



BANKLINE

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WHY BANKLINE?

- 1. 24/7 Access.**
- 2. Real-Time Information.**
- 3. Time savings / Efficiency.**
- 4. Cost Savings / Efficiency.**
- 5. Flexibility.**

Real-Time Information:

Balances:



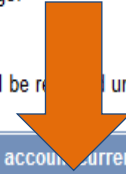
Account balance summary for all accounts



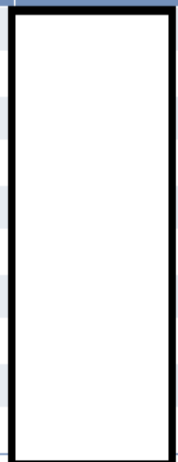
Change currency:	View historic balances	Display:
Currency <input type="button" value="Go"/>	Date: (DD/MM/YYYY) <input type="text"/> <input type="button" value="Go"/>	10 <input type="button" value="Accounts"/> <input type="button" value="Go"/>

Up to 75 accounts can be searched at a time by selecting the boxes on the left. To change the sort order select the underlined headings. Converted currencies are approximate and are based on Foreign Exchange mid rates.

Cleared balances provide an indicative position for interest purposes only and do not guarantee finality. Items such as cheques can still be reported as unpaid.



				Balances reported in account currency		
<input type="checkbox"/>	<u>Account ID</u>	<u>Account currency</u>	<u>Date</u>	Today's ledger	Today's cleared	
<input type="checkbox"/>		GBP	12/10/2016	10,572.80 Cr	10,572.80 Cr	Expanded balance
<input type="checkbox"/>		GBP	closed	-	-	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	796.39 Cr	796.39 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	19,168.46 Cr	19,168.46 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	8,906.48 Cr	8,906.48 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	5,498.22 Cr	5,498.22 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	2,377.58 Cr	2,377.58 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	1,995.70 Cr	1,995.70 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	22,503.32 Cr	22,503.32 Cr	Expanded balance
<input type="checkbox"/>		GBP	12/10/2016	76.23 Cr	76.23 Cr	Expanded balance



[Search transactions](#)

[Start of day balance](#) [Subtotals](#) [All balances](#)

Real-Time Information:

Statements:



View Statement: Display

Date range from: (DD/MM/YYYY) to: 10 Transactions per page

Cleared balances provide an indicative position for interest purposes only and do not guarantee finality. Items such as cheques can still be returned unpaid.

Account information:				Balance information as of 12/10/2016	
Sort code	<input type="text"/>	Account type	CBFM BUSINESS CURREN	Last night's ledger	7,186.89 Cr
Number	<input type="text"/>	Bank name	National Westminster Bank	Start of day ledger	11,379.11 Dr
Currency	GBP	Branch name	<input type="text"/>	Today's ledger	11,379.11 Dr
Alias	<input type="text"/>	Paper statement produced	30/09/2016	Last night's cleared	2,613.11 Dr
Short name	<input type="text"/>	BIC	<input type="text"/>	Start of day cleared	21,179.11 Dr
IBAN	<input type="text"/>			Today's cleared	21,179.11 Dr



To see details of individual transactions select the underlined narrative.

Date	Narrative	Type	Debit	Credit	Ledger balance	Payment advice	Voucher
12/10/2016	<input type="text"/>	D/D	18,080.00		-		
12/10/2016	<u>024878</u>	CHQ	60.00		-		
12/10/2016	<u>024865</u>	CHQ	426.00		-		
11/10/2016	<u>024901</u>	CHQ	60.00		7,186.89 Cr		View
11/10/2016	<u>024856</u>	CHQ	126.00		7,246.89 Cr		View
11/10/2016	<u>024854</u>	CHQ	330.00		7,372.89 Cr		View
11/10/2016	<u>101322 517055</u>	BGC		10,438.00	7,702.89 Cr		View
11/10/2016	<u>101311 517055</u>	BGC		24.74	2,735.11 Dr		View
10/10/2016	<u>TV LICENCE MBP 3572570053</u>	D/D	12.12		2,759.85 Dr		
10/10/2016	<u>024905</u>	CHQ	162.00		2,747.73 Dr		View

Real-Time Information:

Statements – Voucher Images

NatWest		
[Redacted]		[Redacted]
PAY	[Redacted]	Date <u>28/09/2016</u>
AMOUNT PAYABLE IN WORDS	[Redacted]	Customer Reference
Sixteen Thousand One Hundred and Thirty Six Pounds and 40 Pence	AMOUNT OTHER THAN POUNDS AS IN FIGURES	£ **16136-40**
[Redacted]	AC PAYEE	For and on behalf of [Redacted]
[Redacted]	AUTHORISED SIGNATURE	[Redacted]
[Redacted]	[Redacted]	AUTHORISED SIGNATURE
"0 20 4 70"		
[Redacted]		
<i>21/09/2016 10:00:00 041016 120607 06</i>		

Real-Time Information:

Statements – Payment Advices:

Payment credit advice

Name:	[REDACTED]	Our ref:	PLBRAD004380348
Address:	[REDACTED]	Your ref:	[REDACTED]
		Date:	12th September 2016
		Time:	15:52:23

In accordance with instructions received, we have arranged for your account to be credited			
Beneficiary name:	[REDACTED]	Credit account:	550-00-49726447
Amount credited:	EUR 60,072.00	Value date:	12th September 2016
By order of:	[REDACTED]	On instructions from:	
Reference:	[REDACTED]		
Payment details:	[REDACTED]		

Transactional information	
Amount received:	EUR 60,072.00
Exchange rate:	
Deal reference:	
NWB commission charges:	0.00
NWB commission charges information:	

Real-Time Information – Payments:

- Standard Domestic (Faster Payments).
 - Immediate
 - Next-Day
 - Future Dated
- CHAPs.
- International.
- Inter-Account Transfers.
- Bulk Lists & Templates.
- Import Payment Files.

Time-Saving / Efficiency:

- No more waiting for statements to arrive in the post.
- No need to make phone calls to check balances, transactions, request copies of cheques / counter credits etc.
- Data in real-time.
- 15 month history available.
- Payments quicker than cheques (Templates / Bulk Lists).

Cost Saving / Efficiency:

- Standard Domestic Payments – Next Day or Future-dated are significantly cheaper than the cost of a stamp.
- Cheque process replaced by electronic payments.
 - Lost cheques
 - Stopped cheques
- Do away with costly cheque supplies.
- Paper statements / Filing?

Flexibility:

Roles & Privileges -

- Configure to User's needs and responsibilities.
- Payment Authorisation.
- Dual Administration.

Staying Safe Online:

Important security information

Remember these tips to help keep your business safe when using Bankline:



We will **never** ask for your full PIN & password online: only 3 random digits from each are needed to log in



We will **never** ask for your PIN & password or any smartcard codes over the telephone: beware of imposters



We will **never** ask for smartcard codes to log in: these codes are used to authorise payments

Trusteer

We recommend you download Trusteer Rapport – FREE security software from rbs.co.uk/onlinesecurity

Bankline Helpdesk: 0845 300 2952 (Typetalk 18001 0845 300 2952)

Lines are open Monday to Friday 9am–6pm (excluding public holidays). Max call charge from a BT landline is 7p plus up to 2p per minute. Business rates and calls from other networks may vary. Calls may be recorded.



In addition to the 'never / never / never' golden rules, customers should always read Bankline Broadcast Messages.

Broadcast Messages are the easiest way of learning about new security threats and associated fraud prevention advice. They also provide advanced notice of any forthcoming down-time or other service events.

A red banner will appear on screen if you have any un-opened messages .

Staying Safe Online:

- Keep software up to date.
- Trusteer Rapport.
- Strong controls – dual administration / dual authorisation.
- Segregation of duties.
- Bankline Broadcast Messages & Fraud Awareness Material.
- User Awareness.

Staying Safe Online:

Reminder of The Bogus Boss Scam

Emails are not always what they seem. Criminals can generate spoof messages which look as if they have originated from senior executives within your own organisation. These messages are sent to employees with access to online banking services, and they try to trick the recipient into transferring large sums to the criminals account - this is known as the bogus boss scam. The spoof messages state that there is a need to make a payment immediately, bypassing normal procedures if necessary.

Typically, the criminals opening message will ask what details are needed to execute the payment and as the email exchange unfolds, they will reveal the destination sort code and account number. Throughout the exchange, the criminal will stress the urgency of the transaction, putting pressure on the recipient to key and release the payment straightaway, finally asking for confirmation that the money has been sent.

To protect your business, please ensure that all members of staff are aware of this scam and encourage them to exercise caution if they receive an email requesting an urgent or unusual payment. All such requests should be verified by contacting the person who allegedly sent it, ideally in person or by telephone.

If you have received any emails that impersonate members of your organisation and which ask for electronic payments to be initiated, please contact us on 0345 300 8483.

<http://rbs-bncpreview.adobecqms.net/business/rbs-business-bankingsupportcentre/fraud-and-security-advice.html>