

Getting started on Bankline: User guide

This guide explains how to start using Bankline as a new user

In this guide

Administrators and users

Your Bankline profile will have at least one administrator. This is the person in your organisation who manages your Bankline profile, user access and settings. They can also help if you're locked out of Bankline or need a new smartcard or card reader.

It's a good idea to note down who your administrator is, so you can ask them about these things, should you need to.

If you're not sure who your administrator is, you can find out by asking another Bankline user in your organisation, or ask us by clicking the 'Message us' button.

If you are an administrator, check out our [Getting Started Administrator's guide](#).

What you'll need to get started

You'll need the following items:

Getting Started Checklist

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Email containing your Customer ID and User ID

This will arrive the day you're added onto Bankline. Your business will have the same Customer ID for all users but User IDs are specific to each user of Bankline. You'll use this to log into Bankline going forward.

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Email containing your Activation Code

This will arrive the day you're added onto Bankline. It is 10 digits long and you'll only need to use this code once, to get started. You'll have 21 days to use this code before it expires.

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User Smartcard

This will arrive within **5 working days** and will be sent to the administrator who set you up on Bankline.

This should only be used by the user whose name is on the card. Smartcards are used to log in and authorise payments and changes in Bankline.

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Letter containing your Smartcard PIN

This will arrive within **5 working days** and will be sent to your user address on Bankline. The PIN that comes in the letter is for one use only, and you'll need to set your own PIN.

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Bankline Smartcard Reader

This will arrive within **5 working days** and will be sent to the administrator who set you up on Bankline.

You can find out how to activate and use your smartcard in our guide at:
www.rbs.co.uk/bankline-card-reader-guide



Logging in to Bankline

Logging in to Bankline for the first time

Once you've activated your smartcard you can log in to Bankline.

Always log in via www.rbs.co.uk/bankline. If you want to bookmark a page, use this one, not the log in screen itself.

To log in to Bankline for the first time:

You'll need your Customer ID, User ID, activation code and smartcard.

1. Go to www.rbs.co.uk/bankline and click 'Log in'
2. Enter your Customer ID and User ID and press 'Continue'
3. You'll be prompted to enter your 10-digit activation code. (Enter the first five digits in the first box and the last five digits in the second.)
4. You'll be asked to scan a QR code with your smartcard reader. When prompted to do this, follow the onscreen instructions. (You can find support on scanning QR codes in [our guide](#).)
5. You'll be asked to set a password to use every time you log in, and a personal PIN (only needed for some additional Bankline services.) Choose something memorable and secure, and keep them secret.

Going forward, you'll log in with your Customer ID, User ID, smartcard and three random characters from your password.

Where to get support

If you need help or have any questions you can get in touch by clicking the 'Message us' button that appears in Bankline and on your log in screen.

Cora, our digital assistant, will be there to help and connect you to the right team.

You can also check out our FAQs while logged in to Bankline, and visit our [Bankline support pages](#).

Staying safe in Bankline

Remember these points to stay safe when logging in:

1. We'll NEVER ask for your full PIN and password online (we'll only ask for certain characters).
2. We'll NEVER ask for your PIN, password or any smartcard codes over the phone (or any part of them).
3. ALWAYS log in from www.rbs.co.uk/bankline; watch out for impostor log in screens

Remember these points to stay safe when making payments:

1. Never rely on just an email to validate a payment. Contact the sender on a trusted number
2. The bank will never telephone asking you to transfer money to a new account
3. If you receive a request from a supplier to update bank account details, always call back to check it's genuine.

To find out more about how to protect your business, visit [our security centre](#) or click 'Message us'.

If you're concerned about security or need to report a fraud you can contact our security team for immediate assistance on 0345 300 8483.

For Relay UK: 18001 0345 300 8483

Useful links and common questions

Our FAQs are a great place to look for answers to Bankline questions. You can access them when logged into Bankline or via [our FAQ webpages](#).

Some commonly asked questions:

[How do I order a replacement smartcard?](#)

[How do I reset my PIN or password?](#)

[Where can I find my BIC/SWIFT code?](#)

[How do I view my Bankline charges?](#)

Help with payments, accounts and balances

[Payment questions and answers](#)

[Account and balance queries](#)

Remember, you can get help anytime by clicking the 'Message us' button that pops up in your Bankline session and on our webpages.

Webinars and security

If you'll be making payments regularly in Bankline, it might be useful to sign up for our interactive [Making Payments webinar](#).

And for the latest security support and advice, please visit [our security centre](#).

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