

Merchant Guide for Mobile Point of Sale Users



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Welcome to Lloyds Bank Cardnet's trial for mobile Point of Sale (mPOS) card reader and solution - Lloyds Bank Cardnet

Thank you for agreeing to take part in our product trial of a Mobile Point of Sale (mPOS) card reader provided by Lloyds Bank Cardnet (Cardnet), known as Lloyds Bank Cardnet.

This merchant guide has been provided to clearly detail the important information relating to your card acceptance, to support you in getting set up and provide answers to Frequently Asked Questions (FAQs).

This document should be your first point of reference for any queries and has been developed as a quick reference document to allow you to resolve queries and issues yourself.

Should you be unable to resolve any issue or answer any questions you may have after consulting this document, further support is available on the [customer hub](#) or via the LloydsBankCardnetmPOS@lloydsbanking.com email.

Please take the time to read this document at the start of the trial to ensure you set up your card reader and corresponding App correctly and are fully aware of key aspects of your card acceptance. Set up instructions can also be found on the inside of the card reader box.

We hope you enjoy using the Lloyds Bank Cardnet Product.

Kind regards,

Robert Morgan

Director of Product, Cardnet



Important Information

Card acceptance terms

- Lloyds Bank Cardnet mobile point of sale product (and the terms of your acquiring agreement with Cardnet) is to be used for **processing Face to Face transactions only** with the customer present at the time of the transaction. It is not possible to take payment for mail orders or telephone orders (MOTO) transactions.
- The **following card types are accepted via this card reader: Visa, Mastercard, JCB Discover and Diners debit and credit cards**. These card transactions will be processed at 1.75% charge per transaction.
- The **following card types are not accepted on this card reader and therefore cannot be accepted/ processed: UPI**. You should advise customers to pay using a different card type which is accepted on this card reader when attempting payment.
- **American Express is currently not accepted** but we will be contacting you in the future when this is available. The rate for processing these transactions may be different to the 1.75% rate for other cards accepted. When this service is available, American Express acceptance is optional.
- Accepts **Chip and Pin, magstripe as well as Contactless** (including payments made using a mobile phone (also known as 'wallet'). Please note, JCB is not currently enabled for contactless payments.
 - Contactless transaction limits
 - card - £45 per transaction
 - wallet – no restrictions on value.
- **International cards will be processed at 1.75% charge per transaction** in line with other card transactions.
- **You will receive your funds through net settlement (Transaction amount minus fees)**. What this means is that Lloyds Bank Cardnet take the 1.75% processing charge at the time of transaction. **You will receive your money from the transaction minus the fees on the 3rd working day after the transaction.**
- **Your card reader and the contract terms of which you have been accepted on to this trial relates only to your business**, it is not possible to, and you should not, lend the card reader to someone else, this includes selling the device to someone else.
- **You have attested to being PCI compliant** as part of your sales conversation with Cardnet, you should refer to the PCI guide for your information security policy and security incident response plan. Your attestation relates only to your use of the mPOS solution as part of this trial, should you take any other card acceptance solution during or after the trial, you will need to attest your compliance in relation to that additional product separately, the process for which will be different.
- Should you require **additional card readers**, you should contact Cardnet to order these via the LloydsBankCardnetmPOS@lloydsbanking.com email address.

- Your mPOS card reader provides basic card acceptance functionality, **it is unable to accept pre authorisation transactions, MOTO, ETop Up or provide cashback**. Should you wish to have this functionality, you will need to switch to a separate terminal product and contract. Please contact Cardnet via the mPOS mailbox to support this change LloydsBankCardnetmPOS@lloydsbanking.com.
- **You can view your transaction history on your Lloyds Bank Cardnet App** as well as via the Management Information tool which will be provided to you as part of your contract with Cardnet, known as RAM.
- **Online Statements** – Once accepted you will receive access to RAM which is an online tool that allows you to access statements, reports and a detailed breakdown of your transactions and charges. There will be no paper statements issued.
- **You can view your monthly statement on RAM** (after the first day of the next month) and see what charges have been applied and net settled from your settlement funds.
- **In your welcome email you will have received user guides on how to access, use and navigate RAM.**
- **Transactions should only be taken within the UK.**
- **Gratuity/Tips** – this functionality can be applied to your terminal, should you wish to have this enabled, please email LloydsBankCardnetmPOS@lloydsbanking.com. Please note the 1.75% processing fee charge also applies to gratuities.

The card reader and Lloyds Bank Cardnet App

- The **card reader pairs with your tablet or smartphone device via Bluetooth**, you will need to ensure Bluetooth is activated on your device in order for the card reader to link to the Lloyds Bank Cardnet app. In rare cases, the App may not be compatible with all models of phones, please contact us via LloydsBankCardnetmPOS@lloydsbanking.com email if you continue to experience challenges after following all the set up instructions.
- **Your tablet or smartphone device will need to be connected to the internet via 3G/4G or WiFi** for the card reader to process payments.
- The Lloyds Bank Cardnet **App is downloadable from the App store of your smartphone or tablet device and requires a log in to be created by you**. The **email used should be the same as the email provided to Cardnet** as part of the set up process, should you need to change this, you will need to notify us via email - LloydsBankCardnetmPOS@lloydsbanking.com.
- **When you first connect your card reader and App it's important that you run an update to download any pending software updates**. To do this go to App Settings > Device > Update Device. This will then run an update. **If you don't do this, it may cause delays when processing your first sale** as the card reader will force an update. Updates can take up to 15 - 20 mins on Apple and 5 mins on Android devices.

- We **recommend you secure your smartphone or tablet device, and therefore access to the app, with a pin code** to prevent unauthorised use of the App and card reader.
- **Do not share your log in details** for the App with anyone not authorised to take payments for your business.
- **The card reader will only link to one device at a time.** We recommend you log out from the App if using another device (same log in details) to connect to the card reader.
- **The payment gateway (to which the App transmits the transaction data) closes the batches automatically** and sends the file on to the Cardnet for settlement at midnight each day. These will be processed and sent to your nominated bank account via BACS and you will receive this 3 working days after the transaction.
- **Receipts can be emailed or sent via SMS to customers**, there is no receipt printing functionality on the card reader.
- **The card reader battery should last up to 8 hours** before requiring a charge. It is possible to process transactions when the card reader is on charge.
- **Your card reader is chargeable via a micro USB cable** (one is included in your card reader box), but should you need to replace or buy additional cables, these are obtainable in most electronics stores.
- **It is important that you turn on the card reader at the beginning of the day to test the Bluetooth link to your tablet or smartphone device and allow any App updates to be downloaded. If the card reader requires an update you need to wait for this to be completed before being able to successfully take a transaction.**
- **In order to process refunds and reversals, you will need to enter a pin number** – this will be set by you on sign up and if forgotten, you will need to contact the LloydsBankCardnetmPOS@lloydsbanking.com email.
- **You can process refunds by selecting the original transaction from transactional history on the app. Once selected enter your pin number** (set by you at sign up) and continue to follow the steps on screen to complete. **Should you wish to refund only partially, follow the steps for refunding, entering the partial refund amount due, this can never be more than the original transaction.** Please note refunds must always go back to the original card used, ask the customer to verify the last 4 digits of the long card number.
- The App also displays a reversal, this should be used if a transaction has been authorised but you are not happy to continue or it should not have been processed. Reversals require you to enter the pin number (set by you at sign up).

Any other applicable charges

- **Should a card holder (customer) dispute a transaction and their Bank seeks a refund from you this is known as a Chargeback** and in line with Cardnet standard terms and conditions, the cost to process this chargeback **will be charged to you at £15 per chargeback**. The Cardnet Team will notify you of any Chargebacks raised and further information on Chargebacks can be found in the guide attached to your welcome email.
- **Refunds are charged at 50p per refund** and will be taken from settlement fees. These are processed in line with the timelines for sales however issuers may take longer to apply these to the customers' account.

Additional Important Information

- Should you need to change any details given to Cardnet at sign up (Email Address, Name, Business Address, Bank Details, Legal Entity) please email LloydsBankCardnetmPOS@lloydsbanking.com.
- As this is a trial, we will need to contact you towards the end of the trial to discuss alternative options for card acceptance. The trial is intended to run for no less than 12 months, and we will provide 2 months notice in advance of the end of the trial.
- It is possible to add additional account users by adding additional emails to your merchant account, this can be requested by contacting LloydsBankCardnetmPOS@lloydsbanking.com.

Help

- As part of this FAQ document, **there is trouble shooting information which should be your first point of reference** if your card reader stops working or displays an error message. Should these not resolve the issue please email LloydsBankCardnetmPOS@lloydsbanking.com and we will come back to you within 2 working days.
- **Should the device stop working or be damaged, please email** LloydsBankCardnetmPOS@lloydsbanking.com and we will organise a replacement device to be sent to you directly. We aim to have this with you within 3 working days.
- **Should your card reader be stolen please contact Cardnet on** LloydsBankCardnetmPOS@lloydsbanking.com.

Don't recognise a transaction

- If you don't recognise a transaction on your statement, firstly check your App transaction log, if this does not resolve, contact the LloydsBankCardnetmPOS@lloydsbanking.com.



Setting Up

What should be in the box?



What else do you need?

The card reader needs to link to the Lloyds Bank Cardnet App on your device i.e. smart phone or tablet.



Setting up card reader and Lloyds Bank Cardnet App

What are the steps following downloading the Lloyds Bank Cardnet app?

The Lloyds Bank Cardnet App will ask you to enter your email address so we can verify you. **You will need to ensure the email you use with the Lloyds Bank Cardnet App is the same email address which you registered with Cardnet** – you will not be recognised if not identical to the email supplied on sign up.

You will be sent an email with a link to email your account, this will come from no-reply@handpoint.com (Handpoint are our partner who are supporting this trial). Click the link in the email, this will take you to the Lloyds Bank Cardnet App where you can now start taking payments. For security you will be asked to verify your email every 60 days.

Setting up the Lloyds Bank Cardnet App and pairing with the card reader

You will then be taken through the below steps

1. If your smart device or tablet is touch or Face ID/ Touch ID enabled, you'll be asked to allow the Lloyds Bank Cardnet App to use this
2. You'll then be directed through a series of set up questions as shown on the following page
 - a. Welcome page – press 'Start'
 - b. Select currency – GBP only
 - c. Pair your card reader – ensure your card reader is on and Bluetooth enabled on your smart phone or device.
 - d. You're then ready to start taking payments

What should you do if the card reader is not pairing with your device via Bluetooth.

First, double check that the Bluetooth on your device is enabled and make sure that the card reader is connected. If you are using an iPhone and wish to pair the card reader with a different device, it may first be necessary to disable the card reader from your smart phone or tablet Bluetooth device list before attempting to pair the card reader with another smart phone or tablet device.

If for some reason the card reader is not showing up on the smart phone or tablet Bluetooth device list, restart the device and try again. If you are unable to link the two, contact LloydsBankCardnetmPOS@lloydsbanking.com.

Before taking Payments we recommend you run an update

When you first connect your card reader and the Lloyds Bank Cardnet App we recommend you run an update to download any pending software updates.

To do this go to App Settings > Device > Update Device. This will then run an update. **If you don't do this it may cause delays when processing your first sale** as the card reader will force an update. Updates can take up to 15 - 20 mins on Apple and 5 mins on Android devices. You should also do this step on setting up at the start of your trading day to avoid slow or unsuccessful processing of transactions.

Alternatively, when you first set up there is a prompt to update device. You can select this to run initial update.

Taking Payments



Once logged in, how do I take a payment?

On the middle tab, you'll see a keypad and you'll be able to enter in the total charge or add up individual items and then press 'PAY'. You will then be given payment methods to select from, Card, Cash or Other (Other includes Vouchers/ Cheques or any other method). You can remove options for 'Cash' and 'Other' in the settings section in the App.

Transactions

Performing a chip card sale transaction with PIN

When prompted insert the customer's chip card into the slot on the bottom of the card reader with the chip facing upwards. Then follow instructions provided on card reader and the Lloyds Bank Cardnet App.

Performing a contactless transaction

To read a contactless card it must be positioned in close proximity to the card reader with its centre over the contactless symbol. Once detected the four lights will illuminate on the card reader. Then follow instructions provided on device and the Lloyds Bank Cardnet App.

Performing a magnetic stripe transaction

During the card reader operation you may be prompted to read a presented card by means of the magnetic stripe.

The magnetic stripe reader is a slot positioned on the top of the card reader. Swipe the card through the slot from left to right in a smooth motion. Then follow instructions provided on card reader and the Lloyds Bank Cardnet App.

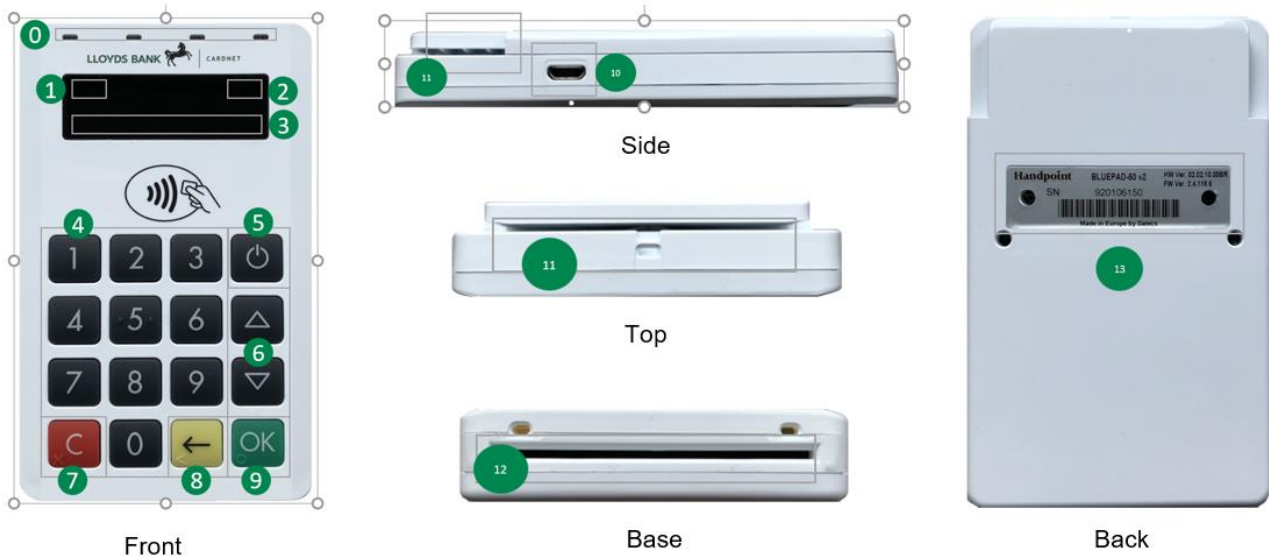
Failed Transactions


Should a payment fail to process, first check the transaction history section on the Lloyds Bank Cardnet App to confirm there is not a processed transaction showing. If there is no record of the successful transaction, then ask the customer to try again or to use a different card. Should the issue continue, refer to the Trouble Shooting guide on the Cardnet mPOS Customer Hub.



General Information

Your card reader



#	Name	Description
0	Near-field Communication (NFC) Status Lights	These lights indicate the status of a contactless transaction
1	Clock	Shows the time - hours : minutes : seconds
2	Icons	Here on the screen are icons which show battery life and other information
3	Bluetooth name	Look for this name in your Bluetooth device list on your smartphone or tablet, the last nine digits of this number is also your serial number.
4	Keypad	To input the pin number or other information
5	Power	To turn on and off, hold down this button for a couple of seconds
6	Up/down arrows	To move up and down menus, to select press  [OK button]
7	Cancel	To cancel transactions when applicable, or other actions
8	Back	To erase keyed numbers
9	OK	To select or confirm actions
10	Charging Cable	Plug in the charging cable (USB mini-B connector) to a plug to charge the battery
11	Magnetic stripe reader	Swipe card with the magnetic stripe facing forward
12	Europay, Mastercard and Visa (EMV) chip reader	Insert card with chip into the slot
13	Hardware label	Shows the Hardware Version (HW ver), Serial Number (SN) and barcode, which shall be required for identifying your card reader for updates or support questions.

Charging the card reader

- Insert the USB charging cable into the side of the card reader.
- Connect the other end of the USB charging cable into a powered USB socket.
- Scrolling bars inside the battery symbol are displayed on the card reader display during charging.
- Charging of the battery will take approximately 2 hours.
- Battery condition is indicated on the card reader display when the card reader is switched on.
- The card reader is fitted with an internal rechargeable battery which cannot be removed or replaced.

Turning on the card reader

Hold down the power key positioned in the top right hand corner of the keyboard until the display illuminates.

Card reader updates

Updates are pushed to your card reader and the Lloyds Bank Cardnet App automatically. Please ensure you turn on your card reader and open the Lloyds Bank Cardnet App regularly to allow these to run.

Why won't my card reader turn on?

Plug in your card reader to charge in case it has run out of battery, and then try turning it back on again (holding down the power button for a few seconds). If it still doesn't work, please contact LloydsBankCardnetmPOS@lloydsbanking.com.

I dropped my card reader/tried to open the casing and now it doesn't work.

The card reader has a built-in, security fail-safe mechanism which wipes the stored encryption keys (unique virtual security pin) if it's tampered with. This provides an additional level of security in case someone tries to alter the hardware or functionality of the card reader for malicious purposes. For this reason, you shouldn't attempt to open the card reader for any reason. If it isn't working, contact LloydsBankCardnetmPOS@lloydsbanking.com and order a replacement.

The same goes for accidental damage. In the event of accidental damage that is severe enough to cause the card reader to wipe the encryption keys, contact LloydsBankCardnetmPOS@lloydsbanking.com to have a replacement sent.

Why is my card reader taking so long to respond/perform operations?

It's possible that the card reader is in Support Mode. While in this mode, the card reader creates very thorough logs of every part of the process for the purpose of troubleshooting and error finding. Because of this, every operation takes longer than usual. The settings for this are determined by the App that you're using, see **card reader messages section** for further information on how to change this.

What do the messages on my card reader mean?

Your card reader will inform you about various statuses of the card reader or transaction. See **card reader messages section** for their meanings and explanations.

How long can I store my card reader?

So long as you charge your card reader at least every 3 months, then your card reader can be kept in long-term storage.

What is covered under the warranty?

The Lloyds Bank Cardnet card readers come with a limited warranty which covers defects when used normally for a period of 12 months after dispatch. Should you have an issue which falls under warranty, contact LloydsBankCardnetmPOS@lloydsbanking.com. The defect will be assessed as to whether this falls under the warranty criteria and this will be confirmed to you before issuing a replacement card reader.



Security

All card information is encrypted using Triple Data Encryption Algorithm (3DES) with a Derived Unique Key Per Transaction (DUKPT) key management process. The card reader software is certified as PCI point-to-point encryption (P2PE) compliant.



Updating the card reader

Updates are pushed automatically and remotely to your card reader.

This is what happens when a non-critical update is pushed to your card reader:

1. Transaction is initiated in the Lloyds Bank Cardnet App on the smartphone or tablet
2. When message “Insert Card” appears, insert card in the chip reader with the chip facing up and towards the card reader
3. Enter PIN using the keypad and press  [OK button] (use  [back button] to erase and then the keypad to re-enter pin if you make a mistake)
4. When message “Remove Card” appears, remove the card from the chip reader
5. The message “Updating Reader” appears and the card reader starts downloading and installing the update, this only takes a couple of seconds.
6. The card reader has finished when the message “Update Complete” appears.

This is what happens when a critical update is pushed to your card reader:

1. Transaction is initiated in the Lloyds Bank Cardnet App on the smartphone or tablet
2. When message “Insert Card” appears, insert card in the chip reader with the chip facing up and towards the card reader
3. Enter PIN using the keypad and press  [OK button] (use  [back button] to erase and then the keypad to re-enter pin if you make a mistake)
4. The gateway declines the transaction and tells the card reader to update, message “Trans. Declined” appears
5. When message “Remove Card” appears, remove the card from the chip reader
6. The message “Updating Reader” appears and the card reader starts downloading and installing the update, this only takes a couple of seconds. When the card reader has finished the message “Update Complete” appears
7. After the card reader has finished updating initiate the transaction again to charge the customer.

Recycling

When your card reader reaches end of life, we can ensure that this is recycled and disposed of responsibly. To do this email LloydsBankCardnetmPOS@lloydsbanking.com to advise you are returning your card reader for recycling, and if you require us to close your account, or you are interested in purchasing a new card reader so we can action your request accordingly.

Please package up the card reader and send to:

Prism Logistical Services REF: Handpoint WEEE disposal, Unit 4 Brewery Close, Melmerby, Ripon, North Yorkshire, HG4 5NL

Other Useful Information

How it works







1. The Lloyds Bank Cardnet App on your device initiates a transaction on the card reader using Bluetooth
2. Customer inserts card and follows the directions on the card reader screen
3. The card reader sends the transaction information encrypted via Bluetooth to the Lloyds Bank Cardnet App
4. The Lloyds Bank Cardnet App forwards the encrypted transaction information to the payment gateway and then this is sent on to the acquirer (Cardnet) for an approval/ decline response
5. The payment gateway receives a response from the acquirer (Cardnet) and forwards the encrypted response the Lloyds Bank Cardnet App
6. The Lloyds Bank Cardnet App forwards the encrypted response to the card reader via Bluetooth
7. The card reader reads the response, finalises the transaction and sends a receipt to the Lloyds Bank Cardnet App
8. Customer removes card and the merchant provides the customer the receipt through the Lloyds Bank Cardnet App through SMS or Email.

Hardware technical specification

- Display LCD, monochrome, 128x32
- Card readers Landing type smart card reader, triple track bi-directional magnetic card reader
- Battery Rechargeable Li-po 3.7V, 620 mAh
- Connectivity Bluetooth 3.0 Class 2
- Certifications CE, FCC, PCI PTS 3.x, EMV Level 1 Contact, EMV Level 2 Contact
- EMVCo Letter of Approval - Contactless Terminal Level 1, VISA Contactless (PayWave), Mastercard Contactless (PayPass), Diners/Discover Contactless (DCI Contactless D-PAS), Apple Pay, Google Pay, Samsung Pay
- Dimensions (LxWxH), mm 110 x 69 x 17
- Weight, 123g
- Operational temperature range -10 °C to +40 °C / 5 to 90% RH
- Storage temperature range -15 °C to +50 °C / 5 to 90% RH
- Drop test 1.5 m, 6 faces + 4 edges on concrete
- Power Supply 5V through mini USB

Administrative Menu

To access the administration menu:

1. Press  [cancel button] and  [back button]
2. Enter password: **746723** and press  [OK button]
3. Scroll menu using (up arrow) and (down arrow)
4. To go into sub-menus press  [OK button]
5. To select menu items press  [OK button]
6. To go out of menus press 

Administration menu password: **746723**

About each Sub-menu item:

- **Version info** - Terminal software version e.g. mPOS v.1.7.1 (236)
- **Device type** – there are two Ipod modes – **please do not select these**, the third and final option is Bluetooth which is selected (indicated by *) by default.
- **Config** - Flash Reset and Bluetooth Reset - Resets to factory settings, next time you do a transaction the card reader will download and install the software and configurations again.
- **Beep** - Toggle Turn beep on or off by selecting toggle.
- **Save and Reset** - Select to save any changes you have made in the administration menu, the Card reader restarts.



User Menu

To access the user menu:



1. Press the up arrow or down arrow on the card reader.

About each Sub-menu item:

- **Backlight -**
 - ON (backlight on at all times, that is the default setting)
 - OFF (backlight off at all times)
 - AUTO (backlight on ONLY when a transaction has been started from the POS)
- **Invert display** – changes the display from black background with white letters to white background with black letters
- **Reset to default** - backlight on at all times with normal display (black background and white letters)

View Information

To view information about your card reader:

1. Press  [cancel button] then (up arrow) on the keypad
2. Scroll to see information using (up arrow) and (down arrow)
3. To exit, either wait a couple of seconds or press  [cancel button]









About the information you see:

SN	Serial number of card reader e.g. 615009227
mPOS	Terminal software version e.g. v.1.7.1(236)
Build	0 for remote loader, 1 for application
Tag	Compilation type e.g. PAYENGINE
COMs	Type of connection used e.g. Bluetooth
BT	The name of your Bluetooth connection e.g. PP0615009227
Pass	Bluetooth password e.g. 0000
Addr	MAC address of the bluetooth module
Config	Configuration version e.g. 1
Flash	This has information about the flash memory
EMV	EMV version e.g. 1.09 03 210514



Messages on your card reader

Successful Transactions Messages

Card reader display text	Why it is displayed	Required action
AMOUNT: [amountvalue]	The card reader needs the cardholder to validate that the correct amount has been used.	The cardholder must confirm that the amount is correct by pressing  [OK button] or cancel by pressing  [Cancel button].
AUTHORISED	A transaction has completed successfully.	No further actions are required.
COMPLETING TRANSACTION	The card reader is finalising a completed transaction with your device.	Please wait for further instructions on the card reader display.
PIN VERIFIED	The PIN has been verified successfully.	No further actions are required.
PIN: [amountvalue]	The card reader is waiting for the card PIN.	The cardholder must enter their PIN and press the  [OK button] to continue or press the  [Cancel button] to cancel the transaction.
PLEASE SIGN	The cardholder must sign their name on the App.	The cardholder must sign on the screen.
PLEASE WAIT...	The card reader is processing an operation.	Please wait while the card reader completes the operation.
PRESS  [OK button] or  [Cancel button]	The card reader needs confirmation to continue.	The cardholder must read all information on the display and then press either the  [OK button] or  [Cancel button] as applicable.
PROCESSING...	Cardholder authentication has completed and a card transaction is being processed.	Please wait for further instructions on the card reader display.





Card reader display text	Why it is displayed	Required action
REMOVE CARD	The card is in the card reader and either the transaction has completed or the card reader cannot read the chip.	Please remove the card from the card reader.
SALE	Indicates that the current operation is a SALE transaction.	No further actions are required.
SWIPE CARD	The card reader is waiting for a card to be swiped against the magnetic stripe reader.	Please swipe a card through the magnetic stripe card reader.
USE CHIP READER	The card reader is waiting for a card to be inserted into the chip reader.	Please insert a card into the chip reader.

Other Transactions Messages

Card reader display text	Why it is displayed	Required action
REFUND	Indicates that the current operation is a REFUND transaction.	No further actions are required.
REFUND ACCEPTED	A REFUND transaction has completed successfully.	No further actions are required.
REFUND VOID	Indicates that the current operation is a reversal/voiding of a REFUND transaction.	No further actions are required.
REVERSAL ACCEPT	Reversal/voiding of a SALE/ REFUND transaction has completed successfully.	No further actions are required.

Administration Messages

These are messages that can appear while the card reader is idle or while you are in the administration menu.

Card reader display text	Why it is displayed	Required action
----- no config -----	No configuration is present on the card reader and the operator has entered the administration menu and selected the version information option.	No further actions are required.
--- no ipek loaded ---	No cryptographic keys can be found on the card reader and the operator has entered the administration menu and selected the version information option.	Please return the card reader back for replacement.
BATTERY LOW	The battery charge level is low.	Please recharge the card reader.
BATTERY TOO LOW	An operation was started, but the battery charge level is too low to complete the operation.	Please recharge the card reader.
TO TURN OFF PRESS  [OK button] or  [Cancel button]	The power button has been pressed.	Please press the  [OK button] button to turn off the card reader or press the  [Cancel button] to keep the card reader turned on.

Updating Messages

These are messages that can appear while the card reader is updating in alphabetical order.

Card reader display	Why it is displayed	Required action
CONNECTION ERROR	The card reader detected a communication failure between itself and the processing system during an update operation.	Please verify that your device has an internet connection and then retry the operation.
DOWNLOADING	Indicates that the card reader is downloading its update.	No further actions are required.
INSTALLING	A configuration update for the card reader has been validated and the card reader is applying it.	Please wait for the completion of the update process.
NO UPDATE	An update procedure was started, but there is no pending update to download.	No further actions are required.
RESTARTING...	The card reader is about to restart after a software update.	Please wait for further instructions on the card reader display.
SOFTWARE x%	The card reader is updating itself and has completed x% of the update.	Please wait for the completion of the update process.
UPDATE COMPLETE	An update operation has completed successfully.	No further actions are required.
UPDATE FAILURE!	An update has failed to complete.	Please retry the operation. If the issue persists, please contact LloydsBankCardnetmPOS@lloydsbanking.com
UPDATES x%	The card reader is updating itself and has completed x% of the update.	Please wait for the completion of the update process.
UPDATING READER	Indicates that the card reader has started an operation to update itself.	No further actions are required.
VALIDATING	A configuration update has been found for the card reader and the card reader is verifying its correctness.	Please wait for the completion of the update process.



Find out more

- Email us on LloydsBankCardnetmPOS@lloydsbanking.com
- Go to <https://www.lloydsbankcardnet.com/customer-hub.html> for the mPOS Customer Hub for Lloyds Bank Cardnet mPOS Users

Please contact us if you'd like this in an alternative format such as large print, Braille or audio.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please

bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbankcardnet.com/forms/contact-us

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.

Please remember we cannot guarantee the security of messages sent by email.

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