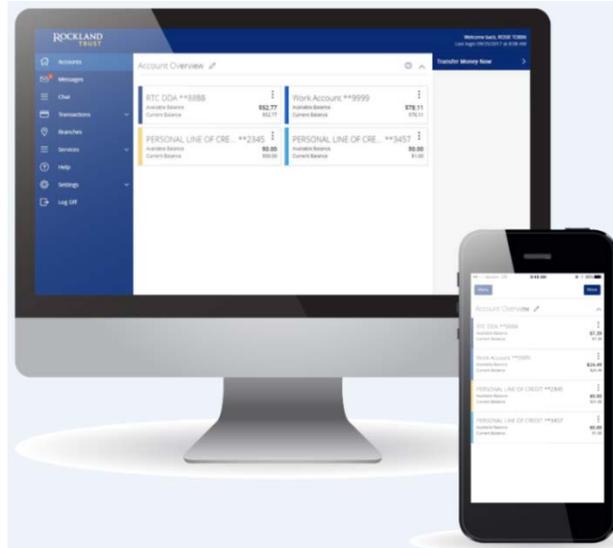


# Business Online and Mobile Banking User Guide



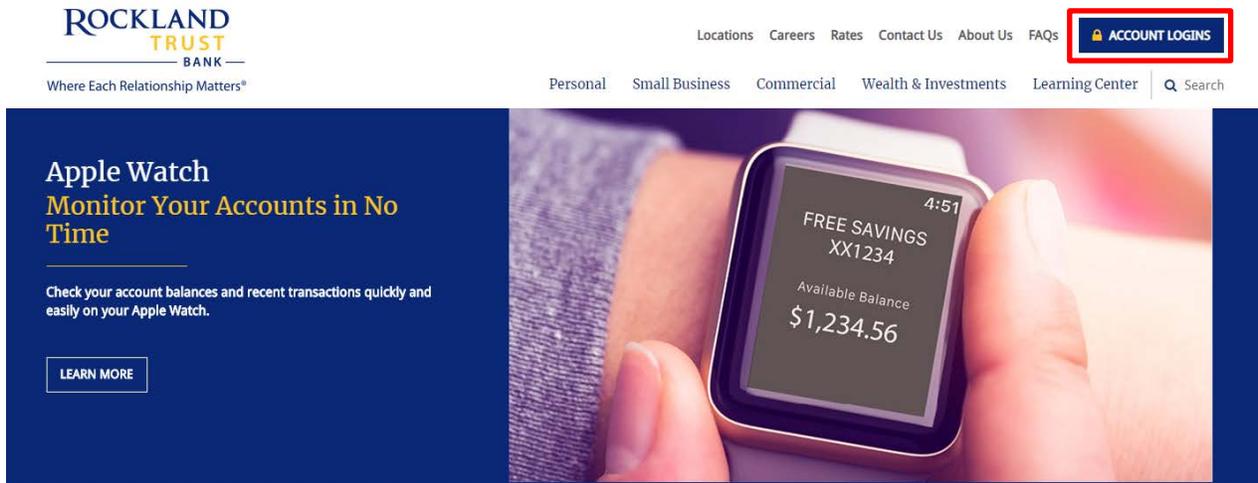
1. Online Enrollment
2. Login Process & Device Registration
3. Accounts & Accounts Details and Transaction History
4. Activity Center
5. Secure Messages
6. Transfers Funds
7. Online Banking Alerts
8. Online User Management
9. Recipient Management
10. ACH Template Management
11. Wire Transactions
12.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

Member FDIC

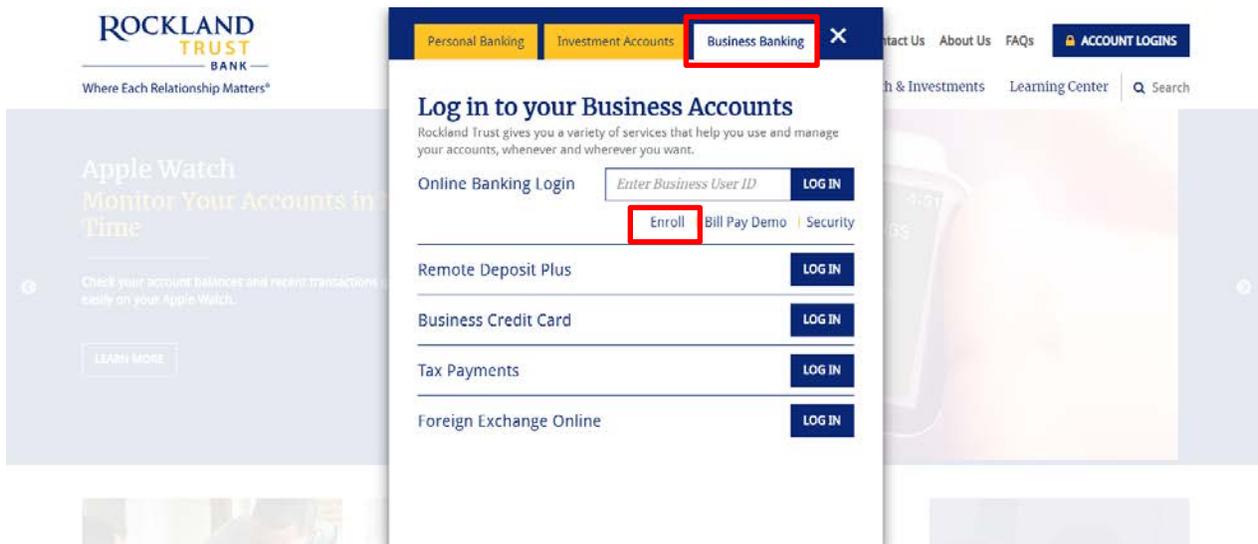
# Online Enrollment

## Business Enrollment

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



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



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



## 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 <sup>\*</sup> 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"/>

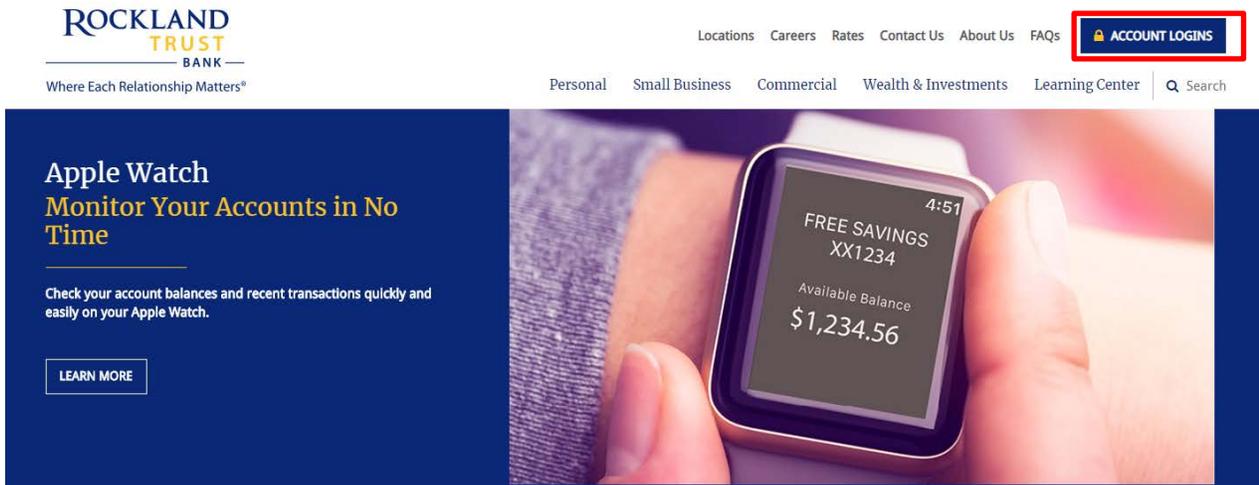
**ADDITIONAL SERVICES**

If you are interested in originating ACH capabilities from your business account, please email our Cash Management Officers at [RTCCashManagement@RocklandTrust.com](mailto: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](mailto:RTCWireTransfer@RocklandTrust.com).

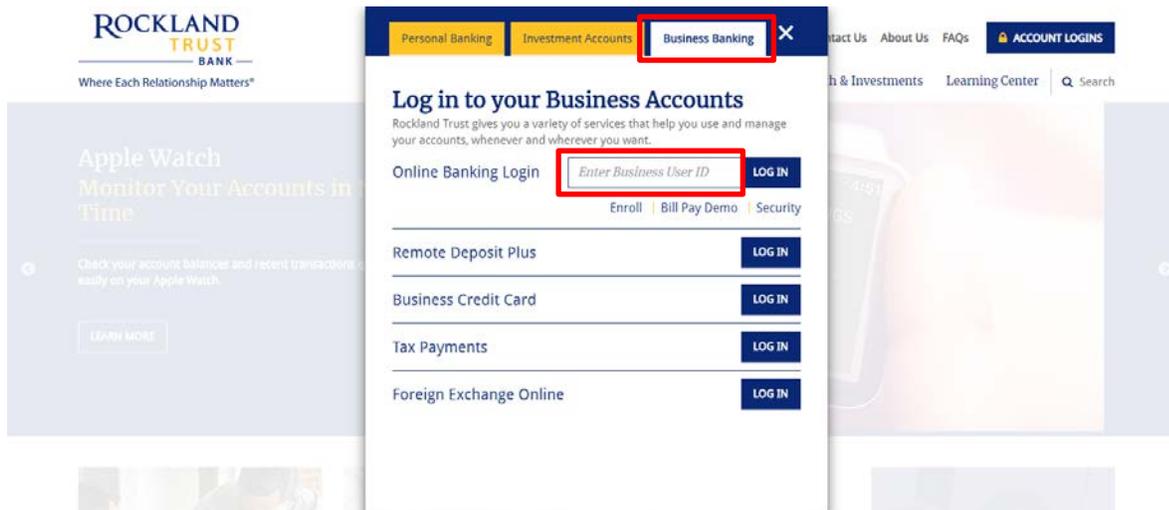
# Login Process & Device Registration

## Login Process

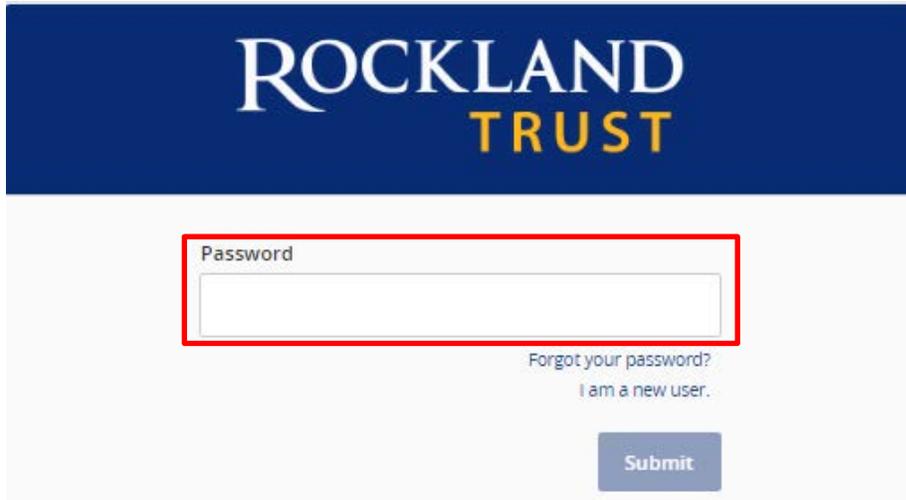
1. Click on Account Logins.



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

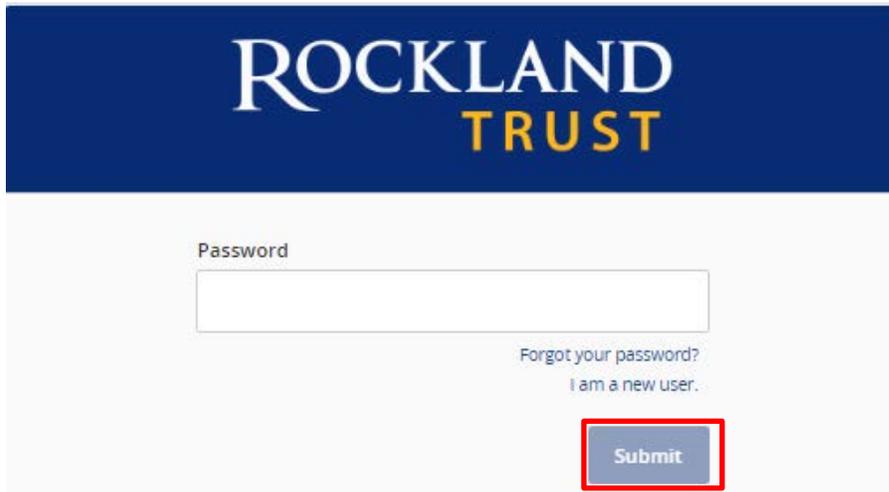


3. Enter your existing password in the box.



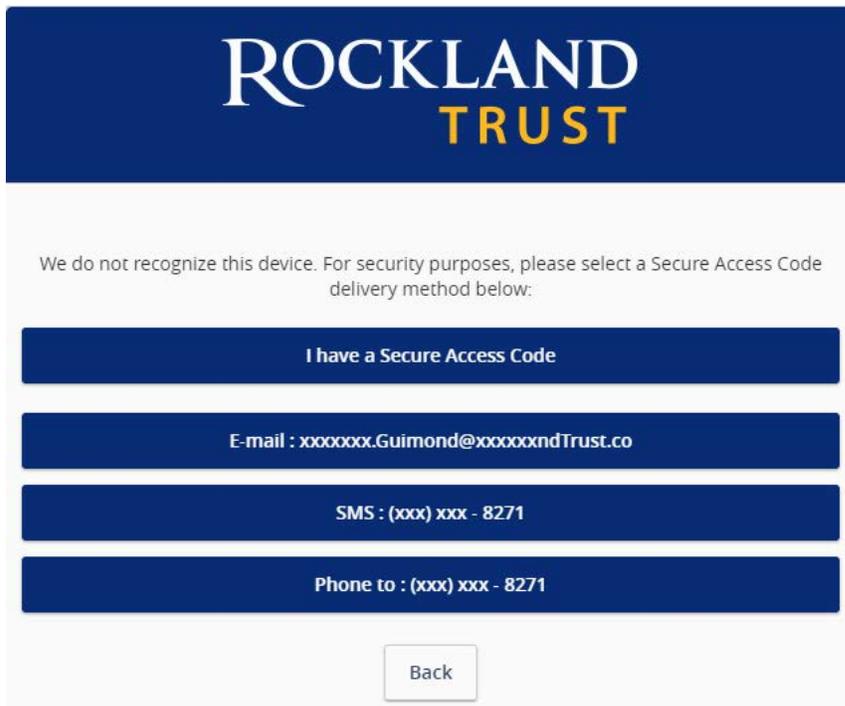
The image shows the Rockland Trust login page. At the top is a dark blue header with the "ROCKLAND TRUST" logo in white and yellow. Below the header is a light gray form area. It contains a "Password" label above a white text input field. The input field is highlighted with a red border. To the right of the input field are two links: "Forgot your password?" and "I am a new user.". Below these links is a blue "Submit" button.

4. Click on the 'Submit' button



The image shows the same Rockland Trust login page as above. The "Submit" button is now highlighted with a red border, indicating it is the next step in the process.

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



**ROCKLAND TRUST**

We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:

**I have a Secure Access Code**

**E-mail : xxxxxxx.Guimond@xxxxxxxxndTrust.co**

**SMS : (xxx) xxx - 8271**

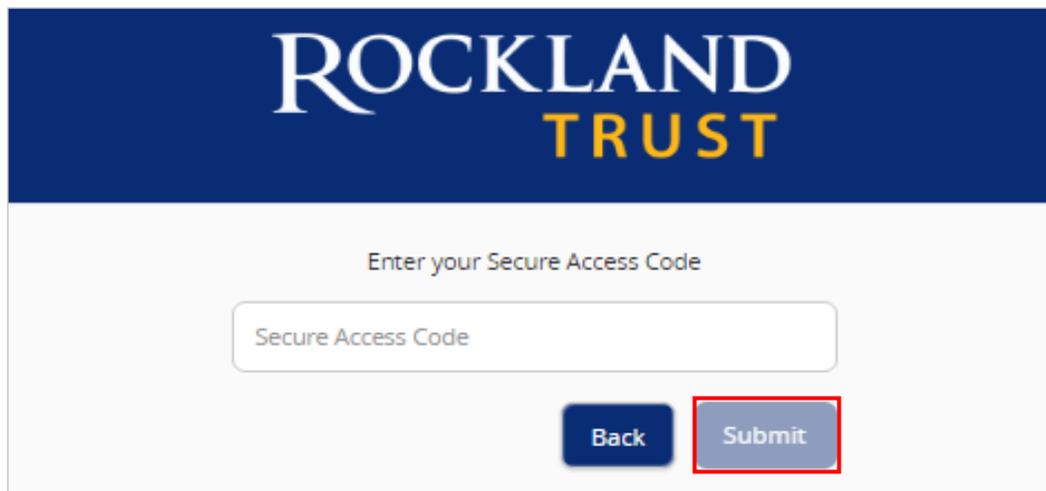
**Phone to : (xxx) xxx - 8271**

**Back**

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

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

- a. Click the 'Submit' button.



**ROCKLAND TRUST**

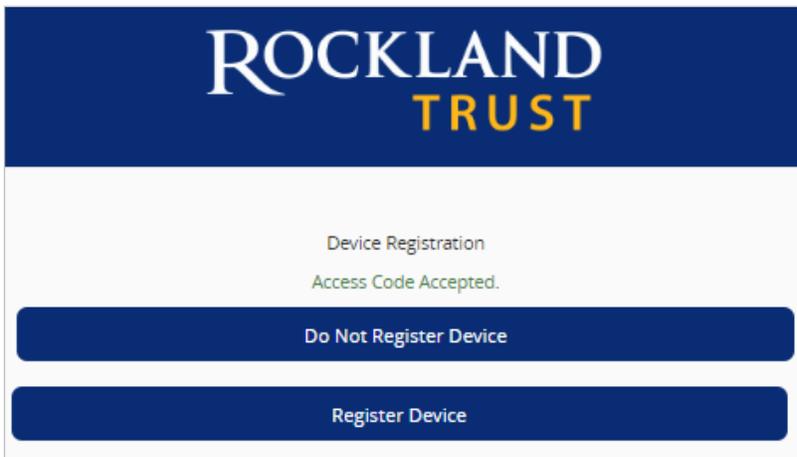
Enter your Secure Access Code

Secure Access Code

**Back** **Submit**

- b. Select the appropriate registration option.

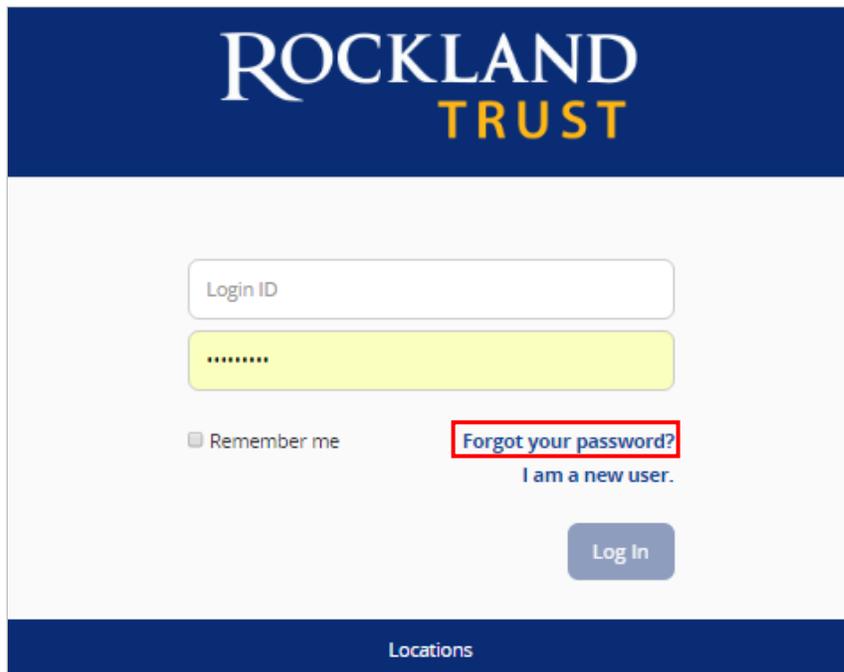
**NOTE:** Are you at a private computer that you will use regularly to access online banking? If so, you can register your browser for future access. If you are at a public computer, select 'Do Not Register Device' and this computer will not be registered. Note: To register your computer we will place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



The image shows the Rockland Trust login page's device registration section. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo, the text "Device Registration" and "Access Code Accepted." is displayed in green. There are two large, dark blue buttons: "Do Not Register Device" and "Register Device".

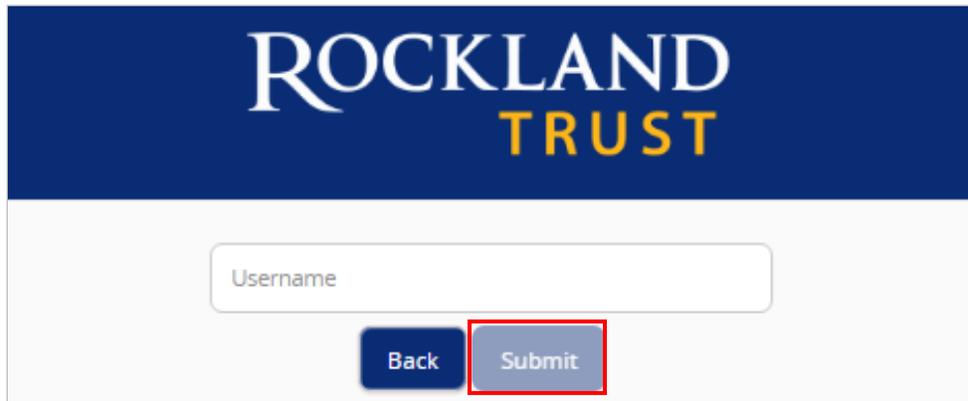
## Forgot your password?

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



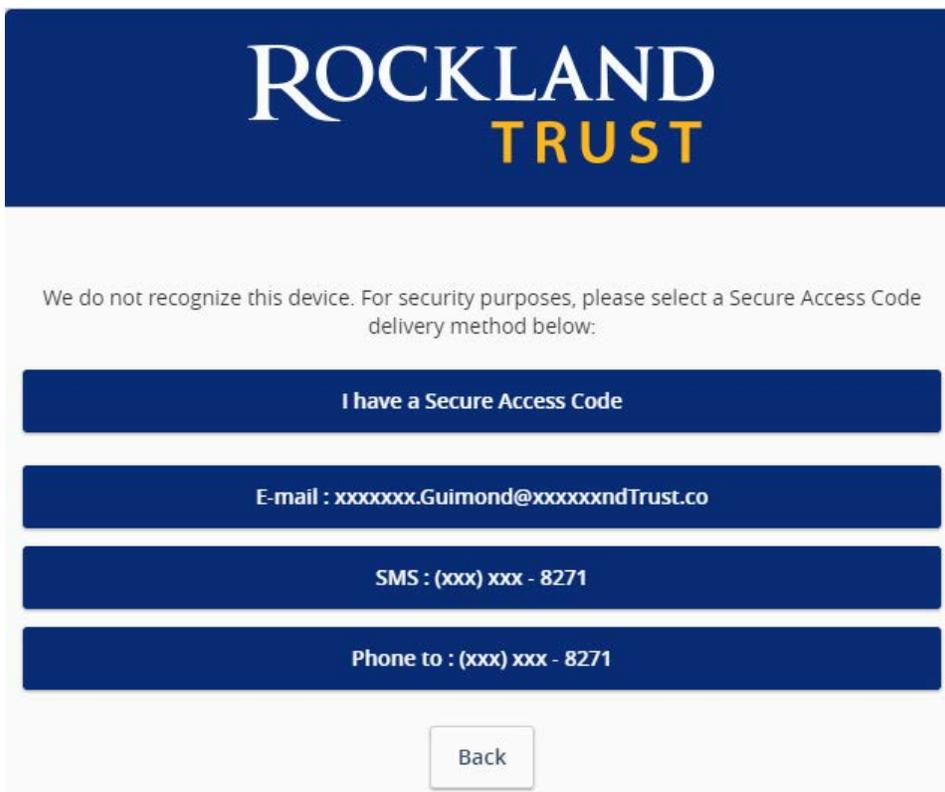
The image shows the Rockland Trust login page. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo, there is a login form with a "Login ID" input field and a password input field (highlighted in yellow). Below the password field is a checkbox labeled "Remember me". To the right of the checkbox is a red-bordered link that says "Forgot your password?". Below this link is the text "I am a new user.". At the bottom of the form is a "Log In" button. At the very bottom of the page, there is a dark blue footer with the word "Locations" in white.

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



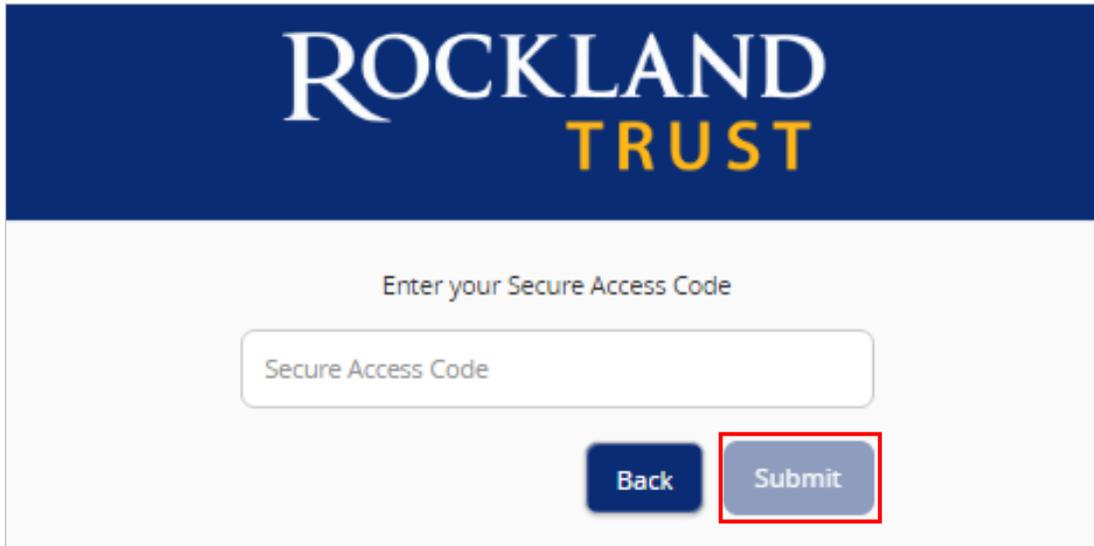
The image shows the Rockland Trust login interface. At the top is a dark blue header with the "ROCKLAND TRUST" logo in white and yellow. Below the header is a white form area containing a text input field labeled "Username". Below the input field are two buttons: a dark blue "Back" button and a light blue "Submit" button. The "Submit" button is highlighted with a red rectangular border.

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



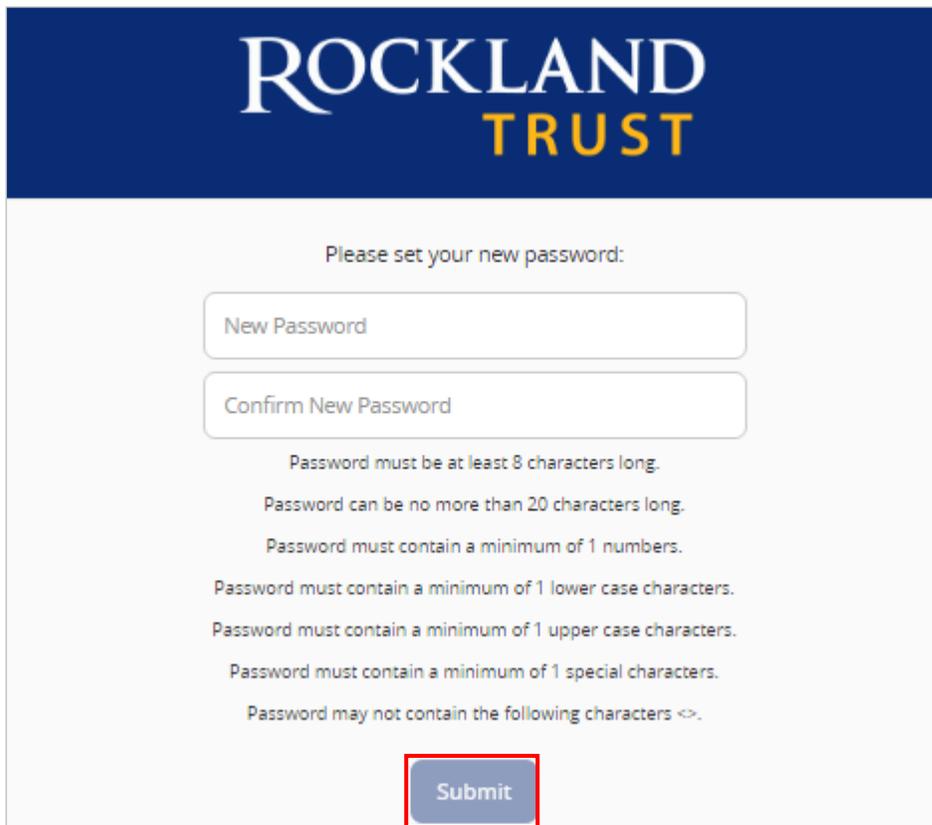
The image shows the Rockland Trust Secure Access Code delivery method selection screen. At the top is a dark blue header with the "ROCKLAND TRUST" logo in white and yellow. Below the header is a white form area. The text reads: "We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:". Below this text are four dark blue buttons with white text: "I have a Secure Access Code", "E-mail : xxxxxx.Guimond@xxxxxndTrust.co", "SMS : (xxx) xxx - 8271", and "Phone to : (xxx) xxx - 8271". At the bottom of the form area is a light blue "Back" button.

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.



The image shows a web interface for Rockland Trust. At the top is a dark blue header with the "ROCKLAND TRUST" logo in white and yellow. Below the header, the text "Enter your Secure Access Code" is centered. There is a white input field with the placeholder text "Secure Access Code". Below the input field are two buttons: a dark blue "Back" button and a light blue "Submit" button. The "Submit" button is highlighted with a red rectangular border.

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



The image shows a web interface for Rockland Trust. At the top is a dark blue header with the "ROCKLAND TRUST" logo in white and yellow. Below the header, the text "Please set your new password:" is centered. There are two white input fields: "New Password" and "Confirm New Password". Below the input fields are several password requirements listed in a smaller font:

- Password must be at least 8 characters long.
- Password can be no more than 20 characters long.
- Password must contain a minimum of 1 numbers.
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not contain the following characters <>.

At the bottom of the form is a light blue "Submit" button, which is highlighted with a red rectangular border.

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

# Accounts

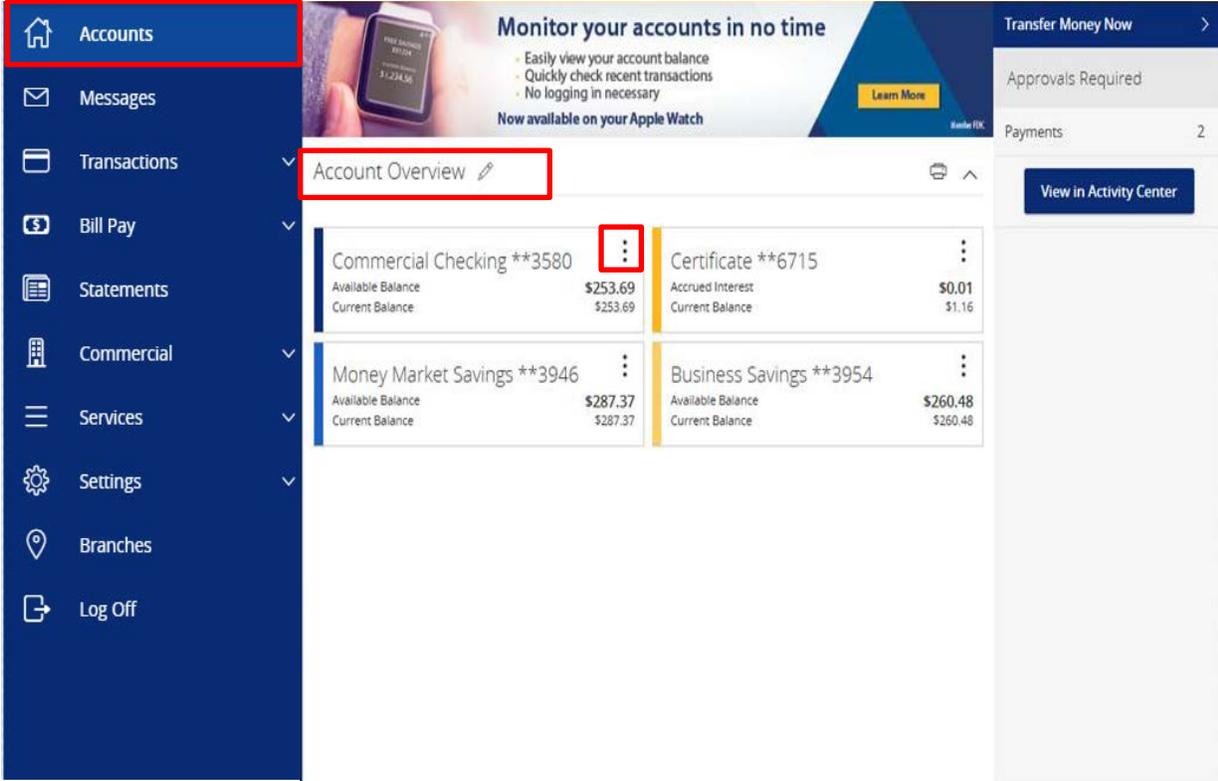
## Accounts

1. A listing of accounts the user has access to appear in the middle of the screen.
2. The 'Transfer Money Now' option on the top right corner of the screen is a direct shortcut to the 'Transfer Funds' option within the 'Transactions' menu.

3. Click on the  icon next to the Group Name to rename accounts group.

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

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



**Monitor your accounts in no time**

- Easily view your account balance
- Quickly check recent transactions
- No logging in necessary

Now available on your Apple Watch

Transfer Money Now >

Approvals Required

Payments: 2

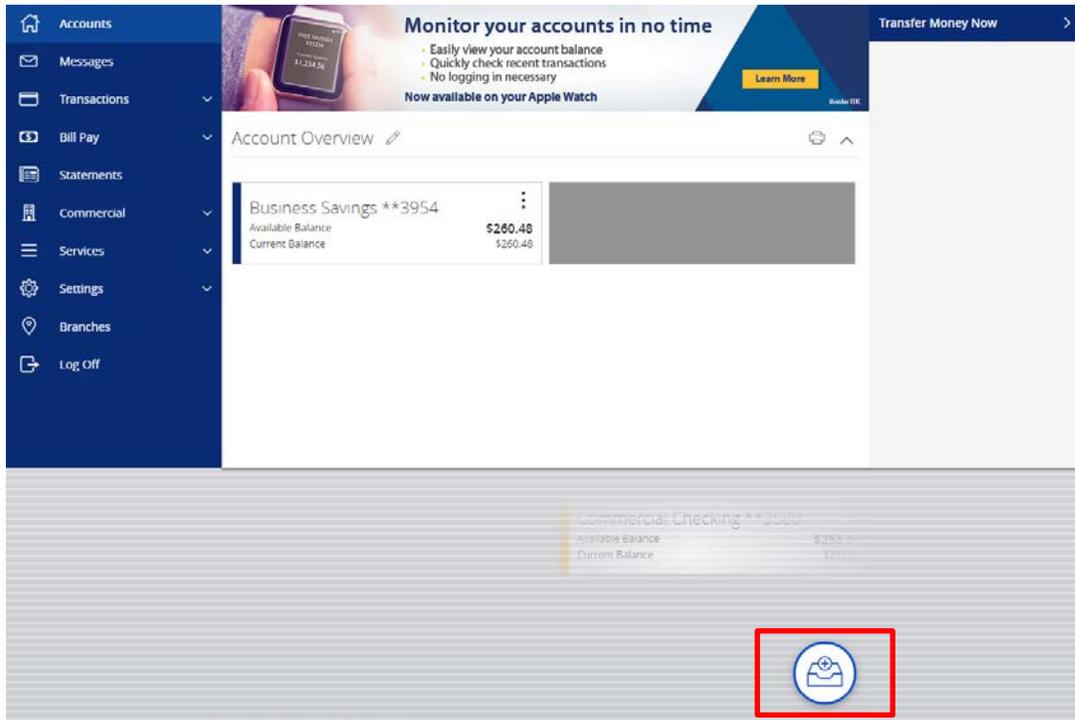
View in Activity Center

Account Overview   

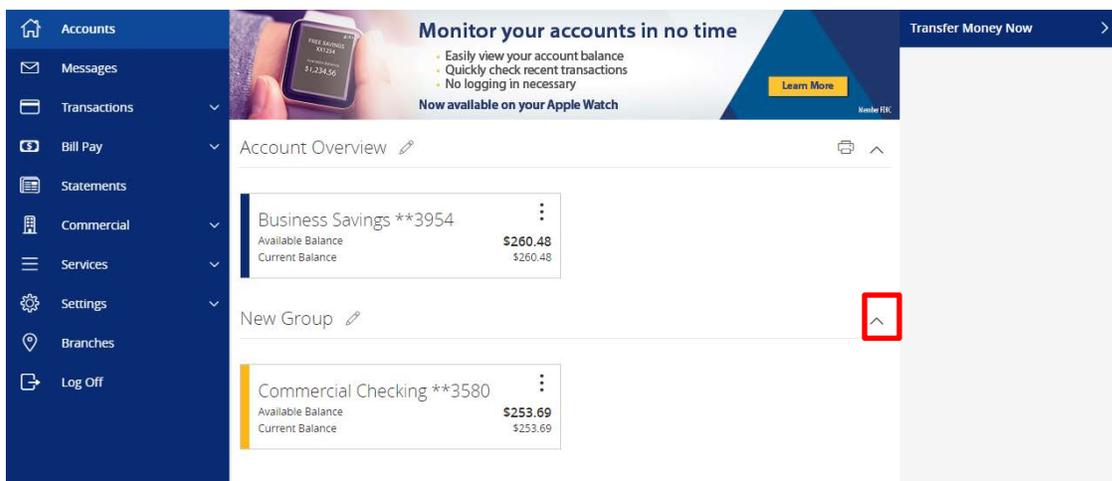
Commercial Checking **3580		Certificate **6715	
Available Balance	\$253.69	Accrued Interest	\$0.01
Current Balance	\$253.69	Current Balance	\$1.16
Money Market Savings **3946		Business Savings **3954	
Available Balance	\$287.37	Available Balance	\$260.48
Current Balance	\$287.37	Current Balance	\$260.48

## Account Grouping

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



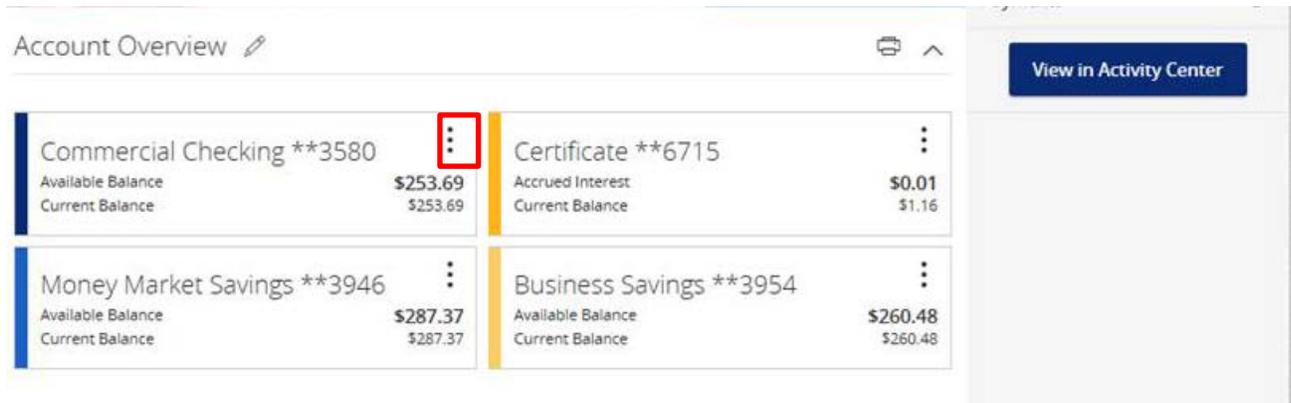
3. To only view selected accounts within a group, click the ^ to collapse the group.



# Account Details & Transaction History

## Account Details & Transaction History

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



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

The 'Quick Transfer' form is shown with a close button (X) in the top right corner. The fields are:

- From**: FREE SAVINGS SAV-XXXX3954 \$260.48 (highlighted with a red box)
- To**: [Dropdown menu] (highlighted with a red box)
- Amount**: \$0.00 (highlighted with a red box)
- Earliest Available**: 4/24/2019

At the bottom, there is a link for 'Advanced Options' and a 'Transfer Funds' button.

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

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

Business Savings \*\*3954  
Last Updated: 4/29/2019 11:00 AM

Current Balance \$260.48 Interest Paid Last Year \$0.00  
Collected Balance \$260.48 Last Statement Date 3/29/2019  
Hold Amount 0.00 Interest Paid Current Year \$0.00  
Available Balance \$260.48

Date	Memo or Description	Amount
MAR 28 2019	WITHDRAWAL	(\$48.00) \$260.48
MAR 28 2019	WITHDRAWAL	(\$33.00) \$308.48
MAR 28 2019	WITHDRAWAL	(\$24.00) \$341.48
MAR 28 2019	DEPOSIT	\$24.00 \$365.48
MAR 28 2019	DEPOSIT	\$33.00 \$341.48
MAR 28 2019	DEPOSIT	\$48.00 \$308.48
JAN 17 2019	4201130 Testing branches for I20	\$200.00 \$260.48

Page totals: Credits: [4] \$305.00 | Debits: [3] (\$105.00)

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

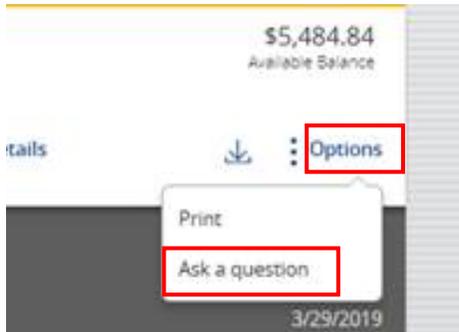
Business Savings \*\*3954  
Last Updated: 4/30/2019 8:18 AM

Current Balance \$260.48 Interest Paid Last Year \$0.00  
Collected Balance \$260.48 Last Statement Date 3/29/2019  
Hold Amount 0.00 Interest Paid Current Year \$0.00  
Available Balance \$260.48

Date	Memo or Description	Amount
------	---------------------	--------

## Account Conversations Inquiry

1. Click on the 'Options' button in the top right hand corner of the page and select 'Ask a Question' a secure message.



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

### Account Inquiry

Subject

Inquiry regarding account: SAV-XXXX3954

Message \*

Attachments

Attach Support Documents

#### Inquiry Details

**Account Type:**  
**Account:**

FREE SAVINGS  
9783954

**Description:**

FREE SAVINGS

Cancel

Send Message

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

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

Subject  
Inquiry regarding account: DDA-XXXXX8888

 [Supported Attachments](#)

Supported attachment file types: .ach, .ddf, .doc, .docx, .log, .pdf, .ppt, .pptx, .prn, .rtf, .text, .txt, .wpd, .xls, .xlsx ×

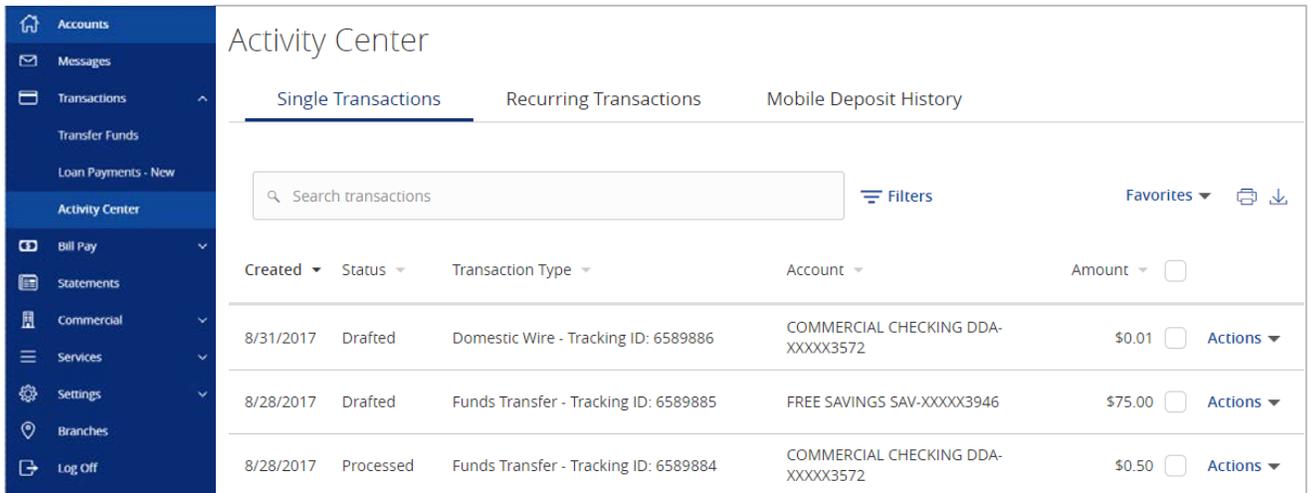
Message \*

# Activity Center

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

## Single Transactions

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



The screenshot displays the 'Activity Center' page in an online banking interface. On the left is a dark blue navigation sidebar with icons and labels for 'Accounts', 'Messages', 'Transactions', 'Transfer Funds', 'Loan Payments - New', 'Activity Center' (highlighted), 'Bill Pay', 'Statements', 'Commercial', 'Services', 'Settings', 'Branches', and 'Log Off'. The main content area is titled 'Activity Center' and has three tabs: 'Single Transactions' (selected), 'Recurring Transactions', and 'Mobile Deposit History'. Below the tabs is a search bar labeled 'Search transactions' and a 'Filters' button. To the right of the search bar are 'Favorites' and icons for printing and downloading. Below this is a table with columns: 'Created', 'Status', 'Transaction Type', 'Account', and 'Amount'. The table contains three rows of transaction data, each with an 'Actions' link.

Created	Status	Transaction Type	Account	Amount	
8/31/2017	Drafted	Domestic Wire - Tracking ID: 6589886	COMMERCIAL CHECKING DDA-XXXX3572	\$0.01	<input type="checkbox"/> Actions
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXX3946	\$75.00	<input type="checkbox"/> Actions
8/28/2017	Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA-XXXX3572	\$0.50	<input type="checkbox"/> Actions

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

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

Columns to display (max 6)

<input checked="" type="checkbox"/> Created date	<input type="checkbox"/> To account	<input type="checkbox"/> Process date	<input type="checkbox"/> Intermediary bank
<input checked="" type="checkbox"/> From account	<input type="checkbox"/> Created by	<input checked="" type="checkbox"/> Status	<input checked="" type="checkbox"/> Type / ID
<input checked="" type="checkbox"/> Amount	<input type="checkbox"/> Beneficiary bank	<input type="checkbox"/> Payment template	<input type="checkbox"/> Recipients
<input type="checkbox"/> Description	<input type="checkbox"/> Message to beneficiary		

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

### Activity Center

[Single Transactions](#)
[Recurring Transactions](#)
[Mobile Deposit History](#)

Created	Status	Transaction Type	Account	Amount	
8/31/2017	Drafted	Domestic Wire - Tracking ID: 6589886	COMMERCIAL CHECKING DDA-XXXXX3572	\$0.01	<input type="checkbox"/> Actions
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	\$75.00	<input type="checkbox"/> Actions
8/28/2017	Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA-XXXXX3572	\$0.50	<input type="checkbox"/> Actions

Created ▾	Status ▾	Transaction Type ▾	Account ▾	Amount ▾	<input type="checkbox"/>	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	\$75.00	<input type="checkbox"/>	Actions ▾
8/28/2017	Processed	Funds Transfer - Tracking ID: 6589884	COMMERCIAL CHECKING DDA-XXXXX3572	\$0.50	<input type="checkbox"/>	Actions ▾
8/10/2017	Processed	Funds Transfer - Tracking ID: 6589846	COMMERCIAL CHECKING DDA-XXXXX3572	\$3.20	<input type="checkbox"/>	Actions ▾
7/13/2017	Processed	Funds Transfer - Tracking ID: 6589658	COMMERCIAL CHECKING DDA-XXXXX3572	\$0.01	<input type="checkbox"/>	Actions ▾
7/12/2017	Processed	Funds Transfer - Tracking ID: 6589618	COMMERCIAL CHECKING DDA-XXXXX3572	\$0.01	<input type="checkbox"/>	Actions ▾

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

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

Created ▾	Status ▾	Transaction Type ▾	Account ▾	Amount ▾	<input type="checkbox"/>	
8/28/2017	Drafted	Funds Transfer - Tracking ID: 6589885	FREE SAVINGS SAV-XXXXX3946	\$75.00	<input type="checkbox"/>	Actions ▾
<b>Tracking ID:</b> 6589885		<b>Amount:</b> \$75.00				
<b>Created:</b> 08/28/2017 10:36 AM		<b>Memo:</b>				
<b>Created By:</b> Stacey Coyne		<b>From Account:</b> FREE SAVINGS SAV-XXXXX3946				
<b>Will process On:</b> 8/28/2017		<b>To Account:</b> COMMERCIAL CHECKING DDA-XXXXX3572				

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

Created	Status	Type	Account	Amount
8/22/2016	Drafted	Payroll - Tracking ID: 4849777	Commercial Checking DDA-XXXXX3572	\$0.50

**Tracking ID:** 4849777      **Total Amount:** \$0.50

**Created:** 08/22/2016 11:27 AM      **Total Payments:** 1

**Created By:** Q2 TEST      **Purpose for Payment:**

**Authorized:**

**Authorized By:**

**Will process On:** 8/22/2016

**Effective:** 8/23/2016

Actions

- Approve
- Cancel
- Inquire
- Copy
- Print Details

## 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.

- Accounts
- Messages
- Transactions
- Transfer Funds
- Loan Payments - New
- Activity Center
- Bill Pay
- Statements
- Commercial
- Services
- Settings
- Branches
- Log Off

### Activity Center

Single Transactions    Recurring Transactions    Mobile Deposit History

Filters Favorites ▼ 🖨️ ⬇️

Transaction Type	Status	Account	Created By
All <span style="font-size: 0.8em;">▼</span>	All <span style="font-size: 0.8em;">▼</span>	All <span style="font-size: 0.8em;">▼</span>	All <span style="font-size: 0.8em;">▼</span>
Start Date	End Date	Transaction ID	Amount
MM/DD/YYYY <span style="font-size: 0.8em;">📅</span>	to MM/DD/YYYY <span style="font-size: 0.8em;">📅</span>		0.00 to 0.00
Reset			Apply

Created	Status	Transaction Type	Account	Amount
7/19/2017	Drafted	Collections - Tracking ID: 6589788	COMMERCIAL CHECKING DDA-XXXXX3572	\$10.00 <span style="font-size: 0.8em;">Actions <span style="font-size: 0.8em;">▼</span></span>

## Mobile Deposit History

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

The screenshot displays the 'Activity Center' interface. On the left is a dark blue navigation sidebar with the following items: Accounts, Messages, Transactions, Transfer Funds, Loan Payments - New, **Activity Center** (highlighted with a red box), Bill Pay, Statements, Commercial, and Services. The main content area is titled 'Activity Center' and features three tabs: 'Single Transactions', 'Recurring Transactions', and 'Mobile Deposit History' (which is the active tab). Below the tabs is a 'Filters' section with a 'print' icon. The filter section includes the following fields: 'Transaction Type' (set to 'Deposited Checks'), 'Time Period' (set to 'Any'), 'Amount' (set to '\$0.00 to \$0.00'), and 'Created By'. Below these are 'Status' (set to 'All') and 'Check #' (with input fields and a 'to' separator). 'Reset' and 'Apply' buttons are located at the bottom right of the filter section.

# 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.

The screenshot shows the Rockland Trust online banking interface. On the left, a dark blue navigation menu is visible with the 'Messages' option highlighted in a red box. The main content area is titled 'Conversations' and displays a list of messages. The top message is a 'Security Alert Notification: Password Changed' from 'Customer Service - Do Not Reply' dated 4/10/2017. A 'New Conversation' button is highlighted in a red box in the top right corner. The message content area shows the details of the selected message, including the sender 'Customer Service - Do Not Reply' and the time '4/10/2017 - 9:46 AM'. The message body states: 'This is your requested security alert notification. On 4/10/2017 9:46 AM, your password was changed for ROSIE TOBIN in the Internet channel. If you suspect fraudulent activity, please contact us at 508-732-7072 during business hours. As this is an automated notification, please do not reply to this message.'

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

The screenshot shows the 'New Conversation' form in the Rockland Trust online banking interface. The form is titled 'Conversations' and 'New Conversation'. It features a 'With \*' field with a drop-down menu showing '--Select Topic--', which is highlighted in a red box. Below this is a 'Subject \*' field and a 'Message \*' text area. To the right of the 'Subject' field is a 'Supported Attachments' icon. At the bottom of the form, there are 'Cancel' and 'Send' buttons. A note at the bottom left states '\* - Indicates required field'.

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

Conversations

New Conversation

With \*

--Select Topic--

Subject \*

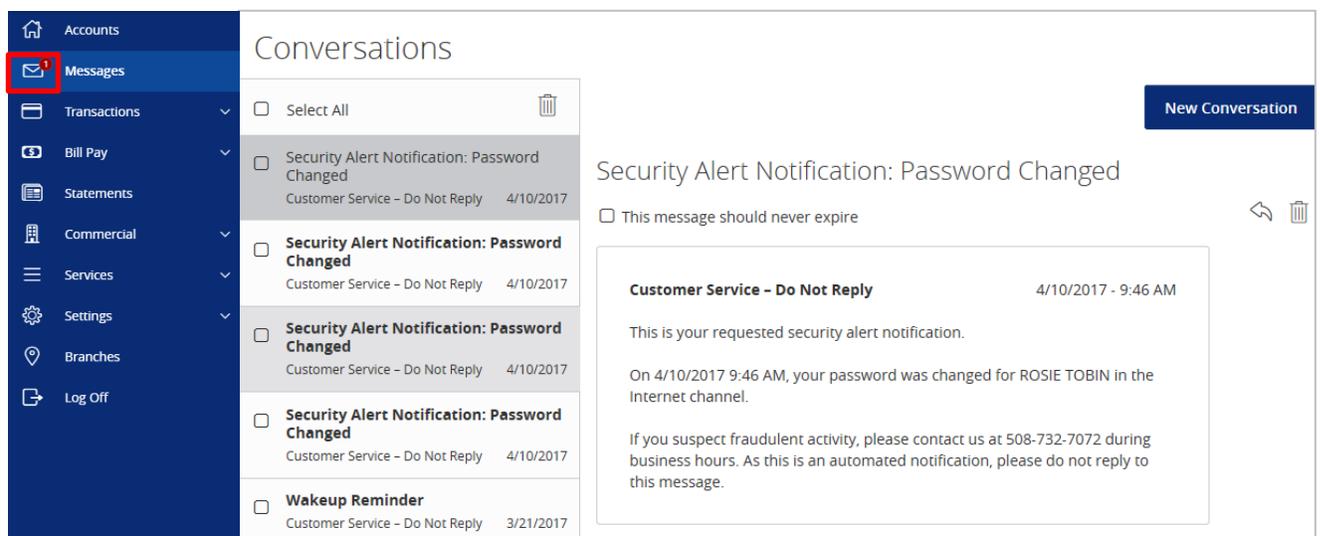
 Supported Attachments

Message \*

\* - Indicates required field

Cancel **Send**

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



The screenshot shows the 'Conversations' page in the Rockland Trust online mailbox. On the left is a navigation menu with 'Messages' highlighted and a red '1' indicating one unread message. The main area displays a list of messages:

Message Title	Sender	Date
Security Alert Notification: Password Changed	Customer Service - Do Not Reply	4/10/2017
Security Alert Notification: Password Changed	Customer Service - Do Not Reply	4/10/2017
Security Alert Notification: Password Changed	Customer Service - Do Not Reply	4/10/2017
Wakeup Reminder	Customer Service - Do Not Reply	3/21/2017

The selected message is expanded to show the following content:

**Customer Service - Do Not Reply** 4/10/2017 - 9:46 AM

This is your requested security alert notification.

On 4/10/2017 9:46 AM, your password was changed for ROSIE TOBIN in the Internet channel.

If you suspect fraudulent activity, please contact us at 508-732-7072 during business hours. As this is an automated notification, please do not reply to this message.

# Transfer Funds

## One Time Transfers

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

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

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

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

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

The screenshot displays the 'Funds Transfer' interface. On the left, a dark blue sidebar menu lists various banking services, with 'Transfer Funds' highlighted in red. The main content area is white and titled 'Funds Transfer'. It features several input fields: 'From' and 'To' (dropdown menus), 'Amount' (text box with '0.00' and a checkbox for 'Make this a recurring transaction'), 'Date' (text box with '4/25/2019' and a calendar icon), and 'Memo (optional)' (text box with placeholder 'Enter letters and numbers only'). At the bottom right, there are 'Clear' and 'Transfer Funds' buttons, with the latter highlighted in red. On the far right, a light gray sidebar contains a search bar, tabs for 'All', 'Pending', and 'Processed', and the text 'No history available'.

## 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'.

The screenshot shows the 'Funds Transfer' interface. On the left is a dark blue navigation menu with the following items: Accounts, Messages, Transactions, **Transfer Funds** (highlighted with a red box), Loan Payments - New, Activity Center, Bill Pay, Statements, Commercial, Services, Settings, Branches, and Log Off. The main content area is titled 'Funds Transfer' and contains the following fields: 'From' (dropdown menu), 'To' (dropdown menu), 'Amount' (input field with '0.00' and a checkbox labeled 'Make this a recurring transaction' which is highlighted with a red box), 'Date' (input field with '4/25/2019' and a calendar icon), and 'Memo (optional)' (text input field with the placeholder 'Enter letters and numbers only'). At the bottom right are 'Clear' and 'Transfer Funds' buttons. On the far right, there is a search bar for transactions and tabs for 'All', 'Pending', and 'Processed', with 'No history available' displayed below.

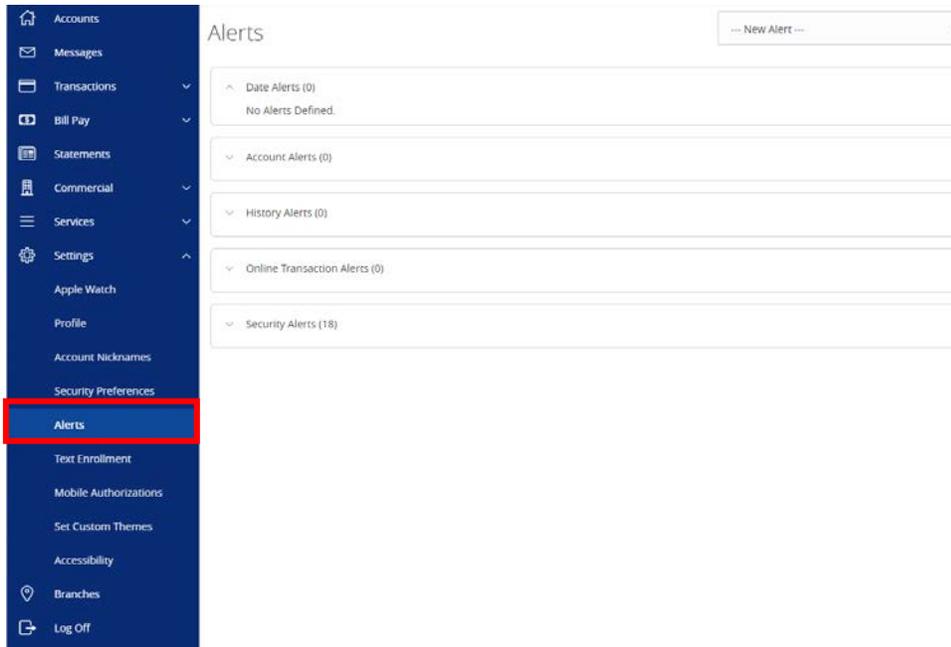
6. Select a 'Start Date' and an 'End Date' for the recurrence.

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

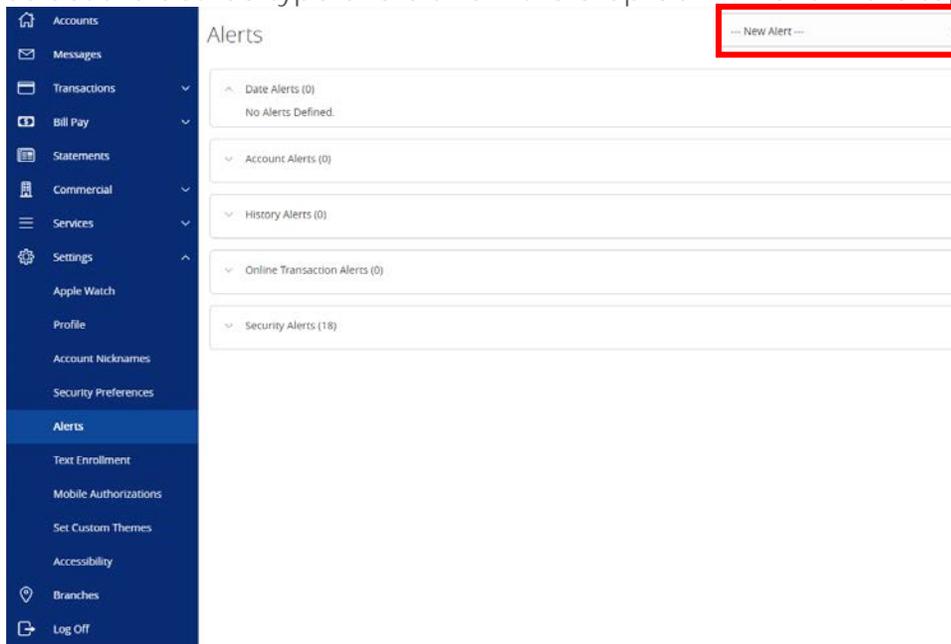
# Online Banking Alerts

## Online Banking Alerts

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



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



## Date Alerts

1. Select the type of date alert.

The screenshot shows the 'New Date Alert' form. On the left is a navigation menu with 'Alerts' highlighted in red. The main form area has the following fields:

- TYPE:** No Date Type Selected
- DATE:** No Date Selected
- MESSAGE:** No Message Entered
- DELIVERY METHOD:** Send only a secure message

Below these fields is a 'Save' button. To the right, under 'Select a type', is a list of alert types with checkboxes:

- Birthday
- Anniversary
- Meeting
- Call
- Wakeup
- Appointment
- Vacation
- Travel
- General

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

The screenshot shows the 'New Date Alert' form with a calendar view. The 'Rekurs Every Year' checkbox is checked and highlighted with a red box. The calendar shows the month of September 2017, with the date 12 highlighted.

**TYPE:** No Date Type Selected

**DATE:** No Date Selected

**MESSAGE:** No Message Entered

**DELIVERY METHOD:** Send only a secure message

Rekurs Every Year

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

3. Enter a message for the date alert.

New Date Alert [Back to Alerts](#)

**TYPE:**  
Birthday

**DATE:**  
No Date Selected

**MESSAGE:**  
No Message Entered

**DELIVERY METHOD:**  
Send only a secure message

Message

Clear Save

Save

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

New Online Transaction Alert
[Back to Alerts](#)

**TRANSACTION:**  
No Transaction Selected

**STATUS:**  
No Status Selected

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a delivery method**

Secure Message Only

Save

## Account Alerts

1. Select an account.

New Online Transaction Alert
[Back to Alerts](#)

**TRANSACTION:**  
Collections

**ACCOUNT:**  
No Account Selected

**STATUS:**  
No Status Selected

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select an account**

<input type="checkbox"/>	Commercial Checking: DDA-XXXXX3580
<input type="checkbox"/>	Certificate: CD-XXXXX6715
<input type="checkbox"/>	Money Market Savings: SAV-XXXXX3946
<input type="checkbox"/>	Business Savings: SAV-XXXXX3954

Save

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

New Account Alert
[Back to Alerts](#)

**ACCOUNT:**  
DDA-XXXXX3580

**FIELD:**  
No Field Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a field**

<input type="checkbox"/>	Current Balance
<input type="checkbox"/>	Collected Balance
<input type="checkbox"/>	Available Balance

Save

3. Select a comparison.

New Account Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**FIELD:**  
No Field Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

[Save](#)

Select a comparison

greater than

---

less than

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

New Account Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**FIELD:**  
No Field Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

[Save](#)

Enter an amount

\$
1,000.00
×

1	2	3
4	5	6
7	8	9
Delete	0	Save

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

New Account Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**FIELD:**  
No Field Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a delivery method**

Secure Message Only ▼

Save

## History Alerts

1. Select the account.

New History Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**TRANSACTION:**  
No Transaction Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select an account**

<input type="checkbox"/>	Commercial Checking: DDA-XXXXX3580
<input type="checkbox"/>	Certificate: CD-XXXXX6715
<input type="checkbox"/>	Money Market Savings: SAV-XXXXX3946
<input type="checkbox"/>	Business Savings: SAV-XXXXX3954

Save

2. Select a transaction type.

New History Alert [Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**TRANSACTION:**  
No Transaction Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a transaction**

<input type="checkbox"/>	Debit Transaction
<input type="checkbox"/>	Credit Transaction
<input type="checkbox"/>	Check Number
<input type="checkbox"/>	Description

3. Select a comparison.

New History Alert [Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**TRANSACTION:**  
No Transaction Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a comparison**

<input type="checkbox"/>	greater than
<input type="checkbox"/>	less than

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

New History Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**TRANSACTION:**  
No Transaction Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Enter an amount**

\$ 1,000.00 ×

1	2	3
4	5	6
7	8	9
Delete	0	Save

Save

- Select a delivery method and frequency.

New Account Alert
[Back to Alerts](#)

**ACCOUNT:**  
No Account Selected

**FIELD:**  
No Field Selected

**COMPARISON:**  
No Comparison Selected

**AMOUNT:**  
No Amount Entered

**DELIVERY METHOD:**  
Send me an email

**FREQUENCY:**  
 Every Occurrence

**Select a delivery method**

Email ▼

**Email Address**

Save

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

New History Alert
[Back to Alerts](#)

<p><b>ACCOUNT:</b> <i>No Account Selected</i></p> <p><b>TRANSACTION:</b> <i>No Transaction Selected</i></p> <p><b>COMPARISON:</b> <i>No Comparison Selected</i></p> <p><b>AMOUNT:</b> <i>No Amount Entered</i></p> <p><b>DELIVERY METHOD:</b> Call Me</p> <p><b>FREQUENCY:</b> <input checked="" type="checkbox"/> Every Occurrence</p>	<p><b>Select a delivery method</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Phone</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">United States</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Phone Number</div> <p><b>Time:</b></p> <div style="border: 2px solid red; padding: 2px; display: inline-block;"> <input checked="" type="checkbox"/> Call Immediately         </div>
---	--

Save

## Online Transaction Alerts

1. Select an online transaction type.

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

New Online Transaction Alert
[Back to Alerts](#)

<p><b>TRANSACTION:</b> <i>No Transaction Selected</i></p> <p><b>STATUS:</b> <i>No Status Selected</i></p> <p><b>DELIVERY METHOD:</b> Send only a secure message</p> <p><b>FREQUENCY:</b> <input checked="" type="checkbox"/> Every Occurrence</p>	<p><b>Select a transaction</b></p> <div style="border: 2px solid red; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Collections         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Domestic Wire         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Funds Transfer         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> International Wire         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Payments         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Payroll         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Single Payment         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Single Receipt         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="checkbox"/> Stop Payment         </div>
---	---

Save

2. Select an account.

## New Online Transaction Alert

[Back to Alerts](#)

**TRANSACTION:**  
Collections

**ACCOUNT:**  
*No Account Selected*

**STATUS:**  
No Status Selected

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

Select an account

<input type="checkbox"/>	Commercial Checking: DDA-XXXXX3580
<input type="checkbox"/>	Certificate: CD-XXXXX6715
<input type="checkbox"/>	Money Market Savings: SAV-XXXXX3946
<input type="checkbox"/>	Business Savings: SAV-XXXXX3954

Save

3. Select a status.

## New Online Transaction Alert

[Back to Alerts](#)

**TRANSACTION:**  
No Transaction Selected

**STATUS:**  
*No Status Selected*

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

Select a status

<input type="checkbox"/>	Drafted
<input type="checkbox"/>	Authorized
<input type="checkbox"/>	Processed
<input type="checkbox"/>	Cancelled
<input type="checkbox"/>	Failed

Save

- Select a delivery method and frequency.

New Online Transaction Alert
[Back to Alerts](#)

**TRANSACTION:**  
No Transaction Selected

**STATUS:**  
No Status Selected

**DELIVERY METHOD:**  
Send only a secure message

**FREQUENCY:**  
 Every Occurrence

**Select a delivery method**

Secure Message Only ▼

Save

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

New Online Transaction Alert
[Back to Alerts](#)

**TRANSACTION:**  
No Transaction Selected

**STATUS:**  
No Status Selected

**DELIVERY METHOD:**  
Send me a SMS Text Message

**FREQUENCY:**  
 Every Occurrence

**Select a delivery method**

Text Message ▼

United States ▼

Phone Number

**Time:**

Send Immediately

Agree To Terms

Save

### SMS Terms and Conditions

Rockland Trust - 864-34

#### Program Description

Rockland Trust allows our customers to receive certain account information by text message.

#### Supported Carriers

Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Nex-Tech Wireless, nTelos, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile USA, and West Central Wireless.

## Security Alerts

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

**Alerts** -- New Alert --

^ Date Alerts (0)  
No Alerts Defined.

∨ Account Alerts (3)

∨ History Alerts (0)

∨ Transaction Alerts (1)

^ Security Alerts Edit Delivery Preferences

Description	Enabled
Alert me when an address is changed	<input type="checkbox"/> Off
Alert me when my password is changed	<input type="checkbox"/> On
Alert me when secure access code contact information is changed	<input type="checkbox"/> On
Alert me when my login ID is changed	<input type="checkbox"/> On

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

### Delivery Preferences

**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**

Cancel

Save

## Edit Alerts

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

**Alerts** --- New Alert ---

^ Date Alerts (0)  
No Alerts Defined.

∨ Account Alerts (3)

∨ History Alerts (0)

∨ Transaction Alerts (1)

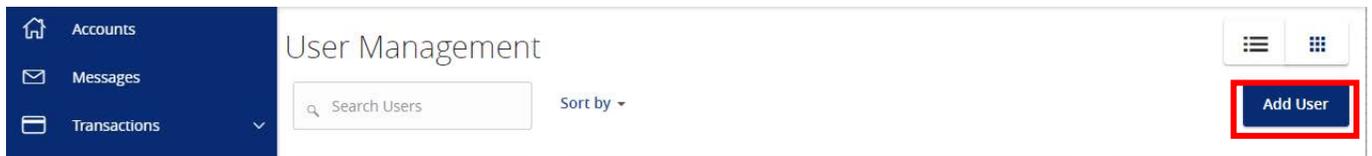
^ Security Alerts Edit Delivery Preferences

Description	Enabled
Alert me when an address is changed	<input type="checkbox"/> Off
Alert me when my password is changed	<input checked="" type="checkbox"/> On
Alert me when secure access code contact information is changed	<input checked="" type="checkbox"/> On
Alert me when my login ID is changed	<input checked="" type="checkbox"/> On

# Online User Management

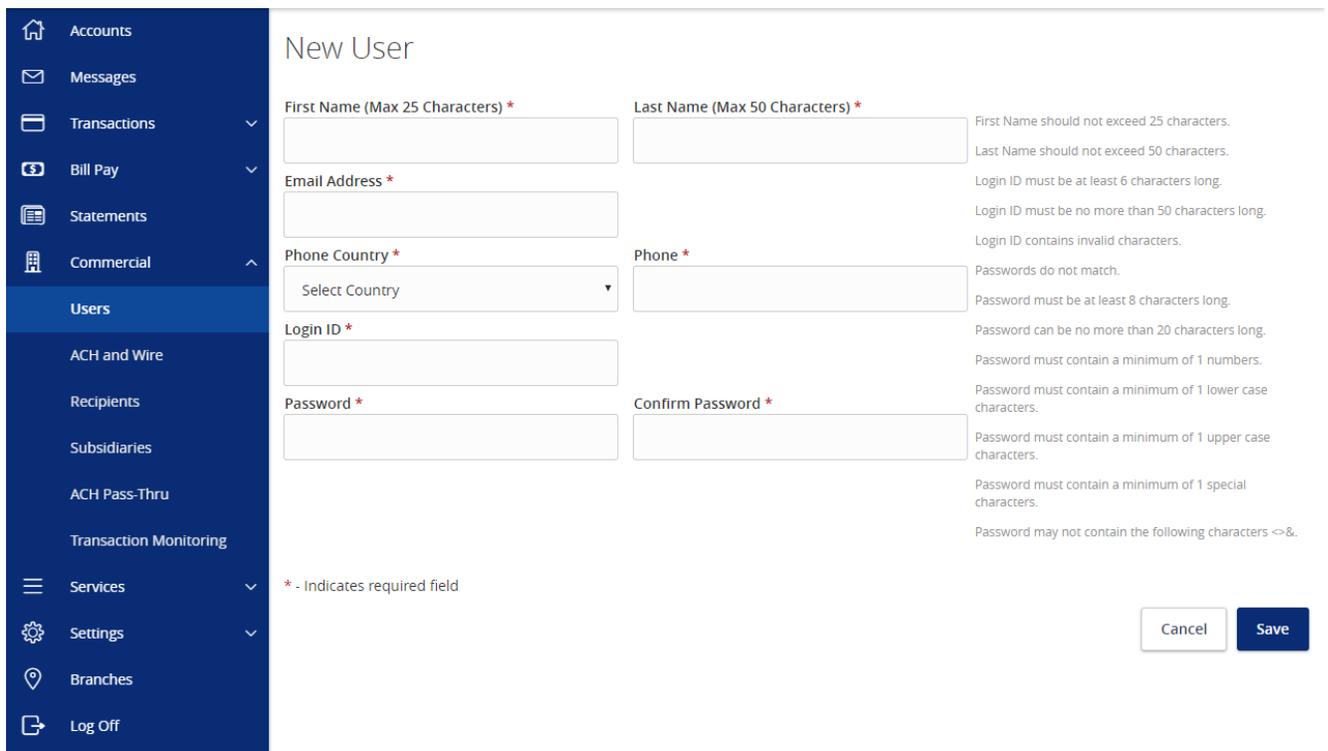
## Creating Online Users

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



The screenshot shows the 'User Management' page. On the left is a dark blue navigation menu with options: Accounts, Messages, Transactions, Bill Pay, Statements, Commercial, Users (highlighted), ACH and Wire, Recipients, Subsidiaries, ACH Pass-Thru, Transaction Monitoring, Services, Settings, Branches, and Log Off. The main content area has a title 'User Management', a search box labeled 'Search Users', and a 'Sort by' dropdown. On the right side, there are two icons (list and grid) and a red-bordered button labeled 'Add User'.

3. Enter the required fields for the new user.



The screenshot shows the 'New User' form. The left navigation menu is the same as in the previous screenshot. The main content area has a title 'New User' and several input fields with asterisks indicating they are required: First Name (Max 25 Characters), Last Name (Max 50 Characters), Email Address, Phone Country (dropdown), Phone, Login ID, Password, and Confirm Password. To the right of the form, there are error messages for each field: 'First Name should not exceed 25 characters.', 'Last Name should not exceed 50 characters.', 'Login ID must be at least 6 characters long.', 'Login ID must be no more than 50 characters long.', 'Login ID contains invalid characters.', 'Passwords do not match.', 'Password must be at least 8 characters long.', 'Password can be no more than 20 characters long.', 'Password must contain a minimum of 1 numbers.', 'Password must contain a minimum of 1 lower case characters.', 'Password must contain a minimum of 1 upper case characters.', 'Password must contain a minimum of 1 special characters.', and 'Password may not contain the following characters <>.&.'. At the bottom right, there are 'Cancel' and 'Save' buttons. A legend at the bottom left states '\* - Indicates required field'.

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

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000	✓	✓	✓	
ACH Passthru	\$500,000	999,999,999 / \$500,000	999,999,999 / \$500,000		✓	✓	✓	
ACH Payment - Single	\$11	999,999,999 / \$11	999,999,999 / \$253	999,999,999 / \$11	✓	✓	✓	
ACH Payments	\$100,000	999,999,999 / \$100,000	999,999,999 / \$500,000	999,999,999 / \$100,000	✓	✓	✓	

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

ACH COLLECTION Change Enabled

Rights	Approval Limits
<b>Draft</b>	✓ Can draft.
<b>Approve</b>	✓ Can approve.
<b>Cancel</b>	✓ Can cancel.
<b>View Online Activity</b>	Can view all transactions.

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

ACH COLLECTION [Change](#)
Disa

Rights
Approval Limits

**MAXIMUM AMOUNT**

Per transaction  
**\$500,000**

Per Account Per Day  
**\$500,000**

Per Day  
**\$500,000**

Per Month  
**\$500,000**

**MAXIMUM COUNT**

Per Account Per Day  
**999,999,999**

Per Day  
**999,999,999**

Per Month  
**999,999,999**

Maximum transaction amount

\$
500,000
×

1	2	3
4	5	6
7	8	9
Delete	0	Clear

7. Select the appropriate non-transactional features.

RIGHTS	
Can view all recipients	Allow one-time recipients ✓
Manage Templates ✓	Manage Users ✓
Manage Recipients ✓	Statement Image ✓
Enable Centrix Positive Pay ✓	

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

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
CD-xxx6715	Certificate	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DDA-xxx3580	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SAV-xxx3954	Business Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
SAV-xxx3946	Money Market Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DDA-xxx3572	COMMERCIAL CHECKING	<input type="checkbox"/>	<input type="checkbox"/>	<input 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 e-mail notifications for all of your business accounts. This includes any check deposit(s) made into any of your business accounts by any user, regardless of the user's rights to view or deposit into that account. Users who have made a deposit will continue to receive deposit e-mail notifications until you notify Rockland Trust to delete them.

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

ACCOUNTS

Hide unassigned accounts

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
CD-xxx6715	Certificate	✓		
DDA-xxx3580	Commercial Checking	✓	✓	✓
SAV-xxx3954	Business Savings	✓	✓	✓
SAV-xxx3946	Money Market Savings	✓	✓	✓
DDA-xxx3572	COMMERCIAL CHECKING			

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

## Leigh-anne Lydon

User Policy

Save
ⓘ

Overview
Features
Accounts

ACCOUNTS

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
CD-xxx6715	Certificate	✓		
DDA-xxx3580	Commercial Checking	✓	✓	✓
SAV-xxx3954	Business Savings	✓	✓	✓
SAV-xxx3946	Money Market Savings	✓	✓	✓
DDA-xxx3572	COMMERCIAL CHECKING	✓		

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

### View User

FIRST NAME (MAX 25 CHARACTERS) \*      LAST NAME (MAX 50 CHARACTERS) \*

A      Test

E-MAIL ADDRESS \*  
test@test.com

PHONE COUNTRY \*      PHONE \*

United States      (555)555-5555

Login Name	Channel	Status	Last Logon
Tester	Internet	Password Change Required	

\* - Indicates required field

Cancel    Delete    **Assign Rights**

# Recipient Management

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

## Add Domestic Recipient

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



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

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

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

**Add Recipient**

Recipient Detail

Display Name \*

Recipient ACH Name

Recipient Wire Name

ACH ID

Set ACH recipient type for filtering

Email Address  
example@example.com

Send email notifications for template payments

Country  
United States

Address 1

Address 2

City State ZIP

\* - Indicates required field

Cancel **Next**

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

Add SAMPLE 1

Recipient Detail **Account - New**

Payment Types Allowed

**ACH Only**

Wire Only

ACH and Wire

[Remove this account](#)

**Account Detail**

Account Type \* ACCOUNT/IBAN \* ACH Routing Number \*

Account Type Ex. 129398123

\* - Indicates required field

Cancel **Save Recipient** **Add another account**

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

**Payment Types Allowed**

ACH Only

Wire Only

ACH and Wire

**Beneficiary Type**

Domestic

International

[Remove this account](#)

---

**Account Detail**

**ACCOUNT/IBAN \***

Ex. 129398123

**Beneficiary Financial Institution**

**Name \***  **Country**  **Wire Routing Number \***

**Address 1**  **Address 2**  **City**

**State**  **Postal Code**

**Intermediary Financial Institution**

**Name**  **Country**  **Wire Routing Number**

**Address 1**  **Address 2**  **City**

**State**  **Postal Code**

\* - Indicates required field

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

**Payment Types Allowed**

ACH Only

Wire Only

**ACH and Wire**

**Beneficiary Type**

Domestic

International

Remove this account

---

**Account Detail**

Account Type \*

ACCOUNT/IBAN \*

ACH Routing Number \*

**Beneficiary Financial Institution**

Name \*

Country

Wire Routing Number \*

Address 1

Address 2

City

State

Postal Code

**Intermediary Financial Institution**

Name

Country

Wire Routing Number

Address 1

Address 2

City

State

Postal Code

\* - Indicates required field

## Add International Recipient

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

**Add Recipient**

Sort by ▾

1 account(s)	1 0 account(s)	1 0 account(s)	241 Fitness 1 account(s) 241Fitness@gmail.com
a blank ben fi country 1 account(s)	abc 0 account(s)	ABC CO 2 account(s)	ABC Company new 3 account(s)

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

**Add Recipient**

Recipient Detail

Search transactions

Pending Processed

No history available

Display Name \*

Recipient ACH Name Recipient Wire Name

ACH ID  Set ACH recipient type for filtering

Email Address  
example@example.com

Send email notifications for template payments

Country  
United States

Address 1

Address 2

City State ZIP

\* - Indicates required field

Cancel Next

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

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

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

Add Recipient

Recipient Detail

Display Name \*

Recipient ACH Name Recipient Wire Name

ACH ID

Email Address  
example@example.com

Send email notifications for template payments

Country  
United States

Address 1

Address 2

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

Payment Types Allowed:  Wire Only

Beneficiary Type:  International

International Account Type:  SWIFT/BIC

Account Detail

ACCOUNT/IBAN  
Ex. 129398123

Beneficiary Financial Institution

Name \* Country \* SWIFT/BIC \*

Address 1 Address 2 Address 3

Intermediary Financial Institution

Name \* Country \* Wire Routing Number

Address 1 Address 2 City

State \* Postal Code

\* - Indicates required field

Cancel Save Recipient Add another account

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

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

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

<b>Payment Types Allowed</b> <input type="radio"/> ACH Only <input checked="" type="radio"/> Wire Only <input type="radio"/> ACH and Wire	<b>Beneficiary Type</b> <input type="radio"/> Domestic <input checked="" type="radio"/> International	<b>International Account Type</b> <input type="radio"/> IBAN <input checked="" type="radio"/> SWIFT/BIC <input type="radio"/> IBAN & SWIFT/BIC	<a href="#">Remove this account</a>
--	---	---	-------------------------------------

**Account Detail**

ACCOUNT/IBAN

**Beneficiary Financial Institution**

Name *	Country	SWIFT/BIC *
<input type="text"/>	<input type="text" value="Select Country"/>	<input type="text"/>

Address 1	Address 2	Address 3
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Intermediary Financial Institution**

Name	Country	Wire Routing Number
<input type="text"/>	<input type="text" value="United States"/>	<input type="text"/>

Address 1	Address 2	City
<input type="text"/>	<input type="text"/>	<input type="text"/>

State	Postal Code
<input type="text" value="Select State"/>	<input type="text"/>

\* - Indicates required field

# ACH Template Management

## ACH Template Creation

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

ACH and Wire

Search Filter by Type New Template One-Time Payment

Available Templates

- ☆ 2006JEEP M LEDU... International Wire
- ☆ 2006JEEP M LEDU... Payments
- ☆ ABC Corp Domestic Wire

## Info & Users

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name \*  
International Wire

Grant User Access \*

Search

Name
<input checked="" type="checkbox"/> Leigh-anne Lydon
<input checked="" type="checkbox"/> Lisa Morrissey
<input checked="" type="checkbox"/> Michael Pagliuca
<input checked="" type="checkbox"/> Sarah Thomas
<input checked="" type="checkbox"/> cathy jean

## Recipient & Amount

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

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

ACH and Wire - Collections

Info & Users | **Recipient & Amount** | Subsidiary | Account | Review & Submit

Template Name:  
Test

ACH Class Code: PPD - Prearranged Payment and Deposit

Company Entry Description: Max 10 characters

Search:

New Recipient

Name	Account	Pay	Notify	Amount	Addendum
ABC CO					
ABC Company new					
abc corp					
ach and wire					
art sullivan					

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

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

## ACH and Wire - Payroll

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

Template Name:  
TEST

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search:

<p>ABC Condos</p> <p>Wire &amp; ACH</p> <p><i>This subsidiary is not valid. Please correct</i></p> <p>Company ID: *****5678</p>	<p>BROPHY &amp; PHILLIPS</p> <p>ACH</p> <p>Company ID: *****4819</p>	<p>Condo association</p> <p>Wire &amp; ACH</p> <p>Company ID: *****6789</p>
---	--	---

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

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

## Account

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

### ACH and Wire - Payroll

Info & Users   Recipient & Amount   Subsidiary   **Account**   Review & Submit

Template Name:  
TEST

Choose "From" Account

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

## Review & Submit

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

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

ACH and Wire - Payroll

Info & Users
Recipient & Amount
Subsidiary
Account
**Review & Submit**

Template Name:  
TEST

Company Entry Description: Payroll      Send payment as: ROCKLAND TRUST COMPANY/TEST

Total Amount: \$0.00 to 1 recipient      From Account: FREE CHECKING DDA-XXXXX3580 1.64

Effective Date:  

Recurrence: None

Selected Recipients

Name	Account	Pay	Notify	Amount	Addendum
ach and wire	54656	Yes	No	\$0.00	

\* - Indicates required field

## Existing ACH Templates

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

### ACH and Wire

Filter by Type ▾

New Template ▾
One-Time Payment ▾

#### Available Templates

☆ 2006JEEP M LEDU...
International Wire

☆ 2006JEEP M LEDU...
Payments

PPD

☆ ABC Corp
Domestic Wire

☆ ABC Payroll
Payroll

LAST PAYMENT

**0.01**

Sent on: 10/20/2016

☆ Andy
Payments

PPD

☆ art
Payments

CCD

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

### ACH and Wire - Payroll

Info & Users
Recipient & Amount
Subsidiary
Account
Review & Submit

Template Name:

Lisa's payroll ☆

Choose "From" Account

	Account Name	Account Type	Account Number	Balance
<input type="checkbox"/>	Commercial Checking	Checking	DDA-XXXXX3580	\$253.69
<input type="checkbox"/>	Money Market Savings	Savings	SAV-XXXXX3946	\$287.37
<input type="checkbox"/>	Business Savings	Savings	SAV-XXXXX3954	\$260.48

Cancel

Next

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

ACH and Wire - Collections

Recipient & Amount
Subsidiary
Account
Review & Submit

One Time Payment

ACH Class Code

Individual (PPD)
Company (CCD)

Company Entry Description

Max 10 characters

Pay All
Notify None

New Recipient

TEMPLATE RECIPIENTS

Name	Account	Pay	Notify	Amount	Addendum
<input type="checkbox"/>					
<input type="checkbox"/> 241 Fitness					
<input type="checkbox"/> ABC CO					
<input type="checkbox"/> ABC Company new					
<input type="checkbox"/> abcDEF					
<input type="checkbox"/> ABD Co					
<input checked="" type="checkbox"/> ach and wire	54656	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00	<div style="display: flex; gap: 5px;"> </div>

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

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

### ACH and Wire - Collections

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

ACH Class Code  
Individual (PPD) - Change

Send payment as:  
Condo association

Search

Condo association  
Wire & ACH

Company ID: \*\*\*\*\*6789

Cancel   Next

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

### ACH and Wire - Collections

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

ACH Class Code  
Individual (PPD) - Change

Choose "To" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> COMMERCIAL CHECKING	Checking	DDA-XXXXX3572	\$60.76
<input checked="" type="checkbox"/> FREE CHECKING	Checking	DDA-XXXXX3580	\$1.64
<input type="checkbox"/> FREE SAVINGS	Savings	SAV-XXXXX3946	\$71.69

Cancel   Next

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

### ACH and Wire - Collections

Recipient & Amount
Subsidiary
Account
Review & Submit

**One Time Payment**

<p><b>Company Entry Description</b> AchCollect</p> <p><b>Total Amount</b> \$0.00 to 1 recipient</p>	<p><b>ACH Class Code</b> Individual (PPD)</p> <p><b>Send payment as</b> Condo association</p> <p><b>To Account</b> FREE CHECKING DDA-XXXX3580 1.64</p>
---	--

**Effective Date**  
9/22/2017 📅

**Recurrence**  
[Set schedule](#)

**Selected Recipients**

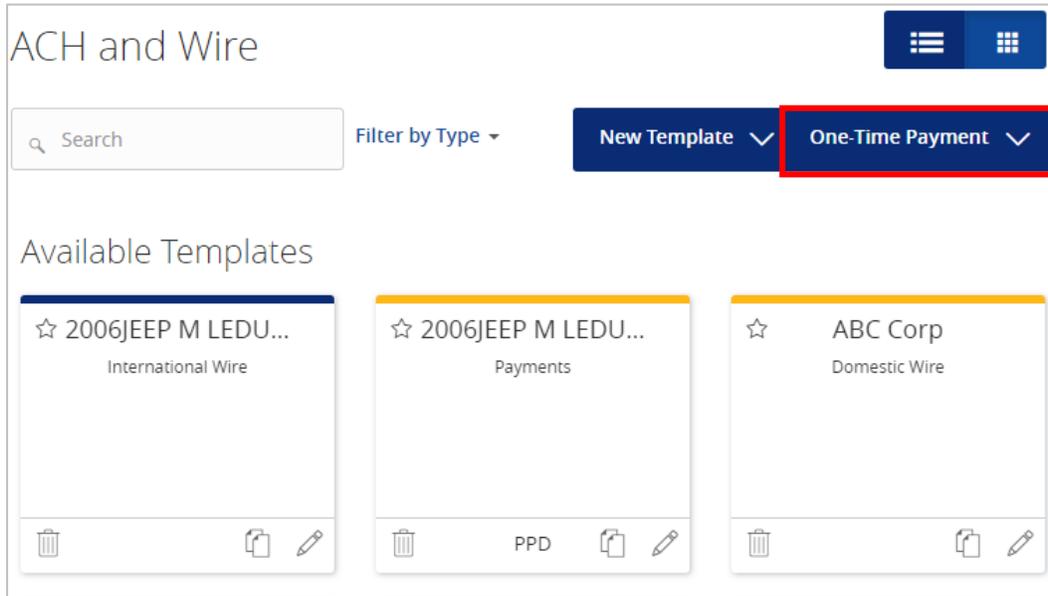
Name ^	Account ^	Pay	Notify	Amount ^	Addendum
ach and wire	54656	Yes	No	\$0.00	

\* - Indicates required field

Cancel
Draft
Approve

## Creating a One-Time ACH Transaction

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



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

### ACH and Wire - Collections

Info & Users   Recipient & Amount   Subsidiary   **Account**   Review & Submit

Template Name:  
AR ☆

ACH Class Code  
PPD - Prearranged Payment and Deposit

Choose "To" Account

Search

	Account Name ^	Account Type ^	Account Number ^	Balance ^
<input type="checkbox"/>	Commercial Checking	Checking	DDA-XXXXX3580	\$253.69
<input type="checkbox"/>	Money Market Savings	Savings	SAV-XXXXX3946	\$287.37
<input type="checkbox"/>	Business Savings	Savings	SAV-XXXXX3954	\$260.48

Cancel   Next

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

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

### ACH and Wire - Collections

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

ACH Class Code  
Individual (PPD) - Change

Send payment as:  
Condo association

Search

Condo association  
Wire & ACH

Company ID: \*\*\*\*6789

Cancel   Next

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

### ACH and Wire - Payments

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

ACH Class Code  
Individual (PPD) - Change

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> COMMERCIAL CHECKING	Checking	DDA-XXXX3572	\$60.76
<input checked="" type="checkbox"/> FREE CHECKING	Checking	DDA-XXXX3580	\$1.64
<input type="checkbox"/> FREE SAVINGS	Savings	SAV-XXXX3946	\$71.69

Cancel   Next

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

### ACH and Wire - Payments

Recipient & Amount
Subsidiary
Account
Review & Submit

**One Time Payment**

<p><b>Company Entry Description</b> AchBatch</p> <p><b>Total Amount</b> \$0.00 to 1 recipient</p>	<p><b>ACH Class Code</b> Individual (PPD)</p> <p><b>Send payment as</b> ROCKLAND TRUST COMPANY/TEST</p> <p><b>From Account</b> FREE CHECKING DDA-XXXXX3580 1.64</p>
---	---

**Effective Date**

Select Date 📅

**Recurrence**  
None

**Selected Recipients**

☰ ☰☰

Name ^	Account ^	Pay	Notify	Amount ^	Addendum
241 Fitness	12345	Yes	No	\$0.00	

\* - Indicates required field

Cancel Draft Approve

## Multiple Account (Normal)

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

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

ACH and Wire - Payments

Recipient & Amount
Subsidiary
Account
Review & Submit

One Time Payment

ACH Class Code

Company Entry Description

Name	Account	Pay	Notify	Amount	Addendum
<input type="checkbox"/>					
<input checked="" type="checkbox"/> 241 Fitness					
<input type="checkbox"/> ABC CO					

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

## ACH and Wire - Payments

Info & Users
Recipient & Amount
Subsidiary
Account
Review & Submit

Template Name:  
 art ☆

ACH Class Code  
 CCD - Cash Concentration and Disbursement

Choose "From" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Commercial Checking	Checking	DDA-XXXX3580	\$253.69
<input type="checkbox"/> Money Market Savings	Savings	SAV-XXXX3946	\$287.37
<input type="checkbox"/> Business Savings	Savings	SAV-XXXX3954	\$260.48

4. Enter the dollar amount for each account.

### ACH and Wire - Payments

Recipient & Amount    Subsidiary    Account    Review & Submit

#### One Time Payment

ACH Class Code

Individual (PPD)    Company (CCD)

Company Entry Description

Max 10 characters



Search

Pay All    Notify None

New Recipient

AVAILABLE RECIPIENTS

Name	Account	Pay	Notify	Amount	Addendum
<input checked="" type="checkbox"/> ABC Company new	654321	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="\$0.00"/>	<input type="text"/>

Cancel

Next

## Split Transactions

### Multiple Account (Split)

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

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

The screenshot shows the 'ACH and Wire - Payroll' interface. At the top, there are four steps: 'Recipient & Amount' (active), 'Subsidiary', 'Account', and 'Review & Submit'. Below this is the 'One Time Payment' section. On the right, there are 'Grid' and 'List' buttons. A search bar contains 'sample'. Below the search bar is a table with columns: Name, Account, Pay, Notify, Amount, and Addendum. The table has one row: 'Sample ACH Recipient'. To the right of the row is an edit icon. At the bottom right, there are 'Cancel' and 'Next' buttons.

Name	Account	Pay	Notify	Amount	Addendum
<input type="checkbox"/> Sample ACH Recipient					

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

### ACH and Wire - Payroll

Recipient & Amount
Subsidiary
Account
Review & Submit

#### One Time Payment

Sample ACH Recipient  
Sample ACH Recipient

Select Account			
Primary	Secondary	Account Type	Account
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Checking	1234567
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Savings	2345678

4. Click on the blue primary account link.

Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Sample AC...	1234567	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00	<input type="text"/>	≡	📄	✎
	2345678			\$0.00	<input type="text"/>	≡	📄	✎

Enter the total amount of the ACH transaction.

Click on the '2 accounts' link.

Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Sample AC...	2 accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$100.0	<input type="text"/>	≡	📄	✎

5. Enter the dollar amount for the secondary account.

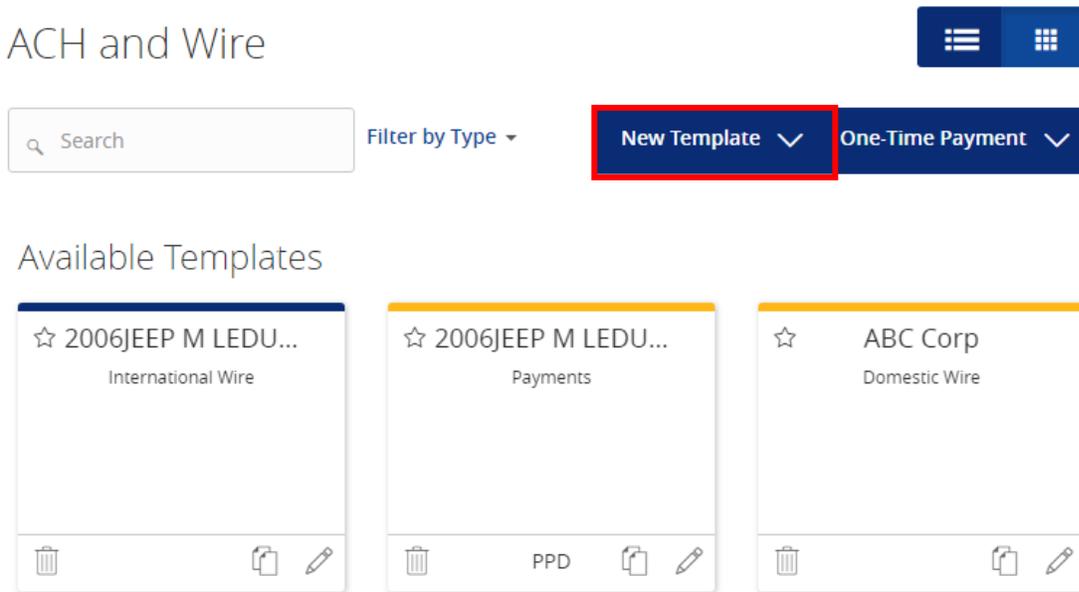
**NOTE:** The primary account amount will automatically decrease accordingly.

Name	Account	Pay	Notify	Amount	Addendum			
<input checked="" type="checkbox"/> Sample AC...	1234567	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$60.00	<input type="text"/>	≡	📄	✎
	2345678			\$40.00	<input type="text"/>	≡	📄	✎

# Wire Transactions

## Domestic Wire Template Creation

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



## Info & Users

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

ACH and Wire - Domestic Wire

The screenshot shows the 'Info & Users' screen. At the top, there is a workflow ribbon with five steps: 'Info & Users' (active), 'Recipient & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. Below the ribbon, there is a 'Template Name' field with a red asterisk. Below that, there is a 'Grant User Access' field with a red asterisk and a search bar. At the bottom, there is a table with a header 'Name' and four rows of user names, each with a checked checkbox.

Name
<input checked="" type="checkbox"/> Wendy Fredlund
<input checked="" type="checkbox"/> Leigh-anne Lydon
<input checked="" type="checkbox"/> Andrea Morelli
<input checked="" type="checkbox"/> Lisa Morrissey

## Recipient & Amount

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

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

### ACH and Wire - Domestic Wire

Template Name:  
SAMPLE

Search

AVAILABLE RECIPIENTS

Name	Account	Notify	Amount
<input checked="" type="checkbox"/> ABC CO	Checking: 4567	<input type="checkbox"/>	\$0.00

Purpose Of Wire \*  
Maximum length is 35 characters

Additional Fields

Cancel Next

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

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

ACH and Wire - Domestic Wire

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
test

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search

ABC CO Wire Company ID:	ABC Condos Wire & ACH <i>This subsidiary is not valid. Please correct</i> Company ID: *****5678	Condo association Wire & ACH Company ID: *****6789
-------------------------------	--	--

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

### Account

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

ACH and Wire - Domestic Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
SAMPLE

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> COMMERCIAL CHECKING	Checking	DDA-XXXXX3572	\$60.76
<input type="checkbox"/> FREE CHECKING	Checking	DDA-XXXXX3580	\$1.64
<input type="checkbox"/> FREE SAVINGS	Savings	SAV-XXXXX3946	\$71.69

Cancel Next

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

## Review & Submit

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

### ACH and Wire - Domestic Wire

Info & Users > Recipient & Amount > **Subsidiary** > Account > Review & Submit

Template Name:  
SAMPLE

Send payment as  
ROCKLAND TRUST COMPANY/TEST

Total Amount  
\$0.01 to 1 recipient

From Account  
COMMERCIAL CHECKING DDA-XXXXX3572 60.76

Purpose Of Wire  
TEST

Process Date  
Select Date 

Message to Beneficiary

Recurrence  
None

Selected Recipients

Name	Account	Notify	Amount	Memo or Description
ABC CO	Checking: 4567	No	\$0.01	

\* - Indicates required field

Cancel Save Draft Approve

## Existing Domestic Wire Templates

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

ACH and Wire

Search  Filter by Type ▼ New Template ▼ One-Time Payment ▼

Available Templates

☆ 2006JEEP M LEDU... International Wire   	☆ 2006JEEP M LEDU... Payments  PPD  	☆ ABC Corp Domestic Wire   
☆ ABC Payroll Payroll LAST PAYMENT <b>0.01</b> Sent on: 10/20/2016   	☆ Andy Payments  PPD  	☆ art Payments  CCD  

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

### ACH and Wire - Domestic Wire

Info & Users ▶ Recipient & Amount ▶ Subsidiary ▶ **Account** ▶ Review & Submit

Template Name:  
Domestic wire test ☆

Choose "From" Account

Search

	Account Name <span>▲</span>	Account Type <span>▲</span>	Account Number <span>▲</span>	Balance <span>▲</span>
<input checked="" type="checkbox"/>	Commercial Checking	Checking	DDA-XXXXX3580	\$253.69
<input type="checkbox"/>	Money Market Savings	Savings	SAV-XXXXX3946	\$287.37
<input type="checkbox"/>	Business Savings	Savings	SAV-XXXXX3954	\$260.48

Cancel Next

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

### ACH and Wire - Domestic Wire

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
ABC Corp ☆

New Recipient

AVAILABLE RECIPIENTS

Name	Account	Notify	Amount		
<input checked="" type="checkbox"/> Cisco Dog foods	Checking: 36974581	<input type="checkbox"/>	\$50,000.00	☰	✎

**Purpose Of Wire** ▾  
Storage Unit

**Additional Fields** ▾

Cancel Next

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

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

### ACH and Wire - Domestic Wire

Info & Users Recipient & Amount **Subsidiary** Account Review & Submit

Template Name:  
ABC Corp ☆

Send payment as:  
ABC CO



ABC CO  
Wire

Company ID:

Cancel **Next**

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

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

### ACH and Wire - Domestic Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
ABC Corp ☆

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> COMMERCIAL CHECKING	Checking	DDA-XXXXX3572	\$60.76
<input type="checkbox"/> FREE CHECKING	Checking	DDA-XXXXX3580	\$1.64
<input type="checkbox"/> FREE SAVINGS	Savings	SAV-XXXXX3946	\$71.69

Cancel Next

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

### ACH and Wire - Domestic Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
ABC Corp ☆

Send payment as  
ABC CO

Total Amount  
\$5.00 to 1 recipient

From Account  
COMMERCIAL CHECKING DDA-XXXXX3572 60.76

Purpose Of Wire  
Storage Unit

Process Date  
Select Date

Message to Beneficiary  
ABC Corp

Recurrence  
None

Selected Recipients

Name	Account	Notify	Amount	Memo or Description
Cisco Dog foods	Checking: 36974581	No	\$5.00	

\* - Indicates required field

Cancel Save Draft Approve

## Creating a One-Time Domestic Wire Transfer

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

The screenshot shows the 'ACH and Wire' interface. At the top, there is a search bar and a 'Filter by Type' dropdown. Below these are two buttons: 'New Template' and 'One-Time Payment', with the latter highlighted in red. Underneath, there are three 'Available Templates' cards. The first card is for '2006JEEP M LEDU...' International Wire. The second card is for '2006JEEP M LEDU...' Payments. The third card is for 'ABC Corp' Domestic Wire. Each card has a trash icon, a copy icon, and an edit icon.

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

The screenshot shows the 'ACH and Wire - Domestic Wire' form. At the top, there is a progress bar with four steps: 'Recipient & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. Below the progress bar, there is a 'One Time Payment' section. This section contains a search bar, a 'New Recipient' button, and a table of 'AVAILABLE RECIPIENTS'. The table has columns for Name, Account, Notify, and Amount. The first row shows 'ABC CO' with account 'Checking: 4567' and an amount of '\$0.00'. Below the table, there is a 'Purpose Of Wire' field with a red asterisk and a note 'Maximum length is 35 characters'. Below that is an 'Additional Fields' dropdown menu. At the bottom right, there are 'Cancel' and 'Next' buttons.

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

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

ACH and Wire - Domestic Wire

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search

<p>ABC CO Wire</p> <p>Company ID:</p>	<p>ABC Condos Wire &amp; ACH</p> <p><i>This subsidiary is not valid. Please correct</i></p> <p>Company ID: *****5678</p>	<p>Condo association Wire &amp; ACH</p> <p>Company ID: *****6789</p>
---	--	--

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

ACH and Wire - Domestic Wire

Info & Users   Recipient & Amount   Subsidiary   Account   Review & Submit

Template Name:  
Domestic wire test ☆

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Commercial Checking	Checking	DDA-XXXX3580	\$253.69
<input type="checkbox"/> Money Market Savings	Savings	SAV-XXXX3946	\$287.37
<input type="checkbox"/> Business Savings	Savings	SAV-XXXX3954	\$260.48

Cancel   Next

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

ACH and Wire - Domestic Wire

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

Send payment as  
ROCKLAND TRUST COMPANY/TEST

Total Amount  
\$0.00 to 1 recipient

From Account  
COMMERCIAL CHECKING DDA-XXXX3572 60.76

Purpose Of Wire  
TEST

Process Date  
Select Date

Message to Beneficiary

Recurrence  
None

Selected Recipients

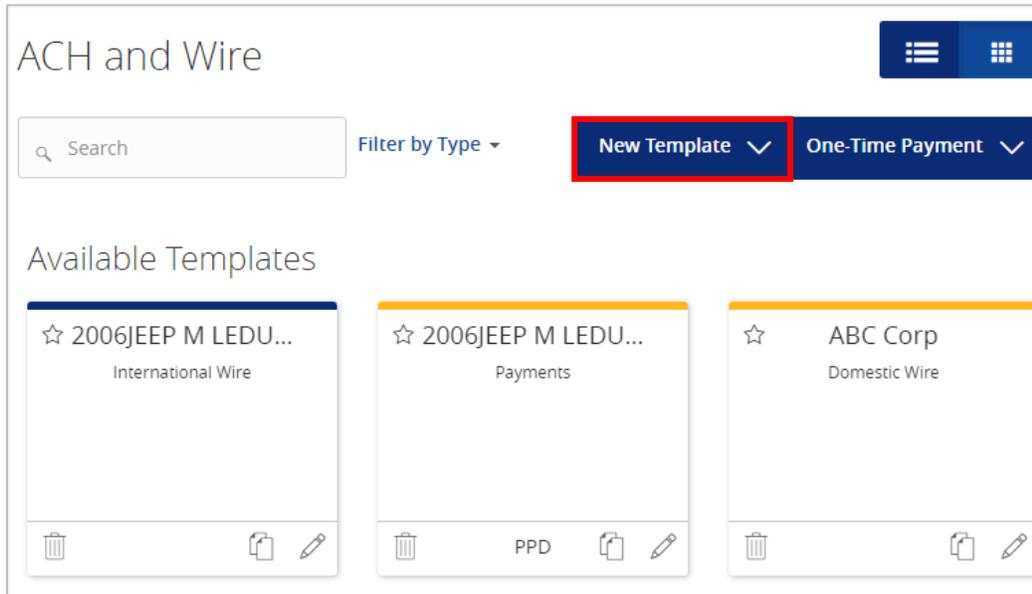
Name ^	Account ^	Notify	Amount ^	Memo or Description
ABC CO	Checking: 4567	No	\$0.00	

\* - Indicates required field

Cancel   Draft   Approve

## International Wire Template Creation

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



### Info & Users

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

#### ACH and Wire - Domestic Wire

Info & Users   Recipient & Amount   Subsidiary   **Account**   Review & Submit

Template Name:  
Domestic wire test ☆

Choose "From" Account

Search

	Account Name ^	Account Type ^	Account Number ^	Balance ^
<input checked="" type="checkbox"/>	Commercial Checking	Checking	DDA-XXXX3580	\$253.69
<input type="checkbox"/>	Money Market Savings	Savings	SAV-XXXX3946	\$287.37
<input type="checkbox"/>	Business Savings	Savings	SAV-XXXX3954	\$260.48

Cancel   Next

## Recipient & Amount

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

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

### ACH and Wire - International Wire

Info & Users | **Recipient & Amount** | Subsidiary | Account | Review & Submit

Template Name:  
TEST

Search

[New Recipient](#)

AVAILABLE RECIPIENTS

Name	Account	Notify	Amount	
<input checked="" type="checkbox"/> ABC Company new	SWIFT/BIC: H 123456	<input type="checkbox"/>	USD ▾	<input type="text" value="\$0.00"/> <span>⋮</span> <span>✎</span>

**Purpose Of Wire \***

Maximum length is 35 characters

[Additional Fields ^](#)

**Memo or Description**

Maximum length is 140 characters

[Cancel](#) [Next](#)

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

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

### ACH and Wire - International Wire

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

Template Name:  
test

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search

ABC CO Wire Company ID:	ABC Condos Wire & ACH <i>This subsidiary is not valid. Please correct</i> Company ID: *****5678	Condo association Wire & ACH Company ID: *****6789
-------------------------------	--	--

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

## Account

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
TEST

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> COMMERCIAL CHECKING	Checking	DDA-XXXXX3572	\$60.76
<input type="checkbox"/> FREE CHECKING	Checking	DDA-XXXXX3580	\$1.64
<input type="checkbox"/> FREE SAVINGS	Savings	SAV-XXXXX3946	\$71.69

Cancel Next

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

## Review & Submit

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
TEST

Send payment as  
ROCKLAND TRUST COMPANY/TEST

Total Amount  
\$0.00 to 1 recipient usd

From Account  
COMMERCIAL CHECKING DDA-XXXXX3572 60.76

Purpose Of Wire  
TEST

Process Date  
Select Date

Message to Beneficiary

Recurrence  
None

Selected Recipients

Name	Account	Notify	Amount	Memo or Description
ABC Company new	SWIFT/BIC: H 123456	No	\$0.00	

\* - Indicates required field

Cancel Save Draft Approve

## Existing International Wire Templates

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

ACH and Wire

Search  Filter by Type ▼ New Template ▼ One-Time Payment ▼

Available Templates

☆ 2006JEEP M LEDU... International Wire   	☆ 2006JEEP M LEDU... Payments PPD   	☆ ABC Corp Domestic Wire   
---	--	--

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

### ACH and Wire - International Wire

Info & Users ▶ Recipient & Amount ▶ Subsidiary ▶ Account ▶ Review & Submit

Template Name \*  

Grant User Access \*

Name
<input checked="" type="checkbox"/> Wendy Fredlund
<input checked="" type="checkbox"/> Leigh-anne Lydon
<input checked="" type="checkbox"/> Andrea Morelli

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
2006JEEP M LEDUC\_1 ☆

Search

New Recipient

AVAILABLE RECIPIENTS

Name	Account	Notify	Amount
<input checked="" type="checkbox"/> International Wire Tester	SWIFT/BIC: rtccous33 123123123...	<input type="checkbox"/>	USD ▼ \$1.00

Purpose Of Wire +  
International Test

Additional Fields ▾

Cancel Next

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

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
2006JEEP M LEDUC\_1 ☆

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search

<p>ABC CO Wire</p> <p>Company ID:</p>	<p>ABC Condos Wire &amp; ACH</p> <p><i>This subsidiary is not valid. Please correct</i></p> <p>Company ID: *****5678</p>	<p>Condo association Wire &amp; ACH</p> <p>Company ID: *****6789</p>
---	--	--

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

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

## ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
International Wire ☆

Choose "From" Account

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Commercial Checking	Checking	DDA-XXXXX3580	\$253.69
<input type="checkbox"/> Money Market Savings	Savings	SAV-XXXXX3946	\$287.37
<input type="checkbox"/> Business Savings	Savings	SAV-XXXXX3954	\$260.48

Cancel Next

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

ACH and Wire - International Wire

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
2006JEEP M LEDUC\_1 ☆

Send payment as  
ROCKLAND TRUST COMPANY/TEST

Total Amount  
\$1.00 to 1 recipient usd

From Account  
COMMERCIAL CHECKING DDA-XXXXX3572.60.76

Purpose Of Wire  
International Test

Process Date  
Select Date

Message to Beneficiary  
International Wire T

Recurrence  
None

Selected Recipients

Name	Account	Notify	Amount	Memo or Description
International Wire Tester	SWIFT/BIC: rtcous33 123123123123	No	\$1.00	Test

\* - Indicates required field

Cancel Save Draft Approve

## Creating a One-Time International Wire Transfer

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

### ACH and Wire



ACH and Wire

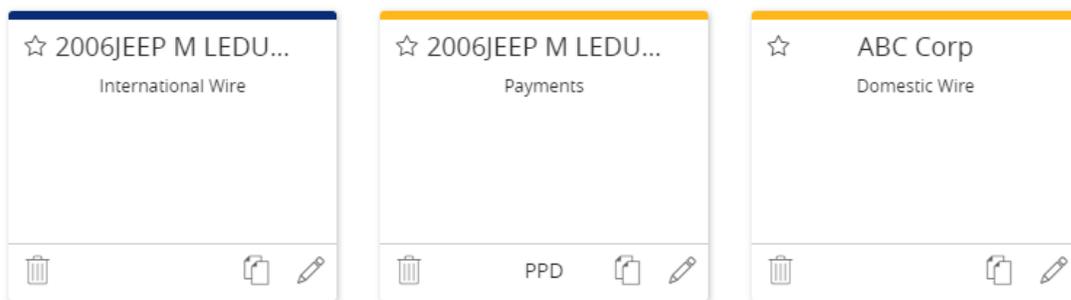
Search

Filter by Type

New Template

One-Time Payment

### Available Templates



Available Templates

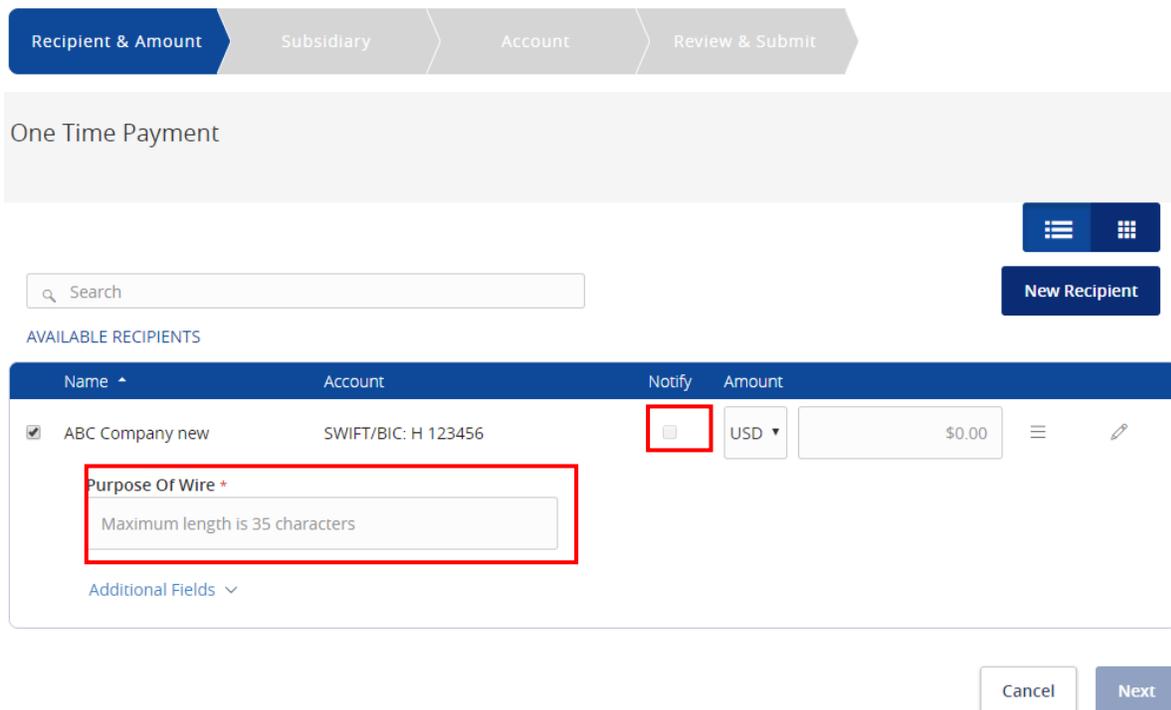
☆ 2006JEEP M LEDU...  
International Wire

☆ 2006JEEP M LEDU...  
Payments

☆ ABC Corp  
Domestic Wire

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

### ACH and Wire - International Wire



Recipient & Amount

Subsidiary

Account

Review & Submit

One Time Payment

Search

New Recipient

AVAILABLE RECIPIENTS

Name	Account	Notify	Amount
<input checked="" type="checkbox"/> ABC Company new	SWIFT/BIC: H 123456	<input type="checkbox"/>	USD \$0.00

Purpose Of Wire \*

Maximum length is 35 characters

Additional Fields

Cancel Next

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

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

ACH and Wire - International Wire

Recipient & Amount   Subsidiary   Account   Review & Submit

One Time Payment

Send payment as:  
ROCKLAND TRUST COMPANY/TEST

Search

<p>ABC CO Wire</p> <p>Company ID:</p>	<p>ABC Condos Wire &amp; ACH</p> <p><i>This subsidiary is not valid. Please correct</i></p> <p>Company ID: *****5678</p>	<p>Condo association Wire &amp; ACH</p> <p>Company ID: *****6789</p>
---	--	--

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

ACH and Wire - International Wire

Info & Users   Recipient & Amount   Subsidiary   Account   Review & Submit

Template Name:  
International Wire ☆

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Commercial Checking	Checking	DDA-XXXXX3580	\$253.69
<input type="checkbox"/> Money Market Savings	Savings	SAV-XXXXX3946	\$287.37
<input type="checkbox"/> Business Savings	Savings	SAV-XXXXX3954	\$260.48

Cancel   Next

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

ACH and Wire - International Wire

Recipient & Amount    Subsidiary    Account    Review & Submit

One Time Payment

Send payment as  
ROCKLAND TRUST COMPANY/TEST

Total Amount  
\$0.00 to 1 recipient usd

From Account  
COMMERCIAL CHECKING DDA-XXXXX3572 60.76

Purpose Of Wire  
TEST

Process Date  
Select Date 

Message to Beneficiary

Recurrence  
None

Selected Recipients

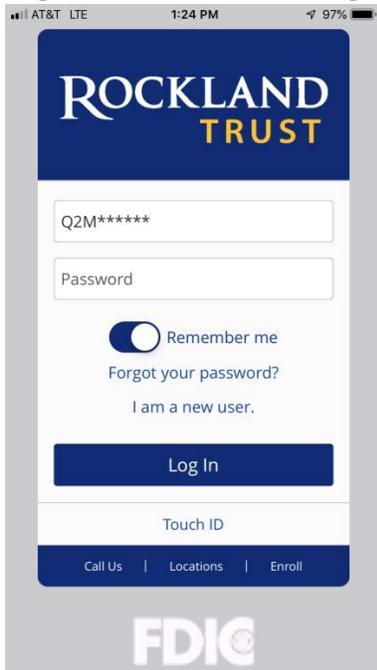
Name	Account	Notify	Amount	Memo or Description
ABC Company new	SWIFT/BIC: H 123456	No	\$0.00	

\* - Indicates required field

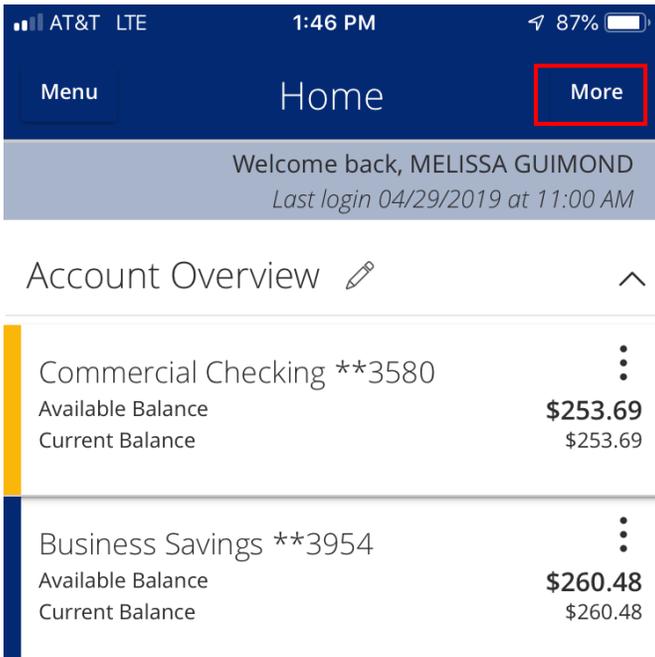
Cancel    Draft    Approve

# Mobile Banking

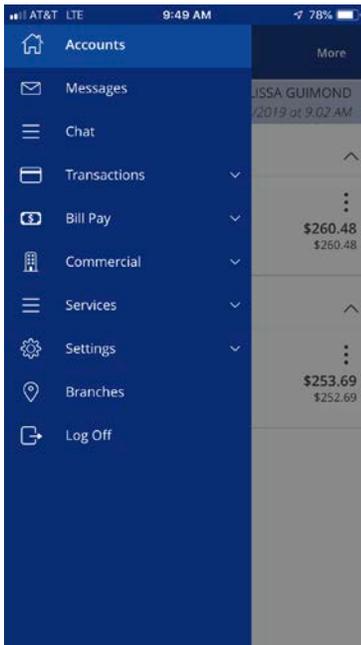
1. Download the Rockland Trust Mobile Banking app from the App or Google Play Store. If you are an existing customer, login using your online banking Login ID and Password. If you are a new user without a password, select 'I am a new user' to login to Mobile Banking.



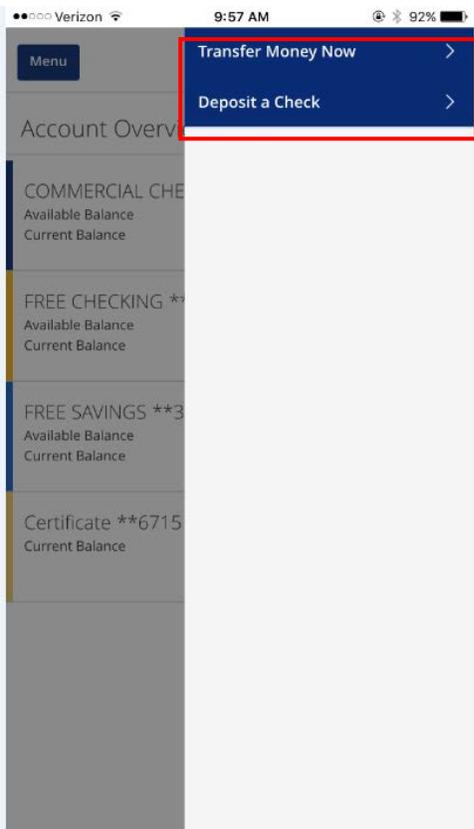
2. The homepage displays a listing of accounts accessible to the user. Click on the 'Menu' button and 'More' button to reveal user options.



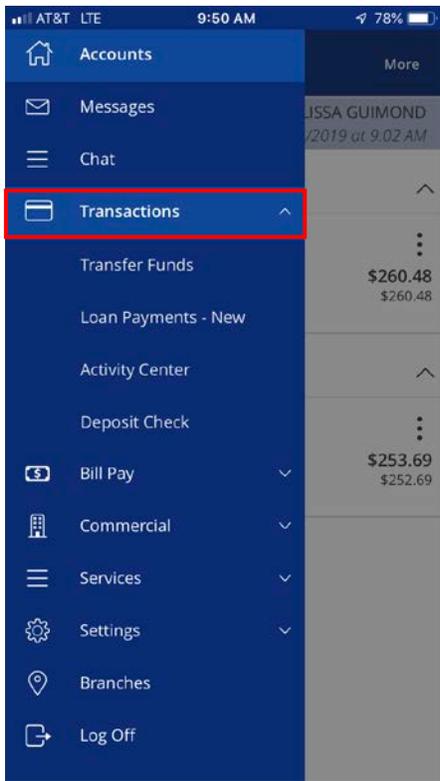
- The left side navigation menus are revealed when clicking on the 'Menu' button on the top left side of the screen.



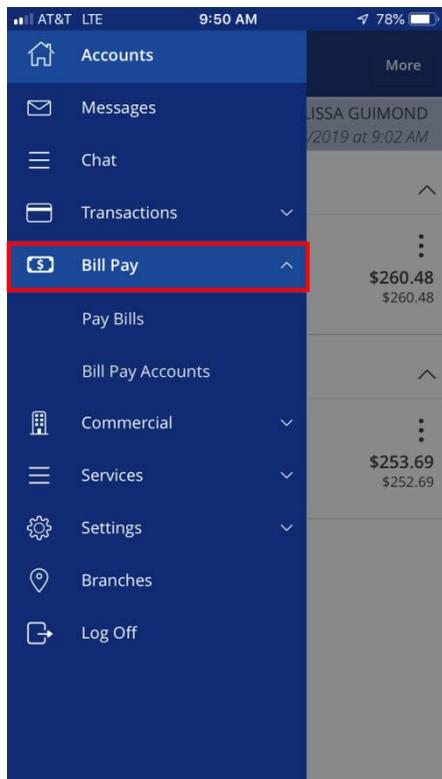
- Quick Actions are revealed when clicking on the 'More' button on the top right side of the screen.



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



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



Menu

### Add Payee

Name \*

Address 1 \*

Address 2

Address 3

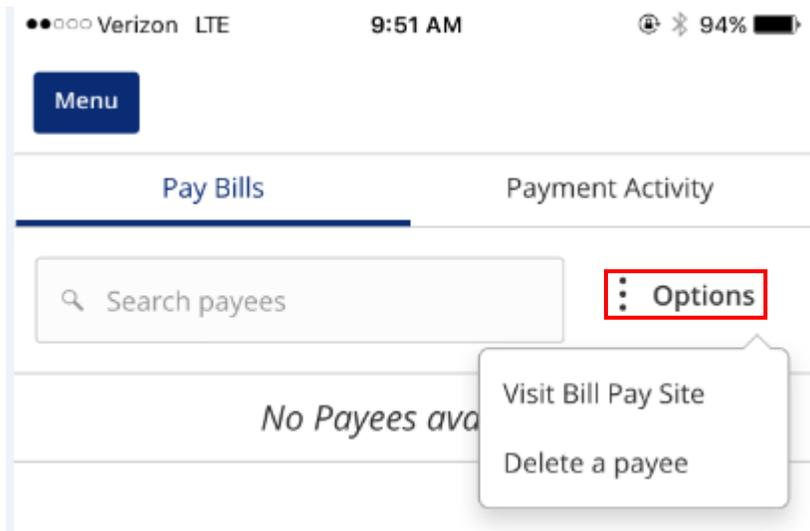
City \*

State \*      ZIP \*

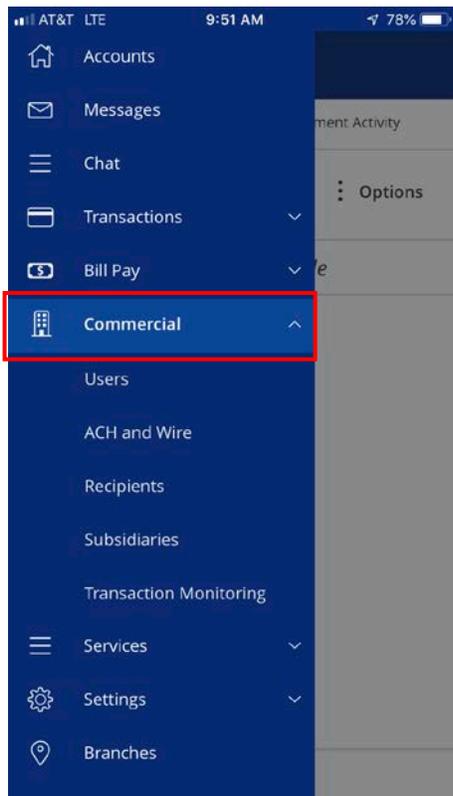
Select State     

Area Code \*      Phone \*

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

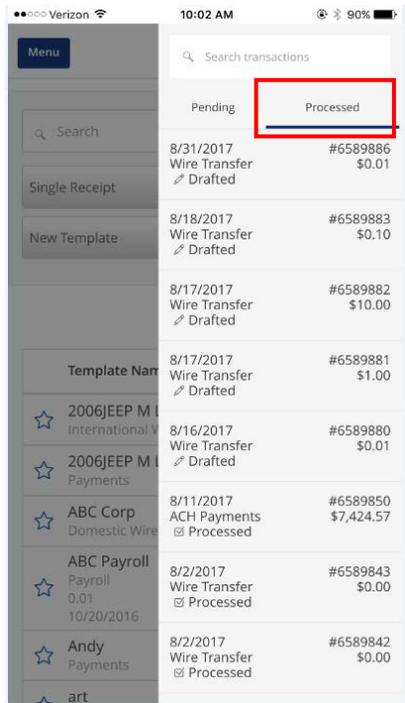


8. The 'Commercial' menu including options is shown expanded below.

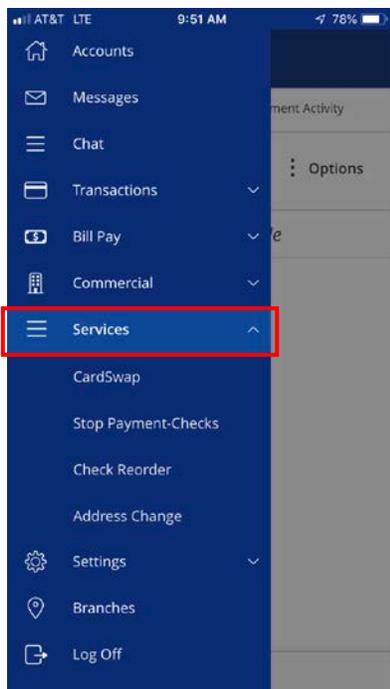


- View a listing of pending and processed commercial transactions in the right side pane while working with online transactions.

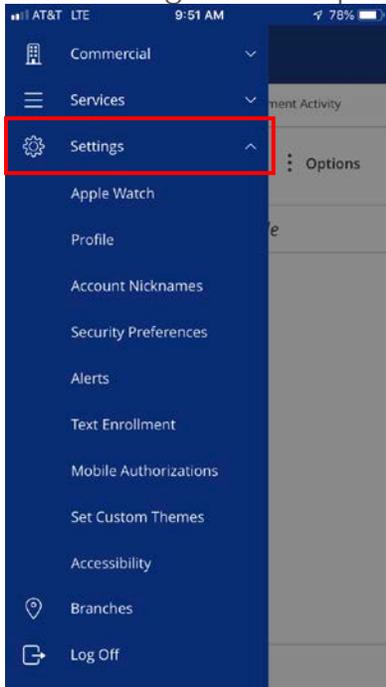
**NOTE:** Pending transactions are those awaiting approval or processing. Processed transactions have either passed their processing date or have already been approved and processed by Rockland Trust.



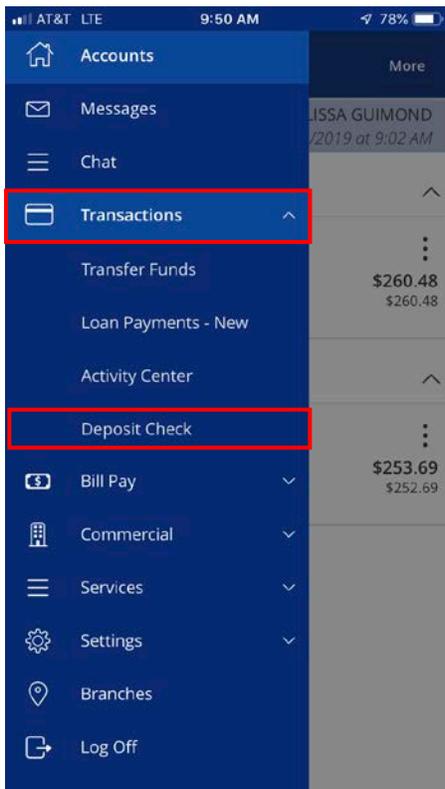
- The 'Services' menu options are shown expanded below.



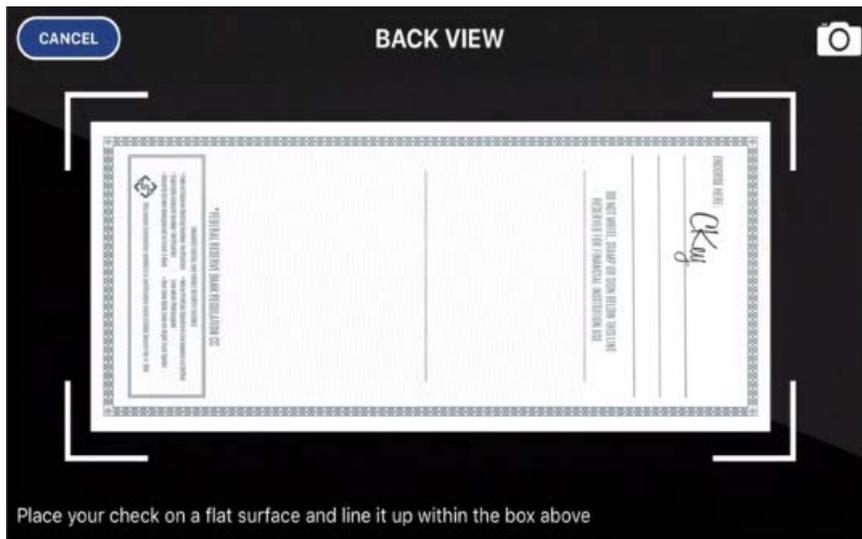
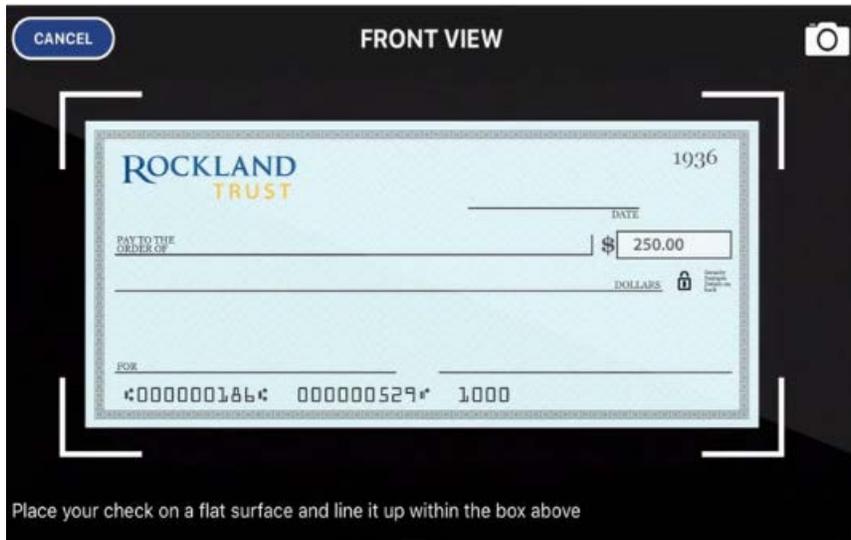
11. The 'Settings' menu options are shown expanded below.



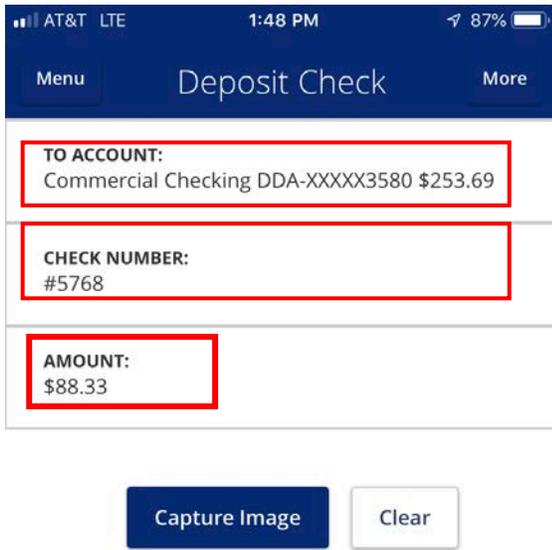
12. To make a mobile deposit, click the 'Deposit Check' option under Transactions.



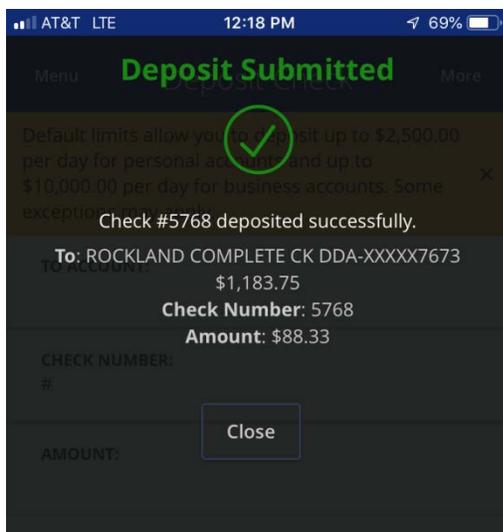
13. Make a mobile deposit by taking a picture of the front and back of the check using the built in camera on your device.



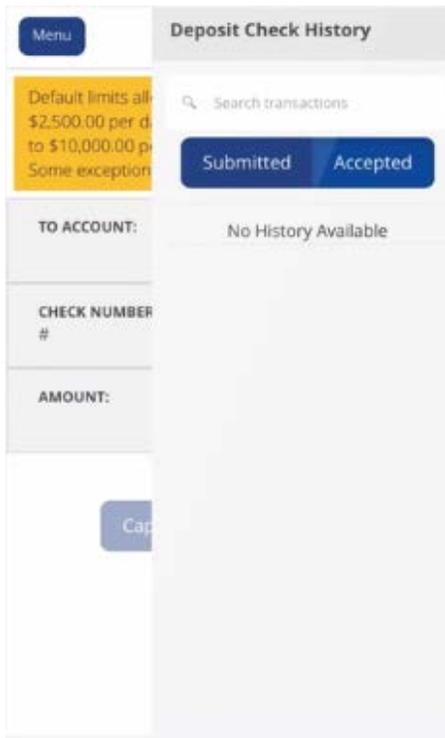
14. Enter the account to deposit into, the check number, and clicking the submit button.



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



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



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

