

# Ways to bank

## Eligibility and Payment Limits:

**Royal Bank of Scotland (RBS) Business Banking** is available to eligible customers over 18 who have the right to be self-employed in the UK. Fees may apply.

**Bankline** is available to eligible RBS business current account customers. Fees may apply. **Unlimited payment limits** (criteria apply) – Payment types may be subjected to a specific payment type limit. A limit can be added.

**Digital Banking** is available to RBS business account customers. You can have up to 50 business accounts in Digital Banking. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – up to profile limit or negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

**Mobile Banking app** is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – negotiated lower limits for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app. With biometrics, you can also pay up to £100k in a one-off payment above your daily limit (restrictions apply).

**Autopay** is subject to status and eligibility criteria. Fees apply. Security may be required. You must hold a business current account with RBS, and you will need to agree to the Autopay Online terms and conditions. Payment limits as per limit agreed (criteria apply).

Area/Features	Digital platforms (all authenticated, they require registration and login)			
	Bankline	Digital Banking	Mobile Banking	Autopay
Payment types you can make and approve				
Faster payments (up to the Faster Payment product limit)	✓	✓ (up to the £50K profile limit)	✓ (up to the £50K profile limit)	✗
CHAPS Payments	✓	✗	✗	✗
International payments	✓	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
BACS payments	✗	✗	✗	✓
Transfer between your accounts	✓	✓	✓	✗
Faster bulk payments (up to the Faster Payment product limit)	✓	✓ (up to 25 existing payees)	✗	✗



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Other payment features	Bankline	Digital Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✓	✗	✗	✓ (only bulk lists)
Set dual controlled bulk lists or templates	✓	✗	✗	✓
Manage payees	N/A	✓	✓	✗
Confirmation of payee checks	✓	✓	✓	✗
Links to Open Banking for Third Party Provider payments	✓	✗	✗	✗
Import payments	✓	✗	✗	✓
View and cancel standing orders and direct debits	✓	✓	✓	✗
Set up recurring payments (also known as Standing Orders)	✗ (link to form to set up or amend Standing Orders)	✓ (up to £20K per day)	✓ (up to £20K per day)	✗
Diarise future-dated payments	✓	✓	✓	✓
Set your own payment limits	✓	✓ (up to the £50K profile limit)	✓ (up to the £50K profile limit)	✓ (to set a lower payment limit)
Set dual authorisation of payments	✓	✗	✗	✓
Collect Direct Debits	✗	✗	✗	✓
Biometric approval – criteria apply	✗	✗	✓ (set biometric approval to authorise Online Banking payments with the app, instead of with card and reader)	✗
High value payments (one-off payments over the profile limit up to £100K)	N/A	✗	✓	✗

Account information and servicing features	Bankline	Digital Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (you must register them)	50	50	N/A
Register accounts from your other legal entities	✓	✗	✗	N/A
View account statements and transactions	✓	✓	✓	✗
See accounts from other banks via Open Banking	✗	✓	✓ (view transactions only)	✗
Connect with accounting software to send account information via Open Banking	✓	✓ (find out more about Free Agent <a href="#">here</a> )	✓ (find out more about Free Agent <a href="#">here</a> or through the 'Apply' section in your Mobile app)	✗
Stop cheques	✓	✓	✓	✗
Request paid cheque and paper credit vouchers	✓	✗ (request them through Cora or WhatsApp)	✗ (request them through Cora or WhatsApp)	N/A
Export/print statements (CSV/PDF)	✓	✓	✗	N/A
Export account information for sets (CSV/BAIv2SWIFT)	✓	✗	✗	N/A
Open additional accounts	✓	✗ (available via Cora)	✗ (available via Cora)	✗
Change business and/or statement address	✓	✓	✓	✗
Update business email address and/or business mobile telephone number	✓ (in-platform contact details only)	✓	✗	✗

Account information and servicing features (Cont'd)	Bankline	Digital Banking	Mobile Banking	Autopay
Order cheque books/pay-in books	✓	✓ (re-request only; 1st request needs to be via form)	✓ (available via Cora)	N/A
Order certificates of interest/balance	✓	✓	✓ (via Cora)	✗
Close accounts	✓	✗ (available via Cora)	✓ (available via Cora)	✗
Deposit cheque	✗	✗	✓ (up to £1,000 per cheque and up to £5,000 per day)	✗
Request transaction information	✓	✗ (available via Cora)	✗ (available via Cora)	✗

Access and permissions	Bankline	Digital Banking	Mobile Banking	Autopay
Give access to other users	✓	✓ (request it using this <a href="#">form</a> )	✓ (request it using this <a href="#">form</a> )	✓
Assign different privileges and account access to each user	✓	✗	✗	✓
Limit how much a user can authorise payments for	✓	✗	✗	✓
Turn on dual administration to control changes to the system preferences	✓	✗	✗	✓
Manage alerts (about activity or transactions)	✓	✓	✓	✗
Manage paperless statements	✗	✓	✗	✗
Manage various profiles from the same app	N/A	N/A	✓ (up to 5 profiles visible from the same app through 'Add business')	N/A