**Somerset Trust COMPANY**

A Quick and Easy Guide to
# STC OnLine Banking
## Business Online Banking

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Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Online Banking services.

This guide is designed to help you answer your questions about how STC OnLine Banking can help manage your finances online. After becoming a STC OnLine Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to STC OnLine Banking.

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By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

**User Identification and Password**
Security starts at your computer. Never share your login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious clues.

**Secure Sockets Layer Encryption (SSL)**
This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information. SSL is a trusted method of securing internet transactions.

**Browser Registration**
In addition to your personal password security, your financial institution has added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

**Online Banking Safety Tips**

> Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
> Memorize your passwords.
> Exit your Online Banking session when finished.
> Do not leave your computer unattended when logged into Online Banking.

# *Security*

Your financial institution will never send unsolicited emails asking you to provide, update or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

**Phishing**
Phishing is an online scam tactic that is used to lure users into unknowingly provide personal data, such as credit card information or login IDs and passwords. Using spoof (look-a-like) emails and websites, the tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their bank.

**Identity Theft**
It is important that our customers are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit in your name, purchase merchandise and commit other fraud or related crimes using your identity.

**Fraud Prevention Tips**

> Do not open email attachments or click on a link from unsolicited sources.
> Avoid completing email forms or messages that ask for personal or financial information.
> Do not trust an email asking you to use a link for verification of login or account details.
> Monitor your account transactions for unauthorized use.
> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
> Contact the sender by phone if you are suspicious of an email attachment.

## Getting Started & Logging In

If this is your first time logging in, enter your login ID and click Login to begin. You will be directed to a page displaying the "Password" field. Leave the "Password" field blank, check the "I am a First Time User" box and click Login. Select one contact from the list that you can immediately access and our system will deliver you a temporary Secure Access Code within minutes.

Note: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.
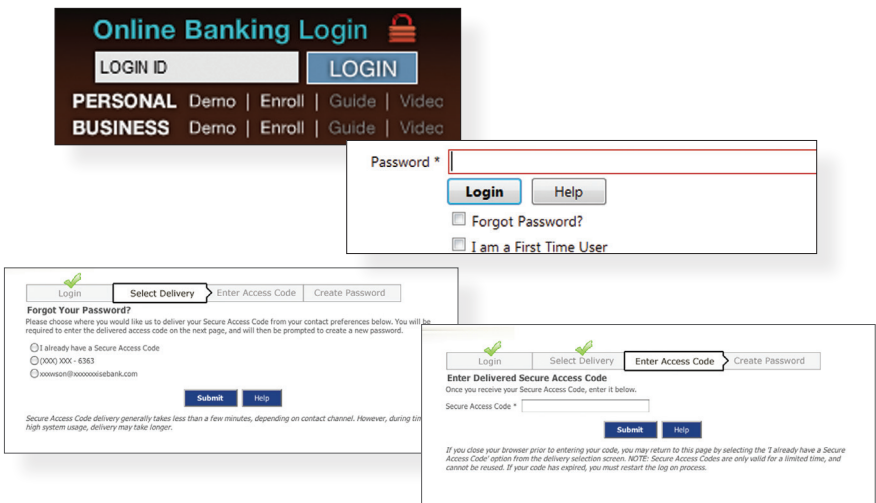


What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or "cookie" that we've stored on your computer, or if you request login from a computer not setup for repeated use. Choosing "activate my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code on each login.

# Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.



1 | Click any of the menu items to expand or collapse each drop-down item.

2 | If you have any unread Secure Messages, it will be indicated here.

3 | Hover over the Quick Action Icon 🔖 next to your account to view a variety of standard options.

- 🔖 **View History:** A quick link to the history of that account.
- 🔖 **Account Details:** View the details of that account.
- 🔖 **Transfer From:** A quick transfer from that account.
- 🔖 **Transfer To:** A quick transfer to that account.
- 🔖 **Print:** Print the transaction history of that account.

4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.

Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click on Submit.



1 | Quickly expand or collapse the sections by clicking on the **Plus/Minus** button.

2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!

3| View check images by clicking on the **Magnifying Glass Icon**.

4 | Want to export your Account History? Click the Display drop-down menu and select **Export**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

# Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH payments, etc. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed, it can't be cancelled.



1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.

2 | Selecting a transaction will allow you to view, approve, copy or cancel the item.

3 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

**Active:**      Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

**Drafted:**      Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.

**Authorized:** When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. *Authorized indicates that you are ready for your financial institution to process the transaction.*

**Cancelled:** When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the Cancelled category in Online Activity.

**Processed:** When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.

**Other:**      Any transaction that might have been unsuccessful, or does not fall under the previous categories.

# *Recipients*

Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's bank information, their account and whether it will be a debit or credit.



Click the **Recipients** link to begin.

1 | Select **Add Recipient**.

2 | The secondary screen will display required fields pertaining to the new recipient. To create a payment for a recipient, click **Add Payment**. To receive a notice when a payment has been processed, select **Send E-mail Notification**. Click **Submit** when finished.

With Online Banking, you are able to send funds through the ACH transfer system. An ACH payment is a one-time payment commonly used to expedite direct deposit of payroll, pay bills or transfer funds from other financial institutions.



Click the **Single Payment** link to begin.

1 | From the **Recipient** drop-down menu, select whom to send the payment to.

2 | Enter the **Effective Date** and **Amount**.

3 | Enter the necessary Account information for the recipient.

4 | Review all information and when finished, click **Continue**.

# *Single ACH Receipt*

You can also receive funds through the ACH transfer system. Receiving ACH Payments is just as easy as sending them.



Click the **Single Receipt** link to begin.

1 | From the **Payor** drop-down menu, select whom to receive the payment from.

2 | Enter the **Amount** and **Effective Date**.

3 | Select the **Account** which to receive the payment.

4 | Review all information and when finished, click **Continue**.

Process payments to all your employees from one, convenient screen. Paying employees by direct deposit is a time-saving convenience for both you and the employee.



Click the **Payroll** link to begin.

1 | Notice that you may use a batch that already exists, or create a new one.

2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Effective Date**.

3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile.

4 | Enter the payment **Amount** for each recipient.

5 | Review all information and when finished, click **Submit**.

# Multiple ACH Payments

Process batch payments to many recipients at the same time with a batch template. This is normally used to pay vendors, invoices or non-payroll recipients.



Click the **Payments** link to begin.

1 | Notice that you may use a batch that already exists, or create a new one.

2 | From the drop-down menus, select a group to **Pay From**, along with the **Account** from which to debit the payments and the **Effective Date**.

3 | To omit a recipient from this batch, uncheck the box next to their name. You can also click the recipient's name to edit their profile. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.

4 | Enter the payment **Amount** for each recipient.

5 | Review all information and when finished, click **Submit**.

Process batch ACH collections (debits) from many recipients directly from their accounts at the same time in the form of a batch template.



Click the **Payments** link to begin.

1 | Notice that you may use a batch that already exists, or create a new one.

2 | From the drop-down menus, select a group to **Pay To**, along with the **Account** from which to debit the payments and the **Effective Date**.

3 | To omit a recipient from this batch, uncheck the box next to their name. Select the box next to **Notify** if you wish to notify the recipient by email of each transaction.

4 | Enter the payment **Amount** for each recipient.

5 | Review all information and when finished, click **Submit**.

# Wire Transfer

The Wire Transfer service provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically, and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.



Click the **Wire Transfer** link to begin.

1 | Choose the recipient for the Wire Transfer request.

2 | From the drop-down menus, select a **Group** to pay, along with the **Account** from which to debit the payments and the **Effective Date** to send the payment. Next, enter the **Amount**.

3 | Enter required information for whom will be receiving the transfer.

4 | Review all information and when finished, click **Submit**.

*Tax Payment*

Initiate a Federal or State tax payment through EFTPS up to 30 days in advance from your home or office.



Click the **Tax Payment** link to begin.

1 | Choose the **Tax Authority** for this payment by selecting an item in the drop-down menu.

2 | Choose the tax form for the tax payment by double clicking a form in the list given.

3 | Once on the Tax Form page, enter your **Taxpayer ID**, **Tax Period End Date** and the account and routing number to whom the funds will deposited to.

4 | From the drop-down menus, select a group to **Pay From**, along with the **From Account** from which to debit the payment and **Effective Date**. Choose a **Tax Type** and enter the **Amount**.

5 | Review all information and when finished, click **Submit**.

# Secure Message

The Secure Message feature is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!
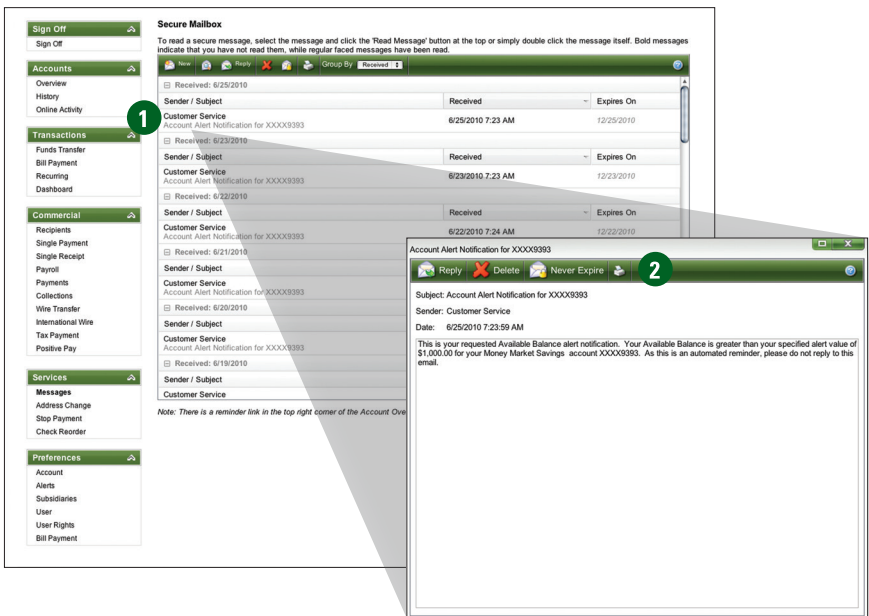


Click the **Messages** link to begin.

1 | Click on the **Message** you would like to read.

2 | Your message will open in a new window. Here you can **Reply**, **Delete**, **Save** and **Print** your messages.

The Account Preferences feature allows you to change the way your accounts are displayed within Online Banking. Here you can create "nicknames" for your accounts, like "Payroll Account" or "John's Checking Account".



Click the **Account** link to begin.

1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however you will see this change reflected in your Account Overview page.

2 | Enter any "nicknames" or Display Names for your accounts.

3 | Choose how you would prefer to view your account by choosing either history items or days and the amount of either.

4 | Click **Submit** when you are finished.

# Alert Preferences

Alert Preferences allow you to be in-the-know with your account balances, transactions and a variety of other alerts. You can even be alerted when a transaction takes place at a specified retailer. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.
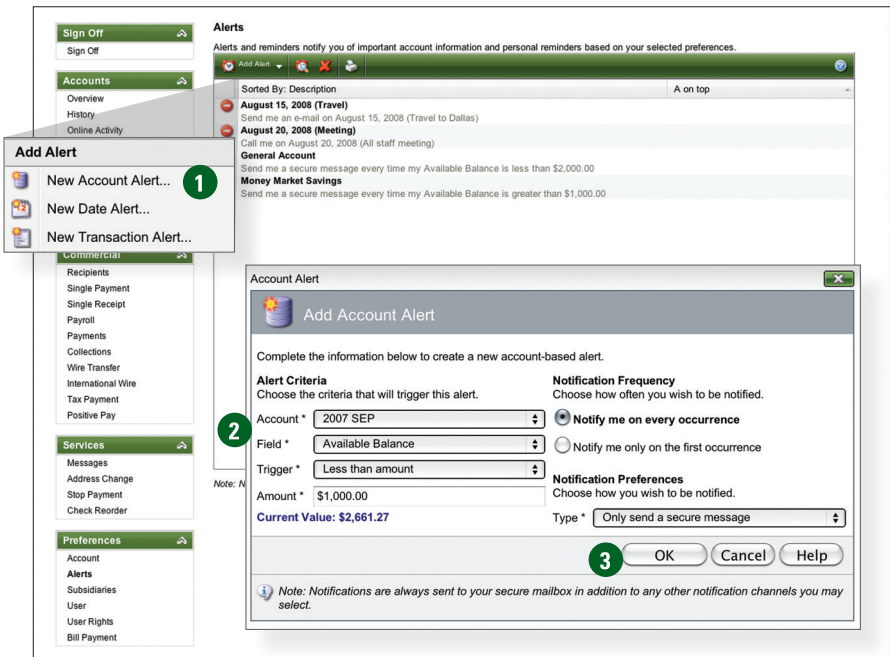


Click the **Alerts** link to begin.

1 | Click the **New Account Alert** drop-down menu, then choose **New Account Alert**.

2 | Chose from the provided options and enter any information required.

3 | When finished, click **OK**.

A subsidiary is a secondary or alternate company profile that uses defined payment attributes to replace the primary company attributes and are specific to the subsidiary company.



Click the **Subsidiaries** link to begin.

1 | Click **Add Subsidiary**. You will then be directed to a secondary screen from which you will be required to fill in the related fields.

2 | Once you are finished entering necessary information click **OK**. You will then be directed back to the Manage Subsidiaries page.

# User Preferences

The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile.



Begin by choosing **User** from the Preferences menu.

1 | Enter your information in the fields provided. Fields marked with an asterisk are required fields.

2 | When finished, click **Submit**.

Once you have added a User, you can allow access to specific accounts, determine the transaction rights and assign limits to the number and amount of the transactions allowed.



Click the **User Rights** link to begin.

1 | To edit a User's rights, select a **User** from the drop-down menu.

2 | Notice that User Rights is divided into four tabs. From the Account tab, select whether the User can **Deposit**, **View** or **Withdrawal** from the accounts listed.

3 | Select the **Transactions** you wish to make available to the User. From here, you have the option to grant the user permission to **Draft**, **Approve** or **Cancel** certain transactions. You also may choose who views any online activity.

4 | Select the **Limits** tab to assign the dollar **Amount** and number of **Transactions** you allow for the User.

5 | Click **Submit** to save your changes.

# *Mobile Enrollment*

We go where you go. With Mobile Banking you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your bank account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

**Mobile Preferences**
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

| Mobile Enrollment | Mobile Authorizations | Text Banking |

**Mobile Enrollment**
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

**1** ☐ Yes, enable my User ID and Password for use on my mobile device

**Mobile Access**
You can access our mobile services via most mobile phone browsers at:

📱 https://secure12.onlineaccess1.com/RocklandTrustMobile_30/Default.aspx

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address [                    ] ( Send ) **2**

**3** ( Submit ) ( Help )

*Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.*

To begin choose the **Mobile** tab in the Preferences menu.

1 | Check **Yes, enable my User ID and Password** for use with my mobile device.

2 | For mobile web users only, enter your email address, then click **Send**.

3 | When finished, click **Submit**.

4 | Activate your mobile device on the next page.

Mobile Activation is an extra security measure to ensure nobody but you is accessing your account.

**Mobile Preferences**
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

| Mobile Enrollment | Mobile Authorizations | Text Banking |

**Mobile Authorization Settings**
Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

**1** Mobile Authorization Code [                    ]

(i) Your code should be numeric and exactly 4 digits in length

E-Mail Address 1 [                    ]

E-Mail Address 2 [                    ]

E-Mail Address 3 [                    ]

**2**

Phone Number 1 [                    ]

Phone Number 2 [                    ]

Phone Number 3 [                    ]

**Mobile Authorization Enrollment**
Choose the transaction types for which you agree to be an eligible approver, upon request.

- ☐ ACH Collections
- ☐ ACH PassThru
- ☐ ACH Payments
- ☐ ACH Single Payment
- ☐ ACH Single Receipt
- ☐ Funds Transfer
- ☐ International Wire
- ☐ Payroll
- ☐ Wire Transfer

( Select All ) ( Clear All )

**3** ( Submit ) ( Help )

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

To begin choose the **Mobile** tab in the Preferences menu.

1 | Next, click on the **Mobile Authorization** tab and enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.

2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.

3 |  In this window, select the feature you would like to enable for mobile confirmation.

4 | Click **Submit** when finished.

# Security Preferences

To access the Security Features within Online Banking, choose **Security** under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile.