Bankline housekeeping

A guide for administrators

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Information Classification - Public

NatWest

Tomorrow begins today

How to use this guide

As a Bankline administrator, you can use this guide to complete a review of your Bankline profile. Doing this will help keep things secure and efficient.

We recommend you do this at least once a year or whenever your business needs change. You may also want to review your profile when you make any changes to your users.

The guide is split into four sections. This means you don't have to complete a full review at once, you can work through each section when you have time.

What you'll find in this guide

1. Managing your users	• How to manage your Bankline users. • Helping users access Bankline. • Removing someone from Bankline. • Keeping user information up to date.
2. Managing your accounts	• Checking the right accounts are registered. • How to make an account confidential.
3. Managing user access	• Reviewing your user access. • How to stay secure when assigning access. • How to remove or create new roles.
4. Managing payment settings	• Bankline payment settings and how to apply them. • How to apply payment controls. • Using dual admin to protect your profile. • Creating a secure Bankline profile.

Reminder

- If you have dual administration switched on, you may need a second administrator to accept changes before your tasks can be completed.
- They can do this by navigating to 'admin' then selecting 'requires additional approval'.

1. Managing your users

How to manage your Bankline users

- To view or manage your users, navigate to 'administration' and select 'manage users'. You can complete all actions in section one there.

- Here, you can view all your Bankline users, their activity status, and details of the last time they logged in.

Handy tip!

- You can edit your display settings within 'manage users' and amend the number of users you can view per page.

Helping users access Bankline

- You can view the activity status of all your users in Bankline. This will help you understand if anyone needs support with access.

- Read this support article to better [understand what different user statuses mean](#). You'll also find guidance here about what to do if a user is suspended or disabled from Bankline, or if they have issues with their activation code.

Removing someone from Bankline

- You should regularly consider if all your users still need access to Bankline.

- We recommend that you delete users from your Bankline profile if they no longer work in your organisation.

How to delete a user:

- You can delete a user by clicking on the user ID and selecting 'delete user' and 'confirm delete'.

1. Managing your users (cont'd)

Keeping user information up to date

It's important to ensure your users' information is up to date and accurate. You can view user information by selecting a user ID.

- **We recommend you check that the following is correct for your Bankline users:**
  - **Email address** – This is where activation codes are sent
  - **Postal address** – This is where the PIN for their smartcard is sent
  - **A valid phone number** – We would only call you if we were concerned about any unusual activity. See page 9 for more security information.

- **Do you have any confidential accounts that users should have access to?**
  - You can grant access to accounts marked as confidential by ticking the box that says 'user can access confidential accounts'.

- **If this user can approve payments, should there be a maximum approval amount?**
  - Enter an amount in the 'user's payment authorisation limit' box. We don't need a £ sign, just a decimal point (Example: 10000.00).
  - If you don't want this limit (or any other payment limits) to apply to transfers between your accounts, then tick the following 3 boxes in the IAT limit exemption section.

Handy tip

The changes you make may need smartcard approval.

You can approve all changes at once by navigating away from the authorisation screen after making a change.

Repeat this process for all users, then go to 'admin' and select 'raised but not yet approved.'

Section one is now complete.

You can move on to another section or come back another time to continue.

2. Managing your accounts

Checking the right accounts are registered

- You can use the 'accounts' section of Bankline to view all your registered accounts, register new accounts or remove any accounts no longer needed.

- Select 'edit account names and confidentiality' to view your registered accounts, or 'register accounts' to make changes.

- Here are some resources that can help you understand a bit more about adding or removing accounts:

  How do I register a new account in Bankline?

  How do I deregister and remove an account from Bankline?

Making an account confidential

- Bankline lets you to mark accounts as confidential. You can also choose which users can view or access confidential accounts.

How to mark an account as confidential:

– Click on the account you want to make confidential and tick the 'confidential' box.

– Remember – you can nominate users to access confidential accounts in the 'manage users' part of Bankline. See page 4 for help managing users.

Here's some more information on how to mark an account as confidential.

You may also want to give an account a nickname to make it easier to identify. Use the 'account alias' box to do this. This support article provides more information on what an account alias is.

Section two is now complete.

You can move on to another section or come back another time to continue.

3. Managing user access

Reviewing your user access

- You can assign two different types of roles to users: 'master roles' are our predefined roles, or you can create your own roles that become 'customer roles.'
- We recommend you regularly review your user access to ensure it's right.

How to review user access:

- Go to 'admin' then 'manage user' then 'print all roles/users'.
- This will produce a cross-reference PDF which lists all the roles on your profile, the privileges that are included, and which accounts are assigned to that role.
- After the list of roles, you'll get a list of users. This shows which of the above roles they have assigned to them.

Remember: if a user has 'view balances' or 'view transaction' privileges this means they automatically have these account servicing privileges; 'stop cheques' , 'order stationery', they'll also be able to view and track account servicing requests for these two tasks.

You won't see these additional account servicing privileges listed as part of the roles.

You can also download our guide to master roles for more information.

How to stay secure when assigning roles

- It's helpful to consider if your user access has been assigned as securely as possible.
- If you feel dual approval of payments doesn't work in your organisation, consider giving users roles and privileges that will help keep things secure. For example, you can divide responsibility for raising and approving payments. This way, two users are still involved in making payments.
  - 'Add' privileges means users can raise payments.
  - 'Authorise' privileges mean they can only approve payments raised by someone else.
- You may want to minimise the number of users that can raise and approve their own payments. This means you'll replace the 'authorise own' privileges with 'authorise' privileges

3. Managing user access (cont'd)

How to remove or create new roles

- You may find that you need to create some new roles in Bankline, or that you have roles that are no longer needed.

- If you're creating new roles then this guide on how to create a new customer role should help. It gives a step-by-step instructions on how to create a role, and there's a handy video about Bankline roles and users.

- **Don't forget** – once you've created a role you need to assign it to a user! Have a read over this support article about assigning roles to users to find out how to do this

.

How to delete roles that are not being used or needed:

- Go to 'admin' and 'manage roles' then click on the role no longer needed.

- You can choose 'delete role' at the bottom and then 'confirm delete'.

Section three is now complete.

You can move on to another section or come back another time to continue.

4. Managing payment limits

Bankline payment settings and how to apply them

- Payment limits give you more control over the movement of money via Bankline This article will help you learn more about payment limits. It also has a helpful video about all the security settings you can use in Bankline.

- You can also visit our dedicated Bankline security page to learn about using different Bankline settings to protect your organisation

- You can set a limit by navigating to 'admin' then select 'manage payment limits' and then 'edit'.

- Bankline has four payment security settings you can apply, and you can use as many of these as you like.

1. Total daily payment authorisation limit: This is maximum sum of all the payments you'll approve in one day across all your Bankline accounts. This includes payments with a future date. You may then want to set the limit slightly higher than you think you'll need, just in case.

2. Maximum single payment amount: This should be the largest single payment you're likely to make. Again, you may want to add a little extra to the limit in case you need it. This should also cover the total of your largest bulk list payment.

3. Payments requiring dual approval: Consider at what point you'd rather have two people to review a payment before it's fully approved. You may also want to discuss this with your team.

4. Transfers between accounts requiring multi-factor authentication: This payment limit means you'll be asked to use a smartcard to approve transfers between your own accounts if it's above the amount you set here.

How to apply payment controls

- Setting payment controls is another way to apply extra security to Bankline.

- You can set payment controls by navigating to 'admin', then 'manage payment preferences' and now click 'edit'.

Here are three controls you may want to consider:

1. Bulk lists dual controlled: this means you'll have two people reviewing requests to save or change payee details saved in bulk lists.

2. Templates dual controlled: this means you'll have two people reviewing requests to save or change payee details saved as templates.

3. Destination countries: This controls the countries you are likely to send payments to. We recommend you remove any countries that are not needed.

4. Managing payment limits (cont'd)

Using dual admin to protect your profile

- Dual admin is a security measure that allows you to select which admin changes require two administrators to approve. It helps you protect the way your Bankline profile is set up.

- You can turn dual admin on by navigating to 'admin', selecting 'manage dual admin settings' and then 'edit'.

Handy tip!

- Where dual administration is on, we recommend you have at least three administrators. This just means you have back-up if one administrator is not available.

- Read this guide about dual administration for more information and support.

Creating a secure Bankline profile

Here are some helpful resources showing how to keep your Bankline profile secure:

Making bulk lists confidential

Payment limits on templates

What are Bankline alerts?

Security information when running a confirmation of payee name check

Running a confirmation of payee check when adding a payee to a bulk list

Staying safe when using Bankline

- **Always** log in from www.natwest.com/bankline

- We'll **never** ask for your **full** password when logging in, (we'll only ask for certain characters)

- We'll **never** ask for any part of your password or smartcard codes over the phone.

- We'll **never** text, email or WhatsApp you a QR code to scan.

- **Never** share passwords, PINs or smartcard codes with anyone. Each user should have their own log in.

- To find out how to report suspected fraud and for more security guidance, please use the link below – Natwest Business – Security

Section four is now complete.

If you worked through the guide in order, then your Bankline profile review is complete! Remember to complete any unfinished sections of this guide if you're yet to review them.