Open Banking – Third Party Provider (TPP) Services

Linking Bankline to your accountancy software to share account information.

Making payments via third parties using Bankline.

June 2026

NatWest

Tomorrow begins today

Contents

In this guide we'll show you how to use open banking features in conjunction with Bankline.

Introduction to Open Banking Third Party Provider (TPP) Services

Make sure you know who you're dealing with

TPPs must be authorised by the Financial Conduct Authority (FCA) and they must appear on the FCA register before they can offer their services.

You don't have to use TPPs at all, but if you do, it's very important to read their terms and conditions to understand exactly what they'll be accessing and how they'll use that information.

As with all online payments, be cautious. Make sure you know who you're dealing with and check that the site is secure and trustworthy. If in doubt, you can report fraud here: natwest.com/banklinesecurity.

What's currently supported?

Sharing Account Information:
Once you've given your consent to a TPP, they can request account information up to eight times a day.

You can also share historic information. If no dates are mentioned in the consent request, then all available historic information will be able to be shared. This is currently up to seven years depending on how long the account has been open for.

Consents can last up to 90 days before they'll need to be renewed with the TPP.

Payments:
You can share your payment enabled current accounts (sterling and currency) & savings accounts, which are registered on your Bankline profile. Consents can last up to 90 days before they'll need to be renewed with the TPP.

TPPs may offer payment cards that you can link to one of your payment accounts. If you wish to use one of these payment cards, the TPP will ask you to give your consent for them to check you have enough funds in your account before you make a payment. Any consent that you have confirmed, including funds check requests, can be viewed online, see page 14 of this guide for more information.

Please note you can't link Liquidity accounts.

Bankline Open Banking TPP access explained

How does the consent process work?

Third Party Providers (TPPs) can provide a range of services, from showing all your balances in one place through to making payments.

To use a TPP you'll need to have the right Bankline privileges assigned to you. You'll then need to give your permission for each TPP you want to use to access your account information. This is called providing your consent. There are three steps to providing consent:

1. **Requesting consent:** As a Bankline user, if you've been assigned the privileges to use Open Banking TPP Services, you'll need to give your permission to the TPP to approach NatWest. You'll do this on the TPP's website.

2. **Authentication:** You'll be redirected to the NatWest website or mobile application so we can authenticate the request. You'll need to confirm your identity by using your Bankline login details.

3. **Confirmation:** Once we've verified your identity, you'll need to review exactly what information the TPP needs to be able to provide its service. You can then select NatWest to fulfil the request.

What privileges are available for users in Bankline?

There are three Bankline privileges for use with TPPs:

1. **Create and manage own account information consents:** This lets users give their consent to share account information with a TPP. It also means they can view and manage the consents they set up with TPPs.
2. **Manage all account information consents:** This allows users to manage all account information sharing consents set up by any user on their Bankline profile.
3. **Allow Third Party Provider payments:** This lets Bankline users make TPP payments. They also need to have the privilege for the payment type in question. This could be:

- Immediate Payment (for Immediate Faster Payment).
- Add Domestic Standard Payment.
- Authorise Own Domestic Immediate Payment.

If the payment is between two accounts registered on the same Bankline profile.

- Add Transfer (between customer's own accounts).
- Authorise Own Transfer.

Linking software to Bankline to share account information

We also have a video where you can find out more about **Connecting your accounting package to Bankline**

How do I give users access for TPP account information sharing?

You'll need to have the relevant administration privileges to do this.

You'll need to assign the TPP Consents privilege to the user(s). You may have 2 options on how to do this:

1. Create new role and assign this to the user(s).
2. Add the TPP consent privileges to an existing customer role assigned to the user(s).

How do I create and assigning a new account information sharing role?

1. Go to Administration then 'Manage Roles'.
2. Now 'Create new role' at the bottom. Give the role a name and description that's meaningful to you.
3. Change the drop down at the bottom of the screen to 'Third Party Provider Consents' then 'Save and go'.
4. Here you have some choices:
    I. Choose 'Create and manage own Account Information consents' to allow the user to set up and manage their OWN consents only.
    II. Choose 'Manage all Account Information consents' if you want the user to be able to manage OTHER user's consents and not their own.
    III. Or choose both so they can manage their own and other user's consents.
5. Select 'I acknowledge that by assigning these privileges I will allow users with this role to provide consent to share data with Third Party Providers'
6. Now 'Continue'.
7. Choose the accounts you want this to apply to and 'Continue'.
8. Then 'Confirm new role'.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to approve this new role.

Assign the role to user(s):

1. Go to Administration and 'Manage users'.
2. Choose the user you want to give this new role to.
3. From the 'Roles' section choose 'Edit' and then 'Continue'.
4. Now choose your user again, scroll down and select 'Edit roles / Smartcard'.
5. Tick the role you've just created, then 'Continue' and 'Confirm changes' and 'Authenticate the action with your smartcard'.

You can repeat these steps to assign the roles to other users too.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to approve this.

Linking software to Bankline to share account information (cont'd)

How do I add sharing account information consents to an existing customer role?

Please note that by adding the privileges to an existing 'Customer role' that the user already has assigned to them means other users with this same role will also get this new access.

1. Go to Administration then 'Manage roles'.
2. Select the Customer role you want to add the privileges to.
3. Change the drop down at the bottom of the screen to 'Third Party Provider consents' then 'Save and go'.
4. Here you have some choices:
   I. Choose 'Create and manage own Account Information consents' to allow the user to set up and manage their OWN consents only.
   II. Choose 'Manage all Account Information consents' if you want the user to be able to manage OTHER user's consents and not their own.
   III. Or choose both so they can manage their own and other user's consents.
5. Select 'I acknowledge that by assigning these privileges I will allow users with this role to provide consent to share data with Third Party Providers'.
6. Now 'Continue' and check the correct accounts are selected.
7. Select 'Continue' then 'Confirm changes'.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to accept this change.

Sharing account information

What account information can be shared?

We've set out all the data that can be shared with a TPP below. However, the agreements you consent to will vary depending on the type of service being provided.

Your account details:

Account basic	Any other name you use to refer to this account
Account details	Your account name, account number and sort code
Balances	Your account balance

Your regular payments:

Payee basic	Payee agreements you've set up
Payee details	Details of payee agreements you've set up
Standing orders basic	Your standing orders
Standing order details	Details of your standing orders
Direct Debits	Your Direct Debits
Diarised Payments	Your Diarised Payments
Confirmation of funds	Funds check to confirm availability of funds ahead of a potential payment

Your account transactions:

Transaction basic credits	Your incoming transactions
Transaction detailed credits	Details of your incoming transactions
Transaction basic debits	Your outgoing transactions
Transaction detailed debits	Details of your outgoing transactions

Your account features and benefits:

Products description	The type of account you have
	The benefits, services, rewards and interest your account offers
	The fees, charges, and interest you pay

How to share account information

How do I share account information and provide consent?

1. Decide on the service you need and choose which TPP you want to use. You can share data with more than one TPP using separate consent requests.

2. Once you've agreed a service with a TPP, you'll need to give them your consent to share your data with them. Select your bank from the available list.

3. The TPP will then direct you to a dedicated NatWest website or mobile application (note mobile application will only appear if you have the Bankline mobile app installed on your Android or iOS device).

4. You'll see the login page for personal Online Banking. Please select the 'Bankline / Cards Online' at the top right of the page, then click on the Bankline Tab.

5. You'll need to authenticate yourself using your Bankline login details. If you're directed to the Bankline mobile app you can choose to use biometric ID (Face or Fingerprint ID).

6. Once authenticated you can either select the required account(s) you want to share from those available in the dropdown list or leave blank to see the list of all available accounts which can be shared. Select each account you want to include. Once you've chosen all the accounts you want to share, select 'Confirm access' to the selected accounts.

7. You'll see the details of the access you're agreeing with the TPP. Check the details and confirm they're correct, then select 'Confirm access' for the number of accounts selected.

8. Once the agreement is successfully set up, you'll be redirected back to the TPP to continue with the service they're offering.

Managing Open Banking TPP consents

Who can manage account information sharing consents?

You can view or withdraw account information sharing consents from within Bankline. If you have the privilege ‘Create and manage own account information consents’ you can view and manage any account sharing consents you’ve set up for yourself.

If you have the privilege ‘Create and manage all consents’ you can view and manage all account information sharing consents created by other users on Bankline.

How do I manage account information sharing consents?

1. Go to Administration then ‘Manage third party provider consents’, then select ‘Manage consents.
2. A new window will open, showing all active consents you have with TPPs.
3. Select a consent record to view more details. If you need to, you can withdraw the consent at any time by selecting ‘Withdraw access’.
4. Once selected, confirm the withdrawal by selecting ‘Withdraw access’ in the pop-up window.

Note: Withdrawing consent means we’ll no longer send data to the TPP, but it won’t remove any data already shared with them. Any other consents you have with the same TPP will remain active.

Open Banking TPP payments

How do I give users access to make Open Banking TPP payments?

You'll need to have the relevant administration privileges to do this.

You'll need to assign the TPP Payment privilege to the user(s). You may have 2 options on how to do this:

1. Create new role and assign this to the user(s).
2. Add the TPP Payment privileges to an existing customer role assigned to the user(s).

How do I create and assigning a new Open Banking TPP Payments role?

Remember the user will also need privileges for the types of payments you want them to be able to make via TPP services. These may be in other roles they already have, or you can add them at step 4*

1. Go to Administration then 'Manage Roles'.
2. Now 'Create new role' at the bottom. Give the role a name and description that's meaningful to you.
3. Change the drop down at the bottom of the screen to 'Third Party Provider Payments' then 'Save and go'.
4. Select both boxes 'Allow Third Party Provider payments; & 'I acknowledge that by assigning these privileges I will allow users with this role to make payments through Third Party Providers' *** change the drop down to 'Payments' and then 'save and go' and add any payment privileges needed.**
5. Now 'Continue'.
6. Choose the accounts you want this to apply to and 'Continue'.
7. Then 'Confirm new role'.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to approve this new role.

Assign the role to user(s):

1. Go to Administration and 'Manage users'.
2. Choose the user you want to give this new role to.
3. From the Roles section choose 'Edit' and then 'Continue'.
4. Now choose your user again, scroll down and select 'Edit roles / Smartcard'.
5. Tick the role you have just created, then 'Continue' and 'Confirm changes' and 'Authenticate the action with your smartcard'.

You can repeat these steps to assign the roles to other users too.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to approve this.

Open Banking TPP payments (cont'd)

How do I add open banking TPP payment privileges to an existing customer role?

Please note that by adding the privileges to an existing 'Customer role' that the user already has assigned to them means other users with this same role will also get this new access).

1. Go to Administration then 'Manage Roles'.
2. Select the Customer Role you want to add the privileges to.
3. Change the drop down at the bottom of the screen to 'Third Party Provider payments' then 'Save and go'.
4. Select both boxes 'Allow Third Party Provider payments' & 'I acknowledge that by assigning these privileges I will allow users with this role to make payments through Third Party Providers'.
5. Now 'Continue' and check the correct accounts are selected.
6. Select 'Continue' then 'Confirm changes'.

If you have dual administration switched on, you may need a second user with the relevant administration privilege to accept this change.

Making payments using Open Banking

What types of payments are currently supported?

You can make:

- Immediate and future dated Faster Payments,
- CHAPS payments
- International Payments
- Transfer between your registered Bankline sterling accounts.

Some TPP's will require payments that can be completed entirely by one user and don't need additional approval. Others will allow approval to be completed later, in Bankline.

All existing Bankline user access and profile settings will apply to payments made through Open Banking.

How do I make payments through Open Banking?

We'll use an example of buying equipment from a supplier to show the process. We'll also assume the user has been correctly set up with the required privileges.

1. At the end of the purchase choose to pay from your bank account.
2. Select NatWest from the available options.
3. The TPP will redirect you to our dedicated site to provide consent and confirm the payment.
4. You'll see the login page for personal Online Banking. Please select 'Bankline / Cards Online' at the top right of the page, then click on the Bankline tab.
5. You'll then need to authenticate yourself using your Bankline login details.
6. Select the debit account from those available in the drop-down list. You may have supplied this debit account to the TPP before being passed to the bank. If it's a valid debit account, you'll see it displayed and you won't need to select an account.
7. Check and confirm the payment details are correct. We'll confirm the payment type and we'll also confirm that the cost will be the same as a payment made through Bankline. When you've checked the details, select 'Schedule payment' to proceed.
8. Use your smartcard to confirm the payment. You may be able to choose to 'Confirm later' if the TPP supports that. Payment confirmation can happen now or later in Bankline.
9. You'll now be redirected back to the supplier.

Importing payments using Open Banking

What file formats and types of payments can I import?

You can use Open Banking to import a file of payments that will be processed, provided you have the correct Open Banking & payment privileges and the file has the correct content to be processed otherwise it will be rejected.

You can import a file via Open Banking, provided that the file is formatted as one of the following:

- ‘Bankline CSV’
- ‘XML’
- ‘SWIFT MT101’
- ‘SWIFT MT103’
- ‘BACSTEL’

You can make all Faster, CHAPS and International Payments from the same or different debit accounts. You can make payments to multiple payees from a single debit account, It will show as one debit on your bank statement or transaction history, this is a bulk payment. You can also make transfers between your accounts registered on Bankline.

All existing Bankline user access and profile settings will apply to payments made through Open Banking.

How to import payments through Open Banking?

We’ll use an example of importing a file to pay for office stationery to show the process. We’ll also assume the user has been correctly set up with the required privileges.

1. Select the file you want to import via the TPP, ensuring it is in the correct format and has the correct content. Ensure you have selected the correct file to be imported and then select 'Pay now'.
2. The TPP will redirect you to our dedicated site to provide consent and approve the payment.
3. You’ll see the login page for personal Online Banking. Please select Bankline/ Cards Online at the top right of the page, then click on the Bankline tab.
4. You’ll then need to authenticate yourself using your Bankline login details.
5. You’ll be presented with the 'Review payment file' screen when the checking of the file has been successful. You can then review the payment file being imported and proceed by selecting ‘Import payments’. **Note:** If the file has errors with content or is in the incorrect file format when checked a screen advising the error will be shown.
6. You then select ‘Return to TPP and be redirected back to the TPP

Staying safe when using Bankline

- **Always** log in from [www.natwest.com/bankline.]
- We'll **never** ask for your **full** password when logging in (we'll only ask for certain characters).
- We'll **never** ask for **any** part of your password or smartcard codes over the phone.
- We'll **never** text, email or WhatsApp you a QR code to scan.
- **Never** share passwords, PINs or smartcard codes with anyone. Each user should have their own to log in.

You can also find more help with Bankline in our Bankline Help and Support hub