



# EAST WEST BANK

*business*Bridge® Premier  
Business Online Banking  
User Guide

Online Wire Transfer

May 5, 2023

## 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

## 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.

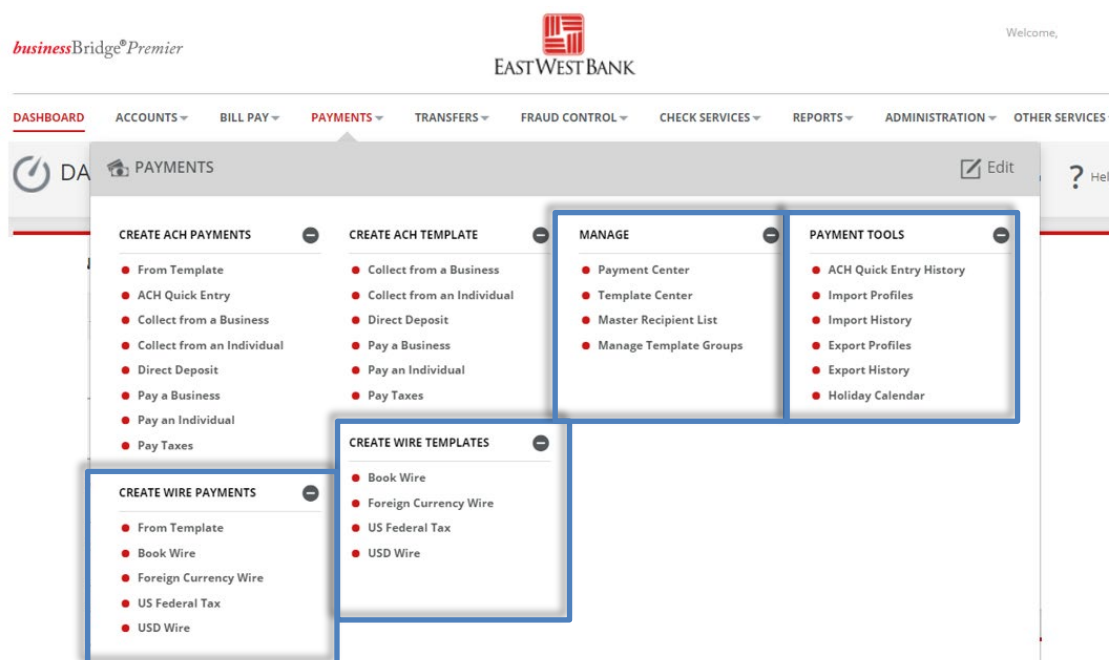
## Payment Statuses

Statuses will update in real-time.

Status	Definition														
<b>Pending Approval</b>	Approval is required to be submitted to bank for processing.														
<b>Scheduled</b>	Payment was scheduled in advance. The payment will be processed on the morning of the indicated value date. <table border="1"> <tr> <th>Wire Transfer Types</th><th>Number of Days You Can Schedule in Advance (Calendar)</th></tr> <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> </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														
<b>Sent</b>	The wire is being transmitted to the bank for processing.														
<b>Received by Bank</b>	Payment is acknowledged by bank and is in the process of being sent out.														
<b>Confirmed</b>	Payment is processed and a Fed Reference number is available in the online banking system.														
<b>Overdue</b>	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.														
<b>Deleted</b>	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

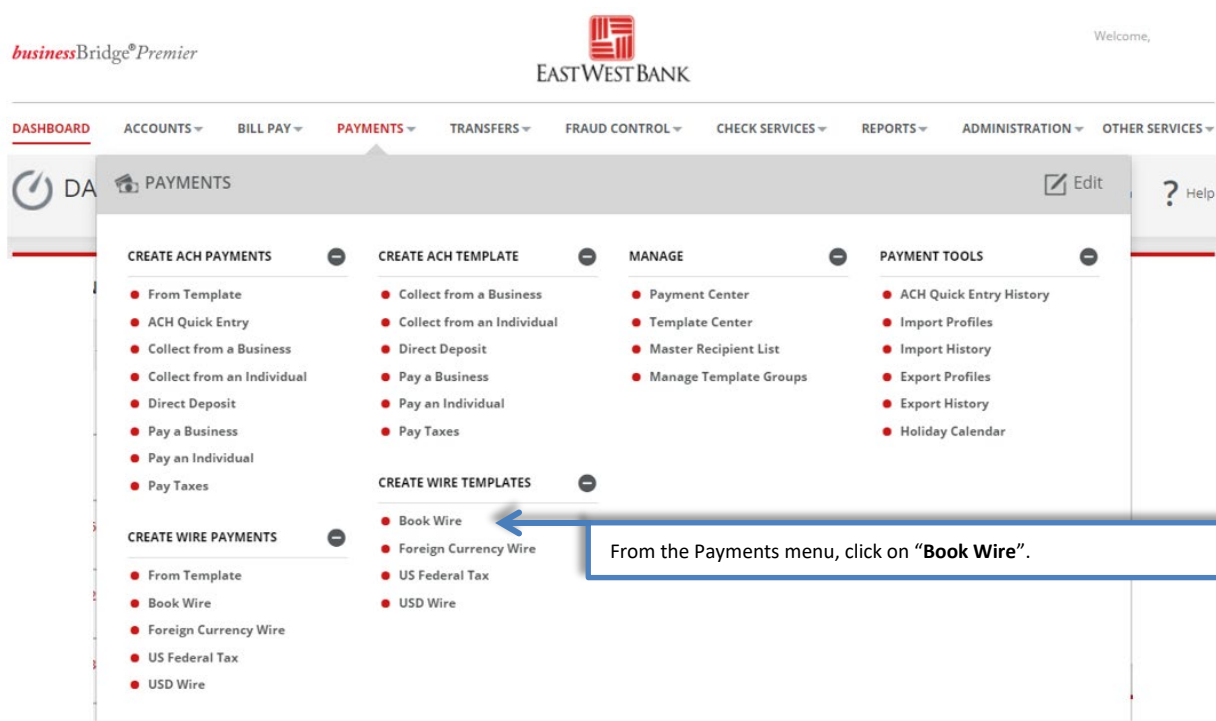
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

- 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 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.

### 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.

Select "East West Bank"

Select a Bank

EW BK SMRINO - 322070381 - ABA

3d

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

3f

Click "Continue" to review recipient information.



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

Cancel Edit Submit

3h

Click "Submit" to confirm and save recipient information.

### 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.



ADDITIONAL 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

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

ADDITIONAL INFORMATION

Reference Info

☒ Allow change when making payments
 

Enter Sender's Reference

☒ Allow change when making payments
 

Invoice # 98763

Details of Payment

☒ Allow change when making payments
 

Enter Details of Payment

6

Click “Continue” to review the entered information.

Cancel

Continue

9

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**
Required Fields

Template Activation	Active
Template Name	Mack Lee's Company
Debit Account	888888 - 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.



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Welcome,

**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 WIRE PAYMENTS**

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

**CREATE ACH TEMPLATE**

- Collect from a Business
- Collect from an Individual
- Direct Deposit
- Pay a Business
- Pay an Individual
- Pay Taxes

**CREATE WIRE TEMPLATES**

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

**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

**PAYMENT OPTION**

Payment Option

☒ USD Wire

☐ USD International Wire

**TEMPLATE INFORMATION**

Template Activation

☒ Active

Template Name \*

ABC Company

Debit Account \*

00000 - 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)

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

### CREATE RECIPIENT

Recipient Name \*

Recipient ID Type \*

Recipient ID \*

Address Line 1

Address Line 2

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 \*

Debit 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

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.

13

## 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

8

Click "Submit Template" to save the template.

Cancel

Edit Template

Submit 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



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

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

Debit Account \* 8880008003 - EWB 8003

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

Recipient \* [Select Existing] [Create New]

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.

*Optional:* Maximum allowable amount for future wire payments.

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

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

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

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 sk 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.

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

Help

PAYMENT OPTION

Payment Option

USD International Wire

TEMPLATE INFORMATION

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.

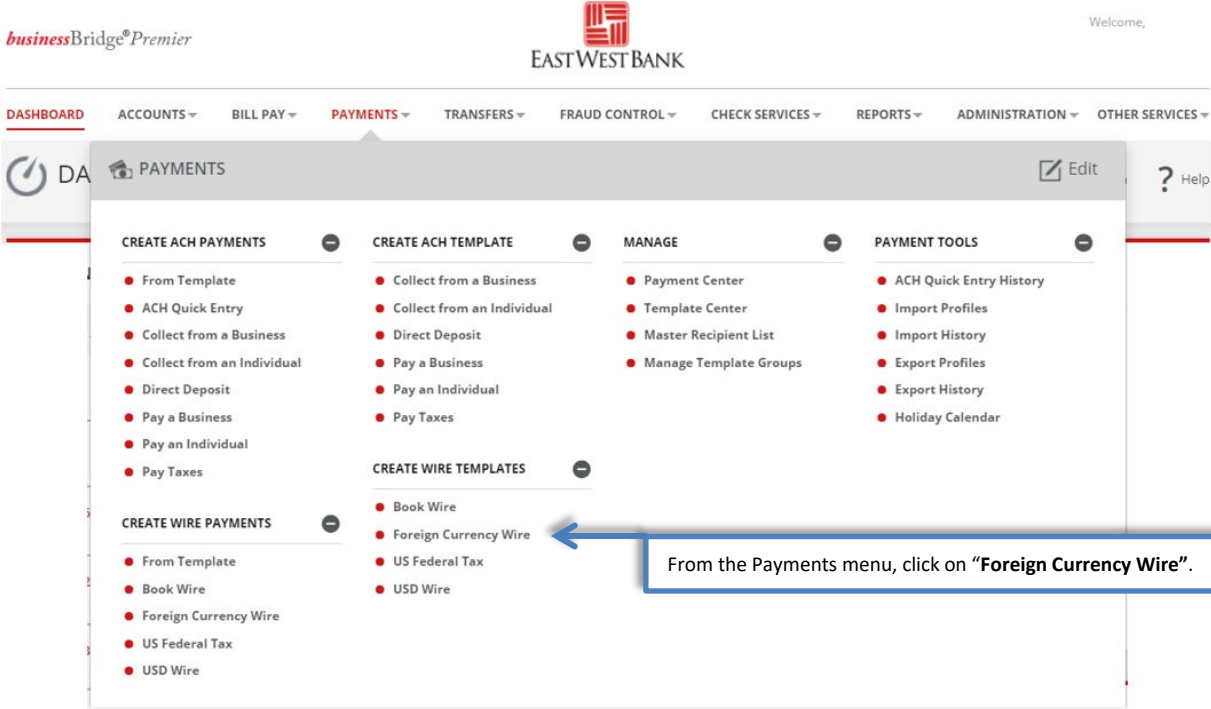
**Successful Submit**  
Template International Trading Company has been successfully created.

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.



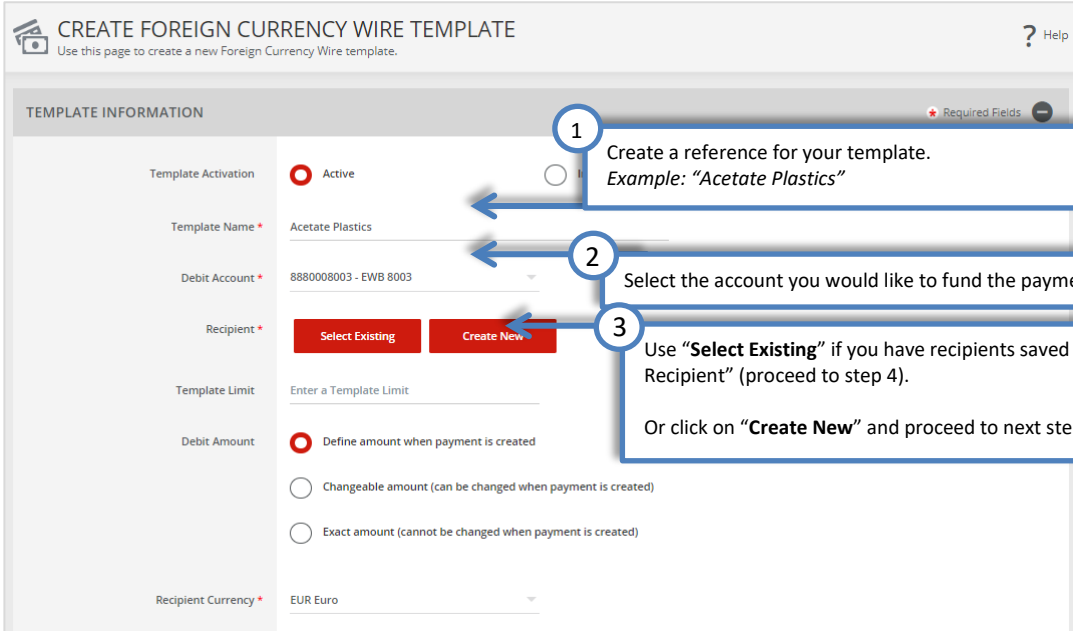
**businessBridge®Premier** EASTWEST BANK

Welcome,

**PAYMENTS**

- CREATE ACH PAYMENTS**
  - From Template
  - ACH Quick Entry
  - Collect from a Business
  - Collect from an Individual
  - Direct Deposit
  - Pay a Business
  - Pay an Individual
  - Pay 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".



**CREATE FOREIGN CURRENCY WIRE TEMPLATE**

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

**TEMPLATE INFORMATION**

Template Activation: ☒ Active

Template Name: Acetate Plastics

Debit Account: 8880008003 - EWB 8003

Recipient: Select Existing 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)

☐ 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

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.

PREVIEW 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

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

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.

4h

Click "Submit" to review recipient information.

Cancel

Continue

4g

Click "Continue" to review recipient information.

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

TEMPLATE INFORMATION

Template Activation

☒ Active
 ☐ Inactive

Template Name \*

Acetate Plastics

Debit Account \*

8888888 - 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) BOFAFRPP  
 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) BOFAFRPP 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.

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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

### 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**”

### 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

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

<input type="checkbox"/>	Templ. Description		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

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	

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

Enter Template Name

Payment Type

All Payment Types

Template Status

All Statuses


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


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
**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"><li>From Template</li><li>ACH Quick Entry</li><li>Collect from a Business</li><li>Collect from an Individual</li><li>Direct Deposit</li><li>Pay a Business</li><li>Pay an Individual</li><li>Pay Taxes</li></ul>	<ul style="list-style-type: none"><li>Collect from a Business</li><li>Collect from an Individual</li><li>Direct Deposit</li><li>Pay a Business</li><li>Pay an Individual</li><li>Pay Taxes</li></ul>	<ul style="list-style-type: none"><li>Payment Center</li><li>Template Center</li><li>Master Recipient List</li><li>Manage Template Groups</li></ul>	<ul style="list-style-type: none"><li>ACH Quick Entry History</li><li>Import Profiles</li><li>Import History</li><li>Export Profiles</li><li>Export History</li><li>Holiday Calendar</li></ul>
<b>CREATE WIRE PAYMENTS</b>	<b>CREATE WIRE TEMPLATES</b>		
<ul style="list-style-type: none"><li>From Template</li><li>Book Wire</li><li>Foreign Currency Wire</li><li>US Federal Tax</li><li>USD Wire</li></ul>	<ul style="list-style-type: none"><li>Book Wire</li><li>Foreign Currency Wire</li></ul>		

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**
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	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring
Recipient	ABC Company 123456789 123 Main St. Los Angeles, CA 90032
Bank	EW BK SMRINO ABA (Wire) 322070381

**ADDITIONAL INFORMATION**

Remittance Information	<div>Create New</div>
Intermediary Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CA UNITED STATES
Sender's Reference	<input type="text"/> Enter Sender's Reference
Recipient Reference	<input type="text"/> Invoice# 12456BC
Details of Payment	<input type="text"/> Enter Details of Payment
Workflow	<input type="checkbox"/> Approve on Submit


Cancel

Continue

**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**
Help

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

**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

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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

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).

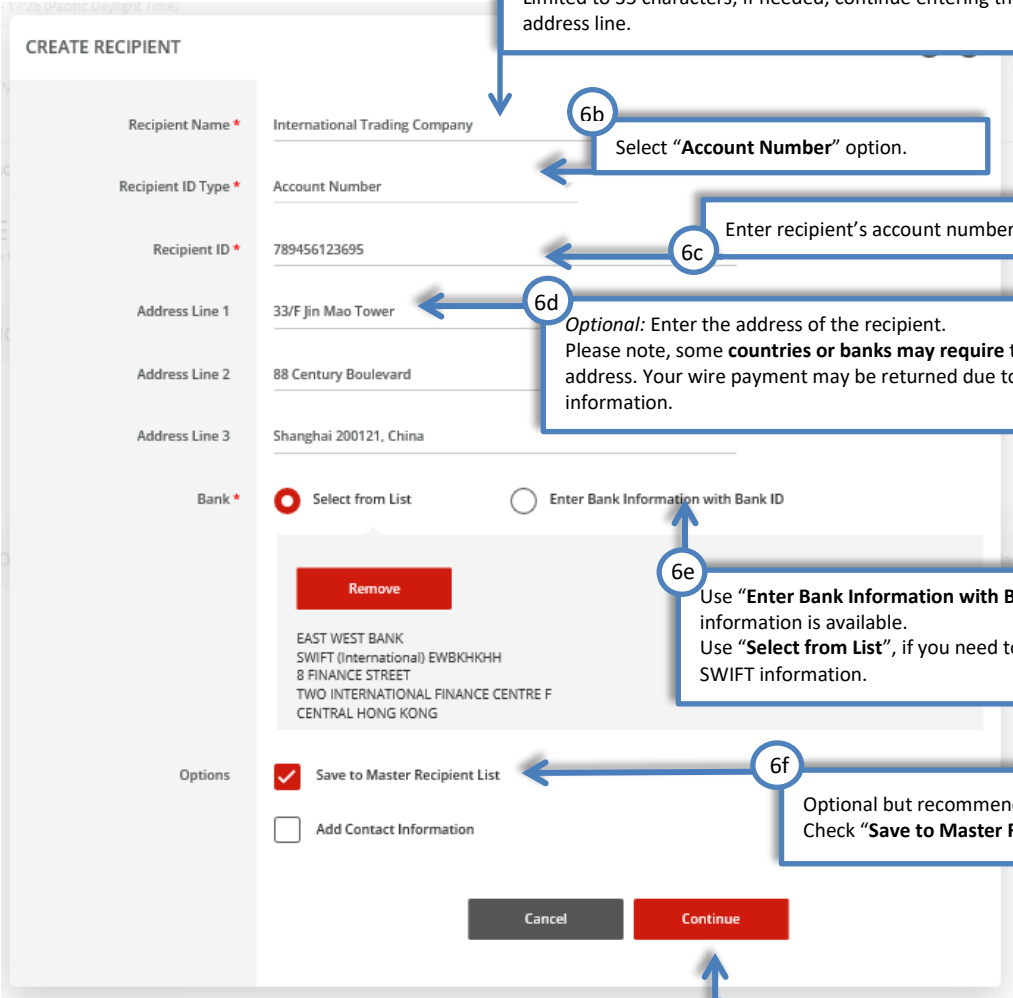
Or click on "Create New" and proceed to next steps.

**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 and above add \$25.00

“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:

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

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

Reference Info

Enter Sender's Reference

Enter Reference for Recipient

Details of Payment

Enter Details of Payment

Workflow

☐ Approve on Submit

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"

8

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

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

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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	CREATE ACH TEMPLATE	MANAGE	PAYMENT TOOLS
<ul style="list-style-type: none"><li>From Template</li><li>ACH Quick Entry</li><li>Collect from a Business</li><li>Collect from an Individual</li><li>Direct Deposit</li><li>Pay a Business</li><li>Pay an Individual</li><li>Pay Taxes</li></ul>	<ul style="list-style-type: none"><li>Collect from a Business</li><li>Collect from an Individual</li><li>Direct Deposit</li><li>Pay a Business</li><li>Pay an Individual</li><li>Pay Taxes</li></ul>	<ul style="list-style-type: none"><li><b>Payment Center</b></li><li>Template Center</li><li>Master Recipient List</li><li>Manage Template Group</li></ul>	<ul style="list-style-type: none"><li>ACH Quick Entry History</li><li>Import Profiles</li><li>Import History</li><li>Export Profiles</li></ul>
<b>CREATE WIRE PAYMENTS</b>	<b>CREATE WIRE TEMPLATES</b>		
<ul style="list-style-type: none"><li>From Template</li><li>Book Wire</li><li>Foreign Currency Wire</li><li>US Federal Tax</li><li>USD Wire</li></ul>	<ul style="list-style-type: none"><li>Book Wire</li><li>Foreign Currency Wire</li><li>US Federal Tax</li><li>USD Wire</li></ul>		

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)
VIEW PROCESSED   VIEW LAST MODIFIED BY							
<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)
VIEW PROCESSED   VIEW LAST MODIFIED BY							
<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.

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

VIEW LAST MO

AUTHORIZATION

Memo  
Enter a Memo

Passcode \*  
Enter Passcode

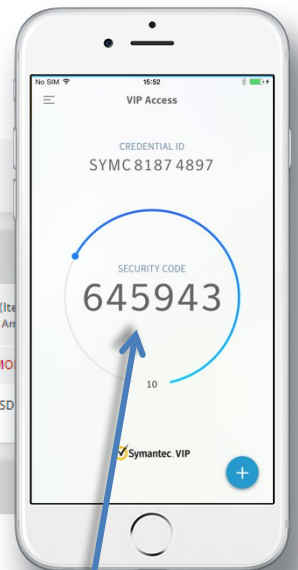
4

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

Cancel
Approve

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)	

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

Show / Hide Columns

Show 10

Reject

Delete

Approve

Export

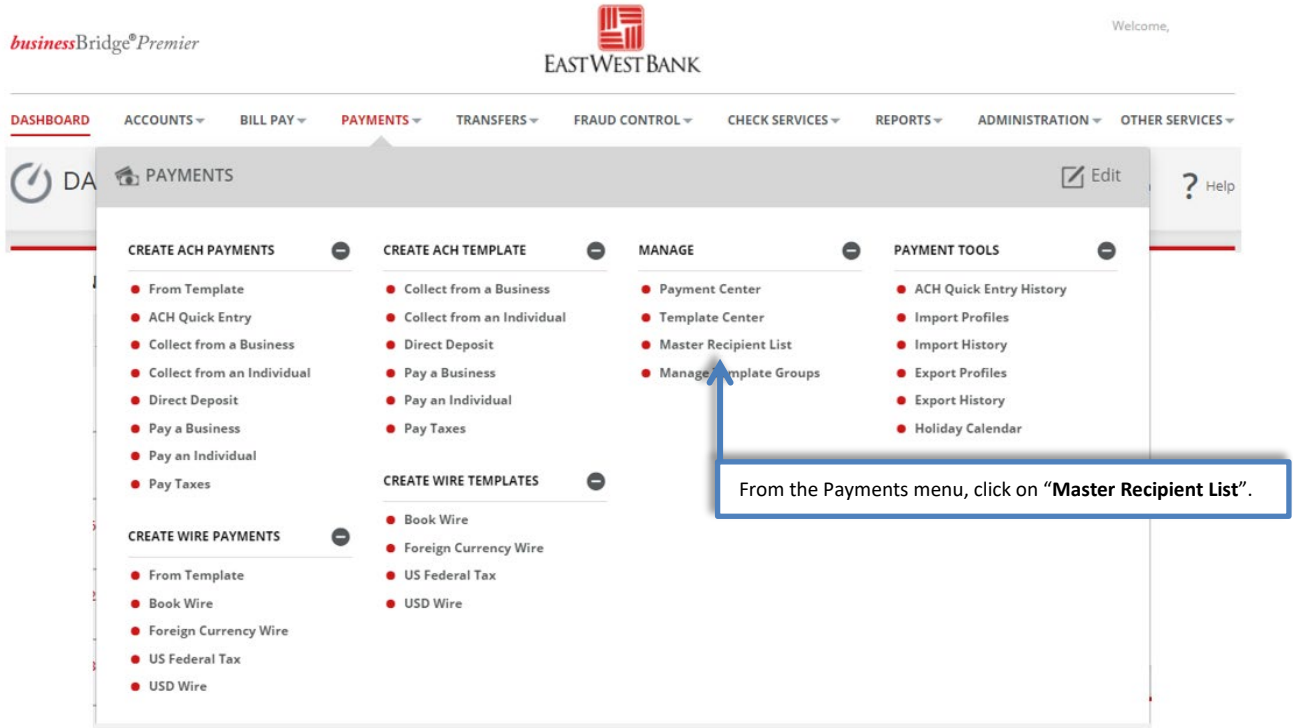
Reverse TXNS

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.



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,

**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

**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.

40

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

✓

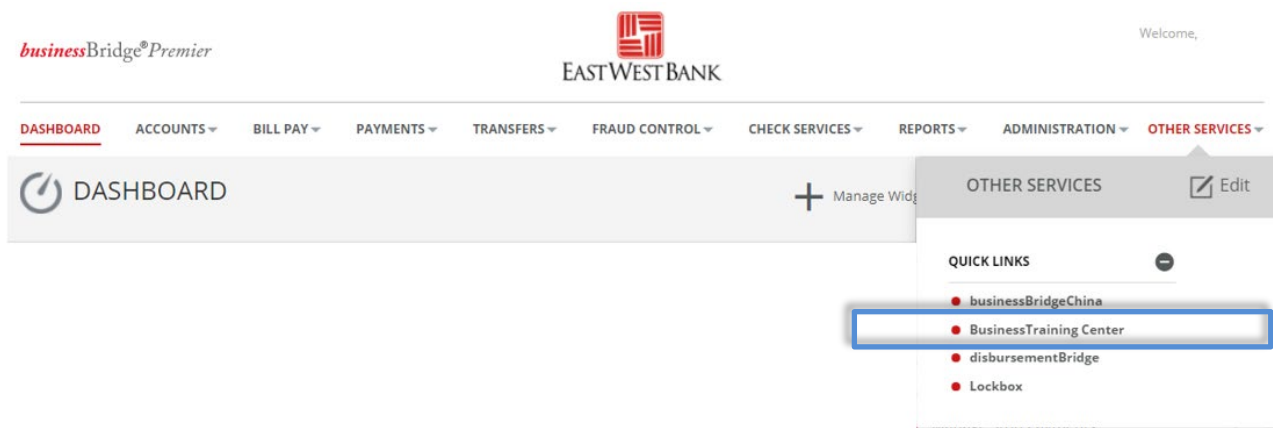
Successful Submit  
The Recipient Black Forest Woods is successfully created.

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.