

BUSINESS BANKING

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# ONLINE PAYMENT CONTROL

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More efficient internet banking



LLOYDS BANK

# Take control of your internet banking

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

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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](https://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

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

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## 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.**

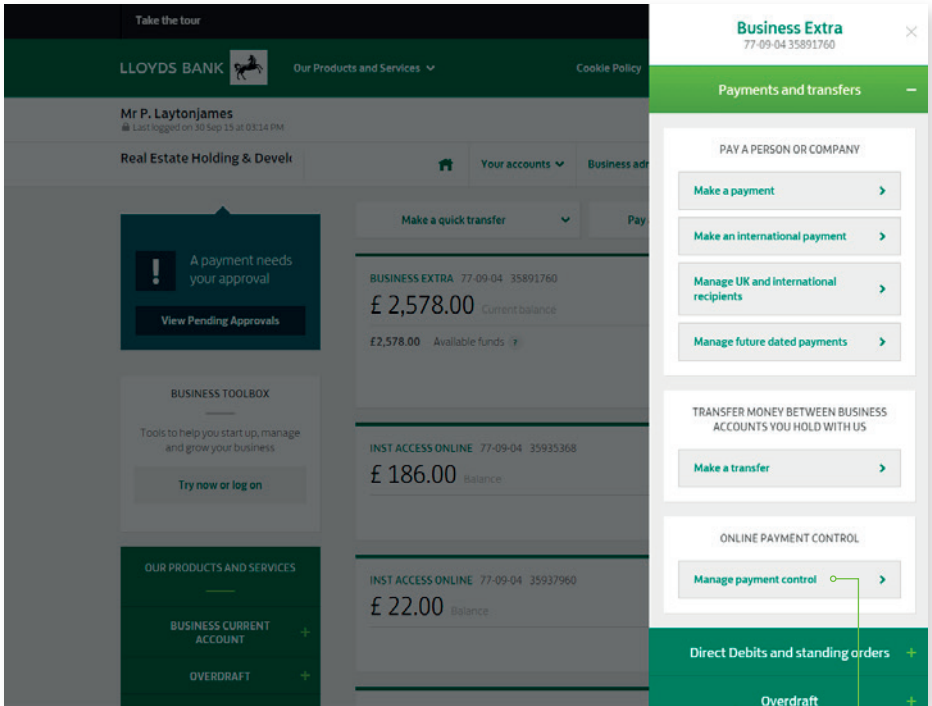
## Example 3 – three or more to authorise

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.

Current payment control users | Manage payment control settings

**Which option is best for my business?**

Take a look at the options below (which include examples and interactive demos) to find out which service best suits your business.

	Users with limits	Multiple authorisers	
	<p><b>Individual limits</b></p> <p><a href="#">See an example</a></p> <p><a href="#">Apply</a></p>	<p><b>Two to authorise ALL payments</b></p> <p><a href="#">See an example</a></p> <p><a href="#">Apply</a></p>	<p><b>Three to authorise ALL payments</b></p> <p><a href="#">See an example</a></p> <p><a href="#">Apply</a></p>
<b>Summary</b>	<p>Allows you to set an individual payment limit for each Full Access (Delegate) user.</p> <p>Users will be able to make several payments up to the daily transaction limit (however each payment can not be greater than the preset individual limit). For more information on daily limits see 'Help &amp; Support' on the top right of this page.</p> <p>Payments over the users' individual limit will require authorisation by another user with a higher payment limit.</p>	<p>Requires all payments to be authorised by two users.</p> <p>You can also set a user up to be 'Create only', enabling them to set up payments which then require two other users to authorise.</p>	<p>Requires all payments to be authorised by three users.</p> <p>You can also set a user up to be 'Create only', enabling them to set up payments which then require three other users to authorise.</p>
<b>Minimum number of users to make a payment</b>	2	2	3

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.

The screenshot shows the Lloyds Bank online payment control interface. At the top, there is a green header with the Lloyds Bank logo, navigation links like 'Our Products and Services', 'Cookie Policy', and 'Safe and Secure Our Online for Business guarantee'. Below the header, the user 'Ms T. Jackson' is logged in, with a 'Last logged on 05 Oct 15 at 01:29 PM' timestamp. The main content area is titled 'TELEFONICA SA' and contains a 'Switch business' link. The central panel is 'Set individual limits' for 'TELEFONICA SA'. It includes a list of bullet points explaining the limits and a table with one user, 'TPFFLTSE Jackson', whose limit is set to '£ 0000.00'. A 'Set to maximum allowed' checkbox is checked. A 'Continue' button is at the bottom right. A sidebar on the right contains contact information for the Helpdesk.

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

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.

**LLOYDS BANK** Our Products & Services ▼ Cookie Policy Safe and secure  
*Our internet banking environment*

Real Estate Holding & Development

Mr P. Laytonjames  
Last logged on 17 Jul 15 at 11:40 AM

[Your Accounts](#) [Your Profile](#) [Help & Support](#) [Logout](#)

[← Back to Your accounts](#)

### Set user roles

Real Estate Holding & Development

- 'Create and authorise' role – this user can set up and/or authorise payments
- There must be a minimum of two users with the 'Create and authorise' role
- 'Create only' role – this user is only able to set up payments which then require two other users to authorise. Most suitable for Full Access (Overnight) users
- Full Access (Account Signatory) users are able to change user roles.

Users	Role [?]
Priscilla W Laytonjames	<input type="text" value="Create and authorise"/>

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Cashcard & Trainers  
Rate and charges  
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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.

The screenshot displays the Lloyds Bank online payment control interface. At the top, the Lloyds Bank logo and navigation links are visible. The user is identified as Mr P. Laytonjames, logged in on 27/03/15 at 11:40 AM. The page title is "Real Estate Holding & Development".

The main content area shows a confirmation screen titled "Confirm two to authorise for your payments". Below the title, there is a table of users:

Users	Role (*)
Phesley W Laytonjames	Create and authorise

Below the table, there is a password confirmation field: "Please enter your password (to confirm your request) [?]" with a masked input field. At the bottom of the form, there are three buttons: "Previous", "Cancel", and "Confirm".

At the bottom of the page, there are three columns of links:

- Banking with us:** Branch Finder, CashPoint & iFunder, iRate and iViewgms, Mobile Banking
- About us:** Communities, Lloyds Banking Group
- About this site:** Security, Legal, Privacy, Accessibility, Contact us

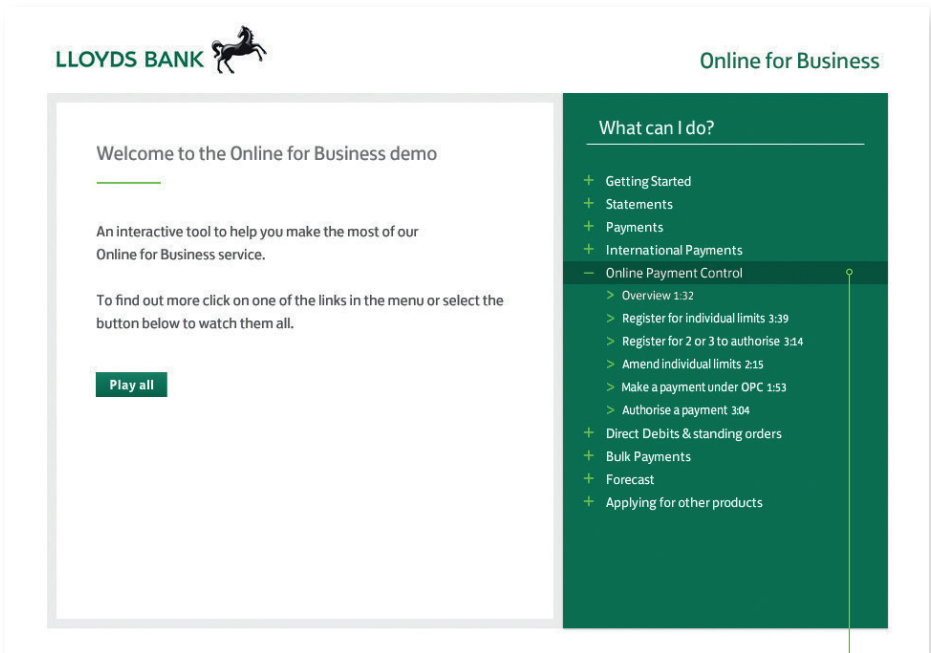
At the very bottom, there is a small text block containing regulatory information: "Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Authorisation can be checked on the Financial Services Register at www.fscs.org.uk. Lloyds Bank plc is a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. We subscribe to the Lending Code; copies of the Code can be obtained from www.lendingcodeandfunding.org.uk. Lloyds Bank plc Registered Office: 25 Gresham Street, London, EC2V 7HS. Registered in England and Wales no. 2065. Save the Change® is a registered trademark of Lloyds Bank plc. Phone Bank® is a registered trademark of Lloyds Bank plc."



### See Online Payment Control Demo

Take a look at our demo to see how Online Payment Control works.

[lloydsbank.com/businessdemo](https://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](https://lloydsbank.com/business/register)

## Make the most of being online

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[lloydsbank.com/business/internetbanking](https://lloydsbank.com/business/internetbanking)

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).

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### 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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