The co-operative bank

FD Online Banking user guide

Contents

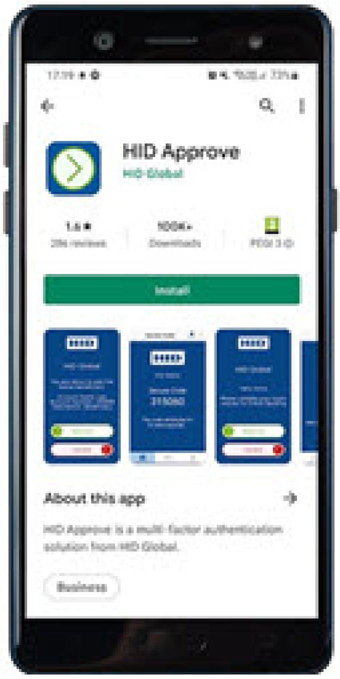
Security tokens

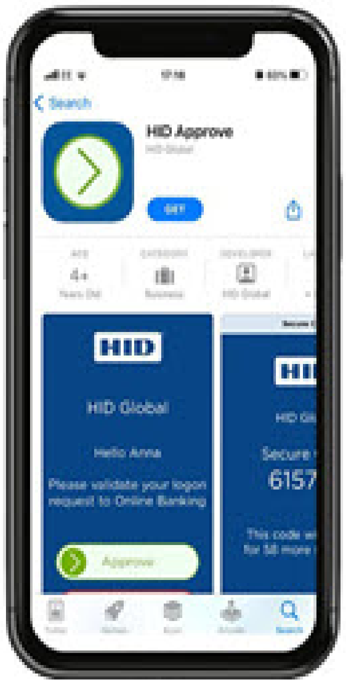
The online banking security tokens provide you with an additional level of security. The security tokens work by generating codes that are required to log on to the system, complete some transactions, and set up new payees.

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. click **Settings**
3. click **Manage security device**
4. click **Set up a new device**
5. complete security check by using your physical plastic security token
6. click Continue
7. either scan the QR code or enter the on-screen details manually
8. 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
    - 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.
- Click 'FD Online' on the top navigation bar
- This will take you to the FD Online page. Click on the 'Log in to online banking' box which will launch a new page.

- Enter your Customer ID and your unique User ID in the boxes provided. (You will receive this with your physical plastic security token, please make sure you have activated your token before trying to log in)) **Please note that we will never ask you to tell us the security code. If anybody asks you for this, STOP!**

Please note: The Customer ID and User ID fields are NOT case sensitive.

- Click on the continue button.

Step 2

Using a physical plastic security token

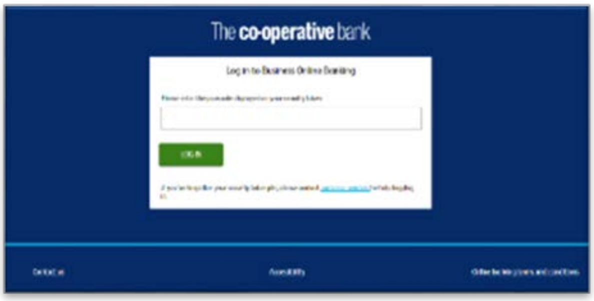
- Press the OK button to turn on your security token.
- Enter your four-digit PIN and press OK. (This is your Personal Identification Number that you would have set for your token. You must take steps to ensure that no one else can discover your PIN, and you must not allow anyone else to know your PIN, 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 FD Online.

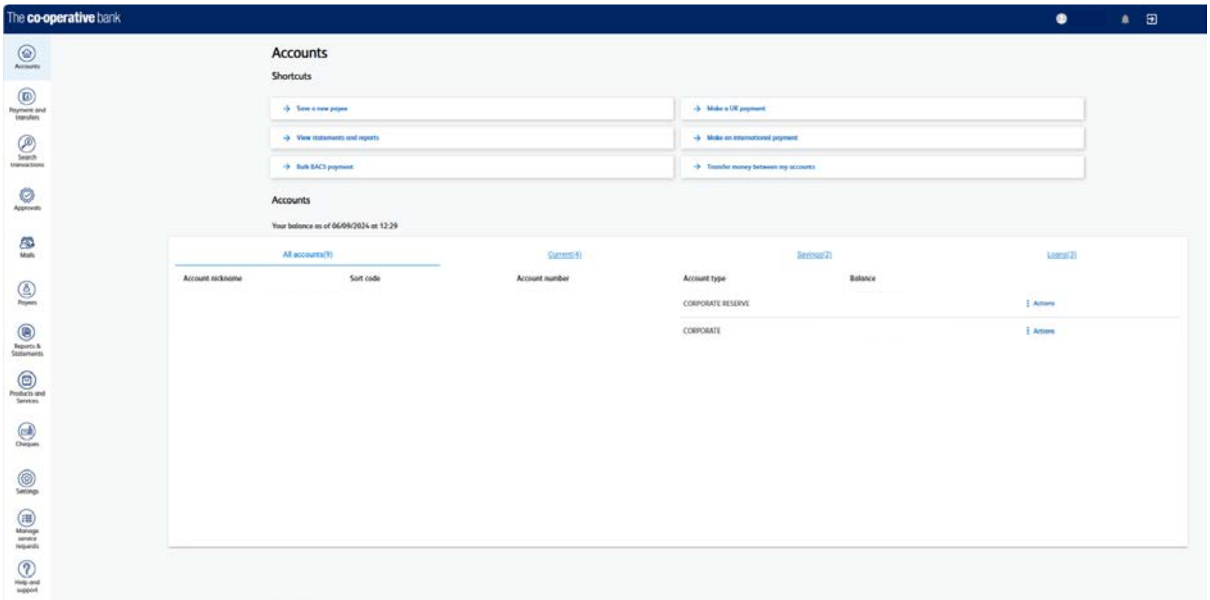


Please note: If the login fails on 3 attempts, an error message will be shown at the top of the page. Please contact the Digital Business Banking team via email at:

fdonline@co-operativebank.co.uk

Navigation

When you log in, you will be taken to the accounts dashboard. This screen includes several options to help you navigate to different areas of online banking.



Menu

This menu of options such as ‘Payments and transfers’ and ‘Search transactions’ will always be visible when you are using online banking. Selecting the ‘Accounts’ option will return you to the main dashboard screen.

Shortcuts

These can be used for quick access to certain features, such as, making payments and viewing statements and reports.

Profile

This feature allows you to view or amend your information and settings such as contact details and alerts.

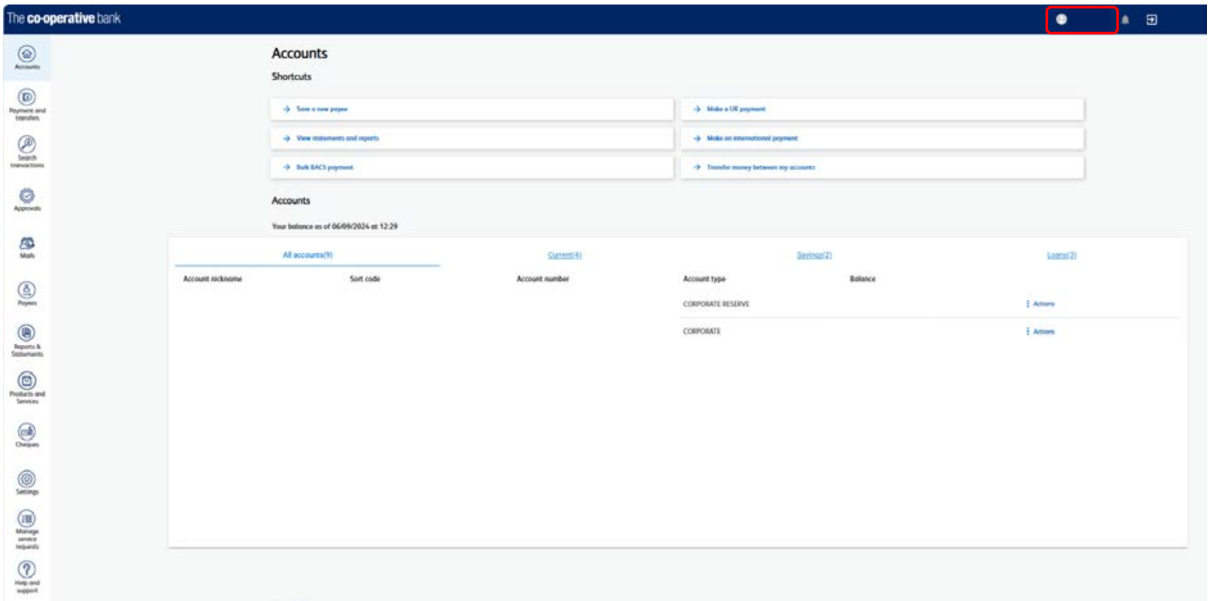
Notifications

Here, you can view notifications for payments waiting to be approved, failed payments and more.

Account summary

A list of your accounts and their balances are displayed here. By selecting an individual account, you can view the 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**

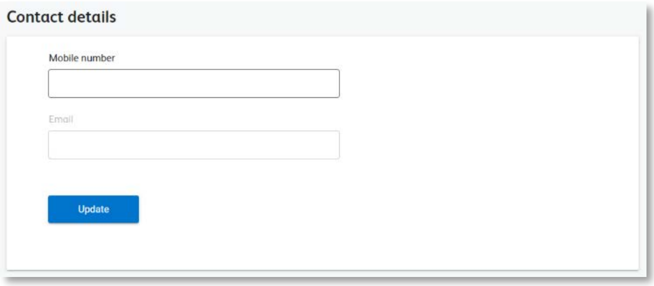
For security purposes, you have to update the mobile number and email separately. You will receive an alert (either by txt or email) to confirm that a change has been made to your account.

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'



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

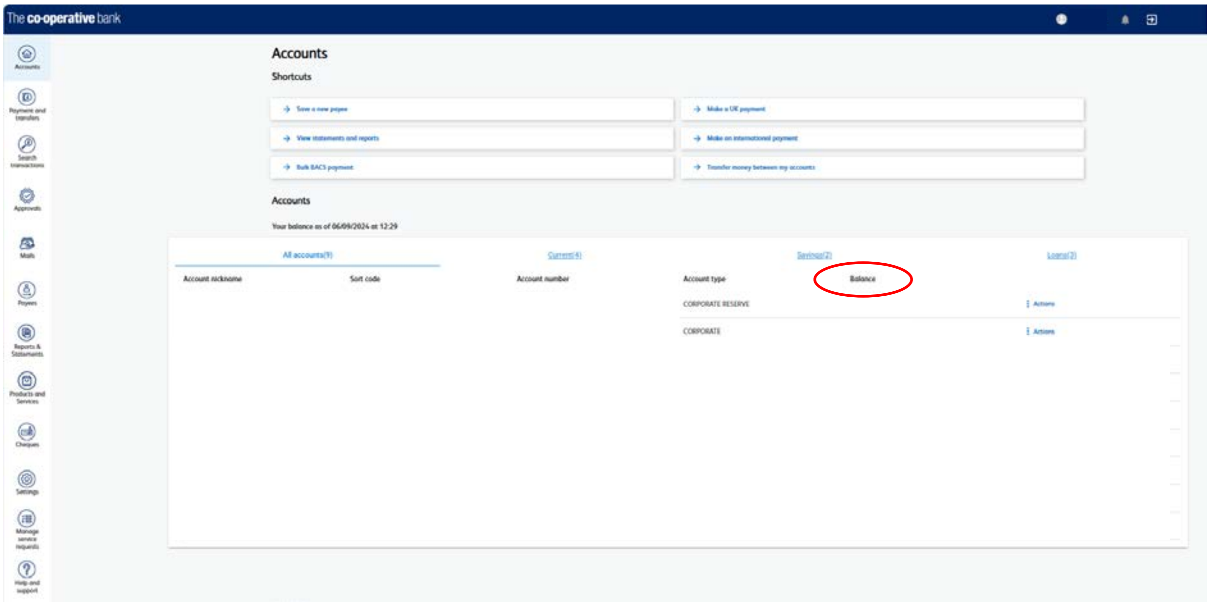
Balance information provided in real-time giving you the most up to date position on your finances.

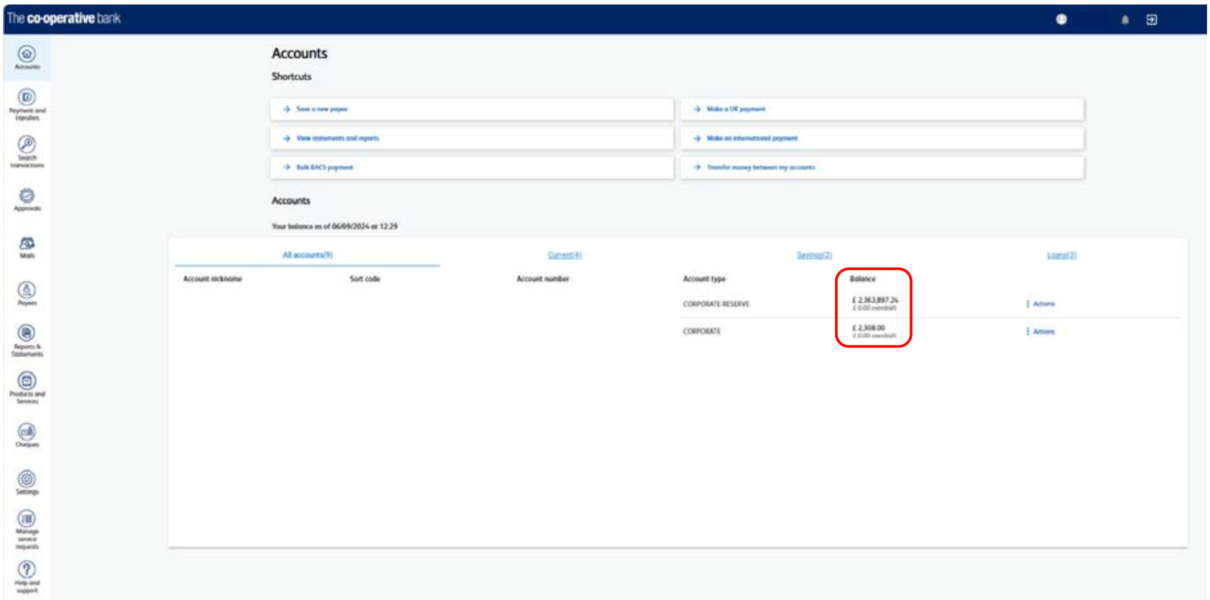
Available balance is the balance at the time of checking your account minus any outstanding debit card authorisations. These pending transactions affect your balance but will not show on your account until they are cleared which can take up to 4 days. This balance does not include any overdraft arrangements 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 statemented. 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
Accounts
All accounts(9)
Current(4)
Savings(2)
Loans(3)
Account nickname
Sort code
Account number
Account type
Balance
CORPORATE RESERVE
CORPORATE
Actions


The co-operative bank
Accounts
Shortcuts
Accounts
All accounts(9)
Current(4)
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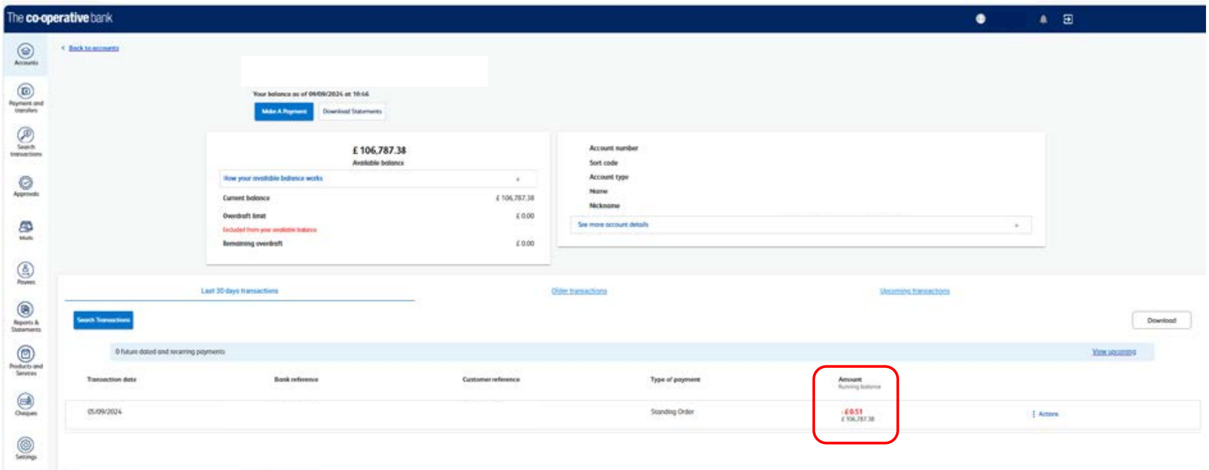
Loans(3)
Account nickname
Sort code
Account number
Account type
Balance
CORPORATE RESERVE
£ 2,363,897.24
CORPORATE
£ 2,308.00
Actions

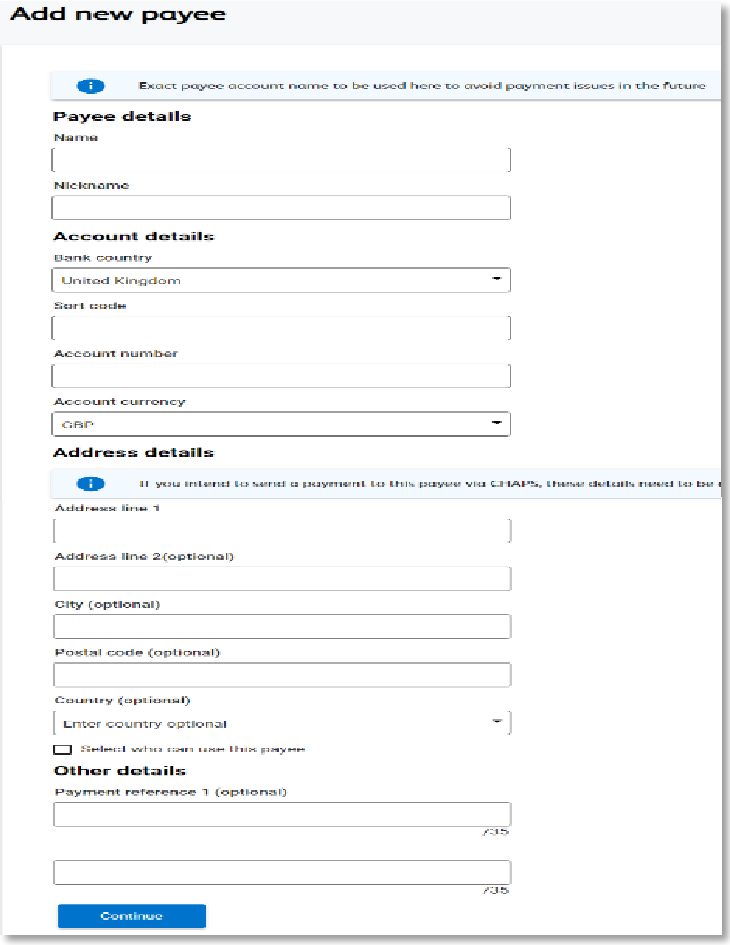

The co-operative bank
Back to accounts
Make A Payment
Download Statements
£ 106,787.38
Available balance
Current balance
Overdraft limit
Remaining overdraft
Account number
Sort code
Account type
Name
Nickname
See more account details
Last 30 days transactions
Older transactions
Upcoming transactions
Search Transactions
Download
Transaction date
Bank reference
Customer reference
Type of payment
Amount
Standing Order
Actions

Add a new payee

Step 1: navigate to the '**Add new payees**' screen

Click **Payees**. Then click **Add a new payee.** Alternatviely, you can click **Save a new payee** from the shortcuts on the 'Accounts' dashboard.

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 ill that you haven't had and 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.



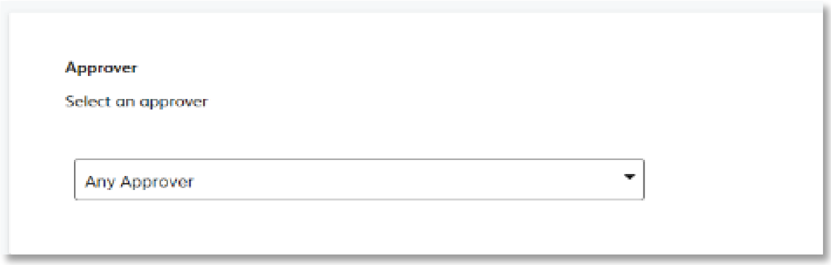
Step 2 Completing the 'add new payee' form

- Fill in all relevant fields
- If you have requested CHAPS functionality and at any point you want to send a CHAPS to the payee, please make sure you fill in the address details or your payment will be rejected.
- Click on continue.

Step 3 Check and confirm details

If you have dual authentication set up on your account, you will be able to set an approver for this payee following the steps below. If approvals are not set up, please move on to using the security token;

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

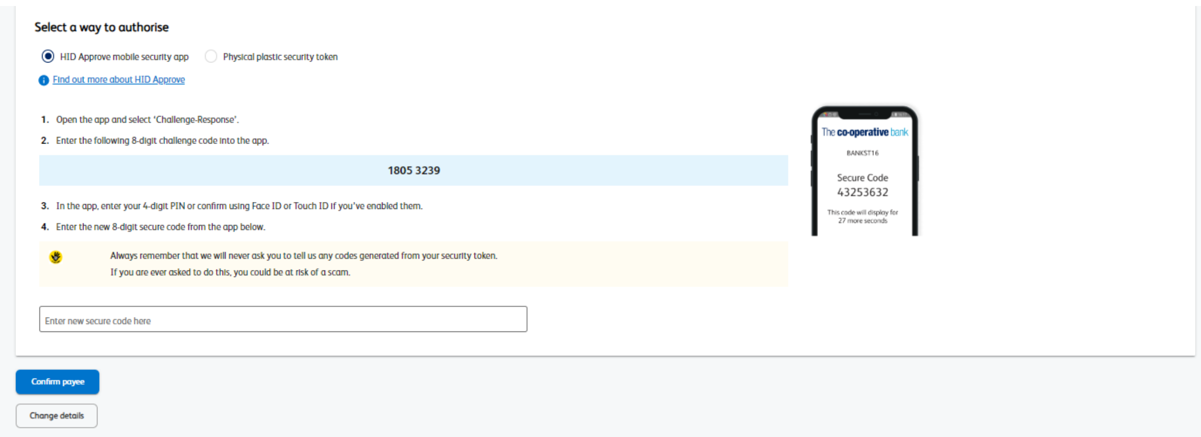


Using a physical plastic security token

- 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 **Confirm payee**.

Using the HID Approve mobile security app

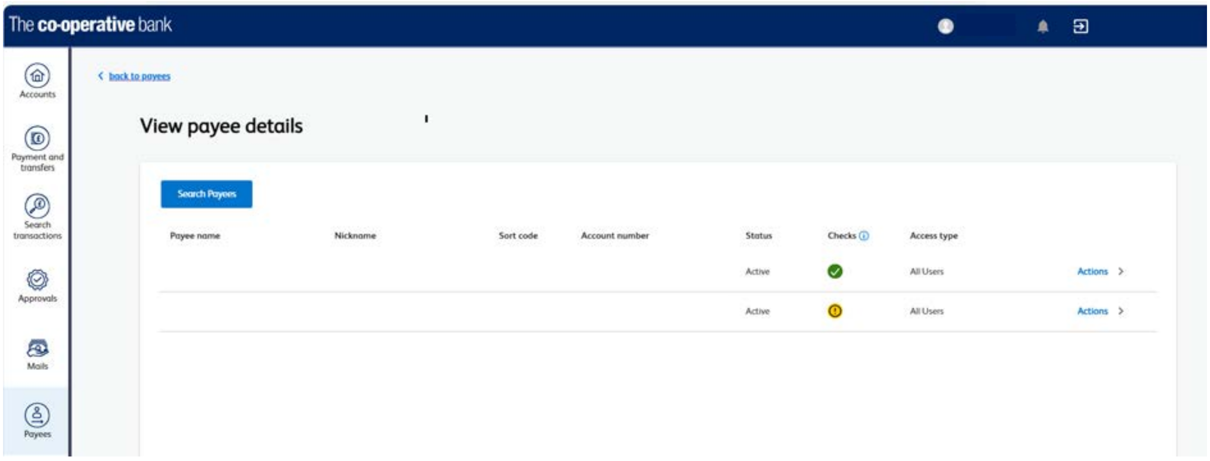
- Enter your 4-digit PIN into the mobile security app. If you’ve enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says “Please enter the response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



Edit or delete a payee

Step 1: navigate to the View payee details

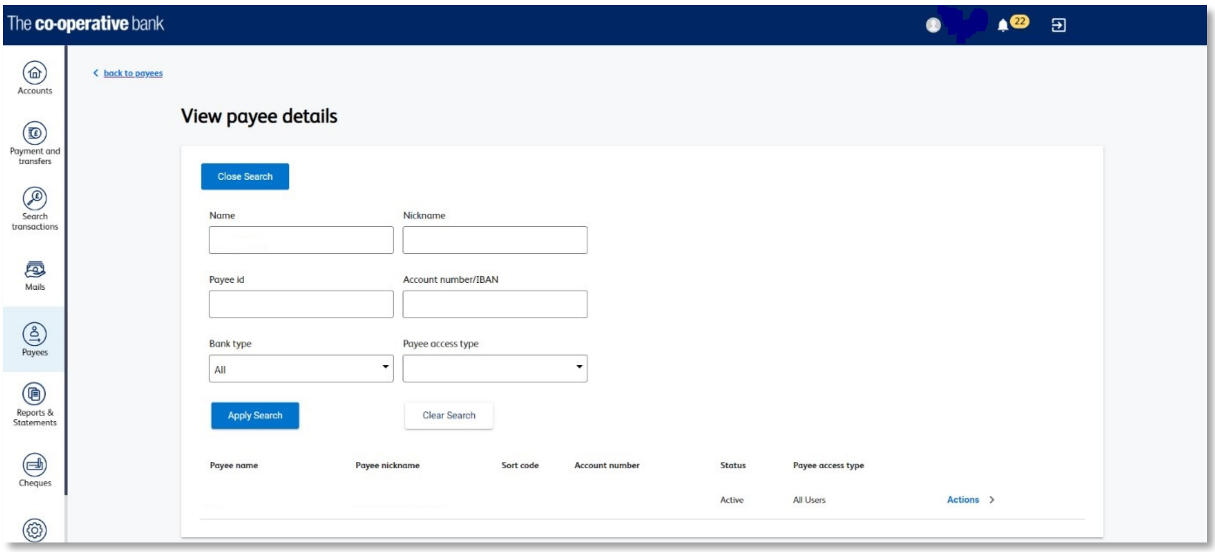
Click **Payees**. Then, click **View payee details**.



If the payee you want to edit or delete is not visible on the screen, click **Search Payees**. Then, enter one or more of the following search criteria:

- name
- nickname
- account number
- sort code or BIC code

Click **Apply search**.



Step 2: **edit or delete the payee**

To edit the payee:

1. click **Actions**
2. click **Edit payee**
3. edit the required information such as account number, name and payment reference
4. click **Continue**

To delete the payee:

1. click **Actions**
2. click **Delete payee**

Step 3: **confirm using your token**

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

If you want anyone on the account to be able to approve the action, leave the approver as 'Any Approver'

If you want a certain user to approve the action, select this users name from the drop down menu.

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' screen

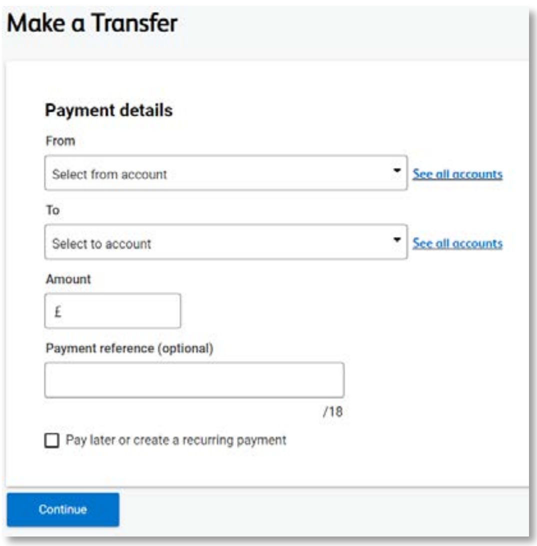
Click **Payments and transfers**. Then, click **Transfer money between my accounts**.

Alternatively, you can click **Transfer money between my accounts** from the shortcuts on the 'Accounts' dashboard.

Step 2: complete the 'make a UK payment' form

To complete the form:

1. select which account to make the payment from
2. select which account yoou want to make the payment to
3. enter the amount you would like to send
4. enter any reference you would like to show
5. click **continue**.



Step 3: check details and confirm payment

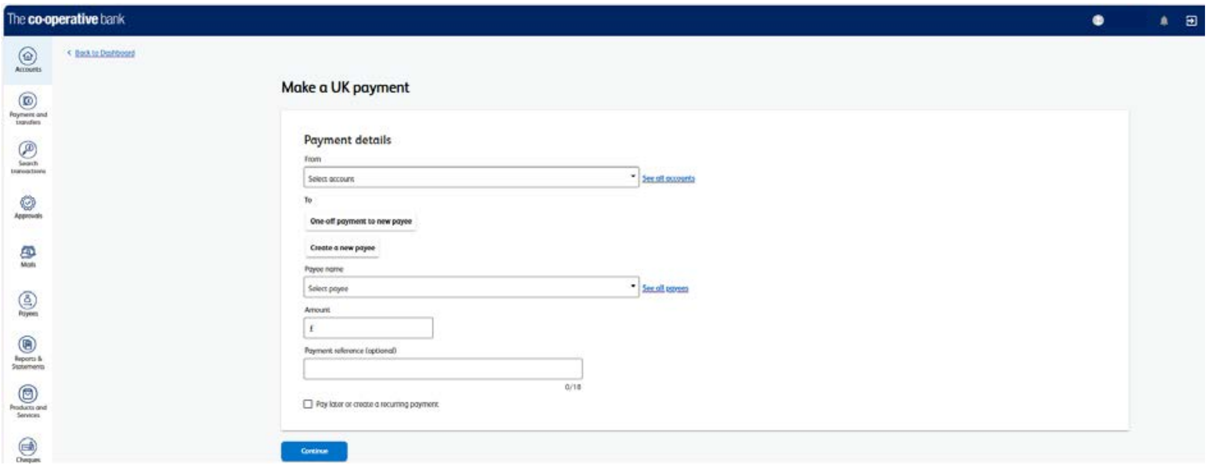
Check all the payment details are correct. Then, click **Confirm payment**.

Make a UK payment to an existing payee

Step 1: navigate to ‘Make a UK payment’

Click **Payments and transfers**. Then, click **Make a UK payment**.

Alternatively, you can click **Make a UK payment** from the shortcuts on the ‘Accounts’ dashboard.



Step 2 Selecting which Payee to pay

- Select which account to make the payment from
- Select which payee to pay from ‘Payee name’
- 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 security token;

- 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.

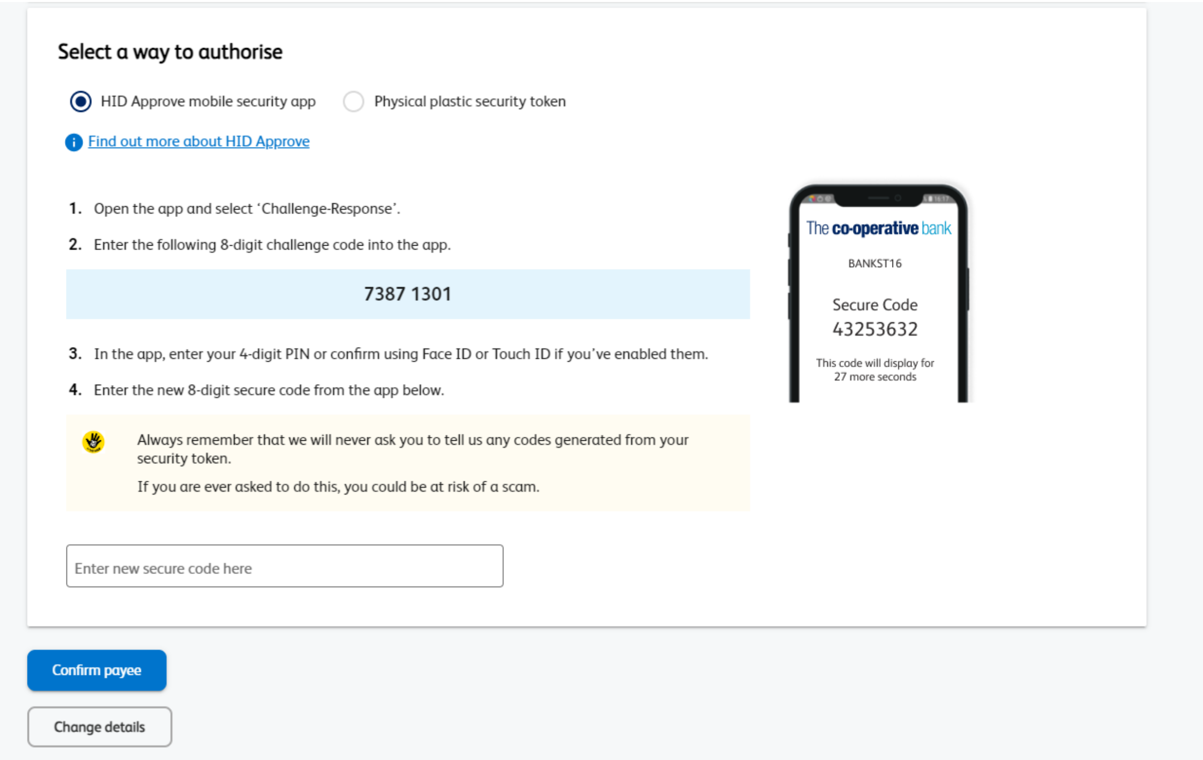
Using a physical plastic security token

- 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.



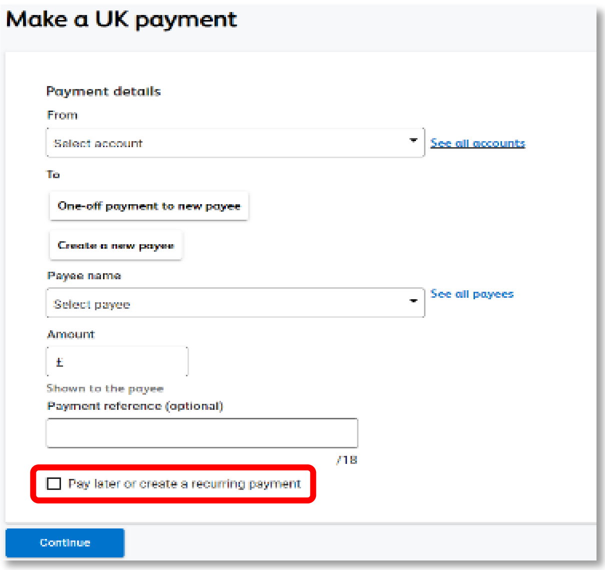
Make a recurring or future dated payment to an existing payee

Please note: you cannot make recurring or future dated payments on CHAPS, or foreign payments.

Step 1: navigate to 'Make a UK payment'

Click **Payments and transfers**. Then, click **Make a UK payment**.

Alternatively, you can click **Make a UK payment** from the shortcuts on the 'Accounts' dashboard.



Step 2 Completing the 'make a UK payment' form

- Select which account to make the payment from
- Select which payee to pay from 'Payee name'
- 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'

<u>To make a Recurring payment;</u>

- 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’

<u>To make future dated payment</u>

- 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 security token;

- 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.

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.

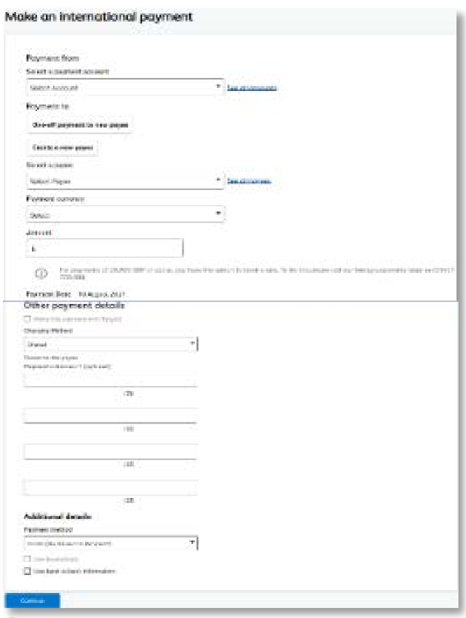
Step 1: navigate to Make an international payment.

Click **Payments and transfers**. Then, click **Make an international payment**.

Alternatively, you can click **Make an international payment** from the shortcuts on the 'Accounts' dashboard.

Step 2: complete 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 security token;

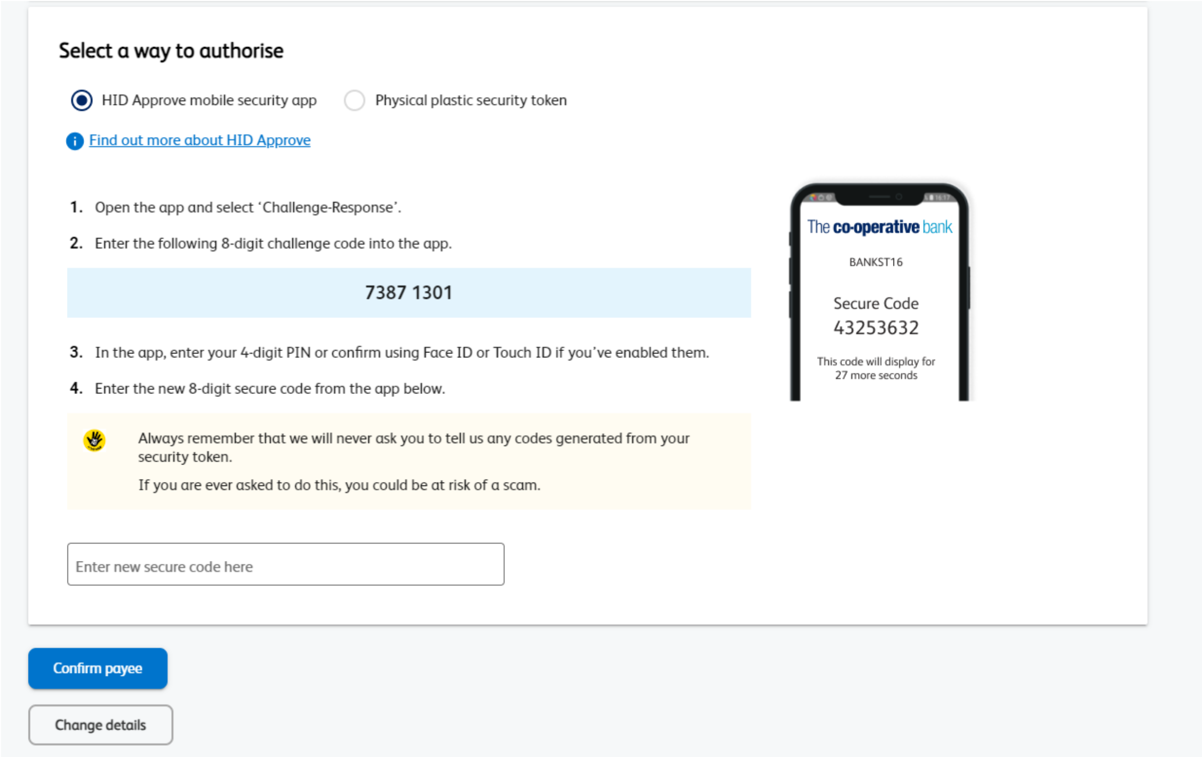
- If you want anyone on the account to be able to approve the payment, leave the approver as 'Any Approver'
- If you want a certain user to approve the payment, select this users name from the drop down menu.

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.



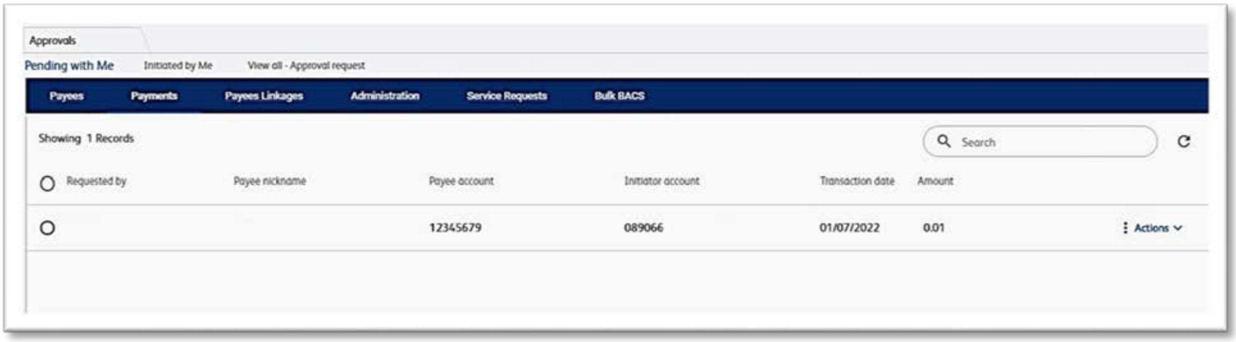
How to approve payments

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.

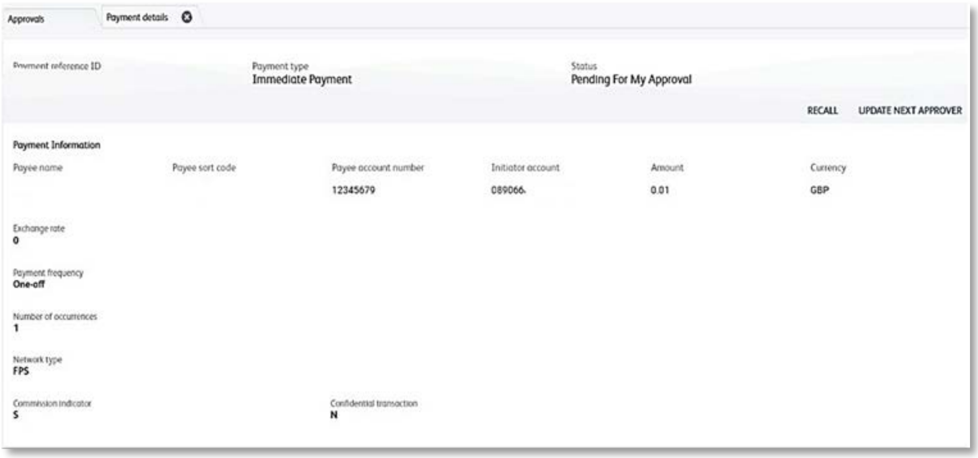
Step 1 Navigate to approvals

- 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.



Step 2 Choosing the action to complete

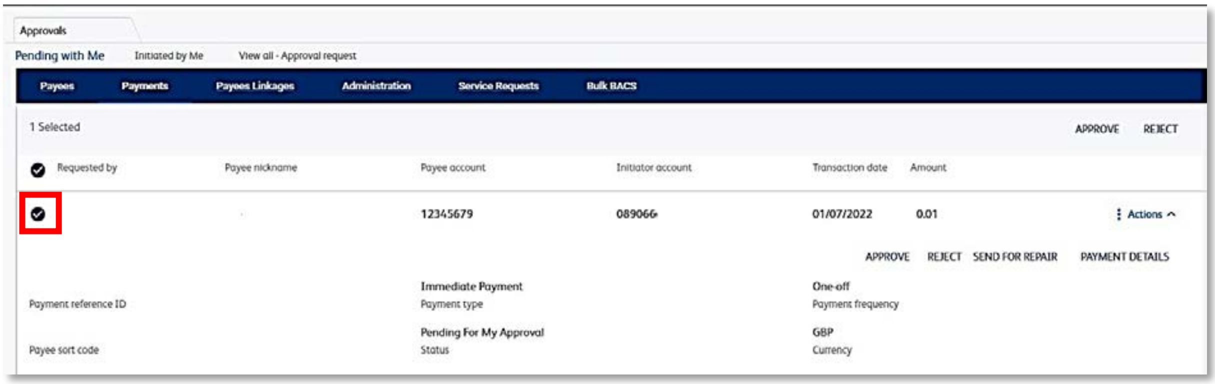
- Click ‘Actions’
- Click ‘Payment details’ to review the payment
- The ‘Payment details’ tab will display all the payment details
- Return to the ‘Approvals’ tab to either ‘Approve’ or ‘Reject’ the payment



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.



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.

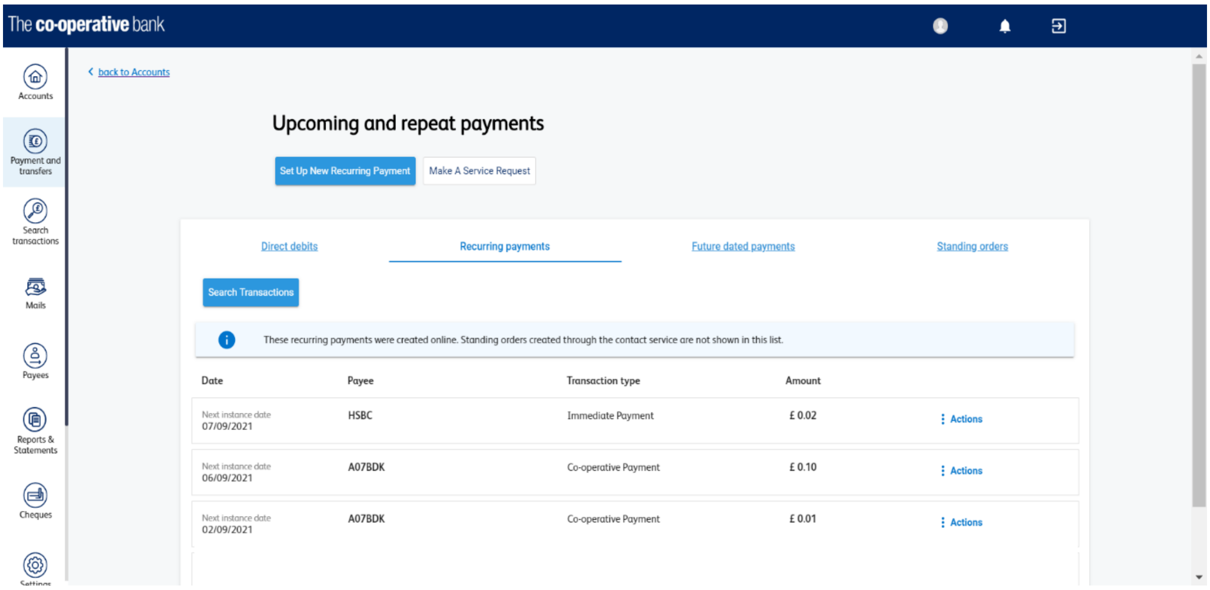
Using the HID Approve mobile security app

- 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

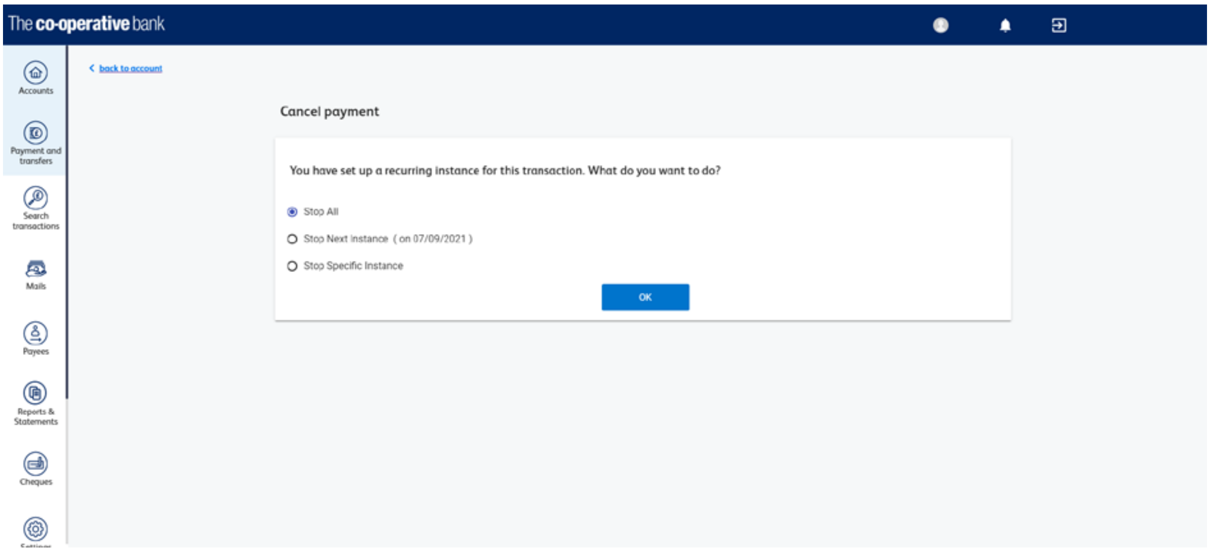
Step 1 Navigate to recurring transactions

- 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.



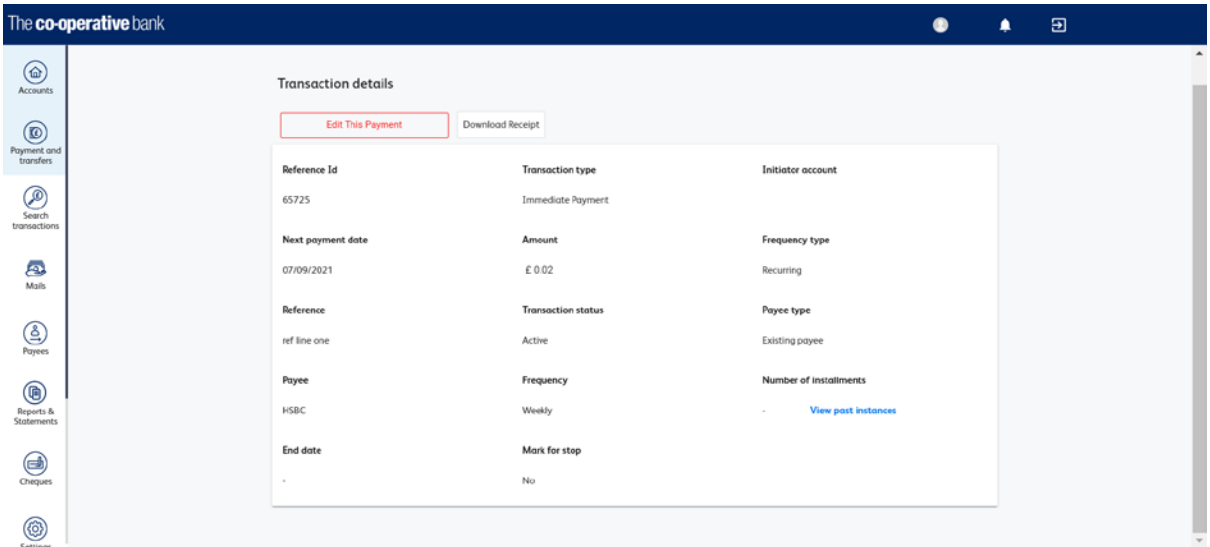
Step 2 How to stop a scheduled or recurring transaction

- To stop a certain payment, click ‘Actions’ then select ‘Cancel Payment’.
- You’ll then be presented with some options as seen from the image below (depending how many payments are left on the recurring payment).
- Choose the relevant action.



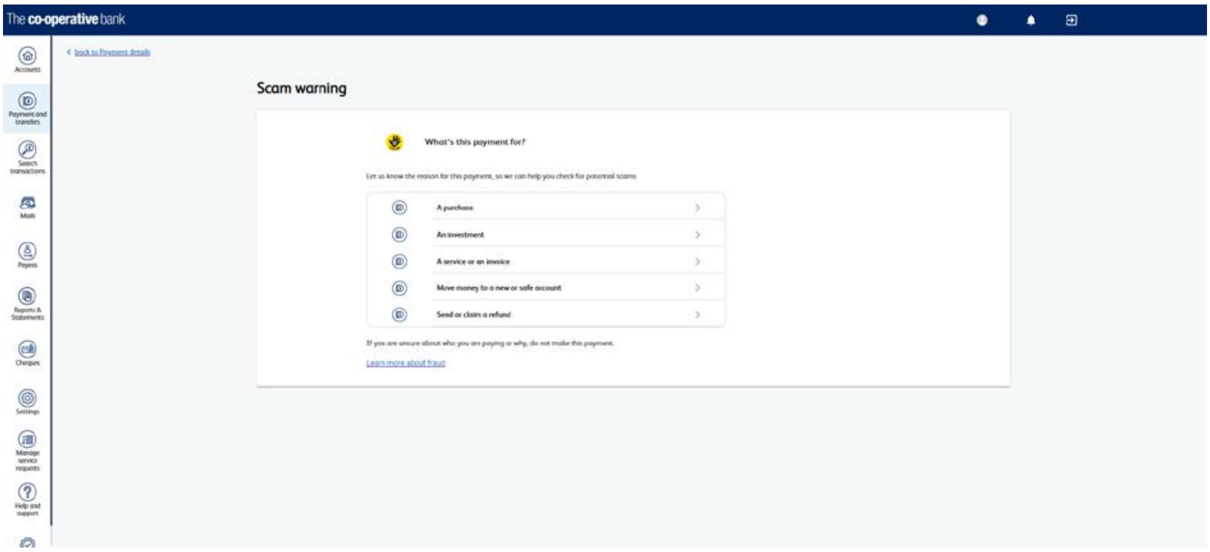
Step 3 How to modify a transaction

- 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', as you can see on the image below.



- Click 'Edit This Payment' to change any of the payment detail.
- Once you've confirmed any changes, you'll be asked 'What's this payment for?' as part of our commitment to combat fraud – you can see these warnings in the image below.

- 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’.



- Next you’ll need to review the new payment details and then you’ll need to ‘Verify’ the change using your 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 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.

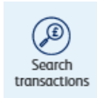
Using the HID Approve mobile security app

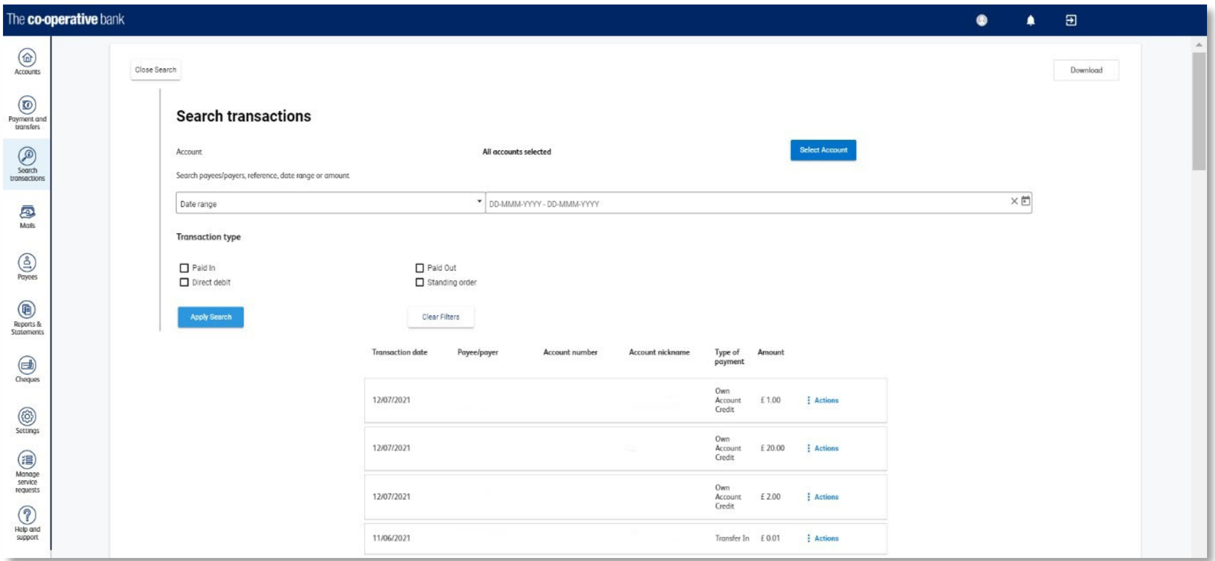
- Enter your 4-digit PIN into the mobile security app. If you’ve enabled biometrics you can log in using these. Next enter the 8-digit reference number at the bottom of the page then press OK. The app will then generate an 8-digit passcode. Key this into the form where it says “Please enter the response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



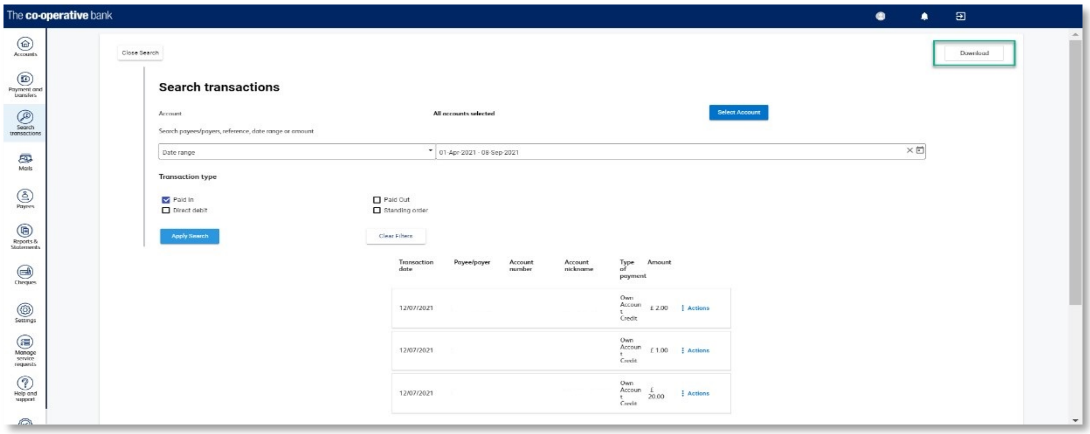


Step 2 Choose what to search for

- 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.

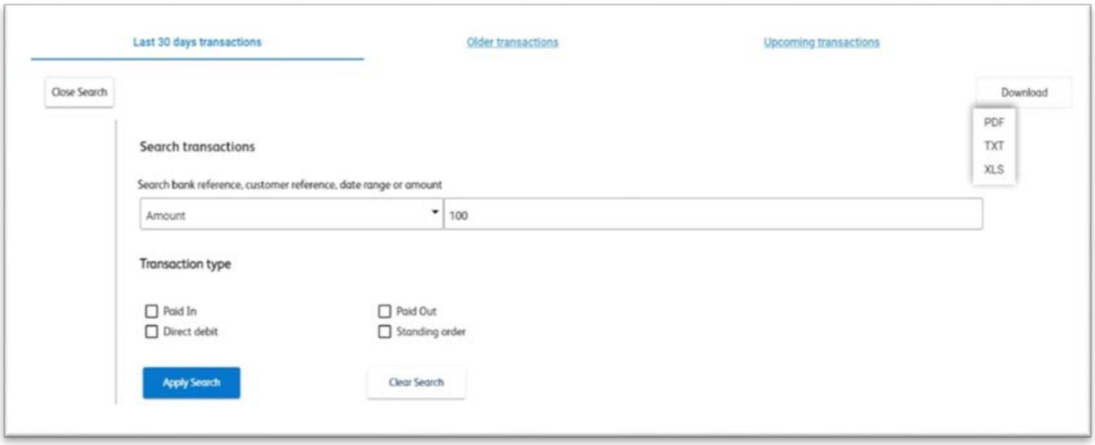
Step 3. If the account number column is not needed, select and delete this row – now column B.

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

List of transactions

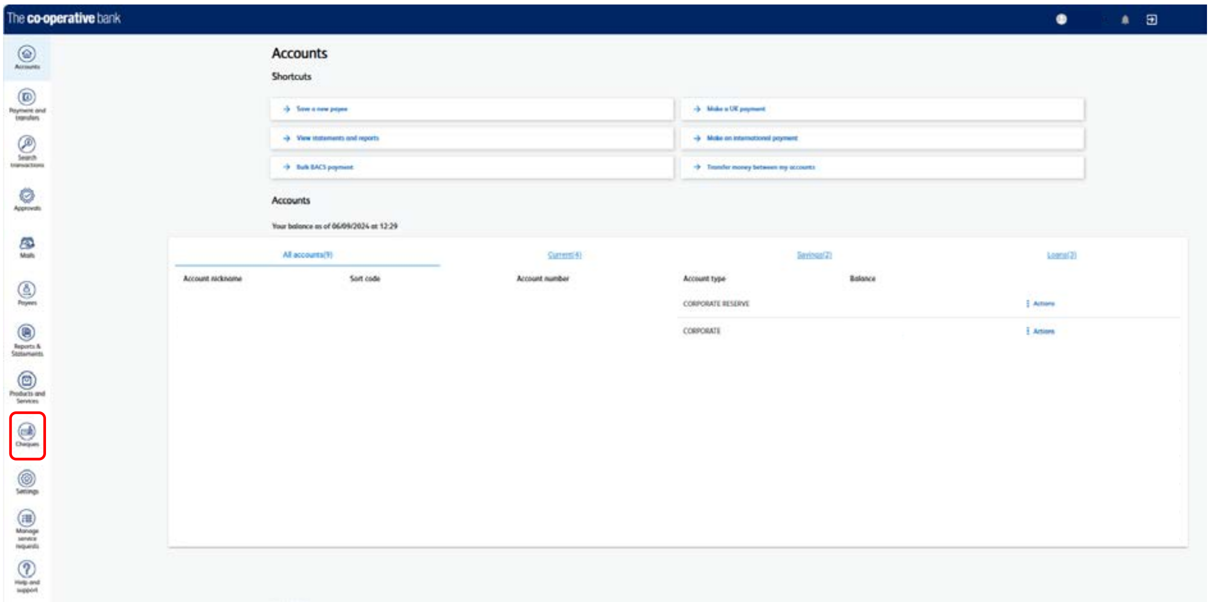
Transactions List:

Transaction date	Account Number	Bank reference	Type of payment	Customer reference	Amount (GBP)	Additional Info
03/12/2021	089250xxxxxxxxxx	112233445566778899	Transfer In	BANK TEST	1.97	112233

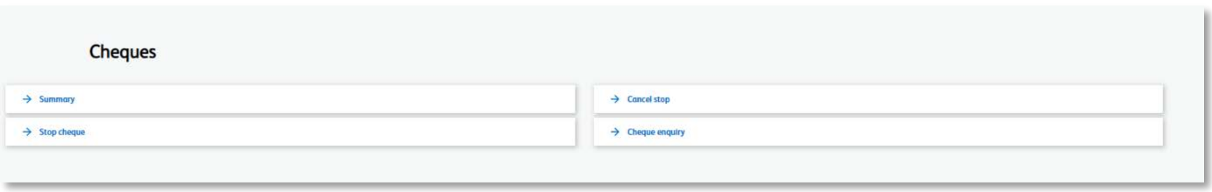
How to stop a cheque

Step 1 Navigate to cheques

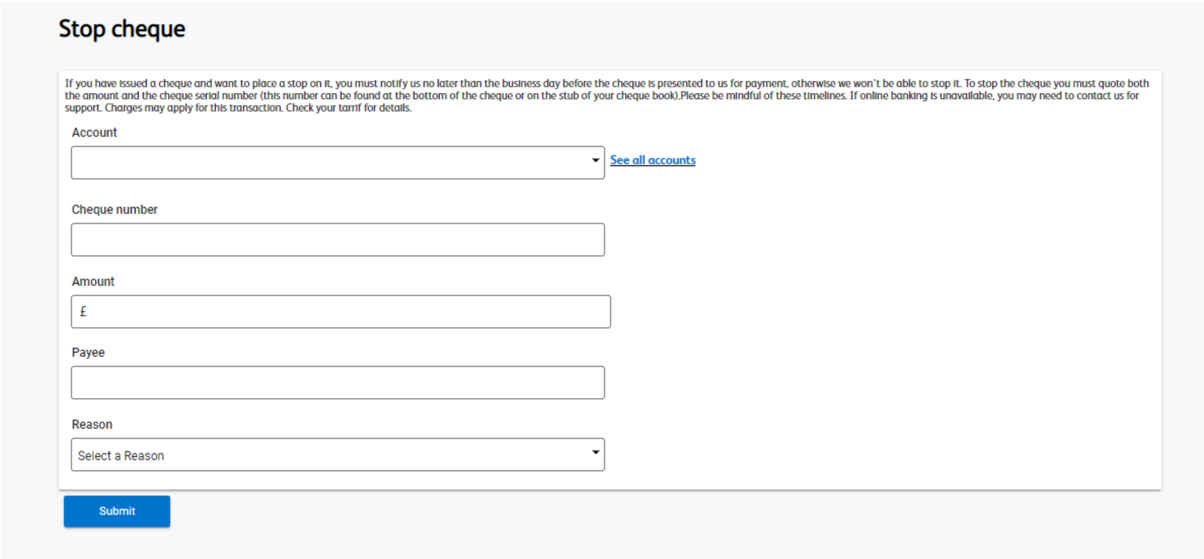
- From the home screen select "Cheques"



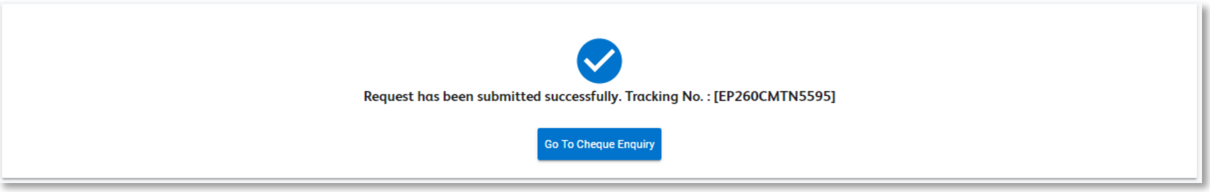
Step 2 How to stop a cheque



- 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.



- 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.

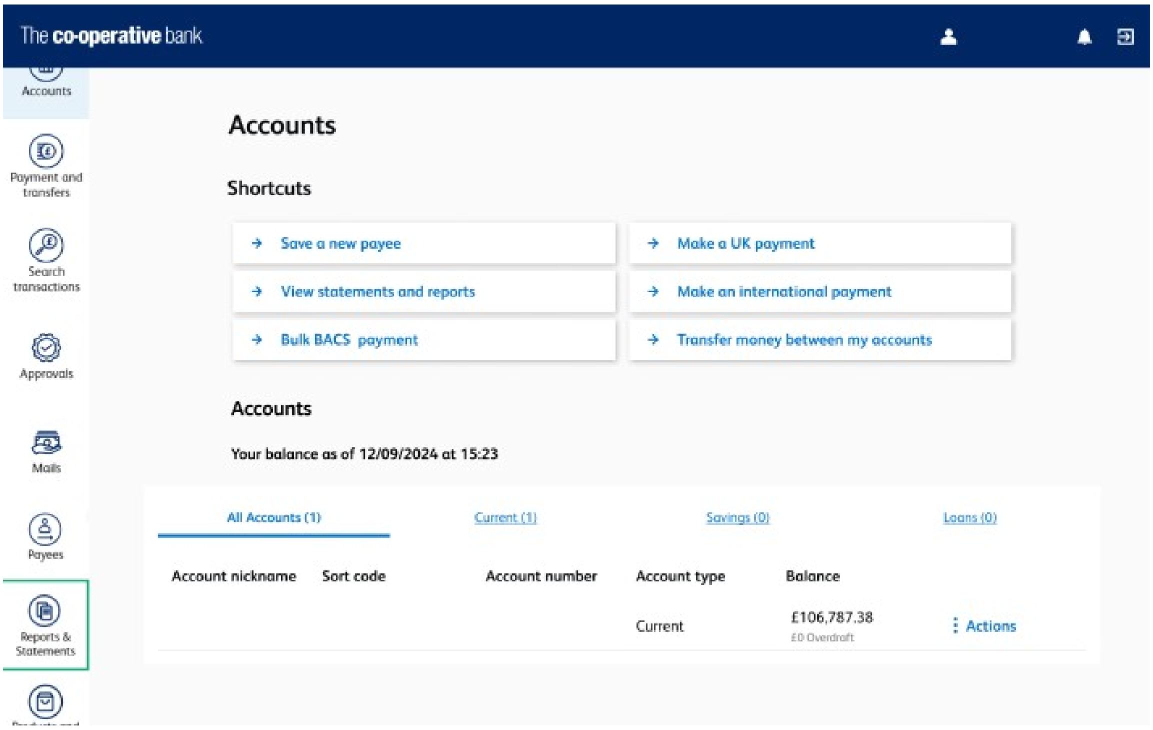
Statements available within online banking are for transaction information only and not a replacement of your paper statement which remains your actual bank statement for your account. They are available to view for up to 25 months from the date you started to use online banking.

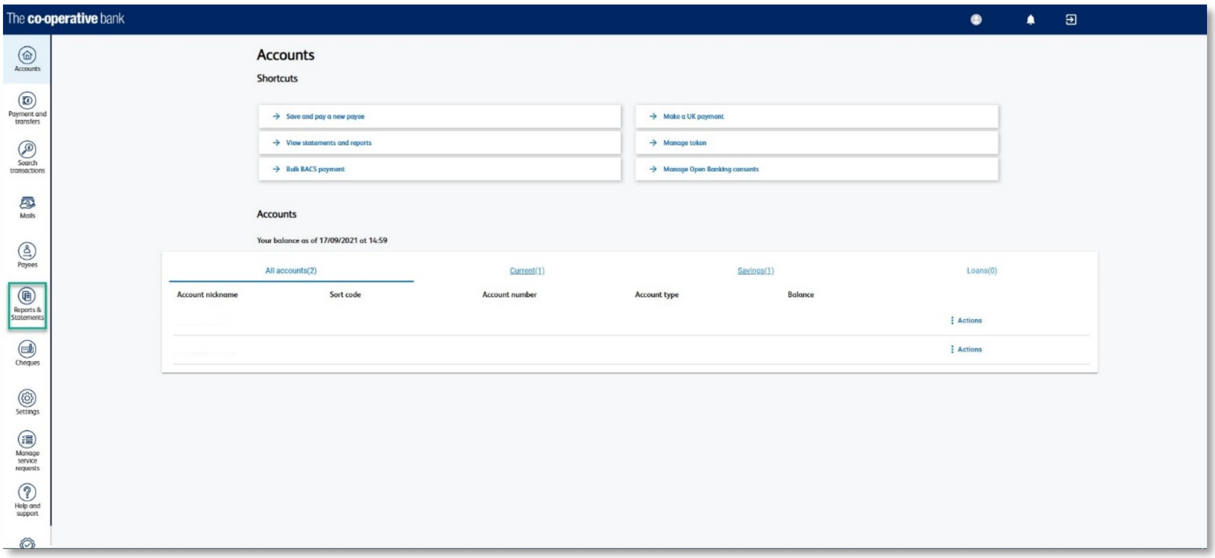
If you need a copy of your paper statement, please send a service request. A fee may apply for this, please check your tariff for details.

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.

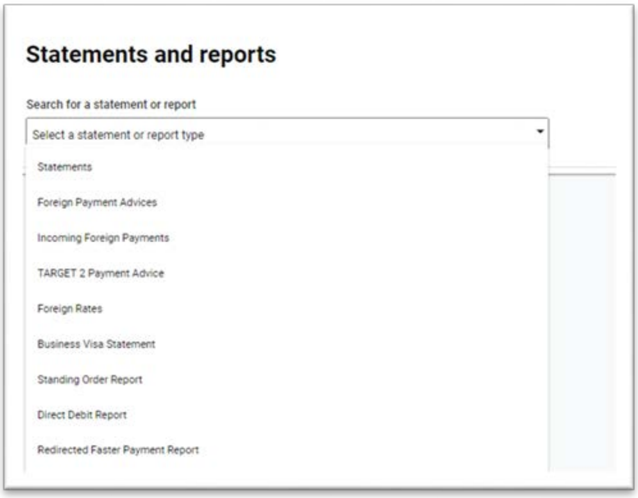
Step 1 Navigate to reports and statements

- From the home screen select ‘View statements and reports’ from the shortcuts or ‘Reports and statements’ from the menu



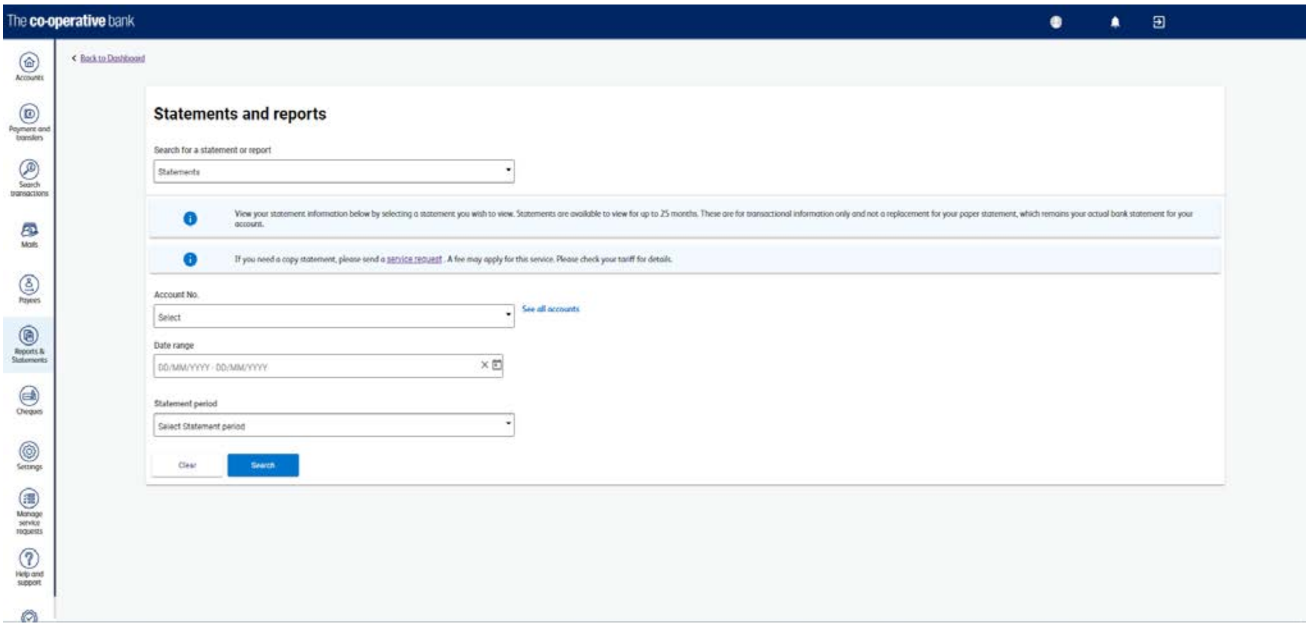


- You'll be given a number of options of statements or reports that you can view (see the screenshot below). Just select the option you want, in this example, we'll have a look at 'Statements'.

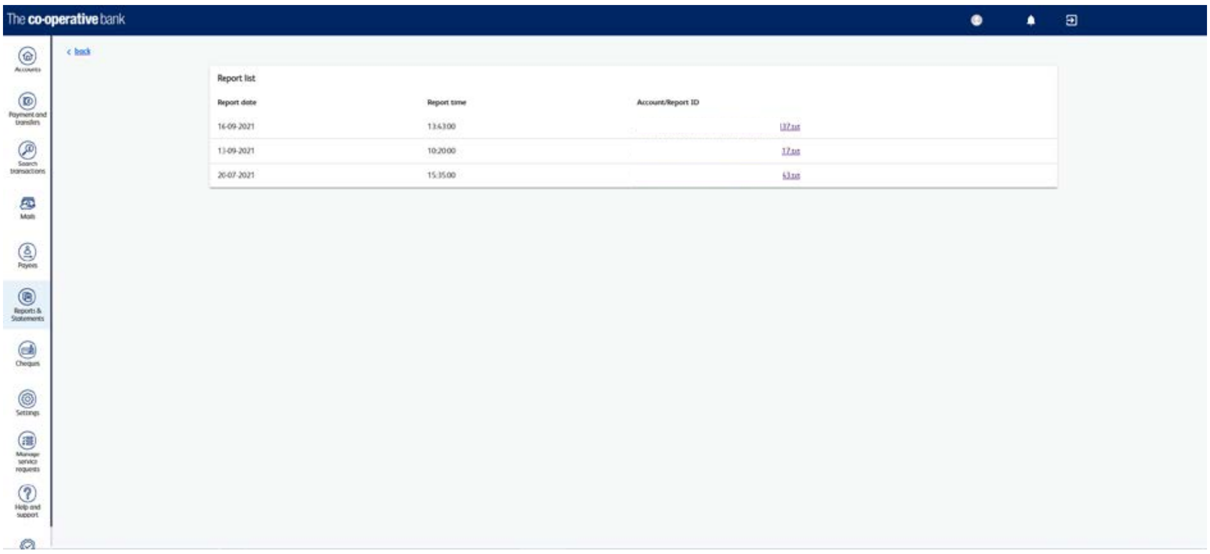


Step 2 How to view statements

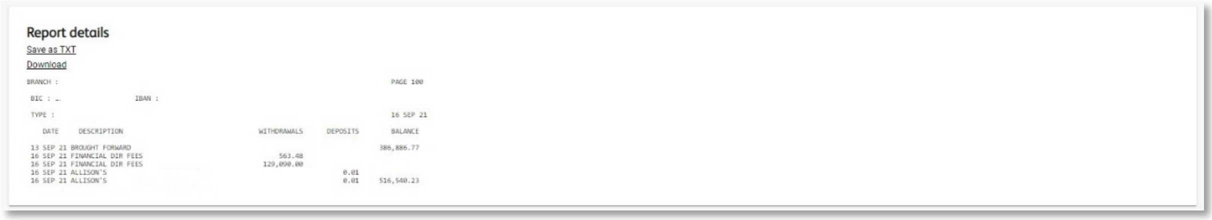
- Select 'Statements' from the drop down menu and the following screen will be displayed



- 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 'Stament 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.



- Click the "Account/Report ID" you'd like to view and the statement will be displayed.



Report details

Save as TXT

Download

BRANCH : PAGE 100

BIC : IBAN :

TYPE : 16 SEP 21

DATE	DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
13 SEP 21	BROUGHT FORWARD			386,886.77
16 SEP 21	FINANCIAL DIR FEES	563.48		
16 SEP 21	FINANCIAL DIR FEES	129,090.00		
16 SEP 21	ALLISON'S		0.01	
16 SEP 21	ALLISON'S		0.01	516,540.23

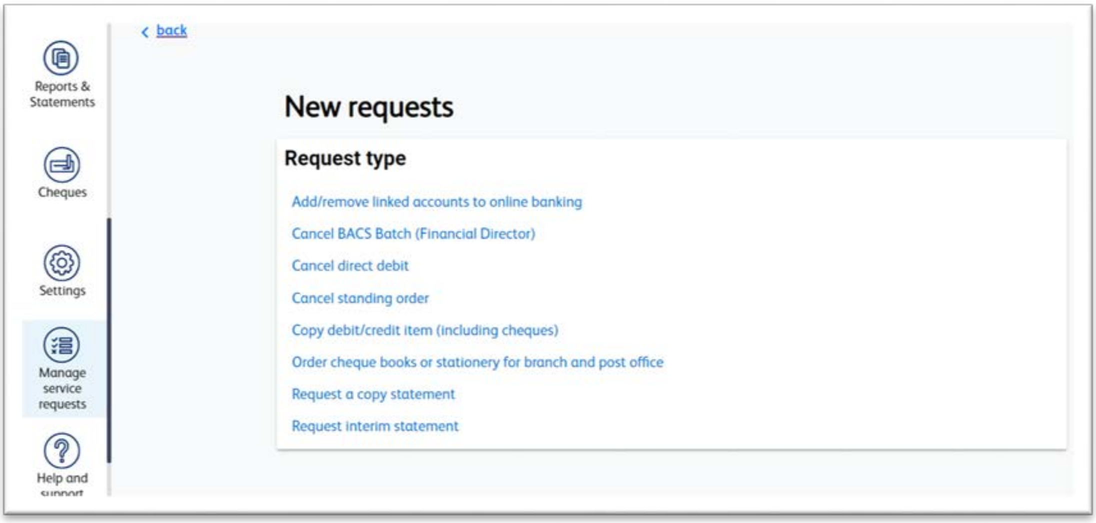
Step 3 How to save or download a statement

- Click 'Save as TXT' to save the information as a .txt file
- Alternatively click 'Download' to download this information either as a PDF file or an XLS file
- Click 'back' in the top left corner, to return to other statements in your previous search.

Service request

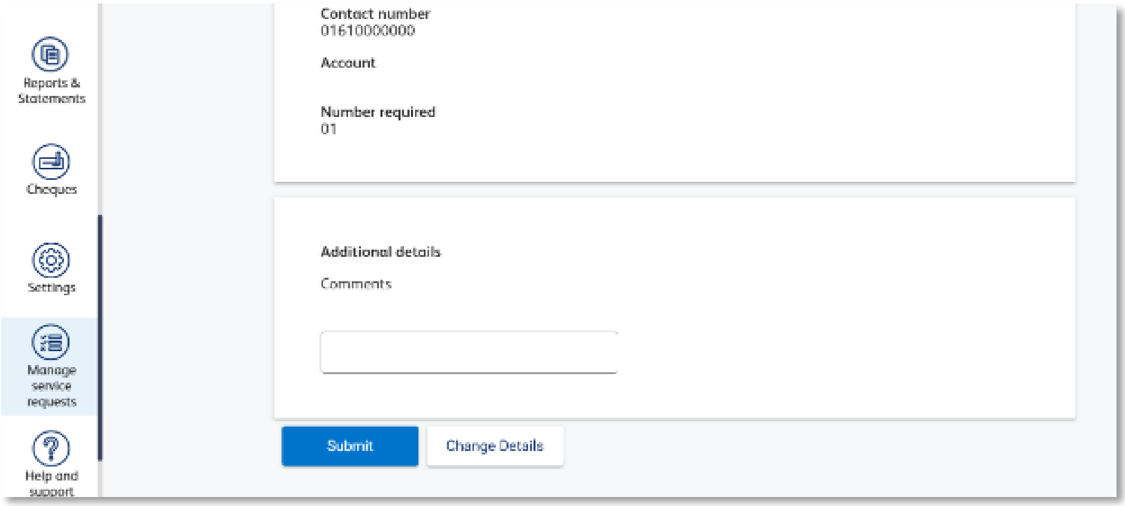
Step 1 Navigate to service request

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



Step 2 Complete service request

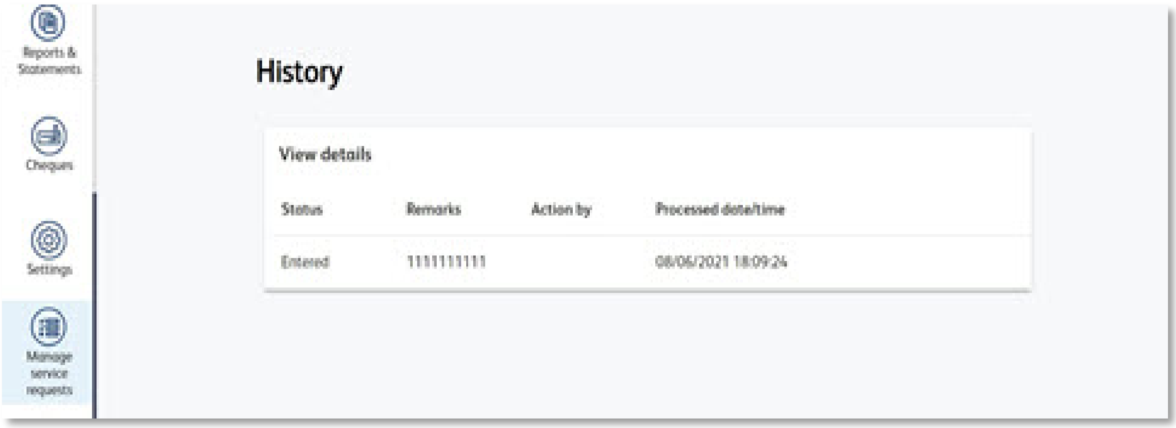
- Select the option you require
- Complete all the required fields. (all with * are mandatory)
- Press continue
- You can add additional comments, such as if you require a reference or serial number quoted on paying books you can supply it here (up to a maximum of 6 digits – numerical only)



- 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.

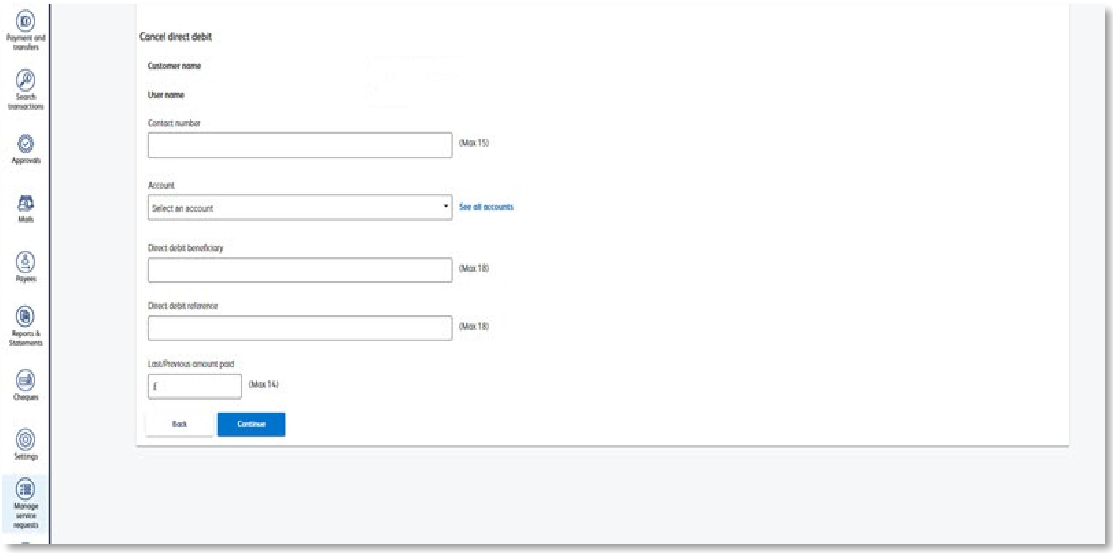
Please note: this report is produced once a week on a Friday.

- 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



- Check and confirm the details are correct
- Click submit

Bulk BACS

This service will allow you to submit BACS files as Direct Debit or Direct Credit. Files submitted before 17:30 will be classed as day 1 and will credit/debit on the 3rd working day.

If approvals are required they need to be made 3 working days in advance of any settlement date for the settlement date to be reached and any approval made after 17:30 will be processed the next working day and that will be classed as day 1.

Please note: To avoid any issues with payments when creating a Bulk BACs payment group, please only use the following acceptable characters, A - Z, 0 - 9 and '&', ' /', '.' and '-'.

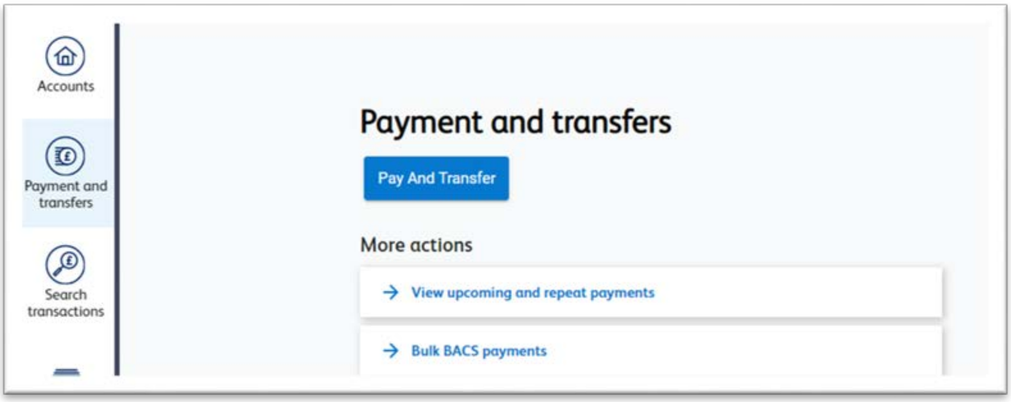
Create a payment group manually

Step 1: navigate to 'Payment groups'

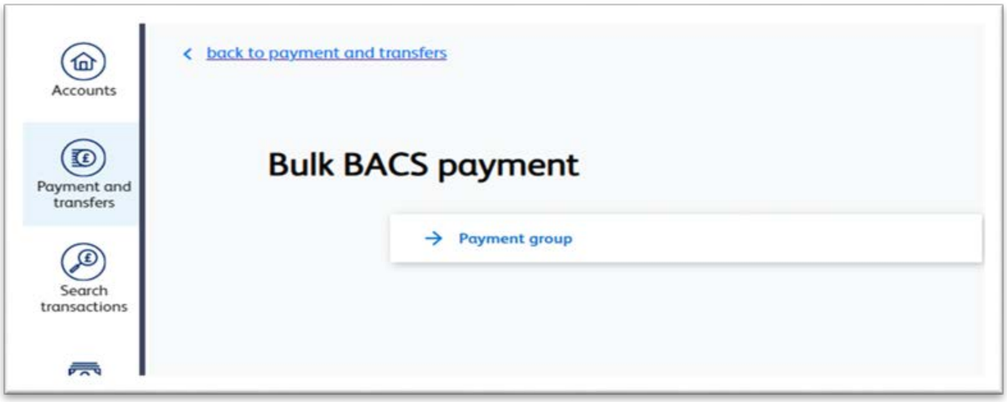
Click:

1. **Payments and transfers**
2. **Bulk BACS payments**
3. **Payment group**

Alternatively, click **Bulk BACS payment** from the 'Accounts' dashboard, then **payment group**.

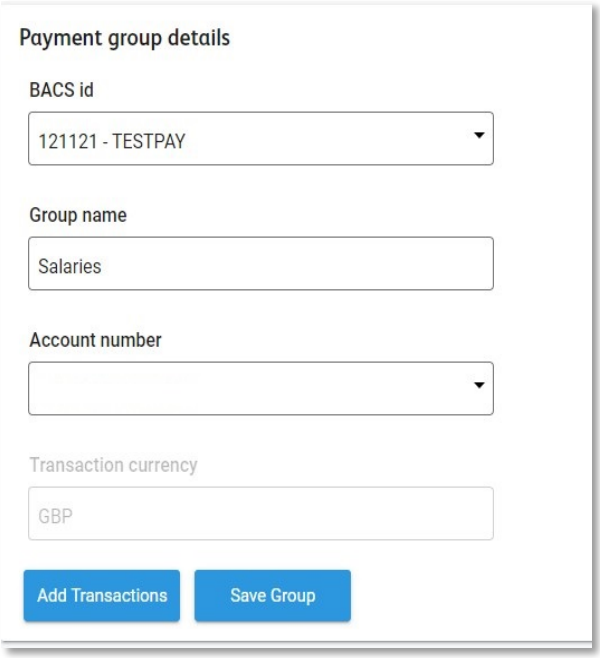


- Click "Payment group" tab



Step 2 – Create payment group

- select ‘New group’
- choose the correct ‘BACS ID’ from the drop down list
- allocate a relevant group name
- select the account to be debited or credited in the case of collecting direct debits
- select ‘Add transactions’.



Step 3 – Add receiver details

- click ‘Add transactions’
- enter sort code and account number
- add beneficiary name
- add reference if needed, please note this is mandatory for direct debits
- add Transaction amount
- add RTI/Other reference (optional)
- ensure all details are correct and add them to the list
- continue to add the next receiver details and so on until you have entered as many as required.

Step 4 – Save the payment group

- Please check the details are correct and if you’re happy to continue click confirm
- You will need your token to approve the group creation

Create a payment group – import file

Step 1: navigate to 'Payment groups'

Click:

1. **Payments and transfers**
2. **Bulk BACS payments**
3. **Payment group**

Alternatively, click **Bulk BACS payment** from the 'Accounts' dashboard, then **Payment group**.

Step 2 – Create payment group

- select 'New group'
- choose the correct 'BACS ID' from the drop down list
- allocate a relevant group name
- select the account to be debited or credited in the case of collecting direct debits
- click 'Add transactions' and on the following screen select 'Import a file'

Step 3 - Import a file

- click on browse to locate the file to be imported
- the file must be in a comma delimited format with one transaction per line and must have a .CSV or .TXT file extension. The order and field types are as follows:

Field Name	Min. Length	Max. Length	Type
Beneficiary	1	18	Alphanumeric
Reference *	1	18	Alphanumeric
Sort Code	6	6	Numeric
Account Number	8	8	Numeric
Amount	1	11	Numeric
Account Type	1	1	Always "0"
Transaction Code **	2	2	Numeric
RTI Reference ***	4	4	Forward slash + 3 Alphanumeric

* Reference

This must be between 1 and 18 characters on payment files and between 6 and 18 characters on Direct Debit files.

** Transaction Code

This should be 01, 17, 18 or 19 on Direct Debit files and 99 on payment files.

Code	Flag Type
01	First Direct Debit
17	Regular Direct Debit
18	Represented Direct Debit
19	Final Direct Debit
99	Payment

*** RTI Reference

This is only required for payroll payments. The references are generated by your payroll software. Please check with your payroll software supplier to ensure they are including this reference for each employee.

Example Direct Debit file:

JOHNSON J,ABCD123,089000,12345678,25.20,0,01
SMYTH A,WXYZ789,089000,87654321,10.80,0,17

Example payment file (Non payroll batch e.g. Suppliers or Creditors):
WILLS K,ABC123,089000,12345678,1215.97,0,99
HARRIES A, ,089000,87654321,998.42,0,99

Example payment file (Payroll batch with RTI reference):
WILLS K,SALARY,089000,12345678,1215.97,0,99,/ZTG

Step 4 – Save the payment group

- once you have selected the file by browsing you need to click 'import group'
- click confirm
- please check the details are correct and if you're happy to continue you will need your token to approve the group creation.

Modify a payment group

You can also modify an existing payment group to either add or remove existing beneficiaries, to do this please follow the below steps.

Step 1: navigate to Payment groups

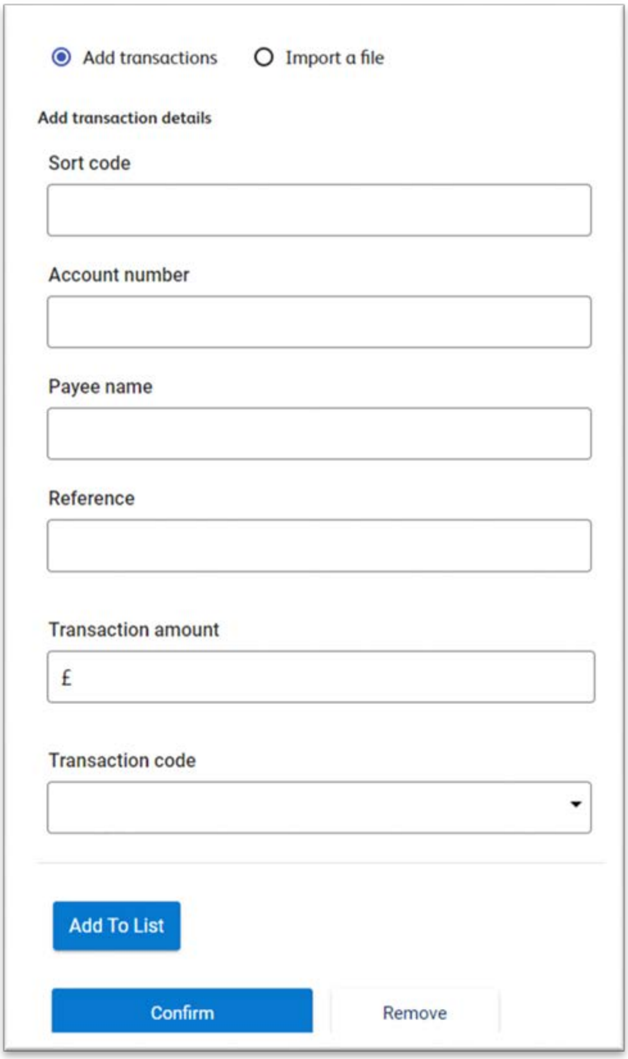
Click:

1. **Payments and transfers**
2. **Bulk BACS payments**
3. **Payment group**

Alternatively, click **Bulk BACS payment** from the 'Accounts' dashboard, then **Payment group**.

Step 2 – Modify existing payment group

- next to the existing payment group you want to modify select 'Actions'
- select 'Modify Payment Group'
- to add a new beneficiary tick 'Add transactions'
- enter the new beneficiary details under 'Add Transaction Details'
- click 'Add to list'
- click 'Confirm



- to remove a beneficiary, tick next to the beneficiary you wish to remove from the group
- select 'Remove' followed by 'Continue'.

If you choose to modify an existing payment group by importing a file, please note that the file imported will not replace the existing file automatically. If you want to replace the existing file you have the option to remove it before you confirm any changes.

You can also delete a payment group completely by selecting this option under 'Actions' next to the group you want to delete.

Any modifications made will need authorising using your security token.

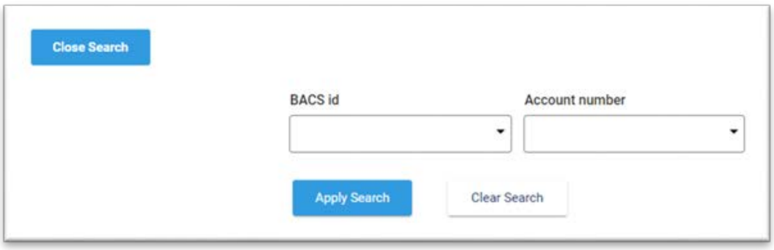
Create a batch

Please note: If you have an approval workflow set up within your online banking, any batch you create will need to be approved by your selected approver before they leave your account. The approver will find this in Menu > Approvals.

Step 1 – Navigate to the saved payment group

To navigate to the saved payment group:

- click **Payments and transfers**
- click **Bulk BACS payments**
- click **Payment group**
- click on **search**
- select the correct BACS ID from the drop down list
- select the correct account number
- click **Apply Search**
- on the relevant payment group click **Actions** then **Create batch**.



Step 2 – Create batch

- check the details on the screen and make sure the settlement date entered is the required date of payment
- click submit
- if you're happy to continue you will need your token to approve the batch.

A payment batch submitted will only be processed on day 3 of the request, for example if you submit the batch on a Monday this is day 1 and will be processed on Wednesday day 3.

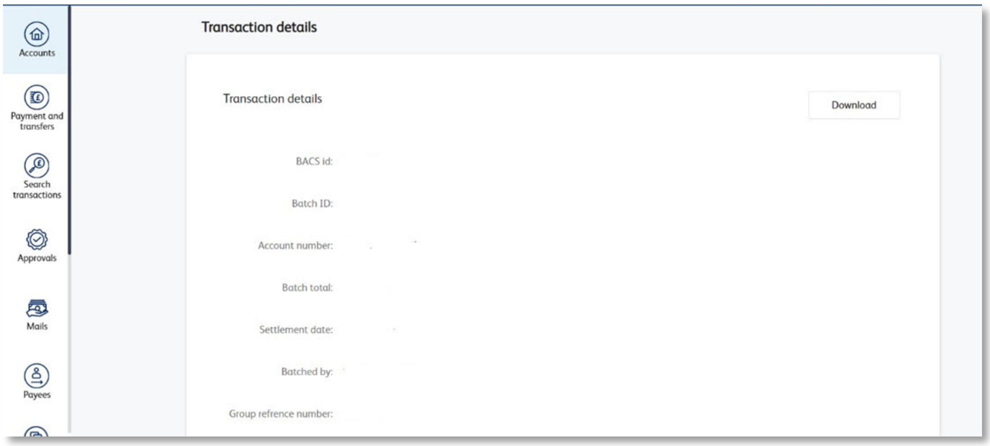
Print Bulk BACS transactions

To print Bulk BACS transactions you would first need to copy and paste them into a excel document.

To do this:

1. click **Payments and transfers**
2. click **Bulk BACS payments**
3. select status enquiry and click **Batch ID**
4. click **Download**.

Alternatively, you can click **Bulk BACS payment** from the shortcuts on the 'Accounts' dashboard, then follow steps 3 and 4.



Administration user guide

FD Online gives you direct access to your business account(s) via the internet and offers a range of secure banking services. It is a stable, durable and secure system that provides a fast online experience. The security token gives you an additional level of security by generating codes which are needed to log in to the system, and to complete some transactions such as setting up beneficiaries.

As an FD administrator, you are responsible for general administration and user maintenance for online accounts on behalf of your organisation. You are also our key contact should we need to speak to someone about your organisation's online account(s).

This guide provides an overview of the key administration user activities and an explanation of some of the terminology used within FD Online.

If you need more help, please contact the Digital Business Banking team via email at fdonline@co-operativebank.co.uk

Getting Started

Before you can log into FD Online you need to follow the process outlined in the letter you received with the security tokens for all of your organisation's new users.

You can then log in to FD Online and from the home page, navigate to the menu on the left hand side and select 'Settings,' from here you can access the screens needed to provide users the access they need.

Setting up new users

For each user in your organisation you need to follow the four steps outlined below so your users can begin using FD Online. The four steps are: assigning access, allocating account access, allocating user roles and enabling users.

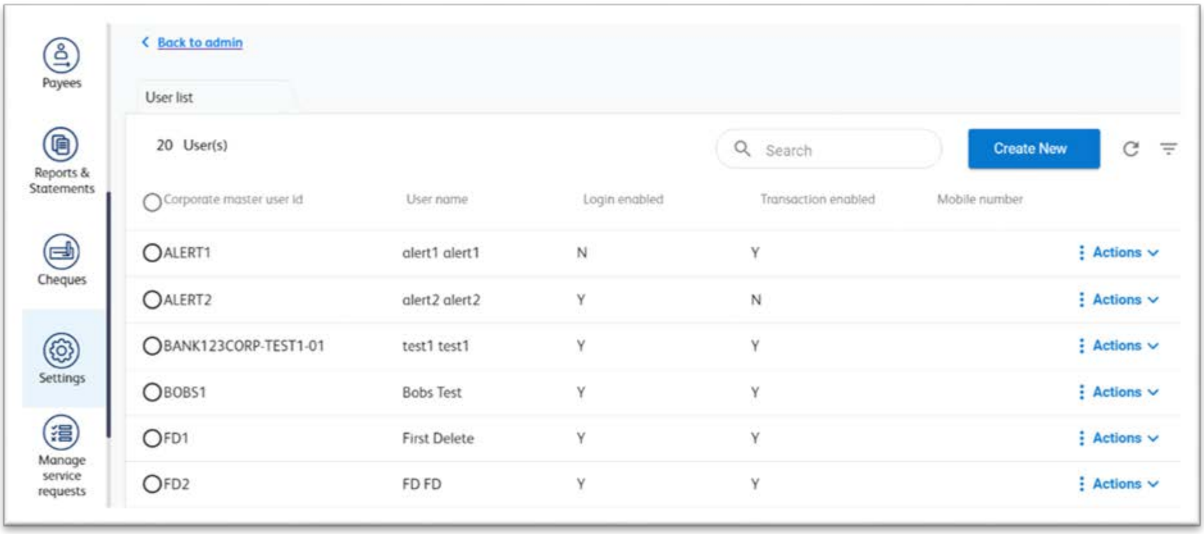
Each of your new users will need your organisation's Customer ID, their own unique User ID and their own security token.

Step 1 – Assign access

The default access granted to all users is FDO Enquiry.

In this step you will assign a set of access options to each individual user, depending on which access scheme you want them to have. Please refer to Appendix 1 for an explanation of Access Scheme options.

To do this, log in to FD Online and from the home page navigate to the menu on the left hand side and access Settings, then User Maintenance. The following user list screen is displayed:



Please note: a 'N' next to a user under the 'Transaction enabled' column means the user can't make any changes within online banking. A 'Y' won't provide the user automatic rights to make a payment, you control if a user can make payments by choosing which 'Access scheme' is provided to them.

A list of all users is displayed on this user list screen, or if you need to find a specific user, select the search icon and enter the user ID and click Search.

Next to the user select Actions on the right.

The following options are displayed:

From the options, select Modify.

On the following screen under settings, using the drop down menu under ‘Access Scheme’ select the option you wish to assign to the user and click ‘Proceed’.

Follow the on-screen instructions under ‘Verify’ to authenticate the change using your security token.

If you have provided a user with an access scheme that includes Bulk BACS, you will also need to assign the following reports to the user:

- 710 BACS Batch Advices
- 723 BACS Input Report
- 740 Formatted ARUDD Report (BACS Unpaid DD)
- 741 Formatted ARUC Report (BACS Unapplied Credit)
- 742 Formatted ADDACS Report (BACS Amended\Cancelled DDs)
- 743 Formatted AWACS Report (BACS Wrong Credit A\C)
- 744 Formatted AUDDIS Report (BACS DD Instruction)

To do this, from the menu on the left hand side and access ‘Settings’, then ‘User Maintenance’.

Next to the user select ‘Details’ on the right, followed by ‘More Actions’, then ‘Report Linkage’.

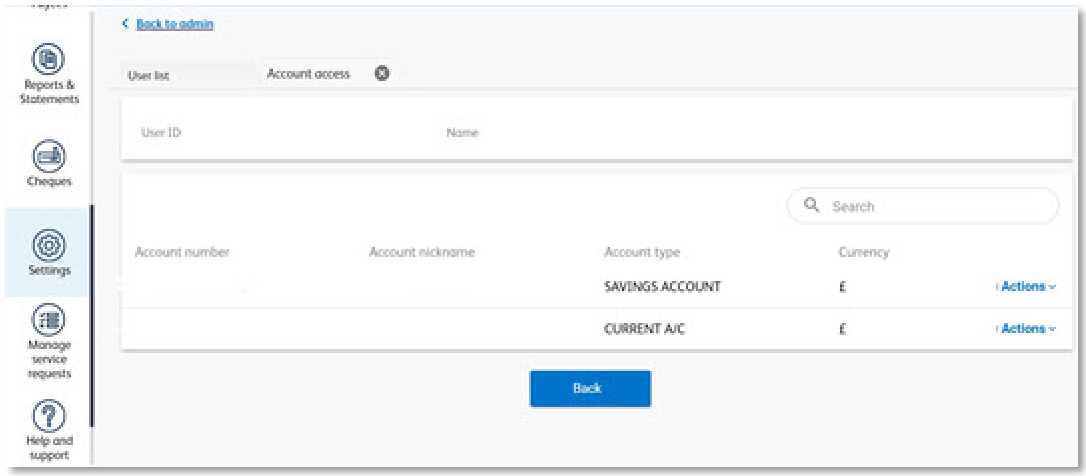
To link the report, click on the relevant report button on the right hand side. Ensure the option is set to green. Click ‘Proceed’ and follow the on-screen instructions under ‘Verify’ to authenticate the change using your security token.

Step 2 – Account access

This step determines what access each user in your organisation has for each of your organisation’s accounts. You need to complete this for every account that your organisation has added to FD Online for each individual user. To do this:

- Navigate to the menu on the left hand side and access ‘Settings’
- Select ‘User Maintenance’
- Next to user select ‘Actions’, followed by ‘Details’, then select ‘More Actions’. From here select ‘Account Access’.

The following screen is displayed:



From here select ‘Actions’ on the account that you want to change the users access followed by ‘Modify’.

You can then choose if you want the user to have ‘Inquiry access’, ‘Transaction access’, and or ‘Authorization access’. To remove one or more access levels to the account, move the button to grey.

Once you have allocated the access needed for the user, select ‘Proceed’ and follow the on-screen instructions under ‘Verify’ to authenticate the change using your security token.

Step 3 – allocate role

If your organisation has requested the transactions need approving within FD Online before being processed, you need to allocate an approver role to users you wish to carry out this action.

Users can be linked to the approver role but cannot approve transactions that they have initiated themselves.

If you are allocating the approver role to a user you must also change their account access by following the instructions in **Step 2**, to ensure they have the ‘Authorization access’ selected.

To link an individual user to a role, from the home page select ‘Settings’ on the left hand menu, then ‘User role maintenance’. From here you should see an Approver role and an Initiator role. Select ‘Edit’.

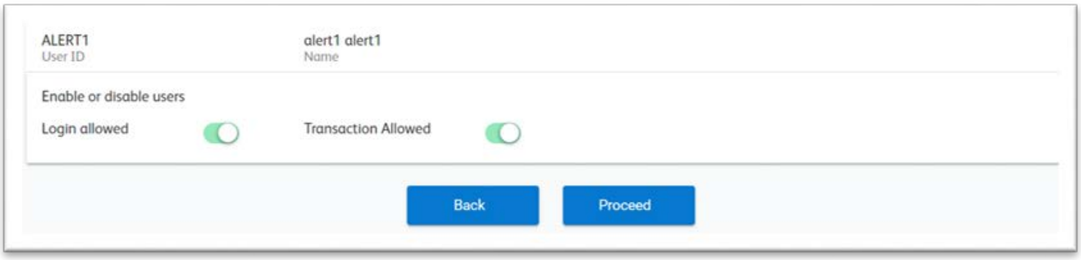
Ensure the user requiring approver access is set to green and click ‘Proceed’ then follow the on-screen instructions under ‘Verify’ to authenticate the change using your security token.

You can also ‘unlink’ users from a role by selecting them and moving the button located next to them to grey.

Step 4 – Enable user

The final stage of the set-up process is to ensure a user is enabled so that they can start using FD Online.

- Navigate to the menu on the left hand side and access ‘Settings’ followed by ‘User Maintenance’.
- Next to the user select ‘Actions’ on the right, followed by ‘Modify’ then ‘More Actions’. From here select ‘Enable or disable users’.



Ensure both options are set to green and click ‘Proceed’ then follow the on-screen instructions under ‘Verify’ to authenticate the change using your security token.

Your individual user set-up is now complete. Please advise the user to refer to the FD Online security token instructions to reset the default PIN for the security token you have supplied to them. The user will then be able to log in and start using FD Online.

General administration

The following general administration functions are also available to you as an FD administrator.

Limit schemes

Limit schemes are set according to the limits requested on the FD Online application form. As an admin you can view and amend these limits for both ‘Entry/Approval Limit Scheme’ and ‘Transaction Limit Scheme’, but not to a limit higher than has been set per the original request on the application form.

To view and change these limit schemes for any user:

- navigate to the menu icon top left and access ‘Settings’, then ‘User Maintenance’
- Next to the user, select ‘Actions’ on the right followed by ‘Modify’

The schemes are shown on the following screen under ‘Settings’.

Create new user

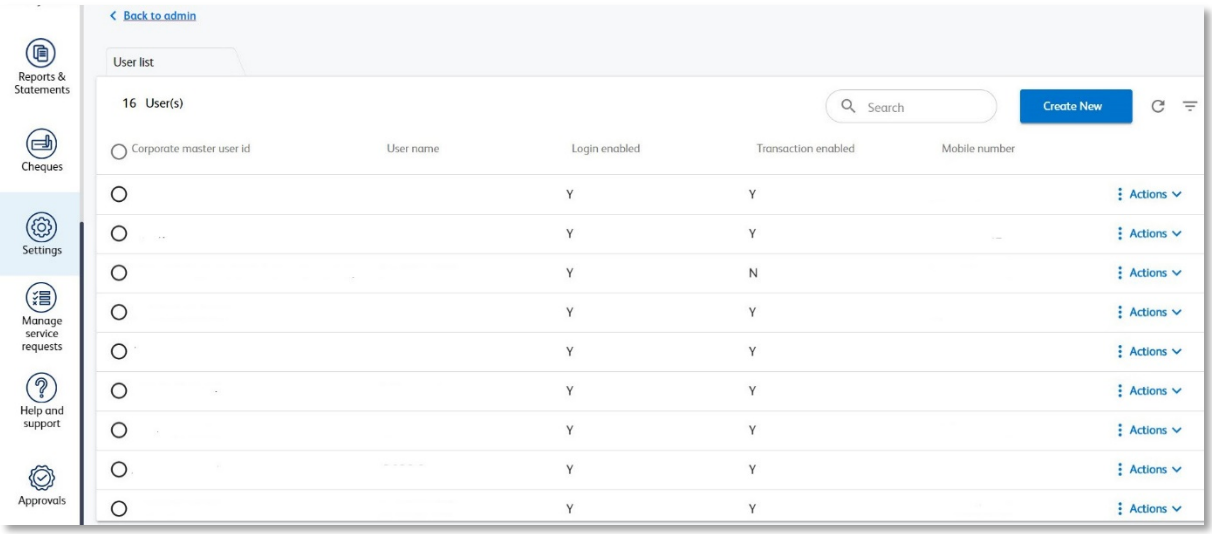
You have the option to create a new user, on doing so a request is sent to the Digital Business Banking team who will review this. If approved a token is assigned to the user and an email will be sent to the account holders email address.

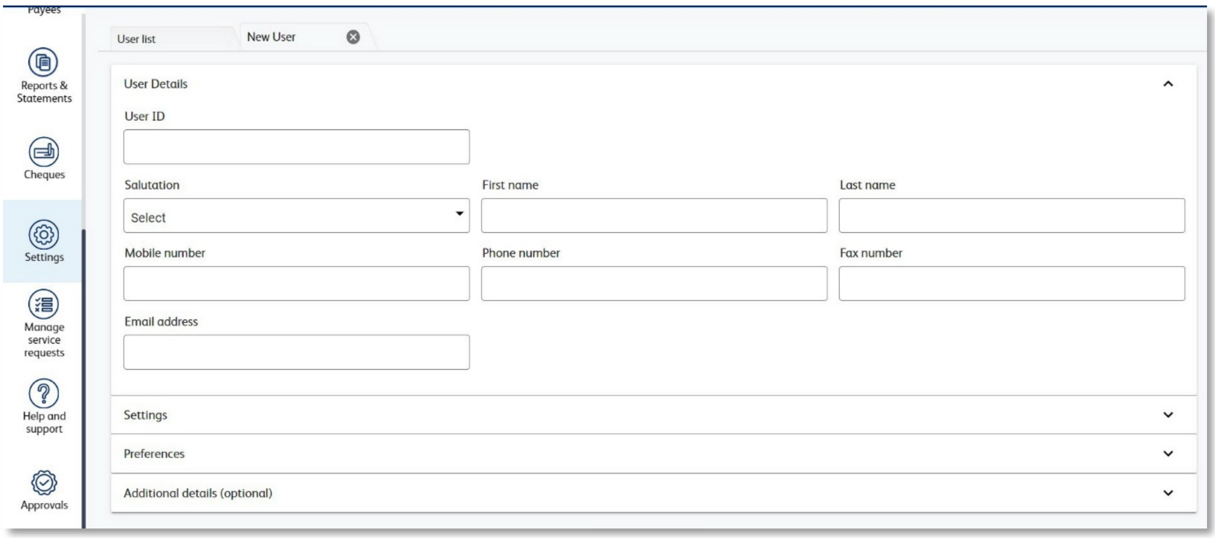
To do this:

- Navigate to the menu on the left hand side and access ‘Settings’, then ‘User Maintenance’
- Select ‘Create new’ button or select the ‘new user’ tab and enter the new user’s details. All fields marked * are mandatory.

When creating the User ID please ensure it is not longer than 12 characters in length.

Under ‘Settings’ within the ‘new user’ tab, please choose the access scheme and limit schemes you wish to allocate to this user.





Account nickname

FD Online shows the account title for each of your organisation's linked accounts. If you wish, you can allocate nicknames to individual accounts that are visible to all users. This does not affect the account title held by us.

To change an account nickname:

Navigate to the menu on the left hand side and access 'Settings', then 'Update account nickname'. All your accounts are displayed with the following information:

- account type, i.e. current, savings, etc
- account nickname
- account number, including sort code
- select 'Update nickname' next to the account you wish to update and amend the nickname by over-typing the account nickname field
- click 'Continue' followed by 'Continue'.

Disabling user login

If you need to disable access to FD Online for any of your users:

- first check that any recurring payments this user has created have been cancelled and if still needed set up again by an active user
- navigate to the menu on the left hand side and access 'Settings', then 'User Maintenance'
- Next to the user select 'Actions' on the right, followed by 'Details' followed by 'More Actions'. From here you can select 'Enable or disable users'.
- Remove the access options previously given by moving to grey and click 'Proceed' and follow the on-screen instructions under 'Verify' to authenticate the change using your security token.

You should then contact the Digital Business Banking team via email at fdonline@co-operativebank.co.uk to advise the user has been disabled, so we can update our records.

Appendix 1

Access scheme options

The table below provides the details of the access scheme options referred to in Step 1.

Please only select an access scheme detailed in the table below that includes the options you wish to provide a user.

- There are the access schemes:

Access Scheme	Options included	Options excluded
FDO ALL	• All	N/A
FDO Admin	• User maintenance • Update account nickname • Mails • Soft Token capability	• Accounts information • Statements and reports • Transaction search • View beneficiaries • Cheque management • Bulk BACS • Payments – internal, UK and foreign • CHAPS • Approvals • Open Banking capability • Administration approvals • Approve/reject beneficiary access

FDO BULK BACS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Service request enquiry • Mails • Bulk BACS • Approvals • Notifications • Soft Token capability • Open Banking (Payments) • Administration approvals • Approve/reject beneficiary access	• User maintenance • Edit/cancel payment details • View beneficiaries • Cheque management • Payments – internal, UK and foreign • CHAPS • Open Banking (payments)
FDO ENQUIRY	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Mails • Cheque management • Service request enquiry	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Bulk BACS • Payments – internal, UK and foreign • CHAPS
FDO PREMAN	• Accounts information • Statements and reports • Transaction search • Cheque management • Service request enquiry • Mails • Payments to existing beneficiaries– internal and UK • View beneficiaries • Foreign payments • CHAPS	• User maintenance • Administration approvals • Approve/reject beneficiary access • Bulk BACS
FDO TXN	• Accounts information • Statements and reports • Transaction search • Cheque management • Service request enquiry • Mails • Payments – internal ONLY	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Bulk BACS • Foreign payments • CHAPS • UK payments
FDO UK BULK BACS PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search	• User maintenance • Administration approvals • Foreign payments

	• View beneficiaries • Cheque management • Service request enquiry • Mails • Bulk BACS • Payments – internal and UK • CHAPS • Approve/reject beneficiary access • Administration approvals	
FDO UK CHAP PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Cheque management • Service request enquiry • Mails • Payments – internal and UK • CHAPS	• User maintenance • Bulk BACS • Foreign payments
FDO UK FOREIGN PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Service request enquiry • Mails • Payments – internal, UK and foreign • CHAPS • Administration approvals • Approve/reject beneficiary access	• User maintenance • Bulk BACS
FDO UK PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Service request enquiry • Mails • Payments – internal and UK • Administration approvals	• User maintenance • Bulk BACS • CHAPS • Foreign payments

	• Approve/reject beneficiary access	
FDO NO ADMIN	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Service request enquiry • Mails • Payments – internal and UK • Administration approvals • Approve/reject beneficiary access • Bulk BACS • CHAPS • Foreign payments	• User maintenance
FDO ONE OFF	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Service request enquiry • Mails • Payments – internal and UK • Approve/reject beneficiary access • Bulk BACS • CHAPS • Foreign payments	• User maintenance • Administration approvals

Functionality removed from previous FD Online Banking

Functionality Removed	
End of day balances / balance history	By utilising Open Banking and Third Party providers such as Xero or MoneyHub, information on balances can be captured to support with accountancy activity.
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.
Account groups (Group accounts to provide a consolidated view).	This is no longer a feature available in our Online Banking website.

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.