

Business banking with us online

Our Online Banking options give you the flexibility to choose the right one for your business.

	Business Online Banking and the App	Business Online Plus	Commercial Online Banking
Type of business	Small businesses	Those needing more flexible ways to pay	Larger, more complex businesses
Monthly cost	Free	£5 per user	£20 for one account £10 for each extra account £25 one-off set-up fee per user
Maximum daily payment limit	£21,000	£50,000	£50,000 + higher limits available*
Account to account transfers	Yes	Yes	Yes
Faster payments**	Yes	Yes	Yes
CHAPS	No	Yes	Yes
International payments	Yes, in the App	Yes	Yes
Bacs (subject to credit approval)	No	Yes*	Yes*
Make multiple transactions with one file upload	No	Yes	Yes
Organise beneficiaries into groups to make multiple payments	No	Yes	Yes
Make multiple payments shown as one debit for payroll purposes	No	No	Yes*
Access all your businesses accounts	Yes	Yes	Yes
Number of users to approve payments	1	1 or 2	1, 2 or 3
Flexible account access options for each user#	No	Yes	Yes
Enhanced audit search features	No	Yes	Yes
Security for log-in and transactions	One time passcode (OTP)	Authenticator App (free) or Security Device (first device per user free, additional devices £10 each)	Authenticator App (free) or Security Device (first device per user free, additional devices £10 each)

You'll need a Business Current Account to access our business online banking. Business Online Plus is only available to customers with a Business Bank Account.

Please note this table outlines the costs incurred for the online banking platforms only, there may be additional costs based on the Terms & Conditions of your Business Current Account(s).