



ACH Positive Pay

USER GUIDE

Member
FDIC



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.

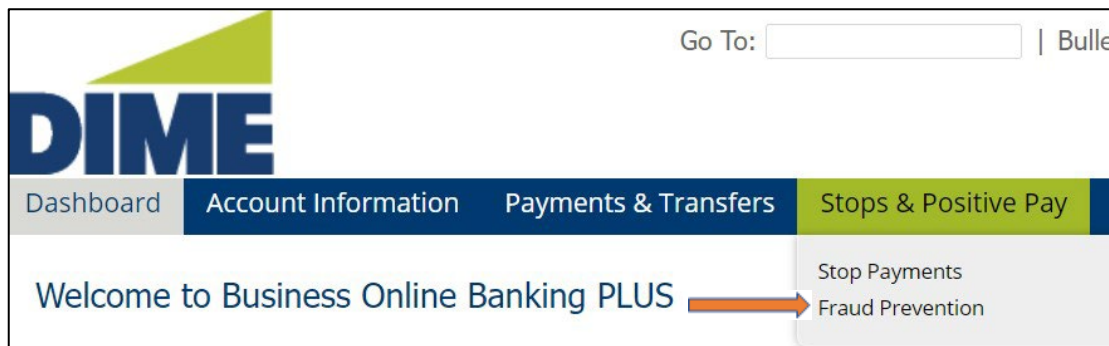
Exception notifications are sent by 8:30 am est. Reminder notifications are generated at 1:00 pm est.

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



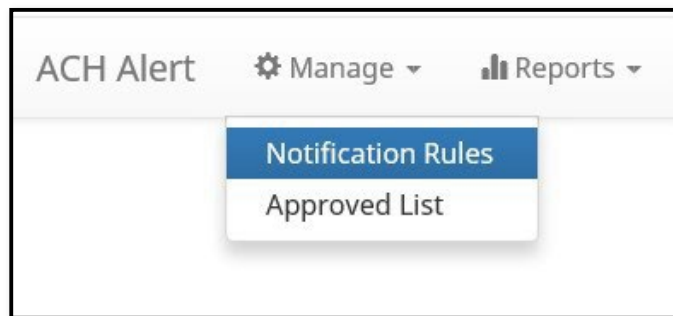
3. You will then be brought to the **Fraud Prevention** site.



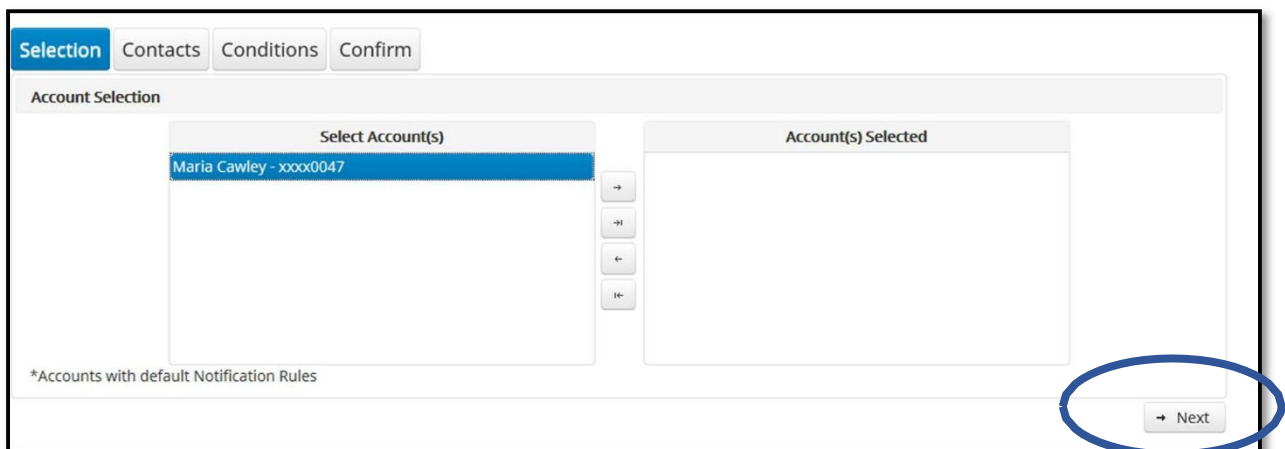
Notification Rules

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**.

Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

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.

Cell Phone Text

Cell Phone 1	(631) 537-1001	Cell Phone 4	
Cell Phone 2		Cell Phone 5	
Cell Phone 3		Cell Phone 6	

E-mail

Email 1		Email 4	
Email 2		Email 5	
Email 3		Email 6	

☐ Use Default Contact and Conditions

← Back 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.

Selection Contacts **Conditions** Confirm

Select a condition to receive the Alert

☒ Notify for all ACH Credits

☐ Notify only when an ACH Credit is over

☐ Notify only when an ACH Credit meets one or more of the following criteria

- ☐ The ACH Credit was created from a payment made by check
- ☐ The ACH Credit was created from a payment over the Internet
- ☐ The ACH Credit was created from a payment over the phone

☐ Notify only when an ACH Credit is received from a Company ID not on the Approved List or does not meet the parameters on the Approved List

← Back Next →

Selection Contacts **Conditions** Confirm

Select a condition to receive the Alert

☒ Notify for all ACH Debits

☐ Notify only when an ACH Debit is over

☐ Notify only when an ACH Debit meets one or more of the following criteria

- ☐ The ACH Debit was created from a payment made by check
- ☐ The ACH Debit was created from a payment over the Internet
- ☐ The ACH Debit was created from a payment over the phone

☐ 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

← Back Next →



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.

The screenshot shows the ACH Alert Dashboard with two main sections: ACH Credits and ACH Debits. Both sections have a header bar with the text "End of Day Cut-Off Time: Thursday 2:00 PM EDT".

ACH Credits Section:

- Total ACH Credits \$0.00 (0)
- Set to Pay \$0.00 (0)
- Approved List Exceptions \$0.00 (0)
- Set to Return \$0.00 (0)
- Block List Returns \$0.00 (0)

ACH Debits Section:

- Total ACH Debits \$458.50 (2)
- Set to Pay \$458.50 (2)
- Approved List Exceptions \$458.50 (2)
- Set to Return \$0.00 (0)
- Block List Returns \$0.00 (0)

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.

The screenshot shows the Transaction History screen. At the top, there are tabs for "Mass Pay & Issue" and "Payee Review (0)". Below the tabs is a "Filters" section. The main content area displays a summary of 33 debit transactions totaling \$7,710,449.62, with rows 1-25 of 33 shown. A table of transactions is displayed with columns: Transaction ID, Account Number, Check Number, Credit, Debit, Date, Decision, and Exception. The "Decision" column is circled in red. To the right of the table is a "Decision" panel with buttons for "Pay" and "Return".

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
11356699	xxxx3880	000016827		\$824,041.83	11/24/2025	Pay Return	
11356698	xxxx3880	016843		\$73,225.55	11/24/2025	Pay Return	
11356697	xxxx3880	000016757		\$262,342.48	11/24/2025	Pay Return	



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

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
> 11350585	xxxx3880	000016684		\$250.00	11/21/2025	Pay Return	
> 11350584	xxxx3880	000016614		\$3,250.00	11/21/2025	Pay Return	
> 11350583	xxxx3880	000016620		\$300.00	11/21/2025	Pay Return	
> 11350582	xxxx3880	16783		\$665,070.72	11/21/2025	Pay Return	

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.

Rows 1 - 1 of 1.					
Date	Company	Account #	Amount	Decision	Violation
▼ 12/01/2025	COMMERCE BANK	xxxx9311	\$1,500.00	Pay Return	
Account: Sparkle xxxx9311		SEC Code: CCD		Add to Approved List	
Transaction ID: 956864090		Description: PTTest0820		Current Status: Return - System	
Settlement Date: 11/28/2025		Trace #: 255076920026045		Deadline To Pay: Monday 4:00 PM EST	
Individual Name: COMMERCE BANK		Company ID: 3101000019		Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 300	

Date	Company	Account #	Amount	Decision	Violation
▼ 12/01/2025	COMMERCE BANK	xxxx9311	\$1,500.00	Debit will be paid. Add to Approved List	
Account: Sparkle xxxx9311		SEC Code: CCD		Add to Approved List	
Transaction ID: 956864090		Description: PTTest0820		Current Status: Pay - User	
Settlement Date: 11/28/2025		Trace #: 255076920026045		Deadline To Return: Monday 4:00 PM EST	
Individual Name: COMMERCE BANK		Company ID: 3101000019		Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 300	



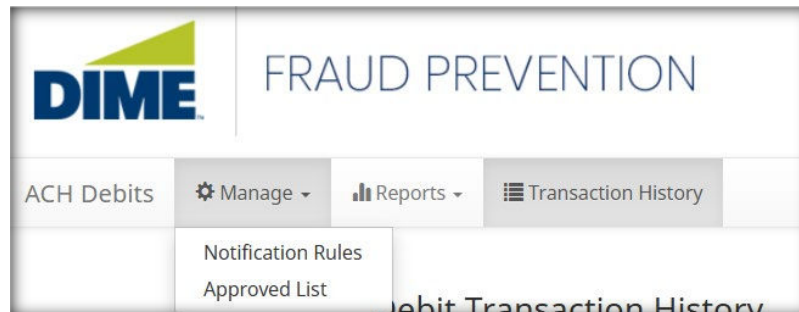
5. After reviewing the transaction, the default decision in the **Current Status** can be changed by clicking the proper option in the **Decision** column by 2pm EST on the business date of the exception.

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
☐	CITIAUTDR	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**.

Approved Company

Company Detail

Company ID Company Name

Max Amount Frequency

Start Date End Date

Add Accounts to Approved List

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.

Credit Transaction History

Date Range: Nov 21, 2025

Filters

4 transactions totaling \$5,600.00
Rows 1 - 4 of 4.

Date	Company	Account #	Amount	Decision	Violation
11/21/2025	EVERGY KS CENTRL	xxxx9311	\$1,300.00	Accept Reject	Q
11/21/2025	EVERGY KS CENTRL	xxxx9311	\$1,300.00	Credit will be accepted + Add to Approved List	Q
11/21/2025	COMMERCE BANK	xxxx9311	\$1,500.00	Accept Reject	Q
11/21/2025	COMMERCE BANK	xxxx9311	\$1,500.00	Accept Reject	Q