



# Customer user guide

Payees

## How to manage payees (beneficiaries) when using Commercial Online Banking (COB) and Business Online Plus (BOP)

### View payees

- Click the 'Beneficiaries' tab from the left-hand menu, then choose 'View beneficiaries' from the dropdown
- You'll see the following tabs:
  - Domestic Beneficiary—a payee with a UK bank account
  - International Beneficiary—a payee outside of the UK or where there are non-GBP payments
- When you choose a tab, you'll see a list of your current payees in alphabetical order. These can also be sorted by name, nickname or account number (see the example below).

### Beneficiary List

**Beneficiary List**  
This is a convenient list of people and organisations you pay regularly, which allows you to action Faster Payments without using your security token. If the beneficiary you require is not on this list, you can create a new beneficiary and the details will be automatically stored once approved. You can remove saved beneficiaries from your list at any time.

Beneficiary name  Search for beneficiary name

Domestic **International**

All

Name	Nickname	Account No	Sort Code	Reference	Reference
ACC1020	ACC1020	46078720	20560	ACC1020	<input type="button" value="F"/> <input type="button" value="O"/>
ACC1030	ACC1030	46078936	20560	ACC1030	<input type="button" value="F"/> <input type="button" value="O"/>
ACC1041	ACC1041	46080336	20560	ACC1041	<input type="button" value="F"/> <input type="button" value="O"/>

### Locating a payee

- Use the search bar at the top of the 'Beneficiary List' page to search for a payee. This will automatically search by payee name
- You can also search by nickname or account number by changing the grey selection box next to the search bar.

## Add a domestic payee

- From the left-hand menu choose 'Beneficiaries' and then 'Add a Beneficiary'
- Click the 'Domestic' tab
- Choose whether the payee is a person or a business (see the example below)

### Create payee

[Create Beneficiary](#)  
If the beneficiary you require is not on this list, you can create a new beneficiary and the details will be automatically stored once approved.

Domestic **International**

Who would you like to pay?  
 Person  Business

Beneficiary name \*

Beneficiary nickname

Sort code \*

Account number \*

Reference (Max: 18 characters) \*

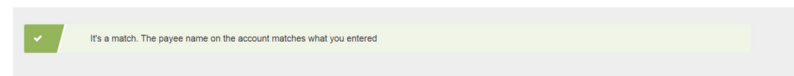
- Fill in all the payee details. You'll need to include a reference, but this can be amended for each payment
- The nickname is for your own reference, to make it easier when identifying a payee and can be up to 10 characters
- You must fill in all fields with an asterisk (\*)
- Click 'Check Beneficiary details'
- You'll receive a response from the name checking service (Confirmation of Payee)
- For a 'close match' you'll be given the option to either amend the payee details, proceed with the name you've entered, or to use the name on the payee's account. Please ensure that you've checked the details with your payee as if the details don't fully match, your payment may not reach them and you might not be able to recover your money

- For a 'no match' you can amend the payee details, or you can still proceed using the payment details you've entered, however we would always recommend that you double check these details with the payee before making the payment, as you might not be able to recover your money if the payment does not reach them
- In some instances, we might not be able to confirm the payee details—for example, if the payee's bank doesn't support the Confirmation of Payee service. In these cases, we recommend that you check the details with your payee before proceeding.
- Once you've reviewed the payee details, select 'Submit'.

### Review payee details

[Create a Beneficiary](#)

Review beneficiary details



[Back to Beneficiary Details](#)

[Continue](#)

- You'll then be prompted to choose the reason for adding the payee, on a Scam Warning screen
- Depending on your authorisation settings, your payee may need to be approved by another user in your company before they can be saved to the 'beneficiary library'.

### Top tips

- When setting up a business account use the payee's full business or organisation name
- When setting up personal accounts use the payee's full first name—for example, 'Thomas' not 'Tom'—and last name
- For joint accounts, you only need to use the full name of one of the account holders
- Don't use abbreviations and nicknames in the 'Payee name' field.

## Add an international payee

- From the left-hand menu choose 'Beneficiaries' and then 'Add a Beneficiary'
- Click the 'International' tab
- Fill in all the relevant payee details. You'll need to include a reference, but this can be amended for different payments
- Nicknames are for your internal use to make it easier when identifying a payee, and must be a maximum of 10 characters
- Once you've reviewed the payee details, click 'save'
- You'll then be prompted to choose the reason for adding the payee, on a Scam Warning screen
- Depending on your authorisation settings, you may need approval from additional users before it can be saved to the 'beneficiary library'.

**Note:** The name-checking service (Confirmation of Payee) is not used for international beneficiaries.

## Bulk payee upload

To save time, you can upload multiple payee details directly into Online Banking (see the example below). To use this service, please contact your Metro Bank Relationship Manager, who'll be able to provide you a template and the guidelines for completion.

**Note:** The name-checking service (Confirmation of Payee) is not used for bulk payee uploads, and bulk payee uploads are only available for domestic payees.

### Bulk payee uploads

#### Beneficiary Import

You can release multiple payments by importing payment data from an external file. Please click on the link below to download the user guide and file specification details. Please allow 3-4 minutes for the file to arrive ready for processing.

Import
File Status

**Import New**

Beneficiary type: Domestic

Drag & drop or Upload a new file

Note: The Confirmation of Payee Service does not yet support checks against payees created as part of a bulk beneficiary import

File Upload Queue				
Name	Size	Type	Progress	Status
Beneficiary Uploaded Files <span style="float: right;">Refresh</span>				
File name	Type	Beneficiary type	uploaded	No. Processed
				No. Failed
				Status

## File Formatting

If you prefer to create your own file instead of using the Metro Bank template, you'll need to make sure that the file is in either .CSV or .TXT format. The file columns need to be formatted as follows:

1. **Sort-code**—numbers only  
6 numbers
2. **Nickname of payee**—letters and numbers only (no spaces)  
1-10 characters
3. **Name of payee**—letters and numbers with spaces allowed  
1-35 characters
4. **Account number**—numbers only  
8 numbers
5. **Reference**—letters and numbers with spaces allowed  
1-18 characters

Please also follow these rules:

- File contents and file name must be unique
- You must not include column headers in the file
- Each column must be separated by a comma (when using .TXT)
- No blank spaces at the end of each record
- No blank lines below the last record in the file
- Each file can contain up to 1,000 records
- When creating your file, you should remove all non-SWIFT characters

Non-Swift characters:

@	—	&	%	=	*	#
\$	£	!	^	~	,	?

## Importing files

- From the left-hand menu choose 'Beneficiaries' and then 'Bulk Import'
- Click 'Upload a new file'
- Find the file you want to import and click 'Open'
- The bar under the 'File Upload Queue' shows the progress of your upload. It usually takes about three minutes.
- Once the file has arrived in the 'Beneficiary Uploaded Files' list, click on the file name to view the contents of the file you've uploaded.

## Processing imported files

- Once the file appears in 'Beneficiary Uploaded Files', click 'Process'
- You may then be prompted to enter your password and authenticate the transaction
- Click 'Submit' to finish
- Depending on your authorisation settings (Single, Dual, Verify) your upload may need to be authorised by another user(s) before the beneficiaries will appear in your beneficiary library.

## Batch payment groups

Please refer to the 'Bulk and batch payments' guide for further information.

## Need support?

We hope this guide is helpful and gives you all the tools you need. If you need further advice please call 0345 0808 508, contact your Metro Bank Relationship Manager, or visit us in store.

