DIME
COMMERCIAL BANK

ACH Positive Pay

USER GUIDE

Dime Commercial 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.

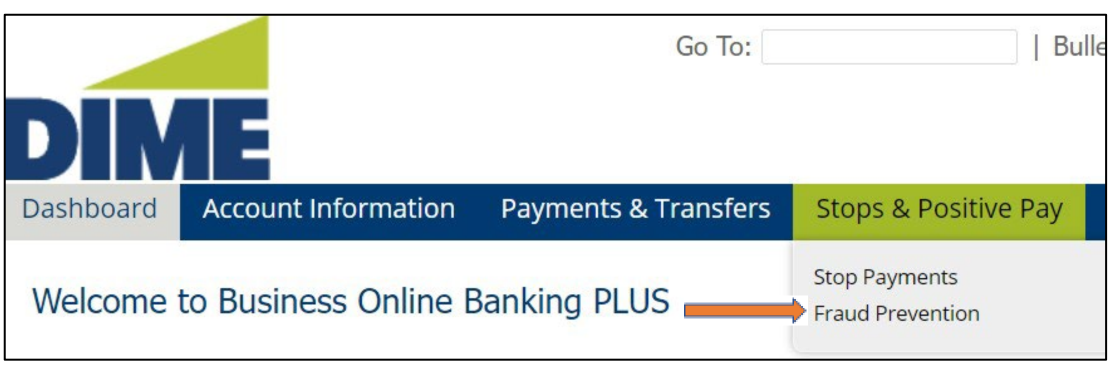
Exception notifications are sent by 8:30 am est. Reminder notifications are generated at 1:00 pm est.

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. Click **Stops & Positive Pay** from the menu bar
3. Click **Fraud Prevention**



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

Secure Browser Log In

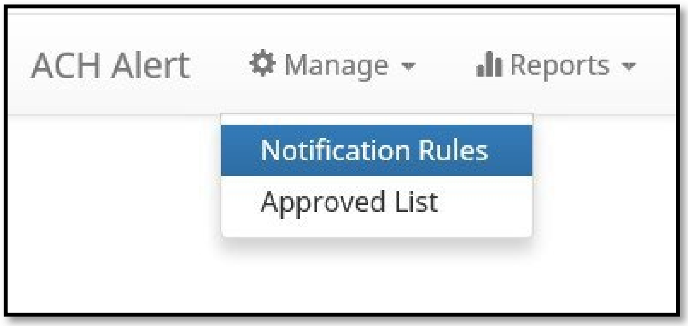
1. Log into Dime Secure Browser
2. Click on the Fraud Prevention Application

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

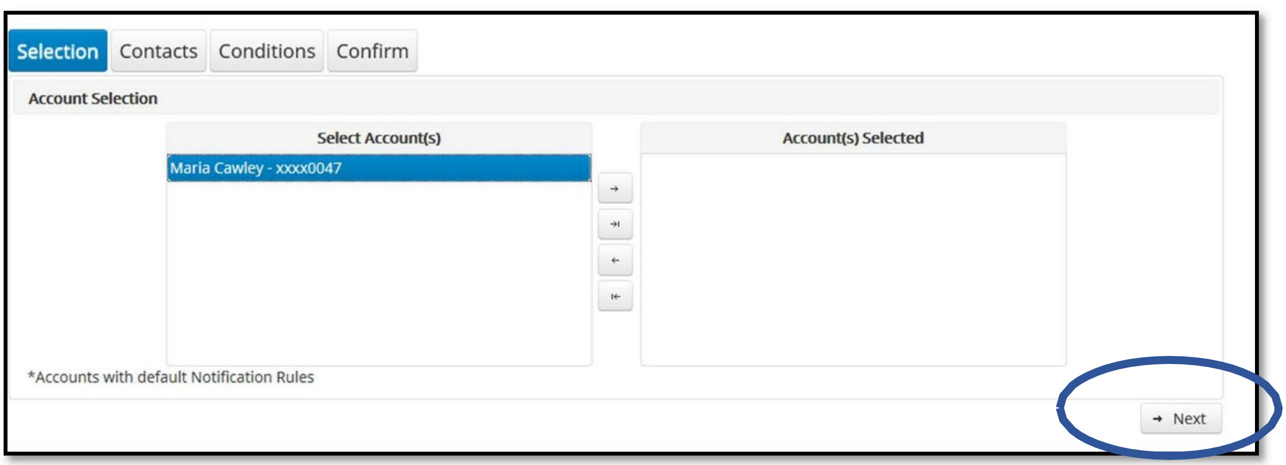
Notification Rules

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

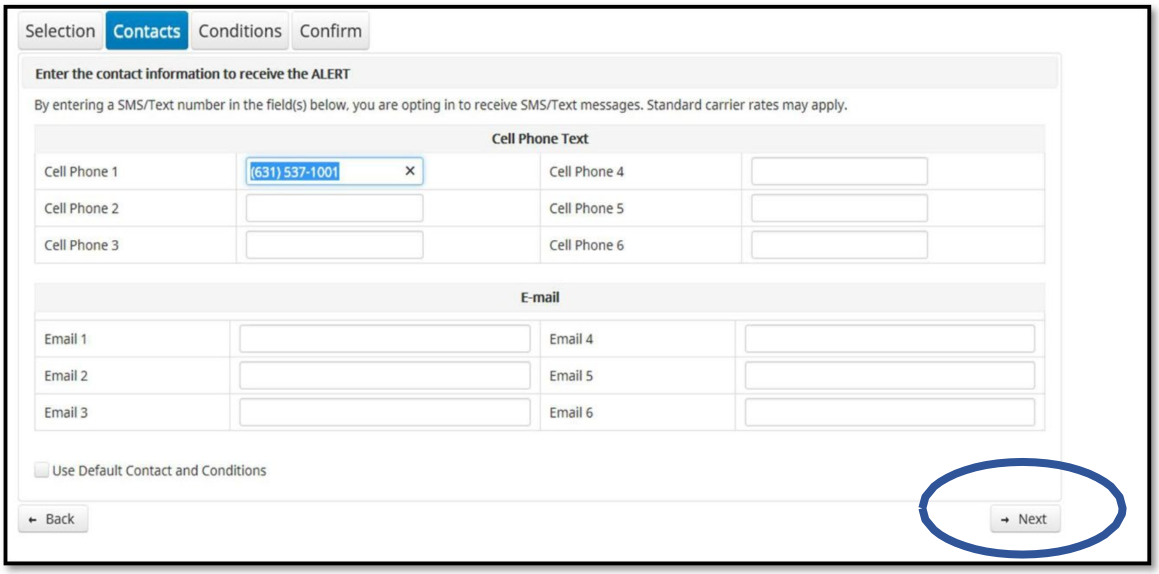
1. Click on **Manage**. Click **Notification Rules**.



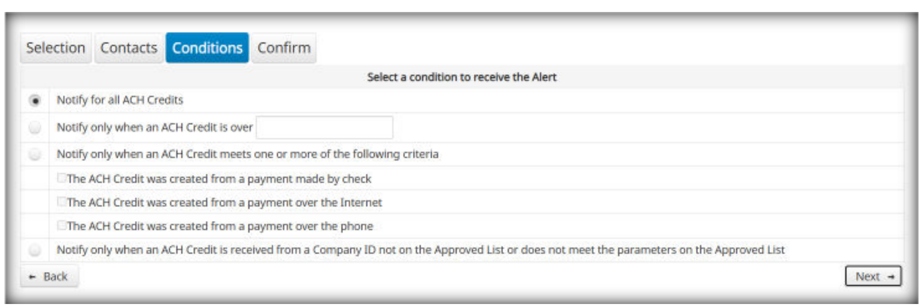
2. Select the Account for the Notification to prompt on. Select the right facing arrow and click **Next**.

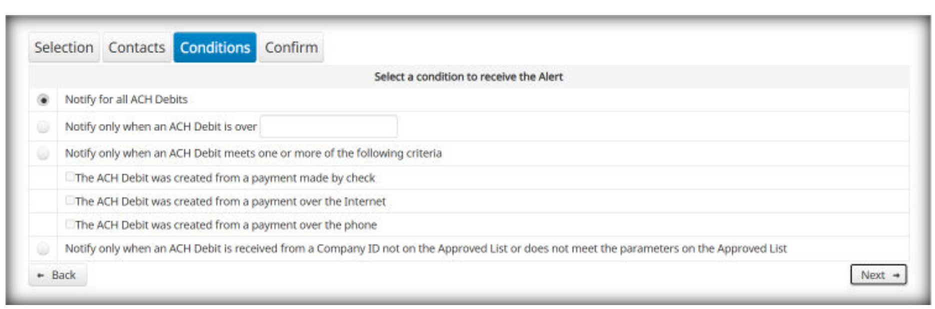


3. Click on **Contacts**. Enter the cell phone numbers and/or email addresses to receive the alert notifications. Click **Next**.



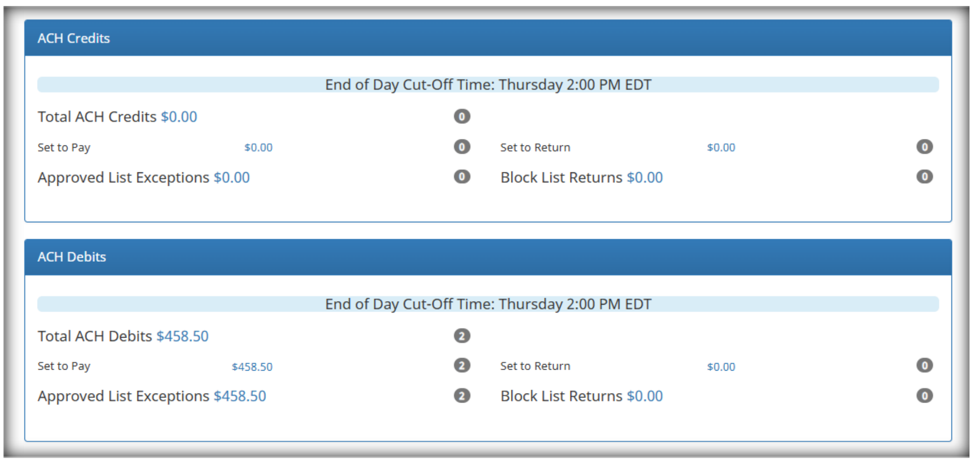
4. Click on **Conditions**. Select the type of alert. Click **Next**. The next screen will ask to confirm the provided information and **Save**. Click **Change Module** and select **Dashboard** to return to main screen.





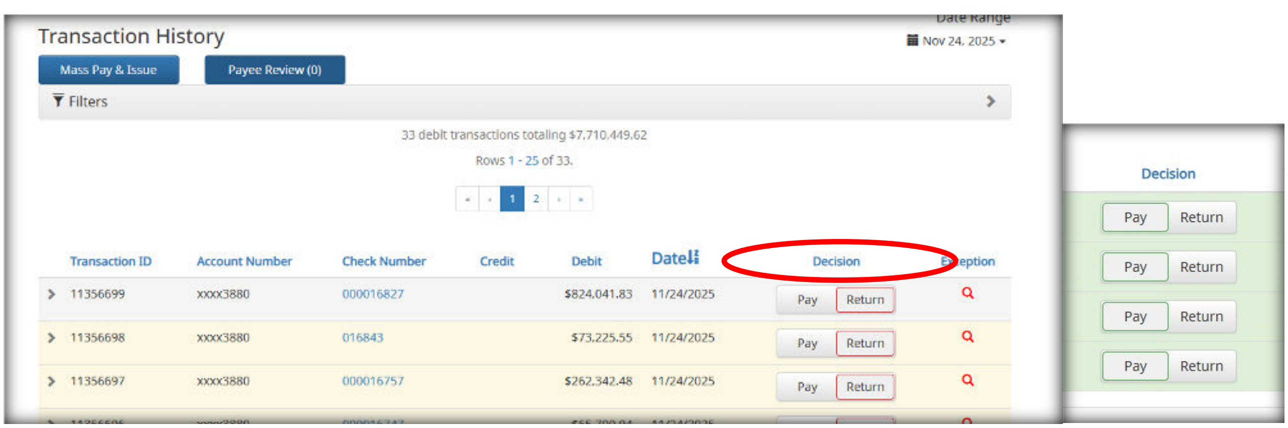
ACH Alert Dashboard

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.



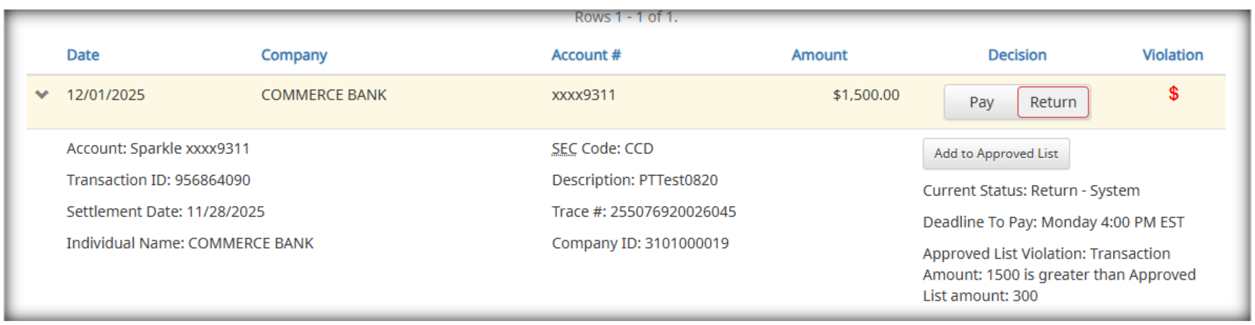
1. Click on the dollar amount next to Total ACH Credits or Total ACH Debits to open the Transaction History screen.

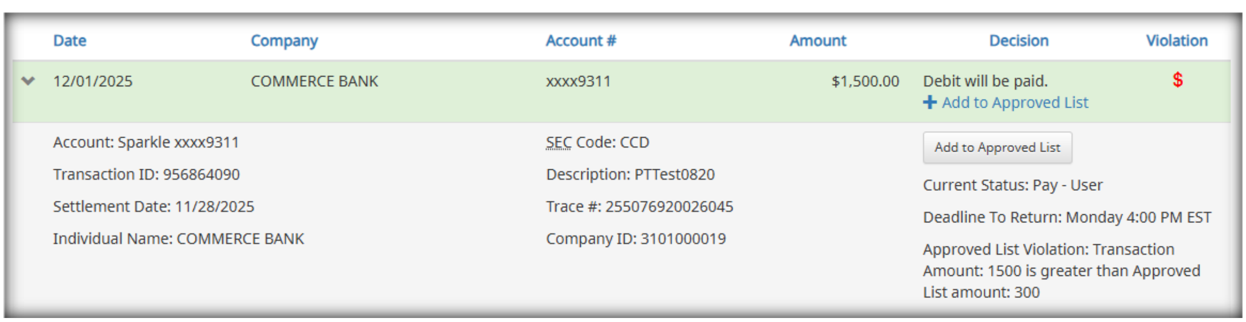
2. The **Decision** column will display the default decision. The default will have an outline around the decision. Return default will have a red border around the button with a yellow background. Pay default will have green border around the button with a green background. If the Decision column reflects the appropriate decision, no action is needed.



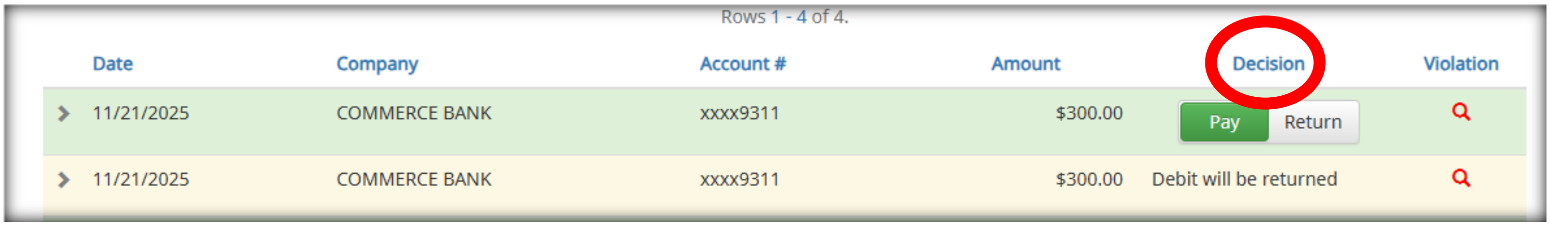
3. Upon selecting a decision, the decision button will appear as a full colored button. See below. The top two items were decisioned. The next two items are set to pay unless Return is chosen.

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





5. After reviewing the transaction, the default decision in the **Current Status** can be changed by clicking the proper option in the **Decision** column by 2pm EST on the business date of the exception.

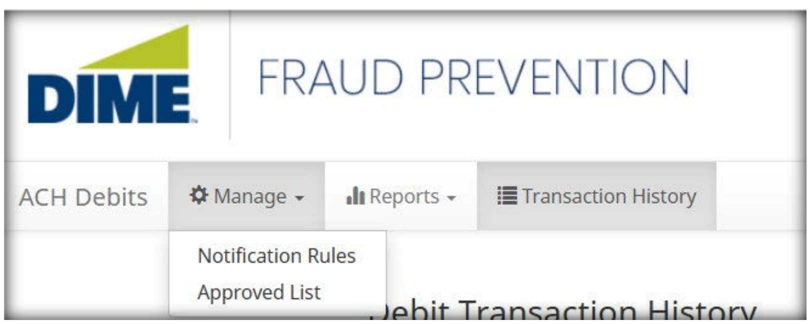


Rows 1 - 4 of 4.

	Date	Company	Account #	Amount	Decision	Violation
>	11/21/2025	COMMERCE BANK	xxxx9311	$300.00	Pay Return	
>	11/21/2025	COMMERCE BANK	xxxx9311	$300.00	Debit will be returned	

Manually add items to the approved list:

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



2. Click the **Create** box.

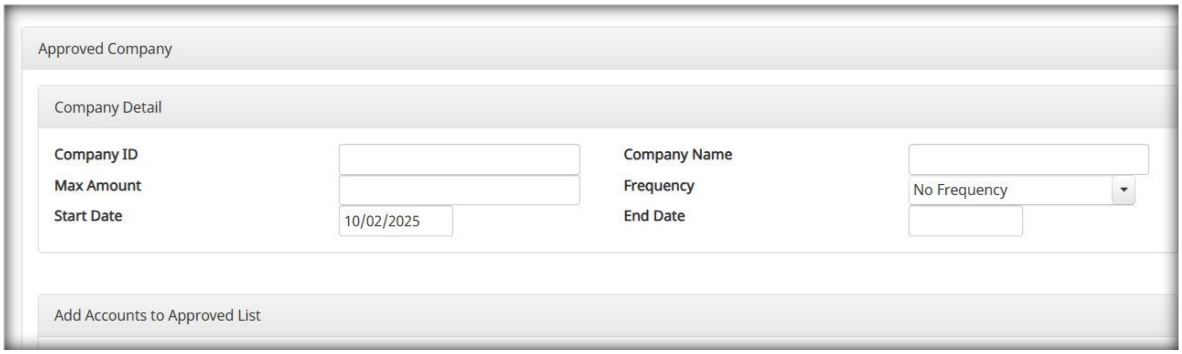
+ Create

Approved List

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

Delete Selected   Cancel

4. 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**.



ACH Credit Positive Pay

ACH Credit Positive Pay presents the ACH credits being applied to an account. The only difference in the reporting of the transactions is the Decision types. There is an option to Accept or Reject the ACH Credit.