

# Internet Banking or iBusiness Banking

Which is better for your business?



	Internet Banking	iBusiness Banking (iBB)						
 At a glance	<p><b>Quick and convenient</b> to use, designed for small businesses.</p>	<p><b>Premium online banking service</b> designed for Irish and international businesses.</p>						
 Who it suits	<p><b>Small business</b> where the business owner or nominated user can manage the business finances online.</p>	<p><b>Medium to large businesses</b> where multiple staff members can manage the business finances online.</p>						
 Cost	<p><b>Free</b></p>	<p>Per annum</p> <table border="1"> <tr> <td>1 Company</td> <td>€250</td> </tr> <tr> <td>2 Companies</td> <td>€400</td> </tr> <tr> <td>3+ Companies</td> <td>€500</td> </tr> </table>	1 Company	€250	2 Companies	€400	3+ Companies	€500
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Features		Internet Banking	iBusiness Banking
Mobile / Tablet	• Mobile app	✓	✗
	• Tablet app	✓	✗
Managing users	• Multiple users	✗	✓
	• Dual authorisation	✗	✓
	• Delegation of duties	✗	✓
	• Monitor user activity/audit trails	✗	✓
Viewing financial info	• Real-time balances/available funds	✓	✓
	• Transaction history	✓ Build up to 24 months	✓ 180 days
	• eStatements	✓ View up to 7 years	✗
	• eFee advices	✓	✗
	• My Money Manager	✓	✗
	• Consolidated balances	✗	✓

Features		Internet Banking	iBusiness Banking
Payments	• Transaction limits	Domestic, international and bill payments online up to €30,000. Individual limits cannot be set.	Daily limit is set and tailored to the Company needs. The administrator can set individual limits for multiple users.
	• Bulk payment files (direct debit credits and multicurrency)	✗	✓
	• Internal payments	✓	✓
	• Third party payments	✓	✓
	• International payments	✓	✓
	• Forward-dated payments	✗	✓
	• Bill payments	✓	✓
	• Forward-dated bill payments	✓ Up to 28 days	✓ Up to 90 days
	• View and manage standing orders	✓	✓
	• View and cancel direct debits	✓ Cancel no later than 9pm on a working day	
	• Payment templates	✓ Up to 10 Payees	✓ Unlimited
Foreign currency accounts	• View account balances and recent transactions	✓ (NSC 930067)	✓ (NSC 930067 & NSC 238590)
	• View eStatements	✓ (NSC 930067)	✗
	• Payments between internal accounts	✗	✓
	• Third-party payments	✗	✓
	• International payments	✗	✓
Account reconciliation / reporting tools	• Export account data	✗	✓
	• Export transaction history	✓	✓
	• Export statements	✓	✗
	• View account interest	✓	✓
Services	• Stop cheques	✓	✗
	• Mobile top-up	✓	✗
	• Apply for lodgement card	✓	✗
Manage my AIB Business debit and credit cards	• Request a replacement card	✓	✗
	• Request a PIN re-issue	✓	✗
	• Report a card lost or stolen	✓	✗
Security	• Security devices	✓ Card reader	✓ Digipass