

# Security settings and payment limits on Bankline

A guide for administrators

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Royal Bank  
of Scotland

Tomorrow begins today

# Stay safe with Bankline

Explore our Bankline security features. They're designed to put you in control and help protect your organisation from fraud.

This guide will show you what they are and how to use them.

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# Dual administration

This security function means you can choose which actions or changes need to be approved by two administrators.

Where dual admin is on, we recommend you have at least three administrators. This is so you'll have a back-up if someone's not available.

## How to switch on dual admin

1. Go to 'Manage dual admin settings' in the administration menu.
2. Select 'Edit'.
3. Change button to 'Yes'.
4. Tick which actions you want two administrators to approve.
5. Select 'Review changes', then 'Confirm updates'.



### Do you already have dual admin and want to edit or switch it off?

You'll need a second administrator to approve these changes. They do this in the administration menu and selecting 'Requires additional approval' then follow the on-screen instructions.

# Payment limits

You can set payment limits to suit the needs of your organisation. They can help you control your finances, identify risks and limit potential losses in the event of a fraud attack.

## Managing your payment limits

### Total daily payment approval limit

This is the maximum sum of all the payments you'll approve in one day - including payments with a future date. You may want to set the limit slightly higher than you think you'll need, just in case.

You can choose to apply a warning threshold notification. It will appear when a user is making a payment - it explains how close you are to the total daily payment limit.



### Maximum single payment amount

This should be the largest single payment you're likely to make. Again, you may want to add a little extra to the limit in case you need it. This should also cover the total of your largest bulk list payment.



### Dual approval

Consider at what point you'd rather have two people to review a payment before it's fully approved. You may also want to discuss this with your team.



### Account transfers require multi-factor authentication

This payment limit means you'll be asked to use a smartcard to approve transfers between your own accounts when it's above the amount you set.



## How to change payment limits:

1. Go to 'Manage payment limits', in the administration menu.
2. Select 'Edit'
3. Review the list of options, using the guidance above to help you make your choices
4. Once you're made your changes, select 'Review changes'.
5. Approve with your smartcard.

If you have dual administration switched on, you may need a second administrator to approve these too. They can do this 'Requires additional approval' in the administration menu and following the on-screen instructions.



# Payment preferences and controls

Setting appropriate payment preferences is another way to enhance the security of your Bankline profile.

## Manage payment preferences

### Dual control for bulk lists

This means you'll have two people reviewing requests to save or change payee details for bulk lists.



### Dual control for templates

This means you'll have two people reviewing requests to save or change payee details for templates.



### Changes to bulk lists and templates require multi-factor authentication

This means you'll be asked to use a smartcard to approve changes to bulk lists and templates.



### Payment destinations

This controls what countries you can send payments to. We recommend you remove any countries that are not needed.



## How to change payment preferences

1. Go to 'Manage payment preferences' in the administration menu.
2. Navigate to 'Bulk list and templates settings' and/or 'Payment destination settings'.
3. Select 'Edit.'
4. Review the list of options, using the guidance above to help you make your choices.
5. Once you've made any changes you need, select 'Review changes'.
6. Approve them with your smartcard.



If you have dual administration switched on, you may need a second administrator to approve these too. They can do this 'Requires additional approval' in the administration menu and following the on-screen instructions.

# Payment alert emails

Set up Bankline email alerts to spot unusual activity early and stay in control of your finances.

## Alerts

Here are some alerts you can set up for nominated users:

- Single keyed payments & ad-hoc bulk payments.
- Payments made from templates.
- Payments made from a bulk list.
- Imported files of payments (summary of the imported file).
- Payment templates (new & amended).
- Bulk lists (new & amended).
- Rejected payments.
- Expired payments.



For the first three in this list, you can add in a threshold limit. It means only payments over this limit would generate an alert.

## How to set up payment alert emails

1. Go to 'Manage alerts' in the administration menu.
2. Select 'Edit alerts'
3. Either the user who completed the action can receive the payment alert, or you can nominate a user to receive all alerts.
4. Don't forget to check their email address is correct in 'Manage users'.
5. Tick the option, set limits if applicable, for the actions you want alerts generated for.
6. Once you've made any changes click continue and then confirm changes
7. Approve them with your smartcard.



If you have dual administration switched on, you may need a second administrator to approve these too. They can do this 'Requires additional approval' in the administration menu and following the on-screen instructions.

# User payment approval limits

Set a maximum individual approval amount for users with payment approval privileges.

## User payment approval limit

If you have users who have privileges that allow them to approve payments, you can set a maximum amount that individual user can approve up to. This will apply in addition to any general payment limits you've set.



## How to apply a payment approval limit

1. Go to 'Manage users' in the administration menu.
2. Select the user you want to set an approval limit for.
3. Scroll down to the 'Payment limits' section and select 'edit'.
4. Select 'yes' and enter a maximum payment amount you want this user to be able to approve (don't include any commas or £ symbol).
5. If you want this limit, and certain other payment limits, to apply to transfers between your accounts, then choose these now.
6. Select 'Review changes', then 'Confirm the changes'.
7. Approve this change with your smartcard.



If you have dual administration switched on, you may need a second administrator to approve these too. They can do this 'Requires additional approval' in the administration menu and following the on-screen instructions.

# User management

You can manage user access in Bankline to suit the needs of your organisation. This will help keep things safe and efficient.

## Managing your users

As an administrator it's your responsibility to make sure you have the correct users with the right level of access on Bankline.

You should review your users and their access on a regular basis. We recommend you do this at least once a year, or when you change your Bankline users.

You can also create or remove role types in Bankline and assign users appropriately.

Our housekeeping guide has more information about how to manage your users. You'll find it in section three. [View our housekeeping guide for administrators.](#)



# General security measures

These measures can be adopted by all Bankline users, to keep your profile safe and secure.

## Have a strong payments process in place for your organisation

Even if you implement the security settings explained in this guide, your organisation should still have a payments process in place. Things to consider:

- Users should question each payment request received and check its validity.
- Requests to change any bank details for payments should always be verified using a telephone number sourced independently (like an internet search).
- If dual control is switched on, each user in the process should be vigilant. Don't rely on the other people in the process.
- Consider if payment requests over the phone are allowed.
- Agree a process and format for internal requests for payments.
- Consider setting up a password or PIN for each payee to be quoted when requesting a payment or changing their details.



## Use strong passwords and keep passwords and PINs confidential

Each user should have their own access to Bankline and their log in details should be kept confidential. You could consider using a password manager to support you.

Cybercriminals use different combinations of the most common passwords to break into accounts with weak password protection. **We suggest creating passwords that are strings of three random words.** This creates a long complex chain that's hard to crack, but easy to remember.



## Keep up to date with common threats and scams

What can you do to stay safe and spot potential fraud and scams?

- **Build a culture of awareness.** This is important to combat phishing attacks. It's about fostering an open culture within your organisation that says it's OK to speak up if you think you've received a phishing email or clicked a suspicious link. The sooner people know, the better. It's about training and awareness, making sure employees know the signs to look out for.
- **Read messages we provide on Bankline.** This includes any pop-up messages. This is how we'll let you know what kind of scams we're seeing.
- **Review our business fraud page.** You'll also find a schedule of fraud webinars you can attend. [View the business fraud page.](#)



# General security measures (cont'd)

## Keep smartcards in a safe place

Smartcards should always be stored safely. If a card is lost or stolen, an administrator can order a new one which this cancels the existing card immediately. Consider using the Bankline app to manage your accounts on the go – biometrics are used to log in and complete any approvals.



## Have up to date malware software installed on all devices

For added security you should consider installing malware software and keeping this up to date. Most users will have this on their desktop, but it can be installed for mobile devices too.



## Use the most up to date version of your browser and device

Ensure all your users use Bankline on the most up to date version of their browser or app. It means any security updates made by their provider are installed.



## Rules to help you stay 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.
- **Never** share passwords, PINs or smartcard codes with anyone. Each user should have their own to log in.

To find out how to report suspected fraud and for more security guidance, [visit our security webpage](#).

If you need any more help with Bankline, [visit our help and support hub](#).