



EAST WEST BANK

*business*Bridge®Premier

企业网上银行平台

用户指南

电汇

2023 年 5 月

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安全最佳实践

本文中仅列出了几种最佳安全方式，供您参考。

随着网络犯罪和欺诈的日益增多，您已不能只依靠单一的系统或服务来有效控制网络及交易风险。因此，我们鼓励客户采用多种降低风险的最佳实践，如设定多层安全保护措施、完善操作程序和系统控制方式，以及安装安全保护软件，全面保护您的网络银行安全。

双重控制系统的设定和操作程序

双重控制有助于防止任意用户在无需额外监管的情况下获得完整的系统读取权限。一项交易至少由两人参与，不仅可以确保准确性，还能进一步放置犯罪分子和内部员工篡改支付信息。

您可以通过结合系统配置和公司流程等多种方式来应用双重控制，具体情况取决于您的企业需求。

电汇模板的双重控制可确保至少在两名公司人员参与的情况下，用户才能建立或变更模板。在模板管理中启用双重控制，表示对于每个新增的模板或所做的变更（例如对美元金额及收款账户的变更），都需要至少两名参与者进行确认。

电汇付款的双重控制可确保至少在两名公司人员参与的情况下，资金才会从您的帐户中转出。在交易核准中启用双重控制，表示对于每笔汇出的款项（包括收款人及付款金额等信息），都需要至少两名参与者进行确认。

透过电子邮件收到付款通知时，与寄件人验证付款信息

商务电子邮件泄露是一种欺诈手段。犯罪分子通过获得未经授权的电子邮件读取权限，发送付款请求。这些请求看起来真实有效（例如来自银行、政府机关、业务合作伙伴或贵公司的主管），但其中的指令会使资金被转入犯罪分子的账户。

此外，犯罪分子也可能通过篡改原始的电子邮件指令，使资金被转入到犯罪分子的账户，而非真正的收款人账户。请特别留意那些强调紧迫性和保密性的电子邮件。留意电子邮件地址的微小变化和细微差异。

拨打已存档的电话号码（非通过电子邮件提供）给电子邮件的发送人，确认支付指令是否准确无误。

预先采用最佳安全方式和尽职调查，可有效避免因欺诈行为所引起的潜在财物损失、业务中断，以及恢复时间等相关成本。如需了解保护和强化业务免受到欺害，请咨询您的信息安全团队，参考华美银行的最佳安全方式，并选择适用的工具。

如果您发现任何可疑交易，或需要有关防范欺诈的信息，请致电我们的全球交易服务团队，电话 888-761-3967。

截止时间

我们将会即时处理网上提交的电汇请求。对于执行和核准电汇转账并不设置具体期限，但需要银行在当天处理的电汇请求，则需遵守交易截止时间。

电汇类型	截止时间
行内转账	下午 3 : 00 (太平洋时间)
跨境*	请联系我们的全球交易服务团队
外汇兑换服务	下午 1 : 30 (太平洋时间)
支付美国联邦税款	下午 12 : 00 (太平洋时间)
美元国内	下午 2 : 30 (太平洋时间)
美元国际	下午 2 : 30 (太平洋时间)

*有关跨境电汇的信息，请参阅我们的《跨境电汇指南》。欲获取该指南的副本以及与跨境业务相关的信息，请致电我们的全球交易服务团队，电话 888-761-3967。

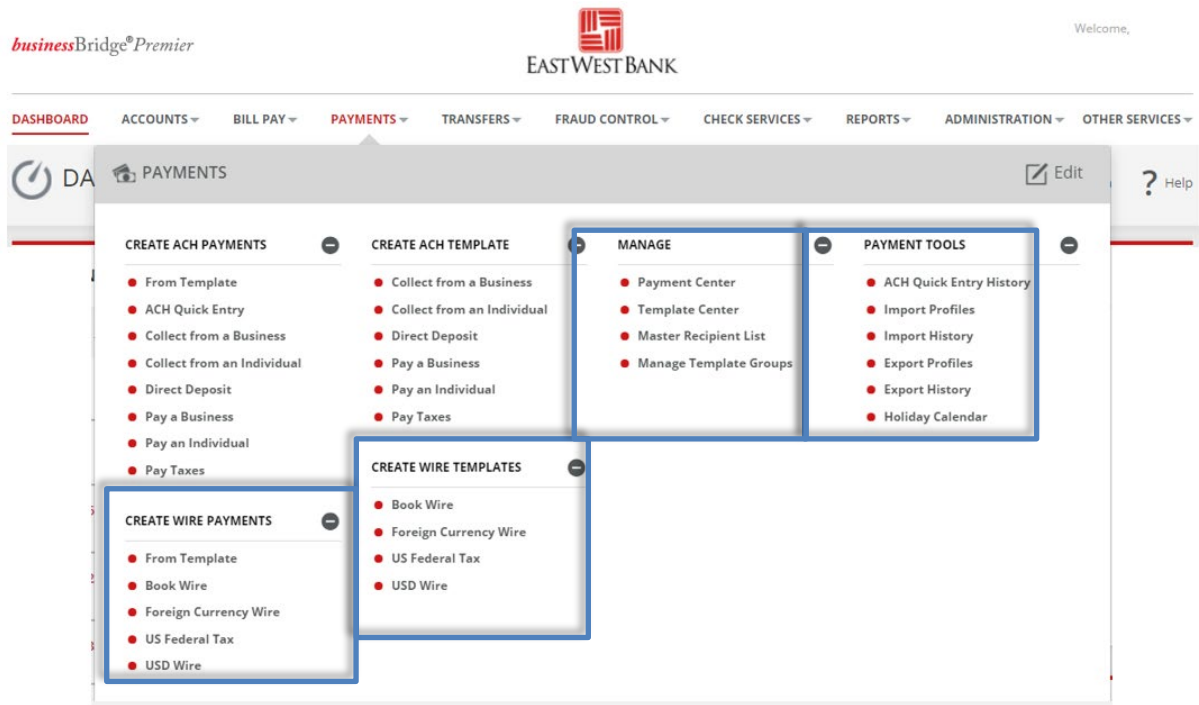
付款状态

状态将会即时更新。

状态	定义														
等待核准中	需要核准才能提交给银行进行处理。														
已计划	付款已事先安排，并将在指定日期的上午处理。 <table border="1" data-bbox="683 1045 1222 1224"> <thead> <tr> <th>电汇类型</th> <th>您可以提前调度的天数</th> </tr> </thead> <tbody> <tr> <td>行内转账</td> <td>30</td> </tr> <tr> <td>跨境*</td> <td>30</td> </tr> <tr> <td>外汇兑换服务</td> <td>7</td> </tr> <tr> <td>支付美国联邦税款</td> <td>30</td> </tr> <tr> <td>美元国内</td> <td>30</td> </tr> <tr> <td>美元国际</td> <td>30</td> </tr> </tbody> </table>	电汇类型	您可以提前调度的天数	行内转账	30	跨境*	30	外汇兑换服务	7	支付美国联邦税款	30	美元国内	30	美元国际	30
电汇类型	您可以提前调度的天数														
行内转账	30														
跨境*	30														
外汇兑换服务	7														
支付美国联邦税款	30														
美元国内	30														
美元国际	30														
已传送	电汇已传送给银行进行处理。														
银行已接收	银行已收到付款请求，并正在汇出。														
已确认	付款已被处理，您可在网络银行系统中获得联邦参考编号。														
逾期	付款在截止时间之前未获得核准。更新日期后，交易将被重新计划，等待核准。														
已删除	已核准的付款在被提交给银行进行处理前被取消。														

电汇付款的菜单内容

显示的选项可能因贵公司所注册的服务和个人用户的读取权限而异。



使用以下网路电汇选项...	... 来执行相应类型的电汇
行内电汇	行内转账
国际电汇	外汇兑换服务
支付美国联邦税款	支付美国联邦税款
美元电汇	跨境* 美元国内 美元国际

*有关跨境电汇的信息，请参阅我们的《跨境电汇指南》。欲获取该指南的副本以及与跨境业务相关的信息，请致电我们的全球交易服务团队，电话 888-761-3967。

建立模板

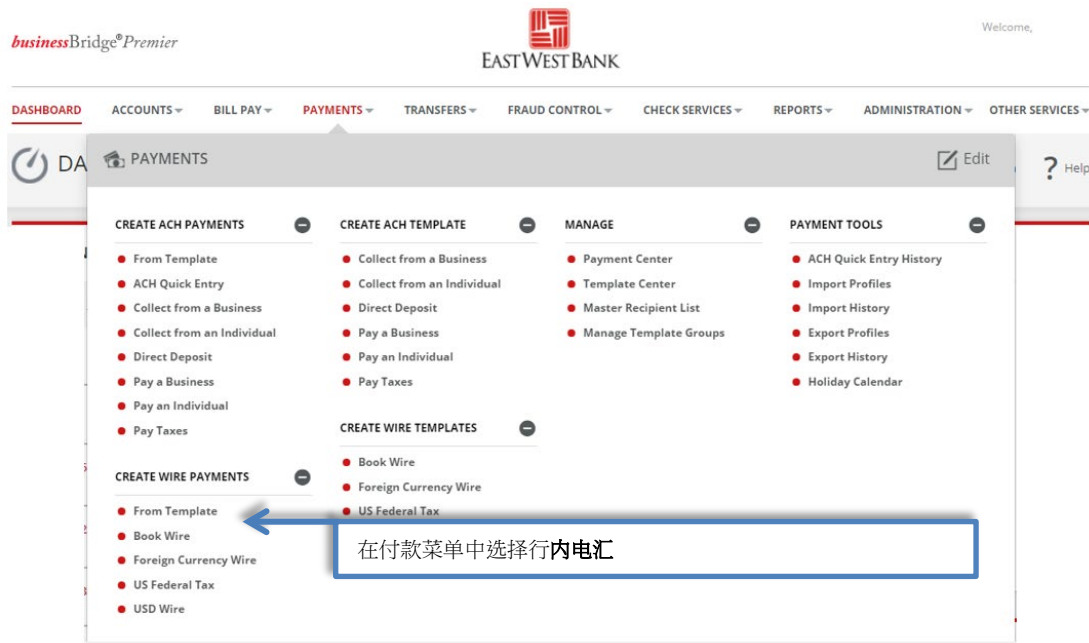
模板可以用于协助防止欺诈、尽可能减少错误并提高效率。

- 将常用收款人的详细信息保存至模板中，以便未来转账时使用。
- 您或其他用户可以快速找到模板、更新电汇信息并执行付款，而无需重新输入所有信息。

以下指令是采用了本行推荐使用的双重控制设定来创建的。贵公司的客制安全控制可能有所不同。如需详尽的指导建议，请随时与我们联系。

行内电汇模板

按照以下指令在**华美银行账户之间以美元**进行电汇付款。



CREATE BOOK WIRE TEMPLATE

Use this page to create a new Book Wire template.

? Help

TEMPLATE INFORMATION

+ Required Fields -

Template Activation	<input checked="" type="radio"/> Active
Template Name *	Mack Lee's Company
Debit Account *	8888 Test Account
Recipient *	<input type="button" value="Select Existing"/> <input type="button" value="Create New"/>
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)

1

添加模板名称
例如：“Mack Lee 的公司”

2

选择付款账户

3

如果您已在主要收款人中保存了收款人的信息，请选择“**Select Existing**”选取现有收款人（继续进行步骤 4）
或按一下 **Create New** 以创建收款人

随后，您会看到“创建收款人”的弹出式窗口。如果窗口未出现，请检查您的弹出窗口封锁程序设置。

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	<input type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information

3a

输入收款人（公司或个人）的正式名称
最多 35 个字符；如果需要，请在地址栏中继续输入收款人的名称

3b

输入收款人的账号

3c

选填：输入收款人的地址

3d

选择“East West Bank”

3e

选填，但建议选择保存至主要收款人列表以进行后续管理

3f

单击“继续”以检阅收款人信息

16:54 (Pacific Daylight Time) Alerts 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 按一下提交以确认并保存收款人信息

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 *	<input type="button" value="Remove"/> <p>Mack Lee 123456789 123 Main St. Los Angeles, CA 90032</p>
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)

选填：未来电汇付款的最大允许金额
例如：“\$10,000.00”

如果未提供数值，付款金额将遵循每日电汇额度限制

4

请选取一项，以帮助您控制付款金额。

在建立付款时定义金额：您可以在执行电汇付款时变更付款金额。

可更改金额：您可以任意金额暂时在模板中预留位置，并在执行电汇付款时变更金额。

确切金额：付款金额将被锁定，且不能变更，除非编辑模板。

ADDITIONAL INFORMATION -

Reference Info	<input checked="" type="checkbox"/> Allow change when making payments Enter Sender's Reference <input type="text"/>
	<input checked="" type="checkbox"/> Allow change when making payments Invoice # 98763 <input type="text"/>
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments Enter Details of Payment <input type="text"/>

Cancel Continue

5 选中**参考信息**，您可以在执行付款时输入额外的参考信息。
 例如：输入“发票# 98763”后，如果**未选择**此字段，这一**参考信息**将被**放置于**使用此模板建立的所有付款中。

6 单击“**继续**”以检阅输入的信息

有关参考信息的其他资料：

- **汇款人的参考信息** - 此字段仅用于内部参考。收款人将不会看到此字段中的信息。
- **收款人的参考信息** - 此字段用于提供您希望收款人参阅的有关电汇付款的信息。例如：发票号码、付款原因等。
- **付款明细** - 此字段可用作“收款人的参考信息”的补充字段。请注意，您应该先使用已有的全部空行，再添加新行。如果有空行，电汇付款将被拒绝。

Alerts 9 Approvals 0 | [Log Off](#)

[DASHBOARD](#) [ACCOUNTS](#) [PAYMENTS](#) [TRANSFERS](#) [FRAUD CONTROL](#) [CHECK SERVICES](#) [REPORTS](#) [ADMINISTRATION](#) [OTHER SERVICES](#)

PREVIEW BOOK WIRE TEMPLATE View History ? Help

Use this page to preview a Book Wire template.

TEMPLATE INFORMATION Required Fields -

Template Activation	Active
Template Name	Mack Lee's Company
Debit Account	00000 - 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

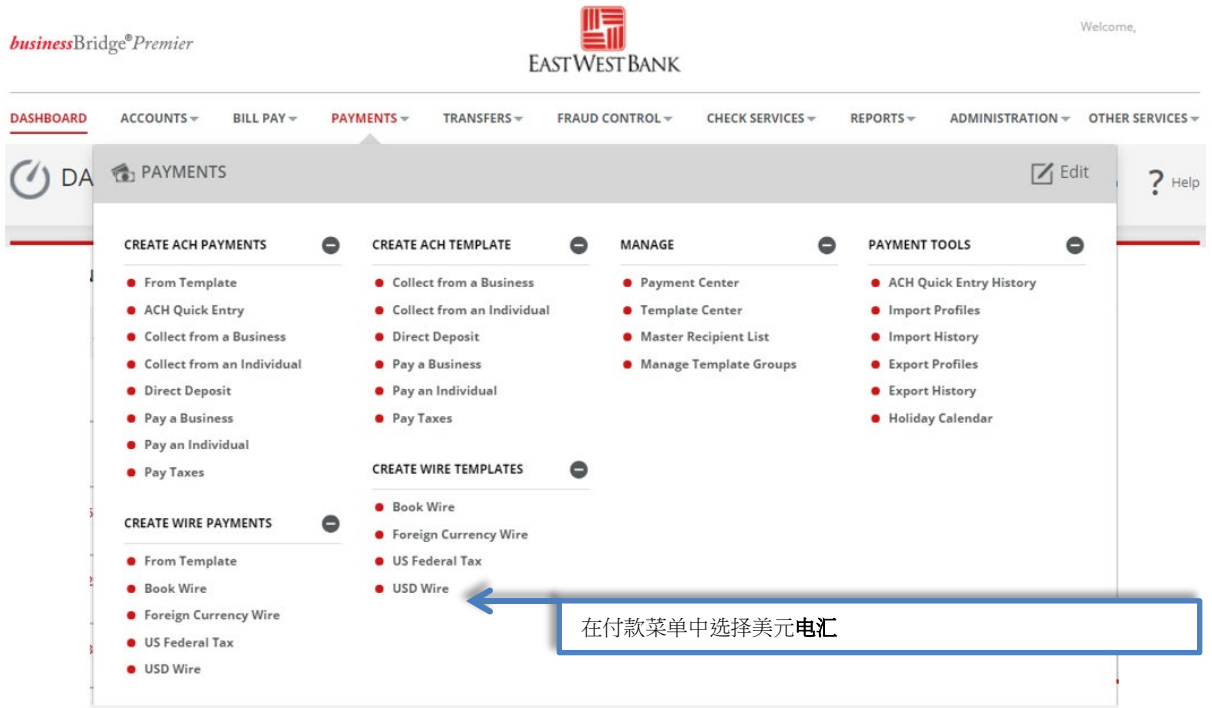
✔ **Successful Submit**
 Template Mack Lee's Company has been successfully created. Template Center

7 按一下**提交模板**以保存模板

! 您的模板可能需要获得核准。具体操作请参阅本用户指南的《核准模板》章节

美元国内电汇模板

按照以下指令，以美元（USD）电汇付款给在美国境内的、未设有华美银行账户的个人或公司。



The screenshot shows the EastWest Bank BusinessBridge Premier interface. The top navigation bar includes: **businessBridge® Premier**, **EASTWEST BANK**, and a "Welcome," message. The main navigation menu includes: **DASHBOARD**, **ACCOUNTS**, **BILL PAY**, **PAYMENTS**, **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**. The **PAYMENTS** menu is expanded, showing the following options:

- 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
- 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**
 - 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

A blue arrow points to the "USD Wire" option in the "CREATE WIRE PAYMENTS" and "CREATE WIRE TEMPLATES" sections. A callout box with a blue border contains the text: 在付款菜单中选择美元电汇

PAYMENT OPTION Required Fields

Payment Option USD Wire ← 1
 USD International Wire

选择美元电汇向美国境内收款人汇款

TEMPLATE INFORMATION Required Fields

Template Activation Active

Template Name * ABC Company ← 2
添加模板名称
例如：ABC 公司

Debit Account * 99999 - Test Account ← 3
选择付款账户

Recipient * ← 4

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)

如果您已在主要收款人中保存了收款人的信息，请使用“**Select Existing**”选取现有收款人（继续进行步骤 5）
或按一下 **Create New** 以创建收款人

随后，您会看到“创建收款人”的弹出式窗口。如果窗口未出现，请检查弹出式窗口封锁程序设定。

CREATE RECIPIENT

Recipient Name * ABC Company ← 4a
输入收款人（公司或个人）的正式名称
最多 35 个字符；如果需要，请在地址栏中继续输入收款人的名称

Recipient ID Type * Account Number ← 4b
选取账号

Recipient ID * 123456789 ← 4c
输入收款人的账号

Address Line 1 123 Main St. ← 4d
选填：输入收款人的地址

Address Line 2 Los Angeles, CA 90032

Address Line 3 Enter Address Line 3

Bank * Select from List Enter Bank Information with Bank ID ← 4e
如果已有收款人的汇款路线信息（即 ABA 号码），请选择“**Enter Bank Information with Bank ID**”以使用银行 ID 输入银行信息
如需搜寻收款银行的 ABA 号码，请选择“**Select from List**”以从列表选取

Remove

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

Options Save to Master Recipient List ← 4f
 Add Contact Information
选填，但建议选择保存至主要收款人列表以进行后续管理

← 4g
单击“**继续**”以检阅收款人信息

TEMPLATE INFORMATION Required Fields T BANK

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	ABC Company
Debit Account *	8888 - Test Account
Recipient *	<div style="background-color: red; color: white; padding: 2px; text-align: center;">Remove</div> <p>ABC Company 123456789 123 Main St. Los Angeles, CA 90032</p>
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA United States
Template Limit	Enter a Template Limit
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)

选填：未来电汇付款的最大允许金额

如果未提供数值，付款金额将遵循每日电汇额度限制

5

请选择一项，以帮助您控制付款金额。

在建立付款时定义金额：您可以在执行电汇付款时变更付款金额。

可更改金额：您可以任意金额暂时在模板中预留位置，并在执行电汇付款时变更金额。

确切金额：付款金额将被锁定，且不能变更，除非编辑模板。

ADDITIONAL INFORMATION

Routing Instructions	<input type="checkbox"/> Add Intermediary Bank <input type="checkbox"/> Add Receiving Bank <input type="checkbox"/> Add Bank to Bank Information
Remittance Information	<input type="checkbox"/> Allow change when making payments
Remittance Information	<div style="background-color: red; color: white; padding: 2px; text-align: center;">Create New</div>
Reference Info	<input checked="" type="checkbox"/> Allow change when making payments Enter Sender's Reference <input checked="" type="checkbox"/> Allow change when making payments Invoice# 4567ABC
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments Enter Details of Payment

Cancel Continue

选填：汇款路线指令

在此输入有关银行路线指令的额外信息。这些指令将由收款人的银行提供。

选填：转账信息

在此输入有关付款的额外信息

6

选择参考信息，您将可以在执行付款时输入额外的参考信息。

汇款人的参考信息 - 此字段仅供您内部参考，不会包含在付款中。任何与付款相关的信息都应包含在付款明细栏位。

收款人的参考信息 - 使用此字段为收款人提供有关电汇付款的参考资料。例如：发票号码、付款原因等。例如：输入“发票# 4567ABC”，如果未选择此字段，这一参考信息将被插入到使用此模板建立的所有付款中。

付款明细- 为收款人参考提供更多详情。请注意，在输入此字段之前，请确保填写以上所有字段。

7

单击“继续”以检阅输入的信息

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	98888 - 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	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 Invoice# 4567ABC
Details of Payment	Allow change

8
按一下提交模板以保存模板


Cancel
Edit Template
Submit Template



Successful Submit

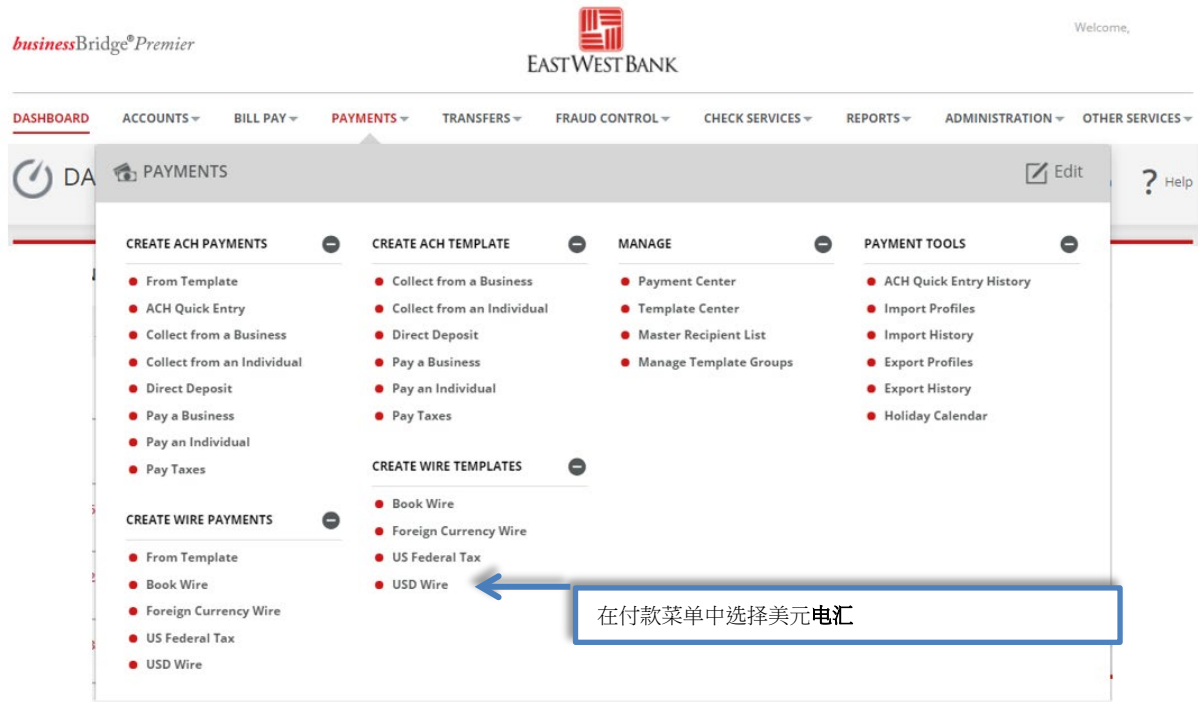
Template ABC Company has been successfully created.

Template Center

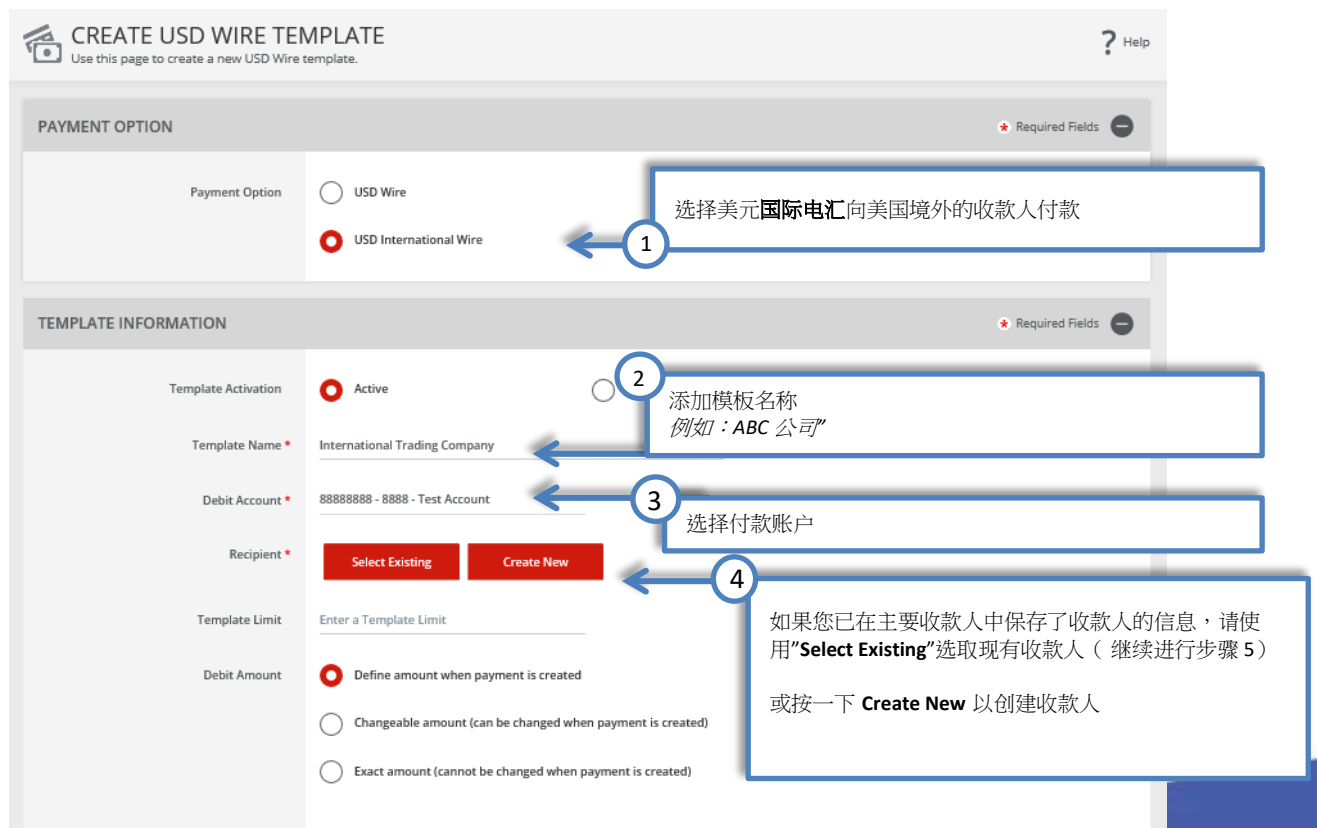
 您的模板可能需要获得核准。具体操作请参阅本用户指南的《核准模板》章节

美元国际电汇模板

按照以下指令，以美元（USD）电汇至美国境外的个人或公司。



The screenshot shows the 'PAYMENTS' menu in the BusinessBridge Premier interface. The 'CREATE WIRE PAYMENTS' section is expanded, and 'USD Wire' is highlighted with a blue arrow. A callout box points to this option with the text: 在付款菜单中选择美元电汇



The screenshot shows the 'CREATE USD WIRE TEMPLATE' form with the following steps and callouts:

- 1** 选择美元国际电汇向美国境外的收款人付款 (Select USD International Wire for payment to a foreign recipient).
- 2** 添加模板名称 例如：“ABC 公司” (Add template name, e.g., "ABC Company").
- 3** 选择付款账户 (Select the payment account).
- 4** 如果您已在主要收款人中保存了收款人的信息，请使用“Select Existing”选取现有收款人（继续进行步骤 5）或按一下 Create New 以创建收款人 (If you have saved recipient information in your primary recipients, use "Select Existing" to select an existing recipient (continue to step 5) or click "Create New" to create a new recipient).

随后，您会看到“创建收款人”的弹出式窗口。如果窗口未出现，请检查弹出式窗口封锁程序设定。



4a 输入收款人（公司或个人）的正式名称
最多 35 个字符；如果需要，请在地址栏中继续输入收款人的名称

4b 选择“账号”。有些银行可能会使用 IBAN 号码。

4c 输入收款人的账号

4d 输入收款人的地址
请注意，如果信息不足/不相符，您的电汇付款可能会被退回。

4e 如果已有收款人的 SWIFT 信息，请选择“Enter Bank Information with Bank ID”以使用银行 ID 输入银行信息
如需搜寻收款银行的 SWIFT 号码，请选择“Select From List”以从列表中选择

4f 选填，但建议选择保存至主要收款人列表以进行后续管理

4g 单击“继续”以检阅收款人信息

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

TEMPLATE INFORMATION * Required Fields -

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	International Trading Company
Debit Account *	88888888 - 8888 - Test Account
Recipient *	<div style="background-color: #f00; color: white; padding: 2px; text-align: center; width: fit-content; margin: 0 auto;">Remove</div> <p style="margin-top: 5px;"> International Trading Company 789456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China </p>
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F
Template Limit	Enter a Template Limit
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)

选填：未来电汇付款的最大允许金额

如果未提供数值，付款金额将遵循每日电汇额度限制

5

请选取一项，以帮助您控制付款金额。

在建立付款时定义金额：您可以在执行电汇付款时变更付款金额。

可更改金额：您可以任意金额暂时在模板中预留位置，并在执行电汇付款时变更金额。

确切金额：付款金额将被锁定，且不能变更，除非编辑模板。

ADDITIONAL INFORMATION

Routing Instructions	<input checked="" type="checkbox"/> Add Intermediary Bank <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>Bank •</p> <p><input checked="" type="radio"/> STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES</p> <p><input type="radio"/> Select from List</p> <p><input type="radio"/> Enter Bank Information with Bank ID</p> </div>
	<input type="checkbox"/> Add Receiving Bank <input type="checkbox"/> Add Bank to Bank Information
Reference Info	<input checked="" type="checkbox"/> Allow change when making payments Enter Sender's Reference <hr/> <input checked="" type="checkbox"/> Allow change when making payments Invoice# 4567ABC <hr/>
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments Enter Details of Payment <hr/> <div style="text-align: right; color: red; font-weight: bold;">+</div>

Cancel
Continue

6 所有美元国际电汇付款均需要中间银行

为节省您的时间，我们已预先填写华美银行的中间银行信息。

如需使用特定的中间银行（必须使用 ABA/汇款路线号码），请选择“**Select from List**”（从列表中选）或“**Enter Bank Information with Bank ID**”（以银行 ID 输入银行信息）

7

选填：“**Add Receiving Bank**”（添加收款银行）和“**Add Bank to Bank Information**”（将银行添加至银行信息）使用这些字段输入额外的银行路线指令。这些指令将由收款人的银行提供。

选中参考信息，您将可以在执行付款时输入额外的参考信息。

例如：输入“**发票# 4567ABC**”后，如果**未选择**此字段，这一**参考信息**将被**插入**到使用此模板建立的所有未来付款中。

8

单击“**继续**”以检阅输入的信息

有关参考信息的其他资料：

- **汇款人的参考信息**- 此字段仅用于内部参考。收款人将不会看到此字段中的信息。
- **收款人的参考信息**- 此字段用于提供您希望收款人参考的有关电汇付款的信息。例如：发票号码、付款原因等。
- **付款明细**- 此字段可用作“收款人的参考信息”的补充字段。请注意，您应该先使用已有的全部空行，再添加新行。如果有空行，电汇付款将被拒绝。

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

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 按一下提交模板以保存模板

 **Successful Submit**
 Template International Trading Company has been successfully created. [Template Center](#)

 您的模板可能需要获得核准。具体操作请参阅本用户指南的《核准模板》章节

外币国际电汇模板

按照以下指令，以外币电汇付款至美国境外的个人或公司。

businessBridge® Premier EAST WEST 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

在付款菜单中选择“ 外幣電匯”

CREATE FOREIGN CURRENCY WIRE TEMPLATE ? Help

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

TEMPLATE INFORMATION

Required Fields

Template Activation Active

Template Name * Acetate Plastics

Debit Account * 82336181 - Test234

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 添加模板名称
例如：“Acetate Plastics”

2 选择付款账户

3 如果您已在主要收款人中保存了收款人的信息，请使用“Select Existing”选取现有收款人（继续进行步骤 4）或按一下 **Create New** 以新增收款人

CREATE RECIPIENT

Recipient Name *	Thermoplastic Epoxy Inc.	4a	输入收款人（公司或个人）的正式名称 最多 35 个字符; 如果需要, 请在地址栏中继续输入收款人的名称
Recipient ID Type *	Account Number	4b	选择“账号”
Recipient ID *	123654789987	4c	输入收款人的账号
Address Line 1 *	8 Rue de Londres-15-15 Bis Rue de C	4d	输入收款人的地址 如果信息不足/不相符, 您的电汇付款可能会被退回
Address Line 2 *	75009 Paris, France		
Address Line 3	Enter Address Line 3		
Bank *	<input checked="" type="radio"/> Select from List <input type="radio"/> Enter Bank Information with Bank ID	4e	如果已有收款人的 SWIFT 信息, 请选择“Enter Bank Information with Bank ID”以使用银行 ID 输入银行信息 如需搜寻收款银行的 SWIFT 号码, 请选择“Select from List”以从列表中选择
Options	<input checked="" type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information	4f	选填, 但建议选择保存至主要收款人列表以进行后续管理

4g

单击“继续”以检阅收款人信息

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 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

4h

按一下提交以检阅收款人信息

随后，您会看到“创建收款人”的弹出式窗口。如果窗口未出现，请检查弹出式窗口封锁程序设定。

TEMPLATE INFORMATION Required Fields

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	Acetate Plastics
Debit Account *	8888888 - 8888 - Test Account
Recipient *	<div style="background-color: #f00; color: #fff; padding: 2px; text-align: center; margin-bottom: 5px;">Remove</div> <p>Thermoplastic Epoxy Inc. 123654789987 8 Rue de Londres-15-15 Bis Rue de C 75009 Paris, France</p>
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	<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)
Recipient Currency *	EUR Euro

选填：未来电汇付款的最大额度金额

如果未提供数值，付款金额将遵循每日电汇额度限制

5

请选取一项，以帮助您控制付款金额。

在建立付款时定义金额：您可以在执行电汇付款时变更付款金额。

可更改金额：您可以任意金额暂时在模板中预留位置，并在执行电汇付款时变更金额。

确切金额：付款金额将被，且不能变更，除非编辑模板。

ADDITIONAL INFORMATION

Ordering Customer	<div style="display: flex; gap: 10px;"> <div style="background-color: #f00; color: #fff; padding: 2px 10px;">Select Existing</div> <div style="background-color: #f00; color: #fff; padding: 2px 10px;">Create New</div> ? </div>
Routing Instructions	<input type="checkbox"/> Add Intermediary Bank <input type="checkbox"/> Add Receiving Bank
Reference Info	<input type="checkbox"/> Allow change when making payments Enter Sender's Reference
Details of Payment	<input type="checkbox"/> Allow change when making payments Enter Details of Payment +
Sender to Receiver Information	<input type="checkbox"/> Add Information
Charges	<input checked="" type="radio"/> Recipient <input type="radio"/> Shared <input type="radio"/> Ours ?

Cancel
Continue

6

选中参考信息，您将可以在执行付款时输入额外的参考信息。

如果未选择此字段，这一参考信息将被放置于使用此模板建立的所有付款中。

7

单击“继续”以检阅输入的信息

有关参考信息的其他资料：

- **汇款人的参考信息**- 此字段仅供您内部参考，不会包含在付款中。任何与付款相关的信息都应包含在付款明细栏位。
- **付款明细**- 此字段可用作“收款人的参考信息”。请注意，您应该先使用已有的全部空行，再添加新行。如果有空行，电汇付款将被拒绝。
- **相关费用**- 此字段允许您选择应向谁收取中介银行费用。选择是：
 - 收款人- 费用由收款人承担
 - 分享 - 费用由收款人及汇款人共同承担
 - OURS - 费用由汇款人承担



PREVIEW FOREIGN CURRENCY WIRE TEMPLATE

Use this page to preview a Foreign Currency Wire template.

? Help

ST BANK

TEMPLATE INFORMATION

Required Fields

Template Activation	Active
Template Name	Acetate Plastics
Debit Account	88888888 - 8888 - Test Account
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) BOFAFRPPFC 112 AVENUE KLEBER CS 71652, CEDEX 16 PARIS France 75116
Debit Amount	Define amount when payment is created
Recipient Currency	EUR

ADDITIONAL INFORMATION

Sender's Reference	Allow change
Details of Payment	Allow change
Sender to Receiver Information	Allow change
Approve on Submit	No

8 按一下提交模板以保存模板

Cancel Edit Template Submit Template



Successful Submit

Template Acetate Plastics has been successfully created.

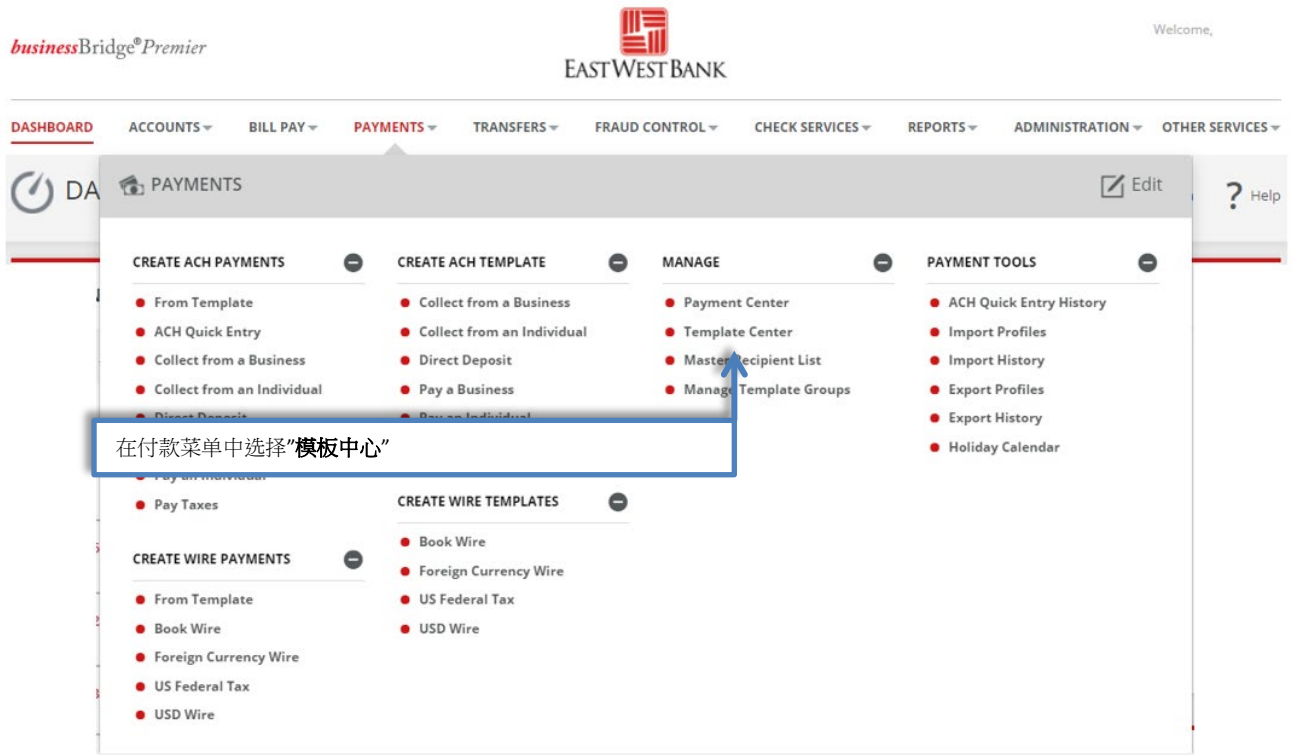
Template Center



您的模板可能需要获得核准。具体操作请参阅本用户指南的《核准模板》章节

核准电汇模板

根据贵公司的双重控制设定，模板可能需要在使用前获得核准。



The screenshot displays the East West Bank BusinessBridge Premier interface. The top navigation bar includes '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 callout box with a white background and a blue border highlights the 'Template Center' option under the 'MANAGE' sub-menu. The text inside the callout box reads: '在付款菜单中选择“模板中心”'.

businessBridge® Premier

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

在付款菜单中选择“模板中心”

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

 All Payment Types All Statuses **ADVANCED SEARCH**

1 选择要核准的模板

单击模板名称以编辑模板

<input type="checkbox"/>	Templ Descri	Account	Type	Recipient	Amount (Items) Recipient Amount (Items)	Action
<input checked="" type="checkbox"/>	ABC Company	Pending Approval Active	81000044	USD Wire	Awesome Kathy	<input type="button" value="VIEW LAST MODIFIED BY"/>
<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		

2 按一下核准以继续

单击“等待核准中”以查看输入的信息

查看上次修改模板的用户。按一下模板以查看修改过模板的历史用户。

 Show 10

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) <input type="button" value="Rate"/> Recipient Amount (Items)
ABC Company	Pending Approval Active	81000044 0044 Test	USD Wire	Awesome Kathy EAST WEST BANK	

AUTHORIZATION

Memo Enter a Memo

3 按一下核准以确认


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.

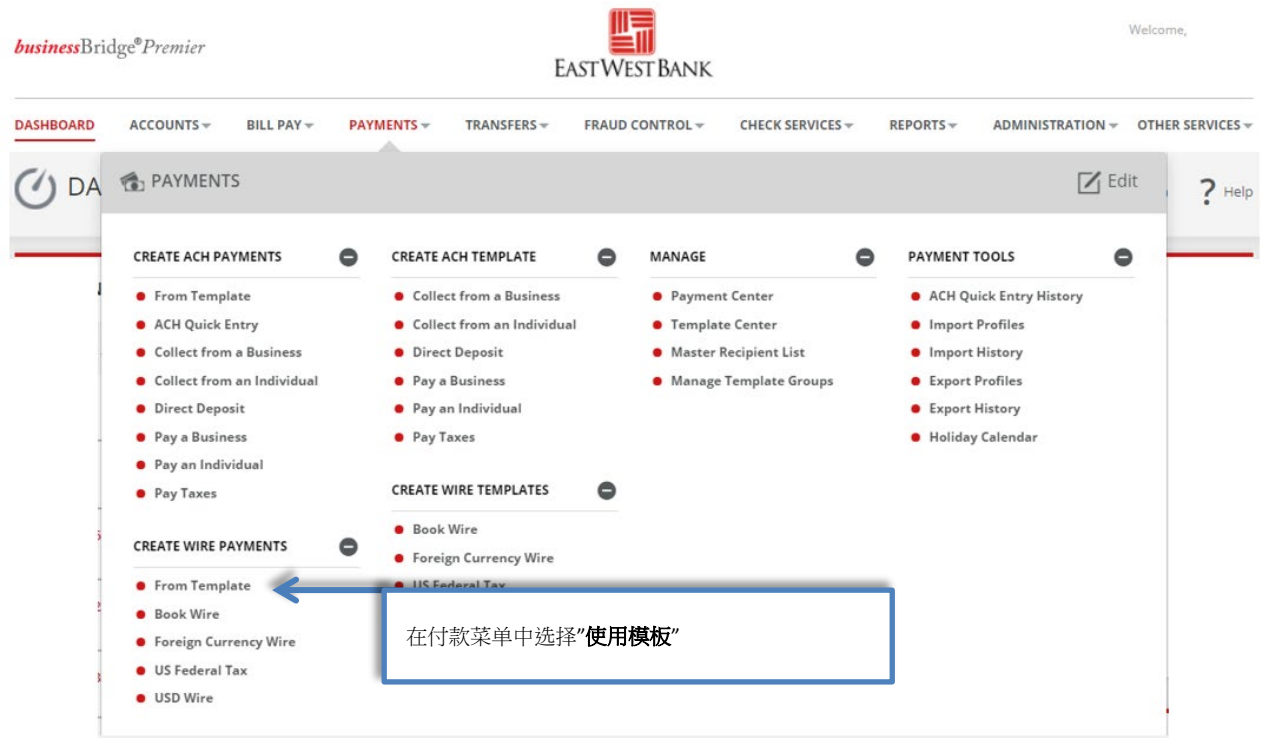
MANAGE TEMPLATES

Template Name Enter Template Name	Payment Type All Payment Types	Template Status All Statuses	<input type="text" 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
<input type="checkbox"/>	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		<input type="checkbox"/>
<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"/>
<input type="checkbox"/>	Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forest Woods EW BK SMRINO		<input type="checkbox"/>

执行电汇付款

使用模板执行电汇付款



The screenshot displays the East West Bank businessBridge Premier interface. The top navigation bar includes the following menu items: DASHBOARD, ACCOUNTS, BILL PAY, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The main content area is titled "PAYMENTS" and contains several sub-sections:

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

A blue arrow points to the "From Template" option under the "CREATE WIRE PAYMENTS" section. A callout box with a blue border contains the text: 在付款菜单中选择“使用模板” (Select "Use Template" in the payment menu).

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

+ Create a Template Print ? Help

MANAGE TEMPLATES

1 选择您想要使用的模板

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


VIEW LAST MODIFIED BY

Show / Hide Columns Show 10

Reject Delete Approve **Create Payment** Export

2 按一下执行付款以继续

先前保存到模板中的信息将被应用于付款中

 **CREATE USD WIRE PAYMENT FROM TEMPLATE**
? Help

Use this page to create a new USD Wire payment from template.


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 *	<input type="text" value="31,000.00"/>
Value Date *	<input type="text" value="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

3 输入付款金额

4 选择您希望银行处理电汇的日期

5 选择付款频率

ADDITIONAL INFORMATION -

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


选填：输入与付款或收款人相关的额外信息。

6 单击“继续”

有关参考信息的其他资料：

- **汇款人的参考信息**-此字段仅供您内部参考，不会包含在付款中。任何与付款相关的信息都应包含在付款明细栏位。
- **收款人的参考信息**- 此字段用于提供您希望收款人参考的有关电汇付款的信息。例如：发票号码、付款原因等
- **付款明细**- 此字段可用作“收款人的参考信息”的补充字段。请注意，您应该先使用已有的全部行，再添加新行。如果有空行，电汇付款将被拒绝。

检阅电汇付款指令


PREVIEW USD WIRE PAYMENT FROM TEMPLATE
Use this page to preview a USD Wire payment from template.

? Help

PAYMENT OPTION + Required Fields -

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

PAYMENT INFORMATION + Required Fields -

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

ADDITIONAL INFORMATION -


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

7
 按一下提交付款以继续

Cancel


Edit Payment

Submit Payment

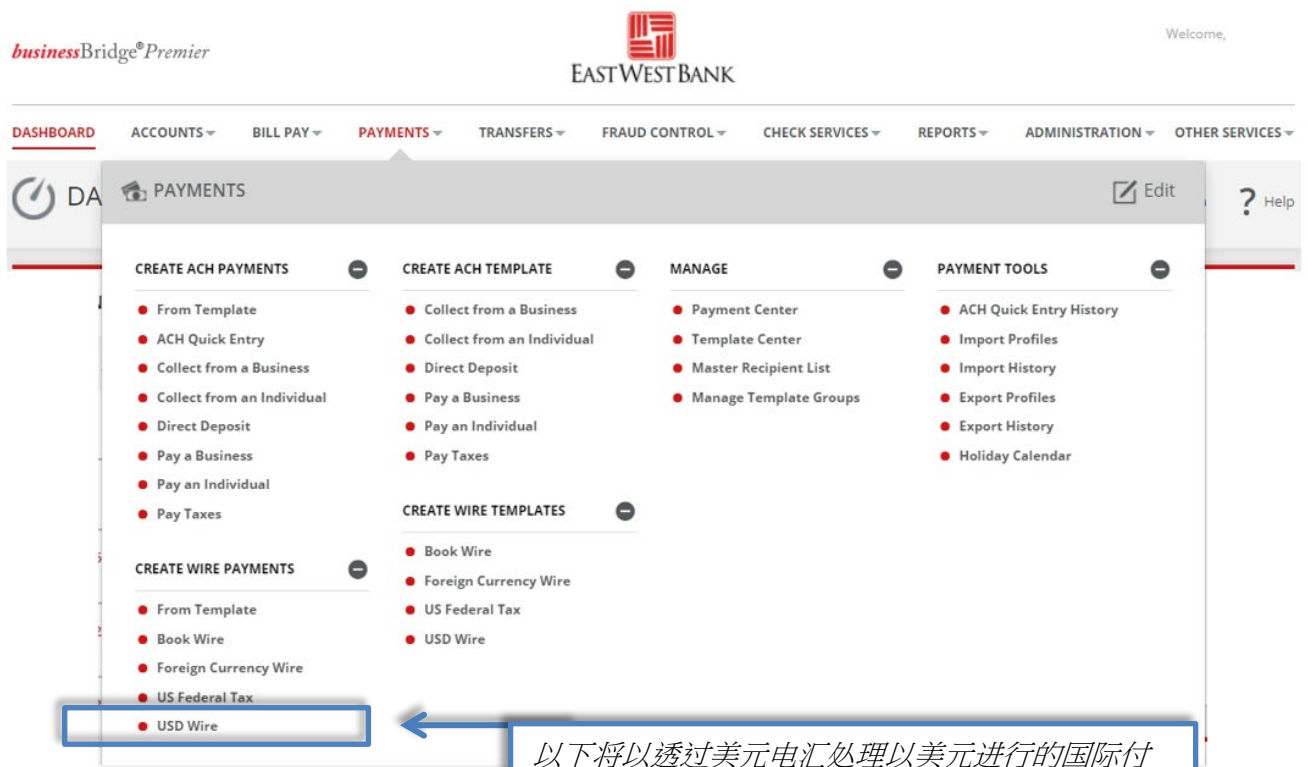


Successful Submit
 Payment 71VL8YPWHE has been successfully created. Total amount 31,000.00 USD.

Payment Center

 您的付款可能需要获得核准。具体操作请参阅本用户指南的《核准付款》章节

不使用模板执行电汇付款



The screenshot shows the BusinessBridge Premier interface. The top navigation bar includes: DASHBOARD, ACCOUNTS, BILL PAY, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The main content area is titled 'PAYMENTS' and contains several sub-sections:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay 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 'USD Wire' option under 'CREATE WIRE PAYMENTS' is highlighted with a blue box and an arrow pointing to it.

以下将以透过美元电汇处理以美元进行的国际付款为例。

有关电汇付款所需的其它信息，请参阅《建立模板》章节。


CREATE USD WIRE PAYMENT
Use this page to create a new USD Wire payment.

? Help

PAYMENT OPTION Required Fields

Payment Option	<input type="radio"/> USD Wire	<div style="border: 1px solid blue; border-radius: 10px; padding: 5px; display: inline-block;">1</div> <div style="border: 1px solid blue; padding: 5px; margin-top: 5px;">选择美元国际电汇来进行国际电汇</div>
	<input checked="" type="radio"/> USD International Wire	

PAYMENT INFORMATION Required Fields

Debit Account *	88888888 - 8888 - Test Account	<div style="border: 1px solid blue; border-radius: 10px; padding: 5px; display: inline-block;">2</div> <div style="border: 1px solid blue; padding: 5px; margin-top: 5px;">选择付款账户</div>
Amount *	100.00	
Value Date *	10/14/2019	<div style="border: 1px solid blue; border-radius: 10px; padding: 5px; display: inline-block;">3</div> <div style="border: 1px solid blue; padding: 5px; margin-top: 5px;">输入美元金额</div>
Frequency *	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring	
Recipients *	<div style="display: flex; justify-content: space-around; width: 100%;"> Select Existing Create New </div>	<div style="border: 1px solid blue; border-radius: 10px; padding: 5px; display: inline-block;">4</div> <div style="border: 1px solid blue; padding: 5px; margin-top: 5px;">选择您希望银行处理电汇的日期</div>

5

选择付款频率

6

如果您已在主要收款人中保存了收款人的信息，请使用“**Select Existing**”选取现有收款人（继续进行步骤 7）
 或按一下 **Create New** 以新增收款人

如果您使用美元国际付款服务，中间银行将会收费。以下是需要添加到汇款金额中的费用金额：

汇款金额小于\$100 – 没有费用

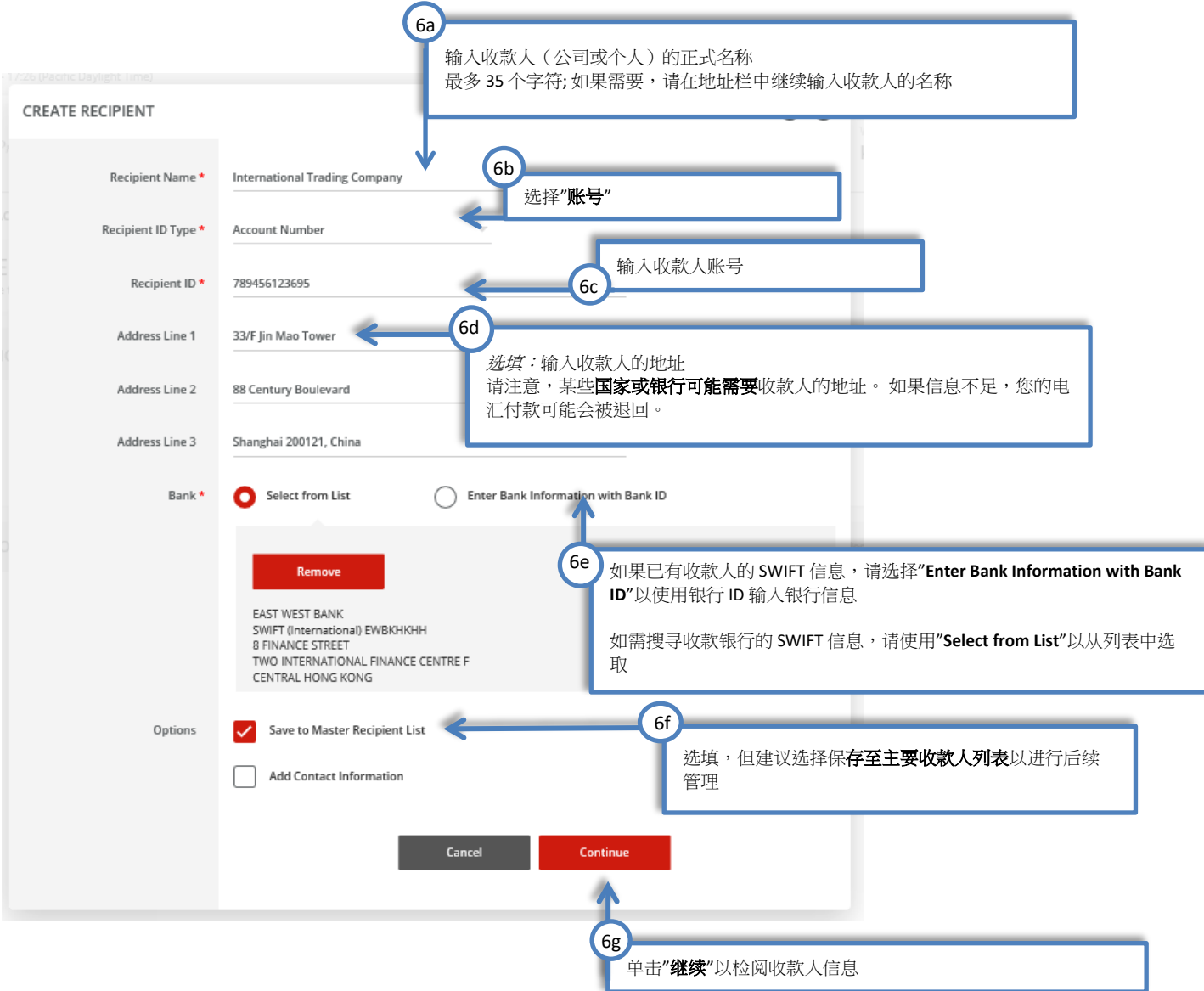
汇款金额\$100.01 - \$15,000.00 – 添加\$10.00

汇款金额\$15,000.01 - \$30,000.00 – 添加\$20.00

汇款金额大于\$30,000.01 – 添加\$25.00

更多细节请参照 44 页的“术语与定义”章节。

随后，您会看到“新增收款人”的弹出式窗口。如果窗口未出现，请检查弹出式窗口封锁程序设定。



6a 输入收款人（公司或个人）的正式名称
最多 35 个字符；如果需要，请在地址栏中继续输入收款人的名称

6b 选择“账号”

6c 输入收款人账号

6d 选填：输入收款人的地址
请注意，某些国家或银行可能需要收款人的地址。如果信息不足，您的电汇付款可能会被退回。

6e 如果已有收款人的 SWIFT 信息，请选择“Enter Bank Information with Bank ID”以使用银行 ID 输入银行信息
如需搜寻收款银行的 SWIFT 信息，请使用“Select from List”以从列表中选择

6f 选填，但建议选择保存至主要收款人列表以进行后续管理

6g 单击“继续”以检阅收款人信息

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

您的付款页面应与以下内容相似：

PAYMENT INFORMATION + Required Fields -

Debit Account *	88888888 - 8888 - Test Account
Amount *	100.00
Value Date *	06/12/2019
Frequency *	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring
Recipient *	<div style="background-color: #f00; color: white; text-align: center; padding: 2px; margin-bottom: 5px;">Remove</div> <p>International Trading Company 789456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China</p>
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F CENTRAL HONG KONG

7

所有美元国际电汇付款都需要选择并提供“**添加中间银行**”信息
为节省您的时间，我们已预先填写华美银行合作的中间银行信息。如需使用特定银行，请选择“**Select from List**”（从列表中选择）或“**Enter Bank Information with Bank ID**”（使用银行ID输入银行信息）

ADDITIONAL INFORMATION

Routing Instructions	<input checked="" type="checkbox"/> Add Intermediary Bank				
	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <table style="width: 100%;"> <tr> <td style="width: 30%; border: 1px solid #ccc; padding: 2px;">Bank *</td> <td> <input checked="" type="radio"/> STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES </td> </tr> <tr> <td></td> <td> <input type="radio"/> Select from List <input type="radio"/> Enter Bank Information with Bank ID </td> </tr> </table> </div>	Bank *	<input checked="" type="radio"/> STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES		<input type="radio"/> Select from List <input type="radio"/> Enter Bank Information with Bank ID
Bank *	<input checked="" type="radio"/> STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES				
	<input type="radio"/> Select from List <input type="radio"/> Enter Bank Information with Bank ID				
	<input type="checkbox"/> Add Receiving Bank <input type="checkbox"/> Add Bank to Bank Information				
Reference Info	Invoice# 371626A Enter Reference for Recipient				
Details of Payment	Enter Details of Payment				
Workflow	<input type="checkbox"/> Approve on Submit				

Cancel
Continue

选填：“Add Receiving Banks”（添加收款银行）和“Add Bank to Bank Information”（将银行添加至银行信息）
使用这些字段输入额外的银行路线指令。这些指令将由收款人的银行提供。

选填：输入收款人的额外参考信息。
例如：“发票# 371626A”

8

按一下“继续”以检阅输入的信息

PAYMENT OPTION Required Fields

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

PAYMENT INFORMATION Required Fields


Debit Account	88888888 - 8888 - Test Account
Amount	100.00 USD
Value Date	06/12/2019
Send Date	06/12/2019
Frequency	One-Time Only
Recipient	International Trading Company 780456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China
Bank	EAST WEST BANK SWIFT (International) EWB800KHH 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

9
按一下提交付款以继续

Cancel
Edit Payment
Submit Payment




Successful Submit

Payment VZCOYZL4YG has been successfully created. Total amount 100.00 USD.


Save as Template

Create Another

Payment Center

 您的付款可能需要获得核准。具体操作请参阅本用户指南的《核准付款》章节

核准付款

businessBridge® Premier  EAST WEST 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
- 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
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles

1 按一下付款中心查看待核准中的电汇付款

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

+ Create a Payment Print ? Help

MANAGE PAYMENTS

ALL PENDING

选择您要提交给银行处理的电汇。
根据贵公司的安全控制设定，电汇可能需要多次核准才能向银行提交指令。

2

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (Items)
<input 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	ZINWNTNOLSH	Received By Bank 190610131714H300	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)

VIEW PROCESSED VIEW LAST MODIFIED BY

Show / Hide Columns Show 10

Reject Delete Approve Export Reverse TXNS Reverse Payment

3

按一下核准以继续

顺延电汇功能

若您的付款未通过核准，该笔交易将会顺延至下一日，届时核准人可以继续完成核准。

第一日：电汇正等待核准。

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (Items)
<input type="checkbox"/>	05/19/2022 05/19/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

VIEW PROCESSED VIEW LAST MODIFIED BY

Show / Hide Columns Show 100

第二日：电汇付款仍处于相同状态，但日期已更改。

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (Items)
<input type="checkbox"/>	05/20/2022 05/20/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

VIEW PROCESSED VIEW LAST MODIFIED BY

Show / Hide Columns Show 100

Reject Delete Approve Export Reverse TXNS Reverse Payment

当您按一下“核准”时，您将收到一则消息，告知电汇已顺延。
核准电汇，请按一下“我接受”。

WIRE ROLLOVER STATUS ? X

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

根据贵公司选择的验证方式，您可以使用其他方法来获得验证代码。

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 (Its Recipient Ar
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

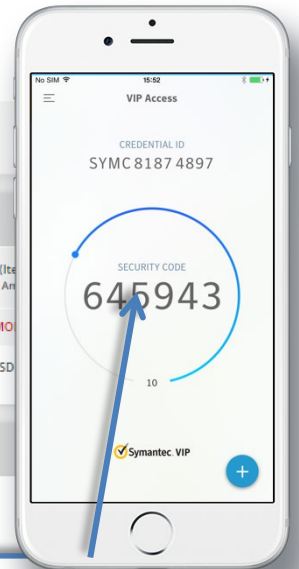
Memo

Passcode *

4 输入 6 位数代码 (30 秒内有效)

Cancel
Approve


5 按一下核准以继续




定期电汇付款，请注意：

核准定期电汇付款表示贵公司对整个定期自动设定（频率）进行授权。您正在核准排定于未来日期的电汇付款。下一个排定的电汇将自动排入系统并进行处理。

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 From To Payment Type Payment Status
 Send Date 05/12/2019 07/11/2019 All Payment Types Received By Bank

根据付款日期，您的付款状态应为“已计划”（Scheduled）或“银行已接收”（Received By Bank）

<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"/>	06/12/2019 06/12/2019	VZC0YZL4YG Invoice 371626A	Deleted	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	2INWTN0L8H	Received By Bank 190610131714H300	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)

Show 10

Reject

Delete

Approve

Export

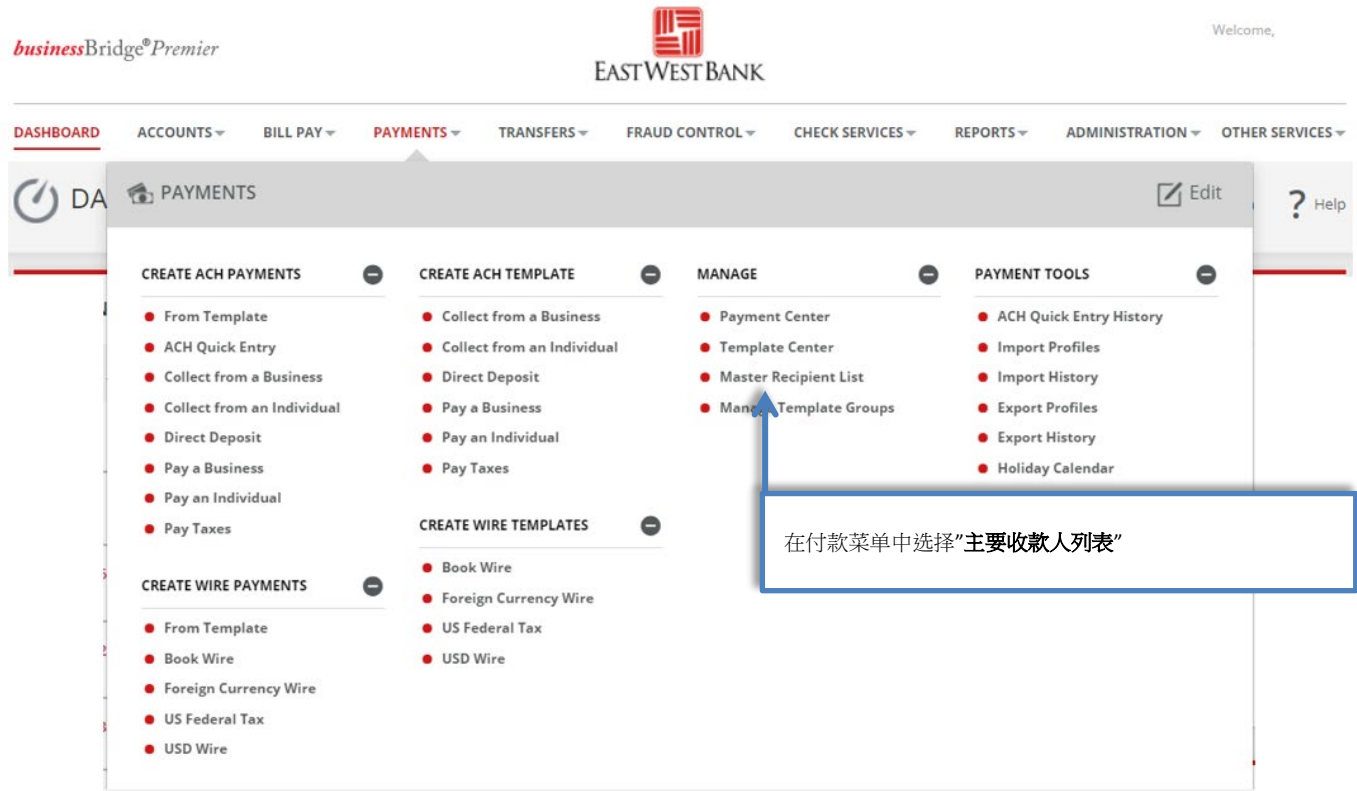
Reverse TXNS

Reverse Payment

建立“主要收款人”

您可以通过将收款人（受益人）保存到“主要收款人列表”中，集中管理用于电汇和 ACH *付款的个人、公司及其银行帐户资料。

*需要另外注册 ACH 服务。如需其他信息，请与我们联系。



The screenshot shows the EastWest Bank businessBridge Premier interface. The top navigation bar includes: **businessBridge® Premier**, **EASTWEST BANK**, and a "Welcome," message. The main navigation menu includes: **DASHBOARD**, **ACCOUNTS**, **BILL PAY**, **PAYMENTS**, **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**.

The **PAYMENTS** menu is expanded, showing the following categories and options:

- 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

A blue callout box with a white background and a blue border points to the "Master Recipient List" option in the MANAGE menu. The text inside the callout box reads: "在付款菜单中选择“主要收款人列表”" (Select "Master Recipient List" in the Payments menu).

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

1 在付款菜单中选择添加收款人

随后，您会看到“建立主要收款人”的弹出式窗口。如果窗口未出现，请检查弹出式窗口封锁程序设定。

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**

2 选择“电汇收款人”

3 选择此收款人的付款类型

4 按下一步继续

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 输入收款人（公司或个人）的正式名称
最多 35 个字符; 如果需要, 请在地址行栏中继续输入收款人的名称

6b 选择“账号”

6c 输入收款人账号

6d 选填: 输入收款人的地址
请注意, 某些国家或银行可能需要收款人的地址。
如果信息不足, 您的电汇付款可能会被退回

6e 如果已有收款人的 ABA 或 SWIFT 信息, 请选择“Enter Bank Information with Bank ID”以使用银行 ID 输入银行信息
如需搜寻收款银行的 ABA 或 SWIFT 信息, 请使用“Select from List”以从列表中选择

6f 单击“预览”以检阅收款人信息

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

6f 按一下提交收款人以检阅收款人信息

Cancel Back Submit Recipient

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

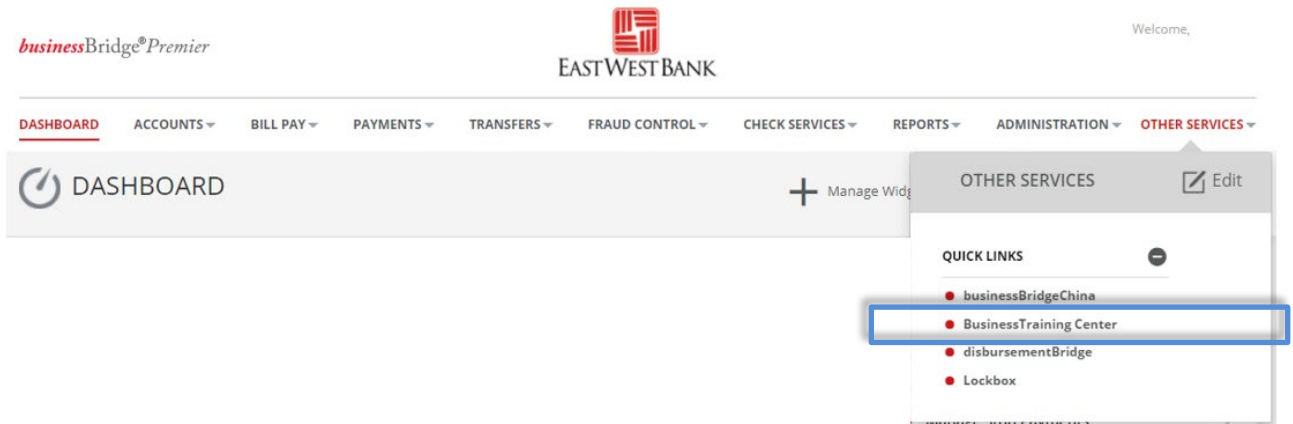
Successful Submit
The Recipient Black Forest Woods is successfully created.

Manage Recipient List

网上研讨会

为协助您顺利使用我们的网络银行平台，我们定期提供网上研讨会，为您逐步指导电汇转账付款的流程。请参阅我们的培训中心网站，获取课程和注册信息。

培训中心网站：<https://www.eastwestbank.com/en/small-mid-size-businesses/training-center>



常见问题：

银行何时会处理我的电汇？

- 您在建立付款时选择的“生效日期”就是电汇的传送日期。
- 款项将在同一日从您的账户中扣除，华美银行也将即时传送款项。

收款人何时收到资金？

- 收到付款的时间范围取决于收款银行。电汇传送后，收款银行的审核流程可能会导致款项延迟交付。
- 下列（但不限于）因素也可能影响您的付款时间：当地银行假期、中间银行的延误，或其他当地状况。

如何召回或取消电汇付款？

- 请立即致电我们的客户服务团队。我们可以协助追踪并可能召回电汇，但不保证能够成功归还资金。
- 请在输入“验证代码”（也称为令牌密码）之前，确认所有付款信息。一旦提交，付款将立即传送到银行进行处理。款项会在提交后几分钟内汇出。

术语与定义

行内电汇

在同一间金融机构内，将资金从一个账户转移到另一个账户。

中间银行

两家银行之间进行国际电汇时，需要一个中间银行。您的电汇将先传送至中间银行，然后到最终目的地（即收款银行）。

国际电汇——外币电汇

以外币将资金从一个账户转移到另一个账户。

汇款路线/ ABA 号码

美国的银行所使用的 9 位数识别代码。请联系您的收款人，或使用我们的搜索功能来获取此信息。

SWIFT

用于国际电汇的银行标识代码（BIC）。请联系您的收款人，或使用我们的搜索功能来获取此信息。

美元电汇（国内）

在美国境内，将资金从一个账户转移到另一个在不同金融机构的账户。

美元国际电汇

资金从一个账户转移到另一个位于不同国家的账户（使用美元）。

日期

华美银行将处理并传送电汇付款的日期。

IBAN

国际银行账户号码（IBAN）由 22-27 个字符组成，用来识别国际银行账户的国际标准。

由于目前美国尚未参与 IBAN。因此，华美银行不提供 IBAN 号码。