

# Get to know your new Bankline

July 2021



NatWest

[natwest.com](https://natwest.com)

# Logging in

You'll notice some changes between the original and new Bankline, so this is a handy guide on what to expect.

Just as before, what you can see and do will depend on your user privileges.

## Logging in

To log in, use the usual address: [www.natwest.com/bankline](http://www.natwest.com/bankline)

You'll see the new version once you're logged in.

We haven't changed any of your user details or privileges.

Remember these points to stay safe when logging in:

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

## Can't remember your password?

You can reset your password by selecting the "request an activation code" link on the screen where you're asked to scan a QR code.

If you can't see this link, ask your Bankline administrator(s) to reactivate your login via administration.

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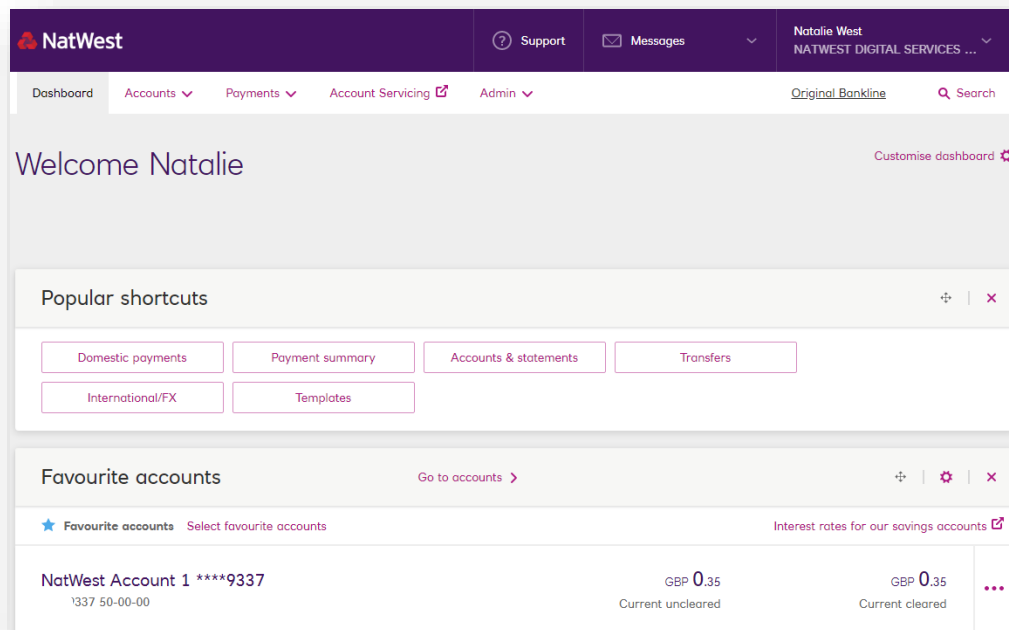
# Dashboard

The first new thing you'll see in Bankline is the dashboard. This is the navigation hub from where you can access all areas of Bankline.

It also gives a snapshot view of your most used accounts (up to 5), handy tips to make the most of your online experience, and quick links to some of the most popular Bankline features.

You can customise the dashboard to a view that works for you. Move the panels around or even switch them off, Bankline will remember your settings when you next log in.

We'll also flag new features on the dashboard when they're released.



**Tip:** To log out, click your name in the top right and a drop-down menu will appear.

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# View your accounts and balances

New Bankline puts all your account information in one place so you can quickly find what you're looking for. You can change the order and grouping of accounts, and choose the balance types you want to see. Select the Accounts tab then 'View account balances and statements' to explore more.

## View your accounts

You can see up to four balance types at any time:

The screenshot shows the 'Accounts' page in Bankline. At the top, there's a 'Print/Export accounts' button. Below it, filters for 'Display currency' (GBP), 'Balance date' (07-JUL-2021), and 'Balances shown' (set to 4) are visible. A 'Compact view' toggle is also present. A dropdown menu is open, showing options to select the balances to display: 'Available funds (inc. overdrafts if app.)', 'Current uncleared', 'Current cleared', 'Start of the day uncleared', 'Start of the day cleared', 'Last night's uncleared', and 'Last night's cleared'. The main table lists accounts with columns for 'Available funds (inc. overdrafts if app.)', 'Current cleared', and 'Start of the day cleared'. The first account shown is 'NATWEST DIGITAL SRDMC' with a balance of GBP 1.36.

Account	Available funds (inc. overdrafts if app.)	Current cleared	Start of the day cleared
NATWEST DIGITAL SRDMC 140/01/ 2310   1 USD = 0.72 Interest rate	GBP 1.36	GBP 1.36	
NATWEST DIGITAL SRVC 550/01/ 2302   1 EUR = 0.85 Interest rate	GBP 2.46	GBP 2.46	
NATWEST DIGITAL SRVC BANK 7100 50-00-00	GBP 0.00	GBP 0.00	

'Available funds' is a new feature that shows the amount you can spend now. This includes the money in your account plus any overdraft and uncleared (pending) payments coming in to the account, minus uncleared (pending) payments due to go out of the account.

To view 'Available funds' the feature has to be set up as one of your user privileges. Your Bankline Administrator(s) can arrange this through Administration, either by adding the new privilege to your existing Customer role or by creating a new role.



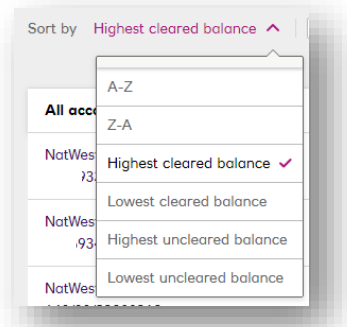
Tip: 'Uncleared balance' is what used to be called 'ledger balance' in the original Bankline.

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# Sort and group your accounts and balances

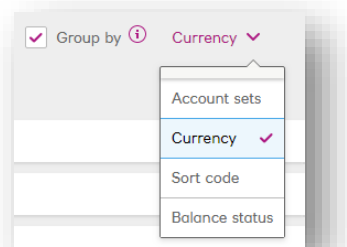
## Sort your accounts

You can **change the order** you view your accounts in. Bankline will remember this preference until you change it again.



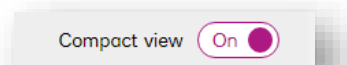
## Group your accounts

You can group your accounts for a clearer view. This selection will apply until you remove it.



## Viewing your accounts

To see more accounts on one page, select 'Compact view'.



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# Statements

## Viewing your statement

The statement page lets you sort your transactions by any of the headings listed (1).

You can filter the view to show just credits or debits (2), or specific payment types or value ranges (3).

Quickly switch between different accounts using the drop down at the top (4), and print or export the statement as needed (5).

Click on a transaction to expand it (6), where you'll also find printable debit and credit advices for CHAPS and international payments (7).

Should you need to find additional account information such as your BIC or IBAN, they are under More account information (8).



Statement View another account (4) (5) Print/Export statement Advanced transaction search

NatWest Account 1 \*\*\*\*9337 alias 9337 50-00-00 (8) More account information

**fscs** Financial Services Compensation Scheme  
We are currently unable to show whether this deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). We apologise for this. Please check later.  
For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

GBP 1.60 Available funds (i) (Including overdraft 0.00) GBP 1.60 Uncleared balance (i)

[Make payment](#) (+) More balances

Transaction history

(2) All Debit Credit Start date 07-JUN-2021 End date 06-JUL-2021 Quick date range (3) Select a date range More filters None applied

(1) Date	Transaction details	Transaction type	Debit GBP	Credit GBP	Balance GBP
> 06-JUL-2021	ANNA, EBANKGO96862081...	UTF	-1.00		1.57
> 06-JUL-2021	RBS DIGITAL SERV, PENFP20210706...	EBP	-0.01		2.57
> 06-JUL-2021	TEST, TEST...	EBP	-0.01		2.58
▼ 06-JUL-2021	PENCHAPS20210706, EBANKGO96860454...	(6) CHP	-0.01		2.59

Transaction reference  
EBANKGO96860454

Transaction type  
CHAPS transfer (CHP)

Transaction details  
PENCHAPS20210706  
EBANKGO96860454  
RBS DIGITAL SERV  
CHPS CHG £000.00  
CHAPS TFR

Posting date  
06-JUL-2021

Value date  
06-JUL-2021

Timestamp  
22:05:00

(7) Print/Export transaction PDF

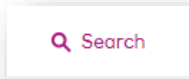
Payment debit advice (+) (7) Print/Export payment advice PDF

> 06-JUL-2021	CHAPS PEN TEST 5, PCM55CI99579763...	CHP		0.01	2.60
> 06-JUL-2021	RBS DIGITAL BKLINE, FP PEN TEST 5...	BAC		0.01	2.59
> 05-JUL-2021	RBS DIGITAL SERV, PENFP20210705...	EBP	-0.01		2.58

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# Searching your accounts and payments

We've improved our searching facility. Just click 'Search' from the top menu to look for specific statement transactions and find your historic Bankline payments.



You can easily search for payments coming in and out of your accounts by completing as many fields as appropriate and searching across all of your accounts.

By clicking across to the 'Payments raised' tab you can complete as many or as few of the options below to find the payments that you've made in Bankline.

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# Domestic payments

We've improved the way you make payments in Bankline, helping save time and money.

For a domestic payment, just enter who the payment is for, which includes a payee check. Then enter the payment amount and when it's to be made.

Bankline will calculate the cheapest way to send your payment. If you need a different payment type to the recommendation, just click Change payment type.

Once you've raised your payment, you can either approve it (subject to privileges) or go straight to raise another payment, then approve them all in one go.

[Raise another payment or transfer](#)

You can also save a domestic payment as a template, if you're likely to use the payee again.



## Make a payment or transfer

### Select type of payment


Domestic payment

International/FX payment

Transfer between your accounts

### Make payment from a template

From

Select or search for the account you want to pay from 

To

Full payee name 

(0/140)

Add payee address

Their account number


Their sort code

Payee account type

☐ Business ☐ Personal

[Check payee](#)

[Use this payee](#)

 We'll check these payee details with their bank. If we find any variations, it could signal a scam.

Your reference (optional)


Their reference (optional) 

Extended Reference


Amount


0.01

GBP

Date for payment to arrive 

07-JUL-2021 

 You might be able to save on the cost of making the payment if you change the date to a later date.

☐ Create a remittance advice as part of this payment 

The cheapest payment type that meets your requirements is an **Immediate Faster Payment**.

[Change payment type](#)

If the payment is fully approved by 23:45 on 7-JUL-2021 it should arrive in the payees account by **Wednesday 7-JUL-2021**.

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# International payments

We've redesigned international payments to help you complete the relevant fields for the country and currency you're paying. For example, if an address is mandatory for the destination country, these fields will be displayed in the Payee details section.

If your payment involves more than one currency, Bankline will show the value of the payment in both currencies and the indicative exchange rate being applied, as well as the charges and total amount to be debited. You can also add pre-booked deals easily as part of this process.

Specify amount

From your account **GBP**

You are sending **EUR**

Date to send ⓘ

Based on our current rate ⓘ  
**GBP EUR 1.08918** Refresh rate

+ Add pre-booked deal

Payee details ⓘ x

Country where the account is based ⓘ

Currency being sent

Name of business or person

Add payee address

IBAN

Bank Identifier Code (BIC) (Optional) ⓘ

Add payee Cancel

Who pays the bank charges?  
Both parties pay their own charges

Your payment charges ⓘ  
Your charges will be added to the payment cost.  
Change charge account

Payment type

<input checked="" type="radio"/> Cheaper International/FX (SEPA) payment	Payee should receive payment on <b>Thursday 12-JUL-2018</b> ⓘ If approved by 16:30, 11-JUL-2018	Your charges ⓘ <b>0.45 GBP</b>	Total debit amount ⓘ <b>1.45 GBP</b>
<input type="radio"/> Faster International/FX payment	Payee should receive payment on <b>Wednesday 11-JUL-2018</b> ⓘ If approved by 15:00, 11-JUL-2018	Your charges ⓘ <b>15.00 GBP</b>	Total debit amount ⓘ <b>16.00 GBP</b>

ⓘ International payments terms and conditions

Raise payment Cancel

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# Transfers between your accounts

Transfers between your accounts are quick and easy in new Bankline, with no need to move screens for sterling or currency accounts.

Simply select the accounts you're moving money between, and if your payment involves more than one currency, Bankline will show the value of the payment in both currencies and the indicative exchange rate being applied. You can also add pre-booked deals as part of this process.

Tip: Transfers were known as 'Inter Account Transfer' (IATs) in original Bankline.

Select type of payment

Domestic payment International/FX payment **Transfer between your accounts**

From: NatWest Account 1 \*\*\*\*9337  
9337 50-00-00  
IBAN: GB03NWBK50000029769337  
Currency: GBP  
Available funds: GBP 0.00

To: NatWest Account 2 \*\*\*\*9345  
9345 50-00-00  
IBAN: GB78NWBK50000029769345  
Currency: GBP  
Available funds: GBP 9.23

Debit account reference ⓘ

Credit account reference ⓘ

Specify amount

Amount **GBP** Enter amount

Date to transfer ⓘ  
15-JUL-2020

Submission deadline is Today at 23:45

Select type of payment

Domestic payment International/FX payment **Transfer between your accounts**

From: NATWEST DIGITAL SRVC  
550001 302  
IBAN: GB39NWBK60721423902302  
Currency: EUR  
Available funds: EUR 0.87

To: NATWEST DIGITAL SRVC  
140101 310  
IBAN: GB62NWBK60730123902310  
Currency: USD  
Available funds: USD 0.12

Debit account reference ⓘ

Credit account reference ⓘ

Specify amount

From **EUR** Enter amount

To **USD** Enter amount

Based on our current rate ⓘ  
**EUR USD** - Refresh rate

Add pre-booked deal

Date to transfer ⓘ  
15-JUL-2020

Submission deadline is Today at 16:30

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# Approving payments

Start by selecting 'Approve payments' from the Payments menu.

You'll then see all payments awaiting approval, listed in date order (closest date first).

Just use the tick-boxes to select the payments you want to approve and click 'Approve'. You can then use your Smartcard and reader as normal to complete the approval process.

## Standard view:

Expiring after today (2)									
<input type="checkbox"/>	Approval required by	Approval status	Payment ID	From	To	Payment amount	Type	Estimated arrival date	
<input type="checkbox"/>	17:30 01-APR-2019	Waiting for approval	539042258	NatWest Ac... 9337 50-00-00 CHAPS TO RBS	RBS DIGITA... 5410 16-04-00 NATWEST ACCOUNT 1	GBP 0.01	CHAPS Template	01-APR-2019	...

## Expanded view:

<input type="checkbox"/>	Approval required by	Approval status	Payment ID	From	To	Payment amount	Type	Estimated arrival date	
<input type="checkbox"/>	17:30 01-APR-2019	Waiting for approval	539042258	NatWest Ac... 9337 50-00-00 CHAPS TO RBS	RBS DIGITA... 5410 16-04-00 NATWEST ACCOUNT 1	GBP 0.01	CHAPS Template	01-APR-2019	...

**Payment details**  
  
Debit account  
50-00-01 9337  
  
Account name  
NatWest Account 1  
769337  
  
Payment amount  
GBP 0.01  
  
Your reference  
CHAPS TO RBS  
  
Date to leave account  
01-APR-2019

**Payee details**  
  
Payee name  
RBS DIGITAL SERVICES BANK  
LINE  
  
Payee reference  
NATWEST ACCOUNT 1  
  
Account details  
16-04-00 410  
  
SWIFT BIC  
RBSGB21375  
  
Account holding branch  
THE ROYAL BANK OF SCOTLAND PLC  
(CORPORATE BANKING OFFICE) 5-10  
GREAT TOWER STREET LONDON

**Event history (1)**  
  
Event  
Created by  
BANHAMM  
  
Date and time  
29-MAR-2019 at  
10:43

Payment to approve

Edit payment

Cancel payment

Save this payment as a template

Tip: 'Approve payments' was known as 'Authorise payments' in original Bankline.

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# Templates

Templates are a great way to store details for regular payments. They save the account the payment is sent from, the payee details and payment type.

## Domestic templates

Any domestic payment templates you've already created have been transferred to new Bankline, and creating new templates has also been simplified.

You can save a domestic payment as a template whilst raising it, or create it through the Templates menu, and set separate payment limits for each template.

## International templates

Existing international payment templates are available to make payments from in new Bankline.

If you need to edit or create a new international template, you'll need to go to original Bankline. This functionality will be made available in new Bankline at a later stage.

Create a single payment template

Give your template a meaningful name that you will be able to find easily in the future. Along with the payment information, you can also set an optional limit.

Template name  
Enter template name

Select type of payment

Domestic payment Transfer between your accounts

From  
Select the account you want to pay from

To  
Enter payee details

Your reference  
Extended reference

Their reference

Single payment templates

Advanced search

Create single payment template

Make repeat payments faster with payment templates. A single payment template stores a payee's details and payment information.

Template status: All Template type: All More filters: None applied

Status	Template name	Payee name	Type	Last completed payment
Active	RBS CHAPS PAYMENT	RBS DIGITAL SERVICES BANKLINE	Domestic CHAPS	28-MAR-2019

From: NatWest Account 9337 50-00-00 CHAPS TO RBS Payment limit: GBP 2.00 If above limit: Error

To: RBS DIGITAL SERVICES BANKLINE RBOSGB21375 6410 Payee address: 7th Floor 280 Bishopsgate London EC2M 4RD Payee email address: N/A

Event history (2)

Event	Date and time
Checked by WHITAC	17-Jun-2019 at 13:21
Created by ARDV	17-Jun-2019 at 09:03

Payments raised (1)

Date raised	Payment reference
01-Mar-2019 at 16:02	53277680

Make payment Edit Clone Suspend Delete

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# Print and Export

## Statements and balances:

You can print or export your statements using the Print/Export link on the Statement page. This lets you create a download in either PDF or CSV. If you need a different format, you'll still be able to do this in original Bankline.


PDF exports are available in landscape or portrait and can be arranged in your preferred order.

You can print or export Balances from the View account balances page. This is also available in PDF or CSV.

## Payments:

Once you've raised a payment, you can print or export it from the Payments to be approved page, or from the Approve payments screen. You can print single or multiple payments, before or after approval.

You can also print payments created from Templates by clicking the Payment reference in the expanded template.



Transactions from 03-MAY-2019 to 03-JUN-2019

Account name or alias	Account number	Sort code	Account currency		
Alias NatWest Account 1	9337	9337	50-00-00 GBP		
Debit or credit					
Any					
Date	Type	Payment details	Debit	Credit	Uncleared Balance
Opening balance					0.12
03-MAY-2019	EBP	NATWEST DIGITAL SE, TEST	-0.01		0.11
03-MAY-2019	EBP	NATWEST, TEST, FP 03/05/19 40, 29023427273747000N	-0.01		0.10
07-MAY-2019	EBP	NATWEST DIGITAL SE, TEST	-0.01		0.09
08-MAY-2019	EBP	RBS DIGITAL SERVIC, RBS FASTER PAYMENT, FP 08/05/19 10, 17083628913202000N	-0.01		0.08
09-MAY-2019	EBP	NATWEST, TEST, FP 09/05/19 40, 27023303344345000N	-0.01		0.07
10-MAY-2019	EBP	NATWEST DIGITAL SE, TEST	-0.01		0.06
20-MAY-2019	BAC	NATWEST DIGITAL SE, NATWEST DIGITAL SE, FP 19/05/19 2310, 62231007186677000N, NATWEST DIGITAL SE		0.01	0.07
20-MAY-2019	EBP	NATWEST DIGITAL SE, NATWEST DIGITAL SE		0.01	0.08
20-MAY-2019	IAT	PT CHAPS OB TEST, EBANKGO84560376, NATWEST DIGITAL, SRVC BANKLINE, INTER A/C TFR		0.01	0.09
20-MAY-2019	IAT	PT CHAPS TEST 3, EBANKGO84560405, NATWEST DIGITAL, INTER A/C TFR	-0.01		0.08

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# Account servicing

Account servicing lets you complete everyday banking tasks online, without having to pick up the phone or send off forms.

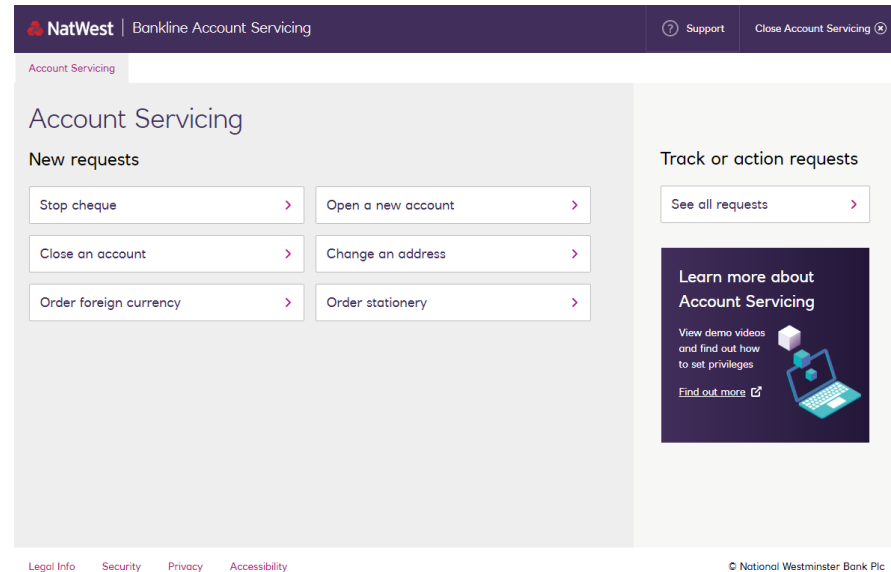
From the account servicing page in Bankline you can:

- Stop cheques
- Open additional accounts
- Change address
- Close accounts
- Order stationery (eg. cheque books)
- Order foreign currency
- Track the progress of all your requests

[Find out more about account servicing](#)

To get started, you'll just need to set up the privileges in Bankline. If you're an administrator, visit the page below for guidance on how to do this for yourself and other users.

[Guide to adding account servicing privileges](#)



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# Other tasks

This guide is intended to demonstrate the new features and improved experiences for users new Bankline brings. Not all areas have been redeveloped, and you'll see the 'old' style screens for some journeys for a little while yet. These include:

- Importing payments
- Bulk lists
- Admin
- Payment summary

You can still access these directly from the dashboard, and if you need to return to original Bankline for anything else this is still available under 'Other tasks' on the right hand side of the screen.

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# Help and support

## FAQs

These are available from every Bankline page, just click '[Support](#)' and enter your search terms.

## Webchat

The quickest way to get in touch with us is via webchat. You'll find the [Chat now](#) button on every Bankline page.

Cora, our digital assistant, will help with your question and connect you to the right team, when needed.

## Webinars

If you'd like a bit more help getting comfortable with new Bankline, sign up to one of our [live webinars](#) to learn your way around with one of our expert trainers.

## Bankline helpdesk

Our Bankline helpdesk is here to help with more complex Bankline queries on:

0345 300 4108

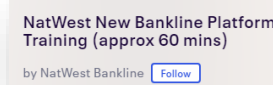
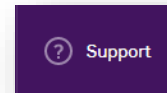
+44 1268 502 128 (outside the UK)

18001 0345 300 4108 Relay UK

Lines are open Monday to Friday, 8am to 6pm. Calls may be recorded.

## We'd love to know what you think

If you have any comments about new Bankline we'd be interested to hear them. Send your feedback to [banklinefeedback@natwest.com](mailto:banklinefeedback@natwest.com)



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# Disclaimer

Payments made using Bankline and Online Banking will incur payment fees. Use of Bankline will also incur a monthly charge that will vary depending on the number of users and accounts registered. Please contact us for more information on fees and payment tariffs.

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