



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

Account Transfers

Contents

Overview	3
Security Best Practices	3
Dual Control System Settings and Procedures	3
Email Request Verification and Procedures	3
Cutoff Times	4
Transfer Status	4
Transfer Menu Options	4
Create Single Account Transfer	5
Create a Bulk Transfer	7
One-to-Many Transfer	7
Many-to-One Transfer	9
Approve Transfer	12
Transfer Import	13

Overview

This User Guide is intended to outline the steps of initiating account-to-account transfers with *business*Bridge®Premier HK. By using the Transfer function, you are able to move funds between your own accounts where both the Sending and Receiving accounts are under the same ownership.

When sending funds to another company, please refer to the HK “Cross Region Payments” user guide for instructions.

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 risk mitigation best practices such as multiple layers of security, refined operational procedures and system controls, and other security software to achieve higher levels of security protection.

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

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

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 Transfer 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 new template or changes made to dollar amounts, destination accounts, etc.

Dual Control of Transfers will ensure that you are transmitting funds between your accounts with 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 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 may look 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 for payment, 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 request discrepancies.

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

For information on fraud prevention, please visit our Security and Fraud Prevention section of the East West Bank website at <https://www.eastwestbank.com/en/small-mid-size-businesses/security-fraud-prevention> or email us at CustomerCareHK@eastwestbank.com or immediate support call us at (852) 2218 9010.

Cutoff Times

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

Transfer	Cutoff Times
Account-to-Account Transfer	4:30pm HKT

Transfer Status

Statuses will update in real-time.

Status	Definition
Pending Approval	Approval is required to be submitted to bank for processing.
Scheduled	Payment was scheduled (created and approved) in advance. The payment will be processed on the morning of the indicated value date. Transfers can be scheduled up to 45 days in advance.
Completed	Payment is processed and a 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.
Rejected	The payment was rejected and not approved by the approver.
Deleted	The payment was approved and later canceled, prior to being submitted to the bank for processing.

Transfer Menu Options

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

The screenshot shows the 'TRANSFERS' menu in the BusinessBridge Premier interface. The menu is expanded to show the following options:

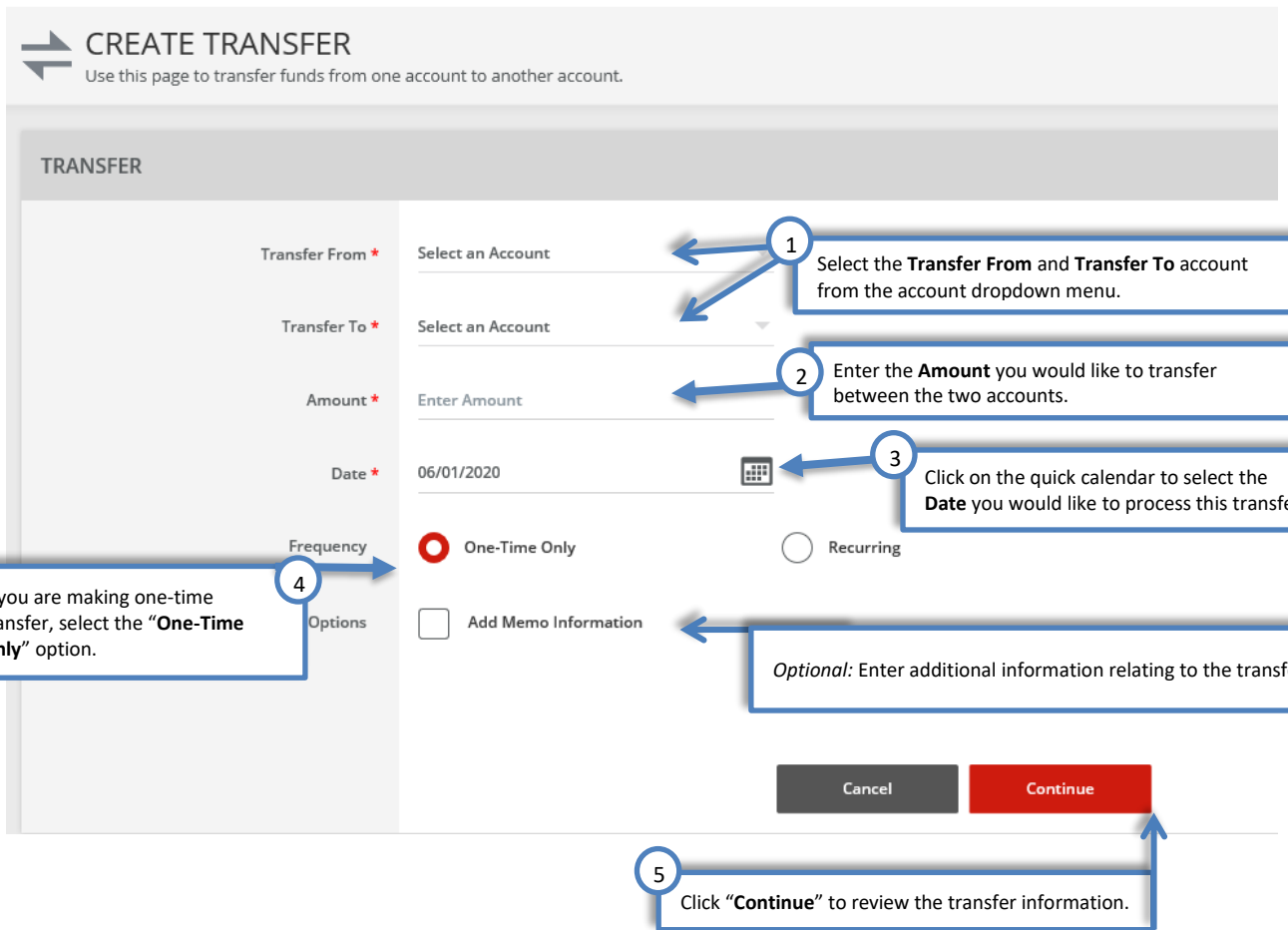
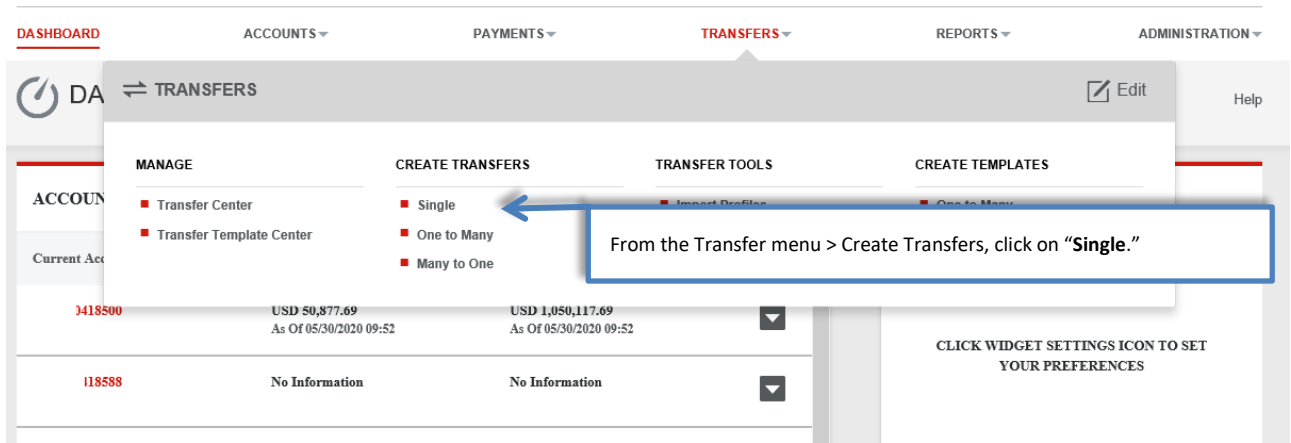
- MANAGE**
 - Transfer Center
 - Transfer Template Center
- CREATE TRANSFERS**
 - Single
 - One to Many
 - Many to One
- CREATE TEMPLATES**
 - One to Many
 - Many to One
- TRANSFER TOOLS**
 - Import Profiles
 - Import History

Transfer Type	Description of Transfer
Single	Transfer from one sending account to one receiving account
One-to-Many	Transfer from one sending account to multiple receiving accounts
Many-to-One	Transfer from multiple sending accounts to a single receiving account
Import Profile	Several single transfers from multiple sending accounts to various receiving accounts

*For Cross Region account transfers, contact CustomerCareHK@eastwestbank.com or call (852) 2218 9010.

Create Single Account Transfer

Follow below instructions to make money transfer between your East West Bank accounts.



You also have the option to create **Recurring** transfers between your accounts.


The screenshot shows the 'Frequency' section of a transfer form. It has two radio buttons: 'One-Time Only' (unselected) and 'Recurring' (selected). A callout '4a' points to the 'Recurring' radio button with the text: 'You can select "Recurring" for Transfer Frequency.' Below this is a 'Recurring Schedule *' dropdown menu with 'Every Week' selected. A callout '4b' points to this dropdown with the text: 'From the dropdown list, select the recurring frequency you would like to arrange the transfer.' Underneath is a 'Number of Payments' field with an upward-pointing arrow and a callout '4c' containing the text: 'Then, select how many times you would like to keep this recurring transfer.' To the right of the 'Number of Payments' field are three radio button options: 'Continue Until Further Notice' (selected), 'Send _____ total transfers', and 'End on This Date mm/dd/yyyy' with a calendar icon. At the bottom left, there is an 'Options' section with a checkbox for 'Add Memo Information'.

Review the internal account transfer you created.

The screenshot shows a 'PREVIEW TRANSFER' screen. At the top, it says 'Before submitting, review the transfer instruction.' and has a 'Help' icon. Below is a table with transfer details:

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	

At the bottom of the table are three buttons: 'Cancel', 'Edit Transfer', and 'Submit Transfer'. A callout box points to the 'Submit Transfer' button with the text: 'Click "Submit Transfer" to continue.' Below the table is a 'Successful Submit' message: 'Transfer with reference number U002E9N9G4 has been created successfully.' and a 'Transfer Center' button.

 Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

Create a Bulk Transfer

Follow the instructions below to make money transfer between your East West Bank accounts. You can have multiple sending accounts or receiving accounts.

One-to-Many Transfer

The screenshot shows the 'TRANSFERS' menu in the dashboard. The menu is divided into four sections: MANAGE, CREATE TRANSFERS, TRANSFER TOOLS, and CREATE TEMPLATES. Under 'CREATE TRANSFERS', there are three options: Single, One to Many, and Many to One. A blue arrow points to the 'One to Many' option, and a callout box says: "From the Transfer menu > Create Transfers, click on 'One to Many.'" Below the menu, there is a table with columns for Account Number, Current Account, and Balance. The table shows two accounts: 3418500 and 118588. A callout box at the bottom right says: "CLICK WIDGET SETTINGS ICON TO SET YOUR PREFERENCES".

ACCOUNT	Current Account	Balance
3418500	USD 50,877.69 As Of 05/30/2020 09:52	USD 1,050,117.09 As Of 05/30/2020 09:52
118588	No Information	No Information

The screenshot shows the 'CREATE ONE TO MANY TRANSFER' form. The form is divided into two main sections: TRANSFER INFORMATION and TRANSFER TO. The TRANSFER INFORMATION section has four fields: Transfer From, Date, Frequency, and Options. The TRANSFER TO section has a table for selecting receiving accounts and a 'Select Accounts' button. A 'Cancel' button is at the bottom. Four numbered callouts provide instructions: 1. Select one Transfer From account. 2. Click on the quick calendar to select the transfer Date. 3. Select the transfer Frequency. You can create a one-time or recurring transfer. 4. Click on the "Select Accounts" button to select multiple receiving accounts.

TRANSFER INFORMATION

Transfer From * :662 - test act 5662 - 349999.96

Date * : 05/29/2020

Frequency: One-Time Only Recurring

Options: Add Memo Information

TRANSFER TO

Account Nickname ▲ | Account Number ▲ | Currency ▲ | Amount* ▲

NO ACCOUNTS SELECTED

Cancel

Select Accounts

SELECT ACCOUNTS ? X

<input type="checkbox"/>	1111 tes	344	(989,100.59) USD
<input type="checkbox"/>	AHM	688	1,536,343.34 USD
<input type="checkbox"/>	BAI 1	863	2,866.22 USD
<input checked="" type="checkbox"/>	Item Test		
<input checked="" type="checkbox"/>	Item Test		
<input checked="" type="checkbox"/>	Lor	126	1,284,539.73 USD
<input type="checkbox"/>	RTN	4420	9,965.89 USD
<input type="checkbox"/>	test	0028	288,729.57 USD
<input type="checkbox"/>	test	144	10,157,949.17 USD
<input type="checkbox"/>	Tes	366	0.00 USD

1 2 Show 10

5 From list of available receiving accounts, select the accounts you would like to transfer to.

6 Click "Done" to continue.

TRANSFER INFORMATION Required Fields

Transfer From *

Date *

Frequency One-Time Only Recurring

Options Add Memo Information

TRANSFER TO

Account Nickname	Account Number	Currency	Amount
Item	4487	USD US Dollar	433.00
Item	0698	USD US Dollar	3.22
Lor	3926	USD US Dollar	11.43

Show 10

7 Review the selected accounts and enter transfer **Amount** for each account.

8 Click "Continue" to review the multiple transfers.

PREVIEW ONE TO MANY TRANSFER

Before submitting, use this page to review your transfer instructions.

? Help

TRANSFER INFORMATION

Transfer From	S2 - test act 5662 - 349666.96
Date	05/29/2020
Frequency	One-Time Only

TRANSFER TO

Account Nickname	Account Number	Amount
Item Te	487	433.00 USD
Item Ter	98	3.22 USD
Lori	326	11.43 USD

Show 10

Cancel Edit Transfer Submit Transfer

9

Click "Submit Transfer" to continue.



Successful Submit

Transfer with reference number OGSBPBUNVU4, BOTB5IP059, 4QMQA7L03C has been created successfully.

Save as Template

Transfer Center



Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

Many-to-One Transfer

DASHBOARD

ACCOUNTS

PAYMENTS

TRANSFERS

REPORTS

ADMINISTRATION



TRANSFERS

Edit

Help

MANAGE

- Transfer Center
- Transfer Template Center

CREATE TRANSFERS

- Single
- One to Many
- Many to One

TRANSFER TOOLS

- Import Profiles
- Import History

CREATE TEMPLATES

- One to Many
- Many to One

ACCOUNT

Current Acc

1418500

USD 50,877.69
As Of 05/30/2020 09:52

USD 1,050,117.6

As Of 05/30/2020

118588

No Information

No Information

From the Transfer menu > Create Transfers, click on "Many to One."

CLICK WIDGET SETTINGS ICON TO SET YOUR PREFERENCES

CREATE MANY TO ONE TRANSFER

Use this page to transfer funds from multiple accounts to one account.

? Help

TRANSFER INFORMATION Required Fields

Transfer To * 2 - test act 5662 - 349666.96

Date * 05/29/2020

Frequency One-Time Only Recurring

Options Add Memo Information

1 Select one **Transfer To** account.

2 Click on the quick calendar to select the transfer **Date**.

3 Select the transfer **Frequency**. You can create a one-time or recurring transfer.

4 Click on the "Select Accounts" button to select multiple sending accounts.

TRANSFER FROM

Select Accounts

Account Nickname ▲	Account Number ▲	Currency ▲	Amount* ▲
NO ACCOUNTS SELECTED			

Cancel

SELECT ACCOUNTS ? ×

<input type="checkbox"/>	1111 tes	544	(989,100.59) USD
<input type="checkbox"/>	AHM	688	1,536,343.34 USD
<input type="checkbox"/>	BAI 1	863	2,866.22 USD
<input checked="" type="checkbox"/>	Item Test	4	
<input checked="" type="checkbox"/>	Item Test	1698	
<input checked="" type="checkbox"/>	Lori	126	1,284,539.73 USD
<input type="checkbox"/>	RTN	4420	9,965.89 USD
<input type="checkbox"/>	test	0028	288,729.57 USD
<input type="checkbox"/>	test	144	10,157,949.17 USD
<input type="checkbox"/>	Tes	966	0.00 USD

1 2 Show 10

Cancel Done

5 From list of available receiving accounts, select the accounts you would like to send money from.

6 Click "Done" to continue.

CREATE MANY TO ONE TRANSFER

Use this page to transfer funds from multiple accounts to one account.

? Help

TRANSFER INFORMATION

Required Fields

Transfer To * - test act 5662 - 349666.96

Date * 05/29/2020

Frequency One-Time Only Recurring

Options Add Memo Information

TRANSFER FROM

Account Nickname ▲	Account Number ▲	Currency ▲	Amount ▲	
Item T	487	USD US Dollar	100.00	<input type="checkbox"/>
Item Te	698	USD US Dollar	22.00	<input type="checkbox"/>
Lore	926	USD US Dollar	311.00	<input type="checkbox"/>

Show 10 ▼

Cancel Continue

7 Review the selected accounts and enter transfer **Amount** for each account.

8 Click "**Continue**" to review the multiple transfers.

PREVIEW MANY TO ONE TRANSFER

Before submitting, use this page to review your transfer instructions.

? Help

TRANSFER INFORMATION

Transfer To 8t - test act 5662 - 349666.96

Date 05/29/2020

Frequency One-Time Only

TRANSFER FROM

Account Nickname	Account Number	Amount
Item Tes	487	100.00 USD
Item Tr	698	22.00 USD
Lore	926	311.00 USD

Show 10 ▼

Cancel Edit Transfer Submit Transfer

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



Successful Submit

Transfer with reference number 3AEPQL69A, JL4IW0CX9A, 7IVKSAY8TT has been created successfully.

Save as Template

Transfer Center



Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

Approve Transfer

Follow the instructions below if you are authorized to approve transfers.

The screenshot shows the top navigation bar with 'TRANSFERS' selected. A dropdown menu is open, showing four categories: MANAGE, CREATE TRANSFERS, TRANSFER TOOLS, and CREATE TEMPLATES. Under 'MANAGE', 'Transfer Center' is highlighted with a blue circle and an arrow pointing to it. A callout box contains the text: "In the Transfers menu > Manage, click 'Transfer Center.'"

The screenshot shows the 'TRANSFER CENTER' page. A table lists transfers with columns: Date, Transaction No., From Account, To Account, Status, Frequency, and Amount. One transfer is highlighted with a red checkmark. Below the table are buttons for 'Reject', 'Delete', and 'Approve'. A callout box points to the 'Approve' button with the text: "Click 'Approve' to proceed."

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

The screenshot shows the 'APPROVE TRANSFERS' page. A table lists the selected transfers. Below the table is a 'Passcode' field with a red asterisk and a placeholder 'Enter Passcode'. Below the passcode field are buttons for 'Cancel' and 'Approve'. A callout box points to the 'Approve' button with the text: "Click 'Approve' to confirm the transfer."

Date	Transaction No.	From Account	To Account	Frequency	Amount	Authorization Memo
05/29/2020	7HOGKOF98	test 0044	test 0028	One Time Only	40.00 USD	





Successful Submit
You have successfully approved transfer 7HOGKOF498.

For recurring transfers, please note:

When approving a recurring transfer, approver is authorizing the entire set of payments including transfers scheduled for future dates. The next scheduled transfer will be automatically queued up in the system and processed on the scheduled value date.

Transfer Import

Use Transfer Import to create multiple internal transfers with a file upload.

Create an Import Profile

The screenshot shows the 'TRANSFERS' menu with options: MANAGE (Transfer Center, Transfer Template Center), CREATE TRANSFERS (Single, One to Many, Many to One), TRANSFER TOOLS (Import Profiles, Import History), and CREATE TEMPLATES. A callout box points to 'Import Profiles' with the text: 'From the Transfers menu > Transfer Tools, click on "Import Profile."'

Below the menu is the 'MANAGE TRANSFER IMPORT PROFILES' page. It includes a table of existing profiles and a '+ Create Profile' button. A callout box points to the '+ Create Profile' button with the text: 'Click on "Create Profile."'

Profile Name	File Format	File Type	File Content	Ac
Import Monthly Transfer File	Transfer User-Defined SINGLE	Comma Separated (,)	Non-Repetitive Transfers	Private

The screenshot shows the 'CREATE IMPORT PROFILE' form, Step 1 of 3: Select File Format. It includes a 'Required Fields' indicator and two input fields:

- Profile Name * Transfer Import
- File Format * Transfer User-Defined

At the bottom are 'Cancel' and 'Next' buttons. Callout boxes provide instructions:

- Callout 2: 'Create a profile name and select "User Defined" data format.' (Points to the Profile Name and File Format fields)
- Callout 3: 'Click "Next" to continue.' (Points to the Next button)

CREATE IMPORT PROFILE

Required Fields ? X

File Type	Comma Separated (,)
File Content Type	Non-Repetitive Transfers
Profile Access	<input checked="" type="radio"/> Private <input type="radio"/> Public ?
Date Format *	MMDDYY
Options	<input type="checkbox"/> Check for duplicate files and reject duplicates

IMPORT FIELD SELECTION

4 Select a **Date Format** you will use for the import file.

Available Fields		Fields Included in File *
From Account Currency	▶	From Account *
To Account Currency	◀	From Account BankID *
Memo		To Account *
Currency	▲	To Account BankID *
Loan Note	▼	Amount *
		Date *
	Move All	
	▶	
	◀	

5 Review the fields required for your import file. Add additional fields if you need to.

Cancel Back Next

6 Click "**Next**" to proceed.

PREVIEW IMPORT PROFILE

? X

Step 3 of 3 Use this page to review Import Profile information

PROFILE INFORMATION	
Profile Name	Transfer Import
File Format	Transfer User-Defined
Payment Type	Transfers
File Type	Comma Separated (,)
File Content Type	Non-Repetitive Transfers
Profile Access	Private
Date Format	MMDDYY
Check for Duplicates	Yes

IMPORT FIELD SELECTION

Import Fields	From Account From Account BankID To Account To Account BankID Amount Date
---------------	--

Cancel Back Submit Profile

7 Click "**Submit Profile.**" You have created one import profile you can use.

Once your Import Profile is created, you can then upload your batch file.

MANAGE TRANSFER IMPORT PROFILES
Use this page to create, edit or delete Transfer Import Profiles

[+ Create Profile](#)
[Print](#)
[? Help](#)

IMPORT PROFILES

Profile Name ▲	File Format ▲ Payment Type	File Type ▲	File Content ▲	Access ▲	
Import Monthly Transfer File	Transfer User-Defined SINGLE	Comma Separated (,)	Non-Repetitive Transfers	Private	VIEW LAST MODIFIED BY Import
Loan Transfer Import	Transfer User-Defined SINGLE	Comma Separated (,)	Non-Repetitive Transfers	Private	Import

1 Click "Import" to upload your batch file.

IMPORT FILE

Profile Name: Import Monthly Transfer File

File Type: Comma Separated (,)

Payment Type: Transfers

Duplicate File Check: No

File Location/File Name * Browse

2 Click "Browse" to open an upload window and select your file.

Cancel
Import File

3 Click "Import File" to proceed.

Your file will be processed by the system. You can confirm the file status on the Import History page.

DASHBOARD | ACCOUNTS ▼ | PAYMENTS ▼ | **TRANSFERS ▼** | REPORTS ▼ | ADMINISTRATION ▼

DA TRANSFERS Edit Help

MANAGE

- Transfer Center
- Transfer Template Center

CREATE TRANSFERS

- Single
- One to Many
- Many to One

TRANSFER TOOLS

- Import Profiles
- Import History

CREATE TEMPLATES

4 From the Transfers menu > Transfer Tools, click on "Import History."

3418500	USD 50,877.69 As Of 05/30/2020 09:52	USD 1,050,117.69 As Of 05/30/2020 09:52	
118588	No Information	No Information	

CLICK WIDGET SETTINGS ICON TO SET YOUR PREFERENCES

TRANSFER IMPORT HISTORY
Use this page to view import and log information

[Print](#)
[? Help](#)

IMPORT HISTORY

5 Review and confirm the file status.

Date/Time (PDT) ▼	Profile Name ▲	Path/Filename ▲	User ID ▲	File Size ▲	Status ▲
05/30/2020 00:10	Import Monthly Transfer File	PP3_Import2.txt		1KB	Completed