LLOYD'S

FAL Online

Multi member user overview and glossary of terms

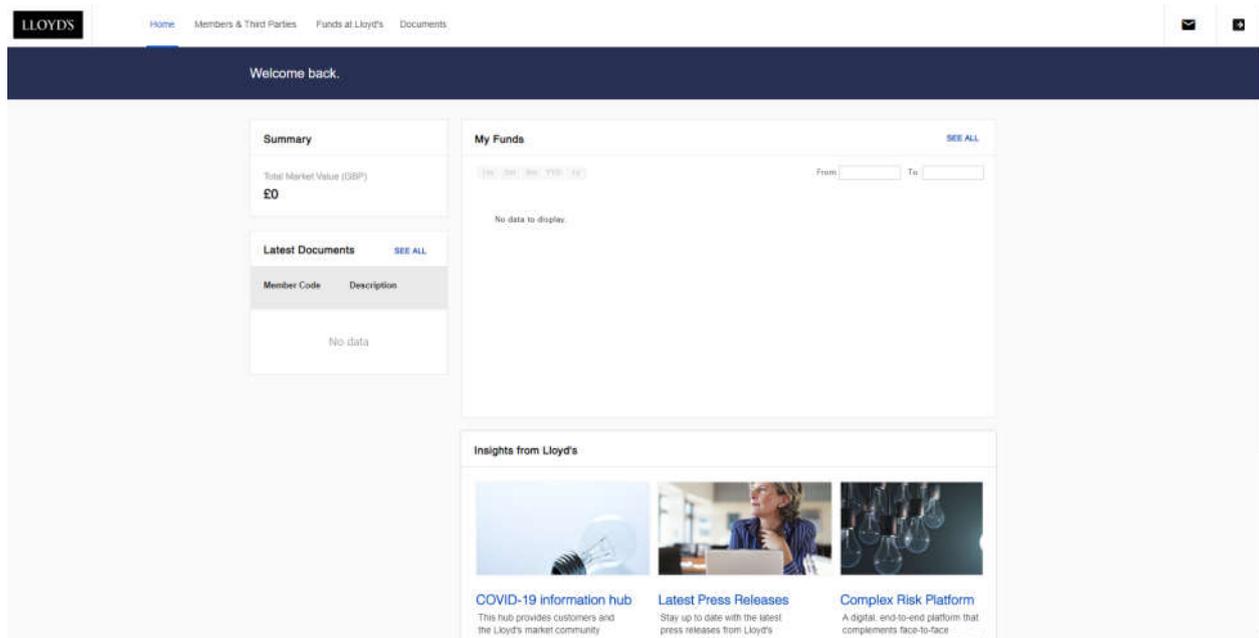17 May 2022

Contents   Page

FAL Online
Overview and glossary of terms

Accessing the portal

Access the portal via www.lloyds.com.

Brief overview of the portal

Home
You will land on a central dashboard, where you can navigate to any page. It includes accessible information, articles and interactive graphs showing valuation of assets over time.


Members & Third Parties
This page provides access to Lloyd's members fund and profile information. The search options at the top allow you to search for a certain member or status. The wildcard % can be used when searching.

To return a full list of your members, enter the % symbol in the Member Number or Name box.

If you are searching for a specific member or entity, ensure you have the appropriate capital letters on the name or at the end of the number.

FAL Online
Overview and glossary of terms
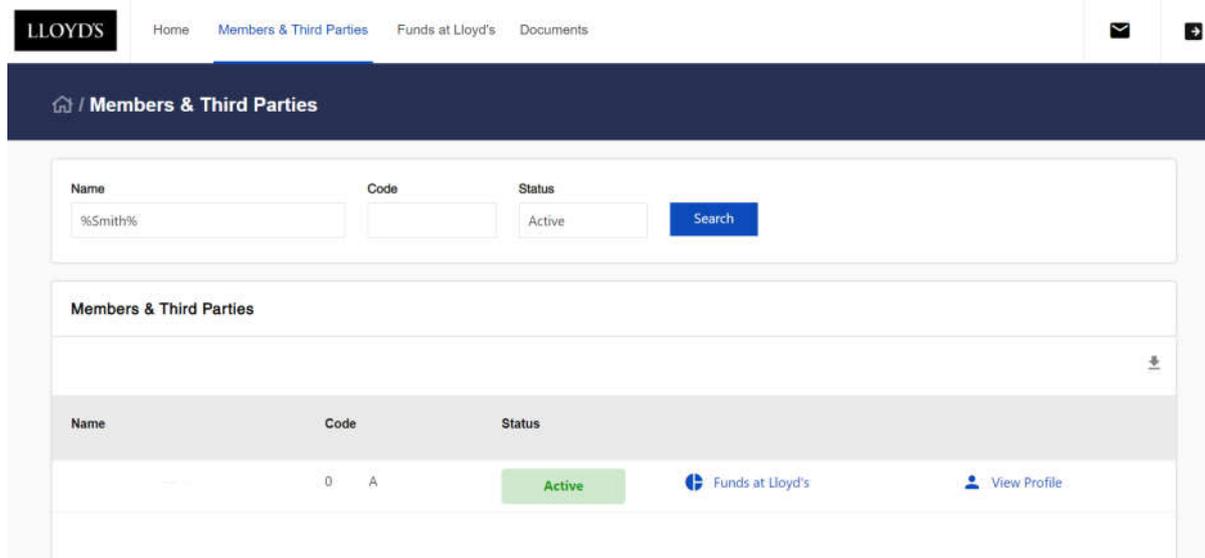
Funds at Lloyd's

The funds at Lloyd's page shows asset information visualised via clear graphs and has a customisable table of holdings which can be downloaded instantly via the download button.

You can sort the view on any screen by clicking on a field in the grey bar. You can filter what you see/download by keying details into any box with the spyglass.
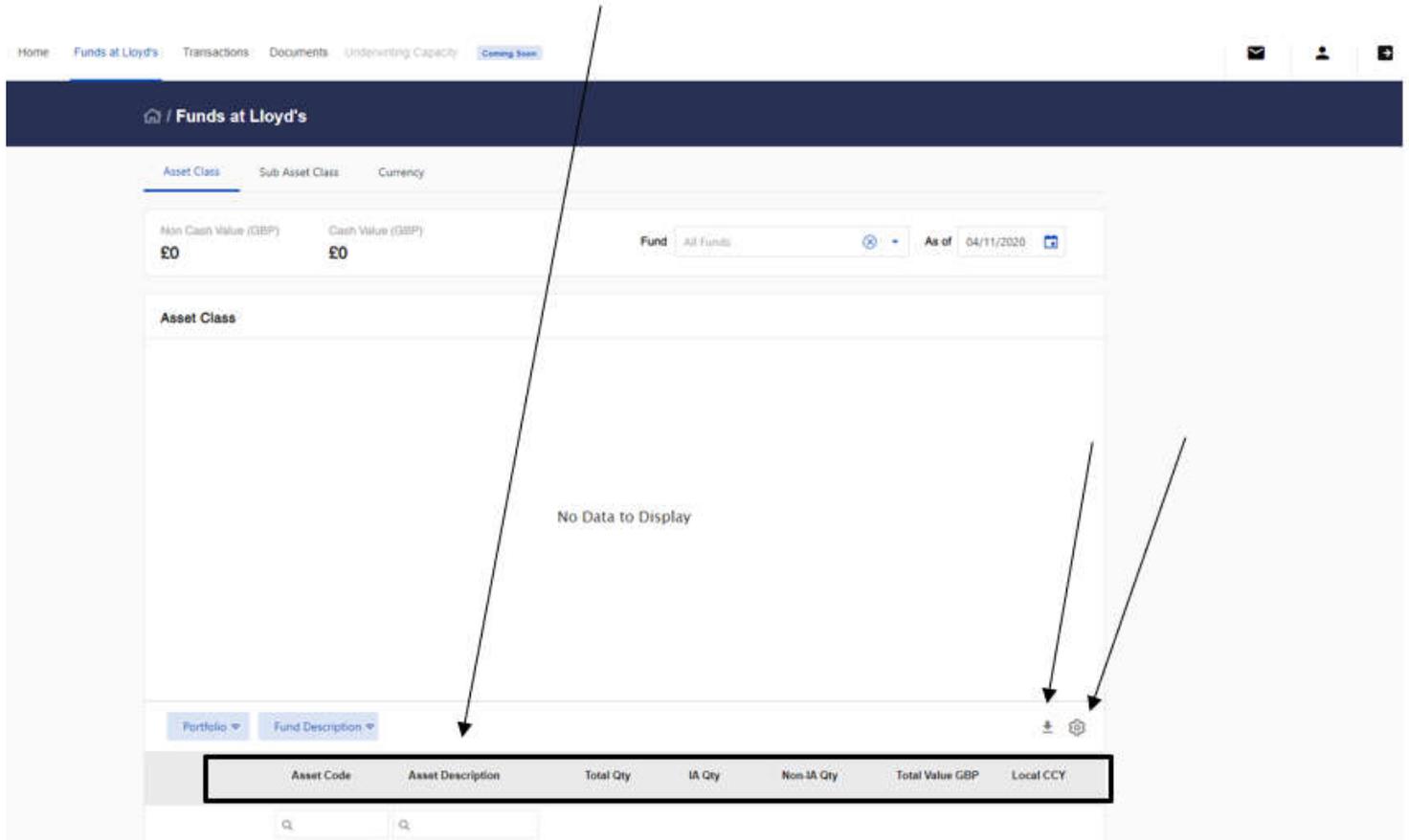
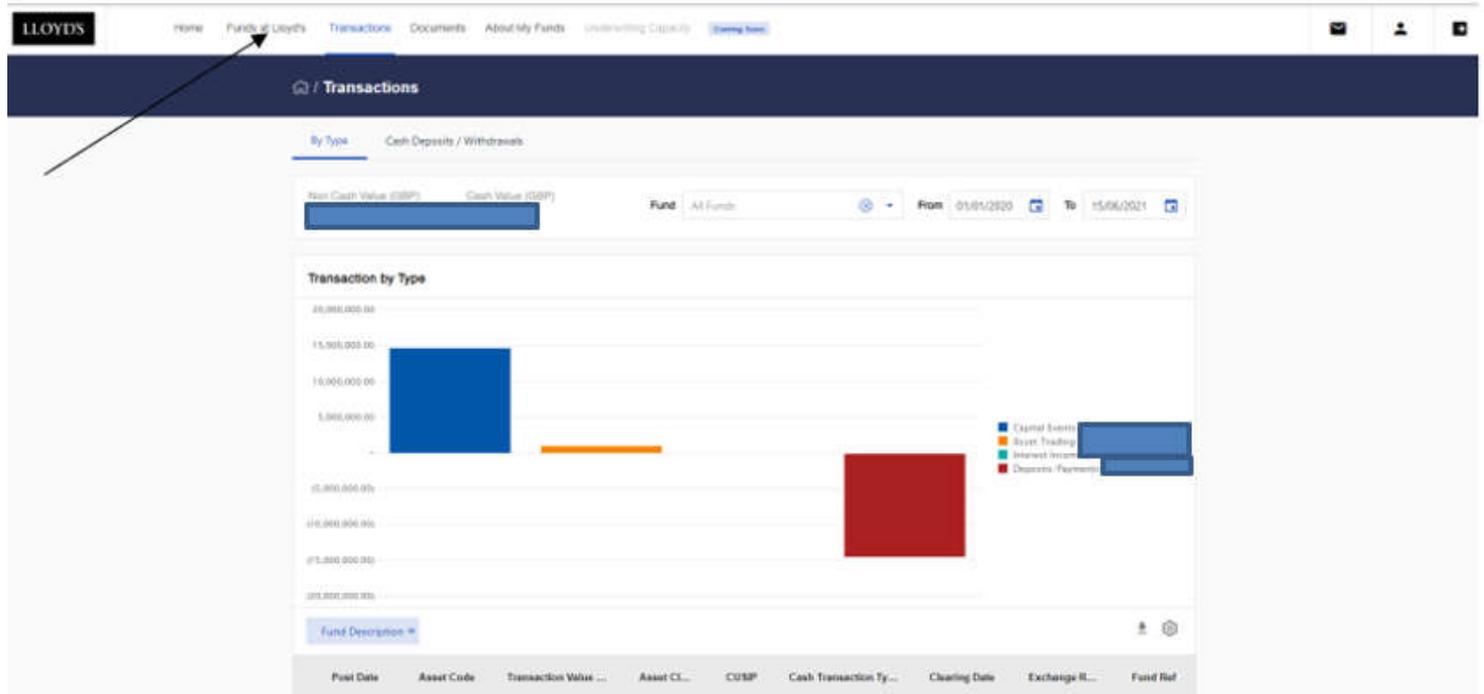Assets can be viewed by asset class, sub asset class or Currency (GBP equivalent value).

********IMPORTANT INFORMATION RELATING TO VALUATIONS ************

Valuations for a given day may change if Member Services backdate transactions.

Transactions

You can access the transactions page using the navigation menu at the top of the screen

You can view transactions either 'By Type' (the default view) or you can click on 'Cash/Deposits/Withdrawals' to view cash portfolio movements only.

You can also change different variables to fit your viewing requirements, for example you can filter on a specified fund using the drop down feature (default option to display 'All Funds') and alter the 'From' and 'To' dates according to the date period you are interested in accessing.

Dependent on the selected view, a graph will be displayed containing either the total values transacted for each transaction type, or the total values for any cash deposits/withdrawals, across the date period selected.
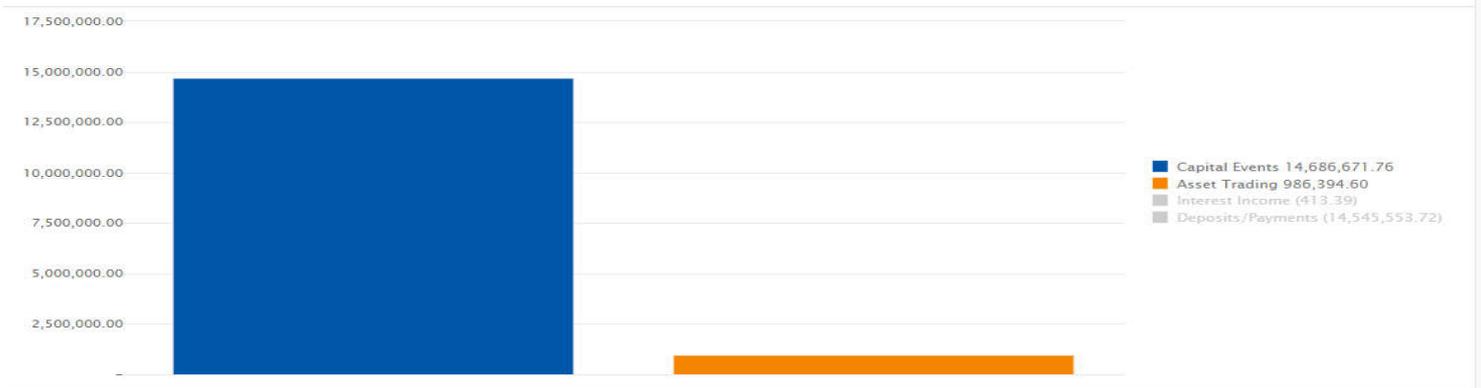
If you wish to only see certain transaction types within the graph, you can remove any of the categories listed within the key by clicking on the relevant category. It will then be excluded from view, as per the below.

LLOYD'S

Transaction by Type

Capital Events 14,686,671.76
Asset Trading 986,394.60
Interest Income (413.39)
Deposits/Payments (14,545,553.72)

If you scroll down below the graph, you will be presented with the table of transactions, according to the variables you have selected.

When you first access the transactions page, you will be presented with a default view, which is fully customisable.

Additional field headings can be applied by selecting the cog ⚙ icon and dragging and dropping the headings back and forth between the transaction data table and the cog headings list.

In the below example, 'Asset Code' is being dragged from the additional heading options which are listed against the cog ⚙ icon and dropped into the current transaction table.

Please note, you will only be able to view around 8 field headings at a time within the portal view, before any additional headings will begin disappearing out of view, however the full table of data can be extracted to an Excel workbook (.xlsx format).

Transactions can be 'grouped' by any of the available field headings (unless there is no data populated within that column). For example, you cannot group your transaction view by exchange rate, if all your transactions have been processed in GBP, as no data will be present in this column.

Groupings can be made by dragging and dropping the relevant field heading from the existing transactions table or from any of the headings listed against the ⚙ icon, to the bar above the transaction data table. In the case of the below example, transactions have been grouped by Transaction Type e.g. Capital Events, Deposits/Payments, Asset Trading etc.

It is not compulsory to select a 'grouping' option. If you wish to view all data without a 'grouping', you just need to ensure all

field headers are dragged into the main table field headings, as per the below example.

Once you have customised the table, as per your desired field headings, you can click 'save' in the cog ⚙ menu to retain this view for subsequent logins.

To extract the transactions data to an Excel workbook (.xlsx format), click on the download icon ⬇ at the top of the data table.

Notes on Transactions

- Rounded Figures – within the portal view, transaction data is rounded to two decimal places. If reconciling transactions, please ensure that the data is extracted to Excel, with any value columns formatted to the correct number of decimal places. Note that the Excel workbook will also display 2 decimal places by default, however you can click into each cell to see the true number of decimal places required.

Member Profile

This can be viewed via the Members and Third Parties page and displays standing member information. There is a second tab for Underwriting Capacity which is coming in a following phase.
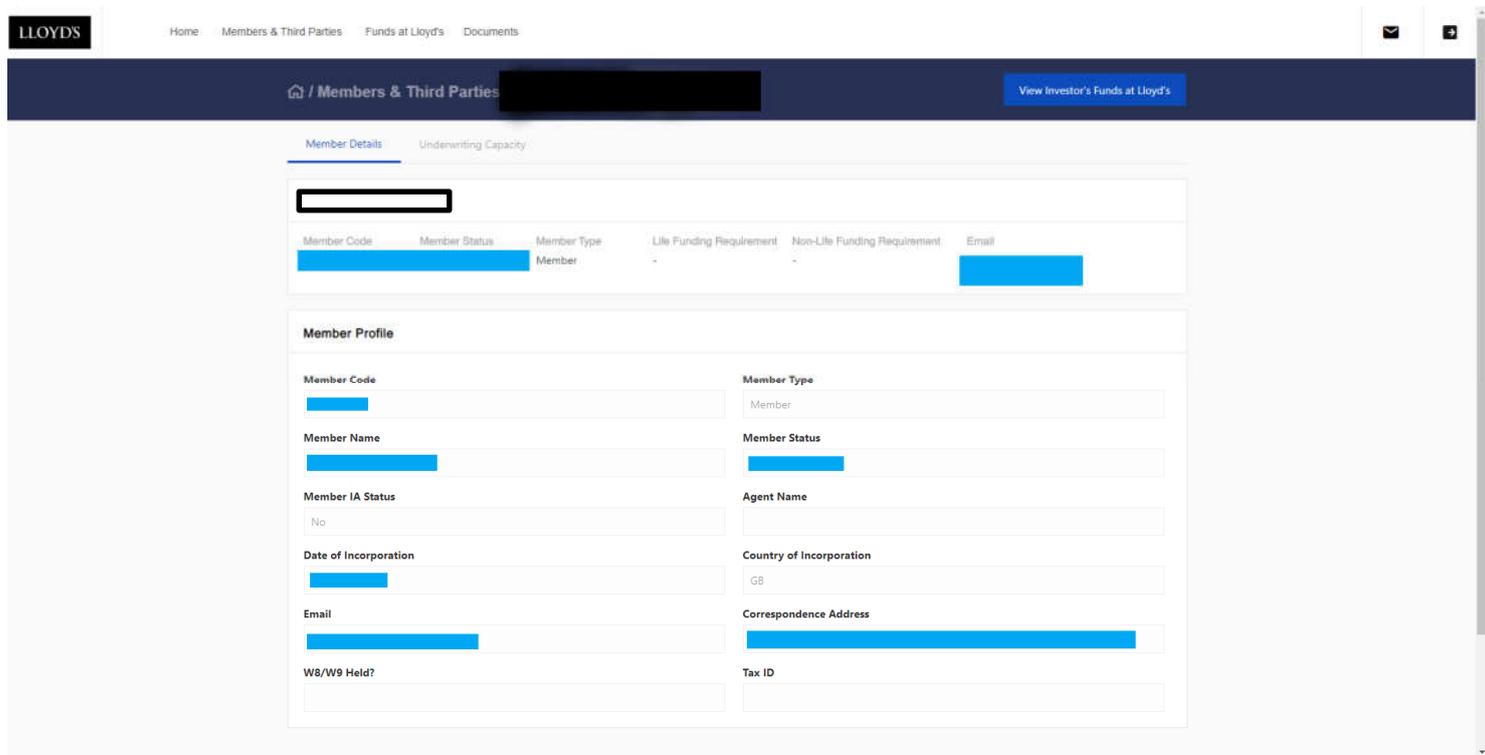
Documents

A secure location for document viewing, upload, and overall management. You can view any documents that have been uploaded by you for a Member Services team or by the Members Services for you. Up to 5,000 documents are shown on the Documents page. If you wish to view older documents, please use the From and To filter at the top of the page.

You can search by category or date range and customise the screen via the cog.
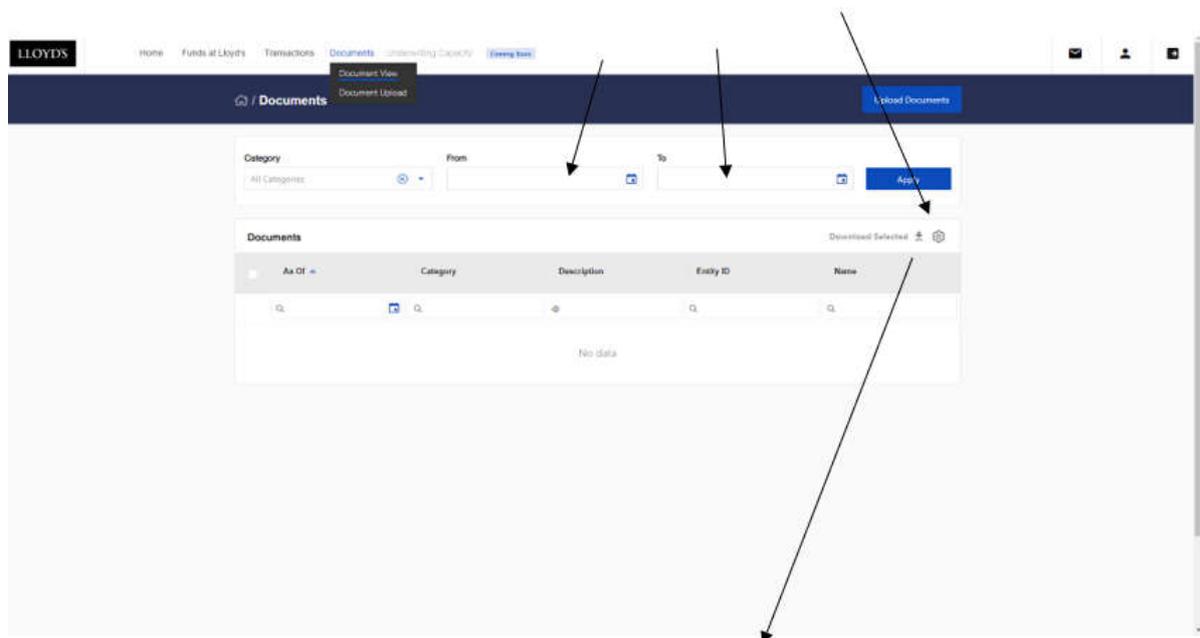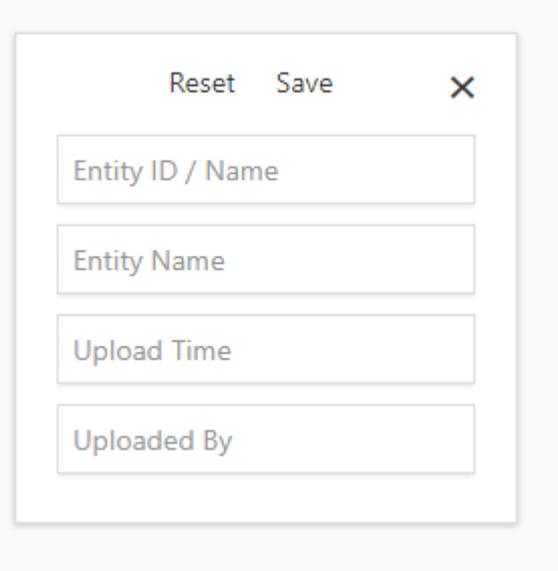
You can also sort via the grey bar or filter using any box with a spyglass.

You can upload documents to Member Services and have a choice of category and description. A full list of categories and descriptions is available in the 'Document Upload Categories and Descriptions' section at the end of this document. A variety of formats are supported (further details in the FAQs).

Documents are linked to a specific member and will pre-fill once you start typing either the number or name in the member/third party box.
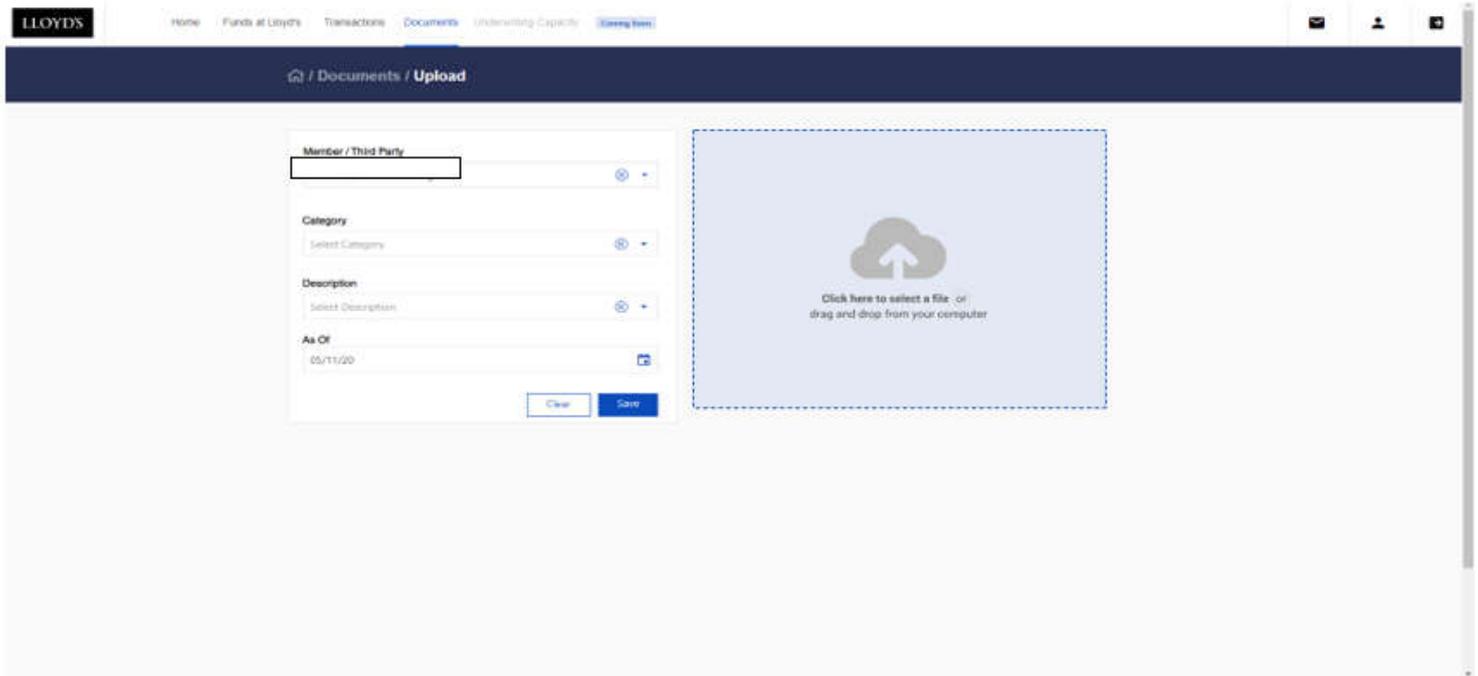
Document Upload Categories and Descriptions

Category	Description
Acceptabilities	Acceptabilities
Audit	Auditors valuation request
Audit	Bank Audit correspondence
Corporate actions	Corporate Action Acceptances

Corporate actions	Corporate Action beneficial owner details
Corporate actions	Corporate Action queries and responses
Corporate actions	Corporate Actions event advices
Corporate actions	Corporate Actions instructions
Corporate actions	Proxy voting
DCP trades	Blanket Counter Indemnities
DCP trades	Bloomberg Customer Agreements
DCP trades	Citibank Account Opening Documentation
DCP trades	Contract Notes
DCP trades	DCP trades queries and responses
DCP trades	UT Account Opening - Application Forms & Prospectuses
DCP trades	UT Account Opening - beneficial owner - controlling persons required
Distribution - Results - SRF	Consolidated Person Accounts (CPAs)
Distribution - Results - SRF	Distribution data
Distribution - Results - SRF	Distribution queries and responses
Distribution - Results - SRF	SRF Inland Revenue valuations
Distribution - Results - SRF	Loss funding options
FAL Online	Annual user review
FAL Online	FAL Online applications
FAL Online	FAL Online queries and responses
Funds at Lloyd's - DCPs	Comfort Letters
Funds at Lloyd's - DCPs	DCP queries and responses
Funds at Lloyd's - DCPs	FAL Files (Additional assets - releases - substitutions etc)
Funds at Lloyd's - DCPs	LOC Collateral Return forms
Funds at Lloyd's - DCPs	LOC notice of cancellation
Funds at Lloyd's - DCPs	PLDs and Appendix 5's
Funds at Lloyd's - DCPs	Regulating Trustee Directions (RTDs) for Distribution
Funds at Lloyd's - Non Dcps	Custody FAL queries and responses
Funds at Lloyd's - Non Dcps	FAL Files (Additional assets - releases - substitutions etc)
Funds at Lloyd's - Non Dcps	LOC notice of cancellation
Funds at Lloyd's - Non Dcps	Total Release reports
Funds at Lloyd's - Non Dcps	Weekly Agent Reports
Gateway Team	Gateway Team
Gateway Team	Investment Correspondence
Income and Dividends	Consolidated Tax Voucher
Income and Dividends	DCP - Investment manager income report
Income and Dividends	Dividend mandates
Income and Dividends	Dividend queries and responses
Income and Dividends	Interest queries and responses
Income and Dividends	Interest statements
Legal documents	Deeds
Legal documents	Change of coordinating agent
Legal documents	Delegated authority request
Legal documents	Grant of Probate - Letters of administration
Legal documents	Individual or Company name change
Legal documents	Notification of Death (Death certificate)
Legal documents	OPOA - USPOA
Legal documents	POA - enduring - lasting or General POA
Legal documents	PTF Trustee changes

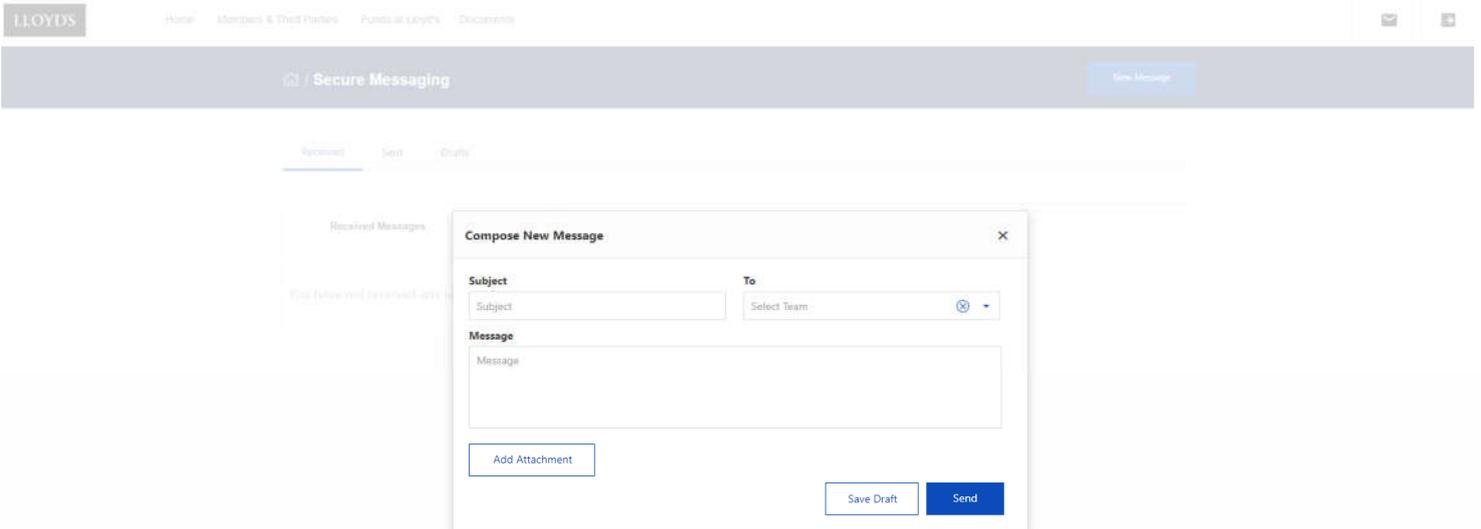|	
MS Charges	MS Charge queries and responses
MS Complaints	MS Complaints queries and responses
Onboarding - New Clients	Change of Controller - Director
Onboarding - New Clients	Deeds
Onboarding - New Clients	FAL Online applications
Onboarding - New Clients	HRR
Onboarding - New Clients	Lloyd's forms of appointment
Onboarding - New Clients	Master and customer agreements
Onboarding - New Clients	Onboarding - third parties - new members and new entities
Onboarding - New Clients	Onboarding queries and responses
Onboarding - New Clients	Onboarding - Declaration of Compliance
Remediation	Documents requested
Remediation	Remediation queries
Resigning membership	Perpetuity process
Resigning membership	Resignations
Resigning membership	Terminations
Returns	Agents FRR return
Returns	Schedule 3
Statements	Capital Test Statement - data
Statements	Cash Statements
Statements	FAL Asset Allocation
Statements	Quarterly corridor test - Release test
Statements	FAL Valuation
Statements	Solvency Statements - Report
Statements	Schedule 3
Tax Documents	BEAT Reports
Tax Documents	Canadian Income Tax Return
Tax Documents	Country by Country reporting
Tax Documents	CTA1 Forms
Tax Documents	CTA2 Forms
Tax Documents	Expense Declaration Forms (EDF)
Tax Documents	Japan Income Tax Return
Tax Documents	Member Level Reinsurance (FET)
Tax Documents	Tax Retention
Tax Documents	US FIT Schedules - 1st Level
Tax Documents	US FIT Schedules - 2nd Level
Tax - Direct Tax Teams	Tax queries and responses
Trades	Blanket Counter Indemnities
Trades	Bloomberg Customer Agreements
Trades	Citibank Account Opening Documentation
Trades	Contract Notes
Trades	Trades queries and responses
Trades	UT Account Opening - beneficial owner - controlling persons required
Trades	UT Account Opening - Application Forms & Prospectuses
Trades	UT Account Opening - Dealing Authorities - UT Application Forms
Verification Documents	Bank account evidence - Agent update
Verification Documents	Change of address (individual - corporate - TPFP and directors - controllers)
Verification Documents	ID evidence

LLOYD'S

Secure messages
You can send and receive secure messages with Member Services.
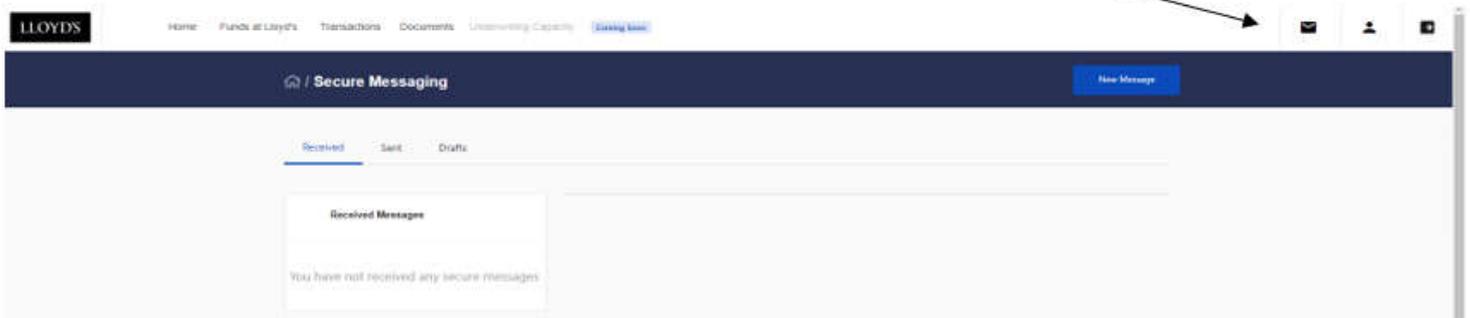
Documents can be attached to your message however to locate them via the search functionality, we encourage you to upload the documents rather than attach them.

Glossary of Terms

Advisor	This could be an Investment Manager, Solicitor, accountant etc.
Asset Class	The Asset category of a holding or transaction e.g. Members Fund Cash, Investment Funds etc.
Asset Code	Also known as a Stock Code or Sedol. This is the code to define the asset held
Asset Description	The public description of the asset held
C&C	Covenant and Charge. A type of arrangement that is no longer used
Cancellation Indicator	This shows if a Policy is under notice of cancellation
Clearing Date	The value date or settlement date of a transaction
CUSIP	Another version of a Stock Code, primarily used for the identification of USA Securities
Donor Member	The originating member who donates their funds to a recipient member
Exchange Rate	FX rate applied to a transaction or holding
FAL	Funds at Lloyd's. A Members Funds or Assets held under trust at Lloyd's
Fund Description	Fund Number and Name (see Fund)
Fund Ref	Member Number & Fund a holding or transaction relates to
Interavailable	Also known as IA. Interavailable Arrangement - An arrangement whereby the Lloyd's deposit for general insurance business supports the underwriting of two or more different members. Parties to the arrangement are defined as either the donor member or the recipient member
Investment Manager	A company that provides Investment advice and trading services as well as other wealth-based services
ISIN	International Securities Identification Number. A 12-digit identifier usually set at a company issuer level.
LAF	Lloyd's Access Framework. This is the security framework by which Lloyd's controls all applications hosted by it.
Local CCY	The currency a transaction has been processed in or an asset is held in
Member	The member account at Lloyd's
Member Code	The unique 7-digit number to identify the Member
Narrative	Description of the transaction
Post Date	The date a transaction has been processed
Product	Also known as a Fund. This is a five-character figure, with the first three characters resulting in the type of fund. E.g. Personal Reserve Fund, Special Reserve Fund, General Deposit Fund, these can be further split by a Life or Non-Life fund.
Recipient Member	The member receiving donated funds
Sub-Asset Class	The sub-category of an asset holding or transaction e.g. Cash – Transferable Deposits, Investment Funds – Equity Funds etc.
Total Qty	Number of shares/units held or transacted
Total Value Local CCY	Value of the holding or transaction in the transacted currency

LLOYD'S

TPO	Known as a Third Party FAL provider. A company or individual who provides assets to and forms part of a larger member
Transaction Code	Abbreviated code for the type of transaction posted. Please see 'Transaction Code List' below for a full list
Transaction Date	The trade date of a transaction
Transaction Type	The category of a transaction e.g. Deposits/Payment, Dividend Income etc.
Transaction Value GBP	The GBP value of a transaction
W8/W9	These are Tax relevant forms required by Members to be able to trade. W9 forms are for US residents with W8 forms for the rest of the world

Transaction Code List

ACC	Additional Credit Chargeable
ACNC	Additional Credit Non-Chargeable
ADC	Additional Debit Chargeable
ADJ	Adjustment
ADNC	Additional Debit Non-Chargeable
APPD	Application of interest payable
APPIGC	Credit Interest - Gross
APRD	Debit interest
B	Purchase
BI	Bonus Issue
BRI	Bonus Rights Issue Stk Ent
BVA	Book Value Apportionment
CAI	Corp Action Transfer In
CAO	Corp Action Transfer Out
CCT	Credit Chargeable Transaction
CNCT	Credit Non-Chargeable Transaction
CND	Converted
CNV	Conversion
CON	Consolidation
CRED	Credit Redesignation
CRJN	Credit journal
CRJNR	Credit Journal Reversal
CSHTFRC	Cash Transfer Credit
CSHTFRCR	Cash Transfer Credit Reversal
CSHTFRD	Cash Transfer Debit
CSHTFRDR	Cash Transfer Debit Reversal
CT	Client Transfer
DCT	Debit Chargeable Transaction
DNCT	Debit Non-Chargeable Transaction
DRJN	Debit journal
DRW	Drawdown
DVSWCR	Dividend Sweep Credit

DVSWDR	Dividend Sweep Debit
EB	Purchase (External)
ES	Sale (External)
EXT	Line Extinct
F60I	Fund 60 Transfer In
F60O	Fund 60 Transfer Out
F60P	Fund 60 Purchase
F60S	Fund 60 Sale
IAJC	Credit interest adjustment
IAJD	Debit interest adjustment
ICORC	Interest recalculation
ICORD	Interest recalculation
ID	Incoming Dematerialised
LTFC	Losses Transfer Credit
LTFD	Losses Transfer Debit
MLCD	Merrill Lynch Holdings Clear-down
MLCM	Merrill Lynch Credit Movement
MLCR	Merrill Lynch Credit Trans
MLDM	Merrill Lynch Debit Movement
MLDR	Merrill Lynch Debit Trans
OBCR	OPENING BALANCE CR
OBDR	OPENING BALANCE DR
OD	Outgoing Dematerialised
OO	Open Offer
OPCR	Opening Proposed Credit
OPDR	Opening Proposed Debit
PAR	PAR Value Change
PPI	Pari Passu Issue
PPO	Pari Passu
PRSWCR	Half Yearly Interest Payment
PRSWDR	Half Yearly Interest Payment
RA	Rights Call
RDM	Redeemed
RI	Rights Issue
S	Sale
SC	Scrip Dividend
SCC	Solvency Credit Chargeable
SCNC	Solvency Credit Non-Chargeable
SDC	Solvency Debit Chargeable
SDNC	Solvency Debit Non-Chargeable
SI	Scrip Issue
SOLV	SOLVENCY CR
SPL	Stock Split
SPO	Stock Split Out
SUB	Subdivision
TFI	Transfer In
TFIR	Rev PEP Tfr From Plan Mgr

TFO	Transfer Out
TI	Takeover Issue
TO	Taken Over
TOD	Dematerialised Converted Out
UAPRD	Debit Interest
UCAC	Product Corporate Action Credit
UCAD	Product Corporate Action Debit
UCARC	Product Corporate Action Credit Reversal
UCARD	Product Corporate Action Debit Reversal
UCRJN	Credit Journals
UCRJNR	Credit Journal Reversal
UDRJN	Debit Journals
UDRJNR	Debit Journal Reversal
UDVCR	Dividend Credit
UDVRC	Dividend Credit - Reversal
UIAJC	Credit Interest Adjustment
UIAJD	Debit Interest Adjustment
UICJD	Product Interest Correction Journal Dr
UPTCR	Credit Payment
UPTDR	Debit Payment
UPTRC	Credit Payment Reversal
UPTRD	Debit Payment Reversal