CHANGES TO STATEMENT NARRATIVES ON YOUR ACCOUNT VIEW VIA LLOYDSLINK

Important Information

We are making some changes to the statement narratives you see on LloydsLink online.

What do you need to do?

Please review this document carefully, as you may need to make changes to your own or third party reconciliation arrangements or back office systems to accommodate these new narratives.

If you download statement information from LloydsLink online or LloydsLink dial-up, please see further instructions at: **lloydsbankcommercial.com/Corporate-terms/LloydsBank/ About-your-account/Changes-to-statement-narratives/**

Please note the changes only apply to sterling accounts and that all other narratives will remain the same. There are no changes to the online view of your currency accounts.

LLOYDS BANK

BACS debit and direct debit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	D/D	<Beneficiary name> D/D <Reference>		Intraday	D/D	<Beneficiary Name> DD <Reference>
Historic	D/D	<Beneficiary name> D/D <Reference>		Historic	D/D	<Beneficiary Name> DD <Reference>

Key points:

- Narrative D/D will change to DD.
- If the payment is initiated as part of a batch, <Beneficiary Name> will be replaced with a batch reference, e.g. 'PAYMENTS BAT 00001'.

Note: this will only apply to payments initiated via LloydsLink online. Narratives may vary for payments initiated via other methods, e.g. BACStel-IP.

Internal Transfer debit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday		No intraday narrative		Intraday		No intraday narrative
Historic	DR	<Beneficiary name> <Reference>		Historic	DR	TO A/C TFR <Ben. Acc Num> <Ben. Sort Code>

Key points:

- Transaction type DR will be provided.
- <Beneficiary Name> and <Reference> will be replaced by <Beneficiary Account Number> and <Beneficiary Sort Code>.

Note: this will only apply to transfers initiated via LloydsLink online. Narratives may vary for transfers initiated via other methods, e.g. in branch.

Internal Transfer credit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday		No intraday narrative		Intraday		No intraday narrative
Historic	CR	<Remitter name> <Reference>		Historic	CR	FROM A/C TFR <Rem. Acc num> <Rem. Sort code>

Key points:

- <Remitter Name> and <Reference> will be replaced by <Remitter Account Number> and <Remitter Sort Code>.

Note: this will only apply to transfers initiated via LloydsLink online. Narratives may vary for transfers initiated via other methods, e.g. in branch.

Inter Account Transfer debit

Current		
	Type	Narrative
Intraday		No Intraday Narrative
Historic	DR	\<Beneficiary Account Name\> TRANSFER 00001

Future		
	Type	Narrative
Intraday		No Intraday Narrative
Historic	DR	TO A/C TFR \<Beneficiary Account Number\> \<Beneficiary Sort Code\>

Key points:

- "Transfer" will be replaced with TO A/C TFR and this will now appear in the first line of the narrative.
- "Account Name" will be replaced with "Beneficiary Sort Code" and "Beneficiary Account Number" and this will appear in the second line of the narrative.

Inter Account Transfer credit

Current		
	Type	Narrative
Intraday		No Intraday Narrative
Historic	CR	\<Remitter Account Name\> TRANSFER 00001

Future		
	Type	Narrative
Intraday		No Intraday Narrative
Historic	CR	FROM A/C TFR \<Remitter Account Number\> \<Remitter Sort Code\>

Key points:

- "Transfer" will be replaced with FROM A/C TFR and this will now appear in the first line of the narrative.
- "Account Name" will be replaced with "Remitter Sort Code" and "Remitter Account Number" and this will appear in the second line of the narrative.

ATM withdrawals

Current		
	Type	Narrative
Historic	DR	\<ATM Provider\> \<Last 4 digits of card\> CP \<ATM Location\>

Future		
	Type	Narrative
Historic	DR	\<ATM Type\> \<ATM Location\> CD \<Last 4 digits of card number\> \<Date\>

Key points:

- Transactions will be visible from the start of the following business day.
- Narrative CP will change to CD and move to the second line.
- The transaction date will be provided.

Debit card payments

Current		
	Type	Narrative
Historic	DR	\<Beneficiary\> \<Location\> \<Last 4 digits of card\>DC

Future		
	Type	Narrative
Historic	DR	\<Beneficiary\> CD \<Last 4 digits of card number\>

Key points:

- Transactions will be visible from the start of the following business day.
- The location of the payment will be removed.
- Narrative DC will change to CD and will be shown before the last 4 digits of the card number.

Debit card refunds

Current				Future		
	Type	Narrative			Type	Narrative
Historic	CR	<Remitter> <Location> <Last 4 digits of card>DC		Historic	CR	<Remitter> CD <Last 4 digits of card number>

Key points:

- Transactions will be visible from the start of the following business day.
- Narrative DC will change to CD and will be shown before the last 4 digits of the card number.
- The remitter's location will be removed.

Faster payments credit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	CR	FPC/<UNIQUE FPS TRANSACTION ID> <REMITTER>		Intraday	CR	REMITTER NAME> <FPI> <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP TRANS CODE>
Historic	CR	FPC/<UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> <FPS CODE> <REMITTER> <REFERENCE>		Historic	CR	<REMITTER NAME> <FPI> <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- The Intraday and Historic narratives will be the same, apart from the transaction date and time, which are provided on the Historic view.
- Narrative FPC will change to FPO, and will appear after remitter name.

Faster payments debit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	DR	FPD/<UNIQUE FPS TRANSACTION ID> <BENEFICIARY>		Intraday	DR	<BENEFICIARY NAME> followed by <FPO> (in characters 23–25) <UNIQUE FPS TRANSACTION ID> <REMITTER REFERENCE> <BENEFICIARY SORT CODE> 5 spaces then <IFP_TRANS CODE>
Historic	DR	FPD/<UNIQUE FPS TRANSACTION ID> <BENEFICIARY SORT CODE> <FPS CODE> <BENEFICIARY> <REFERENCE>		Historic	DR	<BENEFICIARY NAME> followed by <FPO> (in characters 23–25) <UNIQUE FPS TRANSACTION ID> <REMITTER REFERENCE> <BENEFICIARY SORT CODE> 5 spaces then <IFP_TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- The Intraday and Historic views will be the same, apart from the transaction date and time which will be provided on the Historic view.
- Narrative FPD will change to FPO and appear after the beneficiary name.

Standing orders debit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	S/O	<BENEFICIARY NAME> SO		Intraday	S/O	<BENEFICIARY NAME> SO
Historic	S/O	<BENEFICIARY NAME> SO		Historic	S/O	<BENEFICIARY NAME> SO

Key points:

- S/O in the narrative changes to SO.

Standing orders credit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	S/O	<REMITTER NAME> SO <REFERENCE>		Intraday	CR	REMITTER NAME> followed by <FPI> (in characters 23–25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE>
Historic	S/O	<REMITTER NAME> SO <REFERENCE>		Historic	CR	<REMITTER NAME> followed by <FPI> (in characters 23–25) <REMITTER REFERENCE> <UNIQUE FPS TRANSACTION ID> <REMITTER SORT CODE> 5 spaces then <IFP_TRANS CODE> <TRANSACTION DATE AND TIME>

Key points:

- Transaction code changing from S/O to CR.
- SO is replaced with FPI.
- Unique FPS transaction ID is added.
- Remitter sort code is added.
- FPI Transaction Code is added.
- Transaction Date & Time is added to the Historic view.

CHAPS credit

Current				Future		
	Type	Narrative			Type	Narrative
Intraday	F/FLOW	F/FLOW <REMITTER NAME>		Intraday	F/FLOW	F/FLOW <REMITTER NAME> <PAYMENT DETAILS> <PAYMENT DETAILS continued>
Historic	F/FLOW	<REMITTER NAME> F/FLOW		Historic	F/FLOW	F/FLOW <REMITTER NAME> TFR<PAYMENT DETAILS> <PAYMENT DETAILS continued>

Key points:

- Additional payment details will be provided after the remitter name, on both the Intraday and Historic views (where this information has been provided by the remitting bank).
- Narrative TFR will be provided after remitter name on the Historic view.

CHAPS debit

Current	Type	Narrative
Intraday	F/FLOW	<BENEFICIARY NAME> F/FLOW
Historic	F/FLOW	<BENEFICIARY NAME> F/FLOW <REFERENCE>

Future	Type	Narrative
Intraday	F/FLOW	<BENEFICIARY ACCOUNT NAME> F/FLOW <PAYMENT REFERENCE>
Historic	F/FLOW	<BENEFICIARY NAME> F/FLOW TFR <PAYMENT REFERENCE>

Key points:

- Payment reference will appear after F/FLOW on the Intraday view.
- Narrative TFR will appear after F/FLOW on the Historic View.

Branch deposit

Current	Type	Narrative
Intraday	BGC	BANK GIRO CREDIT
Historic	BGC	BANK GIRO <BGC Number> BRANCH NAME

Future	Type	Narrative
Intraday	BGC	<BGC NUMBER> or as input by teller
Historic	BGC	<BGC NUMBER> or as input by teller

Key points:

- Name of the branch where the deposit was made will no longer be shown.
- The Intraday and Historic views will be the same.
- BGC payment reference will be provided.

International payment – credit

Current	Type	Narrative
Intraday	CR	FOREIGN PAYMENT <DATE PAYMENT RECEIVED> <FT REFERENCE>
Historic	F/FLOW	<REMITTER NAME> F/FLOW

Future	Type	Narrative
Intraday	CR	FOREIGN PAYMENT <DATE PAYMENT RECEIVED> <FT REFERENCE>
Historic	CR	F/FLOW <REMITTER NAME> TFR

Key points:

- Transaction Type CR will be the same on the Intraday and Historic view.
- Remitter Name will appear after F/FLOW on the Historic View.
- Narrative TFR will appear after Remitter Name on the Historic View.

International payment – debit

Current		
	Type	Narrative
Intraday	DR	<FOREIGN PAYMENT> <DATE> <FT REFERENCE>
Historic	DR	<FOREIGN> <FT REFERENCE> <REFERENCE> <CURRENCY> <AMOUNT> <EXCHANGE RATE>

Future		
	Type	Narrative
Intraday	DR	<FOREIGN PAYMENT> <FT REFERENCE>
Historic	DR	<FT REFERENCE> <FOREIGN>

Key points:

- Transaction date will no longer appear on the Intraday View.
- Historic View will no longer display the FT Number and narrative FOREIGN.

Information provided in this document is correct at time of publication.

Online
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Call your relationship manager

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