Bankline support guides:
Authorise payments

In this guide

- Learn how to view payments and Inter-Account Transfers (IATs) waiting to be authorised.
- Learn how to authorise, amend or cancel payments and transfers.

How to review payments and Inter-Account Transfers waiting to be authorised

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1 From the Payments menu, select Authorise Payments.

This displays a list of payments awaiting first and/or second authorisation. You'll be able to:

- Select the expanded view to see beneficiary account details and reference, if this is not your default setting

- Use the expanded view to see the debit account for the payment and a new column

- Filter the Payments Waiting for Authorisation screen by the payment's debit account, payment type, payment amount currency, User ID, and entry method

- View details of whether the payment has been made from a template, or imported file

- Print/Save a PDF of the list view. This includes 20 or more payments on each page, and enhanced audit information such as number of payments, date and time of print, and payment value in GBP equivalent

- Click on View Authorisation Summary to obtain totals of the payments awaiting authorisation by type, volume and value

- Toggle between the Expanded and Standard screen views.

To view the payment details, click on the payment ref.

To see any warnings about the payments, click View warnings.

To authorise payments, check the relevant boxes and click Authorise.

To withdraw authorisation from a payment, click Clear Authorisation.

2 If you have selected Authorise you'll see the Authorise payments screen:

- The Note column includes a new icon to show you if the payment has been made from a template

- The confirmation message will include the number of payments you are authorising

- Check the details on the confirmation page and click Continue.

3 If smartcard authorisation is needed, we will now ask you for this.

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4 When you have finished, we will show you a list of the payments you have authorised.

Where a payment has been successfully authorised, the status will change to 'Processing'.

If we are able to successfully process the payment, the status will change to 'Accepted' or 'Future-dated'.

For Standard Domestic payments the status may show as 'Qualified Accepted' in which case you should refer to the acceptance level in the payment details for more information.

If an Immediate Bulk Payment is sent, the 'acceptance level' field will display 'Payment(s) accepted by beneficiary bank(s)'. Please note, credits may be returned by the beneficiary bank in cases where they cannot apply the funds using the beneficiary account details provided.

If a Next-day or Future-dated Bulk Payment is sent, the 'acceptance level' field will display 'Payment(s) sent to the beneficiary bank(s)'.

If the payment does not need secondary authorisation, we will send it for payment on the specified date.

If a payment does require second authorisation, the status of the payment will change to '2nd Authorisation Required'.

If the payment is being held based on rules set up by your Administrator the status of the payments will change to 'Awaiting Release'.

What are the different types of payment awaiting authorisation?

IPAY – Immediate payment

NPAY – Next-day payment

FPAY – Future-dated payment

IAT – Inter-Account Transfer (IAT)

BIAT – Bulk Inter-Account Transfer (IAT)

CHAPS – CHAPS payment

INT – International payment

IBULK – Immediate bulk payment

FBULK – Future-dated bulk payment

NBULK – Next-day bulk payment

FT – Financial Transfer

ⓘ Tip

Clear authorisation undoes an authorisation – it changes 'Awaiting second authorisation' to 'Awaiting authorisation' and changes an authorised future-dated payment back to 'Awaiting authorisation'.

A warning is displayed when there is something about a payment that needs your attention. For example, if your payment looks like a duplicate, we will send you a warning. At the payment confirmation stage, you will need to confirm that you have read this warning before the payment can go ahead.

What are the different statuses?

The status shows the stage the payment has reached in processing and is displayed against all payment lists shown. This can be:

- Incomplete – The payment has been saved but is incomplete and awaiting further or correct information before we can process it.

- Awaiting Authorisation – The payment needs authorisation before we can release it.

- Awaiting Second Authorisation – The transaction needs a second authorisation. This is because the payment amount has exceeded the dual authorisation threshold.

- Processing – The payment has been authorised by you and we are processing it.

- Accepted – The payment is being sent to the beneficiary bank.

- Qualified Accepted – A Faster Payment that has been Qualified Accepted by the receiving bank. Refer to the 'Acceptance level' on the payment details screen for more information.

- Partially Accepted – A Bulk Faster Payment where some beneficiary payments have been Qualified Accepted or Rejected.

- Rejected – We have rejected the payment, or it is a Faster Payment that has been rejected by the Faster Payment Service or the receiving bank.

- Future Dated – The payment has been stored in the diary for sending at a later date.

- Held Awaiting Funds – There are not enough funds at the moment to process the payment.

- Awaiting Release – For payments that have been fully authorised but have been 'held' (as set by your Administrator) – ready to be released by a designated 'Payments releaser' user.

Payment cut-off times

Here are the cut-off times for domestic payments:

Cut-off times (All times are GMT)	
Immediate/Immediate Bulk Payment (IPAY/IBULK)	23:45
Next-day/Next-day Bulk Payment (NPAY/NBULK)	23:59
Future-dated/ Future-dated Bulk Payment (FPAY/FBULK)	23:59
Inter-Account Transfers	Sterling IATs 16:30 (or 23:45 provided the check for available funds is successful). Currency IATs 16:30.
CHAPS	15:50 for payments to other banks. 18:15 for payments to other accounts at the bank, provided the check for available funds is successful.

Frequently asked questions

Can I cancel a Faster Payment after I've authorised it?	You can cancel a payment when it is in a status of 'future dated' but not when it is in a status of 'processing'. However, once the payment has been sent, you can't recall it because the funds will be with the beneficiary. In this case, speak to your beneficiary directly about returning your funds. If you can't contact your beneficiary, write to the bank the payment was sent to, enclosing a request (to be sent to their customer) for the funds to be returned.
What's the deadline for canceling a Next-day or Future-dated Faster Payment?	You can cancel a Next-day or Future-dated payment up to 16:00 on the day before the credit date.

ⓘ Remember

Most Next-day and Future-dated Single or Bulk Faster Payments are sent to the beneficiaries' bank between 02:00 and 06:00 on the day of credit.

You will need to have sufficient funds in your debit account by 02:00 on the day of credit to prevent payments from being delayed.

If payments have to be 'Held awaiting funds' they may not be sent to the beneficiaries' bank until 14:45 on the day of credit.