



BUSINESS & COMMERCIAL

Embedded Payment Solution

User guide

For your Corporate Charge,
Corporate Multipay and Corporate
Purchasing card payment accounts



LLOYDS

Your Lloyds Bank Embedded Payment Solution

Your organisation has chosen the Lloyds Bank Embedded Payment Solution and subject to company policy, you'll now use the account to pay your key suppliers.

This guide will help you set up your account and will take you through the steps to pick one of the three security 'restriction' options available. You must have a restriction on your account, so you'll choose the one that best suits the types of payments you make.



If you haven't activated your selected restrictions within 90 days of the card payment account opening date, we'll contact you to discuss the next steps.

Your Programme Administrator (PA) and our Customer Services Team will be able to help you too.



Choosing the right restriction option for your payments

Pick one option that suits how you use your account and follow the instructions to collect and activate your restrictions.

Once activated, the restrictions will apply to transactions on your selected card payment account. Until then, transactions will be processed without verifying against these specific restrictions.

Remember:

- You won't get a plastic card or PIN for this account
- You can't make cash withdrawals.



Option 1

Merchant IDs (MIDs)

MIDs are unique identification numbers allocated to a merchant by their acquirer. The MID restriction will only allow you to transact with registered MIDs. You can have a maximum of 10 MIDs per card payment account.

Please be aware that you could have multiple MIDs per merchant to represent the different channels the business uses to process a card payment.

Recommendation: Use this option to restrict each card payment account to 10 Merchant IDs and benefit from the greatest level of security. You'll need to complete a transaction with your supplier to activate this option.

See '**Setting up restrictions with your suppliers**' section for more details.

Beware a MID can change!

This typically happens when a supplier changes their merchant acquirer.

If a MID changes that hasn't been registered, we'll decline that payment to that supplier. Please see '**Amendments to supplier restrictions**' section for more information.

Option 2

Merchant Category Codes (MCCs)

MCCs are standard codes used by the payment processing industry.

The four-digit numbers classify specific types of goods or services a supplier offers. You can select up to two MCCs per card payment account. This means you can spend with a wider range of suppliers but your transactions are 'restricted' to suppliers within those specific MCCs.

You'll need to complete a transaction with your supplier to activate this option. See '**Setting up restrictions with your suppliers**' section for details.

Option 3

Merchant Category Groups (MCGs) – Travel Payments

A Merchant Category Group is a collection of individual Merchant Category Codes grouped together. These groups create a broader industry classification for the types of goods or services a supplier offers to you.

This option is only available for bookable travel payments. Restrict a single card payment account to either one or both of the following Merchant Category Groups:

- 0027 Travel Air/Rail/Road and/or
- 0029 Hotels and Accommodation.

Contact Corporate Card Services to activate these travel MCG restrictions.

Setting up restrictions

If you've selected restrictions for two travel MCGs on the application form, you won't need to take any further action.

Setting up restrictions with your suppliers (Options one and two)

To set up restrictions, we'll need a list of the MIDs and MCCs you want to activate on your account.

To gather this information, you need to complete transactions with each supplier by following these three steps:

Step 1

Send each supplier your:

- 16-digit card payment account number
- Expiry date
- CVV number (3-digit code)
- Account name.

For security, you must use a secure hosting site to send this information.

Or split the details across different communication channels such as encrypted email and phone.

Each supplier typically saves your card details with their payment services provider using an encrypted reference. This lets them process future payments without needing your card details again.

Step 2

Your supplier uses your payment details on all of their ordering channels.

Each channel will have a unique MID so make sure you capture them all.

Step 3 →

Setting up restrictions with your suppliers (Options one and two)

To set up restrictions, we'll need a list of the MIDs and MCCs you want to activate on your account.

To gather this information, you need to complete transactions with each supplier by following these three steps:

Step 3

Contact Corporate Card Services to register your preferred account restriction.

Activating your restriction by email

Contact us at Lloydscorepcards@tsysmsemea.com and provide the following information:

1. Account name (found at the top of your account welcome letter).
2. Account number – last four digits only (found at the top of your account welcome letter).
3. Preferred restriction option for each account number.
4. Date of transaction and supplier names. This is so we can find the transaction on the account.

If there's more than one transaction per supplier or if the transactions took place over multiple dates, please give us a date range. For example: 'Please restrict all named supplier MIDs for transactions made between 13 November to present.'

We'll switch on your restrictions within five working days and send you an email confirmation that we've done it.

Activated MIDs or MCCs will make sure that only suppliers that hold one of your selected MIDs or MCCs can transact with you.

Amendments to supplier restrictions

What to do if Merchant IDs or Merchant Category Codes change

If your supplier tells you that a MID or MCC is going to change, tell Corporate Card Services to deactivate your existing restriction. We'll stop verifying transactions against your specific restriction. You'll need to provide us with the details of the replacement.

To register new MIDs or MCCs

Step 1

Perform a transaction with each new supplier MID or MCC to collect the details.

Step 2

Contact Corporate Card Services to register the new MID or MCC and to complete the activation process.

Make sure you activate new MID or MCCs within 30 days if your preferred restrictions change and are no longer active.

If your current restrictions have caused a decline, you can contact us to register and activate new MIDs or MCCs.



Amendments to supplier restrictions

Your monthly spending limit



The details of your maximum monthly spending limit, as agreed by your organisation are in your welcome letter.

We'll decline your transactions if you exceed this limit or if you attempt to make purchases in an unauthorised merchant category. Speak to your PA for more information.

Remember, if you have registered a Merchant ID, we'll decline any transactions you make with another merchant.

If you think you need to increase your limit, please speak to your PA.

Your statement



Each month you'll get a statement showing how much you've spent and where you've spent it.

Your organisation will clear the total outstanding amount in full each month.

If you think there's an error on your statement, tell your PA as soon as possible.

Renewal and replacement card payment accounts



We'll automatically issue a renewal card payment account a few weeks before the expiry date of your existing account.

Your new account will have all your active MIDs, Merchant Category Codes (MCCs), or MCGs restrictions so you don't need to take any further action to keep your restrictions active.

If your renewal account doesn't arrive before your current card payment account expires, tell your PA and they'll order one for you.



We'll send your renewal and replacement card to the address you provided on your application form. That may be to your PA or direct to you.

Amendments to supplier restrictions

Closing a card payment account



If you need to close your account, contact your PA who will send an authorisation to our Customer Services Team.

Stopping a card payment account



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

Security



What to do if your card details are compromised.

If you have any concerns about the security of your account, you must notify us and your PA immediately.

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

You must also tell the relevant supplier to de-register your card details. Please ask your supplier to confirm in writing that they have actioned your request.

Once you have notified us of your concerns, don't use the account again – we can't reinstate an account that we have cancelled.

Lost or stolen confidential information



Your financial post is valuable information if it's stolen. Contact us if you don't receive a bank statement, card statement, or any other financial information that you're expecting.

Be careful when disposing of printed information about your accounts. Shred material to avoid it getting into the wrong hands.

Declined transactions



To find out why we have declined a transaction, please check Commercial Cards Internet Servicing (CCIS). It could be that the transaction needs further verification or you may have already reached your monthly spending limit.

We won't be liable for any loss to you resulting from of any delay or if we don't allow a transaction to be made.

Fees and charges for non-currency transactions



Transactions not carried out in the billed currency incur a 2.75% non-currency transaction fee when made in the UK or abroad. Our website says more about the Payment Scheme Exchange rate and how to compare it with other exchange rates. This is the rate used by Mastercard® to convert non-currency transactions.



If you need details of the reference rate used to convert non-currency transactions, contact our Customer Services Team on **0800 096 4496**. We apply this rate on the day we add the transaction to your account.

Commercial Card Internet Servicing (CCIS)



CCIS is our online card management service. It gives you an easy way to manage and control your card payment account 24 hours a day, 365 days a year.

Use CCIS to:

- Register and activate your card payment accounts.
- View transactions as soon as the supplier approves them.
- View pending and approved transactions.
- 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.

The application is compatible with any standard Internet browser.

Register your
account online

Register your account online

You can register as soon as you receive your card payment account details.

i If you've registered with CCIS before, all your login information will stay the same.

To register your account, you'll need the following information:

Card Payment Account Number:

The 16-digit card payment account number.

Card Payment Account Expiry Date:

The expiry date of your card payment account for example 12/16.

Date of Birth:

We need this in the following format – 30/01/1984.

Credit Limit:

This is your card limit, which you'll find on your statement or welcome letter. Enter the numbers without spaces, dots, commas, or currency signs.

Password:

For new account holders, this is the password you gave as part of your application process.

If you're an existing customer, this is the password you use when you contact Corporate Card Services.

Contact your PA if you don't remember setting up a password.

Your password consists of up to 25 characters and will be personal to you. If you don't remember it or are having problems, contact our Corporate Card Services.

To register:

Visit: <https://www.commercialcards.co.uk/lloydsbank/>

Click on the “**Register**” button under “**Your Account**”.

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

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

Step 3. Set up your account login information: Internet ID, passcode, memorable word, and memorable word hint.

Make a note of your registration details as we don't send registration confirmation emails.

Useful contact information

If your PA can't help, contact our Lloyds Bank Card Services helpline on:



0800 096 4496 (+44 1908 544 059 from overseas)

Helpline Opening Times: 8.00am to 8.00pm Monday to Friday, 9.00am to 4.30pm Saturday, closed Sunday. Lines are open 24 hours to report a compromised account.

Email Address:



lloydscorepcards@tsysmsemea.com

Postal Address:



**Lloyds Bank Card Services, PO Box 6061,
Milton Keynes, MK7 8LE**

Information/charges quoted correct as at March 2025 and are subject to change.

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

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

Calls may be monitored or recorded should 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.

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M61136 (03/25)



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