Lloyds Bank Online Payments – PLUS

For every payment experience

By the side of business

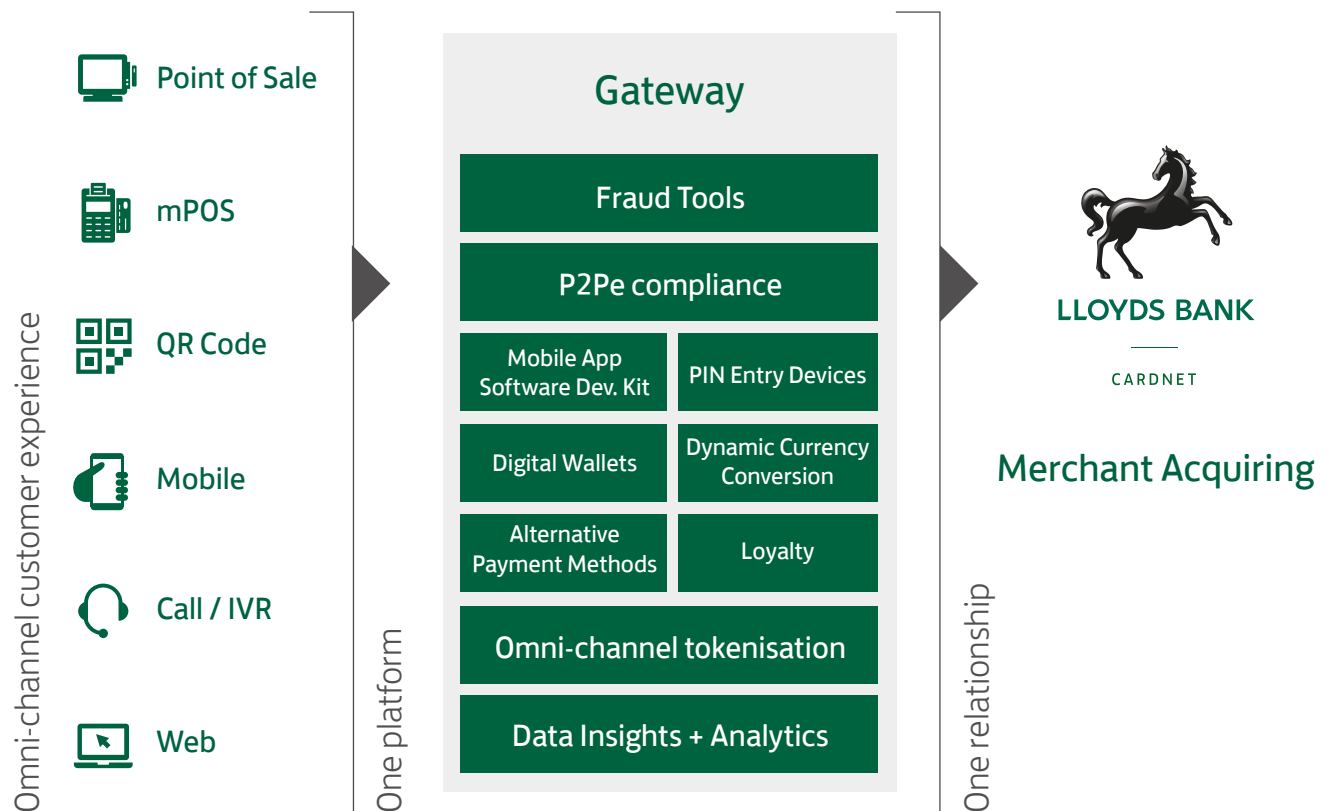**LLOYDS BANK**

The all-in-one payment gateway solution

Unlocking your payment potential

Lloyds Bank Online Payments – PLUS (LBOP+) is our **omni-channel** payment gateway solution that brings together in-store, phone, online, and mobile sales channels in one platform alongside **merchant acquiring** services. LBOP+ allows you to **track spending** habits, **explore customer behaviours**, and understand your business better – helping you reach your true potential.

Omni-channel customer experience

- Point of Sale
- mPOS
- QR Code
- Mobile
- Call / IVR
- Web

One platform

Gateway

- Fraud Tools
- P2Pe compliance

Mobile App Software Dev. Kit	PIN Entry Devices
Digital Wallets	Dynamic Currency Conversion
Alternative Payment Methods	Loyalty

- Omni-channel tokenisation
- Data Insights + Analytics

One relationship

LLOYDS BANK
CARDNET

Merchant Acquiring

Hosted Payment Controls – host a payment page on your own website with the use of an embedded iFrame.

Hosted Payment Page – capture customer transactions via a securely hosted, customisable payment page.

Face-to-face terminals – integrate with fixed or mobile devices to take card-present payments, with Pay at Table available for restaurants.

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

Virtual Terminal – process telephone order payments with this standalone web-based login.

Merchant Acquiring – all-in-one solution with one relationship.

Choice of payment methods – accept a range of card types, as well as bank-to-bank transfers and digital wallets such as Apple Pay, Google Pay and PayPal.

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

Dynamic Currency Conversion – support foreign cards in other currencies, converted to their home currency.

Enterprise portal – view detailed, real-time information for every payment made across each of your sales channels.

BI Tool – analyse data derived from transactions to build a clear profile of your customer base.

Loyalty – build consumer personas from the gateways inherent data that allow you to target discrete customer groups with relevant incentives.
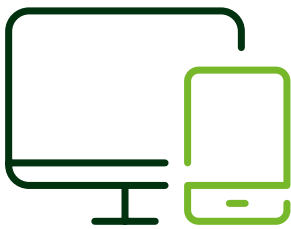
Fraud prevention tools – help prevent fraud with a configuration tool to screen transactions.

Specialist support – with teams covering implementation, integration, and even a team of e-commerce specialists.

Take payments no matter the channel

Hosted Payment Controls

Host the payment page on your own server and make use of an embedded iFrame to capture card or digital wallet information, meaning customers don't have to leave your website to pay.

This solution easily integrates with your existing digital processes and we take responsibility of handling the card information.

- **Data-rich** transaction messaging enables you to better understand how customers engage with your business.
- Supports **card storage** and **tokenisation**.
- Accepts **alternative payment methods** including digital wallets and Lloyds Bank PayFrom Bank.
- PCI SAQ-A qualification **compliant**, and EMV 3DS enabled, with **secure** communication encryption methods to protect against fraud.

Hosted Payment Page

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 your website.

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

- PCI SAQ-A qualification **compliant**, and EMV 3DS enabled, with **secure** communication encryption methods to protect against fraud.
- **Customise** the colours and font styles of the payments pages to align with your brand look and feel, helping you create a secure yet cohesive experience for your customers.

Face-to-face card payments

Our middleware allows integration with a varied range of point of sale and payment technology providers. This means you can use devices that meet your business' needs including fixed-to-the-counter terminals for traditional retail environments, and mobile devices for hospitality settings.

Our **Pay at Table** solution allows restaurants to deliver secure payment terminals to the customer, rather than taking their card away. It accepts both EMV cards and NFC mobile wallets.

- **Future-proof** integrations with new device and feature support being simply an upgrade away.
- Our middleware supports **Windows**, **iOS** and **Andriod**.
- Can **connect** via USB or Ethernet for static devices and via WiFi or Bluetooth portable devices.
- **Robust** offline processing capabilities allowing for redundancy at an individual workstation level.
- Level 2 and 3 **Industry Data Support**

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 Enterprise Portal, 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.
- PCI DSS Level 1 **compliant**.
- Supports **alternative payments** methods like ApplePay and GooglePay.

Virtual Terminal

The virtual terminal is our standalone web-based application that allows you to manually take card-not-present transactions.

Virtual terminals are ideal for any business that uses an internal system for taking payments from their customers over the phone.

- Role-based **access permissions** and multiple user set-up.
- PCI DSS Level 1 **compliant** solution also includes AVS and CVV checks.

# More than just a payment gateway

Enterprise Portal

The Enterprise Portal provides you with simple web-based access to detailed real-time information for every transaction on every payment channel.

The Virtual Terminal and Pay by Link solutions are hosted on this portal, allowing payments to be processed without the need for additional integration work.

- View **settlement** timings, pending **batches** and transfer transactions from one batch to another.
- Void pending **authorisations**, **refund** transactions and more.
- Track and **manage physical devices** throughout your estate.
- Manage large and small estates through **hierarchical reporting structure**.
- Simplified annual PCI **compliance reporting**.

Decisions based on data
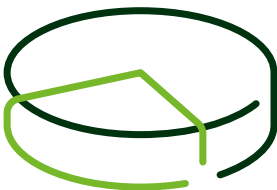
Our comprehensive solution features an optional BI Tool that combines business intelligence and analytics capabilities to generate clear, actionable insights.

This helps you build a clear profile for your customers – including behaviours, preferences, and spending habits.

- Data derived from on cardholder **transactions and tokens**.
- **Filter or group data** by regions, locations, payment method and products.
- **Customise dashboards** and **create forecasts** to focus on what matters most to your business.
- **User-friends interface** to provide a single view of your business operations.

Loyalty

We use tokenisation to capture, encrypt and process customer transaction data. Tokens can help you understand more about your customers' preferences, actions, and how they interact with your business.

By using this customer data inherent in our payment gateway, you can start to build consumer personas and incentive schemes.

- **Data-led insights** to inform your loyalty programme.
- Build consumer personas to target **discrete customer groups** with incentives.
- **Improve customer experience** with personalised offers.
- **Increase sales** conversions and grow your returning customer base.

LBOP+ in action: Personalised experiences

All information you acquire from LBOP+'s insights can be used to benefit your business.

You'll be able to drive targeted customer engagement strategies to grow your services.

Data-led insights allow you to pick whichever discount offers, reward card, points system, or point-in-time incentive you feel is appropriate for your business.

Here's an example:

1. A business carried out analysis of transaction data and spotted that a positive trend of in-app purchases appeared to be slowing.
2. Customers who are active app users were able to be identified.
3. These routine app users were then rewarded for their engagement with the chance to win event tickets.
4. As a result, app usage recovered with other users incentivised to use the app more as well.
5. Customer satisfaction grows through continued deployment of personalised experiences.

Your business, in safe hands

Security made simple

With LBOP+, we help deliver the highest levels of integrated payments security. This means customer payment data is encrypted to the highest industry standards.

Plus, by choosing our optional fraud screening tool, you can monitor customer activity and stop potentially fraudulent transactions being processed – protecting both your business and your customers from financial harm.

- Regardless of the sales channel used, **all card data is securely encrypted** for all transactions*.
- Supported terminals are **PCI PTS certified**.
- **EMV 3DS** protocol is used alongside **AVC** and **CCV** tools to keep online transactions secure.
- **P2Pe compliant**.
- **Monitoring team** ensure continuity of service with fail-overs in place.

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.

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

🖱 Go to **lloydsbankcardnet.com**

👤 Speak to your Relationship Manager

📞 Calls us:
New Customers on **0808 256 4038**
Lines open from 9am-5pm Monday to Saturday

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

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com.

SignVideo services are also available if you're deaf and use British Sign Language: lloydsbank.com/help-guidance/accessibility/signvideo.
If you need support due to a disability please get in touch.

Important information

Cardnet® is a registered trademark of Lloyds Bank plc.

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Lloyds Bank plc is covered by the Financial Ombudsman Service. (Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)

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 note that any data sent via e-mail is not secure and could be read by others.

By the side of business

LLOYDS BANK