

## Bankline User Guide

### Online banking for the Royal Society of Chemistry and its member networks

We have produced a document that we hope will help answer most of your Bankline questions, mindful of the fact that too much information can be off-putting. If you cannot find what you need here, you might like to try the support guides available on the NatWest website...

<https://www.business.natwest.com/business/bankline/support-guides.html>

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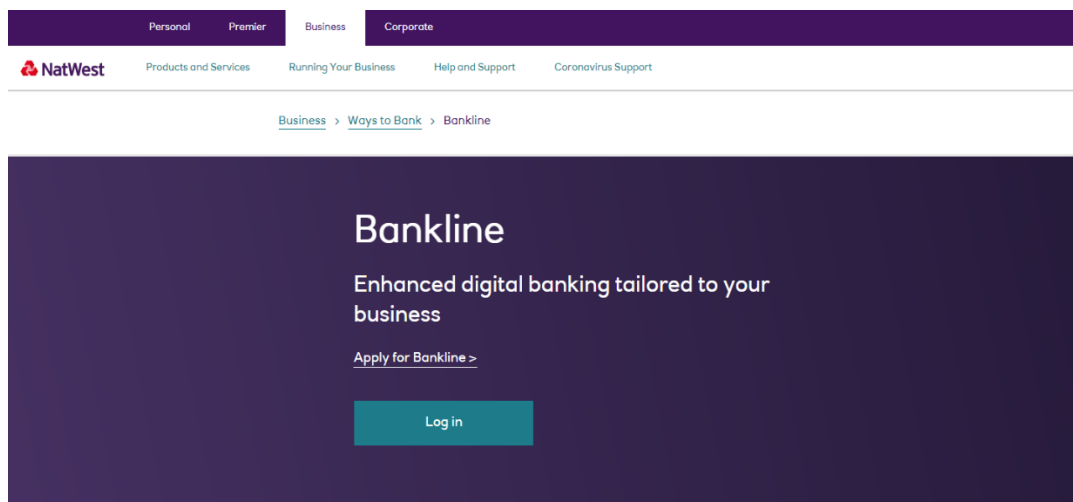
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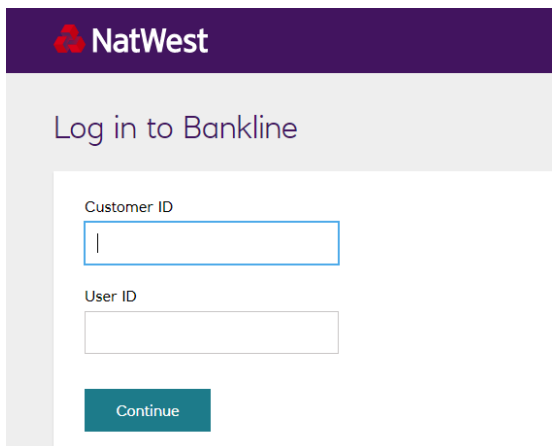
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## 1. Log In

- A. Go to [www.natwest.com/bankline](http://www.natwest.com/bankline) and click 'Log in'

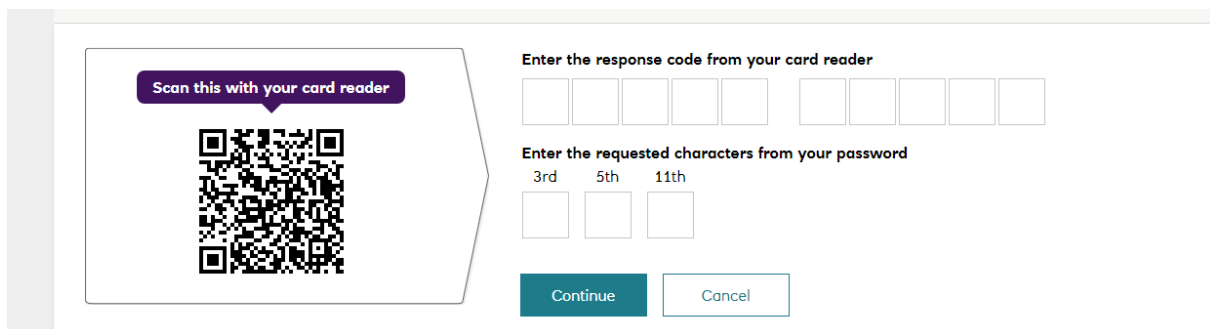


- B. Enter your Customer ID and User ID then click 'Continue'



- C. (i) Choosing / Changing a password – You will need your smartcard and QR card reader plus an Activation Code (by email from NatWest) to enable you to log in for the very first time or change password. Follow the instructions on screen starting with that 10-digit code emailed to you by NatWest (5 digits in each field). *Create your own password of between six and 20 characters, using numbers and letters (no other characters). Passwords are not case sensitive.*
- (ii) Day-to-day login - Insert your smartcard into the QR card reader and hold it up to the Bankline screen until the lens on the back recognises the QR code.

- D. Click the '**OK**' button on the card reader then enter the card's PIN to obtain a 10-digit response code.
- E. In Bankline, enter the response code generated by your card reader and the requested characters from your password.



## 2. Printing

As Bankline accounts are online accounts, they do not come with printed bank statements. However, statements can be viewed and printed via the [Accounts](#) menu at the top of the screen. Similarly, you can export any available backup for individual transactions having first clicked on the transaction.

Bankline only provides 15 months of transaction history, so we recommend printing statements at the end of each year.

## 3. View Account Balances, Statements or IBAN

There are a number of available options for viewing your account:

- [Accounts](#) (from the top menu)
- [Accounts & statements](#) (in the Popular shortcuts on the Dashboard page)
- [Favourite Accounts](#) (requires you to tailor your 'Dashboard')

The 'current uncleared' balance will automatically appear, but other balances are available.

To find your account's IBAN or BIC, click on '**+ more account info**' next to your account name.

## 4. View Transaction Details

Additional information might be available for transactions you see on your statement;

- View expanded details of Transaction - Click anywhere on the transaction row.
- View payment advice – If further information is available it will be indicated by a 'speech bubble' on the statement. Click on the transaction then on the payment advice option.

## 5. Standard Domestic Payments

For making payments up to £10,000 to other UK bank accounts, simply enter the payment details and the date you want it to reach the beneficiary. Bankline will send the payment via the Faster Payment scheme.

When setting up a payment, please consider the payment date carefully as this will affect the authorisation deadline. You will need to ensure the payment date is far enough in advance to enable your second authoriser to act before the authorisation deadline.

**Payments** (top menu) or **Domestic payments** (Popular shortcuts).

- Enter the payment and beneficiary details then check the messages that pop-up as these will help ensure that both (a) your payment will complete on the date chosen, and (b) you have chosen the cheapest payment method.

For standard domestic payments that cannot be sent via the Faster Payments Service, you may have the option to 'Convert to Urgent CHAPS'.

- Click '**Raise Payment**' to take the payment to the next authorisation stage. If you have the relevant privileges, you can click 'Save as Template' in preparation of future payments to the same bank account.

## 6. Overdrafts / Available Funds

Your Bankline account does not have an overdraft facility and every effort should be made to ensure that the account does not go overdrawn. To help ensure that you have sufficient available funds for making a payment, please note the confirmation screen that follows the inputting of a payment. This shows;

- a. Date payment to arrive – when the beneficiary's bank will receive the payment.
- b. Funds check date – the date you must have funds in your account to cover the payment. For Next-day and Future-dated Faster Payments please ensure that funds are in place by 2am on this day.
- c. Date payment to leave account.
- d. Date payment committed – last date you can amend or cancel the payment.

## 7. International Payments

**Payments** >> **International payments** >> **Select destination country** (in the 'International and other UK payments' box that pops up in the main window).

- Select either 'date payment initiated' or 'date payment to arrive'
- Choose the currency you want the beneficiary to receive. This defaults to the destination country's local currency so will need to be changed if you know that the overseas account is not held in the local currency; eg, if paying someone with a GBP account in a Spanish bank
- Select the priority (please see the SEPA\* information at the end of this section)
- Select the payment method

- Enter the beneficiary's account details - We always recommend that you use an IBAN if one is available (check with your beneficiary if you are uncertain). If the IBAN is not compulsory, the 'Input alternative beneficiary account' format is where to enter the Bank Identification Code (BIC), Account Holding Branch and Beneficiary Account Number (the BIC, sometimes referred to as a Swift Code, can be found using the BIC search facility with the magnifying glass).
- Click **'Make Payment'** and **'Confirm payment'** to take the payment to the next authorisation stage.
- For payments to India, please read the attached information from the NatWest website...  
<https://help.bankline.rbs.com/help/payments/international/ExtraInformationIndia>
- As Bankline does not send notification of failed payments, we recommend checking your bank statement after the selected payment date. If there seems to have been a problem, the next section will enable you to find more detail.

\* The introduction of the Single Euro Payments Area (SEPA) makes euro payments easier and cheaper and enables you to move money as freely throughout Europe as you can within the UK.

To make sure your Bankline euro payments are SEPA-compliant:

- (i) Set the priority of the payment to 'Standard'.
- (ii) Include the beneficiary's international bank account number (IBAN) and bank identifier code (BIC).
- (iii) Select the remitter (you) to pay our charge.
- (iv) Select the beneficiary to pay the foreign bank's charge.
- (v) Make sure 'Intra-company transfer' in the payment details section is not checked.

## 8. Search, Edit or Cancel Payments

Click on the link to [Original Bankline](#) >> [Payments](#) >> [Search Payments](#)

We recommend using Option 2's **'Advanced search'** (right side of the screen). Enter a date range into 'Step 1' then, in Option 4, enter or lookup the User ID of the person who input the payment. Click on the appropriate payment reference to see more details.

If you want to see the various stages of the payment (who authorised and when) click on the payment reference number next to 'Payment Information' in the top box.

If the payment is editable, you can select **'Edit Payment Details'**. Make the changes you want to make and select **'Confirm Changes'**. NB - this is useful if second authorisation has failed to occur before the payment deadline and the payment has subsequently expired (and disappeared from the payment summary screen).

To cancel a payment, including a future dated payment, you might need to first clear the authorisation using the smartcard and reader. Clicking 'Cancel' takes you to the confirmation screen, where you can check the details before you click 'Confirm'.

## 9. View Payments via the Summary Screens

Click on the link to open [Original Bankline](#) >> [Payments](#) >> [Payments](#) >> [Payments Summary](#)

The default view is the Payment summary screen for all bank accounts under the RSC customer number. Therefore, although you may see that there are, say, 10 standard payments awaiting authorisation, when you click on the number 10 you will only be able to view any which relate to your bank account.

- Under 'Select summary view' (towards the top left of the Payment summary screen) there are four summary views:
  - Payment summary – both incoming and outgoing
  - Management summary – payments keyed or imported into Bankline today and their current status
  - Treasury summary – payments due or needing funding on the current or selected future date and their current status. This can be used to monitor funding and liquidity requirements
  - Authorisation summary – payments waiting to be authorised.
- To view details of a specific payment, click on the underlined figure in the appropriate 'Volume' column.
- You will find the payment status code on the right and the key to the codes at the bottom of the page (please use the Bankline ['Help'](#) button to learn more about the different statuses).
- Click on the payment reference to view the details.

## 10. Authorise payments

[Payments](#) >> [Authorise payments](#)

- Click on the payment reference number
- Select **'Authorise'**
- You will be asked for smartcard authorisation. You must have registered your card in order to be able to do this (see Section 2).
  - i. Insert your card into the reader
  - ii. Press the 'menu' button
  - iii. Press the '1'
  - iv. Enter the 'challenge' code provided on the website, into the card reader
  - v. Enter your card's PIN (you chose this when registering your card; this is not the PIN used to log on)
  - vi. Enter the 'Response code' generated by the reader, into the website
- Where a payment has been successfully authorised, the status will change to 'Awaiting 2<sup>nd</sup> authorisation' followed by 'Processing' and finally 'Accepted' or 'Future Dated'.

A warning is displayed when there is something about a payment that needs your attention; eg, if your payment looks like a duplicate. At the payment confirmation stage,

you will need to confirm that you have read this warning before the payment can go ahead.

'Clear authorisation' undoes one level of authorisation; ie, it changes 'Awaiting second authorisation' to 'Awaiting authorisation' or changes an authorised 'Future-dated' payment back to 'Awaiting second authorisation'.

## **11. Payments over £10,000**

Individual payments are capped at £10,000. If a larger payment is necessary, you must not divide it into smaller payments to bypass the rule. Instead, please contact the Networks Finance team.

We will not be able to authorise the payment on your behalf until we have received...

- a) The information detailed in section 12
- b) Evidence that the contract has received the necessary authorisation

## **12. What to do when you only have one authoriser**

One of the benefits of using a Royal Society of Chemistry Bankline account is that RSC staff can step in to assist in exceptional circumstances. We will need the following details to be emailed to Networks Finance by two officers;

- Written proof the group have agreed to the payment being made (eg, invoice)
- Payment amount
- Beneficiary name
- Beneficiary bank details

It is likely that RSC's payment authoriser will want to speak with you to ensure authenticity.

## **13. Changing Officers**

Please contact both Networks Finance and Networks when there is a change of Officers. Networks Finance will make the necessary changes to bank account signatories and Bankline user access once Networks have confirmed that the proposed member qualifies for the position.

## **14. Locked-Out / Forgotten Passwords**

Bankline does not tell you if you get the first page of the log in process wrong, so it is possible that you are not locked-out even though you have tried and failed. Therefore, before contacting us, please double check that you have correctly entered both the Customer ID and User ID on page 1 of the log on process then retry the PIN / password on page 2.

If you are still unable to log in;

- Forgotten Customer ID / User ID – If you no longer have our email containing this information, please contact Networks Finance.

- Forgotten Log in Password / PIN – You should see an option to order a new activation code from NatWest at the bottom of the Log On page (page 2). Upon receipt of their email (virtually instantaneous), you can reset your password / PIN.
- Forgotten Smartcard PIN – A new PIN cannot be ordered independently of a new smartcard. Replacement smartcards must be ordered via Networks Finance and will take at least a week to reach you.

## **15. Depositing Cheques**

You can deposit cheques in any NatWest or RBS branch (or Ulster Bank in Northern Ireland). Alternatively, the Royal Society of Chemistry can deposit the cheques for you if you post them with a pay-in slip to Networks Finance. If doing this, please be aware that it may take up to two weeks for the cheques to appear on your bank statement.

## **16. Help**

Bankline has a 'Help' button near the top right of most screens. This gives access to their FAQ's and a Web Chat function. The Bankline help desk phone number is 0345 300 4108. Alternatively, to contact NatWest about something other than online banking, their corporate services team can be called on 0345 835 1215.

Please, contact the RSC's Networks Finance team with admin issues or if you are unable to find an answer elsewhere.

[Networksfinance@rsc.org](mailto:Networksfinance@rsc.org)

8<sup>th</sup> August 2022