



# Business Banking

## Text Alerts User Guide



# Helping you manage your money

Up-to-date financial information is important to any business. Now there's another way to keep track of your finances.

## Daily or Weekly Balance Alerts

Let us know when an update on your balance would be most useful, and we'll send you a text with your account balance and details of your last six transactions of the week. You can choose between a daily update or once a week.

## Limit Alerts

It's good to keep tabs on your money, so we'll send you a text when you're getting close to, or go over, your account limit.

We'll send you a 'Near Limit Alert' to let you know if you have less than £50 of available funds in your account.

We'll send you an 'Over Limit Alert' to let you know if you don't have enough funds for either, a Standing Order you've tried to make from the account, where your account has become overdrawn without prior arrangement or exceeds an authorised overdraft limit, we've returned the payment or for another type of payment that's to be paid later that day.

## High and Low Balance Alerts

With this handy service, we'll let you know if your balance goes above or below limits you set. It's a useful way to know if there's spare cash to transfer to savings, or if you should be thinking about topping up your account to cover your outgoings.

With a "High Balance Alert" we'll let you know when your balance equals or exceeds the limit that you've set. With a "Low Balance Alert" we'll let you know when your balance on the account first equals or goes below the limit you've set.

## Overseas Transaction Alerts

If your Visa debit card is used abroad we'll text you to tell you what country the transaction was made in, what location it was used and whether it was a purchase or a withdrawal from a cash machine. So it should be easier for you to spot any fraudulent transactions and give you time to tell us about them.

We'll send you Overseas Transaction Alerts whenever a transaction is made, even at the weekend. We don't want to bombard you though, so we won't send you more than three Overseas Transaction Alerts every 24 hours.

The Text Alert Services are designed for use in the UK and it might be unlawful to use them in some countries. It's worth finding out if you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

# Useful things to know about our Text Alert Services

## 1. Protecting your account

To register for Text Alerts you can either call us or select it on Business Internet Banking. If you would like to register for free Text Alerts but haven't yet registered for Business Internet Banking, why not do it now on [tsb.co.uk/business](http://tsb.co.uk/business)

## 2. Receiving Text Alerts

We can only send you each Text Alert once and you won't be able to reply.

We'll send Weekly Text Alerts between 8am and 10am, 10am to 12pm or after 12pm (Monday-Friday). You can choose which day and time suits you best.

Text Alerts are accurate at the time our systems create them. But if there's a delay between the text being generated and you receiving it, then the funds in your account may change before and after you receive the text.

You can usually use the Text Alert Services at any time, but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services might be slow or unavailable from time to time.

There might be other situations where you don't receive a text, for example because your phone is switched off, lacks signal or data connectivity.

## 3. Changing your mobile number

If you change your number it's important to let us know. You can update it via Business Internet Banking, by calling us on **0345 835 3844** or by visiting us in branch.

You should make sure that no one has access to confidential information shown on (or stored in) your mobile phone. If your phone is lost or stolen, you should also let us know immediately. If you don't, we'll keep sending Text Alerts to the mobile phone number you gave us.

## 4. Pausing or stopping Text Alerts

You can change, pause or cancel your Text Alerts whenever you want. For instance, you might be heading overseas and want to avoid being charged by your mobile operator for receiving texts.

You can do this by logging on to Business Internet Banking and clicking on Text Alerts on the right hand side menu. From there you get the option to change or cancel your Text Alerts.

# How to sign up

There are lots of quick and simple ways to register for Text Alerts:

**Register online:** [Click here](#) to register or log in

to Business Internet Banking and select Text Alerts from the menu.

**By phone:** Call us on **0345 835 3858**.

**In branch:** Just pop into your local TSB.

## Don't forget...

Before you register for any of the Text Alert Services, make sure that:

- You have a TSB business current account
- Your mobile phone is active and in your possession
- The mobile number you're registering is up to date.



If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **03458 353 843** (lines are open 24 hours a day, seven days a week).

**[tsb.co.uk/business](http://tsb.co.uk/business)**

We don't charge you for Mobile Banking services but your mobile operator may charge you for some services, so please check with them. Services may be affected by phone signal and functionality.

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at April 2018.