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# FREQUENTLY ASKED QUESTIONS

Invoice Finance Online

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**LLOYDS BANK**

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## Support and help

### 1. Who do I call if I have a query about my Invoice Finance facility?

For queries about transactions on your account, or general queries about your Invoice Finance facility, please contact your Client Liaison Controller.

### 2. I have questions about how to use Invoice Finance Online – who should I ask?

When you first start using Invoice Finance Online a member of our New Business team will arrange to give you and your colleagues a training session on how to use the system and will answer your questions.

There are also user guides and other information available on our website which provide instructions for using Invoice Finance Online:

**[lloydsbank.com/invoice-finance-online](https://lloydsbank.com/invoice-finance-online)**

You can also contact your Daily Contact or Client Manager with any questions you may have.

## Users, passwords and authority levels

### 3. Who manages the users on Invoice Finance Online?

Your nominated Primary Admin User is responsible for managing user access to Invoice Finance Online within your organisation. This includes setting up or removing users, resetting passwords and amending user details.

### 4. What should I do if I forget my password or can't access my account?

If you have forgotten your password, please use the reset password link on the Invoice Finance Online Log On page (from **[lloydsbank.com/invoice-finance-online](https://lloydsbank.com/invoice-finance-online)**, select Log On).

If your account is locked out (because you have entered incorrect Log On details three or more times), please contact your Primary Admin User who can unlock it for you.

If your Primary Admin User is absent, or if you are the Primary Admin User and need assistance, please contact the Service Desk (9am to 5pm Monday to Friday, excluding bank holidays) – **0345 982 5521**.

Please note that when you contact us, we may ask you security questions to confirm your identity.

### 5. How do I know what payment authority limit I have?

Please contact the Primary Admin User in your organisation who can provide this information.

If the Primary Admin User isn't available your Daily Contact will be able to help.

## Invoice Finance Online availability and cut-off times

### 6. My business is a 24 hour, seven day a week operation. Will the system be available when I need to use it?

Invoice Finance Online is available 24/7\* on desktop or mobile. However, you should be aware of the following:

Any payment requests should be submitted by the times listed below (see Requesting payment). Any requests submitted after these times will be processed the next working day, but your available funds will be updated when the payment is requested.

Schedules notified to us by 12 noon Monday to Friday (excluding bank holidays) will be processed the same day and availability created in time for you to request payment the same day.

Schedules notified to us after 12 noon, but by 3.30pm, will be processed the same day and availability created for you to request a payment that can be paid on the next working day.

Schedules notified to us after 3.30pm will be processed the morning of the next working day.

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

## Requesting payment

### 7. What payment options are available?

There are a range of payment options, depending on how quickly you want your money, how much you want, and the currency you want it in.

There is a per transaction fee for all of these payments apart from BACS, which is free of charge. A full list of fees and charges is available when you Log On to Invoice Finance Online.

You can request sterling funds through Faster Payments, up to a value of £99,999 per transaction. Requests received before 3pm Monday to Friday (excluding bank holidays) will be credited to your account within three hours of receipt by us.

You can also request a Same Day (CHAPS) payment. Requests received before 3pm Monday to Friday (excluding bank holidays) will be credited to your account on the same day.

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BACS payments are free of charge. Requests submitted by 3pm Monday to Friday (excluding bank holidays) will be credited to your account within two working days.

If you have a currency facility:

Payment requests in Euros or US Dollars should be submitted by 3pm Monday to Friday (excluding bank holidays). This includes requests for both Guaranteed Same Day Payment, and Non-Guaranteed Same Day Payment.

For other currencies, payment requests for Guaranteed Same Day Payment should be submitted by 10.30am Monday to Friday (excluding bank holidays). Requests for Non-Guaranteed Same Day Payment should be submitted by 3pm.

In all cases, these timescales are subject to business rules, including checks and authorisation.

**8. Can more than one payment request be submitted per day?**

Yes – providing the funds are available to drawdown, the number of payment requests that can be made per day is not limited.

**9. What are my options if the payment requested exceeds £99,999?**

Although each Faster Payment transaction is limited to £99,999, providing there are funds available to drawdown, the number of Faster Payment requests that can be made is not limited (although each transaction will incur a Faster Payments fee). Alternatively, a Same Day (CHAPS) or BACs payment can be requested.

## Statements and reports

**10. How can I access my monthly statement from Invoice Finance Online?**

The Reporting option on the Invoice Finance Online left-hand navigation menu allows you to view and download your monthly statements.

## Technical requirements

**11. How secure is Invoice Finance Online?**

Externally run, industry benchmarked security tests are undertaken at appropriate times to ensure that the highest security standards are maintained.

**12. Why isn't my browser working with Invoice Finance Online?**

Please check that you have the latest version of your browser.

If it still does not work, then please contact the Service Desk (9am to 5pm Monday to Friday, excluding bank holidays) – **0345 982 5521**.

## Gemini

**13. What is Gemini?**

Gemini is a tool available to Invoice Discounting clients that will help to automate the process of sending us your sales ledger. It integrates with Invoice Finance Online and most accounting packages.

**14. How do I get Gemini?**

During your initial discussions about your Invoice Finance facility, your Regional Manager will advise if Gemini is available to you.

If you proceed with Gemini at that point, it will be made available to you when you first start using Invoice Finance Online.

If you are currently using Invoice Finance Online without Gemini, and would like to discuss using it, please speak to your Daily Contact or Client Manager.

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Please contact us if you'd 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).

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