



PRESS RELEASE

LLOYDS BANK AND HALIFAX CUSTOMERS SEE THE BIGGER MONEY PICTURE WITH NEW OPEN BANKING FEATURE

Lloyds Bank and Halifax customers can now see all their personal current accounts from different banks* at their fingertips thanks to the latest mobile banking app feature.

The new Open Banking functionality will enable customers to safely and securely see all of their current accounts in real-time within the mobile banking app, without the need for multiple logins.

Customers can add an account in their online banking app using a secure Open Banking connection – they simply choose the account provider, log on to the service and select the accounts that they want to share (their login details for other banks will never be shared). Once they've completed the security process, they'll have instant access to their accounts and transactions in one place.

Stephen Noakes, Transformation Director, Lloyds Banking Group, said: "We're focusing on taking our industry-leading apps to the next level by offering customers a fuller view of their finances. Bringing Open Banking technology into our apps is the next step in a series of exciting new features designed to make it easier for customers to manage their money online.

"We recently launched a suite of features to help online banking customers keep track of spending and help protect against fraud, enhancing the safe, secure and seamless experience our customers are used to every day."

These new features include Google Maps functionality, showing the exact location and details of debit card transactions with a simple tap or click. The service has rolled out for Android customers and will be available soon to those on iOS.

Another feature that has been added based on feedback from customers is a timeline of scheduled payments for regular bills, including monthly direct debits and standing orders, to help make budgeting easier. This data will be combined with payday information early this year to provide customers with a unique view of how much they have left to spend each month.

Debit card controls will also give customers extra peace of mind, allowing users to restrict card usage quickly and securely, for example if a card has temporarily been misplaced or to prevent it from being used in certain ways. This includes freezing at tills and terminals to stop transactions where the card is present at the place of purchase, for online in-app, telephone, mail order purchases, and abroad to stop transactions including at ATMs, shops, restaurants outside the UK.

For more information on the feature visit the [Lloyds Bank](#) or [Halifax](#) website.

Contact

Kimberley Hamilton kimberley.hamilton@lloydsbanking.com 07557 257 298
Emma Fairhurst emma.fairhurst@lloydsbanking.com 07814 395 855

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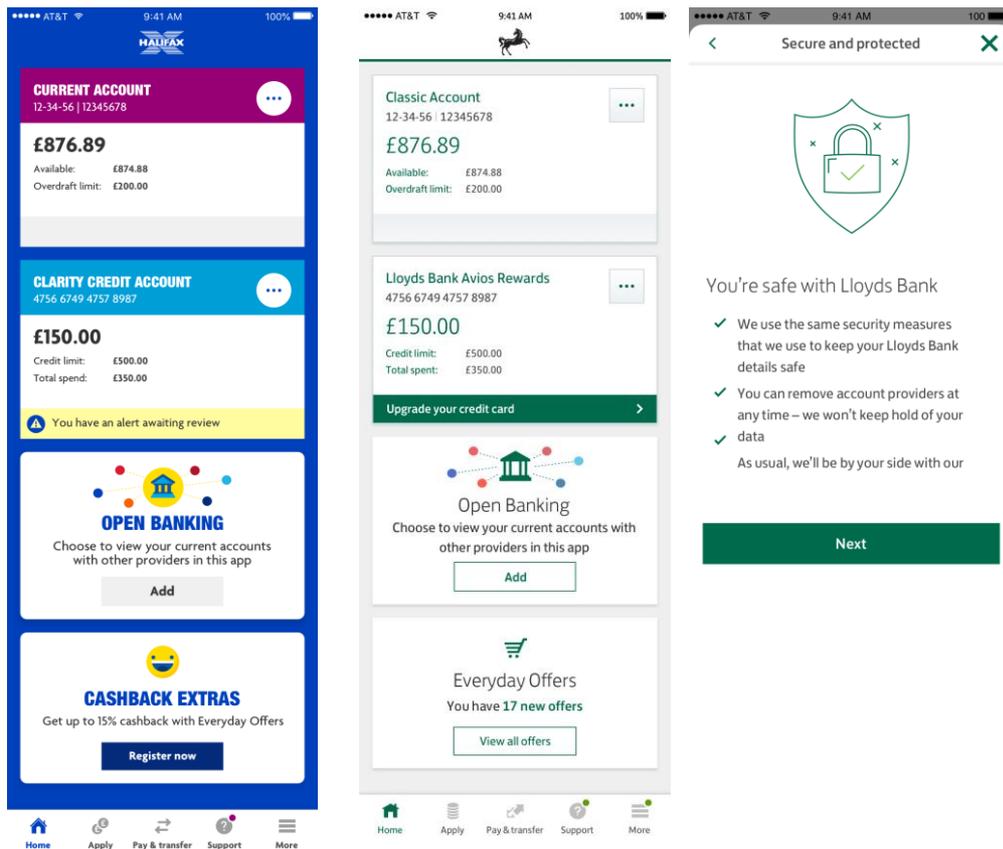
Ends

***Customers with personal current account from the following account providers:**

NatWest
RBS
HSBC
Barclays
Santander
Nationwide
Lloyds
Halifax
Bank of Scotland

More banking providers will be added in time.

Bank of Scotland introduced this Open Banking functionality in December 2018.



Contact

Kimberley Hamilton kimberley.hamilton@lloydsbanking.com 07557 257 298
Emma Fairhurst emma.fairhurst@lloydsbanking.com 07814 395 855

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