ROCKLAND TRUST

Where Each Relationship Matters®

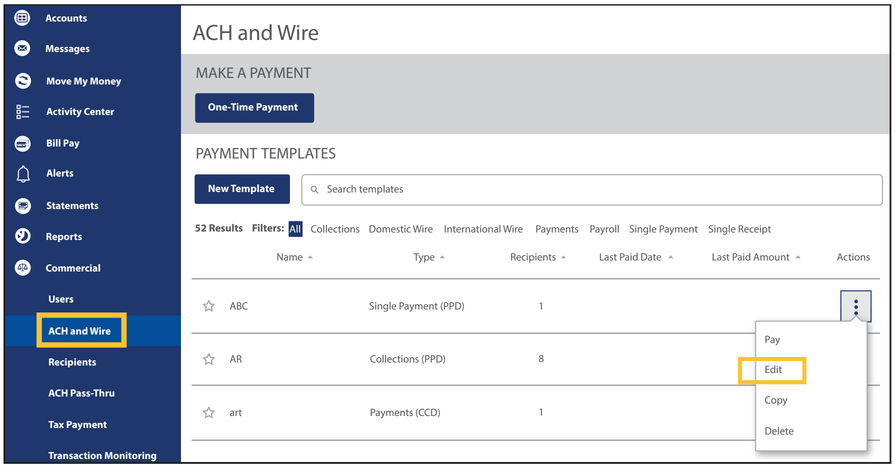
Getting Started with ACH

EFFECTIVE TUESDAY, OCTOBER 14, 2025

The following information will assist you in initiating ACH payments and collections from templates, related reporting, and tips for navigating our Risk and Fraud analytics. Our goal is to ensure a smooth and seamless transition to Rockland Trust Treasury Management.

If you have any questions, please don't hesitate to contact our Treasury Management services team at **508.732.7063**.

Where to find ACH and Wire Templates in Online Banking:



1. Select the **'Commercial'** button on the left navigation menu
2. Select **'ACH and Wire'**
3. Your templates will appear in the middle of the page. To confirm the information on your template, **select the 3 dots** on the far right and click on **'Edit'**

Cutoff Times

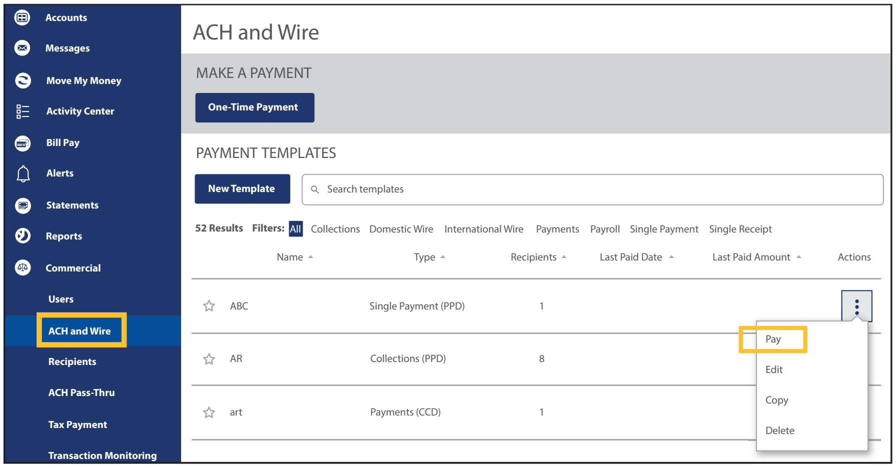
ACH: 5:00 p.m.

Same Day ACH:
11:30 a.m., 2:00 p.m., 3:30 p.m.

Notes

- **All Wire templates** will require you to complete the **'Message to Beneficiary'** and **'Purpose'** fields before completion
- **If you have duplicate template names**, these names will remain the same, but with a numeric addendum to the end. For example, "101 Main Street **1**" vs "101 Main Street **2**"

How to initiate payments or collect payments:



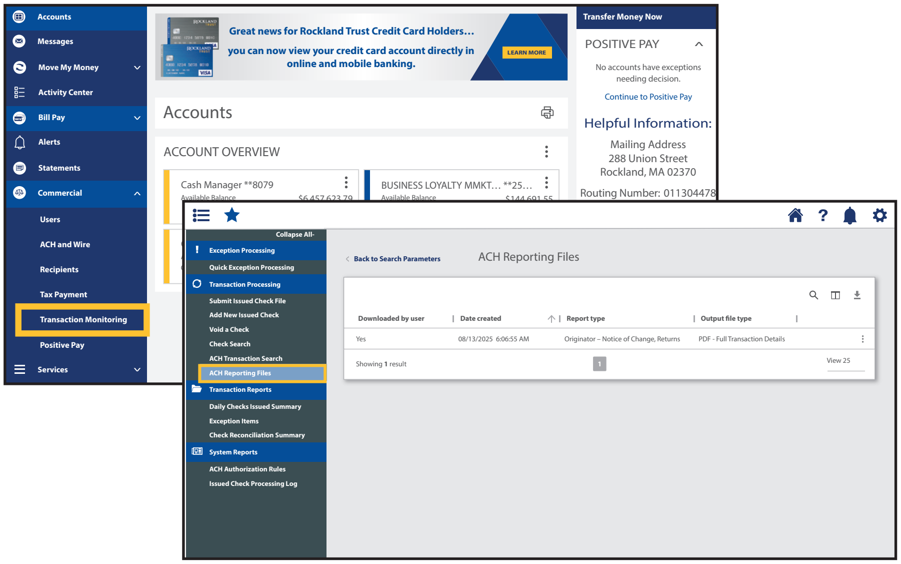
1. Select the **'Commercial'** button on left navigation menu
2. Select **'ACH and Wire'**
3. Select the **3 dots on the far right** and click **'Pay'** or **'Collect'**

Notes

- If you initiate ACH from multiple accounts, be sure to select the subsidiary that has **a name beginning with the last four digits of the account** associated with the transaction
- **For Example:** Your Business Name: Main Street LLC, and the checking account number associated with the transaction is 123456789
  - Subsidiary would then be: **"6789 Main Street LLC"**

Please see the reverse side of this insert for additional information.

Where to find ACH Return Report:



1. Select the **'Commercial'** button on the left navigation menu, then select **'Transaction Monitoring'**
2. Select **'ACH Reporting Files'**

ACH On Hold After You Approve It?

- Our Risk and Fraud analytics tools help to protect your account by flagging new ACH activity
- **To view ACH activity** that has been placed on hold, go to the **Activity Center** in online banking
- **To release transactions placed on hold**, call our E-Banking team at **508.732.3414** to verify your transaction activity
- Over time, the system will learn your behavior which will reduce the number of held transactions

SUPPORTING INFORMATION

- To connect with someone on our Treasury Management services team please call **508.732.7063** or, email us at **TreasuryOperations@RocklandTrust.com**
- To access additional support materials and instructional guides please visit **RocklandTrust.com/Welcome**