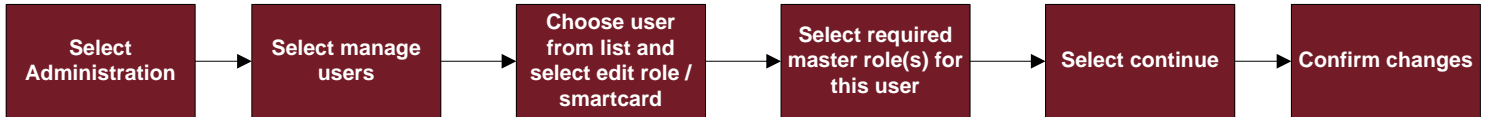


## A Guide to CHAPS Functionality on Coutts Bankline

### Getting Started

To be able to start making CHAPS payments on Coutts Bankline, you will need to allocate the CHAPS privileges to those users that need to create and/or authorise CHAPS payments. The recommended master roles that include the CHAPS options are Key All Pymts, Auth All Pymts, Key & Auth All Pymts and/or Auth Own CHAPS & Int'l.

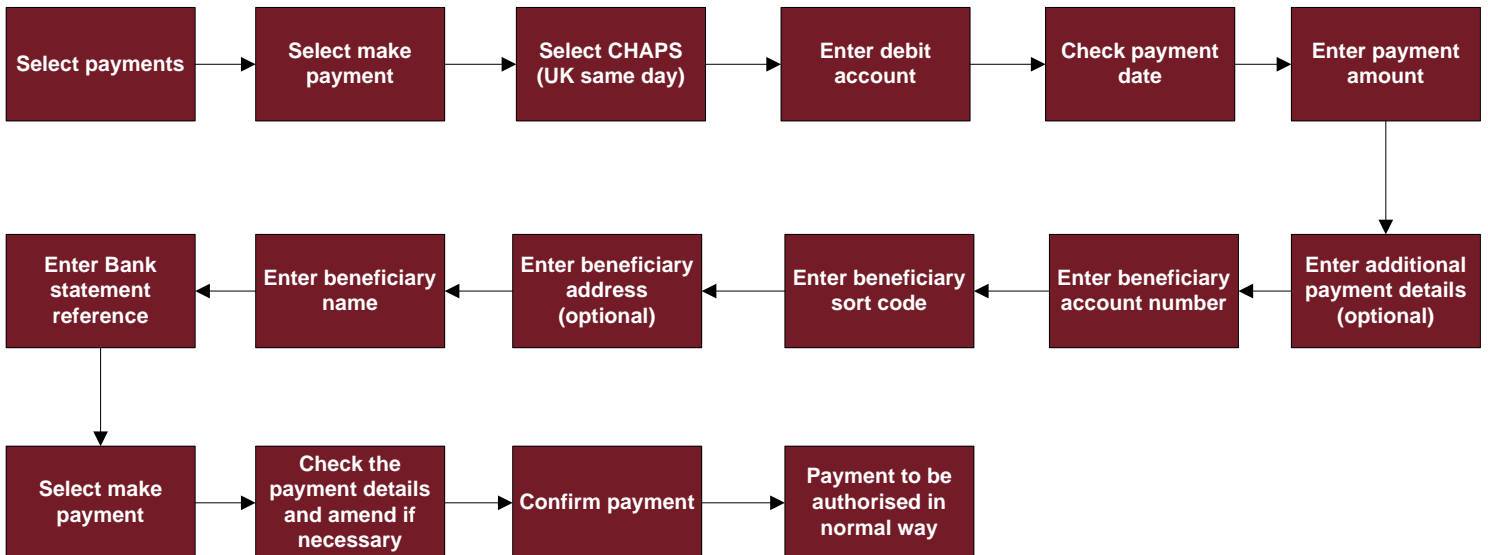
To allocate any of these new roles, the administrator should follow the steps below:



The above changes may require smartcard authorisation

### Making a CHAPS Payment

To make a CHAPS Payment, follow the steps below:



### Important Information

To ensure that payments are not delayed, available funds must be in the account the payment is originating from, prior to the payment being made. The latest time a CHAPS payment can be sent on Bankline is 15:30.

Once submitted by you, a CHAPS payment will immediately show the status of 'accepted'. This means that we have accepted the payment for processing. If the payment is subsequently rejected for any reason, the status of the payment will be amended to reflect this. You can confirm that a CHAPS has not been rejected by checking the debit account to see that the funds have been remitted.

The standard tariff for making a CHAPS payment via Coutts Bankline is £15. Should you require your beneficiary to pay the Coutts charge for any payment, please reduce the payment amount you are sending by £15 to cover this. All Coutts CHAPS charges will be collated on a quarterly basis and charged to the billing account you have registered on Bankline. Please contact the Bankline Help Desk should you wish to change your billing account.

You can amend a BACS payment to a CHAPS payment, if required, using the "Convert to CHAPS" functionality. Please note that if a payment is converted it will then be subject to the £15 CHAPS charge.