Ways to bank

Eligibility and Payment Limits:

NatWest Business Banking is available to eligible customers over 18 who have the right to be self-employed in the UK. Fees may apply.

Bankline is available to eligible NatWest business current account customers. Fees may apply. **Unlimited payment limits (criteria apply)** – A limit can be added. Payment types may be subjected to a specific payment type limit.

Bankline for Communities is available for customers who have:

- a Community Bank account*
- a minimum of 2 and up to 4 signatories (at least one of the parties named in the application must be an existing NatWest customer)
- **and** an annual turnover less than £100,000

* **NatWest Community account** is available to account holders over 18 who have the right to be self-employed in the UK. To qualify for free banking, at least one of the parties named in the application must be an existing NatWest personal or business banking customer, and your community account's annual credit turnover is less than £100,000. Free banking is subject to status.

Payment limits up to £50K (criteria apply).

Bankline Mobile is available to NatWest business current account customers on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply. Unlimited payment limits (criteria apply) – A limit can be added by the profile administrators. Payment types may be subjected to a specific payment type limit.

Online Banking is available to NatWest business account customers. You can have up to 50 business accounts in Online Banking. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – up to profile limit or negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

Mobile Banking app is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app. With biometrics, you can also pay up to £100k in a one-off payment above your daily limit (restrictions apply).

Autopay is subject to status and eligibility criteria. Fees apply. Security may be required. You must hold a business current account with NatWest, and you will need to agree to the Autopay Online terms and conditions. Payment limits as per limit agreed (criteria apply).

Area/Features	Digital platforms (all authenticated, they require registration and login)					
Payment types you can make and approve	**Bankline**	**Bankline for Communities**	**Bankline Mobile (NWB only)**	**Online Banking**	**Mobile Banking**	**Autopay**
Faster payments (up to the Faster Payment product limit)	✔	✔ (up to the £50K profile limit)	✔	✔ (up to the £50K profile limit)	✔ (up to the £50K profile limit)	✘
CHAPS Payments	✔	✘	✔	✘	✘	✘
International payments	✔	✘	✔ (approve only)	✔ (up to £20K per day)	✔ (up to £20K per day)	✘
BACS payments	✘	✘	✘	✘	✘	✔
Transfer between your accounts	✔	✔	✔	✔	✔	✘
Faster bulk payments (up to the Faster Payment product limit)	✔	✘	✘ (managed from Bankline)	✔ (up to 25 existing payees)	✘	✘

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Other payment features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✔	✔ (templates only)	✘ (managed from Bankline)	✘	✘	✔ (only bulk lists)
Set dual controlled bulk lists or templates	✔	✔ (templates dual controlled is mandatory and cannot be removed)	✘ (managed from Bankline)	✘	✘	✔
Manage payees	N/A	N/A	N/A	✔	✔	✘
Confirmation of payee checks	✔	✔	✔	✔	✔	✘
Links to Open Banking for Third Party Provider payments	✔	✔	✘ (managed from Bankline)	✘	✘	✘
Import payments	✔	✘	✘ (managed from Bankline)	✘	✘	✔
View and cancel standing orders and direct debits	✔	✔	✘ (managed from Bankline)	✔	✔	✘
Set up recurring payments (also known as Standing Orders)	✘ (link to form to set up or amend Standing Orders)	✘ (link to form to set up or amend Standing Orders)	✘	✔ (up to £20K per day)	✔ (up to £20K per day)	✘
Diarise future-dated payments	✔	✔	✔	✔	✔	✔
Set your own payment limits	✔	✔ (up to the £50K profile limit)	✘ (setting managed from Bankline, but limits will still apply in the app)	✔ (up to the £50K profile limit)	✔ (up to the £50K profile limit)	✔ (to a lower payment limit)
Set dual authorisation of payments	✔	✔ (cannot be removed)	✘ (setting managed from Bankline, but limits will still apply in the app)	✘	✘	✔
Collect Sterling Direct Debits	✘	✘	✘	✘	✘	✔
Biometric approval – criteria apply	✘	✘	✔	✘	✔ (set biometric approval to authorise Online Banking payments with the app, instead of with card and reader)	✘
High value payments (one-off payments over the profile limit up to £100K)	N/A	✘	N/A	✘	✔	✘

Account information and servicing features	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (you must register them)	999 (you must register them)	999 (you can search them, but you can only see 75 on screen)	50	50	N/A
Register accounts from your other legal entities	✔	✘	✘ (Registered from Bankline but visible in the app as per user privileges)	✘	✘	N/A
View account statements and transactions	✔	✔	✔	✔	✔ (view transactions only)	✘
See accounts from other banks via Open Banking	✘	✘	✘	✔	✔ (view transactions only)	✘
Connect with accounting software to send account information via Open Banking	✔	✔	✘ (managed from Bankline)	✔ (find out more about Free Agent here)	✔ (find out more about Free Agent here or through the 'Apply' section of the Mobile app)	✘
Stop cheques	✔	✔	✔	✔	✔ (available via Cora)	✘
Request paid cheque and paper credit vouchers	✔	✔	✔	✘ (request them through WhatsApp)	✘ (request them through WhatsApp)	N/A
Export/print statements (CSV/PDF)	✔	✔	✘	✔	✘	N/A
Export account information for sets (CSV/BAIv2SWIFT)	✔	✘	✘	✘	✘	N/A
Open additional accounts	✔	✔	✘ (managed from Bankline)	✘ (available via Cora)	✘ (available via Cora)	✘
Change business and/or statement address	✔	✔	✘ (managed from Bankline)	✔	✔	✘
Update business email address and/or business mobile telephone number	✔ (in-platform contact details only)	✔ (in-platform contact details only)	✘ (managed from Bankline)	✔	✘	✘

Account information and servicing features (Cont'd)	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Order cheque books/pay-in books	✓	✓	✗ (managed from Bankline)	✓ (re-request only; 1st request needs to be via form)	✓ (available via Cora)	N/A
Order certificates of interest/balance	✓	✓	✗ (managed from Bankline)	✓	✓ (via Cora)	✗
Close accounts	✓	✓	✗ (managed from Bankline)	✗ (available via Cora)	✓ (available via Cora)	✗
Deposit cheque	✗	✗	✓ (up to £5,000 per cheque and up to £15,000 per day)	✗	✓ (up to £1,000 per cheque and up to £5,000 per day)	✗
Request transaction information	✓	✓	✗	✗ (available via Cora)	✗ (available via Cora)	✗

Access and permissions	Bankline	Bankline for Communities	Bankline Mobile (NWB only)	Online Banking	Mobile Banking	Autopay
Give access to other users	✓	✓	✗ (managed from Bankline)	✓ (request it using this form)	✓ (request it using this form)	✓
Assign different privileges and account access to each user	✓	✓	✗ (managed from Bankline)	✗	✗	✓
Limit how much a user can authorise payments for	✓	✓	✗ (managed from Bankline)	✗	✗	✓
Turn on dual administration to control changes to the system preferences	✓	✓ (can't be removed)	✗	✗	✗	✓
Manage alerts (about activity or transactions)	✓	✓	✗ (managed from Bankline)	✓	✓	✗
Manage paperless statements	✗	✗	✗	✓	✗	✗
Manage various profiles from the same app	N/A	N/A	✗	N/A	✓ (up to 5 profiles visible from the same app through 'Add business')	N/A