

Beneficiaries

Beneficiaries are individuals or businesses into whose bank accounts you wish to make regular or one-off payments.

Business Online Banking allows you to create and save beneficiary details, meaning the information is available when you wish to make repeat payments. This avoids the need to re-enter the beneficiary details and authenticate each repeat payment with your security token, saving you time.

The following options are available:

- **add beneficiary**
- **beneficiary search**
- **advanced search.**

Add beneficiary

To add details of a new beneficiary, from the home page select **Beneficiary** from the left-hand menu then **Add Beneficiary**. The following screen will appear. You need to complete three sections of information about the beneficiary.

1. Beneficiary details

The first section is for the contact details of your beneficiary.



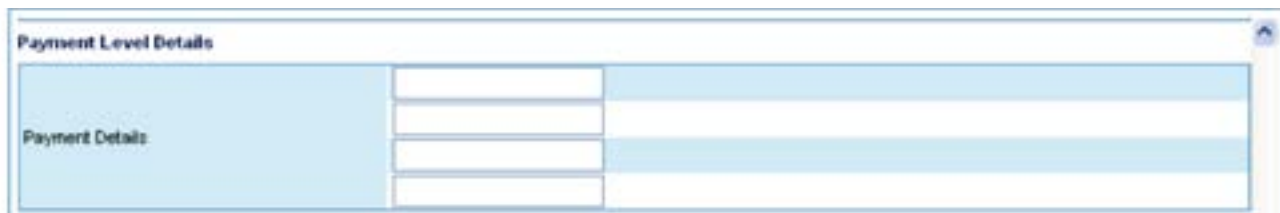
The screenshot shows a web form titled "Add Beneficiary" with the following fields:

Beneficiary Name *	<input type="text"/>
Beneficiary Nickname	<input type="text"/>
Beneficiary Address (Line1)	<input type="text"/>
Beneficiary Address (Line2)	<input type="text"/>
Beneficiary Country & Post code	<input type="text"/> <input type="text"/>
Beneficiary Country*	United Kingdom <input type="button" value="v"/>
Beneficiary Telephone	<input type="text"/>
Beneficiary Mobile	<input type="text"/>
Beneficiary Fax	<input type="text"/>
Beneficiary Email	<input type="text"/>
Beneficiary Access Type*	Global <input type="button" value="v"/>
Beneficiary Payment Type*	Local <input type="button" value="v"/>

- Enter the beneficiary details in the appropriate fields.
- Fields marked * are mandatory.
- The **Beneficiary Access Type** will default to **Global** and the **Beneficiary Payment Type** will default to **Local**. These values should not be changed.

2. Payment level details

The second section is for information on the beneficiary's payment level details.

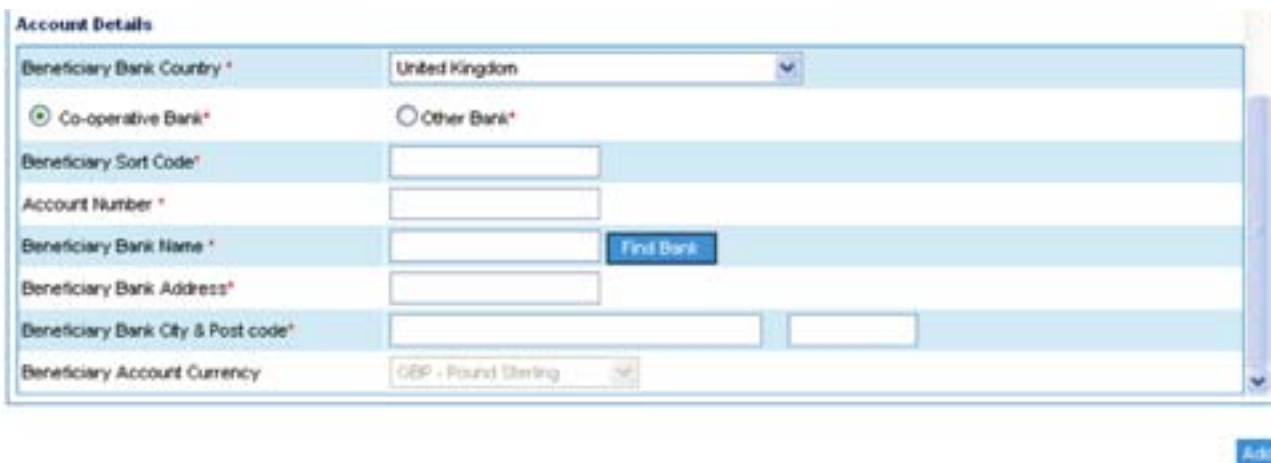


The screenshot shows a form titled "Payment Level Details" with a light blue header. Below the header is a table with four rows and two columns. The first row is highlighted in light blue. The text "Payment Details" is visible in the first column of the first row.

- Scroll down the page using the arrows on the right-hand side of the screen to reach the **Payment Level Details** section.
- Use the top field to enter a payment reference which will appear on your statement and the beneficiary's statement. This reference can be up to 35 characters long. The other three fields will not appear on your statement but can be used for your own reference information.

3. Account details

The third section is for the beneficiary's bank account details.



The screenshot shows a form titled "Account Details" with a light blue header. Below the header are several fields: "Beneficiary Bank Country*" with a dropdown menu showing "United Kingdom"; "Co-operative Bank*" (selected) and "Other Bank*" (unselected) radio buttons; "Beneficiary Sort Code*" and "Account Number*" text boxes; "Beneficiary Bank Name*" text box with a "Find Bank" button; "Beneficiary Bank Address*" text box; "Beneficiary Bank City & Post code*" text box with a separate box for the post code; and "Beneficiary Account Currency" dropdown menu showing "GBP - Pound Sterling". A blue "Add" button is visible at the bottom right of the form.

- Scroll down the page to reach the **Account Details** box.
- Enter the **Beneficiary Sort Code** and **Account Number**. The bank must be based in the UK.
- Click **Find Bank** to populate the beneficiary bank's address details.
- Fields marked * are mandatory.
- Once you have completed the details click **Add**.
- You will then need to authenticate the new beneficiary information you have added using your security token.
- Follow the on-screen instructions for authentication.

Please note: The number you enter into your security token during the authentication process should end with the last four digits of the beneficiary's account number. If it does not, please do not proceed with the transaction and contact Business Online Banking support on **0845 601 9938** (lines are open 8am-8pm Monday to Friday and 9am-12pm Saturday).

Beneficiary search

To check beneficiary details and edit or remove beneficiary details from Business Online Banking, from the home page select **Beneficiaries** from the left-hand menu then **Beneficiary Search**. The following screen will appear.



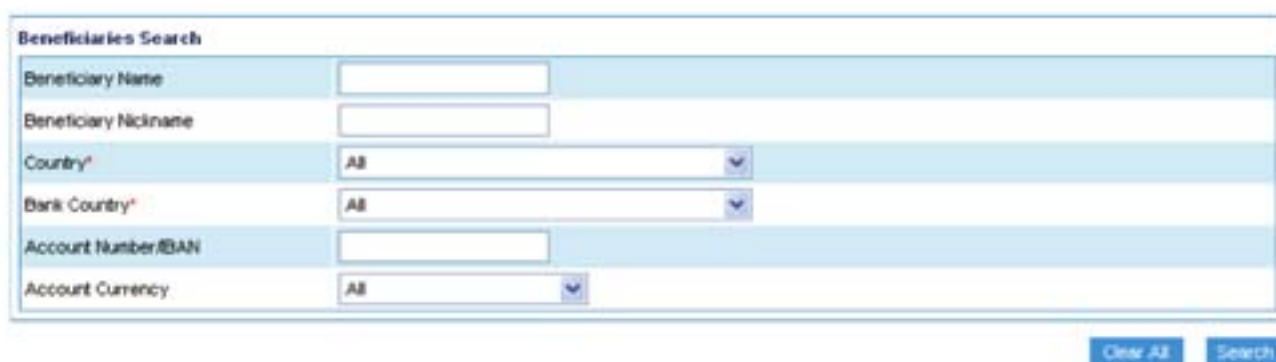
The screenshot shows the 'Beneficiary Search' interface. At the top right, there is a link for 'Advanced Search'. Below it is a table with the following columns: Beneficiary Name, Beneficiary, Account Number, Clearing Code, Currency, Bank Country, and Payment Type. The table contains ten rows of beneficiary data. Below the table are three buttons: 'Remove Beneficiary', 'Print Preview', and 'Edit'.

<input type="checkbox"/>	Beneficiary Name	Beneficiary	Account Number	Clearing Code	Currency	Bank Country	Payment Type
<input type="checkbox"/>	ACRBS BILL PAY		34563466	234242	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	APPLE LTD		35353535	242424	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	BPAY PAYMENT		35353535	232323	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	DIVA DIAMOND		23444444	234234	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	EASTONNE MANOR		34534543	404020	GBP - Pound Sterling	Bangladesh	Local
<input type="checkbox"/>	FREWORKS LTD		34535454	123123	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	HELLO LTD	HELLO LTD	12345655	089299	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	MR MAN	MR MAN	01020304	011001	GBP - Pound Sterling	United Kingdom	Local
<input type="checkbox"/>	RUBI JEWELLERS		34343434	353535	GBP - Pound Sterling	United Kingdom	Local

- Select the beneficiary by ticking the box on the left.
- To delete the beneficiary details click **Remove Beneficiary**.
- To change the beneficiary details click **Edit**.
- To edit the details you will need to use your security token for authentication.

Advanced Search

To search for a particular beneficiary, from your home page select **Beneficiaries** from the left-hand menu then **Advanced Search** on the right. The following screen will appear.



The screenshot shows the 'Beneficiaries Search' form. It contains the following fields: Beneficiary Name (text input), Beneficiary Nickname (text input), Country* (dropdown menu with 'GB' selected), Bank Country* (dropdown menu with 'GB' selected), Account Number/BAN (text input), and Account Currency (dropdown menu with 'GBP' selected). At the bottom right, there are two buttons: 'Clear All' and 'Search'.

- Enter the details of the beneficiary you are searching for in the appropriate fields. Fields marked * are mandatory.
- Once you have completed the beneficiary details click **Search**.
- You then have the option to **Remove, Print** or **Edit** the beneficiary details.