

Bankline Index

This guide explains all the different areas within Bankline and what they are used for

Administration

In order to access any feature of the Administration section of Bankline, a user requires either a custom role that grants them administrative privileges, or one of the following Master roles; Administrator, Superuser or Superuser Payments.

Customer Details - This screen consists of three sections; Customer Details, Payment Preferences and Payment Limits. Clicking on the title of each of these sections allows users to amend the information contained within.

Customer Details displays basic information such as the Bankline customer I.D., the registered company address etc. One particularly important setting within Customer Details is Dual Administration. If Dual Administration is turned on, any administrative change made on the profile will require two administrators to action. Clicking on Dual Administration gives users the option to tailor which particular administrative changes will require two administrators.

Payment preferences contains settings such as how far into the future users can date payments, to which countries payments can be sent, whether imported payments can be amended or not etc.

The Payment limits page is where you'll find information on your existing Payment limits. You'll also be able to set and change payment limits from here. For example, you can set: a 'Maximum payment amount' for a single payment; a Dual authorisation threshold; as well as a 'Daily gross payment limit' (the collective value of all payments that can be fully authorised in a single day). These limits will apply to all users on your Bankline profile. Setting payment limits puts you in control of your payment process and helps protect your business from fraud.

Manage Accounts - This screen displays every account registered on the Bankline profile. Clicking on an account I.D. gives the user the option to switch the account to be confidential or not, as well as to change the account alias.

Manage Account Sets - If a certain number of accounts need to be easily viewed side by side, they can be grouped together into an account set, this screen allows the creation and management of these sets.

Manage Roles - This screen displays all the roles currently set up on the profile. Bankline comes pre-set with a number of default Master roles, but this screen also allows users to create their own Customer roles.

Manage Users - This screen gives an overview of all the users on the profile. Clicking onto a user I.D. allows the amendment of users personal details (email address, delivery address etc.) and the last section on this screen (User Management) allows administrators to amend users' roles, order new Smartcards and Smartcard readers, request a new Activation Code as well as to suspend or delete a user.

Register Accounts - This screen is used to register and de-register accounts for use with the Bankline profile.

Smartcard Authorisation - Any outstanding administrative changes that require Smartcard authorisation can be found on this screen. This allows an administrator to set up several changes at once, but only input the one Smartcard response code to authorise them.

Set Your Preferences

This section allows users to choose and amend the default settings for their Bankline profile such as the start screen they see when they log in, the default debit accounts for different payment types etc.

Account Information

View Account Balance - This screen shows the ledger and cleared balances for the accounts on the profile.

View Account Set Balance - If accounts have been grouped together in a set, this screen displays the cumulative ledger / cleared balances for the set.

View Account Statement - This screen displays a list of the accounts registered to the Bankline profile. Clicking an account displays its statement.

Account Information Preferences

- This screen allows users to change certain settings regarding how the Account Information section displays information.

Account Services - This screen allows users to order chequebooks, credit books and certificates of interest for the accounts on Bankline.

Voucher Request - This screen allows users to view electronic images of vouchers such as cheques.

Bank Messages

Noticeboard Messages - System-wide messages to all customers.

Broadcast Messages - Messages only sent to specific types of customers.

Audit

This screen allows customers to view a record of actions performed by user I.D.s on the profile.

Payments

Make a Payment - From this screen users can select the type of payment they wish to make (Standard Domestic, CHAPS, Inter Account Transfer or International). It also allows users to select a Bulk List or Template, or search for a payment file to import into Bankline.

Import Payments - This screen allows users to search for a payment file to import into Bankline, as well as giving an overview of payment files already imported.

Authorise Payments - This screen displays all payments that have been entered into Bankline but not yet authorised. Users whose roles allow them to authorise payments can do so from this screen.

Release Payments - If the Bankline profile is set up to hold payments after they have been fully authorised (an administrative setting found in Payment Preferences on the Customer Details screen), this screen is where users can release held payments.

Payment Summary - This screen gives an overview of all the active payments on the profile.

Search Payments - This screen allows users to find for payments by using the Bankline payment reference number, or by searching for other various parameters using an Advanced Search option.

Redirected Payments - If a beneficiary has changed their bank details through the Current Account Switch Service, any payments made to the old details will automatically be redirected to their new account. This screen highlights these payments for users to amend the beneficiary details if the payments have been made from a Bulk List or Template.

Direct Debits - This screen displays all direct debits for the accounts registered to the Bankline profile. Users have the option to cancel direct debits from this screen.

Standing Orders - This screen displays all standing orders for the accounts registered to the Bankline profile. Users have the option to cancel standing orders from this screen.

Manage Templates - This screen displays the saved payment Templates for the profile. Here users can amend existing templates as well as creating new ones.

Manage Bulk Lists - This screen displays the saved Bulk Lists of beneficiary details for the profile. Here users can amend existing Bulk Lists as well as creating new ones.

View Notification

This screen displays a list of charges for the Bankline profile, including the cost per transaction for each payment type.

Export Files

When users generate files to export from Bankline (for example Account Set balances in MT940 format), this is where the files can be downloaded from.

This document has been prepared by The Royal Bank of Scotland plc or an affiliated entity ("RBS") exclusively for internal consideration by the recipient (the "Recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by RBS. RBS and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. RBS is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. RBS will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does RBS owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on RBS for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. RBS makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of RBS as of the date given and are subject to change without notice. RBS does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. RBS accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to RBS and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

The Royal Bank of Scotland plc. Registered in Scotland No. 83026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.