
CARDNET

SCHEDULED REPORT SPECIFICATIONS



LLOYDS BANK

AUTHORISATIONS SPECIFICATION

Field	Description	Value/Sample
Authorisation date	Authorisation Date and Time	Format: DDMMYYYY HH:MM
Channel Type	This is the source of the transaction and has the following values: "POS" – at a traditional point of sale device "E-commerce" – through e-commerce (includes MoTo)	POS/e-com
Merchant ID	Acquirer assigned merchant identification number that identifies merchant site	65040611 (sample)
Terminal ID	This is the terminal ID where the transaction occurred	
Store ID	Store Identifier used for identifying where the e-commerce transaction occurred	80002013 (sample)
Brand	Identifies the type of Instrument used in this transaction. For Example: Visa, Mastercard, American Express etc	Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc
Auth.type	This is the transaction type and has the following values: PURCHASE, PAYMENT TRANSACTION/ORIGINAL CREDIT/POW,CASH ADVANCE/WITHDRAWAL, SALE WITH CASHBACK,REFUND	Purchase (including recurring+DCC)/Payment transaction (POW/Cash Advance)
Status	Indicates if authorisation response code is approval or declined	Approved/Declined
Authorisation code	6 positions long authorisation response code	166991 (sample)
Transaction amount	The amount of the transaction in the transaction currency code	Amount with 2 decimals
Card Type	This field further defines the INSTRUMENT TYPE and has the following sample values: Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc.	Mastercard/UnionPay/Visa/JCB/ American Express/Maestro/ V Pay/Bancontact/Diners/Discover etc
Product	This field defines if the Card is a Domestic/ International Card	Domestic – BR
Recurring payment flag	A flag indicating if transaction is recurring or not	Recurring/Non-recurring
Card number	Transaction PAN/Instrument number/identifier used by cardholder to pay for goods or services such as: Card Number – where all digits other than the first 6 and last 4 digits are masked. In terms of certain countries all digits other than the last 4 digits are unmasked based on compliance/legal requirements. Certain instrument types like iDEAL account numbers will be displayed in full	476134*****0091 (sample)
Currency	ISO Alpha Currency Code	EUR/USD etc
Field	Description	Value/Sample
Customer IP address	This is the IP address of the consumer. It is only used when the consumer visits a merchant store front hosted by e-com	93.95.4.9 (sample)
Order ID	Order identifier that links related transactions. e-com only	C-02d7b234-cc5c-4849-98b7-153d50f01316 (sample)
instalments	This field identifies if the transaction is an Instalment Transaction or not	Yes/No
Gross Amount of Instalment	This field provides the Gross Value of the instalment	Amount with 2 decimals
Plan	This field identifies the Plan for the instalment transaction	12, 11, 5 (samples)
Capture Type	Identifies the POS entry value for the transaction	Manual key entry, Magnetic Stripe, ICC etc

FEE & VAT SPECIFICATION

Field	Description	Value/Sample
Funding Reference	Batch Reference number for the Funding Transactions. Unique identifier for the payment. All the rows related to the same payment will have the same value on this field	63710629800
Funding Date	Funding Date of the payment at the time the file is generated. If the payment status is held the funding date can change	Format: DDMMYYYY
Merchant ID	Acquirer assigned merchant identification number that identifies merchant site	65040611 (sample)
VAT Amount	VAT amount charged	Amount with 2 decimals
VAT Currency	VAT currency	
Fees Amount	Fee Amount charged	Amount with 2 decimals
Fees Currency	Fee currency	
Reserve Payment Amount	Fees charged based on different categories	Amount with 2 decimals
Reserve Payment Currency		
Other Fees And Corrections Amount		
Other Fees And Corrections Currency		
Merchant Payments Amount		
Merchant Payments Currency		
Merchant Collections Amount		
Merchant Collections Currency		
Chargebacks Amount		
Chargebacks Currency		
Account Fee Amount		
Account Fee Currency		
Other Fees Amount		
Other Fees Currency		
Transaction Fee Amount		
Transaction Fee Currency		

FUNDING TRANSACTIONS


Field	Description	Value/Sample
Funding Reference	Batch Reference number for the Funding Transactions. Unique identifier for the payment. All the rows related to the same payment will have the same value on this field.	63710629800
Funding Date	Funding Date of the payment at the time the file is generated. If the payment status is held the funding date can change	Format: DDMMYYYY
Transaction Date	Authorisation Date and Time	Format: DDMMYYYY HH:MM
Posting Date	Presentment Posting Date	Format: DDMMYYYY
Transaction ID	Acquirer reference of the presentment	23 positions long
Merchant ID	Acquirer assigned merchant identification number that identifies merchant site	65040611 (sample)
Type	This is the transaction type and has the following values: PURCHASE, PAYMENT TRANSACTION/ORIGINAL CREDIT/POW,CASH ADVANCE/WITHDRAWAL, SALE WITH CASHBACK,REFUND	Purchase (including Recurring+DCC)/ Payment transaction (POW/Cash Advance)
Gross amount	The gross value of the transaction, before the deduction of charges, expressed in the account currency	Amount with 2 decimals
Net amount	This is the amount of money paid to the merchant	Amount with 2 decimals
Fees	This is the total primary commission to be paid by the merchant	Amount with 2 decimals
Card number	Transaction PAN/Instrument number/identifier used by cardholder to pay for goods or services	476134*****0091 (sample)
Card type	This field further defines the INSTRUMENT TYPE and has the following sample values – Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc	Mastercard/UnionPay/Visa/JCB/American Express/Maestro/V Pay/Bancontact/Diners/ Discover etc
Brand	This field further classifies the instrument used in this transaction	Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc.
Product	The Type of Product is identified in this field	Domestic – BR etc
Auth Code	6 positions long authorisation response code	166991 (sample)
Order ID	Order identifier that links related transactions. This is applicable only for e-commerce (including MOTO transactions) transactions only	C-02d7b234-cc5c-4849-98b7-153d50f01316 (sample)
Installments	This field identifies if the transaction is an Instalment Transaction or not	Yes/No
Gross Amount of Instalment	This field provides the Gross Value of the instalment	Amount with 2 decimals
Transaction Status	This field provides information on the Payment status of the transaction	Payment Successful, Payment Rejected, Prepayment cancelled, Payment pending, Payment cancelled, Prepayment successful, Prepayment pending, Payment Sent, Payment Suspended, Payment Retained
Plan	This field identifies the Plan for the instalment transaction	2, 11, 5 (samples)
Capture Type	Identifies the POS entry value for the transaction	Manual key entry, Magnetic Stripe, ICC etc
Merchant discount rate	Discount Rate offered to merchant	

TRANSACTION SPECIFICATION

Field	Description	Value/Sample
Posting date	Presentment Posting Date	Format: DDMMYYYY
Transaction ID	Acquirer reference of the presentment	23 positions long
Channel Type	This is the source of the transaction and has the following values: ""POS"" – at a traditional point of sale device ""E-commerce"" – through e-commerce (includes MoTo)	POS/e-com
Merchant ID	Acquirer assigned merchant identification number that identifies merchant site	65040611 (sample)
Terminal ID	This is the terminal ID where the transaction occurred	
Store ID	Store Identifier used for identifying where the e-commerce transaction occurred	80002013 (sample)
Order ID	Order identifier that links related transactions. e-com only	C-02d7b234-cc5c-4849-98b7-153d50f01316 (sample)
Status	Status description allowing to see more detailed definition of the processed transaction	Approved/Declined/Partial and Full Refund
Trans. date	Authorisation Date and Time	Format: DDMMYYYY HH:MM
Trans. type	This is the transaction type and has the following values:	Purchase (including Recurring+DCC)/
	PURCHASE, PAYMENT TRANSACTION/ORIGINAL CREDIT/POW,CASH ADVANCE/WITHDRAWAL, SALE WITH CASHBACK, REFUND	Payment transaction (POW/Cash Advance)
Brand	Identifies the type of Instrument used in this transaction. For Example: Visa, Mastercard, American Express etc	Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc
Card type	This field further defines the INSTRUMENT TYPE and has the following sample values – Visa Classic, Mastercard Business, Mastercard New World, Maestro Prepaid etc	Mastercard/UnionPay/Visa/JCB/ American Express/Maestro/ V Pay/Bancontact/Diners/Discover etc
Transaction amount	The transaction amount in the transaction currency	Amount with 2 decimals
Currency	ISO three figure Transaction currency code	EUR/USD etc
DCC Transaction	This indicates whether the transaction is a DCC transaction or not	DCC/Non-DCC
Card number	Transaction PAN/Instrument number/identifier used by cardholder to pay for goods or services	476134*****0091 (sample)
Funding gross	The gross value of the transaction, before the deduction of charges, expressed in the account currency	Amount with 2 decimals
Funding currency	ISO three figure Funding currency code	Amount with 2 decimals
Funding charge	This is the total primary commission to be paid by the merchant	Amount with 2 decimals
Funding net	This is the amount of money paid to the merchant.	Amount with 2 decimals
Country	ISO Country Code where the card was issued	USA
Cardholder authentication	3D Secure Transaction identifier. The Mastercard UCAF (Universal Cardholder Authentication Field) indicator or it Visa ECI is displayed taken into consideration for this field	3D Secure/Non 3D Secure
Customer IP address	This is the IP address of the consumer. It is only used when the consumer visits a merchant store front hosted by IPG	93.95.4.9 (sample)
Auth. Code	6 positions long authorisation response code	6 positions long authorisation response code. Will differ for iDEAL
Interchange Fees	Fees charged to the merchant for the transaction. This is dependent on the different pricing model	Amount with 2 decimals
Service Fees		
Card Scheme Fees		
Fixed Transaction Fees		

Find out more

 Go to lloydsbankcardnet.com

 Call us on 01268 567100
lines open from 8am to 9pm
Monday to Saturday

Please contact us if you'd like this in an alternative format such as large print, Braille or audio.

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This information is correct as of July 2023.

Our service promise

We aim to provide the highest level of customer service possible. However, if you experience a problem, we will always seek to resolve this as quickly and efficiently as possible. A copy of our 'How to voice your concerns' leaflet can be obtained by contacting the Cardnet Helpline on 01268 567100. The complaint procedures are also published on our website lloydsbankcardnet.com/how-to-complain



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