

User Guide Corporate MultiPay Card





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Welcome to your Corporate MultiPay Card

Your organisation has chosen the Bank of Scotland Corporate MultiPay Card and you'll now use the card to pay for the travel, entertainment and incidental expenses you incur on a day-to-day basis.

Your card will make it easier for you to pay for expenses that you would normally settle with your own cards or cheques, and then claim back from your organisation.

This guide answers some of the most common questions about the Corporate MultiPay Card and both your Programme Administrator and our Customer Services team are on hand to answer any further questions.

What happens next.

Once your application has been accepted:

In 7–10 days

Your Programme Administrator will receive your first card to pass on to you.

When your card arrives

Call the activation number on the sticker on the front of your card to activate it before you use it for the first time, and remember to sign the back.

Within a week

Your Personal Identification Number (PIN), which is supplied separately should arrive. If you don't receive it, or if the PIN notification has been opened or tampered with, please tell your Programme Administrator.

When your PIN arrives

Memorise your PIN and destroy the notification letter as soon as possible. For security reasons, do not keep a written record of your PIN and don't ever disclose it to any other person including colleagues in your organisation, bank staff or the police.

We will never ask you to reveal your PIN to us.



If you don't already have a copy of the card conditions of use, download a copy from business.bankofscotland.co.uk/business-home/rates-and-charges/terms-and-conditions/

This explains your obligations as a cardholder and should be read alongside any additional guidelines issued by your organisation.

Your Card

Chip and PIN

Your card includes a chip which holds your PIN.

When you pay for something in person, rather than over the phone or online, the number you enter on the PIN pad is matched with the one held on the chip in your card and if the match is correct, the transaction will be confirmed.

Many retailers will have a PIN pad, but if they do not you will need to authorise the payment by signing the receipt.

Please keep a copy of all receipts in case you need to query a transaction later.

If you are unable to use a PIN because of a disability or a medical condition, please let us know. We will be happy to discuss alternative options to ensure you can use your Corporate MultiPay Card in retail outlets.

Changing your PIN

Your PIN is personal to you. So if you prefer to choose your own PIN, you can do this at a Bank of Scotland cash machine by selecting 'PIN Services'.

Please select a number that you'll remember but others will find difficult to guess.

Renewal and replacement cards

We will automatically issue a renewal card a few weeks before the expiry date of your current card. Once your renewal card is ready to be used, please destroy your old card by cutting off the bottom left corner through the smartcard chip. Please do not return old cards to us.

If your renewal card does not arrive before your current card expires, please inform your Programme Administrator who will order one for you.

Please note, renewal and replacement cards will be despatched in line with the instructions given on the original application form – either to the Programme Administrator or directly to you at the address you've supplied.

Cancelling a card

If you need to cancel your card, please contact your Programme Administrator who will send an authorisation to our Card Services team. Dispose of the card securely by cutting it in two through the smartcard chip.

Please also remember to cancel any recurring transactions by contacting the supplier or us. We also recommend that you contact the supplier direct in all cases to ensure that they do not attempt to claim payment. Cancelling a recurring transaction with the bank does not affect any liability to the supplier that you may have.

Stopping a card

If we have to stop your card for any reason we will generally give you prior notice.

Lost or stolen cards

If your card is lost or stolen, or if the PIN becomes known to another person, you must notify us **immediately**, as well as your Programme Administrator.

Telephone: **0800 096 4496** (24 hours); for calls outside of the UK: **+44 1908 544 059**

If the card is found after it has been reported lost or stolen, it must not be used again as it is not possible to reinstate a card that's previously been reported lost or stolen. You should immediately cut off the bottom left hand corner through the smartcard chip and dispose of the pieces securely.

How to use your card

Use it where you see the Mastercard® sign anywhere in the world.

You present it at the time of payment, or quote your card number and 3 digit security code (found within signature strip on reverse of card next to 4 digit number) when you make a purchase over the phone, by mail order or online.

A transaction is authorised when you use the card or card details with the PIN or security code and any 'proceed' key is pressed. Once the 'proceed' key is used authorisation of that transaction cannot be withdrawn. Transactions can also be authorised by signing a sales voucher. Once the sales voucher has been accepted by the retailer or the provider of the cash withdrawal, authorisation cannot be withdrawn.

Each month you'll get a statement showing how much you've spent and where you've spent it. Depending on the billing option selected by your organisation, your outstanding balance will either be settled automatically on your behalf or you may have to settle directly with us by Direct Debit.

It's important to retain your transaction receipts in case of any queries and also if you need to include them when submitting your monthly expenses.

Your monthly spending limit

Your Programme Administrator will confirm your monthly limit. The limit represents the maximum amount you can spend each month as agreed by your organisation.

If you go over this amount on a purchase or use it in a merchant category which your organisation has blocked, the transaction will be declined, as would any further transactions.

If you think you need to increase your limit, please speak to your Programme Administrator who is in charge of managing the Corporate MultiPay Card Account on behalf of your organisation.

'Card Not Present' transactions

'Card Not Present' transactions are all purchases where the cardholder is not physically present to enter a PIN or sign a sales voucher, and are usually made over the phone or online.

When you make a 'Card Not Present' transaction, you'll be asked to confirm:

- ▶ your full postal address as it appears on the card statement. If your account is billed centrally, you may need to check these details with your Programme Administrator; if you settle the outstanding balance yourself, this will be the address on your individual statement.
- ▶ The last three digits of the security code – this is the number printed on the back of your card in the 'authorised signature' panel. This number changes when your card is changed for any reason, for example, on renewal.

To avoid having a transaction declined, please ensure you know your card postal address and security number in advance.

Recurring transactions (also known as continuous payments)

These are regular payments like magazine subscriptions made with your Corporate MultiPay Card that are not protected by the Direct Debit Guarantee Scheme. They can be set up by phone, letter or online.

How to cancel

To cancel a recurring transaction, you should tell the Retailer or other party you have made the arrangement with, or us. We also advise you to contact the person you make payment to so that they do not keep trying to take payment. You will need to contact them if you want to cancel your agreement with them as we cannot do that for you.

By cancelling a recurring transaction you will have withdrawn authorisation for future transactions, and we will treat any future transactions pursuant to that arrangement as unauthorised.

If a payment is collected in error, please contact our Card Services team who will be happy to help you.

Declined transactions

If a transaction is declined at point-of-sale, please check our online site or your Programme Administrator to find out why. It could be that the transaction requires further verification or you may have already reached your monthly spending limit.

Please note, we will not be liable for any loss to you as a result of any delay or if we do not allow a transaction to be made.



If you need details of the reference rate used to convert transactions into Sterling, please contact our Commercial Cards Services Cardholder Helpline on **0800 096 4496**. This rate is applied on the day the transaction is added to your account.

Using your card abroad

When you are travelling abroad, please contact our Card Services team before you depart to let us know your travel dates and destination(s). We will then make a note on your account in order to avoid any unnecessary interruptions to your service whilst you are away.

When you make a card purchase abroad, the retailer may ask you if you would like to pay in local currency or Sterling. If you choose Sterling, the merchant is likely to apply their own exchange rate. This may include a mark up and may not always be a favourable rate. You may prefer to accept the transaction in local currency and let us handle the conversion for you through the Mastercard® scheme on the day the transaction is applied to your account.

Fees and charges for cash withdrawals and non-Sterling* transactions

If you are permitted to use the card to withdraw cash, a charge applies of 2.5% of the transaction value (minimum charge £2.50 and minimum cash withdrawal £50.00).

Please note

- ▶ Card transactions undertaken to obtain travellers' cheques and foreign currency will be treated as cash withdrawals and the relevant charge will be applied on each and every transaction.
- ▶ If the card is used in a non-Bank of Scotland cash machine or counter, some providers may also charge a fee for using their facilities.

Non-Sterling transactions, including cash withdrawals and purchases, are subject to a 2.75% non-Sterling transaction fee when undertaken in the UK or abroad.

Sterling cash withdrawals from travel bureaux or other outlets providing similar services both in the UK and overseas may also be treated as a non-Sterling transaction and will be subject to the 2.75% non-Sterling transaction fee.

* or non euro or US Dollar transactions on accounts billed in those currencies

Statements and payments



Centrally billed accounts

The total amount outstanding is cleared, in full, by Direct Debit not less than 14 days after the statement date.

If you think there is an error on your statement, please notify your Programme Administrator as soon as possible.

Online Card Management System (OCMS)

To view your statement, outstanding authorisations and balance information online, register for Commercial Card Internet Service (CCIS), part of our OCMS solution.

Registering for CCIS only takes a few minutes. Visit **commercialcards.co.uk/bankofscotland** to start your registration. Click on the 'Getting Started' tab where you will find a handy user guide with step by step instructions.

Have your card to hand to set yourself up on the site.

Card Security



Here are some simple tips you can follow to keep your card and card details secure:

- ▶ keep your card in a safe place;
- ▶ never leave the card unattended;
- ▶ always check that the total on the Chip and PIN terminal or sales voucher is correct before entering you PIN or signing for each transaction;
- ▶ after conducting each transaction, make sure the card returned is your own; and
- ▶ make sure you are transacting on a secure site when the card is being used to make an online purchase – look for the padlock symbol which is usually found in the URL address bar at the top of the screen.

Lost or stolen confidential information

Your post is valuable information if it gets into the wrong hands. Contact us if you don't receive a bank statement, card statement or any other financial information that you're expecting.

Protecting your account

Be careful when storing or disposing of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. Shredding printed material is a simple way of protecting yourself.

Useful Contact Information

In the first instance, direct any queries to your Programme Administrator, but if you need to contact us direct you can do so using the following details:

Bank of Scotland Commercial Cards Services Cardholder Helpline:
0800 096 4496

For calls outside of the UK:
+44 1908 544 059

Helpline Opening Times:
8.00am–8.00pm Monday to Friday,
9.00am–4.30pm Saturday, Closed – Sunday

For lost or stolen cards this line is open 24 hours.

Email Address:
BankofScotlandCorpCards@tsysmsemea.com

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

Please note, information/charges quoted correct as at April 2017 and are subject to change.

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 **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 the Next Generation Text (NGT) Service (previously Text Relay/Typetalk).

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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.

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

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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.

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