

# Getting started on Bankline: administrator's guide

This guide explains what happens next, and what  
you need to do to start using Bankline as an administrator



NatWest

# Your role as an administrator

## Administrator Duties

As an administrator, you will be responsible for most of the support functions for your users. This includes:

### User Management

- Create, edit, suspend and delete users
- Re-activate a user who has been disabled after entering their PIN or password incorrectly
- Order a new activation code when a user has forgotten their password
- Specify how often users must change their password
- Manage roles - Control accounts and functions to which users have access

### Account Control

- Set up dual administration and dual authorisation
- Choose which of your accounts users can access in Bankline
- Add or remove accounts from view
- Mark accounts as confidential so only authorised users can access them
- Set and make changes to payment limits

We suggest that you have more than one administrator set up to look after these activities. If you are using dual administration, set up no less than three administrators.

# What happens now?

To get started you will need to have received the following items; to learn more about these and how and when you will receive them please see the descriptions below. **When you have received everything, you will need to log into Bankline no later than 21 days after your Customer ID and User ID email was received.**

## Getting Started Checklist

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### Email containing your Customer ID and User ID

This will arrive the same day as your welcome email. Your company will have the same Customer ID for all users but User IDs are specific to each user of Bankline. You will use this to log into Bankline going forward.

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### User Smartcard

This will arrive within **7-10 working days** and will be sent to your main address for the attention of the user that you first gave when signing up to Bankline.

This should only be used by the user whose name is on the card. Smartcards are used to authorise certain changes and payments on Bankline.

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### Letter containing your Smartcard PIN

This will arrive within **7-10 working days** and will be sent to the card users address on Bankline addressed to them. It is 4-6 digits and to reveal the PIN simply peel off the panel and place the panel on top of a white background. The PIN is on the panel not the letter. Smartcard PINs are unique to each card; you will have to change the PIN before you start using Bankline.

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### Bankline Smartcard Reader

This will arrive within **7-10 working days** and will be sent to your main address for the attention of the user that you first gave when signing up to Bankline.

Your card readers are universal and can be used by any of your Bankline users. Once you are set up on Bankline it is worth while ordering a spare card reader so you always have one to hand. Instructions on how to do this can be found in section 4.3.

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### Letter containing your Activation Code

This will arrive within **7-10 working days** and will be sent to the user's address on Bankline, addressed to them. It is 10 digits and to reveal the code peel off the panel at the back of the letter and scratch the surface to reveal a grey panel. Place this panel onto a white background to see the code. You will only need to use this code once to set up Bankline.

# Next Steps

Now that you have received all of the items on the 'Getting Started Checklist' you will need to activate your Bankline Smartcard.

## 1. First you will need to change the PIN for your Smartcard

### To do this:

You will need your Smartcard, Smartcard Reader and Smartcard PIN letter (pin on the back of the peeled off panel)

Put your Smartcard firmly into the Smartcard Reader, chip first and facing upwards

1. Press the 'ON/OFF' button, the Smartcard Reader will now ask you to enter your PIN
2. Enter the 4-6 digit PIN on the letter with the card holders name on it and press green 'OK' button
3. Provided that the PIN has been entered correctly, the reader will now prompt you to enter a 'NEW PIN' that you want to use going forward, this should be memorable, different from the PIN supplied and 4 digits long

**Tip:** You are also required to set up a PIN for logging into Bankline as well as your Smartcard PIN and these can be the same if required: To do this your PIN cannot be ascending or descending order or contain more than two consecutive numbers

4. Re-enter the new PIN once the 'REPEAT PIN' message has appeared on the display
5. Then select the green 'OK' button to confirm
6. On acceptance of the new PIN, the reader will display 'PIN CHANGED' or 'press sign or info' this means that your card is now active

If it reads 'ERROR' or 'NEW PIN NOT ACCEPTED' please try the process again

### 1.1 Authorising Changes with Your Smartcard and Reader

Your card is used to authorise certain changes and payments on Bankline, you may need to authorise changes during set up.

#### Using a Smartcard Reader to authorise changes:

1. Click Administration on the left hand side, select Smartcard Authorisation
2. Tick the box next to role to be authorised and click Authorise Selected
3. You will be prompted to perform Token Authorisation to complete the action, this means using your Smartcard Reader

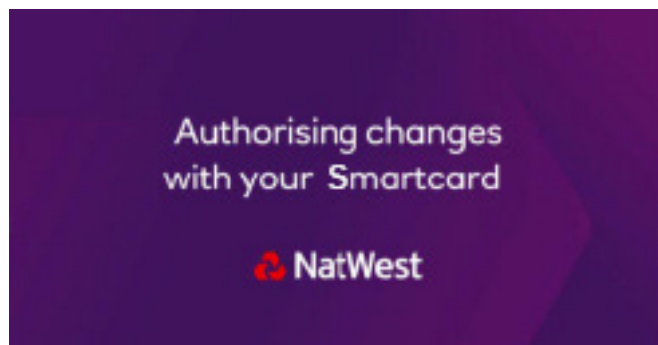
#### When prompted, Bankline will display a Challenge code. Here is how you use it in your Smartcard Reader:

4. Put the Smartcard in the Smartcard Reader and turn Smartcard Reader on
5. Press 'SIGN' and enter the challenge code from Bankline
6. Press 'OK'
7. Enter your PIN and press 'OK'
8. The Smartcard Reader will generate a display 10-digit password, which you enter onto Bankline in the space it provides
9. Click Go
10. Click Continue



**If you have dual administration another administrator must log on to Bankline and follow the steps below:**

11. Click Administration
12. Click Authorise Change
13. Click changes underlined in the Details field
14. Click Accept Changes
15. If prompted with a challenge code, repeat steps 4-10



Alternatively there is a video on the Bankline Support Centre on 'Authorising changes with your Smartcard'

## **2. Logging into Bankline for the First Time**

Once you have activated your Smartcard you can now log into the Bankline website for the first time.

**Always log into Bankline by typing in the full web address [www.natwest.com/bankline](http://www.natwest.com/bankline) do not save this as a link or a favourite. We recommend doing this to ensure you are always on the most up to date version of Bankline and avoid fraudulent sites.**

### **To Log into Bankline:**

You will need your Bankline Customer ID and User ID email and 10 digit activation code letter (code on the grey panel)

1. Go to [www.natwest.com/bankline](http://www.natwest.com/bankline) and click Log in at the top right hand corner
2. Enter the Customer ID and User ID you received by email and then enter your Activation Code. This is a 10 digit number
3. Now you need to create your own PIN and password

**PIN must be:** 4 digits long with no more than two consecutive numbers. Numbers cannot be in an ascending / descending sequence

**Password must be:** 6-20 alphanumeric characters. (It will not be case sensitive)

**You will need to change this every 28 days but you can amend this frequency once logged into Bankline**

4. Click Confirm

Please destroy your Activation Code. From here on in, we will ask you for your Customer ID and User ID and random characters from your PIN and password

**When you first log in, you will be able to view account information but won't have access to payments.**

**This is because although you are an 'Administrator' you need to assign the 'privileges' that you require on Bankline (only Administrators can set up and manage roles).**

# Setting up Bankline

## 3. Dual Administration

**Please note:** If you have chosen to have Dual Administration when you were set up on Bankline you will need two active administrators to make any changes. You can check this by clicking Administration at the top of the left hand side menu and in the top Customer Details box you will see your dual administration settings in the middle. If you want to turn this off you will need two active administrators to do this, for more information on this please see section 5.

However we recommend for security that you keep Dual Administration on Bankline.

### 3.1. Checking Your Accounts/ Adding Additional Accounts

To save you time in the future we recommend checking the accounts on your profile first as you assign these to the roles you create for your users - going forward any new accounts are automatically updated onto your master roles.

#### To check your accounts

1. Click Administration on the left hand side, select Manage accounts
2. You will now be able to see the accounts available on Bankline

#### To add new accounts:

3. Click Administration on the left hand side, select Register accounts
4. On the page, click on Register additional accounts
5. Choose Sterling (and certain currency) accounts, International accounts or, if shown, External accounts
6. Check the box next to the accounts you want to register, and then click Register additional accounts
7. Check the details on the confirmation screen and click Confirm

**Tip:** if the account is owned by your company but does not appear in the list, click 'register accounts not on list' enter the details but do not tick 3rd party. This will take 24 hours for the Bankline registration to process

For third-party accounts\*, please visit the Bankline Support Centre to view the PDF 3rd party guide for instructions to help you to complete the paperwork required.

\*A third party account is one that has different ownership from your main account, for example, a subsidiary company

**When adding on an RBS account you can make a payment immediately but to view all account information e.g. balances or statements this takes overnight to update.**

### 3.2. Setting Your Privileges to Use Bankline

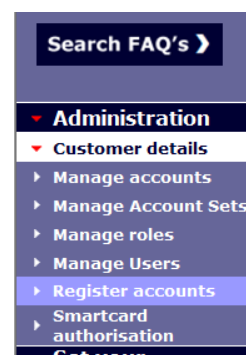
Rather than allocate each privilege separately, you can group them together as a role. For example, you may want to set some users up to key payments and others to authorise payments. You can do this quickly and easily using roles, with each user's access permissions determined by the role(s) they are linked to.

**You have two options with roles on Bankline; you can either pick a 'Master Role' on Bankline or create a 'Custom Role'. 'Custom Roles' are best used if you want to have full access to everything or want to build a specific role for one of your users although it may be quicker to customise an existing Master Role.**

**If you require more users on Bankline and would like to do this first, please refer to section 4 for how to do this.**

### 3.3 Master Roles Available on Bankline

Please check the list below to see if a master role already exists that fits your requirements. **Most Frequently used roles in bold.**



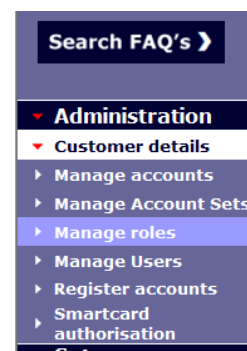
Role	Description
<b>Superuser</b>	<b>Gives all the account information privileges (such as view account balances and transactions) and all administration privileges except setting payment limits and preferences.</b>
<b>Superuser payments</b>	<b>Gives users all payment privileges – to key, import and authorise all payment types, including bulk and template payment privileges. But it does not allow users to authorise their own CHAPs, Immediate and Next Day payments.</b>
Superuser FD & IATS	Gives users all payment privileges - to key, import and authorise all forward-dated Standard Domestic Payments and Inter-Account Transfers (IAT's).
Administrator	Gives all privileges for Administration.
Auditor	Allows users to view audit records and privileges report.
<b>Account Operator</b>	<b>Gives users the ability to manage accounts and account sets, including the ability to register accounts, together with all privileges relating to viewing balances, transactions and vouchers.</b>
Balance Operator	Allows users to view account balances only.
Key Standard Payments	Includes the privileges which allow users to enter and import all standard domestic payment types (Immediate, Next-Day, Future-Dated) and IATs. Includes all bulk list and payment privileges except for making payments from confidential bulk lists.
Auth FD & IATS	Allows users to authorise forward-dated Standard Domestic Payments and Inter-Account Transfers (IAT's).
Key & Auth FD & IAT	Includes the privileges to key, import and authorise forward-dated payments and Inter-Account Transfers (IAT's).
Key All Payments	Gives privileges to key, import and edit all types of payments, including template and bulk payments (except confidential bulk lists). Also allows the user to view payment summaries.
Auth All Payments	Gives privileges to authorise and check payments of other users. But does not allow users to authorise their own payments.
<b>Key &amp; Auth All Payments</b>	<b>Gives all privileges for keying importing and authorising payments including allowing users to authorise some payments they have keyed themselves (but not their own CHAPs, Immediate, Next Day payments or confidential bulk payments).</b>
Release Payments	Gives privileges to release both keyed and imported files of payments. You will need to set up at least one user to Release Payments if you have customised your service so that some or all payments are 'held' after authorisation.

### 3.4 Viewing and Customising a Master Role

You can use master roles exactly as they are, or tailor them for users, which will be quicker than creating a custom role from scratch. You can adapt an existing master role and then save it as a custom role (for example, where you require all the functions of the master role but want to restrict the accounts assigned to it).

#### To view and customise a master role:

1. Click Administration on the left hand side, select Manage roles to bring up a list of all the master roles
2. To open a master role, click on the name
3. You can now see all the privileges assigned to this role. These are grouped by type. Although you can't change a master role, you can use one as a template to create a new role. To do this, enter a new name in the Role name box above, then check or uncheck the boxes next to the privileges to customise the role to your needs
4. To display privileges from other sections, use the drop-down menu in the lower panel - first select the section, then click Save & Go to see the list of privileges
5. When you have finished editing the privileges click Continue
6. You now need to choose which accounts you want to link to the new role. When you have done this, click Continue
7. Check the details on the confirmation page and click Confirm changes



### 3.5 Creating a Custom Role

To create a custom role:

1. Click Administration on the left hand side, select Manage roles
2. This brings up a list of all the master roles. To create a new role click on Create Role
3. Enter a name and a description. If you are creating several roles, you might want to identify them by including a location, for example, – ‘Manchester Ops’. Select the privileges you want to include. To display privileges from other sections, use the drop-down menu in the lower panel – first select the section, then click Save & Go to see the list of privileges

Save & Add / Display other types of Privileges: Administration ▾ Save & go

▸ [Reset all](#)

◀ [Back](#)

If you want to have full access simply go through each type and select all of the privileges available

4. When you have finished adding privileges click Continue
5. If you have selected any privileges that need to be linked to accounts, you will now be asked to choose which accounts you want to assign to the role - if not, you will automatically skip this screen
6. When you have chosen the accounts, click Continue
7. Check the details on the confirmation page and click Confirm new role

### 3.6 Assigning Roles to Users

To assign roles to users:

1. Click Administration on the left hand side, select Manage Users
- Users who aren't administrators won't see these options.
2. Next, select the User ID of the person you want to assign the role to.
  3. Then select edit roles/Smartcard or edit roles

**Tip:** you can also edit their payment limits at this point near the bottom of the screen

4. The role type is in the right-hand column if you have created a custom role they will show here. Choose all the roles you want to apply to the user and click Continue

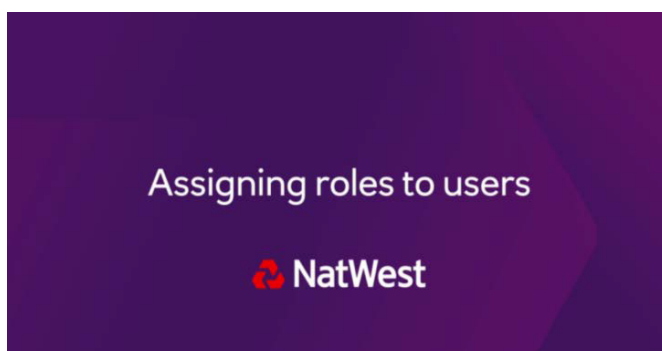
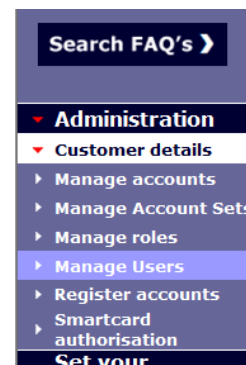
5. Click Confirm Changes

You might need to use your Smartcard to confirm the changes

Some roles are marked with a padlock symbol. If you give a user one of these roles, an Administrator will need to authorise the change using a Smartcard and reader. Any users with these privileges assigned to them will be issued with a Smartcard and reader if they do not already have one.

**Users must logout of Bankline to effect changes to user roles.**

**Smartcards and Smartcard Readers:** If you assign a user a keying role they will receive a Smartcard and Smartcard Reader if they don't already have one this is not for authorising payments. There is no additional cost for any Smartcards and Readers issued to your company and these take 7-10 days to arrive.



Alternatively there is a video on the Bankline Support Centre on 'Assigning roles to users'

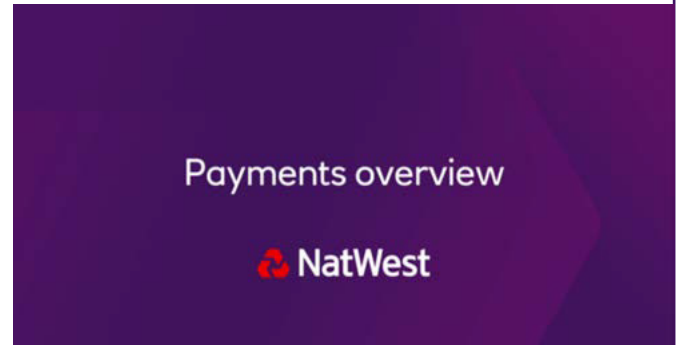
### 3.7 Audit

We recommend setting someone up to audit your Bankline profile. To do this simply add on the user you would like to be the auditor and assign them the 'Auditor' Master Role see section 3.6 for how to do this. They can then view your Bankline activity via 'Audit'. Please see section 2 of the Bankline Terms & Conditions for more information.

## At this point you are now ready to make payments on Bankline

Please visit the Bankline Support Centre for future support when using Bankline, where you can view PDFs, videos and sign up for training calls with our experienced advisors.

[www.natwest.com/bankline](http://www.natwest.com/bankline)



Alternatively there is a 'Payments overview' video on the Bankline Support Centre

# Creating/ Maintaining Additional Users

## 4. Add New Users

To add new users to Bankline:

1. Click Administration
2. Click Manage Users
3. Click Create User
4. Enter user's details
5. Click Continue
6. Click the Role of that user. See recommended roles in Section 3.3
7. Click Continue
8. Click Continue on Order details (tick the box for Smartcard Reader if required)
9. Click Confirm Bankline will email an activation code to the new user
10. Click Continue
11. Click Confirm New User

A role marked with a 'padlock' will need authorisation using your Smartcard Reader, please see section 1.1 for how to do this.

### 4.1 Helping new users

Tell the new user the Customer ID and user ID you have created for them and that they will get an email with their activation code

You can reset their password/PIN if they forget them.

We send Smartcards, readers and PINs separately to keep your details safe. You should receive them within 7-10 days of ordering.

### 4.2 Resetting Passwords

There are two options:

#### Option 1

The Bankline Administrator can order a user a new activation code by:

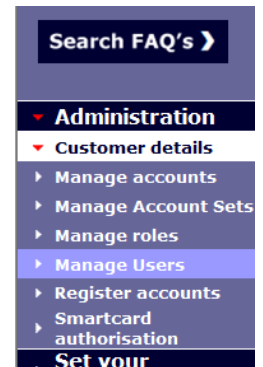
1. Click Administration
2. Click Manage Users
3. Click the relevant User ID
4. Click Re-instate User (to re-activate the current PIN and password), or Click Order

New Activation Code (if the User has forgotten their PIN and password) and Bankline will email a new Activation Code to the User  
Click Confirm Where Dual Administration is set, refer to section 1.1

#### Option 2

Any user can order a new activation code by:

1. Click on the Forgotten your PIN/Password link on the log on screen
2. Enter your registered Bankline user email address on the next page and select Continue
3. Receive an acknowledgment email if your details were correct and your request was accepted
4. Receive your activation code within 30 minutes
5. Log into Bankline using your activation code and reset your password



## Smartcard PIN

You cannot reset a Smartcard PIN so you must order a new Smartcard:

1. Click Administration
2. Click Manage Users
3. Click the relevant User ID
4. Click Edit Roles/Smartcard
5. Click Order Replacement Smartcard
6. Click Continue
7. Click Confirm

Where Dual Administration is set, refer to section 1.1.

You should receive a replacement card within a week.



## 4.3 Ordering Smartcards and readers for Users

**You'll need to order a Smartcard for those users who have an administration and payment role:**

1. Click Administration
2. Click Manage Users
3. Click the relevant User ID and Edit Roles / Smartcard
4. Click Order New Smartcard
5. Click either the Customer Address or Administrator Address
6. Click Continue
7. Click Confirm

### Ordering additional Smartcard Readers:

1. Click Administration
2. Click Manage Users
3. Click Request Smartcard Reader
4. Click either the Customer Address or Administrator Address
5. Click Continue
6. Click Confirm

We send Smartcards, readers and PINs separately to keep your details safe. You should receive them within a week of ordering



# Customising Bankline Further

Please find below the most popular customisations your administrator can make to the Bankline service.

If you want to make further customisations please visit the [Bankline Support Centre](#) for more information on this.

## 5. Remove Dual Administration

If you no longer need all administration functions authorised by two Administrators, you can turn Dual Administration off.

### To do this:

1. Click Administration
2. Click Customer Details
3. Click Dual Administration
4. Click Dual Administration Settings
5. Change Dual Administration Setting to Off
6. Click Confirm
7. Click Update

### Second Administrator:

8. Click Administration
9. Click Authorise Change
10. Click changes underlined in the Details field
11. Click Accept Changes

### 5.1 Change Your Password Expiry

As an Administrator, you can reset when the password expires for each user and when they will be prompted to change it.

### To do this:

1. Click Administration
2. Click Customer Details
3. Click heading on Customer Details box
4. Scroll down to the Password Expiry field and select a password expiry period (ranging from 7 days to 180 days, or Never).

Tip: We recommend that you do not choose 'never' as your expiry period to keep your Bankline as secure as possible

5. Click Confirm
6. Click Update

### 5.2 Payment Limits

You can apply payment limits to your Bankline profile. We recommend doing this to protect yourself against fraud, and to integrate Bankline into your wider operational processes.

You can set both general limits and user-specific limits.

The general payment limits you can set are:

**Maximum payment amount:** the maximum amount that can be made in a single payment (for a Bulk Standard Domestic payment this will be the total debit amount).

You may already have a limit set for this. If you haven't yet chosen an amount, the default setting for this will be 'No Limit'.

**Dual authorisation threshold:** this is different from Dual administration. Dual authorisation allows you to set the amount above which two authorisers will be needed to confirm and send a payment.

Password expiry	In 28 days
Automated PIN/ Password reset	Yes
Account Identifier	Sort code & account number
<u>Dual Administration settings</u>	On

Password expiry	In 28 days
Automated PIN/ Password reset	Yes
Account Identifier	Sort code & account number
<u>Dual Administration settings</u>	On

Payment limits		
Maximum payment amount	GBP 5,000.00	
Dual Authorisation threshold	GBP 250.00	
User payment authorisation limit check	1st & 2nd 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	

For example, if you set Dual authorisation at £500, payments up to £500 would only need one authoriser, but above this threshold a second authoriser would be needed.

You can also decide if the User payment authorisation limit should be checked at both the first and second authorisation stage, or just at second authorisation. This potentially gives you a larger pool of users to handle the first authorisation stage.

The default setting for this threshold is 'No Limit'.

**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 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.

**IAT Smartcard trigger value:** the amount at which a Smartcard will be needed to authorise an Inter Account Transfer (IAT). The default for this is set at £100,000.

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'. You'll not be able to enter a Daily limit above this figure.

#### Here's how to set or change these limits:

1. Click Administration.
2. Click Customer Details.
3. Click Payment Limits.
4. Set or amend your limit settings (remember to tick the check box where present, as well as entering a value.)

As an administrator, you can set or change these limits at any point. But if Dual administration is on, you'll need another administrator to confirm the changes.

## Billing

We will calculate our charge for our online service each month. We will tell you what we are charging for the previous month, by sending you a notification through Bankline on day 1 of each month. We will apply the charge to your account on day 15 of each month, or the next working day.

#### You can see your Bankline charges online:

- Click View Notification to see a detailed breakdown.

Please refer any billing queries to your Relationship or Business Manager

**Please see section 8 of the Bankline Terms & Conditions for more information and section 9 for termination information.**

## Where to get Help

Help is available online within the Bankline service through our FAQs or for an extensive range of guides please visit the Bankline Support Centre at: [www.natwest.com/bankline](http://www.natwest.com/bankline)

You may also call the Bankline Support Team, our contact details can be found on the bottom of the Bankline Support Centre Pages.

## Important security information

Organised criminals are consistently developing ever-more sophisticated tactics to target UK and Irish businesses. Vishing and Phishing attacks (the use of telephone and email by fraudsters to obtain information required to perpetrate fraud) are increasing across the banking industry and fraudsters have been successful in obtaining customer log in and payment authorisation information from customers.

**Failing to secure your PCs and/or failing to keep Bankline PINs, passwords and Smartcard codes secure, may leave your business liable for any losses in the event that a fraudulent incident occurs.**

### HOW CAN YOU PROTECT YOUR BUSINESS FROM CURRENT THREATS?

**Never release your online banking or payment authorisation details over the phone or by email – to any 3rd party.**

Ensure your staff are aware of the following key points in relation to their Bankline credentials:

We will **never** ask for your full PIN & password online: only 3 random digits from each are needed to log in

We will **never** ask for your PIN & password or any Smartcard codes over the telephone: beware of imposters

We will **never** ask for Smartcard codes to log in: these codes are used to authorise payments

**Never** open attachments from unknown sources – doing so could infect your PC

We recommend you download Trusteer Rapport free security software from <http://www.natwest.com/rapportsecurity>

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