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Payment Services for Financial Institutions

**Access to payment systems for other
banks and financial institutions.**

Payment services available to other banks and financial institutions who do not have direct access to payment schemes themselves.

Euro and Sterling clearing

Providing access to Sterling and Euro payments schemes, such as CHAPS, Faster Payments, TARGET2 and SEPA without the need to join those clearing systems directly.

Indirect access to UK payment systems

Services for Banks and Payment Service Providers operating in the UK to provide their clients with the ability to send or receive funds to or from other individuals and organisations.

As a direct participant of Faster Payments, Bacs, CHAPS and Cheque Clearing Systems as well as Euro clearing, we can support your indirect participation through cost-effective cash and payments solutions, our payment platform, Lloyds Bank Gem®, and industry and regulatory expertise.

- Read more about indirect access to UK payment systems [Read more about indirect access to UK payment systems](#)

Speak to a Relationship Manager

To get you to the right person we need to ask you a few questions.

Start

Lloyds Bank Gem® and APIs for financial institutions

New regulations, evolving technology and increasing customer expectations are driving changes in payments. To meet these new challenges, we've developed a new cash management and payments platform, Lloyds Bank Gem® and a range of API services, Lloyds Bank Pay.

Our new technology is underpinned by ISO 20022 standards and is API native to provide enriched customer journeys. Our platform accommodates both traditional and future access models for core products including Sterling and Euro Clearing, FX Convert and our Immediate Faster Payments service.

- **Omni-channel**
SWIFT FIN, ISO 20022, API, our attended channel (Lloyds Bank Gem® Connect), and our unattended channel (Lloyds Bank Gem® Direct) are available to you for both payment generation and reporting.
- **Flexibility**
Choose your channel and clearing preferences.
- **ISO 20022**
Lloyds Bank Gem® capability is ISO enabled so we can support your migration when you are ready.
- **SWIFT gpi**
We are a member and supporter of SWIFT gpi.

Lloyds Bank Gem® is a registered trademark of Lloyds Bank plc.

Important Legal 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.

The products and services outlined on this site may be offered by legal entities from across Lloyds Banking Group, including Lloyds Bank plc and Lloyds Bank Corporate Markets plc. Lloyds Bank plc and Lloyds Bank Corporate Markets plc are separate legal entities within the Lloyds Banking Group.

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We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk. 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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