

Business Enrollment

1. Go to RocklandTrust.com and click “Account Logins” at the top right of the page.



2. Click on the “Business Banking” tab and click “Enroll”.



- Enter the required fields on the *Business Online Banking Enrollment Form* and click “Submit Enrollment” when finished.



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	<input type="text"/>	TIN	<input type="text"/>
Street	<input type="text"/>	City	<input type="text"/>
State	<input type="text" value="Massachusetts"/>	Zip	<input type="text"/>
Business Phone	<input type="text"/>	Cell	<input type="text"/>
Email Address:	<input type="text"/>		

ACCOUNT NUMBERS

1.	<input type="text"/>	2.	<input type="text"/>	3.	<input type="text"/>
4.	<input type="text"/>	5.	<input type="text"/>	6.	<input type="text"/>
7.	<input type="text"/>	8.	<input type="text"/>	9.	<input type="text"/>

ADMINISTRATOR INFORMATION *MUST BE A SIGNER.

Administrator 1:

First Name	<input type="text"/>	Last Name	<input type="text"/>
Social Security Number	<input type="text"/>	Daytime Phone Number	<input type="text"/>
Mother's Maiden Name	<input type="text"/>	Business E-Mail Address	<input type="text"/>
Date of Birth	<input type="text"/>	Requested Login ID	<input type="text"/>

Administrator 2:

First Name	<input type="text"/>	Last Name	<input type="text"/>
Social Security Number	<input type="text"/>	Daytime Phone Number	<input type="text"/>
Mother's Maiden Name	<input type="text"/>	Business E-Mail Address	<input type="text"/>
Date of Birth	<input type="text"/>	Requested Login ID	<input type="text"/>

ADDITIONAL SERVICES

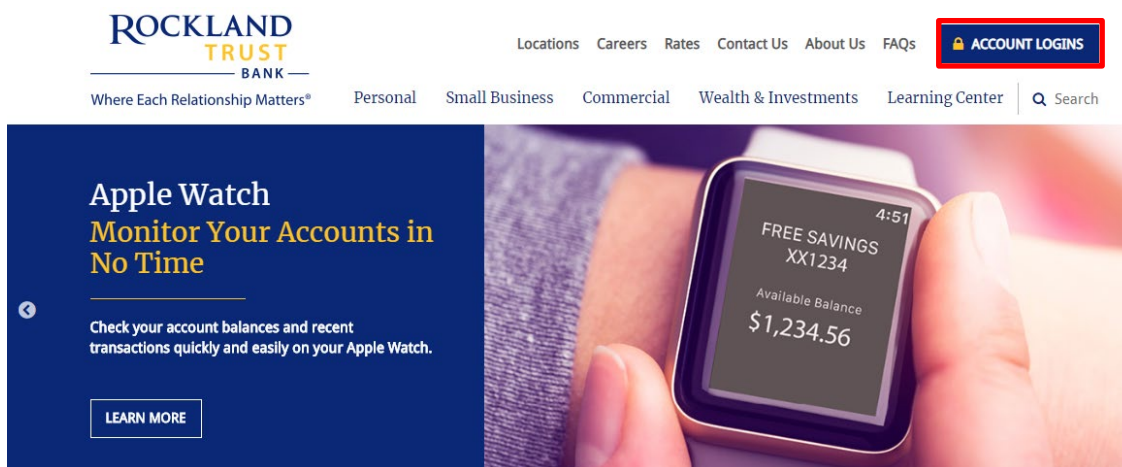
If you are interested in originating ACH capabilities from your business account, please email our Cash Management Officers at RTCCashManagement@RocklandTrust.com. If you are interested in Wire Transfer capabilities from your business account, please email our Wire Transfer Department at RTCWireTransfer@RocklandTrust.com.

- Your request will be sent to our E-Banking team for review and processing. We will contact you with your login credentials via email once the application is processed. This could take up to two business days.

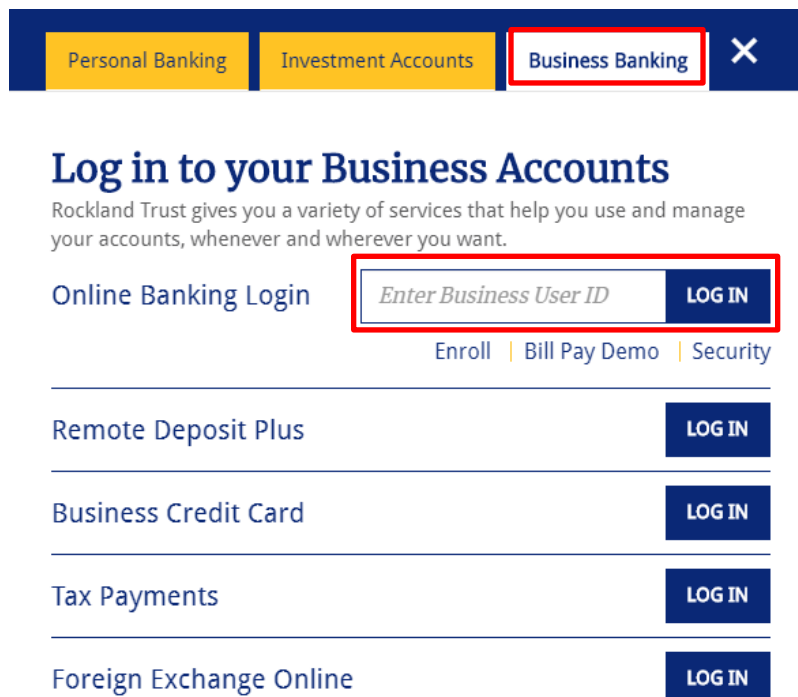
Login Process and Device Registration

Login Process

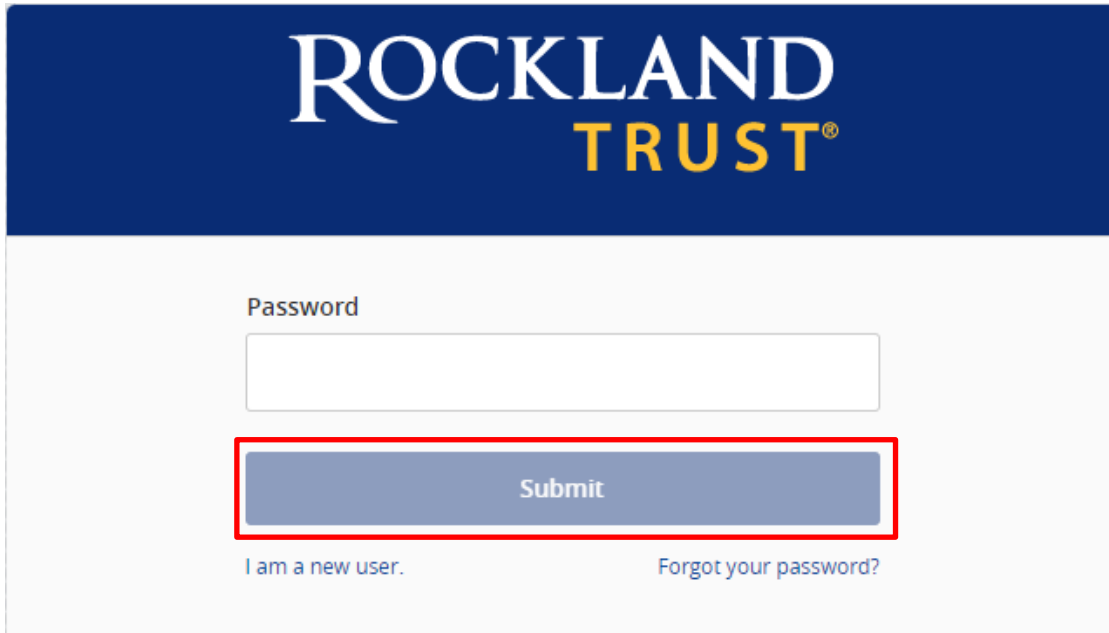
1. Go to RocklandTrust.com and click “Account Logins” at the top right of the page.



2. Click the “Business Banking” tab and enter your *Business User ID* in the box, then click the “Log In” button.

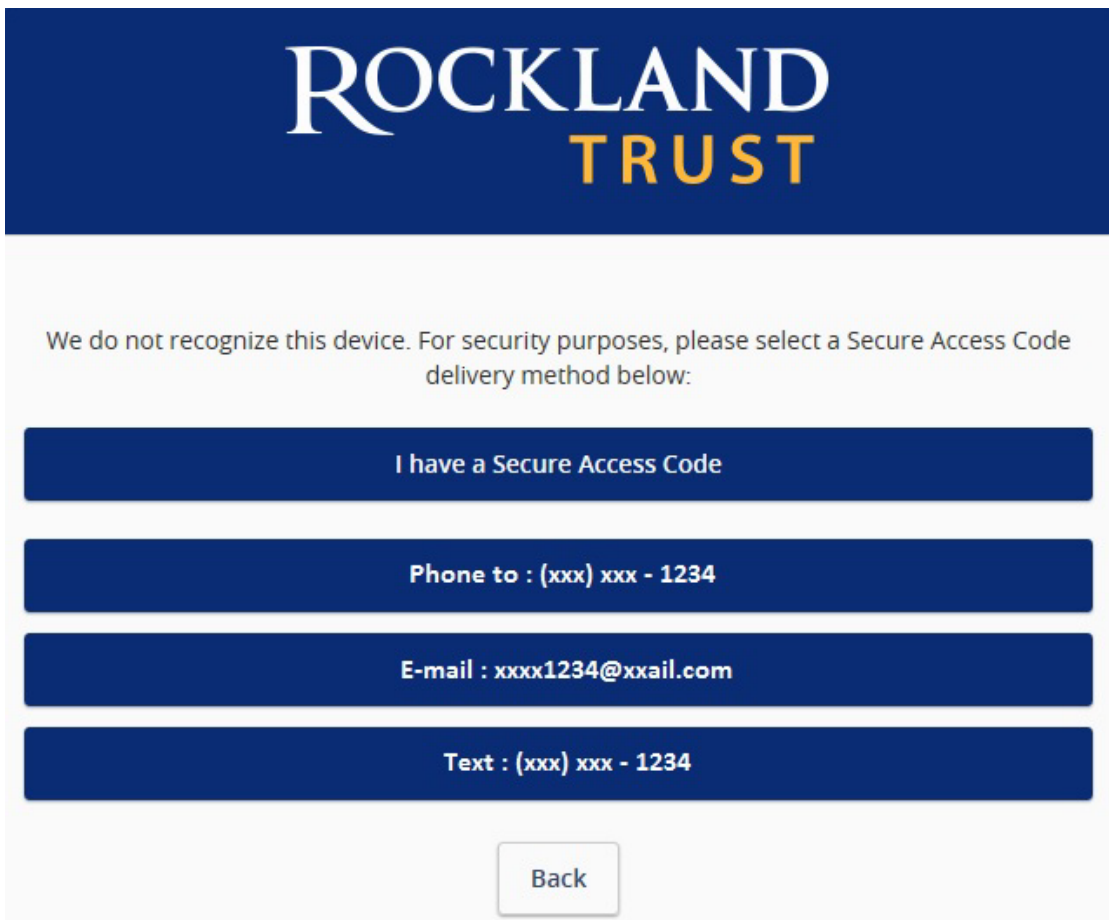


3. Enter your password and click "Submit".



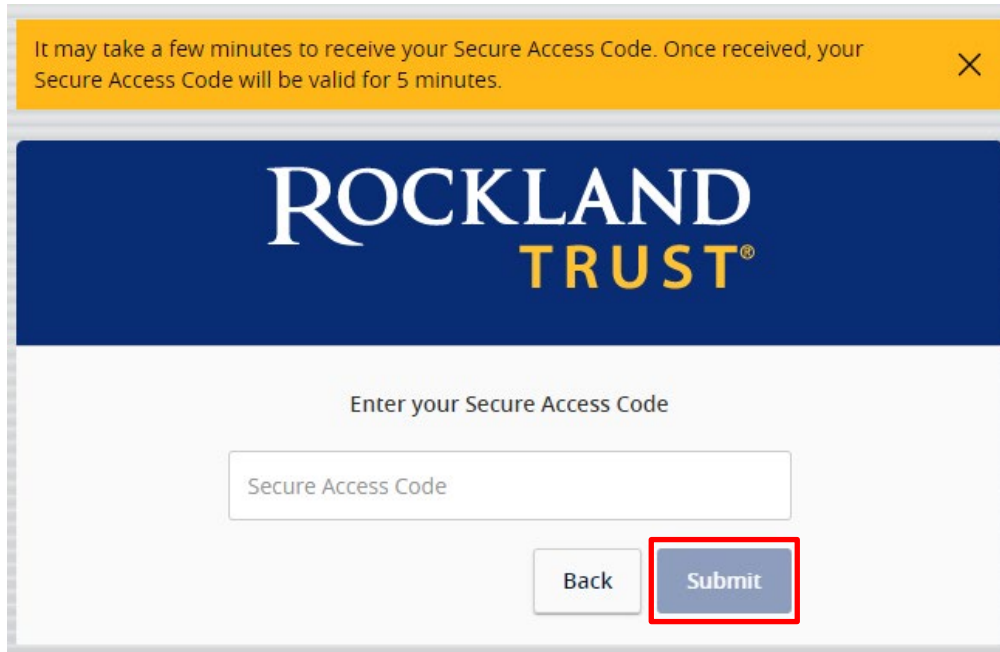
The image shows the Rockland Trust login page. At the top, there is a dark blue header with the Rockland Trust logo in white and yellow. Below the header, there is a white form area. The form contains a label "Password" above a white text input field. Below the input field is a blue "Submit" button, which is highlighted with a red rectangular border. At the bottom of the form, there are two links: "I am a new user." on the left and "Forgot your password?" on the right.

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



The image shows the Rockland Trust page for selecting a Secure Access Code delivery method. At the top, there is a dark blue header with the Rockland Trust logo in white and yellow. Below the header, there is a white form area. The form contains the text: "We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:". Below this text are four blue buttons stacked vertically. The first button is labeled "I have a Secure Access Code". The second button is labeled "Phone to : (xxx) xxx - 1234". The third button is labeled "E-mail : xxxx1234@xxmail.com". The fourth button is labeled "Text : (xxx) xxx - 1234". At the bottom of the form, there is a white "Back" button.

5. Enter the *Secure Access Code* in the box once it has been received and click “Submit”.



It may take a few minutes to receive your Secure Access Code. Once received, your Secure Access Code will be valid for 5 minutes. X

**ROCKLAND
TRUST®**

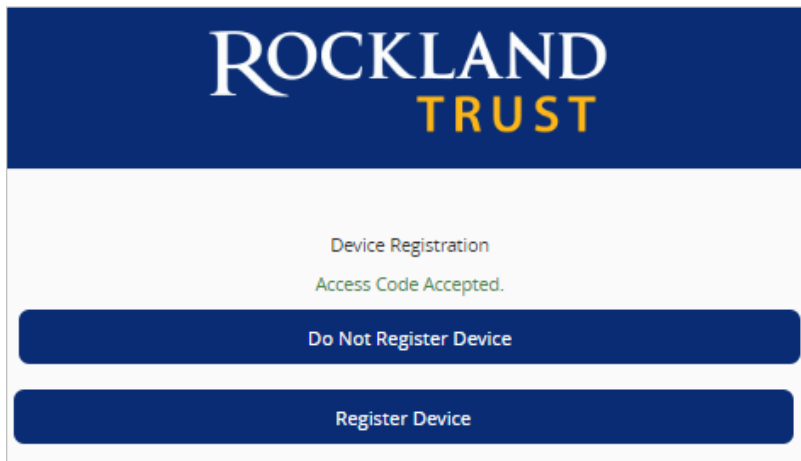
Enter your Secure Access Code

Secure Access Code

Back Submit

NOTE: *Secure Access Codes* are only valid for 5 minutes.

6. Select the appropriate registration option.



**ROCKLAND
TRUST**

Device Registration
Access Code Accepted.

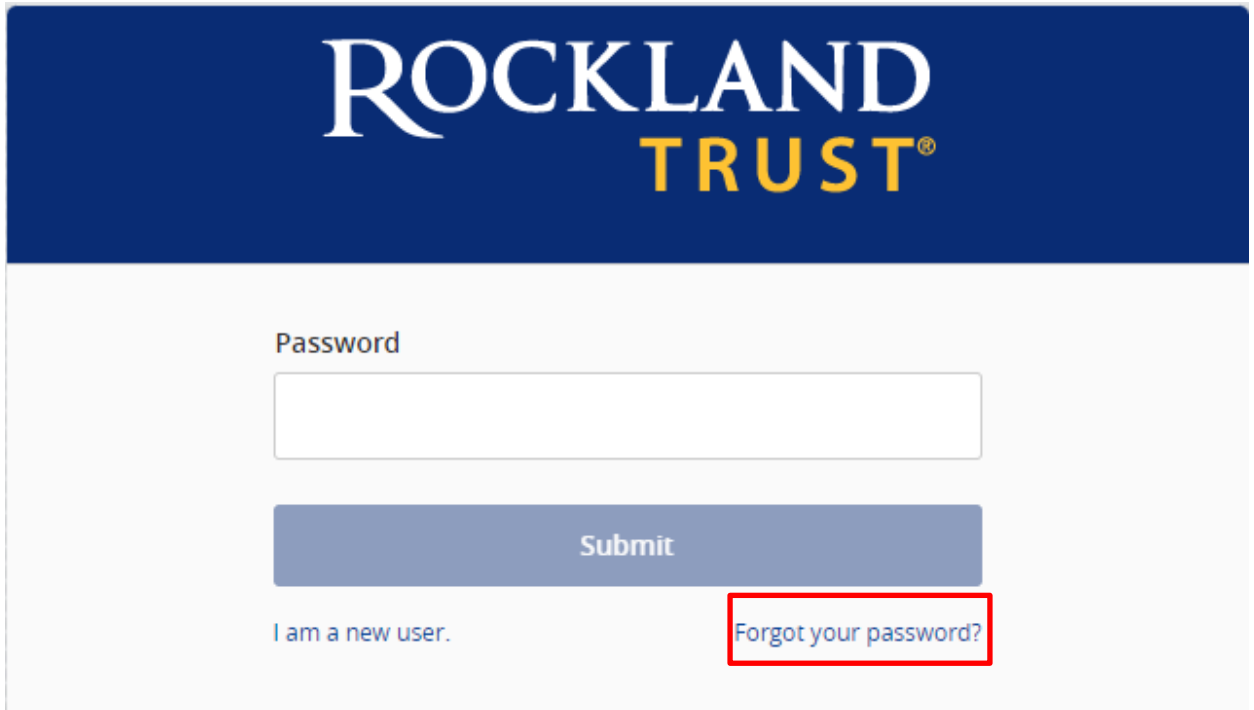
Do Not Register Device

Register Device

NOTE: We recommend you only register the device if it's your own personal computer and not a public computer others have access to. When registering your computer, we place a cookie in your browser. Your computer must be configured to accept cookies from this site. Next time you log in, you only need to enter your User ID and password.

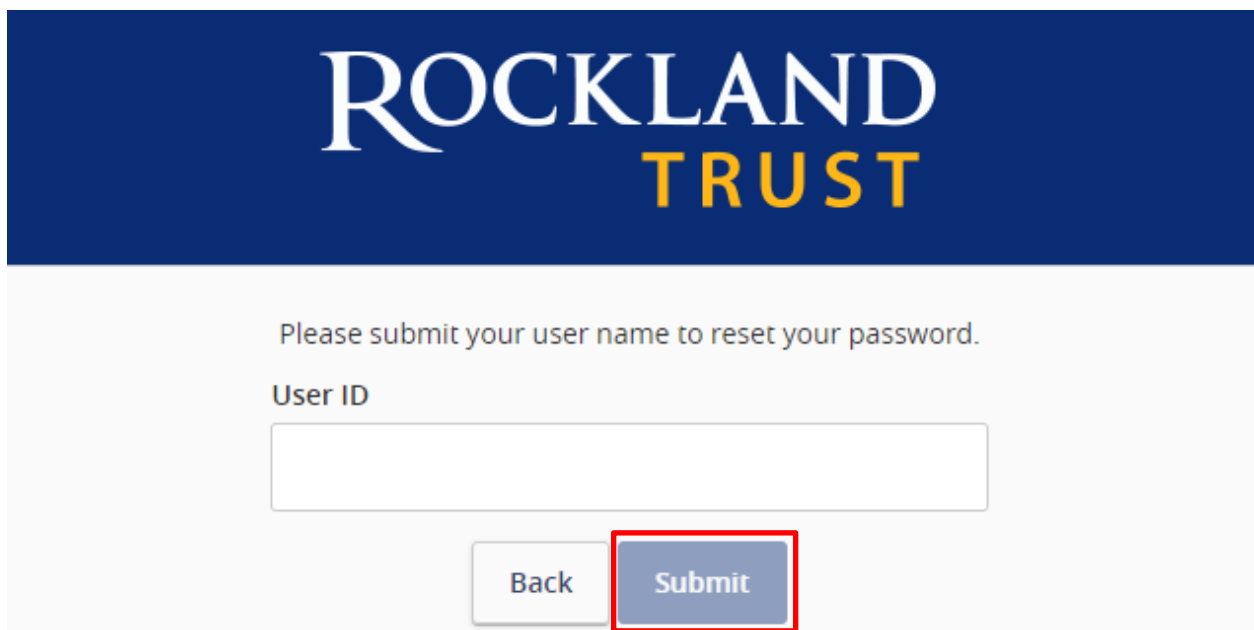
Forgot your Password?

1. Go to RocklandTrust.com and click “Account Logins” at the top right of the page. Enter your *Business User ID*, and on the next screen click “Forgot Your Password?”



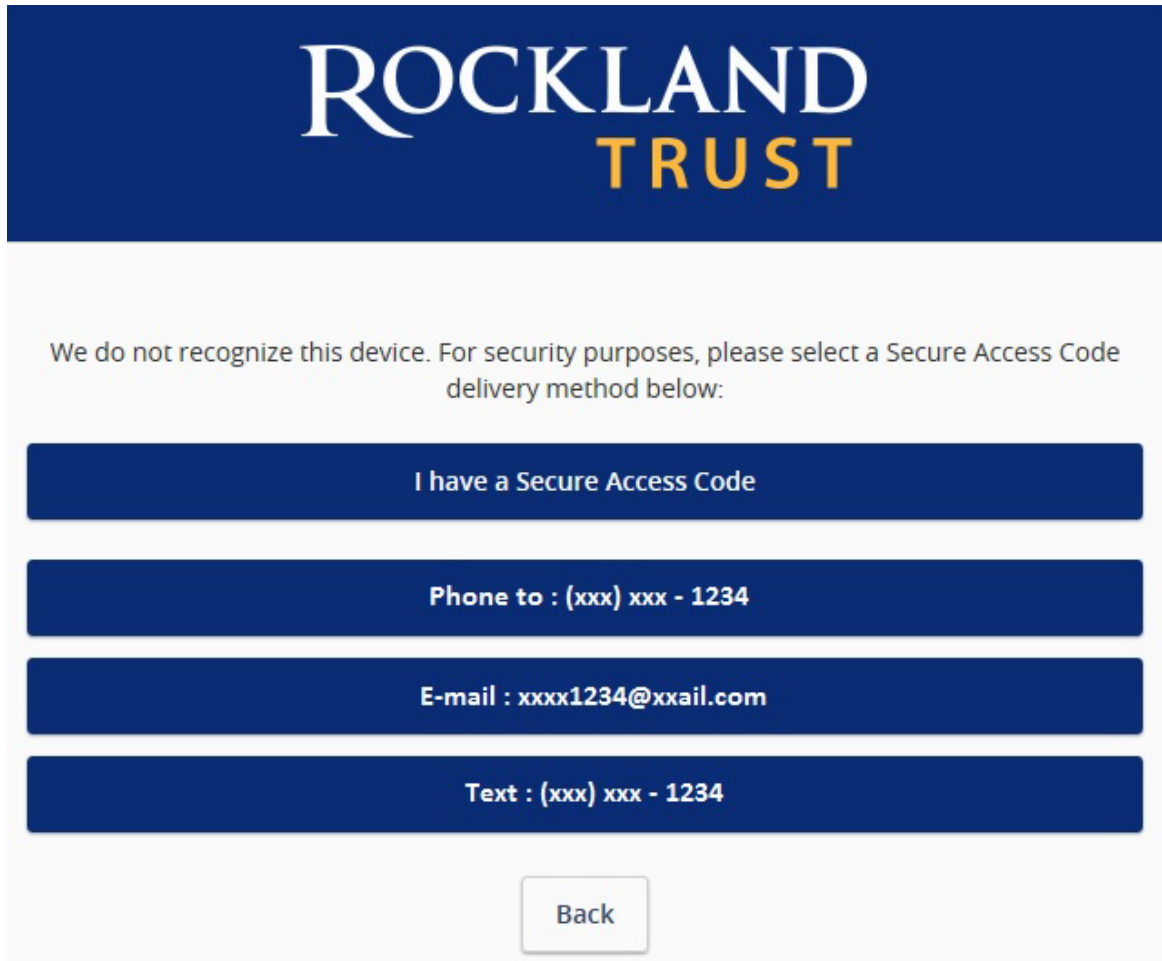
The image shows the Rockland Trust password reset form. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo is a white form area. It contains a text input field labeled "Password". Below the input field is a blue "Submit" button. At the bottom left of the form area is the text "I am a new user." and at the bottom right is a blue link "Forgot your password?" which is highlighted with a red rectangular border.

2. Re-enter your *Business User ID* and click “Submit”.



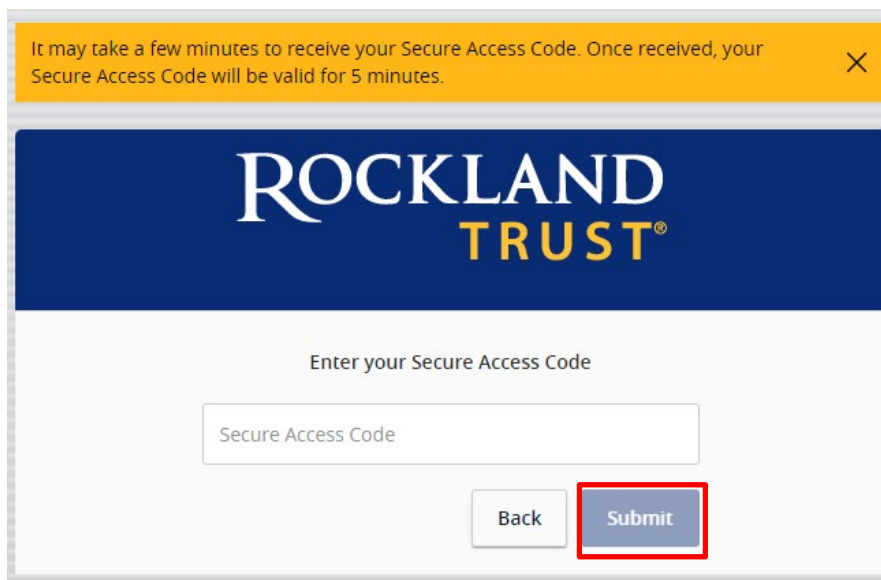
The image shows the Rockland Trust user ID input form. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo is a white form area. It contains the text "Please submit your user name to reset your password." followed by a text input field labeled "User ID". Below the input field are two buttons: a grey "Back" button and a blue "Submit" button, which is highlighted with a red rectangular border.

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



The image shows a Rockland Trust login screen. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo, a message reads: "We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:". There are four dark blue buttons stacked vertically, each with white text: "I have a Secure Access Code", "Phone to : (xxx) xxx - 1234", "E-mail : xxxx1234@xxail.com", and "Text : (xxx) xxx - 1234". At the bottom center is a white button with a grey border labeled "Back".


4. Enter the *Secure Access Code* in the box once it has been received and click "Submit".



The image shows a Rockland Trust login screen with a yellow notification banner at the top that reads: "It may take a few minutes to receive your Secure Access Code. Once received, your Secure Access Code will be valid for 5 minutes." Below the banner is the Rockland Trust logo. Underneath the logo, the text "Enter your Secure Access Code" is displayed. There is a white input field with the placeholder text "Secure Access Code". At the bottom of the form are two buttons: "Back" and "Submit". The "Submit" button is highlighted with a red border.

NOTE: *Secure Access Codes* are only valid for 5 minutes.

5. Enter a new password using the requirements listed and click "Submit".



Please set your new password:

i Password Requirements:



- Must be between 8 and 20 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not contain the following characters <>&.
- May not be the same as current password

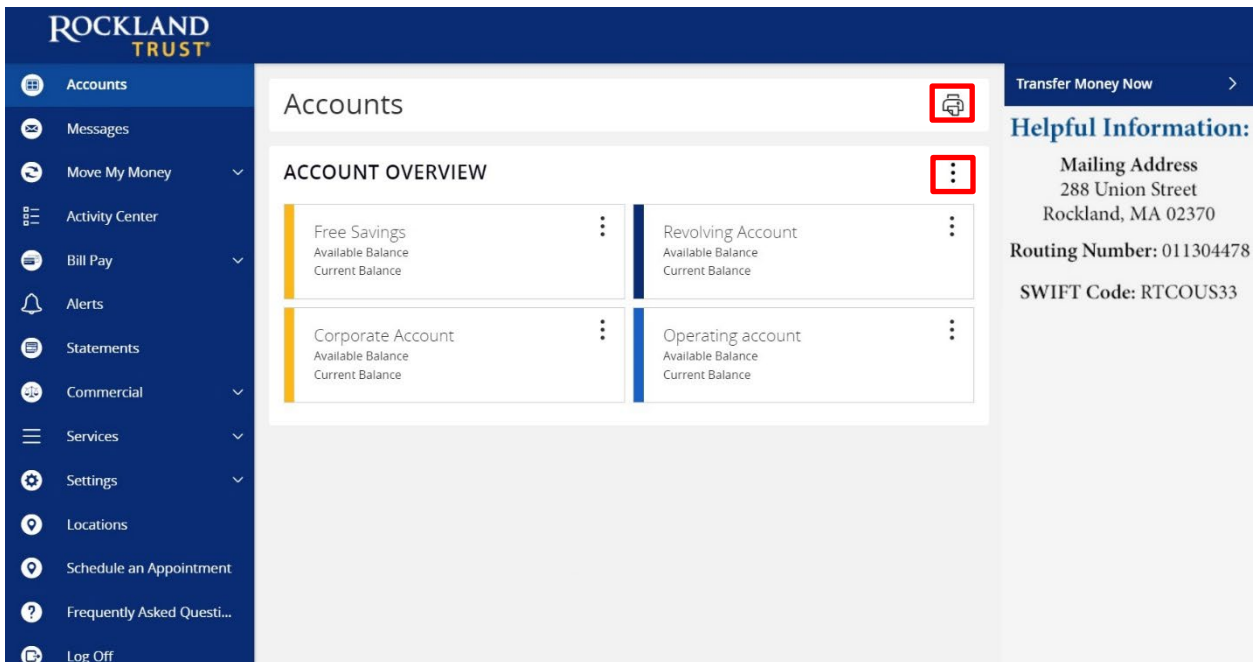
New Password

Confirm New Password

Accounts, Account Details, and Transaction History

Accounts

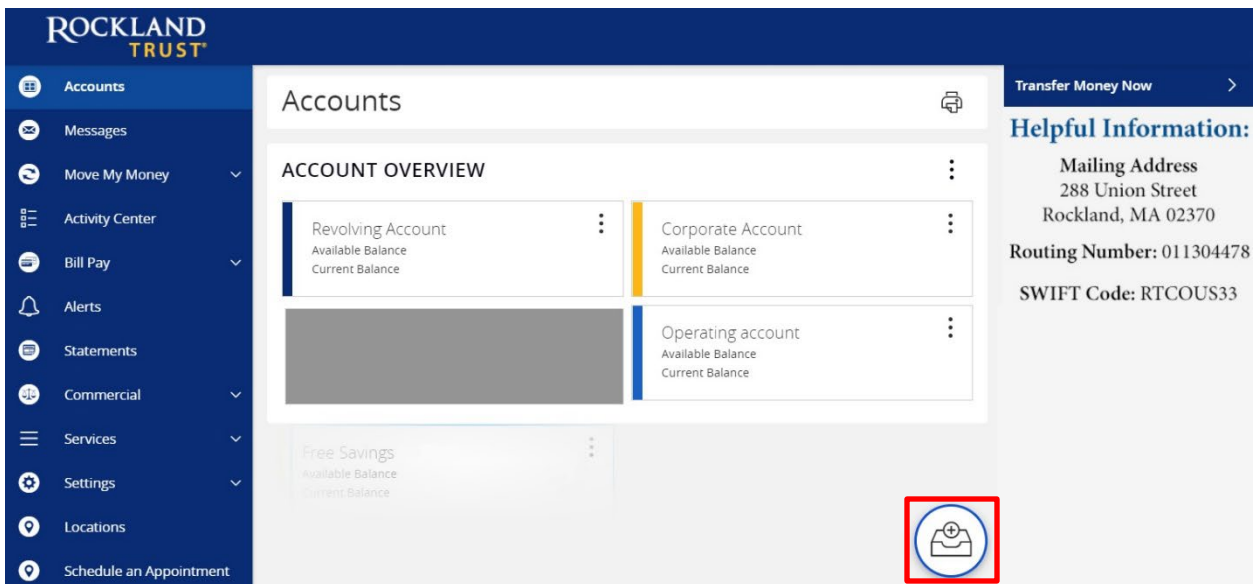
1. A listing of accounts the user has access to will appear in the middle of the screen.
2. The *Transfer Money Now* option on the top right corner of the screen is a direct shortcut to the *Funds Transfer* option within the *Move My Money* menu.
3. Click on the  icon to the far right of *Account Overview* to create or rename account 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.



The screenshot displays the Rockland Trust online banking interface. The main content area is titled 'Accounts' and features an 'ACCOUNT OVERVIEW' section. This section lists four accounts: 'Free Savings', 'Revolving Account', 'Corporate Account', and 'Operating account'. Each account entry shows 'Available Balance' and 'Current Balance' and includes a three-dot menu icon to its right. A print icon is located at the top right of the account listing area. The left sidebar contains navigation options: Accounts, Messages, Move My Money, Activity Center, Bill Pay, Alerts, Statements, Commercial, Services, Settings, Locations, Schedule an Appointment, Frequently Asked Questions, and Log Off. The right sidebar, titled 'Helpful Information', provides the mailing address (288 Union Street, Rockland, MA 02370), routing number (011304478), and SWIFT Code (RTCOUS33). A 'Transfer Money Now' button is visible at the top right of the main content area.

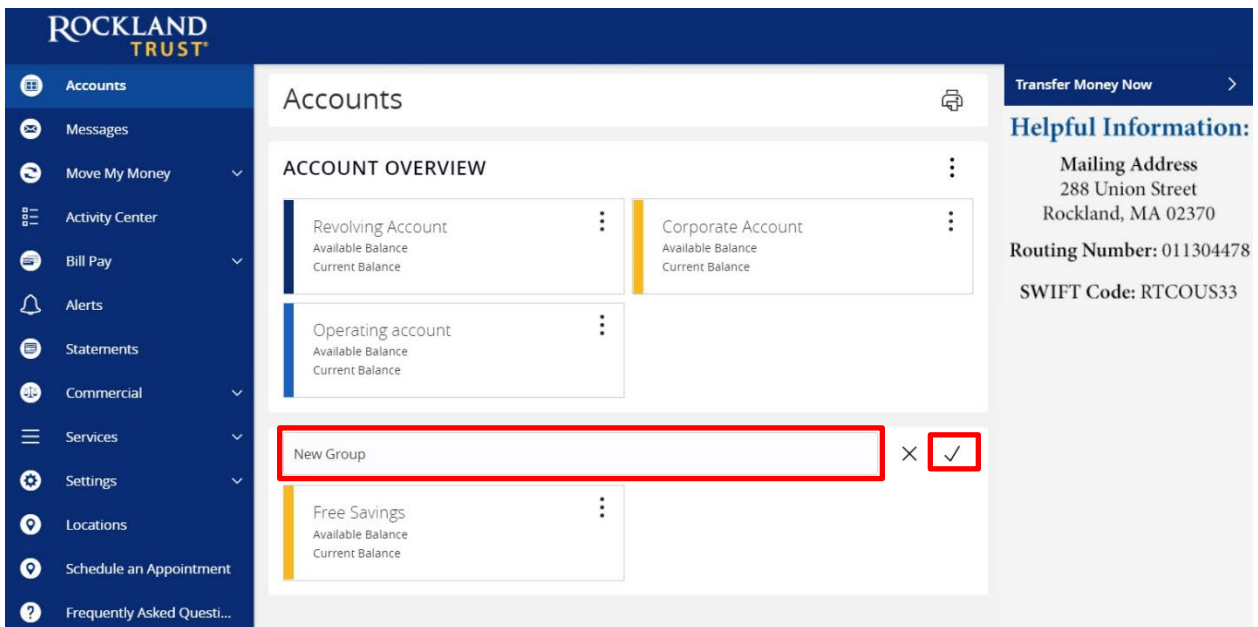
Account Grouping

1. Click and drag the selected account to the tray icon that will appear.



The screenshot shows the Rockland Trust website's 'Accounts' page. On the left is a navigation menu with options like 'Accounts', 'Messages', 'Move My Money', 'Activity Center', 'Bill Pay', 'Alerts', 'Statements', 'Commercial', 'Services', 'Settings', 'Locations', and 'Schedule an Appointment'. The main content area is titled 'Accounts' and features an 'ACCOUNT OVERVIEW' section with three account cards: 'Revolving Account', 'Corporate Account', and 'Operating account'. Each card displays 'Available Balance' and 'Current Balance'. A fourth card, 'Free Savings', is partially visible at the bottom. A red box highlights a tray icon (a circle with a plus sign and a document icon) in the bottom right corner of the account overview section. On the right side of the page, there is a 'Transfer Money Now' button and 'Helpful Information' including the mailing address (288 Union Street, Rockland, MA 02370), routing number (011304478), and SWIFT code (RTCOUS33).

2. You will be prompted to name your group, click the ✓ to confirm the name.



This screenshot shows the same 'Accounts' page as above, but with a 'New Group' dialog box open. The dialog box has a text input field containing 'New Group', a close button (X), and a confirmation button (checkmark). A red box highlights the confirmation button. The background content is dimmed, but the account overview section and navigation menu are still visible.

NOTE: Click the ^ to collapse groups and the v to open groups.

Account Details and Transaction History

1. A listing of the details for the account can be found by clicking the three dots. Click “View History”.

The screenshot shows the Rockland Trust website's 'Accounts' page. A sidebar on the left contains navigation options like 'Accounts', 'Messages', 'Move My Money', 'Activity Center', 'Bill Pay', 'Alerts', 'Statements', 'Commercial', 'Services', 'Settings', 'Locations', 'Schedule an Appointment', and 'Frequently Asked Questions'. The main content area is titled 'Accounts' and features an 'ACCOUNT OVERVIEW' section. This section lists four accounts: 'Free Savings', 'Corporate Account', 'Revolving Account', and 'Operating account'. Each account card shows 'Available Balance' and 'Current Balance'. A red box highlights the three-dot menu icon on the 'Free Savings' account card, and another red box highlights the 'View History' option in the dropdown menu that appears. To the right, there is a 'Transfer Money Now' button and 'Helpful Information' including mailing address, routing number, and SWIFT code.

2. A page will appear that will show all transactions associated with the account.

The screenshot shows the transaction history page for a 'FREE SAVINGS XXXX' account. The page header includes the Rockland Trust logo, a 'Welcome back' message, and a note about advanced search options. A sidebar on the left contains navigation options like 'Accounts', 'Messages', 'Move My Money', 'Activity Center', 'Bill Pay', 'Alerts', 'Statements', 'Commercial', 'Services', 'Settings', 'Locations', 'Frequently Asked Questions', and 'Log Off'. The main content area shows the account name 'FREE SAVINGS XXXX' with a current balance of \$700.00 and an available balance of \$700.00. Below this, there are tabs for 'Transactions' and 'Details'. A search bar is provided for finding transactions. The transaction list has columns for 'Date', 'Memo or Description', and 'Amount'. Two transactions are visible: a withdrawal of \$100.00 and a deposit of \$400.00. Each transaction has a three-dot menu icon to its right.

Date	Memo or Description	Amount
MONTH DD YYYY	WITHDRAWAL	(\$100.00) \$700.00
MONTH DD YYYY	DEPOSIT	\$400.00 \$800.00

NOTE: Transactions performed the same day as you're viewing your account will appear as *Pending* and will eventually display as the date the transaction posted to the account.

3. Click 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.

[Transactions](#) [Details & Settings](#)



4. Back at the three dots in Step 1, click “Quick Transfer” and input a *From*, *To*, and an *Amount* then click “Transfer Funds”.

Quick Transfer

From Account

To Account

Amount

\$		0.00
----	--	------

Transfer Date

Advanced Options

Transfer Funds

5. Back at the three dots in Step 1, click "Nickname Account" to change the name of the account. Click "Save" once done.

Nicknames



The global nickname changes the account name for all users who don't have their own nickname set for this account. Your personal nickname for this account is only visible to you.

Account Name

Certificate

Accrued Interest

\$0.00

Account Number

CD- XXXXXX1234

Current Balance

\$0.00

Global Nickname

Personal Nickname

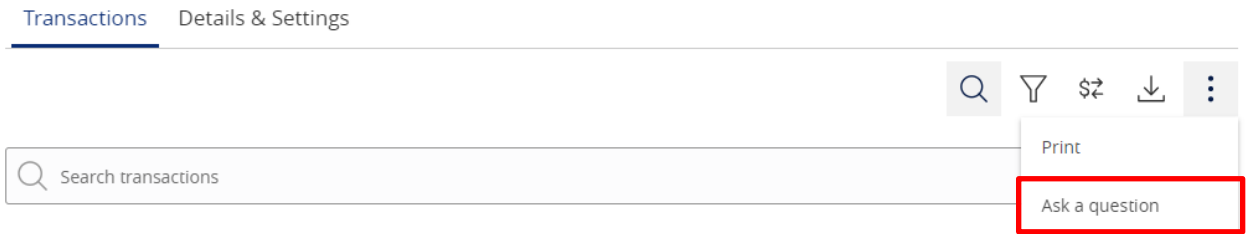
Cancel

Save

NOTE: *Global Nickname* will allow the administrator to set an account nickname visible to all users. *Personal Nickname* will allow the user to set their own nickname visible only to that user which will overwrite the *Global Nickname* set by the administrator.

Account Conversations Inquiry

1. On the *View History* page, click the three dots and click “Ask a question”.



2. All account details for the account you selected will automatically be filled in. Type your inquiry in the *Message* box, add any supporting documents, and click “Send message”.

NOTE: Click the “Attach Support Documents” link to bring up your computer’s files. Attach the items that support your *Account Inquiry*.

Account Inquiry

Subject
Inquiry regarding account: SAV-XXXXX 6789

Message *

Attachments

Inquiry Details

Account Type:	FREE SAVINGS	Description:	FREE SAVINGS
Account:	123456789		

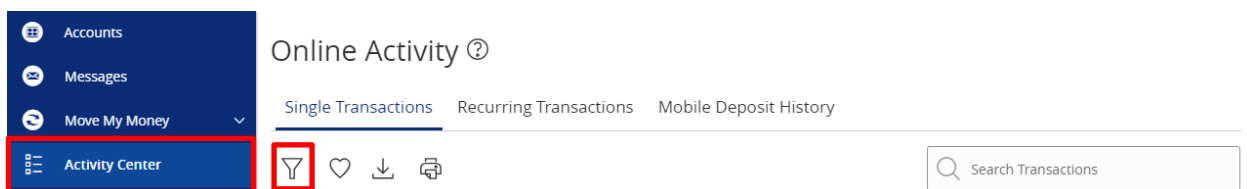


Activity Center

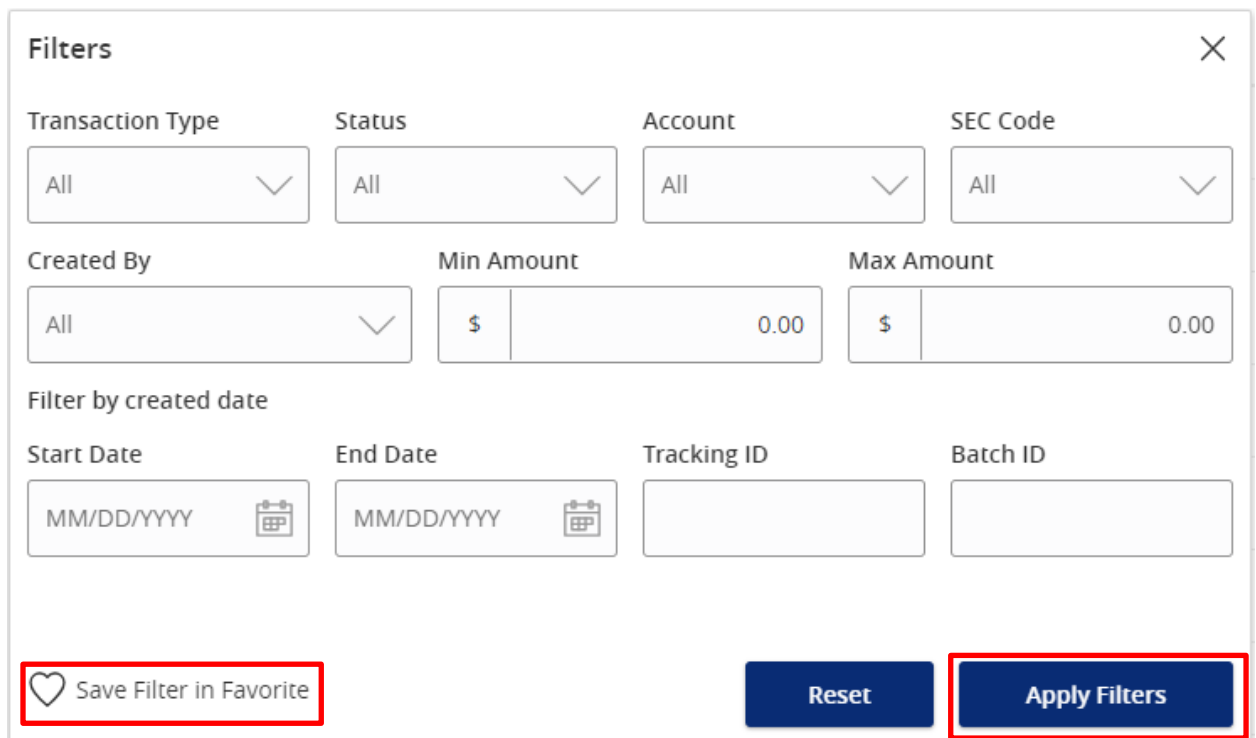
Activity Center lists all user activity initiated from within Rockland Trust Online Banking. This page can be accessed by selecting the “Activity Center” tab in the menu.

Single Transactions

1. Click “Filters” to reveal searchable fields.



2. To customize the search, input the information in the fields then click “Apply Filters”. To save the customized filtered search, click “Save Filter in Favorite”.

A screenshot of the "Filters" dialog box. The dialog has a title bar with "Filters" and a close button (X). It contains several filter sections: "Transaction Type" (All), "Status" (All), "Account" (All), and "SEC Code" (All), each with a dropdown arrow. Below these are "Created By" (All), "Min Amount" (with a dollar sign and "0.00" input), and "Max Amount" (with a dollar sign and "0.00" input). A section titled "Filter by created date" includes "Start Date" and "End Date" (both with MM/DD/YYYY format and calendar icons), "Tracking ID", and "Batch ID" (all empty input fields). At the bottom, there are three buttons: "Save Filter in Favorite" (with a heart icon, highlighted with a red box), "Reset", and "Apply Filters" (highlighted with a red box).


3. When viewing the *Activity Center*, below are some key statuses you may see:
 - a. Authorized – all approvals have been satisfied and ready to be processed
 - b. Cancelled – user has cancelled the online transaction
 - c. Drafted – additional approval outstanding (transaction will not be processed)
 - d. Failed – transaction has been denied
 - e. On Hold – transaction is under review and may not be processed
 - f. Pending – transaction processing has been interrupted
 - g. Processed – transaction has been completed and can no longer be cancelled

4. Click the three dots on a transaction to view its available options.

Activity Center

Single Transactions Recurring Transactions Mobile Deposit History


Search transactions

Created date	Status	Transaction Type	Account	Amount	
MM/DD/YYYY	Authorized	Domestic Wire - Tracking ID: 12344321	FREE SAVINGS SAV- XXXXX6789		Actions 
MM/DD/YYYY	Processed	Domestic Wire - Tracking ID: 12355321	Free Checking DDA- XXXXX1234		Expand
MM/DD/YYYY	Processed	Domestic Wire - Tracking ID: 12366321	Free Checking DDA- XXXXX1234		Cancel
MM/DD/YYYY	Processed	Domestic Wire - Tracking ID: 12377321	Free Checking DDA- XXXXX1234		Copy
					Print Details

Recurring Transactions and Mobile Deposit History

1. Within the *Activity Center*, click “Recurring Transactions” to view online transactions which are set up to occur in a series **OR** click “Mobile Deposit History” to view historical checks that have been deposited using the Mobile Deposit functionality.

Accounts
Messages
Move My Money
Activity Center

Online Activity 

Single Transactions **Recurring Transactions** Mobile Deposit History

Search Transactions

NOTE: Apply filters and view details as you would for single transactions.

Secure Messages

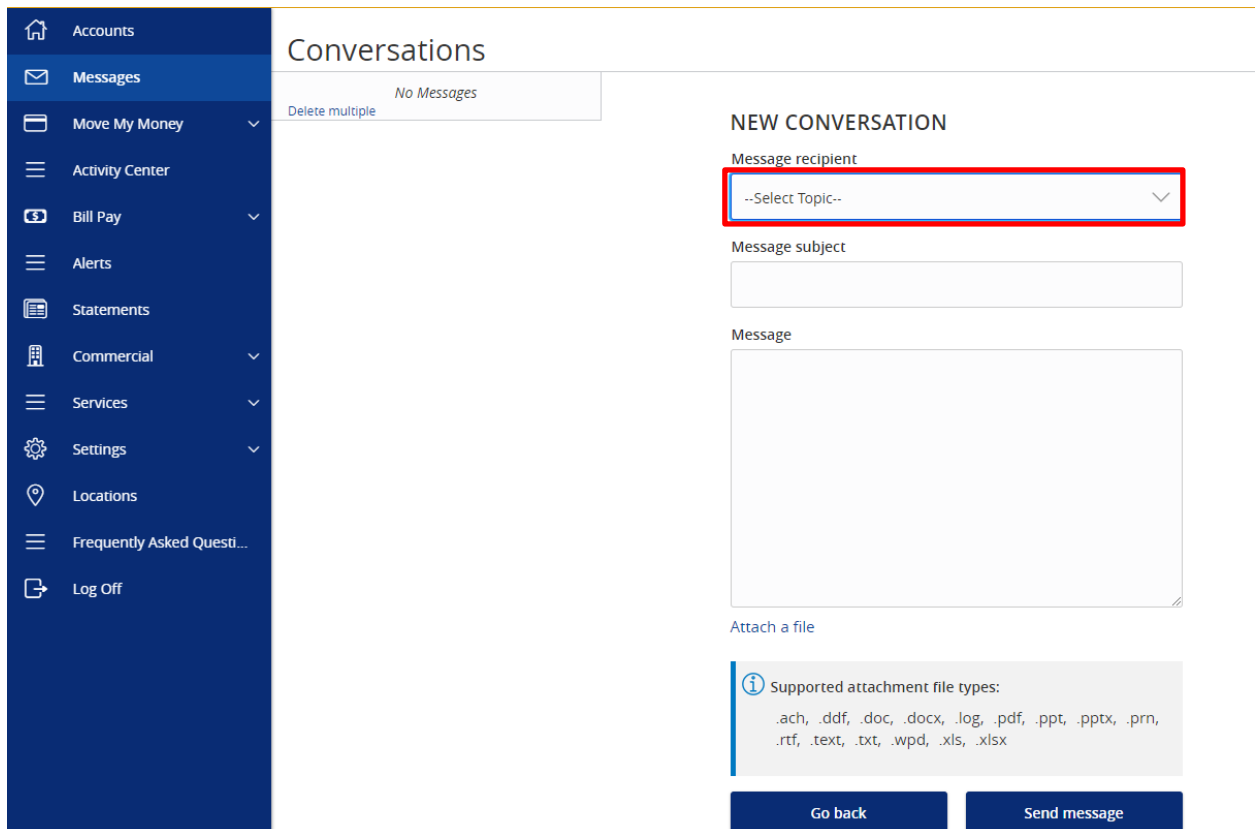
Secure Messages

1. Click on “Messages” on the left hand menu and click “New Conversation”.



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 materials like account numbers and Social Security Numbers can be safely included in the body of the message.

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



3. Enter a *Subject* and a *Message*. Click “Attach a file” link to bring up your computer’s files. Attach the items that support your *Secure Message* then click “Send Message”.

The screenshot displays the 'Conversations' interface. On the left is a dark blue navigation menu with the following items: Accounts, Messages (highlighted), Move My Money, Activity Center, Bill Pay, Alerts, Statements, Commercial, Services, Settings, Locations, Frequently Asked Questi..., and Log Off. The main content area is titled 'Conversations' and shows 'No Messages' with a 'Delete multiple' link. To the right is a 'NEW CONVERSATION' form with the following fields: 'Message recipient' (a dropdown menu with '--Select Topic--'), 'Message subject' (a text input field), and 'Message' (a large text area). Below the message field is an 'Attach a file' link. A box below that lists supported attachment file types: .ach, .ddf, .doc, .docx, .log, .pdf, .ppt, .pptx, .prn, .rtf, .text, .txt, .wpd, .xls, .xlsx. At the bottom are two buttons: 'Go back' and 'Send message' (which is highlighted with a red border).

NOTE: Incoming and outgoing messages will appear in the column directly to the right of the menu bar in descending date order with the newest messages up top. A numeric indicator will appear in red next to Messages indicating how many unread messages are in your mailbox.

Transfer Funds

Transfers

1. Select “Between Accounts” under the *Move My Money* menu.

Between Accounts

From Account

To Account

Amount

Frequency

Transfer Date

Memo (optional)

Transfer Funds

2. Select a *From Account*, *To Account*, enter an *Amount*, select a *Frequency*, and choose a *Transfer Date*. If you'd like you can also enter a *Memo* to display in the *Activity Center*.

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

3. At the bottom of the page, click “Transfer Funds” to submit the transfer.

Memo (optional)

Transfer Funds

Multiple Account Transfers Template Creation

1. Under the *Move My Money* tab, click “Between Accounts”. Then under the *Multi-Account Transfers* tab, click “Create Template”.

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search

Create Template Transfer Funds

2. Enter a *Template Name* and *Memo*. For each transfer you would like to send, fill out the *From Account*, *To Account*, and *Amount*. Click “+ Add Another Transfer” to add another. Click “Save” once done.

Template Name Template Access Rights
1 of 1 users selected

Origination Details

Memo **Push Memo to All**

Transfers (3)

From Account	To Account	Amount	
Main acct DDA-XXXXX6789 \$1000.00	Second checking DDA-XXXXX9999 \$500.00	<input type="text" value="\$100.00"/>	Test ⋮
Second savings SAV-XXXXX4321 \$2000.00	Primary savings SAV-XXXXX1111 \$1500.00	<input type="text" value="\$200.00"/>	Test ⋮
Primary savings SAV-XXXXX1111 \$1500.00	Main acct DDA-XXXXX6789 \$1000.00	<input type="text" value="\$300.00"/>	Test ⋮

+ Add another transfer

\$600.00
3 transfers

Cancel **Save**

NOTE: *Push Memo To All* adds the memo to all transactions in the template.

- To go back to the *Funds Transfer* section, click “Close”. To move forward with the payment, click “Send Payment”.



Template Saved

Template Saved

Close

Send Payment

- Input your *Transfer Date* for the transfers. If it's a recurring transfer, click “Set Schedule”. Then select your *Frequency* and the *End Date*. Once done, click “Save”.

Multi Transfer Test (Funds Transfer)

[Edit Template](#)

Origination Details

Transfer Date

Use same Date for all transfers

Recurrence

[Set schedule](#)

11/15/2019



NOTE: If you uncheck *Use Same Date For All Transfers* you can select different dates for each transfer.

- Once complete, click “Submit” to send the transfers.

\$600.00
3 transfers

Cancel

Submit

Creating a One-Time Multiple Account Transfer

1. Under the *Move My Money* tab, click “Between Accounts”. Then under the *Multi-Account Transfers* tab, click “Transfer Funds”.

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search Create Template **Transfer Funds**

2. Input your *Transfer Date* for the transfers. For each transfer you would like to send, fill out the *From Account*, *To Account*, and *Amount*. Once done, click “Submit”.

Funds Transfer

Origination Details

Transfer Date

Use same Date for all transfers


Recurrence




None



Memo

Push Memo to All

Transfers (3) 

From Account	To Account	Amount	
<input type="text" value="Search by name or num"/>	<input type="text" value="Search by name or num"/>	<input type="text" value="\$0.00"/>	
<input type="text" value="Search by name or num"/>	<input type="text" value="Search by name or num"/>	<input type="text" value="\$0.00"/>	
<input type="text" value="Search by name or num"/>	<input type="text" value="Search by name or num"/>	<input type="text" value="\$0.00"/>	

\$0.00
3 transfers Cancel **Submit**



NOTE: *Push Memo To All* adds the memo to all transactions in the template.

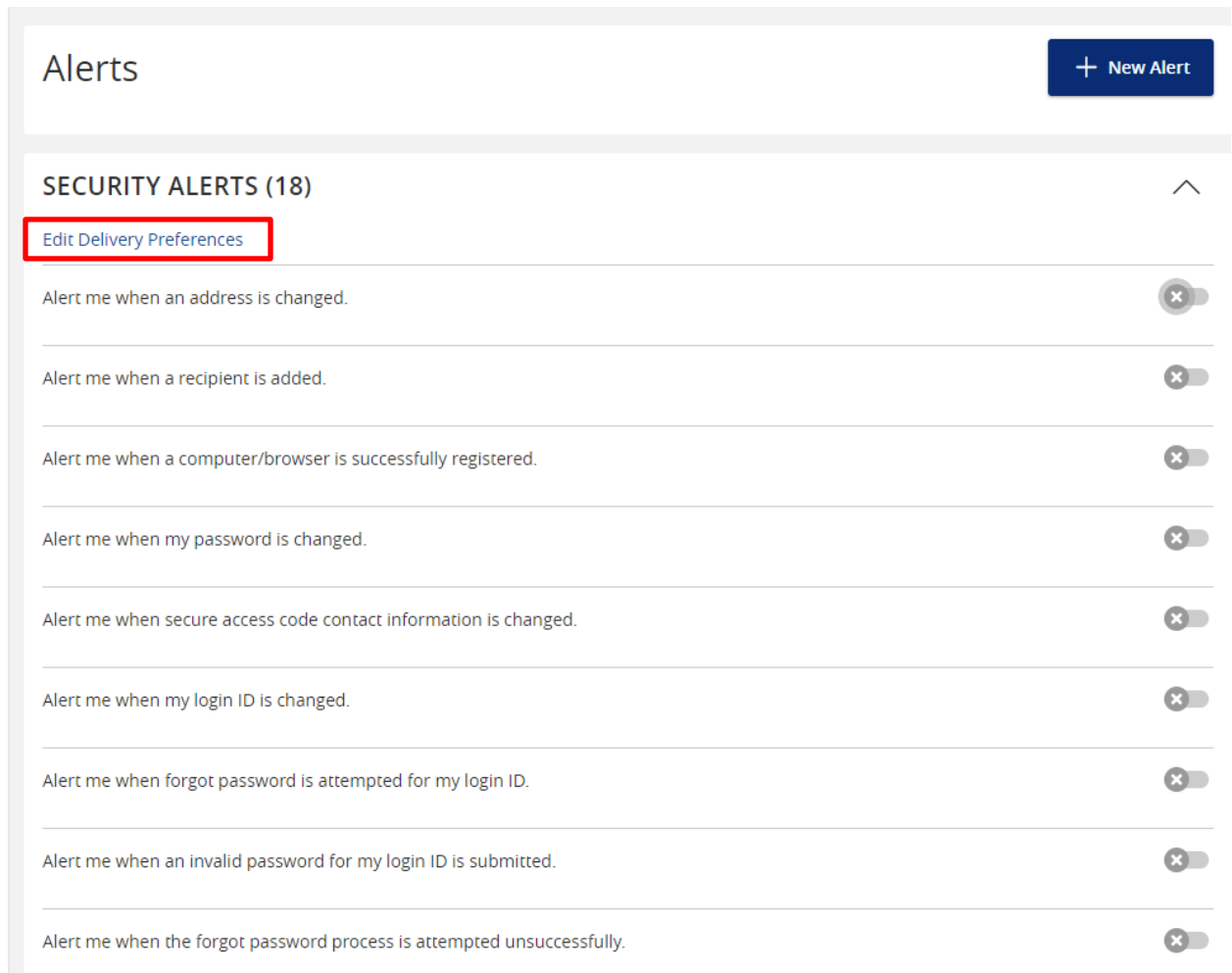
Online Banking Alerts

Security Alerts

1. All of your *Security Alerts* will show up on the home page of the *Alerts* screen.

NOTE: Some alerts may be turned off and on, but the most critical alerts are mandatory and cannot be turned off. These alerts will be greyed out.

2. Click  to turn on an alert and click  to turn off an alert.
3. Click “Edit Delivery Preferences” to modify how and where you would like to receive your security alerts.



The screenshot shows the 'Alerts' screen. At the top right, there is a '+ New Alert' button. Below the header, there is a section for 'SECURITY ALERTS (18)' with an expand/collapse arrow. A red box highlights the 'Edit Delivery Preferences' link. Below this, there is a list of security alerts, each with a toggle switch. The first alert, 'Alert me when an address is changed', has its toggle switch turned on (indicated by a checkmark). The other alerts have their toggle switches turned off (indicated by an 'x').

Alert Description	Status
Alert me when an address is changed.	On
Alert me when a recipient is added.	Off
Alert me when a computer/browser is successfully registered.	Off
Alert me when my password is changed.	Off
Alert me when secure access code contact information is changed.	Off
Alert me when my login ID is changed.	Off
Alert me when forgot password is attempted for my login ID.	Off
Alert me when an invalid password for my login ID is submitted.	Off
Alert me when the forgot password process is attempted unsuccessfully.	Off

4. Enter your contact information for all the delivery preferences you would like to be notified at. Once completed, click "Save".

Delivery Preferences

EMAIL ADDRESS

Email Address

PHONE NUMBER

Country

Area Code

Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country

Area Code

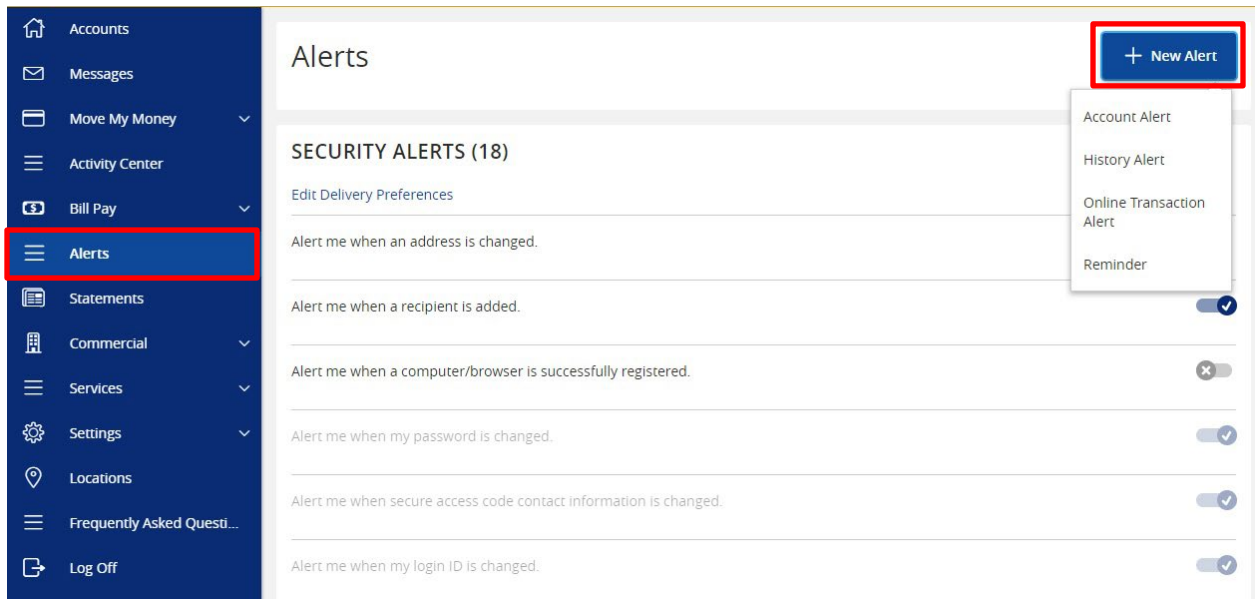
Phone Number

Agree To Terms

[Terms and Conditions](#)

Online Banking Alerts

1. Click "Alerts" on the menu and click "+ New Alert".



NOTE: On the following pages are steps on how to set up various types of *Alerts*. Every walkthrough will pick up right after clicking "+ New Alert" as seen in the step above.

Account Alerts

1. Click "Account Alert".
2. Select an *Account* to populate a list of available *Account Balance Types* to choose from.

[← Back to Alerts](#)

New Account Alert

Account

Corporate Account SAV-XXXXX3946 \$160.41

Account balance type

Available Balance

Collected Balance

Current Balance

Interest Paid Current Year

Interest Paid Last Year

Amount

\$

Alert Delivery Method

3. Select a threshold type to be notified about then enter the *Amount* of that threshold.

Amount

\$

Alert Delivery Method

4. Select an *Alert Delivery Method* and click “Create Alert” to finish.

Amount

\$

Alert Delivery Method

History Alerts

1. Click "History Alert".
2. Select a *Transaction Type* to be notified about.

New History Alert

Transaction Type

Debit Transaction	Credit Transaction	Check Number	Description
-------------------	--------------------	--------------	-------------

Amount

More Than	Less Than	Exactly
-----------	-----------	---------

\$

Account

▼

Alert Delivery Method

Email	Voice	SMS Text Message	Secure Message Only
-------	-------	------------------	---------------------

Go back

Create Alert

3. Select a threshold type to be notified about then enter the *Amount* of that threshold.

Amount

\$

Account

Alert Delivery Method

4. Select an *Account* as well as an *Alert Delivery Method*. Once finished, click “Create Alert” to finish.

Account

Alert Delivery Method

Online Transaction Alerts

1. Click “Online Transaction Alert”.
2. Select a *Transaction* to populate a list of available *Accounts* to choose from.

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

New Online Transaction Alert

Transaction

Account

Status

Alert Delivery Method

Email Voice SMS Text Message Secure Message Only

Go back Create Alert

Select a *Status* and an *Alert Delivery Method*. Once finished, click “Create Alert” to finish.

Status

Alert Delivery Method

Email Voice SMS Text Message Secure Message Only

Go back Create Alert

Reminder Alerts

1. Click “Reminder”.
2. Select an *Event* to be notified about and a *Date* of that event. If the date occurs every year (such as a Birthday or Anniversary) be sure to click “Rekurs Every Year”.

New Reminder

Event

Select a date

Recurs Every Year

Message

Alert Delivery Method

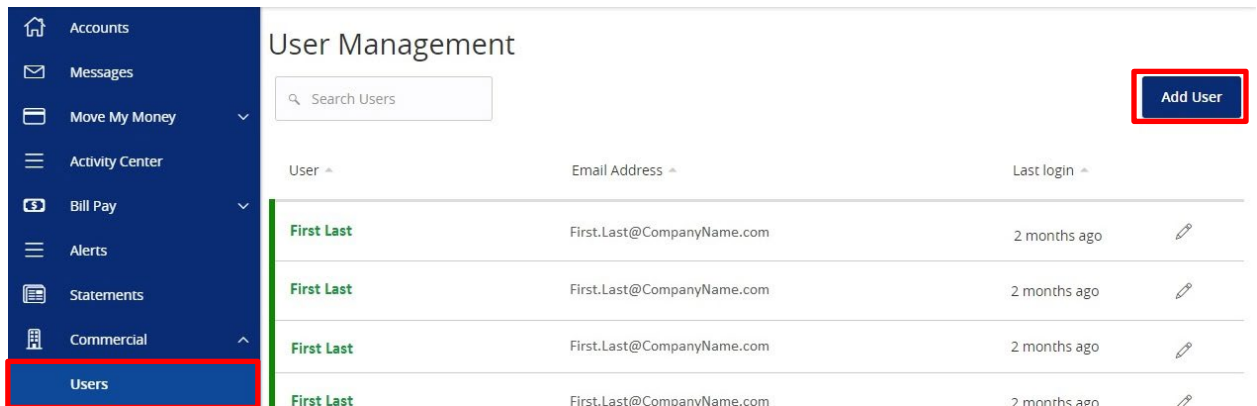
3. Add a *Message* and choose an *Alert Delivery Method*. Once finished, click “Create Alert”.

Message

Alert Delivery Method

Online User Management

1. Click “Users” under the *Commercial* menu then click “Add User”.



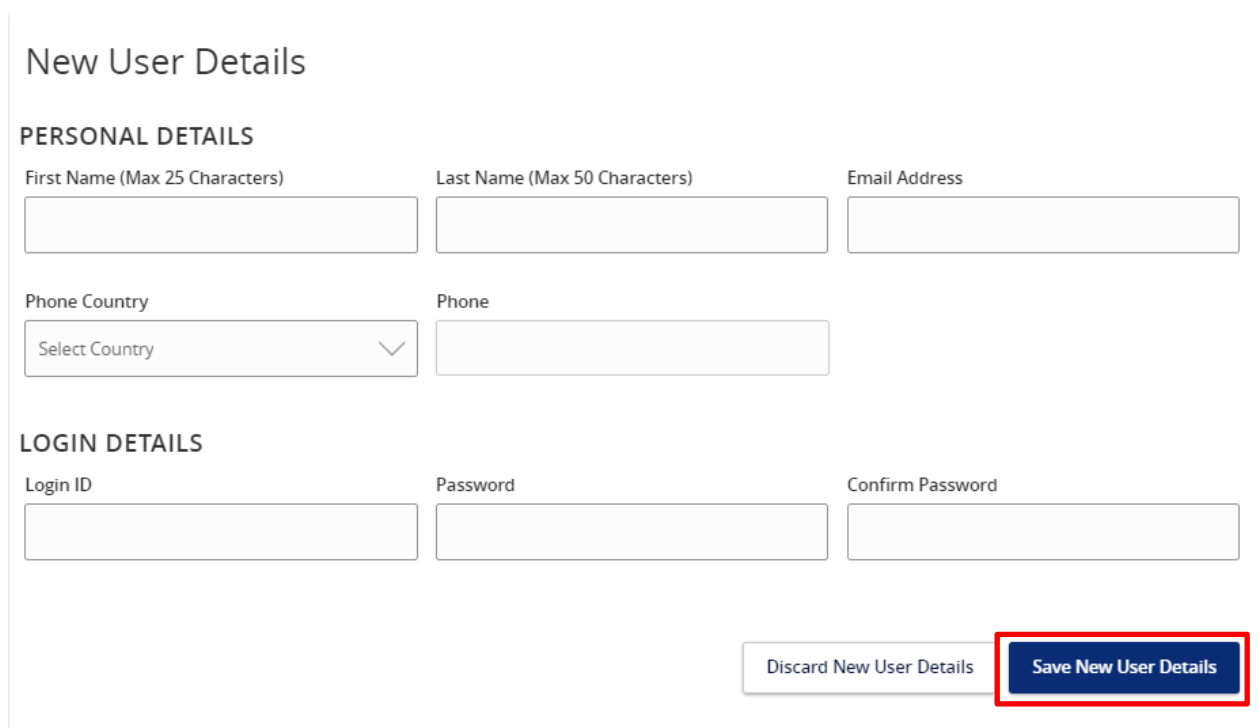
User Management

Search Users

Add User

User	Email Address	Last login
First Last	First.Last@CompanyName.com	2 months ago
First Last	First.Last@CompanyName.com	2 months ago
First Last	First.Last@CompanyName.com	2 months ago
First Last	First.Last@CompanyName.com	2 months ago

2. Enter the required fields for the new user and click “Save New User Details” when completed.



New User Details

PERSONAL DETAILS

First Name (Max 25 Characters) Last Name (Max 50 Characters) Email Address

Phone Country Phone

LOGIN DETAILS

Login ID Password Confirm Password

Discard New User Details Save New User Details

3. Once the user is created, you will need to set the user’s entitlements and limits.

- To adjust, click the transaction type on the left navigation bar and adjust the *Rights* and *Approval Limits* for each transaction type that appears in the reading pane to the right.

Transactions Features Accounts

Transaction Filter:

Filter: **All** Enabled Disabled

ACH Pass Thru
Can view no transactions
Can Draft/Approve/Cancel
\$11.00

ACH PASS THRU Enabled

Rights

Draft Approve Cancel View None

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 11.00	
Daily	\$ 11.00	999999999
Monthly	\$ 115,575,000.00	999999999

Bill Payment
Can view no transactions
Can Draft/Approve/Cancel

Change of Address
Can view own transactions
Can Draft/Approve/Cancel

Check Reorder
Can view no transactions
Can Draft/Approve/Cancel

NOTE: *Rights* is where you can approve or remove certain authorization. *View* can be changed to *All*, *Own*, or *None*. *Approval Limits* lets you adjust the limits for the user.

- Select the appropriate non-transaction features by clicking to turn on a right and click to turn off a right.

Transactions Features Accounts

FEATURES ?

Search

RIGHTS

Access to all payment templates

Allow one-time recipients

Can view all recipients

Enable Centrix Positive Pay

Manage Recipients

Manage Users

- Designate the user's *Account* rights. Remove access by clicking and give access by clicking . To give access to all accounts in one click, click the small boxes next to the column titles. If it appears for you, you may need to click *Show Unassigned Accounts*.

Transactions Features **Accounts**

ACCOUNTS ?

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
SAV-XXXXX	Free Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SAV-XXXXX	Corporate Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DDA-XXXXX	Operating account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DDA-XXXXX	Revolving Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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 email 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 email notifications until you notify Rockland Trust to delete them.

- To finalize your changes, click "Save" at the top right.

Test User User Policy ? **Save**

Overview Features Accounts

- Go back to "Users" under the *Commercial* menu and click the pencil to edit the user.

User Management Add User

Search Users

User	Email Address	Last login	
First Last	First.Last@CompanyName.com	2 months ago	<input checked="" type="checkbox"/>
First Last	First.Last@CompanyName.com	2 months ago	<input type="checkbox"/>
First Last	First.Last@CompanyName.com	2 months ago	<input type="checkbox"/>
First Last	First.Last@CompanyName.com	2 months ago	<input type="checkbox"/>

9. View user info as well as modify their rights by clicking “Assign Rights”.

View User

First Name (Max 25 Characters) *

First

Last Name (Max 50 Characters) *

Last

Email Address *

First.Last@CompanyName.com

Phone Country *

United States

Phone *

(123)456-7890

Login Name	Channel	Status	Last Logon
ExampleUser	Internet	Normal	MM/DD/YYYY

* - Indicates required field

Recipient Management

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

Add Recipient (Domestic and International)

1. Select “Recipients” under the *Commercial* menu and click “New Recipient”.

The screenshot shows the 'Recipients' management page. On the left, a dark blue sidebar contains a menu with items: Accounts, Messages, Move My Money, Activity Center, Bill Pay, Alerts, Statements, Commercial (highlighted), and Users. The 'New Recipient' button is highlighted with a red box. The main content area has a search bar and a table with the following data:

Name	Email Address	Number of Accounts	Actions
ABC Company		1	⋮
123 Company		1	⋮
Test Corporation		1	⋮

2. *Recipient Name* is used for sorting/referencing the recipient in the *Recipients* menu. *Email Address* is for the recipient’s email. If you would like the recipient to be notified, click the “Send Email Notifications For Template Payments” box.

Add Recipient

The 'Add Recipient' form contains the following elements:

- Recipient Name *
- Email Address *
- Send email notifications for template payments (highlighted with a red box)
- + Add account ^

NOTE: *Send Email Notifications For Template Payments* generates an email to the recipient at the time the transaction is processed by Rockland Trust. Although *ACHs and Wires* have been received, they are still subject to verification and may be cancelled.

3. Choose your *Payment Type*. Based off your choice, other details will populate.

The screenshot shows the 'Payment Type' dropdown menu. The dropdown is open, showing the following options:

- ACH Only
- Wire Only
- ACH and Wire

- a. *ACH Only* – Click the blue check after entering the Recipient’s:
 - i. *Account Type*
 - ii. *Account Number*
 - iii. *ACH Routing Number*

NOTE: You can use the *Financial Institution (FI)* feature to look up the routing number of the recipient by the financial institution name

Payment Type
ACH Only

Account Type * ACCOUNT/IBAN *
Select Account Type

Financial Institution (FI) Refined Search ACH Routing Number *
Search by name or routing #.

× ✓

- b. *Wire Only* – Click the blue check after entering the Recipient’s:
 - i. *Account Number/International Bank Account Number*
 - ii. *Beneficiary Financial Institution* information (need *Routing/ABA Number*)
 - iii. *Intermediary Financial Institution* information (if applicable)

NOTE: You can use the *Financial Institution (FI)* feature to look up the routing number of the recipient by the financial institution name

Payment Type Beneficiary Type
Wire Only Domestic

ACCOUNT/IBAN * Financial Institution (FI) Refined Search
Search by name or routing #.

Beneficiary Financial Institution ⓘ
Name * Country * Wire Routing Number *
United States

Address 1 Address 2 City
State Postal Code
Select State

Intermediary Financial Institution ⓘ
Name Country Wire Routing Number
United States

Address 1 Address 2 City
State Postal Code
Select State

× ✓

- c. *ACH and Wire* – Click the blue check after entering the Recipient's:
 - i. *Account Type*
 - ii. *Account Number/International Bank Account Number*
 - iii. *ACH Routing Number*
 - iv. *Beneficiary Financial Institution* information (need *Routing/ABA Number*)
 - v. *Intermediary Financial Institution* information (if applicable)

NOTE: You can use the *Financial Institution (FI)* feature to look up the routing number of the recipient by the financial institution name

Payment Type	Beneficiary Type	
ACH and Wire	Domestic	
Account Type *	ACCOUNT/IBAN *	
Select Account Type		
Financial Institution (FI) Refined Search	ACH Routing Number *	
Search by name or routing #.		
Beneficiary Financial Institution ⓘ		
Name *	Country *	Wire Routing Number *
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State		
Intermediary Financial Institution ⓘ		
Name	Country	Wire Routing Number
	United States	
Address 1	Address 2	City
State	Postal Code	
Select State		
<input type="button" value="X"/> <input checked="" type="button" value="✓"/>		

NOTE: If you are sending an *International Wire*, click “Wire Only”. Then change the *Beneficiary Type* to *International* and enter the Recipient’s *SWIFT/BIC Number*.

Payment Type Wire Only	Beneficiary Type International	International Account Type Account and SWIFT/BIC
ACCOUNT/IBAN *		
Beneficiary Financial Institution ?		
Name *	Country * Select Country	SWIFT/BIC *

4. Fill out the *Recipient Details*

- a. *Recipient Wire Name* – name inserted into Fed Wire File
- b. *Recipient ACH Name* – name inserted into batch header record in the NACHA file
- c. *ACH ID Field* – used to indicate something specific to Recipient (i.e. Employee ID)
- d. Fill out the Recipient’s address (this is optional for *ACH* but mandatory for *Wires*)

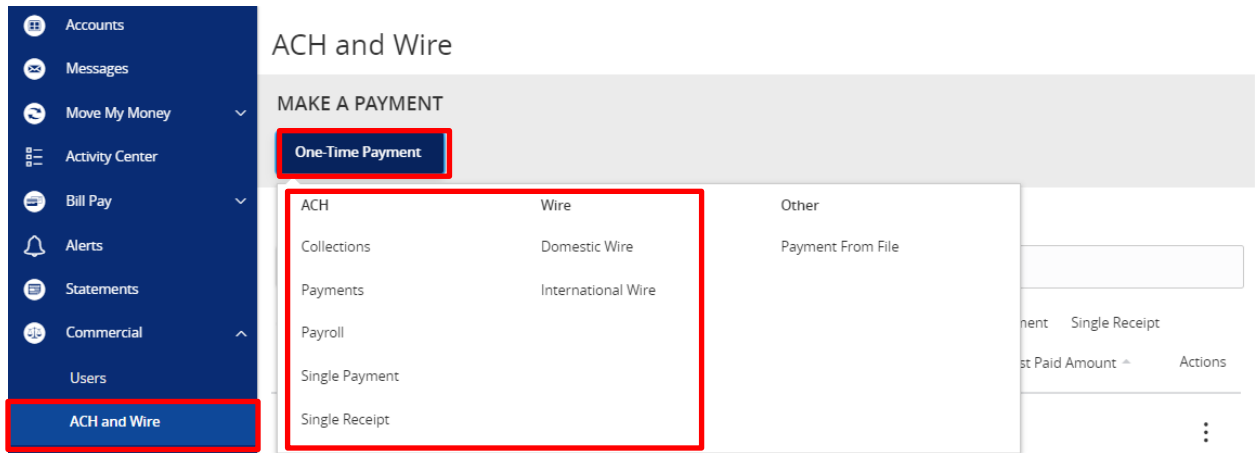
Recipient Details		
Recipient Wire Name ?	Recipient ACH Name ?	ACH ID ?
Country United States	Address 1 *	Address 2
City *	State * Select State	ZIP *

5. Click “Save Recipient” at the bottom of the page.

Templates (0)	
Cancel	Save Recipient

Upload Recipients From Your Accounting Software

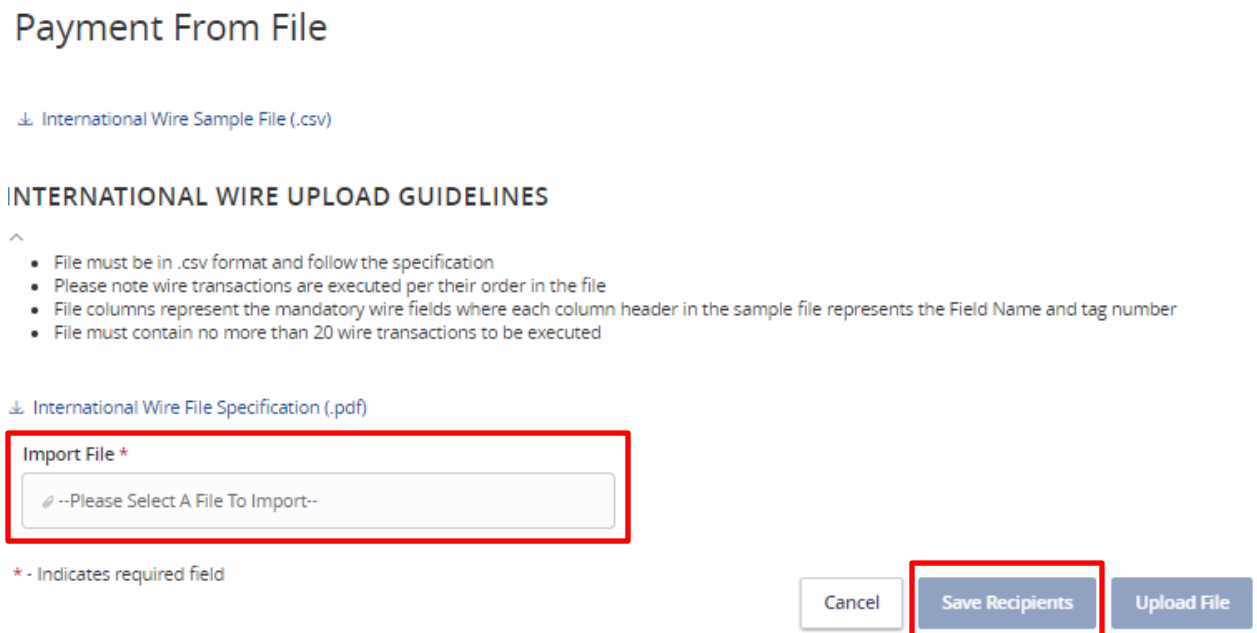
1. Click “ACH and Wire” under the *Commercial* menu. Click “One-Time Payment” and choose the *One-Time Payment* option you would like to upload for.



2. Click “Upload From File” in the top right of the page.



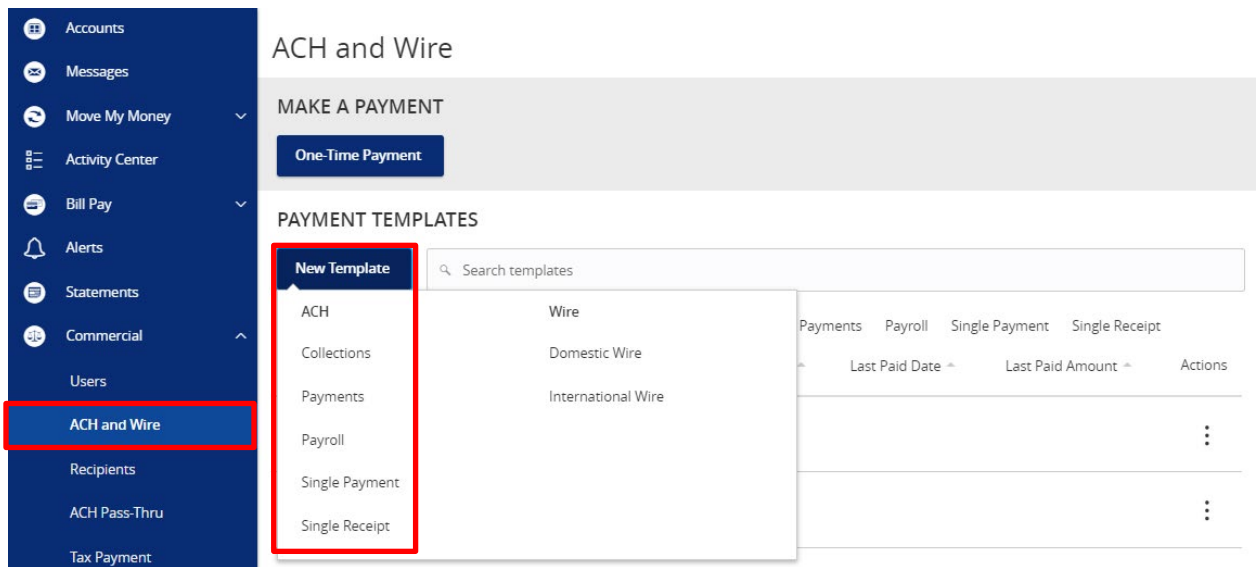
3. Click the “Import File” box to bring up your computer’s file drives. Select a file to upload that is compliant with our file specs requirements. Click on “Save Recipients”.



ACH and Wire Template Management

ACH Template Creation

1. Click “ACH and Wire” under the *Commercial* menu. Click “New Template” and choose the *ACH Template* you would like to create.



2. You will be presented with a screen asking for the *Template Properties*. You can name the template and determine who else at the company is allowed to access the template.

Payments [Change Type](#)

Template Properties

Template Name


Template Access Rights

1 of 1 users selected

NOTE: The example above is for *Payments*, but you can always change the ACH type by clicking “Change Type” to the right of the title.

3. For the *Origination Details* section, fill in the following:
 - a. *SEC Code* – not applicable for *Payroll*
 - b. *Company Entry Description* – optional field used to enter in the file type
 - c. *From Subsidiary* – the company initiating the payment
 - d. *Account* – select the corresponding offset account for the commercial payment

Origination Details

SEC Code 

Company Entry Description

From Subsidiary

Account

4. For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the drop down list. To select more than one recipient, click “+Add Another Recipient”.

Recipients (1) Filters: All Pre-Notes

[+ Add multiple recipients](#)

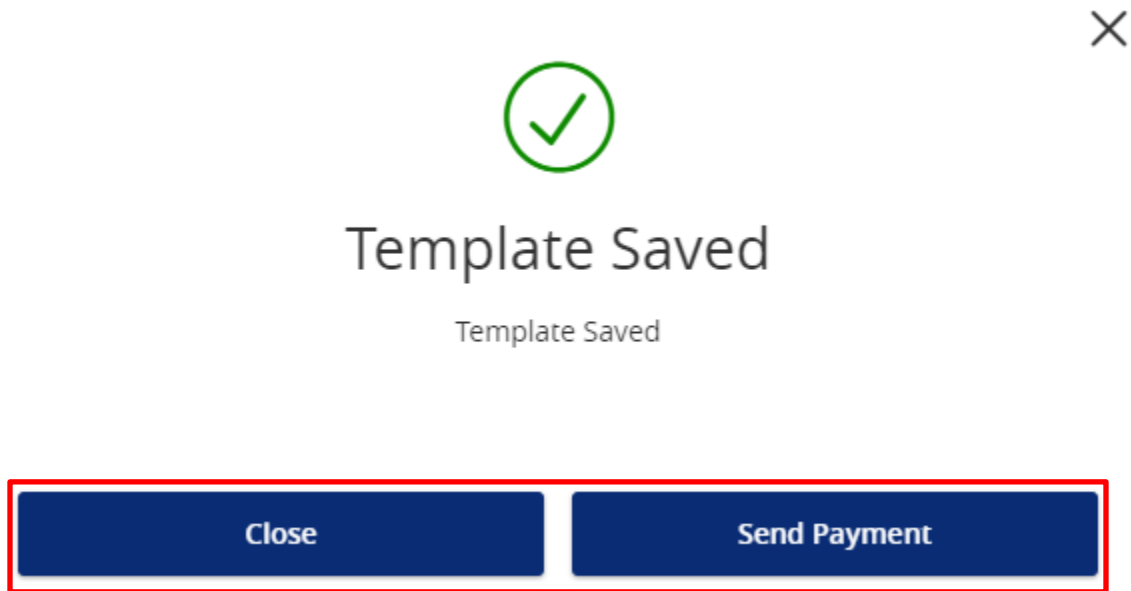
Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00
+ Add another recipient	

NOTE: You can leave *Amount* blank when creating your template so that each time you use the template, the *Amount* field will be blank and you can enter the *Amount* for that specific transaction.

5. Once completed, click “Save”.

\$00.00
1 payment

- To go back to the ACH and Wire section, click "Close". To move forward with the payment, click "Send Payment".



- If you clicked "Send Payment" you will be taken to a screen to review your ACH. Here you can also set a date to send the payment, input an amount (if needed), and *Draft* or *Approve* based on your user rights.

Example (Payments) Edit Template

Origination Details

SEC Code ⓘ SEC Code will display here	Company Entry Description <input type="text"/>	From Subsidiary Subsidiary will display here *****6789
Account Account name will display here DDA-XXXXX1234	Effective Date \$800.00 <input type="text"/>	Recurrence None

Recipients (1) Find recipients in payment ⋮

Recipient/Account	Amount	
Recipient name will appear here Checking 123456789	\$0.00	⋮

\$0.00
1 payments

Cancel Draft Approve

NOTE: Click the three dots to *Expand Row* and add an *Addendum*.

Editing Existing ACH Templates

1. Click “ACH and Wire” under the *Commercial* menu. Click on the three dots of the template you would like to *Edit*.

The screenshot shows the 'ACH and Wire' section of a financial application. On the left is a dark blue navigation menu with 'ACH and Wire' highlighted in a red box. The main content area is titled 'ACH and Wire' and includes a 'MAKE A PAYMENT' section with a 'One-Time Payment' button. Below that is a 'PAYMENT TEMPLATES' section with a 'New Template' button and a search bar. A table lists 58 results with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first row is for 'ABC' (Single Payment (PPD), 1 recipient). A dropdown menu is open for the 'ABC' row, with 'Edit' highlighted in a red box. Other options in the menu are Pay, Copy, and Delete.

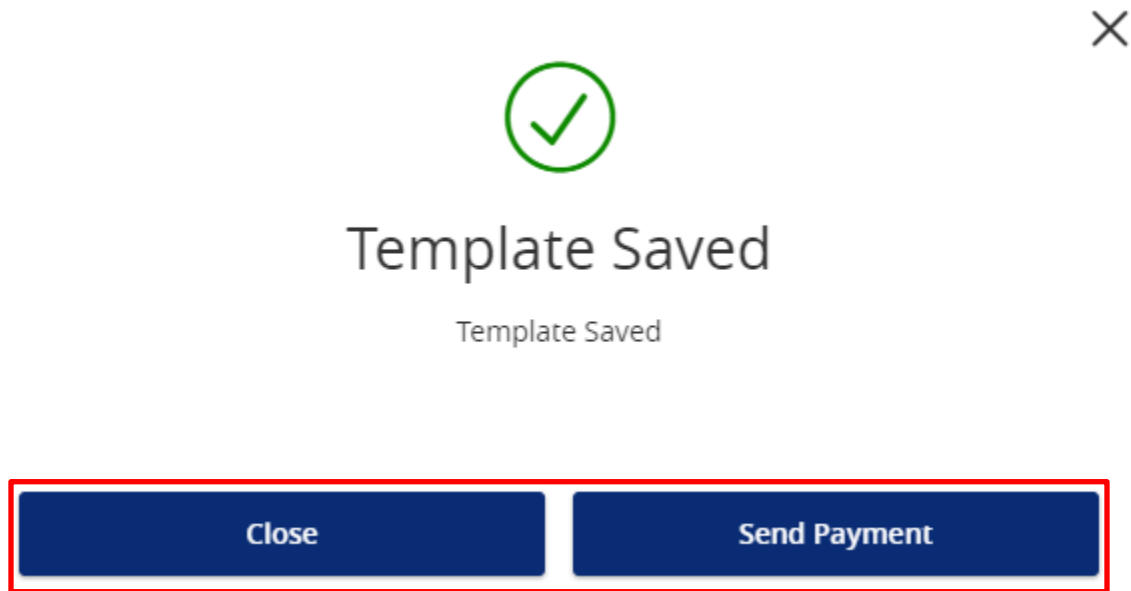
Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
ABC	Single Payment (PPD)	1			Click to view template ABC actions Pay Edit Copy Delete
AR	Collections (PPD)	8			
art	Payments (CCD)	1			

2. The information from the last payment will autofill in the boxes, you will need to update the applicable information for your new ACH payment. Click “Save” when complete.

Single Payment

The 'Single Payment' form is divided into several sections. The 'Template Properties' section has a 'Template Name' field and a 'Template Access Rights' section showing '1 of 1 users selected'. The 'Origination Details' section includes fields for 'SEC Code', 'Company Entry Description', 'From Subsidiary', and 'Account'. Below this is a table for 'Recipient/Account' with columns for 'Recipient/Account' and 'Amount'. The table has one row with empty fields and a three-dot menu icon on the right. At the bottom right of the form are 'Cancel' and 'Save' buttons, with 'Save' highlighted in a red box.

- To go back to the ACH and Wire section, click "Close". To move forward with the payment, click "Send Payment".



- If you clicked "Send Payment" you will be taken to a screen to review your ACH. Here you can also set a date to send the payment, input an amount (if needed), and *Draft* or *Approve* based on your user rights.

Example (Payments) Edit Template

Origination Details

SEC Code ⓘ SEC Code will display here	Company Entry Description <input type="text"/>	From Subsidiary Subsidiary will display here *****6789
Account Account name will display here DDA-XXXXX1234	Effective Date \$800.00 <input type="text"/>	Recurrence None

Recipients (1) Find recipients in payment

Recipient/Account	Amount
Recipient name will appear here Checking 123456789	\$0.00

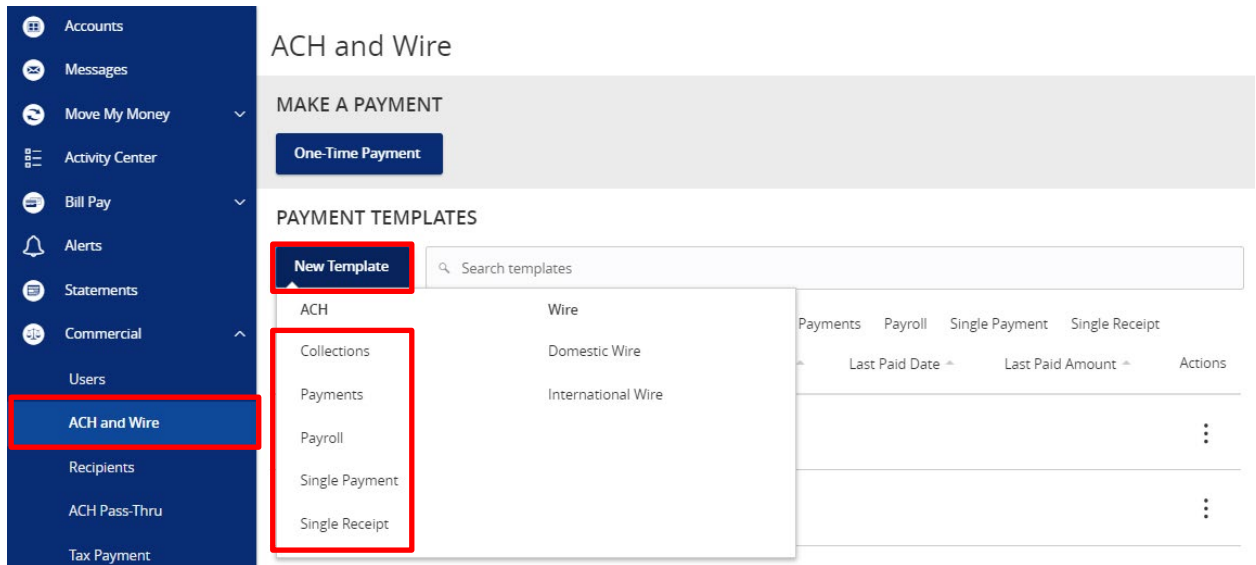
\$0.00
1 payments

Cancel Draft Approve

NOTE: Click the three dots to *Expand Row* and add an *Addendum*.

Recurring ACH Transaction Set-Up

1. Click “ACH and Wire” under the *Commercial* menu. Click “New Template” and choose the *ACH Template* you would like to create.



2. You will be presented with a screen asking for the *Template Properties*. You can name the template and determine who else at the company is allowed to access the template.

Payments [Change Type](#)

Template Properties

Template Name

Template Access Rights

1 of 1 users selected

NOTE: The example above is for *Payments*, but you can always change the ACH type by clicking “Change Type” to the right of the title.

3. For the *Origination Details* section, fill in the following:
 - a. *SEC Code* – not applicable for *Payroll*
 - b. *Company Entry Description* – optional field used to enter in the file type
 - c. *From Subsidiary* – the company initiating the payment
 - d. *Account* – select the corresponding offset account for the commercial payment

Origination Details

SEC Code

Company Entry Description

From Subsidiary

Account

- For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the drop down list. To select more than one recipient, click “+Add Another Recipient”.

Recipients (1) Filters: All Pre-Notes Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00

+ Add another recipient

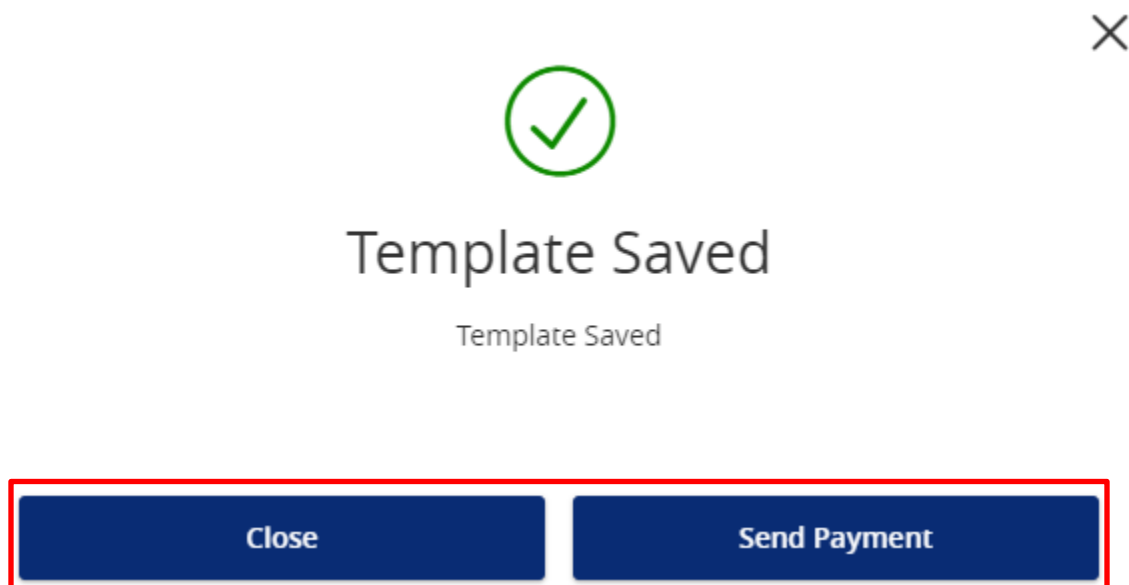
NOTE: You can leave *Amount* blank when creating your template so that each time you use the template, the *Amount* can be filled with an amount for that specific transaction.

- Once completed, click “Save”.

\$00.00
1 payment

Cancel Save

- To go back to the ACH and Wire section, click “Close”. To move forward with the payment, click “Send Payment”.



- If you clicked “Send Payment” you will be taken to a screen to review your ACH.

8. Select your initial "Effective Date" for the payment and under *Recurrence*, click "Set Schedule".

Origination Details

SEC Code ⓘ

SEC Code will display here

Company Entry Description

From Subsidiary

Subsidiary will display here
*****6789

Account

Account name will display here
DDA-XXXXX3580

\$800.00

Effective Date

Recurrence

Set schedule

9. Select the frequency and end date. After this, click "Set Recurring Transaction".

Schedule Recurring Transaction ×

How often should this transaction repeat?

- 1st Of The Month Weekly Yearly
- Last Day Of The Month Every Other Week
- 1st & 15th Of The Month Monthly
- 15th & Last Day Of The Month Quarterly
- Daily (Monday - Friday) Semi-Annually

When should this transaction stop?

- On/Before Date
- After occurrence(s)
- Forever (Until I Cancel)

Cancel

Set Recurring Transaction

10. Back on the ACH review screen, click "Save".

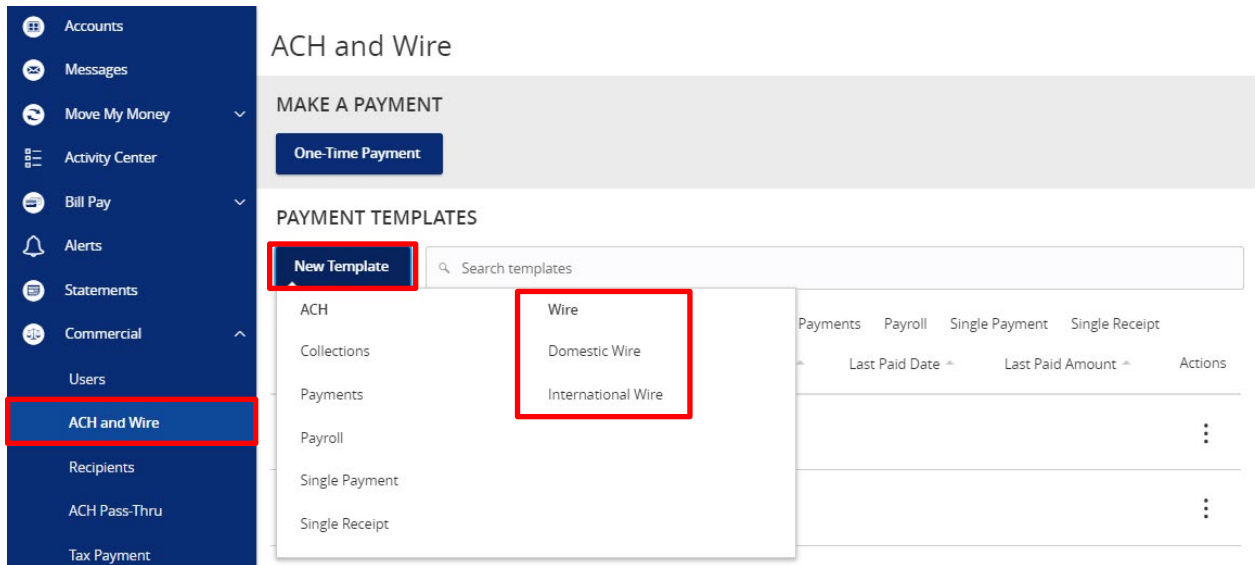
\$0.00
1 payments (1 for \$0.00)

Cancel

Save

Domestic/International Wire Template Creation

1. Click “ACH and Wire” under the *Commercial* menu. Click “New Template” and choose the *Wire Template* you would like to create.



2. You will be presented with a screen asking for *Template Properties*. You can name the template and determine who else at the company is allowed to access the template.

Domestic Wire [Change Type](#)

Template Properties

Template Name

Template Access Rights

1 of 1 users selected

NOTE: The example above is for a *Domestic Wire*, but you can always change the Wire type by clicking “Change Type” to the right of the title.

3. For the *Origination Details* section, select if you would like to use the same *Subsidiary* and *Account* for all wires:
 - a. *From Subsidiary* – the company initiating the payment
 - b. *Account* – select the corresponding offset account for the commercial payment

Origination Details

From Subsidiary

Use same Subsidiary for all wires

Account

Use same Account for all wires

- For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the list. You will also need to fill out a *Message to Beneficiary* and the *Purpose of Wire*.

Wires (1)

+ Add multiple recipients

Wire Details

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00
From Subsidiary	Account
<input type="text" value="Search by name"/>	<input type="text" value="Search by name or number"/>

Message to Beneficiary

Purpose Of Wire

NOTE: You can leave *Amount* blank when creating your template so that each time you use the template, the *Amount* can be filled with an amount for that specific transaction.

NOTE: For *International Wires*, you will need to select the *Currency*.

- Once completed, click “Save”.

- To go back to the ACH and Wire section, click “Close”. To move forward with the payment, click “Send Payment”.

×

Template Saved

Template Saved

7. If you clicked “Send Payment” you will be taken to a screen to review your Wire. Here you can also set a date to send the payment, input an amount (if needed), and *Draft* or *Approve* based on your user rights and your Wire Transfer Agreement.

Example (Domestic Wire) Edit Template

Origination Details

Process Date
 Use same Date for all wires

Recurrence
None

Process Date

Wires (1) Filters: **All** Paid Not Paid

Wire Details

Recipient/Account
Domestic Wire Co Checking 123456789

Amount
\$ 0.00

From Subsidiary

Account

Message to Beneficiary

Purpose Of Wire

OPTIONAL WIRE INFORMATION

\$0.00
1 wires

Cancel **Draft** **Approve**

NOTE: Click the three dots to *Expand Row* and add a *Description*.

NOTE: If you have any questions or issues, you may contact our Wire Department during business hours at 781.982.6888.

Editing Existing Domestic/International Wire Templates

1. Click “ACH and Wire” under the *Commercial* menu. Click on the three dots of the template you would like to *Edit*.

The screenshot shows the 'ACH and Wire' section of a financial application. On the left is a dark blue navigation menu with 'ACH and Wire' highlighted in a red box. The main content area is titled 'ACH and Wire' and includes a 'MAKE A PAYMENT' section with a 'One-Time Payment' button. Below that is a 'PAYMENT TEMPLATES' section with a 'New Template' button and a search bar. A table lists 14 results, filtered by 'Domestic Wire'. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first row is 'Bart', the second is 'Domestic wire test', and the third is 'Empower Trust Co'. A dropdown menu is open for the 'Bart' row, with the 'Edit' option highlighted in a red box.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Bart	Domestic Wire	1			⋮
Domestic wire test	Domestic Wire	1			⋮
Empower Trust Co	Domestic Wire	1			⋮

2. The information from the last payment will autofill in the boxes, you will need to update the applicable information for your new Wire payment. Click “Save” when complete.

The screenshot shows the 'Wire Details' form. It has a 'Template Properties' section with 'Template Name' (Example) and 'Template Access Rights' (35 of 35 users selected). Below is the 'Origination Details' section with 'From Subsidiary' and 'Account' checkboxes. The 'Wires (1)' section has a search bar for recipients. The 'Wire Details' section has fields for 'Recipient/Account' (Domestic Wire Co Checking, 123456789), 'Amount' (\$ 0.00), 'From Subsidiary', 'Account', 'Message to Beneficiary' (Example), and 'Purpose of Wire' (Example). At the bottom, the total amount is '\$0.00' for '1 wires', with 'Cancel' and 'Save' buttons. The 'Save' button is highlighted in a red box.

- To go back to the ACH and Wire section, click "Close". To move forward with the payment, click "Send Payment".



Template Saved

Template Saved

Close

Send Payment

- If you clicked "Send Payment" you will be taken to a screen to review your Wire. Here you can also set a date to send the payment, input an amount (if needed), and *Draft* or *Approve* based on your user rights and your Wire Transfer Agreement.

Origination Details

Process Date: Use same Date for all wires | Recurrence: None

Process Date:

Wires (1) | Filters: **All** Paid Not Paid | Find recipients in payment

Wire Details

Recipient/Account	Amount
Domestic Wire Co Checking 123456789	\$ 0.00
From Subsidiary	Account
<input type="text"/>	<input type="text"/>
Message to Beneficiary	
<input type="text" value="Example"/>	
Purpose Of Wire	
<input type="text" value="Example"/>	

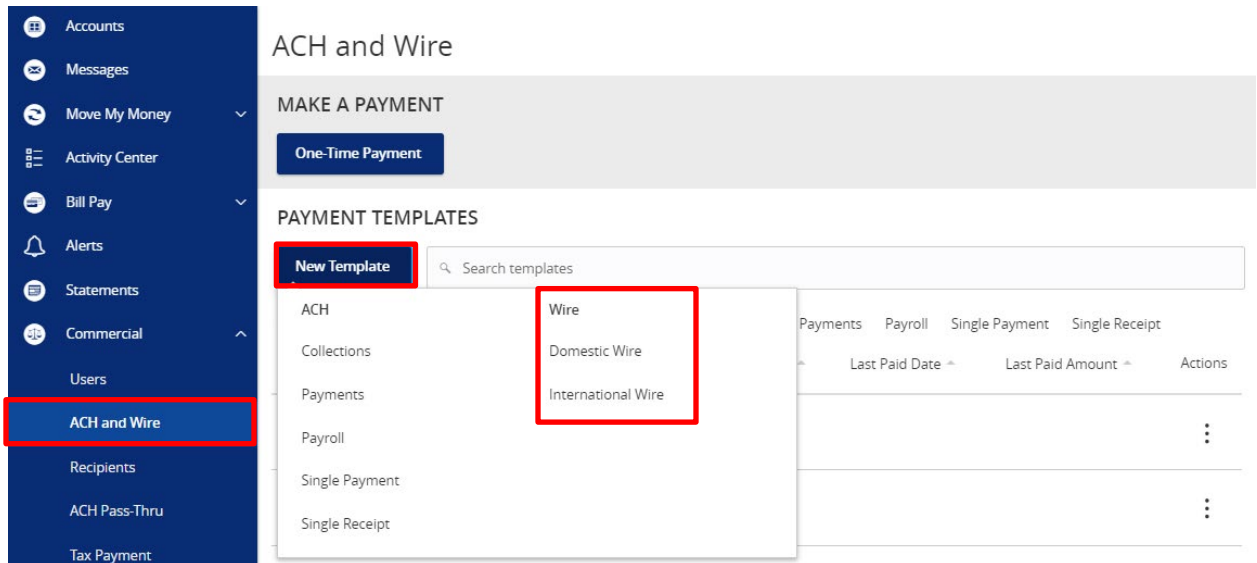
\$0.00
1 wiresCancel

DraftApprove

NOTE: Click the three dots to *Expand Row* and add a *Description*.

Recurring Wire Transaction Set-Up

1. Click “ACH and Wire” under the *Commercial* menu. Click “New Template” and choose the *Wire Template* you would like to create.



2. You will be presented with a screen asking for *Template Properties*. You can name the template and determine who else at the company is allowed to access the template.

Domestic Wire [Change Type](#)

Template Properties

Template Name

Template Access Rights

1 of 1 users selected

NOTE: The example above is for a *Domestic Wire*, but you can always change the *Wire type* by clicking “Change Type” to the right of the title.

3. For the *Origination Details* section, select if you would like to use the same *Subsidiary* and *Account* for all wires:
 - a. *From Subsidiary* – the company initiating the payment
 - b. *Account* – select the corresponding offset account for the commercial payment

Origination Details

From Subsidiary

Use same Subsidiary for all wires

Account

Use same Account for all wires

- For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the list. You will also need to fill out a *Message to Beneficiary* and the *Purpose of Wire*.

The screenshot shows a form titled "Wires (1)" with a search bar "Find recipients in payment" and a "+ Add multiple recipients" link. Below is a "Wire Details" section with the following fields:

- Recipient/Account:** Search by name or account.
- Amount:** Currency symbol (\$) and value (0.00).
- From Subsidiary:** Search by name.
- Account:** Search by name or number.
- Message to Beneficiary:** Text input field with a warning icon.
- Purpose Of Wire:** Text input field with a warning icon.

NOTE: You can leave *Amount* blank when creating your template so that each time you use the template, the *Amount* field will be blank and you can enter the *Amount* for that specific transaction.

NOTE: Click the three dots to *Expand Row* and add a *Description*.

NOTE: For *International Wires*, you will need to select the *Currency*.

- Once completed, click "Save".

The screenshot shows the bottom of the form with two buttons: "Cancel" and "Save". The "Save" button is highlighted with a red border.

- To go back to the ACH and Wire section, click "Close". To move forward with the payment, click "Send Payment".

The screenshot shows a confirmation message "Template Saved" with a green checkmark icon. Below the message are two buttons: "Close" and "Send Payment". Both buttons are highlighted with a red border.

7. If you clicked "Send Payment" you will be taken to a screen to review your Wire.
8. Select your initial "Process Date" then under *Recurrence*, click "Set Schedule".

Origination Details

Process Date

Use same Date for all wires

Recurrence

Set schedule

Process Date

02/07/2024



9. Select the frequency and end date. After this, click "Save"

Schedule Recurring Transaction ×

How often should this transaction repeat?

- 1st Of The Month Weekly Yearly
- Last Day Of The Month Every Other Week
- 1st & 15th Of The Month Monthly
- 15th & Last Day Of The Month Quarterly
- Daily (Monday - Friday) Semi-Annually

When should this transaction stop?

- On/Before Date
- After occurrence(s)
- Forever (Until I Cancel)

Cancel

Set Recurring Transaction

10. Back on the Wire review screen, click "Draft" or "Approve" based on your user rights

\$0.00
1 payments

Cancel

Draft

Approve

NOTE: If you have any questions or issues, you may contact our Wire Department during business hours at 781.982.6888.

ACH Transactions

Paying Existing ACH Templates

1. Click “ACH and Wire” under the *Commercial* menu. Click on the three dots of the template you would like to *Pay*.

The screenshot shows the 'ACH and Wire' section of a financial application. On the left is a navigation menu with 'ACH and Wire' highlighted in red. The main area is titled 'ACH and Wire' and contains a 'MAKE A PAYMENT' section with a 'One-Time Payment' button. Below is a 'PAYMENT TEMPLATES' section with a 'New Template' button and a search bar. A table lists 58 results with columns for Name, Type, Recipients, Last Paid Date, and Last Paid Amount. The first row is 'ABC' (Single Payment (PPD), 1 recipient). A dropdown menu is open for the 'ABC' row, with 'Pay' highlighted in red. Other options in the menu are Edit, Copy, and Delete.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ ABC	Single Payment (PPD)	1			Click to view template ABC actions Pay Edit Copy Delete
☆ AR	Collections (PPD)	8			
☆ art	Payments (CCD)	1			

2. You will be taken to a screen to review your ACH. Here you can set a date to send the payment, input an *Amount*, and *Draft* or *Approve* based on your user rights.

The screenshot shows the 'ABC (Single Payment)' review screen. The title is 'ABC (Single Payment)' with an 'Edit Template' link. The 'Origination Details' section includes fields for SEC Code (PPD - Prearranged Payment and Deposit), Company Entry Description (Max 10 characters), From Subsidiary (ABC CO 123 *****), Account (Corporate Account SAV-XXXXX \$160.41), Effective Date, and Recurrence (None). Below is a table for 'Recipient/Account' and 'Amount'. The amount field is set to '\$ 0.00'. At the bottom right, there are three buttons: 'Cancel', 'Draft', and 'Approve', with 'Draft' and 'Approve' highlighted in red.

ABC (Single Payment) [Edit Template](#)

Origination Details

SEC Code ⓘ
PPD - Prearranged Payment and Deposit

Company Entry Description
Max 10 characters

From Subsidiary
ABC CO 123

Account
Corporate Account
SAV-XXXXX \$160.41

Effective Date

Recurrence
None

Recipient/Account	Amount
	\$ 0.00

Cancel **Draft** **Approve**

Creating a One-Time ACH Transaction

1. Click “ACH and Wire” under the *Commercial* menu. Click “One-Time Payment” and choose the *One-Time ACH Payment* you would like to make.



2. For the *Origination Details* section, fill in the following:
 - a. *SEC Code* – not applicable for *Payroll*
 - b. *Company Entry Description* – optional field used to enter in the file type
 - c. *To/From Subsidiary* – the company initiating the payment
 - d. *Account* – select the corresponding offset account for the commercial payment
 - e. *Effective Date* – set a date to send the payment

Payments [Change Type](#)

Origination Details

SEC Code ⓘ	Company Entry Description	From Subsidiary
<input type="text"/>	<input type="text"/>	<input type="text"/>
Account	Effective Date	Recurrence
<input type="text"/>	<input type="text"/>	Set schedule

NOTE: The example above is for *Payments*, but you can always change the ACH type by clicking “Change Type” to the right of the title.

- For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the list. To select more than one recipient, click “+Add Another Recipient”.

Recipients (1) Filters: All Pre-Notes Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ 0.00

+ Add another recipient

NOTE: Click the three dots to *Expand Row* and add an *Addendum*.

- Once completed, you can *Draft* or *Approve* based on your user rights.

\$00.00
1 payment

Cancel Draft Approve

ACH Pass-Thru

ACH-Pass-Thru is a feature originators can use to send a balance NACHA formatted file.

1. To get started, under the *Commercial* tab, click on *ACH Pass-Thru*.
2. To add a file, click on *Choose File*.
3. Enter the date you would like to process the file and click *Draft* or *Approve*.

4. In the *Activity Center*, click on *View Full Pass-Thru Details* to view transactions.

Description	Credits	Credit Amount	Debits	Debit Amount
Payroll	58	\$51,366.59	1	\$51,366.59
Effective 1/10/2024			SEC Code PPD	

5. Once you click on *View Full Pass-Thru Details*, you will see your batch details.

ACH Pass Thru - Tracking ID: 12345678

Search by Name, Account, ABA, ACH ID or Amount

ACH PASS-THRU BATCHES

ABA	Account Number	Name	ACH ID	Amount	Credit/Debit
123456789	1230000123	SUPPLIER	SUP100	\$12,440.86	Debit
123456789	1230000000	SUPP		\$12,440.86	Credit

Wire Transactions

Paying Existing Domestic/International Wire Templates

1. Click “ACH and Wire” under the *Commercial* menu. Click on the three dots of the template you would like to *Pay*.

The screenshot shows the 'ACH and Wire' interface. On the left is a dark blue navigation menu with 'ACH and Wire' highlighted in red. The main content area is titled 'ACH and Wire' and includes a 'MAKE A PAYMENT' section with a 'One-Time Payment' button. Below this is the 'PAYMENT TEMPLATES' section, which has a 'New Template' button and a search bar. A table lists 14 results, with filters for 'All', 'Collections', 'Domestic Wire', 'International Wire', 'Payments', 'Payroll', 'Single Payment', and 'Single Receipt'. The table has columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. Three rows are visible: 'Bart', 'Domestic wire test', and 'Empower Trust Co'. The 'Actions' column for the first row has a dropdown menu open, with 'Pay' selected and highlighted in red.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Bart	Domestic Wire	1			⋮ Pay Edit Copy Delete
Domestic wire test	Domestic Wire	1			
Empower Trust Co	Domestic Wire	1			

2. You will be taken to a screen to review your Wire. Here you can set a date to send the payment, input an *Amount*, and *Draft* or *Approve* based on your user rights and your Wire Transfer Agreement.

The screenshot shows the 'Wire Details' form. It has several input fields: 'Recipient/Account' (Domestic Wire Co Checking, 123456789), 'Amount' (\$ 0.00), 'From Subsidiary' (Condo association, ****6789), and 'Account' (Operating account, DDA-XXXXX, \$2.16). There are also text areas for 'Message to Beneficiary' (Example) and 'Purpose Of Wire' (Example). At the bottom, there is a summary bar showing '\$0.00' and '1 wires', along with 'Cancel', 'Draft', and 'Approve' buttons. The 'Draft' and 'Approve' buttons are highlighted in red.

Creating a One-Time Domestic/International Wire Transfer

1. Click “ACH and Wire” under the *Commercial* menu. Click “One-Time Payment” and choose the *One-Time Wire Payment* you would like to make.



2. For the *Origination Details* section, select if you would like to use the same Subsidiary and Account for all wires.
 - a. *From Subsidiary* – the company initiating the payment
 - b. *Account* – select the corresponding offset account for the commercial payment
 - c. *Process Date* – set a date to send the payment

Domestic Wire [Change Type](#) [Upload From File](#)

Origination Details

From Subsidiary
 Use same Subsidiary for all wires

Account
 Use same Account for all wires

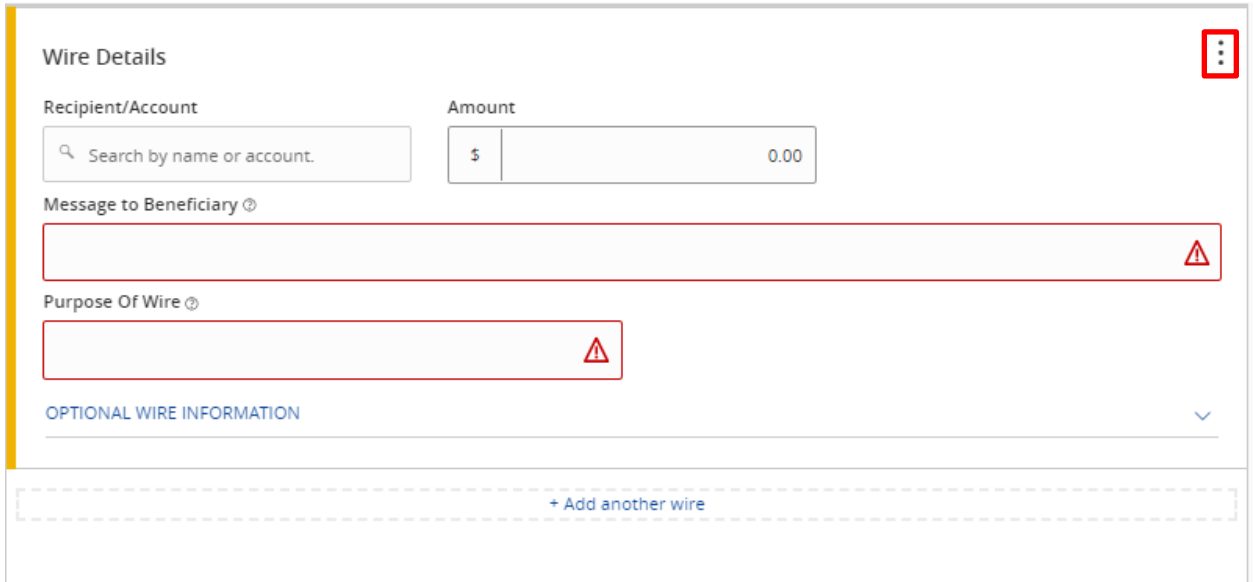
Process Date
 Use same Date for all wires

Recurrence
None

Process Date

NOTE: The example above is for a *Domestic Wire*, but you can always change the Wire type by clicking “Change Type” to the right of the title.

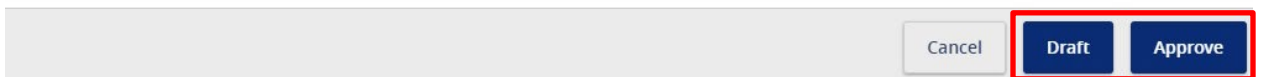
- For the *Recipient* section, fill in the *Recipient/Account* field by creating a *New Recipient* or selecting an existing *Recipient* from the list. You will also need to fill out the *Amount* field, a *Message to Beneficiary*, and the *Purpose of Wire*.



The image shows a 'Wire Details' form. At the top right, there is a three-dot menu icon. Below the title, there are two input fields: 'Recipient/Account' with a search icon and the placeholder text 'Search by name or account.', and 'Amount' with a dollar sign icon and the value '0.00'. Below these are two text input fields: 'Message to Beneficiary' and 'Purpose Of Wire', both containing a warning triangle icon. At the bottom of the form, there is a section titled 'OPTIONAL WIRE INFORMATION' with a downward arrow. Below the form is a dashed box containing the text '+ Add another wire'.

NOTE: Click the three dots to *Expand Row* and add a *Description*.

- Once completed, you can Draft or Approve based on your user rights and your Wire Transfer Agreement.



The image shows a horizontal bar with three buttons: 'Cancel', 'Draft', and 'Approve'. The 'Draft' and 'Approve' buttons are highlighted with a red border.

NOTE: If you have any questions or issues, you may contact our Wire Department during business hours at 781.982.6888.

Creating a One-Time Domestic/International Multiple Wire Transaction

1. Click “ACH and Wire” under the *Commercial* menu. Click “One-Time Payment” and choose the *One-Time Wire Payment* you would like to make.

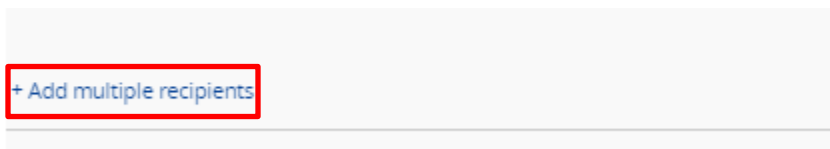


2. If you’re using the same *Subsidiary*, *Account*, and *Process Date* check the respective box for each one that is applicable. If not, leave the box unchecked and you can input the information for each individual Wire separately.

Origination Details

From Subsidiary <input checked="" type="checkbox"/> Use same Subsidiary for all wires <input type="text"/>	Account <input checked="" type="checkbox"/> Use same Account for all wires <input type="text"/>
Process Date <input checked="" type="checkbox"/> Use same Date for all wires <input type="text"/>	Recurrence None

3. Click “+ Add Multiple Recipients”.



4. Check the box next to the *Recipients* you would like to pay. Click “Add” when done.

SELECT MULTIPLE RECIPIENT ACCOUNTS

Search

[Select All](#) | [Clear All](#)

Company 1
Checking 123456789

Company 2
Checking 987654321

Company 3
Checking 111111111

< 1 of 2 >

Cancel Add

5. For each *Recipient*, you will also need to fill out the *Amount* field, a *Message to Beneficiary*, and the *Purpose of Wire*.
6. Once completed, you can Draft or Approve based on your user rights and your Wire Transfer Agreement.

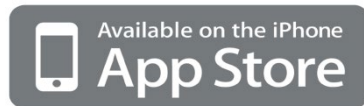
Cancel Draft Approve

NOTE: If you have any questions or issues, you may contact our Wire Department during business hours at 781.982.6888.

Mobile Banking

Mobile Banking Overview

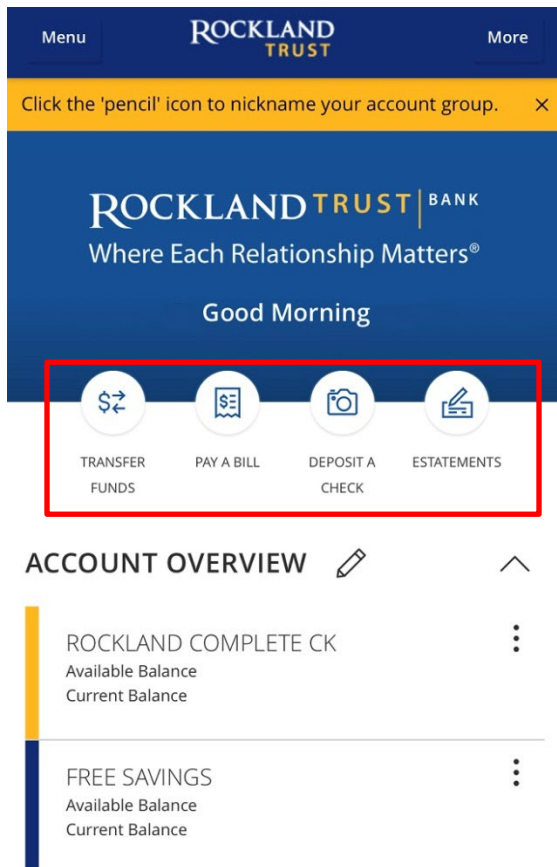
1. Download the Rockland Trust Mobile Banking app from your phone's App Store or Google Play Store.



2. If you are an existing customer, log in using your online banking Login ID and password.

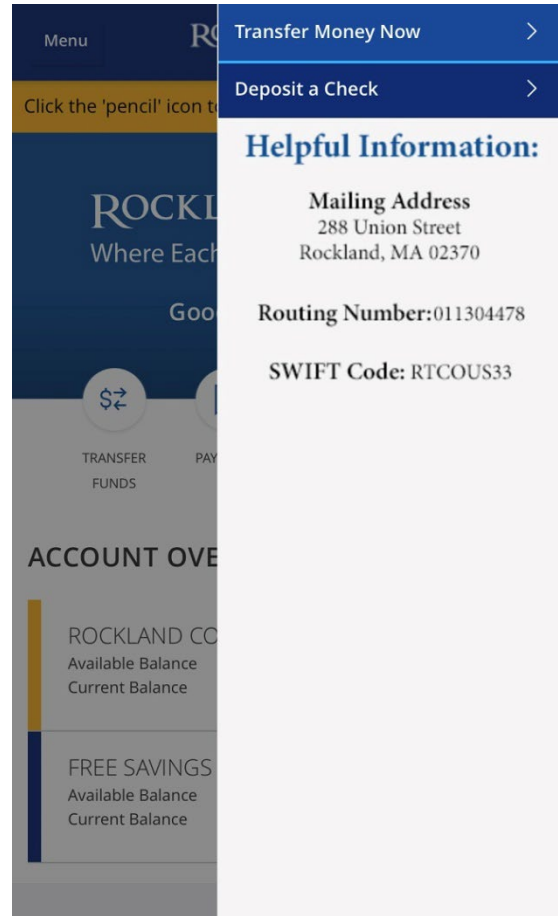
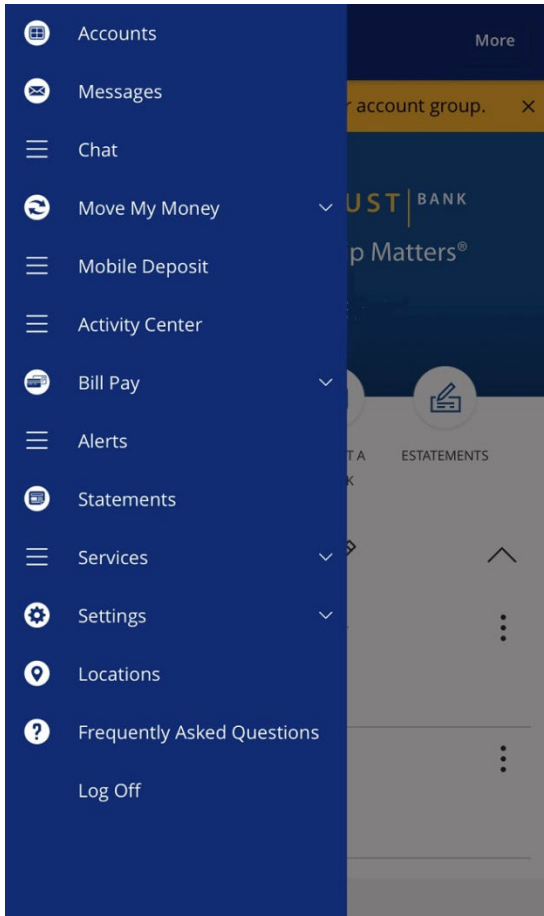
NOTE: Your Login ID and password for Rockland Trust Mobile Banking are the same as your credentials for Rockland Trust Online Banking. If you are a new user without a Login ID and password, select "I Am A New User" to sign up.

3. Once logged in, you will see the homepage which displays a listing of accounts accessible to you.



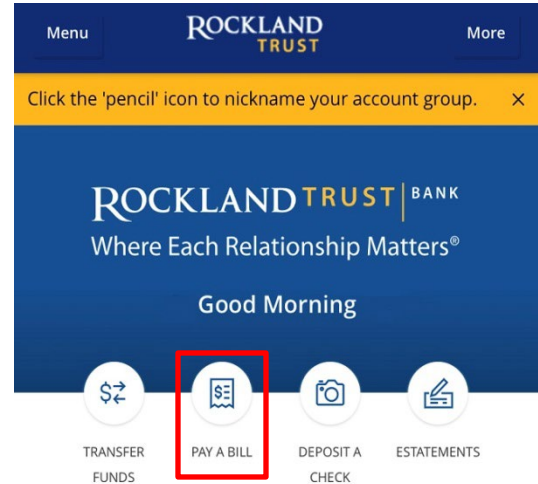
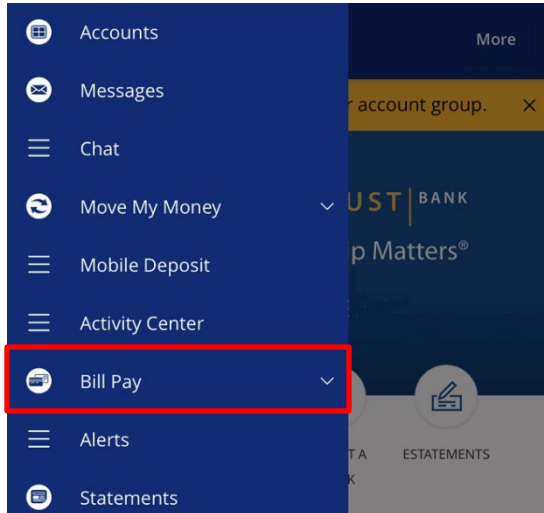
NOTE: Shortcuts to four of our most popular features are conveniently available on the home page.

4. The *Menu* option will reveal the menu bar and all the options available to you while the *More* option will reveal shortcuts to our most popular features as well as some helpful information regarding your accounts.

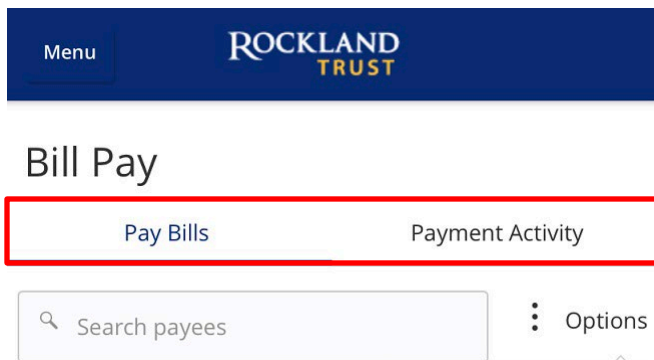


Bill Pay

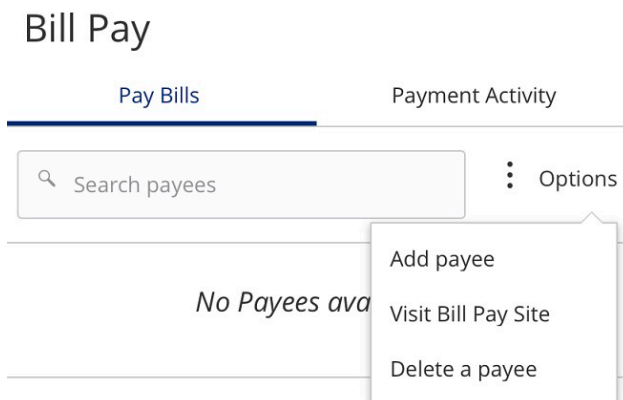
1. You can still pay your bills even if you don't have access to a computer. Click "Bill Pay" in the menu or click "Pay A Bill" on the home page shortcuts.



2. On the next page, you can *Pay Bills* or view *Payment Activity*.



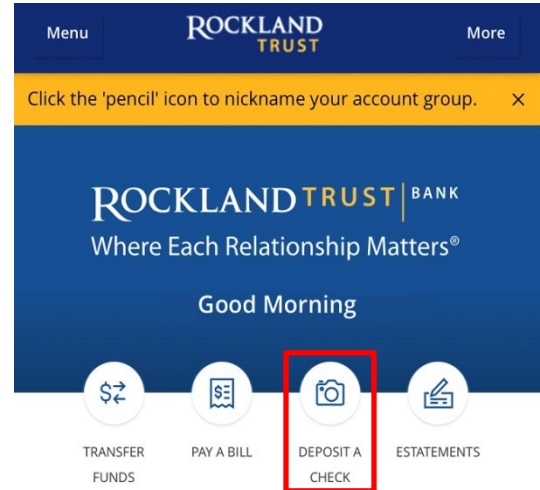
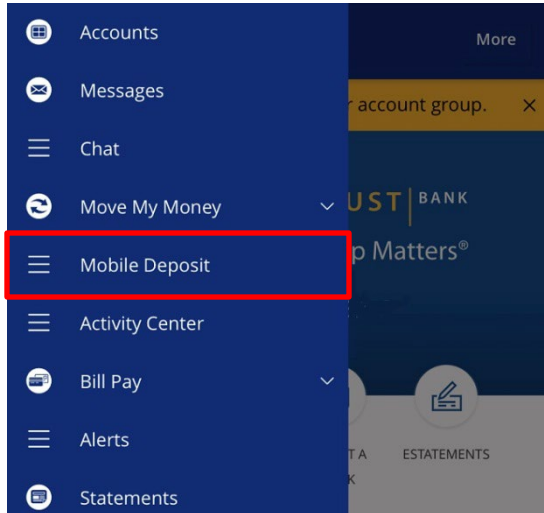
3. Click the "Options" button to bring up a listing of details. You can *Add* or *Delete* payees here as well as *Visit Bill Pay Site*.



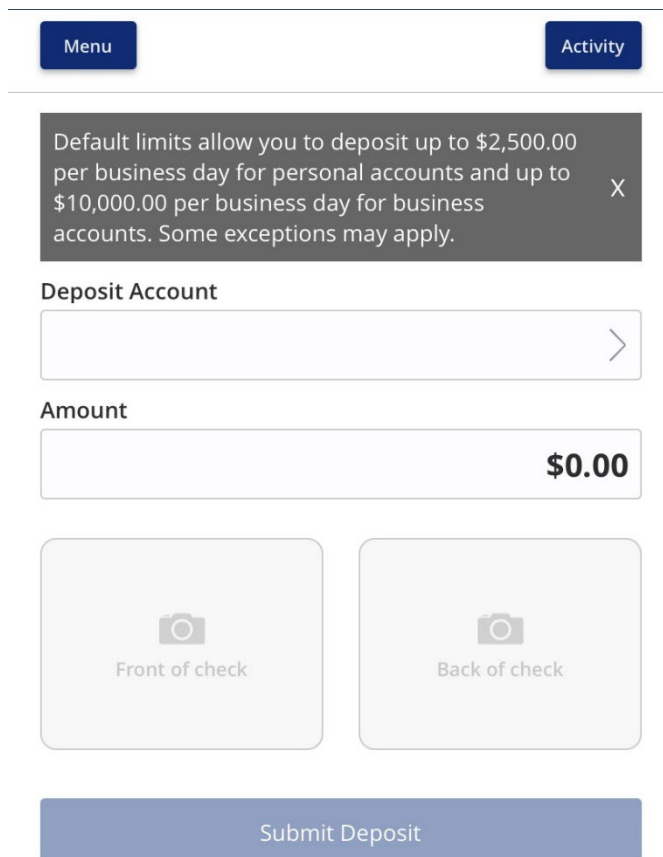
NOTE: The Bill Pay Site will appear exactly as it does for you on online banking.

Mobile Deposit

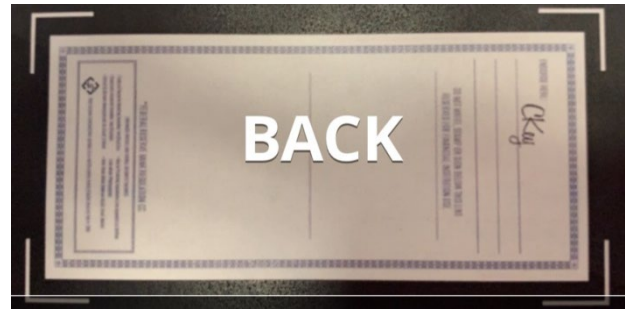
1. To make a mobile deposit, click “Mobile Deposit” in the menu or click “Deposit A Check” on the home page shortcuts.



2. On the next screen, choose the *Deposit Account* you'd like to deposit into and enter the *Amount* of the check.

A screenshot of the mobile deposit screen. At the top, there are two buttons: 'Menu' and 'Activity'. Below them is a grey notification box with text: 'Default limits allow you to deposit up to \$2,500.00 per business day for personal accounts and up to \$10,000.00 per business day for business accounts. Some exceptions may apply.' Below the notification is a 'Deposit Account' section with a dropdown menu. Underneath is an 'Amount' section with a text input field containing '\$0.00'. At the bottom, there are two large buttons: 'Front of check' and 'Back of check', each with a camera icon. At the very bottom is a large blue button labeled 'Submit Deposit'.

3. Take a picture of the front and back of the check.



4. Review your completed deposit, and click "Submit Deposit".

Menu

Activity

Default limits allow you to deposit up to \$2,500.00 per business day for personal accounts and up to \$10,000.00 per business day for business accounts. Some exceptions may apply. X

Deposit Account

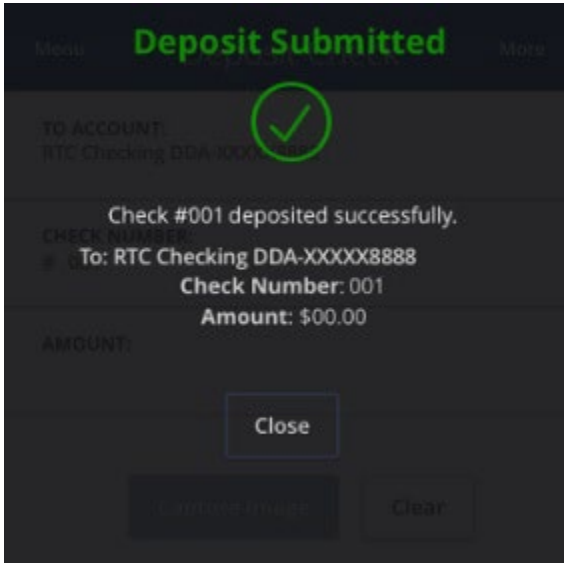
Amount



Submit Deposit

NOTE: There is a daily limit of \$5,000.00 per business day for personal accounts and \$20,000.00 per business day for business accounts. Some exceptions may apply.

5. After you submit, you'll get a confirmation message showing the details of your deposit.



6. You will get two follow up emails confirming that your deposit has been received and then a separate email confirming the deposit has been approved.



Mobile Deposit

This message confirms your deposit of \$XX.XX has been received. You will be notified separately when your deposit has been approved and processed.

For more information, you may access your Rockland Trust account online at www.RocklandTrust.com or on your mobile device. Deposits approved after 7:00 PM or on weekends will not be posted until the following business day.

Please do not respond to this message or send email to this address. This message is for information purposes only. Email should not be considered secure and should not be used for account related questions.

Thank you,
Rockland Trust



Mobile Deposit

This message confirms your deposit of \$XX.XX has been approved and processed.

For more information, you may access your Rockland Trust account online at www.RocklandTrust.com or on your mobile device. Deposits approved after 7:00 PM or on weekends will not be posted until the following business day.

Please do not respond to this message or send email to this address. This message is for information purposes only. Email should not be considered secure and should not be used for account related questions.

Thank you,
Rockland Trust

NOTE: Your deposit is not officially accepted until you receive the email saying the deposit was approved. We recommend you hold onto the check until you see the deposit appear on your statement.

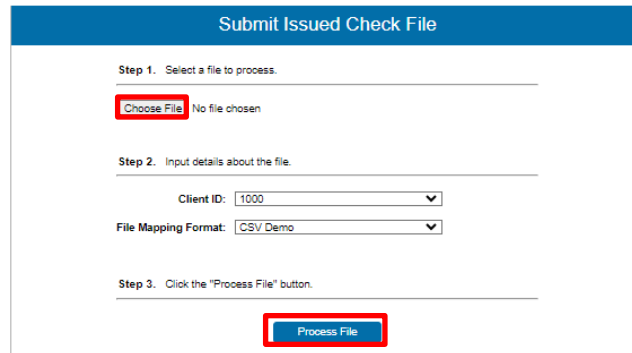
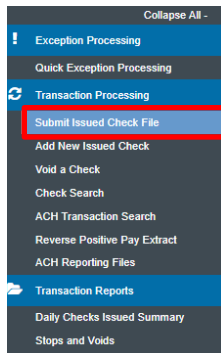
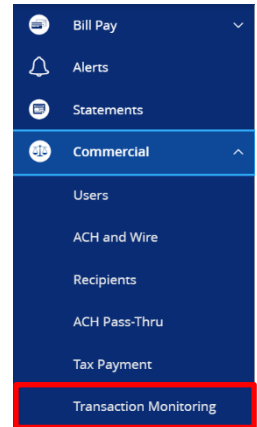
Positive Pay Introduction for Municipalities

Uploading an Issued Check File

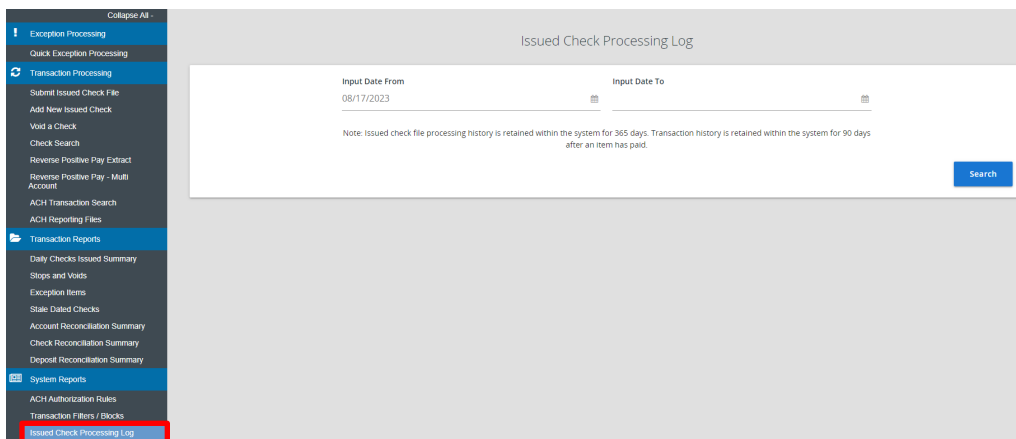
1. Log in to Rockland Trust Online Banking then click *Menu*, *Commercial*, and then *Transaction Monitoring*.

NOTE: Your file format will have already been formatted for you at the setup.

2. On the next page, click on *Submit Issued Check File* in the *Menu* bar.
3. Click on *Choose File* to open up your computer files. Double click on the file you are uploading and the file name will now appear and you can click *Process File*.



4. You will receive an email that the file has been processed, is with exceptions, or has been rejected. If it is with exceptions or rejected, you will receive the reason why. The errors can also be retrieved from the *Issued Check Processing Log*.



Making an Adjustment to a Check When There is an Exception

1. In the *Menu* bar, click *Check Search* and enter the amount you are looking for in the *Show Additional Options* field and both checks will come up.

The screenshot shows a software interface. On the left is a vertical menu bar with options: Exception Processing, Quick Exception Processing, Transaction Processing, Submit Issued Check File, Add New Issued Check, Void a Check, Check Search (highlighted with a red box), and ACH Transaction Search. On the right is a table titled 'Check Search' with columns: Check Number, Amount, Issued Date, Paid Date, Current Status, and Client ID. The table contains two rows: one for check number 22 with an 'Exception' status, and one for check number 232 with an 'Issued' status. A summary row shows a total amount of \$13,000.00. The table footer indicates 'Showing 2 results' and 'View 100'.

2. To delete an exception, click the three vertical dots to the right of the check and click *Delete record*.

This screenshot shows the 'Check Search' table with a context menu open for the first row (check number 22, 'Exception' status). The menu options are: View check images, View audit history, Edit record, Delete record (highlighted with a red box), and View record. The 'Delete record' option is highlighted with a red box.

3. Next, click the three vertical dots to the right of the issued check and click *Edit record*.

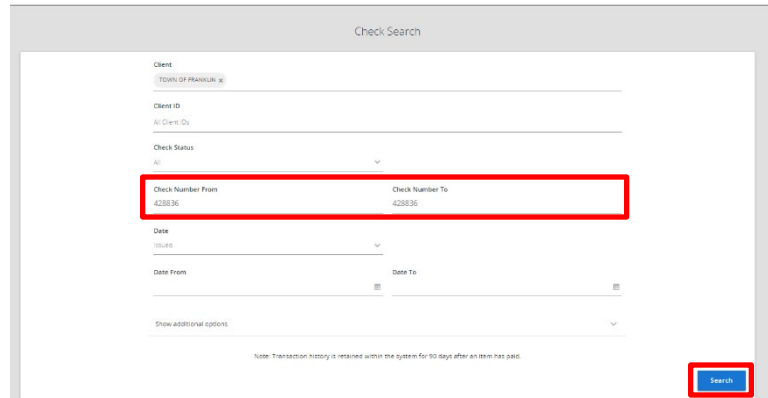
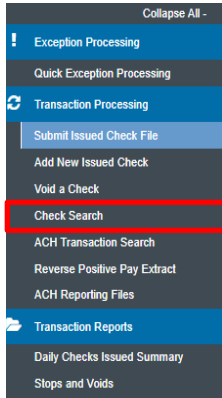
This screenshot shows the 'Check Search' table with a context menu open for the second row (check number 232, 'Issued' status). The menu options are: View audit history, Edit record (highlighted with a red box), Delete record, and View record. The 'Edit record' option is highlighted with a red box.

4. On the next screen, enter the *Paid Date* which is usually the prior day.

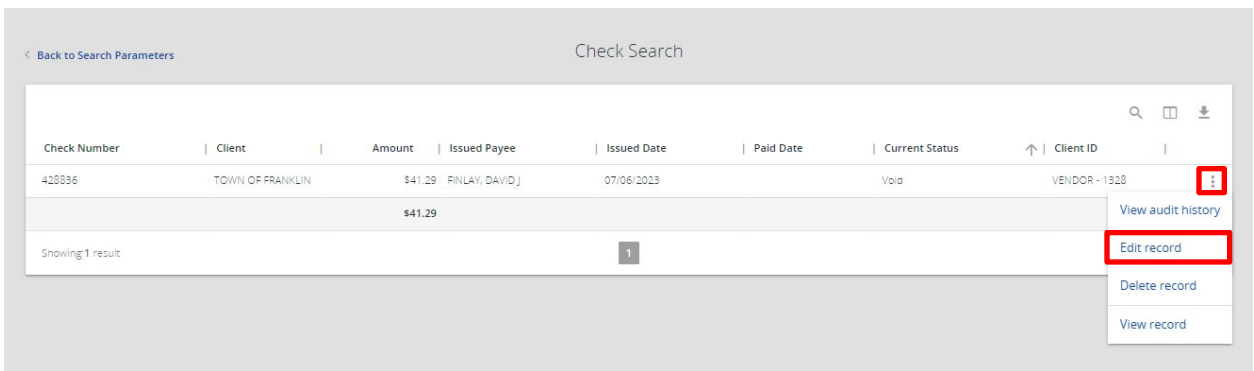
Check Number 232	Amount \$6,500.00
Issued Date 08/10/2023	Paid Date <input type="text"/>
Trace Number No Trace Number to display	Void Date <input type="text"/>
Decision No Decision to display	Reason No Reason to display
Notes	

Voiding a Check

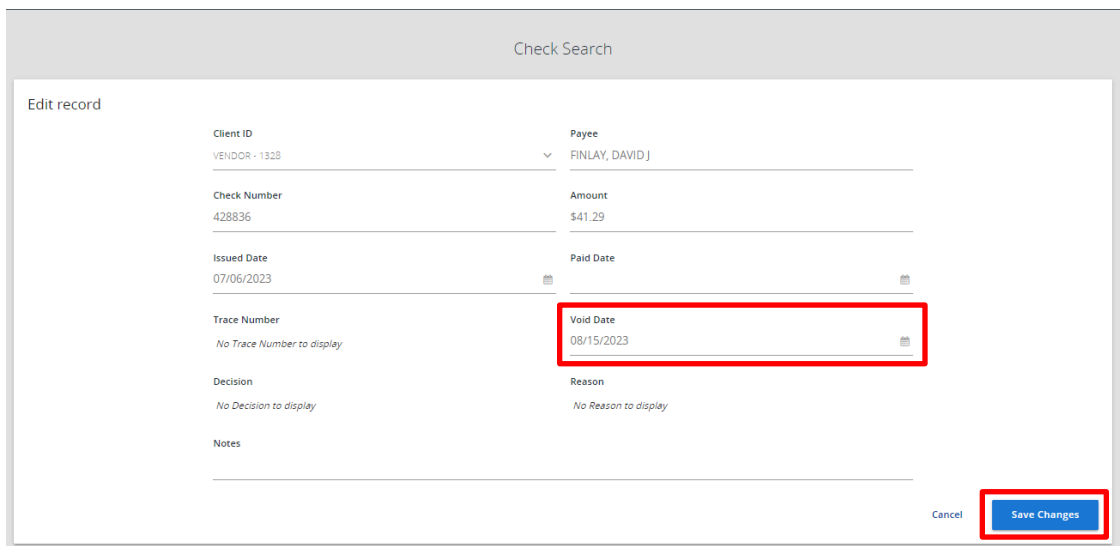
1. In the *Menu* bar, click *Check Search* and enter the check number you are looking for then click *Search*.



2. Click the three vertical dots to the right of the check and then click *Edit record*.



3. Next, enter the *Void Date* and then click *Save Changes*.




Completing Monthly Reconciliation

1. In the *Menu* bar, click *Account Reconciliation Summary* then select the account you are going to recon and click *Search*.

2. Next, click *Finish Reconciliation*.

3. The new reconciliation will now show in your *Reconciliation History*.

4. By clicking the , you can download any of your history as an Excel document or as a PDF that shows as a report featuring both a summary and the individual transactions.

	A	B	C
1	Transaction Type	Count	Total Amount
2	Previous Outstanding Checks	279	\$ 678,366.76
3	Issued Checks	923	\$ 6,141,000.98
4	Paid Checks	846	\$ 5,592,638.47
5	Stop Payments	0	\$ 0.00
6	Voids	7	\$ 15,701.03
7	ACH Debits	12	\$ 36,607.07
8	ACH Credits	0	\$ 0.00
9	Miscellaneous Debits	7	\$ 14,560.97
10	Miscellaneous Credits	6	\$ 6,177,154.45
11	Deposits	0	\$ 0.00
12	Service Charges Paid	0	\$ 0.00
13	Interest Paid	1	\$ 320.07
14	Taxes/Withholding	0	\$ 0.00
15	Current Outstanding Checks	349	\$ 1,211,028.24

Account Reconciliation Summary			
Transaction Type	Count	Total Amount	
1	Previous Outstanding Checks	279	\$ 678,366.76
2	Issued Checks	923	\$ 6,141,000.98
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9	Miscellaneous Credits	6	\$ 6,177,154.45
10	Deposits	0	\$ 0.00
11	Service Charges Paid	0	\$ 0.00
12	Interest Paid	1	\$ 320.07
13	Taxes/Withholding	0	\$ 0.00
14	Current Outstanding Checks	349	\$ 1,211,028.24

Balance Summary		
Statement Balance:		\$ 1,212,346.76
Current Outstanding Checks:		\$ 1,211,028.24
Current Register Balance:		\$ 1,318.52