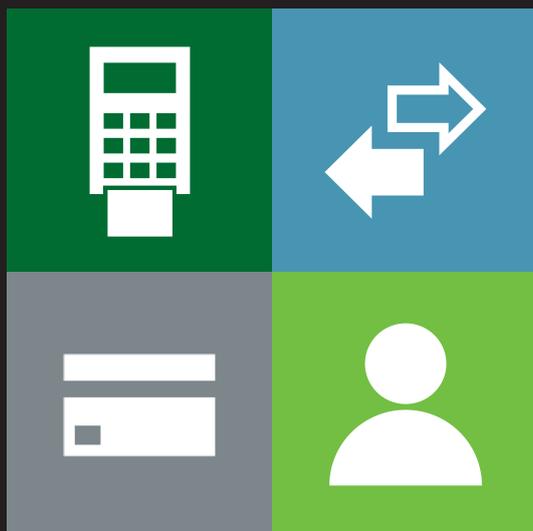
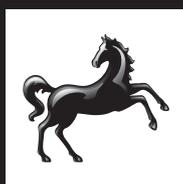


COMMERCIAL BANKING



RAM QUICK REFERENCE GUIDE

Lloyds Bank Cardnet Online Management Information System



LLOYDS BANK

CARDNET

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The Remote Access Module (RAM) system is the online portal through which you can access all of the management information generated by Cardnet's multi-currency payment processing platform. Payments taken on a particular day (T+0) are processed overnight and visible in RAM the following day (T+1).

The system can be accessed online via a range of browsers and devices and has 24/7 availability to allow you to monitor business performance round the clock. The site uses high grade security and is fully PCI compliant.

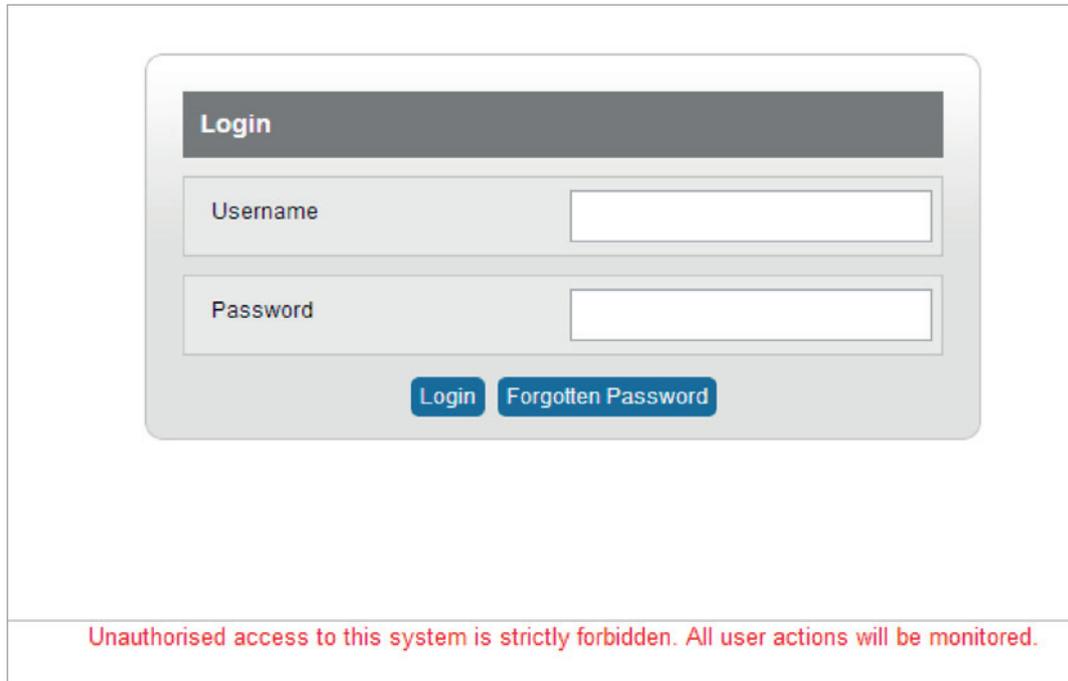
This guide is to help you better understand and use the RAM service and to ensure that your business can access the information that it needs.

1. Logging In

The Lloyds Bank Cardnet online MI tool can be accessed via the following URL:

<https://www.omnipaygroup.com/ramtool>

It will bring you to this log in page:



Login

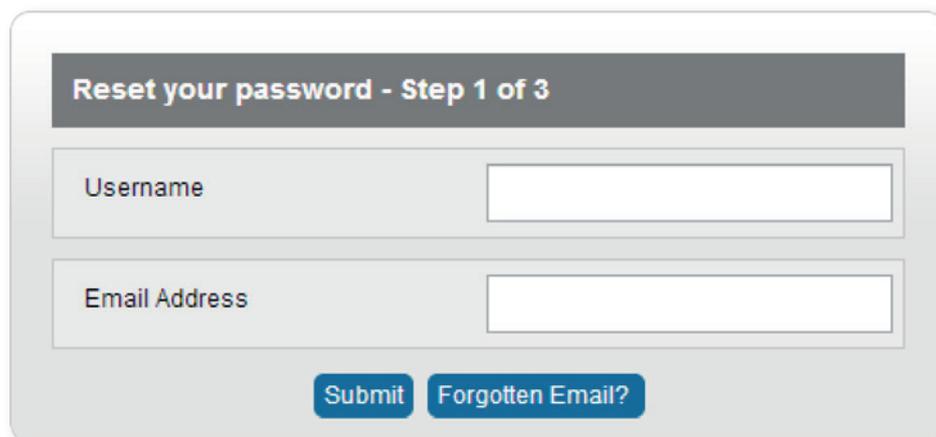
Username

Password

[Login](#) [Forgotten Password](#)

Unauthorised access to this system is strictly forbidden. All user actions will be monitored.

To access the system an active username and password are required, passwords expire after 30days and inactive usernames will be blocked after 3 months. If a staff member with RAM access leaves your business, please notify Cardnet as soon as possible to ensure that their profile is deleted.



Reset your password - Step 1 of 3

Username

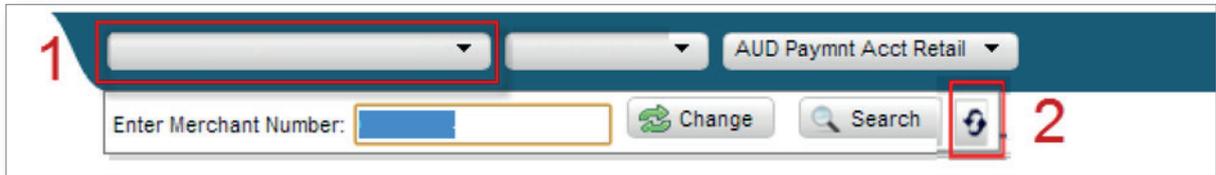
Email Address

[Submit](#) [Forgotten Email?](#)

If you have forgotten your password click on Forgotten Password and enter your details and hit submit, a link will be send to your registered email address simply follow the steps to reset your password.

2. Searching for Merchant Numbers

For users with multiple outlets/MIDs, other merchants in the hierarchy can be selected from the list of merchants using the “Select Merchant” icon (ref #2). First click on the merchant number box (ref #1) and a “Change Merchant” drop down will appear.



Clicking the icon (ref #2), will display the “Select Merchant” pop-up and a new merchant can be selected by clicking the relevant Merchant No. hyperlink.

Select Merchant			
Merchant No.	Trade Name.	Address Line 1	Status
(S) 123456789	Example MID	1600CROAD	Active
(M) 123456789	Example MID	1600C	Active
(M) 123456789	Example MID	1600CROAD	Active
(M) 123456789	Example MID	1600CROAD	Active
(M) 123456789	Example MID	1600CROAD	Active

3. Merchant Profile Details

The Merchant Profile page provides a large range of information regarding a MID and is accessed by selecting Profile » Merchant Details

00000008 - Cardnet | Help | Logout

Profile Transaction Activity Funding Reports Merchant Activity Transaction Handling Chargebacks Operations Customer Service User Administration

GBP Fee Hold Account

Profile » Merchant Details

Company Name:	.	Service Contract id/Status/Date:	Service Contract 1/Active/25/01/2013
Registration No.:	0	Client Tariff:	Standard 5
VAT No./TAX ID:		Posting Method:	Gross EUR 2
Country:	United Kingdom	Settlement Method:	MCC Global/Wire Tran
State:		Billing level:	Yes
City/URL/Tel No.:	TBC	Parent Client No.:	00000023
Merchant Category:	7512 Automobile rental &	Parent Trade Name:	MCC TIER 1 UNRESTRICTE
Retailer Category:	796 Other Miscellaneous	Statement Generation:	Generate
Legal Form:	Limited	Statement Type:	Use Default
Contact Name:		Account Number:	
Service Tel No.:		Account Active Date:	28/02/2013
Client Language:	English	Account Current Balance:	-151.58 GBP
Client Region:	All to 1 EUR	Chart Reports	
Credit Data Indicator:	No		
Bitback Indicator:	N/A		
Merchant Status:	Active		
Active Date:	25/01/2013		
Priority Memo:			

Bank Info Addresses Services/Entitlements Terminals References Notes Sales Statistics

Payable		Receivable	
Bank Sort Code:		Bank Sort Code:	
Bank Swift Code:		Bank Swift Code:	
Bank Account:		Bank Account:	
IBAN:		IBAN:	
Funding Narrative:		Funding Narrative:	
DDays:		DDays:	

The main part of the Merchant Details page displays the following:

- Contact and company details.
- Merchant contract details.
- Account details.
- Statement configuration.
- Hierarchy details.

Further details are provided under each tab. The most commonly used tabs are the:

- Bank account information (highlighted above), this information relates to the specific account selected.
- Address details, provides the relevant contact and address details and should always be kept up to date.

If any of your information is out of date or incorrect please contact Cardnet to have it updated.

4. Transaction Activity

RAM provides transaction level detail which can be reviewed using either the Processed Batches or Processed Transactions screens.

4.1 Processed Batches

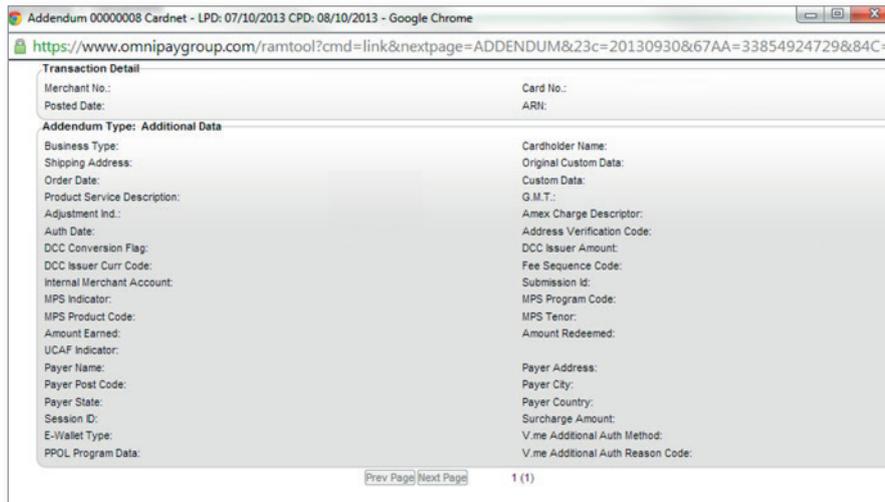
Your transactions will often be grouped together into a batch for processing. The screen Transaction Activity » Processed Batches displays all batches received and processed by the system. This page can be searched for a date range of up to a month per search. The system holds data and can report on batches for the past 13 months, to give your business flexibility.

Merchant No.	Batch Date	Posting Date	Batch No.	Terminal ID	Description	No of Items	Amount Total	Batch Detail	Batch Less MSC Amount
	30/09/2013	30/09/2013			Misc DR transaction	23		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	16		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	57		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	473		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	4942		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	675		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	3		View Batch	
	30/09/2013	30/09/2013			Misc DR transaction	2		View Batch	

Clicking on View Batch under the Batch Detail heading, you can view all of the card transactions within that specific Batch.

Trans Date	Tran Time	Item No.	Type	Card No.	Card Type	Capture Method	Terminal ID	Terminal Capability	Auth Code	Trans Curr/Amt	Account Curr/Amt	Status	Merch Tran Ref.	Custom Data
29/09/2013	00:00:00		Purchase		MC Platinum	eCommerce Channel Enrypt(0)		eCommerce		USD	USD	Cleared		Addendum
30/09/2013	00:00:00		Purchase		MC Platinum	eCommerce Channel Enrypt(0)		eCommerce		USD	USD	Cleared		Addendum
28/09/2013	00:00:00		Purchase		MC Platinum	eCommerce Channel Enrypt(0)		eCommerce		USD	USD	Cleared		Addendum
30/09/2013	00:00:00		Refund (Credit)		MasterCard	eCommerce Channel		eCommerce		USD	USD	Cleared		Addendum

More detail can be obtained per transaction if there is addendum data, by clicking on the addendum hyperlink, this will open a pop up window.



4.2 Processed Transactions

This page can be found in the system menu under Transaction Activity » Processed Transactions and it reports on all the purchase and refund transactions processed by the system.

Merchant No.	Batch No.	Transaction Date	Posting Date	Type	Card No.	Status	Trans. Curr	Trans. Amount	Acct. Curr	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method	Internal Batch No.
		29/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt(0)	
		30/09/2013	30/09/2013	Refund (Credit)		Cleared	USD		USD				eCommerce Channel Encrypt(0)	
		30/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	
		30/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	
		30/09/2013	30/09/2013	Refund (Credit)		Cleared	USD		USD				KE card not present no ovm	
		30/09/2013	30/09/2013	Refund (Credit)		Cleared	USD		USD				KE card not present no ovm	
		29/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	
		29/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	
		29/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	
		30/09/2013	30/09/2013	Purchase		Cleared	USD		USD				eCommerce Channel Encrypt	

This page can be searched for a maximum date range of a week. However if search filters such as Card Number or the Acquirer Reference Number (ARN) are applied, a date range of up to a month can be used. These search options can be very useful when searching for specific transactions.

5. Account Types

The Lloyds Bank Cardnet processing platform passes funds through a series of accounts to ensure that funds are kept separate and settled accurately.

5.1 Payment Account Retail (PAR)

This is where all your Merchant Purchase Deposits (Purchases) and Merchant Debits (Refunds) are recorded, the total of this account is used to create your Merchant Payment (Settlement Amount).

The details of transactions recorded to your PAR can be reviewed using the menu Funding » Account

Posted Date	Trans Type	Slips	Ref No	Rev	Trans. Curr	Trans. Amt	Acc. Amt	Acc. Charges	Acc. Amt. Net	Card Type	Batch No	ARN	Addendum ARN	Fee Sequence Code	Fee Sequence Description
	Merchant Purchase Deposit	1			GBP					Mastercard					
	Merchant Debit	1			GBP					Mastercard					
	Merchant Purchase Deposit	6			GBP					Mastercard					
	Merchant Purchase Deposit	1			GBP					Visa					
	Merchant Purchase Deposit	10			GBP					Visa					
	Merchant Debit	1			GBP					Visa					
	Merchant Purchase Deposit	2			GBP					Visa					
	Merchant Purchase Deposit	1			GBP					Mastercard					
	Merchant Payments	1			GBP										

Each Member level MID (denoted with M) will have a PAR for each of the currencies that it is settled in and the Sub-group level MID (denoted with S as highlighted below) will have access to all the currency PARs used by the Member level MIDs

Company Name:	Registration No.:	VAT No./TAX ID:	Country:	State:
	0		Ireland	

- AUD Paymnt Acct Retail
- CHF Paymnt Acct Retail
- EUR Paymnt Acct Retail
- GBP Paymnt Acct Retail
- NOK Paymnt Acct Retail
- SEK Paymnt Acct Retail
- USD Paymnt Acct Retail
- ZAR Paymnt Acct Retail

5.2 Fee Collect Account (FCA)

All transaction fees are calculated at the transaction level on a daily basis and recorded in the FCA. At the end of each month the fees shown in this account type are totalled at Sub-group level and “swept” over as a Merchant Fee Collection to the Fee Hold Account.

LLOYDS BANK  CARDNET 00000008 - Cardnet | [Help](#) | [Logout](#)

Profile Transaction Activity Funding Reports Merchant Activity Transaction Handling Chargebacks Operations Customer Service User Administration

GBP Fee Collect account

Funding » Account

Posting Date From: to:

Merchant Number	Posted Date	Trans Type	Slips	Ref No	Rev.	Trans. Curr.	Trans. Amt.	Acc. Amt.	Acc. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN	Addendum ARN	Fee Sequence Code	Fee Sequence Description
	30/09/2013	Merchant Fee Collection	1			GBP										
	30/09/2013	Per Tran Fee	1			CZK					Mastercard					
	30/09/2013	Merchant Price Interchange	1		Yes	CZK					Mastercard					
	30/09/2013	Merchant Price Interchange	1			CZK					Mastercard					
	30/09/2013	Per Tran Fee	1			RON					Visa					
	30/09/2013	Per Tran Fee	1			RON					Mastercard					
	30/09/2013	Merchant Price Interchange	1			RON					Visa					
	30/09/2013	Merchant Price Interchange	1			RON					Mastercard					
	30/09/2013	Per Tran Fee	1			HUF					Mastercard					
	30/09/2013	Per Tran Fee	1			HUF					Mastercard					
	30/09/2013	Merchant Price Interchange	1			HUF					Mastercard					
	30/09/2013	Merchant Price Interchange	1			HUF					Mastercard					
	30/09/2013	Per Tran Fee	1			PLN					Visa					
	30/09/2013	Per Tran Fee	1			PLN					Visa					

5.3 Fee Hold Account (FHA)

As mentioned above, at the end of the month your fees are totalled at Sub-group level and “swept” to the FHA. This account holds the fees until the 10th business day of the following month, at which time it collects the fees from your Bank Account or is netted from your PAR, dependent upon your agreement with Cardnet.

LLOYDS BANK  CARDNET 00000008 - Cardnet | [Help](#) | [Logout](#)

Profile Transaction Activity Funding Reports Merchant Activity Transaction Handling Chargebacks Operations Customer Service User Administration

Posting Date From: 29/08/2013 to: 15/09/2013

Merchant Number	Posted Date	Trans Type	Slips	Ref No	Rev.	Trans. Curr.	Trans. Amt.	Acc. Amt.	Acc. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN	Addendum ARN	Fee Sequence Code	Fee Sequence Description
	13/09/2013	Merchant Collection	1			GBP										
	30/09/2013	Merchant Fee Collection	1			GBP										

5.4 Merchant Hold Account (MHA)

This is the account where all chargebacks debited or credited to you are recorded. A Merchant Hold Account will be loaded for each of the currencies you are being settled in.

Merchant Number	Posted Date	Trans Type	Slips	Ref No	Rev.	Trans. Curr	Trans. Amt.	Acc. Amt.	Acc. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN	Addendum ARN	Sec C
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Chargeback - Purchase				USD			0.00		Mastercard				
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Merch Chargeback Collection	1			USD			0.00						
	30/09/2013	Chargeback - Purchase				USD			0.00		Visa				
	30/09/2013	Merch Chargeback Collection	1			USD			0.00						

5.5 Manual Adjustment Account (MAA)

This account records any manual adjustments that need to be entered in the system, for example this account may be required if a direct debit is returned.

6. Funding and Payments

Information on Merchant Funding can be found within two separate reporting areas, the Merchant Payment Advice (MPA) page and the Account page already mentioned above ref 5.1 Payment Account Retail (PAR).

6.1 Merchant Payment Advice (MPA)

This page is accessed via Reports » Funding » Merchant Payment Advice. It enables you to see all payment or collection totals for the selected account type. This page can be searched for any required date range up to a maximum of a month. This would, for example, allow you to check that a settlement of funds from your PAR has been released.

Cur	Merchant No.	Merchant Name	Bank No.	Swift Code	Account	BIAN	Net Amount	Work of Date	Value Date	Funding Date	Payment Status	Payment Updated By
USD								01/10/2013	01/10/2013	02/10/2013	Released	SYSTEM
USD								01/10/2013	01/10/2013	02/10/2013	Released	SYSTEM
USD								02/10/2013	02/10/2013	03/10/2013	Released	SYSTEM
USD								02/10/2013	02/10/2013	03/10/2013	Released	SYSTEM

6.2 Funding » Account

This page allows you to view each Account Type in more depth, seeing any deductions, such as chargebacks which may have been made against the PAR.

Merchant Number	Posted Date	Trans Type	Slips	Ref No	Rcv	Trans Carr	Trans Amt	Acc Amt	Acc Charges	Acc Amt Ret	Card Type	Batch No	AON	Addendum AON	Fee Sequence Code	Fee Sequence Description
	28/09/2013	Merchant Purchase Deposit	1			LVL					Visa					
	28/09/2013	Merchant Payments	1			EUR										
	22/09/2013	Merchant Purchase Deposit	1			LVL					Mastercard					
	22/09/2013	Merchant Payments	1			EUR										
	18/09/2013	Merchant Purchase Deposit	1			LVL					Mastercard					
	18/09/2013	Merchant Payments	1			EUR										
	10/09/2013	Merchant Purchase Deposit	1			LVL					Mastercard					
	10/09/2013	Merchant Purchase Deposit	1			LVL					Visa					
	10/09/2013	Merchant Payments	1			EUR										
	05/09/2013	Merchant Purchase Deposit	1			LVL					Mastercard					
	05/09/2013	Merchant Payments	1			EUR										

7. Monthly Statements

Monthly Statements are available under the menu path Funding » Account Statement View, the required monthly statement can be accessed by selecting the relevant date from the drop down menu. These are available for download and review after processing has finished for the month. A guide to how to read your statement can be found on the Lloyds Bank Cardnet website.

7.1 Sample Statement

CARDNET
GB 244 - 1555 - 76

Merchant number 0000000000000000 Trading address
Merchant Statement Name Merchant Trading address
VAT Details 0 Trading address
Date of Issue 31/05/2014 Trading address
Statement month MAY 2014 Trading address
Telephone enquiries 01268 297295 Trading address

Multi-Currency Merchant Statement

Breakdown of Fees And Charges

Service Charges
Transaction Currency = EUR
Merchant Funding Currency = EUR

Purchases and Refunds reporting separately

Service ID	Transaction Type/ Fee Type	Area of Event/Service Type	Count	Trans Amount	Fund Amount	Fee %/ Base	Fee Count	Fee Amount
Acq - Corp/Bus	Purchase	A11/A11	31	10000.00	10000.00	Assessed I/C	31 EUR	-300.00
	Merchant Price Interchange	A11/A11		10000.00	10000.00	0.0000%	31 EUR	-30.00
Acq - Corp/Bus	Refund	A11/A11	1	-20.00	-20.00	Assessed I/C	1 EUR	0.00
	Merchant Price Interchange	A11/A11						
Acq - visa	Purchase	A11/Credit Card	66	30000.00	30000.00	Assessed I/C	66 EUR	-100.00
	Merchant Price Interchange	A11/Credit Card		30000.00	30000.00	0.0000%	66 EUR	-40.00
Acq - visa	Purchase	A11/Debit Card	20	10000.00	10000.00	Assessed I/C	20 EUR	-10.00
	Merchant Price Interchange	A11/Debit Card		10000.00	10000.00	GBP 0.000	20 EUR	-2.00
Acq - visa	Refund	A11/Credit Card	4	-820.00	-800.00	Assessed I/C	4 EUR	4.00
	Merchant Price Interchange	A11/Credit Card						
Acq - visa Business	Purchase	A11/A11	26	10000.00	10000.00	Assessed I/C	26 EUR	-200.00
	Merchant Price Interchange	A11/A11		10000.00	10000.00	0.0000%	26 EUR	-10.00
Acq - visa Business	Refund	A11/A11	3	-50.00	-50.00	Assessed I/C	3 EUR	0.00
	Merchant Price Interchange	A11/A11						
Acq - visa Electron	Purchase	Domestic/debit card	2	70.00	70.00	Assessed I/C	2 EUR	-0.00
	Merchant Price Interchange	Domestic/Debit card		70.00	70.00	GBP 0.000	2 EUR	-0.00
	Per Tran Fee							

Interchange Fee

Plus Fee

Acquiring Services as explained above

7.2 Acquiring Services

Due to the wide variety of card brands under each card scheme we group certain brands together in what we call "acquiring services" for reporting. These are reported on statements under the "Service ID" heading and organised as follows.

MasterCard	Visa
Acq Corp/Bus	Acq Visa
Acquire ECMC	Acq Visa Electron
Acquire ECMC Corp Prem	Acq Visa Business
Acquire ECMC Prem	Acq Visa Premium
Acq Maes	Acq Visa VPay
Acq Mast	

7.3 Your Interchange summary

Card transactions are subject to a number of fees. One of these, the interchange, is passed on to the card issuer. Details of the amount of interchange fees you have paid are available on the Presentment Interchange Summary Page.

This page can be found in the system menu under Merchant Activity » Presentment Interchange Summary. It displays the interchange costs by settlement currency and by interchange fee level.

The page displays the following:

- The number of transactions.
- The total value of these transactions.
- The fee rate (a percentage &/or base amount).
- The total interchange fee applied.

The data on the Presentment Interchange Summary page can be sorted and the columns can be resized, it can also be downloaded in csv format for closer review and analysis.

7.4 Presentment Interchange Summary

This page can be found in the system menu under Merchant Activity » Presentment Interchange Summary. This page shows the interchange costs per card scheme settlement currency and per interchange fee level.

The following information is displayed:

- The number of transactions.
- The total transaction value.
- The fee rate (a percentage &/or base rate).
- The total interchange fee applied.

The data on the Presentment Interchange Summary page can be sorted and the columns can be resized, it can also be downloaded in csv format for closer review and analysis.

The screenshot shows the Lloyds Bank Cardnet interface. At the top, there is a navigation menu with options like Profile, Transaction Activity, Funding, Reports, Merchant Activity, Transaction Handling, Chargebacks, Operations, and Customer Service. Below the menu, there are search filters for Merchant Number, Trade Name, and Account. The main heading is "Merchant Activity » Presentment Interchange Summary".

Below the heading, there are filters for Posting Date (From: 01/05/2014, To: 06/05/2014), Acquirer BIN/CA (All), and a checkbox for "Show Merchant No. and Original Transaction". There is also a "Limit Results" dropdown set to "Max 50 Records".

The main data is presented in a table with 13 columns: Posting Date, Merchant No., No Of Trans, Currency, Amount, Total Original Transaction (Currency, Amount), Terminal Capability, Clearing Service, Payment Product, Fee Tier, Intchg. Region, and Fee %. The table contains 19 records, showing transactions from 02/05/2014 to 05/06/2014, primarily for merchant 00000000, with various card schemes like VISA and Mastercard.

Posting Date	Merchant No.	No Of Trans	Total Card Scheme Settlement		Total Original Transaction		Terminal Capability	Clearing Service	Payment Product	Fee Tier	Intchg. Region	Fee %
			Currency	Amount	Currency	Amount						
04/05/2014	00000000	1	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<4/CNP	Foreign - EMEA	0.290
02/05/2014	00000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	Cl - Visa PrePaid	Auth<4/CNP	Foreign - EMEA	0.150
04/05/2014	00000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
03/05/2014	00000000	1	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
02/05/2014	00000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
05/05/2014	00000000	1	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180
05/05/2014	00000000	1	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180
04/05/2014	00000000	3	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180
02/05/2014	00000000	1	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180

8. Fees and Rates

Merchant Service transaction charges and fees are available on two separate pages Profile » Transaction Charges and Profile » Account Fees. Note: While all other pages can be viewed at Sub-group level, and the information for all the Member level MIDs below is visible, fees and charges are only visible at Member level.

9. Chargebacks & Retrievals

Chargebacks and Retrievals are reported in several areas and the relevant page depends on what information and what level of detail is required.

9.1 Merchant Hold Account (MHA)

As advised above when a chargeback is debited/credited (reversed) this is recorded in the relevant currency Merchant Hold Account (MHA).

9.2 Chargeback Status / Retrieval Request

Transaction Activity » Chargeback Status

Transaction Activity » Retrieval Request

These pages provide the basic information on a chargeback or retrieval request.

Transaction Activity » Retrieval Request

Search for: Selected Merchant only All Merchants

Posting Date - Start: 08/09/2013 End: 07/10/2013

Cardholder No.: ARN: Card Scheme: All

Merchant No. /Client No.	Item Type RR Date Reason Code Reason Description	ARN Issuer No. Item Slip Number Card Scheme Custom Data	Fulfillment Date Description	Orig Post Date Orig Tran Date Orig Tran Curri/Amt Merch Sett Curri/Amt Netwk Sett Curri/Amt	Card No. Orig Slip Number Auth Code Orig Batch Number RAII
	Retrieval request 08/09/2013 28 Cardholder request	Inward VISA Base II	02/10/2013	10/07/2013 10/07/2013 USD 234.97 USD 234.97 USD 234.97	392 Purchase

Transaction Activity » Chargeback Status

Search for: Selected Merchant only All Merchants

Posted Date - Start: 08/09/2013 End: 07/10/2013 Reason Code: All

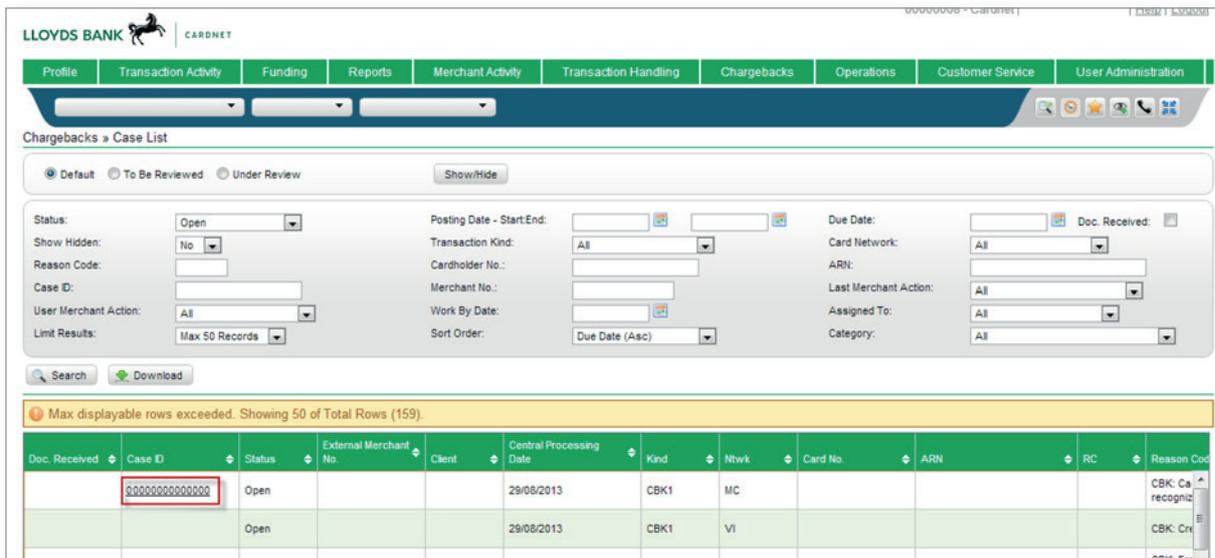
Cardholder No.: ARN: Card Scheme: All

Alternate Merchant ID:

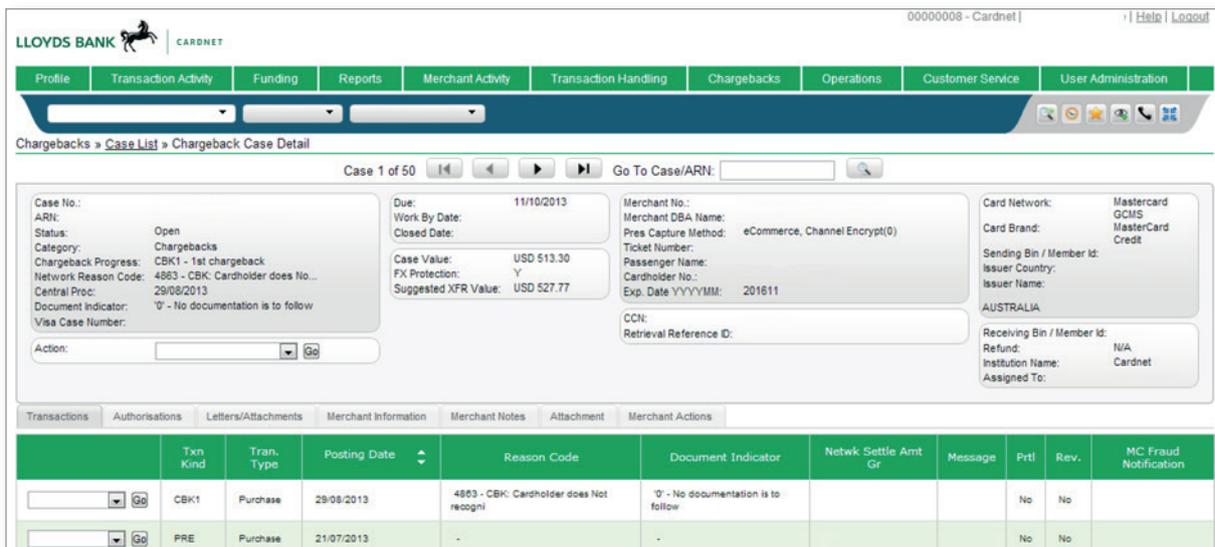
Merchant No. /Client No.	Posting Date	Item Type	Card No.	ARN	Reason Code Reason Description	Cur	Amount	CCN	Orig Post Date Orig Tran Date	Orig Type Orig Tran Amt	Merch Network
	18/09/2013	Re-resentation			85 Credit not processed	GBP	100.82		20130510 20130510	Purchase USD 156.23	USD 156.23

9.3 Case List

Chargebacks » Case List enables you to view full detail of the Chargeback including the actual information received from the Issuer – such as the Cardholder Declaration.



This page reports on both Chargebacks and Retrievals and can be searched for a date range of up to a month, there are a number of other search filters that can be applied such as card type / reason code / due date etc.



Selecting a particular Chargeback or Retrieval enables you to view all of the information for that particular item, such as the original transaction, authorisations against that card for the particular MID and any correspondence received from the Issuer.

Once the Chargeback/Retrieval information has been viewed, a response should be forwarded to the Cardnet Chargeback or Retrieval Teams as soon as possible to ensure that the Issuer timelines are met.

Chargeback Team Contact Details:

Telephone:

- 00 44 1268 298444
- 00 44 1268 298307

Fax:

- 00 44 1268 297903

10. Navigation Tips

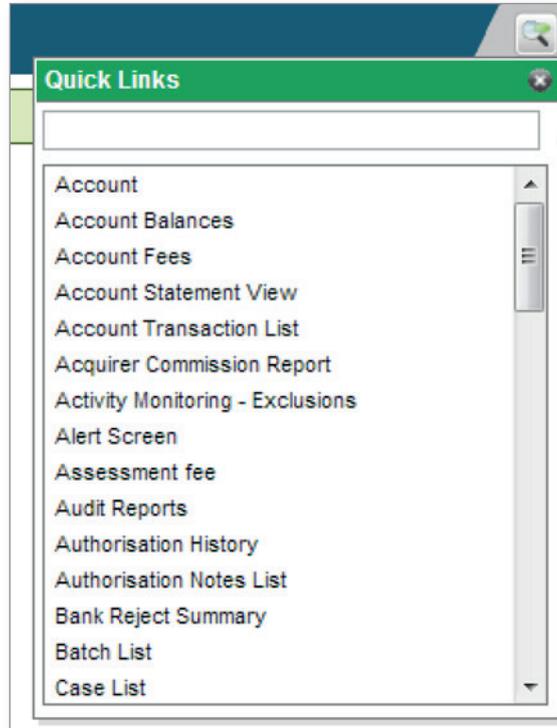
The icon toolbar displays icons which facilitate easier navigation and display of pages.



10.1 Quick Links



Selecting the Quick Links icon displays the Quick Links text box which enables you to move directly to a selected page.



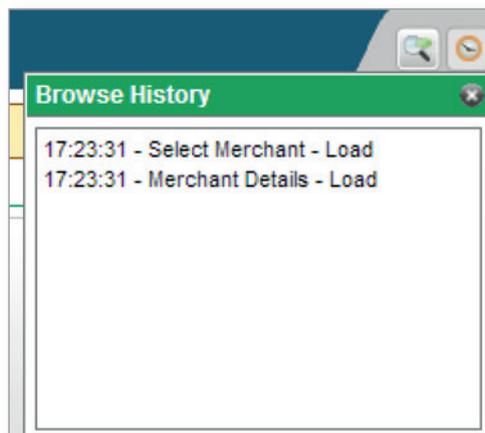
The Quick Links text box allows the name of a menu item to be typed in directly. A list of matching options appears.

10.2 Browse History



Due to the need for security of the online reporting tool using the “back” functionality of the browser is not allowed. However there is a Browse History Icon, which appears when you can return to pages you have navigated away from.

The browse history icon is used to display or hide the “Browse History” drop-down list, which shows the pages previously selected, which are available for re-selection. Any re-selected pages will use the same parameters as the original search.



The drop-down list is displayed in reverse chronological order and shows the system time, page name and command (e.g. Load, Search, Link, etc.).

NOTE: All pop-up windows are excluded from Browse History and the maximum number of history entries is 30.

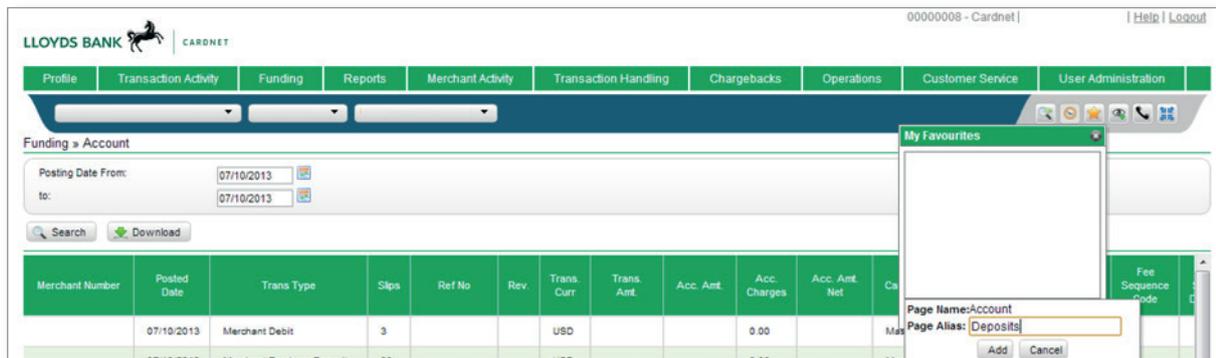
10.3 My Favourites



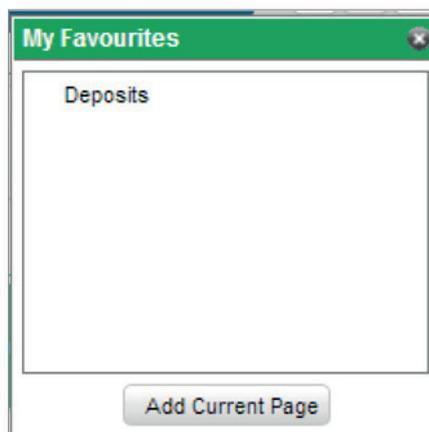
Specific pages within the tool can be added to a favourites list by using the My Favourites icon.

The My Favourites icon allows you to mark your pages of interest and to use the Favourites icon as an alternative method of navigation.

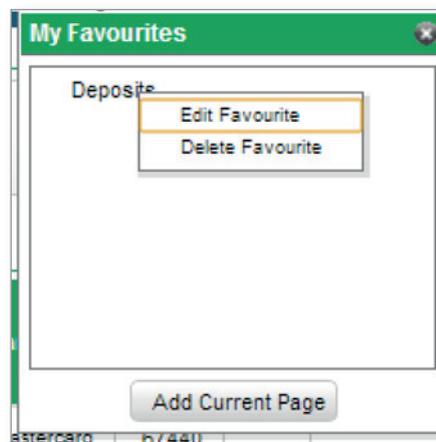
To add the current page to My Favourites, select “Add Current Page” from the My Favourites drop-down list. You can give the page a “Page Alias” (i.e. your preferred name for the page).



The page will now be added to the My Favourites drop-down list.



To delete a page from My Favourites or to change the "Page Alias", Right Click on an existing Favourite and select the required option.



Find out more

 Go to lloydsbankcardnet.com

 Call us on 01268 567100
lines open from 8.00am–9.00pm
Monday to Saturday

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

Important information

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 remember we cannot guarantee the security of messages sent by email.

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This information is correct as of July 2015.



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