

Bankline and Online Banking comparison

- Bankline is available to NatWest business current account customers. Fees may apply.
- Online Banking is available to NatWest business account customers.

		Bankline	Online Banking
Features and benefits			
Security and control	* Dual control: Assign two or more users to approve payments and update the profile	Yes	No
	* Set extra levels of approval		
	* Keep track of user activity with a detailed audit log		
Payment limits	Set your own payment limits	Yes	No
	Payment limit per day	Unlimited	£50k ¹
	Per faster payment	£1m	£50k
	CHAPS payment	Unlimited	N/A
Payment features	Create bulk payment lists	Yes	Yes ²
	Import files from accounting systems	Yes	No
	Number of payments authorised at the same time	75	15
	Manage currency accounts (view and make payments)	Yes	No
	Make international payments	Yes	Yes
Account management	Customise account information in a range of formats	Yes	No
	View images of cheques issued and most credits paid in	Yes	No
	View statements/balances for accounts held with other banks	Yes ³	Yes ⁴
	Maximum number of accounts	999	50 ⁵
Tariffs and fees			
Service fees	Monthly service fee		
	The Bankline fee depends on how many accounts you register. We'll only increase the fee when you have at least six accounts or when Bankline pricing is reviewed.	1–5 accounts: £20 6–10 accounts: £80 11+ accounts: £160	£0
Domestic payment fees	Faster payments		
	Immediate	£2.50	35p
	Next day/Future dated	45p	35p
	CHAPS	£20	N/A
International payment fees	International transfers		
	SEPA credit transfer ⁶	45p	£0
	All other international transfers	£15	£15
	Other payments & transfers		
	Transfer between your NatWest accounts	£0	£0
	Euro payment to NatWest and other UK bank accounts	45p	£0
Foreign currency payment to NatWest and other UK bank accounts	£15	£0	

(1) Except for “whitelisted” bill payments where there’s a £50k limit per transaction, but no daily payment limit. Whitelisted refers to payments to known third party bill providers, selected from a prepopulated list. To make payments above £50K, cheques and CHAPS are available in branch or by fax; (2) Up to 25 payments for existing payees; (3) Must meet certain criteria and is subject to fees; (4) Accessible via open banking; (5) Per business entity. You need separate login details for each business entity. (6) Payments can be made to any of the 36 countries in the single Euro Payments Area (SEPA). You need to enter a valid IBAN to complete the transfer.



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