



EAST WEST BANK

*business*Bridge® Premier Mobile App
User Reference Guide

April 2022

Contents

Business Online Banking Mobile App Overview	3
Supported devices.....	3
IBM Security® Trusteer®	3
Download the Mobile App.....	3
Login Page	4
Account Information	5
Approve Payments.....	7
Transfers	9
Check Services.....	10
Bill Pay	11
User Administration	12
Other Dashboard Widgets	13
Mobile App Functions	14
Authentication Token	15
Mobile Token App Activation.....	15

Business Online Banking Mobile App Overview

This User Guide outlines the key functions of business online banking Mobile App for *businessBridge*® Essentials and *businessBridge*® Premier. The business mobile app combines the power of *businessBridge*® Premier with the convenience of your mobile device. With this app, you can view your accounts, transactions, notifications, make and approve transfers and payments, find bank locations, and more.

Supported Devices

Apple iPhones® and iPads® with an operating system of iOS 11 and up.
Android™ devices with an operating system 9.0 and up.

IBM Security® Trusteer®

Trusteer is a lightweight software that protects your device against malware. When you login to *businessBridge*® Premier through the mobile app, your online banking identity and login credentials will be protected.

Download the Mobile App

From your mobile device, download the mobile app from either the Google Play™ or Apple App Store™ by searching “East West Bank” and selecting the blue East West Bank Business Mobile app.

App Store

Apple App Store & Google Play Store

East West Bank Business Mobile

East West Bank Business Mobile Finance

Everyone

This app is in development. It may be unstable.
This app is compatible with all of your devices.

Installed

Fingerprint Authentication
Sign in securely with just a touch.

Dashboard
Your most critical information, just a click away.

Balance Composition
View all your account balances in one place.

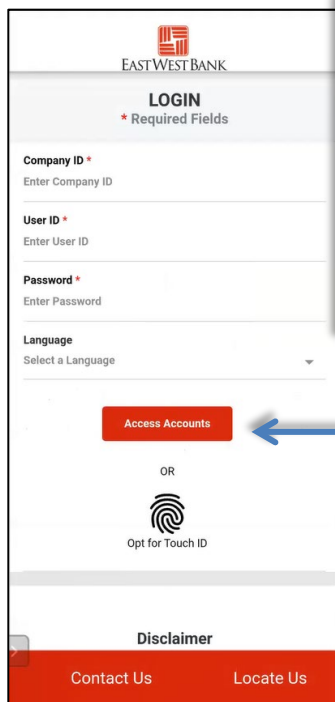
Find the business mobile app icon from on your mobile device. The icon shape may look different based on your device setups. Tap the icon to open the app.

The East West Bank Business Mobile app combines the power of *businessBridge*® Premier with the convenience of your mobile device. With this app, you can view your accounts, transactions, and recent notifications when you want, and where you want. Users can also make internal transfers, approve ACH and wire payments*, find bank locations, and more! Enjoy the convenience of accessing your bank information on the go.

Login Page and System Menu

To login to the mobile app, you will use the same Company ID, User ID, and Password that you use to login to *business*Bridge®Premier online banking today.

Please note: You may be prompted to answer your authentication questions to access your accounts. If you need assistance with access via mobile devices, please contact us at ewbb@eatwestbank.com.



Enter Company ID, User ID, and Password. All fields are cAsE sEnSiTive.

Note: The first character typed is often defaulted to a capital letter as setup by your phone settings.

You can change the system display language by using the Language option menu. Otherwise, the default system language is as setup by your company administrator.

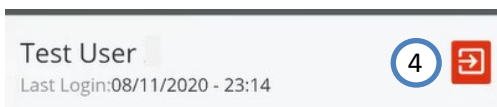
Enter your login credentials and click "Access Accounts."

Contact Us – Provides bank contact information should you need to talk to our representatives.

Locate Us – Provides bank office and branch locations should you need to visit us.

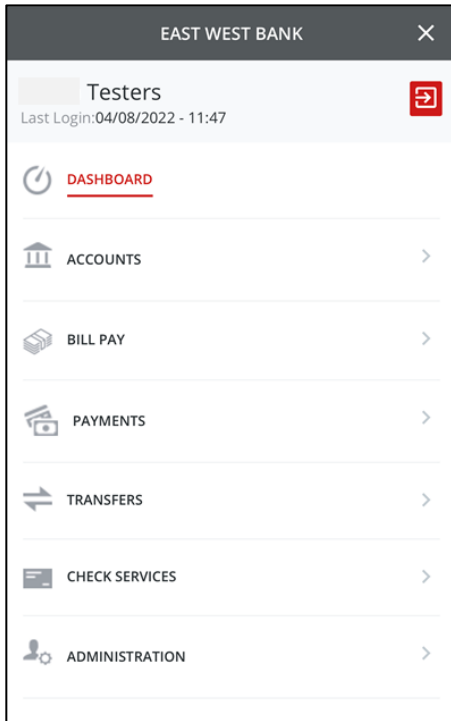
You can also enable Face or Fingerprint biometric authentication on your device which will allow you to login to the mobile app on your registered device. For details of the function, please refer to the instructions for your device.

Quick Icon Buttons



1. **System Menu** – Click this icon to open the system menu.
2. **System Alerts** – Message center where you can review all system-initiated alerts.
3. **Payment Approval Alerts** – Approval center where you can review all payments pending your approval.
4. **Logout** – After you complete your activities, click this icon on the System Menu page to safely logout of the system.

System Menu



You can access the system menu by clicking the system MENU icon (☰) from the top of the pages.

Dashboard:

View and manage Widgets.

Accounts:

View account balances and transaction lists.

Bill Pay:

Create and review your bill payments.

Payments:

Create payments and approve Book and/or International Wires.

Transfers:

Create account transfers.

Check Services:

Manage Stop Payment and review check status.

Administration:

Approve users and reset your password.

Account Information

1. Dashboard

View a summary of your account balances from the dashboard.

1 Select specific accounts or All Accounts from the dropdown menu.

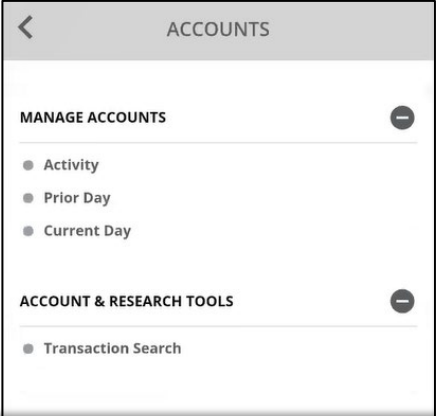
2 Dashboard will show balances in the selected accounts.

To view multiple accounts, click the “+” or “-” symbol to expand or collapse the accounts being reviewed.

Account Type	Opening Ledger	As Of	Available Balance	As Of
... CNH Acct	CNH 1,005,743.70	As Of 08/13/2020 12:00	CNH 999,436.24	As Of 08/13/2020 12:00
€ USD Account	USD 100,175.07	As Of 08/13/2020 12:00	USD 102,199.32	As Of 08/13/2020 12:00
HKD	HKD 999,045.14	As Of 08/13/2020 12:00	HKD 998,425.20	As Of 08/13/2020 12:00

2. Accounts

Click on a specific account to view detailed account balances and activity. The Account view will allow you to review the Current Day and Prior Day summary, and search for specific transactions.



MANAGE ACCOUNTS

- Activity
- Prior Day
- Current Day

ACCOUNT & RESEARCH TOOLS

- Transaction Search

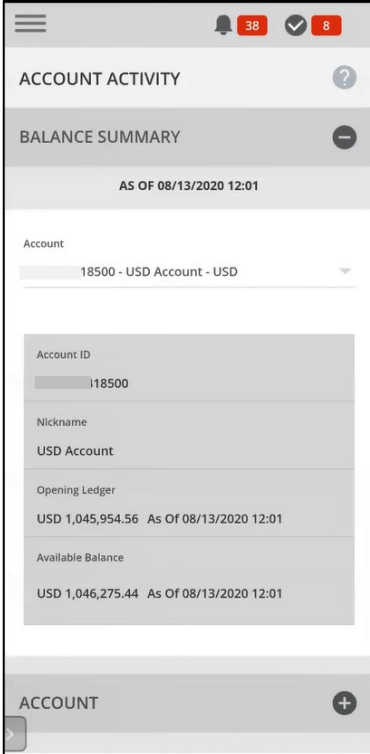
You will get the same level of account details when you review your accounts with the mobile app.

Activity - Includes account balance and transaction information for each of your accounts.

Select quick view links to view the last 30, 60, and 90 days of transactions.

Prior Day - Includes account balance and historical transactions up to the last business day.

Current Day - Includes account balance and transactions posted to the account as of the current business day.



ACCOUNT ACTIVITY

BALANCE SUMMARY

AS OF 08/13/2020 12:01

Account

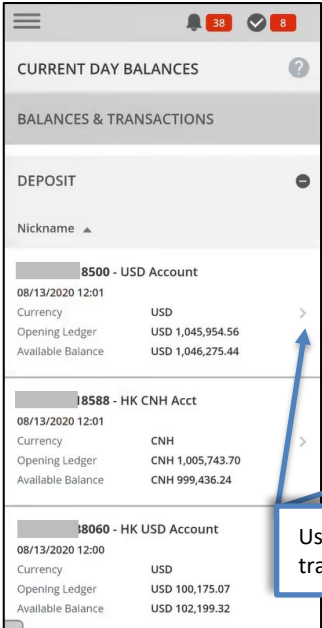
18500 - USD Account - USD

Account ID: 18500

Nickname: USD Account

Opening Ledger: USD 1,045,954.56 As Of 08/13/2020 12:01

Available Balance: USD 1,046,275.44 As Of 08/13/2020 12:01



CURRENT DAY BALANCES

BALANCES & TRANSACTIONS

DEPOSIT

Nickname ▲

8500 - USD Account

08/13/2020 12:01

Currency: USD

Opening Ledger: USD 1,045,954.56

Available Balance: USD 1,046,275.44

8588 - HK CNH Acct

08/13/2020 12:01

Currency: CNH

Opening Ledger: CNH 1,005,743.70

Available Balance: CNH 999,436.24

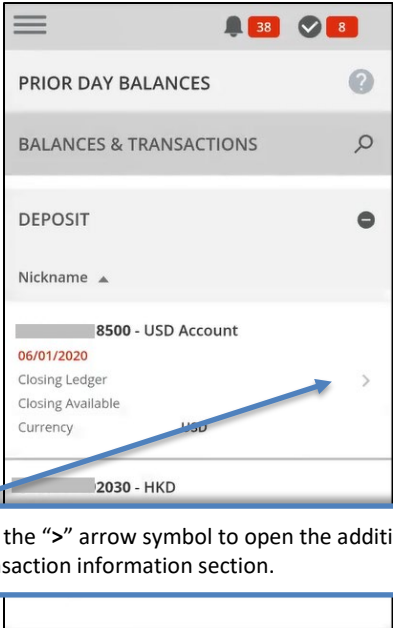
8060 - HK USD Account

08/13/2020 12:00

Currency: USD

Opening Ledger: USD 100,175.07

Available Balance: USD 102,199.32



PRIOR DAY BALANCES

BALANCES & TRANSACTIONS

DEPOSIT

Nickname ▲

8500 - USD Account

06/01/2020

Closing Ledger

Closing Available

Currency: USD

2030 - HKD

Use the ">" arrow symbol to open the additional transaction information section.

Transaction Search - Look for specific transactions posted to an account based on specific transaction type.

Follow the system steps to define the search criteria.

The screenshot shows the 'Transaction Search' interface. At the top, there are notification icons for 38 alerts and 8 transactions. Below that, the 'Type' field is set to '108, 115, 118, 135, 142, 145, 165, 166, 169, 171, 172, ...'. The 'Date' section has 'Single' selected and 'Range' highlighted. The 'From' date is '06/01/2020' and the 'To' date is '08/12/2020'. Under 'Options', there are four checkboxes: 'Check Number', 'Amount', 'Customer Reference', and 'Bank Reference', all of which are currently unchecked.

The screenshot shows the 'SEARCH RESULTS' screen. It displays a list of transaction numbers from 376 to 507. A 'New Search' button is visible. Below the list, the 'SEARCH RESULTS' section shows details for a transaction on '06/01/2020'. The details include: Description, CheckGroup, Bank Reference (HKBR00527H000099), Account (8500 - USD Account), and Deposits (USD 251.60). Another transaction entry for '06/01/2020' is partially visible below.

Approve Payments & Templates

Authorized users with payment approval authority can approve payments and wire templates using the mobile app. Review payment details for Book Wire and International Wire and approve or reject wire payments as needed.

The screenshot shows the 'PAYMENTS' screen. At the top, there is a back arrow and the title 'PAYMENTS'. Below that, there is a 'MANAGE' section with a minus sign icon. Under 'MANAGE', there are three options: 'Payment Center', 'Template Center', and 'Master Recipient List', each with a radio button.

Payment Center and Approve Payment

The screenshot shows the 'PAYMENT CENTER' screen. At the top, there are notification icons for 38 alerts and 8 transactions. Below that, the title is 'PAYMENT CENTER' with a question mark icon. Underneath is 'MANAGE PAYMENTS' with two filters: 'ALL' (selected) and 'PENDING'. There are three payment entries listed, each with a checkbox and a magnifying glass icon. The first entry is dated '08/04/2020' and is an 'International Wire' for 'USD 555.00 (1)'. The second entry is dated '07/30/2020' and is a 'Confirmed Book Wire' for 'USD 511.00 (1)'. The third entry is dated '07/30/2020' and is a 'Pending Approval Book Wire' for 'USD 511.00 (1)'. The 'Pending Approval' entry also shows 'Book Recipient'.

The screenshot shows the 'Approve Payment' screen. At the top, there are notification icons for 38 alerts and 8 transactions. Below that, the title is 'Payment No.' with a question mark icon. The screen displays details for a payment: Payment No. HWSH7QPGX5, Name/Reference, Send Date 07/30/2020, Payment Date 07/30/2020, Status Pending Approval, Co. Account 8500, Co. Account Identifier USD Account, Type Book Wire, Recipient Book Recipient, Amount (Items) USD 511.00, and Recipient Amount (Items). Below the details is an 'AUTHORIZATION' section with a 'Memo' field (Enter a Memo) and a 'Passcode' field (Enter Passcode). At the bottom, there are 'Cancel' and 'Approve' buttons.

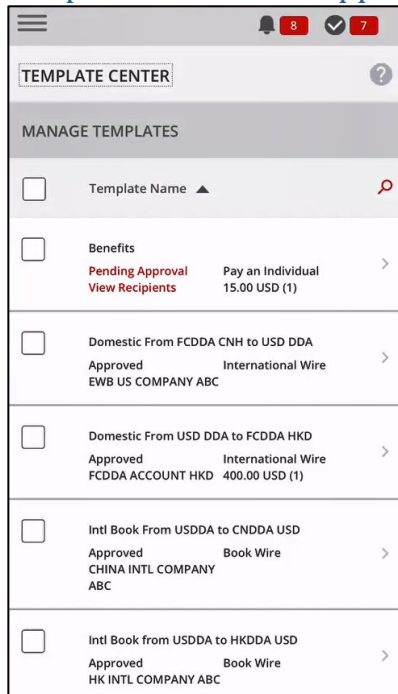
From the **Payment Center** page, find the wire with "Pending Approval" status.

You can approve one or multiple transactions.

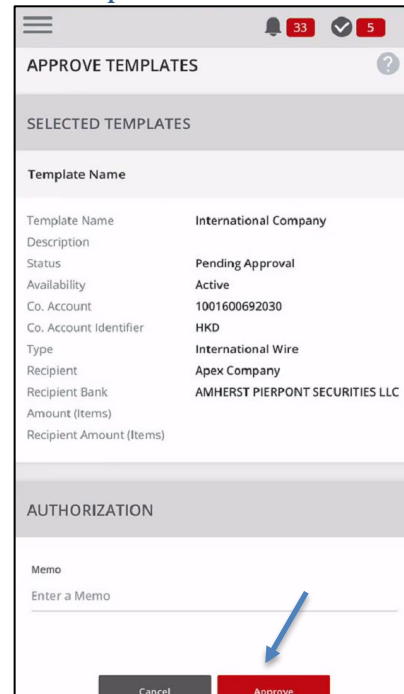
Select the wire(s) and review payment details.

Enter the security token code to approve the payment.

Template Center and Approve Template

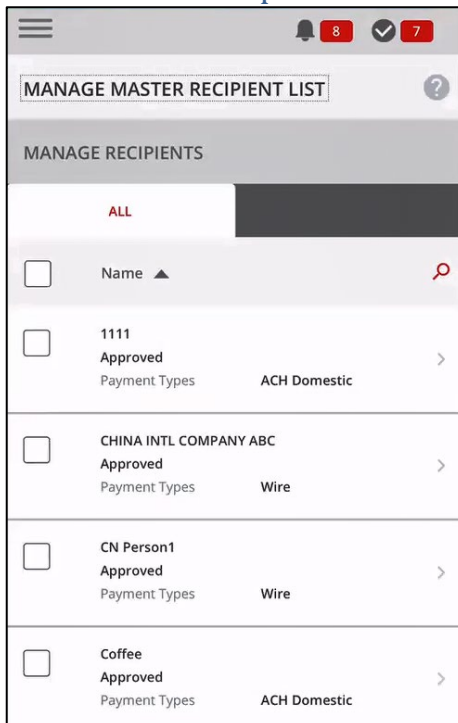


From the **Template Center** page, you can view the new and existing payment templates.



If your profile has template dual approval, select the "Pending Approval" template and click "Approve" to confirm the information and allow company users to utilize the template.

View Master Recipient List



You also have access to review payment recipient details.

Transfers

Authorized users can create and approve transfers using the mobile app.

TRANSFERS

MANAGE

- Transfer Center
- Transfer Template Center

CREATE TRANSFERS

- Single

Transfer Center and Approve Transfer

MANAGE TRANSFERS

ALL PENDING

<input type="checkbox"/>	Date		
<input type="checkbox"/>	08/31/2020	Scheduled	test 0028 34.00 USD
<input type="checkbox"/>	08/25/2020	Scheduled	2222 test co 3.59 USD
<input type="checkbox"/>	08/24/2020	Pending Approval (0 of 1)	test 0028 35.00 USD

APPROVE TRANSFER

TRANSFER

Transfer From: 18500 - USD Account - USD

Transfer To: 00100008060 - HK USD Account - USD

Amount: USD 366.00

Date: 08/23/2020

Status: Pending Approval
Approvals Granted: 0 of 1

Transaction Number: E85JZ9KJA

Frequency: One-Time Only

Memo: Enter a Memo

Passcode: Enter Passcode

Buttons: Cancel, Reject, Approve

Enter your security token code and click "Approve."

Transfer Center provides you list of all transfers that are Completed or Scheduled.

Successful Submit

You have successfully approved transfer E85JZ9KJA.

Create Single Transfer

CREATE TRANSFER

TRANSFER

Transfer From: 18500 - USD Account - USD - 1045956.89

Transfer To: 38060 - HK USD Account - USD - 102517.87

Amount: 634.00

Date: 08/22/2020

Frequency: One-Time Only Recurring

Options: Add Memo Information Approve on Submit

Buttons: Cancel, Continue

PREVIEW TRANSFER

TRANSFER

Transfer From: 44 - test 0044 - 10164965.18

Transfer To: 128 - test 0028 - 289023.82

Amount: 64.00 USD

Date: 08/21/2020

Frequency: One-Time Only

Approve on Submit: Yes

Successful Submit

Transfer with reference number Q3RPPM9OY4 has been created successfully.

Transfer Center

Follow the system prompts to create a Single transfer for same day or future day processing.

Transfer Template Center

Template Name	Status	From Account	To Account
Validation Test 1	Approved	81000044	81000028
Transfer after a holiday	Approved	8003053926	81000044
Testing July 2018	Approved	8003053926	81000028
Test Template For Transfers In July	Approved	81000028	80355670
Test template for June	Pending Approval	81000028	80355662

Use the ">" arrow symbol to review additional transaction information.

Check Services

Authorized users can review check images and create stop payment requests using the mobile app.

CHECK SERVICES

- MANAGE**
 - Stop Payments
- CREATE**
 - Single Stop
- RESEARCH TOOLS**
 - Check Inquiry

Create Stop Payment

CREATE SINGLE STOP PAYMENT

STOP PAYMENT INFORMATION

* Required Fields

Account: 344 - test 0044

Expiration Term: 6 months

Stop Type: Single

Check Number: Enter Check Number

Date Written: mm/dd/yyyy

PREVIEW STOP PAYMENT

STOP PAYMENT INFORMATION

Account: 1694 - GTS Test Acct 2

Expiration Term: 6 months

Stop Type: Single


Check Number: 8888000

Submit

Review details of the stop payment request, then Click "Submit"

Check Inquiry and Check Image

Follow the system prompts to select Account, Check Number, and Status to search for a Stopped or Cleared check.

From the Search Result section, click the  button to open the "View Image" window to review check images.

Bill Pay

Create and schedule bill payments using the mobile app. Authorized users can quickly approve the scheduled payments.

You can create and schedule bill payments from the mobile app.

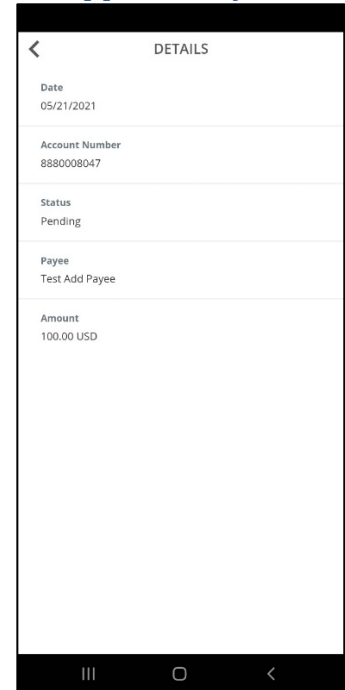
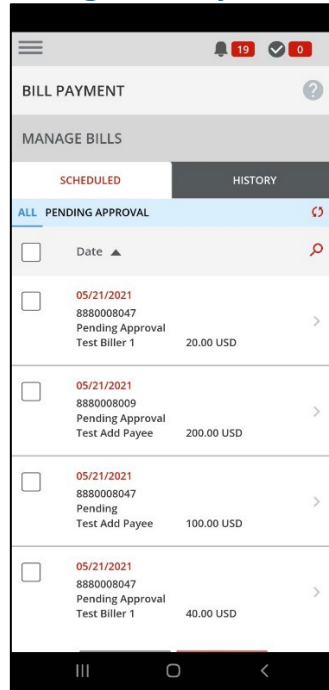
The mobile app also allows you to create a new payee or edit an existing payee.

Create Bill Payment

Follow the system prompts to select Payee and payment Account. Enter payment amount and payment date.

Confirm the payment has been successfully submitted.

Manage Bill Pay – View and Approve Payments

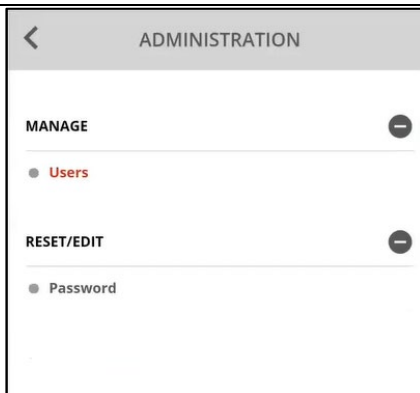


Review scheduled payments and select the ones to approve.

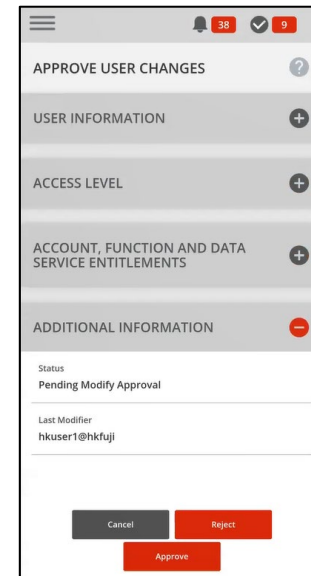
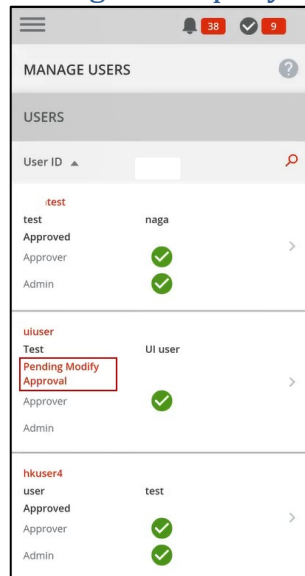
Click on the payment date link to open the detail of payment.

User Administration

Review user entitlements and approve new or edited user profiles. You can also reset user password with the Reset Password function.



Manager Company Users



If you are authorized to approve user entitlement, click "Pending Approval" link to review the setup.

Reset User Password

To help reset a user's password, enter the Company ID and User ID and create a temporary password.

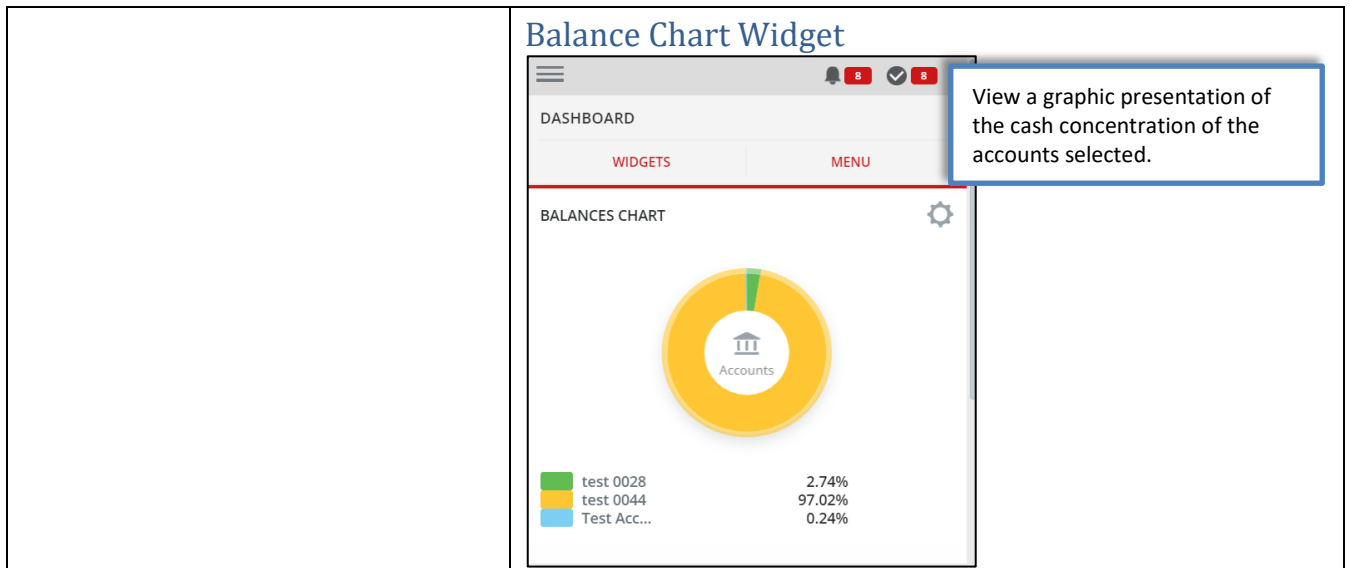
Other Dashboard Widgets

View other available Widgets.

Please note: You first need to create these Widgets from desktop online banking before they can be added to the mobile app.

Quick Transfer Widget

Create a single transfer with the Quick Transfer Widget. Please note you may need to approve the transaction in the Transfer Center.



Mobile App Functions

	View	Create & Edit	Approve & Reject
Dashboard	X		
Accounts			
Current Day/Prior Day/Account Activity/Transaction Search	X		
Payments – ACH & Wire			
Payment Center	X		X
Template Center	X		X
Master Recipient	X		X*
Transfers			
Transfer Center	X		X
Template Center	X		X
Create Single Transfer	X	X	X
Check Services			
Manage Stop Payment	X		X
Create/Cancel Stop Payment	X	X	
Check Inquiry	X		
Administration			
Reset Password	X		
Manage Users	X		X
Message and Alerts			
RSA AA	X		
Trusteer SDK/PinPoint Security	X		
Symantec Token	X		
Bill Pay	X	X	X

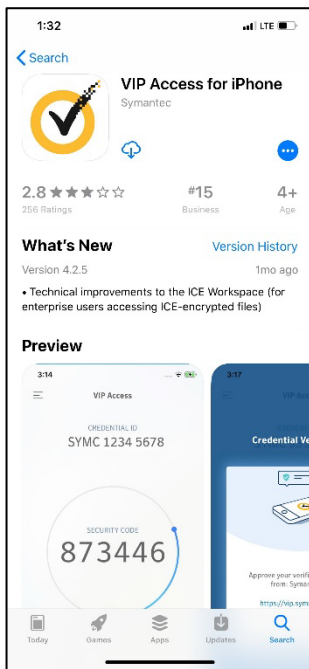
*Optional feature, please contact us if you have any questions.

For more information about *businessBridge*® Premier including step-by-step instructions on key functional areas, please visit our Business Training Center at <https://www.eastwestbank.com/es/small-mid-size-businesses/training-center>.

Authentication Token

If you have entitlement to authorize payments, you will be using your authentication token to approve transactions. You can use the same token to approve payment with the online browser system and the mobile app.

Mobile Token App Activation



From your mobile device's authorized App store, search for "VIP Access" and download. The process to search and download the app may vary depending on your mobile device.

Provided is sample snapshot of the app within the Apple App store, this image may periodically update and will vary depending on your device.

