

# Get to know your new Bankline

July 2020

# Logging in

You'll notice some changes between original and new Bankline, so this is a handy guide on what to expect.

Just as before, what you can see and do will depend on your user privileges.

## Logging in

To log in, use the usual address: <http://www.rbs.co.uk/bankline>

You'll see the new version once you're logged in.

We haven't changed any of your user details or privileges.

Don't forget, we'll never ask you for

- Your full PIN
- Your full Password

## Can't remember your PIN or Password?

You can set up new details by selecting the "Forgotten PIN/Password" link on the PIN/Password page.

If you can't see this link, you can ask your Bankline administrator(s) to reactivate your login via Administration.

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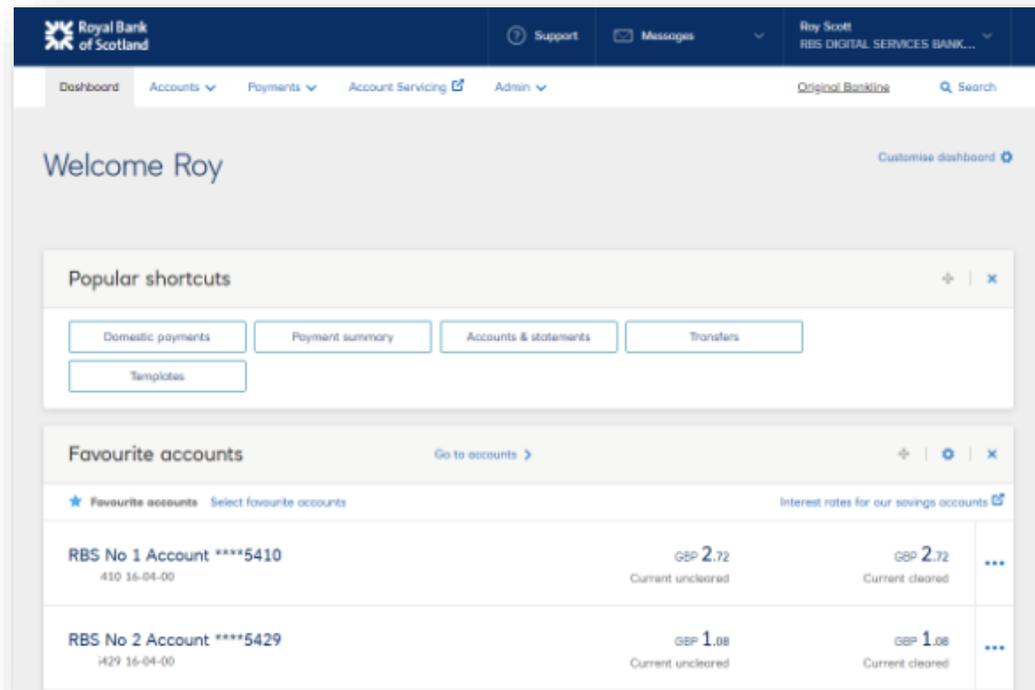
# The Dashboard

The first new thing you'll see in Bankline is the Dashboard. This is the navigation hub from where you can access all areas of Bankline.

It also brings a snapshot view of your most used accounts (up to 5), handy tips to make the most of your online experience, and quick links to some of the most popular Bankline features.

You can customise the dashboard to a view that works for you. Move the panels around or even switch them off, Bankline will remember your settings when you next log in.

Tip: To log out, hover over your name in the top right and a drop-down menu will appear.



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# View your accounts and balances

New Bankline puts all your account information in one place so you can quickly find what you're looking for. You can change the order and grouping of accounts, and choose the balance type you want to see. Select the Accounts tab then 'View account balances and statements' to explore more.

## View your accounts

You can see up to four balance types at any time:

The screenshot shows the 'Accounts' page in Bankline. At the top right, there is a 'Print/Export accounts' link. Below this, there are filters for 'Display currency' (set to 'Account currency'), 'Balance date' (set to '14-JUL-2020'), and 'Balances shown' (set to 'Compact view' which is 'On'). There are also options for 'Sort by' (A-Z) and 'Group'. A dropdown menu is open, showing options to select balance types: 'Available funds' (checked), 'Current uncleared' (checked), 'Current cleared', 'Start of the day uncleared', 'Start of the day cleared', 'Last night's uncleared', and 'Last night's cleared'. Below the menu, a table displays account balances for three accounts: 'Alias RBS DIGITAL SERVIC', 'RBS Business Reserve Account 42', and 'RBS Client Deposit Manager W3'. The table has columns for 'Available funds' and 'Current uncleared'.

Account	Available funds	Current uncleared	
Alias RBS DIGITAL SERVIC 5836 16-04-00	GBP 0.17	GBP 0.17	...
RBS Business Reserve Account 42 8665 16-04-00 Interest rate ▾	GBP 0.13	GBP 0.13	...
RBS Client Deposit Manager W3 8703 16-04-00 Interest rate ▾	GBP 0.14	GBP 0.14	...

Tip: 'Uncleared balance' is what used to be called 'ledger balance' in original Bankline.

'Available funds' is a new feature that shows the amount you can spend now. This includes the money in your account plus any overdraft and uncleared (pending) payments coming into the account, minus uncleared (pending) payments due to go out of the account.

To view 'Available funds' the feature has to be set up as one of your user privileges. Your Bankline Administrator(s) can arrange this through Administration, either by adding the new privilege to your existing Customer role or by creating a new role.

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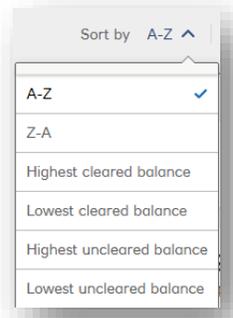
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# Sort and group your accounts

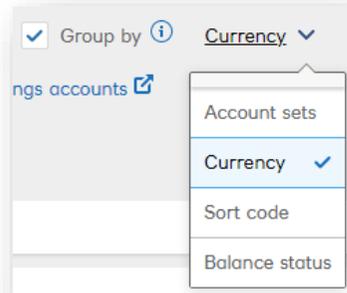
## Sort your accounts

You can change the order you view your accounts in. Bankline will remember this preference until you change it again.



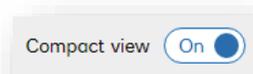
## Group your accounts

You can group your accounts for a clearer view. This selection will apply until you remove it.



## Viewing your accounts

To see more accounts on one page, select 'Compact view'.



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# Statements

## Viewing your statement

The statement page lets you sort your transactions by any of the headings listed (1).

You can filter the view to show just credits or debits (2), or specific payment types or value ranges (3).

Quickly switch between different accounts using the drop down at the top (4), and print or export the statement as needed (5).

Click on a transaction to expand it (6), where you'll also find printable debit and credit advices for CHAPS and international payments (7).

Should you need to find additional account information such as your BIC or IBAN, they are under More account information (8).

The screenshot shows the RBS Main Account statement page. At the top, there's a navigation bar with 'Statement', a dropdown for 'View another account' (4), a 'Print/Export statement' button (5), and an 'Advanced transaction search' box. Below this, the account details for 'RBS Main Account' (5410 16-04-00) are shown, along with a 'More account information' link (8). A 'Make payment' button is visible. The 'Transaction history' section includes filters for 'All', 'Debit', and 'Credit' (2), and date range filters for 'Start date' (14-JUN-2020) and 'End date' (14-JUL-2020) (3). A table of transactions is displayed with columns for 'Date', 'Transaction details', 'Transaction type', 'Debit GBP', 'Credit GBP', and 'Balance GBP'. A 'Totals' row shows a debit of -0.25 and a credit of 0.02. A specific transaction from 13-JUL-2020 is expanded (6), showing details like 'FROM-NATALIE, ELBANKO48140657...', 'ITL', and a value of -0.22. Below the transaction details, there are links for 'Print/Export transaction PDF' and 'Payment debit advice' (7), with a 'Print/Export payment advice PDF' button. A list of transactions follows, including entries from RBS Digital Serv. and RBS Digital Serv. Test. At the bottom, a status message indicates 'All transactions returned.'

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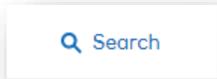
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# Searching your accounts and transactions

We've improved our searching facility. Just click 'Search' from the top menu to look for specific statement transactions.



You can easily search for payments coming in and out of your accounts by completing as many fields as appropriate and searching across all of your accounts.

A screenshot of the search interface. At the top, there are tabs for "Accounts" and "Transactions". Below this is a "Search by" dropdown menu set to "Transaction details". The main search area contains several fields: "Transaction description" with a "Case sensitive" checkbox; "Amount from" and "Amount to" both set to "Any"; "Date type" set to "Value date" and "Date range" set to "Last 30 days". Below these are "Account entry type" set to "Debits and Credits" and "Transaction type" set to "Any". At the bottom, there are radio buttons for "All accounts" (selected) and "Select accounts", and two buttons: "Search" and "Clear".

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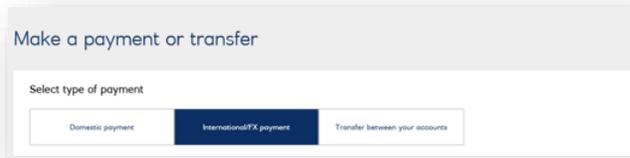
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# Domestic payments

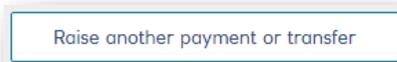
We've improved the way you use Bankline to make payments, helping save you time and money. Payments to others and transfers between your accounts are accessed through the same menu.



You don't need to select the payment type up-front; just enter who the payment is for, how much and when it's to be made.

Bankline will calculate the cheapest way to send your payment. If you need a different payment type to the recommendation, just click Change payment type.

Once you've raised your payment, you can either approve it (subject to privileges) or go straight to raise another payment, then approve them all in one go.



You can also save a domestic payment as a template, if you're likely to use the payee again.

Tip: 'Payee' is the person you want to pay; this was called the 'beneficiary' in original Bankline.

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# International payments

We've redesigned international payments to help you complete the relevant fields for the country and currency you're paying. For example, if an address is mandatory for the destination country, these fields will be displayed in the Payee details section.

If your payment involves more than one currency, Bankline will show the value of the payment in both currencies and the indicative exchange rate being applied, as well as the charges and total amount to be debited. You can also add pre-booked deals as part of this process.

Specify amount

From your account GBP 1.00

You are sending EUR 1.07

Date to send 04-JUL-2018

Based on our current rate  
GBP EUR 1.06628 Refresh rate

+ Add pre-booked deal

Payee details

Country where the account is based FRANCE

Currency being sent EUR - EURO

Name of business or person

IBAN

Bank Identifier Code (BIC) (Optional)

Add payee Cancel

Who pays the bank charges?  
Both parties pay their own charges

Your payment charges  
Your charges will be added to the payment cost.  
Change charge account

Payment type

<input checked="" type="radio"/> Cheaper International/FX (SEPA) payment	Payee should receive payment on <b>Thursday 5-JUL-2018</b> If approved by 16:30, 04-JUL-2018	Your charges 0.45 GBP	Total debit amount 1.45 GBP
<input type="radio"/> Faster International/FX payment	Payee should receive payment on <b>Wednesday 4-JUL-2018</b> If approved by 15:00, 04-JUL-2018	Your charges 15.00 GBP	Total debit amount 16.00 GBP

International payments terms and conditions

Raise payment Cancel

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# Transfers between your accounts

Transfers between your accounts are quick and easy in new Bankline, with no need to move screens for sterling or currency accounts.

Simply select the accounts you're moving money between, and if your payment involves more than one currency, Bankline will show the value of the payment in both currencies and the indicative exchange rate being applied. You can also add pre-booked deals as part of this process.

Tip: Transfers were known as 'Inter Account Transfer' (IATs) in original Bankline.

The screenshot shows the 'Transfer between your accounts' screen in Bankline. At the top, there are three tabs: 'Domestic payment', 'International/FX payment', and 'Transfer between your accounts' (which is selected). Below the tabs, there are two columns for 'From' and 'To' accounts. The 'From' account is GDHJJC/CLZHUV 1, 12461792 16-23-25, IBAN: GB51RBOS16232512461792, Currency: GBP, with available funds of GBP 0.00. The 'To' account is IEF IHBVZRH KDWOUUI, CMSCAM-EURA, IBAN: GB32RBOS16107010146355, Currency: EUR, with available funds of EUR 50,697.33. Below the account selection, there are fields for 'Debit account reference' and 'Credit account reference'. A 'Specify amount' section shows 'From GBP 1.00' and 'To EUR 1.07', with an exchange rate of 1.0661. A 'Date to transfer' field is set to 17-APR-2018, and a yellow warning box indicates a 'Submission deadline is Today at 16:30'. A 'Make transfer from a template' link is visible in the top right of the form area.

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# Approving payments

Start by selecting 'Approve payments' from the Payments menu. You'll see all payments awaiting approval, listed in date order (closest date first). Just use the tick-boxes to select the payments you want to approve and click 'Approve'. You can then use your Smartcard and reader as normal to complete the approval process.

Tip: 'Approve payments' was known as 'Authorise payments' in original Bankline.

## Standard view:

Expiring after today (1)									
<input type="checkbox"/>	Approval required by	Approval status	Payment ID	From	To	Payment amount	Type	Estimated arrival date	
<input type="checkbox"/>	23:59 16-JUL-2020	Waiting for approval	346805334	Alias RBS ... 5836 16-04-00 E STENBERG	E STENBERG 4948 40-47-61 RBS DIGITA...	GBP 0.01	Faster	17-JUL-2020	...
✔ Payee details match. Accepted by stene on 14-JUL-2020									

## Expanded view:

<input type="checkbox"/>	Approval required by	Approval status	Payment ID	From	To	Payment amount	Type	Estimated arrival date	
<input type="checkbox"/>	23:59 16-JUL-2020	Waiting for approval	346805334	Alias RBS ... 5836 16-04-00 E STENBERG	E STENBERG 4948 40-47-61 RBS DIGITA...	GBP 0.01	Faster	17-JUL-2020	...
✔ Payee details match. Accepted by stene on 14-JUL-2020									

**Payment details**

Debit account  
16-04-00 5836

Account name or alias  
Alias RBS DIGITAL S ERVIC

Payment amount  
GBP 0.01

Your reference  
ELIN STENBERG

Date to leave account  
17-JUL-2020

**Payee details**

Full payee name  
stenberg

Payee name (as appears on statement)  
E STENBERG

Payee reference  
RBS DIGITAL SERVIC

Account details  
40-47-61 4948

SWIFT BIC  
HBUKGB41FDK

Account holding branch  
HSBC UK BANK PLC (FIRST DIRE  
CT 4761) 40 WAKEFIELD ROAD L  
EEDS LEEDS

✔ **Payee details match**

These details match. However, you should still check the payment request is from a genuine source.

Accepted by stene on 14-JUL-2020

**Event history (1)**

Event  
Created by STENE

Date and time  
14-JUL-2020 at 17:15

Approve payment    Cancel payment

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# Templates

Templates are a great way to store details for regular payments. They save the account the payment is sent from, the payee details and payment type.

## Domestic templates

Any domestic payment templates you've already created have been transferred to new Bankline. Creating new templates has also been simplified.

You can save a domestic payment as a template whilst raising it, or create it through the Templates menu, and set separate payment limits for each template.

## International templates

Existing international payment templates are available to make payments from in new Bankline.

If you need to edit or create a new international template, you'll need to go to original Bankline. This functionality will be made available in new Bankline at a later stage.

Create a single payment template

Give your template a meaningful name that you will be able to find easily in the future. Along with the payment information, you can also set an optional limit.

Template name  
Enter template name

Select type of payment  
Domestic payment | Transfer between your accounts

From: Select the account you want to pay from  
To: Enter payee details

Your reference  
Their reference  
Extended reference

Templates

Make repeat payments faster with payment templates. A single payment template stores a payee's details and payment information.

Active | Domestic Faster Payme... | More filters None applied

Status	Template name	Payee name	Type	Last completed payment
Active	A-NATALIE1	Optimum Solutions	Domestic Faster	01-JUN-2020

From: RBS Main Account 10905410 16-04-00 FROM-NATALIE  
To: Optimum Solutions 10905429 16-04-00 TO-OPTIMUM  
Payment limit: GBP 0.02  
If above limit: Warning

Event history (2)  
Created by WEBBNW 13-May-2020 at 15:17  
Saved incomplete by WEBBNW 13-May-2020 at 15:17

Payments raised (4)  
Date raised | Payment reference  
11-Jul-2020 at 14:17 | 346573917  
01-Jun-2020 at 14:20 | 342626680  
27-May-2020 at 22:56 | 342201748  
14-May-2020 at 17:32 | 341189566

Make payment | Edit | Clone | Suspend | Delete

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# Print and export

## Statements and balances

You can print or export your statements using the Print/Export link on the Statement page. This lets you create a download in either PDF or CSV. If you need a different format, you'll still be able to do this in original Bankline.

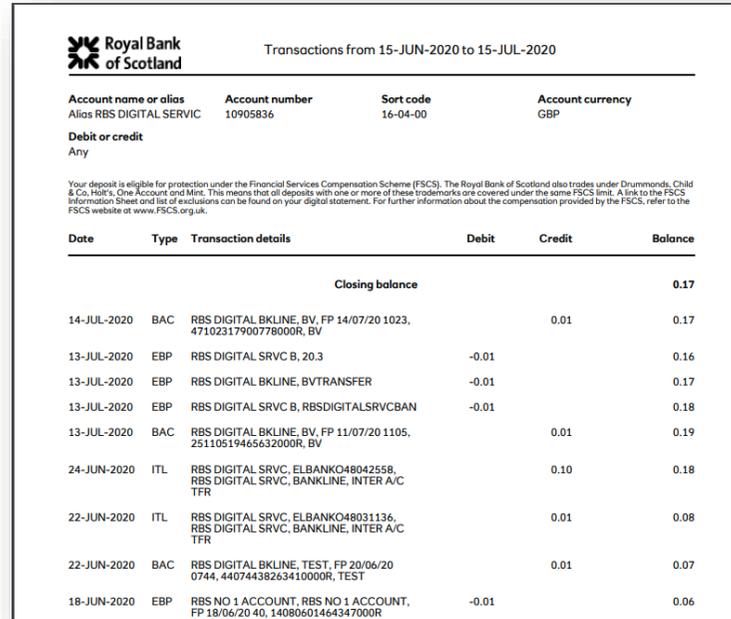
PDF exports are available in landscape or portrait and can be arranged in your preferred order.

You can print or export Balances from the View account balances page. This is also available in PDF or CSV.

## Payments

Once you've raised a payment, you can print or export it from the Payments to be approved page, or from the Approve payments screen. You can print a single payment before or after approval.

You can also print payments created from Templates by clicking the Payment reference in the expanded template.



**Royal Bank of Scotland** Transactions from 15-JUN-2020 to 15-JUL-2020

Account name or alias	Account number	Sort code	Account currency
Alias RBS DIGITAL SERVIC	10905836	16-04-00	GBP

**Debit or credit**  
Any

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). The Royal Bank of Scotland also trades under Drummonds, Child & Co, Hall's, One Account and Mint. This means that all deposits with one or more of these trademarks are covered under the same FSCS limit. A link to the FSCS Information Sheet and list of exclusions can be found on your digital statement. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Date	Type	Transaction details	Debit	Credit	Balance
<b>Closing balance</b>					<b>0.17</b>
14-JUL-2020	BAC	RBS DIGITAL BKLINE, BV, FP 14/07/20 1023, 47102317900778000R, BV		0.01	0.17
13-JUL-2020	EBP	RBS DIGITAL SRVC B, 20.3	-0.01		0.16
13-JUL-2020	EBP	RBS DIGITAL BKLINE, BVTRANSFER	-0.01		0.17
13-JUL-2020	EBP	RBS DIGITAL SRVC B, RBSDIGITALSRVCBAN	-0.01		0.18
13-JUL-2020	BAC	RBS DIGITAL BKLINE, BV, FP 11/07/20 1105, 25110519465632000R, BV		0.01	0.19
24-JUN-2020	ITL	RBS DIGITAL SRVC, ELBANKO48042558, RBS DIGITAL SRVC, BANKLINE, INTER A/C TFR		0.10	0.18
22-JUN-2020	ITL	RBS DIGITAL SRVC, ELBANKO48031136, RBS DIGITAL SRVC, BANKLINE, INTER A/C TFR		0.01	0.08
22-JUN-2020	BAC	RBS DIGITAL BKLINE, TEST, FP 20/06/20 0744, 44074438263410000R, TEST		0.01	0.07
18-JUN-2020	EBP	RBS NO 1 ACCOUNT, RBS NO 1 ACCOUNT, FP 18/06/20 40, 14080601464347000R	-0.01		0.06

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# Help and support

## FAQs

These are available from every Bankline page, just click '[Support](#)' and enter your search terms.

## Webchat

The quickest way to get in touch with us is via webchat. You'll find the [Chat now](#) button on every Bankline page.

Cora, our digital assistant, will help with your question and connect you to the right team.

## Webinars

If you'd like a bit more help getting comfortable with new Bankline, sign up to one of our [live webinars](#) to learn your way around with one of our expert trainers.

## Bankline helpdesk

Our Bankline helpdesk is here to help with more complex Bankline queries on:

0345 300 4108

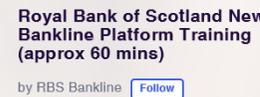
+44 1268 502 128 (outside the UK)

18001 0345 300 4108 Relay UK

Lines are open Monday to Friday, 8am to 6pm. Calls may be recorded.

## We want to know what you think

If you have any comments about new Bankline, we'd be interested to hear them. Please send your feedback to [banklinefeedback@rbs.co.uk](mailto:banklinefeedback@rbs.co.uk)



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Payments made using Bankline and Online Banking will incur payment fees. Use of Bankline will also incur a monthly charge that will vary depending on the number of users and accounts registered. Please contact us for more information on fees and payment tariffs.

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