ONLINE PAYMENT CONTROL

More efficient internet banking

LLOYDS BANK
Take control of your internet banking

Online Payment Control (OPC) gives your organisation greater control when you want to make payments using Online for Business, our internet banking service.

Setting up Online Payment Control for your business is easy, but you must be registered for Online for Business internet banking as a Full Access (account signatory).

With OPC, two or three of your registered internet banking users can authorise all of your online payments. Alternatively you can set up individual payment limits for anyone who uses Internet Banking in your business.

To use OPC, all users must be registered to use internet banking as Full Access (account signatories) or Full Access (delegate) before they can use this service.

For more information about how to register for internet banking, visit lloydsbank.com/businessopc

*The overall daily limit for your account will still apply. For more information contact the Helpdesk on 0845 300 0116 7am–7pm Monday–Friday and 8am–6pm on Saturday, excluding Bank Holidays.
How Online Payment Control works

You can set up OPC to suit your business needs as you’ll see from the following scenarios.

Example 1 – individual limits
Bob and John are partners in ABC Plumbing and are registered for Online for Business. Una is their bookkeeper. They’d like Una to be able to make online payments up to £1,000.

To do this, they should register Una for internet banking, choose ‘Manage payment control’ and set Una a £1,000 limit per transaction. They can change this limit whenever they need to, and Una can also set up larger payments ready for either Bob or John to approve.

Example 2 – multiple users, two to authorise
Mark, Emily and Gita are partners in a consultancy firm. Alec is their bookkeeper. Their business rules require two signatories to approve all payments, and Alec prepares cheques for them to sign. With Online Payment Control they can now arrange these payments online.

One of the three signatories registers Alec as a Full Access (Delegate) in a ‘Create only’ role. Alec can then create an online payment for any of the other three to authorise.

Example 3 – three or more to authorise
Maureen runs a charity that currently needs three people out of eight signatories to approve all cheque payments.

Now, each signatory can register for Online for Business and with Online Payment Control, any of them can set up a payment for two of the others to also authorise.
How to set up Online Payment Control

1. Your account tools.

If you’re already registered for internet banking, select ‘Manage payment control’ at the right-hand side of the screen.
2. Set up payment control.

The set up payment control screen allows you to select the option which suits your business best – and shows the minimum number of users you need for each option.

You can add more users, so you can still make payments if someone is away, or unable to access the internet.
Individual Limits

You need to make sure your registered users have the right level of access – whether making payments or authorising them.

3. Set individual limits.

This user can view the account and make payments. They are not able to authorise payments as their limit is set to zero.

With a limit set, this user can create and authorise payments up to that limit. They can also create but not authorise higher payments. Your overall daily limit for your account will still apply.

This user can set up and make payments to your maximum limit allowed.

For more information contact the Helpdesk on 0845 300 0116 7am–7pm Monday–Friday and 8am–6pm on Saturday, excluding Bank Holidays.
Two or Three to authorise

How to set up multiple user roles.

4a. Set user roles.

All users are automatically set to ‘create and authorise.’

You can change users to a ‘Create only’ role so they can set up payments, but not authorise them.
4b. Confirm two to authorise for your payments.
See Online Payment Control Demo

Take a look at our demo to see how Online Payment Control works. 
lloydsbank.com/businessdemo

Select ‘Online Payment Control’ under the ‘What can I do?’ menu, for a demo of how this Online for Business feature works.

To register for Internet Banking, visit lloydsbank.com/business/register
Make the most of being online

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 Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0845 601 6909 (lines open 7am–8pm, Mon–Fri and 9am–2pm Sat).

Important information

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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