

CARDNET

# Merchant Portal User Guide



By the side of business



LLOYDS BANK

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Select home to return to this contents page, wherever you are in the document.

## 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.

LLOYDS BANK  CARDNET | PORTAL

### Activate your account

Dear [Name],

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,



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

LLOYDS BANK  CARDNET


### Enter your Merchant ID

Merchant ID ⓘ

If you don't know your Merchant ID, please contact us

Continue

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

LLOYDS BANK  CARDNET

### Enter your verification code to confirm

We've sent a verification code to your phone:  
4477\*\*\*\*\*21

Verification code

One-Time-Passcode not received? Request a new verification code

Not your mobile number? Contact us

Continue

# Section 1.1 – Getting Started (continued)



## 1.1 Getting started

## 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.



**LLOYDS BANK CARDNET**

**My Business**

Your card payment summary | Hierarchy | **Users**

Username Search Username Filter **Create new user**

View as list

Business Owner	Status	Name	Username	Action
Business Owner	Active	Umapathi V	CNETCommerceUser	edit
Business Owner	Active	Santosh	santosh_BO	edit
Business Owner	Active	khadija khadijasha	khadija	edit
Business Owner	Active	pradeep pradeep	pradeep	edit
Business Owner	Active	Khadija	khadija	edit

Showing 1-5

# 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.

---

**Enter your Merchant ID**

Merchant ID ⓘ

If you don't know your Merchant ID, please [contact us](#)

[Continue](#)

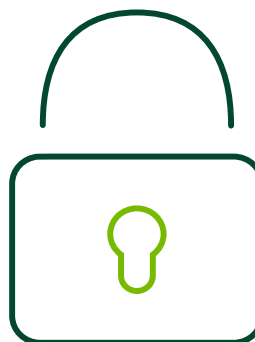
### 4. Unlocking an account

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)

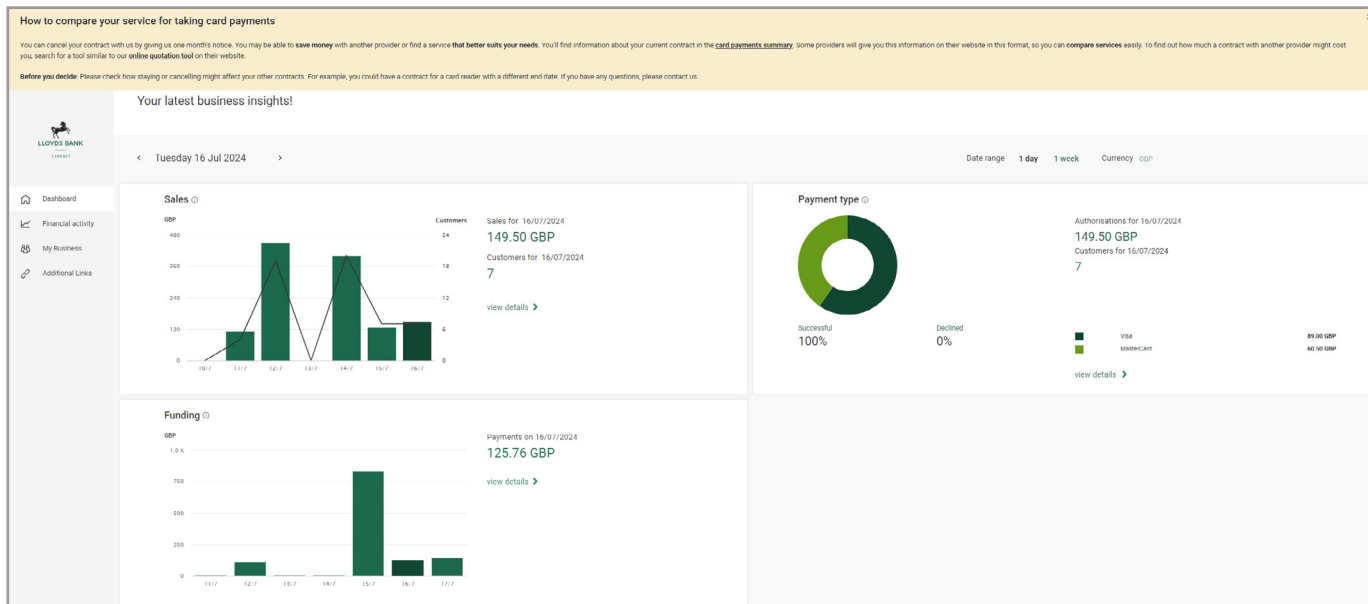


## 5. Your dashboard

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.

### 1.1 Getting started

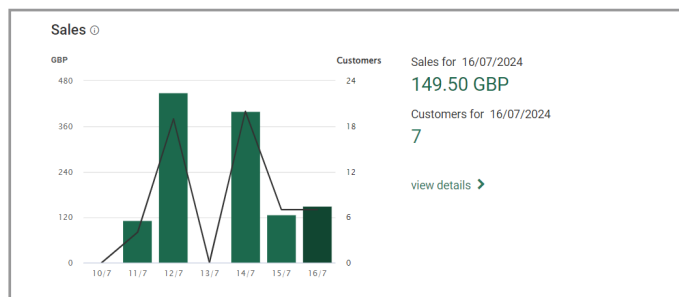




# Section 1.1 – Getting Started (continued)



## 1.1 Getting started

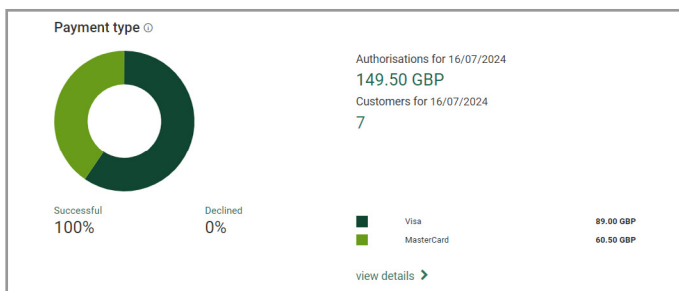


By default, your dashboard will show:

### A. Sales

The sales widget shows:

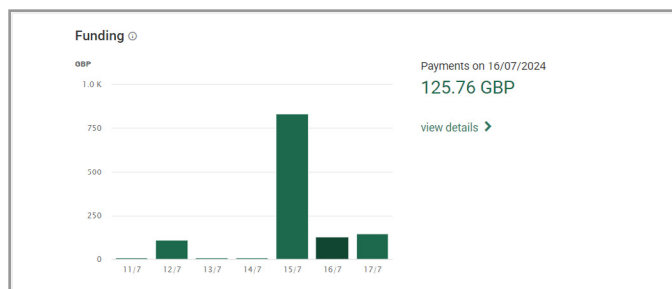
- the trend in sales
- the sales total by day
- your total customers.



### 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)



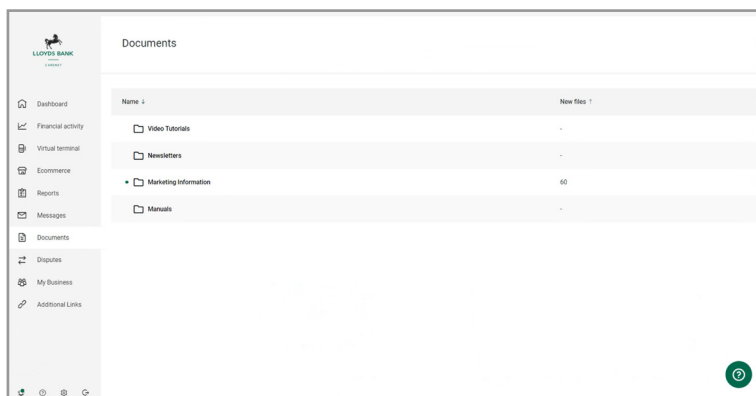
## 6. Messages

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:

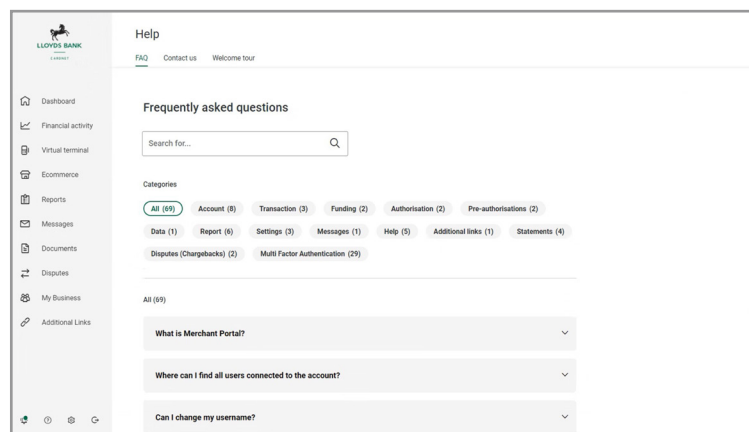
- marketing information
- newsletters
- video tutorials
- manuals.



## 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**.



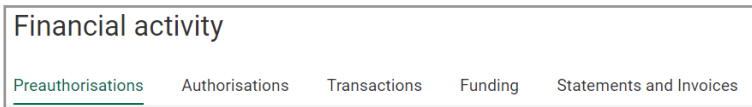
## Section 1.2 – Data and Payments Information



### 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.



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>

1.2

Data and payments information

## Section 1.3 – Reporting



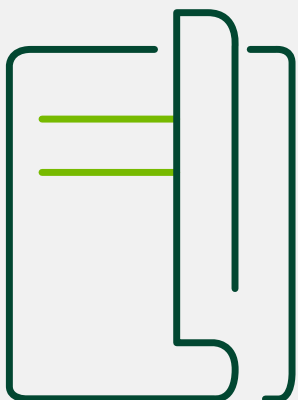
### 1. Reporting

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.

Creation Date ↓	Subscribed MID	Type ↑	Reporting frequency ↑	Deliv
11/07/2024 14:11		Authorisations	Daily	Merc

Showing 1-1

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'**.

The screenshot shows the 'Reports' section of the Lloyds Bank Cardnet Merchant Portal. The 'Subscriptions' tab is active. A date range of 'Last 7 days' is selected. A table lists subscriptions with columns: Creation Date, Subscribed MID, Type, Reporting frequency, and Deliverable. One subscription is shown: 11/07/2024 14:11, Authorisations, Daily, and Merc. To the right of the table are two buttons: 'View in Merchant Portal' and 'Unsubscribe'.

Creation Date ↓	Subscribed MID	Type ↑	Reporting frequency ↑	Deliverable
11/07/2024 14:11		Authorisations	Daily	Merc

## Section 1.3 – Reporting (continued)

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### 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.

## Section 2

# 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.



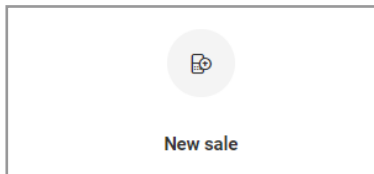


## Section 2.1 – Completing a sale transaction



### 1. New Sale (Putting through a MOTO payment)

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



The payment option screen is split into the following areas:

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

Enter sale amount			
Subtotal amount 0.00	GBP	Currency GBP	
VAT (optional) 0.00	GBP	Delivery cost (optional) 0.00	GBP
<b>Total amount 0.00 GBP</b>			
Enter order information			
Order ID (optional)		Invoice number (optional)	
Customer ID (optional)			
Billing details			Add
Delivery details			Add

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

2.1

Completing a sale transaction

### 2. Enter Sale amount

Enter sale amount			
Subtotal amount 0.00	GBP	Currency GBP	
VAT (optional) 0.00	GBP	Delivery cost (optional) 0.00	GBP
<b>Total amount 0.00 GBP</b>			

**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.

## Section 2.1 – Completing a sale transaction (continued)



### 3. Enter Order Information

**Enter order information**

**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.

Billing details

Full name (optional)

Company name (optional)

Phone number (optional)

Fax number (optional)

Billing email address (optional)

Address line 1 (Street address, P.O. box, etc.) (optional)

Address line 2 (Apartment number, suite, unit, building, etc.) (optional)

City (optional)

State/province (optional)

Zip/postcode (optional)

Country

United Kingdom

Cancel

Accept

### 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.

Delivery details

Full name (optional)

Phone number (optional)

Delivery email address (optional)

Address line 1 (Street address, P.O. box, etc.) (optional)

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

Next

### 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.

Cancel transaction

×

### 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.

Order summary

Total amount

122.98 GBP

Type

Sale

< Back

Go to payments

2.1

Completing a sale transaction

## 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

Expiry date (MM/YY)

Name on card (optional)

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

MAESTRO

AMEX

Close

### Show Card info

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

#### Card information

MASTERCARD

Card number

Credit

countryISO.TWN

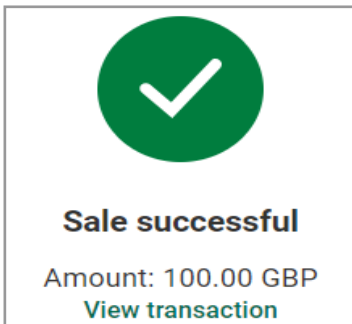
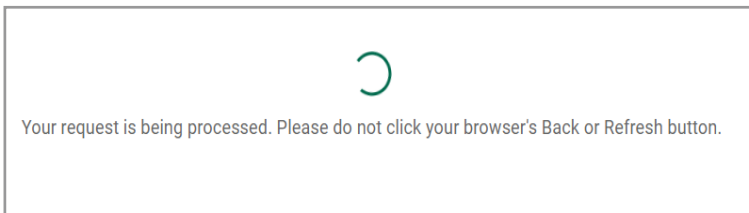
Close

## 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.



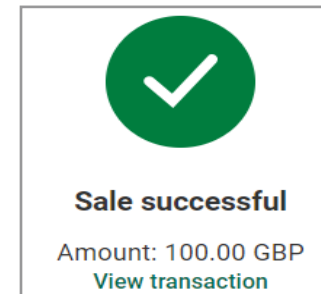
Once you've processed a payment successfully, you can either:

- 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.



Order ID <b>R-44149664-9893-4f6c-b3ae-125342aedd77</b>		Order balance <b>100.00 GBP</b>
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	3 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.

Show card info

☒ Save card details (Generate token)
☐ Make this payment recurring

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.

Payment token has been generated

Please copy it for future use.  
The token will not be accessible when this window is closed.

8984916450380010

☐ I confirm, I have copied the token

Payment token has been generated

Please copy it for future use.  
The token will not be accessible when this window is closed.

8984916450380010

☒ I confirm, I have copied 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.

Show card info

☐ Save card details (Generate token)
☒ Make this payment recurring

Start on:

Repeat every: 

1

Month(s)

*Payments planned for holidays or month's non existing days will occur on day before.*

When should the recurring payment end?

Never
After number of payments

Number of payments: 1

**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.

Repeat every: 

1

Month(s)

*Payments planned for holidays or month's non existing days will occur on day before.*

## Section 2.2 – Payment options (continued)



### When should the recurring payment end?

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

When should the recurring payment end?

☐ Never
 ☐ After number of payments

Number of payments  
 12

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.

Order ID  
R-8a638483-c2ec-461e-aa09-4e7458c92322

Order balance  
319.00 GBP

Transaction origin  
Phone

Billing details  
dewal

Recurring payment

Start on  
19/06/2024

Repeat every  
1 Day(s)

Next attempt date  
19/07/2024

Complete  
Until cancelled

Amend schedule

Cancel schedule

Process a refund

Refund amount  
0.00

GBP

Refund

Order history

18/07/2024  
08:22

Approved  
Sale

Credit card  
11.00 GBP

Void Print receipt See more

Order ID  
R-8a638483-c2ec-461e-aa09-4e7458c92322

Order balance  
319.00 GBP

Amend recurring payment

Next attempt date  
19 Jul 2024

Repeat every  
1 Day(s)

When should the recurring payment end?  
☐ Never
 ☐ After number of payments

Payment details

Card number  
4147 4611 \*\*\*\* 0083

Expiry date  
12/24

Update

Amounts

Subtotal  
11.00 GBP

VAT  
0.00 GBP

Delivery  
0.00 GBP

Total amount  
11.00 GBP

Update

Billing details

Contact details  
dewal

Update

Close

Save

### Cancel a recurring payment (Cancel schedule)

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

Recurring payment

Start on  
19/06/2024

Repeat every  
1 Day(s)

Next attempt date  
19/07/2024

Complete  
Until cancelled

Amend schedule

Cancel schedule

## 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.

**Payment options**  
Total amount 150.00 GBP

☐ Credit/Debit card ☐ Payment link ☐ Payment token

How did you obtain the card information?

☒ Telephone order  
☐ Mail order

Provide card details

Card number  Show supported card brands  
Expiry date (MM/YY)   
Name on card (optional)   
Security code (CVV)

☐ Save card details (Generate token)  
☐ Make this payment recurring



**Payment options**  
Total amount 150.00 GBP

☐ Credit/Debit card ☐ Payment link ☒ Payment token

How did you obtain the card information?

☐ Telephone order  
☐ Mail order

Please provide the token you wish to use for payment

Token number  
87da2ff-2875-4b71-98c0-9a7943e0812

### 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.

**Payment options**  
Total amount 100.00 GBP

☐ Credit/Debit card ☒ Payment link ☐ Payment token

The payment link will expire in 182 days, unless you define a specific expiry date and time.

Expiry date and time (optional)

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.

Expiry date and time (optional)  
31/07/2024 11:59 PM

Calendar icon

July 2024

MON	TUE	WED	THU	FRI	SAT	SUN
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Time  
23:59

2.2

Payment options



# Section 2.2 – Payment options (continued)



Payment options

Total amount 100.00 GBP

Credit/Debit card

Payment link

Payment token

The payment link will expire in 182 days, unless you define a specific expiry date and time.

Expiry date and time (optional)  
31/07/2024 11:59 PM

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

< Back

Generate

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

Payment options

Total amount 100.00 GBP

Credit/Debit card

Payment link


Payment token

Please use the customer payment link below

Payment link expires on: 31/07/2024 23:59

https://uat.checkout-lane.com/pl/6ccVAU

Copy link



Copy QR code

Download JPG

Download PNG

Please copy the payment link or copy/download the QR code before you leave this page.

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.


https://uat.checkout-lane.com/pl/3KyhGn

Copy link

Copied successfully.

https://uat.checkout-lane.com/pl/6ccVAU

Copy link



Copy QR code

Download JPG

Download PNG

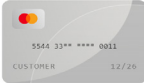
Please copy the payment link or copy/download the QR code before you leave this page.

< Back

Next

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.

Review and Pay



5544 33\*\* \*\*\*\* 0011  
CUSTOMER 12/26

Order summary

Order ID PL-22030cf5-f05-410b-9860-53014a543c3

Items total GBP 100.00

**Total GBP 100.00**

SECURE CHECKOUT SSL/TLS ENCRYPTION

Pay now

Enter your card information ⓘ


Card number 5544 33\*\* \*\*\*\* 0011

MM / YY 12/26 Security code \*\*

Name on card Customer

☐ Save card details

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



Thank you for your purchase.

Your payment has been approved, see details below.

Store name Text Merchant VT

Order ID PL-22030cf5-f05-410b-9860-53014a543c3

Payment method card

Transaction time 27/06/2024 9:26:04 AM

Total paid GBP 100.00

Print Receipt

## Section 2.3 – Payment transactions



### 1. Pre-Authorisations

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

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.

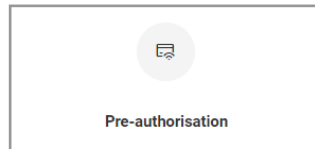
#### Enter the pre-authorisation amount

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

Enter pre-authorisation amount			
Subtotal amount 111.00	GBP	Currency GBP	▼
VAT (optional) 0.00	GBP	Delivery cost (optional) 0.00	GBP
Total amount 111.00 GBP			

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).**



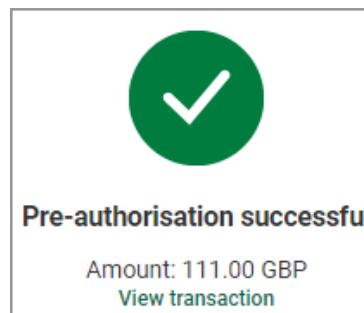
Payment options	
Total amount 111.00 GBP	
Credit/Debit card	Payment link    Payment token
How did you obtain the card information?	
<input checked="" type="radio"/> Telephone order <input type="radio"/> Mail order	
Provide card details <span>Show supported card brands</span>	
Card number 4761 73** **** 0010 <span>VISA</span>	Expiry date (MM/YY) 11/26
Name on card (optional)	Security code (CVV) ***
Show card info	
<input type="checkbox"/> Save card details (Generate token)	

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.

< Back	Authorise
--------	-----------

The system will now process the pre-authorisation.



2.3

Payment transactions

## 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.

- 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.

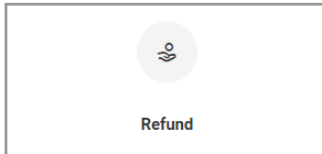
Enter the order ID, then select the **'search'** button to the right.



#### Find your order



**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

VAT (optional)  
0.00

Delivery cost (optional)  
0.00

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

## Section 2.3 – Payment transactions (continued)



**Please confirm your refund**


Total amount  
**25.00 GBP**

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

Card number  
3742 45\*\* \*\*\*\* 1003

Expiry date  
12/24

Type  
Refund

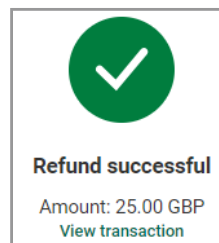
 **AMEX**  
India

Name on card  
Khadija

[< Back](#)

**Confirm**

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.

Order ID  
R-15dcfc6d-4f16-40b7-8444-245525183e7f

Order balance  
17963.01 GBP

Transaction origin  
Mail

Recurring payment

Start on	Repeat every	Next attempt date	Amend schedule	Cancel schedule
18/06/2024	1 Day(s)	18/07/2024	Complete	Until cancelled

Process a refund

Refund amount: 0.00 GBP **Refund**

Order history

Date	Time	Status	Amount	Card
18/07/2024	09:21	Approved	6.99 GBP	Credit card
Refund				
<a href="#">View</a> <a href="#">Print receipt</a> <a href="#">See more</a>				
18/07/2024	09:22	Approved	599.00 GBP	Credit card
Sale				
<a href="#">View</a> <a href="#">Print receipt</a> <a href="#">See more</a>				

### 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.**

## 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

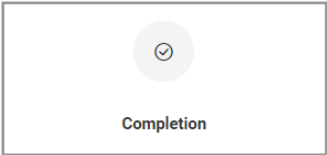
GBP

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.



Please confirm completion

Total amount  
7518.00 GBP

Type  
Completion

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

**VISA VISA**

Card number  
4147 46\*\* \*\*\*\* 0083

Singapore

Expiry date  
12/24

Name on card  
Doe, John

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

Valid

Print receipt

See more

18/07/2024  
09:16

Approved  
Pre-authorisation

Credit card  
111.00 GBP

Print receipt

See more

## Section 2.3 – Payment transactions (continued)

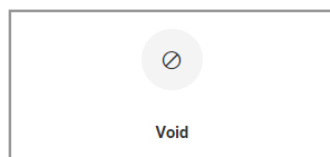


### 4. Void

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.



**Find your order**

Order ID  
PL-22030cf5-f05-410b-9860-53014a5543c3

**Please confirm void**

Total amount  
100.00 GBP

Order ID  
PL-22030cf5-f05-410b-9860-53014a5543c3

Card number  
5544 33\*\* \*\*\*\* 0011

Expiry date  
12/26

Type  
Sale

MASTERCARD

Taiwan

**Confirm**



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

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

15/04/2024  
09:29

Approved  
Sale

Credit card  
70.00 GBP

Cardholder brand	Cardholder country	Card number	Expiry date
VISA	Germany	4035 87** **** 4977	12/30

Online	Terminal ID	User ID	Transaction ID
Yes	80002177	1	84653746226

Approval code  
Y20406914653746226-PPX  
:626954

Cashback  
10.00 GBP

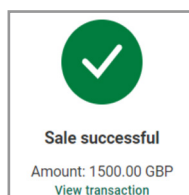
**This transaction cannot be voided as it includes a cashback amount.**

[Print receipt](#) [See less](#)

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.




**Order history**

27/06/2024  
09:29

Approved  
Sale

Credit card  
1500.00 GBP

[Void](#) [Print receipt](#) [See more](#)

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.

**Find your order**

Search 

2.3

Payment transactions

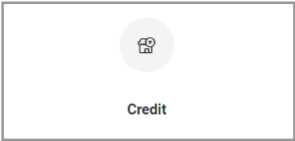
# Section 2.3 – Payment transactions (continued)



## 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.

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.



Payment options

Total amount 1425.00 GBP

Credit/Debit card

Payment token

How did you obtain the card information?

☒ Telephone order

☐ Mail order

Provide card details

Card number

4761 73\*\* \*\*\*\* 0010

VISA

Expiry date (MM/YY)

11/26

Show supported card brands

Name on card (optional)

Security code (CVV)

Order ID

R-08b5c38f-65f7-4e10-899b-69765da5e348

Order balance

1500.00 GBP

IP address

10.198.23.24

Billing details

Customer

Transaction origin

Phone

Process a refund

Refund amount

0.00

GBP

Refund

Order history

27/06/2024

09:25

Approved

Sale

Credit card

1500.00 GBP

Void

Print receipt

See more

## 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.

Select categ...

Search by category...

Q

Filter

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

31

## 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.

<div>LLOYDS BANK</div> <div>Financial activity</div> <div>Dashboard</div> <div>Financial activity</div> <div>Virtual terminal</div> <div>Ecommerce</div> <div>Reports</div> <div>Messages</div> <div>Documents</div> <div>Disputes</div> <div>My Business</div> <div>Additional Links</div>	Financial activity									
	<div>Preauthorisations</div> <div>Authorisations</div> <div>Transactions</div> <div>Funding</div> <div>Statements and Invoices</div>									
	Today									
	Select categ...									
	Auth. Date	Channel	Merchant ID	Terminal ID	Order ID	Brand	Auth. Type	Status	Auth. Code	Amount
	09:21 18/07/2024	☐		CET3052W	R-15dcfcd4f16-4057-8444-24552518347f	VISA	Refund	Approved	991771	- 6.99 GBP
	08:22 18/07/2024	☐		CET3052W	R-8a638483-c2ec-461e-aa09-4e7458c92322	VISA	Purchase	Approved	885700	11.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-15dcfcd4f16-4057-8444-24552518347f	VISA	Purchase	Approved	226280	599.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-e44da8ab-259c-47d2-808d-ccc44657b502	MasterCard	Purchase	Approved	499626	799.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-59699de-e8d5-4ba3-938d-ab927128f0de	VISA	Purchase	Approved	827588	22.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-d81c6f3c-7bc9-4c30-9120-025995b8f693	VISA	Purchase	Approved	498023	11.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-9d76177d-4386-4618-81c7-c2577b49671b	VISA	Purchase	Approved	235770	44.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-f87026aa-c1d5-4469-91de-586f7666729b	VISA	Purchase	Approved	168399	33.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-25a5309d-d068-4ff2-80fe-7f1e4acd50ab	VISA	Purchase	Approved	599963	11.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-116008e-5743-4163-8f67-46b263b26251	VISA	Purchase	Approved	152935	100.00 GBP
	08:22 18/07/2024	☐		CET3052W	R-4d07d1e1-2219-80f6-3d7d-80812d9ff548	VISA	Purchase	Approved	115021	55.00 GBP

Authorization date	08:22 18/07/2024	Approved
Auth. Type	Purchase	
Amount	11.00 GBP	
Dates	Authorization Date 08:22 18/07/2024	
Transaction Channel	Channel E-Commerce	
Payment Method	Brand VISA Visa	
Card Number	4147 46** **** 0083	
Card Type	Visa Signature	
Payment Value	Amount 11.00 GBP	
Manage order		

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.

Order ID

R-8a638483-c2ec-461e-aa09-4e7458c92322

Order balance

319.00 GBP

Transaction origin

Phone

Billing details

dewal

Recurring payment

Start on

19/06/2024

Repeat every

1 Day(s)

Next attempt date

19/07/2024

Complete

Until cancelled

Amend schedule

Cancel schedule

Process a refund

Refund amount

0.00

GBP

Refund

Order history

18/07/2024

08:22

Approved

Sale

Void

Print receipt

Credit card

11.00 GBP

See more

2.3

Payment transactions



## **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

## 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

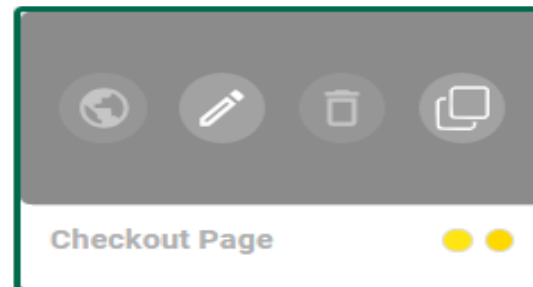
You can create multiple checkout pages and customise them differently. You may want to have a different checkout/themed page for the holidays (Halloween/Christmas etc.) or promotions you are running.

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

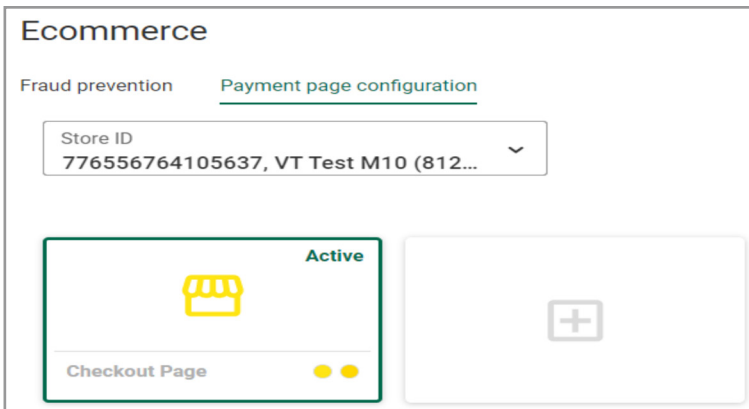
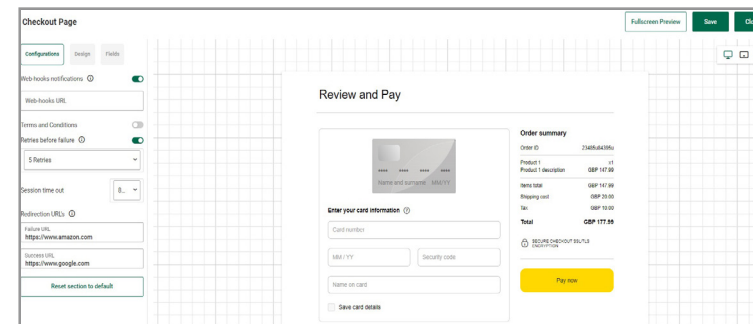
To create a brand-new checkout page, select the **'Cross'** on the empty tile to begin.



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.**



### 3.2

### Payment page configuration

## 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.

**New Checkout Page**

Configurations Design Fields

Web-hooks notifications ☒

Web-hooks URL

Terms and Conditions ☐

Retries before failure ☒

3 Retries

Session time out 1...

Redirection URL's

Failure URL

Success URL

Reset section to default

**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.

**Checkout Page**

Configurations Design Fields

Title font Arial

Content font Arial

General font size

Color palette

Primary Color #087038

Secondary Color #087038

Button styles

Length

Height

Corner radius

Card graphics ☒

Save card details ☒

Logo upload ☒

Image Text

Upload image

Lloyds logo.png

Apply

Header alignment

Footer ☐

Reset section to default

**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.

#087038  
Hex

**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.

## Section 3.2 – Payment Page Configuration (continued)

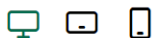


Hovering over the card information or summary section on the main page will allow you to move this section around to meet your preferred requirements.

### 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

New Checkout Page

Configurations

Design

Fields

Payment method ⓘ

☒ Card payment
 ☐ Apple Pay

Summary

Item summary

☐

Shipping cost

☐

Tax

☐

Coupon / Code

☐

TSL encryption badge

☐

Order ID

☐

Reset section to default

**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.

Summary

1 Order ID 23485u84395u

2 Product 1 x1  
Product 1 description GBP 147.99

3 Items total GBP 147.99  
Discount Code: *coupon10*

4 Subtotal GBP 137.99

5 Shipping cost GBP 20.00

5 Tax GBP 10.00

Total GBP 167.99

6 SECURE CHECKOUT SSL/TLS ENCRYPTION

Pay now

Payment method ⓘ

☒ Card payment
 ☒ Apple Pay

Order summary

Item summary

☒

Shipping cost

☒

Tax

☒

Coupon / Code

☒

TSL encryption badge

☒

Order ID

☒

Reset section to default

Review and Pay

Order summary

Order ID 23485u84395u

Product 1 x1  
Product 1 description GBP 147.99

Items total GBP 147.99

Discount Code: *coupon10*

Subtotal GBP 137.99

Shipping cost GBP 20.00

Tax GBP 10.00

Total GBP 167.99

SECURE CHECKOUT SSL/TLS ENCRYPTION

Payment method

Card payment

Apple Pay

Pay now

You need to save the checkout page once you have customised it. Select the **'Save'** button at the top of the screen.

Fullscreen Preview

Save

Close

Review and Pay

### 3.2

### Payment page configuration

## Find out more



Go to **[lloydsbankcardnet.com](https://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](https://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/](https://relayuk.bt.com/)



### 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.

Please remember we cannot guarantee the security of messages sent by email.

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This information is correct as of September 2024.

M61554 09/24

By the side of business



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