



*business*Bridge®Premier
Business Online Banking
User Guide

ACH Origination

September 2023

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Security Best Practices

We urge our customers to adopt a multilayer risk mitigation practice. With the increase of cybercrime and fraud tactics a sole system or service may not effectively safeguard your accounts. You can achieve a higher level of protection by utilizing a combination of dual control system settings, refinement of operational procedures, in addition to security software.

For your convenience, a few security best practices are included here from countless available in the industry.

Dual Control System Settings and Procedures

Having a minimum of two persons involved in a transaction ensures accuracy and adds a layer of complexity to keep fraudsters and internal employees from compromising your outgoing payments.

- **Dual control of ACH templates** will ensure that at least two individuals are involved on every template that is added or changed (example: changes to beneficiary account number, adding additional recipients, etc).
- **Dual control of ACH payments** will ensure that no funds are released from your accounts without input from at least two individuals from your company.

Verify payment information with sender when notified via email for payment

Business Email Compromise is a popular scam in which the fraudster gains unauthorized email access and alter payment instructions, causing the funds to be rerouted to the fraudster instead of the intended beneficiary.

- The request looks authentic (from a bank, government agency, business partner, or your company's executive).
- Look for slight variations in email addresses and subtle discrepancies in writing styles.
- Be cautious of emails that press urgency and secrecy.

An easy and effective way to combat such schemes is to call the email originator at a previously documented number (provided outside of the email) and confirm the payment instructions.

When you consider the potential financial losses, business disruption, recovery time, and costs associated with fraud, implementing security best practices and due diligence upfront is well worth the effort.

We're here to help. If you notice any discrepancy or require more information on fraud prevention, please contact us at Global Transaction Services 888-761-3967.

ACH Cutoff Times

We recommend approving transactions prior to 6:00 pm PT two business days before the effective date.

Day 1 (prior to 6:00 pm PT)	Day 2	Day 3
Approve Transaction in Online Banking	--	Transaction Processed (Beneficiary receives funds)

ACH File Collection Times

All file collection times are in Pacific Standard Time zone.

Same Day Files	Next Day Files
6:00 am	6:00 am
8:30 am	8:30 am
10:00 am	10:00 am
11:30 am	11:30 am
	1:30 pm
	2:30 pm
	3:00 pm
	5:15 pm
	6:00 pm

Payment Statuses

Statuses are update in real-time.

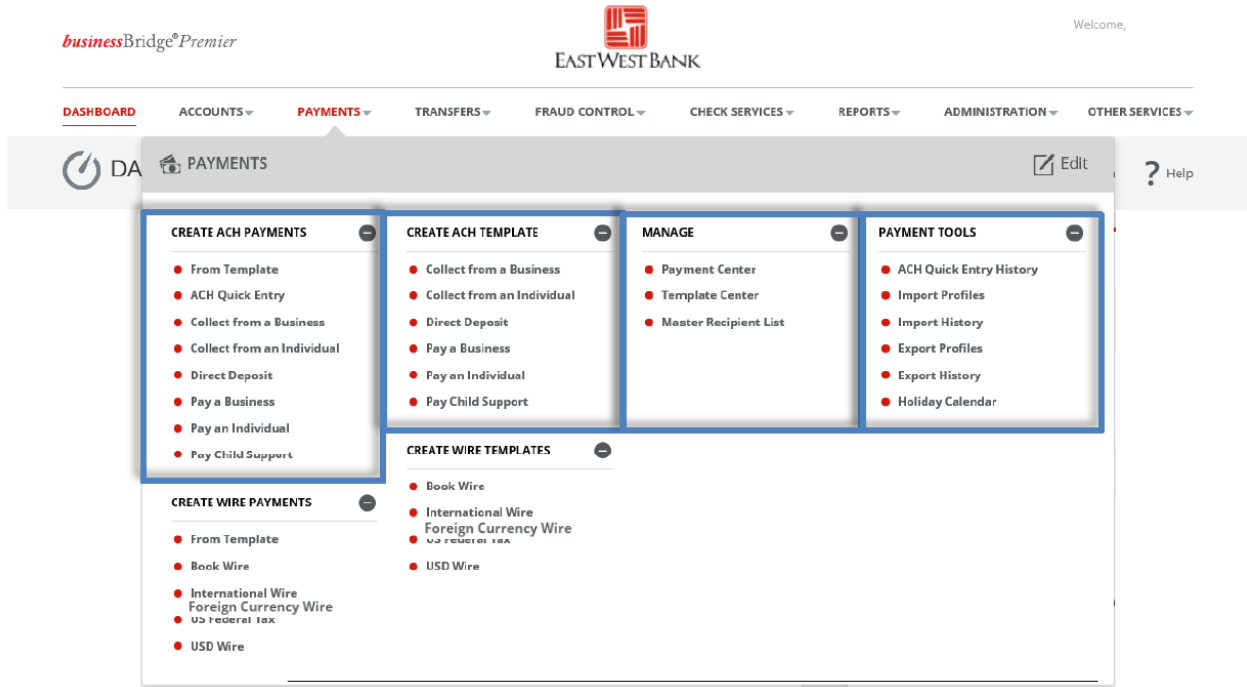
Status	Definition
Pending Approval	Additional approval is required for bank processing.
Scheduled	Transaction is submitted to bank and ready to be processed by the next payment batch job. Transactions can be scheduled 30 calendar days in advance.
Sent	The transaction was transmitted to the bank for processing.
Completed	Transaction is processed.
Overdue	The transaction was <u>not approved</u> prior to the cutoff time. Payment has reached its effective date (send date) but is still pending approval. Updating the value date will allow the transaction to be re-queued for approval.
Deleted	A user has deleted the payment.

Recipient Statuses

Status	Definition
Active	The recipient is ready for use.
Hold	Withhold this recipient and exclude from this batch of payment.
Prenote	A zero dollar test to validate the account information.

ACH Payments Menu Options

Displayed options may vary depending on your company's enrolled services and individual user's access.



The screenshot displays the EastWest Bank businessBridge Premier interface. The top navigation bar includes links for DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The PAYMENTS menu is expanded, showing several sub-menus:

- 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
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - International Wire
 - Foreign Currency Wire
 - USD Wire

Creating a Template

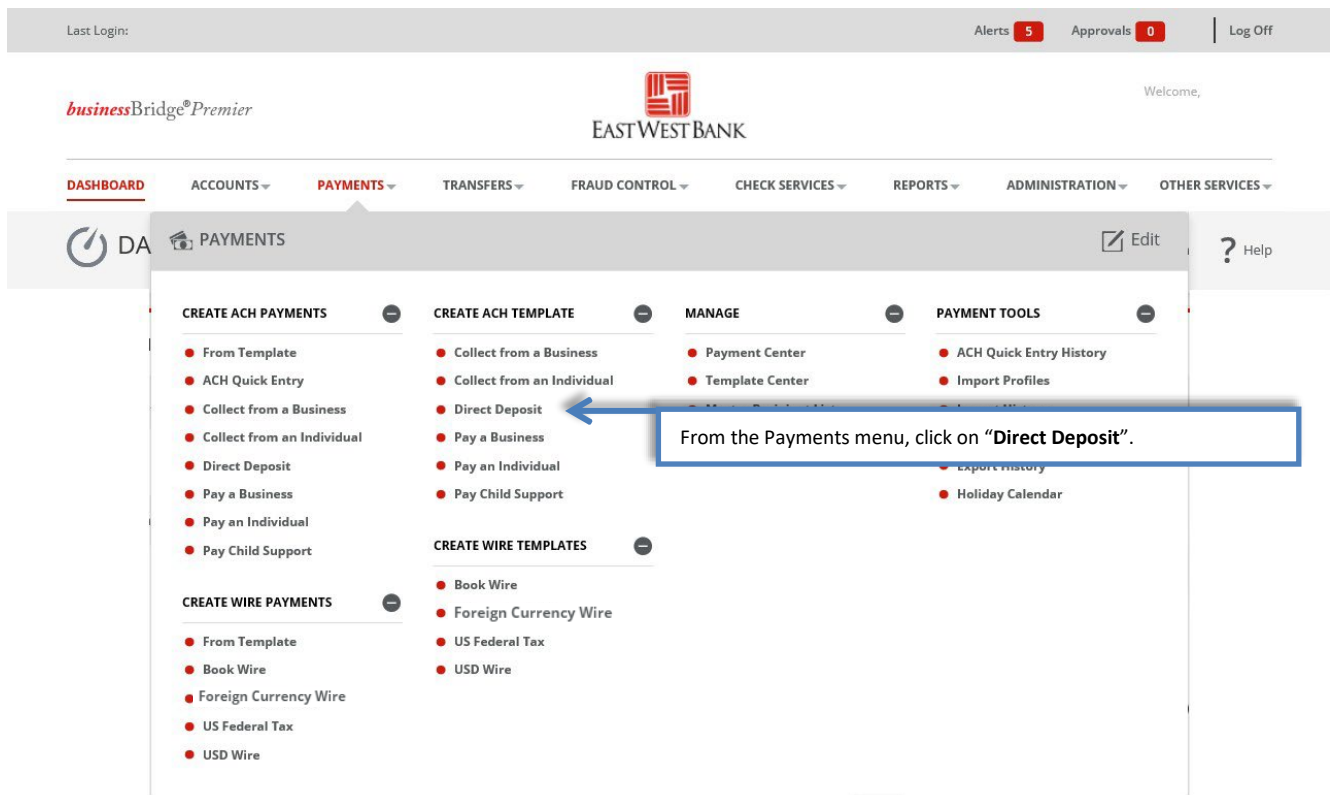
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

- Save details of your frequent payees for future payments into a template.
- You or others within your organization can then quickly locate the template, make updates, and create a payment without the hassle of re-entering all information.

The following instructions are created utilizing our bank recommended dual control settings. Your company's customized security controls may differ. We are here to help, please feel free to contact us for a walk through.

Direct Deposit Template

Follow the below instructions to create a payroll template.



The screenshot shows the EastWest Bank businessBridge Premier interface. At the top, there's a header with 'Last Login:', 'Alerts 5', 'Approvals 0', and 'Log Off'. Below this is the 'businessBridge® Premier' logo and the 'EASTWEST BANK' logo. A navigation bar includes 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'TRANSFERS', 'FRAUD CONTROL', 'CHECK SERVICES', 'REPORTS', 'ADMINISTRATION', and 'OTHER SERVICES'. The 'PAYMENTS' menu is expanded, showing options like 'CREATE ACH PAYMENTS', 'CREATE ACH TEMPLATE', 'MANAGE', 'PAYMENT TOOLS', 'CREATE WIRE PAYMENTS', and 'CREATE WIRE TEMPLATES'. A blue arrow points to 'Direct Deposit' under 'CREATE ACH TEMPLATE'. A text box with the instruction 'From the Payments menu, click on "Direct Deposit".' is overlaid on the arrow.

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

Create a reference for your template.
Example: "Payroll"

2

Select the account you would like to fund the payment.
The ACH Company ID will prefill after selecting the account.

3

Enter a brief description of the transaction.

4

Use "Create New" to enter information of a new recipient. Or, use step 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

4a

Enter name of recipient.

4b

Enter your company's internal reference for this recipient.

4c

Select the recipient's account type.

4d

Enter the recipient's bank ABA or routing number.

4e

Enter recipient's account number.

4f

Click "Continue" to proceed.

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

Click **"Submit"** to proceed.

Or **"Submit and Create"** to enter another recipient.

4g

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	

Show / Hide Columns
Show 100

Cancel
Delete Template
Save Incomplete
Continue

Use **"Select Recipients"** if you have recipients saved in "Master Recipient".

5

SELECT RECIPIENTS

Select the recipients you want to include into your template.

	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	111199996666	Checking

1 2 3 4 5 ...
Show 10

Cancel
Done

5a

5b


Click **"Done"** to proceed.


8

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	Addenda
		Set All ▾			
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	11111111111	100.00			 

Show / Hide Columns

Show 100 ▾

Cancel

Delete Template

Save Incomplete

Continue

6

Enter placeholder amount for the template. Amount can be updated during payment process.

7

Click "Continue" to proceed.

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	11111111111	100.00 USD		Active	
TOTAL RECIPIENTS		4	TOTAL CREDIT AMOUNT		

Show 100 ▾

Cancel

Edit Template

Submit Template

8


Click "Submit Template" to proceed.



Successful Submit

Payroll has been created successfully.

Template Center


Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

Collect from a Business Template

Follow the below instructions to enter vendor information used for debiting and collecting payment.

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

businessBridge® Premier EASTWEST 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
- Pay Child Support

MANAGE

- Master Recipient List

PAYMENT TOOLS

- Import History
- Export Profiles
- Export History
- Holiday Calendar

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

CREATE TEMPLATE (COLLECT FROM A BUSINESS) ? Help

Use this page to create a template used for payment collection from a business.

★ Required Fields

Template Activation *	09/24/2019	1	Create a reference for your template. Example: "Monthly Rental Dues"
Template Name *	Enter Template Name	2	Select the account you would to receive the payment. The ACH Company ID will prefill after selecting the account.
Account *	Select an Account	3	Enter a brief description of the transaction.
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 Use **"Create New"** to enter information of a new recipient. Or, use step 5.

CREATE RECIPIENT

★ Required Fields
?
×

Recipient Name ★
Recipient ID ★
Account Type ★
Bank ★
Account Number ★
Options

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

Cancel
Continue

4a Enter name of the business.

4b Enter your company's internal reference for this business.

4c Select the business' account type.

4d Select the business' bank ABA or routing number.

4e Enter business' account number.

4f Click **"Continue"** to proceed.

PREVIEW RECIPIENT

★ Required Fields
?
×

Recipient Name
Recipient ID
Bank
Account Number
Save to Master Recipient List

Sans Sand Import
7899
322070381
123456789
No

Cancel
Edit
Submit
Submit and Create

4g Click **"Submit"** to proceed.

5 Use "Select Recipients" if you have recipients saved in "Master Recipient".

RECIPIENTS

Running Totals ▾

Show All ▾

Search 🔍

?

Select Recipients

Create New

Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status Promote Expiry	Addenda
Set All ▾			Set All ▾	<div>i</div> <div>⊖</div>
Sans Sand Import 7899	123456789		Active ▾	<div>+</div> <div>⊖</div>

Show / Hide Columns

Show 100 ▾

Cancel

Save Incomplete

Continue

5a Select the recipients you want to include into your Collect from a Business template.

Show All ▾

Search 🔍

<input checked="" type="checkbox"/>	Recipient Name ▲	Recipient ID ▲	Bark 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 Click "Done" to proceed.

RECIPIENTS

Running Totals ▾

Show All ▾













Search 



Select Recipients

Create New

Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount ▲	Status	Addenda
		Set All ▾		
Amari's Atelier 6678	852741963455	2,100.00		 
Earthenware Workshop 8832	9638271123	3,956.00	Active ▾	 
Maison de Fluor 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	 

Show / Hide Columns

Show 100 ▾

Cancel

Delete Template

Save Incomplete

Continue

6

Enter placeholder amount for the template. Amount can be updated during payment process.

7

Click "Continue" to proceed.

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 Fluor 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		

Show 100 ▾

Cancel

Edit Template

Submit Template

8

Click "Submit Template" to proceed.



Successful Submit
Monthly Rental Dues has been created successfully.

Template Center



Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

Approve Template

If your company is setup with dual control for templates, an approver will need to review the template.

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

businessBridge® Premier EASTWEST 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
- 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
- Monday Calendar

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

From the Payments menu, click on "Template Center".

TEMPLATE CENTER + Create a Template Print Help

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

MANAGE TEMPLATES

Select the ACH template(s) you want to approve.

Template Status: Pending Approval Search ADVANCED SEARCH

<input checked="" 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	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 VIEW LAST MODIFIED BY Show 10

Reject Delete Approve Create Payment Export

Click "Approve" to proceed.



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	<div>Enter a Memo</div> <div></div>
------	-------------------------------------

3 Click "Approve" to proceed.

Cancel Approve



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.

Create an ACH Payment

Using a Template to Create/Collect a Payment

East West Bank BusinessBridge® Premier

Alerts 5 Approvals 0 Log Off

WELCOME,

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

PAYMENTS

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
- 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
- Foreign Currency Wire
- USD Wire

CREATE WIRE TEMPLATES

- Book Wire
- International Wire
- Foreign Currency Wire
- USD Wire

From the Payments menu, click on "Template Center".

MANAGE TEMPLATES

Template Name Payment Type Template Status

All Statuses Search ADVANCED SEARCH

1 Select the ACH template you want to use to create/collect the payment. In this example, we will use our Collect from a Business template.

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

2 Click "Create Payment" to proceed.

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 ☒ One-Time Only ☐ Recurring



3 Select the date the transaction should occur.



4

Select whether this transaction should only occur once or automatically recur for a period of time.

RECIPIENTS

Running Totals

Show All

Search



Recipient Name ▲
Recipient ID

Account

Update amounts as needed.

5

Status
Prenote Expiry

Addenda

Set All

Set All



Amari's Atelier
6678

852741963456

2,100.00

Active



Earthenware Workshop
8832

9638271123

3,956.00

Active



Maison de Fluor
9982

789456123258

1,568.00

Active



R+B Gallery
7899

Active



Sans Sand Import
7899

Active



Yoga Labs
6653

Active



Select "Hold", if this participant should be excluded from this transaction.

Please note, if this transaction is set as "Recurring", participants that are on "hold" will continue to be withheld from all future occurrences.

Show / Hide Columns

Show 10

Cancel

Save Incomplete

Continue

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 Fluor 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 AMOUNT 24,160.00 USD		

7

Click "Submit Payment" to proceed.

Show 10

Cancel


Edit Payment

Submit Payment



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

Payment Center



Your payment may need to be approved; please refer to the "Approve Payment" section of this user guide.

Creating a Payment without Template

This example is creating a payment to a business partner.

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

businessBridge® Premier EASTWEST 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
- 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

- Book Wire
- Foreign Currency Wire
- US Federal Tax
- USD Wire

From the Payments menu, click on "Pay a Business".

PAYMENT INFORMATION

Transaction Description * Membership

Account * 8880008001 - XYZ Operations

ACH Company ID * 9999999999

Effective Date * 09/30/2019

Frequency ☒ One-Time Only ☐ Recurring

1 Create a reference for this payment.

2 Select the account you would like to receive the payment. The ACH Company ID will prefill after selecting the account.

3 Select the date the transaction should occur.

4 Select whether this transaction should only occur once or automatically recur for a period of time.

RECIPIENTS

Select Recipients Create New Import from File

Recipient Name Recipient ID	Account Number	Amount*	Status Prep Date Expiry	Addenda

5 Use "Create New" to enter information of a new recipient. Or, use step 6.

6 Use "Select Recipients" if you have recipients saved in "Master Recipient".

Cancel

CREATE RECIPIENT

★ Required Fields ? X

Recipient Name *	Enter Recipient Name	5a	Enter name of the business.
Recipient ID *	Enter Recipient ID	5b	Enter your company's internal reference for this business.
Account Type *	Select an Account Type	5c	Select the business' account type.
Bank *	Enter Bank ID	5d	Enter business' bank ABA or routing number.
Account Number *	Enter Account Number	5e	Enter business' account number.
Options	<input type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information		

5f Click "Continue" to proceed.

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 Click "Submit" to proceed.

Cancel Edit Submit Submit and Create

RECIPIENTS

Show All Search ?

Select Recipients Create New Import from File

Recipient Name ▲ Recipient ID	Account Number ▲	Amount* ▲	Status Premise Expiry	Addenda
Music Association 7891	132465789		Active	

6 Use "Select Recipients" if you have recipients saved in "Master Recipient".

Show / Hide Columns Show 10

Cancel Save Incomplete Continue

SELECT RECIPIENTS ? X

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"/>	Select the recipients you want to include into your payment.				
<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

6b Click "Done" to proceed.

RECIPIENTS Running Totals

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

Cancel Save Incomplete Continue

7 Enter payment amount(s).

8 Click "Continue" to proceed.

If needed, add addenda information here.



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	999999999
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

Click "Submit Payment".

9



Successful Submit

Payment Membership has been successfully created. Total credits 425.00 USD.

Save as Template

Payment Center



Your payment may need to be approved; please refer to the "Approve Payment" section of this user guide.

Approve Payment

businessBridge® Premier

EASTWEST 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 WIRE PAYMENTS

- From Template
- Book Wire
- International Wire
- US Federal Tax
- USD Wire

CREATE ACH TEMPLATE

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

CREATE WIRE TEMPLATES

- Book Wire
- International Wire
- US Federal Tax
- USD Wire

MANAGE

- Payment Center
- Template Center
- Master Recipient List

PAYMENT TOOLS

- ACH Quick Entry History
- Import Profiles
- Import History

1 Click "Payment Center" to locate the pending ACH payment.

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	68W07BAGR Monthly	Pending Approval (0 of 1)	8880008001 999999999 - QWERTYOperations	Collect From Business Monthly Rental Dues	View Recipients	14,345.00 USD (5)
<input checked="" type="checkbox"/>	09/30/2019 09/30/2019	FL2FUBZMF Membership	Pending Approval (0 of 1)	8880008001 999999999 - QWERTYOperations	Pay a Business	View Recipients	425.00 USD (2)
<input type="checkbox"/>	09/18/2019 09/17/2019	08E9D2A1X Alert Test	Completed	8880008001 999999999 - QWERTYOperations	Direct Deposit Alert Test	Aaron Rogers	1.03 USD (1)
<input type="checkbox"/>							14,355.84 USD (3)
<input type="checkbox"/>	08/29/2019	Sports Pay		999999999 - QWERTYOperations		Recipients	230,099.81 USD (102)

Show / Hide Columns

1 Select the ACH you would like the bank to submit for processing
Depending on your company's security control settings, the ACH payment may

2 Click "Approve" to proceed.

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)	Rate
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	

VIEW LAST MODIFIED BY

AUTHORIZATION

Memo

Enter a Memo

Passcode *

Enter Passcode

Cancel

Approve

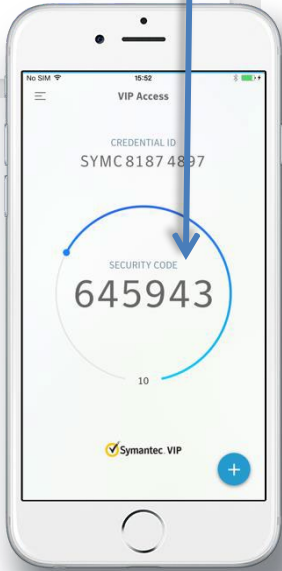
Enter the 6 digit numeric code (only active for 30 seconds).

3

Click "Approve" to proceed.

4

Depending on the authentication solution selected by your company, you may be utilizing other methods to attain this authentication code.





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

For recurring ACH payments, please note:

When approving a recurring ACH payments, the company is indicating authorization of the entire recurring set (frequency). You are approving ACH payments scheduled for future dates. The next scheduled ACH will automatically queue up in the system and processed.

Editing a Payment

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	YN19P0THQ1 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

Click on the "Payment Number" to Edit

EDIT PAYMENT (PAY AN INDIVIDUAL) View History ? Help

Use this page to edit a payment.

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
Sample Name Employee ID# 32	3232323232	100.00	Active	

Show / Hide Columns

Cancel Delete Payment Save Incomplete Continue

Edit the Payment

Click on "Continue" to submit the changes

To cancel an 'Edit Payment'

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

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

PAYMENT INFORMATION

Transaction Description *

Sample Nam

Account *

8880008001 - XYZ-Operations

ACH Company ID *

999999999 - 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 ▲	Account Number ▲	Amount* ▲	Status	Addenda
Recipient ID			Pending	
Sample Name	3232323232	90.00	Active	
Employee ID# 32				

Show / Hide Columns

Click the 'Cancel' button if no changes

Cancel

Delete Payment

Save Incomplete

Continue

If the "Continue" button is selected with no changes made the payment will go back to "Pending Approval"

Viewing a Payment without editing

MANAGE PAYMENTS

ALL

PENDING

Date Type

From

To

Payment Type

Payment Status

Search

ADVANCED SEARCH

Send Date

11/27/2022

01/26/2023

All ACH Payment Types

Scheduled

	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	YNI9PNTHQ1 XYZ Corp	Scheduled	8880008001 999999999 - QWERTYOperations	Pay a Business	xyz corp	4,000.00 USD (1)

Show / Hide Columns

Click on the "View-Only" icon to view the payment details without opening the payment in Edit-Mode

VIEW PROCESSED

VIEW LAST MODIFIED BY

Show 10

Payment Center showing an Edited Payment.

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

☐ 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

<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	MXXL0XUL91 SampleName		Scheduled				300.00 USD (1)
<input type="checkbox"/>	12/30/2022 12/29/2022	YNI9PNTHQ1 XYZ Corp		Scheduled	8880008001 9999999999 - QWERTYOperations	Pay a business	xyz corp	4,000.00 USD (1)

Once the Payment is edited, it goes back to "Pending Approval" Status

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

While editing or viewing a payment, click on the View History to see the Edit and approval history for this payment.

VIEW PAYMENT HISTORY

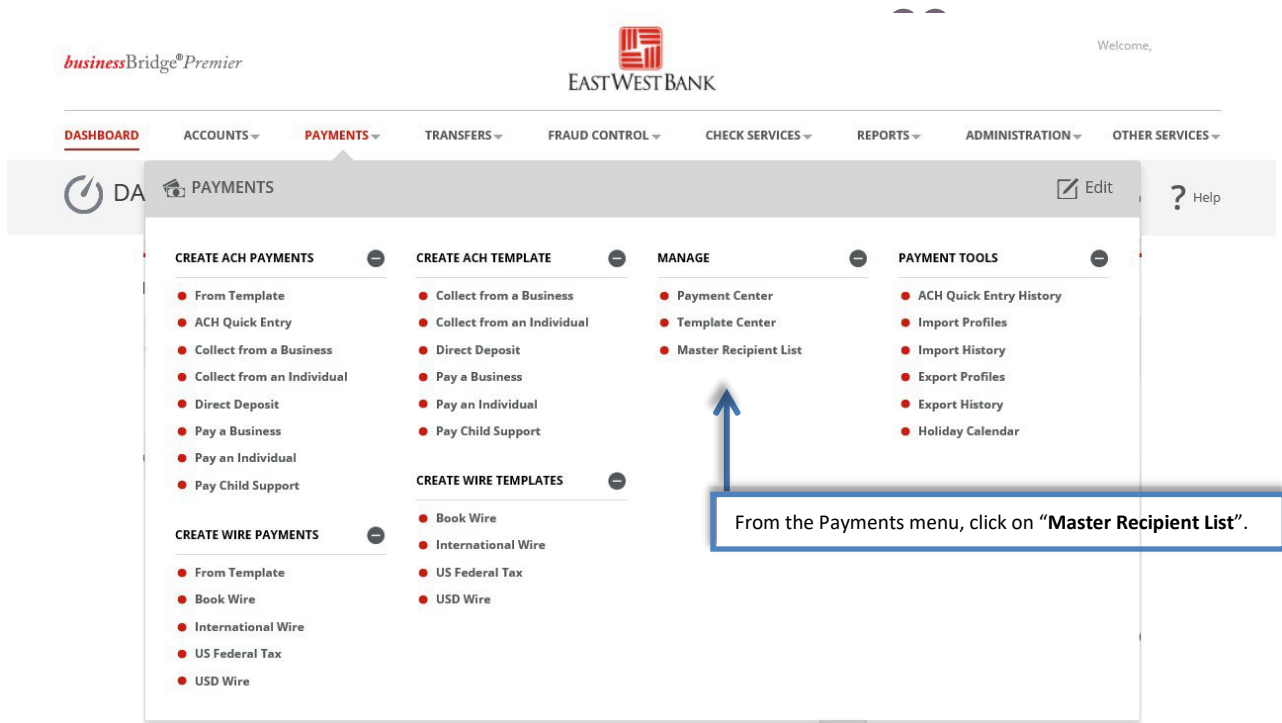
User ID	Activity	Date/Time
----	create	12/27/2022 09:07
----	approve	12/27/2022 09:08
----	modify	12/27/2022 09:27

Cancel

The history of the payment is displayed.

Create a “Master Recipient”

Saving your payment recipients (beneficiaries) into “Master Recipient List” allows you to maintain a list of individuals, businesses, and their bank account data all in one place for both Wires and ACH payments*.



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

+ Create Recipient Print ? Help

MANAGE RECIPIENTS

ALL

From the Payments menu, click on "Create Recipient".

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

"Create Master Recipient" pop up Window displays. Check your pop-up blocker settings if window does not appear.

CREATE MASTER RECIPIENT ★ Required Fields ? X

Step 1 Use this page to add a new payment recipient

Recipient Type * ☒ ACH Domestic Recipient

ACH Recipient Types *

☐ Individual ☒ Business

☒ Pay a Business ☐ Collect From Business

☐ Wire Recipient

Cancel Next

2 Select "ACH Domestic Recipient".

3 Select the type of recipient.

4 Select the type of transaction(s) this recipient may conduct.

5 Click "Next" to proceed.

CREATE MASTER RECIPIENT

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

6a Enter the official name of the recipient (company or individual). Limited to 35 characters.

Recipient Name * ACH Recipient

ACH RECIPIENT - ACCOUNT INFORMATION

6b Enter an internal reference ID.

ACH Recipient ID * 3698

6c Select "Account Type" option.

Account Type * Checking

6d Enter recipient's account number.

Account Number * 8520741963

Bank * ☐ Select from List ☒ Enter Bank Information with Bank ID

6e Use "Enter Bank Information with Bank ID" if your beneficiary's ABA is readily available.
Use "Select from List", to search for the receiving bank's ABA information.

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

ACH RECIPIENT - ADDITIONAL INFORMATION

Recipient Contact ☐ Add Contact Information

Cancel Back Preview

6f Click "Preview" to review recipient information.

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

Cancel Back Submit Recipient

6f

Click "Submit Recipient" to review recipient information.


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

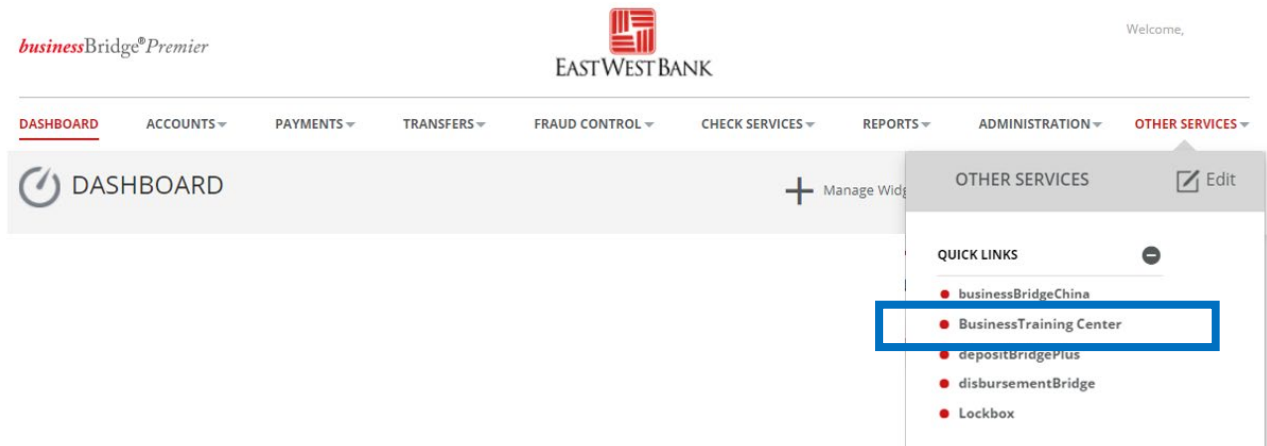
 **Successful Submit**
The Recipient ACH Recipient is successfully created.

Manage Recipient List

Live Webinar Sessions

We have regularly scheduled webinar sessions if you would like a guided walk through of the wire transfer payment creation process. Visit our Business Training Center for available sessions and registration information.

Business Training Center: <https://www.eastwestbank.com/en/small-mid-size-businesses/training-center>



Frequently Asked Questions:

When will the bank send my ACH?

- The "Effective Date" selected when creating the payment is when your payment is delivered.

How do I delete or reverse an ACH payment?

- Immediately call our Customer Service team. We can potentially help you delete or reverse the ACH payment. However, there is no guarantee of a successful return of the funds.
- Verify all payment information prior to entering the "authentication code" (aka token code). The payment is immediately sent to the bank for systematic processing.