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.

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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 is authorised to manage your account on behalf of your organisation	**More info**	✓	✓	–	–
	View who can access your accounts	View all account signatories and anyone with access to online banking (non-signatories without online access will not be visible, e.g. silent partner)		✓	✓	–	–
	Amend business signing rules	Update how many people are required to sign cheques and in-branch payments, or to approve tasks like opening accounts		✓	✓	–	–
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	**More info** **More info**	✓	✓	✓	✓
	Order a new card reader	Order a replacement card reader	**More info**	Order via Message Us	✓	✓	✓
	Change your password	Some users no longer need to use a password to log in. You may still need a password to complete other tasks. Note – changing your password will also update your personal online banking password if you have a personal account with us.	**Forgotten login details**	✓	✓	✓	✓
	Change your login details	Change your Username or memorable information. Note – changing these details will also update your personal online banking details if you have a personal account with us. You can opt into biometrics through the mobile app.		–	✓	✓	✓
	Register a passkey	Register a passkey as an alternative way to log in (launching late summer 2026, for Windows devices)	**More info**	–	✓	✓	✓

Administration (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
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	**More info**	✓	✓	✓	✓
	Register your support needs	Register your support options to make banking easier for you		✓	✓	✓	✓
	Digital Marketing preferences	Select whether you see tailored marketing messages within online banking and app		✓	✓	✓	✓
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	**More info**	✓	✓	✓	✓
	Update business phone number	Update the business contact phone number. You need to add a new phone number before you can remove an old one.		✓	✓	–	–
	View business marketing preferences	View the business marketing preferences		✓	✓	✓	✓
	Update business marketing preferences	Update the business marketing preferences		✓	✓	–	–
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**	–	✓	✓	✓
	Making Tax Digital	HMRC recognised accounting software for Making Tax Digital for Income Tax. For sole traders and the self-employed.	**More info**	–	✓	–	–
Mobile app settings	Take screenshots	Take screenshots in the mobile app – sensitive information is blocked (e.g. your PIN)		✓	✓	✓	✓
	Dark mode	View the business banking app in dark mode (Apple iOS only)		✓	✓	✓	✓

Administration (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
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 Accounts	Account nicknames	Rename an account for ease – it will show only for you		–	✓	✓	✓
	Open another Business Account	Apply for additional Business Accounts		✓	✓	–	–
	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	**More info**	✓	✓	✓	✓
	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 a new cheque book	Order a new cheque book	**More info**	Order via Message Us	✓	✓	–
	Order copy statement	Order a duplicate paper copy of a bank statement	**More info**		✓	✓	✓
	Order paying in book	Order a new credit book (often called a paying in book)	**More info**		✓	✓	–
Debit Cards	View your debit card PIN	View the PIN for your business debit card in the mobile app	**More info**	✓	✓	✓	✓
	Order a replacement debit card PIN	Order a replacement debit card PIN	**More info**	Order via message Us	✓	✓	–
	Order a 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)	**More Info**	✓	✓	–	–
Overdrafts	Apply for or amend an overdraft	Apply to open or amend an overdraft facility (subject to eligibility)	**More info**	✓	✓	–	–

Products and services (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
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 to change your credit limit		–	✓	–	–
	Redistribute limits	Redistribute limits across your cardholders		✓	✓	–	–
	Add to mobile wallet	Add your business credit and charge cards to Apple Pay or Google Pay on your mobile device	**Apple Pay** **Google Pay**	✓	✓	✓	✓
Savings & Deposit Accounts	View your deposit accounts	View Fixed Term deposits, 32-day and 95-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	**More info**	✓	✓	✓	–
	Close an account	Close unwanted accounts	**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**	–	✓	–	–
	Making Tax Digital	HMRC recognised accounting software for Making Tax Digital for Income Tax. For sole traders and the self-employed.	**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	Limit £100k per faster payment. Daily total limit of £250k shared between all direct debits, standing orders, and faster payments.	**More info**	✓	✓	✓	–
	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 £20,000 per cheque (max £20,000 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. Limit £250k per transfer, no daily limit.		✓	✓	✓	–
International	Make international payments	Use your sterling account to make international payments up to £250k per day across a wide and growing range of 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**	–	✓	✓	✓

Make and manage payments (continued)

Category	Function	Description	Link for more info	Available on mobile app	Full Access User	Delegate User	View Only User
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. There is a daily total limit of £250k shared between all direct debits, standing orders, and faster payments.	**More info**	✓	✓	✓	–
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	Daily total limit of £250k shared between all direct debits, standing orders, and faster payments. Resets at 11.59pm	**More info**				
	Maximum payment limits	Individual transaction limits vary by type of payment – click the link and scroll down to the FAQ section 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	Update business details	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 Online for Business**
Delegate User	Must be a Limited Power signatory	✓	✓	✓	–	–	–	–	
View Only User	Does not need to be an account signatory	✓	✓	–	–	–	–	–	

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/

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

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