

The Dime Bank's

## Mobile Banking Guide

- Mobile Banking & Apps
- Mobile Deposit
- Text Banking



**THE  
DIME  
BANK**

## Mobile Banking & Apps (Mobile Dime)\*

- Touch ID login
- Viewing Transactions
- Transferring Funds
- Paying Bills
- Viewing Alerts
- Adding Accounts
- FAQs

Instead of visiting the bank to make a transaction, bank on the go from your smartphone or mobile device. Log in to view account balances, review recent transactions, and more. Download the app to your iPhone® iPad® or Android™ for easy, convenient access 24/7. Mobile banking (Mobile Dime) keeps you on top of your finances - everywhere you go.

**To access Mobile Dime via an iPhone, iPad, or Android App**, simply go to your mobile device app store and search for The Dime Bank or use the following direct links:

- [Mobile Dime iPhone App](#)
- [Mobile Dime iPad App](#)
- [Mobile Dime Android App](#)

### **Go through the following steps:**

- Install The Dime Bank Mobile App to your mobile device.
- Open app and log in using your Dime On Line ID and Password.
- Accept terms and conditions by clicking checkbox next to **I Agree**.
- Click **Continue** to continue.
- Complete the fields and click **Enroll Now**.
  - a) Choose whether to receive enrollment, transfer, and payment confirmations via text message.
  - b) Enter mobile device number for text confirmations.
  - c) Select the wireless provider for the phone number.

After a successful enrollment, you will be directed to the Menu or Accounts screen.

If you don't have the ability to download apps to your mobile device you can access Mobile Dime via your mobile device's Internet browser.

### **Please go through the following enrollment process:**

- **Log in to Dime On Line by going to [www.thedimebank.com](http://www.thedimebank.com)**
- Click **Options > Mobile Dime Settings**
- **Enable web access for your mobile device:** Check the box to enroll as a mobile user.

\* Minimum requirements: Active Dime On Line account and a web-enabled mobile phone. The Dime Bank does not charge a fee for Mobile Dime or Text Banking. Check with your wireless carrier for details regarding your specific wireless plan and any data usage charges that may apply. iPhone and iPad are trademarks of Apple, Inc.

- **Choose** whether to receive enrollment, transfer, and payment confirmations via text message\*. (*If **No** is selected for receive text message alerts, a text message for confirmation of enrollment, transfers, and bill payments will not be sent*)
- **Enter your Mobile Phone Number** (required field).
- **Select your wireless provider** from the drop-down menu (required field).
- **Select the accounts you want to access from your mobile device.** You can choose one or all of your accounts. You can edit this selection at any time.
- Review enrollment information. Check **I accept these full terms and conditions.** Click **Confirm.**
- A confirmation message displays. If text alerts have been chosen in the previous step, you will receive a confirmation text message that will include the URL <https://www.airteller.com/thedimebank> to access Mobile Dime via your mobile device's Internet browser. Enter your Dime On Line ID and password to begin using Mobile Dime.

## FEATURES:

### Touch ID

The Dime Bank Apps support the Touch ID feature for login. All you have to do to utilize this new feature is:

- Have an iOS device which supports biometrics. Versions equal to or greater than the following: iPhone 5S, iPad Air 2, and iPad Mini 3
- Enable Touch ID on the mobile device
- Download the latest version of The Dime Bank Mobile App

Upon your login you will receive an initial Touch ID prompt with a choice to enable the feature. If you choose 'Not Now' during the initial prompt, you can activate the Touch ID feature from the Preference Menu at any time. We do not recommend using Touch ID if you share your device.

### Viewing Transactions

- Select **My Accounts** from the Main Menu.
- From the list of accounts select which account you want to view. Click on that account to view Transaction history.

### Transferring Funds

- Select **Transfers** from the Main Menu.
- Choose the account to transfer funds *from*.
- Choose the account to transfer funds *to*.
- Enter amounts in the dollars and cents fields and select **Submit.**
- An indicator that the transaction is sending displays.
- A confirmation message and number display after the transfer is complete.
- An SMS\* text message will be sent to confirm the transfer. (*If you selected **No** to receive text message alerts during your enrollment process, a text message for confirmation of transfers will not be sent. To change that selection please log in to your Dime On Line account to select **Yes** to receiving text message alerts.*)

You can only set up one-time immediate transfers via Mobile Dime.

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## Paying Bills

- Select **Pay Bills** from the Main Menu.
- Select the **Payee**.
- Select the pay-from account and continue to the next screen.
- Enter amounts in the dollars and cents fields and select **Submit**.
- An indicator that the bill payment is sending displays.
- A confirmation message and number display after the bill payment is complete.
- An SMS\* text message will be sent to confirm the bill payment. *(If you selected **No** to receive text message alerts during your enrollment process, a text message for confirmation of bill payment will not be sent. To change that selection please log in to your Dime On Line account to select **Yes** to receiving text message alerts.)*
- If you are not currently enrolled in Pay On Line, contact your local Dime Bank office to enroll.

You can only set up one-time immediate bill payments via Mobile Dime. Payments will process during the next bill pay processing time.

## Viewing Alerts

- Select **Alerts** from the Main Menu.  
The Alerts option only displays if you have alerts to view.

## Adding Accounts

- Log in to your Dime On Line account by going to [www.thedimebank.com](http://www.thedimebank.com)
- Select **Options**
- Click on **Mobile Dime Settings**
- Select all the accounts you want to access from your mobile device

## Mobile Dime FAQs

**Q. What type of phone must I have to use mobile banking?**

**A.** Mobile Banking works with any web-enabled mobile phone device whose network allows secure SSL traffic. The Mobile Banking app is only available for iPhone, iPad (iOS 6 and newer), and Android devices.

**Q. What functions can I perform from my mobile device?**

**A.** Provided that The Dime Bank has given you access, you can:

- View transaction history
- View account balances
- Transfer funds between accounts
- Pay bills to existing payees
- View locations/ATMs
- Submit deposits
- View alerts

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**Q. How do I know if my transfer or bill payment was entered successfully?**

**A.** You will receive a confirmation on your mobile device that your transfer or bill payment was successful. If you selected to receive text alerts, you will also receive a confirmation text message. If you do not receive a confirmation on your mobile device or via text message, double check to make sure the transaction went through by logging in to your Dime On Line account.

**Q. What if I no longer want to be a mobile user?**

**A.** Log in to Dime On Line > select **Options > Mobile Dime Settings**. Then deselect **Enable Web Access for Your Mobile Device** and click **Agree**.

**Q. What happens if I lose my mobile device?**

**A.** Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings after logging in to your Dime On Line account and make any changes to the wireless provider and/or phone number.

**Q. Why can't I add a new Pay On Line payee?**

**A.** Functionality is limited to sending payments to already established payees. To add a new payee, log in to Dime On Line, select Pay On Line, and add a new payee. You can then submit payments to that payee via your mobile device.

**Q. What happens if I lose communication/signal during a transaction?**

**A.** When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you receive a text message as confirmation that the transaction was successful. If you do not receive this message, or you did not select text alerts during enrollment, check your accounts and re-submit any transactions that did not process.

**Q. What do I need to do if I get a new phone?**

**A.** If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your Dime On Line account and update your information on the **Options > Mobile Dime Settings** page. You will not receive text messages regarding Mobile Banking transactions if your phone number and carrier are not correct.

**Q. Can I use any mobile device to access my accounts?**

**A.** Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that text messages are sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform a transaction.

**Q. How do I delete a bill payment that I set up through my mobile device?**

**A.** You must log in to your Dime On Line account and delete the payment from the main menu of the Pay On Line menu.

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**Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?**

**A.** Check your phone's settings to make sure you don't have alpha-only enabled on the keypad.

**Q. What if I can't get my mobile device to work with Mobile Dime?**

**A.** To use mobile banking, your phone must meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL traffic. You may need to contact your mobile provider to determine this.

**Q. If I open a new account/s after I enroll in Mobile Dime or download the mobile app, will the new account/s be automatically added to my account list in Mobile Dime or Mobile Dime app?**

**A.** No, please follow the Adding Accounts instructions above.

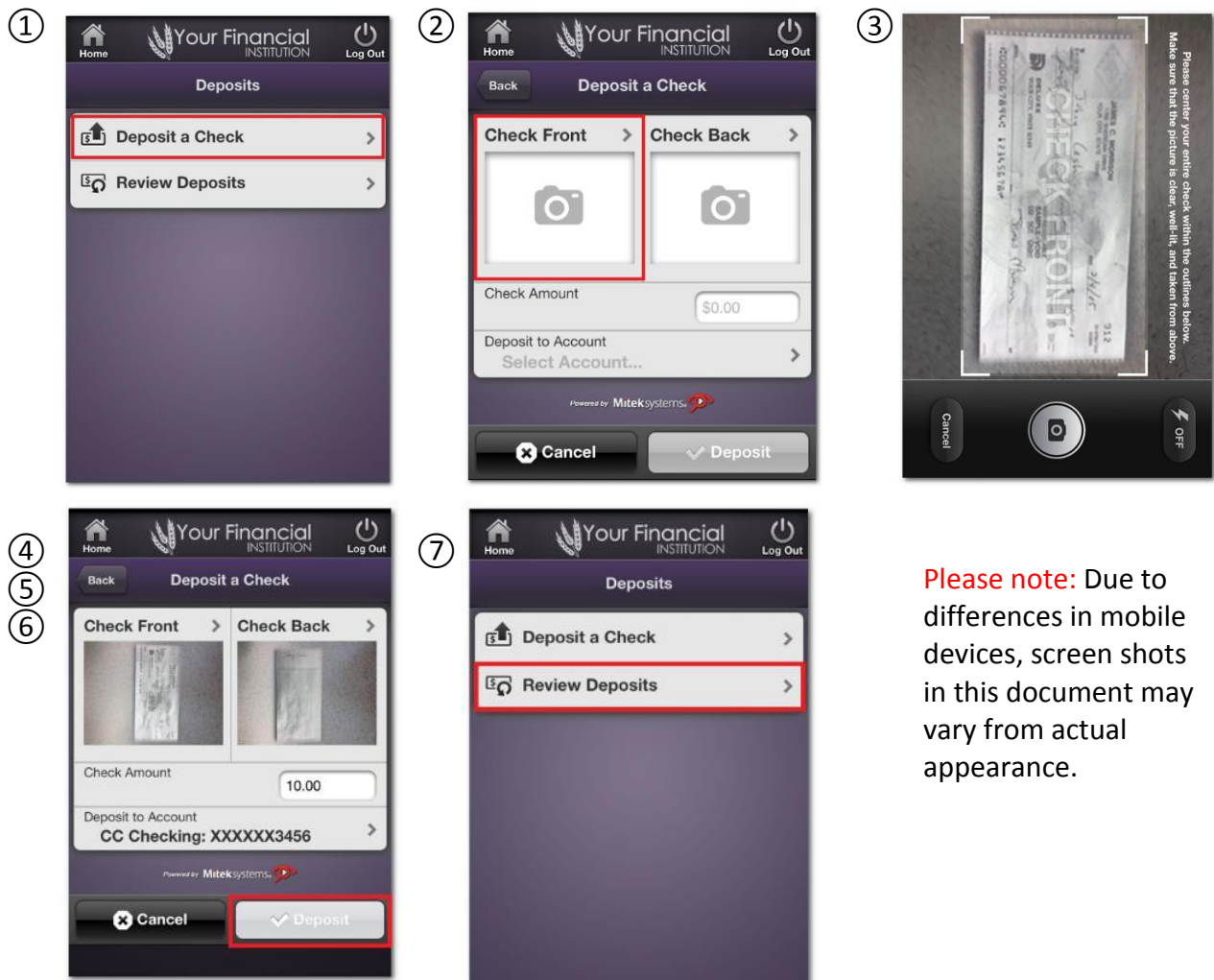
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## Mobile Deposit (Dime Deposit Everywhere)

Our Mobile Deposit (Dime Deposit Everywhere) service allows you to deposit checks using your smartphone or mobile device. It's easy to use - simply use your phone as you would to snap a photo and send it using our secure software.

**Call us today for more details at 1-888-4MY-DIME, or visit any of The Dime Bank branches to apply. After you have enrolled follow the simple steps below to deposit your checks via Mobile Deposit (Dime Deposit Everywhere).**

1. Select **Deposits** from navigation menu and select **Deposit a Check**.
2. Tap **Check Front**.
3. Take a clear picture of the entire check by lining it up within the brackets. Tap **Use**.
4. Tap **Check Back**.
5. Take a clear picture of the entire check back by lining it up within the brackets. Tap **Use**.
6. Enter check amount and select account for deposit. Tap **Deposit**.
7. To review your deposit, select **Review** and tap **Details** next to desired deposit. Information such as deposit date, amount, and account displays along with options to view front and back check images.



**Please note:** Due to differences in mobile devices, screen shots in this document may vary from actual appearance.

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## Text Banking

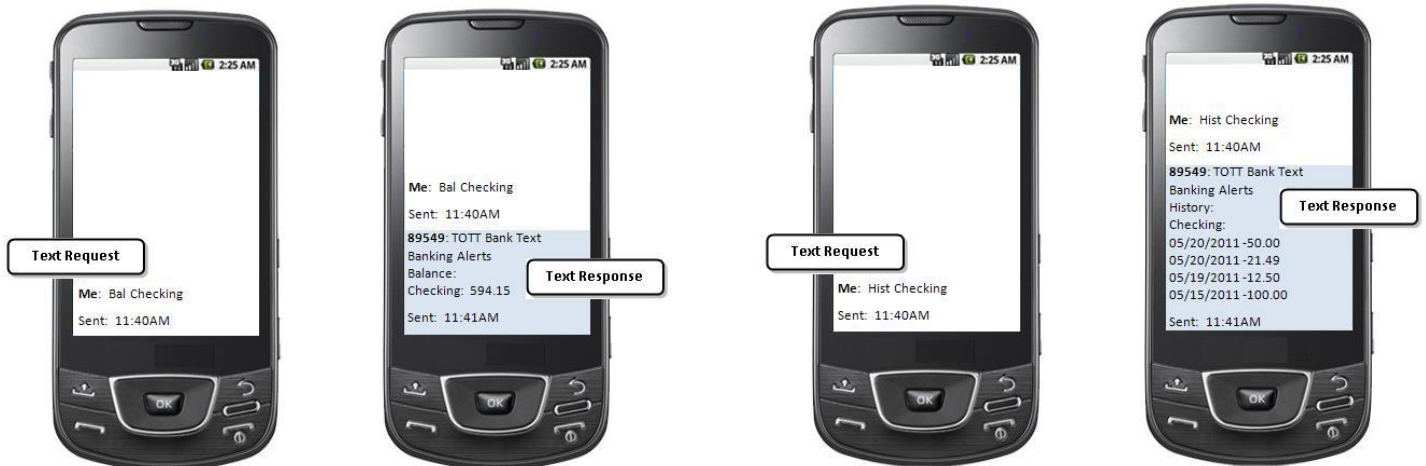
Quickly access your balances and history by sending a text to **89549**. You will receive an instant reply with your account balances or last four transactions. It's that simple!

Please go through the following enrollment process:

- **Log in to Dime On Line by going to [www.thedimebank.com](http://www.thedimebank.com)**
- Select **Options > Mobile Dime Settings > Text Mobile Settings**
- Enter your mobile phone number, select mobile provider, select accounts to access via text, and create **Mobile Short Name** for each selected account. Mobile Short Name is the name included in the text to request information for a specific account. Click **Submit**.
- Review enrollment information. Check I accept these full terms and conditions and click **Confirm**.
- Confirmation screen will provide you with instructions to complete the enrollment process.
- Reply **Yes** to the text message sent to your mobile device.

After you have completed the above enrollment, you are ready to start Text Banking.

You Text to 89549	You will receive a return text that shows:
Bal	Your balance for all enrolled accounts.
Bal Mobile Short Name	Your balance for the specified account.
Hist	The last four (4) transactions for all enrolled accounts.
Hist Mobile Short Name	The last four (4) transactions for the specified account.
Help	A list of command references.
Stop	You cancelled your enrollment in Text Banking.



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**Receiving Account Alerts via Text or E-mail** - you can choose to receive your account alerts via text or e-mail by following a few simple steps:

- Log in to your **Dime On Line** account by going to [www.thedimebank.com](http://www.thedimebank.com)
- Select **Options**
- Click on **Alerts**
- Go through your alerts options to select your desired settings
- Click **Submit**

## Text Banking FAQs

**Q. Can I enroll for Text Banking from my mobile device?**

**A.** No. Enrollment for Text Banking must begin by logging in to your Dime On Line account.

**Q. How do I get information for a specific account?**

**A.** During the enrollment process you designate a mobile short name for each enrolled account. This short name must be included in the text request to get account specific information.

**Q. How do I un-enroll from Text Banking?**

**A.** Un-enrollment can be accomplished one of two ways. You can log in to your Dime On Line account and de-select the enroll option or you can text **STOP** to **89549**.

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