

COMMERCIAL BANKING

Embedded Payment Solution

User guide for Corporate MultiPay card payment account



**BANK OF
SCOTLAND**

By your side

Your Bank of Scotland Embedded Payment Solution

Your organisation has chosen the Bank of Scotland Embedded Payment Solution and subject to company policy, you'll now use the account to pay key suppliers.

It's possible to use a card payment account to pay multiple suppliers or just one – that decision is up to you and your organisation.

This guide answers some of the most common questions about the account. Your Programme Administrator and our Customer Services team are on hand to answer any further questions you may have.

What happens next?

In 7–10 days' time, you will receive a letter containing your card payment account details.

The first letter you receive containing card account details will be forwarded by your Programme Administrator.

Please note:

- ▶ we do not issue a plastic card or a Personal Identification Number (PIN) for this type of account.
- ▶ you cannot withdraw cash.
- ▶ you do not need to activate the account.

The letter outlines the steps you need to take to embed the card payment account with key suppliers. And the process is also outlined in this guide.

Restrictions

To make sure that your Embedded Payment Solution accounts benefit from enhanced security between you and your suppliers, you need to opt for **one** of the three card payment account restrictions outlined below.

In this guide we introduce these three options to enable you to select the right restriction for your type of payments. These restrictions are necessary to make sure we align with regulatory requirements.

Restrictions will only apply to transactions on your selected card payment account once they've been activated. Up to that point transactions will be processed without verifying against any of these specific restrictions.

Option 1: Merchant IDs (MIDs)

MIDs are unique identification numbers allocated to a merchant by their acquirer. There could also be multiple MIDs that represent the different ways in which a business can process a card payment.

The MID restriction will only allow transactions to take place with registered MIDs. You can select a maximum of ten MIDs per card payment account.

Please be aware a MID can change. This typically happens when a supplier changes their merchant services provider. If a MID changes which hasn't been registered, this will produce a decline. Please refer to the '**Supplier Merchant IDs**' section below for further information.

You'll need to perform a transaction with your supplier to activate this option. See the instructions below on how to do this.

Recommendation: Use this option to restrict each card payment account to a maximum of ten Merchant IDs and benefit from the greatest level of enhanced security.

Option 2: Merchant Category Codes (MCCs)

MCCs are standard codes used by the payment processing industry. An MCC is a four-digit number that classifies the specific type of goods or services a business offers. You can select up to two MCCs per card payment account. Transactions are restricted to suppliers within the selected codes.

You'll need to perform a transaction with your supplier to activate this option. See the instructions below on how to do this.

If you need access to a wider selection of suppliers, you can select this option to restrict your card payment account to a maximum of two Merchant Category Codes (MCCs). This will restrict spend to those specific merchant categories and will also provide enhanced security.

Depending on the categories you select, payments could be permitted to a significantly wider group of merchants.

Option 3: Merchant Category Groups (MCGs) – Travel Payments

MCGs group individual Merchant Category Codes to create a broader industry classification for the type of goods or services a business offers.

Please note this option is only available for bookable travel payments. A single card payment account can be restricted to either or both of the following Merchant Category Groups: 0027 Travel Air/Rail/Road and 0029 Hotels and Accommodation. Please contact Corporate Card Services to activate these two travel MCG restrictions.

If you select these two travel MCGs on the application form to be restricted, then these restrictions will be activated and won't need any further action.

How to activate your card payment account with your supplier for options 1 or 2

You start the process collating your MIDs or MCCs by performing a transaction.

- ▶ **Step 1** – Provide each supplier with the 16-digit card payment account number, expiry date, CVV number (3-digit code), and the account name.
 - You must do this using a secure method such as secure hosting, with supplier log-in or separating the card payment account details across different communication channels, such as encrypted email and phone. This is to avoid disclosing the card details on one single form of communication.
 - Your supplier should then register your card payment account details with their Payment Services Provider under an encrypted name or reference number. This will allow your supplier to process transactions without having to re-enter your card payment account details in future.
- ▶ **Step 2** – Supplier carries out a transaction using all purchase order channels with your card payment account. This will make sure that you capture all supplier MIDs or MCCs.
- ▶ **Step 3** – Supplier notifies you that all MIDs or MCCs have been transacted on to complete the set-up process.
- ▶ **Step 4** – Contact Corporate Card Services to register your selected supplier MIDs or MCCs with your card payment accounts for activation.

Activating your restriction by email

Contact us at LloydsCorpCards@tsysmsemea.com and provide the following information:

1. Account name – found at the top of your account welcome letter.
2. Account number – last four digits only and found at the top of your account welcome letter.
3. Preferred restriction option for each account number.
4. Date of transaction and merchant/supplier names. This is so we can find the transaction on the account.

If there's more than one transaction per supplier of over multiple dates then please provide a date range. For example: 'Please restrict all named supplier MIDs for transactions made between 13 November to present.'

We'll then look to switch on your restrictions within five working days and send you an email to confirm that your preferred restriction has been activated.

Activated MIDs or MCCs will make sure that transactions are only authorised for suppliers that hold one of your selected MIDs or MCCs.

Supplier Merchant IDs

What do you do if Merchant IDs or Merchant Category Codes change?

If your supplier has made you aware that a MID or MCC will change, you can contact Corporate Card Services to deactivate your existing restriction. Transactions will then be processed without verifying against your specific restriction.

Any new MID or MCC needs to be registered by completing the following steps:

- ▶ **Step 1** – Perform a transaction with each new supplier MID or MCC so that they can be collated.
- ▶ **Step 2** – Contact Corporate Card Services to register the new MID or MCC to complete the activation process.

If your preferred restriction is deactivated, you'll need to make sure that your new MIDs or MCCs are activated within 30 days.

Alternatively, if your existing restrictions have produced a decline, you can contact us to register and activate these new MIDs or MCCs.

Your monthly spending limit

Your monthly spending limit is outlined in your welcome letter.

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. Additionally, if you have registered a Merchant ID, transactions will also be declined if an attempt is made to transact with any other merchant.

If you think you need to increase your limit, please speak to your Programme Administrator.

Your statement

Each month you'll get a statement showing how much you've spent and where you've spent it.

The total amount outstanding will be cleared in full each month by your organisation.

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

Renewal and replacement card payment accounts

We will automatically issue a renewal card payment account a few weeks before the expiry date of your existing account.

Once you are ready to use your renewal card payment account, you will need to carry out the steps outlined on page 2 in How to activate your card payment account with your supplier for options 1 or 2.

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

Please note, renewal and replacement card accounts 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.

Closing a card payment account

If you need to close your account, please contact your Programme Administrator who will send an authorisation to our Customer Services team.

Stopping a card payment account

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

Have your card account details been compromised?

If you have any concerns about the security of your account, you must notify us **immediately**, as well as your Programme Administrator.

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

You will also need to inform the relevant supplier and instruct them to de-register your card details. Please ask your supplier to confirm, in writing, that they have actioned your request.

Once you have notified us of your concerns you must not use the account again – we cannot reinstate an account that we have cancelled.

Declined transactions

If a transaction is declined, please check Commercial Cards Internet Servicing 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.

Fees and charges for non-currency transactions

Transactions which are not carried out in the billed currency are subject to a 2.75% non-currency transaction fee when undertaken in the UK or abroad. Our website says more about the Payment Scheme Exchange rate and how to compare it with other exchange rates. This is the rate that is used by Mastercard®, to convert non-currency transactions.

If you need details of the reference rate used to convert non-currency transactions, please contact our Customer Services team on **0800 096 4496**. This rate is applied on the day the transaction is added to your account.

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 card payment 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.

Commercial Card Internet Servicing (CCIS)

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

With CCIS you can:

- ▶ Register and activate your card payment accounts.
- ▶ 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 details.

The application can be used with any standard Internet browser.

Registering your account online

You can register as soon as you receive your card account details by simply following the steps below:

1. Visit: <https://www.commercialcards.co.uk/bankofscotland/>
2. Click on the **"Register"** button under **"Your Account"**

Note: If you've previously registered with CCIS, all your login information will remain the same.

In order to register your account you will need the following information:

Card Payment Account Number: The 16 digit card payment account number.

Card Payment Account Expiry Date: The expiry date of your card payment account e.g. 12/16

Date of Birth: This is required in the following format – 30/01/1974

Credit Limit: This is your card limit which can be found on your statement or welcome letter. 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. If you don't recall setting up a password contact your Programme Administrator.

If you're an existing customer, this is the password you provide every time you contact our Customer Services Team.

The password contains up to 25 characters and will be personal to you. If you can't remember the password or are having problems with it please contact our Customer Services Team.

The registration process consists of 3 simple steps:

Step 1. Enter your payment card account details and personal information as outlined.

Step 2. Read and agree our Online Conditions of Use.

Step 3. Setup your account login information: Internet ID, passcode, memorable word and memorable word hint. Please note you will not receive any emails confirming your registration details so ensure you take note of them.

If you have any queries about registering or managing your account in CCIS, call our Customer Services Team on **0800 096 4496** (or **+44 1908 544 059** from outside the UK) or email bankofscotlandcorpcards@tsysmsemea.com

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 Card 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

If you suspect your account has been compromised, 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 August 2024 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 on our 'Help & Support' pages at: **business.bankofscotland.co.uk/help/account-management/make-a-complaint**

Get in touch



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

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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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.

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

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