Bankline support guides:

View account balances and account set information

In this guide

· Learn how to see a summary of your real-time* account balances at a glance.
· Learn how to view start of day balances, subtotals and all balances.
· Learn how to print and export account balances.
· Learn how to view account set balances.
· Learn how to export account information for an account set in a choice of Bankline and industry standard formats.

You cannot view account balances without the relevant privileges, which your Bankline Administrator needs to set up (see guides Getting Started and Administration).

How to view your account balances

With Bankline you can keep up to date with your business finances day and night, wherever you are. From the summary page you can see your real-time* account balances at a glance. You can view historic balances for your chosen accounts on a specified date. You can also display indicative balances in an alternative currency.

1 Select Account information from the left hand menu, then click View account balance.

Or, on the account information page you will see 'View the balances of your accounts, account sets and group accounts'. Click on accounts.

This page displays an account balance summary for all the accounts you have access to.

2 By default you will see today's balance (today's ledger and today's cleared). To see last night's ledger and last night's cleared balances, click on All balances. Clicking on Start of day balances will show balances from the start of day which gives you a fixed point from which to start your daily financial processing (for example, reconciliations). You can toggle back to the default view by clicking on Today's balance.

To see a balance summary by subtotal click on Subtotals. The default display is by currency but you can use the check boxes in the lower panel to subtotal by sort code, accounts in credit or accounts in debit. You can change the display currency from the balance summary screen. Select the currency you want your account balances to be displayed in from the drop down menu and click Go.

You can also choose which type of balance is used for subtotalling by accounts in credit or accounts in debit. If you select Save settings, Bankline will then remember your choices for next time.

* Real-time account balances and statements are updated with transactions as they are received into your account intra-day.

3 To save the file onto your computer click on Export summary. To print a convenient pdf report click on Print/Save as. Your report will list the accounts in the currency selected on screen together with a subtotal for each account currency being printed. Subtotals will always be shown in account currency, rather than 'selected' currency.

Bankline

Account balances for all accounts as of 14/06/2010 reported in accou

Where currency conversion was required, converted currencies are approximate and based on foreign exchange mid-rates.
Only accounts you have access to have been printed.
Cleared balances provide an indicative position for interest purposes only and do not guarantee finality. Items such as cheq

Account ID	Account number	Acc Ccy	Date	Last night's ledger	Ledger
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	2,887.99Cr	2,887.99Cr
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	100,981.21Dr	100,981.21Dr
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	14,232.81Dr	14,232.81Dr
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	5,023,422.20Cr	5,023,422.20Cr
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	344,053.78Cr	344,053.78Cr
12-34-56 12345678	12-34-56 12345678	GBP	14/06/2010	5,036.29Cr	4,988.82Cr

Subtotals by account currency

	Acc Ccy	Date	Last night's ledger	Ledger
Balance subtotals by account currency	GBP	14/06/2010	5,253,186.30Cr	5,253,138.77Cr

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⚠️ **Remember**

· You can reorder and sort the list by clicking on any underlined column header. To reverse the order, click the header again.

· To view historical balances, change the currency or the number of accounts displayed per page, use the drop-down menus and click Go.

❓ **Did you know?**

Start of day balance is the balance at the end of the previous business day. It is taken at about 02:00. Your start of day balances will not include all Faster Payments and standing orders processed overnight, as these continue to be credited and debited to your account after this time.

You can see start of day balances on all of the following screens:

· Account balance summary for all accounts.
· Expanded balance for accounts.
· Account balance summary by subtotal (you set this in subtotal preferences).
· Account set summary balance.
· Statement of account.

How to view account set balances

Account sets allow you to consolidate the real-time* balance of several accounts and create reports in a common currency. You can click on individual accounts within the set to view specific account balances.

1 From the Account information menu, select View Account Set balances.

Or, on the account information page you will see 'View the balances of your accounts, account sets and group accounts'. Click on Accounts sets.

2 By default you will see today's balance (today's ledger and today's cleared). To see last night's ledger and last night's cleared balances, click on All balances. Clicking on Start of day balances will show balances from the start of day which gives you a fixed point from which to start your daily financial processing (for example, reconciliations). You can toggle back to the default view by clicking on Today's balance.

To see a balance summary by subtotal click on Subtotals. The default display is by currency but you can use the check boxes in the lower panel to subtotal by sort code, accounts in credit or accounts in debit. You can also choose which type of balance is used for subtotalling by accounts in credit or accounts in debit. If you select Save settings, Bankline will then remember your choices for next time. You can change the display currency from the balance summary screen. Select the currency you want your account balances to be displayed in from the drop down menu and click Go.

3 To save the file onto your computer click on Export summary. To print a convenient pdf report click on Print/Save as. Your report will list the accounts in the currency selected on screen together with a subtotal for each account currency being printed. Subtotals will always be shown in account currency, rather than 'selected' currency.

* Real-time account balances and statements are updated with transactions as they are received into your account intra-day.

How to export account information for an account set in a choice of Bankline and industry standard formats

1 Bankline enables you to export account information for your account sets in a range of industry standard formats. You can choose from Bankline (.CSV); BAI v2; SWIFT MT940 and MT942 formats.

If you have the appropriate privilege, you will be able to select to Export Account Information for set. This allows you to export account information for all the accounts in that set in a choice of formats.

2 Enter the date range you wish to export information for and select Go. When selecting to export today's data you can also request to include all entries or only those which relate to your 'start of day' position.

3 Create a file name and select the file format required from: Bankline (.CSV); BAI v2; SWIFT MT940 and MT942. If you select the SWIFT format and your request includes today's date, these entries will be automatically provided in the MT942 format.

Click Confirm.

You can check the status of your download by selecting the new Manage Files option from the left hand menu. This will show you the status of your export. When your file is ready to download, select the file name to save it to your computer.

The Bankline file export guides provide the full layout details of export files. Please see the relevant guide for the format type you require from:
Bankline export file layout guide – Bankline (CSV) format
Bankline export file layout guide – SWIFT format
Bankline export file guide – BAI v2 format

You can provide these to your accounting software provider to help configure the information in your system.

Frequently asked questions

How far back can I view my balances?	When you first start using Bankline, you have access to historic balance and transaction data for the previous six months for sterling accounts and the previous 100 days for currency or international accounts online. The account history then increases month by month up to 15 months. To view data older than this, contact your Corporate Service Centre or your branch.
Will the start of day balances be included in my account balance print/export?	Yes, if you can see start of day balances on screen, they will be included when you print or export the account balance.
How do I view the balance in a different currency?	In the Account information section, select View account balance. Select the required currency from the drop-down currency box and click Go. Note: the exchange rate used will be an indicative mid-rate only.
I can't see one of my accounts. What should I do?	Check that your Administrator has given you the privileges to view the account. If you are an Administrator, check that the account is registered, and that the account is assigned to the user's roles.
Does 'Last night's ledger balance' take into account transactions made over the weekend?	No. 'Last night's ledger balance' is the closing balance of the last working day.

Frequently asked questions

What is 'Last night's ledger balance'?	This is the ledger balance as at the close of the previous business day including all uncleared items.
What is 'Last night's cleared balance'?	This is the balance as at the close of the previous business day excluding all uncleared items. Please note this balance is indicative only. **Items can still be returned unpaid up to six working days after they appear on your statement.** From 2018 onwards changes to the cheque clearing system will mean certainty of fate for some cheques will reduce from 6 working days to 2 working days
What is 'Today's ledger balance'?	This is the current ledger balance including all uncleared items plus debit and credit transactions known to us.
What is 'Today's cleared balance'?	This is the current cleared balance including debits and credits that have cleared or are due to clear today. Although the balance may change throughout the day, it will not reflect all of the day's reversed or manually processed items. Please note this balance is indicative only. **Items can still be returned unpaid up to six working days after they appear on your statement.** From 2018 onwards changes to the cheque clearing system will mean certainty of fate for some cheques will reduce from 6 working days to 2 working days
What is 'Start of day ledger balance'?	This is the opening ledger balance for the day including all uncleared items plus debit and credit transactions known to us at the start of day. It does not change throughout the day. Start of day balances are produced after the end of the previous business day at about 2am, when we have completed the processing of transactions.
What is 'Start of day cleared balance'?	This is the opening cleared balance for the day including debits and credits that have cleared or are due to clear today. It does not change throughout the day, and does not reflect any of the day's reversed or manually processed items. Start of day balances are produced after the end of the previous business day at about 2am, when we have completed the processing of transactions. Please note this balance is indicative only. **Items can still be returned unpaid up to six working days after they appear on your statement.** From 2018 onwards changes to the cheque clearing system will mean certainty of fate for some cheques will reduce from 6 working days to 2 working days.