

Business Online Plus

Our enhanced internet banking platform, only available to Business Bank Account customers.

Features

Multi User set up

- Set up additional users - control their limits and access
- Ideal for medium-sized organisations with more complex banking needs

Enhanced payment options

- Real-time balance and transaction reporting
- Higher daily transaction limits
- Easy online CHAPS payments
- Multiple payment uploads of faster payment or CHAPS. These can be same day or future dated
- Make International payments and cross currency transfers online
- Easy-to-use, user-specific security device generates approval codes to complete certain transactions
- BACs payments are possible through Business Online Plus but do require Metro Bank approval - please speak to your Relationship Manager for details

Additional Administration features

- Customise approval chains for transactions
- Ability to search transactions
- Ability to run Audit reports on transactions.

THINGS YOU SHOULD CONSIDER

- Business Online Plus is only available to business customers who hold a Business Bank Account with Metro Bank PLC
- This is a fee-based product. The monthly charge period runs from the first to the last day of every month (if you join part-way through a month, we'll start this on the following first day of the month). The monthly user fees will appear on your next statement, with payment being processed within 28 days.
- New users will be created by Metro Bank at the request of the Business or Organisation, with user rights and limits allocated by the business system administrator
- Payments are subject to payment cut-off times. Please see our website for more details
- Daily payment limits will be set at £50k for outward payments.
- 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, beneficiary creation, one off faster payments.

Important Information Summary

This document summarises the important features of Metro Bank Business Online Plus. It should be read carefully together with the Metro Bank "Our Service Relationship with Business Customers" brochure (the 'Terms and Conditions') and the Business Online Plus T&Cs before you apply for Business Online Plus. If there is anything you do not understand, please ask any member of the Metro Bank team.

Our **Business Online Plus** online service could be ideal for more complex banking needs such as multiple users, bulk uploads and enhanced payments functionality.

FEES AND CHARGES

In addition to your Business Bank Account fees and charges.

| | |
|--|---------|
| Monthly fee, per user <i>(charged to your Business Bank Account)</i> | £5 |
| Replacement hard token | £10 |
| Optional remote user set up | £50+VAT |

CONTROLLING USER ACCESS

When setting up Business Online Plus you will have the option of selecting one of four different categories of user type. If you have opted for dual access at least two users must be administrators.

- **Administrator** – this person has full access to the system. They can input, delete, view and authorise. They can make payments up to £50,000 and can also undertake all administrative processes.
- **View only** – this type of user can only view what is in the system - they cannot make payments.
- **View and Input** – this user can view and also input payments up to 50k.
- **Undertake all action except Admin tasks** – This user can view, input, authorise and delete payments up to 50k but cannot undertake any administrative tasks such as changing other users limits.

These user types can be set up in store and will be live when you log into Business Online Plus for the first time.

If you want to customise any of these users a guide on how to do so can be found online

<https://www.metrobankonline.co.uk/Internet-Banking/Business-online-plus/>

Alternatively if you would like Metro Bank to fully customise your Business Online Plus system this can be done remotely for £50+VAT.

Store Opening Hours: Monday - Friday 8am - 8pm • Saturday 8am - 6pm • Sunday 11am - 5pm
Local UK Call Centre: 0345 08 08 500

[metrobankonline.co.uk](https://www.metrobankonline.co.uk)

Business Online Plus Important Information Summary *(continued)*

Taking online security seriously

To minimise the risk of fraud, you should take reasonable security precautions as set out in the Business Online Plus Terms and Conditions. These may include (but aren't limited to):

- keeping your security details safe and secure
- not sharing your login details or security device 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, please notify us immediately.

Access Business Banking Plus by logging into internet banking as normal **metrobankonline.co.uk** or call our local UK call centre on **0345 08 08 500** 24 hours a day for further details or assistance.

ACCESS

Metro Bank Online Banking is compatible with the following operating systems

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

Operating systems are continually being updated by providers. As a result we can not always guarantee compatibility, please contact us if you encounter an issue.

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