EAST WEST BANK

*business*Bridge®Premier
Business Online Banking
User Guide

Online Wire Transfer

July 7, 2025

Contents

Security Best Practices

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

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

Dual Control System Settings and Procedures

Dual control helps prevent any one user from having complete system access with no additional oversight. Having a minimum of two persons involved in a transaction ensures accuracy and adds a layer of complexity to keep fraudsters and internal employees from compromising your outgoing payments.

Dual control can be implemented in a number of ways, utilizing a combination of system settings and company procedures, depending on what works best for your company.

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

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

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

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

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

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

When you consider the potential financial losses, business disruption, recovery time, and costs associated with fraud, implementing security best practices and due diligence upfront is well worth the effort. To understand actions, you can take to safeguard and strengthen your business against fraud, consult your information security team, refer to East West Bank's security best practices, and continuously review current and new tools that become available.

We're here to help. If you notice any discrepancy or require more information on fraud prevention, please contact us at Global Treasury and Payments 888-761-3967.

Cutoff Times

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

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

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

Payment Statuses

Statuses will update in real-time.

Status	Definition
Pending Approval	Approval is required to be submitted to bank for processing.
Scheduled	Payment was scheduled in advance. The payment will be processed on the morning of the indicated value date. | Wire Transfer Types	Number of Days You Can Schedule in Advance (Calendar)
Book Transfers	30
Cross-Border*	30
Foreign Currency Exchange	7
US Federal Tax	30
USD Domestic	30
USD International	30	
Sent	The wire is being transmitted to the bank for processing.
Received by Bank	Payment is acknowledged by bank and is in the process of being sent out.
Confirmed	Payment is processed and a Fed Reference number is available in the online banking system.
Overdue	Payment was not approved prior to the cut off time of the indicated value date. Updating the value date will allow the payment to be re-queued for approval.
Deleted	The payment was approved and later canceled, prior to being submitted to the bank for processing.

Wire Payments Menu Options

Displayed options may vary depending on your company's enrolled services and individual user's access.
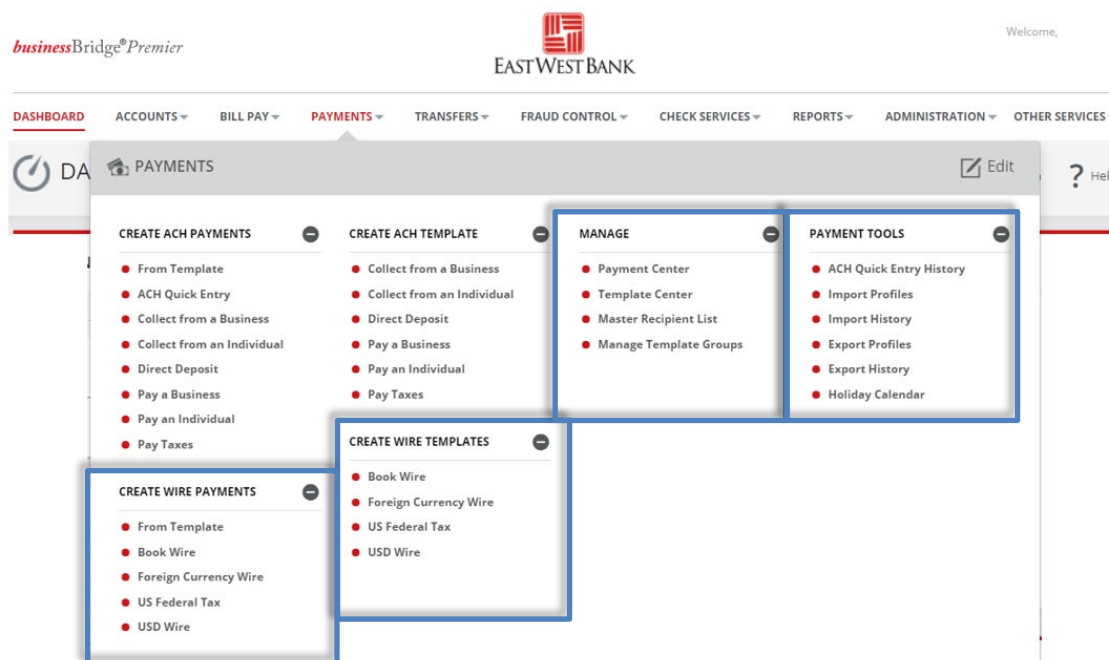
Use the below Online Wire options…	…to create these type of Wires
Book Wire	Book Transfers
International Wire	Foreign Currency Exchange
US Federal Tax	US Federal Tax
USD Wire	Cross-Border*
	USD Domestic
	USD International

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

Creating a Template

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

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

The following instructions are created utilizing our bank recommended dual control settings. Your company's customized security controls may differ. We are here to help, please feel free to contact us for a walk through.

Book Wire Template

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

From the Payments menu, click on "**Book Wire**".
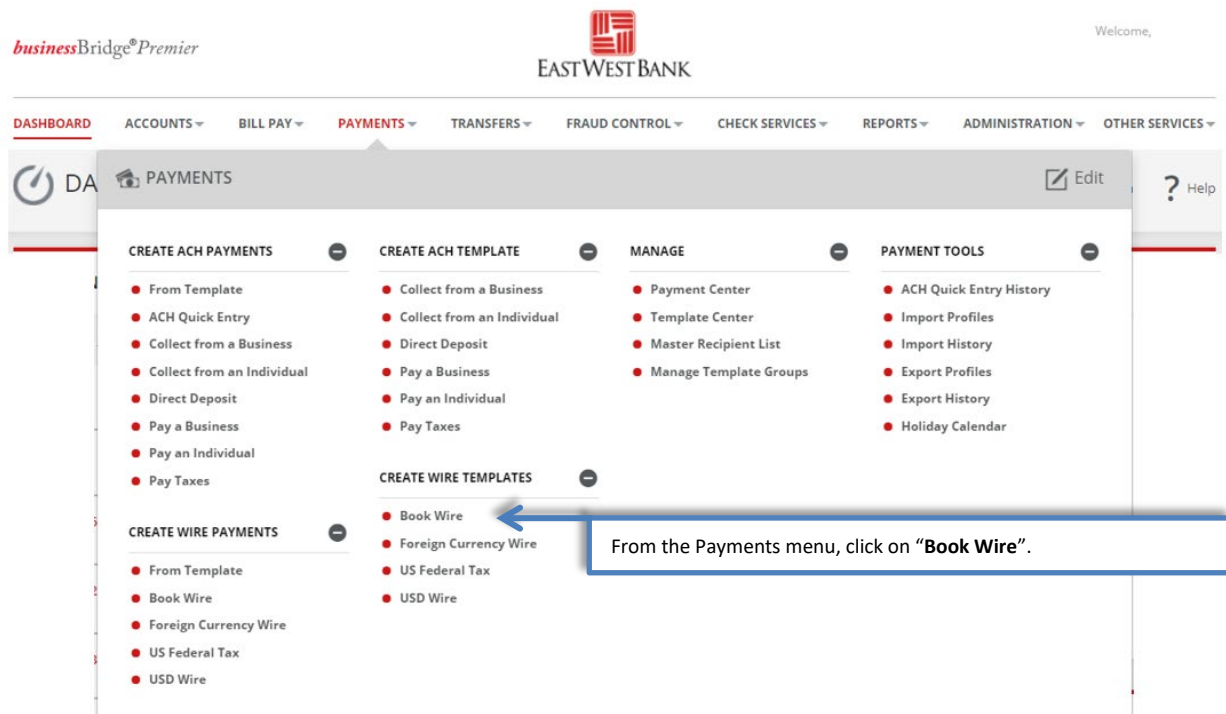
CREATE BOOK WIRE TEMPLATE

Use this page to create a new Book Wire template.

? Help

TEMPLATE INFORMATION

⬤ Required Fields ⊖

Template Activation ⬤ Active ○

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

Template Name * Mack Lee's Company

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

Debit Account * 8888 Test Account

Recipient * [Select Existing] [Create New]

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.

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.

16:54 (Pacific Daylight Time)

CREATE RECIPIENT

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.

Recipient Name * Mack Lee

3b Enter recipient's account number.

Recipient ID * 123456789

3c *Optional:* Enter the address of the recipient.

Address Line 1 1234 Main St.

Address Line 2 Los Angeles, CA 90032

Address Line 3 Enter Address Line 3

Bank * Select a Bank

Select "East West Bank"

Select a Bank ✓
EW BK SMRINO - 322070381 - ABA

3d

Options ☐ Save to Master Recipient List

3e Optional but recommended:
Check "**Save to Master Recipient List**" for later use.

☐ Add Contact Information

[Cancel] [Continue]

3f Click "**Continue**" to review recipient information.

EASTWEST BANK

PREVIEW RECIPIENT

* Required Fields

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

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

[Cancel] [Edit] [Submit]

TEMPLATE INFORMATION

* Required Fields

Template Activation	● Active ○ Inactive
Template Name *	Mack Lee's Company
Debit Account *	8888 Test Account
Recipient *	[Remove] Mack Lee 123456789 123 Main St. Los Angeles, CA 90032
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA United States
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)

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

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

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

Cancel   Continue

EAST WEST BANK

| | | | | 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	88888 - Test Account
Recipient	Mack Lee 12345678
Bank	EW BK SMRINO ABA (Wire) 322070381
Debit Amount	Define amount when payment is created

ADDITIONAL INFORMATION   ⊖

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

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

7

Cancel   Edit Template   Submit Template

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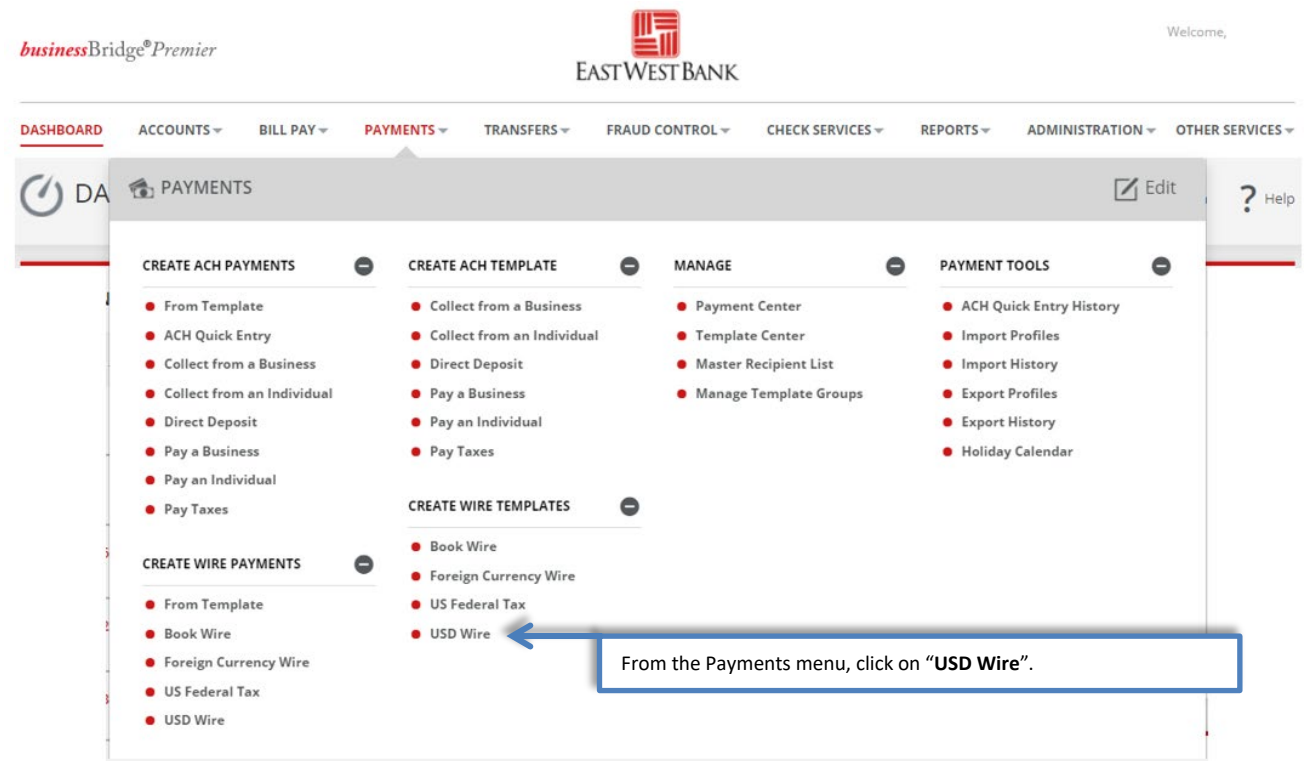Template Mack Lee's Company has been successfully created.

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.
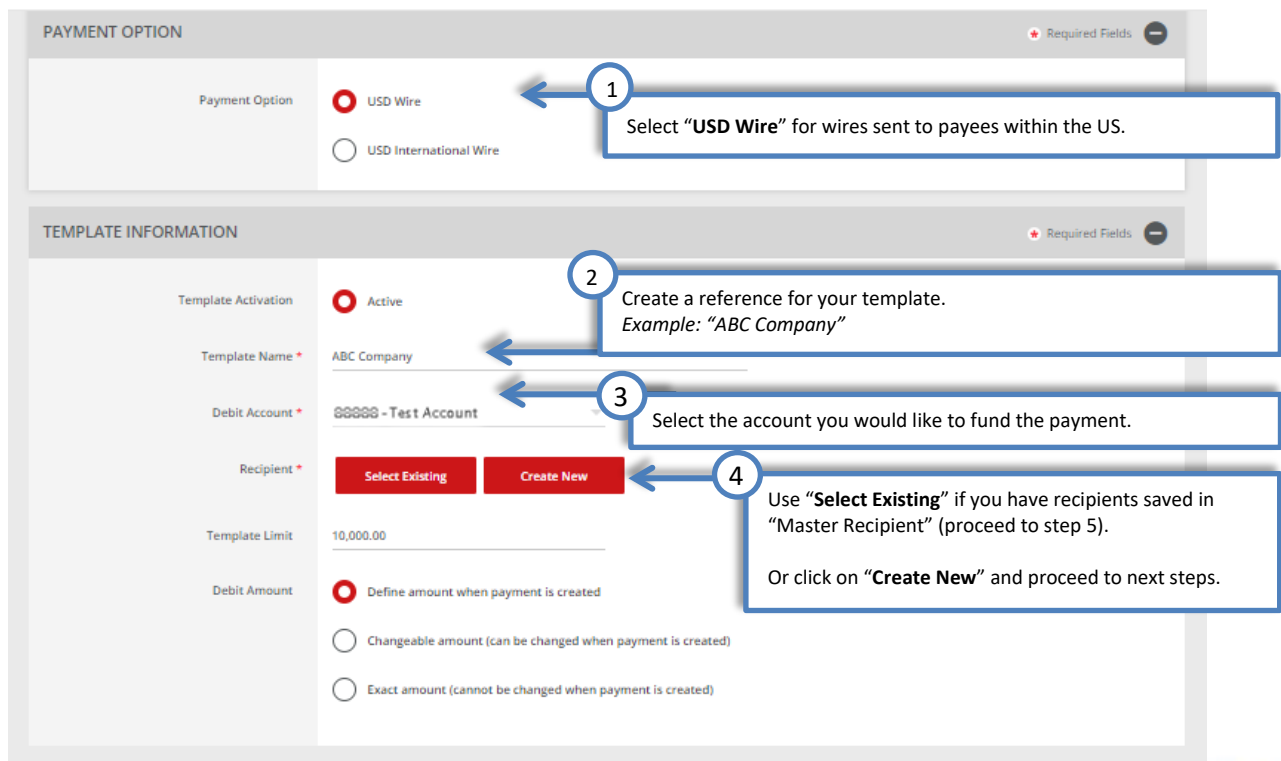
![EastWest Bank businessBridge Premier Payments menu screenshot]

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

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

PAYMENT OPTION
Required Fields

Payment Option
- ⦿ USD Wire
- ◯ USD International Wire

1 Select "**USD Wire**" for wires sent to payees within the US.

TEMPLATE INFORMATION
Required Fields

Template Activation	⦿ Active
Template Name *	ABC Company
Debit Account *	88888 - 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)

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

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

4 Use "**Select Existing**" if you have recipients saved in "Master Recipient" (proceed to step 5).

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

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

CREATE RECIPIENT

Recipient Name *	ABC Company
Recipient ID Type *	Account Number
Recipient ID *	123456789
Address Line 1	123 Main St.
Address Line 2	Los Angeles, CA 90032
Address Line 3	Enter Address Line 3

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

Remove

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

Options ☑ Save to Master Recipient List

☐ Add Contact Information

Cancel   **Continue**

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

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

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

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

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

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

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

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

TEMPLATE INFORMATION   * Required Fields ⊖

Template Activation	● Active ○ Inactive
Template Name *	ABC Company
Debit Account *	88888 - Test Account
Recipient *	**Remove**

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

Bank	EW BK SMRINO
ABA (Wire) 322070381
PASADENA CALIFORNIA United States
Template Limit	Enter a Template Limit

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

Optional: Maximum allowable amount for future wire payments.

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

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

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

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

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

ADDITIONAL INFORMATION

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

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.

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

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

7

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

Cancel   Continue

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.**

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

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

1.

Create a reference for your template.
Example: "ABC 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 5).

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

4.

"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

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.

Bank *   ⦿ Select from List   ◯ Enter Bank Information with Bank ID

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.

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

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

Cancel   Continue

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

16

TEMPLATE INFORMATION

Template Activation   ● Active   ○ Inactive

Template Name *   International Trading Company

Debit Account *   88888888 - 8888 - Test Account

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

Template Limit   Enter a Template Limit

Optional: Maximum allowable amount for future wire payments.

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

5

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

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

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

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

ADDITIONAL INFORMATION ⊖

Routing Instructions	☑ Add Intermediary Bank
	Bank ⬤ STANDARD CHART ABA (Wire) 026002561 NEW YORK NY UNITED STATES
	○ Select from List
	○ Enter Bank Information with Bank ID
	☐ Add Receiving Bank
	☐ Add Bank to Bank Information
Reference Info	☑ Allow change when making payments
	Enter Sender's Reference
	☑ Allow change when making payments
	Invoice# 4567ABC
Details of Payment	☑ Allow change when making payments
	Enter Details of Payment

Cance

6 Intermediary Bank is required for all USD international wire payments.

For added convenience, our Intermediary Bank partner is prefilled.

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

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

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

- **Sender's Reference** – This field is for your internal reference only and will not be included in the payment. Any payment related information should be placed in the Details of Payment section.

- **Reference for Recipient** – Utilize this field for information you would like the beneficiary to reference regarding the wire payment. For example: Invoice number, reason for payment, etc.
  Example: "Invoice# 4567ABC" is entered, if this field is **unchecked**, this **reference will be inserted in all future payments created with this template**.

- **Details of Payments** – Utilize this as an expanded field to "Reference for Recipient". Please note that you should utilize each line before adding.

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

ADDITIONAL INFORMATION

Routing Instructions	☑ Add Intermediary Bank
	Bank ⬤ STANDARD C ABA (Wire) 02 NEW YORK N
	○ Select from L
	○ Enter Bank I
	☐ Add Receiving Bank
	☐ Add Bank to Bank Information
Reference Info	☑ Allow change when making payments
	Enter Sender's Reference
	☑ Allow change when making payments
	Enter Reference for Recipient
Details of Payment	☑ Allow change when making payments
	Enter Details of Payment ➕

Cancel   Continue

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

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

? Help

PAYMENT OPTION   ★ Required Fields ⊖

Payment Option	USD International Wire

TEMPLATE INFORMATION   ★ Required Fields ⊖

Template Activation	Active
Template Name	International Trading Company
Debit Account	88888888 - 8888 - Test Account
Recipient	International Trading Company
789456123695
33/F Jin Mao Tower
88 Century Boulevard
Shanghai 200121, China
Bank	EAST WEST BANK
SWIFT (International) EWBKHKHH
8 FINANCE STREET
TWO INTERNATIONAL FINANCE CENTRE F
CENTRAL Hong Kong
Debit Amount	Define amount when payment is created

ADDITIONAL INFORMATION   ⊖

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

11 Click "Submit Template" to save the template.
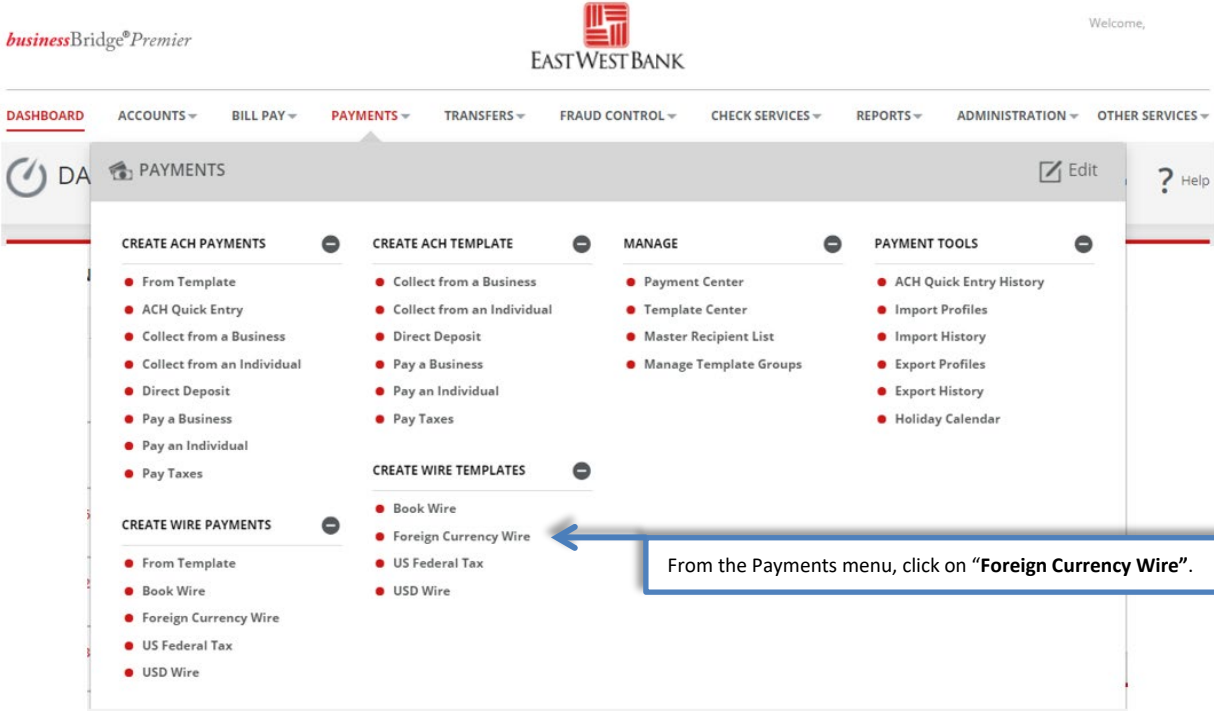
Cancel   Edit Template   Submit Template

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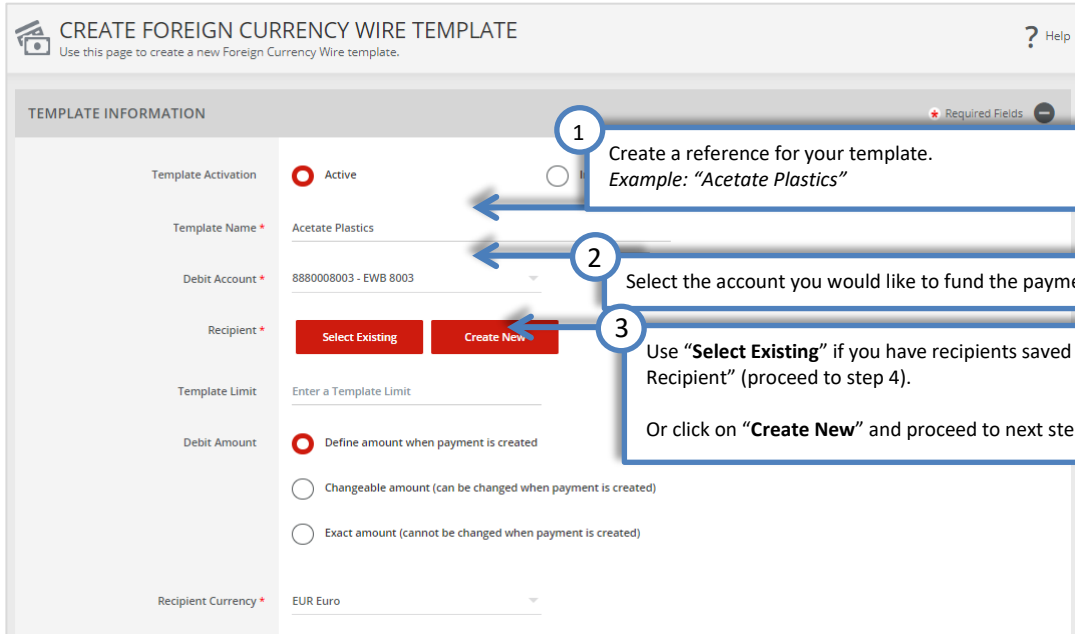
Template Center

⊙ 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.**

From the Payments menu, click on "**Foreign Currency Wire"**.

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

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.

Recipient Name * Thermoplastic Epoxy Inc.

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

Recipient ID Type * Account Number

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

Recipient ID * 123654789987

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

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

Address Line 2 * 75009 Paris, France

Address Line 3 Enter Address Line 3

Country/Region * France

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.

Bank * ◉ Select from List ○ Enter Bank Information with Bank ID

Remove

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

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

Options ☑ Save to Master Recipient List

☐ Add Contact 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.

PREVIEW RECIPIENT   * Required Fields

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

Cancel   Edit   Submit

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

EASTWEST BANK

TEMPLATE INFORMATION

⭐ Required Fields ➖

Template Activation	🔴 Active ⚪ Inactive
Template Name *	Acetate Plastics
Debit Account *	88888888 - 8888 - Test Account ▼
Recipient *	**Remove**

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

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

Optional: Maximum allowable amount for future wire payments.

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

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

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

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

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

ADDITIONAL INFORMATION

Routing Instructions	☐ Add Intermediary Bank ☐ Add Receiving Bank
Reference Info	☐ Allow change when making payments Enter Sender's Reference
Details of Payment	☐ Allow change when making payments Enter Details of Payment
Sender to Receiver Information	☐ Add Information
Charges	🔴 Recipient ⚪ Shared ⚪ Ours ❓

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**.

Cancel **Continue**

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:
  - o Recipient – The beneficiary will be assessed the fees.
  - o Shared – Both the beneficiary and the customer will share the fees.
  - o Ours - The customer will be assessed the fees.

PREVIEW FOREIGN CURRENCY WIRE TEMPLATE

Use this page to preview a Foreign Currency Wire template.

? Help

TEMPLATE INFORMATION

* Required Fields ⊖

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

ADDITIONAL INFORMATION

⊖

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

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

Cancel   Edit Template   Submit Template

✓ **Successful Submit**
Template Acetate Plastics has been successfully created.
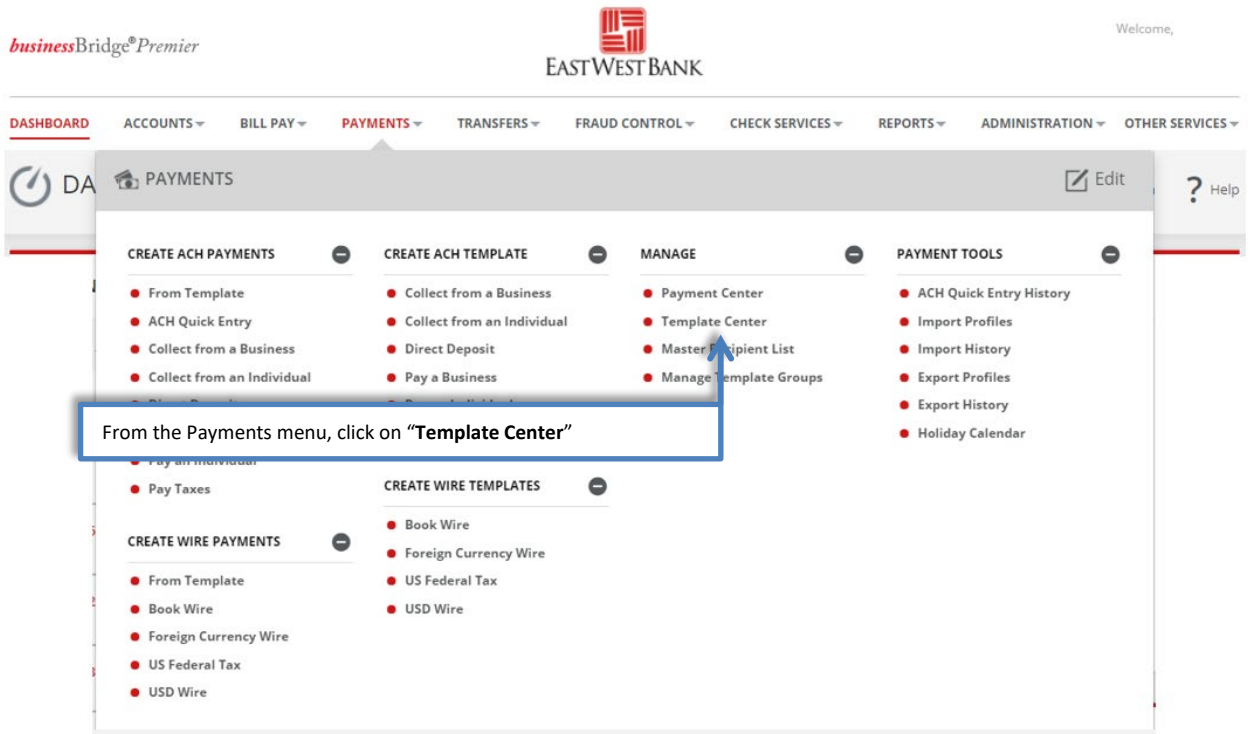
Template Center

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

Approving a Wire Template

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

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

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

+ Create a Template   🖨 Print   ? Help

MANAGE TEMPLATES

Template Name	Payment Type	Template Status	

Statuses ▼ | Search |
ADVANCED SEARCH   ⊖

Select the template you would like to approve.

(1)

☐	Template Description			Recipient ▲	Amount (Items) ▲ Recipient Amount (Items)	Action

Click on template name to edit the template.

◄ VIEW LAST MODIFIED BY ⊖

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

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

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

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

Show / Hide Columns				Show 10 ▼

Reject	Delete	**Approve**	Create Payment	Export

APPROVE TEMPLATES
Use this page to approve Templates.

? Help

SELECTED TEMPLATES

Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) [Rate] Recipient Amount (Items)

◄ VIEW LAST MODIFIED BY ⊖

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

AUTHORIZATION

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

Memo   Enter a Memo

Cancel	**Approve**

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

+ Create a Template   🖨 Print   ? Help

✓ **Successful Submit**
Template ABC Company approved successfully.

MANAGE TEMPLATES

Template Name	Payment Type	Template Status	
Enter Template Name	All Payment Types ▾	All Statuses ▾	**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		⊖
☐	ABC Company	Approved / Active	81000044 / 0044 Test	USD Wire	ABC Company / EW BK SMRINO		▾
☐	Acetate Plastics	Pending Approval / Active	88888888 / 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. / BANK OF AMERICA MERRILL LYNCH INTER		▾
☐	Black Forrest Lumber C...	Approved / Active	81000044 / 0044 Test	Book Wire	Black Forest Woods / EW BK SMRINO		▾

Create a Wire Payment

Creating a Wire Payment from an Existing Template

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

![EAST WEST BANK]

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

1 Select the template you would like to utilize.

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 ⊖		
✅	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		▼
☐	Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER		▼
☐	Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forrest Woods EW BK SMRINO		▼
☐	International Trading ...	Pending Approval Active	88888888 8888 - Test Account	USD Wire	Interna... EAST WEST		

2 Click "**Create Payment**" to proceed.

Show / Hide Columns

Show 10 ▼

Reject   Delete   Approve   Create Payment   Export

28

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

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

? Help

PAYMENT OPTION
★ Required Fields ⊖

| Payment Option | ○ USD Wire |
| | ○ USD International Wire |

PAYMENT INFORMATION
★ Required Fields ⊖

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

3 Enter the payment amount.

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

5 Determine the frequency of the payment.

ADDITIONAL INFORMATION ⊖

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

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

Cancel   **Continue**

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

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

Review wire payment instructions

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

? Help

PAYMENT OPTION
★ Required Fields ⊖

Payment Option	USD Wire

PAYMENT INFORMATION
★ Required Fields ⊖

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

ADDITIONAL INFORMATION
⊖

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

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

7

Cancel   **Edit Payment**   **Submit Payment**

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

Payment Center

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

Creating a Wire Payment without Template

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
Use this page to create a new USD Wire payment.

PAYMENT OPTION

Payment Option
- USD Wire
- USD International Wire

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

PAYMENT INFORMATION

Debit Account * ▸ 8888888 - 8888 - Test Account

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

Amount * ▸ 100.00

3 Enter the dollar amount.

10/14/2019

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

4

- One-Time Only
- Recurring

Determine the frequency of this wire payment.

5

Select Existing   **Create New**

6 Use "**Select Existing**" if you have recipients saved in "Master Recipient" (proceed to step 7).
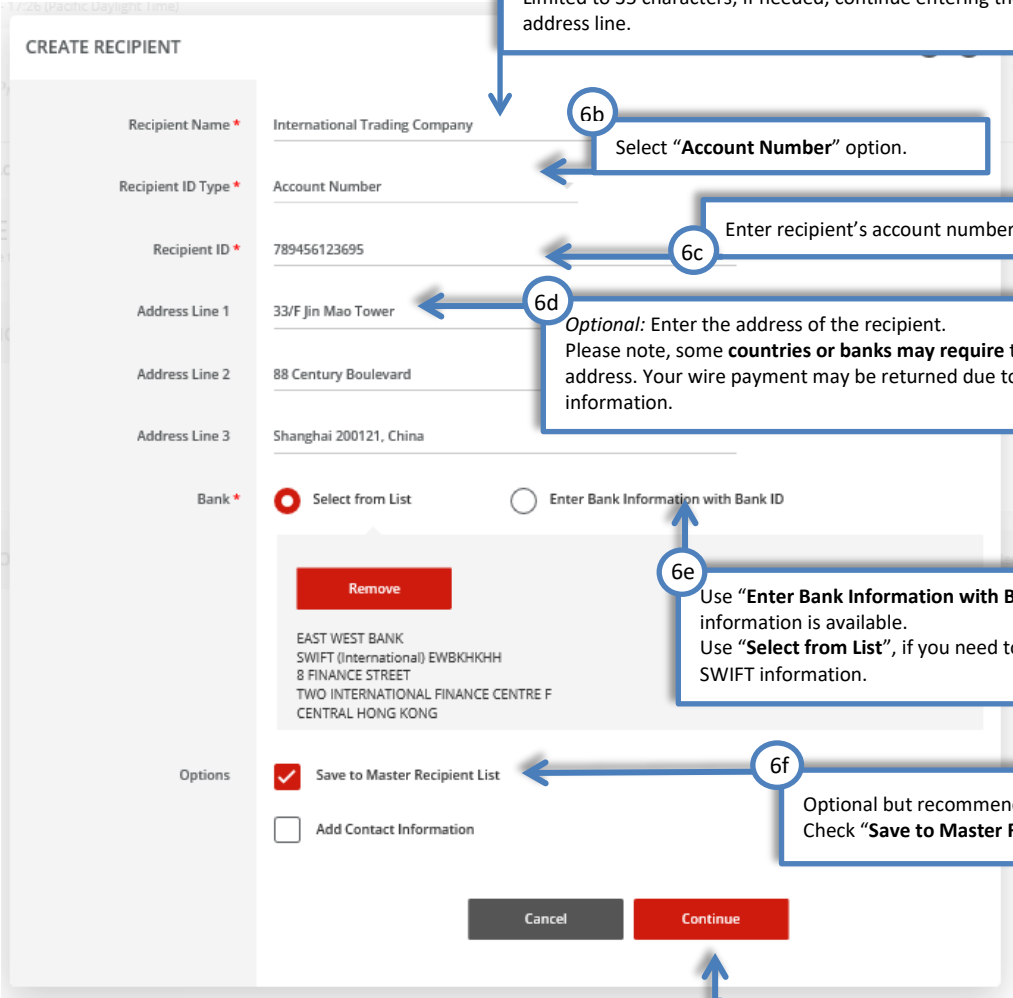
Or click on "**Create New**" and proceed to next steps.

For USD International Wires, the Intermediary Bank will assess a fee.
Here are the fees that should be added to the amount of the wire:
If less than $100 – no fee
If $100.01 - < $15,000 add $10.00
If $15,000.01 - < $30,000 add $20.00
If $30,000.01 - < $50,000 add $25.00
If $50,000.01 and above add $35.00

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

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.

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

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.

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

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.

Options ☑ Save to Master Recipient List
☐ Add Contact Information

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

Cancel Continue

6g Click "**Continue**" to review recipient information.

Your payment should now look similar to the below:

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

ADDITIONAL INFORMATION   ⊖

Routing Instructions   ☑ Add Intermediary Bank ❗

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

                                 ○ Select from List

                                 ○ Enter Bank Information with Bank ID

                        ☐ Add Receiving Bank

                        ☐ Add Bank to Bank Information

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

Reference Info   Enter Sender's Reference

                  Enter Reference for Recipient

Optional: Enter additional reference information for the recipient.

Example: "Invoice# 371626A"

Details of Payment   Enter Details of Payment   ➕

                        [Cancel]   [Continue]

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

⑧

PAYMENT INFORMATION   * Required Fields ⊖

Debit Account *   88888888 - 8888 - Test Account

Amount *   100.00

Value Date *   06/12/2019   🗓

Frequency *   ⦿ One-Time Only   ○ Recurring

Recipient *   [Remove]

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

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

33

PAYMENT OPTION

⚠ Required Fields ⊖

Payment Option	USD International Wire

PAYMENT INFORMATION

⚠ Required Fields ⊖

Debit Account	88888888 - 8888 - Test Account
Amount	100.00 USD
Value Date	06/12/2019
Send Date	06/12/2019
Frequency	One-Time Only
Recipient	International Trading Company 789456123695 53/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F CENTRAL HONG KONG

ADDITIONAL INFORMATION

⊖

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

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

[Cancel] [Edit Payment] [Submit Payment]

✓ **Successful Submit**
Payment VZC0YZL4YG has been successfully created. Total amount **100.00 USD**.

[Save as Template] [Create Another] [Payment Center]

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

Approve Payment

PAYMENTS

CREATE ACH PAYMENTS	CREATE ACH TEMPLATE	MANAGE	PAYMENT TOOLS
• From Template	• Collect from a Business	• Payment Center	• ACH Quick Entry History
• ACH Quick Entry	• Collect from an Individual	• Template Center	• Import Profiles
• Collect from a Business	• Direct Deposit	• Master Recipient List	• Import History
• Collect from an Individual	• Pay a Business	• Manage Template Gro	• Export Profiles
• Direct Deposit	• Pay an Individual		
• Pay a Business	• Pay Taxes		
• Pay an Individual			
• Pay Taxes	CREATE WIRE TEMPLATES		

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

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

EAST WEST BANK

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)
VIEW PROCESSED						◀ VIEW LAST MODIFIED BY ⊖
☑	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)
☐	06/10/2019 06/10/2019	2INWTNOL8H	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.

	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 ⊖
☐	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.

	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 ⊖
☐	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

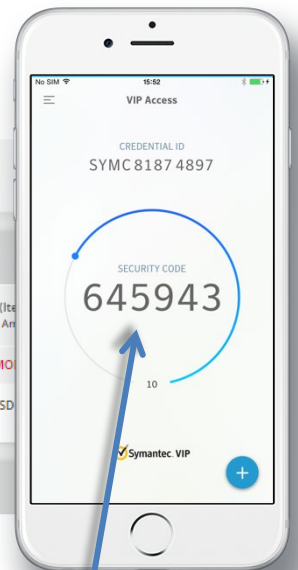| Payment No. Name/Reference	Send Date Payment Date	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Ite Recipient An
F25KUE2O9U Invoice 371626A	07/01/2019 07/01/2019	Pending Approval	88888888 8888 - Test Account	USD Wire	International Trading Company	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).

VIP Access

CREDENTIAL ID
SYMC 8187 4897

SECURITY CODE
645943

10

Symantec. VIP

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 <u>entire recurring set</u> (frequency). You are approving wire payments scheduled for future dates. The next scheduled wire will be automatically queued up in the system and processed.

PAYMENT CENTER

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

+ Create a Payment   🖨 Print   ? Help

✓ **Successful Submit**
You have successfully approved payment F25KUE2O9U.

MANAGE PAYMENTS

ALL	PENDING

Date Type	From	To	Payment Type	Payment Status	
Send Date ▾	05/12/2019 📅	07/11/2019 📅	All Payment Types ▾	Received By Bank ▾	Search
					ADVANCED SEARCH

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

☐	Payment Date ▲ Send Date	Payment No. Name/Reference	St...				Amount (Items) [Rate] ▲ Recipient Amount (Items)
VIEW PROCESSED							LAST MODIFIED BY ⊖
☐	06/12/2019 06/12/2019	VZC0YZL4YG Invoice 371626A	...ted	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)
☐	07/01/2019 07/01/2019	F25KUE2O9U Invoice 371626A	Scheduled	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)
☐	06/10/2019 06/10/2019	2INWTN0L8H 190610131714H300	Received By Bank	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)

Show / Hide Columns   Show 10 ▾

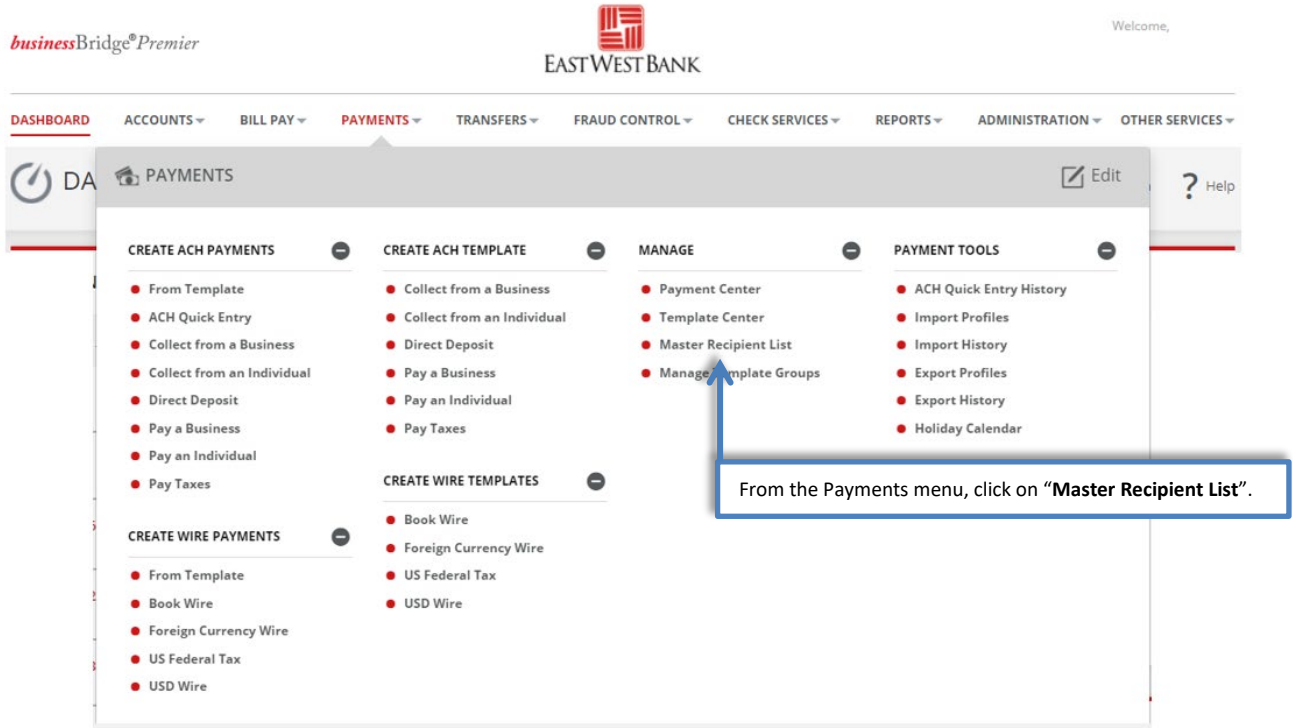| Reject	Delete	Approve	Export	Reverse TXNS	Reverse Payment

38

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.

From the Payments menu, click on "**Master Recipient List**".

EAST WEST BANK

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 |

① From the Payments menu, click on "**Create Recipient**".

☐	Name ▲	Status ▲	ACH Domestic ▲	Wire ▲	
☐	ABC Company	Approved		✓	🗑
☐	Awesome Kathy	Approved	✓	✓	🗑
☐	Black Forest Woods	Approved	✓	✓	🗑
☐	International Trading Company	Approved		✓	🗑
☐	Mack Lee	Approved		✓	🗑
☐	Sahale Snacks	Approved		✓	🗑
☐	Thermoplastic Epoxy Inc.	Approved		✓	🗑

Show / Hide Columns   Show 10 ▾

Export All ACH Recipients

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

CREATE MASTER RECIPIENT   ★ Required Fields ? ✕

Step 1 Use this page to add a new payment recipient

Recipient Type ★   ☐ ACH Domestic Recipient

☑ Wire Recipient   ② Select "**Wire Recipient**".

Payment Types ★   ☐ Book Wire

☐ International Wire

☑ USD Wire   ③ Select the type of payment this recipient.

Cancel   **Next**

④ Click "**Next**" to proceed.

40

CREATE MASTER RECIPIENT

Step 2 Use this page to add payment information f...

Recipient Name *	Black Forest Woods

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.

WIRE RECIPIENT - USD WIRE INFORMATION ⊖

Recipient ID Type *	Account Number

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

Recipient ID *	789456123456

6c Enter recipient's account number.

Address Line 1	9300 Flair Dr.

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.

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

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.

WIRE RECIPIENT - ADDITIONAL INFORMATION ⊖

Recipient Contact	☐ Add Contact Information

Cancel   **Back**   **Preview**

6f Click "**Preview**" to review recipient information.

PREVIEW MASTER RECIPIENT   ? ✕

Step 3 Before submitting, use this page to review the payment recipient information

| Recipient Name | Black Forest Woods |

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

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

[Cancel]   [Back]   [Submit Recipient]

6f

Click "**Submit Recipient**" to review recipient information.

PREVIEW MASTER RECIPIENT   ? ✕

Step 3 Before submitting, use this page to review the payment recipient information

| Recipient Name | Black Forest Woods |

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

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

✓ **Successful Submit**
The Recipient Black Forest Woods is successfully created.

[Manage Recipient List]

Live Webinar Sessions

We have regularly scheduled webinar sessions if you would like a guided walk through of the wire transfer payment creation process. Visit our Business Training Center for available sessions and registration information.

Business Training Center: https://www.eastwestbank.com/en/small-mid-size-businesses/training-center
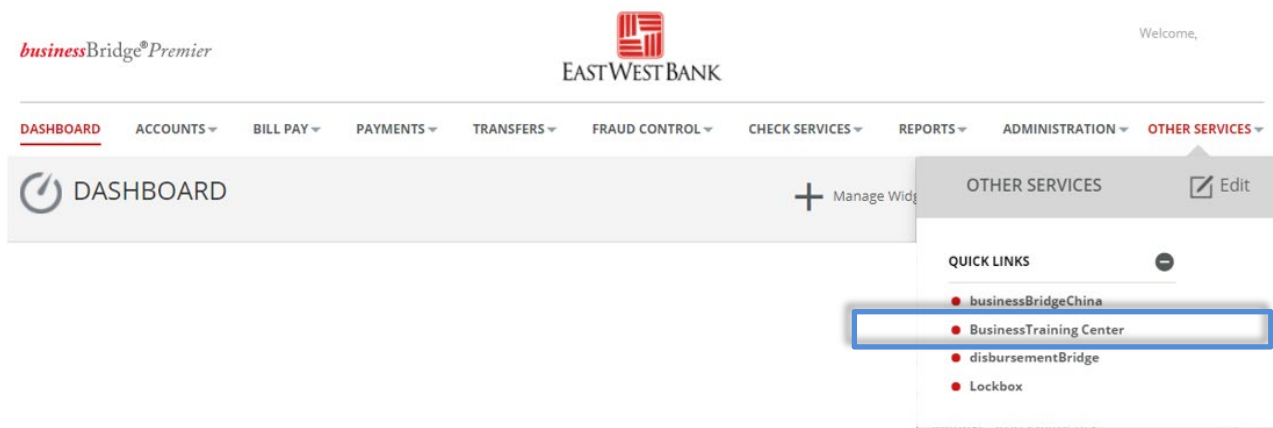
Frequently Asked Questions:

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

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

How do I recall or cancel a wire payment?
- Immediately call our Customer Service team. We can assist with issuing a trace and potentially recall the wire. However, there is no guarantee of a successful return of the funds.
- Verify all payment information prior to entering the "authentication code" (aka token code). The payment is immediately sent to the bank for systematic processing. Payments may leave the bank within minutes after submission.

Terms & Other Definitions

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

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

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

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

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

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

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

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

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

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