COMMERCIAL CARD INTERNET SERVICING (CCIS)

Guide for Programme Administrators

LLOYDS BANK

Contents

Welcome to the Lloyds Bank Commercial Card Internet Servicing (CCIS) guide.

CCIS is our online card management service that allows you to manage your Corporate Card Programme securely and efficiently, giving you control of your card programmes 24 hours a day, 365 days a year.

If you have any queries about registering or managing your programmes in CCIS, call our Customer Services Team on **0345 030 6270** (or **+44 1908 544 059** from outside the UK).

With CCIS you can:

- View and download multiple programme data.
- View and manage your cardholders.
- Manage authorisation parameters, card limits and Merchant Category Code Groups (MCCG) quickly and easily.
- Onboard cardholders online reducing processing time and your carbon footprint as applications are completed online.
- Register multiple programmes under a single sign-on.
- View cardholders contact details.
- Amend credit and cash limits for your cardholders.
- View and print statements for the past 12 statements.
- Design your own branded cards.

CCIS currently supports:

- Windows 7, 8 and 10
- Mac OS
- iOS
- Android.

Browsers supported to recent versions are:

- Edge
- Firefox
- Chrome (desktop and Android device)
- Safari (Mac OS and iOS)V.

Strong Customer Authentication

For added security, and to protect you from fraud, we'll need you to provide additional verification for some activities in CCIS to prove it's really you using the service.

We'll do this by sending a passcode to your mobile phone which you'll be prompted to enter into your device to complete your transaction.

Alternatively, an outbound call will be made direct to a registered mobile or Direct Dial Landline (i.e. calls you direct not via an operator or receptionist). The security code will appear on the PC or laptop screen and you'll enter the code into the keypad of your telephone.

If you can't register a valid telephone number, we can supply a security token which you'll use to verify your identity when using CCIS.

If you have more than one authenticator registered, you can choose which device you'd like us to contact you on each time you're required to verify your identity.

1. SIGNING INTO YOUR CARD PROGRAMME

Signing in

Now you've registered for CCIS, sign in consists of three simple steps:

Step 1. Enter your Internet ID (created upon registering) and your Date of Birth in the format DD/MM/YYYY, then click **Continue** to proceed.
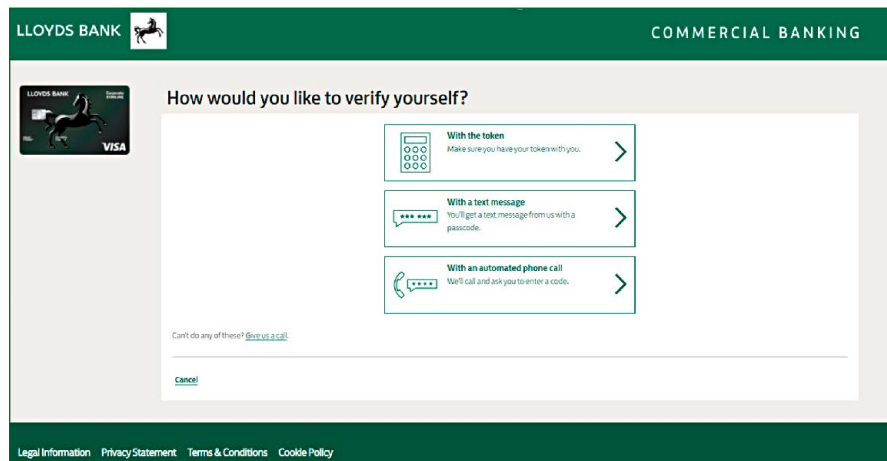

Step 2. Enter your memorable word (chosen at registration) and two characters from your passcode. These characters will be randomly selected every time you log in. Then click on **Continue** to proceed.
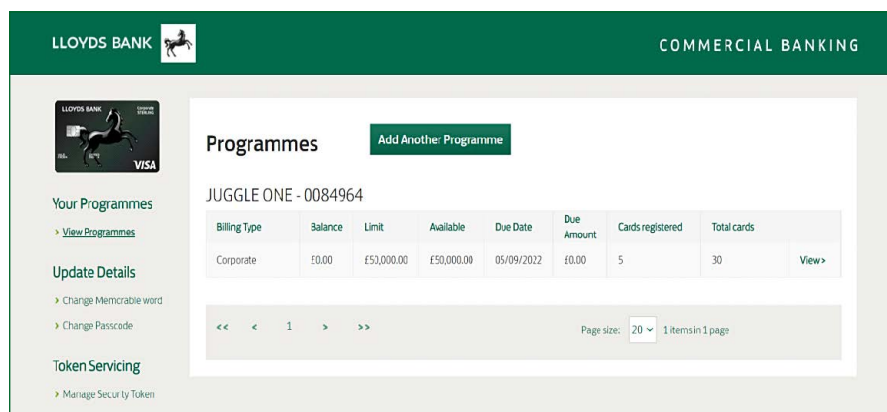
Step 3. You will need to verify your identity as part of the signing in process. The options you have available will depend on what's registered on your Corporate Card account record.

In the screenshot below, the Programme Administrator has all three available options and can choose:

- a One Time Passcode via SMS to the registered mobile, which is keyed into the CCIS screen; or
- an outbound call to the registered mobile or landline. The number which appears on screen is simply keyed into the relevant device.
- to use a security token to send/receive passcodes.

Once signed in, you will be presented with a list of your programmes. Additional programmes will need to be registered manually by selecting **Add Another Programme**.

Forgotten your sign in details?

You can access your security credentials by selecting **Sign in** and clicking on the appropriate links for the credentials you wish to retrieve.

Retrieve your Internet ID

In order to retrieve your Internet ID:

Step 1. Select **Forgotten your Internet ID?**

Step 2. Enter your personal information.

Step 3. Enter your memorable word.

Once you've successfully entered your information, you will be reminded of your Internet ID and given full access to your account.

Passcode reset

Select **Forgotten your passcode?** on the **Sign in** step and follow the instructions on screen. Please see screenshot below. You will need your memorable word, personal and card/programme information in order to reset your passcode.

Once you've successfully entered your information, you will be prompted to setup a new passcode. Changes to your passcode will be confirmed upon submission and updated real time.

Forgotten your memorable word?

Select **Memorable word hint** for a reminder of your memorable word.

If you are still unable to remember your memorable word please contact us.

2. CARD PROGRAMME MANAGEMENT

View your programme list

When you sign in, you can view all your programmes. Select **View** to access your programme information.

You will then see a list of all your registered card programmes.

Register a new card programme

You are able to register any new card programme you've been assigned to by selecting **Add Another Programme** under **View Programmes** in the **Your Programmes** menu screens.

To register a new programme, you will need to provide the same type of information you provided upon registration (personal and company information). Once the information is successfully entered and you've agreed to the Online Terms and Conditions, you will be able to view the programme on your list.

View programme details

On this screen you will see a search menu (to locate a card), company information and cardholder details.

Search

You can search for the cardholders in your programme by entering their 16 digit card number or first and last name and selecting **Submit**.

To clear all details and start a new search, select the **Reset** button.

Wildcards are not allowed on the search facility.

Programme information tab

This contains information related to your programme: the type of billing of your programme, the balance accrued by all your cardholders, the overall programme credit limit, the available to spend amount, the number of cards registered to CCIS and the total number of cards across your card programme.

Cardholders:

The list of cardholders is displayed by Account Name, Card Number, Balance, Limit, and Status. You can view up to 40 cardholders per page.

The cardholder status will give you some information on the cardholder's standing. Statuses are divided in 7 groups:

- **Closed** – account closed.
- **Authorisation controls active** – account has authorisation controls applied.
- **Active** – account active.
- **Never active** – account has never been activated.
- **Inactive** – account has been inactive for 6 months.
- **Active payment outstanding** – account is active but an outstanding payment exists.
- **Active credit line exceeded** – account is active but the credit line has been exceeded.

When you select **View** you will access the **View Cardholder Account Detail** page.

View Corporate Statement

Summary Corporate Statement

You can access a summary corporate statement. As well as purchases, fees and charges, the summary will provide you with key information on your programme's limit, balances and payment dates. You can access up to 12 months of statement summary information.

To access historical summary statements (up to 12 months), select the statement date you wish you access from the dropdown menu. You can also download a copy in PDF format by clicking on the **Download** link.

Detailed Corporate Statements

You can access detailed corporate statements which can be printed and downloaded in PDF format. A search feature is available and enables you to find detailed corporate statements within 6 month time ranges, going back up to 10 years or to the account open date if less than 10 years.

3. CARDHOLDER ADMINISTRATION

View cardholder account detail

This screen will display a summary of the balance, authorisations, spending since last statement and status for your selected cardholder.

Card Status

This line will display the cardholder's most important card status: it will usually display the card is active, however occasionally some action may be required from the cardholder and so the card status will be updated. As you can see on the above screenshot, the card is active.

Balance Summary

Here you'll see the credits and debits to the account and any approved outstanding authorisations.

Authorisation Summary

You can find transaction information real time: the MCC description, the reason code, and the transaction amount. You can navigate through the record pages by clicking on the arrows; you can also set the number of authorisations displayed by clicking on the down arrow and selecting up 50 records to be displayed at one time.

Spending since last statement

You can find the transactions that will be billed in your next statement. You can navigate through the record pages by clicking on the arrows; you can also set the number of authorisations displayed by clicking on the down arrow and selecting up 50 records to be displayed at one time.

View cardholder statements

You can find details of your cardholder's expenditure in more detail up to 13 months. You can also print the details and download them on an .xps format.

To download a statement, click on the **Print PDF Statement** button, select the **Microsoft xps Document Writer** option and select **Print**. You will be directed to name and save the file.

Contact our Customer Services Team if you need a statement that is not available on CCIS.
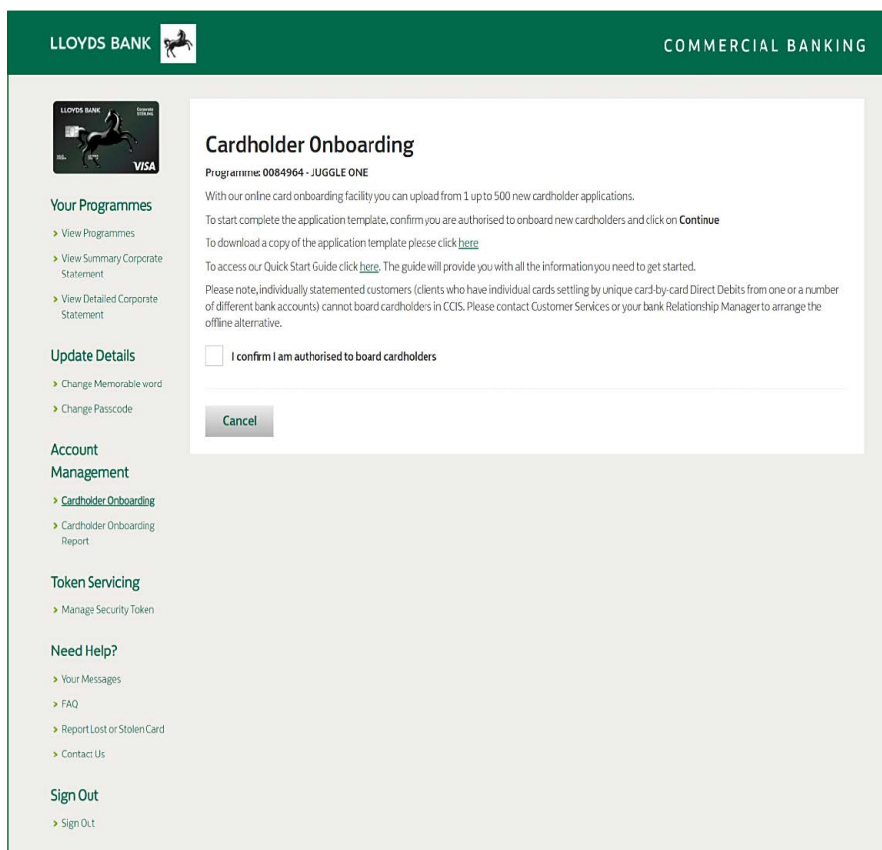
View cardholder personal details

If you need to contact the cardholder, view their personal details by selecting **View Cardholder Personal Details** under **Cardholder Administrator** menu. Programme Administrators cannot make any changes to personal details.

Cardholders can amend their personal details by registering for CCIS or contacting our Customer Services Team.

Cardholder Onboarding

If your programme setup allows, you will be able to onboard new cardholders in CCIS. With Cardholder Onboarding you can request new cards for up to 500 cardholders in one session.

To start, select the programme where you wish to allocate the new cardholders, select **Cardholder Onboarding** under the **Account Management** menu. On the screen you will find a link to download the application template and a guide on how to complete the template and the processes involved.

Once you've completed the template, confirm you are authorised to board cardholders and the **Continue** button will appear. Upon confirmation, an entry will be created in **Audit History**, where you will be able to see your account activity. You can also run a report on the **Cardholder Onboarding Report** sub menu for information on any templates uploaded in the last 6 months.

The cardholder application template will go through several validation and verification processes and, if successful, applications will be processed within 72 hours.

If you cannot see the **Cardholder Onboarding** menu, please contact our Customer Services Team.

4. MERCHANT CATEGORY CODE GROUPS (MCCGs) AND AUTHORISATION PARAMETERS

Manage Card Limits

With CCIS you can update your cardholder's credit limits on a temporary or permanent basis and in real-time.

Permanent Limits

You can change your cardholder's credit and cash limits by entering the new values (numbers only) and clicking the **Save** button. You will then be presented with a confirmation message.

The following rules apply to the setup of a new permanent credit/cash limit:

- Permanent Credit Limit must be a numeric value without any decimal places. The value must be greater than or equal to 0
- Permanent Cash Limits should always be less than or equal to the Permanent Credit Limit
- The new Permanent Credit Limit must be less than or equal to the Corporate Credit Limit.

If you are unable to change the values for limits it is likely there are certain restrictions on your account. For assistance, please contact our Customer Services Team.

Temporary Limits

You can set a temporary credit limit for your cardholders. Just enter the temporary limit(s) as required, the timeframe and click on **Save**. You will then be presented with a confirmation message.

The following rules apply to the setup of a new temporary credit limit:

- The Temporary Credit and/or Cash Limits must be a numeric value without any decimal places. The value must be greater than or equal to 0
- The Temporary Credit Limit must be less than or equal to the Corporate Credit Limit
- The Temporary Cash Limit must be less than or equal to the Temporary Credit Limit.

Note: If the Temporary Credit Limit is in effect, you will be unable to change Permanent Credit Limits.

Card Limits Report

You can run reports to view any previous credit limit changes on the cardholder account for the last 12 months. To run a report enter the timeframe required (Start and End Date) and submit your request. You will be presented with the list of results of changes completed in CCIS which you can also download in a .txt format.

Please note that changes to credit limits made by Customer Services will not be reflected on this report.

Manage Account Level Settings

In this menu you will be able to manage your cardholder's single purchase limits and velocity controls.

Single Purchase Limit

This displays the maximum amount permitted in a single purchase. If the value in the field is 0.00 it means there are no limits for a single purchase, as long as the purchase is not over the credit limit.

Daily, cycle and monthly amounts and number of transactions

Displays the maximum amount and number of transactions the cardholder can spend daily, per billing cycle or monthly. If the value in the fields is 0.00 there are no limits to the amount and number of transactions a cardholder can perform in the given time periods.

How to use the Reset Date fields

The Reset Date fields are used to nominate temporary spending patterns outside the typical daily, monthly and cycle velocity controls. The previous settings will reinstate once the reset date is reached.

If a single purchase limit is also set, the value that will take precedence is that of lower value.

Please note: if these parameters are defined it would override the daily/cycle/monthly frequency and would be in effect immediately.

Additional Restrictions using Company limits (Optional field)

These flags denote whether the single purchase limits, cycle limits and MCCGs should be checked at the programme level. If they are ticked this means that company level limits will supersede the cardholder settings.

Reset Authorisation Values

This button will reset all the authorisation values for the cardholder to the programme level settings. When you select this button you will be asked to confirm that you want to reset the cardholder's authorisation values.

Manage MCCG Settings

View the MCCGs setup at cardholder level. Add/Edit/Delete available MCCGs using the links on this page.

Merchant Category Code Groups (MCCGs)

Merchant Group No.	Merchant Category Group
1	Building Services
2	Building Materials
3	Estate and Garden Services
4	Utilities and Non Automotive Fuel
5	Telecommunication Services
6	Catering and Catering Supplies
7	Cleaning Services and Supplies
8	Training and Education
9	Medical Supplies and Services
10	Staff – Temporary and Recruitment
11	Business Clothing and Footwear
12	Mail Order/Direct Selling
13	Personal Services
14	Freight and Storage
15	Professional Services
16	Financial Services
17	Clubs/Associations/Organisation

Merchant Group No.	Merchant Category Group
18	Statutory bodies
19	Office Stationery, Equipment and Supplies
20	Computer Equipment and Services
21	Print and Advertising
22	Books and Periodicals
23	Mail and Courier Services
24	Miscellaneous Industrial/ Commercial Supplies
25	Vehicles, Servicing and Spares
26	Automotive Fuel
27	Travel
28	Auto Rental
29	Hotels and Accommodation
30	Restaurants and Bars
31	General Retail and Wholesale
32	Leisure Activities
33	Miscellaneous
34	Cash

Add MCCG settings

By default, you will be presented with the standard MCCG list plus any custom MCCGs you requested at the programme level.

You can have a minimum of 1 and a maximum of 11 MCCGs setup per cardholder.

To add an MCCG, select **Add MCCGs** on the **Manage MCCG Settings** menu and follow these steps:

Step 1. Select the MCCG you wish to add using the dropdown list – you will find the default list plus any custom MCCGs setup for your programme.

Step 2. Select your action using the dropdown list: you can include, exclude or suspend the MCCG.

    a. **Suspend**: controls are suspended and the only checks related to single purchase limit and velocity check would be carried out.

    b. **Include**: the authorisation taken on the MCC under that MCCG will be allowed and approved if the other parameters are met.

    c. **Exclude**: the authorisation taken on the MCC under that MCCG will be declined.

We recommend you only use include or exclude when setting the MCCG(s) rather than a combination of both include and exclude. If you wish to allow all MCCGs to be used by a cardholder then suspend should be used.

Step 3. Set the Single Purchase Limit: If the limit is set to "0", it means no limit on the transaction.

Step 4. Set your limits: The maximum amount and number of transactions the cardholder can spend daily, per billing cycle or monthly. Note "0" means "no limit" on the transaction.

Step 5. Set a **Reset Date** (optional field): The reset date is used to customise temporary spending patterns: the previous settings will reinstate once the reset date is reached.

Step 6. (optional field): Check additional restrictions using company limits. These flags denote whether the single purchase limits, cycle limits and MCCGs should be checked at the programme level.

Note: changes at this level will also depend of the flags activated on the Authorisation Parameters menu.

Step 7. Save your changes.

Step 8. You will be presented with a confirmation page; your changes have been saved.

If you need to discuss the implementation of custom MCCGs, please contact your Relationship Manager for further details.

If you requested custom MCCGs that are not visible in CCIS, please contact our Customer Services Team.

Edit MCCG settings

Choose an MCCG from the list by selecting **Edit** against the MCCG you wish to edit.

The options and fields are the same as on the **Add MCCG** descriptions.

Once you complete your changes, select **Save**. You will be presented with a confirmation page.

Delete MCCGs

Select an MCCG from the list by ticking on the selection box and select **Delete selected MCCGs**.

Upon submission, you will be requested to review and confirm the MCCGs you wish to delete and select **Delete MCCGs** to complete your request.

You will then receive a confirmation message and will be able to return to the MCCG list.

Note: make sure there is at least one MCCG present.

Parameters change reports

Under **Authorisation Parameters** you can access two types of report:

Parameters Change Summary Report: this report displays the changes to authorisation parameters settings, MCCGs added, account details deletion errors and MCCGs deletion errors (these errors can occur sometimes as part of a bigger change, in order to resolve the issue you will need to setup the data again.)

Parameters Change Detail Report: detailed report for activities related to authorisation parameters changes.

Data in these reports will only display changes made in CCIS. Changes to your MCCGs made by our Customer Services Team will not be reflected here.

To run your reports:

Step 1. Select the type of report required: **Parameters Change Summary Report** or **Parameters Change Detail Report**.

Step 2. Enter the start and end date for the report.

Step 3. Select **Run Report**

You will be presented with your reports. You can either print them from the page or extract them to .txt format to paste on to the data management application of your choice.

5. AUDIT HISTORY

In the **Audit** menu you can access your online activity history. You can view the last twenty events on your account history.

6. LOGGING OFF SECURELY

In order to sign out of the site select **Sign Out** on your menu list. You will be required to confirm your selection and presented with a confirmation message when you sign out. To protect your details we recommend you also close all browser windows where you used the application.

7. USEFUL SUPPORT AND CONTACT INFORMATION

If you need additional information contact:

Lloyds Bank Corporate Card Services

Phone: **0345 030 6270**

From abroad: **+ 44 1908 544 059**

Lines open 8am-8pm Monday to Friday, 9am-4.30pm on Saturday.

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.

lloydscorpcards@tsysmsemea.com

You can also find contact details and hours of operation by selecting **Contact Us** under the **Need Help?** menu in CCIS.

Lloyds Bank Corporate Card Services
Burystead Court
120 Caldecotte Lake Drive
Caldecotte
Milton Keynes
MK7 8LE

FAQs

You can access a list of Frequently Asked Questions by selecting the **FAQ** option under the **Need Help?** menu in CCIS.

Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at:
lloydsbank.com/business/complaint

Find out more

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

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at relayuk.bt.com/

Important information

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Please note that any data sent via email is not secure and could be read by others.

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.

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