

Online Services

User guide

www.firsttrustbank.co.uk • 0345 793 0000[†] • Ask at any branch



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Look out for our **Top Tips** for some of our most useful services to make your every day banking easier.



Secure and convenient banking options to fit your lifestyle.

Introduction

Welcome to our Online Services user guide.

This guide is to help you find everything you need to know about Online, Mobile and Phonenumber Banking. Our Online Services are available between 7am and 3am, 365 days a year.

One simple step to get started

Call 0345 793 0000+ and press hash (#)

We are available between 8am and 12am (Midnight), seven days a week

To log in you'll need

An eight digit Registration Number.

This number is specific to you and will never change. You can share this with our staff as this is how we will identify you

A five digit PAC (Personal Access Code).

Each time you log in you will be asked for three random digits from your PAC. You should never share this full number with anyone, even us. If you think someone else knows your PAC you can change your PAC at any time either on Online or Phonenumber Banking or by speaking to us.

A choice of banking options

Once you have your Registration Number and PAC you can log into our Mobile App and Phonenumber Banking. With Online Banking you will need a third set of personal security information which you will know.

Safe and Secure

We take your security seriously. To protect you against the threats associated with fraud and scams, we will never ask you for Personal Access Code, card reader or code card codes, personal or financial information by email or after clicking on a link in an email or text message. You can verify any telephone numbers or information provided by us by visiting our secure website at firsttrustbank.co.uk.

For more information on the common frauds and threats, and how to protect yourself against these, visit our Security Centre at firsttrustbank.co.uk/security-centre

Need help?

Visit our Help Centre on our website.

You will find a range of information about all our products and services

Call Phonenumber Banking on 0345 793 0000+

Log in and press zero (0) to speak to us. We are available between 8am and 12am (Midnight), seven days a week.

Send us a message by selecting 'My Messages' in Online Banking.

This is a secure email box within Online Banking where you can ask us anything. We will respond within 24 hours.

Reset your log in details

If you have forgotten your login details and are unable to log in, you can get back online in minutes. Simply select the 'Forgot your login details' option on the Online Banking login page or 'Trouble logging in' on our Mobile App. Follow the instructions to receive a reminder of your Registration Number and/or select a new Personal Access Code (PAC).

Online Banking

To use Online Banking, either visit our website at www.firsttrustbank.co.uk and select 'Online Banking' from the top of the screen or type www.firsttrustbank.co.uk/onlinebanking to go directly to the Online Banking log in page.

Logging in	Step 1:	From the Online Services log in screen select 'Online Banking Log In'.
	Step 2:	Enter your eight-digit registration number and select Next
	Step 3:	Enter three digits from your PAC and a third piece of personal information to confirm your identity and select 'Next'.

Accounts

My Accounts

'My Accounts' is your home screen which displays the balances of all the bank accounts and credit card accounts you have set up to use with Online Banking.

All account balances are shown in real time (in other words, they are up to date at the time you check your balance).

Your Visa card, Mastercard and Asset Finance accounts show the balance at the close of business on the previous day.

Click the arrow symbol next to each account to view recent transactions and more information for that account.



Top Tip Manage your savings!

You can amend your Fixed Rate Saver maturity instruction and manage your Regular Saver payments.

<h2>Recent Transactions</h2>	<p>The top of this screen displays a summary of your account together with your account number, sort code, IBAN and BIC.</p> <p>To display details for another account click the drop down menu in the top right of the screen and select the account you wish to view.</p> <p>At the top of your recent transactions you will see details of pending Visa debit card transactions which you have made but have not yet been taken from your account.</p>
<h2>Search</h2>	<p>You can search up to a maximum of six months of account transactions or one hundred of your most recent transactions.</p>
<h2>Account Management</h2>	<p>Account management gives you quick access to the features which are used most in Online Banking. Depending on the account type, you will be provided with a number of options such as:</p> <ul style="list-style-type: none"> • Order Statement • Apply for an Overdraft • Cheques • View eStatements • Manage My Statements • Alerts <p>Further detail for each option is provided throughout this brochure.</p> <div data-bbox="658 544 1003 818" style="background-color: #ffff00; padding: 10px; border-radius: 10px;"> <p>Top Tip Go paperless. Stop your paper statements and we will text you when your statement is ready to view. Make sure you keep your mobile number up to date.</p> </div>
<h2>eStatements</h2>	<p>View eStatements You can view an eStatement for all the accounts listed on this screen. Click the eStatements icon next to the account you wish to view then select 'View eStatement' for the date you wish to open.</p> <p>Note: Your eStatement will be displayed in a separate window and will stay open until you close it.</p> <p>Order Statement You can order an out of course paper statement, meaning that the statement will show all transactions completed on your account since your last statement was issued – up to the close of business on the day of your request.</p> <p>Stop Paper Statements To stop receiving paper statements simply select 'Stop paper statements'. You will need to enter your mobile number during this process.</p>

Fixed Rate Saver account

If you have a Fixed Rate Saver account you have a number of additional options available.

► Amend Maturity Instruction	Add Funds	► Fixed Rate Saver account details
You will have the option to Amend a Maturity Instruction and can choose to make a full reinvestment, partial withdrawal or full withdrawal and closure.	When 'Add Funds' is available and selected you will be brought to the 'Between my Accounts' process to transfer money from one of your existing accounts to your Fixed Rate Saver account.	You can view the balance, term, investment date, maturity date, interest details and maturity instruction of your Fixed Rate Saver account.

Pay & Transfer

Quick Pay

Pay a Bill

Pay a Beneficiary

Between my Accounts

To quickly pay a bill you've already set up, transfer money to a beneficiary or transfer money between your accounts choose Quick Pay. Your bill reference will be automatically included and you can enter a message to appear on either your statement or the statement of the person receiving the money.

Between My Accounts or To Another UK Account

You can transfer a maximum of £200,000 between your accounts in any banking day.

Transactions you make on Saturdays, Sundays and bank holidays will be carried forward to the next banking day. For example, transactions completed on both a Saturday and a Sunday are included in the limit for the Monday.

The overall total amount you can transfer or pay through Online Services in any one banking day is limited to the amount available in the account at the time of the transaction, up to a maximum of £200,000 (across all transaction types). You can transfer money between your own accounts or to any UK bank or building society account by selecting 'Between My Accounts' or 'To Another UK Account'. When you make a one-off transfer to a new account you are offered the choice to save these as a 'Payee' for the future.

Before you select 'Confirm' to complete your transfer, make sure the details you have entered are correct. Once confirmed, the funds will go out of your First Trust Bank account immediately.

Pay an Existing Bill or Pay a New Bill

There is a limit to how much you can transfer in any banking day.

- Card Reader user: £15,000
- Code Card user: £10,000

Transactions you make on Saturdays, Sundays and bank holidays will be carried forward to the next banking day. For example, transactions completed on both a Saturday and a Sunday are included in the limit for the Monday.



Top Tip

Forward date your Bill Payments!

So you never miss a payment you can forward date your bill payments up to 28 days in advance.

You can pay bills from your accounts to a wide range of companies by selecting 'Pay an Existing Bill' or 'Pay a new Bill'. New bill details are automatically saved to your 'Payees' list.

You cannot pay bills from your First Trust Bank Visa card or Mastercard:

Before you select 'Confirm' to complete your payment, make sure the details you have entered are correct. Once confirmed, the payment will go out of your First Trust Bank account immediately.

You can set up a future dated bill payment to pay a bill from your account up to twenty eight days later.

The payment will leave your account after 4.30pm on the date you select to make the future bill payment.

Please make sure that you have enough money in your account, your Online Banking credentials are valid and you have not deleted the bill payee from your payee list on the date you have selected to make the bill payment. If you do not have enough money in your account, your Online Banking credentials are invalid (e.g. your PAC is locked) or the bill payee is not listed on your bill payee list, the payment will not go out of your account. Please be aware that you will not receive any notice to tell you this transaction has failed.

Regular Payments (also known as Standing Orders)

There is a maximum limit of £2,000 for setting up or amending a Regular Payment .

You will be able to set up, view, amend and cancel your regular payments online.

When you select 'Regular Payments' you will be presented with a list of all the active regular payments set up on your accounts. You will see:

- the account name;
- the name of the person or company you are paying;
- the amount of the regular payment;
- how often the payment goes out of your account; and
- the date of the next payment.

You will also be able to view any inactive regular payments that have either been cancelled or are no longer valid by selecting 'Inactive'. The latest time you can set up a new regular payment is 8pm UK time on the previous banking day before the date of the first payment. You can set up regular payments for up to thirty five years.



Top Tip

Stay on top of your monthly payments!

You can view and cancel your Direct Debits and Regular Payments.

Direct Debits

When you select the 'Direct Debits' option, you will be presented with a list of all your active direct debits set up on your accounts. You will see:

- the 'from' account (the account they come out of);
- the receiver name;
- the receiver reference;
- the amount;
- the frequency; and
- the last payment date.

Active direct debits will be displayed for thirteen months. You can also see any cancelled direct debits you have on your account. Cancelled direct debits will be displayed for six months. If you cancel your direct debit using Online Banking, you will need to allow one banking day for the cancellation to take effect.

You can cancel a direct debit up until 7pm on the day before it is due to be paid. If you cancel your direct debit after 7pm, you must allow an extra banking day. For example, if the direct debit is due to be paid on Tuesday, you have up until 7pm on Monday to cancel it. If you cancel after 7pm on the Monday, the direct debit will not be cancelled and the amount will be taken from your account. However it will cancel any future payments.

It is your responsibility to cancel the direct debit with the company it is being paid to. This will make sure payments are not taken from your account. Please double-check the direct debit you are cancelling to make sure you do not cancel the wrong one.

Payees

When you select 'Pay & Transfer' then 'Payees' you will be presented with a list of all billers or registered accounts.

You will see:

- Name;
- Payment type;
- Reference;
- For registered accounts the sort code and account number;
- Pay; and
- Delete.

'Add a Payee' can also be used to add a new registered account or Bill Payment.

You can make a payment by selecting 'Pay' and you will be directed to the payment page. You can also delete a payee by selecting the bin logo.



Top Tip

Add all your payees in one go!

You can add new Bills and Payees without having to make a payment. Go to 'Payees' and add.

Payment History

This will show all incoming and outgoing payments you have made through Online, Mobile and Phonenumber Banking. You can view the last one hundred payments or payments from the last six months whichever is the lesser.

You will see:

- Date;
- Type;
- 'From' account;
- Receiver name;
- Amount;
- Status; and
- Details

The receiver name is the name of the biller or the 'nickname' you have chosen when you saved a payee or account. See below a list of the different status of your payments;

- completed - your payment has been successfully sent
- pending - if you have chosen to set a future payment date for a bill payment your payment will show as pending until the payment has been completed.
- processing - your payment has been accepted but has not yet been sent. If a payment remains in a processing status for more than two hours call Phonenumber Banking on 0345 793 0000, login and press zero (0) to speak to us. We are available between 8am and 12am (Midnight), seven days a week.
- rejected - your payment has not been sent. You can find out the reason why the payment has rejected.

Useful Information

If you are paying your First Trust Bank Visa card or Mastercard account, the payment will go into the account on the same banking day.

If you are transferring money to a First Trust Bank account, the funds will go into that account immediately.

If you are paying a bill to any other company, the payment will normally be available no later than the next banking day.

If you are transferring to another UK bank or building society account, the funds will normally be available no later than the next banking day.

Apply & Open

Borrow

You can apply for a Fixed Rate Personal Loan and you can apply for an Overdraft facility on your Classic Current account.

We aim to decision your application within three business hours. Our business hours are Monday to Friday from 9am to 5pm, excluding bank holidays. Although we aim to provide you with a decision within three business hours, this period may be extended for technical or other legitimate reasons.

Savings

You can choose between the Regular Saver Account and the Fixed Rate Saver Account.

The Regular Saver Account is a flexible account which rewards you for saving regularly.

With the Fixed Rate Saver Account you can earn fixed interest on your lump sum. We have a choice of terms to choose from.

Simply choose the account which best suits your needs and once you complete the account opening process you will be provided with your new savings account sort code and account number.

My Applications

You will see the status of your online Fixed Rate Personal Loan or Overdraft applications. When your application has been decided we will also write to you to confirm the decision and enclose relevant documentation.



Top Tip

Track your application!

You can check the progress of your overdraft or loan application in 'My Applications'.

Services & Settings

Manage My Cards

My Debit Cards

You will have the option to:

- Report Card Lost/stolen
- Order a PIN Reminder
- Order a Replacement Card
- Freeze/Unfreeze Your Card

My Credit Cards

You will be provided with a number of options such as:

- Credit Card limit change
- Add Authorised User
- Replacement Card
- PIN Reminder
- View Credit Card T&Cs
- Change Credit Card Address
- Report Card Lost/Stolen
- Freeze/Unfreeze Your Card



Top Tip

Freeze your card to stay safe!

If you have mislaid your card but don't want to report it as lost just yet you can freeze your card to temporarily block it.

Alerts

Within 'Alerts' you can view, suspend and resume your Account Alerts. An Account Alert is a text message notification we'll send you to help you manage your Current Account. All customers with a personal current account will automatically receive an Account Alert providing we have your up-to-date mobile telephone number.



Top Tip

Set a Balance Alert!

We will text you when you drop below the limit you set.

Within 'Alerts' you can set the amount, change the amount, suspend and resume your Balance Alerts. A Balance Alert is a text message notification we'll send you when your account has reached or dropped below an amount that you set.

My Details

You can view your address, contact phone numbers and email address and choose to update your mobile, home and work phone numbers and email address at any time through Online Banking. You will need your code card or card reader to complete this process. If you have registered for eStatements and change your mobile number, you can update your mobile phone number through this option to continue to receive your eStatement text alerts.

If the address we hold for you is incorrect, please call Phonenumber Banking on 0345 793 0000†, log in and press zero (0) to speak to a Customer Service Adviser. Our advisers are available between 8am and 12am (Midnight), seven days a week and will be happy to update your address. You will need your code card or card reader to complete this process.



Top Tip

Update your contact details!

We will text you to keep you informed about your account activity and to let you know your eStatement is ready to view.

Add an Account/ Remove an account

You will be provided with a list of accounts which can be removed from Online Services (Online, Mobile and Phonenumber Banking). Once you complete a request to remove an account, you will no longer be able to view or make payments on this account through Online Services.

Shared Account Management

You can view details and remove any permissions you have given to Third Party Providers within this section.

Personal Data Request

You are entitled to receive personal data you have provided to us, in a digital and portable format.

Upon completion of your request a disk containing your personal data will be delivered to your chosen branch within one month. You can use the data for your own purposes or provide it to a third party.

It is important to note that once you receive this data, we can take no responsibility for any loss, damage or misuse that occurs as a result of your use of the data, and you are responsible to ensure that it is destroyed or stored in a secure manner to prevent loss.

More information on your right to Portability is available in the Data Protection section on our website.

Card Reader

The card reader is a small hand-held device which works with your Visa debit card which offers extended security.

Different transactions will involve you using different functions on the card reader. Our Online Banking screens will provide a simple step-by-step guide to help you carry out the function you need.

Card reader users can make payments up to £15,000 in any banking day for both transfers to registered accounts and one-off transfers and £15,000 in any banking day for both regular bill payments and one-off bill payments.

Code Card

- Order a Code Card
- Change Code Card

The code card is an alternative to the card reader for customers who do not have a Visa debit card. When you select a service that needs a code card, we will let you know. Code card users can make payments up to £10,000 in any banking day for both transfers to registered accounts and one-off transfers and £10,000 in any banking day for both regular bill payments and one-off bill payments.

This option will allow you to reorder a code card or activate a new code card.



Top Tip Need Help?

Send us a Secure Message and we will help you with your query

Change PAC

You can change your PAC at any time. If you think that another person knows your PAC, you must change it immediately.

Memorise your new PAC and do not tell anyone what it is. If you are concerned that someone else might know your PAC, please call Phoneline Banking on 0345 793 0000†, press Hash (#) and one of our Customer Service Advisers will be happy to help you. Our advisers are available between 8am and 12am (Midnight), seven days a week

Cheques

This allows you to confirm whether a cheque on a particular account that you have written has been presented for payment. The search will go back six months or 100 transactions (whichever is the most recent).

My Messages

Secure Messaging provides you with the ability to conveniently and securely send a query to the Bank. You have the ability to track sent and received Secure Messages with the 'My Messages' option in Online Banking.

When you select 'New Query', you will have a choice between two query types within the drop down menu - Service Query or Product Information Query.

The Online Support team will respond to your query within 24 hours, Monday to Friday, 9am to 5pm (excluding bank holidays).

Manage My Devices

A list of devices registered to your account will show here. Devices will automatically show here when used to log into our Mobile Banking App to view your account and you can view and remove devices from this screen.

Log out

To securely log out of Online Banking select the Log Out button which is located in the top right hand corner of the screen at all times. We recommend you log out securely after each session.

If you have been inactive for six minutes you will receive a message asking if you wish to stay logged in.

For security reasons, you will be automatically logged out after seven minutes of inactivity.

Mobile Banking

Mobile Banking is designed to provide you with access to the Online Banking functions you use most - check your balances, transfer money and pay your bills.

We have specially designed our app for iPhone and Android™ mobile handsets. It is easy to download and available from the App Store and Google Play™.

Logging in

To log in to Mobile Banking you will need to enter your eight digit registration number and three digits from your PAC during initial set up of the App. For every subsequent log in on that device you will only need to enter three digits from your PAC.

Alternatively you can enable Touch ID*, Face ID* or Fingerprint Authorisation* to ensure quick and secure log in.

**Subject to device and model*



Top Tip

Check your balance without logging in!

You can set up to two accounts for Quick Balance.

Accounts

Account balances

This screen displays the balances and available funds of all the bank accounts and credit card accounts you have set up to use with Mobile Banking. All account balances are shown in real time (in other words, they are up to date at the time you check your balance).

Your Visa card, Mastercard and Asset Finance accounts show the balance at the close of business on the previous day. Your available funds show the amount you can transfer or withdraw from your account including, if it applies, any overdraft limit approved on your account.



Top Tip

Log in with just your fingerprint!
Enable in App Settings.

Recent Transactions	<p>You can select any of your accounts to see more information. You will see your balance, available funds, credit rate interest, recent transactions, IBAN, BIC, account number, sort code and pending transactions (if applicable). Pending transactions are Visa debit card transactions which you have made but have not yet been taken from your account.</p> <p>You can choose to share your IBAN, BIC, Account Number and NSC by choosing the 'Share' option. You will then have the option to share this information by various methods including; email, text or save to your files.</p>
Payment Logs	<p>This will display a list of outgoing and incoming payments. You can select any of the payments to get more details. You can view up to one hundred payments. For past payments you can search up to thirteen months.</p>
Light bulb message	<p>Select the light bulb icon for information on features and services which are available within the Mobile App.</p>

Pay & Transfer

Between my accounts	<p>You can transfer money between your accounts which are detailed on the 'Accounts' home page.</p>	 <p>Top Tip Move money in an instant with Quick Pay!</p>
Pay a Bill	<p>Any existing companies already set up as a bill payment on Online Banking will be available to make payments to using Mobile Banking. If you want to add a new bill payment account, you will need to add this on Online Banking.</p>	
To another UK account	<p>You are able to transfer money to any existing registered accounts which have previously been set up on Online Banking. If you want to add a new registered account, you will need to add this via Online Banking.</p>	
Direct Debits	<p>You are able to view and cancel direct debits through the Mobile App.</p> <p>If you select 'Direct Debit', you will be presented with a list of all your active direct debits. See 'Direct Debits' under the Online Banking section on page 5 for more information</p>	
Standing Orders	<p>You are able to view, amend (the amount, account name, sender or receiver messages) and cancel your standing orders.</p>	

Cards

Cancel and replace my card	<p>Selecting this option will instantly stop functionality of your selected card and order a new one to be posted to your home address.</p>
Replace my damaged card	<p>Selecting this option will order a new card to be posted to your home address, however functionality of your current card will remain until the new card is used. Once the new card is used the old card will cease to work.</p>

Apply

Apply

You can apply for a Fixed Rate Personal Loan. We aim to decision your application within three business hours. Our business hours are Monday to Friday from 9am to 5pm, excluding bank holidays.

Although we aim to provide you with a decision within three business hours, this period may be extended for technical or other legitimate reasons.



Top Tip

Lost your card?

No need to panic, you can cancel your card through our Mobile App.

My Applications

You will see the status of your Fixed Rate Personal Loan applications. When your application has been decided we will also write to you to confirm the decision and enclose relevant documentation.

Sevices & Settings

Contact Us

When you select the Contact Us option you will see a list of useful telephone numbers. When you select any of the numbers you will be directly connected to the number you have chosen.

App Settings

- Quick Balance Display
- Quick Balance Accounts
- Touch ID (if applicable)
- Push notification

Here you can choose what accounts appear on your quick balance, and switch Quick Balance 'on' or 'off'. You can choose how you want to log into your app, for example, you can choose Face ID, Touch ID or Fingerprint Authorisation if you have a compatible device. You can choose to switch Push notifications on or off. We will send notifications to keep you up to date on features and services relevant to you.

Statements

In this section you can view statements from the past seven years. Simply select the account you wish to view and then select the month.

Unregister Device

Selecting this option will log you out of the app and unregister your details and device. Therefore the next time you wish to log in you will need your registration number and log in credentials.

Log out

For an iOS device (Apple iPhone) select the icon in the top right hand corner of the screen to log out.

For Android devices (Samsung, HTC, LG, etc.) you will find the log out option at the bottom of the menu.

We recommend you log out securely after each session.

If you have been inactive for four minutes you will receive a message asking if you wish to stay logged in.

For security reasons, you will be automatically logged out after five minutes of inactivity.

Phoneline Banking

You can use Phoneline Banking through any touch-tone phone.

Logging in	Step 1:	Dial 0345 793 0000 * any time between 7am to 3am UK time.
	Step 2:	You will be asked to enter your registration number using the keys on your phone.
	Step 3:	You will then be asked to enter three digits from your PAC, using the keys on your phone.

On successful log in, you will automatically hear the balance of your main account and the available funds.

You can choose the following options from the Phone Banking menu.

Phoneline Banking Self-service codes	Account codes	Bill payment codes
1 Additional account balances, transaction information or cheque search	1 Current accounts	1 Electricity
2 'Pay a Bill' or 'Transfer Money'	2 Select accounts	2 Telecoms
3 PIN retrieval, statement order and personal access code change	5 First Trust Bank Visa accounts	4 Cable and television
0 To speak to a Customer Service Adviser	6 First Trust Bank Mastercard accounts	5 Visa
9 Exit Phoneline Banking	9 Registered accounts	6 Mastercard
* Return to the main menu		7 Store cards and mail order
		9 Miscellaneous

Self Service Codes

Press 1	Additional account balances and transaction information		
Then	Additional account balances	1	<ul style="list-style-type: none"> • Key in the relevant account code. • If you have more than one account of the same type (for example, two current accounts) you will hear the last three digits of both account numbers and be asked to press '1' or '2' as appropriate. • You will hear your account balance and available funds balance. • If you have any pending Visa debit card transactions you can select 'Further balance information'. You will hear your pending Visa debit card transactions in batches of five up to a maximum of forty. <div data-bbox="695 499 1036 683" style="background-color: #ffff00; padding: 5px;">  <p>Top Tip No network, no Wifi? Call Phonline Banking to check your balance and hear your transactions.</p> </div>
Or	Transaction information	2	<ul style="list-style-type: none"> • Key in the relevant account code. • You will hear the date, the type of transaction and the amount. <p>You will hear five of your latest transactions at a time, up to a maximum of eighty eight transactions.</p> <ul style="list-style-type: none"> • For Visa card and Mastercard, you will also hear: <ul style="list-style-type: none"> • transactions since your last statement; • transactions on your last statement; and • transactions on your previous statements.
Or		3	<p>This lets you find out whether a cheque has been presented on your current account within the last six months or last one hundred transactions, whichever is the most recent.</p> <ul style="list-style-type: none"> • Key in the relevant code to choose the current account you want to check. • Enter the six-digit cheque number. • You will hear the cheque number, the date it was presented and the amount paid.

Pay a Bill or Transfer Money

Then	Pay a Bill	1	<p>You can pay bills to a number of companies through Phonline Banking. If you want to set up a new bill or delete a bill from Phonline Banking, you must fill in the Phonline Banking services form.</p> <ul style="list-style-type: none"> • Key in the account code (the code for the account that you want to pay the bill from). • Key in the bill payment code (the code for the bill you want to pay). • Key in the payment date, either in four digits (for example, for 1 April this would be 0104) or by pressing 0 for today's date. • Key in the amount you want to pay in pence (for example, if you want to pay £25, this would be 2500). • Listen to the details and confirm they are correct by keying in one digit of your PAC. <p>Please make sure that you have enough money in your account on the date you have selected to make the bill payment. If you do not have enough money in your account, the payment will not go out of your account.</p> <p>Please be aware that you will not receive any notice to tell you this transaction has failed.</p> <p>Please see page 4 for Pay a Bill cut off times.</p> <p>You can see a list of the 'Bills you can pay through Phonline Banking and the codes to enter on page 12.</p>
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Or	Transfer Money	2	<p>You can transfer money between your own accounts, or into your registered accounts (for example, your partner's, son's or daughter's accounts).</p> <p>To set up a registered account to transfer money using Phonline Banking, you must fill in the Phonline Banking services form.</p> <p>Note: To transfer money into your Visa Card or Mastercard account, use the 'Pay a Bill' option.</p> <ul style="list-style-type: none"> • Key in the account code (the code for the account you want the money to go out of). • Key in the account code (the code for the account you want the money to go into). • Key in the amount you want to transfer in pence (for example, if you want to transfer £25, this would be 2500). • Listen to the details and confirm by keying in one digit of your PAC. Once you have confirmed the details, your payment will be submitted. You can check the status of your payment through Online and Mobile Banking or speak to us by choosing option zero (0) <p>Please see page 5 for Transfer Money cut off times.</p>
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Top Tip
Forgot your PIN?
 You can hear your PIN for your personal Visa debit card through Phonline Banking.

Press 3 **PIN retrieval, statement order or to change your PAC**

Then	PIN retrieval	1	<p>You can hear the PIN for up to nine personal Visa debit cards listed.</p> <p>You will need your Visa debit card to hand to access your PIN. You must take reasonable steps to ensure the safety, security and confidentiality of your PIN. Further details on looking after your Visa debit card and PIN are contained in your account terms and conditions.</p> <ul style="list-style-type: none"> • If you have more than one personal Visa debit card please select the card for which you would like to hear the PIN. • If your card is due to expire at the end of the month you will be asked to key in the expiry date of your Visa debit card, in the format month-month year-year. For example for May 2017 you must key in 05 17. • Key in the three digit security number, which is the last three digits of the number on the back of your Visa debit card. • The PIN for the Visa debit card selected will then be voiced.
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Or	Statement Order	2	<p>You can order a postal statement for your current account by using this option.</p> <ul style="list-style-type: none"> • Key in the relevant code for your account (for example, 1 for current account). <p>Your statement should arrive within five banking days</p>
Or	Change your Personal Access Code (PAC)	3	<p>You can change your PAC at any time. If you think that another person knows your PAC, you must change it immediately.</p> <ul style="list-style-type: none"> • Key in the new five-digit PAC you want to use. • Confirm your new PAC by keying it in again. <p>Memorise your new PAC and do not tell anyone else what it is.</p> <p>If you are concerned that someone else might know your PAC, please call our Phonline Banking service on 0345 793 0000† and press 0 to speak to a Customer Service Adviser who will be able to issue you with a new PAC.</p>
Press 0	<p>Speak to a Customer Service Adviser</p>		
			<p>When you choose this option you will be diverted to a Customer Service Adviser and will not be required to answer any security questions, as you have confirmed your details by inputting your Registration Number and PAC.</p> <p>Our advisers are available between 8am and 12am (Midnight), seven days a week.</p>
Press 9	<p>Exit Phonline Banking</p>		
			<p>You can exit Phonline Banking at any time by pressing 9.</p>
Press *	<p>Return to Phonline Banking menu</p>		
			<p>You can return to the main menu at any time by pressing the star button (*).</p>

 **Top Tip**
Need help?
Our digital banking support team are on hand 8am to 12am (Midnight), seven days a week.

Bills you can pay through PhonlineBanking

Bill Payment Codes					
Electricity	1	Power NI	Mastercard	6	Bank of Ireland Mastercard Bank of Ireland Mastercard Bank of Ireland Mastercard Barclaycard Mastercard Barclaycard Mastercard Capital One Mastercard Capital One Mastercard First Trust Mastercard credit card Marks & Spencer Marks & Spencer Mastercard MBNA Mastercard RBS Affinity Mastercard RBS Gold Mastercard Tesco Mastercard
Telecoms	2	BT	Store Cards and Mail Order	7	Debenhams Dorothy Perkins Great Universal Kays Marks & Spencer New Look Next Directory Next Gold Card
Cable & TV	4	TV Licence	Miscellaneous	9	Land and Property Services University of Ulster
Visa	5	Bank of Ireland Visa Bank of Ireland Visa Barclaycard Visa Barclaycard Visa Capital One Visa Capital One Visa Danske Bank Visa Egg First Trust Visa credit card MBNA Visa MINT RBS Classic Visa RBS Gold Visa RBS Platinum Visa Sainsbury's Visa Tesco Classic Visa Tesco Platinum Visa			



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