

# Make the most of Cards OnLine

## A User Guide for Company Administrators



## Here's why it pays to put Cards OnLine to work for you.

Save time, check your statements and Management Information (MI) reports online.

With The Royal Bank of Scotland Cards OnLine service you don't need to wait for a statement in the post to view your organisation's transactions. You can view up-to-date card activity at any time, 24 hours a day, 365 days a year, through password-controlled access to Cards OnLine. The service is quick, convenient, paperless, easy to use and above all free to Royal Bank of Scotland Commercial Card customers. In addition, if you receive MI reports, you can now view these reports on Cards OnLine. Call **0870 154 1234** to register for this free service. If you are not registered for Cards OnLine visit [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline) for an application form.

With Cards OnLine you can:

- View your organisation's statements online, any time
- Receive an email alert for your latest monthly statement
- See the latest transactions on your account
- Get instant access to statements for the past 13 months
- Download transaction details into money management and spreadsheet programmes
- View your current terms and conditions
- Access up to 13 months of MI reports.

Use this guide with the Company Administrator demo at  
[www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline)

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## Introduction

This Cards OnLine Guide is designed for Company Administrators. It acts as a reference tool and includes instructions on how to manage cardholders registered for the Cards OnLine service and retrieve Management Information (MI) reports online.

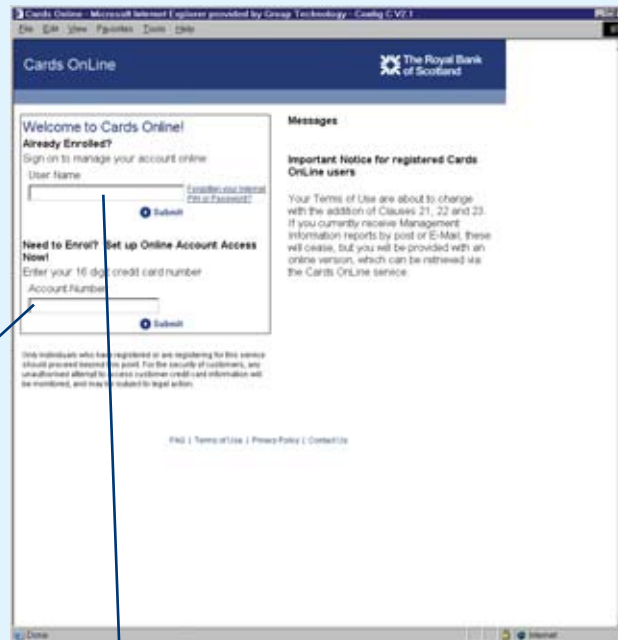
To get the most benefit from this guide, you should use it in conjunction with the Cards OnLine Company Administrator demo which is accessible via [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline). You'll soon be able to search for Cards OnLine users, enrol new users, search for cardholders, post messages to cardholders and view and download MI.

It is important to us that you find this guide, and the online demo tools, useful and easy to follow. If you have any comments or suggestions regarding this guide or the Cards OnLine service in general, please send your feedback to [commercialcards@rbs.co.uk](mailto:commercialcards@rbs.co.uk)

## Welcome to Cards OnLine

### Step 1.

This is the homepage for Cards OnLine. You will need to sign on each time you access your account information.



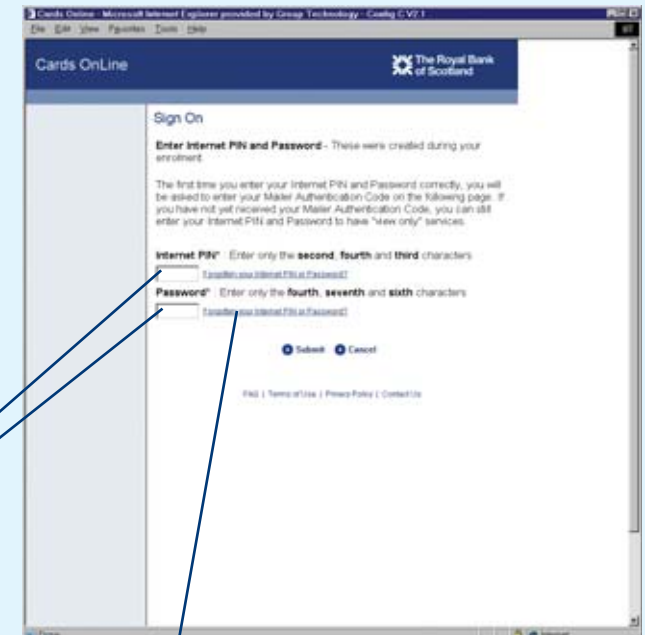
To enroll please enter your 16-digit company account number in the box marked 'Account Number'.

Once enrolled, the next time you access Cards OnLine, you simply need to enter your user name (in the User Name box) as defined by you at enrolment. You will NOT need to re-enter your 16-digit company account number again.

## How to sign on in the secure Cards OnLine environment

### Step 2.

This is the sign-on screen where you will be prompted to enter the following:



- 3 characters from your PIN number and
- 3 characters from your password.

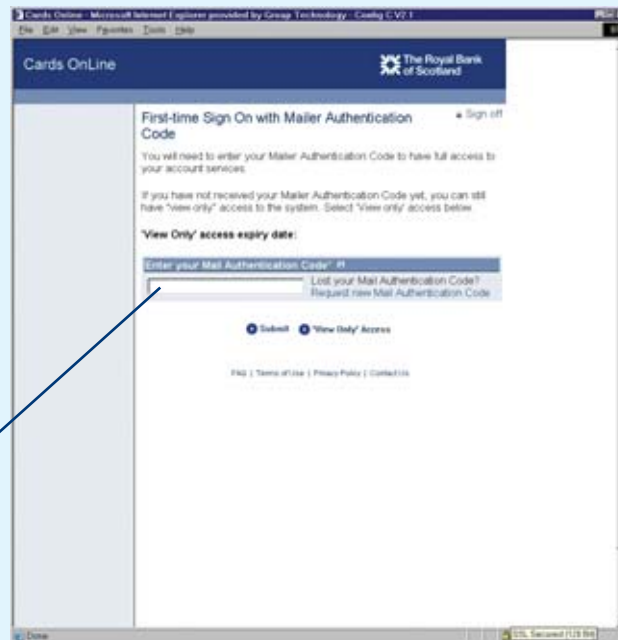
Your PIN and password will have been provided at the enrolment stage. If you have forgotten your PIN or password, click on the 'Forgotten your internet PIN or Password?' link for assistance.

NB – You will be asked to enter your PIN and password characters in a specified order. You will never be required to give your password or PIN in full – unless you change your security details.

## Entering your Mail Authentication Code

### Step 3.

Once enrolled, you will receive a letter from The Royal Bank of Scotland containing a Mail Authentication Code (MAC). This unique code provides you with full and secure access to your account information through Cards OnLine.

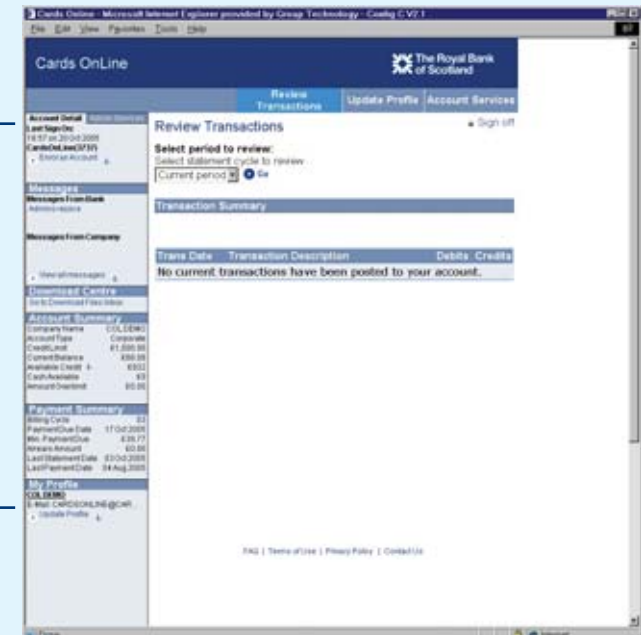


You will only be required to enter your MAC once. You will not be required to repeat this step when you next sign on.

## How to review your transactions

### Step 4.

The left navigation section allows you to:

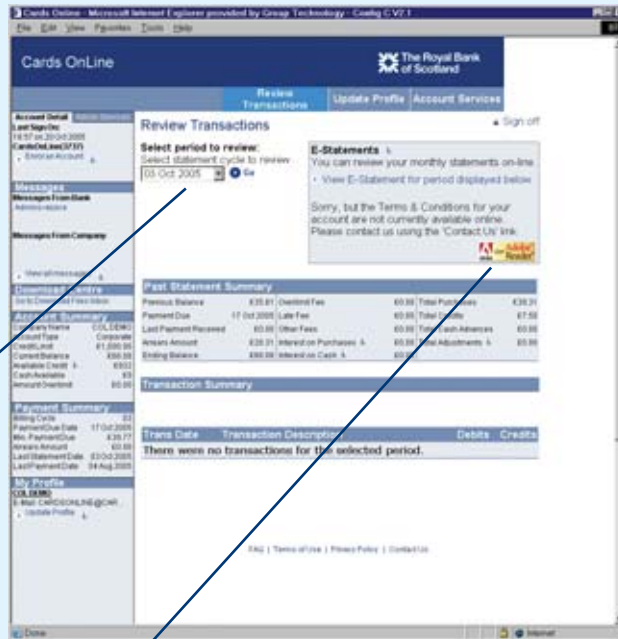


- View messages from The Royal Bank of Scotland Commercial Cards and any messages you have posted as the Company Administrator
- View credit limits and available credit
- View details of your last payment and when the next one is due
- Update your online profile.

## How to view old and new statements

### Step 5.

The Review Transactions screen provides a full, up-to-date breakdown of your account usage for the past 13 months.



You can view your previous statements by selecting a period from the drop-down list. This shows you activity for the period selected and will provide you with a link to an electronic version of your statement. This link will show within the “E-Statement” box (centrally billed customers only).

All statements are provided in PDF format and you will need Adobe Acrobat Reader installed on your computer to view these statements. If you do not have Adobe Acrobat Reader installed, you can download it free from [www.adobe.co.uk](http://www.adobe.co.uk). A link to this site is shown within the “E-Statements” box.

## View your selected statements

### Step 6.

By clicking on the E-Statements link a new window will open to show you a copy of your statement for the selected period.

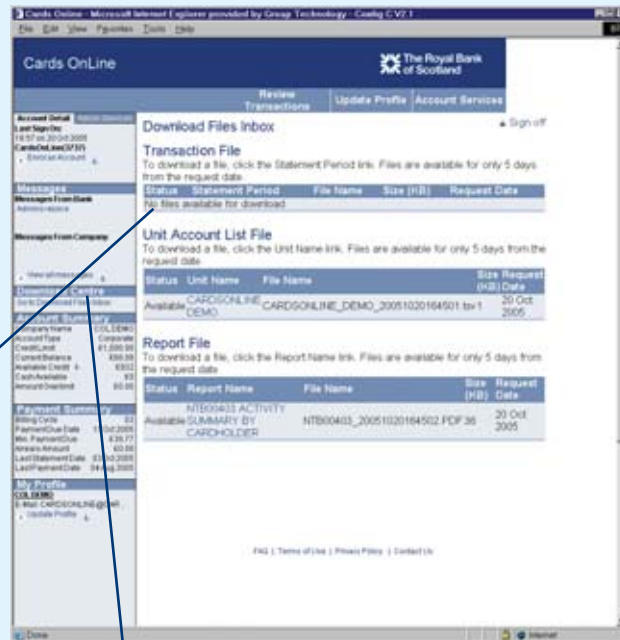
This can be printed and will be in the same format as statements you have formerly received in the post.



## How to download transactions

### Step 7.

Within the Transaction Summary section on the Review Previous Transactions page, you can easily download transaction information into many different formats.



To download a list of transactions, simply click on the format that you would like.

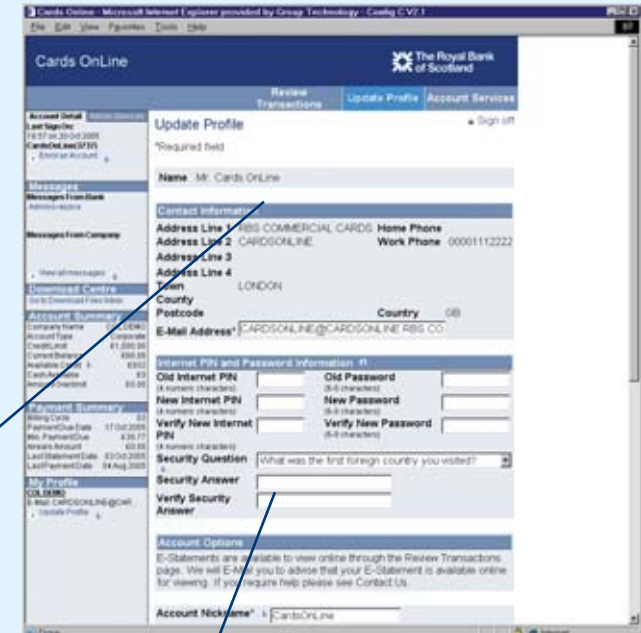
A message will then be displayed indicating that the list of transactions is downloading. In addition, an email is automatically sent to your email address when the download is complete.

The status of requested files is visible in the Download Files Box, via the link on the left-hand navigation panel.

## How to update your profile

### Step 8.

You can update your profile through the link on the left-hand navigation bar or at the top of the screen.



This screen allows you to update your email address (the email address to which your email notifications will be sent) and your security details.

In addition, you can give each of your accounts a nickname for easy reference.

## Search for all Cards OnLine users

### Step 9.

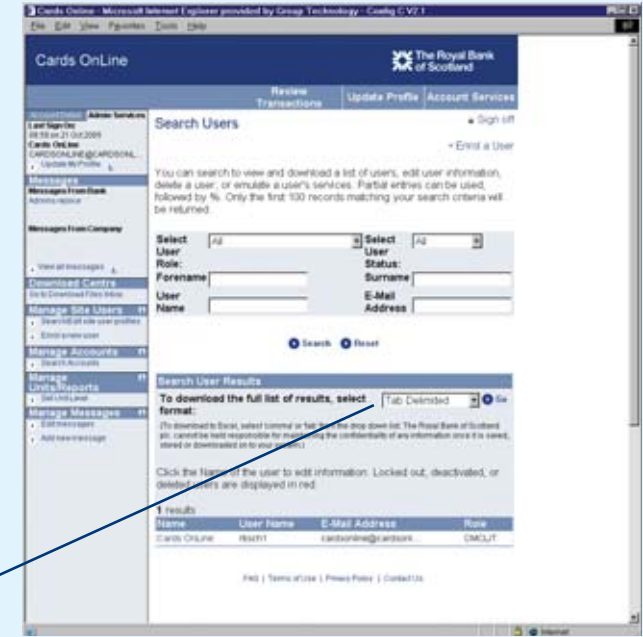
The link to Administrator Services can be found at the top of the left-hand navigation bar.



From here you can search/edit users, enrol new users, switch between accounts, add messages to the site for your cardholders and retrieve your MI.

### Step 10.

As the Company Administrator, you can search for all registered Cards OnLine users within your company.



This user information can be downloaded in a range of formats.

## Update your Cards OnLine user profiles

### Step 11.

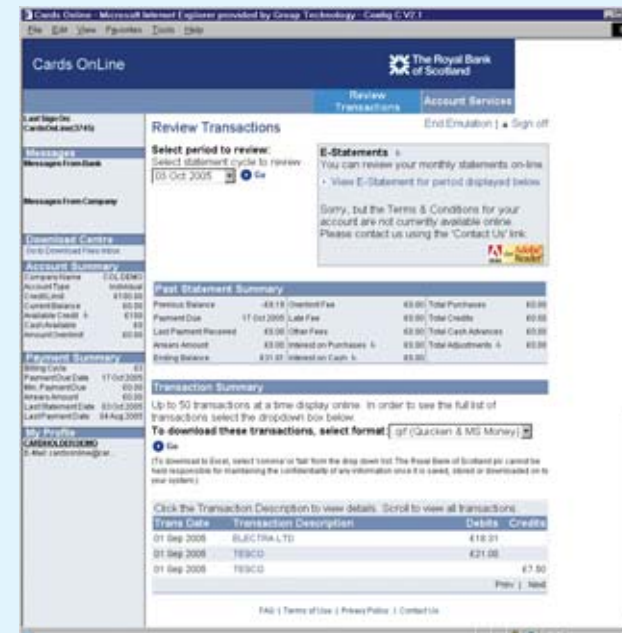
As a Company Administrator you can update your cardholders' Cards OnLine user profiles.



You can change names and email addresses and provide cardholders with a new password or deactivate online accounts.

### Step 12.

You can view the information a cardholder would see. For example, should you need to review their transactions.





## Enrol another user

### Step 13.

As an administrator you are also able to enrol another user onto the Cards OnLine system by simply entering their details. Once you have completed this, a message will appear to confirm that you have successfully enrolled the new user.

The screenshot shows the 'Enrol User: Create Profile' form in the Cards OnLine system. The form includes the following fields:

- User Role\***: A dropdown menu with 'Select One'.
- Title\***: A dropdown menu with 'Select One'.
- Forename\***: A text input field.
- Surname\***: A text input field.
- User Name\***: A text input field.
- E-Mail Address\***: A text input field.

At the bottom of the form, there are 'Submit' and 'Cancel' buttons. The page footer contains 'FNO | Terms of Use | Privacy Policy | Contact Us'.

## Search for cardholders in your company

### Step 14.

As an administrator you can search for non-registered cardholders within your company by selecting one of the options below:

The screenshot shows the 'Search Accounts' page in the Cards OnLine system. The page includes a navigation menu with 'Review Transactions', 'Update Profile', and 'Account Services'. A message states: 'If the user you are searching for is not listed below, please refine your search.' There are four search options:

- Option 1**: Enter account number. Input field: 146405660003745. Button: Search.
- Option 2**: Enter the account holder's name. Input fields: Forename, Surname. Button: Search.
- Option 3**: Enter account holder's phone number. Input field: [Empty]. Button: Search.
- Option 4**: Enter company name. Input field: [Empty]. Button: Search.

Below the search options is a table titled 'Search Accounts Results':

Account Number	Account Name	Phone Number	PostCode
# 0000000003745	CARDHOLDER DEMO	02076725192	

At the bottom of the page, there are 'Review Transactions' and 'E-AM Account' buttons.

- Account number
- Cardholder name
- Account holders telephone number or
- Company name.

## Change cardholder details

### Step 15.

As an administrator, the Edit Account function allows you to change billing addresses and the contact telephone numbers of Cardholders.

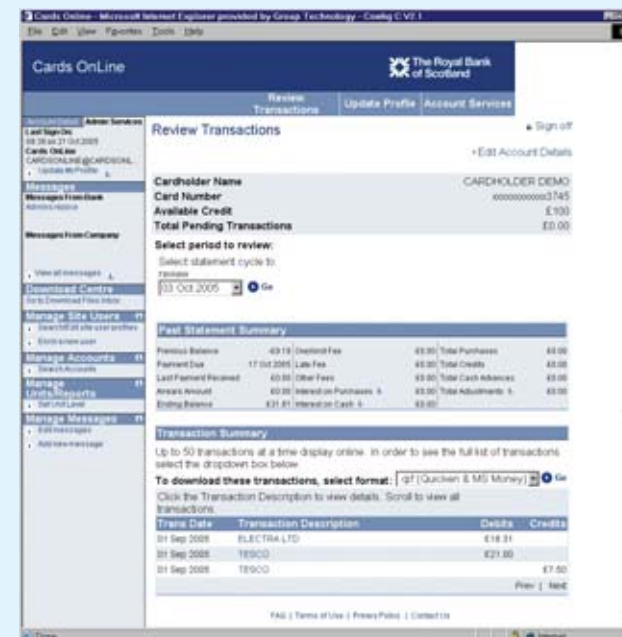
In addition you can order a replacement card or close a card account.



## View each cardholder account

### Step 16.

The Edit Account function also gives Company Administrators the ability to view card usage on individual cardholder accounts – regardless of whether the cardholder is enrolled with Cards OnLine.



## Post messages to cardholders within your company

### Step 17.

Within the Manage Messages section of Cards OnLine, you can post messages to cardholders within your company.

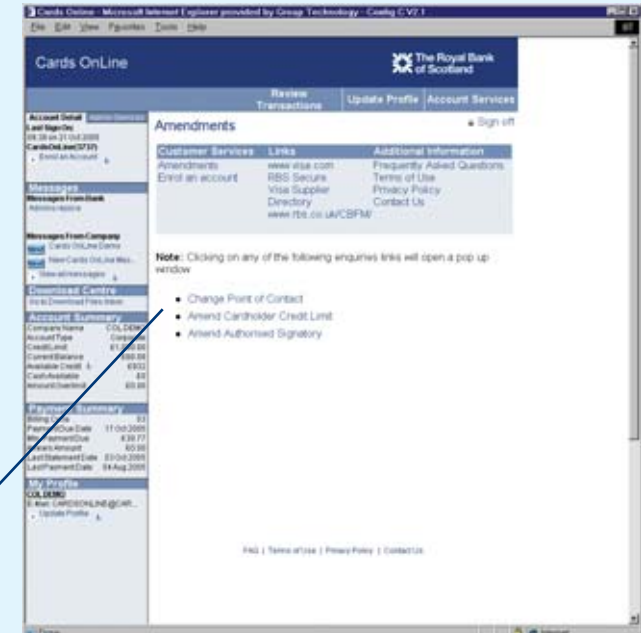


Messages are displayed in the message section of the left-hand navigation bar.

## View Cards OnLine information, useful links and FAQs

### Step 18.

Within the Account Services Screen, you are able to look at FAQs, useful links and Cards OnLine information.



Account maintenance forms are also available to change the Point of Contact, Amend Cardholder Credit Limits and Amend an Authorized Signatory.

## Change your Administrator details or point of contact

### Step 19.

Changing the point of contact or your Administrator details couldn't be simpler. All you need to do is print and sign this form and send it to the address shown.

**Change Point of Contact/Administrator Details**

\* Required Fields

Please complete the form below and click 'Next'. A window will appear with the information you provided. Print the new page, sign as needed, and post to the address below.

**Name of Company\***

**Corporate Account Number\***

You must select at least one box below:

Please remove the following point of contact/administrator from the Schedule from the date of receipt by the Bank of this notification ('the relevant date'). All fields are required when the tick box is selected.

**Title\***

**Point of Contact/Admin Forename\***

**Initial\***

**Surname\***

**Date\*** (dd/mm/yyyy)

**Signature** (sign after printing)

Please add the following point of contact/administrator from the Schedule from the relevant date. All fields are required when the tick box is selected.

**Title\***

**Point of Contact/Admin Forename\***

**Initial\***

**Surname\***

**Business Telephone Number\***

## How to update your profile

### Step 20.

Simply print out and sign the form and post it to the address shown.

**The Royal Bank of Scotland**

**Change Point of Contact/Administrator Details**

Name of Company: Cards OnLine Demos  
Corporate Account Number: 123456789054321

Please remove the following point of contact/administrator from the Schedule from the date of receipt by the Bank of this notification ('the relevant date'). All fields are required when the tick box is selected.

Title	Mr
Point of Contact/Admin Forename	Cards
Initial	C
Surname	Online
Business Telephone Number	0000112222
Fax Number	999
Password/Mother's Maiden Name	cardonline
Date	21/10/2005

Signature (sign after printing)

Signed for and on behalf of the above named business (in accordance with Bank mandate)

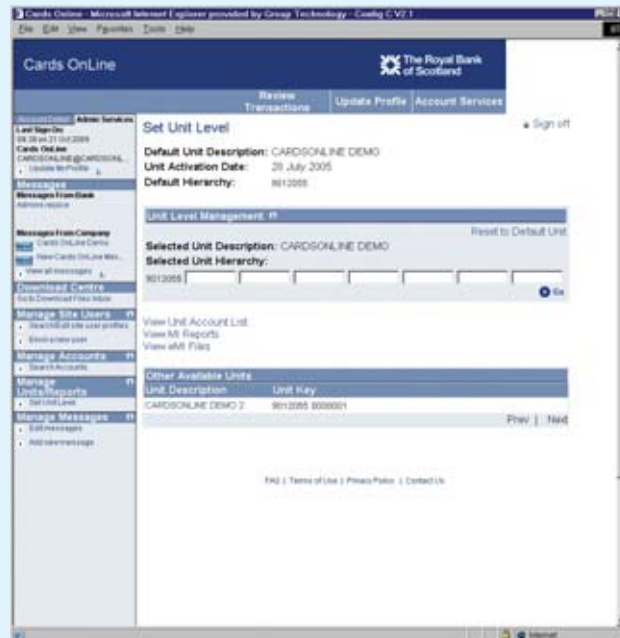
Signature	Full Name	Job Title	Date
	Mr Cards OnLine	Company Admin	21/10/2005

Royal Bank of Scotland  
PO Box 6050  
Southend-on-Sea  
SS99 1WL

## Access Management Information reports for your company

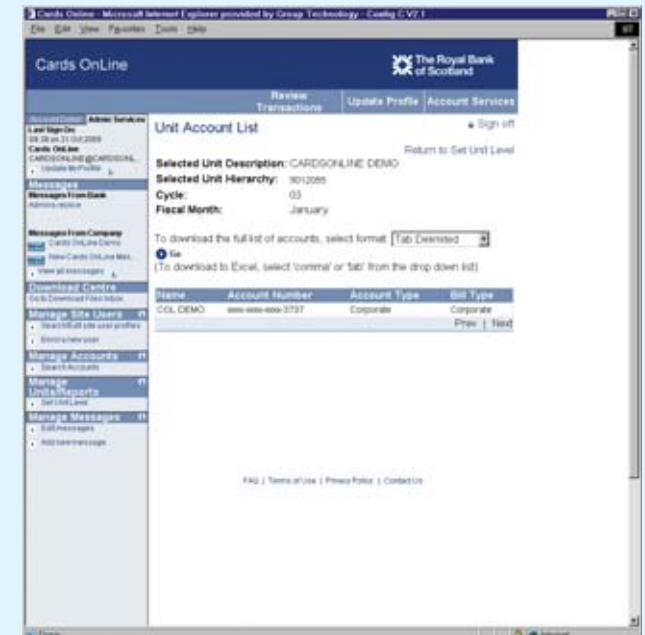
### Step 21.

As a Company Administrator you can access MI reports for your company. These may be static PDF reports or electronic data files.



### Step 22.

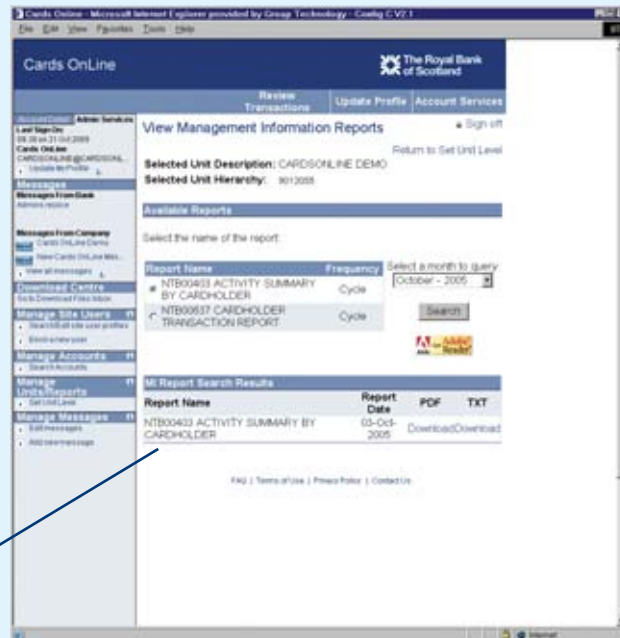
For example, by selecting 'View Unit Account List' you can view all of the cardholders linked to that business unit.



## Download Management Information reports

### Step 23.

Download MI reports.

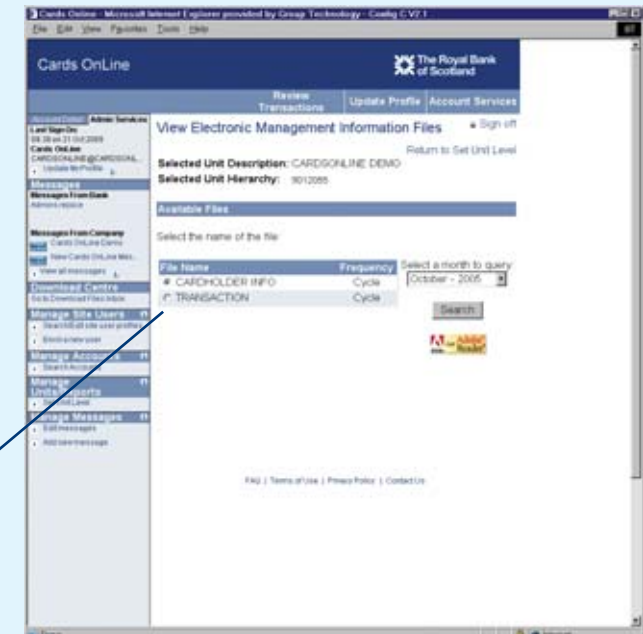


Once you have selected an MI report, a message is displayed to show that the report is downloading into your Inbox. Once this is complete, a message is sent to your Cards OnLine registered email address to confirm that the report is ready for collection. The report will remain in your Inbox for 5 days.

## Download electronic Management Information (eMI) files

### Step 24.

Download electronic MI (eMI) files.



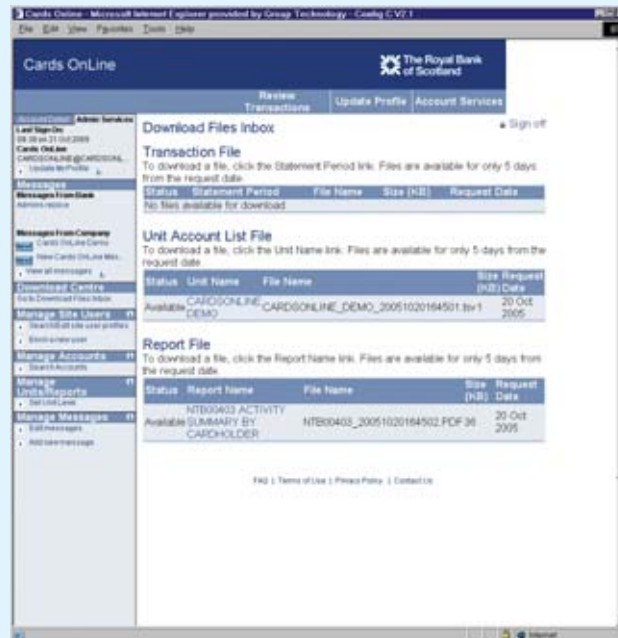
Once you have selected an MI file a message is displayed to show that the file is downloading into your Inbox. Once this is complete, a message is sent to your Cards OnLine registered email address to confirm the report is ready for collection. The report will remain in your Inbox for 5 days.

You may also set up a Report Administrator to maintain MI reports on your behalf. To register for this service download an application form from [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline)

To get the most benefit from the Report Administrator function, please use the Report Administrator User Guide with the corresponding Cards OnLine demo which is accessible via [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline)

**Step 25.**

The Download Files Inbox page shows all reports either pending or ready for collection.



For further information on Cards OnLine, please visit [www.rbs.co.uk/cardsonline](http://www.rbs.co.uk/cardsonline) where you can access a comprehensive list of FAQs, online demonstrations and contact details.

Alternatively, contact the Cards OnLine helpdesk on **0870 154 1234**.