

Bankline support guides: Make payments

In this guide

- Learn how to make standard domestic payments and CHAPS payments.
- Learn how to transfer money between your accounts.
- Learn how to make international payments.

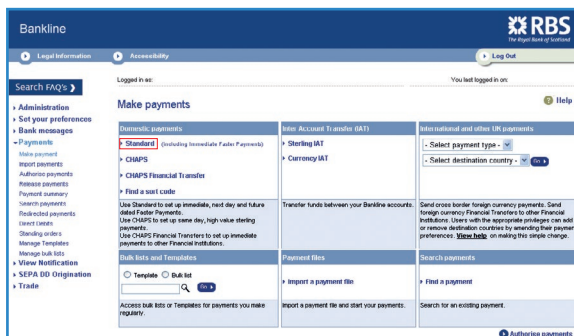
You cannot make payments without the relevant privileges, which your Bankline Administrator needs to set up (see guides [Getting Started](#) and [Administration](#)).

How to make a standard domestic payment

For Immediate, Next-day, or Future-dated payments of up to £250,000 to other UK bank accounts, simply enter the payment details and the day you want it to reach the beneficiary. Bankline will send the payment via the Faster Payment scheme.

1 From the [Payments](#) menu, select [Make Payment](#).

2 Click on [Standard](#).



3 Enter the payment and beneficiary details. You can change the default value in the [Date payment to arrive](#) field to today or tomorrow in order to send an Immediate or Next-day payment. When you are ready to proceed click [Make Payment](#).

4 You will now see which payment sub-type Bankline has selected for this payment:

Immediate, Next-day, or Future-dated Faster Payment.

Check the details and click [Confirm Payment](#). N.B. Each Faster Payment sub-type has its own specific tariff which you can check by selecting [View notification](#) from the left hand menu.

5 Your payment is now waiting to be authorised by someone in your organisation who has the relevant authorisation privilege.

6 If you have the relevant privilege, you can click [Save as Template](#) to set this payment up as a template for future payments.

? Did you know?

When you make a payment, the confirmation screen will show you the following:

- [Date payment to arrive](#) – when the beneficiary's bank will receive the payment.
- [Funds check date](#) – the date you must have funds in your account to cover the payment. For Next-day and Future-dated Faster Payments please ensure that funds are in place by 2am on the day of credit to avoid the payments being delayed.
- [Date payment to leave account](#) – the date we will debit your account.
- [Date payment committed](#) – last date you can amend or cancel the payment.

Standard payment types

Immediate payment	<ul style="list-style-type: none">• Payments made in near-real time.• Appears in Bankline as IPAY.
Next-day payment	<ul style="list-style-type: none">• Payments for next day.• Appears in Bankline as NPAY.
Future-dated payment	<ul style="list-style-type: none">• Payments for a future date at least two days ahead.• Appears in Bankline as FPAY.

How to make a CHAPS payment

Use CHAPS for high value payments for same-day credit to other UK bank accounts.

- 1 From the [Payments](#) menu, select [Make Payment](#).
- 2 Click on [CHAPS](#).
- 3 Enter the payment and beneficiary details, then click [Make Payment](#). If the payment amount is £250,000 or less you could use a Standard Domestic (Immediate) Payment instead – please see page 1 for details.
- 4 Check the details on the confirmation page and click [Confirm Payment](#).
- 5 Your payment is now waiting to be authorised by someone in your organisation who has the relevant authorisation privilege.
- 6 If you have the relevant privilege, you can click [Save as Template](#) to set this payment up as a template for future payments.

The screenshot shows the RBS online banking interface for entering a CHAPS payment. The page title is 'Enter CHAPS payment'. There is a 'Broadcast' warning at the top. The form includes the following fields and options:

- Debit account:** A dropdown menu.
- Sort code:** A text input field with '13032014' entered.
- Account number:** A text input field with a magnifying glass icon for search.
- Payment date (DDMMYYYY):** A date selection field.
- Payment amount:** A text input field.
- Your reference:** A text input field.
- Payment method:** A dropdown menu with 'Urgent domestic(CHAPS)' selected.
- By Order of account:** A text input field.
- By Order of name:** A text input field.
- By Order of address:** A text input field.
- Ordering institution ID:** A text input field with a magnifying glass icon.
- Ordering institution name:** 'ROYAL BANK'.
- Ordering institution address:** 'QUEEN, 11 ST OLAVS ROAD'.

Remember

CHAPS payments to other banks (including other banks within The Royal Bank of Scotland Group) must be authorised by 17.30 on working days for same-day payment.

CHAPS payments to other accounts at your own bank must be authorised by 18.15 on working days for same-day payment, provided the check for available funds is successful.

Tip

When entering payment details, if you don't know the beneficiary's sort code you can search for it by clicking on the magnifying glass.

Did you know?

By law, we need to include the payer's name, address and account number with any CHAPS or international payment.

For most customers this information is included automatically. But financial institutions who make payments on behalf of their customers need to enter these details in the 'by order of' boxes. These boxes will only be available to financial institution customers.

How to transfer funds between your accounts

You can make sterling and currency Inter-Account Transfers (IATs) between your Bankline accounts. Usually, you will be able to see and use the transferred funds immediately. We calculate interest on the closing balances of your accounts every day.

1 From the [Payments](#) menu, select [Make Payment](#).

2 Click on [Sterling IAT](#) to move funds between your sterling accounts or [Currency IAT](#) to move funds between your currency accounts.

3 Enter the transfer and credit account details and click [Make Transfer](#). To see and choose from a list of your debit and credit accounts click on the magnifying glass.

4 Check the details on the confirmation page and click [Confirm transfer](#).

5 Your transfer is now waiting to be authorised by someone in your organisation who has the relevant authorisation privilege.

If you have the relevant privilege, you can click [Save as Template](#) to set this transfer up as a template for future transfers.



Remember

Sterling IATs must have funds available and be authorised by 23.45. Transfers made after 18:15 will update your current balances as soon as they're processed but will show on your statement with a posting date of the next working day, and therefore won't be included in the end of day position for the calculation of charges and interest.

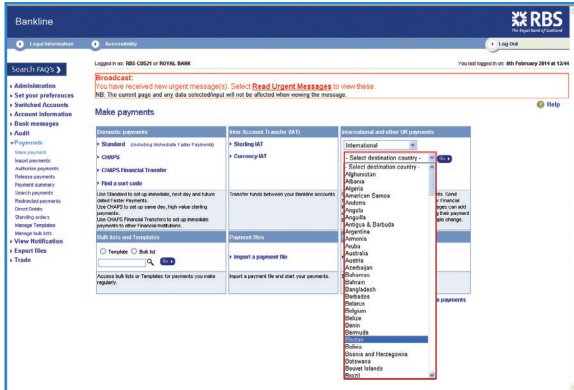
Please note if you make transfers between 18:15 and 18:35 they'll complete processing shortly after 18:35.

Currency IATs must be authorised by 16:30.

How to make an international payment

You can make a range of international payments through Bankline, including SEPA (Single European Payment Area) payments.

- 1 From the **Payments** menu, select **Make Payment**.
- 2 Select the destination country from the 'International and other UK payments' dropdown list and click **Go**.



click on **input alternative beneficiary account format** to view fields to input Bank Identification Code, Account Holding Branch and Beneficiary Account Number. We always recommend that you use an IBAN if one is available.

Please check with your beneficiary if you are uncertain of these details.

4 Foreign exchange details and charges

- Enter a pre-booked foreign exchange deal reference if you have one. If you make a foreign currency payment and leave this field blank, Bankline will autobook a rate for you.
- Confirm who will pay the foreign bank charges and who will pay our charges. If you are paying them, enter the account details.

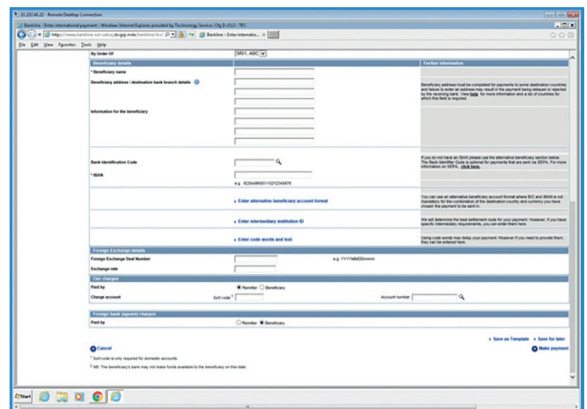
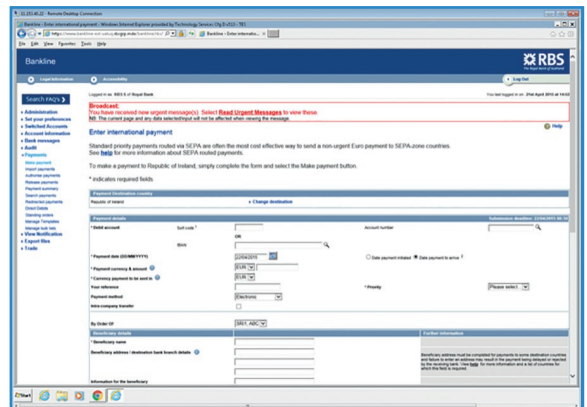
3 Payment and beneficiary details:

- Click on the magnifying glass to select the account you want to use. You can search for either the debit account number or the IBAN.
- Select either 'date payment initiated' or 'date payment to arrive' and enter the relevant date.
- Select the currency from the dropdown list and enter the payment amount. Then choose the currency you wish to send the payment in. This defaults to the destination country's local currency.
- Enter a payment reference.
- Select the priority.
- Select the payment method. Enter the beneficiary's account details carefully. Entering these details correctly will reduce the risk of errors and delays when making international payments.

The Bank Identification Code (BIC) for the beneficiary bank can be found using the BIC search facility with the magnifying glass (entering a BIC is optional for SEPA payments).

If you are sending a payment to a country in a currency where International Bank Account Numbers (IBAN) are required, then the beneficiary account detail must be entered as an IBAN.

For payments where an IBAN is not compulsory for the combination of currency and country you have entered, you will be able to enter an alternative beneficiary account. If you are able to,



5 Click **Make Payment**

6 Check the details on the confirmation page carefully, particularly currencies and amounts. If everything is OK, click **Confirm Payment**.

Tip

The introduction of the Single Euro Payments Area (SEPA) makes euro payments easier and cheaper and enables you to move money as freely throughout Europe as you can within the UK.

To make sure your Bankline euro payments are SEPA-compliant:

- Set the priority of the payment to 'Standard' and currency to send as 'EUR'.
- Include the beneficiary's international bank account number (IBAN).
- Select the remitter (you) to pay our charge.
- Select the beneficiary to pay the foreign bank's charge.
- Make sure 'Intra-company transfer' in the payment details section is not checked.

N.B. Providing a bank identifier code (BIC) is optional for a SEPA payment.

For payments made in any currency within the European Economic Area (EEA), including the UK, charges must be shared. You pay our charges and the beneficiary pays the foreign bank's charges in order to be compliant with Payment Services Regulations.

Did you know?

For international payments, currency Inter-Account Transfers and foreign drafts where you need a foreign exchange deal, you can either pre-book the deal or let Bankline autobook it for you.

If you have pre-booked, you need to enter the deal reference when you make the payment. If you leave this field blank, and the payment is for today or the next day, Bankline will provide a provisional foreign exchange rate when you select [Make Payment](#). Once the payment is authorised, Bankline will go ahead and book the deal and let you know the actual rate.

To book a foreign exchange rate in advance of sending your payment, please contact your corporate service team or branch.

Note for customers who need to specify intermediary routing or SWIFT code words

- SWIFT offer optional fields for CHAPS where you can specify an intermediary institution for routing payments and enter code words and text. Few customers need these features, as we already take care of the routing process and using these features will slow down your payments.
- If you believe you will have a need for this specialist function, please email banklineregistration@rbs.co.uk with your customer ID to request access to the intermediary routing fields or SWIFT code word fields.