

# 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.

The screenshot shows the 'Recipient Management' interface. On the left, a dark blue sidebar contains a menu with the following items: Accounts, Messages, Chat, Transactions, Commercial (expanded), Users, ACH and Wire, Recipients (highlighted), Subsidiaries, ACH Pass-Thru, Tax Payment, Transaction Monitoring, Branches, Services, Help, Settings, and Log Off. A red arrow points from the 'Recipients' menu item to the main content area. The main content area has a title 'Recipient Management' and a search bar. Below the search bar is a table with the following data:

Display Name	Number of Accounts	E-mail Address
01-04-13 Int Wire	1 account(s)	
01-04-13 test	8 account(s)	
11-26-12 Q2 Test	3 account(s)	
12-22-12 Domestic Wire	1 account(s)	
12-24-12 Intl Test	3 account(s)	
12-24-12 test	0 account(s)	
12-27-12 Test	0 account(s)	
12-31-12 International&a	1 account(s)	
12-31-12 test	1 account(s)	

On the right side of the main content area, there are two buttons: 'Grid' and 'List'. Below these buttons is a red-bordered button labeled 'Add Recipient'.

3. 'Display Name' is used for sorting/referencing the recipient in the 'Recipients' menu.
4. 'ACH Name' is the name to be inserted into the batch header record in the NACHA file.
5. 'Wire Name' is the name to be inserted into the Fed Wirefile.
6. 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.

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

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

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

The screenshot shows a web form titled "Recipient Detail" with a sub-header "Account - New". At the top, there are three tabs for "PAYMENT TYPES ALLOWED": "ACH Only", "ACH and Wire", and "Wire Only" (which is highlighted with a red box). A "Remove this account" link is located to the right of the tabs. The form is divided into three main sections: "Account Detail", "Beneficiary Financial Institution", and "Intermediary Financial Institution".

**Account Detail:** Includes a required field "ACCOUNT \*" with the value "123456".

**Beneficiary Financial Institution:** Includes required fields for "NAME \*" (value: "Sample Bank"), "COUNTRY" (dropdown: "United States"), "WIRE ROUTING NUMBER \*" (value: "111111111"), "ADDRESS 1", "ADDRESS 2", "CITY", "STATE" (dropdown: "Select State"), and "POSTAL CODE".

**Intermediary Financial Institution:** Includes required fields for "NAME", "COUNTRY" (dropdown: "United States"), "WIRE ROUTING NUMBER", "ADDRESS 1", "ADDRESS 2", "CITY", "STATE" (dropdown: "Select State"), and "POSTAL CODE".

At the bottom left, a note states "\* - Indicates required field". At the bottom right, there are three buttons: "Cancel", "Save Recipient" (highlighted with a red box), and "Add another account" (highlighted with a red box).

- 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 9b.
- f. Click 'Add another account' to add an additional account or click 'Save Recipient' to complete the setup.

Recipient Detail
Checking - New

PAYMENT TYPES ALLOWED: ACH Only ACH and Wire Wire Only Remove this account

<b>Account Detail</b> ACCOUNT TYPE * <input type="text" value="Checking"/> ACCOUNT * <input type="text" value="123456"/> ACH ROUTING NUMBER * <input type="text" value="111111111"/>	<b>Beneficiary Financial Institution</b> NAME * <input type="text" value="Sample Bank"/> COUNTRY <input type="text" value="United States"/> WIRE ROUTING NUMBER * <input type="text" value="111111111"/> ADDRESS 1 <input type="text"/> ADDRESS 2 <input type="text"/> CITY <input type="text"/> STATE <input type="text" value="Select State"/> POSTAL CODE <input type="text" value="--"/>	<b>Intermediary Financial Institution</b> NAME <input type="text"/> COUNTRY <input type="text" value="United States"/> WIRE ROUTING NUMBER <input type="text"/> ADDRESS 1 <input type="text"/> ADDRESS 2 <input type="text"/> CITY <input type="text"/> STATE <input type="text" value="Select State"/> POSTAL CODE <input type="text" value="--"/>
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\* - Indicates required field

Cancel
Save Recipient
Add another account

## Add International Recipient

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

The screenshot shows the 'Recipient Management' page. On the left is a navigation menu with 'Commercial' expanded to show 'Recipients'. A red arrow points from 'Recipients' to the 'Add Recipient' button in the top right of the main content area. The main content area contains a table with the following data:

Display Name	Number of Accounts	E-mail Address
01-04-13 Int Wire	1 account(s)	
01-04-13 test	8 account(s)	
11-26-12 Q2 Test	3 account(s)	
12-22-12 Domestic Wire	1 account(s)	
12-24-12 Intl Test	3 account(s)	
12-24-12 test	0 account(s)	
12-27-12 Test	0 account(s)	
12-31-12 International&a	1 account(s)	
12-31-12 test	1 account(s)	

3. 'Display Name' is used for sorting/referencing the recipient in the 'Recipients' menu.
4. 'ACH Name' is the name to be inserted into the batch header record in the NACHA file.
5. 'Wire Name' is the name to be inserted into the Fed Wire file.

6. 'E-mail Address' 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.

7. Select the desired country from the drop-downlist.

8. Enter the address information on the bottom half of the screen. This is the recipient's address.

9. Click 'Next' to add a recipient account.

10. Select the 'Wires Only' option next to 'Payment Types Allowed.'

11. Enter the account number under the 'Account Detail' heading.

12. Select the appropriate 'Country' from the drop down menu. The Wire Routing Number will be replaced with IBAN and SWIFT/BIC options.

13. Enter the financial institution's name.

14. Click on 'SWIFT' to enter the SWIFT #. 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.

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

Recipient Detail
Checking - New

PAYMENT TYPES ALLOWED ACH Only ACH and Wire Wire Only Remove this account

<p><b>Account Detail</b></p> <p>ACCOUNT * <input style="width: 100%;" type="text" value="123456"/></p>	<p><b>Beneficiary Financial Institution</b></p> <p>NAME * <input style="width: 100%;" type="text" value="International Bank"/></p> <p>COUNTRY <input style="width: 100%;" type="text" value="Australia"/> ▼</p> <p>INTERNATIONAL ACCOUNT TYPE <span style="border: 1px solid red; padding: 2px;">IBAN</span> <span style="border: 1px solid red; padding: 2px;">SWIFT/BIC</span></p> <p>SWIFT/BIC * <input style="width: 100%;" type="text" value="AAAAAAAAAA"/></p> <p>ADDRESS 1 <input style="width: 100%;" type="text"/></p> <p>ADDRESS 2 <input style="width: 100%;" type="text"/></p> <p>ADDRESS 3 <input style="width: 100%;" type="text"/></p>	<p><b>Intermediary Financial Institution</b></p> <p>NAME <input style="width: 100%;" type="text"/></p> <p>COUNTRY <input style="width: 100%;" type="text" value="United States"/> ▼</p> <p>WIRE ROUTING NUMBER <input style="width: 100%;" type="text"/></p> <p>ADDRESS 1 <input style="width: 100%;" type="text"/></p> <p>ADDRESS 2 <input style="width: 100%;" type="text"/></p> <p>CITY <input style="width: 100%;" type="text"/></p> <p>STATE <input style="width: 100%;" type="text" value="Select State"/> ▼</p> <p>POSTAL CODE <input style="width: 100%;" type="text" value="__-__"/></p>
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\* - Indicates required field

Cancel
Save Recipient
Add another account