

Bankline

Enhanced online banking for non-personal customers

Our online banking service, Bankline, allows you to manage multiple business accounts, see all your transactions in real time and make secure domestic and international payments.

Your needs

To have greater visibility of your financial position whilst helping you streamline your cash management processes in a safe and secure way.

Our solution

Bankline allows customers to manage their cash flow across multiple bank accounts in both sterling and other currencies, make a wide range of payments and retrieve information and reports on their accounts on an end of day basis.

Benefits

- Real time balance & transaction reporting on up to 999 bank accounts (sterling & currency)
- Access to Domestic, International & Inter Account transfers
- Ability to segregate duties through roles and privileges

Considerations

- There is a fee to use Bankline, starting at £20 per month (please see the other side for full tariff costs)

Is Bankline right for you?

You might consider Bankline if you:



Need to report more than 50 bank accounts and/or currency accounts



Need to allocate individual user access, rights and privileges and need dual authorisation when making payments or administration changes



Need a daily payment limit which is over £50k

How it works

Enquiry

Our Digital Applications team can be contacted by telephone on 0345 030 3109. The team will discuss your digital banking requirements to understand which of our digital banking solutions best meets your needs



Application

Digital Applications will take all the relevant information to register for Bankline and will start your application on your behalf. You'll then receive a mandate to sign and return to us, so that we can complete your application



Fulfilment

Once your signed mandate is returned to us we'll order your smartcards, card readers and PINs.



Start using the Service

Once you've received your smartcards, card readers & PINs, you can log into the service and begin to set up Bankline to suit your Business.



NatWest

Working with you

Our Digital Applications team will work with you, giving you available options and making sure that your business has access to the right digital banking service, based on your needs.

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
	Standard International Transfer		£15
	Currency Payment to other NatWest Accounts		£15
	Euro - Worldwide		
	International Transfer**		£15
	Standard International Transfer		£0.45
	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.

Product Specifications

- **Payment limit per day:** Unlimited
- **Limit per Faster Payment:** £250k
- **Limit per CHAPS Payment:** Unlimited
- **Maximum account reporting capacity:** 999

Support on hand

Support is available through a dedicated website which includes guides and videos to help you get started and get the best out of Bankline.

For additional support, there are also Frequently Asked Questions within Bankline, as well as Helpdesk support via webchat and over the phone.

This document has been prepared by National Westminster Bank Plc or an affiliated entity ("NatWest") exclusively for internal consideration by the recipient (the "Recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by NatWest. NatWest and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. NatWest is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. NatWest will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does NatWest owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on NatWest for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. NatWest makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of NatWest as of the date given and are subject to change without notice. NatWest does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. NatWest accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to NatWest and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

National Westminster Bank Plc. Registered in England & Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA. National Westminster Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Royal Bank of Scotland plc. Registered in Scotland No. 90312. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Royal Bank of Scotland plc and National Westminster Bank Plc are authorised to act as agent for each other.