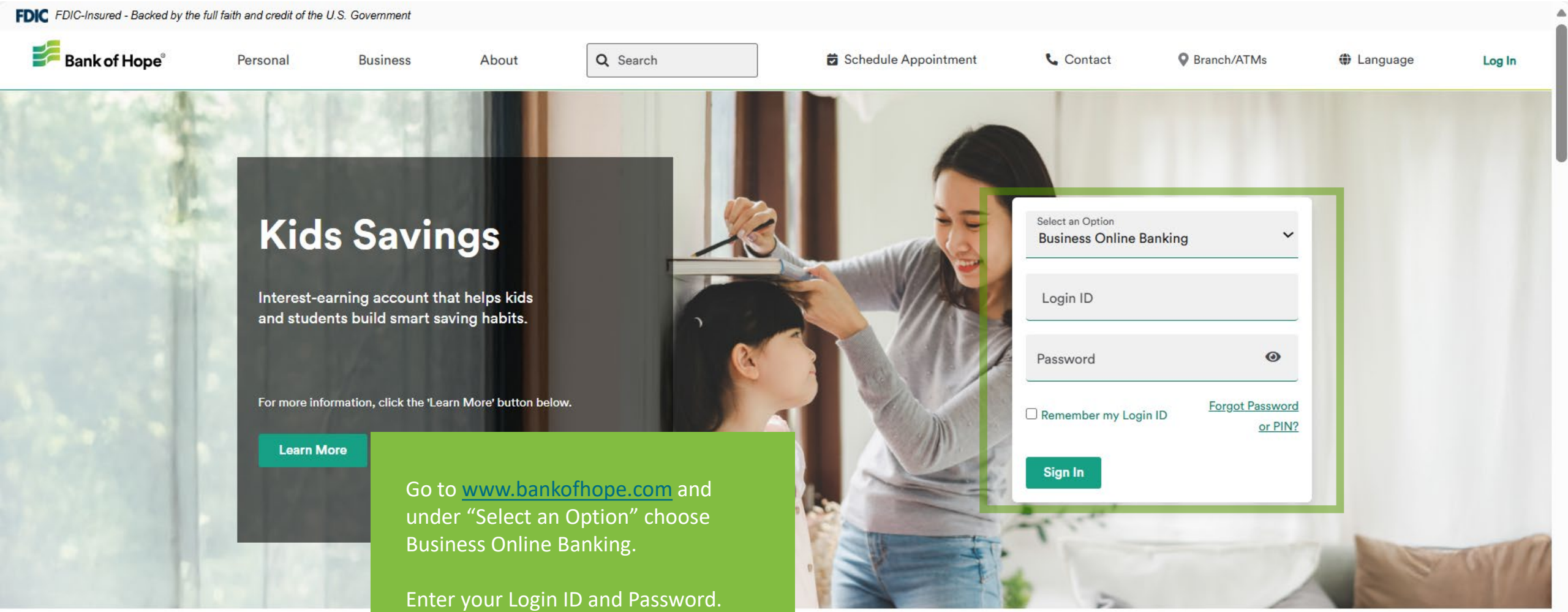
Welcome to Business Online Banking

Check Positive Pay Service

Exception Processing

Bank of Hope®

Bankers. Experts. Neighbors.



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

Enter your Login ID and Password.

Full service banking for your distinct needs.

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

Bank of Hope®

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

Good Afternoon,

Home | Payments & Transfers | Reports | Services | Settings | Resources | Log Off

Services

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

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

How to review and decision exception items.



Good Morning,

Home Payments & Transfers Reports Services Settings Resources Log Off

Positive Pay

Select Exceptions link

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Accounts

Select account or all accounts.

All Accounts

Search PosPay Exceptions

Search

Status

Decision Needed

Select Decision Needed.

- Click each check to view check image
- Review check (Click Front and Back to review both side)
- Click Pay or Return
- Click ‘Save’ to save decision

For assistance please call us at 844-227-4561 or email us at GTMSCustomerService@bankofhope.com

Review and Decision Check Exception

Exception Processing

All Account IDs

To select an individual account to process exceptions for, use the All Account IDs dropdown menu.

Search exceptions

Decisions Needed (3)	$
Paid not issued (3)	$
Paid not issued	$ #
Paid not issued	$ #
Paid not issued	$ #
Decisioned (0)	$0.00
Account Total (3)	$

Paid not issued

Default Decision: Pay

Cutoff Time: 12:00 PM Pacific Time (US & Canada)

Account ID:

Check #:

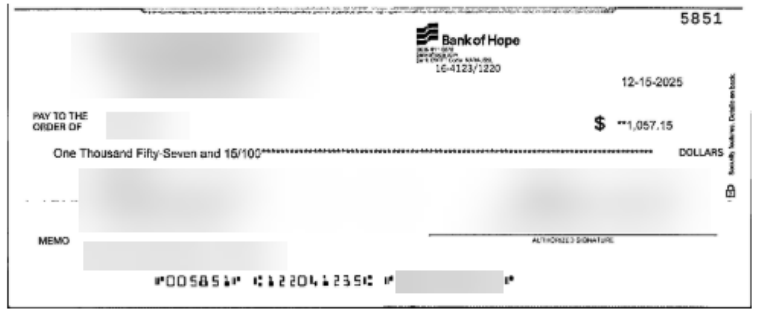
Amount: $

Paid Date: 01/08/2026

Issued Date: 01/08/2026

Front | Back

Hover over image to zoom. Click to view full-size image.



Pay | Return

- If applicable select the Return Reason
  - Altered/ Fictitious/ Counterfeit
  - Duplicate Presentment
  - Not Authorized
  - Refer to Maker

Click the ‘Save’ button after selecting ‘Pay’ or ‘Return’ for all exception items.

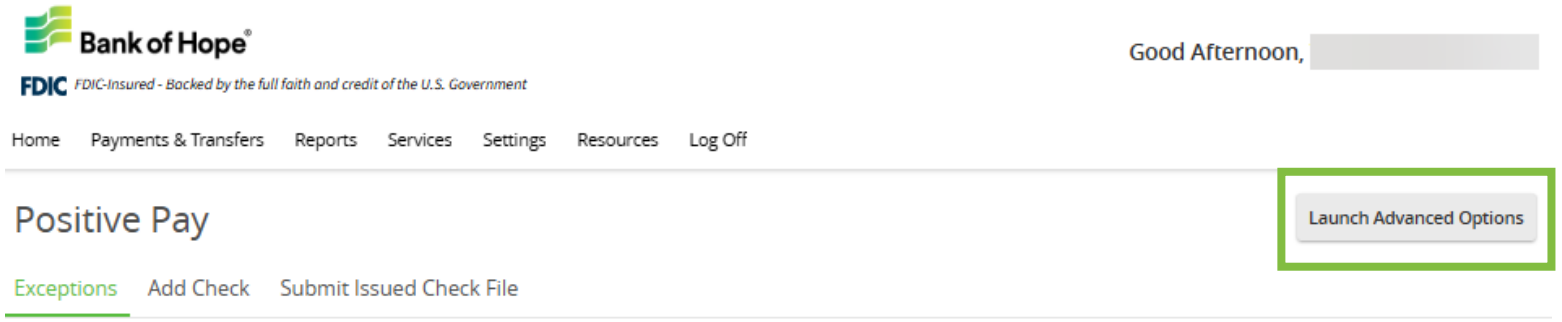
Possible exceptions include:

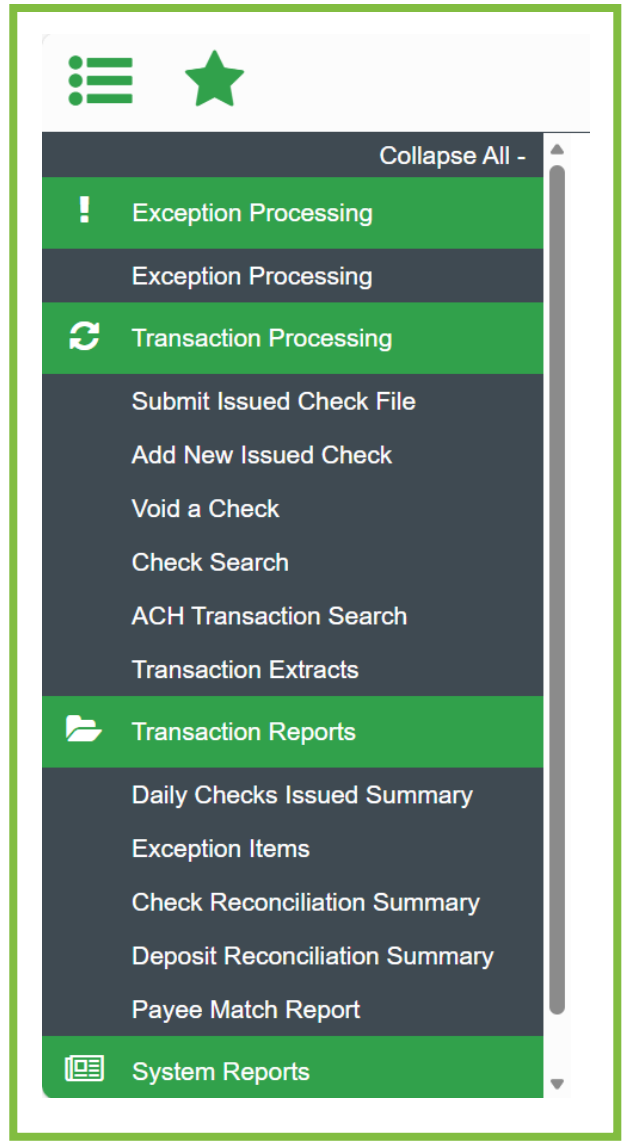
- Payee name mismatch-payee name doesn’t match what was sent in the check issued file.
- Amount mismatch-amount doesn’t match what was sent in the check issued file.
- Paid not issued—the item was never loaded into the system as an issued check.
- Previously paid item posted—the item was previously paid.
- Duplicate paid item—the item was previously paid.
- Stale dated item paid—the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date, which is calculated based on parameters defined by the bank.
- Voided item—the item was previously voided.
- Check number is zero

Positive Pay Exception Item Reminders

- Exceptions not requiring bank review: available by 4:30 a.m. PT
- Exceptions requiring additional review: available by 8:30 a.m. PT
- The cut-off time to decision exception items is 1:00 PM PT
- If you do not take action on your exception items by 1:00 PM PT, they will automatically be processed (returned or paid) based on your default settings.
- The Positive Pay exception item notification will be sent to you by email every business day by 8:30 AM PT.
- An email notification will be sent to you at 12:00 AM PT as a reminder to review and take action on your Positive Pay exceptions prior to the deadline.
- We recommend logging in every business day to check for exceptions—even if you don’t receive an email from the bank.

Advanced Options
Exception Processing





- **Exception Processing:** Use the Exception Processing section of the menu to process and manage exceptions.

Exception Processing

Exception Processing: Use the Exception Processing section of the menu to process and manage exceptions.

From the same page, you can edit individual transactions.

- Select the individual transaction from Decision Needed. Transaction details include:
  - Default Decision—the default decision for the exception type.
  - Reason—the return reason.
  - Decisioned By—the user who performed the decision.
  - 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.
  - Check #—the check number of this item.
  - Amount—the amount of the item that has been presented for payment.
  - Paid Date—the paid date for this check or ACH transaction.
  - Issued Payee—the issued payee name for this check.

  Note: Issued Payee is only displayed if Display Issued Payee Name is selected on the page and was included during the issued check file upload.
  - Select Pay or Return on the transaction. Specify the reason for the pay or return decision from the Reason list.

  Note: To modify a pay or return decision on a processed transaction, expand the Decisioned section and select the transaction from the list. Modifications must be made before the exception decision cutoff time.

Editing an individual transaction

From the same page, you can edit individual transactions.

- select the individual transaction from Decision Needed. Transaction details include:
  - Default Decision—the default decision for the exception type.
  - Reason—the return reason.
  - Decisioned By—the user who performed the decision. Transactions that are automatically decisioned by the issued check file display as <username> (via issued check file).

Note: Client users see (via issued check file):

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.

The label used for this field (typically Client ID or Account ID) throughout the system is defined by the bank.

- Check #—the check number of this item.

Note: For transactions involving checks, the front and back check image also displays.

Editing Transactions

Editing an individual transaction

- Amount—the amount of the item that has been presented for payment.
- Paid Date—the paid 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 page and was included during the issued check file upload.

- Check #—the check number of this item.

Note: For transactions involving checks, the front and back check image also displays.

- Amount—the amount of the item that has been presented for payment.
- Paid Date—the paid 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 page and was included during the issued check file upload.

- Select Pay or Return on the transaction. Specify the reason for the pay or return decision from the Reason list.

Note: To modify a pay or return decision on a processed transaction, expand the Decisioned section and select the transaction from the list. Modifications must be made before the exception decision cutoff time.

Editing all transactions: From the same page, you can edit all transactions. To edit, select the options menu icon. Available menu options include:

- Pay all—marks all exceptions with a Pay decision.
- Return all—marks all exceptions with a Return decision.



Visit us at Bankofhope.com Business Banking for additional information

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