



# Online Cardholder Onboarding Quick Start Guide



**BANK OF  
SCOTLAND**

# Introduction

## Welcome to the online cardholder onboarding guide

As a Programme Administrator, you can use Commercial Cards Internet Servicing (CCIS) to set up new cardholders online, instead of completing a Cardholder Application Form.

This guide will take you through the process to onboard new cardholders to your programme. If you have any questions about any of the information covered, please contact our Customer Services Team on **0800 096 4496** (if abroad **+44 1908 544 059**).

### Onboarding your cardholders

To start, select the **"Cardholder Onboarding"** option under the **"Account Management"** menu. On the page you will find a link to download the cardholder onboarding template. The template will allow you to onboard from 1 up to 500 cardholders in one go.

Complete the template with the information required and return to the cardholder onboarding page. You will be required to confirm you have permission to register the cardholders before proceeding.

On submission, you will be prompted to upload the spreadsheet and will be provided with a reference ID. The file will go through different validation processes that may take up to 24 hours before your new cardholder applications are processed.

### Completing the cardholder onboarding application template

Download the template and save it in a location where it can be easily found. Ensure you save the file following the naming convention below:

#### LLOYDS\_company nbr\_DDMMYY\_nn.xlsx

- ▶ LLOYDS: leave the name as is.
- ▶ company nbr: this is your Programme ID. This field must consist of 7 digits.
- ▶ DDMMYY: day, month and year. Please note the file name will support only 6 digits.
- ▶ nn: this is the file number, for ease of use it is recommended the number is incremental as you upload new applications. Please note that this number must be unique.
- ▶ xlsx: the application will only support files saved on this format (Microsoft Office 2007 onwards)

#### For example:

LLOYDS\_1234456\_231214\_01.xlsx

# Completing the onboarding application template

You will notice the onboarding application template contains several fields that need to be completed as part of the new cardholder application process, as outlined below

Field	Mandatory	Optional	Additional information
Title	✓		
First Name:	✓		
Last Name:	✓		
Middle Name:		✓	
Embossed Name* (21 char max incl spaces):	✓		Enter the Account Holder name you want to appear on the card or for Embedded Card Payment accounts the Supplier or Category of Spend name, remembering the 21 character limit
Date of Birth (DDMMYYYY):	✓		
Address 1 (40 char max):	✓		
Address 2 (40 char max):		✓	
Address 3 (40 char max):		✓	
Address 4 (40 char max):		✓	
City (19 char max):	✓		
County (19 char max):		✓	
Post Code (13 char max):	✓		
Country:	✓		
Business Phone (16 char max):	✓		
Home Phone (16 char max):		✓	
Mobile Phone (16 char max):		✓	
FAX (16 char max):		✓	
Email (60 char max):	✓		
Credit Limit (9 digit max):		✓	If not set, companywide standard level limits will be applied
Account Level Cash (Y/N):		✓	If not set, companywide standard level limits will be applied

\*Name that will appear on card.

Field	Mandatory	Optional	Additional information
Cash Limit (should be less than credit limit) (9 digit max):		✓	If not set, companywide standard level limits will be applied
Single purchase limit (7 digit max):		✓	If not set, companywide standard level limits will be applied
Staff ID (20 char max):		✓	
Verification ID (Password) (15 char max):	✓		Cardholders will need this password set to sign into the Commercial Cards Internet Servicing site and whenever they contact our Customer Services Team
Card Design ID (9 char max):		✓	Only if you have personalised card designs
MCCGs: (Merchant Category Code Grouping):		✓	If you wish to block any MCCGs at the individual level
Sort Code:			<b>Please do not populate any field within this column. Population will cause file validation to fail</b>
Account Number:			<b>Please do not populate any field within this column. Population will cause file validation to fail</b>
Colleague Cost Centre (6 char for LBG and 10 char for Bank of Scotland):	✓		This is a mandatory field only for Lloyds Banking Group employee applications. Not mandatory for non LBG companies
DA Holder email address (50 char max):	✓		This is a mandatory field only for Lloyds Banking Group employee applications. Not mandatory for non LBG companies
Department (20 char max):	✓		This is a mandatory field only for Lloyds Banking Group employee applications. Not mandatory for non LBG companies
DA Cost Centre (6 char for LBG and 10 char for Bank of Scotland):	✓		This is a mandatory field only for Lloyds Banking Group employee applications. Not mandatory for non LBG companies
DA File number (7 char max):	✓		This is a mandatory field only for Lloyds Banking Group employee applications. Not mandatory for non LBG companies

# Uploading your file

## Things to remember before uploading your file

There must not be blank rows in the spreadsheet.

Please also check the number of rows to be processed.

The template format file is XLSX. Please ensure you save the file in the same format to allow the correct upload of your file.

Column names must exactly match the column names in this table, otherwise the column will not be recognised. Please do not change the name of any of the columns on the template.

The template may be updated from time to time, ensure you have the latest version every time you onboard new cardholders.

## Uploading your file

On the Cardholder onboarding page confirm you are authorised to onboard cardholders by ticking on the box. Click on **"Continue"** and you will be directed to the upload page.

On the upload page, click on the **"Browse"** button, your operating system file search window will open: select the file you want to upload and click on **"Open"** (or **"Save"** depending on your operating system).

You will now see the file name on the upload page. To proceed click on **"Upload"**.

## After you've uploaded your file

Before processing your file CCIS must validate some of the information to ensure it is correct. The checks involved may take up to 24 hours before new cardholder onboarding applications can be processed.

Once you've uploaded your file, a first level of validation takes place: this is to ensure the file you uploaded is unique and consequently, this will create an accurate entry on our audit records which you can review. In order to pass this first level of validation please ensure that:

- ▶ The file name has been saved using the naming convention outlined earlier in this guide.
- ▶ The file is not a duplicate.
- ▶ The columns on the file have not been amended and they are present as in the original template.

Once the above items are checked, you will be provided with a Reference ID. The format to the Reference ID will be LLNNNNNN (for example LL650078).

The file will then need to go through a more thorough check to ensure the data within it is correct. You will need to return to the file later on to see if the validation has been accepted and the applications are now being processed or any changes are required.

Go to **"cardholder onboarding report"** in CCIS where your entry will be visible and will highlight if any errors exist on the file. If you have errors, amend these, save the file with a new incremental file number and upload again.

If you require support, please contact the Customer Service Team on **0800 096 4496** (if abroad **+44 1908 544 059**).

## Get in touch

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

 Customer Services Team  
on 0800 096 4496  
(or +44 1908 544 059 from outside the UK).

Lines open between 08:00–20:00 Monday to Friday, 09:00–16:30 on Saturday, closed on Sunday and all public holidays.

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 Relay UK. More information on the Relay UK Service can be found at: [relayuk.bt.com/](https://relayuk.bt.com/)

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

### Important information

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. Call charges will apply. Please check with your service provider.

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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) and apply to businesses which have an annual turnover of no more than £25 million.

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