



*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.

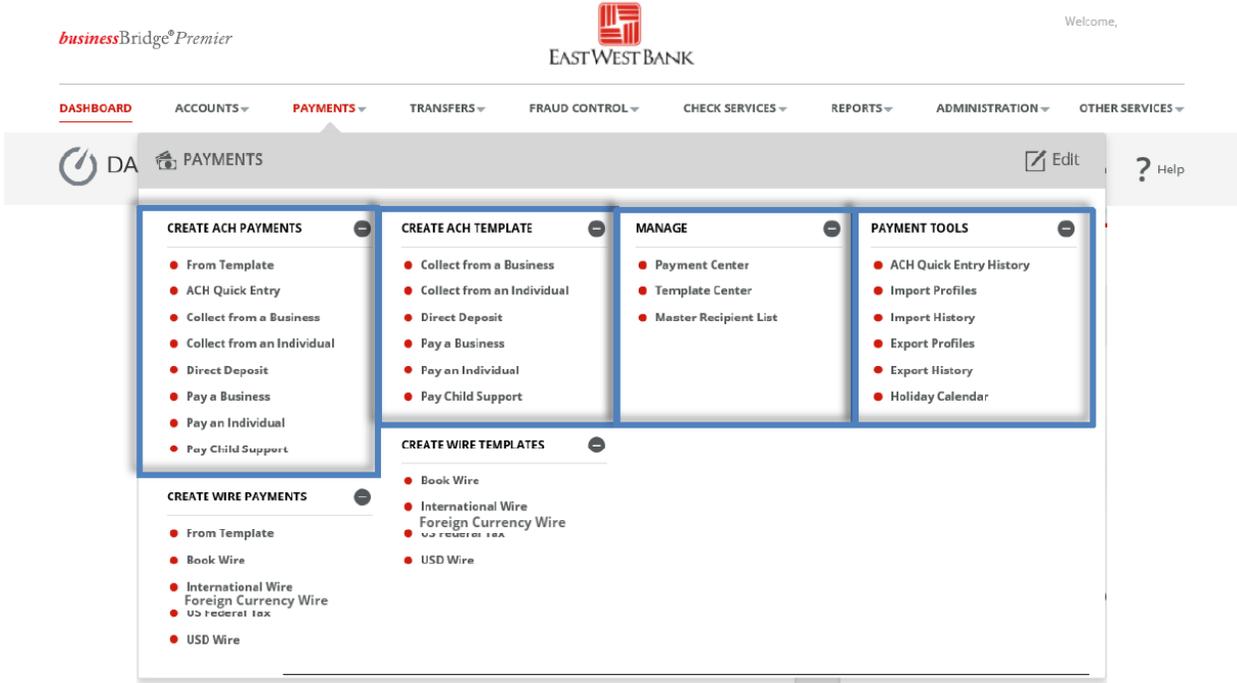
Status	Definition
Pending Approval	Additional approval is required for bank processing.
Scheduled	Transaction is submitted to bank and ready to be processed by the next payment batch job. Transactions can be scheduled 30 calendar days in advance.
Sent	The transaction was transmitted to the bank for processing.
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 shows the 'businessBridge Premier' interface with the 'PAYMENTS' menu expanded. The menu is organized into several 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
 - Foreign Currency Wire
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - International Wire
 - Foreign Currency Wire
 - USD Wire

Creating a Template

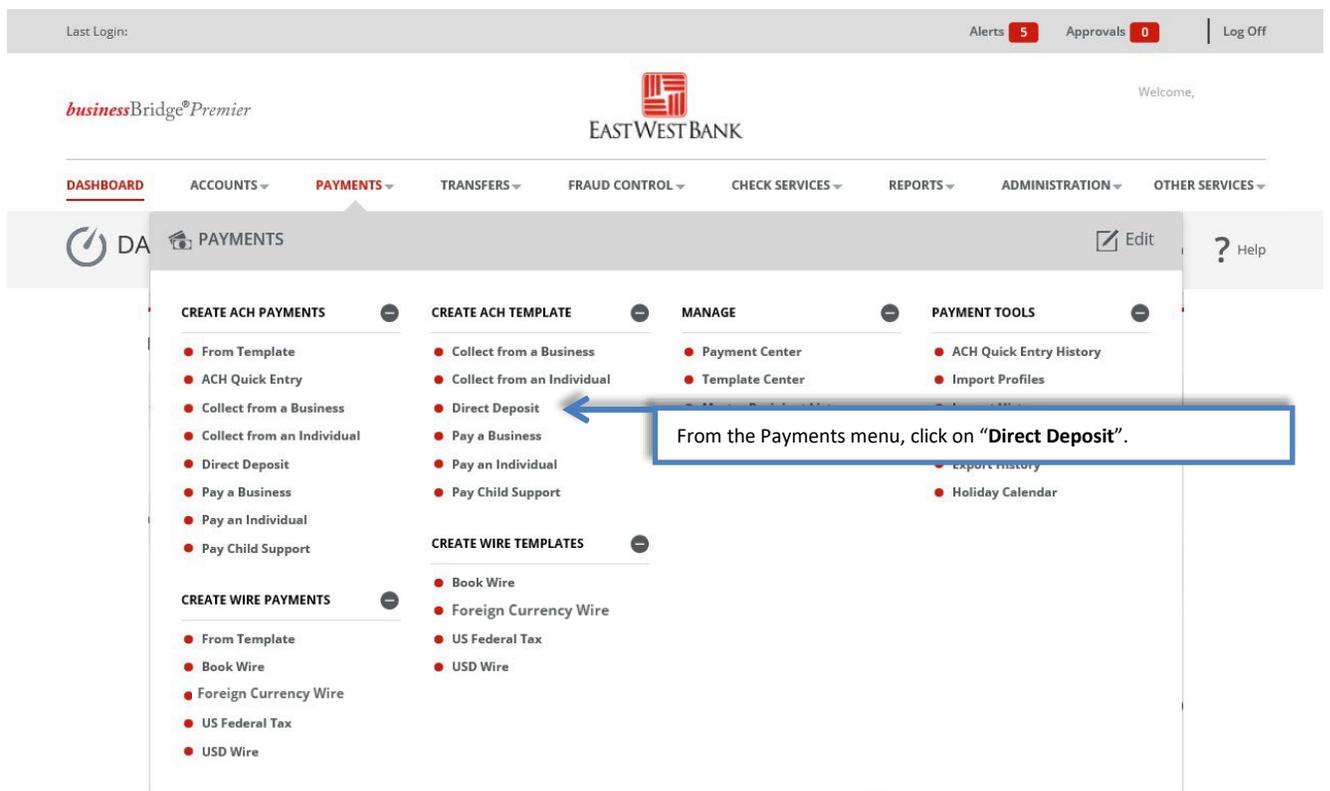
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

- 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 displays the East West Bank BusinessBridge Premier interface. At the top, there is a navigation bar with 'Last Login:' on the left, 'Alerts 5' and 'Approvals 0' in the center, and 'Log Off' on the right. Below this is the 'businessBridge® Premier' logo and the 'EAST WEST BANK' logo. A main navigation menu includes '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', 'CREATE ACH TEMPLATE', 'MANAGE', 'PAYMENT TOOLS', 'CREATE WIRE PAYMENTS', and 'CREATE WIRE TEMPLATES'. The 'CREATE ACH PAYMENTS' sub-menu is further expanded, listing options such as 'From Template', 'ACH Quick Entry', 'Collect from a Business', 'Collect from an Individual', 'Direct Deposit', 'Pay a Business', 'Pay an Individual', and 'Pay Child Support'. A blue arrow points to the 'Direct Deposit' option, and a text box with a blue border contains the instruction: 'From the Payments menu, click on "Direct Deposit".'

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	Create a reference for your template. Example: "Payroll"
Template Name *	Enter Template Name	2	Select the account you would like to fund 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	4	Use "Create New" to enter information of a new recipient. Or, use step 5.
Transaction Description *	Enter a Description		
Template Limit	Enter Template Limit		

RECIPIENTS

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

CREATE RECIPIENT

* Required Fields

Employee Name *	Enter Employee Name	4a	Enter name of recipient.
Employee ID *	Enter Employee ID	4b	Enter your company's internal reference for this recipient.
Account Type *	Select an Account Type	4c	Select the recipient's account type.
Bank *	Enter Bank ID	4d	Enter the recipient's bank ABA or routing number.
Account Number *	Enter Account Number	4e	Enter recipient's account number.
Options	<input type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information <input type="checkbox"/> Add Secondary Account Information		

4f Click "Continue" to proceed.

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 ? x

Select the recipients you want to include into your template.

5a

<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	12200496	98880068	Checking
<input type="checkbox"/>	Andrew Smith	10052	021000089	3333456798	Checking
<input checked="" type="checkbox"/>	Anita OuYang	10075	021200407	111199996666	Checking

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	Secondary Allocation Secondary Account Number	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

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	000003801 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: 400.00 USD

Show 100 ▾

Cancel Edit Template Submit Template

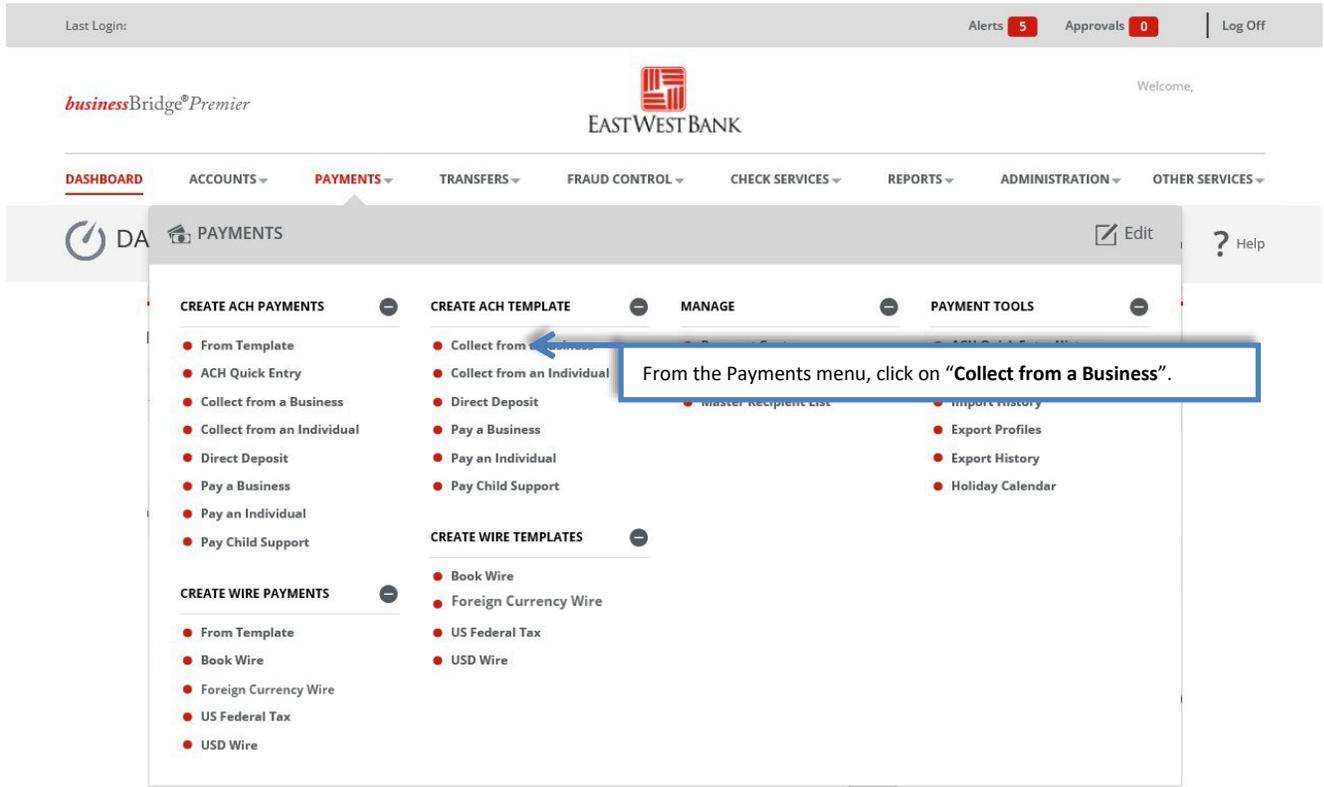
8 Click "Submit Template" to proceed.

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

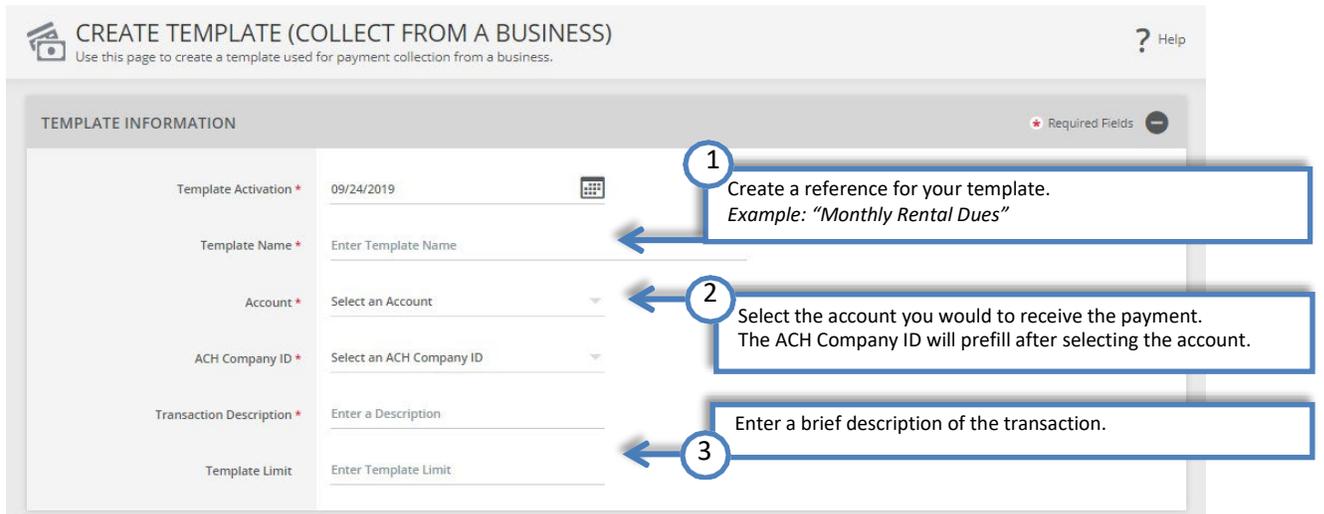
 Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

Collect from a Business Template

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



The screenshot shows the 'businessBridge® Premier' interface with the 'PAYMENTS' menu expanded. A blue callout box points to the 'Collect from a Business' option with the text: "From the Payments menu, click on 'Collect from a Business'".



The screenshot shows the 'CREATE TEMPLATE (COLLECT FROM A BUSINESS)' form. Three numbered callouts provide instructions:

1. Create a reference for your template.
Example: "Monthly Rental Dues"
2. Select the account you would to receive the payment.
The ACH Company ID will prefill after selecting the account.
3. Enter a brief description of the transaction.

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

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.

Options

Save to Master Recipient List

Add Contact Information

4f Click "Continue" to proceed.

Cancel Continue

PREVIEW RECIPIENT

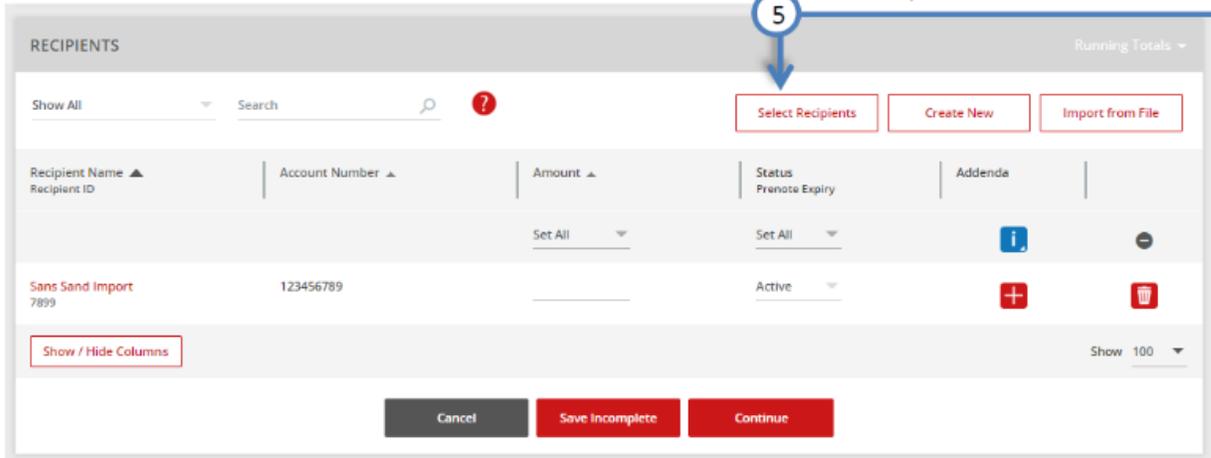
* Required Fields

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

4g Click "Submit" to proceed.

Cancel Edit Submit Submit and Create

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



RECIPIENTS Running Totals

Show All Search

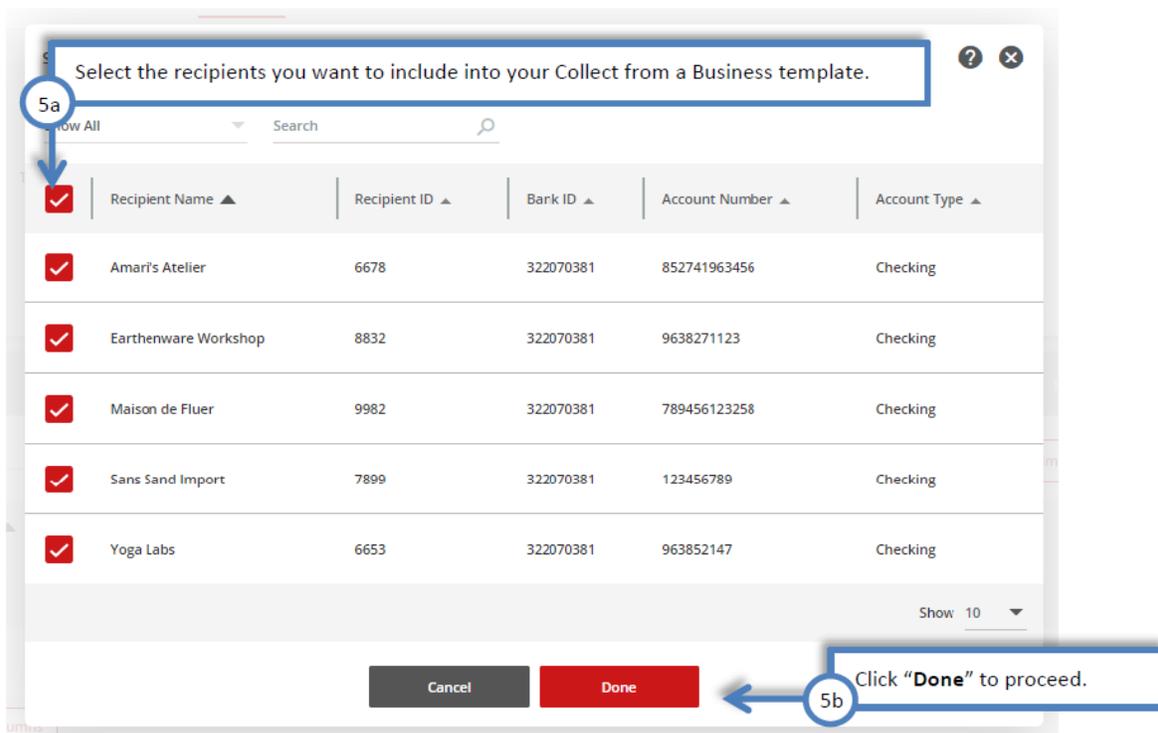
Select Recipients Create New Import from File

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

Show / Hide Columns Show 100

Cancel Save Incomplete Continue

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



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

5b Click "Done" to proceed.

Cancel Done

RECIPIENTS Running Totals ▾

Show All
Select Recipients Create New Import from File

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

Set All ▾

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

7 Click "Continue" to proceed.

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 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

8 Click "Submit Template" to proceed.

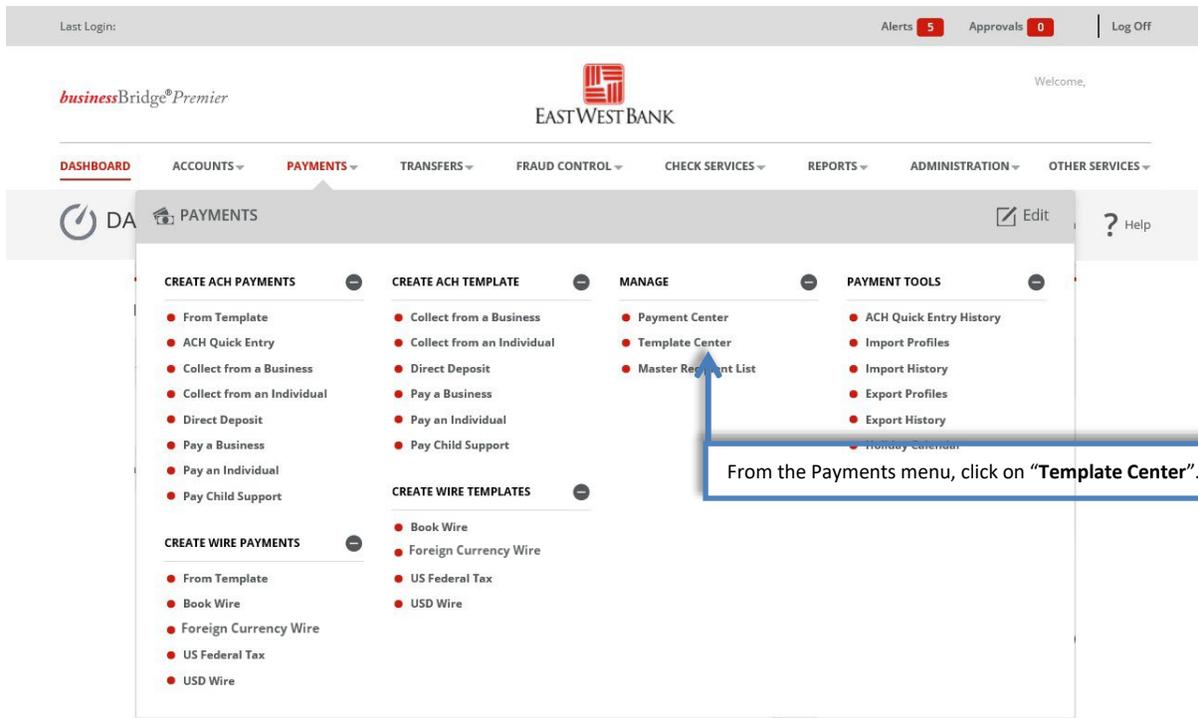
Cancel Edit Template Submit Template


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.



businessBridge® Premier

EAST WEST BANK

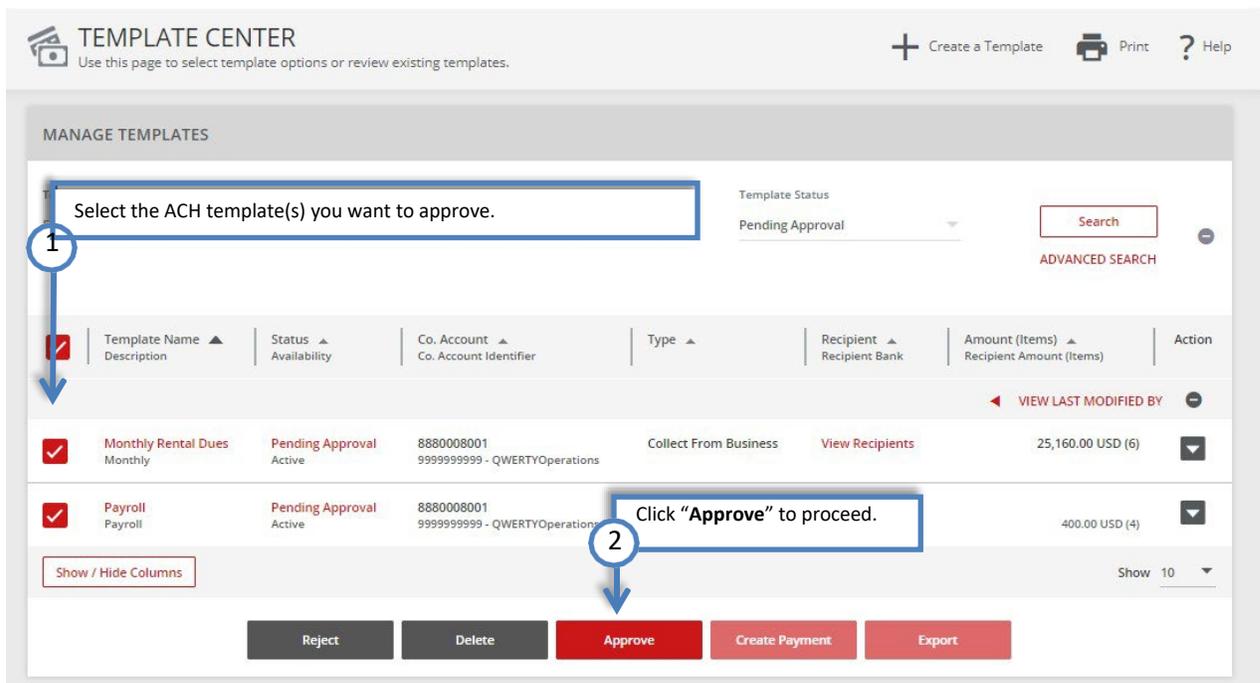
Welcome,

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
 - 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

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

Create a Template Print Help

MANAGE TEMPLATES

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

Template Status: Pending Approval

Search ADVANCED SEARCH

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

Show / Hide Columns 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)
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

[VIEW LAST MODIFIED BY](#)

AUTHORIZATION

Memo: Enter a Memo

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

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
- 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.

<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			<input type="checkbox"/>

Show / Hide Columns Show 10

Reject Delete Approve Create Payment Export

2 Click "Create Payment" to proceed.



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

5 Update amounts as needed.

6 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 21,160.00 USD

7 Click "Submit Payment" to proceed.

Show 10

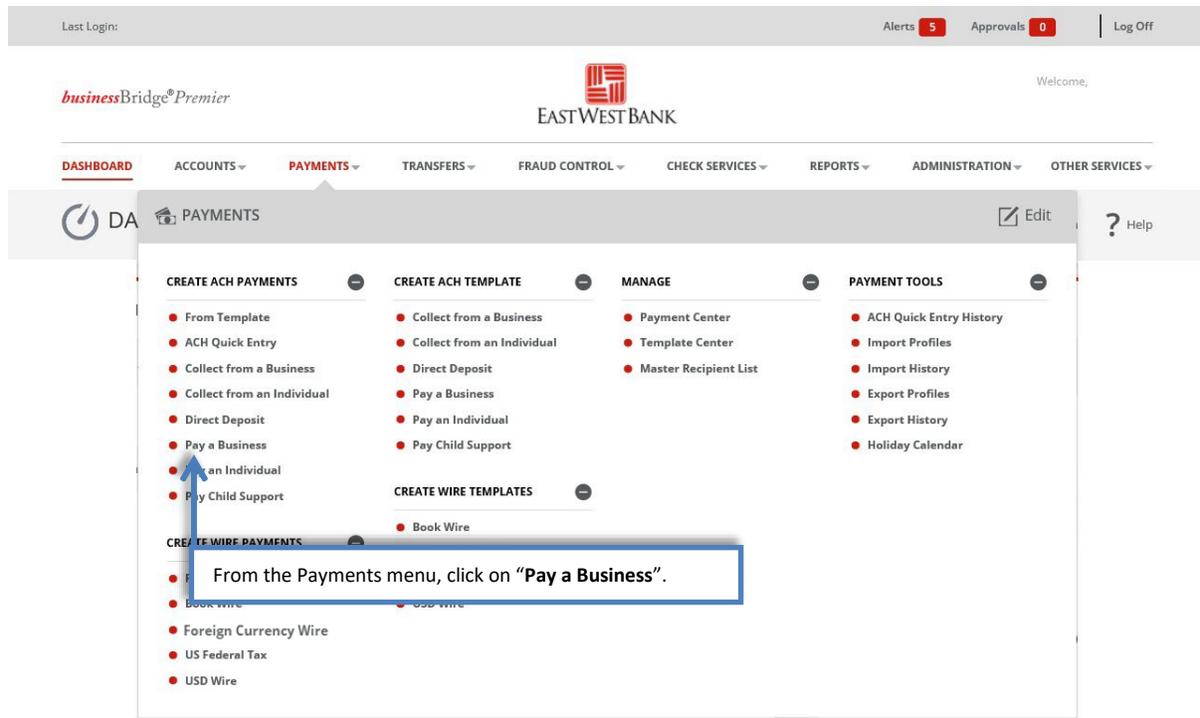
Cancel Edit Payment Submit Payment

 **Successful Submit**
Payment Monthly has been successfully created. Total debits 14,345.00 USD. [Payment Center](#)

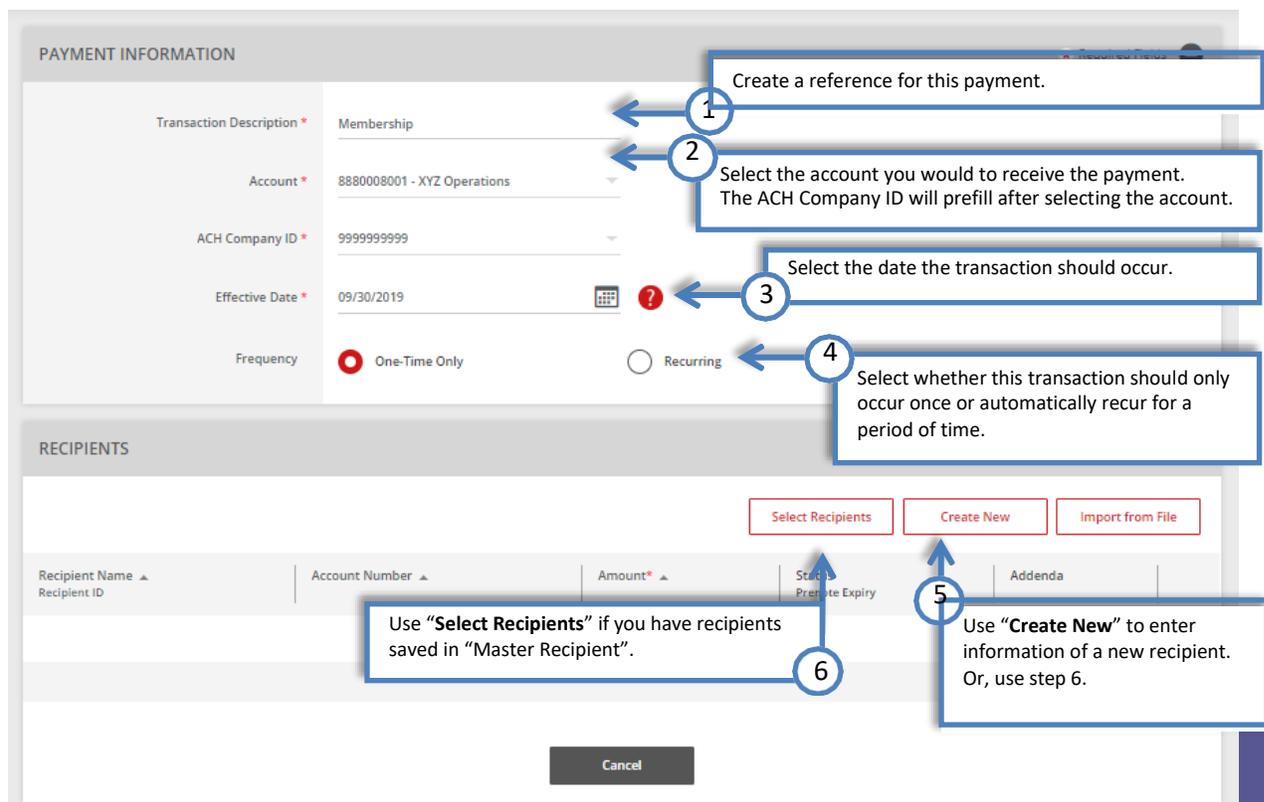
 Your payment may need to be approved; please refer to the "Approve Payment" section of this user guide.

Creating a Payment without Template

This example is creating a payment to a business partner.



The screenshot shows the 'PAYMENTS' menu expanded. A blue box highlights the 'Pay a Business' option with the text: "From the Payments menu, click on 'Pay a Business'".



The screenshot shows the 'PAYMENT INFORMATION' and 'RECIPIENTS' sections with numbered callouts:

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.
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".

CREATE RECIPIENT

★ Required Fields ? X

5a Enter name of the business.

5b Enter your company's internal reference for this business.

5c Select the business' account type.

5d Enter business' bank ABA or routing number.

5e Enter business' account number.

5f Click "Continue" to proceed.

Options

- Save to Master Recipient List
- Add Contact Information

Cancel Continue

PREVIEW RECIPIENT

★ Required Fields ? X

5g Click "Submit" to proceed.

Recipient Name: Music Association

Recipient ID: 7891

Bank: 322070381

Account Number: 132465789

Save to Master Recipient List: No

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 Prenote Expiry	Addenda
Music Association 7891	132465789		Active	<div style="display: flex; justify-content: space-between;"> i + 🗑️ </div>

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

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

6b Click "Done" to proceed.

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	<input type="checkbox"/> <input type="checkbox"/>
Yoga Labs 6653	963852147	Active	<input type="checkbox"/> <input type="checkbox"/>

Show / Hide Columns Show 10

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	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 CREDITAMOUNT 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 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 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
- 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

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	68W07B6RB 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	FL2FUBZMF0 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	08E9D2A1XY Alert Test	Completed	8880008001 999999999 - QWERTYOperations	Direct Deposit Alert Test	Aaron Rogers	1.03 USD (1)
<input type="checkbox"/>	08/29/2019	Sports Pay		999999999 - QWERTYOperations		Recipients	14,355.84 USD (3)
<input type="checkbox"/>							230,099.81 USD (102)

Show / Hide Columns Show 100

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)
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

Passcode *

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

Click "Approve" to proceed.



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.

To cancel an 'Edit Payment'


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 *  

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			Prenot. Status	
Sample Name Employee ID# 32	3232323232	90.00	Active	

[Show / Hide Columns](#)

Cancel
Delete Payment
Save Incomplete
Continue

Click the 'Cancel' button if no changes

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

<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	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

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 | **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	MXKLOXUL91 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)

VIEW PROCESSED **VIEW LAST MODIFIED BY**

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.

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.

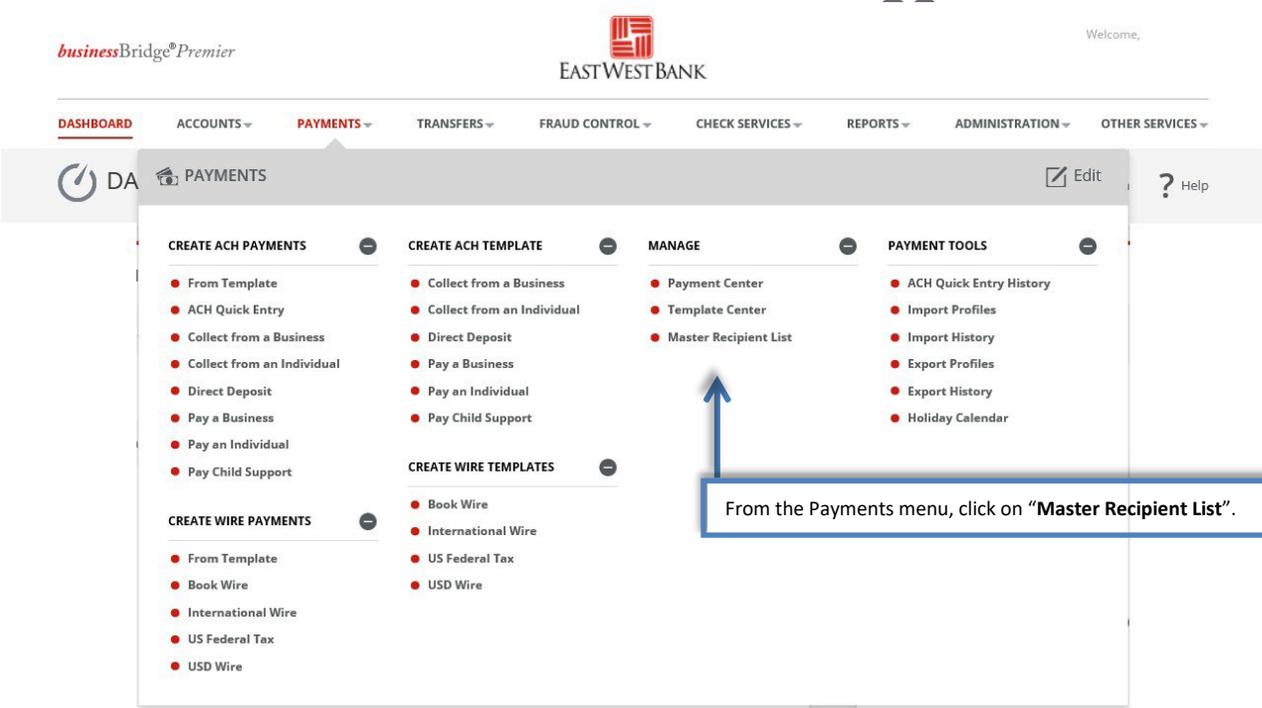
VIEW PAYMENT HISTORY

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

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*.



The screenshot shows the East West Bank BusinessBridge Premier interface. The top navigation bar includes: **businessBridge[®]Premier**, the East West Bank logo, and the text "Welcome,". Below this is a main navigation menu with items: **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
- 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
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar

An arrow points from a callout box to the "Master Recipient List" option in the MANAGE section. The callout box contains the text: "From the Payments menu, click on “Master Recipient List” ."

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 ← 2 Select "ACH Domestic Recipient".

ACH Recipient Types *

Individual Business ← 3 Select the type of recipient.

Pay a Business ← 4 Select the type of transaction(s) this recipient may conduct.

Collect From Business

Wire Recipient

← 5 Click "Next" to proceed.

Cancel **Next**

CREATE MASTER RECIPIENT

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

Recipient Name* ACH Recipient

ACH RECIPIENT - ACCOUNT INFORMATION

ACH Recipient ID* 3698

Account Type* Checking

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

Recipient Contact Add Contact Information

Cancel Back Preview

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

6b Enter an internal reference ID.

6c Select "Account Type" option.

6d Enter recipient's account number.

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.

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

6f Click "Submit Recipient" to review recipient information.

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

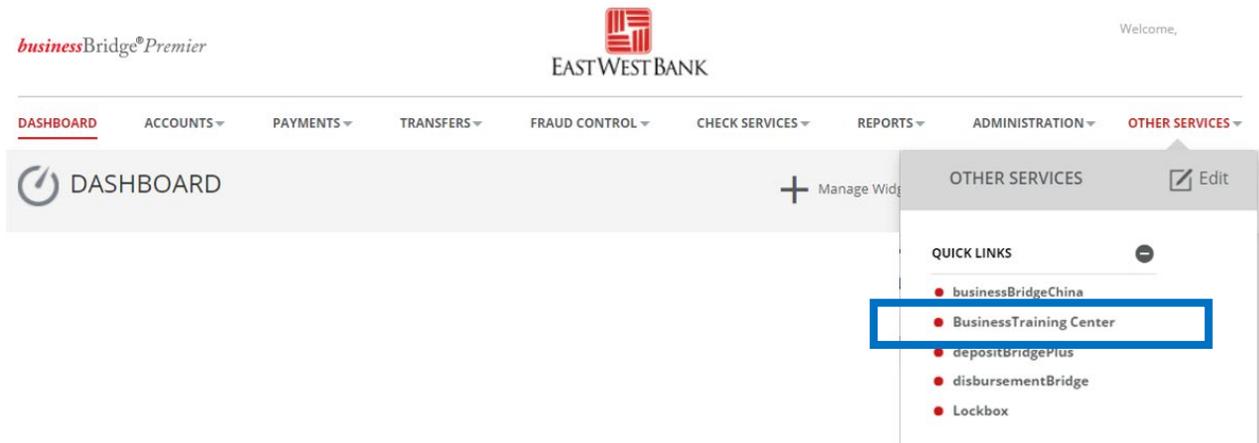
Successful Submit
The Recipient ACH Recipient is successfully created.

Manage Recipient List

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.