Wire Processing in Business Online Banking PLUS

EQUAL HOUSING LENDER
Member FDIC
Dime Community Bank

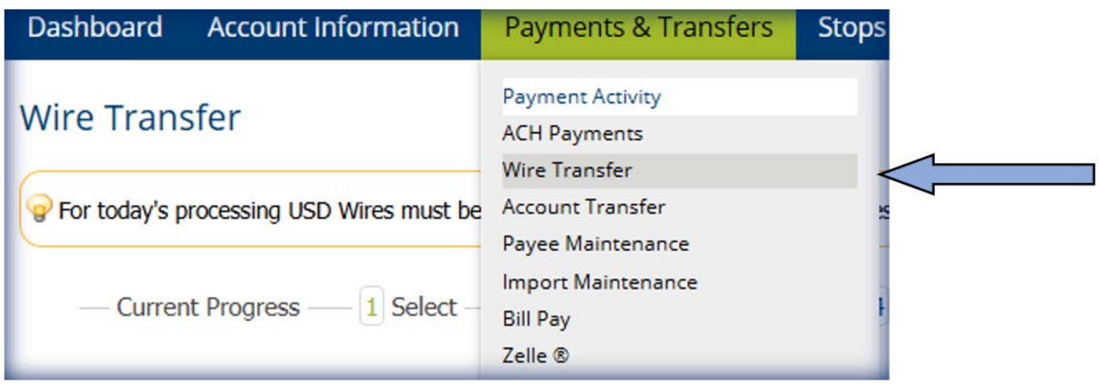
Domestic Wire Us Dollar Origination

Stay Safe - Avoid Scams and Fraud

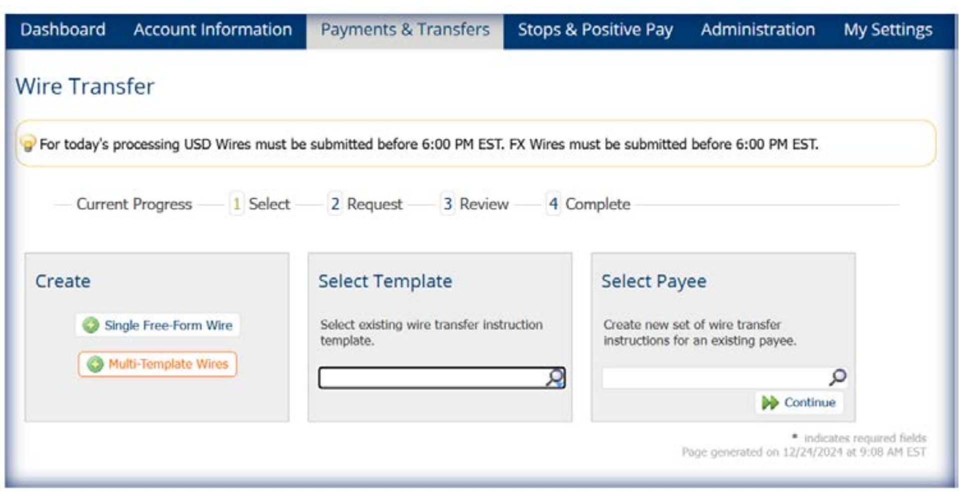
Scammers PRETEND to be from an organization you know.
Scammers say there's a PROBLEM or a PRIZE.
Scammers PRESSURE you to act immediately.
Scammers tell you to PAY in a specific way.
Protect your accounts!
Learn about Business Email Compromise and other scams by visiting dime.com/security.

1. Select the **Payments & Transfers** tab.

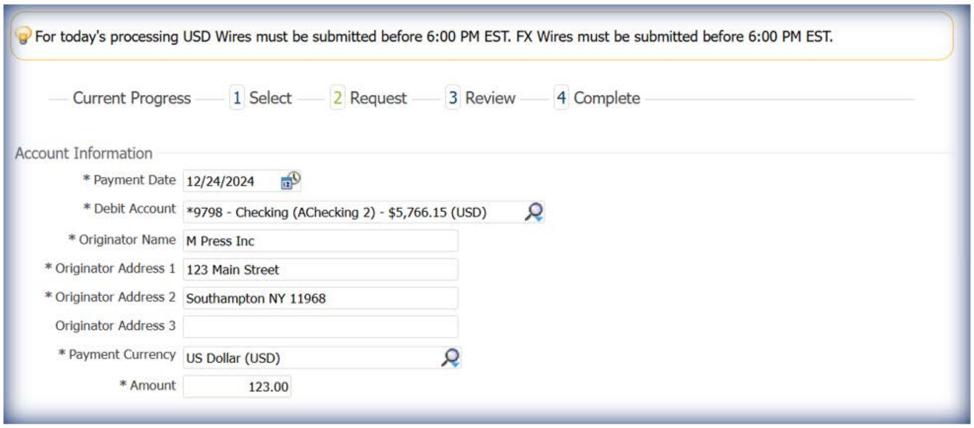
2. Select **Wire Transfer.**



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.

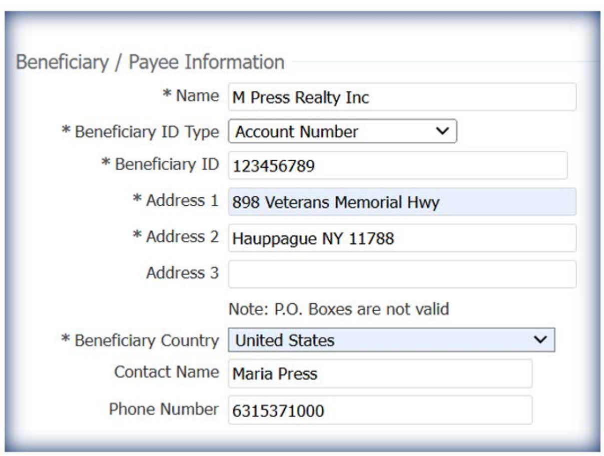


4. Enter in the **Payment Date.** Select the **Debit Account.** Select the **Payment Currency** and enter the **Amount**.



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**.

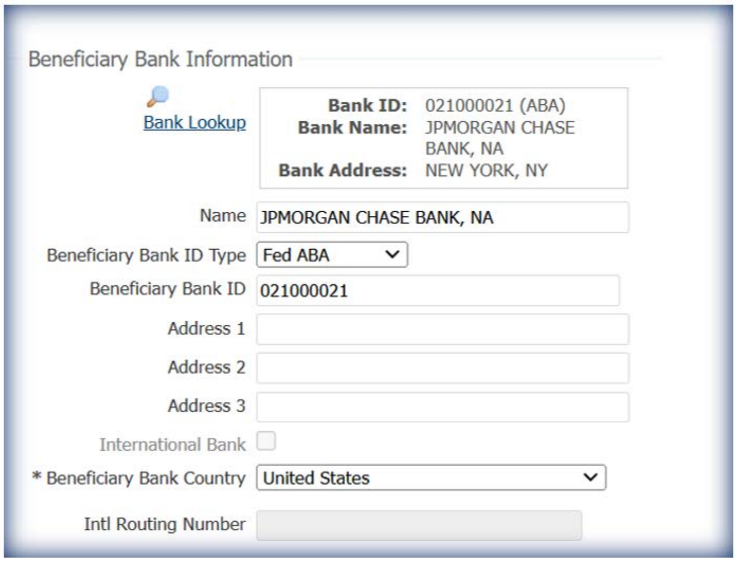


6. Under **Beneficiary Bank Information**:

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

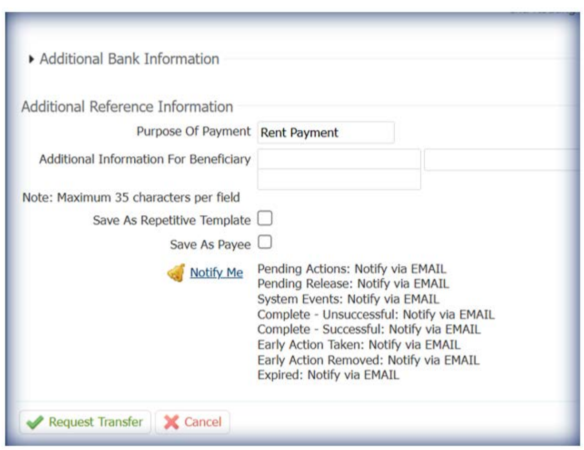
or

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



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

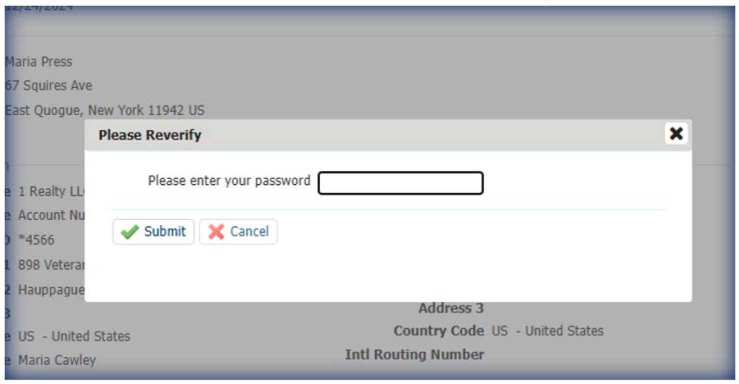


8. **Review** the Information for Accuracy.

9. Click **Request Transfer** at the bottom of the screen.

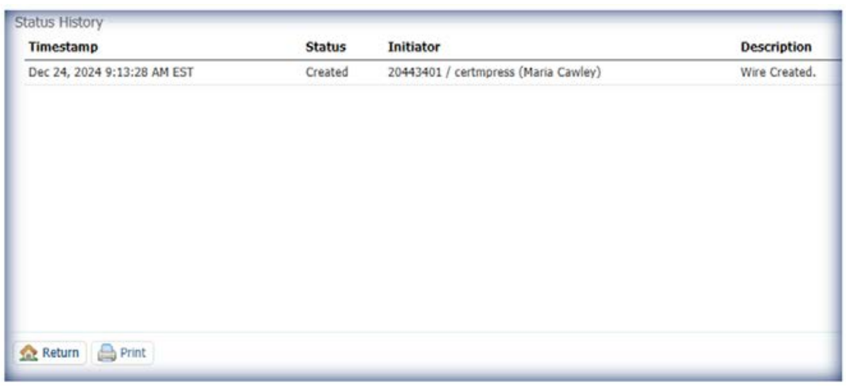
10. On the **Please Reverify** screen:

- 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.

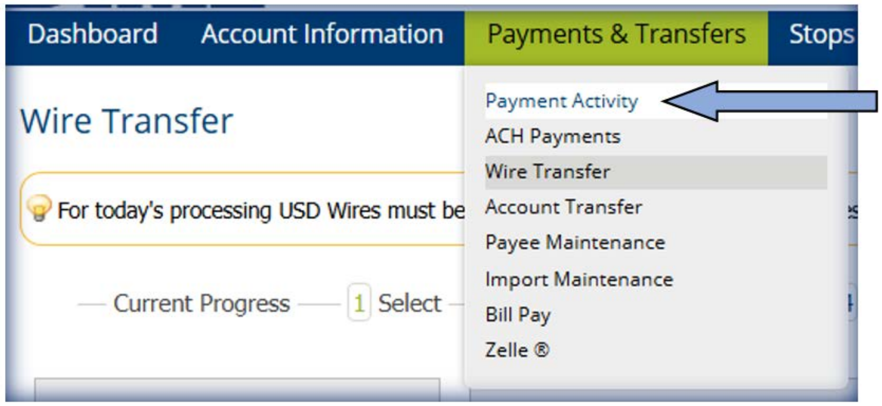


11. The screen will now reflect the status as **Created** and the description as **Wire Created.**

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

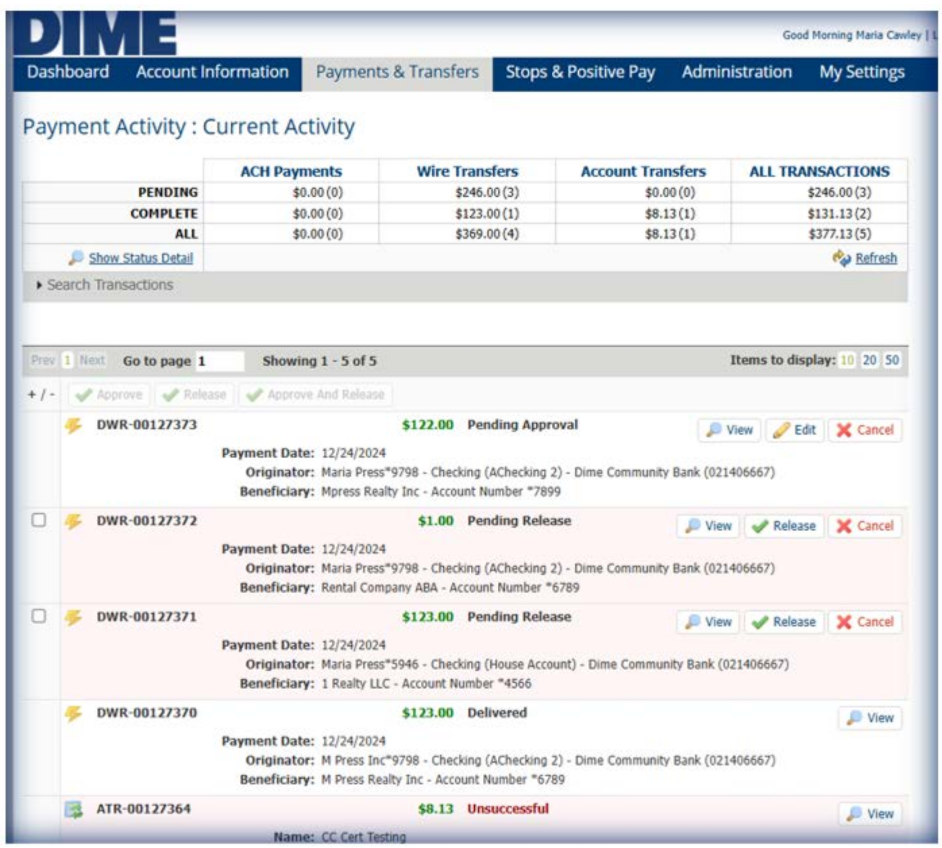


12. Click on the **Payments & Transfers** tab. Select **Payment Activity**.



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

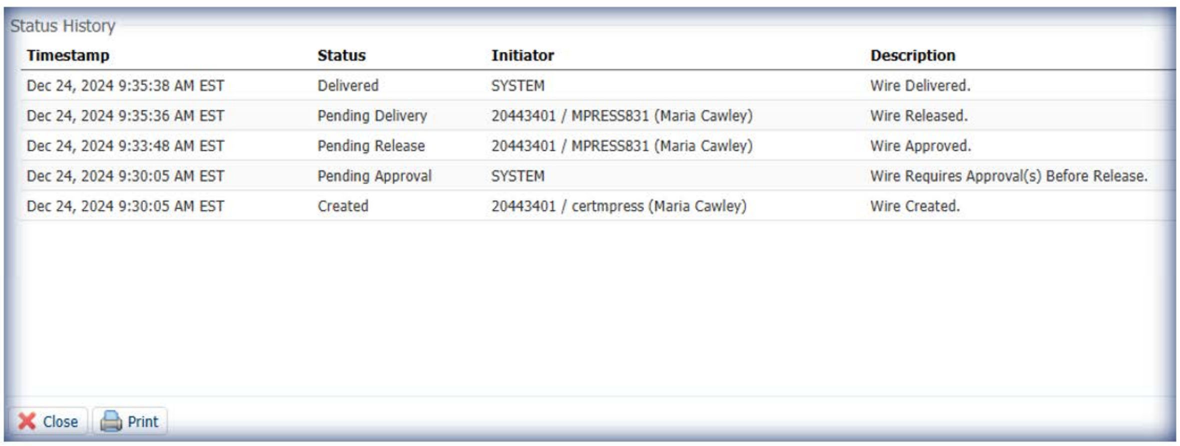
1. Click on **Payments & Transfers** tab.

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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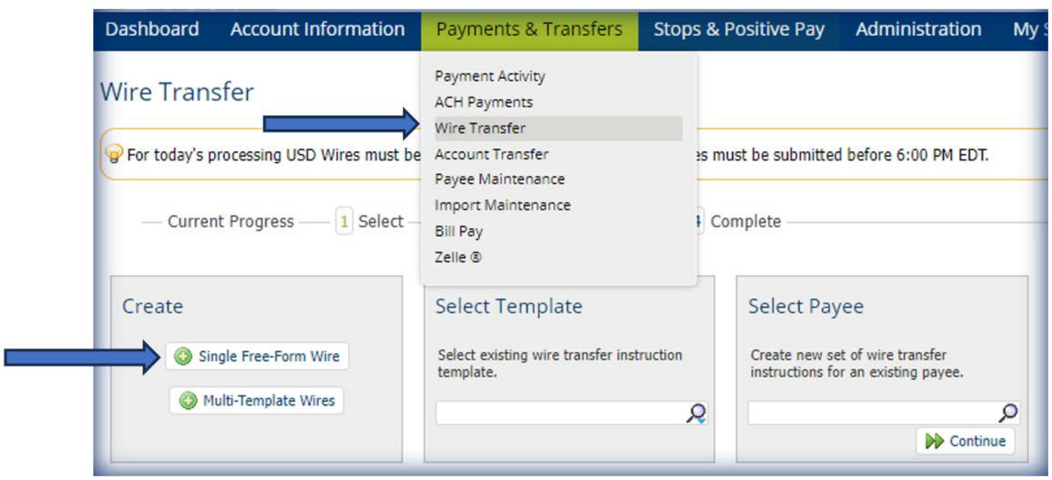
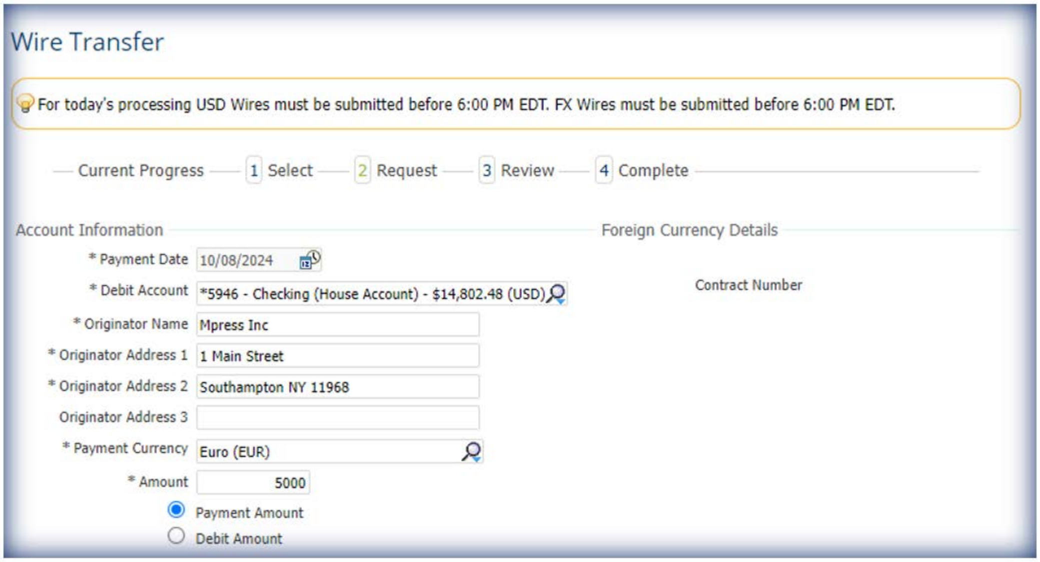
Entering Foreign Currency Wires and International US Dollar Wires:

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

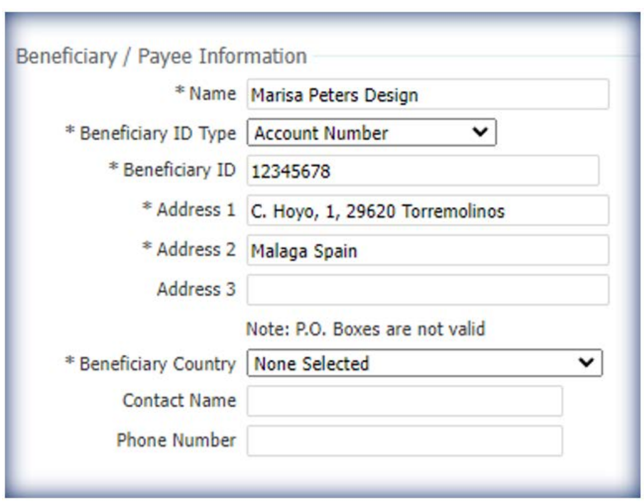


2. On the Wire Transfer page in the Account Information section, enter the required fields denoted with an asterisk (*). Select the Payment Currency of the wire to be sent.

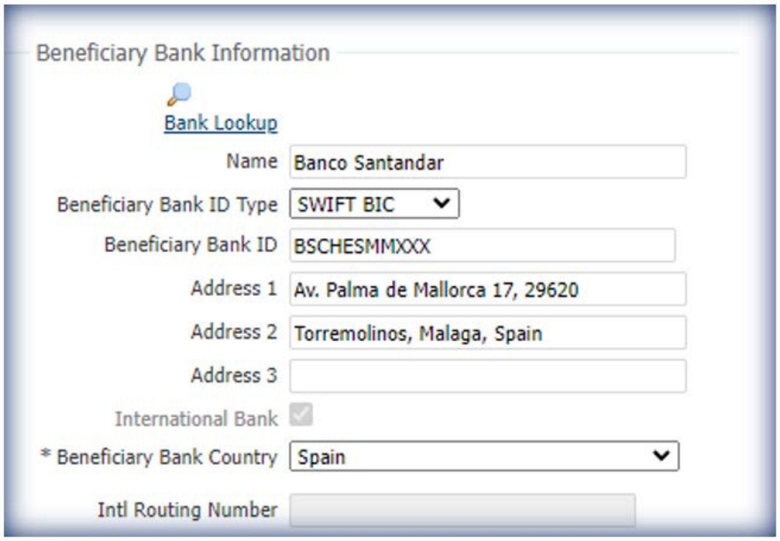


Option: Debit Amount - The value in the Amount field represents the total in USD currency to be withdrawn from the debit account. The amount delivered to the payee/beneficiary in FX currency will be calculated based this amount. Payment Amount – The value in the Amount field represents the total in FX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

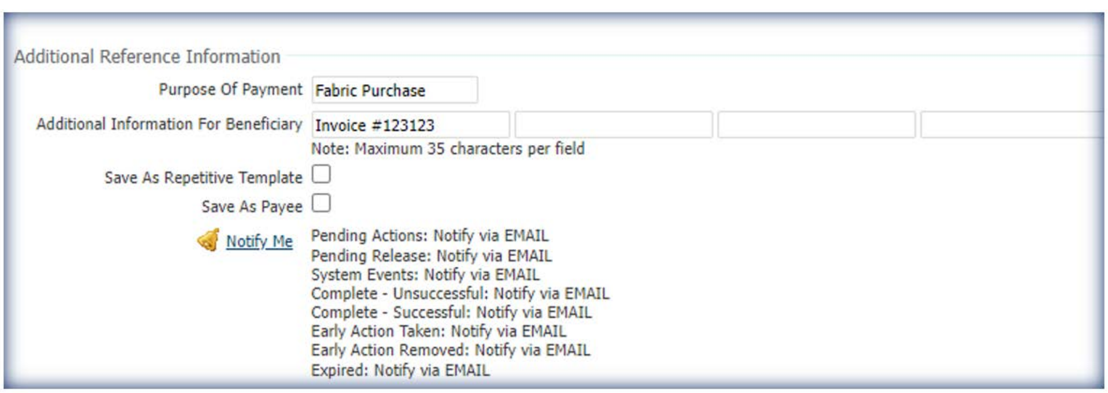


4. Beneficiary Bank Information: Enter the Bank Name, select Swift BIC in Beneficiary Bank ID Type, enter the Swift BIC (8 or 11 characters) in Beneficiary Bank ID and enter the bank's address information. Enter the Beneficiary Bank Country. If the International Routing Number field is available, the Swift BIC for the Beneficiary Bank must e entered.

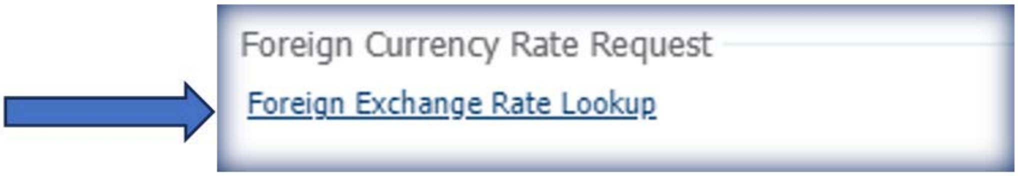


5. Additional Bank Information: If provided on the wire instructions, a Correspondent bank or Intermediary bank can be entered.

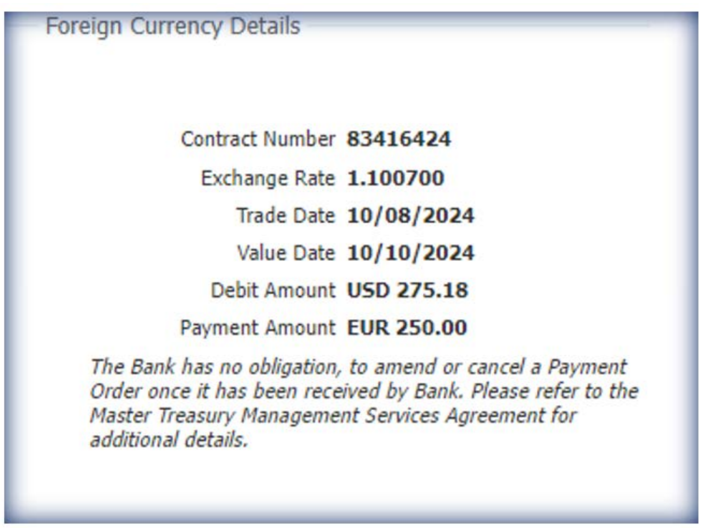
6. Additional Reference Information: Enter the Purpose of the Payment and if applicable enter Additional Information for Beneficiary.



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.

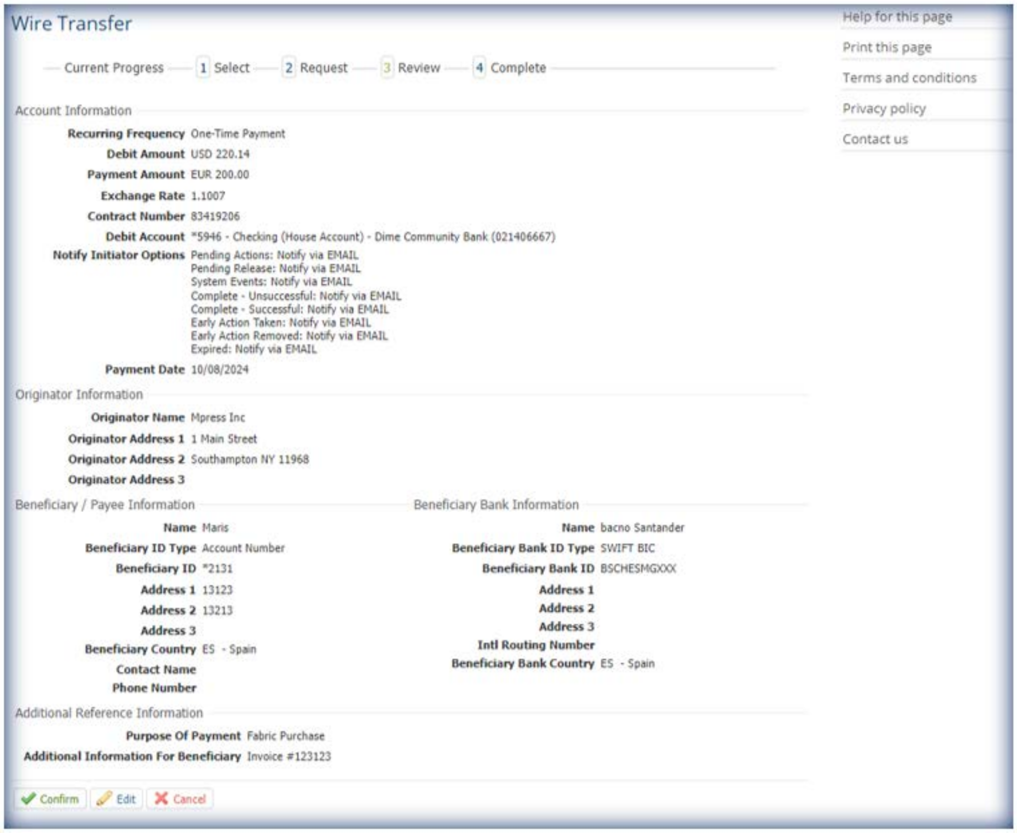


8. Once the FX rate is confirmed, the **Foreign Currency Details** will appear in the top right-hand corner of the wire transfer screen. The funds will be debited from the selected account immediately, before the wire is approved.



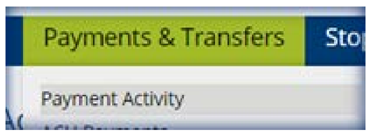
9. Click **Request Transfer** to continue.

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



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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