



EAST WEST BANK

*business*Bridge® Premier
Business Online Banking
User Guide

Online Wire Transfer

June 2024

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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 Transaction Services 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.

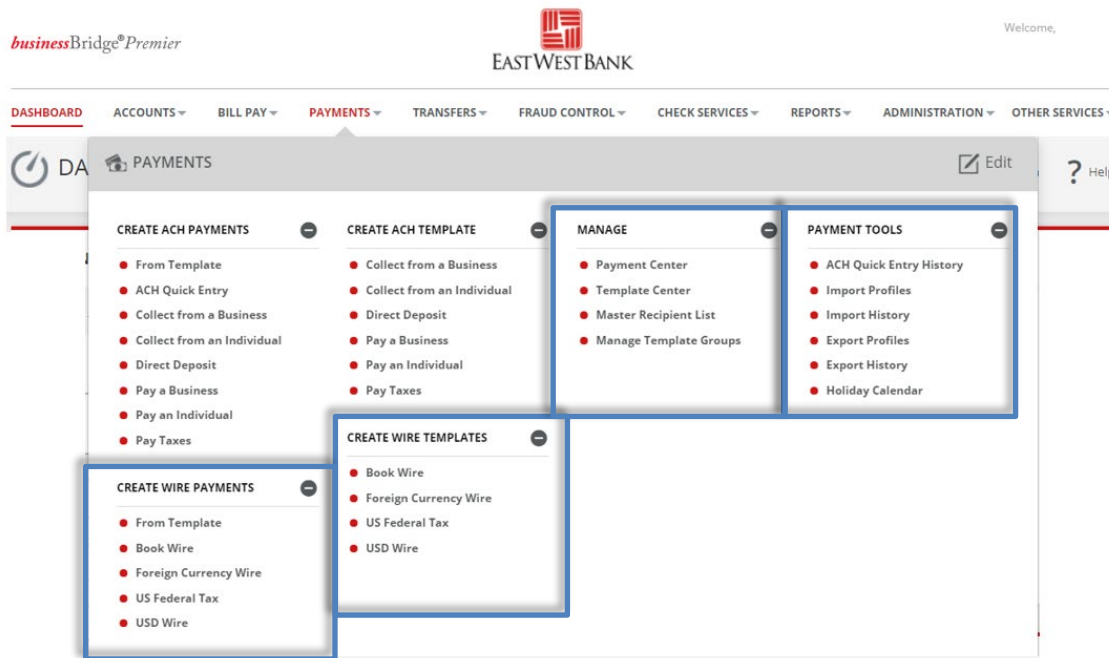
Payment Statuses

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. <table border="1" data-bbox="706 1129 1243 1325"> <thead> <tr> <th>Wire Transfer Types</th> <th>Number of Days You Can Schedule in Advance (Calendar)</th> </tr> </thead> <tbody> <tr> <td>Book Transfers</td> <td>30</td> </tr> <tr> <td>Cross-Border*</td> <td>30</td> </tr> <tr> <td>Foreign Currency Exchange</td> <td>7</td> </tr> <tr> <td>US Federal Tax</td> <td>30</td> </tr> <tr> <td>USD Domestic</td> <td>30</td> </tr> <tr> <td>USD International</td> <td>30</td> </tr> </tbody> </table>	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
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 Transaction Services 888-761-3967.

Creating a Template

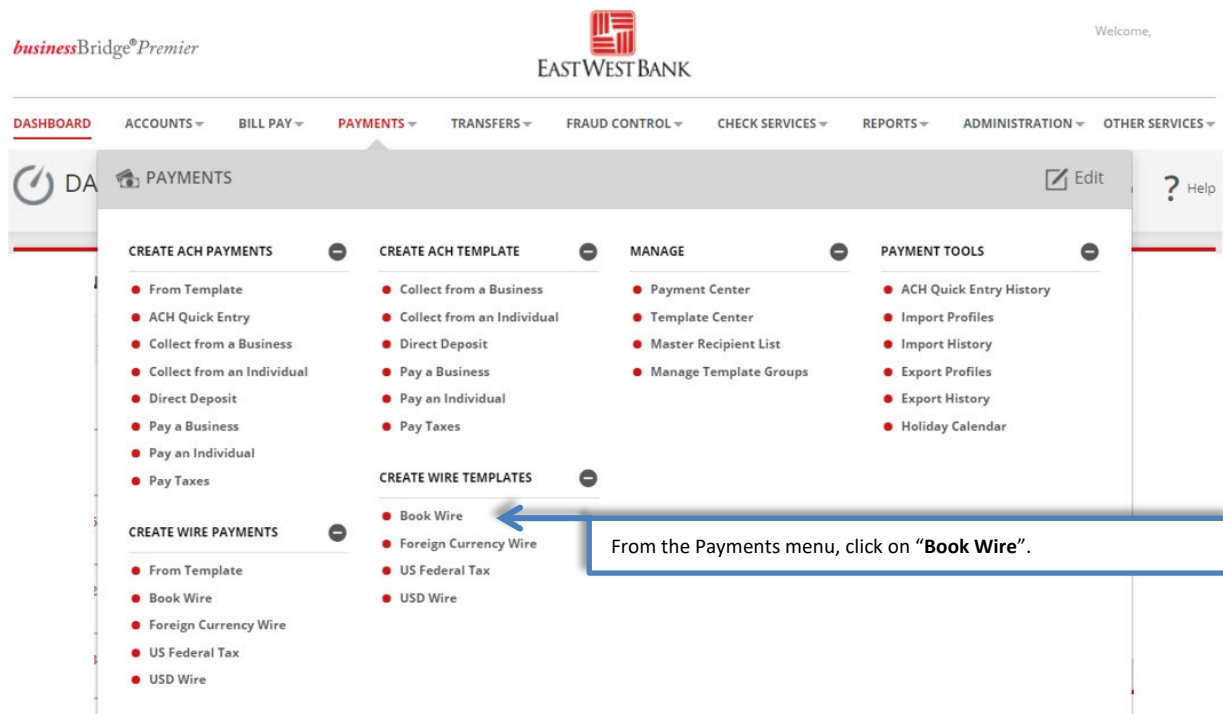
Templates are used to help prevent fraud, minimize errors, and increase efficiency.

- 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.



The screenshot shows the East West Bank businessBridge Premier interface. The top navigation bar includes: **DASHBOARD**, **ACCOUNTS**, **BILL PAY**, **PAYMENTS**, **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**. The **PAYMENTS** menu is expanded, showing several categories:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
 - Manage Template Groups
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire

A blue arrow points to the **Book Wire** option in the **CREATE WIRE TEMPLATES** section. A callout box with a blue border contains the text: "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	<input checked="" type="radio"/> Active	1 Create a reference for your template. <i>Example: "Mack Lee's Company"</i>
Template Name *	Mack Lee's Company	
Debit Account *	8888 Test Account	2 Select the account you would like to fund the payment.
Recipient *	<input type="button" value="Select Existing"/> <input type="button" value="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	<input checked="" type="radio"/> Define amount when payment is created <input type="radio"/> Changeable amount (can be changed when payment is created) <input type="radio"/> Exact amount (cannot be changed when payment is created)	

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

16:54 (Pacific Daylight Time)

CREATE RECIPIENT

Recipient Name *	Mack Lee	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 ID *	123456789	3b Enter recipient's account number.
Address Line 1	1234 Main St.	3c <i>Optional:</i> Enter the address of the recipient.
Address Line 2	Los Angeles, CA 90032	
Address Line 3	Enter Address Line 3	
Bank *	Select a Bank	3d Select "East West Bank"
Options	<input type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information	3e Optional but recommended: Check "Save to Master Recipient List" for later use.
<input type="button" value="Cancel"/> <input type="button" value="Continue"/>		3f Click "Continue" to review recipient information.

16:54 (Pacific Daylight Time) Alerts 5 Approvals

PREVIEW RECIPIENT + Required Fields ? X

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

3h

Click "Submit" to confirm and save recipient information.

Cancel Edit Submit

TEMPLATE INFORMATION + Required Fields -

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	Mack Lee's Company
Debit Account *	8888 Test Account
Recipient *	<div style="background-color: red; color: white; padding: 2px; text-align: center;">Remove</div> <p><small>Mack Lee 123456789 123 Main St. Los Angeles, CA 90032</small></p>
Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CALIFORNIA United States
Template Limit	10,000.00
Debit Amount	<input checked="" type="radio"/> Define amount when payment is created <input type="radio"/> Changeable amount (can be changed when payment is created) <input type="radio"/> Exact amount (cannot be changed when payment is created)

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	<input checked="" type="checkbox"/> Allow change when making payments
	Enter Sender's Reference
	<input checked="" type="checkbox"/> Allow change when making payments
	Enter Reference for Recipient
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments
	Enter Details of Payment

5

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

+ 6 Click "Continue" to review the entered information.

Cancel Continue

Last Login: 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

[Cancel](#) [Edit Template](#) [Submit Template](#)

7 Click "Submit Template" to save the template.



Successful Submit

Template Mack Lee's Company has been successfully created.

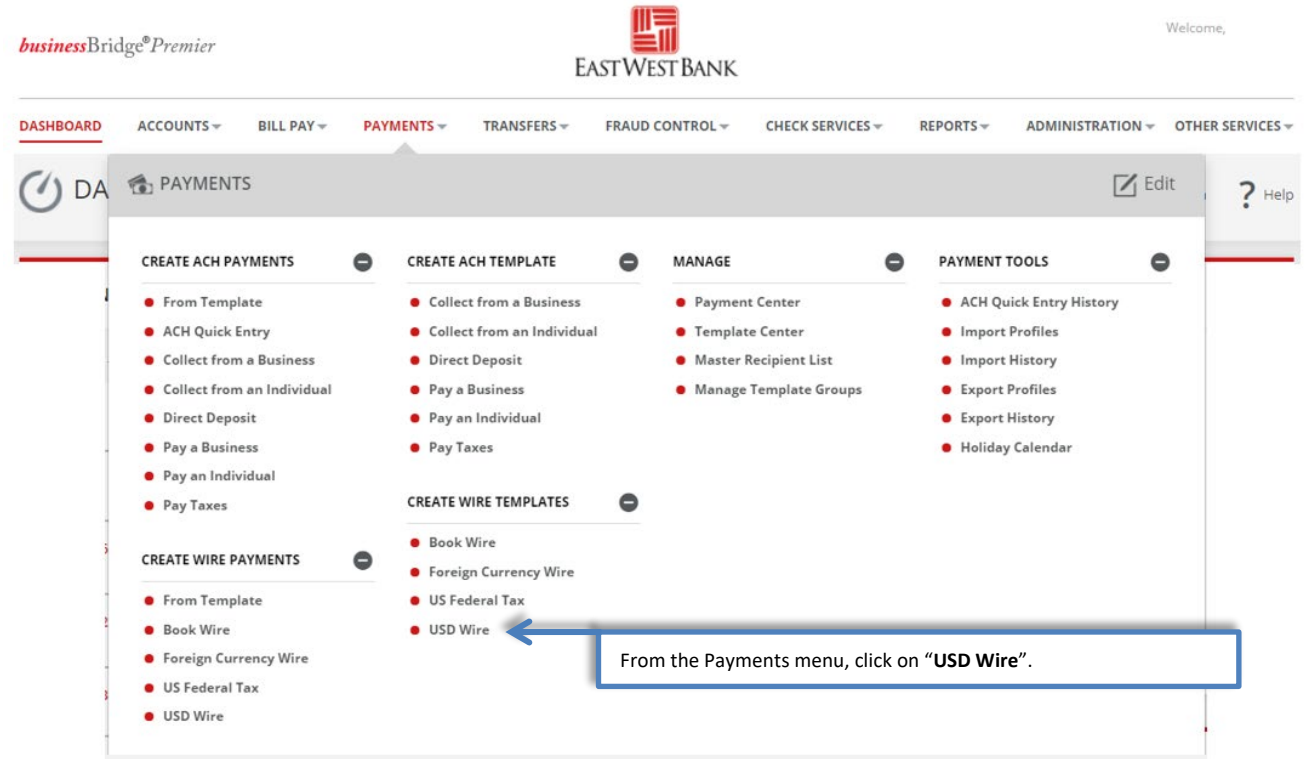
[Template Center](#)



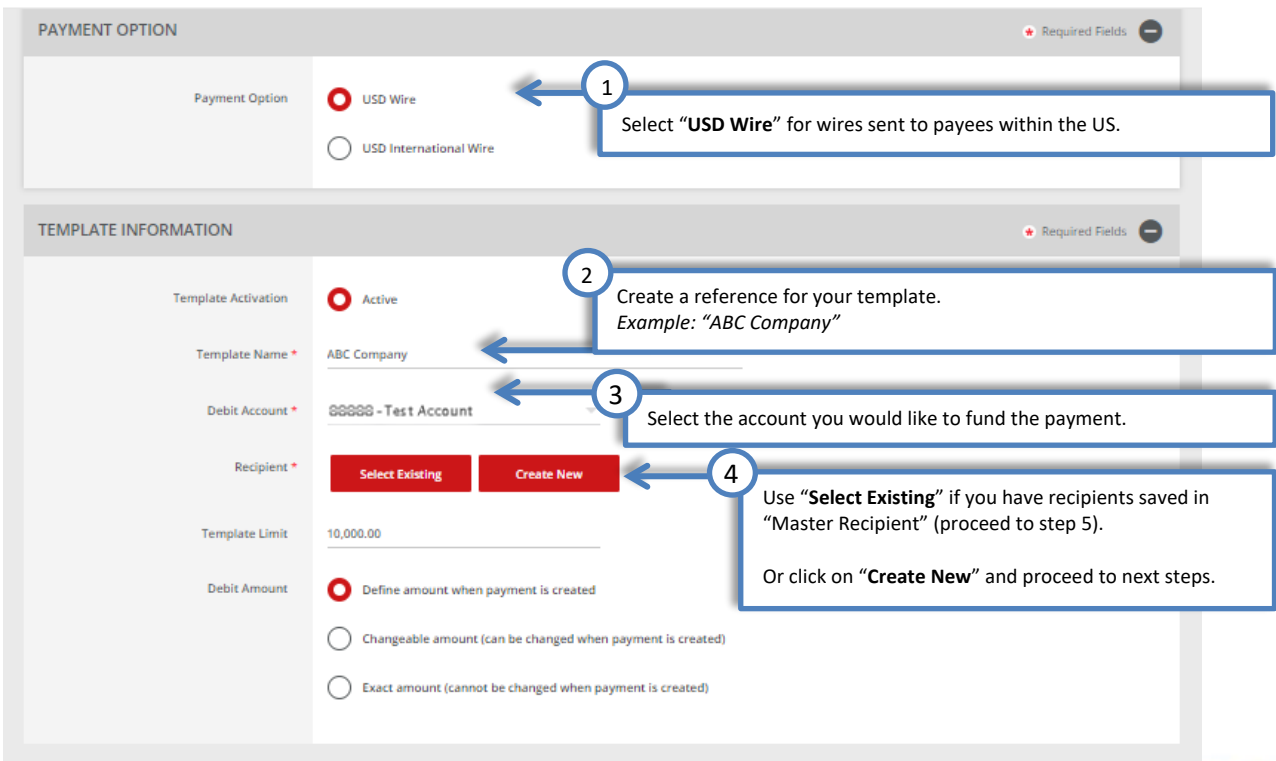
Your template may need to be approved; please refer to the "Approve Template" section of this user guide.

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.



The screenshot shows the EastWest Bank web interface. At the top, there's a navigation bar with 'businessBridge® Premier' on the left and 'Welcome,' on the right. Below that is the 'EASTWEST BANK' logo. A main navigation bar contains several menu items: DASHBOARD, ACCOUNTS, BILL PAY, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, ADMINISTRATION, and OTHER SERVICES. The 'PAYMENTS' menu is expanded, showing several sub-sections: CREATE ACH PAYMENTS, CREATE ACH TEMPLATE, MANAGE, PAYMENT TOOLS, CREATE WIRE PAYMENTS, and CREATE WIRE TEMPLATES. Under 'CREATE WIRE TEMPLATES', the 'USD Wire' option is highlighted with a blue arrow pointing to it. A callout box with a blue border and white background contains the text: 'From the Payments menu, click on "USD Wire".'



The screenshot shows the 'PAYMENT OPTION' and 'TEMPLATE INFORMATION' sections of the EastWest Bank interface. The 'PAYMENT OPTION' section has two radio buttons: 'USD Wire' (selected) and 'USD International Wire'. A callout box with a blue border and white background, labeled '1', points to the 'USD Wire' option and contains the text: 'Select "USD Wire" for wires sent to payees within the US.' The 'TEMPLATE INFORMATION' section has several fields: 'Template Activation' (radio button selected 'Active'), 'Template Name' (text input with 'ABC Company'), 'Debit Account' (text input with '99999 - Test Account'), 'Recipient' (two buttons: 'Select Existing' and 'Create New'), 'Template Limit' (text input with '10,000.00'), and 'Debit Amount' (three radio buttons: 'Define amount when payment is created' (selected), 'Changeable amount (can be changed when payment is created)', and 'Exact amount (cannot be changed when payment is created)'). Callout boxes with blue borders and white backgrounds, labeled '2', '3', and '4', point to the 'Template Name', 'Debit Account', and 'Recipient' fields respectively. Callout box '2' contains the text: 'Create a reference for your template. Example: "ABC Company"'. Callout box '3' contains the text: 'Select the account you would like to fund the payment.'. Callout box '4' contains the text: '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

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 * 8888 - Test Account

Recipient *

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	<input type="checkbox"/> Add Intermediary Bank <input type="checkbox"/> Add Receiving Bank <input type="checkbox"/> Add Bank to Bank Information
Reference Info	<input checked="" type="checkbox"/> Allow change when making payments Enter Sender's Reference <hr/> <input checked="" type="checkbox"/> Allow change when making payments Enter Reference for Recipient
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments Enter Details of Payment <hr/> <div style="text-align: right;">Cancel</div>

Optional: Routing Instructions
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.

- **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	<input type="checkbox"/> Add Intermediary Bank <input type="checkbox"/> Add Receiving Bank <input type="checkbox"/> Add Bank to Bank Information
Reference Info	<input checked="" type="checkbox"/> Allow change when making payments Enter Sender's Reference <hr/> <input checked="" type="checkbox"/> Allow change when making payments Enter Reference for Recipient
Details of Payment	<input checked="" type="checkbox"/> Allow change when making payments Enter Details of Payment <hr/> <div style="text-align: right;"> + 7 <div style="display: flex; justify-content: space-between; width: 100%;"> Cancel Continue </div> </div>

Click "Continue" to review the entered information.

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.

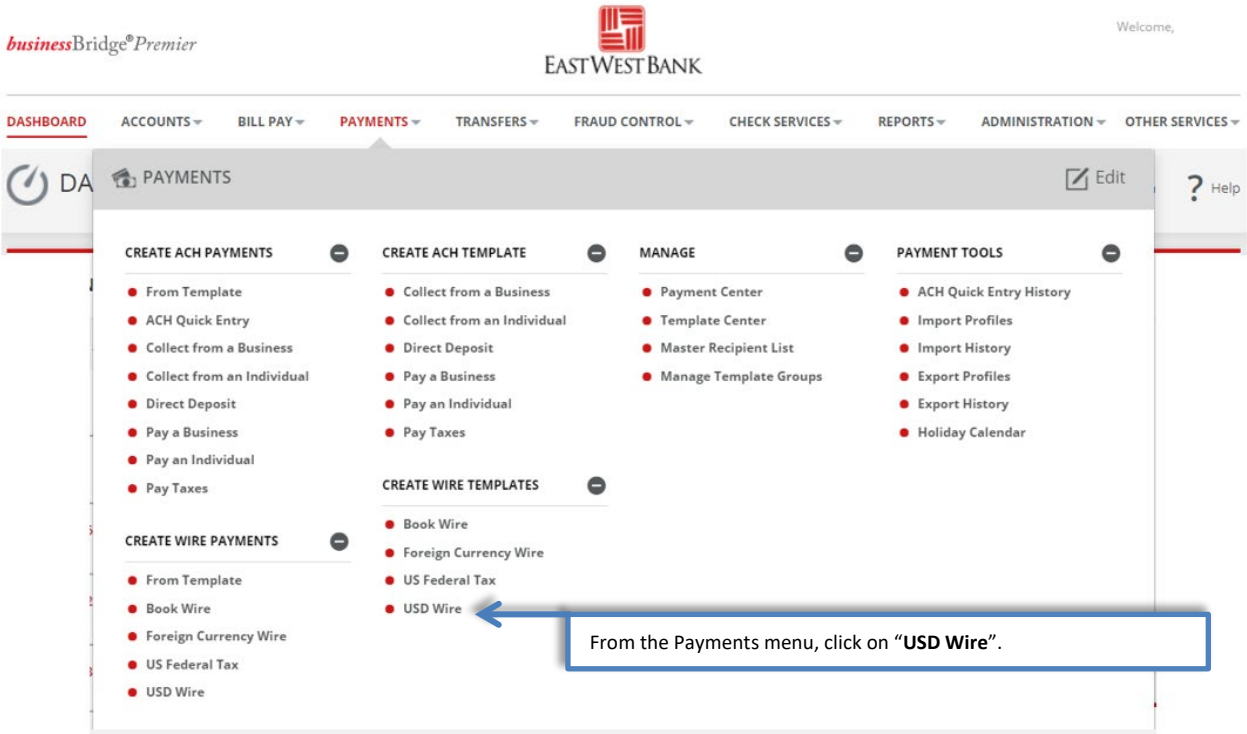
Cancel Edit Template Submit Template

 **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.



businessBridge Premier Welcome,

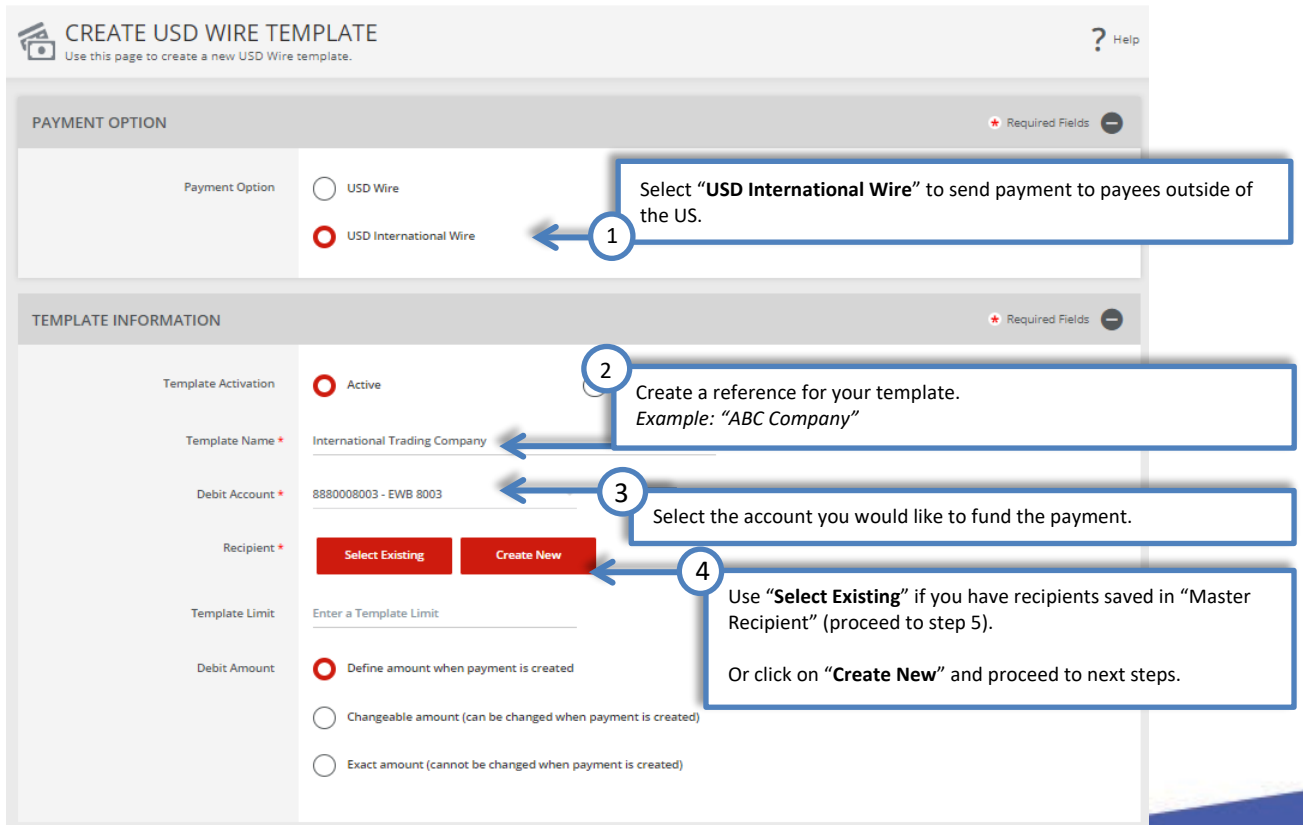
EAST WEST BANK

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

DA **PAYMENTS** Edit ? Help

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
 - Manage Template Groups
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire

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



CREATE USD WIRE TEMPLATE ? Help
Use this page to create a new USD Wire template.

PAYMENT OPTION * Required Fields

Payment Option

- USD Wire
- USD International Wire

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

TEMPLATE INFORMATION * Required Fields

Template Activation Active

Template Name * International Trading Company

Debit Account * 8880008003 - EWB 8003

Recipient * Select Existing Create New

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)

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

Select the account you would like to fund the payment.

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 * 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 ID Type * 4b

Select “**Account Number**”. Some banks may utilize “**IBAN Number**”.

Recipient ID * 4c

Enter the account number that will be receiving the funds.

Address Line 1 4d

Enter the address of the recipient. Please note, your wire payment may be returned due to insufficient/mismatch of information.

Address Line 2

Address Line 3

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 4f

Optional but recommended: Check “**Save to Master Recipient List**” for later use.

Add Contact Information

4g

Click “**Continue**” to review recipient information.

TEMPLATE INFORMATION
Required Fields ▾

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	International Trading Company
Debit Account *	88888888 - 8888 - Test Account
Recipient *	<div style="background-color: #f00; color: white; text-align: center; padding: 2px 10px; margin-bottom: 5px;">Remove</div> <p style="font-size: 0.8em; margin: 0;"> International Trading Company 789456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China </p>
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F
Template Limit	<input type="text" value="Enter a Template Limit"/>
Debit Amount	<input checked="" type="radio"/> Define amount when payment is created <input type="radio"/> Changeable amount (can be changed when payment is created) <input type="radio"/> Exact amount (cannot be changed when payment is created)

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

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

Cancel

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

For added convenience, our Intermediary Bank partner is pre-filled.

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 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

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

PAYMENT OPTION + Required Fields -

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

TEMPLATE INFORMATION + Required Fields -

Template Activation	Active
Template Name	International Trading Company
Debit Account	8888888 - 8888 - Test Account
Recipient	International Trading Company 789456123695 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China
Bank	EAST WEST BANK SWIFT (International) EWBKHKHH 8 FINANCE STREET TWO INTERNATIONAL FINANCE CENTRE F CENTRAL Hong Kong
Debit Amount	Define amount when payment is created


ADDITIONAL INFORMATION -

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

Cancel Edit Template Submit Template

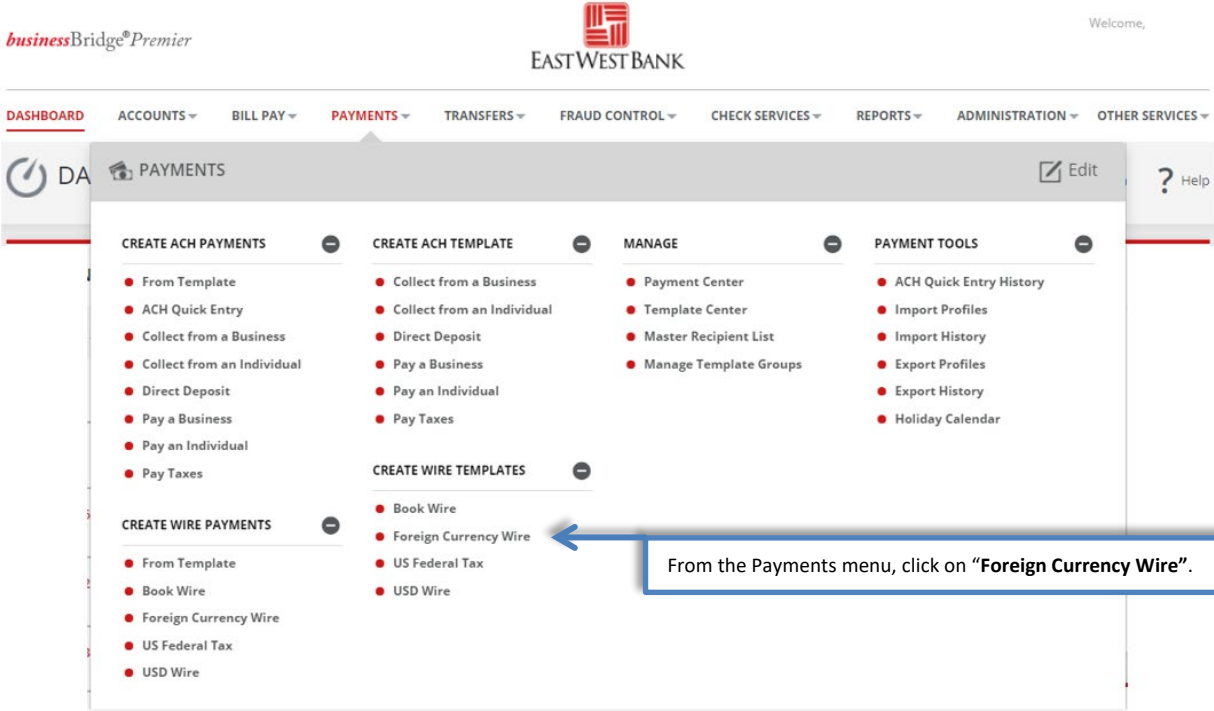
11 Click "Submit Template" to save the template.

 **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.



businessBridge Premier

EASTWEST BANK

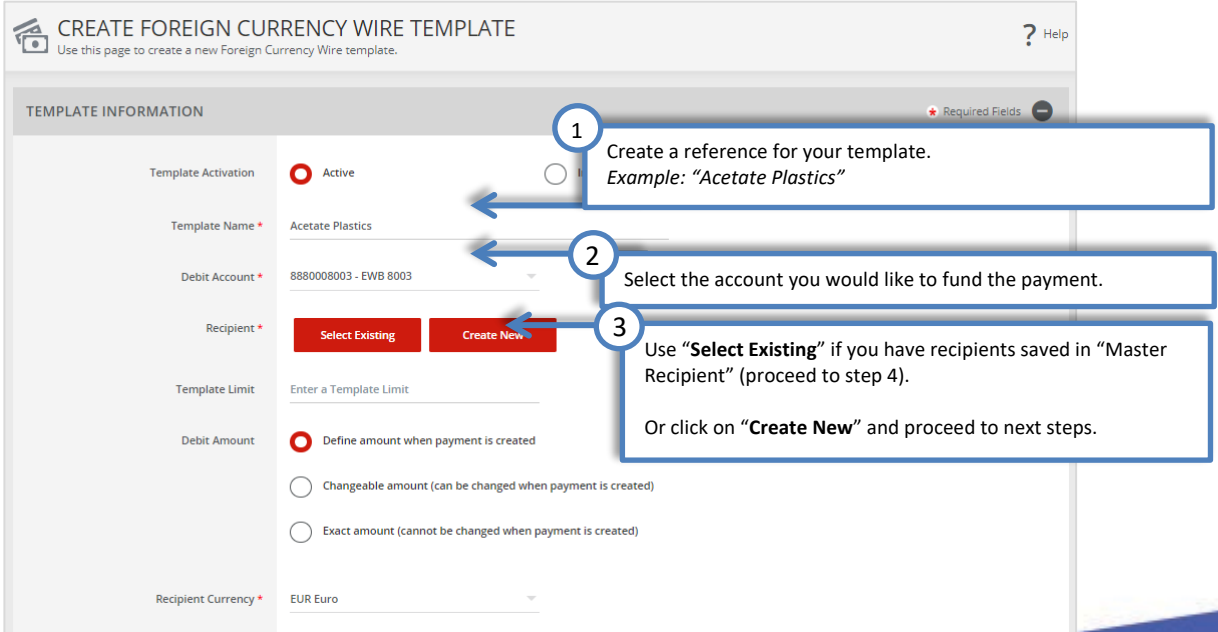
Welcome,

DASHBOARD ACCOUNTS BILL PAY PAYMENTS TRANSFERS FRAUD CONTROL CHECK SERVICES REPORTS ADMINISTRATION OTHER SERVICES

DA PAYMENTS Edit ? Help

- CREATE ACH PAYMENTS
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- CREATE ACH TEMPLATE
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- MANAGE
 - Payment Center
 - Template Center
 - Master Recipient List
 - Manage Template Groups
- PAYMENT TOOLS
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire

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



CREATE FOREIGN CURRENCY WIRE TEMPLATE

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

Help

TEMPLATE INFORMATION

Required Fields

Template Activation Active Inactive

Template Name * Acetate Plastics

Debit Account * 8880008003 - EWB 8003

Recipient *

Template Limit Enter a Template Limit

Debit Amount Define amount when payment is created

Changeable amount (can be changed when payment is created)

Exact amount (cannot be changed when payment is created)

Recipient Currency * EUR Euro

1 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

Recipient Name *	Thermoplastic Epoxy Inc.	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 ID Type *	Account Number	4b	Select "Account Number" option.
Recipient ID *	123654789987	4c	Enter the account number that will be receiving the funds.
Address Line 1 *	8 Rue de Londres- 15-15 Bis Rue de	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 *	<input checked="" type="radio"/> Select from List <input type="radio"/> Enter Bank Information with Bank ID <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p style="text-align: center; color: white; background-color: #c00; padding: 2px;">Remove</p> <p>BANK OF AMERICA MERRILL LYNCH INTER SWIFT (International) BOFAFRPPFIC 112 AVENUE KLEBER CS 71652, CEDEX 16 PARIS FRANCE</p> </div>	4f	Optional but recommended: Check "Save to Master Recipient List" for later use.
Options	<input checked="" type="checkbox"/> Save to Master Recipient List <input type="checkbox"/> Add Contact Information		
<input type="button" value="Cancel"/> <input type="button" value="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 ? X

Recipient Name	Thermoplastic Epoxy Inc.
Recipient ID Type	Account Number
Recipient ID	123654789987
Address Line 1	8 Rue de Londres- 15-15 Bis Rue de
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

4h Click "Submit" to review recipient information.

TEMPLATE INFORMATION Required Fields

Template Activation	<input checked="" type="radio"/> Active <input type="radio"/> Inactive
Template Name *	Acetate Plastics
Debit Account *	8888888 - 8888 - Test Account
Recipient *	<div style="background-color: red; color: white; text-align: center; padding: 2px;">Remove</div> <p>Thermoplastic Epoxy Inc. 123654789987 8 Rue de Londres-15-15 Bis Rue de C 75009 Paris, France</p>
Bank	BANK OF AMERICA MERRILL LYNCH INTER SWIFT (International) BOFAFRPPFIC 112 AVENUE KLEBER CS 71652, CEDEX 16 PARIS France 75116
Template Limit	Enter a Template Limit
Debit Amount	<input checked="" type="radio"/> Define amount when payment is created <input type="radio"/> Changeable amount (can be changed when payment is created) <input type="radio"/> Exact amount (cannot be changed when payment is created)
Recipient Currency *	EUR Euro

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	<input type="checkbox"/> Add Intermediary Bank <input type="checkbox"/> Add Receiving Bank
Reference Info	<input type="checkbox"/> Allow change when making payments Enter Sender's Reference
Details of Payment	<input type="checkbox"/> Allow change when making payments Enter Details of Payment
Sender to Receiver Information	<input type="checkbox"/> Add Information
Charges	<input checked="" type="radio"/> Recipient <input type="radio"/> Shared <input type="radio"/> Ours ?

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.

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

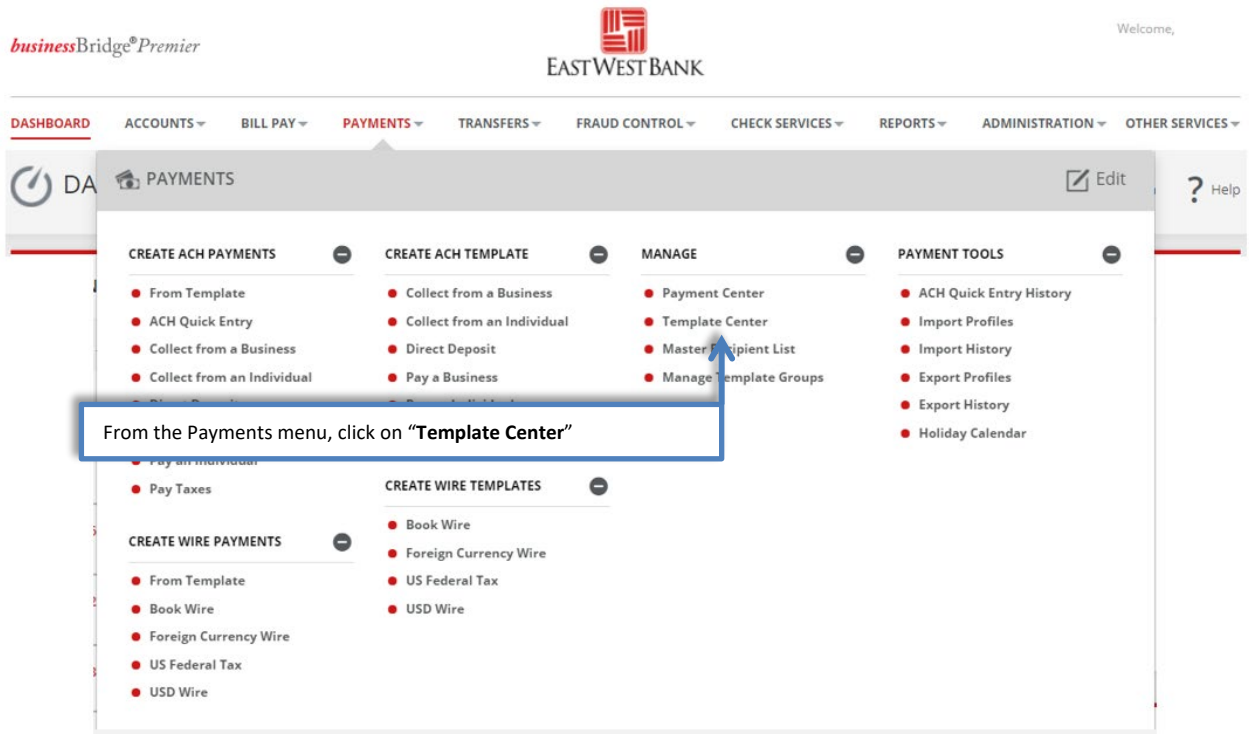
Template Center



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.



The screenshot displays the East West Bank businessBridge Premier interface. The top navigation bar includes: **DASHBOARD**, **ACCOUNTS**, **BILL PAY**, **PAYMENTS**, **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**. The **PAYMENTS** menu is expanded, showing several sub-sections:

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
 - Manage Template Groups
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire

A blue callout box with a white background and a blue border is positioned over the **MANAGE** section. It contains the text: "From the Payments menu, click on 'Template Center'". A blue arrow points from the text to the **Template Center** option in the **MANAGE** list.

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 **ADVANCED SEARCH**

1 Select the template you would like to approve.

Click on template name to edit the template.

VIEW LAST MODIFIED BY

Template Name	Payment Type	Template Status	Recipient	Amount (Items)	Recipient Amount (Items)	Action
<input checked="" type="checkbox"/> ABC Company	Pending Approval	Active	81000044	USD Wire	Awesome Kathy	
<input checked="" type="checkbox"/> Acetate Plastics	Pending Approval	Active	88888888	International Wire	Thermoplastic Epoxy Inc.	
<input type="checkbox"/> Black Forrest Lumber C...	Approved	Active	81000044	Book Wire	Black Forest Woods	
<input checked="" type="checkbox"/> International Trading ...	Pending Approval	Active	88888888	USD Wire	International Trading ...	
<input type="checkbox"/> Kathy's Cupcake Business test	Approved	Active				
<input type="checkbox"/> Mack Lee's Company	Approved	Active	81000044	Book Wire	Mack Lee	
<input type="checkbox"/> Sahale Snacks	Approved	Active	88888888	USD		

2 Click "Approve" to proceed.

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

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

Show / Hide Columns Show 10

APPROVE TEMPLATES

Use this page to approve Templates.

? Help

SELECTED TEMPLATES

Template Name	Status	Co. Account	Type	Recipient	Amount (Items)	Rate
Description	Availability	Co. Account Identifier		Recipient Bank	Recipient Amount (Items)	
ABC Company	Pending Approval	81000044	USD Wire	Awesome Kathy		
	Active	0044 Test		EAST WEST BANK		

VIEW LAST MODIFIED BY

AUTHORIZATION

Memo Enter a Memo

3 Click "Approve" to confirm.


TEMPLATE CENTER

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

[+ Create a Template](#) [Print](#) [? Help](#)

Successful Submit

Template ABC Company approved successfully.

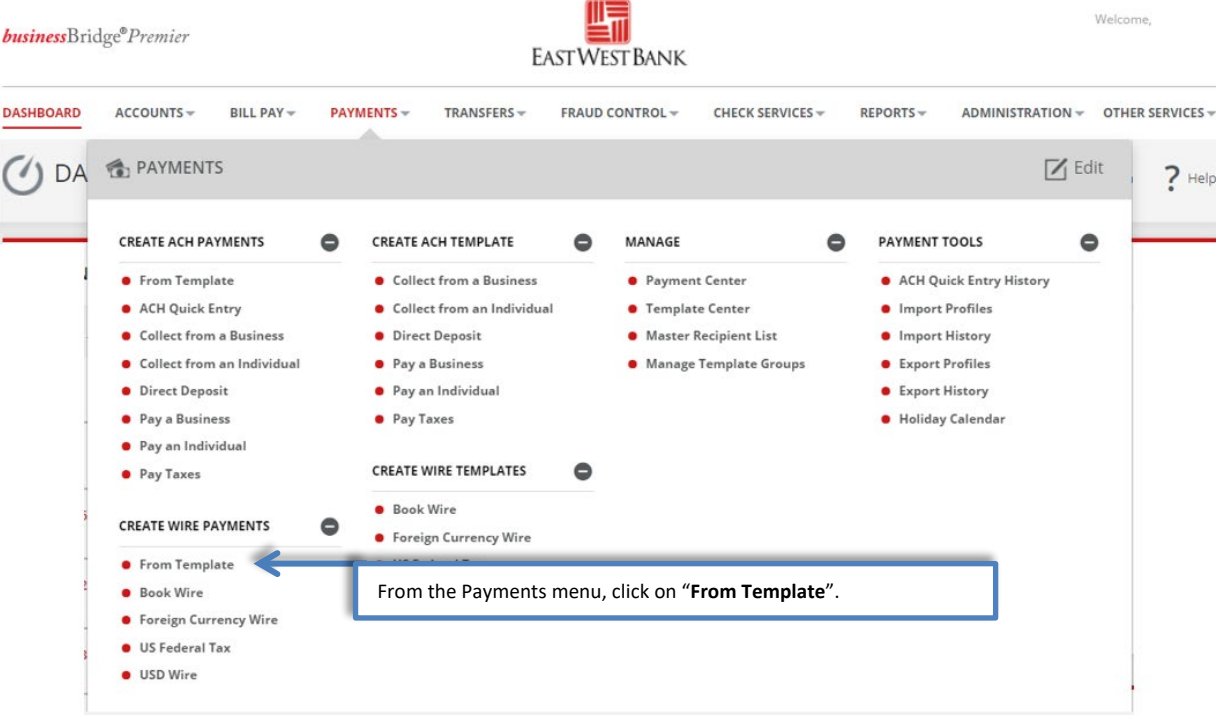
MANAGE TEMPLATES

Template Name Enter Template Name	Payment Type All Payment Types	Template Status All Statuses	<input type="text" value="Search"/>
			ADVANCED SEARCH

<input type="checkbox"/>	Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)	Action
<input type="checkbox"/>	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		<input type="checkbox"/>
<input type="checkbox"/>	Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER		<input type="checkbox"/>
<input type="checkbox"/>	Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forest Woods EW BK SMRINO		<input type="checkbox"/>

Create a Wire Payment

Creating a Wire Payment from an Existing Template



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

- CREATE ACH PAYMENTS**
 - From Template
 - ACH Quick Entry
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- CREATE ACH TEMPLATE**
 - Collect from a Business
 - Collect from an Individual
 - Direct Deposit
 - Pay a Business
 - Pay an Individual
 - Pay Taxes
- CREATE WIRE PAYMENTS**
 - From Template
 - Book Wire
 - Foreign Currency Wire
 - US Federal Tax
 - USD Wire
- CREATE WIRE TEMPLATES**
 - Book Wire
 - Foreign Currency Wire
- MANAGE**
 - Payment Center
 - Template Center
 - Master Recipient List
 - Manage Template Groups
- PAYMENT TOOLS**
 - ACH Quick Entry History
 - Import Profiles
 - Import History
 - Export Profiles
 - Export History
 - Holiday Calendar

A blue arrow points to the 'From Template' option under the 'CREATE WIRE PAYMENTS' section. A callout box with a blue border contains the text: "From the Payments menu, click on 'From Template'."

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

+ Create a Template Print ? Help

MANAGE TEMPLATES

1 Select the template you would like to utilize.

Search ADVANCED SEARCH

<input type="checkbox"/>	Template Name Description	Status Availability	Co. Account Co. Account Identifier	Type	Recipient Recipient Bank	Amount (Items) Recipient Amount (Items)	Action
<input checked="" type="checkbox"/>	ABC Company	Approved Active	81000044 0044 Test	USD Wire	ABC Company EW BK SMRINO		<input type="checkbox"/>
<input type="checkbox"/>	Acetate Plastics	Pending Approval Active	88888888 8888 - Test Account	International Wire	Thermoplastic Epoxy Inc. BANK OF AMERICA MERRILL LYNCH INTER		<input type="checkbox"/>
<input type="checkbox"/>	Black Forrest Lumber C...	Approved Active	81000044 0044 Test	Book Wire	Black Forest Woods EW BK SMRINO		<input type="checkbox"/>
<input type="checkbox"/>	International Trading ...	Pending Approval Active	88888888 8888 - Test Account	USD Wire	Internat... EAST WEST		<input type="checkbox"/>


VIEW LAST MODIFIED BY

Show / Hide Columns Show 10

Reject Delete Approve **Create Payment** Export

2 Click "Create Payment" to proceed.

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


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

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


PAYMENT OPTION Required Fields -

Payment Option	<input checked="" type="radio"/> USD Wire <input type="radio"/> 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	<input checked="" type="radio"/> One-Time Only <input type="radio"/> Recurring
Recipient	ABC Company 123456789 123 Main St. Los Angeles, CA 90032
Bank	EW BK SMRINO ABA (Wire) 322070381

ADDITIONAL INFORMATION -

Remittance Information	<div style="background-color: #c00; color: white; text-align: center; padding: 2px 5px; width: fit-content;">Create New</div>
Intermediary Bank	EW BK SMRINO ABA (Wire) 322070381 PASADENA CA UNITED STATES
Sender's Reference	<input type="text" value="Enter Sender's Reference"/>
Recipient Reference	<input type="text" value="Invoice# 12456BC"/>
Details of Payment	<input type="text" value="Enter Details of Payment"/> 
Workflow	<input type="checkbox"/> Approve on Submit


Cancel

Continue

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** ? Help

Use this page to preview a USD Wire payment from template.

PAYMENT OPTION Required Fields -

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


PAYMENT INFORMATION Required Fields -


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

ADDITIONAL INFORMATION -

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

7 Click "Submit Payment" to proceed.

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

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

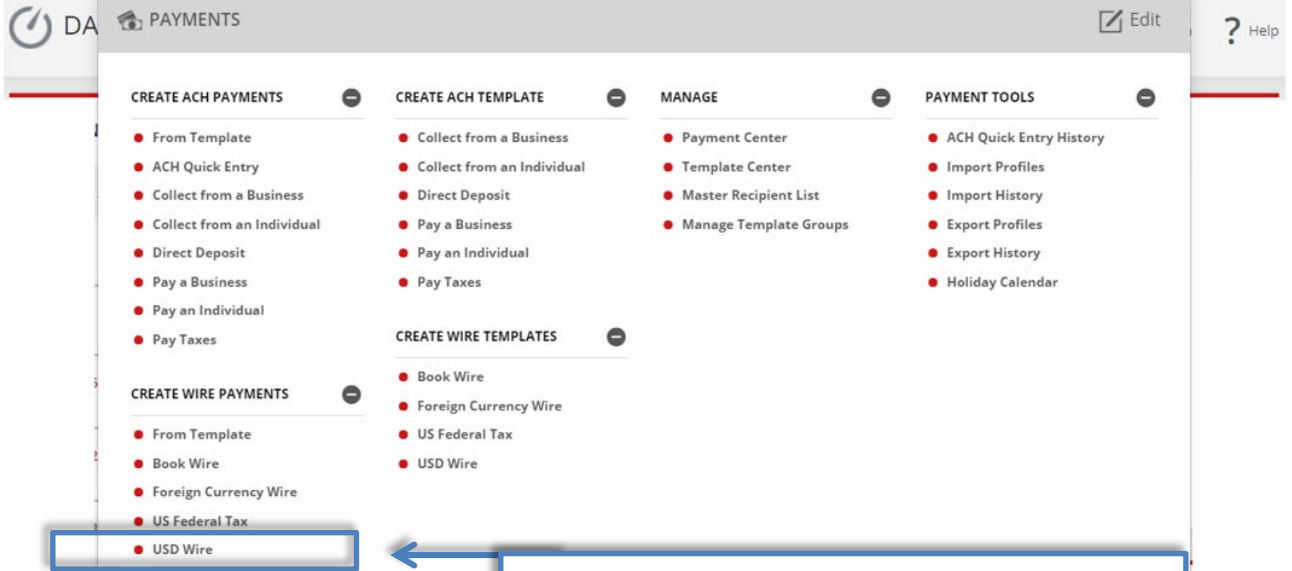
Creating a Wire Payment without Template

businessBridge® Premier



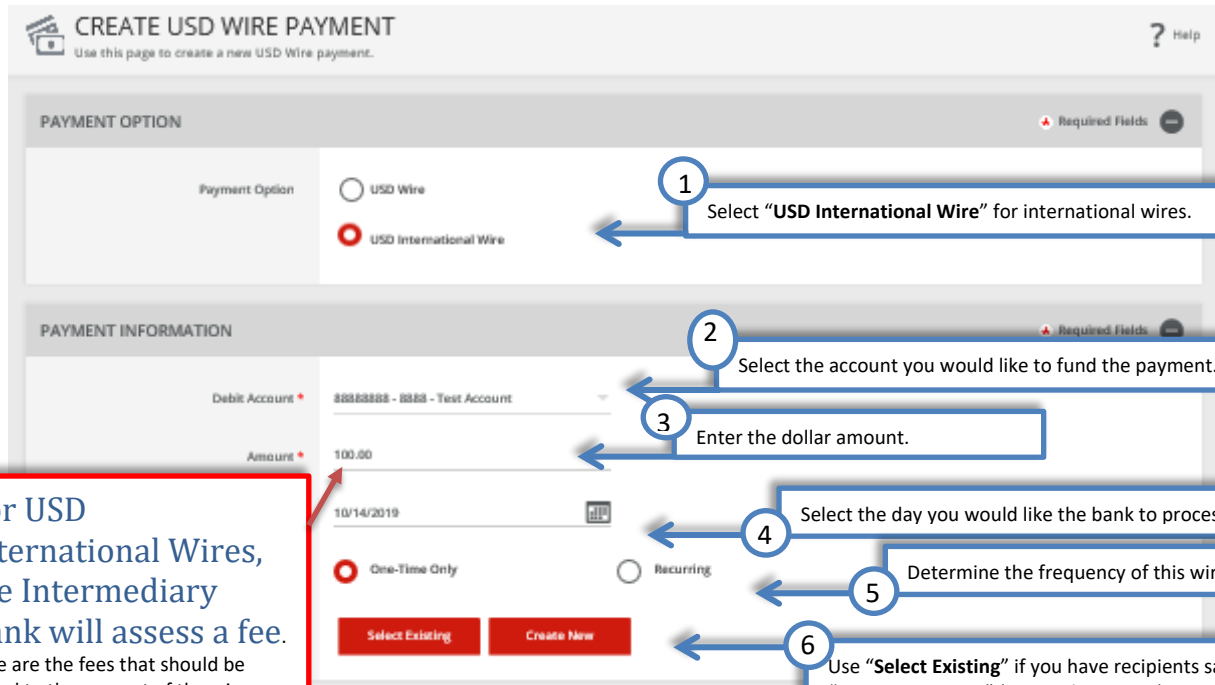
Welcome,

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



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.

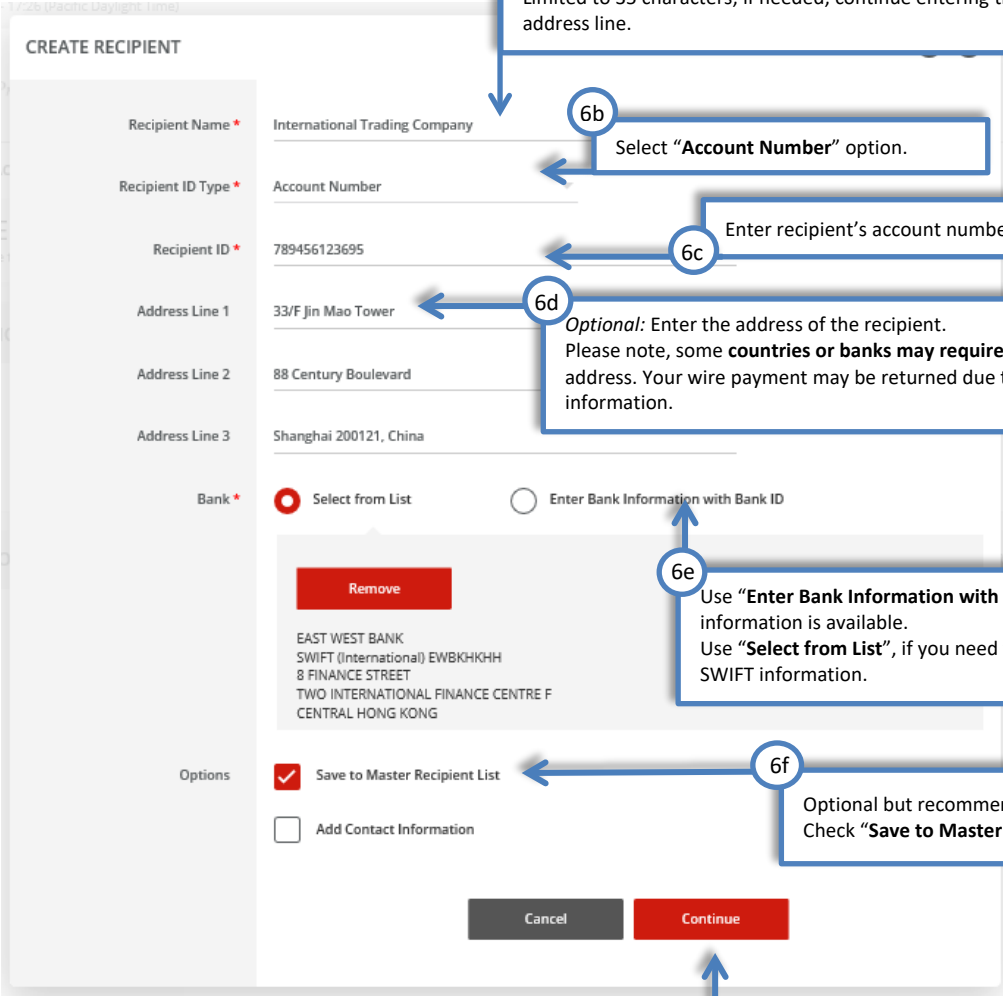


For USD International Wires, the Intermediary Bank will assess a fee.

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

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.

“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.

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.

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.

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

6g Click “Continue” to review recipient information.

Form Fields:

- Recipient Name *: International Trading Company
- Recipient ID Type *: Account Number
- Recipient ID *: 789456123695
- Address Line 1: 33/F Jin Mao Tower
- Address Line 2: 88 Century Boulevard
- Address Line 3: Shanghai 200121, China
- Bank *: Select from List Enter Bank Information with Bank ID
- Bank List Item: 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
- Buttons: Cancel, Continue

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	<input checked="" type="checkbox"/> Add Intermediary Bank ! <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;"> <p>Bank !</p> <p><input checked="" type="radio"/> STANDARD CHART ABA (Wire) 026002561 NEW YORK UNITED STATES</p> <p><input type="radio"/> Select from List</p> <p><input type="radio"/> Enter Bank Information with Bank ID</p> </div> <p><input type="checkbox"/> Add Receiving Bank</p> <p><input type="checkbox"/> Add Bank to Bank Information</p>
Reference Info	<p>7 Enter Sender's Reference</p> <p>Enter Reference for Recipient</p>
Details of Payment	<p>Enter Details of Payment +</p>

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.

Optional: Enter additional reference information for the recipient.
Example: "Invoice# 371626A"

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

PAYMENT INFORMATION + Required Fields

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

PAYMENT OPTION	
Payment Option	USD International Wire

PAYMENT INFORMATION	
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 33/F Jin Mao Tower 88 Century Boulevard Shanghai 200121, China
Bank	EAST WEST BANK SWIFT (International) EWBK3333 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

Cancel Edit Payment Submit Payment

9 Click "Submit Payment" to continue.

✔ **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

businessBridge® Premier EAST WEST BANK Welcome,

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

DA PAYMENTS Edit ? Help

CREATE ACH PAYMENTS	CREATE ACH TEMPLATE	MANAGE	PAYMENT TOOLS
<ul style="list-style-type: none">From TemplateACH Quick EntryCollect from a BusinessCollect from an IndividualDirect DepositPay a BusinessPay an IndividualPay Taxes	<ul style="list-style-type: none">Collect from a BusinessCollect from an IndividualDirect DepositPay a BusinessPay an IndividualPay Taxes	<ul style="list-style-type: none">Payment CenterTemplate CenterMaster Recipient ListManage Template Group	<ul style="list-style-type: none">ACH Quick Entry HistoryImport ProfilesImport HistoryExport Profiles
CREATE WIRE PAYMENTS	CREATE WIRE TEMPLATES		
<ul style="list-style-type: none">From TemplateBook WireForeign Currency WireUS Federal TaxUSD Wire	<ul style="list-style-type: none">Book WireForeign Currency WireUS Federal TaxUSD Wire		

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

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 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)
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	ZINWTNOLSH	Received By Bank 190610131714H300	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)

3

Click "Approve" to proceed.

Buttons: Reject, Delete, Approve, Export, Reverse TXNS, Reverse Payment

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)
05/19/2022 05/19/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

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)
05/20/2022 05/20/2022	J5WB9PWYNL	Pending Approval (0 of 1)	81000044 Common_DDA	USD Wire	1st District	45.00 USD (1)

Buttons: 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 ? X

The value date on this wire payment has been rolled over to the next processing day. If you would like to continue the approval process, select "I Accept", otherwise select "I Decline" to review the payment in the Payment Center.

Payment No : 9L066LPTB1

I Decline
I Accept

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 (It Recipient An
F25KUE209U Invoice 371626A	07/01/2019 07/01/2019	Pending Approval	88888888 8888 - Test Account	USD Wire	International Trading Company	100.00 USD

VIEW LAST MO

AUTHORIZATION

Memo Enter a Memo

Passcode * Enter Passcode

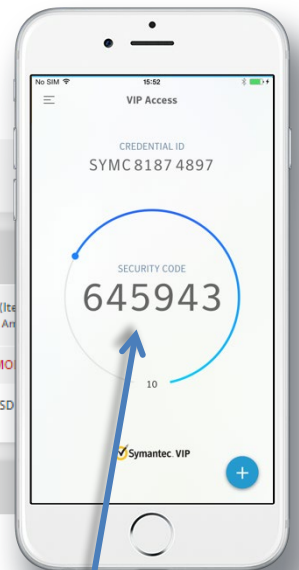
4

Enter the 6-digit numeric code (only active for 30 seconds).

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 entire recurring set (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 F25KUE209U.

MANAGE PAYMENTS

ALL **PENDING**

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

Payment Date: Send Date | Payment No.: Name/Reference | **VIEW PROCESSED** | **LAST MODIFIED BY**

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

<input type="checkbox"/>	Payment Date Send Date	Payment No. Name/Reference	Status	Account	Payment Type	Beneficiary	Amount (Items) Original Amount (Items)	Rate
<input type="checkbox"/>	06/12/2019 06/12/2019	VZC0YZL4YG Invoice 371626A	Submitted	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)	
<input type="checkbox"/>	07/01/2019 07/01/2019	F25KUE209U Invoice 371626A	Scheduled	88888888 8888 - Test Account	USD Wire	International Tra...	100.00 USD (1)	
<input type="checkbox"/>	06/10/2019 06/10/2019	2INWTN0L8H	Received By Bank 190610131714H300	88888888 8888 - Test Account	USD Wire Sahale Snacks	Sahale Snacks	6.10 USD (1)	

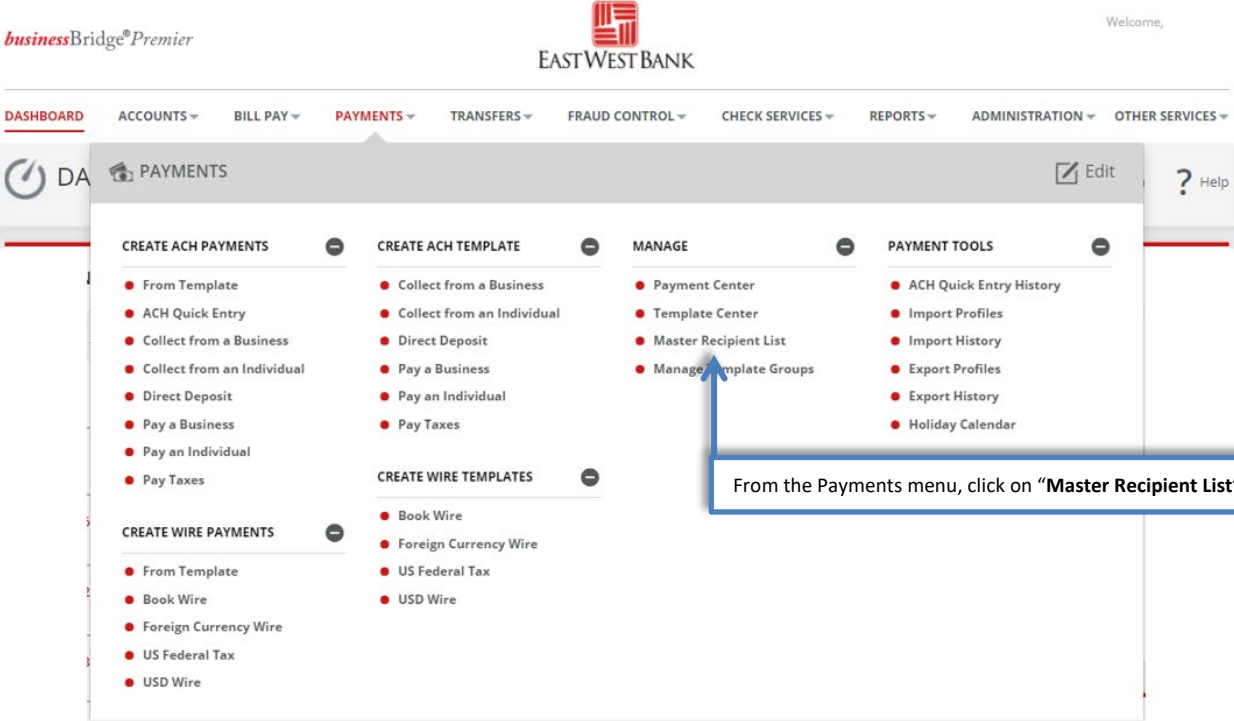
Show / Hide Columns | **Show 10**

Reject **Delete** **Approve** **Export** **Reverse TXNS** **Reverse Payment**

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.



The screenshot shows the EastWest Bank BusinessBridge Premier interface. The top navigation bar includes: **businessBridge® Premier**, **EASTWEST BANK**, and a "Welcome," message. Below the navigation bar are several menu items: **DASHBOARD**, **ACCOUNTS**, **BILL PAY**, **PAYMENTS**, **TRANSFERS**, **FRAUD CONTROL**, **CHECK SERVICES**, **REPORTS**, **ADMINISTRATION**, and **OTHER SERVICES**. The **PAYMENTS** menu is expanded, showing several sub-menus: **CREATE ACH PAYMENTS**, **CREATE ACH TEMPLATE**, **MANAGE**, **CREATE WIRE TEMPLATES**, and **CREATE WIRE PAYMENTS**. The **MANAGE** sub-menu is further expanded, listing: **Payment Center**, **Template Center**, **Master Recipient List**, and **Manage Template Groups**. A blue callout box with an arrow points to the **Master Recipient List** option, containing the text: "From the Payments menu, click on “Master Recipient List”." Other sub-menus include **PAYMENT TOOLS** (ACH Quick Entry History, Import Profiles, Import History, Export Profiles, Export History, Holiday Calendar), **CREATE ACH TEMPLATES** (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), and **CREATE WIRE PAYMENTS** (From Template, Book Wire, Foreign Currency Wire, US Federal Tax, USD Wire).

MANAGE MASTER RECIPIENT LIST
Use this page to review recipient details.

+ Create Recipient Print ? Help

MANAGE RECIPIENTS

ALL

Recipient Name All Status Search ADVANCED SEARCH

<input type="checkbox"/>	Name ▲	Status ▲	ACH Domestic ▲	Wire ▲	
<input type="checkbox"/>	ABC Company	Approved		✓	
<input type="checkbox"/>	Awesome Kathy	Approved	✓	✓	
<input type="checkbox"/>	Black Forest Woods	Approved	✓	✓	
<input type="checkbox"/>	International Trading Company	Approved		✓	
<input type="checkbox"/>	Mack Lee	Approved		✓	
<input type="checkbox"/>	Sahale Snacks	Approved		✓	
<input type="checkbox"/>	Thermoplastic Epoxy Inc.	Approved		✓	

Show / Hide Columns Show 10

Export All ACH Recipients

1 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 *

ACH Domestic Recipient

Wire Recipient

Payment Types *

Book Wire

International Wire

USD Wire

Cancel Next

2 Select "Wire Recipient".

3 Select the type of payment this recipient.

4 Click "Next" to proceed.

CREATE MASTER RECIPIENT

Step 2 Use this page to add payment information for the recipient.

Recipient Name * Black Forest Woods

WIRE RECIPIENT - USD WIRE INFORMATION

Recipient ID Type * Account Number

Recipient ID * 789456123456

Address Line 1 9300 Flair Dr.

Address Line 2 El Monte, CA 91731

Address Line 3 Enter Address Line 3

Bank * Select from List Enter Bank Information with Bank ID

Remove

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

WIRE RECIPIENT - ADDITIONAL INFORMATION

Recipient Contact Add Contact Information

Cancel Back Preview

6a 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.

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.

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.

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

6f

Click "Submit Recipient" to review recipient information.

Cancel Back Submit Recipient

PREVIEW MASTER RECIPIENT

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

Recipient Name	Black Forest Woods
----------------	--------------------

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

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

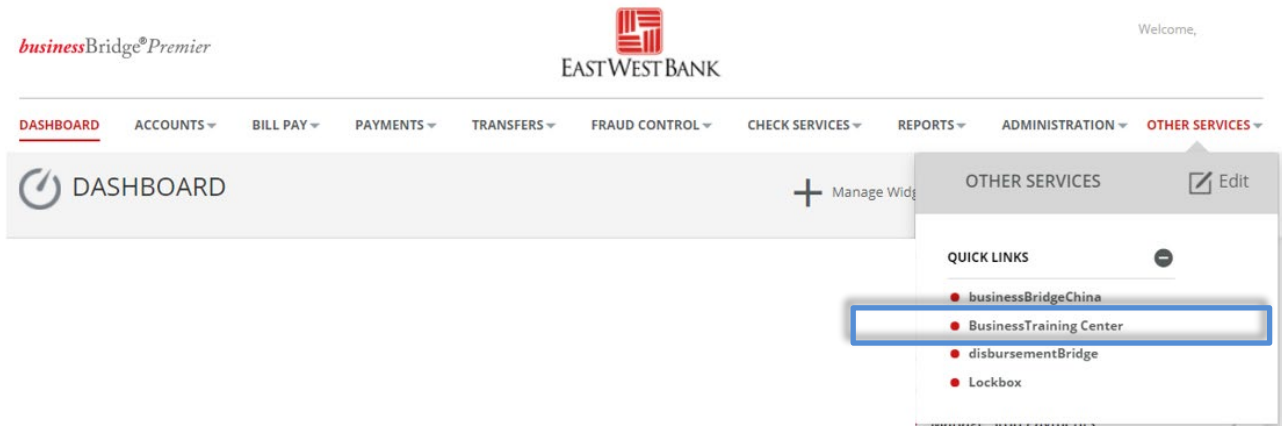
Successful Submit
The Recipient Black Forest Woods is successfully created.

Manage Recipient List

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.