

Bankline and Digital Banking comparison

- Bankline is available to RBS business current account customers. Fees may apply.
- Digital Banking is available to RBS business account customers.

Payments you make and permissions you set in Digital Banking and Bankline can be made independently of your bank mandate and signing rules.

	Bankline	Digital Banking
Features and benefits		
Security and control	<ul style="list-style-type: none"> * Dual control: Assign two or more users to approve payments, update the profile and complete service requests e.g. closing the account * Set extra levels of approval * Keep track of user activity with a detailed audit log 	Yes
Payment limits	Set your own payment limits	Yes
	Payment limit per day	Unlimited
	Per faster payment	£1m
	CHAPS payment	Unlimited
Payment features	Create bulk payments	Yes
	Import files from accounting systems	Yes
	Number of payments authorised at the same time	75
	Manage currency accounts (view and make payments)	Yes
	Make international payments	Yes
Account management	Customise account information in a range of formats	Yes
	View images of cheques issued and most credits paid in	Yes
	View statements/balances for accounts held with other banks	Yes ⁵
	Maximum number of accounts	999
Tariffs and fees		
Service fees	Monthly service fee The Bankline fee depends on how many accounts you register. We'll only increase the fee when you have at least six accounts or when Bankline pricing is reviewed.	1–5 accounts: £20 6–10 accounts: £80 11+ accounts: £160
Domestic payment fees	Faster payments	
	Immediate	£2.50
	Next day/Future dated	45p
	CHAPS	£20
International payment fees	International transfers	
	SEPA credit transfer ⁸	45p
	All other international transfers	£15
	Other payments & transfers	
	Transfer between your RBS accounts	£0
	Euro payment to RBS and other UK bank accounts	45p
	Foreign currency payment to RBS and other UK bank accounts	£15

(1) Set to a limit lower than the profile limit in the Mobile Banking app; (2) (2) Except for "whitelisted" bill payments where there's a £50k limit per transaction, but no daily payment limit. Whitelisted refers to payments to known third party bill providers, selected from a prepopulated list. To make payments above £50K, cheques and CHAPS are available in branch or by fax. It is possible to make one-off payments up to £100,000 through the Mobile Banking app, with the following timescales: a. Up to 1 per day; b. Up to 2 per week; c. Up to 4 within a 28-day period; Biometric approval registration is required to approve any payments over £750 in the Mobile app; (3) Up to 25 payments for existing payees; it's not possible to import or create bulk lists; (4) International payments can be made only from a GBP account, and up to the equivalent of £20,000 per day; (5) Additional service, which must be requested separately, meet certain eligibility criteria and is subject to fees; (6) Accessible via Open Banking; (7) Per business entity. You need separate login details for each business entity; (8) Payments can be made to any of the 36 countries in the single Euro Payments Area (SEPA). You need to enter a valid IBAN to complete the transfer.



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