



TREASURY  
MANAGEMENT  
SOLUTIONS

# Receivables Solutions





# Smart solutions for every step of the receivables process.

**Whether you want to reduce costs**, gain greater certainty around your collections, or give your customers more ways to pay, Dime offers receivables solutions that meet the unique needs of your business, regardless of its size. An efficient and convenient receivables process is crucial for maximizing cash flow. Plus, you'll always have the guidance of an experienced Treasury Management Sales Consultant to help you every step of the way.

## Smart solutions<sup>1</sup> for your business.

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- **ACH Origination - Collections**  
Predictable and secure payments.
  - **Merchant Services**  
Provide your customers with convenience and flexibility.
  - **Lockbox Services**  
Improve operational efficiency and profitability.
  - **Remote Deposit Capture**  
Save time and money when depositing checks.
  - **Vault Services**  
Peace of mind for all your cash deposits.



## ACH ORIGATION - COLLECTIONS



# Predictable and secure payments.

### Take your business to the next level with ACH Collections.

You need the right tools to run your business and manage your cash flow as securely and efficiently as possible. That's why Dime provides Automated Clearing House (ACH) services to help you process transactions without the cost and time related to paper checks. ACH collections helps you maximize cash flow while streamlining business operations and gaining efficiencies by eliminating paper checks and creating predictable revenue collection.

### Benefits of ACH Origination - Collections.

With ACH Collection services from Dime Community Bank, you'll be able to:

- Improve your cash flow with quicker access to your funds
- Increase productivity with an automated process
- Eliminate the expense associated with receiving paper checks
- Reduce risks associated with paper checks



<sup>1</sup> Must have Dime Online Banking for Business to use Dime Business Mobile Banking. The Dime Business Mobile Banking App is available for select mobile devices. Dime Business Mobile Banking is a free service from Dime. However, your mobile carrier may charge for data and text message usage.

Speak with a banker  
1-800-321-DIME (3463)



## REMOTE DEPOSIT CAPTURE



# Save time and money when depositing checks.

### Depositing checks has never been easier.

As a business owner, you don't have time to run to the bank to deposit checks every day. Dime's Remote Deposit Capture<sup>1</sup> solution enables you to scan and deposit checks whenever you want, right from the convenience of your own office. We'll set you up with a Remote Deposit Capture (RDC) portable check scanner and software, so you can scan your checks, review the images, and transmit them through a secure website to us for processing.

As a leading business bank in New York, Dime understands that your time is precious. We'll walk you through the process so you can get back to running your business.

### Benefits of Remote Deposit Capture

With Remote Deposit Capture from Dime Community Bank, you'll be able to:

- Save time by scanning and depositing checks from your office
- Deposit an unlimited number of checks
- Mitigate check fraud
- Streamline check processing
- Improve productivity
- Transmit checks securely
- And more



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## MERCHANT SERVICES



# Give your customers more convenience and flexibility.

### As your business evolves, so should your banking and payment solutions.

Merchant Services<sup>1</sup> from Dime enable you to provide point-of-sale payment services for your debit and credit card customers without putting a drag on your profitability. Our Merchant Services are more affordable and effective than large merchant services providers, and you'll get 24/7 local support – not some 800 number and an endless hold time.

### Experience the benefits of merchant services.

With Merchant Services from Dime Community Bank, you'll be able to:

- Provide convenience and flexibility to customers using debit and credit cards
- Access 24/7 local support
- Lower potential fraud or chargeback costs
- Save money over large merchant service providers
- Receive simplified monthly statements
- Transmit checks securely
- And more



## VAULT SERVICES



# Peace of mind for all your cash deposits.

### The most convenient and secure way to deposit your cash.

If your business handles a high volume of cash and safety is a concern, Vault Services can be an efficient solution for making deposits. By using an armored courier instead of depending on an employee to carry large amounts of cash to the bank, you'll reduce risk and save time. You can also order cash and trust that it will be delivered securely when you need it.

### Experience the benefits of Vault Services.

With Vault Services from Dime Community Bank, you can:

- **Coin and Currency Deposits.**

An armored courier will deliver your cash to a secure vault facility, crediting your account, ensuring a safe and quick deposit.

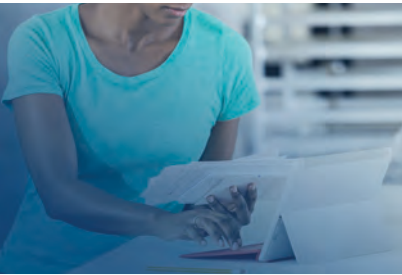
- **Coin and Currency Orders.**

With 24/7 access to an automated ordering system, you and your employees can place orders anytime, making it easy to maintain cash on-hand.

- **Cost Savings.**

Consolidated accounts at one bank means fewer accounts and fewer bank fees. Use of armored service may also result in lower insurance costs.

- **And more.**



## LOCKBOX SERVICES



# Improve operational efficiency and profitability.

### Convenience is just around the corner.

Does your business process a large number of receivables and payments by mail? Dime Community Bank has the right treasury management solution for you. With our Lockbox Services<sup>1</sup>, we'll eliminate in-house processing costs, improve funds availability, and simplify your record keeping and reporting.

As a leading business bank in New York, Dime understands the needs of your business. Our Lockbox Services allow your customers to simply send their payments to an address featuring your company name and lockbox number. We'll deposit the check and provide correspondence, remittance documents, and deposit summaries to your business each day.

Our relationship managers will structure the right lockbox solution to meet your needs.

### Benefits of Lockbox Services

With Lockbox services from Dime Community Bank, you'll be able to:

- Improve funds availability
- Simplify record keeping
- Protect against internal theft and check fraud
- Eliminate in-house check processing costs
- Improve same-day decisioning
- And more