



# EAST WEST BANK

*business*Bridge® Premier  
Business Online Banking  
User Guide

Administration &  
Customize Online Access for Other Users

February 2022



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## User Administration

With *businessBridgePremier*, Company Administrators and users with “**System Administrator**” entitlements have the power to create and maintain additional online banking users (company users).

### Key Points:

- Company Administrators are the primary contacts for the bank and company users.
- Company Administrators can assist additional company users with:
  - Unlocking profile
  - Resetting password
- When company users contact the bank for assistance, the bank may reach out to the Company Administrator for authorization.

The screenshot displays the 'MANAGE USERS' interface within the businessBridgePremier system. At the top, a navigation bar includes 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'TRANSFERS', 'CHECK SERVICES', 'REPORTS', 'ADMINISTRATION' (highlighted), and 'OTHER SERVICES'. Below this, the 'MANAGE USERS' section features a search bar and a table of users. A dropdown menu for 'ADMINISTRATION' is open, showing options for 'MANAGE' (Users) and 'RESET/EDIT' (Account Preferences, Login, Password). The user table lists four users: Crowley, James (jcrowley), four, user (userfour), Lee, Stephanie (stephlee), and Lee, Marc (marclee). The table columns include Last Name, First Name, User ID, Entitlement, Approver, Admin, User Status, and Action.

Last Name	First Name	User ID	Entitlement	Approver	Admin	User Status	Action
Crowley	James	jcrowley	Custom			Active	
four	user	userfour	Custom	✓	✓	Active	
Lee	Stephanie	stephlee	Custom	✓	✓	Active	
Lee	Marc	marclee	Custom			Active	

## Dual Control

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 online banking.

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 User Administration** will ensure that no user profiles and entitlements are created or altered without concurrence from another authorized Company Administrator.

**Dual Control of 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 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).

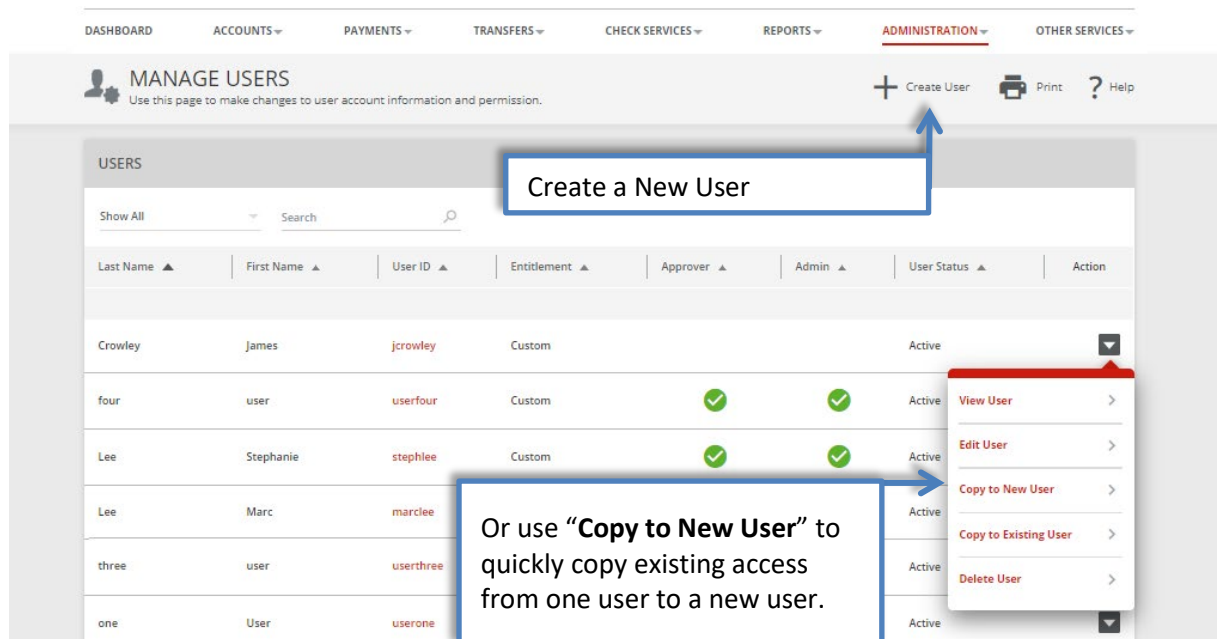
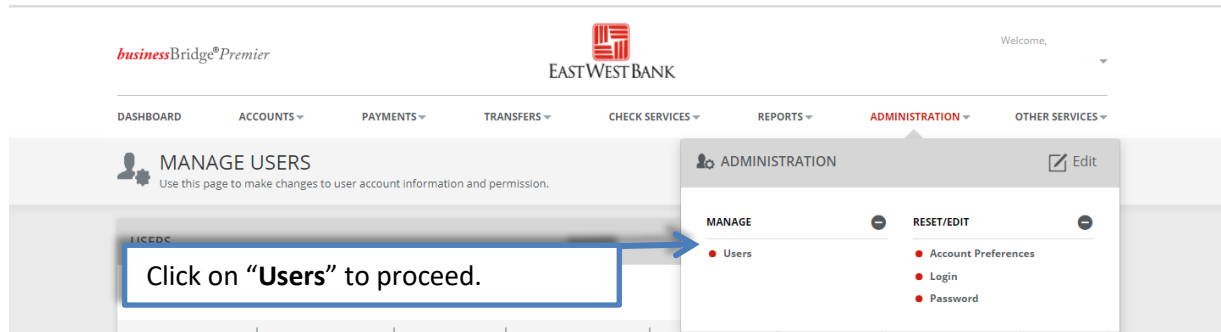
When you consider the potential financial losses, business disruption, recovery time, and costs associated with fraud, implementing security best practices and due diligence upfront is well worth the effort. To understand actions you can take to safeguard and strengthen your business against fraud, consult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

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

## Create a New User

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

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.



Create a User ID.

**Requirements:**

Minimum of 6 characters, and case sensitive.

**Example:** "JaneLee", the user will always have to enter uppercase J and L to sign into the system.

CREATE NEW USER

Step 1 of 3 Use this page to add user contact information

User Status: ☒ Active ☐ Inactive

User Name: Enter First Name, Enter Last Name, Select a Suffix

Email Address: Enter Email Address

Primary Phone Number: United States (+1), Enter Primary Phone Number

Mobile Number: United States (+1), Enter Mobile Number

Additional Numbers: ☐ Secondary Phone Number, ☐ Fax

Next

Enter the User's first and last name.

**Optional but Recommended:**

Enter the User's email address to allow the user to receive email alerts and utilize the "Forgot Password" function.

**Optional but Recommended:**

Provide a mobile phone number to allow the user to add text message alerts.

Click "Next" to proceed.

CREATE NEW USER

Step 2 of 3 Use this page to add user login and credentials

User ID: Enter User ID

Temporary Password: Enter Temporary Password

Confirm Temporary Password: Enter Temporary Password

Default Language: Select a Language

Cancel Back Next

Enter temporary password for first time login's use.

**Requirements:**

Minimum of 8 characters, alphanumeric, and case sensitive.

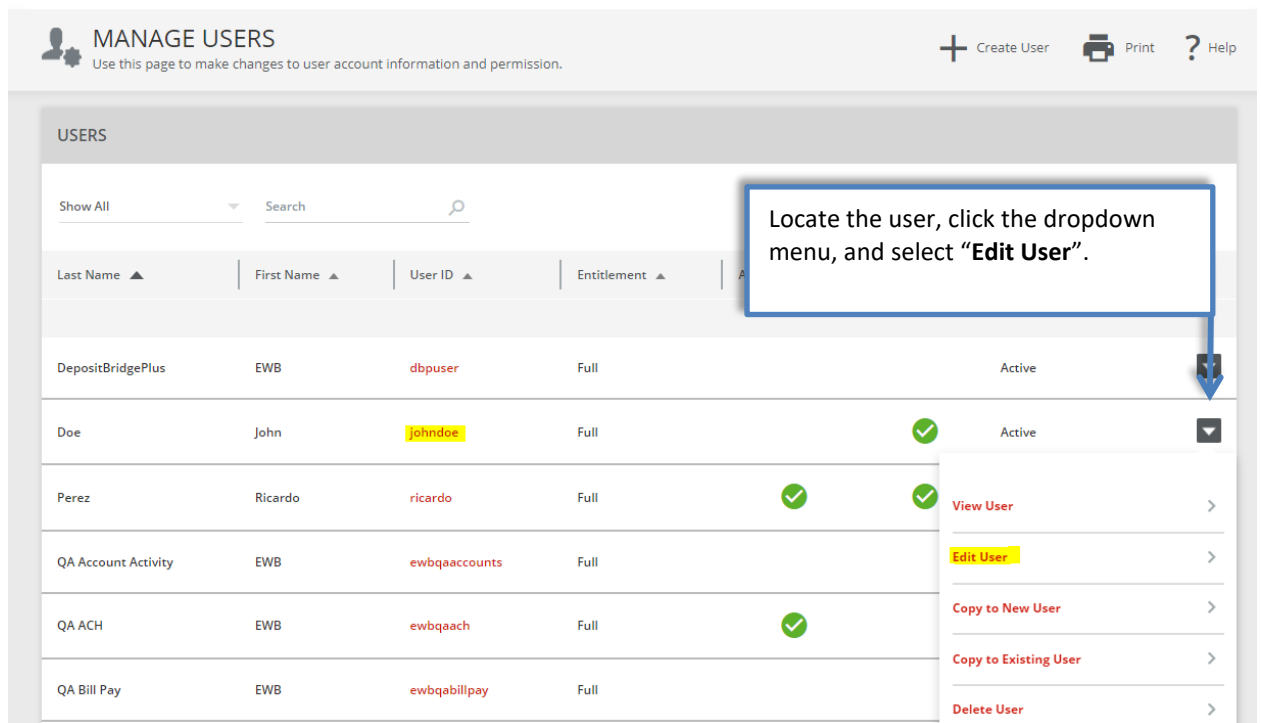
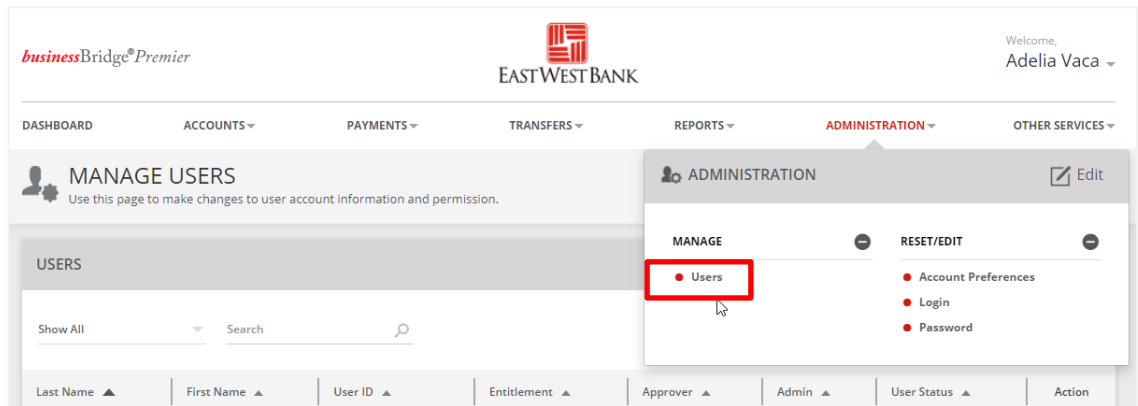
Re-enter temporary password.

Select "English" as default language.

Click "Next" to proceed.

9

The User has been created. Go to the Administration tab, select Users to now edit and establish the new users access levels.



The screenshot shows the 'EDIT USER' form. The form is titled 'Step 1 of 3: Use this page to modify user contact information'. It includes fields for User Status (Active/Inactive), User Name (John Doe), Email Address (john.dow@BBPremier.com), Primary Phone Number, Mobile Number, and Additional Numbers. A 'Next' button is visible at the bottom right.

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

### EDIT USER

Step 2 of 3: Use this page to modify user login and credentials

User ID \* johndoe

Default Language \* English

Cancel Back Next

Step 2 will allow you to modify the user login and credentials. Click "Next".

### EDIT USER

Step 3 of 3 Use this page to modify security privileges

Security Level ☐ System Administrator

Approvals ☐ None ☒ Custom

Payment Limits ☐ Unlimited ☒ Custom

Access Schedule ☒ Unlimited ☐ Custom

User Entitlements ☐ None ☒ Custom ☐ Full View Full

Set Approvals Set Limits

Cancel Back Save

Check the "System Administrator" box to allow the new user to create and manage Users.

Select "Custom" and proceed to click on "Set Approvals" to determine the types of activities this user can authorize.

Or select "None" to prevent the user from approving transactions.



**Define the user's specific approval privileges.**

In this example, the user can only approve templates.

Checking items under the **"Templates Approver"** column will allow the user can approve templates created or edited by others within the company.

Checking items under **"Payments Approver"** column will allow the user to approve the payment instructions created by others within the company.

This is the last reviewer of the payment prior to submitting to the bank processing.

Continue to review each section.

Click **"Submit"** to proceed.

SET APPROVALS

Set All ☐

US ACH

	Payments Approver	Templates Approver
	All <input type="checkbox"/>	All <input type="checkbox"/>
ual (Interne...	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Child Support	<input type="checkbox"/>	<input checked="" type="checkbox"/>
om a Business	<input type="checkbox"/>	<input checked="" type="checkbox"/>
individual (wr...	<input type="checkbox"/>	<input checked="" type="checkbox"/>

	Payments Approver	Templates Approver
	All <input type="checkbox"/>	All <input type="checkbox"/>
USD Wire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BookWire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
International Wire	<input type="checkbox"/>	<input checked="" type="checkbox"/>
US Federal Tax	<input type="checkbox"/>	<input checked="" type="checkbox"/>

TRANSFERS

CHECK SERVICES

Cancel Submit

ACCOUNTS → PAYMENTS → TRANSFERS → CHECK SERVICES → REPORTS → ADMINISTRATION → OTHER

## EDIT USER

★ Required Fields ? X

Step 3 of 3 Use this page to modify security privileges

Security Level ☐ System Administrator

Approvals ☐ None ☒ Custom

Payment Limits ☐ Unlimited ☒ Custom

Access Schedule ☒ Unlimited ☐ Custom

User Entitlements ☐ None ☒ Custom ☐ Full ? View Full

Select “Custom” and proceed to click on “Set Limits” to input additional thresholds (sub-limits) for this user.

If “Unlimited” is selected, the user would not be restricted by sub-limits.

**The following fields and options define a user's customized limits for transactions and approvals.**

In this example, the user can create and approve multiple transactions but each transaction cannot exceed \$100.00. If a transaction is over the indicated thresholds the user cannot create or approve the transaction.

## SET CUSTOM LIMITS

Leave blank, time for no limits, and 01 for no authority

Standard ☐ Custom ☒

USD

US ACH

	Transaction	Approval	Daily Cumulative
SET / REMOVE ALL	100.00	100.00	
Collect from an Individual (Interne...	100.00	100.00	
Pay Child Support	100.00	100.00	
Pay/Collect from a Business	100.00	100.00	
Pay/Collect from an Individual (wr...	100.00	100.00	

USD WIRE

TRANSFERS

Define the maximum amount for the corresponding transaction this user can create.

Define the approval limit for the corresponding transaction.

Defines a cumulative maximum amount the user can process in one day.

Continue to review each section.

Click “Submit” to proceed.

ACCOUNTS > PAYMENTS > TRANSFERS > CHECK SERVICES > REPORTS > ADMINISTRATION > OTHER

## EDIT USER

★ Required Fields ? X

Step 3 of 3 Use this page to modify security privileges

Security Level ☐ System Administrator

Approvals ☐ None ☒ Custom

Payment ☐ Unlimited ☐ Custom

Access Schedule ☒ Unlimited ☐ Custom

User Entitlements ☐ None ☒ Custom ☐ Full ? View Full

Cancel Back Save

Select "**Custom**" and proceed to click on "**Set Access**" restrict user from signing on during specific periods of the day.

If "**Unlimited**" is selected, the user may access the system on any day at any time.

Click "**Submit**" to proceed.

Select "**Custom**" and proceed to click on "**Save**" to continue.

If "**Full**" is selected, the user automatically has full access to all current and **future new** accounts, functions, and service entitlements.

✓ Successful Submit  
User userfive modified successfully.

Manage Users Custom

Click "**Custom**" to proceed.

## EDIT USER - CUSTOM ACCESS

Account Access ☒ Set Account Access

Functional Access ☒ Set Functional Access

Data Service Access ☒ Set Data Service Access

Cancel Edit User Done

Click "**Set Account Access**" to proceed.

**EDIT USER - SET CUSTOM ACCOUNT ACCESS**

Show All Search

Account Nickname ▲	Account Number ▲	Access Level ▲	Custom Status
Commercial Loan		Full	Full Access Set
DDA_Inclaring66		Custom	Full
XYZ Operating		Full	Cust
XYZ Operating2		None	Cust
XYZ Money Market		Custom	Cust
XYZ Residual		Custom	Cust

Set All

Click "Set Custom Access" to proceed.

Cancel Set Custom Access Save

Select access level for each account.

*Custom* – Customize the type of functionalities the user can transact from the specified account.

*Full* – All functionalities associated with the account is available to the user.

*None* – User will not have access.

The following options define the types of functionalities and transactions that can be performed from the specified account.

**SET CUSTOM ACCOUNT ACCESS**

XYZ Operating

<input checked="" type="checkbox"/> INFORMATION REPORTING	<input type="checkbox"/> PAYMENTS	<input checked="" type="checkbox"/> CHECK SERVICES
<input checked="" type="checkbox"/> Account Activity	<input type="checkbox"/> Pay/Collect from a Business	<input checked="" type="checkbox"/> Check Inquiries
<input checked="" type="checkbox"/> Current Day Transactions	<input type="checkbox"/> Pay/Collect from an Individual (write...	<input checked="" type="checkbox"/> Stop Payments
<input checked="" type="checkbox"/> Current Day Balances	<input type="checkbox"/> Bill Payments	<input checked="" type="checkbox"/> Image Search or Item Imaging
<input checked="" type="checkbox"/> Prior Day Transactions	<input type="checkbox"/> Book Wire	<input checked="" type="checkbox"/> ESTATEMENTS
<input checked="" type="checkbox"/> Prior Day Balances	<input type="checkbox"/> International Wire Transfers	<input checked="" type="checkbox"/> eStatements
	<input checked="" type="checkbox"/> USD Wire	
	<input checked="" type="checkbox"/> Internal Transfers	

XYZ Operating2

XYZ Money Market

XYZ Residual

XYZ Payroll

Continue to review entitlements for each account.

Click "Save" to proceed.

Cancel Save

EDIT USER - CUSTOM ACCESS

Account Access

Set Account Access

Functional Access

Set Functional Access

Data Service Access

Set Data Service Access

Cancel

Edit User

Done

Click "Set Functional Access" to proceed.

EDIT USER - SET FUNCTIONAL ACCESS

SERVICES

	No Access	View Only	View & Transact
	All <input type="radio"/>	All <input type="radio"/>	All <input type="radio"/>
Account Reporting	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Check Services	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

PAYMENTS & TRANSFERS

	No Access	View Only	View & Transact
	All <input type="radio"/>	All <input type="radio"/>	All <input type="radio"/>
ACH	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
USD Wire	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Templates	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Internal Transfers	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
BillPay	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

PAYMENT SERVICES

	No Access	View & Transact
	All <input type="radio"/>	All <input checked="" type="radio"/>
Payment Export	<input type="radio"/>	<input checked="" type="radio"/>
Payment Import	<input type="radio"/>	<input checked="" type="radio"/>
BUSINESS TRAINING CENTER	<input type="radio"/>	<input checked="" type="radio"/>
DISBURSEMENT BRIDGE	<input type="radio"/>	<input checked="" type="radio"/>
BUSINESS BRIDGE CHINA	<input type="radio"/>	<input checked="" type="radio"/>
LOCKBOX	<input type="radio"/>	<input checked="" type="radio"/>
depositBridgePlus	<input type="radio"/>	<input checked="" type="radio"/>
eStatement	<input type="radio"/>	<input checked="" type="radio"/>
positivePayPlus	<input type="radio"/>	<input checked="" type="radio"/>

Cancel

Submit

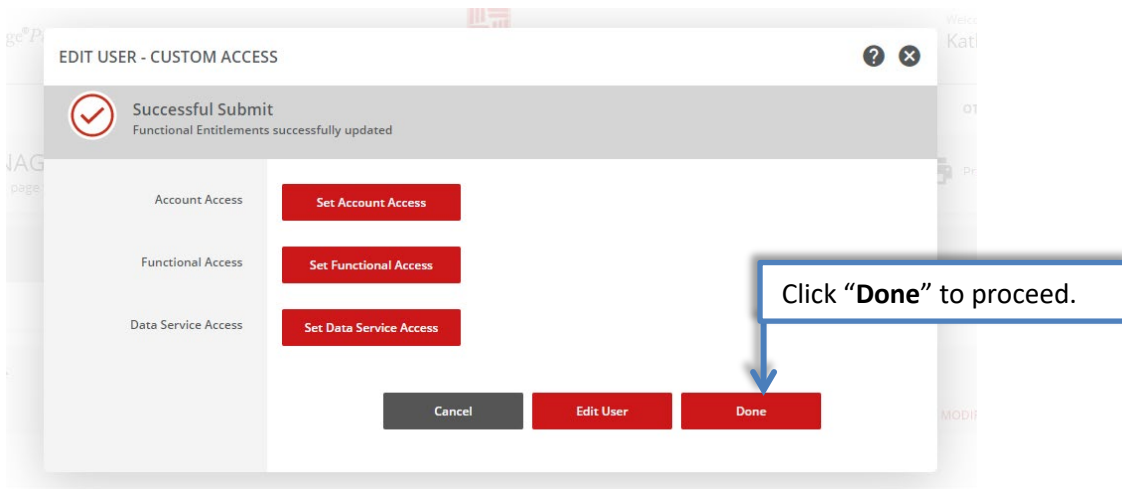
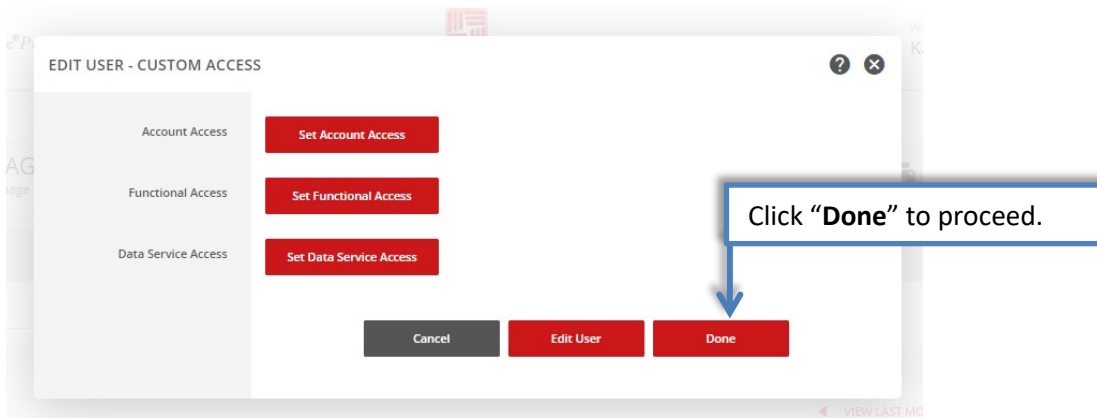
Grant the user "No Access", "View Only" Access, or the capability to "View & Transact".

In this example, the user is set-up to:

- Review account activities
- Submit Stop Payments and other check related activities
- Restricted from ACH
- Entitled to access Wire Templates, ACH, Wire Payments, Internal Transfers, and Bill Pay
- Entitled to all Payment Services

For RDC Users: This will allow Single Sign On to depositBridge® Plus

Click "Submit" to proceed.

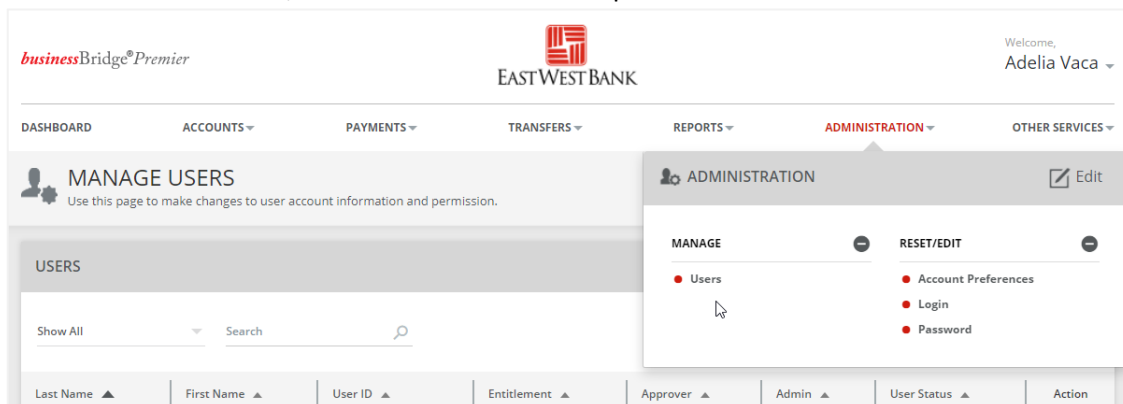


## Single Sign On to *depositBridge*®Plus

For customers who are using our *depositBridge*®Plus – Remote Deposit Capture product, effective March 7, 2022, users can access *depositBridge*Plus via Single Sign On. To allow this, the user's profile must be updated to include the *depositBridge*®Plus User Identifier (Username).

**NOTE:** The Remote Deposit Capture User Profile and Username must be created in *depositBridge*®Plus before entering it into the *businessBridge*®Premier User profile.

Go to the Administration tab, select Users to edit user's profile.



**MANAGE USERS**  
Use this page to make changes to user account information and permission.

+ Create User   Print   ? Help

**USERS**

Show All   Search

Last Name ▲	First Name ▲	User ID ▲	Entitlement ▲		
DepositBridgePlus	EWB	dbpuser	Full		
Doe	John	johndoe	Full	✓	Active
Doe	Jane	janedoe	Custom		Active
Perez	Ricardo	ricardo	Full	✓	✓
QA Account Activity	EWB	ewbqaaccounts	Full		
QA ACH	EWB	ewbqaach	Full	✓	

Locate the user, click the dropdown menu, and select "Edit User".

- View User
- Edit User
- Copy to New User
- Copy to Existing User

**EDIT USER**   \* Required Fields   ?   ×

Step 1 of 3: Use this page to modify user contact information

User Status: ☒ Active   ☐ Inactive

User Name \*  
Jane   Enter Middle Name

\* Doe

Email Address: Jane.Doe@BBPremier.com

Primary Phone Number: United States (+1)   555-555-5555

Mobile Number: United States (+1)   ###-###-####

Additional Numbers:  
☐ Secondary Phone Number  
☐ Fax

Cancel   Next

Step 1 of the Edit User process will appear. Click "Next".

**EDIT USER**

Step 2 of 3: Use this page to modify user login and credentials

User ID \*   johndoe

Default Language \*   English

Cancel   Back   Next

Step 2 of the Edit User process will appear. Click "Next".



ANAG this page

EDIT USER ★ Required Fields ? × Print

Step 3 of 3: Use this page to modify security privileges

Security Level	<input type="checkbox"/> System Administrator
Approvals	<input checked="" type="radio"/> None <input type="radio"/> Custom
Payment Limits	<input checked="" type="radio"/> Unlimited <input type="radio"/> Custom
Access Schedule	<input checked="" type="radio"/> Unlim <input type="radio"/> Custom
User Entitlements	<input type="radio"/> None <input checked="" type="radio"/> Full <span>View Full</span>

SINGLE SIGN ON SERVICES

depositBridgePlus	Not Enrolled
User Identifier *	2774janedoe <span>Generate</span>

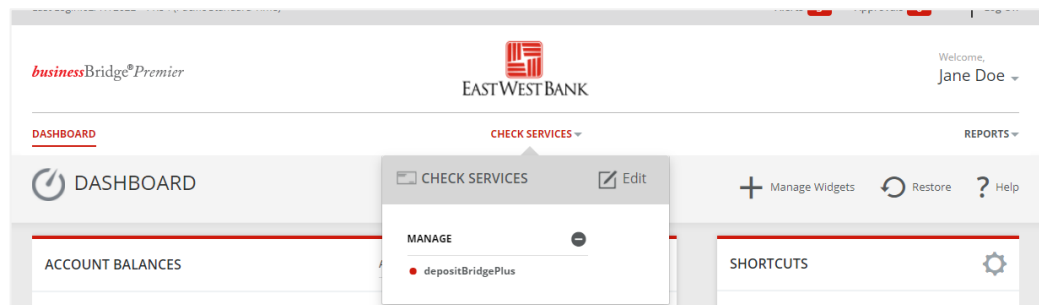
Click "Save".

Cancel Back Save

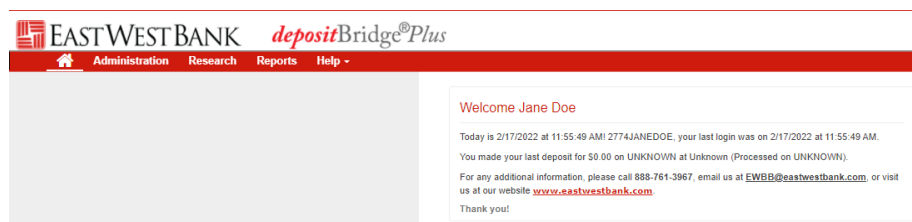
✓ Successful Submit  
User janedoe modified successfully.

Manage Users Custom

A Successful Submit Banner will appear.  
The User can click on the *depositBridge®Plus* link under the Check Services tab.



*depositBridge®Plus* will launch:





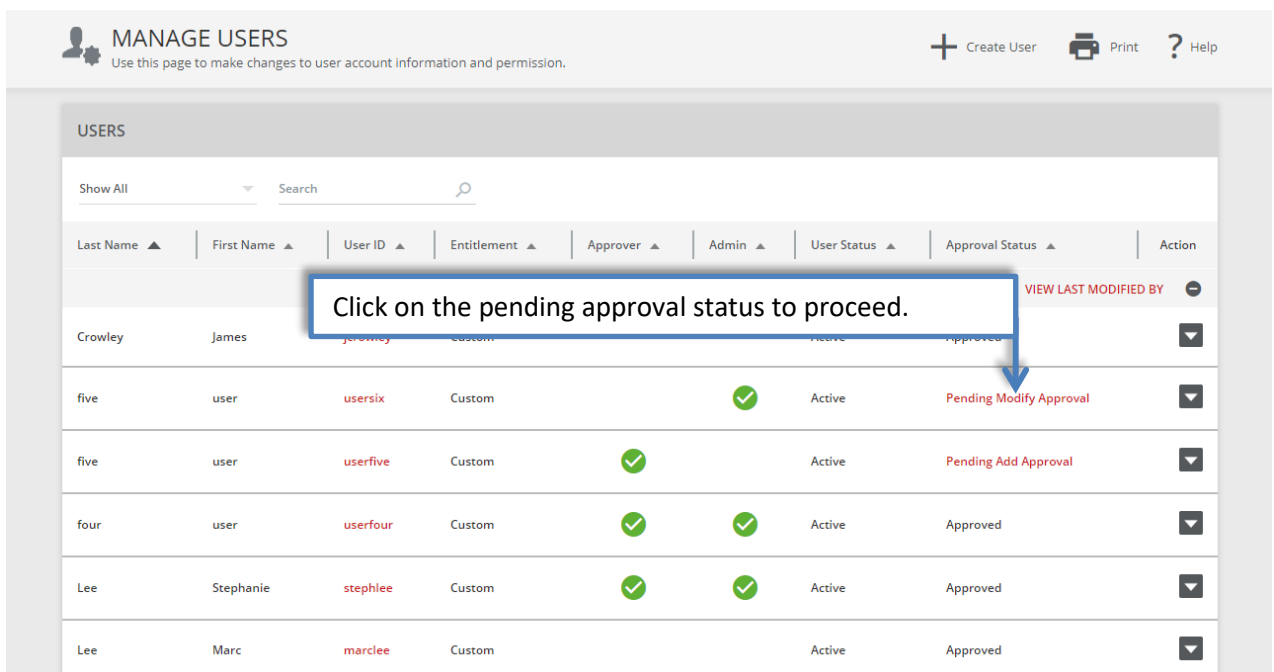
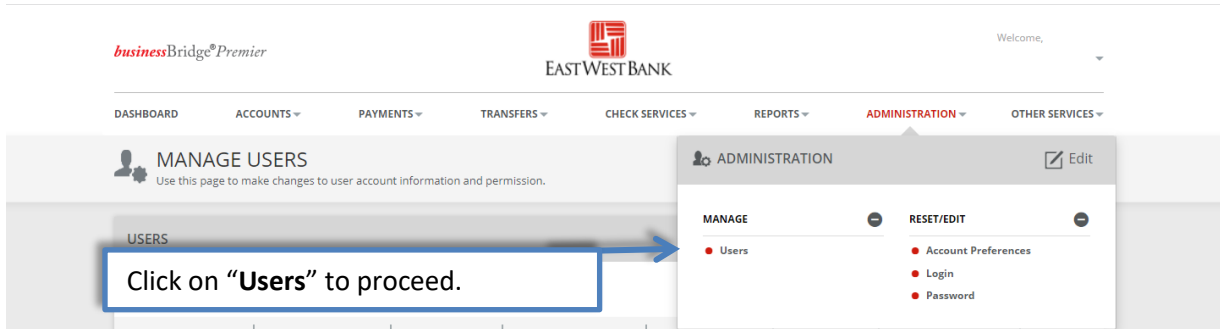


Your new user profile may need to be approved; please refer to the “Approving a User Profile” section of this user guide.


MANAGE USERS								
Use this page to make changes to user account information and permission.								
USERS								
Show All Search								
Last Name ▲	First Name ▲	User ID ▲	Entitlement ▲	Approver ▲	Admin ▲	User Status ▲	Approval Status ▲	Action
VIEW LAST MODIFIED BY								
Crowley	James	jcrowley	Custom			Active	Approved	
five	user	userfive	Custom	✓		Active	Pending Add Approval	
five	user	usersix	Custom			Active	Pending Add Approval	
four	user	userfour	Custom	✓	✓	Active	Approved	
Lee	Stephanie	stephlee	Custom	✓	✓	Active	Approved	

## Approving a User Profile



Dual control helps prevent any one user from creating or altering user entitlements with no additional oversight.



Review the entitlements to ensure appropriate access is allocated.

 **APPROVE USER CHANGES**

Use this page to approve or reject a new user or changes to an existing user.

 Print  Help

USER INFORMATION

User Status	Active
User Name	user five
Email Address	user.five@xyzcorp.com
Mobile Number	United States (+1)1234567890
User ID	userfive
Default Language	ENGLISH

ACCESS LEVEL

Security Level	System Administrator - No
Approvals	<div>View Approval</div> Modifications to Review
Payment Limits	<div>View Limits</div> Modifications to Review
Access Schedule	<div>View Access</div> Modifications to Review

ACCOUNT, FUNCTION AND DATA SERVICE ENTITLEMENTS

User Entitlements	Custom
Account Access	<div>View Account Access</div> Modifications to Review
Functional Access	<div>View Functional Access</div> Modifications to Review
Data Service Access	<div>View Data Service Access</div> Modifications to Review

ADDITIONAL INFORMATION


Status	Pending Add Approval
Last Modifier	kluong@qwerly

Cancel

Reject

Approve

Click "Approve" to proceed.

 **Successful Submit**  
Pending changes for user userfive have been approved.

Manage Users