*business*Bridge®Premier Business Online Banking User Guide

Online Wire Transfer

April 2024

EAST WEST BANK

Contents

Security Best Practices 3

Dual Control System Settings and Procedures 3

Verify payment information with sender when notified via email for payment 3

Cutoff Times 4

Payment Statuses 4

Wire Payments Menu Options 5

Creating a Template 6

Book Wire Template 6

USD Domestic Wire Template 11

USD International Wire Template 15

Foreign Currency International Wire Template 20

Approving a Wire Template 23

Create a Wire Payment 26

Creating a Wire Payment from an Existing Template 26

Creating a Wire Payment without Template 30

For USD International Wires, the Intermediary Bank will assess a fee 30

Approve Payment 34

Wire Rollover Feature 35

Create a “Master Recipient” 38

Live Webinar Sessions 42

Frequently Asked Questions: 42

Terms & Other Definitions 43

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Security Best Practices

Only a few security practices are included in this guide from countless security best practices available in the industry.

With the increase of cybercrime and fraud scams, you cannot rely on a single system or service to effectively mitigate against transactional and online fraud risks. We urge our customers to adopt many risk mitigation best practices such as multiple layers of security, refinement of operational procedures and system controls, and other security software to achieve higher levels of security protection.

Dual Control System Settings and Procedures

Dual control helps prevent any one user from having complete system access with no additional oversight. 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 can be implemented in a number of ways, utilizing a combination of system settings and company procedures, depending on what works best for your company.

Dual control of wire templates will ensure that no templates are created or altered without involvement from at least two individuals from your company. Enabling Dual Control for template maintenance means that you will have at least two sets of eyes on every template that is added, or changes made, such as changes to dollar amounts, destination accounts, etc.

Dual control of wire payments will ensure that no funds are released from your accounts without input from at least two individuals from your company. Enabling Dual Control for transaction approval means that you will have at least two sets of eyes on every outgoing wire transaction (where the payment is going and appropriate payment amount).

Verify payment information with sender when notified via email for payment.

Business Email Compromise is an exploit scheme in which the fraudster gains unauthorized email access and requests payment. The request looks authentic (from a bank, government agency, business partner or your company's executive) but the instructions route the funds to the fraudster.

Fraudsters may also alter the original email instructions, causing the funds to be rerouted to the fraudster instead of the intended beneficiary. Be cautious of emails that press urgency and secrecy. Look for slight variations in email addresses and subtle discrepancies.

Call the email originator at a previously documented number (provided outside of the email) to confirm payment instructions are accurate.

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. To understand actions, you can take to safeguard and strengthen your business against fraud, consult your information security team, refer to East West Bank's security best practices, and continuously review current and new tools that become available.

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.

Cutoff Times

Wires submitted online are processed in real-time. There are no deadlines for creating and approving wire transfers. However, cutoff times are adhered when a wire needs to be processed by the bank within the same day.

Wire Transfer Types	Cutoff Times
Book Transfers	3:15pm PT
Cross-Border*	Please contact us at Global Transaction Services
Foreign Currency Exchange	1:00pm PT
US Federal Tax	12:00pm PT
USD Domestic	3:15pm PT
USD International	3:15pm PT

*For Cross-Border Wire Transfers, please refer to our "Cross-Border Wire Transfer Guide". To attain a copy of the guide or additional information relating to our Cross-Border capabilities, please contact us at Global Transaction Services 888-761-3967.

Payment Statuses

Statuses will update in real-time.

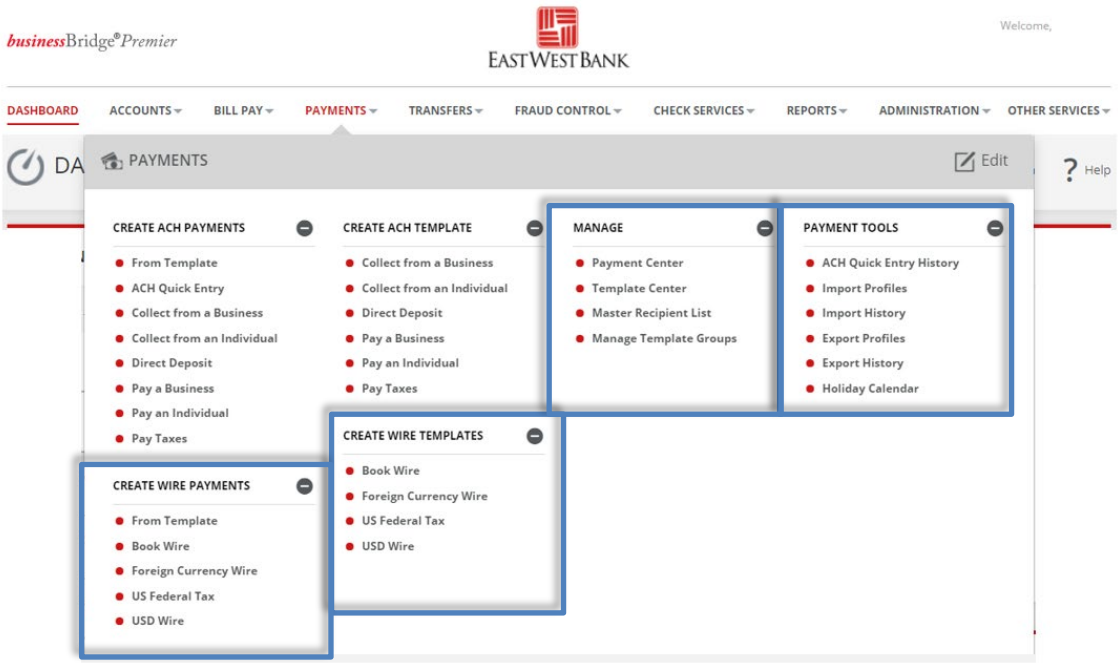
Status	Definition
Pending Approval	Approval is required to be submitted to bank for processing.
Scheduled	Payment was scheduled in advance. The payment will be processed on the morning of the indicated value date.

Wire Transfer Types	Number of Days You Can Schedule in Advance (Calendar)
Book Transfers	30
Cross-Border*	30
Foreign Currency Exchange	7
US Federal Tax	30
USD Domestic	30
USD International	30

Sent	The wire is being transmitted to the bank for processing.
Received by Bank	Payment is acknowledged by bank and is in the process of being sent out.
Confirmed	Payment is processed and a Fed Reference number is available in the online banking system.
Overdue	Payment was not approved prior to the cut off time of the indicated value date. Updating the value date will allow the payment to be re-queued for approval.
Deleted	The payment was approved and later canceled, prior to being submitted to the bank for processing.

Wire Payments Menu Options

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



Use the below Online Wire options…	…to create these type of Wires
Book Wire	Book Transfers
International Wire	Foreign Currency Exchange
US Federal Tax	US Federal Tax
USD Wire	Cross-Border* USD Domestic USD International

*For Cross-Border Wire transfers, please refer to our "Cross-Border Wire Transfer Guide". To attain a copy of the guide or additional information relating to our Cross-Border capabilities, please contact us at Global Transaction Services 888-761-3967.

Creating a Template

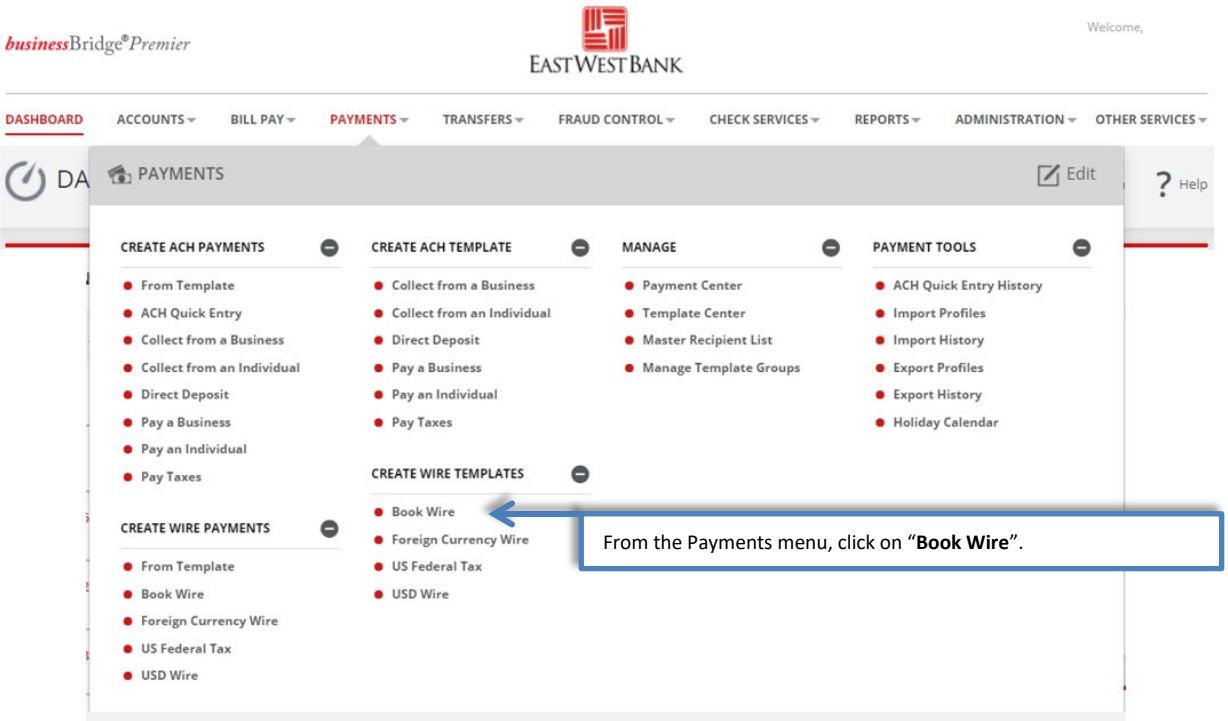
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

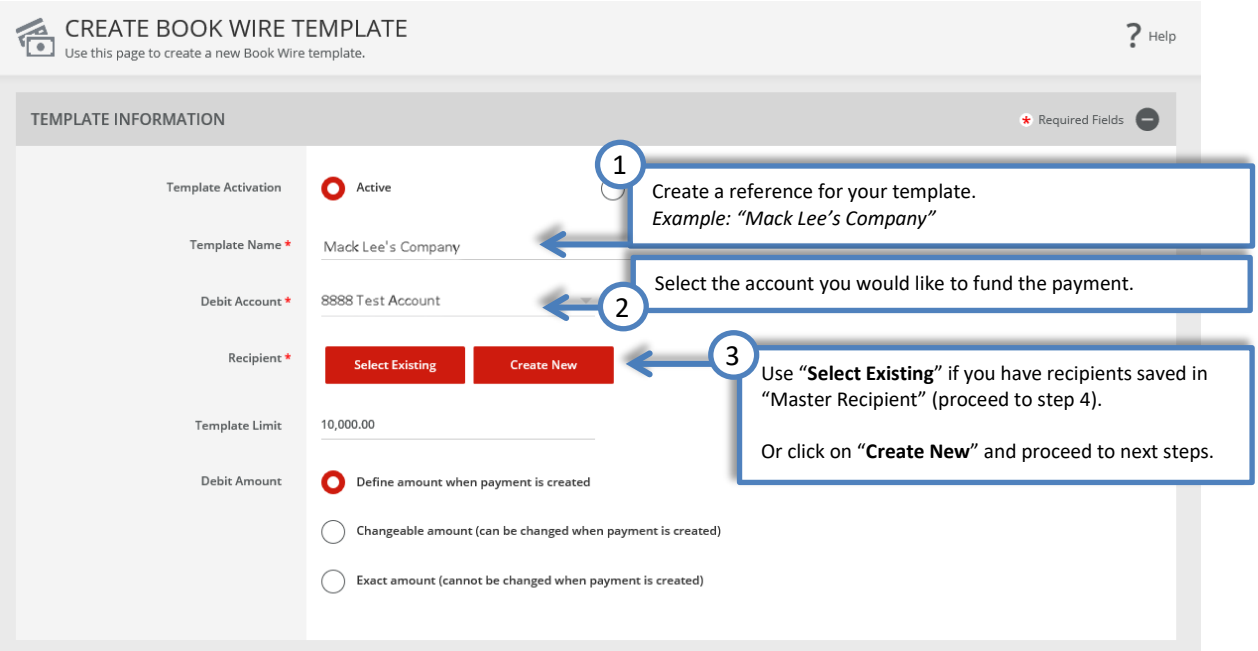
- Save details of your frequent payees for future transfers into a template.
- You or others within your organization can then quickly locate the template, update the appropriate wire information, and create a payment without the hassle of re-entering all information.

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.

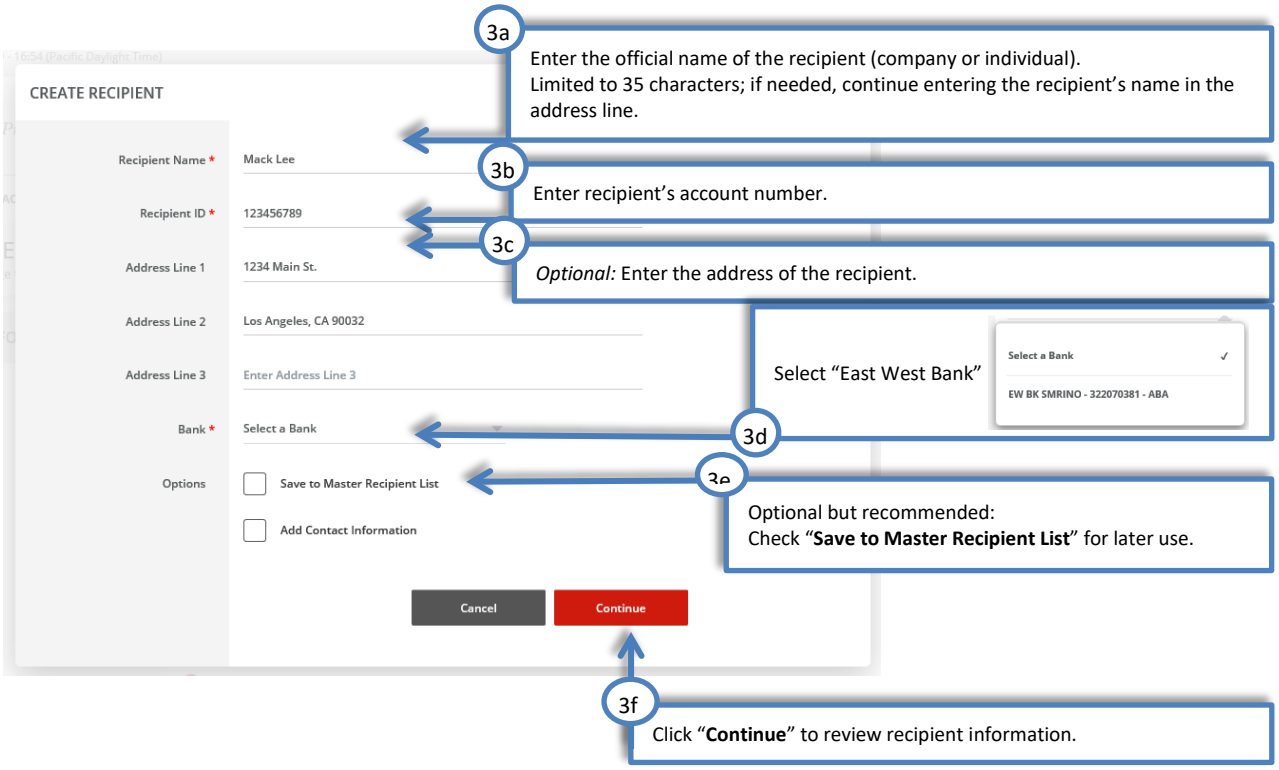
Book Wire Template

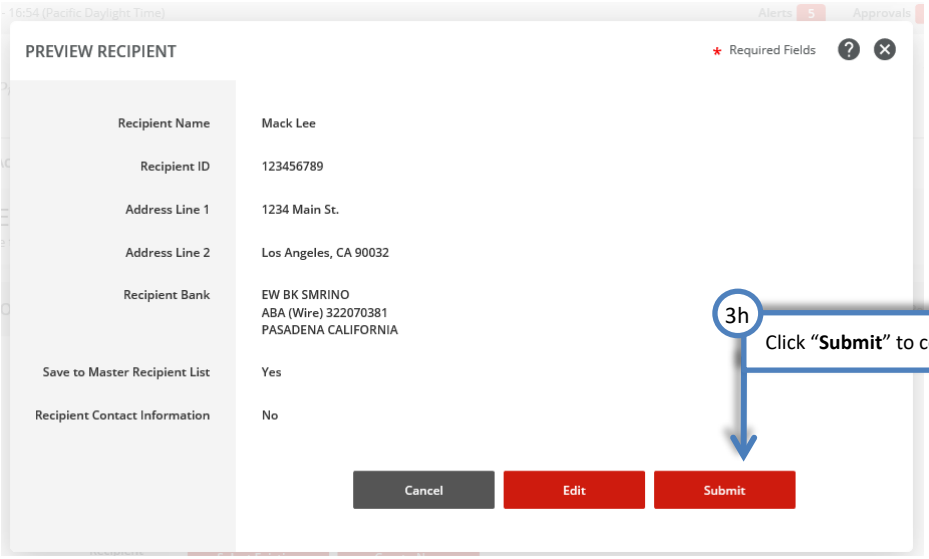
Follow the below instructions to send wire **payments in U.S. dollars between East West Bank accounts**.



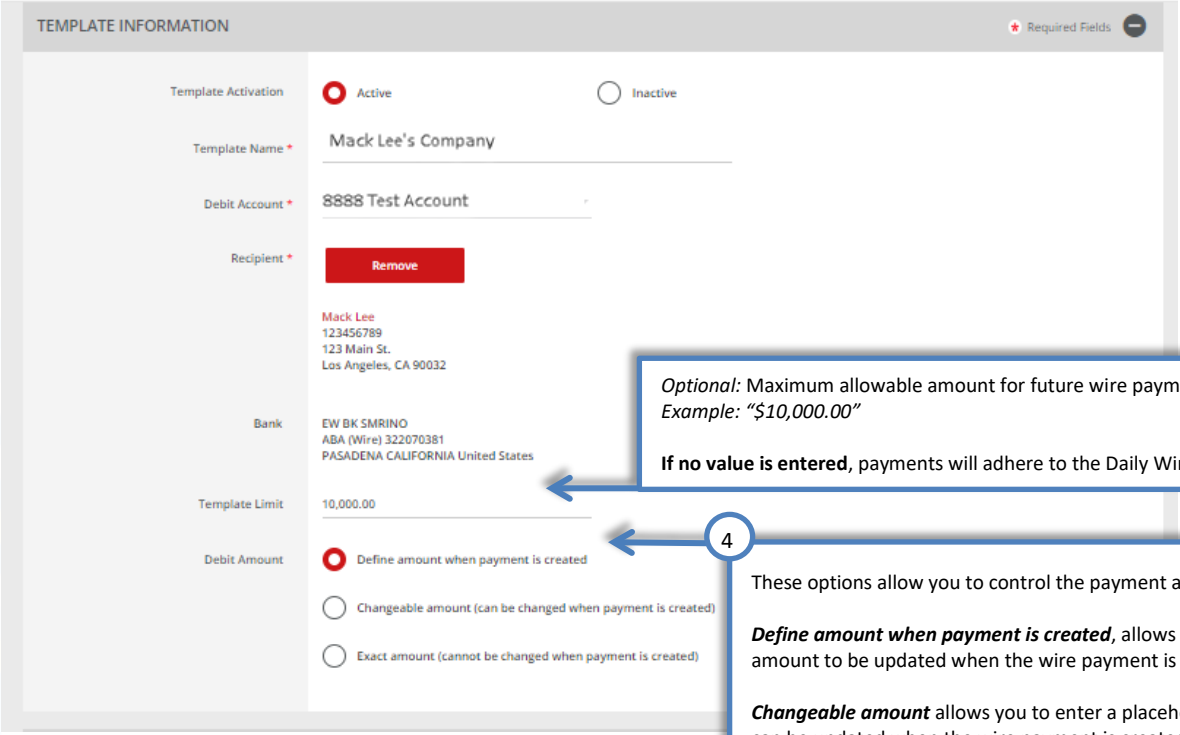


"Create Recipient" pop up Window displays. Check your pop-up blocker settings if window does not appear.





3h Click "**Submit**" to confirm and save recipient information.



Optional: Maximum allowable amount for future wire payments.
Example: "$10,000.00"

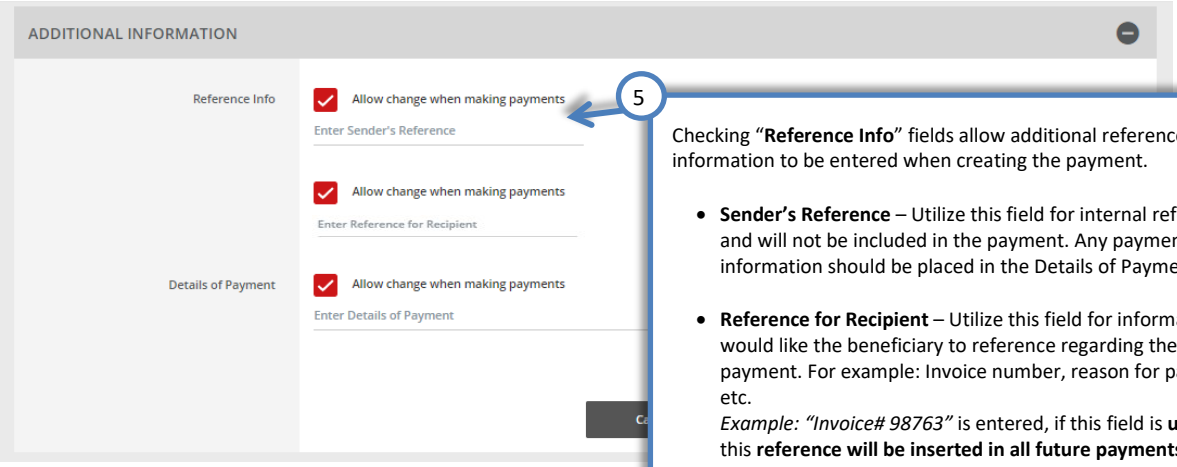
If no value is entered, payments will adhere to the Daily Wire Limit.

4 These options allow you to control the payment amount. Select one:

Define amount when payment is created, allows the payment amount to be updated when the wire payment is created.

Changeable amount allows you to enter a placeholder amount that can be updated when the wire payment is created.

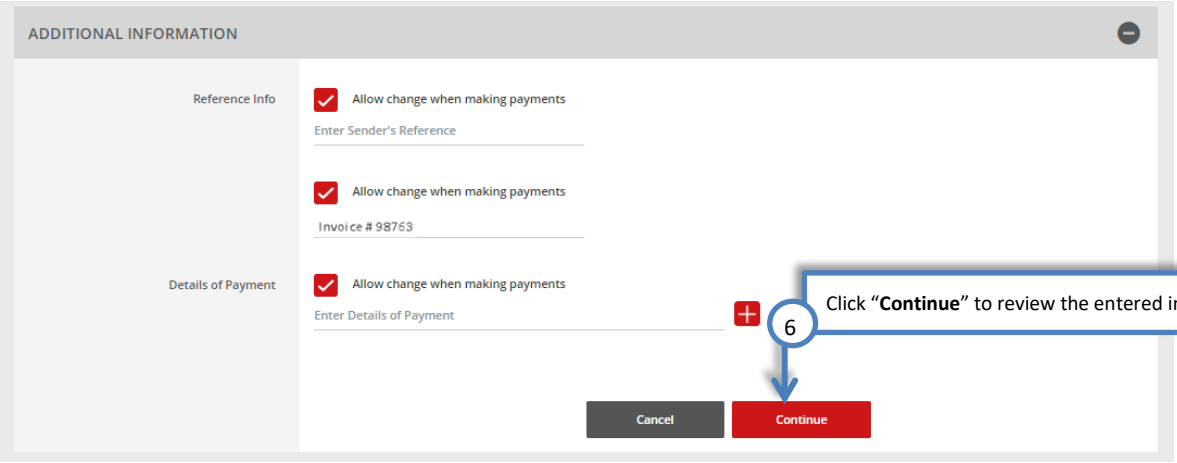
Exact amount locks down the exact amount of the payment, this amount cannot be changed unless the template is edited.



5

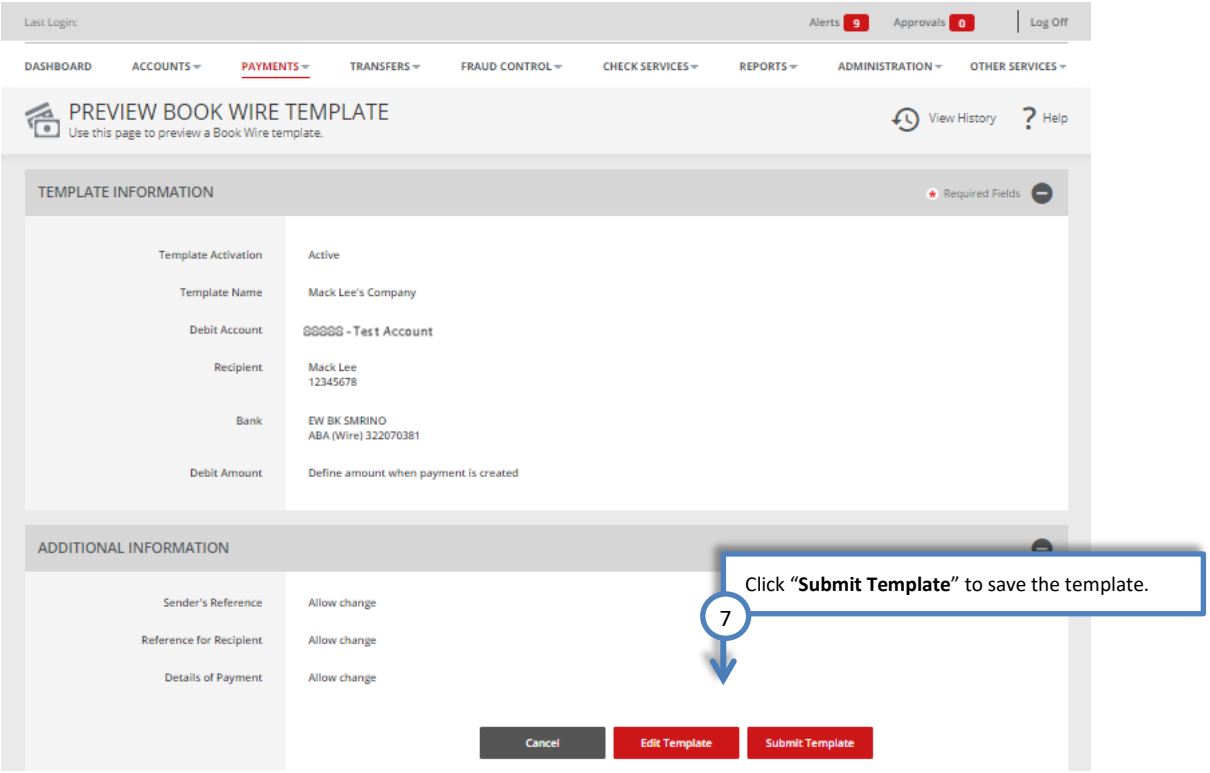
Checking "**Reference Info**" fields allow additional reference information to be entered when creating the payment.

- **Sender's Reference** – Utilize this field for internal reference only and will not be included in the payment. Any payment related information should be placed in the Details of Payment section.
- **Reference for Recipient** – Utilize this field for information you would like the beneficiary to reference regarding the wire payment. For example: Invoice number, reason for payment, etc.
  Example: "Invoice# 98763" is entered, if this field is **unchecked**, this **reference will be inserted in all future payments created with this template**.
- **Details of Payments** – Utilize this as an expanded field to "Reference for Recipient". Please note that you should utilize each line before adding.



6

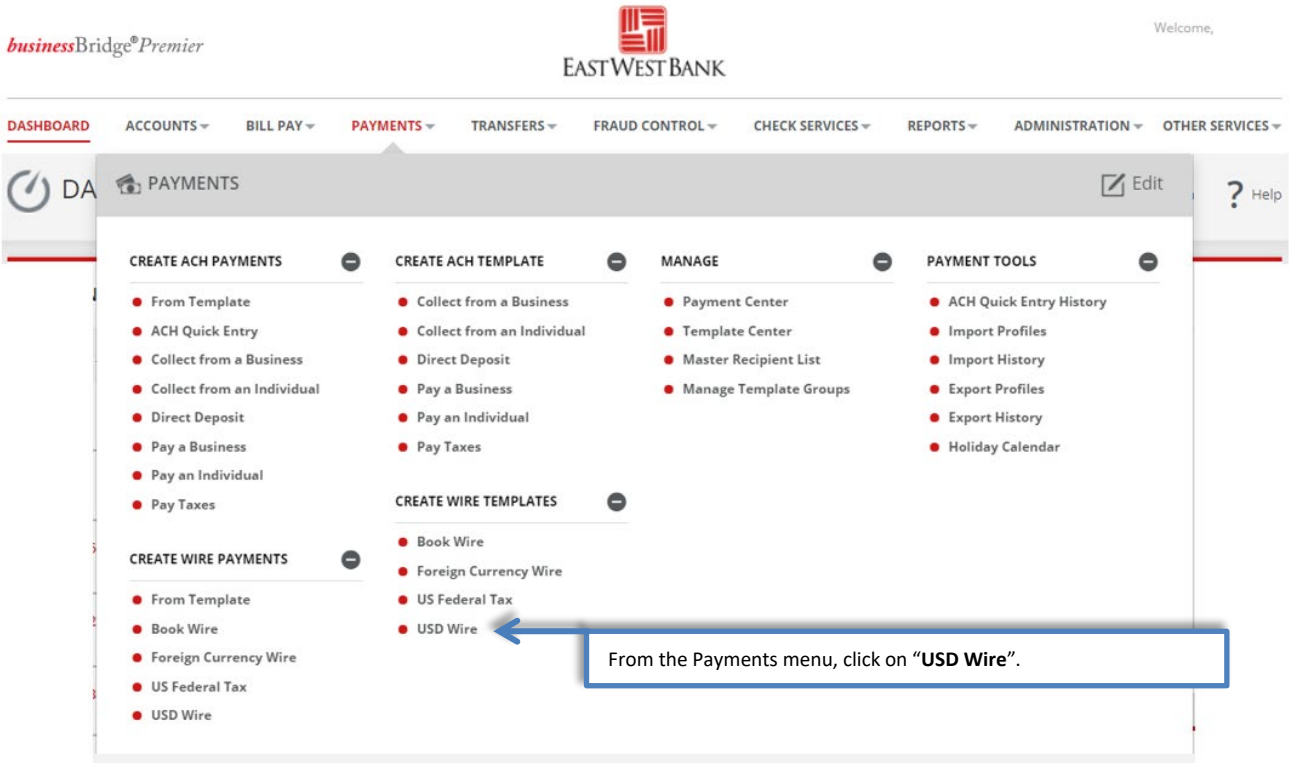
Click "**Continue**" to review the entered information.

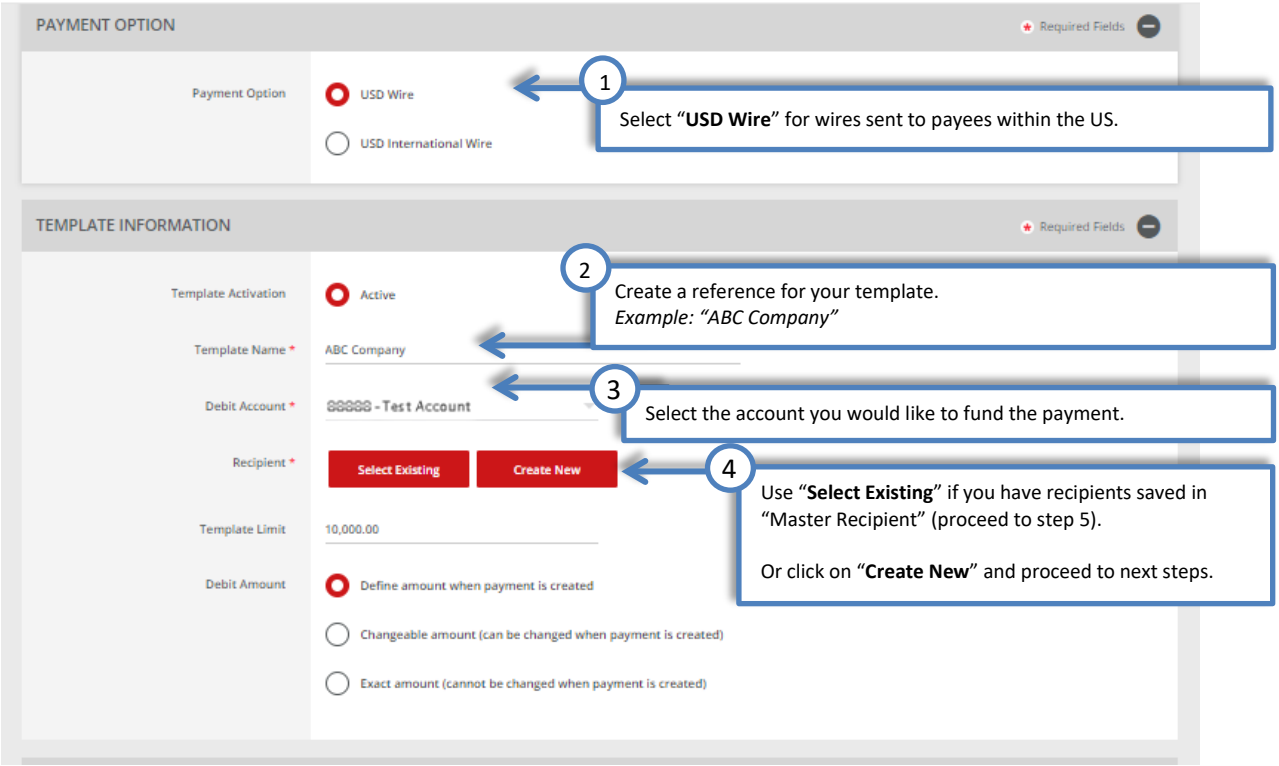


Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

USD Domestic Wire Template

Follow the below instructions to send wire **payments in U.S. dollars (USD) to individuals or businesses inside the U.S.** with accounts at other financial institutions.





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

EAST WEST BANK

CREATE RECIPIENT

Recipient Name * ABC Company

Recipient ID Type * Account Number

Recipient ID * 123456789

Address Line 1 123 Main St.

Address Line 2 Los Angeles, CA 90032

Address Line 3 Enter Address Line 3

Bank * Select from List | Enter Bank Information with Bank ID

Remove

EW BK SMRINO
ABA (Wire) 322070381
PASADENA CALIFORNIA UNITED STATES

Options Save to Master Recipient List

Add Contact Information

Cancel | Continue

4a Enter the official name of the recipient (company or individual). Limited to 35 characters; if needed, continue entering the recipient's name in the address line.

4b Select "**Account Number**" option.

4c Enter the account number that will be receiving the funds.

4d *Optional:* Enter the address of the recipient.

4e Use "**Enter Bank Information with Bank ID**" if your beneficiary's routing information (ABA number) is available.

Use "**Select from List**", if you need to search for the receiving bank's routing number.

4f *Optional but recommended:* Check "**Save to Master Recipient List**" for later use.

4g Click "**Continue**" to review recipient information.

TEMPLATE INFORMATION

Required Fields

Template Activation Active | Inactive

Template Name * ABC Company

Debit Account * 88888 - Test Account

Recipient * Remove

ABC Company
123456789
123 Main St.
Los Angeles, CA 90032

Bank EW BK SMRINO
ABA (Wire) 322070381
PASADENA CALIFORNIA United States

Template Limit Enter a Template Limit

Debit Amount Define amount when payment is created

Changeable amount (can be changed when payment is created)

Exact amount (cannot be changed when payment is created)

Optional: Maximum allowable amount for future wire payments.

If no value is entered, payments will adhere to the Daily Wire Limit.

5 These options allow you to control the payment amount. Select one:

Define amount when payment is created, allows the payment amount to be updated when the wire payment is created.

Changeable amount allows you to enter a placeholder amount that can be updated when the wire payment is created.

Exact amount locks down the exact amount of the payment, this amount cannot be changed unless the template is edited.

ADDITIONAL INFORMATION

Routing Instructions
- Add Intermediary Bank
- Add Receiving Bank
- Add Bank to Bank Information

Remittance Information
- Allow change when making payments

Remittance Information
- Create New

Reference Info
- Allow change when making payments
  Enter Sender's Reference
- Allow change when making payments
  Enter Reference for Recipient

Details of Payment
- Allow change when making payments
  Enter Details of Payment

Cancel

Optional: Routing Instructions
Use these fields to enter additional bank routing instructions. These instructions would be provided by your recipient's bank.

Optional: Remittance Information
Use these fields to enter additional information about the payment.

6

Checking "**Reference Info**" fields allow additional reference information to be entered when creating the payment.

- **Sender's Reference** – This field is for your internal reference only and will not be included in the payment. Any payment related information should be placed in the Details of Payment section.
- **Reference for Recipient** – Utilize this field for information you would like the beneficiary to reference regarding the wire payment. For example: Invoice number, reason for payment, etc.
  Example: "Invoice# 98763" is entered, if this field is **unchecked**, this **reference will be inserted in all future payments created with this template**.
- **Details of Payments** – Utilize this as an expanded field to "Reference for Recipient". Please note that you should utilize each line before adding.

ADDITIONAL INFORMATION

Routing Instructions
- Add Intermediary Bank
- Add Receiving Bank
- Add Bank to Bank Information

Remittance Information
- Allow change when making payments

Remittance Information
- Create New

Reference Info
- Allow change when making payments
  Enter Sender's Reference
- Allow change when making payments
  Invoice# 4567ABC

Details of Payment
- Allow change when making payments
  Enter Details of Payment

Cancel | Continue

7

Click "**Continue**" to review the entered information.

PREVIEW USD WIRE TEMPLATE

Use this page to preview a USD Wire template.

View History | Help

PAYMENT OPTION

Required Fields

Payment Option	USD Wire

TEMPLATE INFORMATION

Required Fields

Template Activation	Active
Template Name	ABC Company
Debit Account	88888 - Test Account
Recipient	ABC Company 123456789 123 Main St. Los Angeles, CA 90032
Bank	EW BK SMRINO ABA (Wire) 322070381
Debit Amount	Define amount when payment is created

ADDITIONAL INFORMATION

Intermediary Bank	
Add Bank to Bank Information	No changes allowed
Sender's Reference	Allow change
Reference for Recipient	Allow change Invoice# 4567ABC
Details of Payment	Allow change

Cancel | Edit Template | Submit Template

8 Click "**Submit Template**" to save the template.

Successful Submit

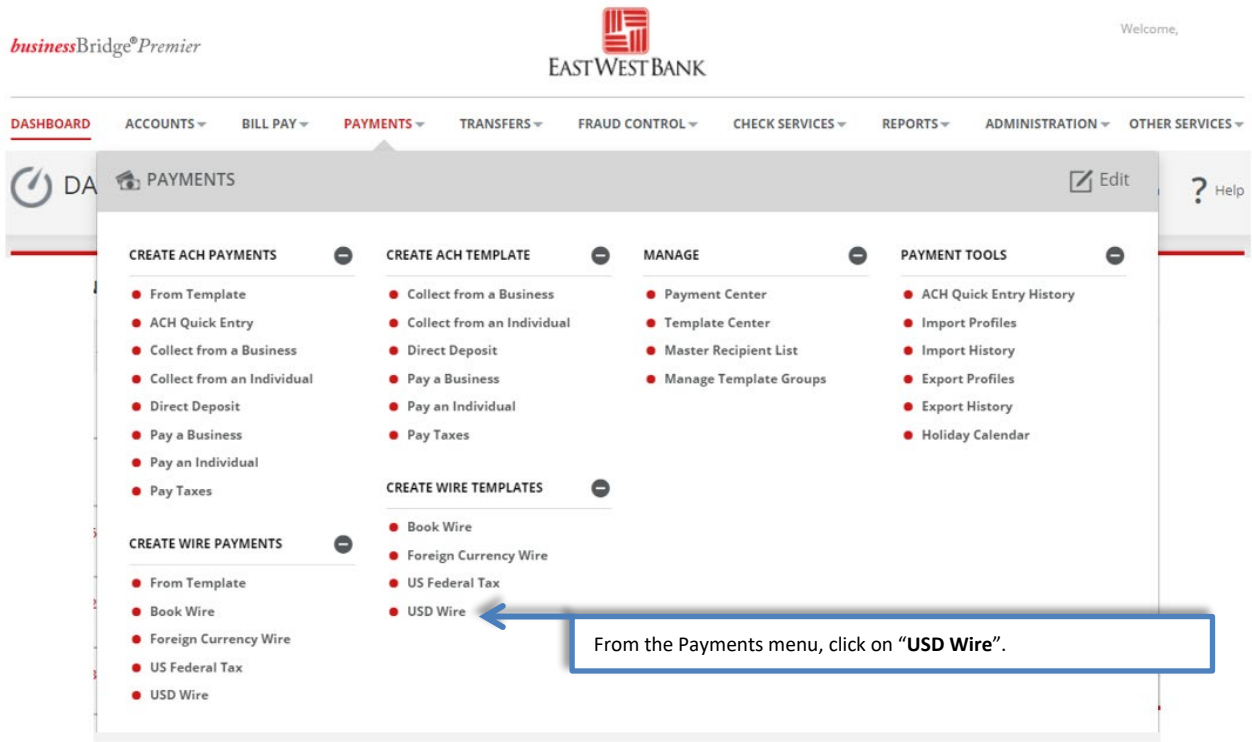
Template ABC Company has been successfully created.

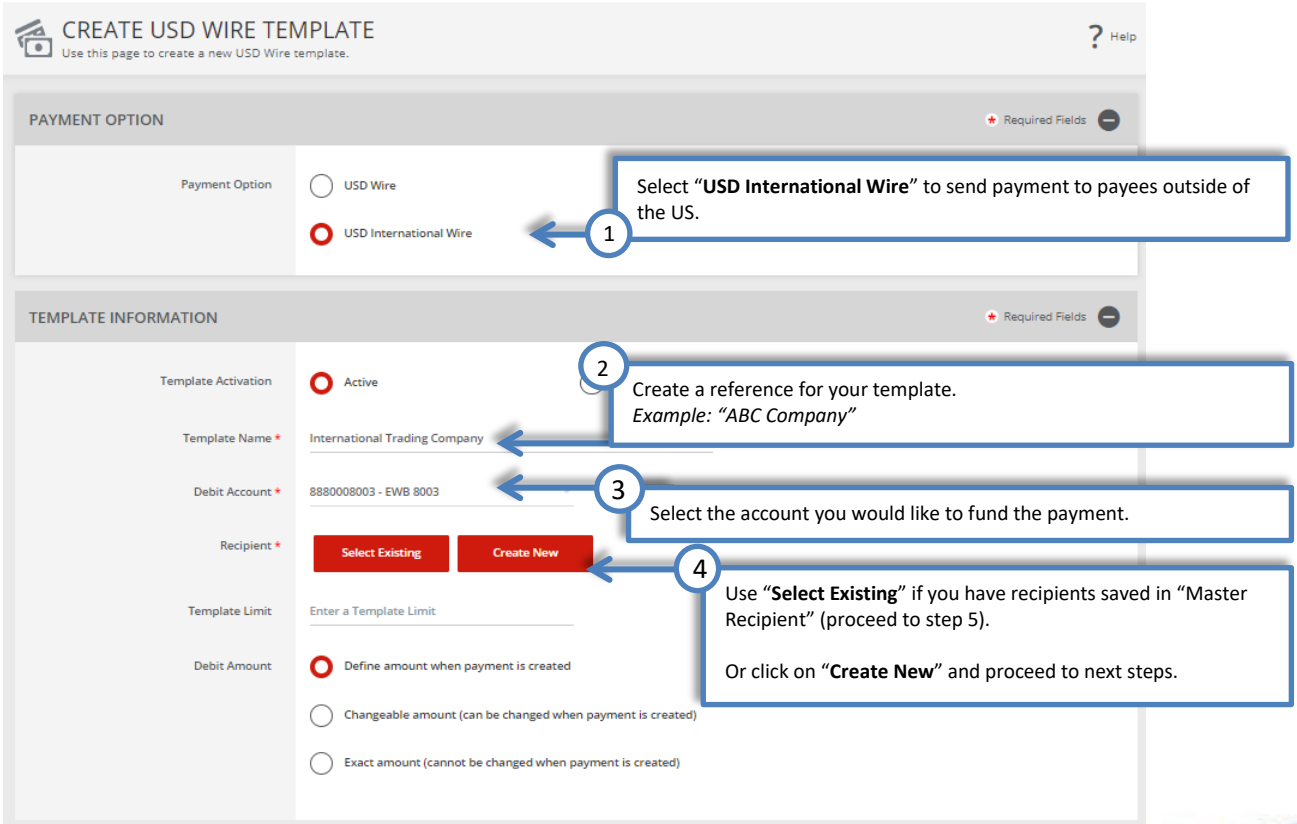
Template Center

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

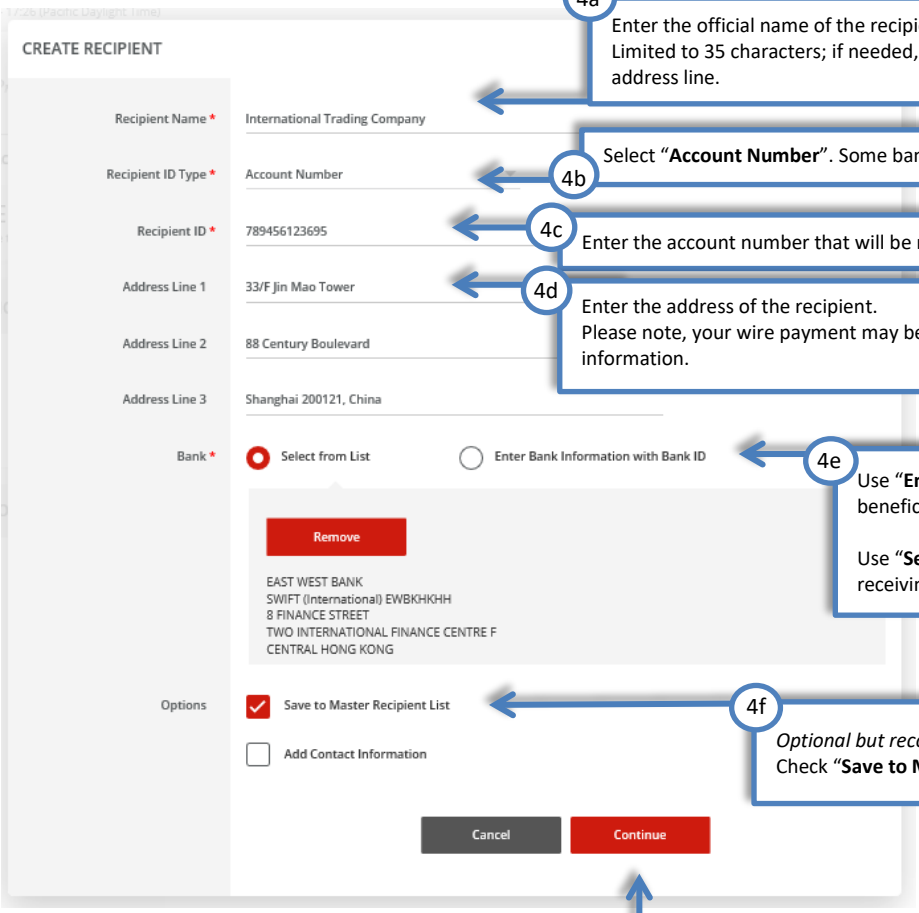
USD International Wire Template

Follow the below instructions to send wire **payments in U.S. dollars (USD) to individuals or businesses outside of the U.S.**





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



4a Enter the official name of the recipient (company or individual).
Limited to 35 characters; if needed, continue entering the recipient's name in the address line.

4b Select "**Account Number**". Some banks may utilize "**IBAN Number**".

4c Enter the account number that will be receiving the funds.

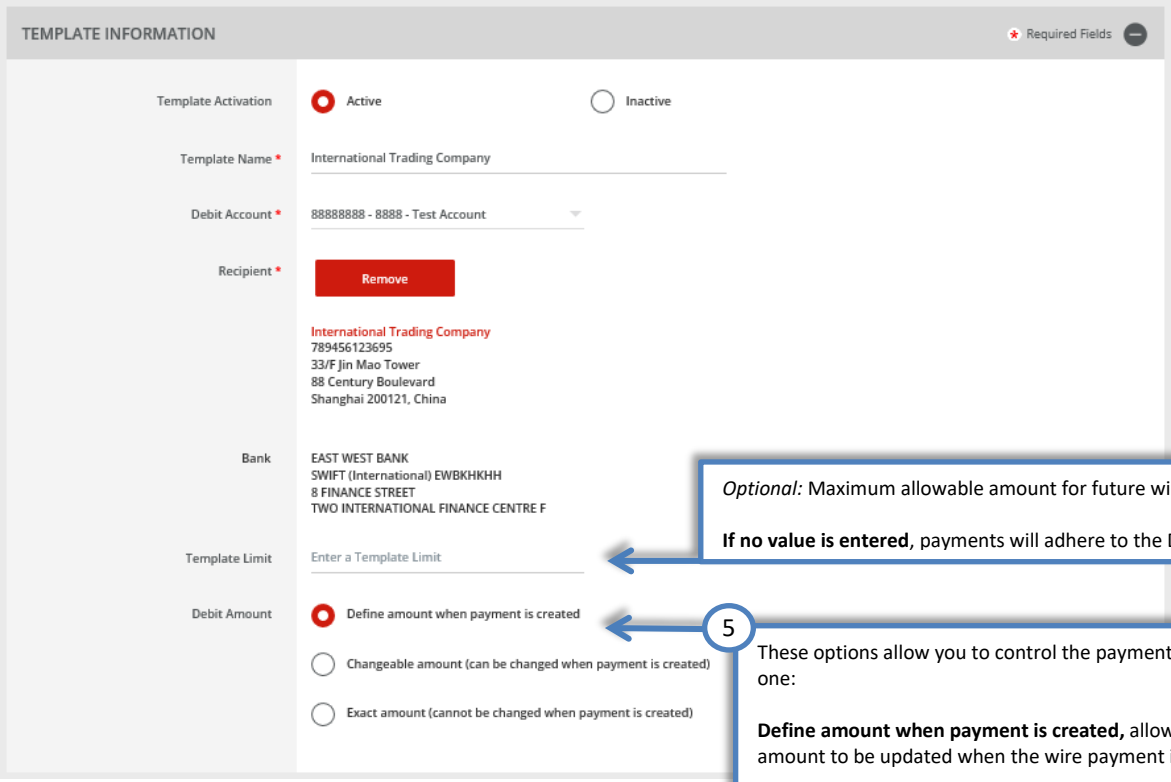
4d Enter the address of the recipient.
Please note, your wire payment may be returned due to insufficient/mismatch of information.

4e Use "**Enter Bank Information with Bank ID**" if your beneficiary's SWIFT information is available.

Use "**Select from List**", if you need to search for the receiving bank's SWIFT number.

4f *Optional but recommended:*
Check "**Save to Master Recipient List**" for later use.

4g Click "**Continue**" to review recipient information.



Optional: Maximum allowable amount for future wire payments.

If no value is entered, payments will adhere to the Daily Wire Limit.

5

These options allow you to control the payment amount. Select one:

Define amount when payment is created, allows the payment amount to be updated when the wire payment is created.

Changeable amount allows you to enter a placeholder amount that can be updated when the wire payment is created.

Exact amount locks down the exact amount of the payment, this amount cannot be changed unless the template is edited.

ADDITIONAL INFORMATION

Routing Instructions

Add Intermediary Bank

Bank •

STANDARD CHART
ABA (Wire) 026002561
NEW YORK NY UNITED STATES

Select from List

Enter Bank Information with Bank ID

Add Receiving Bank

Add Bank to Bank Information

Reference Info

Allow change when making payments

Enter Sender's Reference

Allow change when making payments

Invoice# 4567ABC

Details of Payment

Allow change when making payments

Enter Details of Payment

Cance

6

Intermediary Bank is required for all USD international wire payments.

For added convenience, our Intermediary Bank partner is prefilled.

Use "**Select from List**" or "**Enter Bank Information with Bank ID**", should you need to use a specific intermediary bank (must utilize ABA/routing number).

Optional: "**Add Receiving Bank**" and "**Add Bank to Bank Information**" Use these fields to enter additional bank routing instructions. These instructions would be provided by your recipient's bank.

7

Checking "**Reference Info**" fields allow additional reference information to be entered when creating the payment.

- **Sender's Reference** – This field is for your internal reference only and will not be included in the payment. Any payment related information should be placed in the Details of Payment section.
- **Reference for Recipient** – Utilize this field for information you would like the beneficiary to reference regarding the wire payment. For example: Invoice number, reason for payment, etc.
  Example: "Invoice# 4567ABC" is entered, if this field is **unchecked**, this **reference will be inserted in all future payments created with this template**.
- **Details of Payments** – Utilize this as an expanded field to "Reference for Recipient". Please note that you should utilize each line before adding.

ADDITIONAL INFORMATION

Routing Instructions

Add Intermediary Bank

Bank •

STANDARD CHART
ABA (Wire) 026002561
NEW YORK NY UNITED STATES

Select from List

Enter Bank Information with Bank ID

Add Receiving Bank

Add Bank to Bank Information

Reference Info

Allow change when making payments

Enter Sender's Reference

Allow change when making payments

Invoice# 4567ABC

Details of Payment

Allow change when making payments

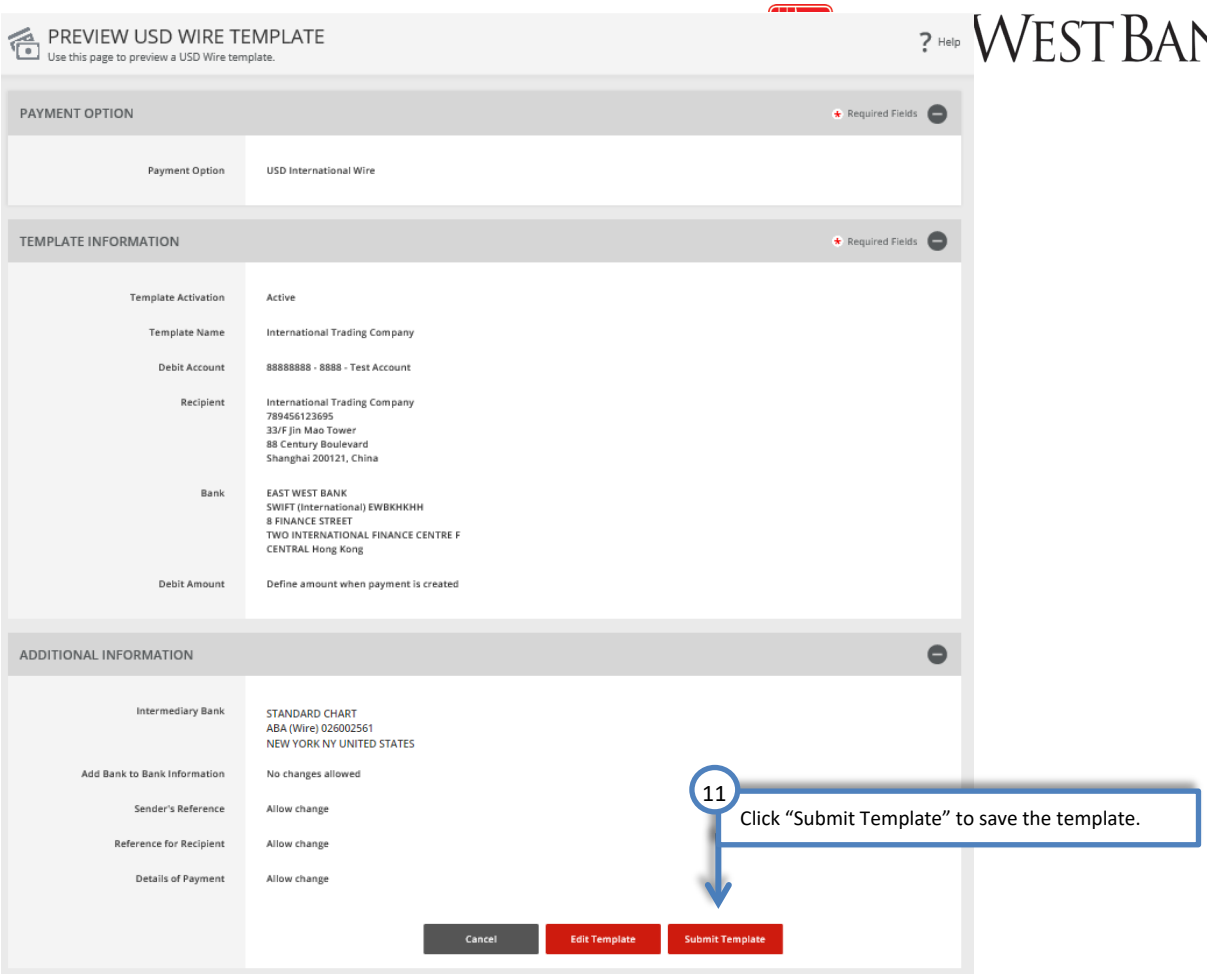
Enter Details of Payment

Cancel

Continue

8

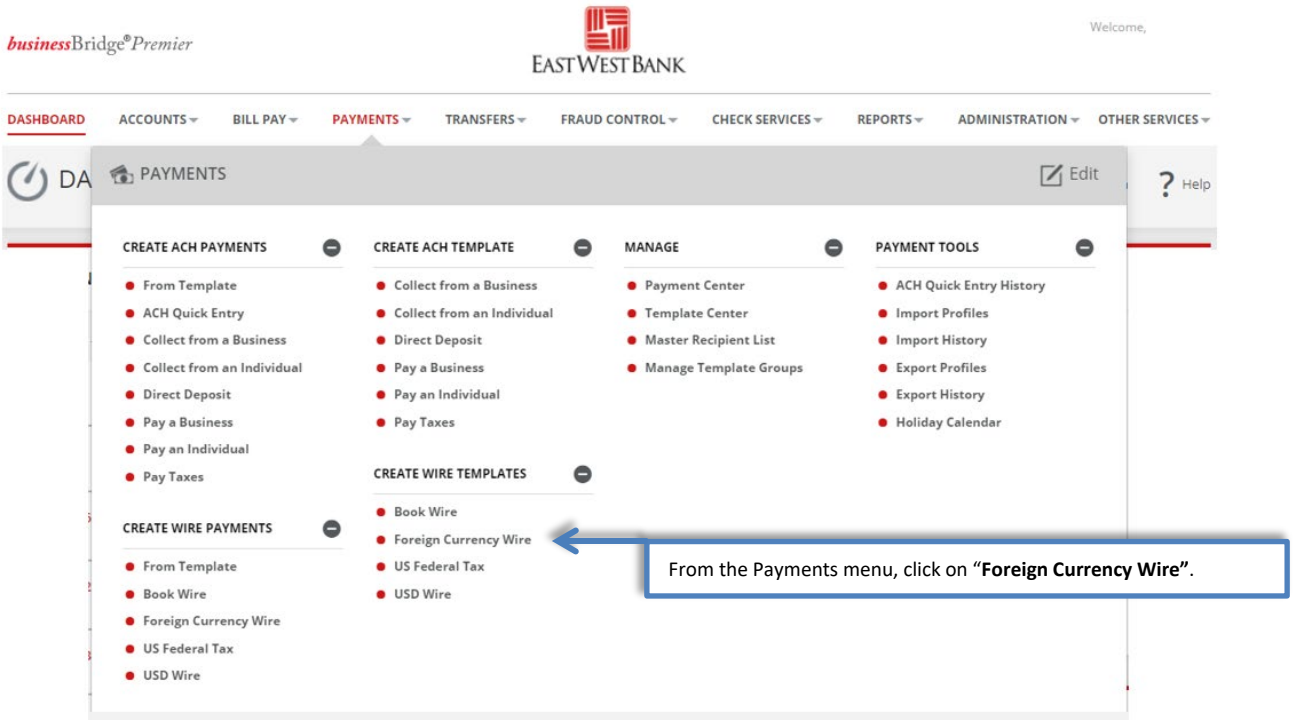
Click "**Continue**" to review the entered information.

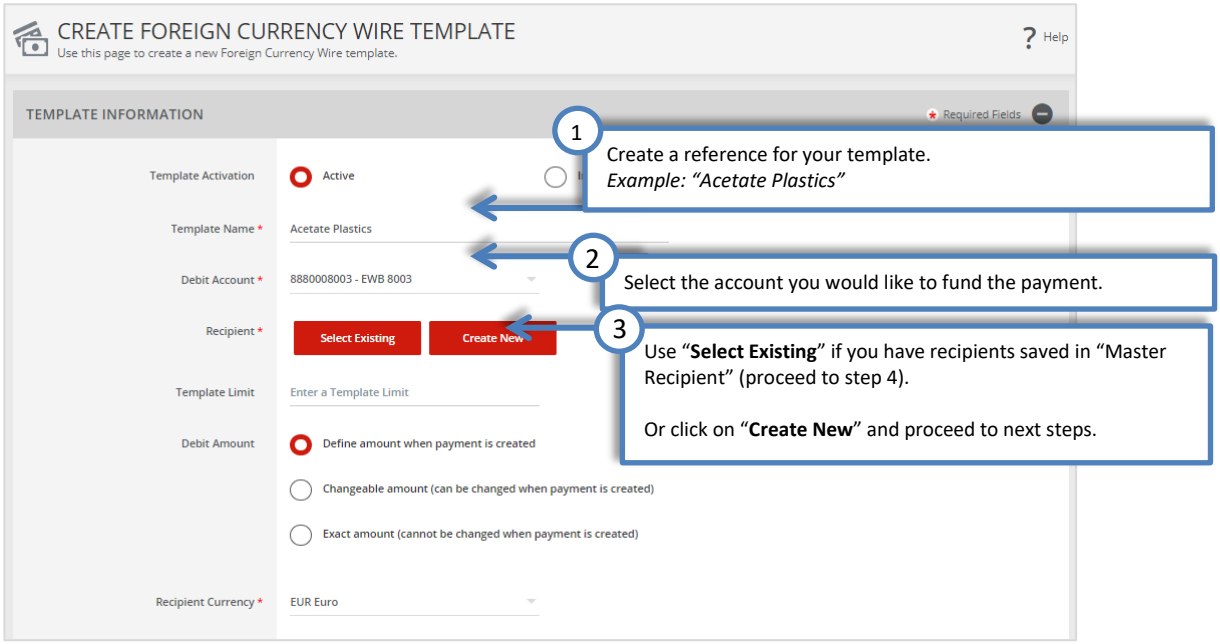


Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

Foreign Currency International Wire Template

Follow the below instructions to send wire **payments in foreign currency to individuals or businesses outside of the U.S.**





CREATE RECIPIENT

Recipient Name * Thermoplastic Epoxy Inc.

Recipient ID Type * Account Number

Recipient ID * 123654789987

Address Line 1 * 8 Rue de Londres-15-15 Bis Rue de C

Address Line 2 * 75009 Paris, France

Address Line 3 Enter Address Line 3

Bank * Select from List / Enter Bank Information with Bank ID

Remove

BANK OF AMERICA MERRILL LYNCH INTER
SWIFT (International) BOFAFRPPFIC
112 AVENUE KLEBER
CS 71652, CEDEX 16
PARIS FRANCE

Options: Save to Master Recipient List; Add Contact Information

Cancel | Continue

4a Enter the official name of the recipient (company or individual). Limited to 35 characters; if needed, continue entering the recipient's name in the address line.

4b Select "**Account Number**" option.

4c Enter the account number that will be receiving the funds.

4d Enter the address of the recipient. Your wire payment may be returned due to insufficient/mismatch information.

4e Use "**Enter Bank Information with Bank ID**" if your beneficiary's SWIFT information is available.

Use "**Select from List**", if you need to search for the receiving bank's SWIFT number.

4f *Optional but recommended:* Check "**Save to Master Recipient List**" for later use.

4g Click "**Continue**" to review recipient information.

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

PREVIEW RECIPIENT

* Required Fields

Recipient Name	Thermoplastic Epoxy Inc.
Recipient ID Type	Account Number
Recipient ID	123654789987
Address Line 1	8 Rue de Londres-15-15 Bis Rue de C
Address Line 2	75009 Paris, France
Bank Name	BANK OF AMERICA MERRILL LYNCH INTER
Bank ID Type	SWIFT (International) BOFAFRPPFIC
Address Line 1	112 AVENUE KLEBER
Address Line 2	CS 71652, CEDEX 16
Address Line 3	PARIS FRANCE
Save to Master Recipient List	Yes
Recipient Contact Information	No

Cancel | Edit | Submit

4h Click "**Submit**" to review recipient information.

TEMPLATE INFORMATION

Required Fields

Template Activation: Active / Inactive

Template Name *: Acetate Plastics

Debit Account *: 88888888 - 8888 - Test Account

Recipient *: Remove

Thermoplastic Epoxy Inc.
123654789987
8 Rue de Londres-15-15 Bis Rue de C
75009 Paris, France

Bank: BANK OF AMERICA MERRILL LYNCH INTER
SWIFT (International) BOFAFRPPFIC
112 AVENUE KLEBER
CS 71652, CEDEX 16
PARIS France 75116

Template Limit: Enter a Template Limit

Debit Amount:
- Define amount when payment is created
- Changeable amount (can be changed when payment is created)
- Exact amount (cannot be changed when payment is created)

Recipient Currency *: EUR Euro

Optional: Maximum allowable amount for future wire payments.

If no value is entered, payments will adhere to the Daily Wire Limit.

5

These options allow you to control the payment amount. Select one:

Define amount when payment is created, allows the payment amount to be updated when the wire payment is created.

Changeable amount allows you to enter a placeholder amount that can be updated when the wire payment is created.

Exact amount locks down the exact amount of the payment, this amount cannot be changed unless the template is edited.

ADDITIONAL INFORMATION

Ordering Customer: Select Existing / Create New

Routing Instructions:
- Add Intermediary Bank
- Add Receiving Bank

Reference Info: Allow change when making payments
Enter Sender's Reference

Details of Payment: Allow change when making payments
Enter Details of Payment

Sender to Receiver Information: Add Information

Charges: Recipient / Shared / Ours

Cancel / Continue

Optional: "**Add Intermediary Bank**" and "**Add Receiving Bank**"
Use these fields to enter additional bank routing instructions. These instructions would be provided by your recipient's bank.

6

Checking "Reference Info" fields allow additional reference information to be entered when creating the payment.

If this field is **unchecked**, this **reference will be inserted in all future payments created with this template**.

7

Click "**Continue**" to review the entered information.

Additional Information for Reference Information:

- **Sender's Reference** – This field is for your internal reference only and will not be included in the payment. Any payment related information should be placed in the Details of Payment section.
- **Details of Payments** – Utilize this field as "Reference for Recipient". Please note that you should utilize each line before adding additional lines. If you have a blank line, the wire payment will be rejected.
- **Charges** – This field allows you to select who should be charged for the Intermediary Bank fee. Selections are:
  - Recipient – The beneficiary will be assessed the fees.
  - Shared – Both the beneficiary and the customer will share the fees.
  - Ours - The customer will be assessed the fees.

PREVIEW FOREIGN CURRENCY WIRE TEMPLATE

Help

Successful Submit
Template Acetate Plastics has been successfully created.

Template Center

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

Debit Account	8880008003 - EWB 8003
Recipient	Thermoplastic Epoxy Inc. 123654789987 8 Rue de Londres-15-15 Bis Rue de C 75009 Paris, France
Bank	BANK OF AMERICA MERRILL LYNCH INTER SWIFT (International) BOFAFRPPFIC 112 AVENUE KLEBER CS 71652, CEDEX 16 PARIS France
Debit Amount	Define amount when payment is created
Recipient Currency	EUR

ADDITIONAL INFORMATION

Sender's Reference	Allow change
Details of Payment	Allow change
Charges	Recipient

8 Click "**Submit Template**" to save the template.

Cancel | Edit Template | Submit Template

Approving a Wire Template

Depending on your company's dual control settings, the template may need to be approved prior to use.

businessBridge®Premier

EastWestBank

Welcome,

DASHBOARD | ACCOUNTS | BILL PAY | PAYMENTS | TRANSFERS | FRAUD CONTROL | CHECK SERVICES | REPORTS | ADMINISTRATION | OTHER SERVICES

PAYMENTS

Edit

Help

CREATE ACH PAYMENTS
- From Template
- ACH Quick Entry
- Collect from a Business
- Collect from an Individual

CREATE ACH TEMPLATE
- Collect from a Business
- Collect from an Individual
- Direct Deposit
- Pay a Business

MANAGE
- Payment Center
- Template Center
- Master Recipient List
- Manage Template Groups

PAYMENT TOOLS
- ACH Quick Entry History
- Import Profiles
- Import History
- Export Profiles
- Export History
- Holiday Calendar

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

- Pay Taxes

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

CREATE WIRE PAYMENTS
- From Template
- Book Wire
- Foreign Currency Wire
- US Federal Tax
- USD Wire

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

Create a Template | Print | Help

MANAGE TEMPLATES

Template Name | Payment Type | Template Status

Statuses | Search | ADVANCED SEARCH

1 Select the template you would like to approve.

Click on template name to edit the template.

Recipient | Amount (Items) Recipient Amount (Items) | Action

VIEW LAST MODIFIED BY

Review the last person that have modified the template. Click into the template to review history users that have modified the template.

ABC Company	Pending Approval Active	81000044	USD Wire	Awesome Kathy	
Acetate Plastics	Pending Approval Active	88888888	International Wire	Thermoplastic Epoxy Inc.	
Black Forrest Lumber C...	Approved Active	81000044	Book Wire	Black Forest Woods	
International Trading ...	Pending Approval Active	88888888	USD Wire	International Trading ...	
Kathy's Cupcake Business test	Approved Active				
Mack Lee's Company	Approved Active	81000044	Book Wire	Mack Lee	
Sahale Snacks	Approved Active	88888888	USD		

*Click on "**Pending Approval**" to review the entered information.*

2 Click "**Approve**" to proceed.

Show / Hide Columns | Show 10

Reject | Delete | Approve | Create Payment | Export

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)
ABC Company	Pending Approval Active	81000044 0044 Test	USD Wire	Awesome Kathy EAST WEST BANK	

VIEW LAST MODIFIED BY

AUTHORIZATION

3 Click "**Approve**" to confirm.

Memo | Enter a Memo

Cancel | Approve

TEMPLATE CENTER

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

Create a Template | Print | Help

Successful Submit
Template ABC Company approved successfully.

MANAGE TEMPLATES

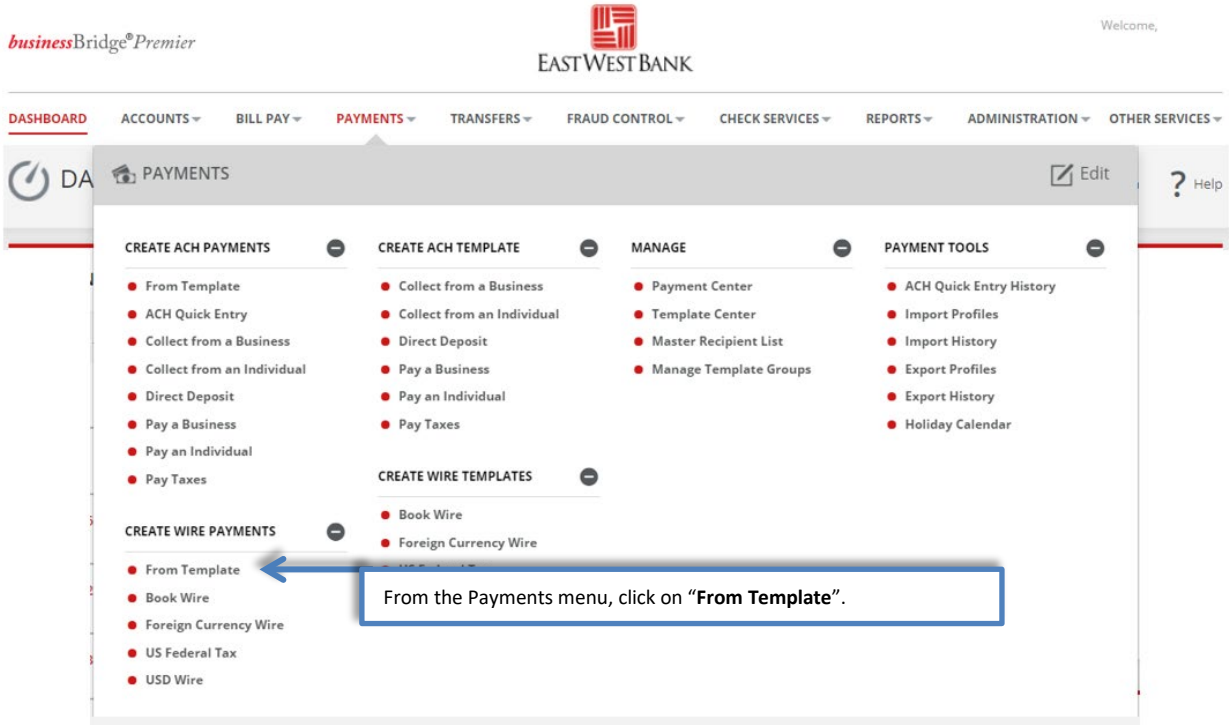
Template Name: Enter Template Name
Payment Type: All Payment Types
Template Status: All Statuses
Search
ADVANCED SEARCH

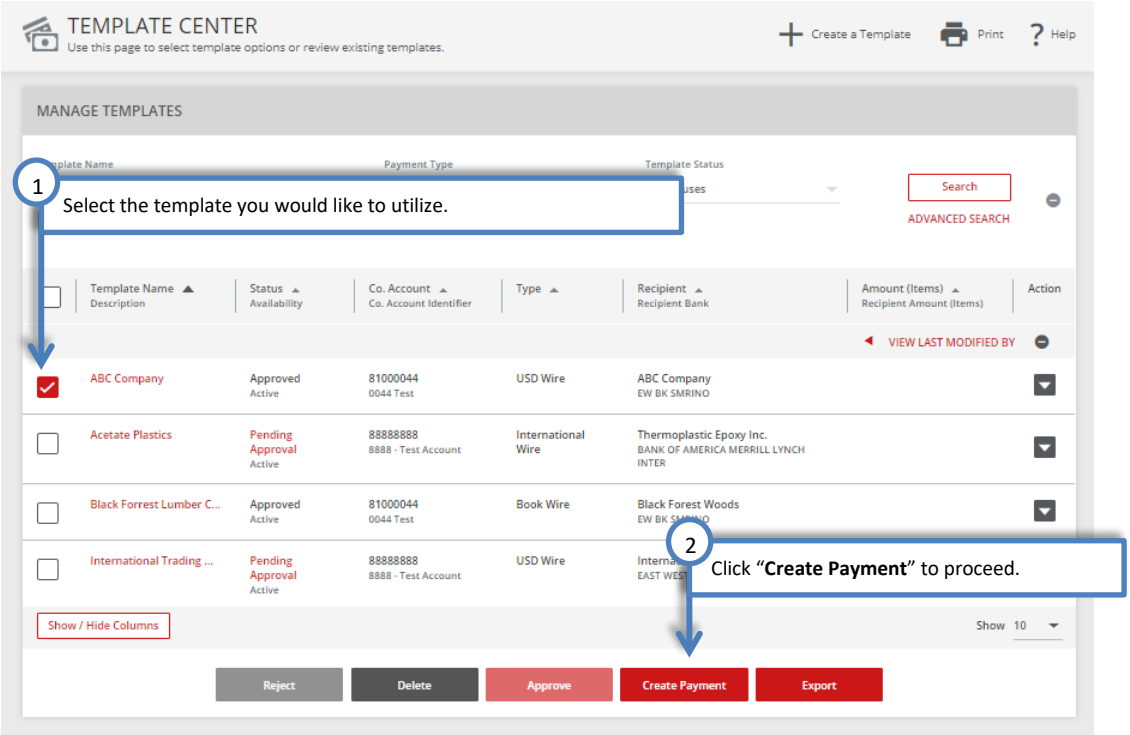
VIEW LAST MODIFIED BY

Template Name / Description	Status / Availability	Co. Account / Co. Account Identifier	Type	Recipient / Recipient Bank	Amount (Items) / Recipient Amount (Items)	Action
ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		
Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER		
Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forest Woods EW BK SMRINO		

Create a Wire Payment

Creating a Wire Payment from an Existing Template




TEMPLATE CENTER
Use this page to select template options or review existing templates.
Create a Template
Print
Help
MANAGE TEMPLATES
Payment Type
Template Status
Search
ADVANCED SEARCH
1
Select the template you would like to utilize.
Template Name
Description
Status
Availability
Co. Account
Co. Account Identifier
Type
Recipient
Recipient Bank
Amount (Items)
Recipient Amount (Items)
Action
VIEW LAST MODIFIED BY
ABC Company
Approved
Active
81000044
0044 Test
USD Wire
ABC Company
EW BK SMRINO
Acetate Plastics
Pending Approval
Active
88888888
8888 - Test Account
International Wire
Thermoplastic Epoxy Inc.
BANK OF AMERICA MERRILL LYNCH
INTER
Black Forrest Lumber C...
Approved
Active
81000044
0044 Test
Book Wire
Black Forest Woods
International Trading ...
Pending Approval
Active
88888888
8888 - Test Account
USD Wire
2
Click "Create Payment" to proceed.
Show / Hide Columns
Show 10
Reject
Delete
Approve
Create Payment
Export

Information previously saved into the template is carried into the payment.

CREATE USD WIRE PAYMENT FROM TEMPLATE
Use this page to create a new USD Wire payment from template.

Help

PAYMENT OPTION — Required Fields

Payment Option: USD Wire / USD International Wire

PAYMENT INFORMATION — Required Fields

Template Name: ABC Company
Debit Account: 81000044 - Account 44
Amount *: 31,000.00
Value Date *: 06/18/2019
Frequency: One-Time Only / Recurring
Recipient: ABC Company, 123456789, 123 Main St., Los Angeles, CA 90032
Bank: EW BK SMRINO, ABA (Wire) 322070381

ADDITIONAL INFORMATION

Remittance Information: Create New
Intermediary Bank: EW BK SMRINO, ABA (Wire) 322070381, PASADENA CA UNITED STATES
Sender's Reference: Enter Sender's Reference
Recipient Reference: Invoice# 12456BC
Details of Payment: Enter Details of Payment
Workflow: Approve on Submit

Cancel | Continue

3 Enter the payment amount.

4 Select the date you would like for the bank to process the wire.

5 Determine the frequency of the payment.

Optional: Enter additional information relating to the payment or recipient. See below for more detailed information.

6 Click "**Continue**" to proceed.

Detailed Information for Additional Information Section:

- **Sender's Reference** – This field is for your internal reference and will not be included in the payment. Any payment related information should be placed in the Details of Payment Section.
- **Reference for Recipient** – Utilize this field for information you would like the beneficiary to reference regarding the wire payment. For example: Invoice number, reason for payment, etc.
- **Details of Payments** – Utilize this as an expanded field to "Reference for Recipient". Please note that you should utilize each line before adding

Review wire payment instructions

PREVIEW USD WIRE PAYMENT FROM TEMPLATE

Use this page to preview a USD Wire payment from template.

Help

PAYMENT OPTION

Required Fields

Payment Option	USD Wire

PAYMENT INFORMATION

Required Fields

Template Name	ABC Company
Debit Account	81000044 - Account 44
Amount	31,000.00
Value Date	06/18/2019
Send Date	06/18/2019
Frequency	One-Time Only
Recipient	ABC Company 123456789 123 Main St. Los Angeles, CA 90032
Bank	EW BK SMRINO ABA (Wire) 322070381

ADDITIONAL INFORMATION

Intermediary Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CA UNITED STATES
Recipient Reference	Invoice# 12456BC
Approve on Submit	No

7 Click "**Submit Payment**" to proceed.

Cancel | Edit Payment | Submit Payment

Successful Submit

Payment 71VL8YPWHE has been successfully created. Total amount **31,000.00 USD**.

Payment Center

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

Creating a Wire Payment without Template

EAST WEST BANK

businessBridge® Premier

EAST WEST BANK

Welcome,

DASHBOARD | ACCOUNTS | BILL PAY | PAYMENTS | TRANSFERS | FRAUD CONTROL | CHECK SERVICES | REPORTS | ADMINISTRATION | OTHER SERVICES

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 Taxes

CREATE ACH TEMPLATE
- Collect from a Business
- Collect from an Individual
- Direct Deposit
- Pay a Business
- Pay an Individual
- Pay Taxes

MANAGE
- Payment Center
- Template Center
- Master Recipient List
- Manage Template Groups

PAYMENT TOOLS
- ACH Quick Entry History
- Import Profiles
- Import History
- Export Profiles
- Export History
- Holiday Calendar

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

CREATE WIRE PAYMENTS
- From Template
- Book Wire
- Foreign Currency Wire
- US Federal Tax
- USD Wire

The following example will use "USD Wire" for international payments sent in USD.

Reference "Create Template" section for additional information needed for the wire payment.

CREATE USD WIRE PAYMENT — Help

Use this page to create a new USD Wire payment.

PAYMENT OPTION — Required Fields

Payment Option: USD Wire / USD International Wire

1 Select "**USD International Wire**" for international wires.

PAYMENT INFORMATION — Required Fields

Debit Account * 88888888 - 8888 - Test Account

2 Select the account you would like to fund the payment.

Amount * 100.00

3 Enter the dollar amount.

10/14/2019

4 Select the day you would like the bank to process the wire.

One-Time Only / Recurring

5 Determine the frequency of this wire payment.

Select Existing | Create New

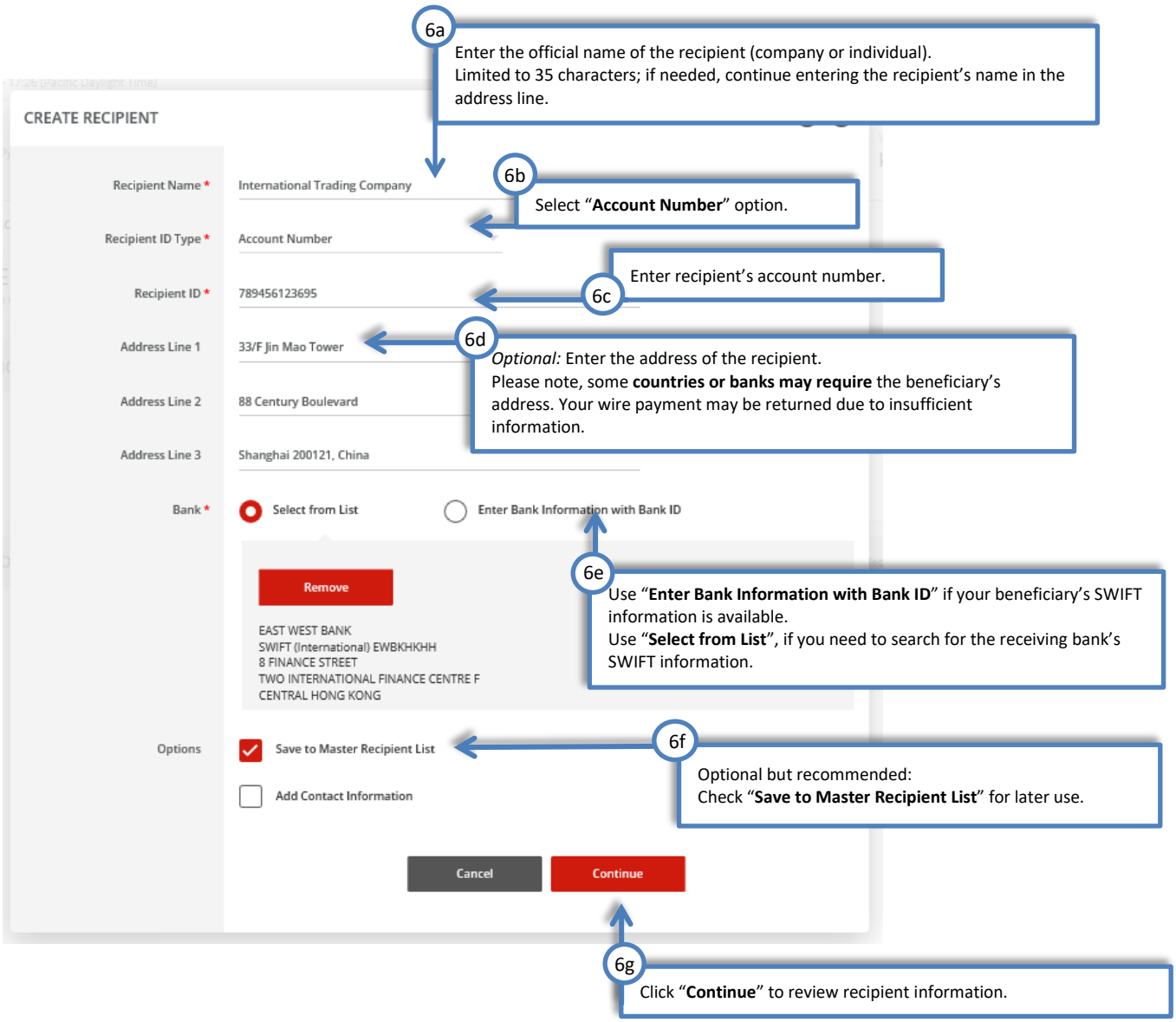
6 Use "**Select Existing**" if you have recipients saved in "Master Recipient" (proceed to step 7).

Or click on "**Create New**" and proceed to next steps.

For USD International Wires, the Intermediary Bank will assess a fee.

Here are the fees that should be added to the amount of the wire:
If less than $100 – no fee
If $100.01 - < $15,000 add $10.00
If $15,000.01 - < $30,000 add $20.00
If $30,000.01 and above add $25.00

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



Your payment should now look similar to the below:

PAYMENT INFORMATION

Required Fields

Debit Account * 88888888 - 8888 - Test Account

Amount * 100.00

Value Date * 06/12/2019

Frequency * One-Time Only Recurring

Recipient * Remove

International Trading Company
789456123695
33/F Jin Mao Tower
88 Century Boulevard
Shanghai 200121, China

Bank EAST WEST BANK
SWIFT (International) EWBKHKHH
8 FINANCE STREET
TWO INTERNATIONAL FINANCE CENTRE F
CENTRAL HONG KONG

7 Select "**Add Intermediary Bank**", this is required for all USD international wire payments.
For added convenience, our preferred Intermediary Bank partner is prefilled. Use "**Select from List**" or "**Enter Bank Information with Bank ID**", should you need to use a specific bank.

ADDITIONAL INFORMATION

Ordering Customer Select Existing Create New

Routing Instructions Add Intermediary Bank

Bank * STANDARD CHART
ABA (Wire) 026002561
NEW YORK NY UNITED STATES

Select from List

Enter Bank Information with Bank ID

Add Receiving Bank

Add Bank to Bank Information

Optional: "**Add Receiving Bank**" and "**Add Bank to Bank Information**" Use these fields to enter additional bank routing instructions. These instructions would be provided by your recipient's bank.

Reference Info Enter Sender's Reference

Enter Reference for Recipient

Optional: Enter additional reference information for the recipient.

Example: "Invoice# 371626A"

Details of Payment Enter Details of Payment

Workflow Approve on Submit

Cancel Continue

Click "**Continue**" to review the entered information.

8

PAYMENT OPTION

Required Fields

Payment Option	USD International Wire

PAYMENT INFORMATION

Required Fields

Debit Account	88888888 - 8888 - Test Account
Amount	100.00 USD
Value Date	06/12/2019
Send Date	06/12/2019
Frequency	One-Time Only
Recipient	International Trading Company 789456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F CENTRAL HONG KONG

ADDITIONAL INFORMATION

Intermediary Bank	STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES
Sender's Reference	Invoice 371626A
Approve on Submit	No

9 Click "**Submit Payment**" to continue.

Cancel | Edit Payment | Submit Payment

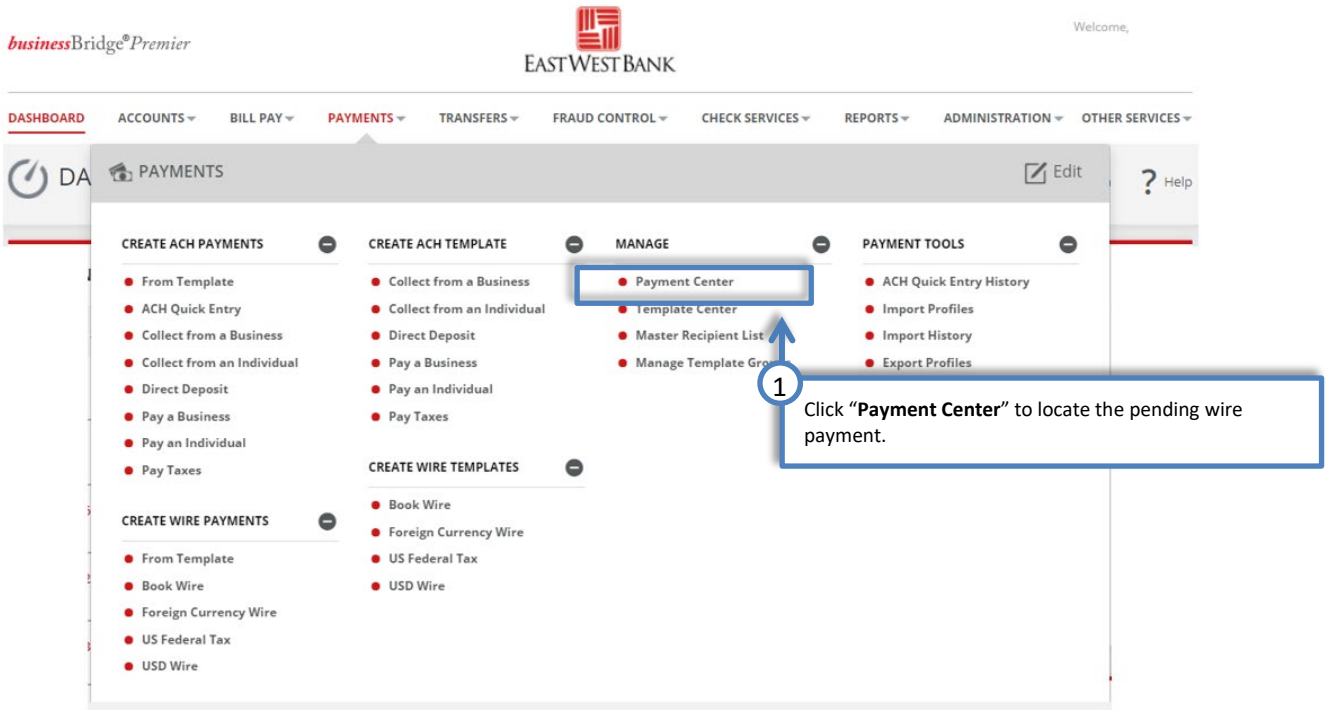
Successful Submit

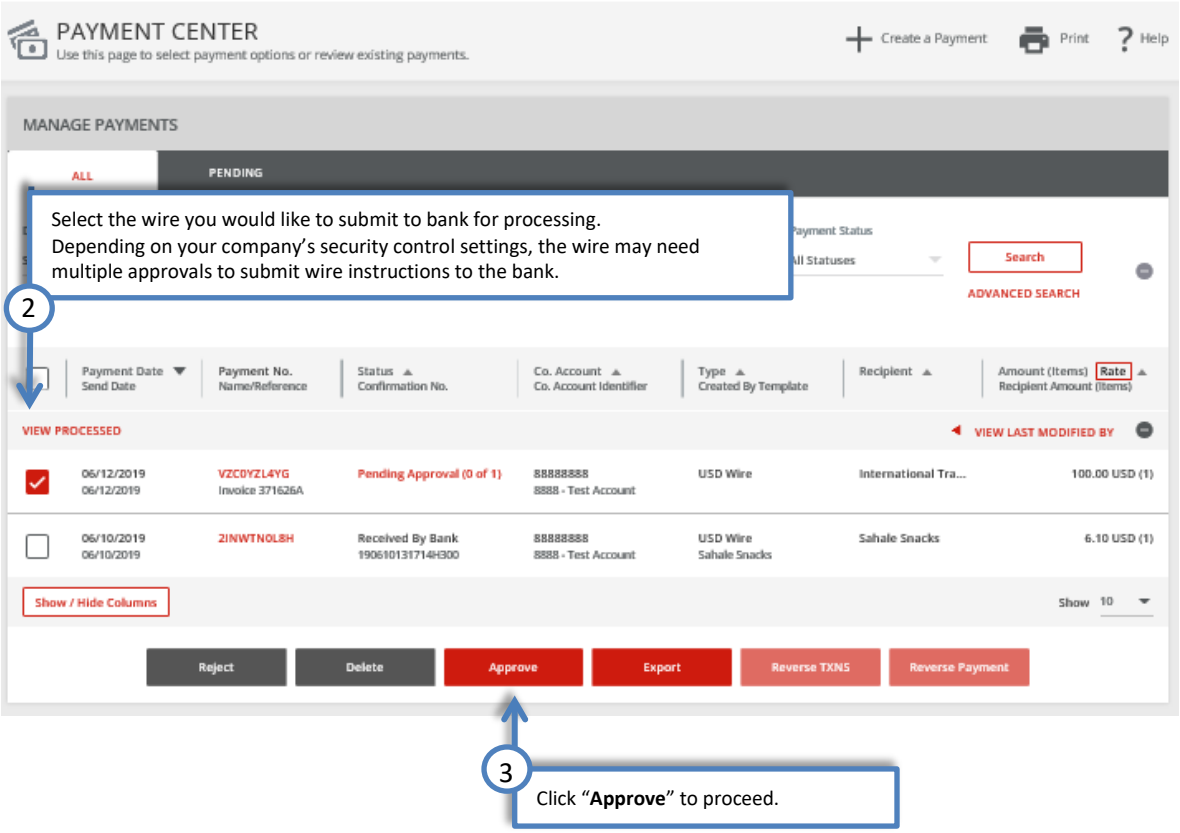
Payment VZC0YZL4YG has been successfully created. Total amount 100.00 USD.

Save as Template | Create Another | Payment Center

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

Approve Payment

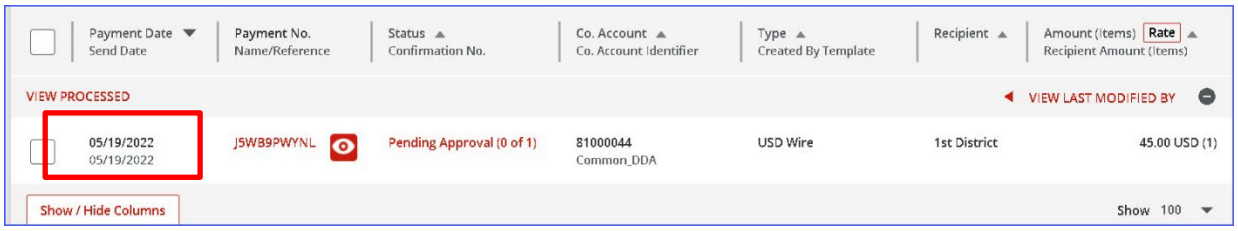




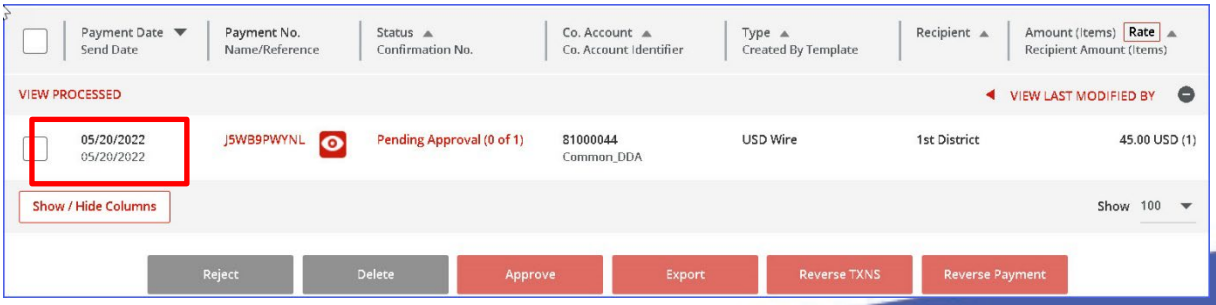
Wire Rollover Feature

If your payment is not approved on the Payment date, the wire will 'roll over' and the approver can approve on Day 2.

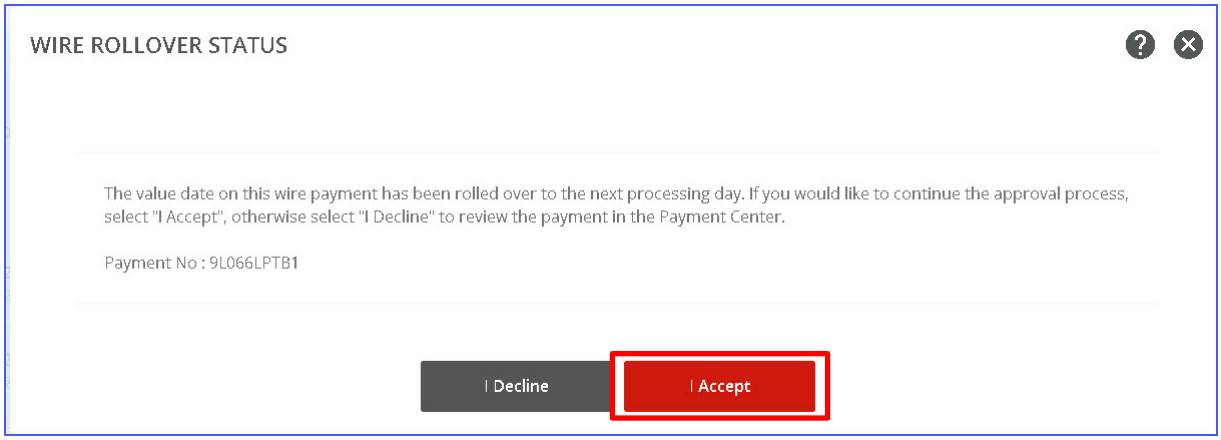
Day 1: The wire is ready for approval.



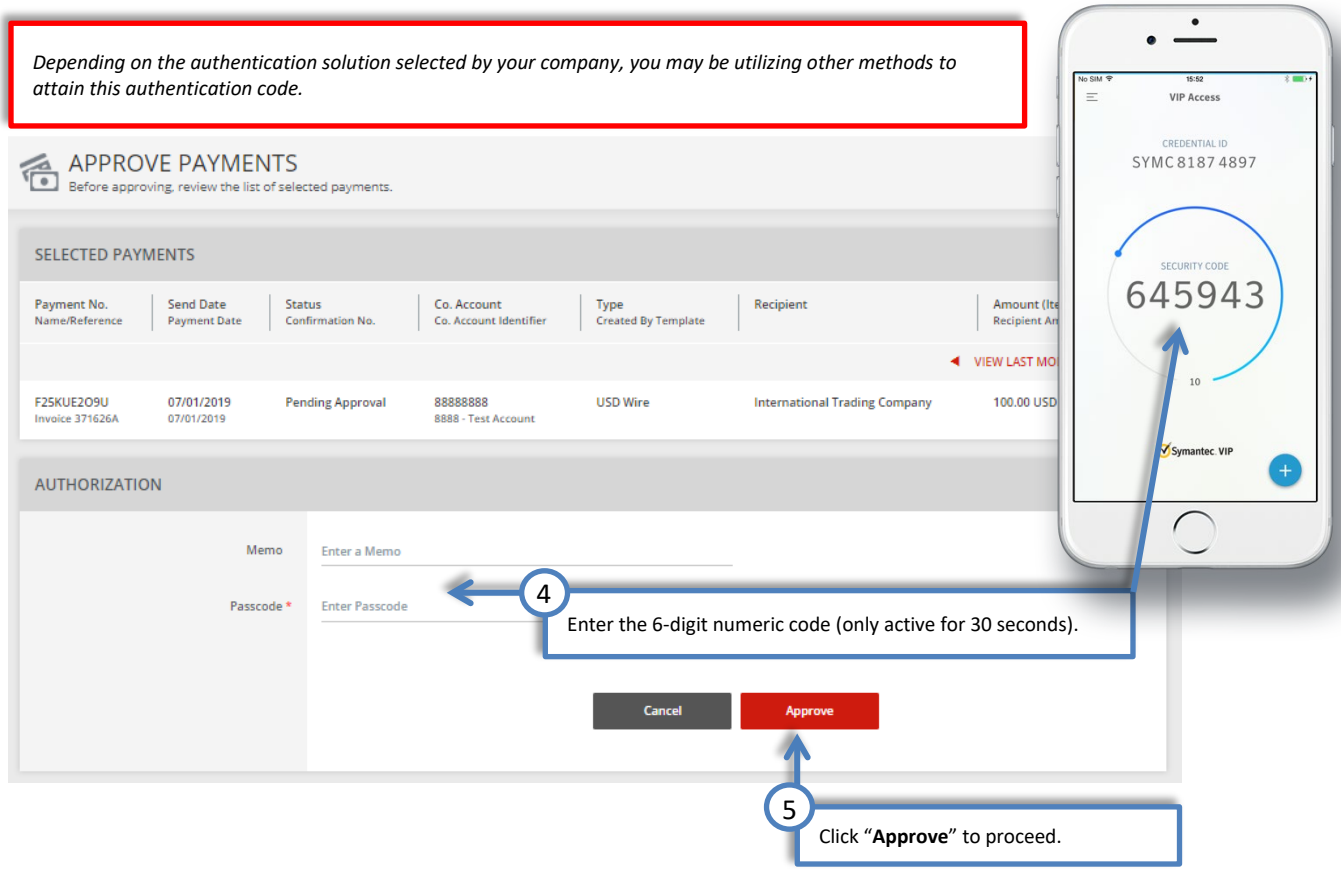
Day 2: The wire payment is still in the same status, but the date has changed.



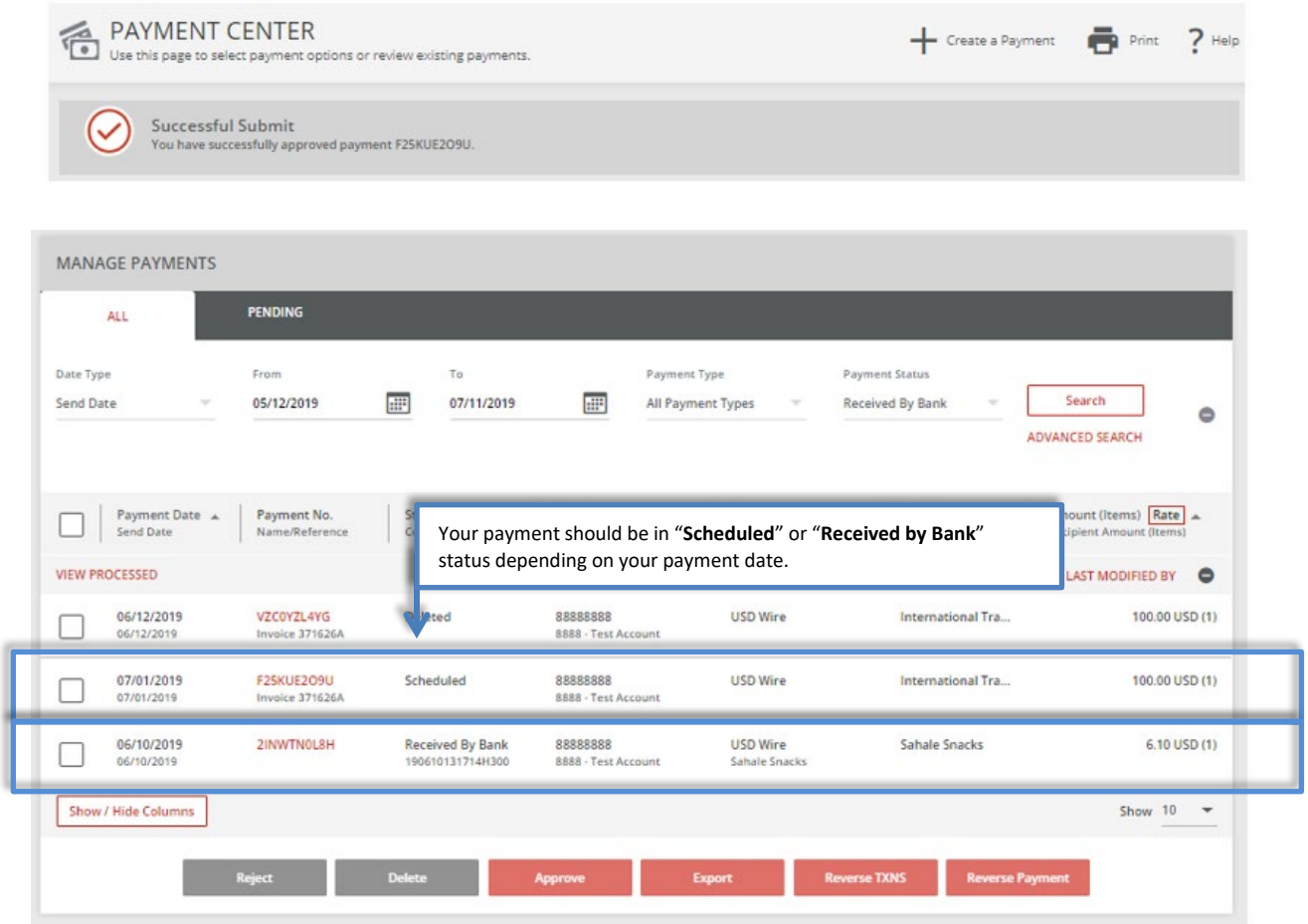
When you click on Approve, you will get a message that the wire has rolled over.
Click “I accept” and then approve the payment.



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



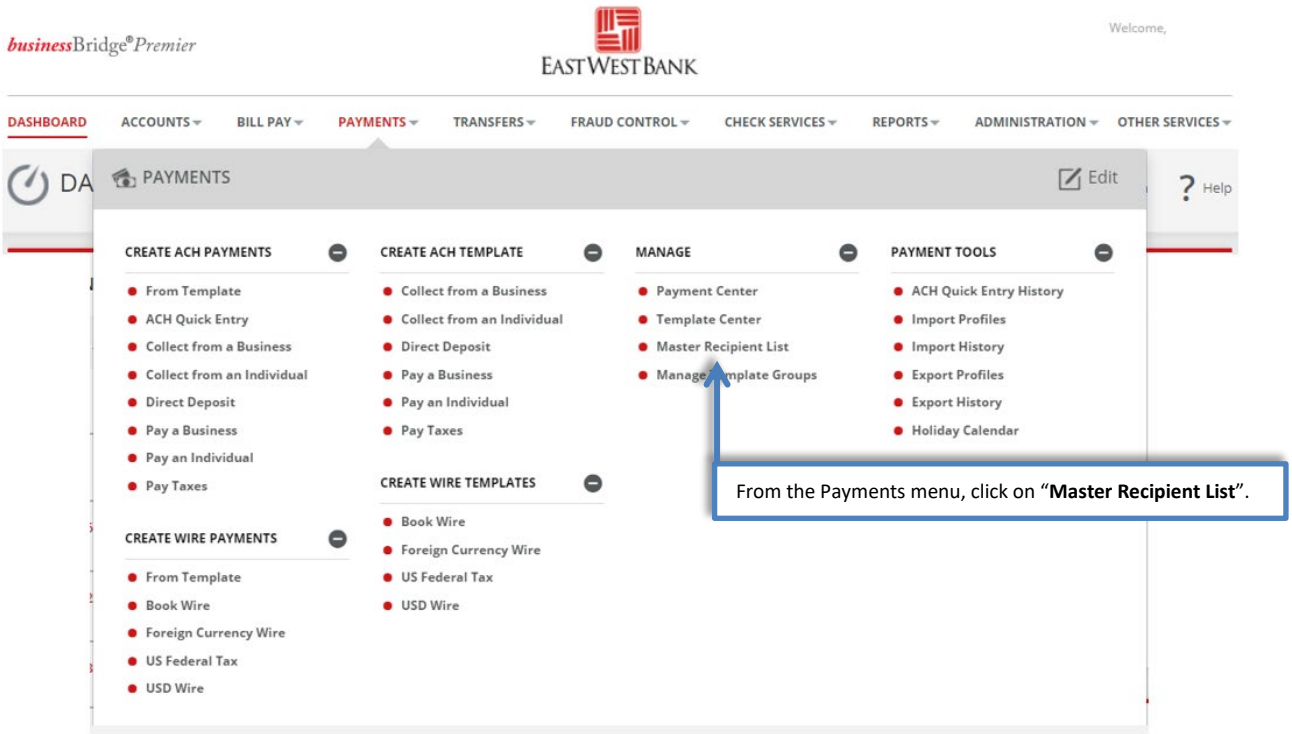
For recurring wire payments, please note:
When approving a recurring wire payment, the company is indicating the authorization of the entire recurring set (frequency). You are approving wire payments scheduled for future dates. The next scheduled wire will be automatically queued up in the system and processed.

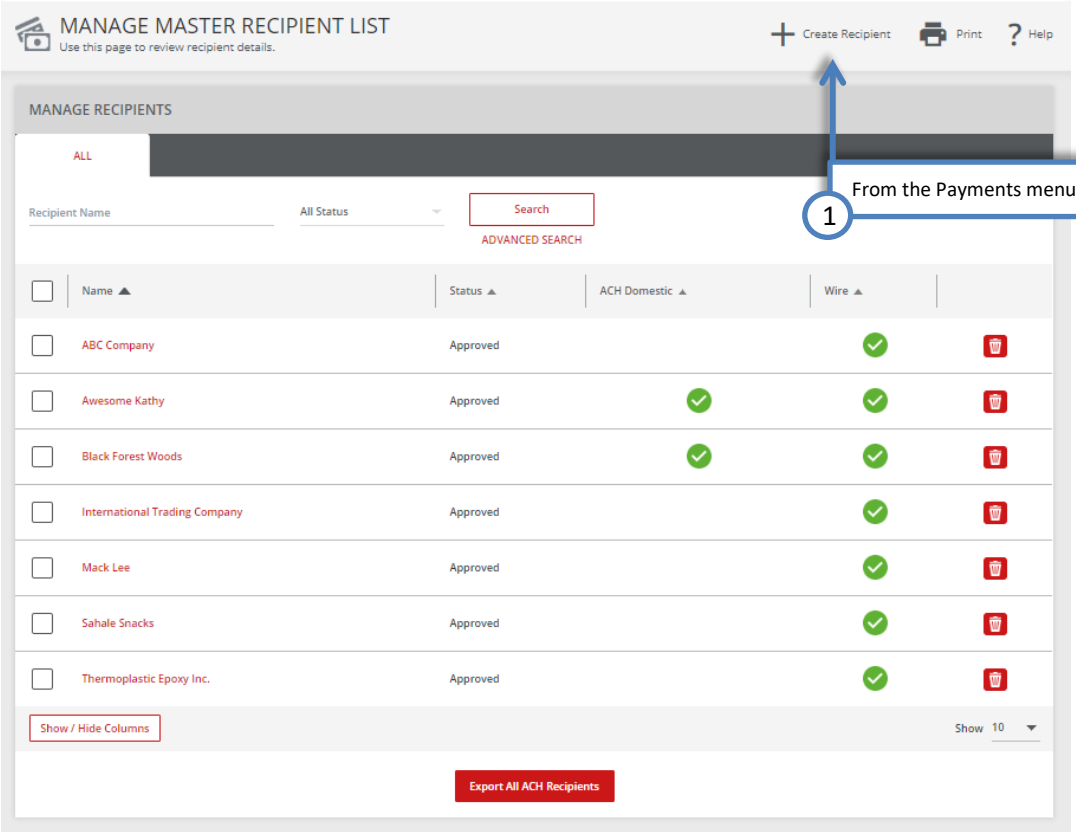

PAYMENT CENTER
Use this page to select payment options or review existing payments.
Create a Payment
Print
Help
Successful Submit
You have successfully approved payment F25KUE2O9U.
MANAGE PAYMENTS
ALL
PENDING
Date Type
Send Date
From
05/12/2019
To
07/11/2019
Payment Type
All Payment Types
Payment Status
Received By Bank
Search
ADVANCED SEARCH
Payment Date
Send Date
Payment No.
Name/Reference
Your payment should be in "Scheduled" or "Received by Bank" status depending on your payment date.
Rate
VIEW PROCESSED
LAST MODIFIED BY
06/12/2019
06/12/2019
VZC0YZL4YG
Invoice 371626A
88888888
8888 - Test Account
USD Wire
International Tra...
100.00 USD (1)
07/01/2019
07/01/2019
F25KUE2O9U
Invoice 371626A
Scheduled
88888888
8888 - Test Account
USD Wire
International Tra...
100.00 USD (1)
06/10/2019
06/10/2019
2INWTN0L8H
Received By Bank
190610131714H300
88888888
8888 - Test Account
USD Wire
Sahale Snacks
Sahale Snacks
6.10 USD (1)
Show / Hide Columns
Show 10
Reject
Delete
Approve
Export
Reverse TXNS
Reverse Payment

Create a "Master Recipient"

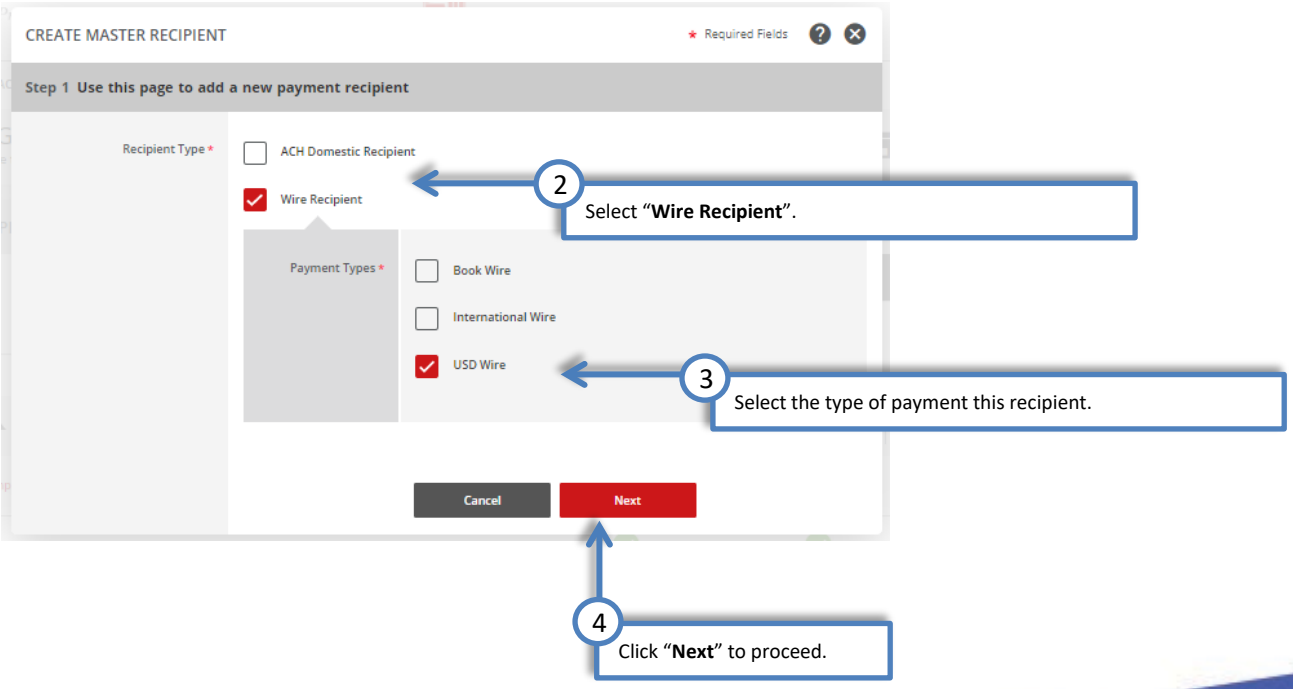
Saving your payment recipients (beneficiaries) into "Master Recipient List" allows you to maintain a list of individuals, businesses, and their bank account data all in one place for both Wires and ACH payments*.

*Additional enrollment for ACH service is required. Please contact us for additional information.





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



CREATE MASTER RECIPIENT

Step 2 Use this page to add payment information fo

Recipient Name * Black Forest Woods

WIRE RECIPIENT - USD WIRE INFORMATION

Recipient ID Type * Account Number

Recipient ID * 789456123456

Address Line 1 9300 Flair Dr.

Address Line 2 El Monte, CA 91731

Address Line 3 Enter Address Line 3

Bank * Select from List Enter Bank Information with Bank ID

Remove

EW BK SMRINO
ABA (Wire) 322070381
PASADENA CALIFORNIA UNITED STATES

WIRE RECIPIENT - ADDITIONAL INFORMATION

Recipient Contact Add Contact Information

Cancel Back Preview

6a Enter the official name of the recipient (company or individual). Limited to 35 characters; if needed, continue entering the recipient's name in the address line.

6b Select "**Account Number**" option.

6c Enter recipient's account number.

6d *Optional:* Enter the address of the recipient. Please note, some **countries or banks may require** the beneficiary's address. Your wire payment may be returned due to insufficient information.

6e Use "**Enter Bank Information with Bank ID**" if your beneficiary's ABA or SWIFT information is available. Use "**Select from List**", if you need to search for the receiving bank's ABA or SWIFT 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	Black Forest Woods

WIRE RECIPIENT - INTERNATIONAL WIRE, USD WIRE INFORMATION, MULTIBANK INFORMATION

Payment Types	USD Wire
Recipient ID Type	Account Number
Recipient ID	789456123456
Address Line 1	9300 Flair Dr.
Address Line 2	El Monte, CA 91731
Bank Name	EW BK SMRINO
Bank ID Type	ABA (Wire) 322070381
Address Line 3	PASADENA CALIFORNIA UNITED STATES

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	Black Forest Woods

WIRE RECIPIENT - INTERNATIONAL WIRE, USD WIRE INFORMATION, MULTIBANK INFORMATION

Payment Types	USD Wire
Recipient ID Type	Account Number
Recipient ID	789456123456
Address Line 1	9300 Flair Dr.
Address Line 2	El Monte, CA 91731
Bank Name	EW BK SMRINO
Bank ID Type	ABA (Wire) 322070381
Address Line 3	PASADENA CALIFORNIA UNITED STATES

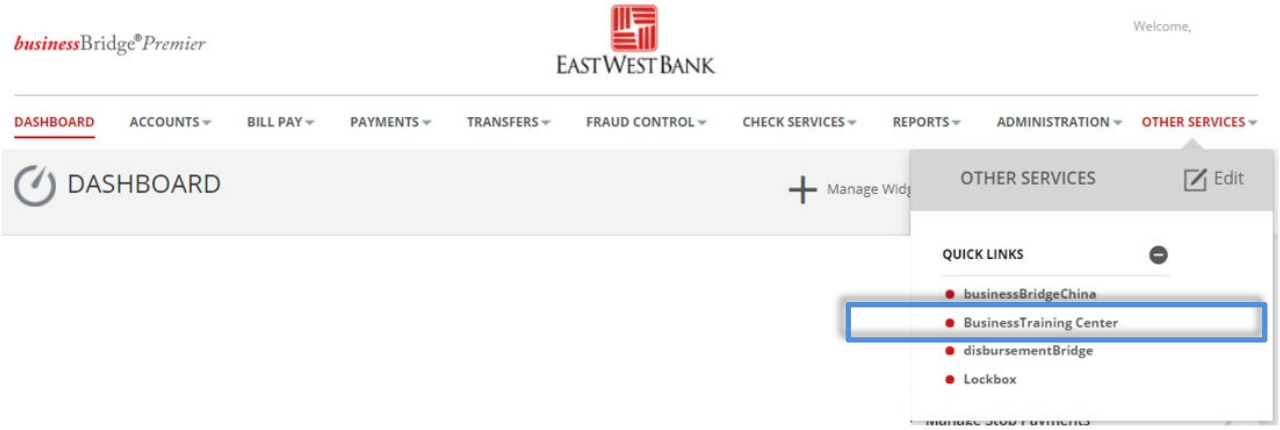
Successful Submit
The Recipient Black Forest Woods is successfully created.

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 wire?

- The "Value Date" selected when creating the payment is the send date of your wire.
- Your account will be debited the same day and East West Bank will send the payment out immediately.

When will the recipient or beneficiary receive the funds?

- The timeframe of when the payment should be received is dependent on the receiving bank. After we've sent the wire, the receiving bank may have its own review process, which could delay delivery.
- These factors may also impact your payment timeframe (but are not limited to): local bank holidays, delays by an intermediary bank or other local conditions.

How do I recall or cancel a wire payment?

- Immediately call our Customer Service team. We can assist with issuing a trace and potentially recall the wire. 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. Payments may leave the bank within minutes after submission.

Terms & Other Definitions

Book Wire
The transfer of funds from one account to another within a financial institution.

Intermediary Bank
An intermediary bank is needed when international wire transfers are occurring between two banks. Your wire will be sent to the Intermediary Bank and then directed out to the end destination ("Receiving Bank").

International Wire – Foreign Currency Wire
The transfer of funds from one account to another in foreign currency.

Routing / ABA Number
A nine-digit identification code used by banks in the United States. Please contact your recipient or use our Bank search functionality to locate this information.

SWIFT
A bank identification code (BIC) used for international wires. Please contact your recipient or use our Bank search functionality to locate this information.

USD Wire (Domestic)
The transfer of funds from one account to another in different financial institutions within the United States.

USD International Wire
The transfer of funds from one account to another that are located in different nations (in US Dollars).

Value Date
The date East West Bank will process and send your wire payment.

IBAN
The International Bank Account Number (IBAN) is comprised of 22 – 27 alphanumeric characters and is the international standard for identifying international bank accounts across national borders.

At present, the United States does not participate in IBAN. Therefore, East West Bank does not have an IBAN number.