

Bankline

Take Control of your Business Finances

We understand the demands of running a business in today's environment and the key role effective cash management plays. To help you, we have developed our online cash management channel, Bankline. This gives you control over all aspects of your business cashflow, specifically in the areas of account reporting, reconciliation forecasting and effective management of your payables and receivables.

Key Features of Bankline

Simple Online Registration

- Once you open a business current account you only need to register for Bankline once, all of the linked accounts will appear automatically.

Mobile Access

- No additional software or plug-ins required.

Administrator Control

- Carry out a wide range of system tasks including setting up new users, creating user roles and setting payment authorisation limits. The administrators can also execute routine tasks such as password resets immediately without involving the customer service helpdesk.
- Customise and produce audit reports.

Help

- An online training tool and on screen Help functionality takes you through each key function of Bankline.
- Specialised customer support through Bankline Telephony Helpdesk including webchat service.

Managing your Payables – Comprehensive Online Payment Functionality

- Offers a range of submission methods to best suit your business financial needs.
- Determine the payment cycle/value date for each payment.
- Payments Warehousing – with a future value date up to 120 days.
- Dual Authorisation.
- No upper limit on the number of system administrators you can have.
- Accept and process mixed files containing international and domestic payments.
- Monitor the real time status of payments, e.g. "Awaiting Approval".
- Create beneficiary templates for future re-use.
- Create and re-use **bulk lists** for regular payments, e.g. suppliers or staff payroll (single debit).
- Set payment limits per beneficiary based on expected expenditure levels, to act as an internal check and control around creditor payments.
- Directly import payment files.
- Submit and process large volume SEPA payment files using the SEPA Bankline Money Transfer service.*
- Later cut off time apply compared to making paper payments, e.g. Bankline same day international payment cut off 3.30pm versus paper (via branch) is 1.00pm.
- Offers added payment protection – automatic system alerts highlighting any changes to payment "templates".
- Generate payment remittance advices online (PDF).

*SEPA Bankline Money Transfer is an optional service on Bankline. Separate terms and conditions and fees and charges apply. Subject to availability.

Cashflow and Account Reporting

- Gives you a single view of your real time balances (**cleared and ledger balances**) on up to 999 of your domestic and international accounts, allowing you to accurately report your business cash position at any time.
- Gives you visibility of your business liquidity through online reporting of your deposits* and loan accounts.
- Access up to 15 months of historical balance and transactional data.
- Allows you to export the balance and transaction information (csv format).

**Only instant access deposit accounts are available through Bankline. Notice accounts/term deposits are not available through Bankline.

Cashflow Forecasting

- Forecasting your required cashflow is made easier with our “Treasury Summary” feature. This calculates your cash requirements for any future date to meet your scheduled payments.

Receivables

- Schedule and process SEPA Direct Debit* runs using the optional service SEPA Bankline Money Transfer.**

**Subject to sponsorship and acceptance into the SEPA Direct Debit scheme.

**SEPA Bankline Money Transfer is an optional service on Bankline. Separate terms and conditions and fees and charges apply. Subject to availability.

System and Payment Security

- Uses two tier cryptography (separate security token smartcard and reader hardware) to provide additional security around payment approval.
- Allows you to set a payment authorisation limit for individual Bankline users and also a beneficiary payment value limit to increase internal controls around your business funds.

Interested in Bankline?

- Bankline gives you online visibility of up to 999 of your business accounts, (domestic and international), with real time balance and transaction reporting.
- You will also be able to make unlimited payment volumes. Payment transaction charges will also apply.

There are **two optional services** available through Bankline:

SEPA Bankline Money Transfer*

- The ability to import and process high volume online SEPA payments, e.g. staff payroll, creditor payments.
- Collect receivables through the SEPA Direct Debit scheme.**

Bankline Statement Download***

- The ability to download files which include additional account detail, namely transaction codes. This extra detail assists with auto-reconciliation processes.
- The downloadable file can be customised further to support specific reconciliation processes, e.g. a file to include balances or a cheque only file.

***SEPA Bankline Money Transfer is an optional service on Bankline. Separate terms and conditions and fees and charges apply. Subject to availability.

**Subject to sponsorship and acceptance into the SEPA Direct Debit scheme.

***Bankline Statement Download is an optional service on Bankline. Separate terms and conditions and fees and charges apply. Subject to availability.

Pricing

A full list of the subscription fees and transaction charges are available from your Relationship Manager, Branch or on www.ulsterbank.ie/banklinepricing.

Register for Bankline

To discuss enrolling for Bankline please contact our dedicated Digital Applications team on: 1800 300 361

Overseas users call: 00443450303109

Lines open: Mon-Fri, 9am-5pm (excluding public holidays) Calls may be recorded.

To enrol online log on to www.ulsterbank.ie/banklineregister and complete the online registration form. You may also contact your Relationship Manager or Business team to discuss your cash management needs with them.

See how Bankline works for yourself

See how Bankline works for yourself, visit our online demonstration today, log on to www.ulsterbank.ie/banklinetraining.

Important Information

Terms and conditions and fees and charges apply, log on to www.ulsterbank.ie/bankline for more information.

Still have queries about Bankline?

If you want more details please contact your local Relationship Manager or Business team.

