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# FREQUENTLY ASKED QUESTIONS

Invoice Finance Online

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LLOYDS BANK

## Support and help

### 1. Who do I call if I have a query about my Invoice Finance facility?

For queries about transactions on your account, or general queries about your Invoice Finance facility, please refer to your Lloyds Bank Daily Contact.

### 2. How can I find out how to use Invoice Finance Online?

There are useful videos, user guides and other information available on our website, which provide full instructions for using Invoice Finance Online. To access the website, go to [lloydsbank.com/invoice-finance-online](http://lloydsbank.com/invoice-finance-online)

You can also refer to your Daily Contact, who will be pleased to answer any questions you may have.

## Users, passwords and authority levels

### 3. Who manages the users on Invoice Finance Online?

Your nominated Primary Admin User (PAU) is responsible for managing user access to Invoice Finance Online within your organisation. This includes setting up or removing users, unlocking accounts and amending user details. You can select a number of individuals to be Primary Admin Users.

### 4. What should I do if I forget my password or can't access my account?

If you have forgotten your password, please use the 'Forgot Password' link on the Invoice Finance Online Log On page (from [lloydsbank.com/invoice-finance-online](http://lloydsbank.com/invoice-finance-online), select Log On).

If your account is locked out because you have entered incorrect Log On details three or more times, please contact your Primary Admin User who can unlock it for you.

If your Primary Admin User is absent, or if you are the Primary Admin User and need assistance, please refer to your Daily Contact.

When you contact us, we may ask you security questions to confirm your identity.

### 5. How do I know what payment authority limit I have?

Please contact the Primary Admin User in your organisation who can provide this information.

If the Primary Admin User isn't available your Daily Contact will be able to help.

## Invoice Finance Online availability and cut-off times

### 6. My business is a 24 hour, seven day a week operation. Will the system be available when I need to use it?

Invoice Finance Online is available 24/7\* on a desktop or mobile device.

Please be aware of the following:

- Payment requests should be submitted by 3pm, Monday to Friday (excluding bank holidays) for processing that day. Any requests submitted after this time will be processed the next working day, but your available funds will be updated when the payment is requested.
- Schedules notified to us by 12 noon Monday to Friday (excluding bank holidays) will be processed the same day and availability created in time for you to request payment the same day.
- Schedules notified to us after 12 noon, but by 3.30pm, will be processed the same day and availability created for you to request a payment that can be paid on the next working day.
- Schedules notified to us after 3.30pm will be processed the morning of the next working day.

\*Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.

## Requesting payment

### 7. What payment options are available?

There are three payment options, depending on how quickly you want your money, how much you want, and the currency you want it in.

You can request Sterling funds using the Faster Payments service, up to a value of £99,999 per transaction. Requests received before 3pm Monday

to Friday (excluding bank holidays) will be credited to your account within three hours of receipt by us.

For currency payments and larger sterling amounts you can request a Same Day (CHAPS) payment. Requests received before 3pm Monday to Friday (excluding bank holidays) will be credited to your account on the same day.

There is a transaction fee for both these payment types. You will find a link to our fees and charges on Invoice Finance Online, at the bottom of each screen.

The third payment type is BACS. These payments are free of charge. Requests submitted by 3pm Monday to Friday (excluding bank holidays) will be credited to your account within two working days.

In all cases, these timescales are subject to business rules, including checks and authorisation.

8. Can more than one payment request be submitted per day?

Yes – providing the funds are available to drawdown, the number of payment requests that can be made per day is not limited.

9. What are my options if I want to draw down a payment over £99,999?

Although each Faster Payment transaction is limited to £99,999, providing there are funds available to drawdown, the number of Faster Payment requests that you can make is not limited. Note that each transaction will incur a Faster Payments fee.

Alternatively, you can request a Same Day (CHAPS) or BACs payment.

## Statements and reports

10. How can I access my monthly statement from Invoice Finance Online?

The Reporting option on the Invoice Finance Online left-hand navigation menu allows you to view and download your monthly statements.

## Your move from N/ABLE to Invoice Finance Online

11. I am moving to Invoice Finance Online from N/ABLE. Will my Trust Account details change?

No. Your existing Trust Account details will remain the same and funds from your debtors will be swept into Invoice Finance Online. For details of receipts into the Trust Account you will need to use LloydsLink Online, just as you do today.

12. Will I be able to access any of my data on N/ABLE after my move?

Yes – you will be able to access N/ABLE using your existing log on details. Please note that after your move to Invoice Finance Online you will have read-only access to N/ABLE.

## Technical Requirements

13. How secure is Invoice Finance Online?

Externally run, industry benchmarked security tests are undertaken at appropriate times to ensure that the highest security standards are maintained.

14. Why isn't my browser working with Invoice Finance Online?

Please check that you have the latest version of your browser.

If it still does not work, then please speak to your Daily Contact for advice.

## Gemini

15. What is Gemini?

Gemini is a tool available to Invoice Discounting clients that will help to automate the process of sending us your sales ledger. It integrates with Invoice Finance Online and most accounting packages.

16. How do I get Gemini?

During your initial discussions about a new Invoice Finance facility we will advise if Gemini is available to you. If you proceed with Gemini it will be available to you when your first start using Invoice Finance Online.

If you are currently using Invoice Finance Online without Gemini and would like to discuss using it, please speak to your Daily Contact or Client Manager.

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

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If you have a hearing or speech impairment you can use the Next Generation Text (NGT) Service (previously Text Relay/Typetalk).

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Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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