

# NatWest NRI User Guide

NatWest  
Mobile Phone Banking  
and International  
Money Transfers Service



# Welcome to NatWest Mobile Phone Banking

## Thank you for choosing to enrol in NatWest mobile phone banking

We have produced this user guide to explain key elements of this service including the International Money Transfers Service, however, if you have any questions which are not answered here please contact the Monilink helpdesk on 0808 168 2959. Lines are available Mon–Fri 8am–9pm and Sat–Sun 8am–8pm, calls may be recorded.



## Activation code (CAN)

You can make International Money Transfers up to £200 without inputting your one time activation code (CAN). To make transfers above £200 you must input this code as detailed below.

You will receive an activation code (CAN) in the post a few days after registering for mobile phone banking.

Once you receive your CAN, select Activate from the International Money Transfers main menu shown below and enter the CAN – this will enable you to make payments of over £200 per day in future.



Please note new CANs can be requested (by selecting Activate from the International Money Transfers menu), provided a new CAN has not been sent out in the previous 7 days. CANs are valid for 30 days after issue.

## Balance enquiries

Step by Step guide on how to make a balance enquiry.

1. Open application and enter passcode  
Open the service by selecting it from your mobile phone application or games menu.

On the first screen select 'Start', you will then be asked to enter your passcode. This is the passcode that you created when you registered for mobile phone banking.

### **Additional Information**

When you first use the service it will run a one-off process to set-up a secure connection. This will take 60 seconds and produces a unique code which will be used to ensure all future connections are completely secure.

After completing the one-off security process your mobile phone will connect to the service (this may take a couple of seconds).

If your mobile phone fails to complete the security process successfully then you will need to delete the service from your mobile phone and download it again.

2. Select an account

The accounts you have registered are listed on the main menu. Select the one that you want to look at.

### **Additional Information**

The card you added to mobile phone banking must be activated before you can perform a balance enquiry. You will receive a text message to confirm when the card has been activated.

3. Select 'Balance Enquiry' from the card menu.

4. We will now retrieve your **balance**, this may take 10–15 seconds.

Your **balance** and **available balance** will be displayed. The available balance is just the remaining amount that you can withdraw from a cash machine on that current day. It is called 'Available at ATM' on your mobile phone.

Your latest balance enquiries from the service are stored for future reference. To view these select History from the main menu.

Your **balance** includes all transactions that are still being processed and so may be subject to change. It may not represent funds that are available for you to withdraw. Your **Available at ATM** balance represents funds which NatWest will allow you to withdraw from a cash machine (See your NatWest NRI Welcome Account Terms and Conditions for more details).

#### **Additional Information**

If the network connection fails before you receive the balance enquiry result then click on 'Retry'.

If your **balance** appears to be incorrect then contact one of our advisers on 0845 303 5007.

## **Passcode and Handset Verification Code**

Your **passcode** is used for secure access to the service. You will be asked to create it as part of the process of registering for mobile phone banking. It must be a number between 5 and 8 digits long. You must keep your passcode secret.

The **Handset Verification Code** is used during the web registration process to confirm that you are in possession of your mobile phone. You will receive it by text and will be prompted to enter it on the online registration form.

## International Money Transfers

Using International Money Transfers is a two-step process.

Firstly, you must set up one or more people you will be sending money to – we call them ‘beneficiaries’.

Secondly, you can request a payment to be made to those beneficiaries.

There are different payment limits which are detailed below:

## Payment Limits

1. If you have not input your activation code (CAN), the maximum amount that can be paid using this service is £200 per day in total (per account and per mobile phone number) and no more than £1,000 per calendar month. Indicative Foreign Exchange rates will be used to calculate these limits.
2. If you have input your CAN and are making payments to new or amended beneficiaries within the first 24 hour period, the maximum amount that can be paid to the beneficiary using this service is £200 per day in total (per account and per mobile phone number).
3. If you have input your CAN and are making payments to all other beneficiaries, the

maximum amount that can be paid after the first 24 hour period using this service is £2,000 per day in total (per account and per mobile phone number) and no more than £5,000 per calendar month. Indicative Foreign Exchange rates will be used to calculate these limits.

4. A calendar month runs from 3pm on the last working day of the calendar month (as the payment will not be made until the next working day) until 3pm on the last working day of the calendar month.
5. There is a minimum payment of £100.
6. If you attempt to send a payment that will exceed the applicable daily or monthly limit the Mobile Phone Banking application will not allow you to proceed. You will instead be advised to contact one of our advisers on 0845 303 5007.

## How to set up a beneficiary

- 1) Choose International Money Transfers from the main mobile phone banking menu.
- 2) Then choose Add Beneficiary from the International Money Transfers menu.



- 3) Enter the required information for the mandate as detailed below:
  - Beneficiary name and address – this should be the full name and address of the person you are sending money to
  - Beneficiary International Bank Account Number (IBAN) – this can be found on the beneficiary's bank statement or by contacting their bank
  - Nickname – The nickname should be a short name that will remind you of the identity of the beneficiary

**NatWest**

**Add Beneficiary - Enter Beneficiary Name**

Enter the beneficiary's full name and a nickname. The nickname will be used to reference this beneficiary now and in the future.

**Beneficiary's Full Name:**

Back

**NatWest**

**Add Beneficiary - Enter Address**

Enter Neha's full address.

**Address:** abc

104 S P Enclave

865 DD Colony

Back

**NatWest**

**Add Beneficiary - Enter Address**

NEW DELHI

**Postcode:**

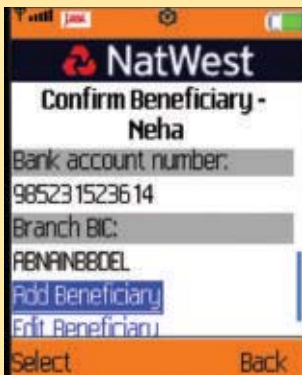
100121

OK

Select Back



- 4) Please then confirm the beneficiary details by selecting the 'Add beneficiary' option.

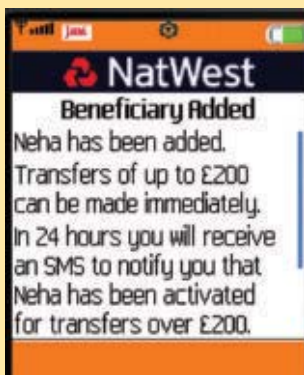


- 5) You will then get confirmation that the beneficiary has been added.

## Payments up to £200 can be made immediately

Please note: you are issuing a payment instruction to NatWest which will be processed in accordance with our normal business processing hours.

Payments received by 3pm on a working day will be processed that day, payments received after that or on non-working days will be processed on the next available working day. It will then take up to 3 working days for the money to reach the beneficiary.



- 6) If you have already input your CAN into the 'Activate' screen, you will receive an SMS message 24 hours later advising of activation for payments above £200. If you have not input your CAN number into the 'Activate' screen you will not receive this SMS and will not be able to make payments above £200 without inputting your activation code (CAN).
- 7) You will then receive a letter within a few days, confirming the set-up of the beneficiary.

## Requesting a payment

Payments can only be made on the day of request (or the following day if the request is made after the daily cut-off). The daily cut off time is 3pm on the processing day. The following screens show us making a payment in INR to Neha worth £100.

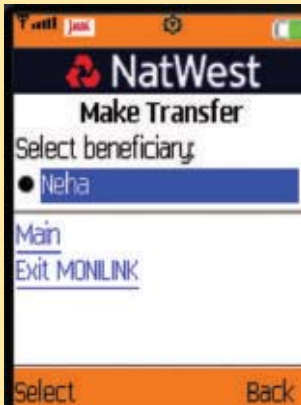
- 1) Go into the main mobile phone banking menu and choose International Money Transfers.



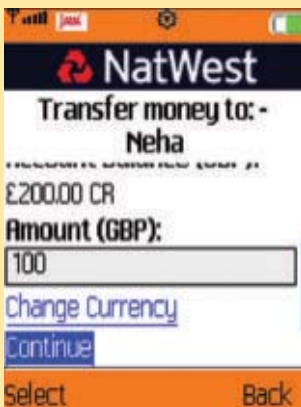
- 2) Then choose Transfer Money from the International Money Transfers menu.



If you want to send to a beneficiary you have already set up, then select 'Transfer money'.  
If you want to send money to a new beneficiary, then first select 'Add beneficiary' and refer to the previous section.



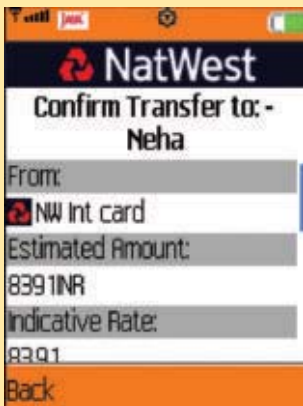
- 3) Enter the amount of the transfer. Your current balance is displayed here. Please make sure you have sufficient funds available to make the payment before proceeding.



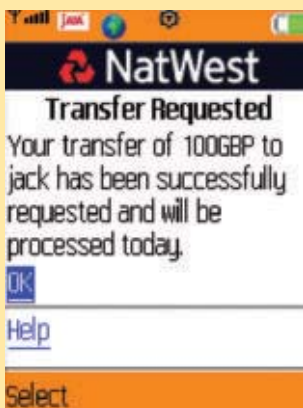
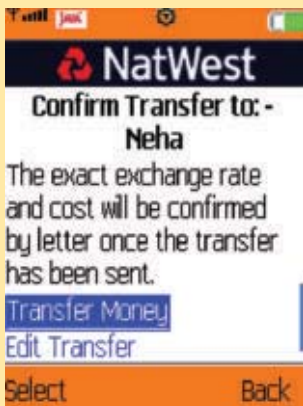
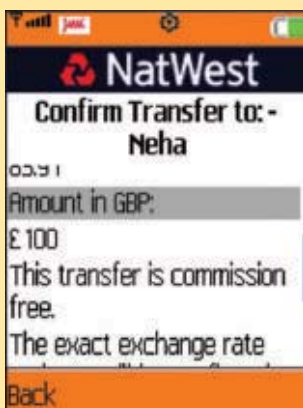
- 4) Select 'change currency' to change the currency from the default GBP. Transfers can be requested in GBP or Indian Rupee.



- 5) You will be asked to confirm the payment to be made. Where the payment has been requested in Indian Rupee, an indicative exchange rate and an indicative amount in GBP is displayed. This is an indication of approximately how much will be deducted from your account. The exact exchange rate used will be confirmed to you by letter once the payment has been successfully processed.



6) You then confirm the payment.



7) NatWest will confirm the exact amount debited from your account along with the exchange rate where applicable in an advice slip which will be mailed to you. On receipt of this letter, if you did not enter these details yourself or suspect a fraudulent attempt to use your NatWest mobile phone banking service, please contact us immediately on 0845 303 5007.







another way

Registered Office: 135 Bishopsgate, London EC2M 3UR  
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