

# 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
<b>Features and benefits</b>		
<b>Security and control</b>	* Dual control: Assign two or more users to approve payments and update the profile * Set extra levels of approval * Keep track of user activity with a detailed audit log	No
<b>Payment limits</b>	Set your own payment limits	No
	Payment limit per day	£50k <sup>1</sup>
	Per faster payment	£50k
	CHAPS payment	N/A
<b>Payment features</b>	Create bulk payment lists	Yes <sup>2</sup>
	Import files from accounting systems	No
	Number of payments authorised at the same time	15
	Manage currency accounts (view and make payments)	No
	Make international payments	Yes
<b>Account management</b>	Customise account information in a range of formats	No
	View images of cheques issued and most credits paid in	No
	View statements/balances for accounts held with other banks	Yes <sup>3</sup>
	Maximum number of accounts	50 <sup>5</sup>
<b>Tariffs and fees</b>		
<b>Service fees</b>	<b>Monthly service fee</b> 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 £0
<b>Domestic payment fees</b>	<b>Faster payments</b>	
	Immediate	£2.50 / 35p
	Next day/Future dated	45p / 35p
	CHAPS	£20 / N/A
<b>International payment fees</b>	<b>International transfers</b>	
	SEPA credit transfer <sup>6</sup>	45p / £0
	All other international transfers	£15 / £15
	<b>Other payments &amp; transfers</b>	
	Transfer between your RBS accounts	£0 / £0
	Euro payment to RBS and other UK bank accounts	45p / £0
	Foreign currency payment to RBS and other UK bank accounts	£15 / £0

(1) 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; (2) Up to 25 payments for existing payees; (3) Must meet certain criteria and is subject to fees; (4) Accessible via open banking; (5) Per business entity. You need separate login details for each business entity. (6) 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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