

Business Banking

Online Payment Control.

More ways to manage your Business Internet Banking.

 **BANK OF SCOTLAND**
With you all the way

Online Payment Control service gives you greater control making payments through Business Internet Banking.

This guide will help you to decide on the best option for your business or organisation.

Having registered for Internet Banking, a Full Access (Account signatory) can choose either:

Individual limits.

This allows you to set a user's payment limit for each transaction*

OR

2 or 3 to authorise all payments.

If your business or organisation requires 2 or 3 people to authorise all payments, you can now make your payments online using this new service.

What you need to do.

To be able to use either 'Individual limits' or '2 or 3 to authorise' you need to make sure you have users registered for Business Internet Banking – as either Full Access (Account Signatories) or Full Access (Delegate).

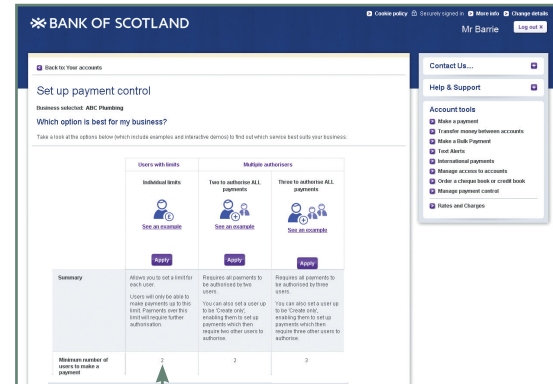
Find out more about allocating users' access and register at www.bankofscotlandbusiness.co.uk/register

*The overall daily limit for your account will still apply. For more information please contact your Relationship Manager in the usual way, or contact the Helpdesk on **0845 300 2924**, available 7am – 10pm Monday to Friday and 8am – 6pm Saturday and Sunday.

At a glance.

These screens show you what it will look like when you go to choose and set up Online Payment Control. They also show you some information about what you'll need to do to make sure your users are set up with the right access.

How to set up Online Payment Control.



- This is the minimum number of users you need to make the service work. You can add more so that you are still able to make payments when users are sick, on holiday or not able to access the internet.

Account tools

- ▶ Make a payment
- ▶ Transfer money between accounts
- ▶ Make a Bulk Payment
- ▶ Text Alerts
- ▶ International payments
- ▶ Manage access to accounts
- ▶ Order a cheque book or credit book
- ▶ Manage payment control
- ▶ Rates and Charges

- Click here to access 'Manage payment control' to set up or amend user access and limits.

When setting up your service.

When you've chosen your service you will need to make sure that your registered users have the right level of access to be able to complete the role you want them to – making payments to agreed limits or setting up and authorising a payment.

Individual limits.

- This user can view the account and only create payments, they are not able to authorise payments as their limit is set to zero.
- This user can set up and authorise payments up to £1,000 per transaction*. They can also set up payments above their limit but a user with a higher limit will have to authorise them.
- This user can set up and make payments to the maximum limit allowed in Business Internet Banking.

2 or 3 to authorise.

- All users are set by default to **'Create and authorise'**. This means they will be able to set up and authorise payments.
- You can change users to a **'Create only'** role. This means they can only set up payments and are not able to authorise them.

*The overall daily limit for your account will still apply. For more information please contact your Relationship Manager in the usual way, or contact the Helpdesk on **0845 300 0268**, available 7am - 8pm Monday - Friday and 9am - 2pm on Saturday, excluding bank holidays.

Helping you decide which is best for your business.

To help you decide which option could be best for your business here are some examples of how others might use the Online Payment Control service.

Individual limits.

Bob and John are partners in ABC Plumbing, and employ Una as their bookkeeper. They'd like Una to be able to make online payments up to £1,000. Bob and John are registered for Internet Banking, Una isn't.

Una needs to register as a Full Access (Delegate) for Internet Banking by visiting www.bankofscotlandbusiness.co.uk/register

Once Una is registered, Bob or John can log on to Internet Banking, choose 'Manage Payment Control' in the right hand menu and set Una's £1,000 limit per transaction. They can change this whenever they need to. Una can make payments up to £1,000 on her own. She can also set up payments above her £1,000 limit, ready for either Bob or John to approve.

Multiple users — two to authorise.

Mark, Emily and Gita are partners in a consultancy firm. Alec is their bookkeeper. Their business rules mean two signatories must approve all payments. At the moment Alec prepares cheques for any two of them to sign. With the Online Payment Control service they can now do this online.

Using Online Payment Controls:

- Alec is registered as a Full Access (Delegate) and is set up as 'Creator only role' by one of the account signatories – Mark, Emily or Gita.
- Alec can create a payment and any combination of two signatories can then authorise the payment online.
- Also Mark, Emily or Gita can set up and approve a payment to then be approved by either of the other two.

Multiple users — three or more to authorise.

Maureen runs a charity that needs three people to approve all payments. There are eight people authorised to sign the cheques that the charity currently uses.

With Online Payment Control service each signatory can register for Internet Banking and anyone can set up a payment for any two of the other seven users to authorise.

What to do next.

Online Payment Control in action.

To find out more about either option take a look at the [demo](#) to see how it works.

If you've already registered for Internet Banking and would like to sign up for Online Payment Control simply click on 'Manage payment control' in the right hand menu from your account overview page.

To register for Internet Banking go to [**www.bankofscotland.co.uk/register**](http://www.bankofscotland.co.uk/register)

Information is available in large print, audio and Braille on request.

bankofscotlandbusiness.co.uk

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