



Business user guide

Make transfers and payments

This guide is to help you with transfers and payments 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 create and approve payments.

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

To create a new beneficiary:

- 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 your password and the eight-digit security code the device has generated into the Passcode field on the screen
- A confirmation message will show up on your Online Banking screen if you've entered your details correctly.

To make payments to new beneficiaries:

- Turn your device on by pressing OK
- Enter your six-digit PIN and press OK
- When 'Select App' appears, press '2'
- When 'Account' appears on the device, enter the four digits which are displayed on your Online Banking screen and press OK
- When 'Amount' appears on the device, enter the payment amount displayed on your Online Banking screen and press OK
- Enter your password and the eight-digit security code the device has generated into the Passcode field on your Online Banking screen
- A confirmation message will show up on your Online Banking screen if you've entered your details correctly.

Domestic payments

Metro Bank Payments, Faster Payment, Chaps and Bacs

From the left-hand menu under 'Payments' select 'Payments and Transfers':

- Choose the account you want to send the payment from
- To pay an existing beneficiary, click 'Select payee' and choose from the 'Domestic Beneficiaries' tab
- To pay a new beneficiary for the first time, enter the payee name, sort code and account number, and click 'Continue'
- Choose the payment type
- Enter the amount, payment reference and payment date
- Click 'Pay'
- Click 'Confirm' once you have validated your payment details
- You may 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
- Click 'Next' to finish.

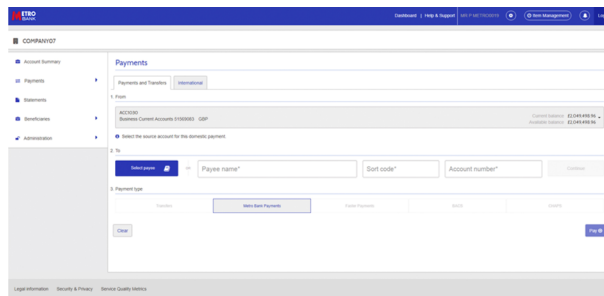
Note: If you're setting up a future payment, you can only schedule these to be sent on a working day. To make sure you choose a working day, click on the calendar icon next to the payment date to see a drop-down calendar.

Note: Note: For Bacs payments, please read 'The Bacs Payment Cycle' guidance on screen.

Transfers

- Click 'Payments and Transfers' from the left-hand menu under the 'Payments' tab (Fig 1)
- Select the account you want to send money from
- Click 'Select Payee', then the 'Transfer Accounts' tab from the pop-up screen
- Choose the account to transfer money to. You can search by name, nickname and account number
- Enter the amount and a reference, and a date if you want the transfer to be made in the future
- Click 'Pay'
- Click 'Confirm' to finish, once you have validated your payment details.

Fig 1: Transfers



Cross-currency transfers

- Click International 'Payments and Transfers' from the left-hand menu under the 'Payments' tab
- Complete all the mandatory fields
- You can choose how to pay for any additional charged incurred by the receiving bank
- Click 'Pay'
- Click 'Confirm' once you have validated your payment details You may 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
- Click 'Next' to finish.

Approving payments and transfers

This section is for users who are responsible for approving other users' payments and transfers:

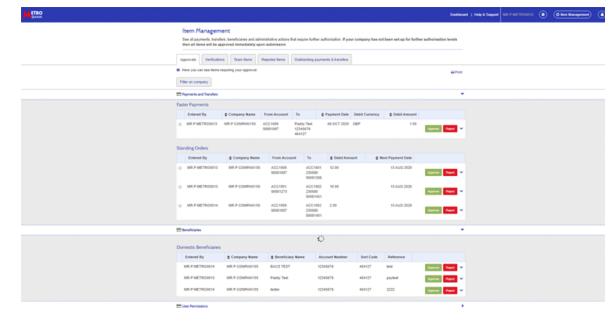
- Go to 'Item Management' in the top right-hand corner of the main screen (Fig 2)
- Scroll down to the payment type you want to approve
- Click 'Approve' or 'Reject'.

Note: if you have multiple payments to approve, you can select the tick box on the left-hand side and approve all of the selected payments.

All actions and changes need to be approved in line with the company's authorisation levels and user permissions. For example, certain actions may need:

- A second administrator or authoriser if 'Dual' administration has been selected
- A third administrator or authoriser if 'Verify' administration has been selected.

Fig 2: Approving Payments & Transfers



Direct debits

To view a list of your Active and Cancelled direct debits, select 'Direct Debits' from the drop-down list below 'Payments and Transfers' – in the left-hand menu.

Standing orders

Select 'Standing Orders' from the drop-down menu below 'Payments and Transfers' – in the left-hand menu.

To set up a new standing order

- Select '+ Add Standing Order' and complete the mandatory fields
- Click 'Submit'
- Click 'Confirm' once you have validated your standing order details
- 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
- Click 'Next' to finish.

FX Rates

To view a list of current cross currency rates:

- Select 'FX Rates' from the drop-down menu below 'Payments and Transfers' (Fig 3)
- You can view rates for payments and for cash by clicking 'FX Rates for Payments' and 'FX Rates for Cash'

Fig 3: FX Rates

Currency	Code	We buy at	We sell at	Last Update
Arab Emirates Dirham	AED	4.4627	4.3703	20 Oct 2016 11:37
Argentine Peso	ARS	19.1118	18.5547	20 Oct 2016 11:37
Australian Dollars	AUD	1.8488	1.8229	20 Oct 2016 11:36
Bulgarian Lev	BGN	2.382	2.3398	20 Oct 2016 11:37
Bahraini Dinar	BHD	.4784	.4488	20 Oct 2016 11:37
Brazilian Real	BRL	4.0541	3.7709	20 Oct 2016 11:37
Botswana Pula	BWP	13.4341	12.8619	20 Oct 2016 11:37
Canadian Dollar	CAD	1.3618	1.3547	20 Oct 2016 11:36

Note: FX payment rates are for indicative purposes only and are updated every 15 minutes. The FX rate applied to individual transactions will be displayed when the transaction is debited from your bank account.

Outstanding payments and transfers

To view a list of single or bulk transactions, click 'Outstanding Payments and Transfers' from the drop-down menu below 'Payments and Transfers'. You can filter the search using the following four options:

Future Dated Payments: This shows you the dates that payments are due to leave your account. You can't create a future dated payment that falls on a non-working day.

Awaiting Transaction: This shows you transactions which need additional checks or processing by us.

Held Transactions: This shows any payments that have been placed on hold (eg due to duplicate payments or unauthorised overdraft use).

Recurring Transfers: This shows any standing orders due to leave the account.

Bulk and batch payments

For more information on inputting bulk and batch payments, please see our Bulk & Batch payments guide.

