

Bankline support guides:



Using Bankline with Third Party Provider (TPP) services

In this guide

- Introduction to the TPP consent process.
- Understanding Bankline roles.
- For Bankline administrators – setting up users for TPP services.
- Sharing account data with a TPP.
- Managing account information consents.
- Making a payment using a TPP.

Remember these tips to help keep your business safe when using Bankline.



We will **never** ask you your full PIN and password online, only three random digits from each are needed to log in.



We will **never** ask you for any details from your PIN and password, or any smartcard codes over the telephone.

1. Introduction to the TPP consent process

In this section

- Learn about 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 TPP services, you'll need to give your permission to the TPP to approach Ulster Bank Ireland DAC. You'll do this on the TPP's website.

2 Authentication

You will be redirected to the Ulster Bank website 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 to / with Ulster Bank to fulfil the request.

Make sure you know who you're dealing with

TPPs must be authorised by the **Central Bank of Ireland (CBI)** and they must appear on the **CBI 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: <https://digital.ulsterbank.ie/business/ways-to-bank/online-banking/bankline-online-banking/bankline-security-centre.html>.

2. 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**.



Remember

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

3. For Bankline administrators – setting up users for TPP services

In this section

- Learn how to set up roles to use TPP services
- Learn how to assign TPP privileges to existing roles
- Learn how to assign TPP privileges to a new role

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:

Standard Payment:

- Add standard payment
- Authorise own standard payment

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

- Add transfer (between customer's own accounts)
- Authorise own transfer

Same Day Value Payment:

- Add same day payment
- Authorise own same day payment

2) Create and manage own account information consents

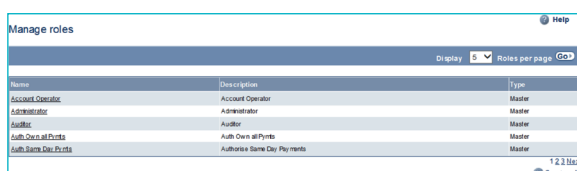
This lets users give their consent to share account information with a TPP. It also means they can view and manage the consents they set up with TPPs.

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.

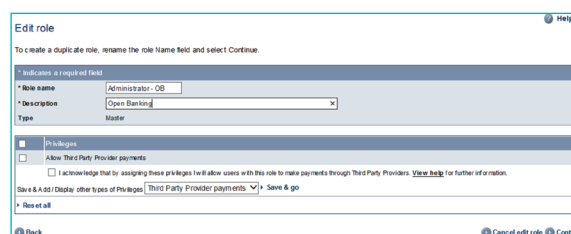
Assigning TPP privileges to existing roles

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



Role	Description	Type
Account Operator	Account Operator	Master
Administrator	Administrator	Master
Auditor	Auditor	Master
Auth. Own all Payments	Auth. Own all Payments	Master
Auth. Same Day Payments	Authorise Same Day Payments	Master

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



Edit role

To create a duplicate role, rename the role name field and select Continue.

Indicates a required field

Role name: Administrator - OB

Description: Open Banking

Type: Master

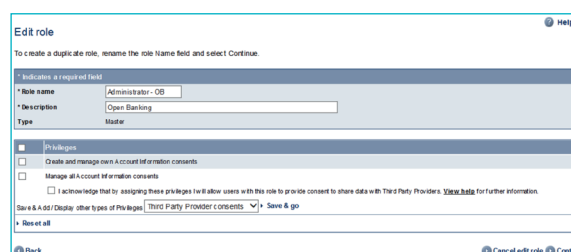
Privileges

☐ Allow Third Party Provider payments

☐ I acknowledge that by assigning these privileges I will allow users with this role to make payments through Third Party Providers. [View help](#) for further information.

Save & Add/Display other types of Privileges: Third Party Provider payments

Back Cancel edit role Continue



Edit role

To create a duplicate role, rename the role name field and select Continue.

Indicates a required field

Role name: Administrator - OB

Description: Open Banking

Type: Master

Privileges

☐ Create and manage own Account Information consents

☐ Manage all Account Information consents

☐ I acknowledge that by assigning these privileges I will allow users with this role to provide consent to share data with Third Party Providers. [View help](#) for further information.

Save & Add/Display other types of Privileges: Third Party Provider consents

Back Cancel edit role Continue

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.

i 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 a TPP service, a user can only give consent or make payments from accounts contained in the role(s) that have the relevant TPP privileges.



Remember

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' (section 3.6) available at:

ulsterbank.ie/business/ways-to-bank/online-banking/bankline-online-banking/bankline.html

4. Sharing your account data with a TPP

In this section

- Learn what's currently supported for sharing
- Learn how to share account data with a TPP
- Learn about the types of account information that you can share

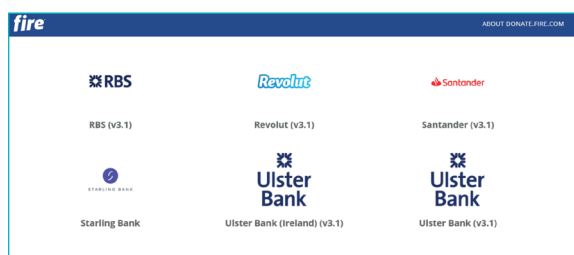
What's currently supported?

- You can share your Domestic Current and Savings payment enabled 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.

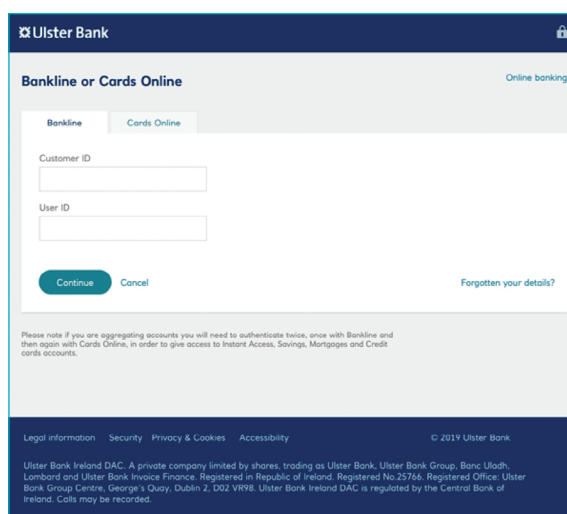
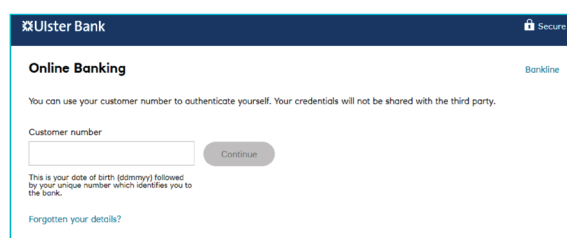
2 Once you've agreed a service with a TPP, you'll need to give them your consent to share your data with them. Select your bank from the available list.



3 The TPP will then direct you to a dedicated Ulster Bank website.



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.



- 5 You'll need to authenticate yourself using your Bankline login details. Enter your Bankline Customer ID and User ID, example logon shown below.

- 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 drop down 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 of 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.

5. Managing account information consents

In this section

- Learn how to manage your consents

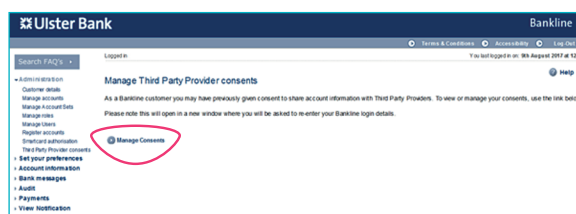
You can view or withdraw account information sharing consents from within Bankline.

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**.

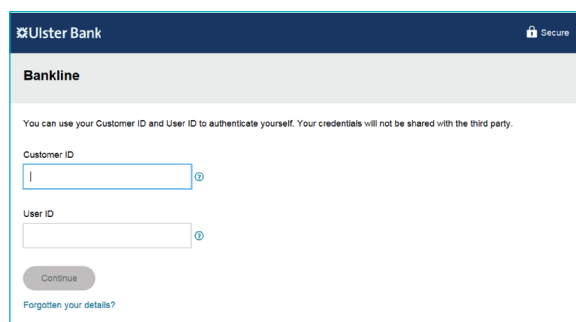
If you have the privilege 'Create and manage all consents' you can view and manage **all account information-sharing consents created on your Bankline profile**.

To view and manage account information consents

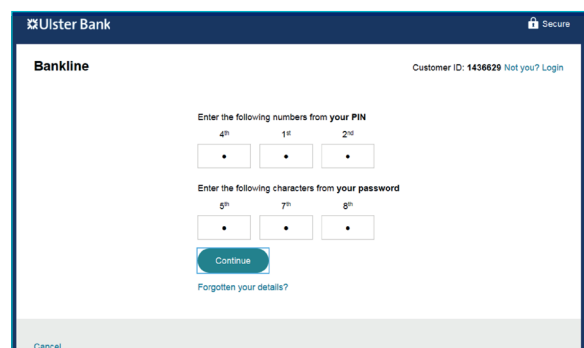
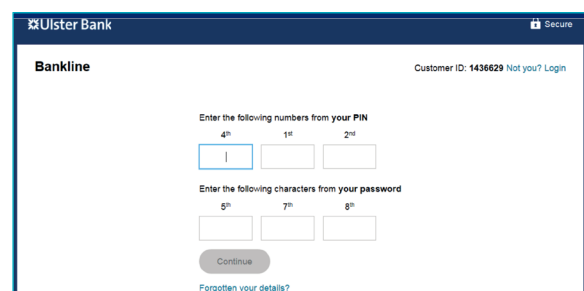
- 1 From the Bankline Administration menu select **Third Party Provider consents**, then select the **Manage Consents** link.



- 2 A new window will open and you'll need to log in again using your Bankline credentials.



- 3 Enter the requested characters from your Bankline PIN and password.

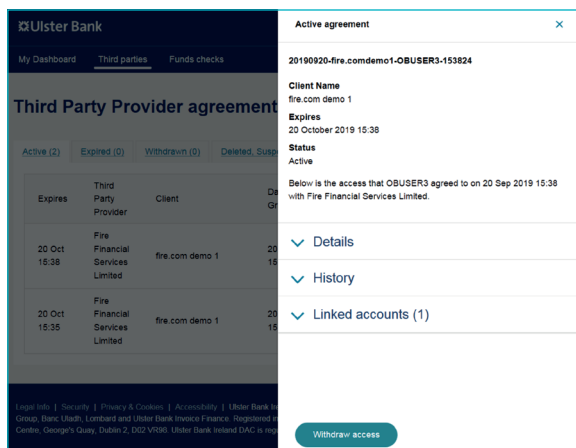


- 4 You'll now see all active consents you have with TPPs.

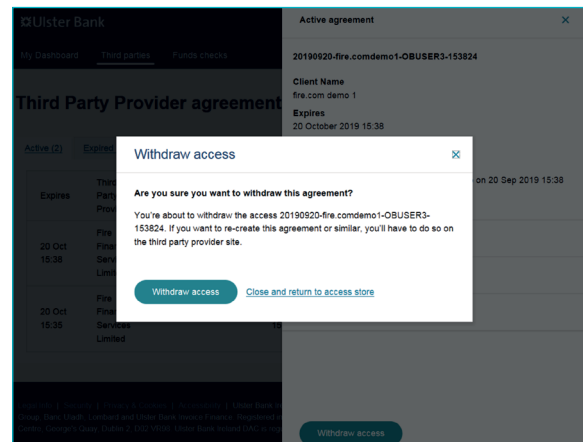
A screenshot of the Bankline Third Party Provider agreements table. The table shows a list of active agreements with columns for Expires, Third Party Provider, Client, Date Granted, Linked Accounts, and Created By. There are two rows of data shown.

Expires	Third Party Provider	Client	Date Granted	Linked Accounts	Created By
20 Oct 15:38	Fire Financial Services Limited	fre.com demo 1	20 Sep 15:38	1	OBUSER
20 Oct 15:35	Fire Financial Services Limited	fre.com demo 1	20 Sep 15:35	2	OBUSER

- 5 Select a consent record to view more details. If you need to, you can withdraw the consent at any time by selecting **Withdraw access**.



- 6 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. Please contact the TPP to query any existing data that has been already shared with them.

Any other consents you have with the same TPP will remain active.

6. Making a Payment Using a TPP

In this section

- Learn which types of payments are currently supported
- Learn about making payments through a TPP

Currently supported

- You can make Standard and Future Dated SEPA Payments or transfer money between your registered Bankline Euro 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.

The screenshot shows a checkout page with the following sections:

- Contact and Delivery:** JohnJohnson@gmail.com, Delivery Address: John Johnson, 10 Regan Road, Ballynasc, Dublin 4.
- Your Shopping Cart:** Expected delivery (1 item): Order ID 19-01 today and get it tomorrow. Samsung Xpress M2020 A4 and Legal Mono Laser Printer. Price: €1,100.40. Qty: 20. Ex VAT: (each).
- Coupons:** Insert your coupon code.
- Order Summary:** SubTotal: Ex VAT: €1,100.40. Order Cost: €0.00. Delivery Charge: Free. Total: €1,100.40. VAT: €233.28. Total: €1,333.68.
- Payment:** Your Billing Address: John Johnson, 10 Regan Road, Ballynasc, Dublin 4. Payment options: Credit / Debit Card, PayPal, **Pay with your bank** (selected).

- 2 Select **Ulster Bank** from the available options.

The screenshot shows the same checkout page as above, but with the 'Pay with your bank' option selected. Below this, there is a section titled 'Please select your bank below' with two options: **Revolut** and **Ulster Bank** (selected). The 'Order Summary' section shows the total price as €9,700.00.

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

The screenshot shows a message from the TPP site: "Transferring you to your bank/building society. You are now leaving fire.com and we are securely transferring you over to your bank/building society. You will be asked to sign in to approve this request." Below the message is a logo for the bank/building society and a link to "For more information please contact us at sales@fire.com or on +44 20 37 444 444 or visit www.fire.com".

- 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.

The screenshot shows the Ulster Bank login page. At the top right, there is a link for "Online banking". Below this, there is a section titled "Bankline or Cards Online" with two tabs: "Bankline" (selected) and "Cards Online". The "Bankline" tab has fields for "Customer ID" and "User ID", and a "Continue" button. There is also a link for "Forgotten your details?".

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

The screenshot shows the same Ulster Bank login page as above, but with the "Customer ID" and "User ID" fields filled in with asterisks. The "Continue" button is highlighted.

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

Ulster Bank Secure

Bankline Customer ID: 1436629 Not you? Login

Enter the following numbers from your PIN

4th 1st 2nd

Enter the following characters from your password

5th 7th 8th

Continue

Forgotten your details?

Ulster Bank Secure

Bankline Customer ID: 1436629 Not you? Login

Enter the following numbers from your PIN

4th 1st 2nd

Enter the following characters from your password

5th 7th 8th

Continue

Forgotten your details?

Cancel

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

Ulster Bank Secure

Select account and review payment Balances last updated 15:33

ANYTIME 4AC
ULSBIEZDXXX IE20ULSB9850 | Current client

From ANYTIME 4AC
ULSBIEZDXXX IE20ULSB98501234567890

To Owen O Byrne
CPAYIEZDXXX IE44CPAY991199779007

Payment amount EUR 0.01

Payment date 30 September 2019
[When will it be processed?](#)

Standard payment example:

Ulster Bank Secure

Select account and review payment Balances last updated 15:33

ANYTIME 4AC
ULSBIEZDXXX IE20ULSB9850 | Current client

From ANYTIME 4AC
ULSBIEZDXXX IE20ULSB98501234567890

To Owen O Byrne
CPAYIEZDXXX IE44CPAY991199779007

Payment amount EUR 0.01

Payment date 30 September 2019
[When will it be processed?](#)

Payment fee Same as Bankline tariff
[What's my tariff?](#)

Third Party Fire Financial Services Limited
[What's this?](#)

Transaction reference: EI051A22D41A734B Payee reference: INVOICE R

Make payment Cancel payment [Why is my account not available?](#)

Future dated payment example:

Ulster Bank Secure

Select account and review payment Balances last updated 15:40

ANYTIME 4AC
ULSBIEZDXXX IE20ULSB9850 | Current client

From ANYTIME 4AC
ULSBIEZDXXX IE20ULSB98501234567890

To Owen O Byrne
CPAYIEZDXXX IE44CPAY991199779007

Payment amount EUR 0.01

Payment date 03 October 2019
[When will it be processed?](#)

Payment type Future Dated Payment

Payment fee Same as Bankline tariff
[What's my tariff?](#)

Transaction reference: EI407E2919BF9C45 Payee reference: INVOICE R

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

Schedule payment Cancel payment [Why is my account not available?](#)

- 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.

Standard payment example:

Ulster Bank Secure

Review payment Balances last updated 11:02

From: ANYTIME
ULSBIE20XXX IE20ULSB98501234567890 EUR 19.26
Current cleared

To: AMCE Ltd
ULSBIE20XXX IE63ULSB98501234567890

Payment amount: EUR 0.01

Payment date: 03 October 2019
[When will it be processed?](#)

Payment type: SEPA Payment

Payment fee: Same as Bankline tariff
[What's my tariff?](#)

Third Party: National Westminster Bank Plc
[What's this?](#)

Transaction reference: 088705112594479184 Payee reference: acf15c57e30a434599

[Make payment](#) [Cancel payment](#)

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Future dated payment example:

Ulster Bank Secure

Review payment Balances last updated 11:07

From: ANYTIME
ULSBIE20XXX IE20ULSB98501234567890 EUR 19.26
Current cleared

To: AMCE Ltd
ULSBIE20XXX IE63ULSB98501234567890

Payment amount: EUR 0.01

Payment date: 16 October 2019
[When will it be processed?](#)

Payment type: Future Dated Payment

Payment fee: Same as Bankline tariff
[What's my tariff?](#)

Transaction reference: 5f1f17599154fb266 Payee reference: c36a73c3c45046888

You must have sufficient funds available on the day of payment. If you need to cancel a scheduled payment, please note that in some cases you'll need to cancel by 16:00 on the working day before it's due to leave your account. To cancel a scheduled payment, log onto your Bankline profile and check the payment's status. If it's still showing as 'Future dated' then you will be able to cancel it.

[Schedule payment](#) [Cancel payment](#)

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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:

Ulster Bank Secure

Confirm payment

From: ANYTIME 4AC
ULSBIE20XXX IE20ULSB98501234567890

To: Owen O Byrne
CPAYIE20XXX IE44CPAY9912345678900

Payment amount: EUR 0.01

Payment date: 03 October 2019
[When will it be processed?](#)

Use your Bankline Smartcard and card reader for the final security step. [No Smartcard or reader?](#)

1. Enter the following challenge code into your card reader:
298151564

2. Once validated, please enter the code the card reader displays as a response.
4685123572

[Confirm payment](#) [Cancel payment](#)

Payment confirmation can happen now or later in Bankline:

Ulster Bank Secure

Confirm payment

From: ANYTIME 4AC
ULSBIE20XXX IE20ULSB98501234567890

To: Owen O Byrne
CPAYIE20XXX IE44CPAY9912345678900

Payment amount: EUR 0.01

Payment date: 03 October 2019
[When will it be processed?](#)

Use your Bankline Smartcard and card reader for the final security step. [No Smartcard or reader?](#)

1. Enter the following challenge code into your card reader:
298151564

2. Once validated, please enter the code the card reader displays as a response.

[Confirm payment](#) [Confirm later](#) [Cancel payment](#)

- 10 You will be redirected back to the supplier.

Ulster Bank Secure

We are securely returning you to TPP Name
Your Bankline details have not been saved

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