



Smart Cashflow Management

AIB Business Banking Customer Mark Coughlan speaks about his experience managing Cash Flow for his building business with PromptPay.

Mark Coughlan is a sole trader operating as a builder offering a wide range of building services from complete renovations and fitouts to painting and decorating services. He specialises in hotel and retail fitouts. Operating a business as a sole trader brings much responsibility - from managing day-to-day tasks to managing the financial side of the business, a sole trader must wear many hats.

Cashflow management is a crucial aspect of any business, so we spoke to Mark on how he manages his cash flow with PromptPay and how it aids his business.

"I first heard about PromptPay through my AIB branch. Since I was first introduced to the product, I have used it several times having found it to be a great advantage to my business as it allows me to keep cash flow going while also paying off my tax liabilities on time in one lump sum."

Mark went on to speak about his positive experience with AIB.

"It's that time of year again for me to contact Maeve Walsh, my business relationship manager who has always been excellent to deal with by always going the extra mile to ensure I have been looked after. It is great to know she is always there for me and makes the whole process so easy."

I plan to continue using PromptPay as I find it a great way to spread out your tax liabilities throughout the year. I would recommend that every company should look into the advantages of using this service. I have recommended it to friends in business who have now also started to use it and share the same opinion as myself.

Overall, I have found the whole process from start to finish to have been easy, stress free and I look forward to using it again. It's a great feeling knowing that you have your bank on your side."