



# Check Positive Pay

USER GUIDE

Member  
**FDIC**



Dime Community 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.

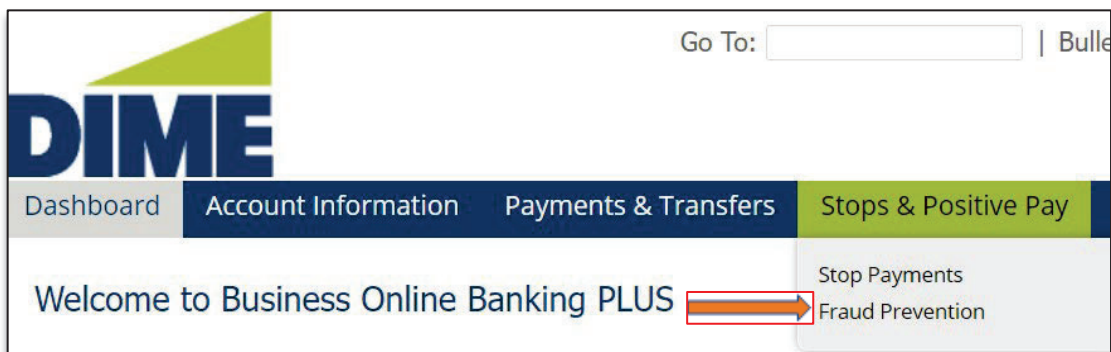
When an account is enrolled for Check Positive Pay, notification options are available for exception alerts. These alerts can be sent via email and/or SMS text. Exception notifications are sent by 8:00AM each business day and can be set to notify at the levels below:

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 Browser 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.



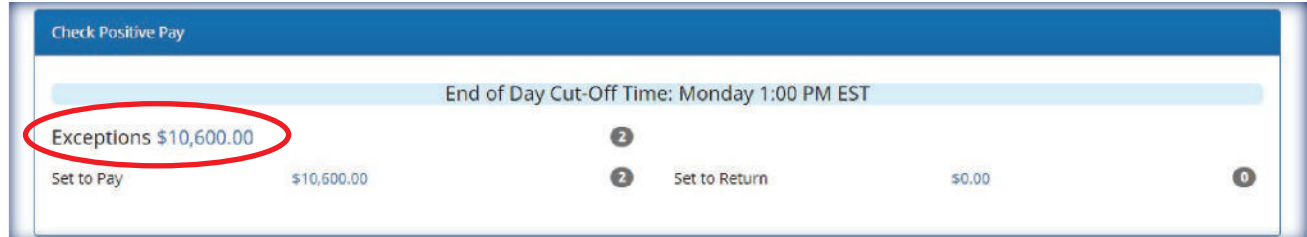
## Check Positive Pay Dashboard

Upon logging into the site, you will be brought to the **Dashboard**, where you will be able to view any exceptions to be decided 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 decided.



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

- **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.
- **Current Status** – the default decision that will be automatically completed if no action is taken.
- **Date** – the date the item is to be decided.



- **Change Status** – this button is used to change the Current Status to another decision.
- **Mass Pay & Issue** – this is used to pay all items listed.
- **Exception** – a red symbol is displayed to indicate an exception.

Transaction History

Date Range: Nov 13, 2023

Mass Pay & Issue

Filters

2 debit transactions totaling \$10,600.00

Rows 1 - 2 of 2.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 38276997	xxxx1507	5813		\$600.00	Pay-System	11/13/2023	Return	Exception
> 38276996	xxxx1507	5832		\$10,000.00	Pay-System	11/13/2023	Return	Exception

Download As CSV

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 **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 ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
38276997	xxxx1507	5813		\$600.00	Pay-System	11/13/2023	Return	
Positive Pay Type: standard		Payment Date: 11/10/2023		Adjust		Add Issue		
Original Check Number: 5813		Loaded Exception Reason: No Issue						
Original Amount: \$600.00								

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 **Change Status** column will allow the user to select the *opposite of the default decision* displayed under **Current Status**. To view the image of the check, click on the **Check Number**. The check window will open displaying the front and back of the check.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 38276997	xxxx1507	5813		\$600.00	Pay-System	11/13/2023	<b>Return</b>	

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**.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
▼ 38276997	xxxx1507	5813		\$600.00	Pay-System	11/13/2023	<b>Return</b>	
Positive Pay Type: standard		Payment Date: 11/10/2023		Loaded Exception Reason: No Issue		Adjust Add Issue		
Original Check Number: 5813								
Original Amount: \$600.00								

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:

Amount:

Save



To add an Issue – click on **Add Issue** and **Save**. This will create the issue if it has not been created prior.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
38276997	xxxx1507	5813		\$600.00	Pay-System	11/13/2023	<a href="#">Return</a>	<a href="#">?</a>
Positive Pay Type: standard			Payment Date: 11/10/2023			<a href="#">Adjust</a> <a href="#">Add Issue</a>		
Original Check Number: 5813			Loaded Exception Reason: No Issue					
Original Amount: \$600.00								

**Add Issue Item:**

<b>Check Number</b>	<b>Amount</b>	<b>Status</b>	<b>Issuance Date</b>
5813	600	ISSUED	11/13/2023

[Save](#)

From the **Transaction History Screen**, the items to be decided can be filtered. Click on **Filters** in the top left-hand corner. Select the appropriate filters and click **Apply**. The transaction will display requested items. To *return to the current items* to be decided, click **Reset** and click **Exceptions Only** in the Exceptions Filter and click **Apply**.

**Filters**

<b>Account<sup>2</sup></b> Any	<b>Exceptions</b> <input type="checkbox"/> Default Exceptions Only	<b>Items</b> Any
<b>Amount</b> \$ amount	<b>Exception Type</b> Any	<b>Transaction Status</b> Pay Pay-System Pay-FI Pay-User Return Return-System Return-FI Return-User
<b>Serial Number</b> serial #	<b>Transaction ID</b> 	Use the "Ctrl" key to select multiple status types above.
<b>Positive Pay Type</b> Any		

[Apply](#) [Reset](#)



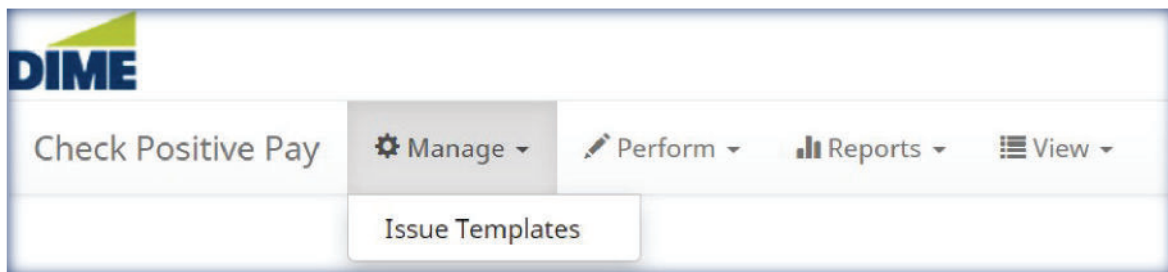


The **Mass Pay & Issue** blue tab will allow you to decision all items listed to be paid. This is used if your default decision in the **Current Status** is set to **Return**.

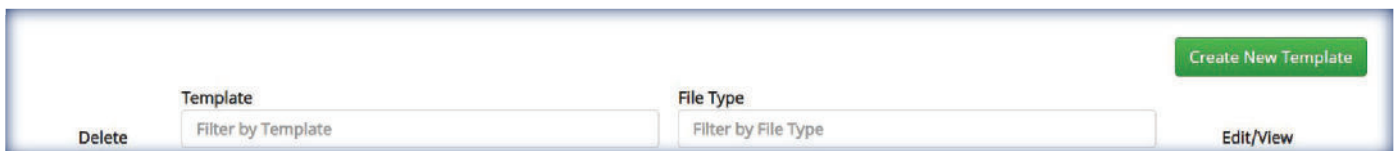


### Creating a File Template

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?	Template Status
<input type="text"/>	- select file type	Active
Number of Header Rows?	Number of Footer rows?	Template Level?
0	0	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 [ ;   , - _ / ]	<input type="text"/>	



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

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

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 contains the number "0".

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

A screenshot of two dropdown menus. The first menu is titled "Template Status" and has "Active" selected. The second menu is titled "Template Level?" and has "Client" selected.



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:

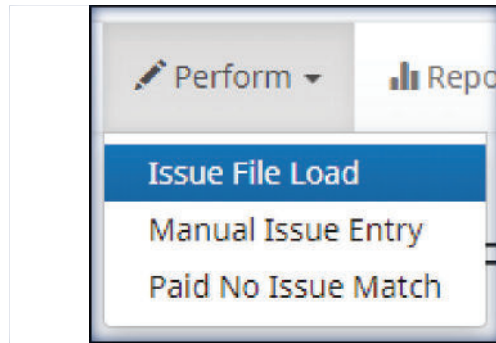
	A	B	C	D	E	F	G
1	<b>Check Number</b>	<b>Amount</b>	<b>Status</b>	<b>Account Num</b>	<b>Issuance Date</b>	<b>Payee Nam</b>	<b>Routing Number</b>
2	1233	100.00	Issued	100000000	1/20/2023		021406667
3	1234	200.00	Issued	100000000	1/20/2023		021406667
4							
5							

File Mapping			
Add	Input Field <sup>2</sup>	File Column <sup>2</sup>	Field Format
	Check Number	<input type="text" value="1"/>	
	Amount <sup>2</sup>	<input type="text" value="2"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input checked="" type="checkbox"/>	Status <sup>2</sup>	<input type="text" value="3"/>	<input type="text" value="ISSUED"/> - for ISSUED <input type="text" value="VOIDED"/> - for VOIDED
<input checked="" type="checkbox"/>	Account Number <sup>2</sup>	<input type="text" value="4"/>	
<input checked="" type="checkbox"/>	Issuance Date <sup>2</sup>	<input type="text" value="5"/>	
<input type="checkbox"/>	Payee Name <sup>2</sup>	<input type="text"/>	
<input checked="" type="checkbox"/>	Routing Number <sup>2</sup>	<input type="text" value="7"/>	

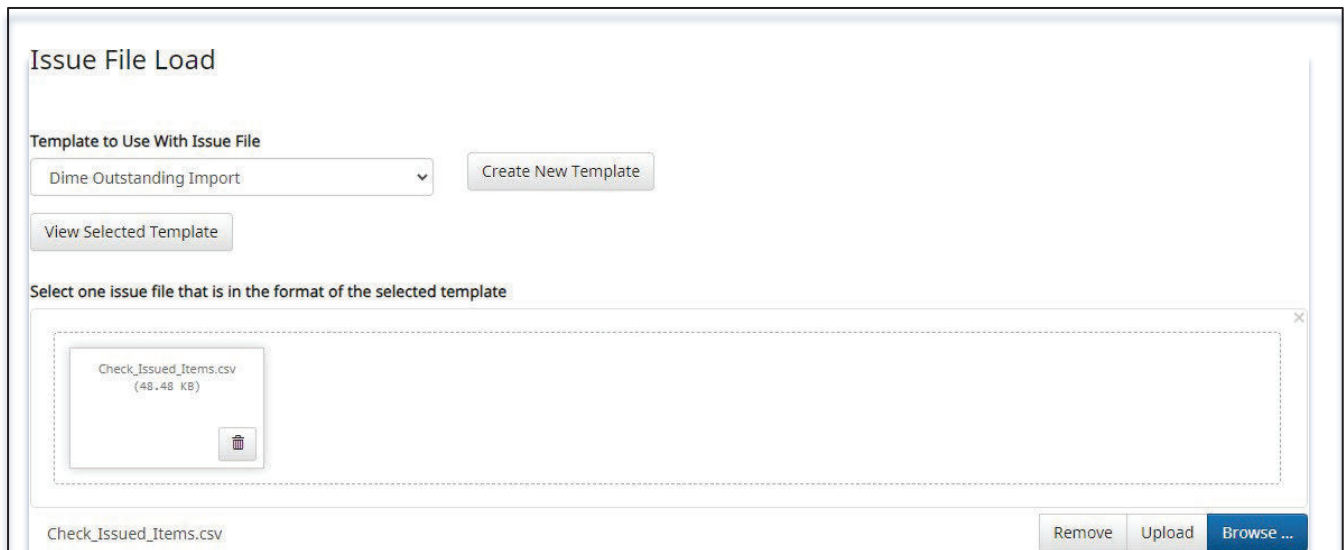


## Importing a File

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.

< 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.

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[View items: 15 Items totaling \\$12,246.81](#) Load Date: 03/03/2021 15:07:38 EST

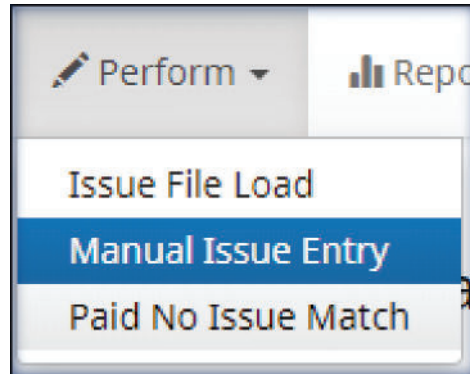
Rows 1 - 15 of 15.

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	Walker 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**.



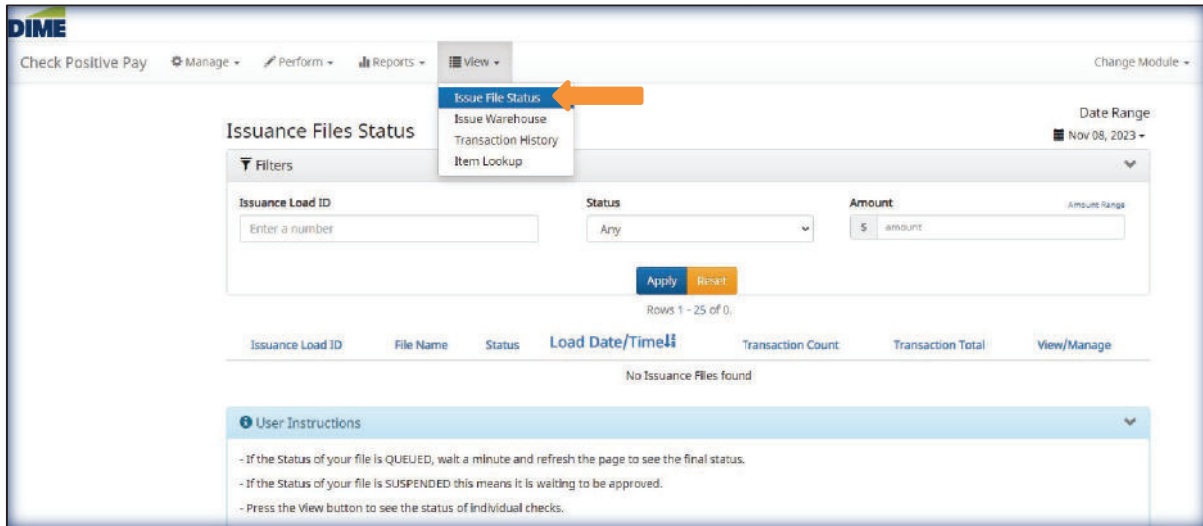
2. Manually enter Check Number, Amount, Payee Name, Status, and Issuance Date.

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

