

Make the most of Cards OnLine

A User Guide for Cardholders



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

Save time, check your statements 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 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.

With Cards OnLine you can:

- View your 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.

Use this guide with the Cardholder demo at www.rbs.co.uk/cardsonline

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Introduction

This Cards OnLine User Guide is designed for Cardholders as a reference tool. By following it, you should be able to easily understand how to access your card account transactions and download your card statements.

To get the most from this guide, you should use it in conjunction with the Cards OnLine Cardholder demo which is accessible via www.rbs.co.uk/cardsonline. You'll then soon be able to log into Cards OnLine, view transactions on your account (including how to download statements), update your Cards OnLine user profile and, for Purchasing Card customers, retrieve Cardholder Transaction Reports.

It is important to us that you find this guide, and the online demo tools, both 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

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 enrol, 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.

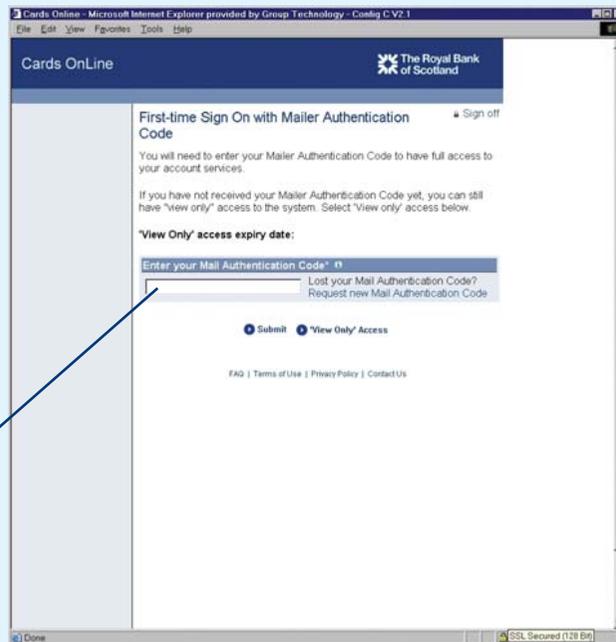
Your PIN and password will have been provided at the enrolment stage. If you have forgotten your PIN or password, click on the 'Forgotten your Internet PIN or Password?' link for assistance.

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 Mailer Authentication Code (MAC). This unique code provides you with full and secure access to your account information through Cards OnLine.



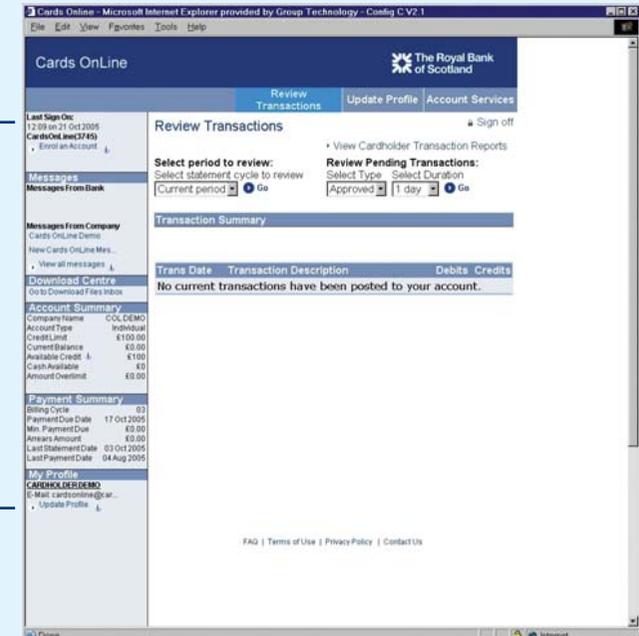
You will only be required to enter your MAC once. You won't be required to complete this step again when you next sign on.

By entering your MAC, any future postal statements will only be available electronically via Cards OnLine.

How to review your transactions

Step 4.

The left navigation section allows you to:

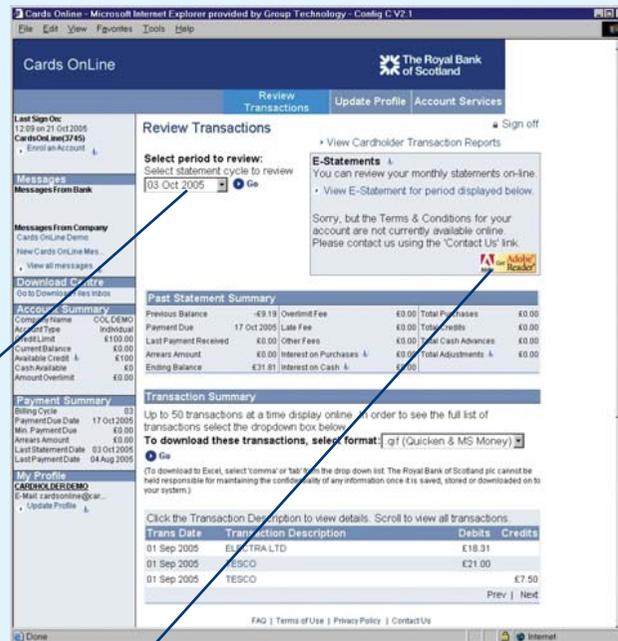


- View messages from The Royal Bank of Scotland Commercial Cards and any messages from your Company Card Administrator
- View your credit limit and your available credit
- View details of your last payment and when the next one is due (if you are individually billed)
- Update your online profile.

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.

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. A link to this site is shown within the "E-Statements" box.

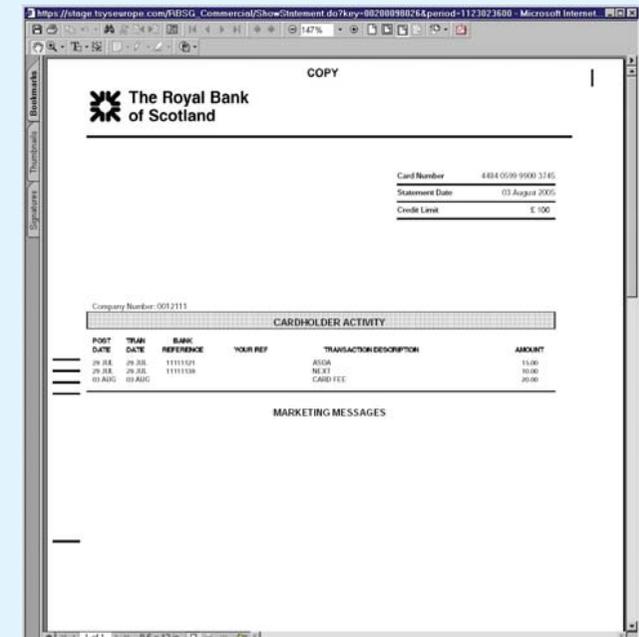
NB – If you previously received paper statements in the post, you will now only be able to retrieve these electronically via Cards OnLine.

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.

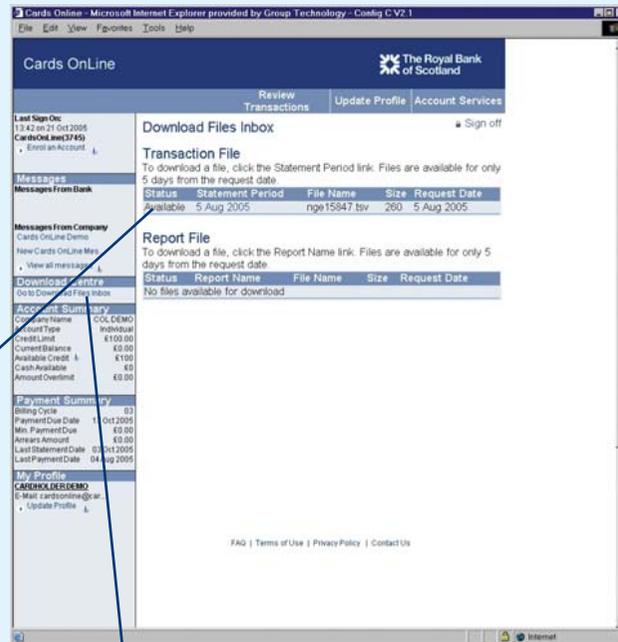
This can be printed and will be in the same format as statements you have formerly received in the post.



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.

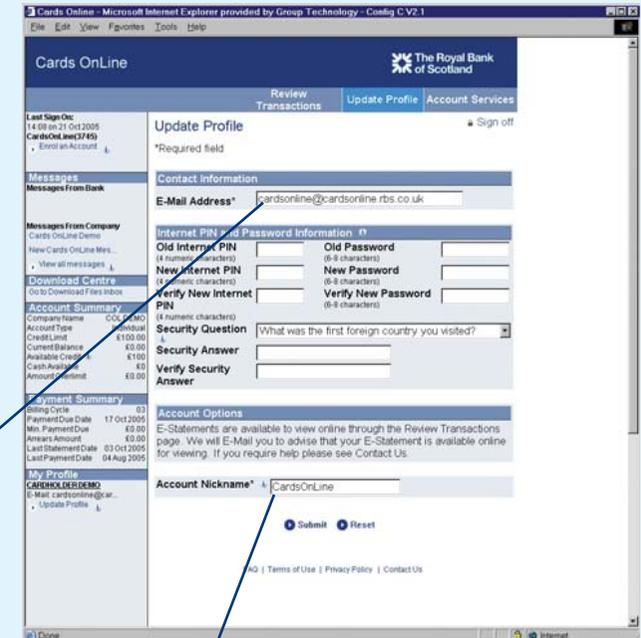
A message will then be displayed indicating that the list of transactions is downloading. In addition, an email is automatically sent to your email address when the download is complete.

The status of downloaded 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.



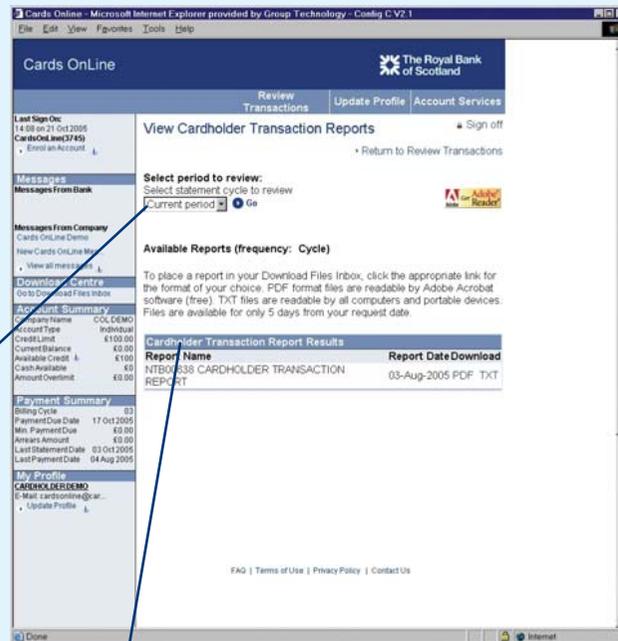
This screen allows you to update your email address (the email address to which your email notifications will be sent) and your security details.

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

Cardholder Transaction Reports

Step 9.

Purchasing Card cardholders only*.



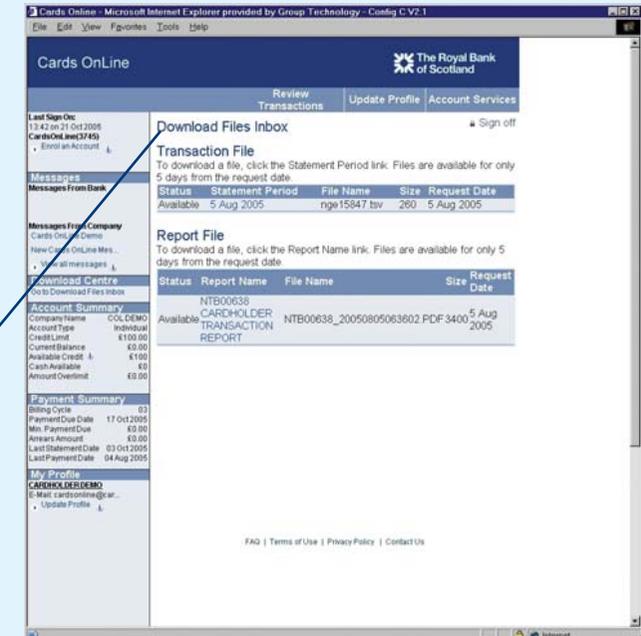
If you have a Purchasing Card, you can view all your transactions on your account for a given period by clicking on the drop-down menu for 'Select period to review'. By selecting a statement date, a Cardholder Transaction Report can be retrieved.

You can only retrieve the Cardholder Transaction Reports if you currently receive a paper-based copy. A confirmation email will automatically be sent to your email address when the file has been downloaded. The report will be available in your Inbox for 5 days.

* Only available to customers with Cardholder Transaction Reports activated.

How to retrieve Cardholder Transaction Reports

Step 10.



The Cardholder Transaction Report can be retrieved by clicking the preferred format, which in turn places the file in your Download Files Inbox.

For further information, please visit 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**.