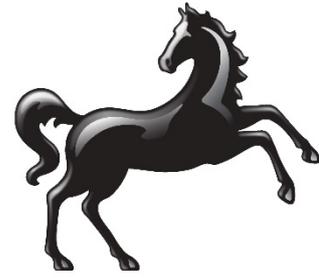


LLOYDS BANK



CARD LIMIT INCREASE - SUPERMARKET GIFT CARDS - FREE SCHOOL MEALS

I have started to receive enquiries about the purchasing of supermarket gift cards and vouchers to issue to parents of children absent from school who would normally receive free school meals.

It appears that these need to be purchased online so involves the use of cards.

Please consider your card account limits carefully.

For those of you using our new Corporate MultiPay card service, you will have an overall business limit that your Primary Administrators can redistribute via the online CCIS portal. Hopefully you have a sufficient limit to accommodate your card limit requirements even if this means reducing some card limits to create higher limits on essential use cards. Let me know if your business limit needs increasing.

If you are still using the Business Charge Card service, please advise your Lloyds Relationship Manager which card numbers need to be amended, the required limit and the last 4 digits of the school charge card account number. In view of COVID-19, they will attempt to organise limit increases without the usual card amendment form which would delay the process.

Please note that the purchase of vouchers and store cards often triggers fraud alerts (this is a popular way of fraudsters to try to obtain cash from stolen/cloned cards) so here are the phone numbers for card holders to call if transactions fail.

Card Services Teams

Debit Cards	starting 4462	0345 600 4862
Business Charge Cards	starting 5328	0345 602 2042
Corporate MultiPay	starting 5563	0345 030 6270

FREE SCHOOL MEALS - FASTER PAYMENTS PLUS CASH ON SITE INSURANCE LIMITS

FREE SCHOOL MEALS

Following on from my previous email regarding the use of cards to purchase supermarket gift cards or printable E-Vouchers, it has been brought to my notice that some supermarket chains (incl Asda) are not accepting card payments and insist on Faster Payments which can be processed via Commercial Banking Online.

Here are some important facts about Faster Payments (FPs) that you need to be aware of:

- FPs are an added payment option on CBO. Most schools should have this facility. Advise your Lloyds Relationship Manager if you cannot see this as a payment option but note it takes 5 days+ to add this function.
- The individual transaction limit for a Faster Payment is £250k.
- Most FP's will arrive with the beneficiary bank the same day but this is not guaranteed as the transaction could trigger fraud alerts.
- Lloyds operate a 24/7 FP facility so you can make payments over a weekend. When it appears in the receiving bank account depends on the beneficiary bank's FP processing systems which may not be 24/7.
- Do not assume that your online CBO payment mandate for BACS payments is the same for Faster Payments. I recommend that the CBO Primary Administrator checks the user profiles/permissions and limits that you have previously set within CBO to ensure that staff can access and approve FPs and that the limits are high enough to accommodate your payment needs. Please call the CBO Online Support team if you need assistance with this (number below).

CASH HANDLING

If your cash collection services are interrupted and your cash values are going to exceed your insurance limits, please contact your insurance provider to agree increased cash on site limits.

Finally, please, please do remain vigilant to fraud – it is sickening to hear that fraudsters are taking advantage of the current situation. So please double check all beneficiary account details very carefully before transferring funds.