



Check Positive Pay

USER GUIDE

Member
FDIC



Dime Commercial Bank



Welcome to Check Positive Pay

The Check Positive Pay service is designed to empower businesses with the ability to prevent financial loss due to check fraud.

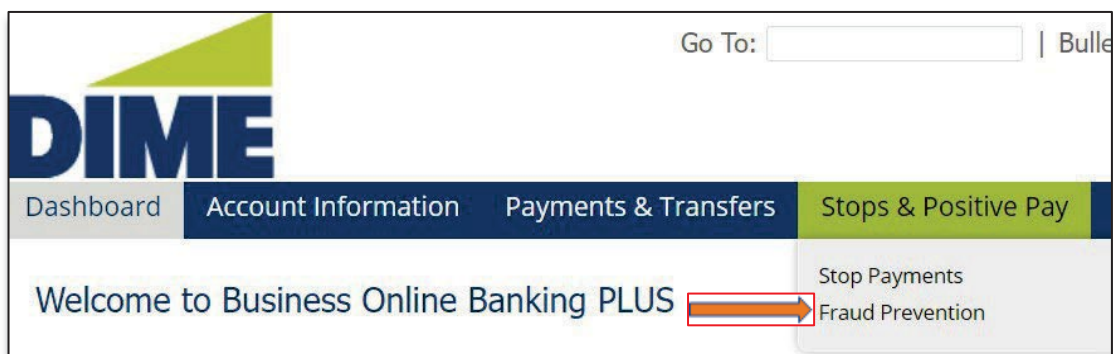
When an account is enrolled for Check Positive Pay, notification options are available for exception alerts. These alerts can be sent via email and/or SMS text. Exception notifications are sent by 8:00AM each business day and can be set to notify at the levels below:

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

Check Positive Pay can be reached through a Web Brower or a Dime Secure Browser.

Web Browser Option

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.



Dime 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.



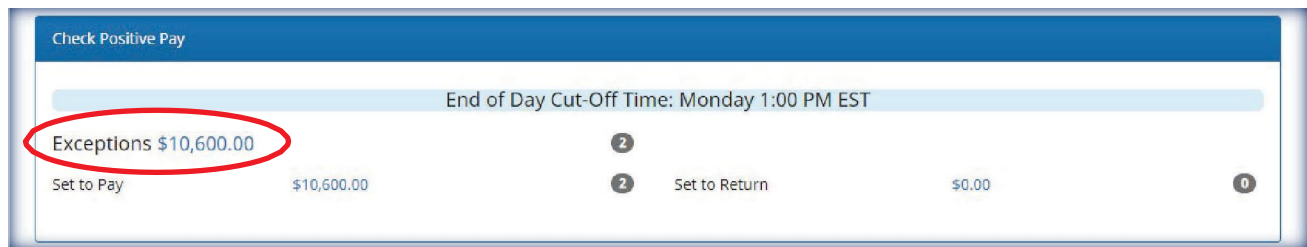
Check Positive Pay Dashboard

Upon logging into the site, you will be brought to the **Dashboard**, where you will be able to view any exceptions to be decisioned and set up **Preferences**. The **Preferences** option will allow you to change your immediate view upon login.

It is recommended for the best user experience, in **Preferences** set **your Default Check Positive Pay Page** to **View/Transaction History**.

To return to the dashboard from another screen, click on **Change Module** in the top right and select **Dashboard**.

Click on the **dollar amount** next to Exceptions to open the **Transaction History** screen. If the amount is \$0.00. There are no items to be decisioned.



The **Transaction History Screen** will display all items to be decisioned.

- **Transaction ID** -an individual ID number for each check.
- **Account Number** - displays the last four digits of the account the check was presented to.
- **Check Number** - displays the check number of the item.
- **Debit** - displays the amount of the item.
- **Date** – the date the item is to be decisioned.
- **Decision** – displays action options. Items that have a highlighted border is the default decision.



- **Exception** - a red symbol is displayed to indicate an exception.
- **Mass Pay & Issue** - blue tab will allow you to decision all items listed to be paid. This is used if your default decision in the **Decision** tab is set to **Return**
- **Payee Review** – this will appear if you are set to review the payee listed on the check.

Transaction History Date Range
Nov 24, 2025

Mass Pay & Issue Payee Review (0)

Filters

33 debit transactions totaling \$7,710,449.62

Rows 1 - 25 of 33.

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
11356699	xxxx3880	000016827		\$824,041.83	11/24/2025	Pay Return	Q
11356698	xxxx3880	016843		\$73,225.55	11/24/2025	Pay Return	Q
11356697	xxxx3880	000016757		\$262,342.48	11/24/2025	Pay Return	Q
11356696	xxxx3880	000016747		\$65,700.94	11/24/2025	Pay Return	Q

Use the Date Range drop down to view prior dates or a custom range.

Date Range
Nov 15, 2023

Start Date? 11/15/2023 End Date? 11/15/2023

< November 2023 December 2023 >

Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
29	30	31	1	2	3	4						1	2
5	6	7	8	9	10	11	3	4	5	6	7	8	9
12	13	14	15	16	17	18	10	11	12	13	14	15	16
19	20	21	22	23	24	25	17	18	19	20	21	22	23
26	27	28	29	30			24	25	26	27	28	29	30
							31	1	2	3	4	5	6

Tomorrow
 Today
 Yesterday
 Last 7 Days
 This Month
 Last Month
 Custom

Apply Cancel



The **Transaction History** screen will show only **Exceptions** that require your attention. To view all items or filter the exceptions, click on **Filters** in the top left-hand corner. Select the appropriate filters and click Apply. The transactions will display only the filter request. To *return to the current items* to be decisioned, click **Reset** and click Exceptions **Only** in the Exceptions Filter and click **Apply**.

Filters

Account?
Any

Amount
Amount Range
\$ amount

Check Number
Check Number Range
serial #

Positive Pay Type
Any

Exceptions ☒ Default
Exceptions Only
Any
Exceptions Only
No Exceptions

Transaction ID

Items
Any

Transaction Status
Pay
Pay-System
Pay-FI
Pay-User
Return
Return-System
Return-FI
Return-User
Use the "Ctrl" key to select multiple status types above.

Apply **Reset**

The **Exception** column will have a **red symbol** to indicate the exception reason. Hover your mouse over the red symbol or click the **Arrow** next to the Transaction ID for the explanation of the exception.

Transaction History Date Range: Nov 21, 2025

Mass Pay & Issue **Payee Review (0)**

Filters

33 debit transactions totaling \$10,037,422.43
Rows 1 - 25 of 33.

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	



The following are the Exception images, codes, and reasons:

Image	Exception Code	Reason
	No Issue	Check presented where no issue item is found
	Payee Discrepancy	Check presented where payee name differs from issue payee name
	Over Limit	Transaction is over the limit
	Early Presentment	Check presented with a date that is before the issuance date on the issued item
	Duplicate Presentment	Check presented matched previously presented check
	Void Violation	Check presented with a serial number of an issue item marked in a void status
	Stale Dated	Check presented with a date that exceeds 180 days



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.

Transaction History

Mass Pay & Issue

Payee Review (0)

Filters

33 debit transactions totaling \$7,710,449.62

Rows 1 - 25 of 33.

<

1

2

>

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
> 11356699	xxxx3880	000016827		\$824,041.83	11/24/2025	Pay Return	Q
> 11356698	xxxx3880	016843		\$73,225.55	11/24/2025	Pay Return	Q
> 11356697	xxxx3880	000016757		\$262,342.48	11/24/2025	Pay Return	Q
> 11356696	xxxx3880	000016747		\$55,700.94	11/24/2025	Pay Return	Q

Decision

Pay

Return

Pay

Return

Pay

Return

Pay

Return

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	Q
> 11350583	xxxx3880	000016620		\$300.00	11/21/2025	Pay Return	Q
> 11350582	xxxx3880	16783		\$665,070.72	11/21/2025	Pay Return	Q

Upon selecting **Return**, the check return reason box will open. Select **Refer to Maker** to return the check and click **Save**.

Select a check return reason:

☐

Refer to Maker

Save



To view additional details or to make changes to a check number or amount, click on the **arrow next to the Transaction ID**.

ROWS 1 - 13 OF 13.

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
▼ 11390581	xxxx3880	000016963		\$256,791.98	12/02/2025	PayReturn	
Account Name: Remote Official Check Acct			Payment Date: 12/01/2025			AdjustAdd IssueNotes (0)	
Positive Pay Type: payee			Loaded Exception Reason: No Issue			Current Status: Pay-User	
Original Check Number: 000016963							
Original Amount: \$256,791.98							

To update the Check Number or Amount, click **Adjust**. The Adjust Check Amount and Serial Number screen will open:

Adjust Check Amount and Serial Number:

Check Number:

5813

Amount:

600

Save

From the drop down on the item, you may also **Add Issue** – click on **Add Issue** and **Save**. This will create the issue if it has not been created prior. You may also add a Note onto the item.

ROWS 1 - 13 OF 13.

Transaction ID	Account Number	Check Number	Credit	Debit	Date	Decision	Exception
▼ 11390581	xxxx3880	000016963		\$256,791.98	12/02/2025	PayReturn	
Account Name: Remote Official Check Acct			Payment Date: 12/01/2025		AdjustAdd IssueNotes (0)		
Positive Pay Type: payee			Loaded Exception Reason: No Issue		Current Status: Pay-User		
Original Check Number: 000016963							
Original Amount: \$256,791.98							

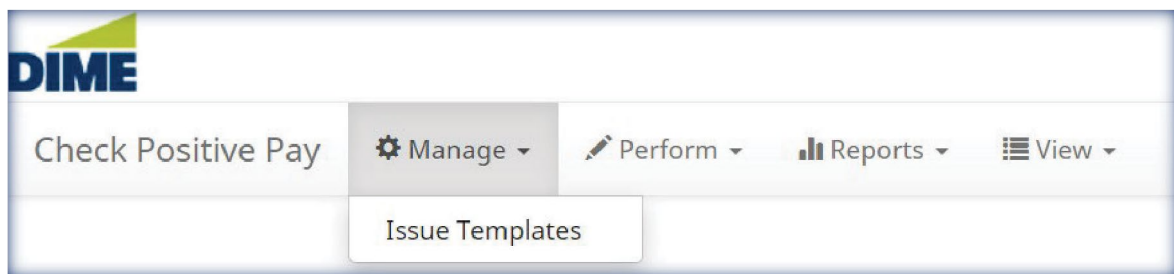


The **Mass Pay & Issue** blue tab will allow you to decision all items listed to be paid. This is used if your default decision in the **Current Status** is set to **Return**.

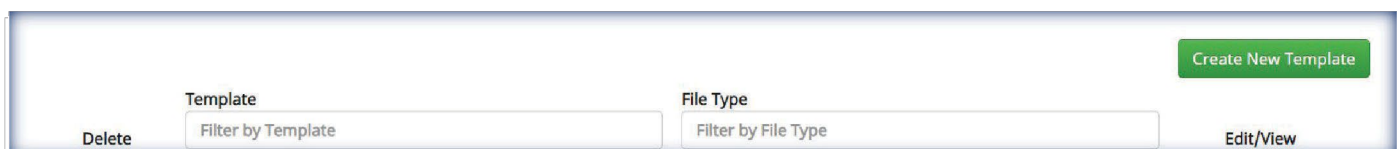


Creating a File Template

1. Click **Manage** in the top left corner.
2. Click **Issue Templates**.



3. Click **Create New Template**.



4. The **Create New Template** window will open. Enter a **Name** for your template.

Create New Template

Template Name

File Type?

- select file type

Template Status

Active

Number of Header Rows?

0

Number of Footer rows?

0

Template Level?

Client

Multi-Line Payee Name Separator: ?

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]



5. Select the **File Type** based upon the file that you will be uploading the issues into Check Positive Pay.

A screenshot of a "File Type?" dropdown menu. The menu is open, showing a list of file formats: "- select file type", "Comma Separated", "Excel 97-2003 Workbook", "Excel Workbook", "Fixed Width", "Pipe Separated", "Semi-colon Separated", and "Tab Separated". The first option, "- select file type", is highlighted with a grey background.

6. If your file has a **header** and/or **footer**, specify the number of lines in each. Leave at zero if there are neither on your file.

A screenshot of two input fields. The first field is labeled "Number of Header Rows?" and contains the number "0". The second field is labeled "Number of Footer rows?" and also contains the number "0". Both fields have a small up/down arrow icon on the right side.

7. **Template Status** should be set to **Active**. **Template Level** is default to **Client**.

A screenshot of two dropdown menus. The first menu is labeled "Template Status" and has "Active" selected. The second menu is labeled "Template Level?" and has "Client" selected. Both menus have a small down arrow icon on the right side.



8. The next step is to line up the data in your file with the number of the column on the **File Mapping** table. Select the **Add** box next to the **Input Field** on the types of data included in your file. Provide the **File Column** number for each field selected. For the **Amount**, check the box that matches how the amount is displayed in the file. For **Status**, you may use the default description or replace with the description in the file. Once complete, click **Save**. *At minimum, the **Check Number** and **Amount** must be in your file.

See below sample file and input fields below:

	A	B	C	D	E	F	G
1	Check Number	Amount	Status	Account Num	Issuance Date	Payee Nam	Routing Number
2	1233	100.00	Issued	100000000	1/20/2023		021406667
3	1234	200.00	Issued	100000000	1/20/2023		021406667
4							
5							

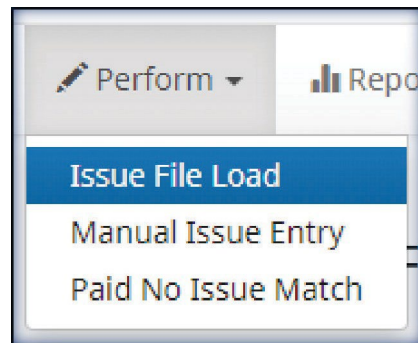
File Mapping

Add	Input Field?	File Column?	Field Format
	Check Number	1	
	Amount?	2	☒ Fractional Dollars (12.34) ☐ Whole numbers of cents (1234)
☒	Status?	3	ISSUED - for ISSUED VOIDED - for VOIDED
☒	Account Number?	4	
☒	Issuance Date?	5	
☐	Payee Name?		
☒	Routing Number?	7	



Importing a File

1. Click **Perform**. Click **Issue File Load**.



2. Choose Template to User with Issue File in the drop-down box.
3. Drag & drop or Browse PC for the issue file.

A screenshot of the "Issue File Load" form. The form has a title "Issue File Load". Below the title, there is a section "Template to Use With Issue File" containing a dropdown menu with "Dime Outstanding Import" selected, a "Create New Template" button, and a "View Selected Template" button. Below this, there is a section "Select one issue file that is in the format of the selected template" with a dashed border. Inside this section, a file "Check_Issued_Items.csv (48.48 KB)" is shown with a trash icon. At the bottom of the form, there are three buttons: "Remove", "Upload", and "Browse ...".

4. Click **Upload**.



5. The file status will display. If you need to delete a file that was incorrectly loaded, click on the manage option next to the file on the list.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued

Processed

Approved

Completed

Deleted

File processing is complete. View list below to see items.

View items: 15 Items totaling \$12,246.81

Load Date: 03/03/2021 15:07:38 EST

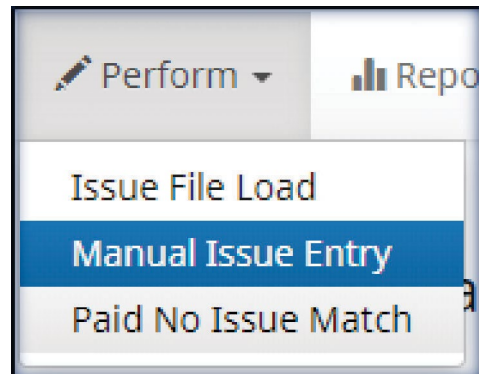
Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	\$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2666	\$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2667	\$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2668	\$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	\$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2670	\$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2671	\$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021



Manual Issue Entry

1. Click **Perform**. Select **Manual Issue Entry**.



2. Manually enter **Check Number**, **Amount**, **Payee Name**, **Status**, and **Issuance Date**.

A screenshot of the "Manual Issue Entry" form. At the top, there is a dropdown menu for "Account?" with "Sparkle - xxxx9311" selected. To the right is a checkbox labeled "Auto populate next check number:". Below this is a table with columns: "Row", "Check Number", "Amount", "Payee Name?", "Status", and "Issuance Date". The table has two rows. The first row has "1" in the "Row" column, and the "Issuance Date" is "10/25/2023". The second row has "10/25/2023" in the "Issuance Date" column. Below the table, there is a message: "Click any row to select that row for editing". At the bottom left is a "Save" button.

3. Click **Save**



4. Within the Check Positive Pay Module, click on **View**, select **Issue File Status** to search previously loaded issue files or items.

The **Issue Files Status** window appears.

If the Status of your file is **QUEUED**, wait a minute, and refresh the page to see the final status. If the Status of your file is **SUSPENDED** this means it is waiting to be approved.

Press the View button to see the status of individual checks.

Reporting

Click on the Reports tab to view **Adjusted Items**, **Issue Item Status**, and **Scheduled**.