

Ways to bank

Eligibility:

Royal Bank of Scotland (RBS) Business Banking is available to eligible customers, over 18 who have the right to be self-employed in the UK. Fees may apply.

Payment limits:

Criteria apply.

Bankline:

Bankline is available to eligible RBS business current account customers. Fees may apply.

Bankline:

£50K or lower negotiated limit for faster payments, £20K for standing orders and international payments.

Digital Banking:

Digital Banking is available to RBS business account customers. You can add up to 50 business accounts in Digital Banking. Fees may apply.

Digital Banking:

£50K or lower negotiated limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

Mobile Banking:

Mobile App is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply.

Mobile Banking:

£50K or lower negotiated limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

Autopay:

Security may be required. Subject to status and eligibility criteria. Fees apply. You must hold a business current account with RBS, and you will need to agree to the Autopay Online terms and conditions.

Autopay:

As per limit agreed

Area/Features	Digital platforms (all authenticated, they require registration and login)			
Payment types you can make and approve	Bankline	Digital Banking	Mobile Banking	Autopay
Faster payments	✓ (up to £1M)	✓ (up to the £50K profile limit)	✓ (up to the £50K profile limit)	✗
CHAPS payments	✓	✗	✗	✗
International payments	✓	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
BACS payments	✗	✗	✗	✓
Transfer between your accounts	✓	✓	✓	✗
Faster bulk payments	✓	✓ (up to 25 existing payees)	✓	✗

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Royal Bank of Scotland

Other payment features	Bankline	Digital Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✓	✗	✗	✓ (only bulk lists)
Set dual controlled bulk lists or templates	✓	✗	✗ (request them through WhatsApp)	✓
Manage payees and confirmation of payee checks	✓	✓	✓	✗
Links to Open Banking for Third Party Provider payments	✓	✗	✗	✗
Import payments	✓	✗	✗	✓
View and cancel standing orders and direct debits	✓	✓	✓	✗
Set up recurring payments (also known as Standing Orders)	✗ (chat to Cora to set up new standing orders)	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
Diarise future-dated payments	✓	✓	✓	✓
Set your own payment limits and dual authorisation	✓	✗	✓ (to set up a lower limit)	✓
Collect Direct Debits	✗	✗	✗	✓
Biometric approval – criteria apply	✗	✗	✓	✗

Account information and servicing features	Bankline	Digital Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (You must register them)	50	50	N/A
Register accounts from your other legal entities	✓	✗	✗	N/A
View account statements and transactions	✓	✓	✓ (transactions only)	✗
See accounts from other banks via Open Banking	✗	✓	✓	✗
Stop cheques	✓	✓	✓	✗
Request cheque vouchers	✓	✗ (request them through Cora or WhatsApp)	✗ (request them through Cora or WhatsApp)	✗
Export/print statements (CSV/PDF)	✓	✓	✗	N/A
Export account information for sets (CSV/BAIv2/SWIFT)	✓	✗	✗	N/A
Open additional accounts	✓	✓ (available via Cora)	✓ (available via Cora)	✗
Change address	✓	✓ (available via Cora)	✓	✗

Account information and servicing features (cont'd)	Bankline	Digital Banking	Mobile Banking	Autopay
Order stationery	✓	✓ (re-request only; 1st order needs to be via form)	✓	✗
Close accounts	✓	✓ (available via Cora)	✓ (available via Cora)	✗
Deposit cheque	✗	✗	✓ (up to £1,000 per cheque and up to £5,000 per day)	✗
Request transaction information	✓	✗ (available via Cora)	✗ (available via Cora)	✗

Access and permissions	Bankline	Digital Banking	Mobile Banking	Autopay
Give access to other users	✓	✓	✓	✓
Assign different privileges and account access to each user	✓	✗	✗	✓
Limit how much a user can authorise payments for	✓	✗	✗	✓
You can turn dual administration on to make changes to the system preferences	✓	✗	✗	✓
Manage alerts (about activity or transactions)	✓	✓	✓	✗
Manage paperless statements	✗	✓	✗	✓