

COMMERCIAL BANKING

Lloyds Bank Gem:  
Future-proof your cash  
management client  
proposition

By the side of business



LLOYDS BANK



# Contents

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Introduction	3	16.4M	Our Group is the largest digital bank in the UK with around 16.4 million digitally active customers
The payments landscape	4	—	
Your client proposition	6	+1M	Over one million businesses in the UK banking with us, including 80% of the FTSE 100 and FTSE 250 companies
Connectivity	7		
Core products	8	—	
Self-serve	10		
Service	11	£3BN	£3 billion of strategic investment to transform the bank for success in the digital world
Lloyds Bank Gem Analytics	12	—	
Accounts	13		
SWIFT	14	1/3	We are a direct member of all GBP clearing schemes, touching a third of all UK GBP payments
Key relationships	15	—	

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		EUR	We have direct access to both Target2 and SEPA for EUR payments
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Click here or scan the code to watch a brief introductory video



Euromoney Awards for Excellence 2019  
Best UK Bank



Best Treasury & Cash Management Provider 2019



# Introduction

As part of Lloyds Banking Group, Lloyds Bank is part of the largest UK retail and commercial financial services provider with around 26 million customers.

Lloyds Bank is a gateway institution to and from the UK, using our strength as a leading relationship bank to support our clients as they anticipate and respond to fast changing financial landscapes. We are the UK's largest digital bank with 16.4 million digitally active customers and largest branch network in the UK. Lloyds Bank serve over one million business customers including 80% of FTSE 100 and FTSE250 companies.

We help our institutional clients make and receive payments, control and manage liquidity across their, and their clients', accounts; managing operating and regulatory risk alongside optimising working capital through increasingly international supply chains.

Amid the challenges of constant technology and regulatory change, our award winning teams are here to help you navigate your journey, improve operational efficiency and embrace new technologies. We have a proud history as a payments and trade bank and we are investing heavily in ever more comprehensive solutions. We are replatforming our core infrastructure to focus on deepening our relationships with Large Corporates and Financial Institutions.

One of our most exciting developments in response to changes in the market is the creation of a new cash management and payments platform; **Lloyds Bank Gem**<sup>®</sup>. Working with SAP and Finastra, this API-enabled system brings the full horse-power of cloud computing together with data-led solutions, to give you the control and flexibility you and your clients need to manage your cash.

## Your Gateway to the UK

Lloyds Bank is located at the heart of one of the world's largest financial hubs – a gateway institution that keeps funds moving through the City of London and globally. With billions in cash and hundreds of thousands of transactions passing through its systems every day, Lloyds Bank has distinctive banking strengths in a highly globalised economy.

These strengths shape Lloyds Bank's insight into the emerging payments landscape in the UK, Europe and beyond, global trade, market volatility and regulatory change. They inform the bank's understanding of regulatory issues and its approach to capital, financing and risk on an international basis.

## Financial Strength

With over 250 years' experience serving clients through a simple, low risk model, Lloyds Bank's strength, stability and security sets it apart from other banks. Lloyds Banking Group has returned a strong 2019 performance, with underlying profit of £7.5 billion, a leading cost position (cost income ratio is 48.5%) and a Tier 1 capital ratio of 13.8%. The bank has used this strength to navigate volatile markets and be the partner it is today.

Lloyds Banking Group's strong capital is enabling the Group to invest £3 billion in transforming its business so that it can continue its offering and experience for clients. This investment also supports the bank's mission to be the best bank for customers and to help Britain prosper.

### Lloyds Banking Group plc

Agency	Long term	Short term
Moody's	A3	P-2
Fitch	A+	F1
Standard & Poor's	BBB+	A-2

### Lloyds Bank plc

Agency	Long term	Short term
Moody's	Aa3	P-1
Fitch	A+	F1
Standard & Poor's	A+	A-1

### Lloyds Bank Corporate Markets plc

Agency	Long term	Short term
Moody's	A1	P-1
Fitch	A	F1
Standard & Poor's	A	A-1

Ratings correct as of February 2020. [lloydsbankinggroup.com/credit-ratings](https://lloydsbankinggroup.com/credit-ratings)



# Payments are changing

**We are seeing significant changes in the payments space which are all impacting customer expectations of their payment service providers. This change can be categorised into three main areas; Regulation, Consumer behaviour, and Technology.**

## Changes in regulation

We are operating in a progressive regulatory landscape. New regulators (and new regulations) are creating the space and opportunity for increased choice, competition and new propositions.

In the UK, Pay.UK has brought the UK's domestic payment schemes together under one organisation and is now progressing towards the delivery of a common messaging standard and new infrastructure. At the same time, the Bank of England's Real Time Gross Settlement (RTGS) Renewal of CHAPS will mean not only will the UK's payments schemes move to an ISO 20022 standard, but will have new infrastructure supporting them. These changes are designed to bring harmonisation and make it easier to connect to the payment schemes, enabling new solutions to be provided by both banks and third parties, as well as the provision of two key overlay services:

- **Confirmation of Payee** allows payers, both retail and commercial, to verify who they are actually making a payment to.
- **Request to Pay** is an alternative collection mechanism to allow consumers to make a choice on the payment of a bill alongside more traditional mechanisms like direct debit.

The ambition of PSD2, and indeed Open Banking in the UK, is to create a level playing field for payments services, drive innovation, whilst also ensuring customer security and enhanced protection.

The combined result is that the UK has put in place a common set of standards, unlike elsewhere in Europe, and a working framework of infrastructure that supports this API environment and ecosystem. There are already firms making use of these API frameworks and we'll see significant changes as a result.

## Changes in consumer behaviour

Expectations are evolving and fuelling the regulatory and technology changes that we are seeing. Consumers now have greater control, choice and, with technology, expectations of speed.

For the first time we are seeing the consumer world leading, and indeed influencing, the business-to-business world. Our commercial clients are now expecting the same, if not greater, level of control, choice and speed that they see in the consumer space to enable them to keep up with the competition and, ultimately, pass the benefits on to their end customers through improved client propositions.

## Changes in technology

Technology presents businesses with an opportunity to streamline processes, enhance their underlying proposition and tap into the opportunities provided by enriched data. The most versatile solutions for data sharing and payment initiation have been those using APIs.

At Lloyds Bank we have embraced the use of APIs to enhance our client proposition with a Bilateral Payments API, FX API and soon to be released Pay Direct API. They are also fundamental in wider initiatives such as Request to Pay and Confirmation of Payee that allow consumers control of how they access their accounts, or to have choice of how to pay at the point of sale.

SWIFT global payments innovation (gpi) is no longer solely offering the ability to track and manage payments across the correspondent banking network. Enhancements such as Stop and Recall, Confirmation of Payee, inclusion of Immediate Payment schemes as well as adoption of APIs to compliment the SWIFT network, are truly revolutionising the international payments landscape. Meanwhile, data-rich messaging standards such as ISO 20022 are emphasising visibility by providing greater scope for remittance data and consistency across banking partners.



Lloyds Bank's continued investment in API solutions is bringing real value to our clients in helping them improve their propositions for their customers. The adoption of our Payables API has enabled our clients to improve their payment journeys in terms of immediacy, security, availability (24/7) and is completely frictionless.









### Steve Everett

Managing Director, Head of Payments,  
Global Transaction Banking,  
Lloyds Bank

## Lloyds Bank Gem APIs

Working with and alongside third-party providers, banks are now making use of APIs to give greater choice, bring efficiencies and new propositions to traditional cash management practices.

To support you and your clients' cash management needs with more immediacy, we have developed a suite of APIs included in the Lloyds Bank Gem functionality.

-  **Accounts** — obtain a list of real, virtual and multi-bank accounts
-  **Balances** — obtain a list of real-time balance information
-  **Transactions** — obtain a list of real-time transaction listings
-  **Statements** — obtain a variety of statement formats
-  **Initiate payment** — Instruct a Faster Payment, CHAPS, SEPA or international payment to be made\*
-  **Get status** — Request execution status for a payment that was initiated by API

\*Availability of Non-Faster Payment subject to production release schedule



The real client value is that transformational API technology now allows us to develop things for clients at pace, where previously they would have been unthinkable, unaffordable or just too difficult



### Gavin McLean

Managing Director, Head of Payments Product,  
Global Transaction Banking,  
Lloyds Bank

## ISO 2022 migration

We have built for the future; so our new technology is underpinned by ISO 2022 standards. The industry migration to ISO 2022 is set to start in November 2022. The migration will change the way banks exchange cross-border payment instructions and reports. SWIFT is now actively working to ensure that by November 2025 every single institution in scope is ISO 2022 ready. We'll be ready. Will you?

Click here or scan  
the code to read  
more on the ISO  
2022 migration





## Your client proposition

Lloyds Bank has invested in a new core payments platform that radically improves capability; and drive new propositional opportunities for you to offer to your clients, and in turn, improve your operational efficiency. Many features are useful on their own, but when they come together they can help to save you and your clients time and reduce strain on resources.

The main enabler of these enhancements is the focus on data. All the services we offer sit on the same platform, meaning that there is one, consistent source of data. Additionally, to really make a powerful impact to your business, we are offering data analytics capability to provide a broader insight on your multi-bank position and drive insight from data across your business.

### Straight-Through Processing (STP)



STP is a core aspect of our Lloyds Bank Gem platform solution. We will work with you to ensure you experience the highest STP rates, and where we identify areas of improvement we will provide feedback and formatting recommendations through our analytics tool and regular service reviews.

### Payment preferences



Set preferences on many aspects of payments, including limits, routing and authorisation, so that your payments run as you want them to. You can even redirect incoming payments that are consistently wrong to the correct account and repair common errors like weekend value dates so that you don't have to intervene every time.

### Enquiries & Cancellations



Lloyds Bank is fully SWIFT gpi compliant so you can track payments. All correspondence is via our dedicated BIC **LOYDGB2LCMP** and queries are routed automatically to Pega TM. We offer same day cancellations prior to clearing opening, which you can initiate as you choose via our online portal, unattended channel, API or SWIFT.

### Always on



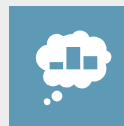
Built for the digital economy, our platform is available 24/7\*. You can make payments and queries at any time of day from wherever you are in the world; meaning you don't miss a beat in delivering for your clients.

### Reconciliation



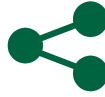
Everything is on one platform for consistency; so whether you connect via our online portal Lloyds Bank Gem Connect, SWIFT FIN, SWIFT FileAct, or APIs, you will see the same information. You can determine the frequency and immediacy of reporting to support your reconciliation needs.

### Actionable business insight



Using our powerful processing allows you to analyse data from Lloyds Bank, aggregate data from other banks to provide a broader insight on your multi-bank position, and utilise the power of the system to drive insight from data across your business.

\* Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.



# Omni-channel convenience

The convenience of technology is paramount. In today's fast moving world, with all its demands on our time, our new platform keeps up with the pace. We have designed the connectivity in a way that fits in with your operations, so you can access your accounts in the way that best suits you. Send instructions and receive information in ISO20022/MX or MT formats via SWIFT, or take advantage of APIs, with the assurance of our online portal, phone and email being available as contingency.

With our omni-channel experience you can start a task in one channel and finish it in another. This powerful freedom and flexibility is down to the fact that all channels connect to the same platform, so you get the same information on whichever one you use. This consistency gives you the same experience however you access your accounts. You will be able to manage your payment and liquidity needs as you like, whether that's down to client preference, convenience, or driven by policy and procedures.

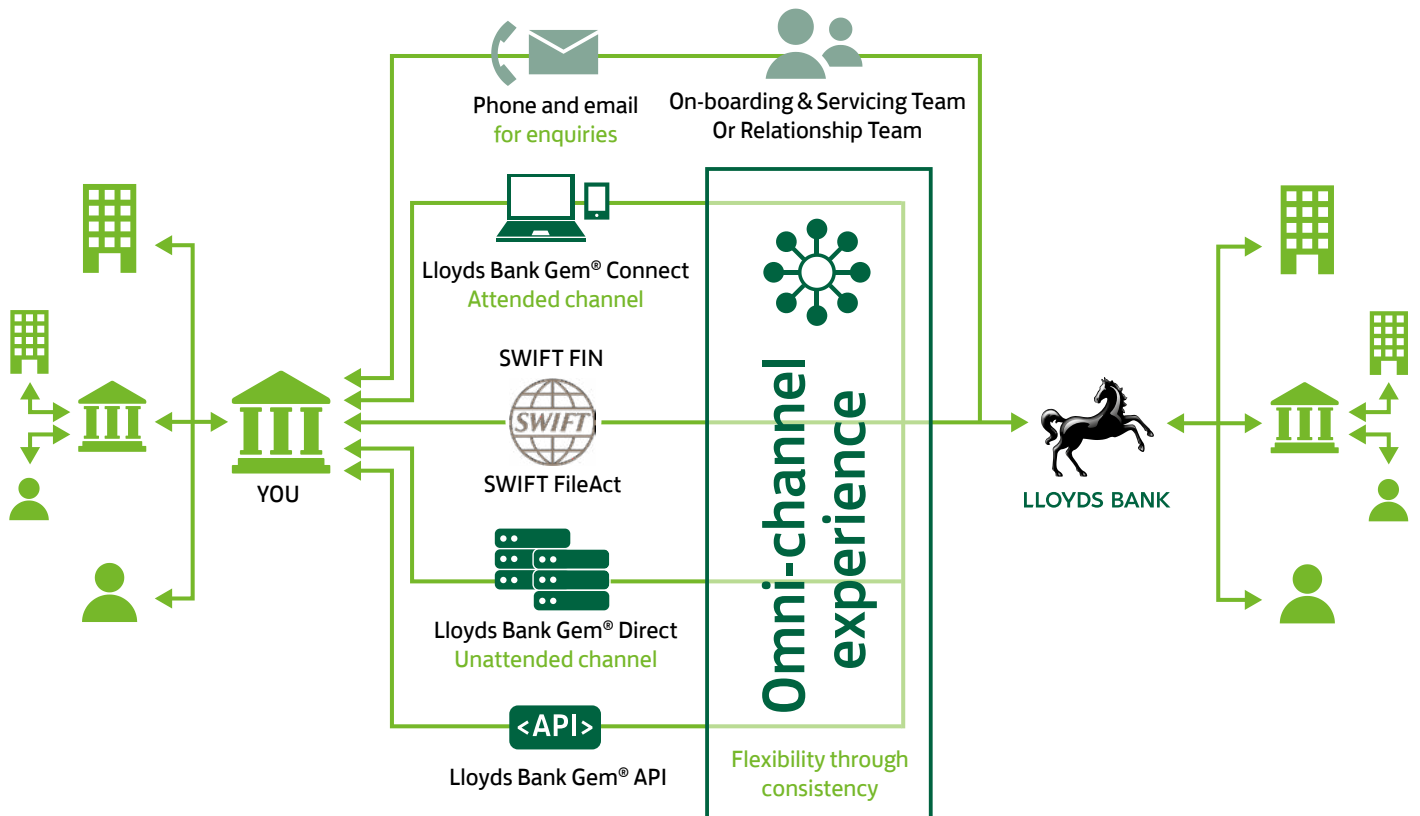


Diagram depicts intended end state  
Availability subject to production release schedule



# Core products

For both UK and international Financial Institutions requiring access to the EUR and GBP payment schemes without the need to gain direct access, Lloyds Bank has a number of solutions to help with cash and payments.

Lloyds Bank is in a strong position to support your UK payments as a direct member of GBP and EUR clearing and settlement systems. Not only can the bank provide payment accessibility without the need for you to join clearing systems directly, it also ensures that you are kept up to date with industry developments and regulatory changes sweeping over the payment landscape.

Combined with highly competitive effective cut-off times, and a state-of-the-art automation of payments preferences we can offer a configurable solution to meet your needs.

Having access to payment systems is fundamental to operating in the UK in order to provide your clients with the ability to send or receive funds to or from other individuals and organisations. Lloyds Bank also offers you the option of participating in payment systems indirectly through a cost effective indirect access service.

## Lloyds Bank has direct access to the following clearing schemes

GBP Clearing	Type	Payment type
CHAPS	Real-Time Gross Settlement (RTGS)	High-value, real-time
Faster Payments Scheme (FPS)	Near real-time, intraday settlement	Low-value immediate payments, future-dated payments
Bacs	Low-value Automated Clearing House (ACH)	Non-urgent, low-value debits and credits
Cheque and Credit Image Clearing System	Next-day, images of cheques and bank giro credits	Non-urgent, Paper cheques and bank giro credits
EUR Clearing	Type	Payment type
TARGET2	RTGS	High-value, real-time
EBA Step2	Pan-European ACH SEPA	Non-urgent, low-value debits and credits

## INDIRECT ACCESS



### Payment Services

- Cheque & Credit Clearing
- Bacs
- Faster Payments
- CHAPS
- Cash
- Counter Services
- Cards
- SEPA /International

### AGENCY SORT CODE



### Channels

- SWIFT FIN/MT
- Direct Clearing
- SWIFT FileAct
- Lloyds Bank Gem Connect
- MX/ISO20022
- Courier
- Carrier & Cash Centre
- Branch

### SECURITY



### Enabling Services

- £ Settlement and Liquidity
- £ Deposit Account, Pooling and Sweeping
- ⚙️ Operating (settlement) Account
- 📄 Transaction Reporting, Statements



### Client Services

- **Proposition subject matter expertise:** Business Development and Sales support, proposition collateral, scheme rules and product specification
- **Industry representation:** industry advice and regulatory information, market research & industry reports
- **Operations:** Client implementation, on-boarding, billing, change management, help desks, client service support, customer analytics



CORRESPONDENT BANKING



**GBP Clearing**

- Access to an extensive suite of Retail, Corporate and FI Nostro GBP accounts on Lloyds Bank's books
- **Omni-channel experience** with a suite of payment and reporting message types tailored to suit your needs
- **Competitive cut-off times** to access the extended CHAPS (RTGS) Operating Day
- **Optional GBP Cash Letter provision** to clear your GBP Cheques



**FPS Immediate payments**

- **Omni-channel experience**
- **24/7 service** – with reflective cut-off times
- **Cost** – competitive pricing to lower your costs, with no extra
- **Immediacy** – communication of payment status and beneficiary credit
- **CHAPS redirection** – in the event that payment value is above scheme limit



**FX Convert**

- **Competitive FX rates** – Lloyds Bank continually benchmark our rates with third party provided research
- **Greater control** – automated conversion decisions based on market intelligence and our exceptions database
- **Consistency** – of service for your clients' transaction flow into the UK – currently in excess of 99.9% conversion accuracy



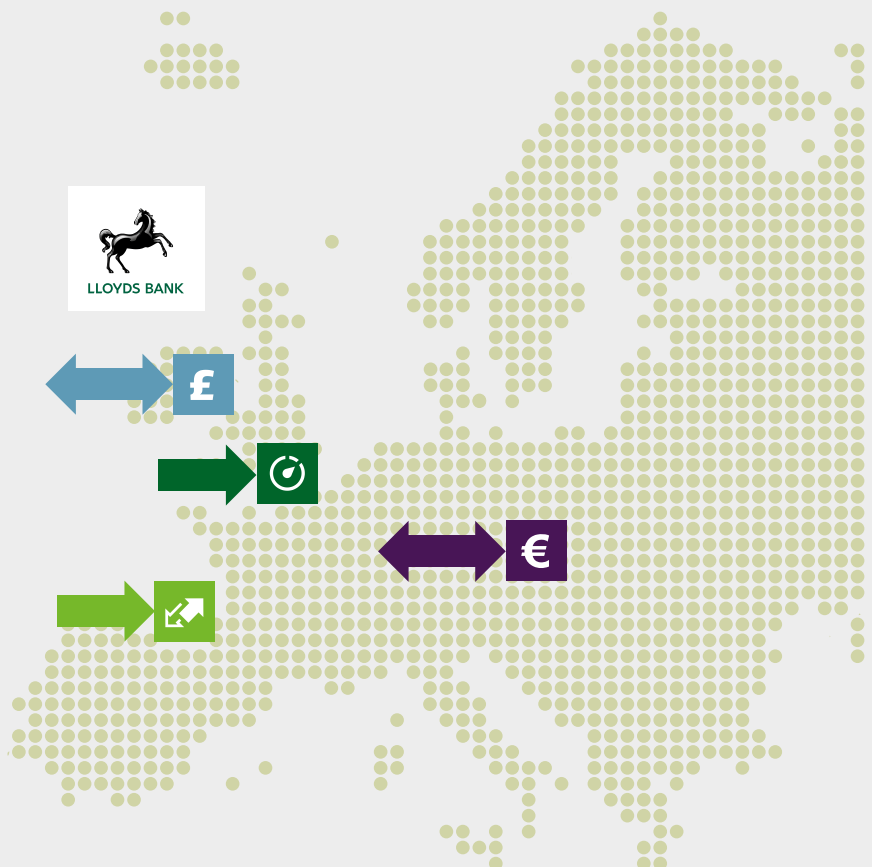
**EUR Clearing**

- Access to an extensive suite of Retail, Corporate and FI Nostro EUR accounts on Lloyds Bank's books
- **Omni-channel experience** with a suite of payment and reporting message types tailored to suit your needs
- **Competitive cut-off times** to access TARGET2 RTGS payment scheme



**Treasury Clearing**

- Provision of GBP and EUR CLS Nostro Settlement services as a Continuous Linked Settlement (CLS) Bank member
- Crest settlement services under 'Secured' or 'Unsecured facilities'





## Self-serve functionality

Everyone is different. The same is true for banks and payment service providers. We listened to our clients and, rather than imposing a 'one-size-fits-all' approach, found that providing comprehensive self-serve functionality is the best way to configure solutions to meet your individual expectations. This is a great way of ensuring our solution fits in with your operations efficiently, rather than you having to navigate our processes.

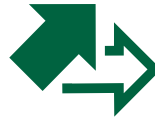
You set your preferences on the cash management services you would like to use and we will support you. Below is a taste of the day-to-day tasks that you will be able to handle yourself. However, if you'd like to talk to someone, you will have access to our On-boarding & Servicing team. This dedicated team will be on hand to give guidance on how to do something, or even do it on your behalf.



**Update statement preferences**



**Manage payment rules, auto repairs and preferences**



**Set and manage tailored routing for your clients**



**Download billing statements and manage preferences**



**Change frequency of intraday reporting**



**Run ready-made or create bespoke analytics reports**



**Download statements and manage reporting preferences**



**Dedicated BIC code for payments and enquiries: LOYDGB2LCMP**



**Create user profiles and manage entitlements**



**Open and close real and virtual accounts\***



**Online contingency services for payments and reporting**



**Access breakdown of volume by payment type and currency**

\*Subject to KYC approval



## Service as individual as you

We want to serve our clients in the best way we can, so we have given you the tools to manage tasks by yourself. For other things, we will be here to make your experience as seamless as possible. You decide how to interact with us.

### On-boarding checks

Our KYC (Know Your Customer) and AML (Anti-Money Laundering) requirements are aligned to EU/UK regulations, and closely follow regulatory guidance. Lloyds Bank is also a member of the SWIFT KYC Registry, a global utility operated by SWIFT that allows banks to upload a standardised set of due diligence and supporting documents. Information is checked and validated by SWIFT, and can then be shared with approved users. The KYC Registry adopts the Wolfsberg Correspondent Banking Due Diligence Questionnaire (CBDDQ), that was designed to standardise the due diligence conducted on correspondent banking throughout the industry.

On-boarding is made easy with our Electronic Document Exchange, which will provide a fast, and easy experience that allows sending scans of original signatures to avoid delays. Once KYC approval is met, opening your first account can take mere minutes – it is that quick.

### Regular service reviews

The On-boarding & Servicing Team doesn't disappear after set up. During the first six months with us, an On-boarding & Servicing Manager will schedule regular catch ups with you to establish if everything is set up as you requested. These reviews can be face-to-face, via phone or video conference, and at a frequency of your choosing. Our aim is to understand your preferences and continuously improve your experience with us as we strive to pro-actively support your banking and business needs.

### Transparent help

As well as being able to carry out self-serve tasks, the On-boarding & Servicing Team will be your liaison with our internal teams. If you have an issue or a query regarding cash management, you can email or call them directly, send us a SWIFT message or indeed via Lloyds Bank Gem Connect. An On-boarding & Servicing Manager will investigate the query and you will be able to keep track of their progress online so you can be reassured they are working on a resolution.



#### Dedicated Implementation Manager

To help lessen the burden of a complex migration, your Dedicated Implementation Manager will define the implementation plan with you and will manage your implementation through to completion, coordinating the necessary resources within the bank and keeping you abreast of progress.



#### On-boarding & Servicing Team

The On-boarding & Servicing Team are a bespoke team who will be on hand for your initial set up and to assist you with any queries from then on. Their aim is to gain a deep understanding of your needs and ways of working, so that they can continually improve the experience you have with us.



#### Relationship Team

The relationship we have is important to us and your Relationship Director is available to assist with any aspect of the services you receive from Lloyds Bank. In addition, your GTB Sales contact is ready to help with solutions for your cash management.

For everything else, please don't hesitate to get in touch so your Relationship Director can discuss your needs with you and how Lloyds Bank can help.



## Data you can do something with

The Lloyds Bank Gem offering sits entirely on one, single platform to drive consistency; and at the heart of our new platform is data. Raw data isn't much use. The true value on offer is being able to analyse and interrogate that data with Lloyds Bank Gem Analytics, turning it into something that can have real effect on your business.

### Intraday liquidity analysis

As well as Lloyds Bank data on your intraday liquidity movements, you can ingest data from any other banking partners and combine with your own proprietary information such as intraday charging costs to create an immediate Intraday Liquidity dashboard suited to your needs. You can then create your own reports tailored to your regulatory requirements.

### Graphic displays

The analytics you carry out can be displayed in a variety of graphic visualisations so that the findings such as a breakdown of transaction types can be digested easily and their story brought to life.

### Configurable data

You will have the control to focus in on discrete sets of data, for example pulling in data at group level or account type. This gives you the flexibility of drillable data to create meaningful reports tailored to your needs and preferences.

### Collaborative work

Work in progress can be shared with other users. Alerts can be set up to notify others when a piece of analysis is ready for their input. This is also great for when you need to publish a new dashboard for your team, who can pick it up separately on their devices.



#### Standard reports

All users will have access to a library of ready-made reports that can be deployed to provide comparative, drillable analysis.



#### Create your own

If you have your own data analytics team, our tool offers them the ability to create bespoke reports. You can maximise the power of the tool and get the most out of the data, making it work for your specific business needs.



#### Get help with dashboard development

Don't have data analysts but need more bespoke reporting? That's okay. We offer a Data Dashboard Development Service designed to work with you to understand how you want the data to be used and create bespoke reports for you to use in future.



# Virtual accounts

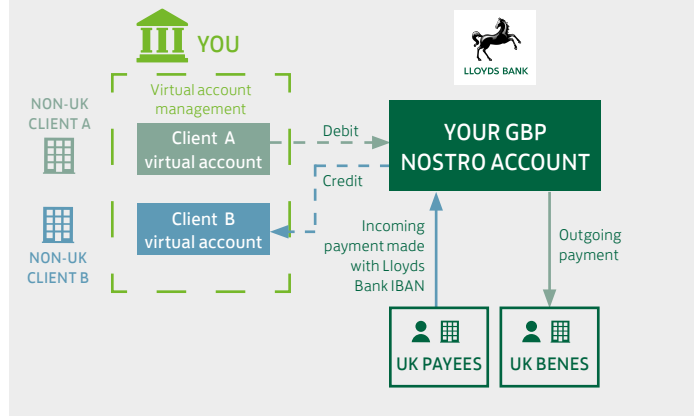
One of the superior features of our new capability is that, once KYC approved, you will be able to open and close accounts, both real and virtual, yourself. And those accounts can be open and active in a matter of minutes.

Your accounts can be domiciled in GBP or EUR and will inherit the features of the account type, group, legal entity that they belong to, according to the preferences you set.

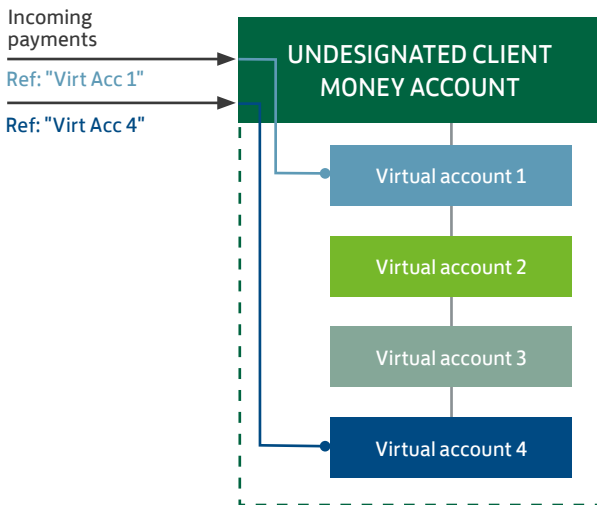
We offer two types of virtual accounts, both of which are linked to accounts held with Lloyds Bank (such as your Nostro). By utilising either type, you are in control of the accounts you need to maintain, which can reduce costs, simplify your operational model whilst allowing you to take advantage of enriched data for cleaner reconciliation. Payments and receipts are automatically allocated to the correct account, with unmatched transactions being flagged immediately. You can configure these routing rules to further enhance your reconciliation.

## Sterling Virtual Accounts for your clients

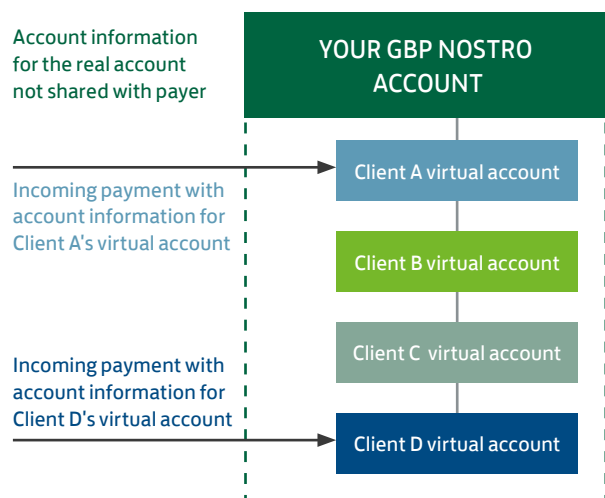
The challenge for corporate and institutional clients that do not have a UK presence, but are building UK commercial relationships, is how to make and receive Sterling payments. Externally addressable virtual accounts are a great way for you to provide these clients with a means to transact without the hassle for them of opening a UK account.



**Standard virtual accounts** operate with references that redirect funds from the real account to the relevant virtual account. These accounts aid segregating funds, so are useful for managing client monies or internal liquidity.



**Externally addressable virtual accounts** do not require a reference, instead payments are sent direct, without the sender knowing the details of the real account.





## Our SWIFT advocacy

Lloyds Bank is a strong advocate of SWIFT and we offer a full suite of capability that includes gpi, MyStandards, and the KYC Registry.

### SWIFT global payments innovation (gpi)

SWIFT gpi was initially developed to address the challenges with international payments such as; the chain of banks involved in the process, the interbank charging process, and lack of visibility of what happened to the transaction once the remitter's account was debited. SWIFT gpi enables banks to provide end-to-end payments tracking to their clients. The SWIFT Tracker – 'in the cloud' and securely hosted at SWIFT – gives end-to-end visibility on the status of a payment transaction from the moment it is sent right up to when it is confirmed. With the SWIFT gpi Tracker we can instantly check that status of the payments sent, in progress and received.

SWIFT statistics are evidencing the improved speed of end-to-end transaction delivery. The latest numbers\* show 40% of transactions are being credited to the beneficiary in less than 5 minutes, 50% in less than 30 minutes and almost 100% in less than 24 hours. At the time of publication 730+ banks are now live, Lloyds Bank included, with a value of \$300 billion sent as SWIFT gpi every day.

Lloyds Bank is proud to be live with SWIFT gpi and believe the latest enhancements to the SWIFT gpi roadmap such as; Stop and Recall, the inclusion of cover payments, pre-validation, embracing APIs and ISO 20022 compliance, will create a great infrastructure to further service you and your client proposition.

### SWIFT MyStandards

MyStandards is a collaborative internet-based application that simplifies how you manage financial messaging standards. More than 40,000 users create, publish, share and consume message specifications and usage guidelines. MyStandards supports ISO 20022/MX as well as traditional MT messages.

We use SWIFT MyStandards to simplify your implementation journey. We publish our message specifications describing which options of financial message standards we require on MyStandards, which we share with our clients and banking partners. Multiple formats are available including PDF, Excel, and machine readable formats such as XML. The comparison and validation service speeds up the on-boarding process by providing an easy means of testing – showing a detailed breakdown around what worked and most importantly what didn't. Our specialist implementation teams can then assist in resolving any issues, before you start sending payments or receiving messages from us.

### KYC Registry

The KYC Registry has been developed in response to its members' need for a cost effective, secure, and easy-to-use way to exchange standardised KYC data with correspondents.

The KYC Registry was launched in December 2014, and over 3,000 banks in over 175 countries are already using it to exchange their KYC data. It's a simple and cost-effective way to improve the efficiency of your operations, reduce cost and mitigate risk. The KYC Registry enables banks to exchange a standard set of due diligence information, mitigating the cost of data collection and enabling effective decision-making. It helps banks identify, investigate and mitigate possible compliance risks related to financial transactions and correspondent relationships.

Lloyds Bank is a keen advocate of the KYC Registry. We find the main benefit is the freeing up of our compliance teams and relationship managers so they can focus on financial crime rather than gather data. We actively encourage our banking partners to use the KYC Registry. As a member-owned, not-for-profit co-operative, SWIFT occupies a positions of trust in the market which is crucial. Industry standardisation is also a key feature following the addition of the updated Wolfsberg Correspondent Banking Due Diligence Questionnaire (CBDDQ).

Click here or scan the code to read more on SWIFT gpi



Click here or scan the code to read more on the KYC Registry



\*correct as of March 2020.



## Key relationships

Forging effective relationships is a powerful way of bringing the best solutions and expertise to our clients. Below are some of the key relationships Lloyds Bank has to facilitate and enhance our Cash Management and Payments offering.

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### SAP

SAP are a market leading enterprise application software provider and one of the main technology partners for Lloyds Bank Gem, which features the power of SAP HANA. SAP focus on helping organisations fight the damaging effects of complexity, and generate new opportunities for innovative growth.

[www.sap.com](http://www.sap.com)

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### Finastra

Finastra are also a main technology partner for Lloyds Bank Gem. Formed in 2017 by the combination of Misys and D+H, Finastra builds and deploys innovative, next-generation technology on their open Fusion software architecture and cloud ecosystem.

[www.finastra.com](http://www.finastra.com)

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### SWIFT

SWIFT is a global member-owned cooperative and the world's leading provider of secure financial messaging services. SWIFT provide a platform for messaging, standards for communicating and facilitate access and integration. SWIFT brings the financial community together – at global, regional, and local levels – to shape market practice, define standards and debate issues of mutual interest or concern. A Lloyds Bank representative sits on the board of SWIFT UK; enabling us to represent our clients in the financial community and keep them informed of any developments.

[www.swift.com](http://www.swift.com)

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### Pay.UK

Pay.UK is the UK's leading retail payments authority. Their aim is to enable a vibrant economy by delivering best-in-class payment infrastructure and standards for the benefit of customers and businesses everywhere.

As one of the UK largest financial service providers, a Lloyds Bank representative sits on the board of Pay.UK. Keeping such a position allows us to represent client concerns and ideas in the financial industry and equally keep clients informed of any new developments.

[www.wearepay.uk](http://www.wearepay.uk)

## Find out more

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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.

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