IMPORTANT INFORMATION

*If you applied for Bankline **on or after 27 August 2026** you will be on different version of Bankline for roles journeys. Therefore **some** of the steps provided on pages 6 & 7 won't apply to you.

Bankline housekeeping

A guide for administrative users

August 2026

Information Classification - Public

Royal Bank of Scotland

How to use this guide

As a Bankline administrative user, you can use this guide to complete a review of your Bankline profile. Doing this will help keep things secure and efficient.

We recommend you do this at least once a year or whenever your business needs change. You may also want to review your profile when you make any changes to your users.

The guide is split into four sections. This means you don't have to complete a full review at once, you can work through each section when you have time.

What you'll find in this guide

1. Managing your users	• How to manage your Bankline users. • Helping users access Bankline. • Removing someone from Bankline. • Keeping user information up to date.
2. Managing your accounts	• Checking the right accounts are registered. • How to make an account confidential.
3. Managing user access	• Reviewing your user access.* • How to stay secure when assigning access. • How to create new roles or remove* roles
4. Managing payment settings	• Bankline payment settings and how to apply them. • How to apply payment controls. • Using dual administration to protect your profile. • Creating a secure Bankline profile.

Reminder

- If you have dual administration switched on, you may need a second administrative user to accept changes before your tasks can be completed.
- They can do this by going to Admin then 'Requires additional approval'

1. Managing your users

How to manage your Bankline users

- To view or manage your users, go to Administration then 'Manage users' (profiles opened before 27th August 2026 profiles or 'users' (profiles opened on or after 27th August 2026) from the You can complete all actions in section one there by selecting 'Edit' by each section..
- Here, you can view all your Bankline users, their activity status, and details of the last time they logged in. This will also include Mobile app logins.

Handy tip!

- You can edit your display settings within 'Manage users' and amend the number of users you can view per page.

Helping users access Bankline

- You can view the activity status of all your users, this will help you understand if anyone needs support with access.
- Read this support article to better understand what different user statuses mean. You'll also find guidance here about what to do if a user is suspended or disabled from Bankline, or if they have issues with their activation code.

Removing someone from Bankline

- You should regularly consider if all your users still need access to Bankline.
- We recommend that you delete users from Bankline if they no longer work in your organisation or their role means they don't need Bankline..

How to delete a user:

- You can delete a user by selecting the 3 dots to the right of the user and choosing 'Delete user' and 'Yes, confirm request'.

If you have dual administration switched on, you may need a second administrative user to approve this too.

1. Managing your users (cont'd)

Keeping user information up to date

It's important to ensure your users' information is up to date and accurate. You can view user information by selecting a user.

- **We recommend you check that the following is correct:**
  - **Email address** – This is where activation codes are sent.
  - **Postal address** – This is where the PIN for their smartcard is sent and can be chosen as the address to send their smartcard to.
  - **A valid phone number** – We would only call you if we were concerned about any unusual activity. See page 9 for more security information.

- **Do you have any confidential accounts that users should have access to?**
  - You can give access to accounts marked as confidential by scrolling to the security section, select 'Edit' and choose 'Yes' to the question 'Do you want to give this user access to confidential accounts?'

- **If this user can approve payments, should there be a maximum approval amount?**

➢ Scroll down to the 'Payment approval limits' section and select 'edit', now choose 'yes' to the question Do you want to set a payment approval limit for this user?' Now enter an amount in the 'payment approval limit' box.

➢ If you want this limit, and certain other payment limits, to apply to transfers between your own accounts, then choose these now.

Handy tip

The changes you make may need smartcard approval.

You can approve all changes at once by navigating away from the approval screen after making a change.

Repeat this process for all users, then go to Administration then 'Authorise change'.

Section one is now complete.

You can move on to another section or come back another time to continue.

2. Managing your accounts

Checking the right accounts are registered

- You can use the ‘accounts’ section of Bankline to view all your registered accounts, register new accounts or remove any accounts no longer needed. Select ‘register accounts’ to make changes.
- From Administration then ‘edit account name and confidentiality’ you can give accounts an alias and mark them as confidential.
- Here are some resources that can help you understand a bit more about adding or removing accounts:

  How do I register a new account in Bankline?

  How do I deregister and remove an account from Bankline?

Making an account confidential

- Bankline lets you to mark accounts as confidential. You can also choose which users can view or access confidential accounts.

How to mark an account as confidential:

- Go to Administration then ‘Edit account name and confidentiality’. Choose the account you want to make confidential and the select ‘confidential’.
- Remember to nominate users who can access confidential accounts by going to Administration then ‘Manage users’, select the user, scroll to the security section, select ‘Edit’ and answer ‘Yes’ to the question ‘Do you want to give this user access to confidential accounts?’ Here’s some more information on how to mark an account as confidential.

You may also want to give an account a nickname to make it easier to identify. Use the ‘account alias’ box to do this. This support article provides more information on what's an account alias and how do I give an account an alias?.

Reminder

- If you have dual administration switched on, you may need a second administrative user to accept changes before your tasks can be completed.
- They can do this by going to Admin then ‘Requires additional approval’

Section two is now complete.

You can move on to another section or come back another time to continue.

3. Managing user access

Reviewing your user access – These steps are not applicable to profiles opened on or after 27th August 2026

- You can assign two different types of roles to users: ‘Master roles’ are our predefined roles, or you can create your own roles that become ‘Customer roles.’
- We recommend you regularly review your user access to ensure it's right.

How to review user access:

- Go to original Bankline the ‘Manage user’ from the ‘Administration’ menu, now ‘Print all roles/users’ at the bottom.
- This will produce a cross-reference PDF which lists all the roles on your profile, the permissions that are included, and which accounts are assigned to that role.
- After the list of roles, you’ll get a list of users. This shows which of the above roles they have assigned to them.

Remember: if a user has ‘view balances’ or ‘view transaction’ access this means they automatically have these account servicing permissions; ‘Stop cheques’ , ‘Order stationery’, they’ll also be able to ‘View and track account servicing requests’.

You won’t see these additional account servicing permissions listed as part of the roles.

You can also download our guide to master roles for more information.

How to stay secure when assigning roles

- It’s helpful to consider if your user access has been assigned as securely as possible.
- If you feel dual approval of payments doesn’t work in your organisation, consider giving users roles and permissions that will help keep things secure. For example, you can divide responsibility for raising and approving payments. This way, two users are still involved in making payments.
  - ‘Add’ / ‘Raise’ permissions mean users can raise payments.
  - ‘Authorise’ / ‘Approve’ permissions mean they can only approve payments raised by someone else.
- You may want to minimise the number of users that can raise and approve their own payments. This means you’ll replace the ‘authorise own’ / ‘approve own’ permissions with ‘authorise’ / ‘approve’ permissions.

3. Managing user access (cont'd)

How to remove or create new roles

- You may find that you need to create some new roles in Bankline, or that you have roles that are no longer needed.
- If you're creating new roles then this guide on how to create a new custom role should help. It gives a step-by-step instructions on how to create a roles.
- **Don't forget** – once you've created a role you need to assign it to a user! Have a read over this support article How do I assign a role to a user?

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How to delete roles that are not being used or needed: (not applicable to profiles opened on or after 27th August 2026)

- Go to Administration then 'Manage roles' then choose the role you no longer need.
- You can choose 'Delete role' at the bottom and then 'Confirm delete'.

If you have dual administration switched on, you may need a second administrative user to approve this in 'Requires additional approval' from the 'Administration' menu

Section three is now complete.

You can move on to another section or come back another time to continue.

4. Managing payment limits

Bankline payment settings and how to apply them

- Payment limits give you more control over the movement of money via Bankline This article will help you How do I set or change a payment limit for my organisation? You can also visit our dedicated Bankline security page to learn about using different Bankline settings to protect your organisation.
- You can set a limit by navigating to Administration then 'Manage payment limits'.
- Bankline has four payment security settings you can apply, and you can use as many of these as you like.

1. Total daily payment authorisation limit**:** This is maximum sum of all the payments you'll approve in one day across all your Bankline accounts. This includes payments with a future date. You may then want to set the limit slightly higher than you think you'll need, just in case.
2. 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.
3. Payments requiring dual approval**:** Consider at what point you'd rather have two people review a payment before it's fully approved. You may also want to discuss this with your team.
4. Transfers between accounts requiring multi-factor authentication**:** This payment limit means users will be asked to use a smartcard to approve transfers between your own accounts if it's above the amount you set here.

How to apply payment controls

- Setting payment controls is another way to apply extra security to Bankline.
- You can set payment controls by going to Administration then 'Manage payment preferences'.

Here are three controls you may want to consider:

1. Bulk lists dual controlled**:** this means you'll have two people reviewing requests to save, delete or change payee details saved in bulk lists.
2. Templates dual controlled**:** this means you'll have two people reviewing requests to save, delete or change payee details saved as templates.
3. Destination countries**:** This controls the countries you're able to send payments to. We recommend you remove any countries that are not needed.

4. Managing payment limits (cont'd)

Using dual administration to protect your profile

- Dual administration is a security measure that allows you to select which admin changes require two administrative users to approve. It helps you protect the way your Bankline profile is set up.
- You can turn dual administration on by navigating to Administration then 'Manage customer details' and select 'Dual administration settings'.

Handy tip!

– Where dual administration is on, we recommend you have at least three administrative users. This just means you have back-up if one isn't available.

– Take a look at What's dual administration for more information and support.

Creating a secure Bankline profile

Here are some helpful resources showing how to keep your Bankline profile secure:

Making bulk lists confidential

Payment limits on templates

What are Bankline alerts?

Security advice when running a confirmation of payee name check

Running a confirmation of payee check when adding a payee to a bulk list

Staying safe when using Bankline

- **Always** log in from 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 log in.
- To find out how to report suspected fraud and for more security guidance, please go to Royal Bank of Scotland Business – Security.

Section four is now complete.

If you worked through the guide in order, then your Bankline profile review is complete! Remember to complete any unfinished sections of this guide if you're yet to review them.

Registered address: