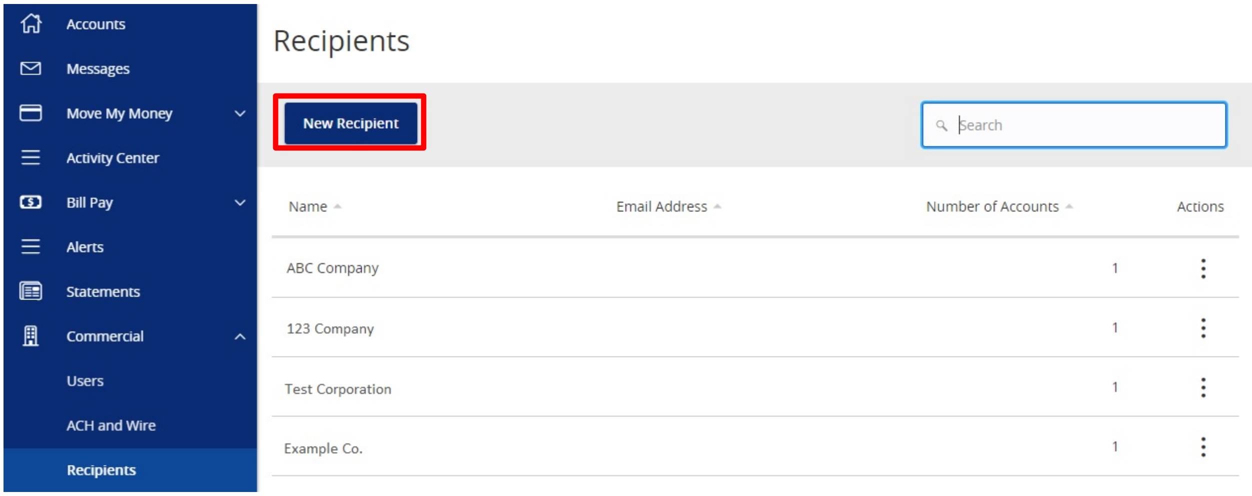
Recipient Management

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

Add Recipient (Domestic and International)

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



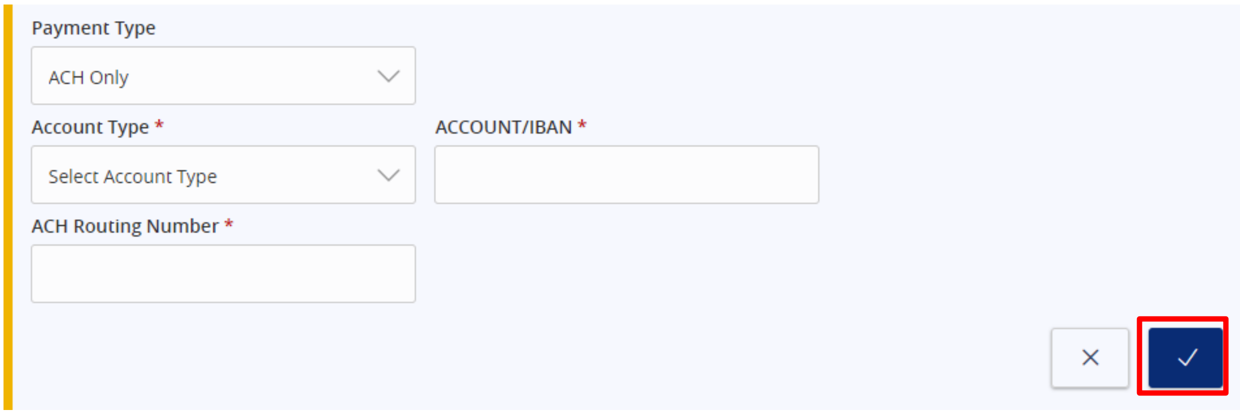
2. *Recipient Name* is used for sorting/referencing the recipient in the *Recipients* menu. *Email Address* is for the recipient's email. If you would like the recipient to be notified, click the "Send Email Notifications For Template Payments" box.

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

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

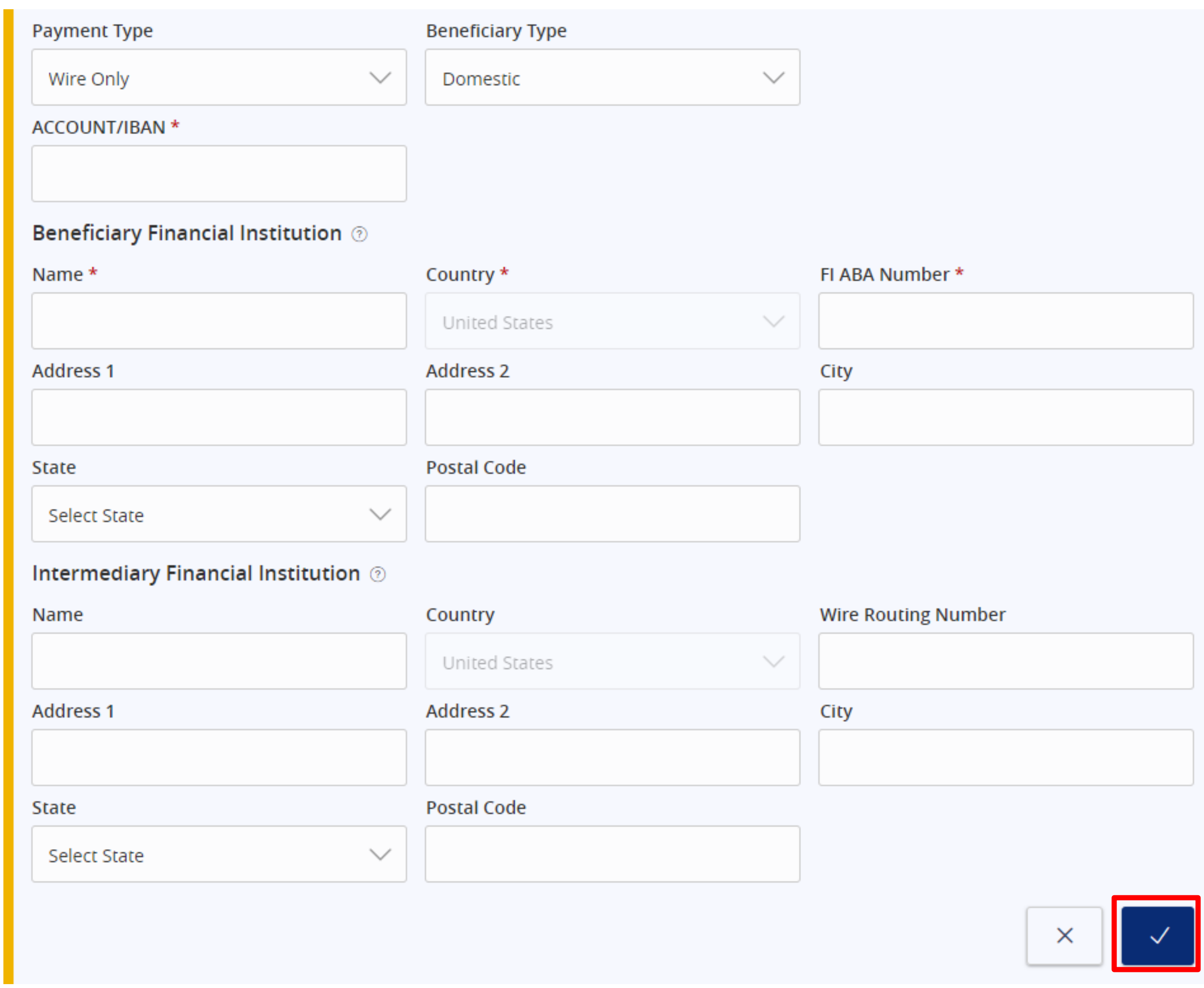
a. *ACH Only* – Click the blue check after entering the Recipient's:

  i. *Account Type*
  ii. *Account Number*
  iii. *ACH Routing Number*



b. *Wire Only* – Click the blue check after entering the Recipient's:

  i. *Account Number/International Bank Account Number*
  ii. *Beneficiary Financial Institution* information (need *Routing/ABA Number*)
  iii. *Intermediary Financial Institution* information (if applicable)



c. *ACH and Wire* – Click the blue check after entering the Recipient's:

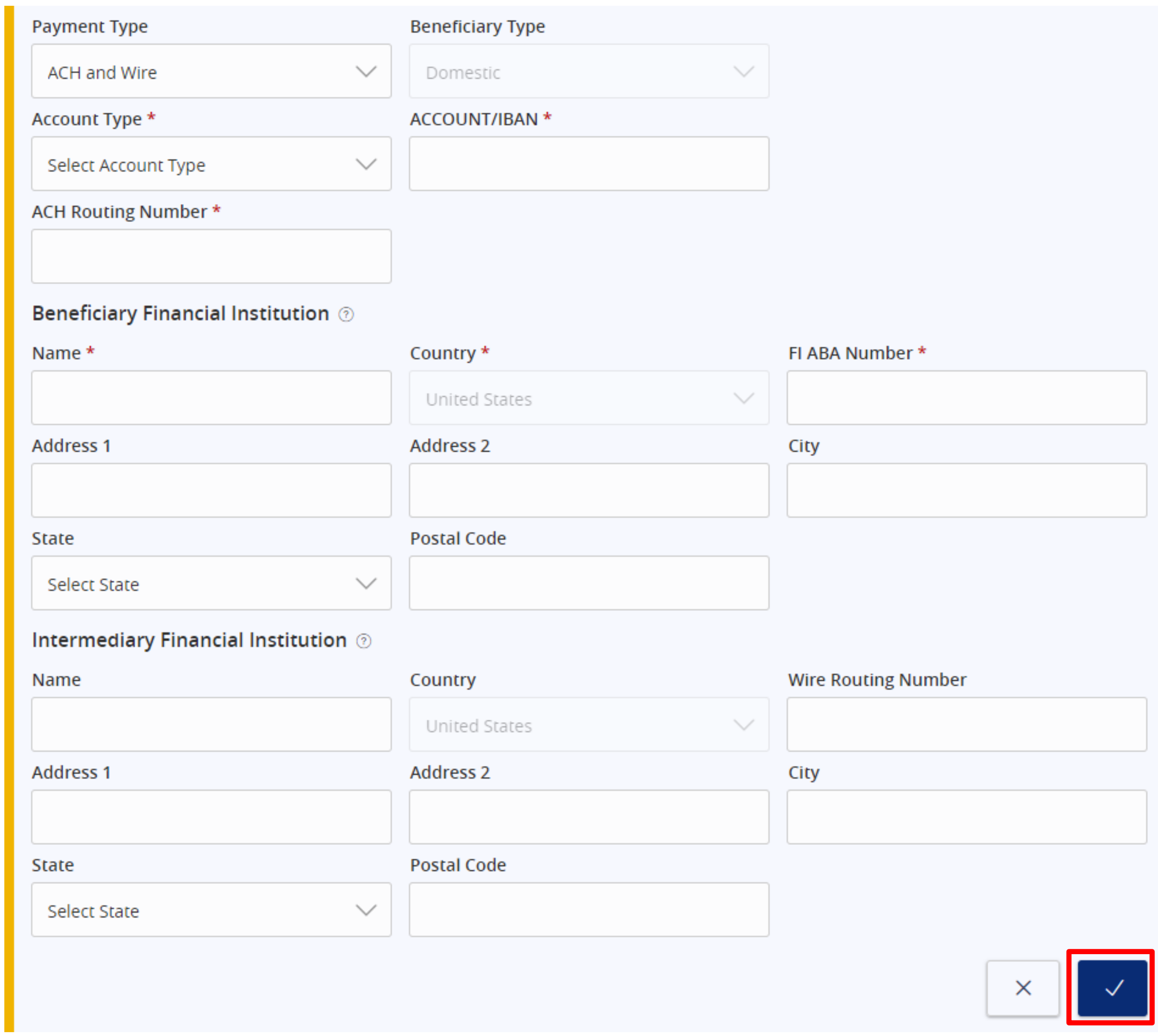
i. *Account Type*

ii. *Account Number/International Bank Account Number*

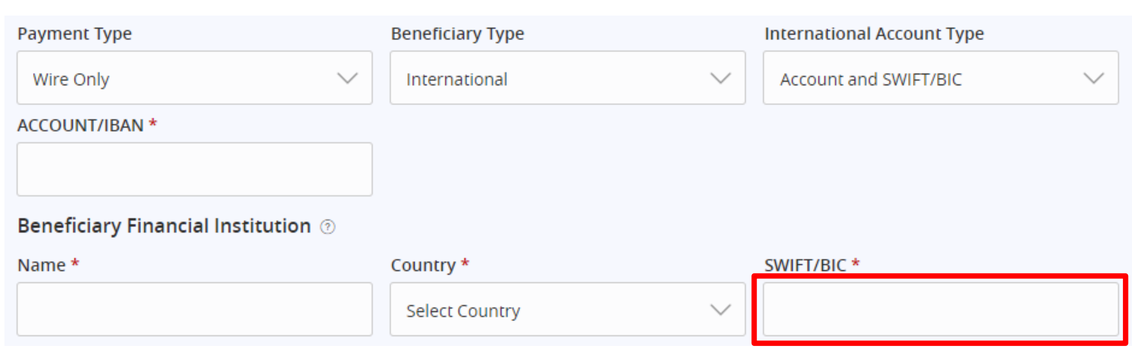
iii. *ACH Routing Number*

iv. *Beneficiary Financial Institution* information (need *Routing/ABA Number*)

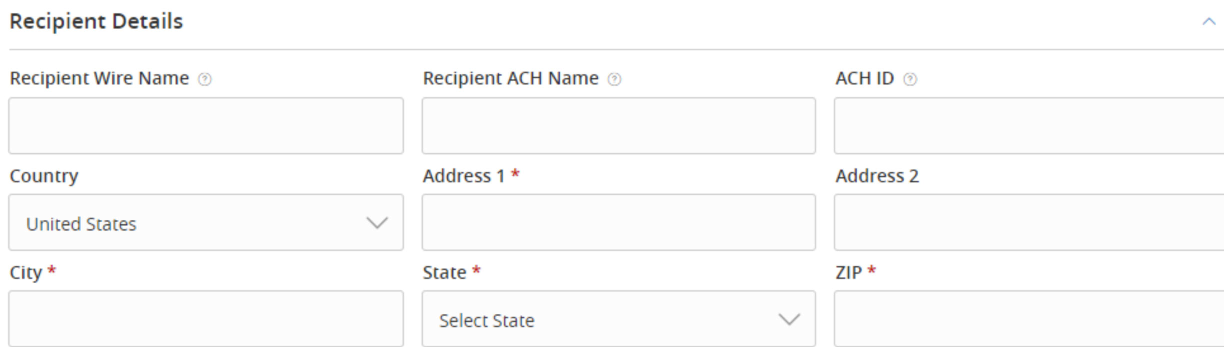
v. *Intermediary Financial Institution* information (if applicable)



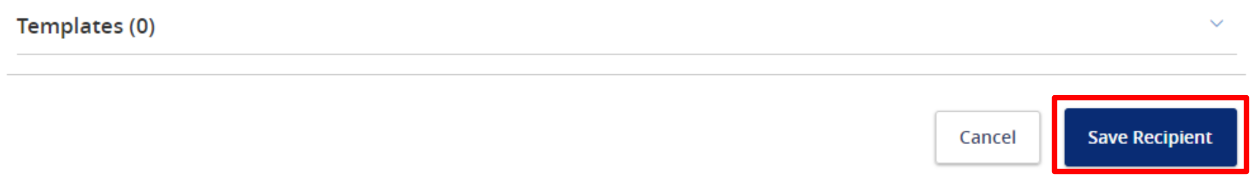
NOTE: If you are sending an *International Wire*, click "Wire Only". Then change the *Beneficiary Type* to *International* and enter the Recipient's *SWIFT/BIC Number*.



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

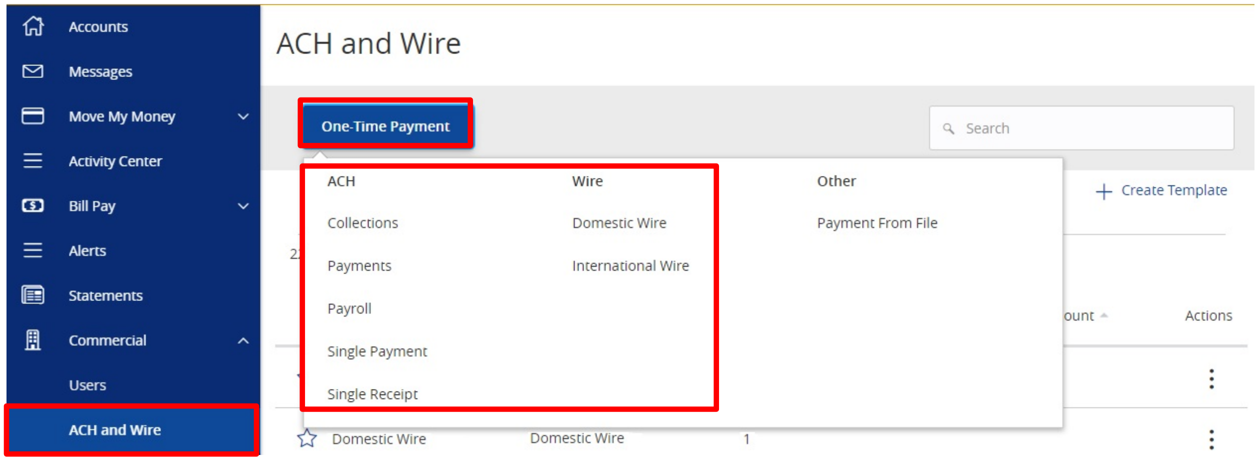


5. Click “Save Recipient” at the bottom of the page.



Upload Recipients From Your Accounting Software

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



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

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