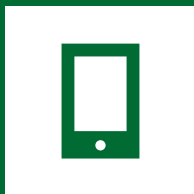


COMMERCIAL BANKING

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# CARD READER

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User guide



LLOYDS BANK

# Safe & secure online business banking

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Card Reader is the simple way to make  
your online business banking more secure

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## Using your card reader

We'll ask you to use your card reader in two ways when you're online. To help confirm your identity, you'll need to use the 'Identify' function. When setting up new recipients, you'll need to use the 'Respond' function.

You'll need your card reader to complete any of the activities listed below:

- Resetting password or memorable information – Identify
- Set up new recipients – Respond
- Set up bill payments – Respond
- Set up standing orders – Respond
- Set up bulk payments recipients – Respond

We'll prompt you each time you need to use it and provide simple on-screen instructions.

Your card reader holds no personal information about you and does not need to be plugged in or connected to a computer.

## What cards can I use with the card reader?

If you have a Business Debit Card please use that with your card reader. If not, you should have received a special Authentication Card with its own PIN (if not call us on **0845 3000 116**). This is only for use with the card reader.



## Increasing the size of the display

To increase the size of the card reader display, just press the '0' button when a passcode appears.

## For your safety

- We will only ever ask you to generate a passcode using the 'Respond' function to setup a new recipient. Requests at any other time should be treated as suspicious.
- We will never call to ask you to use your card reader, or request any details of codes generated by it, and you should never share any codes or PINs with others.
- Please make sure nobody is watching you whenever you enter your PIN into the card reader, or when entering passcodes into the Internet Banking screens.

## About your passcodes

Passcodes are randomly generated and are unique. Your card reader will produce a new passcode each time you use it, so you won't need to remember them or write any of them down.

## Logging on to Internet Banking for the first time.

Online for Business offers you a choice of methods to log on, using either the card reader or memorable information. Please follow the steps below that apply to you.

If you only use business Internet Banking:

### Step 1

Log on to Online for Business by entering your user ID and password.


### Step 2

Check that the last five digits of the card you're using with the card reader match the details shown on the screen. If not, type in the correct digits from the card you are using.


### Step 3

Slide this card into the card reader as shown opposite. Your reader will switch on automatically when you insert the card. Your card reader does not need to be plugged in or connected to a computer.

### Step 4

Press the  button on the card reader. The card reader display will show **ENTER PIN**.

### Step 5

Key the PIN for the card you're using into the card reader and press .

### Step 6

Once you've entered your PIN correctly, your card reader will show an eight-digit number, this is your **passcode**. Key this **passcode** into the box shown on the Internet Banking screen and click **CONTINUE**.

### Step 7

You will now be invited to create your Memorable Information. This will give you the choice to log on in future using either the card reader or memorable information. Please follow the instructions on the screen.

Your log on is now complete.

If you also use Internet Banking to access your personal accounts with us:

### Step 1

Log on to Online for Business by entering your user ID and password.

### Step 2

You will be given a choice of completing log on using either your card reader or three characters from the same memorable information that you use to access your personal accounts with us online:

- If you choose Memorable Information, select the three indicated characters from the drop-down boxes and click **CONTINUE**.
- If you choose Card & Card Reader, please follow the instructions below.

### Step 3

Check that the last five digits of the card you're using with the card reader match the details shown on the screen. If not, type in the correct digits from the card you are using.


### Step 4

Slide the card into the reader as shown opposite. Your reader will switch on automatically when you insert the card. Your reader does not need to be plugged in or connected to a computer.

### Step 5

Press the  button on the card reader. The card reader display will show **ENTER PIN**.

### Step 6

Key the PIN for the card you're using into the card reader and press .

### Step 7

Once you've entered your PIN correctly, your card reader will show an eight-digit number, this is your **passcode**. Key this **passcode** into the box shown on the Internet Banking screen and click **CONTINUE**.

# Frequently asked questions

## Q. Will I have to use memorable information to log on to Online for Business?

No, you have the option to use either your memorable information or card reader. But using memorable information will make it easier to log on and check your business account when you're out and about without having to take your card reader with you.

## Q. What if someone else in the business needs to access the business account online?

Please don't share your log on details with anyone. All users of Online for Business must have their own log on details, including memorable information. If someone else in the business needs to access the business account online, but isn't already registered, they'll need to visit [lloydsbankbusiness.com/register](https://lloydsbankbusiness.com/register).

## Q. What if I can't remember my password or memorable information?

Don't worry, you can use your card reader to reset your password or memorable information by following the on-screen instructions.

## Q. What happens if I don't have my card reader or it's not working, and I need to access Online for Business?

You can log on using your memorable information to view your accounts. You should be able to use any other UK bank card reader with your card in the same way. The card reader holds no personal information about you, so as long as you have your card and PIN, you should still be able to generate passcodes with any reader. If you don't have access to another card reader call our Internet Banking helpline on **0845 3000 116**.

### Q. If I get my PIN wrong, will it block my card?

Yes, if you get your PIN wrong three times the card reader will show 'PIN locked' and you won't be able to use your card. If you know your PIN you can unlock your card at any Lloyds Bank Cashpoint in the UK, otherwise you'll need to call us on **0845 072 5555** to order a new PIN. From abroad, please dial **+44 1733 347338**. Lines are open from 8am–8pm, Monday to Friday and from 9am–1pm on Saturdays.

### Q. I make lots of payments. Is there a way to make the process quicker?

Using our Bulk Payments Options may save you time. It's a simple and secure way to make regular payments such as wages, expenses or payments to suppliers. Find out more by clicking 'Bulk Payments' in the left-hand menu of Online for Business.

If you have any queries, please contact our Internet Banking helpdesk on **0845 3000 116**. If you need to call our helpdesk from abroad dial **+44 207 649 9437**.

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## Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [lloydsbank.com/business/contactus](https://lloydsbank.com/business/contactus)

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## Get in touch

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Go to [lloydsbankbusiness.com](https://lloydsbankbusiness.com)



Call us on 0845 3000 116

7am–10pm Monday to Friday  
(except Bank Holidays) and  
8am–6pm Saturdays and Sundays.



Visit your local branch

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Tynetalk) or if you would prefer to use a Textphone, please feel free to call us on 0845 601 6909 (lines open 7am–8pm Monday to Friday and 9am–2pm Saturdays).

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### Important information

Cashpoint® is a registered trademark of Lloyds Bank plc.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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