

Business Online Banking

User Guide

Fraud Control with Positive Pay
and Reconciliation

DollarBank[®]
Let's get you there.

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Positive Pay

What is Positive Pay?

Positive Pay is an automated fraud detection tool. It matches the account number, check number and amount of each check presented for payment against a list of checks previously authorized and issued by the company. All three components of the check must match exactly, or it will show as an exception.

How does Positive Pay work?

Positive Pay requires a company to provide a list of issued checks to Dollar Bank each day checks are written. When those issued checks are presented for payment, they are compared electronically against the check issue information provided.

The check list contains check numbers, account numbers, amounts, payee names and issue dates. When a check is presented that does not have a match in the file, it becomes an exception item. Dollar Bank sends the exception item to the company for review via Business Online Banking. The company must then let us know whether to pay or return the check.

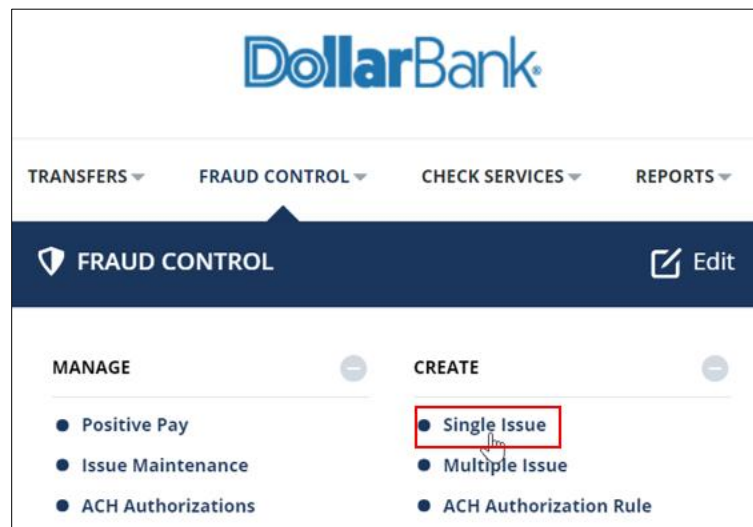
Create Issue

There are two ways a company can get their issued check data to Dollar Bank. One option is to upload a file through the File Services, see Task 3. The other option is to manually enter the issued check data. If uploading a file, Dollar Bank must be notified ahead of time to do setup and testing of the file to ensure the file meets the requirements.

Tasks 1 and 2 show the manual method of loading issue and void instructions. The manual method is ideal if the volume of issues is relatively low or if there is a need to create an individual issue apart from your normal bulk load process.

Task 1: Create a Single Check or Void Issue

Step 1: Click Fraud Control and under Create select Single Issue.



Step 2: Enter the required fields as marked by an asterisk (*).

Select the transaction type as:


- Issue Add
- Issue Delete
- Void Add
- Void Delete

The screenshot shows a web form titled "CREATE ISSUE OR VOID INSTRUCTION" with a subtitle "Use this page to create an issue or void instruction." and a "Help" icon. The form is divided into sections, with the main section titled "INSTRUCTION" and a "Required Fields" indicator. The form contains several input fields, some marked with an asterisk to indicate they are required:

- Account ***: Active Link Chk 2 - xxxxxxx7144
- Transaction Type ***: Select a Type (dropdown menu is open, showing options: Select a Type, Issue Add, Issue Delete, Void Add, Void Delete)
- Checks ***: Select a Type (dropdown menu is open, showing options: Select a Type, Issue Add, Issue Delete, Void Add, Void Delete)
- Amount ***: (empty field)
- Issue Date ***: (empty field)
- Range**: (empty field)
- Enter Check Number**: (empty field)


Payee and Reference are optional fields.


INSTRUCTION Required Fields

Account *	Active Link Chk 2 - xxxxxx7144
Transaction Type *	Issue Add
Checks *	<input checked="" type="radio"/> Single <input type="radio"/> Range
Check Number *	4488
Amount *	44.88
Issue Date *	06/25/2021 
Payee	Martha Siemens
Reference	Stationary Bill

Step 3: When finished, click Continue.

Step 4: Review the information and click Edit if any changes are required. If the information is correct, click Submit.

 **PREVIEW CREATE ISSUE OR VOID INSTRUCTION**
Use this page to review the Create Issue or Void Instruction.

INSTRUCTION  Required Fields

Account	Active Link Chk 2 - xxxxxxx7144
Transaction Type	Issue Add
Check Number	4488
Amount	\$ 44.88
Issue Date	06/25/2021
Payee	Martha Siemens
Reference	Stationary Bill

The Successful Submit message will appear. Click Issue Maintenance to view details.

 **Successful Submit**
You have successfully created an Issue instruction for check(s) 4488.

ISSUE MAINTENANCE
Use this page to find existing issue or void instructions and make modifications to the instructions.

[+ Create Issue](#) [Print](#) [? Help](#)

ISSUES

Account: All Accounts | Issue Type: All Types | Status: All Statuses | From: 06/24/2021 | To: 06/25/2021 |

<input type="checkbox"/>	Check Number(s) ▲	Account Nickname Account Number	Issue Type ▲	Amount ▲	Issue Date ▲	Status ▲	Timestamp (EDT) ▼
<input type="checkbox"/>	4488	Active Link Chk 2 xxxxxxxx7144	Issue Add	\$ 44.88	06/25/2021	Scheduled	06/25/2021 07:14

Show 10 ▼

NOTE: To create issues from the Issue Maintenance screen, click Create Issue.

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS **FRAUD CONTROL** CHECK SERVICES REPORTS FILE SERVICES ADMINISTRATION

ISSUE MAINTENANCE
Use this page to find existing issue or void instructions and make modifications to the instructions.

[+ Create Issue](#) [Print](#) [? Help](#)

Task 2: Create a Multiple Check or Void Issue

Step 1: Click Fraud Control and under Create select Multiple Issue.

TRANSFERS **FRAUD CONTROL** CHECK SERVICES REPORTS

FRAUD CONTROL [Edit](#)

MANAGE **CREATE**

- Positive Pay
- Issue Maintenance
- ACH Authorizations
- Single Issue
- **Multiple Issue**
- ACH Authorization Rule

Step 2: Enter the required fields as marked by an asterisk (*).

- **Account:** Check account number.
- **Type:** Issue Add, Issue Delete, Void Add or Void Delete.
- **Checks:**
 - Single: Add a single issue.
 - Range: Add a range of issues. Enter the range in the From and To fields.

The screenshot shows a transaction form with the following fields and options:

- Account ***: Active Link Chk 2 - xxxxxxx7144
- Transaction**: +
- Type ***: Void Add
- Checks**: Range (selected in the dropdown menu)
- To ***: 1011
- Add Payee Information

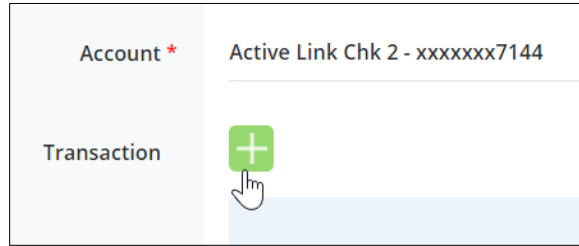
In the below example, Range is selected.

The screenshot shows the transaction form with the following fields and options:

- Account ***: Active Link Chk 2 - xxxxxxx7144
- Transaction**: +
- Type ***: Void Add
- Checks**: Range
- From ***: 1000
- To ***: 1011
- Amount**: Enter Amount
- Issue Date ***: 06/25/2021
- Add Payee Information
- Add Reference Information
- Payee Name**: Krystie Infra
- You have entered 13 of 80 maximum characters.

Buttons: Cancel, Continue

Step 3: Click the green add icon to add multiple issues. Follow the same steps as above to create all needed issues.




Step 4: If necessary, click the delete icon (X) to delete an issue before submission.

A screenshot of a web interface titled 'INSTRUCTION(S)' with a 'Required Fields' indicator. The account is 'Active Link Chk 2 - xxxxxxx7144'. The 'Transaction' section has a green plus icon. Two transaction forms are visible. The first form has 'Type *' set to 'Issue Delete', 'Checks' set to 'Single', 'From *' set to '4488', 'To' set to 'Enter Number', 'Amount *' set to '4,488.00', and 'Issue Date *' set to '06/25/2021'. The second form has 'Type *' set to 'Void Add', 'Checks' set to 'Range', 'From *' set to '1000', 'To *' set to '1011', 'Amount' set to 'Enter Amount', and 'Issue Date *' set to '06/25/2021'. Both forms have checkboxes for 'Add Payee Information' and 'Add Reference Information'. At the bottom are 'Cancel' and 'Continue' buttons.

Once all issues are added, click Continue.


Step 5: Review the information and click Edit if any changes are required. If the information is correct, click Submit.

 **PREVIEW CREATE MULTIPLE ISSUE OR VOID INSTRUCTION(S)**
Use this page to review the Create Issue or Void Instruction(s).

XXXXXXXX7144

Type	Checks	From	To	Amount	Issue Date	Payee Information	Reference Information
Issue Delete	Single	4488		\$ 4,488.00	06/25/2021		
Void Add	Range	1000	1011		06/25/2021	Krystie Infra	

The Successful Submit message will appear. Click Issue Maintenance to view details.

 **Successful Submit**
You have successfully created an Issue instruction for check(s) 4488 , 1000 to 1011.

NOTE: You can add up to 10 issue item sets at one time as shown in the below example.

Type	Checks	From	To	Amount	Issue Date	Payee Information	Reference Information
Issue Delete	Single	1111		\$ 1.11	06/29/2021		
Issue Add	Single	1111		\$ 1.11	06/29/2021		
Void Delete	Single	5555		\$ 5.55	06/29/2021		
Void Add	Single	5555		\$ 5.55	06/29/2021		
Issue Delete	Single	4343		\$ 4,343.00	06/29/2021		
Issue Add	Single	4343		\$ 4,343.00	06/29/2021		
Void Delete	Single	1212		\$ 1,212.00	06/29/2021		
Void Add	Single	1212		\$ 1,212.00	06/29/2021		
Issue Add	Single	12212		\$ 1,212.00	06/14/2021		
Issue Delete	Single	122344		\$ 1,212.00	06/29/2021		

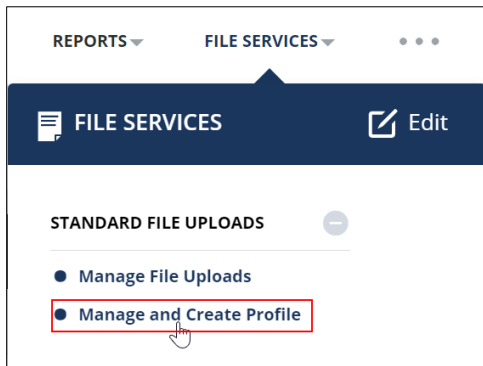
 **Successful Submit**
You have successfully created an Issue instruction for check(s) 1111 , 1111 , 5555 , 5555 , 4343 , 4343 , 1212 , 1212 , 12212 , 122344.

Task 3: File Upload to Transmit Check or Void Issues

To upload check and void issue details, a File Upload Profile is needed.

NOTE: Dollar Bank will need to be notified prior to the first file upload to verify the file format is set up on the back end for processing.

Step 1: Click File Services and under Standard File Uploads select Manage and Create.



Step 2: Click Create Upload Profile.



Step 3: Provide the Profile Name and File Format. Click Next.

A screenshot of the 'CREATE UPLOAD PROFILE' form. The form has a title bar with 'CREATE UPLOAD PROFILE' and a 'Required Fields' indicator. Below the title bar, there is a section titled 'Step 1 Select File Format'. In this section, there are two required fields: 'Profile Name *' with the value 'Check Issue Upload' and 'File Format *' with the value 'Comma Separated (,)'. At the bottom of the form, there are two buttons: 'Cancel' and 'Next'.

Step 4: Provide the required fields as marked by an asterisk (*).

NOTE: It is important to select the correct date format.

A screenshot of a dropdown menu titled 'Select a Date Format'. The menu is open, showing five options: 'YYYYMMDD', 'YYMMDD', 'MMDDYY', and 'MMDDYYYY'. A checkmark is visible next to the 'YYYYMMDD' option, indicating it is the selected format.

Step 5: Under Default Values select the Transaction Type. Options are Issue Add, Issue Delete, Void Add or Void Delete.

Provide an Account Number under Default Values if you do not want to add this field in your file.

Step 6: Under Upload Field Selection, Check Number, Issue Date and Check Amount are required fields. Select all other needed fields by using the arrow icons. Please contact Treasury Management customer service for more details on creating a profile. Once completed, click Next.

Available Fields

- Transaction Type
- Bank
- Account Number
- Reference
- Payee
- User Defined 1
- User Defined 2
- User Defined 3

▶

◀

▲

▼

Move All

▶

◀

Fields Included in File *

- Check Number *
- Issue Date *
- Check Amount *

Cancel
Back
Next

Step 7: Review the Upload Profile information and click Submit Profile.

PREVIEW UPLOAD PROFILE Required Fields ? x

Step 3 of 3: Use this page to review Upload Profile information

PROFILE INFORMATION -

Profile Name	Check Issue Upload
File Format	Comma Separated (,)
Profile Access	Public
Date Format	MMDDYY
Number of Header Rows	0
Check for duplicates	No
2 Decimal Places on Amounts	No

DEFAULT VALUES -

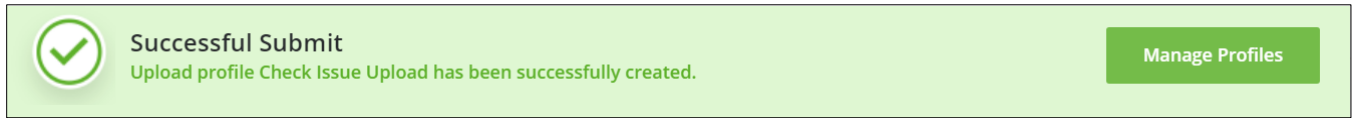
Transaction Type	Issue Add
------------------	-----------

UPLOAD FIELD SELECTION -

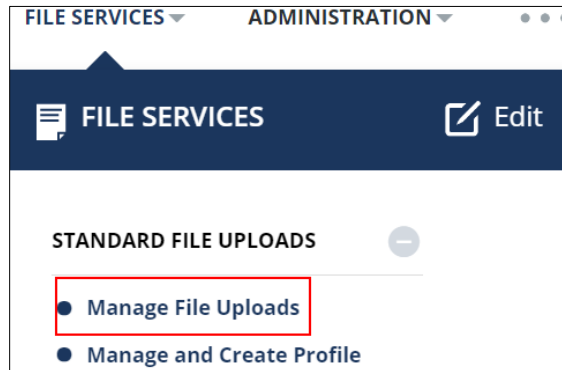
Upload Fields	Account Number Check Number Check Amount Issue Date
---------------	--

Cancel
Back
Submit Profile

The Successful Submit message will appear.



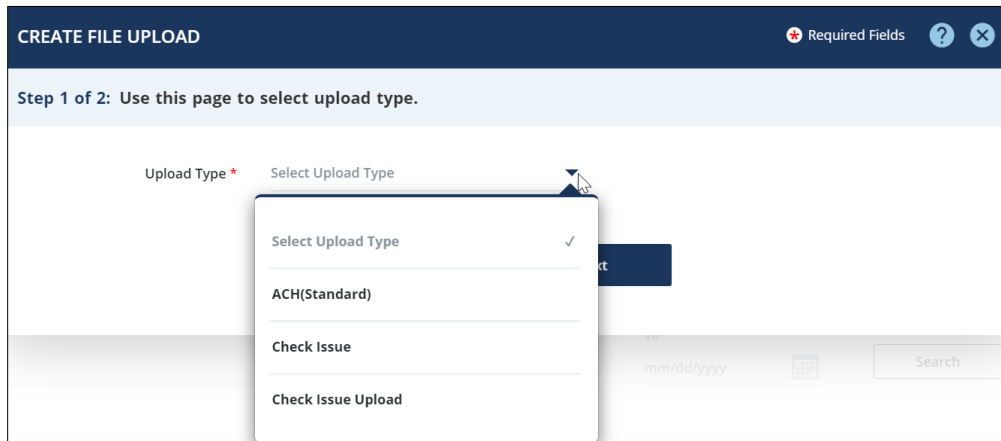
Step 8: Click File Services and under Standard File Uploads select Manage File Uploads.



Step 9: Click Upload File.



Step 10: Select the Upload Type and click Next.



Step 11: Click Browse to select your desired file, then click Upload.

Required Fields ? X

CREATE FILE UPLOAD

Step 2 of 2: Use this page to select the file.

Upload Type: Check Issue Upload

File Location/File Name * Browse Check import.txt

Cancel
Back
Upload

Step 12: On the Manage File Uploads screen, the file upload will appear with an Awaiting Transmission status. Select and click Transmit.

MANAGE FILE UPLOADS
+ Upload File ↻ Refresh 🖨 Print ? Help

Use this page to review uploaded files.

UPLOADS

File Name: Check import From: 07/15/2021 To: 07/15/2021 Search

	Date/Time ▲	File Name ▲	Upload Type ▲	Debit Amount (Items) ▲ Credit Amount (Items)	Status ▲
VIEW LAST MODIFIED BY					
<input checked="" type="checkbox"/>	07/15/2021 06:45	Check import	User Defined Issue	\$ 12.34	Awaiting Transmission

Step 13: On Transmit File Uploads screen, click Transmit again to confirm the transmission.

TRANSMIT FILE UPLOADS
? Help

Use this page to transmit file uploads.

SELECTED UPLOADS

Date/Time	File Name	Upload Type	Status	Summary
VIEW LAST MODIFIED BY				
07/15/2021 06:45	Check import	User Defined Issue	Awaiting Transmission	Amount : USD 12.34 Instructions : 1

Cancel
Transmit

The Successful Submit message will appear.

Successful Submit
The batch(es) Check import were transmitted successfully.

Manage File Uploads

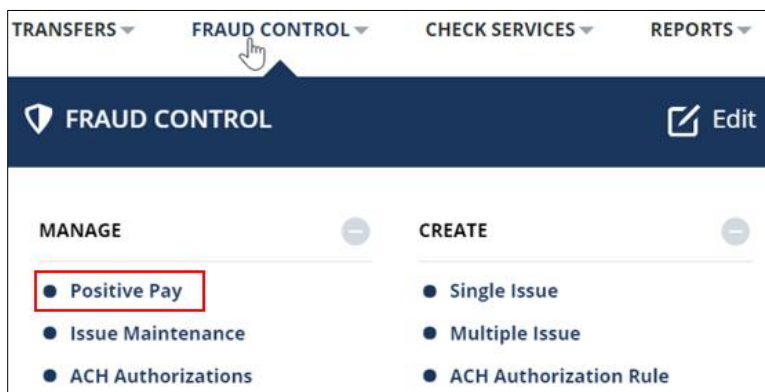
Reviewing Exception Items

Within the Manage Positive Pay section you can review your company's check and ACH exception items as well as accept or return the items.

Task 4: View Positive Pay Exceptions

Follow the steps below to review the status of any check and/or ACH positive pay exception items.

Step 1: Click Fraud Control and under Manage select Positive Pay.



Step 2: The Positive Pay screen displays the status of all account with check exception items.

ACCOUNTS						
CHECK		ACH				
STANDARD						
<input type="checkbox"/>	Account Nickname Account Number	Total Suspects	Needs Review	CutOff (EDT)	Status	Actions
<input type="checkbox"/>	Active Link Chk 1 xxxxxxxx2205	5	5	06/24/2021 11:00	Open	
<input type="checkbox"/>	Active Link Chk 2 xxxxxxxx7144	3	3	06/24/2021 11:00	Open	
<input type="checkbox"/>	Dormont Check 1 xxxxxxxx2449	0	0		No suspect items	
<input type="checkbox"/>	Inactive Chk 1 xxxxxxxx8641	3	3	06/24/2021 11:00	Open	

NOTE: To view the status of all accounts with ACH exception items, click the ACH tab.



Each account listed displays the below details:

- **Account Nickname / Account Number:** The nickname of each account, displayed as a link. If an account has not been given a nickname, a default descriptive name is shown.
- **Total Suspects:** The total number of suspect items (exceptions) for each account.
- **Needs Review:** The number of suspect items that need review.
- **Cutoff:** The time after which an item can no longer be reviewed, which is 11:00 AM EST.








NOTE: The displayed time is in EST, please check the time according to your current time zone.

- **Status:** Actions taken or required for the account's suspect items:
 - No suspect items: The account has no suspect items.
 - Open: The account has suspect items and no action has been taken.
 - In Process: Action has been taken on some, but not all, suspect items for the account.
 - Pending Approval: Suspect items are awaiting approval on the decisions.
 - Complete: Action has been taken on all suspect items for the account.
- **Action:** Options for acting on the exception.

Step 3: There are two ways to view exception details for an account. Click the eye icon.

STANDARD						
<input type="checkbox"/>	Account Nickname ▲ Account Number	Total Suspects ▲	Needs Review ▲	CutOff (EDT) ▲	Status ▲	Actions
<input type="checkbox"/>	Active Link Chk 1 xxxxxxxx2205	5	5	06/24/2021 11:45	Open	 

Or, select the account and click View.

STANDARD						
<input type="checkbox"/>	Account Nickname ▲ Account Number	Total Suspects ▲	Needs Review ▲	CutOff (EDT) ▲	Status ▲	Actions
<input checked="" type="checkbox"/>	Active Link Chk 1 xxxxxxxx2205	5	5	06/24/2021 11:45	Open	 
<input type="checkbox"/>	Active Link Chk 2 xxxxxxxx7144	3	3	06/24/2021 11:45	Open	 
<input type="checkbox"/>	Dormont Check 1 xxxxxxxx2449	0	0		No suspect items	
<input type="checkbox"/>	Inactive Chk 1 xxxxxxxx8641	3	3	06/24/2021 11:45	Open	 

Show / Hide Columns Show 10 ▼







View
Make Decision

Step 4: Suspect Items can only be responded to for the current day.

VIEW SUSPECT ITEMS - POSITIVE PAY Print Help
 Use this page to review decisions on suspect items.

ACCOUNTS

From: 06/23/2021 To: 06/23/2021

Account Nickname Account Number	Date Reference ID	Amount Payee	Serial Number	Reason	Status	Decision
Active Link Chk 2 xxxxxxx7144	06/23/2021 171	\$ 112.74	43327	 Paid no issue	Open	 No Decision
Active Link Chk 2 xxxxxxx7144	06/23/2021 173	\$ 974.12	43445	 Paid no issue	Open	 No Decision
Active Link Chk 2 xxxxxxx7144	06/23/2021 172	\$ 654.21	43549	 Paid no issue	Open	 No Decision

Show 10

The column details are as below:

- **Serial Number:** Check number of the suspect item.
- **Date / Reference ID:** Date the item was presented for payment, along with the sequence number of the exception item.
- **Amount/Payee:** Amount of the item and payee as presented (if applicable).
- **Reason:** The reason why the item was declared suspect.
- **Image:** If an image of item is available, click camera icon to view a read-only image.
- **Status:** Current status of item:
 - Open: No action has been taken.
 - In Process: Action is being taken.
 - Pending Approval: Action has been taken, but it still needs approval.
 - Complete: Action has been taken and it has been approved.
- **Decision:** Shows the current decision status.

Step 5: Click the eye icon next to the exception Reason to view the individual exception details, as shown below.

VIEW SUSPECT ITEM
✕

SUSPECT ITEM
⊖

Account Nickname	Active Link Chk 2
Account Number	xxxxxx7144
Currency	USD
Reference ID	171
Serial Number	43327
Image	
Presentment Date	06/23/2021
Presentment Amount	\$ 112.74
Reason	Paid no issue
Status	Open

SUSPECT AUDIT INFORMATION
⊖

User ID	Date / Time	Decision	Function
BATCH_USER	09/22/2020 11:19	No Decision	Open

Task 5: Make a Decision on a Check Positive Pay Item

When a presented check does not match an issued item on file, it will be listed in your company's Manage Positive Pay screen under the Check tab. Any items on this report must be answered or "decisioned" by 11:00 AM EST of the report date. If the item is not answered/decisioned by 11:00 AM, it will automatically default to Pay or Return depending on your company's setup.

Follow the below steps to review and decision any check items on the Manage Positive Pay Check tab.

Step 1: On the Check tab, click the green bulb icon under the Actions column.

	Account Nickname ▲ Account Number	Total Suspects ▲	Needs Review ▲	CutOff (EDT) ▲	Status ▲	Actions
<input type="checkbox"/>	Active Link Chk 1 xxxxxxxx2205	5	5	06/24/2021 11:45	Open	

You can also select the item and click Make Decision.

ACCOUNTS						
CHECK		ACH				
STANDARD						
<input type="checkbox"/>	Account Nickname ▲ Account Number	Total Suspects ▲	Needs Review ▲	CutOff (EDT) ▲	Status ▲	Actions
<input type="checkbox"/>	Active Link Chk 1 xxxxxxx2205	5	5	06/24/2021 11:45	Open	
<input type="checkbox"/>	Active Link Chk 2 xxxxxxx7144	3	3	06/24/2021 11:45	Open	
<input type="checkbox"/>	Dormont Check 1 xxxxxxx2449	0	0		No suspect items	
<input checked="" type="checkbox"/>	Inactive Chk 1 xxxxxxx8641	3	3	06/24/2021 11:45	Open	

Buttons: View, Make Decision (highlighted with red box and mouse cursor)

Step 2: Click the eye icon to view item details as needed.

MANAGE SUSPECT ITEMS - POSITIVE PAY
Use this page to review or update decisions on suspect items.

Print ? Help

ACCOUNTS						
From	To	Search				
06/23/2021	06/23/2021					
Account Nickname ▲ Account Number	Date ▲ Reference ID	Amount ▲ Payee	Serial Number ▲	Reason ▲	Status ▲	Decision
Inactive Chk 1 xxxxxxx8641	06/23/2021 164	\$ 25.87	23540	Paid no issue	Open	No Decision
Inactive Chk 1 xxxxxxx8641	06/23/2021 165	\$ 139.87	23565	Paid no issue	Open	No Decision
Inactive Chk 1 xxxxxxx8641	06/23/2021 166	\$ 257.98	23575	Paid no issue	Open	No Decision

Decision dropdown menu (highlighted with red box): Set All, No Decision

Click the Decision drop-down and select the needed decision for each suspect item. You can also select an option from Set All to apply a Decision to all items in column.

Available decisions for check suspect items are Return, No Decision or Pay.

Decision

Set All -

No Decision ▶

Return

No Decision ✓

Pay

Step 3: When finished, click Continue.

Account Nickname Account Number	Date Reference ID	Amount Payee	Serial Number	Reason	Status	Decision
Set All -						
Inactive Chk 1 xxxxxxxx8641	06/23/2021 164	\$ 25.87	23540	Paid no issue	Open	Return
Inactive Chk 1 xxxxxxxx8641	06/23/2021 165	\$ 139.87	23565	Paid no issue	Open	Return
Inactive Chk 1 xxxxxxxx8641	06/23/2021 166	\$ 257.98	23575	Paid no issue	Open	Return
Show / Hide Columns						Show 10
Cancel				Continue		

Step 4: Review your decisions and then click Submit.

ACCOUNTS							
Account Nickname Account Number	Date Reference ID	Amount Payee	Issue Amount Issue Payee	Serial Number Currency	Reason	Status	Decision
Inactive Chk 1 xxxxxxxx8641	06/23/2021 164	\$25.87		23540 USD	Paid no issue	Open	Return
Inactive Chk 1 xxxxxxxx8641	06/23/2021 165	\$139.87		23565 USD	Paid no issue	Open	Return
Inactive Chk 1 xxxxxxxx8641	06/23/2021 166	\$257.98		23575 USD	Paid no issue	Open	Return
							Show 10
Cancel				Submit			

The Successful Submit message will appear.

Successful Submit

You have successfully decided 3 item(s) for account xxxxxx8641.

[Manage Positive Pay](#)

Step 5: Click Manage Positive Pay to view the Status change to Complete.

STANDARD -						
<input type="checkbox"/>	Account Nickname ▲ Account Number	Total Suspects ▲	Needs Review ▲	CutOff (EDT) ▲	Status ▲	Actions
<input type="checkbox"/>	Active Link Chk 1 xxxxxxx2205	5	0	06/24/2021 11:45	Complete	
<input type="checkbox"/>	Active Link Chk 2 xxxxxxx7144	3	0	06/24/2021 11:45	Complete	
<input type="checkbox"/>	Dormont Check 1 xxxxxxx2449	0	0		No suspect items	
<input type="checkbox"/>	Inactive Chk 1 xxxxxxx8641	3	0	06/24/2021 11:45	Complete	

Show / Hide Columns

Show 10 ▼

View

Make Decision

Task 6: Make a Decision on an ACH Positive Pay Item

When an ACH debit is presented to the Bank and does not match an ACH Authorization rule on file, it will appear on your company's Manage Positive Pay, ACH tab. Any items listed on this screen must be answered or "decisioned" by 11:00 AM EST of the report date. If the item is not answered/decisioned by 11:00 AM, it will automatically default to Pay or Return depending on your company's setup.

Follow the below steps to review and decision any ACH items on the Manage Positive Pay, ACH tab.

Step 1: On the ACH tab, click the green bulb icon or select the item and click Make Decision.

Step 2: The displayed columns (Originating Company ID and SEC code) are different from the Check tab.

MANAGE SUSPECT ITEMS - ACH
Use this page to review or update decisions on suspect items.

Print ? Help

ACCOUNTS

From: 06/24/2021 To: 06/24/2021 Search

Account Nickname Account Number	Date SEC	Originating Company ID	Amount Transaction Type	Reference Number	Status	Decision
Active Link Chk 2 xxxxxxxx7144	06/24/2021 CCD	1020433294	\$ 525.00 Debit	3710936	Item Paid	No Action
Active Link Chk 2 xxxxxxxx7144	06/24/2021 CCD	1020433294	\$ 741.58 Debit	3710937	Item Paid	No Action

Show / Hide Columns Show 10

Cancel Continue

Step 3: Review each suspect item. Click the eye icon as needed to view additional details. The Suspect Audit Information in the example below shows No Action in under Decision.

SUSPECT ITEM

Account Nickname	Active Link Chk 2
Account Number	xxxxxxx7144
Currency	USD
Reference ID	3710936
Date	06/24/2021
Presentment Amount	\$ 525.00
Originating Company Name	TEST GO-LIVE6
Originating Company ID	1020433294
Transaction Type	Debit
SEC	CCD
Status	Item Paid

SUSPECT AUDIT INFORMATION

User ID	Date / Time	Decision	Function
BATCH_USER	06/25/2021 05:07	No Action	Open

Step 4: Click Cancel to go back to the Manage Suspect Items- ACH screen.

Step 5: Click Decision to view the available decision options:

- Return
- Pay
- Duplicate
- No Action

Select your needed Decision and click Continue.

MANAGE SUSPECT ITEMS - ACH Print ? Help

Use this page to review or update decisions on suspect items.

ACCOUNTS


From: 06/24/2021 To: 06/24/2021 Search

Account Nickname Account Number	Date SEC	Originating Company ID	Amount Transaction Type	Reference Number	Status	
Active Link Chk 2 xxxxxxx7144	06/24/2021 CCD	1020433294	\$ 525.00 Debit	3710936	Item Paid	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">👁️</div> <div style="border-bottom: 1px solid gray; padding: 2px;">No Action</div> </div>
Active Link Chk 2 xxxxxxx7144	06/24/2021 CCD	1020433294	\$ 741.58 Debit	3710937	Item Paid	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">👁️</div> <div style="border-bottom: 1px solid gray; padding: 2px;">No Action</div> </div>

Show / Hide Columns Show 10



Cancel
Continue

Step 6: Review and click Submit.





MANAGE POSITIVE PAY

Review Accounts that have suspect items

 Print
  Help

ACCOUNTS

Account Nickname Account Number	Date SEC	Originating Company Name Originating Company ID	Amount Transaction Type	Reference Number	Status	Decision
Active Link Chk 2 xxxxxxx7144	06/24/2021 CCD	TEST GO-LIVE6 1020433294	\$525.00 Debit	3710936		Item Paid Pay
Active Link Chk 2 xxxxxxx7144	06/24/2021 CCD	TEST GO-LIVE6 1020433294	\$741.58 Debit	3710937		Item Paid Return

Show 10 ▾

Cancel

Submit

The Successful Submit message will appear.



Successful Submit
You have successfully decisioned 2 item(s) for account xxxxxxx7144.

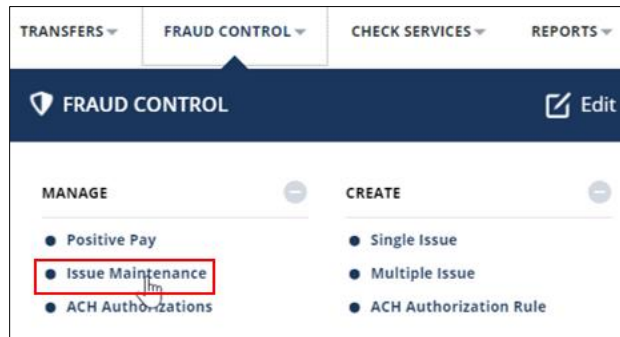
Manage Positive Pay

Issue Maintenance

Under Issue Maintenance you can find existing issue or void instructions and make modifications as needed.

Task 7: Search Issues

Step 1: Click Fraud Control and under Manage select Issue Maintenance.



Step 2: Search an Issue detail by providing any of the below:

- **Account:** Default is All Accounts. Select a specific account number from the list.
- **Issue Type:** Default is All Types. Select Issue Add, Issue Delete, Void Add or Void Delete.
- **Status:** Default is All Statuses. Select Scheduled, Pending Approval, Sent or Rejected.
- **Date:** Provide From and To dates to search.

The screenshot shows the 'ISSUE MAINTENANCE' page with search filters and a table of results. The search criteria are: Account: All Accounts, Issue Type: All Types, Status: All Statuses, From: 06/24/2021, To: 06/25/2021. The table displays three issues:

Check Number(s)	Account Nickname Account Number	Issue Type	Amount	Issue Date	Status	Timestamp (EDT)
1000 - 1011	Active Link Chk 2 xxxxxxx7144	Void Add		06/25/2021	Sent	06/25/2021 11:02
4488	Active Link Chk 2 xxxxxxx7144	Issue Delete	\$ 4,488.00	06/25/2021	Sent	06/25/2021 11:02
4488	Active Link Chk 2 xxxxxxx7144	Issue Add	\$ 44.88	06/25/2021	Sent	06/25/2021 07:59

At the bottom of the page, there are buttons for 'Reject', 'Delete', and 'Approve'.

Click Search. Issues are displayed according to the search criteria.

ISSUES

Account: Active Link Chk 2 - xxx... Issue Type: Issue Delete Status: Scheduled From: 06/01/2021 To: 06/30/2021 Search

<input type="checkbox"/>	Check Number(s) ▲	Account Nickname Account Number	Issue Type ▲	Amount ▲	Issue Date ▲	Status ▲	Timestamp (EDT) ▼
<input type="checkbox"/>	122344	Active Link Chk 2 xxxxxxxx7144	Issue Delete	\$ 1,212.00	06/29/2021	Scheduled	06/29/2021 03:40
<input type="checkbox"/>	1111	Active Link Chk 2 xxxxxxxx7144	Issue Delete	\$ 1.11	06/29/2021	Scheduled	06/29/2021 03:40
<input type="checkbox"/>	4343	Active Link Chk 2 xxxxxxxx7144	Issue Delete	\$ 4,343.00	06/29/2021	Scheduled	06/29/2021 03:40

Show / Hide Columns Show 10

Reject Delete Approve

Task 8: Modify or Delete Check and Void Issues

Step 1: After searching for an issue as noted in Task 7, click the desired Check Number to edit details.

<input type="checkbox"/>	Check Number(s) ▲	Account Nickname Account Number	Issue Type ▲	Amount ▲	Issue Date ▲	Status ▲	Timestamp (EDT) ▼
<input type="checkbox"/>	1111	Active Link Chk 2 xxxxxxxx7144	Issue Delete	\$ 1.11	06/29/2021	Scheduled	06/29/2021 03:40
<input type="checkbox"/>	4343	Active Link Chk 2 xxxxxxxx7144	Issue Delete	\$ 4,343.00	06/29/2021	Scheduled	06/29/2021 03:40

Step 2: Choose one of three actions:

- **Cancel:** Cancel the Edit action and return to the Issue Maintenance screen.
- **Delete:** Delete the issue. Click Delete again On the Delete Issue or Void Instruction screen and the Successful Submit message will appear.
- **Continue:** Continue issue edit.

INSTRUCTION

Account * Active Link Chk 2 - xxxxxxx7144

Transaction Type * Issue Delete

Checks * Single Range

Check Number * Enter Check Number

Amount * Enter Amount

Issue Date * 06/29/2021

Payee Enter Payee

Reference Enter Reference

Cancel Delete Continue

Make your required changes. In the example below, the following changes have been made:

- Changed Transaction Type to Issue Add.
- Added Amount.

EDIT ISSUE OR VOID INSTRUCTION
Use this page to edit or delete an issue or void instruction.

INSTRUCTION

Account * Active Link Chk 2 - xxxxxxx7144

Transaction Type * Issue Add

Checks * Single Range

Check Number * 1000

Amount * 12.12

Issue Date * 06/29/2021

When complete, click Continue.

PREVIEW CREATE ISSUE OR VOID INSTRUCTION

Use this page to review the Create Issue or Void Instruction.

INSTRUCTION

Account	Active Link Chk 2 - xxxxxxx7144
Transaction Type	Issue Add
Check Number	1000
Amount	\$ 12.12
Issue Date	06/29/2021

Cancel
Edit
Submit

Step 3: Review and click Cancel if you want to cancel the Edit. Click Edit if you want to make further modifications. Click Submit if the displayed information is accurate.

Step 4. The Successful Submit message will appear. Click Issue Maintenance to view details.

Successful Submit

You have successfully modified an Issue instruction for check(s) 1000.

Issue Maintenance

NOTE: To Delete an issue from the Issue Maintenance screen, select the issue record and click Delete. You cannot Delete an issue with a Sent status.

ISSUE MAINTENANCE

Use this page to find existing issue or void instructions and make modifications to the instructions.

+ Create Issue
Print
? Help

ISSUES

Account	Issue Type	Status	From	To	
All Accounts	All Types	Scheduled	06/28/2021	06/29/2021	Search

<input checked="" type="checkbox"/>	Check Number(s)	Account Nickname Account Number	Issue Type	Amount	Issue Date	Status	Timestamp (EDT)
<input checked="" type="checkbox"/>	1221	Active Link Chk 2 xxxxxxx7144	Issue Add	\$ 1,221.00	06/29/2021	Scheduled	06/29/2021 08:23

Show / Hide Columns
Show 10

Reject
Delete
Approve

NOTE: If your company has Dual Control enabled, a user with Approver entitlement must Reject or Approve the issue. The initiator of the issue cannot Reject or Approve it. However, the initiator can Delete an issue they created.

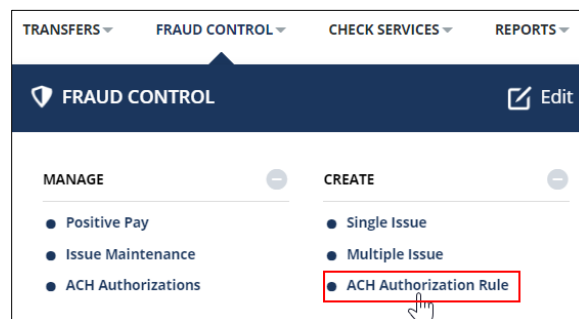
ACH Authorizations

An ACH Authorization Rule defines the rules for an ACH payment. When an ACH is presented on the account it will be matched to the rule criteria set up here. If the criteria mentioned in the rule does not match the ACH transaction presented it will show as an exception item.

Task 9: Create an ACH Authorization Rule

Step 1: Click Fraud Control and under Create select ACH Authorization Rule.

NOTE: ACH Authorization Rules are for debits only.



Step 2: Provide required fields as marked with an asterisk (*) and review the default value for the optional fields.

Enter the Rule Information:

- Rule Name
- Receiving Account: Use the check box to select accounts as needed.
- Originating Company: Select the default, All Originating Companies, to set the rule to apply to all originating companies or select Enter Originating Company Name/Company ID to set the rule to apply to one originating company. **Note:** If selecting All Originating Companies, then the account cannot have any other ACH Authorization Rules associated.
- Transactions: Select All Transactions for this rule to be applied to any transaction amount or select Enter Amount and then choose either a single transaction amount or an amount range.
- Transaction Type: Must select Debit Only any other option will make the rule invalid.

Enter the Rule Parameters:

- Provide Effective Date.
- Expiration Date: Provide an Absolute Date or Specific Number of Payments.
- Action: The default is Auto Accept. Select Auto Return or Exception Accept if needed.

CREATE ACH AUTHORIZATION RULE
[? Help](#)

Use this page to create a new ACH Authorization entry.

RULE INFORMATION
+ Required Fields -

Rule Name *

Receiving Account *

Show All Search

<input type="checkbox"/>	Account Number ▲	Account Nickname ▲	Bank ID ▲
<input checked="" type="checkbox"/>	xxxxxxx4447	XYZ Lockbox Account	243074385
<input type="checkbox"/>	xxxxxxx7088	XYZ Operating Account	243074385
<input type="checkbox"/>	xxxxxxx9443	XYZ Payroll Account	243074385

Originating Company

All Originating Companies
 Enter Originating Company Name / Company ID

Company Name *

Company ID *

Transactions

All Transactions
 Enter Amount

Transaction Type

Credit and Debit
 Credit Only
 Debit Only

RULE PARAMETERS
-

Effective Date *

Expiration Date

Absolute Date
 Specific Number of Payments

Date

Action

Auto Accept
 Auto Return
 Exception Accept

Cancel
Continue

When finished, click Continue.

Step 3: Review the Rule details and click Edit if some changes are needed. Click Submit if all details are correct.

PREVIEW ACH AUTHORIZATION RULE
Use this page to preview an ACH Authorization entry.

RULE INFORMATION + Required Fields -

Rule Name	ACH Rule Sample
Receiving Account	XYZ Lockbox Account - xxxxxxx4447
Originating Company Name	Sample Company
Originating Company ID	123456789
Transactions	All Transactions
Transaction Type	Credit and Debit

RULE PARAMETERS -

Effective Date	11/10/2021
Action	Auto Accept

Cancel Edit Submit

The Successful Submit message will appear.

Successful Submit

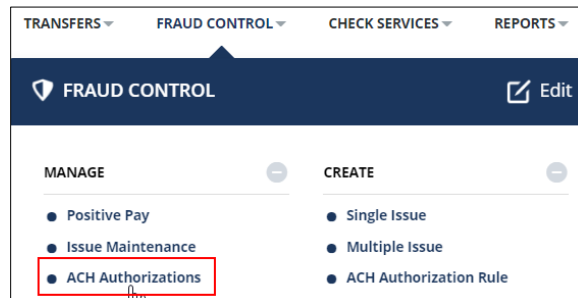
You have successfully created ACH authorization rule ACH Rule July.

[Manage ACH Authorization](#)

NOTE: If your company has Dual Control enabled, the ACH Authorization Rule will have a Pending Approval status. A user with Approver entitlement must Approve or Reject the Rule.

Task 10: Edit an ACH Authorization Rule

Step 1: Click Fraud Control and under Manage select ACH Authorizations.



Step 2: There are two options to edit an ACH Authorization Rule:

- Click the Rule Name.
- Click the yellow Edit icon.

MANAGE ACH AUTHORIZATIONS
Use this page to review ACH Authorization entries.

+ Create ACH Authorization Print ? Help

ACH AUTHORIZATIONS

Rule Name: Account:

ADVANCED SEARCH

<input type="checkbox"/>	Rule Name ▲	Account Nickname Account Number	Originating Company ▲	Effective Date ▲	Status ▲	Action
<input type="checkbox"/>	ACH Auth July	Active Link Chk 1 xxxxx1234 05	All	07/13/2021	Not Accepted	
<input type="checkbox"/>	ACH Rule July	Active Link Chk 1 xxxxx1234 05	All	07/13/2021	Not Accepted	
<input type="checkbox"/>	ACHAUT01	View Accounts	All	06/23/2021	Expired	
<input type="checkbox"/>	Test001	View Accounts	All	07/06/2021	Not Accepted	

 Show 10 ▼

Step 3: Make changes to the ACH Rule as needed and click Continue.

Originating Company: All Originating Companies Enter Originating Company Name / Company ID

Transactions: All Transactions Enter Amount

Transaction Type: Credit and Debit Credit Only Debit Only

RULE PARAMETERS

Effective Date: 07/13/2021

Expiration Date: Absolute Date Specific Number of Payments

Payments: 10

Action: Auto Accept Auto Return Exception Accept

Step 4: Review the changes and click Submit.

PREVIEW ACH AUTHORIZATION RULE
Use this page to preview an ACH Authorization entry.
 View History

RULE INFORMATION Required Fields

Rule Name	ACH Auth July
Receiving Account	Active Link Chk 1 - xxxxxx2205
Originating Company	All Originating Companies
Transactions	All Transactions
Transaction Type	Credit Only

RULE PARAMETERS

Effective Date	07/13/2021
Specific Number of Payments	10
Action	Auto Return

Cancel
Edit
Submit

The Successful Submit message will appear.

Successful Submit
You have successfully modified ACH authorization rule ACH Auth July.

Manage ACH Authorization

Positive Pay Alerts and Texts

Receive a text or e-mail alert for any of the available Positive Pay notifications. There are three Positive Pay Alerts available: Positive Pay Daily Notification, Positive Pay Daily Deadline Reminder and Positive Pay Suspect.

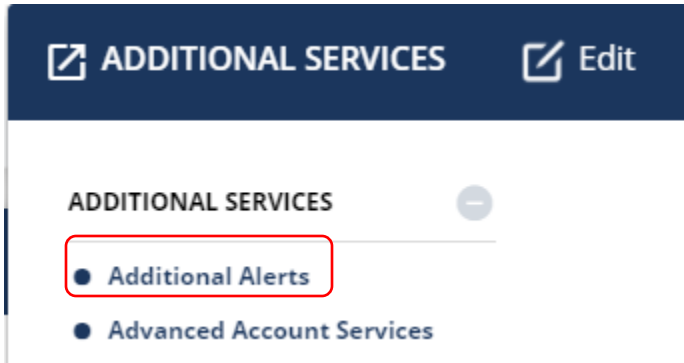
Positive Pay Daily sends an alert everyday notifying you if you have any Positive Pay Exceptions to review.

Positive Pay Daily Deadline Reminder sends reminder to review exceptions by 10 AM. You will receive this reminder even if you already reviewed and decisioned your exceptions.

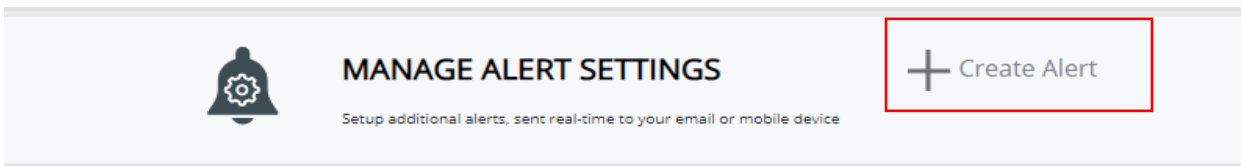
Positive Pay Suspect sends an alert only if there are any Positive Pay Exceptions to review.

Task 11: Setting Up Positive Pay Alerts and Texts

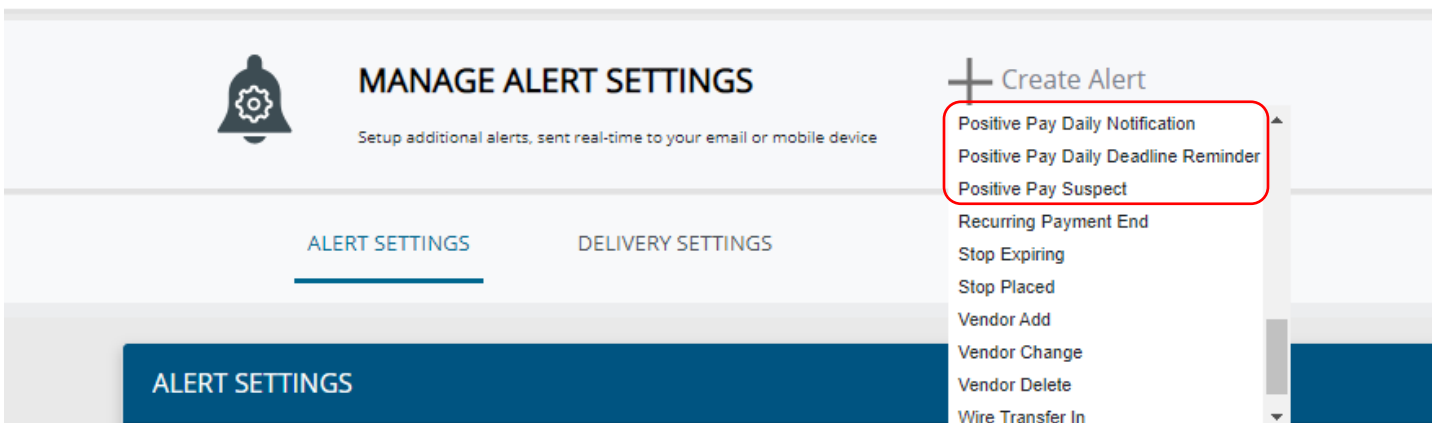
Step 1: Navigate to Additional Services and select Additional Alerts.



Step 2: Click Create Alert.



Step 3: There are three alerts related to Positive Pay.



In this example we are setting up alert for Positive Pay Suspects. Click Positive Pay Suspects.

Step 4: Select the desired account from the drop-down box and **enter the minimum amount that you would like to be alerted about.**

Select a Deliver To option for the alert and Click Submit.

Edit Alert
X

Alert Type	<p>Positive pay suspect item exist</p> <p>Be alerted daily only when you have Positive Pay exception items to review for a specified account.</p>												
Account	xxxxxx1234												
Amount	<input type="text" value="0.01"/>												
Deliver To	<p>You may select additional delivery options below or create additional delivery options by clicking on add delivery option button in set alert delivery options page.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 15%;">Select</th> <th style="width: 45%;">Delivery Name</th> <th style="width: 40%;">Deliver To</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>EMAIL</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>SECURED EMAIL</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>SECURED EMAIL002</td> <td></td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 10px;"> <input type="button" value="Cancel"/> <input style="background-color: #4CAF50; color: white;" type="button" value="Submit"/> </p>	Select	Delivery Name	Deliver To	<input checked="" type="checkbox"/>	EMAIL		<input type="checkbox"/>	SECURED EMAIL		<input type="checkbox"/>	SECURED EMAIL002	
Select	Delivery Name	Deliver To											
<input checked="" type="checkbox"/>	EMAIL												
<input type="checkbox"/>	SECURED EMAIL												
<input type="checkbox"/>	SECURED EMAIL002												

The Successful Submit message will appear.

Successful Submit

Your subscription was added successfully.

Alert Settings

Reconciliation

Reconciliation offers your company an area to do maintenance on Issued Items before or after the Items are presented to Dollar Bank for payment. Reconciliation is accessed under the Additional Services menu in Business Online Banking.

Task 12: Inquiry

Inquiry will perform a search for items based on their status, date range, check number or dollar amount. Follow the steps below to inquire on a check or ACH debit item.

Step 1: Log in to Business Online Banking, click Additional Services and select Reconciliation.

Step 2: Within Reconciliation Activity, select an account and then select Inquiry.

Task 13: Maintenance

The Reconciliation Maintenance is available to add an item to Positive Pay or edit and match items already in the Positive Pay system. This function will most often be used when an item was presented for payment with errors in either the issued item or the paid item. For example, an item presented to Dollar Bank for payment has a dollar amount mismatch due to the bank of first deposit misreading the amount on the check or misreading the check number. For the issued item to be marked as paid, edit the issued or paid item and then manually match the two items.

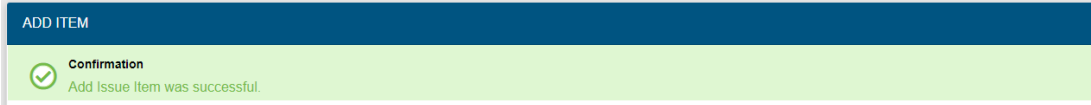
Step 1: Log in to Business Online Banking, click Additional Services and select Reconciliation.

Step 2: Under Reconciliation Activity, select an account and then select Maintenance.

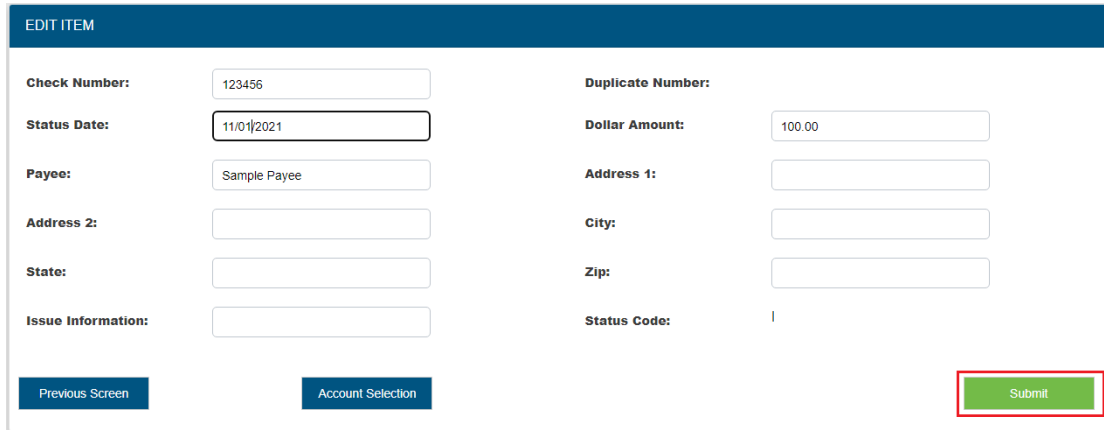
Step 3: Select which type of maintenance to perform.

- a. Select Add Item to add an issued, voided or canceled item and click Continue.
 - I. Select a status for the item to add to Positive Pay then input the item's check number, issue date (MM/DD/YYYY), dollar amount and payee.

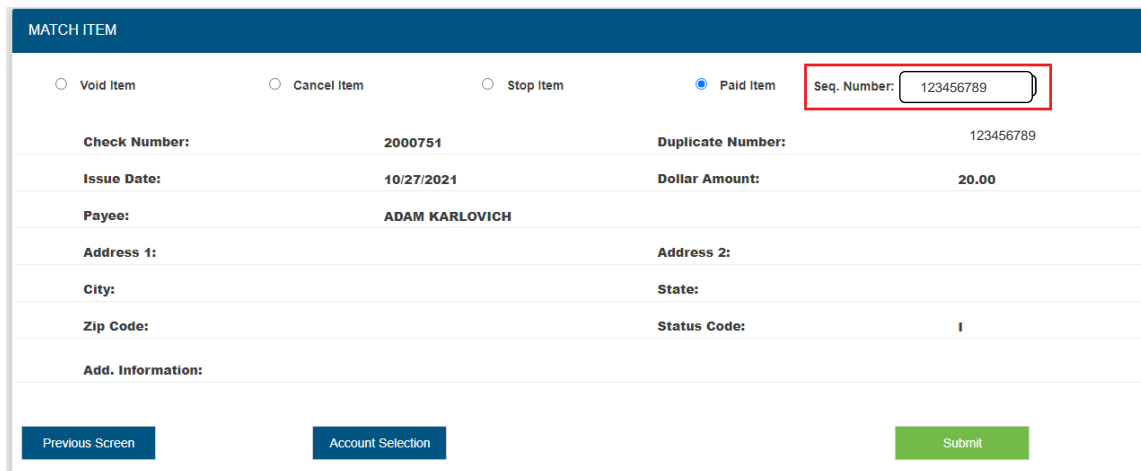
- II. Click Submit to Add the item to Positive Pay.



- b. Select Edit Item to edit an item already in the Positive Pay system.
 - I. Enter a Check Number to edit and click Continue. Then, edit any or all the data associated with the selected item. Click Submit to complete the edit of the item.



- c. Select Match Item to manually match an issued item to a paid item.
 - II. Enter a Check Number to match and click Submit.
 - III. Confirm the item details are for the item to match.
 - IV. Enter the Seq. Number for the paid item and click Submit to complete the item match.



Task 14: Dollar Amount Adjustment

The Dollar Amount Adjustment Request is used when the paid item amount is incorrect. When submitting a dollar amount adjustment request, Dollar Bank will pull the original check image to verify the accuracy of the request. Once the validation is complete the adjustment will be made to the account.

Step 1: Log in to Business Online Banking, click Additional Services and select Reconciliation.

Step 2: Under Reconciliation Activity, select an account and then select Dollar Amount Adjustment.

Step 3: Enter the Check Number, Paid Amount and Issue Amount for the request and click Submit.

DOLLAR AMOUNT ADJUSTMENT REQUEST

Account: xxxxxx1234
Description: XYZ Operating Account

Check Number	Paid Amount	Issue Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

FAQs

Q: How do you know there are Positive Pay exception items?

A: Set up e-mail or text alerts to receive each business morning letting you know there are exception items that need a decision. Follow Task 11 to walk you through setting up this alert.

Q: Besides fraud, why else would an item be on the Positive Pay Exception Report?

A: Exception checks include, but are not limited to, encoding errors either monetarily or by check number. Other issues include files not uploaded or duplicate issued checks. You have the opportunity to correct the check number and/or the dollar amounts directly in the system (Task 8).

Q: What happens if you forget to review Positive Pay exceptions?

A: When Positive Pay is set up, you will specify a default decision for the daily check exceptions. Each client selects Pay or Return as their default setting. If the default setting is to Pay, then all exception items in that day's list will remain posted in the account.

Q: How can I verify our exceptions have been answered/decisioned?

A: Review the Positive Pay Exception Report (Tasks 5 and 6). If the Needs Review tab is zero, then the items have been decisioned.

Q: What happens if the check payee disputes a Positive Pay return?

A: By returning an item under the Positive Pay guidelines, we are returning an item under the time limit allowed by law. By staying within the prescribed guidelines for returning a check, both the drawee and depository banks are removed from any dispute for the returned check. Any dispute or action related to the return of the check must be settled directly between the check issuer and payee; this can be directly by agreement or through legal process between the two parties.

Q: What happens if someone tries to cash a check at a Dollar Bank office?

A: Dollar Bank is covered by Positive Pay Protection. Any checks presented to a teller are compared to your company's issued check file. If the check does not match the information in the file, Dollar Bank will contact your business to remind you to directly enter the issued check into the Positive Pay system. If the check does not get entered into Positive Pay, a Dollar Bank office will not cash the check.

Q: What file formats does Dollar Bank accept for issued check files?

A: The file format types that can be uploaded into the Positive Pay system are Fixed Length (txt) and Comma Delimited (CSV). Typically, these file formats may be easily extracted from your accounting or bookkeeping software.

Q: What information is needed in the issued check file?

A: Account Number, Check Number, Check Amount and Issue Date are required. Payee and Additional Data are optional.

Q: What if the file submitted contains items that are not checks?

A: If the issued check file contains other information, the system will ignore those items as long as they do not contain a Check Number, Issue Date and Amount.

Q: What if the wrong file is uploaded?

A: Dollar Bank can easily delete an incorrect file. If a file needs to be deleted, please contact the Treasury Management Department at 1-855-282-3888, Monday – Friday from 8:30 AM – 5:00 PM EST.

Q: What if a check is written after a file has been submitted?

A: If a check is written after a file has been submitted, you can either send a new file or submit the check(s) using the Task 1. This will allow you to enter a single check or a series of checks without having to create and upload a new file.

Q: How can I verify a check is in the Positive Pay system?

A: To perform a Check Inquiry on the check number follow Task 7.



Treasury Management

1-855-282-3888

Dollar.Bank/BusinessOnline