

Commercial Banking



# Corporate Card Cardholder User Guide



**BANK OF  
SCOTLAND**

By the side of business

# Welcome to your Corporate Card

Use your card to pay for travel, entertainment, goods and services as agreed by your company.

Your Programme Administrator (PA) and our Corporate Card Services Team are here to answer your questions.



Corporate Card Services Team:  
**0800 096 4496**  
**+44 1908 544 059** (from abroad)

Lines open Monday - Friday 8am - 8pm and Saturday 9am - 4.30pm.

You'll need your card details and security information when you call us.

To report a card lost or stolen, or if you're having problems using your card, lines are open 24/7.



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step-by-step guide

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# Getting started



## Your step-by-step guide

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1. Sign the back of your card straight away.
2. Register for Commercial Card Internet Servicing (CCIS). You can activate your card and view your transactions, statements and credit limit online 24/7, 365 days a year.



<https://www.commercialcards.co.uk/bankofscotland>

See page 6 of this Guide for full details.

3. If this is your first card:
  - you need to activate it. To do this, use CCIS or **call the card activation line and listen to the full recorded message. We won't activate your card if you dial off before the end.** The card activation number is on the sticker on the front of your card.
  - we'll send you a security token to verify certain online payments and CCIS activities if you haven't provided a mobile number on your application form.
4. Use your existing PIN for card renewals or replacements.



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5. Check your organisation's guidance on how to use your card. To view our Conditions of Use, visit **[business.bankofscotland.co.uk/25m-plus-turnover/products-and-services/cash-management/card-services/commercial-card-resources-centre](https://business.bankofscotland.co.uk/25m-plus-turnover/products-and-services/cash-management/card-services/commercial-card-resources-centre)**  
Select Corporate MultiPay and select Cardholder Conditions of Use from the list.
  6. Keep your telephone numbers up to date so we can verify your online payments and CCIS activities and make sure that it's really you online. You can update your phone numbers in CCIS or by calling our Corporate Card Services Team.



Please speak to your Programme Administrator (PA) if:

- ▶ Your letter's been tampered with or you haven't received your PIN.
- ▶ You have a disability or medical condition that means you can't use a PIN.

# CCIS registration



## Your step-by-step guide

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CCIS is our online card management service providing you with an easy way to manage your Corporate Card. It gives you control of your account 24 hours a day, 365 days a year.\*

Use CCIS to:

- ▶ Activate your card.
- ▶ View transactions when the merchant approves them.
- ▶ View pending and approved transactions straight away.
- ▶ View and print statements for the past 12 months.
- ▶ View your available spend, credit limit and current balance.
- ▶ View and update your contact details including your telephone numbers.
- ▶ Order a replacement card and PIN.

\*Occasionally we may need to carry out essential maintenance, resulting in some interruption to service.



To call our Corporate Card Services Team:  
**0800 096 4496**  
**+44 1908 544 059** (from abroad)

Lines are open Monday - Friday 8am - 8pm and Saturday 9am - 4.30pm.

You'll need your card details and security information when you call us.

Register online as soon as you receive your card by following the steps below:

1. Visit: <https://www.commercialcards.co.uk/bankofscotland/>
2. Select the 'Register' button under 'Your Account'

**Note:** If you've registered with CCIS before, all your logon information will stay the same.

To register your account you'll need:

- ▶ **Card Number:** The 16-digit number on the front of your card.
- ▶ **Card Expiry Date:** The expiration date on the front of your card e.g. 12/24.
- ▶ **Date of birth:** Needed in the following format - 28/01/1989.
- ▶ **Credit Limit:** You'll find this on your statement or by contacting your PA. Enter numbers only without spaces, dots, commas or currency signs.
- ▶ **Password:** If you're a new cardholder this is the password provided as part of your application process. Contact your PA if you don't recall setting up a password. For existing customers, this is the password you use every time you contact our Corporate Customer Services Team.

If you've forgotten your password, contact our Corporate Card Services Team.

**Email:** [bankofscotlandcorpcards@tsysmsemea.com](mailto:bankofscotlandcorpcards@tsysmsemea.com)

**Postal Address:** Bank of Scotland Card Services, PO Box 6061, Milton Keynes MK7 8LE.

# About your card



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**Changing your PIN** - You can change your PIN at any Bank of Scotland cash machine by selecting 'PIN services'.

**Contactless** - Your card is contactless if it has the contactless symbol. When you make your first contactless transaction, or occasionally for added security, we'll ask you to sign or enter your PIN.



For information on contactless limits visit: [bankofscotland.co.uk/commercialcontactless](https://bankofscotland.co.uk/commercialcontactless)

**Your monthly spending limit** - This is the maximum amount you can spend on your card each month. We'll decline your card when you exceed this. To increase your limit, or find out about your organisation's transaction restrictions, speak to your PA.

**Statements** - You'll get monthly statements showing how much you've spent and where you've spent it. Your organisation will clear the total amount outstanding each month.



Contact your PA straight away if you spot an error on your statement.





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**Renewing your card** - We'll issue your renewal card a few weeks before your current one expires. You'll receive this from your PA or directly to you at the address you've provided. Contact your PA if your renewal card doesn't arrive before your current one expires. Once you've received your new card, destroy your old one securely.

**Secure disposal of your card** - To discard of old, damaged and cancelled cards, cut through the bottom-left corner of the smartcard chip and throw the pieces away.

**Tell us immediately if you lose your card, it gets stolen or if another person knows your PIN. Make sure your PA knows too.**



**0800 096 4496** (24 hours) or  
**+44 1908 544 059** (from abroad)



If you find your card after you've reported it lost or stolen, you can't use it. Securely dispose of the card.



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**Cancelling a card** - To cancel your card, contact your PA. Remember to dispose of your card securely and to cancel any recurring transactions.

**Stopping a card** - If we have to stop your card for any reason, we'll generally give you prior notice.

**Declined transactions** - Check CCIS to find out why a transaction's declined. The reasons could include:

- ▶ You haven't activated your card.
- ▶ You incorrectly entered the CVV number (the last three digits on the back of your card).
- ▶ The transaction needs further verification.
- ▶ You've exceeded your organisation's individual transaction limit or your own monthly spending limit.
- ▶ You've tried to use a merchant category blocked by your organisation.



We won't be liable for any loss to you as a result of any delay, or if we don't allow a transaction to be made.

# Paying with your card



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You can use your card:

- ▶ Anywhere in the world wherever you see the Mastercard® symbol.
- ▶ Face to face, online, or for mail or telephone orders.

For all card not present transactions you'll need to know your full postal address as it appears on your business card statement. Check these details with your PA. You'll use your mobile or direct dial landline you've registered with us to authorise payments when you're transacting online.

Please keep your receipts in case you need to question a transaction later.

## Recurring transactions

Recurring transactions (also known as continuous payments) are regular payments like magazine subscriptions. These can be made using your card and set up by phone, online or by letter. The Direct Debit Guarantee Scheme won't protect recurring transactions.

To cancel a recurring transaction, it's best to tell the retailer as you may have entered into an agreement that only you can cancel. And you can contact us too. Once cancelled, we'll treat any future recurring transactions as unauthorised.

If we collect a payment in error, please contact our Corporate Card Services Team for help.



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## Using your card abroad

To prevent any interruptions to your service:

- ▶ Contact our Corporate Card Services Team to let us know your travel dates and destinations.
- ▶ Make sure your contact details are up-to-date so that we can get in touch if we need to.
- ▶ Save our number on your mobile in case you need to get in touch with us.
- ▶ Check your spending limit and take another type of payment in case of emergency.

Please note:

- ▶ A 2.75% non-currency transaction fee applies to non-currency transactions, including cash withdrawals and purchases in the UK or abroad.
- ▶ We may treat Sterling cash withdrawals from travel bureaux or other outlets providing similar services as a non-currency transaction. We may apply a 2.75% non-currency transaction fee.
- ▶ If you opt to pay in a currency that isn't the local currency, the merchant could apply their own exchange rate. This may not be favourable and might include a mark-up.



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- ▶ Our website explains the Payment Scheme Exchange rate and how you can compare it with other exchange rates. This is the rate that is used by Mastercard® to convert non-currency transactions.
  - ▶ You can contact Corporate Card Services (see back cover for details) for information on the reference rate used to convert non-currency transactions. We apply this rate to your account on the day you make the transaction.

## Cash Withdrawals

- ▶ We'll charge you 2.5% of the transaction value if you can use your card to withdraw cash. The minimum charge is £2.50 and the minimum cash withdrawal is £50.00\*. When you withdraw cash that isn't in the same billing currency as your account we'll charge a 2.75% non-currency transaction fee.
- ▶ Card transactions to purchase foreign currency are charged as a cash withdrawal.
- ▶ You may be charged a fee for using a non-Bank of Scotland ATM.

\* Please note that different minimum charges and minimum cash withdrawals apply to Euro and US Dollar cards.

# Keeping you safe



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To keep your cards safe:

- ▶ Don't share your card details, PIN or password with anyone including business colleagues, Bank staff or the police. We'll **never** ask you to reveal your PIN.
- ▶ When you're making an online purchase, make sure you're using a secure site. You'll see a padlock symbol in the URL address bar at the top of the screen.
- ▶ Check your card statement - if there are any transactions you don't recognise contact us straight away.
- ▶ Take care when storing or getting rid of information about your accounts. Shredding printed material is a simple way of protecting your business against fraudsters who may use 'bin raiding' to gather account details.
- ▶ Contact your PA immediately if you don't receive a bank statement, card statement or any other financial information that you're expecting.

## 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](https://business.bankofscotland.co.uk/help/account-management/make-a-complaint)**

# Get in touch



[bankofscotland.co.uk/business/contactus](https://bankofscotland.co.uk/business/contactus)

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/](https://relayuk.bt.com/)

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Mobile and other providers' charges may vary.

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.

All lending is subject to status and credit application.

Please note that any data sent via email 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](https://www.lendingstandardsboard.org.uk)

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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.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Please note, information/charges quoted are correct at March 2024 and are subject to change.



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