The **co-operative** bank

New FD Online
Administration user guide

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Introduction

FD Online gives you direct access to your business account(s) via the internet and offers a range of secure banking services. It is a stable, durable and secure system that provides a fast online experience. The security token gives you an additional level of security by generating codes which are needed to log in to the system, and to complete some transactions such as setting up beneficiaries.

As an FD Online administrator you're responsible for general administration and user maintenance for online accounts on behalf of your organisation. You are also our key contact should we need to speak to someone about your organisation's online account(s).

This guide provides an overview of the key administration user activities and an explanation of some of the terminology used within FD Online.

If you need more help please contact the Digital Business Banking team via email at fdonline@co-operativebank.co.uk

Getting started

Before you can log in to FD Online you need to follow the process outlined in the letter you received with the security tokens for all of your organisation's new users.

You can then log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, from here you can access the screens needed to provide the users the access they need.

Setting up new users

For each user in your organisation you need to follow the four steps outlined below so your users can begin using FD Online. The four steps are: assigning access, allocating account access, allocating user roles and enabling users.

Each of your new users will need your organisation's Customer ID, their own unique User ID and their own security token.

Step 1 – assign access

The default access granted to all users is FDO Base.

In this step you will assign a set of access options to each individual user, depending on which access scheme you want them to have. Please refer to **Appendix 1** for an explanation of Access Scheme options.

To do this, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance**. The following screen is displayed:
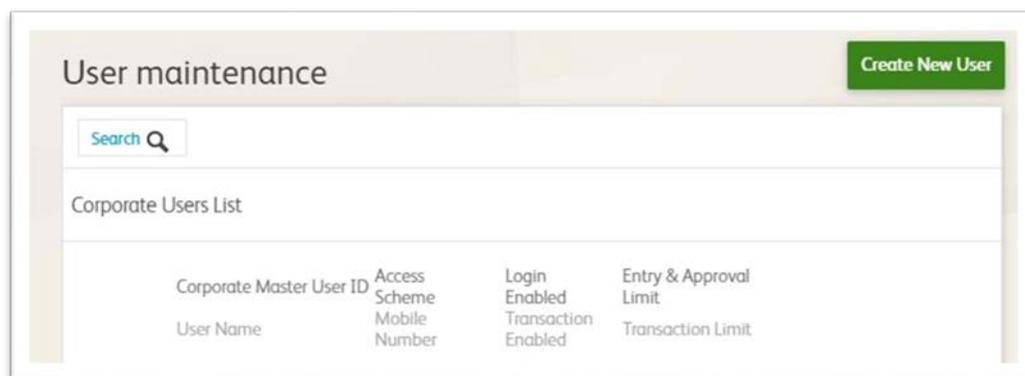
A list of all users will be displayed or if you need to find a specific user select the search icon and enter the user ID and click **Search**.

Next to the user select **Actions** on the right.

The following page is displayed:

Copy User	Activate Out of Office
Enable/Disable User	Report Linkage
Account Access	Manage Device
Edit or Delete User Details	
Menu Option - Access	

From the list, select **Edit or Delete User Details**.

On the following screen under settings, using the drop down menu next to **Access Scheme** select the option you wish to assign to the user and click **Update**.

Follow the on-screen instructions under **Confirm Your Payment** to authenticate the change using your security token.

If you have provided a user with an access scheme that includes **Bulk BACS**, you will also need to assign the following reports to the user:

- 710 BACS Batch Advices
- 723 BACS Input Report
- 740 Formatted ARUDD Report (BACS Unpaid DD)
- 741 Formatted ARUC Report (BACS Unapplied Credit)
- 742 Formatted ADDACS Report (BACS Amended\Cancelled DDs)
- 743 Formatted AWACS Report (BACS Wrong Credit A\C)
- 744 Formatted AUDDIS Report (BACS DD Instruction)

To do this, from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance**. Next to the User select **Actions** on the right, followed by **Report linkage**.

To link the report, tick the box next to the required report and click the chevron button to move to the reports linked box on the left. Click Continue followed by Submit to save your changes.

Follow the on-screen instructions to authenticate the change using your security token.

Step 2 – account access

This step determines what access each user in your organisation has for each of your organisation's accounts. You need to complete this for every account that your organisation has added to FD Online for each individual user.

To do this, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance**.

Next to the User select **Actions** on the right, followed by **Account Access**.

The following screen is displayed:

Select **Click here** and each of your organisation's account numbers will be displayed.

Next to the account click on **Select**.

You can then choose from the following options, which access you want to assign for that account:

- no access – the user has no access to the account
- enquire – the user can only view the account
- transact – the user can initiate transactions
- authorize – the user can approve transactions that another user has initiated

Once you have allocated the access needed for the user, click **Continue**

Follow the on-screen instructions under **Confirm Your Payment** to authenticate the change using your security token.

Step 3 – allocate role

If your organisation has requested that transactions need approving within FD Online before being processed, you need to allocate (link) an approver role to users you wish to carry out this action.

Users can be linked to the approver role but cannot approve transactions that they have initiated themselves.

If you are allocating the approver role to a user you must also change their account access by following the instructions in Step 2, to ensure they have the **Authorize** option selected.

To link an individual user to a role, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Role Maintenance**, the following screen is displayed:

Select **Actions** followed by **Edit**.

The role details are displayed together with a list of the users that you have already linked to the role in the left-hand box and the users who are not linked in the right-hand box.

To link a user to the role, tick the box next to the User ID and click the chevron button to move the users to the linked box on the left. Click **Continue** followed by **Submit** to save your changes.

Follow the on-screen instructions to authenticate the change using your security token.

You can also 'unlink' users from a role by selecting them and using the chevron button to move the users from the linked box on the left to the 'not linked' box on the right.

Step 4 – enable user

The final stage of the set-up process is to ensure a user is enabled, so they can start using FD Online.

Log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance.**
Next to the User select **Actions** on the right, followed by **Enable/Disable User**.

The following screen is displayed:

Ensure the options are allowed and click **Continue** followed by **Submit**.

Your individual user set-up is now complete. Please advise the user to refer to the FD Online security token instructions to reset the default PIN for the security token you have supplied to them. The user will then be able to log in and start using FD Online.

General administration

The following general administration functions are also available to you as an FD Online administrator.

Limit schemes

Limit schemes are set according to the limits requested on the FD Online application form.
As an admin you can view and amend these limits for both **Entry/Approval Limit Scheme** and **Transaction Limit Scheme**, but not to a limit higher than has been set per the original request on the application form.

To view and change these limit schemes for any user, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance**.
Next to the User select **Actions** on the right, followed by **Edit or Delete User Details**
The schemes are shown on the following screen under **Settings**.

Create new user

You have the option to create a new user, on doing so a request is sent to the Digital Business Banking team who will review this. If approved a token is assigned to the user and an email will be sent to the account holders email address.

To do this log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance.**

Select **Create new user** and enter the new users' details. All fields marked * are mandatory.

When creating the **Corporate user ID** please ensure it isn't longer than 12 characters in length.

Under **Settings** please choose the access scheme and limit schemes you wish to allocate to this user.

Account nickname

FD Online shows the account title for each of your organisation's linked accounts. If you wish, you can allocate nicknames to individual accounts that are visible to all users. This does not affect the account title held by us.

To change an account nickname, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **Update account nickname**.

All your accounts are displayed with the following information:

- account type, i.e. current, savings, etc.
- account nickname
- account number, including sort code

Select **Update nickname** next to the account you wish to update and amend the nickname by over-typing the account nickname field.

Click **Continue** followed by **Submit**.

Disabling user login

If you need to disable access to FD Online for any of your users, log in to FD Online and from the home page navigate to the menu icon top left and access **Settings**, then **User Maintenance**.
Next to the User select **Actions** on the right, followed by **Enable/Disable User**.
Ensure to remove the options previously given and click **Continue** followed by **Submit**.

You should then contact the Digital Business Banking team via email at fdonline@co-operativebank.co.uk
to advise the user has been disabled, so we can update our records.

Appendix 1

Access scheme options

The table below provides the details of the access scheme options referred to in Step 1.

Please only select an access scheme detailed in the table below that includes the options you wish to provide a user.

There are access schemes available which provide the user with the additional options that are given to the **FDO Admin** scheme. As an example **FDO Base Admin**, includes the options provided with **FDO Base** and **FDO Admin** combined. These are:

- FDO BASE ADMIN
- FDO BULK BACS ADMIN
- FDO ENQUIRY ADMIN
- FDO UK BULK BACS PAYMENTS ADMIN
- FDO UK CHAP PAYMENTS ADMIN
- FDO UK FOREIGN PAYMENT ADMIN
- FDO UK PAYMENTS ADMIN

Access Scheme	Options included	Options excluded
FDO ALL	- All	N/A
FDO Admin	- User maintenance - Update account nickname - Administration approvals - Recall approval requests - Beneficiary access - Approve/reject beneficiary access - Enquiry facility - Mails	- Accounts information - Statements and reports - Transaction search - View beneficiaries - Cheque management - Bulk BACS - Payments – internal, UK and foreign - CHAPS

FDO BASE	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • Enquiry facility • Service request enquiry • Mails	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Bulk BACS • Payments – internal, UK and foreign • CHAPS
FDO BULK BACS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Service request enquiry • Enquiry facility • Mails • Bulk BACS	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Cheque management • Payments – internal, UK and foreign • CHAPS
FDO ENQUIRY	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Mails	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Cheque management • Service request enquiry • Enquiry facility • Bulk BACS • Payments – internal, UK and foreign • CHAPS
FDO PREMAN	• Accounts information • Statements and reports • Transaction search • Cheque management • Enquiry facility • Service request enquiry • Mails • Payments – internal and UK	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Bulk BACS • Foreign payments • CHAPS
FDO TXN	• Accounts information • Statements and reports • Transaction search • Cheque management • Enquiry facility • Service request enquiry • Mails • Payments – internal ONLY	• User maintenance • Administration approvals • Approve/reject beneficiary access • View beneficiaries • Bulk BACS • Foreign payments • CHAPS • UK payments
FDO UK BULK BACS PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • View beneficiaries • Cheque management	• User maintenance • Administration approvals • Approve/reject beneficiary access • Foreign payments • CHAPS

	• Enquiry facility • Service request enquiry • Mails • Bulk BACS • Payments – internal and UK	
FDO UK CHAP PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • View beneficiaries • Cheque management • Enquiry facility • Service request enquiry • Mails • Payments – internal and UK • CHAPS	• User maintenance • Administration approvals • Approve/reject beneficiary access • Bulk BACS • Foreign payments
FDO UK FOREIGN PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Enquiry facility • Service request enquiry • Mails • Payments – internal, UK and foreign	• User maintenance • Administration approvals • Approve/reject beneficiary access • Bulk BACS • CHAPS
FDO UK PAYMENTS	• Administration – update account nickname • Accounts information • Statements and reports • Transaction search • Cheque management • View beneficiaries • Enquiry facility • Service request enquiry • Mails • Payments – internal and UK	• User maintenance • Administration approvals • Approve/reject beneficiary access • Bulk BACS • CHAPS • Foreign payments