

# Treasury Management Solutions

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A background image showing a woman with blonde hair smiling and holding papers in a meeting setting, with other people blurred in the foreground and background.

## Products & Services Guide



## Mission Statement

The Treasury Management team at Dime is committed to your business's success by providing you with the best in class service, support, and technology to manage your finances.

Dime Community Bank has made a major commitment to Treasury Management and Digital Banking products and services. The focus is a back-to-basics approach to partner with our clients to provide a positive experience using the latest Mobile and Digital products to enhance the payments process and provide real time information to all size clients.



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## ONLINE & MOBILE BUSINESS BANKING



### Banking for a more efficient business.

#### **Banking Online means less time running to the bank, and more time running your business.**

With all the services available to Dime business accounts, staying on top of your accounts has never been easier. ACH and Check positive pay helps protect your business against fraud and improves operational efficiency through automatic check reconciliation. Automated Clearing House (ACH) services help you process your credit and debit transactions without the cost and time related to paper checks. Manage and monitor your accounts securely, check your balances and transaction histories, and transfer funds securely between Dime accounts all from your smartphone.

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#### **Benefits of Online & Mobile Business Banking:**

With Online & Mobile Business Banking<sup>12</sup> services from Dime Community Bank, you'll be able to:

- **Real-time account information**  
Review account balances and transactions from a user-friendly dashboard.
- **Make payments on the go**  
Approve ACH payments and wire transfers.
- **Pay your bills**  
Make payments from your device and set automatic payments.
- **Securely manage your finances Online**  
Save time and money by banking from your home or office.
- **Move money easily and securely**  
Transfer money between accounts or to other financial institutions.
- **Deposit checks**  
Save yourself a trip to the bank by depositing checks from your phone.



<sup>1</sup> All products subject to Dime approval.

<sup>2</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.



## ACH ORIGATION



### Predictable and secure payments.

#### Take your business to the next level with ACH Origination Services.

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<sup>1</sup> (ACH) services to help you process transactions without the cost and time related to paper checks. ACH origination services helps you maximize cash flow while streamlining business operations and gaining efficiencies by eliminating paper checks and creating predictable revenue collection.

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#### Benefits of ACH Origination.

With ACH origination 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
- Make and collect vendor payments
- Eliminate the expense associated with receiving paper checks
- Arrange a payment schedule
- Pay your employees electronically



## WIRE ORIENTATION



### Save time and money with Wire Origination services.

#### Create and approve wire requests at your convenience

Wire Origination<sup>1</sup> offers another vendor payment option with the ability to schedule single or recurring wire transfers. This service also allows you to safely transfer money to another financial institution at your convenience. Both foreign and domestic Wire Transfer services are available from your checking, savings or money market accounts.

With Wire Transfer notifications, you'll receive email or text messages for any incoming or outgoing wire transfer that posts to your account. The notification will give you all the information you need including the amount of the wire, the sender and recipient, as well as any additional information related to the transfer.

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#### Benefits of Wire Origination

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

- Eliminate bank visits and calls regarding wire requests
- No manual processing required
- Ensure same-day credit to your recipients
- Real-time email alerts and Online Banking confirmation
- Create one-time or recurring wire transfers
- Flexible Online access to a broad network



## ACH POSITIVE PAY



# ACH Positive Pay protects your business against unauthorized electronic activity.

### Fraud Prevention and Security

ACH Positive Pay<sup>1</sup> helps reduce the risk of fraudulent transactions by allowing you to review any incoming ACH debits before they've been deducted from your account. You can also create custom filters for your pre-approved vendors, allowing them to be paid automatically. Any other transactions that occur outside of these pre-approved vendors will generate an alert notification, allowing you to ultimately approve or deny the transaction. Transaction Alerts – Any alert notifications resulting from an unauthorized ACH transaction can be sent to one or multiple email addresses, as well as to your mobile device via SMS text message.

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### Benefits of ACH Positive Pay

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

- Reduce risk of fraudulent ACH transactions
- Receive alert notifications via email and/or text message
- Review incoming ACH debit transactions
- Improve business flow and profitability



## CHECK POSITIVE PAY



# Protect Your Business From Check Fraud

### Check-based fraud prevention you can trust.

Managing payment processing and check reconciliation can be daunting for any business, especially at high volumes. Dime's Check Positive Pay<sup>1</sup> solution enables you to protect your business through simplified check reconciliation. With Check Positive Pay, we'll match each check processed and presented for payment against a list of checks issued by your business each day. If exceptions are found, we'll report them to your business for review, and you can make the final decision to either accept or reject the check.

As a trusted name in community banking, Dime is always there for your business. Our experienced Treasury Management Sales Consultants will work with you to set up Check Positive Pay, and will be there protecting your business from check fraud every step of the way.

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### Benefits of Check Positive Pay

With Check Positive Pay from Dime Community Bank, you'll be able to:

- Improve check fraud detection and mitigation
- Strengthen internal controls
- Simplify accounts payable processing
- Improve business flow and profitability.





## 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) desktop check scanner and software, so you can scan your checks, review the images, and transmit them through a secure website to us for processing. You'll also be able to capture checks with your smartphone<sup>2</sup> or tablet.

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.

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### Benefits of Remote Deposit Capture

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

- Deposit an unlimited number of checks
- Mitigate check fraud
- Deposit checks via smartphone, tablet, or desktop scanner
- Improve productivity
- Transmit checks securely
- Streamline check processing



<sup>1</sup> All products subject to Dime approval.

<sup>2</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.



## MERCHANT SERVICES



**As your business evolves, so will your banking needs.**

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

Merchant Services<sup>1</sup> from Dime enables you to accept debit and credit card payments both in-store and online. Our competitive pricing and next-day funding can help simplify your operations without hindering your profitability.

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### Benefits of Merchant Services

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

- **Store and process Bankcard transactions securely.**  
Storing sensitive information can expose you to increased liability if not handled properly. Dime's Customer Vault allows you to store payment methods without accessing the full credit card number, reducing security concerns while keeping customer information easily accessible. Customer Vault is also PCI compliant.
- **iProcess**  
Take your storefront with you wherever you go with iProcess, a simple and easy to use mobile app that allows you to take payments from anywhere using your personal iOS or Android phone<sup>2</sup>. You can run a transaction, add tips, or even issue a refund using the app. And with full Customer Vault integration, you'll be able to save new credit cards, or pull up previously saved information right from your own mobile device.
- **Electronic Invoicing**  
A simple, secure, and convenient way to bill your customers. Electronic invoicing enables merchants to invoice customers via brand-able email and allows customers to make payments by following an embedded link. Electronic Invoicing allows you to invoice your customers via brand-able emails which gives customers the ability to make payments by following a secure, embedded link.

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## 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? If so, 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.

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. We also offer On-Line Payment Portal functionality fully integrated with our Core Lockbox processing platform. This function gives your customers the option to make payments either on-line or continue paying by check through Dime's Lockbox service.

Our Treasury Management Sales Consultants will structure the right lockbox solution to meet your needs.

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### 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
- Enables the ability to accept credit card payments



## 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<sup>1</sup> 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.

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#### 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.



## TREASURY MANAGEMENT SECURITY



**Keeping you safe every step of the way.**

**Dime Community Bank is committed to keeping your bank accounts safe..**

We take every precaution to ensure our customers enjoy a secure Online environment by using a variety of advanced technologies, we help prevent unauthorized access to your personal and financial information. To find out more about how Dime protects our business banking customers, reach out to one of our Treasury Management Sales Consultants.

**Dime is committed to keeping you secure.**

All business accounts come standard with a variety of multi-level security features.

- 3-point login utilizing a complex password
- Secure Browser availability utilizing encrypted keyboard
- IP whitelisting availability
- Customer notification available for all user creation function
- Multifactor authentication with “soft” token
- Complete segregation and dual control of duties among users
- Customer account and transaction limits
- Transaction anomaly detection

# Treasury Management Solutions

**Run your business more efficiently with Treasury Management solutions from Dime Community Bank**

[Speak with a Treasury Management Sales Consultant](#)

## **Questions or need Assistance?**

Please call Treasury Management at 631-723-7620:

- Monday through Thursday 8:30am-5pm ET
- Friday 8:30am-6pm ET
- Saturday 9am-2pm ET

Or email [TMSales@dime.com](mailto:TMSales@dime.com).

Thank you for banking with Dime Community Bank.