

DimeOnLine BillPay Frequently Asked Questions

The Dime Bank has made banking easier by providing access to your accounts 24 hours a day, 7 days a week. Now you can view up-to-the-minute deposit account balances, transfer funds between your accounts, view account history, print an account statement and *pay your bills* right from DimeOnLine.

Getting Started

Q. What is DimeOnLine BillPay?

A. DimeOnLine BillPay enables you to pay your bills online. Depending on which type of payment is appropriate, payees will receive electronic payments or a check in the mail.

Q. Why should I use BillPay?

A. Save time and money by paying your bills online. You can all but eliminate the need for stamps, stuffing and sealing envelopes and trying to get to the mailbox on time. Simply sign up for BillPay and you'll save money and greatly reduce the time it takes each month to pay those bills.

Q. What do I need to start using BillPay through DimeOnLine?

A. BillPay is an added service to DimeOnLine. All you need is an existing Dime Bank checking account. If you haven't already applied for DimeOnLine and would like the BillPay service you will need to complete an application. Existing DimeOnLine customers will need to complete an application as well, however signing the Bill Pay section of the application only. You can obtain an application from the Internet Banking page of our website URL www.dime-bank.com or at any one of our branch offices; or you can call the Deposit Operations Department at (860) 859-4300.

Q. What kind of browser do I need to have?

A. DimeOnLine is optimized for use with Microsoft Internet Explorer version 5.0 or higher, or Netscape version 6.0 or higher. 128-bit encryption is required to access DimeOnLine. If your browser does not meet this requirement, it can be updated from the appropriate vendor's website. Please note that Dime Bank cannot ensure compatibility with any other browser.

Q. How much does DimeOnLine BillPay cost?

A. DimeOnLine BillPay is **FREE** for all of our customers.

Q. I filled out my application, what now?

A. Once your application has reached The Dime Bank E-Banking Representative your account will be activated for BillPay. Once your account is activated, you will be notified by mail and then you can begin paying your bills through DimeOnLine Bill Pay. The notification will also include directions to the Bill Pay Frequently Asked Questions located on our website to guide you through the process.

Payment Setup

Q. How are bill payments set up and processed?

A. There are two possible types of payments that can be made through BillPay: check payments and electronic payments. With check payments, an actual check is created that contains your account information. The funds are debited from your account when the check clears your account, just as if you had written the check yourself. With electronic payments, the funds are debited from your account the day the payment is processed.

Q. If I am setting up an electronic payment, should I still enter an address in the payee information?

A. Yes. Our system will make sure you are sending the electronic payment to the proper place. If the address in our system does not match the address you have entered the payment will not be sent and your money will be refunded. The bank will notify you by e-mail if your payment did not process correctly.

Q. In setting up a new Payee, what is the difference between Payee Name and Payee Alias?

A. The Payee Name is who the payment is actually made payable to. The Payee Alias is what the payee will be listed as for your records. For example, if you want to mail a payment to your mother you would enter her actual name as the "Payee Name" and you could enter Mom as "Payee Alias." The Payee Alias is not transmitted to the payee.

Q. Whom can I pay with BillPay?

A. You can pay anyone in the United States. The only restriction is that you cannot pay any government agencies. Electronic payments can be made only to those payees found in our electronic search database, but almost anyone can be paid by check.

Q. I am setting up my mother as a payee but the system is telling me that I need to enter an account number. What should I enter?

A. Because "Account Number" is a mandatory field, you will need to enter something in order for the payee to be added. You can either input a number of your choice, or simply enter N/A if that field is not applicable to a payee.

Q. Can I edit an existing payee's address?

A. No, if a payee's address changes, you have to set them up as a new payee with the correct address and delete the old payee record.

Making Payments

Q. Can I pay more than one bill at a time?

A. Definitely, this is a time-saving feature that you will want to use whenever you are paying multiple bills at the same time. Simply click on the "Quick Payment" menu option and all of the Payees you entered will display on the next screen. Click on the check boxes of the Payees you would like to process payments for, and a new screen will pop up with all of them for you to enter the amounts. You can have them process at different times by changing the date field. The ability to pay all of your bills at once is one of the best features of the DimeOnLine Bill Payment system.

Q. When are bill payments processed?

A. Payments are processed twice a day, Tuesday through Friday at 3:00a.m. and 1:00p.m.; payments are processed once on Monday at 1:00p.m. (EST).

Q. How far in advance should I schedule a "check" payment for it to arrive on time?

A. Payments made by check are processed by our Bill Payment service provider located in Texas. Check payments can take between 7-10 business days to be received by the payee after it has been processed and mailed. Please keep in mind we have no control over U.S. delivery delays or Payee payment processing methods, so you may need to consider adjusting the payment date to account for these.

Q. How far in advance should I schedule an "electronic" payment for it to arrive on time?

A. Electronic payments will be transmitted on the "Payment Date". However, your vendor/creditor may not process the electronic payment immediately, please allow 3-4 business days for electronic payments.

Q. Is Dime Bank responsible for delivery of payments by mail?

A. Dime Bank is not responsible for delays in delivery of payments caused by the U.S. Postal Service, so you must authorize your bill payments in such a manner that your payments will be made on time.

Q. Are payments processed on holidays?

A. No, payments are not processed on holidays; they are processed on the following business day. Using Thanksgiving as an example, payments would be processed Friday at 3:00a.m. for any payment submitted that Wednesday after 1:00p.m.

Q. How will I know if I am paying someone electronically or by check?

A. When setting up your payee the system will automatically search our database to see if the payee is available to receive an electronic payment. If the payee is not found, you must set up that payee as a check payment.

Q. How will I remember which payees are being paid electronically and which by check?

A. If you choose the "View Payee List" from your Bill Payment drop-down menu, you will be able to see each payee you have set up and under payee type it will either read Electronic or Check. Also, you can choose to "View Payment History" from the same menu to see how past payments were processed.

Q. How are checks mailed to the payee drawn against my account?

A. All checks issued by Bill Pay are encoded just as if they were a check from your own checkbook. The signature line on the check can print your name or "signature on file".

Q. What is the "memo" field for when I am making a payment?

A. The memo field is transmitted only in check payments and prints on the bottom left corner of your check. For example, if you were paying your son's college tuition you could submit a check payable to the college and put your son's name in the memo field for the college to be able to reference.

Q. When submitting a payment what does it mean to "Alert when bill is paid"?

A. If you check the box to "Alert when bill is paid", you will receive an alert message the next time you log in to DimeOnline telling you that the bill has been paid. For electronic payments, this simply means that the funds have been debited from your account. For check payments, this means that the check has been processed and sent out by the bank's service provider. It is important to remember that receiving an alert simply means that the bank has done their part in processing your payment. This **does not** mean the payment has reached the payee.

Q. Can I postdate a single payment?

A. Yes, set the payment date for any date in the future.

Q. Do I have to notify my payee that I will be sending a payment through DimeOnLine BillPay?

A. Not for electronic payments. However, payees that receive a check will not receive a payment stub with the check. Sometimes these payees process payments made without a payment stub at a different location than is printed on the stub. It may be advisable for you to verify with the payee (especially Cable companies) the address to which the payment should be sent and the period of time required for the posting of the payment.

Q. Can I have multiple payments to the same payee on the same day?

A. You can make multiple payments to the same payee as long as the payment amounts are different. For your protection, the system will not pay duplicate items on the same day.

Q. Can I use DimeOnLine to pay my existing Dime Bank Loans?

A. Yes, but you don't need to utilize BillPay to pay Dime Bank loans. With DimeOnLine, you can get your Dime Bank payments paid faster by simply transferring funds from one of your Dime Bank accounts (checking, savings, etc.) to the account you wish to pay.

Q. What is the difference between Quick Edit (on the left) and Edit (on the right) in the "View Scheduled Payments" screen?

A. If you are only editing one payment it does not matter which option you choose. If you are editing more than one payment, you have the option to check the Quick Edit box next to the payment and click on Quick Edit button towards the bottom of the page to change all the payment amounts at the same time.

Recurring Payments

Q. Can I Set Up Recurring Payments through Bill Payment?

A. Absolutely. You can set up payments (either electronic or check) to occur on any date or timeframe you specify: Weekly, monthly, quarterly, twice a month, twice a year, the choice is yours. Once the Payee has been set up, simply click on "Add Payment" to set up your recurring payment and change the frequency you would like the bill to be paid.

Q. What should I enter as an expiration date for my recurring payment?

A. The expiration date for your recurring payment would be your choice and depends on how long you would like the payment to continue for. For example, if your payment is going to a mortgage company and the mortgage is a forty-year mortgage, you would want the payment date to be set pretty far into the future if you want to continue paying from the account you have specified. On the other hand, if your payee is to a car financing company for a five-year car loan you would want the expiration date to be five years into the future or less.

Q. Can I still have a payment set up as a recurring monthly payment if the payment amount is different each month?

A. Certainly. In setting up a monthly payment which varies each month, you will want to check the **Variable Payment** box that reads "This indicates that the payment amount is different for every payment." This box can be found in the "**Add Payment**" screen for the recurring payment. Please keep in mind that if you do check the variable payment box the payment amount will be set back to zero and the payment will NOT process the following month unless a dollar amount is re-entered.

Q. How will I know which payments I have set up as recurring?

A. You will want to choose "View Scheduled Payments" from your Bill Payment drop-down menu. This screen shows any payments that are scheduled for processing. The frequency (one-time, monthly, etc.) of the payment will be shown here as well.

Q. Do I have to edit a recurring payment for it to process?

A. Recurring payments require some monitoring of your account. If you have told the system that the recurring payment is variable, but you have not entered a dollar amount on the day the payment is scheduled to process, the payment will not process. You must enter that amount before the payment date (or before the processing time on the payment date) in order for it to process. If you have told the system to pay a monthly payment for the same amount, you will want to remember when that payment is going to be processed so you can be sure to have available funds when the payment is processed.

After Submitting a Payment

Q. What if I do not have available funds for a Bill Payment I am trying to pay?

A. Electronic payments will keep trying on a daily basis to debit the funds from your account until the funds are available. If a check payment tries to clear your account and you do not have

sufficient funds, the check will be returned to the payee just as a check would be that you had written yourself. The regular return check fees would apply.

Q. What proof do I receive for Bill Payments made through DimeOnLine BillPay?

A. Both electronic and check payment entries will show in your account history, online Bill Payment history, as well as appear on your statement. For check payments, you will also get an image of your check through DimeOnLine history and in your statement. If you have a specific problem you can contact a member of the Deposit Operations Department at (860) 859-4300 to research the payment for you.

Q. What if I Make a Payment to the Wrong Payee? Can I Cancel or Stop the Payment?

A. Any scheduled or recurring payments may be canceled if done before 1:00p.m. on the scheduled processing date. After a payment has been processed, you will be able to place a stop payment on a check payment; however, electronic payments cannot be stopped after the processing time. You will need to obtain the check number from your Bill Payment History should you choose to place a stop payment on a BillPay check. For additional information contact the Deposit Operations Department at (860) 859-4300.

Q. I paid three different payees on the same day by check payment and each check cleared my account on a different day. Why do some payments take longer than others to clear?

A. Some checks simply may take longer than others to clear your account. The bank is responsible only for creating the check and mailing it the payee. We have no control over what happens when it falls into the hands of your payee. This is why it is important to verify the address you are sending your payment to in order to prevent any unnecessary delays.

Q. I received my statement for my joint checking account and I noticed only my name is listed as maker on my BillPay checks. How come both names on the account do not appear on the check?

A. There will only be one name as maker of the check and that information is pulled from the DimeOnLine ID. The Dime Bank suggests adding a memo to your check payments containing the joint account holder's name before submitting the payment that is on behalf of the joint account holder. If you would like the joint account holder's name to appear as maker on the check, a separate DimeOnLine ID must be established for that user.

Should you have any questions for us, please contact Dime Bank Deposit Operations Department, at (860) 859-4300, during regular business hours, or send an e-mail to Ingrid Grosswiler at IGrosswiler@dime-bank.com or Michelle Boiselle at MBoiselle@dime-bank.com.