business online plus user guide

METRO BANK

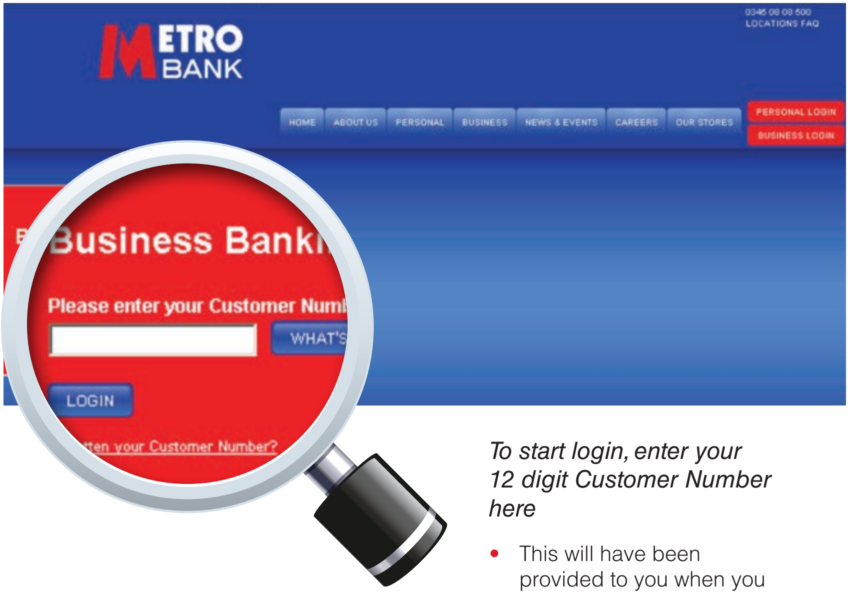
contents

login

What's included

01

LOGGING IN
Your 12 digit external User ID



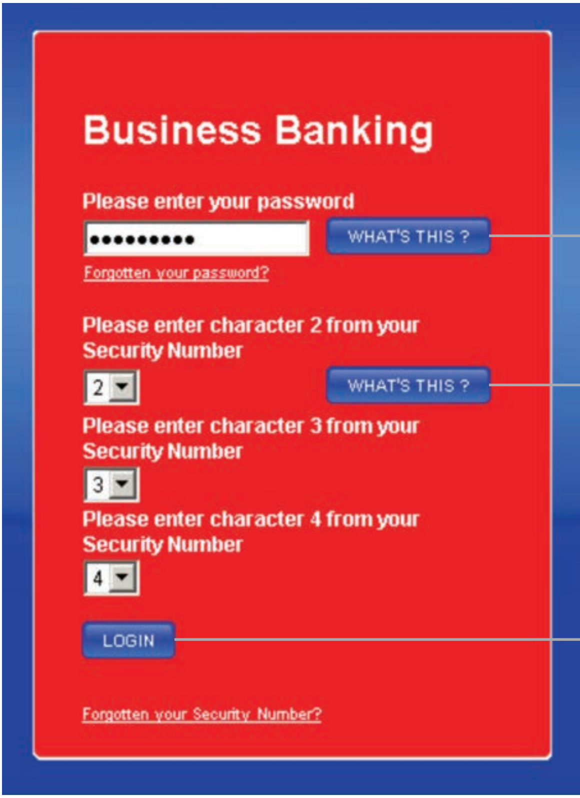
To start login, enter your 12 digit Customer Number here

- This will have been provided to you when you signed up to our Online Banking Service

02

LOGGING IN

Your passwords



Enter your internet banking password here

Select the three digits required from your 8 digit Security Number

Click to login

03

GETTING STARTED
Frequently asked questions

- *If I cut and paste my Customer Number into the relevant field to log in to my account, why are my details not recognised?*

  This is a security feature of our online banking system. You are required to manually type all fields to log in to your account

- *I have entered my password into the correct field but I am still unable to log in. Is there a set structure to my password?*

  Yes, all passwords must contain both capital and lowercase letters, one number and be between 7 and 14 characters long. Please re-enter your password ensuring it is within the character requirements. If you have tried unsuccessfully three or more times, please call **0345 08 08 500**

- *What should I do if I forget part or all of my security details, or would like to change my details?*

  Password
  If you forget your password but have your Security Number and Customer Number you can reset it by phone or in store by using the contact details below.

  If you would like to change your password, you can do so online at **www.metrobankonline.co.uk** by logging in to your Personal or Business account, selecting the 'Preferences' tab and clicking on the 'Password' button

  Security Number
  If you forget your Security Number you can visit one of our stores to reset it. Please bring a valid proof of ID with you

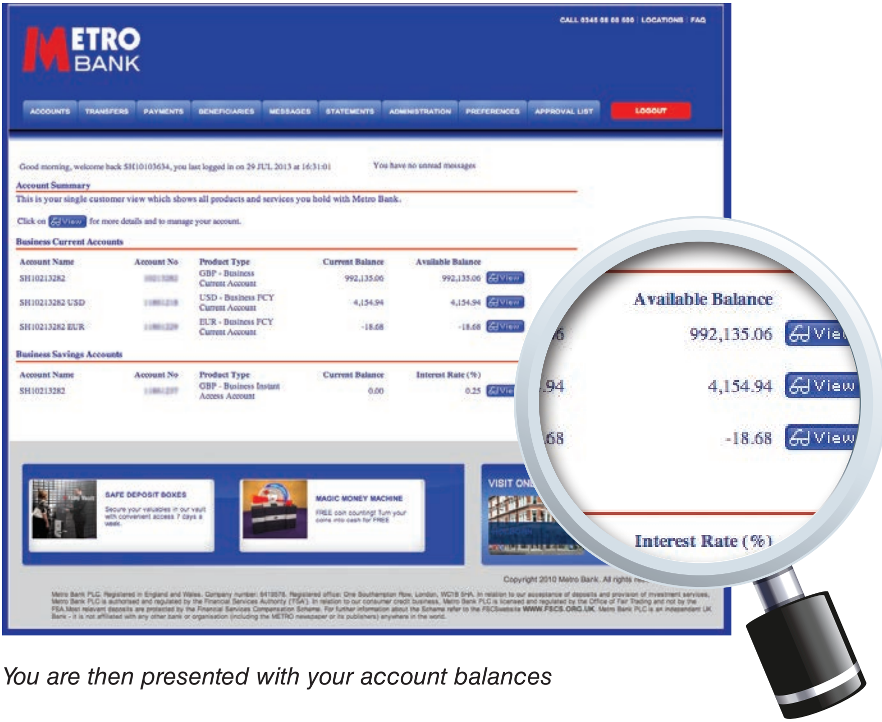
  Hard Token
  The Hard Token is an additional level of security provided by Metro Bank to ensure any administrative actions and certain payments and transactions have additional security applied. The token generates an 8 digit random password which needs to be keyed when undertaking certain actions. You can collect the hard tokens from the store.

GETTING STARTED
Frequently asked questions

Customer Number
If you forget or misplace your Customer Number but have your password and Security Number, you can retrieve it by phone or in store using the contact details below

Contact details
By phone: call our Local Call Centre on **0345 08 08 500**
In store: you can check your nearest store online at **www.metrobankonline.co.uk/ourstores**
Please bring a valid proof of ID with you

HOME PAGE
Your account balance



You are then presented with your account balances

administration

What's included

01

ADMINISTRATION
Functions

To view administration functions click 'Administration' on top bar menu

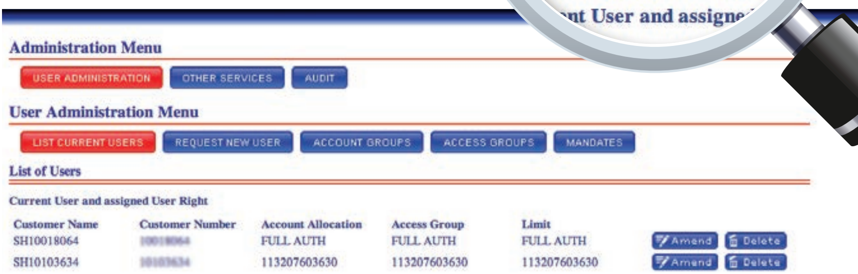
02

ADMINISTRATION MENU

List of current Users

The Administration screen displays a list of current Users and their User rights

- Via this screen Administrators can ‘Amend’ or ‘Delete’ other Users
- **Please note** that any actions/changes of Online Banking may need to be authorised by a second administrator/authoriser if you have selected dual control function.
- You can select sole or dual authoriser functionality at registration



03

NEW USERS
How to request a new User

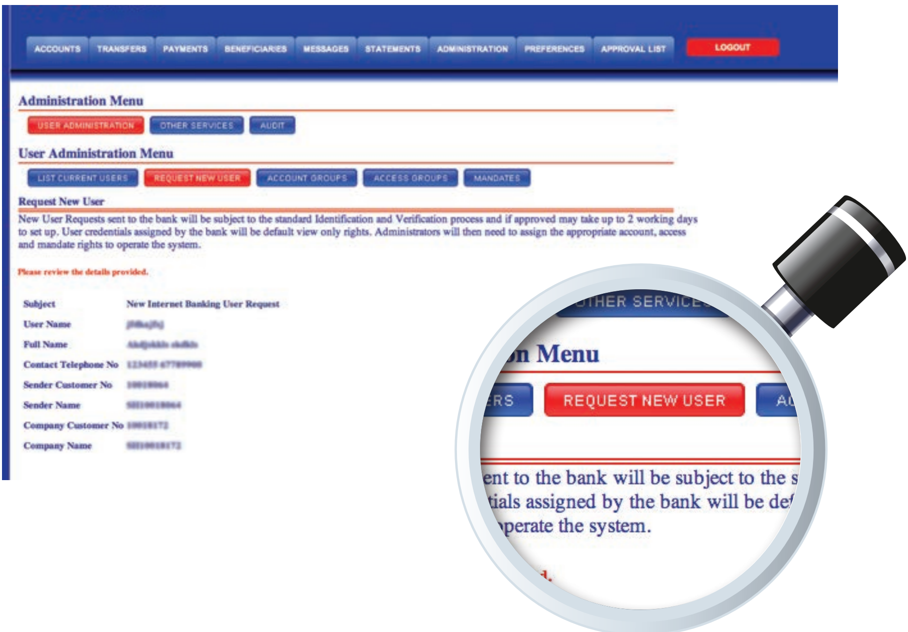
To request a new User select 'Request New User' from the 'User Administration' menu

- Complete the mandatory fields as shown below and select 'Submit'
- **Please note** that User names cannot be amended once submitted
- **Please note** that Request New User submissions may need to be authorised by a second administrator if you have selected dual administration at registration

NEW USERS

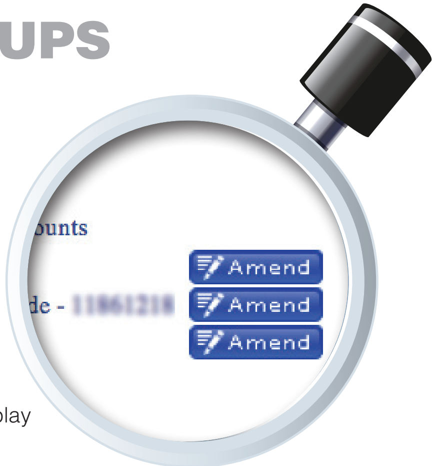
How to request a new User

- **Please note** all Users must be identified and verified by Metro Bank
- You will be contacted by Metro Bank to arrange the next steps for creating a new User
- All new Users will receive default access setting for Access Groups, Account Groups and Mandates. To change these settings see Assigning Access for Users section (page 23)



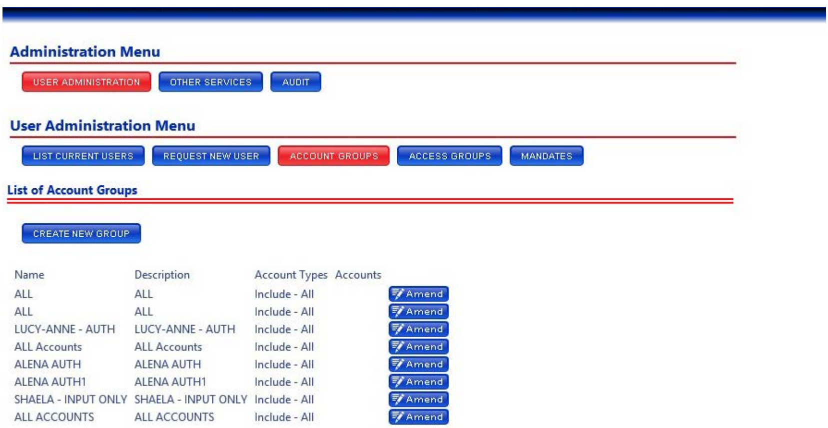
04

ACCOUNT GROUPS
How they work



Users must first be placed into an Account Group

- Account Groups determine the accounts that a User can view
- Access Groups will determine ability to input or authorise payments for accounts included within the group
- The Account Group home screen will display the list of current Account Groups
- To make changes to a group select 'Amend' and from the drop-down menu select the changes required to the Account Group
- **Please note** that Account Groups cannot be deleted
- **Please note** that Account Group amendment submissions may need to be authorised by a second administrator if you have selected dual administration at registration

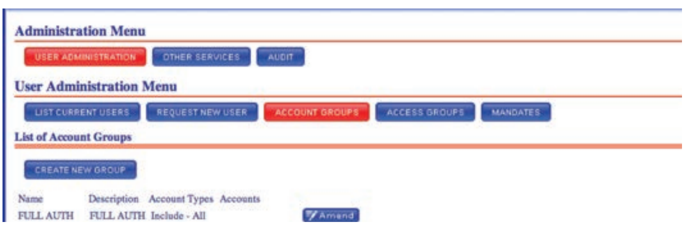


05

NEW ACCOUNT GROUPS

Creating a new Account Group

- Select 'Create New Group'
- Account Group names cannot be amended
- **Please note** that 'Create New Account Group' submissions may need to be authorised if dual administration has been selected at registration
- **Tip:** Ensure group name properly defines the Account Group i.e. 'Access all accounts' or 'Access all savings accounts'
- Amending Account Groups requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token



06

ACCESS GROUPS
How they work

Users must be placed into an Access Group

- An Access Group will determine what level of access a User has and therefore what actions they can perform e.g. 'Input', 'Authorise' or 'Delete' transactions or actions
- The Access Group home screen will display the list of current Access Groups
- To make changes to a group select 'Amend'
- **Please note** that Access Groups cannot be deleted
- **Please note** that Access Group amendments may need to be authorised if dual authorisation has been selected at registration
- **Please note** amending User groups requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

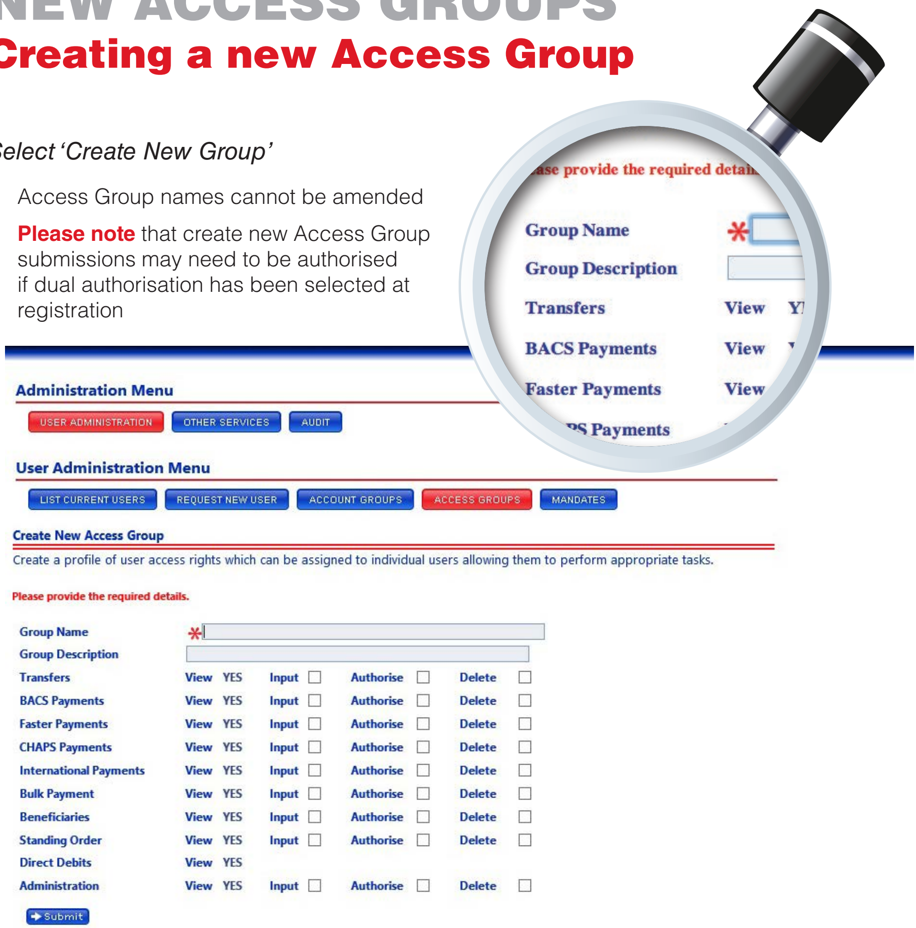
07

NEW ACCESS GROUPS

Creating a new Access Group

Select 'Create New Group'

- Access Group names cannot be amended
- **Please note** that create new Access Group submissions may need to be authorised if dual authorisation has been selected at registration



NEW ACCESS GROUPS
Creating a new Access Group

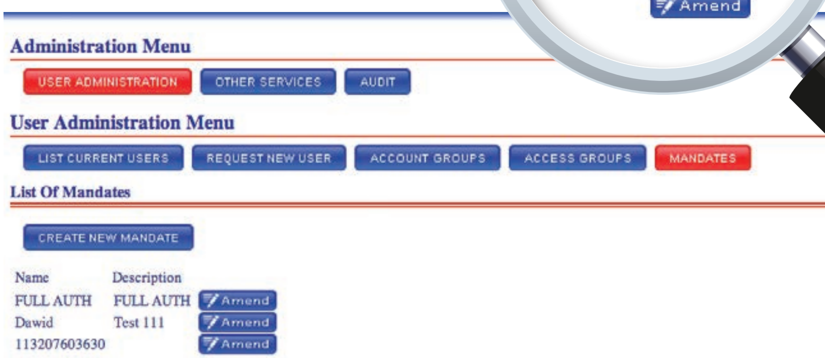
- Select the ability of Users in the Access Group to 'Input', 'Authorise' or 'Delete'

08

MANDATES
How they work

Users must also operate within a 'Mandate'

- A Mandate allows the administrator(s) to set transaction limits which a User must abide by
- If the User is an Input User the Mandate dictates the maximum value of a payment they can input. If they are an Authoriser the Mandate dictates the maximum value of a payment they can authorise
- To make changes to a Mandate select 'Amend'
- **Please note** that Mandates cannot be deleted
- **Please note** that Mandate amendments may need to be authorised if dual authorisation has been selected at registration
- Amending a Mandate requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

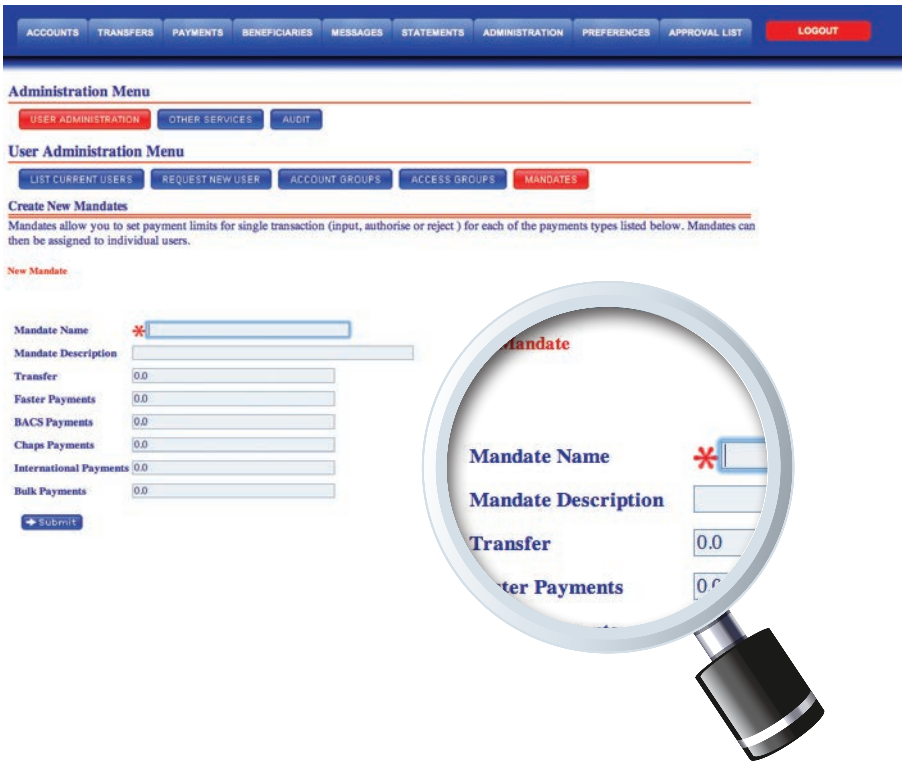


09

NEW MANDATES
Creating a new Mandate

Select 'Create New Mandates'

- **Please note** that Mandate names cannot be amended
- **Please note** that Create New Mandate submissions may need to be authorised if dual authorisation has been selected at registration

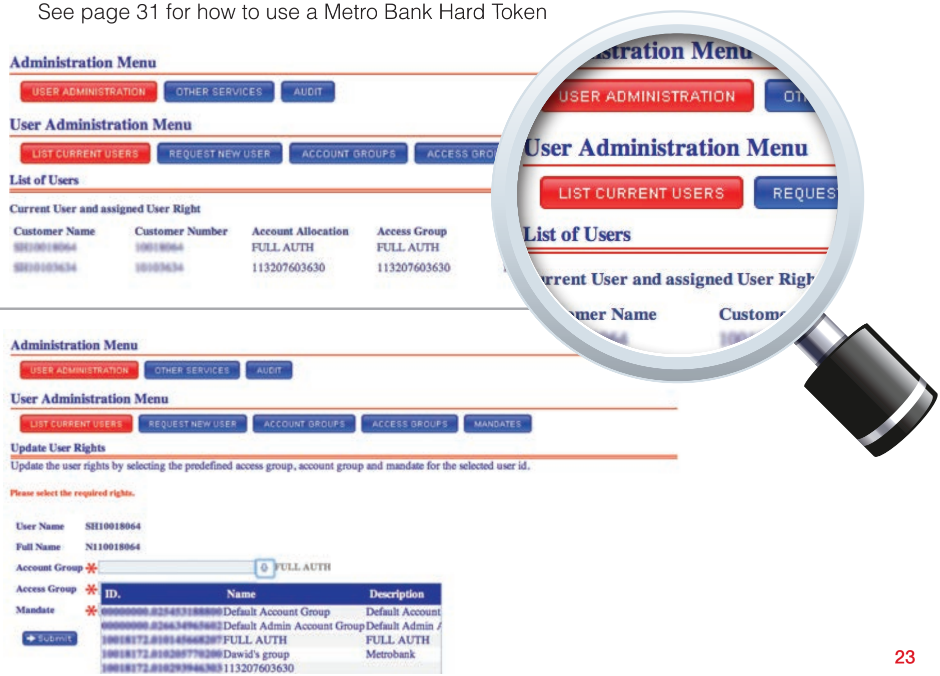


10

ASSIGNING ACCESS
For Users

Users will receive default security settings (view only access) once set up by Metro Bank

- To change User access click ‘Amend’ on the ‘List current Users’ tab
- Select from the Account Groups on the drop-down menu the accounts which the User will have access to
- **Please note** changes to User access may need to be authorised if dual authorisation has been selected at registration
- Assigning new access rights to Users will require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

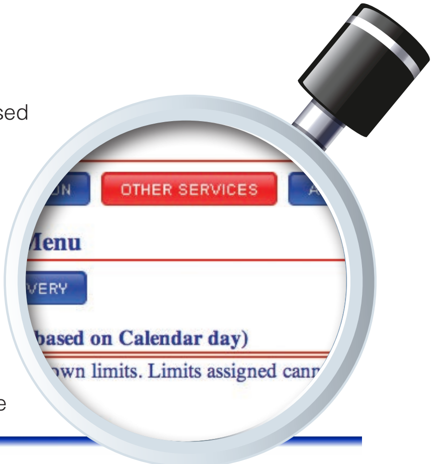


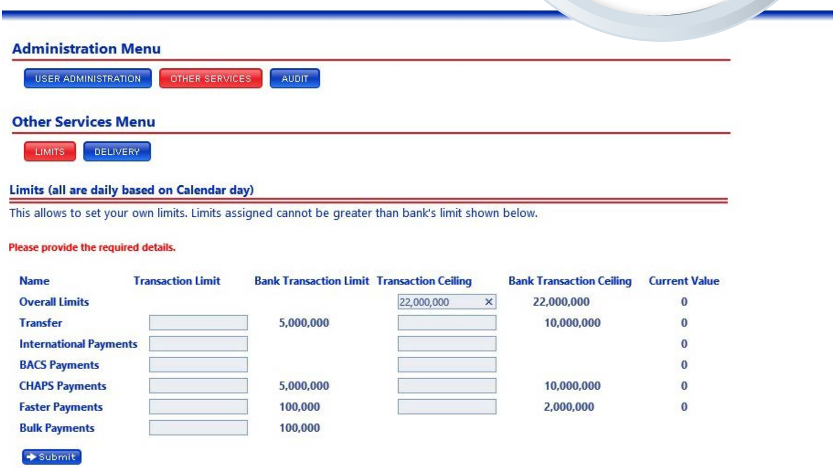
11

OTHER SERVICES
Limits

The 'Other Services' tab is located under the Administration menu

- To limit the allowed value of payments, select 'Limits'
- **Please note** that Limits may need to be authorised if dual authorisation has been selected at registration
- This allows you to set your daily limits across transaction types
- **Please note** that limits cannot exceed the allocated bank limits. To discuss your bank limit please contact your Relationship Manager
- The current value column indicates the running total of your daily transaction limit usage





Name	Transaction Limit	Bank Transaction Limit	Transaction Ceiling	Bank Transaction Ceiling	Current Value
Overall Limits			22,000,000	22,000,000	0
Transfer		5,000,000		10,000,000	0
International Payments					0
BACS Payments					0
CHAPS Payments		5,000,000		10,000,000	0
Faster Payments		100,000		2,000,000	0
Bulk Payments		100,000			

OTHER SERVICES
Limits

Glossary:

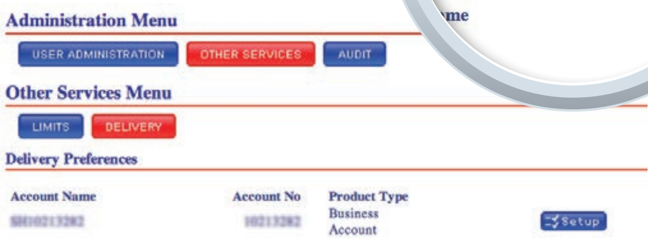
- **Transaction limit**
  This is the maximum value of a single transaction allowed for an individual transaction type. This limit can be set up and lowered by an Administrator(s) or can be modified by Metro Bank on request
- **Bank transaction limit**
  This is the bank specified maximum value of a single transaction. This can be modified by Metro Bank on request and subject to approval
- **Transaction ceiling**
  This is the total aggregated amount of all transactions for a transaction type for that day. This limit can be set up and lowered by an Administrator(s) or can be modified by Metro Bank on request
- **Bank transaction ceiling**
  This is the bank specified maximum aggregated value for a transaction type for that day. This can be modified by Metro Bank on request and subject to approval
- **Overall limits**
  This is the maximum total aggregated value of all transactions during a day
- **Current value**
  This shows the total aggregated value of transaction types which have been processed (inputted and authorised) in a day

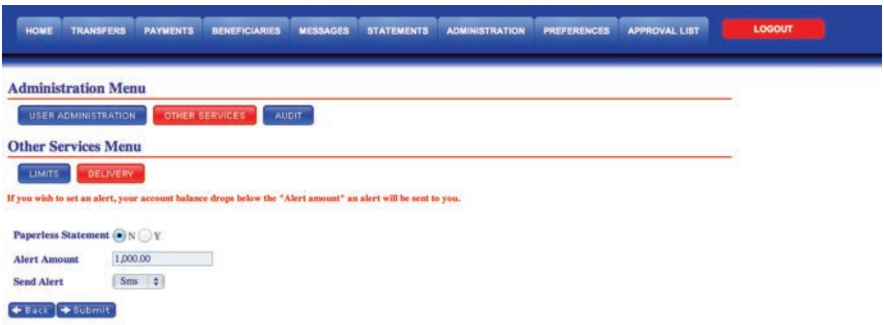
12

OTHER SERVICES
Delivery

Delivery preferences enable Users the option for:

- Paperless statements
- Alerts - via send alerts, Users can choose to receive an email or SMS when their account balance falls below the alert amount





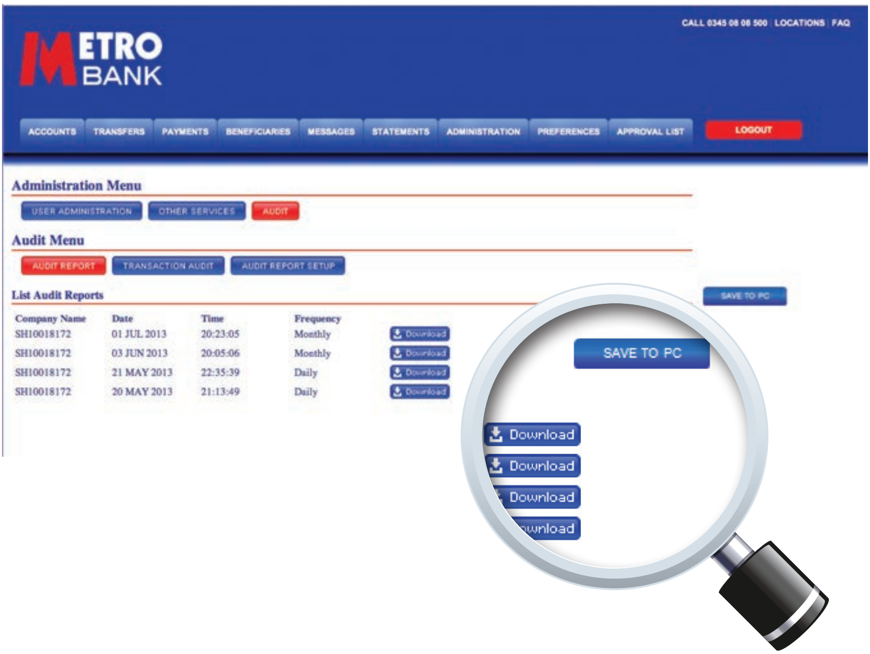
13

AUDIT REPORT

How to view, download and save audit reports

"Audit Report" allows the user to download and view all existing audit reports. Please select "audit" in Administration menu

- This payments based audit allows the user to see who keyed/authorised payment and at which time
- Please go to "audit report" in "audit"
- Select "download" in order to save the audit report to your PC/Mac
- Once the download is completed "save to PC" tab will pop-up, select that tab and save your audit report



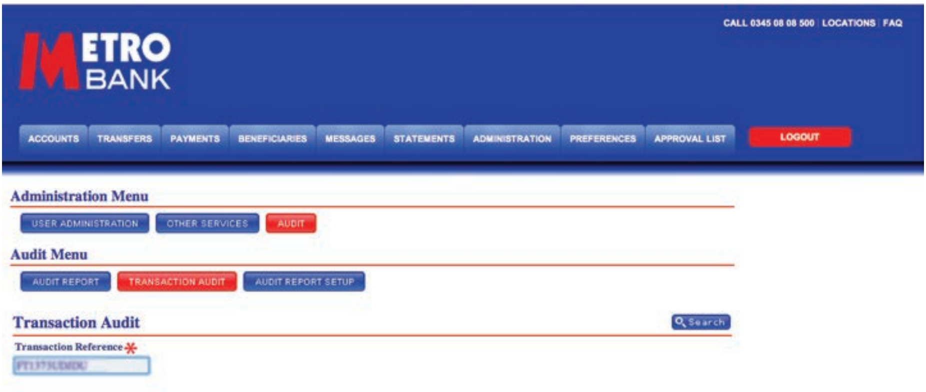
14

OTHER SERVICES

How to search Transaction Audit?

"Transaction Audit" allows the user to search particular transaction details by transaction reference.

- Please select "transaction audit" menu in "audit"
- Insert the transaction reference and then click "search"



15

AUDIT REPORT SETUP
How to set up Audit Reports?

This function allows the user to setup new audit reports on a regular basis

- Select the “audit report setup” in the “audit” menu.
- Complete all the mandatory fields as shown below and select “Submit”

16

DUAL CONTROL PROCEDURE
How it works

What is the Dual Control procedure?

- The Dual Control procedure ensures that any administrative action, payment or other transaction is reviewed and approved by a second authorised User
- Click on the 'Approval List' tab to view the list of actions pending approval
- From this page authorised Users can view, reject or authorise actions
- **Please note** that on rejecting or approving an action please make the other Administrator(s) or authorised User(s) aware
- What actions require Dual Control procedure:

  - Payments
  - Transfers and Metro Bank payments
  - Internal Standing Orders
  - Standing Orders
  - Biller and Domestic Beneficiaries
  - Access Groups
  - Account Groups
  - Mandates
  - User rights
  - Limits
  - Bulk Payments
  - International payments
  - Currency Metro Bank Payment

- You may select control procedure for administrative action, payment or other transactions. Please speak to your relationship manager for details.

17

HARD TOKEN
The device overview

- Each token has a unique **8 digit serial number** (see back of device) which is assigned to a specific User within the company
- The Administrator needs to allocate the Hard Tokens to the correct Users.
- The Hard Token is an additional level of security provided by Metro Bank to ensure any administrative actions and certain payments and transactions have additional security applied. The token generates an 8 digit random **password** which needs to be keyed when undertaking certain actions detailed below

The Hard Token is required for:

- All one-off payments
- Cross currency transfers
- International payments
- Amending payments and transfers
- Amendments to “My list” with the following payments (International, BACS, Currency Metro Bank)
- CHAPS payments
- Bulk Payment Upload
- Creating a new Beneficiary (Domestic, Biller and International)
- Amending User rights – Admin User
- Amending Access Groups – Admin User
- Amending Account Groups – Admin User
- Amending Mandates – Admin User

HARD TOKEN
The device overview

How to activate your Hard Token

1. Please check you have the correct Hard Token allocated to you by Metro Bank
2. A list of Users and allocated tokens should have been received by following your registration
3. Now press on the green **OK** button to switch on the Hard Token device
4. Enter the default PIN and the message **NEW PIN** will appear on the screen. A default PIN will be provided by Metro Bank
5. Now type in a new **4 digit PIN** and press the green **OK** button – the **CONFIRM** message will appear on the screen
6. Type in the **4 digit PIN** again and press the green **OK** button – the **CONFIRM** message will appear on the screen

Security

- Please do not share your Hard Token or PIN number with other Users and keep it in a secure place when not in use
- If your Hard Token is lost, damaged or stolen, visit any Metro Bank branch or contact our Local Call Centre on **0345 08 08 500**

How to use the Hard Token

- Log in to the Hard Token device with your **4 digit PIN** number and click on the green **OK** button
- **Then press the green ok button again** and then the 8 digit passcode will appear.
- Key the 8 digit security code into the **Commercial Online Banking Token Code** field and click the **Submit** button
- The system will validate the Hard Token password and if accepted the payment, Beneficiary or admin action will be created awaiting authorisation by another authorised User if dual approval has been set

accounts

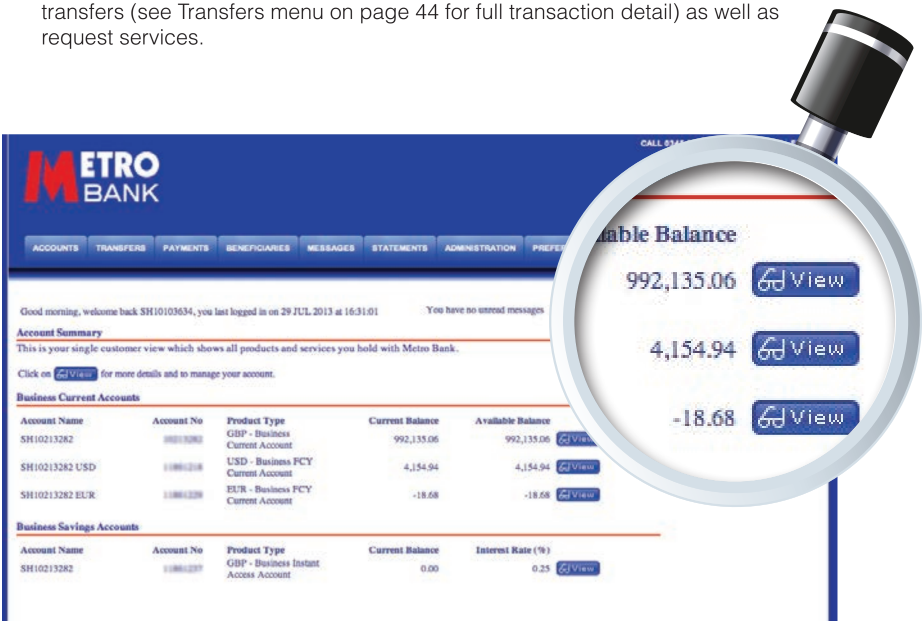
What's included

01

ACCOUNTS
Home screen

The 'Accounts' tab provides an overview of all accounts

- To access the detailed transaction information of an account select 'View'
- This displays an account summary as well as a breakdown of recent transactions
- The accounts shown will be per your Account Group rights given to you by your Administrator(s)
- The accounts allows the User to search transactions, make payments and transfers (see Transfers menu on page 44 for full transaction detail) as well as request services.

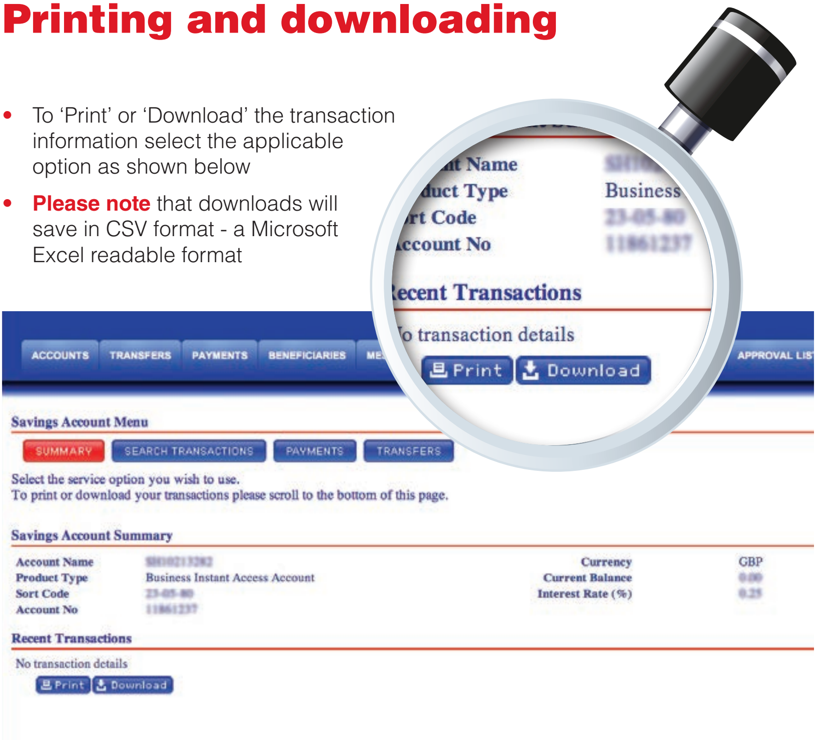


02

RECENT TRANSACTIONS

Printing and downloading

- To ‘Print’ or ‘Download’ the transaction information select the applicable option as shown below
- **Please note** that downloads will save in CSV format - a Microsoft Excel readable format



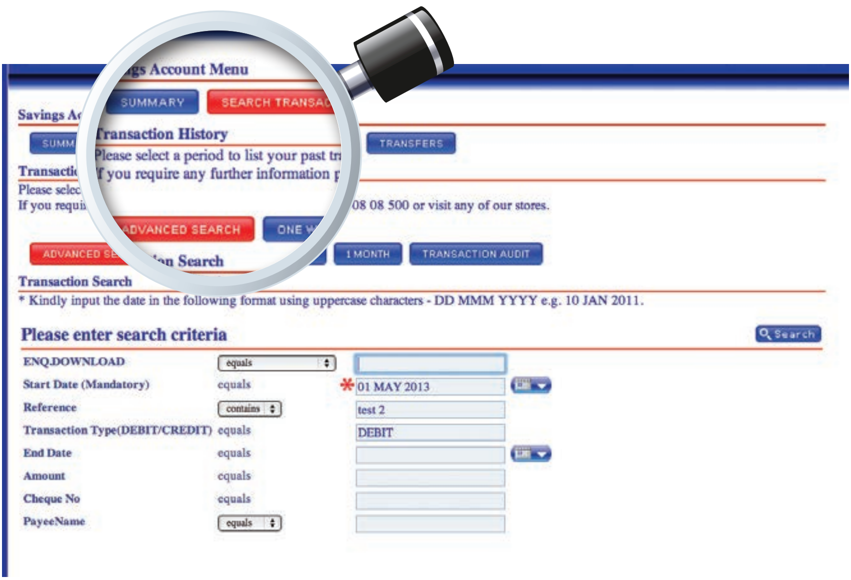
03

SEARCH TRANSACTIONS

How to search

Our "Advanced Search Transaction" tab allows Users to search for transactions based on desired criteria.

- To use search for transaction go to "Accounts" and select "Search Transactions"
- Chose "Advanced Search" tab
- Complete all the mandatory fields as shown below and select "Search"
- The "Advanced Search" feature allows you to quickly preview all transactions from the past week, two weeks and a month. In order to access these functions, simply select the appropriate tab located to the right hand side of the "Advanced Search" button.

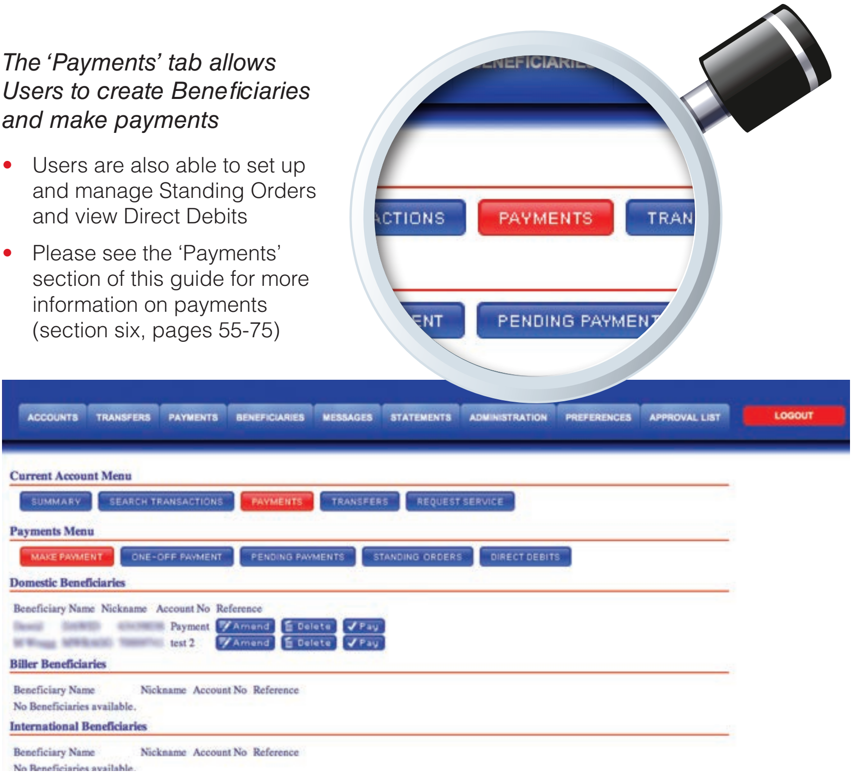


04

PAYMENTS
Manage your payments

The 'Payments' tab allows Users to create Beneficiaries and make payments

- Users are also able to set up and manage Standing Orders and view Direct Debits
- Please see the 'Payments' section of this guide for more information on payments (section six, pages 55-75)

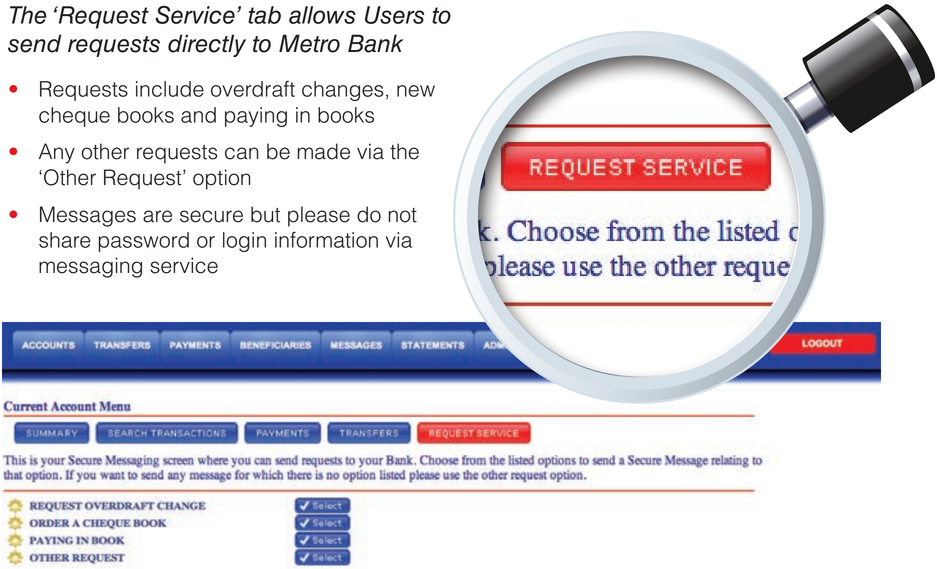


05

REQUEST SERVICE
Sending requests

The 'Request Service' tab allows Users to send requests directly to Metro Bank

- Requests include overdraft changes, new cheque books and paying in books
- Any other requests can be made via the 'Other Request' option
- Messages are secure but please do not share password or login information via messaging service

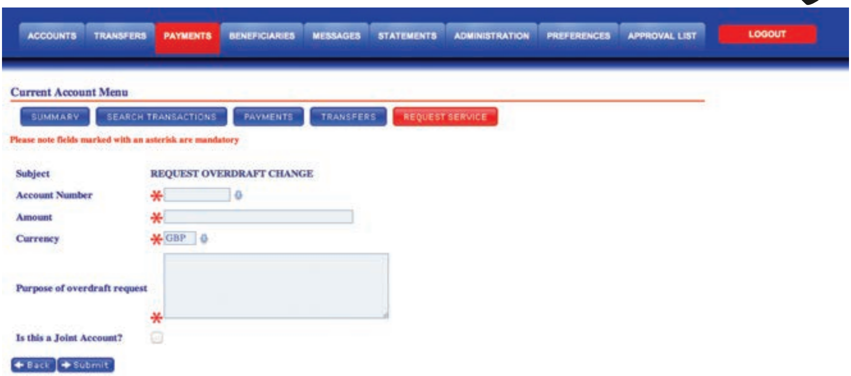


06

REQUEST SERVICE
Overdraft changes

Select 'Request Overdraft Change' from the list of service options as shown on the previous page

- Complete the mandatory fields shown below and select 'Submit'
- **Please note** that all overdraft change requests will be reviewed by Metro Bank and are subject to approval



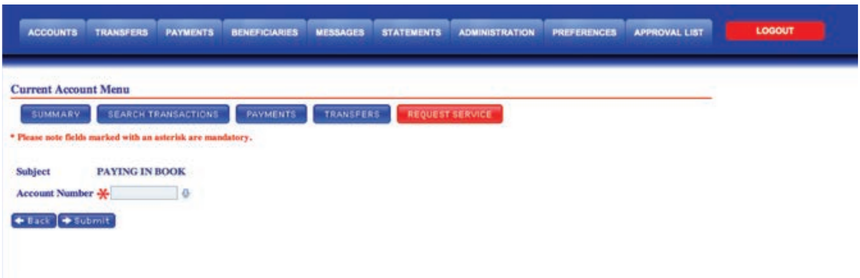
07

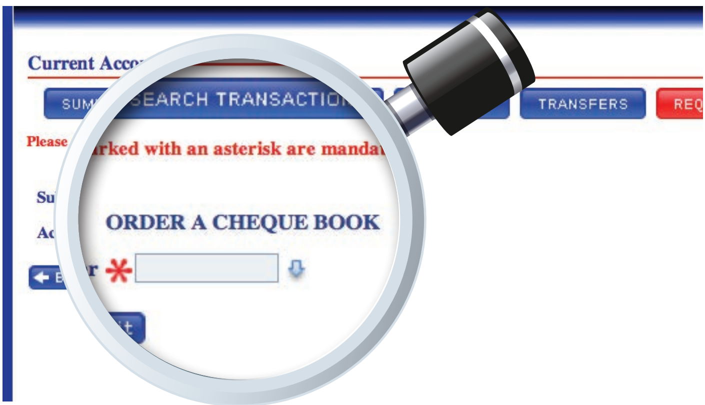
REQUEST SERVICE

Cheque books and paying in books

Select the applicable option from the list of service options as shown on page 38

- Select ‘Submit’ to process the request
- **Please note** that all cheque book and paying in book requests will be processed and sent by post. Instant books can be issued in store



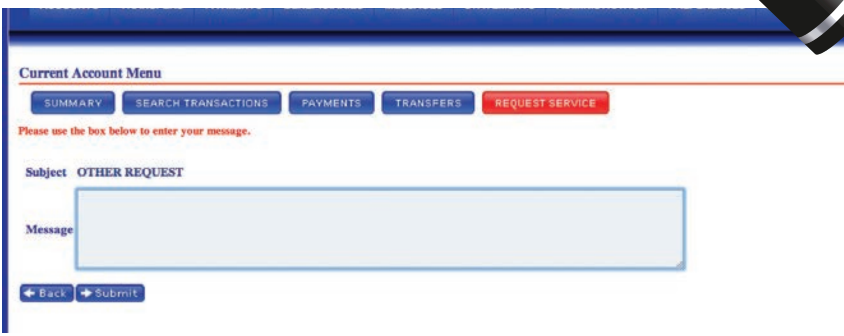


08

REQUEST SERVICE
All other requests

All other requests can be processed via the 'Other Request' option as shown on page 38

- Please use the message space provided to clearly and accurately explain the request
- **Please note** that messages are secure but please do not share password or login information via messaging service



transfers

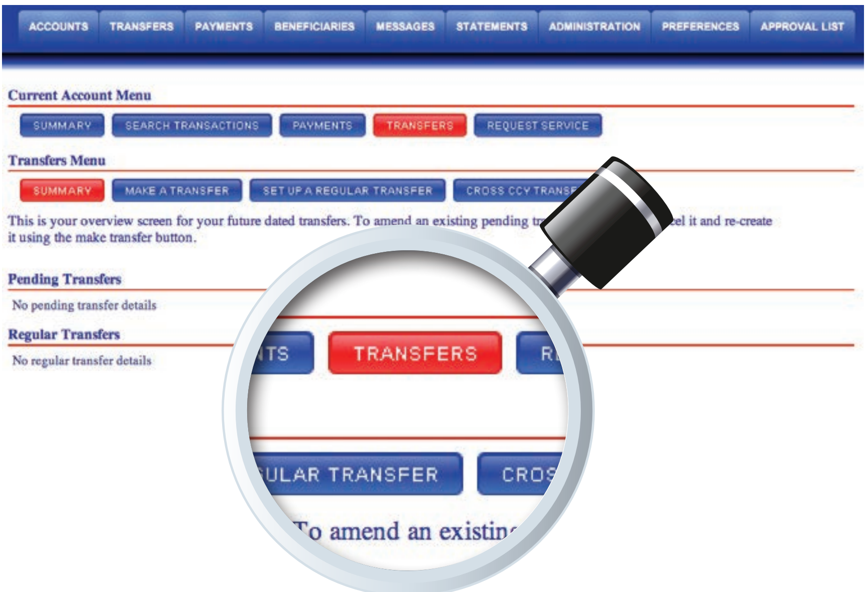
What's included

01

TRANSFERS
Transfers menu

The "transfers" menu provides an overview to all transfers available to you.

- This summary also displays all your regular and pending transfers



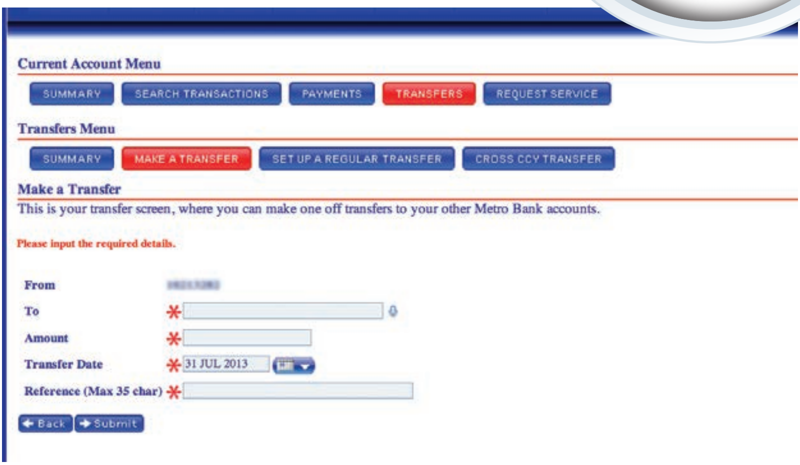
02

TRANSFERS

Making a transfer

The 'Transfers' tab provides an overview of any future dated transfers

- Via the 'Make a Transfer' tab Users can predate transfers
- A reference can be added to easily identify transactions (max. 35 characters)
- To process a transfer, complete the mandatory fields as shown below and select 'Submit'



03

TRANSFERS
Regular transfer

'Regular Transfers' are recurring transfers to a User's own Metro Bank accounts

- To set up a 'Regular Transfer' input the mandatory details and select 'Submit'
- A reference can be added to easily identify transactions (max. 16 characters)

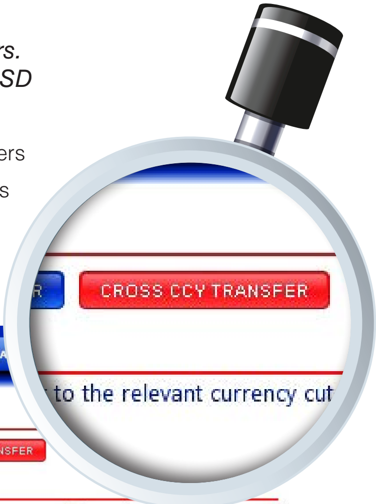
04

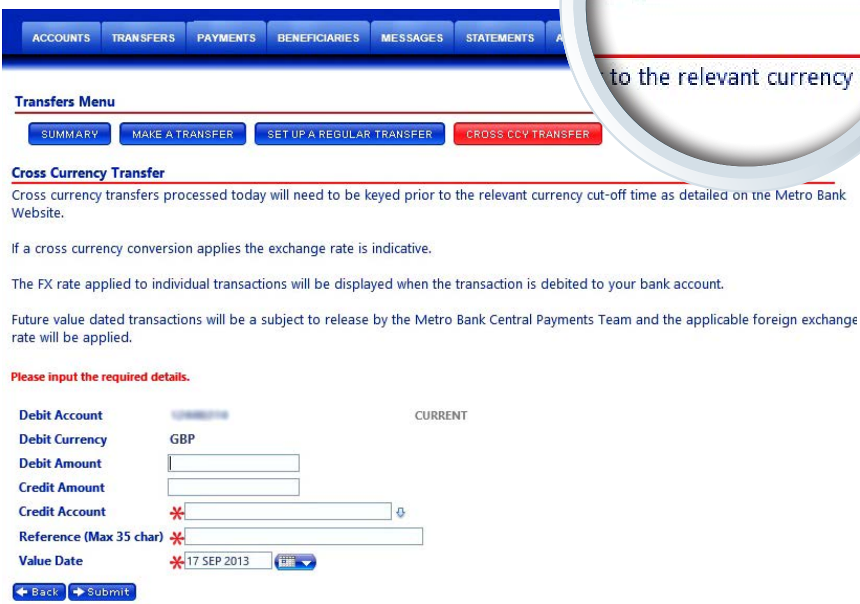
CROSS CURRENCY TRANSFERS

How to make cross currency transfers?

This allows the User to make cross currency transfers. At the moment the transfers can be made in EUR, USD and GBP.

- Via the ‘Make a Transfer’ tab Users can pre-date transfers
- A reference can be added to easily identify transactions (max. 35 characters)
- To process a transfer, complete the mandatory fields as shown below and select ‘Submit’





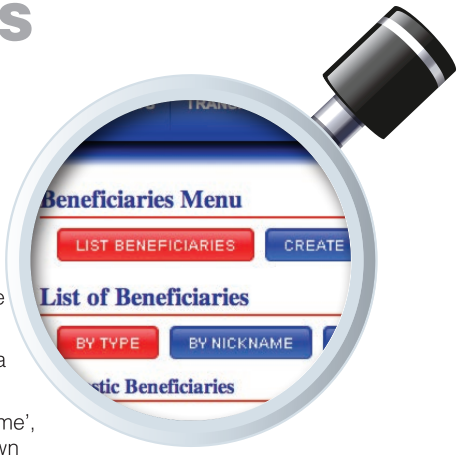
beneficiaries

What's included

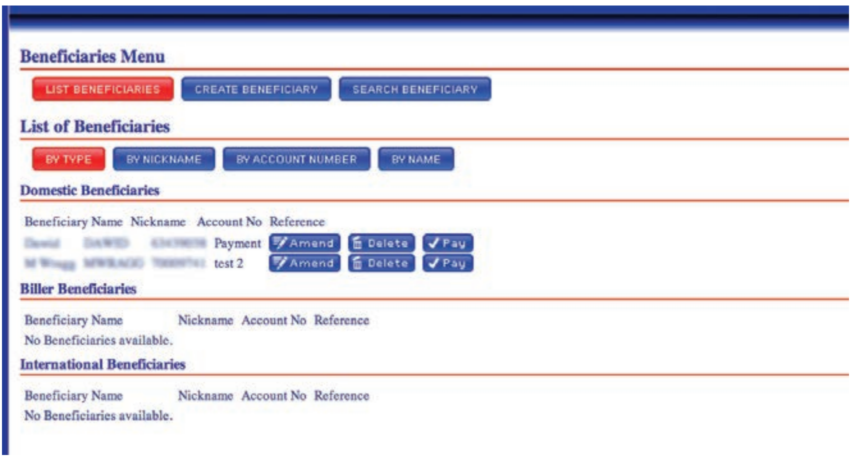
01

BENEFICIARIES
Home menu

The ‘Beneficiaries’ tab is used to create a Beneficiary

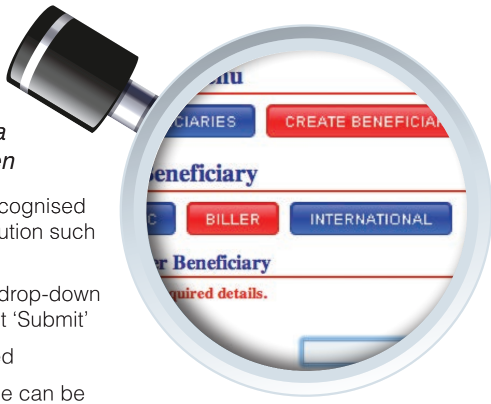


- **Please note** that with the exception of a one-off payment, all other types of payment require the creation of a payee before a payment can be made
- The Beneficiary home screen displays a list of current payees
- These can be sorted by ‘Type’, ‘Nickname’, ‘Account Number’ or by ‘Name’ as shown below



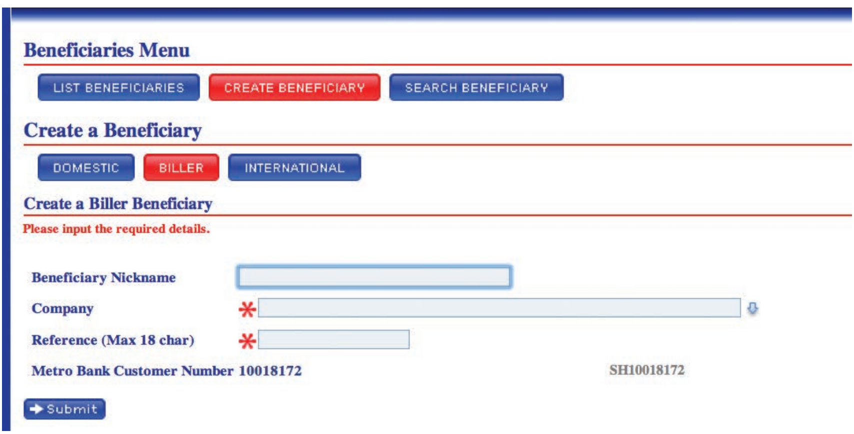
02

CREATE BENEFICIARY
Biller



There are three types of payee that can be created via the 'Create Beneficiary' screen

- A Biller Beneficiary is a UK recognised Utility Company or other institution such as the HMRC
- Select the company from the drop-down menu shown below and select 'Submit'
- A reference can also be added
- **Please note** that this reference can be amended for different payments
- Creating a Biller requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

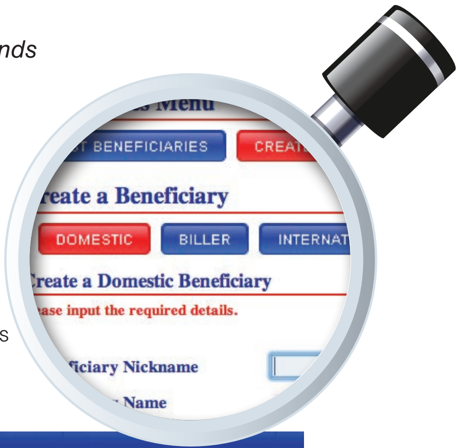


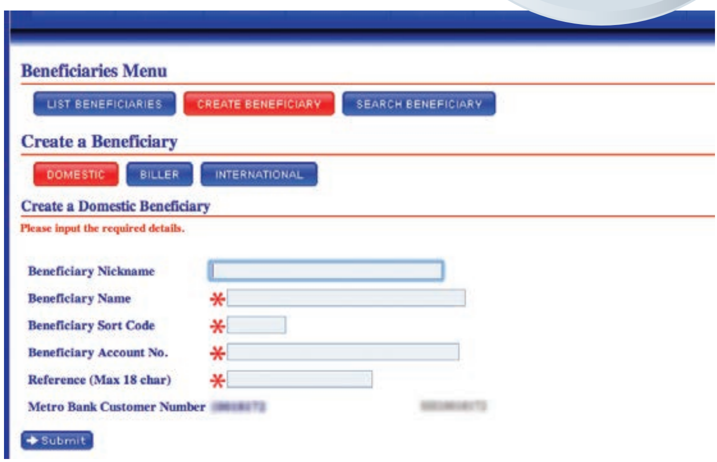
03

CREATE BENEFICIARY
Domestic

A ‘Domestic Beneficiary’ is any payee using a UK bank account to receive funds

- Complete the fields shown below. Please check and confirm that all account number and sort code information is correct before submitting the Beneficiary
- A reference can also be added
- **Please note** that this reference can be amended for different payments
- Creating a Domestic Beneficiary requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token



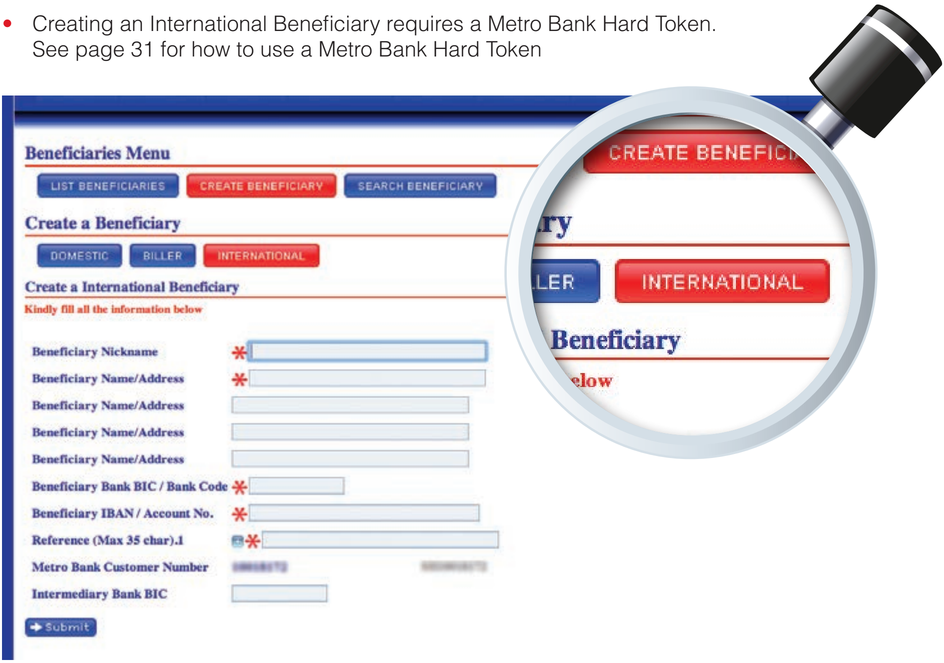


04

CREATE BENEFICIARY
International

An 'International Beneficiary' is any payee outside of the UK or to a Currency Account in the UK

- Complete the fields shown below.
- Please check and confirm that all account number and sort code information is correct before submitting the Beneficiary
- A reference can also be added
- **Please note** that this reference can be amended for different payments
- Creating an International Beneficiary requires a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token



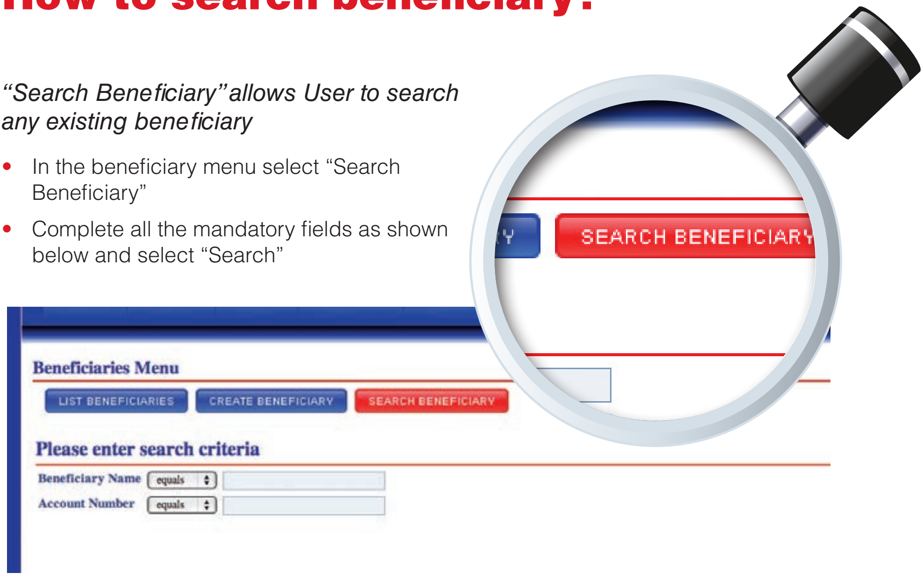
05

SEARCH BENEFICIARY

How to search beneficiary?

"Search Beneficiary" allows User to search any existing beneficiary

- In the beneficiary menu select "Search Beneficiary"
- Complete all the mandatory fields as shown below and select "Search"

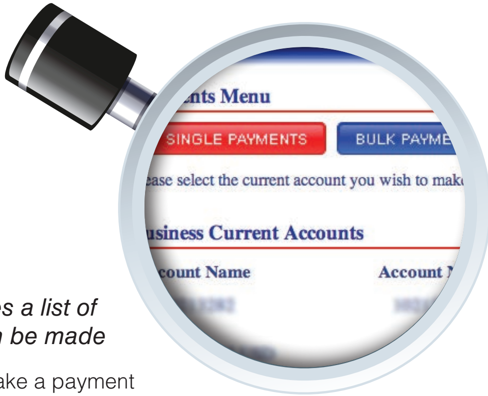


payments

What's included

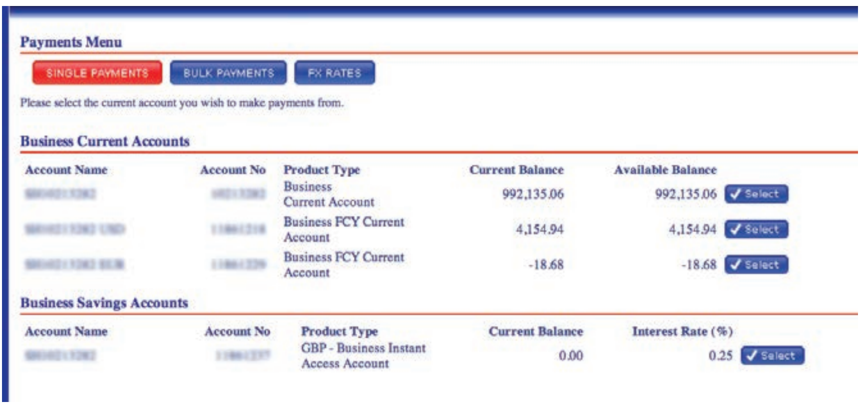
01

PAYMENTS
Home menu



The 'Payments' home menu provides a list of accounts from which payments can be made

- Select the account from which to make a payment
- The second screen below provides a list of all Beneficiaries that have been created for this account
- From this screen users can 'Amend' and 'Delete' Beneficiaries
- **Please note** that if a Beneficiary does not appear on this screen, it must be created via the Beneficiary tab located on the top navigation bar
- Once the desired Beneficiary has been identified, select 'Pay'
- **Please note** that payment amendments may need to be authorised if dual authorisation has been selected at registration



Payments Menu

SINGLE PAYMENTS | BULK PAYMENTS | FX RATES

Please select the current account you wish to make payments from.

Business Current Accounts

Account Name	Account No	Product Type	Current Balance	Available Balance	
		Business Current Account	992,135.06	992,135.06	✓ Select
		Business FCY Current Account	4,154.94	4,154.94	✓ Select
		Business FCY Current Account	-18.68	-18.68	✓ Select

Business Savings Accounts

Account Name	Account No	Product Type	Current Balance	Interest Rate (%)	
		GBP - Business Instant Access Account	0.00	0.25	✓ Select

02

PAYMENTS
Transaction types

Users are presented with a choice of payment types as shown below. Please ensure sufficient funds are available before processing any payments

Please note: All future dated payments, like standing orders which fall on a weekend or UK holiday will be processed on the next UK working day.

METRO BANK PAYMENT

- A Metro Bank payment is another payment to a Metro Bank customer.
- These payments will be processed as an account transfer which will usually be received by the beneficiary on the same day.

FASTER PAYMENT

- **Please note** there is a £100,000 limit per single Faster Payment transaction (however your daily limits maybe lower, please check with your relationship manager)
- A Faster Payment is a 'within 24 hours' payment type
- Money will debit the account immediately and will credit the Beneficiaries account within 24 hours
- Please refer to the Fees section of the Important Information Summary sheet for details of all payment fees. You can request a copy from your relationship manager.

CHAPS

- A CHAPS payment is a 'same day' payment type
- Money will debit the account immediately and will credit the Beneficiaries account by the end of the same working day
- This payment has a specific cut off time. For all payments cut off times please refer to the Metro Bank website.
- Any CHAPS payment submitted after the cut off time will debit the account immediately and will credit the Beneficiaries account the next working day
- Please refer to the Fees section of the Important Information Summary sheet for details of all payment fees. You can request a copy from your relationship manager.

PAYMENTS
Transaction types

BACS

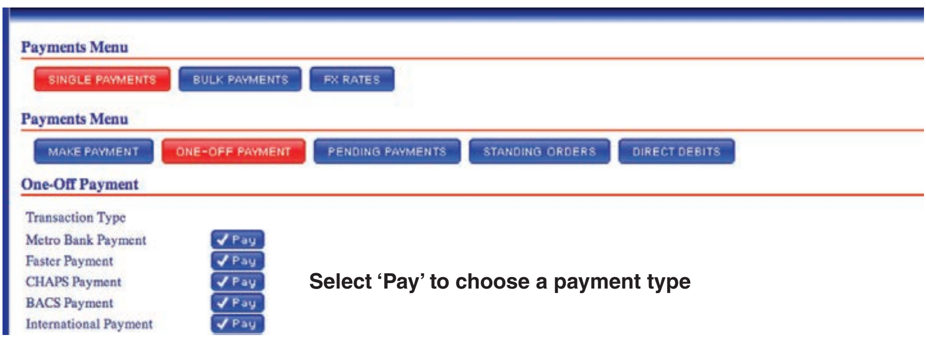
- A payment limit is required to submit BACs. This facility is subject to Metro bank approval, please speak to your Relationship Manager.
- Payments are processed over three working day cycle and need to be submitted before a specific cut off time. For all payments cut off times please refer to the Metro Bank website.
- Funds are debited to your account the day after the BACS payment is processed.
- Please refer to the Fees section of the Important Information Summary sheet for details of all payment fees. You can request a copy from your relationship manager.

INTERNATIONAL PAYMENTS

- This service provides a flexible means of sending funds overseas
- Payments are sent using an electronic bank-to-bank transfer called SWIFT
- Payments from Sterling or currency accounts
- This payment has a specific cut off time. For all payments cut off times please refer to the Metro Bank website.
- Payments can be made in a range of currencies please refer to the Metro Bank website for available currencies and clearing times.
- Payments can be released within your agreed payment limit
- An indicative exchange rate will be applied for cross currency payments

CROSS CURRENCY METRO BANK PAYMENTS

- Allows you to transfer foreign currency to another Metro Bank account
- An indicative exchange rate will be applied for cross currency transfers



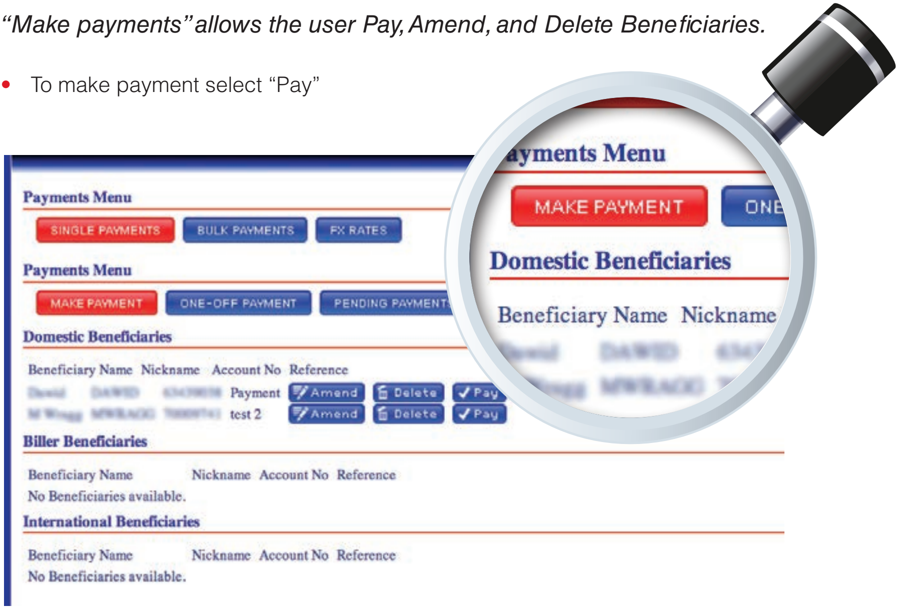
03

PAYMENTS

How to make payments?

“Make payments” allows the user Pay, Amend, and Delete Beneficiaries.

- To make payment select “Pay”



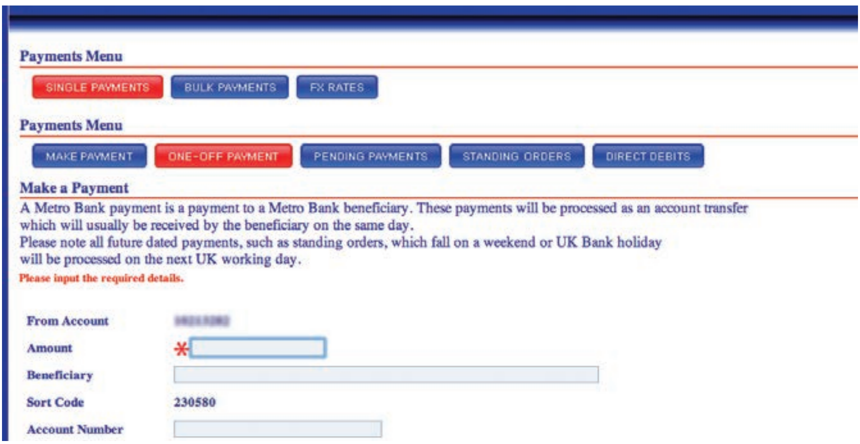
04

PAYMENTS
Transaction types

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

METRO BANK PAYMENTS

- Complete the mandatory fields as shown below
- Please ensure that all Beneficiary details are correct before selecting 'Submit' to process the payment



PAYMENTS
Transaction types

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

FASTER PAYMENTS

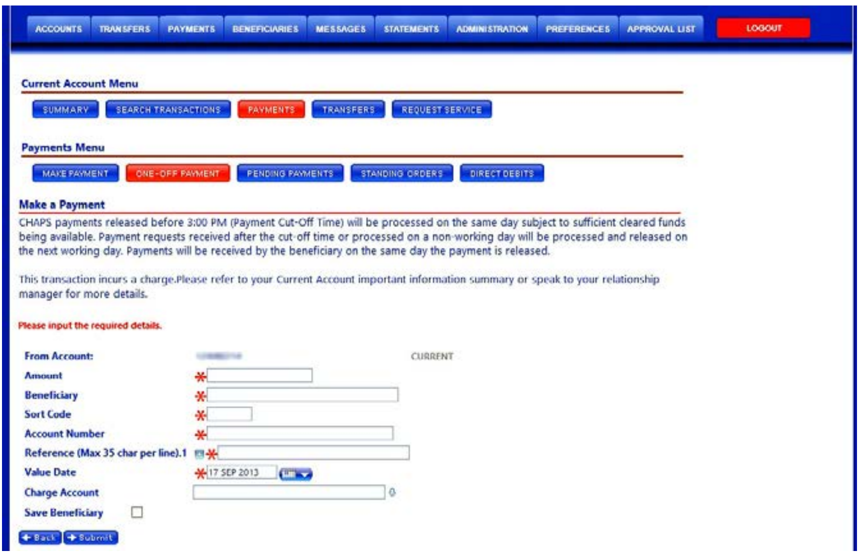
- Complete the mandatory fields as shown below
- Please ensure that all Beneficiary details are correct before selecting ‘Submit’ to process the payment
- Please note that payments may need to be authorised in line with the Dual Control procedure if applicable
- Please note that certain high value payments may not appear on the transaction list immediately. These payments will undergo an additional security review by Metro Bank
- One off Faster Payments require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

PAYMENTS
Transaction types

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

CHAPS

- Complete the mandatory fields as shown below
- Changes need to be input and authorised by a specific cut off time to be released on the same day. For all payments cut off times please refer to the Metro Bank website.
- Please refer to the Fees section of the Important Information Summary for details of all payment fees
- Please ensure that all Beneficiary details are correct before selecting 'Submit' to process the payment
- Please note that payment amendments may need to be authorised if dual authorisation has been selected at registration
- CHAPS payments require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token



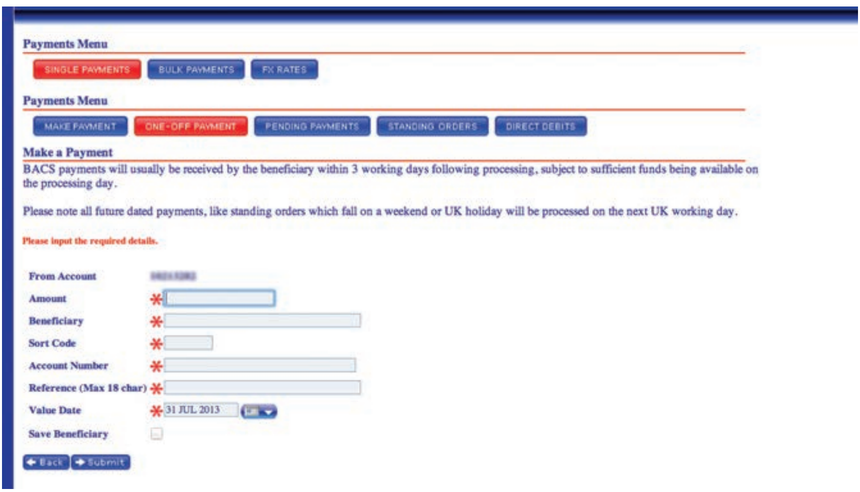
PAYMENTS
Transaction types

A payment limit is required to submit BACs. This facility is subject to Metro bank approval, please speak to your Relationship Manager.

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

BACS

- Complete the mandatory fields as shown below
- This payment has a specific cut off time. For all payments cut off times please refer to the Metro Bank website.
- Please ensure that all Beneficiary details are correct before selecting 'Submit' to process the payment
- Please note that payments may need to be authorised if dual authorisation has been selected at registration
- Please note that certain high value payments may not appear on the transaction list immediately. These payments will undergo an additional security review by Metro Bank

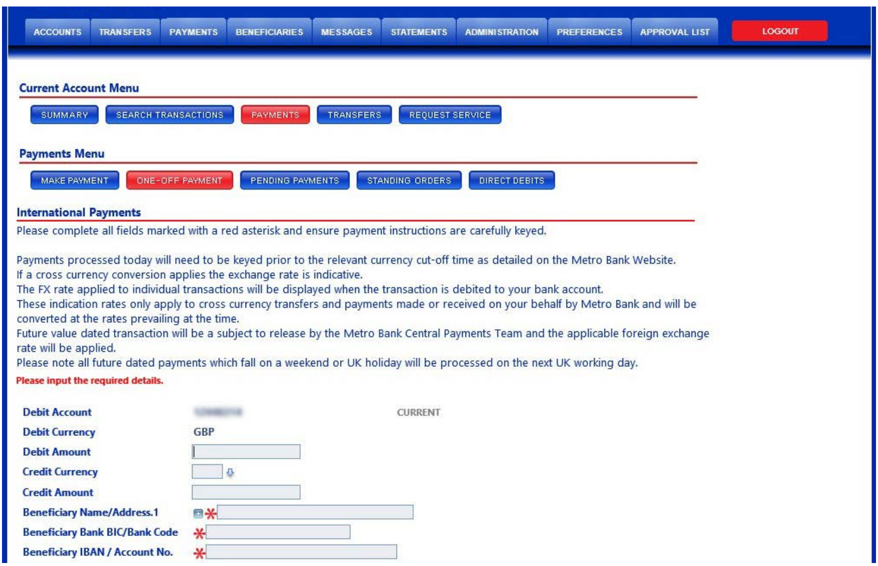


PAYMENTS
Transaction types

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

INTERNATIONAL PAYMENTS

- Complete the mandatory fields as shown below
- This payment has a specific cut off time. For all payments cut off times please refer to the Metro Bank website.
- Please ensure that all Beneficiary details are correct before selecting ‘Submit’ to process the payment
- Please note that payments may need to be authorised if dual authorisation has been selected at registration
- Please note that certain high value payments may not appear on the transaction list immediately. These payments will undergo an additional security review by Metro Bank
- International Payments require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

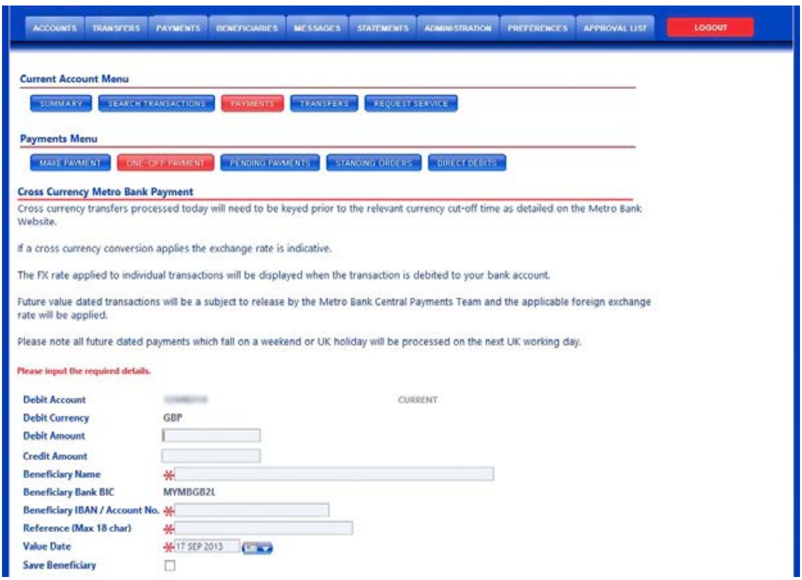


PAYMENTS
Transaction types

Please note that in all cases below, the value date is the date that the payment will be processed. Any future dated payments that fall on a weekend or UK bank holiday will be processed on the next UK working day

CROSS CURRENCY METRO BANK PAYMENTS

- Complete the mandatory fields as shown below
- Please ensure that all Beneficiary details are correct before selecting 'Submit' to process the payment
- Please note that payments may need to be authorised if dual authorisation has been selected at registration
- Please note that certain high value payments may not appear on the transaction list immediately. These payments will undergo an additional security review by Metro Bank
- Information on FX rates is detailed on page 75
- Cross currency Metro Bank Payments require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

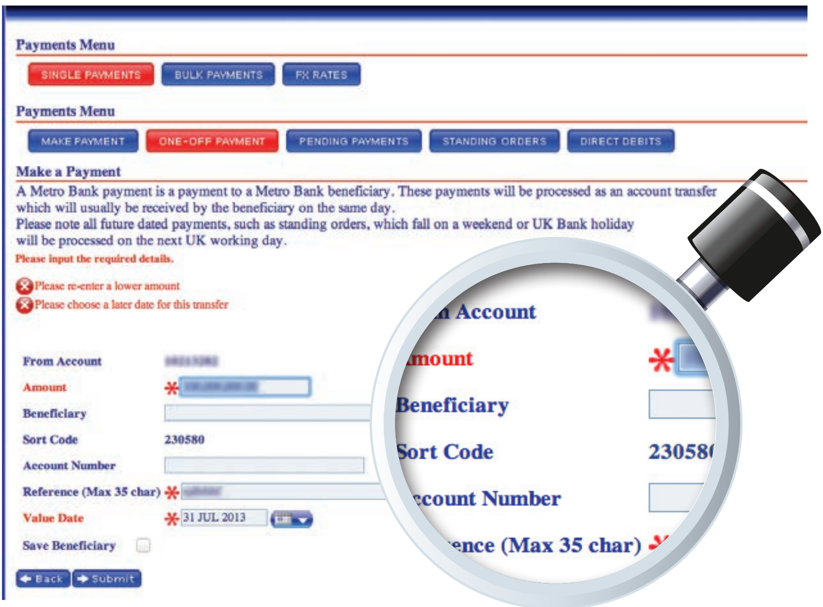


05

PAYMENTS

Why payments fail

- *Have you exceeded available funds?*
  Please check balances via the 'Accounts' tab
- *Have you exceeded your User limits?*
  Please contact an Administrator
- *Have you exceeded the Faster Payments limit of £100,000?*
  Please consider sending payments via CHAPS or BACS
- *Have you exceeded your allocated bank limit?*
  Please contact your Metro Bank Relationship Manager

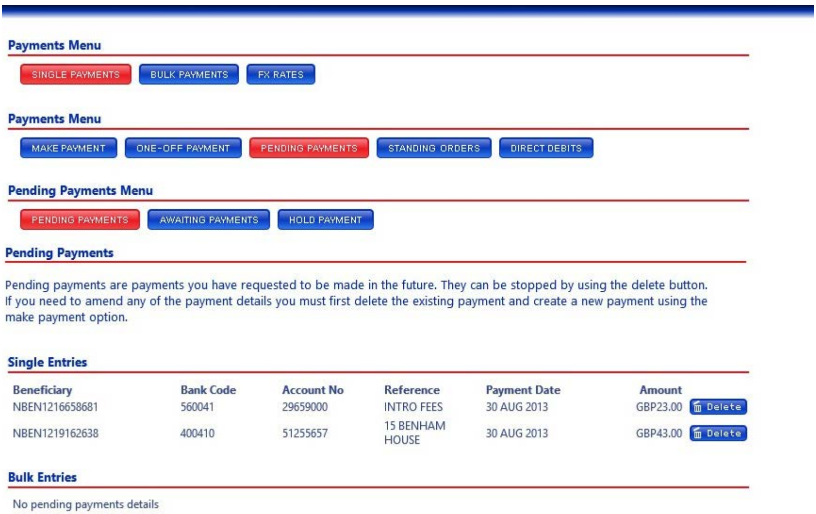


06

PAYMENTS
Pending payments

'Pending Payments' are payments that have been future dated (payments submitted with a future value date)

- Pending payments can be stopped by using the 'Delete' button shown below
- **Please note** that Pending payments cannot be amended
- To make a change to a Pending payment it must be deleted and then re-submitted as a new payment



Payments Menu

SINGLE PAYMENTS | BULK PAYMENTS | FX RATES

Payments Menu

MAKE PAYMENT | ONE-OFF PAYMENT | PENDING PAYMENTS | STANDING ORDERS | DIRECT DEBITS

Pending Payments Menu

PENDING PAYMENTS | AWAITING PAYMENTS | HOLD PAYMENT

Pending Payments

Pending payments are payments you have requested to be made in the future. They can be stopped by using the delete button. If you need to amend any of the payment details you must first delete the existing payment and create a new payment using the make payment option.

Single Entries

Beneficiary	Bank Code	Account No	Reference	Payment Date	Amount	
NBEN1216658681	560041	29659000	INTRO FEES	30 AUG 2013	GBP23.00	Delete
NBEN1219162638	400410	51255657	15 BENHAM HOUSE	30 AUG 2013	GBP43.00	Delete

Bulk Entries

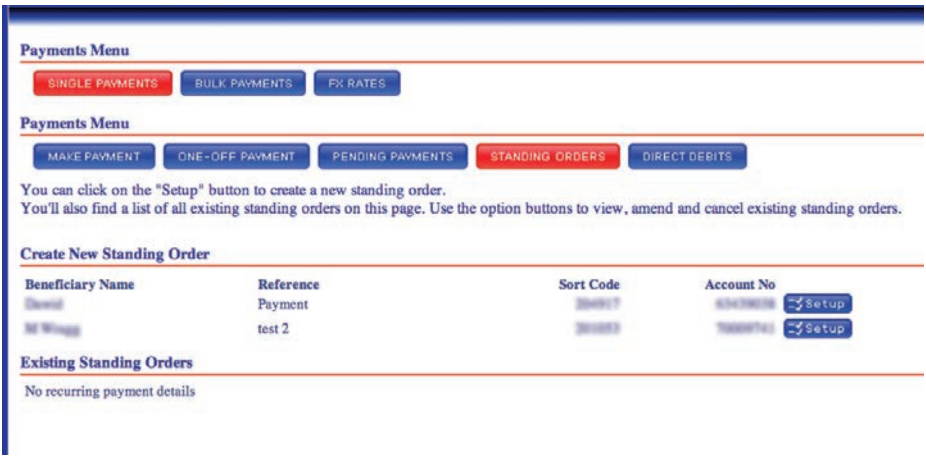
No pending payments details

06

STANDING ORDERS
How they work

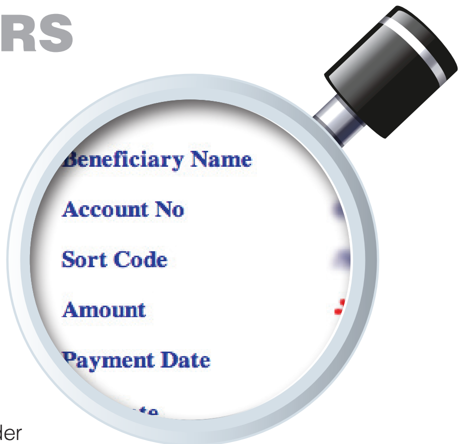
'Standing Orders' are recurring payments to a Beneficiary

- Via the Standing Orders home screen, Users can set up new Standing Orders
- Existing Standing Orders are also displayed and can be amended or deleted via the 'Setup' button



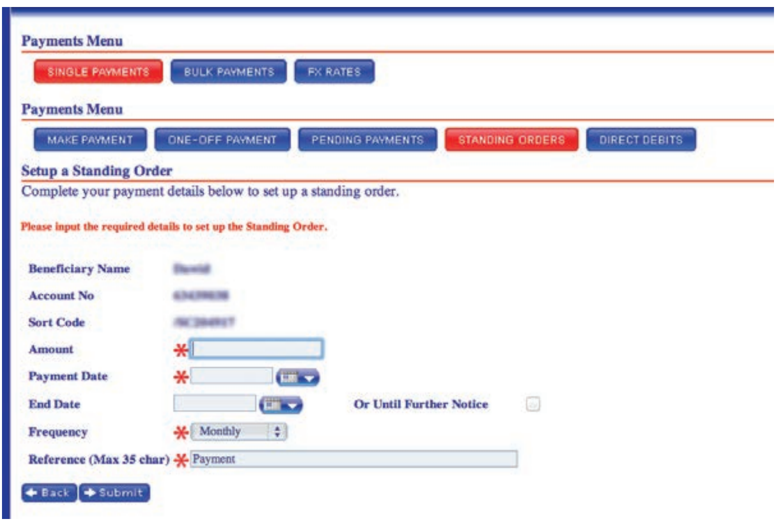
07

STANDING ORDERS
Set up



To set up a 'Standing Order' complete the mandatory fields shown below

- Users can choose an 'End Date' or opt to continue the Standing Order until further notice
- Users must indicate a 'Frequency' of payments using the drop-down menu
- Please ensure all information is reviewed and confirmed before submitting the Standing Order
- **Please note** that payment amendments will need to be authorised if dual authorisation has been selected at registration

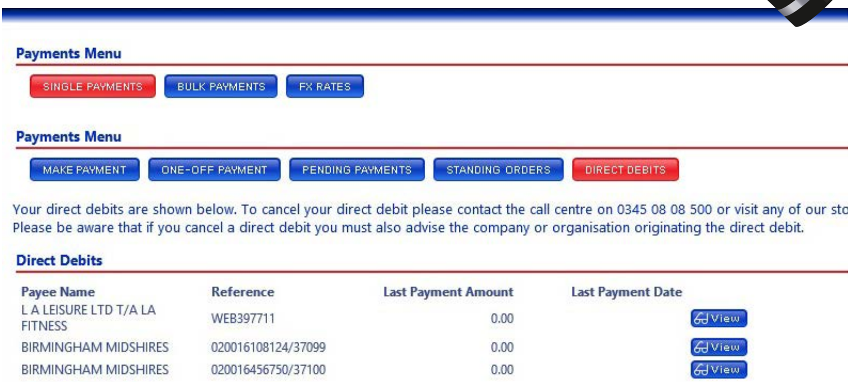


08

DIRECT DEBITS
How they work

The ‘Direct Debits’ home screen provides a list of all Direct Debits currently drawn on an account

- **Please note** that Direct Debits cannot be cancelled online
- To cancel a Direct Debit please call our Call Centre on **0345 08 08 500** or visit any store



Payments Menu

SINGLE PAYMENTS | BULK PAYMENTS | FX RATES

Payments Menu

MAKE PAYMENT | ONE-OFF PAYMENT | PENDING PAYMENTS | STANDING ORDERS | DIRECT DEBITS

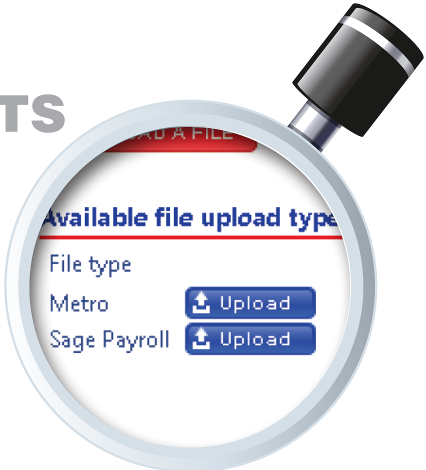
Your direct debits are shown below. To cancel your direct debit please contact the call centre on 0345 08 08 500 or visit any of our sto
Please be aware that if you cancel a direct debit you must also advise the company or organisation originating the direct debit.

Direct Debits

Payee Name	Reference	Last Payment Amount	Last Payment Date	
L A LEISURE LTD T/A LA FITNESS	WEB397711	0.00		View
BIRMINGHAM MIDSHIRES	020016108124/37099	0.00		View
BIRMINGHAM MIDSHIRES	020016456750/37100	0.00		View

09

BULK PAYMENTS
How they work



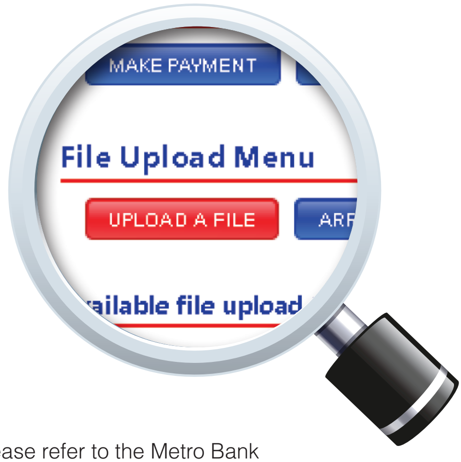
'Bulk Payments' allow Users to simultaneously make a number of payments to various Beneficiaries

- **Please note** that all payments must be drawn from a single Metro Bank account
- Bulk Payments involve uploading a Bulk Payment spreadsheet (click here)
- Single payment type needs to be selected per file e.g. Faster Payments
- **Please note** that payment amendments may need to be authorised if dual authorisation has been selected at registration
- Bulk Payments require a Metro Bank Hard Token. See page 31 for how to use a Metro Bank Hard Token

10

BULK PAYMENTS

Upload a file



‘Bulk Payments’ must be uploaded in the correct format

- Users can choose to upload a Metro Bank Bulk Upload or a SAGE payroll file
- To upload a Bulk Payment list select ‘Upload File’
- This will open a new window from which Users can ‘Browse’ and select a file
- Select ‘Send’
- To find Metro Bank Bulk Upload spreadsheet, please refer to the Metro Bank website or download it from here
- Below are examples of both the SAGE Text Format and Metro Bank **Text Format**. An example of these as they appear in Excel is also shown
- Do not use the following characters when uploading documents: **@ _ & % = * # $! ^ ~ ,**
- Please make sure that there is no space between the comas and the text

123456,A,34567890,1.99,Payment Ref Invoice 123
123456,B,34567891,1.22,Payment Ref Invoice 124

SORT CODE	BENEFICIARY NAME	BENEFICIARY ACCOUNT	REFERENCE	AMOUNT
123456	A	34567890	INVOICE 123	1.99
123456	B	34567891	INVOICE 124	1.22

SAGE PAYROLL

	A	B	C	D	E	F
1	230580	CUSTOMER A	12345678	99.99	REF 1	99
2	159565	CUSTOMER B	87654321	88.88	REF 2	99

METRO BANK

	A	B	C	D	E	F
1	SORT CODE	BENEFICIARY NAME	BENEFICIARY ACCOUNT	REFERENCE	AMOUNT	
2	230580	CUSTOMER A	12345678	REF 1	99.99	
3	159565	CUSTOMER B	87654321	REF 2	88.88	

11

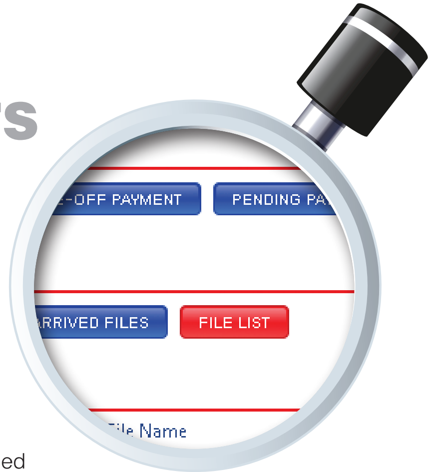
BULK PAYMENTS
Arrived files

When a Bulk Payment has been received it will appear in the 'Arrived Files' list

- Any file that is uploaded in the incorrect format or with insufficient information will appear in the 'Invalid File List'
- Any file that appears under this list must be rejected and re-uploaded
- Correct files will appear under the 'Record List'. To process a Bulk Payment click 'Setup'
- **Please Note** that only Users with appropriate rights can perform this action
- Complete the fields below and click 'Submit'
- **Please Note –** to make future bulk payment, simply chose future date

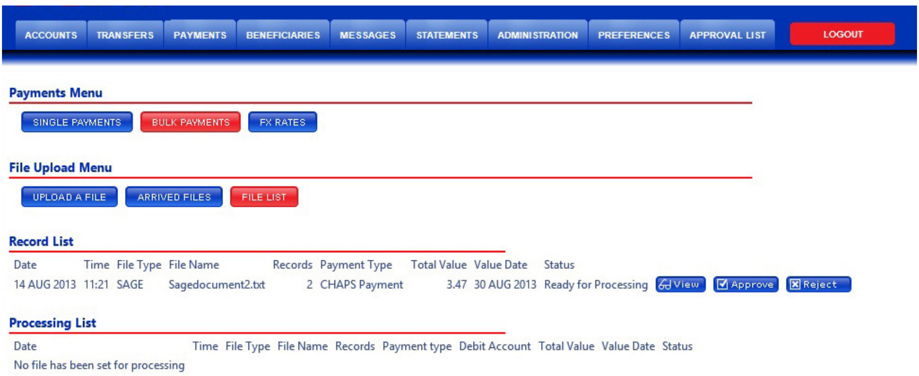
12

BULK PAYMENTS
File list



Once the file has been set up via the 'Arrived Files' tab the payment file will need to be authorised

- A second authorised User should navigate to the Bulk Payments area of the system and click the 'File List' button
- A summary of the payment file will be detailed under 'Record List'
- Payments can be viewed and then released by clicking on the 'Process' button or 'Rejected' if you no longer wish to process the batch of payments
- Once the above steps have been completed, the Dual Control procedure has been satisfied, no further authorisation is required via the 'Approval List' tab
- **Please Note** double check if all payments have been processed successfully

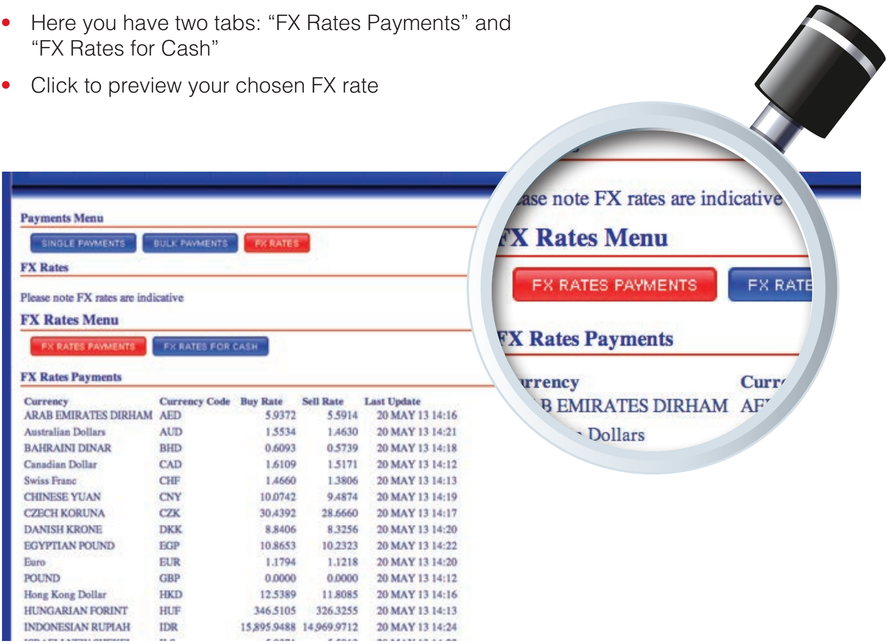


12

FX RATES
FX Rates for cash and payments

“FX Rates”tab allows to view the Foreign Exchange rates for cash and payments

- Select the “FX rates” tab in Payments menu
- Here you have two tabs: “FX Rates Payments” and “FX Rates for Cash”
- Click to preview your chosen FX rate



statements

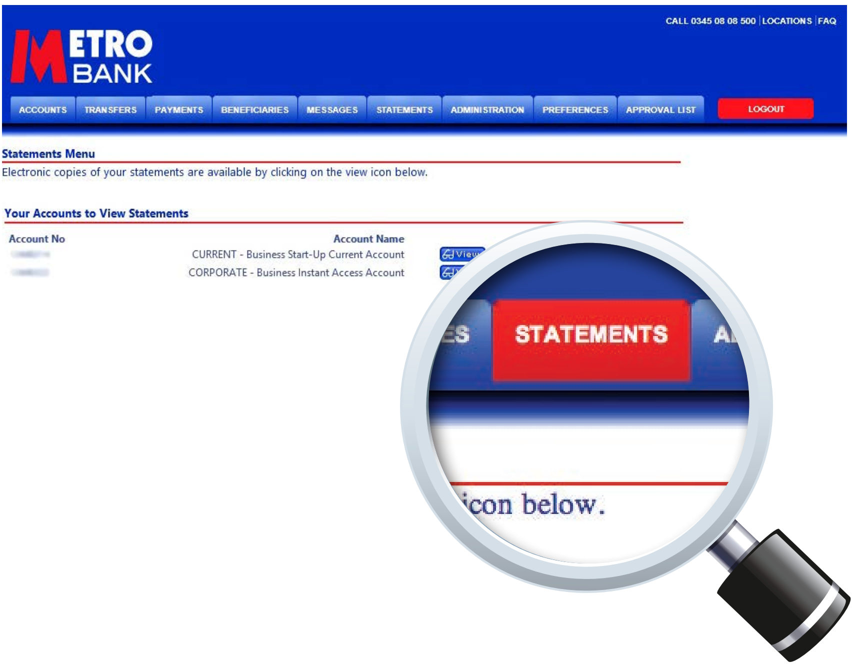
What's included

01

STATEMENTS
Home menu

The ‘Statements’ home menu provides a list of all accounts

- Statements are arranged by account
- Identify the appropriate account and select ‘View’



02

STATEMENTS
Viewing statements

All statements available for a given account will be arranged by month

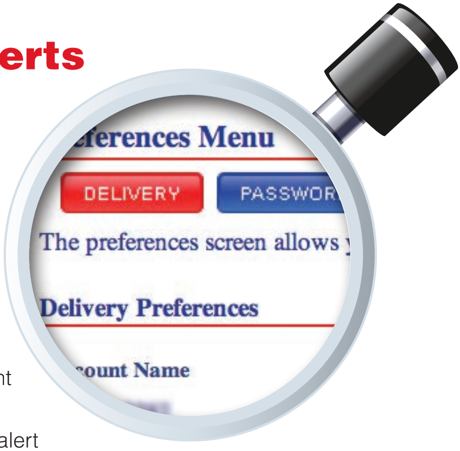
- **Please note** that statements will appear on or around the 5th of each month
- Select ‘View’ to open statements
- **Please note** that statements will open in a new window in PDF format
- **Please note** that Adobe software is required to view statements
- Statements can be downloaded via ‘File’ > ‘Save As’

preferences

What's included

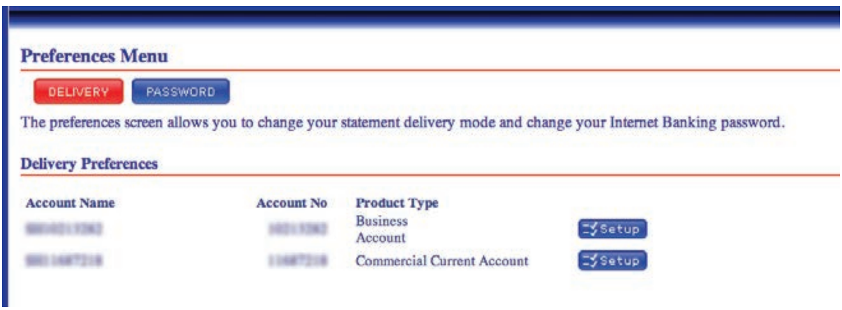
01

DELIVERY
Statements and alerts



Users can customise a number of features via the 'Preferences' tab

- The delivery option allows Users to opt in or out of post delivered statements and set up alerts
- To alter these preferences identify the applicable account and select 'Setup'
- To set up an alert, input an alert amount
- When the account balance falls below the alert amount Users will receive an alert
- To specify the delivery method of this alert select 'Mail' or 'SMS' from the drop-down menu



02

PASSWORDS
Changing your password

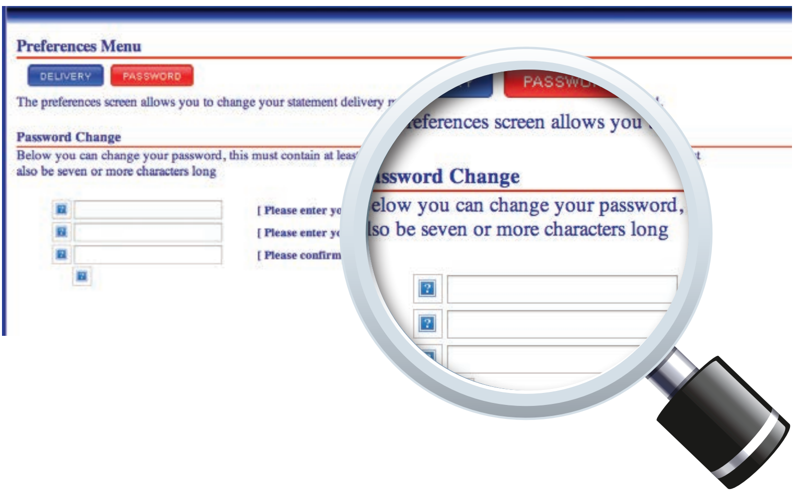
The 'Password' option allows Users to change their password

- To change a password enter the existing password and confirm the new password twice
- *I have entered my password into the correct field but I am still unable to log in. Is there a set structure to my password?*

  Yes, all passwords must contain both capital and lowercase letters, one number and be between 7 and 14 characters long. Please re-enter your password ensuring it is within the character requirements. If you have tried unsuccessfully three or more times, please call **0345 08 08 500**

- **Contact details**

  By phone: call our Call Centre on **0345 08 08 500**
  In store: you can check your nearest store online at **www.metrobankonline.co.uk/our stores**. Please bring a valid proof of ID with you



messages

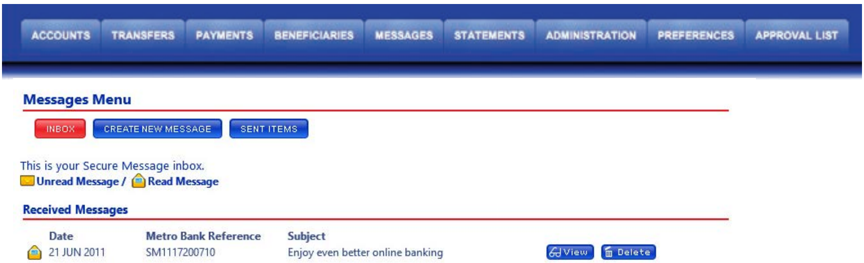
What's included

01

MESSAGES
Inbox

Users can access the 'Inbox' via the 'Messages' tab on the top navigation bar

- The Inbox provides an overview of all read and unread messages
- To read a message select 'View'
- Once read Users can choose to reply to the message, delete it or return to the Inbox

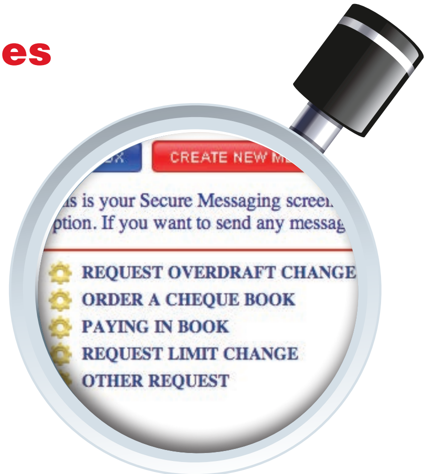


02

MESSAGES

Sending messages

- Select 'Create New Message'
- Select the subject of the message if shown, or select 'Other Request'
- Sent messages can be viewed via the 'Sent Items' button
- Messages are secure but please do not share password or login information via messaging service



approval list

What's included

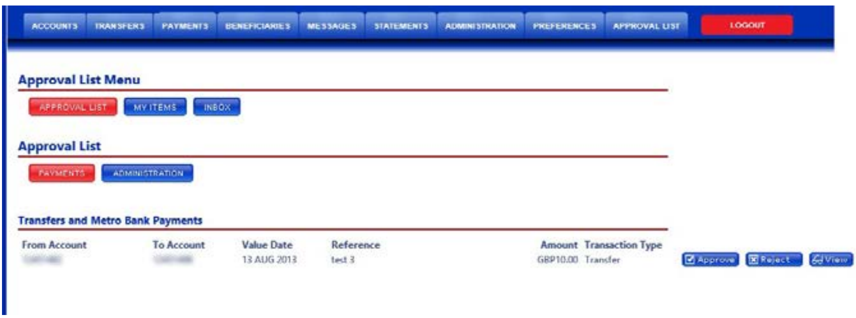
01

APPROVAL LIST

Approval list menu

In Approval List menu the user can manage request for approvals made by others as well as their own requests for approval.

- To find Approvals List menu chose the “Approvals List” tab in the top bar menu.



02

APPROVAL LIST

How to approve payments and administration requests

"Approval List" allows the user to view, approve or decline payments and administration requests.

- In approval list tab there are two options – Payments and Administration
- Chose the appropriate option in order to view, approve or decline particular items

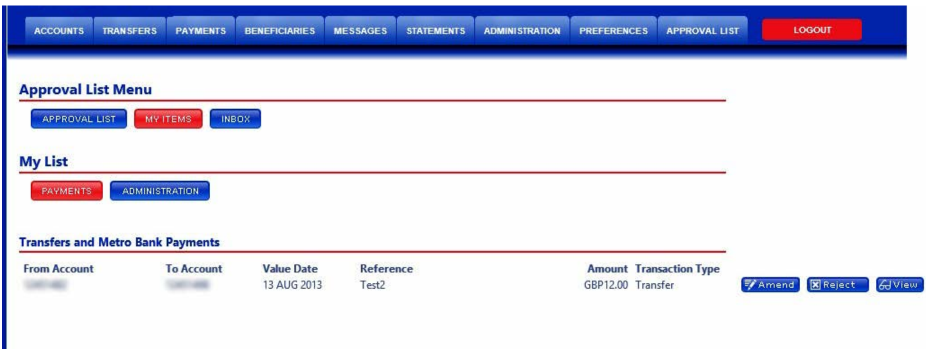
03

MY ITEMS

Tracking your payments and administration requests

"My Items" allows the user to track their payments and administration requests.

- "My Items" is located in the "Approval List" menu
- In "My Items" the user can view all their items that are awaiting authorisation
- Payments and Administration items are divided into two separate categories



04

INBOX

Managing inbox in Approval List menu

Inbox allows the user to view declined payments and administration actions.

- The “Approval List” inbox is located in the “Approval List” menu
- This inbox will only receive messages when a payment or administration task has been declined by an authoriser
- To access inbox for your general mail please go to “Messages” menu