

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](#)

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.