



Getting started on **Bankline:** administrator's guide

This guide explains how to set up
and use Bankline as an administrator

Contents

1. First steps

1.1 Your role as an administrator

Welcome to Bankline, in this guide you'll find everything you need to get started and set up your profile.

As an administrator, you'll be responsible for setting up and managing your organisation's Bankline profile and supporting the additional users you add. This includes:

- Setting up users and managing what they can do
- Adding and managing accounts on Bankline
- Setting up and overseeing security controls

This guide will help you with all this, and we also recommend joining our free Bankline webinars for administrators which cover:




[Managing roles and setting up users](#)

[Setting up your Bankline security](#)

We'll support you throughout your time on Bankline, and you'll find all your help options in the [help and support](#) section of this guide.

1.2 What you'll need to get started

You'll need the following items:

Getting Started Checklist		
<input type="checkbox"/>		Email containing your Customer ID and User ID This will arrive the day you're added onto Bankline. Your business will have the same Customer ID for all users but User IDs are specific to each user of Bankline. You'll use this to log into Bankline going forward.
<input type="checkbox"/>		Email containing your Activation Code This will arrive the day you're added onto Bankline. It is 10 digits long and you'll only need to use this code once, to get started. You'll have 21 days to use this code before it expires.
<input type="checkbox"/>		User Smartcard This will arrive within 5 working days and will be sent to the administrator who set you up on Bankline. This should only be used by the user whose name is on the card. Smartcards are used to log in, and to authorise payments and certain changes.
<input type="checkbox"/>		Letter containing your Smartcard PIN This will arrive within 5 working days and will be sent to your user address on Bankline. The PIN that comes in the letter is for one use only, and you'll need to set your own PIN.
<input type="checkbox"/>		Bankline Smartcard Reader This will arrive within 5 working days and will be sent to the administrator who set you up on Bankline.

You can find out how to activate and use your smartcard in our guide at:
www.rbs.co.uk/bankline-card-reader-guide



1.3 Logging in to Bankline

Logging in to Bankline for the first time

Once you've activated your smartcard you can log into Bankline. Always log in via www.rbs.co.uk/bankline. If you want to bookmark a page, use this one, not the login screen itself.

To log in to Bankline for the first time:

You'll need your Customer ID, User ID, activation code and smartcard.

1. Go to www.rbs.co.uk/bankline and click 'Log in'
2. Enter your Customer ID and User ID and press 'Continue'
3. You'll be prompted to enter your 10-digit activation code. (Enter the first five digits in the first box and the last five digits in the second.)
4. You'll be asked to scan a QR code with your smartcard reader. When prompted to do this, follow the onscreen instructions. (You can find support on scanning QR codes in [our guide](#).)
5. You'll be asked to set a password to use every time you log in, and a personal PIN (only needed for some additional Bankline services.) Choose something memorable and secure, and keep them secret.

Going forward, you'll log in with your Customer ID, User ID, smartcard and three random characters from your password.

Log in support

If you need help or have any questions you can get in touch by clicking the 'Message us' button that appears in Bankline and on your log in screen.

Cora, our digital assistant, will be there to help and connect you to the right team.

You can also check out our FAQs while logged in to Bankline, and visit our [Bankline support pages](#).

Remember these points to stay safe when logging in:

1. We'll NEVER ask for your full PIN and password online (we'll only ask for certain characters).
2. We'll NEVER ask for your PIN, password or any smartcard codes over the phone (or any part of them).
3. ALWAYS log in from www.rbs.com/bankline; watch out for impostor log in screens

Remember these points to stay safe when making payments:

1. Never rely on just an email to validate a payment. Contact the sender on a trusted number
2. The bank will never telephone asking you to transfer money to a new account
3. If you receive a request from a supplier to update bank account details, always call back to check it's genuine.

To find out more about how to protect your business, visit [our security centre](#) or click 'Message us'.

If you're concerned about security or need to report a fraud you can contact our security team for immediate assistance on 0345 300 8483.

For Relay UK: 18001 0345 300 8483

2. Setting up Bankline

Getting help and support

As a new administrator to Bankline, you'll start with a blank canvas and need to set up your Bankline profile, including accounts, users, and what they can access and do. This guide will talk you through how to do this, but we've also got a range of other support options to help you with this too.

We recommend signing up for a Managing Users and Security webinar – this is a great way to get help setting up your profile in line with your business needs.

You can also chat with Cora, your digital assistant. If you type 'set me up' in a chat, Cora will help you get set up.

2.1 Dual Administration

Dual administration is a security setting that means that any administrative changes you make (like changing a payment limit or adding a new user) will need to be approved by a second administrator. As an administrator, you can also choose which changes are subject to dual administration.

When you registered for Bankline, if you included two people in your organisation, this setting will automatically be switched on. (If you've only registered with one person, this setting won't apply.)

For help turning dual administration on and off, and choosing which settings it applies to, visit this page:

[Making changes to dual administration settings](#)

You can also find out more about Bankline security settings [later in this guide](#).

2.2 Adding Additional Accounts

Start by checking which accounts are already on your profile. This will help you identify any additional accounts you need to add to your Bankline profile.

You can check your accounts by clicking 'Edit account names and confidentiality' in the 'Accounts' menu

How to add new accounts

1. Click 'Register accounts' in the accounts menu, then 'Register additional accounts'
2. You'll see a list of accounts for the same organisation as your main account. Select the accounts you want to add to Bankline then scroll to the bottom of the page and click 'Continue'
3. Check you've selected the right accounts and tick the box to acknowledge that adding accounts may increase your Bankline monthly fee, then click 'Submit'

Remember, if you have dual administration switched on, you may need a second administrator to approve this.

Once you've added an account, you can make payments from it immediately, and your statement and balance information will be available the next working day.

If the account you want to add isn't appearing in the list

Click 'Register new accounts' then choose the account type you want to register: 'Sterling' or 'Currency'. Then enter the account details

If the account is owned by your company but doesn't appear in the list, do not tick the Third Party box. Click 'Continue', then 'Confirm'. It will then take 24 hours for the account to be added.

You can also add accounts that aren't owned by your company. For help with this visit our guide below:

[Adding a third party account guide](#)

2.3 Setting up what you and other users can do in Bankline

A user's access is determined by what roles they're given. Roles are made up of a set of 'privileges', and each privilege allows a user to do a specific activity, (eg. make payments, view statements).

As an administrator, you'll need to assign roles to yourself and other users.

Bankline offers two types of roles: 'master roles' and 'customer roles'.

Master roles are pre-set, generic roles with sets of privileges that cover the most common functions in Bankline that we've created for you. You can use these master roles, or you can customise them to create specific 'customer roles' that suit your needs. It's worth noting 'master roles' will apply the privileges within them across all your accounts, so if you want to restrict the ability to perform certain actions to certain accounts, you'll need to create bespoke 'customer roles'.

Here are some of the most common master roles:

Administrator -

Give this role to someone if you want to create an additional administrator

Account operator -

Gives users the ability to manage and register accounts and view statements and balances

Key all payments -

Gives privileges to key, import and edit all types of payments

Authorise all payments

Gives privileges to authorise and check payments of other users; doesn't allow user to authorise their own payments

Superuser payments

Gives users all payment privileges to key, import and authorise all payment types, including bulk and template payment privileges; does not allow users to authorise their own international, CHAPS or immediate and next day domestic payments. The role allows you to see statements and balances and includes all administration privileges

Because this role allows users to key and approve certain payments, you should assign it with caution.

You can find a full list of the master roles you can use, and descriptions of what each role covers on this page:

[Master roles](#)

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 new role from scratch. You can adapt an existing master role and then save it as a new role (for example, where you require all the functions of the master role but want to restrict the accounts assigned it' assigned to).

How to customise a master role:

1. Click 'Admin' then 'Manage roles' to bring up a list of all the roles on your profile
2. Click on the name of the master role you want to customise
3. You'll now see the privileges assigned to this role. These are grouped by category. To create a new role from this master role, enter a new role name and description in the boxes at the top of the page
4. Check or uncheck the boxes next to the privileges to customise the role to your needs
5. To display privileges from other categories, use the drop down menu in the lower panel. First select the category, then click 'Save & Go' to see the list of privilege
6. When you've finished, click 'Continue'
7. Choose which accounts you want to link to the new role, then click 'Continue'
8. Check the details on the confirmation page and click 'Confirm changes'

How to create a role from scratch

1. Click 'Admin' then select 'Manage roles'
2. Click 'Create role' at the bottom of the page
3. Enter a name and description for the new role
4. Select the privileges you want to include. To display privileges from other categories, use the drop-down menu towards the bottom of the page. Select the category, then click 'Save & Go'
5. When you've finished adding privileges click 'Continue'
6. If you've selected any privileges that need to be linked to accounts, you'll be asked to choose which accounts you want to assign to the role. When you have chosen the accounts, click 'Continue'
7. Check the details on the confirmation page and click 'Confirm new role'

Assigning roles to users

Before you and another user can start doing things like making payments and viewing accounts, you'll need to assign the roles to the appropriate users.

How to assign roles to users:

1. Click 'Admin' then 'Manage users'
2. Select the User ID of the person you want to assign role(s) to
3. Select 'Edit roles/Smartcard' at the bottom of the page
4. Select the roles you'd like to assign to the user and click 'Continue'
5. Check the details on the confirmation page and click 'Confirm changes'. You might be asked to use your smartcard to confirm the changes. If so, click 'Smartcard authorisation' from the admin menu

Once you've assigned roles to users, including yourself, you'll see additional options in your Bankline menu. Depending on what you've assigned, you'll see options like 'Payments' and 'Accounts'.

2.4 Creating additional users

To add new users to Bankline:

1. From the admin menu, select 'Manage users'
2. Click 'Create user' toward the bottom of the page
3. Enter the new user's details. This includes creating a User ID they'll use to log in, and a payment authorisation limit, if required. Once done, click 'Continue'
4. Select the role you'd like to assign to the user and click 'Continue'
5. Select the appropriate address to send their smartcard to and click 'Continue'
6. Check the details on the confirmation page and click 'Confirm new user'. You might be asked to use your smartcard to confirm. If so, click 'Smartcard authorisation' from the admin menu

You'll need to give the new user their Customer ID (the same as yours) and User ID (which you just created). We'll send them an email with their activation code.

Before they can log in, they'll also need their smartcard and reader. We'll send their smartcard and reader to you, and the PIN we'll post directly to the user. It takes up to 5 working days for these to arrive.

We have a separate help guide for new users, which covers logging in for the first time and using Bankline. Here's the guide to direct them to: [Bankline user guide](#).

3. Setting up your Bankline Security

In Bankline there's a range of security settings you can customise to suit your business.

In this section we'll take you through the key security settings, but a great way to find out more and see what works best for you is to join one of our [free Bankline security webinars](#).

You can also find out more about Bankline security options in our [security centre](#).

3.1 Dual authorisation and payment limits

Payment limits give you extra control of your outgoings and help protect your profile from fraud and misuse. As they're customisable, you can set them at the right level for your business and change them over time.

Dual authorisation is a setting that gives you additional control over the payments you make. With Dual authorisation, two different users will be needed to authorise any payment above a certain amount that you set. The dual authorisation limit is set to 'no limit' by default. However, by setting a limit it will ensure those payments need two authorisers.

To add a dual authorisation limit:

1. Select 'Manage payment limits', from the admin menu
2. Select the heading of the box, 'Manage your payment limits'
3. Tick the box next to 'Dual authorisation threshold', then enter the amount you want and click 'Confirm'. (If you want all payments to be dual approved, enter '0.00' in this field.)
4. Select 'Update'
5. You'll need to authorise this with your smartcard. You can do this under 'Smartcard authorisation' in the 'Administration' menu

The other payment limits you can set include:

- A gross daily payment limit
- A maximum payment amount

To find out more about these and how to set them, visit [this page](#).

3.2 Dual Control for templates and bulk lists

When Dual control is switched on, templates created or edited by a user will need to be double checked and approved by a second user.

Dual control is automatically switched on. We recommend you leave it in place, but you can turn it on or off at any time.

Here's how you switch it on/off:

1. Select 'Payment preferences' from the admin menu
2. Select the title of the box, 'Manage your payment preferences'
3. Under the subheading 'Bank set payments' you'll see 'Templates dual controlled'
4. Select 'Yes' or 'No' to turn dual control on or off
5. Select 'Confirm', check your changes then 'Update'
6. You'll then need to approve this with your smartcard and reader

The change will apply to all newly created or edited templates

3.3 Controls for international payments

By default, the number of countries you can make international payments to is limited. If you're making international payments in Bankline, you'll need to add the countries you want to send to. We recommend just adding the countries you know you'll be sending payments to.

Here are the steps to add countries:

1. Select 'Payment preferences' from the admin menu
2. Select the title of the box, 'Manage your payment preferences'
3. Under the 'Destination countries' heading, select 'View or amend destination countries'
4. Select the countries you want to allow users to send payments to
5. Scroll down to the bottom of the page and select 'Continue'
6. You'll be returned to payment preferences, scroll down and select 'Confirm'
7. Review your amendments and select 'Update'
8. The change will need to be approved using your smartcard and card reader, select 'authenticating the action with your smartcard'
9. Tick the 'Change payment preferences' and then 'Authorise selected'. Follow the onscreen steps using your smartcard and reader. Once authorised, the country will appear in your drop-down list when making an international payment

3.4 Antivirus software for Bankline customers

As a Bankline customer, we can offer you one free license of the security software, Heimdal Threat Prevention, Patch & Asset Management.

Heimdal Threat Prevention provides extra protection from financial malware, ransomware and other cyberattacks, and will work with your existing antivirus software.

One license covers up to 10 devices. If you choose to install on more than 10, fees will apply.

You can find out more and download Heimdal Threat Prevention here:

[Get Heimdal Threat Prevention](#)

4. Help and support

4.1 Staying safe in Bankline

Remember these points to stay safe when logging in:

1. We'll NEVER ask for your full password online (we'll only ask for certain characters).
2. We'll NEVER ask for your password or any smartcard codes over the phone (or any part of them).
3. ALWAYS log in from www.natwest.com/bankline; watch out for impostor log in screens

Remember these points to stay safe when making payments:

1. Never rely on just an email to validate a payment. Contact the sender on a trusted number
2. The bank will never telephone asking you to transfer money to a new account
3. If you receive a request from a supplier to update bank account details, always call back to check it's genuine.

To find out more about how to protect your business, visit our [security centre](#). You can also find guidance and resources for business at the [National Cyber Security Centre](#).

If you're concerned about security or need to report a fraud you can contact our security team for immediate assistance on 0345 300 8483.

For Relay UK: 18001 0345 300 8483

4.2 Where to go for support

Our FAQs are a great place to look for answers to Bankline questions. You can access them when logged into Bankline or via our [FAQ webpages](#).

Some commonly asked questions:

[How do I view my Bankline charges?](#)

[How do I order a replacement smartcard?](#)

[How do I reset my password?](#)

[Where can I find my BIC/SWIFT code?](#)

Help with payments, accounts and balances

[Payment questions and answers](#)

[Account and balance queries](#)

You can get help anytime by clicking the ‘Message us’ button that pops up in your Bankline session and on our webpages.

Webinars

You can learn from our Bankline experts in these free, interactive online sessions:

- Getting started and managing users (30-45 mins)
- Bankline security (30-45 mins)
- Making payments (60 mins)
- Accounts and Account Servicing (45-60 mins)

[Book a webinar](#)

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