



Bankline support guides

Using Bankline with Open Banking Third Party Provider (TPP) Services

In this guide

- [Introduction to the TPP consent process](#)
- [Understanding Bankline roles](#)
- [For Bankline administrators – setting up users for Open Banking TPP Services](#)
- [Sharing account data with a TPP](#)
- [Managing account information consents](#)
- [Making a payment using a TPP](#)
- [Importing files of payments from a TPP](#)

Remember these tips to help keep your business safe when using Bankline.



We will **never** ask you your full PIN and password online, only three random digits from each are needed to log in.



We will **never** ask you for any details from your PIN and password, or any smartcard codes over the telephone.

1. Introduction to the TPP consent process

In this section

- Learn about Open Banking TPP Services and how the consent process works

Third Party Providers (TPPs) can provide a range of services, from showing all your balances in one place through to making payments.

To use a TPP you'll need to have the right privileges assigned to you. You'll then need to give your permission for each TPP you want to use in order to access your account information. This is called providing your consent.

There are three steps to providing consent:

1 Requesting consent

As a Bankline user, if you've been assigned the privileges to use Open Banking TPP Services, you'll need to give your permission to the TPP to approach NatWest. You'll do this on the TPP's website.

2 Authentication

You will be redirected to the NatWest website or mobile application so we can authenticate the request. You'll need to confirm your identity by using your Bankline login details.

3 Confirmation

Once we've verified your identity, you'll need to review exactly what information the TPP needs to be able to provide its service. You can then confirm NatWest to fulfil the request.

Make sure you know who you're dealing with

TPPs must be authorised by the **Financial Conduct Authority (FCA)** and they must appear on the FCA register before they can offer their services. You don't have to use TPPs at all, but if you do, it's very important to read their terms and conditions to understand exactly what they'll be accessing and how they'll use that information.

As with all online payments, be cautious. Make sure you know who you're dealing with and check that the site is secure and trustworthy. If in doubt, you can report fraud here: natwest.com/banklinesecurity.

2. Understanding Bankline roles

A Bankline role is a set of privileges that controls which functions a user can access. Roles are also specific to your business.

- **Customer roles** are created by users with the **Manage roles** privilege, normally a Bankline administrator.
- **Master roles** are created by us for your business's Bankline administrators to give access to users. A **Master role** can be the basis for a new **Customer role**.



Remember

To use Open Banking TPP Services you need a role that includes the correct TPP privileges. You also need access to Bankline accounts that have registered for that Open Banking Third Party Provider's Services.

- 4 Once you've selected the appropriate privileges, read and understood the message and ticked the checkbox, select **Save and go** to save changes and go to the next step.

When using Open Banking TPP Services, a user can only give consent or make payments from accounts contained in the role(s) that have the relevant TPP privileges.

 **Remember**

Assigning Third Party Provider privileges to a new role

- 2 This will open the **Create role** page.

Create role

Multi-Step Wizard

Step 1 of 3: Role Name

Role name:

Description:

☒ **Permissions**

☐ **Users**

☐ **Groups**

☐ **Devices and manage user Account Information controls**

☐ **Manage all user Account Information controls**

☐ **Administrators** ☐ **Administrators that manage other principals** ☐ **All other users with this role** ☐ **Provide controls to share data with third party providers.** [View help for further information.](#)

☐ **Share data with third parties, other users or devices.** [Third Party Provider controls.](#) [Go to Step 2 of 3.](#)

☐ **Reset all**

[Back](#)

For information on how to assign these roles to a user please see our 'Getting started: administrator's guide' (section 3.6) available at:

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4. Sharing your account data with a TPP

In this section

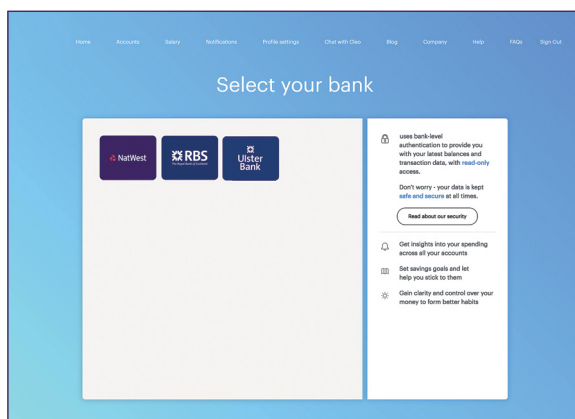
- Learn what's currently supported for sharing
- Learn how to share account data with a TPP
- Learn about the types of account information that you can share

What's currently supported?

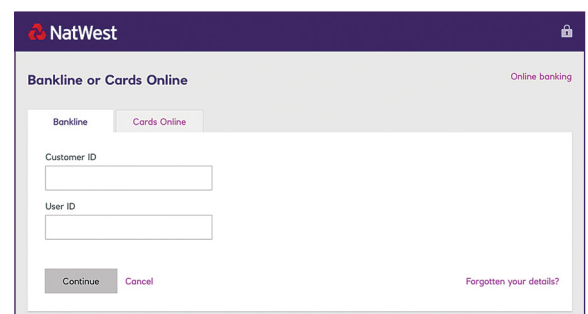
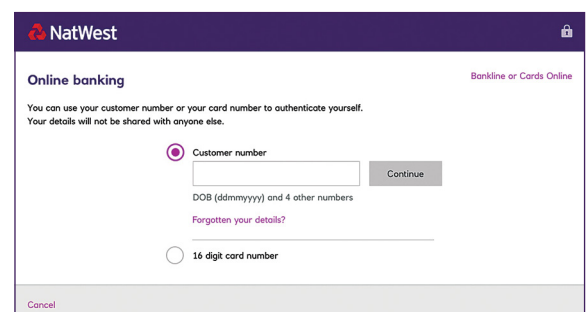
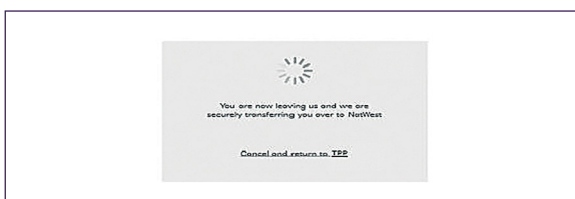
- You can share your payment enabled Domestic Current, Savings and Currency accounts, which are reported on your Bankline profile. Consents can last up to 90 days before they need to be renewed by repeating the process outlined below.
- TPPs may offer payment cards that you can link to one of your payment accounts. If you wish to use one of these payment cards the TPP will ask you to give your consent for them to check you have enough funds in your account before you make a transaction. You can do this using the "Create and manage own account information consents" TPP privilege in Bankline. Any consent that you have confirmed, including funds check requests, can be viewed online.
- Once you've given your consent to a TPP, they can request account data up to eight times a day. You can share historic data. If no dates are mentioned in the consent request then all available historic data will be able to be shared. This is currently up to seven years depending on how long the account has been open for.

How to share account information and provide consent

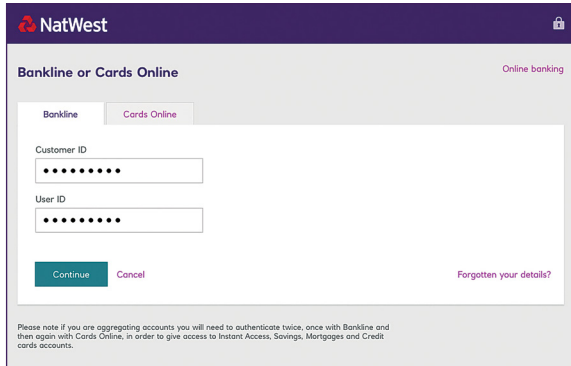
- 1 Decide on the service you need and choose which TPP you want to use. You can share data with more than one TPP using separate consent requests.
- 2 Once you've agreed a service with a TPP, you'll need to give them your consent to share your data with them. Select your bank from the available list.
- 4 You'll see the login page for personal Online Banking. Please select the 'Bankline / Cards Online' at the top right of the page, then click on Bankline Tab. If you are setting up your consent on a mobile device and have the Bankline mobile app then you'll be diverted to the app.



- 3 The TPP will then direct you to a dedicated NatWest website or mobile application (note mobile application will only appear if you have the Bankline mobile app installed on your Android or iOS device).

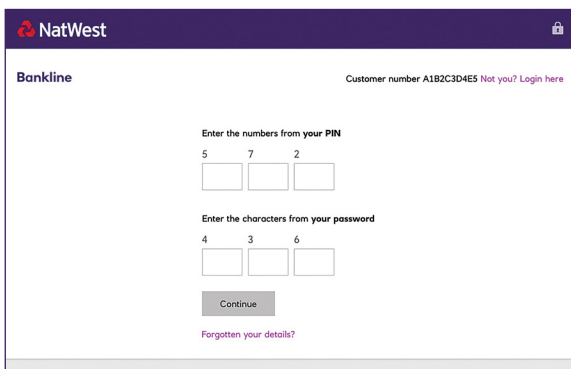


- 5 You'll need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID, example logon shown below. If you are directed to the Bankline mobile app you can choose to use biometric ID (Face or Fingerprint ID).

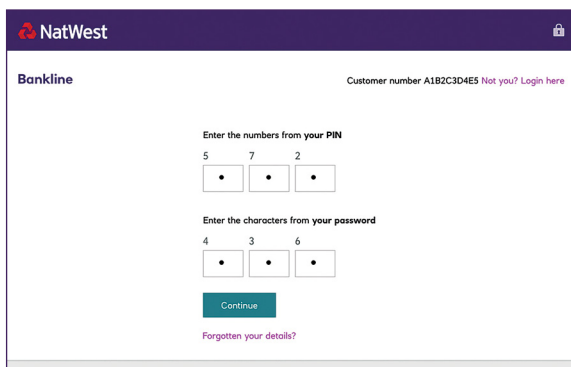


The screenshot shows the NatWest 'Bankline or Cards Online' login page. It has two tabs: 'Bankline' (selected) and 'Cards Online'. Under the 'Bankline' tab, there are input fields for 'Customer ID' and 'User ID', both masked with dots. Below these are 'Continue' and 'Cancel' buttons. A link 'Forgotten your details?' is on the right. A small note at the bottom states: 'Please note if you are aggregating accounts you will need to authenticate twice, once with Bankline and then again with Cards Online, in order to give access to Instant Access, Savings, Mortgages and Credit cards accounts.'

- 6 Enter the requested characters from your Bankline PIN and password.



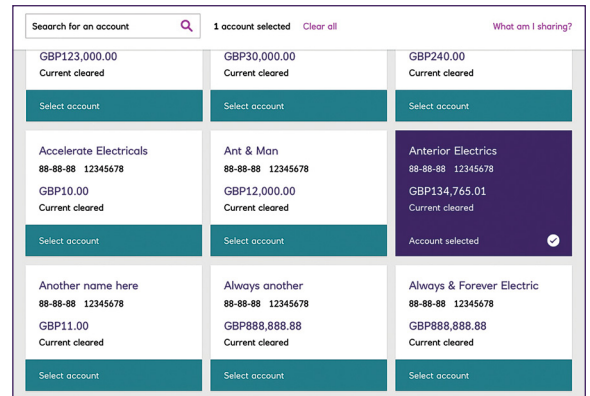
The screenshot shows the NatWest 'Bankline' screen with the customer number 'A182C3D4E5'. It prompts the user to 'Enter the numbers from your PIN' with three boxes containing '5', '7', and '2'. Below that, it prompts to 'Enter the characters from your password' with three boxes containing '4', '3', and '6'. There are 'Continue' and 'Forgotten your details?' links.



This is a second instance of the NatWest 'Bankline' screen, showing the same PIN and password entry fields as the previous one, with the same customer number and prompts.

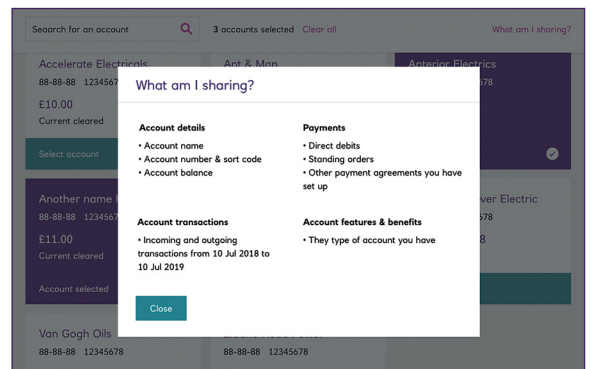
- 7 Once authenticated you can either select the required account(s) you want to share from those available in the drop down list or leave blank to see the list of all available accounts which can be shared.

Select each account you want to include. Once you've chosen all the accounts you want to share, select 'Confirm Access' to the selected accounts.



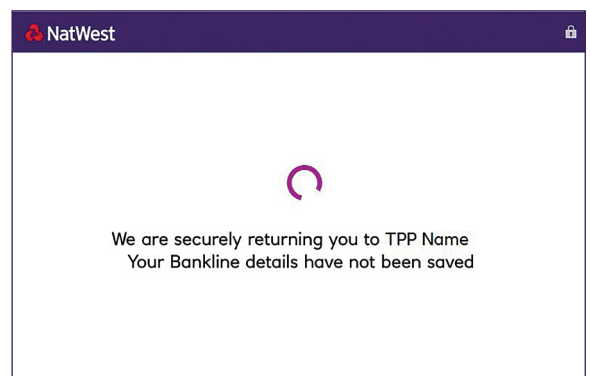
The screenshot shows the 'What am I sharing?' screen with a search bar and a list of accounts. The first column shows account balances (e.g., GBP123,000.00). The second column shows account names and numbers (e.g., 'Accelerate Electricals', '88-88-88 12345678'). The third column shows the account status (e.g., 'Current cleared'). Below each account is a 'Select account' button. The 'Ant & Man' account is selected, indicated by a checkmark.

- 8 You'll see the details of the access you're agreeing with the TPP. Check the details and confirm they're correct, then select 'Confirm access' for the number of accounts selected.



The screenshot shows the 'What am I sharing?' screen with a modal window displaying account details. The modal is titled 'What am I sharing?' and contains sections for 'Account details', 'Payments', 'Account transactions', and 'Account features & benefits'. The 'Account details' section lists 'Account name', 'Account number & sort code', and 'Account balance'. The 'Payments' section lists 'Direct debits', 'Standing orders', and 'Other payment agreements you have set up'. The 'Account transactions' section lists 'Incoming and outgoing transactions from 10 Jul 2018 to 10 Jul 2019'. The 'Account features & benefits' section lists 'They type of account you have'. A 'Close' button is at the bottom.

- 9 Once the agreement is successfully set up, you'll be redirected back to the TPP to continue with the service they're offering.



The screenshot shows the NatWest 'We are securely returning you to TPP Name' screen. It features a large circular arrow icon and the text 'We are securely returning you to TPP Name' and 'Your Bankline details have not been saved'.

What account information can be shared

We've set out all of the data that can be shared with a TPP below. However, the agreements you consent to will vary depending on the type of service being provided.

Your account details	
Account basic:	Any other name you use to refer to this account.
Account details:	Your account name, account number and sort code.
Balances:	Your account balance.

Your regular payments	
Beneficiaries basic:	Payee agreements you've set up.
Beneficiaries details:	Details of payee agreements you've set up.
Standing orders basic:	Your standing orders.
Standing order details:	Details of your standing orders.
Direct Debits:	Your Direct Debits.
Diarised Payments:	Your Diarised Payments.
Confirmation of Funds:	Funds check to confirm availability of funds ahead of a potential payment.

Your account transactions	
Transaction basic credits:	Your incoming transactions.
Transaction detailed credits:	Details of your incoming transactions.
Transaction basic debits:	Your outgoing transactions.
Transaction detailed debits:	Details of your outgoing transactions.

Your account features and benefits	
Products description:	The type of account you have.
	The fees, charges and interest you pay.
	The benefits, services, rewards and interest your account offers.

5. Managing account information consents

In this section

- Learn how to manage your consents

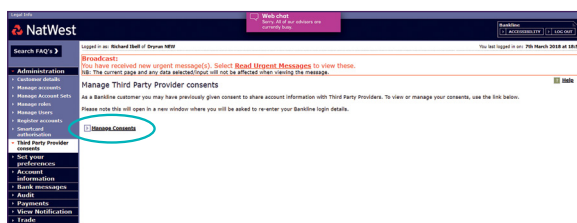
You can view or withdraw account information-sharing consents from within Bankline.

If you have the privilege 'Create and manage own account information consents' you can view and manage any account-sharing consents **you've set up yourself**.

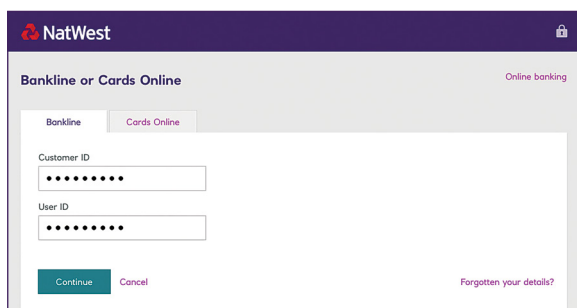
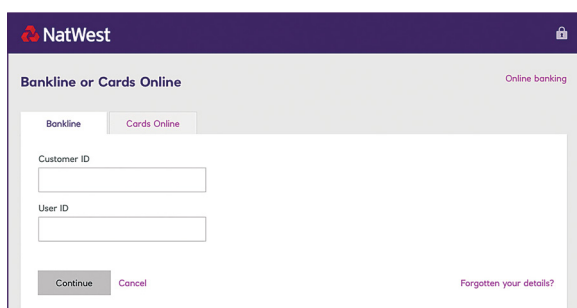
If you have the privilege 'Create and manage all consents' you can view and manage **all account information-sharing consents created on your Bankline profile**.

To view and manage account information consents

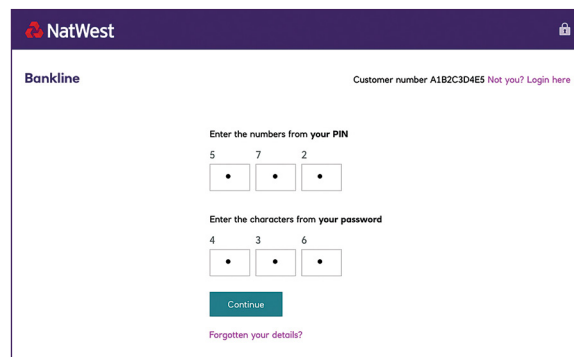
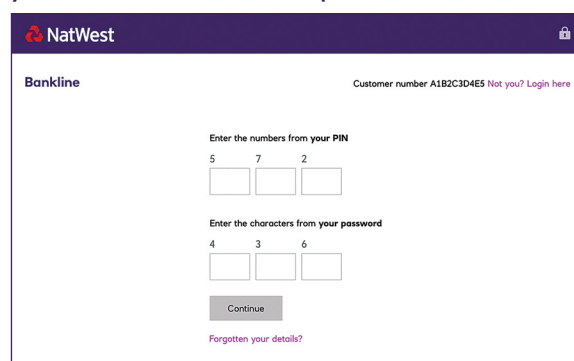
- From the Bankline Administration menu select **Third Party Provider consents**, then select the **Manage Consents** link.



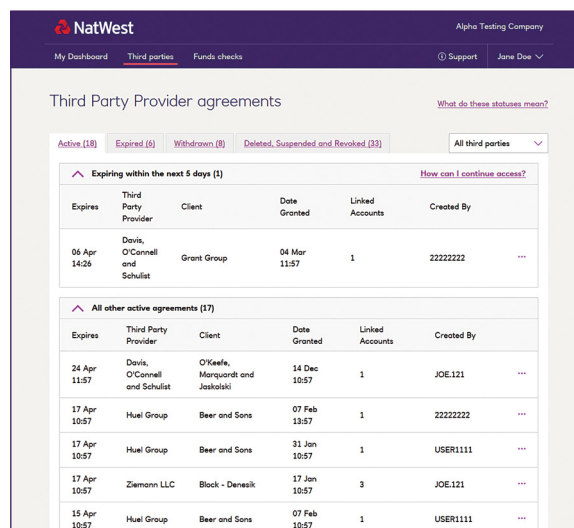
- A new window will open and you'll need to log in again using your Bankline credentials.



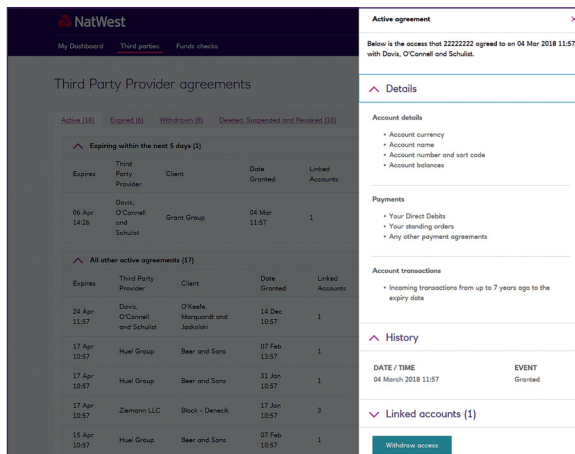
- Enter the requested characters from your Bankline PIN and password.



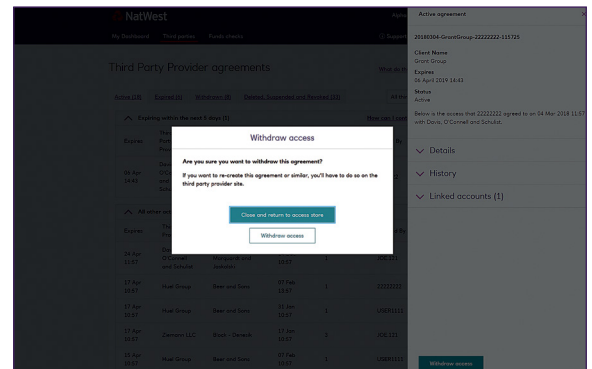
- You'll now see all active consents you have with TPPs.



- 5 Select a consent record to view more details. If you need to, you can withdraw the consent at any time by selecting 'Withdraw access'.



- 6 Once selected, confirm the withdrawal by selecting **Withdraw access** in the pop-up window.



Remember

Withdrawing consent means we'll no longer send data to the TPP, but it won't remove any data already shared with them.

Any other consents you have with the same TPP will remain active.

6. Making a payment using a TPP

In this section

- Learn which types of payments are currently supported
- Learn about making payments through a TPP

Currently supported

- You can make Immediate and Future dated Faster Payments, CHAPS, International Payments or transfer money between your registered Bankline sterling accounts.
- Some TPP's will require payments that can be completed entirely by one user and don't need additional confirmation. Others will allow confirmation to be completed later, in Bankline.
- All existing Bankline user permissions and confirmations will apply to payments made through a TPP.

How to make payments through a TPP and confirm them

We'll use an example of buying equipment from a supplier to show the process. We'll also assume the user has been correctly set up with the required privileges.

- 1 At the end of the purchase choose to pay from your bank account.

The screenshot shows a checkout page with the following sections:

- Contact and Delivery:** Includes email (louise.bouze@tpa.com), delivery address (Louise Bouze, 40, LONDON, N1 8XB), and a link to edit delivery information.
- Payment:** Shows the billing address (same as delivery), a link to edit, and payment options: Credit / Debit Card (selected), PayPal, and Visa.
- Card Details:** Fields for card number, cardholder's name, expiry date (MM / YYYY), and card verification code. There is a checkbox for "Remember my details".
- Your Shopping Cart:** Shows a single item: Samsung Xpress M2020, A4 and Legal Mono Laser Printer. Subtotal: £1,186.40. VAT: £233.28. Total: £1,399.68.
- Order Summary:** A table showing the breakdown of costs: SubTotal, VAT, and Total.

- 2 Select NatWest from the available options.

This screenshot shows the checkout page with the "Pay with your bank" option selected. It includes a section "Please select your bank below" with logos for NatWest and RBS. The shopping cart summary remains the same.

- 3 The TPP will redirect you to our dedicated site to provide consent and confirm the payment.

The screenshot shows a loading screen with a spinner and the text: "You are now leaving us and we are securely transferring you over to NatWest." Below the text is a link: [Cancel and return to TPP](#).

- 4 You'll see the login page for personal Online Banking. Please select 'Bankline / Cards Online' at the top right of the page, then click on the Bankline Tab.

The screenshot shows the NatWest Online banking login page. It has a header with the NatWest logo and a lock icon. The main content area says "Online banking" and "You can use your customer number or your card number to authenticate yourself. Your details will not be shared with anyone else." There are two input fields: "Customer number" (selected) and "16 digit card number". A "Continue" button is next to the "Customer number" field. A link "Forgotten your details?" is at the bottom right. A "Cancel" button is at the bottom left.

This screenshot shows the "Bankline or Cards Online" login page. It has tabs for "Bankline" (selected) and "Cards Online". The "Bankline" tab has fields for "Customer ID" and "User ID", both with masked input. A "Continue" button is at the bottom left, and a "Cancel" button is at the bottom right. A link "Forgotten your details?" is at the bottom right.

- 5 You'll then need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID.

This screenshot is similar to the previous one, but the "Customer ID" and "User ID" fields are now filled with masked characters (dots). The "Continue" button is highlighted in teal. A note at the bottom says: "Please note if you are aggregating accounts you will need to authenticate twice, once with Bankline and then again with Cards Online, in order to give access to Instant Access, Savings, Mortgages and Credit cards accounts."

6 Enter the requested characters from your Bankline PIN and password.

NatWest Bankline Customer number A182C3D4E5 Not you? Login here

Enter the numbers from your PIN

5 7 2

Enter the characters from your password

4 3 6

Continue

Forgotten your details?

Cancel

NatWest Bankline Customer number A182C3D4E5 Not you? Login here

Enter the numbers from your PIN

5 7 2

Enter the characters from your password

4 3 6

Continue

Forgotten your details?

Cancel

7 Select the debit account from those available in the drop down list.

NatWest Select account and review payment Balances last updated 14:23 UK Time

Please select account

- Another Account 12-34-56 4321785 Current cleared GBP8,888.88
- Lenmore Electrics & Logistics 00-11-22 987654342 Current cleared GBP44,162.67

Immediate payment example:

NatWest Select account and review payment Balances last updated 14:23 UK Time

Lenmore Electrics & Logistics 00-11-22 987654342 Current cleared GBP44,162.67

From Lenmore Electrics & Logistics 00-11-22 987654342

To Acme LTD 78-09-14 93824452

Amount GBP888.88

Payment date 11 April 2019

Payment type Single Immediate Faster Payment

Payment fee Same as Bankline tariff What's my tariff?

Your ref: G137 N005 O333 L297 Their ref: L898 O563 N941 G812

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 (UK time) on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

Schedule payment Cancel payment Why isn't my account available?

Future dated payment example:

NatWest Select account and review payment Balances last updated 14:23 UK Time

Lenmore Electrics & Logistics 00-11-22 987654342 Current cleared GBP44,162.67

From Lenmore Electrics & Logistics 00-11-22 987654342

To Acme LTD 78-09-14 93824452

Amount GBP888.88

Payment date 11 April 2019

Payment type Future Dated Faster Payment

Payment fee Same as Bankline tariff What's my tariff?

Your ref: G137 N005 O333 L297 Their ref: L898 O563 N941 G812

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 (UK time) on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

Schedule payment Cancel payment Why isn't my account available?

- 8 You may have supplied this debit account to the TPP before being passed to the bank. If it's a valid debit account, you'll see it displayed and you won't need to select an account.

Immediate payment example:

NatWest

Review payment

Balances last updated 14:23 UK Time

From	Lenmore Electrics & Logistics 00-11-22 98765432	GBP44,162.67 Current cleared
To	Acme LTD 78-09-14 93824452	
Payment amount	GBP16,589.00	
Payment date	11 April 2019	
Payment type	Single Immediate Faster Payment	
Payment fee	Same as Bankline tariff <small>What's my tariff?</small>	
Your ref:	G137 N005 Q333 L297	Their ref: L898 Q563 N941 G812

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 (UK time) on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

[Schedule payment](#) [Cancel payment](#)

Future dated payment example:

NatWest

Review payment

Balances last updated 14:23 UK Time

From	Lenmore Electrics & Logistics 00-11-22 98765432	GBP44,162.67 Current cleared
To	Acme LTD 78-09-14 93824452	
Payment amount	GBP16,589.00	
Payment date	11 April 2019	
Payment type	Future Dated Faster Payment	
Payment fee	Same as Bankline tariff <small>What's my tariff?</small>	
Your ref:	G137 N005 Q333 L297	Their ref: L898 Q563 N941 G812

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 (UK time) on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

[Schedule payment](#) [Cancel payment](#)

Check and confirm the payment details are correct from whichever the way the debit account was selected. We'll confirm the payment type and we'll also confirm that the cost will be the same as a payment made through Bankline. When you've checked the details, select 'Schedule payment' to proceed.

- 9 Use your smartcard to confirm the payment. You may be able to choose to Confirm later if the TPP supports that.

Payment must be confirmed now:

NatWest

Confirm payment

From	Lenmore Electrics & Logistics 00-11-22 98765432
To	Acme LTD 78-09-14 93824452
Payment amount	GBP16,589.00
Payment date	11 April 2019

Use your Bankline Smartcard and card reader for the final security step. [No Smartcard or reader?](#)

1. Enter the following code into your card reader:
0 0 9 8 4 4 8 2 7 5

2. Once validated, please enter the code the card reader displays as a response.

[Confirm payment](#) [Cancel payment](#)

Payment confirmation can happen now or later in Bankline:

NatWest

Confirm payment

From	Lenmore Electrics & Logistics 00-11-22 98765432
To	Acme LTD 78-09-14 93824452
Payment amount	GBP16,589.00
Payment date	11 April 2019

Use your Bankline Smartcard and card reader for the final security step. [No Smartcard or reader?](#)

1. Enter the following code into your card reader:
0 0 9 8 4 4 8 2 7 5

2. Once validated, please enter the code the card reader displays as a response.

[Confirm payment](#) [Confirm later](#) [Cancel payment](#)

- 10 You will be redirected back to the supplier.

NatWest

We are securely returning you to TPP Name
Your Bankline details have not been saved

7. Making Payments by importing files using a TPP

In this section

- Learn how you can import files to make a number of Payments.
- Learn what file formats can be imported.

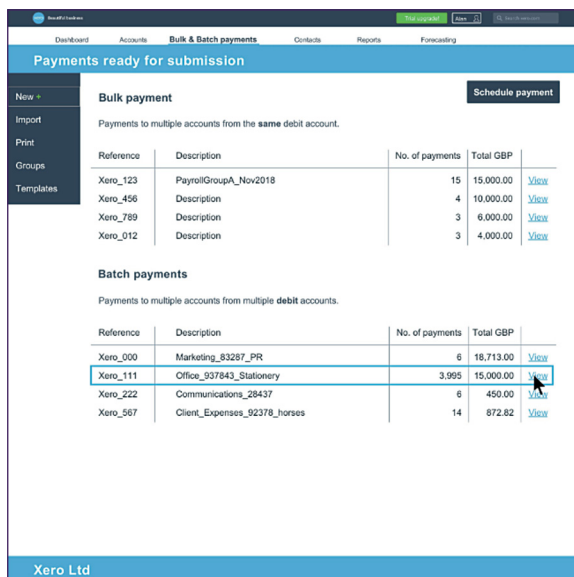
Currently supported via Open Banking TPP Services

- You can use a TPP to submit a file of payments that will be processed, provided you have the correct Open Banking privileges in place.
- The file has the correct content to be processed otherwise it will be rejected.
- You can import a file via a TPP, provided that the file is formatted as one of the following:
 - ‘Bankline CSV’
 - ‘XML’
 - ‘SWIFT MT101’
 - ‘SWIFT MT103’
 - ‘BACSTEL’
- You can make Bulk Faster payments to multiple accounts from the same debit account, this is called a Bulk Payment. All existing Bankline user permissions and authorisations will apply to payments made through a TPP.
- You can make all Faster, CHAPS, International and IAT payments from multiple debit accounts, this is called a Batch Payment. All existing Bankline user permissions and authorisations will apply to payments made through a TPP.

How to import payments through a TPP

We'll use an example of importing a file to pay for office stationery to show the process. We'll also assume the user has been correctly set up with the required privileges.

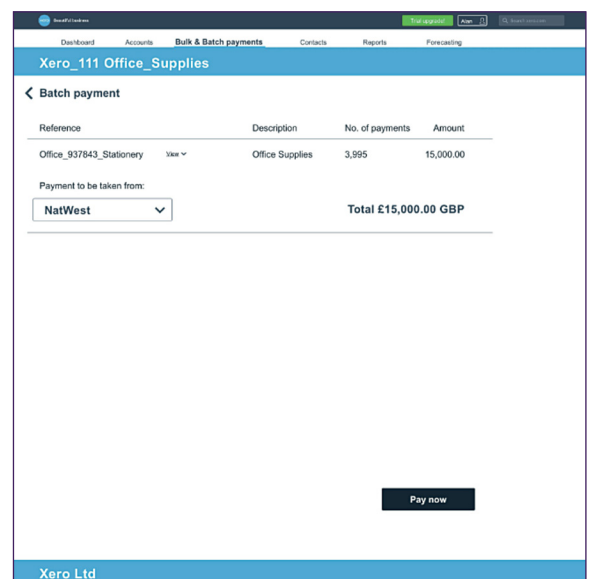
- 1 Select the file you want to import via the TPP, ensuring it is in the correct format and has the correct content (example shown below of a TPP screen).



Reference	Description	No. of payments	Total GBP
Xero_123	PayrollGroupA_Nov2018	15	15,000.00
Xero_456	Description	4	10,000.00
Xero_789	Description	3	6,000.00
Xero_012	Description	3	4,000.00

Reference	Description	No. of payments	Total GBP
Xero_000	Marketing_83267_PR	6	18,713.00
Xero_111	Office_937843_Stationery	3,995	15,000.00
Xero_222	Communications_28437	6	450.00
Xero_567	Client_Expenses_92378_horses	14	872.82

- 2 Ensure you have selected the correct file to be imported and then select **Pay now** (example shown below of a TPP screen).

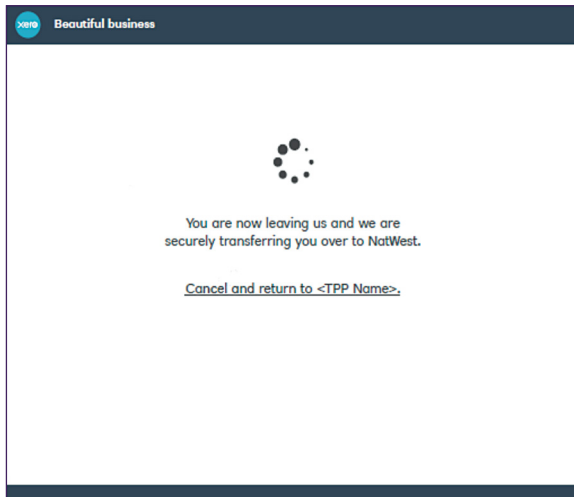


Reference	Description	No. of payments	Amount
Office_937843_Stationery	Office Supplies	3,995	15,000.00

Payment to be taken from: **NatWest**

Total £15,000.00 GBP

- 3 The TPP will redirect you to our dedicated site to provide consent and authorise the payment.



- 5 You'll then need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID.

- 4 You'll see the login page for personal Online Banking. Please select **Bankline/ Cards Online** at the top right of the page, then click on the Bankline Tab.

- 6 Enter the requested characters from your Bankline PIN and password.

- 7 You will be presented with the following screen when the checking of the file has been successful. You can then review the payment file being imported and proceed by selecting **Import payments**.

The screenshot shows the 'Review payment file' screen in the NatWest interface. At the top, there is a green checkmark icon and the text: 'This is a valid file format' followed by '5 June 2019 08:15 UK Time'. Below this, a table displays file details:

Received from	TPP name
File name	Office_937843_Stationery (5mb)
Number of payments in file	3995

Below the table, a message states: 'The file has passed initial checks. Please note, no payments have been processed yet. To complete this payment, a suitably permissioned user needs to authorise it in Bankline. We'll return you to <TPP name> while we process this file.' At the bottom, there are two buttons: 'Import payment file' (green) and 'Cancel' (red). The footer contains links for 'Legal information', 'Accessibility', 'T&Cs', 'FAQs', 'More about NatWest', 'Privacy & Cookies', and '© 2019 NatWest'.

If the file has errors with content or is in the incorrect file type when checked a screen advising the error will be shown. You then select **Return to TPP**.

The screenshot shows the 'Review payment file' screen in the NatWest interface with an error message. At the top, there is a red warning icon and the text: 'We're sorry, we can't import this file. Please return to your third party provider to re-upload the file in a valid format (CSV)'. Below this, a table displays the same file details as in the previous screenshot:

Received from	TPP name
File name	Office_937843_Stationery (5mb)
Number of payments in file	3995

Below the table, there is a single button: 'Return to TPP' (green). The footer contains links for 'Legal information', 'Accessibility', 'T&Cs', 'FAQs', 'More about NatWest', 'Privacy & Cookies', and '© 2019 NatWest'.

- 8 You will be then redirected back to the TPP.

The screenshot shows a redirect screen in the NatWest interface. At the top, there is the NatWest logo and a lock icon. In the center, there is a circular arrow icon and the text: 'We are securely returning you to <tpv name>. Your Bankline details have not been saved'. At the bottom, there is a footer with links for 'Legal information', 'Accessibility', 'T&Cs', 'FAQs', 'More about NatWest', 'Privacy & Cookies', and '© 2019 NatWest'.