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Cash Management is a powerful online service that allows you to:

- Receive your statements electronically, including forecast entries on your accounts
- Search for individual debits or credits appearing on those statements
- Create your own reports, showing just the information you need
- Move funds internally between your accounts.

The Cash Management service is designed to be easy to operate, by both experienced, and new, personal computer users.
2.1 Explanation of operator types

There are four types of role associated with the Cash Management service:

1. **Cash Management user**
   Those who will use the service on a day-to-day basis for viewing statements and advices and making Inter Account Transfers.

2. **Cash Management auditor**
   For viewing the Audit Log – a record of who has used the service and what they have done.

3. **Cash Management account maintenance user**
   Those who have the ability to specify how accounts are used within the service and which accounts are available to which users.

4. **Cash Management service administrator**
   Will be responsible for allocating different functions/access rights to different users (users can be allocated more than one function).

Depending on the roles associated with your personal profile, you will be presented with a different application menu detailing the functions which you have been granted access to.

2.2 Login as a New User

1. By selecting the e-banking services – login option from the lloydsbank.com/corporate home page or by selecting the direct URL of secure.corporate.lloydsbank.com you will be presented with the following login page.

2. Enter your User ID and password, remembering that the system is case sensitive.

2.3 What's on your screen

The initial screen welcomes the user to the Corporate e-banking portal. To enter the Cash Management service, click on Cash Management on the left-hand side of the screen.
You will then be presented with a page detailing all the functions which are available to you.

2.3.1 ActiveX Control

The first time that you access one of the functions of the Cash Management service, a warning screen will be displayed advising you that you will need to download an ActiveX control in order for the service to run correctly.

The sole purpose of the ActiveX control is to provide secure transmission and presentation of the customer’s data from the Bank to you. The control is approximately 300K in size, so it shouldn’t take very long to download. Once the control has downloaded successfully, the selected service will be displayed. This control will be stored on your PC in the standard Temporary Internet files directory. On each subsequent connection to the service the version number of the ActiveX control being run by you is checked to ensure that it is up to date and, if necessary, will be updated automatically from the Bank’s server.

If you have any problems or queries relating to the Active X control, please contact the Lloydslink online Helpdesk on 0345 900 2070.
ACCOUNT MAINTENANCE

Topics in this section
- Using Cash Management for the first time
- Adding an account to the Cash Management service.

3.1 Overview
Account Maintenance enables you (as either the Service Administrator or a dedicated Account Maintenance user) to manage the way in which your Bank accounts are administered online and by whom.

It allows you to add, amend, group or delete account details; restrict a user’s access to particular accounts; and limit the Cash Management service functionality available on accounts.

3.2 Using Cash Management for the first time
As either the Service Administrator or the dedicated Account Maintenance user, you will need to configure the settings for each account to be accessed online via the Cash Management service.

By default:
- Accounts will be made available to Statements and Balances but not Inter Account Transfers. You will need to amend the settings for each account to enable Inter Account Transfers (see Configuring an account’s availability in section 3.5 below).
- Users will not have access to any accounts. You will therefore need to set the user parameters for each account and also the default setting for any subsequent users (see Defining user access rights in section 3.6 below).
- Accounts will not be grouped in any way. However, to better manage your accounts, you may want to consider grouping them (see Setting up account groups in section 3.7 below).
- Limited account details will be loaded for non-Lloyds Bank accounts.

3.3 Adding an account to the Cash Management service
To add an account to receive Statement and Balance data, you will need to contact your Lloyds Bank Relationship Manager or the Lloydslink online Helpdesk.

To add an account to make Inter Account Transfers to or from it, see Adding an account to make Inter Account Transfers only in section 3.4 below.

Once an account has been added, it will appear in the account directory. To view the account, click on the top level icon (a globe).

Note: The account will also be shown in the Ungrouped Accounts folder.
To use the account, you will need to:

1. Select the account by double-clicking the account in the Account Maintenance window, or by highlighting the account and pressing the Amend icon.
2. Enter the account name into the Account Name field.

**Note:** You may wish to add additional details for ease of reference

3. Configure the account’s availability (Please see section 3.5 below)
4. Define user access to the account. (Please see section 3.6 below)
5. Allocate the account to a group. (Please see section 3.7 below)

3.4 Adding an account to make Inter Account Transfers only

To add a Lloyds Bank account to the Cash Management service for the purpose of making Inter Account Transfers to or from it, you can simply add the account details by using Account Maintenance.

**Note:** If you have not previously advised us that you wish to make Inter Account Transfers from this account, the transfer will be rejected.

To add the details of such an account:

Highlight the group folder that account is to be associated with. If the account is not to be part of a group, select the Ungrouped Account folder.

Select the New icon, or select Alt and N. The following screen will be displayed.

6. Input the account details on the General tab.
7. Select the Services tab and tick the appropriate options.
Warning: To receive Statement and Balance data, you will need to contact your Lloyds Bank Relationship Manager or the Lloydslink online Helpdesk.

8. Select Security tab to set users’ access rights to this account (see section 3.6 below).

9. Select Group Links tab to associate the account with a group (see section 3.7 below).

3.5 Configuring an Account’s Availability

To configure an account’s availability to Statements and Balances and Inter Account Transfers:

1. Select the Services tab and tick the appropriate options and then select OK.

Note: Accounts added by the Bank to the Cash Management service will have the first two options checked by default.

3.6 Defining User Access Rights

By default users will not have access to any accounts. To set users’ access rights:

1. Select the account by either double-clicking the account from the Account Maintenance window, or highlighting the account and press the Amend icon.

2. Select the Security tab. You will see a list of User IDs from which you can grant or deny access. Once happy with your selection, select OK.

Tip: You can amend the default access setting on the account by selecting the Granted Access radio button. By doing this, all subsequent users who register, and are approved as, a Cash Management user will be able to see this account.

3.7 Setting Up Account Groups

If a large number of accounts are being reported, they can be grouped together to reflect your company structure. These groups can then be used in statements to simplify reporting.

To add a new group, right-click your company name (at the top of the left-hand window), select New, and type in a name and Description for the group. Then use the Accounts tab to choose the accounts to be included in this group.

Tip: You can use standard Windows controls, such as Ctrl-click and Shift-click, to select multiple accounts to add to the group.

Double-click an existing group to make any changes to it. To delete a group, highlight it and press the Delete icon.
To add an account to a group from within the Accounts tab simply select the chosen account number from the left-hand column and click on the Add >> button. Similarly, to remove an account from a group select the account name in the right-hand column and click the Remove << button. Icons next to the account number indicate whether or not an account is already included within a group or not. These icons are as follows:

- ![Icon] Account does not currently belong to a group.
- ![Icon] Account already currently belong to a single group.
- ![Icon] Account already belongs to multiple groups.

3.8 Removing an account

To remove an account for which you currently receive Statement and Balance information, you will need to contact your Lloyds Bank Relationship Manager or the Lloydslink online Helpdesk.

Once the account removal has been processed by us, information will no longer be received for this account.

**Warning:** If you wish to continue to view historic statement data for this account, do not delete the account in Account Maintenance.

To remove an account which you have added to make Inter Account Transfers to or from, simply delete the account using Account Maintenance. To remove such an account, highlight it and right-click, then select the Delete option from the context menu.
4.1 Overview

The Statements and Balances service gives you both up-to-date information about your accounts and lets you search historic information. Statement and Balance information is available 24 hours a day, 7 days a week, although the information shown on your statements is dependent on when you access the system. Your accounts are updated overnight and the information will be available to you by 7.30am.

4.2 Statement Reports

4.2.1 Today's Statement

A list of the automated debits and credits scheduled to take place today on your account, together with forecast ledger and cleared balances for the end of the day.

The automated transactions in the report include BACS credits, Direct Debits, automated standing orders and cheques clearing.

**Warning:** The transactions in the Today's statement report are scheduled to pass through your account today but they may still be recalled. The **Forecast Ledger Balance** and **Forecast Cleared Balance** are therefore only a prediction, and cannot reflect any transactions that do not occur, nor any same-day (e.g. CHAPS) or cash transactions.

To view any other accounts use the previous and next buttons below the toolbar.

To print any reports in Cash Management use the Print icon. For information about changing the format of your printed reports please refer to Printing, Report setup statements (section 12.4 below).

Reports can also be exported for use in other software packages – see Exporting statement and balance data in section 7 below for more information about the formats supported.
4.2.2 Yesterday's Statement

Shows what occurred on your account on the previous day. This report will include all same-day and cash transactions.

At the end of the statement are totals for the debits and credits that occurred.

The **Closing Ledger Balance** includes all cheques paid in, irrespective of whether they have cleared or not. This is the balance that will appear on your printed Bank statement.

The **Closing Cleared Balance** is effectively your cash balance and discounts any cheques for which we have not yet given you value (the **Uncleared Funds**). This is the figure that interest will be calculated on. However, the **Closing Cleared Balance** may change as occasionally cheques may still be returned unpaid by the other Bank after the normal four day clearing cycle.

4.3 Create a Transfer

If you wish to create an Inter Account Transfer, right-click on one of the account entries and select **Create Transfer Into Account** from the context menu.

4.4 Display Advice

If you wish to see more details of a transaction, right-click the transaction and select **Display Advice** from the context menu.
The corresponding payment advice will be displayed.

If there is any ambiguity over which advice message may relate to the statement item then the following screen will be displayed:

In the event of there not being a corresponding payment advice, the following error message will be displayed:

4.5 Balance Reports

4.5.1 Yesterday’s Balance – Short

Shows the following balances:

- **Closing ledger**
  Includes all cheques paid in irrespective of whether they have cleared or not. This is the balance that will appear on your printed Bank statement.

- **Closing cleared**
  Effectively your cash balance, and discounts any cheques paid in that you do not yet have value for. This is the figure that interest will be calculated on. However, the Closing Cleared Balance may change as occasionally cheques may still be returned unpaid by the other Bank after the normal four day clearing cycle.

- **Forecast cleared**
  A prediction of the balance at the end of today, taking into account all automated transactions scheduled to occur.

**Tip:** A breakdown of the individual automated transactions can be seen on Today’s statement (please see section 4.2.1).
And in addition:

- **Clearing today**
  A total for the cheques scheduled for clearing into the account today.

**Warning:** Always check the date at the top of the report to make sure that the most recent information has been downloaded. The **Closing Cleared Balance** is calculated based upon the four day cheque clearing cycle. You should not assume that a cheque has been paid just because it appears on your account as a credit.

**Tip:** To show account names rather than numbers select the Accounts icon from the toolbar, select Show Names from the drop-down list below the accounts and press <Finish>.

4.5.2 **Yesterday’s Balance – Long**

**Tip:** If there are only a selection of balances that you are interested in, use Create new report to define your own.

The long report adds the following balances to the short report:

- Clearing tomorrow
- Value of credits
- Value of debits
- Number of credits
- Number of debits
- BACS credits
- Automated standing order credits (total)
- Bank Giro credits (total)
- Head Office Collection Account credits (total)
- Other credits (total)
- Other automated credits (total)
- Cheque clearing
- Direct Debits
- Automated standing order debits (total)
- Other debits (total)
- Other automated debits (total)
- Clearing later (2+)
- Clearing later (3+)
- Clearing later (4 days)
- Clearing later (5 days).

4.6 **Navigating Between Reports**

When you have more than one report open, these will be displayed as tabs at the bottom of the screen. Click on these tabs to navigate between the reports you have open and the report selection window.

**Tip:** When you have multiple reports open in Statements use the Close reports icon to close them all.
4.7 Exceptions

When you open a standard or a bespoke report in Statements and Balances, a warning message may be displayed advising you that there are exceptions. If this message is displayed, select the Exceptions icon from the toolbar to view details of the exceptions.

If this message is displayed, select the Exceptions icon from the toolbar to view details of the exceptions. The following window will then be displayed to you.

4.7.1 Exception Types

Exceptions will be reported to you for the following reasons:

- You do not have access to an account included in the report.
- No data is available on an account for a given date(s).
- The account is not available for reporting.

Should such exceptions arise, you should contact your Service Administrator.
The Search Wizard is used for finding individual, or groups of, transactions. In addition, regular reports can be created to save you having to create the same searches each time.

For example, to see when a particular International debit was paid:

1. Select the Search Wizard icon from the report selection page

![Account Selection](Image)

2. Select the account(s) to search or choose all accounts. In this case we know the debit was made from one of these two accounts. Press Add>> to move the accounts to the included column.

**Tip:** Standard Windows controls should be used to select more than one account, e.g. Ctrl-click to select individual accounts or Shift-click to select a range.

**Note:** Accounts can be viewed on the report by account number, account name or by both. Use the drop-down list to make any changes.

![Data Selection](Image)

3. Choose the dates to search. In this instance we don’t know what day the debit was made so we’ll leave **all dates** selected. Press <Next> to continue.
4. Choose the type(s) of transaction to search for. In this instance we are looking for the specific type **International debit**. Select the **these specific balance/transaction types** radio button, highlight International debit and press <Add>. Press <Next> to continue.

5. Select an amount or a reference to search for. In this instance we know the transaction was between **minimum value £500 and maximum value £600**.

**Tip:** If you know the precise amount then use an **exact value of** instead.

Alternatively, tick the **containing** check box and enter a reference (e.g. FT number). Press <Next> to continue.

6. As this search is a one-off, and does not need to be saved, press <Finish>.

**Tip:** If you do the same search regularly, or are only interested in particular transaction types, it is worth saving the search as a report. For instance, a report could be created for reconciliation purposes just showing all payments made last month.
7. The results of the search are then displayed.

**Tip:** See Exporting statement and balance data in section 7 below for details of saving your report for use in other software packages and Printing (section 12 below) for details of changing the font and orientation for a paper print.

8. If your search is unsuccessful, or to do a new search, use the toolbar icons to make changes:

- ![Accounts Icon](image) Allows you to change the accounts to search.
- ![Dates Icon](image) Allows you to change the dates to search.
- ![Types Icon](image) Allows you to change the transaction types to search.
- ![Amount Icon](image) Allows you to change the amount or reference to search.

With each of these options, make your changes and press `<Finish>` to start the search or `<Next>` to change other criteria.

**Tip:** To delete reports that are no longer needed, either highlight and press the Delete icon or right-click and choose Delete from the context menu.

2. The **Statement** and **Current Day Statement** report types options allow you to create reports with specific accounts and dates. The **Balance** type of report is useful if tracking trends over time for specific transaction types and/or balances. In this example we will track the balances on a selection of accounts over time. If your accounts are in **Groups** (see Account maintenance in section 3) then the report can be based on this rather than individual accounts. Press <Next> to continue.

3. Select the accounts to search. In this case we only want the sterling accounts so select the **these accounts** radio button, highlight the accounts and press <Add>.

   **Tip:** Standard Windows controls should be used to select more than one account, e.g. Ctrl-click to select individual accounts or Shift-click to select a range.

4. Then choose the dates you want to view. In this example we are only interested in the **most recent** 5 days.

   **Note:** The service looks at working days so 5 days will cover the last week.

Press <Next> to continue.

**Note:** Accounts can be viewed on the report by account number, account name or by both. Use the drop-down list to make any changes. In this instance we have chosen the account names rather than the account numbers.

Press <Next> to continue.
5. Choose the types or balances and/or transaction types to include in the report. In this instance we are only interested in the **Closing Cleared Balance**. Select the **Closing Ledger Balance** and **Opening Forecast** and press <Remove>.

Press <Next> to continue.

6. Now choose the layout of the report. As standard this is set with each **Date** on a separate page and the **Accounts** in rows with the **Record types** (balances or transactions) as the columns. In our example we only have one balance type – Closing cleared – so it makes more sense to have the report on a single page. Change the value in the Page selection to <Rec Types>.

Press <Next> to continue.
7. To simply run the report press <Finish>. Our example is the type of report that will be used on a regular basis so we will save it with a title. This will create a new icon on the report selection page. Press <Finish> when completed.

8. The new report is then displayed.

**Tip:** See Exporting statement and balance data in section 7 below for details of taking your reports into a spreadsheet so that they can be viewed as charts and Printing (see section 12 below) for details of changing the font and orientation for a paper print.

9. When viewing your report the toolbar buttons can be used to make changes:

- ![Change accounts](image)
  - Allows you to change the accounts in the report.

- ![Change dates](image)
  - Allows you to change the dates in the report.

- ![Change balance/transaction types](image)
  - Allows you to change the balance or transaction types in the report.

- ![Change layout](image)
  - Allows you to change the layout (orientation) of the report.

With each of these options, make your changes and press <Finish> to start the search or <Next> to change other criteria.
Any report in Statements and Balances can be exported using the Export icon.

A number of formats are available. This section will cover the most commonly used export formats:

- **CSV** – A comma delimited file with a description on the first line of the fields included. Two separate CSV formats are supported, one of which will split larger narrative fields into separate lines and one of which will keep them on a single line.

- **Spreadsheet** – Though most spreadsheets can read CSV files, native Microsoft Excel, Lotus 123 and Quattro Pro formats are also supported.

- **SWIFT MT940** – Standard SWIFT MT940 End of day statement export format.

- **APACS** – The Automated Payments Clearing Service format is a fixed length file, with header and trailer, each transaction being exactly 106 characters long. Please note that there is a separate APACS format with enhanced SAP compatibility.

### 7.1 CSV

The comma delimited export option will produce a file of the report being viewed with commas between each field. For instance, a single day statement export would look as follows:

Account, Date, Type, Narrative, Value Date, Payments, Receipts, Balance

```
301215-01263853,15MAR02,,Opening Balance,,,,1017.11
301215-01263853,15MAR02,CR,"BUSINESS CALL A/C LLINK TFR 00269",,,8000.00,9017.11,
301215-01263853,15MAR02,D/D,"JLP LTD D/D 07458902/259910",,20.59,,8996.52,
301215-01263853,15MAR02,CHQ,"007917",,1544.37,,721.38,
301215-01263853,15MAR02,,Value of Credits (1),,,8000.00,
301215-01263853,15MAR02,,Value of Debits (3),,8295.73,,
301215-01263853,15MAR02,,Closing Ledger Balance,,,,721.38
301215-01263853,15MAR02,,Uncleared Funds,,550.93,
301215-01263853,15MAR02,,Closing Cleared Balance,,,,170.45
```

**Tip:** To produce an export file for a specific transaction type (e.g., international credits) use the Search Wizard (see Section 5 above) to create the report and then use export.
7.2 Spreadsheet

The Microsoft Excel, Lotus 123 and Quattro Pro export formats will create a file of the report being viewed compatible with the spreadsheet type.

Tip: If you are using a spreadsheet other than one of the three listed, the Lotus 123 format is the one most widely accepted.

7.3 APACS

The Automated Payments Clearing Service export format is fixed-length ASCII, with a header and trailer and a transaction length of exactly 106 characters.

In the example below the numbering at the top (in bold) is provided as a guide.

1  2  3  4  5  6  7  8  9
1234567890123456789012345678901234567890123456789
0123456789012345678901234567890123456789012345678
90123456

HDR02078

301215012638530110000000000000GBP000000154437
007917

301215012638530540000000000000GBP000000872138

Total Record - Credit

301215012638530170000000000000GBP000000829573

Total Record - Debit

TRL

7.3.1 Header Record

<table>
<thead>
<tr>
<th>Field no</th>
<th>Field size</th>
<th>Data</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>5</td>
<td>TIP</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>The date shown in the format YYYYDDDD. This date is the day on which the export was made.</td>
</tr>
</tbody>
</table>

7.3.2 Data Records

<table>
<thead>
<tr>
<th>Field no</th>
<th>Field name</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Account no.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Account code</td>
<td>Type of account code: 0 = (000)</td>
</tr>
<tr>
<td>6</td>
<td>Date</td>
<td>Transaction code (see below)</td>
</tr>
<tr>
<td>7</td>
<td>30</td>
<td>Zero field</td>
</tr>
<tr>
<td>8</td>
<td>3</td>
<td>Swift currency code</td>
</tr>
<tr>
<td>9</td>
<td>11</td>
<td>Amount (unspecified)</td>
</tr>
<tr>
<td>10</td>
<td>54</td>
<td>Transaction number and space filled</td>
</tr>
<tr>
<td>11</td>
<td>6</td>
<td>Cheque serial no. (Bank code T) and Eurocheque (00) will be a 6-digit number for 10 characters. 9 to 16 inclusive.</td>
</tr>
<tr>
<td>12</td>
<td>100</td>
<td>Date entry not specified (see input 75)</td>
</tr>
<tr>
<td>13</td>
<td>25</td>
<td>Right justified and blank space filled</td>
</tr>
<tr>
<td>14</td>
<td>6</td>
<td>Left justified and blank space filled</td>
</tr>
</tbody>
</table>

301215012638530600000000000000GBP00000072138

Closing Ledger Balance

3012150126385309300000000000000GBP000000800000

BUSINESS CALL A/C LLINK TFR 00269

301215012638530170000000000000GBP0000002059J

LP LTD 07458902/ 259910

301215012638530170000000000000GBP00000067307L

LINK BATCH 01237 PAYROLL
7.3.3 APACS Transaction Codes

<table>
<thead>
<tr>
<th>Code</th>
<th>Name</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Standby debit/credit</td>
<td>4</td>
</tr>
<tr>
<td>08</td>
<td>Eurocheque</td>
<td>14</td>
</tr>
<tr>
<td>11</td>
<td>Cheque</td>
<td>1</td>
</tr>
<tr>
<td>17</td>
<td>Direct Debit</td>
<td>1</td>
</tr>
<tr>
<td>17/1</td>
<td>Urgent Direct Debit</td>
<td>1</td>
</tr>
<tr>
<td>20</td>
<td>Closing balance</td>
<td>1</td>
</tr>
<tr>
<td>44</td>
<td>Total record</td>
<td>1</td>
</tr>
<tr>
<td>49</td>
<td>Credit</td>
<td>1</td>
</tr>
<tr>
<td>50</td>
<td>Standby credits/credit</td>
<td>1</td>
</tr>
<tr>
<td>54</td>
<td>File record</td>
<td>1</td>
</tr>
</tbody>
</table>

Debit codes may be in the range 01-49.
Credit codes may be in the range 50-99.
Alpha codes may be in the range U or Z.

7.4 BAI

The Bank Administration Institute export type is the format in which the file is downloaded to your PC (*.ltd) or without the additional communications header information (*.bai) as described below.
The file is on a single line. File records are divided by a / symbol and individual fields by a comma.

7.4.1 File Header

7.4.2 Group Header

7.4.3 Individual Account – Balance Records

<table>
<thead>
<tr>
<th>Field no</th>
<th>Field Size</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>Always 01 – signifies balance record</td>
</tr>
<tr>
<td>2</td>
<td>14</td>
<td>Bank code and account number (if U or Z)</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>SWIFT currency code</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>Balance type code (see below)</td>
</tr>
<tr>
<td>5</td>
<td>3</td>
<td>Account number (if U or Z)</td>
</tr>
<tr>
<td>6</td>
<td>4</td>
<td>Amount signed in pence</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>Blank</td>
</tr>
</tbody>
</table>

This pattern will repeat from 4 to 7 for each balance field reported. If an option is not transmitted by the Bank, a nil value (000) is shown. Debit figures are shown by the presence of a ‘-’ symbol preceding the value.

7.4.4 Individual Account – Transaction Records

This record relates to the previous balance record and is for the same account number.

7.4.5 Individual Account – Trailer Record

7.4.6 Multiple Accounts

The file repeats from the balance record for each account reported by the Bank specified in the previous group header.
7.4.7 Group Trailer

<table>
<thead>
<tr>
<th>Field no.</th>
<th>Field Size</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Variable</td>
<td>Hash of all 0 (or 16) records reported by the bank</td>
</tr>
<tr>
<td>3</td>
<td>Variable</td>
<td>Number of records reported</td>
</tr>
<tr>
<td>4</td>
<td>Variable</td>
<td>Number of 01, 16 and 40 records reported plus the 02 and 08 groups header</td>
</tr>
</tbody>
</table>

7.4.8 Data Exchange Inwards

If details of other financial institutions are reported, the file repeats from Group header.

7.4.9 File Trailer

7.4.10 BAI balance and Transaction Codes

7.5 SWIFT

The SWIFT export format allows the user to export the currently selected End of day statement into an MT940 message.

7.5.1 Format specification

1 Field 20: Transaction reference number (TRN)

Mandatory field, unambiguously identifying the message. Min. length 1 character. Max. length 16 characters.

**Derivation:** This will need to be calculated by LloydsLink. The easiest thing to do would be to produce a number based on the timestamp. Alternatively an incrementing number held in the registry could be used.

2 Field 21: Related reference

Optional field. Will not be used.

3 Field 25: Account identification

Mandatory field. Min. length 1 char. Max. length 35 char. Sort code/Account number combination.

**Derivation:** Sort code and Account number from BAI file 03 record. This will be formatted as nnnnnnnn/nnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnn

4 Field 28C: Statement number


**Derivation:** First part of the number before the slash should always stay as 1 since the unique reference ID is already present in the field 20. Part after the slash should be the page number.
5 Field 60a: Opening balance
Mandatory field.

<table>
<thead>
<tr>
<th>Sub Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 char</td>
<td>Debit or Credit (D or C)</td>
</tr>
<tr>
<td>6 int</td>
<td>Date (YYMMDD)</td>
</tr>
<tr>
<td>12 dec</td>
<td>Amount including a comma as the decimal separator</td>
</tr>
</tbody>
</table>

Derivation: Depending on how many pages there are to the message there will either be just a 60F for single page or 60Ms which will be on the intermediate pages. 60M balances will need to be calculated per message based on the statement lines included on the current page. This should be based on the BAI 060 record.

6 Field 61: Statement line

If invalid SWIFT characters are received in the narrative we should replace them with spaces. For multi-line fields we split the data into fixed length chunks. It is not necessary to fill all the characters as a <cr><lf> pair will delimit the field. If a customer reference cannot be deduced the reference ‘NONREF’ should be included.

7 Field 86: Information to account owner 6*65 chars – Any additional info.

To conform with the enhanced format supported by MultiCash the first line of information will be prefixed with 999.

8 Field 62a: Closing balance (booked fund)
Mandatory field.

<table>
<thead>
<tr>
<th>Sub Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 char</td>
<td>Debit or Credit (D or C)</td>
</tr>
<tr>
<td>6 int</td>
<td>Date (YYMMDD)</td>
</tr>
<tr>
<td>12 dec</td>
<td>Amount including a comma as the decimal separator</td>
</tr>
</tbody>
</table>

Derivation: Depending on how many pages there are to the message there will either be just a 62F for single page or 62Ms which will be on the intermediate pages. 62M balances will need to be calculated per message based on the statement lines included on the current page. This should be based on the BAI 015 record.

9 Field 64: Closing available balance (available funds)
Optional field.

<table>
<thead>
<tr>
<th>Sub Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 char</td>
<td>Debit or Credit (D or C)</td>
</tr>
<tr>
<td>6 int</td>
<td>Date (YYMMDD)</td>
</tr>
<tr>
<td>12 dec</td>
<td>Amount including a comma as the decimal separator</td>
</tr>
</tbody>
</table>

10 Field 65: Forward available balance
Optional field.

<table>
<thead>
<tr>
<th>Sub Field Name</th>
<th>Content/Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 char</td>
<td>Debit or Credit (D or C)</td>
</tr>
<tr>
<td>6 int</td>
<td>Date (YYMMDD)</td>
</tr>
<tr>
<td>12 dec</td>
<td>Amount including a comma as the decimal separator</td>
</tr>
</tbody>
</table>

Derivation: This should be based on the BAI 045 record.

11 Field 86: Information to account owner
6*65 chars – Any additional info.

Derivation: This will not be used.
7.5.2 Example

:20:200101151350<cr><lf>
:25:00309634/01126246<cr><lf>
:28C:1/1<cr><lf>
:60F:C010811GBP1000,<cr><lf>
:61:0108160000D5,NMSC FT379982101 ABC BANK<cr><lf>
:61:0108160000D10,NSMC FT379983101 ABC BANK<cr><lf>
:61:0108160000D15,NSMC FT379984101 ABC BANK/<cr><lf>
:61:0108160000D100,NSMC FT379994271 ABC BANK/<cr><lf>
:61:0108160000D150,NSMC FT379989101 ABC BANK/<cr><lf>
:61:0108170000D200,NSMC FT379998101 ABC BANK/<cr><lf>
:20:200101151350<cr><lf>
:25:30963401126246<cr><lf>
:28C:1/2<cr><lf>
:60M:C010811GBP17,<cr><lf> :64:C010811GBP217,<cr><lf> :65:C010811GBP17,<cr><lf> :66:C010811GBP17,<cr><lf>
next 10 statement lines
interim page balance
recalculated page balances

etc. etc.

On the last page we would finish with a 62F rather than a 62M. As you can see from the example above only the first page uses the 60F. On all other pages this will be a 60M.

7.5.3 Balance Reports

Support for exporting Balance reports into MT940 is not currently provided.
ADVICES

Topics in this section
- Viewing messages
- Viewing totals
- Printing messages
- Deleting messages
- Exporting messages
- Service options
- User options.

8.1 Overview
Advices are used to receive electronic messages from the Bank. The possible message types are:
- International credits and debits
- CHAPS credits and debits
- SEPA Direct Debit credits and debits
- Account Transfers credits and debits
- Sundry credits and debits (such as payments made over the counter and other additional transactions).

Note: Although updated in real time by the Bank it is necessary to manually refresh the screen to pick up the latest information. This is achieved by pressing Alt-F5 or by right clicking on the screen and selecting Refresh from the context menu.

The Search Results tab allows you to search for just the transactions you want to view. The tab starts a Wizard which allows you to filter the transactions that appear by:
- message type
- date, including date ranges
- amount, as a range or exact
- account number, account name or payment reference.

Note: These values are retained so that, for instance, a filter can be created and used on a daily basis to show just that day's international receipts.

8.2 Viewing Messages
Double-click a message to open it or highlight it and select the Open icon.

Note: Depending upon the type of message, there may be tabs along the top for displaying further details. The <Previous> and <Next> buttons at the bottom of the message can be used to navigate through the list of messages.
8.3 Viewing Totals

To view totals for different message types press the Totals icon from the toolbar.

**Note:** International advices are divided by currency. The Totals report can be printed or exported if required.

8.4 Printing Messages

A message can be printed at any time by highlighting it and selecting the Print icon. Once printed a printer icon appears next to the message to inform others that it has been printed.

**Tip:** Standard Windows controls, such as Ctrl-click and Shift-click, can be used to select multiple messages to print.

**Note:** By default as many messages as possible will be printed onto a single page. To print one message per page, please see Service Options.

**Tip:** For information about changing the format of your printed reports please refer to Printing, Report setup (Section 12.2 below).

8.5 Deleting Messages

To delete a message highlight it and press the Delete icon.

**Tip:** Standard Windows controls, such as Ctrl-click and Shift-click, can be used to select multiple messages to delete.

To export a message highlight it and press the Export icon.

**Tip:** Standard Windows controls, such as Ctrl-click and Shift-click, can be used to select multiple messages to export.

**Note:** The file created by the export is comma delimited, the fields included being determined by the type of message being exported.

8.6 Service Options

Service Options allows you to select which message types should be printed on a single page per message (the default is to print as many messages as possible per page).

**Note:** If you are also a user of the Global Liquidity Fund service, you will also be able to select Investor Funds Transfers.

8.7 User Options

User Options allows you to specify whether or not you wish to export EC directive format details for your international advices. In addition, you can set the number of days' worth of advices to be displayed on screen. The smaller the number the better the performance of the Advices function.
INTER ACCOUNT TRANSFERS

Topics in this section
- Transfer status
- Creating a new transfer
- Amending a transfer
- Queuing a transfer
- Sending a transfer
- Copying a transfer
- Deleting a transfer
- Service options.

9.1 Overview
Inter Account Transfers allows you to move funds internally between your Lloyds Bank accounts. As well as Sterling and Euro accounts, transfers can also be made to and from foreign currency accounts that use the 30-96-34 sort code. The transfer must be in the currency of either the debit or credit account.

Note: Sterling Inter Account Transfers must be sent before 5pm if you want them to be processed on that day. Transfers involving Euro or foreign currency accounts must be sent before 4pm to be processed the same day.

Warning: The spot rate will apply for transfers between different currencies. If this transfer is later reversed there may be a loss due to differences in the exchange rate.

There are just two procedures you have to follow to make a transfer.

- New – Creating the transfer details.
- Submit to Bank – Sending the details to the Bank for processing.

You can also view and print them (to satisfy your internal audit procedures if necessary) and they can be deleted.

9.2 Transfer Status
As a batch is created, queued and sent the status will change, as indicated in the right-hand column on the main screen. The possible options are:
- Unsented
- Queued
- Sent
- Error
- Accepted
- Rejected
- Referred
- Pending.

The view options on the left-hand side of the screen allow you to filter your view and only see transfers of a certain status.

Warning: Please contact the LloydsLink online Helpdesk if you have a transfer in ‘Error’ status.
9.3 Creating a new Transfer

To create a new transfer, select the New icon from the Inter Account Transfers toolbar. You can also right-click on a blank area in the right-hand window and select New from the context menu.

Tip: Hovering the mouse cursor over one of the toolbar icons will bring up a brief description of its use.

Note: Transfers can also be created by importing information from a file. See the Importing and exporting (section 11) for further details.

From the drop-down lists select the account to transfer the money from and the account to transfer the money to.

Note: If an account does not appear you may need to amend the Account maintenance (see section 3 above) settings.

Tip: You can also view, and use, the balances on these accounts by using the <Balances> button next to the drop-down lists.

You can then select to make the transfer on a specific date or as soon as possible.

If the transfer is between currencies then select which currency it will be expressed in.

Note: If the transfer is between different currencies then the Lloyds Bank spot current rate will be applied. It is not possible to book a foreign exchange rate for these transfers.

Then type in an amount and press <OK>.

The transfer will appear at the top of the list. The status of the transfer will be 'Unsent'.

Tip: To send this transfer immediately, highlight it and press the Submit to Bank icon.

9.4 Amending a Transfer

Double-click the transfer and make any changes as outlined above.

9.5 Queuing a Transfer

If you want to create transfers over the course of the day and then send them in one go they can be queued so that they will be sent the next time Connect to Bank is used. To queue a transfer, or a number of transfers, highlight and press the queue icon.

Tip: You can use standard Windows controls, such as Ctrl-click and Shift-click, to select multiple transfers to queue.
9.6 Sending a Transfer

**Note:** Sterling Inter Account Transfers must be sent before 5pm if you want them to be processed on that day. Transfers involving Euro or foreign currency accounts must be sent before 4pm to be processed the same day.

**Warning:** The spot rate will apply for transfers between different currencies. If this transfer is later reversed there may be a loss due to differences in the exchange rate.

Select the transfers to be sent, if they are not already in the queue, and press the Submit to Bank icon on the toolbar.

Once a transfer has been submitted to the Bank by the customer it's status is set to Pending. Once the Bank has started processing the transfer the status is set to Sent. Depending on whether or not the user has elected to receive acknowledgement messages the status may then be set to one of the following values:

- **Accepted** – If an acceptance message has been requested.
- **Rejected** – If a rejection message has been received.
- **Referred** – If a rejection message has been received.

If further details are required regarding the status messages they can be viewed within the Advices application.

9.7 Copying a Transfer

To copy a transfer highlight it and press the Copy icon on the toolbar. A new transfer with the next reference number will be created.

9.8 Deleting a Transfer

To delete a transfer, highlight it and press the Delete icon on the toolbar.

**Tip:** You can also right-click on the transfer and select Delete. Standard Windows controls, such as Ctrl-click and Shift-click, can be used to select multiple transfers to delete.

9.9 Service Options

To view or amend the service options, select the service options icon from the toolbar.

![Service Options](image)

The next transfer number should only be changed on advice from the Lloydslink online Helpdesk.

By ticking the **Please send payment notifications** checkbox you will receive a confirmation message in the Advices application for each Inter Account Transfer submitted to the Bank. The status of the transfer will be updated from Pending to Accepted once they have been successfully processed by the Bank.

**Note:** In the event of an error occurring with settlement of the transfer request a rejection or referral message will be sent to the customer regardless of whether notification messages have been selected.
AUDIT LOG

Topics in this section
- Viewing the Audit Log
- Filtering
- Printing and archiving the Audit Log to purge entries.

10.1 Overview

The Audit Log tracks who has used the Cash Management service and the dates they have used it. The person within your organisation who has been assigned the role of Auditor can monitor the activity through viewing and printing options of the Audit Log.

Note: The Audit Log can build up quickly, so only entries less than one week old are displayed. However, the system retains one year’s worth of historic data, which you are able to view using the filters. Events older than one year are deleted from the system.

10.2 Viewing the Audit Log

The Audit Log can be viewed by selecting Audit Log from the Cash Management service menu. You can also view the Audit related to user logons and service usage from the main menu, where you can track usage and service activity for each individual user ID.

10.3 Filtering

The filters on the toolbar can be used to view particular types of audit entries.

Filter guide

- Clicking this button will lead you through the process of choosing the Audit Log entries to view.
- Clicking this button allows you to filter your report by date and time.
- Clicking this button allows you to filter your report by users.
- Clicking this button allows you to filter your report by entry type.
- Clicking this button allows you to choose a word(s) to search.
Remove filter

Clicking this button allows you to restore the view to show all events.

Refresh

Clicking this button will update the current view.

Tip: Hovering the cursor over one of the buttons will bring up a brief description of its use.

10.4 Printing and Archiving the Audit Log to Purge Entries

Select the print icon to print any events and click <OK>.

Note: Select the detailed option to delete Audit Log entries and click Yes to confirm.
11.1 Importing Inter Account Transfers

When inter account transfer data is imported it must be in comma delimited (CSV) format and must be formatted as follows:

**Tip:** Most spreadsheets include an option to save files in a CSV format.

The following are all valid Inter Account Transfers import files:

301215,01263853,301215,01749217,,7500.00
301215,01749217,309634,11010344,,,1450.00
301215,01263853,301215,01749217,110500,GBP,7500.00
301215,01749217,309634,11010344,120500,GBP,1450.00

“301215”,“01263853”,“301215”,“01749217”,“”,“GBP”,“7500.00”
“301215”,“01749217”,“309634”,“11010344”,“”,“GBP”,“1450.00”

**Note:** As in the last example, the amount field cannot contain quotes.

**Warning:** If a record does not contain a decimal point in the amount field then the transfer will be rejected.

11.3 Exporting Data

Data can be exported from any of the services.

Select the service and corresponding data to be exported and select the Export icon.
Topics in this section
- Default printer
- Report setup
- Report setup for all services except Statements
- Report setup for Statements and Balances.

12.1 Default Printer
As standard the application will use the printer that is set as the default within Windows.

12.2 Report Setup
The Report Setup option is available in all of the services and allows the user to specify the specific font to be used and paper orientation to use for each of the reports that can be produced by the currently selected application.

12.3 Report Setup for all services except Statements and Balances
The first is used by all services with the exception of Statements and Balances.
To amend the set up of a report’s format in all services with the exception of Statements and Balances:

1. Select the Report Setup icon \[\text{icon} \] from the toolbar
2. Select the report, the font type and size from the drop-down menus.

Tip: Using a font size greater than 8 point is not recommended unless the report is to be changed to landscape orientation.

12.4 Report Setup for Statements and Balances
Each report within Statements and Balances, either standard or ones you have created yourself, can be configured with their own print settings for font, font size and orientation.
To format a Statement or Balance report, follow the steps below:

1. Open up the report which you wish to format.
2. Select the Report Setup icon from the toolbar.
3. Select the report, the font size and type from the drop-down menus.

Note: It is also possible to choose to omit the balance column if you so desire.
4. When closing the report, you will be prompted to save your changes.
MAINTENANCE OF PERSONAL DETAILS

Topics in this section
- Changing your password
- Changing your memorable information.

13.1 Overview

By selecting **my profile** from the left-hand menu within e-banking services you are able to view or amend your personal details. You can also view your user details and change your password and memorable information.

**Warning:** If you suspect someone else knows your password or memorable information you must change them immediately.

13.2 Changing your Password

From time to time, you will be prompted by the system to select a new password. However, you can change your password whenever you want, as often as you like.

To change your password select **my profile** and then **password**. You will then be prompted to enter your current password and then enter and confirm your new password.

**Tip:** The password you choose needs to be between 6 and 15 characters long. It may contain any combination of numbers and/or letters.

When you choose a password:
- Always keep it secret
- Do not write it down
- If you think someone else knows your password, change it immediately
- Try not to use passwords you’ve used before
- Do not choose a password which may be guessed easily, like your date of birth or your surname.

13.3 Changing your Memorable Information

It is not essential for you to change your memorable information, but you may wish to do so from time to time. To change your memorable information select **my profile** and then **memorable information**. You will then be prompted to enter and confirm your three pieces of memorable information and then your password to authorise the amendment.

**Where to go for further help**

If you have any questions about operating the Cash Management service please contact the Lloydslink online Helpdesk on 0345 900 2070.
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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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