



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

Dashboard and Information Reporting

Contents

Overview	3
Manage Widgets	4
Move Widgets	4
Add Widgets	4
Customize the Account Balances Widget	5
Customize the Shortcuts Widget	7
Customize the Balances Chart	9
Create a Quick Transfer	10
Account Center	12
Prior Day Balances	14
Current Day Balances	16

Overview

The *businessBridge*® Premier HK Dashboard provides a summary of your account balances and quick access to your most important functions. The Dashboard is equipped with moveable, customizable widgets which provides each user access to their most needed information and functions immediately upon login.

The Dashboard layout and descriptions below may vary depending your company's enrolled services and individual user authorized access.

The screenshot shows the dashboard interface with several callout boxes:

- View notification of new activity, pending actions, and reminders.** (Points to Alerts: 21)
- Log Off at end of session.** (Points to Log Off button)
- Manage your alert settings and change your default landing page.** (Points to the user profile menu)
- Add and remove a Widget.** (Points to the Manage Widgets button)
- Setup and customize the widget.** (Points to the gear icon on the Balances Chart widget)
- Click and hold anywhere on a widget to drag and drop the widget into other positions on the screen.** (Points to a drag handle icon on the Shortcuts widget)

The dashboard content includes:

- ACCOUNT BALANCES:** A table with columns for account name, current balance, and previous balance. Accounts listed include XYZ Operations, XYZ Payroll, XYZ Residual, XYZ In Clearing, XYZ Operations for Store#2, Commercial Loan, and Commercial Loan.
- BALANCES CHART:** A donut chart showing the distribution of account balances. Legend: XYZ Oper... (84.16%), XYZ Oper... (3.17%), XYZ Payroll (9.50%), XYZ Resi... (3.17%).
- QUICK TRANSFER:** A form with fields for From (Select an Account), To (Select an Account), and Amount (Enter Amount). Buttons: Clear, Next.
- SPECIAL REPORTS:** A table with columns for Report Name and Date / Time. Reports listed include Inclearing Report (06/17/2019 16:40) and Trade Incoming Collections Outstanding Report (04/01/2019 10:51).
- SHORTCUTS:** A list of actions: Create Payment, Create Transfer, Manage Stop Payments, and Manage Users.

Manage Widgets

The following widgets may be moved, added, removed, or customized to meet the users' needs and workflows.

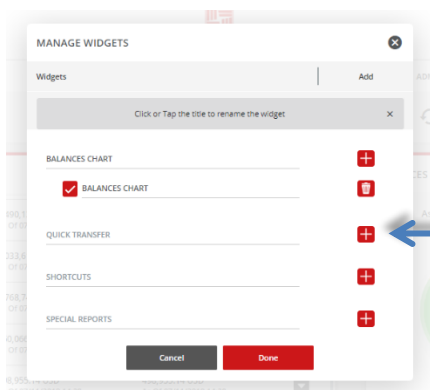
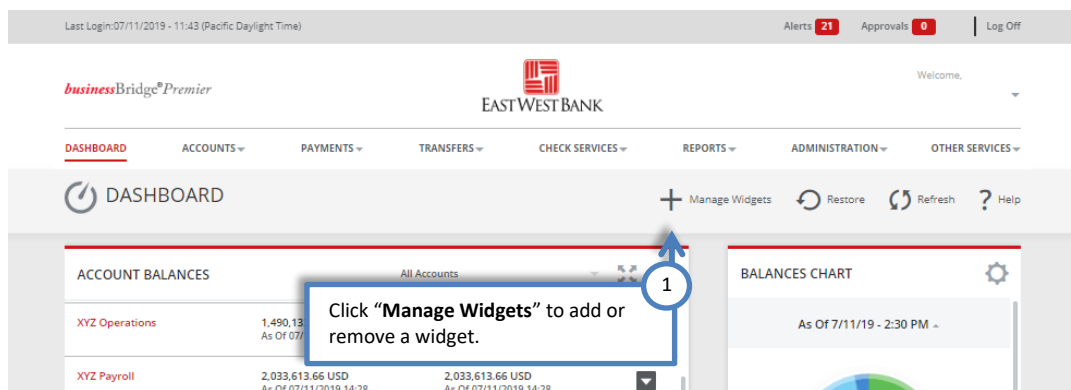
BALANCES CHART	+
<input checked="" type="checkbox"/> BALANCES CHART	🗑️
QUICK TRANSFER	+
<input checked="" type="checkbox"/> QUICK TRANSFER	🗑️
SHORTCUTS	+
<input checked="" type="checkbox"/> SHORTCUTS	🗑️
SPECIAL REPORTS	+
<input checked="" type="checkbox"/> SPECIAL REPORTS	🗑️

Move Widgets

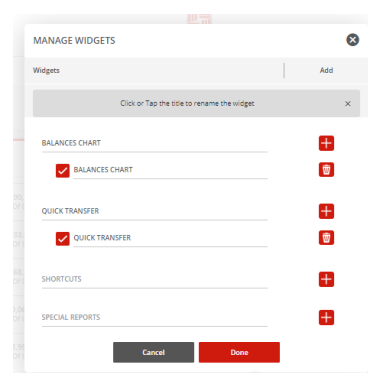
To move a widget to a different location, click and hold your mouse anywhere on a widget and drag it to a new location.

Add Widgets

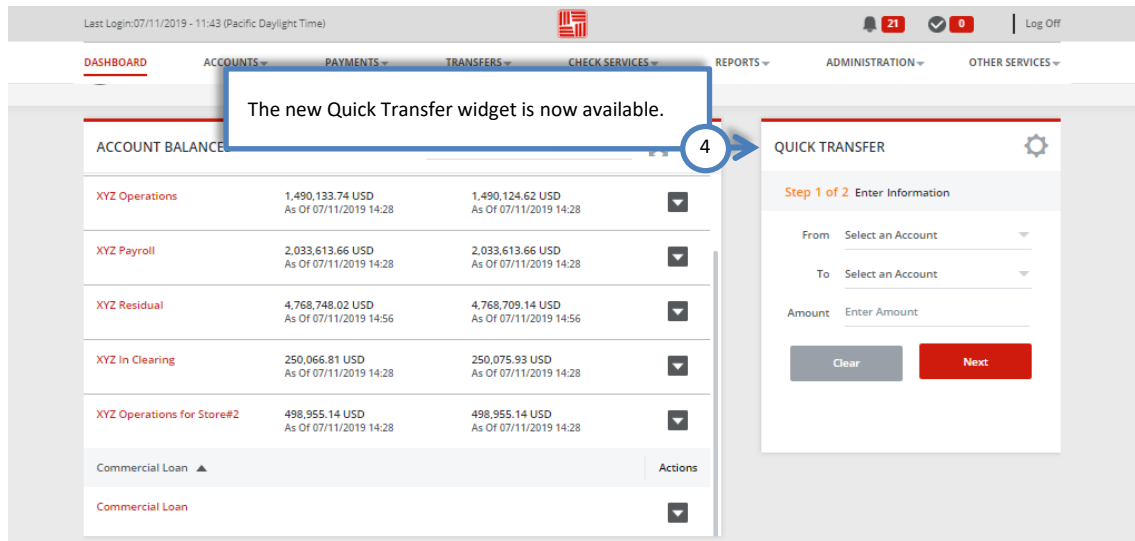
To add a widget, use the following instructions.



2 Click "+" to add any available widget.

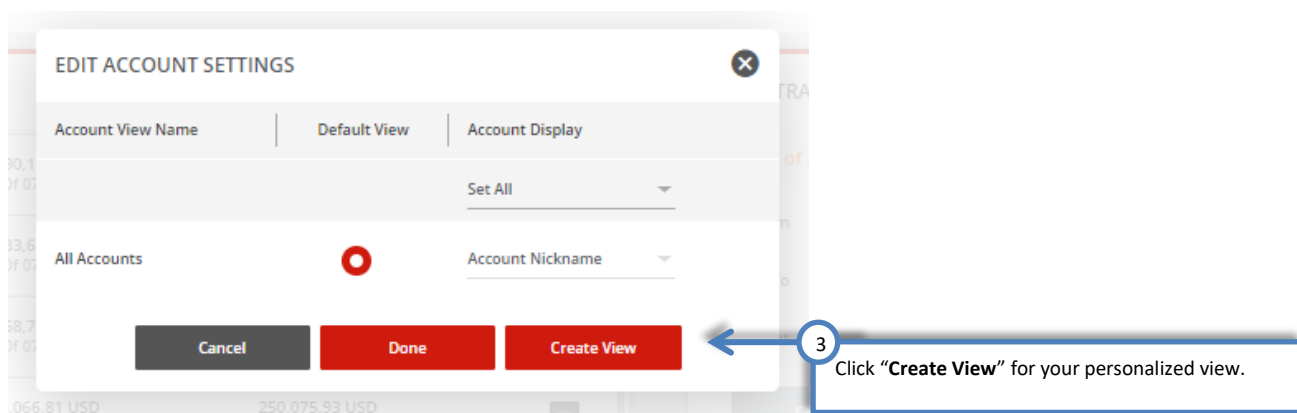
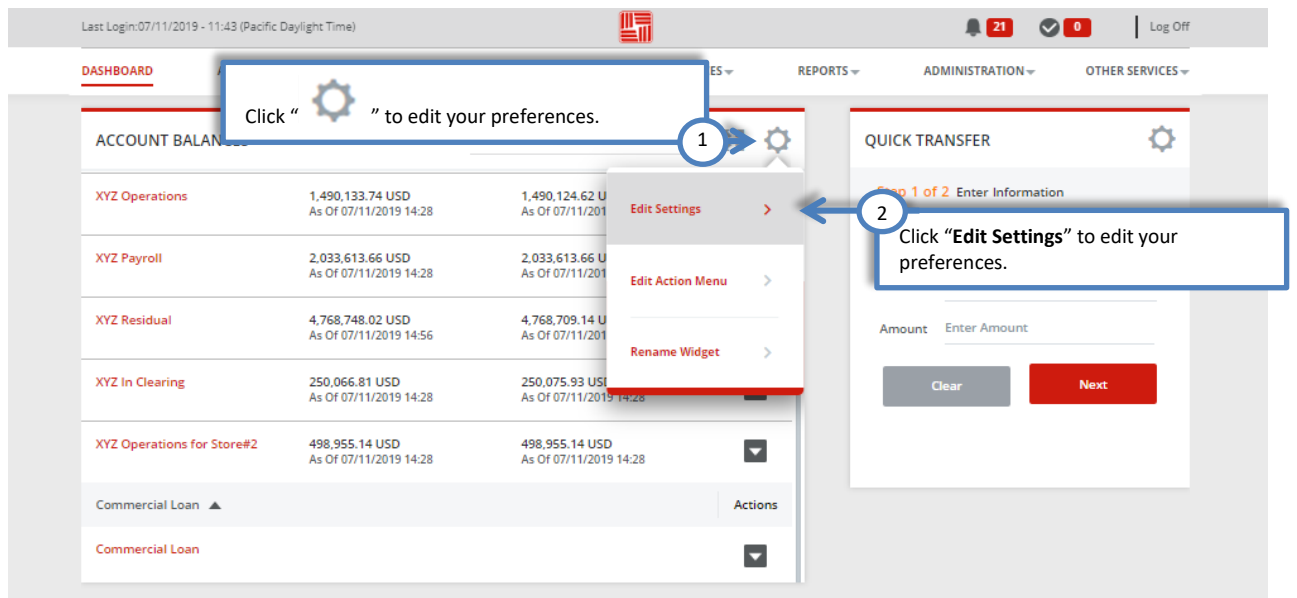


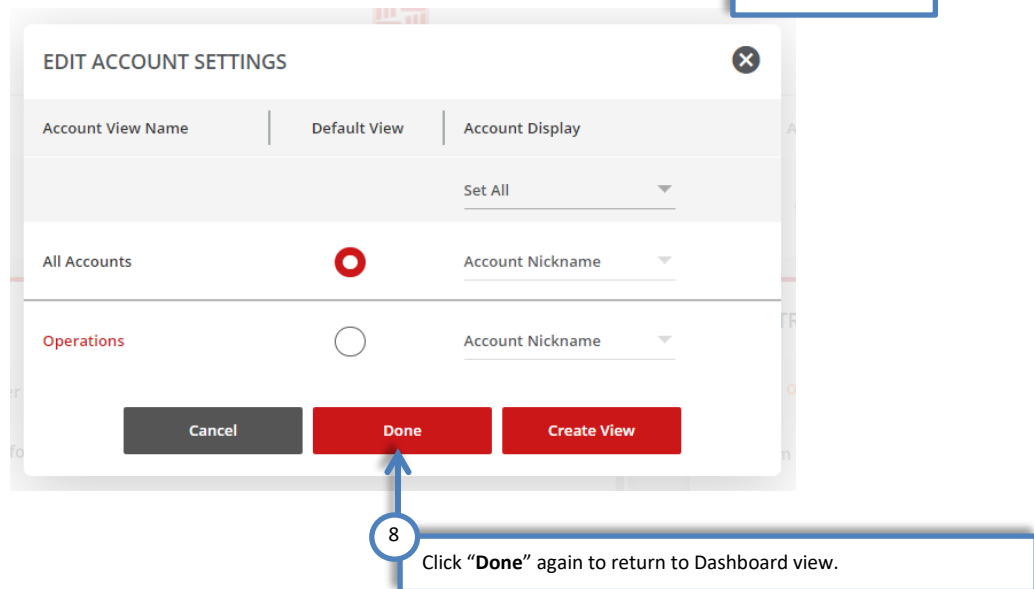
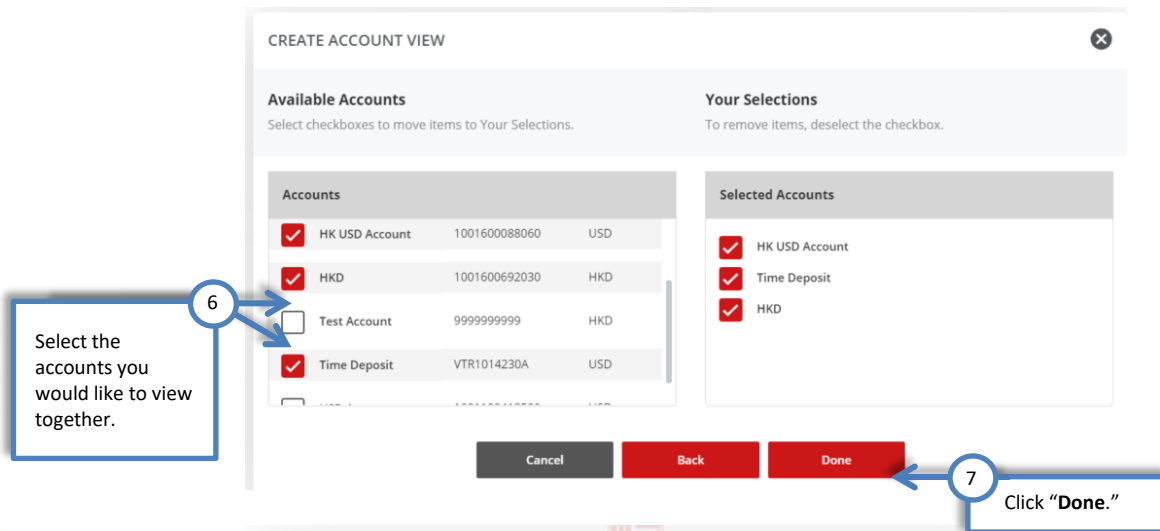
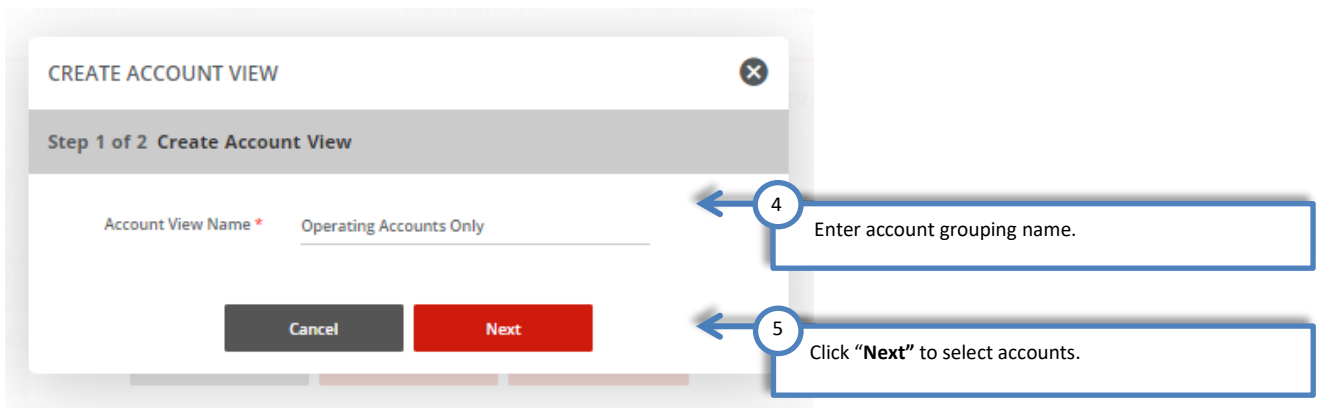
The added widget is now displayed on your dashboard.



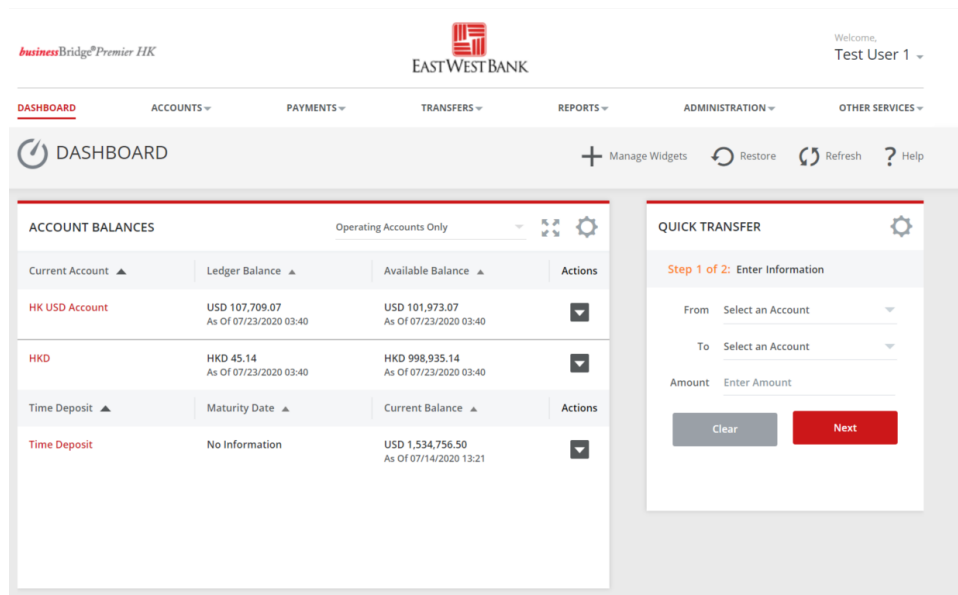
Customize the Account Balances Widget

Create “account groupings” to quickly review a group of accounts together.



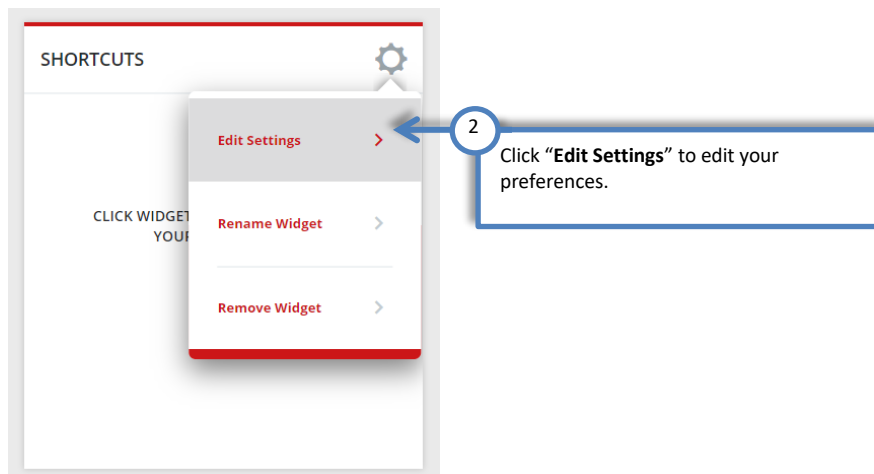
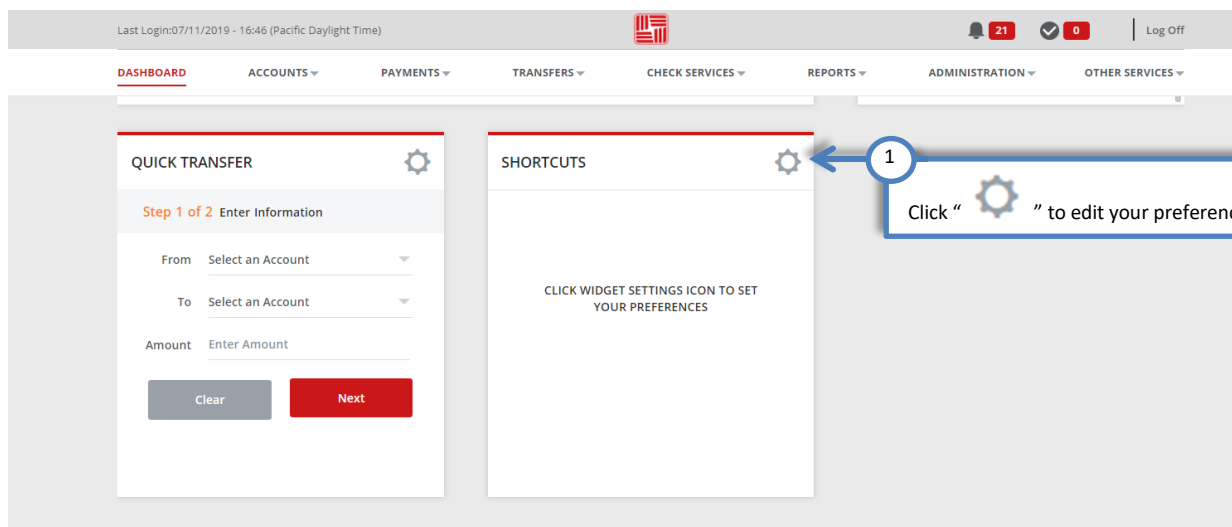


The new account grouping is now available in addition to the standard All Accounts view.



Customize the Shortcuts Widget

Quickly access your most used links within the system by adding them to the Shortcuts widget.



3
Select the functions you would like to create a shortcut.

EDIT SHORTCUTS SETTINGS

Available Shortcuts
Select checkboxes to move items to Your Selections.

Your Selections
To remove items, deselect the checkbox.

Shortcuts

- Create Payment
- Create Transfer
- Manage Stop Payments
- Manage Users

Selected Shortcuts

- Create Payment
- Manage Users
- Manage Alerts
- Manage Account Reports

Cancel Done

4 Click "Done."

The Shortcuts widget now displays the features you have selected.

Last Login: 07/11/2019 - 16:46 (Pacific Daylight Time)

DASHBOARD ACCOUNTS PAYMENTS TRANSFERS CHECK SERVICES REPORTS ADMINISTRATION OTHER SERVICES

BALANCES CHART

As Of 7/11/19 - 5:56 PM

Accounts

XYZ Oper...	84.16%
XYZ Oper...	3.17%
XYZ Payroll	9.50%
XYZ Resi...	3.17%


SHORTCUTS

- Create Payment >
- Manage Users >
- Manage Alerts >
- Manage Account Reports >

5 New Customized Shortcuts.

Customize the Balances Chart

The Balances Chart provides you with a quick view of the distribution of your deposit account(s) balances by percentage. Select the accounts you want to include and select whether to show Current or Prior account balances by customizing this widget

1 Click “” to edit your preferences.

2 Click “**Edit Settings**” to edit your preferences.

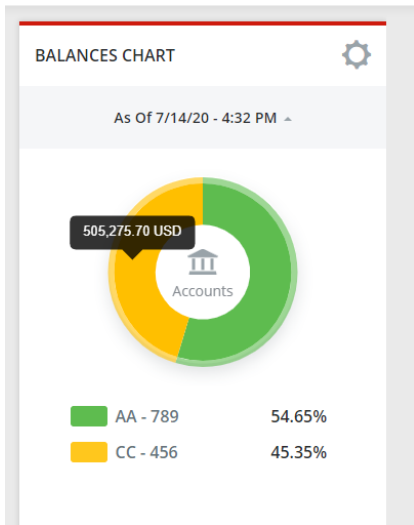
3 Select **Balances to Display** - Current Day or Prior Business Balances.

4 Choose the account(s) that you want to display in the Balances Chart.

5 Click “**Done.**”

Available Accounts		Your Selections	
Select checkboxes to move items to Your Selections.		To remove items, deselect the checkbox.	
Accounts		Selected Accounts	
Account Nickname	Currency	<input checked="" type="checkbox"/> EWBHK 1030	HKD
<input type="checkbox"/> EWB HK 8030	HKD	<input checked="" type="checkbox"/> EWB 2030	HKD
<input checked="" type="checkbox"/> EWB 2030	HKD		

The Balance Chart now displays a Pie Chart view of the deposit accounts you selected. This view is a distribution of your account(s) balances by percentage. You can also hover over the Pie Chart illustration to view the balance amount for any one of your accounts.



5 New Balances Chart.

Create a Quick Transfer

Quickly enter a transfer from the dashboard. Be sure to verify the status of the request in the Transfer Center.

QUICK TRANSFER

Step 1 of 2 Enter Information

From 8880008001 - XYZ Operations - ...

To 8880008004 - XYZ Residual - 476...

Amount 8,500.00

Clear Next

1 Select the account you are transferring "From" and "To".

2 Enter the Amount you would like to transfer.

3 Click "Next."

QUICK TRANSFER

Step 2 of 2 Preview

From 8880008001 - XYZ Operations - 1490124.62

To 8880008004 - XYZ Residual - 4768709.14

Amount 8,500.00 USD

Back Done

4 Click "Done."

QUICK TRANSFER

Successful Submit
Transfer created successfully.

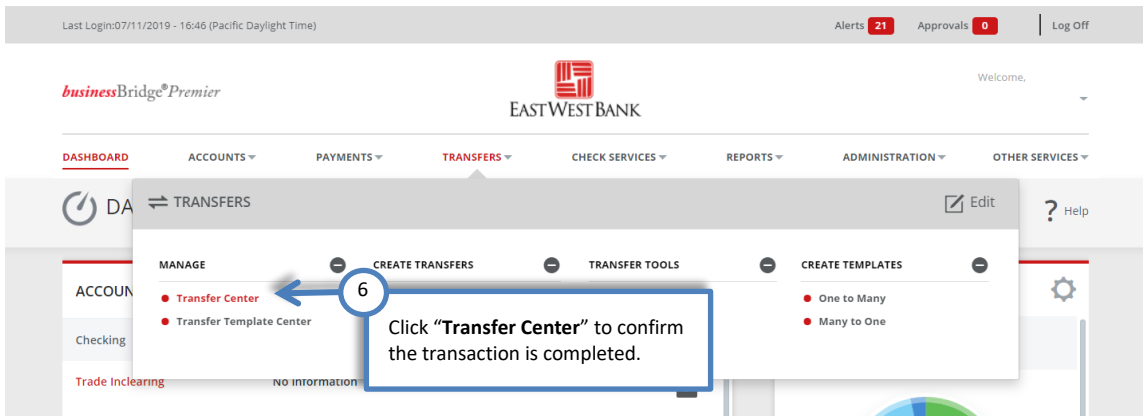
From Select an Account

To Select an Account

Amount Enter Amount

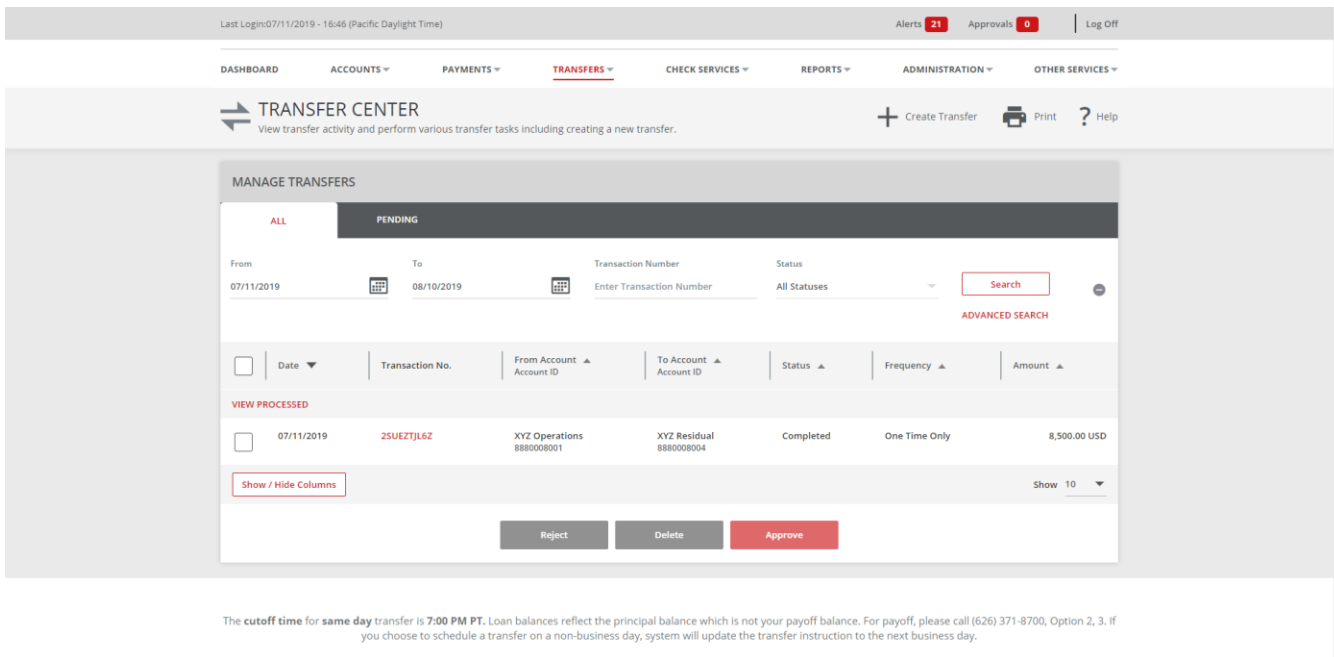
Clear Next

5 Transfer request submitted.



Additional approvals are still required for Customers with dual control settings enabled for transfers.

If your company has enabled dual approval control for transfers, additional action is still required for transfers initiated through the Quick Transfer Widget. You can view the **Pending Approval and Completed Transfers** from the Transfer Center.



The cutoff time for same day transfer is 7:00 PM PT. Loan balances reflect the principal balance which is not your payoff balance. For payoff, please call (626) 371-8700, Option 2, 3. If you choose to schedule a transfer on a non-business day, system will update the transfer instruction to the next business day.

Account Center

The Account Center Activity page provides the Current, Saving, Loan and Time Deposit account balances and transaction history. Customers have access to view account balances and up to 12 months of transaction history for their account(s).

Account Activity page includes the following sections:

- Balance Summary
- Account Transactions and History
 - Pending Transactions
 - Posted Transactions
 - Scheduled Transactions
- Loans

Account	1001600692030 - HKD - HKD
Account ID	1001600692030
Nickname	HKD
Ledger Balance	HKD 45.14 As Of 07/23/2020 03:55
Available Balance	HKD 998,935.14 As Of 07/23/2020 03:55

ACCOUNT - GTS TEST ACCT 1 - AS OF 05/08/2020 17:53 VIEW

Search on From To Search Reset Criteria

PENDING TRANSACTIONS

← **3** Transactions posted to the account during the day.

Date	Transaction Type	Withdrawals	Deposits	Balance
05/08/2020	Individual Automatic Transfer Credit		ONLN BKG TRFT CREDIT FR ACC 08003	USD 0.02 USD 50.03

Show 10

POSTED TRANSACTIONS

← **4** Historical transactions posted and cleared in the account.

Date	Transaction Type	Withdrawals	Deposits	Balance
05/05/2020	Individual Automatic Transfer Debit	USD 0.02		USD 50.01
05/04/2020	Individual Automatic Transfer Debit	USD 0.01		USD 50.03
05/01/2020	Individual Automatic Transfer Credit		USD 0.02	USD 50.04

Show 25

SCHEDULED TRANSACTIONS

← **5** Future dated transactions scheduled within the online banking system.

Date	Transaction Type	Withdrawals	Deposits	Balance
05/15/2020	Single			USD 0.02
05/11/2020	Single		Transfer to (GTS Test Acct 2)	USD 0.01

View Loan Information

DASHBOARD **ACCOUNTS** PAYMENTS TRANSFERS CHECK SERVICES REPORTS ADMINISTRATION OTHER SERVICES

ACCOUNT ACTIVITY Export Print Help

Use this page to view your account activity, including pending and processed transactions.

BALANCE SUMMARY - AS OF 08/06/2019 14:17

Account ← **1** Select Account.

Nickname Commercial Loan
Account ID

ACCOUNT - COMMERCIAL LOAN - AS OF 08/06/2019 14:17

VIEW ADDITIONAL LOAN INFORMATION

Search on From To Search Reset Criteria

NOTE DETAIL 1

NOTE DETAIL 5

NOTE DETAIL 7

← **2** Click the "+" to view transactions history for the associated note.

View Loan Note Detail

VIEW ADDITIONAL LOAN INFORMATION

Search on From To
Date 04/08/2019 12/04/2019 Search Reset Criteria

NOTE DETAIL 1

Current Note Balance	678,600.62 USD
Original Note Balance	500,000.00 USD
Next Payment Amount	1,360.00 USD
Next Payment Date	08/31/2019
Interest Rate	
Original Note Date	04/01/2019
Maturity Date	04/30/2021
Available Credit	0.00 USD
Late Charges Due	163.20 USD
Interest Paid Prior Year	0.00 USD

Value Date	Transaction Description	Payment	Withdrawal	Updated Balance	Bank Reference	Additional Reference
08/05/2019	Loan Payment	146,277.02 USD		678,600.62 USD	2	
08/05/2019	Regular Loan Payment	3,722.98 USD		824,877.64 USD	1	AUGUST PAYMENT
08/02/2019	Loan Increase		80,000.00 USD	828,600.62 USD	1	
07/12/2019	Regular Payment	1.00 USD		748,600.62 USD	1	
07/02/2019	Regular Payment	30.00 USD		748,601.62 USD	1	
06/13/2019	Regular Payment	28.00 USD		748,631.62 USD	1	

Prior Day Balances

The Prior Day page allows you to view Current, Saving and Time Deposit accounts' prior day(s) balances and the prior day historical transactions by account and date. Loan and Credit Card Accounts are not available.

The Prior Day Balances screen contains **Search Criteria** options and by default will display your prior business day account balances.

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

PRIOR DAY BALANCES Use this page to review balances. Refresh Print Help

BALANCES & TRANSACTIONS

From To
mm/dd/yyyy mm/dd/yyyy Search Reset Criteria

DEPOSIT

Account Number Account Name	Ledger Date	Opening Available	One Day Float	Total Debit Amount	Total Credit Amount	Closing Ledger
81000036 AA - 123	05/12/2020	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
81000044 DD - 123	05/12/2020	USD 2,050.06	USD 0.00	USD 0.03	USD 0.01	USD 2,050.06

You can also view prior day or date range historical balances for your accounts by using the **Date Search** option.

PRIOR DAY BALANCES
Use this page to review balances.

BALANCES & TRANSACTIONS

From: 05/11/2020 To: 05/12/2020 Search Reset Criteria

DEPOSIT

Account Number Account Name	Ledger Date	Opening Available	One Day Float	Total Debit Amount	Total Credit Amount	Closing Ledger
+ 81000036 AA - 123	05/12/2020	USD 0.00	USD 0.00	USD 0.00	USD 0.00	USD 0.00
+ 81000044 DD - 123	05/12/2020	USD 2,050.06	USD 0.00	USD 0.03	USD 0.01	USD 2,050.06
- 81000044 DD - 123	05/12/2020 05/11/2020	USD 2,050.06 USD 2,050.08	USD 0.00 USD 0.00	USD 0.03 USD 1.75	USD 0.01 USD 1.75	USD 2,050.06 USD 2,050.08

To view historical transactions by account, click on the **Ledger Date** for the account. If a Ledger Date is highlighted in red, clicking on the link will take you to the Prior Day Transactions page to view all posted transaction for the account on that date.

PRIOR DAY BALANCES
Use this page to review balances.

BALANCES & TRANSACTIONS

From: mm/dd/yyyy To: mm/dd/yyyy Search Reset Criteria

DEPOSIT

Account Number Account Name	Ledger Date	Open	Debit Amount	Total Credit Amount	Closing Ledger
+ 81000036 AA - 123	05/20/2020		USD 0.00	USD 0.00	USD 0.00
+ 81000044 DD - 123	05/20/2020	USD 50.06	USD 0.00	USD 0.01	USD 0.01

PRIOR DAY TRANSACTIONS
Use this page to review transactions.

2
You are then sent to the Prior Day Transactions page and can view all posted transaction for your account.

81000044 - DD - 123

Value Date ▲	BAI ▲	SWIFT ▲	Transaction Type ▲	Amount ▲	DR/CR ▲	Bank Reference ▲	Customer Reference ▲
05/20/2020	501		Individual Automatic Transfer Debit	USD 0.01	DR	012000520080136	
05/20/2020	275		ZBA Credit	USD 0.01	CR	FROM 0081000028	

Current Day Balances

The Current Day page allows you to view Current, Saving and Time Deposit current day balances and the current day pending transactions by account. Loan and Credit Card Accounts are not available.

CURRENT DAY BALANCES
Use this page to review balances. Refresh Print Help

BALANCES & TRANSACTIONS

DEPOSIT

Account Name ▲ Account Number	Last Updated ▲	Currency	Current Available Balance	Current Ledger Balance
GTS Test Acct 1 800E	05/08/2020	USD	USD 50.03	USD 50.01
GTS Test Acct 2 800E	05/08/2020	USD	USD 49.97	USD 49.99
GTS Test Acct 3 8003	05/08/2020	USD	USD 50.01	USD 50.01
Test Acct 1 810C	05/08/2020	USD	USD 2,050.08	USD 2,050.08
Totals			USD 2,200.09	USD 2,200.09

Show / Hide Columns Show 10 ▾

When the Last Updated date is red, it indicates there are pending transactions which may be viewed on the Current Day Transactions page.

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

CURRENT DAY BALANCES

Use this page to review balances. Refresh Print

BALANCES & TRANSACTIONS

DEPOSIT

Account Name ▲ Account Number	Last Updated ▲	Currency	Current Available Balance	Current Ledger
AA 8880008006	06/03/2020	USD	6,088,827.52 USD	6,088,827.52
AA - 123 8880008004	06/03/2020	USD		3,592,882.52
AA - 789 8880008048	06/03/2020	USD	608,745.62 USD	608,718.52

Click on the active red Ledger Date hyperlink for your account.

1

CURRENT DAY TRANSACTIONS

Use this page to review transactions. Export Print

8880008048 - AA - 789

Value Date ▲	BAI ▲	SWIFT ▲	Transaction Type ▲	Amount ▲	DR/CR ▲	Bank Reference ▲	Customer Reference ▲
08/16/2019	201		Individual Automatic Transfer Credit	12.00 USD	CR	012000816070441	
08/16/2019	201		Individual Automatic Transfer Credit	44.00 USD	CR	012000816053123	
08/16/2019	501		Individual Automatic Transfer Debit	99.00 USD	DR	012000816053123	
08/16/2019	201		Individual Automatic Transfer Credit	22.00 USD	CR	012000816053122	
08/16/2019	201		Individual Automatic Transfer Credit	95.00 USD	CR	012000816053122	
08/16/2019	501		Individual Automatic Transfer Debit	8.00 USD	DR	012000816053121	
08/16/2019	201		Individual Automatic Transfer Credit	24.00 USD	CR	012000816053121	

You are then sent to the Current Day Transactions page and can view all pending transactions for your account.

2