

Your onecard account

An administrator's guide



Royal Bank
of Scotland

TOMORROW BEGINS TODAY

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Get to know your onecard account

Your organisation uses onecard to help employees pay for things at work. Cardholders can use it to pay for any kind of approved business spending, wherever they see a Mastercard® symbol.

As the administrator, you look after the onecard account within your business. This can cover anything from organising new cards to running reports about card spending across the organisation.

This guide will help you, but if there's anything here that you don't understand, call the onecard helpline on **0370 010 1152** (18001 0370 010 1152 for Relay UK). And let them know you're the administrator.

Getting started

There are some decisions that you and/or your colleagues made about your onecard account when we set it up for you. These are things you need to know:

Statements – what's your statement date?

Card – what are their credit/individual transaction limits?

Transaction blocking – does your business prevent cardholders from using their card for certain types of spend or has it put reporting in place (via Smart Data OnLine) to alert you to these transactions?

Cash withdrawals – are your cardholders allowed to use the card to get money from cash machines or at a bank counter? (See your Terms for details of charges.)

Repayment – how does your business pay the monthly statement and have we agreed extended payment terms?

Credit limit – what's the overall limit for your business?

Authorised signatories/account signatories – who in your business can sign the forms if you want to make changes to your onecard account?

Your cardholders – have they all got their onecard and do they know when they can use it?

If you're not sure of the answers to any of these questions, please ask the person who set up your onecard account or call the helpline.

Making changes to your onecard account

Sometimes you'll want to update your onecard account, for example if you need to change:

- the address for statements
- email address
- telephone number
- cardholder name
- cardholder credit limit
- merchant category blocking/reporting
- single transaction limits

As the administrator, you can get general information at both cardholder level and across the business. You can also ask us for PIN reminders, replacement cards and copy statements.

But, if you want to sign up new cardholders or make changes to the account credit agreement, we'll need the request approved by an authorised signatory/account signatory and it may need to be made in writing.

This table shows you the most common sorts of changes and the forms you use to request them – you can download these forms at rbs.co.uk/onecard.

The change you want made	The form to use	Things to note
Applying for new cardholders	Cardholder application or cardholder schedule	
Raising or reducing a cardholder's credit limit	Amendment form	Make sure any planned increase fits within the overall credit limit for your business. If you're not sure what the limit is, call the onecard helpline
Setting or changing single transaction limits	Amendment form	
Merchant category group blocking	Amendment form	This will let you change the types of supplier your cardholder can use their card with
Changing authorised contacts and signatories	Amendment form	
Change of name (for example if a cardholder marries)	Amendment form	Make sure you also let us have any supporting documents eg, a marriage certificate
Card cancellation	Amendment form	Cut any card that's no longer needed in two, vertically, through the magnetic strip/chip

Important: Before sending any forms to us, make sure the authorised signatories/account signatories for your card programme have signed them.

It's also a good idea to keep copies of all the forms you send to us.

New and replacement cards

Card renewal – you don't have to do anything. We'll send the cardholder a new one before their old one runs out, and their PIN won't change. They should sign the new card as soon as they get it and keep it somewhere safe.

New cards can only be used from their 'Valid From' date. If a new card hasn't arrived by the time the old one expires, just call the helpline.

If a card is lost or stolen – tell the cardholder to call our Card Loss Centre straightaway on **0370 6000 459** (24 hrs) or **18001 0370 6000 459** for Relay UK.

If a card is lost in the UK – we'll usually send out a replacement within seven days.

If a card is lost abroad – the cardholder should let us know immediately. If you need to, you can ask the Mastercard Global Service Centre to arrange an emergency cash advance. Cash withdrawals carry a 2.95% handling fee (minimum £2.95).

It's contactless – Your cardholders have a super-quick no-fuss way to pay. Whenever they see the contactless symbol on the card reader, all they have to do is tell the retailer they would like to pay by contactless and touch the card against the card reader.

To activate contactless your cardholders will first need to buy something using chip and PIN. We limit contactless payments, and from time to time your cardholders might be asked to enter their PIN into a chip and PIN machine as extra security.

Your cardholders can also make purchases with Apple Pay or Google Pay™. Card details aren't stored, so your information is secure, and when using their **onecard** with Apple Pay or Google Pay™ your cardholders can pay above the contactless limit in shops, apps and on websites.

It's easy to set up and simple to use, for more information visit our website rbs.co.uk/onecard.

Apple Pay and Google Pay™ available on selected Apple and Android devices. Retailer limits may apply.

Troubleshooting transaction queries

What to do if...

A card is ‘declined’ – this can happen because:

- the amount is higher than the cardholder limit or individual transaction limit
- the retailer isn’t approved by your business
- the card isn’t yet valid, has run out or been cancelled
- the card is damaged (if so, please ask the helpline for a new one)

To find out why a card has been refused, call the helpline

An incorrect amount is billed – if there’s a difference between the cardholder’s record and their card statement, try and sort it out by talking to the supplier. If you can’t solve the problem between you, or you don’t know who the supplier is, call the helpline.

A refund isn’t made – if a supplier agrees to a refund but it doesn’t appear, send us a copy of the statement (highlighting the original transaction). Include a copy of the refund voucher and any other relevant paperwork. Also, tell us (in brief) the details of your discussions with the supplier so far.

Refunds from abroad may not be for the same amount that was charged in the first place. This can be due to different exchange rates between the date of the original transaction and the date the refund is made.

There’s an unrecognised transaction – if a cardholder doesn’t know anything about a transaction on their statement, call the helpline.

A transaction is disputed – if you come across an unauthorised or unrecognised transaction, call the helpline as soon as you can.

Issues with the goods or services

Faulty or damaged goods – the cardholder should return the goods to the supplier, ask for a refund to be made to their card and get the supplier to confirm this. The supplier should credit the **onecard** account and the refund should show on the next statement.

Goods not supplied/wrong goods supplied – if the items have already been charged to the account, the cardholder should contact the supplier to find out if the goods/correct goods have been sent.

If you need more support, please call the helpline.

Managing your onecard account online

Smart Data OnLine

With Smart Data OnLine (SDOL), you can sign in to see information that will help you manage your **onecard** account and track your cardholders' business expenses. SDOL lets you:

- see details of transactions by cardholder or merchant
- produce reports to check and analyse what's being spent
- download HMRC accredited VAT reports for purchases made from VAT capable suppliers
- create customised reporting to integrate with your accounting systems
- let cardholders see their spending online and add account codes, expense description and tax information
- automatically allocate transactions to cost centres
- set alerts to check cardholder spending against pre-set limits
- approve and review employee expenses online

To start using Smart Data OnLine just call the helpline. Once you've got your log in and activation details you can sign in at **businesscard.rbs.co.uk** where you'll also find guides and resources to help you use it.

And if at any time you need help with Smart Data OnLine, just call the helpline or visit
rbs.co.uk/business/cards/smart-data.html

Royal Bank of Scotland ClearSpend

Mobile app that gives you complete control of your onecard account

Clear visibility of every transaction

View cardholders transactions and balance information in real time as they happen, with handy graphs to help you analyse spend patterns.

Control what's spent where

Set cardholder credit limits (daily, monthly or per transaction) and merchant category blocking. Email and push notifications keep cardholders aware of changes.

Communicate with your cardholders

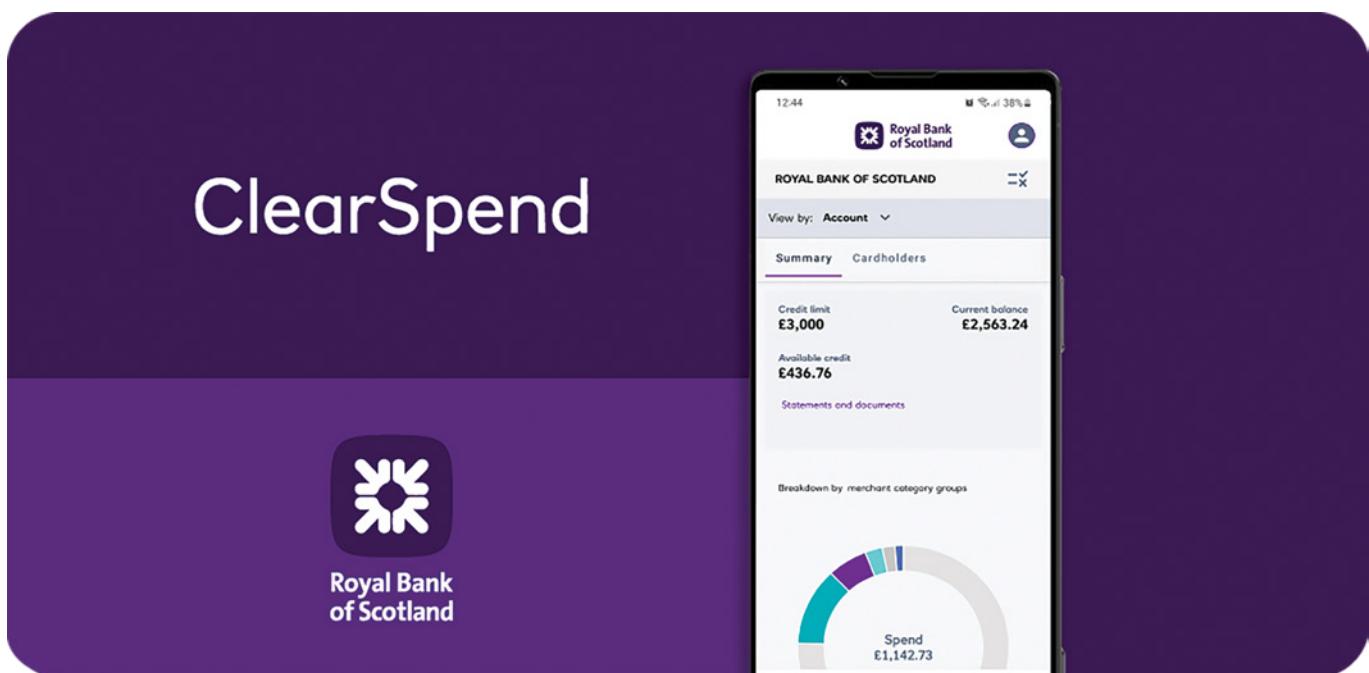
Employees can download their own version of the app and easily send requests to change their card restrictions, which you simply accept or decline.

Turn the card 'on or off'

You can block a card and enable it again or even close a card if an employee leaves the company.

ClearSpend is available to download from the App Store and from Google Play.

For more information, please visit rbs.co.uk/clearspend



Statements and payments

Statements will be sent direct to your business (central billing).

With central billing, summary statements show purchases made by individual cardholders and the overall statement for the business as well. You can give these statements to your cardholders to check against their own receipts.

ClearSpend – this lets you view cardholders transactions and balance information in real time as they happen. View our demo at rbs.co.uk/clearspend to see how it works.

Cash advances – cardholders can get cash over the counter at most banks and cash machines displaying the Mastercard symbol (subject to credit limit).

Cash advances, including buying foreign currency and travellers' cheques, carry a 2.95% handling fee (minimum £2.95). Taking cash out at third party banks and cash machines might also carry a charge.

Ways to pay

Direct Debit – this is the most convenient way. We'll take the amount due within an agreed number of days from the date of the statement.

Cheque – to avoid you having to pay late payment charges, we must get your cheque at least four bank working days before the repayment date (shown on the statement).

Make the cheque payable to 'Royal Bank of Scotland plc' but write your 16 digit billing account number (it's on your statement) on the payee line too. This is really important – without it, your cheque might not reach the right account.

Online, telephone and standing order payments – for these, use:

Sort code **16-89-77**

Account number **100000018**

Where it asks for 'reference' put your 16 digit company number (it's on your statement if you're centrally billed).

If you want to make a payment on an individual card, use that card's 16 digit number as the reference.

Standing orders, online and telephone payments that are 'Faster Payments'* will show in your account within two hours.

CHAPS payment – send these, with details of your 16 digit billing account number to:

Head Office Collection

Royal Bank of Scotland Card Centre

Sort code **16-89-50**

Account number **98000205**

Making changes

To change your payment method – call the helpline.

To change your overall credit limit – talk to your banking relationship manager about reviewing or changing your current limit.

Cancelling regular payments

Some suppliers let cardholders set up regular payments – sometimes called a recurring transaction – for things like magazine subscriptions.

If a cardholder wants to cancel any regular payments on their **onecard**, they need to call the helpline. They must also tell the supplier that they're cancelling it.

*This allows participating banks to do same day processing of electronic payments such as funds transfers, bill payments and standing orders. For more information search Royal Bank of Scotland Faster Payments.

Protection against misuse of cards

Our Corporate Liability Waiver Insurance will protect your business if a cardholder uses their **onecard** for something that's not legitimate business spending.

What you're covered for

You're covered up to the limits of £50,000 per cardholder and £1,500,000 per business per year where a cardholder incurs a 'waivable charge'.

What's a waivable charge?

It's when a cardholder puts something on their card that isn't a proper business expense and the business can't reclaim the cost from the cardholder. It only counts as waivable if:

- the cardholder is authorised by your organisation to use the card
- the cardholder is at least 18 years old
- the cardholder isn't a director controlling more than 5% of the issued share capital
- the waivable charge appeared on a statement no more than 75 days before its discovery
- the loss was discovered within 14 days of a request to cancel the card, where the transaction hasn't yet been shown on a statement

Act quickly to make a claim

In the event of a claim or any circumstances giving rise to the possibility of a claim the assured must immediately notify:

Bellwood Prestbury Limited

Honeybourne Place

Jessop Avenue

Cheltenham

GL50 3SH

United Kingdom

Email address: **BCLW@Bellwoodprestbury.com**

The period of waiver is 75 days prior to the discovery date of the loss by your company and 14 days after this date.

Once the claim has been accepted, Bellwood Prestbury Limited will send your business a cheque.

Travel Accident Insurance

onecard gives you and your cardholders added peace of mind. You don't have to do anything; the cover is applied automatically when the onecard is used to pay for the business travel costs.

For standard cardholders

Travel Accident Insurance cover of £25,000 on overseas business trips (for up to 90 days).

This covers the travelling cardholder and up to three colleagues or business associates (who are travelling with the cardholder) for accidental death or permanent total disablement. The cover goes up to £100,000 if the accident happens when travelling on paid-for passenger transport services or in a hire car.

Extra benefits for Gold Card* customers

Gold Card customers get additional wide-ranging travel insurance benefits, these include:

- **travel insurance** – for the cardholder and up to three colleagues
- **medical expenses cover** – up to £2,000,000
- **hospital benefit** – up to £750
- **personal liability cover** – up to £1,000,000
- **cancellation cover** – up to £3,000 if a trip has to be cancelled, curtailed or altered
- **personal injury cover** – up to £25,000 increasing to £250,000 whilst travelling on licensed public transport
- **personal belongings cover** – up to £1,200 per person and loss of money up to £500
- **emergency evacuation and/or repatriation** – if suitable medical treatment isn't available locally
- **travel and accommodation expenses** – up to £10,000
- **travel delay cover** – up to £300
- **24 hour travel assistance**

You'll find full details of what these policies include at rbs.co.uk/onecard.

*The Gold Card option is no longer offered to new cardholders.

Contacts



Call us

onecard helpline – **0370 010 1152**
or **+44 1268 508019** if you're outside the UK.
(Monday to Friday 8am – 5pm)
18001 0370 010 1152 for Relay UK.



Write to us

Royal Bank of Scotland **onecard**
Cards Customer Services
PO Box 5747,
Southend-on-Sea
SS1 9AJ



Go online

onecard website – rbs.co.uk/onecard
ClearSpend – rbs.co.uk/clearspend
Smart Data OnLine –
rbs.co.uk/business/cards/smart-data.html



Lost or Stolen Cards

0370 6000 459 or **+44 1268 500 813**
if you're outside the UK (24 hours).
18001 0370 6000 459 for Relay UK.



Fraud Referral (24 hours)

0800 161 5164 (free from UK landlines)
0345 300 4351 if calling from a mobile
+44 1268 502348 if you're outside the UK
18001 0800 161 5164 for Relay UK.



Chubb Travel Accident and

Travel Insurance Claims

0345 841 0059
(Monday to Friday 9am – 5pm)



Chubb Travel Assistance

(Gold Cardholders only)
+44 20 7173 7798
(calls outside the UK – 24 hours)



Corporate Liability Waiver Insurance

Bellwood Prestbury Limited
Honeybourne Place
Jessop Avenue
Cheltenham
GL50 3SH
United Kingdom
Email address: BCLW@Bellwoodprestbury.com



Mastercard Global Service Centre

Telephone: **0800 964 767** (in the UK)
or visit mastercard.co.uk

To get this guide in large print, audio or braille, call the helpline.

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

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Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

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