

Ways to bank

Eligibility: NatWest Business Banking is available to eligible customers, over 18 who have the right to be self employed in the UK. Fees may apply.	Bankline: Bankline is available to eligible NatWest business current account customers. Fees may apply.	Bankline for Communities: If you have a Community Bank account, have a minimum of 2 and up to 4 signatories and have an annual turnover less than £100,000 you may be eligible for Bankline for Communities. NatWest Community account is available to account holders over 18 who have the right to be self employed in the UK. To qualify for free banking at least one of the parties named in the application must be an existing NatWest personal or business banking customer and your community account's annual credit turnover is less than £100,000. Free banking is subject to status.	Bankline Mobile (NWB only): Bankline Mobile is available to NatWest business current account customers on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply.	Online Banking: Online Banking is available to NatWest business account customers. You can add up to 50 business accounts in Online Banking. Fees may apply.	Mobile Banking: Mobile App is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply.	Autopay: Security may be required. Subject to status and eligibility criteria. Fees apply. You must hold a business current account with NatWest, and you will need to agree to the Autopay Online terms and conditions.
Payment limits: Criteria apply.	Bankline: Unlimited – A limit can be added by the profile administrators.	Bankline for Communities: £50K	Bankline Mobile (NWB only): Unlimited – as set in Bankline by the administrators.	Online Banking: £50K or lower negotiated limit for faster payments, £20K for standing orders and international payments.	Mobile Banking: £50K or lower negotiated limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.	Autopay: As per limit agreed.

Area/Features	Digital platforms (all authenticated, they require registration and login)					
Payment types you can make and approve	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Faster payments	✓ (up to £1M)	✓ (up to the £50K profile limit)	✓ (up to £1M)	✓ (up to the £50K profile limit)	✓ (up to the £50K profile limit)	✗
CHAPS Payments	✓	✗	✓	✗	✗	✗
International payments	✓	✗	✓ (approve only)	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
BACS payments	✗	✗	✗	✗	✗	✓
Transfer between your accounts	✓	✓	✓	✓	✓	✗
Faster bulk payments	✓	✗	✗ (managed from Bankline)	✓ (up to 25 existing payees)	✗	✗

TOMORROW BEGINS TODAY



NatWest

Other payment features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✓	✓ (templates only)	✗ (managed from Bankline)	✗	✗	✓ (only bulk lists)
Set dual controlled bulk lists or templates	✓	✓ (templates dual controlled is mandatory and cannot be removed)	✗ (managed from Bankline)	✗	✗	✓
Manage payees and confirmation of payee checks	✓	✓	✓	✓	✓	✗
Links to Open Banking for Third Party Provider payments	✓	✓	✗ (managed from Bankline)	✗	✗	✗
Import payments	✓	✗	✗ (managed from Bankline)	✗	✗	✓
View and cancel standing orders and direct debits	✓	✓	✗ (managed from Bankline)	✓	✓	✗
Set up recurring payments (also known as Standing Orders)	✗ (chat to Cora to set up new standing orders)	✗ (chat to Cora to set up new standing orders)	✗	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
Diarise future-dated payments	✓	✓	✓	✓	✓	✓
Set your own payment limits and dual authorisation	✓	✗	✗ (managed from Bankline)	✗	✓ (to set up a lower limit)	✓
Collect Direct Debits	✓ (eligibility applies)	✗	✗	✗	✗	✓
Biometric approval – criteria apply	✗	✗	✓	✗	✓	✗

Account information and servicing features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (you must register them)	999 (you must register them)	999 (you can search them, but you can only see 75 on screen)	50	50	N/A
Register accounts from your other legal entities	✓	✗	✗ (managed from Bankline)	✗	✗	N/A
View account statements and transactions	✓	✓	✓	✓	✓ (view transactions only)	✗
See accounts from other banks via Open Banking	✗	✗	✓ (managed from Bankline)	✓	✓	✗

Account information and servicing features (cont'd)						
Account information and servicing features (cont'd)	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Stop cheques	✓	✓	✓	✓	✓	✗
Request cheque vouchers	✓	✓	✓	✗ (request them through WhatsApp)	✗ (request them through WhatsApp)	N/A
Export/print statements (CSV/PDF)	✓	✓	✗	✓	✗	N/A
Export account information for sets (CSV/BAIv2/SWIFT)	✓	✓	✗	✗	✗	N/A
Open additional accounts	✓	✓	✗ (managed from Bankline)	✗ (available via Cora)	✗ (available via Cora)	✗
Change address	✓	✓	✗ (managed from Bankline)	✓	✓ (available via Cora)	✗
Order stationery	✓	✓	✗ (managed from Bankline)	✓ (re-request only; 1st request needs to be via form)	✗	✗
Close accounts	✓	✓	✗ (managed from Bankline)	✗ (available via Cora)	✗ (available via Cora)	✗
Deposit cheque	✗	✗	✓ (up to £5,000 per cheque and up to £15,000 per day)	✗	✓ (up to £1,000 per cheque and up to £5,000 per day)	✗
Request transaction information	✓	✓	✗	✗ (available through Cora)	✗ (available through Cora)	✗
Access and permissions						
Access and permissions	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Give access to other users	✓	✓	✗ (managed from Bankline)	✓	✓	✓
Assign different privileges and account access to each user	✓	✓	✗ (managed from Bankline)	✗	✗	✓
Limit how much a user can authorise payments for	✓	✓	✗ (managed from Bankline)	✗	✗	✓
Turn on dual administration to control changes to the system preferences	✓	✓ (can't be removed)	✗	✗	✗	✓
Manage alerts (about activity or transactions)	✓	✓	✗ (managed from Bankline)	✓	✓	✗
Manage paperless statements	✗	✗	✗	✓	✗	✗