

# Online and Mobile Banking User Guide

A photograph of an older man and a younger woman sitting at a table, both wearing light-colored aprons over blue denim shirts. They are looking at a laptop screen together. The woman is smiling and has her hand on the keyboard. The background is a bright, out-of-focus indoor setting.

Important information you need to know  
about Rockland Trust Online Banking.

On June 10, Blue Hills Bank will officially open as Rockland Trust. You will soon have access to Rockland Trust products, services, systems, and locations.

## Important information

Your Blue Hills Bank Online Banking will transfer to Rockland Trust Online Banking during the weekend of June 7.

### Getting ready!

- Verify that the email address and phone number associated with your Blue Hills Bank Online Banking account are correct. See page 4 for how to update your information.
- Make note of alerts and electronic bill information.
- It is recommended that you print or download copies of your eStatements, online banking transaction history, and bill payment history.
- Update your browser — make sure you're using the most updated version of your web browser and operating system. Visit [RocklandTrust.com/browser-test](https://www.rocklandtrust.com/browser-test) to see whether your browser is supported.

### Important dates and times

#### Thursday, June 6

**noon** Access to Blue Hills Bank Bill Pay ends.

#### Friday, June 7

**2:00 p.m.** Access to Blue Hills Bank Mobile Check Deposit ends. All Remote Deposits submitted through online banking must be completed.

**5:00 p.m.** Access to Blue Hills Bank Online and Mobile Banking ends.

**Monday, June 10** Access to your accounts at Rockland Trust Online Banking begins at [RocklandTrust.com](https://www.rocklandtrust.com), or through the Rockland Trust Mobile Banking app.

### The following account information **WILL** be transferred:

- General account information
- Active bill pay payee information
- Scheduled and recurring bill payments
- Bill payment history for active payees for the past six months. Please note that your bill payment history will not be available for viewing for three to five days after June 10
- Scheduled and recurring transfers among your Blue Hills Bank accounts
- Limited online banking transaction history
- ACH and wire templates

### This information **WILL NOT** transfer:

- Copies of eStatements
- Electronic bill information, account alerts, and account nicknames
- Third-party payment services, such as *Pop Money*
- QuickBooks and Quicken online banking account links

Soon you'll have access to the latest innovative banking technology:

- Use Face ID or your fingerprint to log in
- Approve business transactions on the go using your mobile device
- Uniform online experience across all devices



## Transitioning to Rockland Trust Online Banking

### Download your eStatements and online banking transaction history

A limited amount of your online banking transaction history will transfer over; however, your eStatements will not be transferred. **We recommend that prior to June 7 you print or download copies of your eStatements and online banking transaction history.** Going forward, you will have access to 13 months of online banking transaction history and three years of eStatements.

### Reestablish account alerts, electronic bills, and account nicknames

When you log in to Rockland Trust Online Banking on or after June 10, you will need to reestablish alerts, electronic bills, and account nicknames. Please make note of these items prior to **June 7**, so that you can easily reestablish them. For security reasons, some alerts have already been activated.

**Note: Your current alerts and all scheduled or recurring transfers in Blue Hills Online Banking will process through Friday, June 7, 2019. Starting on June 10, these transfers will process through Rockland Trust.**

### Reinstate eStatement delivery in Rockland Trust Online Banking

If you receive eStatements and wish to continue doing so, you can reinstate your choice within Rockland Trust Online Banking by clicking on the **Statements** tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you.

### Migrate QuickBooks and Quicken links to Rockland Trust

If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your account. Please go to **RocklandTrust.com/Welcome-To-Rockland-Trust** for more information.

### Update your browser

Your account security is our top priority. If you are using an outdated browser, you may have issues accessing Rockland Trust Online Banking. In order to avoid a disruption, you may need to update your browser and/or operating system. If you need help determining which browser version you are using and whether it is supported, visit **RocklandTrust.com/browser-test**.

### Verify your email and phone number

**It is important that you verify that the email address and phone number associated with your Blue Hills Bank account are correct prior to June 4.** Please see page 4 for how to update your information.

### Add multiple users to your business online banking

Once you've logged in to Rockland Trust Business Online Banking, if you are the account owner, you can set up additional users and assign user rights. For more information about user rights, visit **RocklandTrust.com** to view our Business Online Banking User Guide.

### Verify ACH and/or wire template information

ACH and wire template information will transfer over. However, it is recommended that you verify and make note of this information prior to June 7.

## Bill pay

If you currently use bill pay, all of your scheduled bill payments will continue to process without interruption. All payees, recurring payments, payment information, and bill payment history for active payees for the past six months will transfer to Rockland Trust Bill Pay. Bill payment history will not be available for viewing for three to five days after June 10.

### Download your bill payment history

We recommend that prior to June 6 you print or download copies of your bill payment history. Going forward, you will have access to 13 months of bill pay history.

### Changes to payment processing

The cutoff time to submit a bill payment is **4:00 p.m.** The cutoff for expedited<sup>1</sup> bill payments is **6:45 p.m.**

## Secure Access Codes

When you log in to Rockland Trust Online Banking for the first time, you will be prompted to receive a Secure Access Code. This one-time-use code allows you to securely log in to our online banking system. The code will be sent to the email or phone number associated with your Blue Hills Bank Online Banking account. It is important that you verify that your email and phone number are correct prior to June 4. Please see the instructions below for how to update your email address and phone number.

**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

Phone to : (xxx) xxx - 1992

Phone to : (xxx) xxx - 1992

E-mail : xxxR129@XOL.COM

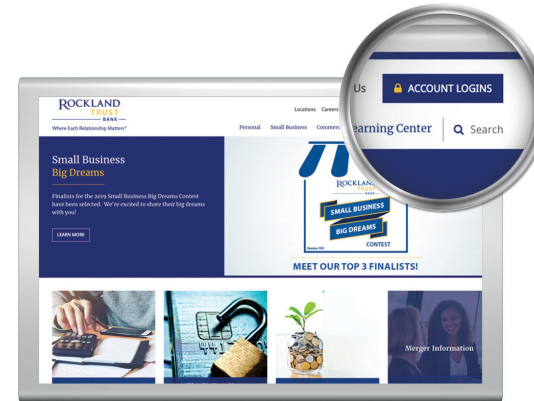
When you log in for the first time, you will be prompted to choose how you'd like to receive your Secure Access Code: via phone call or email.

Note: Only the last few digits of your phone number and email address will be visible.

## How to update your email and phone number

Prior to June 4, you should verify that your email and phone number are correct within Blue Hills Bank Online Banking. Please call or visit a Blue Hills Bank branch to verify or update your contact information.

## Logging in to online banking for the first time



### On a computer or laptop

1. Go to **RocklandTrust.com** and click on the blue **Account Logins** box in the top right corner of the screen.
2. On the next screen, click the box at the bottom of the screen that says **Attention**.
3. Submit your User ID to create your password. Please refer to the attached letter to view your User ID.
4. Select the way in which you would like to receive your Secure Access Code.
5. Enter the Secure Access Code in the box and click **Submit**. The code is valid for only 15 minutes. If it expires, you can always request a new one.
6. Validate the information in the User Profile. If changes need to be made, update your information under the **Services** menu within online banking. Click **Submit Profile**.
7. Create a new password following the requirements listed on the page and click **Submit** at the bottom of the page.
8. Read the Online Banking Agreement and scroll to the bottom to accept its terms. Click the **I Accept** button to formally accept the Online Banking Agreement.
9. Upon your second login, you will be prompted with the option to register the device you're on. If you register the device, you may no longer need to obtain a Secure Access Code when logging in from the same computer.
10. If you would like to change your User ID, log in to online banking, then go to **Settings > Security Preferences > Change Login ID**.



### On a tablet or smartphone

1. Visit the App Store or Google Play to download the **Rockland Trust Mobile Banking app**.
2. Open the Rockland Trust Mobile Banking app and click on **I am a new user**.
3. Follow steps 3 through 10 above.

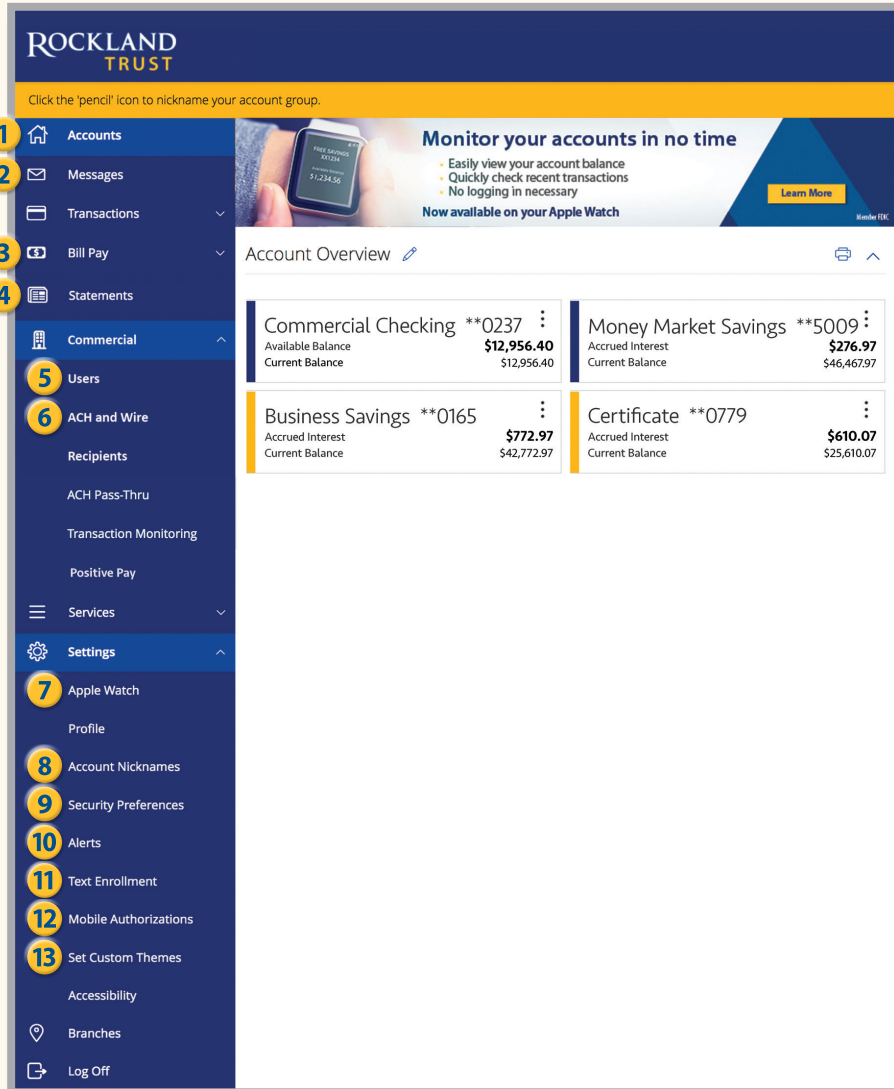




To learn more about the features and benefits of Rockland Trust Online and Mobile Banking, visit [RocklandTrust.com](http://RocklandTrust.com).

# Online banking overview

## Menu for business accounts

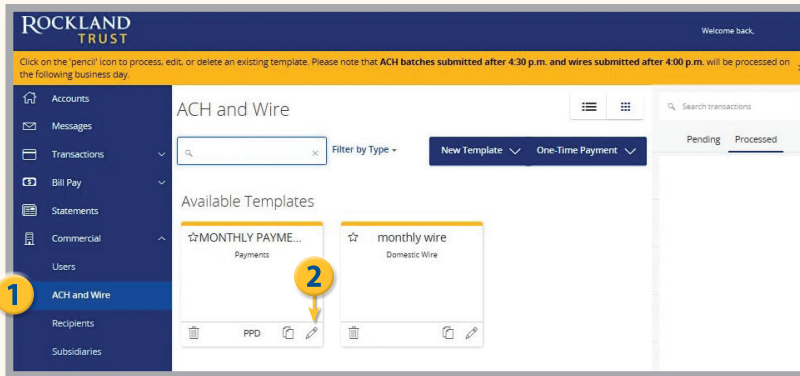


- 1 **Accounts** Provides a quick view of all your accounts and balances. Click on the account tile for account details
- 2 **Messages** Send and receive secure messages
- 3 **Bill Pay** Click **Bill Pay** to begin paying your bills online
- 4 **Statements** View and enroll in eStatements
- 5 **Users** Add a user, establish or modify user access to accounts, and set up transaction limits
- 6 **ACH and Wire** Use ACH to process withdrawals from customers' accounts, process payroll, and pay vendors. Send wire transfers to U.S. locations and more than 70 countries.
- 7 **Apple Watch** Check your account balances and recent transactions on your Apple Watch
- 8 **Account Nicknames** Create names for your accounts and change the order in which they appear
- 9 **Security Preferences** Manage your passwords, user ID, and secure access code delivery options.
- 10 **Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- 11 **Text Enrollment** Opt in or out of text banking
- 12 **Mobile Authorizations** Enroll to be able to approve transactions using your mobile device
- 13 **Set Custom Themes** Choose a theme to customize the look of your online banking pages

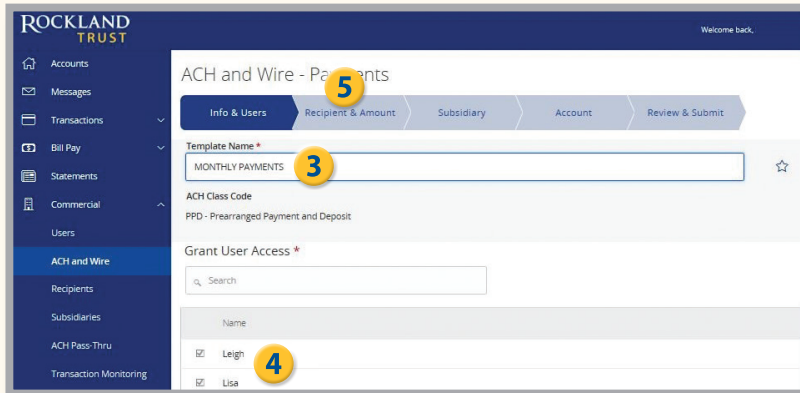


The cutoff time for wire transfers is **4:00 p.m.**  
The cutoff time for ACH transactions is **4:30 p.m.**

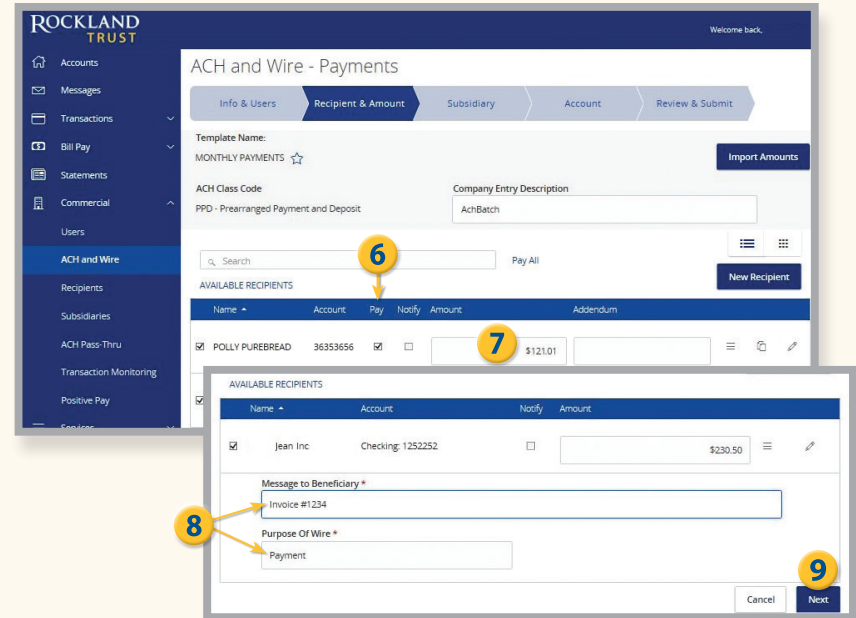
## How to use existing ACH and wire templates



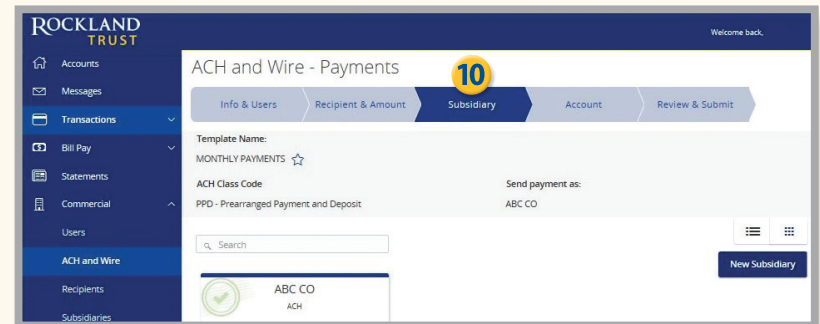
- 1 Click on **ACH and Wire** under the commercial menu.
- 2 Click on the pencil icon next to the desired template.



- 3 Confirm the template name.
- 4 Confirm user access rights by checking or unchecking the box next to the name.
- 5 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.

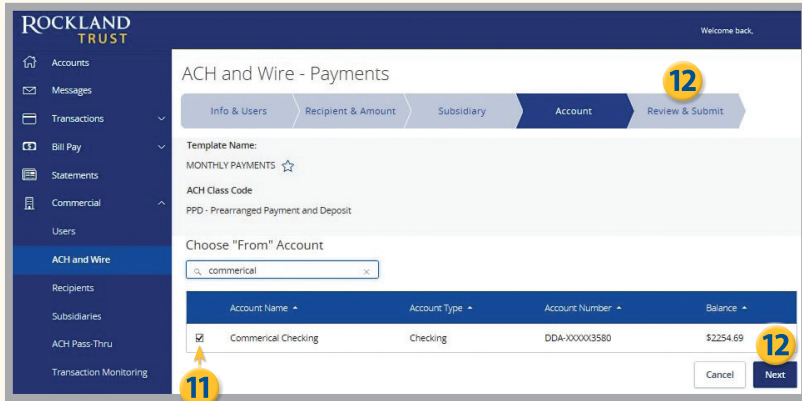


- 6 Designate the recipient(s) by checking the box in the **Pay** column.
- 7 Enter the dollar amount(s) to pay each selected recipient.
- 8 Note required fields. This step is for wires only.
- 9 Click the **Next** button at the bottom of the screen or **Subsidiary** in the workflow ribbon at the top of the page to move to the next step.

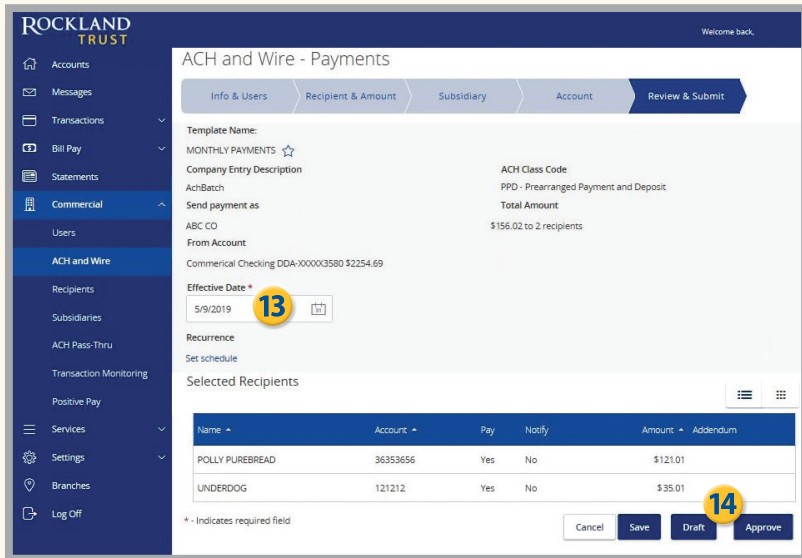


- 10 **NOTE:** Subsidiaries are only applicable for a business with multiple companies that can initiate payments. This screen will not appear if you only have one subsidiary.

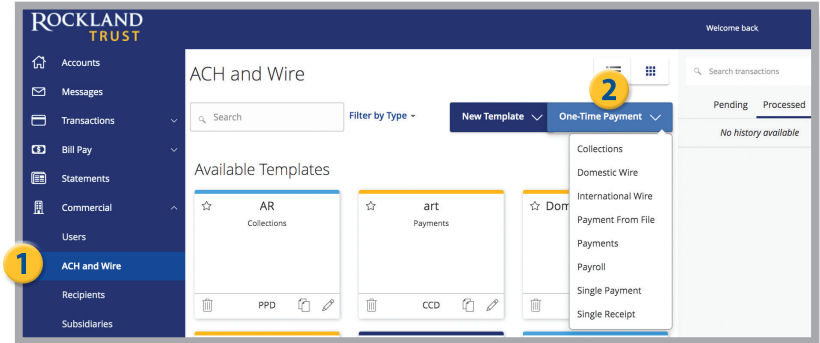
## How to create a one-time ACH or wire transaction



- 11 Check the box next to the account you want to use to make the payment.
- 12 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.



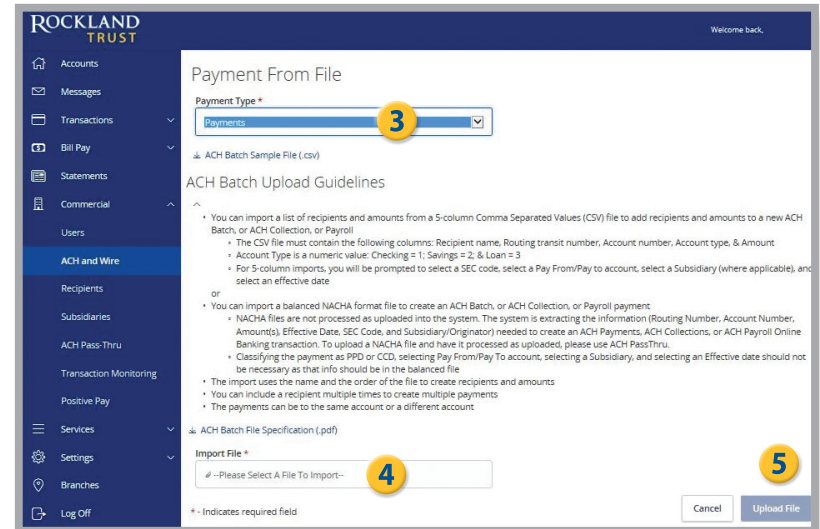
- 13 Select the **Effective Date**.
- 14 Depending on access rights, click **Draft** or **Approve**. Note: If approving an ACH or wire, you will need a Secure Access Code.



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

Follow steps 5-14 under *How to use existing ACH or wire templates* on Pages 8–10.

Or, if uploading a file, follow Steps 3–5 below.



- 3 Select payment type from drop-down menu.
- 4 Select file to import.
- 5 Click **Upload File**.



Rockland Trust's cutoff time to submit a bill payment is **4:00 p.m.** The cutoff for expedited<sup>1</sup> bill payments is **6:45 p.m.**

# Bill pay overview

## Bill pay menu

**ROCKLAND TRUST**  
Where Each Relationship Matters®

**Bill Pay**

**Bills & Payments** | **Payment Records** | **Administration** | **Help** | **Exit Bill Center**

**Make Payments** | Expedited Payment | Send Money Online

**Make Payments**

1 Pay someone new:  Enter person or business name  Find:  Search my payee list

Pay To	Amount	Deliver By
Show <b>active payees only</b> sorted by <b>name</b> Pay from: <b>My Account, *5309</b> <b>Appolo Media *3409</b> 4 Last paid \$548.00 on 03/05/2019 Add memo Set up: reminder   autopay 6	\$ 5	06/11/2019 Pay
<b>Comcast, *6471</b> 7 Last paid: \$190.00 on 05/01/2019 Set up: autopay		06/11/2019 Pay
<b>Continental Landscape, *0367</b> 8 Pending \$178.12 on 06/27/2019 Autopay		06/11/2019 Pay
<b>Lorem Inc. *9023</b> Pending \$31.24 on 06/29/2019 Add memo Set up: e-bill   reminder   autopay		06/11/2019 Pay
<b>McKay and Stone, Inc. *4234</b> Last paid \$32.00 on 05/09/2019 Add memo Set up: reminder   autopay		06/11/2019 Pay
<b>National Publications, Inc. *7768</b> Pending \$60.99 on 06/27/2019 Set up: e-bill   reminder   autopay		06/11/2019 Pay

**Pending Payments**  8

Pay To	Amount
06/29 Lorem Inc.	\$31.24 Edit Cancel
06/27 Continental Landscape	\$178.12 Edit Cancel
06/27 National Publications	\$60.99 Edit Cancel
Total	\$270.35

**Last 5 Processed Payments**  9

Paid To	Amount
05/29 Lorem Inc.	\$2,400.90
05/27 Trilod Web	\$750.00
05/27 Continental Landscaping	\$178.12
05/20 Staples	\$650.69
05/17 Storage Co.	\$346.98

*The bill pay menu* displays your payees, bills due, pending payments, and payments processed. From here you can manage payees and schedule, edit, or delete scheduled payments.

- 1 **Pay Someone New** Set up a new payee
- 2 **Expedited Payment** Pay someone quickly<sup>1</sup>
- 3 **Send Money Online** Send money to anyone with an email address or mobile phone number (the receiver must have a PayPal account)
- 4 **Payees** Select the drop-down menu to view payee information
- 5 **Payment Box** Enter payment amount
- 6 **Set Up** Create a bill pay reminder or automatic payment
- 7 **eBill Icon** You can receive electronic copies of bills from eligible companies. Once an eBill is set up, the payee can automatically send an electronic version of your bill to your online banking and the eBill icon appears here
- 8 **Pending Payments** Edit or cancel scheduled payments
- 9 **Processed Payments** View payment history and reports. You may also view these under **Payment Records** at the top of the page

<sup>1</sup> Fees apply.





## We're here to help

Relationships are important to us, and we want to assure you that we are committed to making your transition to Rockland Trust Online Banking as easy as possible.

For more information, go to

**[RocklandTrust.com/Welcome-To-Rockland-Trust](https://www.rocklandtrust.com/Welcome-To-Rockland-Trust)**  
and view our online banking demo and user guides,  
or call our merger support line at **508.732.3825**.

Associates are available:

Weekdays 7:00 a.m. to 8:00 p.m.  
Saturday 8:00 a.m. to 5:00 p.m.  
Sunday 11:00 a.m. to 3:00 p.m.