



EAST WEST BANK

*business*Bridge® Premier
Business Online Banking
User Guide

Online Wire Transfer

April 2025

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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 Treasury and Payments 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.

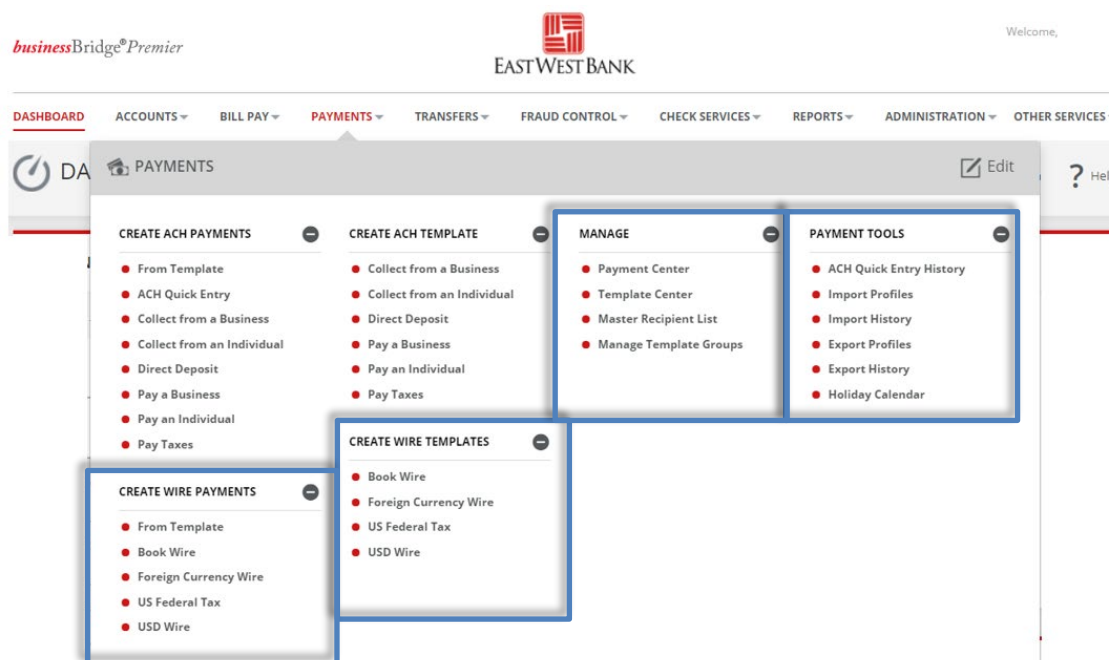
Payment Statuses

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. <table border="1"> <thead> <tr> <th>Wire Transfer Types</th><th>Number of Days You Can Schedule in Advance (Calendar)</th></tr> </thead> <tbody> <tr> <td>Book Transfers</td><td>30</td></tr> <tr> <td>Cross-Border*</td><td>30</td></tr> <tr> <td>Foreign Currency Exchange</td><td>7</td></tr> <tr> <td>US Federal Tax</td><td>30</td></tr> <tr> <td>USD Domestic</td><td>30</td></tr> <tr> <td>USD International</td><td>30</td></tr> </tbody> </table>	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
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 Treasury and Payments 888-761-3967.

Creating a Template

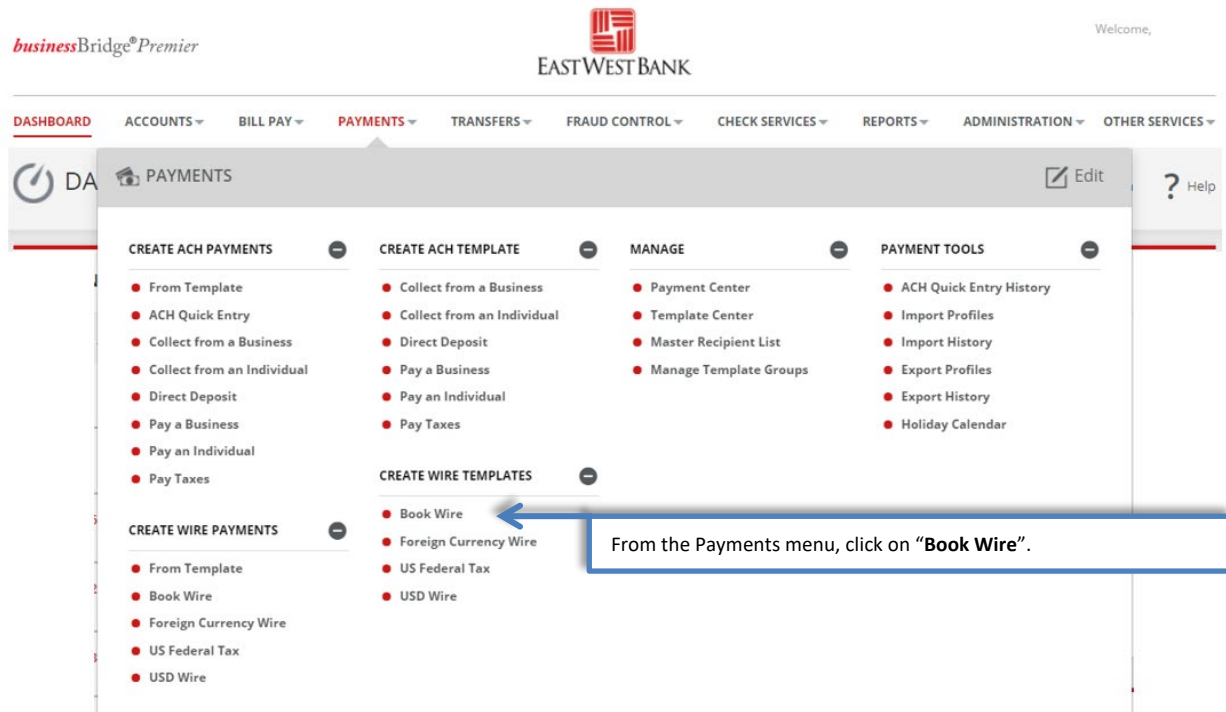
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

- 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.**



The screenshot shows the East West Bank businessBridge Premier interface. The top navigation bar includes links for DASHBOARD, ACCOUNTS, BILL PAY, 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 'Book Wire' option under 'CREATE WIRE TEMPLATES' is highlighted with a blue arrow. A text box with a blue border and a blue arrow pointing to the 'Book Wire' option contains the instruction: "From the Payments menu, click on 'Book Wire'".



CREATE BOOK WIRE TEMPLATE

Use this page to create a new Book Wire template.

? Help

TEMPLATE INFORMATION

* Required Fields

Template Activation ☒ Active

Template Name * Mack Lee's Company

Debit Account * 8888 Test Account

Recipient *

Select Existing

Create New

Template Limit 10,000.00

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)

1

Create a reference for your template.
Example: "Mack Lee's Company"

2

Select the account you would like to fund the payment.

3

Use "Select Existing" if you have recipients saved in "Master Recipient" (proceed to step 4).

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

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

16:54 (Pacific Daylight Time)

CREATE RECIPIENT

Recipient Name * Mack Lee

Recipient ID * 123456789

Address Line 1 1234 Main St.

Address Line 2 Los Angeles, CA 90032

Address Line 3 Enter Address Line 3

Bank * Select a Bank

Options

☐ Save to Master Recipient List

☐ Add Contact Information

Cancel Continue

3a

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.

3b

Enter recipient's account number.

3c

Optional: Enter the address of the recipient.

3d

Select "East West Bank"

3e

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

3f

Click "Continue" to review recipient information.

Select a Bank

EW BK SMRINO - 322070381 - ABA

16:54 (Pacific Daylight Time) Alerts 5 Approvals

PREVIEW RECIPIENT

★ Required Fields ? X

Recipient Name	Mack Lee
Recipient ID	123456789
Address Line 1	1234 Main St.
Address Line 2	Los Angeles, CA 90032
Recipient Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA
Save to Master Recipient List	Yes
Recipient Contact Information	No

3h

Click "Submit" to confirm and save recipient information.

Cancel Edit Submit

TEMPLATE INFORMATION

★ Required Fields -

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	Mack Lee's Company
Debit Account *	8888 Test Account
Recipient *	<div>Remove</div> <div> Mack Lee 123456789 123 Main St. Los Angeles, CA 90032 </div>
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA United States
Template Limit	10,000.00
Debit Amount	<input checked="" type="radio"/> Define amount when payment is created <input type="radio"/> Changeable amount (can be changed when payment is created) <input type="radio"/> Exact amount (cannot be changed when payment is created)

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.

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.

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

Last Login:
Alerts **9**
Approvals **0**
Log Off

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

PREVIEW BOOK WIRE TEMPLATE

Use this page to preview a Book Wire template.

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

TEMPLATE INFORMATION

Template Activation

Active

Template Name

Mack Lee's Company

Debit Account

88888 - Test Account

Recipient

Mack Lee
12345678

Bank

EW BK SMRINO
ABA (Wire) 322070381

Debit Amount

Define amount when payment is created

ADDITIONAL INFORMATION

Sender's Reference

Allow change

Reference for Recipient

Allow change

Details of Payment

Allow change

Cancel

Edit Template

Submit Template


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

7



Successful Submit
Template Mack Lee's Company has been successfully created.

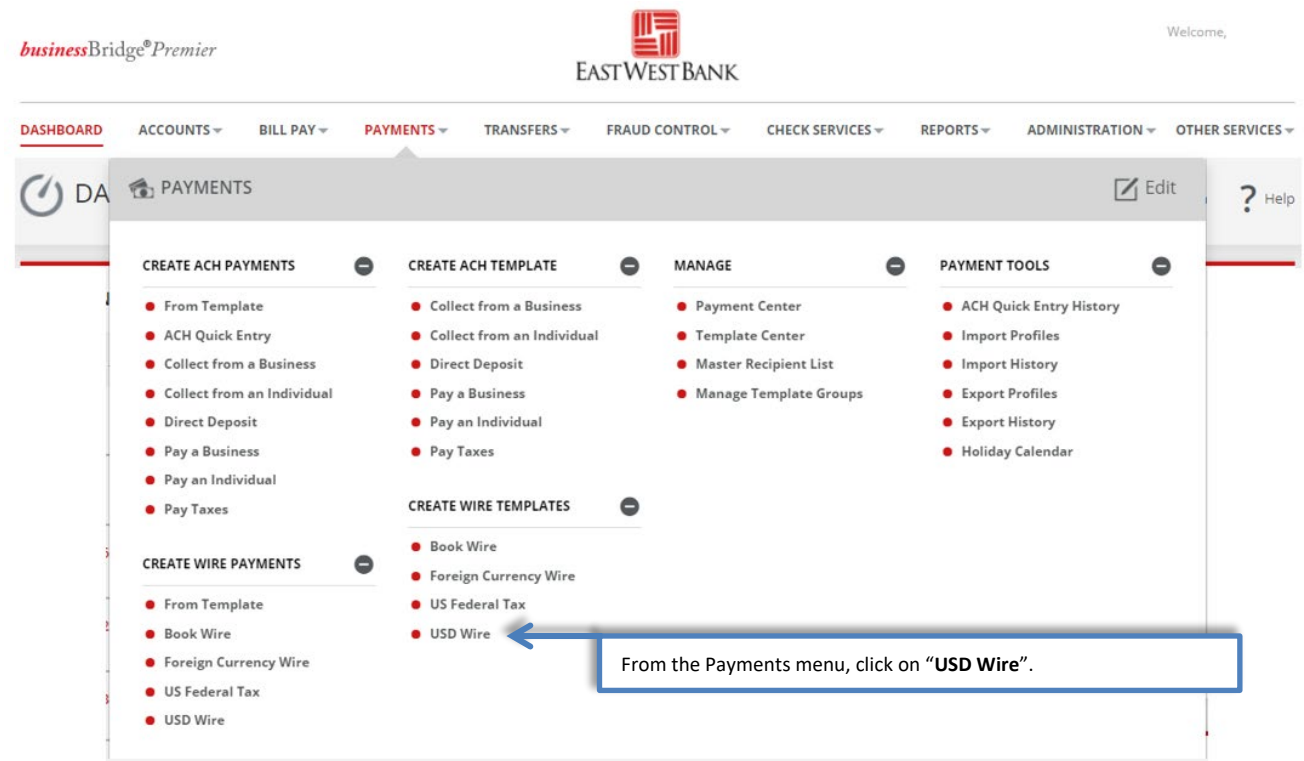
Template Center



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

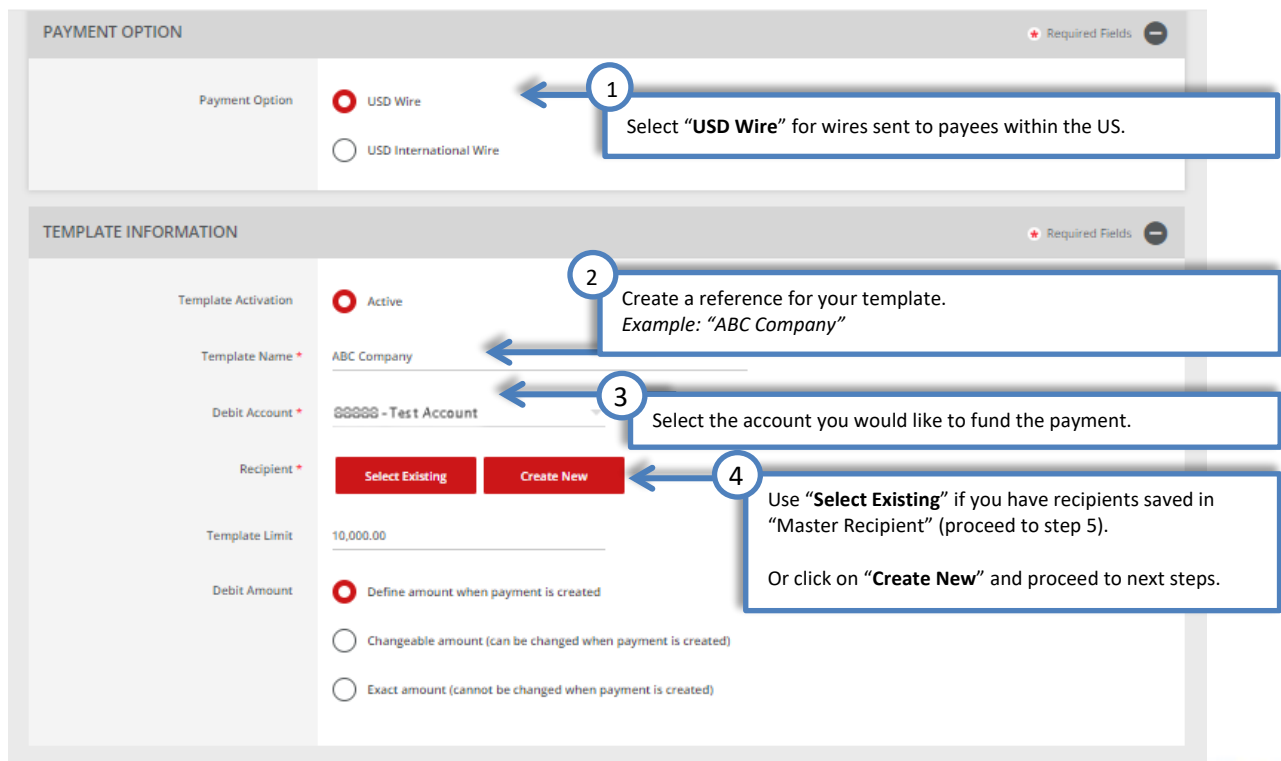
USD Domestic Wire Template

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.



The screenshot shows the EastWest Bank businessBridge Premier interface. The top navigation bar includes links for DASHBOARD, ACCOUNTS, BILL PAY, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The PAYMENTS menu is expanded, showing options for CREATE ACH PAYMENTS, CREATE ACH TEMPLATE, MANAGE, PAYMENT TOOLS, CREATE WIRE PAYMENTS, and CREATE WIRE TEMPLATES. Under CREATE WIRE TEMPLATES, the "USD Wire" option is highlighted with a blue arrow pointing to it.

From the Payments menu, click on "USD Wire".



The screenshot shows the "PAYMENT OPTION" and "TEMPLATE INFORMATION" sections of the USD Wire Template form. The form includes fields for Payment Option, Template Activation, Template Name, Debit Account, Recipient, Template Limit, and Debit Amount. Numbered instructions are provided for each step:

1. Select "USD Wire" for wires sent to payees within the US.
2. Create a reference for your template. Example: "ABC Company"
3. Select the account you would like to fund the payment.
4. Use "Select Existing" if you have recipients saved in "Master Recipient" (proceed to step 5). Or click on "Create New" and proceed to next steps.

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

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

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.

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

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.

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.

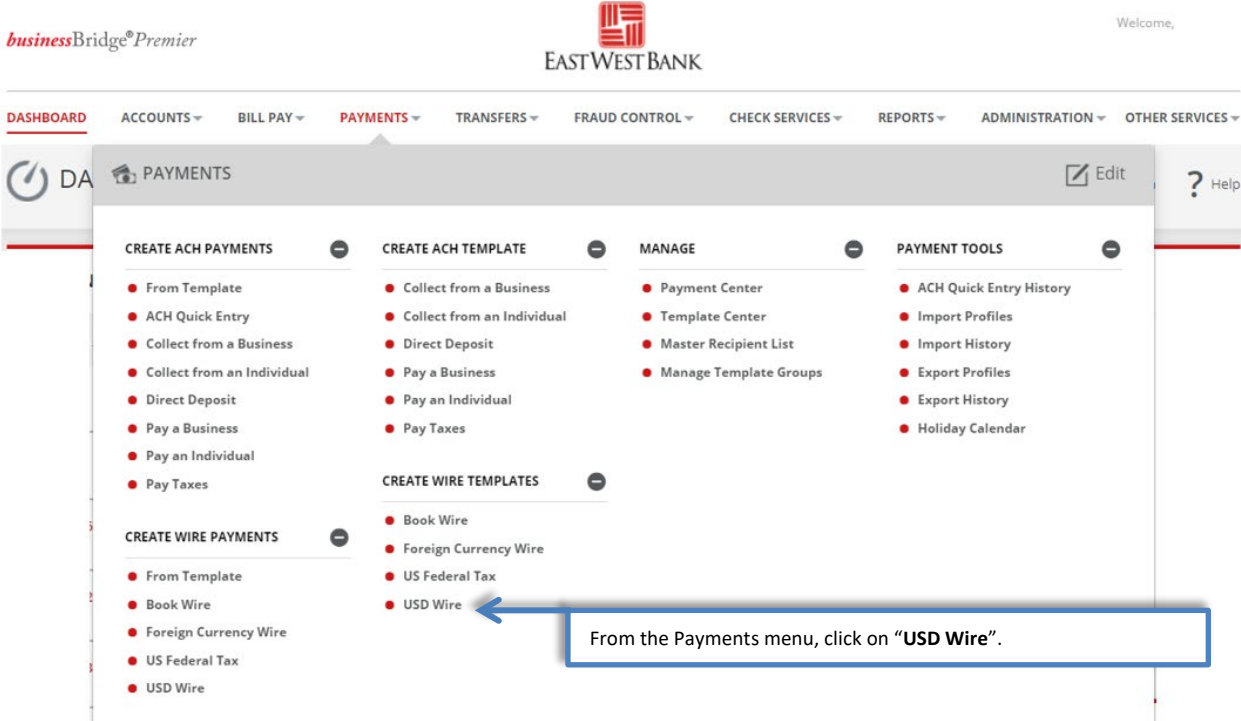
[Template Center](#)



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.



businessBridge® Premier EASTWEST BANK

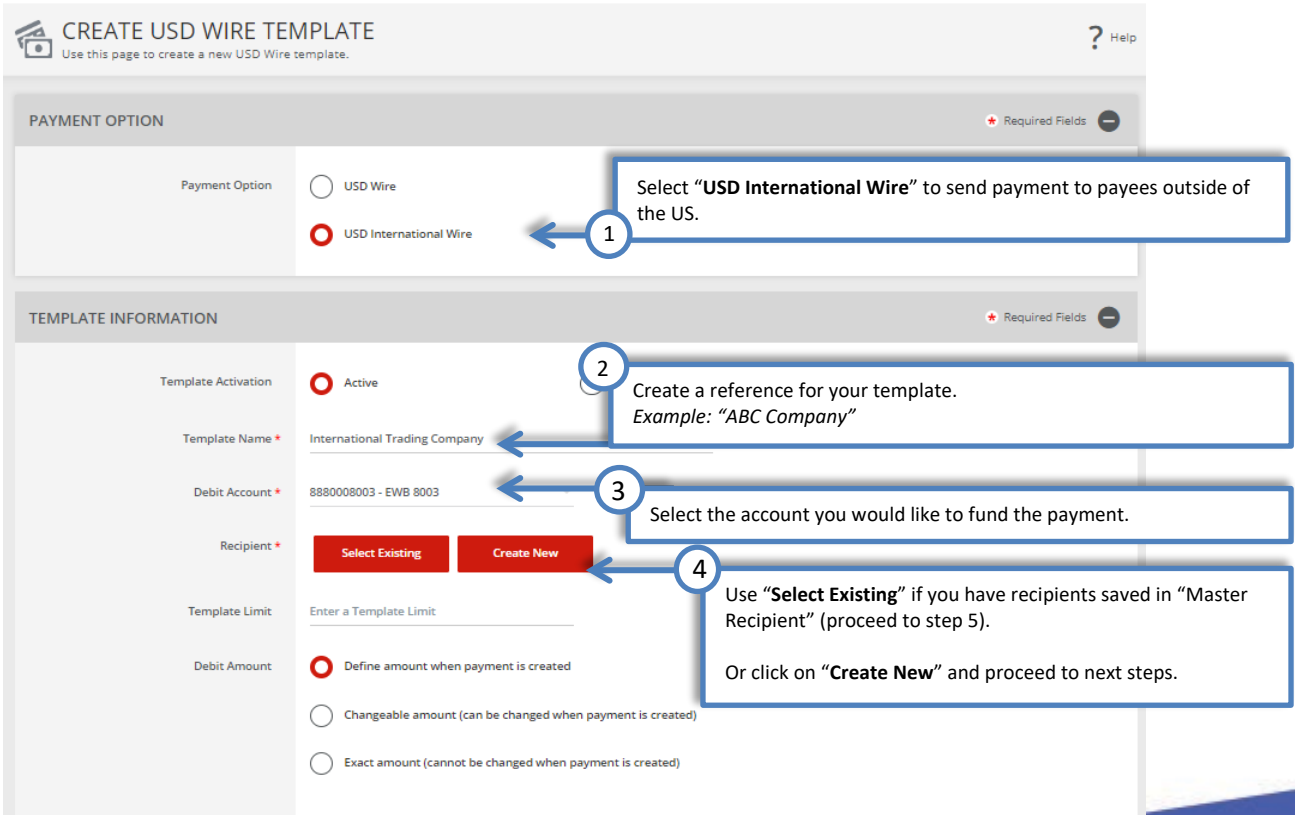
Welcome,

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 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 "USD Wire".



CREATE USD WIRE TEMPLATE [Help]

Use this page to create a new USD Wire template.

PAYMENT OPTION [Required Fields]

Payment Option

☐ USD Wire

☒ USD International Wire

1 Select "USD International Wire" to send payment to payees outside of the US.

TEMPLATE INFORMATION [Required Fields]

Template Activation ☒ Active

Template Name * International Trading Company

Debit Account * 8880008003 - EWB 8003

Recipient * Select Existing Create New

2 Create a reference for your template.
Example: "ABC Company"

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

4 Use "Select Existing" if you have recipients saved in "Master Recipient" (proceed to step 5).
Or click on "Create New" and proceed to next steps.

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)

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

CREATE RECIPIENT

Recipient Name * International Trading Company

Recipient ID Type * Account Number

Recipient ID * 789456123695

Address Line 1 33/F Jin Mao Tower

Address Line 2 88 Century Boulevard

Address Line 3 Shanghai 200121, China

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

Remove

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

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". 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.

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

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

Cancel

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.

For USD International Wires, if you are sending the wire to a beneficiary with USD Account and do not want the funds auto converted to the local currency, please put **"DO NOT CONVERT"** in the OBI/Detail of Payment field. If sending to a Foreign Currency account, funds will be auto converted to the local currency.

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

Enter Reference for Recipient

Details of Payment

☒ Allow change when making payments


Enter Details of Payment

Cancel

Continue

8

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


PREVIEW USD WIRE TEMPLATE
 Use this page to preview a USD Wire template.
 Help

PAYMENT OPTION
Required Fields

Payment Option	USD International Wire
----------------	------------------------

TEMPLATE INFORMATION
Required Fields

Template Activation	Active
Template Name	International Trading Company
Debit Account	88888888 - 8888 - Test Account
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
Debit Amount	Define amount when payment is created


ADDITIONAL INFORMATION

Intermediary Bank	STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES
Add Bank to Bank Information	No changes allowed
Sender's Reference	Allow change
Reference for Recipient	Allow change
Details of Payment	Allow change

Cancel
Edit Template
Submit Template

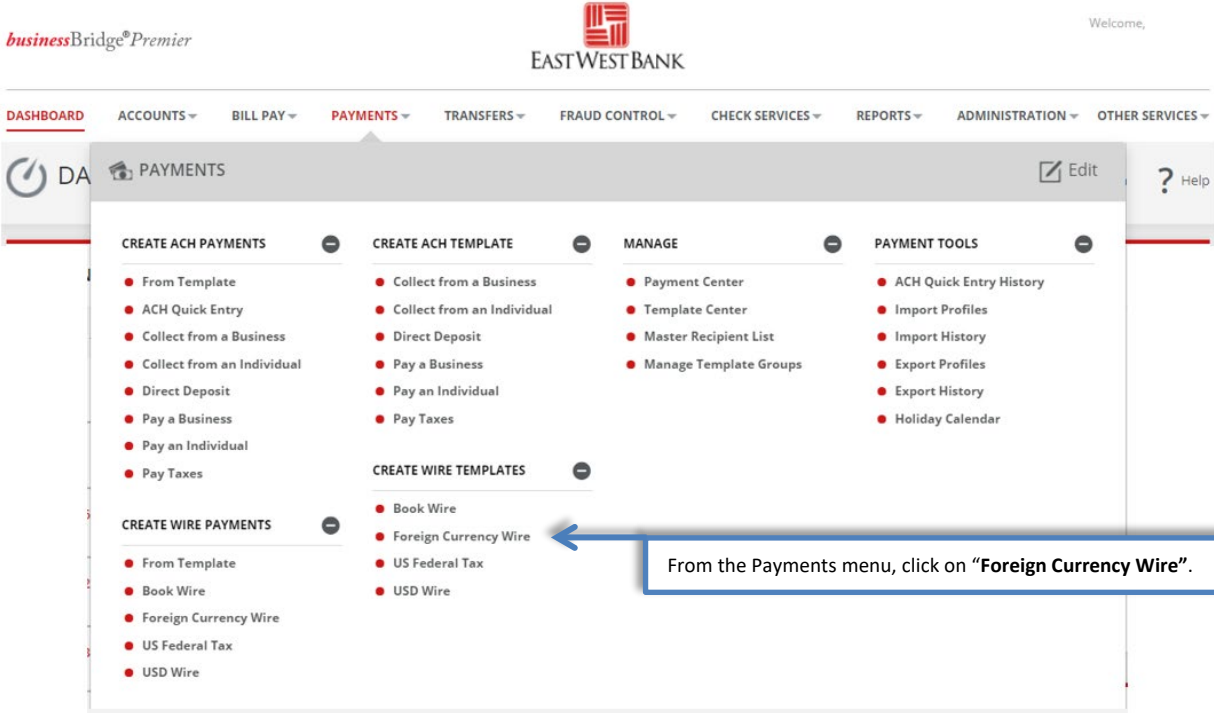
11 Click "Submit Template" to save the template.


Successful Submit
 Template International Trading 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.

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.



The screenshot shows the EastWest Bank Payments menu. The menu is divided into four main sections: CREATE ACH PAYMENTS, CREATE ACH TEMPLATE, MANAGE, and PAYMENT TOOLS. Under CREATE ACH PAYMENTS, there are options like From Template, ACH Quick Entry, Collect from a Business, Collect from an Individual, Direct Deposit, Pay a Business, Pay an Individual, and Pay Taxes. Under CREATE ACH TEMPLATE, there are options like Collect from a Business, Collect from an Individual, Direct Deposit, Pay a Business, Pay an Individual, and Pay Taxes. Under MANAGE, there are options like Payment Center, Template Center, Master Recipient List, and Manage Template Groups. Under PAYMENT TOOLS, there are options like ACH Quick Entry History, Import Profiles, Import History, Export Profiles, Export History, and Holiday Calendar. A blue arrow points to the 'Foreign Currency Wire' option under the 'CREATE WIRE PAYMENTS' section.

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EASTWEST BANK

Welcome,

DASHBOARD ACCOUNTS BILL PAY 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 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

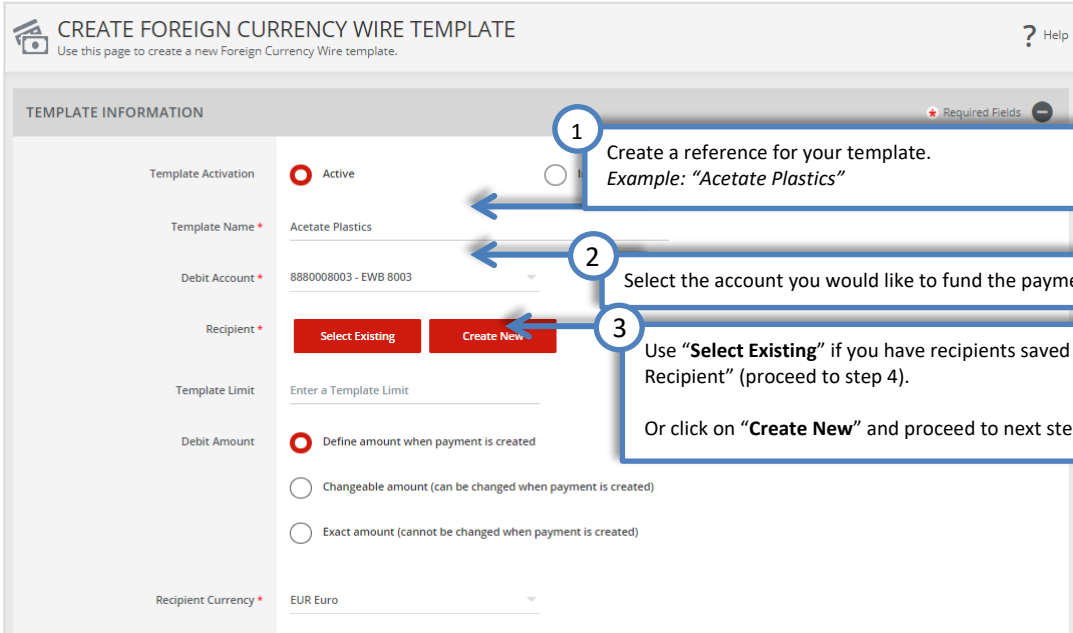
CREATE WIRE PAYMENTS

- 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 "Foreign Currency Wire".



The screenshot shows the 'CREATE FOREIGN CURRENCY WIRE TEMPLATE' form. The form is divided into two main sections: TEMPLATE INFORMATION and DEBIT ACCOUNT. The TEMPLATE INFORMATION section includes fields for Template Activation (Active), Template Name (Acetate Plastics), Debit Account (8880008003 - EWB 8003), Recipient (Select Existing or Create New), Template Limit (Enter a Template Limit), Debit Amount (Define amount when payment is created, Changeable amount (can be changed when payment is created), or Exact amount (cannot be changed when payment is created)), and Recipient Currency (EUR Euro). The DEBIT ACCOUNT section includes a field for Debit Account (8880008003 - EWB 8003). Three numbered callouts are present: 1. Create a reference for your template. Example: "Acetate Plastics". 2. Select the account you would like to fund the payment. 3. Use "Select Existing" if you have recipients saved in "Master Recipient" (proceed to step 4). Or click on "Create New" and proceed to next steps.

CREATE FOREIGN CURRENCY WIRE TEMPLATE

Use this page to create a new Foreign Currency Wire template.

Help

TEMPLATE INFORMATION

Template Activation ☒ Active ☐ Inactive

Template Name * Acetate Plastics

Debit Account * 8880008003 - EWB 8003

Recipient *

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

1 Create a reference for your template.
Example: "Acetate Plastics"

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

3 Use "Select Existing" if you have recipients saved in "Master Recipient" (proceed to step 4).
Or click on "Create New" and proceed to next steps.

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

Address Line 2 * 75009 Paris, France

Address Line 3 Enter Address Line 3

Country/Region * France

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 ? X

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

Address Line 2 75009 Paris, France

Country/Region France

Bank ID Type SWIFT (International) BOFAFRPPFIC

Bank Name BANK OF AMERICA MERRILL LYNCH INTER

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) BOFAFRPPFC
 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

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

Use this page to preview a Foreign Currency Wire template.

? Help

TEMPLATE INFORMATION

Required Fields

Template Activation	Active
Template Name	Acetate Plastics
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



Successful Submit

Template Acetate Plastics has been successfully created.

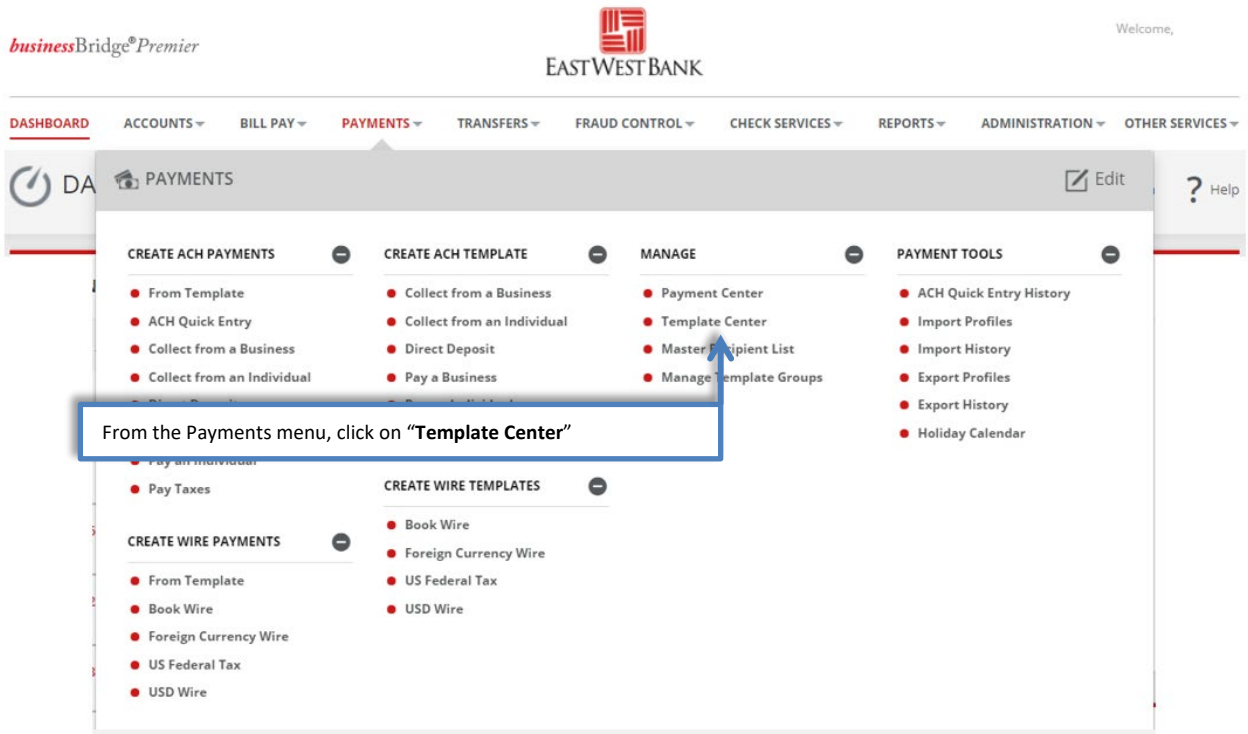
Template Center



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

Approving a Wire Template

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



The screenshot shows the EastWest Bank businessBridge Premier interface. The top navigation bar includes links for DASHBOARD, ACCOUNTS, BILL PAY, 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. A blue box highlights the 'Template Center' option under the MANAGE sub-menu, with a callout stating: "From the Payments menu, click on 'Template Center'".

businessBridge® Premier

EASTWEST BANK

Welcome,

PAYMENTS

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


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

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.

<input type="checkbox"/>	Templ Descri		Recipient	Amount (Items) Recipient Amount (Items)	Action
<input checked="" type="checkbox"/>	ABC Company	Pending Approval Active	81000044	USD Wire	Awesome Kathy
<input checked="" type="checkbox"/>	Acetate Plastics	Pending Approval Active	88888888	International Wire	Thermoplastic Epoxy Inc.
<input type="checkbox"/>	Black Forrest Lumber C...	Approved Active	81000044	Book Wire	Black Forest Woods
<input checked="" type="checkbox"/>	International Trading ...	Pending Approval Active	88888888	USD Wire	International Trading ...
<input type="checkbox"/>	Kathy's Cupcake Business test	Approved Active			
<input type="checkbox"/>	Mack Lee's Company	Approved Active	81000044	Book Wire	Mack Lee
<input type="checkbox"/>	Sahale Snacks	Approved Active	88888888	USD	


Show / Hide Columns
 Show 10

Reject
 Delete
 Approve
 Create Payment
 Export

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

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

2 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) Recipient Amount (Items)
ABC Company	Pending Approval Active	81000044 0044 Test	USD Wire	Awesome Kathy EAST WEST BANK	Rate

VIEW LAST MODIFIED BY

AUTHORIZATION

Memo

Enter a Memo

Cancel
 Approve

3 Click "Approve" to confirm.



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		Payment Type		Template Status			
Enter Template Name		All Payment Types		All Statuses		<input type="button" value="Search"/>	
						ADVANCED SEARCH	
<input type="checkbox"/>	Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)	Action
VIEW LAST MODIFIED BY							
<input type="checkbox"/>	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		
<input type="checkbox"/>	Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER		
<input type="checkbox"/>	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


businessBridge® Premier  EASTWEST 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 PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire

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


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

+ Create a Template
  Print
  Help

MANAGE TEMPLATES

1

Select the template you would like to utilize.

Template Name

Payment Type

Template Status

Search

ADVANCED SEARCH

☐

Template Name

Description

Status

Availability

Co. Account

Co. Account Identifier

Type

Recipient

Recipient Bank

Amount (Items)

Recipient Amount (Items)

Action

VIEW LAST MODIFIED BY

<input checked="" type="checkbox"/>	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO	
<input type="checkbox"/>	Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER	
<input type="checkbox"/>	Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forest Woods EW BK SMRINO	
<input type="checkbox"/>	International Trading ...	Pending Approval Active	88888888 8888 - Test Account	USD Wire	Internat EAST WEST	

Show / Hide Columns

Show 10

Reject

Delete

Approve


Create Payment

Export

2

Click "Create Payment" to proceed.

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

Payment Option

☒ USD Wire
 ☐ USD International Wire

PAYMENT INFORMATION

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.

6

Click "Continue" to proceed.


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

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

29

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

Cancel
Edit Payment
Submit Payment

7 Click "Submit Payment" to proceed.


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

businessBridge® Premier



Welcome,

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

PAYMENTS [Edit] [Help]

CREATE ACH PAYMENTS	CREATE ACH TEMPLATE	MANAGE	PAYMENT TOOLS
<ul style="list-style-type: none"> From Template ACH Quick Entry Collect from a Business Collect from an Individual Direct Deposit Pay a Business Pay an Individual Pay Taxes 	<ul style="list-style-type: none"> Collect from a Business Collect from an Individual Direct Deposit Pay a Business Pay an Individual Pay Taxes 	<ul style="list-style-type: none"> Payment Center Template Center Master Recipient List Manage Template Groups 	<ul style="list-style-type: none"> ACH Quick Entry History Import Profiles Import History Export Profiles Export History Holiday Calendar

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**

PAYMENT INFORMATION [Required Fields]

Debit Account: 88888888 - Test Account

Amount: 100.00

Date: 10/14/2019

☒ One-Time Only ☐ Recurring

[Select Existing] [Create New]

1 Select "USD International Wire" for international wires.

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

3 Enter the dollar amount.

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

5 Determine the frequency of this wire payment.

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

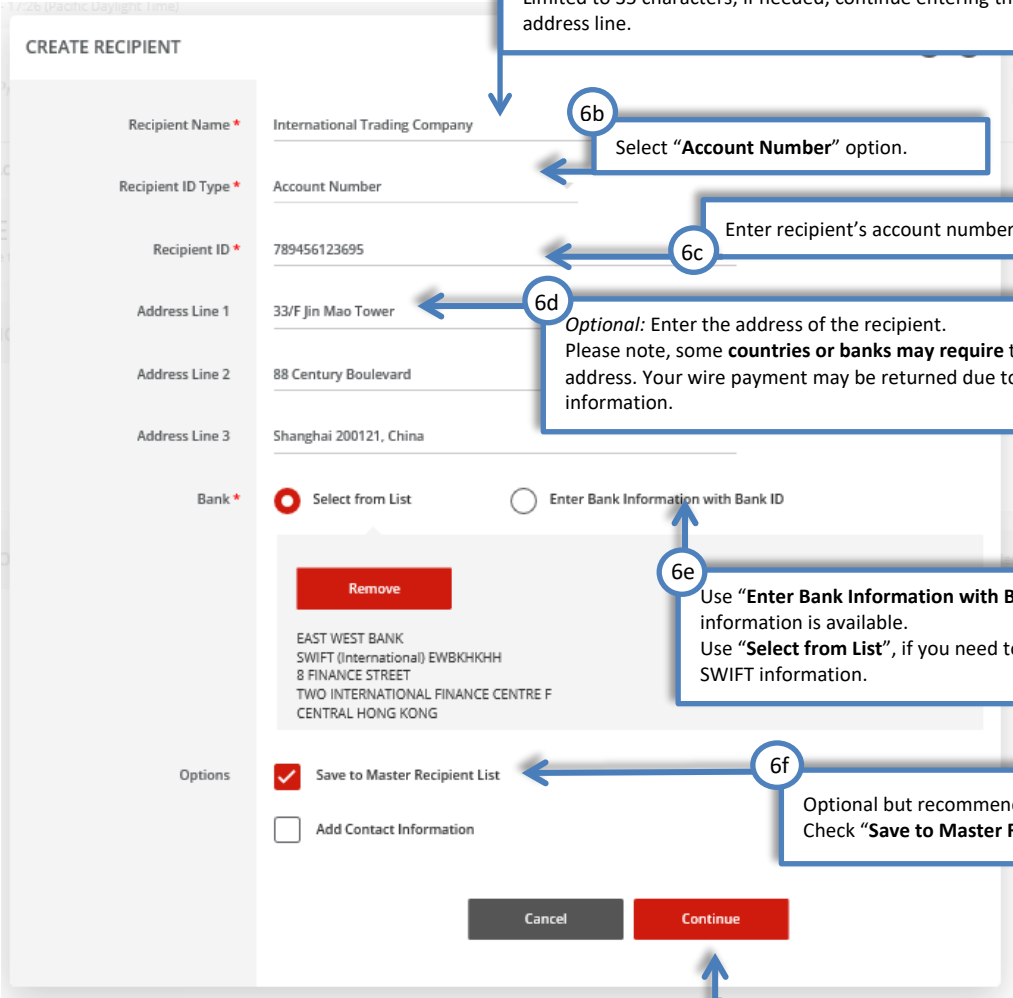
Or click on "Create New" and proceed to next steps.

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 - < \$50,000 add \$25.00
- If \$50,000.01 and above add \$35.00

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



CREATE RECIPIENT

7:26 (Pacific Daylight Time)

Recipient Name * International Trading Company

Recipient ID Type * Account Number

Recipient ID * 789456123695

Address Line 1 33/F Jin Mao Tower

Address Line 2 88 Century Boulevard

Address Line 3 Shanghai 200121, China

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

Remove

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

Options

☒ Save to Master Recipient List

☐ Add Contact Information

Cancel Continue

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 SWIFT information is available. Use “Select from List”, if you need to search for the receiving bank's SWIFT information.

6f Optional but recommended: Check “Save to Master Recipient List” for later use.

6g Click “Continue” to review recipient information.

Your payment should now look similar to the below:

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

Routing Instructions

☒ Add Intermediary Bank

Bank *

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

☐ Select from List
☐ Enter Bank Information with Bank ID

☐ Add Receiving Bank
☐ Add Bank to Bank Information

Reference Info

7

Enter Sender's Reference

Enter Reference for Recipient

Details of Payment

Enter Details of Payment

+

Cancel

Continue

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.

Optional: Enter additional reference information for the recipient.
Example: "Invoice# 371626A"

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

PAYMENT INFORMATION

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

PAYMENT OPTION

Payment Option

USD International Wire

PAYMENT INFORMATION

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) EWSB3333
8 FINANCE STREET
TWO INTERNATIONAL FINANCE CENTRE #
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

Cancel

Edit Payment

Submit Payment

9 Click "Submit Payment" to continue.




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

businessBridge® Premier

EASTWEST BANK

Welcome,

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

DA **PAYMENTS** Edit Help

CREATE ACH PAYMENTS	CREATE ACH TEMPLATE	MANAGE	PAYMENT TOOLS
<ul style="list-style-type: none">From TemplateACH Quick EntryCollect from a BusinessCollect from an IndividualDirect DepositPay a BusinessPay an IndividualPay Taxes	<ul style="list-style-type: none">Collect from a BusinessCollect from an IndividualDirect DepositPay a BusinessPay an IndividualPay Taxes	<ul style="list-style-type: none">Payment CenterTemplate CenterMaster Recipient ListManage Template Group	<ul style="list-style-type: none">ACH Quick Entry HistoryImport ProfilesImport HistoryExport Profiles
CREATE WIRE PAYMENTS	CREATE WIRE TEMPLATES		
<ul style="list-style-type: none">From TemplateBook WireForeign Currency WireUS Federal TaxUSD Wire	<ul style="list-style-type: none">Book WireForeign Currency WireUS Federal TaxUSD Wire		

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

PAYMENT CENTER
Use this page to select payment options or review existing payments.

+ Create a Payment Print ? Help

MANAGE PAYMENTS

ALL **PENDING**

Select the wire you would like to submit to bank for processing.
Depending on your company's security control settings, the wire may need multiple approvals to submit wire instructions to the bank.

2

Payment Status
All Statuses Search ADVANCED SEARCH

	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Rate Recipient Amount (Items)
<input checked="" type="checkbox"/>	06/12/2019 06/12/2019	VZC0YZL4YG Invoice 371626A	Pending Approval (0 of 1)	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)
<input type="checkbox"/>	06/10/2019 06/10/2019	ZINWTNOLSH	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

3 Click "Approve" to proceed.

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.

<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"/>	05/19/2022 05/19/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

Show / Hide Columns Show 100

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

<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"/>	05/20/2022 05/20/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

Show / Hide Columns Show 100

Reject Delete **Approve** Export Reverse TXNS Reverse Payment

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


WIRE ROLLOVER STATUS
? ×

The value date on this wire payment has been rolled over to the next processing day. If you would like to continue the approval process, select "I Accept", otherwise select "I Decline" to review the payment in the Payment Center.

Payment No : 9L066LPTB1

I Decline
I Accept

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


APPROVE PAYMENTS
Before approving, review the list of selected payments.

Payment No. Name/Reference	Send Date Payment Date	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (It Recipient An
F25KUE209U Invoice 371626A	07/01/2019 07/01/2019	Pending Approval	88888888 8888 - Test Account	USD Wire	International Trading Company	100.00 USD

MEMO

Enter a Memo

PASSCODE *

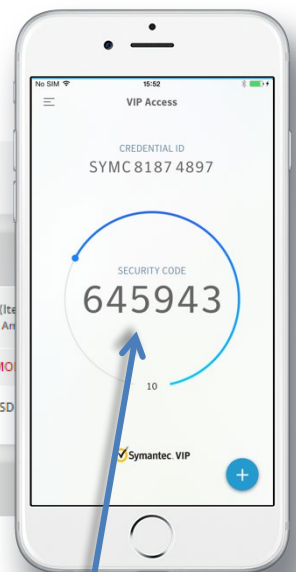
Enter Passcode

Cancel

Approve


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


5 Click "Approve" to proceed.




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 F25KUE209U.

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

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status	Account	Payment Type	Payment Status	Amount (Items) Original Amount (Items)	Rate
VIEW PROCESSED								
<input type="checkbox"/>	06/12/2019 06/12/2019	VZC0Y2L4YG Invoice 371626A	Scheduled	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)	
<input type="checkbox"/>	07/01/2019 07/01/2019	F25KUE209U Invoice 371626A	Scheduled	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)	
<input type="checkbox"/>	06/10/2019 06/10/2019	2INW7N0L8H	Received By Bank 190610131714H300	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)	

Show / Hide Columns Show 10

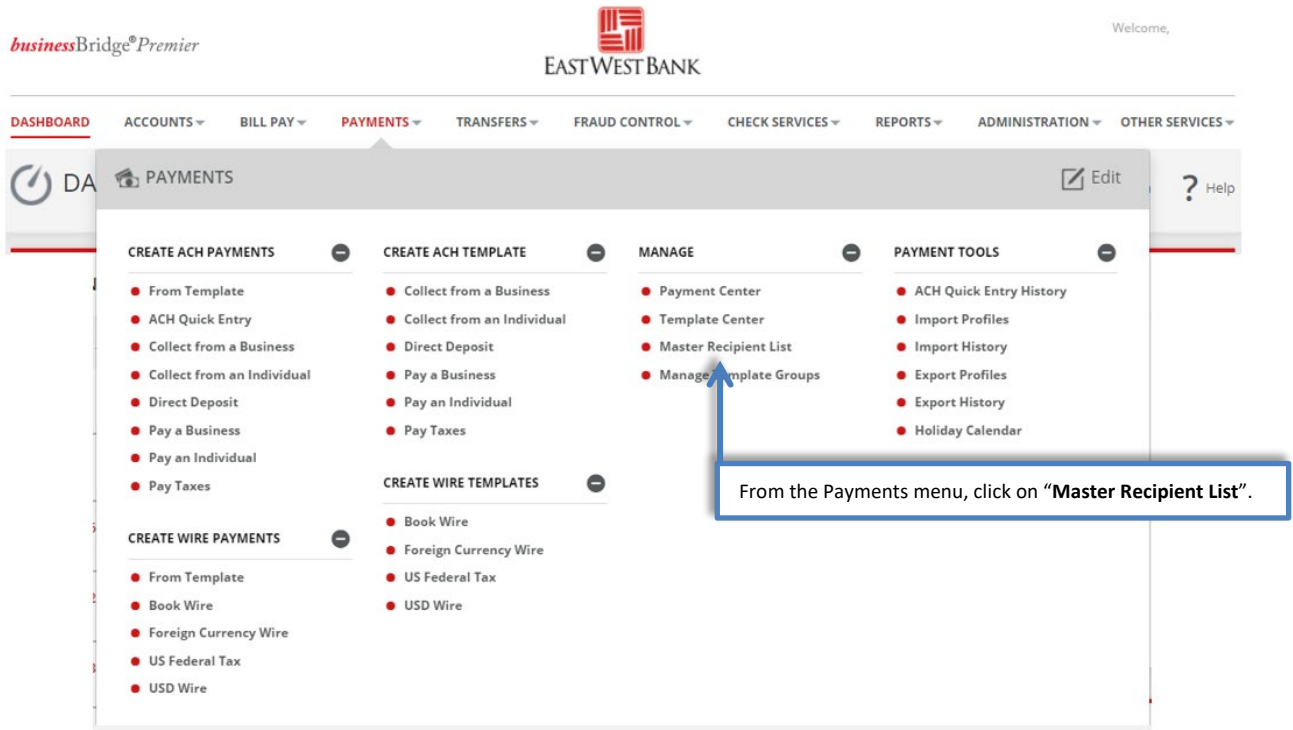
Reject Delete Approve Export Reverse TXNS Reverse Payment

Your payment should be in "Scheduled" or "Received by Bank" status depending on your payment date.

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.



The screenshot displays the EastWest Bank businessBridge Premier web interface. The top navigation bar includes links for DASHBOARD, ACCOUNTS, BILL PAY, 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 'MANAGE' sub-menu is further expanded, and 'Master Recipient List' is highlighted with a blue arrow. A callout box points to this option with the text: 'From the Payments menu, click on “Master Recipient List”.’

businessBridge® Premier

EASTWEST 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 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 “Master Recipient List”.

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

+ Create Recipient Print ? Help

MANAGE RECIPIENTS

ALL

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

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

"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

☒ Wire Recipient

Payment Types *

☐ Book Wire

☐ International Wire

☒ USD Wire

Cancel Next

Select **"Wire Recipient"**.

Select the type of payment this recipient.

Click **"Next"** to proceed.

CREATE MASTER RECIPIENT

Step 2 Use this page to add payment information for

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.

41

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

✓

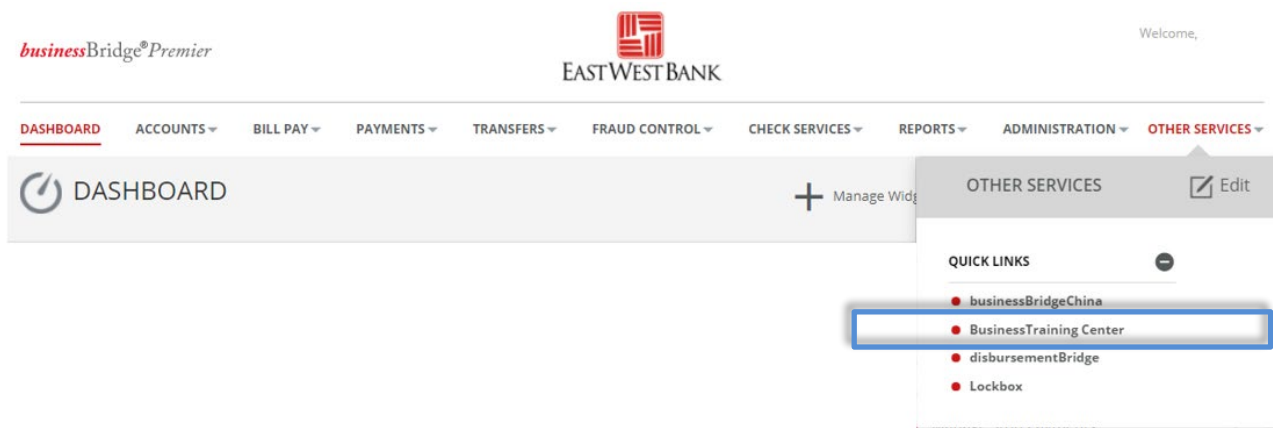
Successful Submit
The Recipient Black Forest Woods is successfully created.

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.