EAST WEST BANK

*business*Bridge®Premie
企业网上银行
用户指南

自动付款（ACH）

2023年1月

目录

最佳安全方式

随着网络犯罪和欺诈的日益增多，您已不能只依靠单一的系统或服务来有效控制网络及交易的风险。 因此，我们鼓励用户采用多层次风险控管方式，在安装安全软件的基础上，使用双重控制系统设定，以完善操作 程序。

为了节省您的时间，我们在此列出了几种最佳安全方式，供您参考。

双重控制系统的设定和操作程序

一项交易至少由两人参与，不仅可以确保准确性，还能增加犯罪分子和内部员工篡改支付信息的复杂度。

- **ACH 模板的双重控制**可确保至少由两个人审核新增或变更的模板（ 例如：变更收款人账号、新增收款人等）。

- **ACH 付款的双重控制**可确保唯有获得至少两名公司人员的核准后才能从账户中放款。

通过电子邮件收到付款通知时，向寄件人验证付款信息

商务电子邮件泄露是一种常见的诈骗方式。 犯罪分子通过使用未经授权的电子邮件读取权限，变更付款指令，使资金被转入犯罪分子的账户。

- 付款请求看起来真实有效（ 例如来自银行、政府机关、业务合作伙伴或贵公司的主管）。
- 留意电子邮件地址和撰写风格的细微差异。
- 特别留意那些强调急迫性和保密性的电子邮件。

防范这类欺诈行为的一个简单而有效的方法，是拨打已储存的电话号码（非通过电子邮件提供）给电子邮件的发送人，确认支付指令是否准确。

> 预先采用安全最佳实践和尽职调查，可有效避免因诈欺行为所引起的潜在财务损失、业务中断，以及恢复时间等相关成本。
>
> 如果您发现任何可疑交易，或需要更多有关防范欺诈的信息，请致电我们的全球交易服务团队，电话 888-761-3967。

截止时间

我们建议在生效日期前两个工作日的下午 3 时（太平洋时间）之前核准交易。

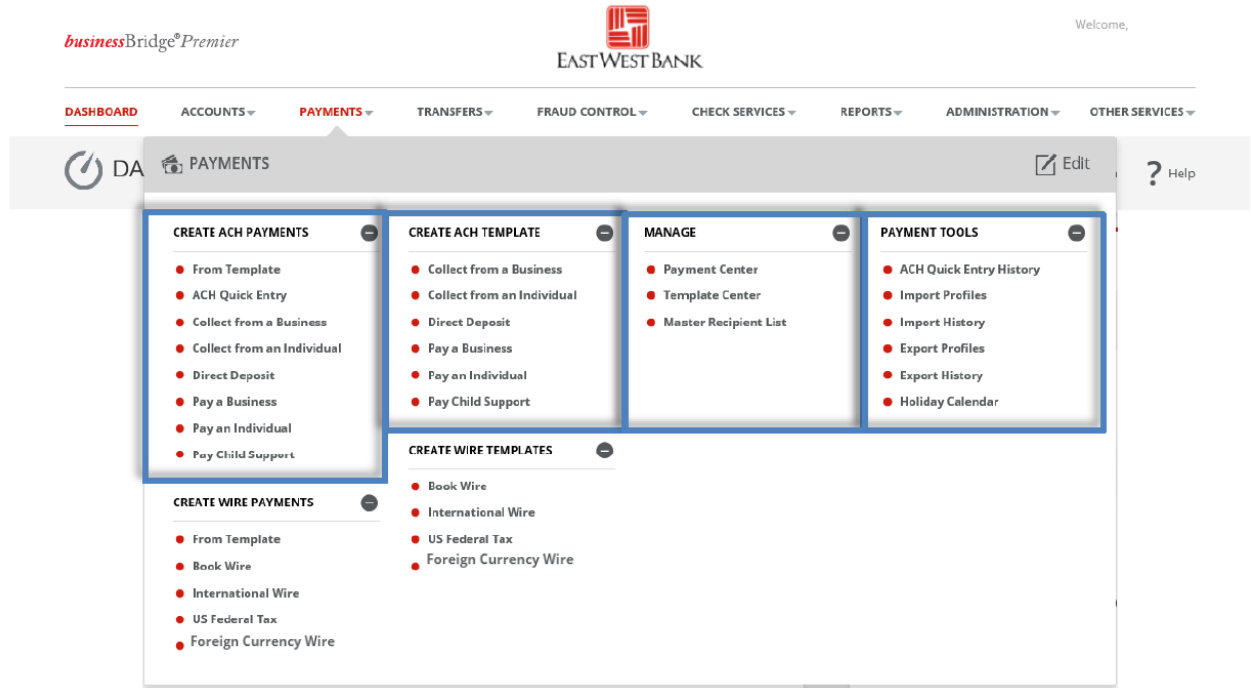| 第 1 天（太平洋时间下午 3 时前）	第 2 天	第 3 天
使用网上银行核准交易	--	交易完成 （ 收款人收到资金）

付款状态

状态将会即时更新。

状态	定义
等待核准中	需要核准才能提交给银行进行处理。
已计划	交易已提交至银行，并将在下一个付款批次进行处理。 交易可以提前 30 天进行计划。
已传送	交易已传送给银行进行处理。
已完成	交易已完成。
逾期	交易在截止时间之前<u>未获得核准</u>。 付款已达生效日期（传送日期），但仍在等待核准。 更新日期后，交易将被重新计划，等待核准。
已删除	一位用户删除了付款项目。

收款人状态

状态	定义
使用中	可使用的收款人。
保留	保留此收款人，但不用于当前批次的付款。
预验证	用来验证账户信息的零美元测试。

ACH 付款的菜单内容

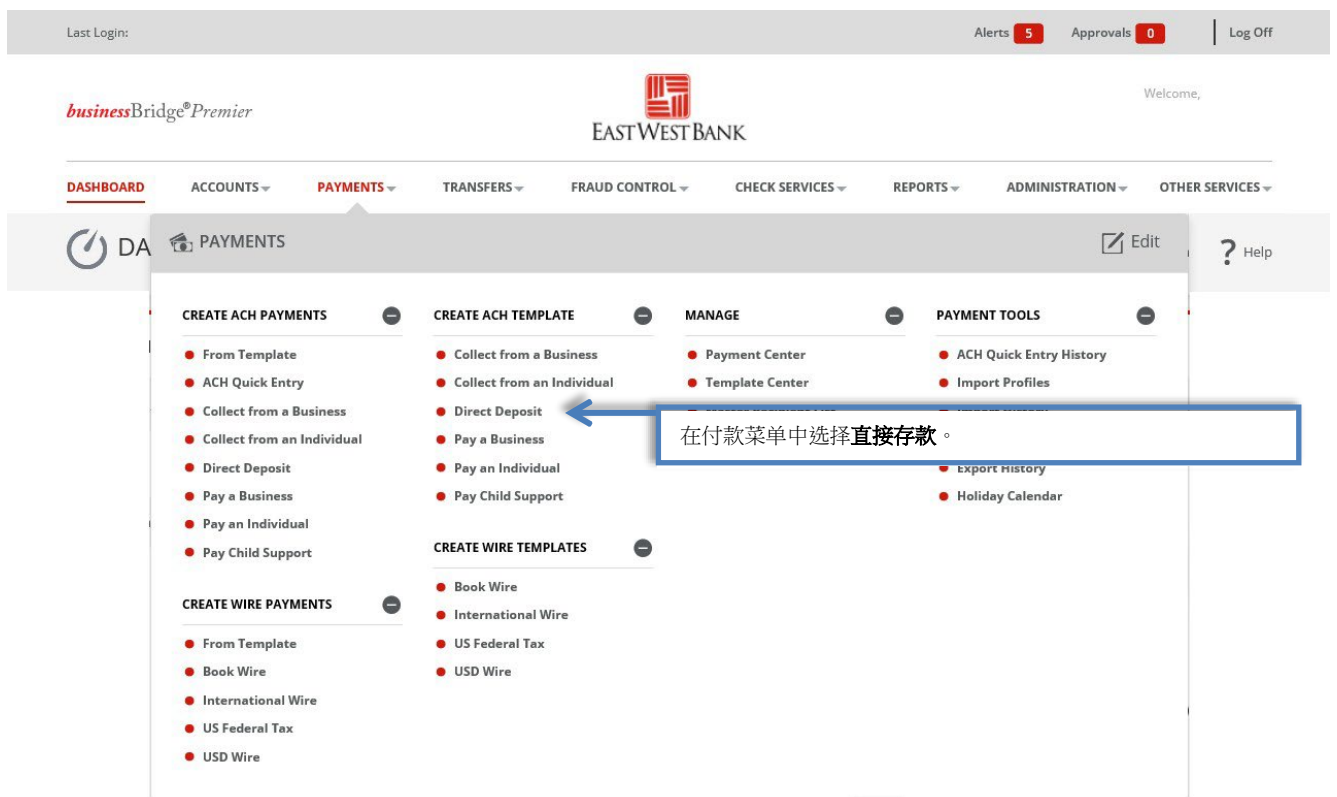显示的选项可能因贵公司所注册的服务和个人用户的读取权限而异。

建立模板

模板可以用于协助防止欺诈、尽可能减少错误并提高效率。

- 将常用收款人的详细信息保存至模板中，以便未来付款使用。
- 您或其他用户可以快速找到模板、进行更新并执行付款，而无需重新输入所有信息。

以下指令是采用了本行推荐使用的双重控制设定来创建。贵公司的客制安全控制可能有所不同。 如需详尽的指导说明，请随时与我们联系。

直接存款模板

按照以下指令建立薪资支付模板。

在付款菜单中选择**直接存款**。

CREATE TEMPLATE (DIRECT DEPOSIT)
Use this page to create a template used for Direct Deposit payments.

? Help

TEMPLATE INFORMATION

★ Required Fields ⊖

Template Activation *	09/24/2019
Template Name *	Enter Template Name
Account *	Select an Account
ACH Company ID *	Select an ACH Company ID
Transaction Description *	Enter a Description
Template Limit	Enter Template Limit

1 为模板添加名称。
例如："薪资"

2 选择您希望进行付款的账户。
选择账户后，预先填写的ACH 公司ID 会自动填入。

3 输入有关交易的简要说明。

4 如需添加收款人，请使用 "**新建**" 或
遵循步骤 5。

RECIPIENTS

Select Recipients | Create New | Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Secondary Allocation Secondary Account Number	Status Prenote Expiry	Addenda
		NO RECIPIENT SELECTED			

Cancel

CREATE RECIPIENT

★ Required Fields ? ✕

Employee Name *	Enter Employee Name
Employee ID *	Enter Employee ID
Account Type *	Select an Account Type
Bank *	Enter Bank ID
Account Number *	Enter Account Number
Options	☐ Save to Master Recipient List
	☐ Add Contact Information
	☐ Add Secondary Account Information

Cancel | Continue

4a 输入收款人的名称。

4b 输入收款人在贵公司的内部参考 ID。

4c 選擇收款人的帳戶類型。

4d 输入汇款路线信息（即 ABA 号码）。

4e 输入收款人的账号。

4f 按一下 "**继续**"。

PREVIEW RECIPIENT ★ Required Fields

Employee Name	Gordon LeBleu
Employee ID	00001
Bank	322070381
Account Number	111111111111
Save to Master Recipient List	No

Cancel　Edit　Submit　Submit and Create

按一下 "**提交**" 以继续。

或按一下 "**提交并建立**" 以添加其他收款人。

4g

如果您已在 "**主要收款人**" 中保存了收款人的信息，请使用 "**选择收款人**" 。

5

RECIPIENTS　Running Totals ▾

Show All ▾　Search 🔍　❓　Select Recipients　Create New　Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Secondary Allocation Secondary Account Number	Status Prenote Expiry	Addenda
		Set All ▾		Set All ▾	ℹ️ ⊖
Gordon LeBleu 00001	111111111111	0.00		Active ▾	➕ 🗑️

Show / Hide Columns　Show 100 ▾

Cancel　Delete Template　Save Incomplete　Continue

SELECT RECIPIENTS　❓ ✖

选择要包含在薪资模板中的收款人。

5a

☐	Recipient Name ▲	Recipient ID ▲	Bank ID ▲	Account Number ▲	Account Type ▲
☑	Aaron Fleur	10018	011001742	77777778	Checking
☑	Amy De La Grau	00002	322070381	2222222222222	Checking
☐	Amari Lee	10044	011202910	1115553338	Checking
☐	Amir Giallo	00003	322070381	33333333333	Checking
☐	Andrea St.Erin	10092	122000496	98888068	Checking
☐	Andrew Smith	10052	021000089	3333456798	Checking
☑	Anita OuYang	10075	021200407	111199996666	Checking

◀◀ ◀ 1 2 3 4 5 ... ▶ ▶▶　Show 10 ▾

Cancel　Done

按一下 "**完成**" 以继续。

5b

RECIPIENTS

Running Totals ▾

Show All ▾   Search 🔍   ❓ | Select Recipients | Create New | Import from File |

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Secondary Allocation Secondary Acc	Status	Addenda	
		Set All ▾				⊖
Aaron Fleur 10018	77777778	100.00				🗑
Amy De La Grau 00002	2222222222222	100.00		Active ▾	➕	🗑
Anita OuYang 10075	111199996666	100.00		Active ▾	➕	🗑
Gordon LeBleu 00001	111111111111	100.00				🗑

输入任意金额以在模板中预留位置。 金额可以在付款过程中更改。 — ⑥

按一下"**继续**"。 — ⑦

| Show / Hide Columns |

Show 100 ▾

| Cancel | Delete Template | Save Incomplete | Continue |

Last Used Date/Time

1

TEMPLATE INFORMATION   ⊖

Template Activation	09/24/2019	
Template Name	Payroll	
Account	0000001001 XYZ Operations	
ACH Company ID	0000000000	
Transaction Description	1234567891	
Last Used Date/Time	This template is not yet used	

RECIPIENTS

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Secondary Allocation Secondary Account Number	Status Prenote Expiry	Addenda
Aaron Fleur 10018	77777778	100.00 USD		Active	
Amy De La Grau 00002	2222222222222	100.00 USD		Active	
Anita OuYang 10075	111199996666	100.00 USD		Active	
Gordon LeBleu 00001	111111111111	100.00 USD		Active	

TOTAL RECIPIENTS 4   TOTAL CREDIT AMOU

按一下"**提交模板**"以完成创建模板。 — ⑧

Show 100 ▾

| Cancel | Edit Template | Submit Template |

✓ **Successful Submit**
Payroll has been created successfully.
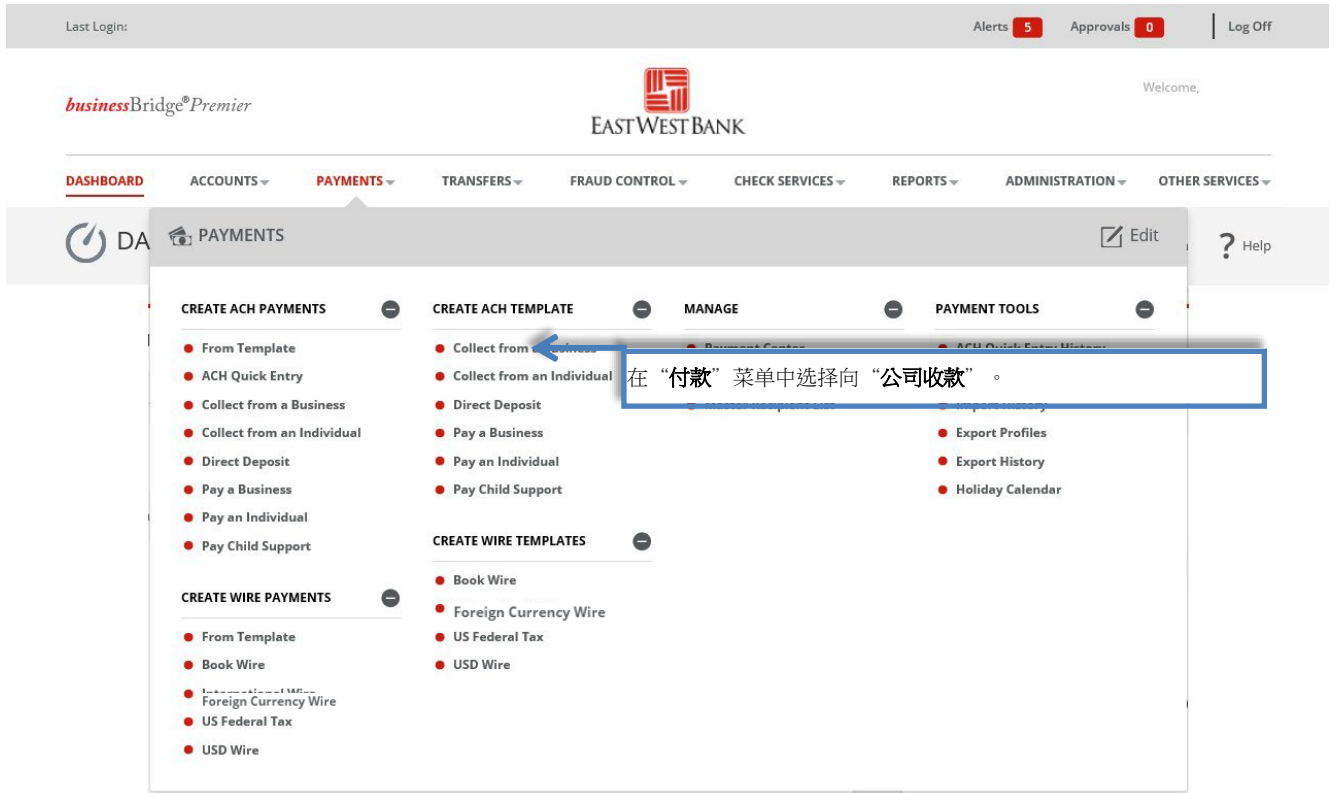
| Template Center |

⚠ 您的模板可能需要获得核准。 具体操作请参阅本用户指南的《核准模板》章节。

向公司收款的模板
按照以下指令输入用于扣款和收款的供应商信息。

在"付款"菜单中选择向"公司收款"。

CREATE TEMPLATE (COLLECT FROM A BUSINESS)
Use this page to create a template used for payment collection from a business.

TEMPLATE INFORMATION

Template Activation *	09/24/2019
Template Name *	Enter Template Name
Account *	Select an Account
ACH Company ID *	Select an ACH Company ID
Transaction Description *	Enter a Description
Template Limit	Enter Template Limit

① 为模板添加名称。
例如："每月应付租金"

② 选择您要接收款项的账户。
选择账户后,预先填写的ACH 公司ID 会自动填入

③ 输入有关交易的简要说明。

RECIPIENTS

			Select Recipients	Create New	Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Prenote Expiry	Addenda

NO RECIPIENT SELECTED

4

如需添加收款人，请使用"新建"，或遵循步骤 5。

Cancel

CREATE RECIPIENT

★ Required Fields

Recipient Name ★   Enter Recipient Name

4a 输入公司名称。

Recipient ID ★   Enter Recipient ID

4b 输入该公司在贵公司的内部参考 ID。

Account Type ★   Select an Account Type

4c 选择公司的账户类型。

Bank ★   Enter Bank ID

4d 输入汇款路线信息（即 ABA 号码）。

Account Number ★   Enter Account Number

4e 输入公司账号。

Options   ☐ Save to Master Recipient List

☐ Add Contact Information

4f 按一下"**继续**"。

Cancel   Continue

PREVIEW RECIPIENT

★ Required Fields

Recipient Name	Sans Sand Import
Recipient ID	7899
Bank	322070381
Account Number	123456789
Save to Master Recipient List	No

4g 按一下"**提交**"以继续。

Cancel   Edit   Submit   Submit and Create

如果您已在"**主要收款人**"中保存了收款人的信息，
请使用"**选择收款人**"。

5

RECIPIENTS　　　　　　　　　　　　　　　　　　　　　　　　　Running Totals ▾

Show All ▾　　　Search 🔍　　　❓　　　　　　Select Recipients　　Create New　　Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Prenote Expiry	Addenda	
		Set All ▾	Set All ▾	ℹ️	⊖
Sans Sand Import 7899	123456789		Active ▾	➕	🗑️

Show / Hide Columns　　　　　　　　　　　　　　　　　　　Show 100 ▾

Cancel　　Save Incomplete　　Continue

选择要包含在收款模板中的供应商。

5a

❓ ✖️

Show All ▾　　Search 🔍

☑️	Recipient Name ▲	Recipient ID ▲	Bank ID ▲	Account Number ▲	Account Type ▲
☑️	Amari's Atelier	6678	322070381	852741963456	Checking
☑️	Earthenware Workshop	8832	322070381	9638271123	Checking
☑️	Maison de Fluer	9982	322070381	789456123258	Checking
☑️	Sans Sand Import	7899	322070381	123456789	Checking
☑️	Yoga Labs	6653	322070381	963852147	Checking

Show 10 ▾

Cancel　　Done

按一下"**完成**"以继续。

5b

12

RECIPIENTS

| Show All ▾ | Search 🔍 | ❓ | | Select Recipients | Create New | Import from File |

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status
		Set All ▾	
Amari's Atelier 6678	852741963456	2,100.00	
Earthenware Workshop 8832	9638271123	3,956.00	Active ▾
Maison de Fluer 9982	789456123258	1,568.00	Active ▾
R+B Gallery 7899	123456789	4,571.00	Active ▾
Sans Sand Import 7899	123456789	10,815.00	Active ▾
Yoga Labs 6653	963852147	2,150.00	Active

输入任意金额以在模板中预留位置。 金额可以在付款过程中更改。

6

按一下"**继续**"。

7

| Show / Hide Columns | | Show 100 ▾ |

Cancel | Delete Template | Save Incomplete | Continue

RECIPIENTS

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Prenote Expiry	Addenda
Amari's Atelier 6678	852741963456	2,100.00 USD	Active	
Earthenware Workshop 8832	9638271123	3,956.00 USD	Active	
Maison de Fluer 9982	789456123258	1,568.00 USD	Active	
R+B Gallery 7899	123456789	4,571.00 USD	Active	
Sans Sand Import 7899	123456789	10,815.00 USD	Active	
Yoga Labs 6653	963852147	2,150.00 USD	Active	

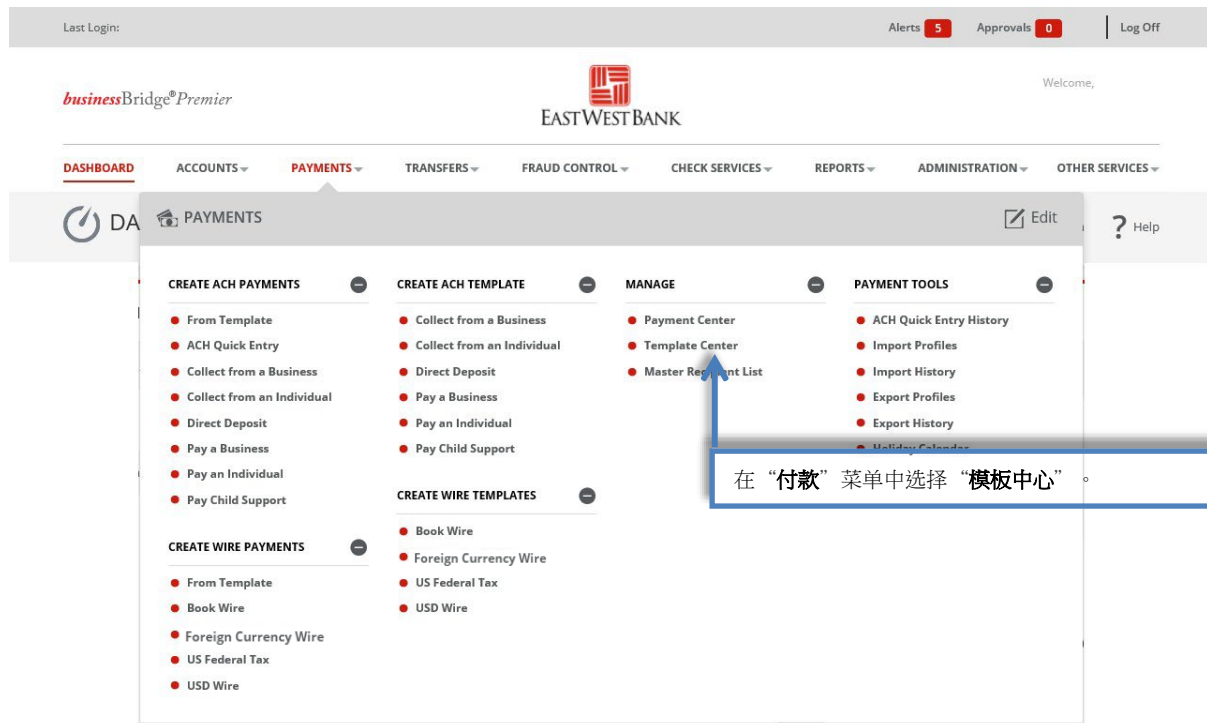TOTAL RECIPIENTS 6   TOTAL DEBIT AMOUNT

按一下"**提交模板**"以继续。

8

Show 100 ▾

Cancel | Edit Template | Submit Template

✓ **Successful Submit**
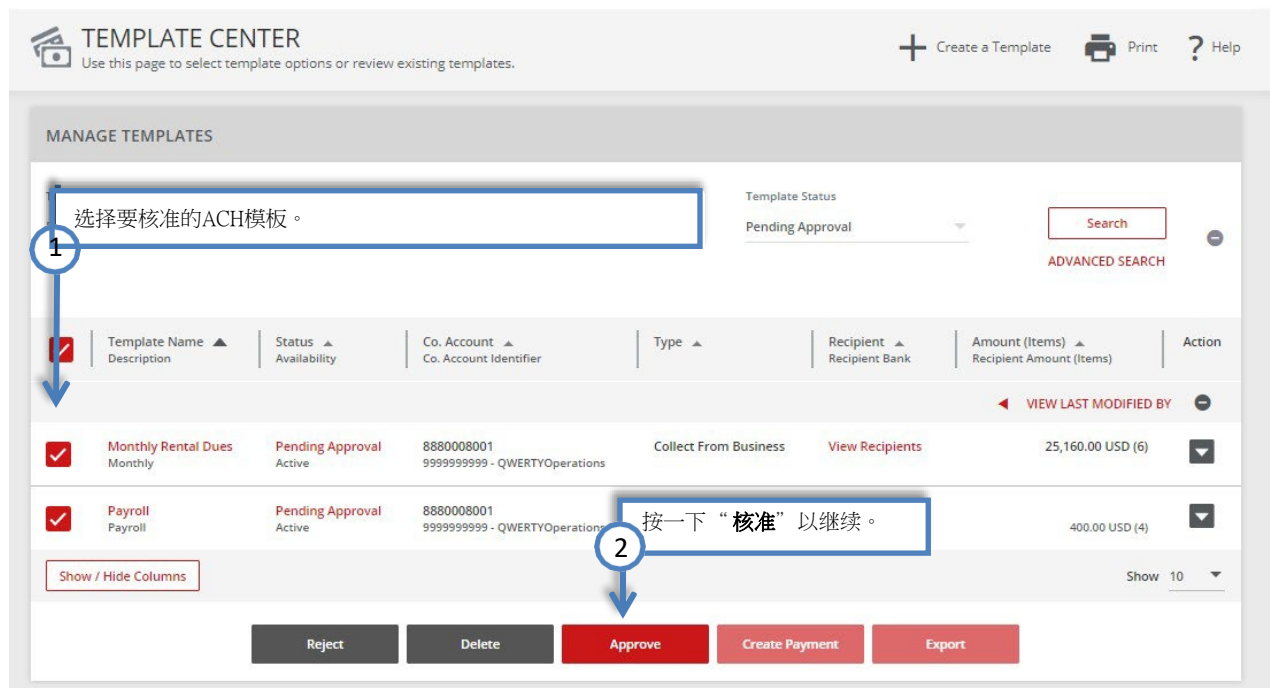Monthly Rental Dues has been created successfully.

Template Center

⚠ 您的模板可能需要获得核准。 具体操作请参阅本用户指南的《核准模板》章节。

核准模板

如果贵公司对模板设定了双重控制，则需要核准人来审核模板。

在"**付款**"菜单中选择"**模板中心**"。

选择要核准的ACH模板。

按一下"**核准**"以继续。

APPROVE TEMPLATES
Use this page to approve Templates.

? Help

SELECTED TEMPLATES

Template Name Description	Status /Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Rate Recipient Amount (Items)
					◀ VIEW LAST MODIFIED BY ⊖
Monthly Rental Dues Monthly	Pending Approval Active	8880008001 9999999999 - QWERTYOperations	Collect From Business	View Recipients	25,160.00 USD
Payroll Payroll	Pending Approval Active	8880008001 9999999999 - QWERTYOperations	Direct Deposit	View Recipients	400.00 USD

AUTHORIZATION

Memo	Enter a Memo

按一下**"核准"**以继续。

③

Cancel   Approve

I
A

TEMPLATE CENTER
Use this page to select template options or review existing templates.

+ Create a Template   🖶 Print   ? Help

✓ **Successful Submit**
Template Monthly Rental Dues, Payroll approved successfully.

执行 ACH 付款

使用模板执行付款

在 "**付款**" 菜单中选择 "**模板中心**"。

选择要用来执行付款的ACH模板。

1

2 按一下 "**执行付款**" 以继续。

CREATE COLLECT FROM BUSINESS PAYMENT FROM TEMPLATE
Use this page to create a new Collect From Business payment from template.

? Help

PAYMENT INFORMATION

* Required Fields

Template Name	Monthly Rental Dues
Transaction Description	Monthly
Account	8880008001 - XYZ Operations
ACH Company ID	9999999999
Effective Date *	09/30/2019 📅
Frequency	⦿ One-Time Only ◯ Recurring

3 选择交易日期。

4 选择此交易是一次性还是定期自动付款。

RECIPIENTS

Running Totals ▾

Show All ▾   Search 🔍 ❓

Recipient Name ▲ Recipient ID	Account		Status Prenote Expiry	Addenda
		Set All	Set All ▾	ℹ
Amari's Atelier 6678	852741963456	2,100.00	Active ▾	➕
Earthenware Workshop 8832	9638271123	3,956.00	Active ✓	➕
Maison de Fluer 9982	789456123258	1,568.00	Hold	➕
R+B Gallery 7899				➕
Sans Sand Import 7899				➕
Yoga Labs 6653				➕

5 继续根据需要调整金额。

6

如需在交易中排除指定收款人，请选择 **"保留"**。

请注意，如果此交易被设定为 **定期自动付款**，则所有未来的交易中，被保留的收款人将继续处于 **"保留"** 状态。

Show / Hide Columns   Show 10 ▾

Cancel   Save Incomplete   Continue

EAST WEST BANK

PAYMENT INFORMATION

Template Name	Monthly Rental Dues
Transaction Description	Monthly
Account	8880008001 - XYZ Operations
ACH Company ID	9999999999
Effective Date	09/30/2019
Frequency	One-Time Only

RECIPIENTS

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Prenote Expiry	Addenda
Amari's Atelier 6678	852741963456	2.100.00 USD	Active	
Earthenware Workshop 8832	9638271123	3,956.00 USD	Active	
Maison de Fluer 9982	789456123258	1,568.00 USD	Active	
R+B Gallery 7899	123456789	4,571.00 USD	Active	
Sans Sand Import 7899	123456789	10,815.00 USD	Hold	
Yoga Labs 6653	963852147	2,150.00 USD	Active	

TOTAL RECIPIENTS 5   TOTAL DEBIT AMOUN

按一下**"提交付款"**以继续。

⑦

Show 10 ▼

[Cancel]   [Edit Payment]   [Submit Payment]
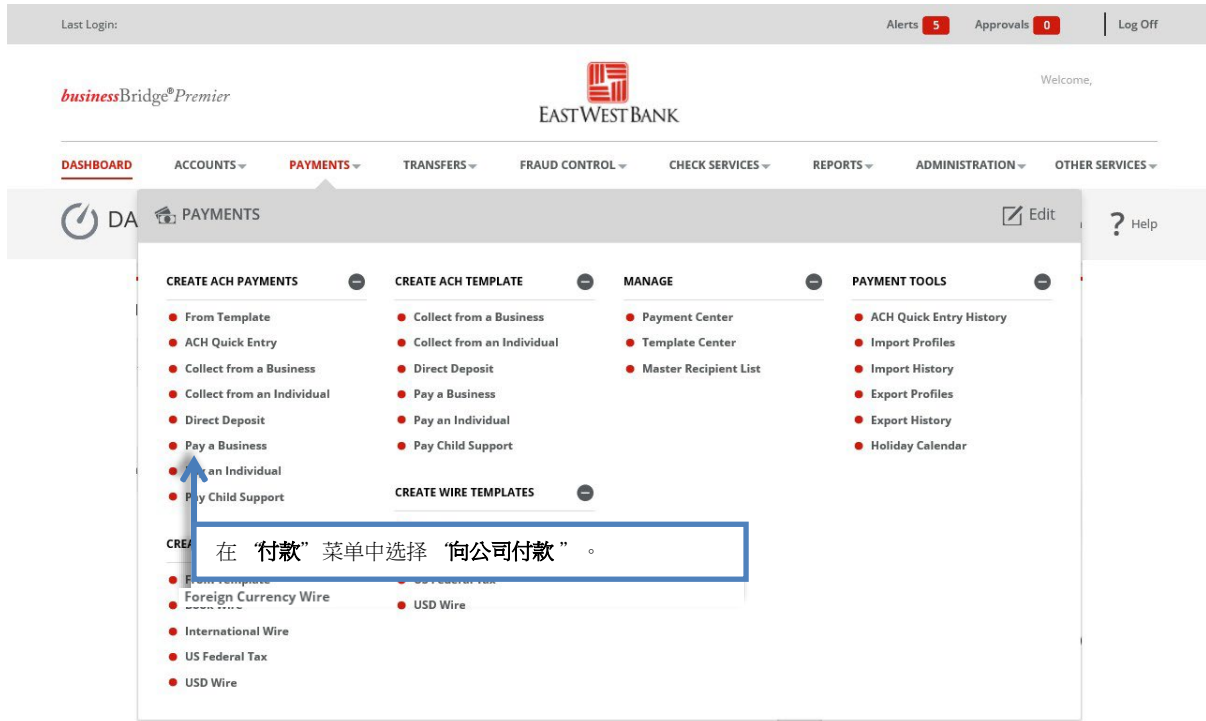
✓ **Successful Submit**
Payment Monthly has been successfully created. Total debits **14,345.00 USD**.

[Payment Center]

⚠ 您的付款可能需要获得核准。 具体操作请参阅本用户指南的《核准付款》章节。

不使用模板执行付款

以向业务合作伙伴付款为例。

在"**付款**"菜单中选择"**向公司付款**"。

PAYMENT INFORMATION

1 为交易添加简单的描述。

2 选择您要接收付款的账户。 选择账户后，预先填写的ACH 公司ID 会自动填入。

3 选择交易日期。

4 选择此交易是一次性还是定期自动付款。

5 如需添加收款人，请使用"**新建**"，或遵循步骤 6。

6 如果您已在"**主要收款人**"中保存了收款人的信息，请使用"**选择收款人**"。

EAST WEST BANK

CREATE RECIPIENT

★ Required Fields ❓ ✖

Field	Input
Recipient Name ★	Enter Recipient Name
Recipient ID ★	Enter Recipient ID
Account Type ★	Select an Account Type
Bank ★	Enter Bank ID
Account Number ★	Enter Account Number

Options
☐ Save to Master Recipient List
☐ Add Contact Information

输入公司名称。 **5a**

输入公司在贵公司的内部参考ID。 **5b**

选择公司的账户类型。 **5c**

输入银行的名称。 **5d**

输入公司的账号。 **5e**

按一下"**继续**"。 **5f**

Cancel　　Continue

PREVIEW RECIPIENT

★ Required Fields ❓ ✖

Recipient Name	Music Association
Recipient ID	7891
Bank	322070381
Account Number	132465789
Save to Master Recipient List	No

按一下"**提交**"以继续。 **5g**

Cancel　　Edit　　Submit　　Submit and Create

RECIPIENTS

Running Totals ▼

Show All ▼　　Search 🔍　　❓　　Select Recipients　　Create New　　Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount* ▲	Status Prenote Expiry	Addenda	
				ℹ️	➖
Music Association 7891	132465789		Active	➕	🗑️

如果您已在"**主要收款人**"中保存了收款人的信息，请使用"**选择收款人**"。 **6**

Show / Hide Columns　　　　Show 10 ▼

Cancel　　Save Incomplete　　Continue

SELECT RECIPIENTS

Show All

Search

	Recipient Name ▲	Recipient ID ▲	Bank ID ▲	Account Number ▲	Account Type ▲
☐	Amari's Atelier	6678	322070381	852741963456	Checking
☐	Earthenware Workshop	8832	322070381	9638271123	Checking
					Checking
☑	Sans Sand Import	7899	322070381	123456789	Checking
☑	Yoga Labs	6653	322070381	963852147	Checking

选择收款人。

6a

Show 25 ▼

Cancel   Done

按一下"**完成**"以继续。

6b

Show 25

RECIPIENTS   Running Totals ▼

Show All   Search   ?

Select Recipients   Create New   Import from File

输入付款金额。

Recipient Name ▲ Recipient ID		ount* ▲	Status Prenote Expiry	Addenda	
		7 Set All ▼	Set All ▼	ℹ️	⊖
Music Association 7891	132465789		Active ▼	➕	🗑️
Yoga Labs 6653	963852147		Active ▼		🗑️

如果有需要，请在此增加附录。

Show / Hide Columns   Show 10 ▼

Cancel   Save Incomplete   Continue

8   按一下"**继续**"。

21

PREVIEW PAYMENT (PAY A BUSINESS)
Before submitting the payment, use this page to review the payment details.

? Help

PAYMENT INFORMATION ⊖

Transaction Description	Membership
Account	8880008001 - XYZ Operations
ACH Company ID	9999999999
Effective Date	09/30/2019
Frequency	One-Time Only

RECIPIENTS

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Prenote Expiry	Addenda
Music Association 7891	132465789	100.00 USD	Active	
Yoga Labs 6653	963852147	325.00 USD	Active	

TOTAL RECIPIENTS 2   TOTAL CREDIT AMOUNT   425.00 USD

Show 10 ▼

Cancel   Edit Payment   Submit Payment

按一下"**提交付款**"。

9

✓ **Successful Submit**
Payment Membership has been successfully created. Total credits 425.00 USD.

Save as Template   Payment Center

⊘ 您的付款可能需要获得核准。 具体操作请参阅本用户指南的《核准付款》章节。

核准付款

*business*Bridge®*Premier*

EAST WEST BANK

Welcome,

DASHBOARD   ACCOUNTS ▾   PAYMENTS ▾   TRANSFERS ▾   FRAUD CONTROL ▾   CHECK SERVICES ▾   REPORTS ▾   ADMINISTRATION ▾   OTHER SERVICES ▾

⟳ DA   🔾 PAYMENTS   ✏ Edit   ? Help

CREATE ACH PAYMENTS ⊖   **CREATE ACH TEMPLATE** ⊖   **MANAGE** ⊖   **PAYMENT TOOLS** ⊖
● From Template   ● Collect from a Business   ● Payment Center   ● ACH Quick Entry History
● ACH Quick Entry   ● Collect from an Individual   ● Template Center   ● Import Profiles
● Collect from a Business   ● Direct Deposit   ● Master Recipient List   ● Import History
● Collect from an Individual   ● Pay a Business
● Direct Deposit   ● Pay an Individual   ① 按一下"**付款中心**"以搜寻待核准的ACH付款。
● Pay a Business   ● Pay Child Support
● Pay an Individual
● Pay Child Support   **CREATE WIRE TEMPLATES** ⊖
● Book Wire
CREATE WIRE PAYMENTS ⊖   ● International Wire
● From Template   ● US Federal Tax
● Book Wire   ● USD Wire
● International Wire
● US Federal Tax
● USD Wire

MANAGE PAYMENTS

| **ALL** | **PENDING** |

Date Type   From   To   Payment Type   Payment Status
Send Date ▾   08/28/2019 📅   10/27/2019 📅   All ACH Payment Types ▾   All Statuses ▾   **Search**
ADVANCED SEARCH

☐	Payment Date ▼ Send Date	Payment No. Name/Reference	Status ▲ Confirmation No.	Co. Account ▲ Co. Account Identifier	Type ▲ Created By Template	Recipient ▲	Amount (Items) Rate ▲ Recipient Amount (Items)

VIEW PROCESSED   ◀ VIEW LAST MODIFIED BY ⊖

☑	09/30/2019 09/27/2019	68WO7BA6RB Monthly	Pending Approval (0 of 1)	8880008001 9999999999 - QWERTYOperations	Collect From Business Monthly Rental Dues	View Recipients	14,345.00 USD (5)
☑	09/30/2019 09/30/2019	FL2FUBZMF0 Membership	Pending Approval (0 of 1)	8880008001 9999999999 - QWERTYOperations	Pay a Business	View Recipients	425.00 USD (2)
☐	09/18/2019 09/17/2019	08E9D2A1XY Alert Test	Completed	8880008001 9999999999 - QWERTYOperations	Direct Deposit Alert Test	Aaron Rogers	1.03 USD (1)

① 选择要提交给银行进行处理的ACH 交易。
根据贵公司的安全控制设定，电汇可能需要多次核准。

| ☐ | | | | | | | 14,355.84 USD (3) |
| ☐ | 08/29/2019 | Sports Pay | | 9999999999 - QWERTYOperations | | Recipients | 230,099.81 USD (102) |

② 按一下"**核准**"以继续。

Show / Hide Columns   Show 100 ▾

[Reject]   [Delete]   [**Approve**]   [Export]

23

SELECTED PAYMENTS

Payment No. Name/Reference	Send Date Payment Date	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Rate Recipient Amount (Items)
						◀ VIEW LAST MODIFIED BY ➖
68WO7BA6RB Monthly	09/27/2019 09/30/2019	Pending Approval	8880008001 9999999999 - QWERTYOperations	Collect From Business Monthly Rental Dues	View Recipients	14,345.00 USD
FL2FUBZMF0 Membership	09/30/2019 09/30/2019	Pending Approval	8880008001 9999999999 - QWERTYOperations	Pay a Business	View Recipients	425.00 USD

AUTHORIZATION

Memo   Enter a Memo
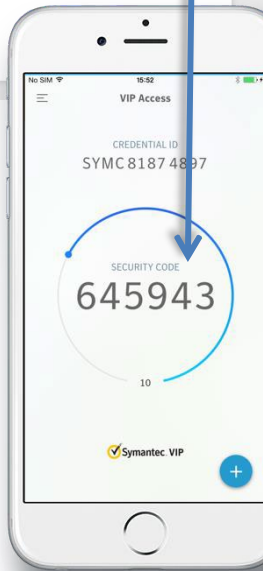
Passcode *   Enter Passcode

输入6位数代码（30秒内有效）

③

Cancel   Approve

④

按一下 "**核准**" 以继续。

根据贵公司选择的验证方式，您可以使用其他方法来获得验证代码。

VIP Access

CREDENTIAL ID
SYMC 8187 4897

SECURITY CODE
645943

10

Symantec VIP

✓ **Successful Submit**
You have successfully approved payment 68WO7BA6RB, FL2FUBZMF0.

定期自动进行的 ACH 付款，请注意：
核准定期 ACH 付款表示贵公司对整个定期自动付款（频率）进行授权。 您正在核准排定于未来日期的ACH 付款。 下一个排定的ACH 将自动排入系统并进行处理。

编辑付款

MANAGE PAYMENTS							

ALL   PENDING

Date Type	From	To	Payment Type	Payment Status		
Send Date	11/27/2022	01/26/2023	All ACH Payment Types	Scheduled	**Search**	⊖
					ADVANCED SEARCH	

	Payment Date ▼ Send Date	Payment No. Name/Reference	Status ▲ Confirmation No.	Co. Account ▲ Co. Account Identifier	Type ▲ Created By Template	Recipient ▲	Amount (Items) **Rate** ▲ Recipient Amount (Items)
VIEW PROCESSED						◄ VIEW LAST MODIFIED BY	⊖
☐	12/30/2022 12/29/2022	2PM70EPJ1R ⊙ Sample Nam	Scheduled	8880008001 9999999999 - QWERTYOperations	Pay an Individual	Sample Name	90.00 USD (1)
☐	12/30/2022 12/29/2022	YNI9PI7HQ1 ⊙ XYZ Co	Scheduled	8880008001 9999999999 - QWERTYOperations	Pay a Business	xyz corp	4,000.00 USD (1)

Show / Hide Columns

> 按一下付款编号进行编辑

Show 10 ▾

[Reject] [Delete] [Approve] [Export]

EDIT PAYMENT (PAY AN INDIVIDUAL)
Use this page to edit a payment.

⟲ View History   ? Hel

PAYMENT INFORMATION   ★ Required Fields ⊖

Transaction Description *	Sample Nam
Account *	8880008001 - XYZ-Operations ▾
ACH Company ID *	9999999999 - QWERTYOperations ▾
Effective Date *	12/30/2022 📅 ❓
Frequency	⦿ One-Time Only ◯ Recurring
Workflow	☐ Approve on Submit

RECIPIENTS   Running Totals ▾

Show All ▾   Search 🔍 ❓   [Select Recipients] [Create New] [Import from File]

Recipient Name ▲ Recipient ID	Account Number ▲	Amount* ▲	Status Prenote Expiry	Addenda	
		Set All ▾	Set All ▾	ℹ️	⊖
Sample Name Employee ID# 32	3232323232	100.00	Active ▾	➕	🗑️

Show / Hide Columns

> 编辑该付款

[Cancel] [Delete Payment] [Save Incomplete] [Continue]

> 按一下"**继续**"提交编辑

EAST WEST BANK

取消"编辑付款"

EDIT PAYMENT (PAY AN INDIVIDUAL)
Use this page to edit a payment.

View History   ? Help

PAYMENT INFORMATION   ★ Required Fields ⊖

Transaction Description *	Sample Nam
Account *	8880008001 - XYZ-Operations
ACH Company ID *	9999999999 - QWERTYOperations
Effective Date *	12/30/2022 ❓
Frequency	● One-Time Only ○ Recurring
Workflow	☐ Approve on Submit

RECIPIENTS   Running Totals ▼

Show All   Search 🔍 ❓   [Select Recipients] [Create New] [Import from File]

Recipient Name ▲ Recipient ID	Account Number ▲	Amount* ▲	Status Prenote Expiry	Addenda
		Set All ▼	Set All	
Sample Name Employee ID# 32	3232323232	90.00	Active	

Show / Hide Co...

若没有进行更改，请按一下"**取消**"

若选择"**继续**"按钮但是并未进行任何更改，则付款将返回至"**待批准**"。

[Cancel] [Delete Payment] [Save Incomplete] [Continue]

在不编辑的情况下查看付款

MANAGE PAYMENTS

| ALL | PENDING |

Date Type	From	To	Payment Type	Payment Status	
Send Date	11/27/2022	01/26/2023	All ACH Payment Types	Scheduled	[Search]

ADVANCED SEARCH

☐	Payment Date ▼ Send Date	Payment No. Name/Reference	Status ▲ Confirmation No.	Co. Account ▲ Co. Account Identifier	Type ▲ Created By Template	Recipient ▲	Amount (Items) [Rate] ▲ Recipient Amount (Items)
VIEW PROCESSED							VIEW LAST MODIFIED BY ◀ ⊖
☐	12/30/2022 12/29/2022	2PM70EPJ1R Sample Nam	Scheduled	8880008001 9999999999 - QWERTYOperations	Pay an Individual	Sample Name	90.00 USD (1)
☐	12/30/2022 12/29/2022	YNI9PNTHQ1 XYZ Corp	Scheduled	8880008001 9999999999 - QWERTYOperations	Pay a Business	xyz corp	4,000.00 USD (1)
Show / Hide Columns							Show 10 ▼

按一下"**唯读**"标志则无须在编辑模式下即可查看付款的详细信息。

显示已编辑付款的付款中心。

MANAGE PAYMENTS

ALL   PENDING

Date Type	From	To	Payment Type	Payment Status	
Send Date ▾	11/27/2022 📅	01/26/2023 📅	All Payment Types ▾	All Statuses ▾	Search

ADVANCED SEARCH

☐	Payment Date ▾ Send Date	Payment No. Name/Reference	Status ▲ Confirmation No.	Co. Account ▲ Co. Account Identifier	Type ▲ Created By Template	Recipient ▲	Amount (Items) Rate ▲ Recipient Amount (Items)
VIEW PROCESSED							◀ VIEW LAST MODIFIED BY ⊖
☐	12/30/2022 12/29/2022	2PM70EPJ1R ⊙ Sample Nam	Pending Approval (0 of 1)	8880008001 9999999999 - QWERTYOperations	Pay an Individual	Sample Name	100.00 USD (1)
☐	12/30/2022 12/29/2022	MXXLOXUL91 ⊙ SampleName	Schedule	8880008001	Collect from an Individual	Sample	300.00 USD (1)
☐	12/30/2022 12/29/2022	YNI9PNTHQ1 ⊙ XYZ Corp	Schedule	QWERTYOperations			4,000.00 USD (1)

> 编辑付款后，付款状态将返回至"**待批准**"。

View Payment History

🏦 **VIEW PAYMENT (PAY AN INDIVIDUAL)**
Use this page to view the details of a payment to an individual.

🕐 View History   🖨 Print

PAYMENT INFORMATION ⊖

Transaction Description	Sample Nam
Account	8880008001 - XYZ-Operations
ACH Company ID	9999999999 - QWERTYOperations
Payment Number	2PM70EPJ1R
Effective Date	12/30/2022
Frequency	One-Time Only

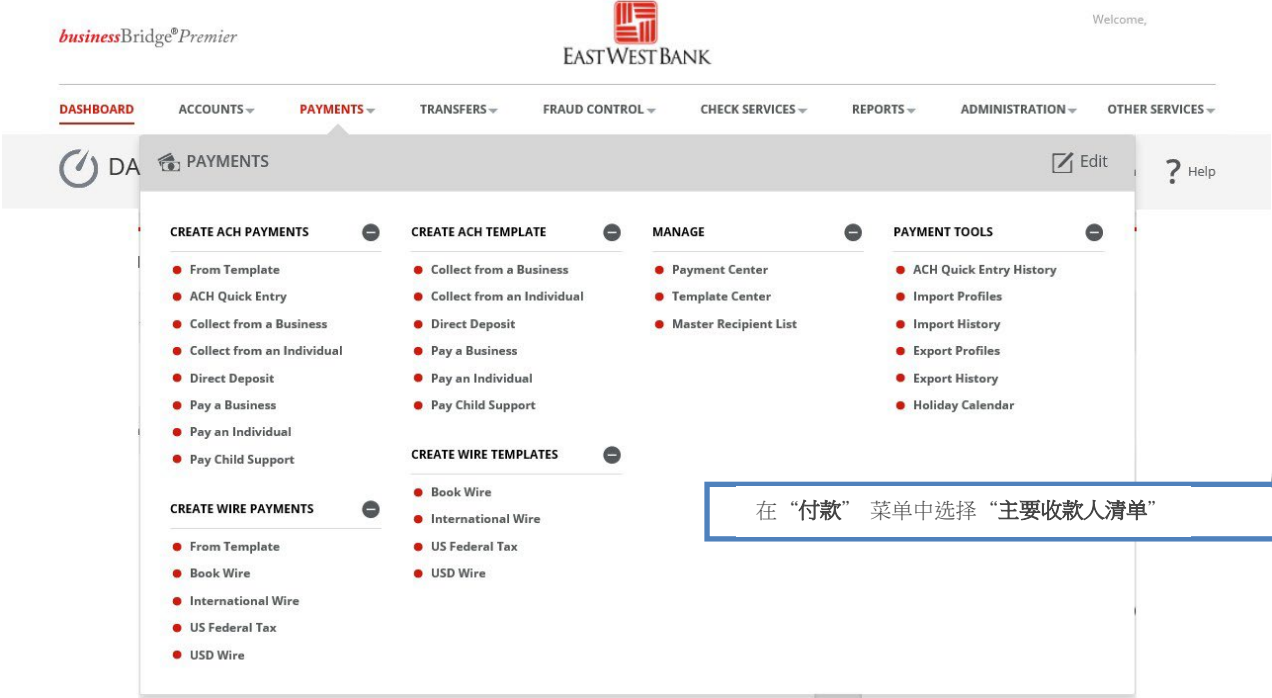> 在编辑或查看付款时，"**按一下**"查看历史记录"，即可查看此付款的编辑和核准历史记录。

VIEW PAYMENT HISTORY ⊗

User ID	Activity	Date/Time
· ·	create	12/27/2022 09:07
- - - -	approve	12/27/2022 09:08
· ·	modify	12/27/2022 09:27

Cancel

> 显示付款历史。

建立"主要收款人"

您可通过将收款人（受益人）保存到"主要收款人清单"中，集中管理用于电汇和 ACH 付款的个人、公司及其银行账户信息。

MANAGE MASTER RECIPIENT LIST
Use this page to review recipient details.

+ Create Recipient   🖨 Print   ? Help

MANAGE RECIPIENTS

ALL

在"付款"菜单中选择"添加收款人" ①

Recipient Name   All Status ▾   **Search**

ADVANCED SEARCH

☐	Name ▲	Status ▲	ACH Domestic ▲	Wire ▲	
☐	ABC Company	Approved		✅	🗑
☐	Awesome Kathy	Approved	✅	✅	🗑
☐	Black Forest Woods	Approved	✅	✅	🗑
☐	International Trading Company	Approved		✅	🗑
☐	Mack Lee	Approved		✅	🗑
☐	Sahale Snacks	Approved		✅	🗑
☐	Thermoplastic Epoxy Inc.	Approved		✅	🗑

Show / Hide Columns   Show 10 ▾

Export All ACH Recipients

随后，您会看到"建立主要收款人"的弹出式窗口。 如果窗口未出现，请检查您的弹出窗口封锁程序设置。

CREATE MASTER RECIPIENT
★ Required Fields   ?   ✕

Step 1 Use this page to add a new payment recipient

Recipient Type ★   ☑ ACH Domestic Recipier

② 选择 "ACH 境内收款人"。
1

ACH Recipient Types ★   ○ Individual   ⦿ Business

③ 选择收款人的类型。

☑ Pay a Business

④ 选择此收款人可以参与的交易类型。

☐ Collect From Business

☐ Wire Recipient

按"下一步"以继续。

⑤

Cancel   **Next**

CREATE MASTER RECIPIENT

Step 2 Use this page to add payment information for each payment type

Recipient Name*   ACH Recipient

6a 输入收款人（公司或个人）的正式名称。
最多35个字符。

ACH RECIPIENT - ACCOUNT INFORMATION ⊖

6b 输入内部参考ID。

ACH Recipient ID*   3698

选择账户类型。

Account Type*   Checking   **6c**

输入收款人的账号。

Account Number*   8520741963   **6d**

Bank*   ○ Select from List   ● Enter Bank Information with Bank ID

Bank ID Type	ABA (ACH)
Bank ID *	322070381
Bank Name	East West Bank

6e 如果已有收款人的 ABA 信息，请选择"**使用银行 ID 输入银行信息**"

如需搜寻收款银行的ABA 信息，请使用"**从菜单中选择**"。

ACH RECIPIENT - ADDITIONAL INFORMATION ⊖

Recipient Contact   ☐ Add Contact Information

[Cancel]   [Back]   [Preview]

6f 按一下"**预览**"以查看收款人信息。

PREVIEW MASTER RECIPIENT ? ✕

Step 3 Before submitting, use this page to review the payment recipient information

Recipient Name	ACH Recipient

ACH RECIPIENT - ACCOUNT INFORMATION ⊖

ACH Recipient Types	Business
Payment Types	Pay a Business
ACH Recipient ID	3698
Account Number	8520741963
Bank ID Type	ABA (ACH)
Bank ID	322070381
Bank Name	East West Bank

6f

按一下"**提交收款人**"以查看收款人信息。

Cancel   Back   Submit Recipient

PREVIEW MASTER RECIPIENT ? ✕

Step 3 Before submitting, use this page to review the payment recipient information

Recipient Name	ACH Recipient

ACH RECIPIENT - ACCOUNT INFORMATION ⊖

| ACH Recipient Types	Business
Payment Types	Pay a Business
ACH Recipient ID	3698
Account Number	8520741963
Bank ID Type	ABA (ACH)
Bank ID	322070381
Bank Name	East West Bank

✓ **Successful Submit**
The Recipient ACH Recipient is successfully created.

Manage Recipient List

网上研讨会

为协助您顺利使用我们的网上银行平台，我们定期提供网上研讨会，为您逐步指导电汇转账付款的流程。 请参阅我们的培训中心网站，获取课程和注册信息。

培训中心网站：https://www.eastwestbank.com/en/small-mid-size-businesses/training-center
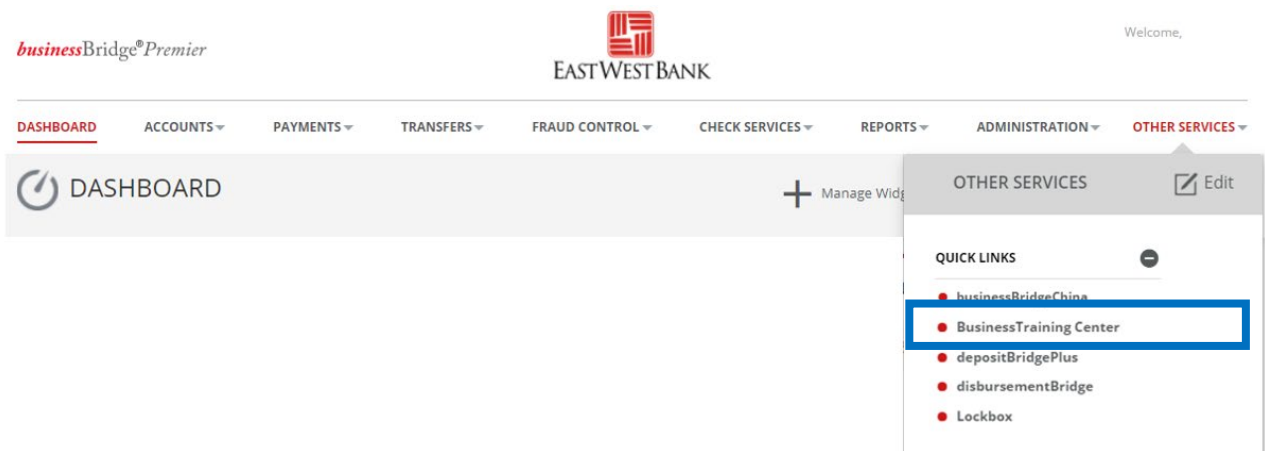
常见问题：

银行何时会处理我的 ACH？

- 您在建立付款时选择的"生效日期"就是电汇的传送日期。

如何召回或取消ACH 付款？

- 请立即致电我们的客户服务团队。 我们可以协助追踪并可能召回ACH，但不保证能够成功归还资金。
- 请在输入"验证代码"（也称为令牌密码）之前，确认所有付款信息。 一旦提交，付款将立即传送到银行进行处理。