



ACH Positive Pay

User Guide



Member
FDIC

Dime Community Bank



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.

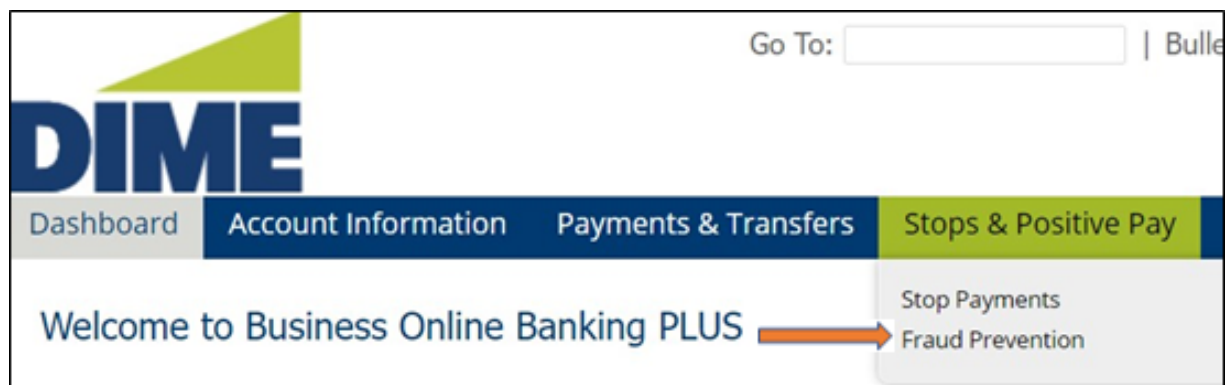
Exception notifications are sent by 8:00AM each business day.

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

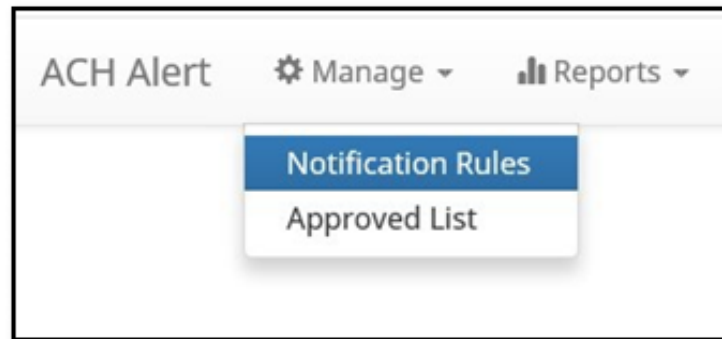


3. You will then be brought to the **Fraud Prevention** site.

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**.

The screenshot shows a web form titled "Enter the contact information to receive the ALERT". At the top, there are four tabs: "Selection", "Contacts" (which is highlighted in blue), "Conditions", and "Confirm". Below the tabs, a message states: "By entering a SMS/Text number in the field(s) below, you are opting in to receive SMS/Text messages. Standard carrier rates may apply." The form is divided into two main sections: "Cell Phone Text" and "E-mail". The "Cell Phone Text" section contains six input fields for cell phone numbers, labeled "Cell Phone 1" through "Cell Phone 6". The first field, "Cell Phone 1", contains the number "(631) 537-1001" and has a small "x" icon to its right. The "E-mail" section contains six input fields for email addresses, labeled "Email 1" through "Email 6". Below these sections, there is a checkbox labeled "Use Default Contact and Conditions" which is currently unchecked. At the bottom of the form, there are two buttons: "Back" on the left and "Next" on the right. The "Next" button is circled in blue.

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

The screenshot shows a web form titled "Select a condition to receive the Alert". At the top, there are four tabs: "Selection", "Contacts", "Conditions" (which is highlighted in blue), and "Confirm". Below the tabs, there are several radio button options for selecting a condition. The first option, "Notify for all ACH Debits", is selected. The other options are: "Notify only when an ACH Debit is over [input field]", "Notify only when an ACH Debit meets one or more of the following criteria" (which has three sub-options: "The ACH Debit was created from a payment made by check", "The ACH Debit was created from a payment over the Internet", and "The ACH Debit was created from a payment over the phone"), and "Notify only when an ACH Debit is received from a Company ID not on the Approved List or does not meet the parameters on the Approved List". At the bottom of the form, there are two buttons: "Back" on the left and "Next" on the right.



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.

ACH Credits					
End of Day Cut-Off Time: Thursday 2:00 PM EDT					
Total ACH Credits \$0.00					
Set to Pay \$0.00			Set to Return \$0.00		
Approved List Exceptions \$0.00			Block List Returns \$0.00		

ACH Debits					
End of Day Cut-Off Time: Thursday 2:00 PM EDT					
Total ACH Debits \$458.50					
Set to Pay \$458.50			Set to Return \$0.00		
Approved List Exceptions \$458.50			Block List Returns \$0.00		

- 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.

Debit Transaction History						
						Date Range Jan 17, 2024
Filters						
1 transactions totaling \$57.70						
Rows 1 - 1 of 1.						
Date	Company	Account #	Amount	Current Status	Manage	Violation
01/17/2024	VERIZON	xxxx1507	\$57.70	Pay - System	Return...	
Download As CSV						

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

Date	Company	Account #	Amount	Current Status	Manage	Violation
01/17/2024	VERIZON	xxxx1507	\$57.70	Pay - System	Return...	
Account: Loretta xxxx1507		SEC Code: TEL		Add to Approved List		
Transaction ID: 1362142197		Description: PAYMENTREC		Deadline To Return: 03/15/2024 1:00 PM EDT		
Settlement Date: 01/17/2024		Trace #: 003571670660001				
Individual Name: LORETTA GASTON		Company ID: 9783397101				



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.

Date	Company	Account #	Amount	Current Status	Manage	Violation
10/02/2025	TRAVELERS	xxxx0037	\$154.50	Pay - System	Return...	Violation
Account: Operating xxxx0037 SEC Code: WEB Add to Approved List Transaction ID: 2390647632 Description: PER INSUR Deadline To Return: Thursday 2:00 PM EDT Settlement Date: 10/02/2025 Trace #: 000000008120592 Individual Name: MARIA CAWLEY MARIA *CA Company ID: 0000408976						

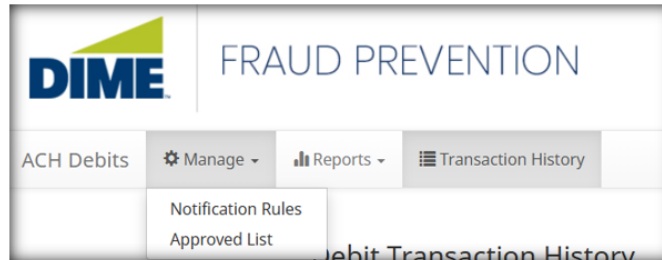
4. After reviewing the transaction, the default decision in the Current Status can be changed by clicking the blue button in the Manage column by 2pm EST on the business date of the exception.

2 transactions totaling \$458.50						
Rows 1 - 2 of 2.						
Date	Company	Account #	Amount	Current Status	Manage	Violation
10/02/2025	TRAVELERS	xxxx0037	\$154.50	Pay - System	Return...	Violation
10/02/2025	CINNABAR AT RAIN	xxxx0037	\$304.00	Pay - System	Return...	Violation



Manually add items to the approved list:

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



2. Click the **Create** box.

The screenshot shows the 'Approved List' table. At the top left is a '+ Create' button. The table has columns: Delete, Company ID, Company Name, Max Amount, Frequency, Start Date, End Date, and Edit. There are six rows of data, each with a checkbox in the 'Delete' column and an 'Edit' button in the 'Edit' column.

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

At the bottom left is a 'Delete Selected' button and at the bottom right is a 'Cancel' button.

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**.

The screenshot shows the 'Approved Company' form. It has a 'Company Detail' section with fields for 'Company ID', 'Company Name', 'Max Amount', 'Frequency', 'Start Date', and 'End Date'. The 'Start Date' field is populated with '10/02/2025'. The 'Frequency' field is a dropdown menu with 'No Frequency' selected. At the bottom is an 'Add Accounts to Approved List' button.