Lloyds Bank
Online Payments

Providing flexibility and payment choice

LLOYDS

It's about finding the solution that works best for you

Digital payments made simple

Lloyds Bank Online Payments (LBOP) – our payment gateway – can be seamlessly integrated into an existing internal system and takes payments smoothly.

Capable of accepting a range of payment types, including digital wallets, debit and credit cards, across web, app, and mail/telephone order environments, LBOP offers a truly frictionless customer experience. Our payment gateway can easily be incorporated into a website, merging with your current set up to bolster your payment possibilities. With its **real-time card authorisation** capabilities, you have a **secure space** to engage and connect with your customers.

Supporting your business journey

LBOP is part of Lloyds Bank Cardnet – a **merchant acquiring** and **payment gateway** service provider. We provide support across a range of channels, including face-to-face and remote settings like online and mobile.

Our dedicated Relationship Managers and payment specialists are here to understand your business, how it operates and, of course, what your customers want.

Your Relationship Manager will work closely with you to help build **tailored solutions** that bring out the best in your business.

If customer payment preferences change, we'll support you in adding new functionality, innovations and **solutions to help you adapt**.

With our support, we could help your business grow and meet the expectations of your customers.
To find out more, go to **lloydsbank.com/cardnet**

Virtual terminal – process Mail Order Telephone Order (MOTO) payments and setup Pay by Link with this web-based login.

Pay by Link – generate a quick, secure payment URL link you can share with customers by email, WhatsApp, SMS or QR code.

Recurring Payments – accept regular transactions, including subscriptions, fees, recurring donations and more.

Choice of payment methods – accept a range of card types, as well as Apple Pay and Google Pay.

Multicurrency – widen your business potential by accepting customer payments in multiple currencies.

Hosted payments page (Connect) – capture customer transactions via a securely hosted, customisable payment form.

Integrated payments page – host a payment page on your own website using an Application Programming Interface (API).

Easily customisable – customise the 'look and feel' of payment pages to match your brand.

Online management information portal – complete oversight of your business accounts, available 24/7.

Data vault – securely store your customers' card information, allowing for easier One-Click payments.

Fraud prevention tools – help prevent fraud with a configuration tool to block and screen transactions.

Dual site, dual server infrastructure – ensures successful processing of transactions 24/7.

Dedicated and specialist support – efficient implementation, with UK-based e-commerce specialists team.

Built around
your business

Different business types will have different payment acceptance needs. If your business operates remotely, you may wish to send **payment links** to customers or use **QR codes**. For trading online, you may consider using a separate **hosted page**, or have one **embedded** into your website map.

Virtual terminal

The virtual terminal is our web-based, standalone Mail Order Telephone Order (MOTO) application.

Virtual terminals are ideal for any business with an internal system that takes customer payments over the phone.

- **Reduced costs** with no need to set up a website to accept payments.

- **Email** transaction notifications to customer or print a copy.

- Role-based **access permissions** and multiple user set-up.

- PCI DSS **compliant** solution also includes AVS and CVV checks.

- Option of adding and removing data fields, or setting them to optional or mandatory.

Recurring payments

You can oversee recurring payments, where customers have chosen the number and frequency of instalments. You'll receive notifications about any payment schedules – when they're processed, and even know when cards are due to expire. These can be amended and deleted accordingly, giving you full oversight of repeat business transactions as and when they're made.

- **Improves automation** compared to manually requesting each customer payment every billing cycle.

- Fewer late payments with more **predictable** cash flow.

- Helps keep payment information **secure** by reducing paper bills.

- **Frictionless** payment journey for customers as they won't have to log into their bank account or enter details to make regular payments.

Pay by Link

Pay by Link allows you to create a secure URL link, which can be sent to customers for them to complete a requested payment.

Available through the virtual terminal or API, Pay by Link would be ideal for business invoices, paying for services, or regular monthly payments.

- Can be **embedded** in email, WhatsApp, SMS or QR code.

- All payments are supported by key **fraud prevention** tools such as EMV 3DS.

- **Supports alternative payments** methods like ApplePay and GooglePay.

Pay by Link in action

Pay by Link is great for customer convenience. The solution allows you to notify your customer that a payment needs to be made and provides them with simple experience to execute the payment there and then.

Here's an example:

1. A customer calls a hair salon to book an appointment.

2. The salon sends the customer a text message that includes a secure payment link.

3. The customer taps the link and pays the deposit to hold their appointment.

4. The salon sends a booking confirmation text message.

Build your website

Accepting payments online can help you improve customer experience, reduce costs, grow your business and sell more efficiently. Our LBOP solution has two methods to integrate the gateway to your website – Connect and API – each offering flexibility to meet your business' needs.

Connect: our hosted payment page

Through Connect, customers are redirected from your website to a hosted payment page that sits securely within our servers. Here, they complete a transaction, before being redirected back to the website.

This solution is a good fit for businesses looking for support with the technical aspects of payment pages.

- **Choice** of four modes of collecting card details; PayOnly mode, PayPlus mode, FullPay mode, and Combined.

- Supports **recurring payments**, **card storage**, and even **multicurrency payments**.

- PCI DSS Level 1 **compliant**, and EMV 3DS enabled, with **secure** communication enabled using shared secret authentication.

- Payments pages can be **branded** to your website's look and feel, helping you create a secure yet cohesive experience for your customers.

API: your integrated payment page

Host the payment page on your own server with our payment gateway API (Application Programming Interface), meaning customers don't have to leave your website to pay. It easily integrates with your existing digital processes.

- **Data-rich** transaction messaging enables you to better understand how customers engage with your business.

- Supporting **recurring payment** services, **card storage** and **tokenisation**, with information available through LBOP's Data Vault.

- Supports SSL-encryption with username and password **authentication**.

- Includes EMV 3DS, transaction blocking AVS and CVV restrictions to **protect against fraud**.

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If you host the payment pages yourself, you will be responsible for the PCI DSS data security requirements and integration of EMV 3DS.

More than just
a payment gateway

Payment Gateway Online Portal

The Payment Gateway Online Portal is a comprehensive account management tool. It gives you an overview of your transactions – including e-commerce, Pay by Link and MOTO. This gives you a better understanding of costs and fees, and how your business functions.

- **Available 24/7** and accessible from anywhere*

- Offers immediate reporting capability, letting you make **real-time business decisions**.

- **Customise the customer journey**, everything from the hosted payment page to the virtual terminal – and even your receipts.

- **Oversee** recurring payments, **manage** payment schedules, **process** refunds and locate historical orders.

* There may be periods when we are required to suspend access to the portal for routine maintenance.
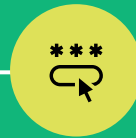
Tokenisation in action

Customer card data is encrypted to create a token used for a payment. The token can then be recalled for another sale through a different channel. Tokens help businesses better understand customer requirements and behaviours, including the channel used, how they paid and the amount spent.

The **Data Vault** allows secure storage of card numbers, enabling cardholders the convenience of **One-Click Checkout**. This will speed up sales and facilitate repeat business through a seamless experience.

- LBOP **securely store** customers' payment details, ensuring PCI DSS compliance throughout the process.

- PCI DSS Level 1 **compliant tokens**, which can be used across multiple channels.

Here's an example:

1. A customer makes a purchase from your website using their debit card.

2. They input their data and agree that their card details can be stored.

3. A week later, they return to purchase something, but they use your app.

4. Because they were stored, their details are recalled for the new payment.

5. The customer then provides the CVV number from their card for security validation to initiate the transaction.

Robust and efficient support

Payment security

At Lloyds Bank Cardnet, we understand how challenging the requirements of Payment Card Industry Data Security Standards (PCI DSS) can be.

- Our solution features transaction pre-authorisation, data sanity checking, and data pattern checking for **real-time fraud management** and monitoring at **no additional cost**.

- Any customers payment data that passes through the gateway is **encrypted** to the highest industry standards*.

- Fraud prevention is also available through the **Online Portal**.

- Supported by a **dedicated payments security team**.

Fraud tools

RiskShield

Reject transactions prior to authorisation, based on a series of defined rules and metrics which must be met.

Address Verification Service (AVS) and Security Code (CVV)

Customisable fraud management tools that check card issuer details to ensure the security of transactions.

EMV 3DS

An authentication protocol that asks additional verification questions.
It can be seamlessly integrated into the hosted payments page, supported through the API, and even Pay by Link transactions. Additionally, we also support Amex SafeKey and Diners ProtectBuy.

* Please note: it's your responsibility to ensure your business is fully compliant, adhering to regulations to offer a secure transaction space.

Reliability and Monitoring

We are dedicated to ensuring all our systems remain robust and continue to deliver reliably.

We never schedule any downtime for our payment gateways, and work to ensure your business remains fully operational and capable of taking payments.

How we're always prepared:

600
LBOP is scalable and can endure 600 or more transactions per second

1

Automated failover between data centres – in case of component outage or disaster.

2

Bidirectional database replication – keeps databases in sync at all times.

3

Web-to-App failover – for additional capacities in peak load situations.

4

Web server maintenance – to ensure interruption-free activity.

5

Proactive 24/7 monitoring – by the Command Centre and alert notifications.

6

Proven disaster recovery – in place across all sites and systems.

With this combination of support, you'll have the backing of an experienced payment services provider.

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

Go online:
lloydsbank.com/cardnet

Speak to your
Relationship Manager

Calls us:
New Customers on 0345 604 4635
Lines open from 9am-5pm Monday to Saturday

Existing Customers on 01268 567100
Lines open from 9am-5pm Monday to Saturday

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

Important information

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