



# Business Online Banking PLUS

QUICK REFERENCE USER GUIDE



Member  
**FDIC**

Dime Community Bank



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We've created this **Quick Reference User Guide** for Dime Business Online Banking PLUS, to help provide an overview of the following topics:

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## OVERVIEW & FEATURES

# Introducing Dime's Business Online Banking PLUS.

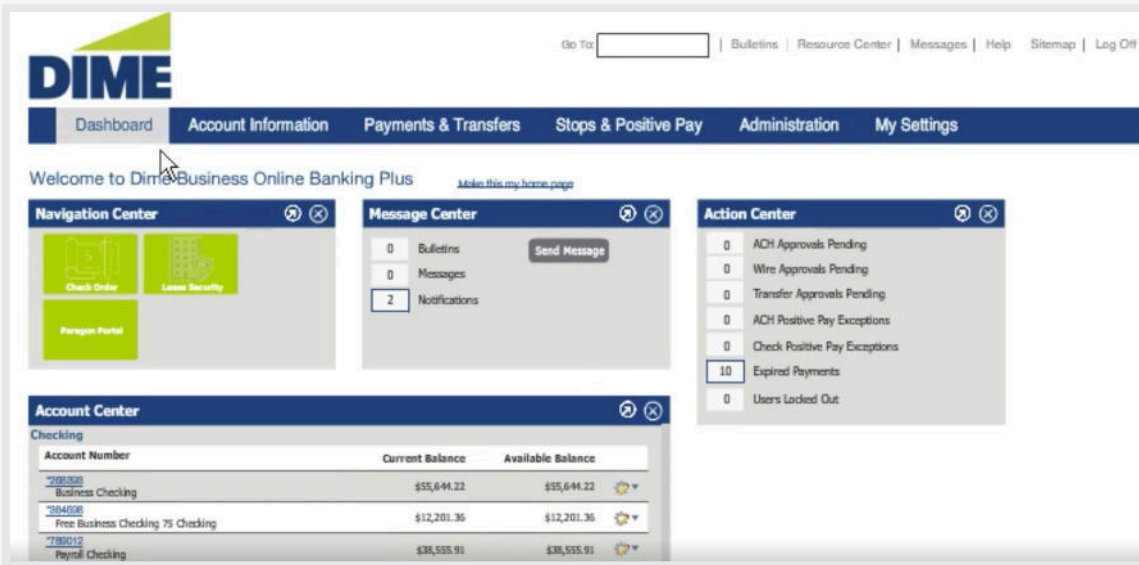
With PLUS, you get MORE for your business.

- **More access.**
  - Bank 24/7 with Business Mobile Banking App\*
  - Faster account access with Touch ID and Face ID on mobile devices
  - Manage accounts from the office, home or on the go
  - Unified experience across mobile devices and desktop
- **More tools.**
  - Manage accounts from a single-view, customizable dashboard
  - Deposit checks anywhere with mobile deposit
  - 24 months of transaction/statement history and search
  - Manage and move money easily for ACH Payments, Wire Transfers and Payments
  - Enhanced reporting and statements
- **More security and control.**
  - Company self-administration
  - Set permissions, control account access and receive alerts
  - Digital security tokens to initiate payments
  - Secure messaging within Business Online Banking PLUS
  - Improved notification via SMS text and email

\* Must have registered for Dime Business Online Banking to use Dime Business Mobile. Dime Business Mobile App is available for select mobile devices. Business Mobile is a free service from Dime. However, your mobile carrier may charge for data and text message usage.

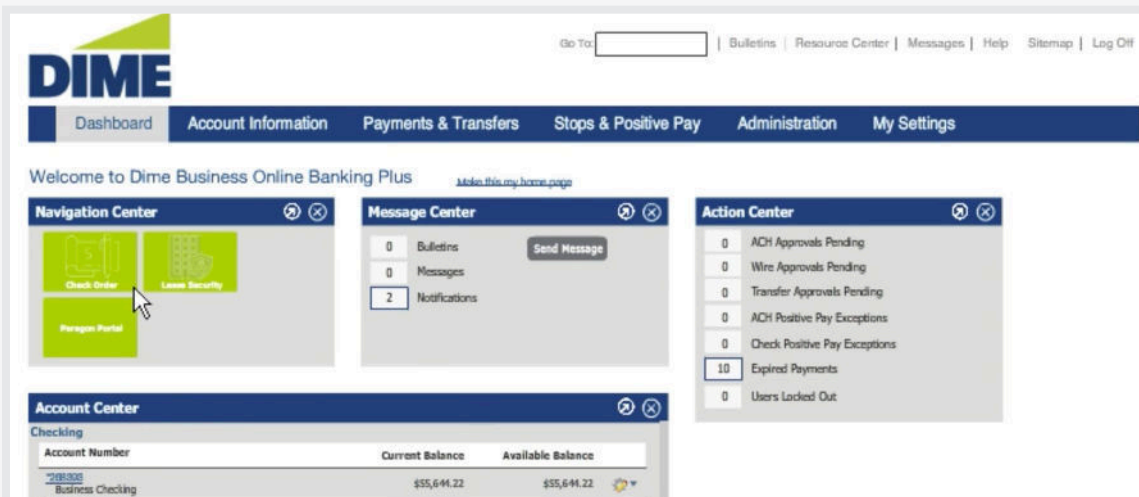


## NAVIGATING BUSINESS ONLINE BANKING PLUS



### DASHBOARD

The **Dashboard** specializes in giving you the information that's important to your role in the company, all in one view. Dashboard provides a quick view of your company's recent activity for communications actions and accounts.

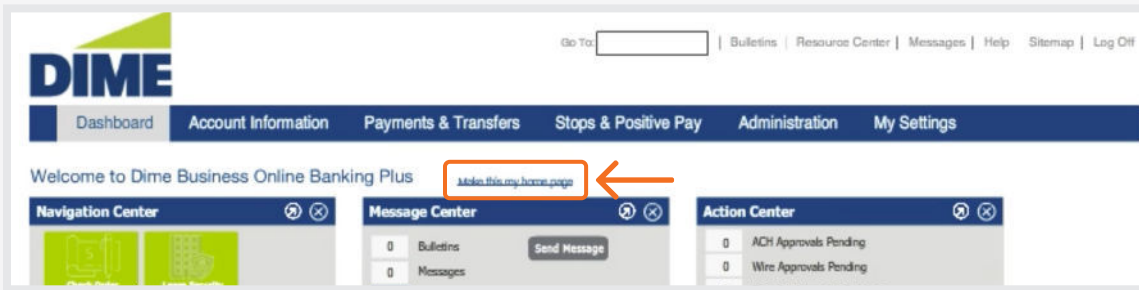




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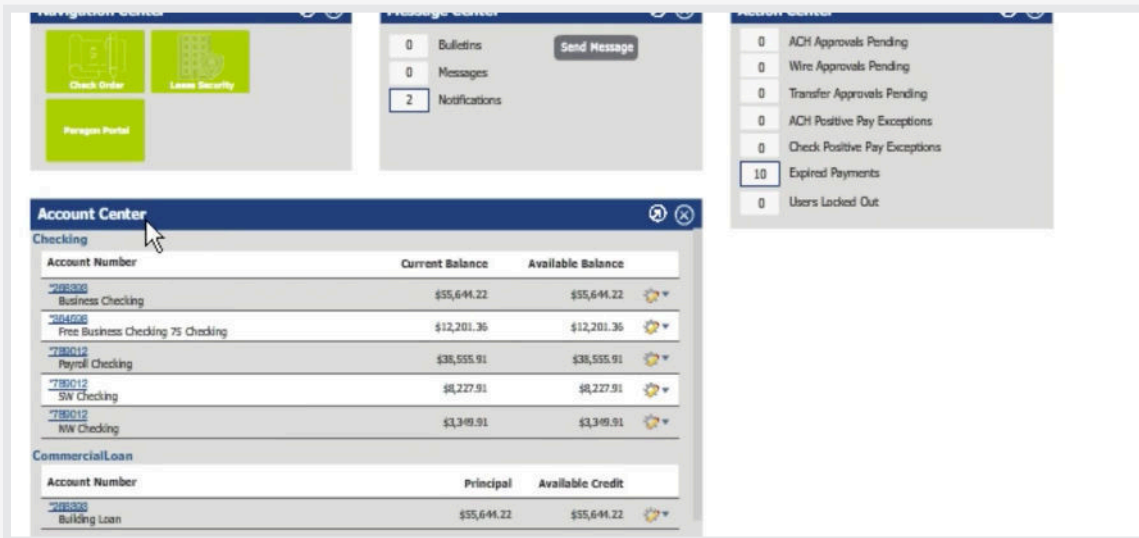
Right away, you'll see a snapshot of your accounts and know if there are new approvals, transactions or messages to address. And, you can personalize the screen for each user to show the information they most need.

To make this tab your landing page, click on **Make this my home page**.



From the **Navigation Center**, you'll find convenient access to various external sites. The **Message Center** lists bulletins, secure messages and reports you choose to receive, such as balance reports and end of day notifications.

Depending on your permissions, the **Action Center** helps identify items awaiting your approval, expired payments and users that are locked out.



In the **Account Center**, balance information for selected accounts are displayed. From here, you can quickly navigate to the account's quick view page, view an account's recent transactions, and if authorized, make quick transfers.

Finally, in the **Resource Center**, you can find information, documents and access to helpful links.

Customization is as easy as grabbing a widget and moving its position. Or remove the widget altogether. Once removed, you can easily re-add it by selecting from the list.



"Navigating Business Online Banking PLUS" continued from previous page...

## ACCOUNT INFORMATION

**Account Information** is the heart of cash management, giving you an at-a-glance view of your company's cash position.

The screenshot shows the DIME Account Information page. At the top, there is a navigation menu with options: Dashboard, Account Information (selected), Payments & Transfers, Stops & Positive Pay, Administration, and My Settings. Below the navigation menu, there is a "Quick View" section with a search bar and a dropdown menu for "Account Type". A table displays the current ledger for various accounts:

Account Number	Current Ledger
123456 Business Account Checking	\$55,644.22
789012 Our Business Bank Checking	\$12,197.91
789012 Payroll Checking	\$38,555.91

**Quick view** displays your accounts. You can select the transfer icon to make a quick transfer or select an account to view recent transactions. Plus, you can create ad-hoc balance reports to organize information exactly the way you need, as well as search transactions, generate reports and add account alerts.

This screenshot provides a more detailed view of the Account Information page. It includes the same navigation menu and search bar as the previous screenshot. The table of account balances is expanded to include Savings and Commercial Loan accounts:

Account Number	Current Ledger
123456 Business Account Checking	\$55,644.22
789012 Our Business Bank Checking	\$12,197.91
789012 Payroll Checking	\$38,555.91
789012 SW Checking	\$8,227.91
789012 NW Checking	\$3,349.91
789012 Our Business Bank Savings	\$68,380.55

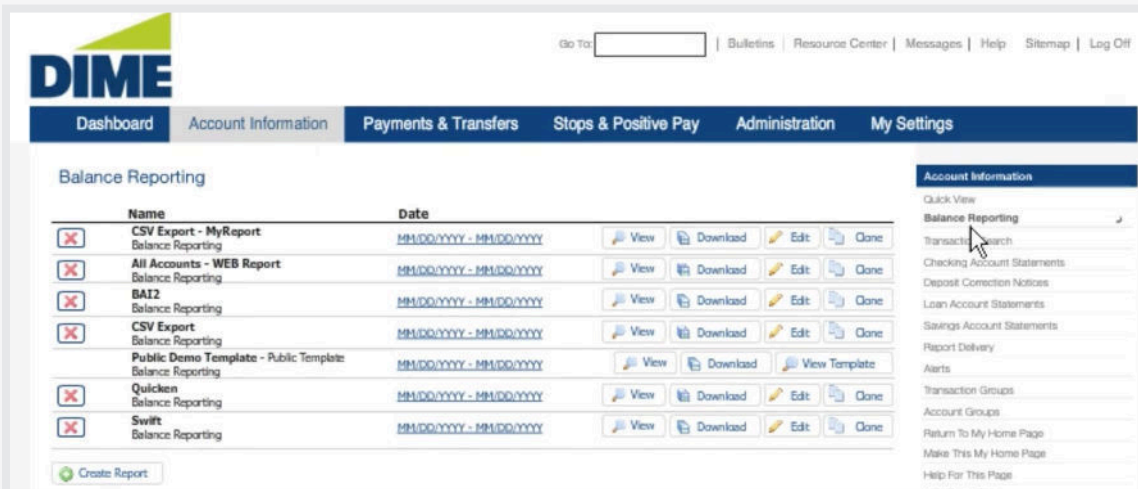
On the right side of the page, there is a sidebar menu with options: Quick View (selected), Balance Reporting, Transaction Search, Checking Account Statements, Deposit Correction Notices, Loan Account Statements, Savings Account Statements, Report Delivery, Alerts, Transaction Groups, Account Groups, Return To My Home Page, Make This My Home Page, Help For This Page, Print This Page, Terms And Conditions, Privacy Policy, and Contact Us.



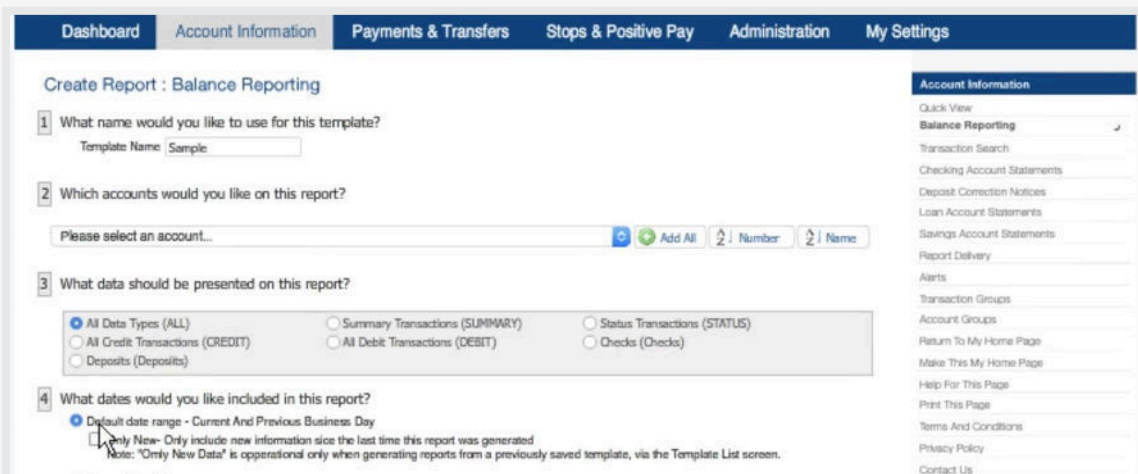
"Navigating Business Online Banking PLUS" continued from previous page...

Deposit accounts may include the accounts balance information, hold amounts, available credit, float, amount pending authorization and interest information.

**Balance Reporting** provides on-demand customizable ad-hoc reports for a wide variety of activities. Including transactions by date by type or by status. From the reporting screen you can view each of your reports, download it to your desktop to make changes to the template, and clone a template to create a similar one. Or, if the template is no longer useful, delete it.



To create a new report, simply define a template for your report. Begin by giving the report a nickname. Select the accounts and then determine what information to present. All includes the entire spectrum of data available.





"Navigating Business Online Banking PLUS" continued from previous page...

Next, select the time-period notification method, the format in which you want the report generated, and the type of file you wish to receive.

The screenshot shows a configuration form for generating a report. It includes several sections:

- Notification Method:** Radio buttons for Current Day Only, Previous Business Day Only, Previous Week, Previous Month, Week To Date, Month To Date, and Custom Date Range.
- 5 How would you like to be notified that new data for this report is available?** Radio buttons for EMAIL (selected) and SMS.
- 6 When would you like this report delivered?** Radio buttons for BAI Version 2 (selected), Quicken (Mac) Web Connect, Quicken (Windows) Web Connect, CSV Transaction Report, QuickBooks Web Connect, and Web Report.
- What type of file would you like to receive?** Radio buttons for HTML (selected), PDF, Encrypted PDF, and Text.
- What name would you like the file to have?** A text input field with ".pdf" as a suffix and a "Macro Help" link below it.

Finally, you have the choice of adding macro information to your file name, such as the current day or time. When ready, you can generate your report download the file or save the template. Saving your template adds it to your list. Just select your report to view its details. These reports can be generated on demand at any time. You can also use report delivery to generate similar reports automatically and then be notified when new reports become available.

The screenshot shows the DIME Business Online Banking PLUS dashboard. The top navigation bar includes the DIME logo, a search field, and links for Bulletins, Resource Center, Messages, Help, Sitemap, and Log Off. The main navigation bar contains Dashboard, Account Information, Payments & Transfers, Stops & Positive Pay, Administration, and My Settings. The central content area is titled "Balance Reporting" and displays a table of reports:

Name	Date	View	Download	Edit	Done
<input type="checkbox"/> CSV Export - MyReport Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> All Accounts - WEB Report Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> BAI2 Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> CSV Export Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> Public Demo Template - Public Template Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> Quicken Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				
<input type="checkbox"/> Swift Balance Reporting	MM/DD/YYYY - MM/DD/YYYY				

Below the table is a "Create Report" button. On the right side, there is an "Account Information" sidebar with a "Quick View" section and a "Balance Reporting" section containing links for Transaction Search, Checking Account Statements, Deposit Connection Notices, Loan Account Statements, Savings Account Statements, Report Delivery, Alerts, Transaction Groups, Account Groups, Return To My Home Page, Make This My Home Page, and Help For This Page.

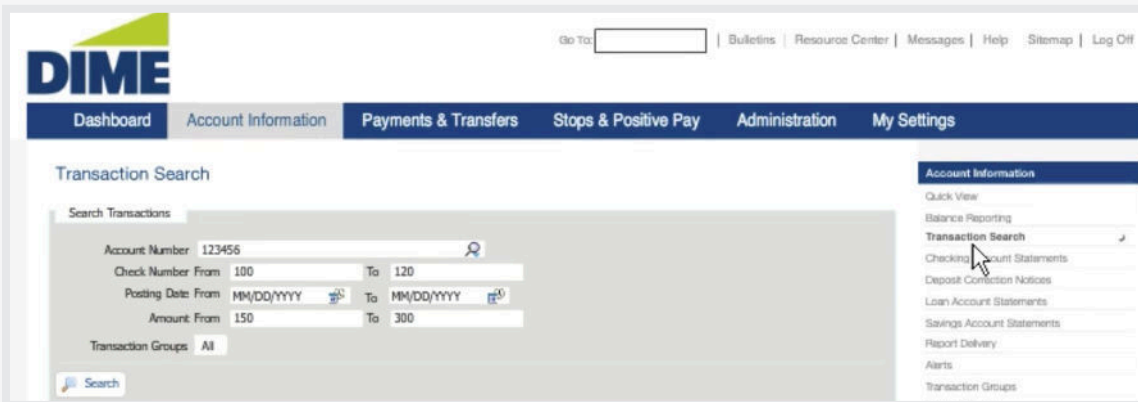




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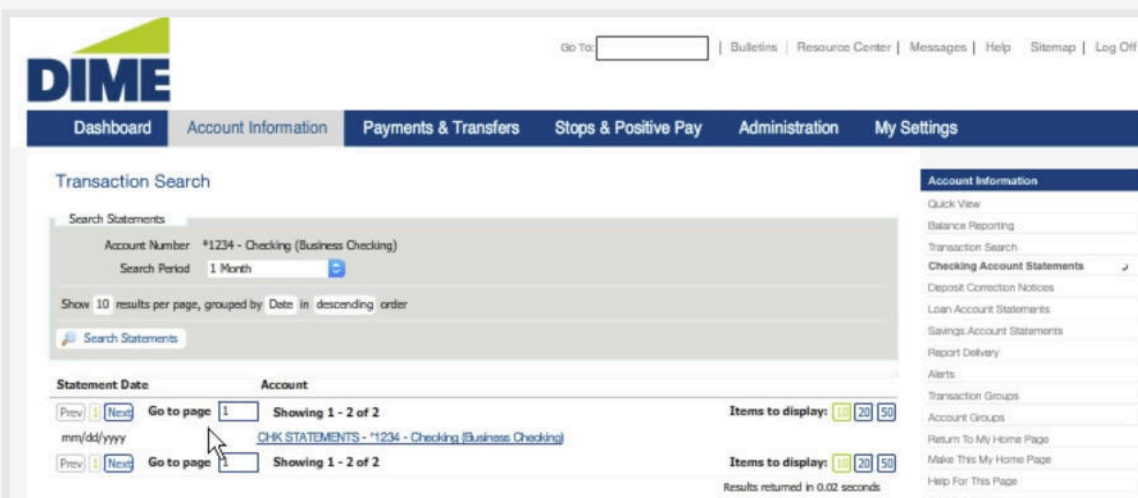
Intuit QuickBooks/Quicken users will export their files in Balance Reporting by selecting the correct report type in Step 6 of Creating A Report.

**Transaction Search** provides an easy tool for locating specific transactions from any account.



Simply enter the criteria you're looking for. Such as the account number, check number or numbers, the posting date range, and amount range. Then, choose whether to search all transaction groups or only selected groups. When ready, select **Search** to display your results, including posted date, description and amount. Selecting an item in your results displays the image.

In **Statements**, authorized employees can access electronic statements for checking, savings and loan accounts.



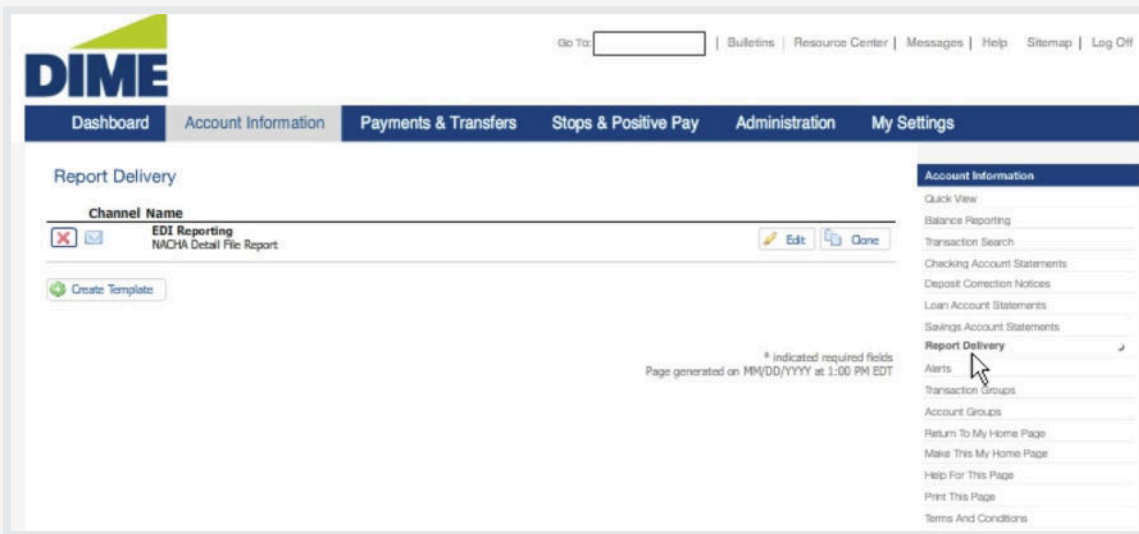


"Navigating Business Online Banking PLUS" continued from previous page...

First, select the account number, if available, and then the statement period you'd like to display. And, if you'd like, choose the number of results to display per page along with your preferred sorting order. That's it. Any statements matching your search criteria will display.

Next, you can select a statement to view its details. From here, you can download the statement. When finished, just close the window.

**Report Delivery** offers authorized employees the ability to generate reports automatically based on the type of report they were interested in receiving and when or how often they like to receive their information. Reports can be automated for balance reports, as well as each of the different types of NACHA reports.



To create a new delivery template, select the type of report you're interested in receiving. Then, complete the form, which will vary depending on the report type.

Once you've entered the specific information you'd like to monitor, choose the schedule on which you'd like your report delivered: daily, weekly or monthly. You can also select any specific criteria that might trigger a new report.

When ready, save your template to add it to your list. That's it. You can make changes, clone it or delete it at any time. And, when a new report becomes available, you'll be notified through your preferred channel.



"Navigating Business Online Banking PLUS" continued from previous page...

## PAYMENTS & TRANSFERS

**Payments and Transfers** provides powerful tools for managing and moving money. From here, authorized employees can view payment activity, create and manage ACH transactions, initiate wire transfers as well as internal transfers between accounts. They can add and manage payees and create templates to help import files from your accounting software. Plus, they can access their online bill payments and perform a variety of other useful tasks.

The screenshot shows the DIME Payments & Transfers interface. At the top, there is a navigation bar with the following tabs: Dashboard, Account Information, **Payments & Transfers**, Stops & Positive Pay, Administration, and My Settings. Below the navigation bar, the main content area is titled "Payment Activity: Current Activity". It features a summary table with the following data:

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
COMPLETE	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
ALL	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)

Below the table, there is a "NOTICE" box stating: "You have 2 expired payments totalling \$10,250.00 for previous business days that require attention!". Below the notice, there is a "Search Transactions" button. At the bottom of the main content area, there is a pagination control showing "Showing 1 - 10 of 10" and "Items to display: 10 20 50".

The transaction detail view for "DWR-0000012" is shown below the pagination control. It displays the following information:

- Amount: \$512.00
- Status: Approved - MM/DD/YYYY
- Payment Date: MM/DD/YYYY
- Originator: Thomas J 112234569 - DDA (Business Account Checking) - Sample Bank (112234569)
- Beneficiary: Food Company - Account Number \*123456

On the right side of the interface, there is a "Payments & Transfers" sidebar menu with the following options: Payment Activity (Current Activity), Future Payments, Payment History, Recurring Transfers, ACH Payments, Wire Transfer, Account Transfer, Payee Maintenance, Import Maintenance, Mobile Deposit, Bill Pay, Return to My Home Page, and Make This My Home Page.

Payment Activity offers quick access to your current activity, future payments, payment history and recurring transfers.

This screenshot is identical to the one above, showing the DIME Payments & Transfers interface. It displays the same navigation bar, summary table, notice, pagination control, transaction detail view, and sidebar menu.



"Navigating Business Online Banking PLUS" continued from previous page...

**Current Activity** displays at-a-glance totals for both pending and posted items. Below, you'll see your recent activity. Depending on the item's status, authorized users may perform a variety of actions. They can view, edit and cancel pending items. Even request an ACH transaction be reversed.

**Payment Activity: Current Activity**

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
COMPLETE	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
ALL	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)

**NOTICE:** You have 2 expired payments totalling \$10,250.00 for previous business days that require attention!

Search Transactions

Prev 1 Next Go to page 1 Showing 1 - 10 of 10 Items to display: 10 20 50

+ / - [Approve] [Release] [Approve And Release]

- DWR-0000012** \$512.00 Approved - MM/DD/YYYY [View]  
Payment Date: MM/DD/YYYY  
Originator: Thomas J 112234569 - DDA (Business Account Checking) - Sample Bank (112234569)  
Beneficiary: Food Company - Account Number \*123456
- DWR-0000013** \$250.00 Expired - MM/DD/YYYY [View]  
Payment Date: MM/DD/YYYY  
Originator: Thomas J 112234569 - DDA (Business Account Checking) - Sample Bank (112234569)  
Beneficiary: Food Manufacturer - Account Number \*5678
- ATR-00000123** \$7,000.00 Pending Approval - MM/DD/YYYY [View] [Edit] [Cancel]  
Payment Date: MM/DD/YYYY

**Payments & Transfers**

- Payment Activity
  - Current Activity
  - Future Payments
  - Payment History
  - Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit
- Bill Pay
- Return To My Home Page
- Make This My Home Page
- Help For This Page
- Print This Page
- Terms And Conditions
- Privacy Policy
- Contact Us

**Search Transactions** enables you to filter your list to help locate specific types of transactions, or a specific transaction within that type. And, selecting an item within the totals chart lets you quickly view only those items.

**Payment Activity: Current Activity**

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
COMPLETE	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)
ALL	\$0.00(0)	\$0.00(0)	\$0.00(0)	\$0.00(0)

**NOTICE:** You have 2 expired payments totalling \$10,250.00 for previous business days that require attention!

Search Transactions

Prev 1 Next Go to page 1 Showing 1 - 10 of 10 Items to display: 10 20 50

+ / - [Approve] [Release] [Approve And Release]

- DWR-0000012** \$512.00 Approved - MM/DD/YYYY [View]  
Payment Date: MM/DD/YYYY  
Originator: Thomas J 112234569 - DDA (Business Account Checking) - Sample Bank (112234569)  
Beneficiary: Food Company - Account Number \*123456
- DWR-0000013** \$250.00 Expired - MM/DD/YYYY [View]  
Payment Date: MM/DD/YYYY  
Originator: Thomas J 112234569 - DDA (Business Account Checking) - Sample Bank (112234569)  
Beneficiary: Food Manufacturer - Account Number \*5678

**Payments & Transfers**

- Payment Activity
  - Current Activity
  - Future Payments
  - Payment History
  - Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit
- Bill Pay
- Return To My Home Page
- Make This My Home Page
- Help For This Page
- Print This Page
- Terms And Conditions



"Navigating Business Online Banking PLUS" continued from previous page...

**Future Payments** are displayed in calendar view. Just select an upcoming payment to view its details. You can also use the search filters to display only those payments you're interested in. If authorized, you can make changes or delete them.

Payment Activity: Future Payments

Month YYYY    month week

Mon	Tue	Wed	Thu	Fri
25	26	27	28	29
30	31	1	2	3
4	5	6	7	8
9	10	11	12	13
14	15	16	17	18
19	20	21	22	23
24	25	26	27	28
29	30	31	1	2

Text    Staff    ATR-0000125    ATR-0000126

Payments & Transfers

- Payment Activity
- Current Activity
- Future Payments**
- Payment History
- Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit
- Bill Pay
- Return To My Home Page
- Make This My Home Page
- Help For This Page
- Print This Page
- Terms And Conditions
- Privacy Policy
- Contact Us

**Payment History** lets you research your past payment activity. To start, enter the criteria you're looking for then search.

Dashboard    Account Information    **Payments & Transfers**    Stops & Positive Pay    Administration    My Settings

Payment Activity: Payment History

ALL TRANSACTIONS    ACH Payments    Wire Transfers    Account Transfers

Show From MM/DD/YYYY To MM/DD/YYYY

Tran Number    Payee

Name

Amount

Status

Entry Method

Import File

Recurring Payments Only

Show 10 results per page, grouped by Date in descending order

Search    Print    Export

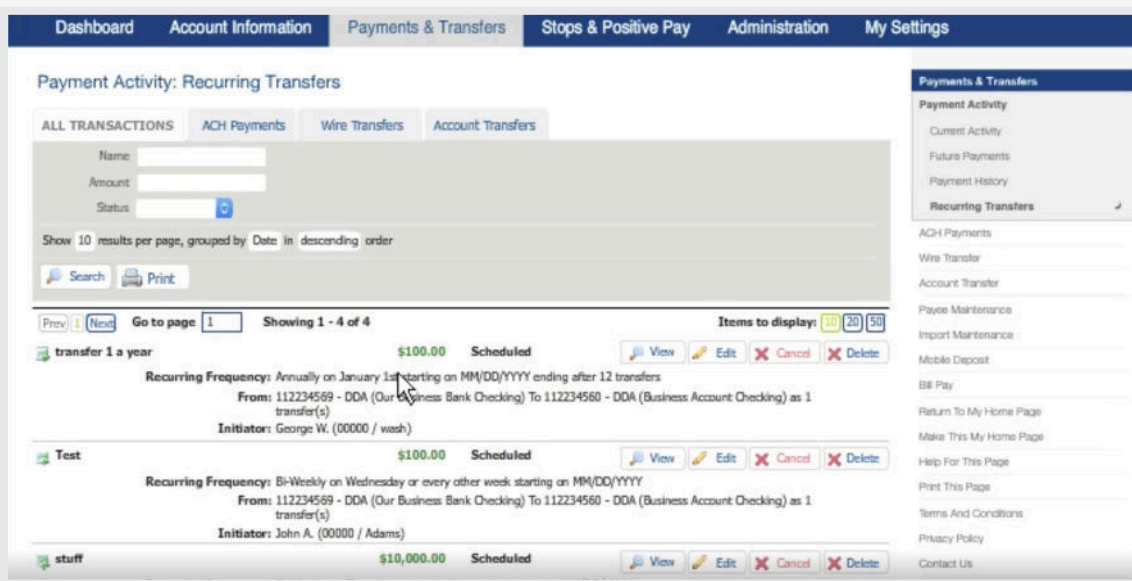
Payments & Transfers

- Payment Activity
- Current Activity
- Future Payments
- Payment History**
- Recurring Transfers
- ACH Payments
- Wire Transfer
- Account Transfer
- Payee Maintenance
- Import Maintenance
- Mobile Deposit
- Bill Pay
- Return To My Home Page
- Make This My Home Page

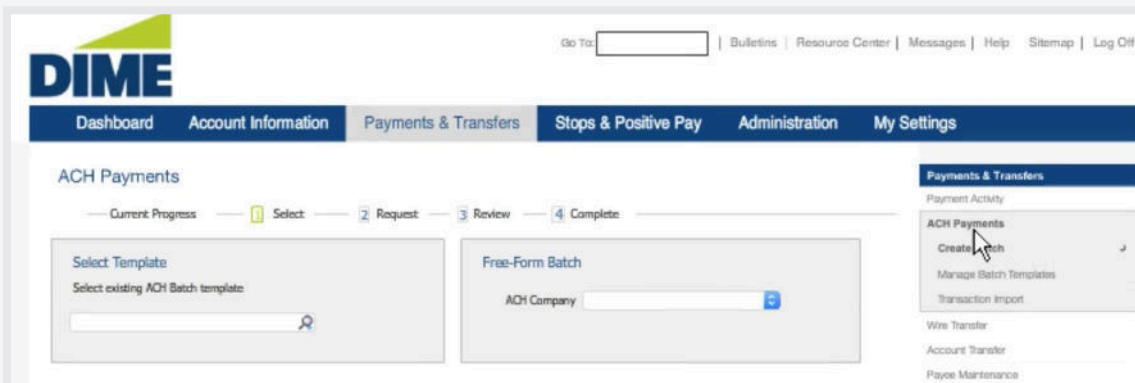


"Navigating Business Online Banking PLUS" continued from previous page...

**Recurring Transfers** provides a convenient way to research transactions that occur on a regular basis. Just select the type of transfer you're looking for, and then select any specific information regarding the transfer. You can also leave these fields blank to display all current transfers.



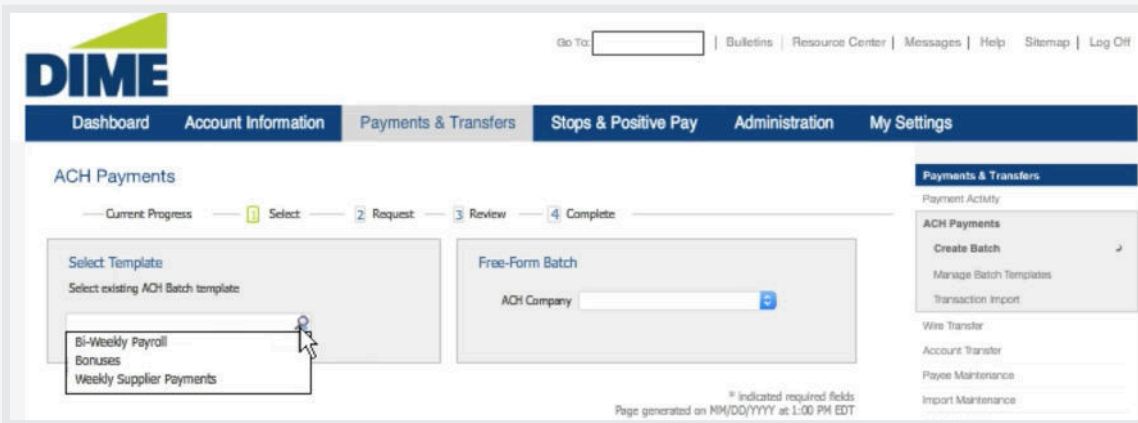
In **ACH Payments**, authorized employees can create Batches, Manage Batch Templates and create Mapping Files that help import your batch information. New ACH Batches are created by selecting a pre-existing template or, using the free-form batch to create a new one.



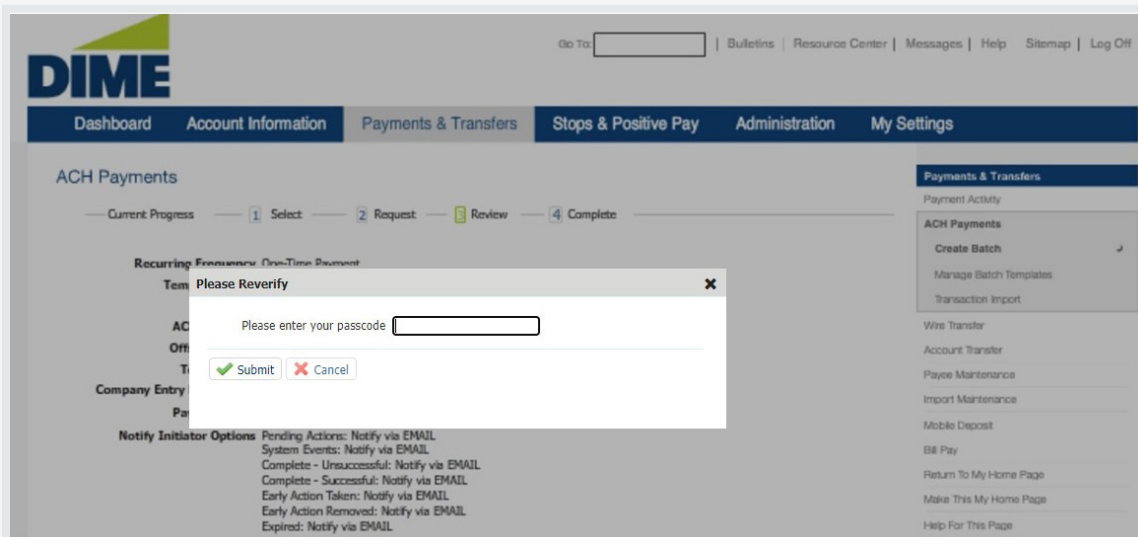


"Navigating Business Online Banking PLUS" continued from previous page...

**Templates** are helpful for batches that repeat and where much of the information remains constant, such as payroll. To start, select the template. Then, update information, such as the payment date and the amounts. If the template contains multiple payees, you can exclude a payee by selecting the checkbox. When ready, request the batch. And, if everything looks correct, confirm it.



To complete your request, you may be asked to enter a one-time passcode. Simply enter this code and submit your request. Your batch is added to payment activity and will be processed on the date you selected.







"Navigating Business Online Banking PLUS" continued from previous page...

To create a **Free-Form Batch**, begin by selecting the company if applicable. Then, indicate whether your request will be credit or debit.

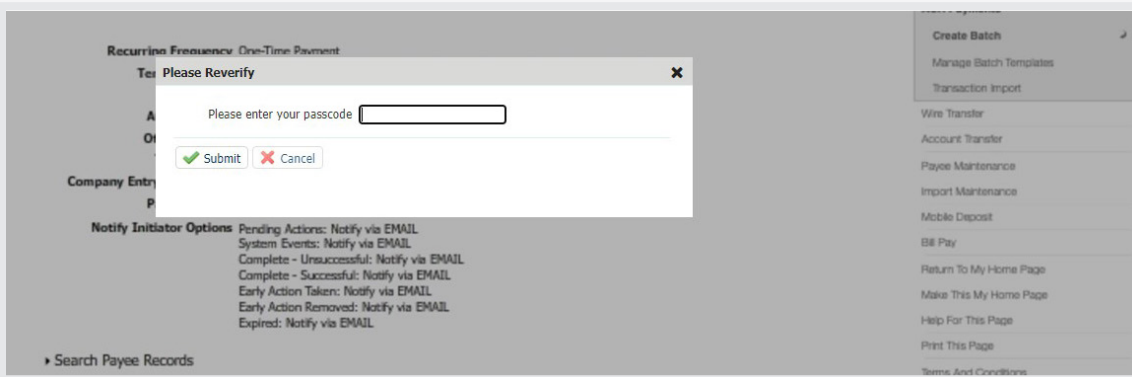
Next, **select the batch type** and complete the form. Make sure to include the date, offset account, company entry description, and any notifications you'd like to subscribe to. Once you've entered the specific information for each payee, **request the batch**.



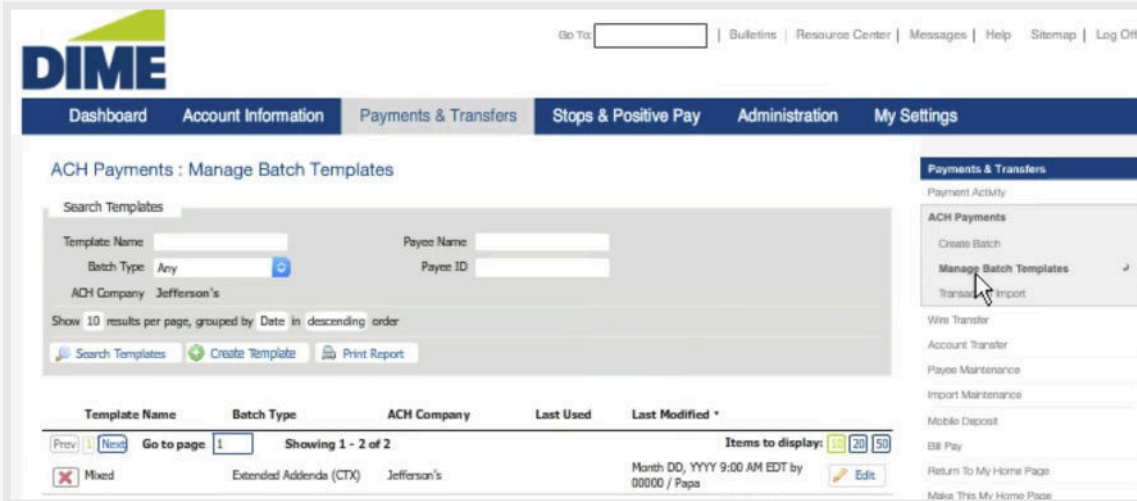


"Navigating Business Online Banking PLUS" continued from previous page...

To **complete your request**, you'll be asked to enter a one-time passcode. Simply enter this code and submit your request. Your batch is now added to your payment activity and will be processed on your selected date.



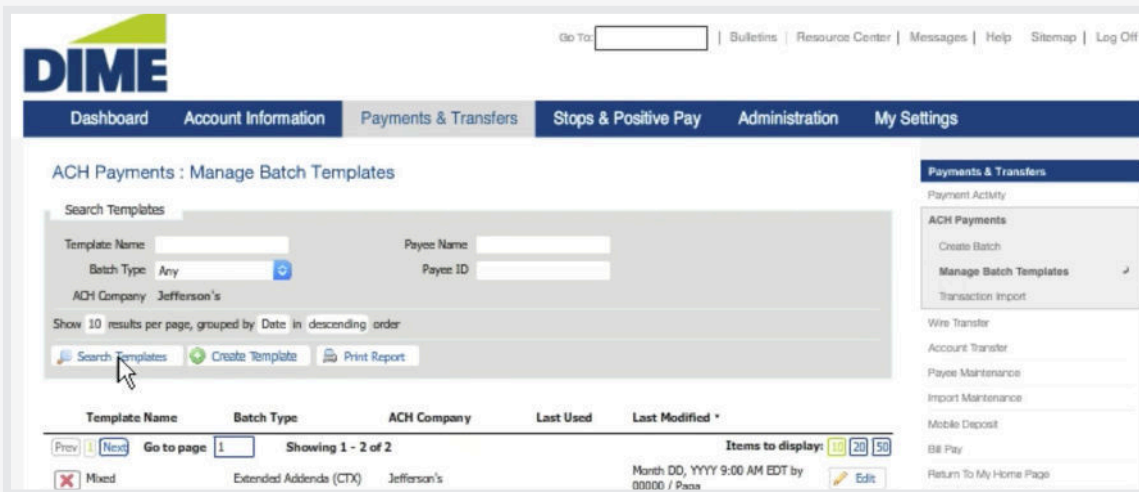
**Manage Batch Templates** is where authorized employees create and make changes to the ACH Templates that are stored in this system.



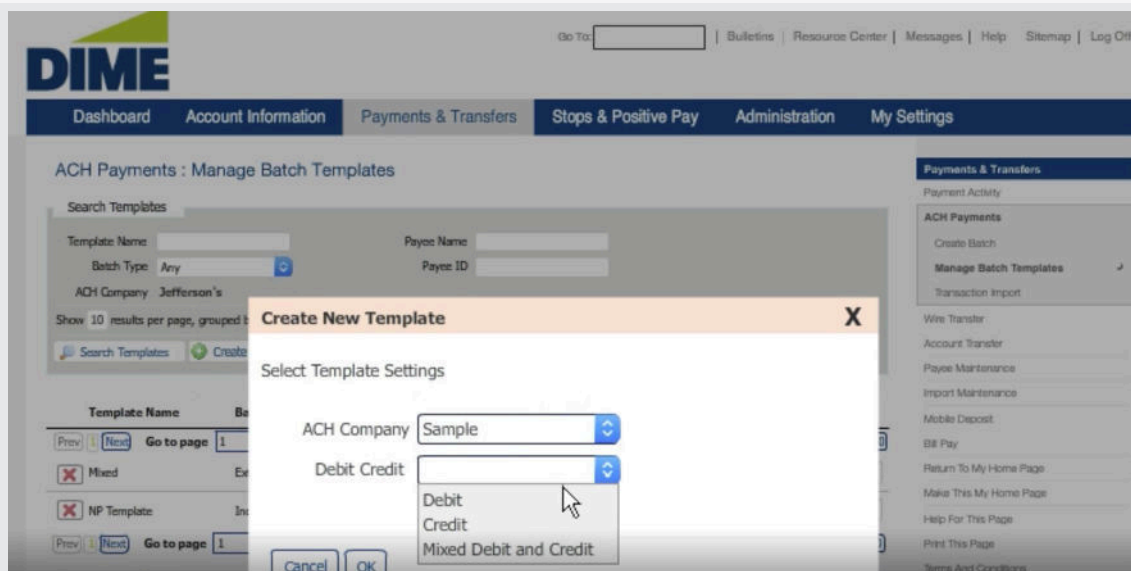


"Navigating Business Online Banking PLUS" continued from previous page...

You can use the **search filters** to help locate specific templates. Search filters can create new templates and print reports that display template activity. Below, you'll see your templates including templates that were only partially completed, yet autosaved to preserve the information. From here, you can remove templates, view their details and if authorized, make changes.



To create a new template, begin by selecting the company, if applicable. Then, indicate whether your request will be credit or debit. Next, select the batch type and complete the form.





"Navigating Business Online Banking PLUS" continued from previous page...

Make sure to include the name, offset account and company entry description and if the template contains confidential information. Once you've entered the specific information to store for each payee, save your template. Your new template is now added to the list and is available for creating batches.

Batch Template

\* Template Name

\* ACH Company **Commercial Center**

Batch Type **Payroll (PPD) - Credit Only**

\* Offset Account

Company Discretionary Data

\* Company Entry Description

Payees

Payee	Account	Debit Credit	Amount	Addenda	Payee End Date
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	None Selected	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Transaction Import** provides authorized employees with a simple method for importing transactions that were originally created in a variety of formats. This includes NACHA, delimited, fixed width and XML formats. The information is mapped over-using predefined maps. Map names that appear as bold are custom maps that can be edited. Maps that appear in italics are default maps that have been provided and are not editable.

Data Import : ACH Transaction Import

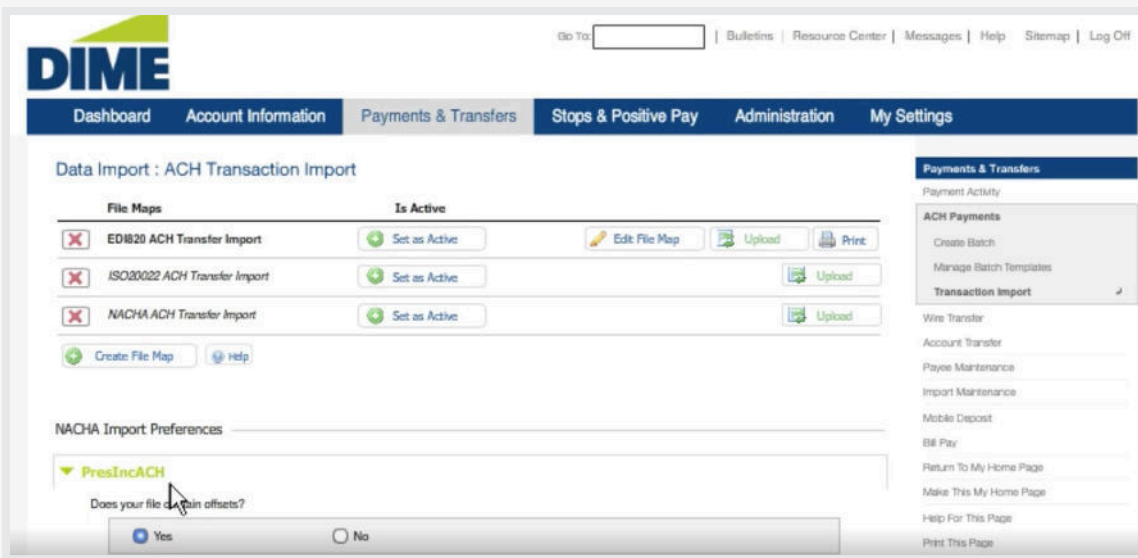
File Maps	Is Active	
<input type="checkbox"/> <b>EDI820 ACH Transfer Import</b>	<input type="button" value="Set as Active"/>	<input type="button" value="Edit File Map"/> <input type="button" value="Upload"/> <input type="button" value="Print"/>
<input type="checkbox"/> <i>ISO20022 ACH Transfer Import</i>	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>
<input type="checkbox"/> <i>NACHA ACH Transfer Import</i>	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>

NACHA Import Preferences \_\_\_\_\_

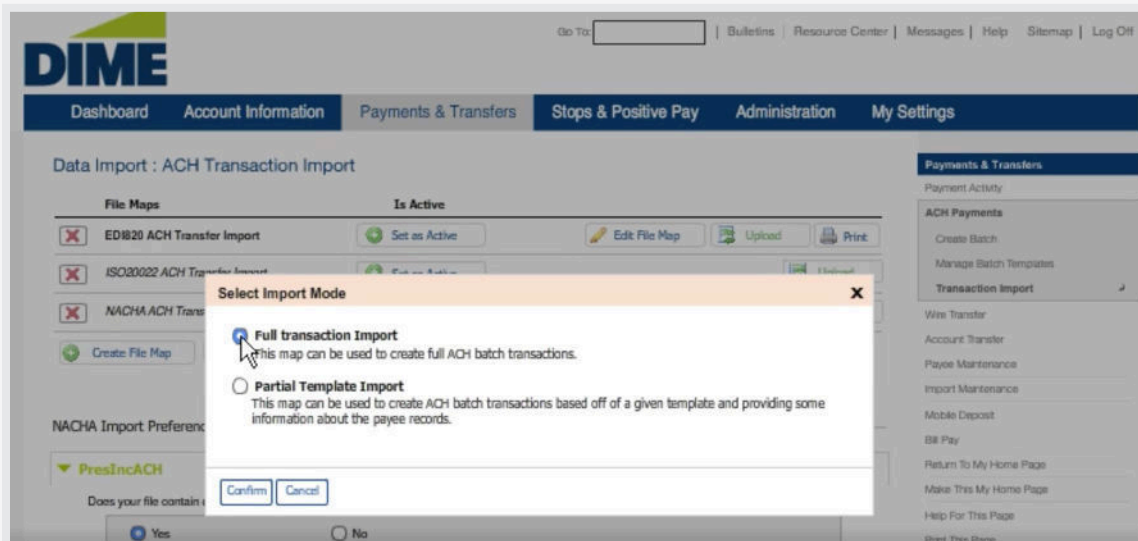


"Navigating Business Online Banking PLUS" continued from previous page...

Below, you'll find your NACHA import preferences, which allows you to define whether your imported NACHA file contains offsets. To upload a file using an existing file map, simply browse your hard drive for the file you'd like to map. Then, upload your file.



To create a new file map, begin by choosing whether the map is used to create all the elements needed for a batch or a partial import that uses an existing template for part of the information.

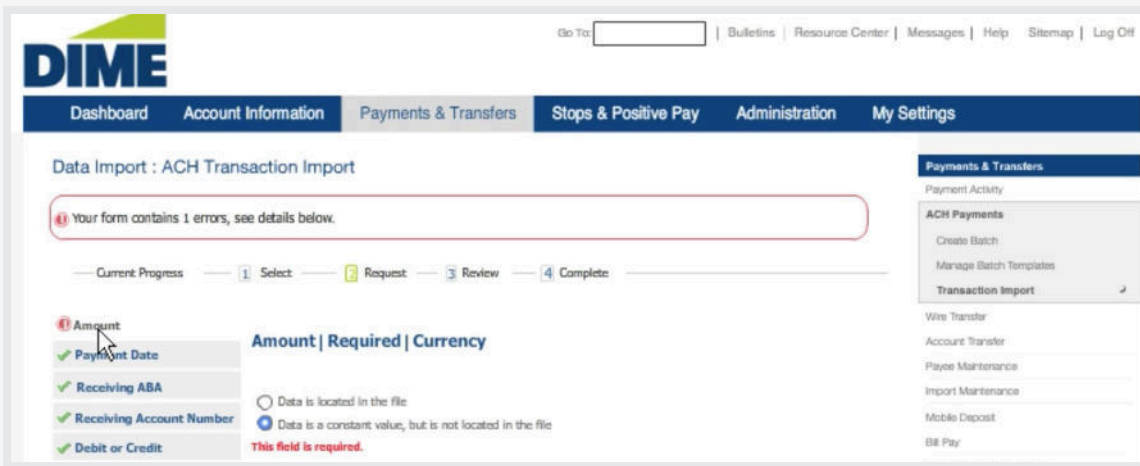




“Navigating Business Online Banking PLUS” continued from previous page...

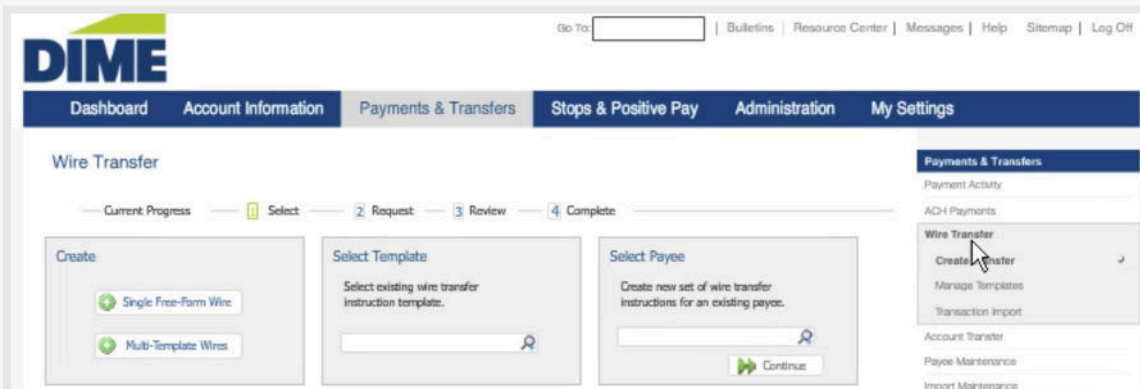
Next, give the map a name and upload a test file to use as a guide. Now, select the appropriate format. Depending on the selected format, continue to define the files structure. This allows the system to read your file properly and help place the data in the right template fields. When ready, continue.

The file will display errors for each unsuccessful piece of required information along with confirmations for each part that is successful. To correct any errors, select an error and update the information. Once all errors have been resolved, continue.



If your file uses a header and or a footer, your file will require validation. If not, simply proceed to step four and review your file map. If everything looks accurate, save your file and your new file map will be added to your list.

In **Wire Transfers**, authorized employees can initiate wire transfers, manage templates, and import wires created from your accounting software. There are several options available for creating wires. **Single wires** can be created from scratch. They can be created by selecting a semi repetitive or fully repetitive template, or by selecting the payee. **Multiple wires** can be requested at one time by including a series of pre-defined templates.





"Navigating Business Online Banking PLUS" continued from previous page...

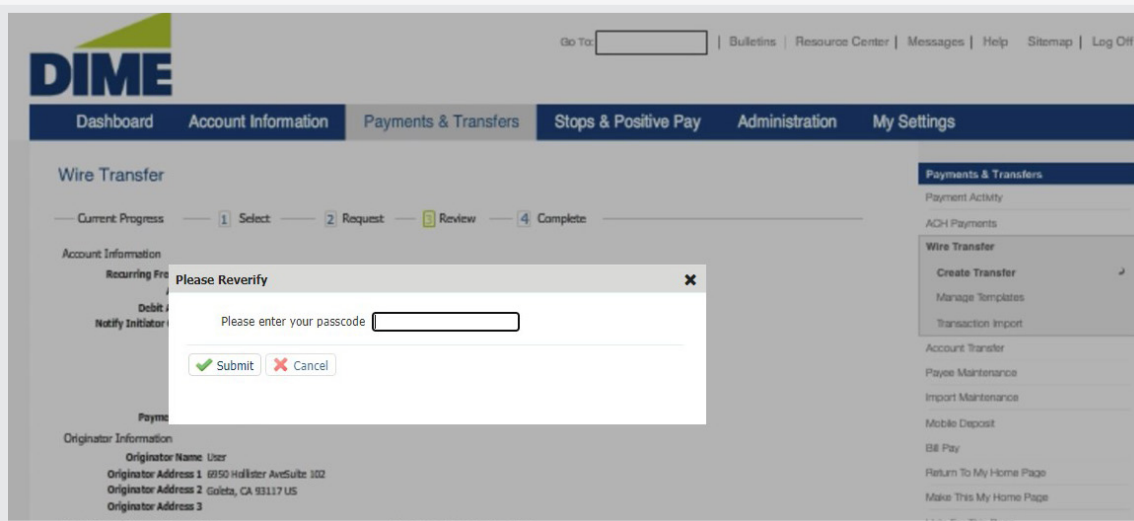
To request a new single wire, complete the form, including payment date, debit account, originator and amount.

Next, fill out the beneficiary information, and if necessary, the corresponding or intermediary financial institution. Finally, complete the purpose of the payment, additional information for the beneficiary, and whether you'd like to save the payment as a recurring template. Then, save the payee. When ready, request your transfer. If everything looks correct, confirm it.

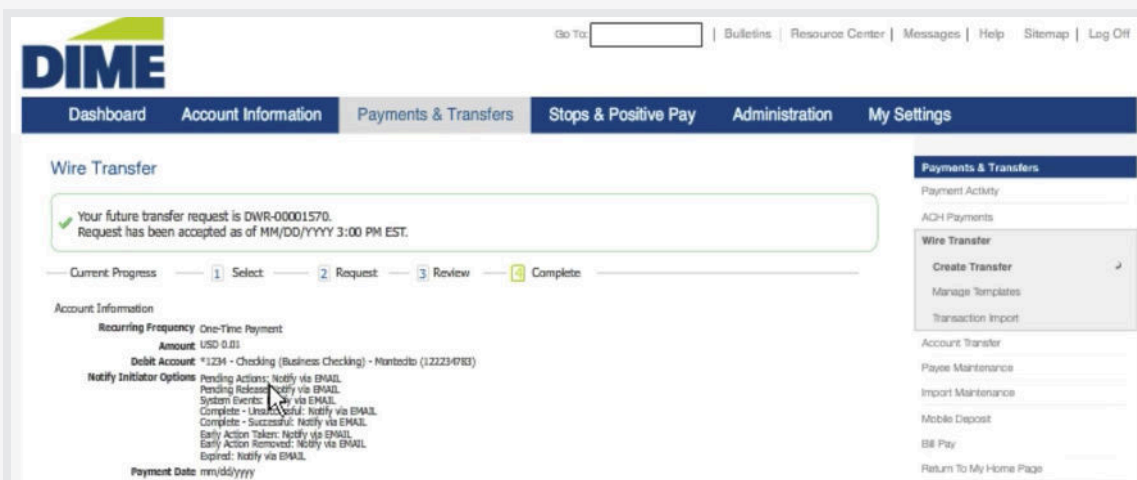


"Navigating Business Online Banking PLUS" continued from previous page...

To complete your request, you may be asked to enter a one-time passcode.



Then, enter this code and submit your request. Your wire will be processed on the date you selected and will be added to payment activity. If authorized, you can approve and release the transaction from here.



**Templates** work similarly, however much of the information is pre-populated. Fully repetitive templates are great for payments that remain the same. Just make sure to update the date. Semi-repetitive templates allow greater flexibility, offering future control over dates, currency, amount and purpose.





"Navigating Business Online Banking PLUS" continued from previous page...

Both templates offer control over notification preferences and whether the wire should repeat. Once confirmed, and you've correctly verified your identity, your new wire is added to your payment activity. If authorized, you can approve and release the transaction right from here.

In **Account Transfers**, authorized employees can create internal transfers between your accounts with us 24/7. They can also import transactions created using your accounting software.

The screenshot shows the 'Account Transfer' page in the DIME online banking interface. At the top, there is a navigation bar with 'Dashboard', 'Account Information', 'Payments & Transfers', 'Stops & Positive Pay', 'Administration', and 'My Settings'. Below this, a progress bar indicates the current step is '1 Request', with '2 Review' and '3 Complete' following. A yellow warning box states: "The cutoff time for Account Transfers is 8:00 PM PST. All current dat processing must be complete by this time." The 'Select Accounts' section contains two rows. Each row has a dropdown menu for the account, a dollar sign, and an 'Amount' field. Below each row is an 'Add Another' button. On the right side, a sidebar menu titled 'Payments & Transfers' lists various options, with 'Account Transfer' selected and 'Create Transfer' highlighted.

To make a transfer, begin by selecting the account the funds should transfer from, along with the amount to transfer. If you'd like to fund the transfer using multiple accounts, you can easily add them. Then, associate a dollar amount and memo to each.

This screenshot shows the 'Account Transfer' page with two accounts selected. The 'Select Accounts' section now has two rows. The first row shows '\*1234 - CHECKING (Business Checking)...' with an amount of 1.00 and memo 'memo 1'. The second row shows '\*5678 - SAVINGS (Business Savings)...' with an amount of 1.00 and memo 'memo 2'. An 'Add Another' button is visible below the second row. The right-hand sidebar remains the same as in the previous screenshot.





"Navigating Business Online Banking PLUS" continued from previous page...

Next, select the account the funds should be transferred into. And, if you're transferring to a loan account, select how the money should be applied. Finally, select a transfer date and your notification preference. If your transfer should repeat, enter the number of transactions and how often it should take place.

The screenshot displays the 'Account Transfer' process in the DIME online banking system. At the top, a yellow banner indicates the cutoff time for account transfers is 8:00 PM PST. Below this, a progress bar shows the current step is 'Request', with 'Review' and 'Complete' as subsequent steps. The 'Select Accounts' section features a table for 'Transfer From Account' with columns for 'Amount' and 'Memo'. Two rows are visible: one for account #1234 - CHECKING (Business Checking) with an amount of \$1.00 and memo 'memo 1', and another for account #5678 - SAVINGS (Business Savings) with an amount of \$1.00 and memo 'memo 2'. An 'Add Another' button is located below the table. The 'Transfer To Account' section shows account #9999 - LOAN (Business Loan Account) with an amount of \$2.00 and a dropdown menu set to 'Regular P & I'. The 'Transfer Details' section includes a date picker set to 'mm/dd/yyyy' and a 'Notify Me' section with various notification options for pending actions, system events, and completion. A 'Recurring Options' section is currently set to 'None Selected'. At the bottom left, there are 'Request Transfer' and 'Reset' buttons. On the right side, a sidebar menu lists various services, with 'Account Transfer' and 'Create Transfer' highlighted.

When ready, request your transfer. If everything looks correct, confirm it. Next, you'll receive a confirmation that your transfer was successful, and your transfer is added to your payment activity. Plus, if it was scheduled for today, your transfer is completed in real time.



"Navigating Business Online Banking PLUS" continued from previous page...

## Foreign Currency and International US Dollar Wires

Foreign Currency (FX) and International US Dollar wires require specific additional information that is not required for domestic US Dollar wires. Similar to domestic wires, they can be entered as a Free-Form wire, can be saved as templates and payees for future use.

On the **Wire Transfer** page in the **Account Information** section, enter the required fields denoted with an asterisk (\*). Select the **Payment Currency** of the wire to be sent.

**Option: Debit Amount** - The value in the Amount field represents the total in USD currency to be withdrawn from the debit account. The amount delivered to the payee/beneficiary in FX currency will be calculated based this amount.

**Payment Amount** – The value in the Amount field represents the total in FX currency to be delivered to the payee/beneficiary. The amount withdrawn from the debit account in USD will be calculated based this amount.



"Navigating Business Online Banking PLUS" continued from previous page...

**Beneficiary / Payee Information:** Enter the Name (of Beneficiary), select **Beneficiary ID Type** as **Account number** or **IBAN**. Enter the **Account Number** or **IBAN** (International Bank Account Number).

The screenshot shows a form titled "Beneficiary / Payee Information". It contains the following fields: Name (Marisa Peters Design), Beneficiary ID Type (Account Number), Beneficiary ID (12345678), Address 1 (C. Hoyo, 1, 29620 Torremolinos), Address 2 (Malaga Spain), Address 3 (empty), Beneficiary Country (None Selected), Contact Name, and Phone Number. A note states "Note: P.O. Boxes are not valid".

**Beneficiary Bank Information:** Enter the **Bank Name**, select **Swift BIC** in **Beneficiary Bank ID Type**, enter the **Swift BIC** (8 or 11 characters) in **Beneficiary Bank ID** and enter the bank's address information. Enter the **Beneficiary Bank Country**.

The screenshot shows a form titled "Beneficiary Bank Information". It includes a "Bank Lookup" link and the following fields: Name (Banco Santander), Beneficiary Bank ID Type (SWIFT BIC), Beneficiary Bank ID (BSCHESMXXX), Address 1 (Av. Palma de Mallorca 17, 29620), Address 2 (Torremolinos, Malaga, Spain), Address 3 (empty), International Bank (checked), Beneficiary Bank Country (Spain), and Intl Routing Number.



"Navigating Business Online Banking PLUS" continued from previous page...

**Additional Bank Information:** If provided on the wire instructions, a **Correspondent** bank or **Intermediary** bank can be entered.

**Additional Reference Information:** Enter the **Purpose of the Payment** and if applicable enter Additional Information for Beneficiary.

**For Foreign Currency Wires Only:** Upon completion of the required field, click the **Foreign Exchange Rate Lookup** in the bottom left-hand side of the Wire Transfer page. The **Confirm FX Rate** window will display the Foreign Currency total, the USD total, the Exchange Rate, Trade Date, Value Date and how long you have to accept the Rate. This rate is available to confirm within 60 seconds.



"Navigating Business Online Banking PLUS" continued from previous page...

Once the FX rate is confirmed, the **Foreign Currency Details** will appear in the top right-hand corner of the wire transfer screen. The funds will be debited from the selected account immediately, before the wire is approved.

**Foreign Currency Details**

Contract Number **83416424**  
Exchange Rate **1.100700**  
Trade Date **10/08/2024**  
Value Date **10/10/2024**  
Debit Amount **USD 275.18**  
Payment Amount **EUR 250.00**

*The Bank has no obligation, to amend or cancel a Payment Order once it has been received by Bank. Please refer to the Master Treasury Management Services Agreement for additional details.*

Click **Request Transfer** to continue. Complete a final review of all wire details provided. Click **Confirm** to continue or click **Edit** to make necessary changes.

**Wire Transfer**

Current Progress: 1 Select 2 Request 3 Review 4 Complete

Help for this page  
Print this page  
Terms and conditions  
Privacy policy  
Contact us

**Account Information**

Recurring Frequency: One-Time Payment  
Debit Amount: USD 220.14  
Payment Amount: EUR 200.00  
Exchange Rate: 1.1007  
Contract Number: 83419206  
Debit Account: \*\*5946 - Checking (House Account) - Dime Community Bank (021406667)

**Notify Initiator Options**

Pending Actions: Notify via EMAIL  
Pending Release: Notify via EMAIL  
System Events: Notify via EMAIL  
Complete - Unsuccessful: Notify via EMAIL  
Complete - Successful: Notify via EMAIL  
Early Action Taken: Notify via EMAIL  
Early Action Removed: Notify via EMAIL  
Expired: Notify via EMAIL

Payment Date: 10/08/2024

**Originator Information**

Originator Name: Mpress Inc  
Originator Address 1: 1 Main Street  
Originator Address 2: Southampton NY 11968  
Originator Address 3:

**Beneficiary / Payee Information**

Name: Hatis  
Beneficiary ID Type: Account Number  
Beneficiary ID: \*2131  
Address 1: 13123  
Address 2: 13213  
Address 3:  
Beneficiary Country: ES - Spain  
Contact Name:  
Phone Number:

**Beneficiary Bank Information**

Name: bacno Santander  
Beneficiary Bank ID Type: SWIFT BIC  
Beneficiary Bank ID: BSCHES33XXX  
Address 1:  
Address 2:  
Address 3:  
Intr Routing Number:  
Beneficiary Bank Country: ES - Spain

**Additional Reference Information**

Purpose Of Payment: Fabric Purchase  
Additional Information For Beneficiary: Invoice #123123

Confirm Edit Cancel

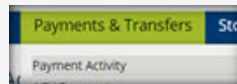


“Navigating Business Online Banking PLUS” continued from previous page...

The pop-up window to **Re-verify** the transaction will appear. If using a standard browser, approve with the passcode number provided in the **Dime Business Mobile -Token App**. If using the **Secure Browser**, enter the PIN used to login.



To **release** the wire, go to **Payments & Transfers** and **Payment Activity** and click on the wire to release. (If the company requires dual control for wires, one user will enter the wire and then another user will be required to approve and release the wire.) **The wire will not be sent until the release action is completed.**



List of countries/currencies we currently handle on Business Online Banking Plus.

Country/Currency		
UAE Dirham AED	Japanese Yen JPY	Hong Kong Dollar HKD
Australian Dollar AUD	Won KRW	Rupiah IDR
Bahamian Dollar BSD	Moroccan Dirham MAD	New Israeli Sheqel ILS
Canadian Dollar CAD	Mexican Peso MXN	Indian Rupee INR
Swiss Franc CHF	Malaysian Ringgit MYR	Turkish Lira TRY
Colombian Peso COP	Norwegian Krone NOK	New Romanian Leu RON
Costa Rican Colon CRC	New Zealand Dollar NZD	Swedish Krona SEK
Danish Krone DKK	Rial Omani OMR	Singapore Dollar SGD
Euro EUR	Pakistan Rupee PKR	Baht THB
Pound Sterling GBP	Zloty PLN	



"Navigating Business Online Banking PLUS" continued from previous page...

In **Remote Deposit Capture**, authorized employees have the option of reviewing deposits that have been deposited remotely. You can search previous deposits by transaction number, by the location checks were deposited from, by date range, or by user.

Go To:  | Bulletins | Resource Center | Messages

Good Afternoon Maria Press | Last login on Jul 21, 2021 7:42 AM ET

Dashboard | Account Information | Payments & Transfers | Stops & Positive Pay | Administration | My Settings

### Remote Deposit Capture

Search Remote Deposits

Transaction Number  Status

Location

Deposit Date From 07/14/2021 To 07/21/2021

Show 10 results per page, sorted by Date in descending order

In addition, you can refine the results to a particular status, such as deposits which have been delivered, or deposits that are still pending. When ready, select **Search** to generate your report.

By selecting Remote Deposit Capture, the Create A Deposit screen will open in a new window.

Home

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Messages

View Deposits | View Items | Reports

Pending Deposits  All Deposits

Items per page: 10

Search

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
------------	-----------	--------------	-----------	-----------------	--------	--------------------	---------

No deposits to display | Page 1 of 1 |

For more detailed instructions and additional information about Remote Deposit Capture, please see Dime's Remote Deposit Reference Guide.

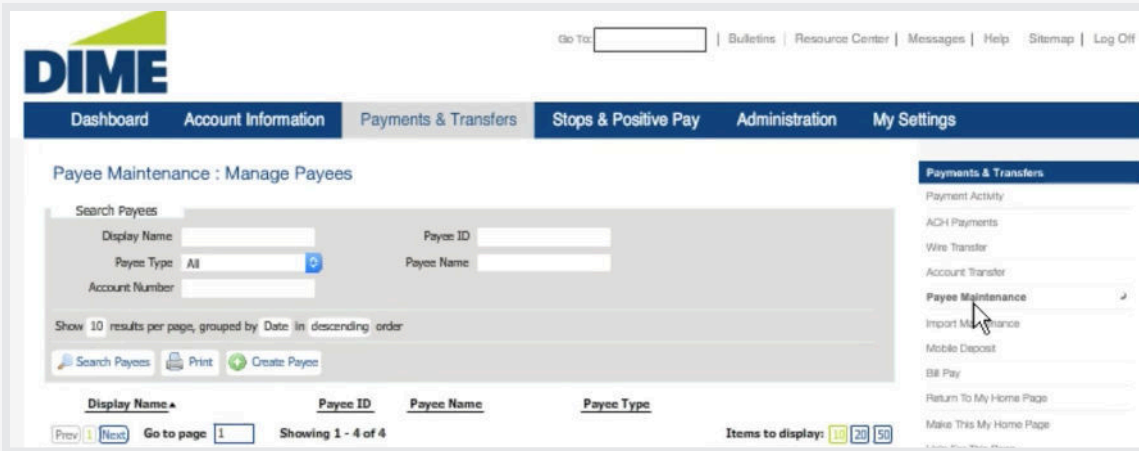


## MAINTENANCE

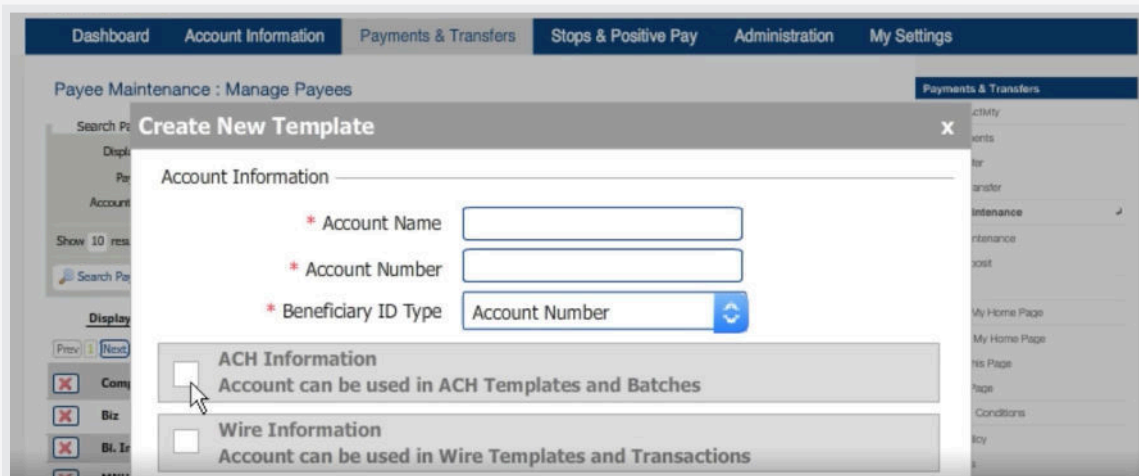
### PAYEE MAINTENANCE

**Payee Maintenance** provides an easy, single point interface for creating and maintaining the Payees used for ACH and Wire transactions. Find a specific Payee record using Search Payees or create a new payee. In Payee Maintenance, you can edit Payee records and initiate Free-Form Payments.

When you create a new payee, you'll need their basic information, including a street address. Identify them as either an Individual or a Business. Add at least one payee account.



This is the bank account owned by the payee that will be debited or credited in the ACH Transaction. Choose whether this account can be used for ACH transactions, Wire Transfers, or both. Then, save the account. When this Payee is used for ACH or Wire Transactions, their name, address and account information will be pre-populated into the request screen.



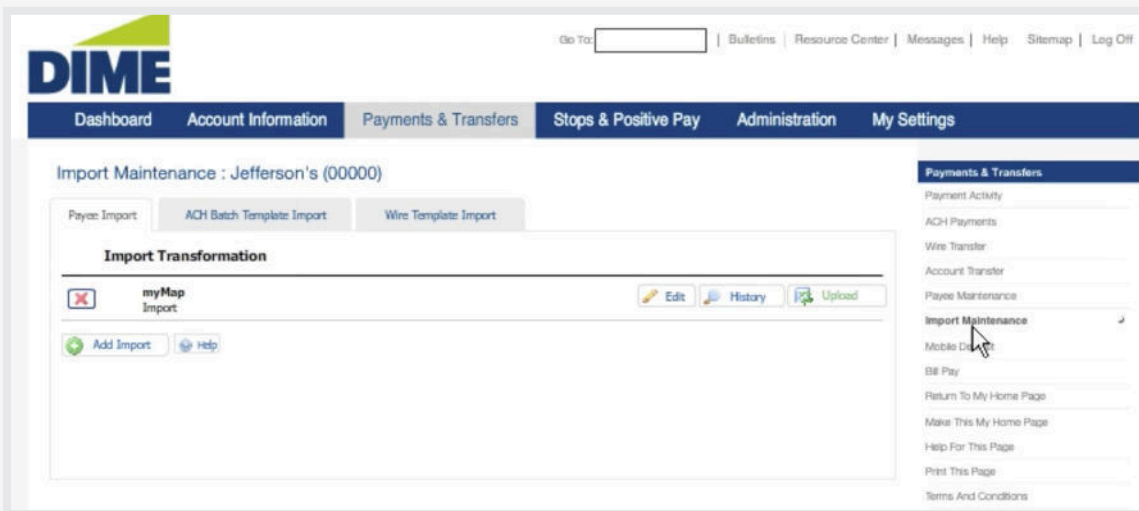




"Maintenance" continued from previous page...

## IMPORT MAINTENANCE

**Import Maintenance** provides a convenient, central interface for creating and maintaining the import maps used for bringing in Payee lists, ACH batch data, and Wire Template data from your accounting software or spreadsheets.



The Import Maps you create in the **Transaction Import** screens for each type of transaction are listed here. Select the tab to show each type of import file map list: **Payee Import**, **ACH Batch Template Import** or **Wire Template Import**. From here, the file map can be edited. You can view a history of the map's use and upload a data file. In addition, you can use **Add Import** to create a new data map.



**STOPS**

**STOP PAYMENT**

Stop Payment enables authorized employees to request stop payments on checks, as well as manage Stop Payment Activity.

Go To:  | [Bulletins](#) | [Resource Center](#) | [Messages](#) | [Help](#) | [Sitemap](#) | [Log Off](#)

**DIME**

Dashboard | Account Information | Payments & Transfers | **Stops & Positive Pay** | Administration | My Settings

Stop Payments : Request Stop Payment

Current Progress: 1 Request | 2 Review | 3 Complete

Request Stop Payment:

\*Account: #123456 - Business Checking

Memo:

Company Name: Jefferson's

Contact Name: George Washington

Phone Number: (000)123-4567

Notify Me: None Selected

Stop Individual Checks | Stop Check Range

*Check	Date Written	Amount	Written to	Reason
12345	mm/dd/yyyy <input type="text"/>	20.00	Bob	Select a reason... <input type="button" value="v"/>

To request a stop payment, complete the form relating to the check or checks you'd like to stop. This includes the check's associated account and whether you're stopping an individual check or a range of checks.

If you are requesting to stop individual checks, enter the check number, amount and payee. Be sure to include the reason for your request, for each check you'd like to stop.

Go To:  | [Bulletins](#) | [Resource Center](#) | [Messages](#) | [Help](#) | [Sitemap](#) | [Log Off](#)

**DIME**

Dashboard | Account Information | Payments & Transfers | **Stops & Positive Pay** | Administration | My Settings

Stop Payments : Request Stop Payment

Current Progress: 1 Request | 2 Review | 3 Complete

Request Stop Payment:

\*Account: #123456 - Business Checking

Memo:

Company Name: Jefferson's

Contact Name: George Washington

Phone Number: (000)123-4567

Notify Me: None Selected

Stop Individual Checks | Stop Check Range

*Check	Date Written	Amount	Written to	Reason
12345	mm/dd/yyyy <input type="text"/>	20.00	Bob	Select a reason... <input type="button" value="v"/>



“Stops” continued from previous page...

When ready, review your request. If everything looks correct, complete it. Your request will be added to your activity list, and if the check is ever presented for payment, it will be stopped.

Go To:  | [Bulletins](#) | [Resource Center](#) | [Messages](#) | [Help](#) | [Sitemap](#) | [Log Off](#)

**DIME**

Dashboard | Account Information | Payments & Transfers | **Stops & Positive Pay** | Administration | My Settings

### Stop Payments : Request Stop Payment

Current Progress: 1 Request 2 Review 3 Complete

Please confirm this stop payment

**Company Name** Jefferson's  
**Contact Name** George Washington  
**Phone Number** (000)123-4567

**Memo**  
**Account**

Stop Request	Check	Date Written	Amount	Written to	Reason
	12345	12/31/2023	\$20.00	Bob	Dispute

**Stops & Positive Pay**

- Stop Payments
  - Request Stop Payment**
  - Stop Payment Activity
- ACH Positive Pay
- Check Positive Pay
- Return To My Home Page
- Make This My Home Page
- Help For This Page
- Print This Page
- Terms And Conditions
- Privacy Policy
- Contact Us

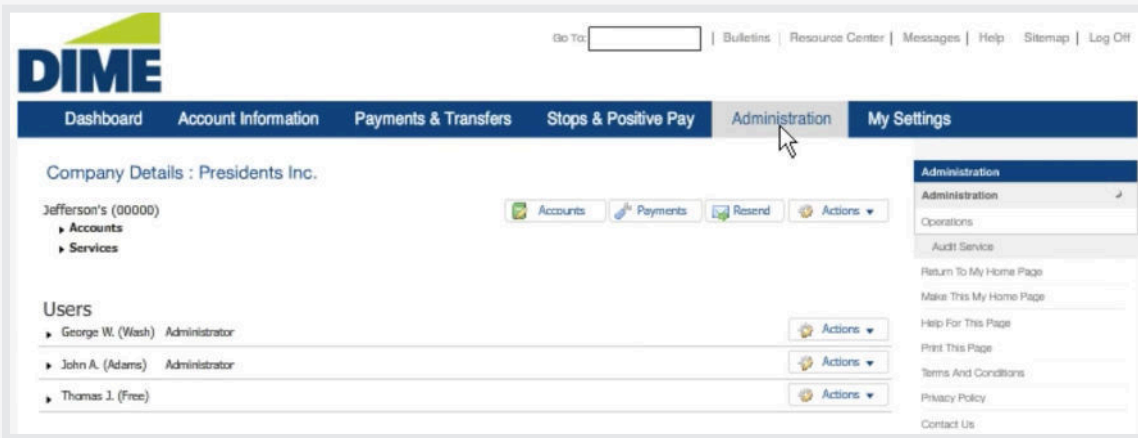
To search for a specific stop payment request, enter the type of information you're looking for. Then, select the item to view its details.



## ADMINISTRATION & AUDIT

### ADMINISTRATION

**Administration** empowers authorized administrators to control company details. Additionally, it provides granular control over the individual users.



**Company Details** includes an overview of all your accounts, as well as a quick reference to your company's available services.

**Accounts** features an administrator's view of accounts and capability to edit account descriptions.

In **Payments**, administrators can define company limits for ACH transactions, Wire transfers, Internal transfers and Bill payments.

**Resend** provides administrators with easy access to past communications. This includes user verification requests or changes to settings. And if necessary, administrators can quickly resend a notification.

In **Actions**, administrators can manage FTP Pickup Options, add users and research non-account identifiers.

**Users** displays an at-a-glance list of all users and indicates which users have administrative privileges. Selecting a user's name displays those services for which the user currently has access. If a service includes a delete icon, you can remove it. And, if a service includes an edit icon for services or accounts, you can change its preferences.

**Actions** also offers precise control over the user. You can edit the user's personal information, manage their password, or add/ remove services, set payment limits and resend notifications. If the user no longer needs access to the system, you can delete them or deactivate them.

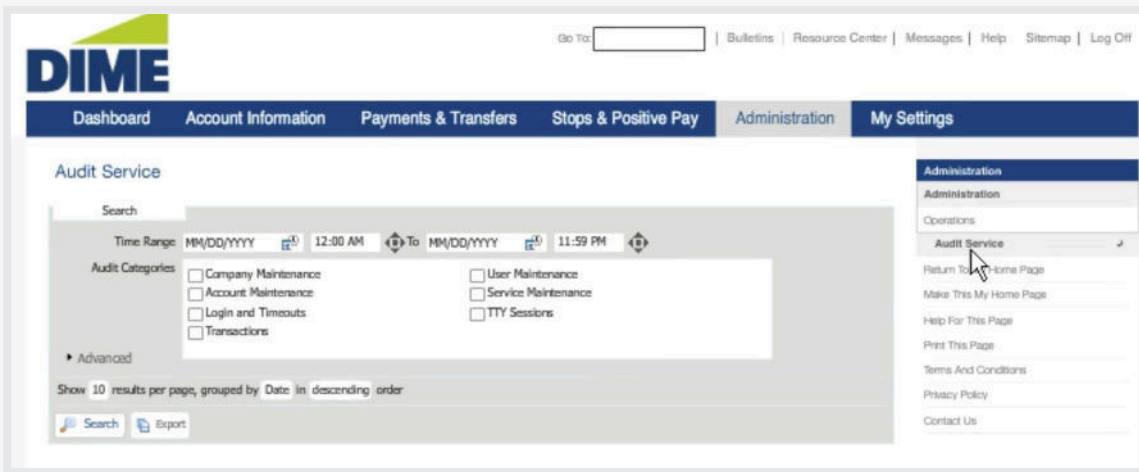
**Subscriptions** enables administrators to monitor and receive notifications based on a user's activity.



"Administration & Audit" continued from previous page...

## AUDIT

**Audit service** offers administrators a simple method for creating reports that show user activity. To generate a report, start by entering a time range for the report. Then, select the categories you'd like to include.



Selecting **Advanced**, enables you to generate reports based on specific users. You can generate reports based on the user's activity or generate a report that includes all references to an employee, including the activities of other users.

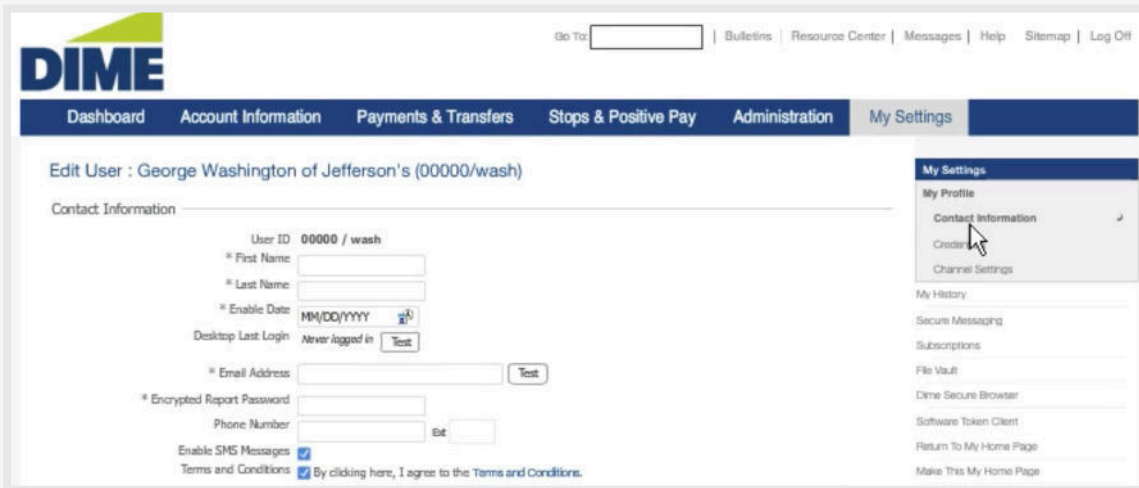
When ready, select **Search** to generate a report. The report will include a timestamp for the activity, a description of the action and the user, and a target user involved in the activity. Selecting the magnify glass displays the audit details for the activity.



## USER SETTINGS

### SETTINGS

In **Settings**, you can manage your User Profile, history, messages, alerts, as well as the secured methods for logging in. There are also a variety of other user related activities.



**Profile** is the area for managing your personal contact information, as well as the credentials you use for logging in to Dime Business Online Banking PLUS. In addition, Profile enables you to manage preferences for bulletin and notifications.

**History** provides a history of the reports for those you have subscribed. This includes Balance Reports and NACHA Detail File Reports found under Account Information. It also includes reports generated by your subscriptions located under the Settings tab.

**Secure Messaging** displays your Message Center and is the area for composing your secure messages.

In **Activity Alerts**, you can subscribe to your alerts and identify your preferences for being notified.

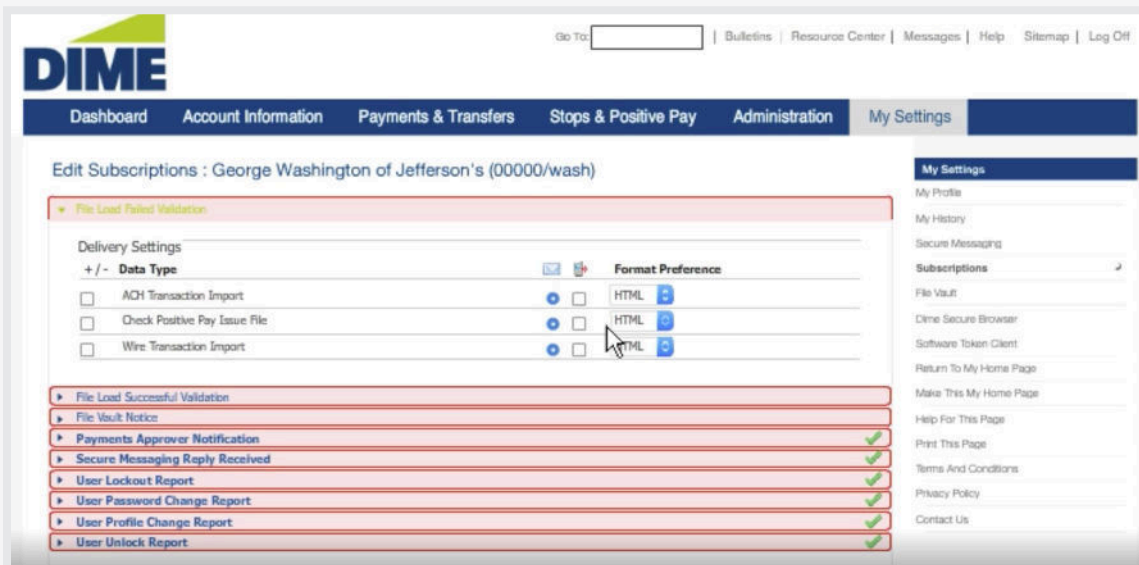
**File Vault** is a secure file depository. It's the right place for storing and accessing forms, reference materials, applications and other documents commonly requested and shared.



"User Settings" continued from previous page...

## SUBSCRIPTIONS

**Subscriptions** is a useful tool for staying up to date on a wide variety of activity within your online banking account. To manage your Subscriptions, and see what options are available, navigate to **Settings**. Then, select **Subscriptions**.



In **Subscriptions**, you can subscribe to a wide variety of notifications, including ACH Batch Reports. Positive Pay Decisions that require Approval, Out of Band Authorization, and Wire Transfer notifications. There are also a variety of other subscriptions to consider.

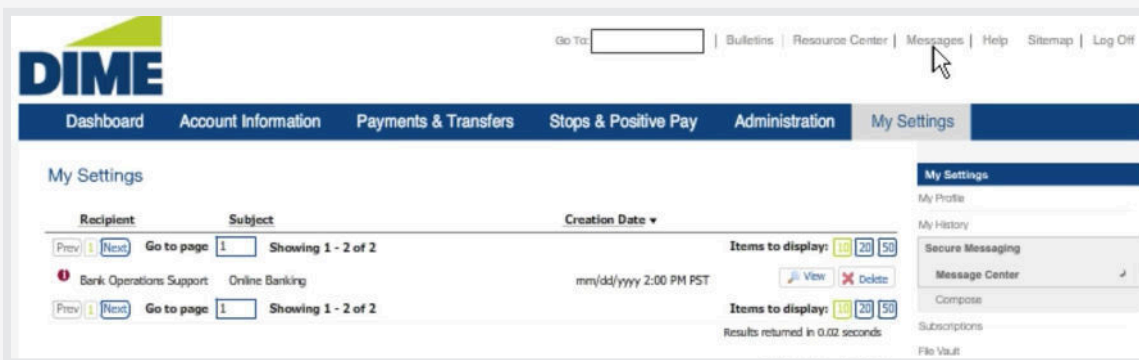
To receive notifications for a specific topic, simply subscribe to the event. Then, select your preferred delivery method and format preference.



"User Settings" continued from previous page...

## SECURE MESSAGING

The **Secure Messaging** Center provides an easy forum for communicating with your Dime Treasury Management team. Through the Secure Messaging Center, you can send and receive emails and see a display of the messages you've sent us, along with our responses.



From the Secure Messaging Center, you can view individual messages and delete ones that are no longer relevant. Just select one to read it. Then, if you'd like to respond, click reply. You can also remove old messages and compose new ones.

Within Securing Messaging, you can safely include sensitive information such as account numbers. Then, let us know how we can be of service. Once finished, your new message will be included in your sent mail. We'll then get back to you in a prompt, responsive manner.



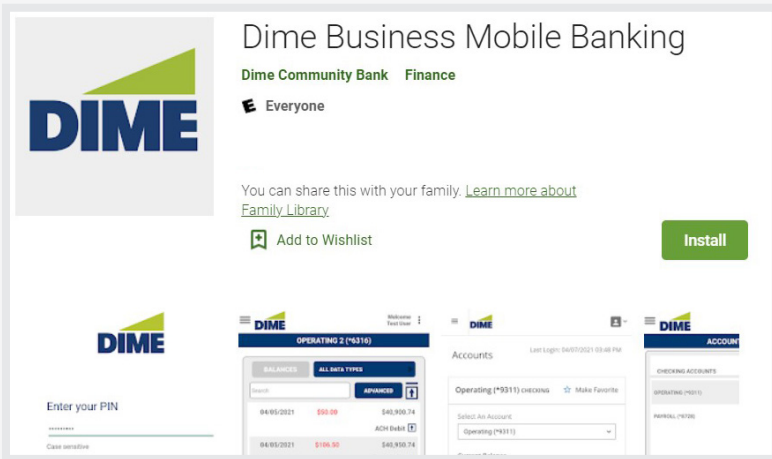


## DIME BUSINESS MOBILE APP

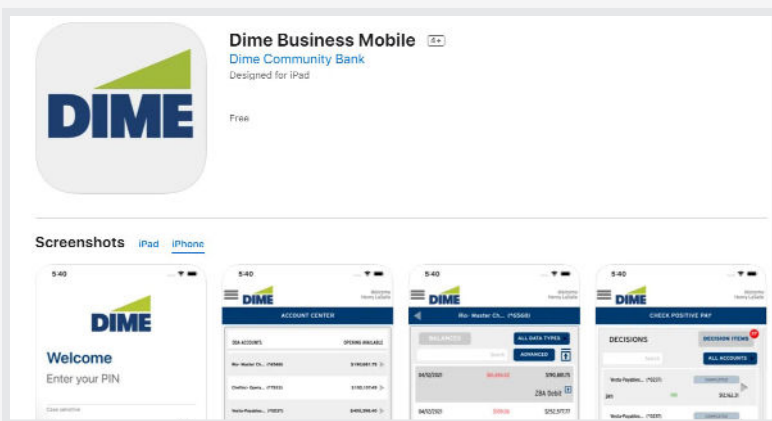
### DOWNLOADING THE DIME BUSINESS MOBILE APP

The Dime Business Mobile App\* is available in the Apple App Store and Google Play store. Search for “Dime Business Mobile” in the App Store or the Google Play Store, and download the app.

#### Google Play Store



#### Apple App Store



The activation key is needed to complete the set up the Dime Business Mobile app. Your activation key can be found by clicking on My Settings > My Profile. (administrator rights are necessary to access). For faster access you can set up Biometric Access (Touch or Face ID) on devices with these features.

\* Must have registered for Dime Business Online Banking to use Dime Business Mobile. Dime Business Mobile App is available for select mobile devices. Business Mobile is a free service from Dime. However, your mobile carrier may charge for data and text message usage.



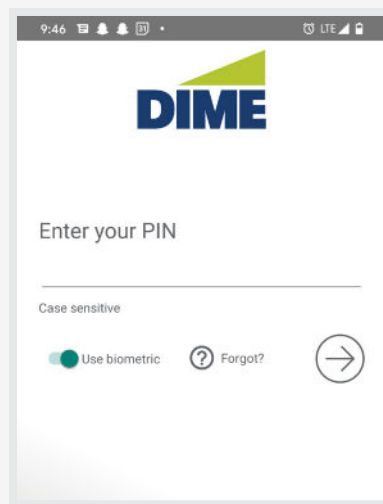
*"Dime Business Mobile App" continued from previous page...*

### SETTING UP FACE ID AND TOUCH ID IN THE DIME BUSINESS MOBILE APP

For faster access, you can set up Touch ID or Face ID on IOS devices or the Biometric for Android devices

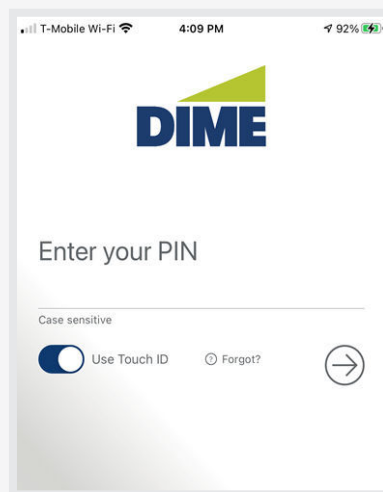
#### Setting up Touch ID and Face ID on Android Mobile Devices

For Android devices, when logging in to Dime Business Mobile Banking, enable the "Use Biometric" option under "Enter your PIN".



#### Setting up Touch ID on IOS Mobile Devices

For IOS devices, when logging in to Dime Business Mobile Banking, enable the "Use Touch ID" option under "Enter your PIN".

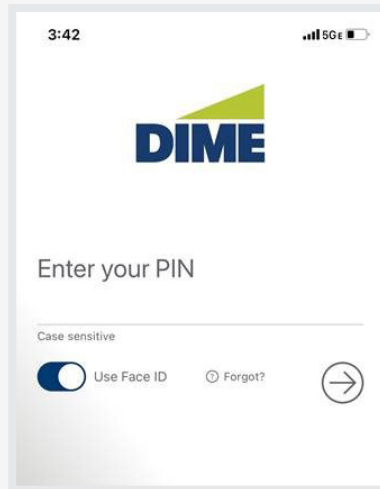




*"Dime Business Mobile App" continued from previous page...*

### Setting up Face ID on IOS Mobile Devices

For IOS devices, when logging in to Dime Business Mobile Banking, enable the "Use Face ID" option under "Enter your PIN".





“Dime Business Mobile App” continued from previous page...

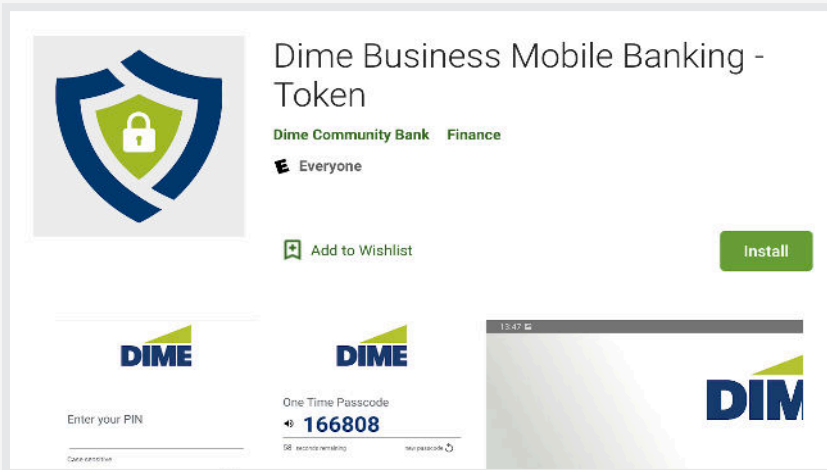
### DIME BUSINESS MOBILE TOKEN

To release **ACH** and **Wire** transactions, you will need to replace the token you currently use in ACI Bridge Business Connect.

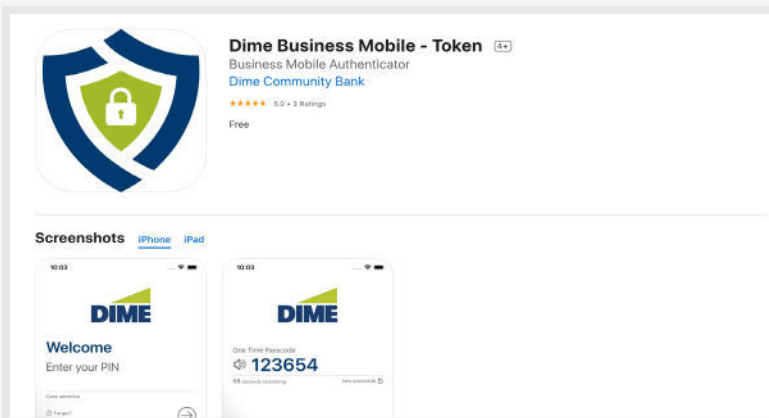
#### Downloading the Dime Business Mobile Token

Simply go to Apple App Store or Google Play and download the **Dime Business Mobile - Token**.

#### Google Play Store



#### Apple App Store

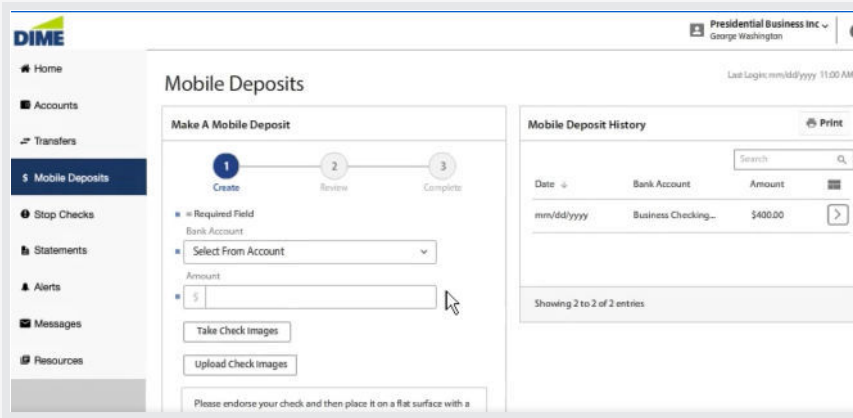


The activation key is needed to complete the set up the Dime Business Mobile-Token app. Your activation key can be found by clicking on My Settings > My Profile. (administrator rights are necessary to access). For faster access you can set up Biometric Access (Touch or Face ID) on devices with these features.

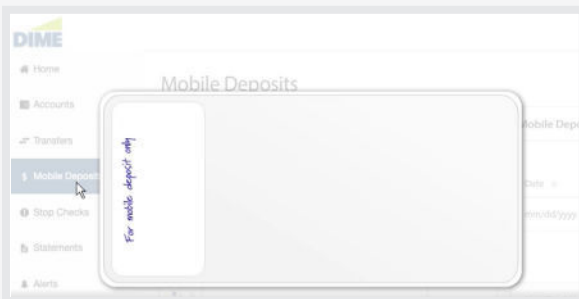
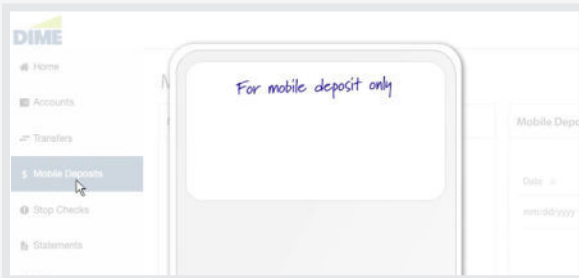


## BUSINESS MOBILE DEPOSIT

**Mobile Deposit** offers a simple solution for depositing paper checks right from your desktop or mobile device.



To make an electronic deposit begin by properly endorsing the check you'll be depositing. For checks deposited electronically we ask that you follow federal banking regulations recommendation as demonstrated here.



When ready and making a deposit by desktop, please scan the check or checks you'd like to deposit.



"Business Mobile Deposit" continued from previous page...

Once the images have been saved, select **Deposit** and enter the information for the first check including the account to transfer funds into, and the amount.

The screenshot shows a web form for depositing a check. It includes a legend for required fields, a dropdown menu for 'Bank Account' set to 'Business Checking', and a text input for 'Amount' set to '\$ 500.00'. Two buttons are visible: 'Take Check Images' and 'Upload Check Images', with the latter being highlighted. A date field 'mm/dd/yy' is on the right, and a 'Showing 2' indicator is below it. A note at the bottom reads: 'Please endorse your check and then place it on a flat surface with a dark background, so you capture a clear image.'

Next, if you're making a deposit from a mobile device with an attached camera, select **Take Check Images**. If you're using a desktop use the **Upload Check Images** option.

This screenshot is identical to the previous one, but the 'Take Check Images' button is highlighted instead of 'Upload Check Images'. The rest of the form elements, including the 'Business Checking' account, '\$ 500.00' amount, and the 'Showing 2' indicator, remain the same.

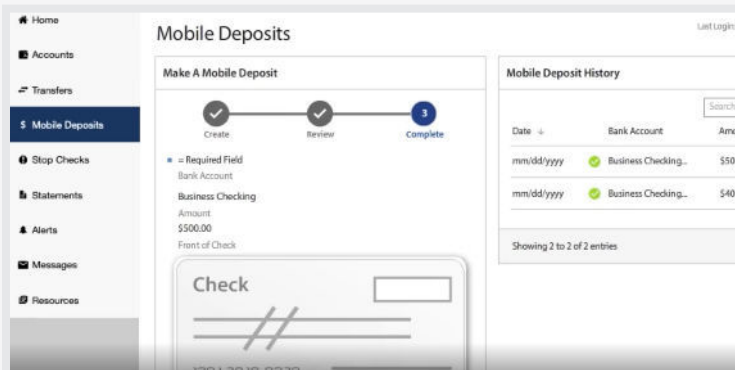


"Business Mobile Deposit" continued from previous page...

Locate the image for the front of your check then the back. If both images appear readable, and show all edges, select **Review**.



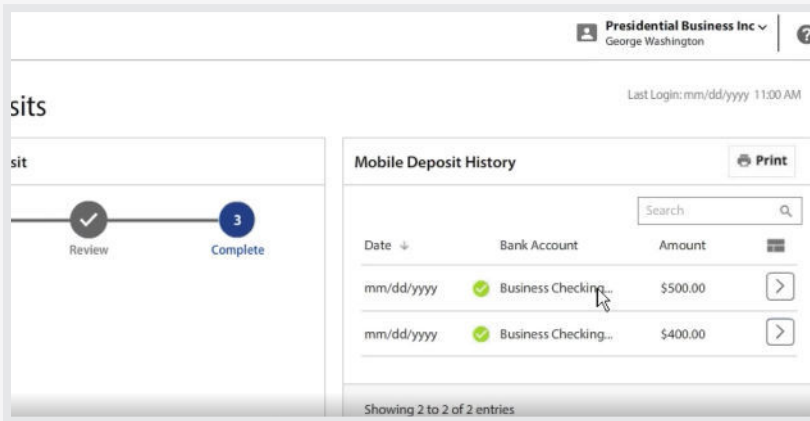
Then, if everything looks correct, complete your deposit. That's it.





“Business Mobile Deposit” continued from previous page...

Your new deposit will appear under your **Deposit History** and if received successfully, you’ll see a green checkmark.



From here, you can print a record for your files, search for specific deposits or review a deposit’s details, including the deposit status. Once a check has been successfully uploaded, we recommend securely storing the document for at least ten days before safely destroying it.

### QUESTIONS? NEED ASSISTANCE?

For all questions or requests for assistance, please contact **Treasury Management Support** at 631-723-7620 or email [TMsupport@dime.com](mailto:TMsupport@dime.com).