Ulster Bank

Bankline support guides

Using Bankline with Open Banking Third Party Provider (TPP) Services

Introduction to the TPP consent process

Learn about Open Banking TPP Services and how the consent process works

Third Party Providers (TPPs) can provide a range of services, from showing all your balances in one place through to making payments.

To use a TPP you'll need to have the right privileges assigned to you. You'll then need to give your permission for each TPP you want to use in order to access your account information. This is called providing your consent.

There are three steps to providing consent:

1. Requesting consent: As a Bankline user, if you've been assigned the privileges to use Open Banking TPP Services, you'll need to give your permission to the TPP to approach Ulster Bank. You'll do this on the TPP's website.
2. Authentication: You will be redirected to the Ulster Bank website or mobile application so we can authenticate the request. You'll need to confirm your identity by using your Bankline login details.
3. Confirmation: Once we've verified your identity, you'll need to review exactly what information the TPP needs to be able to provide its service. You can then confirm Ulster Bank to fulfil the request.

Make sure you know who you're dealing with

TPPs must be authorised by the Financial Conduct Authority (FCA) and they must appear on the FCA register before they can offer their services. You don't have to use TPPs at all, but if you do, it's very important to read their terms and conditions to understand exactly what they'll be accessing and how they'll use that information. As with all online payments, be cautious. Make sure you know who you're dealing with and check that the site is secure and trustworthy. If in doubt, you can report fraud here: **ulsterbank.co.uk/banklinesecurity**.

Understanding Bankline roles

A Bankline role is a set of privileges that controls which functions a user can access. Roles are also specific to your business.

Customer roles are created by users with the 'Manage roles' privilege, normally a Bankline administrator.

Master roles are created by us for your business's Bankline administrators to give access to users. A Master role can be the basis for a new 'Customer role'.

To use Open Banking TPP Services you need a role that includes the correct TPP privileges. You also need access to Bankline accounts that have registered for that Open Banking Third Party Provider's Services.

For Bankline administrators: setting up users for Open Banking TPP Services

New TPP privileges in Bankline

There are three new Bankline privileges for use with TPPs:

1. Allow Third Party Provider payments: This lets Bankline users make TPP payments. They also need to have the privilege for the payment type in question. This could be:

Immediate Payment (for Immediate Faster payment).

- Add Domestic Standard Payment
- Confirm Own Domestic Immediate Payment

If the payment is between two accounts reported on the same Bankline profile.

- Add Transfer (between customer's own accounts)
- Confirm Own Transfer

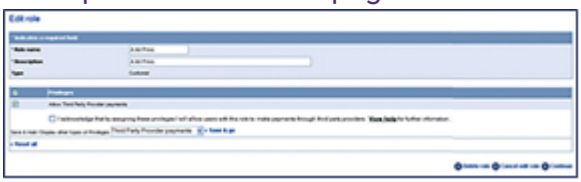
2. Create and manage own account information consents: This lets users give their consent to share account information with a TPP. It also means they can view and manage the consents they set up with TPPs.

3. Manage all account information consents: This allows users to manage all account information-sharing consents set up by any user on their Bankline profile.

Assigning TPP privileges to existing roles

1. From the Administration menu select **Manage Roles** then choose the role you want to assign the privileges to.

2. This opens the **Edit role** page.



You can use the drop-down menu to display privileges by category.

The new TPP privilege categories are **Third Party Provider consents** and **Third Party Provider payments**.

3. You'll see a message and an unticked **checkbox**. You'll need to acknowledge that you understand the consequences of assigning privileges in this category. If you're not sure, select **View help** to see our FAQs on what these privileges allow a user to do.
4. Once you've selected the appropriate privileges, read and understood the message and ticked the checkbox, select **Save and go** to save changes and go to the next step.
5. The **Continue** button will take you to the Assign accounts page. At this stage, you'll choose the accounts that this role will work with.

If you don't tick the checkbox, you'll see the error message "Please select checkbox to acknowledge the information message". You'll need to select the new privileges again and tick the box before continuing.

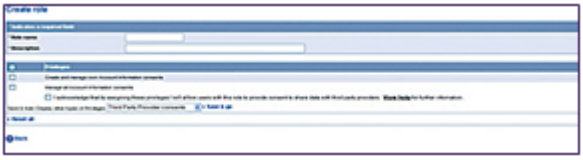
When using Open Banking TPP Services, a user can only give consent or make payments from accounts contained in the role(s) that have the relevant TPP privileges.

Only users with the Manage roles privilege can see the Manage roles page.

Assigning Third Party Provider privileges to a new role

1. From the Administration menu, select **Manage roles**, and then **Create role** in the bottom right-hand corner of the page.

2. This will open the **Create role** page.



Apart from adding a **Role name** and **Role description** the steps to follow will be the same as for an existing role.

For information on how to assign these roles to a user please see our 'Getting started: administrator's guide' available at: ulsterbank.co.uk/Bankline

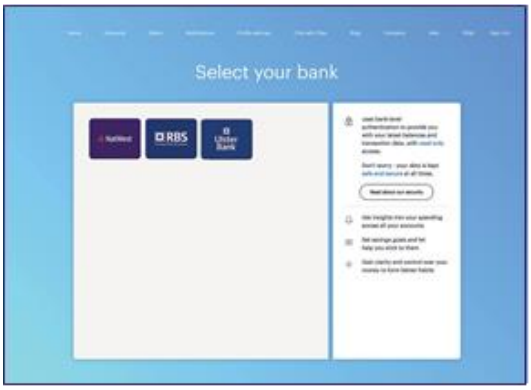
Sharing your account data with a TPP

What's currently supported?

- You can share your payment enabled Domestic Current, Savings and Currency accounts, which are reported on your Bankline profile. Consents can last up to 90 days before they need to be renewed by repeating the process outlined below.
- TPPs may offer payment cards that you can link to one of your payment accounts. If you wish to use one of these payment cards the TPP will ask you to give your consent for them to check you have enough funds in your account before you make a transaction. You can do this using the "Create and manage own account information consents" TPP privilege in Bankline. Any consent that you have confirmed, including funds check requests, can be viewed online.
- Once you've given your consent to a TPP, they can request account data up to eight times a day.
- You can share historic data. If no dates are mentioned in the consent request, then all available historic data will be able to be shared. This is currently up to seven years depending on how long the account has been open for.

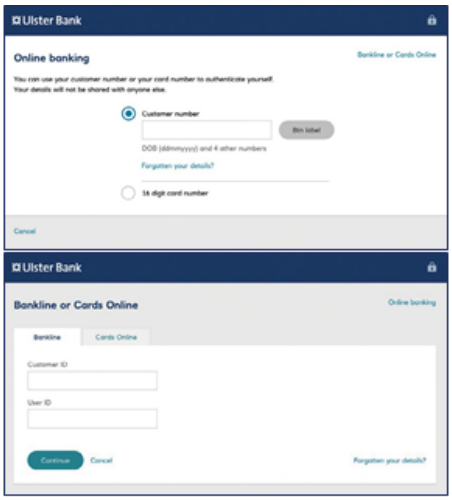
How to share account information and provide consent

1. Decide on the service you need and choose which TPP you want to use. You can share data with more than one TPP using separate consent requests.
2. Once you've agreed a service with a TPP, you'll need to give them your consent to share your data with them. Select your bank from the available list.

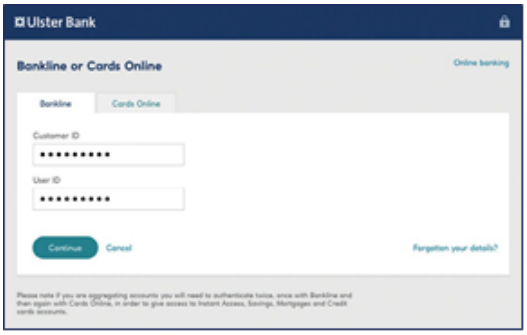


3. The TPP will then direct you to a dedicated Ulster Bank website or mobile application (note mobile application will only appear if you have the Bankline mobile app installed on your Android or iOS device).

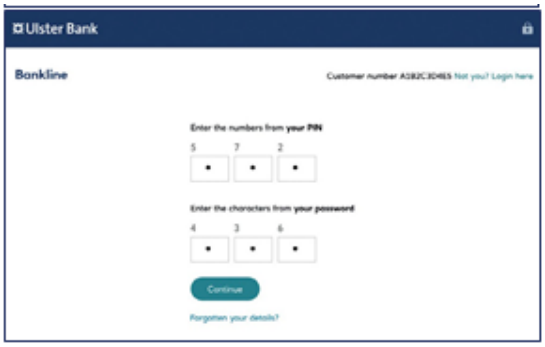
4. You'll see the login page for personal Online Banking. Please select the 'Bankline / Cards Online' at the top right of the page, then click on Bankline Tab. If you are setting up your consent on a mobile device and have the Bankline mobile app.



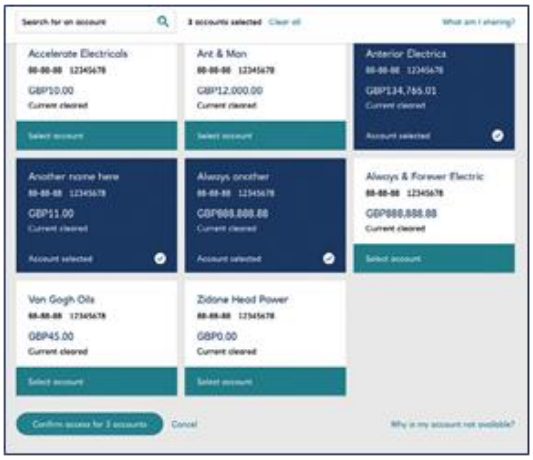
5. You'll need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID, example logon shown below. If you are directed to the Bankline mobile app you can choose to use biometric ID (Face or Fingerprint ID).



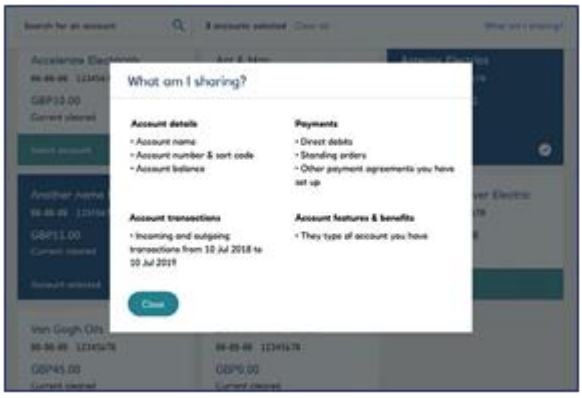
6. Enter the requested characters from your Bankline PIN and password.



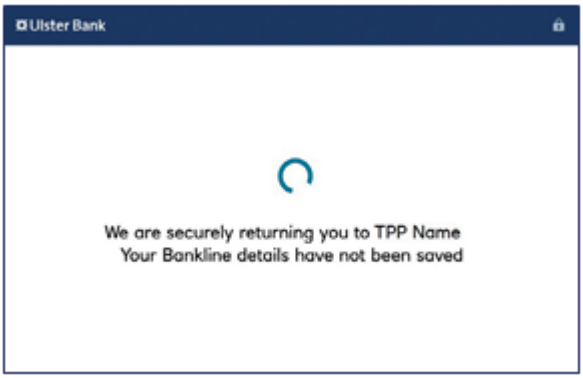
7. Once authenticated you can either select the required account(s) you want to share from those available in the dropdown list or leave blank to see the list of all available accounts which can be shared. Select each account you want to include. Once you've chosen all the accounts you want to share, select 'Confirm Access' to the selected accounts.



8. You'll see the details of the access you're agreeing with the TPP. Check the details and confirm they're correct, then select 'Confirm access' for the number of accounts selected.



9. Once the agreement is successfully set up, you'll be redirected back to the TPP to continue with the service they're offering.



What account information can be shared?

We've set out all the data that can be shared with a TPP below. However, the agreements you consent to will vary depending on the type of service being provided.

Your account details

Account basic:	Any other name you use to refer to this account.
Account details:	Your account name, account number and sort code.
Balances:	Your account balance.

Your regular payments:

Beneficiaries basic:	Payee agreements you've set up.
Beneficiaries details:	Details of payee agreements you've set up.
Standing orders basic:	Your standing orders.
Standing order details:	Details of your standing orders.
Direct Debits:	Your Direct Debits.
Diarised Payments:	Your Diarised Payments.
Confirmation of funds:	Funds check to confirm availability of funds ahead of a potential payment.

Your account transactions

Transaction basic credits:	Your incoming transactions.
Transaction detailed credits:	Details of your incoming transactions.
Transaction basic debits:	Your outgoing transactions.
Transaction detailed debits:	Details of your outgoing transactions.

Your account features and benefits

Products description	The type of account you have.
	The fees, charges, and interest you pay.
	The benefits, services, rewards and interest your account offers.

Managing account information consents

You can view or withdraw account information-sharing consents from within Bankline.

If you have the privilege ‘Create and manage own account information consents’ you can view and manage any account-sharing consents you’ve set up yourself.

If you have the privilege ‘Create and manage all consents’ you can view and manage all account information-sharing consents created on your Bankline profile.

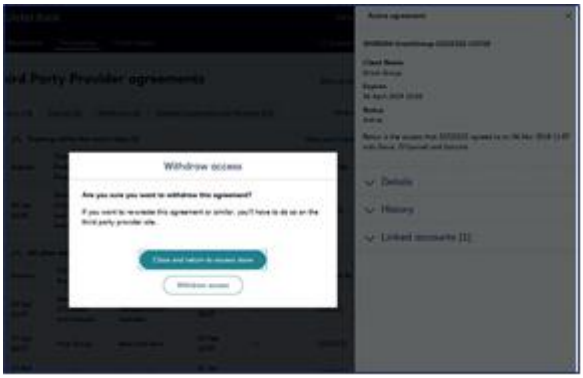
To view and manage account information consents

1. From the Bankline Administration menu select Third Party Provider consents, then select the Manage Consents link.

2. A new window will open, showing all active consents you have with TPPs.

3. Select a consent record to view more details. If you need to, you can withdraw the consent at any time by selecting ‘Withdraw access’.

4. Once selected, confirm the withdrawal by selecting Withdraw access in the pop-up window.



Remember

Withdrawing consent means we’ll no longer send data to the TPP, but it won’t remove any data already shared with them. Any other consents you have with the same TPP will remain active.

Making a payment using a TPP

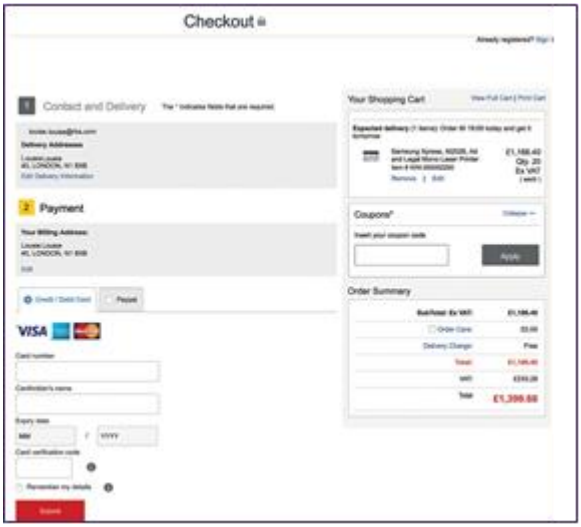
Types of payments that are currently supported:

- You can make Immediate and Future dated Faster Payments, CHAPS, International Payments or transfer money between your registered Bankline sterling accounts.
- Some TPP's will require payments that can be completed entirely by one user and don't need additional confirmation. Others will allow confirmation to be completed later, in Bankline.
- All existing Bankline user permissions and confirmations will apply to payments made through a TPP.

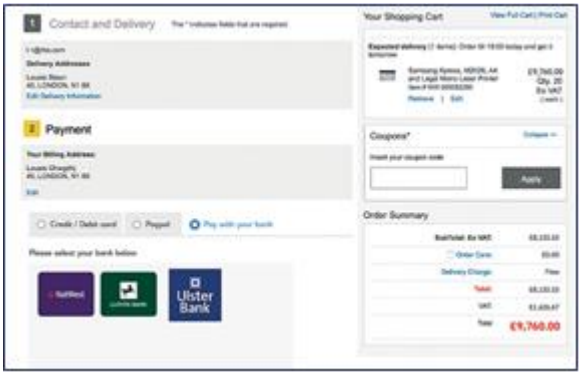
How to make payments through a TPP and confirm them

We'll use an example of buying equipment from a supplier to show the process. We'll also assume the user has been correctly set up with the required privileges.

1. At the end of the purchase choose to pay from your bank account.

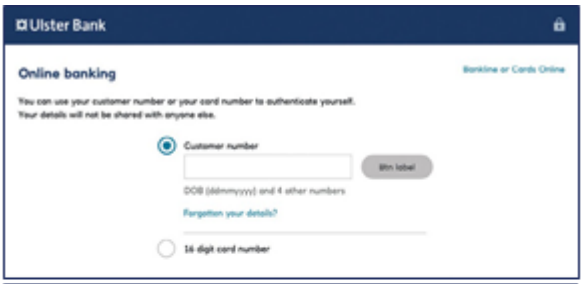


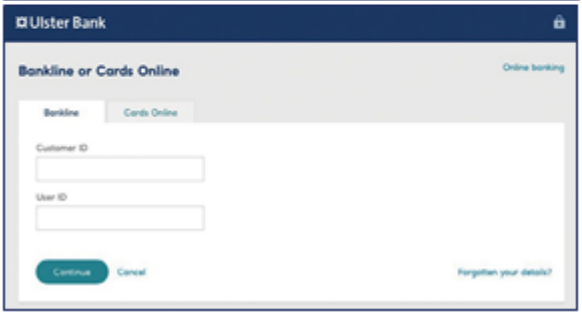
2. Select Ulster Bank from the available options.



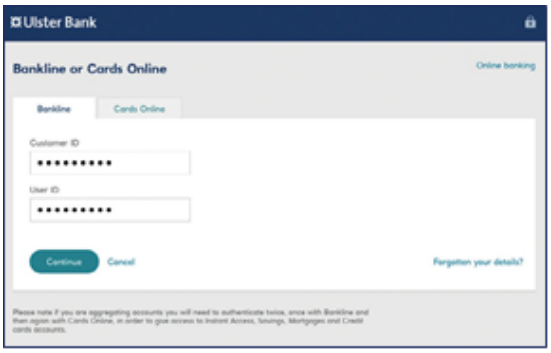
3. The TPP will redirect you to our dedicated site to provide consent and confirm the payment.

4. You'll see the login page for personal Online Banking. Please select 'Bankline / Cards Online' at the top right of the page, then click on the Bankline Tab.



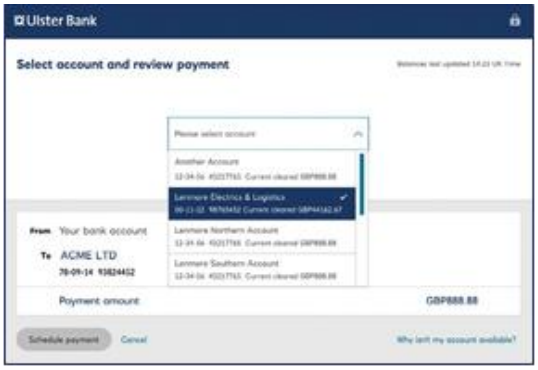


5. You'll then need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID.

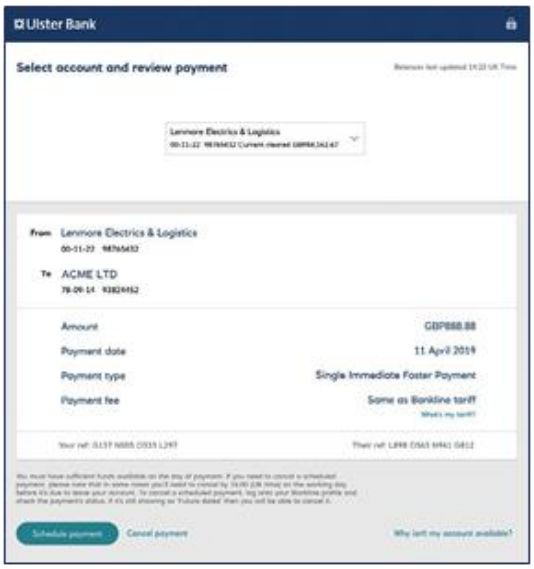


6. Enter the requested characters from your Bankline PIN and password

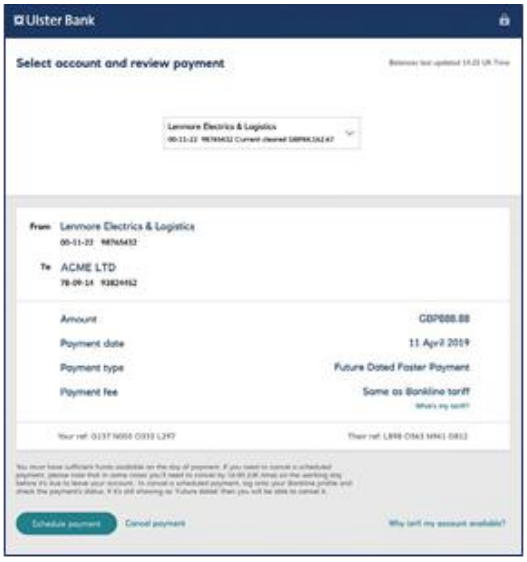
7. Select the debit account from those available in the drop-down list.



Immediate payment example:

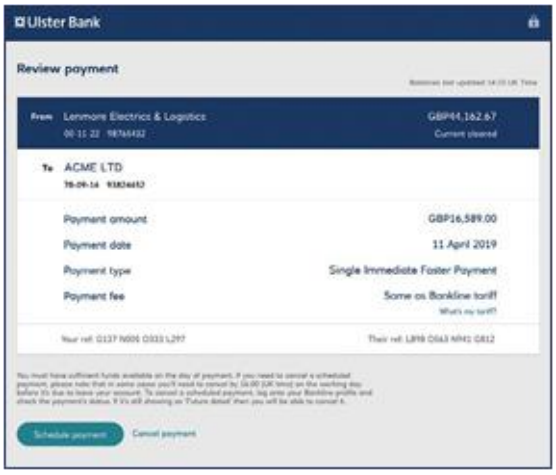


Future dated payment example:

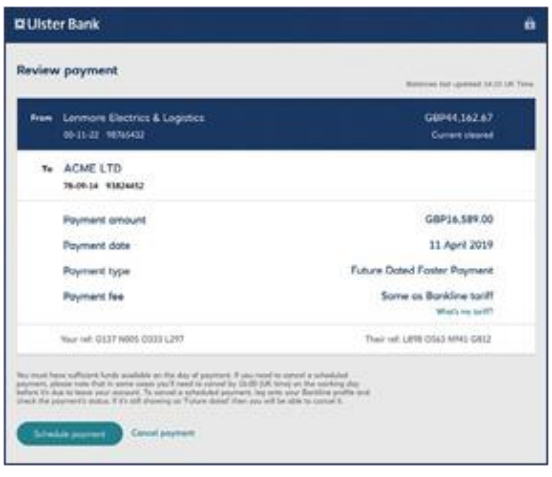


8. You may have supplied this debit account to the TPP before being passed to the bank. If it's a valid debit account, you'll see it displayed and you won't need to select an account.

Immediate payment example:



Future dated payment example:

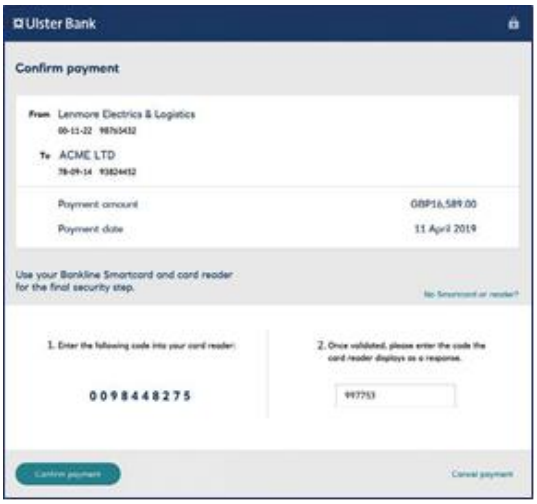


Check and confirm the payment details are correct from whichever the way the debit

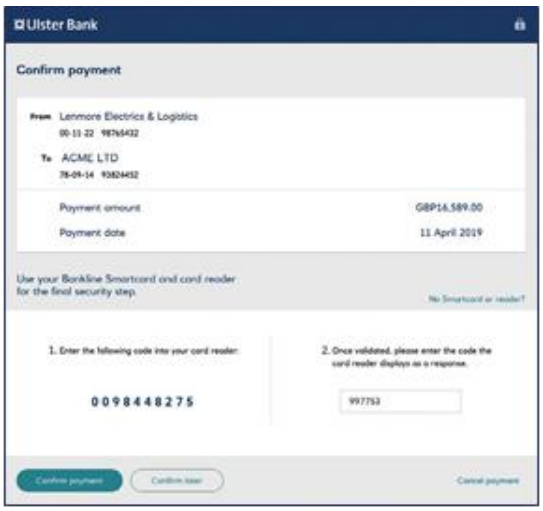
account was selected. We'll confirm the payment type and we'll also confirm that the cost will be the same as a payment made through Bankline. When you've checked the details, select 'Schedule payment' to proceed.

9. Use your smartcard to confirm the payment. You may be able to choose to 'Confirm later' if the TPP supports that.

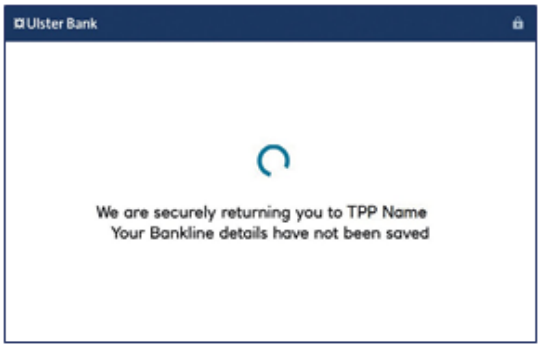
Payment must be confirmed now:



Payment confirmation can happen now or later in Bankline:



10. You will be redirected back to the supplier.



Making Payments by importing files using a TPP

Currently supported via Open Banking TPP Services

You can use a TPP to submit a file of payments that will be processed, provided you have the correct Open Banking privileges in place.

The file has the correct content to be processed otherwise it will be rejected.

You can import a file via a TPP, provided that the file is formatted as one of the following:

- 'Bankline CSV'
- 'XML'
- 'SWIFT MT101'
- 'SWIFT MT103'
- 'BACSTEL'

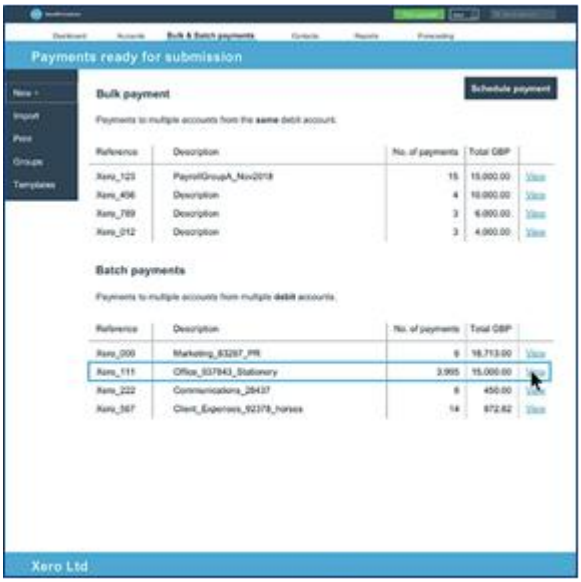
You can make Bulk Faster payments to multiple accounts from the same debit account, this is called a Bulk Payment. All existing Bankline user permissions and authorisations will apply to payments made through a TPP.

You can make all Faster, CHAPS, International and IAT payments from multiple debit accounts, this is called a Batch Payment. All existing Bankline user permissions and authorisations will apply to payments made through a TPP.

How to import payments through a TPP

We'll use an example of importing a file to pay for office stationery to show the process. We'll also assume the user has been correctly set up with the required privileges.

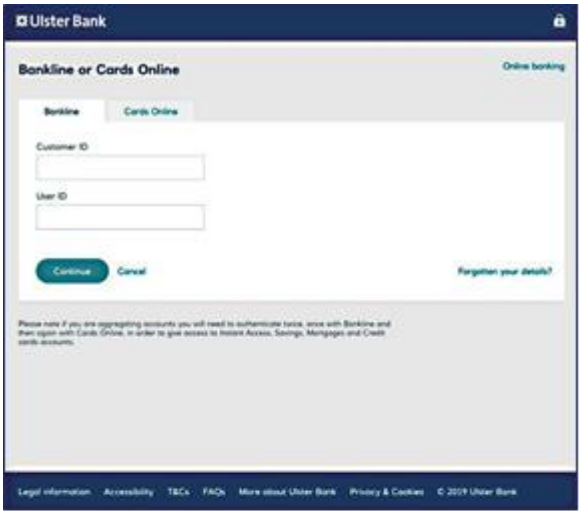
1. Select the file you want to import via the TPP, ensuring it is in the correct format and has the correct content (example shown below of a TPP screen).

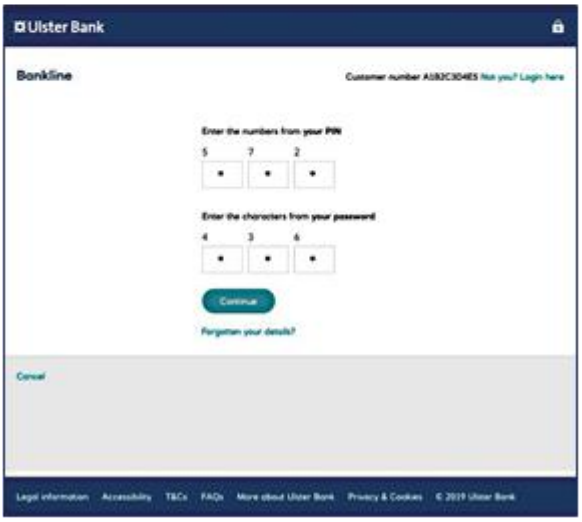


2. Ensure you have selected the correct file to be imported and then select Pay now (example shown below of a TPP screen).

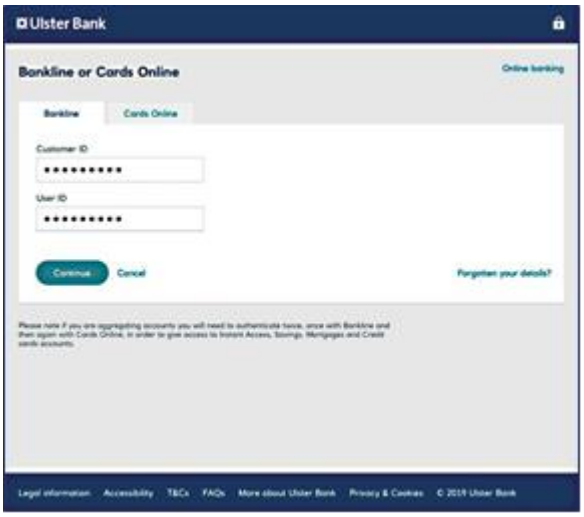
3. The TPP will redirect you to our dedicated site to provide consent and authorize the payment.

4. You'll see the login page for personal Online Banking. Please select Bankline/ Cards Online at the top right of the page, then click on the Bankline Tab.

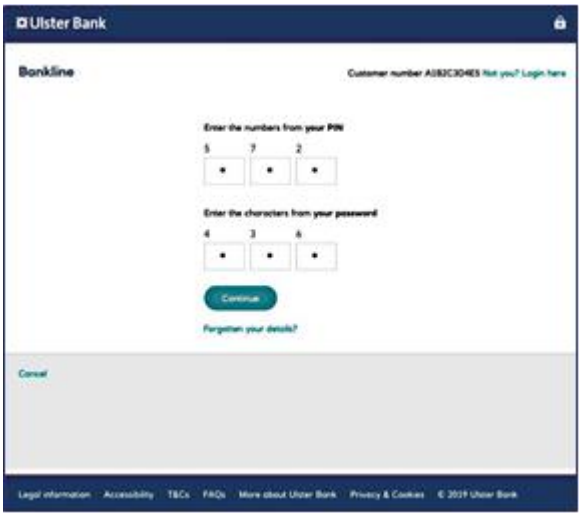




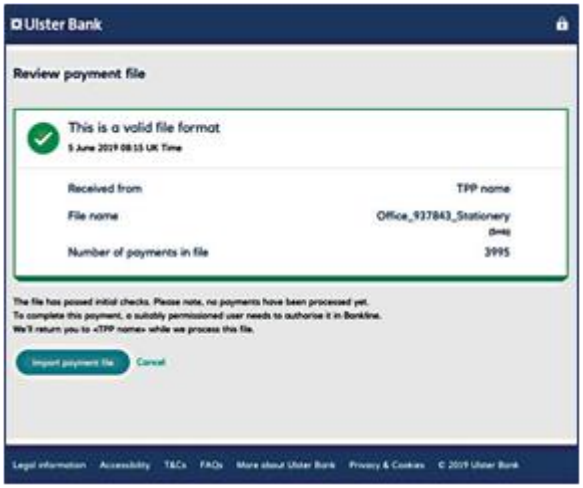
5. You'll then need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID.



6. Enter the requested characters from your Bankline PIN and password.



7. You will be presented with the following screen when the checking of the file has been successful. You can then review the payment file being imported and proceed by selecting Import payments.



If the file has errors with content or is in the incorrect file type when checked a screen advising the error will be shown. You then select Return to TPP.

8. You will be then redirected back to the TPP.

Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027).
Registered Office: 250 Bishopsgate, London, EC2M 4AA
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 121878).