

business
online plus
user guide

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**one
two
three
four
five
six
seven
eight
nine
ten**

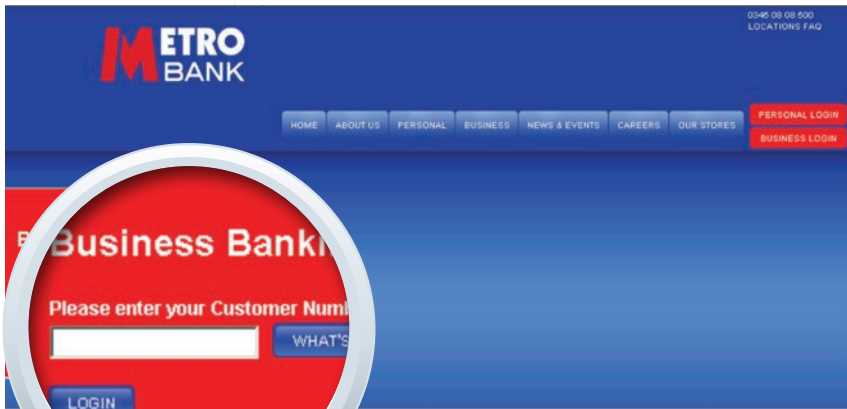
login

What's included

- pg 04 • **Logging in** : Your 12 digit external User ID
- pg 05 • **Logging in** : Your passwords
- pg 06 • **Getting started** : Frequently asked questions
- pg 08 • **Home Page** : Your account balance

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

The screenshot shows a login interface for Business Banking. It features a red background with a blue border. The main heading is "Business Banking". Below it, there are three input fields for password and security number characters, each with a "WHAT'S THIS ?" link. A "LOGIN" button is at the bottom, and a "Forgotten your Security Number?" link is at the very bottom. Annotations on the right side point to these elements with lines.

Business Banking

Please enter your password

..... [WHAT'S THIS ?](#)

[Forgotten your password?](#)

Please enter character 2 from your Security Number

2 [WHAT'S THIS ?](#)

Please enter character 3 from your Security Number

3

Please enter character 4 from your Security Number

4

[LOGIN](#)

[Forgotten your Security Number?](#)

Enter your internet banking password here

Select the three digits required from your 8 digit Security Number

Click to login



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

CALL 0345 08 68 686 LOCATIONS FAQ

ACCOUNTS TRANSFERS PAYMENTS BENEFICIARIES MESSAGES STATEMENTS ADMINISTRATION PREFERENCES APPROVAL LIST **LOGOUT**

Good morning, welcome back SH10103634, you last logged in on 29 JUL 2013 at 16:31:01 You have no unread messages

Account Summary
This is your single customer view which shows all products and services you hold with Metro Bank.
Click on [Go View](#) for more details and to manage your account.

Business Current Accounts

Account Name	Account No	Product Type	Current Balance	Available Balance	
SH10213282	088013282	GBP - Business Current Account	992,135.06	992,135.06	Go View
SH10213282 USD	108801328	USD - Business FCY Current Account	4,154.94	4,154.94	Go View
SH10213282 EUR	108801329	EUR - Business FCY Current Account	-18.68	-18.68	Go View

Business Savings Accounts

Account Name	Account No	Product Type	Current Balance	Interest Rate (%)	
SH10213282	108801327	GBP - Business Instant Access Account	0.00	0.25	Go View

Available Balance

992,135.06	Go View
4,154.94	Go View
-18.68	Go View

Interest Rate (%)

SAFE DEPOSIT BOXES
Secure your valuables in our vault with convenient access 7 days a week.

MAGIC MONEY MACHINE
FREE cash counting! Turn your coins into cash for free!

VIBIT ONE

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You are then presented with your account balances

administration

What's included

- pg 12 • **Administration** : Functions
- pg 13 • **Administration Menu** : List of current Users
- pg 14-15 • **New Users** : How to request a new User
- pg 16 • **Account Groups** : How they work
- pg 17 • **New Account Groups** : Creating a new Account Group
- pg 18 • **Access Groups** : How they work
- pg 19-20 • **New Access Groups** : Creating a new Access Group
- pg 21 • **Mandates** : How they work
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- pg 23 • **Assigning access** : For Users
- pg 24-25 • **Other services** : Limits
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- pg 27 • **Audit Report** : How to view, download and save audit reports
- pg 28 • **Other services** : How to search Transaction Audit
- pg 29 • **Audit Report Set Up** : How to set up Audit Reports
- pg 30 • **Dual Control Procedure** : How it works
- pg 31-32 • **Hard Token** : The device overview

01

ADMINISTRATION Functions



The screenshot displays the Metro Bank Administration interface. A magnifying glass is positioned over the 'ADMINISTRATION' menu item in the top navigation bar. Below the navigation bar, the 'Administration Menu' is visible, featuring buttons for 'USER ADMINISTRATION', 'OTHER SERVICES', and 'AUDIT'. Underneath, the 'User Administration Menu' includes buttons for 'LIST CURRENT USERS', 'REQUEST NEW USER', and 'ACCOUNT GROUPS'. A 'List of Users' table is shown below, with columns for Customer Name, Customer Number, Account Allocation, and Access Group. The table contains one row of data. At the bottom of the page, there are promotional banners for 'SAFE DEPOSIT BOXES' and 'MAGIC MONEY MACHINE', along with a 'VISIT ONE OF OUR STORES' banner. A copyright notice for Metro Bank is located at the bottom right.

Customer Name	Customer Number	Account Allocation	Access Group
SH1018064	SH1018064	FULL AUTH	FULL AUTH

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



Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS MANDATES

List of Users

Current User and assigned User Right

Customer Name	Customer Number	Account Allocation	Access Group	Limit	
SH10018064	10018064	FULL AUTH	FULL AUTH	FULL AUTH	Amend Delete
SH10103634	10103634	113207603630	113207603630	113207603630	Amend Delete

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

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS **REQUEST NEW USER** ACCOUNT GROUPS ACCESS GROUPS MANDATES

Request New User

New User Requests sent to the bank will be subject to the standard Identification and Verification process and if approved may take up to 2 working days to set up. User credentials assigned by the bank will be default view only rights. Administrators will then need to assign the appropriate account, access and mandate rights to operate the system.

Please provide the details for new user.

Subject New Internet Banking User Request

User Name *

Full Name *

Contact Telephone No *

Sender Customer No 00000000

Sender Name 00000000

Company Customer No 00000000

Company Name 00000000

Administration Menu

OTHER SERVICES

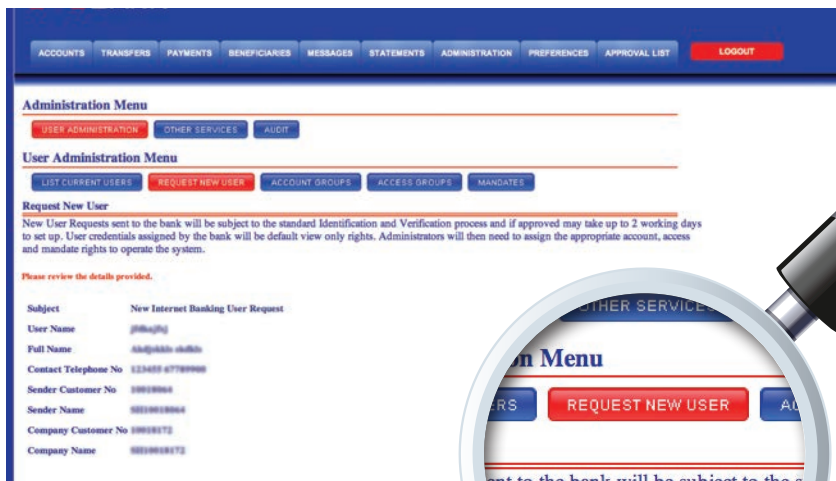
REQUEST NEW USER

to the bank will be subject to the
assigned by the bank will be
the system.

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)



The screenshot displays the Metro Bank administration interface. At the top, a navigation bar includes links for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and a red LOGOUT button. Below this is the 'Administration Menu' with buttons for USER ADMINISTRATION (highlighted in red), OTHER SERVICES, and AUDIT. Underneath is the 'User Administration Menu' with buttons for LIST CURRENT USERS, REQUEST NEW USER (highlighted in red), ACCOUNT GROUPS, ACCESS GROUPS, and MANDATES. A 'Request New User' section follows, containing a paragraph of text and a red 'Please review the details provided.' message. Below this is a table of details for a 'New Internet Banking User Request'.

Subject	New Internet Banking User Request
User Name	00000000
Full Name	000000000000
Contact Telephone No	000000000000
Sender Customer No	00000000
Sender Name	0000000000
Company Customer No	00000000
Company Name	0000000000

A magnifying glass is positioned over the 'REQUEST NEW USER' button in the 'User Administration Menu'.

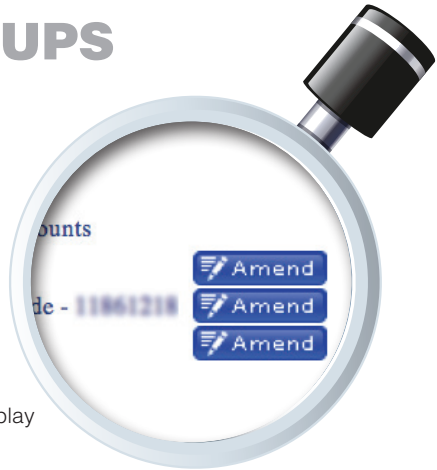
04

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



Administration Menu

- USER ADMINISTRATION
- OTHER SERVICES
- AUDIT

User Administration Menu

- LIST CURRENT USERS
- REQUEST NEW USER
- ACCOUNT GROUPS
- ACCESS GROUPS
- MANDATES

List of Account Groups

CREATE NEW GROUP

Name	Description	Account Types	Accounts
ALL	ALL	Include - All	
ALL	ALL	Include - All	
LUCY-ANNE - AUTH	LUCY-ANNE - AUTH	Include - All	
ALL Accounts	ALL Accounts	Include - All	
ALENA AUTH	ALENA AUTH	Include - All	
ALENA AUTH1	ALENA AUTH1	Include - All	
SHAELA - INPUT ONLY	SHAELA - INPUT ONLY	Include - All	
ALL ACCOUNTS	ALL ACCOUNTS	Include - All	

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

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS

Create New Account Group

Create a profile which can be assigned to individual users to access all or predefined set of accounts

Please provide the required details.

Group Name *

Group Description

Include/Exclude/All.I

Account Type .I

Include/Exclude.I

Account.I



Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS MANDATES

List of Account Groups

CREATE NEW GROUP

Name	Description	Account Types	Accounts
FULL AUTH	FULL AUTH	Include - All	

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



Administration Menu

- [USER ADMINISTRATION](#)
[OTHER SERVICES](#)
[AUDIT](#)

User Administration Menu

- [LIST CURRENT USERS](#)
[REQUEST NEW USER](#)
[ACCOUNT GROUPS](#)
[ACCESS GROUPS](#)
[MANDATES](#)

List Of Access Groups

- [CREATE NEW GROUP](#)

Name	Description	
FULL	FULL	Amend
FULL	FULL	Amend
INPUT USERS	INPUT USERS	Amend
FULL	FULL	Amend
ALENA AUTH1	ALENA AUTH1	Amend
LUCY-ANNE - AUTH	LUCY-ANNE - AUTH	Amend
ALENA AUTH	ALENA AUTH	Amend

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



Administration Menu

- USER ADMINISTRATION
- OTHER SERVICES
- AUDIT

User Administration Menu

- LIST CURRENT USERS
- REQUEST NEW USER
- ACCOUNT GROUPS
- ACCESS GROUPS
- MANDATES

Create New Access Group

Create a profile of user access rights which can be assigned to individual users allowing them to perform appropriate tasks.

Please provide the required details.

Group Name	<input type="text"/>				
Group Description	<input type="text"/>				
Transfers	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
BACS Payments	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
Faster Payments	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
CHAPS Payments	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
International Payments	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
Bulk Payment	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
Beneficiaries	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
Standing Order	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>
Direct Debits	View	YES			
Administration	View	YES	Input <input type="checkbox"/>	Authorise <input type="checkbox"/>	Delete <input type="checkbox"/>

NEW ACCESS GROUPS

Creating a new Access Group

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

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS MANDATES

Create New Access Group

Create a profile of user access rights which can be assigned to individual users allowing them to perform appropriate tasks.

Please provide the required details.

Group Name

Group Description

	View	YES	Input	Authorise	Delete
Transfers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BACS Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Faster Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CHAPS Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bulk Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beneficiaries	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Standing Order	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Debits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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



Administration Menu

- USER ADMINISTRATION
- OTHER SERVICES
- AUDIT

User Administration Menu

- LIST CURRENT USERS
- REQUEST NEW USER
- ACCOUNT GROUPS
- ACCESS GROUPS
- MANDATES

List Of Mandates

CREATE NEW MANDATE

Name	Description	
FULL AUTH	FULL AUTH	Amend
Dawid	Test 111	Amend
113207603630		Amend



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

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS MANDATES

Create New Mandates

Mandates allow you to set payment limits for single transaction (input, authorise or reject) for each of the payments types listed below. Mandates can then be assigned to individual users.

New Mandate

Mandate Name	*	<input type="text"/>
Mandate Description		<input type="text"/>
Transfer		0.0
Faster Payments		0.0
BACS Payments		0.0
Chaps Payments		0.0
International Payments		0.0
Bulk Payments		0.0

Mandate Name *

Mandate Description

Transfer 0.0

Faster Payments 0.0

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

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GRO

List of Users

Current User and assigned User Right

Customer Name	Customer Number	Account Allocation	Access Group
SH10018064	10018064	FULL AUTH	FULL AUTH
SH10018064	10018064	113207603630	113207603630

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

User Administration Menu

LIST CURRENT USERS REQUEST NEW USER ACCOUNT GROUPS ACCESS GROUPS MANDATES

Update User Rights

Update the user rights by selecting the predefined access group, account group and mandate for the selected user id.

Please select the required rights.

User Name SH10018064

Full Name N110018064

Account Group * FULL AUTH

Account Group *	ID	Name	Description
	00000000.000407180000	Default Account Group	Default Account
	00000000.000407180000	Default Admin Account Group	Default Admin /
	10018172.01004868200	FULL AUTH	FULL AUTH
	10018172.010200770200	David's group	Metrobank
	10018172.010200946300	113207603630	

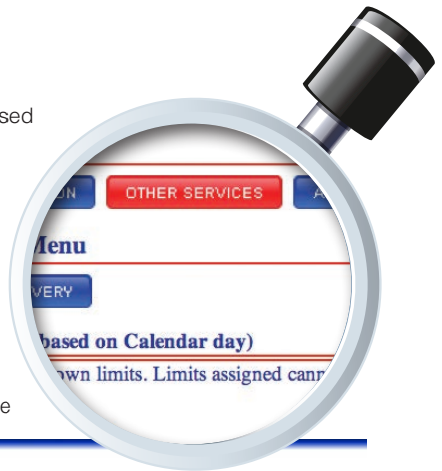
Submit

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



Administration Menu

Other Services Menu

Limits (all are daily based on Calendar day)

This allows to set your own limits. Limits assigned cannot be greater than bank's limit shown below.

Please provide the required details.

Name	Transaction Limit	Bank Transaction Limit	Transaction Ceiling	Bank Transaction Ceiling	Current Value
Overall Limits			22,000,000 <input type="text"/>	22,000,000	0
Transfer	<input type="text"/>	5,000,000	<input type="text"/>	10,000,000	0
International Payments	<input type="text"/>		<input type="text"/>		0
BACS Payments	<input type="text"/>		<input type="text"/>		0
CHAPS Payments	<input type="text"/>	5,000,000	<input type="text"/>	10,000,000	0
Faster Payments	<input type="text"/>	100,000	<input type="text"/>	2,000,000	0
Bulk Payments	<input type="text"/>	100,000	<input type="text"/>		

OTHER SERVICES

Limits

Glossary:

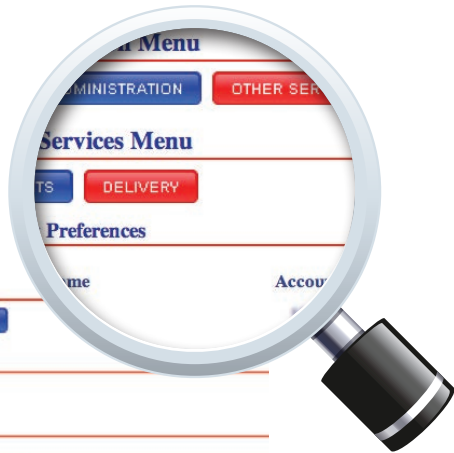
- **Transaction limit**
This is the maximum value of a single transaction allowed for an individual transaction type. This limit can be set up and lowered by an Administrator(s) or can be modified by Metro Bank on request
- **Bank transaction limit**
This is the bank specified maximum value of a single 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



Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

Other Services Menu

LIMITS DELIVERY

Delivery Preferences

Account Name Account No Product Type
8880213282 80213282 Business Account

HOME TRANSFERS PAYMENTS BENEFICIARIES MESSAGES STATEMENTS ADMINISTRATION PREFERENCES APPROVAL LIST LOGOUT

Administration Menu

USER ADMINISTRATION OTHER SERVICES AUDIT

Other Services Menu

LIMITS DELIVERY

If you wish to set an alert, your account balance drops below the "Alert amount" an alert will be sent to you.

Paperless Statement N Y

Alert Amount

Send Alert

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

METRO BANK CALL 6345 08 08 500 LOCATIONS FAQ

ACCOUNTS TRANSFERS PAYMENTS BENEFICIARIES MESSAGES STATEMENTS ADMINISTRATION PREFERENCES APPROVAL LIST LOGOUT

Administration Menu

USER ADMINISTRATION OTHER SERVICES **AUDIT**

Audit Menu

AUDIT REPORT TRANSACTION AUDIT AUDIT REPORT SETUP

List Audit Reports

Company Name	Date	Time	Frequency	
SH10018172	01 JUL 2013	20:23:05	Monthly	Download
SH10018172	03 JUN 2013	20:05:06	Monthly	Download
SH10018172	21 MAY 2013	22:35:39	Daily	Download
SH10018172	20 MAY 2013	21:13:49	Daily	Download

SAVE TO PC

Download

Download

Download

Download

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"



The screenshot shows the Metro Bank interface. At the top is the Metro Bank logo and a navigation bar with buttons for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, and APPROVAL LIST. Below this is the 'Administration Menu' with buttons for USER ADMINISTRATION, OTHER SERVICES, and AUDIT. The 'Audit Menu' section contains buttons for AUDIT REPORT, TRANSACTION AUDIT, and AUDIT REPORT SETUP. The 'Audit Report Setup' form includes fields for Active (checked), Frequency (Daily), Week Day (Thursday), and Next Run Date (18 JUL 2013), with a Submit button. A magnifying glass is positioned over the 'AUDIT REPORT SETUP' button in the Audit Menu.

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

- pg 34 • **Accounts** : Home screen
- pg 35 • **Recent transactions** : Printing and downloading
- pg 36 • **Search transactions** : How to search
- pg 37 • **Payments** : Manage your payments
- pg 38 • **Request service** : Sending requests
- pg 39 • **Request service** : Overdraft changes
- pg 40 • **Request service** : Cheque books and paying in books
- pg 41 • **Request service** : All other requests

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.

The screenshot shows the Metro Bank Accounts Home screen. The top navigation bar includes 'ACCOUNTS', 'TRANSFERS', 'PAYMENTS', 'BENEFICIARIES', 'MESSAGES', 'STATEMENTS', 'ADMINISTRATION', and 'PREFERENCES'. The main content area displays the 'Available Balance' section, which is magnified by a large magnifying glass. The available balance is shown as 992,135.06 with a 'View' button. Below this, there are two more rows of balances: 4,154.94 and -18.68, each with a 'View' button. The 'Account Summary' section below provides a single customer view of all products and services. The 'Business Current Accounts' table lists three accounts with their respective balances and 'View' buttons. The 'Business Savings Accounts' table lists one account with its interest rate and a 'View' button.


Account Name	Account No	Product Type	Current Balance	Available Balance
SH10213282	10801202	GBP - Business Current Account	992,135.06	992,135.06
SH10213282 USD	10801218	USD - Business PCY Current Account	-4,154.94	-4,154.94
SH10213282 EUR	10801220	EUR - Business PCY Current Account	-18.68	-18.68

Account Name	Account No	Product Type	Current Balance	Interest Rate (%)
SH10213282	10801237	GBP - Business Instant Access Account	0.00	0.25

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



The image shows a screenshot of a web application interface for account management. A magnifying glass is positioned over the 'Print' and 'Download' buttons, which are located below the 'Recent Transactions' section. The interface includes a navigation menu with options like 'ACCOUNTS', 'TRANSFERS', 'PAYMENTS', 'BENEFICIARIES', and 'MEMBERS'. Below this is a 'Savings Account Menu' with buttons for 'SUMMARY', 'SEARCH TRANSACTIONS', 'PAYMENTS', and 'TRANSFERS'. The 'SUMMARY' button is selected. A message prompts the user to 'Select the service option you wish to use' and to 'scroll to the bottom of this page'. The 'Savings Account Summary' section displays account details: Account Name (8810213263), Product Type (Business Instant Access Account), Sort Code (23-05-80), and Account No (11861237). It also shows Currency (GBP), Current Balance (0.00), and Interest Rate (%) (0.25). The 'Recent Transactions' section is currently empty, showing 'No transaction details' and the same 'Print' and 'Download' buttons.

Account Name 8810213263
Product Type Business
Sort Code 23-05-80
Account No 11861237

Recent Transactions

No transaction details

Print Download

ACCOUNTS TRANSFERS PAYMENTS BENEFICIARIES MEMBERS APPROVAL LIST

SUMMARY SEARCH TRANSACTIONS PAYMENTS TRANSFERS

Select the service option you wish to use.
To print or download your transactions please scroll to the bottom of this page.

Savings Account Summary

Account Name	8810213263	Currency	GBP
Product Type	Business Instant Access Account	Current Balance	0.00
Sort Code	23-05-80	Interest Rate (%)	0.25
Account No	11861237		

Recent Transactions

No transaction details

Print Download

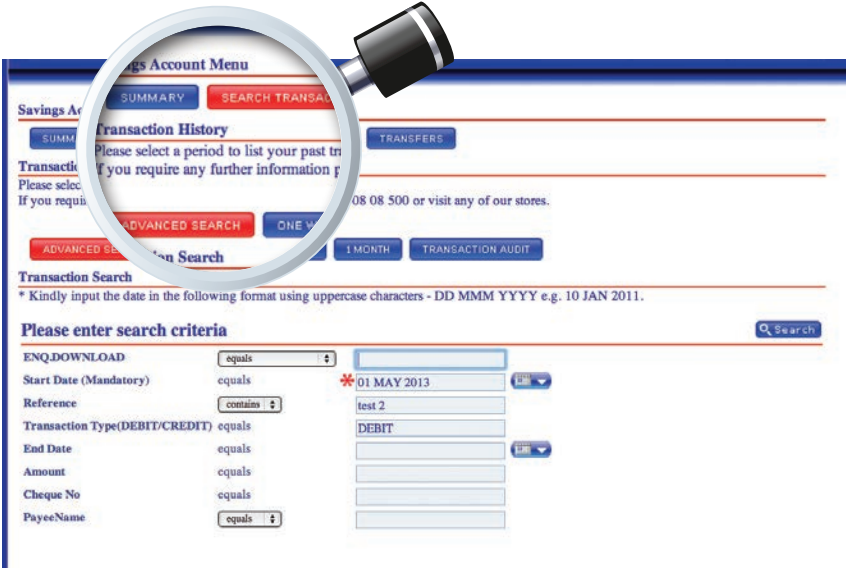
03

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.



The screenshot shows a web application interface for searching transactions. A magnifying glass is positioned over the search criteria section. The interface includes a header with 'Savings Account Menu' and buttons for 'SUMMARY', 'SEARCH TRANSACTIONS', and 'TRANSFER'. Below this is a 'Transaction History' section with a 'SUMMARY' button and a text prompt: 'Please select a period to list your past transactions. If you require any further information please contact us on 08 08 500 or visit any of our stores.' There are buttons for 'ADVANCED SEARCH', 'ONE WEEK', '1 MONTH', and 'TRANSACTION AUDIT'. The 'Transaction Search' section is titled 'Please enter search criteria' and contains a search bar with a magnifying glass icon and a 'Search' button. Below the search bar are several input fields with dropdown menus for selection:

Field	Operator	Value
ENQ.DOWNLOAD	equals	
Start Date (Mandatory)	equals	* 01 MAY 2013
Reference	contains	test 2
Transaction Type(DEBIT/CREDIT)	equals	DEBIT
End Date	equals	
Amount	equals	
Cheque No	equals	
PayeeName	equals	

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)



The screenshot shows a web interface with a blue header bar containing the following menu items: ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. Below the header, there are several sections:

- Current Account Menu**: Includes buttons for SUMMARY, SEARCH TRANSACTIONS, PAYMENTS (highlighted in red), TRANSFERS, and REQUEST SERVICE.
- Payments Menu**: Includes buttons for MAKE PAYMENT (highlighted in red), DRE-OFF PAYMENT, PENDING PAYMENTS, STANDING ORDERS, and DIRECT DEBITS.
- Domestic Beneficiaries**: A table with columns for Beneficiary Name, Nickname, Account No, and Reference. It lists two beneficiaries with 'Amend', 'Delete', and 'Pay' actions.
- Billers Beneficiaries**: A section with columns for Beneficiary Name, Nickname, Account No, and Reference, stating 'No Beneficiaries available.'
- International Beneficiaries**: A section with columns for Beneficiary Name, Nickname, Account No, and Reference, stating 'No Beneficiaries available.'

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



ACCOUNTS TRANSFERS PAYMENTS BENEFICIARIES MESSAGES STATEMENTS ADMINISTRATION LOGOUT

Current Account Menu

SUMMARY SEARCH TRANSACTIONS PAYMENTS TRANSFERS REQUEST SERVICE

This is your Secure Messaging screen where you can send requests to your Bank. Choose from the listed options to send a Secure Message relating to that option. If you want to send any message for which there is no option listed please use the other request option.

REQUEST OVERDRAFT CHANGE	Select
ORDER A CHEQUE BOOK	Select
PAYING IN BOOK	Select
OTHER REQUEST	Select

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



ACCOUNTS TRANSFERS **PAYMENTS** BENEFICIARIES MESSAGES STATEMENTS ADMINISTRATION PREFERENCES APPROVAL LIST LOGOUT

Current Account Menu

SUMMARY SEARCH TRANSACTIONS PAYMENTS TRANSFERS **REQUEST SERVICE**

Please note fields marked with an asterisk are mandatory

Subject REQUEST OVERDRAFT CHANGE

Account Number * ↓

Amount *

Currency * GBP ↓

Purpose of overdraft request *

Is this a Joint Account?

← Back → Submit

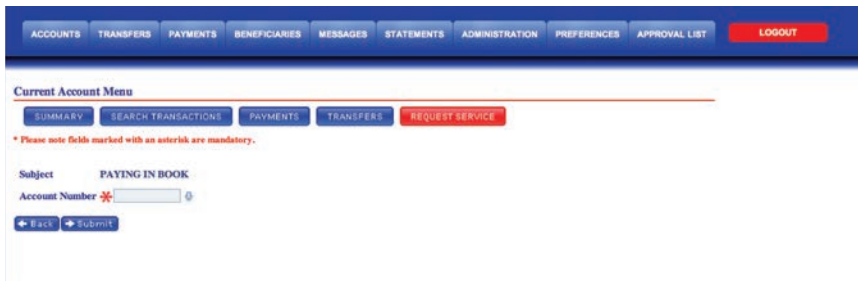
07

REQUEST SERVICE

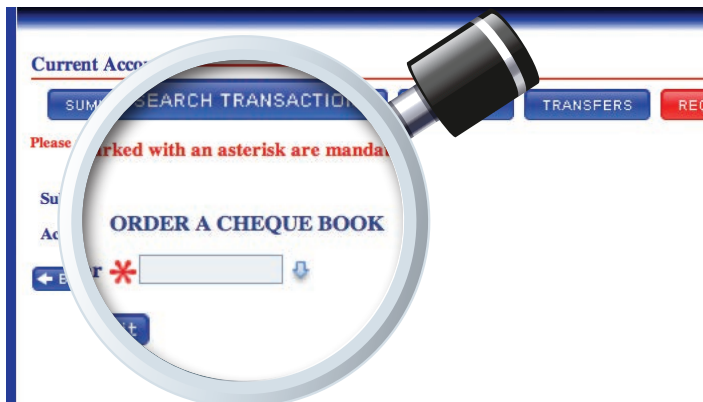
Cheque books and paying in books

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



The screenshot shows the 'Current Account Menu' with a navigation bar at the top containing links for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. Below the navigation bar, the 'Current Account Menu' is displayed with several options: SUMMARY, SEARCH TRANSACTIONS, PAYMENTS, TRANSFERS, and REQUEST SERVICE. The 'REQUEST SERVICE' option is highlighted in red. Below the menu, a note states: '* Please note fields marked with an asterisk are mandatory.' The 'Subject' is set to 'PAYING IN BOOK'. The 'Account Number' field is marked with an asterisk and contains a redacted value. There are 'Back' and 'Submit' buttons at the bottom of the form.



This image is a magnified view of the 'Current Account Menu' focusing on the 'REQUEST SERVICE' option. The option is labeled 'ORDER A CHEQUE BOOK' and is highlighted in red. Below the option, there is a text input field marked with an asterisk, indicating it is mandatory. The field contains a redacted value. There are 'Back' and 'Submit' buttons at the bottom of the form. A magnifying glass graphic is overlaid on the image, highlighting the 'ORDER A CHEQUE BOOK' option and the mandatory field.

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



Current Account Menu

SUMMARY SEARCH TRANSACTIONS PAYMENTS TRANSFERS **REQUEST SERVICE**

Please use the box below to enter your message.

Subject OTHER REQUEST

Message

Back Submit

transfers

What's included

- pg 44 • **Transfers** : Transfers menu
- pg 45 • **Transfers** : Making a transfer
- pg 46 • **Transfers** : Regular transfer
- pg 47 • **Cross currency transfer** : How to make cross currency transfers?

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'



Current Account Menu

SUMMARY SEARCH TRANSACTIONS PAYMENTS **TRANSFERS** REQUEST SERVICE

Transfers Menu

SUMMARY **MAKE A TRANSFER** SET UP A REGULAR TRANSFER CROSS CCY TRANSFER

Make a Transfer

This is your transfer screen, where you can make one off transfers to your other Metro Bank accounts.

Please input the required details.

From

To *

Amount *

Transfer Date * 31 JUL 2013

Reference (Max 35 char) *

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)

The screenshot shows the 'Current Account Menu' with buttons for SUMMARY, SEARCH TRANSACTIONS, PAYMENTS, TRANSFERS, and REQUEST SERVICE. Below is the 'Transfers Menu' with buttons for SUMMARY, MAKE A TRANSFER, SET UP A REGULAR TRANSFER, and CROSS CCY TRANSFER. The 'Setup a Recurring Transfer' section includes a description and a form with fields for From, To, Amount, Transfer Date, End Date, Frequency, and Reference (Max 16 char). A magnifying glass is positioned over the 'SET UP A REGULAR TRANSFER' button.

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'



Cross Currency Transfer

Cross currency transfers processed today will need to be keyed prior to the relevant currency cut-off time as detailed on the Metro Bank Website.

If a cross currency conversion applies the exchange rate is indicative.

The FX rate applied to individual transactions will be displayed when the transaction is debited to your bank account.

Future value dated transactions will be a subject to release by the Metro Bank Central Payments Team and the applicable foreign exchange rate will be applied.

Please input the required details.

Debit Account	<input type="text"/>	CURRENT
Debit Currency	GBP	
Debit Amount	<input type="text"/>	
Credit Amount	<input type="text"/>	
Credit Account	<input type="text"/>	
Reference (Max 35 char)	<input type="text"/>	
Value Date	<input type="text" value="17 SEP 2013"/>	

beneficiaries

What's included

- pg 50 • **Beneficiaries** : Home screen
- pg 51 • **Create Beneficiary** : Biller
- pg 52 • **Create Beneficiary** : Domestic
- pg 53 • **Create Beneficiary** : International
- pg 54 • **Search Beneficiary** : How to search beneficiary?

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



Beneficiaries Menu

[LIST BENEFICIARIES](#) [CREATE BENEFICIARY](#) [SEARCH BENEFICIARY](#)

List of Beneficiaries

[BY TYPE](#) [BY NICKNAME](#) [BY ACCOUNT NUMBER](#) [BY NAME](#)

Domestic Beneficiaries

Beneficiary Name	Nickname	Account No	Reference	
David DAVIES	DAVID	43000000	Payment	Amend Delete Pay
Mr Wang	WANG	70000000	test 2	Amend Delete Pay

Billers Beneficiaries

Beneficiary Name	Nickname	Account No	Reference
No Beneficiaries available.			

International Beneficiaries

Beneficiary Name	Nickname	Account No	Reference
No Beneficiaries available.			

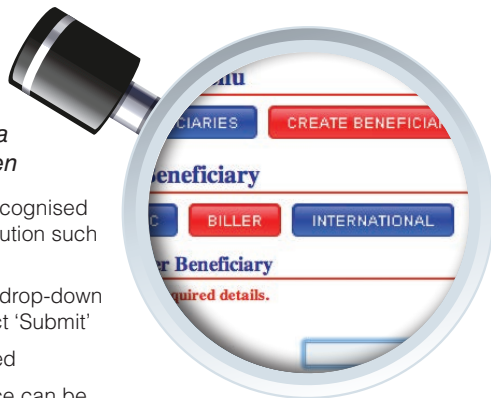
02

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



Beneficiaries Menu

LIST BENEFICIARIES CREATE BENEFICIARY SEARCH BENEFICIARY

Create a Beneficiary

DOMESTIC **BILLER** INTERNATIONAL

Create a Biller Beneficiary

Please input the required details.

Beneficiary Nickname

Company *

Reference (Max 18 char) *

Metro Bank Customer Number 10018172 SH10018172

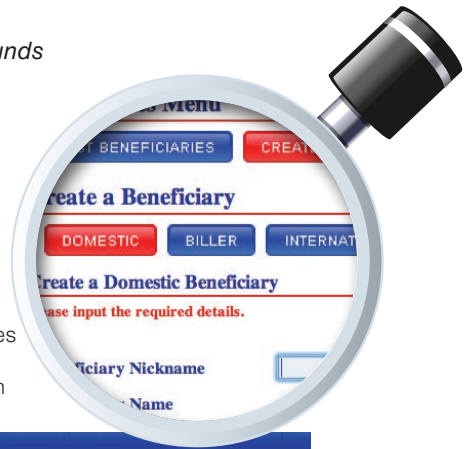
Submit

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



Beneficiaries Menu

LIST BENEFICIARIES CREATE BENEFICIARY SEARCH BENEFICIARY

Create a Beneficiary

DOMESTIC BILLER INTERNATIONAL

Create a Domestic Beneficiary

Please input the required details.

Beneficiary Nickname

Beneficiary Name *

Beneficiary Sort Code *

Beneficiary Account No. *

Reference (Max 18 char) *

Metro Bank Customer Number

Submit

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

Beneficiaries Menu

[LIST BENEFICIARIES](#) [CREATE BENEFICIARY](#) [SEARCH BENEFICIARY](#)

Create a Beneficiary

[DOMESTIC](#) [BILLER](#) [INTERNATIONAL](#)

Create a International Beneficiary

Kindly fill all the information below

Beneficiary Nickname *

Beneficiary Name/Address *

Beneficiary Name/Address

Beneficiary Name/Address

Beneficiary Name/Address

Beneficiary Name/Address

Beneficiary Bank BIC / Bank Code *

Beneficiary IBAN / Account No. *

Reference (Max 35 char.)

Metro Bank Customer Number

Intermediary Bank BIC

[Submit](#)



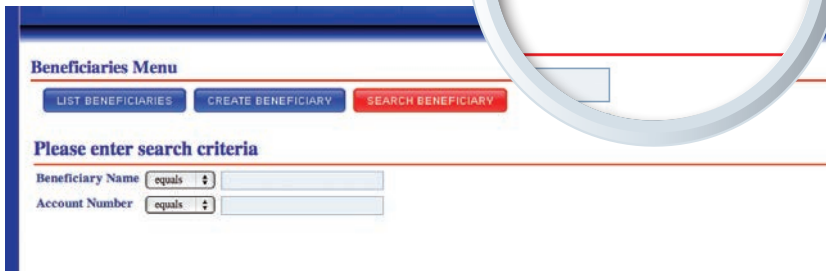
05

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”



The screenshot shows a web interface for managing beneficiaries. At the top, there is a blue header bar. Below it, a section titled "Beneficiaries Menu" contains three buttons: "LIST BENEFICIARIES" (blue), "CREATE BENEFICIARY" (blue), and "SEARCH BENEFICIARY" (red). A magnifying glass is positioned over the "SEARCH BENEFICIARY" button. Below the menu, a section titled "Please enter search criteria" contains two rows of input fields. The first row is labeled "Beneficiary Name" and has a dropdown menu with "equals" selected and a text input field. The second row is labeled "Account Number" and has a dropdown menu with "equals" selected and a text input field.

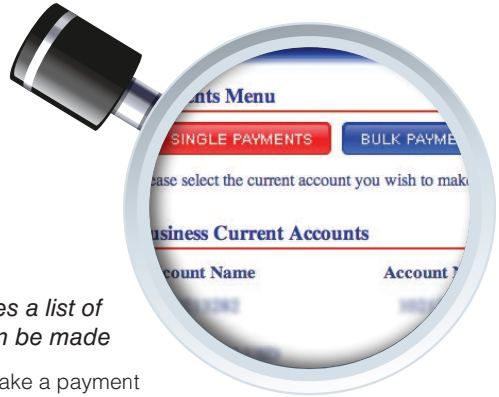
payments

What's included

- pg 56 • **Payments** : Home menu
- pg 57-58 • **Payments** : Transaction types
- pg 59 • **Payments** : How to make payments?
- pg 60-65 • **Payments** : Transaction types
- pg 66 • **Payments** : Why payments fail
- pg 67 • **Payments** : Pending payments
- pg 68 • **Standing Orders** : How they work
- pg 69 • **Standing Orders** : Set up
- pg 70 • **Direct Debits** : How they work
- pg 71 • **Bulk Payments** : How they work
- pg 72 • **Bulk Payments** : Upload a file
- pg 73 • **Bulk Payments** : Arrived files
- pg 74 • **Bulk Payments** : File list
- pg 75 • **FX Rates** : FX Rates for cash and payments

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					
<input type="button" value="SINGLE PAYMENTS"/> <input type="button" value="BULK PAYMENTS"/> <input type="button" value="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	
XXXXXXXXXX	XXXXXXXXXX	Business Current Account	992,135.06	992,135.06	<input type="button" value="Select"/>
XXXXXXXXXX	XXXXXXXXXX	Business FCY Current Account	4,154.94	4,154.94	<input type="button" value="Select"/>
XXXXXXXXXX	XXXXXXXXXX	Business FCY Current Account	-18.68	-18.68	<input type="button" value="Select"/>
Business Savings Accounts					
Account Name	Account No	Product Type	Current Balance	Interest Rate (%)	
XXXXXXXXXX	XXXXXXXXXX	GBP - Business Instant Access Account	0.00	0.25	<input type="button" value="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

The screenshot shows a web interface for payments. At the top, there is a 'Payments Menu' section with three buttons: 'SINGLE PAYMENTS' (highlighted in red), 'BULK PAYMENTS', and 'FX RATES'. Below this is another 'Payments Menu' section with five buttons: 'MAKE PAYMENT' (highlighted in red), 'ONE-OFF PAYMENT' (highlighted in red), 'PENDING PAYMENTS', 'STANDING ORDERS', and 'DIRECT DEBITS'. Underneath is a 'One-Off Payment' section with a list of transaction types and corresponding 'Pay' buttons:

Transaction Type	Action
Metro Bank Payment	✓ Pay
Faster Payment	✓ Pay
CHAPS Payment	✓ Pay
BACS Payment	✓ Pay
International Payment	✓ Pay

Below the table, the text reads: **Select 'Pay' to choose a payment type**


03

PAYMENTS

How to make payments?

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

- To make payment select “Pay”



The screenshot shows a web application interface for payments. A magnifying glass is positioned over the 'Domestic Beneficiaries' section, highlighting the 'MAKE PAYMENT' button and the 'Domestic Beneficiaries' header. The interface includes several sections:

- Payments Menu**: Contains buttons for 'SINGLE PAYMENTS', 'BULK PAYMENTS', and 'FX RATES'.
- Payments Menu**: Contains buttons for 'MAKE PAYMENT', 'ONE-OFF PAYMENT', and 'PENDING PAYMENT'.
- Domestic Beneficiaries**: A table with columns for Beneficiary Name, Nickname, Account No, and Reference. It lists two beneficiaries: David DAWID and M Wang MIBLACK. Each entry has 'Amend', 'Delete', and 'Pay' buttons.
- Billers Beneficiaries**: A section with columns for Beneficiary Name, Nickname, Account No, and Reference, showing 'No Beneficiaries available'.
- International Beneficiaries**: A section with columns for Beneficiary Name, Nickname, Account No, and Reference, showing 'No Beneficiaries available'.

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 Menu

SINGLE PAYMENTS BULK PAYMENTS FX RATES

Payments Menu

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

Make a Payment

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

Please note all future dated payments, such as standing orders, which fall on a weekend or UK Bank holiday will be processed on the next UK working day.

Please input the required details.

From Account

Amount *

Beneficiary

Sort Code 230580

Account Number

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

The screenshot displays the 'Payments Menu' with three buttons: 'SINGLE PAYMENTS' (highlighted in red), 'BULK PAYMENTS', and 'FX RATES'. Below this is another 'Payments Menu' section with five buttons: 'MAKE PAYMENT' (highlighted in blue), 'ONE-OFF PAYMENT' (highlighted in red), 'PENDING PAYMENTS', 'STANDING ORDERS', and 'DIRECT DEBITS'. The main section is titled 'Make a Payment' and contains the following text: 'Payments will usually be received by the beneficiary within 24 hours of the payment being processed, through the Faster Payments Scheme (FPS) subject to sufficient funds being available.' and '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.' Below this is a red heading 'Please input the required details.' followed by a form with the following fields: 'From Account' (dropdown menu), 'Amount' (text input with a red asterisk), 'Beneficiary' (text input with a red asterisk), 'Sort Code' (text input with a red asterisk), 'Account Number' (text input with a red asterisk), 'Reference (Max 18 char)' (text input with a red asterisk), 'Value Date' (text input with a red asterisk, showing '31 JUL 2013' and a calendar icon), and 'Save Beneficiary' (checkbox). At the bottom are 'Back' and 'Submit' buttons.

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

The screenshot displays the Metro Bank online banking interface. At the top, there is a navigation bar with buttons for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and a red LOGOUT button. Below this is the 'Current Account Menu' with buttons for SUMMARY, SEARCH TRANSACTIONS, PAYMENTS, TRANSFERS, and REQUEST SERVICE. The 'Payments Menu' includes buttons for MAKE PAYMENT, ONE-OFF PAYMENT, PENDING PAYMENTS, STANDING ORDERS, and DIRECT DEBITS. The 'Make a Payment' section contains a warning about CHAPS payments and a note about charges. Below this is a form titled 'Please input the required details.' with the following fields: From Account (CURRENT), Amount, Beneficiary, Sort Code, Account Number, Reference (Max 35 char per line), Value Date (17 SEP 2013), Charge Account, and Save Beneficiary (checkbox). The form is flanked by 'Back' and 'Submit' buttons.

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

The screenshot shows the 'Payments Menu' with options for 'SINGLE PAYMENTS', 'BULK PAYMENTS', and 'FX RATES'. Below this is another 'Payments Menu' with options for 'MAKE PAYMENT', 'ONE-OFF PAYMENT', 'PENDING PAYMENTS', 'STANDING ORDERS', and 'DIRECT DEBITS'. The 'Make a Payment' section includes a note about BACS payment processing times and a warning about future dated payments. A form titled 'Please input the required details.' contains the following fields: 'From Account' (dropdown), 'Amount' (text input with asterisk), 'Beneficiary' (text input with asterisk), 'Sort Code' (text input with asterisk), 'Account Number' (text input with asterisk), 'Reference (Max 18 char)' (text input with asterisk), 'Value Date' (dropdown menu showing '31 JUL 2013' with asterisk), and 'Save Beneficiary' (checkbox). At the bottom are 'Back' and 'Submit' buttons.

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

The screenshot displays the Metro Bank online banking interface. At the top, there is a navigation bar with tabs for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. Below this is the 'Current Account Menu' with buttons for SUMMARY, SEARCH TRANSACTIONS, PAYMENTS, TRANSFERS, and REQUEST SERVICE. The 'Payments Menu' includes buttons for MAKE PAYMENT, ONE-OFF PAYMENT, PENDING PAYMENTS, STANDING ORDERS, and DIRECT DEBITS. The 'International Payments' section contains the following text: 'Please complete all fields marked with a red asterisk and ensure payment instructions are carefully keyed.' 'Payments processed today will need to be keyed prior to the relevant currency cut-off time as detailed on the Metro Bank Website. If a cross currency conversion applies the exchange rate is indicative. The FX rate applied to individual transactions will be displayed when the transaction is debited to your bank account. These indication rates only apply to cross currency transfers and payments made or received on your behalf by Metro Bank and will be converted at the rates prevailing at the time. Future value dated transaction will be a subject to release by the Metro Bank Central Payments Team and the applicable foreign exchange rate will be applied. Please note all future dated payments which fall on a weekend or UK holiday will be processed on the next UK working day. Please input the required details.'

Debit Account	<input type="text"/>	CURRENT
Debit Currency	GBP	
Debit Amount	<input type="text"/>	
Credit Currency	<input type="text" value="£"/>	
Credit Amount	<input type="text"/>	
Beneficiary Name/Address.1	<input type="text"/>	*
Beneficiary Bank BIC/Bank Code	<input type="text"/>	*
Beneficiary IBAN / Account No.	<input type="text"/>	*

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

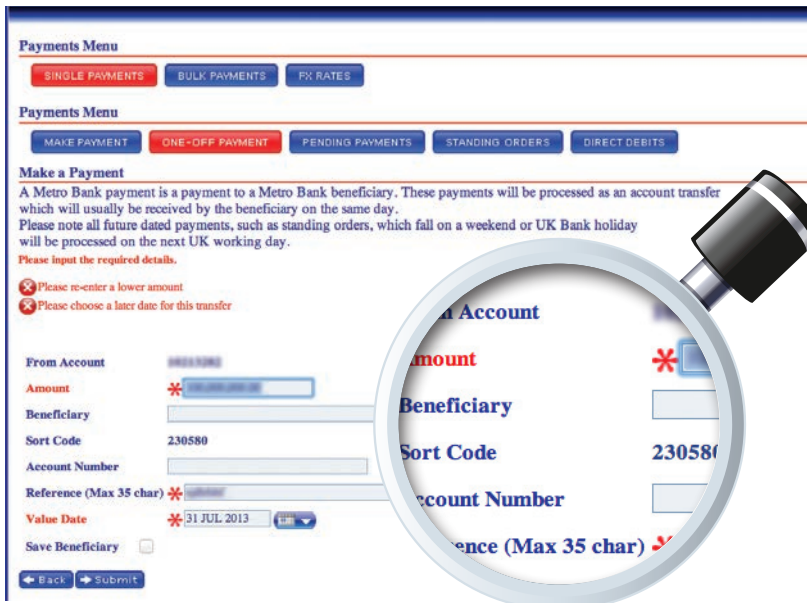
The screenshot displays the Metro Bank online banking interface. At the top, there is a navigation bar with tabs for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. Below this is the 'Current Account Menu' with buttons for SUMMARY, SEARCH TRANSACTIONS, PAYMENTS, TRANSFERS, and REQUEST SERVICE. The 'Payments Menu' includes buttons for MAKE PAYMENT, CRT. OFF PAYMENT, PENDING PAYMENTS, STANDING ORDERS, and DIRECT DEBITS. The main section is titled 'Cross Currency Metro Bank Payment' and contains the following text: 'Cross currency transfers processed today will need to be keyed prior to the relevant currency out-off time as detailed on the Metro Bank Website.' 'if a cross currency conversion applies the exchange rate is indicative.' 'The FX rate applied to individual transactions will be displayed when the transaction is debited to your bank account.' 'Future value dated transactions will be a subject to release by the Metro Bank Central Payments Team and the applicable foreign exchange rate will be applied.' 'Please note all future dated payments which fall on a weekend or UK holiday will be processed on the next UK working day.' Below this is a form titled 'Please input the required details.' with the following fields: Debit Account (CURRENT), Debit Currency (GBP), Debit Amount (input field), Credit Amount (input field), Beneficiary Name (input field with a red asterisk), Beneficiary Bank BIC (MYMGBB2L), Beneficiary IBAN / Account No. (input field with a red asterisk), Reference (Max 18 char) (input field with a red asterisk), Value Date (17 SEP 2013 with a calendar icon and a red asterisk), and Save Beneficiary (checkbox).

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



Payments Menu

SINGLE PAYMENTS BULK PAYMENTS FX RATES

Payments Menu

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

Make a Payment

A Metro Bank payment is a payment to a Metro Bank beneficiary. These payments will be processed as an account transfer which will usually be received by the beneficiary on the same day.
Please note all future dated payments, such as standing orders, which fall on a weekend or UK Bank holiday will be processed on the next UK working day.

Please input the required details.

- ✘ Please re-enter a lower amount
- ✘ Please choose a later date for this transfer

From Account [input field]

Amount * [input field]

Beneficiary [input field]

Sort Code 230580

Account Number [input field]

Reference (Max 35 char) * [input field]

Value Date * 31 JUL 2013 [dropdown menu]

Save Beneficiary

Back Submit

Beneficiary Account

Beneficiary [input field]

Sort Code 230580

Account Number [input field]

Reference (Max 35 char) [input field]

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



Payments Menu

SINGLE PAYMENTS BULK PAYMENTS FX RATES

Payments Menu

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

You can click on the "Setup" button to create a new standing order.
You'll also find a list of all existing standing orders on this page. Use the option buttons to view, amend and cancel existing standing orders.

Create New Standing Order

Beneficiary Name	Reference	Sort Code	Account No
David	Payment	200017	60000000 Setup
M Wang	test 2	200017	70000000 Setup

Existing Standing Orders

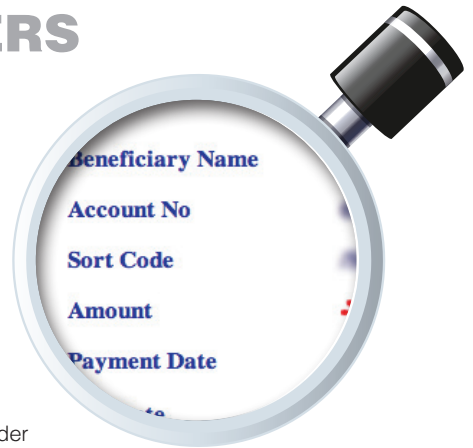
No recurring payment details

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



Payments Menu

[SINGLE PAYMENTS](#) [BULK PAYMENTS](#) [FX RATES](#)

Payments Menu

[MAKE PAYMENT](#) [ONE-OFF PAYMENT](#) [PENDING PAYMENTS](#) [STANDING ORDERS](#) [DIRECT DEBITS](#)

Setup a Standing Order
Complete your payment details below to set up a standing order.

Please input the required details to set up the Standing Order.

Beneficiary Name

Account No

Sort Code

Amount *

Payment Date *

End Date Or Until Further Notice

Frequency * Monthly

Reference (Max 35 char) *

[Back](#) [Submit](#)

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 stores. Please be aware that if you cancel a direct debit you must also advise the company or organisation originating the direct debit.

Direct Debits

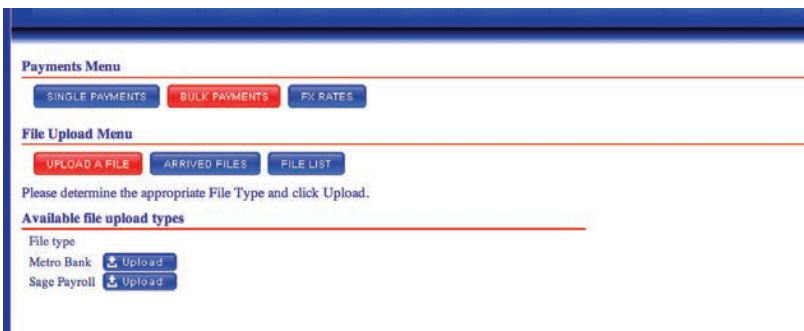
Payee Name	Reference	Last Payment Amount	Last Payment Date
L A LEISURE LTD T/A LA FITNESS	WEB397711	0.00	View
BIRMINGHAM MIDSHIRES	020016108124/37099	0.00	View
BIRMINGHAM MIDSHIRES	020016456750/37100	0.00	View

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	

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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



The screenshot shows the 'Payments Menu' interface. At the top, there are three buttons: 'SINGLE PAYMENTS', 'BULK PAYMENTS', and 'FX RATES'. Below this is the 'File Upload Menu' with three buttons: 'UPLOAD A FILE', 'ARRIVED FILES', and 'FILE LIST'. A message states: "To process a valid file please click Set Up. Invalid files should be Rejected." Below this is the 'Record List' table:

Date	Time	File Type	Filename	Payment Type	Debit Account	Status
16 JUL 2013	15:37	SAGE	Sagedocument1.txt	Arrived		

Below the 'Record List' is the 'Invalid File List' table:

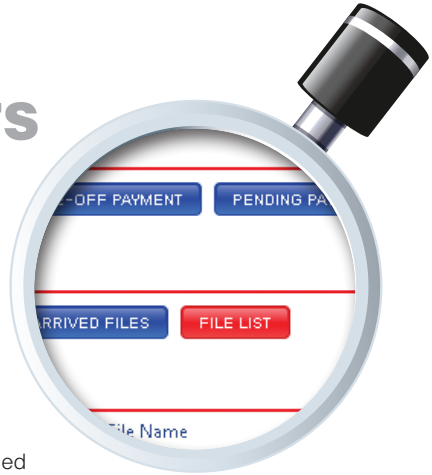
Date	Time	File Type	File Name	Status
17 MAY 2013	15:35	SAGE	SampleSageCSVTextFileformat.txt	Inv
10 JUL 2013	13:11	METRO_CSV	Bulktest.txt	Dupl
16 JUL 2013	15:36	SAGE	Sagedocument1.txt	Inv
16 JUL 2013	15:36	SAGE	Sagedocument1.txt	Dupl

Below the 'Invalid File List' is another 'Payments Menu' section with the same buttons as the top. Below this is the 'File Upload Menu' with the same buttons. A message states: "Please select the appropriate Payment Type, Debit Account and Value Date. Charges will apply to EACH payment in the file." Below this are three input fields: 'Payment type' with a dropdown arrow, 'Debit Account' with a dropdown arrow, and 'Value Date' with a date picker. At the bottom are two buttons: 'Back' and 'Submit'.

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BULK PAYMENTS

File list



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

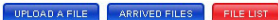
- A second authorised User should navigate to the Bulk Payments area of the system and click the 'File List' button
- A summary of the payment file will be detailed under 'Record List'
- Payments can be viewed and then released by clicking on the 'Process' button or 'Rejected' if you no longer wish to 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



Payments Menu



File Upload Menu



Record List

Date	Time	File Type	File Name	Records	Payment Type	Total Value	Value Date	Status	
14 AUG 2013	11:21	SAGE	Sagedocument2.txt	2	CHAPS Payment	3.47	30 AUG 2013	Ready for Processing	<input type="checkbox"/> View <input checked="" type="checkbox"/> Approve <input type="checkbox"/> Reject

Processing List

Date	Time	File Type	File Name	Records	Payment type	Debit Account	Total Value	Value Date	Status
No file has been set for processing									

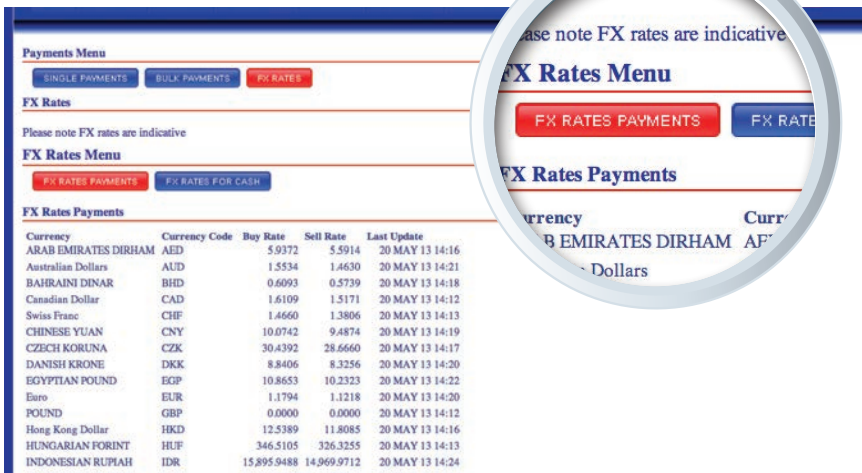
12

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



The screenshot shows a web interface for FX Rates. At the top, there is a 'Payments Menu' with three tabs: 'SINGLE PAYMENTS', 'BULK PAYMENTS', and 'FX RATES'. Below this is the 'FX Rates' section, which includes a note: 'Please note FX rates are indicative'. Underneath, there is an 'FX Rates Menu' with two tabs: 'FX RATES PAYMENTS' (highlighted by a magnifying glass) and 'FX RATES FOR CASH'. Below the tabs is a table titled 'FX Rates Payments' with columns for Currency, Currency Code, Buy Rate, Sell Rate, and Last Update. The table lists various currencies and their corresponding rates and update times.

Currency	Currency Code	Buy Rate	Sell Rate	Last Update
ARAB EMIRATES DIRHAM	AED	5.9372	5.5914	20 MAY 13 14:16
Australian Dollars	AUD	1.5534	1.4630	20 MAY 13 14:21
BAHRAIN DINAR	BHD	0.6093	0.5739	20 MAY 13 14:18
Canadian Dollar	CAD	1.6109	1.5171	20 MAY 13 14:12
Swiss Franc	CHF	1.4660	1.3806	20 MAY 13 14:13
CHINESE YUAN	CNY	10.0742	9.4874	20 MAY 13 14:19
CZECH KORUNA	CZK	30.4392	28.6660	20 MAY 13 14:17
DANISH KRONE	DKK	8.8406	8.3256	20 MAY 13 14:20
EGYPTIAN POUND	EGP	10.8653	10.2323	20 MAY 13 14:22
Euro	EUR	1.1794	1.1218	20 MAY 13 14:20
POUND	GBP	0.0000	0.0000	20 MAY 13 14:12
Hong Kong Dollar	HKD	12.5389	11.8085	20 MAY 13 14:16
HUNGARIAN FORINT	HUF	346.5105	326.3255	20 MAY 13 14:13
INDONESIAN RUPIAH	IDR	15,895.9488	14,969.9712	20 MAY 13 14:24

statements

What's included

pg 78 • **Statements** : Home menu

pg 79 • **Statements** : Viewing statements

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'



Statements Menu

Electronic copies of your statements are available by clicking on the view icon below.

Your Accounts to View Statements

Account No	Account Name	
123456789	CURRENT - Business Start-Up Current Account	
987654321	CORPORATE - Business Instant Access Account	





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

pg 82 • **Delivery** : Statements and alerts

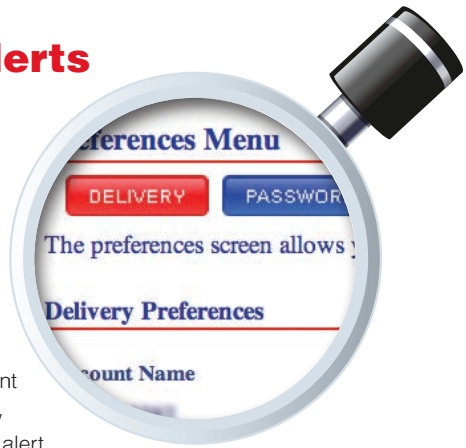
pg 83 • **Passwords** : Changing your password

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



Preferences Menu

[DELIVERY](#) [PASSWORD](#)

The preferences screen allows you to change your statement delivery mode and change your Internet Banking password.

Delivery Preferences

Account Name	Account No	Product Type	
0000011090	00011090	Business Account	Setup
00011097218	11097218	Commercial Current Account	Setup

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?*

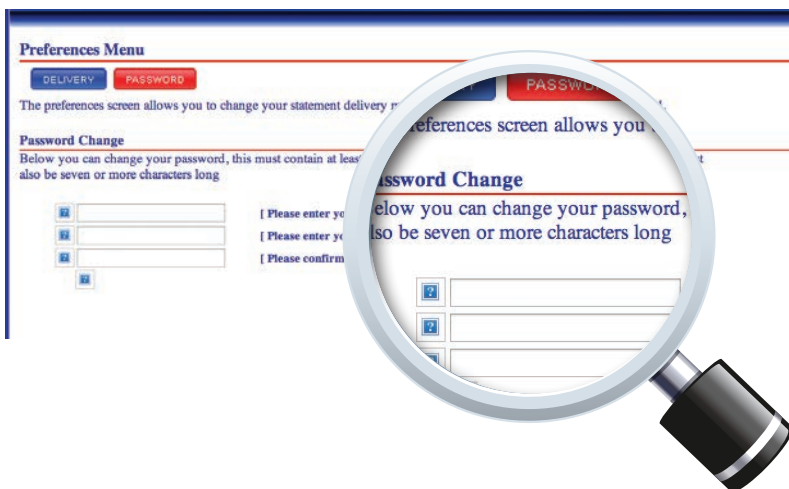
Yes, all passwords must contain both capital and lowercase letters, one number and be between 7 and 14 characters long. Please re-enter your password ensuring it is within the character requirements. If you have tried unsuccessfully three or more times, please call **0345 08 08 500**

- **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

pg 86 • **Messages** : Inbox

pg 87 • **Messages** : Sending messages

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



Messages Menu

[INBOX](#) [CREATE NEW MESSAGE](#) [SENT ITEMS](#)

This is your Secure Message inbox.
[Unread Message](#) / [Read Message](#)

Received Messages

Date	Metro Bank Reference	Subject	
21 JUN 2011	SM1117200710	Enjoy even better online banking	View Delete

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



Messages Menu

[INBOX](#) [CREATE NEW MESSAGE](#) [SENT ITEMS](#)

This is your Secure Messaging screen where you can send requests to your Bank. Choose from the listed options to send a Secure Message relating to that option. If you want to send any message for which there is no option listed please use the other request option.

REQUEST OVERDRAFT CHANGE	<input checked="" type="checkbox"/> Select
ORDER A CHEQUE BOOK	<input checked="" type="checkbox"/> Select
PAYING IN BOOK	<input checked="" type="checkbox"/> Select
REQUEST LIMIT CHANGE	<input checked="" type="checkbox"/> Select
OTHER REQUEST	<input checked="" type="checkbox"/> Select

Messages Menu

[INBOX](#) [CREATE NEW MESSAGE](#) [SENT ITEMS](#)

This is your Secure Messaging screen where you can send requests to your Bank. Choose from the listed options to send a Secure Message relating to that option. If you want to send any message for which there is no option listed please use the other request option.

Sent Messages

Date	Metro Bank Reference	Subject	Go View	Delete
09 JUL 2013	[REDACTED]	New Internet Banking User Request		

approval list

What's included

- pg 90 • **Approval list** : Approval list menu
- pg 91 • **Approval list** : How to approve payments and administration requests
- pg 92 • **My items** : Tracking your payments and administration requests
- pg 93 • **Inbox** : Managing inbox in Approval List menu

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.



From Account	To Account	Value Date	Reference	Amount	Transaction Type	
		13 AUG 2013	test 3	GBP10.00	Transfer	<input checked="" type="checkbox"/> Approve <input type="checkbox"/> Reject <input type="checkbox"/> View

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

The screenshot shows a web application interface with a top navigation bar containing tabs for ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. The APPROVAL LIST tab is active.

Below the navigation bar is the "Approval List Menu" section with buttons for APPROVAL LIST, MY ITEMS, and INBOX. The APPROVAL LIST button is highlighted.

The "Approval List" section has buttons for PAYMENTS and ADMINISTRATION. The ADMINISTRATION button is highlighted.

There are two tables below:

Access Groups

Name	Description	Approve	Reject	View
Support	IT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transport	All Transport	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sales	All Sales	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Account Groups

Name	Description	Approve	Reject	View
Transport	All Transport	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sales	Expenses	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Support	IT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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

The screenshot shows a web application interface with a blue header bar containing navigation tabs: ACCOUNTS, TRANSFERS, PAYMENTS, BENEFICIARIES, MESSAGES, STATEMENTS, ADMINISTRATION, PREFERENCES, APPROVAL LIST, and LOGOUT. Below the header, the 'Approval List Menu' section contains three buttons: APPROVAL LIST, MY ITEMS (highlighted in red), and INBOX. The 'My List' section contains two buttons: PAYMENTS (highlighted in red) and ADMINISTRATION. Below this, the 'Transfers and Metro Bank Payments' section displays a table with the following data:

From Account	To Account	Value Date	Reference	Amount	Transaction Type	
XXXXXX	XXXXXX	13 AUG 2013	Test2	GBP12.00	Transfer	Amend Reject View

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



Date	Metro Bank Reference	Subject	View	Delete
21 JUN 2011	SM1117200710	Enjoy even better online banking		



All Metro Bank products are subject to status and approval. Metro Bank PLC.
Registered in England and Wales. Company number: 6419578. Registered office:
One Southampton Row, London, WC1B 5HA. Authorised by the Prudential Regulation
Authority and regulated by the Financial Conduct Authority and Prudential Regulation
Authority. 'Metrobank' is the registered trademark of Metro Bank PLC.
825 LF S138 (11/13)