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## Embedded Payment solutions

Driving your digital transformation. Offering more ways for you to make and receive payments.

# Lloyds Bank Embedded Payments



Play button, click to open video player

## 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

**Enquire now**

[Enquire now](#)

## Our Embedded Payment solutions

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
- Watch a video about PayTo

## **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 payment details
- Watch a video about PayFrom Bank

## **PayMe**

Enables you to make a one-off payment to individuals or businesses in situations where you don't know their account details.

- 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**

The information you need, when you need it.

### **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
- Balance and reporting solutions allow you to request details of real, virtual, and multi-bank accounts to be sent directly to your own systems

- Watch a video about our information services

## Embedded payments - Frequently asked questions

- **What are embedded payments**

**and what are their**

**benefits?**

expandable section

- **What is the difference between an**

**Embedded Payment and an**

**API?**

expandable section

- **How much do embedded payment**

**solutions cost?**

expandable section

- **What are the technical requirements for use of your embedded payment solutions?** expandable section

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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 dedicated technical support throughout your onboarding.

### **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 receive support for your business.



## 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@Lloyds Bank Cardnet](mailto:Lloyds Bank Cardnet@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 [Enquire online](#)

## Important 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.

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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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