



華美銀行  
EAST WEST BANK

HONG KONG BRANCH

Incorporated with limited liability under the laws of California, United States of America

*business*Bridge® Premier HK  
Online Banking  
User Guide

Local, International & Cross Region Payments

January 2023

# Contents

Overview .....	3
Security Best Practices .....	3
<b>Email Request Verification and Procedures .....</b>	<b>4</b>
Cut-off Times .....	5
Payment Status .....	5
Payments Menu Options.....	6
Create a Template .....	6
<b>Book Wire Template.....</b>	<b>7</b>
<b>Foreign Currency Wire Template.....</b>	<b>10</b>
<b>Approving a Template .....</b>	<b>13</b>
Create a Book Wire Payment .....	14
<b>Create a Book Wire Payment from an Existing Template .....</b>	<b>14</b>
<b>Create a Book Wire Payment without Template .....</b>	<b>16</b>
Create a Foreign Currency Wire Payment .....	20
<b>Create a Foreign Currency Wire Payment from an Existing Template .....</b>	<b>20</b>
<b>Create a Foreign Currency Wire Payment without a Template .....</b>	<b>23</b>
<b>Approve Payment .....</b>	<b>26</b>
Create a Master Recipient.....	28
Cross Region Transfer.....	31
<b>Approve Transfer .....</b>	<b>33</b>
Terms & Other Definitions .....	34
Appendix .....	35

## Overview

This guide will provide step-by-step instructions on initiating local and international payments using *business*Bridge® Premier HK. We'll walk you through how to create payment templates, to send payments from those templates, as well as show you how to send payments without a template. Instructions on how to approve a payment or template are also provided in this guide.

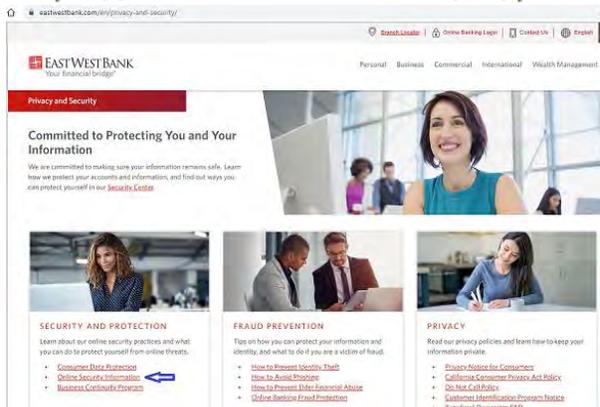
For International Payments, there is an Appendix with detailed requirements based on the country of the intended beneficiary.

## Security Best Practices

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

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



## 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 several 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).

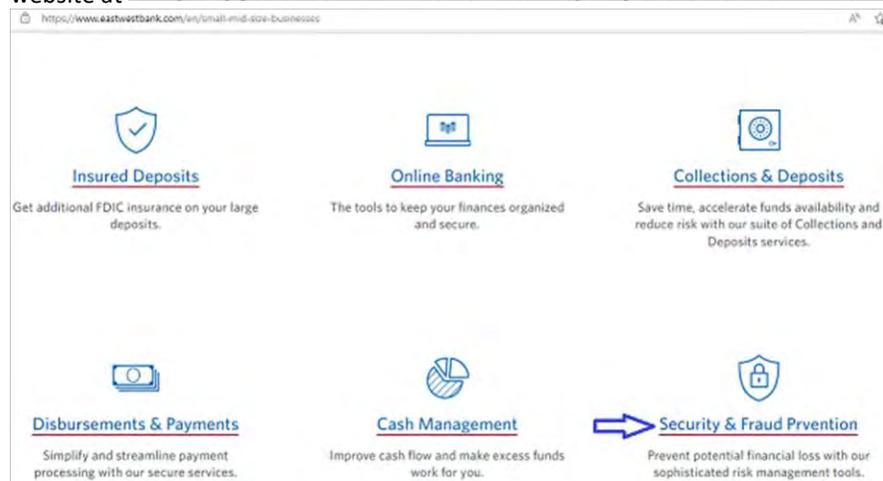
## Email Request Verification and Procedures

**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 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 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 of our website at <https://www.eastwestbank.com/en/small-mid-size-businesses>.



For immediate support or to report any discrepancies, email us at [CustomerCareHK@eastwestbank.com](mailto:CustomerCareHK@eastwestbank.com) or call us at (852) 2218 9010.

## Cut-off Times

Wires submitted online are processed in real-time and can be created and approved at any time. The wire instruction submitted before cut-off time on business days (Monday to Friday (except Saturday, Sunday and HK Public Holiday)) to processing on the same day, please following cut-off times.

Wire Transfer Types				Cutoff Times
Book Wire - Same Currency for Same & Cross Region Transfer				4:30pm HKT
Foreign Currency Wire - Foreign Currency Exchange to HKD/USD for accounts under your entitlement accounts within EWB Group				4:00pm HKT
Foreign Currency Wire - Foreign Currency Exchange to non-HKD/non-USD for accounts under your entitlement accounts within EWB Group				4:00pm HKT
<b>NOTE** The Bank will settle your transaction on the processing day (i.e. 1 day earlier than the Value Date) subjected to the availability of that currency funding.</b>				
Foreign Currency Wire – All Local & International Payment				Refer to the table
Recipient Currency	Cutoff time	Recipient Currency	Cutoff Time	
CAD	2:00pm HKT	JPY	2:30pm HKT	
GBP	2:00pm HKT	NZD	2:30pm HKT	
EUR	2:00pm HKT	SGD	2:30pm HKT	
CNH	2:00pm HKT	HKD	3:30pm HKT	
AUD	2:30pm HKT	USD	4:00pm HKT	

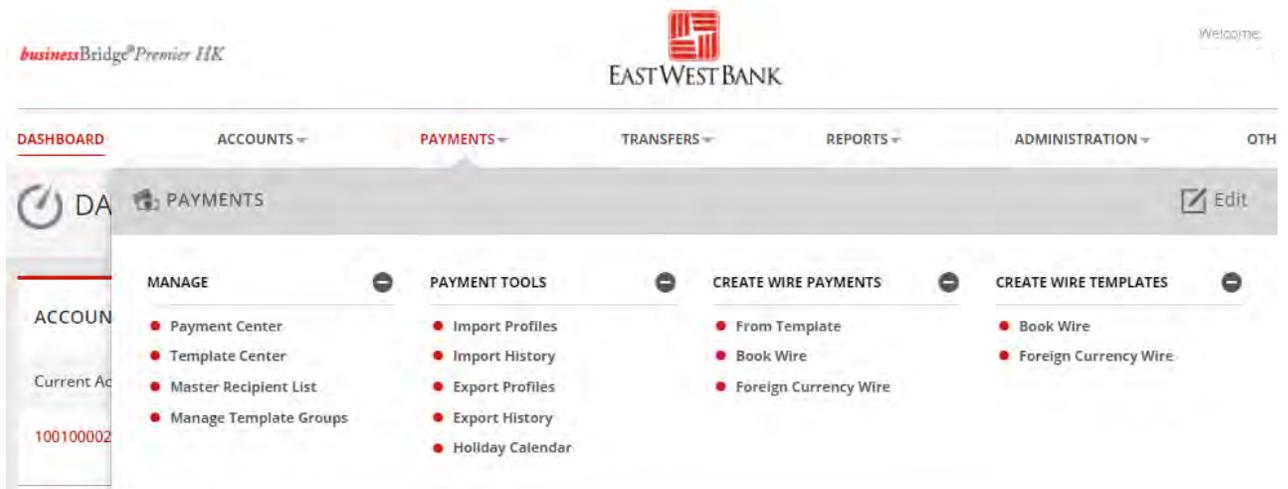
## Payment Status

Statuses will update in real-time.

Status	Definition								
<b>Pending Approval</b>	Payment approval is required before it is submitted to the bank for processing.								
<b>Scheduled</b>	<p>Payment was scheduled in advance (created and approved). The payment will be processed on the morning of the indicated value date.</p> <table border="1"> <thead> <tr> <th>Wire Transfer Types</th> <th># Days You Can Schedule in Advance (Calendar Days)</th> </tr> </thead> <tbody> <tr> <td>Book Wire (Same Currency for Same &amp; Cross Region Transfer)</td> <td>30</td> </tr> <tr> <td>Foreign Currency Wire (All Foreign Currency Exchange Payment)</td> <td>7</td> </tr> <tr> <td>Foreign Currency Wire (Same Currency Local &amp; International Payment)</td> <td>7</td> </tr> </tbody> </table>	Wire Transfer Types	# Days You Can Schedule in Advance (Calendar Days)	Book Wire (Same Currency for Same & Cross Region Transfer)	30	Foreign Currency Wire (All Foreign Currency Exchange Payment)	7	Foreign Currency Wire (Same Currency Local & International Payment)	7
Wire Transfer Types	# Days You Can Schedule in Advance (Calendar Days)								
Book Wire (Same Currency for Same & Cross Region Transfer)	30								
Foreign Currency Wire (All Foreign Currency Exchange Payment)	7								
Foreign Currency Wire (Same Currency Local & International Payment)	7								
<b>Sent</b>	The wire is being transmitted to the bank.								
<b>Received by Bank</b>	Payment request is acknowledged and is in process by the bank.								
<b>Confirmed</b>	<p>Payment was processed and a Reference number is available in the online banking system. <i>Note: Once the payment is in "Confirmed" status, you will no longer be able to alter or stop the payment.</i></p>								
<b>Overdue</b>	Payment was not approved prior to the cut off time of the indicated value date. Updating the value date will allow the payment to be re-queued for approval.								
<b>Deleted</b>	The payment was approved and later canceled, prior to being sent to the bank.								
<b>Completed (Transfers)</b>	Payment is processed and funds have been credited/debited.								

## Payments Menu Options

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



Online Wire Type	Description of Wire
Foreign Currency Wire	All EWB account-to-Account Transfers (different currency) HK Local RTGS (same & different currency) Foreign Currency Wire (same & different currency)
Book Wire	Transfers from your EWB HK Account to Third Party EWB HK/US Account (same currency)

## Create a Template

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

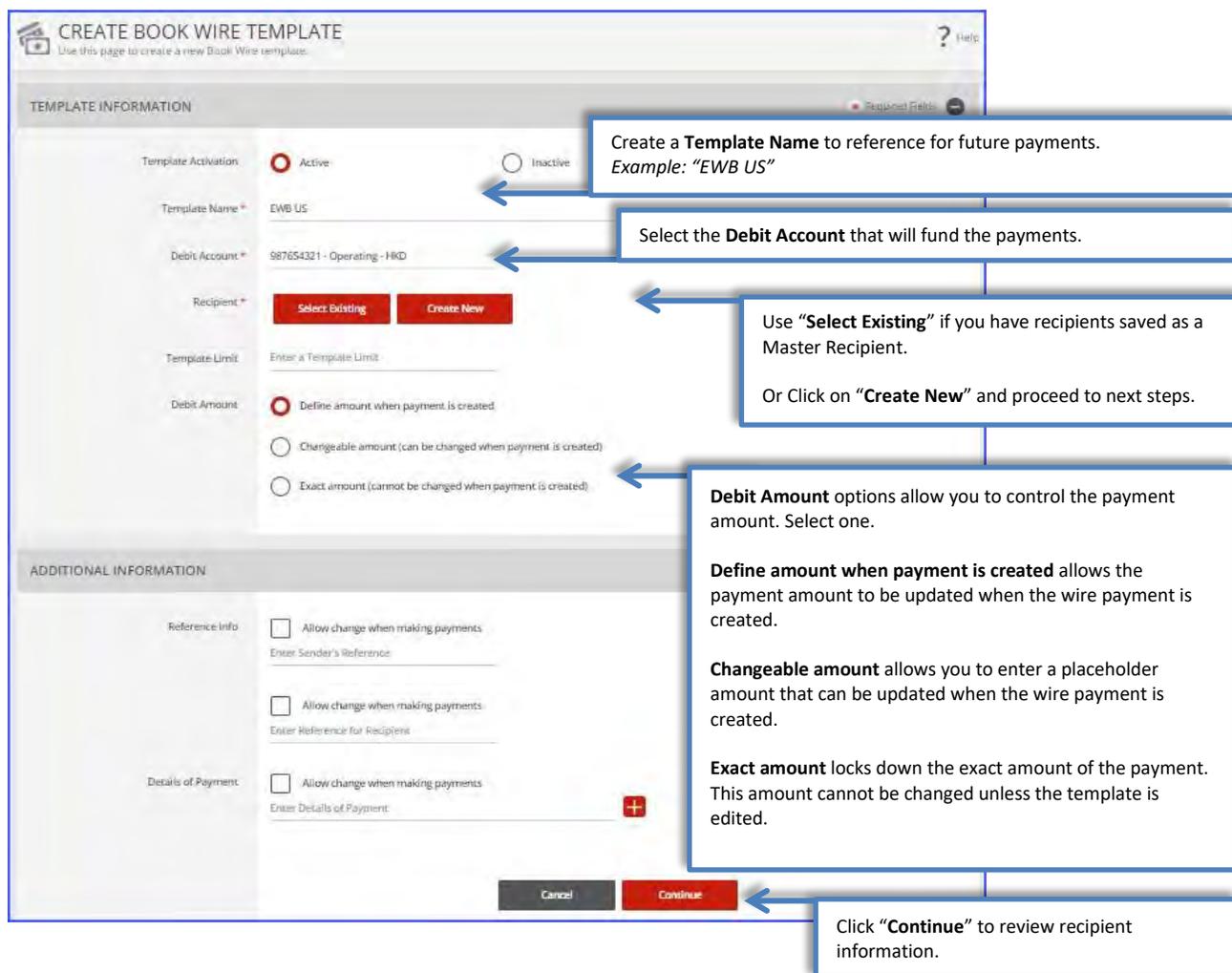
Save details of your frequent payees for future transfers into a template.

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 a Book Wire if the recipient account is within the East West Bank.



## Create a Template with a New Recipient

**CREATE RECIPIENT**

Recipient Name *	EWB US	Enter the official <b>Recipient Name</b> (company or individual at EWB US / EWB HK). Limited to 35 characters; if needed, continue entering the recipient's name in the Address line 1.
Recipient ID *	81000122	Enter the <b>Recipient's Account Number</b> at EWB US / EWB HK.
Address Line 1	Enter Address Line 1	
Address Line 2	Enter Address Line 2	
Address Line 3	Enter Address Line 3	
Bank *	EW BK SMRINO - 322070381 - ABA (Wire)	Select the Recipient Bank To US - EW BK SMRINO – 322070381 To Hong Kong Branch - EWBKHKHH
Options	<input checked="" type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information	<i>Optional but recommended:</i> Check " <b>Save to Master Recipient List</b> " for future use.

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

**PREVIEW RECIPIENT** Required Fields ? X

Recipient Name	EWB US
Recipient ID	81000122
Recipient Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA
Save to Master Recipient List	Yes
Recipient Contact Information	No

Click "**Submit**" to save the recipient

**PREVIEW BOOK WIRE TEMPLATE**  
Use this page to preview a Book Wire template.

Help

Required Fields

**TEMPLATE INFORMATION**

Template Activation	Active
Template Name	EWB US
Debit Account	987654321 - Operating - HKD
Recipient	EWB US 81000122
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA United States
Debit Amount	Define amount when payment is created

**ADDITIONAL INFORMATION**

Sender's Reference	No changes allowed
Reference for Recipient	No changes allowed
Details of Payment	No changes allowed

Cancel Edit Template Submit Template

Review and verify the entire template for accuracy.

Click "Submit Template" to save the template.



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

## Foreign Currency Wire Template

Follow these instructions to create a template to send **wire payments to individuals or businesses inside or outside of Hong Kong.**

You may also use this function to create template for FX payments and transactions to EWB HK or EWB US accounts of your own or a third party.

Note: Foreign Currency Wire Payment would consist of (FX transaction):

- Foreign Currency Exchange to your own account(s) at East West Bank Or to other East West Bank (different currency transaction)
- HK Local RTGS to other banks
- Cross Region Payment to other banks

Cross Region transfers to certain countries require additional information. For details, please refer to the [https://oaos.eastwestbank.com.hk/documents/BBP\\_Country\\_Payment\\_Rule\\_Guide\\_v202011.pdf](https://oaos.eastwestbank.com.hk/documents/BBP_Country_Payment_Rule_Guide_v202011.pdf)

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Welcome

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS REPORTS ADMINISTRATION OTH

DA PAYMENTS Edit

MANAGE PAYMENT TOOLS CREATE WIRE PAYMENTS CREATE WIRE TEMPLATES

- Payment Center
- Template Center
- Master Recipient List
- Manage Template Groups
- Import Profiles
- Import History
- Export Profiles
- Export History
- Holiday Calendar
- From Template
- Book Wire
- Foreign Currency Wire
- Book Wire
- Foreign Currency Wire

From the Payments menu > Create Wire Templates, click on "Foreign Currency Wire."

### CREATE FOREIGN CURRENCY WIRE TEMPLATE

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

TEMPLATE INFORMATION Required Fields

Template Activation  Active  Inactive

Template Name \* Enter a Template Name

Debit Account \* 1001100430510 - USD Saving - HKD

Recipient \*

Template Limit Enter a Template Limit

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

Recipient Currency \* Select a Currency

Create a **Template Name** to reference for future payments. Example: "Pipervika"

Select the **Debit Account** that will fund the payment.

**Debit Amount** 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

Select Recipient Currency

**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

Buttons: Cancel, Continue

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

Checking "Reference Info" fields allow additional reference information to be entered when creating the payment. Example: "Invoice# 4567ABC"  
 If this field is **unchecked**, the same reference will be inserted in **ALL future payments** created with this template.

Select one of the **Charges** options.

Click "**Continue**" to proceed.

**CREATE RECIPIENT**

Recipient Name \*: Pipervika

Recipient ID Type \*: Account Number

Recipient ID \*: 1122334455

Address Line 1 \*: Radhusbrygge 4, 0160

Address Line 2 \*: Oslo, Norway

Address Line 3: Enter Address Line 3

Bank \*:  Select from List  Enter Bank Information with Bank ID

Remove

BANK NORWEGIAN AS  
 SWIFT (International) NORWNOK1  
 LYBEKKEGATEN 2  
 OSLO NORWAY

Options:  Save to Master Recipient List  
 Add Contact Information

Buttons: Cancel, Continue

Enter the official **Recipient Name** (company or individual). Limited to 35 characters. If needed, continue entering the recipient's name in the **Address line 1**.

Select "**Account Number**" option.

Enter the **Recipient's Account Number**.

Enter the **Recipient's Address**. Your wire payment may be returned if information is insufficient/mismatched.

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.

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

Click "**Continue**" to proceed.

 **PREVIEW FOREIGN CURRENCY WIRE TEMPLATE** ? Help

Use this page to preview a Foreign Currency Wire template.

---

**TEMPLATE INFORMATION** + Required Fields -

Template Activation	Active
Template Name	Template
Debit Account	1001601476500 - USD SAV - GT & PARTNERS LIMITED - USD
Recipient	Chan Ho Ho 357264123 US US
Bank	JPMORGAN CHASE BANK, N.A. SWIFT (International) CHASUS33ARP NEW YORK UNITED STATES
Debit Amount	Define amount when payment is created
Recipient Currency	USD

---

**ADDITIONAL INFORMATION** -

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

Cancel Edit Template Submit Template

Review and verify the entire template for accuracy.

Click "Submit Template" to save the template.

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

## Approving a Template

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

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EAST WEST BANK

Welcome,

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS REPORTS ADMINISTRATION OTH

DA PAYMENTS Edit

MANAGE PAYMENT TOOLS CREATE WIRE PAYMENTS CREATE WIRE TEMPLATES

- Payment Center
- Template Center
- Master Recipient List
- Manage Template Groups

- Import Profiles
- Import History
- Export Profiles
- Export History

- From Template
- Book Wire
- Foreign Currency Wire

- Book Wire
- Foreign Currency Wire

From the Payments menu > Manage, 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: Enter Template Name

Payment Type: All Payment Types

Template Status: All Statuses

Search

ADVANCED SEARCH

Template Name	Payment Type	Template Status	Recipient	Amount (Items)	Action
FX	Wire	Active	UK payment MARKS AND SPENCER FINANCIAL SERVICE	Recipient Bank	VIEW LAST MODIFIED BY
SMS TESTING TEMPLATE 1 sms003	Foreign Currency Wire	Approved Active	CBFT RECIPIEN 1501 BNP-PARIBAS SA (FORMERLY BANQUE NAT	Recipient Amount (Items)	
To Brenda	Book Wire	Approved Active	HKE		

Show / Hide Columns

Reject Delete Approve Create Payment Export

Select the template you would like to APPROVE.

Click on template name to EDIT the template.

Click "Approve" to proceed.

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

APPROVE TEMPLATES

Use this page to approve Templates.

SELECTED TEMPLATES

Template Name	Status	Co. Account	Type	Recipient	Amount (Items)	Rate
WatchAttitude SA	Pending Approval Active	987654321 Operating	Internacional Wire	WatchAttitude SA BANCA CORPORACION BANCARIA S.A., B	Recipient Bank	Recipient Amount (Items)

AUTHORIZATION

Memo: Enter a Memo

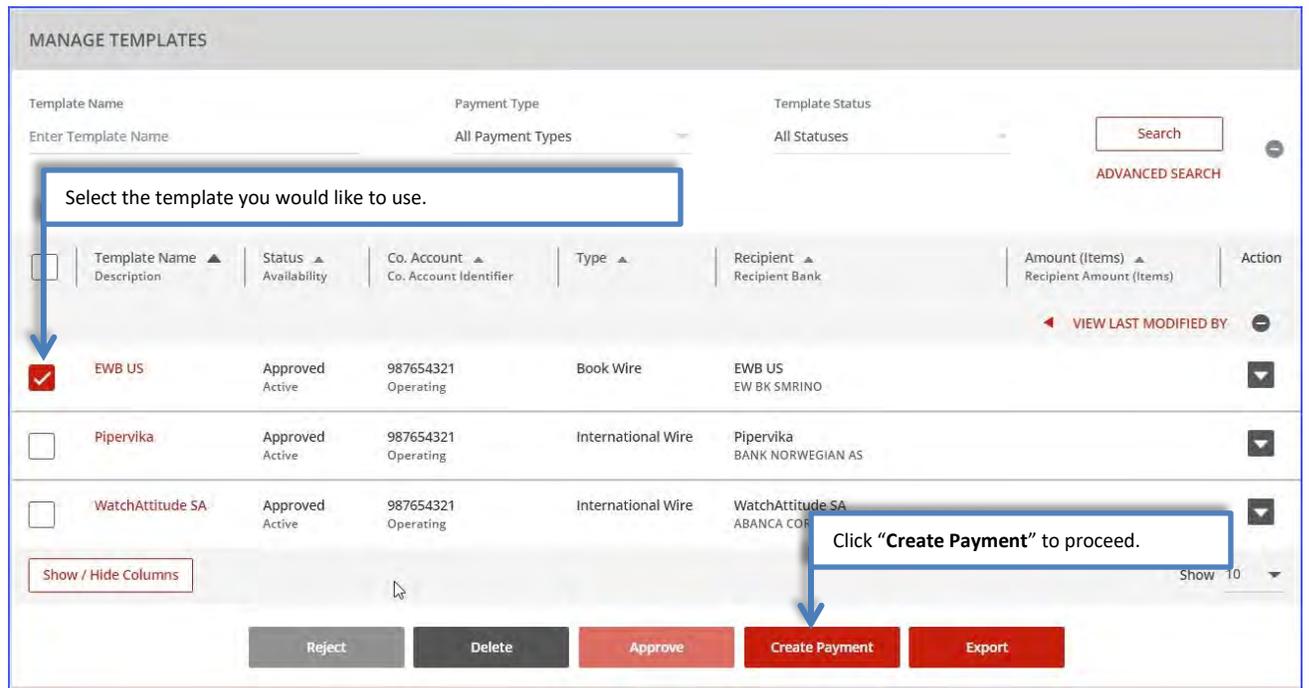
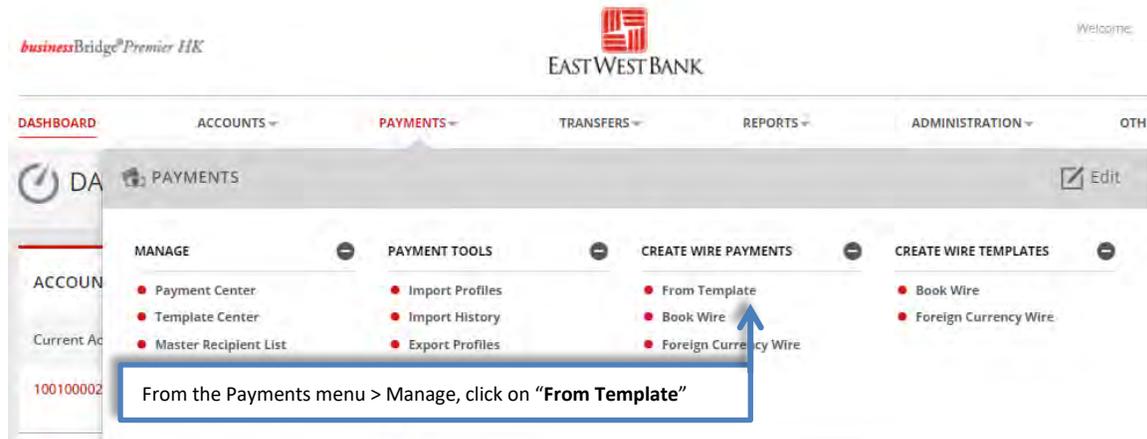
Cancel Approve

Click "Approve" to confirm.

Successful Submit  
Template WatchAttitude SA approved successfully.

# Create a Book Wire Payment

## Create a Book Wire Payment from an Existing Template



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

### CREATE BOOK WIRE PAYMENT FROM TEMPLATE

Use this page to create a new Book wire payment from template.

PAYMENT INFORMATION Required Fields

Template Name	EWB US
Account	987654321 - Operating - HKD
Amount *	200.00
Value Date *	10/17/2020
Frequency	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring
Recipient	EWB US 81000122
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CA UNITED STATES

ADDITIONAL INFORMATION

Workflow  Approve on Submit

Annotations:  
- Enter the payment Amount. (points to Amount field)  
- Select the Date you would like the bank to process the wire. (points to Value Date field)  
- Determine the Frequency of the payment. (points to Frequency field)  
- Click "Continue" to proceed. (points to Continue button)

### PREVIEW BOOK WIRE PAYMENT FROM TEMPLATE

Use this page to preview a Book wire payment from template.

PAYMENT INFORMATION Required Fields

Template Name	EWB US
Account	987654321 - Operating - HKD
Amount	USD 200.00
Value Date	10/17/2020
Send Date	10/16/2020
Frequency	One-Time Only
Recipient	EWB US 81000122
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CA UNITED STATES

ADDITIONAL INFORMATION

Approve on Submit No

Annotations:  
- Review and verify the payment for accuracy. (points to the main payment details section)  
- Click "Submit Payment" to proceed. (points to Submit Payment button)

 **Successful Submit**  
Payment STX6YG5J53 has been successfully created. Total amount HKD 200.00.

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

## Create a Book Wire Payment without Template

The screenshot shows the EastWest Bank BusinessBridge Premier HK dashboard. The 'PAYMENTS' menu is expanded, and the 'CREATE WIRE PAYMENTS' sub-menu is selected. The 'Book Wire' option is highlighted with a blue arrow. A callout box points to this option with the text: "From the Payments menu > Create Wire Payments, click on 'Book Wire.'"

The screenshot shows the 'CREATE BOOK WIRE PAYMENT' form. The form is divided into 'PAYMENT INFORMATION' and 'ADDITIONAL INFORMATION' sections. Callouts provide instructions for each field:

- Account:** Select the **Account** that will fund the payment.
- Amount:** Enter the **Amount**.
- Value Date:** Select the **Date** you would like for the bank to process the wire.
- Recipient:** Click on **"Create New"** and proceed to next steps, or Use **"Select Existing"** if you have recipients saved as a Master Recipient.

The form includes fields for Account (987654321 - Operating - HKD), Amount (425.00), Value Date (10/17/2020), Frequency (One-Time Only selected), and Recipient (Select Existing / Create New buttons). The 'ADDITIONAL INFORMATION' section includes Reference Info (Sender's Reference, Reference for Recipient), Details of Payment, and Workflow (Approve on Submit checkbox). 'Cancel' and 'Continue' buttons are at the bottom.

### Reference Information Details:

- **Sender's Reference** – Use this field for internal reference only. Information inserted in this field will not display to the beneficiary.
- **Reference for Recipient** – Use 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** – Use this field for additional "Reference for Recipient" details. You must use each line before adding additional lines. The wire payment will be rejected if you have a blank line.

### CREATE RECIPIENT

Required Fields ? X

Recipient Name \* EWB US Account ← Enter the Recipient Name.

Recipient ID \* 8546789

Address Line 1 Enter Address Line 1

Address Line 2 Enter Address Line 2

Address Line 3 Enter Address Line 3

Bank \* EW BK SMRINO - 322070381 - ABA (Wire) ← Select the Recipient Bank  
To US - EW BK SMRINO – 322070381  
To Hong Kong Branch - EWBKHKHH

Options

- Save to Master Recipient List ← Optional but recommended:  
Check "Save Recipient for Later use" for later management.
- Add Contact Information

Cancel Continue

### PREVIEW RECIPIENT

Required Fields ? X

Recipient Name EWB US Account

Recipient ID 8546789

Recipient Bank EW BK SMRINO  
ABA (Wire) 322070381  
PASADENA CALIFORNIA

Save to Master Recipient List Yes

Recipient Contact Information No

Cancel Edit Submit ↑ Click "Submit" to proceed.

**CREATE BOOK WIRE PAYMENT** ? Help  
 Use this page to create a new Book Wire payment.

**PAYMENT INFORMATION** \* Required Fields

Account \* 987654321 - Operating - HKD

Amount \* 425.00

Value Date \* 10/17/2020

Frequency \*  One-Time Only  Recurring

Recipient \* Remove

EWB US Account  
8546789

Bank  
EW BK SMRIND  
ABA (Wire) 322070381  
PASADENA United States

The account number that will be receiving the funds.

---

**ADDITIONAL INFORMATION**

Reference Info  
 Enter Sender's Reference  
 Enter Reference for Recipient

Details of Payment  
 Enter Details of Payment

Workflow  
 Approve on Submit

Optional: Enter additional information relating to the payment or recipient.

Click "Continue" to proceed.

Cancel
Continue

**Reference Information Details:**

- **Sender's Reference** – Use this field for internal reference only. Information inserted in this field will not display to the beneficiary.
- **Reference for Recipient** – Use 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** – Use this field for additional "Reference for Recipient" details. You must use each line before adding additional lines. The wire payment will be rejected if you have a blank line.

 **PREVIEW BOOK WIRE PAYMENT** ? Help  
Use this page to preview a Book Wire payment.

**PAYMENT INFORMATION** Required Fields

Account	987654321 - Operating - HKD
Amount	USD 425.00
Value Date	10/17/2020
Send Date	10/16/2020
Frequency	One-Time Only
Recipient	EWB US Account 8456789
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA United States

**ADDITIONAL INFORMATION**

Approve on Submit	No
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Your payment may need to be approved; please refer to the “Approve Payment” section of this user guide.

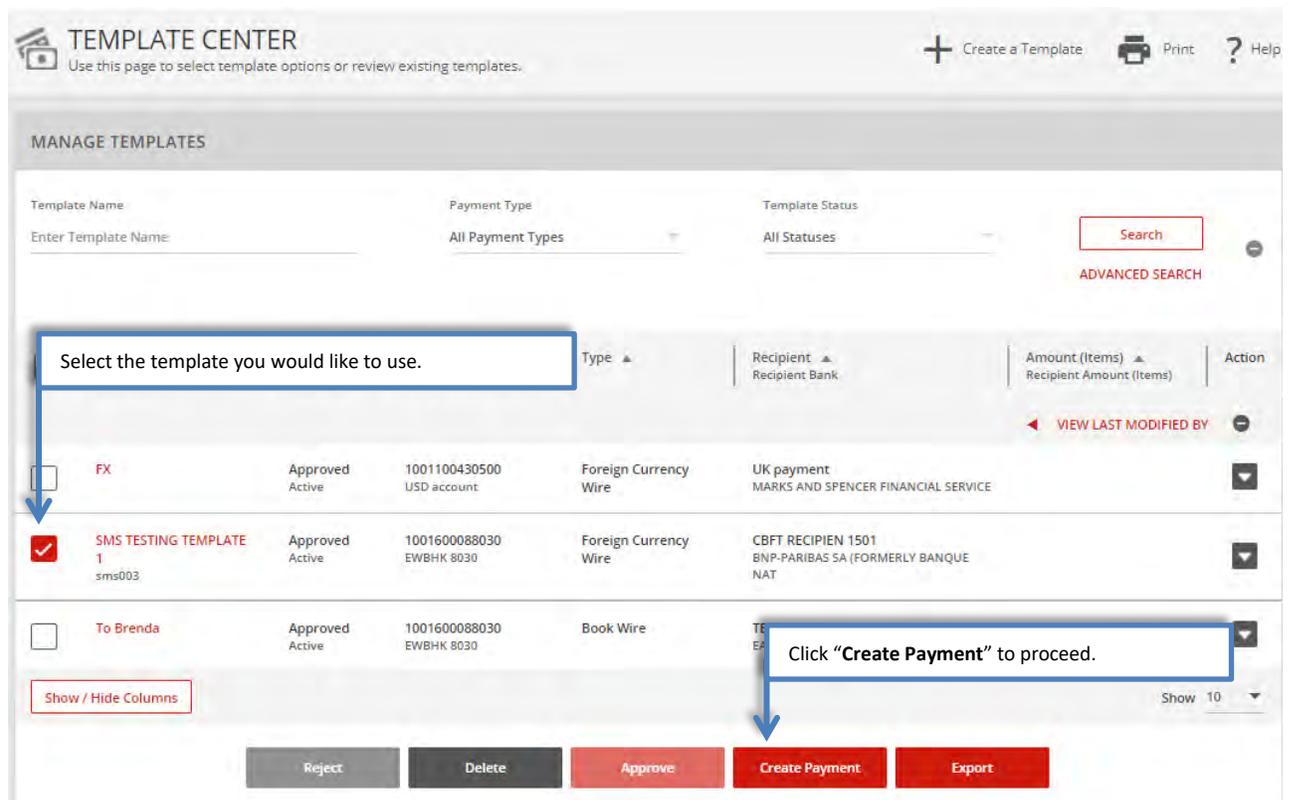
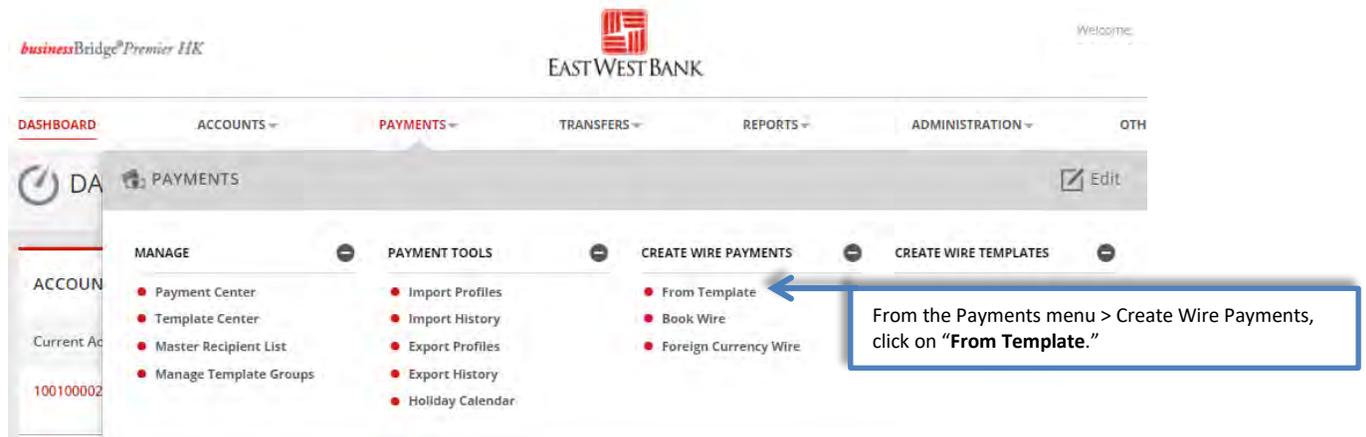
# Create a Foreign Currency Wire Payment

## Create a Foreign Currency Wire Payment from an Existing Template

Note: Foreign Currency Wire Payment would consist of:

- Foreign Currency Exchange to accounts under your entitlement
- Foreign Currency Exchange to accounts within EWB Group
- HK Local RTGS to other banks
- Cross Region Payment to other banks

Cross Region transfers to certain countries require additional information. For details, please refer to the [https://oaos.eastwestbank.com.hk/documents/BBP\\_Country\\_Payment\\_Rule\\_Guide\\_v202011.pdf](https://oaos.eastwestbank.com.hk/documents/BBP_Country_Payment_Rule_Guide_v202011.pdf)



Information previously saved into the template is pre-filled into the payment.

 **CREATE FOREIGN CURRENCY WIRE PAYMENT FROM TEMPLATE** ? Help

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

---

**PAYMENT INFORMATION** + Required Fields -

Template Name	SMS TESTING TEMPLATE 1
Debit Account	1001600088060 - EWBHK 8060 - USD
Amount *	Enter Amount
Amount Type	<input checked="" type="radio"/> Debit Amount <input type="radio"/> Credit Amount to Recipient
Recipient	CBFT RECIPIEN 1501 3339990022 IFC TOWER 2 CENTRAL HONG KONG
Bank	BNP-PARIBAS SA (FORMERLY BANQUE NAT SWIFT (International) BNPAFRPPSAE 18 ALLEE SERR BORDEAUX FRANCE
Recipient Currency	USD

**Amount.**  
Firstly, to select the Amount Type (Currency) and enter the amount.

**Amount Type**  
**Debit Amount** – Amount is followed debit account currency  
**Credit Amount to Recipient** – Amount is followed Recipient Currency

**ADDITIONAL INFORMATION** -

Sender's Reference	Enter Sender's Reference
Details of Payment	Enter Details of Payment <span style="color: red;">+</span>
Charges	Recipient
Workflow	<input type="checkbox"/> Approve on Submit

---

**PAYMENT DATE** -

Value Date *	10/19/2020  <span style="background-color: red; color: white; padding: 2px 5px;">Get Value Date</span>
Frequency *	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring

Select the **Date** you would like the bank to process the wire.

Cancel Continue

Click "**Continue**" to proceed.



# PREVIEW FOREIGN CURRENCY WIRE PAYMENT FROM TEMPLATE

Use this page to preview a Foreign Currency Wire payment from template.

? Help

## PAYMENT INFORMATION

Required Fields

Template Name	SMS TESTING TEMPLATE 1
Debit Account	1001600088030 - USD account 1 - HKD
Amount	HKD 400.00
Credit Amount	51.47 USD (calculated)
Amount Type	Debit
Recipient	CBFT RECIPIEN 1501 33399900022 IFC TOWER 2 CENTRAL HONG KONG
Bank	BNP-PARIBAS SA (FORMERLY BANQUE NAT SWIFT (International) BNPAFRPP5AE 18 ALLEE SERR BORDEAUX FRANCE
Recipient Currency	USD
Exchange Rate	Standard Rate
Rate	1 USD = 7.77129997 HKD

Review and verify the payment for accuracy.

## ADDITIONAL INFORMATION

Charges	Recipient
Approve on Submit	No

## PAYMENT DATE

Value Date	10/19/2020
Send Date	10/17/2020
Frequency	One-Time Only

Click "Submit Payment" to continue.



### Successful Submit

Payment 0B7MF95C18 has been successfully created. Total amount HKD 400.00.

[Payment Center](#)



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

## Create a Foreign Currency Wire Payment without a Template

**Note:** Foreign Currency Wire Payment would consist of:

- Foreign Currency Exchange to accounts under your entitlement
- Foreign Currency Exchange to accounts within EWB Group
- HK Local RTGS to other banks
- Cross Region Transfer

Cross Region transfers to certain countries require additional information. For details, please refer to the [https://oaos.eastwestbank.com.hk/documents/BBP\\_Country\\_Payment\\_Rule\\_Guide\\_v202011.pdf](https://oaos.eastwestbank.com.hk/documents/BBP_Country_Payment_Rule_Guide_v202011.pdf)

The screenshot shows the East West Bank BusinessBridge Premier HK interface. The top navigation bar includes DASHBOARD, ACCOUNTS, PAYMENTS, TRANSFERS, REPORTS, ADMINISTRATION, and OTH. The PAYMENTS menu is expanded, showing sub-menus: MANAGE (Payment Center, Template Center, Master Recipient List, Manage Template Groups), PAYMENT TOOLS (Import Profiles, Import History, Export Profiles, Export History, Holiday Calendar), CREATE WIRE PAYMENTS (From Template, Book Wire, Foreign Currency Wire), and CREATE WIRE TEMPLATES (Book Wire, Foreign Currency Wire). A blue box highlights the 'Foreign Currency Wire' option under 'CREATE WIRE PAYMENTS' with the text: 'From the Payments menu > Create Wire Payments, click on "Foreign Currency Wire."'.

The screenshot shows the 'CREATE FOREIGN CURRENCY WIRE PAYMENT' form. The form is titled 'CREATE FOREIGN CURRENCY WIRE PAYMENT' and includes a subtitle: 'Use this page to create a new Foreign Currency Wire payment.' The form is divided into 'PAYMENT INFORMATION' and 'Required Fields'. The fields are: Debit Account (Select an Account), Amount (Enter Amount), Amount Type (Debit Amount, Credit Amount to Recipient), Recipient (Select Existing, Create New), Recipient Currency (Select a Currency), and Exchange Rate (Standard Rate, Contract Rate). A 'Get Rate' button is located below the Exchange Rate field. Three blue boxes provide instructions: 'Enter the payment Amount. Firstly, to select the Amount Type (Currency) and enter the amount.' (pointing to the Amount field), 'Click on "Create New" and proceed to next steps, or Use "Select Existing" if you have recipients saved as a Master Recipient.' (pointing to the Recipient field), and 'Select the credit Currency.' (pointing to the Recipient Currency field).

*If you wish to use Contract Rate, please contact your relationship manager or our FX Department.*

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

**CREATE RECIPIENT**

Enter the official **Recipient Name** (company or individual). Limited to 35 characters. If needed, continue entering the recipient's name in the address line.

Recipient Name \* Brick Lane Bikes

Recipient ID Type \* Account Number

Recipient ID \* 1234567890

Address Line 1 \* 118 Bethnal Green Road London E2 6D

Address Line 2 \* United Kingdom

Address Line 3 Enter Address Line 3

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

Remove

ABBEY NATIONAL TREASURY SERVICES PL  
SWIFT (International) ANFPG21EQD  
LONDON UNITED KINGDOM

Options  Save to Master Recipient List  Add Contact Information

Cancel Continue

Select "Account Number" option.

Enter the Recipient's Account Number.

Enter the Recipient's Address. Your wire payment may be returned if information is insufficient/mismatched.

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.

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

Click "Continue" to review recipient information.

---

**ADDITIONAL INFORMATION**

Routing Instructions  Add Intermediary Bank  Add Receiving Bank

Reference Info Enter Sender's Reference

Details of Payment Enter Details of Payment +

Sender to Receiver Information  Add Information

Charges  Recipient  Shared  Ours ?

Workflow  Approve on Submit

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.

---

**PAYMENT DATE**

Value Date \* 10/19/2020  Get Value Date

Frequency \*  One-Time Only  Recurring

Cancel Continue

Select the Date for the bank to process the wire.

Click "Continue" to proceed.



## PREVIEW FOREIGN CURRENCY WIRE PAYMENT

Use this page to preview a Foreign Currency Wire payment.

? Help

### PAYMENT INFORMATION

Required Fields

Debit Account 1001100430510 - USD Saving - HKD

Amount HKD 433.00

Credit Amount 75.27 AUD (calculated)

Amount Type Debit

Recipient ABC  
112312132  
A1  
A1

Bank MUFG BANK, LTD.  
SWIFT (International) BOTKJPJT  
7-1 MARUNOUCHI 2-CHOME  
CHIYODA-KU  
TOKYO JAPAN

Recipient Currency AUD

Exchange Rate Standard Rate

Rate 1 AUD = 5.75231623 HKD

Review and verify the payment for accuracy.

### ADDITIONAL INFORMATION

Charges Shared

Approve on Submit No

### PAYMENT DATE

Value Date 10/19/2020

Send Date 10/17/2020

Frequency One-Time Only

Click "Submit Payment" to continue.

Cancel

Edit Payment

Submit Payment



#### Successful Submit

Payment GNS3MM8OQA has been successfully created. Total amount HKD 433.00.

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

businessBridge Premier HK EAST WEST BANK

WELCOME

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS REPORTS ADMINISTRATION OTH

MANAGE PAYMENT TOOLS CREATE WIRE PAYMENTS CREATE WIRE TEMPLATES

- Payment Center
- Import Profiles
- From Template
- Book Wire
- Template Center
- Import History
- Book Wire
- Foreign Currency Wire
- Master Recipient List
- Export Profiles
- Foreign Currency Wire

From the Payments menu > Manage, click on "Payment Center."

PAYMENT CENTER

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

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.

Click on payment number to EDIT the payment.

Payment Date Send Date	Payment Name/Ref	Payment Status	Account	Payment Type	Recipient	Amount (Items) Rate
09/07/2021 09/06/2021	FST11RCOLO	Pending Approval	1001100430510 USD Saving	Foreign Currency Wire	ABA Testing	HKD 433.00 (1) AUD 75.27

Click on "Pending Approval" to REVIEW the entered information.

Click "Approve" to proceed.

Review the last person that modified the payment.

# APPROVE PAYMENTS

Before approving, review the list of selected payments.

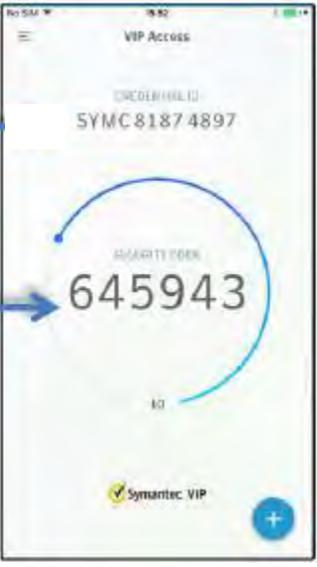
## SELECTED PAYMENTS

Payment No. Name/Reference	Send Date Payment Date	Status Confirmation No.	Co. Account Co. Account Identifier	Type Created By Template	Recipient	Amount (Items) Recipient Amount (T
OGIQSEW4CW	08/01/2022 08/01/2022	Pending Approval	1001100430500 USD account	Foreign Currency Wire	Wirex	USD 1.33 R HKD 10.00

## AUTHORIZATION

Memo

Passcode \*



Enter 6-digit passcode

Click "Approve"

 **Successful Submit**  
You have successfully approved payment YAR65DJNWD.

## 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 future payments.

businessBridge<sup>®</sup> Premier HK

EAST WEST BANK

Welcome

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS REPORTS ADMINISTRATION OTH

DA PAYMENTS Edit

MANAGE PAYMENT TOOLS CREATE WIRE PAYMENTS CREATE WIRE TEMPLATES

- Payment Center
- Template Center
- Master Recipient List
- Manage Template Groups
- Import Profiles
- Import History
- Export Profiles
- Export History
- Holiday Calendar
- From Template
- Book Wire
- Foreign Currency Wire
- Book Wire
- Foreign Currency Wire

From the Payments menu > Manage, click on “Master Recipient List.”

MANAGE MASTER RECIPIENT LIST

Use this page to review recipient details.

+ Create Recipient Print ? Help

MANAGE RECIPIENTS

ALL

Recipient Name All Status Search

ADVANCED SEARCH

<input type="checkbox"/>	Name ▲	Status ▲	Wire ▲	
<input type="checkbox"/>	Brick Lane Bikes	Approved	✓	
<input type="checkbox"/>	EWB US	Approved	✓	
<input type="checkbox"/>	Pipervika	Approved	✓	
<input type="checkbox"/>	SILK ROAD LEADER (HONGKONG) SUPPLY	Approved	✓	
<input type="checkbox"/>	Trek and Travel	Approved	✓	
<input type="checkbox"/>	WatchAttitude SA	Approved	✓	

Show / Hide Columns Show 10

From the Payments menu, click on “Create Recipient.”

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

CREATE MASTER RECIPIENT Required Fields ? X

Step 1 Use this page to add a new payment recipient.

Recipient Type \*  Wire Recipient

Payment Types \*  Book Wire  Foreign Currency Wire

Cancel Next

Select "Wire Recipient."

Select the Payment Type.

Click "Next" to enter recipient information.

Step 2 Use this page to add payment information for each payment type.

Recipient Name \* Enter Name

WIRE RECIPIENT - FOREIGN CURRENCY WIRE INFORMATION

Recipient ID Type \* Account Number

Recipient ID \* 797954998

Address Line 1 \* 187-191 Regent St. Mayfair, London

Address Line 2 \* W1B4JP, United Kingdom

Address Line 3 \* Enter Address Line 3

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

Remove

LLOYDS BANK PLC  
SWIFT (International) LOYDGB21006  
113-117 OXFORD STREET  
LONDON UNITED KINGDOM

WIRE RECIPIENT - ADDITIONAL INFORMATION

Recipient Contact  Add Contact Information

Cancel Back Preview

Enter the official Recipient Name (company or individual). Limited to 35 characters. If needed, continue entering the recipient's name in the Address line 1.

Select "Account Number" option.

Enter Recipient's Account Number.

Enter the Recipient's Address. Your wire payment may be returned if information is insufficient/mismatched.

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.

Click "Preview" to review recipient information.



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

Recipient Name lululemon

WIRE RECIPIENT - FOREIGN CURRENCY WIRE, USD WIRE INFORMATION, MULTIBANK INFORMATION

Payment Types Foreign Currency Wire  
Recipient ID Type Account Number  
Recipient ID 797954998  
Address Line 1 187-191 Regent St. Mayfair, London  
Address Line 2 W1B4JP, United Kingdom  
Bank ID Type SWIFT (International) LOYDGB21005  
Bank Name LLOYDS BANK PLC  
Address Line 1 113-117 OXFORD STREET  
Address Line 3 LONDON UNITED KINGDOM

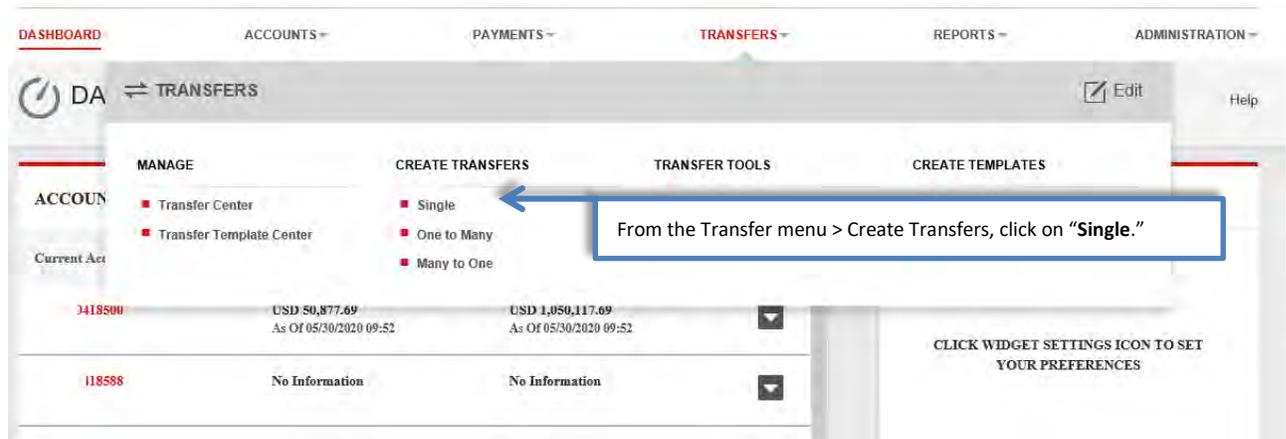
Cancel

Back

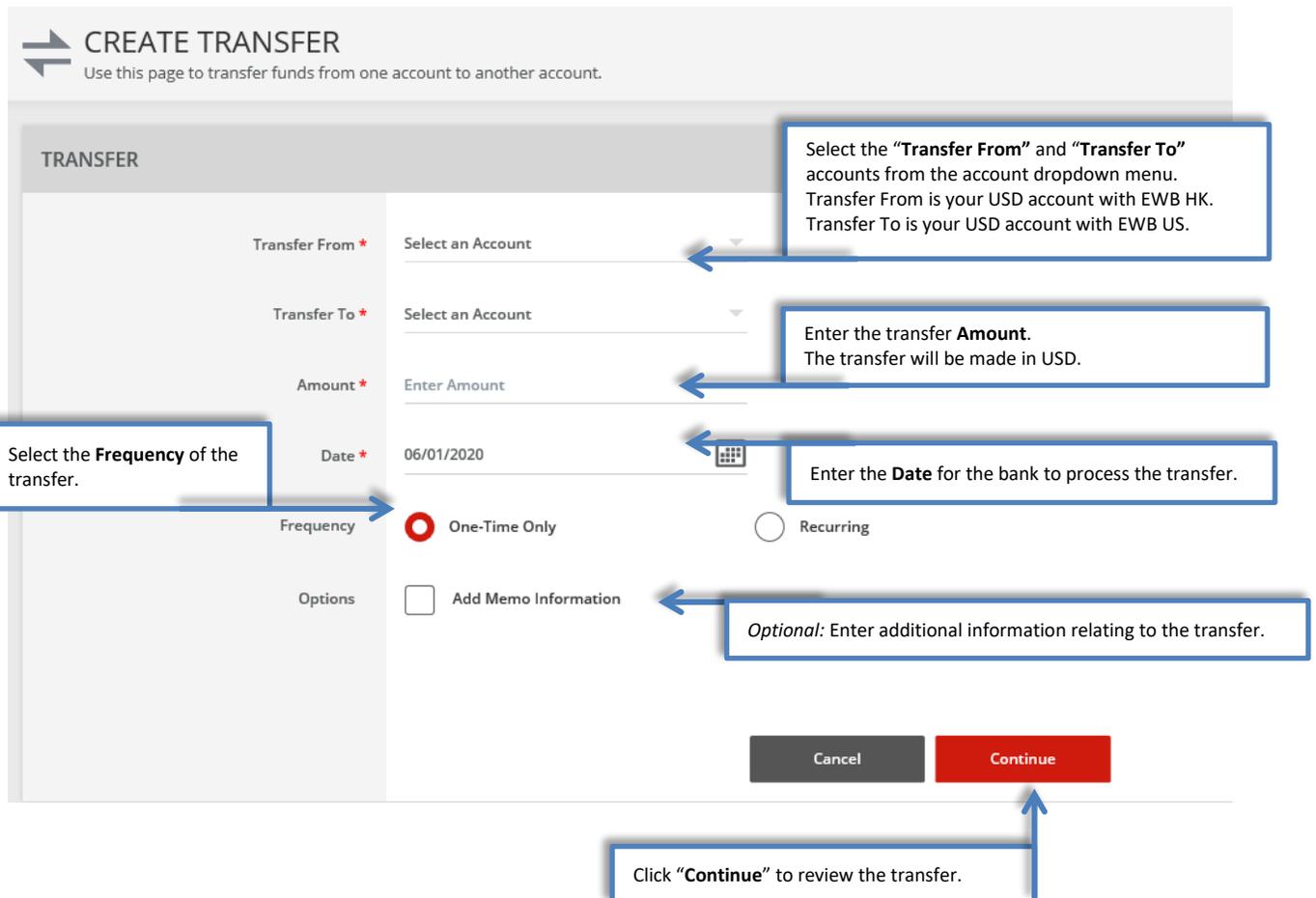
Submit Recipient

# Cross Region Transfer

Use the Cross Region Transfer function when you need move funds real-time\* between your accounts with EWB Hong Kong and EWB US.



\* Real-time settlement based on US and HK processing date/time



## PREVIEW TRANSFER

Before submitting, review the transfer instruction.

? Help

### TRANSFER

Required Fields

Transfer From	562 - test act 5662 - 349999.96
Transfer To	i70 - 2222 test co - 384567.33
Amount	333.00 USD
Date	05/29/2020
Frequency	One-Time Only

Click "Submit Transfer" to continue.

Cancel

Edit Transfer

Submit Transfer



### Successful Submit

Transfer with reference number U002E9N9G4 has been created successfully.

Transfer Center

Please note, you will be able to see the transfer debit immediately after the transfer is submitted. The transfer may take up to 1 business day to credit to the receiving account due to bank processing time.

# Approve Transfer

From the Transfers menu > Manage, click "Transfer Center."

CLICK WIDGET SETTINGS ICON TO SET YOUR PREFERENCES

Select the transfer you would like to submit to bank for processing. Depending on your company's security control settings, the transfer may need multiple approvals to submit transfer instructions to the bank.

Date	Transaction No.	From Account Account ID	To Account Account ID	Status	Frequency	Amount Calculated Amount
05/29/2020	7HOGKOF98	test 0044	test 0028	Pending Approval (0 of 1)	One Time Only	40.00 USD

Click "Approve" to proceed.

Enter the 6-digit numeric code (refreshes every 30 seconds).

5 Click "Approve" to confirm the transfer.

Successful Submit  
You have successfully approved transfer 7HOGKOF98.

## Terms & Other Definitions

### **Book Wire**

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

### **Intermediary Bank**

An intermediary bank may be needed when foreign currency wire transfers are occurring between two banks. Your wire will be sent to the Intermediary Bank and then directed to the final destination bank (“Receiving Bank”).

### **Real Time Gross Settlement (RTGS) – Within the Foreign Currency Wire Function**

A SWIFT based payment method in HK, in which debit and credit are done in the same day for quick local payment. Supports HKD, USD, and CNY.

### **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 Foreign Currency wires. Please contact your recipient or use our Bank search functionality to locate this information.

### **Foreign Currency Wire**

The transfer of funds from one account to another account in the same / different country (in any currency).

### **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.

## Appendix

### Australia, Australian Dollar (AUD)

- Full Beneficiary Name, Address, and Account Number
- Bank Name, Address, and BIC/SWIFT
- BSB Bank Code (6 digits) \* (Optional)

### Canada, Canadian Dollar - (CAD)

- Full Beneficiary Name, Address and Account Number
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)
- Bank Code (3-4 digits)
- Branch Transit Number (5 digits)

### Switzerland, Swiss Franc (CHF)

- IBAN 21 Alphanumeric
- Full Beneficiary Name and Address
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

### China, Renminbi (CNH)

- Full Beneficiary Name, Address, and Account Number
- Bank Name, Address, and BIC/SWIFT or CNAPS (12 digit code)
- Designated Purpose of Payment Code
  - /CGODDR/ - Cross Border Goods Trade
  - /CSTRDR/ - Cross Border Service Trade
  - /CCTFDR/ - Cross Border Capital Transfer
  - /CCTNDR/ - Charity Donation
  - /COCADR/ - Other Account Transaction

### Eurozone, Euro (EUR)

- IBAN -Refer to each participating Country's IBAN length
- Full Beneficiary Name and Address
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

## United Kingdom, Pound (GBP)

- IBAN 24 Alphanumeric
- Full Beneficiary Name and Address
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

## Hong Kong, Hong Kong Dollar (HKD)

- Full Beneficiary Name, Address and Account Number
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

## Japan, Japanese Yen (JPY)

- Full Beneficiary Name, Address and Account Number
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

## New Zealand, New Zealand Dollar (NZD)

- Full Beneficiary Name, Address and Account Number
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment \* (Optional)

## Singapore, Singapore Dollar (SGD)

- Full Beneficiary Name, Address and 20 Digit Account Number
- Bank Name, Address, and BIC/SWIFT
- Purpose of Payment\* (Optional)
- Branch Code/Bank Code (Optional)

## United States, United States Dollar (USD)

- Full Beneficiary Name, Address and Account Number
- Bank Name, Address, and ABA/Routing Number