



# PRESS RELEASE

## LLOYDS FIRST TO LAUNCH OPEN BANKING APP FOR CREDIT CARD AND SAVINGS CUSTOMERS

- **Lloyds Bank, Halifax and Bank of Scotland are first to enable Open Banking within apps to show customers' savings accounts and credit cards in one place**
- **Open Banking technology makes tracking spending and saving simple with one login**
- **New 24/7 secure messaging service links customers to an adviser from a virtual assistant**

Lloyds Bank, Halifax and Bank of Scotland customers are starting to see their savings\* and credit card accounts in real time alongside current accounts in their banking app, using the latest Open Banking technology.

Today this only includes Lloyds Bank, Halifax and Bank of Scotland accounts. For example, customers with a Halifax current account will be able to see their Lloyds Bank credit card or savings account in their Halifax banking app. However, as other banks and payment service providers join the service, customers will not only be able to see their accounts in different providers' mobile apps, but also add savings accounts and credit cards held with other providers to their Lloyds Bank, Halifax and Bank of Scotland apps.

This follows the introduction of Open Banking technology at the start of the year for current accounts, as well as a number of other features including Save the Change and Google Maps functionality\*\*\* – all designed to make managing money easier, safer and more convenient.

**Stephen Noakes, Transformation Director, Lloyds Banking Group, said:** “Customers are already using Open Banking to get a fuller view of their finances at their fingertips. Adding savings accounts and credit cards to the mix will help provide an instant snapshot of their financial lives and make it easier to make decisions about spending and saving. Later this year, we will also be adding the ability to make payments and move money from other banks' accounts via Open Banking.

“Behind the scenes in our digital labs, we're testing new ways every day to innovate and improve the way we design our online banking and mobile app experience, and introducing a new secure messaging service gives customers more options to get in touch whenever and wherever works best for them.”

Lloyds Bank, Halifax and Bank of Scotland customers can now also benefit from the latest addition to the apps – a secure 24-hour messaging service.

They can get help and support with making payments to travelling abroad, savings accounts and mortgages directly through the app. If their questions can't be immediately answered, they will be linked straight to messaging with an adviser, without having to go through further authentication.

These services are available across iOS and Android in the Lloyds Bank, Halifax and Bank of Scotland mobile apps.

For more information on Open Banking please visit the [Lloyds Bank](#), [Halifax](#) or [Bank of Scotland](#) websites.

**Ends**

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**\*Savings accounts currently available with this service include:**

**Halifax**

Everyday Saver  
Instant Saver  
Kids Saver

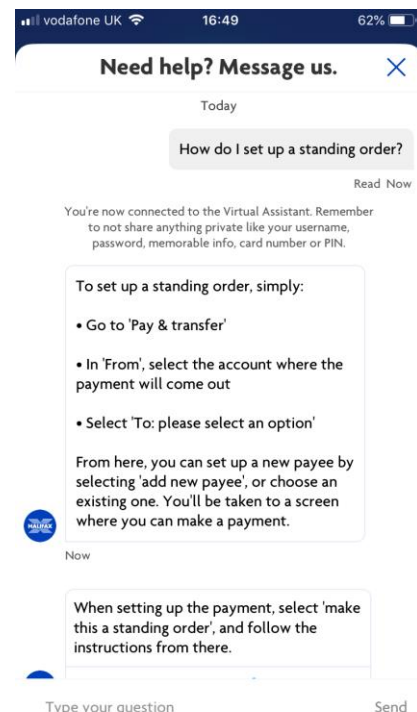
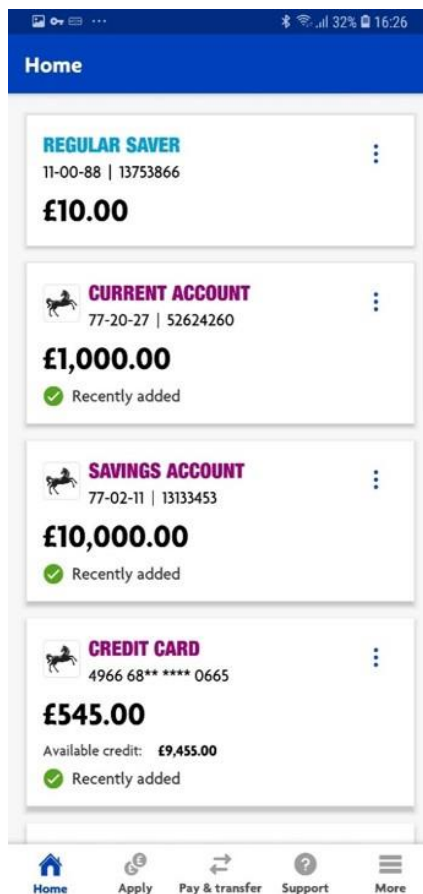
**Lloyds Bank**

Easy Saver  
Club Lloyds Saver  
Standard Saver  
Child Saver

**Bank of Scotland**

Access Saver  
Instant Access Saving Account  
Children's Saver

**More may added as other banks and payment service providers join the service.**



\*\*\* Lloyds Bank, Halifax and Bank of Scotland customers are also benefiting from a range other recent improvements to their mobile apps, including:

- Google Maps functionality, allowing them to see the exact location and details of debit card transactions with a simple tap or click.
- Card freezes give users that extra piece of mind by allowing them to quickly and securely restrict card usage, for example if a card has temporarily been misplaced or to avoid a card being used in certain ways, such as at tills, over the internet

**Notes to Editors**

Customers can use the new feature in a few simple steps: by choosing the provider, logging on to the service or app and selecting the accounts or cards that they want to see (login details for other banks will never be shared). Once the security process is complete, they will be visible in the app.

Lloyds Banking Group is the largest digital bank in the UK, with more than 15 million customers actively managing their account online and nine million on mobile. We are investing £3bn during the next phase of our strategy, with a strong focus on technology and people.

The transformation of the Group is linked to our purpose of helping Britain prosper, and we will demonstrate our expertise as the UK's largest digital bank through our brands.

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