



# Business Online Banking

QUICK REFERENCE GUIDE



Member  
**FDIC**

Dime Community Bank



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

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## OVERVIEW & FEATURES

# Get More for Your Business.

More access. More tools. More security and control.

## Introducing Dime's new Business Online Banking.

- **More access.**
  - Business Mobile Banking App\* enables you to bank 24/7
  - Faster account access with Touch ID and Face ID on mobile devices
  - Manage your accounts from the office, home or on the go
- **More tools.**
  - Manage accounts from a single-view, customizable dashboard
  - Deposit checks anywhere with mobile deposit
  - Enhanced transaction/statement history and search
- **More security and control.**
  - Set permissions, control account access, and receive alerts
  - Make approvals from your desktop or mobile device

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



## ACCESSING YOUR NEW ACCOUNT

### Logging into Business Online Banking

To access your Dime Business Online Banking account, simply visit [dime.com](https://dime.com).

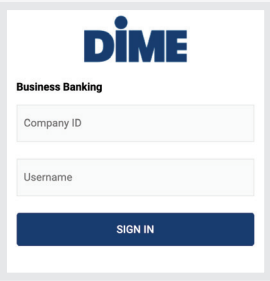
Click the “Sign In” link in the upper right-hand corner.



Next, you will see a login screen. Select Dime “Business Banking”.



Then, enter your current **Company ID** and your current **Username**. Please note: These credentials have not been changed from your Bridge Business Connect credentials. Then, click “Sign In.”.



### First Time Login to Business Online Banking

To login, you will need your **Company ID**, **User ID** and a **temporary password**. We will provide you with a temporary password by email. Note: this temporary password must be used as the activation code after you first download the Business Mobile Banking app. During your first login, you will then be prompted to change your password.

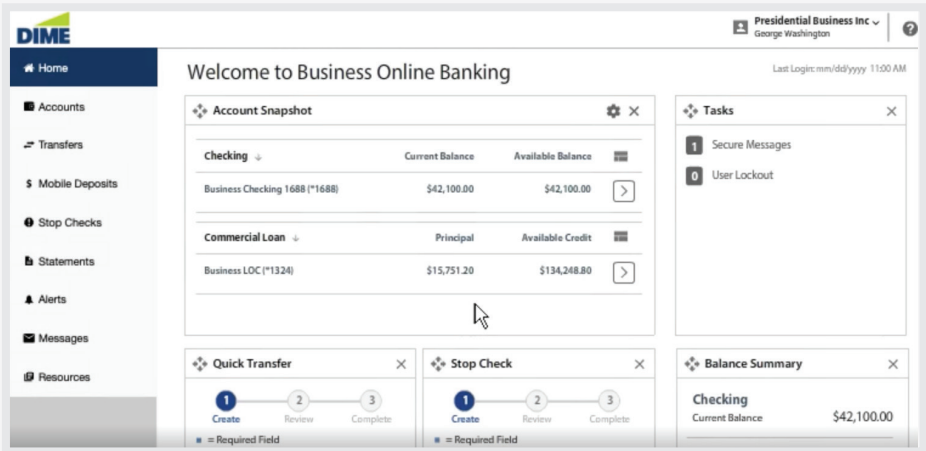


## NAVIGATING BUSINESS ONLINE BANKING

Once you are logged into Business Online Banking, you will be automatically directed to the **HOME PAGE**.

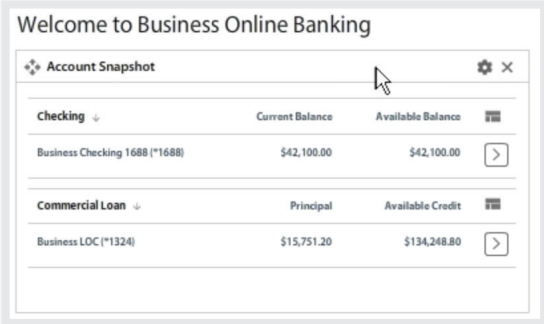
### HOME PAGE

The **Home Page** provides a snapshot of your key accounts and important functions all from one view. And, you can personalize the screen for each user to show the information they most need. Right away, you'll see a snapshot of your accounts and know if there are new approvals, or messages, waiting for you.



### ACCOUNT SNAPSHOT

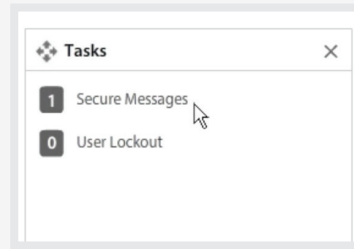
- **Account Snapshot** provides the **CURRENT** and **AVAILABLE BALANCE** for each account listed.
- Using the **SETTINGS** you can choose up to 10 accounts to display.





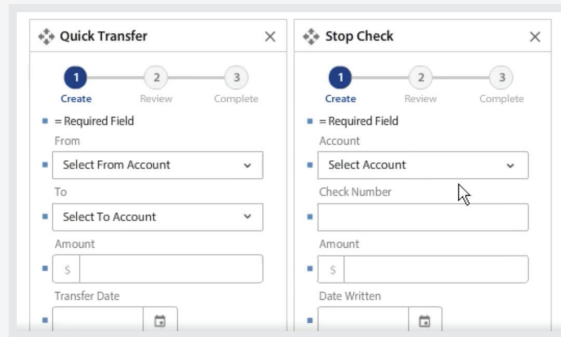
## TASKS

- Tasks displays any items that need your attention. This includes:
  - **Pending Approvals or Secure Messages** that are awaiting your reply,
  - **User Lockouts** that require resetting, and
  - **Missed Payments** that have gone past the cutoff time.
- Click on each notification to go straight to the screen to take an action on the item.



## QUICK TRANSFER/STOP PAYMENT

- **Quick Transfer** lets you easily move funds from one account to another.
- **Stop Check** allows you to request a stop payment on an issued check.





## ACCOUNTS

The **Accounts** section displays the details for each of your authorized accounts.

The screenshot shows the DIME Accounts page for Presidential Business Inc. The account selected is Business Checking (\*1234). The details are as follows:

Current Balance	Available Balance	Float	Interest Paid Prior Year
\$69,273.22	\$69,273.22	\$69,273.22	\$XX.00

Additional information includes: Hold \$0.00, Amount Pending Authorization \$0.00, Interest Paid YTD \$0.00, Date Opened dd/mm/yyyy, and Interest Rate XX.00%.

Recent Transactions table:

Date	Description	Amount	Balance
mm/dd/yyyy	Withdrawal Transfer to Business LLC	-\$500.00	\$42,100.00

Simply **select an account from the drop down** to view its information.

The screenshot shows the DIME Accounts page with a dropdown menu open for account selection. The dropdown menu lists the following accounts:

- Business Checking (\*1234)
- Savings (\*3456)
- Business Loan (\*2345)

The details for Business Checking (\*1234) are displayed below the dropdown menu:

Current Balance	Available Balance	Float	Interest Paid Prior Year
\$69,273.22	\$69,273.22	\$69,273.22	\$XX.00

Additional information includes: Hold \$0.00, Amount Pending Authorization \$0.00, Interest Paid YTD \$0.00, Date Opened dd/mm/yyyy, and Interest Rate XX.00%.

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



"Accounts" continued from previous page...

Below, you'll see the **transactions** for the selected account. Simply select a transaction to view its details.

Recent Transactions				
<input type="text" value="Search"/>				
<input type="button" value="Stop Checks"/> <input type="button" value="Statements"/> <input type="button" value="Transfer From"/> <input type="button" value="Transfer To"/> <input type="button" value="History"/>				
Date ↑	Description	Amount	Balance	
mm/dd/yyyy	Withdrawal Transfer to Business LOC	-\$500.00	\$42,100.00	>
mm/dd/yyyy	Deposit Transfer from Checking 7654321	\$10,00.00	\$42,600.00	>
mm/dd/yyyy	Withdrawal Transfer to LOAN 6543210	-\$800.00	\$32,600.00	>
mm/dd/yyyy	Transfer Transfer from DDA 754322	-\$800.00	\$33,400.00	>
mm/dd/yyyy	CHECK CHECK	-\$150.00	\$34,200.00	>
mm/dd/yyyy	Transfer Transfer from DDA 754322	-\$800.00	\$34,350.00	>
mm/dd/yyyy	CHECK CHECK	-\$50.00	\$35,150.00	>

Selecting the column icon, lets you customize which columns appear in the list. To search for a specific transaction or a specific type of transaction, simply type the information you're looking for, such as the date, description or amount. You can place a stop on a check, should it be lost or stolen, and make internal transfers right from here.

← Back Last Login: mm/dd/yyyy 11:00 AM

### TransactionSearch

**Business Checking (\*1234) CHECKING**

Select an Account

---

**Search Transaction History** Actions ▾

Transaction Date From <input type="text" value="mm/dd/yyyy"/>	Transaction Date To <input type="text" value="mm/dd/yyyy"/>	Start Amount <input type="text" value="\$"/>	End Amount <input type="text" value="\$"/>
Check Number From <input type="text"/>	Check Number To <input type="text"/>	Transaction Type <input type="text"/>	

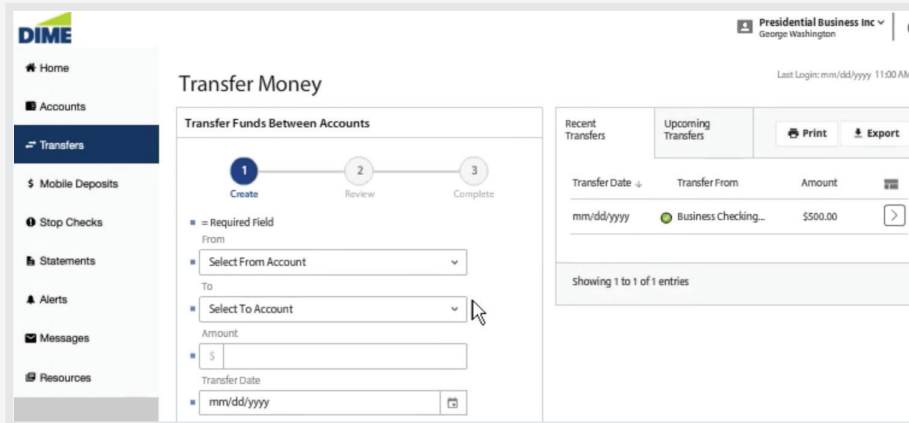
**History** opens a detailed transaction search and lets you search your transaction history by date, amount, check number and transaction type. You can then use the actions menu to download, export or print your results. When finished, the back arrow returns you to your previous accounts page.



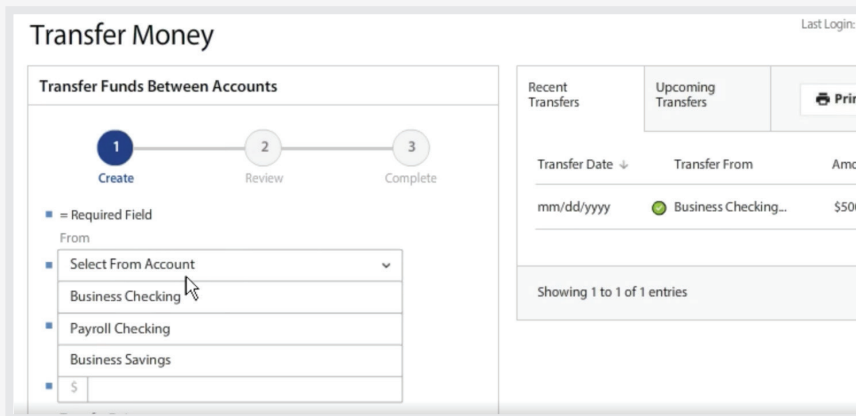


## TRANSFERS

Transfers is where authorized employees manage their internal transfers.



They can review funds between accounts and review their recent and upcoming transfers.



Transferring funds is easy. Just select the account the funds will be drawn from, the account they'll be moved to, the amount, date of the transfer, and an optional memo for any information you would like to store within the transfer.



"Transfers" continued from previous page...

Next, if your transfer should repeat, select the frequency and the specifics for handling future transfers, such as when to make the transfer, the duration, and the name for your recurring series.

**Transfer Frequency**

**Frequency**

- Daily
- Weekly
- Bi-Weekly
- Semi-Monthly
- Monthly**
- Annually

If the day of the month selected exceeds the number of days in the current month, the Transfer Request will default to the last business day of the month.

Choose the calendar day in the month  
 Choose the day of the week in the month

On the:

**Duration**

When finished, save, and when ready, review your transfer. If everything looks correct complete it. If asked to authenticate your identity, simply type your password.

**Transfer Money**

Last Login:

**Transfer Funds Between Accounts**

1 Create 2 **Review** 3 Complete

From Account  
Business Checking (\*1234) \$\$\$\$

To Account  
Business Savings (\*2345) \$\$\$\$

Amount  
500.00

Memo

**Recent Transfers**

**Upcoming Transfers**

Transfer Date ↓	Transfer From	Amount
mm/dd/yyyy	Business Checking...	\$500.00

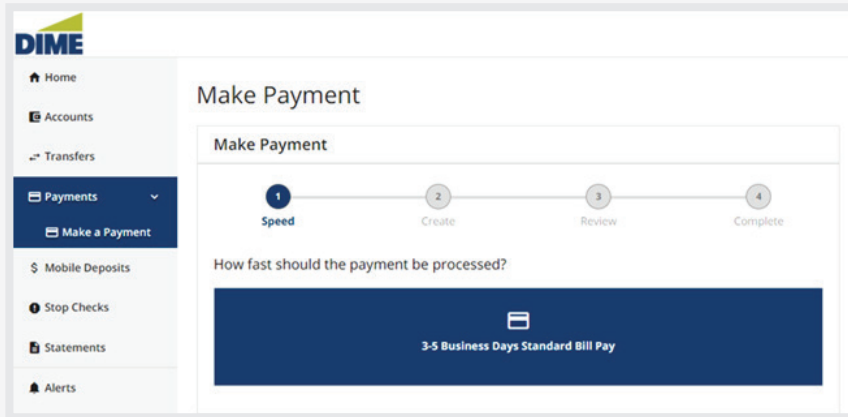
Showing 1 to 1 of 1 entries

That's it, your transfer is complete. And if it's scheduled for today, it's added to your **Recent Transfers**. If your transfer repeats or is scheduled in the future, it's listed under **Upcoming Transfers**. Circular arrows indicate recurring transfers. Clocks indicate the transfer as scheduled.

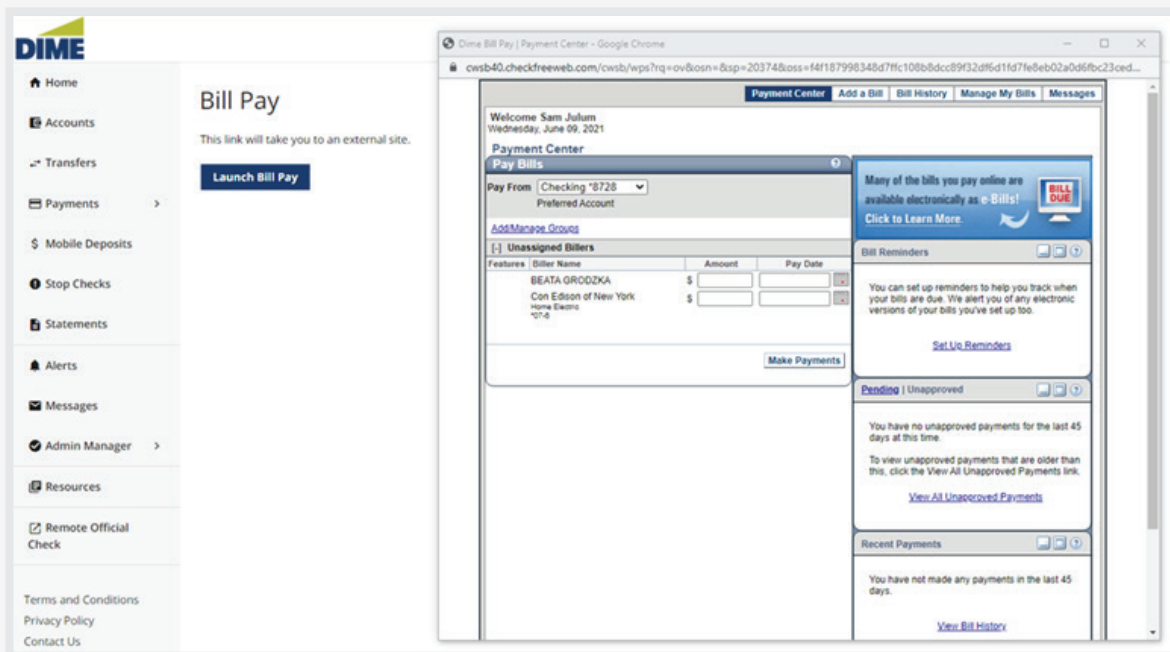


## PAYMENTS

In the **Payments** area, authorized users can access their **Bill Pay**. To enroll for **Bill Pay**,\* please contact your Business Relationship Manager.



After clicking the **Make a Payment** link, the **Bill Pay** site will load in a separate browser. If it does not load, they can click on the **Launch Bill Pay** button.

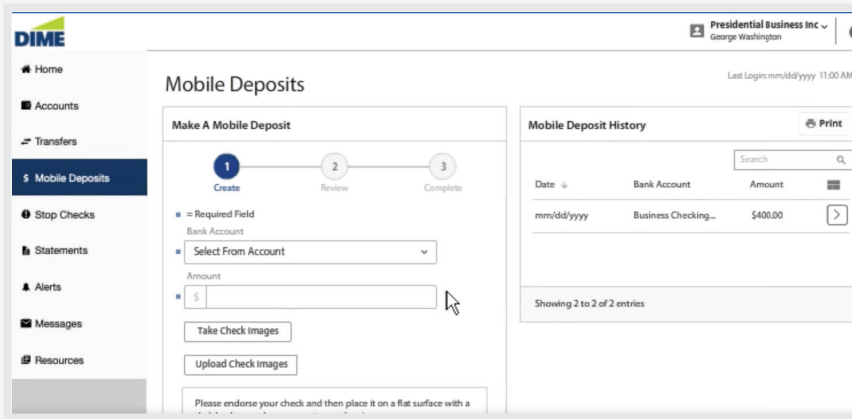


\* Subject to Dime approval. For more information, please see Treasury Management Fee Schedule.

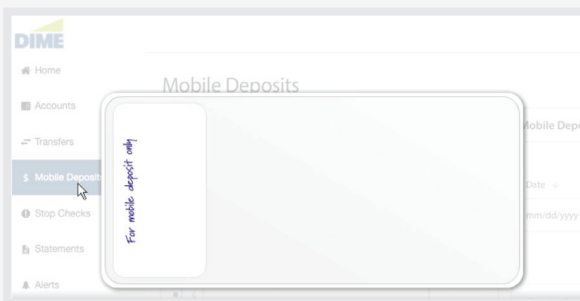
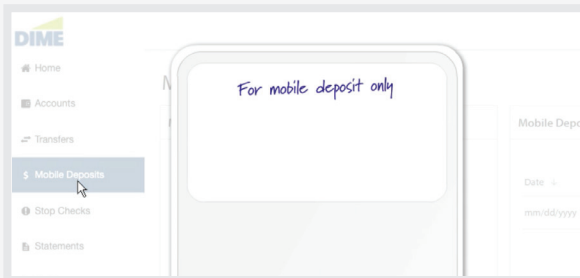


## MOBILE DEPOSIT

**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.



"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 mobile deposit form. At the top left, there is a legend: a blue square followed by "= Required Field". Below this, the "Bank Account" section has a dropdown menu with "Business Checking" selected. The "Amount" section has a text input field with a dollar sign icon on the left and "500.00" on the right. Below the amount field are two buttons: "Take Check Images" and "Upload Check Images". The "Take Check Images" button is highlighted with a mouse cursor. At the bottom, there is a text box with the instruction: "Please endorse your check and then place it on a flat surface with a dark background, so you capture a clear image." On the right side of the form, there is a date input field labeled "mm/dd/yy" and a "Showing 2" button.

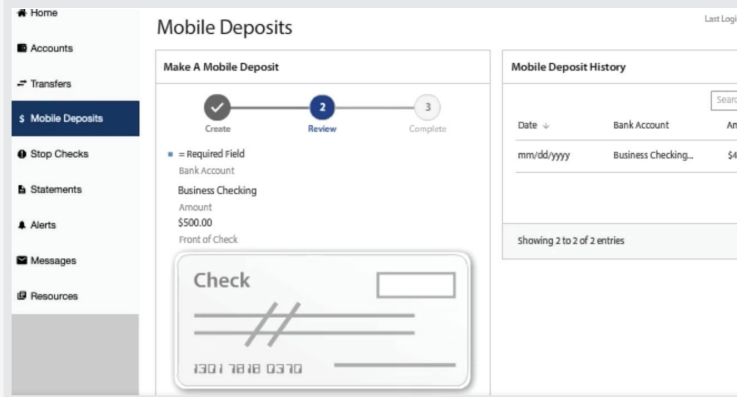
Next, if you're making a deposit from a mobile device with an attached camera, select **Take Check Images**. If you're using a desktop use the **Upload Check Images** option.

This screenshot is identical to the one above, showing the same mobile deposit form. However, the mouse cursor is now pointing at the "Upload Check Images" button, which is highlighted.

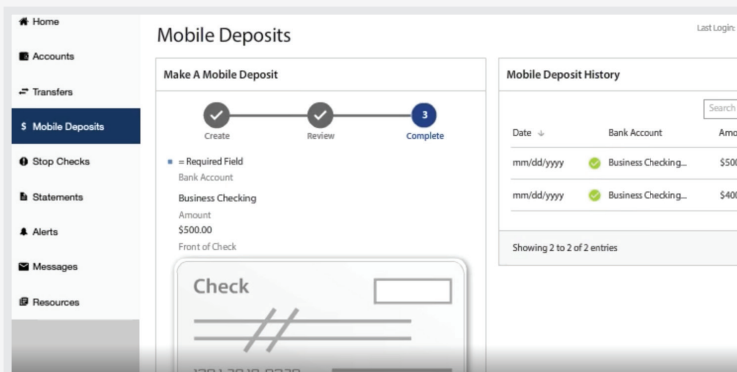


"Mobile Deposit" continued from previous page...

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



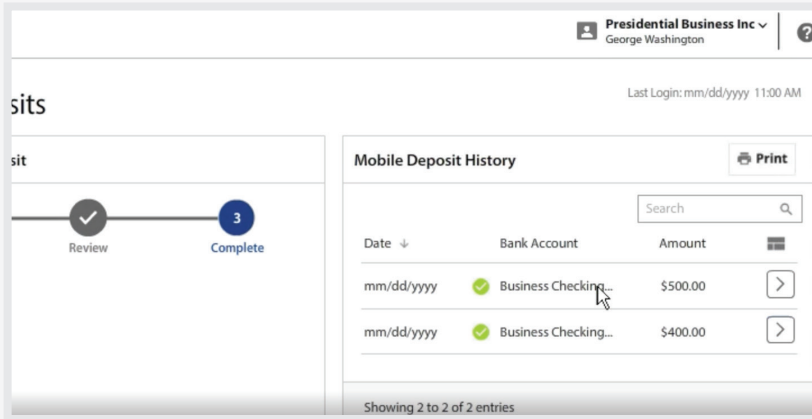
Then, if everything looks correct, complete your deposit. That's it.





"Mobile Deposit" continued from previous page...

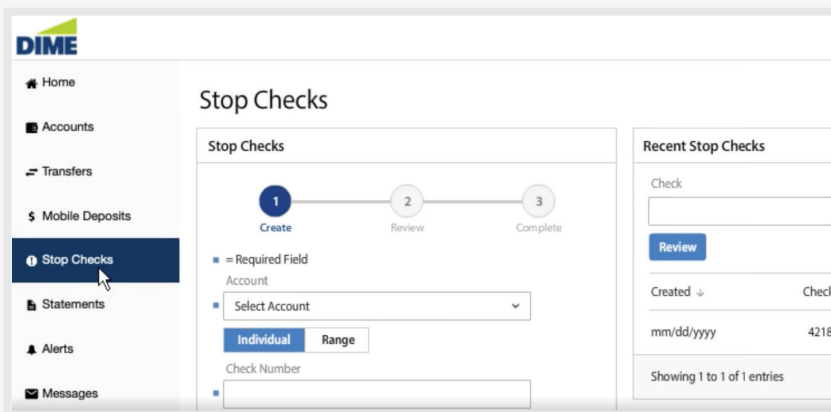
Your new deposit will appear under your **Deposit History** and if received successfully, you'll see a green checkmark.



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.

## STOP CHECKS

**Stop Checks\*** provides a convenient way to issue a stop payment request on a check, and to review previous stop payments that have recently been issued.



\* For terms and conditions please see conversion booklet.



"Stop Checks" continued from previous page...

To submit a **Stop Check** request, select the account the checks were drawn against.

**Stop Checks** Last Login: mm/dd/yyyy 1

**Stop Checks**

1 Create — 2 Review — 3 Complete

■ = Required Field

Account

■ Select Account

- Payroll - Added on MFC side (\*3726) - \$470.75
- Operating - Added on MFC side. (\*1627) - \$16.81**

Amount

\$

**Recent Stop Checks**

Check	Account
<input type="text"/>	<input type="text"/>

**Review**

Created ↓	Check	Account
mm/dd/yyyy	4218	Business Checking (*1234)

Showing 1 to 1 of 1 entries

Next, specify if this is an individual check or a range of checks. For an individual check, provide the check number, and the amount, date written and payee.

Finally, select the reason for stopping the check.

■ Operating - Added on MFC side. (\*1627) - \$16.81

**Individual** Range

Check Number

■ 4487

4/18 Characters

Amount

\$ 28.22

Date Written

■

Written To

Reason

■ Lost

Created ↓	Check	Account
mm/dd/yyyy	4218	Business Checking (*1234)

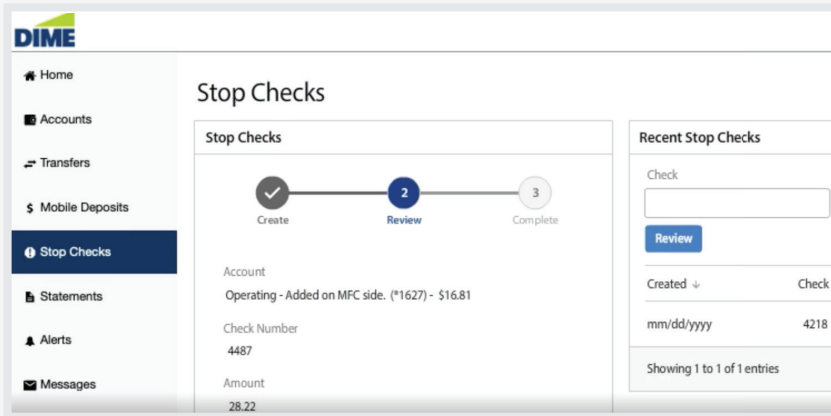
Showing 1 to 1 of 1 entries



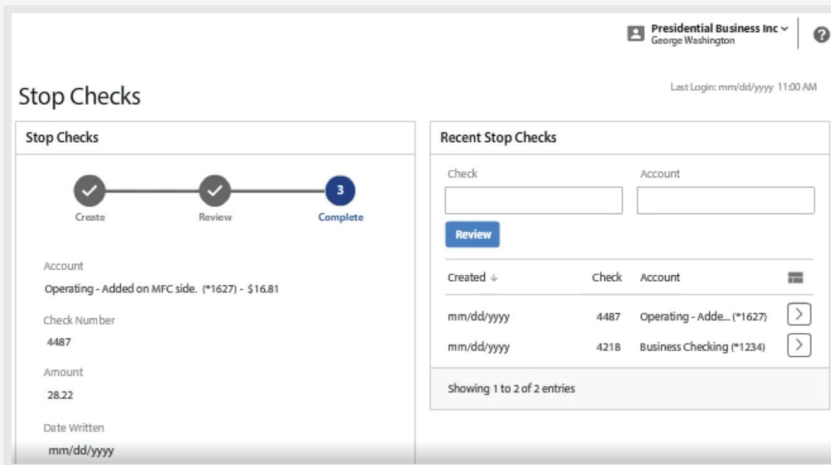


"Stop Checks" continued from previous page...

**Review.** If the details appear correct, complete the request.



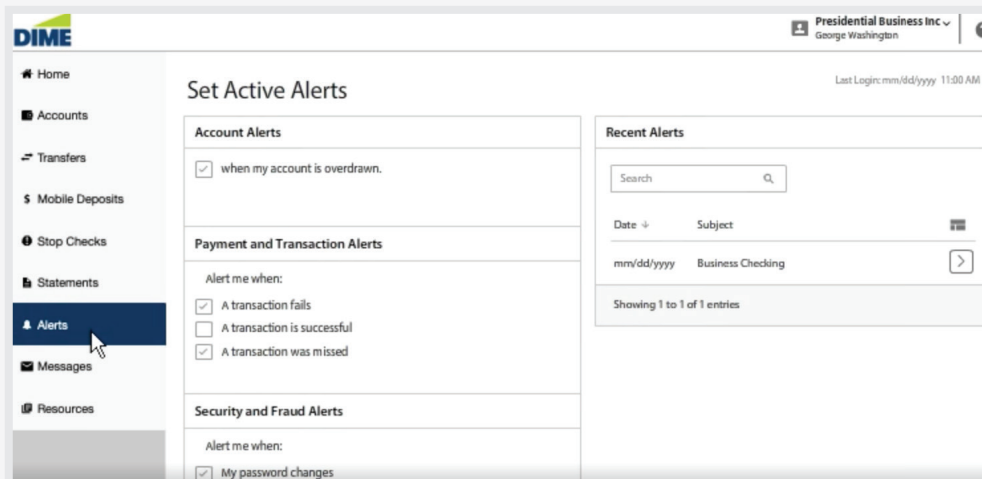
You can look for recent stops by providing the check number and account to search.



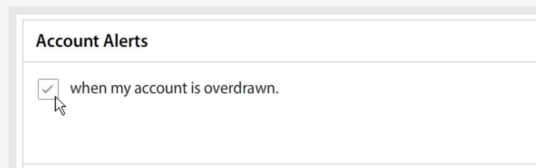


## ALERTS

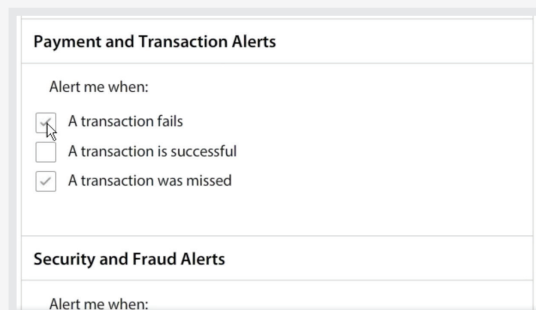
The **ALERTS** tool empowers you to set up notifications that will automatically be sent to you when certain account events happen.



Under **Account Alerts** you could be notified anytime a selected account falls below the selected balance amount, when it exceeds the selected balance amount, or both. You can also choose to be notified if the account ever becomes overdrawn.



In **Payment and Transaction Alerts**, notifications can be sent anytime a transaction fails, is successful, was missed or when a transaction occurs that is awaiting your approval. Once you have selected the alerts that are important to you, submit.





"Alerts" continued from previous page...

**Security and Fraud Alerts** are available to let you know when your own password is changed, when a user is locked out, a new user is created, a new user record is modified, or a new user password is changed.

**Security and Fraud Alerts**

Alert me when:

- My password changes
- A user in my company has been locked out
- A new user is created

**Recent Alerts** enables you to search for specific alerts or review the recent alerts that have been sent by date and subject line.

**Recent Alerts**

Search

Date  Subject

mm/dd/yyyy Business Checking

To receive alerts in your email inbox or via text message, use **Edit My Profile**.

Presidential Business Inc  
George Washington

Presidential Business Inc

- Logout
- Edit My Profile
- Manage Alerts
- Resource Center
- Message Center

Recent Alerts

Search

Date  Subject

For email delivery, ensure that **Receive Email Notifications** is checked.

**My Profile**

User Information

- Company ID: 8562134
- User ID: Presidential Business Inc
- First Name:
- Last Name:
- Inc.:
- Email:
- Time Zone:

Contact Information

- Street Address:
- City:
- State:
- Zip Code:
- Country:

Receive email notifications

Enable text message notifications



"Alerts" continued from previous page...

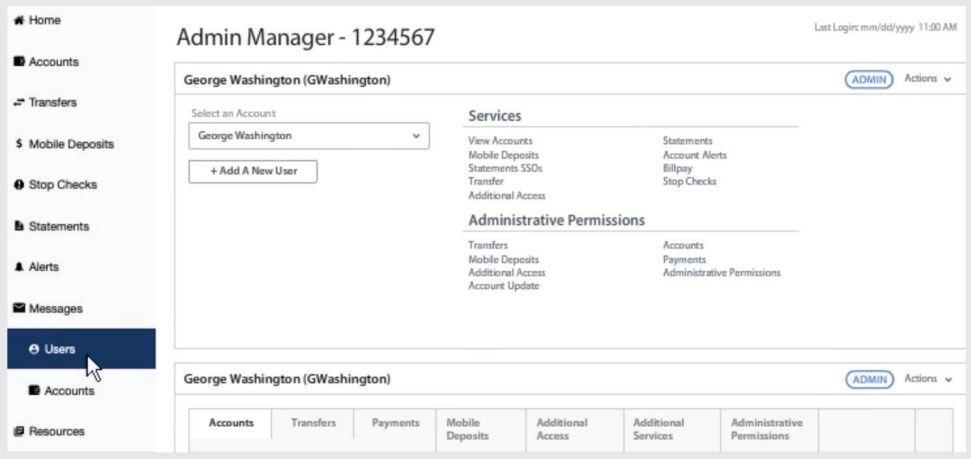
To enable **Text Message** notifications, provide a mobile phone number. Select **Receive Alerts Via Text Message** and agree to our text terms and conditions. Then, **Submit**.

You'll soon receive a text message on your mobile device. Simply respond with the enrollment code provided in the message, to complete your text alert enrollment. That's all it takes! Now you'll always be on top of your account activity using these convenient alerts.



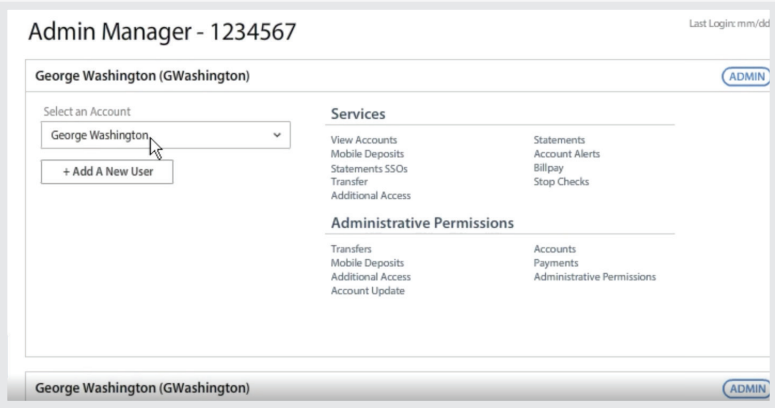
## ADMIN MANAGER

Selecting the **Admin Manager** and then Users takes you to the screen where you control the permissions and accounts assigned to each user.



Initially, you'll be presented with:

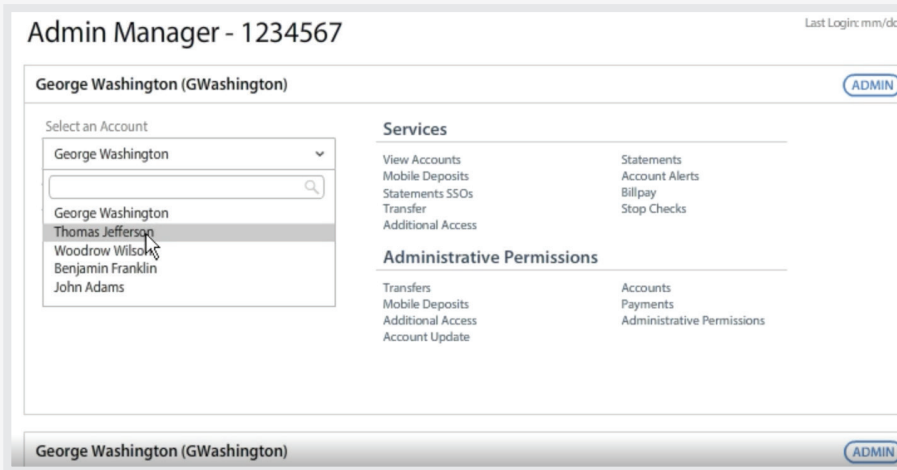
- your own user record,
- the services you are authorized to access, and
- the administrative permissions you have the authority to work with are shown here.



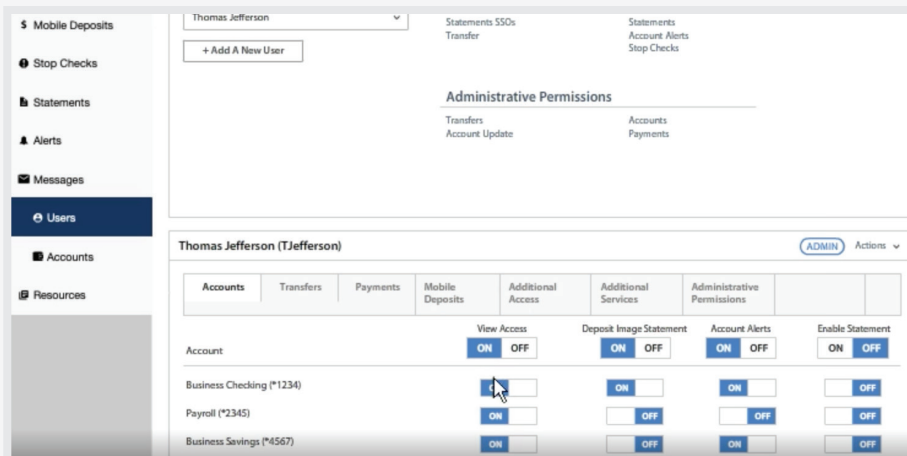


"Admin Manager" continued from previous page...

To see **other users**, select them from the drop-down menu. Depending on the responsibilities of that designated user, you may only see a few assigned services or permissions. If it's a new user, you may see none. Services are assigned to each user based on the settings of each service tab. And Administrative Permissions are controlled here.



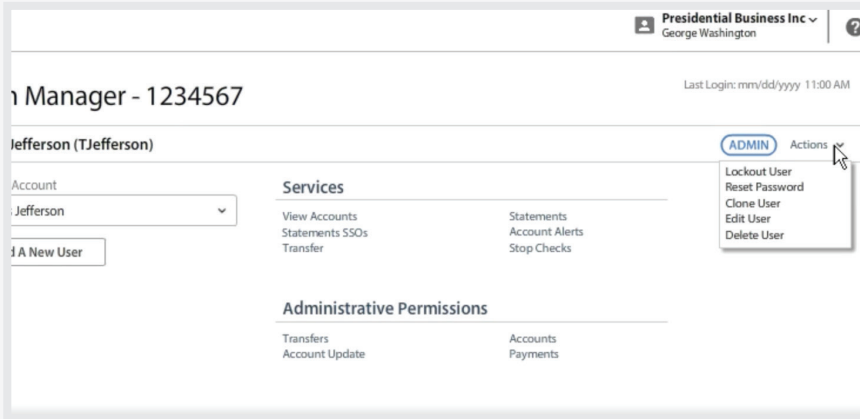
**Adding Areas of Responsibility for a User** is easy. Simply open the tab that controls the function this user should be able to access. For example, if you want the user to be able to view balance and transaction information for accounts, click View Access to the On position. You can turn any of the accounts on and off individually. Save the setting and this new service now appears in the user record.





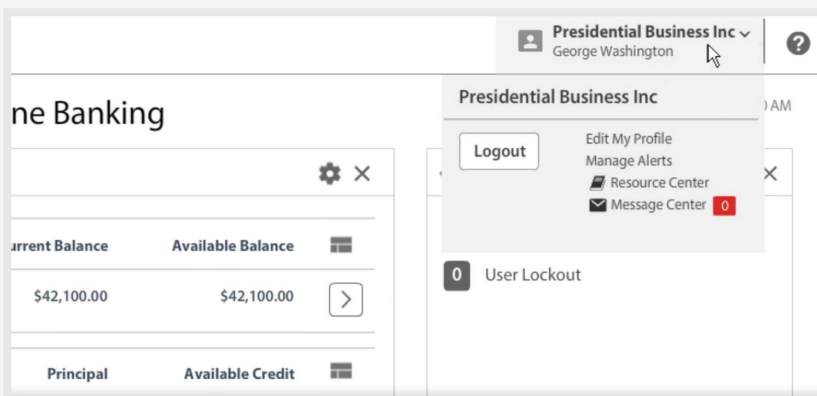
"Admin Manager" continued from previous page...

The **Actions Menu** enables you to do routine user maintenance. From here, you can lock out a user who is on vacation or leave, reset the user's password, clone the user to save time, edit the user or delete the user.



## USER SETTINGS

Managing your profile information is as easy as clicking on your username.





"User Settings" continued from previous page...

**Edit my profile** opens the user information stored by the system. From here, you can edit your user information. To update your contact information, we recommend you contact your Business Relationship Manager.

**My Profile**

**User Information**

- Company ID: 8562134
- User ID: Presidential Business Inc.
- First Name: Presidential Business
- Last Name: Inc.
- Email: GWashington@presidentsinc.com
- Time Zone: US/Eastern (EST)

**Contact Information**

- Street Address: 123 Presidents Lane
- City: Mt. Vernon
- State: VA
- Zip Code: 22309
- Country: 22309
- Receive email notifications
- Enable text message notifications

**Security** is where you manage and make changes to your password, site verification image, and security questions.

**Security**

- Change Password >
- Change Site Verification Image >
- Change Site Security Questions >
- Company Zip Code?: 22309
- Last four Digits of Business Tax ID?: Inc.

Under **Contact Information**, you'll find checkboxes that enable email, or text notifications. If you enable text message notifications, you'll be asked for additional information.

**Contact Information**

- Street Address: 123 Presidents Lane
- City: Mt. Vernon
- State: VA
- Zip Code: VA
- Country: 22309
- Receive email notifications





"User Settings" continued from previous page...

Enter your mobile phone number, check to permit alerts via text messages, and agree to the terms and conditions. Submit to save any changes.

22309

Receive email notifications  
 Enable text message notifications

Mobile Phone Number  
[Input field] Test

Format: XXX-XXX-XXXX

Receive alerts via text message

Text Message Terms & Conditions

I agree to the Text Terms & Conditions >

To opt-out send STOP to 99453.  
To learn more, send HELP to 99453.

Message and data rates may apply. Number of messages varies per user.  
Account holder authorizes charges to appear on wireless bill or deducted from prepaid balance.

Tier One Carriers: AT&T, Verizon, T-Mobile®, Sprint, Metro PCS®, U.S. Cellular®

Manage alerts takes you to the same screen you'd reach by selecting Alerts in the main menu.

The screenshot shows the DIME Business Online Banking interface. On the left is a navigation menu with options: Home, Accounts, Transfers, Mobile Deposits, Stop Checks, Statements, Alerts, Messages, and Resources. The main content area is titled "Welcome to Business Online Banking" and features an "Account Snapshot" section. This section contains two tables:

Checking	Current Balance	Available Balance
Business Checking 1688 (*1688)	\$42,100.00	\$42,100.00

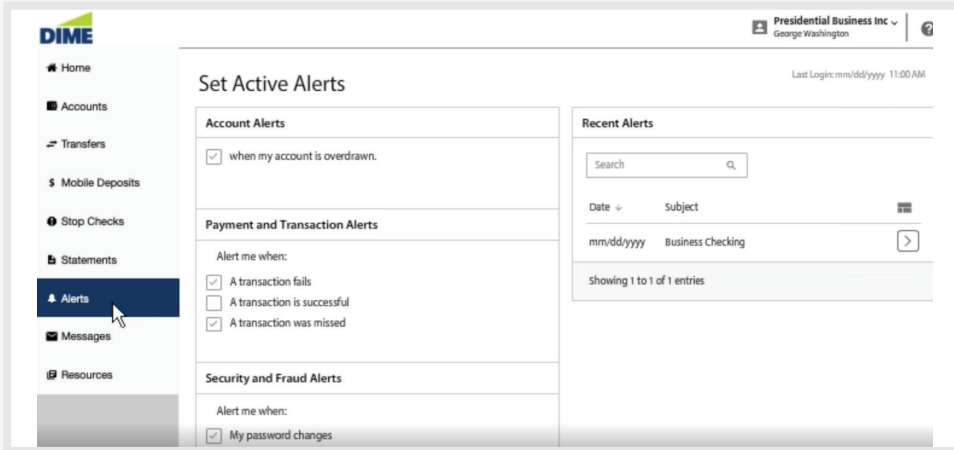
Commercial Loan	Principal	Available Credit
Business LOC (*1324)	\$15,751.20	\$134,248.80

Below the snapshot are three quick-action cards: "Quick Transfer", "Stop Check", and "Balance Summary". The "Balance Summary" card shows "Checking Current Balance \$42,100.00". On the right side, there is a user profile dropdown menu for "Presidential Business Inc" with options: Logout, Edit My Profile, Manage Alerts, Resource Center, and Message Center. A "User Lockout" notification is also visible.

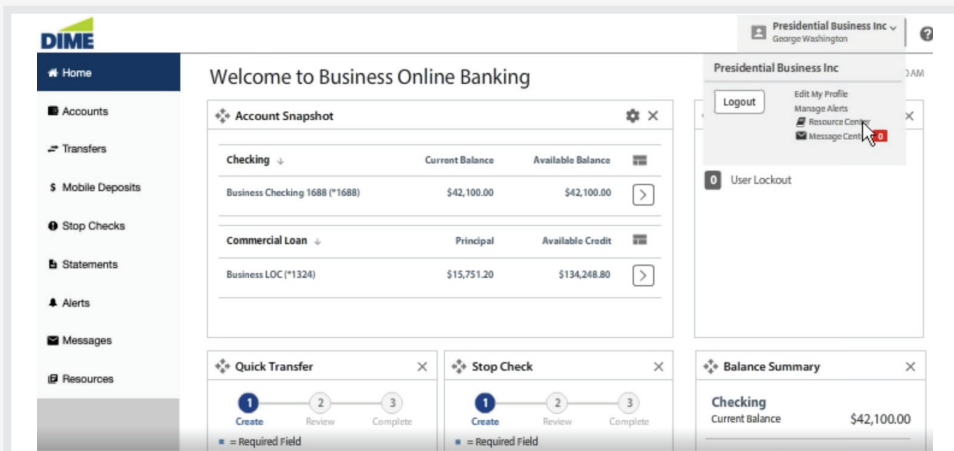


"User Settings" continued from previous page...

From here, you can make changes to the account notifications you receive.



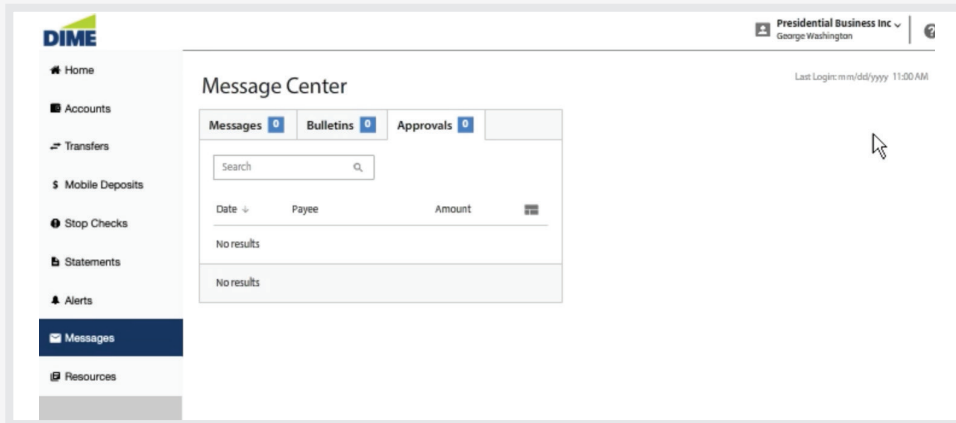
In the **resource center**, you'll find helpful information, bank documents, and other online resources.





"User Settings" continued from previous page...

The **message center** is a secure email system we use for communicating with you.

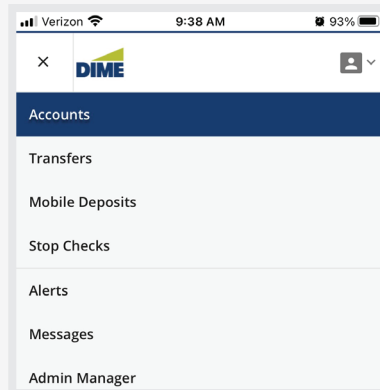


You'll find email style messages, bulletins announcing bank events, and notifications of transactions awaiting your approval. When you are finished with your online banking, we recommend that you always log out.

## DIME BUSINESS MOBILE BANKING APP

### OVERVIEW

With Dime Business Mobile Banking,\* you can bank wherever you are: check balances, make transfers, pay bills, make deposits, and find locations. You can also send and receive secure messages to/from the bank.



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

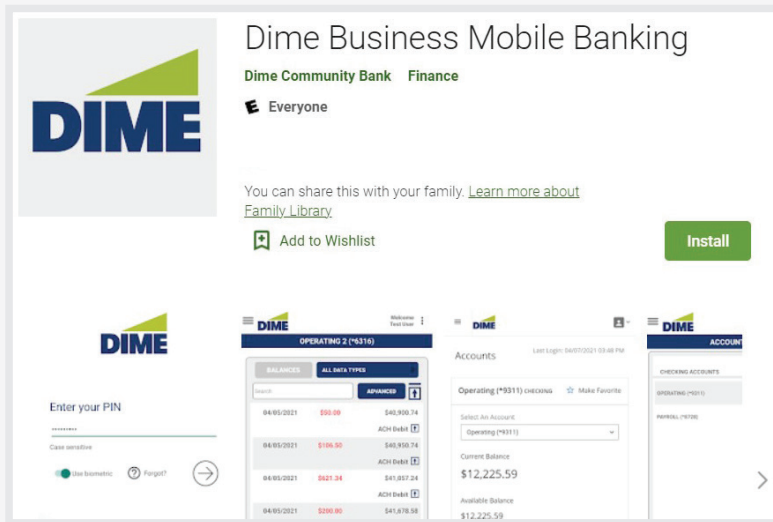


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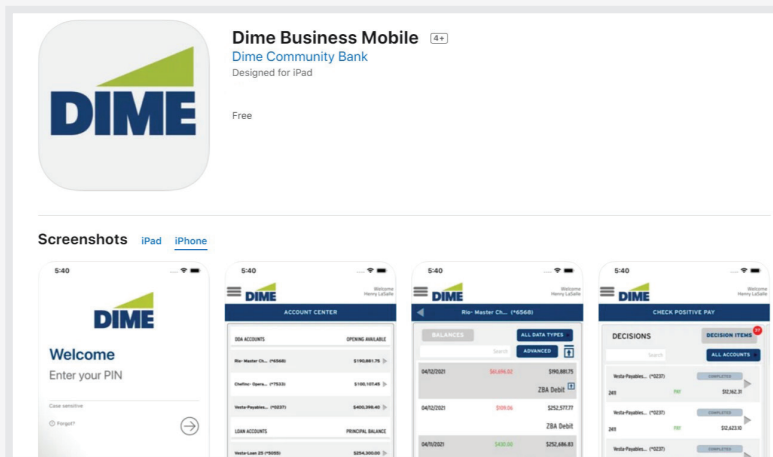
## HOW TO ACCESS AND DOWNLOAD THE DIME BUSINESS MOBILE BANKING APP

You can find the **Dime Business Mobile Banking App** in the Google Play Store and Apple App Store - look for "Dime Business Mobile Banking".

### Google Play Store



### Apple App Store



Once you've located the appropriate app for your mobile device (Android or IOS), simply download the Dime Business Mobile Banking App.



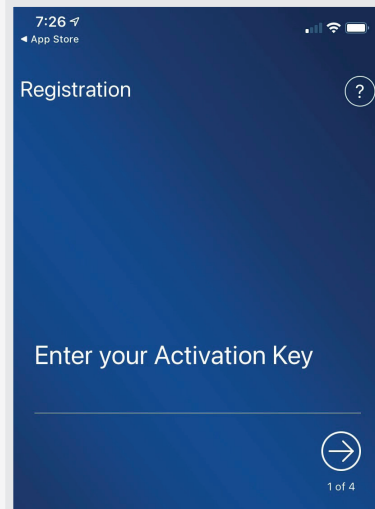
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## LOGGING IN TO DIME BUSINESS MOBILE BANKING APP FOR THE FIRST TIME

### Locating your activation key

To log in for the first time, you will need to enter an **Activation Key**.

The temporary password provided in the email will serve as your activation key for the Business Mobile Banking app. The **Activation Key** may be located by visiting **dime.com**, clicking on the **Sign In** button, and then logging in to **Dime Business Online Banking**.



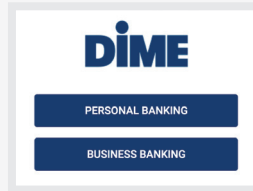
To access your Dime Business Online Banking account, simply visit **dime.com**. Click the **"Sign in"** link in the upper right-hand corner.



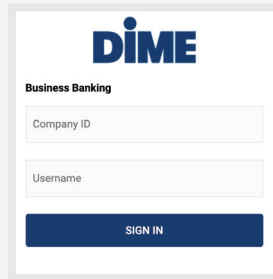


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Next, you will see a login screen.  
Select Dime **"Business Banking"**.

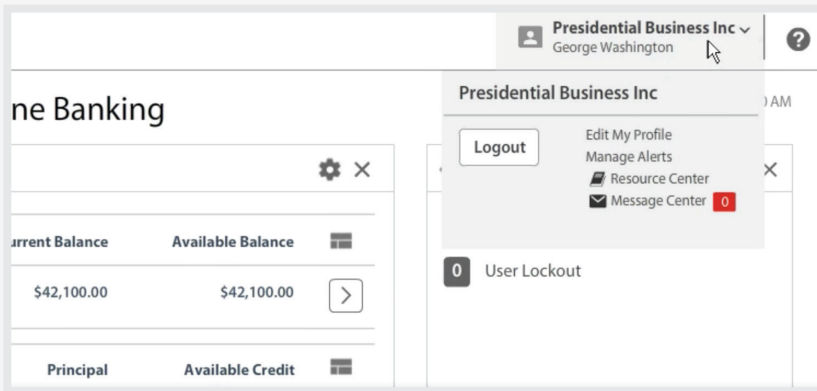


Then, enter your current **Company ID**  
and your current **Username**. Please note:  
These credentials have not been  
changed from your Bridge Business  
Connect credentials.



Then, click **"Sign In"**.

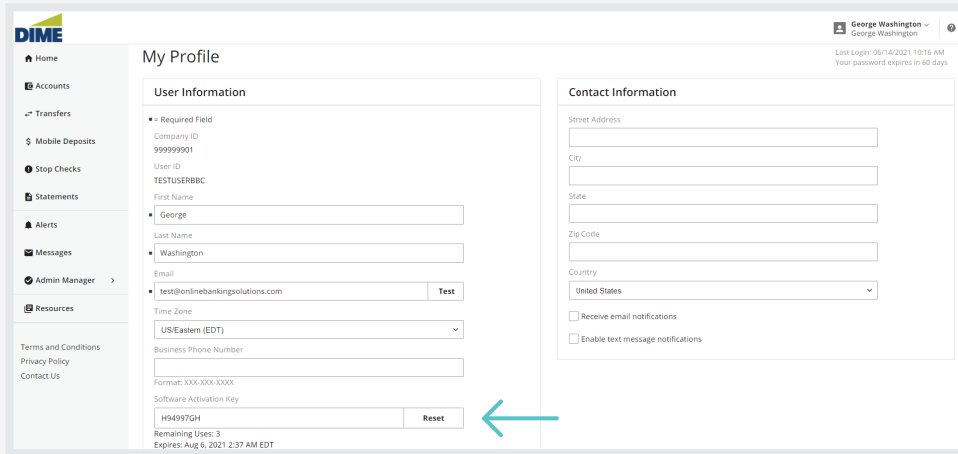
Once, you've logged in to your account, then click on your name on the top right.





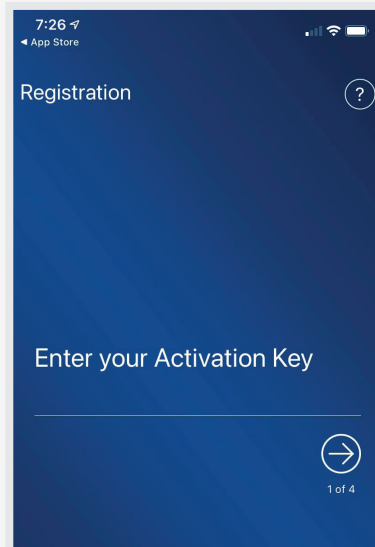
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Select **Edit My Profile**, and then you will see the **Activation Key** on the bottom left.



### Entering your activation key

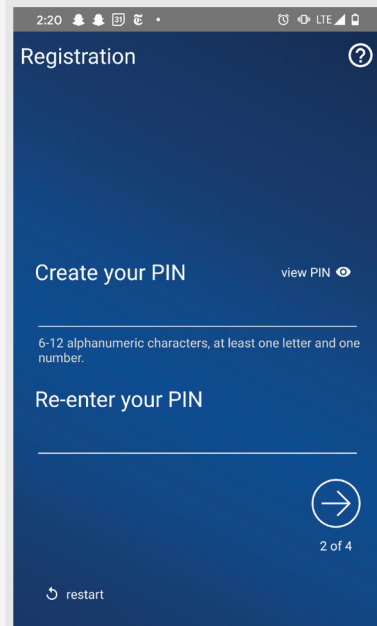
Now that you have the **Activation Key**, enter it to begin using Dime Business Mobile Banking.



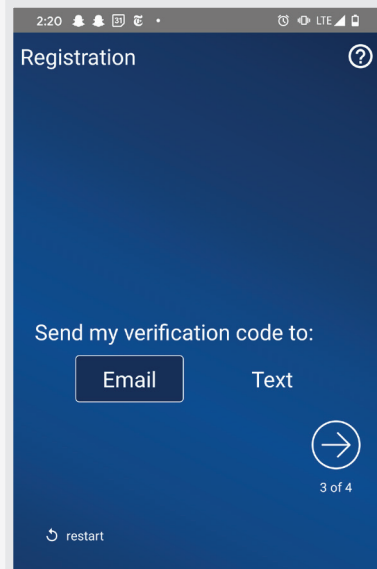


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Next, you need to create your **PIN**. Enter your desired **PIN** and then re-enter to confirm it.



You can select a preferred channel (Email or Text) for receiving your verification code to confirm that your **PIN** is successfully setup. The **Text** option will only appear if you have already opted in for **SMS messages** in Business Online Banking.

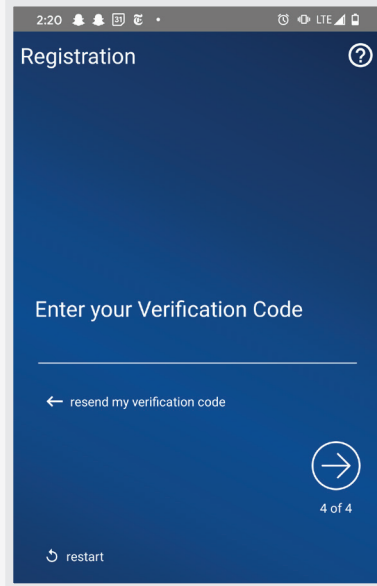






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Enter the **verification code** provided to you through by **email** or **text** message.



You'll then receive a confirmation message.





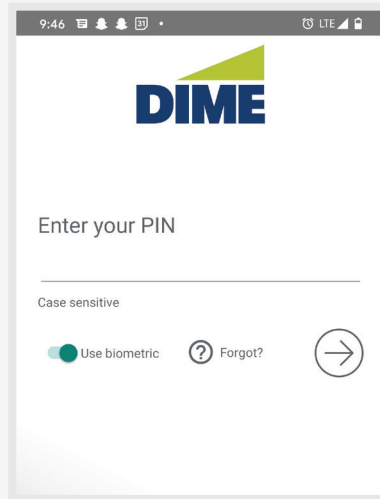
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### SETTING UP FACE ID AND TOUCH ID IN THE DIME BUSINESS MOBILE BANKING APP

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

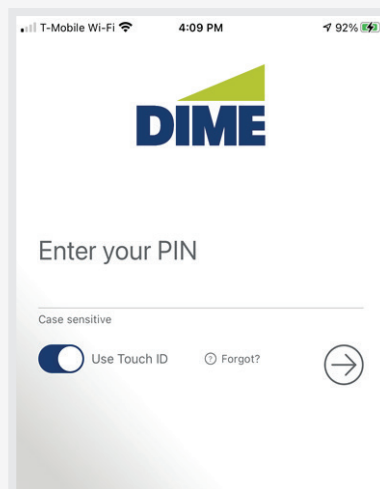
#### Setting up Touch ID and Face ID on Android Mobile Devices

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".





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### 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".

