

## Commercial Online Banking

### Features

- **Real-time balance and transaction reporting**
- **Robust security** - we'll make available security devices to authorise certain actions on your Online Banking
- **Flexible administrative tools** - giving you the ability to customise the level of access rights for users and approval chains for transactions
- **Multi company access** so you can view all of your companies through one log in
- **Enhanced transaction search features** and the ability to run Audit reports on transactions
- **London-based dedicated Commercial support team**

### Important Information Summary

This document summarises the important features of Metro Bank Commercial Online Banking. It should be read carefully together with the Commercial Online Banking Terms and Conditions before you apply for Commercial Online Banking. If there is anything you do not understand, please ask any member of the Metro Bank Commercial Team.

**Commercial Online Banking** provides 24-hour access for commercial customers to transact on their accounts hassle-free.

### COMMERCIAL ONLINE BANKING ENABLES THE FOLLOWING PAYMENTS

- CHAPS
- Faster Payments
- International Payments
- Cross Currency Transfers
- Account to Account Transfers
- Metro Bank Payments
- Bulk upload of Faster Payments, \*BACS and CHAPS payments - same day and future dated
- Batch processing of Faster payments, \*BACS and CHAPS - same day and future dated

### THINGS YOU SHOULD CONSIDER

- Commercial Online Banking is only available to business customers who hold a Business Current Account with us.
- You must appoint an administrator to set up and approve required changes to manage Commercial Online Banking. You can appoint more than one administrator, however the systems administrators will be responsible for setting up other users, allocating the users' associated Account Group, Access Group and setting up payment limits
- New users will be created by Metro Bank at the request of the Business or Organisation, with user rights and limits allocated by the appointed system administrator(s)
- Payments are subject to payment cut-off times. Please see our website for more details
- Payment limits will be agreed with your Relationship Manager\*
- Payments and administration can be managed across three approval levels: input, verify and authorise. Individual payment limits can be assigned for input, verify and authorise stages.
- For login, certain payments and transactions, you will require a security device and your Internet Banking password as an additional level of security

### FEES

<b>Monthly charge for one account</b>	£20
<b>Monthly charge per additional account</b>	£10
<b>Set up charge per user</b>	£25
<b>Additional/replacement physical security device</b>	£10
<b>Optional remote user set up</b>	£50 + VAT
<b>Optional on-site setup and training</b> (this includes setup for up to four users with four Hard Tokens)	£250 + VAT
<b>Transaction charges</b> e.g. CHAPS / "International Payments" / "Faster Payments"	Please refer to the IIS or commercial terms agreed in writing by your relationship manager

## Commercial Online Banking Important Information Summary (continued)

### ACCESS

Our website at [www.metrobankonline.co.uk/](http://www.metrobankonline.co.uk/). Operating systems are continually being updated by providers. As a result we cannot always guarantee compatibility, please contact us if you encounter an issue.

### THIRD PARTY PAYMENT PROVIDERS

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

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

### SECURITY PRECAUTIONS

To minimise the risk of fraud, you are obliged to take reasonable security precautions as set out in the Commercial Online Banking Terms and Conditions. These may include but are not limited to:

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

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

Access Commercial Online Banking facilities at [metrobankonline.co.uk](http://metrobankonline.co.uk) or call our local UK call centre on **0345 08 08 500** 24 hours a day for further details or assistance.

#### Optional remote user set up

\* BACS is subject to approval, please speak to your Relationship Manager for details