COMMERCIAL BANKING

PAYMENT SERVICE

LloydsLink online

LLOYDS BANK
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The user guides for the payments service provides detailed information on how to navigate your way around the payments service.
How to create a payment/batch

There are several ways to creating a payment/batch, these are as follows:

- start from blank
- copying a payment batch
- copying a payment
- use a template
- use a payment in a template
- import a payment
- bank option

1. To create a payment/batch from scratch, select Payment Management, Create new and then Start from blank and the following screen is displayed.

The above screen will only display the payment product type which,
- your organisation opted for during the registration process
- your service administrator has given you permission to use
2. Click **Select** against the required payment type and the following screen is displayed, for example CHAPS has been selected. 

```
Create payment - CHAPS
Instructions

Please use the following fields to create your new payment. You may use the Date, BIC or IBAN helper applications by clicking the control beside the appropriate field. When complete, please press the save button.

All fields marked with * are mandatory.
```

**Payment details**

- **Debit**
  - These are the details of the debit account the payment will use.

  - Instrument reference:
    - Please Select
    - Populate

  - Instrument reference number:
    - 

  - Instrument reference date:
    - 

- **General**
  - These are the general details of the payment including amount, value date and any associated text or special instructions.

  - Payment amount:
    - 

  - Payment currency:
    - 

Note: The fields vary depending upon the type of payment you are creating. The payment cannot be saved unless the mandatory fields have been completed correctly.

3. When creating a payment you have the option to generate a Remitter advice email.

   Enter the email address of the recipient and complete the Email text field with the text that will be sent in the body of the email.

4. Complete the mandatory fields and click **Save**, the following screen is displayed.
5. When the batch is complete, select the **Save** batch details. The Publish option will then be displayed, within the action buttons. Please see the following screen.

![Payment list](image)

6. Select **Publish**, if you have the verification option set, the following screen will be displayed, changing the batch status from Incomplete to Awaiting Verification.

![Payment list](image)

The batch has now been published to other users within your organisation. If you have the Verification option set, the Verify payments button is now displayed.
7. Select **Publish**. If you don't have the verification option set, the following screen will be displayed, changing the batch status from Incomplete to Awaiting Approval.

The batch has now been published to other users within your organisation.

**Note:** The Verify button will be displayed if your organisation has verification set. Alternatively the Approve batch button will be displayed.
Verify a payment/batch

Introduction
There are two ways to verify a batch, visual verification or manual verification.

A user with the Administration permission will set the fields which will need to be verified. These fields are then either displayed, quoting the entered information (visual verification) or the selected fields will need to be re-keyed with the relevant information (manual verification).

If your organisation has the verification set, the batch will need to be published before it can be verified, also the batch will need to be verified before it can be approved.

The verification process can only be completed by a user with verify permission. A user without the verify permission will not be able to view batches that are waiting to be verified.

How to verify a batch using visual verification
1. Select the batch which needs verification and the following screen is displayed.

2. The payment instructions within the selected batch will be displayed. Select Verify payments.

3. The fields that have been selected to be verified are displayed. The user must check the information that is displayed is the original payment information.
4. If the information is correct select **Verify**.

5. The Payment verification screen is displaying the number of payment instructions within the batch, the number of payment instructions to verify and the number of payment instructions that have been verified.

6. Select **Done** and the following screen will be displayed.

The batch has now been verified and is available for approval.
How to verify a batch using manual verification

1. Select the batch which requires verification.
2. The payment instructions within the selected batch will be displayed. Select **Verify** payments.
3. The fields that were selected to be manually verified are displayed as blank fields. The user must complete these fields with the correct data and select Verify.

4. The Payment verification screen displays the number of payment instructions within the batch, the number of payment instructions to verify and the number of payment instructions that have been verified.

5. Select Done and the following screen will be displayed.

The batch has now been verified and is available for approval.
Approving a batch

Introduction
Before a batch can be submitted it will need to be approved. The approval process can only be completed by a user that has the approve permission. A user without the approve permission will not be able to view batches that are waiting to be approved.

1. Click the Batch PFE reference link of the batch you wish to approve and the following screen is displayed.

2. If you wish to confirm the payment details, select Details against the instruction and the payment details are displayed. To approve the batch select Approve batch and the following screen is displayed.

3. Payments will generate a 12-digit challenge number, which will need to be entered into your reader, followed by the users 6 digit pin. The reader will then produce a 9 digit response number which will need to be entered into the response field and click Approve.

4. The batch may require up to 3 users to approve a batch, this will depend on the mandate you detailed in the Payments application form.
   If the payment requires further approval, click the Further approval button. The status of the batch will remain at Awaiting Approval.

5. Further approvers will need to complete the above steps.
   After the batch has been fully approved click the Approve button.
   When the batch has been fully approved, the status will change from Awaiting Approval to Approved. The batch is now ready to be submitted.
Submitting a payment/batch

Introduction
Before a batch can be submitted it will need to be approved. The submission process can only be completed by a user that has the submit permission. A user without the submit permission will not be able to view batches that are waiting to be submitted.

1. Click the Payment PFE reference of the batch you wish to submit and the following screen is displayed.

![Payment PFE reference screen]

2. The selected batch will be displayed listing the payment instructions within that batch. Select Submit batch to submit the batch, the following screen is displayed.

![Submit batch screen]

The submission process has been completed and the batch has been submitted to us for processing.

Note: The batch status has been changed from Approved to Pending Submission. When the batch has been received by us the batch status will change to Submitted.
Introduction

Within Template management users have the ability to create and search for a template or a payment within a template. Users also have the capability to view existing templates by selecting the Details option.

Select Template management and the following screen will be displayed, which provides information of templates which have already been created, presenting the most recent first. If your organisation hasn't created any templates at present, there will be no records displayed.

Create a template

There are several ways to create a template, these are as follows:
- start from blank
- copy a template
- copy a payment in a template
- copy a payment batch
- copy a payment

1. To create a template from scratch, select Create new and the following screen is displayed:
Select **Start** from blank and the following screen is displayed:

![Select a payment product type](image)

The above screen will only display the payment product type which,
– your organisation opted for during the registration process
– your service administrator has given you permission to use

2. Click **Select** against the required payment type and the following screen is displayed, for this example CHAPS has been selected.

![Create a payment - CHAPS](image)

**Note:** The fields vary depending upon the type of payment you are creating. The payment cannot be saved unless the mandatory fields have been completed correctly.
3. Complete the mandatory fields and click **Save**, the following screen is displayed.

![Payment List Screen](image1)

If you wish to add further payment instructions to the template batch, please do so at this point.

4. When the template is complete select **save template details**, the following screen is displayed, enter the template name in the name field and select **save template details**.

![Template Details Screen](image2)

5. When you have entered the template details, select **publish template**, making the template available to other users within your organisation.
Validate IBAN

The Validate IBAN doesn’t find the beneficiary’s IBAN, even if you have your customer’s account number, bank code or the country code.

However it does validate most IBANs and it will also extract the bank BIC, bank name and address details from the IBAN, entering them in the relevant fields within the payment instruction.

The Validate IBAN button is found under the beneficiary field of certain payment instructions.

Note: the Validate IBAN button is not compatible with the following countries:
Bahrain, Croatia, Greenland, Jordan, Lebanon, Macedonia, Montenegro, Pakistan, Saudi Arabia, Tunisia, United Arab Emirates. Please disregard any ‘invalid IBAN’ message you receive should you click on this button when creating payments for these countries.
Enter your customer’s IBAN in the IBAN helper field,

![IBAN Helper]

Click the **IBAN helper** button, the IBAN helper validates your customer’s IBAN and extracts the bank BIC, name and address from it, populating the relevant fields of the payment instruction.
BIC Search

The BIC search will check if the SWIFT BIC that you are intending to use in your payment instruction is correct or, if you do not know the BIC, it can help you to find it.

Using the BIC Search

The BIC search is found under the beneficiary field of certain payment instructions.

1. To verify, enter the SWIFT BIC in the BIC search field.

[Image of BIC search field with example BIC entered: CRLYFR]
2. Click the BIC search button and the following screen is displayed.

3. Enter * next to the BIC that you have entered and select Search, the following screen is displayed.

4. Click Select next to the BIC you wish to use, this information is then mapped across to the payment instruction.

5. If you do not know the BIC you require, fill in as many fields of the search criteria as possible and select search. The more fields you fill, the fewer and more specific the results returned will be. If you do not know the complete BIC code, bank name or city/town, you can perform a wild card search by entering a * in the search criteria.

6. If the information you have entered is recognised and/or the BIC you have entered is correct, the search results will show the details relating to that BIC.

7. If the information you have entered is not recognised, or the BIC you have entered is incorrect, you will be shown a message advising you that no results have been returned and suggesting that you refine your search criteria.

Contact us

You can contact our 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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