Ways to bank

Eligibility and Payment Limits:

Ulster Bank Business Banking is available to eligible customers over 18 who have the right to be self-employed in the UK. Fees may apply.

Bankline is available to eligible Ulster Bank business current account customers. Fees may apply. **Unlimited payment limits (criteria apply)** – Payment types may be subjected to a specific payment type limit. A limit can be added.

Anytime Banking is available to Ulster Bank business account customers. You can have up to 50 business accounts in Online Banking. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – up to profile limit or negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

Mobile Banking app is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – up to profile limit or negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

With biometrics, you can also pay up to £100k in a one-off payment above your daily limit (restrictions apply).

Area/Features	Digital platforms (all authenticated, they require registration and login)		
Payment types you can make and approve	**Bankline**	**Anytime Banking**	**Mobile Banking**
Faster payments (up to the Faster Payment product limit)	✔	✔ (up to the £50K profile limit)	✔ (up to the £50K profile limit)
CHAPS Payments	✔	✘	✘
International payments	✔	✔ (up to £20K per day)	✔ (up to £20K per day)
BACS payments	✘	✘	✘
Transfer between your accounts	✔	✔	✔
Faster bulk payments (up to the Faster Payment product limit)	✔	✔ (up to 25 existing payees)	✘

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Ulster Bank

Other payment features	Bankline	Anytime Banking	Mobile Banking
Save or edit bulk lists and templates	✔	✘	✘
Set dual controlled bulk lists or templates	✔	✘	✘
Manage payees	N/A	✔	✔
Confirmation of payee checks	✔	✔	✘
Links to Open Banking for Third Party Provider payments	✔	✘	✘
Import payments	✔	✘	✘
View and cancel standing orders and direct debits	✔	✔	✔
Set up recurring payments (also known as Standing Orders)	✘ (link to form to set up or amend Standing Orders)	✔ (up to £20K per day)	✔ (up to £20K per day)
Diarise future-dated payments	✔	✔	✔
Set your own payment limits	✔	✔ (up to the £50K profile limit)	✔ (up to the £50K profile limit)
Set dual authorisation of payments	✔	✘	✘
Biometric approval – criteria apply	✘	✘	✔ (set biometric approval to authorise Online Banking payments with the app, instead of with card and reader)
High value payments (one-off payments over the profile limit up to £100K)	N/A	✘	✔

Account information and servicing features	Bankline	Anytime Banking	Mobile Banking
Maximum number of accounts per profile	999 (you must register them)	50	50
Register accounts from your other legal entities	✔	✘	✘
View account statements and transactions	✔	✔	✔
See accounts from other banks via Open Banking	✘	✔	✔ (view transactions only)
Connect with accounting software to send account information via Open Banking	✔	✔ (find out more about Free Agent here)	✔ (find our more about Free Agent here or in the 'Apply' section of your mobile app)
Stop cheques	✘	✔	✔
Request cheque vouchers	✔	✘ (request them via Cora or WhatsApp)	✘ (request them via Cora or WhatsApp)
Export/print statements (CSV/PDF)	✔	✔	✘
Update business email address and/or business mobile telephone number	✔ (only for the profile, not for the account)	✔	✘
Order cheque books/pay-in books	✔	✔ (re-request only; 1st request needs to be via form)	✔ (available via Cora)
Order certificates of interest/balance	✔	✔	✔ (via Cora)
Deposit cheque	✘	✘	✔ (up to £1,000 per cheque and up to £5,000 per day)

Access and permissions	Bankline	Anytime Banking	Mobile Banking
Give access to other users	✔	✔ (request it using this form)	✔ (request it using this form)
Assign different privileges and account access to each user	✔	✘	✘
Limit how much a user can authorise payments for	✔	✘	✘
Turn on dual administration to control changes to the system preferences	✔	✘	✘
Manage alerts (about activity or transactions)	✔	✔	✔
Manage paperless statements	✘	✔	✘
Manage various profiles from the same app	N/A	N/A	✔ (up to 5 profiles visible from the same app through 'Add business')