



Ways to Bank

User Guide

This is the User Guide we refer to in our Agreement providing Internet Banking, Telephone Banking and the App (the “Services”). Definitions in the Agreement apply in this guide.

For help with **Internet Banking**, the **App**, and **Telephone Banking** please call **0345 835 3858** (7am-8pm Monday to Friday and 9am-2pm Saturday).

Help can also be found on our website: tsb.co.uk/help-and-support

1. Using the Services

- 1.1 When you opened your Account(s) we'll have told you about the Transaction types which you can carry out on your Account(s) and which instructions and Transactions could be done via the Services. For example, with some account types, it is only possible to view account(s) and transfer funds between your Account(s) and not to a third party via the Services.
- 1.2 The Services are free. You are liable for the normal costs of calls, internet service and normal charges for the Transactions and other products and services as set out in our Charges Brochure (unless we agreed different charges with you). We can provide details of the charges on request and via the screens in Internet Banking and the App.

Accessing Internet Banking

- 1.3 To access Internet Banking for the first time, the User will be directed to create their User ID and Security Details and a secondary password (“memorable information”). When the User next logs in they will need to provide their User ID, Security Details and three characters from their memorable information.
- 1.4 When using Internet Banking for certain transactions, the App will be required to complete those transactions. The User will need to download the App and then use it to generate a One Time Password (“OTP”) which will be available in the menu. Please see condition 4.5 below for more information. The App is required for these transactions, whether or not you wish to use the wider functionality of the App.
- 1.5 If a User (or an authorised online third party provider acting on their behalf) exceeds a specified number of attempts to log in, they will be suspended from Internet Banking as well as any personal internet banking service held with us until the User has successfully reset their Security Details.
- 1.6 If a User forgets their Security Details, they can request new details via Internet Banking or by calling us.
- 1.7 If you are having difficulty accessing Internet Banking from your device please call us.

Accessing the App

- 1.8 To access the App, the User will need to use a compatible device (see tsb.co.uk/online-support for more details on compatibility).
- 1.9 The App is available on iOS and Android. Search for it in your app store under “TSB Business Mobile”.
- 1.10 Once the User has downloaded the App, they log in using their Internet Banking login information. The User will be sent an activation code to their nominated registered phone number and the User must enter that code into the App. If successful, the option to set up fingerprint or face ID login will be given (if the device supports it) and the User will then be able to access services offered under the App and authenticate certain transactions instructed under Internet Banking (see condition 4.5 below).
- 1.11 When the User next logs in they will need to provide either three characters of their memorable information or their fingerprint or other distinctive personal characteristics (if this has been selected).
- 1.12 If a User exceeds a specified number of attempts to enter their login credentials, that User will be suspended from the App as well as any personal internet banking service held with us until they have successfully reset their Security Details.
- 1.13 If a User forgets their log in information for the App, they can follow the reset process via the log in page on Internet Banking or call us.
- 1.14 If you are having difficulty accessing the App from your device please call us.

2. Applying for the Services

Internet Banking and the App

A User can be designated as an Account Signatory Full Access User, a Delegate Full Access User or Delegate View Only Access User. The table below shows the functions which can be carried out by each:

Internet Banking and the App Function	Account Signatory Full Access User	Delegate Full Access User	Delegate View Only Access User
View Statements (Internet Banking and the App).	Yes	Yes	Yes
Check balances and view recent transactions (Internet Banking and the App).	Yes	Yes	Yes
Pay bills to another person or company (existing payees) (Internet Banking and the App)	Yes	Yes	No
Pay bills to another person or company (new payees) (Internet Banking) You will be notified on log in to the App whether it is possible to set up a new payee via the App.	Yes	Yes	No
Apply for and manage Online Payment Control settings (Internet Banking).	Yes	No	No
Order a chequebook or paying-in book (Internet Banking).	Yes	Yes	Yes
Transfer money between your TSB business accounts (Internet Banking and the App).	Yes	Yes	No
Set up, amend and cancel most standing orders (Internet Banking).	Yes	Yes	No
View/cancel most direct debits (Internet Banking).	Yes	Yes	View only
Ordering statements (Internet Banking). This will be charged as set out in the Charges Brochure. (NB Statements will be printed in print-friendly format, rather than formal statement form. There is no charge for printing statements).	Yes	Yes	Yes
Download statements into a financial software package (Internet Banking).	Yes	Yes	Yes
In one transaction, process the number of payments indicated in each of Internet Banking and the App .	Yes	Yes	No

2.1 A Delegate Full Access User and an Account Signatory Full Access User may also:

- 2.1.1 Make, amend or delete Transactions, such as payments;
- 2.1.2 As part of OPC, either create and/or authorise payment instructions created by an Account Signatory Full Access User or another Delegate Full Access User or make a payment (provided that the payment is within the User's payment limit (according to the Agreement));
- 2.1.3 Make International Payments (subject to separate terms and conditions supplied to the User upon them setting up an International Payment and accepted by them on your behalf); and
- 2.1.4 Carry out any of the functions of a Delegate View Only Access User as set out below.

- 2.2 The ability of an Account Signatory Full Access User to apply for these Services overrides any existing arrangements you have with us on your Account(s) so any signing restrictions or instructions in your mandate will not apply here.
- 2.3 A **Delegate View Only Access User** may also make any other enquiry related function available as part of Internet Banking from time to time in relation to the Account(s).
- 2.4 Details of how to use Internet Banking and the App are set out on their screens.
- 2.5 You may vary any User's level of access or the number of Account(s) they may access by completing the variation form we provide.

Telephone Banking

2.6 Within Telephone Banking, a User can be designated as either a Full Service User or an Enquiry Only User. A Full Service User can carry out all functions in the table below – any functions not available to the Enquiry Only User are marked with ^:

Telephone Banking Function
Checking the balance of the Account(s)
Asking about bill payments
Asking about standing orders and direct debits
Asking about recent payments made into and out of the Account(s)
Stop a cheque
Apply for Text Alerts
Ask for information about other services
Make any other enquiry related function available as part of Telephone Banking from time to time in relation to the Account(s)
Make Transactions (including International Transactions)^
Set up, change or cancel standing orders^
Cancel UK Sterling direct debits^
Order chequebooks^.

2.7 A Full Service User may instruct us to carry out an International Transaction on your behalf (subject to separate terms and conditions which will be supplied to you after an International Transaction is authorised by a Full Service User). The terms and conditions are available at tsb.co.uk/business/legal or ask us for a copy.

All Services

2.8 Provided that we can identify the User via their Security Details and date of birth and/or OTP, we will act on the User's instructions without seeking further confirmation from you.

3. Online Payment Control ("OPC") Internet Banking and the App

Request of the Account Signatory Full Access User	Authorisation required	Payments and authorisations via the App
An individual User can only create payment instructions.	That User will create the instruction and we will require authorisation by two or three Users (depending on what is required by the Account Signatory Full Access User).	One authorisation can be made via the App, subsequent authorisations must be made via Internet Banking.
2 users required to participate in OPC.	Either (i) one User creates and authorises an instruction and a further User authorises it or (ii) one User only creates an instruction and a further two authorise it.	
3 users required to participate in OPC.	Either (i) one User creates and authorises an instruction and a further two Users authorise it or (ii) one User only creates an instruction and a further three authorise it.	
Variation of OPC*: 1) vary another User's payment limit 2) vary the number of individuals required to participate.	1) Account Signatory Full Access User makes request and this take effect when the User next logs on. 2) Account Signatory Full Access User submits request via Internet Banking and we'll send you a letter to confirm and to collect a signature from you.	N/A – these actions are not available via the App.
Payment control method ceases to apply*: 1) individual Users can make payments up to a specified limit 2) certain number of Users required to participate. If this is requested and actioned, Internet Banking will revert to any one of your registered Users being able to make a payment subject only to the Daily Payment Limit for payments from your Account(s).	1) Account Signatory Full Access User makes request and this takes effect when the User next logs on. 2) Account Signatory Full Access User makes request via Internet Banking and we'll send you a letter to confirm and to collect a signature from you. The request becomes effective once we receive the signed letter.	

* only an Account Signatory Full Access User can make this request

4. Payments

Internet Banking and the App

- 4.1 Details of how to make payments are set out on the screens.
- 4.2 To make a transfer between your Account(s), the User selects the Account(s) the Transaction is to be made to and from, from the dropdown menu on the screen and clicks on the "Quick Transfer" button to proceed with the Transaction.
- 4.3 Just so you're aware, we will treat your clicking "Quick Transfer" or "Confirm" as your deemed consent to the Transaction (or series of Transactions).
- 4.4 Any payment instruction requiring authorisation but which is not authorised within 30 days of creation, will no longer show in a notification when the authorising User logs into Internet Banking and the Creator must reinstruct the payment before we can action it.
- 4.5 **New payees**
See table below.

Channel	Information required for setting up a new UK payee	Information required for setting up a new international payee
Internet Banking (you will be notified on log in to the App whether it is possible to set up a new payee via the App)	<ul style="list-style-type: none"> Payee's account number; and Faster Payments Service enabled sort code. <p>An OTP is required to complete the set up and this will be sent to the User's device by selecting the option in the menu. The User types the OTP into the relevant box on the screen and completes the details of the amount to be transferred.</p>	<ul style="list-style-type: none"> Name, address, country, BIC number*, SWIFT code and clearing code/routing code of the payee's bank; and IBAN number (if required), name of account and address of payee. <p>An OTP is required to complete the set up and this will be sent to the User's device by selecting the option in the menu. The User types the OTP into the relevant box on the screen and completes the details of the amount to be transferred.</p>
Telephone Banking	<ul style="list-style-type: none"> Payee's account number Faster Payments Service enabled sort code Payee's name If the payee is a utility company (and we already have the account details), the User only needs to provide the company's name. 	<ul style="list-style-type: none"> Payee's name, address, country and account number; Payee's BIC number*, IBAN number (if required); and Payee's SWIFT address or National Clearing Code.

* a BIC number is not required for credit transfer or Direct Debits in the Single Euro Payments Area

5. Payment Limits

For more information about the specific amounts that apply to the Daily Payment Limit and the International Payment Limit, please call us. The help and guidance pages available on screen in Internet Banking and the App also contain further information.

6. Variations

6.1 Variation to the Services

Type of change	We'll tell you
Improving how the Services work.	Next time you use any of the Services.
Functionality being removed which could have an impact on how the Services work.	Usually 30 days before the change.
Changes being made which will not have a big impact on how the Services work.	You will not be notified.
App updates.	<p>On some occasions, these will happen automatically. We recommend that you check for and download updates from the App Store or Google Play.</p> <p>At times, the App may not be available until updates have been downloaded.</p> <p>The App may not work with older versions of your device's operating system after an update. Find out more about devices the App does not support at tsb.co.uk/help/mobile-banking</p>
Urgent security related updates.	These will be made when required without notification.

6.2 Variation to the Agreement

Type of change	Will we tell you first?	How we tell you
One which will benefit you, not affect you or we cannot give notice.	No. The change will be made and you will be notified as soon as possible.	You will be notified via Internet Banking or the App or by email if we have your address.
If a change affects you and could be an issue.	We will notify you at least 30 days before the change.	You will be notified via Internet Banking or the App or by email if we have your address.
Our security requirements for your services change as new technology develops.	We will notify you in advance or next time you log in.	You will be notified via Internet Banking or the App or by email if we have your address.

7. Further information

If you have any queries about the Services please call us. If you need a copy of the Agreement or any document referred to in it, these can be found on our website at tsb.co.uk/business

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. If something has gone wrong please bring this to the attention of any member of staff. The complaint procedures are also published on our website tsb.co.uk/business/contact-us

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 or Textphone on **0345 835 3852** (lines are open 7am to 8pm Monday to Friday, 9am to 2pm Saturday).

tsb.co.uk/business

Calls may be monitored or recorded.

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TSB Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

TSB adheres to The Standards of Lending Practice for business customers, which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk. To read more about our lending commitments to you go to tsb.co.uk/business-lending-practice

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all TSB business customers will be covered by these schemes.)

Information correct as at January 2019.

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