



Out of Band Text First Login

Business Online Banking



Member
FDIC

Dime Commercial Bank



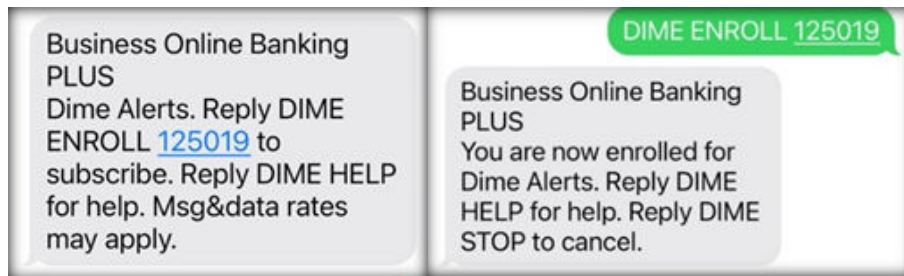
Out of Band with Text First Login – Business Online Banking

1. To begin, register your mobile phone to receive secure text messages from the bank. A text message will be sent to the mobile number you provided.

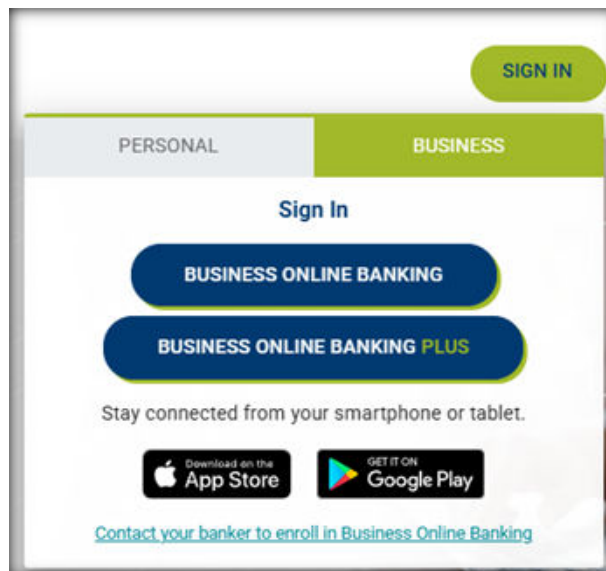
Open the message and reply with:

DIME ENROLL [your unique enrollment number]

Once your reply is received, you'll get a confirmation text letting you know your enrollment was successful.



2. Go to <https://www.dime.com>.
3. Click the **Sign In** button at the top right of the homepage.
4. Select the **Business** tab.
5. Then click on **Business Online Banking** to proceed to the login screen.





6. Enter your **Company ID** and **User ID** and click **Login**.

The screenshot shows the DIME Business Online Banking login page. At the top is the DIME logo and the text "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is the heading "Welcome to Business Online Banking". There are two required fields: "Company ID" with the value "20250623" and "User ID" with the value "Outofband". Both fields have a note "This value is case sensitive." Below the fields are links for "Login Help", "Terms and Conditions", "Privacy Policy", and "Contact Us". A blue "Login" button is at the bottom right.

7. Click on **Forgot Password**,

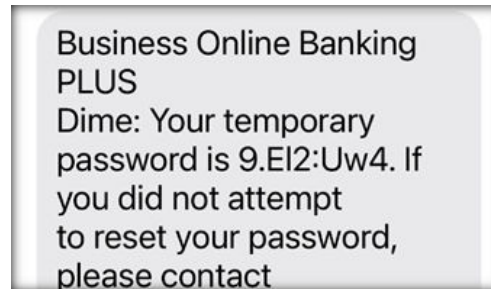
The screenshot shows the DIME Forgot Password screen. It features the DIME logo and the FDIC text at the top. Below is a "Password" field with a masked password "*****". There are links for "Forgot Password" and "Login Help". At the bottom are "Cancel" and "Login" buttons.

8. On the **Forgot Password** screen click on **Text Message** to receive a temporary password to reset the PIN.

The screenshot shows the DIME Forgot Password screen with the heading "Forgot Password?". Below the heading is the question "How do you want to get your temporary password?". There are two radio button options: "Email" and "Text Message". There is a link for "Login Help". At the bottom are "Cancel" and "Submit" buttons.



9. A text message will be sent with the **temporary password**.



10. Enter the **temporary password** received by text. Create a new Password. Click **Submit**.

The image shows the 'Forgot Password: Reset' form on the DIME website. At the top is the DIME logo and the text 'FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government'. Below the header, the title 'Forgot Password: Reset' is followed by a message: 'A temporary password has been sent to you. Please do not close your browser until you have entered the information below to reset your password.' The form contains three input fields, each preceded by a blue square icon indicating it is a required field. The first field is labeled 'Temporary Password' and contains the text '*****'. The second field is labeled 'New Password' and is empty. Below this field is a note: 'Password must be between 9 and 32 characters in length and contain uppercase, lowercase, numeric, and special characters.' The third field is labeled 'Confirm Password' and is empty. At the bottom right of the form are two buttons: 'Cancel' and 'Submit'.

11. You will not be logged off.

The image shows the 'Welcome to Business Online Banking' page on the DIME website. At the top is a green banner with a checkmark icon and the text 'Your password has successfully been reset.' Below this is the DIME logo and the text 'FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government'. The main heading is 'Welcome to Business Online Banking'. Below this are two input fields, each preceded by a blue square icon indicating it is a required field. The first field is labeled 'Company ID' and is empty. Below this field is a note: 'This value is case sensitive.' The second field is labeled 'User ID' and is empty. Below this field is a note: 'This value is case sensitive.' Below the input fields is a link 'Login Help >'. At the bottom left are three links: 'Terms and Conditions >', 'Privacy Policy >', and 'Contact Us >'. At the bottom right is a blue 'Login' button.



12. Enter your **Company ID** and **User ID** and click **Login**. Enter the **Password** created and click **Login**.

✓ Your password has successfully been reset.

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Welcome to Business Online Banking

• Required Field

Company ID

This value is case sensitive.

User ID

This value is case sensitive.

Login Help >

Terms and Conditions >
Privacy Policy >
Contact Us >

Login

• Required Field

Password

• *****

Forgot Password >

Login Help >

Cancel Login

13. Accept the Terms and Conditions.

DUTIES AND RESPONSIBILITIES 10
LIMITATION OF LIABILITY 10
INDEMNIFICATION 12
DISCLAIMER OF WARRANTY 12
REIMBURSEMENT OF CERTAIN LEGAL FEES 13
TERM/TERMINATION 13
INACTIVITY TERMINATION 13
AGREEMENT TO PREVAIL 14
FORCE MAJEURE 14

By clicking "Accept", you acknowledge that you have read and accept the above terms.

Print Decline Accept

14. Select a **Verification Image** and enter a **Verification Phrase**. Click **Submit**. During your next login, after entering your **Company ID** and **User ID**, you'll see your personalized **security image and phrase** appear—this confirms you're on the correct login page.

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Choose Verification Image and Phrase

Please choose an image and phrase that are recognizable.

Verification Image:
No verification image chosen

• Required Field

Verification Phrase:
Enter your verification phrase

Image Categories:
Agriculture and Industry

Grid of images: 1. Two hands shaking, 2. A blue sky with clouds, 3. A yellow school bus, 4. A yellow construction vehicle, 5. A water tower, 6. A red brick building, 7. A large gear, 8. A large metal wheel.



15. Create your **PIN**. The PIN must be 6-12 in length and contain special characters.

The screenshot shows the 'Setup PIN' screen of the DIME Business Online Banking interface. At the top is the DIME logo and the text 'FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government'. Below this is the heading 'Setup PIN'. A text box explains: 'For security reasons, you have been set up for Out-of-Band-Authentication. After entering your Company ID and User ID, you will be asked for this PIN and a One-Time Passcode. The One-Time Passcode will be sent via email or SMS text, depending on the options you set in your profile after your PIN has been entered.' There are two input fields: 'New PIN' and 'Confirm PIN'. The 'New PIN' field contains a masked value '*****'. Below the 'New PIN' field is a green progress bar with the word 'Strong' at the end. A note states: 'PIN must be between 6 and 12 characters in length and contain special characters.' A 'Submit' button is located at the bottom right.

16. You will now be logged out. Enter your **Company ID** and **User ID**. Click **Login**.

The screenshot shows the 'Welcome to Business Online Banking' login screen. At the top is the DIME logo and the text 'FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government'. Below this is the heading 'Welcome to Business Online Banking'. There are two input fields: 'Company ID' and 'User ID'. The 'Company ID' field contains the value '20250623'. The 'User ID' field contains the value 'Outofband'. Both fields have a note below them: 'This value is case sensitive.' There is a 'Login Help >' link. At the bottom left are links for 'Terms and Conditions >', 'Privacy Policy >', and 'Contact Us >'. A 'Login' button is located at the bottom right.



17. Enter your **PIN**. After entering the PIN, click **Login**. The field with Enter Your One-Time Passcode will be available. Enter the **One Time Passcode** received in the text message. Click **Login**.

The image shows the DIME login interface. At the top is the DIME logo with the text "FDIC FDIC Insured - Backed by the full faith and credit of the U.S. Government". Below this is a security check: "Is this your image and phrase?" with a subtext: "If this isn't your image and phrase, do not enter your password. Contact customer service immediately." There is a placeholder image of a hand holding a pen over a document, labeled "Chain". Below this are input fields: a "PIN" field, a masked password field, and an "Enter Your One-Time Passcode" field. There are links for "Forgot PIN?" and "Login Help". At the bottom are "Cancel" and "Login" buttons. To the right of the login screen is a text message overlay from "Business Online Banking PLUS" stating: "Dime: Your one time passcode is 263044. Please keep in mind that this passcode is time sensitive and may expire shortly. If you did not attempt to request a passcode, please contact DimeSupport@dime.com".

18. You will receive an email confirming the registration of your Wikid Token for **Out of Band Registration**.

