



Wire Processing in Business Online Banking PLUS



Member
FDIC

Dime Community Bank

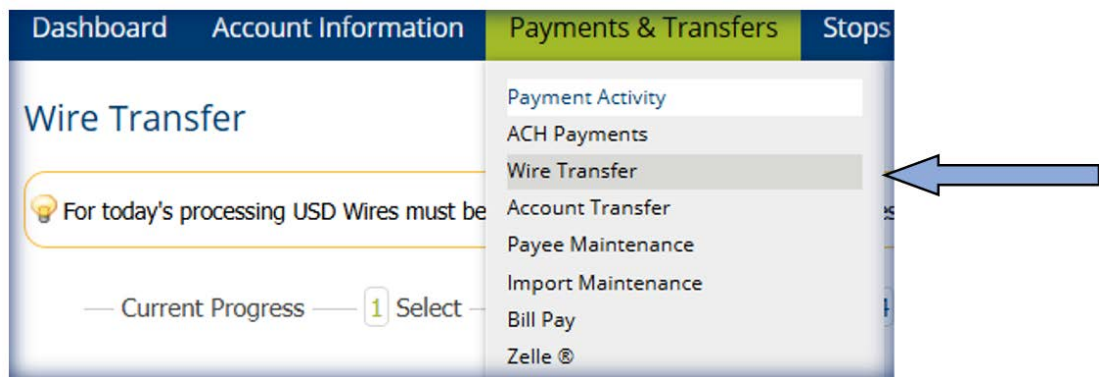


Domestic Wire Us Dollar Origination

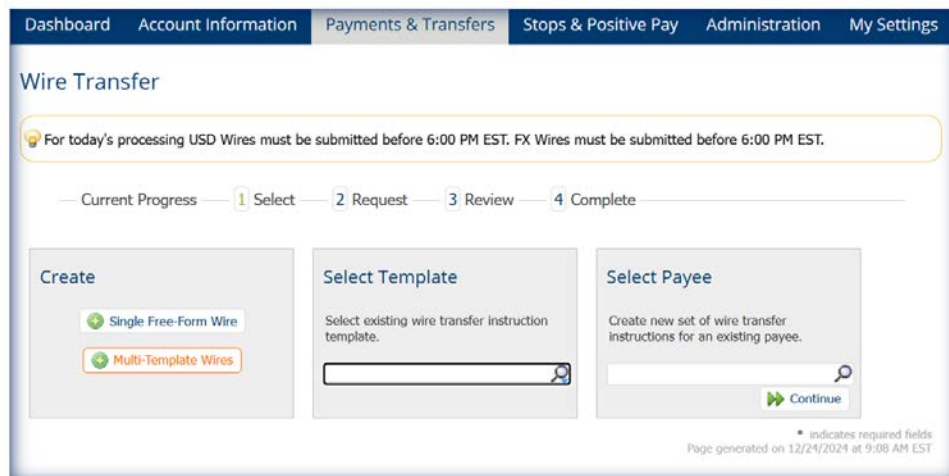
Stay Safe - Avoid Scams and Fraud

Scammers PRETEND to be from an organization you know.
Scammers say there's a PROBLEM or a PRIZE.
Scammers PRESSURE you to act immediately.
Scammers tell you to PAY in a specific way.
Protect your accounts!
Learn about Business Email Compromise and other scams
by visiting dime.com/security.

1. Select the **Payments & Transfers** tab.
2. Select **Wire Transfer**.



3. From this screen, you may **Create** for single free-form wire or multi template wire for a new payee(s), **Select Template** to create a wire from an existing wire template. **Select Payee** to create a wire with a saved payee.





4. Enter in the **Payment Date**. Select the **Debit Account**. Select the **Payment Currency** and enter the **Amount**.

For today's processing USD Wires must be submitted before 6:00 PM EST. FX Wires must be submitted before 6:00 PM EST.

Current Progress — 1 Select — 2 Request — 3 Review — 4 Complete

Account Information

* Payment Date 12/24/2024

* Debit Account *9798 - Checking (AChecking 2) - \$5,766.15 (USD)

* Originator Name M Press Inc

* Originator Address 1 123 Main Street

* Originator Address 2 Southampton NY 11968

Originator Address 3

* Payment Currency US Dollar (USD)

* Amount 123.00

5. Under **Beneficiary/Payee Information**:

- Enter the beneficiary **Name**.
- Select the **Beneficiary ID Type**.
- Enter the **Beneficiary ID**.
- Enter the full address of the beneficiary. Use both the line **Address 1** and **Address 2**.
- Enter the **Contact Name** and the **Phone Number**.

Beneficiary / Payee Information

* Name M Press Realty Inc

* Beneficiary ID Type Account Number

* Beneficiary ID 123456789

* Address 1 898 Veterans Memorial Hwy

* Address 2 Hauppague NY 11788

Address 3

Note: P.O. Boxes are not valid

* Beneficiary Country United States

Contact Name Maria Press

Phone Number 6315371000



6. Under **Beneficiary Bank Information:**

- Click on the **Bank Lookup** option to prefill the bank information.

or

- Enter in the bank full Name, select Beneficiary Bank ID Type, enter the Beneficiary Bank ID as well as the bank's address information.

Beneficiary Bank Information

[Bank Lookup](#)

Bank ID: 021000021 (ABA)
Bank Name: JPMORGAN CHASE BANK, NA
Bank Address: NEW YORK, NY

Name: JPMORGAN CHASE BANK, NA

Beneficiary Bank ID Type: Fed ABA

Beneficiary Bank ID: 021000021

Address 1:

Address 2:

Address 3:

International Bank: ☐

* Beneficiary Bank Country: United States

Intl Routing Number:

7. Under **Additional Bank Information:**

- Enter the **Purpose of the Payment**.
- Enter any **Additional Information** that the Beneficiary will require.
- To Save the Payee information, select the box next to Save as Payee

Additional Bank Information

Additional Reference Information

Purpose Of Payment: Rent Payment

Additional Information For Beneficiary:

Note: Maximum 35 characters per field

Save As Repetitive Template: ☐

Save As Payee: ☐

[Notify Me](#)

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
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Expired: Notify via EMAIL



8. **Review** the Information for Accuracy.
9. Click **Request Transfer** at the bottom of the screen.
10. On the **Please Reverify** screen:
 - If using *Dime Business Mobile Token*, open the app and enter the code from the token.
 - If using *Dime Secure Browser*, enter the PIN used to login.

A screenshot of a web application showing a 'Please Reverify' dialog box. The dialog box is white with a grey border and a close button (X) in the top right corner. It contains the text 'Please enter your password' followed by a password input field. Below the input field are two buttons: a green 'Submit' button with a checkmark icon and a red 'Cancel' button with an X icon. In the background, a greyed-out form is visible with fields for 'Address 3', 'Country Code' (US - United States), and 'Intl Routing Number'. The form also shows a list of addresses for 'Maria Press'.

11. The screen will now reflect the status as **Created** and the description as **Wire Created**.

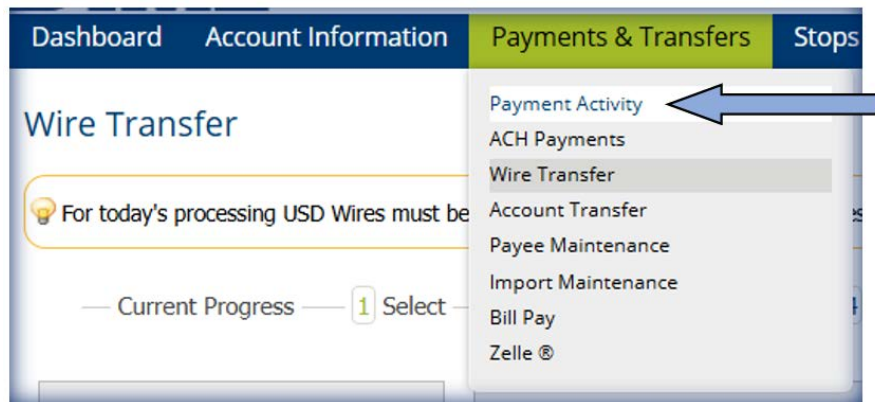
Click **Return** at the bottom left-hand side of the screen.

A screenshot of a 'Status History' table. The table has four columns: 'Timestamp', 'Status', 'Initiator', and 'Description'. It contains one row of data. At the bottom of the table, there are two buttons: 'Return' and 'Print'.

Timestamp	Status	Initiator	Description
Dec 24, 2024 9:13:28 AM EST	Created	20443401 / certmpress (Maria Cawley)	Wire Created.

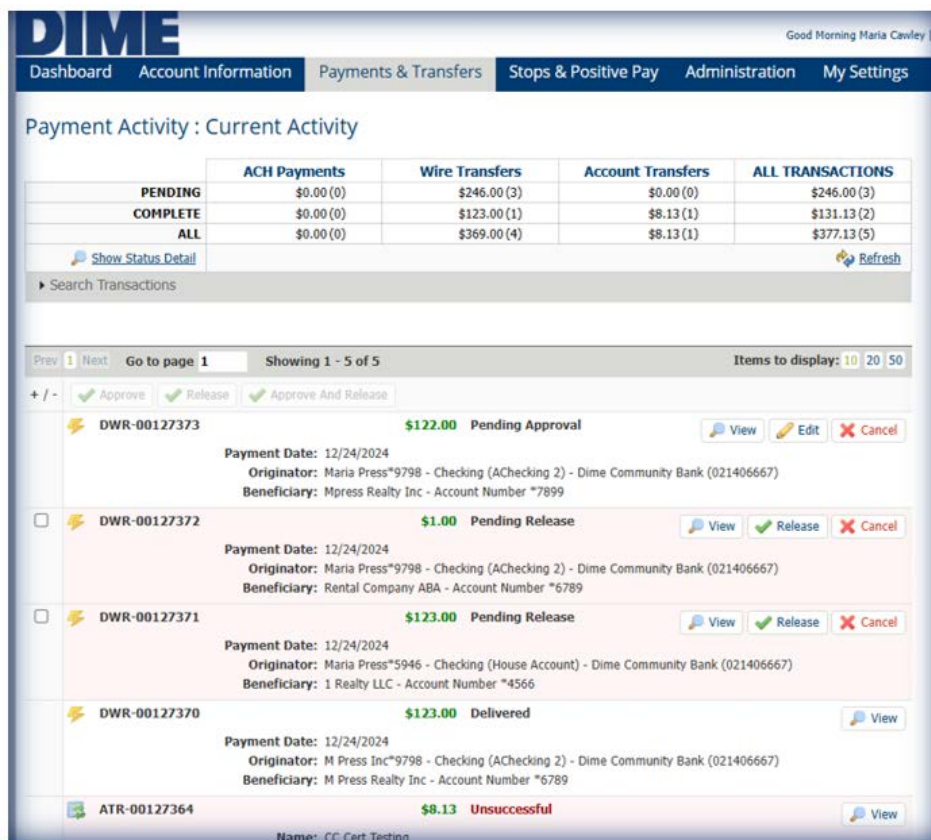


12. Click on the **Payments & Transfers** tab. Select **Payment Activity**.



13. The wire will now reflect **Pending Approval** or **Pending Release**.

- **Pending Approval** will require another user to login and approve the payment prior to the wire being released.
- **Pending Release** indicates that the wire must be released to be sent.



14. To release a wire, click on the Release option next to the wire to release. The Please Reverify screen will appear.

- If using *Dime Business Mobile Token*, open the app and enter the code from the token.
- If using *Dime Secure Browser*, enter the PIN used to login.



To check the **Status** of a wire:

1. Click on **Payments & Transfers** tab.
2. Click on **Payment Activity**.
3. Click on **View** next to the wire. This screen will show all statuses for the wire

Status/Descriptions:

- **Created/Wire Created** – The wire has been entered into the system.
- **Pending Approval/Wire Requires Approval** – The wire was awaiting approval from another user.
- **Pending Release/Wire Approved** – The wire was approved.
- **Pending Delivery/Wire Released** – The wire was released by a user.
- **Delivered/Wire Delivered** – The wire has been received by the bank.
- **Completed/Confirmation Number** – The IMAD and OMAD numbers will be displayed.
The wire has officially been sent to the other bank.

Status History			
Timestamp	Status	Initiator	Description
Dec 24, 2024 9:35:38 AM EST	Delivered	SYSTEM	Wire Delivered.
Dec 24, 2024 9:35:36 AM EST	Pending Delivery	20443401 / MPRESS831 (Maria Cawley)	Wire Released.
Dec 24, 2024 9:33:48 AM EST	Pending Release	20443401 / MPRESS831 (Maria Cawley)	Wire Approved.
Dec 24, 2024 9:30:05 AM EST	Pending Approval	SYSTEM	Wire Requires Approval(s) Before Release.
Dec 24, 2024 9:30:05 AM EST	Created	20443401 / certmpress (Maria Cawley)	Wire Created.



Foreign Currency and International US Dollar Wire Origination

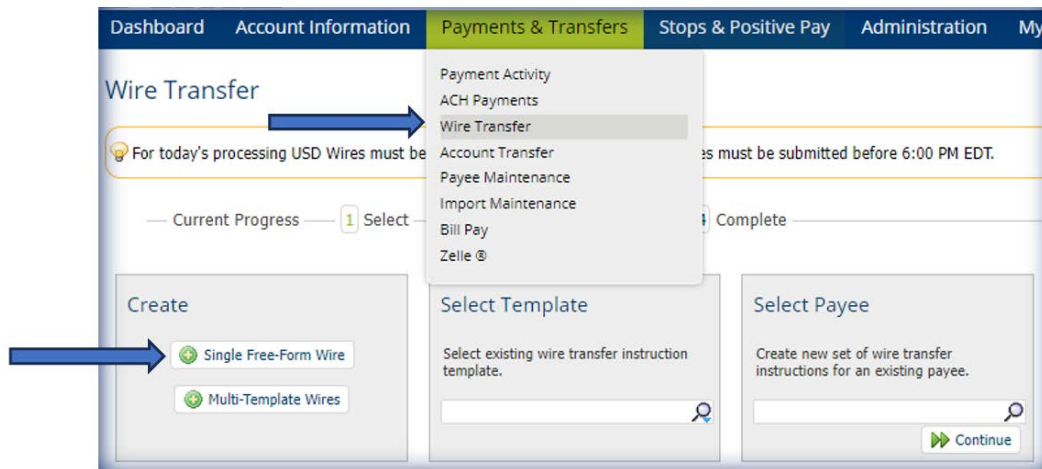
Foreign Currency (FX) and International US Dollar wires require specific additional information that is not required for domestic US Dollar wires. Similar to domestic wires, they can be entered as a Free-Form wire, can be saved as templates and payees for future use.

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Entering Foreign Currency Wires and International US Dollar Wires:

1. Select Payments & Transfers and in Create Transfer, select Single Free-Form Wire.





2. 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.

The screenshot shows the 'Wire Transfer' page. At the top, a yellow banner states: 'For today's processing USD Wires must be submitted before 6:00 PM EDT. FX Wires must be submitted before 6:00 PM EDT.' Below this is a progress bar with four steps: 1 Select, 2 Request, 3 Review, and 4 Complete. The 'Account Information' section is active, showing fields for: * Payment Date (10/08/2024), * Debit Account (*5946 - Checking (House Account) - \$14,802.48 (USD)), * Originator Name (Mpress Inc), * Originator Address 1 (1 Main Street), * Originator Address 2 (Southampton NY 11968), * Originator Address 3 (empty), * Payment Currency (Euro (EUR)), and * Amount (5000). There are radio buttons for 'Payment Amount' (selected) and 'Debit Amount'. A 'Contract Number' field is also present but empty.

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.

3. **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 the 'Beneficiary / Payee Information' form. Fields include: * 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 (empty), and Phone Number (empty). A note states: 'Note: P.O. Boxes are not valid'.



4. **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**. If the **International Routing Number** field is available, the **Swift BIC** for the Beneficiary Bank must be entered.

Beneficiary Bank Information

[Bank Lookup](#)

Name

Beneficiary Bank ID Type

Beneficiary Bank ID

Address 1

Address 2

Address 3

International Bank ☒

* Beneficiary Bank Country

Intl Routing Number

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

Additional Bank Information

[Correspondent Bank Lookup](#)

Correspondent Bank ID Type

Correspondent Bank ID

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID Type

Intermediary Bank ID

Intermediary Bank Name

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

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template ☐

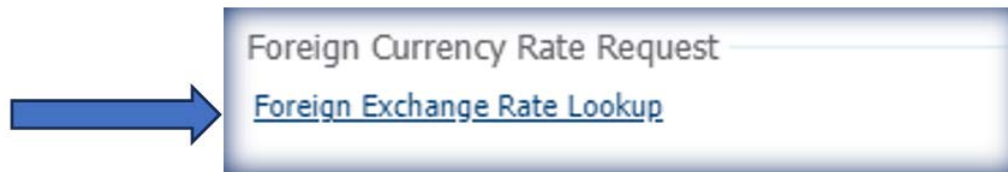
Save As Payee ☐

[Notify Me](#)

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Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
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Expired: Notify via EMAIL



7. **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.



Confirm FX Rate

EUR	250.00
USD	275.18
Exchange Rate	1.100700
Trade Date	10/08/2024
Value Date	10/10/2024

A purchase of 250.00 EUR
in exchange for 275.18 USD

You have 59 seconds to confirm this transaction.

Clicking Confirm constitutes a commitment to this contract
Click Cancel to start over

8. 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.



9. Click **Request Transfer** to continue.

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

Wire Transfer

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Current Progress

1 Select

2 Request

3 Review

4 Complete

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

Maris

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

BSCHESMGXXX

Address 1

Address 2

Address 3

Intl Routing Number

Beneficiary Bank Country

ES - Spain

Additional Reference Information

Purpose Of Payment

Fabric Purchase

Additional Information For Beneficiary

Invoice #123123

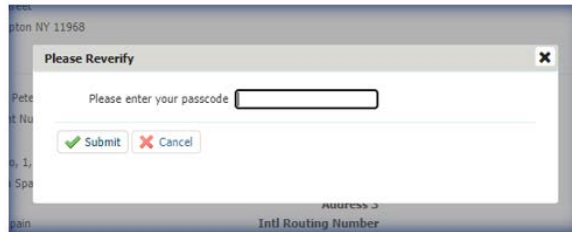
Confirm

Edit

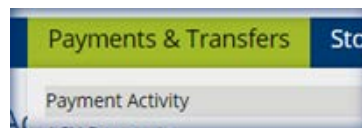
Cancel



11. 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.



12. 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.



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