Online for Business – functionality guide

It's easy to manage your business finances with Online for Business and our mobile app. Discover what you can do online with our list of useful features below.

Updated June 2025

Administration

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Access to your accounts	Add / remove an account signatory	Change who has authority to sign on behalf of your business (mandate variation)	**More info**	✓	✓	–	–
Access to online banking	Add or remove users	Add or remove people that can access your accounts online	**More info**	✓	✓	–	–
	Change user access level	Control the level of access you want to give each user (e.g. Full, Delegate, View only)		✓	✓	–	–
	Online payment controls	Set payment limits for each user or require 2 or 3 users to approve all payments	**More info**	–	✓	–	–
	Order a replacement card	Order a replacement debit, cashpoint or authentication card		✓	✓	✓	✓
	Order a new card reader	Order a replacement card reader	**More info**	Order via Message Us	✓	✓	✓
	Change your password	Change your password. Note – changing your password will also update your personal online banking password if you have a personal account with us	**Forgotten logon details**	✓	✓	✓	✓
	Change your logon details	Change your User ID or memorable information. Note – changing these details will also update your personal online banking details if you have a personal account with us		–	✓	✓	✓
Contact details for you	View your personal phone number	View your phone numbers (mobile, work, home)		✓	✓	✓	✓
	Change your personal address	View and change your personal mailing address		✓	✓	✓	✓
	Register your support needs	Register up to 16 support options to make banking easier for you	**More info**	–	✓	✓	✓
	Digital Marketing preferences	Select whether you see tailored marketing messages within online banking and app		✓	✓	✓	✓

Administration (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Business contact details	View business email address	View the business email address	**More info**	✓	✓	✓	✓
	Change business email address	Update the business email address		✓	✓	–	–
	View the business address	View the business addresses (mailing, trading, registered)	**More info**	✓	✓	✓	✓
	Change the business address	Update the business addresses (mailing, trading, registered)		✓	✓	–	–
	View business phone number	View the business contact phone number		✓	✓	✓	✓
	Update business phone number	Update the business contact phone number		✓	✓	–	–
Help and Support	Search for help	Search our help tool on how to use online banking and answers to banking queries	**Help**	✓	✓	✓	✓
	Mobile app chat / Message us	Use the Message Us chat service to request items like a new card or to help resolve queries		✓	✓	✓	✓
Data sharing	Open Banking data sharing	Control which third party services have been granted access to your account data		✓	✓	✓	✓
	Business Finance Assistant	View your BFA dashboard in Online for Business (free BFA subscription required)	**More info**	–	✓	✓	✓
Mobile app settings	Take screenshots	Take screenshots in the mobile app – sensitive information is blocked (e.g. your PIN)		✓	✓	✓	✓
Paper-free documents	Manage paper-free settings	Choose to receive your statements and invoices via online banking instead of by post	**More info**	✓	✓	–	–
	View paper-free statements	View and download PDF copies of your bank statements and invoices online		✓	✓	✓	✓

Products and services

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Business Current Accounts	Account nicknames	Rename an account for ease – it will show only for you		–	✓	✓	✓
	Open another Current Account	Apply for additional Current Accounts (customers with a Relationship Manager only)		✓	✓	–	–
	View account balances	View your real-time balance, pending balance, and account transactions	**More info**	✓	✓	✓	✓
	View upcoming payments	View regular payments due to leave your account in the next 31 days		–	✓	✓	✓
	Search your statements	Search for transactions by name, date or amount		✓	✓	✓	✓
	Export transactions to a file	Export transactions in CSV/QIF format (max 1000 lines per export)		–	✓	✓	✓
	PDF transaction summary	Download a monthly summary in PDF format (found in 'Statement Options' menu)		–	✓	✓	✓
	Order new chequebook	Order a new cheque book or paying in book	**More info**	Order via Message Us	✓	✓	–
	Order copy statement	Order a duplicate paper copy of a bank statement	**More info**		✓	✓	–
Debit Cards	View your debit card PIN	View the PIN for your business debit card in the mobile app	**More info**	✓	✓	✓	✓
	Order replacement card	Order a replacement debit, cashpoint or authentication card	**More info**	✓	✓	✓	✓
	Apply for a debit card	Apply for a new debit card for yourself or key people in your business (subject to eligibility)		✓	✓	–	–
Overdrafts	Apply for or amend an overdraft	Apply to open or amend an overdraft facility (subject to eligibility)	**More info**	✓	✓	–	–
Business Credit & Charge Cards	Apply for a new card account	Apply for a new business credit or charge card account (subject to eligibility)	**More info**	–	✓	–	–
	View card account details	View business credit and charge card details, credit limits and payment information		✓	✓	✓	✓
	See recent card transactions	See transactions by card and statement summary for the last 6 months		✓	✓	✓	✓
	Manage card account	Request to add or remove a cardholder from your account	**More info**	–	✓	–	–
	Request limit change	Request a change to your credit limit or redistribute limits across your cardholders		–	✓	–	–

Products and services (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Savings & Deposit Accounts	View your deposit accounts	View Fixed Term, 32-day Notice accounts, and Client Money accounts		✓	✓	✓	✓
	View Instant Access savings	View all instant access savings accounts and transaction history		✓	✓	✓	✓
	Open an Instant Access account	Open and manage an Instant Access Savings account	**More info**	✓	✓	–	–
	Open a Fixed Term Deposit	Apply to open a new Fixed Term Deposit	**More info**	✓	✓	–	–
	Open a Notice account	Apply to open a new 32-day or 95-day Notice account	**More info**	✓	✓	–	–
	Update maturity instructions	Update the maturity instructions for your Fixed Term Deposit accounts		✓	✓	–	–
	Add or withdraw deposits	Add or withdraw funds from your Notice accounts		–	✓	✓	–
	Close an account	Close unwanted accounts (must leave you with at least one Current Account)	**More info**	✓	✓	–	–
Client Money Accounts	View Client Money Accounts	View your client money accounts and search transactions	**More info**	✓	✓	✓	✓
	Manage Client Money Accounts	Manage your client money accounts and make transfers		✓	✓	✓	–
Business loans	View your loans	View your loan accounts (some types of loan are not visible online)	**More info**	✓	✓	✓	✓
	Apply for a loan	Apply for new business lending online (subject to eligibility)		✓	✓	–	–
Accountancy Software	Business Finance Assistant	Connect to free accounting software and view a dashboard of insights online	**More info**	–	✓	–	–

Make and manage payments

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Faster Payments	Make faster payments	Immediate faster payments are limited to £100k each and a total of £250k per day		✓	✓	✓	–
	Manage your payee list	Add and delete payees. Payments to new payees are limited to £5k for first 60mins		✓	✓	✓	–
	View upcoming payments	View regular payments due to leave your account in the next 31 days		–	✓	✓	✓
	Make future dated payments	Set up a future dated payment (up to £99,999 each)		✓	✓	✓	–
	Amend future dated payments	View and amend future dated payments (up to £99,999 each)		–	✓	✓	–
Bulk payments (Bacs)	Request access to bulk payments	Request the bulk payment service – a payment limit will be agreed before first use	More info	–	✓	–	–
	Create batch payments	Bulk pay 25 recipients per batch via Bacs – cut-off 6pm 2 business days before payment		–	✓	✓	–
	Cancel bulk payments	Request to cancel bulk payment – cut-off 6pm the business day before payment		–	✓	✓	–
Payment receipt	Share a payment confirmation	Share a payment confirmation once payment has been made (e.g. via SMS, email)		✓	✓	✓	–
Cheques	Deposit cheques remotely	Deposit cheques via mobile app – limit £10,000 per cheque (max £10,000 per day)	More info	✓	✓	✓	–
	Order new cheque book	Order a new cheque book or paying in book	More info	Request via Message Us	✓	✓	–
	Request to stop a cheque	Request to stop one or multiple cheques	More info		✓	✓	–
Direct Debits	View Direct Debits	View Direct Debits		✓	✓	✓	✓
	Cancel Direct Debits	Cancel Direct Debits	More info	✓	✓	✓	–
Inter Account Transfers	Instant account transfers	Transfer funds between your own accounts within the same business		✓	✓	✓	–
International	Make international payments	Use your sterling account to pay up to £250k per day in 38 currencies	More info	✓	✓	✓	–
	Manage international payees	Add, amend and delete international payees		–	✓	✓	–
	View IBAN and BIC	View your International Bank Account Number (IBAN) and Bank Identifier Code (BIC)	More info	–	✓	✓	✓
Standing Orders	View standing orders	View standing orders (note there is a limit of £99,999 per standing order)		✓	✓	✓	✓
	Manage standing orders	Create, amend and delete standing orders	More info	✓	✓	✓	–

Make and manage payments (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
Payment Approval	Online payment controls	Set up payment limits for each user and which users can approve payments	**More info**	–	✓	–	–
	Approve payments	Approve a payment set up by another user when required as part of online payment controls		–	✓	✓	–
Payment limits	Online daily total payment limit	Combined daily limit of £250k across all payments (except Bulk). Resets at 11.59pm		**More info**			
	Maximum payment limits	Individual transaction limits vary by type of payment – click the link for a full list					

Controlling access to your accounts

As an account signatory you can choose who has access to your accounts and the level of authority they have.

Account Signatory Levels

Signatory Level	Can have access to online banking	Can make payments	Talk to us about the business	Authorise changes (e.g. update address)	Apply for products (e.g. loans or savings)	Link for more info
Full Power signatory	✓	✓	✓	✓	✓	**Change who can access your accounts**
Limited signatory	✓	✓	✓	–	–	
Not a signatory	✓	–	–	–	–	

Online for Business User Access Levels

User Access Level	Account signatory level required	View accounts	Access via Mobile app	Make payments	Open savings	Switch to Paper-free	Apply for a loan	Link for more info
Full Access User	Must be a Full Power signatory	✓	✓	✓	✓	✓	✓	**Manage access to Business Internet Banking**
Delegate User	Does not need to be an account signatory	✓	✓	✓	–	–	–	
View Only User		✓	✓	–	–	–	–	

Online Payment Controls – set limits or approval permissions for Full Access and Delegate Users

Payment Control Options	Can create payments but not approve them	Set a maximum transaction limit	1 user can create & make the payment	1 user creates & approves + 1 other approves	1 user creates + 2 others approve	1 user creates & approves + 2 others approve	1 user creates + 3 others approve	Link for more info
Set Individual Limits	✓	✓	Up to their limit	If above first user's limit	–	–	–	**View examples**
2 users to approve all payments	✓	–	–	✓	✓	–	–	
3 users to approve all payments	✓	–	–	–	–	✓	✓	

Our service promise	If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedure is published at **lloydsbank.com/business/complaint**
If you need extra help	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 the Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

What you can use the Service for depends on the type of Account(s) you have opened with us and the type of instructions and transactions you can make on that Account. Please ask us if you are not sure.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

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