



*business*Bridge® Premier
企業網路銀行
用戶指南

自動付款（ACH）

2023年1月

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最佳安全方式

隨著網絡犯罪和欺詐的日益增多，您已不能只依靠單一的系統或服務來有效控制網路及交易的風險。因此，我們鼓勵戶採用多層次風險控管方式，在安裝安全軟體的基礎上，使用雙重控制系統設定，以完善操作程序。

為了節省您的時間，我們在此列出了幾種最佳安全方式，供您參考。

雙重控制系統的設定和操作程序

一項交易至少由兩人參與，不僅可以確保準確性，還能增加犯罪份子和內部員工篡改支付資訊的複雜度。

- **ACH 範本的雙重控制**可確保至少由兩個人審核新增或變更的範本（例如：變更收款人帳號、新增收款人等）。
- **ACH 付款的雙重控制**可確保唯有獲得至少兩名公司人員的核准後才能從帳戶中放款。

透過電子郵件收到付款通知時，向寄件人驗證付款資訊

商務電子郵件洩露是一種常見的詐騙方式。犯罪分子透過使用未經授權的電子郵件讀取權限，變更付款指令，使資金被轉入犯罪分子的帳戶。

- 付款請求看起來真實有效（例如來自銀行、政府機關、業務合作夥伴或貴公司的主管）。
- 留意電子郵件地址和撰寫風格的細微差異。
- 特別留意那些強調急迫性和保密性的電子郵件。

防範這類欺詐行為的一個簡單而有效的方法，是撥打已存檔的電話號碼（非透過電子郵件提供）給電子郵件的發送人，確認支付指令是否準確。

預先採用安全最佳實踐和盡職調查，可有效避免因詐欺行為所引起的潛在財務損失、業務中斷，以及恢復時間等相關成本。

如果您發現任何可疑交易，或需要更多有關防範欺詐的資訊，請致電我們的全球交易服務團隊，電話 888-761-3967。

截止時間

我們建議在生效日期前兩個工作日的下午 3 時（太平洋時間）之前核准交易。

第 1 天（太平洋時間下午 3 時前）	第 2 天	第 3 天
使用網路銀行核准交易	--	交易完成 （收款人收到資金）

付款狀態

狀態將會即時更新。

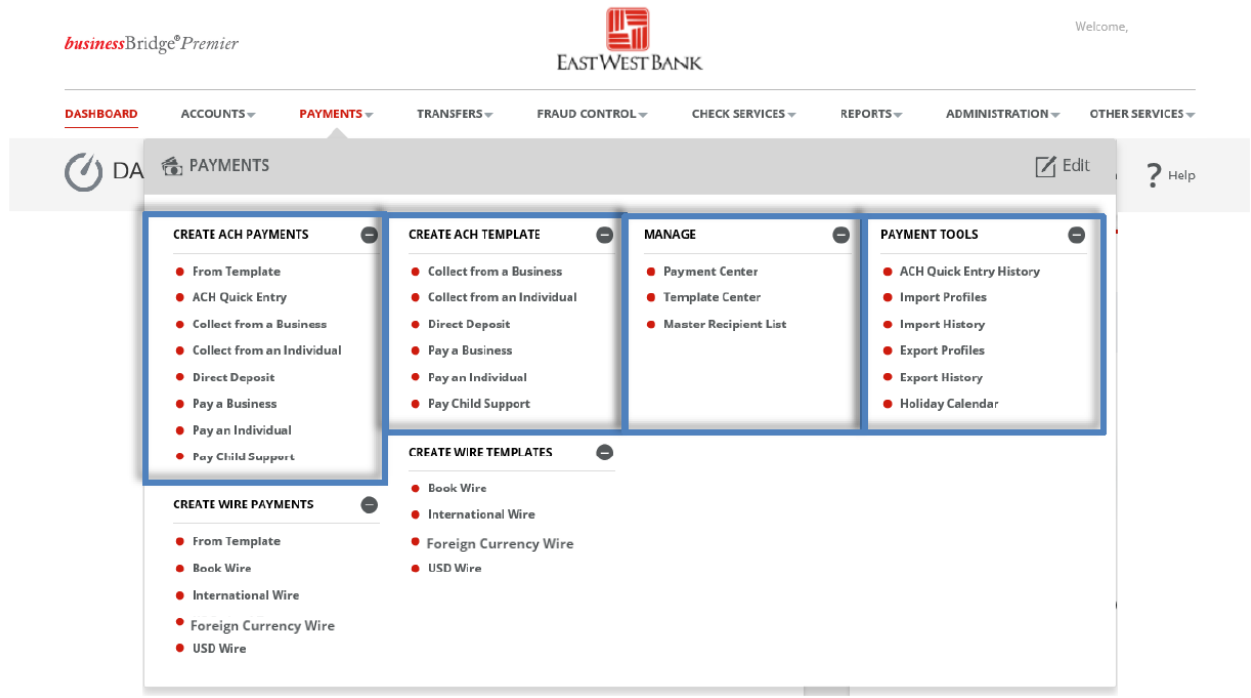
狀態	定義
等待核准中	需要核准才能提交給銀行進行處理。
已排程	交易已提交至銀行，並將在下一個付款批次進行處理。 交易可以提前 30 天進行排程。
已傳送	交易已傳送給銀行進行處理。
已完成	交易已完成。
逾期	交易在截止時間之前未獲得核准。付款已達生效日期(傳送日期)，但仍在等待核准。 更新日期後，交易將被重新排程，等待核准。
已刪除	一位用戶刪除了付款項目。

收款人狀態

狀態	定義
使用中	可使用的收款人。
保留	保留此收款人，但不用於當前批次的付款。
預驗證	用來驗證帳戶資訊的零美元測試。

ACH 付款的選單內容

顯示的選項可能因貴公司所註冊的服務和個人用戶的讀取權限而異。



The screenshot displays the BusinessBridge Premier interface for East West Bank. The top navigation bar includes: **businessBridge[®]Premier**, **EAST WEST BANK**, and a "Welcome," message. The main navigation menu contains: **DASHBOARD**, **ACCOUNTS**, **PAYMENTS** (highlighted), **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**. The **PAYMENTS** dropdown menu is open, showing the following options:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - International Wire
 - Foreign Currency Wire
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - International Wire
 - Foreign Currency Wire
 - USD Wire

建立範本

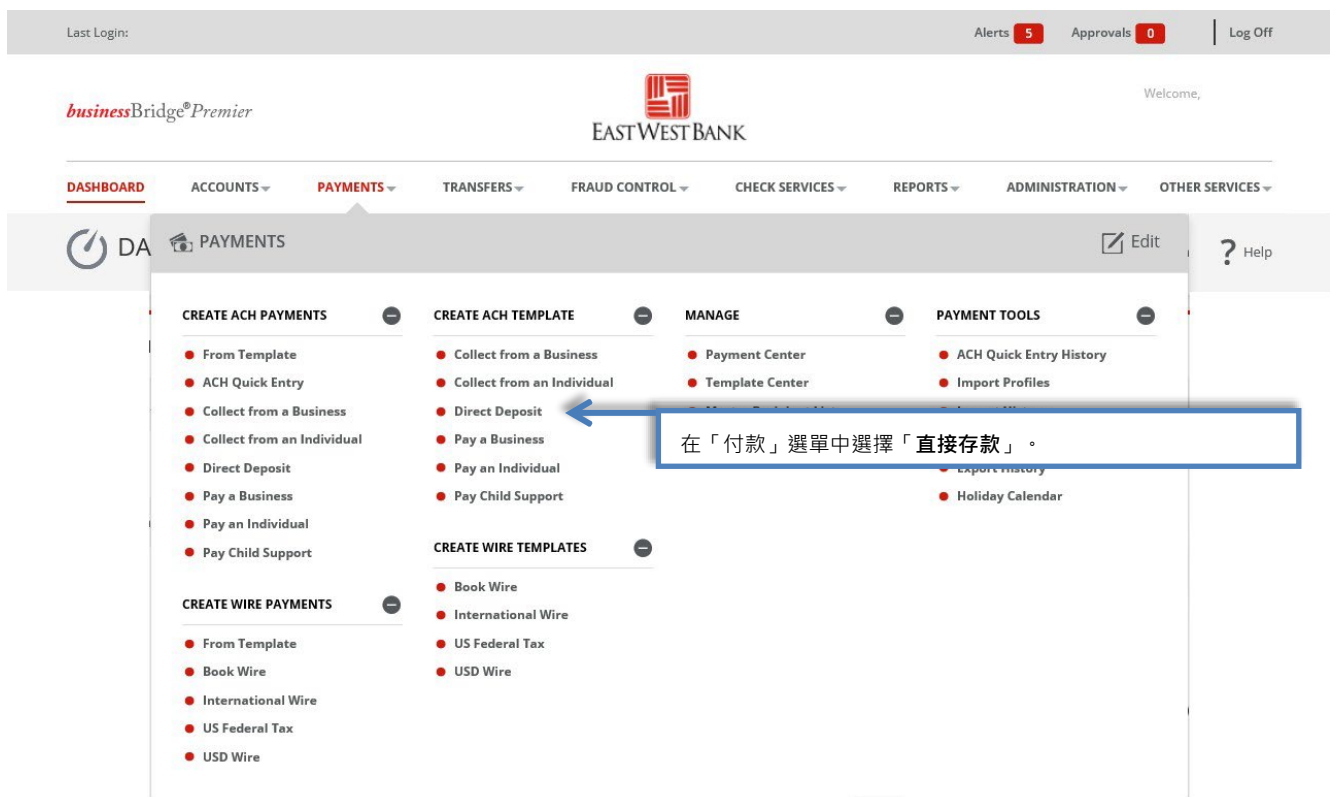
範本可以用於協助防止詐欺、盡可能減少錯誤並提高效率。

- 將常用收款人的詳細資訊保存至範本中，以便未來付款使用。
- 您或其他用戶可以快速找到範本、進行更新並執行付款，而無需重新輸入所有資訊。

以下指令是採用了本行推薦使用的雙重控制設定來創建。貴公司的客製安全控制可能有所不同。如需詳盡的指導說明，請隨時與我們聯絡。

直接存款範本

按照以下指令建立薪資支付範本。



The screenshot shows the East West Bank BusinessBridge Premier interface. The top navigation bar includes 'Last Login:', 'Alerts 5', 'Approvals 0', and 'Log Off'. The main header features the 'businessBridge® Premier' logo, the East West Bank logo, and a 'Welcome,' message. Below the header is a navigation menu with options: DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The 'PAYMENTS' menu is expanded, showing several categories: 'CREATE ACH PAYMENTS', 'CREATE ACH TEMPLATE', 'MANAGE', 'PAYMENT TOOLS', 'CREATE WIRE PAYMENTS', and 'CREATE WIRE TEMPLATES'. A blue arrow points to the 'Direct Deposit' option under the 'CREATE ACH PAYMENTS' category. A text box with a blue border contains the instruction: '在「付款」選單中選擇「直接存款」。' (Select 'Direct Deposit' in the 'Payments' menu).

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	1	為範本添加名稱。 例如：「薪資」
Template Name *	Enter Template Name	2	選擇您希望進行付款的帳戶。 選擇帳戶後，預先填寫的ACH 公司ID 會自動填入。
Account *	Select an Account	3	輸入有關交易的簡要說明。
ACH Company ID *	Select an ACH Company ID	4	如需添加收款人，請使用「新建」或 遵循步驟 5。
Transaction Description *	Enter a Description		
Template Limit	Enter Template Limit		

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	4a	輸入收款人的名稱。
Employee ID *	Enter Employee ID	4b	輸入收款人在貴公司的內部參考 ID。
Account Type *	Select an Account Type	4c	選擇收款人的帳戶類型。
Bank *	Enter Bank ID	4d	輸入匯款路線資訊 (即 ABA 號碼)。
Account Number *	Enter Account Number	4e	輸入收款人的帳號。
Options	<input type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information <input type="checkbox"/> Add Secondary Account Information	4f	按一下「繼續」。
Cancel Continue			

PREVIEW RECIPIENT * Required Fields ? x

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」以繼續。
 4g 或按一下「提交並建立」以添加其他收款人。

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
Gordon LeBleu 00001	111111111111	0.00		Active	

Cancel Delete Template Save Incomplete Continue

5 如果您已在「主要收款人」中保存了收款人的資訊，請使用「選擇收款人」。

SELECT RECIPIENTS ? x

5a 選擇要包含在薪資範本中的收款人。

<input type="checkbox"/>	Recipient Name	Recipient ID	Bank ID	Account Number	Account Type
<input checked="" type="checkbox"/>	Aaron Fleur	10018	011001742	77777778	Checking
<input checked="" type="checkbox"/>	Amy De La Grau	00002	322070381	222222222222	Checking
<input type="checkbox"/>	Amari Lee	10044	011202910	1115553338	Checking
<input type="checkbox"/>	Amir Giallo	00003	322070381	3333333333	Checking
<input type="checkbox"/>	Andrea St.Erin	10092	122000496	98888068	Checking
<input type="checkbox"/>	Andrew Smith	10052	021000089	3333456798	Checking
<input checked="" type="checkbox"/>	Anita OuYang	10075	021200407	11119996666	Checking

Cancel Done

5b 按一下「完成」以繼續。

RECIPIENTS Running Totals ▾

Show All ▾ Search ? Select Recipients Create New Import from File

Recipient Name Recipient ID	Account Number	Amount	Secondary Allocation Secondary Account	Status	Addenda
Aaron Fleur 10018	77777778	100.00			
Amy De La Grau 00002	222222222222	100.00		Active ▾	+ 🗑️
Anita OuYang 10075	11119996666	100.00		Active ▾	+ 🗑️
Gordon LeBleu 00001	111111111111	100.00			🗑️

Show / Hide Columns Show 100 ▾

Cancel
Delete Template
Save Incomplete
Continue

輸入任意金額以在範本中預留位置。金額可以在付款過程中更改。

按一下「繼續」。

Last Used Date/Time

1

TEMPLATE INFORMATION

Template Activation	09/24/2019
Template Name	Payroll
Account	000000001 - XYZ Operations
ACH Company ID	000000000
Transaction Description	123456789
Last Used Date/Time	This template is not yet used

RECIPIENTS

Recipient Name Recipient ID	Account Number	Amount	Secondary Allocation Secondary Account Number	Status Previous Copy	Addenda
Aaron Fleur 10018	77777778	100.00 USD		Active	
Amy De La Grau 00002	222222222222	100.00 USD		Active	
Anita OuYang 10075	11119996666	100.00 USD		Active	
Gordon LeBleu 00001	111111111111	100.00 USD		Active	
TOTAL RECIPIENTS		4	TOTAL CREDIT AMOUNT		

Show 100 ▾

Cancel
Edit Template
Submit Template

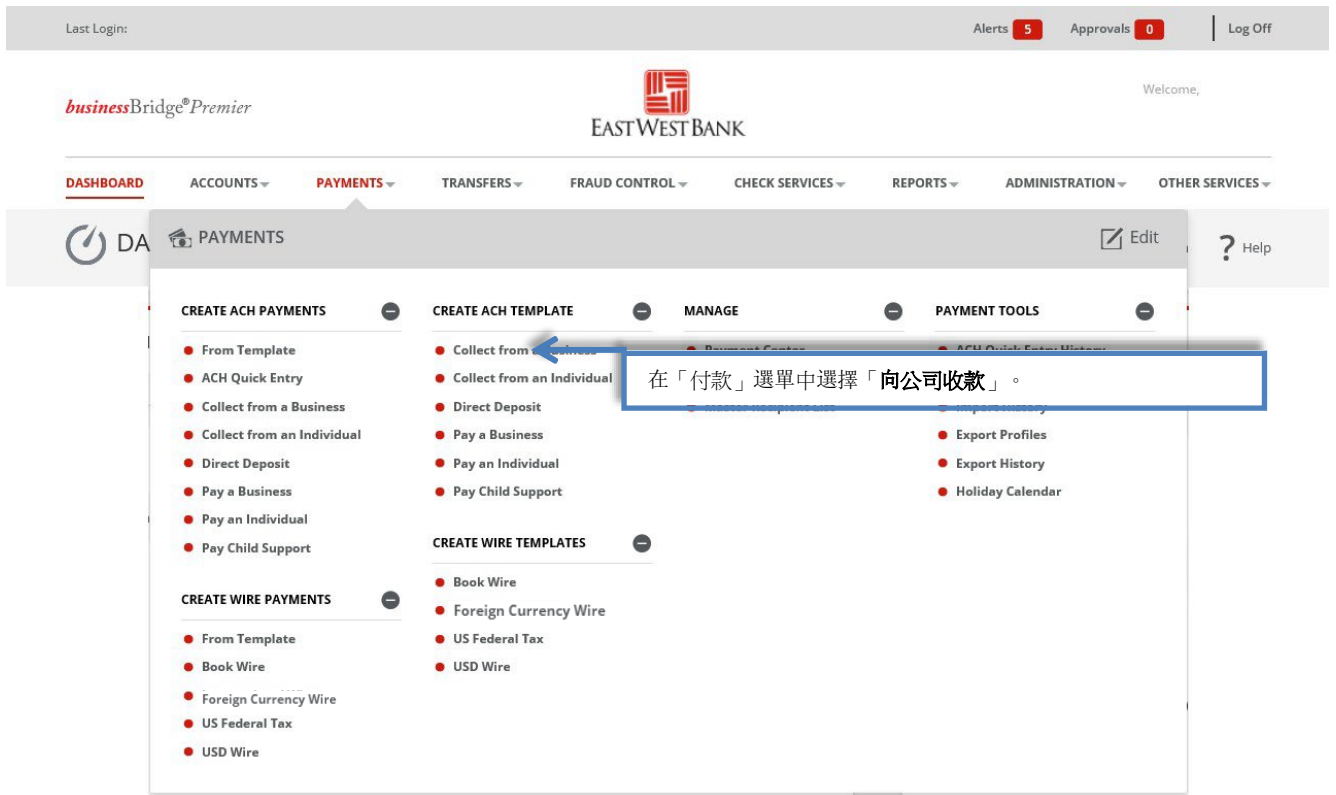
按一下「提交範本」以完成創建範本。

✔ **Successful Submit**
Payroll has been created successfully. Template Center

! 您的範本可能需要獲得核准。具體操作請參閱本用戶指南的「核准範本」章節。

向公司收款的範本

按照以下指令輸入用於扣款和收款的供應商資訊。



The screenshot shows the 'PAYMENTS' menu with the following options:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- CREATE ACH TEMPLATE** (highlighted with a blue arrow)
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- PAYMENT TOOLS**
 - Export Profiles
 - Export History
 - Holiday Calendar

A blue callout box points to the 'Collect from a Business' option under 'CREATE ACH TEMPLATE' with the text: 在「付款」選單中選擇「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	1	為範本添加名稱。 例如：「每月應付租金」
Template Name *	Enter Template Name	2	選擇您要接收款項的帳戶。 選擇帳戶後，預先填寫的ACH 公司ID 會自動填入
Account *	Select an Account	3	輸入有關交易的簡要說明
ACH Company ID *	Select an ACH Company ID		
Transaction Description *	Enter a Description		
Template Limit	Enter Template Limit		

RECIPIENTS

Select Recipients Create New Import from File

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

Cancel

4
如需添加收款人，請使用「新建」，或遵循步驟 5。

CREATE RECIPIENT

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

Cancel Continue

4a 輸入公司名稱。

4b 輸入該公司在貴公司的內部參考 ID。

4c 選擇公司的帳戶類型。

4d 輸入匯款路線資訊（即 ABA 號碼）。

4e 輸入公司帳號。

4f 按一下「繼續」。

PREVIEW RECIPIENT

Recipient Name Sans Sand Import

Recipient ID 7899

Bank 322070381

Account Number 123456789

Save to Master Recipient List No

Cancel Edit Submit Submit and Create

4g 按一下「提交」以繼續。

如果您已在「主要收款人」中保存了收款人的資訊，請使用「選擇收款人」。

5

RECIPIENTS Running Totals

Show All Search ?

Select Recipients Create New Import from File

Recipient Name Recipient ID	Account Number	Amount	Status Promote Expiry	Addenda
Sans Sand Import 7899	123456789		Active	

Show / Hide Columns Show 100

Cancel Save Incomplete Continue

5a

選擇要包含在收款範本中的供應商。

Show All Search

<input checked="" type="checkbox"/>	Recipient Name	Recipient ID	Bank ID	Account Number	Account Type
<input checked="" type="checkbox"/>	Amari's Atelier	6678	322070381	852741963456	Checking
<input checked="" type="checkbox"/>	Earthenware Workshop	8832	322070381	9638271123	Checking
<input checked="" type="checkbox"/>	Maison de Fluor	9982	322070381	789456123258	Checking
<input checked="" type="checkbox"/>	Sans Sand Import	7899	322070381	123456789	Checking
<input checked="" type="checkbox"/>	Yoga Labs	6653	322070381	963852147	Checking

Show 10

Cancel Done

5b 按一下「完成」以繼續。

RECIPIENTS Running Totals ▾

Show All ▾ Search

Select Recipients Create New Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status	Addenda
Amari's Atelier 6678	852741963456	2,100.00		
Earthenware Workshop 8832	9638271123	3,956.00	Active ▾	+
Maison de Fieur 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	+

Set All ▾

6 輸入任意金額以在範本中預留位置。金質可以在付款過程中更改。

7 按一下「繼續」。.....

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 Fieur 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

8 按一下「提交範本」以繼續。

Show 100 ▾

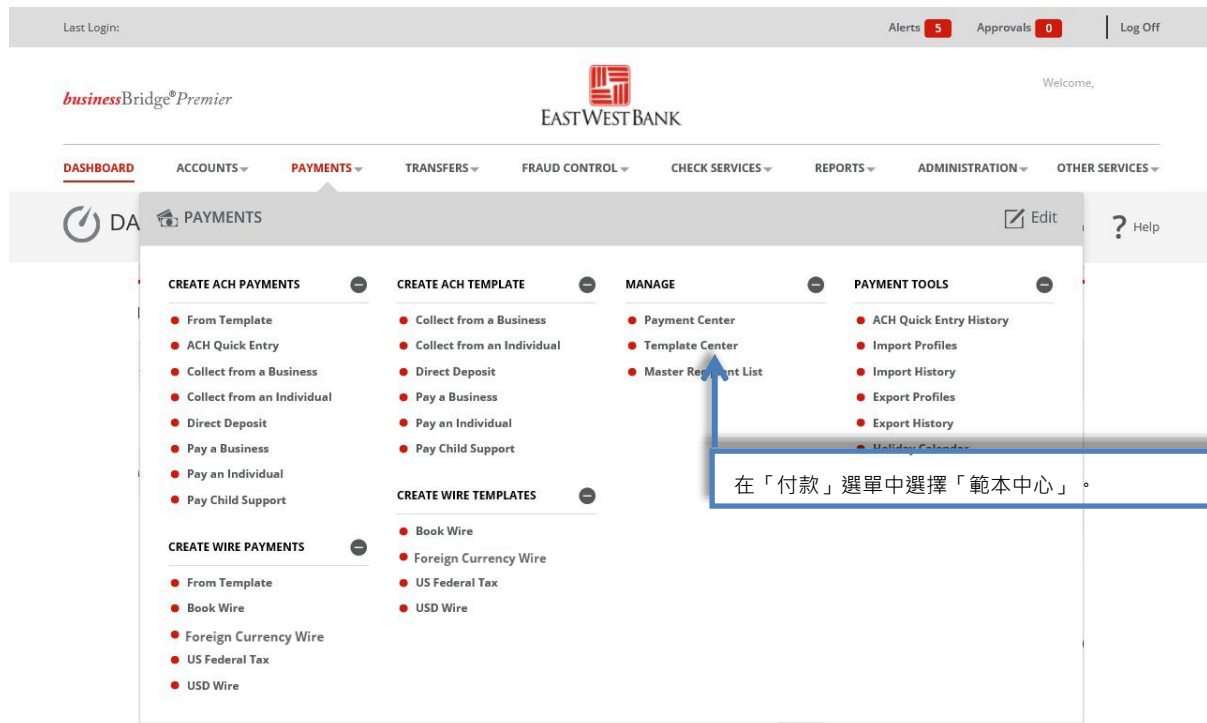
Cancel Edit Template Submit Template

Successful Submit
Monthly Rental Dues has been created successfully. Template Center

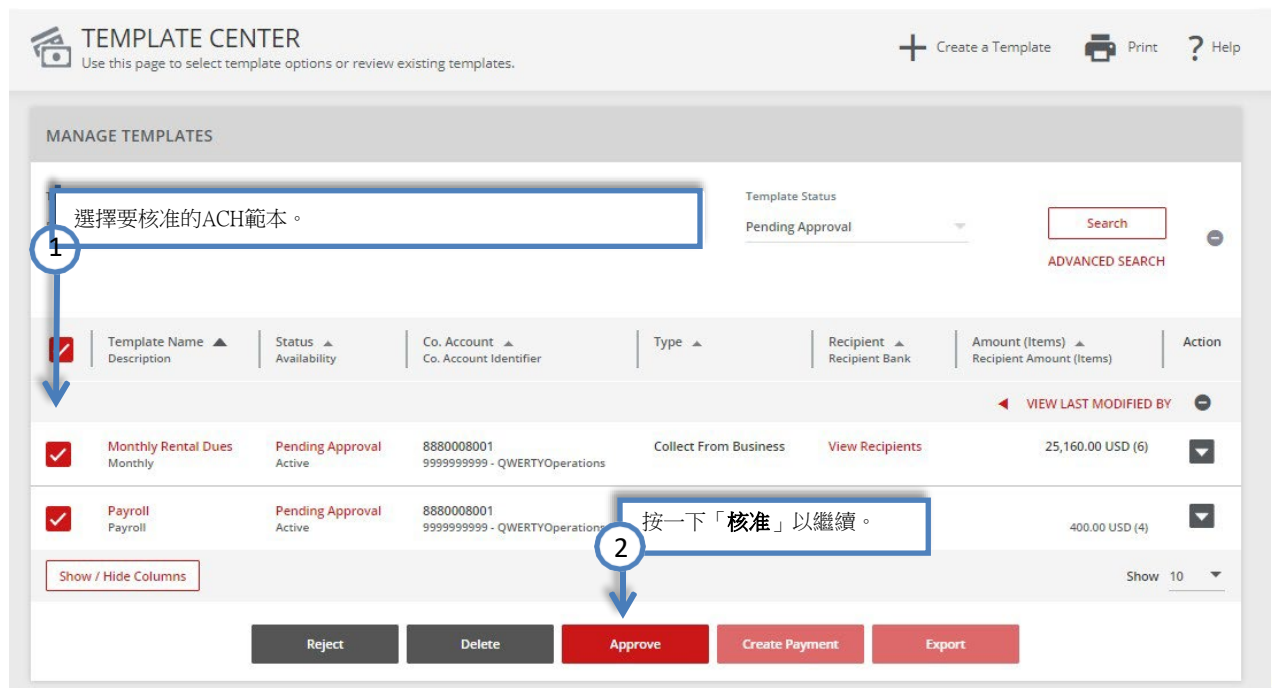
您的範本可能需要獲得核准。具體操作請參閱本用戶指南的「核准範本」章節。

核准範本

如果貴公司對範本設定了雙重控制，則需要核准人來審核範本。



在「付款」選單中選擇「範本中心」。




選擇要核准的ACH範本。

按一下「核准」以繼續。



Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)	Action
<input checked="" type="checkbox"/> Monthly Rental Dues Monthly	Pending Approval Active	8880008001 9999999999 - QWERTYOperations	Collect From Business	View Recipients	25,160.00 USD (6)	<input type="checkbox"/>
<input checked="" type="checkbox"/> Payroll Payroll	Pending Approval Active	8880008001 9999999999 - QWERTYOperations			400.00 USD (4)	<input type="checkbox"/>

Show / Hide Columns Show 10


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
------	--------------

3
按一下「核准」以繼續。

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.

執行 ACH 付款

使用範本執行付款

Last Login: Alerts **5** Approvals **0** | Log Off

businessBridge® Premier EAST WEST BANK Welcome,

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

DA PAYMENTS Edit Help

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
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- MANAGE**
 - Payment Center
 - Template Center
 - Manage Recipient List
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - International Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - International Wire
 - US Federal Tax
 - USD Wire

在「付款」選單中選擇「範本中心」。

MANAGE TEMPLATES

Template Name: Payment Type: All ACH Payment Types Template Status: All Statuses Search ADVANCED SEARCH

1 選擇要用來執行付款的 ACH 範本。

<input type="checkbox"/>	Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)	Action
<input checked="" type="checkbox"/>	Monthly Rental Dues Monthly	Approved Active	8880008001 9999999999 - QWERTYOperations	Collect From Business	View Recipients	25,160.00 USD (6)	<input type="checkbox"/>
<input type="checkbox"/>	Payroll Payroll	Approved Active	8880008001 9999999999 - QWERTYOperations	Direct Deposit	View Recipients	400.00 USD (4)	<input type="checkbox"/>
<input type="checkbox"/>	Quarterly Bonus Payroll Quarterly	Approved Active	8880008001 9999999999 - QWERTYOperations	Direct Deposit	View Recipients		<input type="checkbox"/>

Show / Hide Columns Show 10

2 按一下「執行付款」以繼續。

Reject Delete Approve Create Payment Export

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	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring



3 選擇交易日期。

4 選擇此交易是一次性還是定期自動付款。

RECIPIENTS

Running Totals

Recipient Name Recipient ID	Account	Amount	Status Prenote Expiry	Addenda
Amari's Atelier 6678	852741963456	2,100.00	Active	
Earthenware Workshop 8832	9638271123	3,956.00		
Maison de Fluor 9982	789456123258	1,568.00		
R+B Gallery 7899				
Sans Sand Import 7899				
Yoga Labs 6653				

5 根據需要調整金額。

Active
Hold

6 如需在交易中排除指定收款人，請選擇「保留」。
請注意，如果此交易被設定為「定期自動付款」，則在所有未來的交易中，被保留的收款人將繼續處於「保留」狀態。

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 <small>Recipient ID</small>	Account Number	Amount	Status <small>Prenote Expiry</small>	Addenda
Amari's Atelier <small>6678</small>	852741963456	2,100.00 USD	Active	
Earthenware Workshop <small>8832</small>	9638271123	3,956.00 USD	Active	
Maison de Fluor <small>9982</small>	789456123258	1,568.00 USD	Active	
R+B Gallery <small>7899</small>	123456789	4,571.00 USD	Active	
Sans Sand Import <small>7899</small>	123456789	10,815.00 USD	Hold	
Yoga Labs <small>6653</small>	963852147	2,150.00 USD	Active	
TOTAL RECIPIENTS 5		TOTAL DEBIT AMOUNT 7		

Show 10

Cancel
Edit Payment
Submit Payment

按一下「提交付款」以繼續

Successful Submit

Payment Monthly has been successfully created. Total debits **14,345.00 USD**.

Payment Center

您的付款可能需要獲得核准。具體操作請參閱本用戶指南的「核准付款」章節。

不使用範本執行付款 以向業務合作夥伴付款為例。

The screenshot shows the EAST WEST BANK businessBridge Premier interface. The 'PAYMENTS' menu is expanded, showing options under 'CREATE ACH PAYMENTS', 'CREATE ACH TEMPLATE', 'MANAGE', and 'PAYMENT TOOLS'. A blue box highlights the 'Pay a Business' option under 'CREATE ACH PAYMENTS'.

在「付款」選單中選擇「向公司付款」。

The screenshot shows the 'PAYMENT INFORMATION' form with the following fields and callouts:

- 1** Transaction Description: Membership. 為交易添加簡短的描述。
- 2** Account: 8880008001 - XYZ Operations. 選擇您要接收付款的帳戶。選擇帳戶後，預先填寫的 ACH 公司 ID 會自動填入。
- 3** Effective Date: 09/30/2019. 選擇交易日期。
- 4** Frequency: One-Time Only (selected). 選擇此交易是一次性還是定期自動付款。
- 5** Recipients table. 如需添加收款人，請使用「新建」，或遵循步驟 6。
- 6** Recipients table. 如果您已在「主要收款人」中保存了收款人的資訊，請使用「選擇收款人」。

Buttons: Select Recipients, Create New, Import from File, Cancel.

CREATE RECIPIENT

Required Fields ? X

5a 輸入公司名稱

5b 輸入公司在貴公司的內部參考ID

5c 選擇公司的帳戶類型。

5d 輸入銀行的名稱。

5e 輸入公司的帳號。

Options

Save to Master Recipient List

Add Contact Information

5f 按一下「繼續」。

Cancel Continue

PREVIEW RECIPIENT

Required Fields ? X

Recipient Name Music Association

Recipient ID 7891

Bank 322070381

Account Number 132465789

Save to Master Recipient List No

5g 按一下「提交」以繼續。

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 Prenext Expiry	Addenda
Music Association 7891	132465789		Active	

6 如果您已在「主要收款人」中保存了收款人的資訊，請使用「選擇收款人」。

Show / Hide Columns Show 10

Cancel Save Incomplete Continue

SELECT RECIPIENTS

Show All Search

<input type="checkbox"/>	Recipient Name ▲	Recipient ID ▲	Bank ID ▲	Account Number ▲	Account Type ▲
<input type="checkbox"/>	Amari's Atelier	6678	322070381	852741963456	Checking
<input type="checkbox"/>	Earthenware Workshop	8832	322070381	9638271123	Checking
<input type="checkbox"/>	Sans Sand Import	7899	322070381	123456789	Checking
<input checked="" type="checkbox"/>	Yoga Labs	6653	322070381	963852147	Checking

Show 25

Cancel Done

6a 選擇收款人。

6b 按一下「完成」以繼續。

RECIPIENTS

Show All Search ?

Select Recipients Create New Import from File

Recipient Name ▲ Recipient ID	Amount ▲	Status Prenote Expiry	Addenda
Music Association 7891	132465789	Active	+
Yoga Labs 6653	963852147	Active	+

Show / Hide Columns Show 10

Cancel Save Incomplete Continue

7 輸入付款金額。

8 按一下「繼續」。

如果有需要，請在此增加附錄。



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



您的付款可能需要獲得核准。具體操作請參閱本用戶指南的「核准付款」章節。

businessBridge[®]Premier EASTWESTBANK

Welcome,

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

DA PAYMENTS Edit Help

CREATE ACH PAYMENTS

- From Template
- ACH Quick Entry
- Collect from a Business
- Collect from an Individual
- Direct Deposit
- Pay a Business
- Pay an Individual
- Pay an Individual
- Pay Child Support

CREATE ACH TEMPLATE

- Collect from a Business
- Collect from an Individual
- Direct Deposit
- Pay a Business
- Pay an Individual
- Pay Child Support

MANAGE

- Payment Center
- Template Center
- Master Recipient List

PAYMENT TOOLS

- ACH Quick Entry History
- Import Profiles
- Import History

1 按一下「付款中心」以搜尋待核准的ACH付款。

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

<input type="checkbox"/>	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)
<input checked="" type="checkbox"/>	09/30/2019 09/27/2019	68W07BAGR8 Monthly	Pending Approval (0 of 1)	8880008001 9999999999 - QWERTYOperations	Collect From Business Monthly Rental Dues	View Recipients	14,345.00 USD (5)
<input checked="" type="checkbox"/>	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)
<input type="checkbox"/>	09/18/2019 09/17/2019	08E9D2A1XY Alert Test	Completed	8880008001 9999999999 - QWERTYOperations	Direct Deposit Alert Test	Aaron Rogers	1.03 USD (1)
<input type="checkbox"/>	08/29/2019	Sports Pay		9999999999 - QWERTYOperations	Recipients		230,099.81 USD (102)

1 選擇要提交給銀行進行處理的ACH交易。根據貴公司的安全控制設定，電匯可能需要多次核准。

2 按一下「核准」以繼續。

Show / Hide Columns Show 100

Reject Delete Approve Export

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) Recipient Amount (Items)
68W07BA6RB 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

[VIEW LAST MODIFIED BY](#)

AUTHORIZATION

Memo


Passcode *


輸入6位數代 (30秒內有效)

Cancel
Approve

按一下「核准」以繼續。

根據貴公司選擇的驗證方式，您可以使用其他方法來獲得驗證代碼。



 **Successful Submit**
You have successfully approved payment 68W07BA6RB, FL2FUBZMF0.

定期自動進行的 ACH 付款，請注意：
核准定期 ACH 付款表示貴公司對整個定期自動付款（頻率）進行授權。您正在核准排定於未來日期的ACH 付款。下一個排定的ACH 將自動排入系統並進行處理。

編輯付款

MANAGE PAYMENTS

ALL **PENDING**

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

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (Items)
<input type="checkbox"/>	12/30/2022 12/29/2022	2PM70EPJ1R Sample Nam	Scheduled	8880008001 999999999 - QWERTYOperations	Pay an Individual	Sample Name	90.00 USD (1)
<input type="checkbox"/>	12/30/2022 12/29/2022	YN19P1THQ1 XYZ Co	Scheduled	8880008001 999999999 - QWERTYOperations	Pay a Business	xyz corp	4,000.00 USD (1)

Show / Hide Columns | Show 10

Reject Delete **Approve** Export

按一下「付款編號」進行編輯

EDIT PAYMENT (PAY AN INDIVIDUAL)

Use this page to edit a payment.

PAYMENT INFORMATION

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

Show All Search Select Recipients Create New Import from File

Recipient Name Recipient ID	Account Number	Amount*	Status Prenote Expiry	Addenda
Sample Name Employee ID# 32	3232323232	100.00	Active	


Show / Hide Columns

Cancel Delete Payment **Save Incomplete** Continue

編輯該付款

按一下「繼續」提交編輯

取消「編輯付款」


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

[View History](#) [Help](#)

PAYMENT INFORMATION + Required Fields -

Transaction Description *

Account *

ACH Company ID *

Effective Date * Calendar icon ?

Frequency One-Time Only Recurring

Workflow Approve on Submit

RECIPIENTS Running Totals ▾

Show All ▾ Search ?
[Select Recipients](#) [Create New](#) [Import from File](#)

Recipient Name ▲	Account Number ▲	Amount* ▲	Status	Pre-note Expiry	Addenda
Sample Name Employee ID# 32	3232323232	90.00	Active		

若沒有進行更改，請按一下「取消」
若選擇「繼續」按鈕但是並未進行任何更改，則付款將返回至「待批准」

在不編輯的情況下查看付款

MANAGE PAYMENTS

ALL
PENDING

Date Type: From: To: Payment Type: Payment Status: ADVANCED SEARCH

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (Items)
<input type="checkbox"/>	12/30/2022 12/29/2022	2PM70EPJ1R Sample Nam	<input checked="" type="radio"/> Scheduled	8880008001 9999999999 - QWERTYOperations	Pay an Individual	Sample Name	90.00 USD (1)
<input type="checkbox"/>	12/30/2022 12/29/2022	YNI9PNTHQ1 XYZ Corp	<input checked="" type="radio"/> Scheduled	8880008001 9999999999 - QWERTYOperations	Pay a Business	xyz corp	4,000.00 USD (1)

Show 10 ▾

按一下「唯讀」標誌則無須在編輯模式下即可查看付款的詳細資訊。

顯示已編輯付款的付款中心。

MANAGE PAYMENTS

ALL **PENDING**

Date Type: Send Date | From: 11/27/2022 | To: 01/26/2023 | Payment Type: All Payment Types | Payment Status: All Statuses | Search | ADVANCED SEARCH

<input type="checkbox"/>	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)
<input type="checkbox"/>	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)
<input type="checkbox"/>	12/30/2022 12/29/2022	MXXLOXUL91 SampleName	Schedule	9880008001	Collect from an Individual	Sample	300.00 USD (1)
<input type="checkbox"/>	12/30/2022 12/29/2022	YNI9PNTHQ1 XYZ Corp	Schedule	QWERTYOperations			4,000.00 USD (1)

編輯付款後，付款狀態將返回至「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

在編輯或查看付款時，按一下「查看歷史記錄」，即可查看此付款的編輯和核准歷史記錄。

VIEW PAYMENT HISTORY

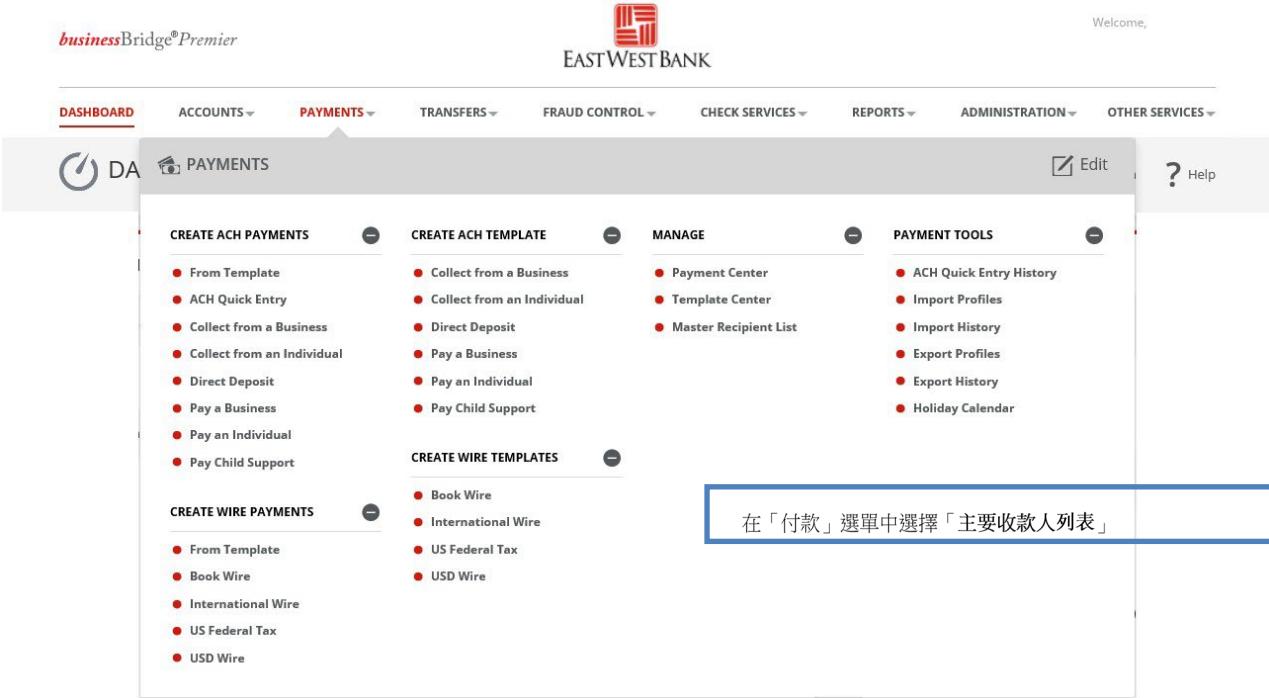
User ID	Activity	Date/Time
----	create	12/27/2022 09:07
----	approve	12/27/2022 09:08
----	modify	12/27/2022 09:27

Cancel

顯示付款歷史。

建立「主要收款人」

您可透過將收款人（受益人）保存到「主要收款人列表」中，集中管理用於電匯和 ACH 付款的個人、公司及其銀行帳戶資料。



The screenshot shows the East West Bank BusinessBridge Premier interface. The top navigation bar includes 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'TRANSFERS', 'FRAUD CONTROL', 'CHECK SERVICES', 'REPORTS', 'ADMINISTRATION', and 'OTHER SERVICES'. The 'PAYMENTS' menu is expanded, showing several sub-sections:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Child Support
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - International Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - International Wire
 - US Federal Tax
 - USD Wire

A blue callout box highlights the 'Master Recipient List' option under the 'MANAGE' section, with the text: 在「付款」選單中選擇「主要收款人列表」.

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

+ Create Recipient Print ? Help

MANAGE RECIPIENTS

ALL

在「付款」選單中選擇「添加收款人」

Recipient Name All Status Search

ADVANCED SEARCH

<input type="checkbox"/>	Name ▲	Status ▲	ACH Domestic ▲	Wire ▲	
<input type="checkbox"/>	ABC Company	Approved		✓	
<input type="checkbox"/>	Awesome Kathy	Approved	✓	✓	
<input type="checkbox"/>	Black Forest Woods	Approved	✓	✓	
<input type="checkbox"/>	International Trading Company	Approved		✓	
<input type="checkbox"/>	Mack Lee	Approved		✓	
<input type="checkbox"/>	Sahale Snacks	Approved		✓	
<input type="checkbox"/>	Thermoplastic Epoxy Inc.	Approved		✓	

Show / Hide Columns Show 10

Export All ACH Recipients

隨後，您會看到「建立主要收款人」的彈出式視窗。如果視窗未出現，請檢查您的彈出式視窗封鎖程式設定。

CREATE MASTER RECIPIENT * Required Fields ? X

Step 1 Use this page to add a new payment recipient

Recipient Type * ACH Domestic Recipient 2

ACH Recipient Types *

Individual Business 3

選擇「ACH 境內收款人」

選擇收款人的類型。

Pay a Business 4

Collect From Business

選擇此收款人可以參與的交易類型。

Wire Recipient

按「下一步」以繼續。

5

Cancel Next

CREATE MASTER RECIPIENT

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

6a 輸入收款人（公司或個人）的正式名稱。
最多 35 個字符。

Recipient Name * ACH Recipient

ACH RECIPIENT - ACCOUNT INFORMATION

6b 輸入內部參考ID。

ACH Recipient ID * 3698

6c 選擇帳戶類型

Account Type * Checking

6d 輸入收款人的帳號

Account Number * 8520741963

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 資訊，請選擇「**使用銀行 ID 輸入銀行資訊**」。
如需搜尋收款銀行的 ABA 資訊，請使用「**從列表中選擇**」。

ACH RECIPIENT - ADDITIONAL INFORMATION

Recipient Contact Add Contact Information

Cancel Back Preview

6f 按一下「**預覽**」以查看收款人資訊。

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」以查看收款人資訊

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

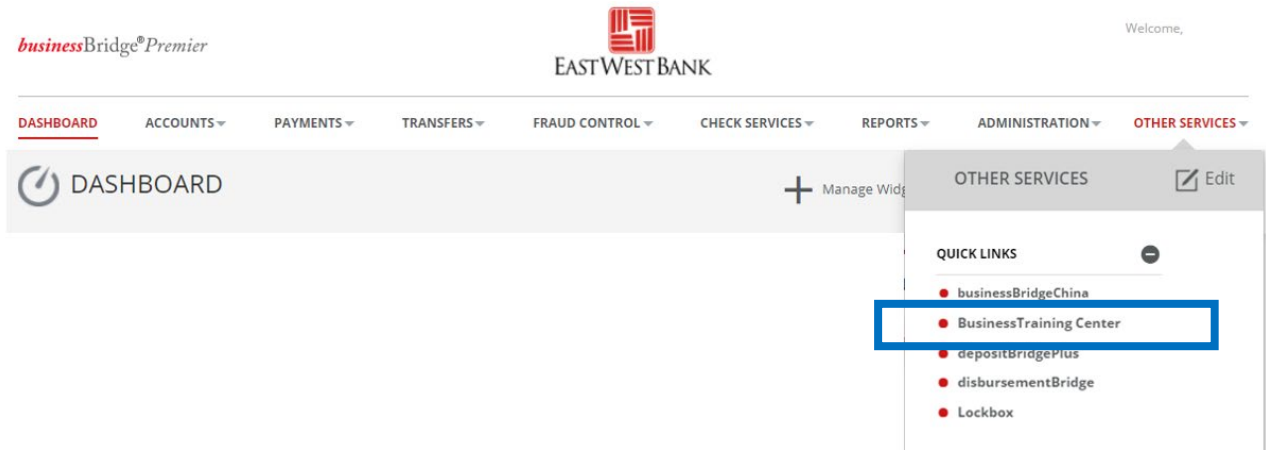
Successful Submit
The Recipient ACH Recipient is successfully created.

Manage Recipient List

網上研討會

為協助您順利使用我們的網路銀行平台，我們定期提供網上研討會，為您逐步指導電匯轉帳付款的流程。請參閱我們的培訓中心網站，獲取課程和註冊資訊。

培訓中心網站：<https://www.eastwestbank.com/en/small-mid-size-businesses/training-center>



常見問題：

銀行何時會處理我的 ACH？

- 您在建立付款時選擇的「生效日期」就是電匯的傳送日期。

如何召回或取消ACH 付款？

- 請立即致電我們的客戶服務團隊。我們可以協助追蹤並可能召回ACH，但不保證能夠成功歸還資金。
- 請在輸入「驗證代碼」（也稱為令牌密碼）之前，確認所有付款資訊。一旦提交，付款將立即傳送到銀行進行處理。