Check Positive Pay

USER GUIDE

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.

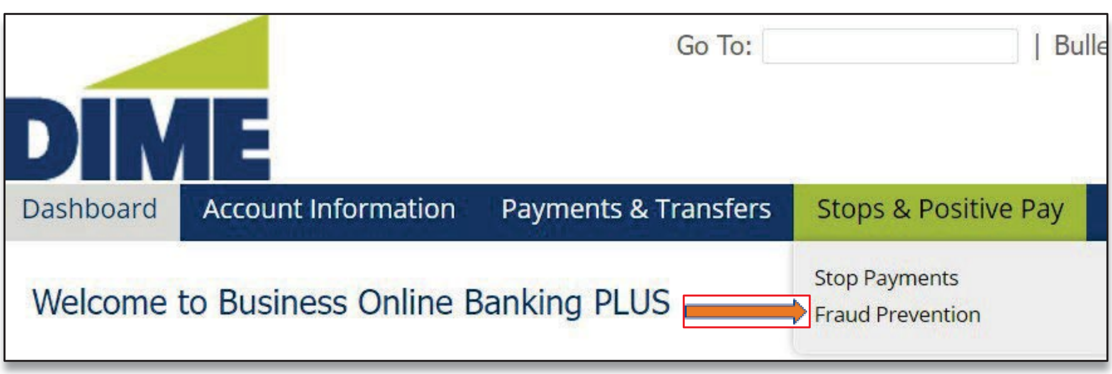
When an account is enrolled for Check Positive Pay, notification options are available for exception alerts. These alerts can be sent via email and/or SMS text. Exception notifications are sent by 8:00AM each business day and can be set to notify at the levels below:

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.

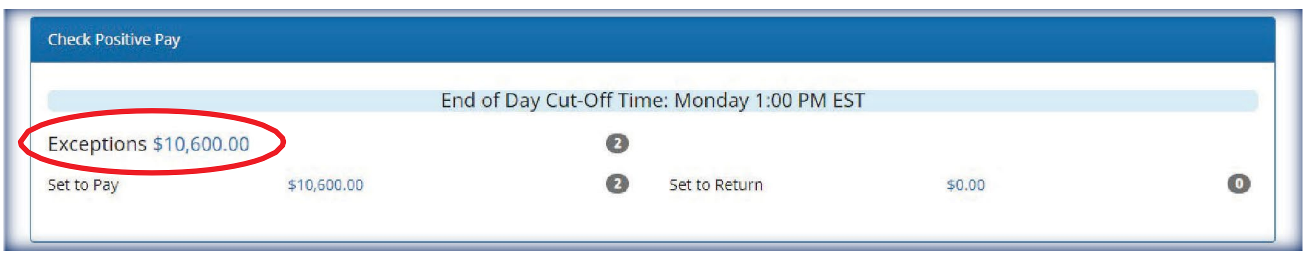
Check Positive Pay Dashboard

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**.

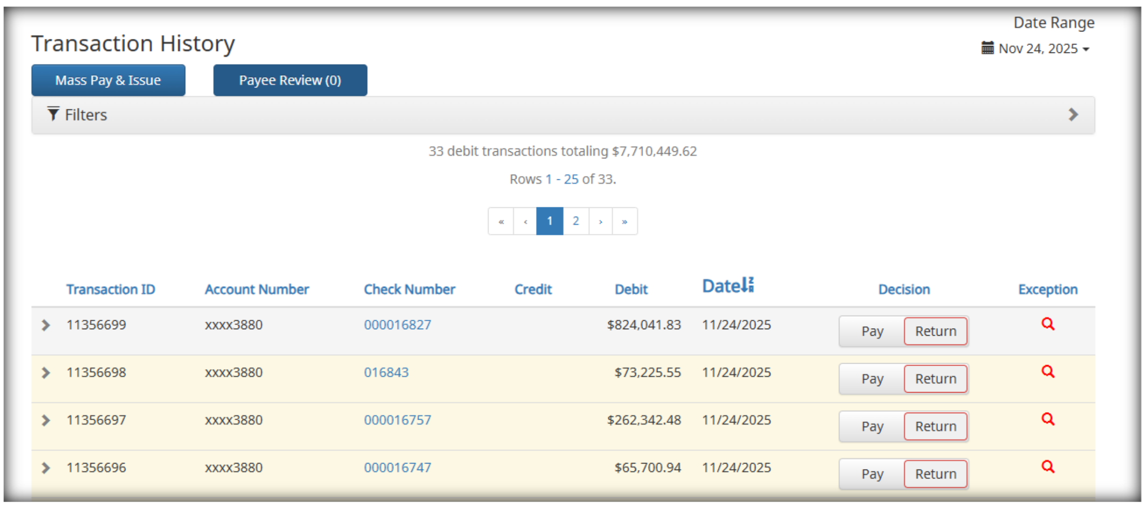
Click on the **dollar amoun**t next to Exceptions to open the **Transaction History** screen. If the amount is $0.00. There are no items to be decisioned.



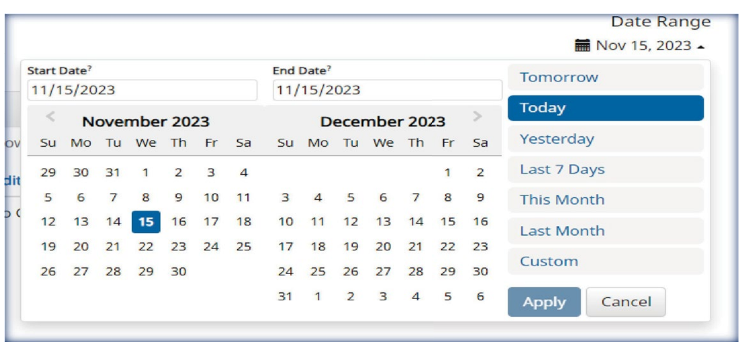
The T**ransaction History Screen** will display all items to be decisioned.

- **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.

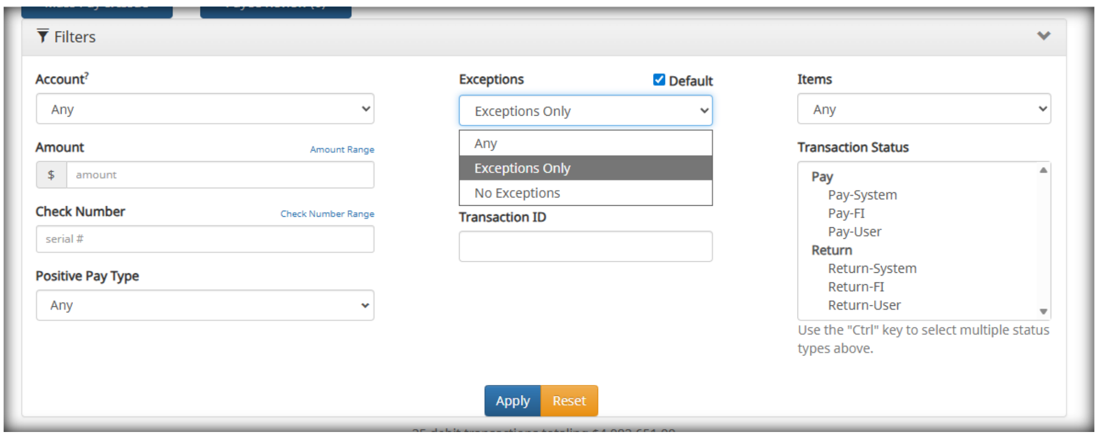
- **Exception** - a red symbol is displayed to indicate an exception.
- **Mass Pay & Issue** - blue tab will allow you to decision all items listed to be paid. This is used if your default decision in the **Decision** tab is set to **Return**
- **Payee Review –** this will appear if you are set to review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



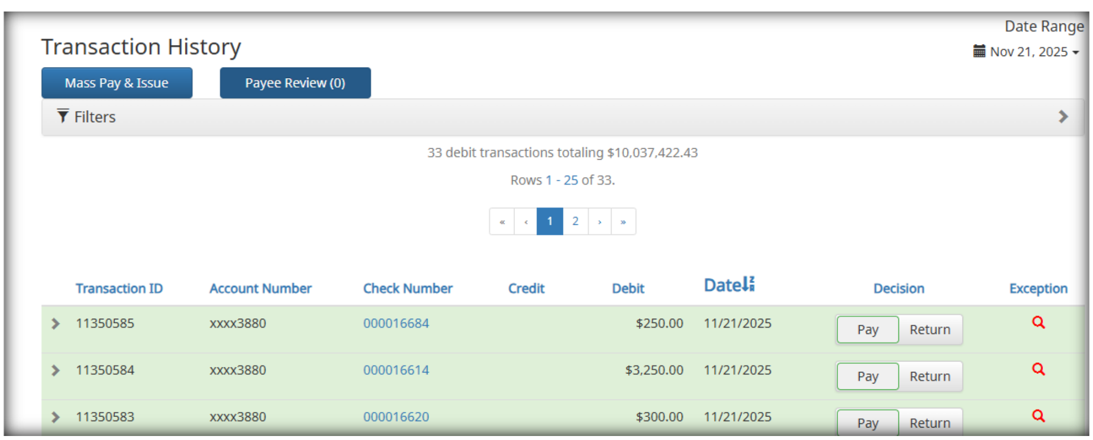
Use the Date Range drop down to view prior dates or a custom range.



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.**



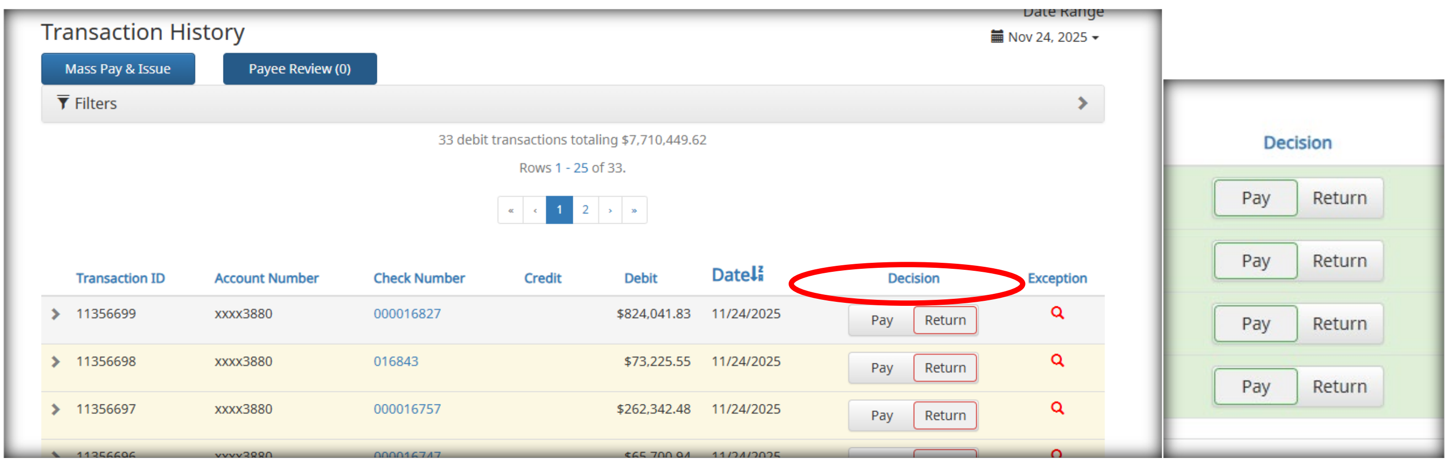
The **Exception** column will have a **red symbol** to indicate the exception reason. Hover your mouse over the red symbol or click the **Arrow** next to the Transaction ID for the explanation of the exception.



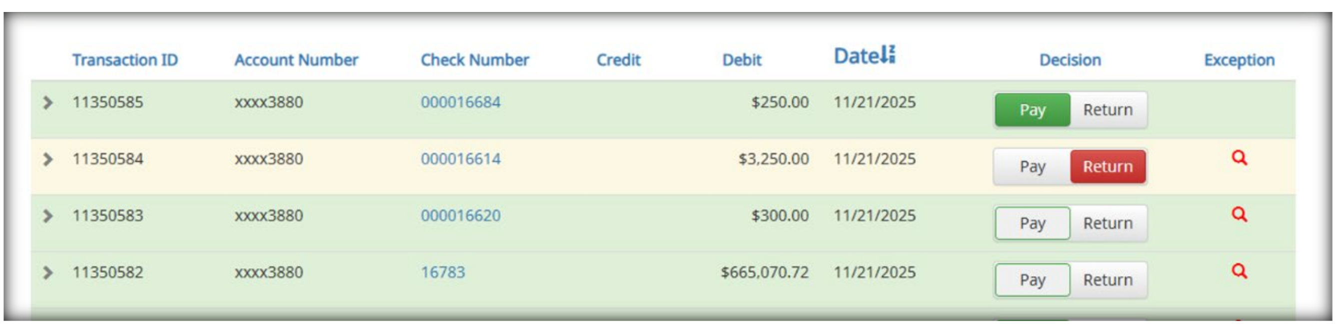
The following are the Exception images, codes, and reasons:

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

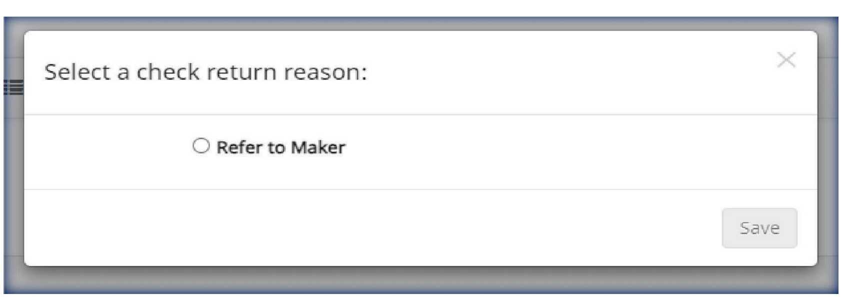
The **Decision** column will display the default decision. The *default will have an outline around the decision.* Return default will have a red border around the button with a yellow background. Pay default will have green border around the button with a green background. If the Decision column reflects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



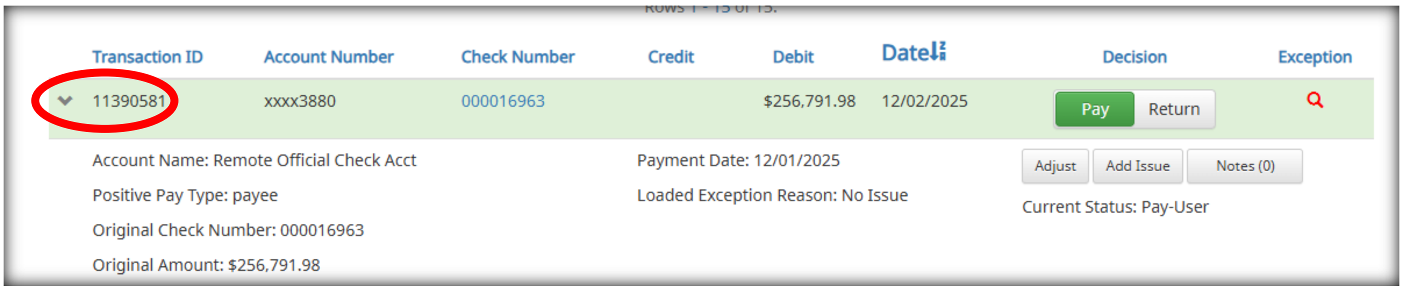
Upon selecting a decision, the decision button will appear as a full colored button. See below. The top two items were decisioned. The next two items are set to pay unless Return is chosen.



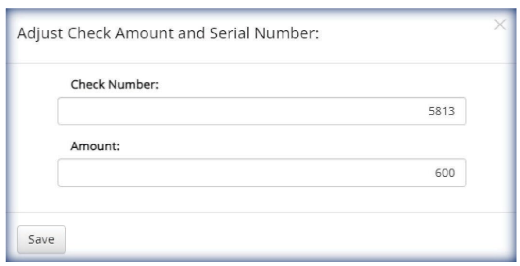
Upon selecting **Return,** the check return reason box will open. Select **Refer to Maker** to return the check and click **Save**.



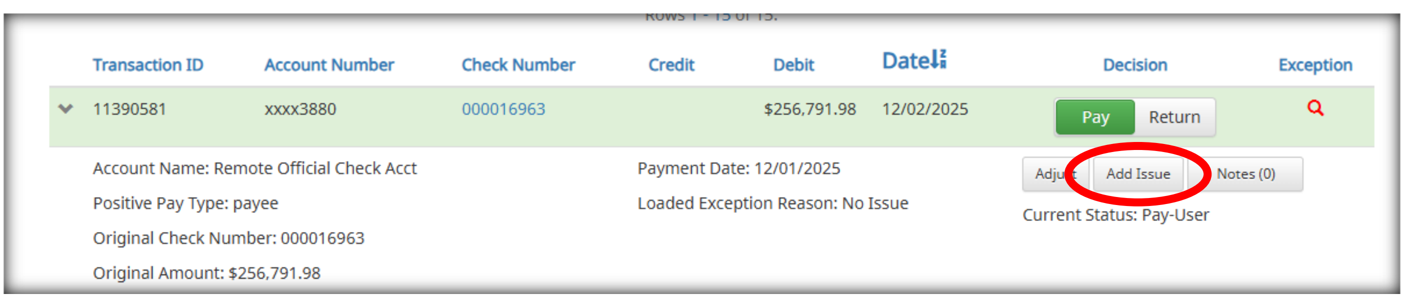
To view additional details or to make changes to a check number or amount, click on the **arrow next to the Transaction ID.**



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



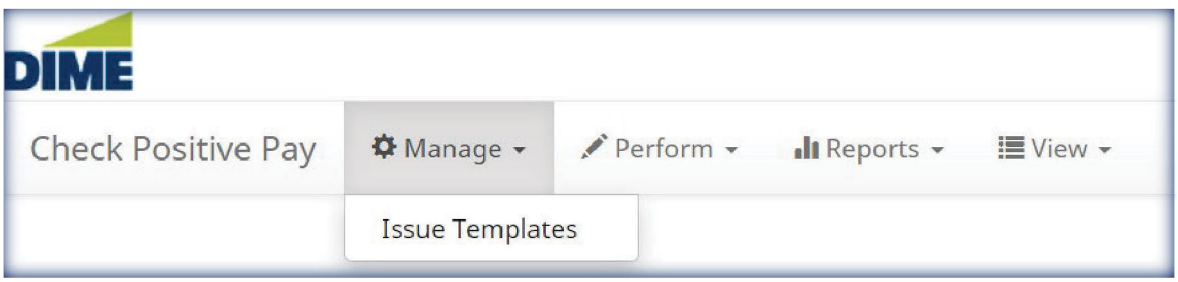
From the drop down on the item, you may also **Add Issue** – click on **Add Issue** and **Save**. This will create the issue if it has not been created prior. You may also add a Note onto the item.



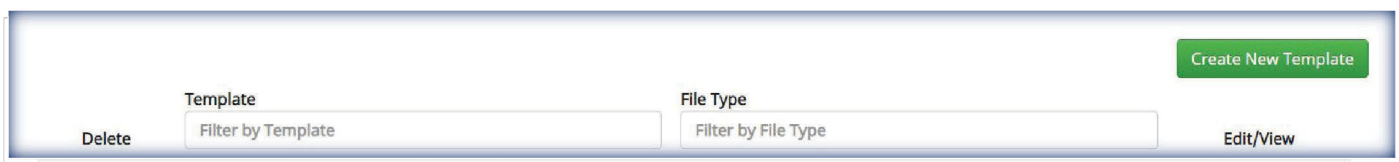
The **Mass Pay & Issue** blue tab will allow you to decision all items listed to be paid. This is used if your default decision in the **Current Status** is set to **Return.**

Creating a File Template

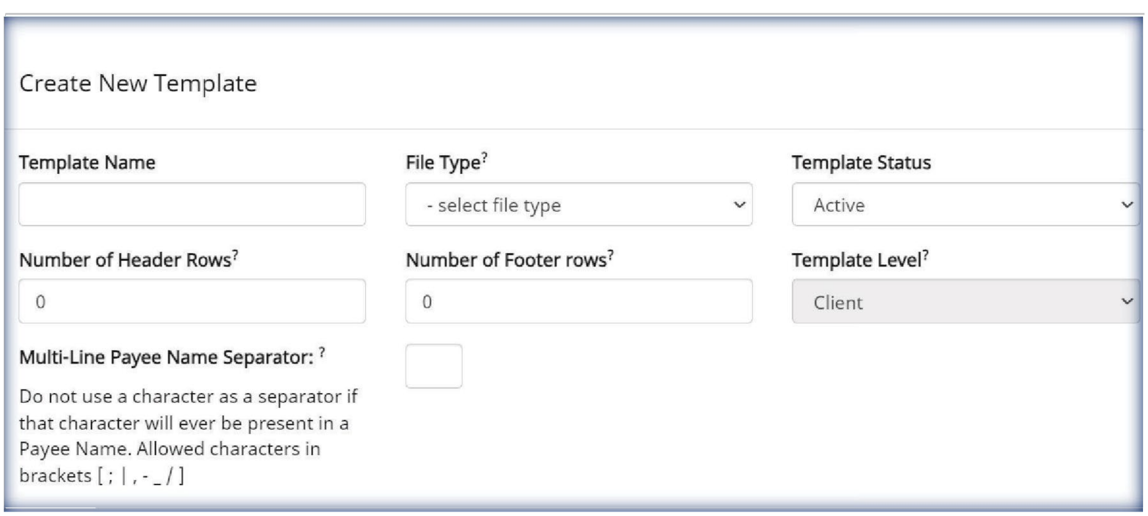
1. Click **Manage** in the top left corner.
2. Click **Issue Templates.**



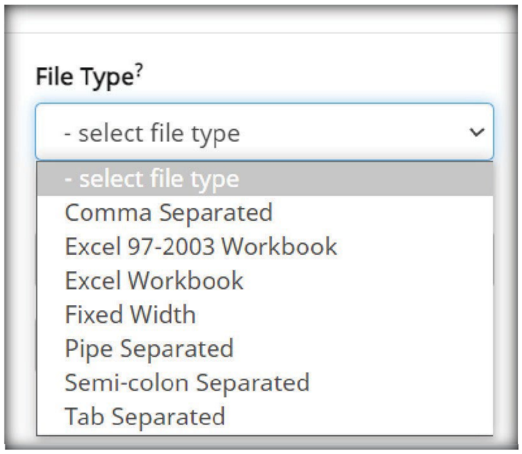
3. Click **Create New Template.**



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

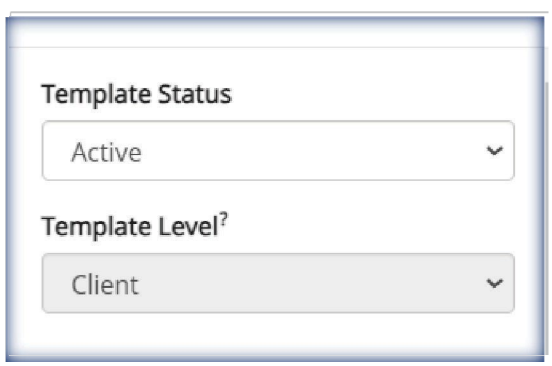


5. Select the **File Type** based upon the file that you will be uploading the issues into Check Positive Pay.



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.

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



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:

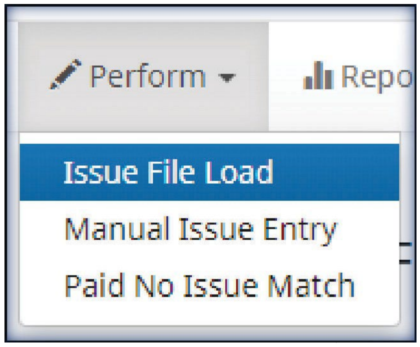
	A	B	C	D	E	F	G
1	Check Number	Amount	Status	Account Num	Issuance Date	Payee Nam	Routing Number
2	1233	100.00	Issued	100000000	1/20/2023		021406667
3	1234	200.00	Issued	100000000	1/20/2023		021406667
4							
5							

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	

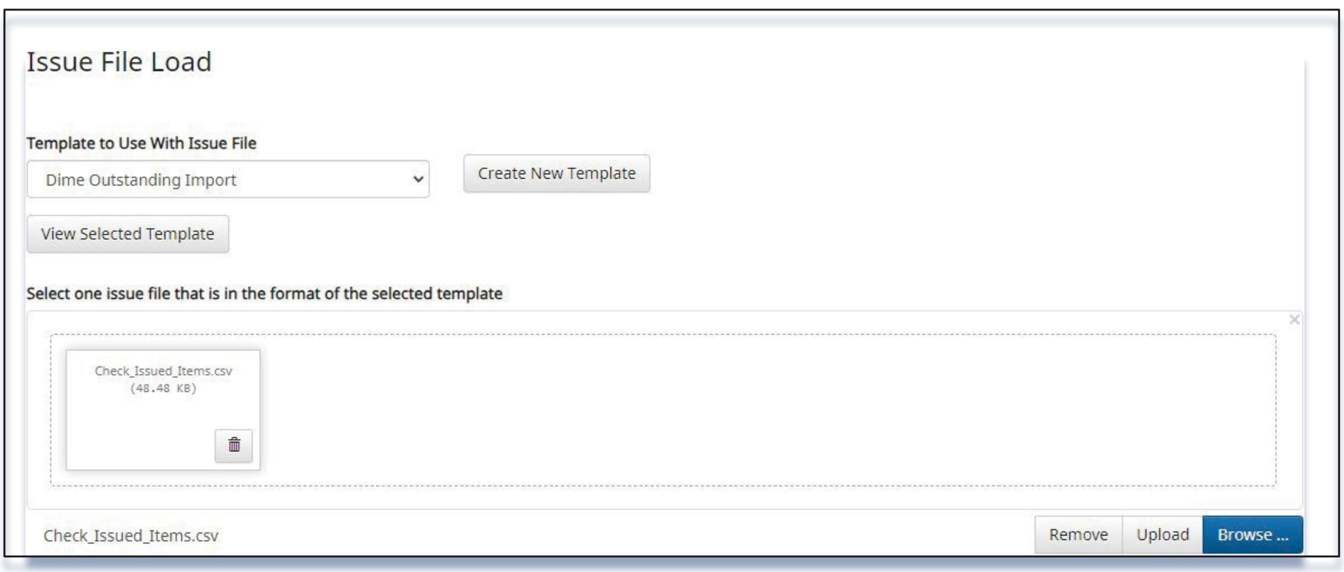
Importing a File

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



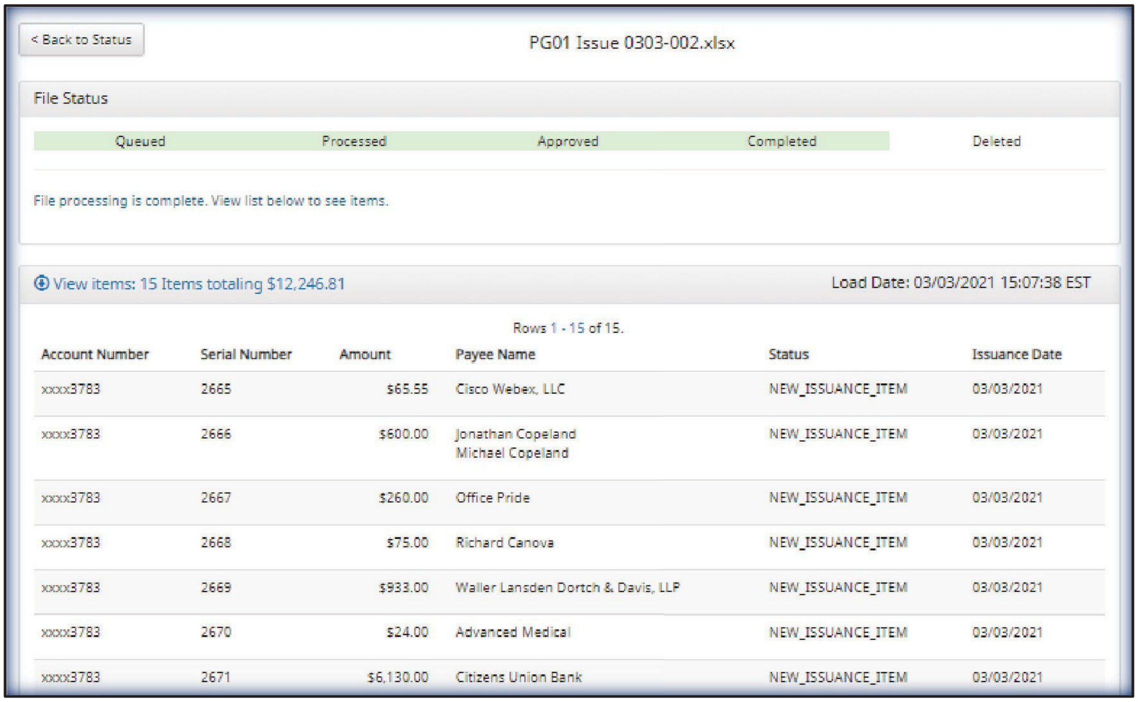
2. Choose Template to User with Issue File in the drop-down box.

3. Drag & drop or Browse PC for the issue file.



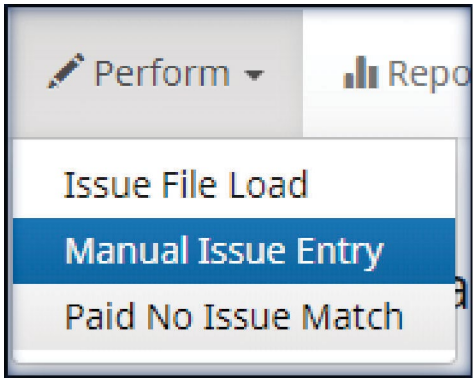
4. Click **Upload.**

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.

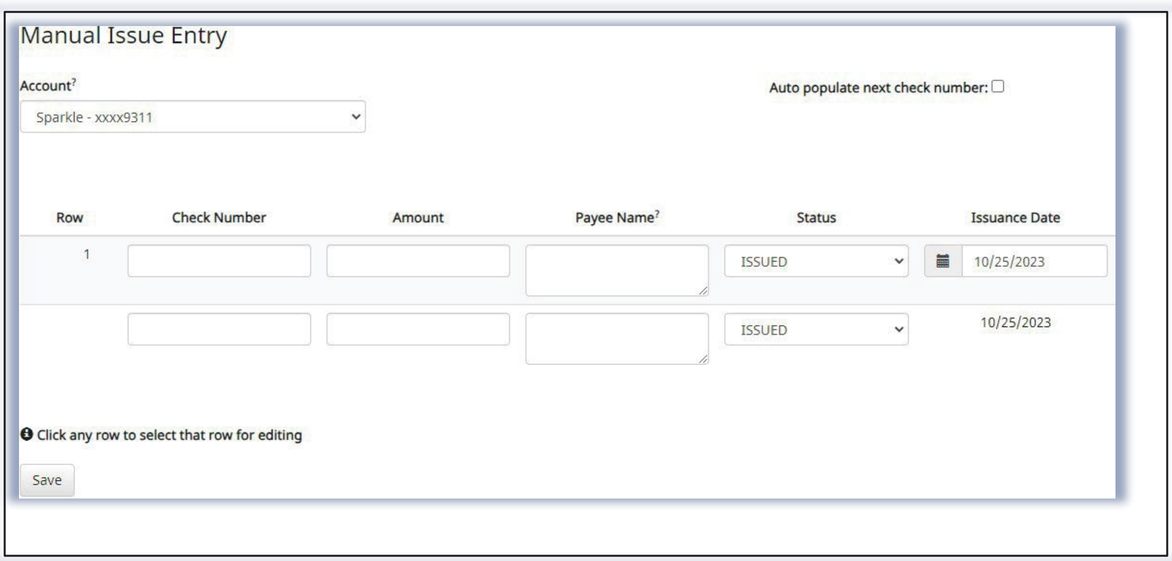


Manual Issue Entry

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

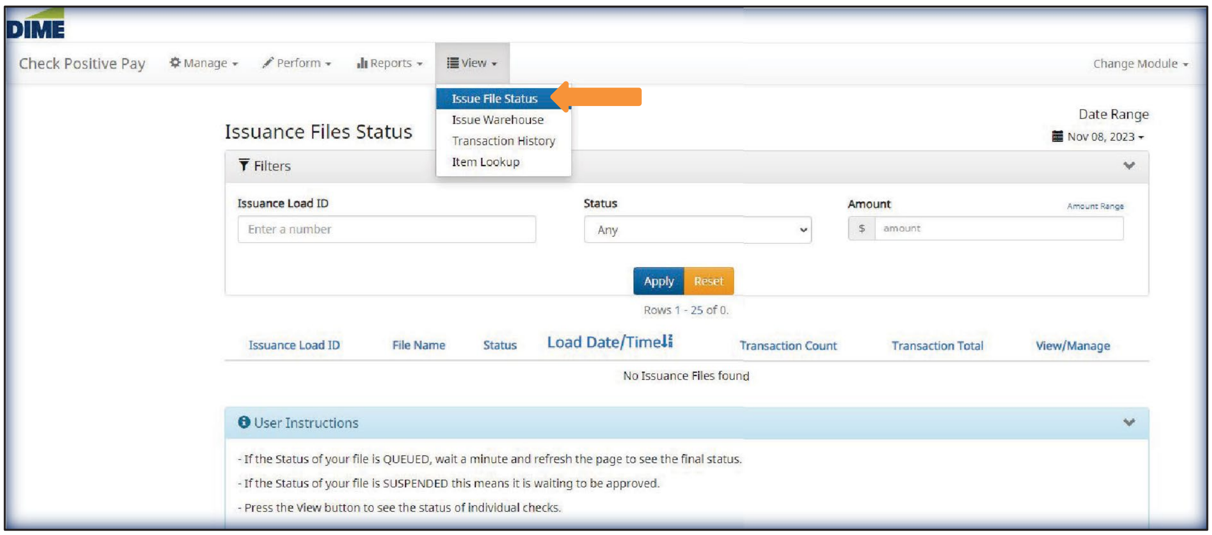


2. Manually enter **Check Number**, **Amount**, **Payee Name**, **Status**, and **Issuance Date**.



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 **Issuance 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**.