

# Bankline – logging in

A guide for administrators and users

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Royal Bank  
of Scotland

TOMORROW BEGINS TODAY

# Welcome to Bankline

Logging in for the first time? Here's 5 things you'll need to get started

## 1 Your customer ID and user ID

You'll get these from the person in your business that set you up on Bankline. Or, if you're the first person setting up Bankline for your business, we'll send you these in an email. You'll use these every time you log in.

## 2 An email containing your activation code

You'll have 21 days to use it before it expires.

## 3 Your Bankline smartcard

This should only be used by the user who's named on the card. They're used to log in and authorise payments and some administrative changes.

If you're the first person setting up Bankline we'll send this to your business address. After this, your Bankline administrator, who has placed the order, will have chosen which address to send the smartcard to

## 4 Your smartcard PIN – sent to your user address

You'll use this PIN once to set up your own smartcard PIN. Your user address could be a personal or business one, depending on which you've nominated.

## 5 A Bankline smartcard reader

You'll use this with your smartcard to log in, authorise payments and other functions.

If you're the first person setting up Bankline we'll send this to your business address. After this, your Bankline administrator, who has placed the order, will have chosen which address to send the smartcard to

## Setting up your smartcard

**Now you have everything you need, the first step is to set up your smartcard:**

- Insert your smartcard into the reader, chip first and facing upwards.
- The reader will prompt you to enter the PIN from your letter (see above) and press the green 'OK' button.
- If this has been entered correctly, you'll then be asked to 'enter new PIN' and press 'OK'. This needs to be something memorable, different from the PIN sent to you and between four and eight digits long.
- Re-enter the new PIN when 'repeat new PIN' appears on the display.
- If all is correct, the reader will display 'PIN change successful' and the card is now ready to use. If you see an error message, press 'OK' and try again.

# Logging in for the first time or when using an activation code

Before you log in, make sure your device is up-to-date with security protection, such as anti-virus software, you can check with your IT team if you're not sure.

1

Go to [www.rbs.co.uk/bankline](http://www.rbs.co.uk/bankline) select 'Log in' on the top right and choose 'Bankline'. **Always** log in from here.

2

Enter your customer ID and user ID and 'Continue'.

3

Enter the 10-digit activation code, sent to you in another email.

4

You'll then be asked to scan a QR code with your smartcard reader, following the instructions on the screen for how to do this.

5

You'll then be prompted to set a log in password and a PIN for some additional Bankline services. This PIN is **not** connected to the smartcard PIN you've already chosen.

6

Pick a memorable but difficult to guess and secure password and PIN and keep these secret. You'll only ever be asked for certain characters from your password when you log into Bankline, not the whole thing.

# Logging in

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Enter your customer ID and user ID and 'Continue'.

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You'll then be asked to scan a QR code with your smartcard reader, following the instructions on the screen for how to do this.

4

Now enter the response code from the card reader.

5

Now enter the 3 characters requested from your password. You'll only ever be asked for certain characters from your password when you log into Bankline, not the whole thing.

## Logging in trouble shooting

Here are some tips if you are experiencing issues with logging in, also take a look at [I'm having problems logging in and using Bankline, what should I do?](#)

- Are you logging in from the right URL?
- Do you have the right log in details?
- Are you having trouble with your smartcard or scanning a QR code?
- Have you tried clearing your temporary internet files?
- Is your web browser up to date?
- Try logging in from a different browser, device or network.

You can also find more help with Bankline in our [Bankline Help and Support hub](#)

**Staying safe  
when using  
Bankline**



- **Always** log in from [www.rbs.co.uk/bankline](http://www.rbs.co.uk/bankline)
- We'll **never** ask for your **full** password when logging in (we'll only ask for certain characters).
- We'll **never** ask for **any** part of your password or smartcard codes over the phone.
- We'll **never** text, email or WhatsApp you a QR code to scan to approve an action.
- **Never** share passwords, PINs or smartcard codes with anyone. Each user should have their own to log in.

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