COMMERCIAL BANKING

AUTHENTICATOR CARD AND READER

LLOYDS BANK
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DESCRIPTION

The Authenticator Card and reader have been developed by us to provide you with a higher level of security whenever you use our LloydsLink online service.

We are able to provide a higher level of security as each card we issue has a number that is unique only to each individual user.

Every time you carry out a transaction requiring a response number, you will be required to confirm your unique number by using your card and reader.

By following the instructions below you can set a PIN which will enable the card to be used to create a response number which you will need in order to start using the service.

If you experience any problems when using your card and reader, please contact the LloydsLink online Helpdesk.
SETTING YOUR PIN

Insert the card into the reader in the direction indicated on the card. A message **NEW PIN** will appear on the screen of the reader prompting you to enter a PIN.

You may choose a number of your choice that is between 6-12 digits long. You should then enter your chosen PIN and press the **OK** button.

A message **CONFIRM PIN** will appear on the screen of the reader and you will need to re-enter your PIN and press the **OK** button. A message **PIN ACCEPTED** will appear on the screen of the reader.

If you enter a wrong number you can press the **C** button to delete each incorrect number that you have entered.

**Please note:** For security reasons you should never disclose your PIN to anybody else, as it is unique to your user ID. If you forget your PIN your card will be locked after three attempts. You will need to contact your service administrator who will need to issue you with a new card.
CHANGING YOUR PIN NUMBER

If you want to change your PIN, first insert the card into the reader in the normal way and press the blue Menu button three times.

A message CHANGE PIN will appear on the screen of the reader and you will need to press the OK button. A message OLD PIN will appear on the screen of the reader and you should enter your current PIN and press the OK button.

A message NEW PIN will appear on the screen of the reader and you should enter your new chosen PIN. Remember, it must be between 6-12 digits long. Press the OK button to confirm.

Please note: you should choose a PIN that is different to any previous PIN you may have used. A message CONFIRM PIN will appear on the screen of the reader and you will need to enter your new PIN and press the OK button. A message PIN ACCEPTED will then appear on the screen of the reader.
CREATING A RESPONSE NUMBER

Insert the card into the reader in the normal way and press the R button. A message, CHALLENGE/RESPONSE will appear on the screen of the reader.

You should then enter the 12-digit ‘Challenge Number’ that appears on the 'Signing Screen' of your PC into the reader and press the OK button.

A message, ENTER PIN will appear on the screen of the reader and you should enter your PIN and press the OK button.

A 9-digit number will appear on the screen of the reader and you should enter this into the 'Response' field in the 'Signing Screen' on your PC.
TROUBLESHOOTING

WEAK PIN
This message can display when you are Setting your PIN (see section 1 above). This can be caused by setting your PIN as:

A Sequential number (e.g. 123456)
A repeated number (e.g. 111111)
For your security, try to avoid setting obvious PINs.

62-F
This message will display when the battery on your reader reaches less than 20%. A reader with less than 20% battery will not enable you to generate a code, a new reader is required.

To order a new reader, your Service Administrator in your company needs to select Card Administration on the left of the home screen and select Create New Order.

Please Note: Readers will be delivered within 5 working days and cannot be delivered to PO Box addresses.

RE-INSERT CARD
This message usually displays when there is a problem with the connection of the chip to the reader.

You may receive this message if you have incorrectly inserted your card, i.e. upside down or backwards. The Chip needs to be facing you and down into the reader.

Alternatively, you can try wiping the chip on your card and re-inserting. If the error message persists, you will need to order a new reader.

To order a new reader, your Service Administrator in your company needs to select Card Administration on the left of the home screen and select Create New Order.

Please Note: Readers will be delivered within 5 working days and cannot be delivered to PO Box addresses.

PIN BLOCKED
If you receive this error message, you have incorrectly entered your PIN 3 times. Before the 3rd attempt, you will have received a message advising LAST PIN TRY. Cards in this status cannot be unblocked. Therefore you will need to contact your Service Administrator who will need to issue you with a new card.

If it is a Service Administrators card that has been blocked, you will need to contact the LloydsLink online Helpdesk on 0345 900 2070.
Find out more

Go to lloydsbank.com/business

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

Important information
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Lloyds Bank plc is covered by the Financial Ombudsman Service (FOS). Please note due to FOS eligibility criteria not all Lloyds Bank business customers will be covered.

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 lloydsbank.com/business