

Coutts Bankline

Administrator User Guide



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Please find in the following sections information on some of the tasks you will need to undertake.

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Please note that for Sections 2-7, where Dual Administration is set up, you will be required to complete the following steps to complete the Bankline action.

Dual Administration

After an Administrator has logged on and taken any of the actions in Sections 2-13, the second Administrator must log in to Bankline and follow the steps below:

- select Administration;
- select Authorise Change;
- select changes underlined in the Details field;
- select Accept Changes;
- if prompted with a Challenge Code, repeat Section 3.

To log on, please visit www.coutts.com/bankline
 You will need to complete the steps in Section 1.

1.1 Logging on for the first time

- Enter your Customer ID and User ID which you will have received by email;
- enter the Activation Code, which you will have received in the post; it is a 10 digit number - enter 5 digits in each field;
- create your own PIN and password (PIN must be 4 digits, with no more than 2 consecutive numbers, and not in an ascending or descending sequence. The password must be 6-20 alphanumeric characters);
- select Confirm;
- upon initial logon, you will not automatically be allocated the ability to view account information or send payments. Please see below, Customise your Bankline service.

Please destroy the Activation Code as future logons will now only request random characters from your PIN and password, together with your Customer ID and User ID.

1.2 Using your Smartcard for the first time

- Place Smartcard in the Smartcard reader;
- turn the Smartcard reader on;
- you will be prompted to 'Enter PIN';
- enter the PIN as shown on your PIN mailer received through the post;
- press OK;
- you will then be prompted to enter a PIN of your choice;
- press OK;
- you will then be asked to confirm the PIN;
- press OK.

2. Customise your Bankline service

You can control the functionality Users access by applying 'roles'. To do this, Administrators must allocate roles to individual Users. Please note that for Users who require access to Account Information or processing payments, you will need to allocate them roles which have this capability.

To do this for an existing User:

- select Administration;
- select Manage Users;
- select the User ID from the list of Users;
- select Edit Roles/Smartcard;
- select the appropriate role(s);
- select Continue;
- select Confirm change.

You can see which privileges each role has by clicking into it. We recommend you consider the following roles:

'Administrator'
'Account Operator' – viewing account information
'Key & Auth FD, BACS and IATs' – keying and authorising future dated and BACS payments, and inter account transfers
Auditor – view audit records

Please note Users must not be logged into Bankline when changes to User roles are being applied.

You may wish to create your own role and/or allocate different roles or privileges to those suggested. If this is the case, please do not allocate any roles or privileges relating to CHAPS or international payments, as this part of the service is not currently available. You can allocate roles and privileges relating to standard domestic payments, Faster Payments and IATs (Inter Account Transfers) where appropriate.

Please note: any roles marked with a 'padlock' will require authorisation using your Security Token. See Section 3.

3. Using the Security Token to authorise changes

You will be prompted to perform token authorisation to complete the action. To do this:

- select Administration/Token Authorisation;
- select the tick box next to the action to be authorised and select Authorise Selected.

When prompted, Bankline will display a 'Challenge' code which should be entered into your Security Token. To do this:

- Place the Smartcard in the Smartcard reader and turn the Smartcard reader on;
- press Sign and enter the 9 digit challenge code from Bankline into the Smartcard reader;
- press OK;
- enter PIN and press OK.

The following actions must be performed in your Bankline system:

- Enter 10 digit password generated by the Smartcard reader (no spaces) and select Go;
- select Continue.

4. Creating new Users

As an Administrator, you may be required to add new Users to the Bankline service. To do this:

- select Administration;
- select Manage Users;
- select Create User;
- enter User details;
- enter User payment authorisation limit (if required)*;
- select Continue;
- select the role(s) to be allocated to that User – please refer to recommended roles in Section 2.
- select Continue;
- if you have selected a role marked with a 'padlock', follow the instructions below, otherwise, simply Select Confirm and an Activation Code will be emailed to the new User;
- select either the Customer Address or Administrator Address and tick the box to include a reader with this Smartcard order (if required*);
- select Continue;
- select Confirm New User.

Please note any roles marked with a 'padlock' will require authorisation using your Security Token – see Section 3.

You will need to advise the new User of the Customer ID and their User ID that you have created. You will also need to inform the new User that they will receive a Bankline generated email detailing their Activation Code. If Users forget their password/PIN, they should approach you as an Administrator to reset their password/PIN.

** The Smartcard reader can be used by multiple Users, therefore, there is no requirement for each User to be allocated a Smartcard reader.*

Smartcards, readers and PINs are despatched separately for security reasons and should be received within five business days of order confirmation.

5. Resetting passwords

Bankline PIN and passwords

To reset a Bankline PIN and/or password:

- select Manage User;
- select the relevant User ID;
- select Re-instate User (to re-activate the current PIN and password) or, if the User has forgotten their PIN and password, select Order New Activation Code;
- select Confirm.

If a new Activation Code was ordered, the User will receive this by email.

6. Administration preferences

Removing Dual Administration

If you no longer require administration functions to be authorised by two Administrators, you can turn Dual Administration off. To do this:

- select Administration;
- select Customer Details;
- select Dual Administration;
- change Dual Administration Setting to 'off';
- select Confirm;
- select Update.

The second Administrator should:

- select Administration;
- select Authorise Change;
- select changes underlined in the Details field;
- select Accept Changes.

Password expiry

As an Administrator, you can amend the password expiry period, ie the frequency in which a User will be prompted to change their password. Please note the system default is 28 days. To do this:

- select Administration;
- select Customer Details;
- select heading on Customer Details box;
- scroll down to the Password Expiry field and select the required password expiry period (ranging from 7 days to 180 days) or alternatively select 'Never';
- select Confirm;
- select Update.

Payment limits

- payment limit - the maximum value of a payment that can be sent at any one time.
- dual authorisation threshold - the value above which payments require the approval of two Users.
- IAT token trigger value - the amount under which internal transfers do not have to be token authorised (maximum £100,000).

To set these limits:

- select heading on Payment limits box;
- tick the select box;
- enter required amount in the correct fields;
- select Confirm;
- select Update.

7. Set User Payment Authorisation Limits

As an Administrator, you can allocate a maximum sterling amount that existing Users can authorise individually on a per payment basis. To do this:

- select Administration;
- select Manage Users;
- select the required User ID;
- place a tick in the box next to Payment Authorisation Limit;
- key in the appropriate limit;
- select Continue;
- select Confirm Changes;
- authorise changes using your Security Token. See section 3.

When creating new Users, the payment limit can be applied at the time of creation if required.

8. Secondary Checking of Bulk Lists and/or Templates

As an Administrator, you may wish to make the creation and modifying of Bulk Lists and/or templates a process which has to be done by two different Users.

To do this:

- select Administration;
- select Payment Preferences;
- place a bullet point in either or both the Yes option for Bulk Lists Dual Controlled and Templates Dual Controlled;
- select Confirm;
- select Update;
- authorise the change using your Security Token. See Section 3.

Please note, if you choose to set up dual control for either Bulk Lists or templates or both, ensure that you have at least one other User with the necessary privileges to check them.

9. Making Bulk Lists confidential

As an Administrator, you have the ability to allocate privileges to Users that will enable only them to view, create, edit or authorise confidential Bulk Lists. Consequently, only Users with the necessary privileges can then make a Bulk List confidential.

To do this:

- select Payments;
- select Manage Bulk Lists;
- select Create a Bulk List;
- enter the Bulk List reference, debit account details and reference for beneficiaries, where appropriate;
- place a tick in the 'Confidential' box;
- select create Bulk List to enter the payee details.

Existing Bulk Lists can also be amended to confidential status. To do this:

- select Payments;
- select Manage Bulk Lists;
- select the existing Bulk List Reference;
- select edit Bulk List Details;
- place a tick in the 'Confidential' box;
- select Save Bulk List.

10. Copying Templates and Bulk Lists

As an Administrator, you will be able to allocate Users the privilege to copy existing Bankline templates and Bulk Lists. To do this for templates:

- select Payments;
- select Manage Templates;
- select an existing template reference;
- select Save Copy as;
- enter a new template reference;
- edit the existing details as required;
- select create template;
- select confirm template.

To do this for Bulk Lists:

- select payments;
- select manage Bulk Lists;
- select an existing Bulk List reference;
- select Save Copy As;
- enter a new Bulk List reference;
- select create Bulk List.

A copy of the Bulk List is created and ready for use, press Continue With Bulk List to make any changes required to the listed payees.

11. Registering additional accounts

Upon initial logon, you will be able to view the accounts detailed on your Bankline application form. You can also register additional accounts. To do this:

- select Administration;
- select Register Accounts;
- select Register Additional Accounts;
- select the tick box next to the account(s) to be registered;
- select Register Selected Accounts;
- select Confirm.

The selected accounts have now been registered on your Bankline service. Please note you will be able to view account information for these accounts from the following business day. You will initially receive six months account information and this will build up to 15 months.

If you find any of your accounts not listed here, please follow the steps below to register additional accounts.

Registering additional third party accounts

You can also register additional accounts, which may be a different legal entity from your main account, as well as your currency accounts. To do this:

- select Administration;
- select Register Accounts;
- select Register Additional Accounts;
- select Register Accounts Not In List;
- enter the sort codes (18 00 91 for currency accounts) and account numbers and tick the third party box (if applicable);
- select Confirm Details;
- select Print Forms to print the required third party mandate (this step is only required for third party access);
- select Confirm;
- ensure the third party mandate is completed and signed in accordance with the third party's Bank Account mandate and send the completed form to the Bankline Support Team at the address stated on the screen (this step is only required for third party access);
- select Continue.

Please note additional accounts will be registered by the Bankline Support Team within 24 hours of receipt of the paperwork. Please ensure forms are fully completed and signed to avoid any delay to processing your request.

12. Ordering replacement Smartcards and/or readers for existing Users

If an existing User locks their Smartcard PIN, you will need to order a replacement Smartcard. To do this:

- select Administration;
- select Manage Users;
- select User ID;
- select Edit Roles/Smartcard;
- select Order New Smartcard;
- select either the Customer Address or Administrator Address;
- select Continue;
- select Confirm.

The Smartcard reader can be used by multiple Users. However, additional Smartcard readers can be ordered for individual Users, if required. To do this:

- select Administration;
- select Manage Users;
- select Request Smartcard Reader;
- select either the Customer Address or Administrator Address;
- select Continue;
- select Confirm.

Smartcards, readers and PINs are despatched separately for security reasons and should be received within five business days of confirmation of your order.

13. Setting your preferences

All Users, including Administrators, have the option to choose the first page they want to see when entering Bankline and the five accounts they would like to appear at the top of the accounts list.

Users also have the option to select their default debit account before keying lists of beneficiaries to enable the system to identify which account you wish to be debited.

Administrators and Users with the necessary privileges, can choose the Payment Summary Screen they would like to be displayed as the default.

To do either of these:

- select Set Your Preferences;
- select Change Preferences;
- choose a start up page from the list;
- choose up to five favourite accounts using the link;
- choose the Payment Summary page from the list;
- click the magnifying glass and select an account to be the default debit account;
- select Confirm;
- select Update.

14. Payment Summary Screens

Payments can be managed more effectively using the summary screens detailed below:

Payment Summary - This shows the User all the payments that are awaiting action, those that are awaiting processing by the Bank and summarises the payments that have been accepted or cancelled today. It also shows the totals of outstanding payments that are awaiting authorisation.

Management Summary - This shows the User the current state of payments that have been keyed or imported into Bankline for the current day.

Treasury Summary - This shows the User the current state of payments that are due or require funding for the current day.

Authorisation Summary - This shows the User the payments that are available for authorisation at the present time. Please note that it will not show payments that a User cannot authorise, or that have already been first authorised and so require authorisation by another User.



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