

C12 107 a)

Natwest Digital and Direct Banking Application for Rye Heritage Centre current account.

To allow online access for viewing transactions on the account only. No payments, transfers or other transactions will be made via this facility. Access to the login details will be limited to the Town Clerk and General Assistant. Where personal Natwest accounts of Authorised Users are held, these will not be linked via the Natwest Digital Banking and Direct Banking facility.

Charity/Club/Society/Association/Trust (Unincorporated body)/ Partnership Declaration:

I/We agree that the Authorised User ("Authorised User") described within this application form can access our business account(s) using NatWest Digital banking and Direct banking ("the Service") in accordance with the NatWest Digital banking and Direct banking terms.

I/We agree for and on behalf of the business to be bound by these terms.

I/We acknowledge that the Authorised User may be using the Service for their personal accounts as well.

I/We acknowledge that, by allowing the Authorised User to set up his/her personal accounts on the Service, the Authorised User would have the ability to use the Service to make transfers from the accounts of the business to his/her personal accounts.

If two or more people are named as signatories in respect of any account, the Bank is authorised, when providing NatWest Digital banking and Direct banking, to accept and act upon verbal and electronic instructions authorising account withdrawals given by any one of the persons named as signatories.

We agree that if an account provides for more than one signatory, and the existing instructions for operations on the account do not permit any one person to operate the account alone, we hereby authorise the Bank to accept the instructions (whether verbal or electronic) of the Authorised User alone in respect of all matters relating to the operation of the account(s) by means of NatWest Digital banking and Direct banking. This does not apply to Trusts where the Trust Deed indicates that two or more signatories must give instructions on the account or accounts.

Terms for Digital and Direct banking:

These Terms apply in addition to the 'Business account terms'. The 'Business account terms' have been provided to and accepted by the Customer. A copy is available from the Bank on request.

Instructions

1. The Customer authorises the Bank to act on an Instruction to make payments to or from the Customer's Account(s) when the transaction has been authenticated by the required security procedure.
2. The User(s) will be the Customer or someone else appointed by the Customer to operate the service and give Instructions.
3. The Bank is under no obligation to allow an Instruction to be cancelled or amended once received and even if the Bank tries to reverse or revoke an action carrying out an Instruction, it may not be able to do so.
4. The Bank will only act on an Instruction during the hours of operation on a Business Day and in accordance with the cut off times advised by the Bank.
5. The Customer is responsible for all Instructions given between the time the User passes the security procedure until the User exits the service. This includes any input errors or Instructions sent

by someone other than the User, so Users should not leave the service unattended while still logged on.

6. If a transaction overdraws the Account or exceeds an agreed overdraft limit it will create an unarranged overdraft.

7. The Bank does not guarantee that the service will always be available for use.

8. The Bank may suspend the User's use of the service for security reasons, or where the Bank suspects unauthorised or fraudulent use of the service. Unless there is a security or other legal reason not to, the Bank will notify the User either before it takes action, or immediately after, and give reasons for doing so.

9. The Customer may, in some situations, use Digital banking to give the Bank an instruction to make a sterling payment within the UK outside of normal business hours. Where these instructions can be accepted, the payee's bank will be credited on the same day. The User will be advised at the time an instruction is sent if it cannot be processed until the next business day.

Security

10. The Customer and each User must keep all security details and devices secret and prevent them from becoming known to or accessible by any unauthorised person.

11. If the Customer or a User receives a request to disclose any security details in full (even if the use of the Bank's name and logo and appear to be genuine) it will be fraudulent. The Customer or User must not reveal the security details and must report the request to the Bank immediately.

12. The Customer or User must contact the Bank immediately if they suspect or believe that:

(a) a security device is lost, misused or stolen.

(b) any security details may be known to an unauthorised person.

(c) there has been any unauthorised use of the service.

13. Telephone banking calls may be recorded.

Charges

14. The Customer will pay the Bank's charges for the service as agreed and confirmed at account opening or when providing the service.

Changes

15. The Bank may change the operation of the service or any service material, the website and software at any time and will give notice of any material changes.

Termination

16. The Customer may terminate the service by giving the Bank written notice at any time.

17. The Bank may terminate the service by giving the Customer not less than 60 days' notice.

18. The Bank may terminate the service without notice and with immediate effect, or suspend or limit the Customer's or any User's use of the service, if:

(a) the Bank suspects that the security details or devices have not been kept safe.

(b) the Bank suspects unauthorised or fraudulent use of the security details or devices.

(c) any other circumstances occur which cause the Bank to believe that the Customer's obligations to the Bank may not be met.

(d) the Bank considers it appropriate for the Customer's protection. The Bank will notify the Customer of this action as soon as possible.

RYE TOWN COUNCIL

Electronic Payments Policy

Wherever possible, payments are to be made by internet banking method. Payment by cheque is still possible where the payee expresses a clear preference for payment this way.

In ALL circumstances, payments will be made to the PAYEE ONLY and not to a third party.

1. Documentation

- 1.1 Prior to any electronic payment, a (summary) BACs Payment Report will be produced detailing all payments that are to be made in the current payment run. This document will be completed by the appropriate Officer responsible for processing payments.
- 1.2 All source documents such as supplier invoices and other similar requests or supporting information for payments will be supplied alongside the BACs Payment Report.
- 1.3 The appropriate Officer will process all payments from the BACs Payment Report, via the Unity Trust Bank (UTB) online banking facility, in preparation for authorisation by two account signatories (as detailed on the bank mandate).
- 1.4 The BACs Payment Report and all source documents will be sent by email to all account signatories, with a request to log-in to the UTB online banking facility to approve payments.
 - a) The email will include scanned image(s) of invoices or other supporting information.
 - b) In the event that a signatory is not satisfied with the documentation, s/he should email the appropriate Officer, ensuring it is copied to all account signatories.
- 1.5 Whilst payments are pending authorisation, the appropriate Officer will monitor the bank account at frequent intervals until all outstanding payments are authorised.
- 1.6 Once authorised by two signatories, payments will be made from the account and will cease to be shown as 'awaiting authorisation'. The UTB account will also record the names of the account signatories that have authorised the transaction.
- 1.7 As soon as practical after the payments have been made from the bank account, the appropriate Officer will access the transaction record and print off the record showing authorisation. This record will then be filed with the BACs Payment Report for that payment run, in lieu of the signatories initialling the cheque counterfoil.

2. Security

- 2.1 Each user of the online payment system has a different function which is pre-set by the bank and cannot be over-ruled. An appropriate Officer is authorised to view the account and create payments, but is unable to authorise payments. Account signatories are able to view payments pending and provide authorisation only. Each payment requires authorisation by two account signatories.
- 2.2 Each user has their own unique log-in details and password to access the UTB online banking facility. All log-in details will be held separately by each respective individual in a secure place.
- 2.3 Access to UTB online must be directly via the access page – www.unity.co.uk (which may be saved under 'favourites') and *not through a search engine or email link*. Computer auto-saving of bank log-in and password details is not permitted.

3. Audit

- 3.1 All records and reports of payments made through the online banking system will be made available to the Internal Auditor for validation during internal audits.