

corporate online

Application form guidance notes

Introduction

Corporate Online is a desktop banking service providing 3 principal functions:

- Account Information - allowing you to view, print or export information on your Bank of Scotland sterling and non sterling currency accounts.
- Inter Account Transfers - to easily move funds between your Bank of Scotland accounts.
- Payments - allowing you access to a range of payment options including Bacs, Faster Payments, CHAPS and International Payment facilities.

The service is provided on two levels - administration and banking.

System Administrators deploy and control the system within your organisation. They have responsibility for setting up the end users, controlling their access permissions (what they can see and do) and controlling payment authorisation levels. The Administration level does not provide access to any bank account information or payment facilities.

The banking level users carry out the day to day functions, monitoring account data, creating and authorising payments.

There are two types of security devices that can be used to access the service - 'Tokens' and 'Smartcards'. Tokens can be used to access information and create payments, but cannot provide any authorisation. **Please note that Tokens will no longer be available to new customers, however existing customers who use Tokens are still able to order new/replacement tokens as required.**

Smartcard users can be given access to all functions, as determined by System Administrators, who must have Smartcards for access.

This application form enables you to order Smartcards for System Administrators and also up to three Smartcards for users. Once they have access System Administrators can order any further user Smartcards as required. Any replacement Tokens ordered will be sent to your Primary Contact and allow immediate access to the system, but have no ability to authorise payments. Smartcard users can only access the system from PCs with Smartcard readers attached.

Checklist

- 1 The corporate online application form has been fully completed and signed and corporate online Terms & Conditions have been received.
- 2 The Public Key Infrastructure (PKI) customer agreement (where relevant) has been read and fully understood.
- 3 Return all the above forms to your relationship team.



Guidance notes

Please complete all sections as far as possible. Mandatory sections are marked *.

Please use block capitals.

Section 1 (Single Entity or Group Companies Application Form): Business details

Important: If you have a number of companies and/or partnerships whose accounts you wish to access via one Corporate Online service, you may be able to complete a Group of Companies application form, please contact your relationship team for support.

Name of Business - The registered business name should be entered, or the Parent company if you are filling in a Group of Companies application Form.

Correspondence Address is where communications relating to this application are to be sent. If multiple entities are being registered together, all correspondence will be sent to the address on the lead application form.

Primary Contact is the person with whom we should liaise in respect of this application. This is also the person to whom we will send emails regarding system usage, e.g. to advise of rejected payments.

The Business Name, Correspondence Address and contact details will be taken from the lead application.

Section 2 (Single Entity or Group Companies Application Form): Transaction, Monthly Service Fee And Equipment Charges

There are two charging options for Corporate Online and an option must be selected.

Option A - All charges will be debited from a designated account. Please provide a Bank of Scotland sterling sort code and account number for the charges to be taken from.

Option B - Online transaction charges will debit from the account a payment originated from. All other charges, e.g. monthly service charges and equipment charges will debit from a designated account. Please provide a Bank of Scotland sterling sort code and account number for the charges to be debited from.

If the invoicing address is different from the correspondence address please provide the address to be used.

Section 3 (Single Entity or Group Companies Application Form): Registration Of Accounts

Please provide details of the sterling and non sterling currency accounts belonging to your business that are to be viewed within the Corporate Online service. Please provide the non sterling currency type of your currency accounts in the field provided, e.g. Euro.

Section 4: (Single Entity Application Form): Services Required**Section 5: (Group Companies Application Form): Services Required**

View only - view your accounts with no access to Inter Account Transfers or payments.

Restricted Service - provides access to your accounts with the ability to carry out Inter Account Transfers.

Core service, includes:

Inter Account Transfers - provides the ability to transfer funds between accounts that you can view.

Bacs single provides the ability to process a Bacs payment to a UK beneficiary with a single debit for each credit.

Faster Payments - provides the ability to process a Faster Payment to a UK beneficiary with a single debit for each credit with a same day clearing cycle. Available on payments up to a value of £99,999.00.

Bacs Multiple (multi-credit, single-debit) - provides the ability to process a Bacs Multiple payment containing multiple credits to UK beneficiaries, and a single debit for the combined total of all the credits. A limit will be applied for Bacs payments so please provide a total anticipated value of Bacs payments that may be made over a two day period.

CHAPS - provides the ability to process same day transactions to a UK beneficiary. Typically used for high value urgent payments.

International Payment Facilities (including International Drafts and Live Rates) - provides the ability to transmit payments in sterling or non sterling currency for the credit of beneficiaries throughout the world.

Dual Authorisation for Payment Instructions (this will apply as a minimum to all instruction types above. All transfer and payment instructions above need to be authorised by a banking Smartcard before they can be processed. Within Corporate Online your System Administrator can customise the conditions that control how many banking Smartcards are required to authorise payment and transfer instructions.

If this option is unticked, then you are requesting that all transfer and payment instructions above must be signed by a minimum of one banking Smartcard. If this option is ticked, then you are requesting that all transfer and payment instructions above must be authorised by a minimum of two banking Smartcards. The System Administrator will have the ability to set higher authorisation requirements.

Section 5 & Section 6: (Single Entity Application Form): System Administrator Details**Section 6 & Section 7: (Group of Companies Application Form): System Administration Details****Please read these important notes -**

Each customer (except for sole traders) is recommended to have at least two System Administrators. (Sole traders may nominate only a single System Administrator). A second System Administrator should be identified as a backup to allow for any times when the primary System Administrator is unavailable. The System Administrator(s) will be responsible for all aspects of your organisation's access to and use of Corporate Online, including adding, amending or removing users, and setting access permissions.

This section is to be completed and signed by each nominated System Administrator. If you wish to nominate more than two System Administrators (so that there should always be cover available), please print, complete and sign additional copies of this section. The bank will accept the authority of the System Administrator to authorise individuals as users within your organisation. To make use of any or all of the selected features of Corporate Online and to set such access permissions as the System Administrator determines. It is strongly recommended that the person(s) you nominate as System Administrator(s) are not also users.

The bank will not verify a System Administrator's authority and consequently will have no responsibility for your choice or the appropriateness of your System Administrators or any actions or inactions of any System Administrator.

Subject at all times to the conditions of use for the service, the authority of System Administrators and users and the use of Corporate Online by the customer and each of its users is a risk for which the customer is responsible.

Section 5 & Section 6: (Single Entity Application Form): System Administrator Details - continued**Section 6 & Section 7: (Group of Companies Application Form): System Administration Details - continued**

Most of this section is self-explanatory, but please note -

Email address is essential as this medium is used for standard communication.

The memorable data will be used to identify the Administrator, if necessary, when calling the Helpdesk.

Home address - as part of UK banking procedures, we will verify your name and home address are valid - before a Smartcard is issued.
This information will not be used for marketing purposes.

Are you an existing Digital Identity Smartcard (PKI) holder - if your business is already registered for a Digital Identity service, and you already have a PKI enabled Smartcard - it may also be used for Corporate Online - and you should tick 'Yes'. If you do not have a PKI enabled Smartcard please tick 'No'.

Work address - please include the business name in the first line.

Section 7: (Single Entity Application Form): Initial Users**Section 8: (Group of Companies Application Form): Initial Users**

You can enter the details of up to three initial users on this page. If no details are entered your application will still be processed but user Smartcards will need to be ordered online once your System Administrator Smartcard and Pin has been received. Please also note that if more user Smartcards are required these can be ordered online using your System Administrators Smartcard at any time.

Section 8: (Single Entity Application Form): Signing Authority**Section 9: (Group of Companies Application Form): Signing Authority****Single Entity**

Please delete the phrases that are not appropriate to your type of business. The form should be signed and dated by two authorised officials of the business, as appropriate.

Group of Companies

There are additional fields for completion by the subsidiaries. The signatories for the subsidiaries must be the same individuals as have signed for the Parent Co. If the individuals cannot sign for any subsidiaries, then a separate application form is required from those subsidiaries.

The Corporate Online service is governed by the application form and Mandate that you have signed relating to this service; together with the terms and conditions and any other contractual documentation that we tell you is to be read alongside the terms and conditions.

These terms and conditions govern access to and use of the Corporate Online service at all times by you and your System Administrators and users.

Each of your System Administrators and users will be asked to read and accept these terms and conditions the first time they log in to use Corporate Online service, but you will remain responsible at all times for ensuring that each System Administrator and user complies with all applicable terms and conditions.

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

We are covered by the Financial Ombudsman Service (FOS). Due to the FOS eligibility criteria not all Bank of Scotland business customers will be covered.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff.

Our complaints procedures are published at [loydsbank.com/business](https://www.loydsbank.com/business)