ClientLine®

Manage your merchant account online and take control of your day-to-day business.

What is ClientLine®?

We're always looking for ways to help you get the most from your merchant account. Now we've introduced a new service that makes it easier to control your day-to-day business – it's called ClientLine®.

ClientLine® is a secure website that lets you access your card payments through Cardnet 24 hours a day, 7 days a week. ClientLine® is more than just an electronic statement; it offers a range of useful features.

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Scheduled reporting.

You can access up to 70 standard reports, so you can view payment processing information when it suits you. Alternatively, reports can be delivered via email for analysis (up to three addresses can be specified). Reports are available in four different formats: as a PDF, or in Word, Excel and .CSV. These reports can be scheduled, so you can receive them daily, weekly, monthly, quarterly or annually.

Reduced chargebacks.

If you're experiencing high levels of retrieval or chargeback requests, information is now available either online or through a scheduled report. This enables you to review each retrieval and chargeback request by date or value. You'll then be able to monitor the status of each request, helping you defend chargebacks (where it may have previously been difficult to do so); shorten the chargeback defence process by several days; and greatly reduce the administration involved.

Reduced administrative costs and resources.

You can streamline your month-end accounting routines and daily reconciliation by accessing ClientLine® or by scheduling reports. The accounting reconciliation procedure can be tailored to your own internal requirements as data can be downloaded into four different formats. All this reduces the amount of time and resource you spend on reconciliation, as well as giving you greater control. Plus, the monthly service charge is available several days earlier than with paper statements, which will give you more up-to-date cost reporting.

Fraud prevention.

ClientLine® can also be used to identify any pattern of card behaviour that might indicate fraudulent activity. You simply search the data by card number and look for previous or multi-usage. If you take 'Card Not Present' transactions, you can use ClientLine® to identify the issuing bank and the issuing bank's country of origin to help you verify the identity or validate the cardholder.

Improved management analysis and control.

You can access historical transaction data and drill down to different levels, giving you a wealth of information to help you analyse the card activity going through your business.

Operational improvements.

ClientLine® provides you with a number of improvements, such as identifying the reasons why you're receiving chargeback and retrieval requests, and helping you deliver even better customer service activity at cardholder level.

View at cardholder level.

You can view your total sales by month, card type, and even at cardholder level. You can do this with current and historical data as far back as six months. Of course, ClientLine® is also an electronic statement that eliminates reams of paperwork.

Use it the way that suits you.

No two businesses are the same, so you can organise ClientLine® in the way you operate your Cardnet card payment account; this could be by outlet, region or group level. Each user is given a password to access their relevant parts of the data.

PCI DSS compliant.

Only the first six and the last four digits of all card numbers reported in ClientLine® are shown, making it compliant with the Payment Card Industry Data Security Standard.

How much does it cost?

You can trial ClientLine® free of charge for three months. After this, it's £15 per user per month. There is no cancellation fee and no minimum contract period (provided 30 days notice is given if you wish to terminate the service).

How do you apply?

To use ClientLine® you need to be able to access the Internet. Learn more from our ClientLine® Demo at **www.myclientline.net.** Applying is easy – just call the Cardnet helpline on **01268 567100** and we'll start you on your way to managing your merchant account online. Lines are open 8am to 9pm, Monday to Saturday.

Please contact us if you'd like this in Braille, large print or on audio tape.

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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Lloyds TSB Scotland plc Registered office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH.
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