

# Getting started on Bankline: administrator's guide

This guide explains what you need to do to start using Bankline as an administrator

# Your role as an administrator

## Administrator Duties

As an administrator, you'll be responsible for managing your Bankline profile and most of the support functions for your users. This includes:

### User Management

- Creating, editing, suspending and deleting users
- Re-activating a user who has been disabled after entering their PIN or password incorrectly
- Ordering a new activation code when a user has forgotten their password
- Specifying how often users must change their password
- Managing roles which means setting what users can do and view in Bankline

### Account Control

- Setting up dual administration and dual authorisation
- Choosing which of your accounts users can access in Bankline
- Adding or removing accounts from view
- Marking accounts as confidential so only authorised users can access them
- Setting and making changes to payment limits

We suggest that you've more than one administrator set up to look after these activities. If you're using dual administration, set up no less than three administrators.

# What happens now?

To start using Bankline, you'll need the items described below. Once you've got them, please log in to Bankline no later than 21 days after your Customer ID and User ID email were received.

## Getting Started Checklist



### Welcome email, containing your Customer ID and User ID

You'll need both of these IDs to log in to Bankline. The Customer ID is the same for all users on your Bankline profile. But each user will have their own unique User ID.



### Email containing your Activation code

This email will arrive in your inbox on the same day as your Welcome email. It contains a 10 digit activation code which you'll need to use when you log in to Bankline for the first time. You'll only need to use this code once.



### User Smartcard

This will arrive within **five working days** and will be sent to your main address for the attention of the user that you first gave when signing up to Bankline.

This should only be used by the user whose name is on the card. Smartcards are used to authorise certain changes and payments on Bankline.



### Letter containing your Smartcard PIN

This will arrive within **five working days** and will be sent to the card user's address on Bankline, addressed to them. The PIN is made up of four to six digits. To reveal the PIN, simply peel off the panel and place it on top of a white background. Smartcard PINs are unique to each card; you'll have to change the PIN before you start using Bankline.



### Bankline Smartcard Reader

This will arrive within **five working days** and will be sent to your main address for the attention of the user that you first gave when signing up to Bankline.

Your card readers are universal and can be used by any of your Bankline users.

# Next Steps

## We're upgrading our Smartcard readers

If you've received one of the new Bankline Smartcard readers (pictured on the right) check out our updated guide at [www.rbs.co.uk/bankline-card-reader-guide](http://www.rbs.co.uk/bankline-card-reader-guide) for step-by-step instructions on how to use it.



Now that you've received all of the items on the 'Getting Started Checklist' you'll need to activate your Bankline Smartcard.

## 1. First you will need to change the PIN for your Smartcard

### To do this:

You will need your Smartcard, Smartcard Reader and Smartcard PIN letter (pin on the back of the peeled off panel)

Put your Smartcard firmly into the Smartcard Reader, chip first and facing upwards

1. Press the 'ON/OFF' button, the Smartcard Reader will now ask you to enter your PIN
2. Enter the 4-6 digit PIN on the letter with the card holders name on it and press green 'OK' button
3. Provided that the PIN has been entered correctly, the reader will now prompt you to enter a 'NEW PIN' that you want to use going forward, this should be memorable, different from the PIN supplied and 4 digits long

**Tip:** You are also required to set up a PIN for logging into Bankline as well as your Smartcard PIN and these can be the same if required: To do this your PIN cannot be ascending or descending order or contain more than two consecutive numbers

4. Re-enter the new PIN once the 'REPEAT PIN' message has appeared on the display
5. Then select the green 'OK' button to confirm
6. On acceptance of the new PIN, the reader will display 'PIN CHANGED' or 'press sign or info' this means that your card is now active

If it reads 'ERROR' or 'NEW PIN NOT ACCEPTED' please try the process again

### 1.1 Authorising Changes with Your Smartcard and Reader

Your card is used to authorise certain changes and payments on Bankline, you may need to authorise changes during set up.

#### Using a Smartcard Reader to authorise changes:

1. Click Administration on the left hand side, select Smartcard Authorisation
2. Tick the box next to role to be authorised and click Authorise Selected
3. You will be prompted to perform Token Authorisation to complete the action, this means using your Smartcard Reader

#### When prompted, Bankline will display a Challenge code. Here is how you use it in your Smartcard Reader:

4. Put the Smartcard in the Smartcard Reader and turn Smartcard Reader on
5. Press 'SIGN' and enter the challenge code from Bankline
6. Press 'OK'
7. Enter your PIN and press 'OK'
8. The Smartcard Reader will generate a display 10-digit password, which you enter onto Bankline in the space it provides
9. Click Go
10. Click Continue



**If you have dual administration another administrator must log on to Bankline and follow the steps below:**

11. Click Administration
12. Click Authorise Change
13. Click changes underlined in the Details field
14. Click Accept Changes
15. If prompted with a challenge code, repeat steps 4-10

## **2. Logging into Bankline for the First Time**

Once you have activated your Smartcard you can now log into the Bankline website for the first time.

**Always log into Bankline by typing in the full web address [www.rbs.co.uk/bankline](http://www.rbs.co.uk/bankline) do not save this as a link or a favourite. We recommend doing this to ensure you are always on the most up to date version of Bankline and avoid fraudulent sites.**

### **To Log into Bankline:**

You will need your Bankline Customer ID and User ID email and 10 digit activation code letter (code on the grey panel)

1. Go to [www.rbs.co.uk/bankline](http://www.rbs.co.uk/bankline) and click Log in at the top right hand corner
2. Enter the Customer ID and User ID you received by email and then enter your Activation Code. This is a 10 digit number
3. Now you need to create your own PIN and password

**PIN must be:** 4 digits long with no more than two consecutive numbers. Numbers cannot be in an ascending / descending sequence

**Password must be:** 6-20 alphanumeric characters. (It will not be case sensitive)

**You will need to change this every 28 days but you can amend this frequency once logged into Bankline**

4. Click Confirm

Please destroy your Activation Code. From here on in, we will ask you for your Customer ID and User ID and random characters from your PIN and password

**When you first log in, you will be able to view account information but won't have access to payments.**

**This is because although you are an 'Administrator' you need to assign the 'privileges' that you require on Bankline (only Administrators can set up and manage roles).**

## At this point you are now ready to make payments on Bankline

Please visit the Bankline Support Centre for future support when using Bankline, where you can view PDFs, videos and sign up for training calls with our experienced advisors.

<http://www.rbs.co.uk/bankline>

## Billing

We will calculate our charge for our online service each month. We will tell you what we are charging for the previous month, by sending you a notification through Bankline on day 1 of each month. We will apply the charge to your account on day 15 of each month, or the next working day.

**You can see your Bankline charges online:**

- Click View Notification to see a detailed breakdown.

Please refer any billing queries to your Relationship or Business Manager

**Please see section 8 of the Bankline Terms & Conditions for more information and section 9 for termination information.**

## Where to get Help

Help is available online within the Bankline service through our FAQs or for an extensive range of guides please visit the Bankline Support Centre at: <http://www.rbs.co.uk/bankline>

You may also call the Bankline Support Team, our contact details can be found on the bottom of the Bankline Support Centre Pages.

## Important security information

Organised criminals are consistently developing ever-more sophisticated tactics to target UK and Irish businesses. Vishing and Phishing attacks (the use of telephone and email by fraudsters to obtain information required to perpetrate fraud) are increasing across the banking industry and fraudsters have been successful in obtaining customer log in and payment authorisation information from customers.

**Failing to secure your PCs and/or failing to keep Bankline PINs, passwords and Smartcard codes secure, may leave your business liable for any losses in the event that a fraudulent incident occurs.**

### HOW CAN YOU PROTECT YOUR BUSINESS FROM CURRENT THREATS?

**Never release your online banking or payment authorisation details over the phone or by email – to any 3rd party.**

Ensure your staff are aware of the following key points in relation to their Bankline credentials:

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

**Never** open attachments from unknown sources – doing so could infect your PC

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