

# COMMERCIAL BANKING

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# USER GUIDE

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Corporate Purchasing Card



**LLOYDS BANK**

# Contents

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Welcome	3
Your Card	4
How to use your card	5
Card Security	7
Useful Contact Information	8

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# Welcome to your Corporate Purchasing Card

Your organisation has chosen the Lloyds Bank Corporate Purchasing Card and you'll now use the card to pay for the goods and services your organisation needs to buy.

This guide answers some of the most common questions about the Corporate Purchasing Card and your Programme Administrator and our Customer Services team are on hand to answer any further questions.

## What happens next

### Once your application has been accepted:

#### In 7–10 days

Your Programme Administrator will receive your first card to pass on to you.

#### When your card arrives

Sign the back of the card. If this is a renewal card or a replacement for one that's been lost, damaged or stolen, you can use it straightaway – there is no need to activate it. If it is a brand new card, you will need to activate it before you use it by calling the activation number on the sticker on the front of the card.

#### Within a week

Your Personal Identification Number (PIN), which is supplied separately should arrive (for new cardholders). If you don't receive it, or if the PIN notification has been opened or tampered with, please tell your Programme Administrator. You won't receive a new PIN for a renewal card or a replacement for one that's been lost, damaged or stolen as you can carry on using your existing one.

#### When your PIN arrives

Memorise your PIN and destroy the notification letter as soon as possible. For security reasons, do not keep a written record of your PIN and don't ever disclose it to any other person including colleagues in your organisation, bank staff or the police.

**We will never ask you to reveal your PIN to us.**

If you don't already have a copy of the card conditions of use, download a copy from **[lloydsbank.com/termsandconditions](https://lloydsbank.com/termsandconditions)**

This explains your obligations as a cardholder and should be read alongside any additional guidelines issued by your organisation.

# Your Card

## Chip and PIN

Your card includes a chip which holds your PIN.

When you pay for something in person, rather than over the phone or online, the number you enter on the PIN pad is matched with the one held on the chip in your card and if the match is correct, the transaction will be confirmed.

Many retailers will have a PIN pad, but if they do not you will need to authorise the payment by signing the receipt.

Please keep a copy of all receipts in case you need to query a transaction later.

If you are unable to use a PIN because of a disability or a medical condition, please let us know. We will be happy to discuss alternative options to ensure you can use your Corporate Purchasing Card in retail outlets.

## Changing your PIN

Your PIN is personal to you. So if you prefer to choose your own PIN, you can do this at a Lloyds Bank cash machine by selecting 'PIN Services'.

Please select a number that you'll remember but others will find difficult to guess.

## Renewal and replacement cards

We will automatically issue a renewal card a few weeks before the expiry date of your current card. Once your renewal card is ready to be used, please destroy your old card by cutting off the bottom left corner through the smartcard chip. Please do not return old cards to us.

If your renewal card does not arrive before your current card expires, please inform your Programme Administrator who will order one for you.

Please note, renewal and replacement cards will be despatched in line with the instructions given on the original application form – either to the Programme Administrator or directly to you at the address you've supplied.

## Cancelling a card

If you need to cancel your card, please contact your Programme Administrator who will send an authorisation to our Card Services team. Dispose of the card securely by cutting it in two through the smartcard chip.

Please also remember to cancel any recurring transactions by contacting the supplier or us. We recommend that you contact the supplier direct in all cases as you may have an agreement in place that only you can cancel. Cancelling a recurring transaction with the bank does not affect any liability to the supplier that you may have.

## Stopping a card

If we have to stop your card for any reason we will generally give you prior notice.

## Lost or stolen cards

If your card is lost or stolen, or if the PIN becomes known to another person, you must notify us **immediately**, as well as your Programme Administrator.

Telephone: **0800 096 4496** (24 hours); for calls outside of the UK: **+44 1908 544 059**

If the card is found after it has been reported lost or stolen, it must not be used again as it is not possible to reinstate a card that's previously been reported lost or stolen. You should immediately cut off the bottom left hand corner through the smartcard chip and dispose of the pieces securely.

# How to use your card

- You can use it wherever you see the VISA sign, anywhere in the world.
- You present it at the time of payment, or quote your card number and 3 digit security code (found within signature strip on reverse of card next to 4 digit number) when you make a purchase over the phone, by mail order or online.
- A transaction is authorised when you use the card or card details with the PIN or security code and any 'proceed' key is pressed. Once the 'proceed' key is used authorisation for that transaction cannot be withdrawn. Transactions can also be authorised by signing a sales voucher. Once the sales voucher has been accepted by the retailer or the provider of the cash withdrawal, authorisation cannot be withdrawn.
- Each month you'll get a statement showing how much you've spent and where you've spent it. The outstanding balance on your card will be settled direct by your organisation each month.

It's important to retain your transaction receipts in case of any queries and also if you need to include them when submitting your monthly expenses.

## Your monthly spending limit

Your Programme Administrator will confirm your monthly limit. The limit represents the maximum amount you can spend each month as agreed by your organisation.

If you go over this amount on a purchase or use it in a merchant category which your organisation has blocked, the transaction will be declined, as would any further transactions.

A single transaction limit may also apply but your Programme Administrator will let you know if this is the case.

If you think you need to increase your limit, please speak to your Programme Administrator who is in charge of managing the Corporate Purchasing Account on behalf of your organisation.

## Contactless Payments

If your card has the contactless symbol and the retailer or supplier accepts contactless payments, you can use it in the UK for any purchase up to £30. There's no need to enter your PIN or sign.

When you make your very first contactless transaction, you may be asked to enter your PIN or sign.

For added security, occasionally you'll be asked to enter your PIN or sign for what would normally be a contactless transaction.

## 'Card Not Present' transactions

'Card Not Present' transactions are all purchases where the cardholder is not physically present to enter a PIN or sign a sales voucher, and are usually made over the phone or online.

When you make a 'Card Not Present' transaction, you'll be asked to confirm:

- your full postal address as it appears on the card statement. You may need to check these details with your Programme Administrator;
- the last three digits of the security code – this is the number printed on the back of your card in the 'authorised signature' panel. This number changes when your card is changed for any reason, for example, on renewal.
- for additional security when you make a payment online you may be transferred through to Lloyds Bank Clicksafe®, and in some circumstances you may have to answer additional security questions. Not all online retailers are signed up to this service, so this will not always happen.

To avoid having a transaction declined, please ensure you know your card postal address and security number in advance.

## Recurring transactions (also known as continuous payments)

These are regular payments like magazine subscriptions made with your Corporate Purchasing Card that are not protected by the Direct Debit Guarantee Scheme. They can be set up by phone, letter or online.

## How to cancel

If you advise us to cancel a recurring transaction, you should also advise the person you have been making the payments to so that they do not keep trying to take payment. You will need to contact them if you want to cancel your agreement with them as we cannot do that for you.

By cancelling a recurring transaction you will have withdrawn authorisation for future transactions, and we will treat any future transactions pursuant to that arrangement as unauthorised.

If a payment is collected in error, please contact our Card Services team who will be happy to help you.

## Declined transactions

If a transaction is declined at point-of-sale please check Commercial Cards Internet Servicing to find out why. It could be that the transaction requires further verification or you may have already reached your monthly spending limit.

Please note, we will not be liable for any loss to you as a result of any delay or if we do not allow a transaction to be made.

## Making payments abroad

When you make a card purchase abroad, the retailer may ask you if you would like to pay in local currency or Sterling. If you choose Sterling, the merchant is likely to apply their own exchange rate. This may include a mark up and may not always be a favourable rate. You may prefer to accept the transaction in local currency and let us handle the conversion for you through the VISA scheme on the day the transaction is applied to your account.

## Fees and charges for cash withdrawals and non-currency transactions

If you are permitted to use the card to withdraw cash, a charge applies of 2.5% of the transaction value (\*minimum charge £2.50 and minimum cash withdrawal £50.00).

### Please note

Card transactions undertaken to obtain travellers' cheques and foreign currency will be treated as cash withdrawals and the relevant charge will be applied on each and every transaction.

If the card is used in a non-Lloyds Bank cash machine or counter, some providers may also charge a fee for using their facilities.

Non-currency transactions, including cash withdrawals and purchases, are subject to a 2.75% non-currency transaction fee when undertaken in the UK or abroad.

Sterling cash withdrawals from travel bureaux or other outlets providing similar services both in the UK and overseas may also be treated as a non-currency transaction and will be subject to the 2.75% non-currency transaction fee.

Our website says more about the Payment Scheme Exchange rate and how to compare it with other exchange rates. This is the rate that is used by Visa to convert non-currency transactions.

If you need details of the reference rate used to convert non-currency transactions, please contact our Customer Services team on **0800 096 4496**. This rate is applied on the day the transaction is added to your account.

# Card Security

Here are some simple tips you can follow to keep your card and card details secure:

- keep your card in a safe place;
- never leave the card unattended;
- always check that the total on the Chip and PIN terminal or sales voucher is correct before entering your PIN, signing the sales voucher or making a contactless transaction;
- after conducting each transaction, make sure the card returned is your own;
- make sure you are transacting on a secure site when the card is being used to make an online purchase – look out for the padlock symbol which is usually found in the URL address bar at the top of the screen.
- never divulge your PIN to anyone.

- protect your PC with up to date Anti-Virus Software.
- watch out for cards expiry dates. If your replacement card doesn't arrive, tell your Programme Administrator.

## Lost or stolen confidential information

Your post is valuable information if it gets into the wrong hands. Contact us if you don't receive a bank statement, card statement or any other financial information that you're expecting.

## Protecting your account

Be careful when storing or disposing of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. Shredding printed material is a simple way of protecting yourself.

# Commercial Card Internet Servicing (CCIS)

CCIS is our online card management service that provides you with an easy way to manage your Corporate Card, giving you control of your account 24 hours a day, 365 days a year.

## With CCIS you can:

- Register and activate your corporate cards.
- View transactions as soon as they're approved by the merchant.

- View pending and approved transactions in real-time.
- View and print statements for the past 12 months.
- View your available spend, credit limit and current balance.
- View and update your contact details.
- Order a replacement card and PIN.

The application can be used with any standard Internet browser.

# Registering your account

You can register online as soon as you receive your Corporate Card by simply following the steps below:

1. Visit: [www.commercialcards.co.uk/lloydsbank](http://www.commercialcards.co.uk/lloydsbank)
2. Click on the "Register" button under "Your Account"

**Note: If you've previously registered with CCIS, all your login information will remain the same.**

In order to register your account you will need the following information:

- Card Number: The 16 digit number on the front of your card.
- Card Expiry Date: The expiration date on the front of your card e.g. 12/16
- Date of Birth: This is required in the following format - 30/01/1974
- Credit Limit: This is your card limit which can be found on your statement or by contacting your Programme Administrator. Enter numbers only without spaces, dots, commas or currency signs.

- Password: If you're a new cardholder this is the password provided as part of your application process. If you don't recall setting up a password contact your Programme Administrator. If you're an existing customer, this is the password you provide every time you contact our Customer Services Team. The password contains up to 25 characters and will be personal to you. If you can't remember the password or are having problems with it please contact our Customer Services Team.

## The registration process consists of 3 simple steps:

Step 1. Enter your card details and personal information as outlined.

Step 2. Read and agree our Online Conditions of Use.

Step 3. Setup your account login information: Internet ID, passcode, memorable word and memorable word hint. Please note you will not receive any emails confirming your registration details so ensure you take note of them.

If you have any queries about registering or managing your account in CCIS, call our Customer Services Team on **0800 096 4496** (or **+44 1908 544 059** from outside the UK) or email [lloydscorepcards@tsysmsemea.com](mailto:lloydscorepcards@tsysmsemea.com)

# Useful Contact Information

In the first instance, direct any queries to your Programme Administrator, but if you need to contact us direct you can do so using the following details:

## **Lloyds Bank Card Services Cardholder Helpline:**

**0800 096 4496**

For calls outside of the UK:

**+44 1908 544 059**

## **Helpline opening times:**

8.00am–8.00pm Monday to Friday,

9.00am–4.30pm Saturday, Closed – Sunday

For lost or stolen cards this line is open 24 hours.

## **Email Address:**

**[lloydscorepcards@tsysmsemea.com](mailto:lloydscorepcards@tsysmsemea.com)**

## **Postal Address:**

Lloyds Bank Card Services,

PO Box 6061

Milton Keynes, MK7 8LE

Please note, information/charges quoted correct as at March 2019 and are subject to change.

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## **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  
**[commercialbanking.lloydsbank.com/contact-us/](https://commercialbanking.lloydsbank.com/contact-us/)**

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Find out more



Visit [commercialbanking.lloydsbank.com](https://commercialbanking.lloydsbank.com)

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/](https://relayuk.bt.com/)

### Important information

Clicksafe® is a registered trademark of Lloyds Bank Plc.

VISA® is a registered trademark.

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 note that any data sent via e-mail is not secure and could be read by others.

We adhere to the Standards of Lending Practice, which are monitored and enforced by the LSB: [www.lendingstandardsboard.org.uk](https://www.lendingstandardsboard.org.uk) Please note not all business customers will be covered.

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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.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.



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