Business user guide

Bulk & Batch Payments

This guide is to help you with bulk and batch payments when using Commercial Online Banking and Business Online Plus.

Verifying actions

To confirm it's you each time you carry out certain actions – such as managing users, adding beneficiaries and making payments – you'll need to generate a one-time passcode with your security device or accept a push notification using the Metro Bank Authenticator app.

Note: if you're offline, or haven't enabled push notifications, you can also use your Metro Bank Authenticator app to generate a one-time passcode you can read more on that below.

Note: if your security device is lost, damaged or stolen, or you can't access the Metro Bank Authenticator app, call us on 0345 08 08 508 or visit us in store.

To create a new beneficiary using your security device:

- Turn your device on by pressing OK
- Enter your six-digit PIN and press OK
- When 'Select App' appears on the device, enter '1'
- Enter your password and the eight-digit security code the device has generated into the Passcode field on the screen
- A confirmation message will show up on your Online Banking screen if you've entered your details correctly.

To make payments using your security device:

If you're online

When you receive a push notification on your mobile:

- tap it to open your Metro Bank Authenticator app
- use your Face ID, fingerprint or pin code to log in
- read the pop-up and tap Accept to proceed or Decline to cancel
- A pop-up will let you know if your approval was successful
- A confirmation message will show up on your Online Banking screen if you've entered your details correctly.

If you're offline

If your phone has no signal you can still approve actions:

- when prompted, click 'Didn't receive a notification' on your Online Banking screen and follow the instructions
- open your Metro Bank Authenticator app
- select Payment Authorisation)
- when prompted use your Face ID, fingerprint or pin code to log in
- Type the passcode you see into your Online Banking screen - it's valid for 30 seconds - and click Next
- A confirmation message will show on your Online Banking screen if you've entered your details correctly.

Bulk payments

With Commercial Online Banking, you can import external bulk payment files to make multiple payments at once. Here's how:

- Click 'Bulk Payments' from the drop-down below 'Payments' in the left-hand menu – this will show a list of your current uploaded files and files that are queueing for upload (Fig 1)
- To upload a file, choose the format you want to upload in (Metro Bank or CSV) and click 'Upload New File' – requirements for CSV files can be found in the **Important guidance for importing payment files** below
- Select the file you want to upload
- It should take three minutes to upload, and the blue bar will show the progress – click 'Refresh' to see the status
- Once the file shows a status of 'Arrived', it is ready to be processed – click the file name to view the payments contained in the file
- Click 'Process' to move to the next page
- Select the debit account, payment type and payment date fields
- Check that the total is correct, and click 'Pay'
- Check the details on screen, and click 'Confirm' to continue
- You'll then be prompted to enter your password and follow the instructions on your Online Banking screen to generate a one-time passcode using your security device or accept a push notification using the Metro Bank Authenticator app
- Once you have verified your payment, it will start to be processed

Note: Once uploaded, the file type should read Metro_CSV (for Metro Bank files) or SAGE (for CSV files).

Note: If you're using Microsoft Excel, make sure all zeros are present in account numbers and sort codes, as they are sometimes deleted by default when you open a CSV file in Excel.

Note: customers who have requested Single Debit and Multiple Credit will see an extra field called 'Processing Type' which should be selected to process the payment this way.

Depending on your administration settings, making a payment may need approval. For help on administration settings, making a payment may need approval. For help on administration settings, please see our guide on how to **Manage your accounts and users, set preferences and review audit reports.**

Fig 1: Bulk Payments

Important guidance for importing payment files

The following explains how to structure an import record for the supported payment types, as well as some pointers to help you get the most out of the import.

Commercial Online Banking and Business Online Plus supports two import formats:

- CSV text file – six fields of payment data with each field separated by a comma
- Metro Bank text file – five fields of payment data with each field separated by a tab.

Importing more than one record in a single file

Multiple records can be imported in a single import file, but users can only select one payment type for each payment run. Each payment file can contain up to 1000 payment records. The following payment types can be made:

- Faster Payments
- BACS (subject to approval by us)
- CHAPs.

CSV text file

Each payment record within the file needs to be CSV comma delimited. Each text file must contain:

SORT CODE	BENEFICIARY NAME	ACCOUNT NUMBER	AMOUNT	REFERENCE	PAYMENT CODE
Always use six digits	Maximum of 18 characters*	Always use eight digits	Maximum of 10 digits with two decimal places eg 194.01	Maximum of 18 characters*	Mandatory - always use 99

Metro Bank text file

SORT CODE	BENEFICIARY NAME	BENEFICIARY ACCOUNT	REFERENCE	AMOUNT
201053	ABC Limited	12345678	INVOICE 123	10.21

*Your file production process should replace any of the following non-SWIFT characters with a blank space:

@	_	&	%	=	*	#
$	£	!	^	~	, '	?

Some other things to remember:

- If a file contains any duplicate payments they won't be processed
- Make sure each file name and contents are unique – eg you cannot load the exact same file twice
- When the file is produced there should be a carriage return line feed at the end of the last payment, and no blank characters after the last character (use CTRL+A to check)
- Make sure any zeros at the start of the sort code and account number are included.

Fig 2 - Sample CSV File

```
201053,ABC Ltd,12345978,2,Test Payment1,99
201053,ABC Ltd,12345978,2,Test Payment2,99
```

Fig 3 - Sample Metro Bank File

```
SORT CODE    BENEFICIARY NAME   BENEFICIARY ACCOUNT   REFERENCE    AMOUNT
201053  ABC Ltd 12345678    INVOICE 123  10.21
```

Batch payments

Using batch payments, you can make multiple payments to various beneficiaries from a single Metro Bank account. Here's how:

• Select 'Batch Payments' from the drop-down list below 'Payments Menu' on the left-hand side

• Choose the account you want to debit

• Choose the payment type – Faster Payment, BACS or CHAPS

• Choose the payment date

• Name the batch payment

• Select the Batch Payments Group if you are using a previously created group and click 'Payee' to add a beneficiary to an existing Batch Payment Group, or just click 'Payee' to create a new Batch Payment Group

• Enter the reference and amount of your payment – at this stage you can also save the listed beneficiaries as a new 'Batch Payments Group'

• Click the trash icon to delete any beneficiaries for this payment run

• Select 'Pay'

• Check the details on screen and click 'Confirm' to continue

• You'll then be prompted to enter your password and follow the instructions on your Online Banking screen to generate a one-time passcode using your security device or accept a push notification using the Metro Bank Authenticator app

• Once you have approved your payment, it will start to be processed.

If your payment settings are set to 'self-authorise', then the payment will be made on the detailed date. Depending on your administration settings, making a payment may need approval. For help on administration settings, please see our guide on how to **Manage your accounts and users, set preferences and review audit reports.**
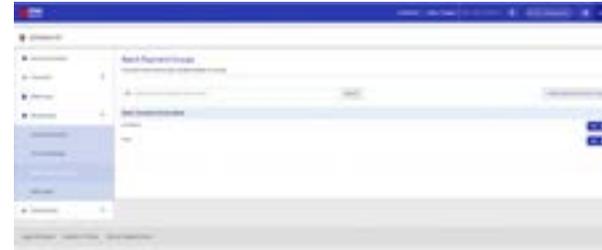
> **Note:** Customers who have requested Single Debit and Multiple Credit will see an extra field called 'Processing Type' which should be selected to process the payment this way.

Batch Payments Groups

Finding a specific Batch Payments Group:

• Select 'Batch Payments Groups' from the dropdown below 'Beneficiaries' in the left-hand menu. (Fig 4)

• Use the 'Search' tool to find the Batch Payments Group you're looking for.
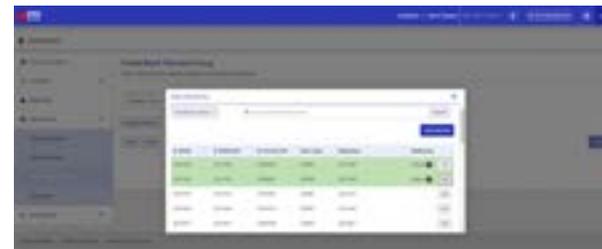
Fig 4: Batch Payment Groups

Creating a new Batch Payments Group:

• Click 'Create Batch Payment Group'

• Enter a group title and click 'Add Beneficiaries'.

> **Note:** You can only group beneficiaries that you have already created. For help with creating beneficiaries, please see our guide on how to **Manage beneficiaries.**

• Click 'Add' next to each beneficiary you want in the new group. (Fig 5)

• When you have selected all the beneficiaries, click 'Add Selected'

• Close the beneficiary window by clicking on the X in the top right hand corner to continue to the next stage

• Click 'Create' to finish.

Fig 5: Editing Batch Payment Groups

Editing a Batch Payments Group:

• Click on the group you want to edit

• Click 'Amend' to add or delete a beneficiary from the Batch Payment Group or 'Delete' to remove the group.

Bulk and batch files list

- Select 'Bulk & Batch Files List' from the drop-down list, below 'Payments Menu' in the left-hand menu, to see a list of recently processed files. (Fig 6)
- Select 'Filename' to view more information about each file.

Fig 6: Bulk & Batch Files List

Note: Single Debit Multiple Credit (SDMC) files can be viewed where permission has been given. SDMC gives users the option to have one debit or multiple debits show on their statement.

Approving bulk and batch payments

This section is for users responsible for approving other users' payments:

- Go to 'Item Management' in the top right-hand of the main screen
- Scroll down to 'Bulk and Batch Domestic Payments'
- Select the file name under 'Bulk and Batch Domestic Payments' in the 'Approvals' tab to view a summary of payments ready for processing and/or approval
- Click 'Approve' or 'Reject'.

All actions and changes need to be approved in line with the company's authorisation levels and user permissions. For example certain actions may need:

- A second administrator or authoriser if 'Dual' administration has been selected
- A third administrator or authoriser if 'Verify' administration has been selected

Outstanding Payments and Transfers

Select 'Outstanding Payments and Transfers' from the drop-down menu below 'Payments and Transfers' to view a list of single or bulk transactions.

The user is given the option to filter the search by selecting from a choice of 4 functionalities:

Future Dated Payments: This tab shows you the date payments are due to leave your account – remember, you can't create a future dated payment that falls on a non-working day.

Awaiting Transaction: The tab shows you transactions which need extra checks or processing by us.

Held Transactions: This tab shows you any payments that have been placed on hold (i.e. Duplicate Payments/Unauthorised overdraft).

Recurring Transfers: This tab shows you any standing orders due to leave the account.

Need support?

We hope this guide helps you make the most of business banking online. If you have any questions or want to speak to us, call 0345 08 08 508 or visit us in store.