METRO
BANK

Customer user guide

Making individual payments and transfers

How to make individual payments and transfers when using Commercial Online Banking (COB) or Business Online Plus (BOP)

You'll either need to use a physical security device to generate a one-time passcode or the Metro Bank Authenticator App to authenticate login and payment requests.

UK payments and transfers - GBP only

- Click 'Payments and transfers' from the 'Payments' heading in the left-hand menu
- Choose the account you want to make the payment from
- To pay an existing payee, click 'Select payee' and choose from the list on the 'Domestic payees' tab. The payee details will automatically appear in the relevant fields and you can amend the payment reference if required. Faster Payments and BACS are limited to 18 Characters, all other payment types are limited to 35 characters
- To make a payment to a new payee, you'll need to click 'Pay someone new' and then choose whether you are paying a 'Person' or 'Business'
- Enter the payee name, sort code, account number and payment reference in the relevant fields before clicking 'Check payee details' Faster Payments and BACS references are limited to 18 characters, but references for all other payment types can be up to 35 characters.
- You can opt to save the payee if required, by selecting the 'save payee' button

Top tips

- When paying business accounts use the payee's full business or organisation name
- When paying personal accounts use the payee's full first name—for example, 'Thomas' not 'Tom'—and last name
- For joint accounts, you only need to use the full name of one of the account holders
- Don't use abbreviations or nicknames in the 'Payee name' field.

Before making a payment to a new beneficiary, we will run a 'Confirmation of Payee' check to see if the name you entered matches the name on the payee's account. This is for your security

- For a 'close match' you'll be given the option to either amend the payee details, proceed with the payee name you've entered, or to use the name on the payee's account. Please ensure that you've checked the details with your payee as if the details don't fully match, your payment may not reach them and you might not be able to recover your money
- For a 'no match' you can amend the payee name, or you can still proceed using the name you've entered. We recommend that you double check these details with the payee before making the payment, as you might not be able to recover your money if the payment doesn't reach them
- In some instances, we might not be able to confirm the payee name—for example, if the payee's bank doesn't support the Confirmation of Payee service. In these cases, we recommend that you check the details with your payee before proceeding
- Once the name checks have been completed you will be able to choose from the available payment types

Note: Please pay close attention to the guidance shown on screen for the available payment types, as each one has a different payment cycle and cut-off time.

- Enter the payment amount
- In the payment date field, click the calendar icon to choose the date that you want the payment to leave your account
- Click 'Pay'

Note: If you're making the first payment to a new payee, you'll be prompted to choose the reason for your payment to check if it's safe and not a scam.

- Click 'Confirm' once you have checked the payment details.

Note: If you're making a first payment to a new payee you may be prompted to enter your Online Banking password and follow the on-screen instructions to authenticate the payment.

Metro Bank transfers - own accounts

- Click ‘Payments and transfers’ under the ‘Payments’ heading in the left-hand menu
- Choose the account you want to make the payment from
- Click ‘Select payee’
- Click ‘My Own Accounts’ to bring up a list of all the accounts held in the name of your company
- Choose the account to transfer money to. You can search by name or account number
- Enter the payment amount and reference
- In the payment date field, click the calendar icon to choose the date that you want the payment to leave your account. You can choose to set this transaction up as a recurring payment by selecting the ‘Set Up a Scheduled Transfer’ button
- Click ‘Pay’
- Click ‘Confirm’ to finish once you have checked the payment details.

Standing orders

Click ‘Standing orders’ from the ‘Payments’ drop-down in the left-hand menu.

To set up a new standing order

- Click ‘+ Add Standing Order’ and complete the mandatory fields in the ‘From’ and ‘To’ sections
- If you’re making a payment to a new recipient choose whether you’re paying a ‘Person’ or ‘Business’ account, complete the payee details and click ‘Check payee details’
- We will run a ‘Confirmation of Payee’ check to see if the name you entered matches the name on the payee’s account. This is for your security.
- For a ‘close match’ you’ll be given the options to either amend the payee details, proceed with the name you’ve entered, or to use the name on the payee’s account. Please ensure that you’ve checked the details with your payee as if the details don’t fully match, your payment may not reach them and you might not be able to recover your money
- For a ‘no match’ you can amend the payee details, or you can still proceed using the payment details you’ve entered, however we would always recommend that you double check these details with the payee before making the payment, as you might not be able to recover your money if the payment does not reach them
- In some instances, we might not be able to confirm the payee details—for example, if the payee’s bank doesn’t support the Confirmation of Payee service. In these cases, we recommend that you check the details with your payee before proceeding
- Enter the payment information and click ‘Submit’
- Click ‘Confirm’ once you’ve checked the details
- You may then be prompted to enter your password and follow the instructions on your Online Banking screen to complete the transaction
- Click ‘Next’ to finish.

Top tips

- When paying business accounts use the payee’s full business or organisation name
- When paying personal accounts use the payee’s full first name—for example, ‘Thomas’ not ‘Tom—and last name. For joint accounts, you only need to use the full name of one of the account holders
- Don’t use abbreviations and nicknames in the ‘Payee name’ field.

Approving payments and transfers

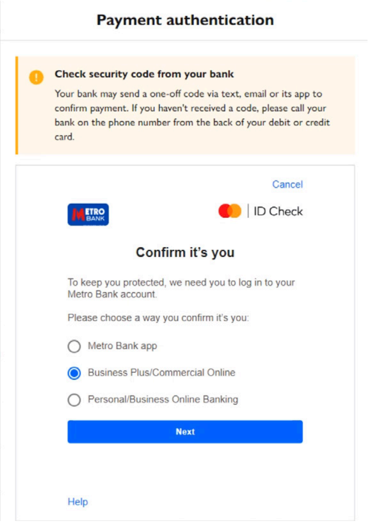
This section is for users who are responsible for approving other users' payments and their own online card transactions

- Click 'Item management' in the top right-hand corner of the main section
- Choose either the 'Approvals' tab or the 'Verifications' tab:
    - Verifications—Payments awaiting first checks, only where the authorisation level is set to input/verify/approve
    - Approvals—payments awaiting final approval where the authorisation level is set to input/approve or input/verify/approve
- Find the payment(s) you're looking for from the list and click 'Approve' or 'Reject'.

Note: If you have multiple payments to review, you can use the tick box on the left-hand side to approve or reject multiple payments at the same time.

Approving online card transactions

The merchant will prompt you if you need to authenticate your transaction. You'll see the below screen or similar.



Payment authentication

Check security code from your bank

Your bank may send a one-off code via text, email or its app to confirm payment. If you haven't received a code, please call your bank on the phone number from the back of your debit or credit card.

Confirm it's you

To keep you protected, we need you to log in to your Metro Bank account.

Please choose a way you confirm it's you:

○ Metro Bank app

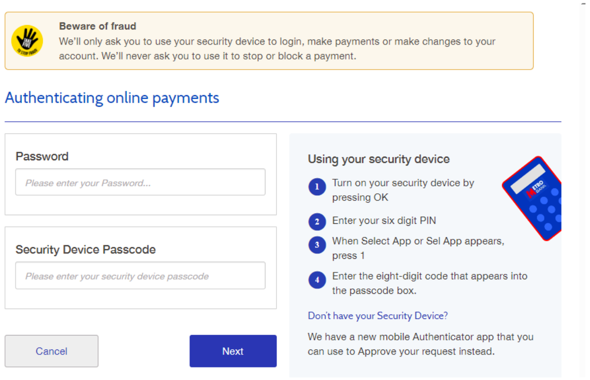
● Business Plus/Commercial Online

○ Personal/Business Online Banking

You must click "**Business Plus/Commercial Online Banking**" and then log in.

When you log in you should see a pop-up screen asking you to approve or decline the transaction. You may see multiple payments awaiting approval. If you don't see a pop-up you can find the transaction by clicking on 'Item Management' near the top right of the screen.

If you didn't use authentication to log in, the system will then prompt you to use your security device or Authenticator App to verify the payments.



Beware of fraud

We'll only ask you to use your security device to login, make payments or make changes to your account. We'll never ask you to use it to stop or block a payment.

Authenticating online payments

Password: Please enter your Password...

Security Device Passcode: Please enter your security device passcode

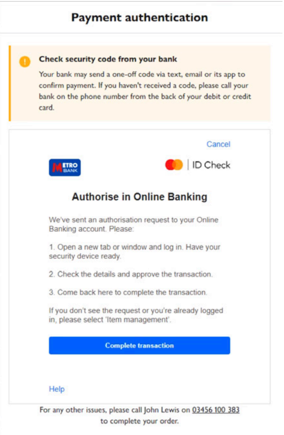
Using your security device

1. Turn on your security device by pressing OK
2. Enter your six digit PIN
3. When Select App or Sel App appears, press 1
4. Enter the eight-digit code that appears into the passcode box.

Don't have your Security Device?

We have a new mobile Authenticator app that you can use to Approve your request instead.

Once verified you'll then need to return to the merchant and click the 'Complete payment' button as shown below. Customers have 10 minutes to authenticate before the payment times out. Once the time limit has passed, you'll need to make a new payment if you still want to go ahead with the purchase.



Payment authentication

Check security code from your bank

Your bank may send a one-off code via text, email or its app to confirm payment. If you haven't received a code, please call your bank on the phone number from the back of your debit or credit card.

Authorise in Online Banking

We've sent an authorisation request to your Online Banking account. Please:

1. Open a new tab or window and log in. Have your security device ready.

2. Check the details and approve the transaction.

3. Come back here to complete the transaction.

If you don't see the request or you're already logged in, please select 'Item management'.

For any other issues, please call John Lewis on 03456 100 383 to complete your order.

Outstanding payments and transfers

The Outstanding Payments and Transfers screen allows you to view approved payments that are scheduled to be processed at a future date, and which payments have been held pending further checks.

- From the ‘Payments’ section in the left-hand menu, click ‘Outstanding Payments and Transfers’
- You’ll then be able to navigate between the following tabs:
    - **Future Dated Payments**: Faster Payments or transfers that have been approved and are due to leave your account in the future
    - **Awaiting Transactions:** Future-dated Bacs payments that have been approved but still need to pass further checks
    - **Held Transactions:** Payments that have been placed on hold (e.g. duplicate payments, invalid sort codes)
    - **Recurring Transfers:** Any standing orders due to leave the account.

Note: Under each tab you can choose between ‘Single’ for payments entered individually or ‘Bulk’ for payments processed as part of a bulk or batch.

Deleting payments

You can delete outstanding payments from the Outstanding Payments and Transfers screen but there are certain restrictions:

- Bacs payments can ONLY be deleted before 7pm on day one of the Bacs cycle
- You must click on the name of the bulk or batch first to bring up a list of all of the individual payments, and delete one at a time
- You can’t delete International Payments from Outstanding Payments and Transfers once submitted. Please contact your Metro Bank Relationship Manager for more information.

Bulk and batch payments

For more information on entering bulk and batch payments, please see our ‘Bulk and batch payments’ guide.

Need support?

We hope this guide is helpful and gives you all the tools you need. If you need further advice please call 0345 0808 508, contact your Metro Bank Relationship Manager, or visit us in store.

METRO BANK