

COMMERCIAL BANKING



BANKING ONLINE

A simpler way to manage your company's finances

Over 300,000 small and medium-sized enterprises (SMEs) are already using Lloyds Bank Internet Banking. It gives you secure 24/7 access to your accounts and complete control of all your payments and transfers.

Switching to Internet Banking could significantly reduce the time and resource it currently takes to stay on top of your company's financial activity – freeing up time for other business critical projects.

Register for Internet Banking now at
lloydsbank.com/internetbanking/register

*Statistics sourced from the Optimisa Report 2012, commissioned by Lloyds Bank.

Benefits

- Manage your finances more efficiently.
- Access your accounts 24/7.
- Control online payments.
- Transfer money.
- Bank securely.
- Add multiple users to your account.



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INTERNET BANKING GIVES YOU EVERYTHING YOUR BUSINESS NEEDS

Develop brand loyalty

With 24/7 access, Internet Banking lets you view all your banking details and execute transactions at any time; which is great if you're doing international business in the middle of the night.

You can organise all your financial activity through a range of easy-to-use features:

- **Delegate authority** – You can set different levels of online access for each of your Internet banking users, depending on their role and your business requirements. With regulated access, you can save time by delegating banking and accounting responsibilities while maintaining privacy.
- **Make bulk payments/multiple payments** – You can set a user's payment limit for each transaction or choose between two or three people to authorise all online payments.
- **Make international payments** – You can make international payments to overseas staff or suppliers.
- **Arrange automated recurring payments** – You can set up new standing orders and easily manage your existing standing orders and Direct Debits.
- **Transfer money** – You can make immediate transfers between your own accounts (business, personal, savings, credit, etc.).

Go paperless

Cut down on unnecessary paper use by opting for online statements. Of course, you can also ask to receive paper statements when you need them.

Bank securely

Using the latest online security measures our Internet Banking service protects your money, company information and privacy. We promise to protect your funds through our online and mobile banking guarantee.

Your data is protected by a secure login. To access your account, you'll need to follow security checks such as using a secure card reader, entering your PIN code and answering unique security questions.

Monitor your financial activity:

- Access your bank statements by week, month or as annual summaries.
- Search transactions to locate a specific incoming or outgoing payment.
- Download transactions so you can save them on your computer or printing a paper copy of your incoming and outgoing activity.
- Receive text alerts with your weekly balance, or to let you know when your account reaches a particular high or low balance.

Accept charitable/non-profit donations securely

Raise funds online by using secure third-party payment processing software, such as **Google Wallet**[†] and **Paypal**[†], or secure third-party fundraising software, such as **Blackbaud**[†] or **thankQ**[†].

Integrate the software with your online banking account to ensure all funds are transferred to a secure place where you can manage them efficiently.

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Case study

26th Bristol Scout Group

Founded in 1910, the 26th Bristol Scout Group, is one of the largest Scout groups in the Bristol area. It's a non-profit organisation that promotes the intellectual, physical and social development of young people. It has two Beaver Colonies, two Cub Packs, two Scout Troops, an Explorer unit and also manages its own building, which is used widely by the local community.

Internet Banking has been of great use to the Group, saving time by reducing trips to the banks, and allowing them to keep track of all payments in real time. Trustees of the group have also benefitted from the ability to delegate banking tasks online. The Group has set up multiple signatory accounts, so volunteers and other staff can monitor and manage transactions, but a trustee still has to approve all outgoing payments.

“We’re able to do things outside 9-5, minimise trips to the branch and automate certain tasks and transactions.”

By getting online and using Internet Banking, the 26th Bristol Scout Group has been able to:

- Save time – freeing up volunteers for other activities.
- Delegate banking tasks online so trustees don't have to do it all themselves.
- Access online bank statements and set up email alerts to monitor incoming payments for activities and hall rentals.

Richard Bennett, a trustee of the 26th Bristol Scout Group, discussed how getting online has helped the organisation:

“We’ve done lots of work on our website to ensure we’re top of the search engine for several search terms relating to our charity. Our hall is generally booked out most months, and all bookings come via the website.



One of our best moves has been to actively use Internet Banking. It allows us to delegate banking tasks and easily monitor all our financial activity. With Lloyds Bank we are able to have two trustees to approve all payments and are now able to quickly look and ratify receipts coming in from parents for activities and from people hiring our facilities (Rather than having to wait for the bank statement).”



Lloyds Bank is a GO ON UK founder, the UK's Digital Skills Alliance. Together we aim to make the UK more digitally capable by:



- Investing in digital skills.
- Building a national programme of action.
- Inspiring innovative solutions to help the 10.8 million adults not currently online.

Together with other Go ON UK founder partners, we are committed to encouraging and supporting organisations and individuals to understand the benefits of using the internet.

Useful links[†]

Accounting:

www.entrepriseitguide.com/business-basics/accounting

Lloyds Bank Online for business:

lloydsbankbusiness.com/internetbanking

PCI Compliance:

www.entrepriseitguide.com/legal/pci-compliance

[†]Please note that these are just examples of the types of search engines and web directories available and Lloyds Banking Group does not endorse the services they provide. While all reasonable care has been taken to ensure that the information in this guide is correct, no liability is accepted by Lloyds Bank for any loss or damage caused to any person relying on any statement or omission in this business guide. This guide is provided for information only and should not be relied on as offering advice for any set of circumstances and specific advice should always be sought in each instance. When using these services your agreement will be with the relevant third party and their terms and conditions will apply. Lloyds Bank shall not be responsible or liable to you for any failure by the third party to provide these services in relation to use by the third party of any confidential information supplied to them by you.



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 Contact your relationship manager

 Visit lloydsbank.com/commercialbanking

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

We accept calls via Text Relay.

Important information

Your call 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.

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