



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

Administration &
Customize Online Access for Other Users



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User Administration

With *businessBridge® Premier* HK, you can designate users to perform administrations functions for user management. Company Administrators and users with “**System Administrator**” entitlements have the power to create and maintain additional online banking users (company users).

Key Points:

- Company Administrators are the primary contacts for the bank and company users.
- Company Administrators can assist additional company users with:
 - Unlocking profile
 - Resetting password
- When company users contact the bank for assistance, the bank may reach out to the Company Administrator for authorization.

The screenshot displays the user administration interface for businessBridge Premier. At the top, there is a navigation bar with 'ADMINISTRATION' highlighted. Below this, the 'MANAGE USERS' section is visible, featuring a search bar and a table of users. An 'ADMINISTRATION' dropdown menu is open, showing options for 'MANAGE' and 'RESET/EDIT'.

Last Name	First Name	User ID	Entitlement	Approver	Admin	User Status	Action
Crowley	James	jcrowley	Custom			Active	⌵
four	user	userfour	Custom	✓	✓	Active	⌵
Lee	Stephanie	stephlee	Custom	✓	✓	Active	⌵
Lee	Marc	marclee	Custom			Active	⌵

Dual Control

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 security to keep fraudsters and internal employees from compromising your accounts.

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 User Administration will ensure that no user profiles and entitlements are created or altered without concurrence from another authorized Company Administrator.

Dual Control of 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 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).


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.

Unlock User Profile

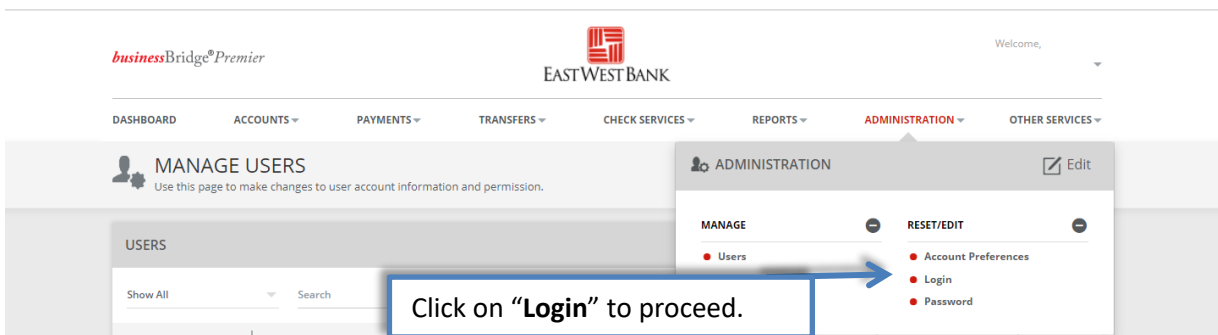
After several unsuccessful login attempts the user profile would be “locked”. This helps prevent unauthorized access.

Sample “Locked Out” Notification:

 **Page Errors**

- You have exceeded the maximum number of failed login attempts. The system has locked you out. You cannot login again using your current Username and Password. Contact Customer Support to reinstate your Username and Password before that time.

Company Administrators can assist Users to “unlock” their profile. After unlocking the profile, the User can continue using their current password to reattempt accessing the system. See below instructions on unlocking a user profile.



businessBridge[®]Premier EAST WEST BANK

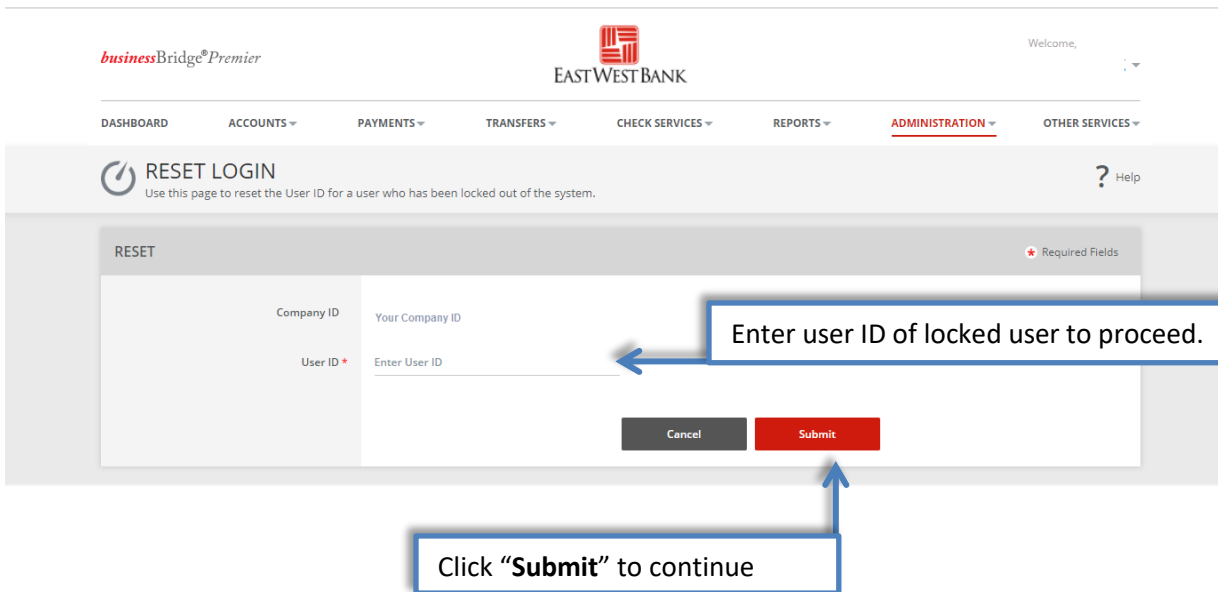
MANAGE USERS
Use this page to make changes to user account information and permission.

ADMINISTRATION
Edit

MANAGE RESET/EDIT

- Users
- Account Preferences
- Login
- Password

Click on “Login” to proceed.



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RESET LOGIN
Use this page to reset the User ID for a user who has been locked out of the system.

RESET

Company ID Your Company ID

User ID * Enter User ID

Cancel Submit

Enter user ID of locked user to proceed.

Click “Submit” to continue

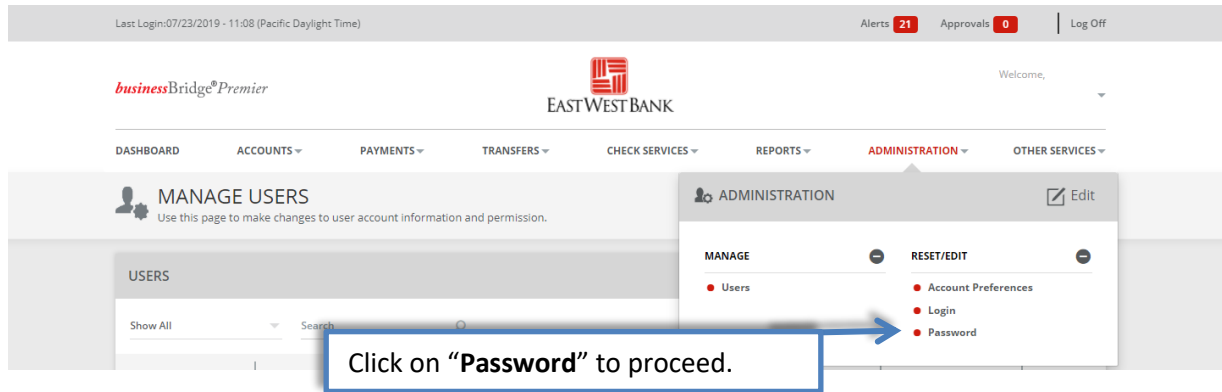


Successful Submit
User userone has been successfully unlocked.

Manage Users

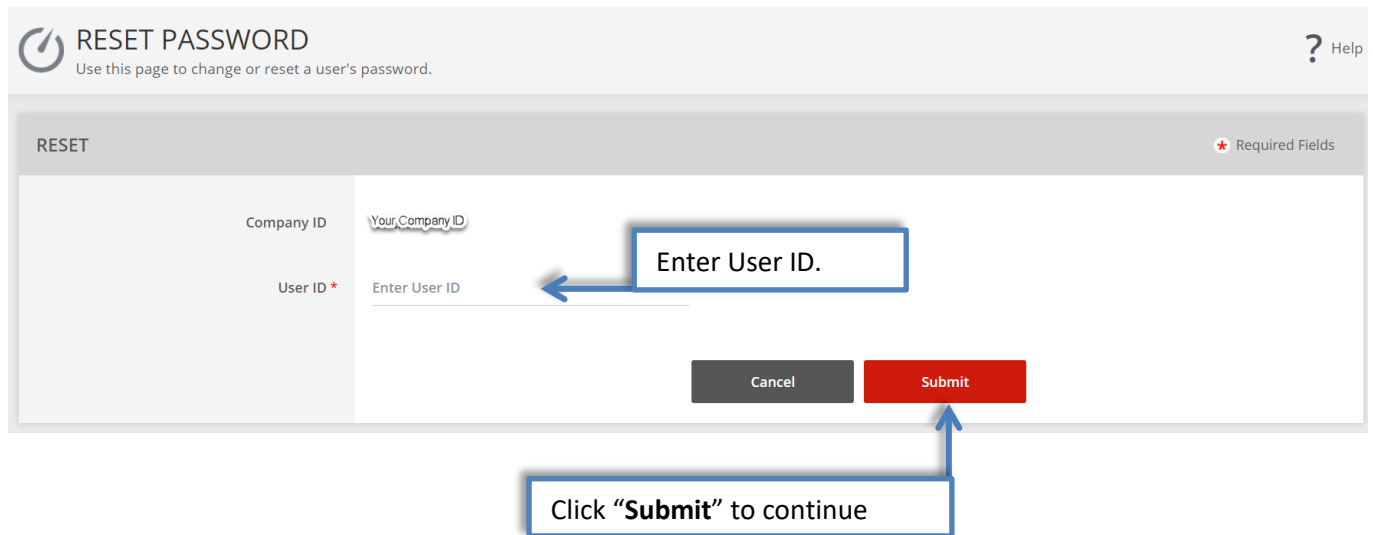
Password Reset

If a User forgets their password, the Administrator can reset the password. After resetting the password, the Administrator would provide the temporary password to the user. The user can then update their password to their preferred password.



The screenshot shows the top navigation bar of the East West Bank system. The 'ADMINISTRATION' menu is expanded, showing options for 'MANAGE' (Users) and 'RESET/EDIT' (Account Preferences, Login, Password). A blue callout box with an arrow points to the 'Password' option under 'RESET/EDIT'.

Click on **"Password"** to proceed.



The screenshot shows the 'RESET PASSWORD' form. It has two input fields: 'Company ID' with a placeholder 'Your Company ID' and 'User ID *' with a placeholder 'Enter User ID'. A blue callout box with an arrow points to the 'User ID' field. Below the fields are 'Cancel' and 'Submit' buttons. A second blue callout box with an arrow points to the 'Submit' button.

Enter User ID.

Click **"Submit"** to continue



The screenshot shows a 'Successful Submit' message. It includes a checkmark icon, the text 'Successful Submit', and a sub-message: 'The password has been changed. An email message containing the new password has been sent.' There is a 'Manage Users' button on the right.

Successful Submit
The password has been changed.
An email message containing the new password has been sent.

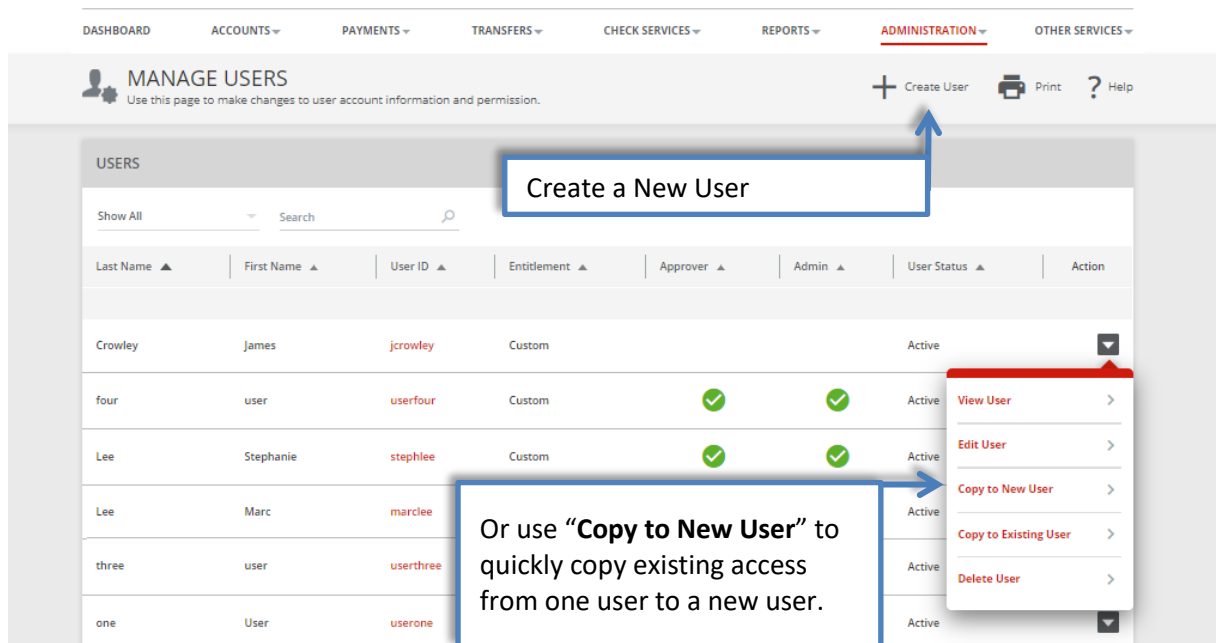
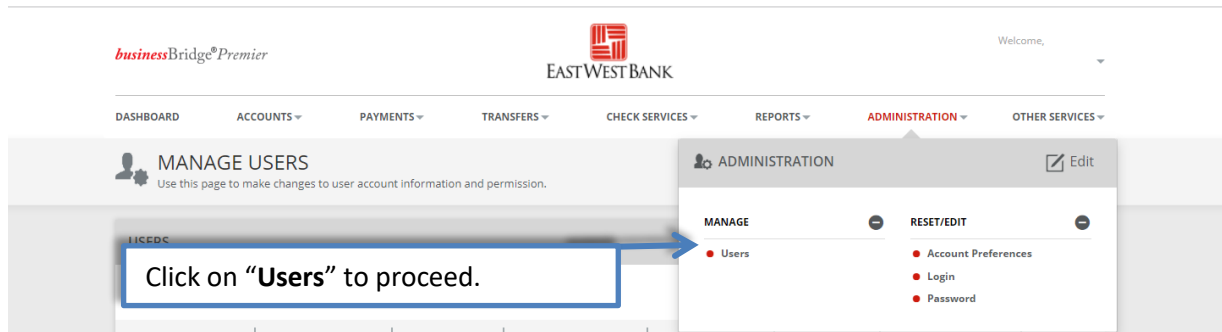
Manage Users

The new temporary password will be sent to the user's e-mail account.

Create a New User

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

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 walkthrough.



CREATE NEW USER ★ Required Fields ? ✕

Step 1 of 3 Use this page to add user contact information

User Status Active Inactive

User Name * Select a Suffix

Email Address

Primary Phone Number

Mobile Number

Additional Numbers Secondary Phone Number Fax

Next

Enter the User's first and last name.

Enter the User's email address to allow the user to receive email alerts and utilize the "Forgot Password" function.

Provide a mobile phone number to allow the user to add text message alerts.

Click "Next" to proceed.

Create a User ID.

Requirements:
Minimum of 6 characters, and case sensitive.

Example: "JaneLee", the user will always have to enter uppercase J and L to sign into the system.

CREATE NEW USER ★ Required Fields ? ✕

Step 2 of 3: Use this page to add user login and credentials

User ID *

Default Language *

Cancel
Back
Next

Select your default language.

Click "Next" to proceed.

Check the **“System Administrator”** box if the new user will create and manage Users for your company.

Select **“Custom”** and proceed to click on **“Set Approvals”** to determine the types of activities this user can authorize.

Or select **“None”** to prevent the user from approving transactions. (Proceed to Step 13)

The screenshot displays the 'EDIT USER' form, specifically the 'Step 3 of 3 Use this page to modify security privileges' section. The form is divided into several sections, each with radio button options:

- Security Level:** System Administrator
- Approvals:** None, Custom. Below this is a red 'Set Approvals' button.
- Payment Limits:** Unlimited, Custom. Below this is a red 'Set Limits' button.
- Access Schedule:** Unlimited, Custom
- User Entitlements:** None, Custom, Full, View Full

At the bottom of the form are three buttons: 'Cancel', 'Back', and 'Save'.

Define the user's specific approval privileges.

In this example, the user can approve all types of transaction.

SET APPROVALS ? ×

Set All

US WIRE —

	Payments Approver	Payments Approve Own Non-Repetitive	Payments Approve Own Repetitive
	All <input checked="" type="checkbox"/>	All <input checked="" type="checkbox"/>	All <input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

—

	Payments Approver	Payments Approve Own Non-Repetitive	Payments Approve Own Repetitive
	All <input checked="" type="checkbox"/>	All <input checked="" type="checkbox"/>	All <input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Cancel Submit

Click "Submit" to proceed.

Checking items under "**Payments Approver**" column will allow the user to approve the payment instructions created by others within the company.

Checking items under "**Payments Approve Own**" columns will allow the user to approve the payment instructions created by himself / herself.

This is the last reviewer of the payment prior to submitting to the bank processing.

ACCOUNTS - PAYMENTS - TRANSFERS - CHECK SERVICES - REPORTS - ADMINISTRATION - OTH

EDIT USER ★ Required Fields ? X Print

Step 3 of 3 Use this page to modify security privileges

Security Level System Administrator

Approvals None Custom Set Approvals

Payment Limits Unlimited Custom Set Limits

Access Schedule Unlimited Custom

User Entitlements None Custom Full ? View Full

Cancel Back Save

Select **“Custom”** and proceed to click on **“Set Limits”** to input additional thresholds (sub-limits) for this user.

If **“Unlimited”** is selected, the user would not be restricted by sub-limits. However, the company’s **“daily limit”** (managed by bank) would still be in place and will apply to all users. (Proceed to Step 14)

The following fields and options define a user's customized limits for transactions and approvals.

In this example, the user can create and approve multiple transactions but each transaction cannot exceed \$100.00. If a transaction is over the indicated thresholds the user cannot create or approve the transaction. Please note that the company’s **“daily limit”** will apply to all users.

SET CUSTOM LIMITS ? X

Leave blank lines for no limits and .01 for no authority

Standard E

	Transaction	Approval	Daily Cumulative
IMMEDIATE PAYMENTS			
SET / REMOVE ALL	100.00	100.00	100.00
HK RTGS	100.00	100.00	100.00
USD WIRE			
SET / REMOVE ALL	100.00	100.00	100.00
Book Wire	100.00	100.00	100.00
International Wire	100.00		
TRANSFERS			

Cancel Submit

Define the Transaction limit for the corresponding transaction.

Define the Approval limit for the corresponding transaction.

Defines a cumulative maximum amount the user can process in one day.

Click the **“+”** icon to continue reviewing each section.

Click **“Submit”** to proceed.

ACCOUNTS ▾ PAYMENTS ▾ TRANSFERS ▾ CHECK SERVICES ▾ REPORTS ▾ ADMINISTRATION ▾ OTHER

EDIT USER

★ Required Fields ? X

Step 3 of 3 Use this page to modify security privileges

Security Level System Administrator

Approvals None Custom

Payment Unlimited Custom

Access Schedule Unlimited Custom

User Entitlements None Custom Full

Select **“Custom”** and proceed to click on **“Set Access”** restrict user from signing on during specific periods of the day.

If **“Unlimited”** is selected, the user may access the system on any day at any time.

Click **“Submit”** to proceed.

Select **“Custom”** and proceed to click on **“Save”** to continue.

If **“Full”** is selected, the user automatically has full access to all current and future new accounts, functions, and service entitlements.

Successful Submit
User userfive modified successfully.

Click **“Custom”** to proceed.

EDIT USER - CUSTOM ACCESS

Account Access

Functional Access

Data Service Access

Click **“Set Account Access”** to proceed.

EDIT USER - SET CUSTOM ACCOUNT ACCESS

Show All Search

Account Nickname ▲	Account Number ▲	Access Level ▲	Custom Status
Commercial Loan		Full	Full Access Set
DDA_Inclearing66		Custom	Full
XYZ Operating		Full	Cust
XYZ Operating2		None	Cust
XYZ Money Market		Custom	Cust
XYZ Residual		Custom	Cust

Click "Set Custom Access" to proceed.

Select access level for each account.

- Custom* – Customize the type of functionalities the user can transact from the specified account.
- Full* – All functionalities associated with the account is available to the user.
- None* – User will not have access to this account.

Cancel Set Custom Access Save

The following options define the types of functionalities and transactions that can be performed from the specified account.

SET CUSTOM ACCOUNT ACCESS

EUR ACCOUNT 1 - 1001603021520 - EUR

Select the types of activities this user can perform with this account.

- INFORMATION REPORTING
- Account Activity
- Current Day Transactions
- Current Day Balances
- Prior Day Transactions
- Prior Day Balances
- PAYMENTS
- Book Wire
- International Wire Transfers
- Internal Transfers
- HK RTGS

EW US SAVING - 8003000760 - USD

EWBHK 8060 - 1001600088060 - USD

Click the "+" icon to continue reviewing entitlements for each account.

Cancel Save

Click "Save" to proceed.

EDIT USER - CUSTOM ACCESS

Account Access

Functional Access

Data Service Access

VIEW LAST MC

Click "Set Functional Access" to proceed.

EDIT USER - SET FUNCTIONAL ACCESS

SERVICES

	No Access	View Only
	All <input type="radio"/>	All <input checked="" type="radio"/>
Account Reporting	<input type="radio"/>	<input checked="" type="radio"/>

PAYMENTS & TRANSFERS

	No Access	View Only	View & Transact
	All <input type="radio"/>	All <input checked="" type="radio"/>	All <input type="radio"/>
USD Wire	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Templates	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Internal Transfers	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

PAYMENT SERVICES

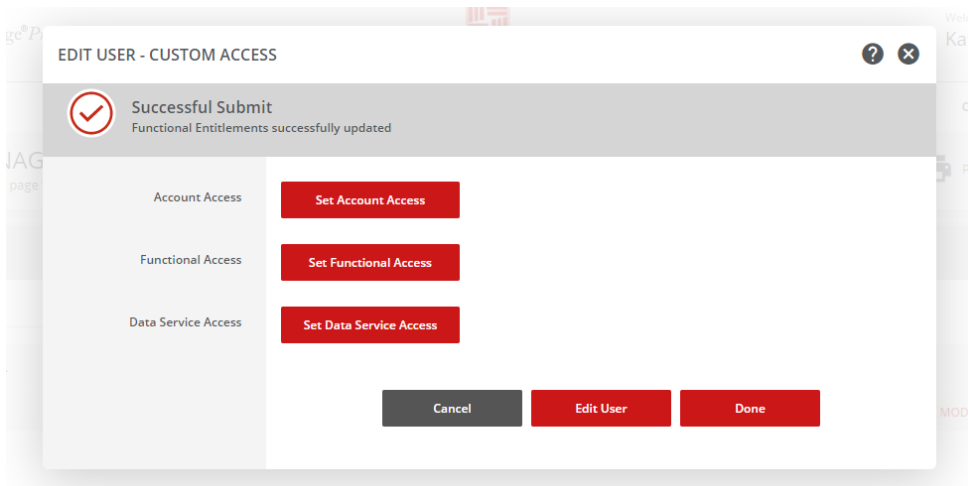
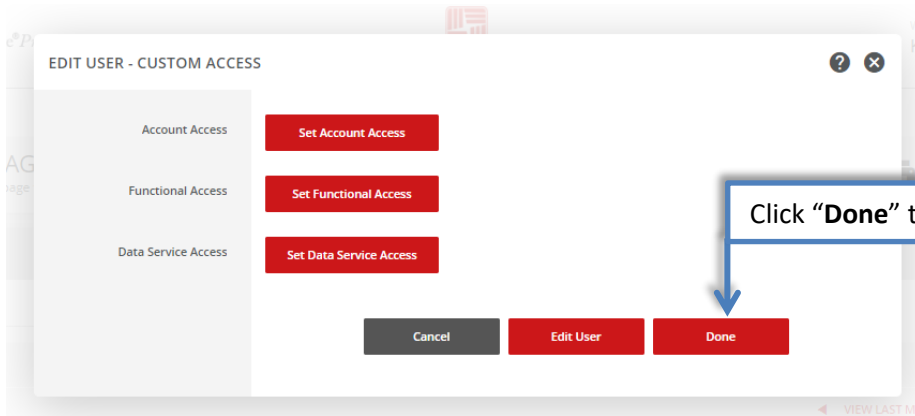
	No Access	View & Transact
	All <input type="radio"/>	All <input checked="" type="radio"/>
Payment Export	<input type="radio"/>	<input checked="" type="radio"/>
Payment Import	<input type="radio"/>	<input checked="" type="radio"/>
BUSINESSBRIDGE CHINA	<input type="radio"/>	<input checked="" type="radio"/>
TRAINING CENTER	<input type="radio"/>	<input checked="" type="radio"/>
eStatement	<input type="radio"/>	<input checked="" type="radio"/>

Grant the user "No Access," "View Only" Access, or the capability to "View & Transact."

In this example, the user is:

- Review account activities
- Entitled to view Wire Templates, Wire Payments, and Internal Transfers.
- View eStatement and import/export functions

Click "Submit" to proceed.



MANAGE USERS + Create User Print ? Help

Use this page to make changes to user account information and permission.

USERS

Show All Search

Last Name ▲	First Name ▲	User ID ▲	Entitlement ▲	Approver ▲	Admin ▲	User Status ▲	Approval Status ▲	Action
Crowley	James	jcrowley	Custom			Active	Approved	▼
five	user	userfive	Custom	✓		Active	Pending Add Approval	▼
five	user	usersix	Custom			Active	Pending Add Approval	▼
four	user	userfour	Custom	✓	✓	Active	Approved	▼
Lee	Stephanie	stephlee	Custom	✓	✓	Active	Approved	▼

◀ VIEW LAST MODIFIED BY



Your new user profile may need to be approved by the secondary approver; please refer to the "Approving a User Profile" section of this user guide.

Approving a User Profile

Dual control helps prevent any one user from creating or altering user entitlements with no additional oversight.

The screenshot shows the 'ADMINISTRATION' menu in the BusinessBridge Premier interface. The 'MANAGE' sub-menu is expanded, showing 'Users' as the selected option. A blue box with an arrow points to the 'Users' link, with the text 'Click on "Users" to proceed.'

The screenshot shows the 'MANAGE USERS' page with a table of users. A blue box with an arrow points to the 'Pending Modify Approval' status in the 'Approval Status' column for the user 'five user usersix'. The text inside the box says 'Click on the pending approval status to proceed.'

Last Name	First Name	User ID	Entitlement	Approver	Admin	User Status	Approval Status	Action
Crowley	James	jerowley	Custom			Active	Approved	VIEW LAST MODIFIED BY
five	user	usersix	Custom			Active	Pending Modify Approval	
five	user	userfive	Custom			Active	Pending Add Approval	
four	user	userfour	Custom			Active	Approved	
Lee	Stephanie	stephlee	Custom			Active	Approved	
Lee	Marc	marcllee	Custom			Active	Approved	

Review the entitlements to ensure appropriate access is allocated.

APPROVE USER CHANGES
Use this page to approve or reject a new user or changes to an existing user.

Print ? Help

USER INFORMATION

User Status	Active
User Name	user five
Email Address	user.five@xyzcorp.com
Mobile Number	United States (+1)1234567890
User ID	userfive
Default Language	ENGLISH

ACCESS LEVEL

Security Level	System Administrator - No
Approvals	View Approval Modifications to Review
Payment Limits	View Limits Modifications to Review
Access Schedule	View Access Modifications to Review

ACCOUNT, FUNCTION AND DATA SERVICE ENTITLEMENTS


User Entitlements	Custom
Account Access	View Account Access Modifications to Review
Functional Access	View Functional Access Modifications to Review
Data Service Access	View Data Service Access Modifications to Review

ADDITIONAL INFORMATION

Status	Pending Add Approval
Last Modifier	kluong@qwerty

Click "Approve" to proceed.

[Cancel](#) [Reject](#) [Approve](#)

 **Successful Submit**
Pending changes for user userfive have been approved.

[Manage Users](#)