Merchant Portal
User Guide

By the side of business

LLOYDS BANK

Contents

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Section 1

Merchant Portal
User Guide Overview

The Merchant Portal is an online reporting tool.

Once logged on to the portal you'll have:

- an overview of your card reader account
- billing details and monthly invoices
- a list of your sales and authorisations
- help for any issues with card payments
- a summary box showing your card payments summary

Section 1.1 – Getting Started

1. Activating your account

If you've received an activation email, simply follow the steps in the email.
Your username will likely be your registered email address.

! If you haven't received this email, please **contact us.**

You'll then need to create a new multi-factor authentication method to keep your account secure.

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Section 1.1 – Getting Started (continued)

2. Logging on

You can log on to Merchant Portal through **https://www.lloydsbankcardnetmerchantportal.fiservapp.com/cardnetMerchantUI/**

When you joined Cardnet, we automatically registered you.

3. Adding extra users to your account

There are two types of user account within the Merchant Portal. A Business Owner and a Business Assistant.

If you're the business owner you can add new users to the Merchant Portal.

Creating a new user

Select My Business and then the Users sub-tab.

Here you'll see previously created users and their status.

Press the **'Create new users'** button. Fill in the new users' details.

Section 1.1 – Getting Started (continued)

Enter the 'mobile number' field starting with the 2/3 digits of the country code in the following format:

- Starting with 44 for UK
- No 0 between 44 and the mobile number
- Minimum 9 digits
- A landline will not be accepted
- For instance: 447777123456.

Lastly you must decide what merchant IDs this user can access. By default, a new user can access all associated merchants IDs.

Once you've created the new user, press the **'add user'** button.

Section 1.1 – Getting Started (continued)

Activating an additional user's account

Once you've created the new user, they'll receive an email to activate their account.

> ### Activate your account
>
> Dear Leon
>
> Thank you for signing up to Merchant Portal. You'll now need to activate your account using the link below.
>
> **Activate your account**
>
> Once you've done this, you can create a password and log on.
>
> The portal gives you an overview of the payments you take through Cardnet. You can access the portal at any time.
>
> Yours sincerely,

They'll need to enter the Merchant ID and finish setting up their account.

> **LLOYDS BANK** | CARDNET
>
> **Enter your Merchant ID**
>
> Merchant ID ⓘ
>
> Enter your Merchant ID
>
> If you don't know your Merchant ID, please contact us
>
> Continue

4. Unlocking an account

You can lock yourself out if you enter the wrong password too many times.

- Three wrong passwords in a row – we'll lock your account for 30 minutes. You can try again after that.
- Six wrong passwords in a row – we'll lock your account. You'll need to **contact us** to unlock the account.

If you're the business owner, you can unlock your users' accounts as follows:

1. From the left-hand bar, go to My Business
2. Select the Users tab
3. Select edit for the right user
4. Select Manage access
5. Under the Choose a scenario dropdown, select Active
6. Select Activate user
7. The user then needs to select 'Forgot your password?' when they next log in.
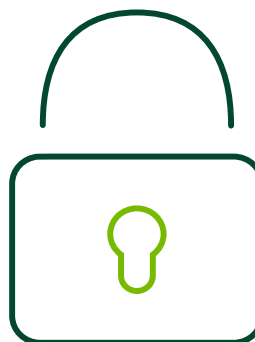
Section 1.1 – Getting Started (continued)

5. Your dashboard

The dashboard gives you a snapshot of your current performance. Use the filter on the right to toggle between a one-day or one-week view.

The message at the top of the page tells you that you can look at other providers and lets you see your Card Payment Summary.

Section 1.1 – Getting Started (continued)

By default, your dashboard will show:

A. Sales

The sales widget shows:

- the trend in sales
- the sales total by day
- your total customers.
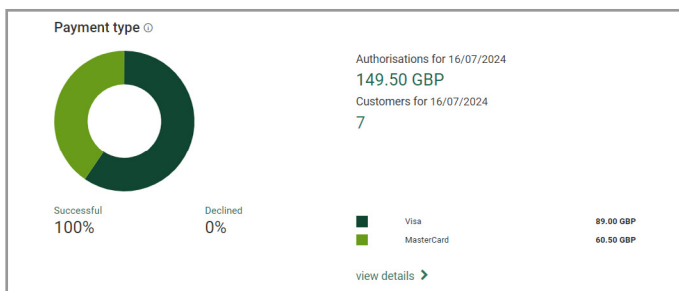
B. Payment type

The payment type widget shows:

- how much you've received in payments by card type
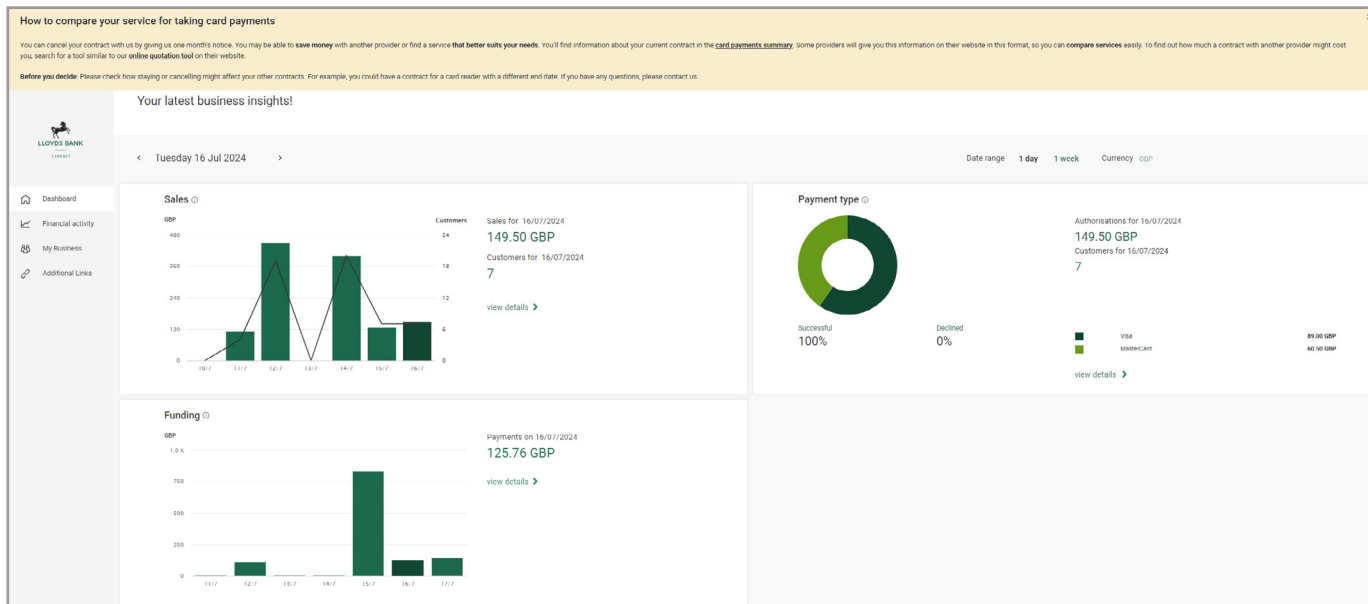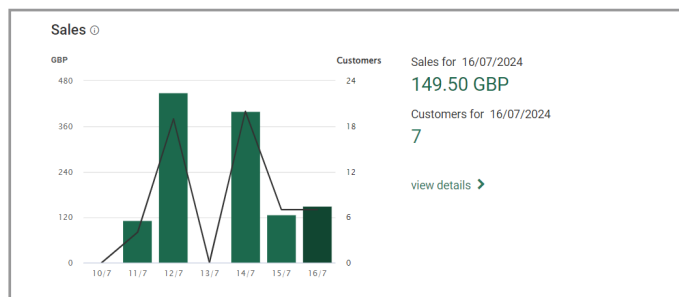- the total value of your authorisations
- your total customers
- the split between successful and declined payments.
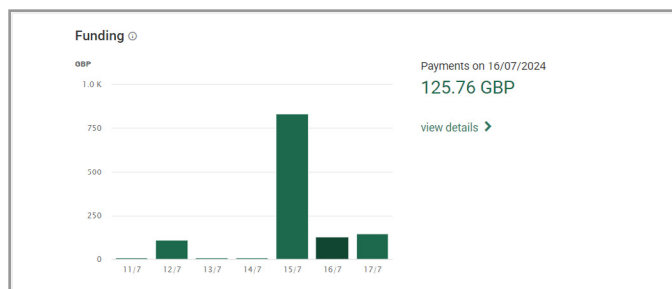
C. Funding

The funding widget shows the money you can expect to receive in your bank account. This doesn't include any charges, chargebacks or rejections.

D. Pre-authorisations

Pre-authorisations allow you to reserve funds on a customer's card for a month. For example, for a room booking if you're running a hotel. Not all businesses have this set up. If you don't, you can skip this section.

The pre-authorisation widget shows:

- the number of pre-authorisations due to expire in the next three days
- the total value of pre-authorisations.

Pre-authorisations due to expire in the next three days will only appear if they haven't already gone through. You'll find all active pre-authorisations in the **'Pre-authorisations'** section.

Section 1.1 – Getting Started (continued)

6. Messages

We use **'Messages'** to send news about portal updates and downtime.

7. Documents

You'll find useful guides in the **'Documents'** section. We've grouped them into:

- marketing information
- newsletters
- video tutorials
- manuals.
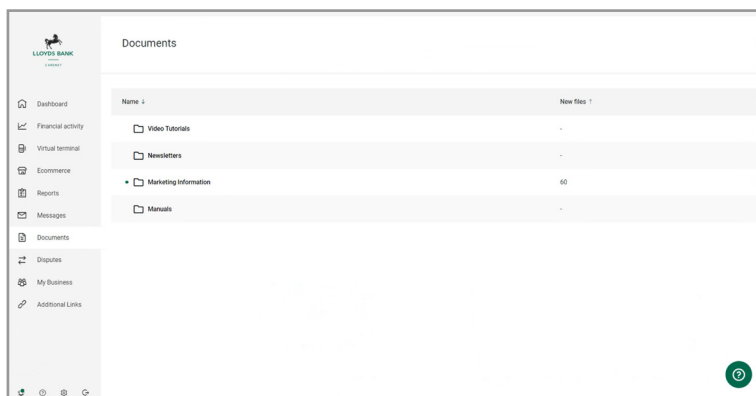
8. Help

You'll find answers to many of your questions in the **'Help'** section.

Go through the section by using the search box or selecting one of the categories.

9. Contact Us

If you can't resolve an issue:

- Chat to us online (bottom right in Merchant Portal)
- Email us on **cnetinve@firstdata.com**
- Call us on **01268 567 100**.

Section 1.2 – Data and Payments Information

1. Financial activity tab

This tab holds activity for the following:

- **Pre-authorisations** – To view pre-authorisations and complete transaction
- **Authorisations** – To view authorised transactions
- **Transactions** – To view all transaction types
- **Funding** – To view funds received/to be received
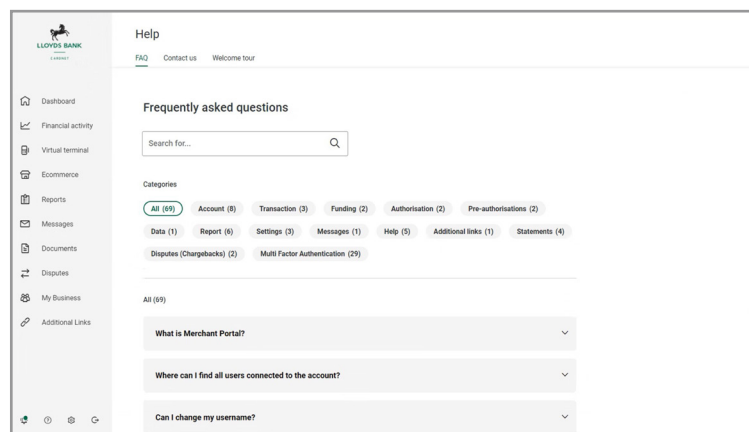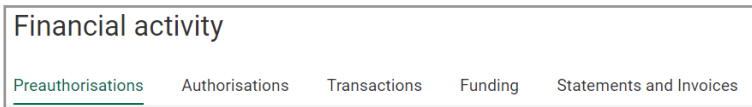- **Statement and invoices** – To view statements and invoices.

Financial activity

Preauthorisations   Authorisations   Transactions   Funding   Statements and Invoices

You can get payment data for the past 24 months.

If you need to go back more than 24 months **contact us.**

Authorisations are shown in near-real time.

2. Statements and invoices

Your statements show a detailed breakdown of your VAT, fees and chargebacks.

1. From the left-hand bar, go to **'Financial activity'**
2. Select the **'Statements and Invoices'** tab
3. Download the statement you want or you can select the statement you want and a sidebar will slide out. You can scroll for more details.

By default, you'll see your statement for the last month. Use the date picker to change the date range.

3. Your card payments summary

To see your card payments summary, please see the **'My Business'** section. This will give you an overview of your fees and charges.

4. Funding charge and fees

You can find out what we take off each card payment:

1. From the left-hand bar, go to **'Financial activity'**
2. Select the **'Transactions'** tab
3. Select the transaction you want. A sidebar will slide out. You can scroll down for more details.

Your fees will appear in the first 10 days of the month after card payment.

The fees (processing, assessment, interchange) are part of the funding charge, not in addition to it. Interchange fees are shown at a transaction level.

5. Chargebacks (also known as disputes)

A Chargeback is a reversal of a card transaction. It can happen when a customer raises a dispute with their issuing bank.

From the left-hand bar, go to **'Disputes'**.

Disputes are split under three tabs; **'Requires Action'**, **'In Progress'** and **'Closed'**.

Any actions you need to take are signposted within these tabs.

If you select each case, further details will open around the dispute.

The portal will automatically move your disputes depending on the action you've taken.

Use the date picker to change the date range.

For more information on chargebacks, please see our website. **https://www.lloydsbank.com/assets/cardnet/pdf/chargebacks-disputes-guide.pdf**
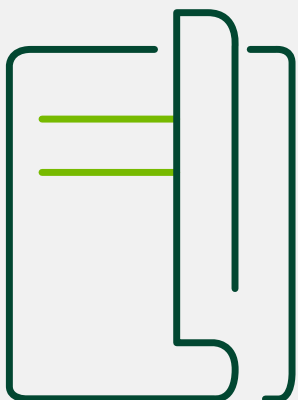
Section 1.3 – Reporting

1. Reporting

The **'Subscriptions'** section has all the reports you've subscribed to:

1. From the left-hand bar, go to **'Reports'**
2. Select the **'Subscriptions'** tab.

Search by:

- **subscribed MID** – your merchant ID
- **report type** – authorisations, transactions, fees and VAT, funding.

2. Creating a report subscription

To subscribe to a report:

1. From the left-hand bar, go to **'Reports'**
2. Select the **'Subscriptions'** tab
3. Select **'Subscribe for New Report'**
4. Follow the steps on your screen.

You can decide how often you want a report:

- **Daily** – get your report the following day
- **Weekly** – covers Monday to Sunday; get it the following Tuesday
- **Monthly** – covers the last month; get it on the third day of the following month.

Reports come as CSV files.

Subscribers will get an email with a link to any new reports in Merchant Portal.

To find a report:

- go to **'Reports'** from the left-hand bar
- select the **'Report files'** tab.

Section 1.3 – Reporting (continued)

3. How to read a report file name

Report file names consist of the following data separated by underscores:

1. LBC (stands for Lloyds Bank Cardnet)
2. Merchant ID
3. Report type:
   - A – Authorisation
   - T – Transaction
   - F – Funding
   - V – Fees and VAT
4. Frequency
   - D – Daily
   - W – Weekly
   - M – Monthly
5. Time stamp
   - YYYY MM DD (Year, month, day)
   - YYYY MM DD followed by hour, minutes and seconds
6. Format (CSV)

4. Cancelling a report subscription

To unsubscribe from receiving a report:

1. From the left-hand bar, go to **'Reports'**
2. Select the **'Subscriptions'** tab
3. Change the date range through the date picker for subscriptions older than seven days
4. Select the report you no longer want
5. Select **'Unsubscribe'**.

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Section 1.3 – Reporting (continued)

5. Changing a subscription

You can't change a report you've subscribed to. But you can:

- create a new report
- delete the one you wanted to change.

Virtual Terminal and Ecommerce Overview

Depending on your set-up, you can access a Virtual terminal and Ecommerce functionality within Merchant Portal.

If you can't see this on your left-hand navigation bar, **contact us** to request this service.

Overview – What is a virtual terminal

Virtual terminal

The Virtual terminal is a web-based application that allows you to process **'card-not-present'**. For example, Mail Order or Telephone Order (MOTO) payments. It also creates Payment Links you can send to your customer.

It lets you manually enter credit card information into the system to authorise and process transactions for customers who are not physically present.
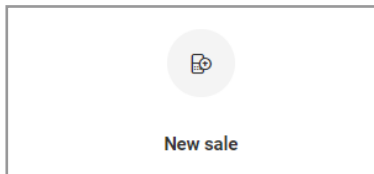

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Section 2.1 – Completing a sale transaction

1. New Sale (Putting through a MOTO payment)

To complete a sale transaction, select the **'New Sale'** button.

New sale

The payment option screen is split into the following areas:

- Enter the sale amount
- Enter order information
- Enter billing details
- Enter delivery details.

You'll need to populate the **'subtotal amount'** field to process a MOTO payment.

2. Enter Sale amount

Subtotal amount: Enter the amount of the transaction. When entering the subtotal amount, the **'Total amount'** will automatically update with each input.

VAT (optional): If you need to add VAT (Value Added Tax) to a transaction, input the amount here.

Delivery cost (optional): If you need to add a delivery cost to a transaction, input the amount here.

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Section 2.1 – Completing a sale transaction (continued)

3. Enter Order Information

Enter order information

Order ID (optional)

Invoice number (optional)

Customer ID (optional)

Order ID (optional): An order ID is a unique identifier assigned to transactions.

You can enter this manually, or if you leave it blank, the system will automatically generate one. The order ID can be alpha-numeric.

It helps you and your payment processors track and manage individual transactions. You can use it as a reference point for customer service inquiries, transaction reconciliation and record-keeping purposes.

Invoice number (optional): An invoice number is a unique reference number assigned to an invoice. You can use it for billing and accounting purposes to track payment status, reconcile transactions, and maintain a record of transactions with customers. The invoice number, like the order ID, can be alpha-numeric.

Customer ID (optional): A customer number is a unique identifier or account number assigned to an individual customer by a business or organisation. You can use it to differentiate and track individual customers within a company's database or customer management system.

Section 2.1 – Completing a sale transaction (continued)

4. Billing details

Adding billing details to MOTO payments enhances security, compliance, customer communication and record-keeping for merchants processing transactions through remote channels.

5. Delivery details

Where applicable, you can add delivery details to a transaction.

Incorporating delivery details in MOTO payments is essential for efficient order processing, accurate shipment handling, fraud prevention, regulatory compliance and overall customer satisfaction.

Once you have filled in the relevant fields, select the **'Next'** button at the bottom of the screen to continue.

6. Cancelling a transaction

To cancel any transaction type including (New sale, Pre-authorisation, Refunds, Completion, Void, Credit) you can select the '**Cancel Transaction'** option in the top right of the screen.

7. Order Summary

This screen lets you review the information that you've just entered.

If you're happy to proceed, you can select the **'Go to payments'** button.

If you need to make a correction, you can select the **'Back'** option.

Both options are at the bottom of the screen.

Section 2.2 – Payment options

1. Card/Debit Card

This lets you either complete a sales transaction (MOTO) or generate a Payment link.

Select the '**Credit/Debit card**' option to complete a MOTO transaction.

Payment options
Total amount 122.98 GBP

| Credit/Debit card | Payment link | Payment token |

How did you obtain the card information?

○ Telephone order

○ Mail order

Provide card details   Show supported card brands

Card number

Expiry date (MM/YY)

Name on card (optional)

Security code (CVV)

☐ Save card details (Generate token)

☐ Make this payment recurring

< Back   Pay

How did you obtain the card information

Select the relevant radio button. If you are taking a payment for a customer over the phone, then you should select the '**Telephone order**' button.

Provide card Details

Enter the customer's payment card details.

Provide card details   Show supported card brands

Card number
5544 33** **** 0011

Expiry date (MM/YY)
12/26

Name on card (optional)
Customer

Security code (CVV)
•••

Show card info

Show supported card brands

Selecting this option will display the card brands that your business accepts.

Supported card brands

VISA   VISA   MASTERCARD   MASTERCARD

MAESTRO   MAESTRO   AMEX   AMEX

Close

Show Card info

This will display the card information and confirm whether it is a debit or credit card.

Card information

MASTERCARD   MASTERCARD

Credit
countryISO.TWN

Card number
5544 33** **** 0011

Close

Section 2.2 – Payment options (continued)

Processing a payment (Pay button)

Once you've entered all the relevant data into the payment options screen, we can process the payment. Select the **'Pay'** button at the bottom of the screen.


Your request is being processed. Please do not click your browser's Back or Refresh button.

Sale successful

Amount: 100.00 GBP
View transaction
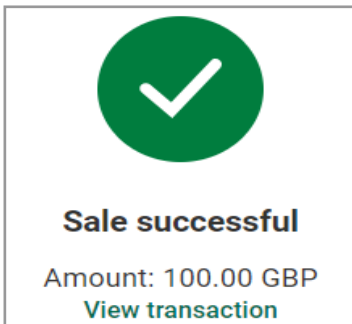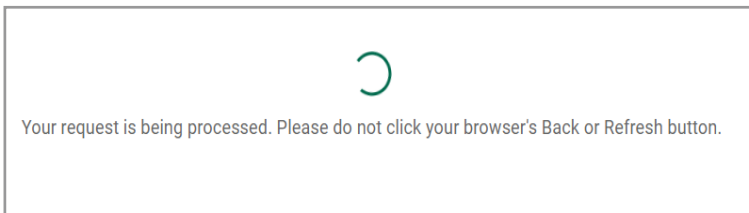
Once you've processed a payment successfully, you can either:

- Select the **'Close'** button at the bottom of the screen to end the transaction. Or
- Select the **'Perform another sale'** button to put through another transaction.

View Transaction

Selecting the **'View transaction'** option gives you an overview of the transaction.

This includes the system-generated order ID (if you didn't initially enter an order ID) along with the payment transaction details.

Sale successful

Amount: 100.00 GBP
View transaction
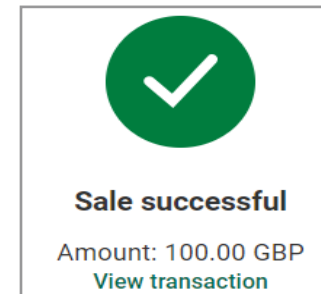
Order ID
R-44149664-9893-4f6c-b3ae-125342aedd77

Order balance
100.00 GBP

Transaction origin
Phone

Process a refund

① Refund amount
0.00   GBP   Refund

Order history

18/07/2024
08:14

● Approved
Sale   Credit card
          100.00 GBP

② ⊘ Void   🖶 Print receipt   ⌄ See more

From here, you can also carry out a ① refund, ② Void this transaction (**see Void section**) and ③ print a receipt.

Section 2.2 – Payment options (continued)

Save card details (Generate token)

This refers to the action of creating a unique token that represents a customer's payment card details securely stored within the system.

This process replaces sensitive card information with a randomly generated token. This means you're not storing or transmitting actual card data during subsequent transactions.

By generating a token for the card details, you're securely storing your customer's payment information. This will reduce the risk of data theft or fraud.

This feature enhances the security and compliance of payment transactions while providing convenience for both you and your customers.

Once you've processed a payment with the **'Save card details'** option ticked, the system will generate a payment token.

Select the copy icon to copy the token.

You can now store that token through your preferred method and confirm you have copied the token in the check box.

Make this payment recurring

A recurring payment is a pre-authorised payment arrangement. It's where a customer authorises you to charge their payment method at predetermined intervals for goods or services provided on an ongoing basis.

You'll typically create recurring payments for subscription-based services, memberships, utility bills, loan repayments and other regular expenses.

Setting up a recurring payment

You'll need to have filled out the card details section to set up a recurring payment.

Tick the **'Make this payment recurring'** option.

Start on: Select the calendar icon, then select the date you would like the first payment to be made.

Repeat every: Here you'll determine the frequency of the payments.

If you need to take a recurring payment (subscription) once a month for one year, you would select **'1'** and **'Month(s)'** from the dropdown.

Section 2.2 – Payment options (continued)

When should the recurring payment end?

Here you set how long the recurring payment will continue for.

Select the **'After number of payments'** option and put in the number of payments expected in this time frame.

As this recurring payment is for 1 payment per month for a year, you should enter 12 into the **'Numbers of Payments'** field.

Select the **'Pay'** button at the bottom of the screen to process the payment/recurring payment.

Editing a recurring payment(Amend schedule)

You can edit all recurring payment fields, along with updating the payment details and amounts.

Select **'Amend schedule'**.

Once all edits have been made, select the **'Save'** button at the bottom right of the screen.

Cancel a recurring payment (Cancel schedule)

Select **'Cancel schedule'** to cancel the recurring payment.

Section 2.2 – Payment options (continued)

2. Making a payment with a Token (taking a payment)

Selecting the **'Payment token'** option will remove the need to enter in the card details. The field titled **'Token number'** will appear. Enter in the Token then select the **'Pay'** button at the bottom of the screen to process the transaction.

3. Payment Link (Pay by link)

A Payment link is a URL provided by a business or service provider that allows customers to make payments online.

Customers can select the link, enter their payment details, and complete the transaction securely.

You can send a Payment link to a customer through your business' preferred communication method, for example, Social media messaging, email, WhatsApp etc.

Please note: A Payment link is single use only.

To create a Payment link, select the **'Payment link'** option.

Select the date for the link to expire by selecting the calendar icon.

Please note: If no date is selected, the link will expire in 182 days.

Section 2.2 – Payment options (continued)

Select the **'Generate'** button to generate the Payment link at the bottom of the page.

You can now copy the Payment link by selecting the **'Copy link'** button.

The system also generates a QR code that you can download and send through your preferred communication method.

Once you've copied either the link and/or the QR code, the **'Next'** button will become available to press.
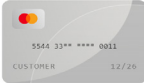
Once the customer has opened/scanned the link or the QR code, they'll be taken to the connect/hosted payment page to make the payment.

Once the customer has filled in the card information and pressed the **'Pay now'** button, they'll see the following screen.

Section 2.3 – Payment transactions

1. Pre-Authorisations

Depending on your set-up, you may have the option to perform pre-authorisations.

Pre-authorisation

A pre-authorisation is a temporary hold placed on a customer's payment method, such as a credit card or debit card.

This is to verify that they have enough funds available for a specific transaction.

Pre-authorisation is commonly used where the final transaction amount may vary or be finalised after the initial request for payment. It's used in industries like hospitality, car rentals, and online retail.

Enter the pre-authorisation amount

Like a standard sale transaction, you enter the amount and your customer's card details along with any other data you want to add.

Once you've added all the data, select the **'Authorise'** button to put a temporary hold on those funds.

Please note: You must carry out a completion to process any pre-authorisation transactions. (Please see completion section).
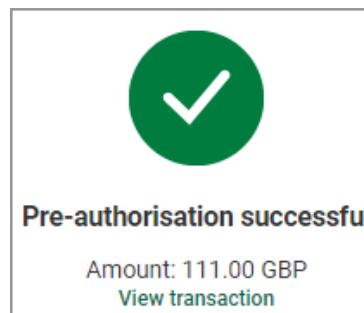

Once you've filled out the amount and all other relevant payment information, select the **'Authorise'** button at the bottom of the screen.

If any corrections need to be made, select the back option at the bottom left of the screen.

The system will now process the pre-authorisation.

Pre-authorisation successful
Amount: 111.00 GBP
View transaction

Section 2.3 – Payment transactions (continued)

£

2. Refund

A refund is where the merchant issues a credit back to the customer's payment card for a purchase that's already been processed.

Refund

- If you have the order ID, you can complete a refund through the refund option.
- If you don't have the order ID, use the **'Financial activity'** tab.
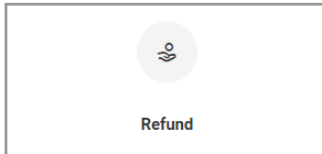
Enter the order ID, then select the **'search'** button to the right.

Find your order

Search

Please note: you can do incremental refunds up to the total amount of the original transaction.

Find your order

Order ID
R-f6e90b1b-3a20-4a33-ae86-cb9da4aeafb3

Date
27/06/2024
08:28

Name on card
Khadija

Order balance
840.02 GBP

Card number
3742 45** **** 1003

Enter refund amount

Subtotal amount
25.00   GBP

VAT (optional)
0.00   GBP

Delivery cost (optional)
0.00   GBP

Refund amount
25.00 GBP

You cannot exceed the current order balance of 840.02 GBP

Next

Enter in the **'Subtotal amount'** field the amount of the refund.

Select the **'Next'** button to proceed to the **'confirm'** screen.

2.3 Payment transactions

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Section 2.3 – Payment transactions (continued)

£➤

Refunding an order that includes cashback

Debit card cashback is a service offered to retail customers. The customer receives the cashback amount with their purchase. This amount is added to the total purchase price paid by debit card.

The system displays the order amount and the cashback amount.

You can't process a refund against the cashback portion of a transaction.

Select **'Back'** to correct any errors that may have been made or select the **'Confirm'** button to process the refund.
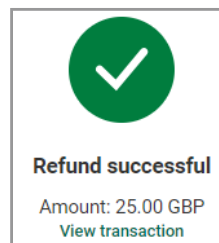
Select the **'View transaction'** to see the status of the transaction.

You'll be able to see the original transaction amount, along with any refunds/adjustments that were made against this transaction.

You can also see the remaining total of the transaction.

2.3	Payment transactions

Section 2.3 – Payment transactions (continued)

3. Completion

A completion is the second part to a pre-authorisation.

Pre-authorisation temporarily holds a customer's funds. A completion is the processing of the held funds, removing them from their temporary status.

Enter the order ID then select the **'Search'** icon 🔍 to bring up the transaction. If you don't have an order ID, you can complete it from the **'Financial activity'** tab.

Find pre-authorisation

Search 🔍

Please note: you can complete any amount up to the original Pre-authorisation amount.

Complete pre-authorisation

Order ID : R-3811d0df-846c-481a-96a9-f860bb252815

Pre-authorisation date
18/07/2024
09:16

Transaction total amount
111.00 GBP

Card number
4761 73** **** 0010

Enter completion amount

Subtotal amount
111.00 ... GBP

VAT (optional)
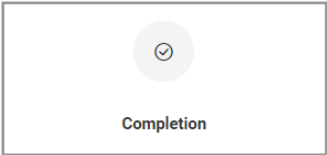0.00 ... GBP

Delivery cost (optional)
0.00 ... GBP

Completion amount
111.00 GBP

You cannot exceed the subtotal of 111.00 GBP ,VAT of 0.00 GBP and delivery of 0.00 GBP.

Next

Enter in the **'Subtotal amount'** field the amount to complete.

Select the **'Next'** button.

Completion

Please confirm completion

Total amount
7518.00 GBP

Type
Completion

Order ID
90f9cf13-8d17-499d-9c7d-26bb7c5e485c

VISA VISA
Singapore

Card number
4147 46** **** 0083

Name on card
Doe, John

Expiry date
12/24

Billing details

Contact details
Doe, John
4567278956
7834561235
5555555767
john@testemail.com

Address
Test Company
House No: 2, street -5
Weberstr
BONN Nordrhein-Westfalen 53113
countryISO.Germany

Delivery details

Contact details
4567278956
john@testemail.com

Address
House No: 2, street -5
Weberstr
BONN Nordrhein-Westfalen 53113
countryISO.Germany

< Back

Confirm

Select back if any errors were made or select the **'Confirm'** button to process the completion.

Completion successful

Amount: 7518.00 GBP
View transaction

Selecting **'View transaction'** will show you the overall status of the completion. From when you initially created it, through to the final processing.

Order ID
R-3811d0df-846c-481a-96a9-f860bb252815

Order balance
111.00 GBP

Transaction origin
Phone

Process a refund

Refund amount
0.00 ... GBP
Refund

Order history

18/07/2024
09:26

• Approved
Completion

Credit card
111.00 GBP

⊘ Void 🖨 Print receipt
⌄ See more

18/07/2024
09:16

• Approved
Pre-authorisation

Credit card
111.00 GBP

🖨 Print receipt
⌄ See more
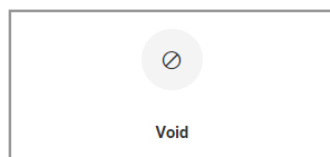
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Section 2.3 – Payment transactions (continued)

4. Void

Void transactions are different from refunds. Void transactions are ones which are cancelled before the money is transferred from the customer's account. Please note that the authorised amount will still reflect on the customer's account until the process is completed.

Refunds are issued after a transaction has been settled and the merchant has received payment.

You can also do voids when a MOTO payment has just been put through, by selecting **'View Transaction'**, then selecting the **'Void'** option.

Enter the order ID then select the **'Search'** icon to bring up the transaction. If you don't have an order ID, you can do this from the **'Financial activity'** tab.

Select the **'Confirm'** button to void the transaction.

Please note: you can't void a transaction that includes a cashback amount.

All transactions that you can void are listed with the most recent transaction at the top. You can select which transaction that you want to void.

To select a transaction to void, note the following:

- Secondary transactions such as Refund can be voided in any order.
- Secondary transactions must be voided before the primary transaction can be voided.
- In the case of a pre-authorised and completed transaction, all refunds (if any) must be voided first before the completed transaction can be voided. Once a completed transaction is voided, the corresponding pre-authorisation can be voided lastly.
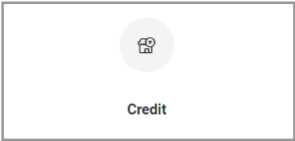
Section 2.3 – Payment transactions (continued)

5. Credit

A credit is a credit to a customer's card that is not linked to a previous purchase with that card. It's sometimes referred to as a naked refund.

Credit

Like a sale, you would enter in the amount and the card details of where the funds will be credited. (Customers debit/Credit card). Selecting the **'Pay'** button will complete the credit process.

6. No order ID

If you need to carry out a refund, void or completion and you don't know the order ID, you'll have to find the original transaction.

To retrieve the transaction from the **'Virtual terminal'** tab, you'll need to use the **'Financial activity'** tab.

Select the tab and then select your search criteria.

Search options for Pre-authorisations and Authorisations

Auth. Code
Card Number
Merchant ID
Order ID
Store ID
Terminal ID

Search options for transactions.

Auth. Code
Card Number
Merchant ID
Order ID
Store ID
Terminal ID
Transaction ID

2.3 Payment transactions

Section 2.3 – Payment transactions (continued)

Once you have found the transaction in question, select it. You'll get a complete transaction overview of that selected transaction on the right-hand side of the screen.

Select the **'Manage order'** button.

Once selected, you'll be able to –

- view the transaction
- complete a refund
- carry out a void (where applicable)

Select the **'See more'** option to get further information about this transaction.

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Section 3

Ecommerce Section

The Ecommerce section is split into two sub-categories, 'Fraud prevention' and 'Payment page configuration'.

Section 3.1 – Fraud prevention

You have access to multiple fraud prevention features to help protect against fraudulent transactions.

1. Auto lock out

If you detect suspicious activity patterns, you can set up rules to automatically 'lock out' customer accounts or block transactions.

For example, this could be several failed login attempts or high-risk transaction behaviour.

2. Duplicate lockout times

A duplicate transaction is when the same transaction (Amount, Card number), or an identical transaction request, is processed multiple times unintentionally within a short period.

This can happen due to technical glitches, communication errors or user error.

It leads to the same payment being processed and reflected multiple times in a merchant's records.

You can set this time period using this toggle.

Maximum purchase amount

You can set up a maximum purchase limit for transactions, preventing excessive spending or potentially fraudulent activity beyond a set threshold.

Section 3.1 – Fraud prevention (continued)

3. Blocked Cards

You can flag specific card numbers or types that you suspect may be compromised or associated with fraudulent activity. This effectively blocks transactions made with those cards.

Blocked cards (2) ^

You can choose to block certain card numbers from purchasing at your store. Those card numbers will be prohibited from buying at your online store.

VISA 4035 87** **** 4977 🗑

VISA 4012 00** **** 1004 🗑

Add

Block a card ✕

You can enter card number directly or search for an order associated with it.

Card number
4761 73** **** 0010 *VISA*

Order ID 🔍

Cancel **Block**

To block a card number, select the **'Add'** button.

Add in the card number that you would like to block, then press the **'Block'** button.

Block a card ✕

You can enter card number directly or search for an order associated with it.

Card number ▭

Order ID 🔍

Cancel Block

Use the transaction order ID where you can. This blocks all the details associated with that card number, like name and IP address too (where applicable).

4. Unblocking a card

To unblock a card, select the **'bin'** icon. 🗑

Blocked cards (2) ^

You can choose to block certain card numbers from purchasing at your store. Those card numbers will be prohibited from buying at your online store.

VISA 4035 87** **** 4977 🗑

VISA 4012 00** **** 1004 🗑

Add

Select the **'Yes, unblock'** button to remove that card from the blocked list.

Are you sure you want to unblock card **4035 87** **** 4977** ?

Cancel **Yes, unblock**

3.1   Fraud prevention

Section 3.2 – Payment Page Configuration

The checkout screen is the screen a customer will see when:

- they are making a payment through a Payment link, or
- when they have been redirected from your website to our hosted payment page.
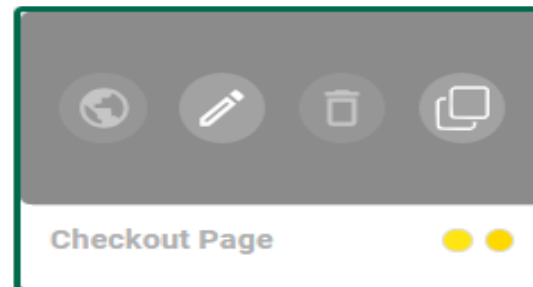
1. Customising your checkout page

You can create multiple checkout pages and customise them differently. You may want to have a different checkout/themed page for the holidays (Halloween/Christmas etc.) or promotions you are running.

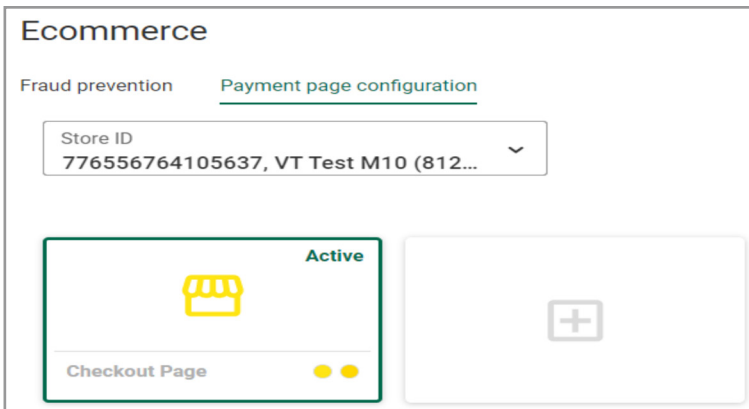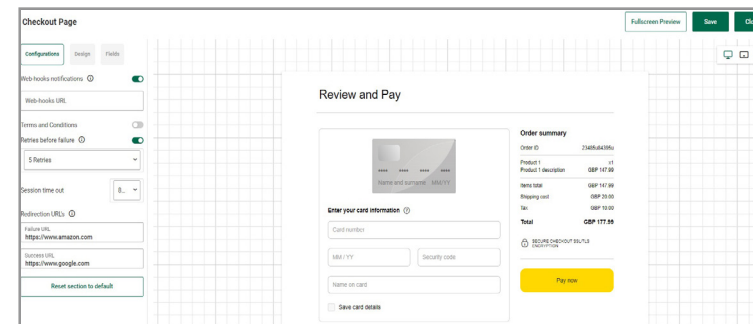**Please note:** you can only use one checkout page at a time.

To create a brand-new checkout page, select the **'Cross'** on the empty tile to begin.

Select the **'edit'** icon to open the New Checkout Page.

There are three areas to consider when designing your checkout page: **Configuration, Design** and **Fields**.

Section 3.2 – Payment Page Configuration (continued)

2. Configurations

You'll need to source a developer to complete both the **Web-hook notifications** and **Redirection-URL** fields.

Web-hook notifications: Allows one app to automatically send messages to another app whenever a specific event occurs. For example, when items in a user's drive are changed, the web-hook sends a request to a designated URL, notifying it of the changes. Web-hooks can also return 3D secure results. This would allow you to update the status of the transaction in your system automatically.

Terms and Conditions: Turning this option on, opens a field where you can input a URL/link to your terms & conditions.

Retries before failure: Here you can configure the number of retries the user can do before it leads to the failure URL.

Session Time out: Set the number of minutes (from 1 to 20) that the screen remains active for, before it times out.

Redirections URL: Input your failure and success URLs here. This is the screen a customer would see if a payment fails or succeeds.

3. Design

On the design tab, you can customise your checkout solution.

Title/Content Font: This is where you can change font type and size. Select the Arrows to increase or decrease font size.

Colour palette: Colours can be found via Hex, H S L A or RGBA options by selecting the up or down arrows.

Button Styles: You can change the length, height, and corner radius.

Card Graphics: If turned on, the card will update with the information the cardholder puts into the payment screen.

Logo upload / Footer: When you upload a logo it will be placed at the top of the screen. This logo can be placed to the left, centred, or to the right.

3.2 Payment page configuration

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# Section 3.2 – Payment Page Configuration (continued)

Hovering over the card information or summary section on the main page will allow you to move this section around to meet your preferred requirements.

4. Previews

Once you have customised your checkout page, you can preview how it would look in the following formats: Desktop, Tablet or Mobile View.

Select the **device icons** to preview.
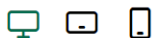
5. Test Payments

Here you can experience different test payment scenarios as your customers would.

Selecting the **'Test'** button will bring the following options for a merchant to test.

Selecting the **'Customise'** option gives you further payment scenarios to test.

Selecting the **'Preview'** button will load up a payment screen. Here, you can select the **'Pay now'** button to simulate your selected payment method.

Section 3.2 – Payment Page Configuration (continued)

6. Fields

Payment Method: These are the options that will present to the customer when making a payment. Selecting the Apple Pay option will add the Apple Pay option when a customer is about to make a payment.

Summary: Each option will have its place in the summary section of the checkout screen.

You need to save the checkout page once you have customised it.

Select the **'Save'** button at the top of the screen.

Find out more

Go to **lloydsbankcardnet.com**

Call us on **01268 567 100**

Lines open from 8am to 9pm Monday to Saturday

Our service promise

Please let us know if you have a problem – we're here to help.
See our complaints process on our 'Help & Support' page at:
lloydsbank.com/business/complaint

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/

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