Business user guide

Beneficiaries

This guide is to help you with managing beneficiaries when using Commercial Online Banking and Business Online Plus.

Your security device

You will need to use your security device to generate a one-time passcode to verify certain actions, such as managing user access, adding beneficiaries and making payments.

Note: If your device is lost, damaged or stolen, call us on 0345 08 08 500 or visit us in store.

Verifying an action using your security device:

- Turn your device on by pressing OK
- Enter your six-digit PIN and press OK
- When 'Select App' appears on the device, enter 1
- Enter the eight-digit security code the device generates into the Code field on your Online Banking screen
- A confirmation message will show up on your Online Banking screen if you've entered your details correctly.

Beneficiaries

Home menu:

- Select the Beneficiary tab from the left-hand menu, then select 'View beneficiaries' from the drop-down to see an alphabetical list, and to set up new payees (Fig 1)
- The list of current payees can be sorted by Name, Nickname or Account Number

Fig 1: Beneficiary List

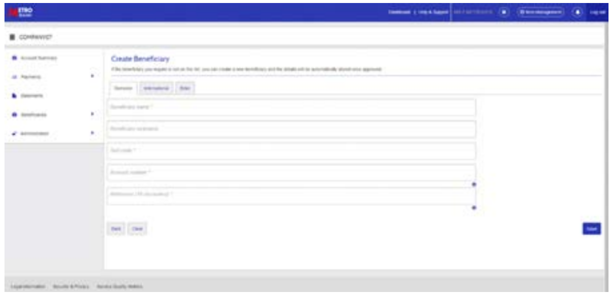
Searching for a beneficiary

'Search for beneficiary name' allows you to search for any existing beneficiary – just enter the first three characters.

Creating a new beneficiary:

- Click 'Create new beneficiary' and then complete the required fields (Fig 2).
- Check and confirm the account number and sort code are correct – otherwise, you won't be able to save the beneficiary. You'll need to include a reference, but this can be amended for different payments when you make them if needed.
- The nickname field is not mandatory and can only be seen by you.
- Click 'Save'
- You will see a screen confirming the details. Click 'Submit' to continue
- You will then be prompted to enter your password and follow the instructions on your Online Banking screen to generate a one-time passcode using your security device.

Fig 2: Create Beneficiary



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Domestic beneficiary

A Domestic beneficiary is any payee with a UK bank account.

International beneficiary

An International beneficiary is any payee outside of the UK or where there are non-GBP currency transactions.

Biller beneficiary

A Biller beneficiary is a UK-recognised utility company or institution such as

HMRC or British Gas:

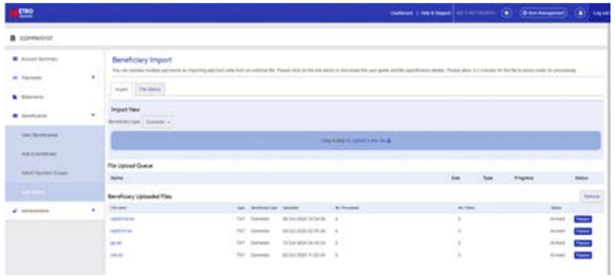
- Click 'Select Company' to find the beneficiary in the list
- Enter the company name and click 'Search', or select 'Load More'
- The fields will indicate if the details you have entered are compatible
- Complete the new payee set up by clicking 'Save'
- You will see a screen confirming the details. Click 'Submit' to continue
- You will then be prompted to enter your password and follow the instructions on your Online Banking screen to generate a one-time passcode using your security device.

Note: The beneficiary nickname mustn't have any spaces.

Bulk beneficiary upload

To save time, you can upload multiple beneficiary details directly to the database in one go (Fig 3). To do this, the beneficiary details must be in a CSV comma delimited text file format.

Fig 3: Create Beneficiary



Importing files:

- Choose the company you want to import a beneficiary file into from the dashboard or by using the 'change company'.
- Click 'Bulk Import' from the drop down menu below the 'Beneficiaries' tab.
- Click 'Upload a new file'.
- Find the file you want to import and click 'Upload'.
- The bar loading under the 'File Upload Queue' shows the import progress. It normally takes about three minutes.

File formatting

When creating a text file of beneficiaries:

- Information within the CSV comma delimited text file must be saved with a .TXT extension and specifically ordered:
    - Sort code – mandatory – always use six digits
    - Nickname of beneficiary (no spaces) – optional - a maximum of 36 characters and any non-swift characters should be removed
    - Name of beneficiary - mandatory – Maximum of 35 characters and any non-swift characters should be removed – mandatory – always use eight digits
    - Account number
    - Reference – optional - a maximum 18 characters and any non-swift characters should be removed

When naming the file, make sure that:

- The file name is unique i.e this cannot match the name of any file previously uploaded as will lead to a duplication error
- The file contents are unique for example, you can add a space to a reference
- There are no spaces between each field
- There are no blank spaces at the end of each record
- There are no blank lines below the last record.

Viewing uploaded files:

- Once the file has arrived in the 'Beneficiary Uploaded Files' list, click on it to access the list of the beneficiaries you have created.

Processing imported files

Depending on your administration settings (Single, Dual, Verify) processing a beneficiary may need authorisation. For help on administration settings, please see our guide on 'Administration, preferences and audit reporting'.

Manage your accounts and users, set preferences and review audit reports:

- Once the file reaches 'Beneficiary Uploaded Files', click 'Process'
- You will then be prompted to enter your password and a one-time passcode generated by your security device
- Click 'Submit' to finish.

To confirm a successful upload, select the 'File Status' tab.

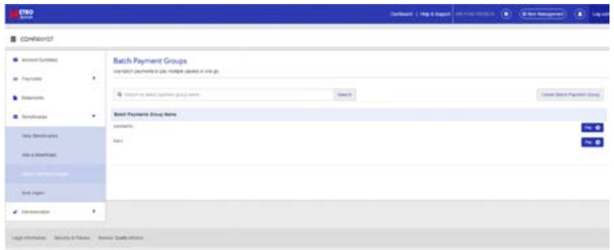
Note: Bulk beneficiary file uploads are only available for domestic beneficiaries.

Creating a batch payment group:

- Click 'Batch Payment Groups' under 'Beneficiaries' tab
- Click 'Create Batch Payment Group' and choose a name for the payment group
- Click 'Add Beneficiaries'
- In the pop-up, search for the beneficiaries by Name, Nickname or Account Number and click 'Add' to the right of each name
- Once complete, click 'Add selected' – you may have to scroll back to the top of the beneficiary list to see this option
- Close the pop-up using the 'x' in the top right hand corner
- Click 'Create' to finish.

Once the group has been created, it will appear in the list of Batch Payment Groups (Fig 4).

Fig 4: Batch Payment Groups



Need support?

We hope this guide is helpful, and gives you the tools you need to make the most of business banking online. If you need further advice on how to do your business banking online, or want to speak to us, please call 0345 08 08 508 or visit us in store.

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