

Accessing Online Banking Services

Choosing the right online channel is key to be able to meet your business needs quickly. Below summarises key differences in capability between Business Internet Banking and Commercial Banking Online.

Administration

Features	Commercial Banking Online (CBO)	Business Internet Banking (BIB)
Manage users and levels of authority	✓ Customisable user roles	✓ 3 pre-set user levels
Setup admin groups within companies	✓	✗
Customise notifications and alerts	✓ By email and within CBO	✗
Update user and business details	✓ Updates within CBO only	✓
Manage open banking connections	✓	✓
Mobile app	✗	✓
Business Finance Assistant integration	✗	✓

Accounts and balances

Features	Commercial Banking Online (CBO)	Business Internet Banking (BIB)
View sterling accounts	✓	✓
View foreign currency accounts	✓	✗
Maximum number of accounts	2000	150
Setup balance alerts	✓ Customise by email and within CBO	✗
View invoice finance	✓	✗
View business credit and charge cards	✗	✓
View variable and fixed rate loans	✗	✓
View Fixed Term Deposits and 32 Day Notice Accounts	✗	✓
Request to stop a cheque	✗	✓
Order a cheque book, credit book, debit card	✗	✓
Order replacement security card and reader	✓ Admin roles only	✓
Add or remove account signatories (mandate variation)	✗	✓
Apply for new products and services	✗	✓

Reporting

Features	Commercial Banking Online (CBO)	Business Internet Banking (BIB)
View and print recent transactions	✓	✓
	Customisable reports	Sort by date
Audit reports on your organisation's usage of the system	✓	X
Admin reports on user setup and permissions	✓	X
Export transaction entries	✓	✓
	Multiple formats	QIF or CSV, limit 1000 entries
Account analytics and reports	✓	X
Register for paper-free statements	X	✓
View SWIFT (MT940) reporting	✓	X

Payments

Features	Commercial Banking Online (CBO)	Business Internet Banking (BIB)
Set payment limits and approvers	✓	✓
	Customisable	3 approval options
Make Faster Payments	✓	✓
	£250k limit per payment	£250k limit per day
Make Bacs Direct Credit / bulk payments (subject to approval)	✓	✓
	Batch up to 2500	Batch up to 25, limit £100k
Setup and amend future dated payments	✓	✓
		£99,999 limit per payment
Make CHAPS payments	✓	X
Import payment files (CSV, XML, TXT)	✓	X
Setup payment templates	✓	X
Add a transaction note (not sent with the payment)	✓	X
Manage direct debits (view and delete)	✓	✓
Manage standing orders	✓	✓
	View and delete only	View, create, delete, amend
Transfer between your accounts	✓	✓
	Sterling and currency accounts	Sterling accounts only
Deposit cheques remotely (via mobile app)	X	✓
		£10,000 limit per day
Make international payments	✓	✓
	From sterling and currency accounts	From sterling accounts, limit £250k
Euro (urgent and SEPA) payments	✓	X
Pre-agreed foreign exchange rates	✓	X
Initiate payment from third party bank (MT101 payment)	✓	X

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published on our 'Help & Support' pages at: business.bankofscotland.co.uk/help/account-management/make-a-complaint

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use the Next Generation Text (NGT) Service (previously Text Relay/Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2755 (lines open 7am-8pm, Monday-Friday and 9am-2pm Saturday).

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Please note that any data sent via email is not secure and could be read by others. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS).

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

