COMMERCIAL BANKING



CARD READER

User guide



Safe & secure online business banking

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

Using your card reader

We'll ask you to use your card reader in three ways when vou're online:

- To help confirm your identity, you'll need to use the 'Identify' function.
- 2. When setting up new recipients, you'll need to use the 'Respond' function.
- 3. When making a first payment to a new recipient you'll need to use the 'Sign' 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
- First payment to new recipient Sign
- Set up standing orders Sign
- Set up bulk payments recipients Respond

We'll tell you each time you need to use it with simple on-screen instructions. It doesn't hold any personal information about you. You don't need to connect it to a computer.

What cards can I use with the card reader?

Please use your Business Debit Card. If you don't have one, you will receive an Authentication Card with its own PIN, which is only for use with the card reader. If you haven't got this, call us on **0345 3000 116**.

For your safety

- We will never call to ask you to use your card reader, or request any details of codes generated by it. You should never share any codes or PINs with others.
- Please make sure nobody is watching you when you enter your PIN into the card reader, or when entering passcodes into the Online for Business screens.

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



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 above. Your reader will switch on automatically when you insert the card.
Step 4:	Press the Questire 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 ENTER.
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 add Memorable Information to one of the ways you can authenticate when you log on in future. Please follow the instructions on the screen.

Frequently asked questions

Q. How can I access my accounts on the move?

Our mobile banking app is a great way to securely access and manage your business accounts on the move. Whether you are on your way to your next meeting, away from your PC or on your way home, our app will help you to stay in touch with your finances. Visit **lloydsbank.com/business/banking-online**

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 lloydsbank.com/business/banking-online/register-for-online-for-business

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 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 **0345 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 **0345 072 5555** to order a new PIN. Lines are open from 8am–8pm, Monday to Friday and from 9am–2pm 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 right-hand menu of Online for Business. If you have any queries, please contact our Internet Banking helpdesk on **0345 3000 116**. If you need to call from abroad, dial **+441733 232 030**.

Q. What if my card reader has low battery?

If you have a card reader with low battery, these can be easily replaced. You will need $4 \times LR441.5v$ batteries and a small screwdriver. Remove the screw on the rear of the reader and replace the batteries, ensuring they are facing the right way. Your card reader will then be ready to use.

Q. How do I increase the size of the display?

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



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If you use an iPhone or Android device, you can download our Business mobile banking app via the App Store or Google Play. Visit **lloydsbank.com/business/banking-online/business-mobile-banking** for more information.

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 **Iloydsbank.com/business/contactus**

Get in touch

- Go to lloydsbank.com/business/home
- Call us on 0345 3000 116

 7am-10pm Monday to Friday (except Bank Holidays)
 8am-6pm Saturdays and Sundays.
- Tisit 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 Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2280 (lines open 24/7).

If you have a visual impairment, Audio Card Readers are available. The Audio Card Reader works in exactly the same way as a standard universal card reader but has the additional audio functionality to produce the pass code that can be heard via the built-in speakers or headphones. Please call us on **0345 3000 116** to find out more.

Important information

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