

CHANGES TO PERSONAL INTERNET BANKING

This guide has been designed to assist you with the changes that are taking place to Internet Banking. With the introduction of Faster Payments, there are a number of improvements and additions illustrated here.

WHAT'S NEW?

Faster Payments Status Screen

Additional Information Screen

WHAT'S CHANGED?

Payments Screen

Create Bill Payment – Confirmation



What's New?

Faster Payments Status Screen

Faster Payments status table will display the outcome of your faster payments which include future dated Faster Payments and Immediate Faster Payments. It is possible to view the last 14 days or up to 600 transactions.

Payment To	Reference	Amount	Date	Status	Additional Info.
SCOTTISH POWER 123	PAULS REFERENCE123	£101.45	03-08-2007	In Progress	Details
Albert Tatlock	March bill	£2,345	01-08-2007	Rejected - Beneficiary Bank unable to process payment - contact Beneficiary	Details
PAYPAUL SERV	ITREF00777	£1.00	01-08-2007	Sent	Details
PAYPAUL SERV	ITREF00777	£0.96	01-08-2007	Sent	Details
ANDY JONES	MONEY FOR YOU	£100.00	01-08-2007	Payment has been accepted	Details
STORECARD	123456678854	£59.99	01-08-2007	Payment has been accepted - funds should be credited on the next working day	Details
S SCHOFIELD	HOLIDAY CASH	£25.00	01-08-2007	Payment has been accepted	Details
ELIZABETH BARNARD	A/C no. 00021354	£280.00	30-07-2007	Payment has been accepted - funds should be credited on the next working day	Details
S SCHOFIELD	HOLIDAY CASH	£100.00	30-07-2007	Payment has been accepted	Details
PAUL SMITH	MR A SMITH	£29.99	29-07-2007	Sent	Details
MORTGAGF	29 CHERRY TREE DRIVE	£500.00	29-07-2007	Payment has been accepted - funds should be credited tomorrow	Details
STORECARD	123456678854	£85.65	29-07-2007	Payment has been accepted - funds should be credited tomorrow	Details
PETER PIPER	CAR PARTS	£15.00	29-07-2007	Sent	Details
GYM MEMBERSHIP	MRS B SMITH	£50.00	28-07-2007	Payment has been accepted	Details
J S MILLS	FIXED REF	£12.00	28-07-2007	Payment has been accepted - funds should be credited today	Details
PAUL SMITH	MR A SMITH	£25.00	27-07-2007	Payment has been accepted	Details
FNDS FI	FIXED REF	£8.67	27-07-2007	Payment has been accepted	Details
J S MILLS	MR A SMITH	£17.17	27-07-2007	Payment has been accepted	Details
PETER PIPER	MR A SMITH	£35.00	27-07-2007	Payment has been accepted	Details
FNDS FI	FIXED REF	£1.00	26-07-2007	Payment has been accepted - funds should be credited today	Details
JENNY WINN	THANKS - B SMITH	£212.91	26-07-2007	Payment has been accepted - funds should be credited today	Details
FNDS FI	FIXED REF	£5.98	26-07-2007	Payment has been accepted - funds should be credited on the next working day	Details
PERSONAL LOAN	LOAN A/C 123	£28.85	26-07-2007	Payment has been accepted - funds should be credited on the next working day	Details
PETER PIPER	MR A SMITH	£35.00	25-07-2007	Payment has been accepted	Details
S SCHOFIELD	HOLIDAY CASH	£25.00	25-07-2007	Payment has been accepted	Details
RAH	MR A SMITH	£125.00	25-07-2007	Payment has been accepted	Details
RAH	MR A SMITH	£125.00	25-07-2007	Payment has been accepted	Details

1 Payment To and Reference Columns shows who the payment was sent to and any reference that was added.

2 The Amount and Date Columns will display the amount & date of the faster payments due to debit your account.

3 Status Column will display the outcome of the faster payment.

4 Additional Information Column allows you to see any additional information sent with the faster payment and can be viewed by selecting the details button. If there is no additional information then this button will not be displayed.

5 The Back Button will take you back to the previous screen. The Refresh Button will refresh the current screen.

6 The More button will retrieve additional transactions.

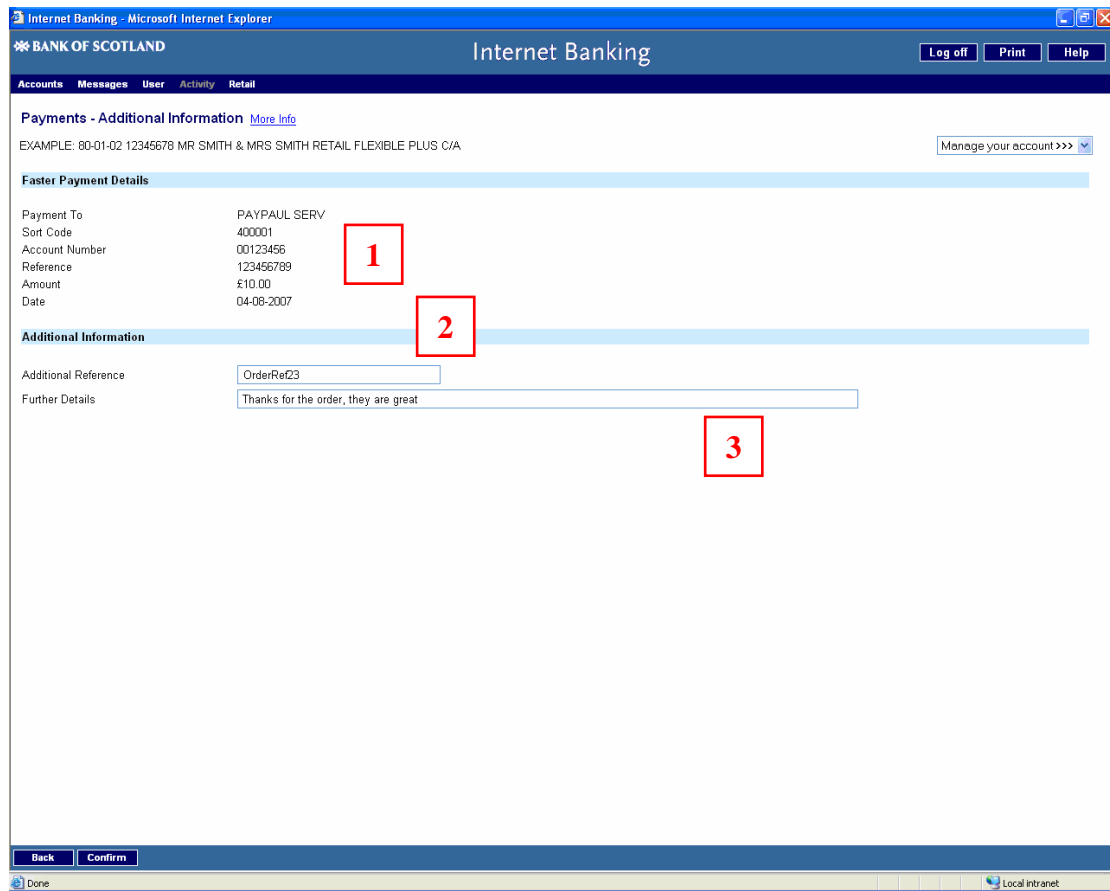


Additional Information Screen

With every Faster Payment, it is possible to attach additional information. Where there is an Additional info column it is possible to view, add or amend additional information.

Wherever you see an 'Additional Info.' column, you may add, edit or view additional information*. By selecting 'Add' during the creation of a Faster Payment, you may add additional information to your payment. By selecting 'Edit' on the same screens, you may edit the additional information previously added to your payment. Finally, by selecting 'Details', you may view the additional information on either an outbound or an inbound Faster Payment.

Please note that adding additional information is not compulsory for the Faster Payment to be sent.



Internet Banking - Microsoft Internet Explorer

BANK OF SCOTLAND Internet Banking Log off Print Help

Accounts Messages User Activity Retail

Payments - Additional Information [More Info](#)

EXAMPLE: 60-01-02 12345678 MR SMITH & MRS SMITH RETAIL FLEXIBLE PLUS C/A Manage your account >>>

Faster Payment Details

Payment To	PAYPAUL SERV
Sort Code	400001
Account Number	00123456
Reference	123456789
Amount	£10.00
Date	04-08-2007

Additional Information

Additional Reference

Further Details

Back Confirm

Done Local intranet

1

The details of the faster payment will all be displayed here.

2

The 'Additional Reference' field can only display letters A – Z and numbers 0 – 9 and no spaces and can be up to 31 characters long.

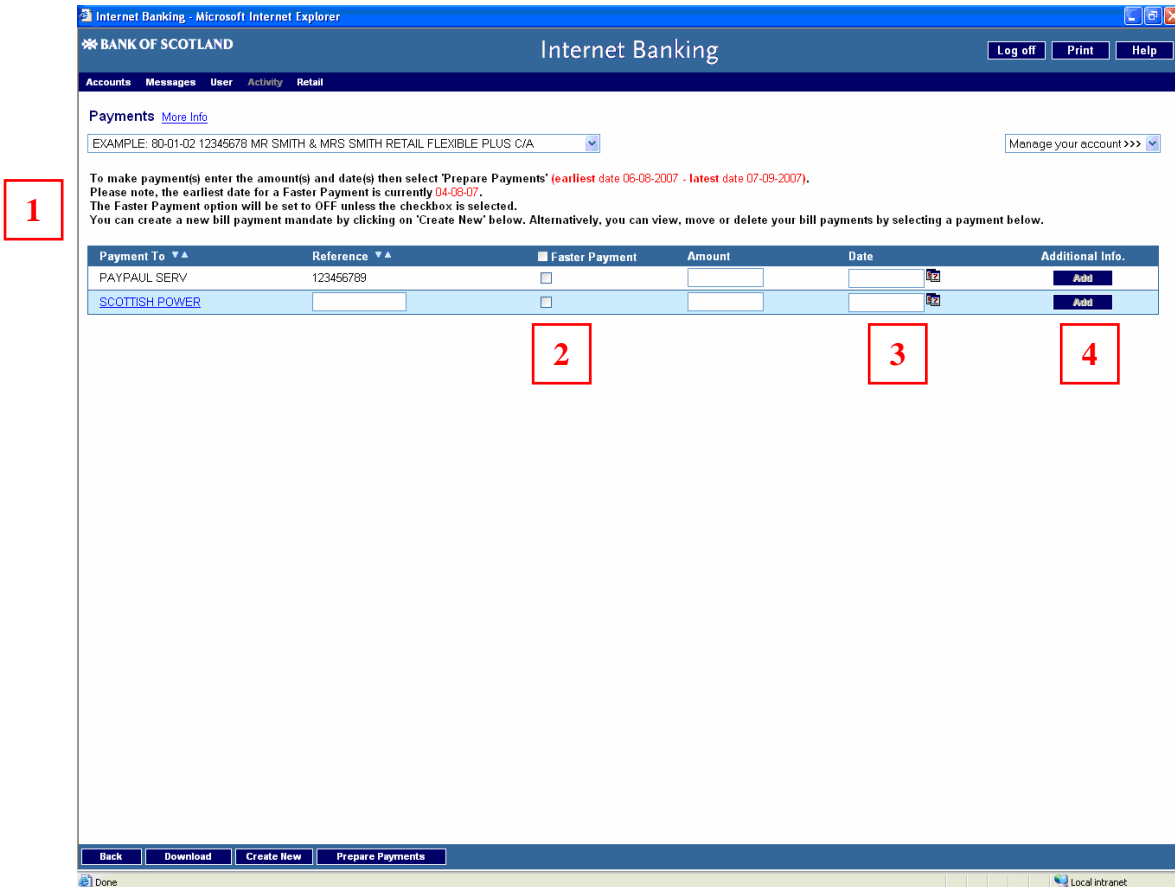
3

The Further Details field can display letters A – Z, numbers 0 – 9, including the following symbols and punctuation, . - / : () & and can be up to 140 characters long.

What's Changed?

Payments Screen

The payments screen has been enhanced so that it will be possible to initiate Faster Payments



1 The information listed above will indicate the earliest date when you can expect to make a payment.

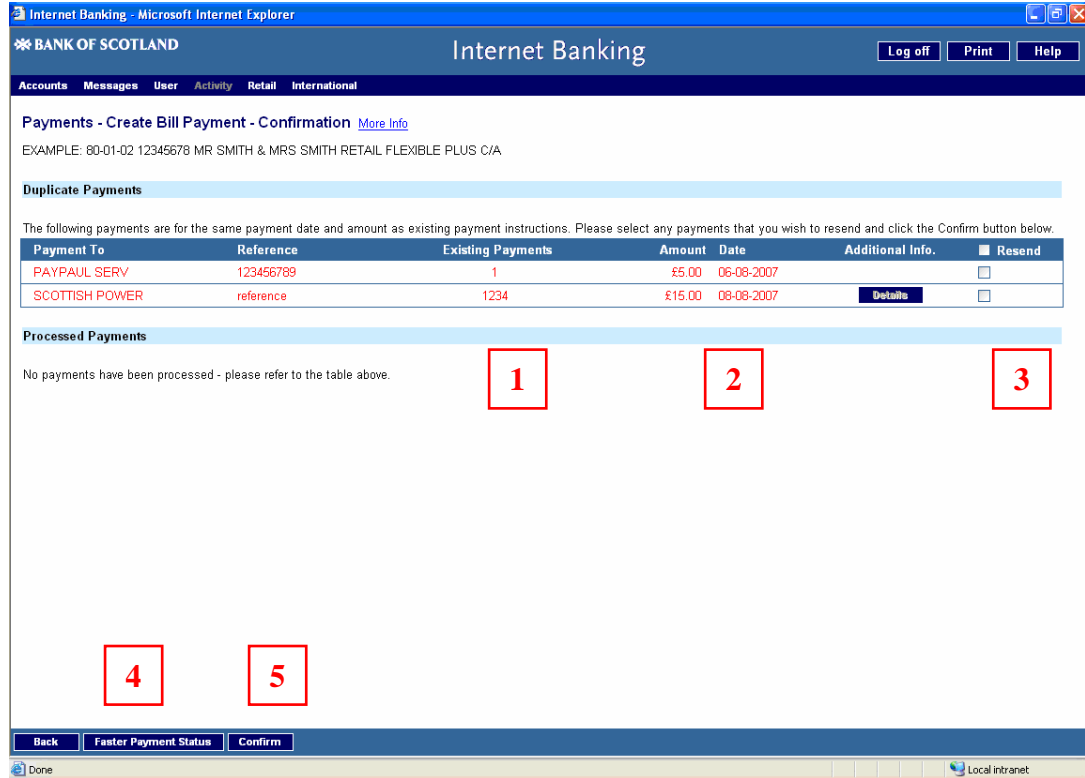
2 To send a Faster Payment tick the 'Faster Payment' checkbox next to the relevant mandate. By selecting the checkbox within the header bar, you can select all available mandates to be sent as Faster Payments ***.

3 If today's date is selected then this payment may be sent as an immediate 'faster payment' and may arrive within 2 hours*.

4 You may send additional information along with your faster payment by clicking on the add button within the 'Additional info' column. This can also be amended by selecting the Edit button in the same column*.

Payments - Create Bill Payment – Confirmation Screen

Payments which are duplicates will be listed here, so you can confirm which payments you would like to send by selecting the 'Resend' checkbox. Alternatively, by selecting the checkbox within the header bar, you can select all duplicate payments that you wish to be sent via the faster route.



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Accounts Messages User Activity Retail International

Payments - Create Bill Payment - Confirmation [More Info](#)

EXAMPLE: 60-01-02 12345678 MR SMITH & MRS SMITH RETAIL FLEXIBLE PLUS C/A

Duplicate Payments

The following payments are for the same payment date and amount as existing payment instructions. Please select any payments that you wish to resend and click the Confirm button below.

Payment To	Reference	Existing Payments	Amount	Date	Additional Info.	Resend
PAYPAUL SERV	123456789	1	£5.00	06-08-2007		<input type="checkbox"/>
SCOTTISH POWER	reference	1234	£15.00	08-08-2007	Details	<input type="checkbox"/>

Processed Payments

No payments have been processed - please refer to the table above.

[Back](#) [Faster Payment Status](#) [Confirm](#)

1 Existing Payments displays the number of payments sent on that mandate.

2 The Amount and Date Columns will display the amount & date of the faster payments due to debit your account.

3 The Resend box should be selected if you want to proceed with the transaction.

4 The 'Faster Payment Status' button will link to the new faster payments status table.

5 The confirm button will process any duplicate payments which have been selected for resending.

End Notes

* Additional Information that is available to send with your Bank of Scotland account will not necessarily show on the destination account, as this is the responsibility of the beneficiary bank.

** Payments will only be received within 2 hours if the receiving account is eligible to receive Faster Payments. Payments can take up to 3 bank working days.

*** Mandates that do not display a tick box are not eligible for Faster Payments.

For more information on Faster Payments, visit:

www.bankofscotland.co.uk/fasterpayments