

# Commercial Online Banking

## Features

- **Real-time balance and transaction reporting**
- **Robust security** - we'll provide security devices (called "Hard Tokens"), to generate a random code necessary to complete certain payments and transactions
- **Flexible administrative tools** - giving you the ability to customise the level of access rights for users and approval chains for transactions
- **Multi company access** so you can view all of your companies through one log in
- **Enhanced transaction search features** and the ability to run Audit reports on transactions
- **London-based dedicated Commercial support team**

## ACCESS

### Metro Bank Online Banking is compatible with the following operating system

- Windows 8
- Windows 7
- Windows Vista
- Windows XP
- Windows 2000
- Apple Mac OS X

### System Requirements

- Your PC must meet the minimum system requirements for the version of the operating system

### Internet Browser

- Internet Explorer 6.0 or above
- Mozilla Firefox 3.0 or above
- Safari
- Google Chrome

### Internet Connectivity Requirements

- High Speed access via broadband or ADSL, Mobile broadband via a 3G network

### Screen Resolution Requirements

- 1024 x 768

## Important Information Summary

This document summarises the important features of Metro Bank Commercial Online Banking. It should be read carefully together with the Commercial Online Banking Terms and Conditions before you apply for Commercial Online Banking. If there is anything you do not understand, please ask any member of the Metro Bank Commercial Team.

**Commercial Online Banking** provides 24-hour access for larger commercial customers to transact on their accounts hassle-free.

## COMMERCIAL ONLINE BANKING ENABLES THE FOLLOWING PAYMENTS

- CHAPS
- Faster Payments
- International Payments
- Cross Currency Transfers
- Account to Account Transfers
- Metro Bank Payments
- Bulk upload of Faster Payments, \*BACS and CHAPS payments - same day and future dated
- Batch processing of Faster payments, \*BACS and CHAPS - same day and future dated

## THINGS YOU SHOULD CONSIDER

- Commercial Online Banking is only available to business customers who hold a Commercial, Community or \*\*Start-up/Switcher Current Account with Metro Bank PLC
- You must appoint an administrator to set up and approve required changes to manage Commercial Online Banking. You can appoint more than one administrator, however the systems administrators will be responsible for setting up other users, allocating the users' associated Account Group, Access Group and setting up payment limits
- New users will be created by Metro Bank at the request of the Business or Organisation, with user rights and limits allocated by the appointed system administrator(s)
- By default, two users will be required to set up beneficiaries, make payments and transfers. Approval by one authorised user is available. Please speak to your relationship manager
- Payments are subject to payment cut-off times. Please see our website for more details
- Payment limits will be agreed with your Relationship Manager\*
- Individual payment limits can be assigned for input, verify and authorise stages
- Payments and administration can be managed across 3 approval levels (input, verify and authorise)
- Certain payments and transactions require a password generated by a Hard Token as an additional level of security for certain administrative actions and transactions e.g. CHAPS payment

## FEES

<b>Monthly charge for one account</b>	£20
<b>Monthly charge per additional account</b>	£10
<b>Set up charge per user (including Hard Token)</b>	£25
<b>New/Replacement Hard Token</b>	£10
<b>Optional remote user set up</b>	£50 + VAT
<b>Optional on-site setup and training (this includes setup for up to four users with four Hard Tokens)</b>	£250 + VAT
<b>Transaction Charges</b> e.g. CHAPS / International Payments Faster Payments	Please refer to the Business Current Account IIS or commercial terms agreed in writing by your relationship manager

**Store Opening Hours:** Monday - Friday 8am - 8pm • Saturday 8am - 6pm • Sunday 11am - 5pm

**Local UK Call Centre:** 0345 08 08 500

[metrobankonline.co.uk](http://metrobankonline.co.uk)

## Commercial Online Banking Important Information Summary *(continued)*

### Security Precautions

To minimise the risk of fraud, you are obliged to take reasonable security precautions as set out in the Commercial Online Banking Terms and Conditions. These may include but are not limited to:

- keeping your security details safe and secure
- not sharing your login details or security devices with other users
- browser security updates should be applied at regular intervals by the Browser/Operating system provider e.g. Microsoft
- installing anti-virus software and updating it regularly
- installing appropriate firewall software
- refraining from accessing the account from a computer in a public place
- logging off using the exit screen link
- not opening emails from unknown sources
- exiting the service when leaving a computer terminal unattended

**If you become aware of any potential security breaches, you must notify us immediately.**

Access Commercial Online Banking facilities at **metrobankonline.co.uk** or call our local UK call centre on **0345 08 08 500 24** hours a day for further details or assistance.

*\* BACS is subject to approval, please speak to your Relationship Manager for details*

*\*\*Start-up/Switcher account is no longer available to new customers as of 3 October 2014*