Reference Guide
Business Online Banking
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Getting Started

Welcome to safer Online Banking

Security

As online fraud becomes more sophisticated, our security measures need to advance to combat these crimes.

The secure token is part of our commitment to make your Online Banking experience as secure as possible.

The token is easy to use. You will be prompted by the Online Banking service when you need to use it.

Your secure token holds no personal or financial information and does not need to be connected to your PC. It simply generates codes that you will use to identify yourself when you log on and to complete some online transactions such as setting up a new Beneficiary.

The secure token creates new passcodes each time you log on. This prevents your passcode being stolen.

The secure token is protected by your four-digit Personal Identification Number (PIN). You must take appropriate steps to ensure that no one else can discover your PIN, and you must not allow anyone else to know your PIN, including telephone callers or Bank staff.

Important security check before confirming a payment

When you create a Beneficiary or create a new payment using your token, the system will automatically show the last four characters of the Beneficiary account number in the box displayed on screen. The four characters are shown in bold and you must check that these match the last four digits of the account number of the Beneficiary. These numbers should always match. If the numbers do not match then do not proceed with the payment and contact us instead.
Useful contact numbers

Business Online Banking Support  Business Account Support
0345 601 9938  03457 213 213

Lines open:
8am - 8pm Monday-Friday
9am - 12 noon Saturday

You will need to answer the requested security questions to confirm your identity.

If you are calling to initialise a secure token you will need to read the serial number (S/N) from the back of the token.

Getting started

Before you can use your secure token, you need to activate it by calling our dedicated Customer Service team.

Business Online Banking Support: 0345 601 9938 (token activation)
Business Account Support: 03457 213 213 (general)

Activation takes just a few minutes. Please make sure that you have your account details, secure token, Customer ID and User ID to hand. If you are at a PC when you call, we can also help you to log in for the first time.

Activating your secure token

• The Customer Services Adviser will ask you to turn on your secure token by pressing the **OK** button.
• Now enter the **PIN** (four-digit number) provided by the Customer Service Adviser.
• Your device will prompt you to enter **New PIN**.
• Enter a **New PIN** (four-digit number) of your choice and click **OK**. You will need this number each time you use your secure token. Do not share your PIN with anyone – including the Customer Service Adviser.
• Confirm your **PIN** by entering your new four-digit number again. Click **OK**.
• The activation process is complete and your secure token is ready to use.

Choosing a new PIN

• Do not choose a PIN with sequential numbers or one which has a constant value between each digit. For example, 0000, 1234 and 2468 are considered to be weak.
• Do not share your PIN with anyone – including the Customer Services Adviser.

Using your security token

You are required to use your security token to log in to Online Banking and when carrying out certain transactions such as:

• Managing Beneficiaries, including:
  – Creating a new Beneficiary.
  – Deleting a Beneficiary.
• Managing and approving payments – including:
  – Approve/reject payment (on accounts where approvals are relevant).

You do not need your security token to authenticate transfers and payments between linked accounts.
Logging in

Step 1 (Bank website: co-operativebank.co.uk/business)

- Hover over the ‘Log in to Online Banking’ icon on the right hand side of the screen, then click on ‘Business Online Banking’. This will take you to the noticeboard for Business Online Banking. Click on the ‘Log in’ box.

- This will launch a new page. Enter your Customer ID and your unique User ID in the boxes provided.

Please note: The Customer ID and User ID fields are NOT case sensitive.

- Click on the continue button.

Step 2 (using the secure token)

- Press the OK button to turn on your secure token.

- Enter your four-digit PIN and press OK.

Step 3 (secure token to Bank website)

- Enter the 10-digit passcode displayed on your secure token.

- Click Login. You are now logged in to Business Online Banking.

If the login fails, an error message will be shown at the top of the page. Call the Customer Support helpline and quote the error message shown.

UK Payments

How to set up Beneficiaries and make payments

To make a payment online you must first create and save the Beneficiary. The saved Beneficiary can then be selected from a list of saved Beneficiaries when you create your new payment.

Please note: a one-hour delay is built into the system between the creation of a new Beneficiary and the first-time use only of that Beneficiary in a new payment, so please take this delay into account.

Beneficiaries

The account information for Beneficiaries must be added and saved before you can make payments. Beneficiaries are displayed under their own menu option. From here you can add a new Beneficiary, amend Beneficiary accounts or search the list.
Add Beneficiary

From the menu on the left-hand side:

- Click on Beneficiaries.
- Click on Add Beneficiary.

Note: Items marked with an asterisk (*) are mandatory fields.

Note: The Beneficiary Access Type is set automatically to Global. Users are able to change this to User, which means only the person who sets up the beneficiary can see it in the Beneficiary list.

- Type in the Beneficiary Name.
- Optionally – add a Beneficiary Nickname if you want to use an alternative to the beneficiary name.

Note: If you use a Beneficiary Nickname, the Beneficiary will appear in your list of saved beneficiaries in alphabetical order using the nickname.

- Scroll down to the Payment Level Details and the Account Details.
- In the Payment Level Details fields, enter no more than 18 characters on line one. This is the maximum amount that a Faster Payment will send. In the Account Details fields enter the sort code and the account number of the Beneficiary.
- Use the Find Bank button to populate the Beneficiary bank name and address.
- Click on the Add button to save the new Beneficiary.
- You will be prompted to use your secure token at this stage. The instructions are shown on the page. They will ask you to turn on your device and to enter your PIN. Do not press OK. If you accidentally press OK then wait for the device to shut down and start again. Once the PIN has been entered, type in the eight-digit code shown in the orange confirmation box on your computer screen. The last four characters in this box will be in bold and should match the last four digits of the beneficiary account number. This is a security check and if the numbers do not match then do not complete the payment. Contact the help desk for further assistance. If the numbers do match, then press OK on your device, which will then return an eight-digit code for you to then enter into the secure device passcode box on your computer screen.

The new Beneficiary will be available for use one hour after it is created. This delay is a security measure and may on rare occasions be increased to two hours or more.
Create Payment

- Once the Beneficiary becomes active after the hour’s delay, a payment can be created. Payments use the Faster Payments Service. To create a payment, select UK Payments and Create Payment.

- Choose between an Immediate Payment (a faster payment to be sent same day), or a Future-dated Payment (a faster payment to be sent on a later date).

- Select the Sending Account.
- Select the Beneficiary Name.
- Enter the Amount.
- Add any Reference information to help the Beneficiary identify the reason for the payment.
- Click on the Submit button to process the payment.
- Always return to the Payments Summary to check the final status (Success, Submitted or Failed).

Recurring Payments

Business Online Banking allows you to create payments that automatically repeat at regular intervals. The frequency can be set at: daily, weekly, fortnightly, four-weekly, monthly, quarterly, or yearly.

Recurring payments always need the Beneficiary to be created and saved first. The Beneficiary can then be selected from the drop-down list when setting up the payment. To create a beneficiary, see the Add Beneficiary section.

To create the Recurring Payment online:

- From the menu on the left-hand side, select UK Payments.
- Select Recurring Payments.
- Click on the Create New Payment.

- Create the payment by completing the fields: Payment Type, Sending Account, Beneficiary, Reference and Amount.

- Create the schedule by setting the Payment Frequency and the Number of Payments required. Optionally change the date of the first payment using the First Receive Date calendar.

- Click on Submit. Because the Beneficiary was created earlier, the payment does not need you to use your secure token.

- If you have Approvals set up to control the release of your payments then the payment must be approved before the first payment date.

Cancelling a Recurring Payment

A recurring payment schedule can be cancelled at any time. The last day that you can cancel a payment is the Business Day before the payment is due to be paid. The payment cannot be cancelled on the actual payment date. Please note, if you have the ‘Approve Payments’ function set up, the cancellation of a recurring payment will also require approval.
Scheduled Payments
Online payments can be sent same day, seven days per week or they can be set to be paid at some future-date. To forward date a payment, use the calendar function when creating the payment and set the date for the payment. The payment date for future-dated payments cannot be a weekend or a Bank Holiday. The service will show an error message if either of these invalid dates are chosen.

Approve Payments
The Approve Payments option is a safety feature to allow you to review payments before they leave. A separate Approve menu option is available under UK Payments to allow you to see all payments waiting to be approved - all in one place. The payments will also appear in the Payments Summary showing a status of Pending Approval but the payments cannot be actioned from the Payment Summary.

The approve function is standard for registered charities and opt in for all other entities.

Internal Transfers
You can transfer funds between your accounts using Internal Transfers. You can also future-date transfers using the Scheduled Transfers menu, and create regular transfers using the Recurring Transfers option. The Transfers Summary page shows you details of completed transfers. Information on Scheduled or Recurring transfers are shown separately under the scheduled and recurring menus.

- Create the payment by completing the fields: Transfer Type, Sending Account, Receiving Account, Reference and Debit Amount.
- Create the schedule by setting the Payment Frequency and the Number of Payments required. Optionally change the date of the first payment using the First Receive Date calendar.
- Click on Submit.
- If you have Approvals set up to control the release of your payments then the payment must be approved before the first payment date.

Cancelling a Recurring Payment
A recurring payment schedule can be cancelled at any time. The last day that you can cancel a payment is the Business Day before the payment is due to be paid. The payment cannot be cancelled on the actual payment date.

Scheduled Payments
Online payments can be sent same day, seven days per week or they can be set to be paid at some future date. To forward date a payment, use the calendar function when creating the payment and set the date for the payment. The payment date for future-dated payments cannot be a weekend or a Bank Holiday.
Transfer Summary
The Transfers Summary page shows you details of completed transfers. Information on Scheduled or Recurring transfers are shown separately under the scheduled and recurring menus.

- To view the status of your transfers select Internal Transfers from the menu. The Transfer Summary loads automatically.
- To save time you can use the Copy Transfer option. The Copy Transfer button is shown below the table of complete transfers. If there are no transfers showing in the table, click on Advanced Search and the Search to retrieve archived transfers.

Balances and Transactions
A summary of your account balances is shown on the homepage once you have logged in.

- You can use the Accounts Information menu to see more details on your accounts.
- Select Balance Information.

Single Account Balance
- Choose an account to view and set the date range to see the account balances over a set period.
- Set the From Date and the To Date to any date range covering the last 18 months.
- Click on the Go button.

All Account Balances
- You cannot choose to view all account balances across a date range. You can either show All Accounts on a single day or you can show individual accounts across single dates or multiple dates.
- Set the Account drop-down list to All Accounts.
- Set the From Date and the To Date to the same single date.
- Click on the Go button.
Transactions

- From the **Account Information** menu, select **Transactions**.
- Select an account from the **Account** drop-down list.
- Set the **From Date** and the **To Date** as needed.
- Click on the **Go** button.
- Where there are multiple transactions - use the window scroll bar and the **Next** or **Previous Page** buttons as needed.
- The **Print** option provides a single scrollable list of transactions.
- The **Report** button provides a way of saving the details in .pdf .csv or .xml format or printing the report.

Note: The service only retains the last 18 months’ balance and transaction information. If information is needed for a longer period, reports should be created and saved before the information has been deleted by the Bank. The same information can be accessed using the hyperlinks in each day’s balance report.

Transaction Search

To search for individual or groups of transactions use the **Transaction Search** menu option.

- From the **Account Information** menu, select **Transaction Search**.
- The **Transactions Search** filters have three filters set to **Please Select**. Each of these must be set before the search will work.
- The **All Accounts** option will only work on a single day’s transactions. This means that when the **All Accounts** option is selected, the **From Date** and the **To Date** must be set to the same value.
- The transactions are stored for 18 months. Transactions older than 18 months are deleted daily.
- The **Customer Reference** field can be searched for any information keyed by the sender.
- The **Bank Reference** field will contain any automatic reference numbers allocated to the transaction.
Statements and Reports

There are four standard reports and one optional report available within Business Online Banking:

- Statements.
- Business Visa Statement (by request).
- Standing Order Report.
- Direct Debit Report.
- Redirected Faster Payment Report.

To access statements and reports, from your home page select Statements or Reports from the left-hand menu. The following screen is displayed:

- Select the type of statement or report you wish to view from the drop-down list.
- Select the Account No from the drop-down list.
- Select the Date Range using the calendar icons.
- When selecting Statements, you will only be able to select ALL accounts for one date or ONE account for a date range.
- After making your selection, click Search to display the reports list.
- Select your report by clicking on the Account/Report ID.
- Click Print, or Save the report locally on your own PC or network.
Cheque Management

The cheque management function in Business Online Banking allows you to stop cheques, cancel applied stops and query stopped cheques on your accounts.

The following options are available:

- Summary.
- Stop cheque.
- Cancel stop.
- Cheque enquiry.

Summary

This is a list of all the stopped cheques and cancelled stops that you have made in the last month.

To access the summary, from your home page select **Cheque Management** from the left-hand menu then **Summary**. The following screen is displayed.

- Select the account from the drop-down list.
- In the **Requested by** field, this defaults to **My Requests**. If you want to see stops applied by others, as well as your own requests, ensure you select **All Users**.
- Click **Go**.
- The results of your search are displayed in date order with the most recent at the top.
- Click the underlined cheque number to view the details of the stop/cancellation.
Stop Cheque

Should you wish to place a stop on a cheque you have issued, you have up until the day before the cheque is presented to us for payment.

To stop a cheque, from your home page select Cheque Management from the left-hand menu then Stop Cheque. The following screen is displayed.

- Select the account from the drop-down list.
- Enter the Cheque Number, Amount and Payee fields.
- Select the Reason for stopping the cheque from the drop-down list.
- Fields marked * are mandatory.
- Click Submit.

The cheque stop is summarised on the following screen.

- Click Confirm to confirm the stop.
- If you do not wish to continue, click Back to return to the previous screen.

A confirmation message is displayed advising whether or not the stop was successful together with a tracking number that will allow you to enquire about the stop.
**Cancel Stop**

If you have previously stopped a cheque, you can remove the stop by using the **Cancel Stop** option.

To cancel a stop, from your home page select **Cheque Management** from the left-hand menu then **Cancel Stop**.

- Select the **Account Number** from the drop-down menu.
- Enter the six-digit **Cheque Number** and the **Amount**.
- Fields marked are mandatory.
- Click **Submit**.
- Click **Confirm** to confirm you wish to cancel the stop.
- If you do not wish to continue, click **Back** to return to the previous screen.

**Cheque Enquiry**

To search for a cheque number and check if the stop/cancellation has been applied, use the **Cheque Enquiry** function. This can be carried out up to 30 days after a stop/cancellation has been applied.

To make a cheque enquiry, from your home page select **Cheque Management** from the left-hand menu then **Cheque Enquiry**.

- Select the account number from the drop-down list.
- Enter the six-digit **Cheque Number**.
- Click **Submit**.

The results are displayed including the **Tracking Number**, **Status** and a **Message** in response to the enquiry.

<table>
<thead>
<tr>
<th>Cheque Enquiry</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
<td>000000000000000000000000 - 012345678</td>
</tr>
<tr>
<td>Cheque Number</td>
<td>00122</td>
</tr>
<tr>
<td>Tracking Number</td>
<td>EP100014000</td>
</tr>
<tr>
<td>Status</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Message</td>
<td>STOP INSTRUCTION HELD, CHEQUE IS OUTSTANDING</td>
</tr>
</tbody>
</table>
Service Requests

A service request allows you to complete certain transactions online without the need to telephone us. The service requests that are available are:

- Add account to Business Online Banking.
- Cancel Direct Debit.
- Cancel standing order.
- Change of signature form request.
- Cheque book request.
- Copy cheque request.
- Copy debit/credit item.
- Copy statement request.
- Paying-in book request (if you need a paying-in book to deposit cash at the Post Office®, please contact 03457 213 213)
- Pre-addressed envelope request.
- Remove account from Business Online Banking.
- Request interim statement.

New Request

To initiate a service request, from your home page select Service Requests from the left-hand menu then New Request. The following screen is displayed.

- Click on the service request you wish to select.
The following screen is displayed showing your customer and user name.

- Complete the remaining fields. Fields marked * are mandatory.
- For example, if you are cancelling a Direct Debit you need to provide:
  - contact number
  - account name selected from the drop-down list
  - beneficiary
  - reference
  - amount.
- The information you need to provide varies according to which service request you have selected.
  Please provide as much information as possible to enable us to process your request. If any information is missing your request may be delayed.
- Once you have completed all the required fields click Submit.

The request is then sent to the bank and you are provided with a unique reference number to enable you to track the progress of your service request.

**Query Requests**

To check the status of your service request, you can use the Query Request function.

To initiate a query request, from your home page select Service Requests from the left-hand menu then Query Request. The following screen is displayed.

All of your service requests are displayed in date order with the most recent at the top.

Each request will have a status. The status of your service request will be one of the following:

- **waiting for RM approval** – request is awaiting Co-operative Bank approval as a valid request
- **submitted** – request is being processed
- **closed** – request has been actioned
- **rejected** – request has been rejected.
- Select the service request you wish to query by clicking the button next to it.
- Click Details to view the full details and the history of the request.
- Alternatively, click Advanced Search to narrow down the search by:
  - request type
  - date
  - reference ID
  - status.
Enquiry Facility

The enquiry facility allows you to check activities that you have completed in Business Online Banking. You can choose from:

- Financial.
- Non-financial.

Financial Activities

Transfers and payments are financial activities.

To check your financial activities, from your home page select **Enquiry Facility** from the left-hand menu then **Activities**, then **Financial Activities**. The following screen is displayed:

- Select the **Action Type** from the drop-down list.
- You can choose **All Action Code** or:
  - approved
  - cancelled
  - entered
  - rejected
  - self approved.
- Enter a date range using the calendar icons.
- Click **Search** to display the results.
Non-Financial Activities

Non-financial activities include logging in and out, password authentication and service requests.

To check your non-financial activities, from your home page select Enquiry Facility from the left-hand menu then Activities and Non-Financial Activities. The following screen is displayed:

![Non-Financial Activity Enquiry Screen]

- Select the Activity Type from the drop-down list, or select All Activities.
- Enter the date range using the calendar icons.
- Click Search to display the results.

Please note: Leaving the date range blank will display all the activities that have been carried out during a three-month period and may lengthen the time it takes to display the information.
Account Nickname

Each account that is set up on Business Online Banking shows the account title. If you prefer, you can allocate ‘nicknames’ to individual accounts that only you can see. This does not affect the account title held by the bank.

Allocate an alternative name for your account

From the Business Online Banking home page, select Account Nickname from the left-hand menu. The following screen is displayed.

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Account Number</th>
<th>Account Nickname</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT A/C</td>
<td>000000000000000</td>
<td>Wages Account</td>
</tr>
<tr>
<td>SAVING BANK A/C</td>
<td>000000000000000</td>
<td>Tax account</td>
</tr>
<tr>
<td>SAVING BANK A/C</td>
<td>000000000000000</td>
<td>VAT Account</td>
</tr>
</tbody>
</table>

The Account Type and Account Number are displayed together with the current Account Nickname. This will be the account title or any nickname that you have previously given to the account.

To change the nickname:

- Select the account using the tickbox on the left.
- Type the new nickname in the Account Nickname field.
- When you have finished click Submit to save your changes.
CHAPS Payments

Getting started

Payments can be made to third party accounts at other banks in the UK, or to Co-operative Bank accounts, using this option. CHAPS payments are guaranteed same day payments which you can send between 08:00 and 17:30, Monday to Friday. Payments sent outside of these hours will be scheduled for the next available working date. Please note that there is an additional charge for this service. Please refer to your account tariff for details.

To create a CHAPS payment, select the UK Payments option from the menu on the left, followed by Create Payment:

- **Payment type:** Select the CHAPS payment option.
- **Sending account:** Select your choice of sending account.
- **Beneficiary name:** Select your beneficiary.
- **Currency:** This is fixed at GBP as CHAPS is for payments within the UK, in British Pounds only.
- **Amount:** Enter your sending amount in pounds and pence separated by a decimal point – e.g. 100.00.
- **Receive date:** Today’s date will auto populate for you by default, however, you can future date a CHAPS payment up to 365 days in advance by using the calendar box.
- **Reference:** Should your payment require you to quote reference information, you can enter up to two lines of alphanumeric, 35 characters per line.
On the next screen, review your payment details. On the Next Authorizer line, click the Look Up button and select the only option available which will be named APPROVERSIG. To proceed with your payment click the Confirm button, or click Back to return to the previous screen to make any changes.

Your payment will have now been submitted, either to be processed, or sent for an account signatory to approve.

Click onto Payments Summary on the menu on the left to check your payment:

The Payments Summary screen will display your payment in the Payments Pending Approval section. The payment has now been submitted for approval. Please refer to the Approvals section for details on how the payment needs to be approved.

Should you wish to cancel any payments here, you can do so using the Cancel Payment button to the right side of the payment details. The payment will then display in the Payments Summary screen with a status of Cancelled. Note that only the payment initiator will have access to the Cancel Payment option.
Payment Approvals

To approve any payments, an account signatory will need to log on and go to the Approvals option under UK Payments:

Options for viewing the payment details are listed, along with the choices of Approve or Reject for the approver to choose. Tick any of the payments associated tick boxes, then click either the Approve or Reject option, depending upon whether or not the approver wishes to proceed with the payment.

Follow the instructions under Confirmation Details, then click the Approve or Reject option, depending upon how the approver has proceeded. Note that choosing the Reject option will require a remark to be keyed into the Remarks field.
The payment will then be visible in the Payments Summary screen where the status will need to be checked. **Note** that the Status should display **Success**. If you see **Failed**, click onto the **Reference ID** to be given the reason why the payment has not been successful. You will see a status of **Rejected** if the approver chose not to proceed with the payment.

If your payments have been future dated, these will not be visible within the Payments Summary screen. Instead, they can be found in the Scheduled Payments screen, where they will be listed waiting for the requested date of process. Should you wish to cancel a scheduled payment, you can do so by using the **Stop Payment** option, which can be found on the Scheduled Payments screen.
Recurring CHAPS Payments

CHAPS Payments can be created to automatically repeat at regular intervals. To create a recurring payment, select the **UK Payments** option from the menu on the left, then **Recurring Payments**, followed by **Create New Payment**:

### Payment type:
Select the **CHAPS payment** option.

### Sending account:
Select your choice of sending account.

### Beneficiary name:
Select your beneficiary name.

### Currency:
This is fixed at **GBP** as CHAPS is for payments within the UK, in British Pounds only.

### Amount:
Enter your sending amount in pounds and pence separated by a decimal point – e.g. **100.00**.

### First receive date:
Today’s date will auto populate for you by default, however, you can set your first payment date up to 365 days in advance by using the calendar box.

### Reference:
Should your payment require you to quote reference information, you can enter up to two lines of alphanumeric characters, 35 characters per line.

### Payment frequency:
Select **Daily, Weekly, Fortnightly, Monthly, Quarterly, Yearly** or **four weekly**.

### Number of payments:
Enter your required number of payments, up to a maximum of 999.
On the next screen, review your payment details. On the **Next Authorizer** line, click the **Look Up** button and select the only option available which will be named **APPROVERSIG**. To proceed with your recurring payment click the **Confirm** button, or click **Back** to return to the previous screen to make any changes.

Your payment will have now been submitted, and sent for an account signatory to approve.

Once approved, your recurring payment will then be visible within the **View Payments** option within **Recurring Payments**:

The **Payments Summary** screen will now display your recurring payment in the **Payments Pending Approval** section. The payment has now been submitted for approval. Please refer to the **Approvals** section in this guide for how the payment needs to be approved.

As your recurring payments process in the future, the **Payments Summary** screen should always be checked to ensure successful processing of your payments. **Note** that the **Status** should display **Success**. If you see Failed, click onto the **Reference ID** to be given the reason why the payment has not been successful.
Cancelling Recurring CHAPS payments

To cancel a recurring payment, go to Recurring Payments, View Payments, select the recurring payment to cancel and then click Delete.

On the next screen, review your payment details. On the Next Authorizer line, click the Look Up button and select the only option available which will be named APPROVERSIG. To proceed with your payment click the Confirm button, or click Back to return to the previous screen. Your recurring payment cancellation will have now been submitted and sent for an account signatory to approve.

The Payments Summary screen will now display your recurring payment cancellation in the Payments Pending Approval section. Please refer to the Approvals section in this guide for how the recurring payment cancellation needs to be approved. Once the recurring payment cancellation has been approved, it will then display in the View Payments screen, under Recurring Payments with an Active Status of No.
Foreign Payments

Getting started

Payments can be sent worldwide using the Foreign Payments option, the Swift Payment method. When sending payments to the USA or the EU using the Swift Payment method, the bank will send as a Structured Payment on your behalf.

Foreign Payments can be sent between 08:00 and 11:00, Monday to Friday for same day processing, with any payments sent between 11:00 and 15:00, Monday to Friday likely to be processed the following working day. Foreign payments sent outside of these hours will be scheduled for the next available working date.

How to set up Beneficiaries and make payments

To make a payment online you must first create and save the Beneficiary. The saved Beneficiary can then be selected from a list of saved Beneficiaries when you create your new payment.

Please note: a one-hour delay is built into the system between the creation of a new Beneficiary and the first-time use only of that Beneficiary in a new payment, so please take this delay into account.

The account information for Beneficiaries must be added and saved before you can make payments. Beneficiaries are displayed under their own menu option. From here you can add a new Beneficiary, amend Beneficiary accounts or search the list.

Add Beneficiary

- From the menu on the left-hand side:
- Click on Beneficiaries.
- Click on Add Beneficiary.
Note: Items marked with an asterisk (*) are mandatory fields.

Note: The Beneficiary Access Type is set automatically to Global. Users are able to change this to User, which means only the person who sets up the Beneficiary can see it in the Beneficiary list.

- Type in the Beneficiary Name.
- Optionally – add a Beneficiary Nickname if you want to use an alternative to the Beneficiary Name.

Note: If you use a Beneficiary Nickname, the Beneficiary will appear in your list of saved Beneficiaries in alphabetical order using the nickname.

- Change Beneficiary Payment Type to Foreign.
- Scroll down to the Payment Level Details and the Account Details.
- In the Payment Details fields, you can enter additional information for the benefit of the receiver, 4 lines of up to 35 characters per line.
- In the Account Details fields, enter the SWIFT/BIC code and the IBAN of the Beneficiary.
  
  Note: If your payment is in Euros and is within the Single Euro Payments Area, tick the box to the right of the Beneficiary SWIFT BIC Code field for the Beneficiary bank details to be populated for you.

- Click on the Add button to save the new Beneficiary.

- You will be prompted to use your secure token at this stage. The instructions are shown on the page. They will ask you to turn on your device and to enter your PIN. Do not press OK. If you accidentally press OK then wait for the device to shut down and start again. Once the PIN has been entered, type in the eight-digit code shown in the orange confirmation box on your computer screen. The last four characters in this box will be in bold and should match the last four digits of the Beneficiary account number. This is a security check and if the numbers do not match then do not complete the payment.

Contact the help desk for further assistance. If the numbers do match, then press OK on your device, which will then return an eight-digit code for you to then enter into the secure device passcode box on your computer screen. The new Beneficiary will be available for use one hour after it is created. This delay is a security measure and may on rare occasions be increased to two hours or more.

Creating Foreign Payments

To create an overseas payment, select the Foreign Payments option from the menu on the left, followed by Create Payment:
Payment type: Select the **Swift Payment** option.

Sending account: Select your choice of sending account.

Beneficiary name: Select your Beneficiary.

Receivers credit amount: Select your currency, alongside your amount which should contain a decimal point - e.g. **100.00**.

Receive date: Today’s date will auto populate for you by default, however, you can future date an overseas payment up to 365 days in advance by using the calendar box.

Charging method: Select either **Beneficiary, Remitter** or **Split - must be Split for any payments sent to the EU**.

Priority code: Select either **Normal** or **Urgent - leave at default setting**.

Payment method: **Credit (No Advice to Recipient), Advise and Credit or Pay on application and identification - leave at default setting**.

Use booked rate: Leave this box unticked.

Payment details: Additional information that you can enter for the benefit of the receiver, four lines of up to 35 characters per line.

Additional information: Tick the box to reveal four lines (35 characters each) for Bank to Bank Information. You should enter any relevant information, if applicable, for the banks involved in the transfer. If you have an **ABA Routing Number** for your payment, it should be entered here.
On the next screen, review your payment details. If your payments require secondary approval, you’ll see a **Next Authorizer** line. Click the **Look Up** button and select the given choice to send your payment for another user to approve. To proceed with your payment click the **Confirm** button, or click **Back** to return to the previous screen to make any changes.

Your payment will have now been submitted, either to be processed, or sent for another user to approve, depending on whether or not your payments require secondary approval.

Click onto **Payments Summary** on the menu on the left to check your payment.
If your payments **DO NOT require secondary approval**, the Payments Summary screen will display your payment in the **Completed Payments** section. Note that the **Status** should display **Success**. If you see **Failed**, click onto the **Reference ID** to be given the reason why the payment has not been successful.

If your payments **DO require secondary approval**, the Payments Summary screen will display your payment in the **Payments Pending Approval** section. The payment has now been submitted for approval. Please refer to the **Approvals** section in this guide for how the payment needs to be approved.

If you submit (and approve, if required), any payments for a future date, these **will not** be visible within the **Payments Summary** screen. Instead, they can be found in the **Scheduled Payments** screen, where they will be listed waiting for the requested date of process. Should you wish to cancel a scheduled payment, you can do so by using the **Stop Payment** option, which can be found on the **Scheduled Payments** screen.
Foreign Payment Approvals

If your payments require secondary approval, they will be visible in the Payments Summary screen under Payments Pending Approval:

Should you wish to cancel any payments here, you can do so using the Cancel Payment button to the right side of the payment details. The payment will then display in the Payments Summary screen with a status of Cancelled. Note that only the payment initiator will have access to the Cancel Payment option.

To approve any payments, the payment approver will need to log on and go to the Approvals option under Foreign Payments:

Options for viewing the payment details are listed, along with the choices of Approve or Reject for the approver to choose. Tick any payments using their tick box, then click either the Approve or Reject option, depending upon whether or not the approver wishes to proceed with the payment.
Follow the instructions under **Confirmation Details**, then click the **Approve** or **Reject** option, depending upon how the approver has proceeded. Note that choosing the **Reject** option will require a remark to be keyed in to the **Remarks** field.

The payment will then be visible in the **Payments Summary** screen where the status will need to be checked. Note that the **Status** should display **Success**. If you see **Failed**, click onto the **Reference ID** to be given the reason why the payment has not been successful. You will see a status of **Rejected** if the approver chose not to proceed with the payment.
Recurring Foreign Payments

Foreign Payments can be created that automatically repeat at regular intervals. To create a Recurring payment, select the Foreign Payments option from the menu on the left, then Recurring Payments and Create New Payment:

Payment type: Select the Swift Payment option.
Sending account: Select your choice of sending account.
Beneficiary name: Select your Beneficiary.
Receivers credit amount: Select your currency, alongside your amount which should contain a decimal point - e.g. 100.00.
First receive date: Today’s date will auto populate for you by default, however, you can future date an overseas payment up to 365 days in advance by using the calendar box.
Charging method: Select either Beneficiary, Remitter or Split - must be Split for any payments sent to the EU.
Priority code: Select either Normal or Urgent - leave at default setting.
Payment method: Credit (No Advice to Recipient), Advise and Credit or Pay on application and identification - leave at default setting.
Payment frequency: Select Daily, Weekly, Fortnightly, Monthly Quarterly, Yearly or four weekly.
Number of payments: Enter your required number of payments, up to a maximum of 999.
Payment details: Additional information that you can enter for the benefit of the receiver, four lines of up to 35 characters per line.
Additional information: Tick the box to reveal four lines (35 characters each) for Bank to Bank Information. You should enter any relevant information, if applicable, for the banks involved in the transfer. If you have an ABA Routing Number for your payment, it should be entered here.
On the next screen, review your payment details. If your payments require secondary approval, you'll see a **Next Authorizer** line. Click the **Look Up** button and select the given choice to send your payment for another user to approve. To proceed with your recurring payment click the **Confirm** button, or click **Back** to return to the previous screen to make any changes.

Your payment will have now been submitted, either to be processed, or sent for another user to approve, depending upon whether or not your payments require secondary approval.

If your payments **DO NOT** require secondary approval, the **View Payments** screen, under **Recurring Payments** will display your recurring payment:

![View Payments](image1.png)

If your payments **DO** require secondary approval, the **Payments Summary** screen will display your recurring payment in the **Payments Pending Approval** section. The payment has now been submitted for approval. Please refer to the **Approvals** section in this guide for how the payment needs to be approved.
As your recurring payments process in the future, the Payments Summary screen should always be checked to ensure successful processing of your payments. Note that the Status should display Success. If you see Failed, click onto the Reference ID to be given the reason why the payment has not been successful.

To cancel a recurring payment, go to Recurring Payments, View Payments, select the recurring payment to cancel and then click Delete. On the next screen, review your recurring payment details.

If your payments DO require secondary approval, you’ll see a Next Authorizer line. Click the Look Up button and select the given choice to send your payment for another user to approve the recurring payment cancellation. To proceed from here, click the Confirm button, or click Back to return to the previous screen.

If your payments DO NOT require secondary approval, the recurring payment will now be cancelled and will display in the View Payments screen, under Recurring Payments with an Active Status of No:

If your payments DO require secondary approval, the Payments Summary screen will display your recurring payment in the Payments Pending Approval section. The payment has now been submitted for approval. Please refer to the Approvals section in this guide for how the recurring payment cancellation needs to be approved. Once the recurring payment cancellation has been approved, it will then display in the View Payments screen, under Recurring Payments with an Active Status of No.

Please call 03457 213 213* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes. Information correct at 04/2019.