ACH Positive Pay

User Guide

Welcome to ACH Positive Pay

ACH Positive Pay service is designed to empower clients with the ability to prevent financial loss due to ACH Fraud.

When an account(s) is enrolled in the ACH Positive Pay service for ACH Debits and/or ACH Credits, notification options are available for exception alerts as well as reminder alerts. The notification level options and descriptions are provided in the table below. Email alerts are standard. Clients can also elect to receive text alerts.

Exception notifications are sent by 8:00AM each business day.

Notification Level	Description
Transaction Alerts	One alert for each exception identified.
Account Alerts	One alert per account when one or more exceptions are identified.

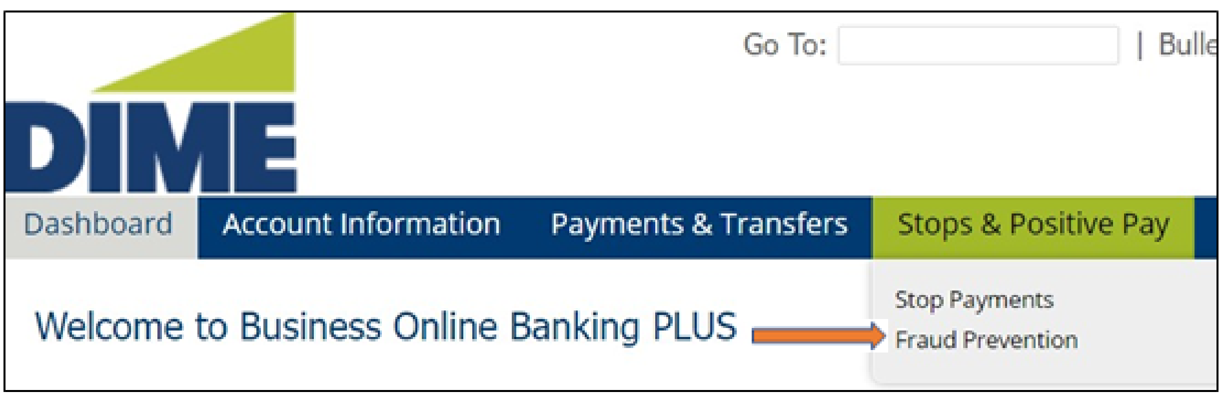
Users can access ACH Alert from a Web Login or a Secure Browser Login

Web Log In

1. Log into Business Online Banking PLUS at https://dime.olbanking.com

2. In the top menu bar, click **Stops & Positive Pay**

3. Click **Fraud Prevention**



4. Follow the prompt to be taken to the **Fraud Prevention** site.

Secure Browser Log In

1. Log into Dime Secure Browser

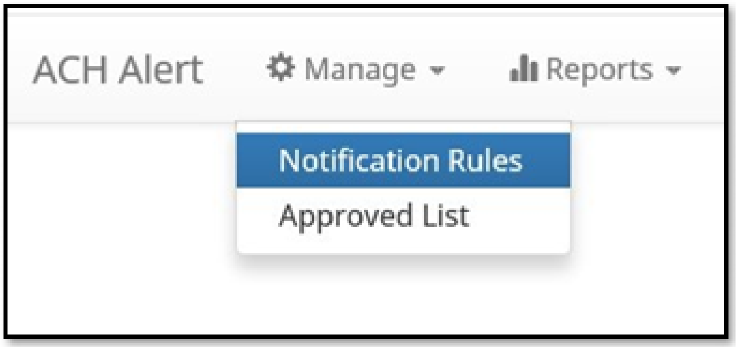
2. Click on the Fraud Prevention Application

3. You will then be brought to the **Fraud Prevention** site.

Notification Rules

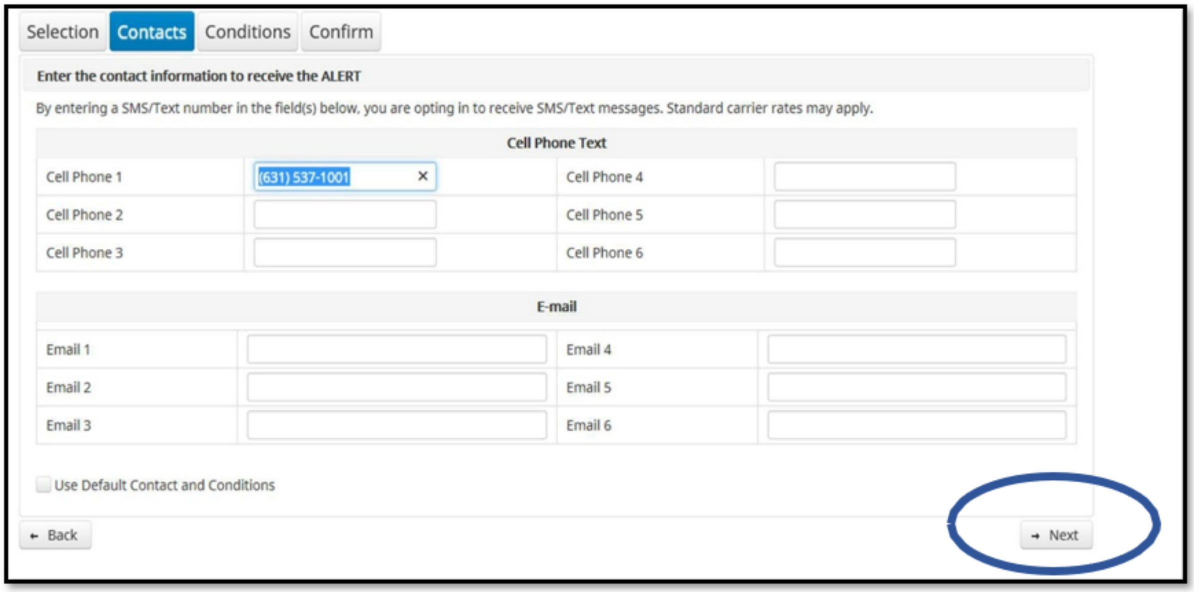
Notification Rules are setup through the Notification Rules tab under Setup.

1. Click on **Manage**. Click **Notification Rules.**

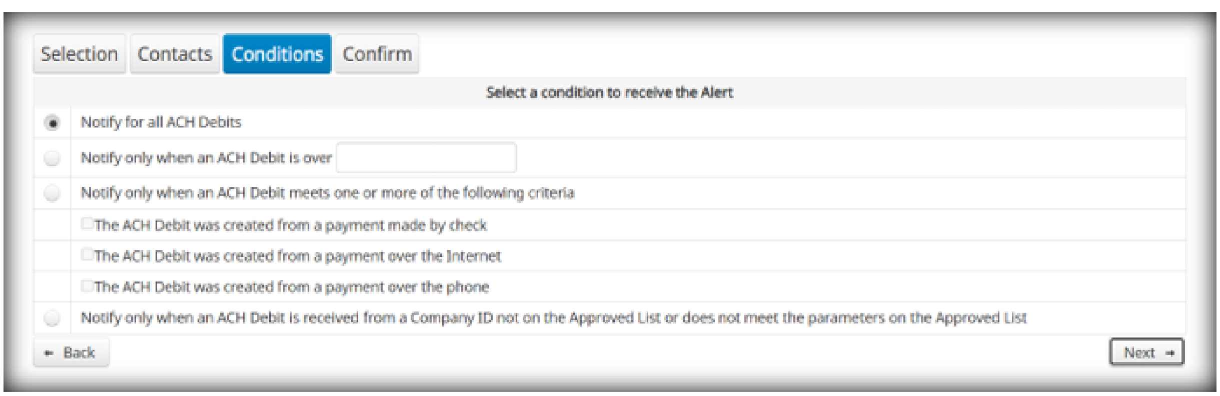


2. Select the Account for the Notification to prompt on. Select the right facing arrow and click **Next.**

3. Click on Contacts. Enter the cell phone numbers and/or email addresses to receive the alert notifications. Click Next.



4. Click on Conditions. Select the type of alert. Click Next. The next screen will ask to confirm the provided information and Save. Click Change Module and select Dashboard to return to main screen

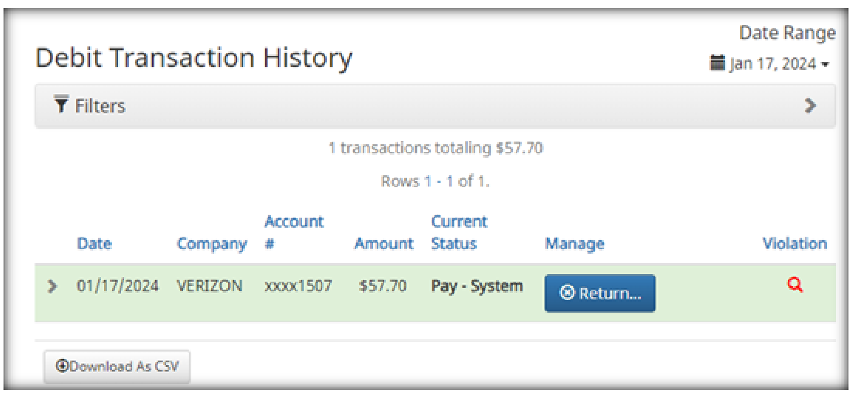


ACH Alert Dashboard

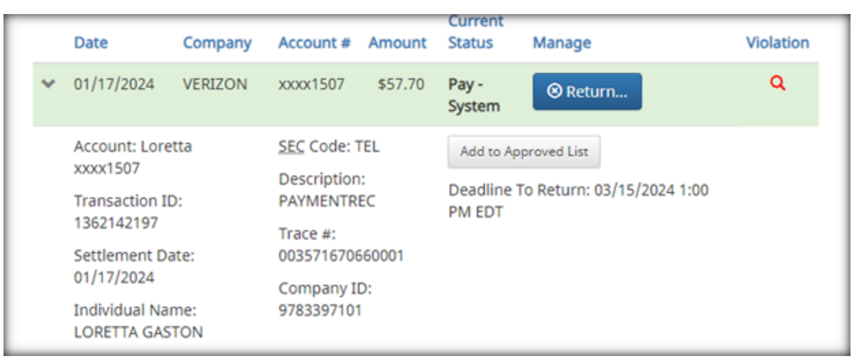
Upon logging into the site, you will be brought to the Dashboard view, where you will be able to view any exceptions to be decisioned by 2pm EST on the business date the exception.

1. Click on the dollar amount next to Total ACH Credits or Total ACH Debits to open the Transaction History screen.

2. The Current Status will display the default decision next to each item. If the Current Status reflects the appropriate decision. No action is needed.



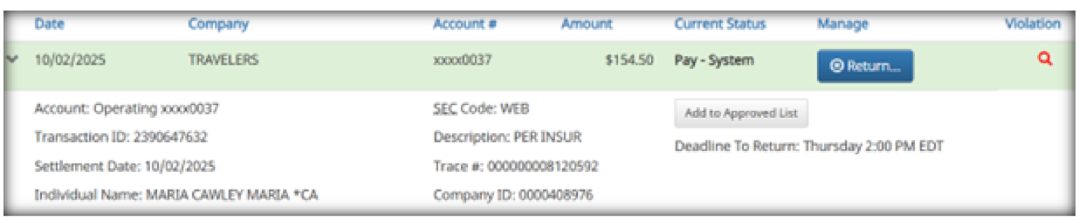
3. To view more details on the transaction, click the arrow next to the date.



Transaction Status Descriptions:

Starting Status	Changed To	Description	Change Allowed Until
Pay – System		Transaction loads with status Pay – System if Company ID does not meet Approved List parameters.	Return Deadline Rules Expire
Approved List Pay		Transaction loads with status Approved List Pay if Company ID meets Approved List parameters.	Return Deadline Rules Expire
Pay – System	Return – User	Client User may change transaction status to return the transaction which will change the status to Return - User. This action must be performed within the Return Deadline Rules.	End of Day
Approved List Pay	Return – User	Client User may change transaction status Approved List Pay to return the transactions which will change the status to Return – User. This action must be performed within the Return Deadline Rules.	End of Day
Return – User	Pay – User	Client User may change transaction status Return – User to pay the transaction which will change the status to Pay – User. This action must be performed before End of Day. Transactions with status Return – User after End of Day cannot be changed to pay.	Return Deadline Rules Expire
Pay – User	Return – User	Client User may change transaction status Pay – User to return the transaction which will change the status to Return – User. This action must be performed within the Return Deadline Rules.	End of Day

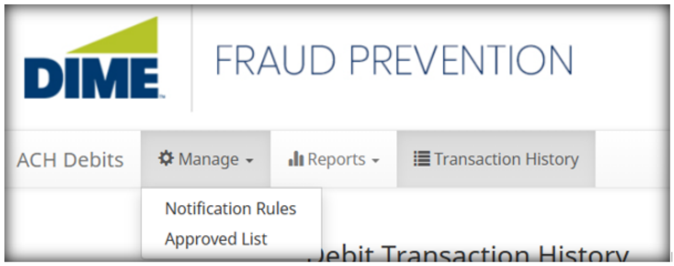
Transactions may be added to the Approved List. This will allow these items to be automatically approved without producing an exception. Select Add to Approved List. The information to be saved will appear on the screen. Maximum Amount, Frequency and Date Ranges may be provided on each Approved Company. Click Save upon providing all necessary information.



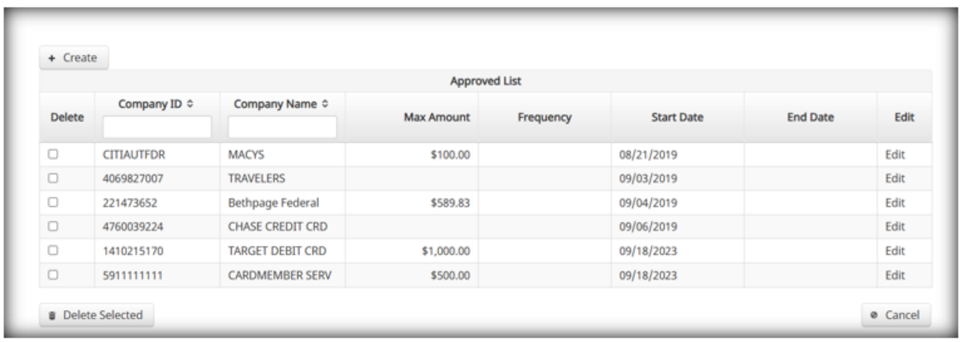
4. After reviewing the transaction, the default decision in the Current Status can be changed by clicking the blue button in the Manage column by 2pm EST on the business date of the exception.

Manually add items to the approved list:

1. Click on the drop down next to **Manage**. Select **Approved List.**



2. Click the **Create** box.



Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
☐	CITIAUTFDR	MACYS	$100.00		08/21/2019		Edit
☐	4069827007	TRAVELERS			09/03/2019		Edit
☐	221473652	Bethpage Federal	$589.83		09/04/2019		Edit
☐	4760039224	CHASE CREDIT CRD			09/06/2019		Edit
☐	1410215170	TARGET DEBIT CRD	$1,000.00		09/18/2023		Edit
☐	5911111111	CARDMEMBER SERV	$500.00		09/18/2023		Edit

3. Enter in the **Company ID, Company Name** *(supplied by the originator of the transaction)*. Company detail allows for **Max Amount, Frequency, Start Date** and **End Date**.