



EAST WEST BANK

*business*Bridge® Premier Mobile App  
User Reference Guide

April 2022

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# Business Online Banking Mobile App Overview

This User Guide outlines the key functions of business online banking Mobile App for **businessBridge®Essentials** and **businessBridge®Premier**. The business mobile app combines the power of **businessBridge®Premier** with the convenience of your mobile device. With this app, you can view your accounts, transactions, notifications, make and approve transfers and payments, find bank locations, and more.

## Supported Devices

Apple iPhones® and iPads® with an operating system of iOS 11 and up.  
Android™ devices with an operating system 9.0 and up.

## IBM Security® Trusteer®


Trusteer is a lightweight software that protects your device against malware. When you login to **businessBridge®Premier** through the mobile app, your online banking identity and login credentials will be protected.

## Download the Mobile App

From your mobile device, download the mobile app from either the Google Play™ or Apple App Store™ by searching “East West Bank” and selecting the blue East West Bank Business Mobile app.

App Store

Apple App Store & Google Play Store



**BUSINESS**

East West Bank Business Mobile

East West Bank Business Mobile Finance

Everyone


This app is in development. It may be unstable.

This app is compatible with all of your devices.

Installed

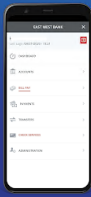
Fingerprint Authentication

Sign in securely with just a touch.




Dashboard

Your most critical information, just a click away.



Balance Composition

View all your account balances in one place.



The East West Bank Business Mobile app combines the power of businessBridge®Premier with the convenience of your mobile device. With this app\*, you can view your accounts, transactions, and recent notifications when you want, and where you want. Users can also make internal transfers, approve ACH and wire payments\*, find bank locations, and more! Enjoy the convenience of accessing your bank information on the go.

Find the business mobile app icon from on your mobile device. The icon shape may look different based on your device setups. Tap the icon to open the app.

## Login Page and System Menu

To login to the mobile app, you will use the same Company ID, User ID, and Password that you use to login to **businessBridge®Premier** online banking today.

Please note: You may be prompted to answer your authentication questions to access your accounts. If you need assistance with access via mobile devices, please contact us at [ewbb@eatwestbank.com](mailto:ewbb@eatwestbank.com).



Enter Company ID, User ID, and Password. All fields are cAsE sEnSiTive.

Note: The first character typed is often defaulted to a capital letter as setup by your phone settings.

You can change the system display language by using the Language option menu. Otherwise, the default system language is as setup by your company administrator.

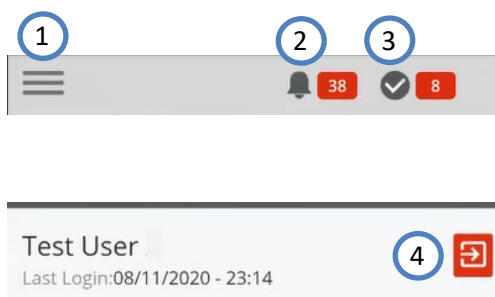
Enter your login credentials and click “**Access Accounts.**”

**Contact Us** – Provides bank contact information should you need to talk to our representatives.

**Locate Us** – Provides bank office and branch locations should you need to visit us.

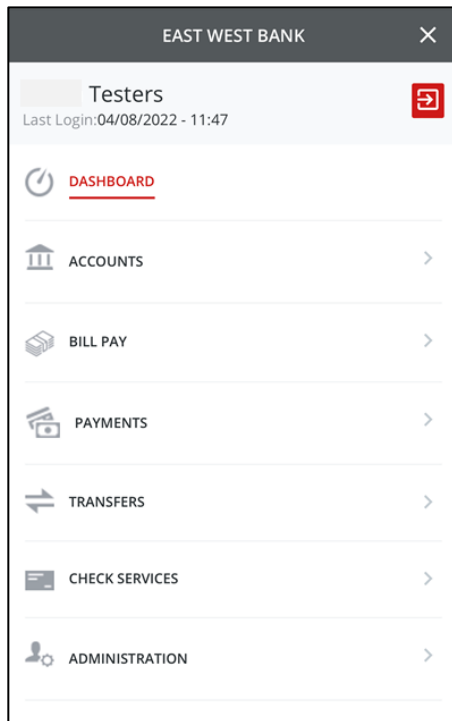
You can also enable Face or Fingerprint biometric authentication on your device which will allow you to login to the mobile app on your registered device. For details of the function, please refer to the instructions for your device.

### Quick Icon Buttons



1. **System Menu** – Click this icon to open the system menu.
2. **System Alerts** – Message center where you can review all system-initiated alerts.
3. **Payment Approval Alerts** – Approval center where you can review all payments pending your approval.
4. **Logout** – After you complete your activities, click this icon on the System Menu page to safely logout of the system.

## System Menu



You can access the system menu by clicking the system MENU icon (☰) from the top of the pages.

**Dashboard:**

View and manage Widgets.

**Accounts:**

View account balances and transaction lists.

**Bill Pay:**

Create and review your bill payments.

**Payments:**

Create payments and approve Book and/or International Wires.

**Transfers:**

Create account transfers.

**Check Services:**

Manage Stop Payment and review check status.

**Administration:**

Approve users and reset your password.

## Account Information

### 1. Dashboard

View a summary of your account balances from the dashboard.

**1** Select specific accounts or All Accounts from the dropdown menu.

**2** Dashboard will show balances in the selected accounts.

To view multiple accounts, click the “+” or “-” symbol to expand or collapse the accounts being reviewed.

ACCOUNT BALANCES	
All Accounts	
Current Account ▴	
... CNH Acct	
Opening Ledger	CNH 1,005,743.70 As Of 08/13/2020 12:00
Available Balance	CNH 999,436.24 As Of 08/13/2020 12:00
€ USD Account	
Opening Ledger	USD 100,175.07 As Of 08/13/2020 12:00
Available Balance	USD 102,199.32 As Of 08/13/2020 12:00
HKD	
Opening Ledger	HKD 999,045.14 As Of 08/13/2020 12:00
Available Balance	HKD 998,425.20 As Of 08/13/2020 12:00

## 2. Accounts

Click on a specific account to view detailed account balances and activity. The Account view will allow you to review the Current Day and Prior Day summary, and search for specific transactions.

ACCOUNTS

MANAGE ACCOUNTS

Activity

Prior Day

Current Day

ACCOUNT & RESEARCH TOOLS

Transaction Search

You will get the same level of account details when you review your accounts with the mobile app.

**Activity** - Includes account balance and transaction information for each of your accounts.

Select quick view links to view the last 30, 60, and 90 days of transactions.

**Prior Day** - Includes account balance and historical transactions up to the last business day.

**Current Day** - Includes account balance and transactions posted to the account as of the current business day.

ACCOUNT ACTIVITY

BALANCE SUMMARY

AS OF 08/13/2020 12:01

Account

18500 - USD Account - USD

Account ID

18500

Nickname

USD Account

Opening Ledger

USD 1,045,954.56 As Of 08/13/2020 12:01

Available Balance

USD 1,046,275.44 As Of 08/13/2020 12:01

ACCOUNT

CURRENT DAY BALANCES

BALANCES & TRANSACTIONS

DEPOSIT

Nickname

8500 - USD Account

08/13/2020 12:01

Currency

USD

Opening Ledger

USD 1,045,954.56

Available Balance

USD 1,046,275.44

8588 - HK CNH Acct

08/13/2020 12:01

Currency

CNH

Opening Ledger

CNH 1,005,743.70

Available Balance

CNH 999,436.24

8060 - HK USD Account

08/13/2020 12:00

Currency

USD

Opening Ledger

USD 100,175.07

Available Balance

USD 102,199.32

PRIOR DAY BALANCES

BALANCES & TRANSACTIONS

DEPOSIT

Nickname

8500 - USD Account

06/01/2020

Closing Ledger

Closing Available

Currency

USD

2030 - HKD

Use the ">" arrow symbol to open the additional transaction information section.

**Transaction Search** - Look for specific transactions posted to an account based on specific transaction type.

Follow the system steps to define the search criteria.

Type \*

108, 115, 118, 135, 142, 145, 165, 166, 169, 171, 172, ... >

Date \*

☐ Single ☒ Range

From

06/01/2020

To

08/12/2020

Options

☐ Check Number

☐ Amount

☐ Customer Reference

☐ Bank Reference

376, 384, 395, 397, 398, 399, 408, 409, 415, 445, 447, 451, 455, 466, 468, 469, 474, 475, 477, 481, 484, 487, 489, 491, 495, 496, 501, 506, 508, 512, 513, 514, 516, 518, 524, 526, 527, 529, 531, 533, 535, 540, 541, 542, 544, 548, 549, 552, 554, 555, 557, 558, 563, 564, 566, 567, 575, 577, 595, 627, 631, 644, 651, 654, 658, 664, 666, 668, 673, 676, 677, 684, 686, 695, 696, 698, 699, 926, 928, 931, 938, 988, 020, 045, 015, 060, 040, 010, 190, 510, 207, 507

Date

06/01/2020 to 08/12/2020

New Search

SEARCH RESULTS

Date ▲

06/01/2020

Description

CheckGroup

Bank Reference

HKBR00527H000099

Account

8500 - USD Account

Deposits

USD 251.60

06/01/2020

Description

Order

0420

Bank Reference

HKBR00632H000098

## Approve Payments & Templates

Authorized users with payment approval authority can approve payments and wire templates using the mobile app. Review payment details for Book Wire and International Wire and approve or reject wire payments as needed.

< PAYMENTS

MANAGE

- Payment Center
- Template Center
- Master Recipient List

## Payment Center and Approve Payment

PAYMENT CENTER

MANAGE PAYMENTS

ALL PENDING

☐ Payment Date

08/04/2020

International Wire test

USD 555.00 (1) R

07/30/2020

Confirmed

073002365900

Book Wire

Account

USD 511.00 (1)

07/30/2020

Pending Approval

Book Wire

Book Recipient

USD 511.00 (1)

Payment No.

Payment No.

Name/Reference

HWSH7QPGK5

Send Date

07/30/2020

Payment Date

07/30/2020

Status

Pending Approval

Co. Account

8500

Co. Account Identifier

USD Account

Type

Book Wire

Recipient

Book Recipient

Amount (Items)

USD 511.00

Recipient Amount (Items)

AUTHORIZATION

Memo

Enter a Memo

Passcode \*

Enter Passcode

Cancel Approve

From the **Payment Center** page, find the wire with "Pending Approval" status.

You can approve one or multiple transactions.

Select the wire(s) and review payment details.

Enter the security token code to approve the payment.



## Template Center and Approve Template

From the **Template Center** page, you can view the new and existing payment templates.

If your profile has template dual approval, select the "Pending Approval" template and click "Approve" to confirm the information and allow company users to utilize the template.

## View Master Recipient List

You also have access to review payment recipient details.



# Transfers

Authorized users can create and approve transfers using the mobile app.

TRANSFERS

MANAGE

Transfer Center

Transfer Template Center

CREATE TRANSFERS

Single

## Transfer Center and Approve Transfer

MANAGE TRANSFERS

ALL

PENDING

Date

08/31/2020

Scheduled

test 0028

34.00 USD

08/25/2020

Scheduled

2222 test co

3.59 USD

08/24/2020

Pending Approval (0 of 1)

test 0028

35.00 USD

Transfer Center provides you list of all transfers that are Completed or Scheduled.

APPROVE TRANSFER

TRANSFER

Transfer From

18500 - USD Account - USD

Transfer To

001000008060 - HK USD Account - USD

Amount

USD 366.00

Date

08/23/2020

Status

Pending Approval

Approvals Granted: 0 of 1

Transaction Number

E85JZ9KJA

Frequency

One-Time Only

Memo

Enter a Memo

Pincode

Enter Pincode

Cancel

Reject

Approve

Successful Submit

You have successfully approved transfer E85JZ9KJA.

Enter your security token code and click "Approve."

## Create Single Transfer

CREATE TRANSFER

TRANSFER

Transfer From

18500 - USD Account - USD - 1045956.89

Transfer To

18060 - HK USD Account - USD - 102517.87

Amount

634.00

Date

08/22/2020

Frequency

One-Time Only

Recurring

Options

Add Memo Information

Approve on Submit

Cancel

Continue

PREVIEW TRANSFER

TRANSFER

Transfer From

44 - test 0044 - 10164965.18

Transfer To

128 - test 0028 - 289023.82

Amount

64.00 USD

Date

08/21/2020

Frequency

One-Time Only

Approve on Submit

Yes

Successful Submit

Transfer with reference number Q3RPPM90Y4 has been created successfully.

Transfer Center

Follow the system prompts to create a Single transfer for same day or future day processing.

## Transfer Template Center

TRANSFER TEMPLATE CENTER

MANAGE TEMPLATES

Template Name	Status	From Account	To Account
Validation Test 1	Approved	81000044	81000028
Transfer after a holiday	Approved	8003053926	81000044
Testing July 2018	Approved	8003053926	81000028
Test Template For Transfers in July	Approved	81000028	80355670
Test template for June	Pending Approval	81000028	80355662

Use the ">" arrow symbol to review additional transaction information.

## Check Services

Authorized users can review check images and create stop payment requests using the mobile app.

CHECK SERVICES

MANAGE

- Stop Payments

CREATE

- Single Stop

RESEARCH TOOLS

- Check Inquiry

## Create Stop Payment

CREATE SINGLE STOP PAYMENT

STOP PAYMENT INFORMATION

\* Required Fields

Account 344 - test 0044

Expiration Term 6 months

Stop Type Single

Check Number Enter Check Number

Date Written mm/dd/yyyy

PREVIEW STOP PAYMENT

STOP PAYMENT INFORMATION

Account 3694 - GTS Test Acct 2

Expiration Term 6 months

Stop Type Single

Check Number 8888000

Cancel Edit Submit

Successful Submit


You have successfully created the Stop Payment Request for check(s) 8880000.

Manage Stop Pay Create Another

Review details of the stop payment request, then Click "Submit"

## Check Inquiry and Check Image

Follow the system prompts to select Account, Check Number, and Status to search for a Stopped or Cleared check.

From the Search Result section, click the  button to open the "View Image" window to review check images.

## Bill Pay

Create and schedule bill payments using the mobile app. Authorized users can quickly approve the scheduled payments.

You can create and schedule bill payments from the mobile app.

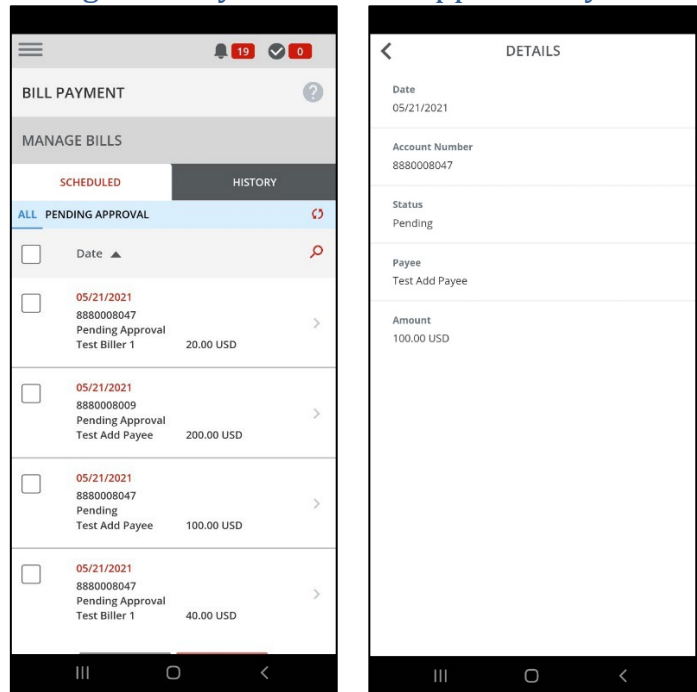
The mobile app also allows you to create a new payee or edit an existing payee.

## Create Bill Payment

Follow the system prompts to select Payee and payment Account. Enter payment amount and payment date.

Confirm the payment has been successfully submitted.

## Manage Bill Pay – View and Approve Payments

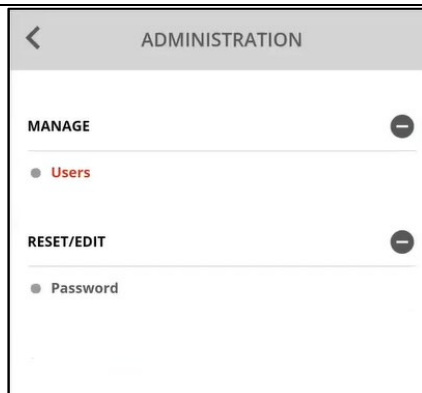


Review scheduled payments and select the ones to approve.

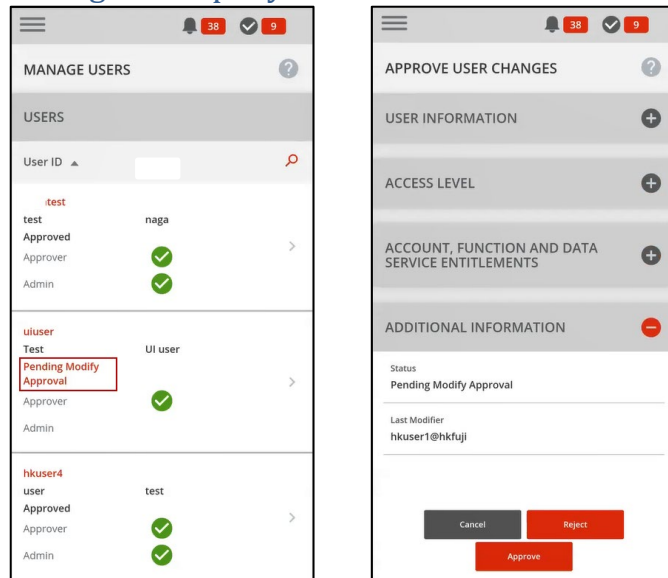
Click on the payment date link to open the detail of payment.

## User Administration

Review user entitlements and approve new or edited user profiles. You can also reset user password with the Reset Password function.



## Manager Company Users



If you are authorized to approve user entitlement, click "Pending Approval" link to review the setup.

## Reset User Password

To help reset a user's password, enter the Company ID and User ID and create a temporary password.

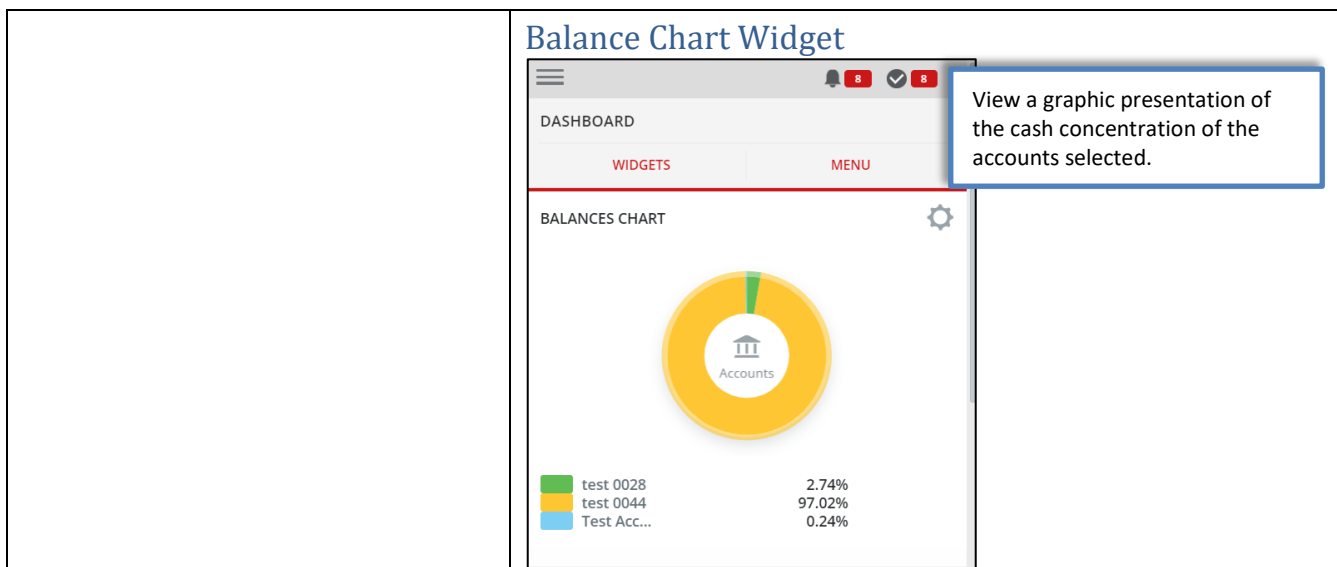
## Other Dashboard Widgets

View other available Widgets.

Please note: You first need to create these Widgets from desktop online banking before they can be added to the mobile app.

## Quick Transfer Widget

Create a single transfer with the Quick Transfer Widget. Please note you may need to approve the transaction in the Transfer Center.



## Mobile App Functions

	View	Create & Edit	Approve & Reject
<b>Dashboard</b>	X		
<b>Accounts</b>			
Current Day/Prior Day/Account Activity/Transaction Search	X		
<b>Payments – ACH &amp; Wire</b>			
Payment Center	X		X
Template Center	X		X
Master Recipient	X		X*
<b>Transfers</b>			
Transfer Center	X		X
Template Center	X		X
Create Single Transfer	X	X	X
<b>Check Services</b>			
Manage Stop Payment	X		X
Create/Cancel Stop Payment	X	X	
Check Inquiry	X		
<b>Administration</b>			
Reset Password	X		
Manage Users	X		X
<b>Message and Alerts</b>	X		
<b>RSA AA</b>	X		
<b>Trusteer SDK/PinPoint Security</b>	X		
<b>Symantec Token</b>	X		
<b>Bill Pay</b>	X	X	X

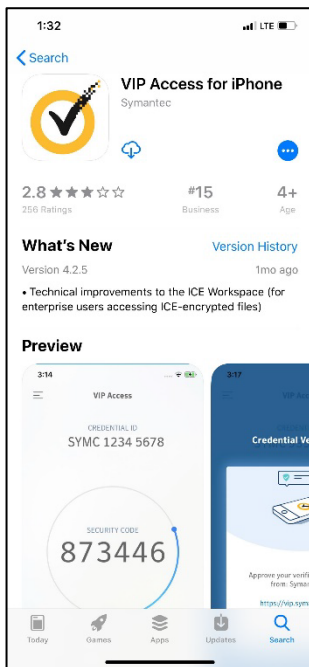
\*Optional feature, please contact us if you have any questions.

For more information about **businessBridge**® Premier including step-by-step instructions on key functional areas, please visit our Business Training Center at <https://www.eastwestbank.com/es/small-mid-size-businesses/training-center>.

## Authentication Token

If you have entitlement to authorize payments, you will be using your authentication token to approve transactions. You can use the same token to approve payment with the online browser system and the mobile app.

## Mobile Token App Activation



From your mobile device's authorized App store, search for “VIP Access” and download. The process to search and download the app may vary depending on your mobile device.

*Provided is sample snapshot of the app within the Apple App store, this image may periodically update and will vary depending on your device.*

