

Lloyds Bank Gem®

Cash management and payments platform.

Improving operational efficiency is the most significant benefit of our new cash management and payments platform, Lloyds Bank Gem® and our range of API services, Lloyds Bank Pay. Built to reflect changes to the payments landscape, many of the individual features can be used together to help save time, enhance the running of your operation and reduce strain on resources.

As all the services sit on the same platform, you can access one, consistent source of data. We also offer Lloyds Bank Gem Analytics so you can use this data to identify further opportunities for improvement and make more informed business decisions

Omni-channel convenience

One platform gives you one consistent view of information whether you connect via the online portal, host-to-host, API or SWIFT. You also have the flexibility to start a task in one channel and finish it in another.

Flexible liquidity

We can provide an efficient overlay structure with direct membership of the GBP and EUR clearing systems complimented with live FX rates across 39 currencies via API. Create Single- and Multi-currency notional pools, manage inter-company loans, and optimise your structure with a full range of automated sweeps.

Self-serve account structures

Open and close accounts in 33 currencies and manage automated sweeps yourself. With virtual accounts, you can streamline your account structure while improving visibility and gaining data that helps to automate reconciliation.

Seamless payments and receipts

Set your payments to run as you want with preferences including limits and authorisations. You can even redirect incoming payments that are consistently wrong, so they go to the correct account and fix common errors like weekend value dates.

Comprehensive visibility

As well as a single source of data for your Lloyds Bank accounts, you can also view all your accounts with other banks with multi-bank reporting, giving you a single accurate and consistent treasury dashboard.

Actionable business insight

Powerful processing from SAP HANA allows you to carry out analytics on your accounts and transactions. Make the most of ready-made reports and upload third-party data for effective cash forecasting, identifying opportunities for improvement and informing business decisions.

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