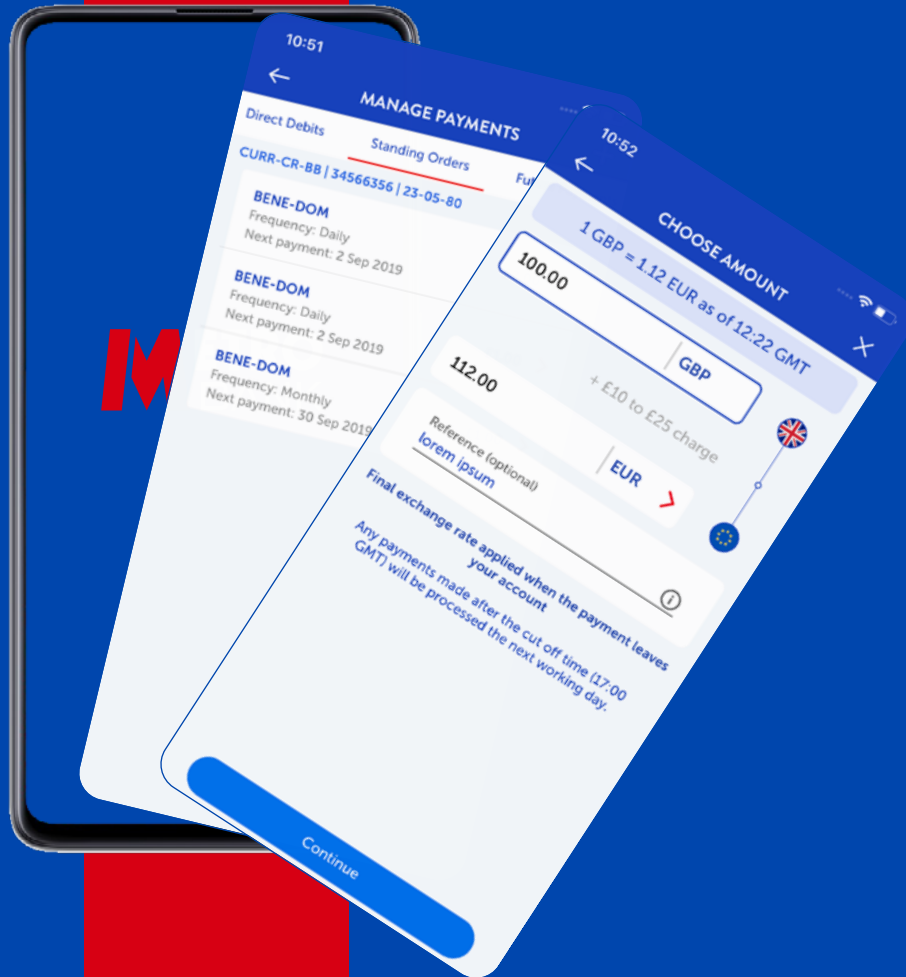


SELF-SERVICE DIGITAL BANKING: HOW-TO GUIDES





HOW-TO GUIDES

These guides are designed to help you do your banking quickly and easily from your own home, both online and on our app.

ONLINE BANKING HOW TO:

Register	03
Log in	03
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Add a payee	05
View and download your statements	06
Cancel a lost or stolen card	06

APP BANKING HOW TO:

Register	07
Make payments and transfers	08
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Cancel a lost or stolen card	11
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ONLINE BANKING: HOW TO REGISTER

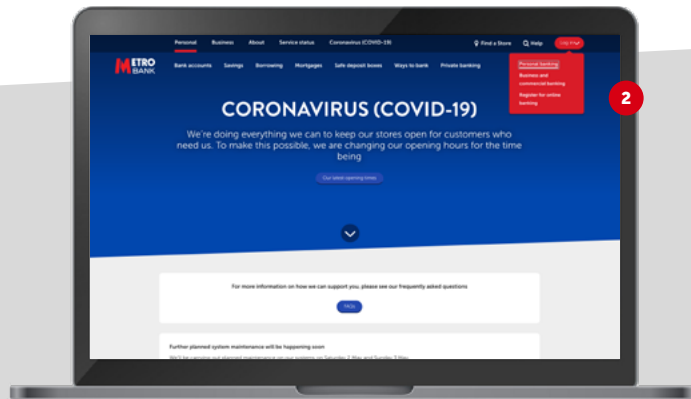
- 1 Go to **metrobankonline.co.uk/online-banking-registration**
- 2 Have your 12-digit customer number, Magic Word and mobile number to hand
- 3 Click 'Register for online banking' in the middle of the page
- 4 A new page will load, where you will need to enter your details



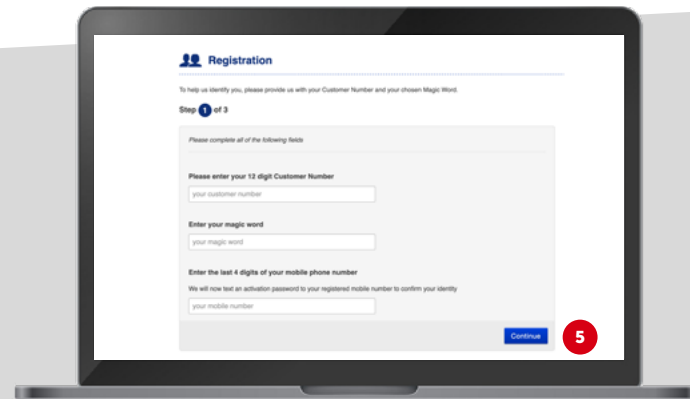
- 5 Click 'continue'
- 6 We will send a text to your mobile number containing a one-time passcode
- 7 Enter the passcode and click 'continue'
- 8 Now you need to set up a security number, a password and three security questions
- 9 Once you're done, click 'continue'
- 10 You're all set up – now you can bank with us any time, from anywhere.

HOW TO LOG IN

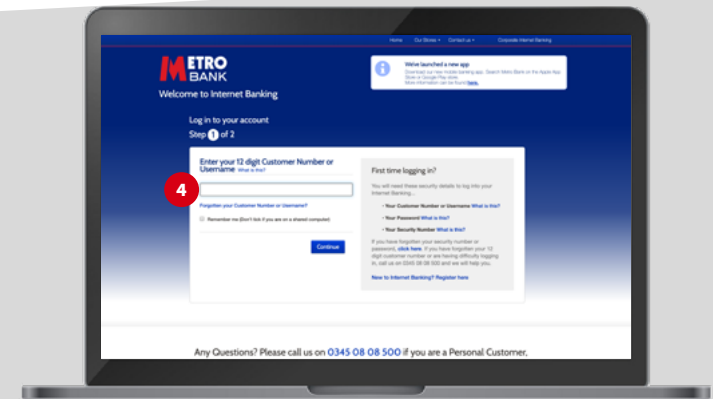
- 1 Go to **metrobankonline.co.uk/online-banking**.
- 2 Have your 12-digit customer number, Magic Word and mobile number to hand.
- 3 Click 'Log in to internet banking'
- 4 On the new page, enter your 12-digit customer number and click 'Continue'
- 5 Enter the right characters from your eight-digit security number
- 6 Enter your password and 'Log in'



REGISTER FOR ONLINE BANKING



REGISTER FOR ONLINE BANKING



AMOUNT AND EXCHANGE RATE

- 7 For added security, sometimes you may be asked to enter a one-time passcode, which we'll send to your registered mobile number when you log in.
- 8 You should now see your online banking homepage, where you can view your accounts and statements, make payments and manage your cards.

ONLINE BANKING: HOW TO LOG IN

FIRST TIME LOGGING IN?

To log in to online banking, you'll need your:

- Username or your 12-digit customer number [What is this?](#)
- Password [What is this?](#)
- Security number [What is this?](#)

You may be asked to enter a one-time passcode, which we'll send to your registered mobile number when you log in.

I'VE FORGOTTEN MY DETAILS

Use the links below if you need to reset some of your details:

[If you're missing either your security number or password](#)

[If you're missing both your security number and password](#)

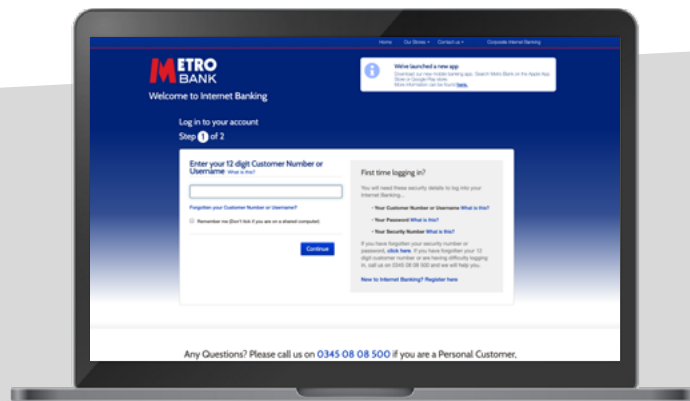
New to online banking? [Register here](#)

RESET ONLINE BANKING DETAILS

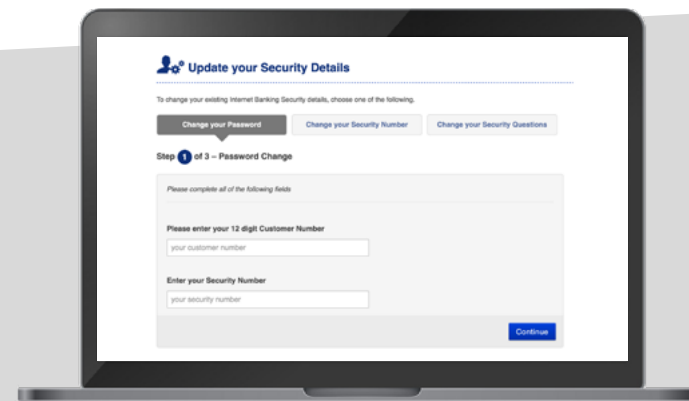
If you know your 12-digit customer number and only need to reset one of your security details, you can do that below.

What do you need to reset?

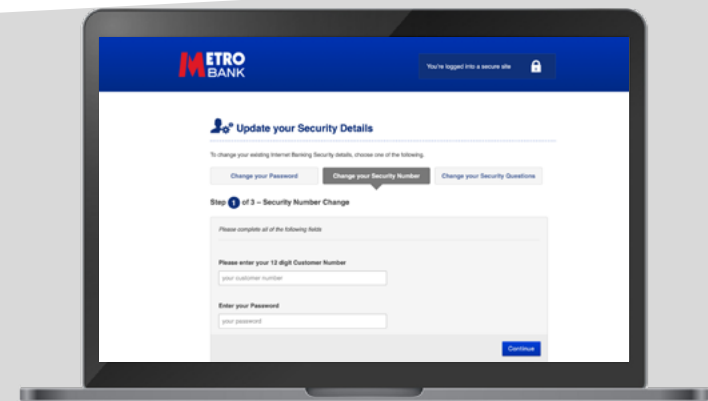
- [Password](#)
- [Security number](#)
- [Both security number and password](#)
- [Security questions](#)



AMOUNT AND EXCHANGE RATE



UPDATE YOUR SECURITY DETAILS



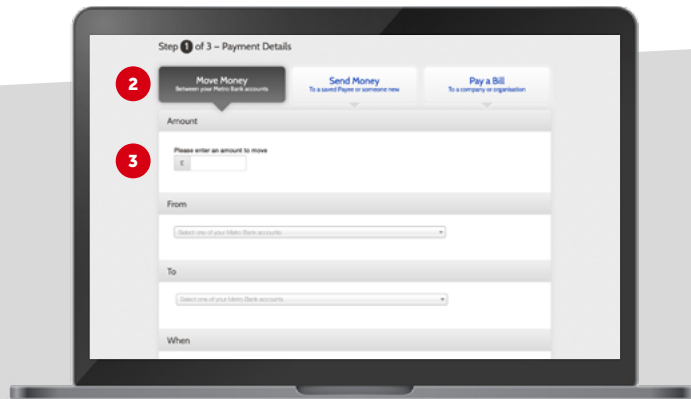
RESET ONLINE BANKING DETAILS

ONLINE BANKING: MAKE PAYMENTS AND TRANSFERS

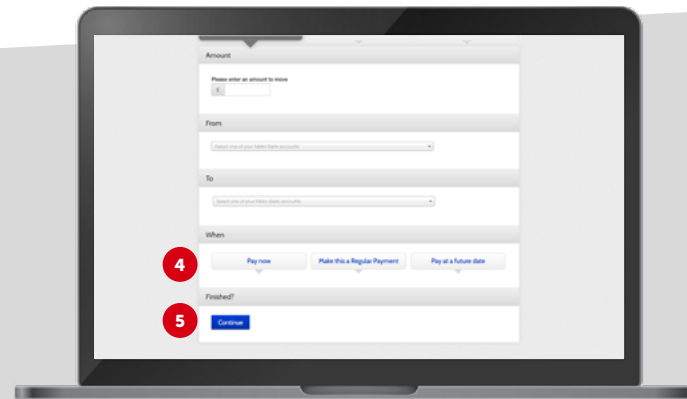
- 1 Click 'Make a payment' at the top of the screen
- 2 Choose to:
 - Move money (between your own accounts)
 - Send money (to an existing or new payee)
 - Pay a bill (to a company or organisation)
- 3 Fill in the details:
 - The amount
 - The account you want to move or send money from
 - Where you want to move or send the money to
- 4 Now choose when you want to make the payment:
 - Pay now
 - Make this a regular payment
 - Pay at a future date
- 5 Click 'Continue'
- 6 A review screen will pop up. Check and confirm the details are correct, and click 'Make the Payment' when you're happy.
- 7 Don't forget – if you're not sure where your payment is going, don't send it. It could be a scam.

ADD A PAYEE

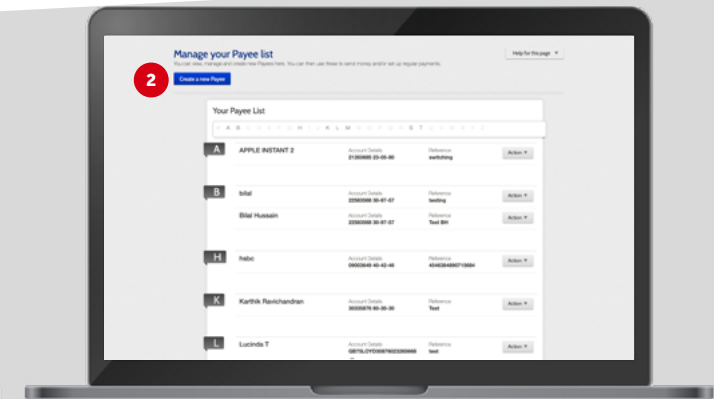
- 1 Click 'Your Payee List' at the top of the screen
- 2 Click 'Create a new Payee' and enter the payee's details
- 3 If you want to nominate the payee for a Savings Account, tick 'Choose a savings account' at the bottom of the page, and then select which account. If not, ignore this step
- 4 Click 'Continue'
- 5 For security, we will send a text to your registered mobile number containing a one-time passcode, which you will need to enter along with your online banking password.



PAYMENTS AND TRANSFERS



PAYMENTS AND TRANSFERS



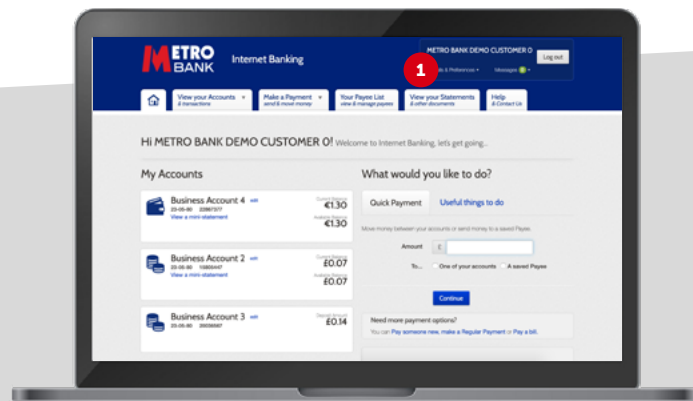
ADD A PAYEE

ONLINE BANKING: VIEW AND DOWNLOAD YOUR STATEMENTS

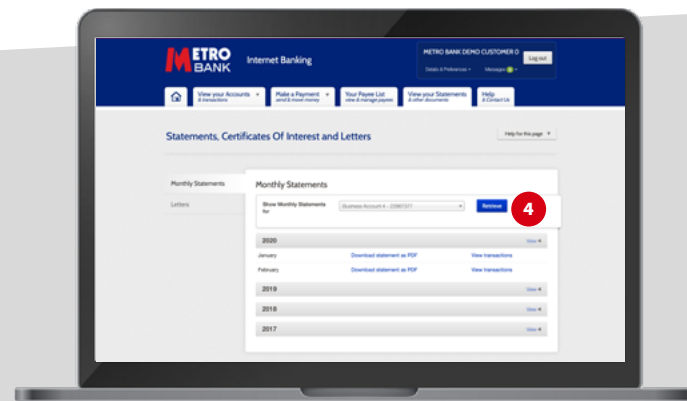
- 1 Click 'View your Statements'
 - 2 Make sure 'Statements' is selected on the left-hand side
 - 3 Use the 'Show statements for' dropdown to choose the right account
- 
- 4 Click 'Retrieve'
 - 5 Click on the year and month you want to look at, and the statement will download as a PDF
 - 6 To download statements in spreadsheet format, click 'Download Transactions' at the bottom of the page.

CANCEL A LOST OR STOLEN CARD

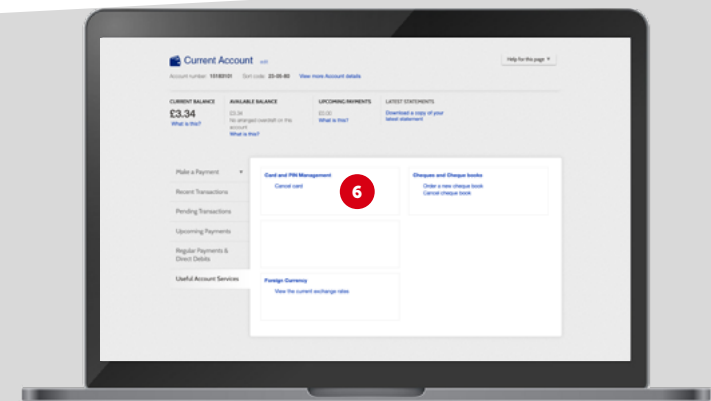
- 1 Click 'View your accounts'
- 2 Select the right account
- 3 Click 'Useful account services' and 'Cancel card'
- 4 Select the card you wish to report as lost/stolen
- 5 Select either 'Lost' or 'Stolen'
- 6 Click 'Cancel this card now'.



PAYMENTS AND TRANSFERS



PAYMENTS AND TRANSFERS



CANCEL CARD

APP BANKING: HOW TO REGISTER

- 1 To get started, head to the App Store (if you use an iPhone) or the Google Play Store (if you use an Android), and download our app. Once it's completed, tap the app to open it.
- 2 Tap 'Get started', and then read through our terms and conditions. If you're happy, tap 'Accept'.
- 3 Enter your 12-digit customer number, which you were given when you opened your account.

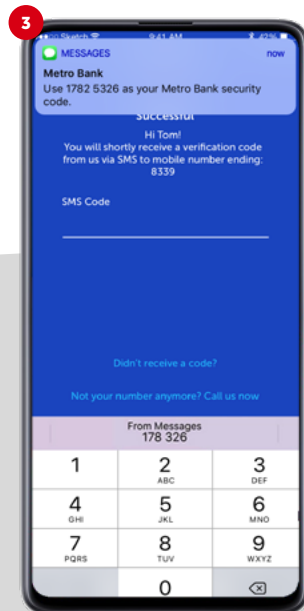


- 4 Enter your security number and your password – if you use our online banking, you would have chosen these when you registered. If you're not registered yet, you'll need to give us some extra details so we can check it's you.
- 5 To keep you safe from fraud, we'll text a one-time code to the mobile number you gave us when you opened your account.

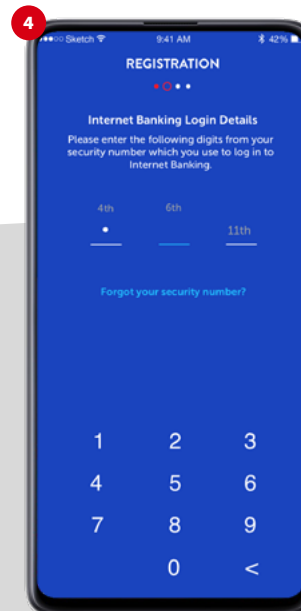


- 6 Now it's time to create and confirm your passcode – this is the six-digit code you'll enter to access the app.
- 7 You're all set up – now you can bank with us any time, from anywhere. Don't forget to set up fingerprint or face ID if your phone has these features, to make logging in even easier.

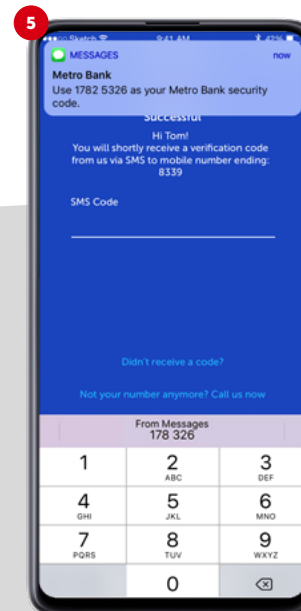
Having trouble? For more info, go to metrobankonline.co.uk/mobile-banking.



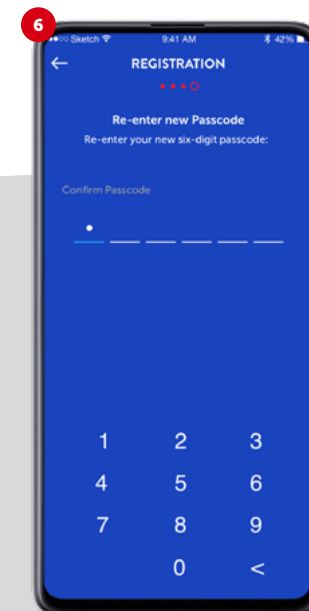
12-DIGIT CUSTOMER NUMBER



SECURITY NUMBER



ONE-TIME PASSCODE



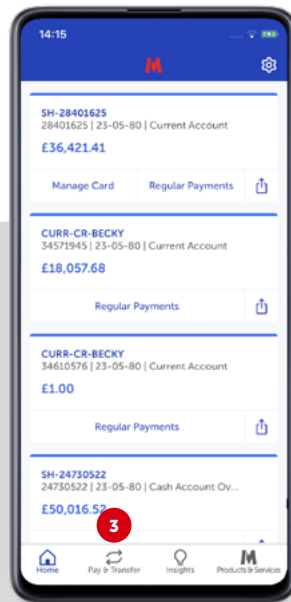
CREATE AND CONFIRM YOUR PASSCODE

APP BANKING: MAKE PAYMENTS AND TRANSFERS

- 1 Log in with your passcode, face or fingerprint.
- 2 Tap 'Pay & Transfer'
- 3 Choose to transfer between your accounts, pay a person or bill, or make an international payment.

PAY A PERSON OR BILL

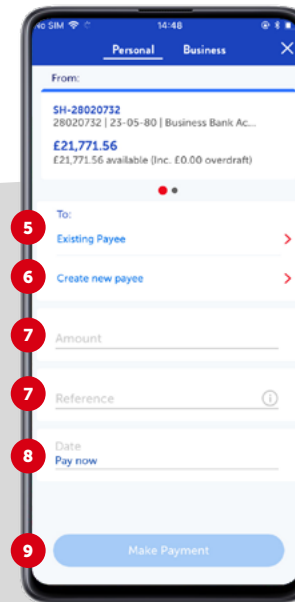
- 4 Swipe through your accounts to find the one you want to use
- 5 To make a payment to someone you've paid before and have saved on your account, tap 'Existing Payee' and their name.



PAY A PERSON OR BILL



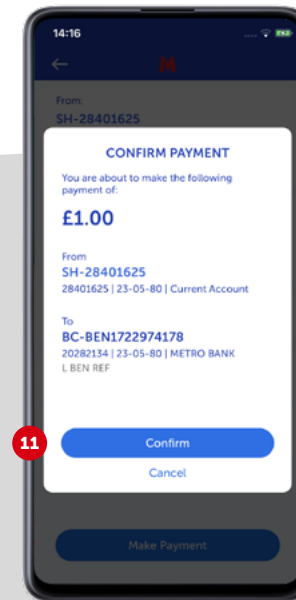
- 6 To pay someone new, choose 'Create new payee' – if you're not sure how, keep reading, we've covered it further down.
- 7 Next, fill in the amount you want to send and add a reference for the transaction.
- 8 You can choose when you'd like us to make your payment – choose a date, or tap 'Pay now' to send the money as soon as possible.
- 9 Once you're certain all the details are correct, tap 'Make payment'.



PAY A PERSON OR BILL



- 10 We'll now ask you to confirm your payment. Check the details carefully, and don't forget – if you're not sure where your payment is going, don't send it. It could be a scam.
- 11 If you're happy, tap 'Confirm'. If your payment is successful, we'll show you a confirmation page. If not, we'll explain why.
- 12 Tap 'Done' to finish.

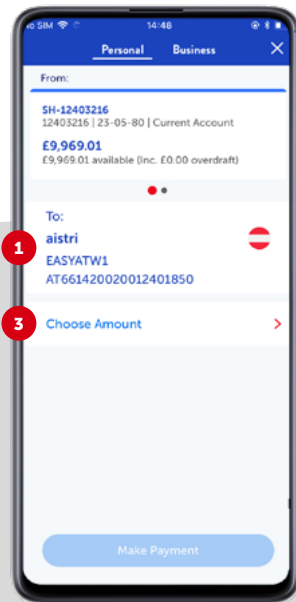


CONFIRMATION

APP BANKING: MAKE PAYMENTS AND TRANSFERS

SETTING UP A NEW PAYEE

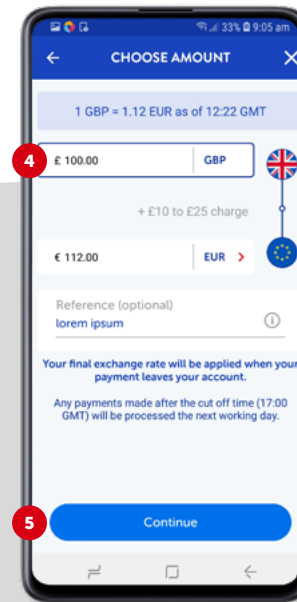
If you're paying someone you haven't paid before using your Metro Bank app, you'll need to add them as a payee. You need to enter the name on their account, their account number and sort code, and enter a reference. Once you've entered the payee details, you will need to confirm these using your passcode or Face or Fingerprint ID. We will then send a one-time passcode to your registered mobile number, which you'll need to enter on the app screen.



CHOOSE PAYEE

MAKE AN INTERNATIONAL PAYMENT

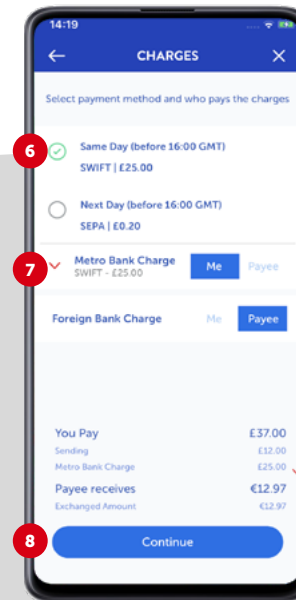
- 1 To make a payment to someone you've paid before and have saved on your account, tap 'Choose payee' and their name.
- 2 To pay someone new, choose 'Create payee' – if you're not sure how, keep reading, we've covered it further down.
- 3 Tap 'Choose amount'
- 4 Fill in the amount you want to send and add a reference for the transaction. You'll see the current exchange rate at the top of the page, and we'll show you how much you're



AMOUNT AND EXCHANGE RATE

sending in the payee's currency – this includes any fees or charges.

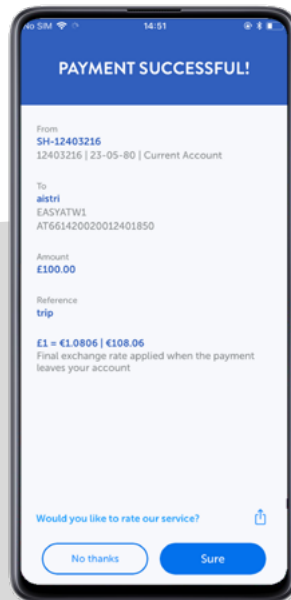
- 5 Tap 'Continue'
- 6 Choose the payment method you'd like us to use:
 - **SWIFT** – the payment will be sent that same day if it's before 5pm
 - **SEPA** – the payment will be sent the next working day if it's before 5pm
- 7 Choose who will pay each charge – you or the payee.
- 8 Tap 'Continue'



SWIFT OR SEPA

APP BANKING: MAKE PAYMENTS AND TRANSFERS

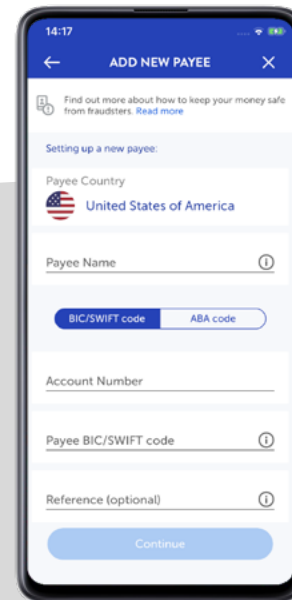
- 9 We'll now ask you to confirm your payment. Check the details carefully, and don't forget – if you're not sure where your payment is going, don't send it. It could be a scam.
- 10 To edit any of the details, tap 'Edit amount and Ref' or 'Edit Charges'. Or, if you're happy, tap 'Pay now'
- 11 If your payment is successful, we'll show you a confirmation page. If not, we'll explain why.
- 12 Tap 'Done' to finish.



CONFIRMATION

SETTING UP A NEW INTERNATIONAL PAYEE

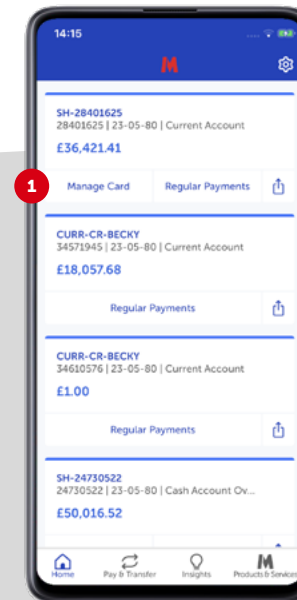
To send an international payment to someone you haven't paid before using your Metro Bank app, you'll need to add them as a payee. You need to enter the country their account is registered in, the name on their account, their IBAN (for EU payments) or account number, their BIC or SWIFT code, and a reference. Once you've entered the payee details, you will need to confirm these using your passcode or Face or Fingerprint ID. We will then send a one-time passcode to your registered mobile number, which you'll need to enter on the app screen.



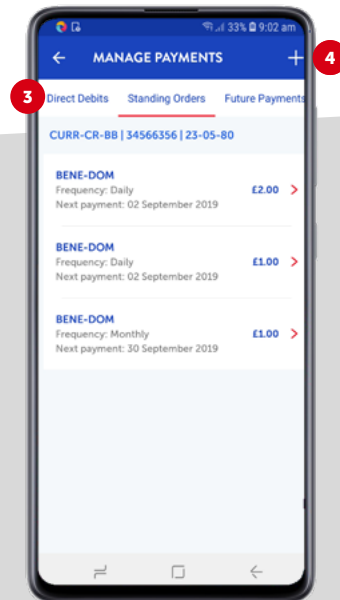
SETTING UP A NEW INTERNATIONAL PAYEE

MANAGE YOUR REGULAR PAYMENTS

- 1 Log in with your passcode, face or fingerprint
- 2 Tap 'Regular Payments'
- 3 Choose to view your direct debits, standing orders or future payments from the menu at the top of page
- 4 To create a new standing order, tap the + symbol and enter the details
- 5 To edit any of your existing regular payments, select the right one and then tap the symbol in the top-right corner.



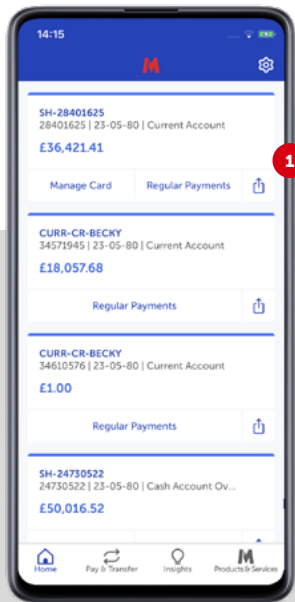
REGULAR PAYMENTS



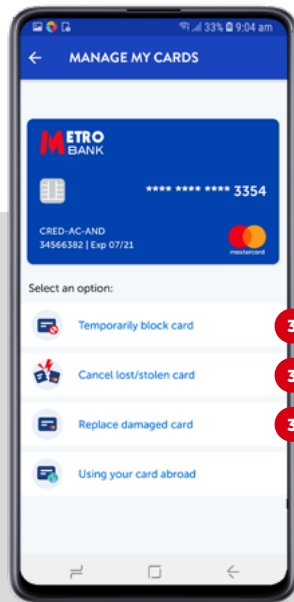
MANAGE PAYMENTS

APP BANKING: CANCEL A LOST OR STOLEN CARD

- 1 Log in with your passcode, face or fingerprint
- 2 Tap 'Manage Card'
- 3 Choose to block, cancel or replace your card.



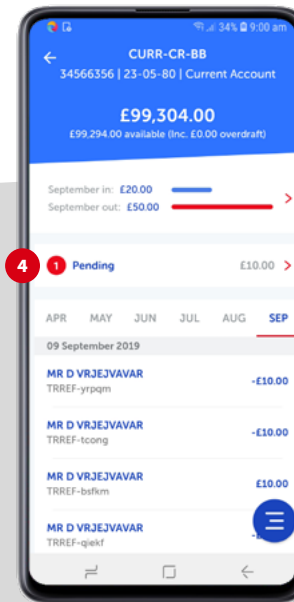
MANAGE CARD



MANAGE CARD

SEE YOUR PENDING TRANSACTIONS

- 1 Log in with your passcode, face or fingerprint
- 2 Tap the account you want to view
- 3 If you have pending transactions, you'll see how many and the total amount just below your monthly spending summary
- 4 Tap 'Pending' to see the full list.



AMOUNT AND EXCHANGE RATE

OTHER USEFUL LINKS

[Internet Banking Registration](#)

[Managing your internet banking and security details](#)

[I've forgotten my login details what should i do](#)

[How do I log into internet banking](#)

[Troubleshooting](#)

[Coronavirus](#)