COMMERCIAL BANKING



RAM QUICK REFERENCE GUIDE

Lloyds Bank Cardnet Online Management Information System



LLOYDS BANK

CARDNET

Contents

1.	Log	ging In	1
2.	Sea	rching for Merchant Numbers	2
3.	Mer	chant Profile Details	3
4.	Trar	nsaction Activity	4
	4.1	Processed Batches	4
	4.2	Processed Transactions	5
5.	Acc	ount Types	6
	5.1	Payment Account Retail (PAR)	6
	5.2	Fee Collect Account (FCA)	6
	5.3	Fee Hold Account (FHA)	7
	5.4	Merchant Hold Account (MHA)	8
	5.5	Manual Adjustment Account (MAA)	8
6.	Mer	chant Funding	9
	6.1	Merchant Payment Advice (MPA)	9
	6.2	Funding » Account	9
7.	Mor	thly Statements	10
	7.1	Sample Statement	10
	7.2	Acquiring Services	10
	7.3	Your interchange summary	11
8.	Fee	s and Rates	12
9.	Cha	rgebacks & Retrievals	13
	9.1	Merchant Hold Account (MHA)	13
	9.2	Chargeback Status / Retrieval Request	13
	9.3	Case List	13
10.	Nav	igation Tips	15
	10.1	Quick Links	15
	10.2	Browse History	16
	10.3	My Favourites	16

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:

Password		
Log	n Forgotten Password	

To access the system an active username and password are required, passwords expire after 30 days 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.

Username	
Email Address	

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.

MerchantNo.	Trade Name.	Address Line 1	Staus
<u>(S) 123456789</u>	Example MID	1600C.ROAD	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

OYDS BANK	CARDNET					00000008 - Cardnet	Help Logou
Profile Transaction	on Activity Funding	Reports Merchant Activity	y Transaction Handling	Chargebacks	Operations	Customer Service	User Administration
file » Merchant Details	•	▼ GBP Fee Hold Account ▼					* 0 * * *
company Name:		Service Contract id/Si	tatus/Date: Serv	ice Contract 1/Active/25/	01/2013		
egistration No .:	0	Client Tariff:	Stan	dard 5			
AT No /TAX ID:		Posting Method:	Gros	IS EUR 2			
ountry:	United Kingdom	Settlement Method:	MCC	Global Wire Tran			
tate:		Billing level:	Yes				
ity/URL/Tel No.:	TBC	Parent Client No.:	0000	00023			
erchant Category:	7512 Automobile rental &	Parent Trade Name:	MCC	TIER 1 UNRESTRICTE			
etailer Category:	798 Other Miscellaneous	Statement Generation	Gen	erate			
egal Form:	Limited	Statement Type:	Use	Default			
ontact Name:		Account Number:					
ervice Tel No.:		Account Active Date:	28/0	2/2013			
lient Language:	English	Account Current Bala	ince: -151	.58 GBP			
lient Region:	All to 1 EUR	Chart Reports					
redit Delta Indicator:	No						
ilback Indicator:	N/A						
lerchant Status:	Active						
ctive Date:	25/01/2013						
riority Memo:							
nk Info Addresses	Services/Entitlements Termi	inals References Notes S	ales Statistics				
	Payabi	le -			Rece	ivable	
ink Sort Code:			Bank Sort Code	E.			
ink Swift Code:			Bank Swift Cod	e:			
nk Account:			Bank Account:				
AN:			IBAN:				
nding Narrative:			Funding Narrat	ive:			

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.

And the Property of the second	CARDNET								
Profile Transa	action Activity	Funding Repo	orts Merch	ant Activity	Transaction Handling	Chargebacks	Operations	Customer Service	User Administration
	•			•					🙁 💿 🚖 👁 🔛
ansaction Activity » F	Processed Batches								
Posting Date - Start	30/09/2013	End: 30/09/201	3 🗖 Bate	th No :					
roomy out - out.	30/05/2013	00000201							
🔍 Search 🖉 👤 Dow	vnload								
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	18		View Batch	
	30/09/2013 30/09/2013	30/09/2013 30/09/2013			Misc. DR transaction Misc. DR transaction	10 67		View Batch View Batch	
	30/09/2013 30/09/2013 30/09/2013	30/09/2013 30/09/2013 30/09/2013			Misc. DR transaction Misc. DR transaction Misc. DR transaction	16 57 473		View Batch View Batch View Batch	
	30/09/2013 30/09/2013 30/09/2013 30/09/2013	30/09/2013 30/09/2013 30/09/2013 30/09/2013			Misc DR transaction Misc DR transaction Misc DR transaction Misc DR transaction	10 57 473 4842		View Batch View Batch View Batch View Batch	
	30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013	30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013			Misc DR transaction Misc DR transaction Misc DR transaction Misc DR transaction Misc DR transaction	16 57 473 4842 675		View Batch View Batch View Batch View Batch View Batch	
	30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013	30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013			Misc. DR transaction Misc. DR transaction Misc. DR transaction Misc. DR transaction Misc. DR transaction Misc. DR transaction	18 57 473 4842 675 3		View Batch View Batch View Batch View Batch View Batch View Batch	

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

Drofile	Tran	eaction Acts	ity Du	inding Dr	norte	Harehant Activ	ev T	raneaction Lis	ndlina	Charophacke	Operatione	Cueton	nor Conéco	Hear Arter	inistration
Prome	Han	Sacuon Acu	ng ru	inding re		merchant Acav	iy i	Tallsacuvii Ha	indiang	Chargebacka	Operations	Guston			
		_	-	-		-								2 🗷 🗷	
ransactio	n Activity »	Processed	Batches » T	Transactions											
Merchan	t No. :														
Batch No	n. :														
Card No.				Transaction Item M	10.:										
Search	De De	wnload													
C Search		ownload													
C Search Trans Date	Tran Time	tem No	Туре	Card No.:	Card Type	Capture Method	Terminal D	Terminal Capability	Auth Code	Trans Curr/Amt	Account Curr/Amt	Status	Merch Tran Ref.	Custom Data	
C Search Trans Date	Tran Time 00:00:00	tem No	Type Purchase	Card No.	Card Type MC Platinum	Capture Method eCommerce Channel Encryot(0)	Terminal D	Terminal Capability eCommerce	Auth Code	Trans Curr/Amt	Account Curr/Amt	Status Cleared	Merch Tran Ref.	Custom Data	Addendum
C Search	Tran Tree 00:00:00 00:00:00	tem No	Type Purchase Purchase	Card No.	Card Type MC Platinum MC Platinum	Capture Method eCommerce Channel Encrypt(0) eCommerce Channel Encrypt(0)	Terminal D	Terminal Capability eCommerce eCommerce	Auth Code	Trans Curt/Amt USD USD	Account Curr/Ant USD	Status Cleared Cleared	Merch Tran Ref.	Custom Data	Addendum Addendum
C Search Trans Date 29/09/2013 30/09/2013 28/09/2013	Tran Trme 00:00:00 00:00:00 00:00:00	tem No	Type Purchase Purchase Purchase	Card No.	Card Type MC Platinum MC Platinum MC Platinum	Capture Method eCommerce Channel Encrypt(0) eCommerce Channel Encrypt(0) eCommerce Channel Encrypt(0)	Terminal D	Terminal Capability eCommerce eCommerce eCommerce	Auth Code	Trans Curr/Amt USD USD USD	Account Curr/Amt USC USD USD	Status Cleared Cleared Cleared	Merch Tran Ref.	Custom Data	Addendum Addendum 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.

tps://www.omnipaygroup.com/ramtool?cmd	=link&nextpage=ADDENDUM&23c=20130930&67AA=33854924729&
Fransaction Detail	
Merchant No.:	Card No.:
Posted Date:	ARN:
Addendum Type: Additional Data	
Business Type:	Cardholder Name:
Shipping Address:	Original Custom Data:
Order Date:	Custom Data:
Product Service Description:	G.M.T.:
Adjustment Ind.:	Amex Charge Descriptor:
Auth Date:	Address Verification Code:
DCC Conversion Flag:	DCC Issuer Amount:
DCC Issuer Curr Code:	Fee Sequence Code:
internal Merchant Account:	Submission Id:
MPS Indicator:	MPS Program Code:
MPS Product Code:	MPS Tenor:
Amount Earned:	Amount Redeemed:
UCAF Indicator:	
Payer Name:	Payer Address:
Payer Post Code:	Payer City:
Payer State:	Payer Country:
Session ID:	Surcharge Amount:
E-Wallet Type:	V.me Additional Auth Method:
PPOL Program Data:	V.me Additional Auth Reason Code:

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.

Profile	Transaction	Activity	Funding	Reports	Merchant Activity	Trans	action Ha	Indling	Charge	ebacks	Operatio	ns	Customer Service	User Administr	ation
ansaction Activ	ity » Proce	•ssed Transac	tions	•	•									0 🚖 🔍	5
ansaction Activity » Processed Transactions Search for: Selected Merchant only All Merchants Card No: Transaction Type: All Merchant Name: Internal Merchant Account: Internal Merchant															
Card No.:				ransaction Type:	All		• A	cquirer BIN/IC/	A:	All					
Acquirer Ref.:			h	ferchant Name:			• Int	ternal Mercha	nt Account	t					
Card No : Transaction Type: All Acquirer BH/ICA: All Acquirer Ref.: Merchant Name: Internal Merchant Account: Internal Merchant Account: Internal Merchant Account: Auth Code: Transaction Country: All PPI: Internal Merchant Account: Batch No: Transaction Country: All Currencies Terminal Id: Internal Id: Trans. Ant From: To: Internal Id: Internal Id: Internal Id: Posting Date - Start: Internal Id: Internal Id: Internal Id: Internal Id:															
Acquirer Ref: Merchant Name: Internal Merchant Account: Auth Code: Transaction Country: All Batch No.: Transaction Courtery: All Trans. Amt From: To: Posting Date - Start: End:															
Trans. Amt Fro	em:		т	fo:											
Destine Date Ct	Selected Merchant only All Merchants Transaction Type: All All All Acquirer BNICA: Merchant Name: Transaction Country: All P: Transaction Country: All P: Transaction Country: All P: Transaction Country: All P: Transaction Country: Transaction Country: All P: Transaction Country: All P: Transaction Country: All P: Transaction Country: All P: Transaction Country: Transaction Cou														
Posting Date - St	ch No.: Transaction Currency: All Currencies Terminal Id: ns. Ant From: To: ting Date - Start: End: earch Download														
Search	art:	0	E	ind:											
Search Merchant No.	art: Download Batch No.	Transaction Date	Posting Date	nd: Type	Card No.	Status	Trans. Curr	Trans Amount	Acct. Curr	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method	Internal No	l Batch o.
Search Search	art: Download Batch No.	Transaction Date 29/09/2013	Posting Date	nd: Type Purchase	Card No.	Status Cleared	Trans. Curr USD	Trans Amount	Acct. Curr USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method	Internal Ni ypt(0)	l Batch o.
Search Merchant No.	art: Download Batch No.	Transaction Date 29:09:2013 30:09:2013	Posting Date 30/09/2013 30/09/2013	nd: Type Purchase Refund (Credit)	Card No.	Status Cleared Cleared	Trans. Curr USD	Trans Amount	Acct. Curr USD USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method eCommerce Channel Enco eCommerce Channel Enco	ypt(0)	l Batch o.
Search Merchant No.	art: Download Batch No.	Transaction Date 29/09/2013 30/09/2013 30/09/2013	Posting Date 30/09/2013 30/09/2013 30/09/2013	nd: Type Purchase Refund (Credit) Purchase	Card No.	Status Cleared Cleared Cleared	Trans. Curr USD USD	Trans Amount	Acct. Curr USD USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method eCommerce Channel Eno eCommerce Channel Eno eCommerce Channel Eno	ypt(0) ypt	l Batch o.
Search Merchant No.	art: Download Batch No.	Transaction Date 29:09:2013 30:09:2013 30:09:2013 30:09:2013	Posting Date 30/09/2013 30/09/2013 30/09/2013 30/09/2013	Type Purchase Refund (Credit) Purchase Purchase	Card No.	Status Cleared Cleared Cleared Cleared	Trans. Curr USD USD USD USD	Trans Amount	Acct. Curr USD USD USD USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method Commerce Channel Eno eCommerce Channel Eno eCommerce Channel Eno eCommerce Channel Eno eCommerce Channel Eno	ypt(0) ypt ypt	l Batch
Search Merchant No.	art: Download Batch No.	Transaction Date 29/09/2013 30/09/2013 30/09/2013 30/09/2013 30/09/2013	Posting Date 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013	nd: Type Purchase Refund (Credit) Purchase Purchase Refund (Credit)	Card No.	Status Cleared Cleared Cleared Cleared Cleared	Trans. Curr USD USD USD USD USD	Trans Amount	Acct. Curr USD USD USD USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Method «Commerce Channel Eno «Commerce Channel Eno «Commerce Channel Eno «Commerce Channel Eno KE card not present no or	ypt(0) ypt(0) ypt o n	l Batch
Search Merchant No.	art: Download Batch No.	Transaction Date 29:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013	Posting Date 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013	nd: Type Purchase Refund (Credit) Purchase Purchase Refund (Credit) Refund (Credit) Refund (Credit)	Card No.	Status Cleared Cleared Cleared Cleared Cleared Cleared	Trans. Curr USD USD USD USD USD	Trans Amount	Acct. Curr USD USD USD USD USD USD	Acct. Amount Gross	Acct. Total Charges	Acct Amount Net	Capture Method «Commerce Channel Eno «Commerce Channel Eno «Commerce Channel Eno «Commerce Channel Eno «Commerce Channel Eno KE card not present no or KE card not present no or	ypt(0) ypt(0) ypt - n - n	l Batch
Search Merchant No.	art: Download Batch No.	Transaction Date 29:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 29:09:2013	Posting Date 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013	Type Purchase Refund (Credit) Purchase Purchase Refund (Credit) Refund (Credit) Refund (Credit) Purchase	Card No.	Status Cleared Cleared Cleared Cleared Cleared Cleared Cleared	Trans. Curr USD USD USD USD USD USD	Trans Amount	Acct. Curr USD USD USD USD USD USD	Acct. Amount Gross	Acct. Total Charges	Acct. Amount Net	Capture Mothod ©Commerce Channel Eno ©Commerce Channel Eno ©Commerce Channel Eno ©Commerce Channel Eno KE card not present no or KE card not present no or ©Commerce Channel Eno	ypti(0) ypti(0) ypti ypti n n ypti ypti	l Batch
Search Merchant No.	Example 2 Download	Transaction Date 29:09:20:13 30:09:20:13 30:09:20:13 30:09:20:13 30:09:20:13 29:09:20:13 29:09:20:13	Posting Date 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013 30:09:2013	Type Purchase Refund (Credit) Purchase Purchase Refund (Credit) Refund (Credit) Refund (Credit) Purchase Purchase Purchase	Card No.	Status Cleared Cleared Cleared Cleared Cleared Cleared Cleared Cleared	Trans. Curr USD USD USD USD USD USD	Trans Amount	Acct. Curr USD USD USD USD USD USD USD	Acct. Arrount Gross	Acct. Total Charges	Acct. Amount Net	Capture Mothod ©Commerce Channel Eno ©Commerce Channel Eno ©Commerce Channel Eno ©Commerce Channel Eno KE card not present no or KE card not present no or ©Commerce Channel Eno ©Commerce Channel Eno	ypt(b) ypt	I Batch

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

rofile	Transaction Activity	Fundin	a Repa	uts	Merchant	Activity	Transacti	on Handling	Charge	hacks	Onerations	Customer Sen	vice User A	dministration
			y nope	• 68	P Paymot Acr	t Retail		in the second	crititge	outro	operations	oustonier our		
ding » Ad	count	_					A							
osting Date	e From:		2 2											
Search	👤 Download													
Posted Date	Trans Type	Slips	Ref No		Trans. Curr	Trans. Ant.	Acc. Amt.	Acc. Charges	Acc. Amt. Net		Batch No.	Addendum ARN	Fee Sequence Code	Fee Sequence Description
	Merchant Purchase Deposit	1			GBP					Mastercard				
	Merchant Debit	1			GBP					Mastercard				
	Merchant Purchase Deposit	0			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

	(S)	▼ AUD Paymnt Acct Retail ▼
ofile » Merchant Detail	S	AUD Paymnt Acct Retail
		ELIP Paymot Acct Retail
Company Name:	1	GBP Paymit Acct Retail
Registration No.:	0	NOK Paymnt Acct Retail
VAT No./TAX ID:		SEK Paymnt Acct Retail
Country:	Ireland	USD Paymnt Acct Retail
State:		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.

OYDS BANK	CARD	NET										0000	0008 - 0	Cardnet		<u>Help</u> <u>Logo</u>
Profile Tra	insaction Activi	ity Funding R	eports	Merchant A	ctivity	Trans	action Ha	ndling	Chargeb	acks	Operations	Cu	ustomer	Service	User Admi	nistration
		-	GBP Fee	Collect account	•											
inding » Account																-
Posting Date From: to:																
🔪 Search 📃 👤	Download															
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			сак					Mastercard					
	30/09/2013	Merchant Price Interchange	1		Yes	CZK					Mastercard					
	30/09/2013	Merchant Price Interchange	1			сак					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.

Profile Tr	ansaction Activi	ity Funding	Reports	Merchant Ac	tivity	Transaction Handlin	g Charg	backs	Operati	ons	Custome	er Service	User Adr	ministration
		•	•	•	j –									a 🗸 🐹
iding » Account	1											_		
osting Date From:		29/08/2013												
2:		15/09/2013												
o: Search	Download	15/09/2013												
o: Search 👤	Download	15/09/2013												
o: Search 🖉 👤 erchant Number	Download Posted Date	15/09/2013	Sips	Ref No P	Rev. Tran Cur	is. Trans. Ac 7 Ant. Ac	c. Acc. t. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN A	Addendum ARN	Fee Sequence Code	Fee Sequence Description
io: Search 🖉 👤 Ierchant Number	Posted Date 13/09/2013	15/09/2013	Slps	Ref No P	Rev. Tran Cur GBP	s. Trans. Ac T Amt. Ac	c. Acc. £. Charges	Acc. Amt. Net	Card Type	Batch No.	ARN A	Addendum ARN	Fee Sequence Code	Fee Sequence Description

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.

Profile Tra	ansaction Activi	ty Funding Rep	ports	Merchant Ac	tivity	Transa	action Hand	ling	Chargeback	us O	perations	Custo	mer Service	User Administration	
				•										🔍 🚖 🔍 🔛	
nding » Account															
Posting Date From:		30/09/2013													
io:		30/09/2013													
Search 🔶	Download														
						1									
ferchant Number	Posted Date	Trans Type	Slips	Ref No		Trans. Curr	Trans. Amt	Acc. Amt.	Acc. Charges	Acc. Amt. Net		Batch No.		Addendum ARN	
	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				

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.

Profile	Transaction Activity	Funding R	eports	Merchant Activ	ity Transac	tion Handling	Chargebacks	Operation	ns Cus	omer Service	User A	dministration
			USD Paymet	t Acct Retail 💌								a 5
leports » F	unding » Merchant Payn	nent Advice										
Payment S	Tabue: An		For	odino Date:								
Limt Resu	ts: Max 50 Records		Tot	tal No. Records: 12	2	DAN	Net	Work of	Value Data	Funding	Payment	Payme
Limt Resu Cur	Alles Alles Max 50 Records	Merchant Name	Tot Bank No.	tal No. Records: 12 Swift Code	Account	BAN	Net Amount	Work of Date	Value Date	Funding Date	Payment Status	Payme Updated
Limt Resu Cur USD	te: Vax 50 Records	Merchant Name	Tot Bank No.	tal No, Records: 12 Swift Code	Account	BAN	Net Amount	Work of Date 01/10/2013	Value Date 01/10/2013	Funding Date 02/10/2013	Payment Status Released	Paymer Updated SYSTEM
Limt Resu Cur USD	Marchard No.	Merchant Name	Tot Bank No.	tal No, Records: 12 Swift Code	Account	BAN	Net Amount	Work of Date 01/10/2013 01/10/2013	Value Date 01/10/2013 01/10/2013	Funding Date 02/10/2013. 02/10/2013.	Payment Status Released Released	Paymen Updated SYSTEM SYSTEM
Lint Resu Search Cur USD USD	Max 50 Records Max 50 Records Merchant No.	Merchant Name	Tol Bank No.	tal No. Records: 12 Swift Code	Account	BAN	Net Amount	Work of Date 01/10/2013 01/10/2013 02/10/2013	Value Date 01/10/2013 01/10/2013 02/10/2013	Funding Date 02/10/2013. 02/10/2013. 03/10/2013.	Payment Status Released Released Released	Paymen Updated I SYSTEM SYSTEM 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.

Profile Tra	instaction Activi	ly Funding Re	ports	Merchant	Activity	Trans	saction Han	ding	Chargeba	dis	Operations	Cus	lomer Se	ervice	User Admini	stration
			EUR Payr	nnt Acct Retail	•										o 🚖 👁	N H
Can't show all t	he lines from	database, shows the first 2	00	Select Accou	nt											
ding » Account																
Posting Date From: 0:																
Search 👤	Download															
lerchant Number	Posted Date					Trans Curr	Trans. Ant.	Acc. Ant	Acc. Charges	Acc. Ant. Net		Batch No		Addendum ARN	Fee Sequence Code	Fee Sequence Description
	29/09/2013	Merchant Purchase Deposit				LVL					Visa					-
	29/09/2013	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					Masterpard					
	18-09/2013	Marchant Payments	1			EUR										
	10.09/2013	Marchant Purchase Deposit	1			LVL					Mastercard					
	10.09/2013	Merchant Purchase Deposit	1			LVL					Vise					
	10.09/2013	Merchant Payments				EVR										
	05/09/2013	Merchant Purchase Deposit	,			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

5 244 - 1555 - 76									
		Trading address							
erchant number erchant Statement N AT Details	00000000000000000000000000000000000000	Trading address Trading address Trading address							
tatement month elephone enquiries	MAY 2014 01268 297295	Trading address Trading address							
	Multi-Currency Merchar	nt Statement							
reakdown Of Fees An	nd Charges								
ervice Charges	-								
ransaction Currency erchant Funding Cur	rency = EUR Purchases an	d Refunds reporting separa	tely						
ervice ID	Transaction Type/ Fee Type	Area of Event/Service Type	Count	Trans Amount	Fund Amount	Fee %/ Base	Fee Count	Fee Amount	
cq - Corp/Bus	Purchase Merchant Price Interchange Per Tran Fee	A]]/A]] A]]/A]]	31	10000.00	10000.00	Assessed I/C 0.0000%	31	EUR -300. EUR -30.	.00
cq - Corp/Bus	Refund Merchant Price Interchange	A11/A11	1	-20.00	-20.00	Assessed I/C	1	EUR 0.	.00
cq - visa	Purchase Merchant Price Interchange	All/Credit Card	66	30000.00	30000.00	Assessed I/C	66	EUR -100.	.00
cq - visa	Per Tran Fee Purchase	All/Credit Card	20	30000.00 10000.00	30000.00 10000.00	0.0000%	66	EUR -40.	.00
	Per Tran Fee	All/Debit Card		10000.00	10000.00	GBP 0.000	20	EUR -10. EUR -2.	00
cq - visa	Refund Merchant Price Interchange	All Credit Card	4	-820.00	-800.00	Assessed I/C	4	EUR 4.	00
cq - Visa Business	Purchase Merchant Price Interchange		26	10000.00	10000.00	Assessed I/C	26	EUR -200.	. 00
	Per Tran Fee	All/All Interchange Fee		10000.00	10000.00	0.0000%	26	EUR -10.	. 00
cq - visa Business	Merchant Price Interchange	411/A11	3	-50.00	-50.00	Assessed I/C	3	EUR 0.	.00
cq - Visa Electron	Purchase Merchant Price Interchange	Domestic/Debit Card	2	70.00	70.00	Assessed I/C	2	EUR -0.	.00
	Per Tran Fee	Domestic/Debit Card		70.00	70.00	GBP 0.000	2	EUR -0.	.00
Acquiring Service	es 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.

Profile	Transaction Act	Mty Fund	ng Reports	Merchant A	ctivity Trans	action Handling	Chargeba	cks Opera	tions Cust	omer Service		
Select Merc	hant Number 🔻	Select Trade Nan	ne Select Acco	unt 🔻							R 🗶 R	N H
rchant Activity	y » Presentmen	nt Interchange S	ummary									
Posting Date Fro	om: 01/06/201	4	то: О	5/06/2014	Acquirer BIN/ICA	All	•	Show Merchant	No. and Original Tra	insaction		
Merchant No.:			Limit Results:	lax 50 Records 🔻								
Search	Download											
al No. Record	is: 19											
			Total Card Sc Settlemen	heme t	Total Original Tra	insaction						
osting Date 🗢	Merchant No.	No Of Trans 🗢		Amount 🗢	Currency ¢	Amount 🗢	Terminal Capability 🗢	Clearing Service +	Payment Product	Fee Tier 🛛 🗢	Intchg. Region 🗢	
1/06/2014	0000000	1	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<4/CNP	Foreign - EMEA	0.290
2/06/2014	0000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	CI - Visa PrePaid	Auth<4/CNP	Foreign - EMEA	0.150
/06/2014	0000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
V06/2014	0000000	1	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
2/06/2014	0000000	2	EUR		EUR		MOTO KE	Cir VISA Int.	Clearing - VISA.	Auth<15/Air/CNF	Foreign - EMEA	0.290
06/2014	0000000	1	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180
/06/2014	0000000	1	EUR		EUR		MOTO KE	Cir Mastercard Int	Clearing - MAST	General	Foreign - EEA	0.180
/06/2014	0000000	3	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.



OYDS BA		NET						0	- 8000008	Cardnet	ΙH	elp Log
Profile	Transaction Activ	ity Funding	Reports	Merchant Activity	Transaction Handling	Chargebacks	Opera	lions	Custom	er Service	User Administra	tion
		•	▼ GBP Acq	Disput Trans 🔻							0 🚖 🧟 📢	H
nsaction A	ctivity » Chargebac	k Status										
Search for: Posted Date - Cardholder No Alternate Mer	Selected Merch Start: 08/09/201 o.: rchant ID:	hant only All Me 13 I End: ARN:	rchants 07/10/2013	Reaso Card S	n Code: All							
Search	👲 Download											
Merchant N /Client No.	lo, Posting Date	tem"	Гуре	Card No.	ARN	Reason Code Reason Description	Cur	Amount	CCN	Orig Post Date Orig Tran Date	Orig Type Orig Tran Amt	Merch Netwi
	18/09/2013	Re-presentment				85 Credit not	GBP	100.82		20130510	Purchase	USD

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.

Profile 1ra	ansaction Activity	Funding	Reports	Merchant Act	livity Tr	ansaction H	andling		Chargeba	cks	Operations		ustomer Servio	De	User Admi	nistration
hargebacks » Cas	▼ se List			•										S (C) 🗙 🔍	S #
Default O To	Be Reviewed 🔘 U	nder Review		Show/Hide	J											
Status:	Open			Posting Date - 1	Start:End:						Due Date:				Doc. Receiv	ed: 🔟
Show Hidden:	No 💌			Transaction Kin	nd:	AI					Card Network:		AI		-	
Reason Code:				Cardholder No.							ARN:					
Case ID:				Merchant No.:							Last Merchant A	ction:	All			
User Merchant Action	n: Al			Work By Date:							Assigned To:		All		-	
Limit Results:	Max 50 Reco	ords 💌		Sort Order:		Due Date (As	sc)				Category:		All			-
Search	Download															
🚽 Max displayabl	le rows exceeded.	Showing 50 of	Total Rows (159).					_								_
loc. Received 🖨 C	ase D 🗢	Status 🗢	External Merchant No.	Client 🗢	Central Proce Date	ssing 🔶		•	Ntwk	¢ Car	d No. 🗬	ARN				Reaso
0	0000000000000	Open			29/08/2013		CBK1		мс							CBK: 0 recogn
		Open			29/08/2013		CBK1		vi							CBK: C

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.

Profile Transad	tion Activity	Funding	Reports	Me	rchant Activity	Transaction	n Handling	Chargebacks	Operations	Customer Serv	ice	User/	dministration
_		-	•		•						1	205	• • • •
gebacks » <u>Case List</u>	» Chargeb	ack Case Detr	ail										
			Case 1	of 50	H A	F	Go To Case/	ARN:	٩				
ase No.: RN: Open tatus: Open tatogray: Chargebacks targeback Progress: CBKI - 1st chargeback etwork Reason Code: 4863 - CBK: Cardholder does No etwork Reason Code: 2900/2013 tatolograde to the tatolograd coument Indicator: 'V' - No documentation is to follow is: Case Number:			Io	Due: Work By Closed D Case Val FX Protec Suggeste	11/10/2013 Merchant Iba Name: Merchant DBA Name: Pres Capture Method: eCommerce, Channel Encrypt(0) ze: USD 513.30 Ticket Number: Passenger Name: Cardholder No.: Cardholder No.: Exp. Date YYYYYMM: 201611				, Channel Encrypt(0)	Card Card Seni Issu	d Networ d Brand: ding Bin / er Count er Name:	k: Member Id ry:	Mastercard GCMS MasterCard Credit
isa Case Number:	U - No docum	entation is to toik	pw.				CCN: Retrieval Ref	erence ID:		Rec	TRALIA eiving Bir	/ Member	ld:
ction:			60							Refu Instit Ass	und: tution Nar igned To:	me:	N/A Cardnet
nsactions Authorise	ations Let	ters/Attachments	Merchant In	formation	Merchant Notes	Attachment	Merchant A	ctions					
	Txn Kind	Tran. Type	Posting Da	te 🗘	Rea	son Code	Do	cument Indicator	Netwk Settle Am Gr	t Message	Prtl	Rev.	MC Fraud Notification
	CBK1	Purchase	29/08/2013		4863 - CBK: Ca	rdholder does Not	'0' - No follow	documentation is to			No	No	
▼ G0													

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

Fax:

00 44 1268 297903

00 44 1268 298307

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).

Profile Tr	ansaction Activi	y Funding F	Reports	Merchant Activity	Transa	ction Handling	Chargebacks	Operations	Customer Service	User Administration	
		•		•						R 0 # R V 1	e i
unding » Account									My Favourites		
Posting Date From:		07/10/2013									
to:		07/10/2013									
Search 🚽	Download										
	Destad									Fee	

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

My Favourites			8
Deposits			
Add Cu	irrent F	page	

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

Edit Favourite
Delete Favourite

🕆 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.

Cardnet[®] is a registered trademark of Lloyds Bank plc. MasterCard[®] and the MasterCard Brand Mark are a registered trademark of MasterCard International Incorporated, Maestro[®] is a registered trademark of MasterCard International Incorporated. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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.)

This information is correct as of July 2015.

