

BUSINESS & COMMERCIAL

# Business Credit and Charge Cards

How to use your security token to keep  
your transactions safe and secure.



LLOYDS



# Keeping your online transactions secure



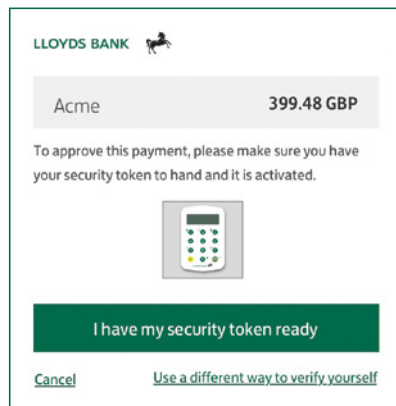
To keep your online card payments secure, we use Strong Customer Authentication (SCA).

SCA helps make sure it's really you making the payment, reducing the risk of fraud.

When prompted, simply use your security token to confirm it's you making the transaction. This extra step helps protect your account from fraud.



# Getting started – activating your token



## Activation

You'll receive an Activation Code by post. Follow the instructions to set up your four-digit PIN. Your token will then be ready to use.



## Personal Use

The token is for your use only and can't be shared.



# Using your token to make online payments

Here's an example of an online purchase, with the step-by-step instructions:

## Step 1

Press **'OK'** to turn on your token.

## Step 2

Enter your PIN and press **'OK'**.

## Step 3

When prompted, press **'7'** for **'SELECT FUNCTION'**.

## Step 4


Enter the **'CHALLENGE'** code from the merchant's screen and press **'OK'**.

## Step 5

When **'AMOUNT'** appears, enter the payment amount e.g., £399.48 as 39948 (no decimal point) and press **'OK'**.

## Step 6


Your token will generate a **'RESPONSE'** code. Enter this code on the payment screen.


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Acme 399.48 GBP

1. Press **'OK'** to turn on the token.
2. Enter your 4-digit **PIN** and press **'OK'**.
3. When the token shows **'SELECT FUNCTION'**, press **'7'**.
4. Under **'CHALLENGE'**, enter **45657198** and press **'OK'**.
5. When the token shows **'AMOUNT'**, select **'Next'** on this screen to continue.

[Cancel](#) [Use a different way to verify yourself](#) **Next**



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6. Under **'AMOUNT'**, enter **399.48** and press **'OK'**.
7. Enter your **'RESPONSE'** code in the box below:

**< Previous** **Confirm**



## Security tips

- Only generate codes when prompted during online transactions or when you ask for a reset.
- Never share your PIN or codes with anyone.
- You have three attempts to enter the correct code before the system locks your account. Contact Business Card Services if you need a reset.



## Alternative authentication

If you have registered a mobile or direct dial landline, you can choose to receive your authentication code by phone. Any registered numbers will appear on the Merchant screen and you can select which device you want to use to receive the code.

## Support



For help with your token or card, call us. We can help you unlock your token PIN or order a new token.

Have your security password ready – it's the one you use whenever you contact us.



Business Card Services: **0345 602 2042**  
(or **+44 207 222 1100** from abroad),  
Monday–Friday, 9am–5pm.



For more information, visit [lloydsbank.com/business](https://lloydsbank.com/business)



## Business help and support

We aim to provide you with a high level of service. If you have a query our Help & Support pages can help:  
[lloydsbank.com/business/help](https://lloydsbank.com/business/help)

## Find out more



Go to [lloydsbank.com/business](https://lloydsbank.com/business)



Call us on **0345 072 5555**

## 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 Relay UK. More information on the Relay UK Service can be found at: [relayuk.bt.com](https://relayuk.bt.com)

Calls and online sessions may be monitored and/or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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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.

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