



This summary shows our charges for card payments, and other important information about our service. You can use this to compare our service with other providers, to find the best deal for you. We are required to provide this information by the Payment Systems Regulator.

Your costs for accepting common individual card payments⁵

UK-based card	Mastercard			VISA			Additional charges per transaction	
	Debit ²	Credit ³	Business ⁴	Debit ²	Credit ³	Business ⁴		
In person ⁶	1.5%+20p	1.5%+20p	2.0%+20p	1.5%+20p	1.5%+20p	2.0%+20p	Authorisation fee	0p
Online/Phone ⁷	1.5%+20p	1.5%+20p	2.0%+20p	1.5%+20p	1.5%+20p	2.0%+20p		
Other potential transaction charges	Chargeback fee		£20.00	Retrieval fee		N/A		

Example

If your customer uses a Mastercard **personal debit card in person** to purchase a £10 item, you would pay:

35p (1.5% of £10+20p)	+ 0p (authorisation fee)	= 35p
---------------------------------	------------------------------------	--------------

If your customer uses a VISA **personal credit card on line or by phone** to purchase a £10 item, you would pay:

35p (1.5% of £10+20p)	+ 0p (authorisation fee)	= 35p
---------------------------------	------------------------------------	--------------

Other monthly charges

Point-of-sale terminal (per terminal per month)	N/A
Gateway ⁸	N/A
PCI DSS service fee ⁹	N/A
Minimum monthly service charge (MMSC) ¹⁰	£0.00

Other details

Settlement time	3 business days
Payment brands accepted	VISA Mastercard American Express Discover (Diners)

- The proportion of your transactions represented by each card type.
- Personal debit cards.
- Personal credit cards.
- Business debit cards.
- These are the most commonly used cards for most merchants. You pay us a percentage of each card payment you receive. This varies depending on the type of card. You may also accept other brand and types, which may cost more. You'll be able to find the cards you accept in your transaction information.
- A card payment where the card, card holder and merchant are all in the same place.
- A card payment where the card, card holder and merchant are not all in the same place.
- A service for capturing and transferring payment data.
- Charges relating to your compliance with card security and anti-fraud standards.
- Amount payable if your monthly transaction charges do not meet a minimum agreed amount.

Apply if you:

- ✓ have a Lloyds Bank or Bank of Scotland business account
- ✓ aren't already taking card payments with us
- ✓ want to take payments on your mobile or send payment links to customers
- ✓ have an estimated annual card turnover up to £100,000



Continue with Lloyds

[Log in an apply](#)



BANK OF
SCOTLAND

Continue with Bank of Scotland

[Log in an apply](#)

i Already taking payments with us? Call us on **0330 134 7976** to discuss options.

Are you likely to take over £100,000 in card payments each year?

Lloyds Accept is mainly for smaller businesses. For your turnover, you may find [options that could cost you less](#).

But you can still apply if you prefer:

- ✓ the features of this product
- ✓ the flexibility of pay-as-you-go