



Business user guide

Login, View Account and
Transaction Summaries

This guide is to help you with logging in to Commercial Online Banking and Business Online Plus, viewing statements and balance transaction reporting.

What you need to log in

When you open an account with Metro Bank, you will be given a 12-digit Customer Number to access the online banking platform, as well as a number of security details that you'll need to set up your password and security number.

Business log in:

- Enter your 12-digit Customer Number and click 'Continue'
- Enter your Online Banking password and the three requested digits from your security number
- You will then be prompted to enter your one-time passcode generated by your security device (this won't come up if you've chosen to trust your device on that browser)
- Select 'Log in' to continue
- You may see the announcement notice board. This displays useful information, system maintenance updates and the introduction of new services. Click 'Continue' to go to the homepage.

Note: You can save your Customer Number by ticking the 'remember me' tick box – but we suggest only doing this if you're using a secure device that no one else has access to.

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

Homepage

The homepage shows your account balances – the display will vary depending on whether you are a Single or Multi-Company user:

- **Single Company**

If you're a Single Company user, you will be directed to the Account Summary page.

- **Multi Company**

If you're a Multi-Company user you will be directed to the dashboard, which displays all your current accounts, companies and accounts in one place. Click on the blue arrow to open each product category:

- Business Current Account
- Business Savings Account
- Business Fixed Term Savings Account
- Credit Cards
- Lending Services.

Note: If you don't have an account which falls into one of these categories, or a credit card, it will not show up in the list.

The dashboard details the company name, last log in date and number of failed log in attempts. Search for an account using its name or number, and select the one you need. You can then make payments, transfers and view a detailed summary.

Company selector button

The grey button on the top right of the screen shows allows you to switch between companies (Fig 1). If there are more than 10, it will show as '10+ companies'.

Fig 1: Dashboard



Account Summary

The Account Summary displays the account products for the selected company (Fig 2). Your balance shows the funds you have available.

Functions


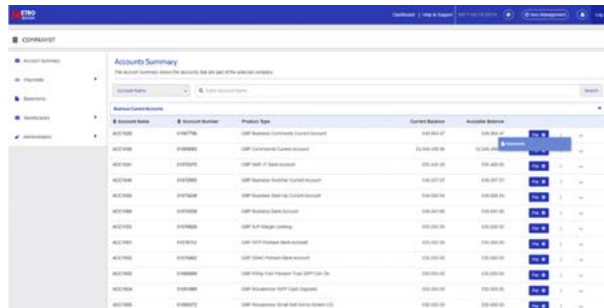
- Click the 'Pay' button to make a payment from the account
- Click on the account name or number to view the last 32 days' transactions
- Click on the  icon to view your monthly statements and download previous statements as PDFs.

Fig 2: Accounts Summary



Account Name	Account Number	Product Type	Current Balance	Available Balance
GBP Business Community Current Account	01007766	GBP Business Community Current Account	£48,864.47	£48,864.47
GBP Commercial Current Account	01007766	GBP Commercial Current Account	£1,000,000.00	£1,000,000.00
GBP BNP IF Bank Account	01007766	GBP BNP IF Bank Account	£50,000.00	£50,000.00
GBP Business Tradeable Current Account	01007766	GBP Business Tradeable Current Account	£10,000.00	£10,000.00
GBP Business Tradeable Current Account	01007766	GBP Business Tradeable Current Account	£10,000.00	£10,000.00
GBP Business Bank Account	01007766	GBP Business Bank Account	£10,000.00	£10,000.00
GBP BNP Foreign Currency	01007766	GBP BNP Foreign Currency	£10,000.00	£10,000.00
GBP Direct Payment Bank Account	01007766	GBP Direct Payment Bank Account	£10,000.00	£10,000.00
GBP Direct Payment Bank Account	01007766	GBP Direct Payment Bank Account	£10,000.00	£10,000.00
GBP Money Order Payment from GBP Ltd. Co.	01007766	GBP Money Order Payment from GBP Ltd. Co.	£10,000.00	£10,000.00
GBP Business GBP Cash Deposit	01007766	GBP Business GBP Cash Deposit	£10,000.00	£10,000.00
GBP Business Small Business Current A/c	01007766	GBP Business Small Business Current A/c	£10,000.00	£10,000.00

- Click the chevron (▼) to expand the account, and see:
 - Swift-BIC code – for overseas transactions
 - Bank sort code
 - International Bank Account Number – for receiving overseas transactions
 - Currency code
 - Account opening date
 - Overdraft limit (if you have one).

Note: Statements can also be accessed from the left-hand menu (Fig 3).

Fig 3: Statements



Account Name	Account Number	Product Type	Current Balance	Available Balance
GBP Business Community Current Account	01007766	GBP Business Community Current Account	£48,864.47	£48,864.47

BIC Code: MFLS3333
 Bank Code: 250901
 Currency Code: GBP
 Opening Date: 12 SEP 2010
 Overdraft Limit: £10,000

Transaction summary

To access the Transaction Summaries screen and see transactions from the last 32 days, click either the account name or number on the Account Summary screen for the account that you wish to view (Fig 4).

Transaction summary fields:

- Booking date – the date when the transaction was carried out by the bank
- Value date – the date when funds are given value by the bank
- Transaction type – the type of transaction made eg outgoing Faster Payment
- Payer/Payee – the name of other party paying or receiving funds
- Money in (Black) and money out (Red)
- Running balance – this updates the current balance as transactions are applied.

Viewing additional transaction information

Click the chevron next to a transaction to view the following information about each transaction:

- Metro Bank internal payment reference
- Payer/Payee name
- Payer/Payee payment reference.

Click on the three dots next to a transaction to view a sub menu containing the following options (depending on the transaction type):

- View transaction details
- View debit/credit advice letter
- View Swift/SEPA confirmation messages.

Fig 4: Transaction Summary

Booking date	Value date	Transaction type	Payer/Payee	Money in	Money out	Running balance
25 MAR 2020	25 MAR 2020	Standing Order	ABC COMPANY		100.00	100.00
24 MAR 2020	24 MAR 2020	Standing Order	ABC COMPANY		100.00	200.00
23 MAR 2020	23 MAR 2020	Standing Order	ABC COMPANY		100.00	300.00
22 MAR 2020	22 MAR 2020	Standing Order	ABC COMPANY		100.00	400.00
21 MAR 2020	21 MAR 2020	Standing Order	ABC COMPANY		100.00	500.00
20 MAR 2020	20 MAR 2020	Standing Order	ABC COMPANY		100.00	600.00
19 MAR 2020	19 MAR 2020	Standing Order	ABC COMPANY		100.00	700.00
18 MAR 2020	18 MAR 2020	Standing Order	ABC COMPANY		100.00	800.00
17 MAR 2020	17 MAR 2020	Standing Order	ABC COMPANY		100.00	900.00
16 MAR 2020	16 MAR 2020	Standing Order	ABC COMPANY		100.00	1000.00
15 MAR 2020	15 MAR 2020	Standing Order	ABC COMPANY		100.00	1100.00
14 MAR 2020	14 MAR 2020	Standing Order	ABC COMPANY		100.00	1200.00
13 MAR 2020	13 MAR 2020	Standing Order	ABC COMPANY		100.00	1300.00
12 MAR 2020	12 MAR 2020	Standing Order	ABC COMPANY		100.00	1400.00
11 MAR 2020	11 MAR 2020	Standing Order	ABC COMPANY		100.00	1500.00
10 MAR 2020	10 MAR 2020	Standing Order	ABC COMPANY		100.00	1600.00
09 MAR 2020	09 MAR 2020	Standing Order	ABC COMPANY		100.00	1700.00
08 MAR 2020	08 MAR 2020	Standing Order	ABC COMPANY		100.00	1800.00
07 MAR 2020	07 MAR 2020	Standing Order	ABC COMPANY		100.00	1900.00
06 MAR 2020	06 MAR 2020	Standing Order	ABC COMPANY		100.00	2000.00
05 MAR 2020	05 MAR 2020	Standing Order	ABC COMPANY		100.00	2100.00
04 MAR 2020	04 MAR 2020	Standing Order	ABC COMPANY		100.00	2200.00
03 MAR 2020	03 MAR 2020	Standing Order	ABC COMPANY		100.00	2300.00
02 MAR 2020	02 MAR 2020	Standing Order	ABC COMPANY		100.00	2400.00
01 MAR 2020	01 MAR 2020	Standing Order	ABC COMPANY		100.00	2500.00

Account information

You can also access account information by clicking the '+ Account Information' button.

Advanced search

An advanced search shows you historic transactions within a specific date range from the date the account was opened (Fig 5). Here's how:

- Click '+ Advanced Search'
- Complete the required fields, and then select 'Search'
- This creates a Transaction Summary view based on your search, which you can download as a PDF or export to Excel
- Select 'close' to exit the Advance Search screen or select 'clear' to make another search.

Fig 5: Advanced Search

The screenshot shows the 'Advanced Search' interface with the following fields and options:

- Date Range:** Start Date (dropdown), End Date (dropdown), and a 'Date Range' dropdown menu.
- Transaction Type:** A dropdown menu.
- Payer/Payee:** A dropdown menu.
- Amount:** A range selector with 'Min' and 'Max' inputs.
- Search:** A 'Search' button.
- Clear/Close:** 'Clear' and 'Close' buttons.

Printing and downloading your transaction summary

For reviewing and reporting, you can print or download your transaction history from the Transaction Summary screen. Here's how:

- Click 'Download' to download your transactions in a PDF
- Click 'Export' to download a statement in a CSV format or
- Click 'Print' to see a screen print.

See our guide on [Exporting Transaction Data](#) for more information.

Other functional areas

Use the left-hand menu to navigate to other areas of Online Banking:

- Account Summary (see above)
- Payments (see Payment guide)
- Statements (see below)
- Beneficiaries (see Beneficiary guide)
- Administration – only available to Online Banking administrators (see Administration guide).

Statements

- Click the 'Statements' tab
- Select the account you want to see statements for
- Filter by year and month to find the statements you want to view.

Important information about statements

- All statements available for a given account will be arranged by month
- Your statements will appear on or around five working days after the start of a new month
- Statements can be downloaded using 'File' > 'Save As'. They will open in a new window as PDFs – you'll need Adobe to view them.

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 08 500 or visit us in store.

