

# Bankline support guides:

## Customise your Bankline service



### In this guide

- Find out how to view and amend your customer details and dual administration settings.
- Learn how to set your preferences, such as password controls.
- Learn how to set other risk management controls and payment limits for your users.

Only Administrators can customise these settings. You'll find these functions under Administration > Customer Details in the left-hand menu.

As an Administrator, you can view some basic information about your Bankline account on the Customer Details page. These include your company name and address, payment preferences and payment limits. You can also check your dual administration settings and see how many customer accounts and users you have set up on Bankline.

### How to view and amend your customer details and dual administration settings

Under **Administration** in the left-hand menu, select **Customer details**. This displays an overview of your customer details, payment preferences and payment limits.

To amend your customer details:

- Click on the underlined heading **Customer details** in top panel. You can then amend your address, how often users have to change their password, the account identifier. The account identifier is the way your accounts are shown on Bankline. This can be the account name, account number and sort code, or an alias you set up (see **Manage accounts** and **Manage Account Sets** guide). To save any changes, click **Confirm**, then **Update**.
- You can see the number of customer accounts currently registered on Bankline.
- 'No of Customer Users' is the number of users your company has set up to use Bankline. 'Customer Services' lists the areas of Bankline your organisation can access. If any of these details are incorrect, please contact your Bankline Help Desk immediately.

Customer details			
Customer ID	1181177	Password expiry	In 28 days
Customer address	Q www.qweqweq waeqwe qweqwe WQ United Kingdom	Automated PIN Password reset	Yes Yes
		Account Identifier Dual Administration aliases	Sort code & account number OFF
		Customer payment details	Customer services
		BIC Sort code	Core services Third Party Provider consents Third Party Provider payments
No of Customer accounts 28			
No of Customer Users 5			
Payment preferences			
Payment diary size	30 days	Destination countries	Restricted GBP
Payments from bulk lists	Active	Currency display	Active
Bulk lists dual controlled	No	Import ad hoc bulk payments	Active
Payments from Templates	Active		
Templates dual controlled	No		
Edit debit account for payments from templates and bulk lists	No		
Standard Domestic Payments	Date payment to arrive can only be a working day		
Import processing	All payments cancelled (the whole file is cancelled) if an error is detected		
Import file amendment	Cancel any payments in error and process only valid payments (no amendments allowed)		
Changes to bulk lists & Templates require Smartcard	No		
Payment lists - default view	Standard		
Hold fully authorized payments	All payments	above GBP 250.00	
Smartcard authorization required for releasing held payments	Yes		
Payment limits			
Maximum payment amount	GBP 5,000.00		
Dual Authorisation threshold	GBP 250.00		
User payment authorisation limit check	Set & Dual authorisation		
IAT Smartcard trigger value	GBP 1,000.00		
Daily gross payment limit	GBP 25,000.00	Warning threshold	75 %
Maximum gross payment limit	GBP 50,000.00		



To amend your dual administration settings:

- Click on the underlined words **Dual Administration** in the top panel. Check the relevant radio button to turn Dual Administration on or off. Dual Administration provides an additional layer of security by requiring two Administrators to authorise changes to the system set-up. You can specify which changes need to be authorised by clicking on **Edit privileges subject to Dual Administration**.

To amend your automated PIN/Password reset settings:

- Click on the underlined heading **Customer details** in the top panel. Check the relevant radio button to turn Automated PIN/Password reset on or off. Automated PIN/Password reset allows users to order an activation code to their registered Bankline email address that they can then use to reset their PIN and Password. This will be particularly useful if you (as their local Customer Administrator) are not available to order this for them online, via the Manage Users screen. Please refer to the Automated PIN/Password Reset guide for more detailed information on how to use this facility.

Please refer to the **Automated PIN/Password Reset guide** for more detailed information on how to use this facility.

### Remember

Any amendments you make to customers' details, your dual administration settings or your automated PIN/Password reset setting will need Smartcard authorisation.



### Tip

**Dual Administration** is a security measure that allows you to specify which actions require the approval of two different users. It applies to all changes made within the **Administration** section as defined in the Dual Administration set-up.

Where **Dual Administration** is on, we recommend you have at least three Administrators, so that you have back-up if one Administrator is not available.

### Did you know?

**Password expiry** allows you to determine how often your users need to change their passwords. We recommend your users change their passwords and PINs at least every 28 days.

**Changing your address** in Bankline does not change the address we send your statements and chequebooks to. To update this, contact your Relationship Manager.

### Remember

Dual Administration applies to administration settings only. To control how your payments are managed within Bankline, including dual authorisation of payments you will need to set payment preferences and payment limits.

## How to set your payment preferences

Under **Administration** in the left-hand menu, select **Customer details**.

This displays an overview of your customer details, payment preferences and payment limits. To amend your payment preferences, click on the underlined heading **Payment preferences** in the middle panel.

From here you can set or edit the following:

- **Payment diary size** – how far in advance users can make payments.
- **Reschedule payments** – automatically reschedule imported payments that miss the cut-off time to the next working day.
- **Dual control of templates** – whether a second user needs to authorise a newly created or amended template before it can be used.
- **Standard domestic payments** – whether standard domestic payments should only be created to arrive at a beneficiary's bank on a working day. (This is the default setting.)
- **Destination of payments** – allowing users to make payments to all countries or only those you specify in the look-up function.
- **Currency display** – the default currency when viewing payment summaries within **Payments**.
- **Import processing** – the action we should take if we find errors in your imported payment file.
- **Edit debit account for payments from templates and bulk lists** – if this is set to 'yes' it will enable payments users to select a different debit account when making payments from a template or bulk list that has also been set up in this way. They will only be able to select from the range of debit accounts they have linked to their role. **Ad hoc bulk payments** – 'Active' means users with the 'import ad hoc bulk payments' privilege can import ad hoc bulk payments. These are bulk payments that do not reference a bulk list in Bankline. 'Suspended' means that this functionality will not be made available to any user. Please see the **Set up roles and privileges** and the **Set up users and give them roles** guides to learn more about how to allocate rights to users.
- **Changes to templates and bulk lists require Smartcard** – set this to 'yes' to make Smartcard authorisation mandatory for all users who create and edit templates and bulk lists or 'no' if you would prefer users manage templates and bulk lists without a Smartcard and reader. We recommend that you set this to yes.
- **Hold payments** – you can specify that individual payment types or all payments are 'held' after authorisation for release by a designated 'Payments Releaser'. You can also set a limit above which payments must be held. For example, if you want all CHAPS payments above £100,000 to be held after authorisation, check the CHAPS box and enter a limit of GBP100,000. You'll need to assign the Payment Releaser role to at least one user to release payments.
- **Payments release** – you can decide whether Smartcard authorisation is required to release payments.
- **Payments lists default view** – set this to 'Standard' or 'Expanded' to select the view you would like your users to see as default when viewing payment lists. Expanded views show see far more key information with the list.
- **Import file amendment** – the action we should take if you have selected the 'Allow file amendment/partial file' option.
- **Payments from bulk lists** – 'Active' means users can make payments from bulk lists, 'Suspended' means they cannot.
- **Bulk lists dual controlled** – whether a second user needs to authorise a newly created or amended bulk list before it can be used.
- **Payments from templates** – 'Active' means users can make payments from templates, 'Suspended' means they cannot.

When you have set your preferences press **Confirm**.

This displays the Confirmation screen. Your update has been saved and is awaiting authorisation.



### Tip

Administrators can also restrict users to making payments from pre-authorised templates only. This allows you to limit payment initiation and authorisation to beneficiaries whose details have been previously checked.

Please see the **Templates and bulk lists – set up and manage** guide for more information.

### Did you know?

The payment diary size determines how far you can forward-date your payments. For example, when set to 30, you can enter payments for execution up to 30 calendar days into the future. If set to zero, no payments can be entered for future processing.

### Did you know?

The introduction of Faster Payments means that it is now possible for some payments to be sent on non-working days. This will be switched off by default but you can change this by selecting Date payment to arrive can be any calendar day in **Standard Domestic Payments**

### Remember

If you intend to set up dual control for either bulk lists or templates, you must ensure you have at least one other user with privileges to check them. See ‘**Set up roles and privileges**’ and ‘**Set up users and give them roles**’ guides for more details.

## How to set your payment limits

These limits will provide you with additional security measures to help you control your payment processes and protect you from fraud. Limits you set here apply across the whole service, for all users.

Under **Administration** in the left-hand menu, select **Customer details**.

This displays an overview of your customer details, payment preferences and payment limits.

To amend your payment limits, press on the underlined heading **Payment limits** in the lower panel.

From here you can set the following:

- **Maximum payment amount** - the maximum amount for any single payment (for a Bulk payment this will be the total debit amount). If you haven't chosen an amount, the default setting for this will be 'No Limit'.
- **Dual authorisation threshold** – the limit above which two authorisers are required for payments. Any amount below this level can be authorised by a single individual. The default is no limit (ie no threshold) – so no payments will need dual authorisation until you change this.
- **IAT Smartcard trigger value** - the amount above which an Inter Account Transfer (IAT) needs Smartcard authorisation. This limit will apply to all users with authority to authorise IATs. The default is for transfers of £100,000 and over to require token authorisation, but you can change this up or down if you want to.
- **Daily gross payment limit** - the collective value of all payments that can be fully authorised in a single day. The default setting for this is 'No Limit' unless you already have a Maximum gross payment limit set by the Bank (see Note below\*). You can also set a Warning threshold which triggers a message to the user creating a payment when the selected percentage of your Daily gross limit is reached.
- **User payment authorisation limit check** - for payments that require dual authorisation, you can select to choose whether the check against an individual user's payment authorisation limit should apply at both the '1st and 2nd authorisation' step or at '2nd authorisation only'. This option provides flexibility to the payment authorisation process by allowing a larger pool of users to be available for the 1st authorise stage. The '**Set up users and give them roles**' guide explains how to set user payment authorisation limits.

When you have finished, click **Confirm**.

Payment limits		
Maximum payment amount	<b>GBP 5,000.00</b>	
Dual Authorisation threshold	<b>GBP 250.00</b>	
User payment authorisation limit check	<b>1st &amp; 2nd authorisation</b>	
IAT Smartcard trigger value	<b>GBP 1,000.00</b>	
Daily gross payment limit	<b>GBP 25,000.00</b>	Warning threshold 75 %
Maximum gross payment limit	<b>GBP 50,000.00</b>	

You will need to authenticate any changes you have made using your Smartcard. You can either do this immediately by clicking 'To do this now click here' or, if you want to do this later (perhaps with other changes you need to authenticate), select **Continue**.

The decision to use these limits is yours, but we strongly recommend you set amounts that match your business's needs.

\*Note: If your Bankline profile already has a 'Maximum gross payment limit' set by the Bank, you'll see this stated below the 'Daily gross payment limit' box. You'll not be able to set a Daily limit above this figure.

### Did you know?

The 'Maximum payment amount' option sets the maximum value of any one payment a user can send to a beneficiary at any one time. If no limit is specified, payments of any value can be made as long as funds are available. If a limit of zero is specified, no payments of any value can be made.

## Remember

The user payment authorisation limit (UPAL) check field gives you control over payments requiring dual authorisation. Once you have set up individual payment authorisation limits (see 'Set up users and give them roles' guide for more information), the check enables you to decide if those limits should be applied at both stages of the authorisation process – or just the second stage.

This gives you the flexibility to allow, for example, a larger pool of users to first authorise payments, and continue to restrict the amounts that can be authorised at the second stage of the process to a smaller number of users.

You could, for example:

a) allow some users to first authorise payments of any amount but not allow them to second authorise payments at all. To do this, you would set individual authorisation limits of £0 but apply the limit check to second authorisation only.

You could then:

b) designate key 'senior' payment authorisers by giving them high user payment limits, and with the limit check setting on second authorisation only. Because the limit check setting only applies to the second authorisation, they would only need to get involved at the final stage.

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