

FD Online FAQs

I'm getting a blank screen/error message when importing a Bulk BACS file, what can I do to fix this?

Please check that the format of the file you're trying to upload includes the carriage return and line feed (CRLF).

If you have Notepad++ you can check this by opening the file and clicking on 'show all characters' to ensure that each record apart from the last one has CRLF at the end, e.g.

```
1 Ben1x,Ref01,089000,00000002,0.01,0,99CRLF
2 Ben2x,Ref02,089000,00000001,0.02,0,99
```

Why can't I export from the payment summary page into XLS,PDF, TXT after creating a payment?

We are currently looking into this and apologise for any inconvenience caused. You're still able to export from the completed transaction screen:

1. From the left hand menu select 'Payments and transfers'
2. Select 'View payments and transfers'
3. Select 'View completed transactions'
4. Under the search option enter all details in relation to the payment summary you require
5. Click search.

The payments connected to the search criteria will be displayed and you will have the option to download into PDF, XLS or TXT.

Why can't I make a payment to one of my Bulk BACS payment groups?

If the payment group contains any special characters, for example '£', '€' or any foreign letters, this will cause an issue and prevent the payment from being made.

To rectify this please modify the payment group to remove any special characters, please only use acceptable characters, A - Z, 0 - 9 and '&', '/', '.' and '-'

Please see the [FD Online user guide](#) for guidance on how to modify a payment group.

Why can't I download my invoice?

While we set up the new online banking service there may be a pause in billing you. Invoicing and charging will be resumed in due course in line with the published tariff and terms and conditions of this service.

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 import regardless of the specific software you're using.

Why do I need to wait 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.

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.