

## Business Online Plus

Our enhanced internet banking platform, only available to Business Bank Account customers.

### Features

#### Multi company access

- View all business accounts under one login

#### Multi User set up

- Request additional users - administrators can control their limits and access
- Ideal for medium-sized organisations with more complex banking needs

#### Enhanced payment options

- Higher daily transaction limits
- Easy online CHAPS payments
- Make International payments and cross currency transfers online
- Multiple payment uploads of faster payment or CHAPS. These can be same day or future dated
- BACs payments are possible through Business Online Plus but do require Metro Bank approval - please speak to your Relationship Manager for details

#### Additional Administration features

- Balance and transaction reporting
- Customise approval chains for transactions
- Ability to search transactions
- Ability to run Audit reports on transactions
- Ability to export transactions in a CSV file and upload into accounting software

### THINGS YOU SHOULD CONSIDER

- Business Online Plus is only available to business customers who hold a Business Bank Account with Metro Bank PLC
- This is a fee-based product. The monthly charge period runs from the first to the last day of every month (if you join part-way through a month, we'll start this on the following first day of the month). The monthly user fees will appear on your next statement, with payment being processed within 28 days.
- New users will be created by Metro Bank at the request of the Business or Organisation, with user rights and limits allocated by the business system administrator
- Payments are subject to payment cut-off times. Please see our website for more details
- Daily payment limits will be set at £50k for outward payments.
- For login, certain payments and transactions, you will require a security device and your Internet Banking password as an additional level of security.

### Important Information Summary

This document summarises the important features of Metro Bank Business Online Plus. It should be read carefully together with the Metro Bank "Our Service Relationship with Business Customers" brochure (the 'Terms and Conditions') and the Business Online Plus T&Cs before you apply for Business Online Plus. If there is anything you do not understand, please ask any member of the Metro Bank team.

Our **Business Online Plus** online service could be ideal for more complex banking needs such as multiple users, bulk uploads and enhanced payments functionality.

### FEES AND CHARGES

In addition to your Business Bank Account fees and charges.

<b>Monthly fee, per user</b> <i>(charged to your Business Bank Account)</i>	£5
<b>Additional/replacement physical security device</b>	£10
<b>Optional remote user set up</b>	£50+VAT

### CONTROLLING USER ACCESS

When setting up Business Online Plus you will have the option of selecting one of four different categories of user type. If you have opted for dual access at least two users must be administrators.

- **Administrator** – this person has full access to the system. They can input, delete, view and authorise. They can make payments up to £50k and can also undertake all administrative processes.
- **View only** – this type of user can only view what is in the system - they cannot make payments.
- **View and Input** – this user can view and also input payments up to £50k.
- **Undertake all action except Admin tasks** – This user can view, input, authorise and delete payments up to £50k but cannot undertake any administrative tasks such as changing other users limits.

These user types can be set up in store and will be live when you log into Business Online Plus for the first time.

Alternatively if you would like Metro Bank to fully customise your Business Online Plus system this can be done remotely for £50+VAT.

**Store Opening Hours:** Monday - Friday 8am - 8pm • Saturday 8am - 6pm • Sunday 11am - 5pm  
**Business Customer Service Team:** 0345 08 08 508 • [business.team@metrobank.plc.uk](mailto:business.team@metrobank.plc.uk)

[metrobankonline.co.uk](http://metrobankonline.co.uk)

## Business Online Plus Important Information Summary *(continued)*

### THIRD PARTY PAYMENT PROVIDERS

You may extend permission to a third party payment service provider (a "TPP") who must be FCA authorised or registered to access Internet Banking on your behalf to:

- (a) view account balances and transactions; and
- (b) transfer money between accounts.

### TAKING ONLINE SECURITY SERIOUSLY

To minimise the risk of fraud, you should take reasonable security precautions as set out in the Business Online Plus Terms and Conditions.

These may include (but aren't limited to):

- keeping your security details safe and secure
- not sharing your login details with anyone except third parties approved by the FCA (or another European regulator)
- browser security updates should be applied at regular intervals by the Browser/Operating system provider e.g. Microsoft
- installing anti-virus software and updating it regularly
- installing appropriate firewall software
- refraining from accessing the account from a computer in a public place which could enable non-authorised individuals to see your security credentials
- logging off using the exit screen link
- not opening emails from unknown sources
- exiting the service when leaving a computer terminal unattended
- ensuring that security credentials for your security device are kept secure
- ensuring that the security device is kept secure (when not in use)

**If you become aware of any potential security breaches, please notify us immediately.**

Access Business Banking Plus by logging into internet banking as normal [metrobankonline.co.uk](http://metrobankonline.co.uk) or call our local Business Support Team on **0345 08 08 508** 24 hours a day for further details or assistance.

### ACCESS

You may use Internet Banking on any computer, that meets Our minimum operating system standards. For more information, please consult Our website at [www.metrobankonline.co.uk/](http://www.metrobankonline.co.uk/). Operating systems are continually being updated by providers. As a result we cannot always guarantee compatibility, please contact us if you encounter an issue.

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