

Business Bill Payment User Guide

Important Legal Notice

Effective April 2, 2025, Territorial Savings Bank has merged into Bank of Hope. All accounts, services, and obligations previously held by Territorial Savings Bank are now provided by Bank of Hope. Any references to “Territorial Savings Bank” in this User Guide should be understood as “Bank of Hope.” Territorial Savings operates as a division of Bank of Hope and may continue to appear in branding for customer familiarity; however, the legal entity and contracting party is Bank of Hope, Member FDIC.

Overview

Thank you for enrolling for Business Bill Pay services.

You can use Business Bill Payment to help you better manage the payment of all your bills. Designed for businesses, you can include invoice information to the payment, restrict Users, and more:

- Receive e-Bills or an electronic version of your bill.
- Pay bills to companies and people in the United States.
 - Associate invoice and discount information with your payment.
 - Schedule recurring payments to any biller and modify repeating payment details as necessary before they are sent.
 - Categorize your payments to create reports.
 - Download your bill payment history.
 - Set up reminders to help you track when bills are due.
- Control: Review and approve payments created by Users before it’s submitted for payment.
- Customer Support: Open a case online to validate or research a payment status.

If you have any questions, please feel free to call Electronic Banking Services.

808-946-1400 or toll-free at 1-800-951-8418

Monday – Friday from 8:00 am – 4:30 pm Hawaii Time

©2025 Bank of Hope. All rights reserved.

Routing # 321370707

Territorial Savings, a division of Bank of Hope and the Territorial Savings, a division of Bank of Hope logo are registered trademarks of Bank of Hope. Territorial Savings Bank has merged into Bank of Hope. All accounts and agreements previously held by Territorial Savings Bank are now under Bank of Hope. Your account terms remain unchanged, but any documents referencing Territorial Savings Bank are now governed by Bank of Hope as the legal entity. Bank of Hope is a member of the Federal Deposit Insurance Corporation (FDIC).

Business Bill Payment Services

Table of Contents

| | |
|---|----|
| A. Getting Started | 3 |
| B. Add the Biller Information..... | 4 |
| C. Schedule the Payment..... | 5 |
| D. Add Invoice Information..... | 6 |
| E. Pending Payments/Unapproved Bill Payments..... | 10 |
| - View Pending Payments | |
| - View Payments Requiring Your Approval | |
| F. Bill History..... | 12 |
| G. Manage My Bills | 13 |
| - Schedule automatic payments | |
| - Set up reminders | |
| - Update biller information | |
| - Delete a biller | |
| H. Messages..... | 14 |
| I. More Features..... | 16 |
| - eBills | |
| - Nicknames | |
| - Categorize a Biller | |
| - Groups | |

A. Getting Started

From the Business Online Banking Home page, go to Quick Launch and click on the Bill Payments link. Or go to Management Tools and click on Bill Payment. After you click on the Bill Payments link, you will be on the Payments Center page.

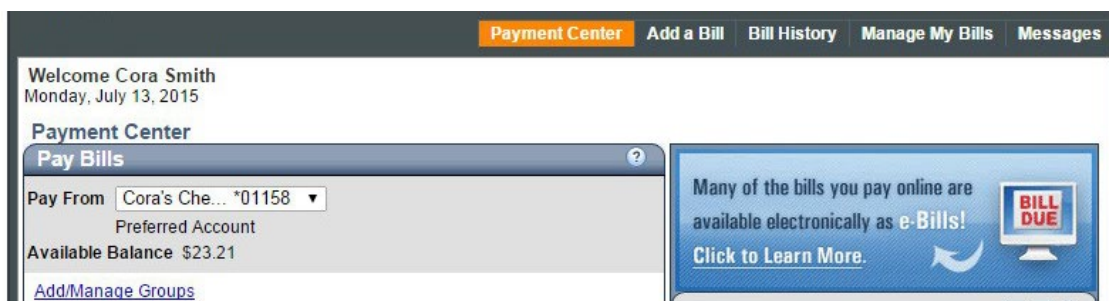
Quick Launch

Bill Payments

Service Info and Updates

Holiday Schedule

Payment Center (Bill Payment Home page)



From the Payment Center, you can schedule payments, identify if there are any Bill Payments that require your review or approval, view scheduled payments that are pending and will be processed, and view recent payments.

Sending a Bill Payment is an easy 2 step process:

1. Add the Biller information
2. Schedule the Payment

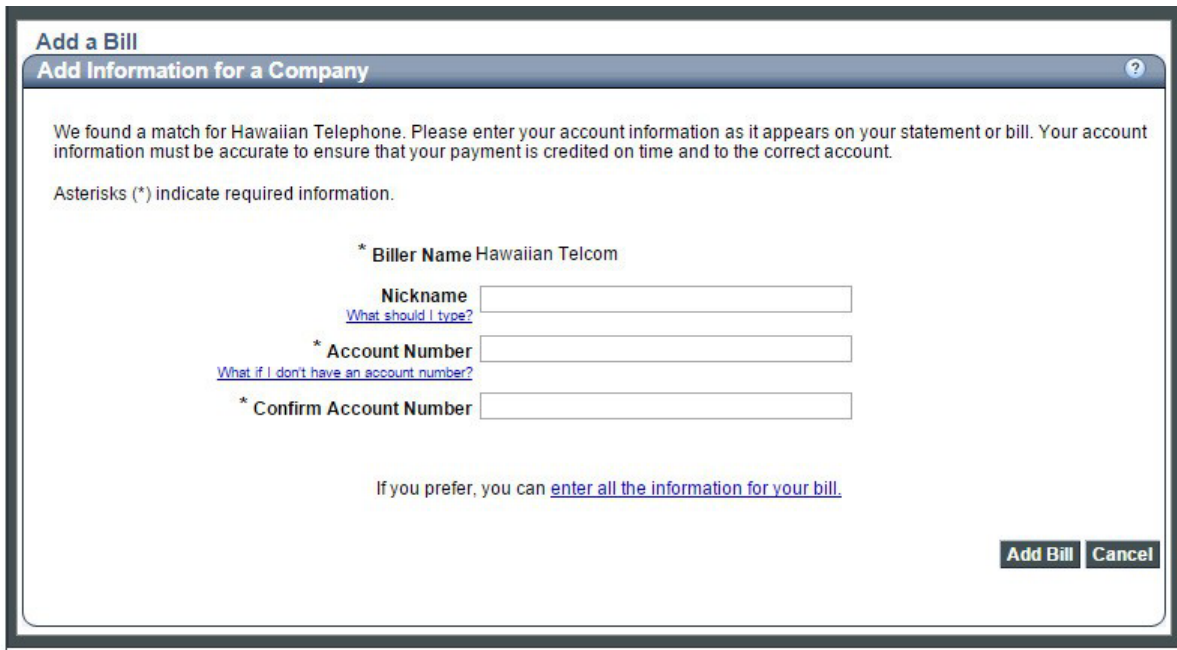
B. Add the Biller Information

1. Go to Add a Bill on the Menu bar.

- Select Company or Person, then click Continue.
- Search: Enter the Biller's name. If it's a large or known biller, we may already have the address on file for you. Example of large billers include utility companies, national credit card companies, insurance companies, national retailers. If there's a match, you will be prompted to add additional information to process your payment. If there's no match, you will be prompted to add Biller Information to process your payment.

2. Click Add Bill.

Then click Add Another Bill or Finished.



Add a Bill
Add Information for a Company

We found a match for Hawaiian Telephone. Please enter your account information as it appears on your statement or bill. Your account information must be accurate to ensure that your payment is credited on time and to the correct account.

Asterisks (*) indicate required information.

* **Biller Name** Hawaiian Telcom

Nickname
[What should I type?](#)

* **Account Number**
[What if I don't have an account number?](#)

* **Confirm Account Number**

If you prefer, you can [enter all the information for your bill.](#)

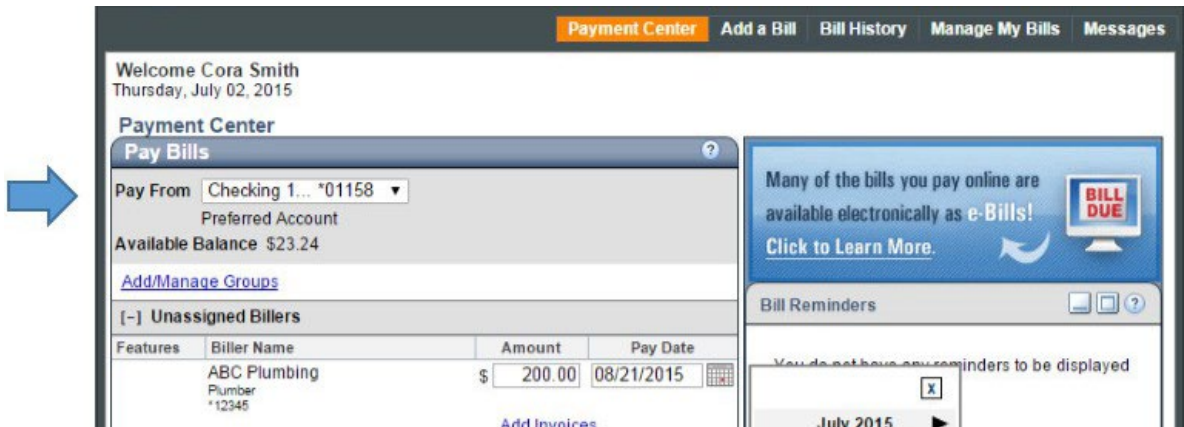
Add Bill **Cancel**

C. Schedule the Payment

1. Go to the Payment Center.
2. Pay From: If you have more than one checking account that will be used to pay your Bills, select the account that will be used to pay for this payment from the drop-down menu.
3. Select the biller you wish to pay. Enter the Amount and Pay Date.
Pay Date is the Payment Due Date or the Date you want the payment received by the Biller.

If you do not wish to tie this payment to an Invoice, click the Make Payments button on the bottom of the biller list.

Note: The maximum payment amount is \$9,999.99, however, you can schedule multiple payments to a Biller. For security purposes, the system will detect duplicate payments and not process them. As such, if submitting more than one payment to a biller for the same day, please differ the amounts.



Welcome Cora Smith
Thursday, July 02, 2015

Payment Center

Pay Bills

Pay From: Preferred Account

Available Balance: \$23.24

[Add/Manage Groups](#)

[~] Unassigned Billers

| Features | Biller Name | Amount | Pay Date |
|----------|-----------------------------------|-----------|------------|
| | ABC Plumbing Plumber *12345 | \$ 200.00 | 08/21/2015 |

[Add Invoices](#)

Many of the bills you pay online are available electronically as e-Bills! [Click to Learn More.](#)

Bill Reminders

You do not have any reminders to be displayed

July 2015

D. Add Invoice Information

You can attach as many as 10 invoices to a single payment. Adding invoice(s) allows you to track additional information related to the payment, including any discounts that may apply. After you add the invoice information, Bill Pay displays the total invoice amount as the payment amount. You can enter a different payment amount if necessary.

Note: Because invoices cannot be attached to electronic payments, we send the payment by check in the U.S. mail. The check will include all of the invoice information.

1. In the Payment Center, select the biller you wish to pay.
2. Click on the Amount field. The Add Invoice link will appear.
3. Click on the Add Invoice link. You will be taken to the Manage Invoice Information page.
4. Complete the information on the Manage Invoice Information page. You are required to enter the Invoice number, Invoice Amount and Discount amount (if any).
5. Click the Add Invoice button.

[Payment Center](#)
[Add a Bill](#)
[Bill History](#)
[Manage My Bills](#)
[Messages](#)

Payment Center
Manage Invoice Information

Biller Name: ABC Plumbing

Total Amount: \$ 0.00 The total is automatically calculated by adding the amount of each invoice.

Invoice Information

| Invoice Number | Amount | Description | Action |
|---|--------------------|----------------------|--------|
| You have not added any invoices to this bill. | | | |
| Invoice Number | Amount | Description | |
| 1234 | Invoice: \$ 200.00 | Dole Street property | |
| | Discount: \$ 2.00 | 1% discount, net 30 | |

Add Invoice **Cancel**

Save **Cancel**

Customer Service can be reached at 844-850-4148 between the hours of 1:00 AM – 7:00 PM Hawaii Time 7 days a week.

[Security & Privacy](#)
[Terms & Conditions](#)
[Messages](#)

Copyright © 2015, Territorial Savings Bank. All Rights Reserved.

6. The Payment amount has been adjusted to include the discount. If the information looks correct, click the Save button. You will be taken back to the Payment Center page to review your adjusted payment amount.

If you would like to Change or Delete the Invoice information you entered, click on the Change or Delete link. After you make the changes, click the Save Changes button. Review your changes then click Save or Cancel.

You will be taken back to the Payment Center page to review your adjusted payment amount.

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Messages](#)

Payment Center
Manage Invoice Information ?

Bill Name: ABC Plumbing

Total Amount: \$ 198.00 The total is automatically calculated by adding the amount of each invoice.


Invoice Information

| | | | |
|---------------|----------|----------------------|---|
| 1234 | \$200.00 | Dole Street property | Change Delete |
| | Discount | \$2.00 1%, net 30 | |
| Total: | | \$198.00 | |

[Add an Invoice](#)

Save **Cancel**

Customer Service can be reached at 844-850-4148 between the hours of 1:00 AM – 7:00 PM Hawaii Time 7 days a week.

 [Security & Privacy](#)

[Terms & Conditions](#) | [Messages](#)

Copyright © 2015, Territorial Savings Bank. All Rights Reserved.

7. Review your payment, enter the Pay Date, then click Make Payments. You will be taken to the Review Payments page.

Payment Center

Welcome Cora Smith
Tuesday, July 07, 2015

Payment Center

Pay Bills ?

Pay From Check 1158 *01158 ▼

Preferred Account

Available Balance \$23.15

[Add/Manage Groups](#)

[-] Banks

| Features | Biller Name | Amount | Pay Date |
|-------------------------------|--|-----------|------------|
| | Territorial Savings TS_ Savings *29192 | \$ 198.00 | 07/10/2015 |
| Edit Invoices | | | |

[-] Unassigned Billers

| Features | Biller Name | Amount | Pay Date |
|----------|-----------------------------------|---|--|
| | ABC Plumbing Plumber *12345 | \$ | |
| | Jan tester | \$ | |

Make Payments

8. On the Review Payments page, enter a Check Number or a check number will be assigned by the Bill Payment service.

Important: Payments attached to an invoice will be sent out as a draft drawn off your checking account. After the biller processes the payment, the draft will post to your checking account.

9. Click the Submit Payments button. You will be taken to the Payment Confirmation page.

Pay Bills

Review Payments

You're making payments for the following bills. Please review the information and click **Submit Payments**.

| Banks | | | | |
|---|-------------------|----------|------------|------------------------------------|
| Biller Name | Account | Amount | Pay Date | |
| Territorial Savings TS Savings *29192 | Check 1158 *01158 | \$198.00 | 07/10/2015 | Check Number: <input type="text"/> |
| Total: | | \$198.00 | | |

Submit Payments

Make Changes

Cancel

10. On the Payment Confirmation page, you can add a Note for your own use that we keep on file with the payment. You can view a Note you've entered on the Bill Detail page.

11. Click the Finished button. You will be taken to the Payment Confirmation page.

Pay Bills

Payment Confirmation

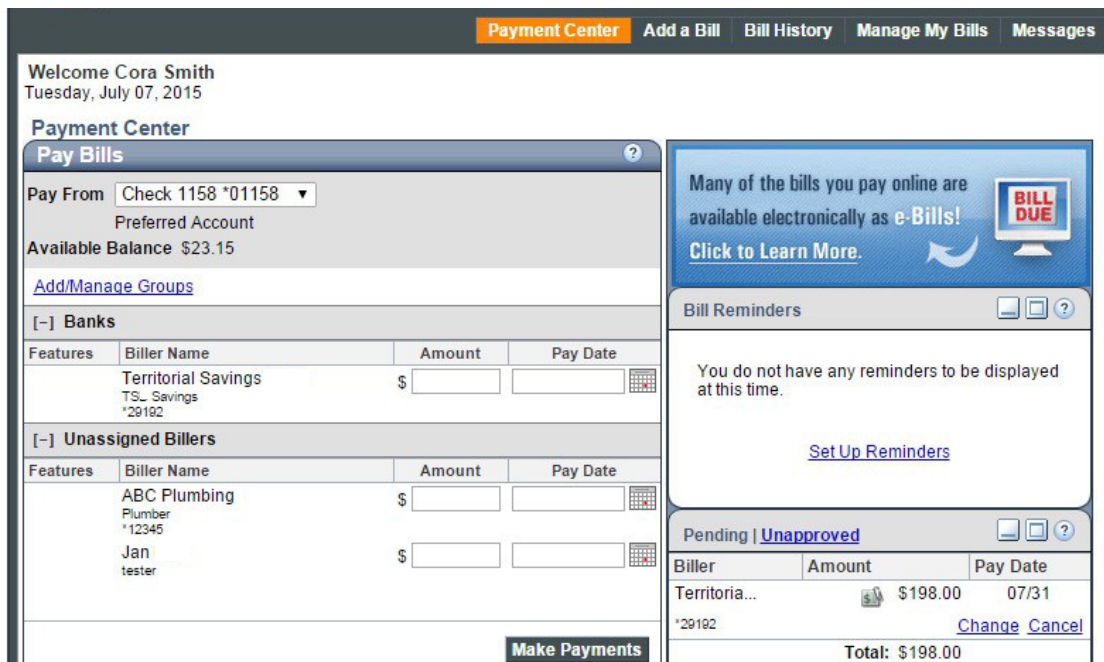
Print

You've paid the following bills. If you want to keep any additional information on file with the bill, click the **Note** link.

| Banks | | | | | |
|---|-------------------|----------|------------|--------------|----------------------|
| Biller Name | Account | Amount | Pay Date | Confirmation | |
| Territorial Savings TS Savings *29192 | Check 1158 *01158 | \$198.00 | 07/10/2015 | JFFKP-0F1R8 | Note |
| Check Number: | | 4564 | | | |
| Total: | | \$198.00 | | | |

Finished

Pending Payments/Unapproved Bill Pay



Welcome Cora Smith
Tuesday, July 07, 2015

Payment Center

Pay Bills

Pay From: Check 1158 *01158
Preferred Account
Available Balance: \$23.15

[Add/Manage Groups](#)

[-] Banks

| Features | Bill Name | Amount | Pay Date |
|----------|--|-------------------------|----------------------|
| | Territorial Savings TS_ Savings *29192 | \$ <input type="text"/> | <input type="text"/> |

[-] Unassigned Billers

| Features | Bill Name | Amount | Pay Date |
|----------|-----------------------------------|-------------------------|----------------------|
| | ABC Plumbing Plumber *12345 | \$ <input type="text"/> | <input type="text"/> |
| | Jan tester | \$ <input type="text"/> | <input type="text"/> |

Make Payments

Many of the bills you pay online are available electronically as e-Bills!
[Click to Learn More.](#)

Bill Reminders

You do not have any reminders to be displayed at this time.
[Set Up Reminders](#)

Pending | Unapproved

| Bill | Amount | Pay Date |
|-------------------------|----------|---|
| Territoria... *29192 | \$198.00 | 07/31 |
| | | Change Cancel |
| Total: | | \$198.00 |

Pending Payments

This section lists scheduled payments and provides a total amount for all approved pending payments.

To go to the Pending Payments section:

1. Go to the Payment Center.
2. Go to the Pending Payments section.

Tip: If you're having trouble recognizing a bill, you can move your mouse over a biller to see the biller's full name.

Note: If the Unapproved Payments section appears instead, you have payments that must be approved before they can be processed. You can either approve the payments, or click Pending Payments to open the Pending Payments section.

Unapproved Bill Payments

To go to the Unapproved Payments section:

1. Go to the Payment Center
2. Go to the Unapproved Payments section.
3. To approve payments, click Approve for the payment you want to approve. The Confirm Approve Payment page appears.
4. Click Approve Payment. The Payment Center opens, and the payment no longer appears in the Unapproved Payments section.

Past Due Unapproved Payments: If a payment is not approved before the time required to process it by the selected pay date, Business Bill Pay changes the pay date to the earliest available date when you approve the payment.

Note: If the Pending Payments section appears instead, you don't have any payments that require approval.

F. Bill History

In this section, you can view the status of all bill payments that were processed, canceled or not approved. To download this information to your PC, click on the Download button on the bottom of the page.

Payment Center
Add a Bill
Bill History
Manage My Bills
Messages

Bill History

View Payments and Bills

All Payments | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments.

Current View: Past 30 days and future



Additional Options

Show: All (selected)

For:
Go

There are [0 unapproved payments](#).
[How do I sort, search, or categorize?](#)

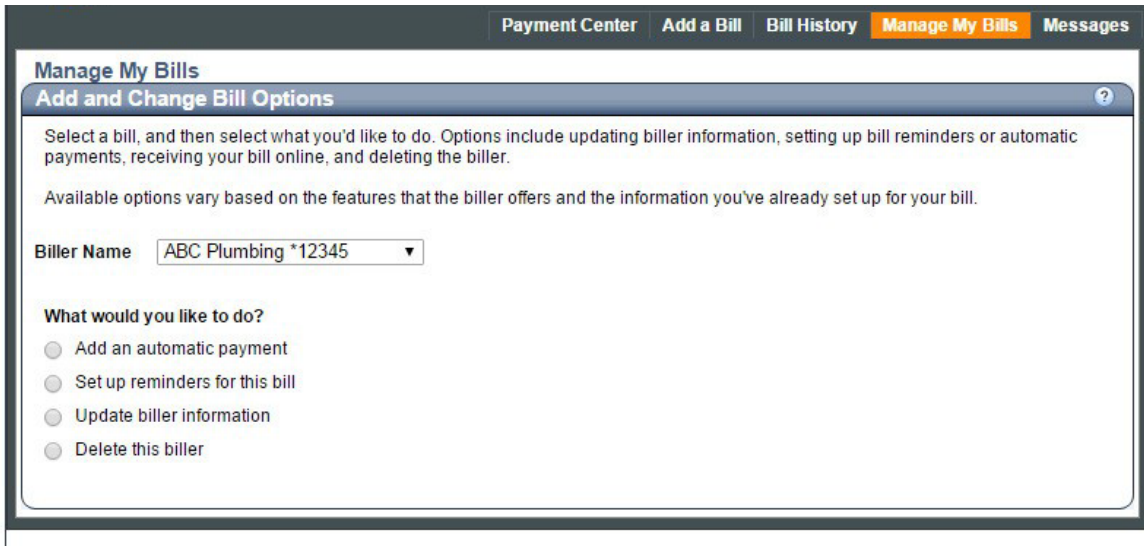
Payments 1 - 12 of 12
<< First < Prev 1 Next > Last >>

| Billers Name Category | Account | Amount | Pay Date | Status Initiated By | Action |
|--|----------------------|--|------------|------------------------|-----------------------------|
| ABC Plumbing Uncategorized Plumber *12345 | Check 1158 *01158 |  \$198.00 | 08/21/2015 | Canceled csmith | View Detail |
| ABC Plumbing Uncategorized Plumber *12345 | Check 1158 *01158 |  \$198.00 | 07/08/2015 | Canceled csmith | View Detail |

G. Manage My Bills

Manage My Bills allows you to set up a recurring bill payment for a biller, set up bill payment reminders, update biller information or delete the biller.

1. Select a biller from the Biller Name drop-down list.
2. Then click on the action you would like to perform.



- Add an automatic payment: Set up a recurring payment schedule.
- Set up reminders for this bill: You can set up reminders to notify you when payments are due. Bill reminders are available as online notifications that appear in the **Payment Center** and as email reminders.
- Update biller information: Business Bill Pay determines the information that you can change for the biller based on the type of bill you select. For your convenience, we maintain the addresses for some of the billers on our list. The biller notifies us of any changes, and we automatically apply these changes to the account information.

H. Messages

In Messages, you can send secured messages to the Bill Payment Customer Service team if you need assistance regarding the service or a payment. Responses from Customer Services will also be posted in Messages.

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Messages](#)

Messages

Inbox [Sent Messages](#) ?

This page lists the Business Bill Pay messages you have received. Click **View** to read a message. Click **Sent Messages** at the top of this page to view the messages and inquiries you have sent.

Create Message

Your inbox is empty.

| Status | Sender | Date | Subject | Action |
|--------|--------|------|---------|--------|
|--------|--------|------|---------|--------|

Customer Service can be reached at 844-850-4148 between the hours of 1:00 AM – 7:00 PM Hawaii Time 7 days a week.

[Security & Privacy](#) [Terms & Conditions](#) | [Messages](#)

Copyright © 2015, Territorial Savings Bank. All Rights Reserved.

Payment Inquiries

If you have a problem with a processed payment, you can send us a payment inquiry. A payment inquiry includes the details of the payment, the amount of any late fees or finance charges that were assessed, and any comments you provide when you send the inquiry. Our Customer Service typically responds to payment inquiries within three to four business days.

Note: You can only submit an inquiry on a payment processed within the past six months.

Send a Payment Inquiry

1. Click on Bill History on the Menu. Find the payment you're interested in, view the payment details, and click the payment inquiry link. You will be taken to the Payment Inquiry screen.
2. Complete the information on the Payment Inquiry screen and click on the Send Inquiry button.

Payment Center
Add a Bill
Bill History
Manage My Bills
Messages

Bill History

Bill Detail

Print

| Biller Name | Account | Amount | Pay Date | Confirmation | Status |
|---|-------------------|------------------------------|------------|--------------|--------|
| Territorial Savings TS - Savings *29192 | Check 1158 *01158 | \$1.01 Check Number: 5001 | 06/12/2015 | JBP3V-7DTNN | Paid |

Your payment from your Check 1158 *01158 account was sent to Territorial Savings Bank on 06/11/2015. The withdrawal date from your account is 06/12/2015. The biller usually applies an electronic payment to your Territorial Savings Bank account on the next business day. If you have a question about your payment, you can send a payment inquiry. Business Bill Pay Customer Service typically responds to payment inquiries within three to four business days.

If you have a question about this payment, you can send us a [payment inquiry](#).

Finished

I. More Features

eBills

If your biller accepts eBills click on the Get Bill icon next to its name in the Payment Center and provide the information requested by your biller. You will receive an email notification whenever an eBill is ready to be viewed in Business Bill Pay.



MACY'S - ALL DIVISIONS
MACY STORE

Nicknames

The nickname is an optional description you give to the biller that helps you organize your bills. Use the nickname as a reminder of who the biller is or, if you have more than one account with this biller, to indicate the different accounts. For example, you might type "cell phone-home" and "cell phone-work."

The nickname appears below the biller name on the **Payment Center** and **Bill History** pages and in certain e-mail correspondence. Because the nickname can appear in public communication to you, please do not enter personal or sensitive information in this field.

1. Go to Manage My Bills. Select the Biller from the Biller Name drop-down menu. Click on Update biller information. Enter or Update the Nickname field on this page.

Categorize a Biller

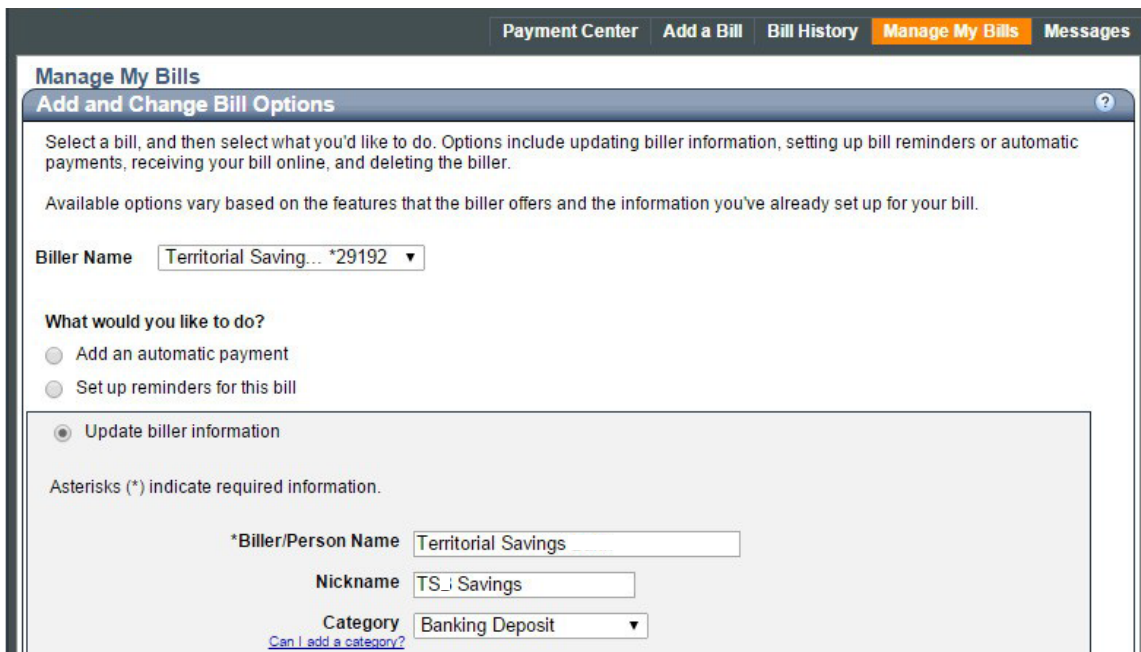
Business Bill Pay automatically assigns a category to each biller based on standard industry codes. If a biller does not have a standard code associated with it, it is assigned the category **Uncategorized**. For example, you may have an individual that you pay for maintenance or repair services. In this case, you could change the category to one that describes the type of expenses you are paying.

The category list includes the most common industry codes. If you don't see a category that suits your needs, you can add one. Keep in mind that you cannot delete a category or change a category name. You can, however, assign any new or existing category to the biller.

1. Go to Manage My Bills. Select the Biller from the Biller Name drop-down menu. Click on Update biller information.

- Select a category from the drop-down menu or create a new category.

Tip: When you go Bill History, it will list all payments processed and the details regarding the payments – including the biller's category. Information in Bill History can be downloaded to your PC to create reports.

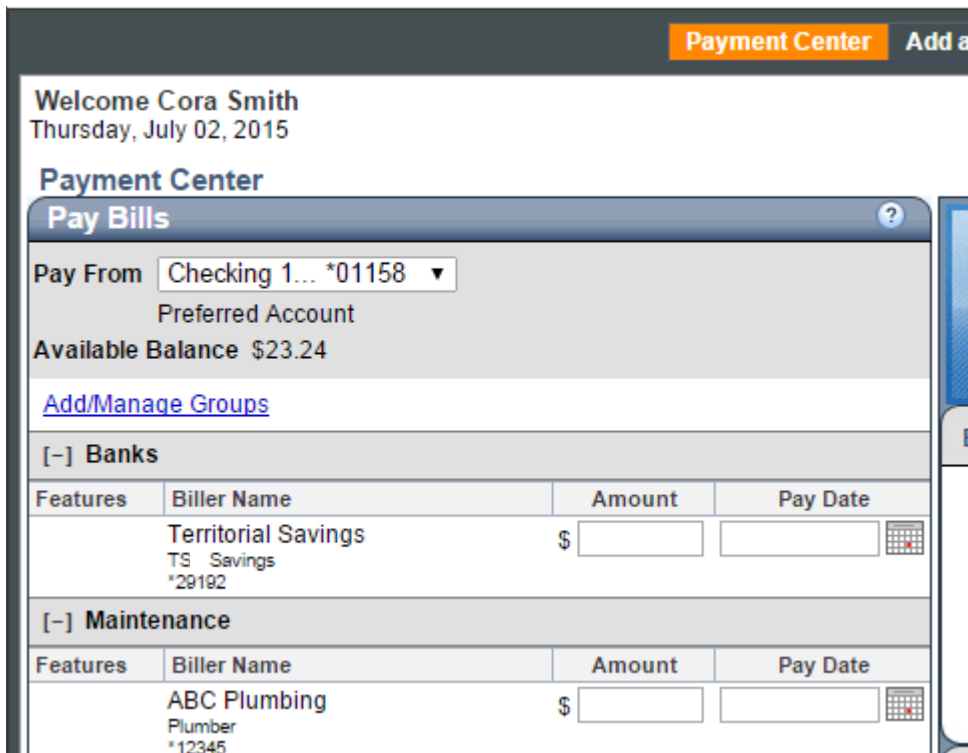


The screenshot shows the 'Manage My Bills' section of a web application. At the top, there is a navigation bar with links: 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills' (highlighted in orange), and 'Messages'. Below the navigation bar, the 'Manage My Bills' section has a title 'Add and Change Bill Options' and a help icon. The main content area contains instructions: 'Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.' and 'Available options vary based on the features that the biller offers and the information you've already set up for your bill.' There is a 'Biller Name' dropdown menu with 'Territorial Saving... *29192' selected. Below this, there are three radio button options: 'Add an automatic payment', 'Set up reminders for this bill', and 'Update biller information' (which is selected). Under the 'Update biller information' section, there is a note: 'Asterisks (*) indicate required information.' and three input fields: '*Biller/Person Name' with 'Territorial Savings', 'Nickname' with 'TS.I Savings', and 'Category' with 'Banking Deposit'. A link 'Can I add a category?' is located below the 'Category' field.

Groups

Groups allow you to organize your billers to make them easier to find in the Payment Center. For example, you can create a Utilities group to organize your electric, gas, and phone billers or a Consultants group to organize billers who provide various consultation services.

1. Go to the Payment Center, and click on Add/Manage Groups. From this page, you can create Group names and list the Biller into the Group.



Payment Center Add a

Welcome Cora Smith
Thursday, July 02, 2015

Payment Center

Pay Bills

Pay From Checking 1... *01158 ▼
Preferred Account
Available Balance \$23.24

[Add/Manage Groups](#)

[-] Banks

| Features | Biller Name | Amount | Pay Date |
|----------|---|-------------------------|----------------------|
| | Territorial Savings TS Savings *29192 | \$ <input type="text"/> | <input type="text"/> |

[-] Maintenance

| Features | Biller Name | Amount | Pay Date |
|----------|-----------------------------------|-------------------------|----------------------|
| | ABC Plumbing Plumber *12345 | \$ <input type="text"/> | <input type="text"/> |



Payment Center **Add a Bill** **Bill History** **Manage My Bills** **Messages**

Add a Group and Manage Groups

Group Name **Add Group** [Tips for naming groups](#)

[Return to Payment Center](#)

Show ☒ **Banks**

| | | |
|---|---|---|
| Territorial Savings TS Savings *29192 | Rename Group Delete Group | <input type="text" value="Change Group"/> ▼ |
|---|---|---|

Show ☒ **Unassigned Billers**

| | |
|-----------------------------------|---|
| ABC Plumbing Plumber *12345 | <input type="text" value="Change Group"/> ▼ |
|-----------------------------------|---|