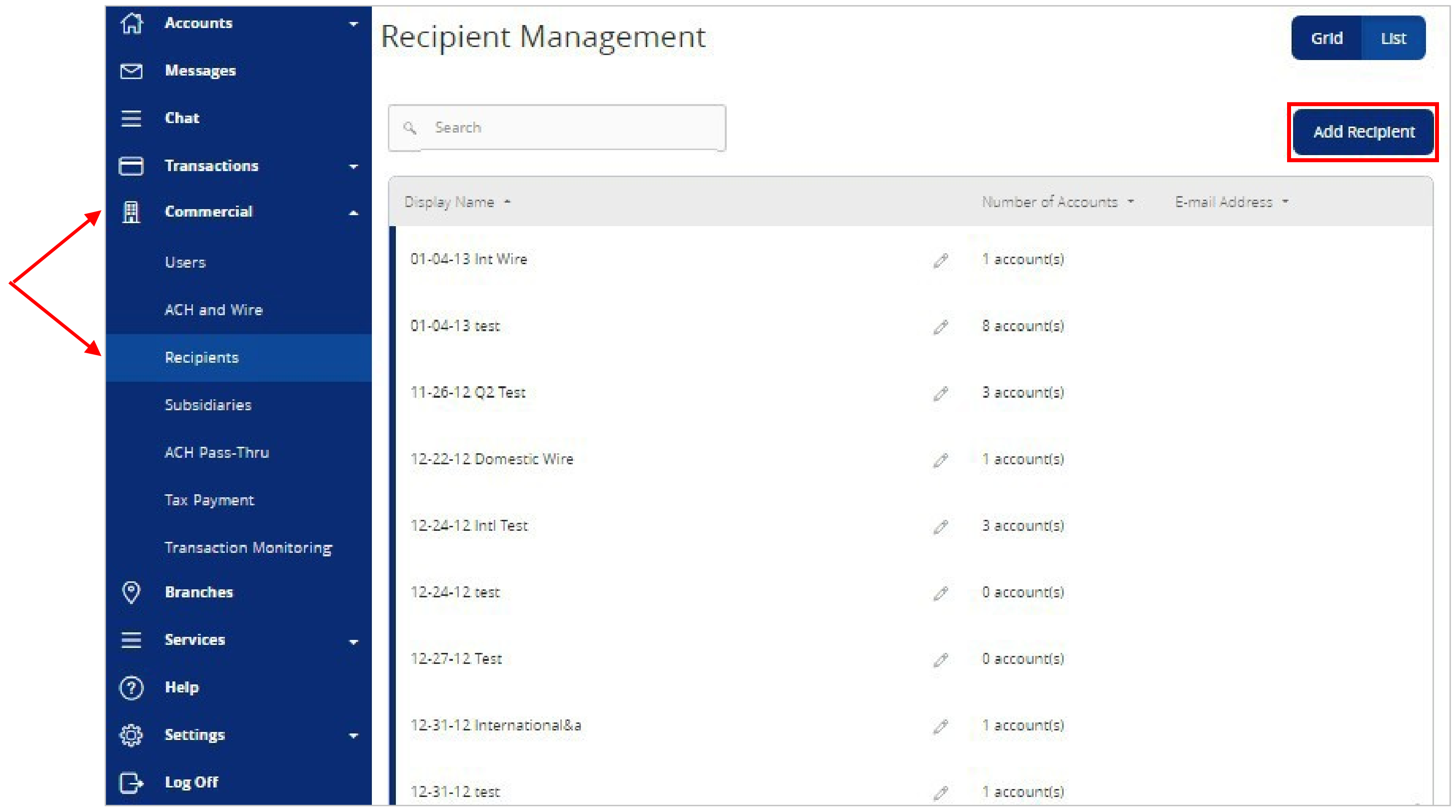
Recipient Management

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

Add Domestic Recipient

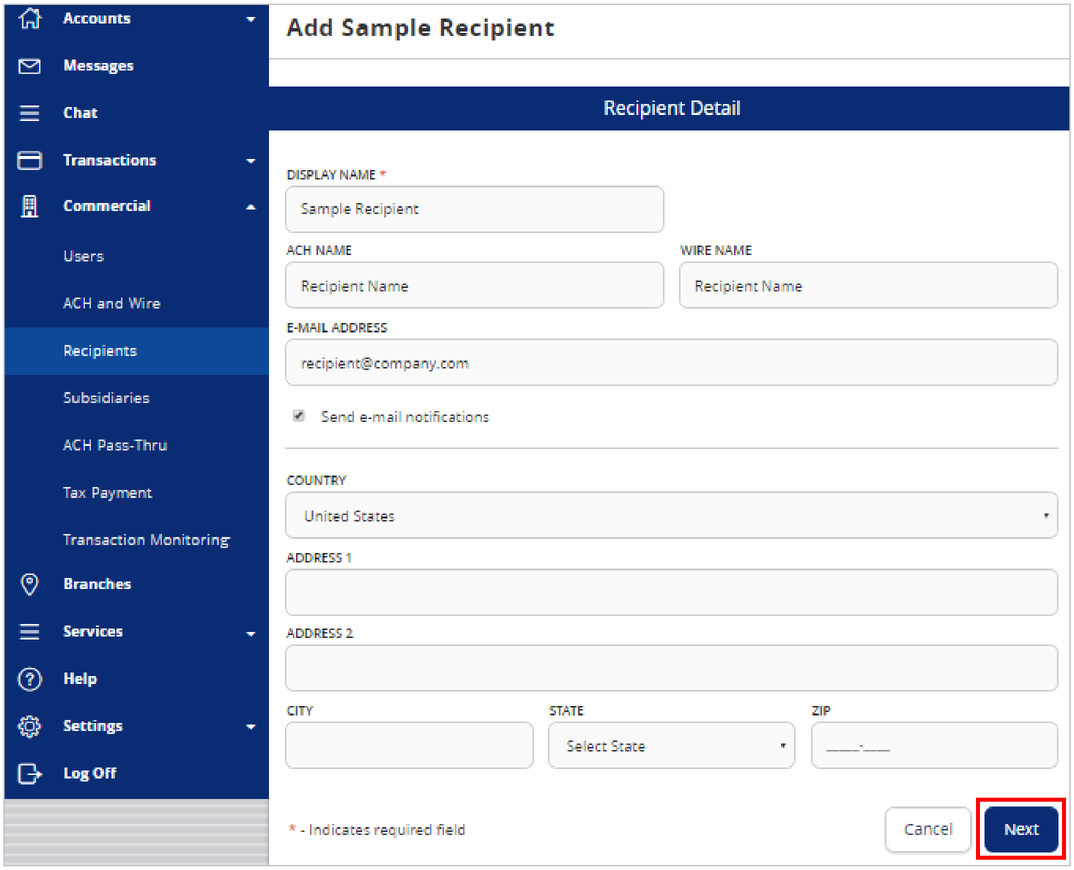
1. Select the 'Recipients' option under the 'Commercial' menu.
2. Click on 'Add Recipient' on the right side of the screen.



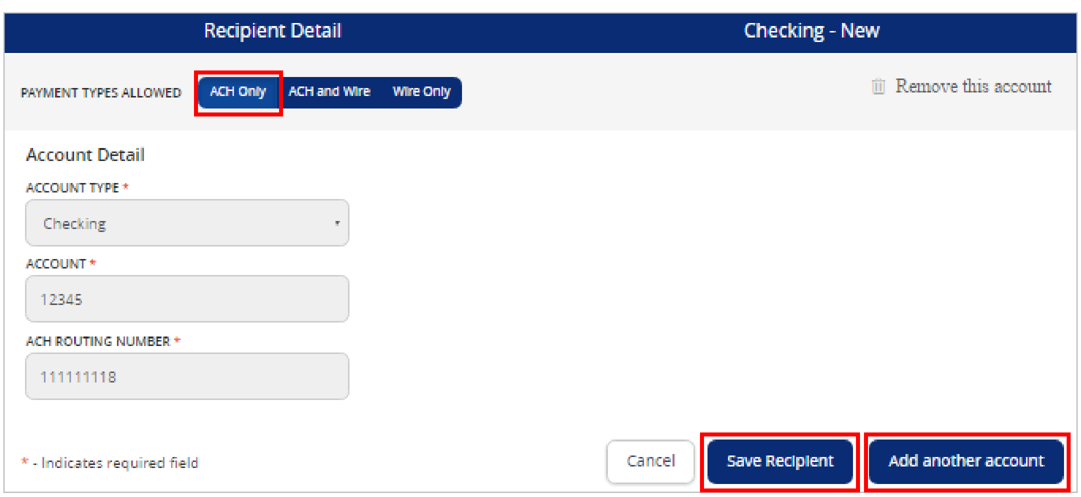
3. 'Display Name' is used for sorting/referencing the recipient in the 'Recipients' menu.
4. 'ACH Name' is the name to be inserted into the batch header record in the NACHA file.
5. 'Wire Name' is the name to be inserted into the Fed Wire file.
6. Enter the recipient's e-mail address.

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.

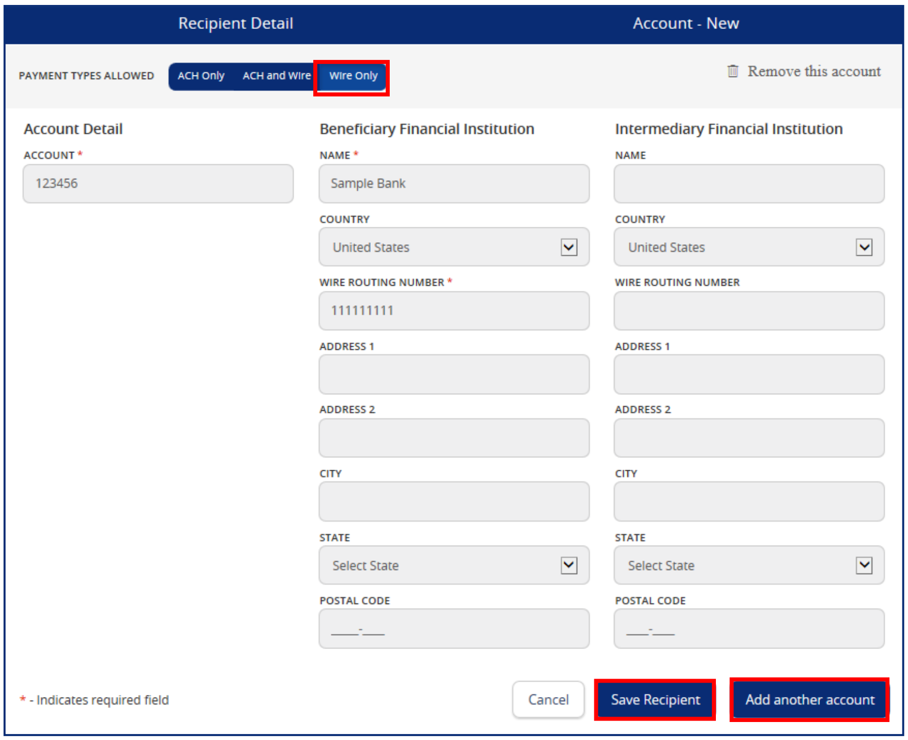


9. ‘Payment Types Allowed’ designates what transaction type(s) the account is eligible for.
    a. ‘ACH Only’ will display only fields corresponding with ACH. Enter the recipient’s account type, account number, and ACH routing number.
    b. Click ‘Add another account’ to add an additional account or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



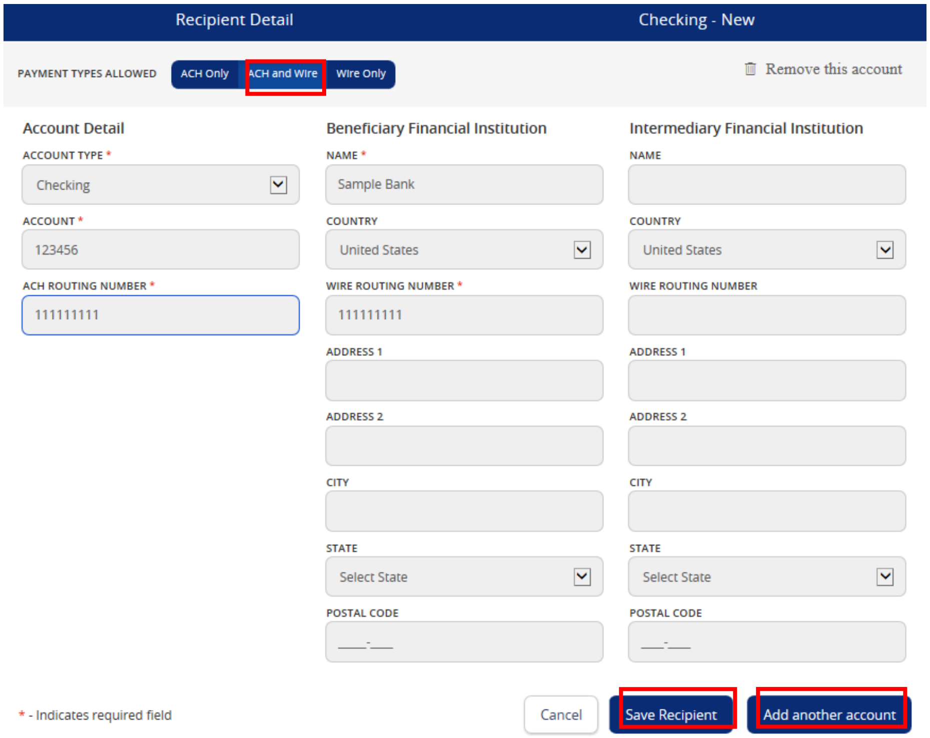
c. ‘Wire Only’ will only display fields corresponding with Wires. Enter the recipient’s Account Number and the Beneficiary Financial Institution’s Name and Wire Routing Number.

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



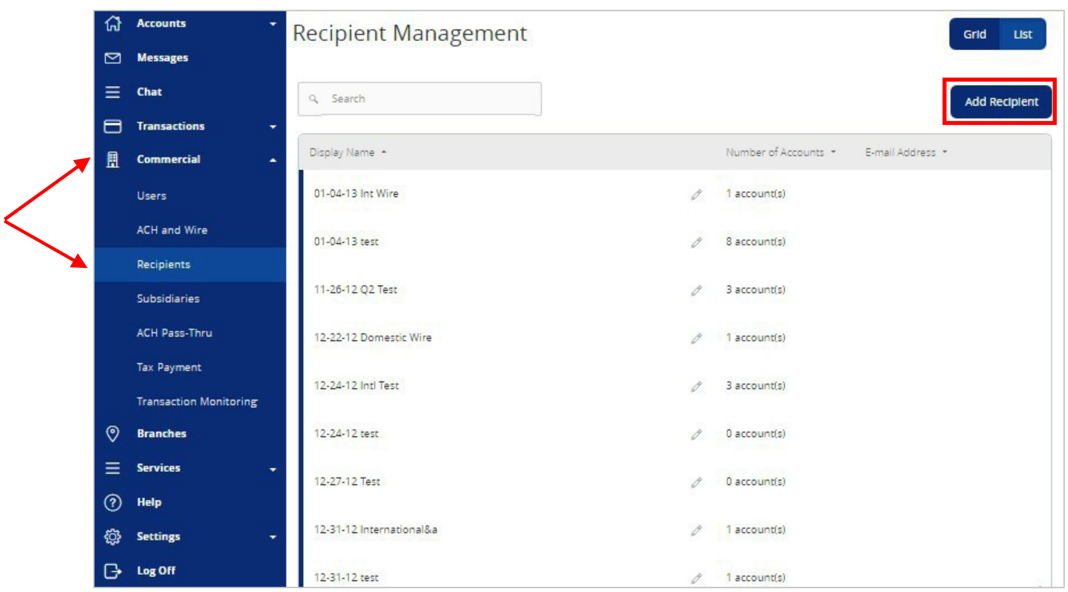
e. ‘ACH and Wire’ will only display fields corresponding with both ACH and Wires. Complete the fields for both ACH and Wires in accordance to steps 9a and 9b.

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



Add International Recipient

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

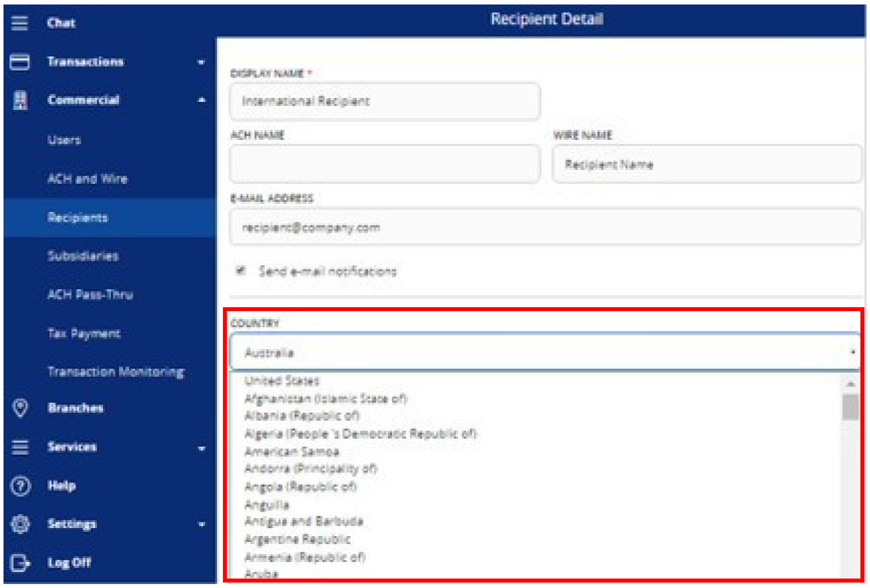


3. ‘Display Name’ is used for sorting/referencing the recipient in the ‘Recipients’ menu.
4. ‘ACH Name’ is the name to be inserted into the batch header record in the NACHA file.
5. ‘Wire Name’ is the name to be inserted into the Fed Wire file.

6. ‘E-mail Address’ is the recipient’s e-mail address.

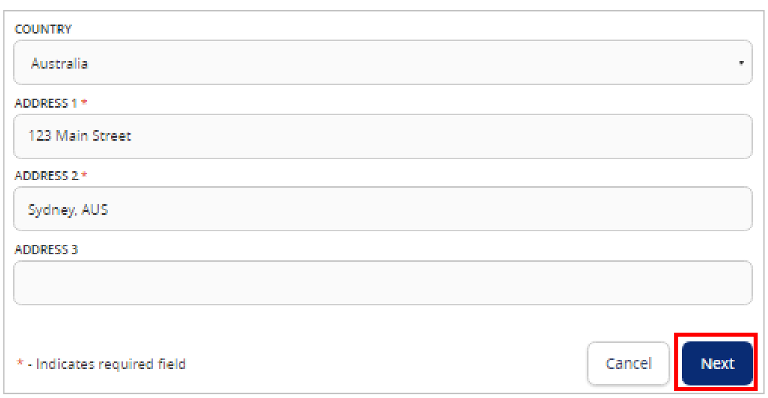
NOTE: ‘Send e-mail notifications’ generates an e-mail to the recipient at the time the ACH or Wire transaction is processed by Rockland Trust. Although wires have been processed by Rockland Trust, they are still subject to verification and may be cancelled.

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



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.