

# Bankline and Digital Banking comparison

- Bankline is available to RBS business current account customers. Fees may apply.
- Digital Banking is available to RBS business account customers.

Payments you make and permissions you set in Digital Banking and Bankline can be made independently of your bank mandate and signing rules.

		Bankline	Digital Banking
<b>Features and benefits</b>			
<b>Security and control</b>	* Dual control: Assign two or more users to approve payments and update the profile * Set extra levels of approval * Keep track of user activity with a detailed audit log	Yes	No
<b>Payment limits</b>	Set your own payment limits	Yes	Yes <sup>1</sup>
	Payment limit per day	Unlimited	£50k <sup>2</sup>
	Per faster payment	£1m	£50k
	CHAPS payment	Unlimited	N/A
<b>Payment features</b>	Create bulk payments	Yes	Yes <sup>3</sup>
	Import files from accounting systems	Yes	No
	Number of payments authorised at the same time	75	N/A
	Manage currency accounts (view and make payments)	Yes	No
	Make international payments	Yes	Yes <sup>4</sup>
<b>Account management</b>	Customise account information in a range of formats	Yes	No
	View images of cheques issued and most credits paid in	Yes	No
	View statements/balances for accounts held with other banks	Yes <sup>5</sup>	Yes <sup>6</sup>
	Maximum number of accounts	999	50 <sup>7</sup>
<b>Tariffs and fees</b>			
<b>Service fees</b>	<b>Monthly service fee</b> The Bankline fee depends on how many accounts you register. We'll only increase the fee when you have at least six accounts or when Bankline pricing is reviewed.	1–5 accounts: £20 6–10 accounts: £80 11+ accounts: £160	£0
<b>Domestic payment fees</b>	<b>Faster payments</b>		
	Immediate	£2.50	35p
	Next day/Future dated	45p	35p
	CHAPS	£20	N/A
<b>International payment fees</b>	<b>International transfers</b>		
	SEPA credit transfer <sup>8</sup>	45p	£0
	All other international transfers	£15	£15
	<b>Other payments &amp; transfers</b>		
	Transfer between your RBS accounts	£0	£0
	Euro payment to RBS and other UK bank accounts	45p	£0
	Foreign currency payment to RBS and other UK bank accounts	£15	£0

(1) Set to a limit lower than the profile limit in the Mobile Banking app; (2) (2) Except for "whitelisted" bill payments where there's a £50k limit per transaction, but no daily payment limit. Whitelisted refers to payments to known third party bill providers, selected from a prepopulated list. To make payments above £50K, cheques and CHAPS are available in branch or by fax. It is possible to make one-off payments up to £100,000 through the Mobile Banking app, with the following timescales: a. Up to 1 per day; b. Up to 2 per week; c. Up to 4 within a 28-day period; Biometric approval registration is required to approve any payments over £750 in the Mobile app; (3) Up to 25 payments for existing payees; it's not possible to import or create bulk lists; (4) International payments can be made only from a GBP account, and up to the equivalent of £20,000 per day; (5) Additional service, which must be requested separately, meet certain eligibility criteria and is subject to fees; (6) Accessible via Open Banking; (7) Per business entity. You need separate login details for each business entity; (8) Payments can be made to any of the 36 countries in the single Euro Payments Area (SEPA). You need to enter a valid IBAN to complete the transfer.



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