

## **FD Online FAQs**

### **As an admin user why can't I make account access changes in bulk requests?**

We have enhanced security to further protect your account when you bank online.

If you need to amend account access for more than one user, you will need to do this one user at a time and authorise these changes using your security token.

### **Where can I see my account nicknames?**

To locate your list of accounts with nicknames, you need to:

1. Click on the menu icon in top left section of the home screen
2. Select 'Accounts'
3. Select 'Account Summary'

A list of your accounts and nicknames will then be displayed.

You can also view your account nicknames when you send a payment. The account nickname will be displayed when selecting which account you wish to send the payment from.

### **Who can make payments through FD Online?**

Any user with payment access can create a payment. However, if you previously did not have access to make payments, your payment will need to first be approved by an initiator. After a first approval, it will then need to be approved by an approver.

If you are unsure of your role within online banking, please check with your account administrator.

If you previously had access to make payments, then you should follow the same steps as before to complete a payment.

Please note, some payments may need additional approval from within your organisation.

### **Why have my payment limits changed?**

The new FD Online has 'limit schemes' set for payment maximum amounts allowed, rather than personal limits per user.

Your new payment limit will be equal to or more than what was previously allocated.

The administrator for the account can view and amend the limit set for each user but not to a limit higher than has been set for your organisation.

[Administrators can find further information on how to do this by viewing the new FD Online admin user guide.](#)

### **Why has the file format changed for importing payments?**

We have simplified the format to CSV in the new FD Online as CSV files can be used with most spreadsheet programs.

Since they're plain text, they're easier to important regardless of the specific software you're using.

### **Why do I need to wait 3 hours to make a payment to a new beneficiary?**

We have enhanced security to further protect your account when saving a new beneficiary to FD Online.

As an FD Online user you also have the option of making a one-off payment and saving the beneficiary later.

To make a one-off payment, from your home screen under 'Move money':

1. Select 'Make a UK payment'
2. Next to 'Frequency of payment' select 'One-off'

### **How do I schedule a payment to be made at a later date?**

When making a payment, there is an option to change the date. Select this option and enter the date you wish the payment to be sent. The payment will then be scheduled for that date.

### **Can I default to a specific account when making a payment?**

Yes, to do this you need to set up a 'favourite account.'

To set up a favourite account:

1. Select your name or company name in the top right
2. Select preferences
3. Next to 'Primary account number,' select the account from the drop down you wish to set as a favourite

This will ensure that when making a payment, your favourite account is selected as default.