

Commercial Card Internet Servicing (CCIS)

Guide for Cardholders



**BANK OF
SCOTLAND**

By the side of business

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Introduction

Welcome to the Bank of Scotland Commercial Card Internet Servicing (CCIS) cardholder guide.

CCIS is our online card management service that provides you with an easy way to manage your Corporate Card, securely giving you access to your account 24 hours a day, 365 days a year.

This guide shows you how to sign in, view your statements and manage your Corporate Card accounts effectively.

If you have any queries about managing your account in CCIS, call our Customer Services Team on **0800 096 4496** (or **+44 1908 544 059** from outside the UK). Lines are open Monday to Friday 8am-8pm or 9am-4.30pm Saturdays.

Now you've registered for CCIS, you can:

- ▶ Activate your card online.
- ▶ Register and activate multiple Corporate Cards.
- ▶ View transactions as soon as they're approved by the merchant.
- ▶ View pending and approved transactions in real-time.
- ▶ View and print statements for the past 12 months.
- ▶ View your available spend, credit limit and current balance.
- ▶ View and update your contact details.
- ▶ Order replacement card and PIN.

The application can be used with Windows 7, 8 and 10, Mac OS, iOS, Android and with the following Internet browsers Edge, Firefox, Chrome (desktop and Android device), Safari (Mac OS and iOS) V.

Strong Customer Authentication

For added security, and to protect you from fraud, we'll need you to provide additional verification for some activities in CCIS to prove it's really you using the service.

We'll do this by sending a passcode to your mobile phone which you'll be prompted to enter into your device to complete your transaction.

Alternatively, an outbound call will be made direct to a registered mobile or Direct Dial Landline (i.e. calls you direct not via an operator or receptionist). The security code will appear on the PC or laptop screen and you'll enter the code into the keypad of your telephone.

If you can't register a valid telephone number, we can supply a security token which you'll use to verify your identity when using CCIS.

If you have more than one authenticator registered, you can choose which device you'd like us to contact you on each time you're required to verify your identity.

1. Signing in to your account

Signing in

As you've already registered for CCIS, to sign in, visit: <https://www.commercialcards.co.uk/bankofscotland/> select **Sign In** under **Your Account** and complete the following steps:

Step 1. Enter your "Internet ID" (created upon registration) and your "Date of Birth" and click on **Continue** to proceed.

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Sign in to your account

Please sign in to manage your Corporate Card account online. If you haven't already done so, [Register for Internet Services](#) to view your balance and statements, amend personal details and request replacement card and PIN.

Internet ID
The user ID you setup upon registration
TESTDAT147

[Forgotten your Internet ID?](#)

Date of Birth
For example: 14/02/1984

Day Month Year
** ** ****

[Cancel](#) [Continue](#)

Need help?

- Will I be able to make a payment if I don't have a mobile phone? ▾
- What happens if I don't have signal or network coverage? ▾
- What ways can I verify myself? ▾

Step 2. Enter your "Memorable Word" and the requested two digits from your passcode. These characters will be randomly selected every time you log in. Click on **Continue** to proceed.

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Sign in to your account

Please enter the requested security credentials below.

Memorable Word
Setup upon registration

[Memorable word hint](#)

1st Number of your passcode
4 ▾

4th Number of your passcode
4 ▾

[Forgotten your passcode?](#)

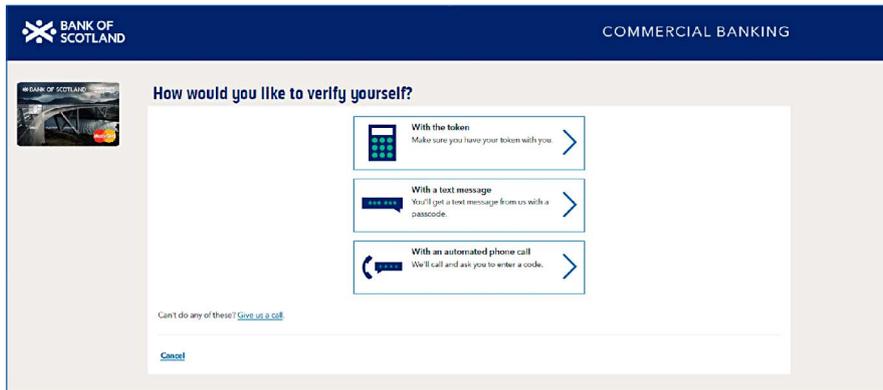
[Cancel](#) [Continue](#)

Need help?

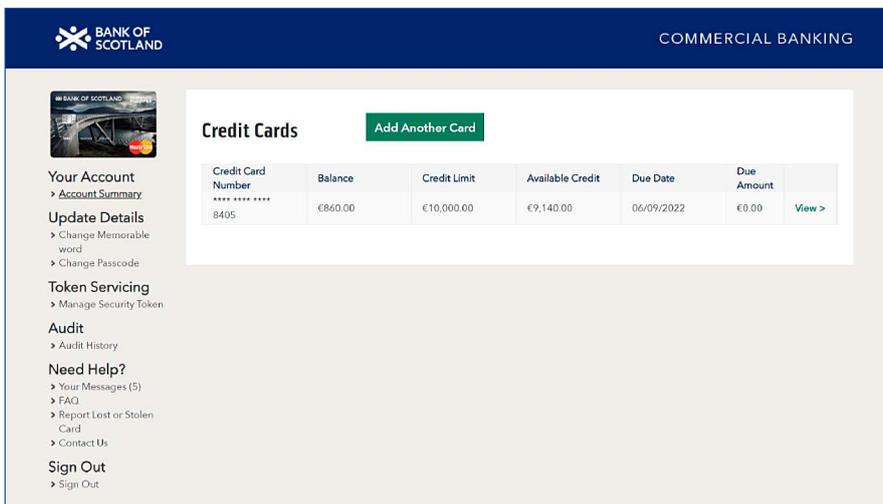
- Will I be able to make a payment if I don't have a mobile phone? ▾
- What happens if I don't have signal or network coverage? ▾
- What ways can I verify myself? ▾

Step 3. You will need to verify your identity as part of the signing in process. The options you have available will depend on what's registered on your Corporate Card account record. In the screenshot on the next page, the cardholder has all three available options and can choose:

- ▶ a One Time Passcode via SMS to the registered mobile, which is keyed into the CCIS screen; or
- ▶ an outbound call to the registered mobile or landline. The number which appears on screen is simply keyed into the relevant device.
- ▶ to use a security token to send/receive passcodes.



Once you sign in, you will be presented with a list of your Corporate Cards. Any additional cards will need to be registered manually by clicking on **Add Another Card**.



Forgotten your sign in details?

You can access the different security credentials by clicking on the **Sign In** button and selecting the appropriate links for the credentials you wish to retrieve.

Retrieve your Internet ID

In order to retrieve your Internet ID:

Step 1. Click on the **Forgotten your Internet ID?** link

Step 2. Enter your personal and card information

Step 3. Enter your memorable word

Step 4. There is also an option to reset your passcode. If you don't want to change your passcode leave all the fields blank and click on **Continue**.

Once you've successfully entered your information, you will be reminded of your Internet ID and given full access to your account. **No emails will be sent to you so please make a note of it; you can also print the page and keep for future reference.**

BANK OF SCOTLAND COMMERCIAL BANKING

Sign in to your account

Please sign in to manage your Corporate Card account online. If you haven't already done so, [Register for Internet Servicing](#) to view your balance and statements, amend personal details and request replacement card and PIN.

Internet ID
The user ID you setup upon registration
TESTDAT147

[Forgot your Internet ID?](#)

Date of Birth
For example: 14/02/1984

Day	Month	Year
**	**	****

[Cancel](#) [Continue](#)

Need help?

- Will I be able to make a payment if I don't have a mobile phone? ▾
- What happens if I don't have signal or network coverage? ▾
- What ways can I verify myself? ▾

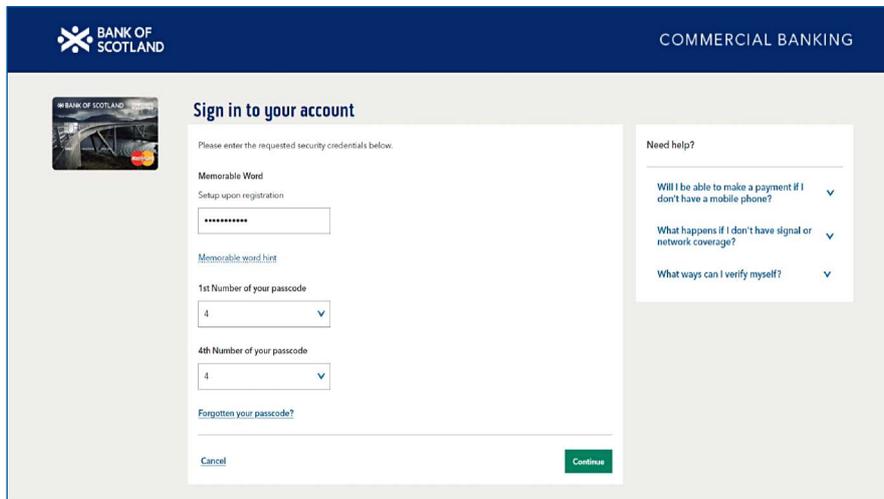
Passcode Reset

Select **Forgotten your passcode?** on the Sign in page and follow the instructions on screen. Please see screenshot overleaf. You will need your memorable word, personal and card/programme information to reset your passcode.

Once you've successfully entered your information, you will be prompted to setup a new passcode. Changes to your passcode will be confirmed upon submission and updated real time.

Forgotten your memorable word?

Click on the **Memorable word hint** for a reminder of your memorable word.



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Sign in to your account

Please enter the requested security credentials below.

Memorable Word
Setup upon registration

[Memorable word hint](#)

1st Number of your passcode
4

4th Number of your passcode
4

[Forgotten your passcode?](#)

[Cancel](#) [Continue](#)

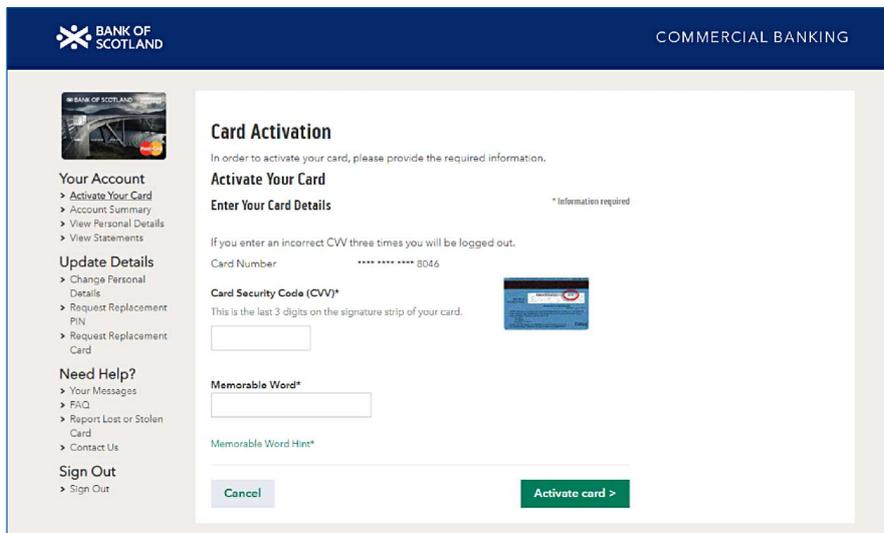
Need help?

- Will I be able to make a payment if I don't have a mobile phone?
- What happens if I don't have signal or network coverage?
- What ways can I verify myself?

If you are still unable to remember your memorable word, please contact us.

Activating your card

Click on **Activate your Card** under **Your Account** menu and enter the information required, then click on **Activate card** and you will receive a confirmation message. Your card will be ready to use.



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Card Activation

In order to activate your card, please provide the required information.

Activate Your Card

Enter Your Card Details * Information required

If you enter an incorrect CV three times you will be logged out.

Card Number **** * 0016

Card Security Code (CVV)*
This is the last 3 digits on the signature strip of your card.

Memorable Word*

Memorable Word Hint*

[Cancel](#) [Activate card >](#)

Your Account

- > **Activate Your Card**
- > Account Summary
- > View Personal Details
- > View Statements

Update Details

- > Change Personal Details
- > Request Replacement PIN
- > Request Replacement Card

Need Help?

- > Your Messages
- > FAQ
- > Report Lost or Stolen Card
- > Contact Us

Sign Out

- > Sign Out

2. Your Account

Account Summary

Your Account Summary page will display a list of all your cards and a high level overview on the balance, credit limit, available credit, due date and amount. Click on **View >** to access your full account information.

You need to register all your cards in order to manage them online. If you have multiple cards, register them by clicking on **Add Another Card**.

Credit Cards [Add Another Card](#)

Credit Card Number	Balance	Credit Limit	Available Credit	Due Date	Due Amount	
2540	€0.00	€10,000.00	€10,000.00	05/09/2022	€0.00	View >
9876	€0.00	€50,000.00	€50,000.00	17/03/2022	€0.00	View >

Your Account

In **Your Account** section you will be presented with your balance summary, authorisation summary and spending since your last statement. You can download and print your account information summary by clicking on the **Print** link and setting up your printer preferences; to download, save in an .xps format.

Your Account [Print](#)

Up to 01 September 2022
 Card ending **** * 8405 [Add Another Card](#)

Staff Number:
 Current balance as at 01 September 2022 : €860.00 DR
 Card Status: The account is active

Balance Summary

Balance carried forward	€0.00
Credits to your account	€0.00
Debits to your account	€860.00
Approved outstanding authorisations	€0.00
Available to spend	€9,140.00

Authorisation Summary

Date	MCC / Description	Response / Reason	Amount
No records to display.			

Spending Since Last Statement

Transaction Date	Transaction Description	Foreign Exchange Details	Amount
24 Aug 22	PURCHASE		€400.00 DR
24 Aug 22	PURCHASE		€460.00 DR

Page size: 5 2 items in 1 page

Current balance as at 01 September 2022 : €860.00 DR

Card Status

This line will display your current card status: it will usually display your card is active, however, sometimes an action may be required from you and so the card status will be updated.

Balance Summary

Your balance summary contains information on your current balance and how much you have available to spend. If you need to amend your credit/cash limit, please contact your Programme Administrator.

Authorisation Summary

You can find transaction information real time: the merchant description, the reason code (in the case of declines) and the transaction amount. You can navigate through the record pages by clicking on the arrows; you can also set the number of authorisations displayed by clicking on the down arrow and selecting up to 50 records to be displayed at one time.

For declines where the merchant category code is blocked or your credit limit is insufficient, please contact your Programme Administrator.

Spending since last statement

These are expenses that have not yet been posted to your statement but will be available on your next statement.

View Statements

Click on "**View statements**" to display your latest statement's transactions, balances, and payment date. You can view your previous statements for up to 13 months by selecting a date under **Choose your statement** and clicking **Go**. To print your statements, click on the **Print** link and setup your printing preferences. CCIS can print a maximum of 50 transactions per page - if you have more transactions then select the next page and print again.

You can also download your statement in .xps format. To download the statement, click on **Print**, select the **Microsoft xps Document Writer** option and click on **Print**. You will be directed to name and save the file.

3. Change Personal Details

By clicking on **View Personal Details** under **Your Account**, you can view the personal details we hold for your account. To amend your details, go to the **Update Details** menu and click on the **Change Personal Details** screen.

Changes will be reflected on your account immediately.

You will not be able to amend your name, date of birth and card information. If you need to amend any of these details please contact us.

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Change Personal Details

Please provide your new contact details. Please be aware, if you have changed your personal details recently, your updated personal details may not appear on your account immediately.

Personal Details

Your Current Details

Name SEM CARD
Date of Birth 01 Jan 2000
Card Number **** * 8405
Account Opened on 08 Aug 2022

Address Details

* Information required

Address line 1*
7 LOVELL

Address line 2

Address Line 3

Address Line 4

Town or City
LEEDS

County

Postcode*

Country*
UNITED KINGDOM

Contact Details

* Information required

Your Phone Numbers*

Please provide at least one number

Home phone number
07440204030

Work Phone Number
07973748373

Mobile number

Email Address*
BCBN16@LLOYDSBANKING.CO

Confirm Email Address*
Please do not use copy and paste
BCBN16@LLOYDSBANKING.CO

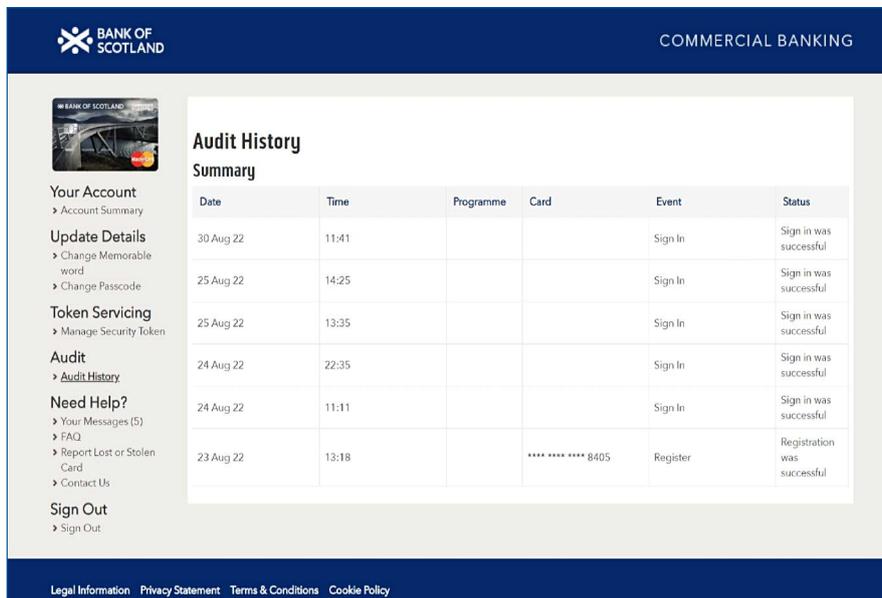
[Cancel](#) [Update details >](#)

[View Personal Details](#)

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Audit History

In the **Audit History** menu you will be able to access your online activity history. You can view the last twenty events in your account history.



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Audit History Summary

Date	Time	Programme	Card	Event	Status
30 Aug 22	11:41			Sign In	Sign in was successful
25 Aug 22	14:25			Sign In	Sign in was successful
25 Aug 22	13:35			Sign In	Sign in was successful
24 Aug 22	22:35			Sign In	Sign in was successful
24 Aug 22	11:11			Sign In	Sign in was successful
23 Aug 22	13:18		**** * 8405	Register	Registration was successful

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4. Support

Contact Us

Select **Contact Us** under the **Need help?** menu for our contact details and hours of operation.

FAQs

Select **FAQ** option under the **Need Help?** menu to access the list of Frequently Asked Questions. If you require a PDF copy please contact our Customer Services team.

Report Lost or Stolen Cards

If your card is lost or stolen contact our Customer Services team on **0800 096 4496** or **+44 1908 544 059** if you're calling from outside the UK. This service is available 24 hours a day.

Request Replacement PIN

Request a replacement PIN by selecting **Request Replacement PIN**. You will need to confirm your memorable word in order to request a replacement. Your new PIN will be usually dispatched within 3 working days.

Request Replacement Card

Request a replacement card by clicking on **Request Replacement card**. You will need to confirm your memorable word in order to request a replacement. Your new card will be dispatched to you within 3-5 working days.

5. Logging off securely

In order to sign out of the site select **Sign Out** option on your menu list. You will be required to confirm your selection and presented with a confirmation message when you sign out. To protect your details we recommend you also close all browser windows where you used the application.

6. Useful contact information

Bank of Scotland Corporate Card Services

Phone: **0800 096 4496**

From abroad: **+44 1908 544 059**

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.

Hours of operation

8am-8pm Monday to Friday

9am-4.30pm Saturday

This line is open 24 hours for lost or stolen cards and if you are having difficulties using your card.

Email address:

bankofscotlandcorpcards@tsysmsemea.com

Address for correspondence:

Bank of Scotland Corporate Card Services
Burystead Court
120 Caldecotte Lake Drive
Caldecotte
Milton Keynes
MK7 8LE

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 on our 'Help & Support pages' at: business.bankofscotland.co.uk/help/account-management/make-a-complaint

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

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at relayuk.bt.com/

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 169628.

Please note that any data sent via e-mail is not secure and could be read by others.

We adhere to the Standards of Lending Practice which are monitored and enforced by the LSB:

www.lendingstandardsboard.org.uk and apply to businesses which have an annual turnover of no more than £25m.

Information correct as at: September 2023.

