

COMMERCIAL BANKING

ACCESSING ONLINE BANKING SERVICES

Choosing the right online channel is key to be able to meet your business needs quickly. Below summarises key differences in capability between Online for Business and Commercial Banking Online.

Administration

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|----------------------------------------|---------------------------------|----------------------------|
| Manage users and levels of authority | ✓ Customisable user roles | ✓ 3 pre-set user levels |
| Setup admin groups within companies | ✓ | ✗ |
| Customise notifications and alerts | ✓ By email and within CBO | ✗ |
| Update user and business details | ✓ Updates within CBO only | ✓ |
| Manage open banking connections | ✓ | ✓ |
| Mobile app | ✗ | ✓ |
| Business Finance Assistant integration | ✗ | ✓ |

Accounts and balances

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|-----------------------------------------------------|----------------------------------------|---------------------------|
| View sterling accounts | ✓ | ✓ |
| View foreign currency accounts | ✓ | ✗ |
| Maximum number of accounts | 2000 | 150 |
| Setup balance alerts | ✓ Customise by email and within CBO | ✗ |
| View invoice finance | ✓ | ✗ |
| View business credit and charge cards | ✗ | ✓ |
| View variable and fixed rate loans | ✗ | ✓ |
| View Fixed Term Deposits and 32 Day Notice Accounts | ✗ | ✓ |



LLOYDS BANK

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|-------------------------------------------------------|---------------------------------|---------------------------|
| Request to stop a cheque | X | ✓ |
| Order a cheque book, credit book, debit card | X | ✓ |
| Order replacement security card and reader | ✓ Admin roles only | ✓ |
| Add or remove account signatories (mandate variation) | X | ✓ |
| Apply for new products and services | X | ✓ |

Reporting

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|----------------------------------------------------------|---------------------------------|-------------------------------------|
| View and print recent transactions | ✓ Customisable reports | ✓ Sort by date |
| Audit reports on your organisation's usage of the system | ✓ | X |
| Admin reports on user setup and permissions | ✓ | X |
| Export transaction entries | ✓ Multiple formats | ✓ QIF or CSV, limit 1000 entries |
| Account analytics and reports | ✓ | X |
| Register for paper-free statements | X | ✓ |
| View SWIFT (MT940) reporting | ✓ | X |

Payments

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|---------------------------------------------------------------|-------------------------------------|----------------------------------|
| Set payment limits and approvers | ✓ Customisable | ✓ 3 approval options |
| Make Faster Payments | ✓ £250k limit per payment | ✓ £250k limit per day |
| Make Bacs Direct Credit / bulk payments (subject to approval) | ✓ Batch up to 2500 | ✓ Batch up to 25, limit £100k |
| Setup and amend future dated payments | ✓ | ✓ £99,999 limit per payment |
| Make CHAPS payments | ✓ | X |
| Import payment files (CSV, XML, TXT) | ✓ | X |
| Setup payment templates | ✓ | X |
| Add a transaction note (not sent with the payment) | ✓ | X |
| Manage direct debits (view and delete) | ✓ | ✓ |
| Manage standing orders | ✓ View and delete only | ✓ View, create, delete, amend |
| Transfer between your accounts | ✓ Sterling and currency accounts | ✓ Sterling accounts only |

| Features | Commercial Banking Online (CBO) | Online for Business (O4B) |
|--------------------------------------------------------|------------------------------------------|------------------------------------------|
| Deposit cheques remotely (via mobile app) | X | ✓ £5,000 limit per day |
| Make international payments | ✓ From sterling and currency accounts | ✓ From sterling accounts, limit £250k |
| Euro (urgent and SEPA) payments | ✓ | X |
| Pre-agreed foreign exchange rates | ✓ | X |
| Order currency through Travellink | ✓ | X |
| Initiate payment from third party bank (MT101 payment) | ✓ | X |

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

 lloydsbank.com/business

Please contact us if you would 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 the Next Generation Text (NGT) Service (previously Text Relay/Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 601 6909 (lines open 7am-8pm, Monday to Friday and 9am-2pm Saturday).

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.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Business customers will be covered.