

The **co-operative** bank

# Business Online Banking user guide

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## Security tokens

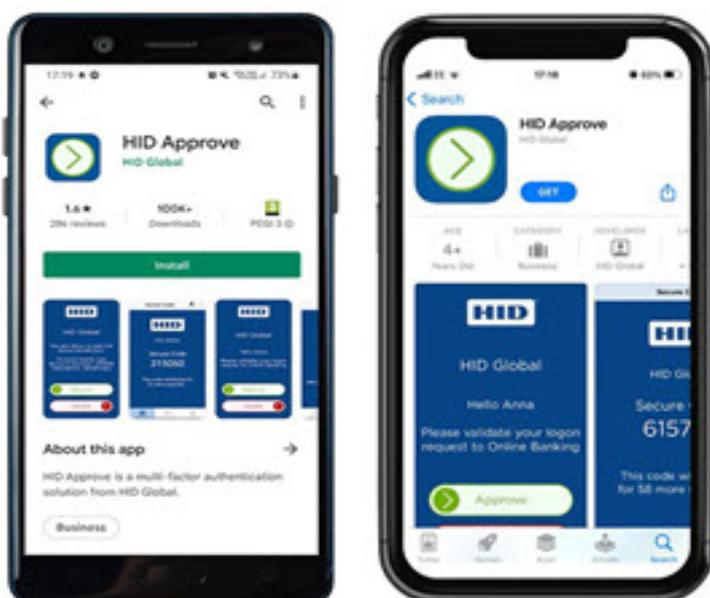
The online banking security tokens provide you with an additional level of security. The security tokens work by generating codes that are required to log on to the system, complete some transactions, and set up new payees.

On initial request to use online banking, you will be sent a physical plastic security token. To activate this you will need to call our Business Online Banking team. Please have your token with you when you call. You'll be taken through our standard security process before the token can be activated.



Once your physical plastic security token has been activated and you have accessed your online banking, you will have the option to download and link the HID Approve mobile security app to your online banking.

This is as an alternative to using your physical plastic security token for accessing your account and authorising payments.



To link the mobile security app to your online banking User ID, please download the HID Approve app from either Google Play or Apple app store, have your physical plastic security token to hand and follow the steps below:

1. Log in to online banking
2. Select 'Manage Token' from the short cuts on the dashboard
3. Select 'Set up new device'
4. Complete security check by using your physical plastic security token
5. Click Continue
6. Either scan the QR code or enter the on-screen details manually
7. Follow the on-screen instructions

Once you've completed registration you can set up biometrics like face ID or fingerprint, if your device is compatible.

Neither the Bank nor any genuine person will ask you to disclose the security code from your token. If you are asked for this, STOP! and contact us.

# Logging in

## Step 1

- Ensure you are on our business website [www.co-operativebank.co.uk/business](http://www.co-operativebank.co.uk/business)
  - It is important that you type in the web address in the address bar rather than perform a search for The Co-operative Bank or click a link to the page. This is a fraud measure as fraudsters may create fake websites designed to steal your credentials and attempt access to your account
  - If you think that you have accessed a fake website please contact us immediately.
  - **IMPORTANT:** if you have been asked to download any type of software to your machine or device and then asked to log in to your account, STOP! This is a scam or an attempted fraud.
- Go to the 'Login' icon at the top right hand side of the screen
- This will take you to the Business Online Banking page. Click on the 'Log in to online banking' button which will launch a new page



The screenshot shows the login interface for Business Online Banking. The header reads 'The co-operative bank'. The main heading is 'Log in to Business Online Banking'. Below this are two text input fields: 'Customer ID' and 'User ID'. A green button labeled 'CONTINUE' is positioned below the input fields. A small text block below the button reads: 'If you've forgotten your Customer ID or User ID, please contact customer services for help logging in. Register for online banking.' At the bottom of the page, there are three links: 'Contact us', 'Accessibility', and 'Online banking terms and conditions'.

- Enter your Customer ID and your unique User ID in the fields provided. You will have received these with your physical plastic security token, please make sure you have activated your token before trying to log in. The Customer ID and User ID fields are NOT case sensitive
- If this is the first time you're logging in you will be asked to accept the Terms and Conditions before proceeding any further. After accepting these you will be asked to enter your Customer ID and User ID in again
- Click on the continue button.

## Step 2

**Please note** that we will never ask you to tell us the security code from your security tokens. If anybody asks you for this, **STOP!**

Using a physical plastic security token

- Press the OK button to turn on your security token
- Enter your four-digit PIN and press OK. (This is your Personal Identification Number that you would have set for your token. You must take steps to ensure that no one else can discover your PIN, and you must not allow anyone else to know your PIN, including telephone callers or Bank staff.) The screen on your token will then display a 10 digit passcode. **If anyone asks you to tell them your code, STOP!**

Using the HID Approve mobile security app

- Open the app on your mobile device and tap the screen
- Enter the four-digit PIN that you created after downloading the app and press ok, or if you have set it up, you can use your fingerprint or face ID. The app will then display a 6 digit passcode. **If anyone asks you to tell them your code, STOP!**

## Step 3

- Enter the passcode displayed on your security token or app into the Login screen
- Click Login. You are now logged in to Business Online Banking.

**Please note:** If the login fails on 3 attempts, an error message will be displayed advising you to contact the Bank. Please call the Business Telephony Team 03457 213 213. Lines are open Monday to Friday 8:00am to 6:00pm, Saturdays 9:00am to 12:00 noon

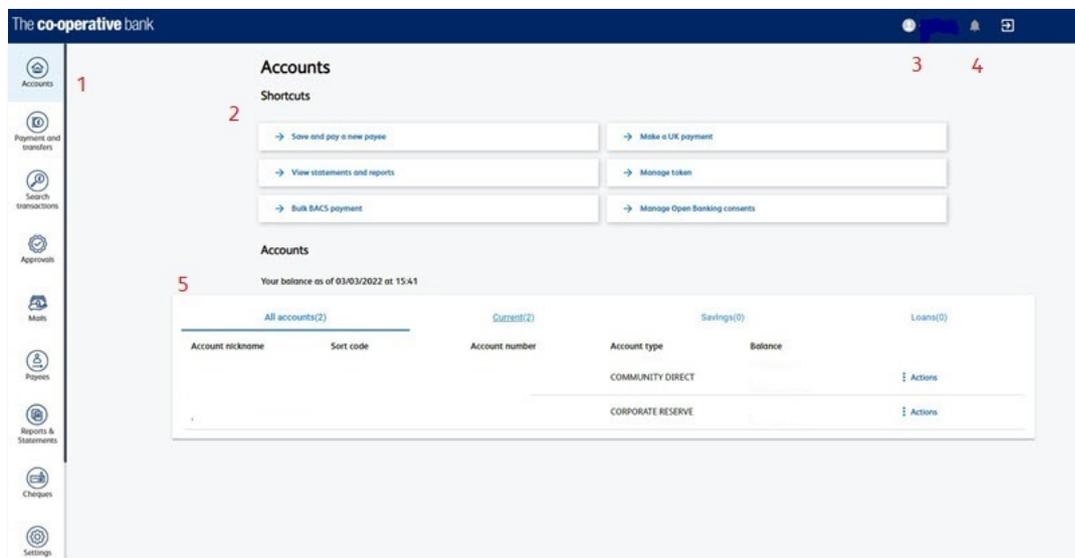
### Important information about our call charges

If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles; calls to 03 numbers cost the same as calls to numbers starting with 01 and 02; calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge; calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Charges for calls made outside of the UK will be determined by your local provider.

Calls may be monitored or recorded for security and training purposes.

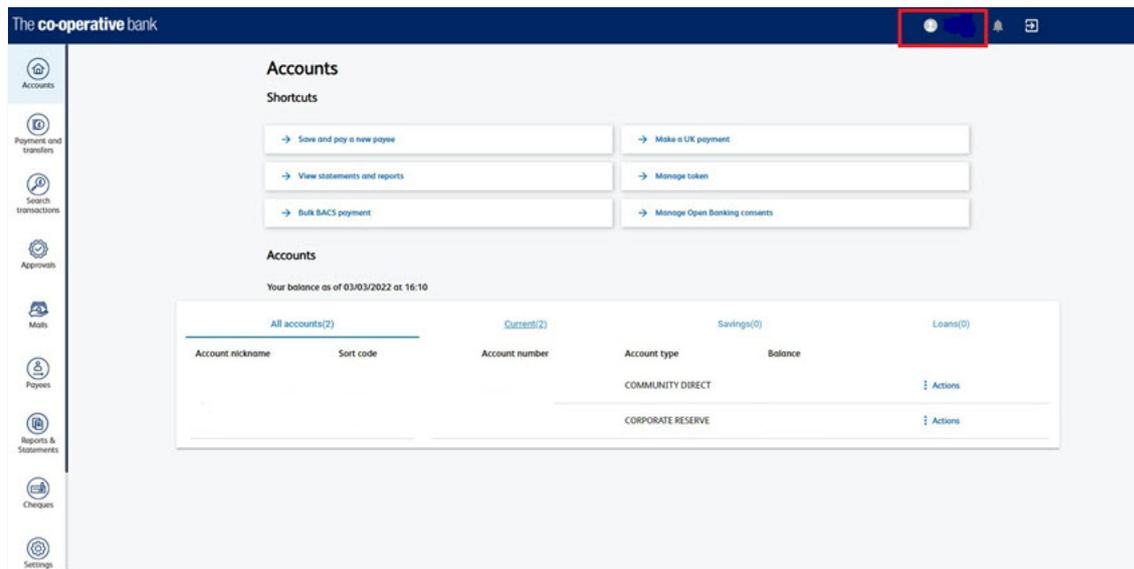
# Navigation

You have now successfully logged in, below is your dashboard. We have improved the 'look and feel' of our Online Banking website. From this dashboard, we have simplified the navigation with handy short cuts.



1. **Scroll Bar Menu.** You can use this to access different menu options. These options will always be visible on the left hand side of the screen whenever you are active in Online Banking. This is to ensure that menu options are always 1 click away to perform the activities you require. Selecting the 'accounts' menu at any time will return you to the main dashboard screen.
2. **Shortcuts.** This can be used for quick access to certain features, such as, Make a UK Payment and viewing statements.
3. **Profile.** This feature allows you to view/amend information related to you for your online banking account e.g. add/amend contact details for online banking, alert settings and manage the 'HID Approve mobile security app'.
4. **Notifications.** This will notify you for a few different reasons e.g. payment waiting to be approved or a failed payment.
5. **Account summary.** A list of your accounts and their balances are displayed here. When selecting an individual account, you can view most recent transactions up to 30 days, older transactions as far back as 25 months and upcoming transactions which are due in the next 7 days.

# Update contact details



## Step 1 Update Details

For security purposes, you have to update the mobile number and email separately. You will receive an alert (either by text message or email) to confirm that a change has been made to your account.

For mobile number

- Select your name at the top right hand corner of the dashboard (as shown in the image above). This will bring up your profile settings
- Select the pencil icon to the right hand side of where it says 'View and modify mobile number'
- Enter your mobile number into the top box, you may need to remove a number first if you had one previously entered
- Click 'Update'.

For email

- Select your name at the top right hand corner of the dashboard (as shown in the image above). This will bring up your profile settings
- Select the pencil icon to the right hand side of where it says 'View and modify email'
- Enter your email into the bottom box, you may need to remove an email first if you had one previously entered
- Click 'Update'.

The image shows a screenshot of a web form titled "Contact details". It contains two input fields: "Mobile number" and "Email". Below these fields is a blue button labeled "Update".

## Step 2 Check details and confirm update

### Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

### Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Balances explained

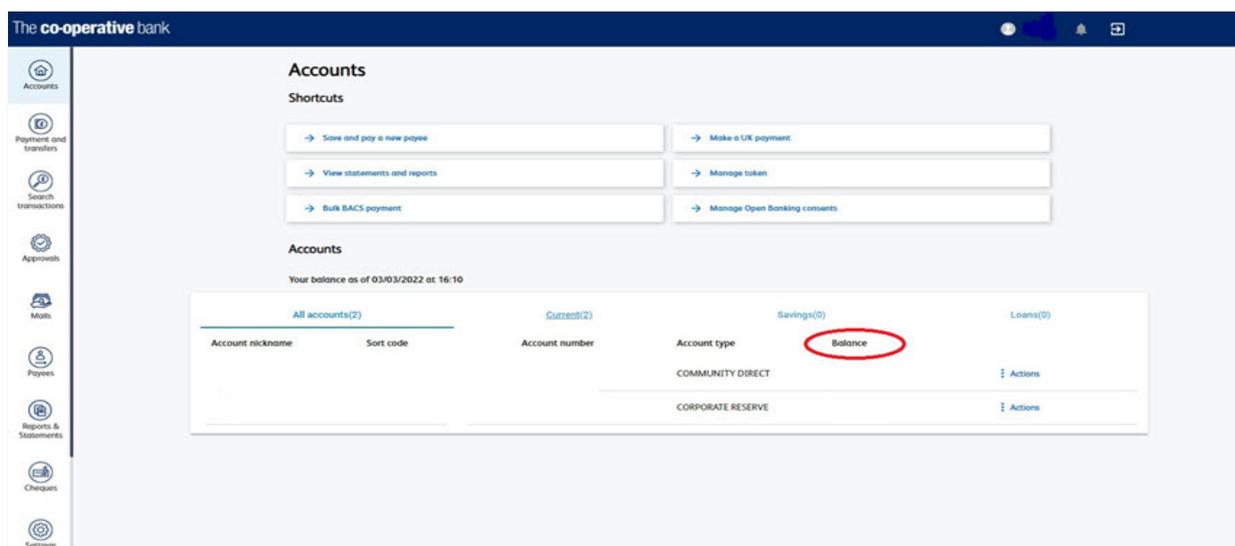
Balance information provided in real-time giving you the most up to date position on your finances.

**Available balance** is the balance at the time of checking your account minus any outstanding debit card authorisations. These pending transactions affect your balance but will not show on your account until they are cleared which can take up to 4 days. This balance does not include any overdraft arrangements and is the main balance used throughout (e.g. when making a payment).

**Current balance** is the current position on your account not taking into consideration any pending authorisations. Any interest and charges will be based on the end of day position and is the amount that's stated. This balance does not include any overdraft arrangements.

**Running balance** is the position on your account when a transaction is taken into consideration in line with the transaction itself. This balance is calculated from your current balance and therefore does not take into account any pending transactions or overdraft facility.

**Overdraft facilities** will be displayed separately to your balances and will include any overdraft limit and remaining funds. If you were to enter into an overdraft (arranged or unarranged) your available and current balance will show as a minus sum.



The co-operative bank

### Accounts

Shortcuts

- Save and pay a new payee
- Make a UK payment
- View statements and reports
- Manage token
- Bulk BACS payment
- Manage Open Banking consents

Accounts

Your balance as of 03/03/2022 at 16:39

Account nickname	Sort code	Account number	Account type	Balance	Actions
			COMMUNITY DIRECT	£ 5,613.41 £ 0.00 overdraft	View details
			CORPORATE RESERVE	£ 2,593.80 £ 0.00 overdraft	View statement Paytransfer

The co-operative bank

< back to Accounts

Your balance as of 03/03/2022 at 16:41

Make a Payment | Download Statements

£ 2,593.80  
Available balance

How your available balance works

Current balance	£ 2,593.80
Overdraft limit	£ 0.00
Excluded from your available balance	
Remaining overdraft	£ 0.00

Account number  
Sort code  
Account type  
Name  
Nickname

See more account details

Last 30 days transactions | Older transactions | Upcoming transactions

Search Transactions | Download

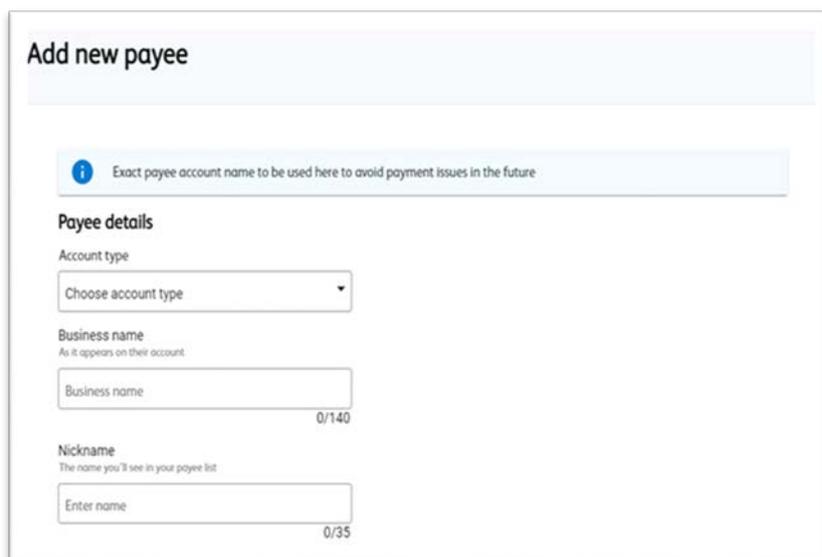
0 future dated and recurring payments | View accounts

Transaction date	Bank reference	Type of payment	Amount	Running balance	Actions
25/02/2022		BACS Credit	£ 8.51	£ 2,593.80	

# Add a new payee

**Step 1** Navigate to the 'payees' screen by either;

- Selecting 'Save and Pay a new payee' from the Shortcuts on the dashboard
- Selecting 'Payees' from the menu on the left hand side of the dashboard and select 'Add a new payee' on the Payees screen
- **IMPORTANT:** Be aware of Fraud and Scams. Refer to our [Fraud & Security pages](#) to help keep you and your money safe. Remember:
  - Neither the bank nor any genuine person will ask you to move money away to keep it safe.
- If you've been asked to pay a bill that you haven't had an invoice for or if the beneficiary details are new, STOP! and check that it is a genuine request first. Criminals often pretend to be someone you know or can impersonate email accounts.



**Step 2** Completing the 'add new payee' form

**Please note:** If the payee has recently switched their account to another bank, you'll need to make sure you have the most up to date details for the payee's new account or the creation of the new payee will be rejected.

The below fields are mandatory and must be completed:

- Account Type (Personal account / Business account)
- Payee Name / Business Name (Dependent on Account Type selected)
- Nickname (This is pre-populated with first 35 characters of Payee Name / Business Name and is editable)
- Sort Code (6 digits)
- Account Number (8 digits)
- Select who can use this payee

- Address details. Only mandatory if you have requested CHAPS functionality and at any point you want to send a CHAPS to the payee. If these details aren't completed your CHAPS payment will be rejected.

You also have the option of entering reference details.

Once all details have been entered click 'Continue'.

### Step 3 Confirmation of Payee checks

On entering the payee's details and clicking continue, a Confirmation of Payee check is completed. This is an account name checking service. It helps make sure that when you set up a new payee the payment is sent to the right person or business.

Depending on the outcome of this check, you'll usually receive one of these results:

- **'Account verified'** – The account matches the payee details you have entered
- **'The payee name doesn't match'** – The account doesn't match the details you've entered. Double check the details before making any payments and only proceed if you're sure they're correct
- **'The account belongs to \*\*\*\*\*'** – The account is a close match to the details you've entered, you'll be shown the name on the account so you can decide if it correct and if you wish to proceed
- **'Unable to check payee name'** – Sometimes we won't be able to check the name on the account. This doesn't always mean that something is wrong. It could mean that the payee's bank doesn't use the Confirmation of Payee service. Please ensure to double check the details and only proceed if you're sure they're correct.

### Step 4 Check and confirm details

If you're happy to proceed with adding the new payee following the Confirmation of Payee check you will be taken to the 'Confirm payee details' screen.

Please check all details are correct, you will also see on here the outcome from the Confirmation of Payee check.

Either confirm the details using your security token or click 'Change details' to be taken back to edit any of the information you've entered.

Confirming using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

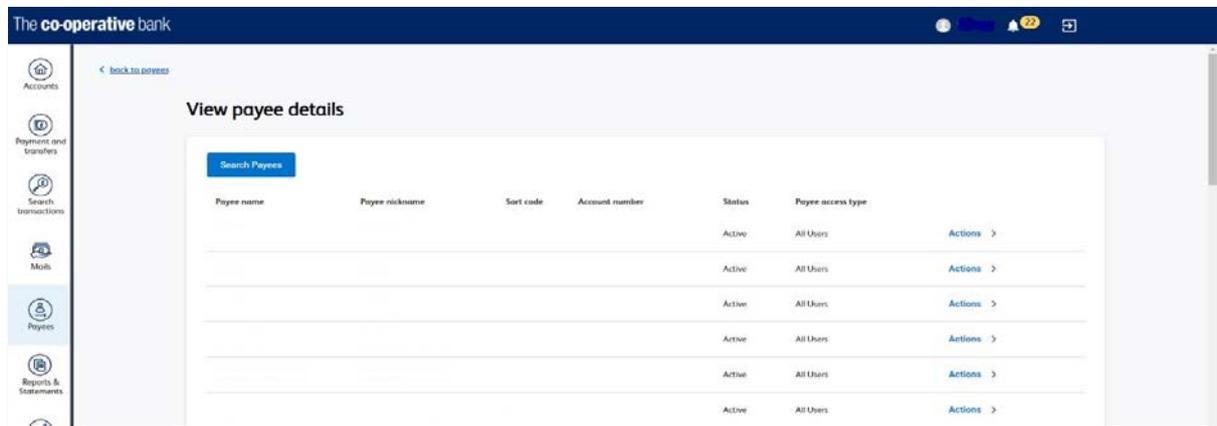
### Confirming using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Edit/Delete a payee

## Step 1 Navigate to the 'View payee details'

- From your dashboard, on the left-hand side menu, go to 'Payees'
- Click 'View payee details'.



## Step 2 Searching for the payee to edit/delete

- If the payee is not visible on the screen, Select 'Search Payees'
- Enter one or more of the related search criteria available from the following;
  - Name
  - Nickname
  - Payee ID
  - Account Number / IBAN
  - Bank Type
  - Payee access type
- Click 'Apply Search'.

## Step 3 Edit/Delete the payee

To edit the payee

- Select 'Actions'
- Select 'Edit payee'
- Edit the required information
- Select 'Continue'.

On editing the payee's details and clicking continue, a Confirmation of Payee check is completed. This is an account name checking service. It helps make sure that when you set up a new payee the payment is sent to the right person or business.

Depending on the outcome of this check, you'll usually receive one of these results:

- **'Account verified'** – The account matches the payee details you have entered

- **‘The payee name doesn’t match’** – The account doesn’t match the details you’ve entered. Double check the details before making any payments and only proceed if you’re sure they’re correct
- **‘The account belongs to \*\*\*\*\*’** – The account is a close match to the details you’ve entered, you’ll be shown the name on the account so you can decide if it correct and if you wish to proceed
- **‘Unable to check payee name’** – Sometimes we won’t be able to check the name on the account. This doesn’t always mean that something is wrong. It could mean that the payee’s bank doesn’t use the Confirmation of Payee service. Please ensure to double check the details and only proceed if you’re sure they’re correct.

To delete the payee

- Select ‘Actions’
- Select ‘Delete payee’.

#### **Step 4** Confirm edit/delete using token

If you’re happy to proceed following the Confirmation of Payee check you will be taken to the ‘Confirm payee details’ screen.

Ensure all details are correct and confirm the changes using your security token.

Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message ‘CHAL – otP’ if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says “Please enter the response code below”, then click the ‘confirm details’ button.

Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you’ve enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says “Please enter the response code below”, then click the ‘confirm details’ button.

# Payments

If you have an approval workflow set up within your online banking, any payments you request to send will need to be approved by your selected approver before they leave your account.

## Make an internal transfer between your linked accounts

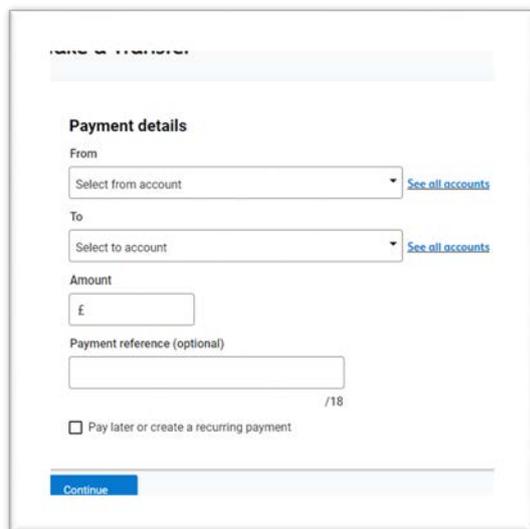
### Step 1 Navigate to 'Make a Transfer'

- From your dashboard, on the left-hand side menu, go to 'Payment and transfers'
- Click 'Pay and Transfer'
- 'Transfer money between my accounts' should be auto-selected, if it is not, please select this option
- Click 'Continue'

This can also be done via the shortcuts on the dashboard. Select 'make a UK payment' and 'Transfer money between my accounts'

### Step 2 Completing the 'make a UK payment' form

- Select which account to make the payment from
- Select which account you want to make the payment to
- Enter the amount you would like to send
- Key in any reference you would like to show
- Click 'Continue'



The screenshot shows a 'Payment details' form. It includes a 'From' dropdown menu with a 'See all accounts' link, a 'To' dropdown menu with a 'See all accounts' link, an 'Amount' input field with a pound symbol (£), and a 'Payment reference (optional)' text box. Below the text box is a checkbox labeled 'Pay later or create a recurring payment' and a '/18' indicator. At the bottom of the form is a blue 'Continue' button.

### Step 3 Check details and confirm payment

- Check all the payment details are correct
- Click 'Confirm payment'

# Make a UK payment to an existing payee

**Please note:** A Confirmation of Payee check will not have been completed for existing payees which you set up in Business Online Banking before these checks were introduced.

## Step 1 Navigate to 'Make a UK payment'

- From the Shortcuts on the dashboard select 'Make a UK payment'
- Select the option to 'Pay someone else' and the type of payment 'UK' should be auto-selected, if they are not, please select these options and click 'Continue'

This can also be done from the left-hand side menu. Click on 'Payment and transfers' and select 'Pay and Transfer'



The screenshot shows the 'Pay and transfer' section of a banking interface. At the top, there is a header 'Pay and transfer'. Below this, there are two radio button options: 'Transfer money between my accounts' (unselected) and 'Pay someone else' (selected). Underneath, there is a section titled 'Type of payments' with two radio button options: 'UK' (selected) and 'International' (unselected). Below that, there is a checked checkbox for 'Pay using Faster Payments' with a note: 'You can choose to pay via another method such as CHAPS'. At the bottom left of the form, there is a blue 'Continue' button.

## Step 2 Selecting which Payee to pay

- Select which account to make the payment from
- Select which payee to pay
- Enter the amount you would like to send
- Key in any reference you would like to show
- Click 'Continue'.

## Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the physical plastic security token or HID Approve mobile security app;

- If you want anyone on the account to be able to approve the payment, leave the approver as 'Any Approver'
- If you want a certain user to approve the payment, select this users name from the drop down menu.

**Approver**  
Select an approver for this payment

Any Approver

#### Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

#### Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Make a recurring or future dated payment to an existing payee

- **Please note:** you are unable to make recurring or future dated payments on CHAPS, or foreign payments.

## Step 1 Navigate to 'Make a UK payment'

- From the Shortcuts on the dashboard select 'Make a UK payment'
- The option to 'Pay someone else' and the type of payment 'UK' should be auto-selected, if they are not, please select these options and click 'Continue'.

## Step 2 Completing the 'make a UK payment' form

- Select which account to make the payment from
- Select which payee to pay
- Enter the amount you would like to send
- Key in any reference you would like to show
- Tick the box for 'Pay later or create a recurring payment'.

**Make a UK payment**

Payment details

From  
Select account [See all accounts](#)

To  
One-off payment to new payee  
[Create a new payee](#)

Payee name  
Select payee [See all payees](#)

Amount  
£

Shown to the payee  
Payment reference (optional)

Pay later or create a recurring payment /18

[Continue](#)

## To make a Recurring payment

- Under 'Schedule payment' select 'Pay multiple times'
- Select the frequency of the payment from the 'Repeat Schedule' dropdown menu
- Under 'Repeats' select the relevant end date for the recurring transaction;
  - Select 'indefinitely' if you want the payment to have no current end date
  - Select 'until a set date' if you have a specific date the payment should end that you can enter
  - Select 'A set number of times' if you have a value for how many times the payment should be paid

- Under 'Send Payment', select 'Pay now' if you want the first payment to go out today, or select 'Pay later' if it should begin on a later date that you can then enter
- Click 'Continue'.

To make future dated payment

- Under 'Schedule payment' select 'Pay once'
- Under 'Send Payment', select 'Pay later' and then enter that date you want the payment to leave the account
- Click 'Continue'.

### Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the physical plastic security token or HIS Approve mobile security app;

- If you want anyone on the account to be able to approve the payment, leave the approver as 'Any Approver'
- If you want a certain user to approve the payment, select this users name from the drop down menu.



The screenshot shows a form titled 'Approver' with the instruction 'Select an approver for this payment'. Below the instruction is a dropdown menu with the text 'Any Approver' and a small downward arrow on the right side.

Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Make an International payment to an existing payee

Please check your account tariff for details of any charges. Please note that you can now make international payments to UK Banks.

## Step 1 Navigate to 'Make an international payment'

- From your dashboard, on the left-hand side menu, go to 'Payment and transfers'
- Click 'Pay and Transfer'
- Select 'Pay someone else'
- Select 'International'
- Click 'Continue'

## Step 2 Completing the 'Make an international payment' form

- Select which account to make the payment from
- Select which payee to pay from 'Select a Payee'
- Select the currency the payment is to be sent in, this may be auto-populated depending on what was selected when adding the payee
- Select the charging method for the payment, whether the payee/beneficiary will pay the charges, you as the sender will take the charges or it will be shared between the two accounts
- Key in any reference you would like to show
- Use 'Payment method' to determine instructions for the beneficiary bank once money is received: advise the beneficiary that they have received the money, credit with no contact with beneficiary (standard selection) or only pay money in once payee has shown form of identification
- If you are routing this payment through an intermediary/third party bank, select the option to 'Use bank to bank information' and enter in the extra bank details you have been given
- Click 'Continue'.

## Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the physical plastic security token or HID Approve mobile security app.

- If you want anyone on the account to be able to approve the payment, leave the approver as 'Any Approver'
- If you want a certain user to approve the payment, select this users name from the drop down menu.

**Approver**  
Select an approver for this payment

Any Approver

#### Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

#### Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

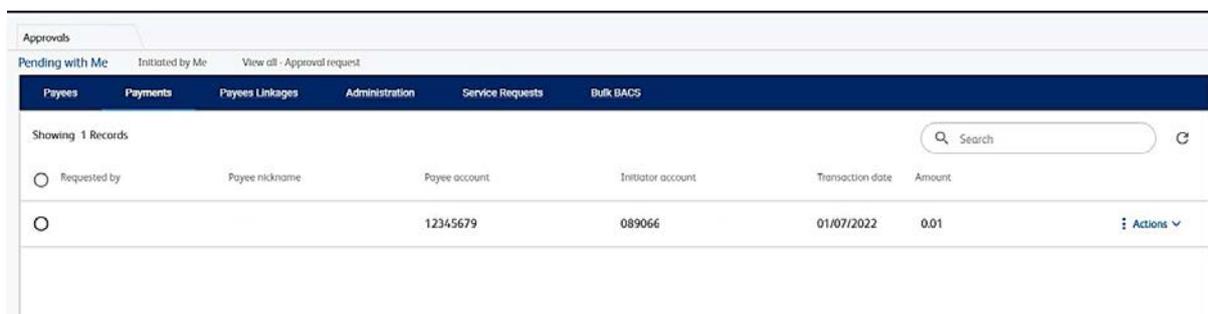
# How to approve payments

If payment approvals have been requested on an account and you are an approver, please follow the below steps.

**Please note:** You will only be able to approve a payment before the 5th day that the approval has been requested of you, e.g. if a payment was put through for your approval on the 1st of the month, by the 5th of the month you would not be able to approve that payment.

## Step 1 Navigate to approvals

- From the dashboard select 'Approvals' from the menu on the left hand side
- Under the 'Pending with Me' section and 'payments' tab, a screen will be displayed displaying all payments pending your approval
- You can also view any payments you've made, pending someone else's approval, in the 'Initiated by Me' section.

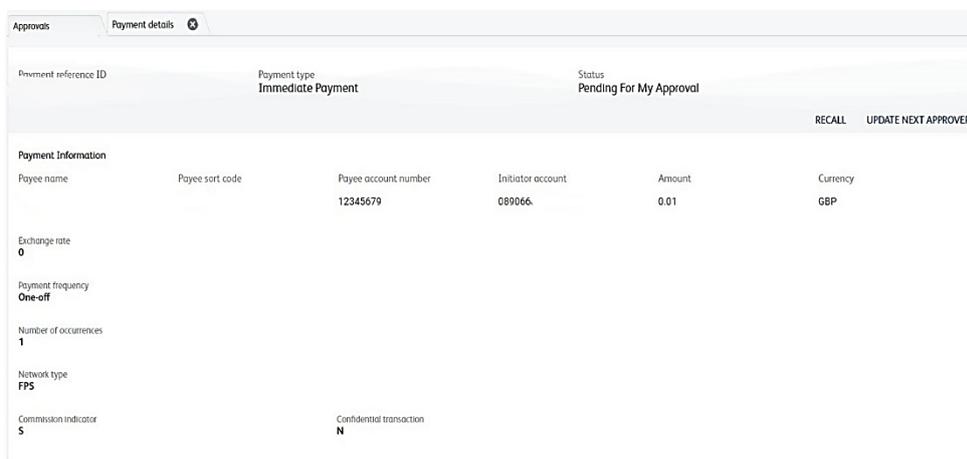


The screenshot shows the 'Approvals' page with the 'Pending with Me' section selected. A table displays one record with the following details:

Requested by	Payee nickname	Payee account	Initiator account	Transaction date	Amount	Actions
		12345679	089066	01/07/2022	0.01	⋮ Actions

## Step 2 Choosing the action to complete

- Click 'Actions'
- Click 'Payment details' to review the payment
- The 'Payment details' tab will display all the payment details
- Return to the 'Approvals' tab to either 'Approve' or 'Reject' the payment.



The screenshot shows the 'Payment details' page with the following information:

Payment reference ID	Payment type	Status	RECALL	UPDATE NEXT APPROVER	
	Immediate Payment	Pending For My Approval			
<b>Payment Information</b>					
Payee name	Payee sort code	Payee account number	Initiator account	Amount	Currency
		12345679	089066	0.01	GBP
Exchange rate	0				
Payment frequency	One-off				
Number of occurrences	1				
Network type	FPS				
Commission indicator	S				
	Confidential transaction	N			

### Step 3 Approving the payment request(s)

If the details are correct on the 'Payment details' tab and if you're happy to continue you will need your security token to approve the payment.

- Select the payment you're happy to approve and click approve.

Requested by	Payee nickname	Payee account	Initiator account	Transaction date	Amount	
<input checked="" type="checkbox"/>		12345679	089066	01/07/2022	0.01	Actions ^

Payment reference ID

Payee sort code

Immediate Payment  
Payment type

Pending For My Approval  
Status

One-off  
Payment frequency

GBP  
Currency

APPROVE REJECT SEND FOR REPAIR PAYMENT DETAILS

If you have more than one payment to approve, you can either:

- Make multiple approvals by selecting all the individual payments you wish to approve
- Approve all payments at once by selecting the 'payment reference ID' field.

#### Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

#### Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Modify or stop a scheduled or recurring transaction

## Step 1 Navigate to recurring transactions

- From your home screen click on the 'Payments and transfers' icon on the left
- Then select 'View upcoming and repeat payments'
- If you have more than one account, you'll need to select which account you want to view the recurring transactions on
- You will see a list of all payments set up on that specific account
- You'll need to select 'Recurring payments' to view all recurring payments on this account.

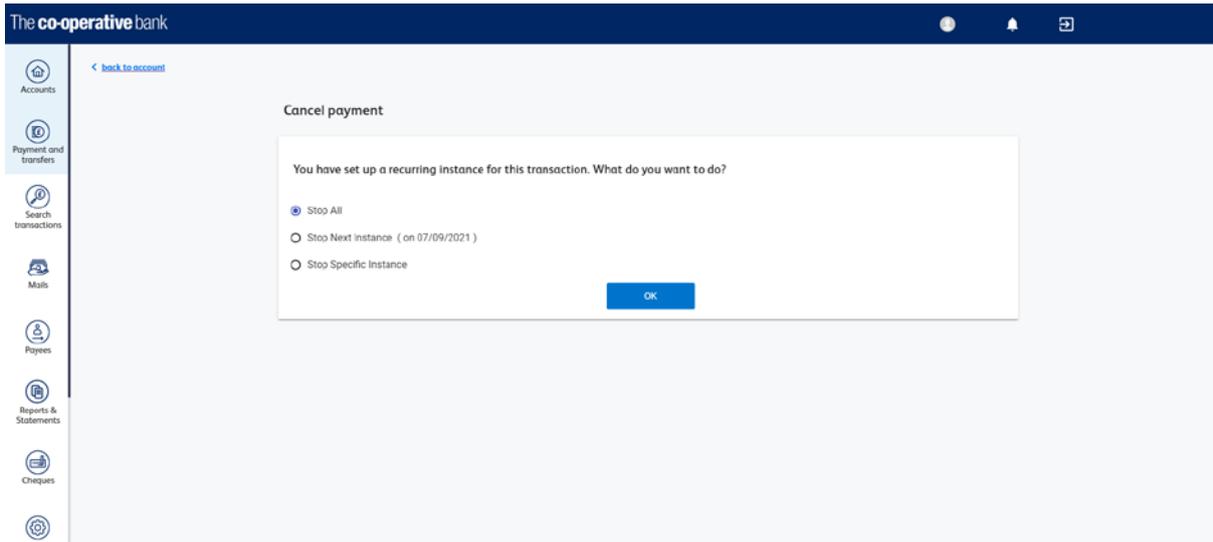


The screenshot shows the 'Upcoming and repeat payments' section of the bank's mobile app. It features a search bar and a table of recurring payments. The table has the following data:

Date	Payee	Transaction type	Amount	Actions
Next instance date 07/09/2021	HSBC	Immediate Payment	£ 0.02	: Actions
Next instance date 06/09/2021	A07BDK	Co-operative Payment	£ 0.10	: Actions
Next instance date 02/09/2021	A07BDK	Co-operative Payment	£ 0.01	: Actions

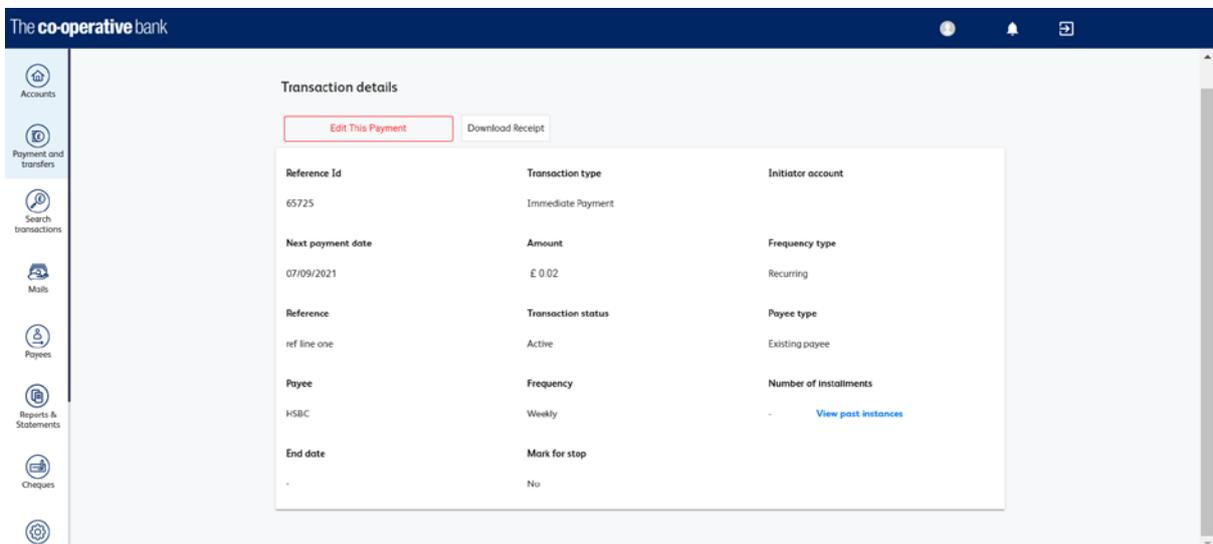
## Step 2 How to stop a scheduled or recurring transaction

- To stop a certain payment, click 'Actions' then select 'Cancel Payment'
- You can choose to 'Stop all', 'Stop next instance' or 'Stop specific instance'
- Choose the relevant action.



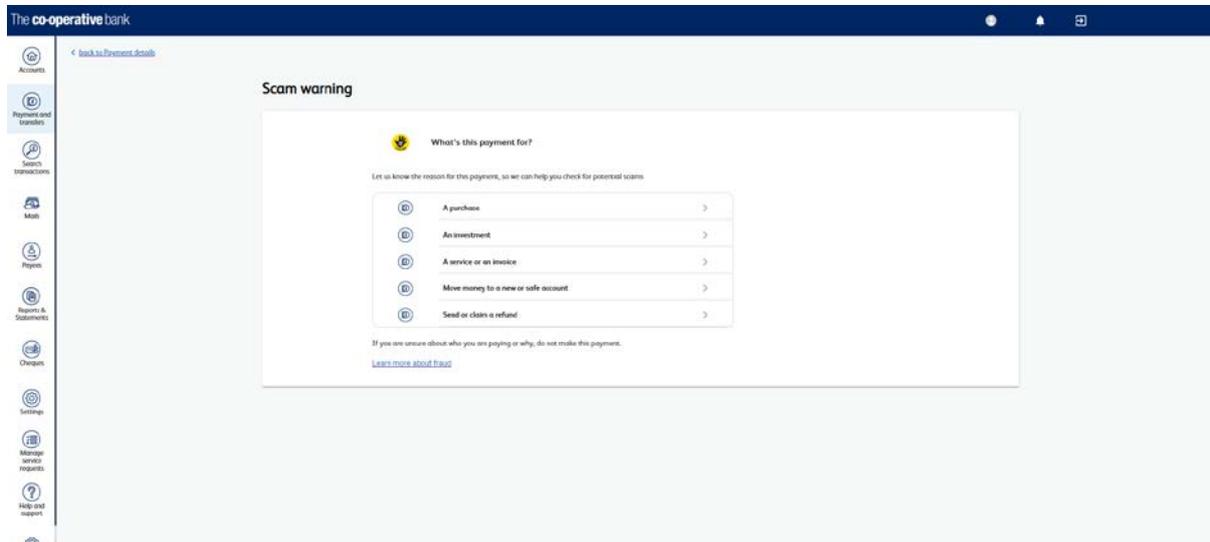
### Step 3 How to modify a transaction

- Next to the transaction you'd like to modify click 'Actions' then 'View/edit payment'
- You'll then be able to view all the specific transactions' details such as 'Amount', 'Next payment date' and 'Frequency'



- Click 'Edit This Payment'
- Here you can amend the 'From account', 'Amount', 'Reference' and 'Payment schedule'. If any of the payees details need to change you must cancel this recurring transaction and create a new instruction with the correct payee details

- Once you've confirmed any changes, you'll be asked 'What's this payment for?' as part of our commitment to combat fraud
- Select the relevant option, read the information presented to you, and you can then decide to 'Continue With Payment', 'Cancel this payment' or 'Call us if you're not sure about this'



- If you're happy to proceed you'll need to review the new payment details and 'Verify' the change using your security token.

### Step 3 Approving the payment request(s)

Please check the details are correct on the 'Review details' page and if you're happy to continue you will need your security token to approve the payment.

Using a physical plastic security token

- Check all the details are correct
- Enter your 4-digit PIN into your security token to open DO NOT PRESS OK, ignore the token message 'CHAL – otP' if it appears and straight away enter in the 8-digit reference number which is presented on the Online Banking screen then press OK
- The token will then generate an 8-digit response passcode. Key this into the Online Banking screen where it says "Please enter the response code below", then click the 'confirm details' button.

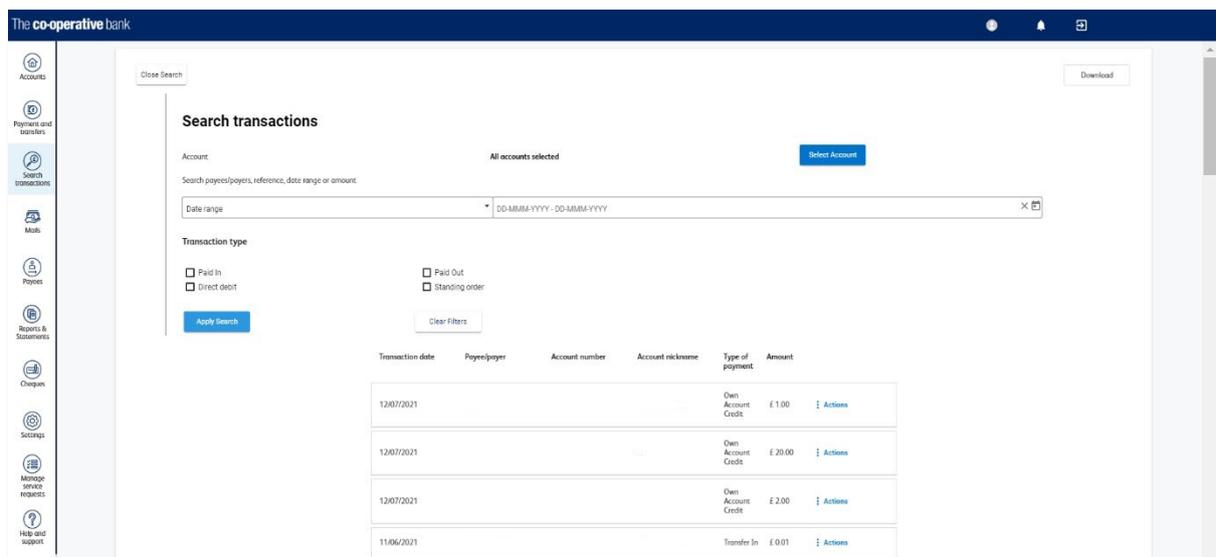
Using the HID Approve mobile security app

- Enter your 4-digit PIN into the mobile security app. If you've enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says "Please enter the response code below", then click the 'confirm details' button.

# Search and export transactions

## Step 1 Navigate to transactions

- From your home screen click on the 'Search transactions' icon on the left.

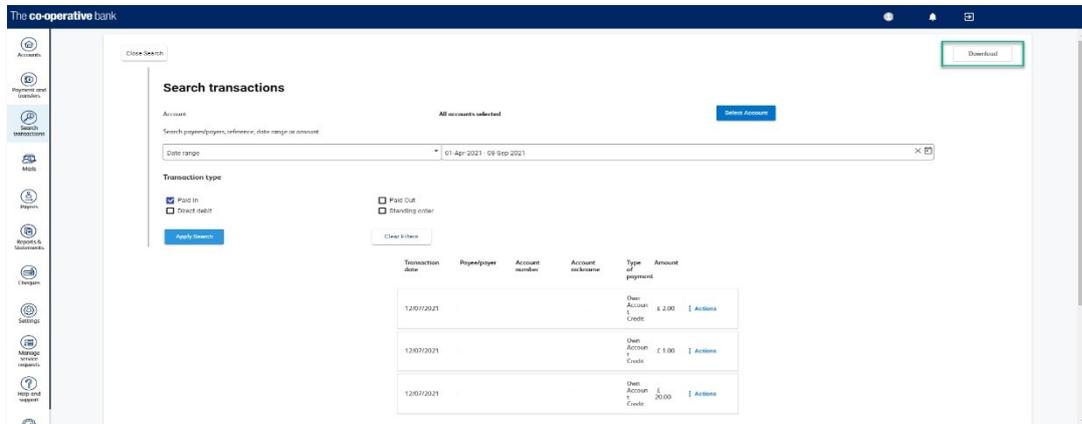


## Step 2 Choose what to search for

- You can search through transactions on 'All accounts' if you have more than one account with us. Alternatively, you can click 'Select Account' to choose to search an individual account
- The search will be automatically set to 'Date range' but using the drop down menu, you can choose from other options: 'Bank reference', 'Amount' or 'Customer reference'
- If searching using the 'Date range' option, please select a date 'from' and 'to' using the calendar icon
- You can also search for a specific 'Transaction type', so either 'Paid in', 'Paid out', 'Direct Debit' or 'Standing order'
- Once you've decided what to search for, click 'Apply Search'
- To remove filters, you can untick them individually, or click 'Clear Filters' to start your search again.

**Note:** amounts paid in to your account will show in black writing, and amounts paid out of your account will show in red writing.

### Step 3 Download your transactions



- Once you've searched for which transactions you'd like, you can 'Download' them
- You can download them either as a CSV, PDF, TXT or XLS file.

Please ensure that exports, which are connected to automated processes, are updated as the file formats have changed.

#### New .CSV export contains

- Transaction date
- Account number
- Bank reference
- Type of payment
- Customer reference
- Amount – credit and debit in same column
- Additional information

#### .CSV format instructions

Step 1. Export the .csv file for the transaction types and time period as normal. Open it.

Step 2. Select column A, a blank column, and delete it.

Step 3. If the account number column is not needed, select and delete this row – now column B.

Step 4. Select row one and two and delete them – these are headers.

Step 5. Delete the last row, which is a footer.

Step 6. Go to 'save as' and save the file in .csv format.

You can also download the last 30 days transactions as a PDF, TXT and XLS file.

### Download last 30 days transactions

Step 1. From the dashboard select 'Actions' next to the account you want the transactions for.

Step 2. Select 'View details'.

Step 3. Select 'Search transactions'.

Step 4. Enter the details you want to search for.

Step 5. Select 'Apply search'.

Step 6. Select 'Download' and choose the format you want to download in.

Please ensure that exports, which are connected to automated processes, are updated as the file formats have changed.

### New XLS format includes

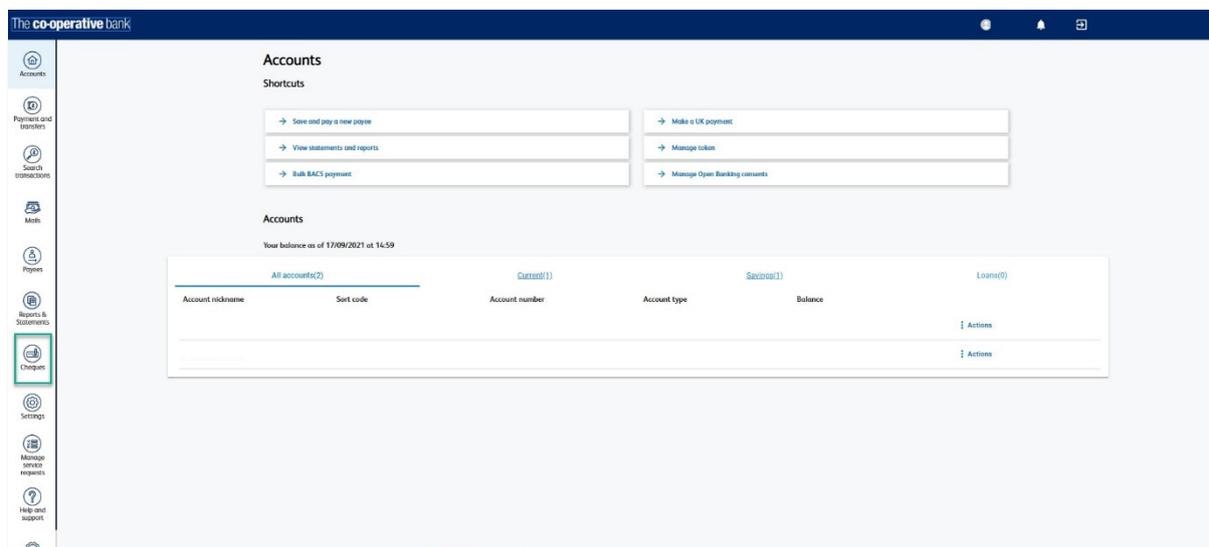
- Transaction date
- Bank reference
- Customer reference
- Type of payment
- Credit amount
- Debit amount
- Balance

	AB	C	D	E	F	G	H	I	J	K	L
2	<b>List of transactions</b>										
3	<b>Transactions List:</b>										
4	<b>Transaction date</b>	<b>Account Number</b>	<b>Bank reference</b>	<b>Type of payment</b>	<b>Customer reference</b>	<b>Amount (GBP)</b>	<b>Additional Info</b>				
5	03/12/2021	089250xxxxxxxx	112233445566778899	Transfer In	BANK TEST	1.97	112233				

# How to stop a cheque

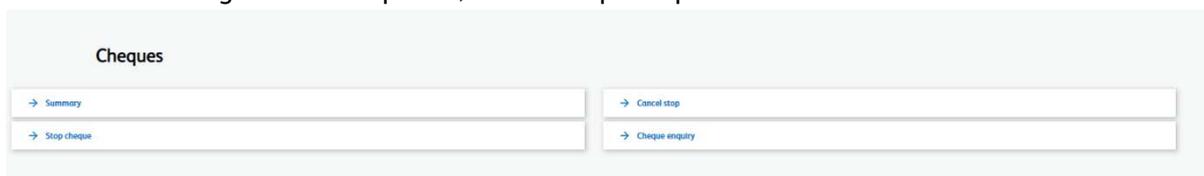
## Step 1 Navigate to cheques

- From the home screen select “Cheques” from the left hand menu, highlighted in the image below.



## Step 2 How to stop a cheque

- You'll be given a few options, select 'Stop cheque'



- In the 'Account' dropdown, select the account on which you'd like to stop a cheque
- Fill in the six digit cheque number in the 'Cheque number' box.
- Fill in the 'Amount' the cheque was for and the 'Payee'
- Select an option from the 'Reason' drop down menu, from 'Lost', 'Stolen', 'Fraud' or 'Other'
- Click 'Submit', and you'll be asked to check the details you've entered.

## Stop cheque

If you have issued a cheque and want to place a stop on it, you must notify us no later than the business day before the cheque is presented to us for payment, otherwise we won't be able to stop it. To stop the cheque you must quote both the amount and the cheque serial number (this number can be found at the bottom of the cheque or on the stub of your cheque book). Please be mindful of these timelines. If online banking is unavailable, you may need to contact us for support. Charges may apply for this transaction. Check your tariff for details.

Account  
 [See all accounts](#)

Cheque number

Amount  
£

Payee

Reason  
Select a Reason

Submit



Request has been submitted successfully. Tracking No. : [EP260CMTN5595]

[Go To Cheque Enquiry](#)

- Once confirmed, you'll be presented with a confirmation screen and tracking number.

# Reports and statements

A paper statement will be produced once 25 transactions have occurred or a debit has left your account, regardless of the frequency you may have selected to receive these. This may mean you receive more or less paper statements than you were anticipating.

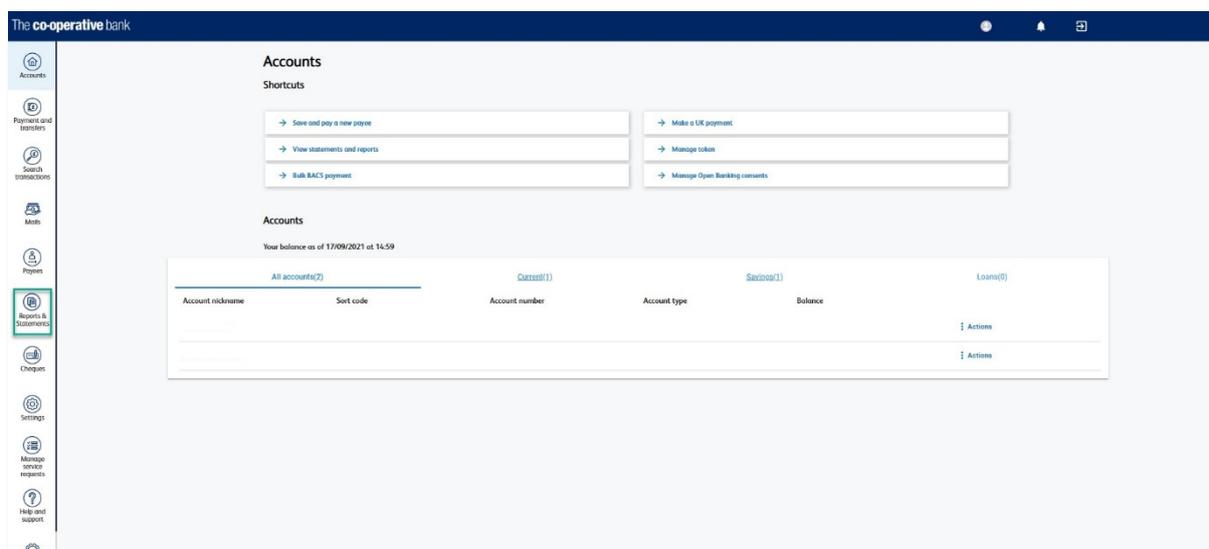
Statements available within online banking are for transaction information only and not a replacement of your paper statement which remains your actual bank statement for your account. They are available to view for up to 25 months from the date you started to use online banking.

If you need a copy of your paper statement, please send a service request. A fee may apply for this, please check your tariff for details.

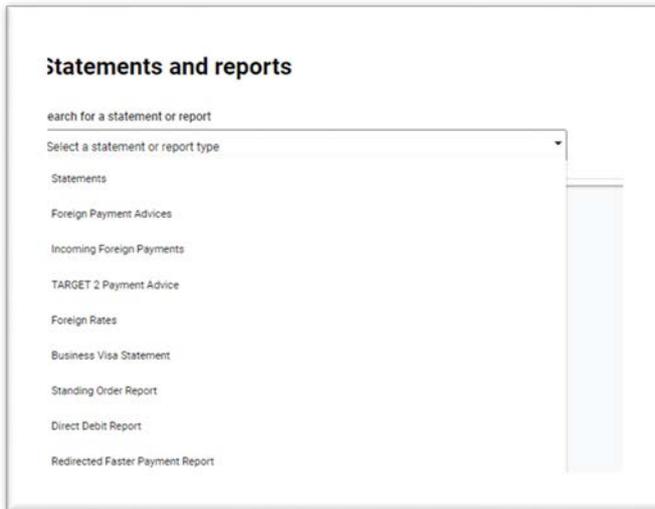
Your most recent transactions may not be on your most recent statement. You can view these and your account balance on your online banking dashboard, these will be included in the next statement produced.

## Step 1 Navigate to reports and statements

- From the home screen select 'View statements and reports' from the shortcuts or 'Reports and statements' from the left hand menu, highlighted in the image below

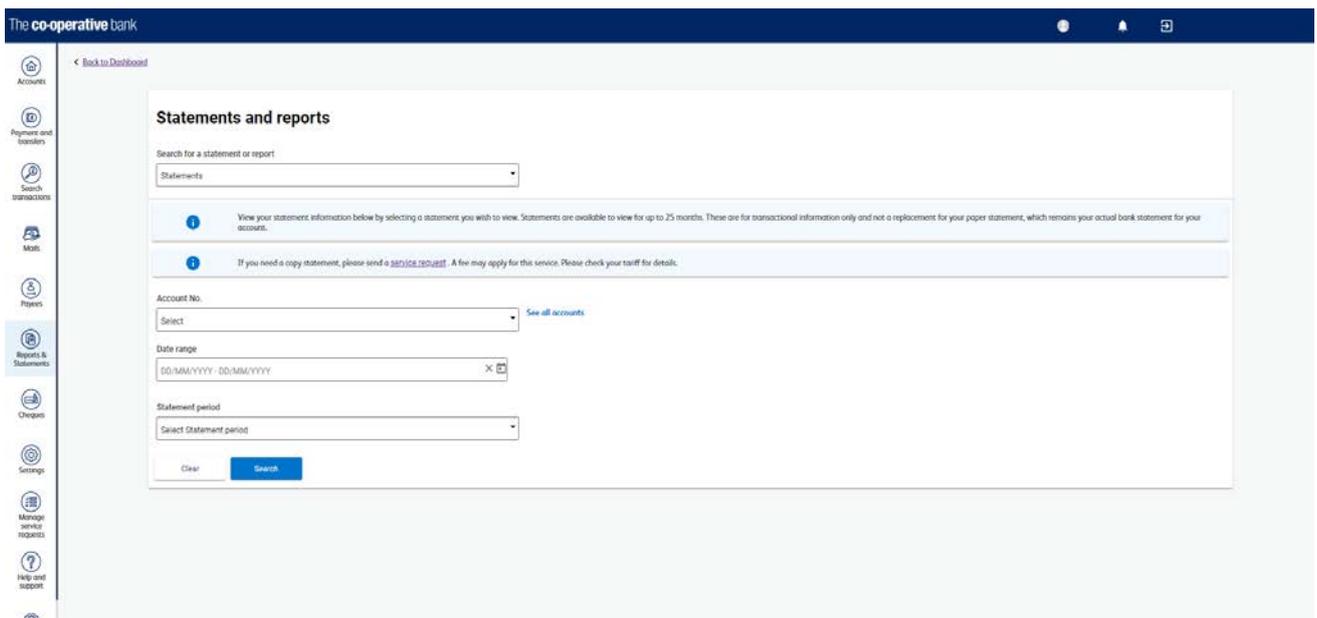


- You'll be given a number of options of statements or reports that you can view (see the screenshot below). Just select the option you want, in this example, we'll have a look at 'Statements'.



## Step 2 How to view statements

- Select 'Statements' from the drop down menu and the following screen will be displayed



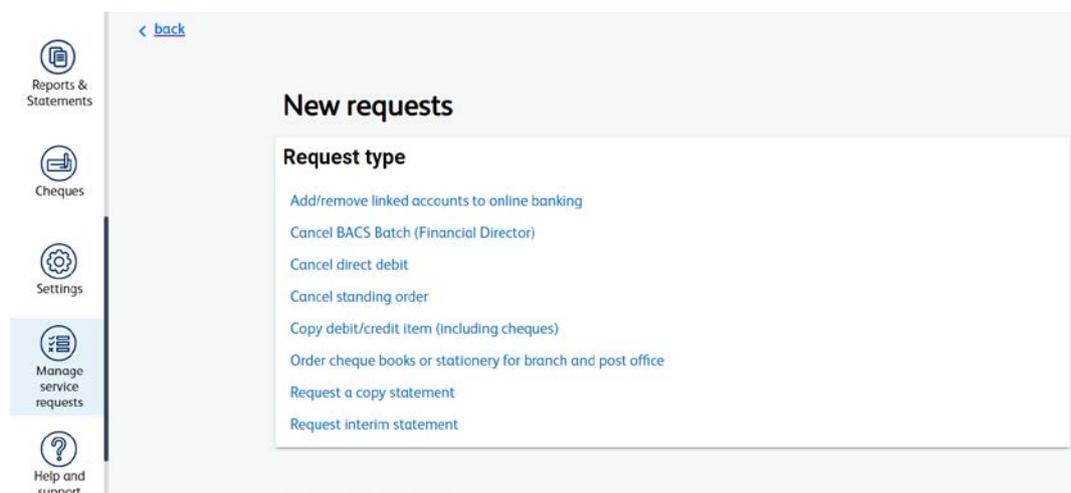
- Select the account you'd like to view a statement for, from the 'Account No' dropdown
- You can search using either a 'Date range' or 'Statement period'. If searching using the 'Date range' option, please select a date 'from' and 'to' using the calendar icon
- Click 'search' and all statements from the 'Date range' or 'Statement period' chosen, will be displayed, if no results are shown please broaden the search range



# Service request

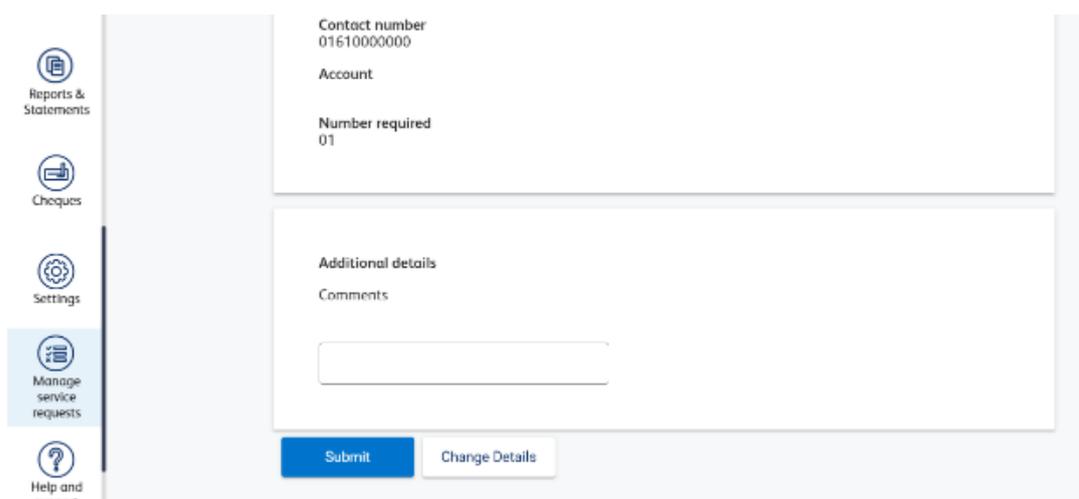
## Step 1 Navigate to service request

- From the main menu on the left hand side, select 'Manage service requests'
- Select 'Make a service request'.



## Step 2 Complete service request

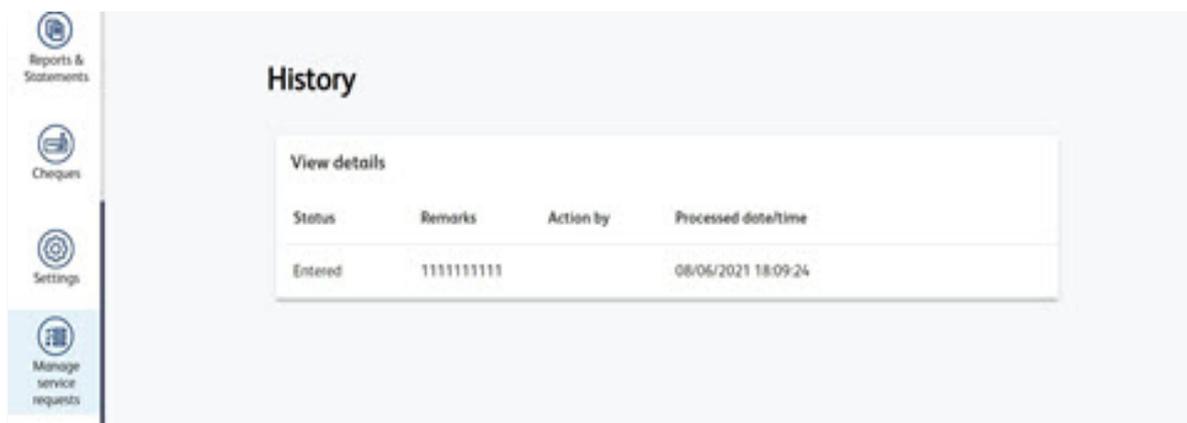
- Select the option you require
- Complete all the required fields. (all with \* are mandatory)
- Press continue
- You can add additional comments, such as if you require a reference or serial number quoted on paying books you can supply it here (up to a maximum of 6 digits – numerical only)



- Click submit.

### Step 3 Request confirmation

- You can check the status of your request by selecting 'Service request status'
- You will be shown a list of all your orders and requests, click actions to the right of the request you would like to check, then history



# How to cancel a Direct Debit

To be able to cancel a Direct Debit online you will need to have all the correct details. To get these please follow the below steps.

## Statements and Reports

### Step 1 Getting your Direct Debit report

- From main menu on the left hand side, select 'Reports & Statements'
- From the drop list select Direct Debits report
- Fill in date range using the calendar button selecting from and to dates and select search

**Please note:** this report is produced once a week on a Friday.

- You will be shown a list of your Direct Debits
- Click on the most recent report
- At the top of the report you will have the option to download or save as TXT. Download this report to a pdf as you will need to refer back to this later.



## Service request / Request and activity log

### Step 2 Cancel Direct Debit

- From the main menu on the left hand side, select 'Manage service requests'
- Select 'Make a service request'
- Select 'Cancel Direct Debit'
- Complete the form with the details from the Direct Debit report
- Select continue

Cancel direct debit

Customer name

User name

Contact number  (Max 15)

Account  [See all accounts](#)

Direct debit beneficiary  (Max 18)

Direct debit reference  (Max 18)

Last/Previous amount paid  (Max 14)

- Check and confirm the details are correct
- Click submit.

## Functionality removed from previous Online Banking

Functionality Removed	
Save transaction template / view incomplete transactions	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account. A transaction must be completed or started again at a later date.
Copy Transactions	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account. A payment should be unique without the need to copy a completed transaction.
Ability to setup future dated international payments.	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account.
Ability to setup future dated or recurring CHAPS payments.	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account.
User activity inquiry.	This is no longer a feature available in our Online Banking website.