



*business*Bridge® Direct

Customer User Guide

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Introduction

*business*Bridge® Direct (BBD) is a service that allows the bank to process payments directly from your company's accounting system without requiring the use of online banking. This secure service automatically processes ACH, wire transfers or check print and returns acknowledgments of completed transactions. Additionally, this service also provides prior day balance and transaction information for inclusion in your company's accounting system.

This guide includes two sections: one for the business users, and the other for your technical support users.

- **Business User**
Information for the user of the Company accounting system who submits transactions.
- **Technical Support User (Page 5)**
Information for technical support staff to configure s/FTP, establish and test file transfer connections, create approved transaction files, and retrieve Company account information.

Prior to the use of the service, a sample test file is required to be provided to the bank to ensure compatibility and accuracy of file format.

Business User Overview

The business user creates wire transactions through the company's accounting system. The company's accounting system sends transactions and receives acknowledgments and account information through *business*Bridge® Direct automatically.

Payment Types

There are several payment types that can be submitted and processed through *business*Bridge® Direct. Payment can be dated in the future but not dated in the past. Any payment that is dated in the past will be backed out. However, for a wire to be processed the same day, it must be created before the cutoff time. (For ACH Same Day payment, you would also have to first subscribe to this service)

Payment Types	Cutoff Time	Future Date Payments	# Calendar days in Advance
EWB Book Transfer	6:00pm PT	The "processing date" of the payment dates in the future is called "future payment" and it will be scheduled to process on that "processing date"	Max 30 days
ACH Payment	(Same Day) 11:30am PT		Max 30 Days
	(Next Day) 5:15pm PT		
Local & International USD Wire*	3:00pm PT		Max 30 Days
Foreign Currency & FX Wire*	1:30pm PT		Max 30 Days
Check Printing	5:00pm PT		Max 10 Days

*For country payment requirements, please refer to our "Country Payments guide". To obtain a copy of the guide or additional information relating to our Cross-Border capabilities, please contact us at ewbb@eastwestbank.com.

**Foreign currency wire will be delivered in a later date after your payment instruction is received by the bank.
CAD & MXN currency wire will be delivered in T+1.
All other foreign currency (e.g. GBP, EUR, CNH) wire will be delivered in T+2.*

**For a FX Wire dated in the future, the payment will be warehoused until the execution date. The FX spot rate in the execution date will be used*

File Delivery Status

The following messages will be sent either by email or file delivered by s/FTP to indicate the file transmission status.

File Status	Definition
Successful	The file was successfully received by the bank for further processing.
Rejected	The file was rejected by the bank, either due to incorrect file type or unauthorized company.

Individual Payment Status

The following messages will be sent either by email or file delivered by s/FTP to indicate the progress of each payment.

Payment Status	Definition
Pending Approval	The payment is pending for your approval in Commercial Centre. This process may not be required depending on your setup.
Pending Delivery	The payment is ready to deliver. It is currently pending for the batch job.
Delivered	Received by the bank and is awaiting processing.
Rejected	System or bank operations has rejected the payment and may need additional information to complete the payment. Please refer to the acknowledgment email / file delivered by s/FTP for details.
Completed	Transaction has been completed and confirmed. Confirmation number will be included in the message.

Regular Payments

All the payments are submitted and processed in real-time within the operating hours. For a wire to be processed on the same date, it must be created and approved before the cutoff time. The payment will be processed on the next business day if the file is received after the cutoff time.

Notice that if there is any payment inside the payment file dated in prior date, that payment will be backed out and the whole payment file will continue to be processed.

Future Dated Payments

Payment may be created and scheduled in advance and the payment will be processed in the morning of the scheduled value date. If there is foreign currency exchange involved, the rate applied to the payment will be the market rate on the date and time that the payment is being sent.

Note: Regular and future payments can also be grouped inside the same payment file.

Payment Limit

You have the flexibility to setup different payment limit and transaction count according to your own business need. Different payment limits can also be set on different payment types inside both Company level, User level and Transaction level.

Security Best Practices

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

Visit our **Security and Protection** section on our website for more best practices:

<https://www.eastwestbank.com/en/privacy-and-security/online-security-information>

Email Request Verification and Procedures

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

Be cautious of emails that press urgency and secrecy. Look for slight variations in email addresses and subtle request discrepancies.

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

To learn about risk management tools available to you, please visit the Security and Fraud Prevention section on our website at <https://www.eastwestbank.com/en/small-mid-size-businesses/security-fraud-prevention>. For immediate support or to report any discrepancies, email us at ewbb@eastwestbank.com or call us at (888) 761 3967.

Technical Support User Overview

A technical support user is necessary for the set-up, configuration, and ongoing company support for *business*Bridge® Direct (BBD). The BBD implementation process is jointly configured between the company's technical team and East West Bank (EWB) support team.

Several steps are involved before files can be securely and successfully transmitted for processing. The timeline for completion depends on the development of standard payables files and the availability of teams for set-up, testing, and conversion to production.

There are several areas that the company must setup, whereby some areas are optional depending on the customer's security preference. Below table shows the details of the standard and the optional services to be chosen from.

businessBridge® Direct Options for Security & Delivery Service	Required or Optional
User Login - Password	Required (Must choose 1 between Password & SSH Certificate)
User Login – SSH Certificate	
PGP Key Exchange	Optional
s/FTP connection to the Bank	Required
s/FTP connection to the customer	Optional
IP Whitelisting	Optional

Services required to be setup

User Login – Password Verification

Password Management

The **businessBridge®** Direct service is a direct connection between the company and the bank which does not require the user to login for each file transmission. System password set-up and reset is managed with the support of the EWB GTS Customer Service team. Once a password is set, it is maintained and managed by the company within the respective s/FTP system and configuration.

Initial Password

The company technical support member will work with an EWB support team member to create a confidential password for s/FTP login to have the file pickup and file transfers.

Important

We will never ask for the company password. Company users should safeguard their password in accordance with bank and company guidelines.

If the Company password has been exposed or shared with unauthorized individuals, **immediately call** GTS Customer Service at (888) 761 3967.

Password Change

EWB can help the client to update their password upon request. For a password change, email or call GTS Customer Service team and a bank representative will assist you.

GTS Customer Service
ewbb@eastwestbank.com
 (888) 761 3967

User Login - SSH Certificate Verification

Alternatively, if you do not want to use password for s/FTP login, you can choose to use the SSH certificate to connect to our s/FTP server instead. EWB can enable this service for you. Your company technical support member can work with our EWB representative to install the certificate in our system. For assistance, email or call GTS Customer Service and a bank representative will assist you.

FTP Pickup Service - s/FTP connection to the Bank

Your company will use the following s/FTP secure server settings to send payables files and come to our FTP server to pick up the payment acknowledgements / confirmations and information reporting file(s).

Configuration	Setting
Domain	eastwestcert.olbanking.com (Test) eastwest.olbanking.com (Prod)
IP Address	198.167.0.162 (Test) 198.167.0.62 (Production)
Connection Type	SSH
Login ID	ComplD@UserID
Password	<i>System Generated Password</i> <i>(*NOTE: It will not be required if you are using SSH Certificate for authentication)</i>
Port	22 <i>(*This is to ensure the connection between your FTP client to our FTP server is secured)</i>

Services optional to be setup

PGP Key Exchange

Our bank also provides the option to enable PGP encryption on all file transmissions between you and the bank. Having the PGP key exchange with the client further increases the file transmission security and serves as a second factor authentication. If you have any technical question on the PGP Key, please contact the GTS Customer Service team and we will assign a technical consultant to assist you.

FTP Delivery Service - s/FTP connection from the Bank

Your company can also choose to receive the payment acknowledgements / confirmations and information reporting file(s) directly on your own FTP folder. Please be reminded that this connection would mean you allow the bank to access to your FTP folder directly with the login credentials. To allow us to drop a file in your FTP folder, the following information is required.

- Server Name
- Host URL
- FTP server User Name
- FTP server User Password
- Directory (Optional)
- Expected File Name

NOTE: For both FTP Pickup and FTP Delivery service, s/FTP connection is required. If PGP key exchange is enabled, we will also use the same PGP keys pair that used for file pickup in the file delivery.

IP Whitelisting

You can also provide the Bank a list of IP address(es) that you may use to connect to the platform. Once this function is enabled, we will reject all files sent from the anonymous connection that are not from the IP whitelist specified.

Sample Payment File Testing

A sample payment file must be provided to the bank to ensure compatibility and accuracy of file format for successful payment processing. We will test all payment types in the testing environment. Before we turn on the connection in production, we will also conduct a smoke testing in the Production environment.

Payment File Specifications

Different payment types are available to use different file formats. Customized file format can also be made upon agreement with the Bank. The file specification document will describe the import file formats for *business*Bridge® Direct which allows users to import different payment types via s/FTP. Here we specify some of the standardize formats that we are using for different payment types.

Note: Any customized format(s) will have to be separately communicated to the bank during the implementation

ACH – Debit & Credit Payment

The following standard payment file formats may be used:

- XML - ISO20022
- EDI 820
- NACHA

Detailed mapping specifications will be provided to the Company depending on selected file type. The file specification document will describe the import file formats for *business*Bridge® Direct which allows users to import different payment types via s/FTP.

USD Local and International Wire

The following standard payment file formats may be used:

- XML - ISO20022
- EDI 820

Detailed mapping specifications will be provided to the Company depending on selected file type. The file specification document will describe the import file formats for *business*Bridge® Direct which allows users to import different payment types via s/FTP.

FX and Foreign Currency Wire

The following standard payment file formats may be used:

- XML - ISO20022
- CSV (Proprietary Format)

Detailed mapping specifications will be provided to the Company depending on selected file type. The file specification document will describe the import file formats for *businessBridge*® Direct which allows users to import different payment types via s/FTP.

Note: Currencies and Currency Pairs Supported in FX and Foreign Currency Wire

USD Debit Account Currency - Credit Currencies supported:

Currency Code	Currency Name
AED	United Arab Emirates Dirham
AUD	Australian Dollar
BHD	Bahraini Dinar
BRL	Brazilian Real
CAD	Canadian Dollar
CHF	Swiss Franc
CNH	China Yuan
COP	Columbian Peso
CZK	Czech Koruna
DKK	Danish Krone
EUR	Euro
FJD	Fiji Dollar
GBP	Pound Sterling
GHS	Ghanaian Cedi
HKD	Hong Kong Dollar
HUF	Hungarian Forint
IDR	Indonesian Rupiah
ILS	New Israeli Sheqel
INR	Indian Rupee
ISK	Icelandic Krona
JPY	Japanese Yen
KES	Kenyan Shilling
KRW	Korean Won
MAD	Moroccan Dirham
MXN	Mexican Peso
MYR	Malaysian Ringgit
NGN	Nigerian Naira
NOK	Norwegian Krone
NZD	New Zealand Dollar
PHP	Phillipine Peso
PKR	Pakistani Rupee
PLN	Polish Zloty
RON	Romanian New Leu
SAR	Saudi Riyal
SEK	Swedish Krona

SGD	Singapore Dollar
THB	Thai Baht
TRY	Turkish Lira
TWD	New Taiwan, China Dollar
USD	US Dollar
VND	Vietnamese Dong
ZAR	South African Rand

Non-USD Debit Account Currency – Pairs Supported:

Debit Account Currency Code	Credit Account Currency Code
AUD	AUD
AUD	USD
CAD	CAD
CAD	USD
CHF	CHF
CHF	USD
CNH	CNH
CNH	USD
DKK	DKK
DKK	USD
EUR	EUR
EUR	USD
GBP	GBP
GBP	USD
HKD	HKD
HKD	USD
JPY	JPY
JPY	USD
MXN	MXN
MXN	USD
NZD	NZD
NZD	USD
SEK	SEK
SEK	USD
SGD	SGD
SGD	USD

Check Printing

The following standard payment file formats may be used:

- XML - ISO20022
- CSV (Proprietary Format)

Detailed mapping specifications will be provided to the Company depending on selected file type. The file specification document will describe the import file formats for *businessBridge*® Direct which allows users to import different payment types via s/FTP.

Integrated Payments

If you use the same format for all payment types (e.g. XML ISO20022 on ACH, Wire and Check Printing), you may choose to combine transactions from different payment types into a single file and send it to the bank. The bank will help you to split the payment types at the backend and process it accordingly.

Payment File FTP Folder Pickup

After you are successfully authenticated and connect to the Bank's FTP folder, you will find several folders inside. Different payment type's file shall be dropped to its respective FTP folder for the bank processing. Dropping a file to the wrong FTP folder will result in file load rejection. Here is the table that describes the expected payment type for each FTP folder respectively.

FTP Folder	Expected Payment Type
/ACHPAYMENTSIMPORT	ACH Payment
/WIREIMPORT	USD Local & International Wire
/FXWIREIMPORT	FX and Foreign Currency Wire
/CHECKIMPORT	Check Printing
/IPIIMPORT	Integrated Payment

Information Reporting File Specifications

The information reporting file type that is used to receive balances and transactions may be either:

- BAI2
- .CSV/Text - Comma Separated Value
- .XML/CAMT - ISO20022

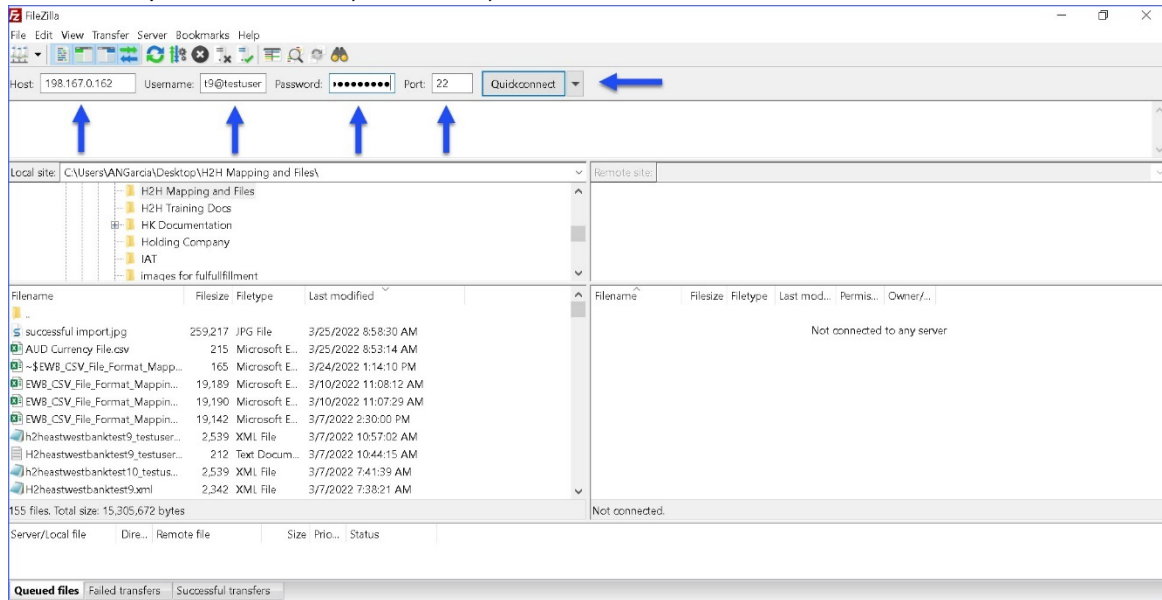
Depending on selected file type, detailed mapping specification guides will be provided to the Company. You can also go into the public source from the internet to understand the information reporting standard formats from the market.

For .CSV/Text, since the format is proprietary, please contact our representative via ewbb@eastwestbank.com and we will work with you on the file specification details.

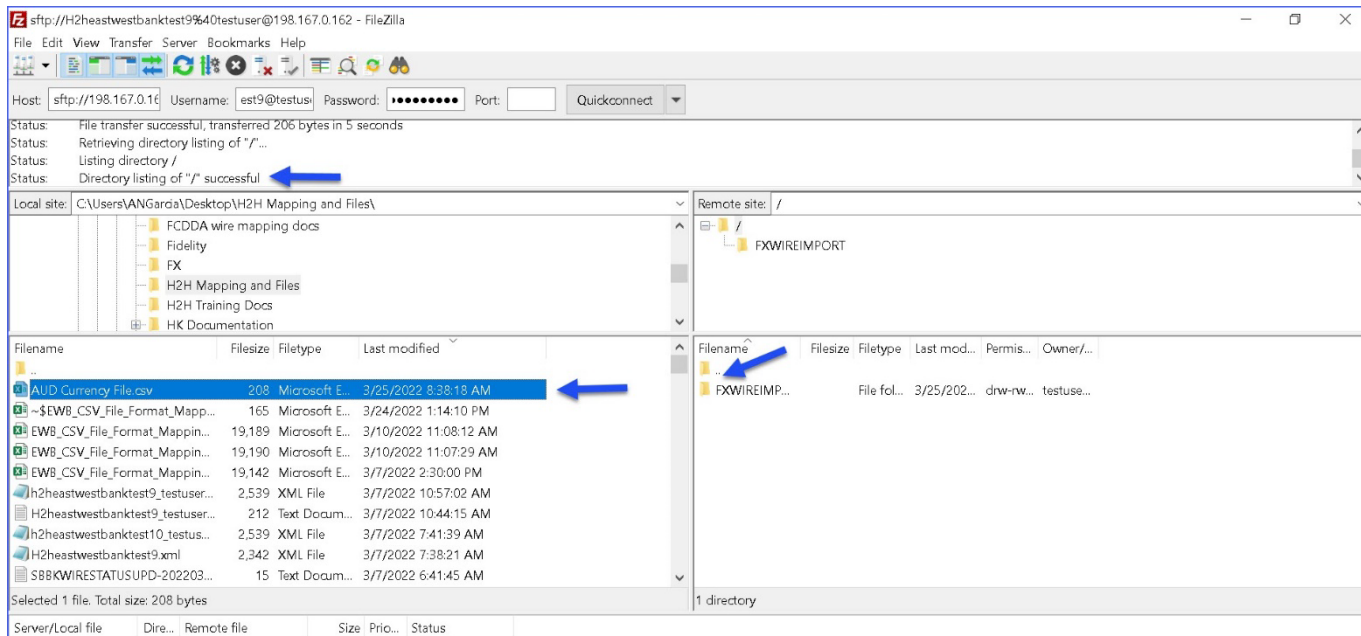
Sample of FTP Client Connection and Payment File Transfer

There is no restriction of which FTP tools you choose. You may use your own proprietary FTP Client tools to connect to our FTP server. Below is the sample of using “FileZilla”, a public available open-source FTP client tools, to demonstrate the establishment on the FTP connection and push a payment file to our end.

- Connect to s/FTP. Enter Host, Username, Password and Port. Select Quickconnect.



- Browse to the payment file you wish to send from your end and move it to the relevant folder. Please be reminded to drop your payment file to the correct FTP folder. After dropping the file, status should be ‘successful’ if the connection is normal



- If the file has been accepted by the H2H application, depending on your subscription preference, email or xml notifications will be sent to the customer. (Notification message varies depending on the types of payment. Below sample shows the email notification sample from a FX payment file.)

File load successful notification:

East West Bank US - File Load Success

APP_APIServices_PRD
Retention Policy: 3 Year Delete - Inbox (3 years) Expires: 3/24/2025

Reply Reply All Forward

Fri 3/25/2022 8:43 AM

File Load Successful Validation

EAST WEST BANK
Your financial bridge®

File Received Date Time (PST)	Mar 25, 2022 08:42:53
File Received Date Time (UTC)	Mar 25, 2022 15:42:53

Batch Id:	1580
Company Id:	H2heastwestbanktest9
User Name:	testuser
Message Id:	
File Name:	AUD_Currency_File.csv
File Type:	Csv
File Size:	206 bytes
Upload Method:	sFTP
Item Count:	1
Status:	In Progress

Transaction delivered notification:

Wire Transfer Status Change Notification - Delivered - 106169

APP_APIServices_PRD
Retention Policy: 3 Year Delete - Inbox (3 years) Expires: 3/24/2025

Reply Reply All Forward

Fri 3/25/2022 8:46 AM

Wire Transfer Status Change Notification - Delivered - 106169

EAST WEST BANK
Your financial bridge®

Report Date Time (PST)	Mar 25, 2022 08:45:40
Report Date Time (UTC)	Mar 25, 2022 15:45:40

Transaction Number: 106169

Amount To: 200.00 AUD

Beneficiary Name: Radium Capital Pty Ltd

Confirmation Number:

Status: Delivered

Transaction completed notification with the Confirmation Number

Wire Transfer Status Change Notification - Completed - 106169

APP_APIServices_PRD
Retention Policy: 3 Year Delete - Inbox (3 years) Expires: 3/24/2025

Reply Reply All Forward

Fri 3/25/2022 8:55 AM

Wire Transfer Status Change Notification - Completed - 106169

EAST WEST BANK
Your financial bridge®

Report Date Time (PST)	Mar 25, 2022 08:54:33
Report Date Time (UTC)	Mar 25, 2022 15:54:33

Transaction Number: 106169

Amount To: 200.00 AUD

Beneficiary Name: Radium Capital Pty Ltd

Confirmation Number: FX10112

Status: Completed