

Ways to bank

Eligibility:

NatWest Business Banking is available to eligible customers, over 18 who have the right to be self employed in the UK. Fees may apply.

Bankline:

Bankline is available to eligible NatWest business current account customers. Fees may apply.

Bankline for Communities:

If you are an unincorporated club or society, you may be eligible for Bankline for Communities. Fees may apply. NatWest Community account is available to account holders over 18 who have the right to be self employed in the UK.

Bankline Mobile (NWB only):

Bankline Mobile is available to NatWest business current account customers on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply.

Online Banking:

Online Banking is available to NatWest business current account customers. You can add up to 50 business accounts in Online Banking. Fees may apply.

Mobile Banking:

Mobile App is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply.

Autopay:

Security may be required. Subject to status and eligibility criteria. Fees apply. You must hold a business current account with NatWest, and you will need to agree to the Autopay Online terms and conditions.

Payment limits:

Criteria apply.

Bankline:

Unlimited – A limit can be added by the profile administrators

Bankline for Communities:

£50K

Bankline Mobile (NWB only):

Unlimited – as set in Bankline by the administrators.

Online Banking:

£50k or lower negotiated limit.

Mobile Banking:

£50k or lower negotiated limit.

Autopay:

As per limit agreed.

Area/Features	Digital platforms (all authenticated, they require registration and login)					
	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Payment types you can make and approve						
Faster Payment (up to 1 million pounds)	✓	✓	✓	✓	✓	✗
CHAPS Payment	✓	✓	✓	✗	✗	✗
International payments	✓	✓	✓ (approve only)	✓	✓	✗
BACS payments	✗	✗	✗	✗	✗	✓
Transfer between your accounts	✓	✓	✓	✓	✓	✗
Faster bulk payments	✓	✓	✗ (managed from Bankline)	✓ (up to 25 existing payees)	✓	✗

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Other payment features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✓	✓	✗ (managed from Bankline)	✗	✗	✓ (only bulk lists)
Set dual controlled bulk lists or templates	✓	✓	✗ (managed from Bankline)	✗	✗	✓
Manage payees and confirmation of payee checks	✓	✓	✓	✓	✓	✗
Links to Open Banking for Third Party Provider payments	✓	✓	✗ (managed from Bankline)	✗	✗	✗
Import payments	✓	✓	✗ (managed from Bankline)	✗	✗	✓
View and cancel standing orders and direct debits	✓	✓	✗ (managed from Bankline)	✓	✓	✗
Set up recurring payments	✗	✗	✗	✓	✓	✗
Diarise future-dated payments	✓	✓	✓	✓	✓	✓
Set your own payment limits and dual authorisation	✓	✓ (can't be removed)	✗ (managed from Bankline)	✗	✗	✓
Collect Direct Debits	✓ (eligibility applies)	✗	✗	✗	✗	✓
Biometric approval – criteria apply	✗	✗	✓	✗	✓	✗

Account information and servicing features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (You must register them)	999 (You must register them)	999 (you can search them, but you can only see 75 on screen)	50	50	N/A
Register accounts from your other legal entities	✓	✗	✗ (managed from Bankline)	✗	✗	N/A
View account statements and transactions	✓	✓	✓	✓	✓	✗
See accounts from other banks via Open Banking	✗	✗	✓ (managed from Bankline)	✓	✓	✗
Stop cheques	✓	✓	✓	✓	✓	✗
Request cheque vouchers	✓	✓	✓	✓	✓	N/A
Export/print statements (CSV/PDF)	✓	✓	✓	✓	✓	N/A
Export account information for sets (CSV/BAIv2/SWIFT)	✓	✓	✗	✗	✗	N/A

Account information and servicing features (cont'd)	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Open additional accounts	✓	✓	(managed from Bankline) ✗	✗	✗	✗
Change address	✓	✓	(managed from Bankline) ✗	✓	✓	✗
Order stationery	✓	✓	(managed from Bankline) ✗	✓	✓	✗
Close accounts	✓	✓	(managed from Bankline) ✗	✗	✗	✗
Deposit cheque	✗	✗	(up to £5,000 per cheque and up to £15,000 per day) ✓	✗	(up to £1,000 per cheque and up to £5,000 per day) ✓	✗

Access and permissions	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Give access to other users	✓	✓	(managed from Bankline) ✗	✓	✓	✓
Assign different privileges and account access to each user	✓	✓	(managed from Bankline) ✗	✗	✗	✓
Limit how much a user can authorise payments for	✓	✓	(managed from Bankline) ✗	✗	✗	✓
You can turn dual administration on to make changes to the system preferences	✓	✓ (can't be removed)	✗	✗	✗	✓