

Welcome to Business Online Banking

Check Positive Pay Service
Check Issuance Processing

Kids Savings

Interest-earning account that helps kids and students build smart saving habits.

For more information, click the 'Learn More' button below.

[Learn More](#)

Go to www.bankofhope.com and under “Select an Option” choose Business Online Banking.

Enter your Login ID and Password.

Select an Option

Business Online Banking

Login ID

Password

Remember my Login ID

[Forgot Password](#)
[or PIN?](#)

[Sign In](#)

Full service banking for your distinct needs.



Services

Click the Check Positive Pay tile under Services to access the landing page, where you can review Exception Items and submit Check Issue details.

ACCOUNT SERVICES



Statements & Documents

View & download account statements and documents



Stop Payment

Place a stop payment on a check



Remote Deposit Capture

Access Remote Deposit to securely scan and submit checks for deposit



Lockbox

Access Lockbox to collect, review, decision, and process check payments



Check Positive Pay

Access Check Positive Pay to review, manage and decision check transactions



ACH Positive Pay

Access ACH Positive Pay to manage, review, and decision incoming ACH

Positive Pay

[Launch Advanced Options](#)

Click Add Check.
Select the Account
associated with the issued check.

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

Amount

Payee (optional)

120 characters

Account

Issue Date

Check Number

[Add Check](#)

Enter the following details:

- Check Number
- Amount Issued
- Date
- Payee Name (required for Payee Positive Pay)

Click Add Check to
save the entry.

Positive Pay

[Exceptions](#) [Add Check](#)[Submit Issued Check File](#)

- Click Submit Issued Check File
- Select File Mapping Type
- Select Account
- Choose file

[Launch Advanced Options](#)

File Mapping Type

[Choose File](#)

CMD Default w/o File Totals

[Click Process File](#)[Process File](#)

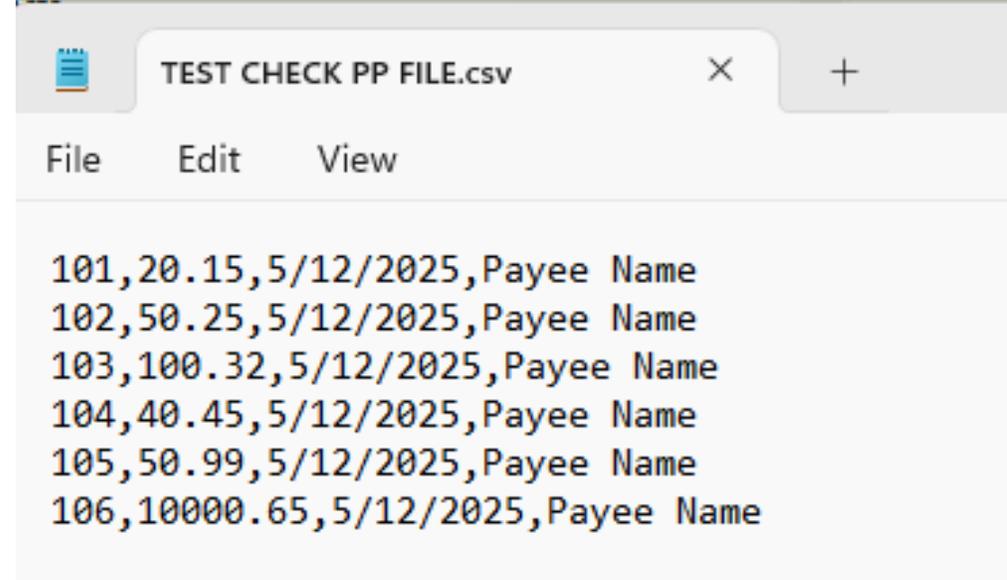
- The standard file format is CMD Default w/o File Totals.
- A sample file will be provided during the implementation process.
- File should be saved in 'csv' format
- Custom file mapping available upon request.

Standard file format

- The standard file format is as follows:
 - Column A: Check No
 - Column B: Amount
 - Column C: Issued Date
 - Column D: Payee Name.

	A	B	C	D
1	101	20.15	5/12/2025	Payee Name
2	102	50.25	5/12/2025	Payee Name
3	103	100.32	5/12/2025	Payee Name
4	104	40.45	5/12/2025	Payee Name
5	105	50.99	5/12/2025	Payee Name
6	106	10000.65	5/12/2025	Payee Name

The file should be saved in 'csv' format



Advanced Options Transaction Processing



FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government

Home Payments & Transfers Reports Services Settings Resources Log Off

Positive Pay

Exceptions Add Check Submit Issued Check File

Good Afternoon, [User Name]

Launch Advanced Options

The screenshot shows a dropdown menu with the following items:

- Exception Processing (highlighted with a green bar)
- Exception Processing
- Transaction Processing (highlighted with a green bar and a refresh icon)
- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search
- ACH Transaction Search
- Transaction Extracts
- Transaction Reports (highlighted with a green bar and a folder icon)
- Daily Checks Issued Summary
- Exception Items
- Check Reconciliation Summary
- Deposit Reconciliation Summary
- Payee Match Report
- System Reports (highlighted with a green bar and a document icon)

- **Transaction Processing:** Use the Transaction Processing section of the menu to process and manage transactions, including check management and reporting.

Transaction Processing

Use the Transaction Processing section of the menu to process and manage transactions, including check management and reporting.

Submit Issued Check File

Client's users can use the Submit Issued Check File page to upload issued check files to the bank.

Note: To use this page, users must have Allow user to add/edit transactions enabled in the Security Settings tab on the User Setup (Client) page.

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

Step 2. Input details about the file.

Account ID:

File Mapping Format:

Step 3. Click the "Process File" button.

Submit Issued Check File

After selecting Process File, view additional details regarding the file by selecting the Status column. For example, to view the exceptions on a file that has a status of Processed with Exceptions, select the Processed with Exceptions link.

- **Client/Account ID**—the Client/Account ID associated with the issued checks contained within the file. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system. This list only includes accounts that are set up to create next day exceptions. To enable exceptions, use the **Check exception creation type** option on the Account/Client ID Setup page in the **Security/Account Administration** section of the menu. If no accounts are configured to create check exceptions, all accounts are displayed.

Note : If an issued check file contains items for multiple accounts, select any of the Client IDs represented within the file.

- **File Mapping Format**—the format of the issued check file. The list is limited to the file formats assigned to the client by the bank using the File Mapping page.
- **Items in File**—the number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected.

Note : If the field is disabled, the number of items in the file is not required or is included in the file. This is defined during the file mapping process.

Submit Issued Check File

- **Dollar Amount in File**—the total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual amount in the file, the file will be rejected.

Note: If the field is disabled, the dollar amount in the file is not required or is included in the file. This is defined during the file mapping process.

- **Issued Date**—if the issued check file does not have an issued date within the file, then the issued date must be entered when the file is uploaded.

Note : This is defined during the file mapping process. Once a file is uploaded and processed, a window is displayed indicating the processing status. If the file has not processed within 30 seconds, a message is displayed informing the customer that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log page. The following is a list of the possible processing statuses:

Unprocessed—the file has been uploaded but has not yet been processed.

Processed—the file was processed successfully.

Processed with Exceptions—the file was processed successfully, but duplicate checks were not loaded.

Rejected—the file was rejected due to one of the following reasons:

- A mismatch between the number of items/amount entered on the page and the number of items/amount contained in the file
- The file format did not match the selected format

Add New Issued Check

Client's users can use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the bank. Any checks entered on this page in the current session are displayed in a table.

Note : To use this page, users must have Allow user to add/edit transactions enabled in the Security Settings tab on the User Setup (Client) page.

Add New Issued Check

Account ID:	<Not Selected> ▼	Check Number:	<input type="text"/>
Amount:	<input type="text"/>	Issued Date:	01/12/2026
Issued Payee:	<input type="text"/>		

Auto-Increment Check Number

Add New Issued Check

- **Client/Account ID**—the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- This list only includes accounts that are set up to create next day exceptions. To enable exceptions, use the Check exception creation type option on the Account/Client ID Setup page in the Security/Account Administration section of the menu. If no accounts are configured to create check exceptions, all accounts are displayed.
- **Check Number**—the check number of this item.
- **Amount**—the amount of the check.
- **Issued Date**—the issued date for this check.
- **Issued Payee**—the issued payee name for this check.

Note: Issued Payee is only displayed if Display Issued Payee Name is selected on the client setup page.

- **Notes**—notes for this issued check.

Note: Notes are only displayed if Display Notes is selected on the client setup page.

- **Auto-Increment Check Number**—checking this box increments the check number by one after each check submission.

Void a Check

Use the Void a Check page to void an issued check on the client's account.

Void a Check

Step 1. Enter check information.

Account ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4.

Note: Void history is retained within the system for 180 days after an item has been voided.

- Account ID—the nickname or description that identifies this account to the customer.
- Check Number—the number of the issued check.
- Check Amount—the amount the check was written for.
- Issued Date—the date the check was issued.

Note: All three fields (Check Number, Check Amount, and Issued Date) are required to void a check.

Check Search

Use the Check Search page to search for specific transactions.

Check Search

Account ID
All Account IDs

Check Status
All

Check Number From **Check Number To**

Date
Issued

Date From **Date To**

Show additional options

Note: Transaction history is retained within the system for 180 days after an item has paid.

Search

- **Account ID**—optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.
- **Check Status**—the status of the check you would like to run reporting for.
- **Check Number From/Check Number To**—To search for transactions based upon the check number. If you are searching for a specific check number, enter the number in both fields.
- **Date**—the type of date you would like to run the Check Search report for.
- **Date From/Date To**—To search for transactions based upon the date or date range the item was excepted. If you are searching for a specific date, enter the date in both fields.

Check Search

Use the Check Search page to search for specific transactions.

Check Search

Account ID
All Account IDs

Check Status
All

Check Number From **Check Number To**

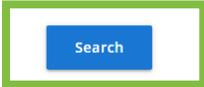
Date
Issued

Date From **Date To**

Show additional options

Note: Transaction history is retained within the system for 180 days after an item has paid.

- **Amount From/Amount To**—To search for transactions based upon the check amount. If you are searching for a specific amount, enter the amount in both fields.
- **Decision**—limits the search to a specific pay/return decision.
- **Reason**—limits the search based upon the reason that was selected.
- **Issued Payee**—limits the search to specific payee names. You can enter all or part of the payee name.
- **Include Reversals**—when enabled, the search includes reversals.
- **Note:** If a check is converted to ACH, it will appear in ACH Transaction Search instead of this page. Checks are converted to ACH if the transaction has a check number and is one of the following SEC Codes: BOC, ARC, POP, or RCK.



Check Search Results Page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select search to filter and search all results or select a specific column to search within.
- Select columns to select or remove columns from the report.
- Select export to export the search results to a Microsoft Excel, PDF, or CSV file.
- Select options on an individual search result to perform one of the following actions:
 - View check images—displays an image of the selected check. You can change the view and download a PDF version of the image from this window.
 - View record—opens an individual history item for additional details on the change.
 - Edit record—opens the record for editing.
 - Delete record—removes the record.

[Back to Search Parameters](#)
Check Search

Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of		
TEST 1111	116	\$1.25	\$1.25		10/10/2025	10/10/2025	Returned		⋮	
TEST 2222	132	\$1.00	\$1.00		10/09/2025	10/09/2025	Paid		⋮	
TEST 1111	1234	\$1.00	\$1.00	test teller issued	10/03/2025		Issued	04/02/2026	⋮	
TEST 1111	4321	\$5.00	\$5.00	test teller paid	10/03/2025	10/03/2025	Returned		⋮	
TEST 1111	9876	\$2.00	\$2.00	test teller void	10/03/2025		Void		⋮	
		\$10.25								ⓘ

Showing 5 results
1
View 10 ▼

Check Search Results Page

- Client/Account ID—the nickname or description that identifies this account to the customer.
- Check Number—the check number of this item.
- Amount—the amount of the check that has been presented for payment.
- Issued Payee—the issued payee name for this check.

Note: Issued Payee is only displayed if Display Issued Payee Name is selected on the Client Setup page in the Security/Account Administration section of the menu.

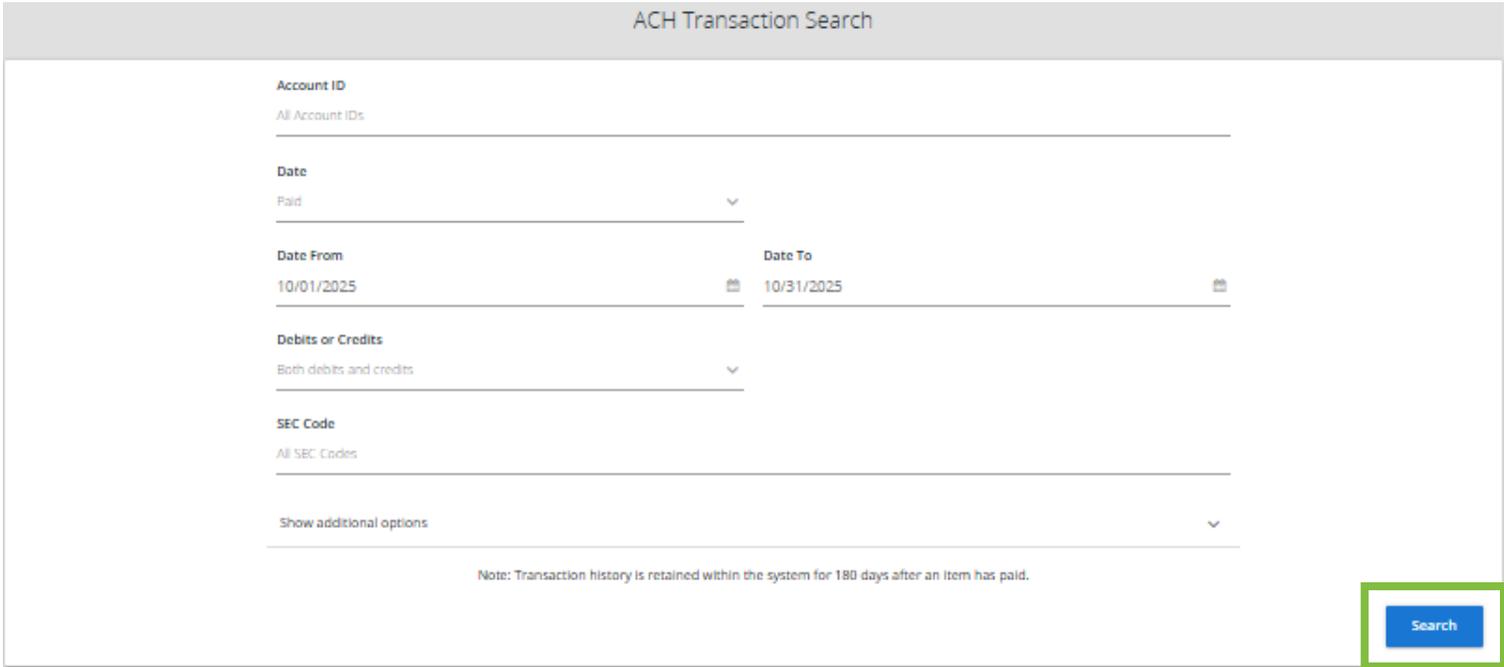
- Exception—displayed on items that are flagged as exceptions by the system.
- Returned—displayed on items that are flagged as returned exceptions by the system.
- Paid—displayed on items that have been previously paid.
- Stop Payment—displayed for checks that have been stopped with a stop payment.
- Reversal—displayed on items that have been paid and reversed. An item is considered a reversal by the bank if the transaction file has a reversal code set for that item.
- Void—displayed on items that have been voided.
- Blank—displayed on an item that is an outstanding check.
- Account Number—the associated account number. The first four numbers will be automatically masked.

- Account Number—the associated account number. The first four numbers will be automatically masked.
- Input Date—the date the issued item was entered into the system.
- Exception Date—the date of the exception.
- Void Date—the date the check was voided.
- Decision—the decision for this exception item.
- Reason—the reason associated with the exception.
- Decided By—the user who performed the decision. Transactions that are automatically decided by the issued check file display as <username> (via issued check file).
- Trace Number—a unique transaction ID number that is generated by the core processing system.
- Reversal—indicates if the item was reversed.
- Stop Pay Status—indicates whether a stop payment has been placed on the item.
- Stop Pay Date—indicates the date that a stop payment was placed on the item.
- Stale Dated As Of—indicates the date the item was stale dated.
- Notes—any notes associated with the item.
- Original Issued Amount—the original check amount before modifications were applied in the system.

ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transaction activity. Only transactions with valid ACH Standard Entry Class (SEC) codes or ACH transaction codes appear on this report.

Note: If a check is converted to ACH, it will appear in this search instead of in the Check Search. Checks are converted to ACH if the transaction has a check number and is one of the following SEC Codes: BOC, ARC, POP, or RCK.



ACH Transaction Search

Account ID
All Account IDs

Date
Paid

Date From
10/01/2025

Date To
10/31/2025

Debits or Credits
Both debits and credits

SEC Code
All SEC Codes

Show additional options

Note: Transaction history is retained within the system for 180 days after an item has paid.

Search

- Account ID—the nickname or description that identifies this account to the customer.
- Paid Date From/Paid Date To—search for transactions based upon the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.
- SEC Code—search for transactions based upon the ACH SEC code.
- Amount From/Amount To—search for transactions based upon the amount of the item posted. If you are searching for a specific amount, enter the amount in both fields.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select search to filter and search all results or select a specific column to search within.
- Select columns to select or remove columns from the report.
- Select export to export the search results to a Microsoft Excel, PDF, or CSV file.
- Select options on an individual search result to perform one of the following actions:
 - View audit history—displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
 - Edit record
 - Delete record
 - View record

ACH Transaction Search

[Back to Search Parameters](#)

ACH Transaction Search

Results Page

Account ID	Company ID	SEC Code	Debit/Credit	Amount	Transaction Description	Paid Date	Status
TEST 1111	12361-1111	CCD	DR	\$1.01	1111 ACH Paymen 12361-1...	10/31/20	
TEST 1111	1236-22222	CCD	DR	\$1.31	2222 ACH Collec 53273	10/16/20	
TEST 1111	1236-22222	CCD	DR	\$1.35	2222 ACH Collec 53189	10/16/20	
TEST 1111	1236-11111	PPD	DR	\$2.13	1111 Payroll -SETT-A377C...	10/16/20	
TEST 1111	1236-11111	PPD	DR	\$14.87	1111 ACH Paymen -SETT-A...	10/01/20	
TEST 2222	12361-1111	CCD	CR	\$1.01	1111 ACH Paymen 103817	10/31/20	
TEST 2222	1236-22222	PPD	CR	\$1.31	2222 ACH Collec -SETT-A37...	10/16/20	
TEST 2222	1236-22222	PPD	CR	\$1.35	2222 ACH Collec -SETT-A37...	10/16/20	
TEST 2222	1236-11111	PPD	CR	\$2.13	1111 Payroll 53289	10/17/20	
TEST 2222	1236-11111	CCD	CR	\$12.45	1111 ACH Paymen 11167	10/01/20	
				\$53.79			

Showing 1-10 of 11 results

1 2 >

- Account ID
- Company ID
- SEC Code
- Debit/Credit
- Amount
- Transaction Description
- Paid Date
- Status
- Account Number
- Individual ID
- Individual Name
- Input Date
- Effective Date

ACH Transaction Search

The following columns appear on the ACH Transaction Search page:

- Client/Account ID—the nickname or description that identifies this account to the customer.
- Company ID—the originating ACH Company’s identification number.
- SEC Code—the ACH standard entry class.
- DR/CR—indicates if the transaction is a debit or credit.
- Amount—the amount of the ACH transaction that has been presented for payment.
- Transaction Description—the description of the ACH transaction.
- Paid Date—the paid date for this transaction.
- Status—the status of the transaction. The possible statuses are as follows:
 - Paid—displayed on items that have been previously paid.
- Account Number—the account number of the originator. The first four numbers will be automatically masked.
- Individual ID—the accounting number by which the receiver is known to the originator.
- Individual Name—the name from the NACHA file.
- Input Date—the date the transaction was uploaded.
- Date Reconciled—the date the transaction was reconciled.
- Trace Number—a unique transaction ID number that is generated by the core processing system.
- Transaction Code—the transaction code associated with the item.

Transaction Extracts

The Transaction Extracts page provides an electronic file of paid checks to process or update within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select Export results to file.

Note: An item may only be extracted once.

Client/Account ID—the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Date from—the date from which to start the extract. By default, the system extracts all items that have not been previously extracted.

Date to—the date through which posted items are included in the extract file.

Extract format—the format to extract transactions into include previously extracted transactions—includes previously extracted transactions.

Transaction Extracts

Account ID
Search Account IDs

Date from **Date to**
01/12/2026

Extract format
CSV - Paid Checks Only

Include previously extracted transactions

[Create File And PDF](#)

Transaction Extracts

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select search to filter and search all results or select a specific column to search within.
- Select columns to select or remove columns from the report.
- Select export to export the search results to a Microsoft Excel or PDF file.

Date created	Account ID	Extract from date	Extract thru date	File name	Item count	
09/09/2025 11:42 PM			09/10/2025	0000GTMSTest_Multi_20250...	0	⋮
09/09/2025 10:39 PM			09/10/2025	0000GTMSTest_Multi_20250...	0	⋮
09/09/2025 7:44 AM			09/09/2025	0000GTMSTest_Multi_20250...	0	⋮
09/09/2025 7:44 AM			09/09/2025	0000GTMSTest_Multi_20250...	0	⋮
09/09/2025 7:43 AM		03/01/2025	09/09/2025	TEST1111_20250909_07433...	0	⋮
09/05/2025 6:17 AM		12/16/2024	09/05/2025	TEST1111_20250905_06172...	0	⋮
09/05/2025 4:21 AM		01/08/2024	09/05/2025	0000GTMSTest_Multi_20250...	0	⋮
09/05/2025 4:17 AM		05/05/2025	09/05/2025	0000GTMSTest_Multi_20250...	0	⋮
09/05/2025 4:17 AM		05/05/2025	09/05/2025	0000GTMSTest_Multi_20250...	0	⋮

Showing 9 results

1

View 10 

Transaction Extracts

Available columns include:

- **Date created**—the date the extract was created.
- **Client/Account ID**—the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Extract from date**—the date from which extract starts. By default, the system extracts all items that have not been previously extracted.
- **Extract thru date**—the date through which posted items are included in the extract file.
- **File name**—the name the extract file is labeled as.
- **Item count**—the number of items included.
- **Extract format**—the format of the extract.
- **Created by**—the user who created the extract.

Date created	Account ID	Extract from date	Extract thru date	File name	Item count	
09/09/2025 11:42 PM			09/10/2025	0000GTMSTest_Multi_20250...	0	
09/09/2025 10:39 PM			09/10/2025	0000GTMSTest_Multi_20250...	0	
09/09/2025 7:44 AM			09/09/2025	0000GTMSTest_Multi_20250...	0	
09/09/2025 7:44 AM			09/09/2025	0000GTMSTest_Multi_20250...	0	



- Download extract
- Delete extract
- View record



Visit us at Bankofhope.com Business Banking for additional information

<https://www.bankofhope.com/business-banking>

For assistance please call us at (800)788 4580 or email us at GTMSCustomerService@bankofhope.com