

Commercial Card Internet Servicing (CCIS)

Guide for Cardholders

Handelsbanken

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Introduction

Welcome to the Handelsbanken Commercial Cards Internet Servicing (CCIS) cardholder guide.

CCIS is our online card management service that provides you with an easy way to manage your Corporate Card, securely giving you access to your account 24 hours a day, 365 days a year.

This guide shows you how to sign in, view your statements and manage your Corporate Card accounts effectively.

If you have any queries about managing your account in CCIS, call our Customer Services Team on **0800 092 7250** (or **+44 1908 761 143** from outside the UK). Lines are open Monday to Friday 8am-8pm or 9am-4.30pm Saturdays.

Now you've registered for CCIS, you can:

- Activate your card online.
- Register and activate multiple Corporate Cards.
- View transactions as soon as they're approved by the merchant.
- View pending and approved transactions in real-time.
- View and print statements for the past 12 months.
- View your available spend, credit limit and current balance.
- View and update your contact details.
- Order replacement card and PIN.

The application can be used with Windows 7, 8 and 10, Mac OS, iOS, Android and with the following Internet browsers Edge, Firefox, Chrome (desktop and Android device), Safari (Mac OS and iOS).

Strong Customer Authentication

For added security, and to protect you from fraud, we'll need you to provide additional verification for some activities in CCIS to prove it's really you using the service.

We'll do this by sending a passcode to your mobile phone which you'll be prompted to enter into your device to complete your transaction.

Alternatively, an outbound call will be made direct to a registered mobile or Direct Dial Landline (i.e. calls you direct not via an operator or receptionist). The security code will appear on the PC or laptop screen and you'll enter the code into the keypad of your telephone.

If you can't register a valid telephone number, we can supply a security token which you'll use to verify your identity when using CCIS.

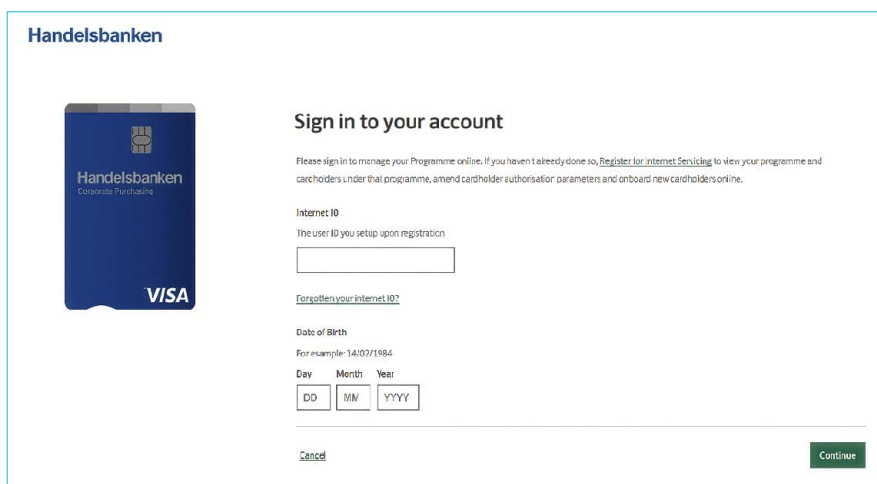
If you have more than one authenticator registered, you can choose which device you'd like us to contact you on each time you're required to verify your identity.

1. Signing in to your account

Signing in

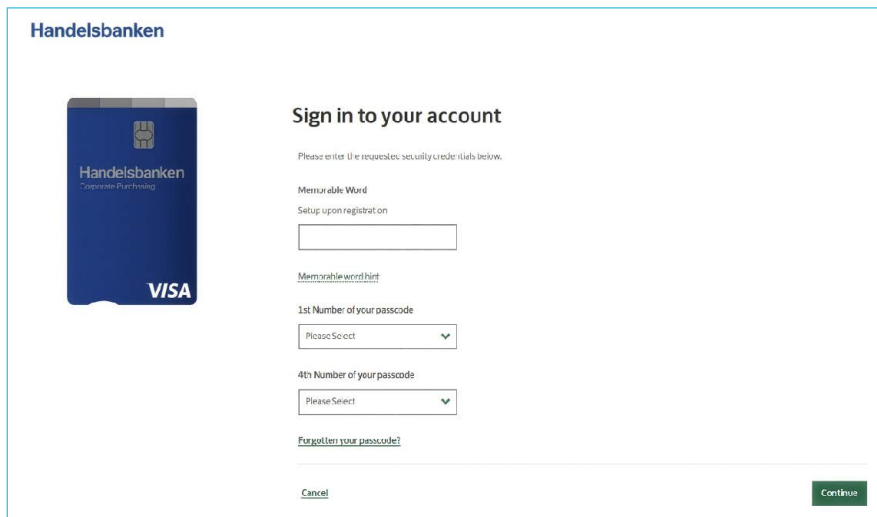
As you've already registered for CCIS, to sign in, visit: <https://www.commercialcards.co.uk/handelsbanken> select **Sign In** under "Your Account" and complete the following steps:

Step 1. Enter your Internet ID (created upon registration) and your Date of Birth and click on **Continue** to proceed.



The screenshot shows the Handelsbanken sign-in interface. On the left is a blue Visa Corporate Purchasing card. The main heading is "Sign in to your account". Below this is a paragraph of text: "Please sign in to manage your Programme online. If you haven't already done so, [Register for internet Services](#) to view your programme and cardholders under that programme, amend cardholder authorisation parameters and onboard new cardholders online." The form fields include: "Internet ID" (with a subtext "The user ID you setup upon registration" and a text input box), a link "Forgotten your Internet ID?", "Date of Birth" (with a subtext "For example: 14/02/1984" and three dropdown boxes for Day, Month, and Year), and a "Continue" button at the bottom right.

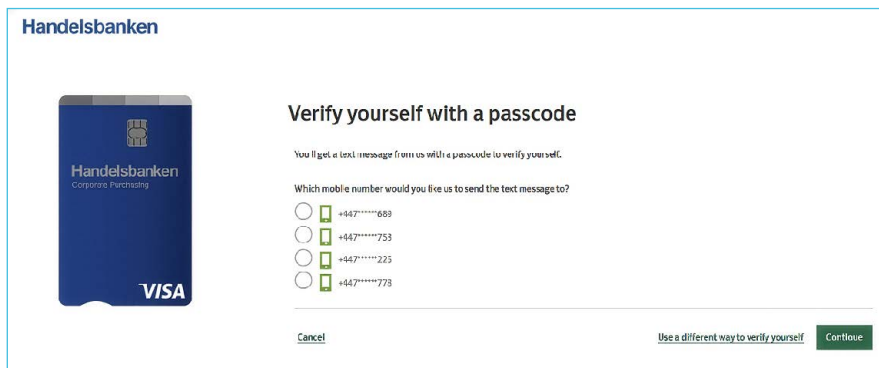
Step 2. Enter your Memorable Word and two numbers from your Passcode. Then click on **Continue** to proceed.



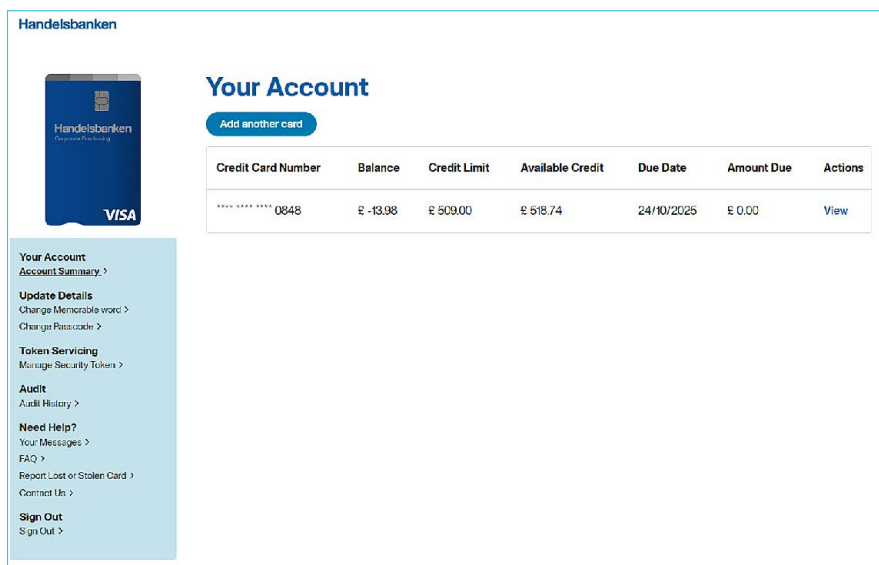
The screenshot shows the Handelsbanken sign-in interface for the second step. On the left is the same blue Visa Corporate Purchasing card. The main heading is "Sign in to your account". Below this is a paragraph of text: "Please enter the requested security details below." The form fields include: "Memorable Word" (with a subtext "Setup upon registration" and a text input box), a link "Memorable word hint", "1st Number of your passcode" (with a dropdown menu showing "Please Select"), "4th Number of your passcode" (with a dropdown menu showing "Please Select"), a link "Forgotten your passcode?", and a "Continue" button at the bottom right.

Step 3. You will need to verify your identity as part of the signing in process. The options you have available will depend on what's registered on your Corporate Card account record. In the screenshot below, the cardholder has all three available options and can choose:

- a One Time Passcode via SMS to the registered mobile, which is keyed into the CCIS screen;
- an outbound call to the registered mobile or landline. The number which appears on screen is simply keyed into the relevant device.
- to use a security token to send/receive passcodes.



Once you sign in, you will be presented with a list of your Corporate Cards. Any additional cards will need to be registered manually by clicking on **Add Another Card**.



Forgotten your sign in details?

You can access the different security credentials by clicking on the **Sign In** button and selecting the appropriate links for the credentials you wish to retrieve.

Retrieve your Internet ID

In order to retrieve your Internet ID:

Step 1. Click on the **Forgotten your Internet ID?** link

Step 2. Enter your personal and card information

Step 3. Enter your memorable word

Step 4. There is also an option to reset your passcode. If you don't want to change your passcode leave all the fields blank and click on **Continue**.

Once you've successfully entered your information, you will be reminded of your Internet ID and given full access to your account. **No emails will be sent to you so please make a note of it; you can also print the page and keep for future reference.**

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Sign in to your account

Please sign in to manage your Programme online. If you haven't already done so, [Register for internet Sec](#) to view your programme and cardholders. Under that programme, amend cardholder authorisation parameters and onboard new cardholders online.

Internet ID
The user ID you setup upon registration

[Forgotten your internet ID?](#)

Date of Birth
For example: 14/02/1984

| Day | Month | Year |
|-----|-------|------|
| DD | MM | YYYY |

[Cancel](#) [Continue](#)

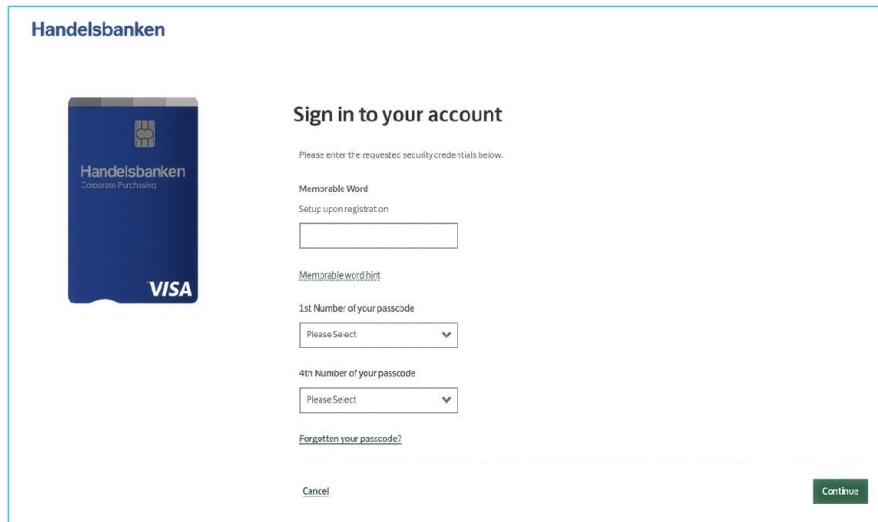
Passcode Reset

Select **Forgotten your passcode?** on the **Sign in** page and follow the instructions on screen. Please see screenshot overleaf. You will need your memorable word, personal and card/programme information to reset your passcode.

Once you've successfully entered your information, you will be prompted to setup a new passcode. Changes to your passcode will be confirmed upon submission and updated real time.

Forgotten your memorable word?

Click on the **Memorable word hint** for a reminder of your memorable word.



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Sign in to your account

Please enter the requested security credentials below.

Memorable Word
Setup upon registration

[Memorable word hint](#)

1st Number of your passcode
Please Select

4th Number of your passcode
Please Select

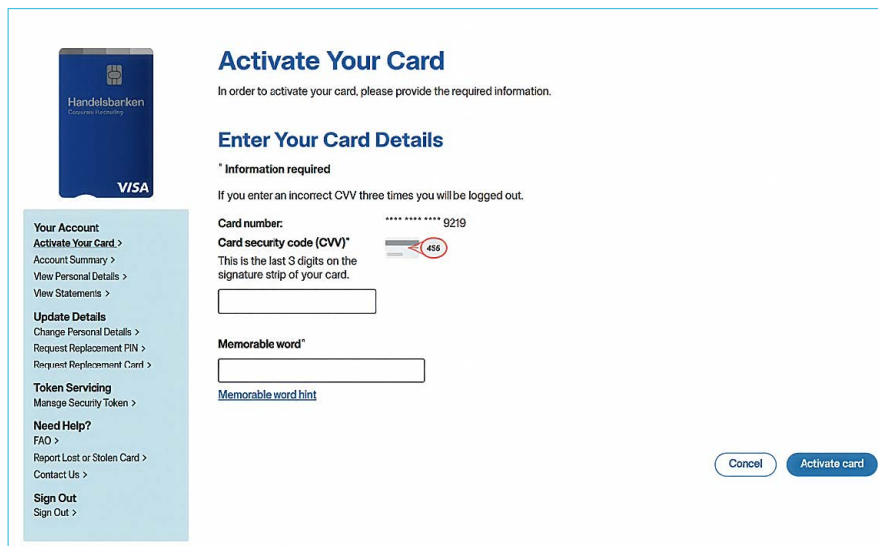
[Forgotten your passcode?](#)

Cancel Continue

If you are still unable to remember your memorable word, contact us.

Activating your card

Click **Activate Your Card** under the **Your Account** menu and enter the information required, then click on **Activate card** and you will receive a confirmation message. Your card will be ready to use.



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Activate Your Card

In order to activate your card, please provide the required information.

Enter Your Card Details

* Information required

If you enter an incorrect CVV three times you will be logged out.

Card number: 9219

Card security code (CVV)*
This is the last 3 digits on the signature strip of your card.

Memorable word*

[Memorable word hint](#)

Cancel Activate card

Your Account
Activate Your Card >
Account Summary >
View Personal Details >
View Statements >

Update Details
Change Personal Details >
Request Replacement PIN >
Request Replacement Card >

Token Servicing
Manage Security Token >

Need Help?
FAQ >
Report Lost or Stolen Card >
Contact Us >

Sign Out
Sign Out >

2. Your Account

Account Summary

Your Account Summary page will display a list of all your cards and a high level overview on the balance, credit limit, available credit, due date and amount. Click on **View >** to access your full account information.

You need to register all your cards in order to manage them online. If you have multiple cards, register them by clicking on **Add Another Card**.

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Your Account

[Add another card](#)

| Credit Card Number | Balance | Credit Limit | Available Credit | Due Date | Amount Due | Actions |
|--------------------|----------|--------------|------------------|------------|------------|----------------------|
| **** * 0848 | £ -13.98 | £ 509.00 | £ 518.74 | 24/10/2025 | £ 0.00 | View |

Your Account
[Account Summary >](#)

Update Details
[Change Memorabe word >](#)
[Change Pincode >](#)

Token Servicing
[Manage Security token >](#)

Audit
[Audit History >](#)

Need Help?
[Your Messages >](#)
[FAQ >](#)
[Report Lost or Stolen Card >](#)
[Contact Us >](#)

Sign Out
[Sign Out >](#)

Your Account

In **Your Account** section you will be presented with your balance summary, authorisation summary and spending since your last statement. You can download and print your account information summary by clicking on the **Print** link and setting up your printer preferences; to download, save in an .xps format.

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Your Account
Up To 14 November 2025

Card ending: **** * 0848
Staff number:
Current balance as at 14 November 2025: £13.98 CR
Account status: The account is active.

[Add another card](#)

Balance Summary

Balance carried forward: £0.00
Credits to your account: £54.63
Debits to your account: £40.65
Approved outstanding authorisations: £4.24
Available to spend: £58.74

Authorisation Summary

| Date | MCC / Description | Response / Reason | Amount |
|-----------|-------------------|--|-----------|
| 14 Nov 25 | 5399 | Declined-0813-Account Amount Limit Is Exceeded | £98.79 DR |

Spending Since Last Statement

| Transaction Date | Transaction Description | Foreign Exchange Details | Amount |
|------------------|-------------------------|--------------------------|----------|
| 13 Oct 25 | AUTO PURCHASE01 | | £2.01 DR |
| 13 Oct 25 | AUTO PURCHASE02 | | £2.02 DR |
| 13 Oct 25 | AUTO PURCHASE03 | | £2.03 DR |
| 13 Oct 25 | AUTO PURCHASE04 | | £2.04 DR |
| 13 Oct 25 | AUTO PURCHASE05 | | £2.05 DR |

Page size: 5 28 items in 8 pages

Current balance as at 14 November 2025: £13.98 CR

Card Status

This line will display your current card status: it will usually display your card is active, however, sometimes an action may be required from you and so the card status will be updated.

Balance Summary

Your balance summary contains information on your current balance and how much you have available to spend. If you need to amend your credit/cash limit, please contact your Programme Administrator.

Authorisation Summary

You can find transaction information real time: the merchant description, the reason code (in the case of declines) and the transaction amount. You can navigate through the record pages by clicking on the arrows; you can also set the number of authorisations displayed by clicking on the down arrow and selecting up to 50 records to be displayed at one time.

For declines where the merchant category code is blocked or your credit limit is insufficient, please contact your Programme Administrator.

Spending since last statement

These are expenses that have not yet been posted to your statement but will be available on your next statement.

View Statements

Click on **View statements** to display your latest statement's transactions, balances, and payment date. You can view your previous statements for up to 13 months by selecting a date under **Choose your statement** and clicking **Go**. To print your statements, click on the **Print** link and setup your printing preferences. CCIS can print a maximum of 50 transactions per page – if you have more transactions then select the next page and print again.

You can also download your statement in .xps format. To download the statement, click on **Print**, select the **Microsoft xps Document Writer** option and click on **Print**. You will be directed to name and save the file.

3. Change Personal Details

By clicking on **View Personal Details** under **Your Account**, you can view the personal details we hold for your account. To amend your details, go to the **Update Details** menu and click on the **Change Personal Details** screen.

Changes will be reflected on your account immediately.

You will not be able to amend your name, date of birth and card information. If you need to amend any of these details please contact us.

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Change Personal Details

Please provide your new contact details. Please be aware, if you have changed your personal details recently, your updated personal details may not appear on your account immediately.

Your Current Details

Name: 01 CCIS R30 PSS 01
Date of birth: 01 Jan 2000
Card number: **** * 0648
Account opened on: 03 Sep 2025

Address Details

*** Information required**

Address line 1*

Address line 2

Address Line 3

Address Line 4

Town or city

Country*

Contact Details

*** Information required**

Your Phone Numbers

Please provide at least one number

Home phone number*

Work phone number*

Mobile number*


Email address*

Confirm email address*
Please do not use copy and paste

Audit History

In the **Audit History** menu you will be able to access your online activity history. You can view the last twenty events in your account history.

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Audit History Summary

| Date | Time | Programme | Card | Event | Status |
|------------|-------|-----------|------|----------|-------------------------|
| 14/11/2025 | 14:05 | | | Sign In | Sign in was successful |
| 13/11/2025 | 10:38 | | | Sign In | Sign in was successful |
| 12/11/2025 | 18:14 | | | Sign In | Sign in was successful |
| 12/11/2025 | 18:08 | | | Sign In | Sign in was successful |
| 12/11/2025 | 17:38 | | | Sign In | Sign in was successful |
| 12/11/2025 | 15:06 | | | Sign In | Sign in was successful |
| 12/11/2025 | 10:01 | | | Sign Out | Sign out was successful |
| 12/11/2025 | 10:01 | | | Sign In | Sign in was successful |
| 12/11/2025 | 09:50 | | | Sign Out | Sign out was successful |
| 12/11/2025 | 09:50 | | | Sign In | Sign in was successful |
| 12/11/2025 | 09:47 | | | Sign In | Sign in was successful |
| 12/11/2025 | 09:33 | | | Sign In | Sign in was successful |
| 12/11/2025 | 09:22 | | | Sign In | Sign in was successful |

Your Programmes
View Programmes >

Update Details
Change Memorable word >
Change Passcode >

Token Servicing
Manage Security Token >

Audit
Audit History >
Audit Report >

Need Help?
Your Messages >
FAQ >
Report Lost or Stolen Card >
Contact Us >

Sign Out
Sign Out >

Logging off securely

In order to sign out of the site select **Sign Out** option on your menu list. You will be required to confirm your selection and presented with a confirmation message when you sign out. To protect your details we recommend you also close all browser windows where you used the application.

4. Useful Support & Contact Information

Lloyds Bank Corporate Card Services

Phone: **0800 092 7250**

From abroad: **+44 1908 761 143**

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.

Hours of operation

8am to 8pm Monday to Friday

9am to 4.30pm Saturday

This line is open 24 hours for lost or stolen cards and if you are having difficulties using your card.

You can also use CCIS:

- for our contact details and hours of operation. Simply select **Contact Us** under the **Need Help?** menu.
- to order a replacement card or PIN. Just select **Order Replacement Card** or **Order Replacement PIN**. You will need to confirm your memorable word in order to request a replacement. Your new card and/or PIN will usually be dispatched within 3 working days.



Email address

lloydscorepcards@tsysmsemea.com



Address for correspondence

Lloyds Bank Corporate Card Services

Burystead Court

120 Caldecotte Lake Drive

Caldecotte

Milton Keynes

MK7 8LE

handelsbanken.co.uk

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Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395.

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