

USER GUIDE

Administration, Preferences & Audit Reporting

This guide is to help you with administration settings, preferences and audit reporting when using the online banking platform.

1. Levels of authorisation

There are three levels (set up by bank) of authorisation for online banking: 0, 1 and 2.

Approval Level 0

Number of Users Required to Complete an Action: One

Approval Level 1

Number of Users Required to Complete an Action: Two

Approval Level 2

Number of Users Required to Complete an Action: Three

- You set the approval level when setting up your online banking
- To amend the approval level please contact your Relationship Manager
- You will need the correct approval level from the bank to be able to amend individual user rights
- Once the approval level has been set, you can customise user preferences in the 'User List' tab under the drop-down list below 'Administration' – in the left-hand menu

There are different options when setting user preferences:

Input

User can input payments, create beneficiaries and make admin changes. If your approval level is set to 0 then your payments/changes will go straight through.

Authorise

Input user creates payment/beneficiary/ admin change and 2nd authorised user approves.

Verify

Input user creates payment/beneficiary/admin change. 2nd user verifies and 3rd authorised user approves.

2. Administration Functions

Administrators (appointed by you) can manage user access privileges to all accounts and companies including payment limits.

2.1 Administration Menu

The Administration menu has the following drop-down options:

- User List
- Access Groups
- Mandates
- Account Groups

Administration

User permission	Preferences	Audit report
View list of users and manage rights.	Toggle paperless statement on or off for this company.	Create or amend audit reports.
User List	Manage company online and paper preferences	Audit Reports
Access Groups		
Mandates		
Account Groups		

3. 'User List'

This displays a list of current users and their rights, including: access rights, account groups and mandates assigned to each user.

NB: Actions/changes may need to be authorised by a second administrator/authoriser if the dual control function has been selected.

- Search for a user by typing their first and/or last name in the search field. Users can be arranged by name, access group, mandate and account group.

User List

Find below the list of users and access rights, account groups and mandates assigned to each user. Search for a user by typing their first and/or last name in the search field. You can sort against name, access group, mandate and account groups.

Q Search by name

Users	Access groups	Mandates	Accounts groups
MR A VIVEKANANDAN	ALL ACCESS	ALL ACCESS	ALL ACCESS
MR P A SCRAGG	ALL ACCESS	ALL ACCESS	ALL ACCESS
MR C AUSTIN	ALL ACCESS	ALL ACCESS	ALL ACCESS
ARC-IB PEN TEST USER	TEST 30 MAY	MIKE	MIKE
MR C W GOULDS	ALL ACCESS	ALL ACCESS	ALL ACCESS
ARC-IB PEN TEST USER	ALL ACCESS	ALL ACCESS	ALL ACCESS
ARCIBPENTEST3	ALL ACCESS	ALL ACCESS	ALL ACCESS

- Select a user to amend and there will be three options under the 'Administration' tab:
 1. Account Group
 2. Access Groups
 3. Mandate
- You can then assign appropriate rights to the selected user.

Access Groups



ALL ACCESS

ALL ACCESS

Type of Access	View	Input	Authorise	Delete
Transfers	✓	✓	✓	✓
Faster Payments	✓	✓	✓	✓
BACS	✓	✓	✓	✓
CHAPS	✓	✓	✓	✓
International	✓	✓	✓	✓
Bulk / Batch Payments	✓	✓	✓	✓
Beneficiaries	✓	✓	✓	✓

- Select an access group to view and amend access rights for multiple users.
- You can then set the access level by ticking/unticking. This will change their authority to complete an action.
- Click the eye icon to preview.

3.1 New Users

- To add a new user to the Online Banking platform please contact the Commercial Support Team on 0203 402 8316.

4. Account groups

Users need to be in an 'Account Group' to view and operate accounts. They determine which accounts a user can access, as well as input, verify and authorise payments from.

- Select an 'Account Group' you wish to edit
- You can then decide which accounts are included or excluded in the group
- To include or exclude an account, search for the account by name or number on the left-hand side and then click a chevron on the right-hand side to add to the 'Include' or 'Exclude' lists
- You can also include or exclude all accounts by selecting the 'Include All company accounts' or 'Exclude All company accounts' toggle on the right-hand side
- Finish by selecting 'Update'. You can preview the group's detail by clicking the eye icon
- You will then be prompted to input a Metro Bank Hard Token passcode

Please see point 10 for guidance and information about this passcode

Please note that changes may need to be authorised by a second administrator if you have selected dual administration when you registered.

NB: 'Account Groups' cannot be deleted once created.

4.1 New Account Groups

- To create a new account group select 'Create New'

Account Groups

To manage user account permissions and access your bank accounts, use the controls below. To view and operate accounts, users need to be in an account group. Here you can assign groups with specific access rights to any of your accounts listed below. If you need assistance, call us on 020 3402 8316.

Assigned	Unassigned
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ADMIN ALL ACCESS ACCESS TO ALL ACCOUNTS</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>TEST 30 MAY AC GROUP TEST 30 MAY AC GROUP</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ALL ACCESS ALL ACCESS</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ALL ACCESS ALL ACCESS</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ALL ACCESS ALL ACCESS</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ALL ACCESS ALL ACCESS</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ARC-IB PEN TEST USER</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 80%;"> <p>ARC-IB PEN TEST USER</p> </div> <div style="width: 15%; text-align: center;"> </div> </div>	

Account Groups

View and update account group details and access permissions.

ALL ACCESS

ALL ACCESS

Select accounts ⓘ

Please select an account to include or exclude

Business Current Accounts ▾

Select all accounts in this category

- Metro Bank Demo Account 1
10843488
- Demo A/C 3
18630362
- Metro Bank Demo Account 5
18630367
- Demo A/C 2
18731819

Business Savings Accounts ▶

Business Fixed Term Savings Acc ▶

Business Credit Card Accounts ▶

Business Finance and Borrowing Acc ▶

Include or exclude accounts ⓘ

Please select an account to include or exclude

Include Include All company accounts

>

Business Current Accounts ✕

Demo A/C 1
10843488 ✕

Exclude

To exclude accounts, please remove the accounts from the included accounts box above.

- Complete the steps as explained in point 4.
 - You will then be prompted to input a Metro Bank Hard Token passcode
- Please see point 10 for guidance and information about this passcode
- Please note that, once created, Account Group names cannot be amended.

Tip: Name groups by definition - for example, 'Access all accounts' or 'Access all savings accounts'

USER GUIDE: Administration, Preferences & Audit Reporting

Create Account Group

Choose a relevant group name and description that is easy to identify, search and apply to user(s).

Please enter a title

Please enter a description

Select accounts

Please select an account to include or exclude

Account name Account number

Enter account number

Business Current Accounts

Select all accounts in this category

- Metro Bank Demo Account 1
10645486
- Demo A/C 3
18800092
- Metro Bank Demo Account 5
18800097
- Demo A/C 2
18791819

Business Savings Accounts

Business Fixed Term Savings Acc

Business Credit Card Accounts

Business Finance and Borrowing Acc

Include or exclude accounts

Please select an account to include or exclude

Include Include All company accounts

Exclude Exclude All company accounts

Back Clear

Save

5. Access Groups

Users need to be in an 'Access Group' to view and operate accounts. They determine the level of access a user has and so what action they can do e.g. input, verify, authorise or delete payments.

- Select an 'Access Group' you wish to edit
- You can then set the access level by ticking/unticking. This will change their authority to complete an action.
- Click the eye icon to preview.
- You will then be prompted to input a Metro Bank Hard Token passcode

Please see point 10 for guidance and information about this passcode

Please note that changes may need to be authorised by a second administrator if you have selected dual administration when you registered.

Access Permissions

Use the controls below to manage user permissions for all your accounts. If you need assistance, call us on 020 3402 8316.

Search for access group name Search Create new

Assigned		Unassigned	
ADMIN ALL ACCESS ACCESS TO ALL ACTIONS	<input checked="" type="checkbox"/>	ALL (NO ADMIN) ACCESS ALL (NO ADMIN) ACCESS	<input type="checkbox"/>
ALL ACCESS ALL ACCESS	<input checked="" type="checkbox"/>	ALL ACCESS ALL ACCESS	<input type="checkbox"/>
ALL ACCESS ALL ACCESS	<input checked="" type="checkbox"/>	ALL ACCESS ALL ACCESS	<input type="checkbox"/>
ALL ACCESS ALL ACCESS	<input checked="" type="checkbox"/>	ARC-IB PEN TEST USER	<input type="checkbox"/>
ALL ACCESS ALL ACCESS	<input checked="" type="checkbox"/>	AUTH AUTH	<input type="checkbox"/>

5.1 New access groups

- Select 'Create New Group'
- To create a new account group select 'Create New'
- Complete the fields as shown below and select 'Save'

Create new Access Group

Set access rights for this group below. Tick to select the access rights you would like to apply for this group.

Please enter a title

Please enter a description

Types of access	View	Input	Authorise	Delete
Select all		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transfers	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Faster Payments	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BACS	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CHAPS	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
International	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Mandates

'Mandates' set a user's (or group's) transfer and payment value limits for transaction types when inputting, verifying and authorising. They can only be created by administrators.

Mandates

Mandates determine transfer and payment limits for different transaction types for a user. You can create new mandates that can be assigned to a user or group of users from this page. You can also manage any existing mandates below, even if these are not currently assigned to a user. For more help, download our user guide. Or if you're still having difficulty, call us on 020 3402 8316.

Q Search for mandate name Search Create new

Assigned		Unassigned	
ADMIN ACCESS 50K		<input type="checkbox"/> AUTH AUTH	
ALL ACCESS ALL ACCESS		<input type="checkbox"/> AZ	
ALL ACCESS ALL ACCESS		<input type="checkbox"/> FULL AUTH FULL AUTH	
ALL ACCESS ALL ACCESS		<input type="checkbox"/> MIKE TEST MIKE TEST	
ALL ACCESS ALL ACCESS		<input type="checkbox"/> Mandate Mandate	

- Select a 'Mandate' you wish to edit
- Click 'Amend' to change the limits for each transaction type
- Finish by selecting 'Update'
- Click the eye icon to preview.
- You will then be prompted to input a Metro Bank Hard Token passcode

Please see point 10 for guidance and information about this passcode

Please note that changes may need to be authorised by a second administrator if you have selected dual administration when you registered.

Update Mandate Permissions

Amend/update values for each field and save changes.

ADMIN ACCESS

50K

Input	Enter the mandate's details.	Company Limits
BACS 0.00		10
Bulk 50,000.00		10
Company limit exceeded		
Chaps 50,000.00		10
Company limit exceeded		
Faster payments 50,000.00		10
Company limit exceeded		
International 0.00		10
Transfer 500,000.00		10
Company limit exceeded		

Authorise	Please authorise this mandate.	Company Limits
BACS 0.00		10
Bulk 50,000.00		10
Company limit exceeded		

6.1 New Mandates

- Select 'Create New'
- Complete the steps as explained in point 6.
- Finish by selecting 'Save'
- You will then be prompted to input a Metro Bank Hard Token passcode
Please see point 10 for guidance and information about this passcode
Please note that, once created, Mandate names cannot be amended.

Create Mandate

Choose a relevant mandate name and description that is easy to identify, search and apply to user(s).

Please enter a title

Please enter a description

Input	Enter the mandate's details.	Company Limits
BACS		10
Bulk		10
Chaps		10

7. Assigning 'Mandates', 'Access Groups' and 'Account Groups' to a user

Users automatically receive default settings. You can assign bespoke settings in line with any Mandates, Access Groups or Account Groups you have already set up.

- Select the user you wish to edit from the 'User List'
- Choose the Mandates/ Access Groups/ Account Groups template you wish to assign to the user from the right-hand side lists
- Finish by selecting 'Save'
- Click the eye icon to preview
- You will then be prompted to input a Metro Bank Hard Token passcode

Please see point 10 for guidance and information about this passcode

Please note that changes may need to be authorised by a second administrator if you have selected dual administration when you registered.

User List

Find below the list of users and access rights, account groups and mandates assigned to each user. Search for a user by typing their first and/or last name in the search field. You can sort against name, access group, mandate and account groups.

Q Search by name

Users	Access groups	Mandates	Accounts groups
MR A VIVEKANANDAN	ALL ACCESS	ALL ACCESS	ALL ACCESS
MR P A SCRAGG	ALL ACCESS	ALL ACCESS	ALL ACCESS
MR C AUSTIN	ALL ACCESS	ALL ACCESS	ALL ACCESS
ARC-IB PEN TEST USER	TEST 30 MAY	MIKE	MIKE
MR C W GOULDS	ALL ACCESS	ALL ACCESS	ALL ACCESS

Users

Users are assigned limits to input, verify and authorise payments. You can update user access rights.

Employee details

MR A VIVEKANANDAN

Access Groups

Listed below are the user rights assigned to the above user

ALL ACCESS
ALL ACCESS

Types of access	View	Input	Authorise	Delete
Transfers	✓	✓	✓	✓
Faster Payments	✓	✓	✓	✓
BACS	✓	✓	✓	✓
CHAPS	✓	✓	✓	✓
International	✓	✓	✓	✓
Bulk / Batch Payments	✓	✓	✓	✓
Beneficiaries	✓	✓	✓	✓
Standing Orders	✓	✓	✓	✓
Direct Debits	✓			
Administration	✓	✓	✓	✓

Access Groups templates

Assigned	Unassigned
ADMIN ALL ACCESS	
ALL ACCESS	
ALL ACCESS	
ALL ACCESS	
ALL ACCESS	
ALL NO ADMIN	
ARC-IB PEN TEST USER	
ARC-IB PEN TEST USER	
ARC-IB PEN TEST USER	
MIKE TEST	

8. Preferences

- Select 'Preferences' from the 'Administrations' tab

This allows you to set how you would like to view your monthly bank statements – postal or paperless.

Administration

User permission

View list of users and manage rights.

- User List
- Access Groups
- Mandates
- Account Groups

Preferences

Toggle paperless statement on or off for this company.

- Manage company online and paper preferences

Audit report

Create or amend audit reports.

- Audit Reports

- Use the toggles under the 'Paperless' column to select the preference
- Clicking on either the Account Name or Number, will direct you to the account's 'Transaction Summary'.

Paperless

Select how you would like to receive monthly bank statements – postal or paperless.

Account Name ▾

Search

Account Name	Account Number	Product Category	Product Type	Paperless
Demo A/C 1	10843488	Business Current Accounts	GBP Commercial Current Account	<input type="checkbox"/>
Demo A/C 2	18731819	Business Current Accounts	EUR Business FCY Current Account	<input checked="" type="checkbox"/>
Demo A/C 3	18630362	Business Current Accounts	GBP Insolvency Practitioner Account	<input checked="" type="checkbox"/>
Demo A/C 4	18630389	Business Savings Accounts	GBP Business Instant Access Account	<input checked="" type="checkbox"/>
Demo A/C 5	18630397	Business Current Accounts	GBP Client Premium Deposit Account	<input checked="" type="checkbox"/>
Demo A/C 6	18630419	Business Savings Accounts	GBP Notice Accounts (100D)	<input checked="" type="checkbox"/>

9. Audit Reporting

- Select 'Audit Reports' from the 'Administrations' tab

This allows you to download and view all existing audit reports including who keyed/ authorised a payment and at what time.

Daily audit reports will be created for each company. You can download the activity including: making payments, transfers and adjusting user access rights.

Audit Reports

Audit date	Audit time	
------------	------------	--

10. Metro Bank Hard Tokens

If you are responsible for managing user access, inputting beneficiaries and/or inputting payments, then you will be issued with a security device. This will then provide a Metro Bank Hard Token 8-digit passcode when necessary. This passcode will be active for one time only.

Please note that if your device is lost, damaged or stolen, please call us on 0345 08 08 500 or visit us in store 7 days a week.

10.1 How to activate a Hard Token

- Press the green 'OK' button to switch on the device.
- Enter the default PIN and the message 'New Pin' will appear on the screen.

You will be provided with a default PIN when you issued with the device.

- Type in a new 4 digit PIN and press the green 'OK' button.

You are advised not to share your device or PIN number with other users.

10.2 How to use a Hard Token

- Type your 4 digit PIN into the device and press the green 'OK' button
- Press the green 'OK' button again and the 8 digit passcode will appear
- Key the 8 digit passcode into the Online Banking Token field when prompted
- Finish by selecting 'Submit'

