

## Enquire now



### What are Embedded Payments?

We can now embed our innovative payment services into your customer journeys and business processes, providing secure solutions that are faster and simpler to use.

These API-powered solutions:

- Offer your clients simpler and faster ways to pay
- Providing you with more efficient and effective ways to make and take payments
- Deliver clarity and control over transactions to improve reconciliation
- Potential to lower payment costs

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## Providing your customers with quick and simple payment options

### PayTo

Enables you to make Faster Payments 24/7 directly from your own system without manual intervention through a secure, direct connection with the bank.

Straight through processing with real-time notifications and payment confirmation

Accelerated payments to customers or suppliers improving user experience

Great for early payments, financing, customer refunds, claims and much more

### PayFrom Bank

A secure, efficient, and convenient way of enabling your customer to pay you via the Faster Payments Service, so funds are readily available to you.

Reduce time and resource spent tracking payments ensuring funds are readily available and easy to identify

Low cost payment method, simply pay per transaction and could reduce costs compared to card payments

Customers can make payments on your website directly from their bank account without entering

### PayMe

## Enquire now

Issue an email carrying a secure link that allows the payee to enter their account details

Their details are then verified through a confirmation of payee check

After the match is confirmed, the payment is made almost instantly via a Faster Payment\*

\*Faster Payments can take up to 2 hours

[Watch a video about PayMe](#)

## FundBy Bank

Our FundBy Bank solution enables your customers to fund their accounts held with you 24/7 via the Faster Payments service, providing them with immediate access to the funds.

Immediately receive the funds via the Faster Payments Service

Benefit from ease of reconciliation and potentially reduced costs per transaction

Provide your customers with an additional, simple, convenient, and secure way to fund their accounts with you, such as investment accounts and ISAs

[Watch a video about FundBy Bank](#)

# Our Embedded Information Services solutions

## Enquire now

### Confirmation of Payee

**Enables you to easily verify the bank details of clients or suppliers, as part of either your onboarding or payment processes.**

With the solution embedded in your system you can confirm if those details are correct or in need of further investigation

Receive the results almost instantly, improving accuracy and reducing the risk of certain kinds of fraud and misdirected payments

Verify beneficiaries at the beginning or periodically throughout your relationship

[Watch a video about Confirmation of Payee](#)

### Reporting solutions

**Enable you to benefit from instant notification of movements on your accounts, giving you access to the information you need, when you need it and allowing for informed and responsive decision-making.**

Event driven notifications enable you to receive push notifications of credits and debits to your account

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[Watch a video about our information services](#)

## Embedded payments - Frequently asked questions

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### What are embedded payments and what are their benefits?

Put simply, embedded payments allow businesses to integrate the payment process into their own platform, eliminating the need for their customers to embark on a complicated user journey that requires them to navigate to a separate payment gateway.

As a result, payment becomes part of the native customer journey, taking on a sense of invisibility within the platform that enables a smooth and streamlined experience.

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### What is the difference between an Embedded Payment and an API?

The engine of embedded payments is Application Programming Interface (or 'API') technology. In 2018 the implementation of Open Banking legislation, which enables banks and other financial institutions to securely share data with third parties, paved the way for the adoption of API technology to allow non-financial institutions to embed payment processes into their own platforms.

APIs allow the customer's financial information to flow between the platform and the relevant banks to make the payment process easy, fast, and frictionless.

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### How much do embedded payment solutions cost?

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Costs will be determined on a case-by-case basis allowing for our solutions to be tailored to each client's individual needs.

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### What are the technical requirements for use of your embedded payment solutions?

At a high level, your developer contacts must be able to:

- Setup security certificates.
- Generate code to integrate APIs to your own systems.
- Troubleshoot network connectivity issues.

Further details will be provided in technical guides for each product and our technical teams will be available to support your implementation.

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## Why choose Lloyds Bank as your embedded payments provider?



### Simple integration

Our team will work with you to create a bespoke integrated solution with



### Future proof

Our APIs are designed to scale with you as your business grows and are integrated with your own systems.



### Expert support

Access to a dedicated relationship manager so you can be confident you will



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### Looking to accept card payments online?

Accept card payments through your website and other digital channels securely with Lloyds Bank Cardnet® with simple setup and clear pricing structure.

[Visit Lloyds Bank Cardnet®](#)



### Can't find what you're looking for?

We offer other payment solutions to allow you to send and receive payments in a way that suits your business.

[View our other payment solutions](#)