### CARDNET

# CARDNET MULTICURRENCY STATEMENT

A guide to understanding your statement

October 2015



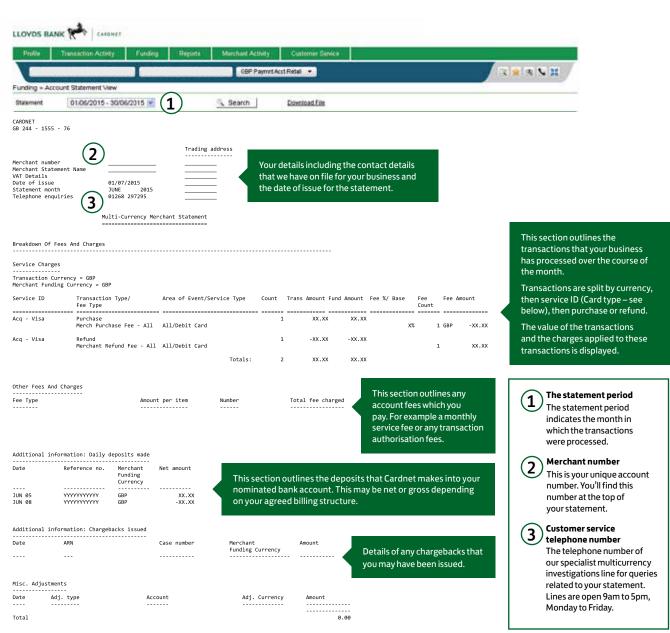
## Cardnet® multicurrency statement

This guide takes you through your Cardnet statement step-by-step, so you can understand all the information it contains, to help you with your reconciliation and business planning.

#### Information that helps put you in control

Your monthly Cardnet statement breaks down information in ways that are designed to be of most value to you.

- It shows chargeback information clearly, so you can check and investigate these transactions if necessary.
- It provides a breakdown of deposits by card type to help you assess your business mix.
- It provides a breakdown of transactions by card type to help you assess your business mix.
- It details all the charges and fees you have paid during the relevant statement period.



#### **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 below is a full list of acquiring services and the full list of card schemes they relate to.

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	

#### Help and resources

More information including videos, downloads and FAQs can be found on the Cardnet website at:

#### lloydsbankcardnet.com/resources-and-faqs

#### Your helpline number

If you have any queries on your statement, please call our helpline on **01268 567 100** quoting your Merchant Number. Lines are open 8am–9pm, Monday to Saturday.

#### 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 procedures are published at **lloydsbankcardnet.com/contactus** 

#### Find out more

Go to lloydsbankcardnet.com

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

O Call us on 01268 567100

#### 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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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 October 2015.

