

# Bankline

Enhanced online banking for non personal customers

Our digital banking service, **Bankline**, allows you to view all of your business accounts on one profile, create multiple users with different access levels and make payments of all sizes online.



## What is Bankline?

Bankline is an enhanced digital banking service for businesses, giving you real time balance and transaction reporting on all of your business accounts online. You can add as many users as you need, customise what they can see and do, and make payments of any size.

## Everyday banking made simpler

You can use Bankline to complete everyday banking tasks, from opening and closing accounts to stopping cheques, all online. If you need to link your accountancy package directly into Bankline, you can do that too.

## Is **Bankline** right for you?

Bankline is suited to businesses that need customisable digital banking with a range of user management options. There's a monthly service fee, based on the number of accounts you register (find more information about fees and charges, on the next page).

### You might consider Bankline if you need to:

- Report and use more than 50 bank accounts, including **currency current accounts**
- Provide different levels of access for your team, so they only can view and do what they need to
- Ensure payments are signed off by two authorisers (dual authorisation)
- Make CHAPS payments online or daily payments that total over £50k
- Import payment files or link to your accountancy package

## Stay safe with Bankline

Bankline has a sophisticated range of security features to put you in control and help protect your business from fraud.

- You can choose when two or more authorisers will be needed to approve payments or changes
- You decide what access and privileges each of your users have
- You can set customised payment limits that work for your business, and decide when extra levels of approval are needed
- You'll be able to monitor all activities with an audit log that captures actions on an individual level

## How to apply

Apply for Bankline by calling our team and speaking to one of our experts.

They'll be able to answer your questions and help you decide if Bankline's a good fit for your business.

### Call us on

**0345 030 3109**

**+44 167 055 2026** (outside the UK)

**18001 0345 030 3109** Relay UK

Lines open 9am to 5pm, Monday to Friday. Calls may be recorded.



**Royal Bank  
of Scotland**

*TOMORROW BEGINS TODAY*

## Bankline fees and product specifics

Bankline has a monthly service fee, based on the number of accounts you register. The details of this, along with other payment charges are listed in the table below:

Standard tariff and fees comparison		Bankline	
Service Fees	Monthly Service Fee*	Accounts registered	Fee
		1 to 5	£20
		6 to 10	£80
		11+	£160
Domestic Payment Fees	Faster Payment		
	Immediate		£2.50
	Next day/future dated		£0.45
	CHAPS		£20
International Payment Fees	All currencies except Euro – Worldwide		
	International Transfer**		£15
	Currency Payment to other NatWest Accounts		£15
	Euro - Worldwide		
	International Transfer**		£15
	Currency Payment to other NatWest Accounts		£0.45
	SEPA Credit Transfer***		£0.45
	SEPA Direct Debit Claim		
	SEPA Direct Debit Claim		£0.35

\* Based on the number of accounts at the point of initial registration for Bankline or when Bankline pricing is reviewed.

\*\* Also known as Urgent Transfer. Agents' charges may also apply.

\*\*\* All EU, EEA and Non-EEA countries are included. A valid IBAN is required.

### Support on hand

To help you get started with Bankline, we have a [support hub](#) where you can access guides, videos and registration links to webinars.

For ongoing support, we have a database of [‘how-to’ articles](#) which cover all aspects of Bankline, and Cora, our digital assistant, who is trained to help you with Bankline queries.

For complex queries, there's a dedicated team of experts you can speak to via webchat team or telephone.



### Product Specifications

- **Payment limit per day:** Unlimited
- **Limit per Faster Payment:** £1 million
- **Limit per CHAPS Payment:** Unlimited
- **Maximum account reporting capacity:** 999

Bankline is available for eligible Royal Bank of Scotland Business current account customers. Fees may apply. Bankline is not available for sole traders, unincorporated club or society accounts, you may however be eligible for [Digital Banking](#)

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