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EAST WEST BANK
HONG KONG BRANCH
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*business*Bridge®*Premier* HK Online Banking User Guide

Administration & Customize Online Access for Other Users

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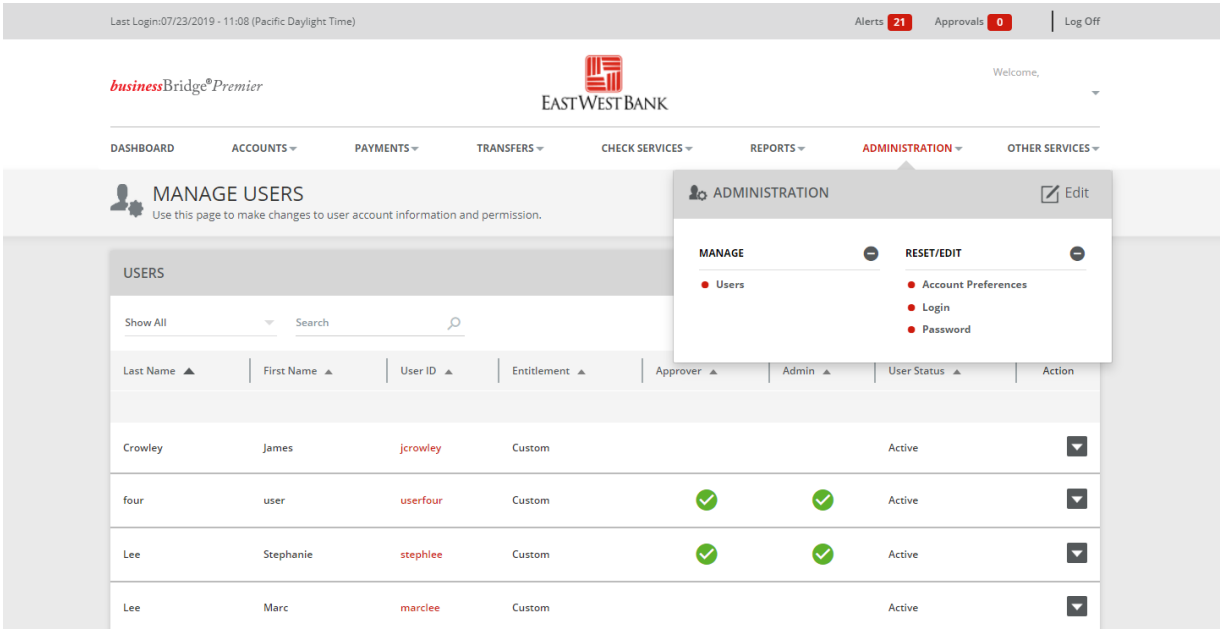
User Administration

With *business*Bridge®*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.



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).

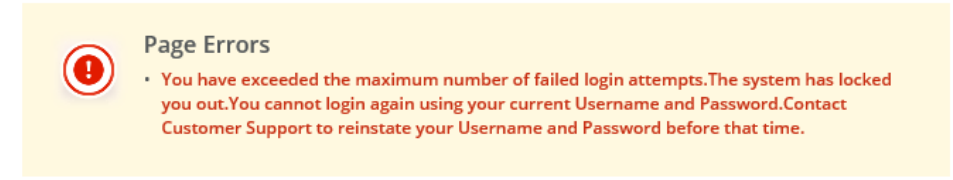
When you consider the potential financial losses, business disruption, recovery time, and costs associated with fraud, implementing security best practices and due diligence upfront is well worth the effort. To understand actions you can take to safeguard and strengthen your business against fraud, consult 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.

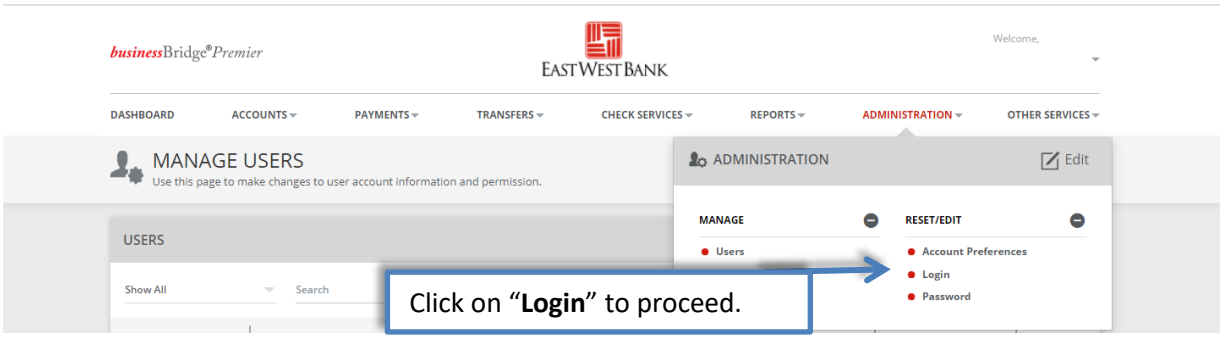
Unlock User Profile

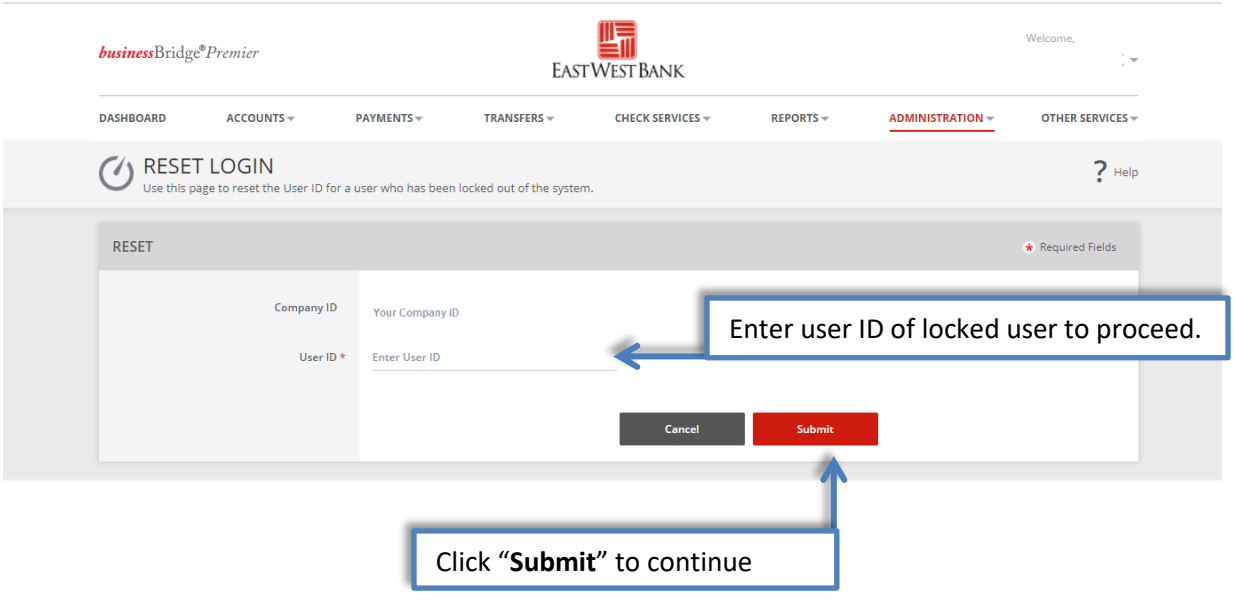
After several unsuccessful login attempts the user profile would be “locked”. This helps prevent unauthorized access.

Sample “Locked Out” Notification:



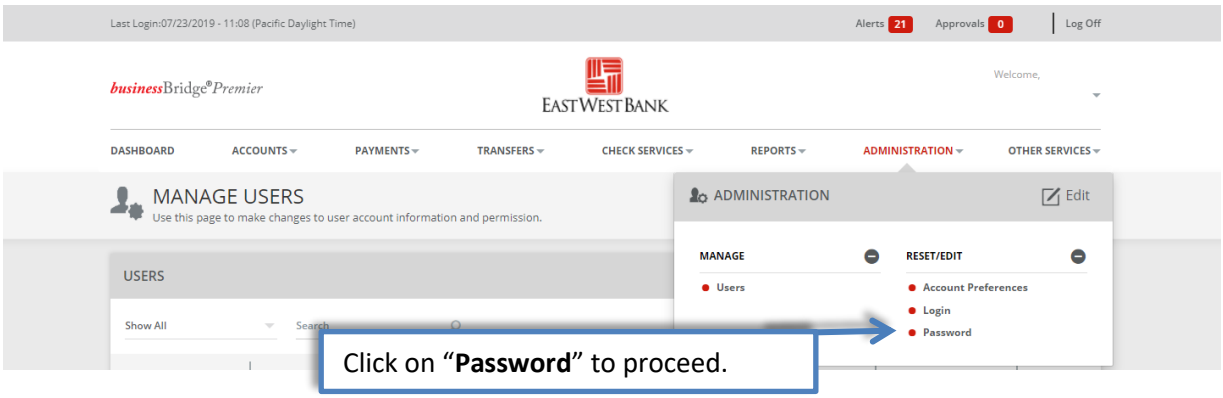
Company Administrators can assist Users to “unlock” their profile. After unlocking the profile, the User can continue using their current password to reattempt accessing the system. See below instructions on unlocking a user profile.

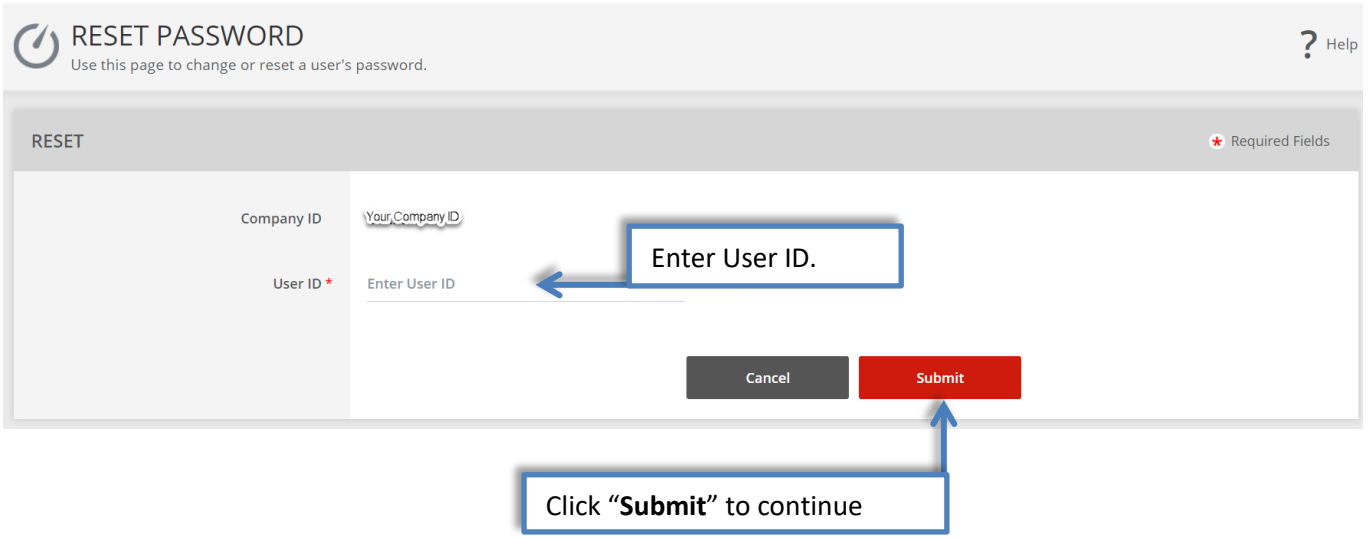




Password Reset

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.



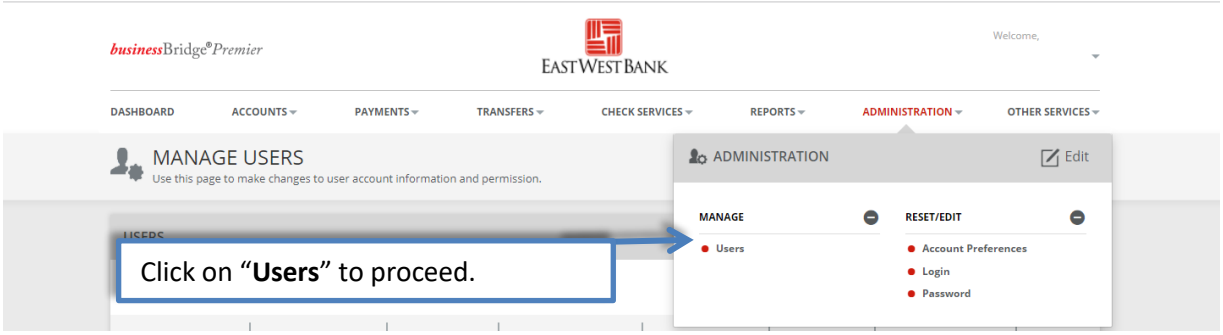


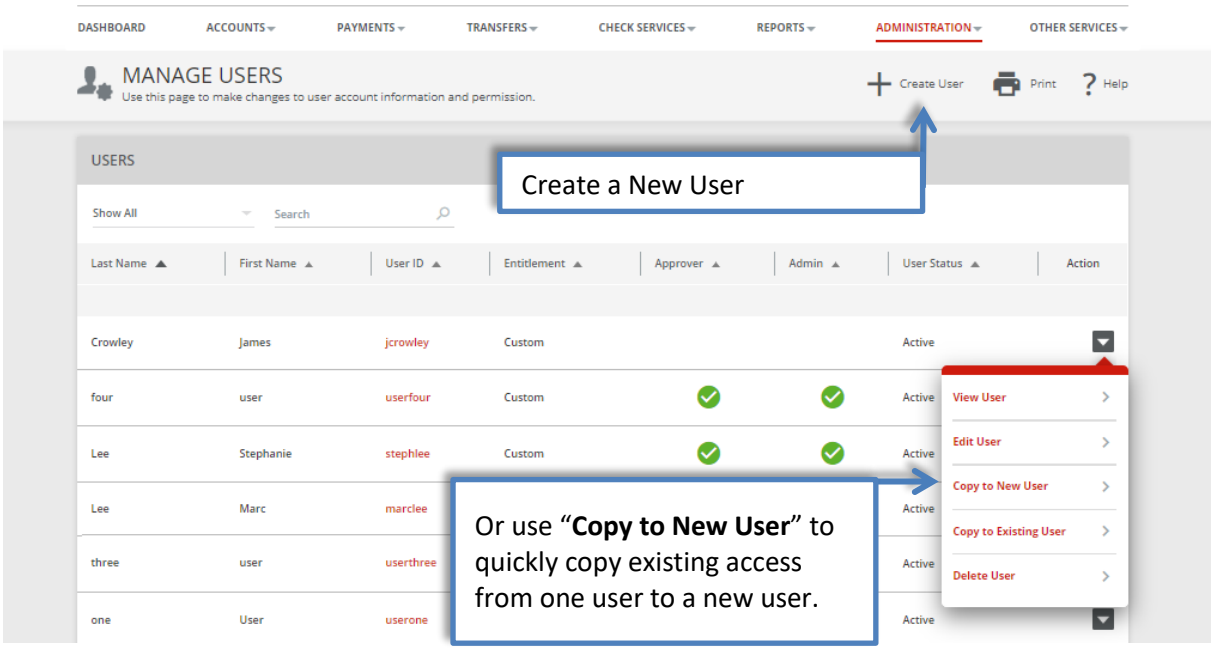
The new temporary password will be sent to the user's e-mail account.

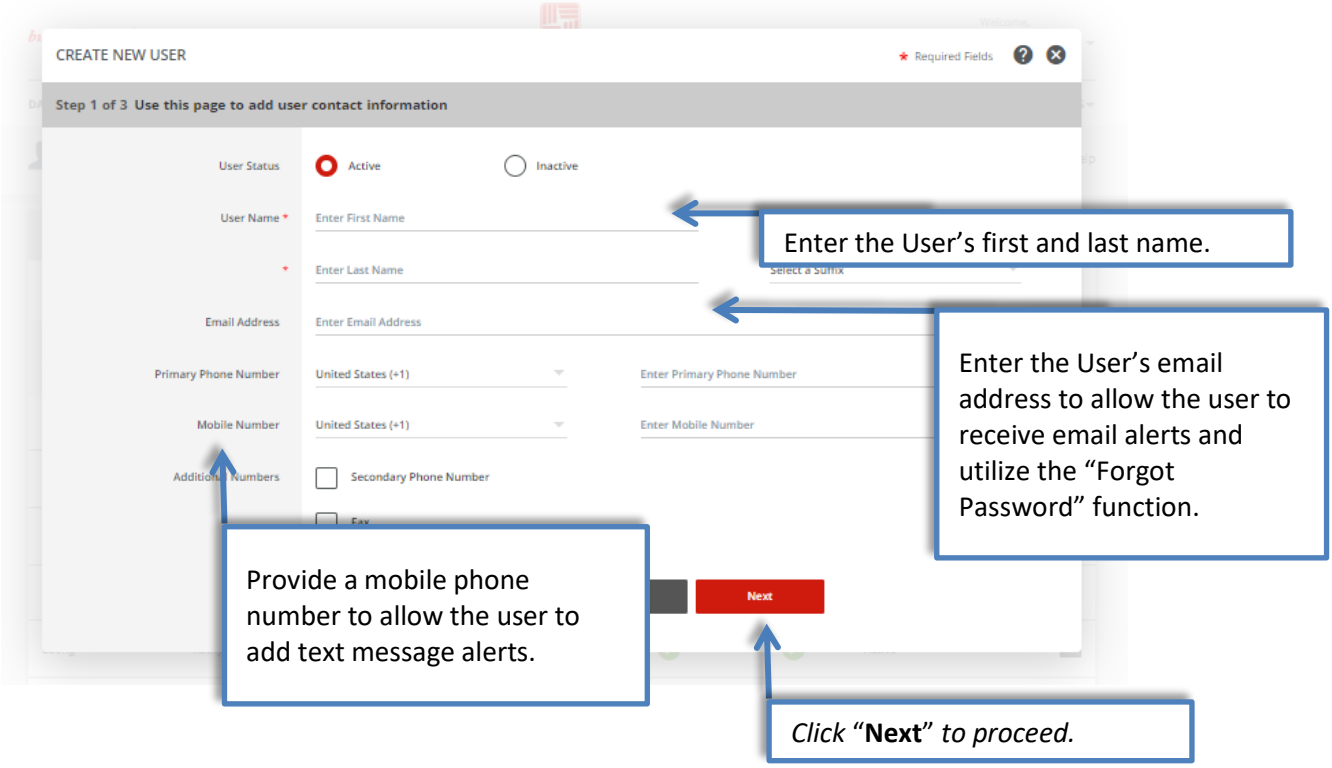
Create a New User

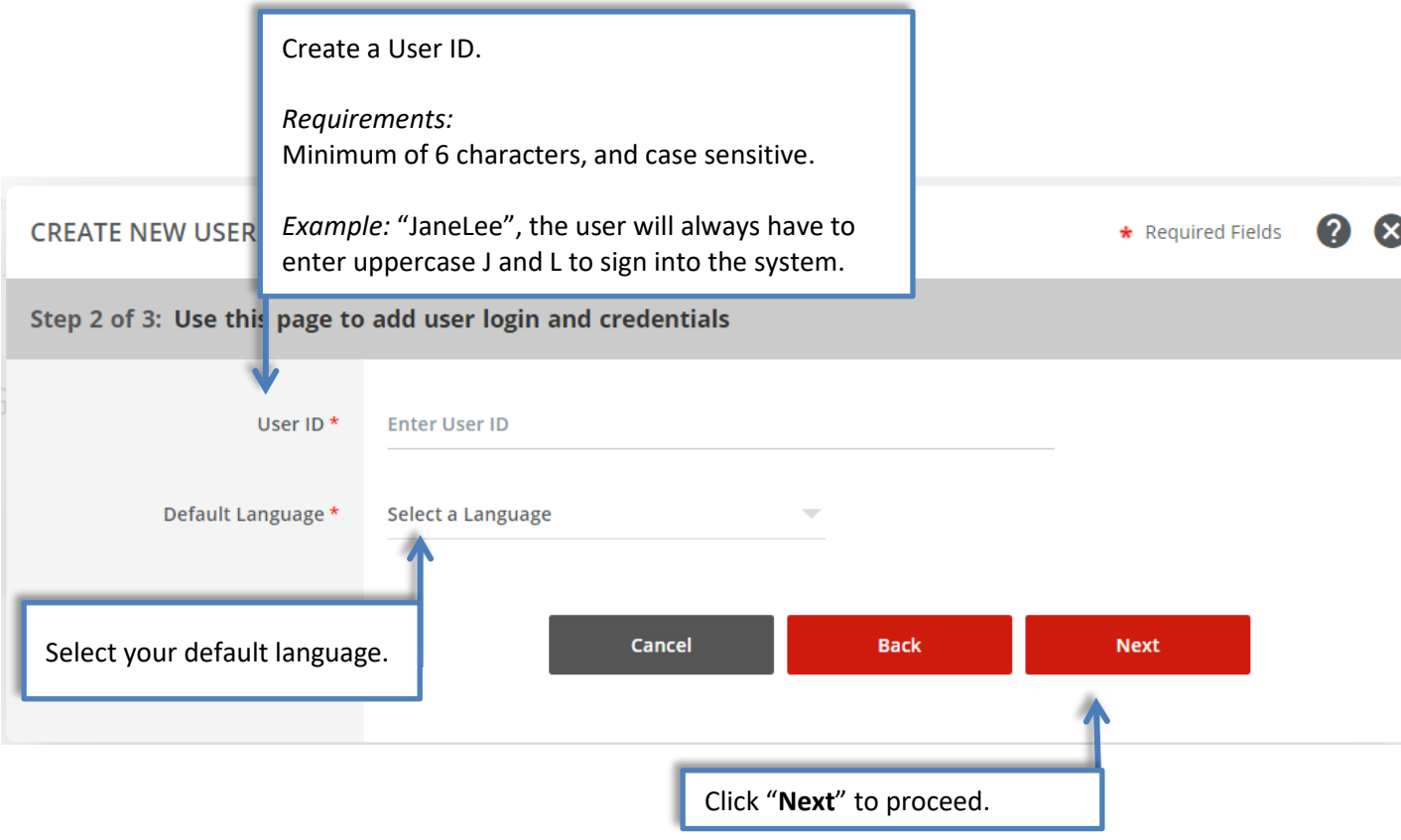
Displayed options may vary depending on your company's enrolled services and individual user's access.

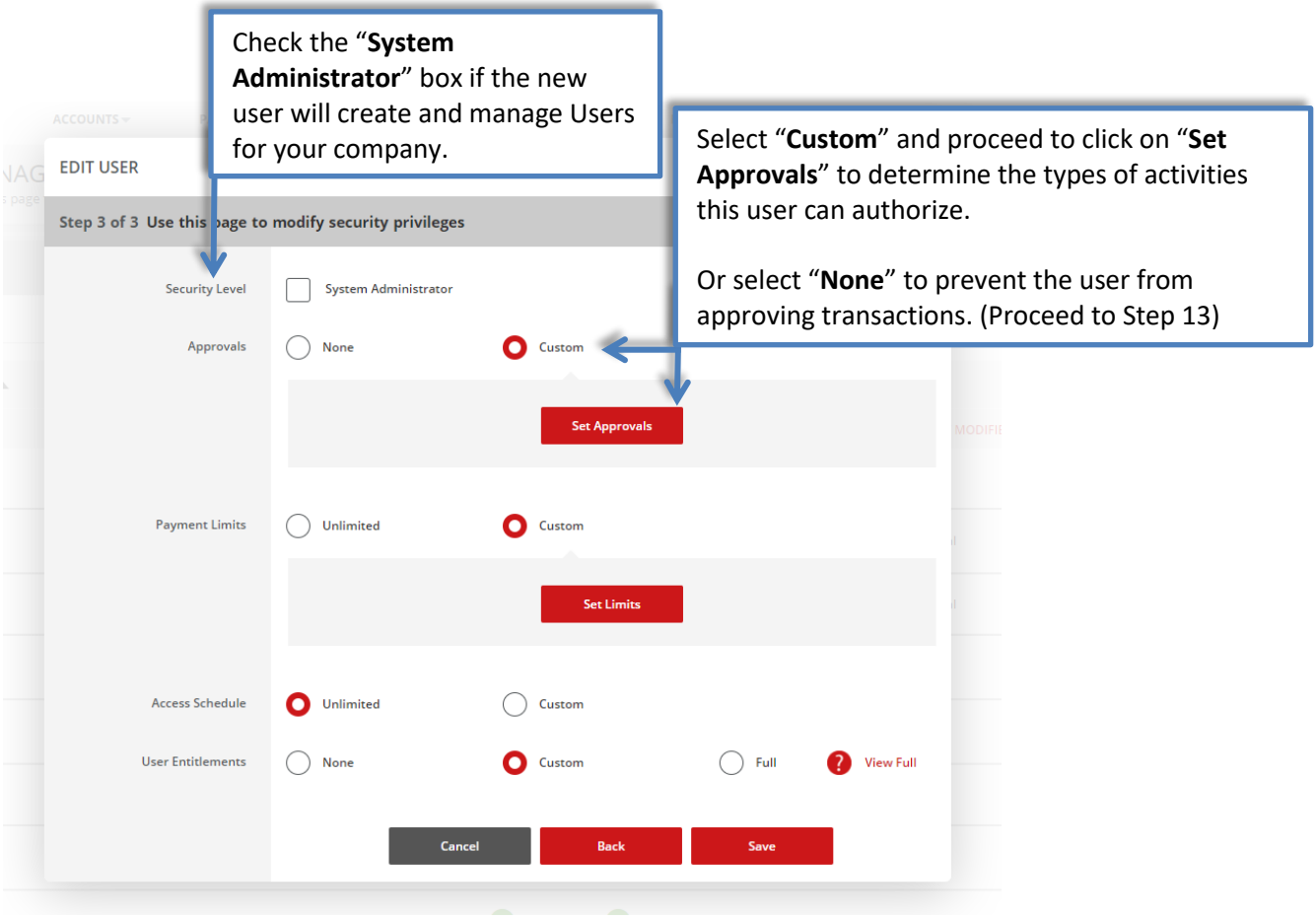
The following instructions are created utilizing our bank recommended dual control settings. Your company's customized security controls may differ. We are here to help, please feel free to contact us for a walkthrough.



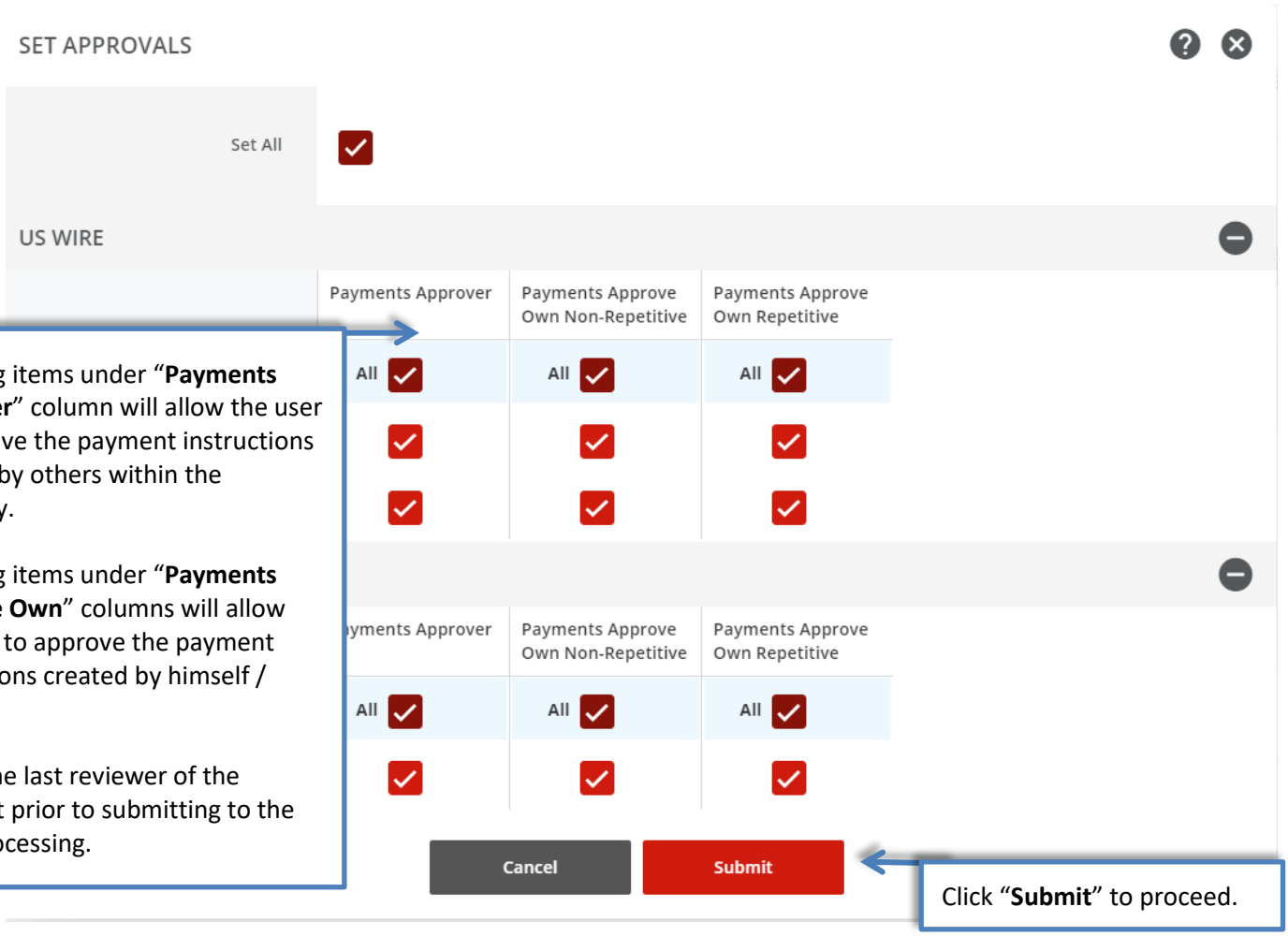



CREATE NEW USER
Required Fields
Step 1 of 3 Use this page to add user contact information
User Status
Active
Inactive
User Name *
Enter First Name
Enter Last Name
Email Address
Enter Email Address
Primary Phone Number
United States (+1)
Enter Primary Phone Number
Mobile Number
United States (+1)
Enter Mobile Number
Secondary Phone Number
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 *
Enter User ID
Default Language *
Select a 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)
EDIT USER
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

Define the user's specific approval privileges.
In this example, the user can approve all types of transaction.

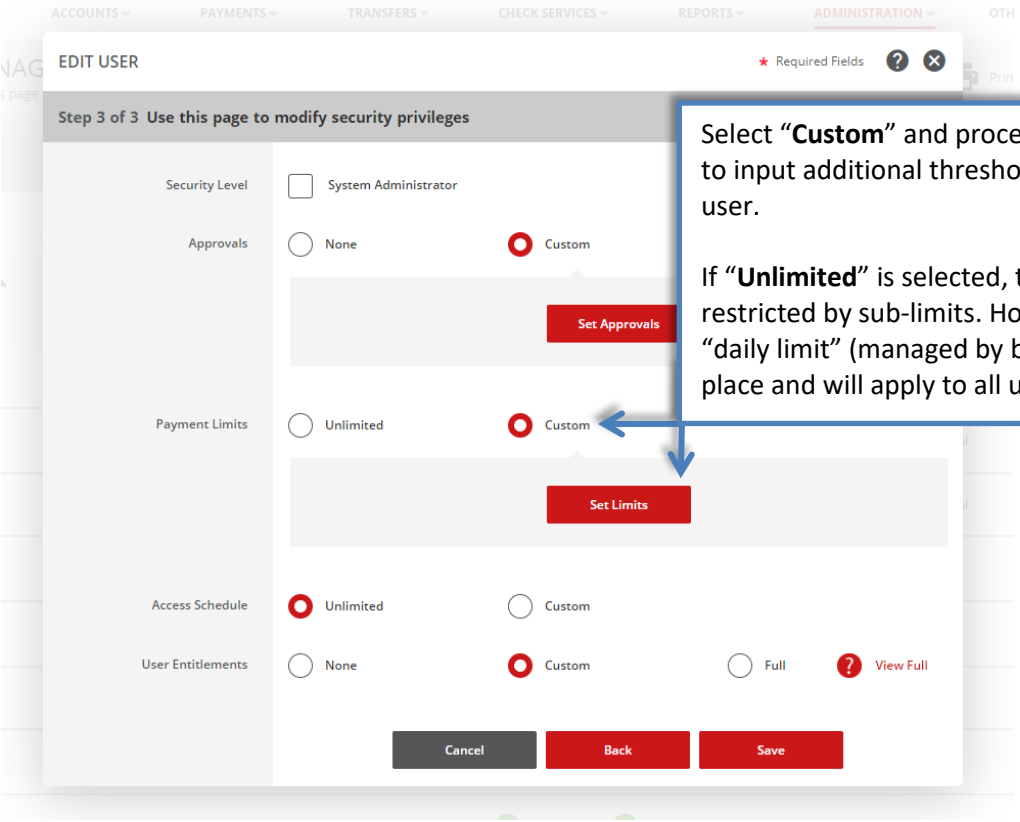


Checking items under "**Payments Approver**" column will allow the user to approve the payment instructions created by others within the company.

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.

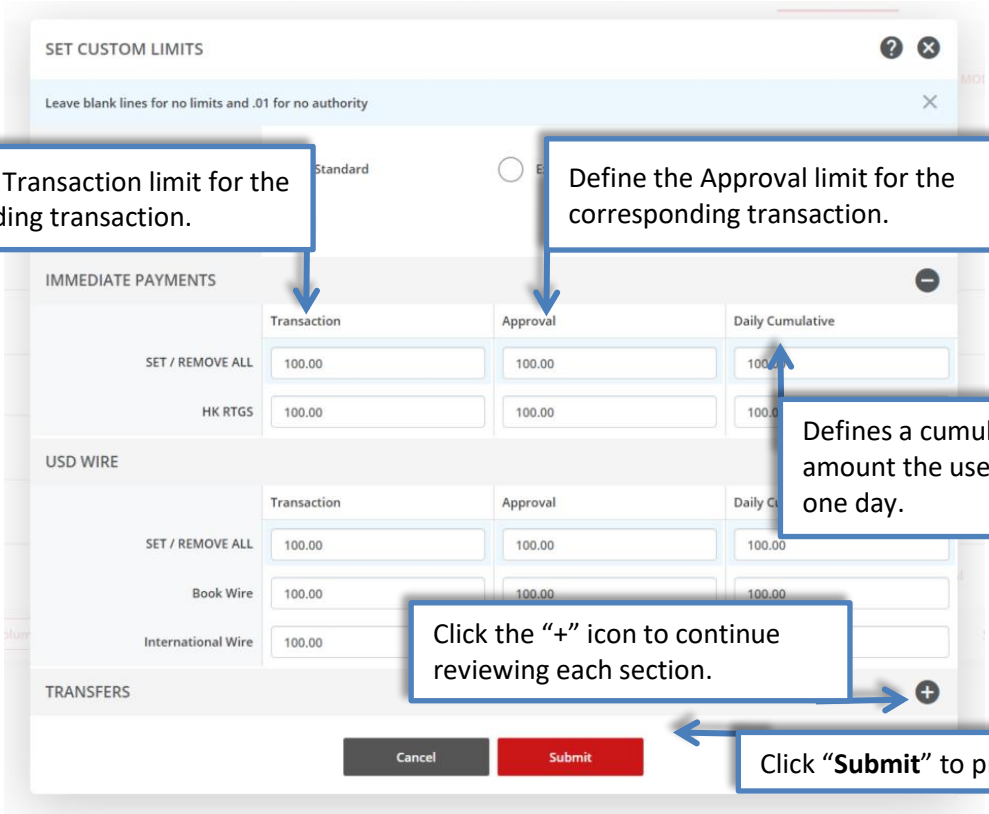
Click "**Submit**" to proceed.



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.



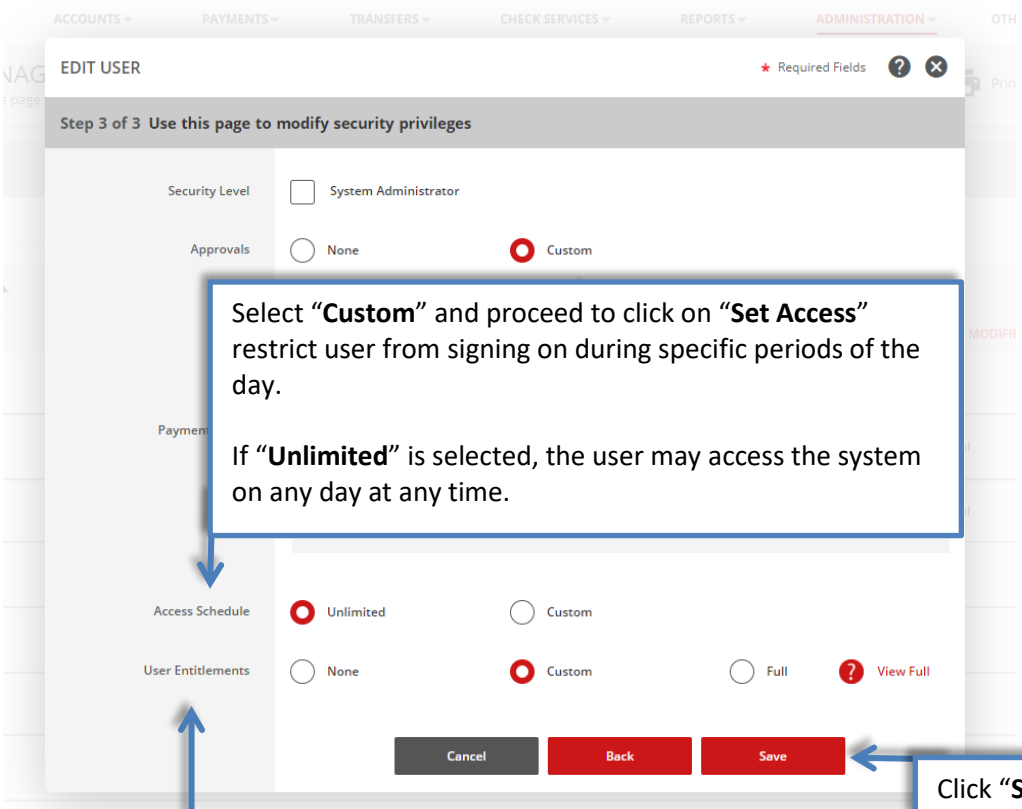
Define the Transaction limit for the corresponding transaction.

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.



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

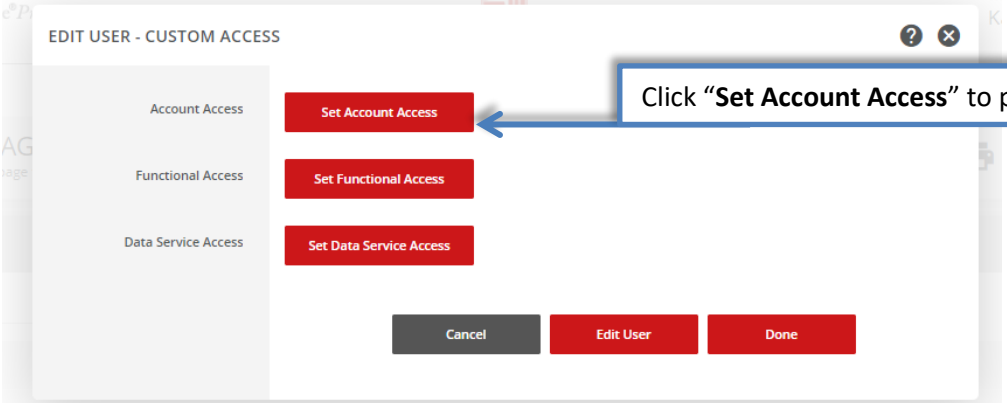
If "**Unlimited**" is selected, the user may access the system on any day at any time.

Click "**Submit**" to proceed.

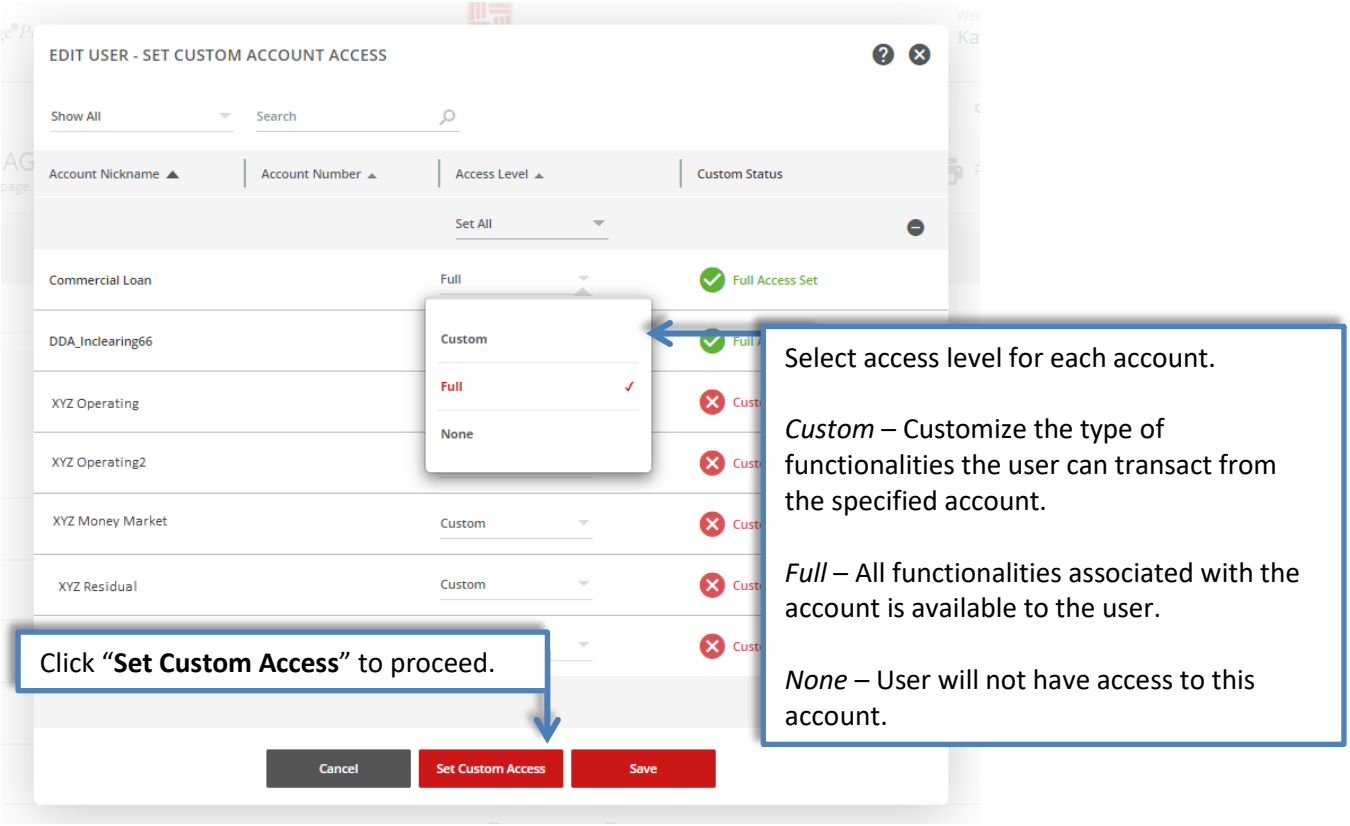
Select "**Custom**" and proceed to click on "**Save**" to continue.

If "**Full**" is selected, the user automatically has full access to all current and **<u>future new</u>** accounts, functions, and service entitlements.

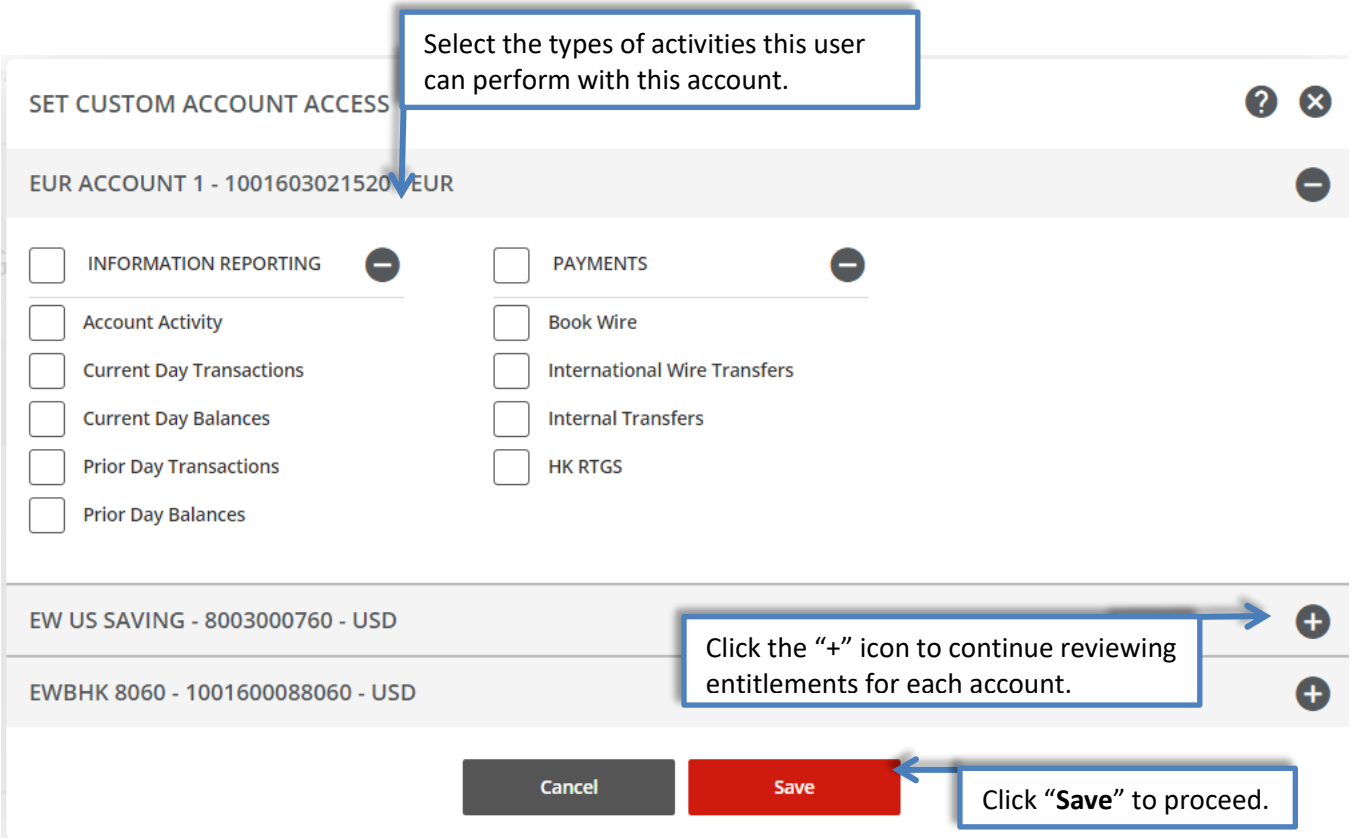
Click "**Custom**" to proceed.

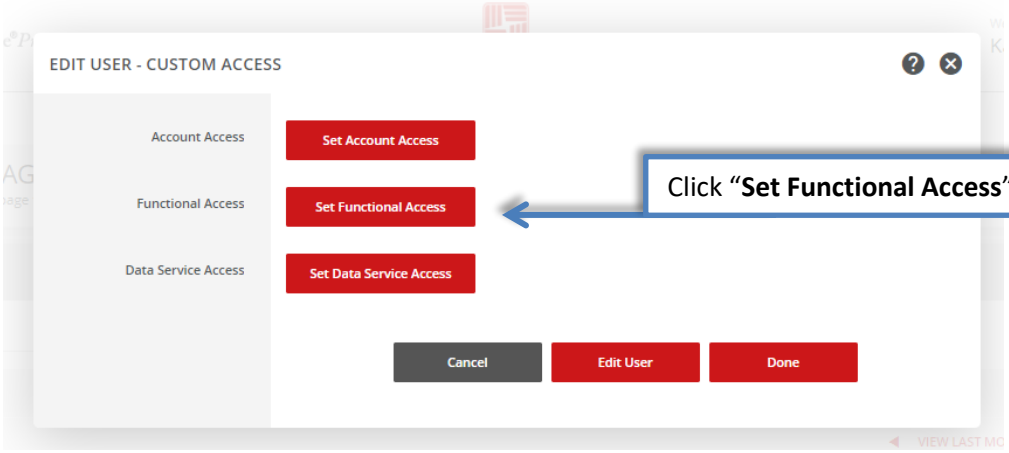


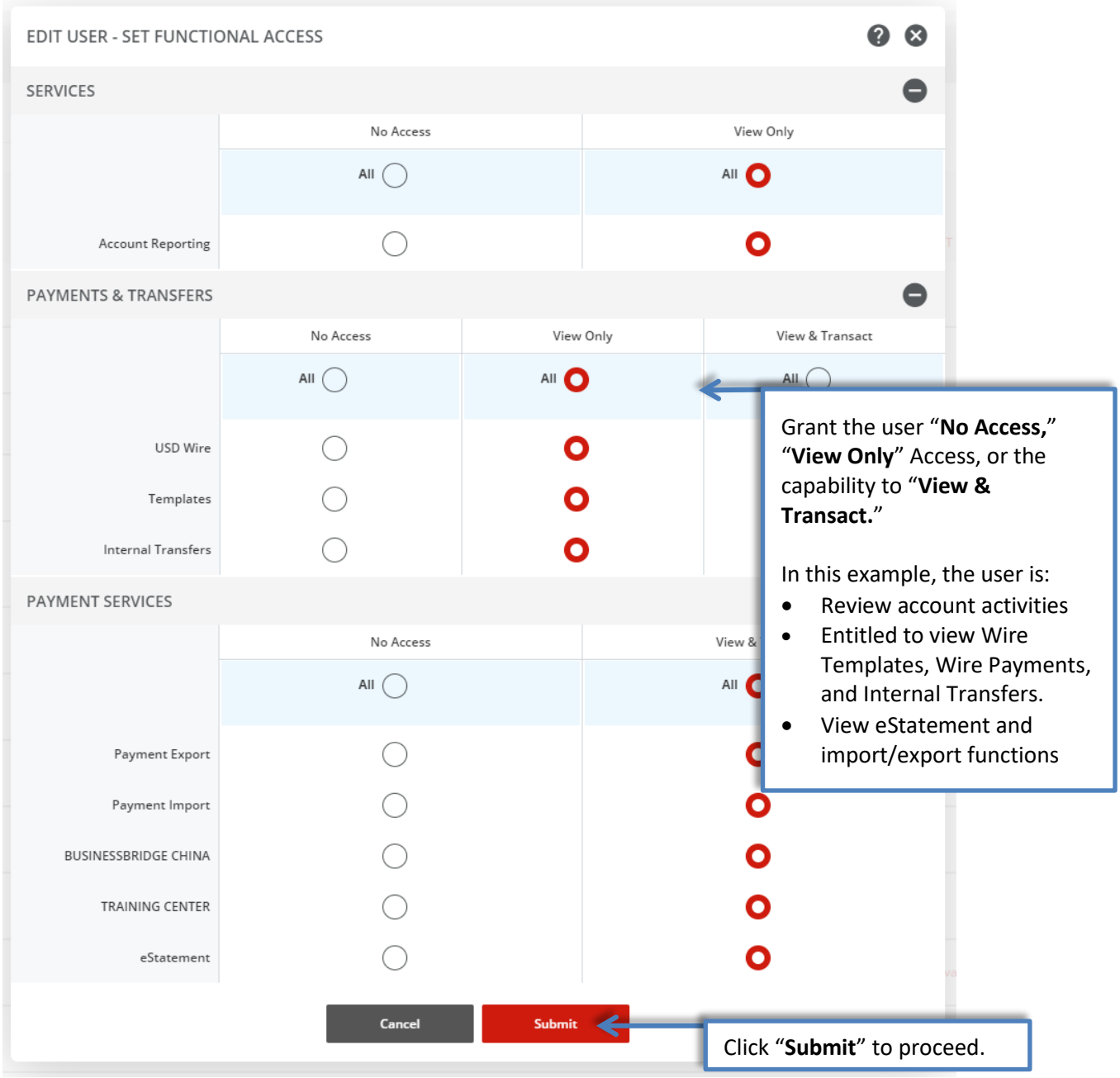
Click "**Set Account Access**" to proceed.

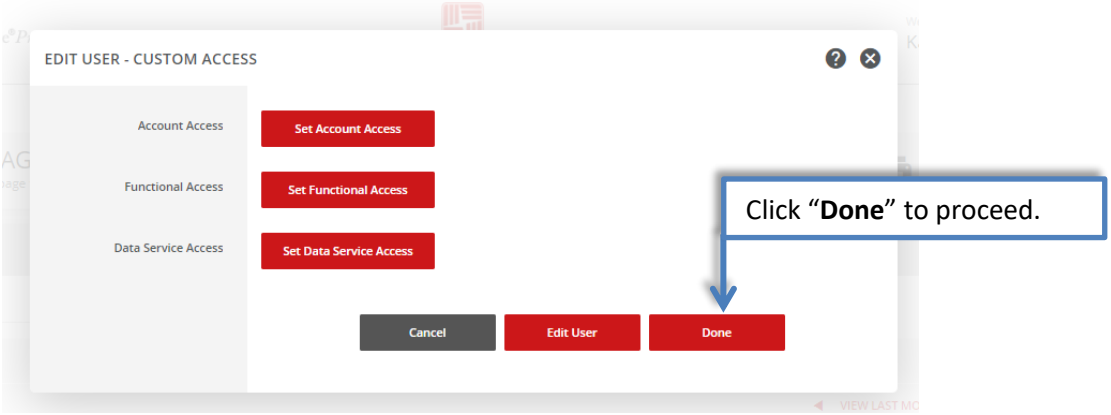


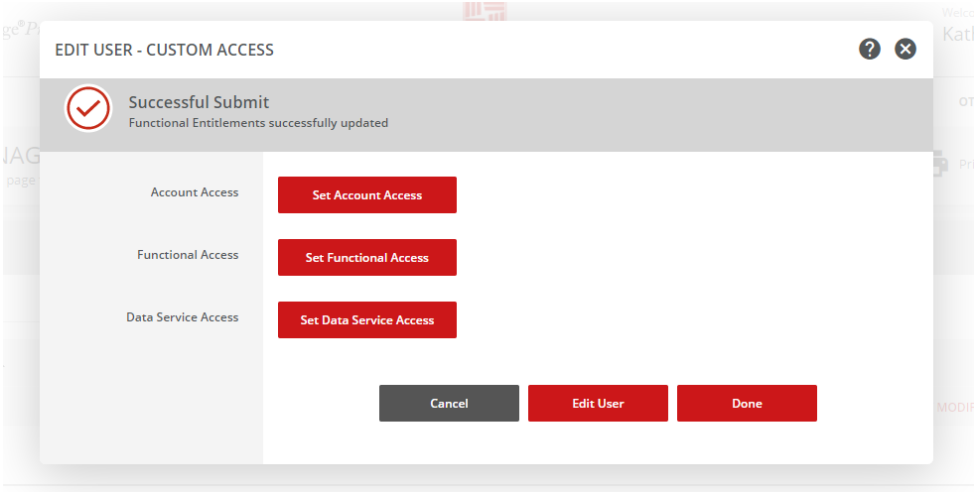
The following options define the types of functionalities and transactions that can be performed from the specified account.

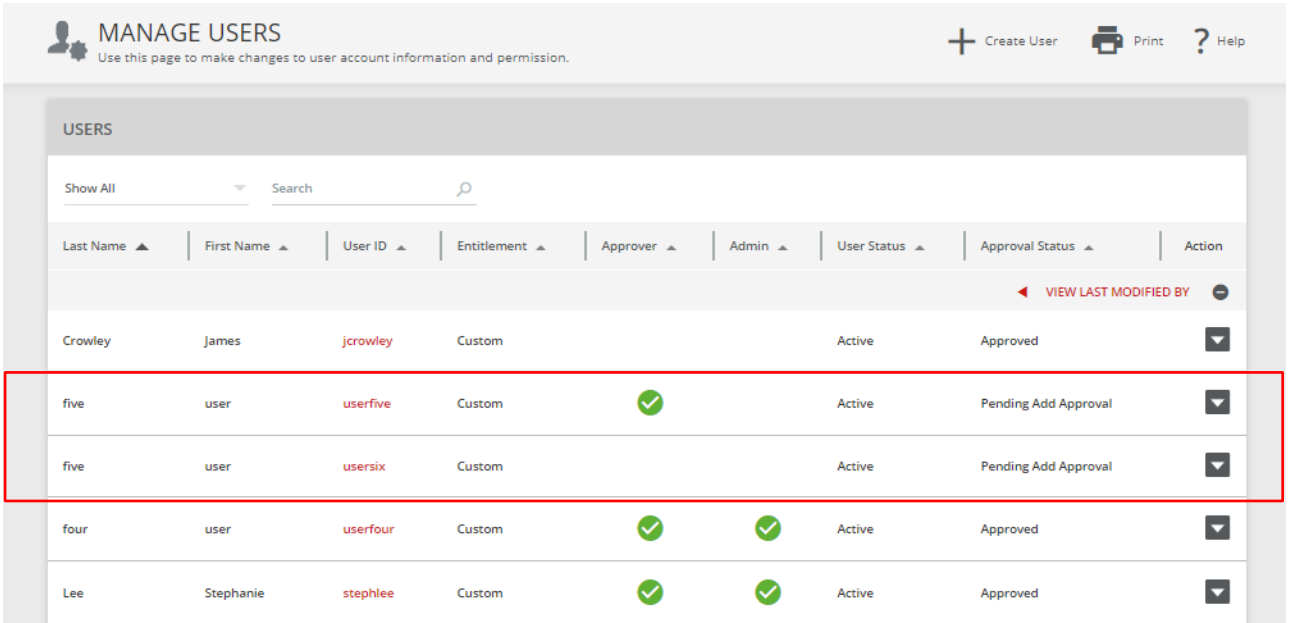



EDIT USER - CUSTOM ACCESS
Account Access
Set Account Access
Functional Access
Set Functional Access
Data Service Access
Set Data Service Access
Cancel
Edit User
Done
Click "Set Functional Access" to proceed.


EDIT USER - SET FUNCTIONAL ACCESS
SERVICES
No Access
View Only
All
All
Account Reporting
PAYMENTS & TRANSFERS
No Access
View Only
View & Transact
All
All
All
USD Wire
Templates
Internal Transfers
PAYMENT SERVICES
No Access
View &
All
All
Payment Export
Payment Import
BUSINESSBRIDGE CHINA
TRAINING CENTER
eStatement
Cancel
Submit
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.



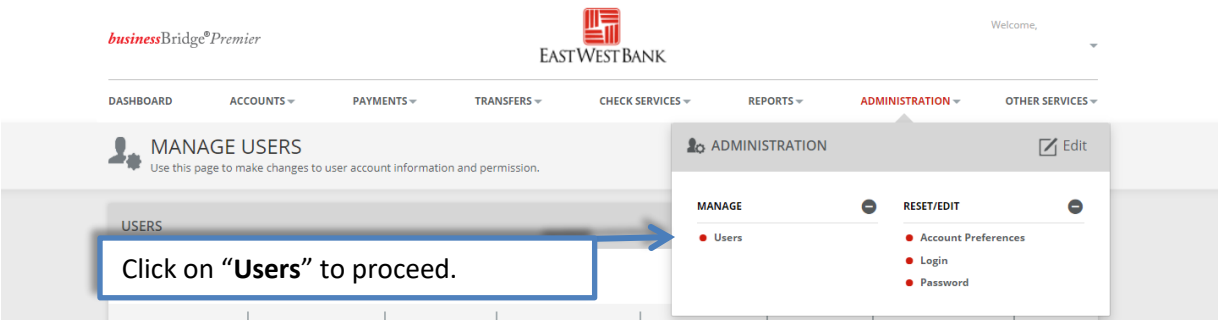


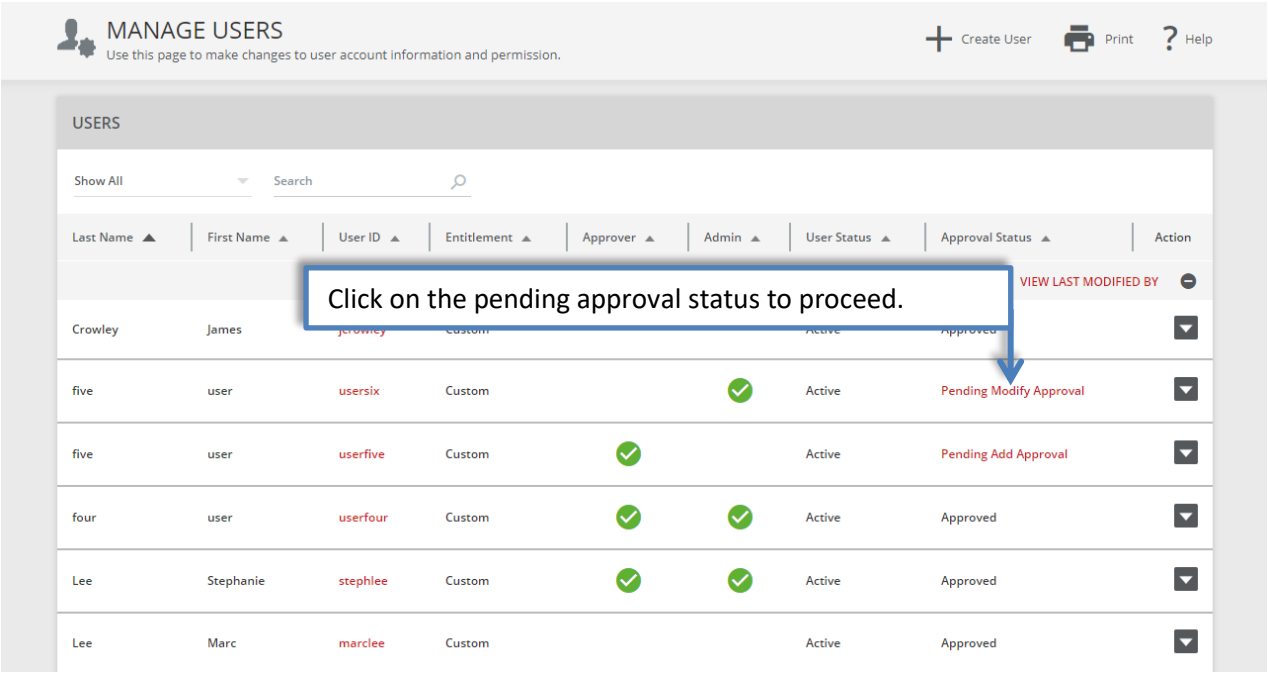
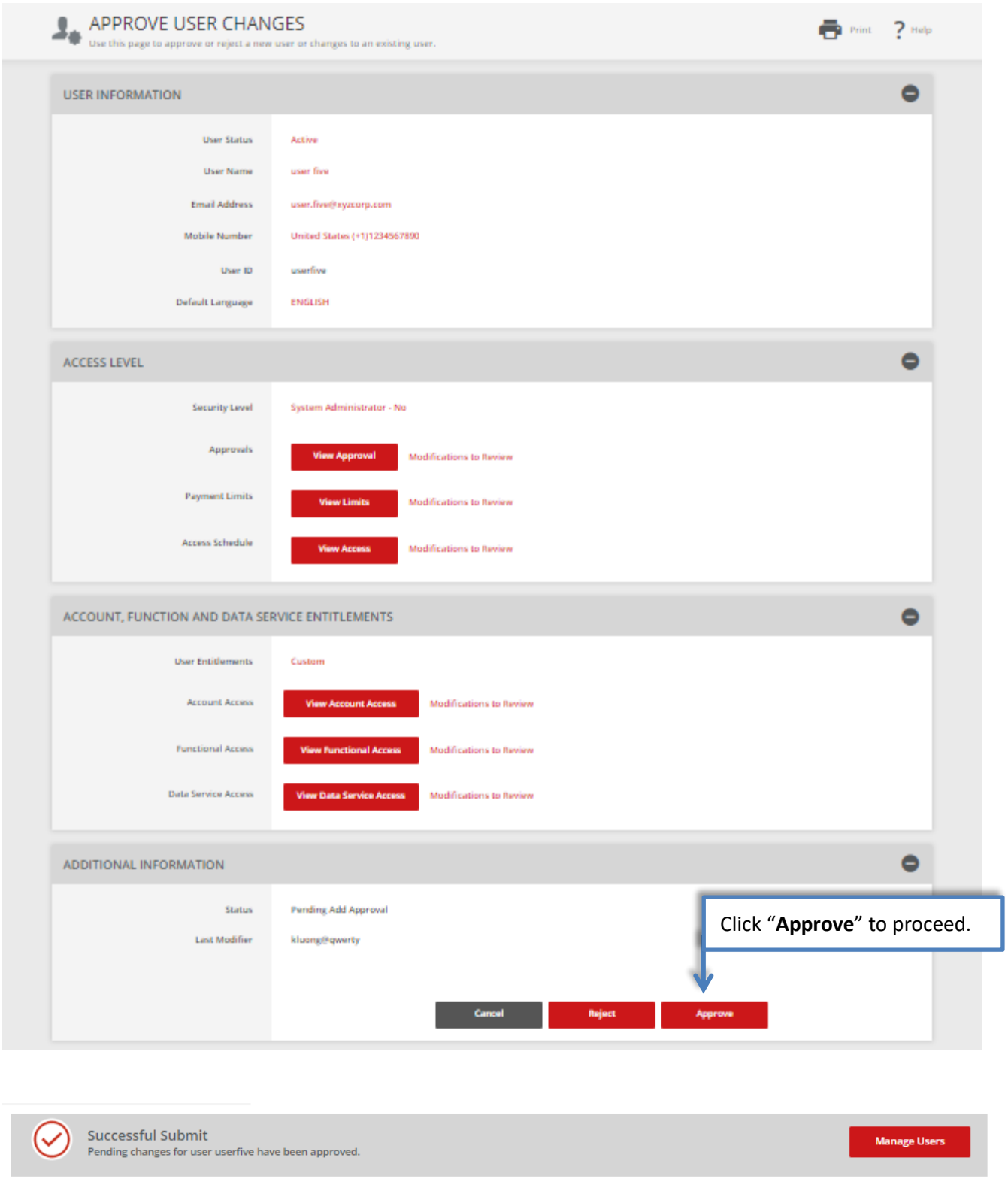


Your new user profile may need to be approved by the secondary approver; please refer to the “Approving a User Profile” section of this user guide.

Approving a User Profile

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





Review the entitlements to ensure appropriate access is allocated.