
CARDNET

USER GUIDE

Pay-as-you-go mobile card reader

August 2022



LLOYDS BANK

Fees and charges

We list the most important fees and charges here.

But you can read more in the Cardnet Merchant Agreement and Merchant Specific Conditions, which we emailed to you when you applied for the card reader.

Fees and how you receive payment

We take a 1.75% fee off each payment you take through the mobile card reader. This also applies to international cards and tips.

You'll receive your funds through net settlement. This means we take the 1.75% fee when your customer pays. We aim to put the rest in your account 3 business days after payment.

For example, a customer pays £100. We take £1.75. You receive £98.25 in your Lloyds Bank or Bank of Scotland account three days later.

Other charges

Refunds cost 50p each.

There may be times when a customer disputes a payment. Their bank will seek a refund from you. This is called a chargeback. We'll notify you of any chargeback requests. Each chargeback costs £15.

What you can use your card reader for

Only use your card reader for:

- face-to-face payments
- your business
- payments in the UK.

You cannot use your card reader for:

- mail or telephone orders
- cashback
- pre-authorized payments.

You must not sell or lend your card reader.

Email us on LloydsBankCardnetmPOS@lloydsbanking.com, should you wish to:

- ask for more card readers
- accept American Express (Amex) cards
- take tips through your card reader
- apply for a card reader that can do other things than your current one.

Your card reader doesn't accept UnionPay International (UPI).

You can accept Amex payments through a separate agreement. The Amex fee per payment may be different from 1.75%.

Your customers can pay through:

- Contactless card (except JCB)
- Mobile phone wallet
- Chip and PIN
- Magstripe.

The upper limit for contactless card payments has increased to £100 in the UK. We set the limit at £45 on this card reader. There's no limit for mobile phone wallet payments.

Receipts

The card reader cannot print receipts, but you can email or text them to customers.

Refunds

To process a refund:

- open the Lloyds Bank Cardnet app
- select the payment you'd like to refund
- enter your PIN
- follow the steps to complete.

For partial refunds, follow the same steps, but enter the partial refund amount.

Refunds must always go back to the original card used. Ask the customer to confirm the last 4 digits of the long card number.

Reversals

You can reverse a payment, even if a customer has approved it. You can do this through the app, but you'll need to enter your PIN.

Keep track of your payments

You can track your payment history through the Lloyds Bank Cardnet app and Merchant Portal or Remote Access Module (RAM). You can use these reporting tools to get hold of:

- your statements
- reports
- a detailed breakdown of payments and charges.

We won't issue any paper statements.

Log on to **RAM** or **Merchant Portal**.

Contact us

Email us on LloydsBankCardnetmPOS@lloydsbanking.com, should you wish to:

- change the details we have for you, such as your email address, name, business address, bank details or legal entity
- add users to your merchant account
- reset your PIN, if you've forgotten it
- talk to us about anything you can't resolve through the troubleshooting guide.

About your card reader



Front



Side



Top



Base



Back

| # | Name | Description |
|----|--|---|
| 0 | Near-field communication (NFC) status lights | These lights show the status of a contactless payment. |
| 1 | Clock | The clock shows the time in hours : minutes : seconds. |
| 2 | Icons | The icons show battery power and other information. |
| 3 | Bluetooth name | Look for this name in your Bluetooth device list on your mobile phone or tablet. The last nine digits are your card reader's serial number. |
| 4 | Keypad | Use the keypad to enter your PIN and other information. |
| 5 | Power | Turn the card reader on and off by holding down this button for a couple of seconds. |
| 6 | Up/Down arrows | Move up and down menus. |
| 7 | Cancel | Select this to cancel payments, or for other actions. |
| 8 | Back | The 'Back' button erases keyed numbers. |
| 9 | OK | The 'OK' button confirms actions. |
| 10 | Charging cable input | Plug in the charging cable here to charge the battery. |
| 11 | Magnetic stripe reader | Swipe the card with the magnetic stripe facing forward. |
| 12 | Europay, Mastercard and Visa (EMV) chip reader | Insert the chip card into this slot. |
| 13 | Hardware label | This label shows the hardware version (HW ver), serial number (SN) and barcode. You'll need these for updates to your card reader or support questions. |

Charging the card reader

The card reader is fitted with a rechargeable battery. You can't remove or replace the battery.

Charging the battery takes about 2 hours. To do this:

- insert the USB charging cable into the input on the side
- connect the other end of the cable to a powered USB socket.

The card reader display shows:

- scrolling bars inside the battery symbol when it's charging
- the battery condition when the card reader is switched on.

Turning on the card reader

Hold down the power key until the display illuminates.

Card reader updates

We'll push automatic updates to your card reader and app. Turn on your card reader and open the app regularly to allow these to run. This is what happens when your card reader updates during a payment:

1. The Lloyds Bank Cardnet app gets ready for payment.
2. The message 'Insert Card' appears on the card reader.
3. Insert the card in the chip reader. The chip must face up and towards the card reader.
4. Ask the customer to enter their PIN.
5. Press the OK button.

Then, if the update isn't critical, this happens:

1. The message 'Remove Card' appears.
2. Remove the card from the chip reader.
3. The message 'Updating Reader' appears. The card reader starts downloading and installing the update. This only takes a couple of seconds.
4. The card reader has finished when the message 'Update Complete' appears.

If the update is critical, this happens:

1. The payment is declined, as the card reader updates. The message 'Trans. Declined' appears.
2. When the message 'Remove Card' appears, remove the card from the chip reader.
3. The message 'Updating Reader' appears. The card reader starts downloading and installing the update. This only takes a couple of seconds.
4. The card reader has finished when the message 'Update Complete' appears.
5. After the card reader has finished updating, start the payment again.

Storing your card reader

You need to charge your card reader at least every three months.

Display settings

You can change your card reader's display through the user menu.

To do this, press the up or down arrow on the card reader. Below are your choices:

Backlight

- ON means the backlight is on at all times. This is the default setting.
- OFF means the backlight is off at all times.
- AUTO means the backlight is only on once you start a payment.

Invert display

This changes the display from a black background with white letters to a white background with black letters.

Reset to default

This resets the display to:

- backlight on at all times
- black background with white letters.

Warranty

The card reader comes with a limited warranty of 12 months after we send it.

This is assuming you use the card reader normally.

Contact us if there's a defect. We'll check it and confirm whether we can replace the card reader.

Recycling your card reader

We can recycle your card reader when it reaches end of life.

First, email us on LloydsBankCardnetmPOS@lloydsbanking.com to let us know:

- that you're returning your card reader for recycling
- whether you want us to close your account
- whether you're interested in a new card reader.

Then, package the card reader and send it to:

Prism Logistical Services REF: Handpoint WEEE disposal, Unit 4 Brewery Close, Melmerby, Ripon, North Yorkshire HG4 5NL

Hardware specification

- Display: LCD, monochrome, 128x32
- Card readers: Landing type smart card reader, triple track bi-directional magnetic card reader
- Battery: Rechargeable Li-po 3.7V, 620 mAh
- Connectivity: Bluetooth 3.0 Class 2
- Certifications: CE, FCC, PCI PTS 3.x, EMV Level 1 Contact, EMV Level 2 Contact
- EMVCo Letter of Approval - Contactless Terminal Level 1, VISA Contactless (PayWave), Mastercard Contactless (PayPass), Diners/Discover Contactless (DCI Contactless D-PAS), Apple Pay, Google Pay, Samsung Pay
- Dimensions (length, width, height) in mm: 110 x 69 x 17
- Weight: 123g
- Operational temperature range: -10 °C to +40 °C / 5 to 90% relative humidity
- Storage temperature range: -15 °C to +50 °C / 5 to 90% relative humidity
- Drop test: 1.5m, 6 faces + 4 edges on concrete
- Power supply: 5V through mini-USB.

Security

All card data is encrypted using Triple Data Encryption Algorithm (3DES) with a Derived Unique Key Per Transaction (DUKPT) key management process. The card reader software is certified as compliant with PCI (Payment Card Industry) point-to-point encryption (P2PE).

Administration menu

To access the admin menu:

1. Press  [cancel button] and  [back button]
2. Enter password **746723** and press  [OK button]
3. Scroll through the menu using (up arrow) and (down arrow)
4. To go into sub-menus, press  [OK button]
5. To select menu items, press  [OK button]
6. To go out of menus, press 

About each sub-menu item:

- **Version info** – terminal software version e.g., mPOS v.1.7.1 (236)
- **Device type** – there are two Ipad modes. Please do not select these, the third and final option is Bluetooth, which is selected (indicated by *) by default.
- **Config** – flash reset and Bluetooth reset. This resets to factory settings. Next time you take a payment, the card reader will download and install the software and settings again.
- **Beep** – toggle turn beep on or off by selecting toggle.
- **Save and Reset** – Select to save any changes you've made in the admin menu. The card reader restarts.

Find out more about your card reader

This is how you can find out more:

1. Press  [cancel button] then (up arrow) on the keypad.
2. Scroll to see information using (up arrow) and (down arrow).
3. To exit, either wait a couple of seconds or press  [cancel button].

How to understand what's displayed:

| Display text | Description | Example |
|--------------|---|----------------|
| SN | Serial number of card reader | 615009227 |
| mPOS | Terminal software version | v.1.7.1(236) |
| Build | 0 for remote loader, 1 for application | – |
| Tag | Compilation type | PAYENGINE |
| COMs | Type of connection used | Bluetooth |
| BT | The name of your Bluetooth connection | PP0615009227 |
| Pass | Bluetooth password | 0000 |
| Addr | MAC address of the Bluetooth module | – |
| Config | Configuration version | 1 |
| Flash | This has information about the flash memory | – |
| EMV | EMV version | 1.09 03 210514 |

Messages on your card reader

Payments

| Display text | What it means | Action |
|---|--|---|
| AMOUNT: [amountvalue] | The card reader needs the cardholder to confirm that the correct amount is displayed. | The cardholder must confirm that the amount is correct by pressing  [OK button] or cancel by pressing  . |
| AUTHORISED | A payment has gone through. | None. |
| COMPLETING TRANSACTION | The card reader is completing a payment. | Wait for the next step on the card reader display. |
| PIN VERIFIED | The PIN is correct. | None. |
| PIN: [amountvalue] | The card reader is waiting for the card PIN. | The cardholder must enter their PIN and press the  [OK button] to continue or press the  [Cancel button] to cancel the payment. |
| PLEASE SIGN | A signature is needed. | The cardholder must sign their name on the app. |
| PLEASE WAIT... | The card reader needs time to finish what it's doing. | Wait for the card reader to finish. |
| PRESS  [OK button] or  [Cancel button] | The card reader needs confirmation to continue. | The cardholder must read the display and then press either the  [OK button] or  [Cancel button] as applicable. |
| PROCESSING... | The cardholder details are correct and a card payment is going through. | Wait for the next step on the card reader display. |
| REMOVE CARD | The card is in the card reader and either the payment is complete or the card reader cannot read the chip. | Remove the card from the card reader. |
| SALE | The current operation is a sale. | None. |
| SWIPE CARD | The card reader is waiting for a card to be swiped against the magnetic stripe reader. | Swipe a card through the magnetic stripe. |
| USE CHIP READER | The card reader is waiting for a card to be inserted into the chip reader. | Insert a card into the chip reader. |

Refunds and reversals

| Display text | What it means | Action |
|-----------------|---|--------|
| REFUND | The card reader is refunding. | None. |
| REFUND ACCEPTED | The refund has gone through. | None. |
| REFUND VOID | The card reader is reversing or cancelling a refund. | None. |
| REVERSAL ACCEPT | The card reader has reversed or cancelled a sale or refund. | None. |

Administration

These messages can appear while the card reader is idle or you're in the administration menu.

| Display text | What it means | Action |
|--|--|--|
| ---- no config ---- | There's an issue with the software configuration. | Return the card reader, so we can replace it. |
| --- no ipek loaded --- | There's an issue with the software configuration. | Return the card reader, so we can replace it. |
| BATTERY LOW | The battery level is low. | Recharge the card reader. |
| BATTERY TOO LOW | The battery level is too low to finish what the card reader was doing. | Recharge the card reader. |
| TO TURN OFF PRESS  [OK button] or  [Cancel button] | The power button has been pressed. | Press the  [OK button] button to turn off the card reader or press  the [Cancel button] to keep the card reader on. |

Updates

These messages can appear while the card reader is updating:

| Display text | What it means | Action |
|------------------|---|--|
| CONNECTION ERROR | The card reader detected a communication failure between itself and the processing system during an update operation. | Check that your device has an internet connection and retry. |
| DOWNLOADING | The card reader is downloading an update. | None. |
| INSTALLING | The card reader is updating. | Wait for the update to finish. |
| NO UPDATE | There's no update to download, and the card reader hasn't started an update. | None. |
| RESTARTING... | The card reader is about to restart after a software update. | Wait for further instructions on the card reader display. |
| SOFTWARE x% | The card reader is updating itself and has completed x% of the update. | Wait for the update to finish. |
| UPDATE COMPLETE | An update has finished. | None. |
| UPDATE FAILURE! | An update has failed to complete. | Retry. If the issue persists, email us. |
| UPDATES x% | The card reader is updating itself and has completed x% of the update. | Wait for the update to finish. |
| UPDATING READER | The card reader is updating. | None. |
| VALIDATING | The card reader has found an update and is checking that it's correct. | Wait for the update to finish. |

Further support

Email us on LloydsBankCardnetmPOS@lloydsbanking.com or visit our [customer hub](#).

Find out more

 Go to lloydsbankcardnet.com

 Call us on 01268 567100
lines open from 8am to 9pm
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 August 2022.

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/forms/contact-us



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