The co-operative bank

Business Online Banking user guide

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Security tokens

Our security tokens give you additional protection when banking online. They generate secure and unique codes that allow you to verify yourself, authorise certain transactions and set up new payees.

When you get your log in credentials for online banking, we will also send you details about our security tokens: HID Approve mobile security app and our physical plastic security token.

HID Approve is a free and fast mobile app that you can download to a smart device of your choice. It is easy to use and quick to set up. Our physical token can be still be requested, if you meet eligibility requirements.

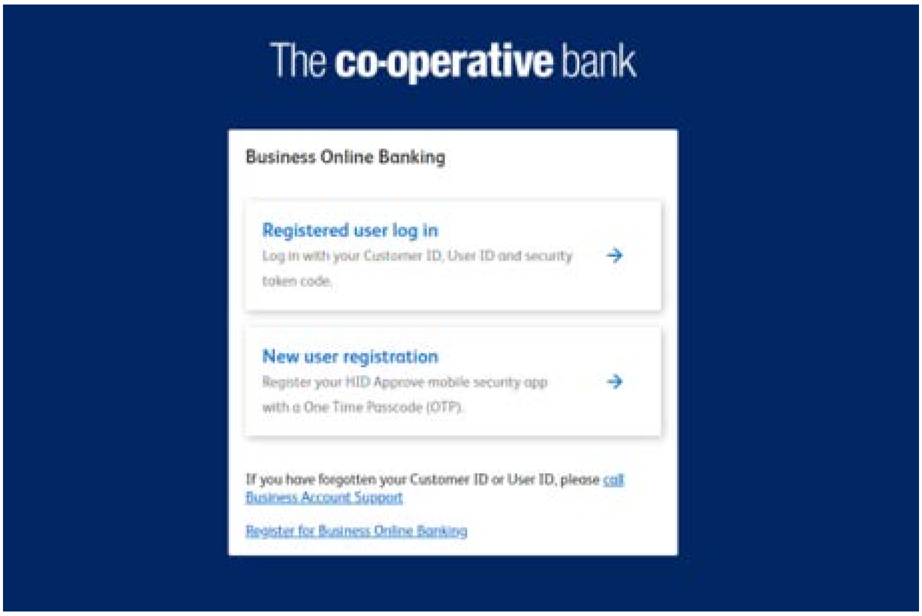
Please note: There may be a cost involved for requesting a physical plastic security token based in line with your account tariff.

How do I active the HID Approve mobile app?

You need to download the HID Approve mobile app before you can activate it.

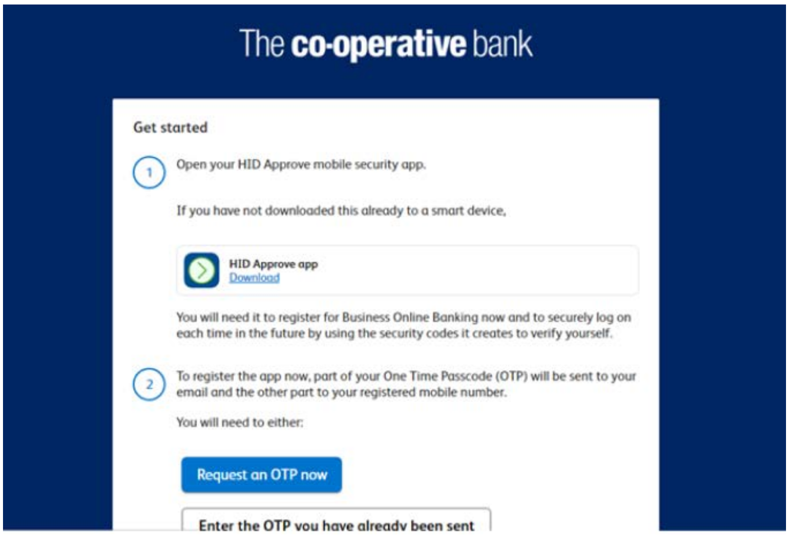
Step 1

In the online banking, select 'New user registration' and log in using your customer ID and user ID.



Step 2

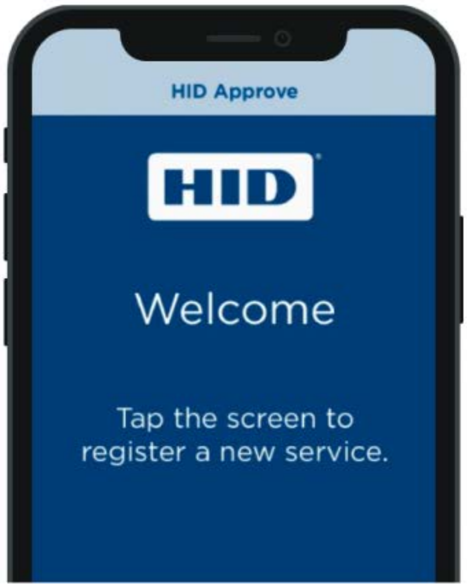
Select ‘Request an OTP now.’ We will send a One Time Passcode (OTP) to your email address and your registered mobile number. Enter these codes into online banking and select ‘Continue’.



Step 3

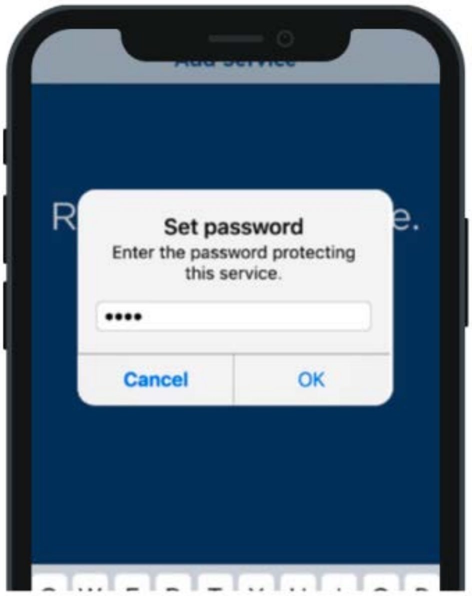
Open the HID Approve app and tap the screen to register a new service. Then, scan the QR code show in online banking.

Alternatively, select ‘enter invite manually’ to enter your user ID, invite code and service URL manually. You can find these details by selecting ‘view manual entry details’ in online banking. Then, select ‘Validate’.



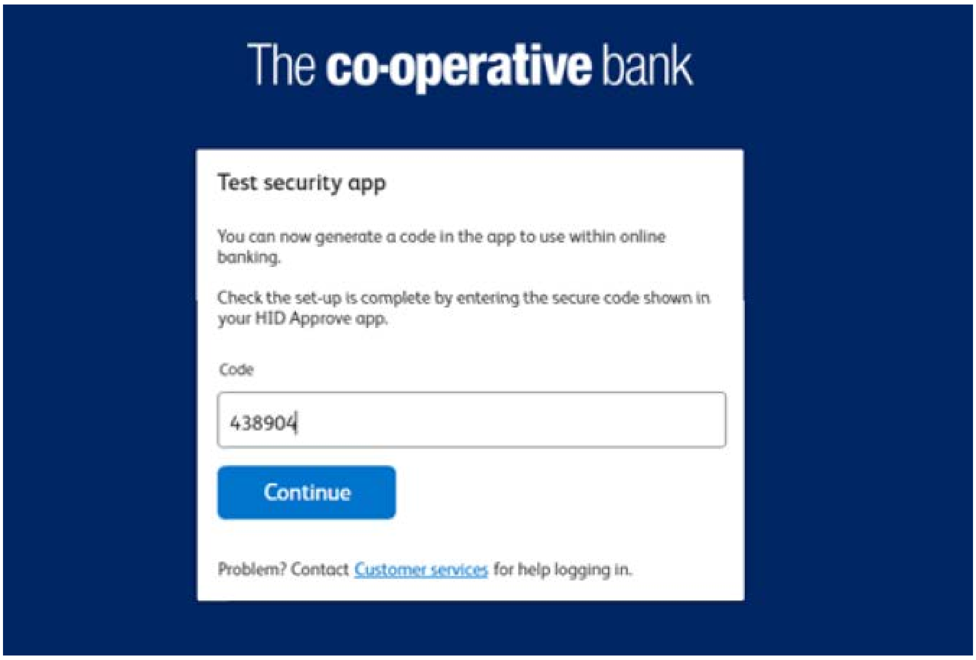
Step 4

In the app, enter a PIN and friendly name for the service. Then, tap the screen to generate a new secure code and enter your PIN again.



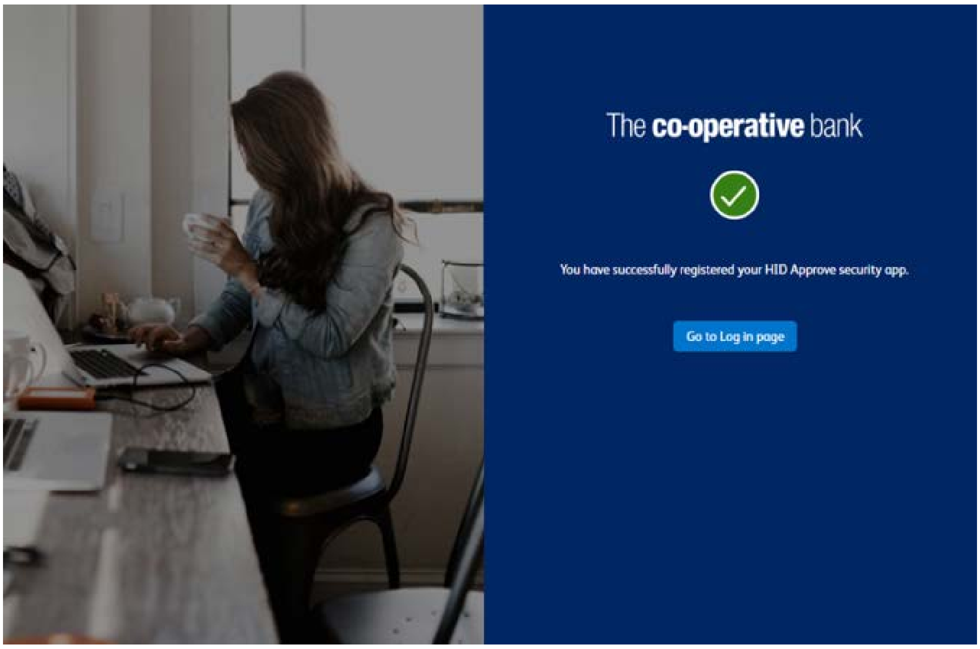
Step 5

In online banking, select ‘Continue’. Then, enter the secure code shown in the HID Approve app and select ‘Continue’.



Step 6

You have successful activated your HID Approve app.



Physical plastic security token

If you have a new physical plastic security token, you will need to activate it before you use it. To do this, please call our Business Account Support team on 03457 213 213. Lines are open Monday to Friday 8am to 6pm and Saturday 9am to 12pm. Call charges apply. We will run you through our standard security process.

When you call please have your plastic security token to hand.

Logging in

[Logging in to Business Online Banking for the first time with your HID Approve app](#)

[Logging in to Business Online Banking with your HID Approve app](#)

[Logging in to Business Online Banking with your physical token](#)

[Logging in to Business Online Banking for the first time with your physical token](#)

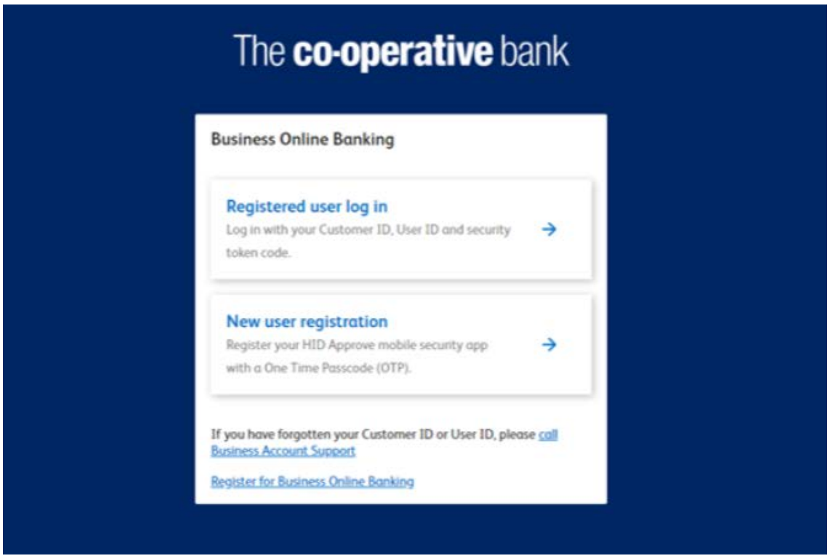
Logging in to Business Online Banking for the first time with your HID Approve app

Step 1

Go to our Business Online Banking page and click 'Log in to online banking.'

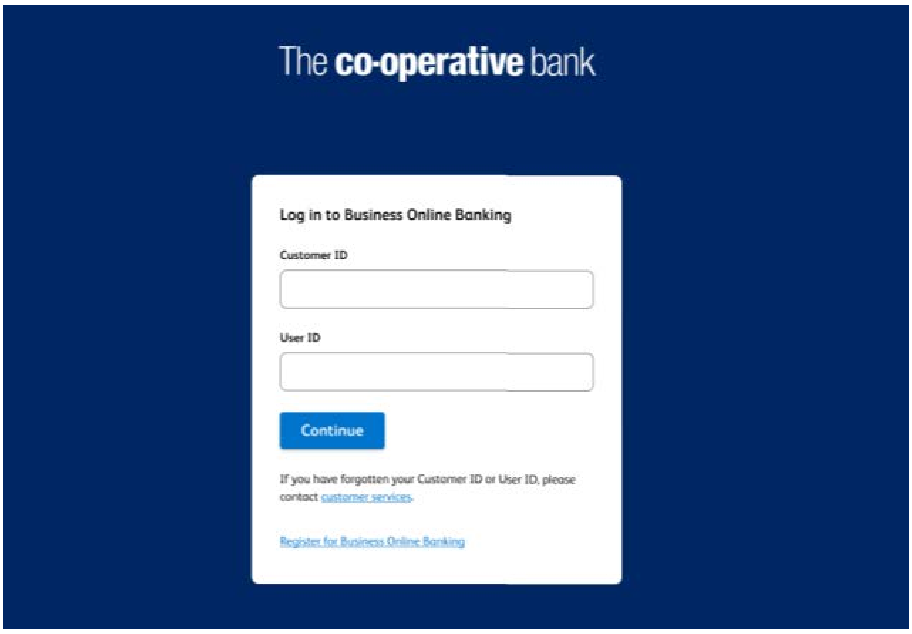
Step 2

Click 'Registered user log in.'



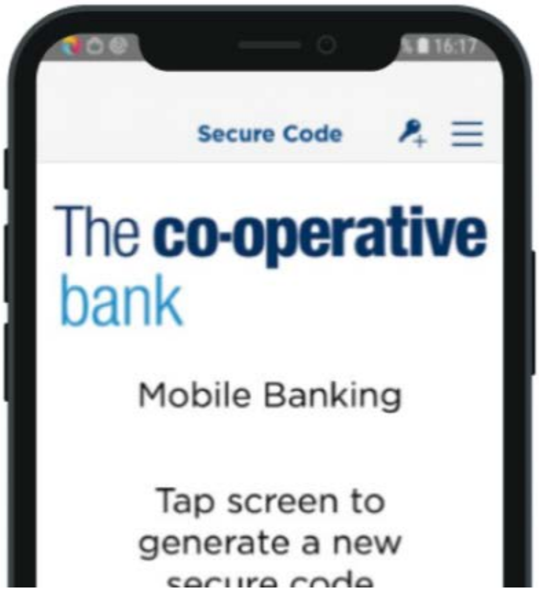
Step 3

Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'



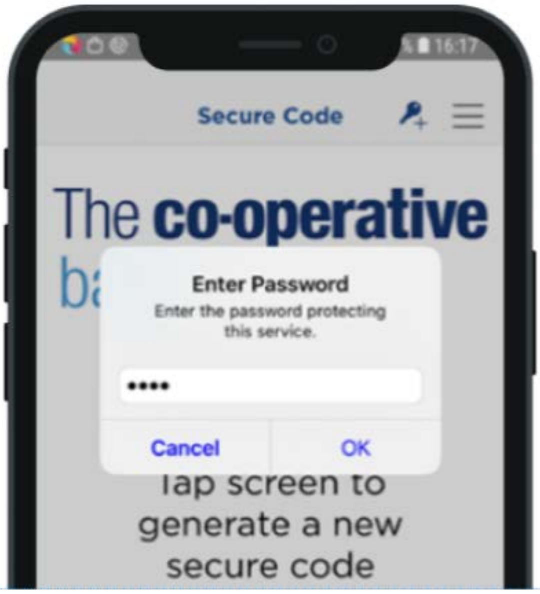
Step 4

Open the HID Approve app and tap the screen.



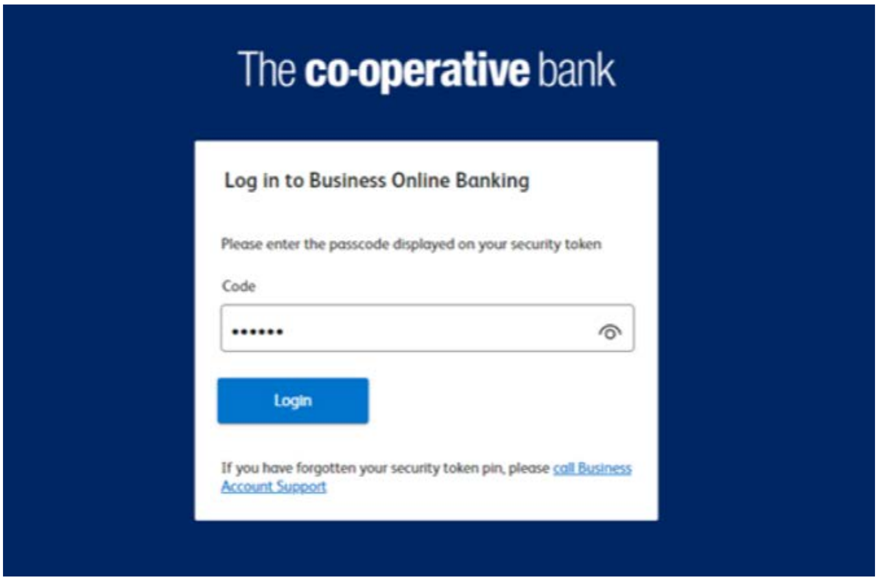
Step 5

In the app, enter your PIN and press ‘OK’ to generate a secure code.



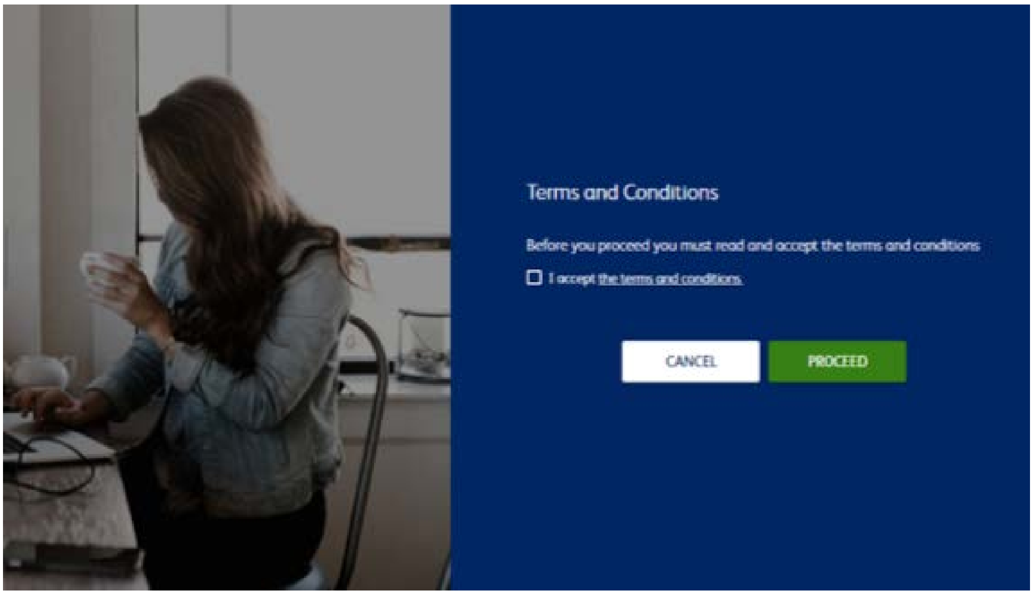
Step 6

In online banking, enter the secure code from the app and click ‘Login.’



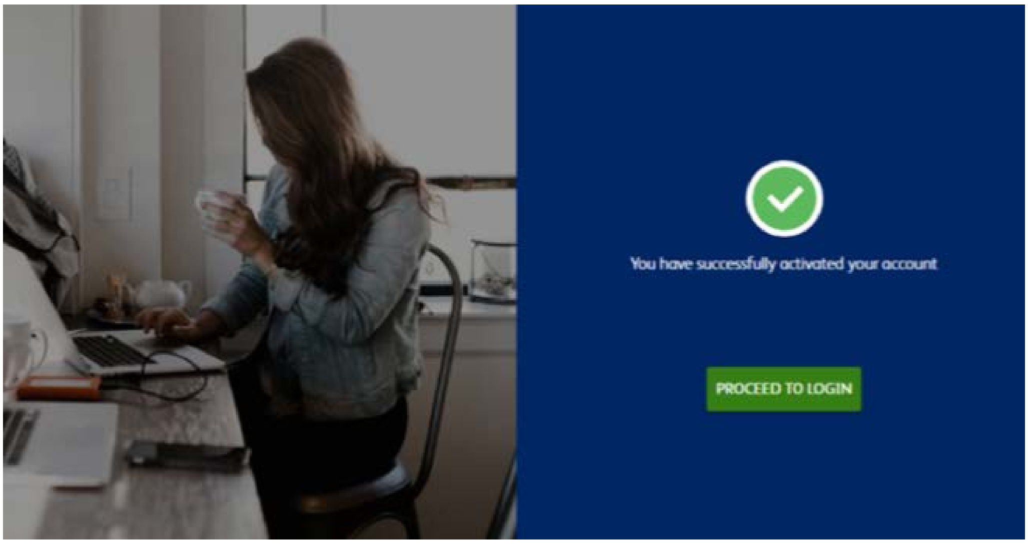
Step 7

Click the box to accept the terms and conditions. Then, click 'Proceed.'



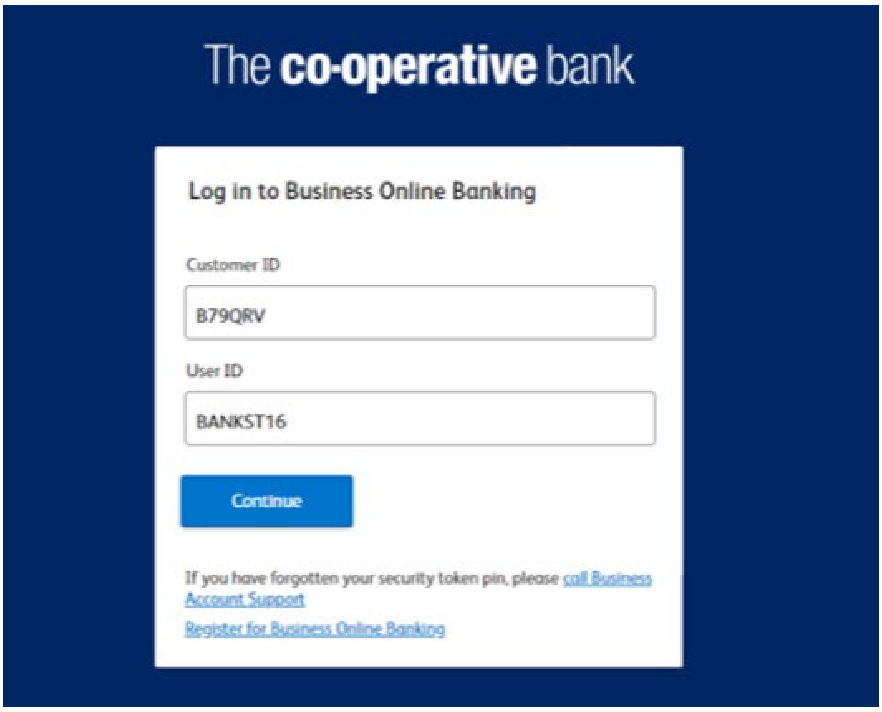
Step 8

Click 'Proceed to login.'



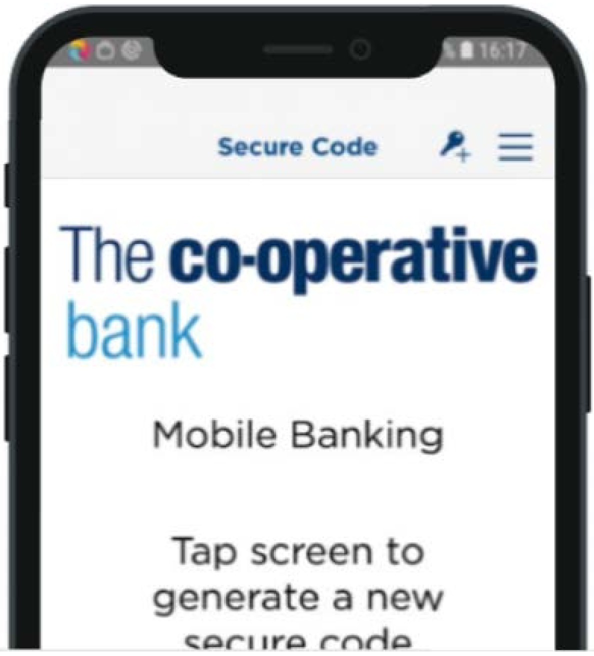
Step 9

Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'



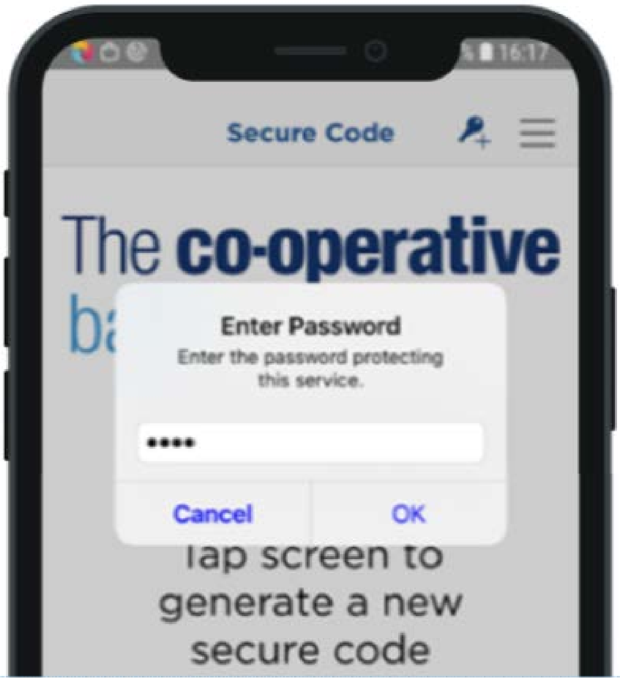
Step 10

Open the HID Approve app and tap the screen.



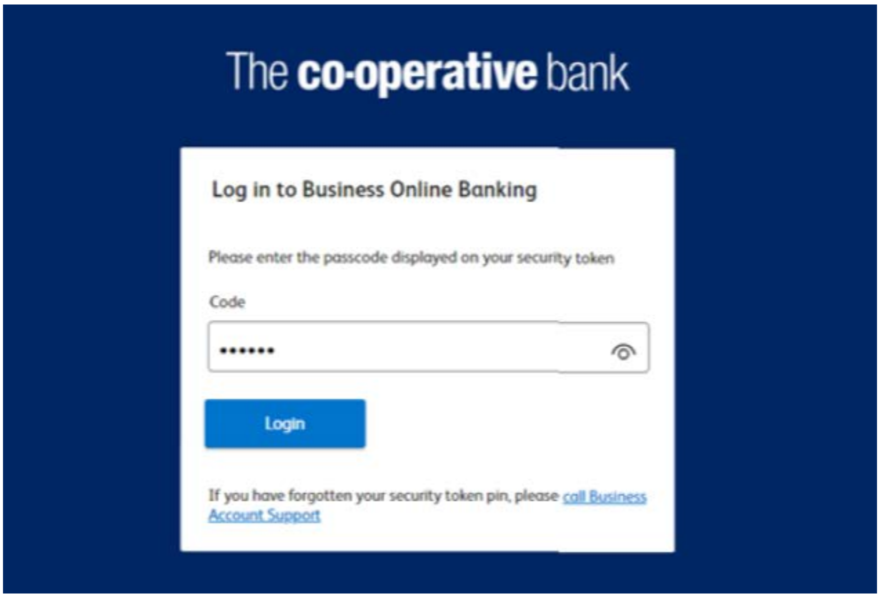
Step 11

In the app, enter your PIN and press ‘OK’ to generate a secure code.



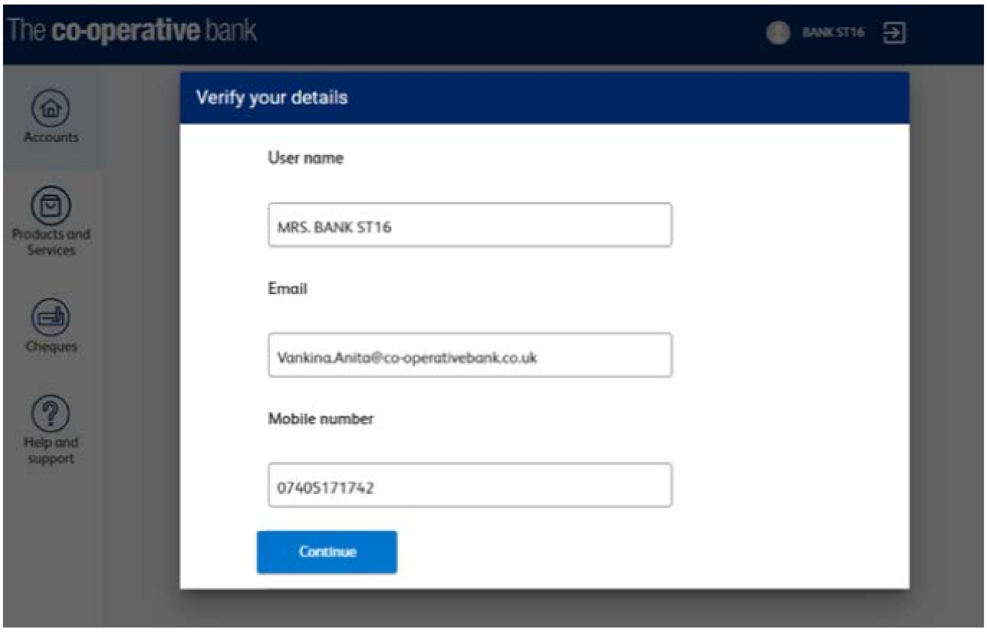
Step 12

In online banking, enter the secure code from the app and click ‘Login.



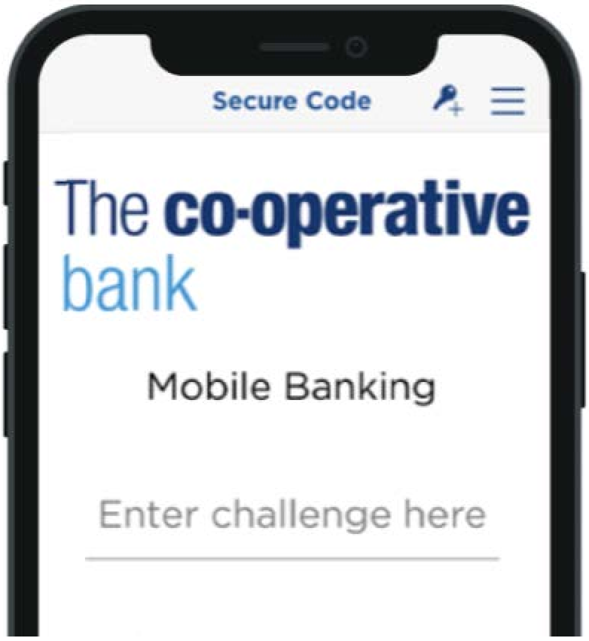
Step 13

In online banking, enter your user name, email and mobile number. Then, select 'Continue.'



Step 14

In the app, press 'Challenge Response' in the bottom right hand corner of the screen.

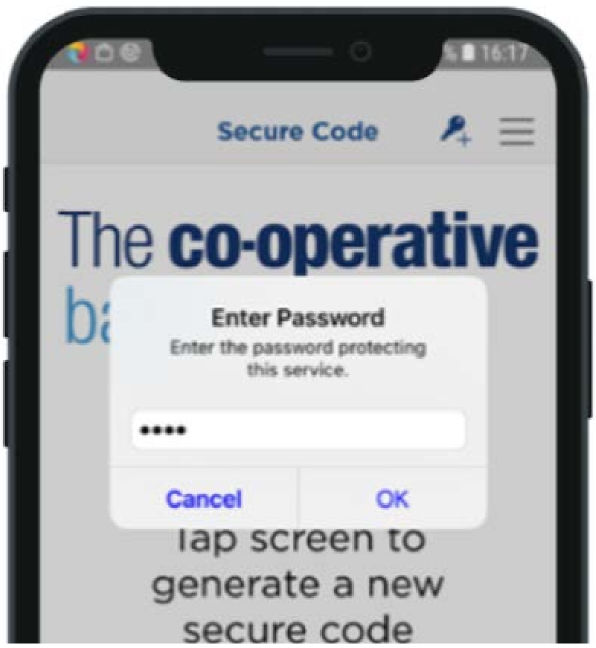


Step 15

In the app, enter the number from online banking.

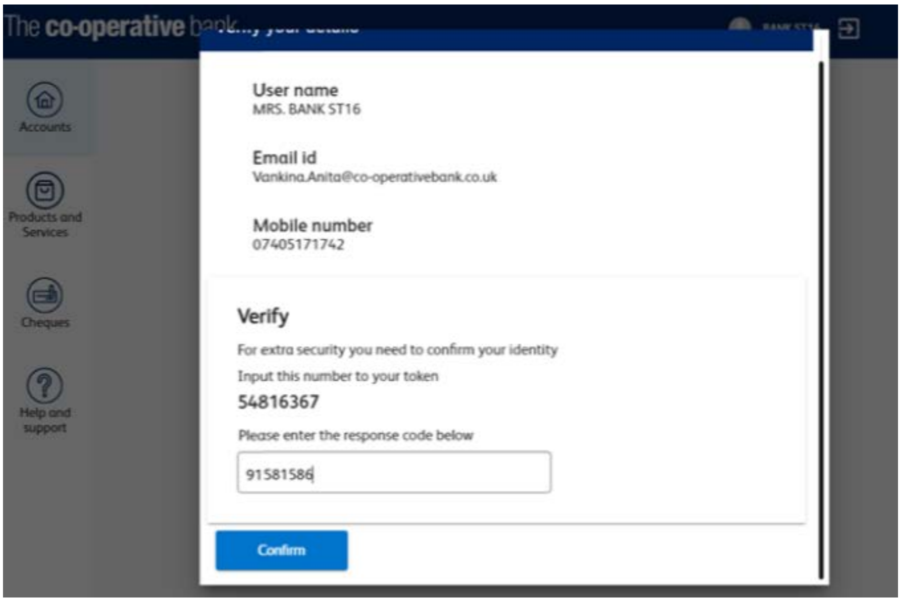
Step 16

In the app, enter your PIN and press ‘OK’ to generate a secure code.



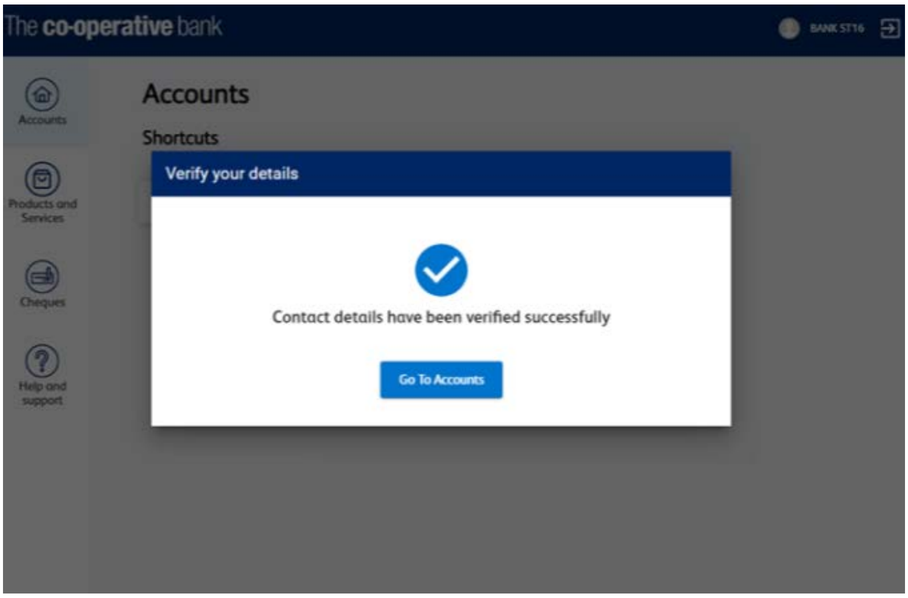
Step 17

In online banking, enter the secure code from the app and click ‘Confirm.’



Step 18

In online banking, click ‘Go to Accounts.’



Step 19

You are now logged in to Business Online Banking.

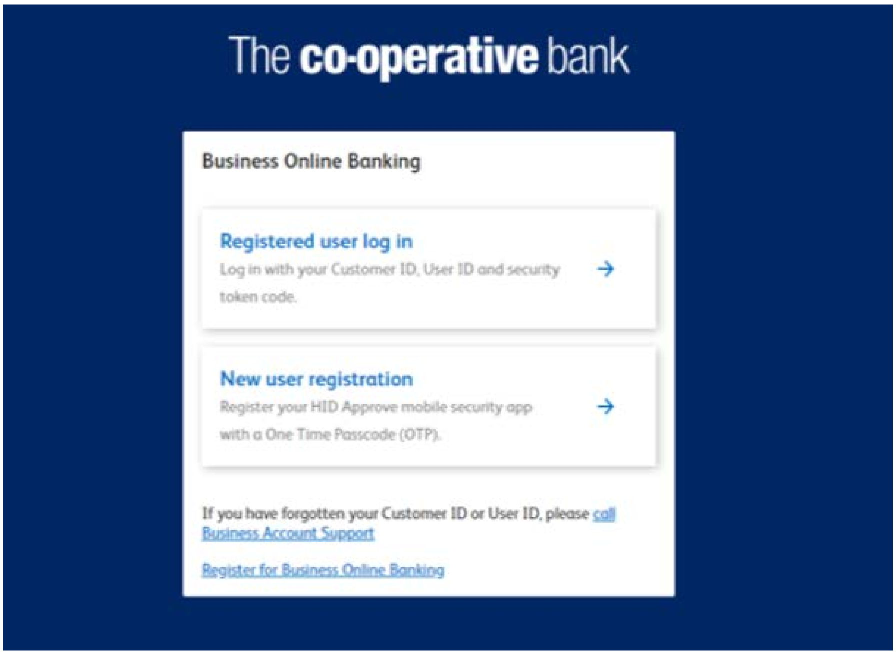
Logging in to Business Online Banking with your HID Approve app

Step 1

Go to our [Business Online Banking page] and click ‘Log in to online banking.’

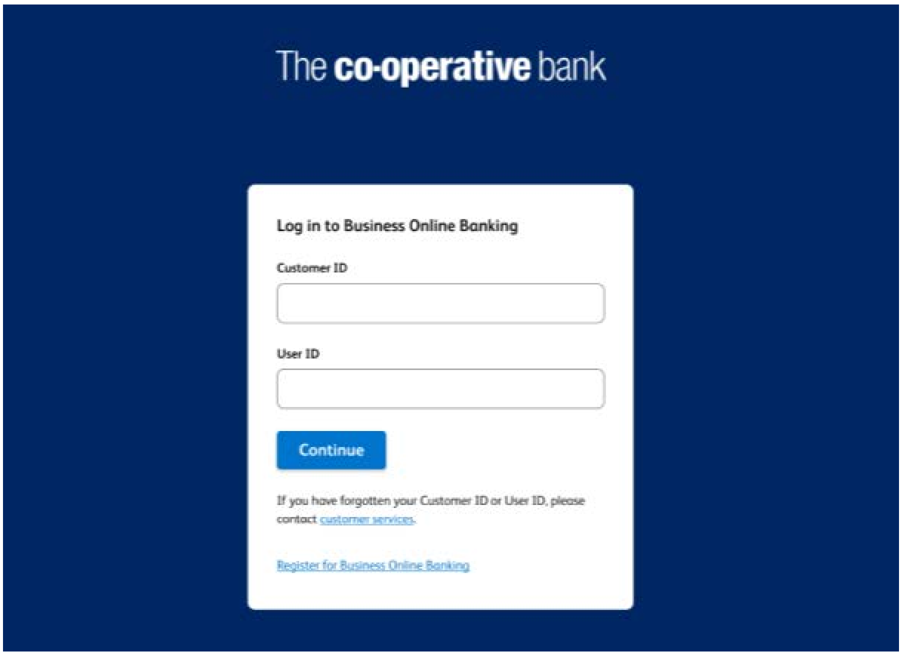
Step 2

Click ‘Registered user log in.’



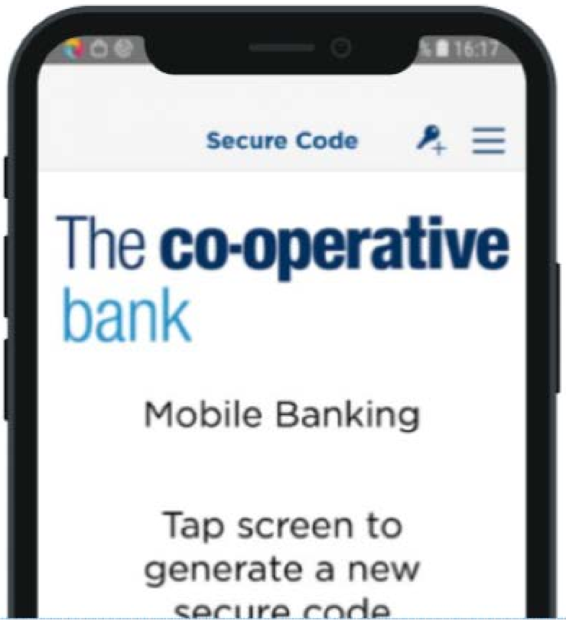
Step 3

Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'



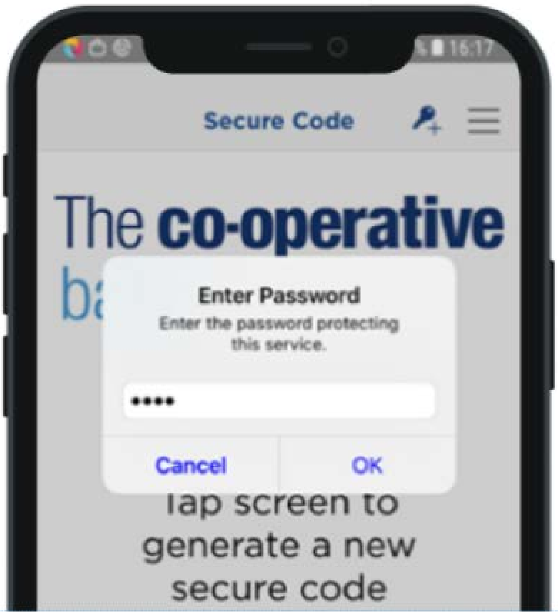
Step 4

Open the HID Approve app and tap the screen.



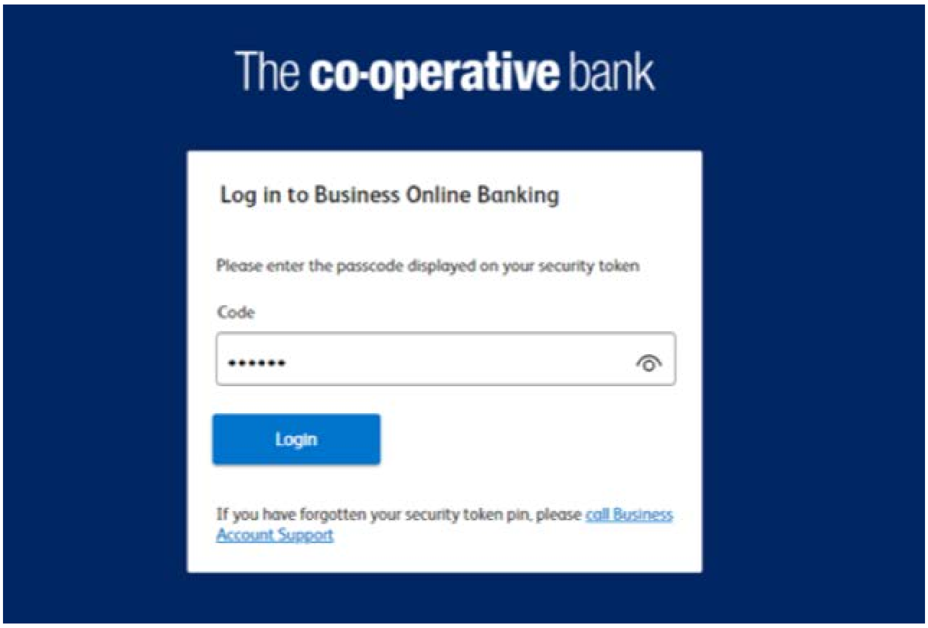
Step 5

In the app, enter your PIN and press ‘OK’ to generate a secure code.



Step 6

In online banking, enter the secure code from the app and click ‘Login.’



Step 7

You are now logged in to Business Online Banking.

Logging in to Business Online Banking with your physical token

Step 1 Go to our Business Online Banking page and click 'Log in to online banking.'

Step 2 Click 'Registered user log in.'

Step 3 Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'

Step 4 On your physical token, press 'OK.'

Step 5 Enter your four digit PIN and press 'OK' again to generate a secure code.

Step 6 In online banking, enter the secure code from the physical token and press 'Login.'

Step 7 You are now logged in to Business Online Banking.

Logging in to Business Online Banking for the first time with your physical token

Step 1 Go to our Business Online Banking page and click 'Log in to online banking.'

Step 2 Click 'Registered user log in.'

Step 3 Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'

Step 4 On your physical token, press 'OK.'

Step 5 Enter your four digit PIN and press 'OK' again to generate a secure code.

Step 6 In online banking, enter the secure code from the physical token and press 'Login.'

Step 7 Click the box to accept the terms and conditions. Then, click 'Proceed.'

Step 8 Click 'Proceed to login.'

Step 9 Enter your customer ID and user ID that we gave to you when you registered for online banking. Then, select 'Continue.'

Step 10 On your physical token, press 'OK.'

Step 11 Enter your four digit PIN and press 'OK' again to generate a secure code.

Step 12 In online banking, enter the secure code from the physical token and press 'Login.'

Step 13 In online banking, enter your user name, email and mobile number. Then, select 'Continue.'

Step 14 On your physical token, enter your four digit PIN. Do not press OK. Ignore the message 'CHAL – otP' if it appears.

Step 15 Immediately enter the eight digit number from online banking. Then, press 'OK' to generate a secure code.

Step 16 In online banking, enter the secure code from your physical token and click ‘Confirm.’

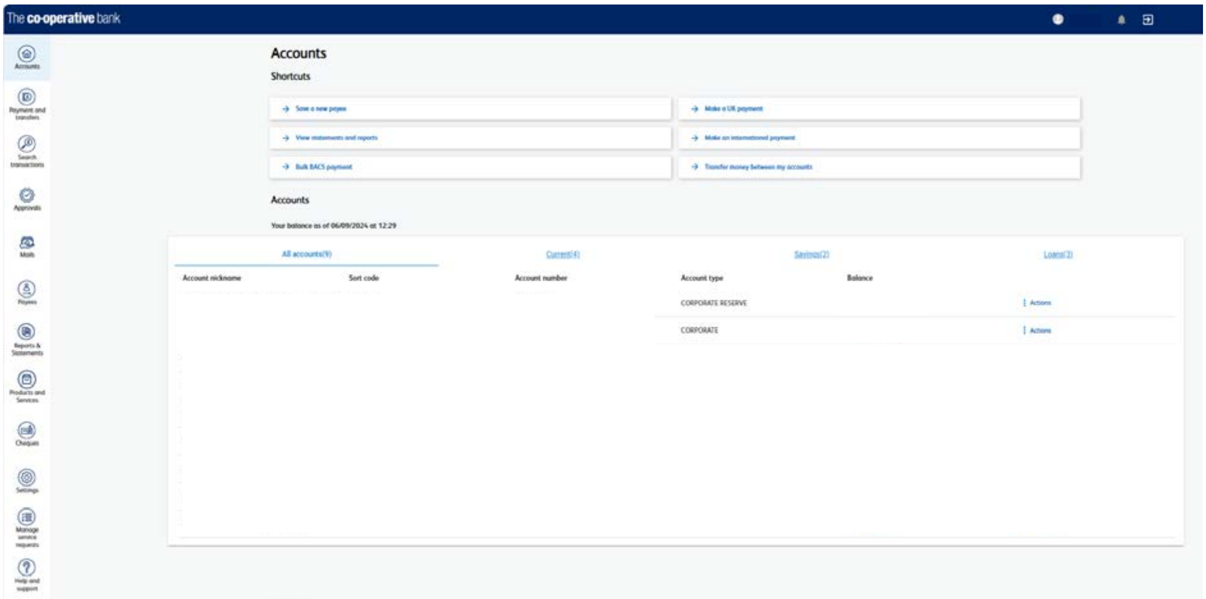
Step 17 In online banking, enter the secure code from the app and click ‘**Confirm’**

Step 18 In online banking, click ‘Go to Accounts.’

Step 19 You are now logged in to Business Online Banking.

Navigation

When you log in, you will be taken to the accounts dashboard. This screen includes several options to help you navigate to different areas of online banking.



Menu
The menu of options such as ‘Payments and transfers’ and ‘Search transactions’ will always be visible when you are using online banking. Selecting the ‘Accounts’ option will return you to the main dashboard screen.

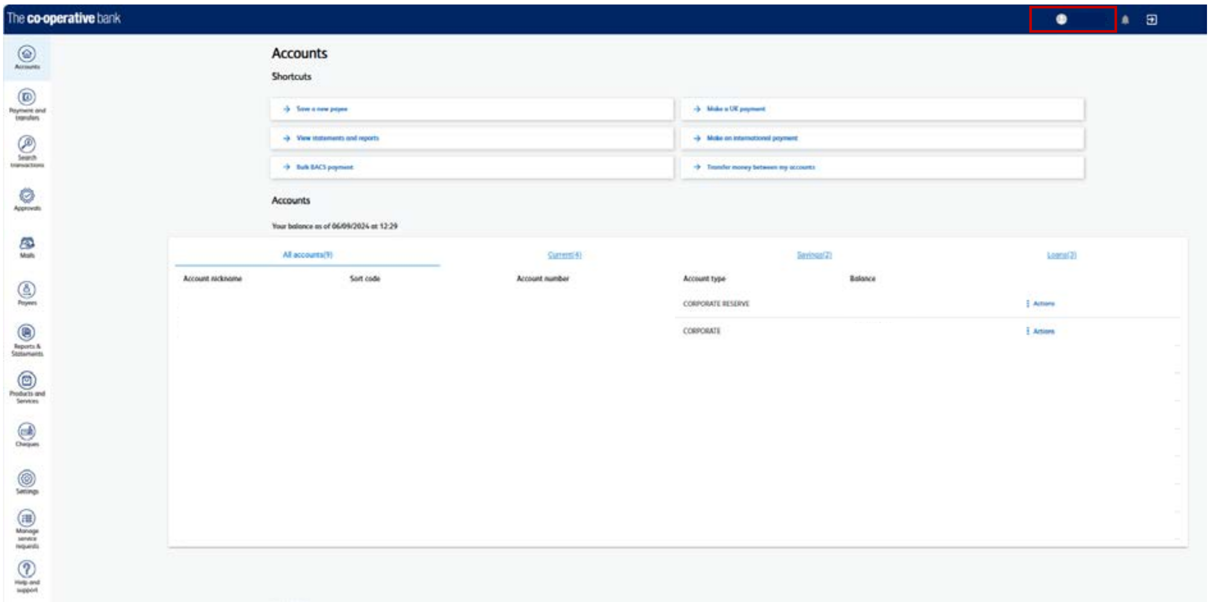
Shortcuts
These can be used for quick access to certain features, such as, making payments and viewing statements and reports.

Profile
This feature allows you to view or amend your information and settings such as contact details and alerts.

Notifications.
Here, you can view notifications for payments waiting to be approved, failed payments and more.

Accounts
A list of your accounts and their balances are displayed here. By selecting an individual account, you can view the most recent transactions up to 30 days, older transactions as far back as 25 months and upcoming transactions which are due in the next 7 days.

Update contact details



Step 1 **Update Details**

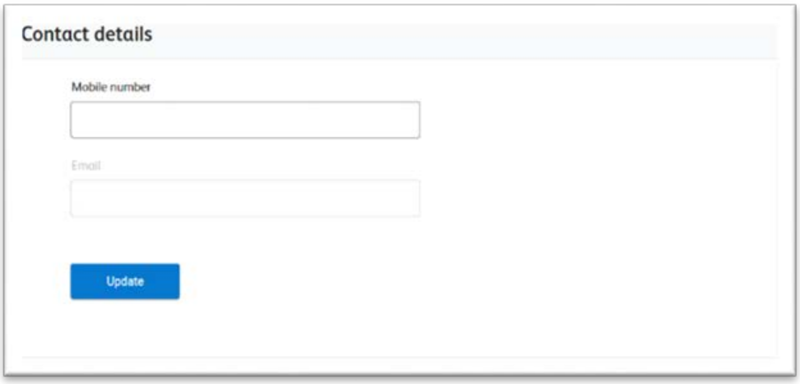
For security purposes, you have to update the mobile number and email separately. You will receive an alert (either by text message or email) to confirm that a change has been made to your account.

For mobile number

- Select your name at the top right hand corner of the dashboard (as shown in the image above). This will bring up your profile settings
- Select the pencil icon to the right hand side of where it says ‘View and modify mobile number’
- Enter your mobile number into the top box, you may need to remove a number first if you had one previously entered.
- Click ‘Update’

For email

- Select your name at the top right hand corner of the dashboard (as shown in the image above). This will bring up your profile settings
- Select the pencil icon to the right hand side of where it says ‘View and modify email’
- Enter your email into the bottom box, you may need to remove an email first if you had one previously entered.
- Click ‘Update’



Step 2 Check details and confirm update

To update your contact details using your HID Approve app:

- In the app, select 'Challenge Response' in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press 'OK' to generate a secure code.
- In online banking, enter the secure code from the app and click 'Confirm.' Using the HID Approve mobile security app

To update your contact details using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message 'CHAL – otP' if it appears.
- Immediately enter the eight digit number from online banking. Then, press 'OK' to generate a secure code.
- In online banking, enter the secure code from your physical token and click 'Confirm.'

Balances explained

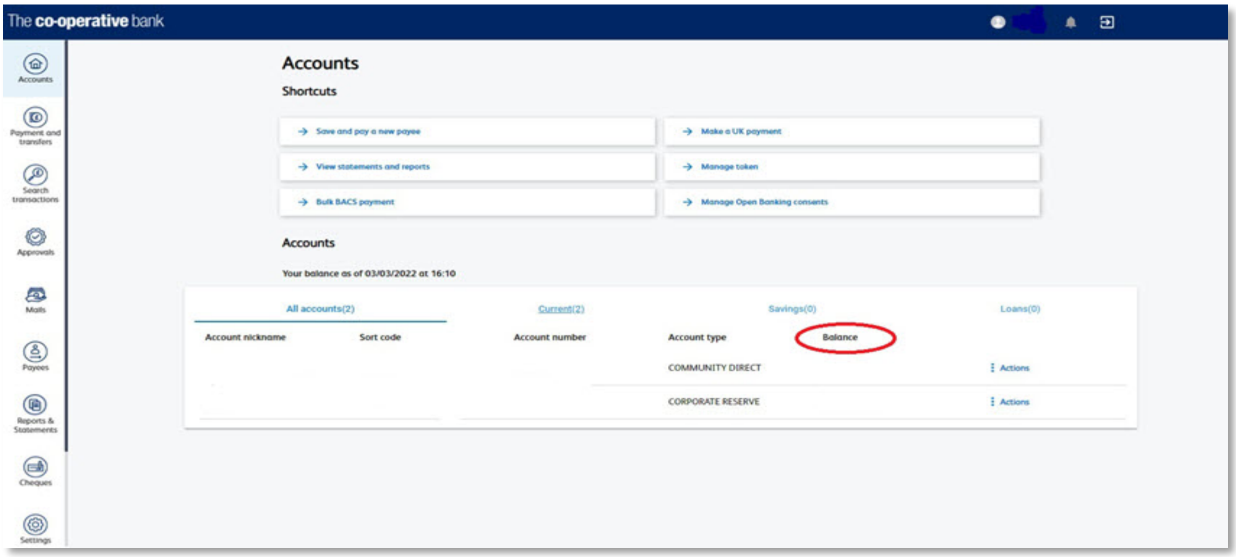
Balance information provided in real-time giving you the most up to date position on your finances.

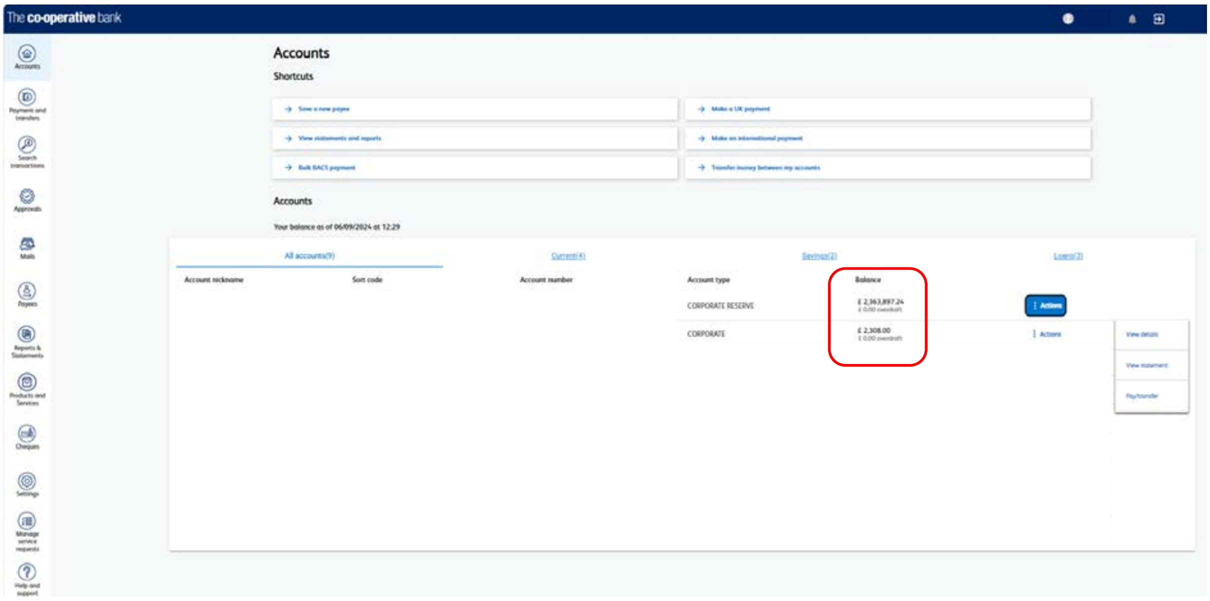
Available balance is the balance at the time of checking your account minus any outstanding debit card authorisations. These pending transactions affect your balance but will not show on your account until they are cleared which can take up to 4 days. This balance does not include any overdraft arrangements and is the main balance used throughout (e.g. when making a payment).

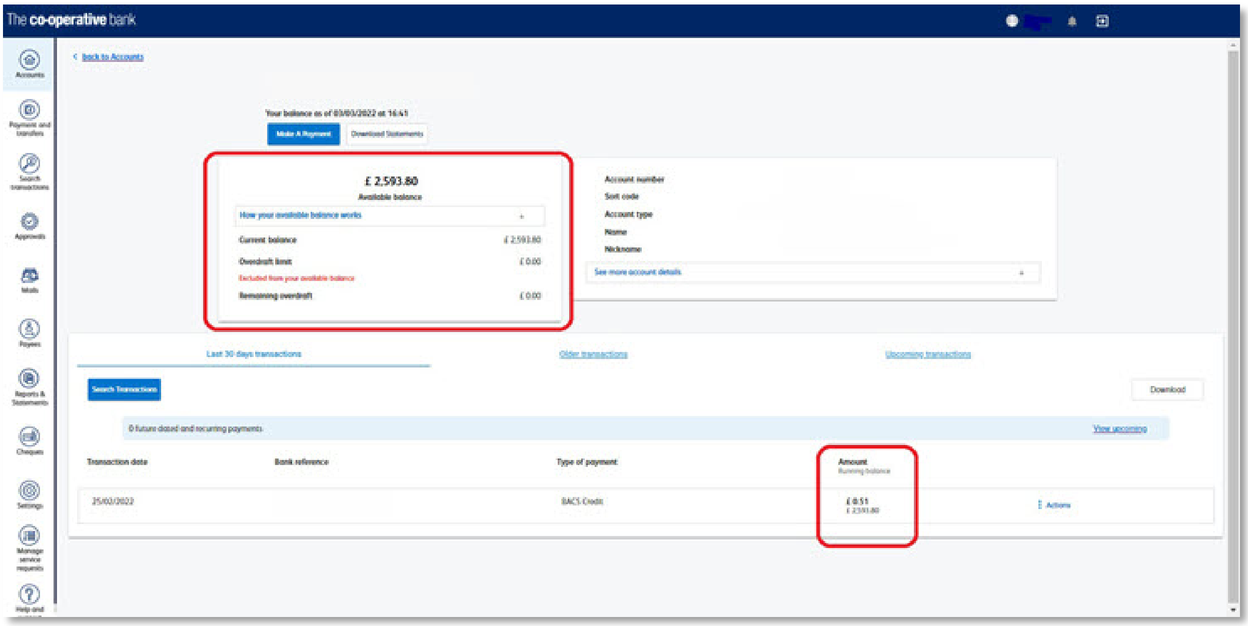
Current balance is the current position on your account not taking into consideration any pending authorisations. Any interest and charges will be based on the end of day position and is the amount that's statemented. This balance does not include any overdraft arrangements.

Running balance is the position on your account when a transaction is taken into consideration in line with the transaction itself. This balance is calculated from your current balance and therefore does not take into account any pending transactions or overdraft facility.

Overdraft facilities will be displayed separately to your balances and will include any overdraft limit and remaining funds. If you were to enter into an overdraft (arranged or unarranged) your available and current balance will show as a minus sum.







Add a new payee

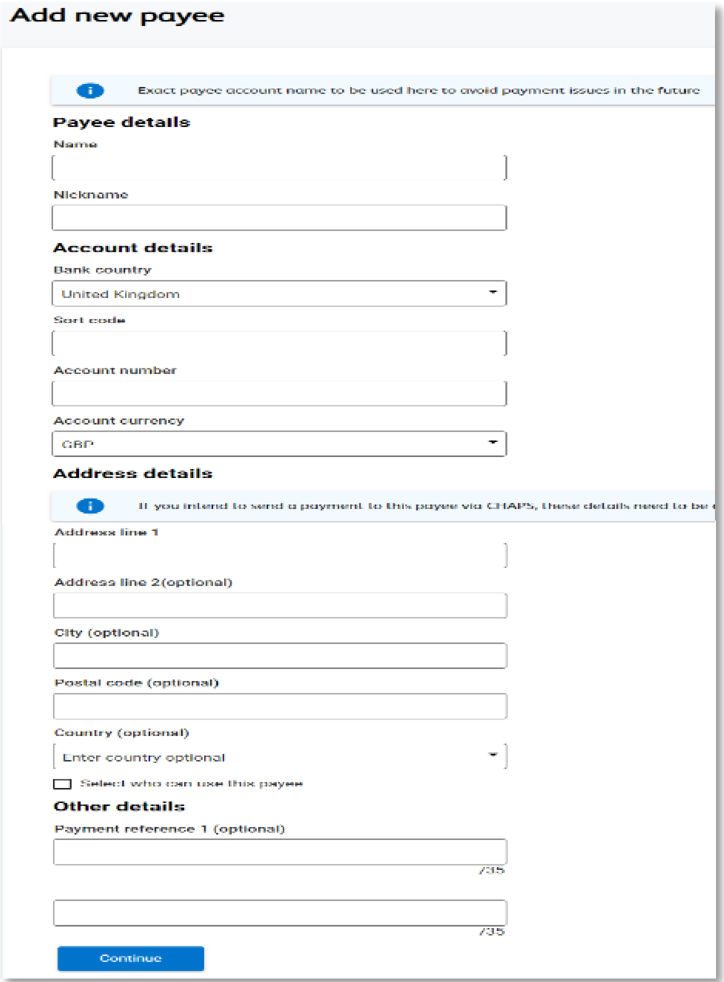
Step 1: navigate to the 'Add new payee' screen

Click **Payees**. Then, click **Add a new payee**. Alternatively, you can click **Save a new payee** from the shortcuts on the 'Accounts' dashboard.

IMPORTANT: be aware of fraud and scams. Refer to our [fraud & security pages] to help keep you and your money safe. Remember:

neither the bank nor any genuine person will ask you to move money away to keep it safe.

If you've been asked to pay a bill that you haven't had an invoice for or if the beneficiary details are new, STOP! and check that it is a genuine request first. Criminals often pretend to be someone you know or can impersonate email accounts.



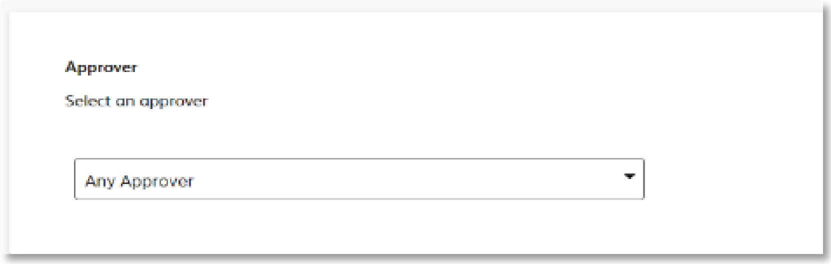
Step 2 Completing the ‘add new payee’ form

- Fill in all relevant fields
- If you have requested CHAPS functionality and at any point you want to send a CHAPS to the payee, please make sure you fill in the address details or your payment will be rejected.
- Click on continue.

Step 3 Check and confirm details

If you have dual authentication set up on your account, you will be able to set an approver for this addition following the steps below. If approvals are not set up, please move on to using the HID Approve app or physical plastic security token;

- If you want anyone on the account to be able to approve the payee leave the approver as ‘Any Approver’
- If you want a certain user to approve the payee, select this users name from the drop down menu.



To confirm a new payee using the HID Approve app:

- In the app, select ‘Challenge Response’ in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from the app and click ‘Confirm payee.’

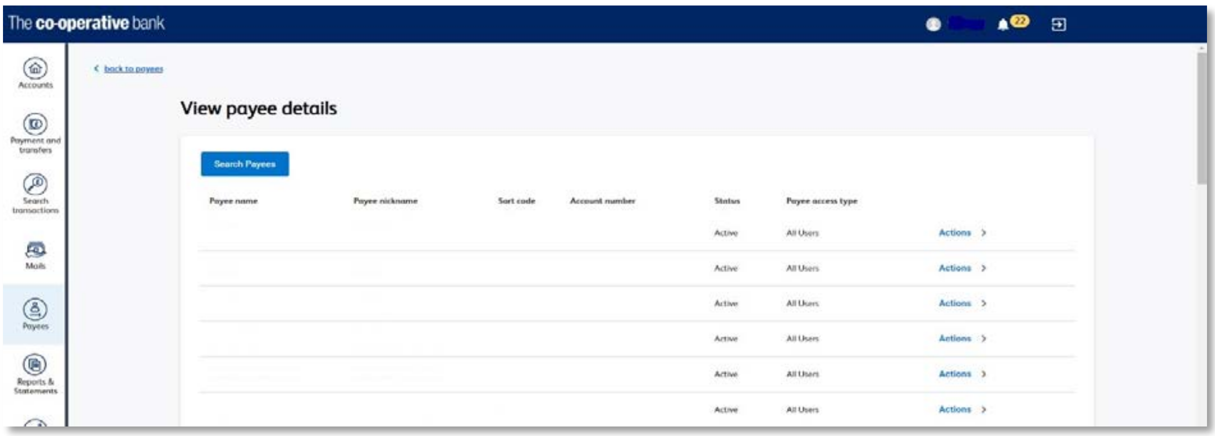
To confirm a new payee using a physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message ‘CHAL – otP’ if it appears.
- Immediately enter the eight digit number from online banking. Then, press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from your physical token and click ‘Confirm payee.’

Edit or delete a payee

Step 1: navigate to the ‘View payee details’ screen

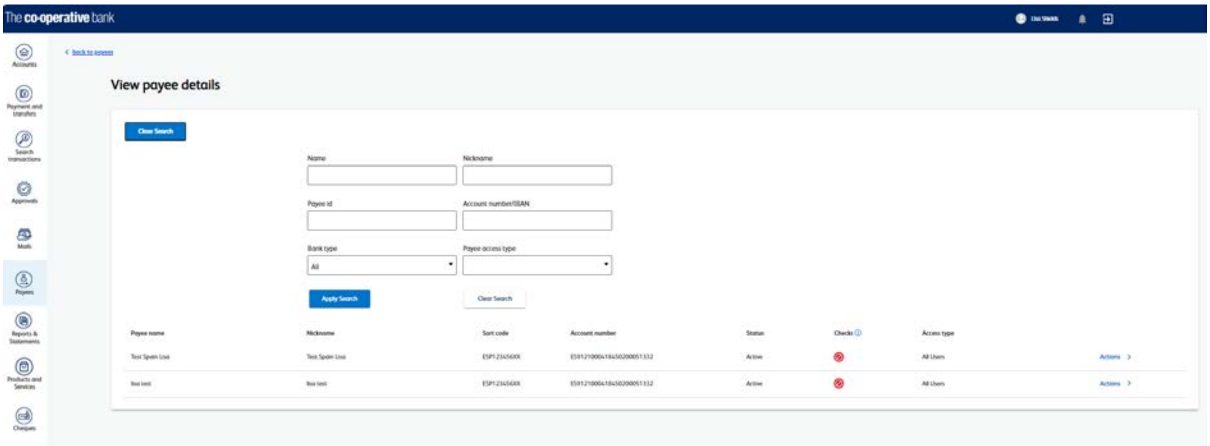
Click **Payees**. Then, click **View payee details**.



If the payee you want to edit or delete is not visible on the screen, click '**Search Payees**'. **Then, enter one or more of the following search criteria:**

- name
- nickname
- account number
- sort code or BIC code.

Click '**Apply search**'



Step 2: edit or delete the payee

To edit the payee:

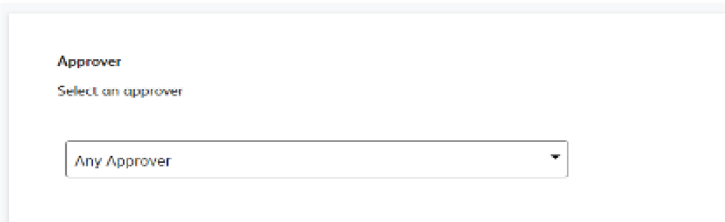
1. click '**Actions**'
2. click '**Edit payee**'
3. edit the required information such as account number, name and payment reference
4. click '**continue**'

To delete the payee:

1. click '**Actions**'
2. click '**Delete payee**'

Step 3: confirm using your token

If you have dual authentication set up on your account, you will be able to set an approver for this action. If approvals are not set up, please move on to using the HID Approve app or physical plastic security token.



To confirm these changes using your HID Approve app:

- In the app, select ‘Challenge Response’ in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from the app and click ‘Confirm.’

To confirm these changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message ‘CHAL – otP’ if it appears.
- Immediately enter the eight digit number from online banking. Then, press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from your physical token and click ‘Confirm.’

Payments

If you have an approval workflow set up within your online banking, any payments you request to send will need to be approved by your selected approver before they leave your account.

Make an internal transfer between your linked accounts

Step 1: navigate to the ‘Make a transfer’ screen

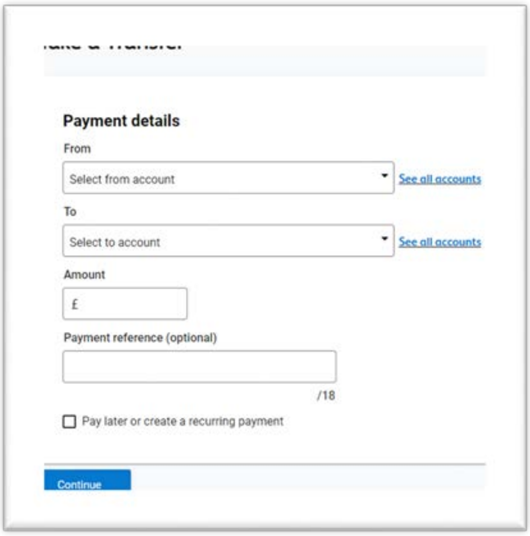
Click **Payments and transfers**. Then, click **Transfer money between my accounts**.

Alternatively, you can click **Transfer money between my accounts** from the shortcuts on the ‘Accounts’ dashboard.

Step 2: completing the ‘Make a transfer’ form

To complete the form:

1. select which account to make the payment from
2. select which account you want to make the payment to
3. enter the amount you would like to send
4. enter any reference you would like to show
5. Click ‘**Continue**’



Step 3: check details and confirm payment

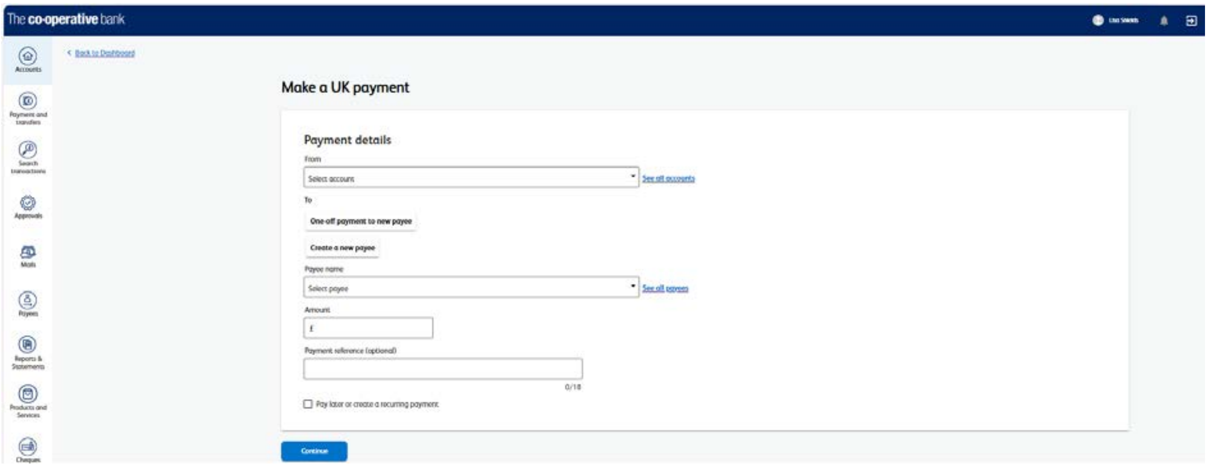
Check all the payment details are correct. Then, click '**Confirm payment**'

Make a UK payment to an existing payee

Step 1: navigate to 'Make a UK payment'

Click **Payments and transfers**. Then, click **Make a UK payment**.

Alternatively, you can click **Make a UK payment** from the shortcuts on the 'Accounts' dashboard.



Step 2 Selecting which Payee to pay

- Select which account to make the payment from
- Select which payee to pay from 'Payee name'
- Enter the amount you would like to send
- Key in any reference you would like to show
- Click 'Continue'

Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the HID Approve mobile security app or physical plastic security token;

- If you want anyone on the account to be able to approve the payment, leave the approver as 'Any Approver'
- If you want a certain user to approve the payment, select this users name from the drop down menu.

To confirm the payment using your HID Approve app:

- In the app, select 'Challenge Response' in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press 'OK' to generate a secure code.
- In online banking, enter the secure code from the app and click 'Confirm payment.'

To confirm the payment changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message 'CHAL – otP' if it appears.
- Immediately enter the eight digit number from online banking. Then, press 'OK' to generate a secure code.
- In online banking, enter the secure code from your physical token and click 'Confirm Payment.'

Make a recurring or future dated payment to an existing payee

- **Please note:** you cannot make recurring or future dated payments on CHAPS, or foreign payments.

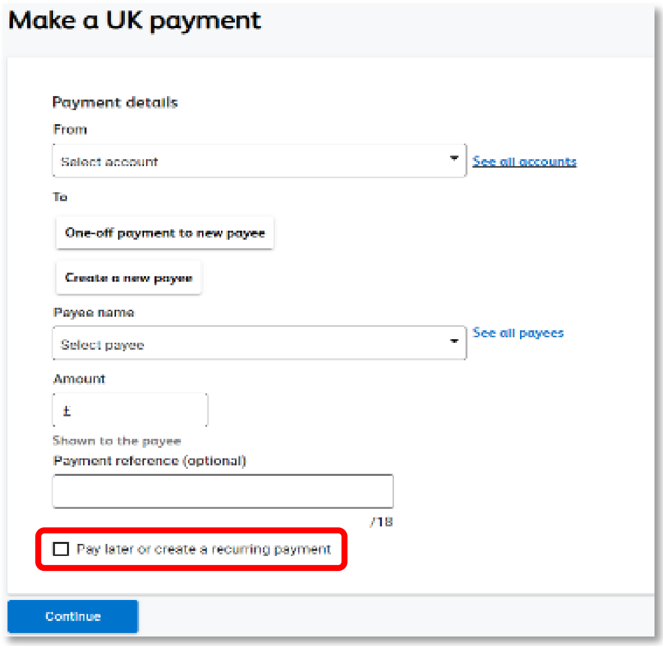
Step 1: navigate to 'Make a UK payment'

Click **Payments and transfers**. Then, click **Make a UK payment**.

Alternatively, you can click **Make a UK payment** from the shortcuts on the 'Accounts' dashboard.

Step 2 Completing the 'make a UK payment' form

- Select which account to make the payment from
- Select which payee to pay from 'Payee name'
- Enter the amount you would like to send
- Key in any reference you would like to show
- Tick the box for 'Pay later or create a recurring payment'



To make a Recurring payment

- Under 'Schedule payment' select 'Pay multiple times'
- Select the frequency of the payment from the 'Repeat Schedule' dropdown menu
- Under 'Repeats' select the relevant end date for the recurring transaction;
  - Select 'indefinitely' if you want the payment to have no current end date
  - Select until a set date' if you have a specific date the payment should end that you can enter
  - Select 'A set number of times' if you have a value for how many times the payment should be paid
- Under 'Send Payment', select 'Pay now' if you want the first payment to go out today, or select 'Pay later' if it should begin on a later date that you can then enter.
- Click 'Continue'

To make future dated payment

- Under ‘Schedule payment’ select ‘Pay once’
- Under ‘Send Payment’, select ‘Pay later’ and then enter that date you want the payment to leave the account.
- Click ‘Continue’

Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the HID Approve app or physical plastic security token;

- If you want anyone on the account to be able to approve the payment, leave the approver as ‘Any Approver’
- If you want a certain user to approve the payment, select this users name from the drop down menu.

To confirm the payment using your HID Approve app:

- In the app, select ‘Challenge Response’ in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from the app and click ‘Confirm payment.’

To confirm the payment changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message ‘CHAL – otP’ if it appears.
- Immediately enter the eight digit number from online banking. Then, press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from your physical token and click ‘Confirm Payment.’

Make an international payment to an existing payee

Please check your account tariff for details of any charges. Please note that you can now make international payments to UK Banks.

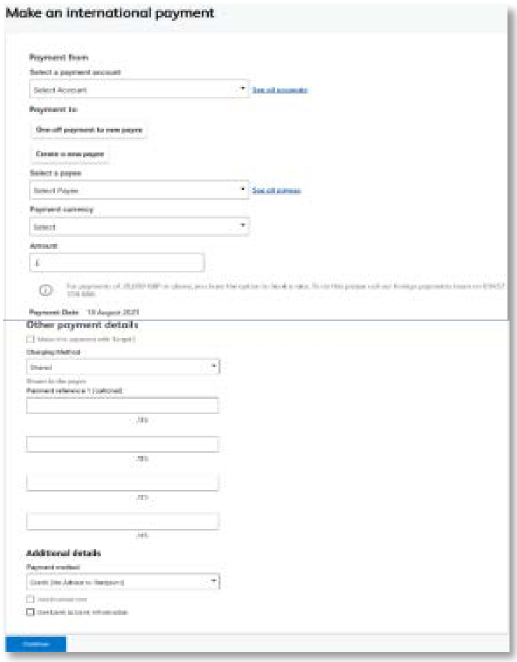
Step 1: navigate to 'Make an international payment'

Click **Payments and transfers**. Then, click **Make an international payment**.

Alternatively, you can click **Make an international payment** from the shortcuts on the 'Accounts' dashboard.

Step 2 Completing the 'Make an international payment' form

- Select which account to make the payment from
- Select which payee to pay from 'Select a Payee'
- Select the currency the payment is to be sent in, this may be auto-populated depending on what was selected when adding the payee.
- Select the charging method for the payment, whether the payee/beneficiary will pay the charges, you as the sender will take the charges or it will be shared between the two accounts.
- Key in any reference you would like to show
- Use 'Payment method' to determine instructions for the beneficiary bank once money is received: advise the beneficiary that they have received the money, credit with no contact with beneficiary (standard selection) or only pay money in once payee has shown form of identification.
- If you are routing this payment through an intermediary/third party bank, select the option to 'Use bank to bank information' and enter in the extra bank details you have been given
- Click 'Continue'



Step 3 Check details and confirm payment

If you have dual authentication set up on your account, you will be able to set an approver for this payment following the steps below. If approvals are not set up, please move on to using the HID Approve app or physical plastic security token;

- If you want anyone on the account to be able to approve the payment, leave the approver as ‘Any Approver’
- If you want a certain user to approve the payment, select this users name from the drop down menu.

To confirm the payment using your HID Approve app:

- In the app, select ‘Challenge Response’ in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from the app and click ‘Confirm payment.’

To confirm the payment changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message ‘CHAL – otP’ if it appears.
- Immediately enter the eight digit number from online banking. Then, press ‘OK’ to generate a secure code.
- In online banking, enter the secure code from your physical token and click ‘Confirm Payment.’

How to approve payments

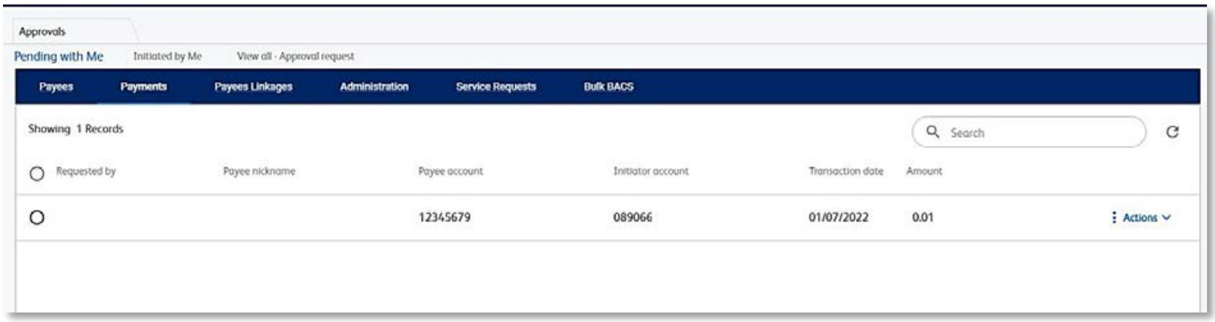
If payment approvals have been requested on an account and you are an approver, please follow the below steps.

Please note: You will only be able to approve a payment before the 5th day that the approval has been requested of you, e.g. if a payment was put through for your approval on the 1st of the month, by the 5th of the month you would not be able to approve that payment.

Step 1 Navigate to approvals

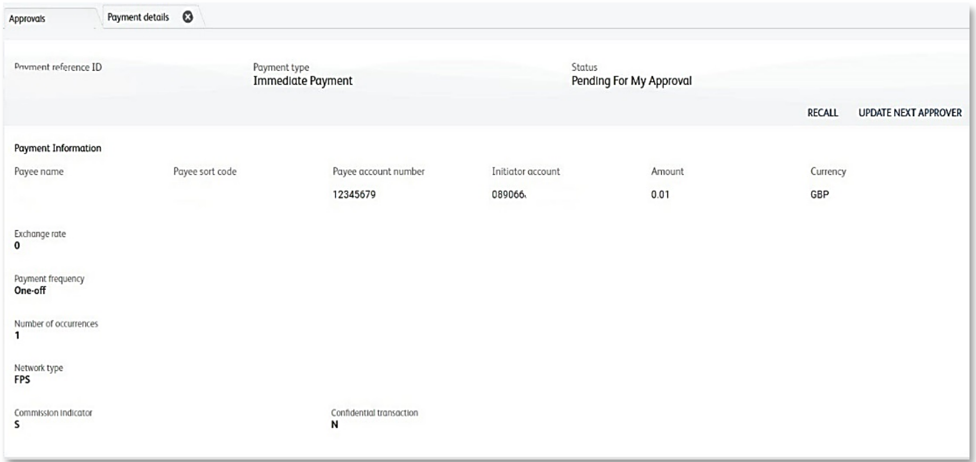
- From the dashboard select ‘Approvals’ from the menu on the left hand side
- Under the ‘Pending with Me’ section and ‘payments’ tab, a screen will be displayed displaying all payments pending your approval

- You can also view any payments you've made, pending someone else's approval, in the 'Initiated by Me' section.



Step 2 Choosing the action to complete

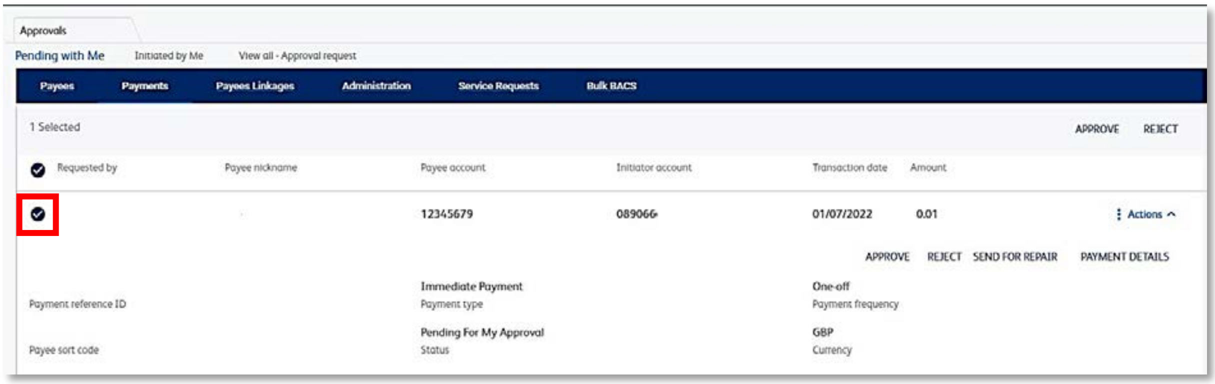
- Click 'Actions'
- Click 'Payment details' to review the payment
- The 'Payment details' tab will display all the payment details
- Return to the 'Approvals' tab to either 'Approve' or 'Reject' the payment.



Step 3 Approving the payment request(s)

If the details are correct on the 'Payment details' tab and if you're happy to continue you will need your security token to approve the payment.

Select the payment you're happy to approve and click approve.



If you have more than one payment to approve, you can either:

- Make multiple approvals by selecting all the individual payments you wish to approve
- Approve all payments at once by selecting the 'payment reference ID' field.

To confirm the payment using your HID Approve app:

- In the app, select 'Challenge Response' in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press 'OK' to generate a secure code.
- In online banking, enter the secure code from the app and click 'Confirm payment.'

To confirm the payment changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message 'CHAL – otP' if it appears.
- Immediately enter the eight digit number from online banking. Then, press 'OK' to generate a secure code.
- In online banking, enter the secure code from your physical token and click 'Confirm Payment.'

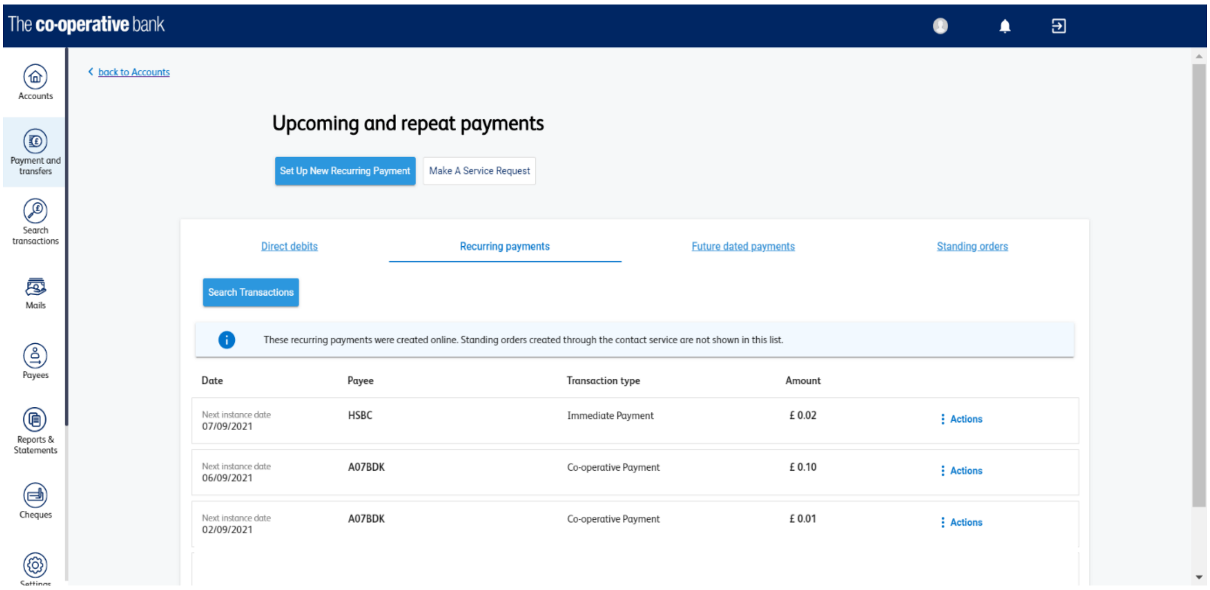
Modify or stop a scheduled or recurring transaction

Step 1 Navigate to recurring transactions


Payment and transfers

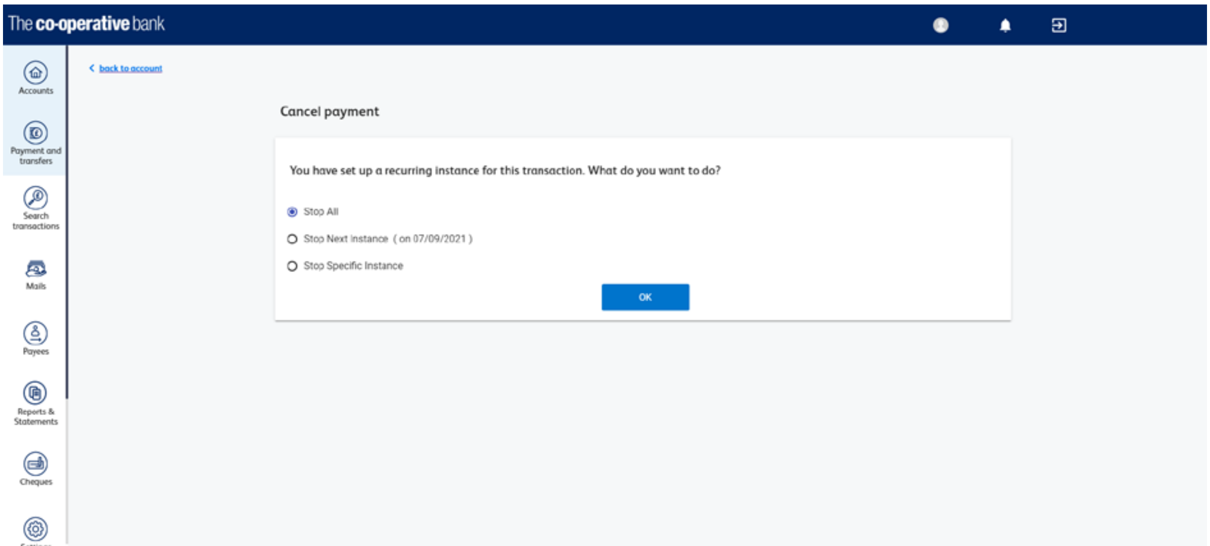
- From your home screen click on the 'Payments and transfers' icon on the left.
- Then select 'View upcoming and repeat payments'.

- If you have more than one account, you'll need to select which account you want to view the recurring transactions on.
- You will see a list of all payments set up on that specific account.
- You'll need to select 'Recurring payments' to view all recurring payments on this account



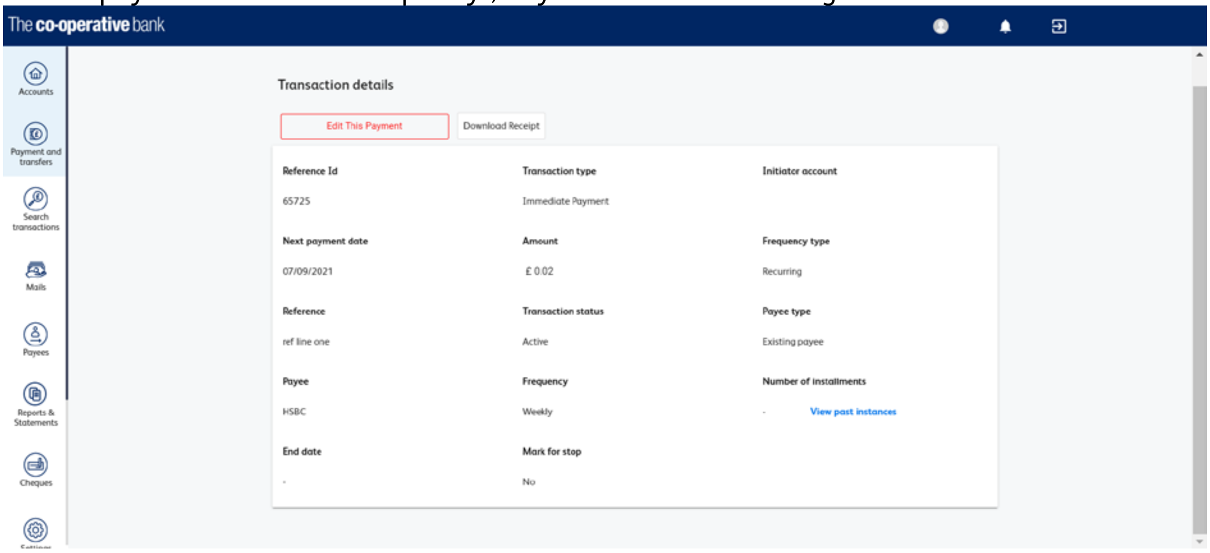
Step 2 How to stop a scheduled or recurring transaction

- To stop a certain payment, click 'Actions' then select 'Cancel Payment'.
- You'll then be presented with some options as seen from the image below (depending how many payments are left on the recurring payment).
- Choose the relevant action.

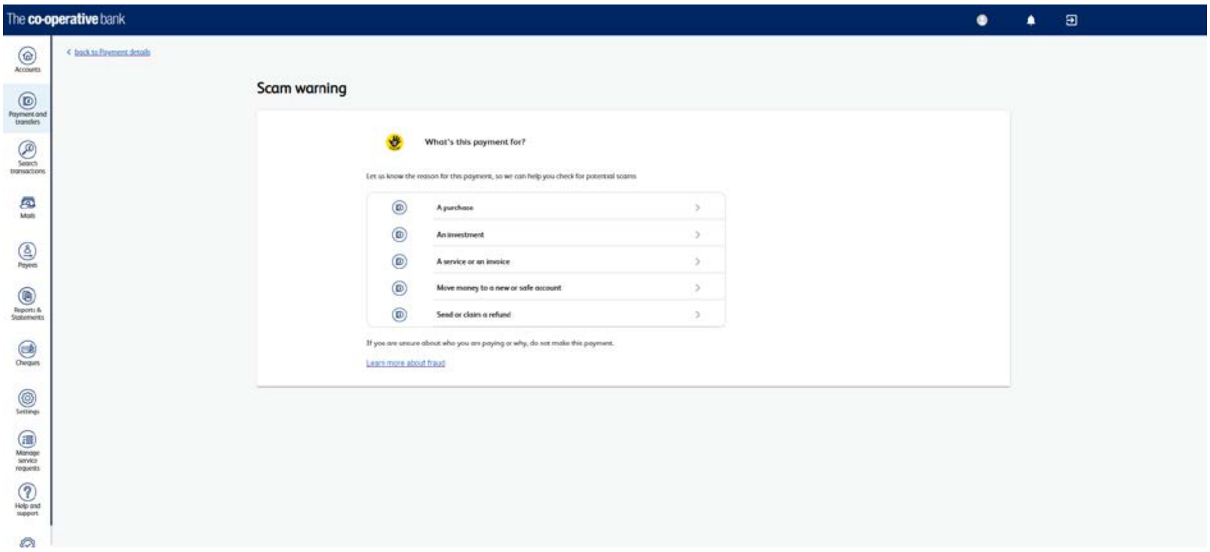


Step 3 How to modify a transaction

- Next to the transaction you'd like to modify click 'Actions' then 'View/edit payment'
- You'll then be able to view all the specific transactions' details such as 'Amount', 'Next payment date' and 'Frequency', as you can see on the image below.



- Click 'Edit This Payment' to change any of the payment details.
- Once you've confirmed any changes, you'll be asked 'What's this payment for?' as part of our commitment to combat fraud – you can see these warnings in the image below.
- Select the relevant option, read the information presented to you, and you can then decide to 'Continue With Payment', 'Cancel this payment' or 'Call us if you're not sure about this'.



- Next you'll need to review the new payment details and then you'll need to 'Verify' the change using your security token.

Step 3 Approving the payment request(s)

Please check the details are correct on the 'Review details' page and if you're happy to continue you will need your security token to approve the payment.

To confirm these changes using your HID Approve app:

- In the app, select 'Challenge Response' in the bottom right hand corner of the screen.
- Enter the eight digit number from online banking. Then, tap the screen.
- Enter your PIN and press 'OK' to generate a secure code.
- In online banking, enter the secure code from the app and click 'Confirm.'

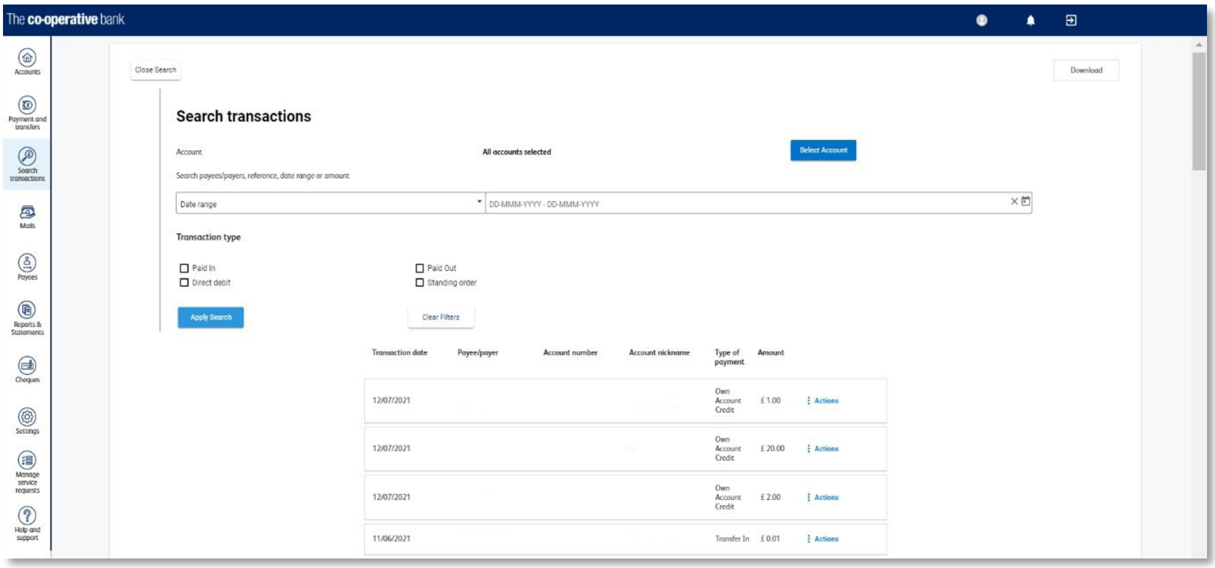
To confirm these changes using your physical token:

- On your physical token, enter your four digit PIN. Do not press OK. Ignore the message 'CHAL – otP' if it appears.
- Immediately enter the eight digit number from online banking. Then, press 'OK' to generate a secure code.
- In online banking, enter the secure code from your physical token and click 'Confirm.'

Search and export transactions

Step 1 Navigate to transactions

- From your home screen click on the 'Search transactions' icon on the left.

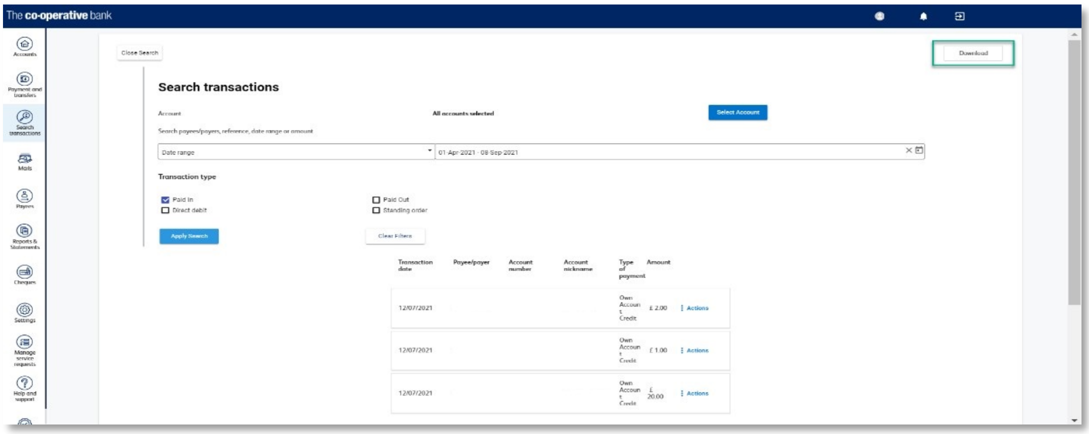


Step 2 Choose what to search for

- You can search through transactions on ‘All accounts’ if you have more than one account with us. Alternatively, you can click ‘Select Account’ to choose to search an individual account.
- The search will be automatically set to ‘Date range’ but using the drop down menu, you can choose from other options: ‘Bank reference’, ‘Amount’ or ‘Customer reference’.
- If searching using the ‘Date range’ option, please select a date ‘from’ and ‘to’ using the calendar icon.
- You can also search for a specific ‘Transaction type’, so either ‘Paid in’, ‘Paid out’, ‘Direct Debit’ or ‘Standing order’.
- Once you’ve decided what to search for, click ‘Apply Search’.
- To remove filters, you can untick them individually, or click ‘Clear Filters’ to start your search again.

Note: amounts paid in to your account will show in black writing, and amounts paid out of your account will show in red writing.

Step 3 Download your transactions



- Once you’ve searched for which transactions you’d like, you can ‘Download’ them.
- You can download them either as a CSV, PDF, TXT or XLS file.

Please ensure that exports, which are connected to automated processes, are updated as the file formats have changed.

New .CSV export contains

- Transaction date
- Account number
- Bank reference
- Type of payment
- Customer reference
- Amount – credit and debit in same column
- Additional information

.CSV format instructions

Step 1. Export the .csv file for the transaction types and time period as normal.

Open it.

Step 2. Select column A, a blank column, and delete it.

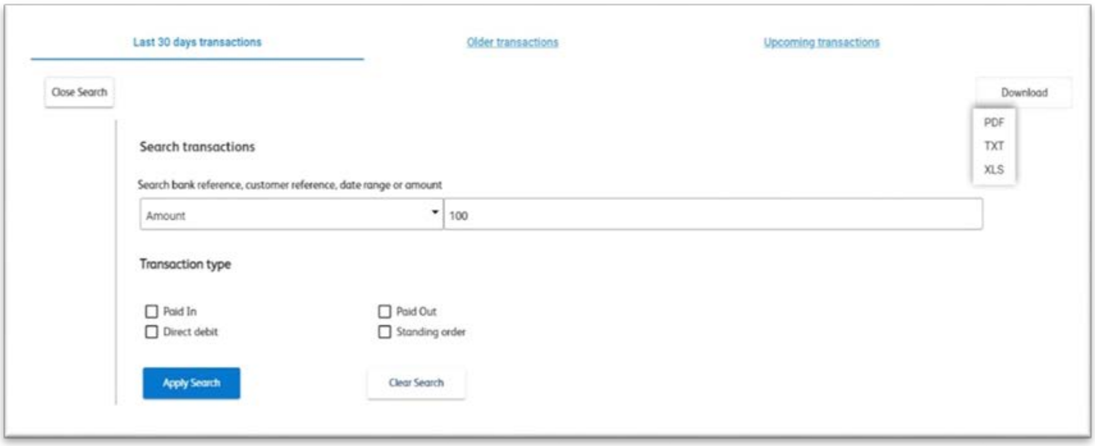
Step 3. If the account number column is not needed, select and delete this row – now column B.

Step 4. Select row one and two and delete them – these are headers.

Step 5. Delete the last row, which is a footer.

Step 6. Go to 'save as' and save the file in .csv format.

You can also download the last 30 days transactions as a PDF, TXT and XLS file.



Download last 30 days transactions

Step 1. From the dashboard select 'Actions' next to the account you want the transactions for

Step 2. Select 'View details'

Step 3. Select 'Search transactions'

Step 4. Enter the details you want to search for

Step 5. Select 'Apply search'

Step 6. Select 'Download' and choose the format you want to download in.

Please ensure that exports, which are connected to automated processes, are updated as the file formats have changed.

New XLS format includes

- Transaction date
- Bank reference
- Customer reference
- Type of payment
- Credit amount
- Debit amount
- Balance

List of transactions

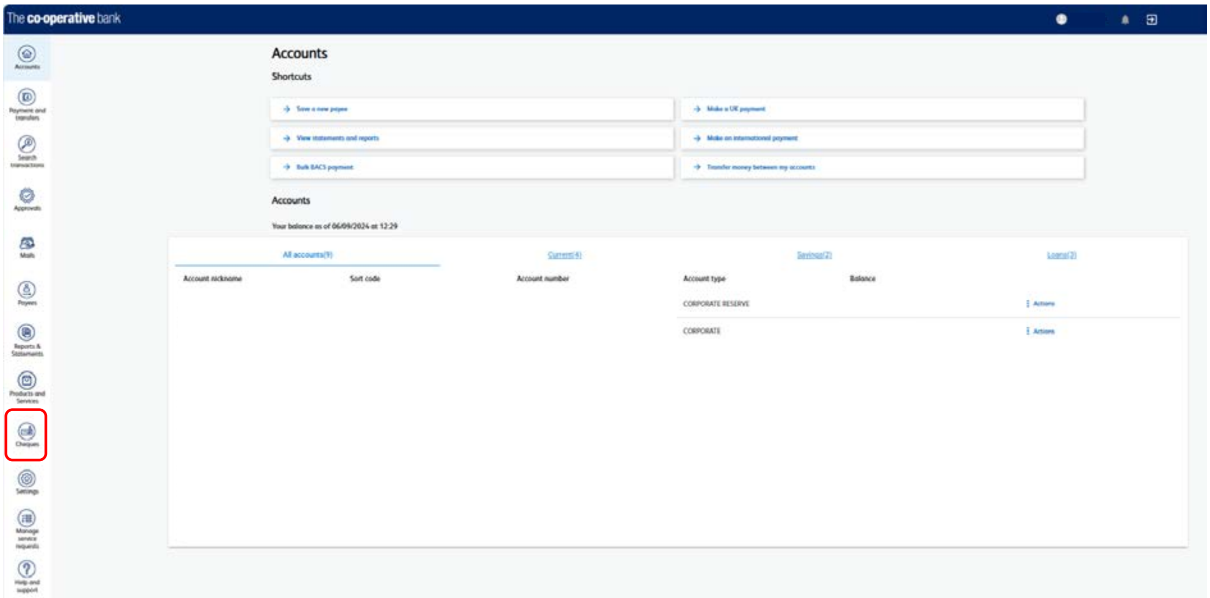
Transactions List:

Transaction date	Account Number	Bank reference	Type of payment	Customer reference	Amount (GBP)	Additional Info
03/12/2021	089250xxxxxxxxxx	112233445566778899	Transfer In	BANK TEST	1.97	112233

How to stop a cheque

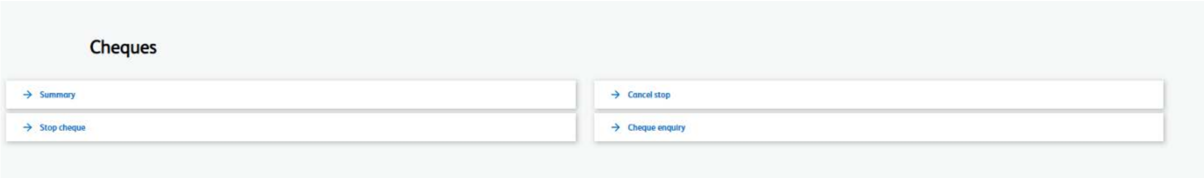
Step 1 Navigate to cheques

- From the home screen select “Cheques” from the left hand menu, highlighted in the image below

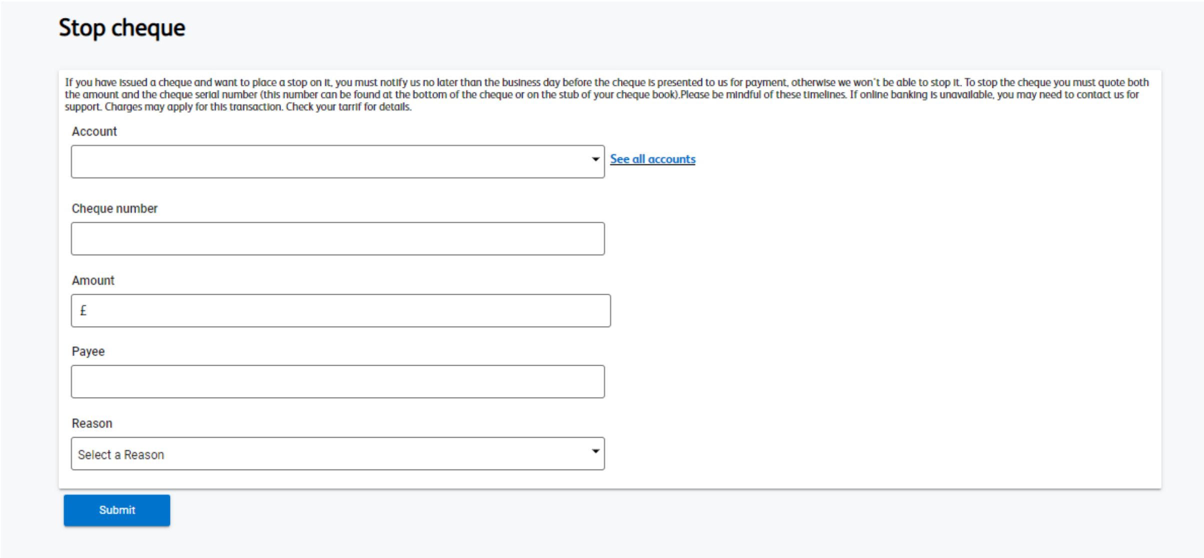


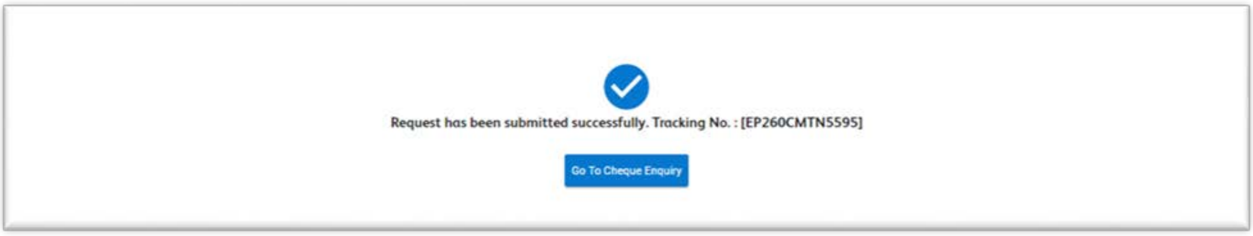
Step 2 How to stop a cheque

- You'll be given a few options, select 'Stop cheque'.



- In the 'Account' dropdown, select the account on which you'd like to stop a cheque.
- Fill in the six digit cheque number in the 'Cheque number' box.
- Fill in the 'Amount' the cheque was for and the 'Payee'.
- Select an option from the 'Reason' drop down menu, from 'Lost', 'Stolen', 'Fraud' or 'Other'.
- Click 'Submit', and you'll be asked to check the details you've entered.





- Once confirmed, you'll be presented with a confirmation screen and tracking number.

Reports and statements

A paper statement will be produced once 25 transactions have occurred or a debit has left your account, regardless of the frequency you may have selected to receive these. This may mean you receive more or less paper statements than you were anticipating.

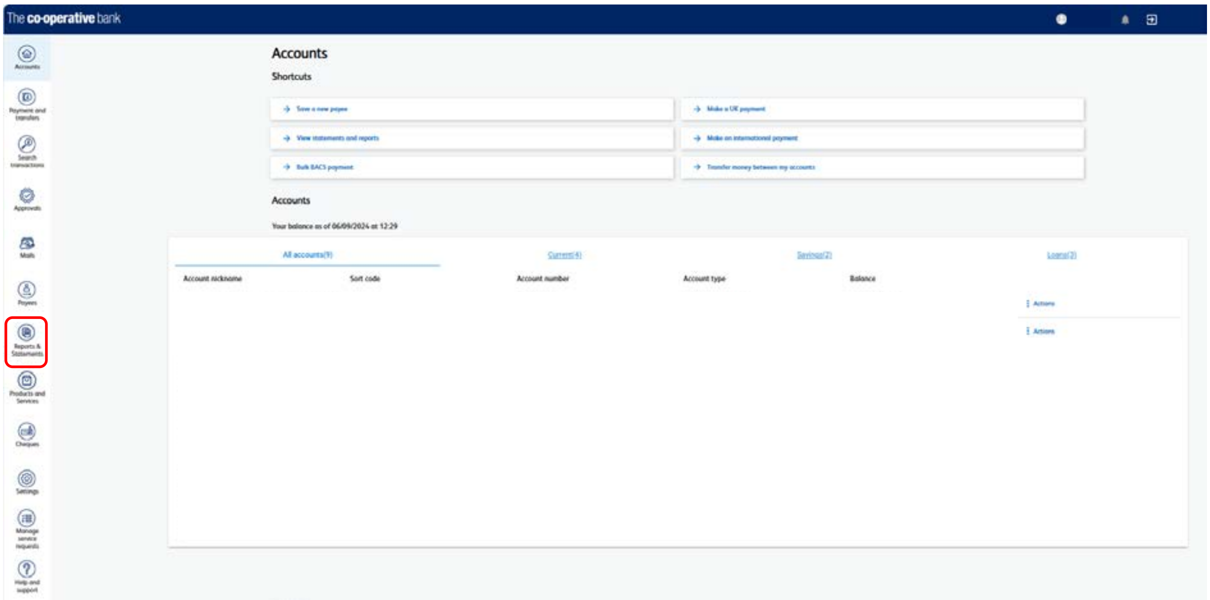
Statements available within online banking are for transaction information only and not a replacement of your paper statement which remains your actual bank statement for your account. They are available to view for up to 25 months from the date you started to use online banking.

If you need a copy of your paper statement, please send a service request. A fee may apply for this, please check your tariff for details.

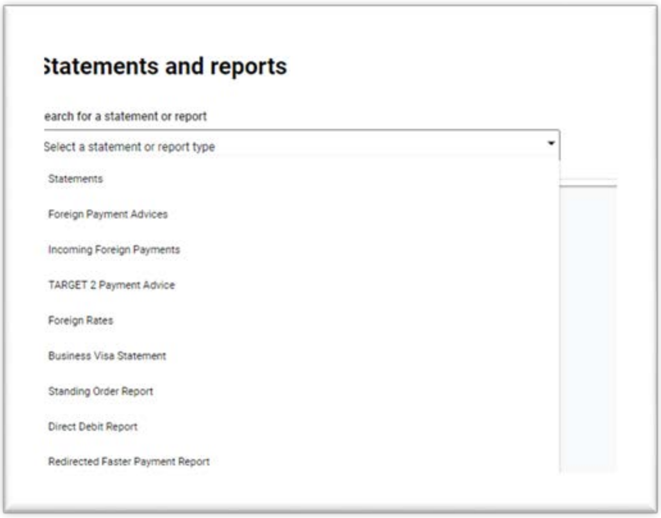
Your most recent transactions may not be on your most recent statement. You can view these and your account balance on your online banking dashboard, these will be included in the next statement produced.

Step 1 Navigate to reports and statements

- From the home screen select 'View statements and reports' from the shortcuts or 'Reports and statements' from the left hand menu, highlighted in the image below.

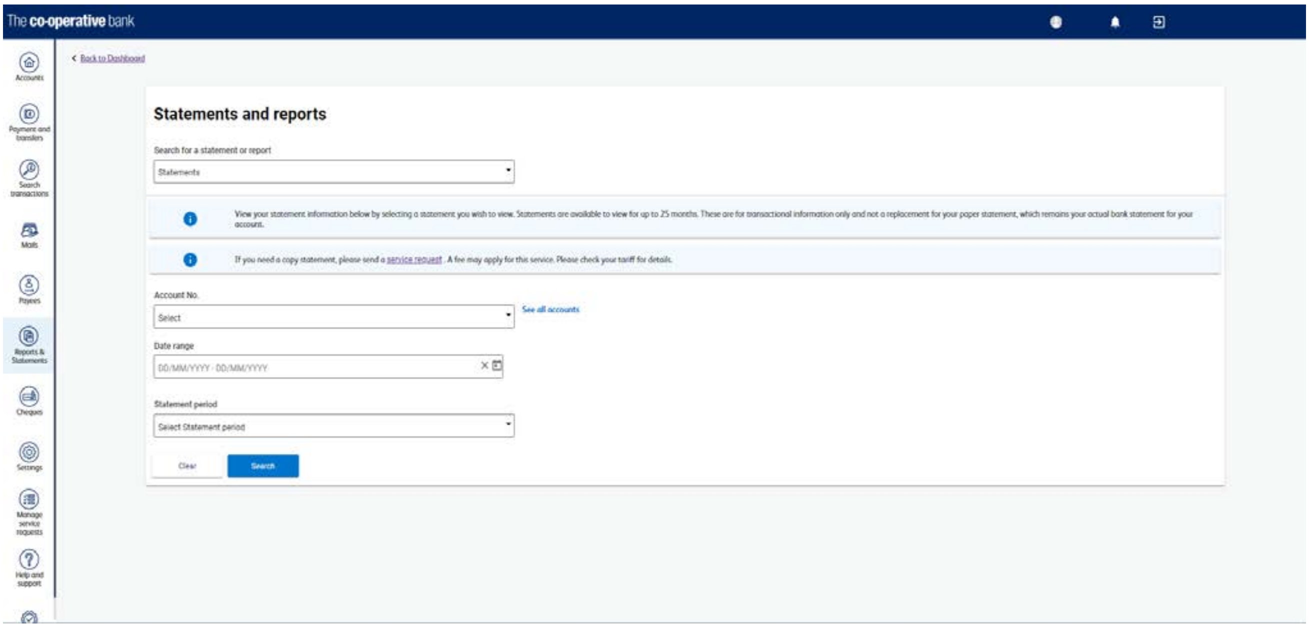


- You'll be given a number of options of statements or reports that you can view (see the screenshot below). Just select the option you want, in this example, we'll have a look at 'Statements'.

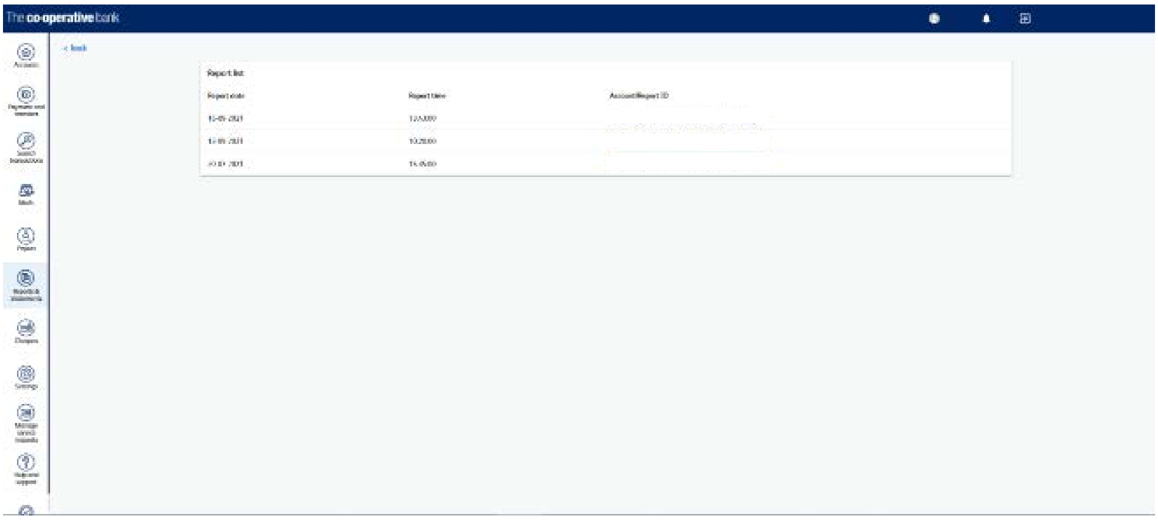


Step 2 How to view statements

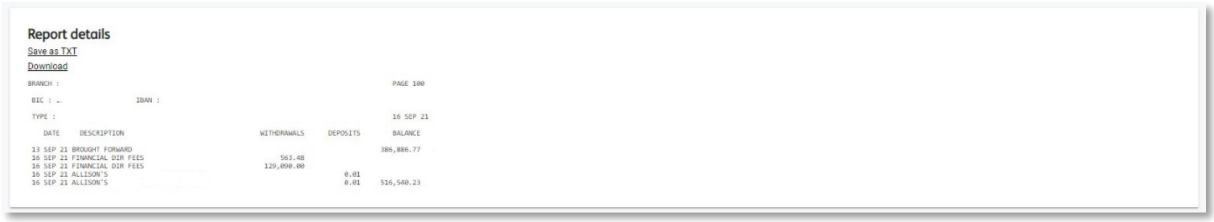
- Select 'Statements' from the drop down menu and the following screen will be displayed



- Select the account you'd like to view a statement for, from the 'Account No' dropdown
- You can search using either a 'Date range' or 'Stament period'. If searching using the 'Date range' option, please select a date 'from' and 'to' using the calendar icon.
- Click 'search' and all statements from the 'Date range' or 'Statement period' chosen, will be displayed, if no results are shown please broaden the search range.



- Click the “Account/Report ID” you’d like to view and the statement will be displayed.



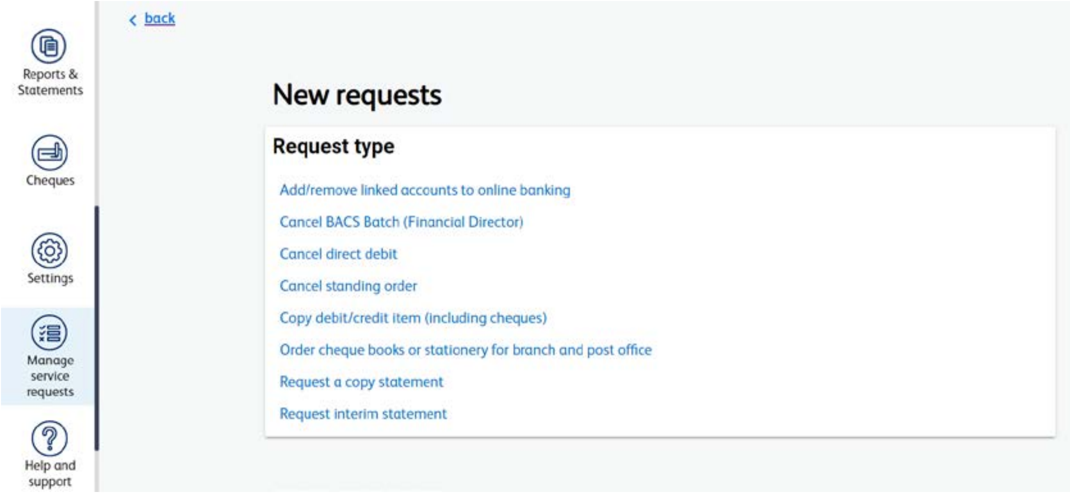
Step 3 How to save or download a statement

- Click ‘Save as TXT’ to save the information as a .txt file
- Alternatively click ‘Download’ to download this information either as a PDF file or an XLS file
- Click ‘back’ in the top left corner, to return to other statements in your previous search.

Service request

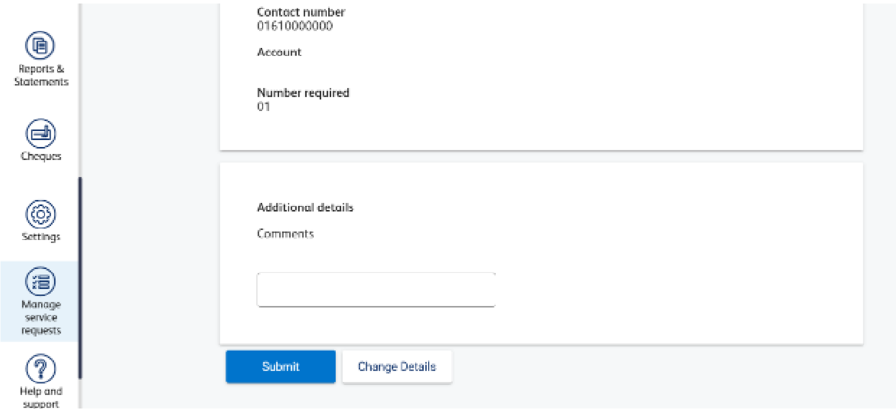
Step 1 Navigate to service request

- From the main menu on the left hand side, select ‘Manage service requests’
- Select ‘Make a service request’



Step 2 Complete service request

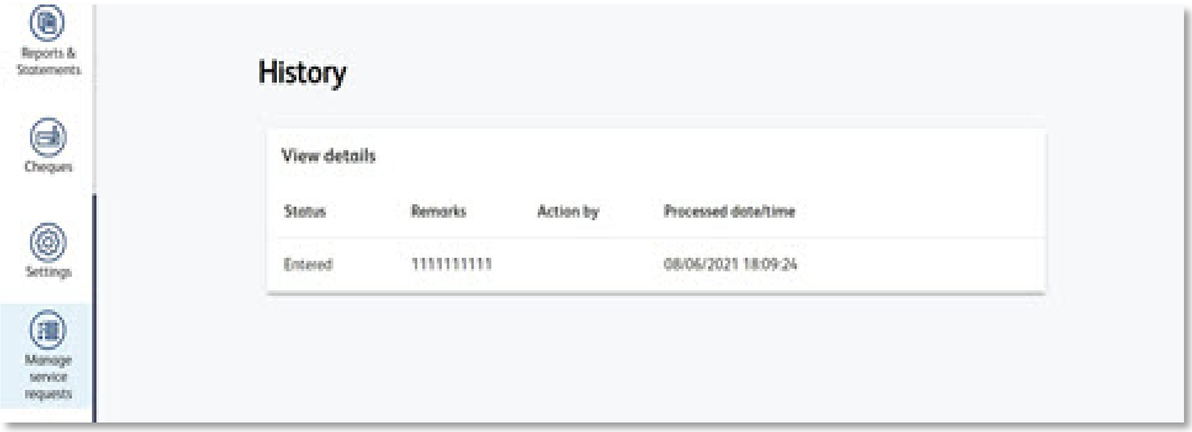
- Select the option you require
- Complete all the required fields. (all with * are mandatory)
- Press continue
- You can add additional comments, such as if you require a reference or serial number quoted on paying books you can supply it here (up to a maximum of 6 digits – numerical only)



- Click submit

Step 3 Request confirmation

- You can check the status of your request by selecting 'Service request status'
- You will be shown a list of all your orders and requests, click actions to the right of the request you would like to check, then history



How to cancel a Direct Debit

To be able to cancel a Direct Debit online you will need to have all the correct details. To get these please follow the below steps.

Statements and Reports

Step 1 Getting your Direct Debit report

- From main menu on the left hand side, select 'Reports & Statements'
- From the drop list select Direct Debits report
- Fill in date range using the calendar button selecting from and to dates and select search.

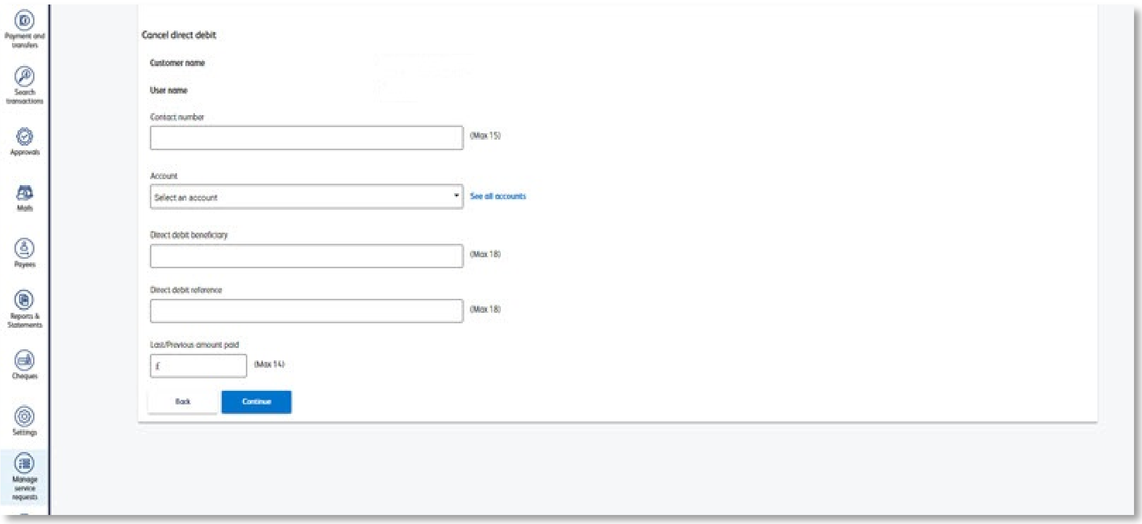
Please note: this report is produced once a week on a Friday.

- You will be shown a list of your Direct Debits.
- Click on the most recent report.
- At the top of the report you will have the option to download or save as TXT. Download this report to a pdf as you will need to refer back to this later.

Service request / Request and activity log

Step 2 Cancel Direct Debit

- From the main menu on the left hand side, select ‘Manage service requests’
- Select ‘Make a service request’
- Select ‘Cancel Direct Debit’
- Complete the form with the details from the Direct Debit report.
- Select continue



- Check and confirm the details are correct
- Click submit

Functionality removed from previous Online Banking

Functionality Removed	
Save transaction template / view incomplete transactions	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account. A transaction must be completed or started again at a later date.
Copy Transactions	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account. A

	payment should be unique without the need to copy a completed transaction.
Ability to setup future dated international payments.	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account.
Ability to setup future dated or recurring CHAPS payments.	This has been removed to ensure that our website is secure as possible and to help prevent any potential fraud attacks on your account.
User activity inquiry.	This is no longer a feature available in our Online Banking website.