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

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

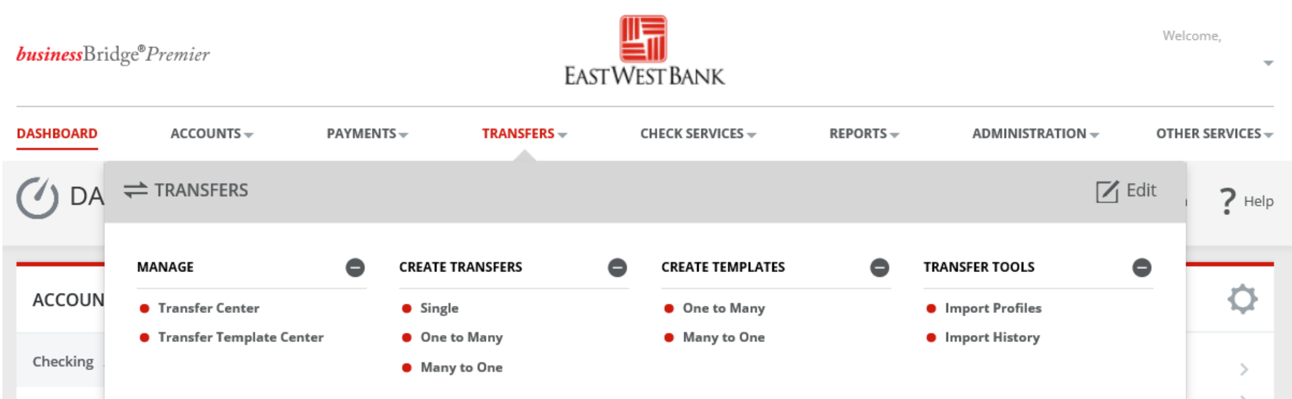
Transfer Status

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.

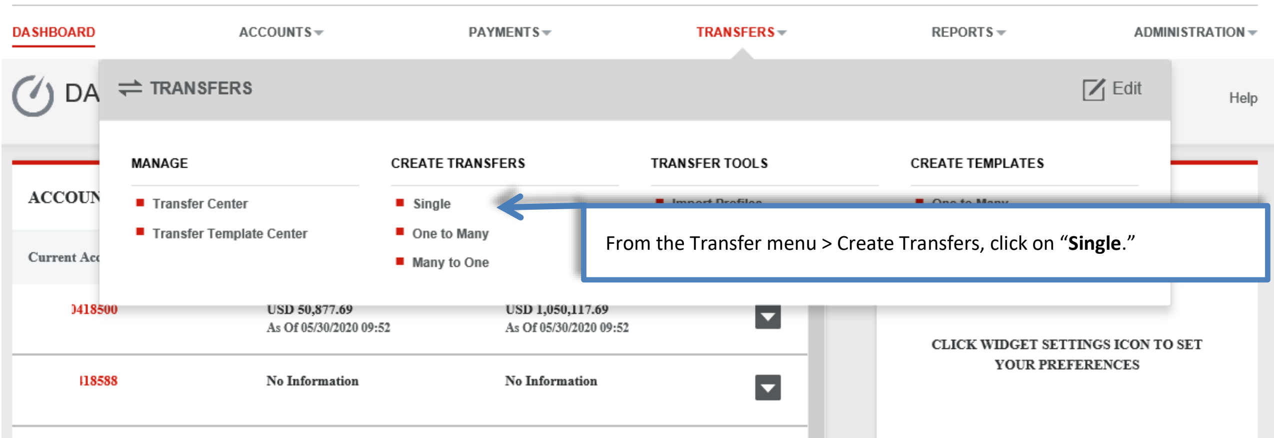


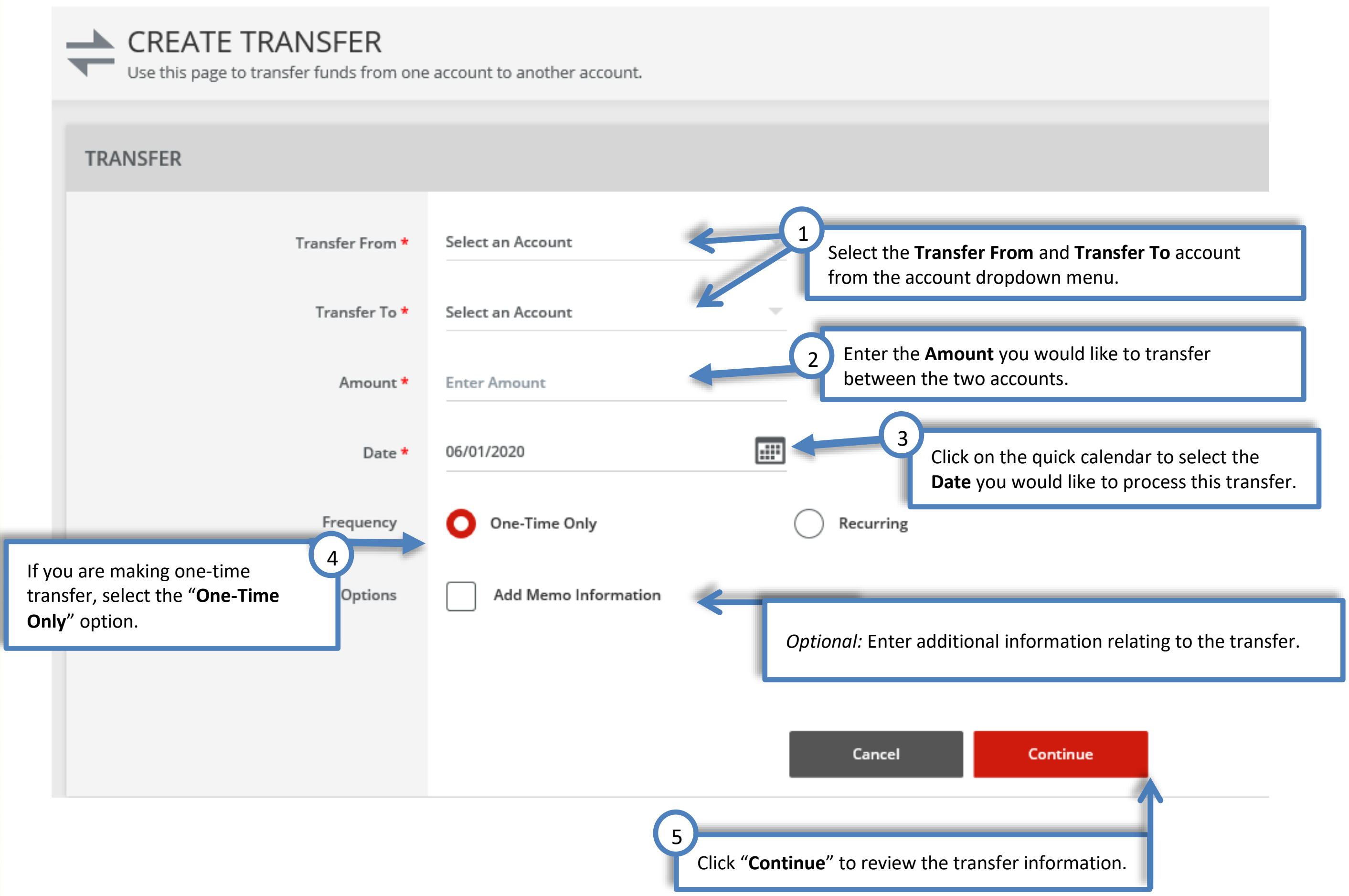
Transfer Type	Description of Transfer
Single	Transfer from one sending account to one receiving account
One-to-Many	Transfer from one sending account to multiple receiving accounts
Many-to-One	Transfer from multiple sending accounts to a single receiving account
Import Profile	Several single transfers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

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

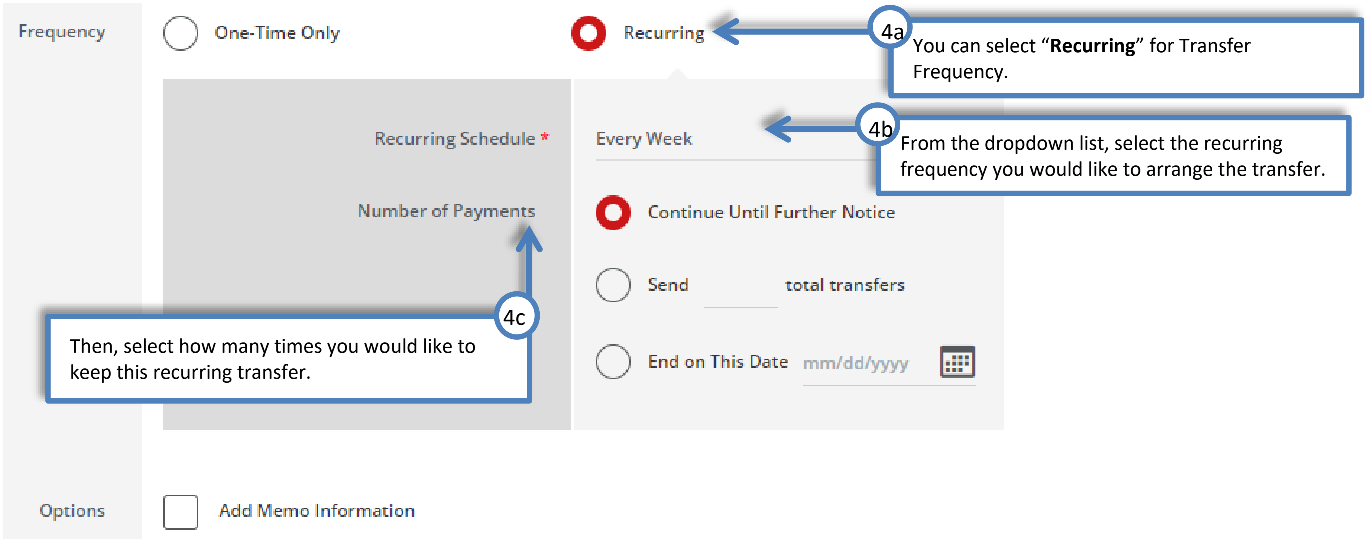
Create Single Account Transfer

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

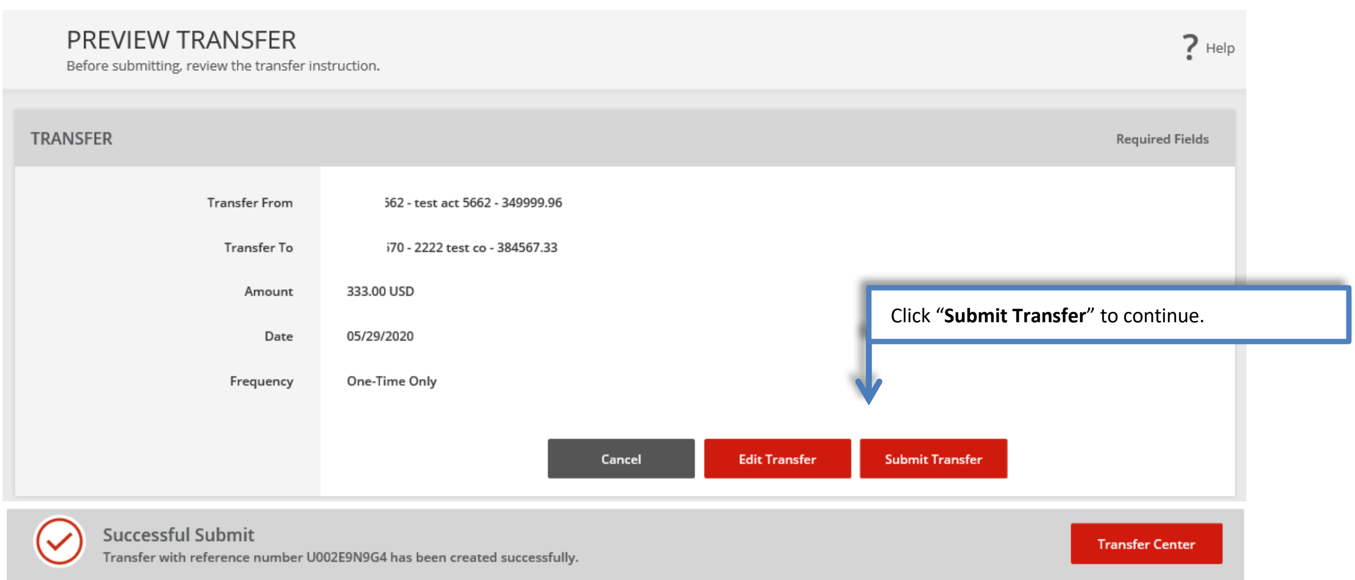




*You also have the option to create **Recurring** transfers between your accounts.*



Review the internal account transfer you created.

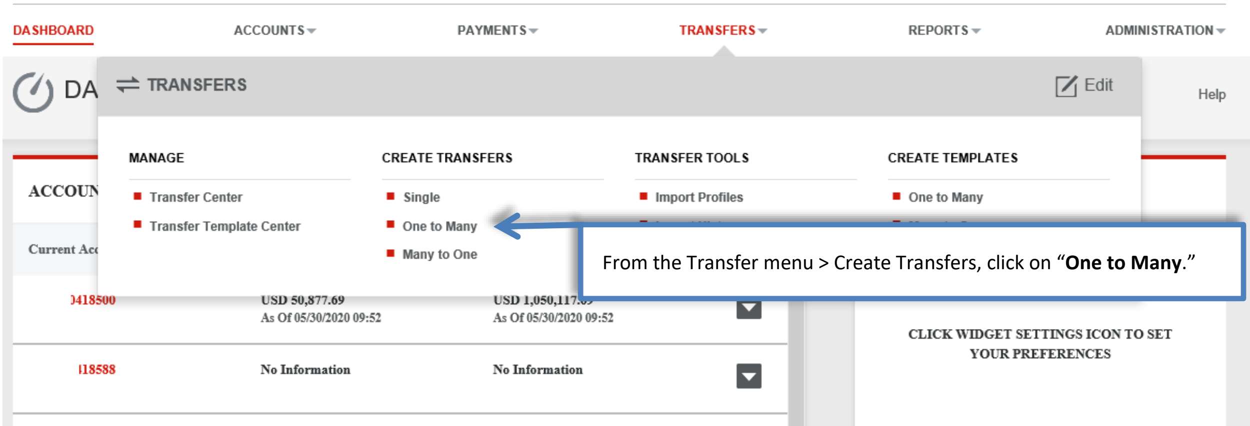


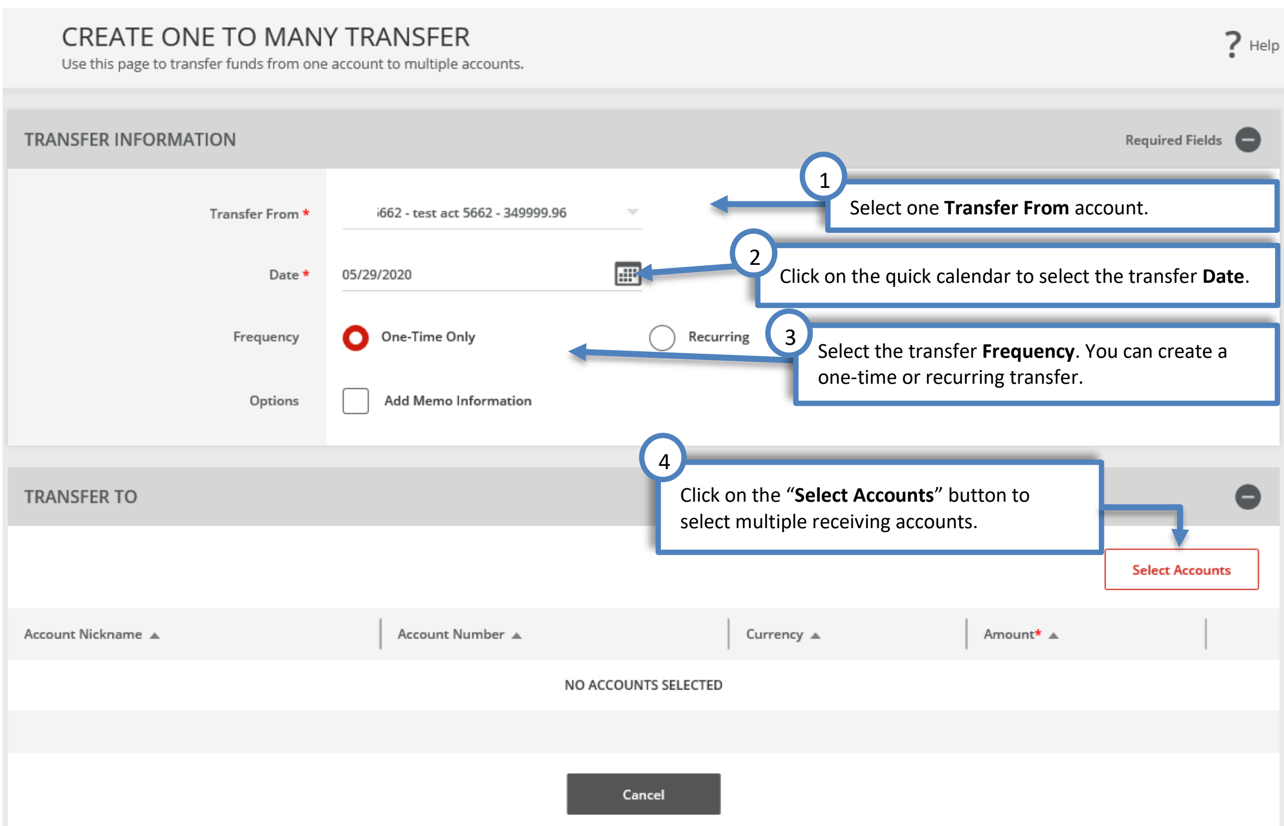
Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

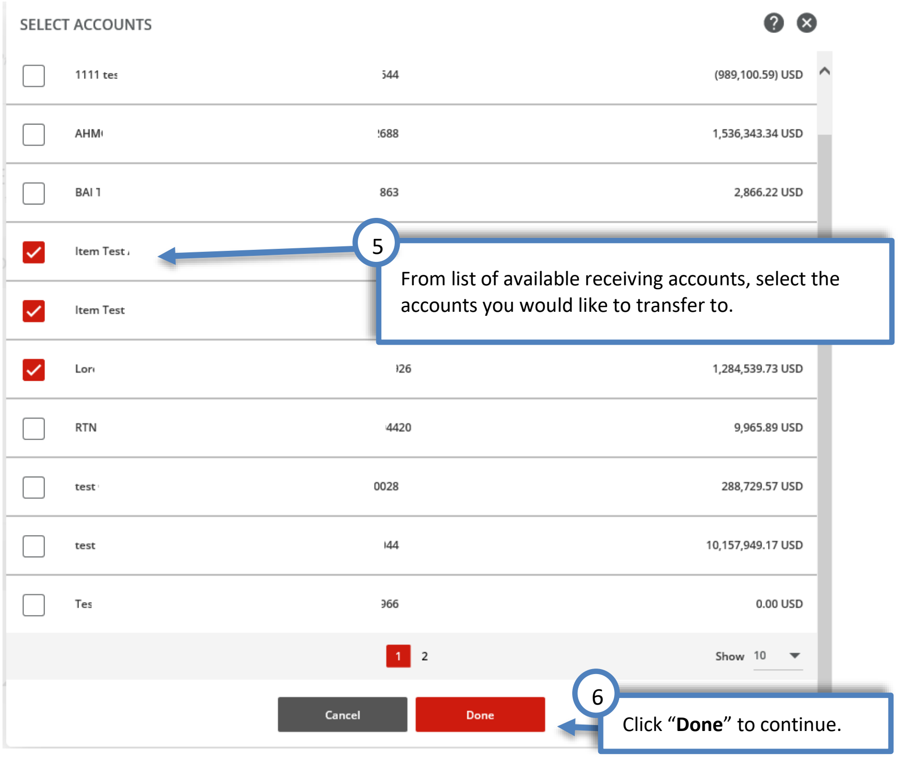
Create a Bulk Transfer

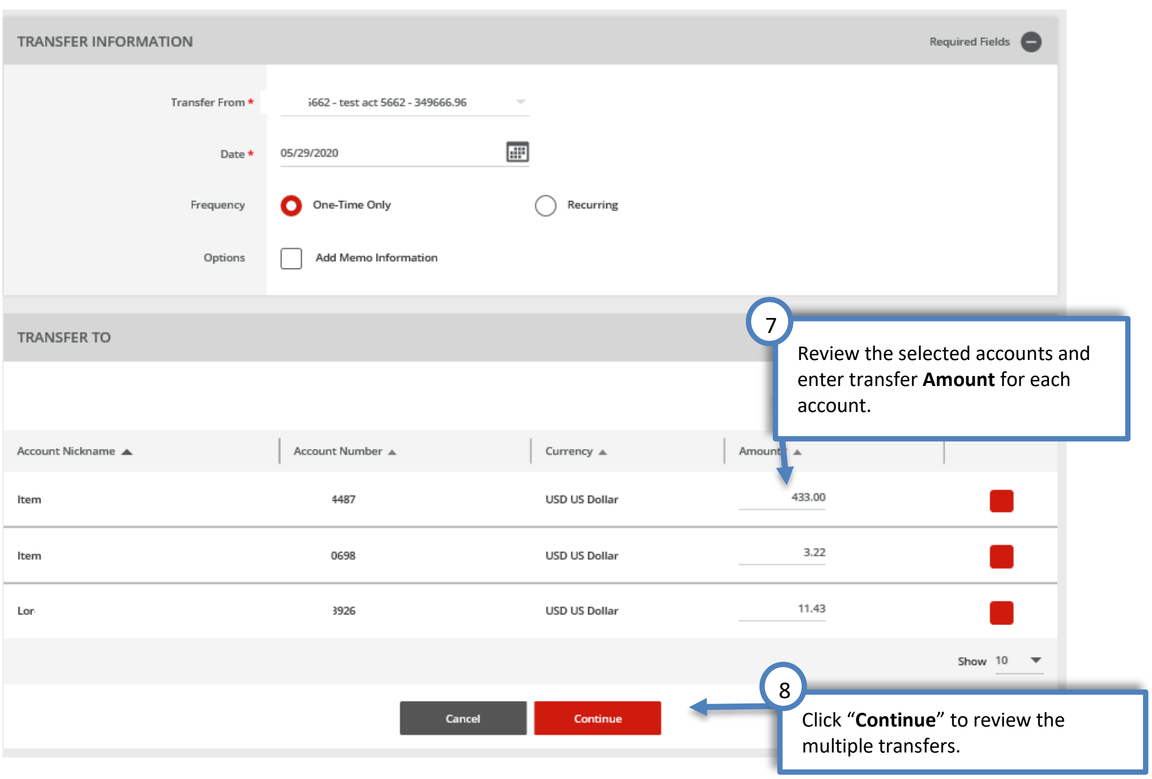
Follow the instructions below to make money transfer between your East West Bank accounts. You can have multiple sending accounts or receiving accounts.

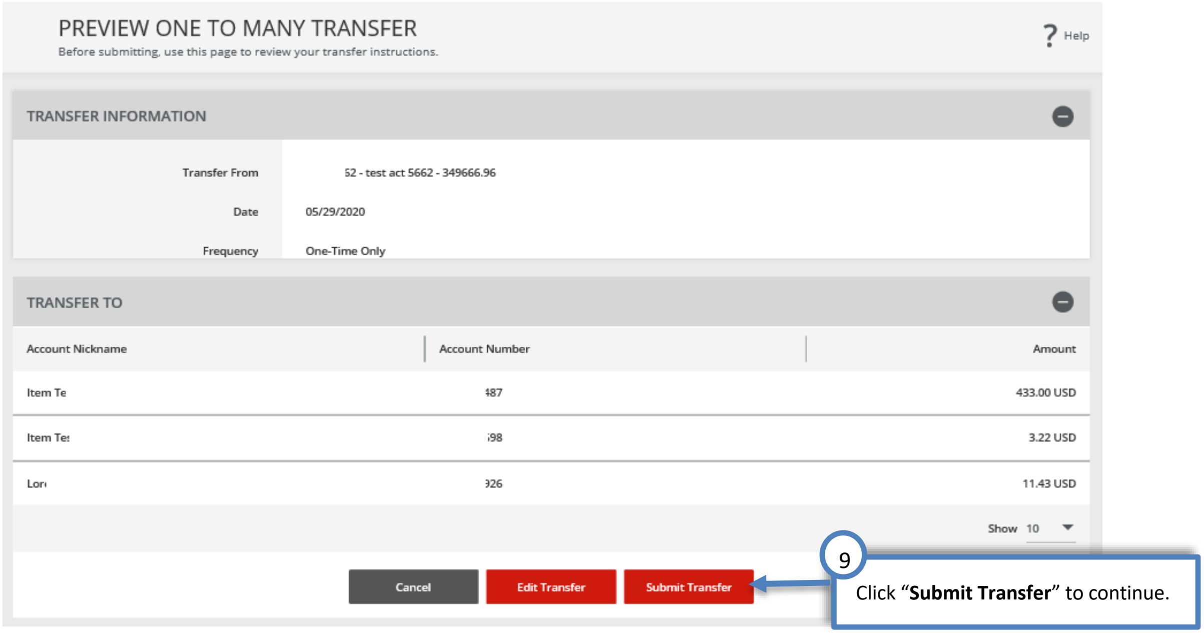
One-to-Many Transfer

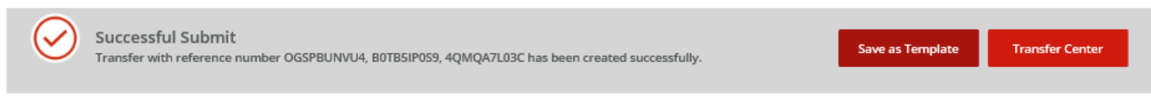





SELECT ACCOUNTS
1111 tes
544
(989,100.59) USD
AHM
688
1,536,343.34 USD
BAI 1
863
2,866.22 USD
Item Test
Item Test
Lor
926
1,284,539.73 USD
RTN
4420
9,965.89 USD
test
0028
288,729.57 USD
test
44
10,157,949.17 USD
Tes
366
0.00 USD
1 2
Show 10
Cancel
Done
5
From list of available receiving accounts, select the accounts you would like to transfer to.
6
Click "Done" to continue.

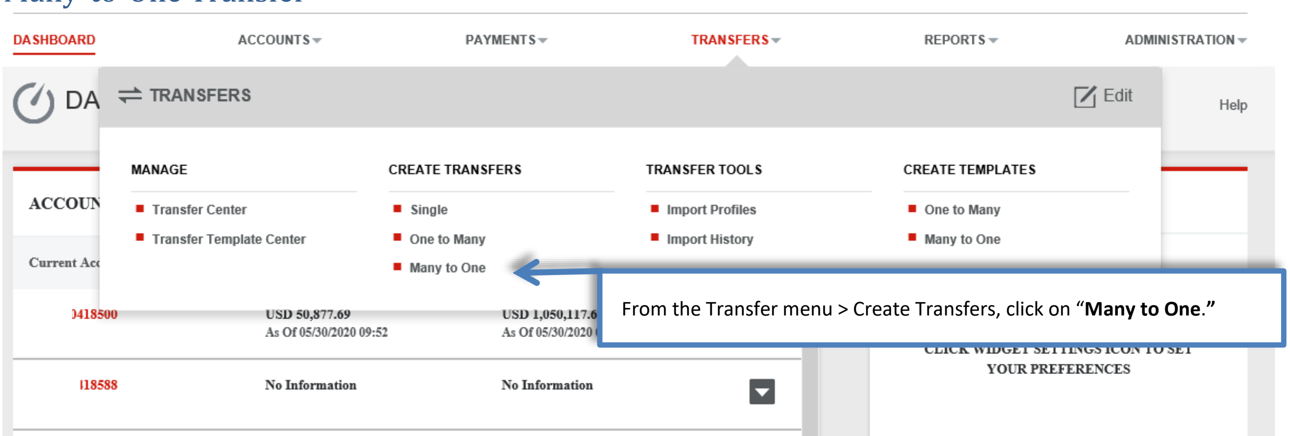

TRANSFER INFORMATION
Required Fields
Transfer From *
5662 - test act 5662 - 349666.96
Date *
05/29/2020
Frequency
One-Time Only
Recurring
Options
Add Memo Information
TRANSFER TO
Account Nickname
Account Number
Currency
Amount
Item
4487
USD US Dollar
433.00
Item
0698
USD US Dollar
3.22
Lor
3926
USD US Dollar
11.43
Show 10
Cancel
Continue
7
Review the selected accounts and enter transfer Amount for each account.
8
Click "Continue" to review the multiple transfers.

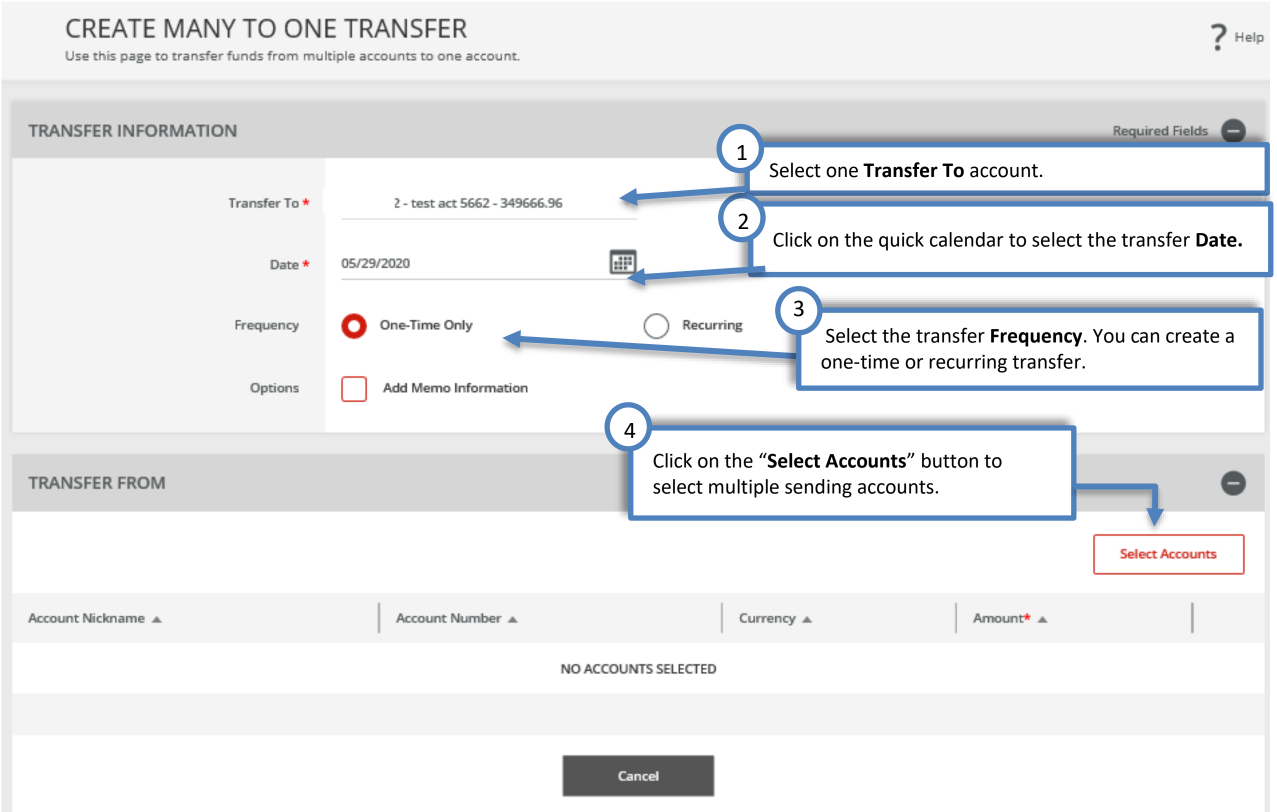


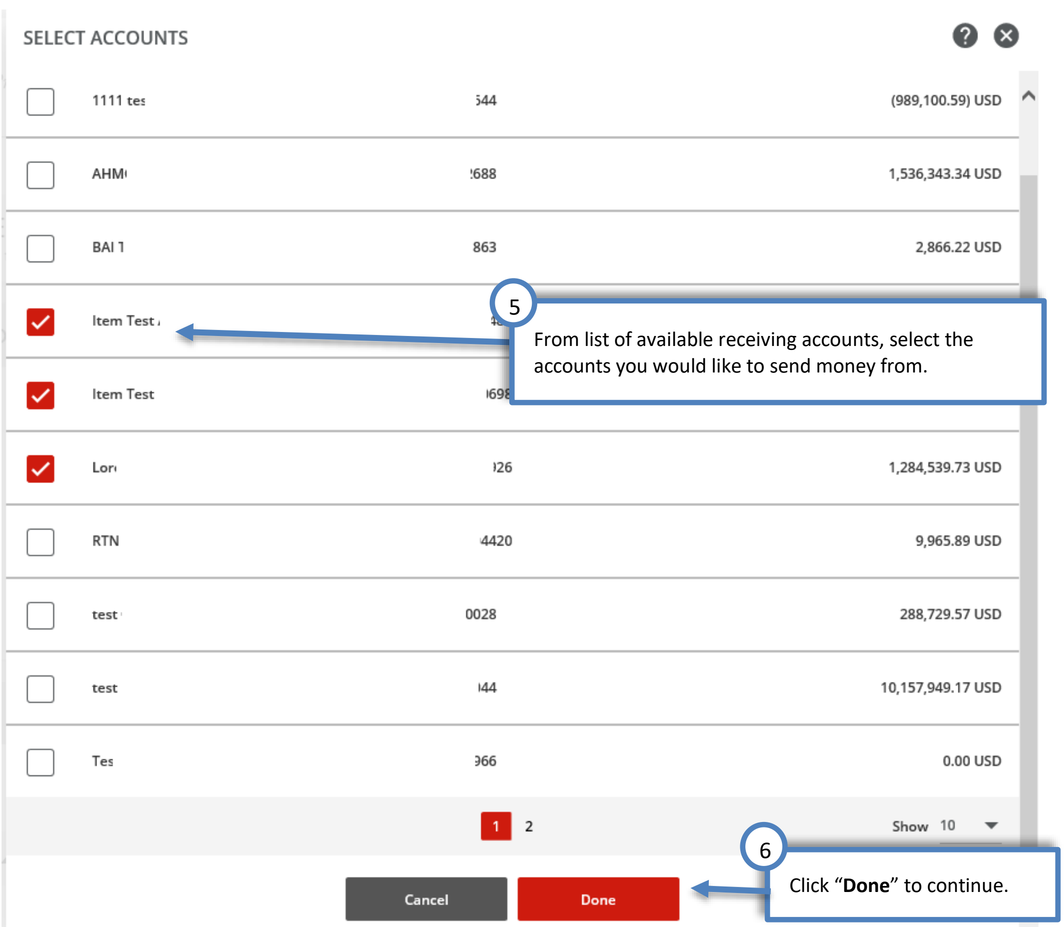


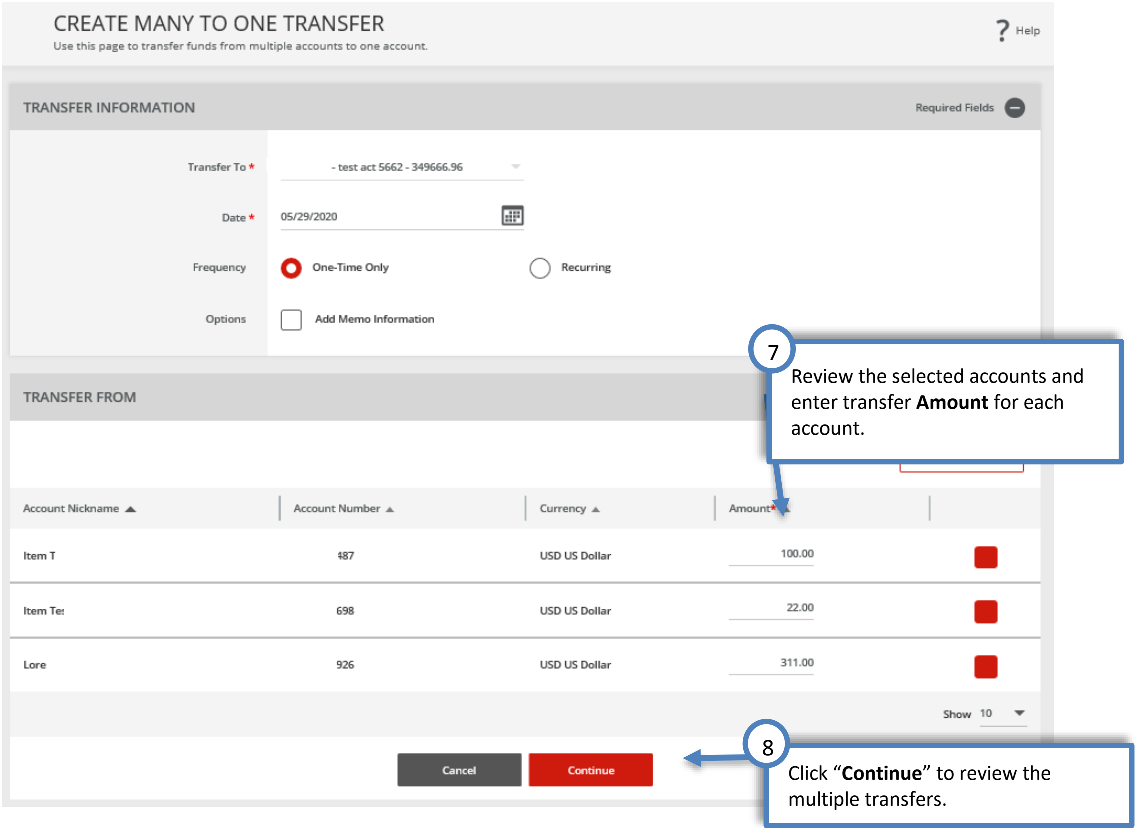
Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

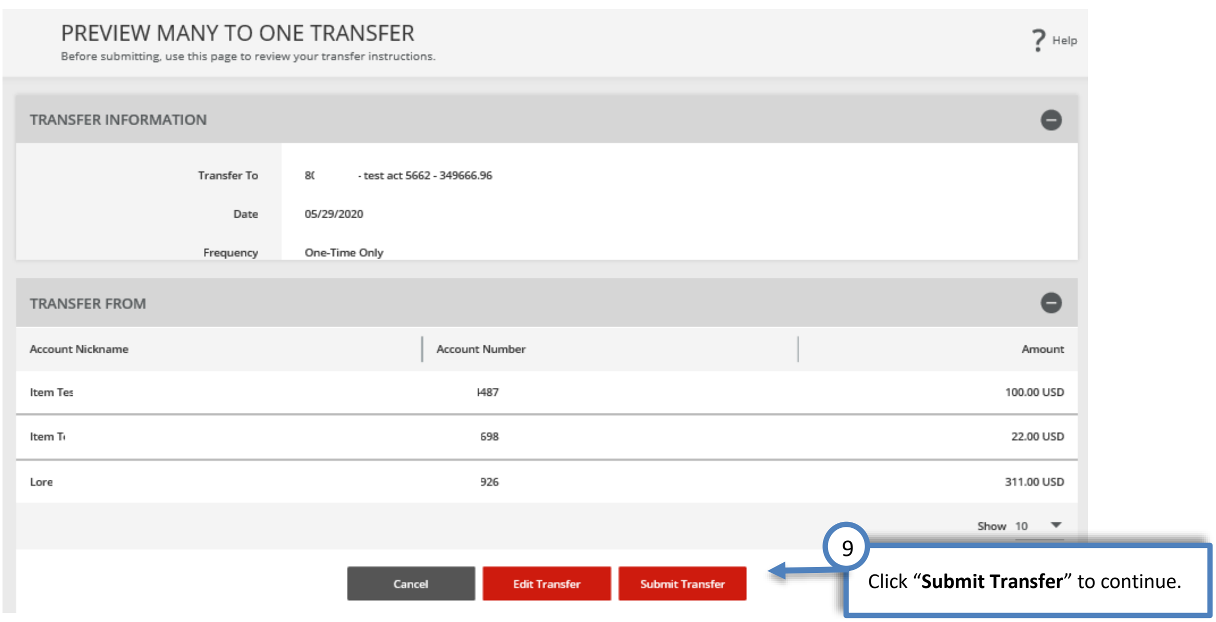
Many-to-One Transfer

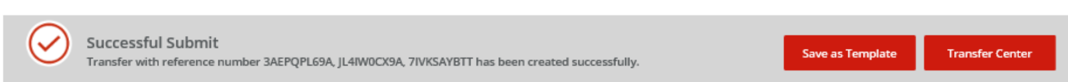



CREATE MANY TO ONE TRANSFER
Use this page to transfer funds from multiple accounts to one account.
Help
TRANSFER INFORMATION
Required Fields
Transfer To *
2 - test act 5662 - 349666.96
Date *
05/29/2020
Frequency
One-Time Only
Recurring
Options
Add Memo Information
TRANSFER FROM
Select Accounts
Account Nickname
Account Number
Currency
Amount*
NO ACCOUNTS SELECTED
Cancel
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.


SELECT ACCOUNTS
1111 tes
544
(989,100.59) USD
AHM
688
1,536,343.34 USD
BAI 1
863
2,866.22 USD
Item Test
Item Test
Lor
26
1,284,539.73 USD
RTN
4420
9,965.89 USD
test
0028
288,729.57 USD
test
44
10,157,949.17 USD
Tes
366
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.



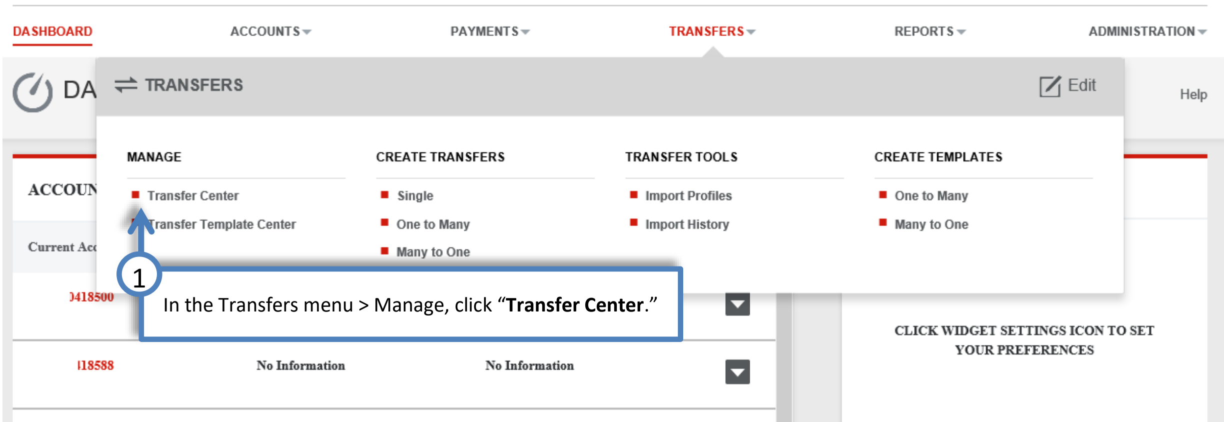


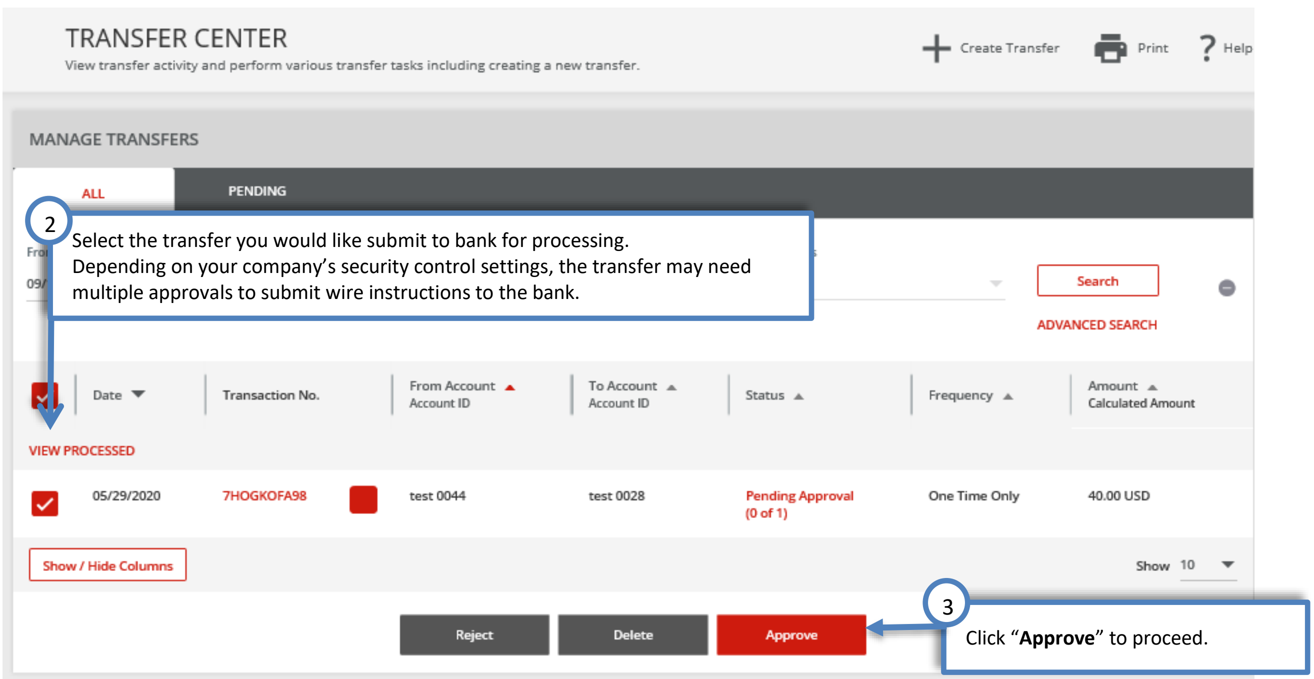


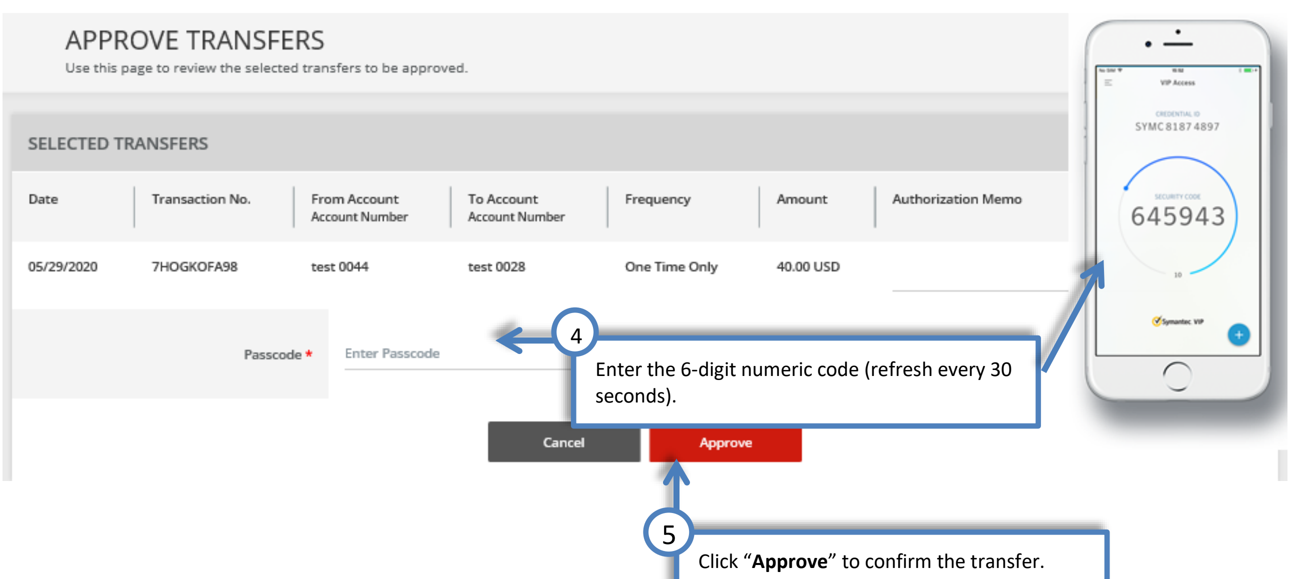
Review the submitted transfer on Transfer Center for the transaction status. Your transfer may need to be approved. Please refer to the "Approve Transfer" section of this user guide for details.

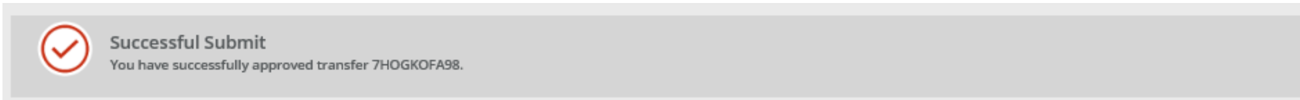
Approve Transfer

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







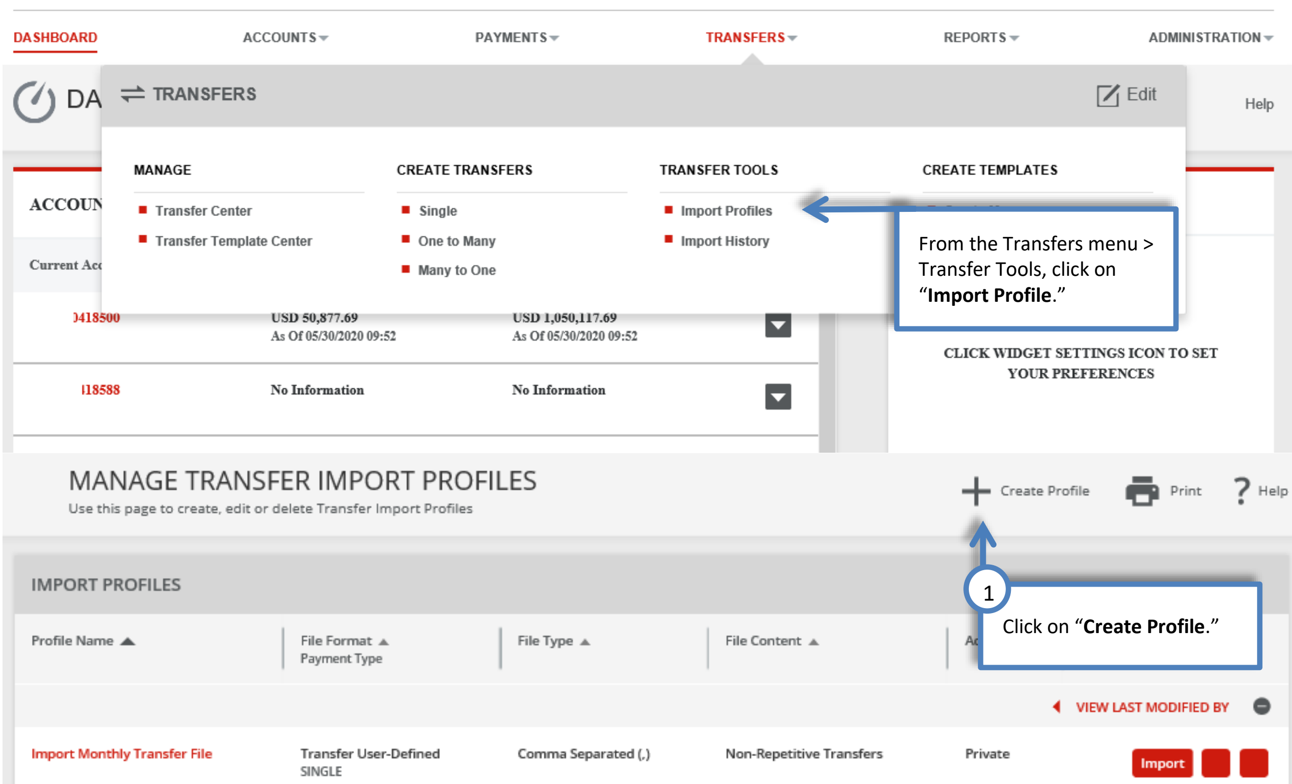


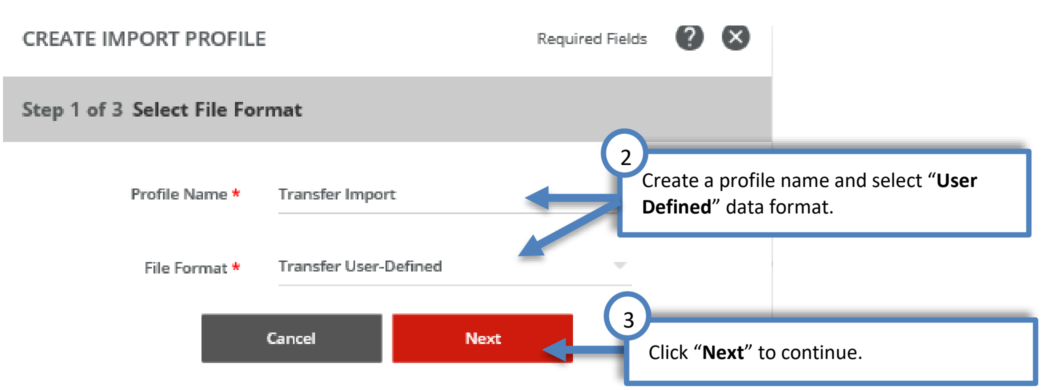
For recurring transfers, please note:
When approving a recurring transfer, approver is authorizing the <u>entire set of payments</u> including transfers scheduled for future dates. The next scheduled transfer will be automatically queued up in the system and processed on the scheduled value date.

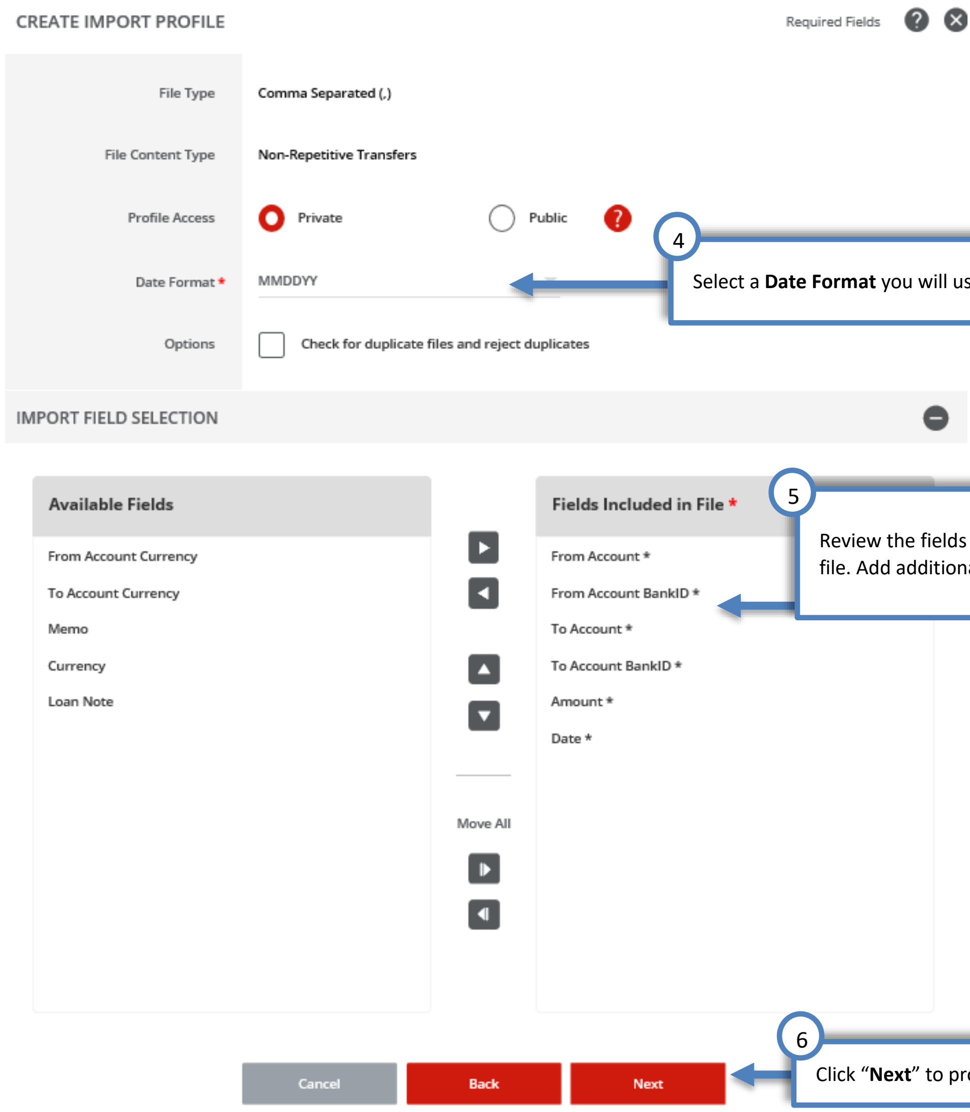
Transfer Import

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

Create an Import Profile



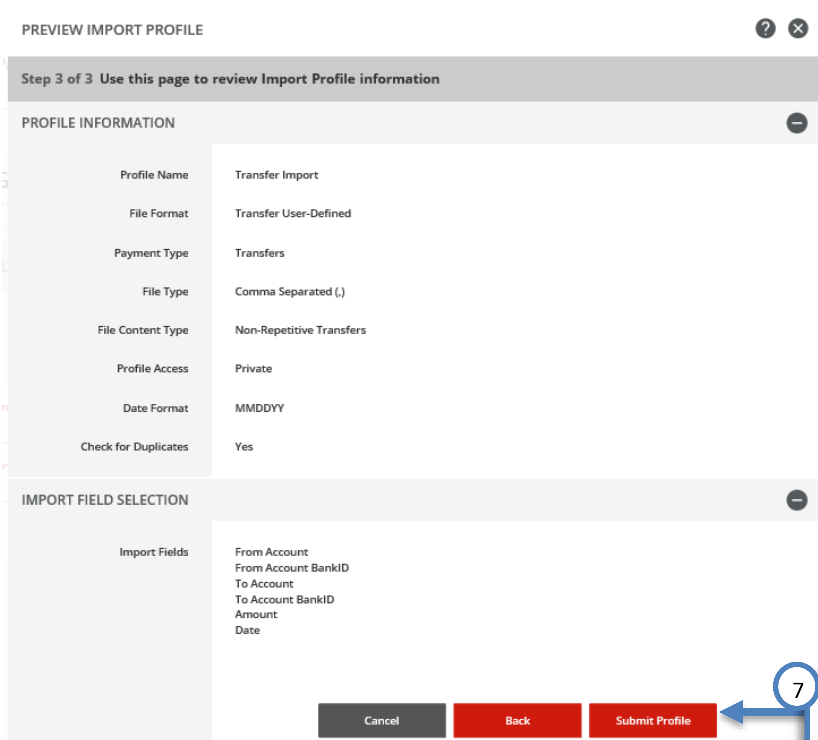




4 Select a **Date Format** you will use for the import file.

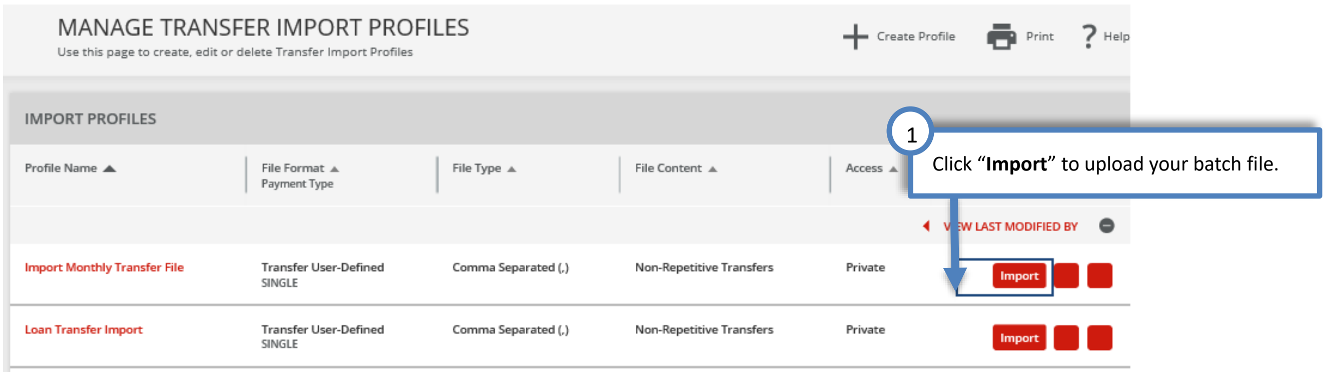
5 Review the fields required for your import file. Add additional fields if you need to.

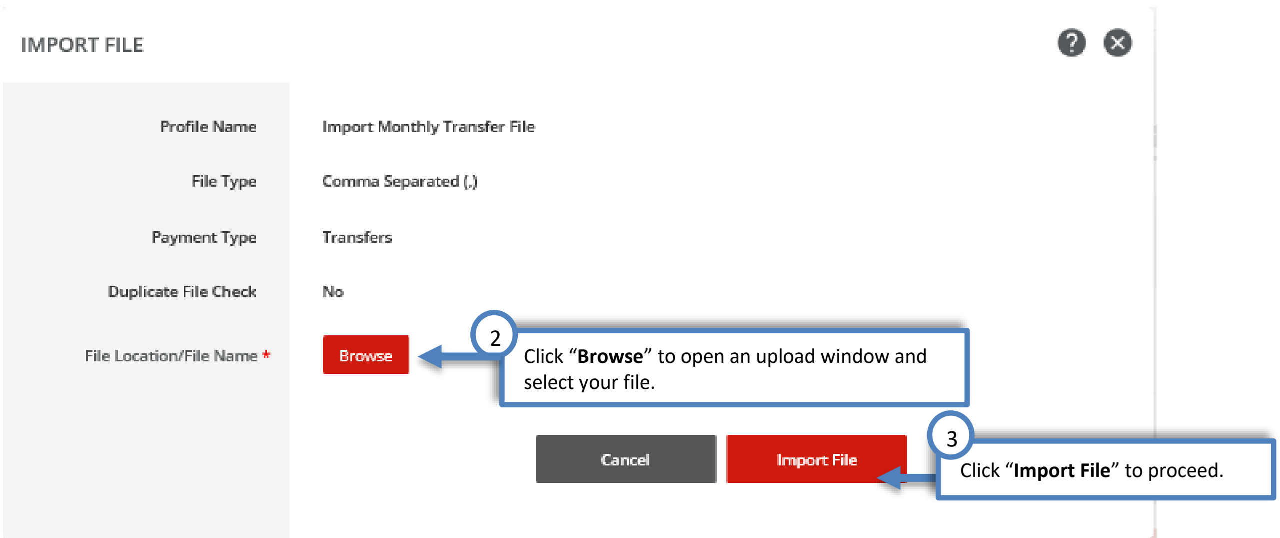
6 Click "**Next**" to proceed.



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.





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