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iBusiness Banking User Guide



User Guide Version 14 November 2017

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about this guide...

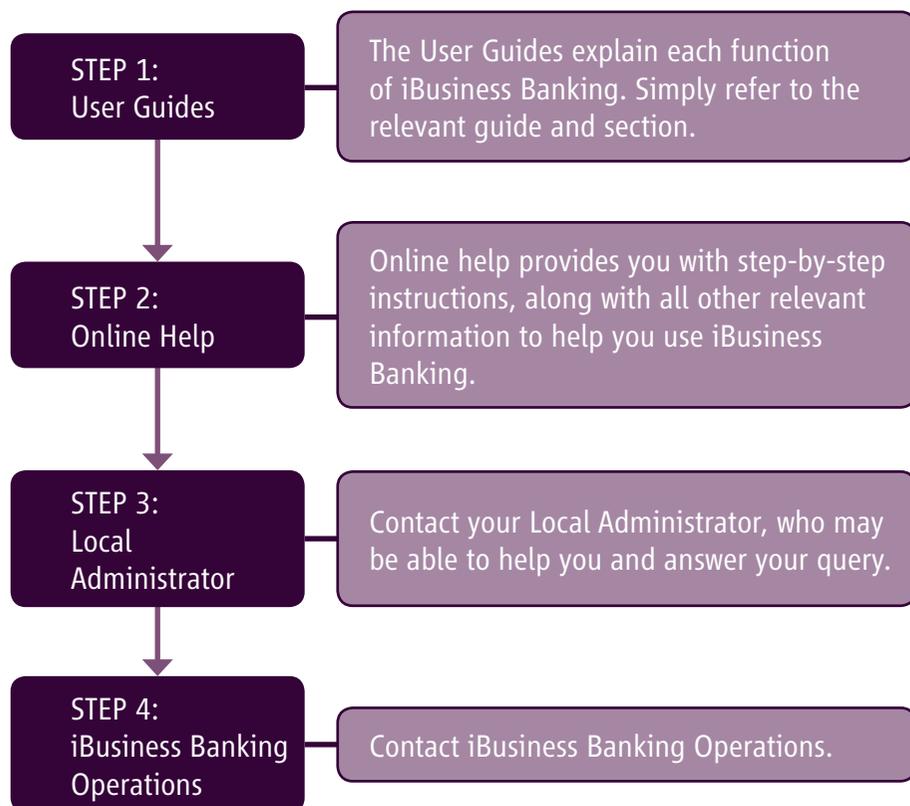
This User Guide details how to use iBusiness Banking. It provides reference information, including an overview of the features of iBusiness Banking, and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by all Customers and Users of iBusiness Banking and should be also used in conjunction with the Online Help Facility. Where we refer to 'you' in the User Guide, it can mean you, the Customer, or you, the User, depending on the context.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

steps to help...

If you need any assistance using iBusiness Banking, we provide a number of different ways to help you.

Where can I get assistance for using iBusiness Banking?



structure of user guide...

In order to help you find the information you need quickly, the User Guide is divided into two sections:

- **about...** – Provides information to help you understand the relevant function.
- **how to...** – Provides step-by-step instructions on how to carry out the various tasks on iBB.

contact details

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iBusiness Banking,
1 Adelaide Road,
Dublin 2.

Telephone: 0818 72 00 00
International Customers: + 353 1 641 4889
Fax: + 353 1 608 9454
Email: ibb.customer.support@aib.ie

Hours of Support: 08:30 – 17:30 Business Days

Note:

To assist the Bank in addressing your query, you must provide such information and details as requested by the Bank in respect of the query.

Please also note that all telephone communications between iBusiness Banking and customers may be recorded for security and training purposes. This will assist us in ensuring that our support gives you as much help as possible in addition to giving you added security.

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how to...

what's in this section...?

In this section, you will find details and descriptions about the following topics:

- Payments
- Payment Basics
- Cut-off times
- Domestic Payment Options
- International Payment Options
- Payment Currencies
- Live Foreign Exchange Rates
- What Payment Screen to use
- Debiting an AIB GB or FTB Account
- Charges associated with International Payments
- Payment Screens - Fields and Actions explained
- Template Payments
- Incoming Payments Log
- Outgoing Payments Log
- Payments 'Pending Authorisation'
- Beneficiary Management
- Standing Orders

We recommend that you read this section as it provides you with useful information which will help you get the most from iBusiness Banking.

iBusiness Banking offers a range of payment options which allow you to manage your payments easily and quickly. This section details all you need to know in order to get the most from the Payment functionality.

Depending on the iBusiness Banking package which you have chosen, certain payment options may not be available. For more information on the different payment types available, including cut-off times and execution timeframe, please select the Payment Information link on the side menu on iBusiness Banking or go to www.aib.ie/ibb

PAYMENT BASICS

The following section covers the basics in relation to payments and will assist you in understanding payments on iBusiness Banking.

'DOMESTIC' V 'INTERNATIONAL' PAYMENTS – What is the difference?

As a general rule (with a few exceptions), the following applies:

- **Domestic Payments:** Payments at debit of your ROI accounts and crediting your own accounts, or crediting the accounts of Third Parties, within ROI.
- **International Payments:** Payments at debit of your ROI accounts and crediting a Third Party account outside of ROI in any currency, or crediting an account within ROI in any currency other than EUR.

What accounts can be debited and what accounts can be credited?

The following table identifies the accounts which can be debited and credited for payments on iBusiness Banking. The credit accounts are divided into accounts owned by you and accounts owned by Third Parties.

Debit Accounts	Credit Accounts
<ul style="list-style-type: none"> • AIB ROI Branch Accounts – These are your accounts held in an AIB ROI branch. • AIB Currency Accounts (With NSC of 930067) – These are currency accounts e.g. USD, JPY. • AIB Sterling Current Accounts (With NSC of 238590). <p>For certain customers, the following account types can be debited:</p> <ul style="list-style-type: none"> • AIB GB Branch Accounts* – These are your accounts held in an AIB GB branch • First Trust Branch Accounts* – These are your accounts held in a First Trust branch. <p>Note: Payments made from the above accounts cannot be forward dated or warehoused.</p> <p>* Please see section 'Debiting an AIBGB and FTB Account' on page 20.</p>	<p>YOUR BANK ACCOUNTS</p> <ul style="list-style-type: none"> • AIB ROI Branch Accounts – These are your accounts held in an AIB ROI branch. • AIB Currency Accounts (With NSC of 930067) – These are currency accounts e.g. USD, JPY. • AIB Sterling Current Accounts (With NSC of 238590). <p>THIRD PARTY BANK ACCOUNTS</p> <ul style="list-style-type: none"> • Third Party Branch accounts held in AIB ROI – Accounts of Third Parties which are held in AIB ROI. • Third Party Currency accounts with an NSC of 930067 – Currency accounts of Third Parties. • Third Party Sterling Current Accounts (With NSC of 238590) – Sterling Current Accounts of Third Parties. • Third Party Account held in other financial institutions within Ireland – E.g. Bank of Ireland, Ulster Bank, etc. • Third Party International Bank Accounts – International Bank Accounts of Third Parties.

What payment options to use

iBusiness Banking offers a number of payment screens. The screen that you will use for a particular payment will depend on a number of factors. These include:

- The account you are debiting.
- The account you are crediting.
- The currency of your payment.
- Whether the payment is urgent or not.
- What account details you are using for the Beneficiary e.g. Account Number and NSC or IBAN.

Please see 'Domestic Payment Options' and 'International Payment Options' for more details.

Beneficiary Account Information

When you are crediting an account, we need the bank account details of the credit account. For account transfers, i.e. transfers between your own accounts registered on iBusiness Banking, we already have the information. For transfers to Third Party bank accounts, we need you to provide us with the Beneficiary Bank Account Details. This can come in different forms and this is discussed in more detail below.

Beneficiary Account Information format

The following table provides an explanation of the potential components of Beneficiary Information.

Data	Description
Account Number	The 'Account Number' is the number used by the account holding bank to identify the account. In the UK, the format of the account number will be 8 digits long e.g. 23443678. In other countries, the format may differ from country to country.
NSC	The 'NSC' is the code assigned to identify the bank branch where the account is located. Used with the 'Account Number', this will identify where the account is held. In the UK, the format of the NSC will be a six digit code e.g. 930089.
IBAN – International Bank Account Number	IBAN means International Bank Account Number and is the international standard for numbering bank account number. IBAN is mandatory for payments to EEA countries and certain non-EEA countries. The format of an IBAN may differ from country to country. An example of an Irish IBAN is 'IE64AIBK93136512345678'. For more information on IBAN's, please visit our website.
BIC	The BIC is a unique identification code for a specific financial institution. BIC codes consist of either 8 or 11 alphanumeric characters. BIC for AIB Bank ROI is AIBKIE2D.

The combinations of Beneficiary Account information used will be dependent on the account type and can also be affected by the payment currency and destination of the beneficiary bank. The next section looks at the various combinations and when they are used.

DOMESTIC PAYMENTS – Beneficiary Account Information Used

The following table identifies the Domestic Third Party Payments options available, and the account information combination that can be used.

Payment	Information Used
Domestic Third Party (IBAN)	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank.*
Domestic Urgent Interbank (Same Day Value)	<ul style="list-style-type: none"> • IBAN of the Beneficiary and BIC of the Beneficiary Bank* (For euro payments) • Bank Account Number of the Beneficiary and NSC of the Beneficiary Bank (For GBP payments)
Domestic Third Party FX	<ul style="list-style-type: none"> • IBAN of the Beneficiary and BIC of the Beneficiary Bank* or • Bank Account Number of the Beneficiary and NSC of the Beneficiary Bank (For GBP payments)

INTERNATIONAL PAYMENTS – Beneficiary Account Information Used

The following table identifies the International Third Party Payments and the account information combination that can be used, the combination may be determined by the destination of your payments.

Payment	Information Used
Paylink Standard/Urgent	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank*. or • Bank Account Number of the Beneficiary, and, • Bank Code of the Beneficiary Bank, and • BIC of the Beneficiary Bank. or • Bank Account Number of the Beneficiary, and, • Bank Code of the Beneficiary Bank, and • Full Beneficiary Bank Name and Address.
Paylink Euro Standard/Urgent	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank* (Optional for Paylink Euro Standard).

* When creating or editing a Domestic or International Payment, the BIC will be taken from the IBAN entered, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC.

Adding Beneficiary Account Information to a payment

When you are creating a Third Party payment, you must specify the account details of the Third Party bank account. On iBusiness Banking, this can be done in two ways:

- Select from a pre-authorised list of Beneficiaries. This is known as a 'Closed' payment.
- Enter in the details manually on the payment screen. This is known as an 'Open' payment. This allows a User to make a payment to a new Beneficiary that has not been pre-authorised by your Company.

CLOSED PAYMENTS – Selecting from a pre-authorised list of Beneficiaries.

iBusiness Banking allows you to set up a list of pre-authorised Beneficiary details. This is done through the 'Beneficiaries' option and is available to Users with the relevant access. Once a Beneficiary's details have been created and fully authorised, they will be available for selection in the 'Beneficiary Details' section of a Third Party payment.

Using the 'Beneficiaries' options, you can add two types of Beneficiaries i.e. 'Domestic Beneficiaries' and 'International Beneficiaries'. Depending on the Beneficiary type, and the account information used, this will affect the payment screen where the Beneficiary's details can be selected.

Beneficiary Type	Information Used	Payment Screen
Domestic Beneficiary	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank*. • Full Beneficiary Bank Name and Address. 	<ul style="list-style-type: none"> • Third Party (IBAN) • Urgent Interbank (Same Day Value) EUR payments • Third Party FX
Domestic Beneficiary	<ul style="list-style-type: none"> • Bank Account Number of the Beneficiary, and, • NSC of the Beneficiary Bank. • Full Beneficiary Bank Name and Address. 	<ul style="list-style-type: none"> • Urgent Interbank (Same Day Value) UK payments • Third Party FX
International Beneficiary	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank*. or • Bank Account Number of the Beneficiary, and, • Bank Code of the Beneficiary Bank,, and • BIC of the Beneficiary Bank. or • Bank Account Number of the Beneficiary, and, • Bank Code of the Beneficiary Bank,, and • Full Beneficiary Bank Name and Address. 	<ul style="list-style-type: none"> • Paylink – Standard and Urgent
International Beneficiary	<ul style="list-style-type: none"> • IBAN of the Beneficiary, and, • BIC of the Beneficiary Bank* (Optional for Paylink Euro). • Full Beneficiary Bank Name and Address. 	<ul style="list-style-type: none"> • Paylink Euro – Standard and Urgent**

* When creating or editing a Domestic or International Beneficiary the BIC will be taken from the IBAN entered, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC.

** REMEMBER: Even though all International Beneficiaries will be available for selection on the Paylink Euro screen, you must use combination of IBAN and BIC for this type of payment.

OPEN PAYMENTS – Entering Beneficiary details on the payment screen.

On Third Party Payments, you can select the 'Open Payment' option. This allows the payment creator to key in the Beneficiary details on the payment screen instead of selecting from the pre-authorised list of Beneficiaries. The information required to setup a Beneficiary is also required when entering Beneficiary details on a payment screen.

IMPORTANT NOTE: Access to the 'Open Payment' option on payment screens is limited and is not granted to any User as default access. If you would like a User to have access to the 'Open Payment' option, you should contact your Local Administrator. As this access allows a payment creator to add Beneficiary details directly to a third party payment, we recommend that this option be only granted when absolutely necessary.

CUT-OFF TIMES

In relation to payments, there are 'cut-off times' which you should be familiar with. These cut-off times will affect payments in two main ways:

- When a payment can be made.
- The execution timeframe of a payment.

The table below describes the main cut-off times.

Cut-Off Time	Details
Payment Cut-off Times	<p>What it means – There are a number of payment types on iBusiness Banking. Some of these payments can only be sent for processing between certain hours of the day e.g. a Paylink payment can only be sent for processing between 8.00 and 16.00. Please see 'Domestic Payment Types' and 'International Payment Types' section for full details of payment cut-off times.</p> <p>What is the effect of this cut-off time? If you want to make a payment you must do so before that cut-off time on the Requested Debit Date to ensure that it will be sent for processing on that date. Payments authorised after the cut off times will not be sent for processing until the next business day. e.g. a Paylink payment must be authorised on iBB before 16.00 for it to be sent for processing that day. If the payment is authorised at any time after 16:00 iBB will warehouse this payment and will send it for processing on the next business day.</p> <p>NOTE: When we say 'make a payment', we mean authorise on iBusiness Banking and send for processing.</p>
Currency Cut-off Times	<p>What it means – A 'currency cut-off' time is a point of time during the day, at which trading in a particular currency under that days date ends, and any trading in that currency after that point, will be under the next business day's date. This is to allow for recording of trade deals and settlement of accounts.</p> <p>What is the effect of this cut-off time? The effect of this cut off time will be on the execution timeframe of the payment.</p>
Additional Information	<p>For further information on cut-off times and payment execution times, please select the PAYMENT INFORMATION option on the side menu on iBusiness Banking.</p>

Note: Certain payments cannot be warehoused. If the payment debits an AIBGB or an FTB account or credits a SETTLEMENT account it is not possible to authorise these payments after the relevant cut-off times.

Payment Type	Description	Processing Cut off Times	Payment Execution Timeframe
Account Transfer	<p>Allows you to transfer funds between your AIB ROI Accounts.</p> <p>Between your AIB euro Currency Accounts (NSC of 93-00-67) and your AIB ROI euro Accounts.</p>	<ul style="list-style-type: none"> No Cut Off 16.00 	For details relating to the payment execution timeframes please select 'Payment Information' on the side menu on iBusiness Banking.
Third Party IBAN	<p>Allows you to transfer funds: From your AIB ROI Accounts to Third Party AIB Bank ROI Accounts.</p>	<ul style="list-style-type: none"> No Cut Off 	<p>For indicative exchange rates, outside of our live exchange rate availability window, please select 'Payment Information' on the side menu on iBusiness Banking.</p> <p>NOTE: Transactions originated through iBusiness Banking attract automated transaction charges. You can obtain details of transaction charges from your local branch.</p> <p>Please also refer to the 'Business Fees and Charges' brochure.</p>
	<p>From your AIB ROI Accounts to Third Party Accounts in other financial institutions, within Ireland.</p>	<ul style="list-style-type: none"> No Cut Off 	
	<p>From your AIB Euro Currency Accounts (NSC of 930067) to Third Party AIB ROI euro Accounts.</p>	<ul style="list-style-type: none"> 16.00 	
	<p>From your AIB Euro Currency Accounts (NSC of 930067) to Third Party AIB Euro Currency Accounts (NSC of 930067).</p>	<ul style="list-style-type: none"> 16.00 	
Bill Payment	<p>Allows you to transfer funds for credit of bill payments to utility companies. You can specify a date up to 90 days in advance. From this date, please allow one business day for the payment to reach the biller.</p>	<ul style="list-style-type: none"> No Cut Off 	
Standing Order	<p>Allows you to make regular fixed amount payments in EURO e.g. monthly to your AIB ROI Accounts and to third party accounts held in AIB or in other financial institutions in Ireland.</p>	<ul style="list-style-type: none"> 20.00 	

Payment Type	Description	Processing Cut off Times	Payment Execution Timeframe
Urgent Interbank (Same Day Value)	<p>Allows you to transfer funds as:</p> <p>ROI Inter-Bank Same Day Value Payments From your AIB ROI Accounts in Euro to Third Party Accounts in other financial institutions within Ireland.</p> <p>Outgoing UK Interbank Payments From your AIB Sterling Current Account (NSC of 23-85-90) in Sterling only to Accounts in other Banks in the UK. You must use a valid UK NSC and Account number. NSC must be reachable within either the FPS or CHAPS clearing systems.</p>	<ul style="list-style-type: none"> • 15.00 • 15.00 	<p>For details relating to the payment execution timeframes please select 'Payment Information' on the side menu on iBusiness Banking.</p> <p>For indicative exchange rates, outside of our live exchange rate availability window, please select 'Payment Information' on the side menu on iBusiness Banking.</p>
Account Transfer FX *	<p>Allows you to transfer funds between your AIB ROI Accounts and your AIB Currency Accounts (NSC of 930067) non-euro or your AIB Sterling Current Accounts (NSC of 23-85-90)</p> <ul style="list-style-type: none"> – Funds transferred from your AIB ROI Account or AIB Currency Accounts (NSC 93-00-67) or your AIB Sterling Current Accounts (NSC 23-85-90) to an AIB Sterling Current Account (NSC 23-85-90) must be in the currency of the credit account. – Funds transferred from your AIB Sterling Current Account (NSC 23-85-90) to your AIB ROI or AIB Currency Account (NSC 93-00-67) must be in the currency of the credit account. 	<ul style="list-style-type: none"> • 16.00 	<p>NOTE: Transactions originated through iBusiness Banking attract automated transaction charges. You can obtain details of transaction charges from your local branch.</p> <p>Please also refer to the 'Business Fees and Charges' brochure.</p>
Third Party FX	<p>Allows you to transfer funds:</p> <p>From your AIB ROI Account to Third Party AIB Currency Accounts (NSC of 93-00-67) or Third Party AIB Sterling Current Accounts (NSC 23-85-90)</p> <p>Note: Funds transferred from your AIB ROI Account to a Third Party Sterling Current Account (NSC 23-85-90) must be in Sterling (GBP)</p> <p>From your AIB Currency Accounts (NSC 93-00-67) non-euro or your AIB Sterling Current Accounts (23-85-90) to a Third Party AIB ROI Account or Currency Accounts non-euro NSC (93-00-67) or Third Party AIB Sterling Current Accounts NSC (23-85-90)</p> <p>Note: Funds transferred from these accounts to a Third Party Sterling Current Account (NSC 23-85-90) must be in Sterling (GBP) and funds transferred from your Sterling Current Account (NSC 23-85-90) to a Third Party AIB ROI Account must be in the currency of the credit account.</p>	<ul style="list-style-type: none"> • 16.00 	

* Please see separate section on access to AIB GB and First Trust Bank Accounts.

Payment Type	Description	When can Payment Files be submitted?	Cut-off time for transactions to be processed next Business Day.
Payment Files	Payment Files allow you to initiate bulk files containing SEPA Direct Debits (SDD), SEPA Credit Transfers (SCT) and Multi-Currency (MCY) payments.	See Payment Files User Guide for information on Payment File submission.	See Payment Files User Guide for information on cut-off times.

What is a Live Exchange Rate?

AIB access foreign exchange (FX) pricing from global foreign exchange markets. These markets are highly dynamic with FX prices changing quickly and without notice. Our Live FX pricing on iBB refreshes in line with the global FX markets.

How often are the Live Exchange Rates that I see on screen updated?

Live Exchange Rates will update to iBB according to the Eur value of the payment being made. Rates will refresh.

When are Live Exchange Rates available on iBB?

Live Exchange Rates are displayed on iBB between 7:30 and 17:30 Monday to Friday excluding certain Bank Holidays. You will still be able to make a foreign exchange payment outside these times. The exchange rate applied to payments made outside hours will be the rate available at the time your payment is processed.

Can I make a Foreign Exchange Payment when Live Exchange Rates are not available?

You can continue to make a Foreign Exchange payment when the Live Exchange Rate is not available. We will apply the Foreign Exchange Rate available at the time of processing to your payment.

What will the Time of Processing be for my payment, When will a rate be applied?

The Time of Processing is a function of when you Authorise that payment. Please see Payment Cut Off Times at URL:

Payment Type	Description	Processing Cut off Times	Payment Execution Timeframe
Paylink – Standard or Urgent	<ul style="list-style-type: none"> Allows you to make standard and urgent International Payments in major currencies to most destinations worldwide <p>Note: Payments debiting your Sterling Current Accounts (NSC of 238590) cannot be made using the Paylink option. Please use the Domestic 'Urgent Interbank' – Same Day Value payment option</p>	<ul style="list-style-type: none"> 16.00* 	<p>For details relating to the payment execution timeframes please select 'Payment Information' on the side menu on iBusiness Banking.</p> <p>For indicative exchange rates, outside of our live exchange rate availability window, please select 'Payment Information' on the side menu on iBusiness Banking.</p>
Paylink Euro – Standard	<ul style="list-style-type: none"> Allows you to make International Payments in EURO to SEPA Zone* destinations on a standard basis. 	<ul style="list-style-type: none"> 16.00* 	<p>For indicative exchange rates, outside of our live exchange rate availability window, please select 'Payment Information' on the side menu on iBusiness Banking.</p>
Paylink Euro – Urgent	<ul style="list-style-type: none"> Allows you to make International Payments in EURO to SEPA Zone* destinations on an Urgent basis <p>Note: For full list of SEPA Zone destinations please see www.aib.ie/sepa.</p>	<ul style="list-style-type: none"> 14:30* 	
Standing Order	Allows you to make regular fixed amount payments in EURO e.g. monthly to third party accounts held in other financial institutions in the SEPA zone.	<ul style="list-style-type: none"> 20.00 	

NOTE: Note: Transactions originated through iBusiness Banking attract automated transaction charges. You can obtain details of transaction charges from your local branch. Please also refer to the 'Schedule of International Transaction Charges' brochure.

*This is the latest cut off time by which you can authorise a Paylink payment on iBusiness banking. Paylink payments are still subject to individual currency cut-off times, please select 'Payment Information' on the side menu on iBusiness Banking for more information on cut off times.

PAYLINK STANDARD and URGENT – Payment Execution Timeframe

When a Paylink Standard is made, the minimum execution (value) cycle is two business days. However, for certain currencies, shorter minimum execution cycles are available. These payments can be made by selecting the 'Urgent' option on the Paylink screen.

For further information on execution (value) cycle of payments, including currency cut-off times, please select the Payment Information option on the side menu on iBusiness Banking.

Payments can be made on iBusiness Banking in a number of currencies. The table below lists the currencies available and the payment screens that they appear on.

PAYMENT SCREENS: Account Transfer FX, Third Party FX and Paylink (using Standard option)

Currency	Description	Currency	Description	Currency	Description
EUR	Euro	INR	Indian Rupee	SAR	Saudi Arabian Riyal
AED	United Arab Emirates (UAE) Dirham	JPY	Japanese Yen	SEK	Swedish Kroner
AUD	Australian Dollar	KWD	Kuwaiti Dinar	SGD	Singapore Dollar
CHF	Swiss Franc	MXN	Mexican Peso	TRY	Turkish Lira
CZK	Czech Koruna	NOK	Norwegian Kroner	USD	United States Dollar
DKK	Danish Krone	NZD	New Zealand Dollar	ZAR	South African Rand
GBP	Pound Sterling	OMR	Omani Rial		
HKD	Hong Kong Dollar	PHP	Philippine Peso		
HUF	Hungarian Forint	PLN	Polish Zloty		
ILS	Israeli Shekel	QAR	Qatari Rial		

PAYMENT SCREENS: Paylink (using Urgent option)

Currency	Description	Currency	Description	Currency	Description
CAD	Canadian Dollar	EUR	Euro	PLN	Polish Zloty
CHF	Swiss Franc	GBP	Pound Sterling	SEK	Swedish Kroner
CZK	Czech Koruna	HUF	Hungarian Forint	USD	United States Dollar
DKK	Danish Krone	NOK	Norwegian Kroner		

PAYMENT SCREENS : Urgent Interbank (Same Day Value) – ROI Interbank

Currency	Description				
EUR	Euro				

PAYMENT SCREENS: Urgent Interbank (Same Day Value) – Outgoing UK Interbank

Currency	Description				
GBP	Pound Sterling				

There is a maximum payment amount in respect of payments you may seek to make from all (not each) of your accounts on a particular business day. If you are part of a Group, then the maximum amount is from all (not each) of the accounts held by the Group. This shall not take into account transfers between the accounts of any one member of the Group (but will include a transfer between accounts of two Group members).

Any payment made on a non-business day will be taken into account as if made on the next business day for the purpose of determining whether your maximum amount has been exceeded.

We may, at our absolute discretion, notify you with immediate effect of any increase or decrease in your maximum payments amount, whether you are part of a Group or not, and any specific term that might be applicable to such amount.

WHAT PAYMENT SCREEN TO USE

To assist you in selecting the correct payment screen for your transaction, simply follow the steps outlined below.

STEP 1: Identify the account you want to debit. On iBusiness Banking, you can debit the following accounts:

- An AIB ROI Branch Account which is registered on iBusiness Banking.
- A Currency Account with an NSC of 930067.
- Sterling Current Account with an NSC of 238590
- For users who have access to AIB GB or FTB Accounts, please see 'Debiting AIB GB and FTB Accounts' section on Page 19.

STEP 2: Decide on where you want to transfer the funds to. You have the following options:

Your own accounts which are registered on iBusiness Banking

- AIB ROI Branch Account
- Currency Account with an NSC of 930067.
- Sterling Current Account with an NSC of 238590

Third Party Accounts

- A Branch Bank Account of a Third Party held in AIB Bank or another financial institution within Ireland.
- A Currency Account of a Third Party held in AIB. This will have an NSC of 930067.
- Sterling Current Account of a Third Party with an NSC of 238590
- An International Bank Account of a Third Party held in Northern Ireland, Great Britain or internationally.

STEP 3: Decide on the currency.

With the debit and credit account details, simply use the tables below to identify the correct payment screen to use.

I am Debiting...	I am Crediting...	Currency	Payment Screen to use
My AIB Branch Account in ROI	My AIB Branch Account ROI	EUR	Domestic Account Transfer Standing Order
	My Currency Account with an NSC of 930067	ANY excl. EUR	Domestic Account Transfer FX
	My Sterling Current Account with an NSC of 238590	GBP only	Domestic Account Transfer FX
	A Branch Bank Account of a Third Party held in AIB or another financial institution within Ireland.	EUR	<p>Option 1: Domestic Third Party IBAN* Where payment is a Third Party Payment, using IBAN and BIC for the Beneficiary Information.</p> <p>Option 2: Domestic Urgent Inter Bank (Same Day Value)* – Where the payment is to an account and same day value is required using IBAN.</p> <p>Option 3: Standing Order* – Where payment is a Third Party Payment, using IBAN for the Beneficiary Information.</p>
	A Branch Bank Account of a Third Party held in another financial institution within Ireland.	ANY excl. EUR	Paylink – Standard or Urgent
	A Currency Account of a Third Party held in AIB. This will have an NSC of 930067.	ANY excl. EUR	Domestic Third Party FX
	A Sterling Current Account of a Third Party held in AIB. This will have an NSC of 238590.	GBP Only	Domestic Third Party FX
	An AIB GB Bank Account.	ANY	Paylink – Standard or Urgent Paylink Euro – Standard or Urgent (EUR only)
	An FTB Bank Account.	ANY	Paylink – Standard or Urgent Paylink Euro – Standard or Urgent (EUR only)
	An International Account.	ANY	Paylink – Standard or Urgent Paylink Euro – Standard or Urgent (EUR only)

* If we do not hold a BIC on file for the IBAN provided, we will ask you to provide the associated BIC to that IBAN.

I am Debiting...	I am Crediting...	Currency	Payment Screen to use
A Sterling Current Account with a NSC of 238590	My AIB Branch Account in ROI	EUR	Domestic Account Transfer FX
	My Currency Accounts with an NSC of 930067.	CCY of Credit Account	Domestic Account Transfer FX
	My Sterling Current Accounts with an NSC of 238590	GBP	Domestic Account Transfer FX
	A Branch Bank Account of a Third Party held in AIB Bank.	EUR	Domestic Third Party FX
	A Branch Bank Account of a Third Party held in another financial institution within Ireland.	EUR	Domestic Account Transfer FX and Domestic Third Party IBAN – you must first transfer the funds to your Branch Account using the Domestic Account Transfer FX screen. You can then use the Domestic Third Party IBAN screen to transfer the funds to the account of the Third Party.
	A Third Party Sterling Current Account held in AIB with an NSC of 238590	GBP	Domestic Third Party FX
	A Third Party Currency Account held in AIB with an NSC of 930067	CCY of Credit Account	Domestic Third Party FX
	An AIB GB Bank Account	GBP	Domestic Urgent Interbank (Same Day Value)
	An FTB Bank Account	GBP	Domestic Urgent Interbank (Same Day Value)
	An account with another Bank in the UK with a valid UK NSC which is reachable within either the FPS or CHAPS clearing systems	GBP	Domestic Urgent Interbank (Same Day Value)

I am Debiting...	I am Crediting...	Currency	Payment Screen to use
A Currency Account with an NSC of 930067 (NOTE: When debiting a Euro Currency Account, see further options below.)	My AIB Branch Account in ROI	EUR	Domestic Account Transfer FX
	My Currency Accounts with an NSC of 930067	ANY excl. EUR	Domestic Account Transfer FX
	My Sterling Current Accounts with an NSC of 238590	GBP	Domestic Account Transfer FX
	A Branch Bank Account of a Third Party held in AIB Bank.	EUR	Domestic Account Transfer FX and Domestic Third Party FX – you must first transfer the funds to your Branch Account using the Domestic Account Transfer FX screen. You can then use the Domestic Third Party FX screen to transfer the funds to the account of the Third Party
	A Branch Bank Account of a Third Party held in another financial institution within Ireland.	ANY excl. EUR	Paylink – Standard or Urgent
	A Currency Account of a Third Party held in AIB with an NSC of 930067.	ANY excl. EUR	Domestic Third Party FX
	A Sterling (GBP) Account of a Third Party held in AIB with an NSC of 238590	GBP	Domestic Third Party FX
	An AIB GB Bank Account	ANY	Paylink – Standard or Urgent
	An FTB Bank Account	ANY	Paylink – Standard or Urgent
	An International Account	ANY	Paylink – Standard or Urgent

I am Debiting...	I am Crediting...	Currency	Payment Screen to use
A Euro Currency Account with an NSC of 930067	A Branch Bank Account of a Third Party held in AIB Bank using Beneficiary Account Information of IBAN and BIC.	EUR	Domestic Third Party IBAN
	A Euro Currency Account with an IBAN (containing an NSC of 930067) and AIB's BIC (AIBKIE2D).	EUR	Domestic Third Party IBAN
	My Euro Currency Accounts with an NSC of 930067 or My branch account in ROI.	EUR	Domestic Account Transfer
	A Branch Bank Account of a Third Party held in another financial Institution within Ireland.	EUR	Domestic Account Transfer and Domestic Third Party IBAN – You must first transfer the funds to your Branch account using the Domestic Account Transfer screen. You can then use the Domestic Third Party IBAN screen to transfer the funds to the account of a Third Party

Certain clients will have the ability to debit AIB GB and FTB Bank Accounts. The following table identifies payment options available when debiting an AIB GB or FTB Bank Account.

I am Debiting...	I am Crediting...	Currency	Payment Screen to use	When can I make this Payment?	Payment Execution timeframe
An AIB GB Account or a FTB Account	My AIB GB Account	GBP	Domestic Account Transfer FX	• 06:30 to 02:55	NOTE: IF you have access to Allied Irish Bank (GB) or First Trust Bank accounts on iBusiness Banking, you can obtain details of the account Terms and Conditions and transaction fees and charges from your local branch. Alternatively, you can visit www.aibgb.co.uk or www.firsttrust.co.uk
	My FTB Account	GBP	Domestic Account Transfer FX	• 06:30 to 02:55	
	My 238590 Account	GBP	Domestic Account Transfer FX	• 06:30 to 02:55	
	Third Party AIB GB Account	GBP	Domestic Third Party FX	• 06:30 to 02:55	
	Third Party AIB FTB Account	GBP	Domestic Third Party FX	• 06:30 to 02:55	
	Third Party 238590 Account	GBP	Domestic Third Party FX	• 06:30 to 02:55	
	Third Party – UK Bank Account	GBP	Domestic Third Party FX	• 09:31 to 15:45	
	An AIB ROI Account	Any	Paylink (Standard/Urgent)	• 08:01 to 16:00	
	Other ROI Bank Account	Any	Paylink (Standard/Urgent)	• 08:01 to 16:00	
	International Bank Account	Any	Paylink (Standard/Urgent)	• 08:01 to 16:00	

The costs of making an international payment (Paylink and Paylink Euro) are incurred on both the sender (ordering party) and receiver (beneficiary) side of the transfer. The overall cost is based on AIB’s charge and the charges of other banks involved in the transfer e.g. intermediary (agent) banks and the beneficiary / receiver’s bank. The cost of an international payment may be charged either to the sender or is shared by both parties.

The charging options available to AIB customers are detailed in the table below.

Charging options on iBusiness Banking			
AIB Fees Paid By:	Other Fees Paid By:	Impact on you	Comment
Ordering Party	Beneficiary	This is referred to as the ‘Shared’ charging option. This is where you opt to pay the AIB charge and the beneficiary pays the charges of all other banks. These intermediary and/or beneficiary bank charges may be deducted from the payment amount before it is credited to the beneficiary/receiver’s account.	This is the default charging option for any payment to EEA country and Paylink Euro payment product. An Intermediary Bank may not deduct its charges or fees from the payment amount for any payment in an EEA currency executed within the EEA using this charging option.
Ordering Party	Ordering Party	This is referred to as the ‘Sender’ charging option. You opt to pay the AIB charge and the charges of all other banks.	If you select this charging option, your account will be debited with the AIB charges initially and with all other bank(s) charges when notification is received from the bank(s) involved. This could be some weeks later. Please note that the charges of intermediary (agent) banks and/or the beneficiary bank may be higher than similar charges applied in Ireland with no maximum limit.

NOTE: The most frequently used charging option is ‘Shared’ charging option. This is where you pay the AIB charge and the beneficiary pays the charges of all other banks. Our recommendation is that, as far as practical, AIB customers should choose the ‘Shared’ charging option. This is recommended because the Beneficiary of a payment is usually in a better position to influence charges applied on the receiving side. For more information on AIB’s International payment products please refer to www.aib.ie/ibb.

In order to help you understand payments, the following sections provide explanations and descriptions of the various fields and contents of the payment screens. The payment screen is divided into three main sections. They are:

- **From Account Details** section
- **Beneficiary Details** section
- **Payment Details** section

'From Account Details' section



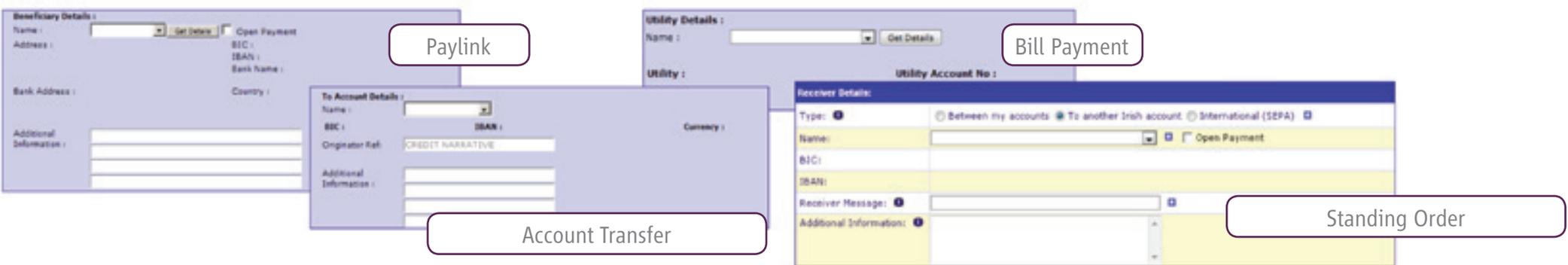
This part of the payment allows you to select the account which is going to be debited for the payment. There are three main inputs required here and these are detailed in the table below.

Field	Payment Screen	Details
Debit Account Selection	All payment screens	You select the debit account for the payment by selecting the account from the ACCOUNT dropdown. When you access a payment screen, the debit account will default to the previously selected account. To change it, select the required account from the ACCOUNT dropdown. The name and account details of the selected account will be displayed in the 'From Account Details' section.
Debit Narrative	All payment screens	This allows you to enter in a Narrative which will appear on your statement. You can enter up to 18 alpha/numeric characters.
Your Message	Standing Order	This allows you to enter in a Narrative which will appear on your statement. You can enter up to 18 alpha/numeric characters.
'Standard' and 'Urgent' checkboxes.	Paylink Paylink Euro	When you are making a Paylink or a Paylink Euro payment, you must select one of these options. The selection will affect the payment execution time. For more details on payment execution times, select the PAYMENT INFORMATION option on the side menu on iBusiness Banking.

'Beneficiary Details' section

This section allows you to select, or enter, details of the Beneficiary Bank Account. This can be one of your accounts registered on iBusiness Banking or a Third Party Bank Account. Depending on the payment type, the information required here will be different:

- Where the transfer is between your own accounts, you will select the account details of one of your other accounts.
- Where the transfer is to a Third Party Bank Account, you will select the beneficiary details from a dropdown.



Field	Payment Screen	Details
Name	All payment screens	<p>This dropdown will either contain a list of your own accounts, when the transfer is an internal account transfer, or a list of Beneficiaries where your payment is a Third party payment. The Beneficiary's details can be added in the 'BENEFICIARIES' option.</p> <ul style="list-style-type: none"> • Account Transfer and Account Transfer FX: NAME dropdown will contain a list of your accounts registered on iBusiness Banking. • Urgent Interbank (Same Day Value) and Third Party FX: NAME dropdown will contain a list of Domestic Beneficiaries which have been created using Account Number and NSC for GBP payments and will contain a list of Domestic Beneficiaries which have been created using BIC and IBAN for EUR payments. • Third Party IBAN: NAME dropdown will contain a list of Domestic Beneficiaries which have been created using IBAN and BIC details. • Bill Payment: NAME dropdown will contain a list of Utilities which have been set up by the Local Administrator. • Paylink/Paylink Euro: NAME dropdown will contain a list of International Beneficiaries. • Standing Order: NAME dropdown will contain a list of your accounts registered on iBusiness Banking where 'Between my accounts' is selected; Domestic Beneficiaries where 'To another Irish account' is selected and International Beneficiaries where 'International (SEPA)' is selected.
Get Details	All Third Party Payments excl. Standing Orders	<p>The GET DETAILS option will display the details of the selected Beneficiary. If a Beneficiary is selected, and you do not select GET DETAILS, the system will automatically get the details, when an action is selected e.g. Authorise.</p> <p>IMPORTANT NOTE: If you select a Beneficiary and then GET DETAILS, the details of the select Beneficiary will be displayed on the screen. If you subsequently select a different Beneficiary, do not select GET DETAILS, and then select an action, iBusiness Banking will use the details of the newly selected Beneficiary for the payment, and not the details displayed on screen.</p>
Open Payment	All Third Party Payments	<p>The Open Payment option, where available, allows the User to key in Beneficiary Account details on the payment screen instead of selecting a pre-authorized Beneficiary from the NAME dropdown. This option is only available to Users where we have received a specific request from you to grant this access. For more details, see 'how to....Create an Open Payment'.</p> <p>IMPORTANT NOTE: As this option allows a Payment Creator to key in Beneficiary Details on the payments screen and make payments to third party accounts, we recommend that this option is only granted to the User when necessary.</p>

Field	Payment Screen	Details
Originator Ref	All payment screens	The Originator Ref allows you to enter a narrative that will be sent with the payment instructions. This narrative may appear on any payment notification that the Beneficiary may receive and may appear on their Bank Statement. This is dependent on the receiving Bank's ability to handle such details. Where the payment is a transfer between your own accounts, the Originator Ref will appear on the statement of the credit account. The length of the Originator Ref will be dependent on the payment type: <ul style="list-style-type: none"> • Domestic Payments: You can enter in 18 alphanumeric characters. • International Payments (Paylink Euro Standard): You can enter in four lines of 35 alphanumeric characters.
Originator ID	Third Party IBAN Paylink Euro Standard	This optional field can be used by the originator to provide an identification reference that enables the beneficiary to identify the party that sent the payment. This identification reference is agreed between the originator and beneficiary. This reference will be passed unaltered to the beneficiary, who can use it to quickly identify that he has received funds from a particular customer. The Originator ID can be used by the Beneficiary to update his debtor's ledger.
Beneficiary ID	Third Party IBAN Paylink Euro Standard	This optional field can be used by the originator to provide an identification code that identifies the beneficiary, normally within the originator's systems. This identification reference is agreed between the originator and the beneficiary. This reference will be passed unaltered to the beneficiary. The Beneficiary ID can be used by the originator to update his creditor's ledger.
Additional Information	Account Transfer Third Party IBAN Paylink Paylink Euro Standing Order	Additional information allows you to enter 4 lines of 35 characters that will travel with the payment.

'Payment Details' section

This section allows you to enter the amount of the payment, select currency (where applicable) and give fee instructions.



Field	Payment Screen	Details						
Amount	All payment screens	The Amount field allows you to enter the amount of the payment.						
Currency Dropdown	Account Transfer FX Third Party FX Paylink Standard and Urgent	This dropdown allows you to select the currency of the payment. For a list of currencies available in the dropdown, see table of Payment Currencies on Page 15. The default currency for all other payments is EUR.						
Currency Quote	Account Transfer FX ,Third Party FX,Paylink Standard and Urgent	This field displays the Currency Quote in the format: The Credit Currency, Credit Currency Amount, equals , The Debit Currency, The Debit Currency Amount.						
Live Exchange Rate	Account Transfer FX Third Party FX Paylink Standard and Urgent	<p>The rate is displayed per global FX markets convention. If Eur in your transaction, it will be the base currency in all cases i.e. EURUSD 1.1500, Eur buys you USD 1.15; EURGBP 0.8500, Eur buys you 85p</p> <p>The corresponding value in the Debit Currency is shown using red, green or black text and colours combined with a coloured up down arrow indicator. The colour and arrow indicator values are:</p> <table border="0"> <tr> <td>1. Red text with red triangle pointing down</td> <td>The corresponding value has decreased</td> </tr> <tr> <td>2. Green text with green triangle pointing up</td> <td>The corresponding value has increased</td> </tr> <tr> <td>3. Black text displayed without a triangle</td> <td>The corresponding value has not changed</td> </tr> </table>	1. Red text with red triangle pointing down	The corresponding value has decreased	2. Green text with green triangle pointing up	The corresponding value has increased	3. Black text displayed without a triangle	The corresponding value has not changed
1. Red text with red triangle pointing down	The corresponding value has decreased							
2. Green text with green triangle pointing up	The corresponding value has increased							
3. Black text displayed without a triangle	The corresponding value has not changed							
Live Exchange Rate Refresh Rates	Account Transfer FX ,Third Party FX,Paylink Standard and Urgent	Live Exchange Rates will refresh dynamically.						
When will a live exchange rate be applied to my Payment	Account Transfer FX ,Third Party FX, Paylink Standard and Urgent	You can proceed with a Foreign Exchange Payment when a Live Foreign Exchange Rate is not available. The exchange rate applied will be the exchange rate applicable when your payment is processed. Processing times are available at http://business.aib.ie/help-centre						
Tick to make equivalent currency payment	Account Transfer FX Third Party FX Paylink Standard and Urgent	<p>This option will be available where the currency of the debit account and the currency of the payment are different. If you select this checkbox, you will make the payment in the equivalent of the currency of the account you are debiting.</p> <p>For example, if the account you are debiting is in GBP, and you have entered 1,000 in the 'Amount' field and selected USD from the currency dropdown, the following two scenarios are available:</p> <ul style="list-style-type: none"> If you select the Tick to make equivalent currency payment checkbox, the payment amount will be 1,000 GBP, converted to USD at the current rate of exchange. If you don't select the Tick to make equivalent currency payment checkbox, the payment amount is 1,000 USD. Debited at the current rate of exchange. 						

AIB Fees paid by: Other Fees paid by:	Paylink Standard and Urgent	<p>This allows you to specify the charging instructions for the International Payment. Valid options are:</p> <ul style="list-style-type: none"> AIB Fees paid by: Ordering Party Other fees paid by: Beneficiary (Known as 'Shared' charging option) AIB Fees paid by: Ordering Party Other fees paid by: Ordering Party (Known as 'Sender' charging option) <p>For Paylink Euro, the default setting for charges is 'Shared' i.e. AIB fees paid by Ordering Party and other fees paid by Beneficiary. Please see section 'Charges associated with International Payments' for more details.</p>
Forward Contract	Account Transfer FX Third Party FX Paylink Standard and Urgent	<p>This option allows you to make drawdowns from Forward Contracts which you may have entered into.</p> <p>A Forward Contract is a contract entered into by you, the Customer, with AIB. It is a commitment to purchase a certain amount of a particular currency, at a particular rate, between two dates. The Customer may draw down on this contract between those dates and in variable amounts. When a Customer draws down a forward contract in iBusiness Banking, the contract number is required for validation purposes. (For further details on Forward Contracts, please contact your branch).</p>
Dealer Rate	Account Transfer FX Third Party FX Paylink Standard and Urgent	<p>This option allows you to enter a Dealer's Rate and Reference which may have been issued to you.</p> <p>A Dealer Rate is a rate of exchange that is issued to you at a particular time by a dealer. The rate of exchange given will be accompanied by a reference code, which validates the particular rate of exchange given. This reference code must be entered when completing a Dealer Rate transaction on iBusiness Banking.</p> <p>IMPORTANT NOTE: All payments in excess of €70,000.00, or an equivalent amount in a different currency, that require a currency conversion must have a Dealer's Rate and Reference, and/or a Forward Contract rate and reference, entered, before the payment will be processed. If your payment contains a Dealer Rate and the payment fails, the Dealer Rate is still valid. If you need to cancel the Dealer Rate, you should contact the AIB Staff that you obtained the Dealer Rate from immediately. Depending on the exchange rates at the time of cancellation, this may result in a gain or loss to you.</p>
How Often	Standing Order	<p>This option allows you to select the frequency of the payment e.g. monthly.</p>
Start Date	Standing Order	<p>This option allows you to select the date you want the standing order to be paid from your Account to the specified Payee.</p> <p>IMPORTANT NOTE: When you create a Standing Order, it will be set up for the next business day if processed before 20:00 on a business day. If the set up request is received after 20:00 on a business day, please allow an extra business day for the set up to take effect.</p>
Final Date	Standing Order	<p>This option allows you to select the date on which you want the final payment to be paid from your Account to the specified Payee.</p>

Payment Actions

Once you have entered details of a payment, you select an 'action' in order to proceed to the next step of payment creation or authorisation. The actions buttons available to a User will be dependent on the access level which has been granted to that User.



NOTE: For Third Party Payments, the outcome of selecting an action will differ depending on whether the payment is a 'Closed' Payment or an 'Open' Payment:

- **Closed Payment:** User selects beneficiary details from the dropdown list of pre-authorized Beneficiaries.
- **Open Payment:** User enters in beneficiary details on the payment screen.

Currency Quote, Live Exchange Rate



Closed Third Party Payments And All Account Transfers

Action	Outcome
Authorise	<ul style="list-style-type: none"> • A Payment Confirmation page will be displayed with the payment contents. You should confirm the Payment Details on this screen. • In order to confirm your payment, you must enter a One Time Code (OTC) from your Digipass. • When you have entered the One Time Code, you select 'Confirm' to confirm authorisation of the payment. The payment will be sent for processing. If the payment requires a second authorisation, then it will be sent to the Payments 'Pending Authorisation' to await the second authorisation. • If you select 'Cancel' from the payment confirmation screen, this will cancel payment authorisation. However, a payment record will still be created and is sent to the Payments 'Pending Authorisation' to await authorisation.
Save for Authorisation	<ul style="list-style-type: none"> • The payment is created and is sent to the Payments 'Pending Authorisation' to await authorisation.

Closed Third Party Payments And All Account Transfers

Action	Outcome
Hold	<ul style="list-style-type: none"> Payment is placed on hold so that it can be 'Saved for Authorisation' or 'Authorised' at a later stage. You must complete the payment screen before selecting 'Hold'. Payments which have been 'held' can be accessed in the 'Payments Log' and can only be viewed by the user who created it, until the status is updated to one other than 'held'.
Save as Template	<ul style="list-style-type: none"> Payment details are saved as a Template payment and can be accessed by selecting PAYMENTS on the side menu on iBusiness Banking. Payment Amount, Payment Date, Forward Contract Details and Dealer Rates will not be saved as part of the payment.
Reset	<ul style="list-style-type: none"> The screen is refreshed and any entered data will be erased.

Open Third Party Payments

Action	Outcome
Authorise	<ul style="list-style-type: none"> A Payment Confirmation page will be displayed with the payment contents. You should confirm the payment details on this screen. In order to confirm your payment, you must enter a Transaction Data Signature (TDS) from your Digipass. When you have entered the Transaction Data Signature, you select 'Confirm' to confirm authorisation of the payment. The payment will be sent for processing. If the payment requires a second authorisation, then it will be sent to the Payments 'Pending Authorisation' to await second authorisation. If you select 'Cancel' from the payment confirmation screen, a payment record will NOT be created.
Save for Authorisation	<ul style="list-style-type: none"> A Payment Confirmation page will be displayed with the payment contents. You should confirm the payment details on this screen. In order to confirm your payment, you must enter a Transaction Data Signature (TDS) from your Digipass. When you have entered the Transaction Data Signature, you select 'Confirm' to confirm creation of the payment. The payment will now be saved for authorisation and it will be sent to the Payments 'Pending Authorisation' to await authorisation. If you select 'Cancel' from the payment confirmation screen, a payment record will NOT be created.
Hold	<ul style="list-style-type: none"> A Payment Confirmation page will be displayed with the payment contents. You should confirm the payment details on this screen. In order to confirm your payment, you must enter a Transaction Data Signature (TDS) from your Digipass. When you have entered the Transaction Data Signature, you select 'Confirm' to confirm creation of the payment. Payments which have been 'held' can be accessed in the 'Payments Log' and can only be viewed by the user who created it. If you select 'Cancel' from the payment confirmation screen, a payment record will NOT be created.
Save as Template	<ul style="list-style-type: none"> This option is not available when 'Open Payment' option is selected.
Reset	<ul style="list-style-type: none"> The screen is refreshed and any entered data will be erased.

OVERVIEW

The 'Template Payment' screen displays all the Payment Templates which have been created by Users. Template Payments are payment screens where all the payment details, required to make the payment, have been pre-filled. **Example:** If you make regular payments to a certain supplier, you can set up a Template Payment with the supplier's details entered. When you wish to make a payment to that supplier, simply select the template and enter the amount.

HOW TO CREATE A PAYMENT TEMPLATE

Access the relevant payment screen, enter the payment details and then select 'Save as Template'. The template will be displayed on the Template Payments screen. You can create templates for all payment types.

NOTE: The following information is not saved with the payment template and must be entered when creating a payment from a Template; Payment Amount, Date, Forward Contract details or Dealer Rate details.

MAIN SCREEN

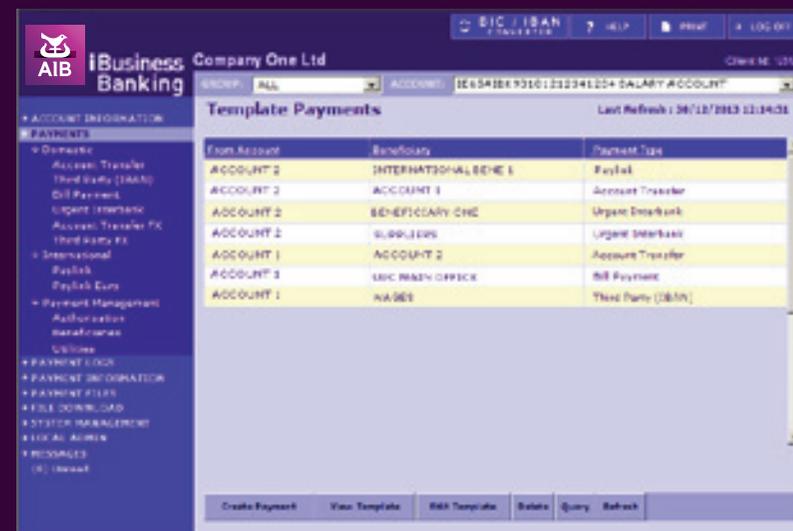
The Template Payment screen displays all templates which have been created by Users. The most recently created Template will be displayed at the top of the list.

The following details are displayed for each template:

- **From Account:** Name of the debit account on the Template.
- **Beneficiary:** Name of the credit account.
- **Payment Type:** Payment type used when creating the Template.

SORT PAYMENTS

You can sort Templates which are displayed on the Template Payments screen. Simply select the column by which you want to sort and click the title of the column to sort Templates in ascending order. Click the column title again to sort in descending order.



Template Payments

ACTIONS

The following table describes the list of actions on the Template Payments screen. Please refer to the 'how to...' section for step-by-step instructions.

Action	What you can do
Create Payment	Allows you to create a payment from a Template.
View Template	Allows you to view a selected Template.
Edit Template	Allows you to edit details of a Template.
Delete	Allows you to delete a Template.
Query	Allows you to carry out a query and search for certain types of Templates.
Refresh	Allows you to refresh details on screen and display an up-to-date list of Templates.

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to...' section for step-by-step instructions.

Action	What you can do
Query	Allows you to search for payments based on entered criteria.
View	Allows you to view a selected payment.
Edit	Allows you to edit a payment which has not yet been fully authorised. Only Users with 'Create Payment' functionality will be able to edit a payment from this screen.
Cancel	Allows you to cancel a payment which has not yet been fully authorised.
Status Details	Where a payment has failed, the status details will provide a reason for failure.
Transactions Details	Provides transaction details of the payment e.g. debit account, rate used, charges etc.
Export	Allows you to export the results of a payment query. The details will be exported to an '.out' file. This file can then be opened in any application that can open '.out' e.g. Microsoft Excel.
Refresh	This will refresh the payments on screen to provide an up-to-date display of payments and the status of these payments.
More	The Payments log screen displays the 60 most recent payments. When the 'More' action is active, this means that further payments can be viewed. Select this option to view additional 60 payments. As long as there are more payments to be viewed, this option will be active.

PAYMENT STATUS

Status	Description
Awaiting Authorisation	Payment has been created and must be authorised by a User with relevant access before it can be sent to AIB for processing.
Awaiting Authorisation 2	Payment requires a second authorisation by a User with relevant access before it can be sent to AIB for processing. This status will only be applicable to clients which have opted to have dual authorisation or a payment threshold limit.
Re-send	The payment could not be sent to AIB for technical reasons. The payment must be re-authorised by a Payment Authoriser before it can be sent to AIB for processing. Where two authorisations are required, the payment must be authorised again by two Payment Authorisers.
Held	A User has created a payment and selected the 'Hold' action. Only the User who has 'held' the payment will be able to see the payment, until it has been updated to another status.
Being Processed	The payment has been sent and received by AIB and is currently being processed.
Complete	The payment has been successfully processed by AIB. NOTE: <ul style="list-style-type: none"> Your account may not yet be debited when the status of the payment is 'Complete'. This may happen at a later stage in the payment cycle. The Beneficiary account may not yet be credited. Depending on the payment type, this may take a number of days.
Rejected	The payment has been rejected. Select payment, then 'Status Details' to view further details. Contact iBB Operations for further information.
Cancelled	Payment instruction has been cancelled by you.
Returned	The payment has been returned. Contact iBB operations for further information.
Forward Dated	The payment has been scheduled to start to process on a particular requested debit date in the future.

OVERVIEW

The 'Incoming Payments Log' displays all payments which have been received into your Company accounts.

MAIN SCREEN

The Incoming payments are displayed with the most recent payment received displayed at the top of the list. Use the scroll bars to scroll to the right to view further payment details.

The following details are displayed for each incoming payment:

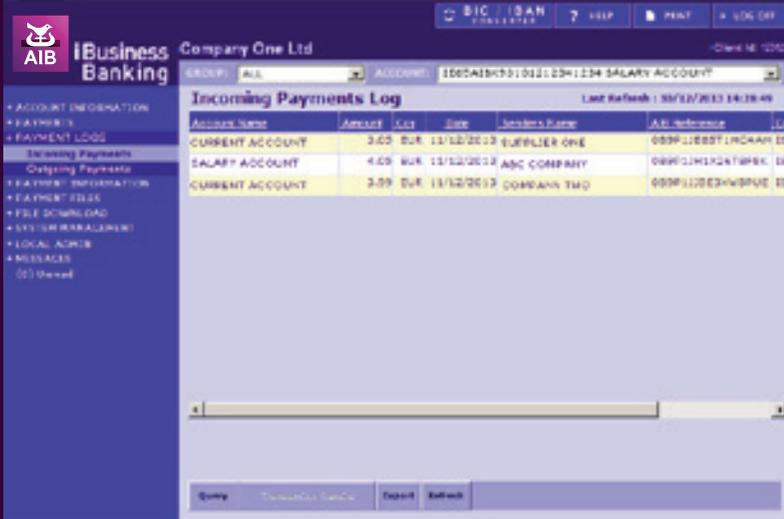
- **Account Name:** Name of the account which was credited.
- **Amount:** Amount of the payment received.
- **Ccy:** Currency of the payment.
- **Date:** Date the incoming payments were received by AIB.
- **Senders Name:** Name of the sender of the payment.
- **AIB Reference No:** When a payment is processed successfully by AIB, a unique payment reference will be issued. This can be used to identify the payment should there be any queries.
- **Credit Account:** IBAN of the account which was credited.

SORT PAYMENTS

You can sort payments which are displayed on the Incoming Payments Log. Simply select the column by which you want to sort and click the title of the column to sort payments in ascending order. Click the column title again to sort in descending order.

PRINT

You can print details of this screen by selecting the PRINT option. When you are printing from the Incoming Payments Log, we recommend that you print in Landscape. This option can be selected in your printer preferences.



The screenshot shows the 'Incoming Payments Log' interface for 'Company One Ltd'. The table displays the following data:

Account Name	Amount	Ccy	Date	Senders Name	AIB Reference No
CURRENT ACCOUNT	3.00	EUR	13/12/2013	SUPPLIER ONE	003911883712044410
SALARY ACCOUNT	4.00	EUR	13/12/2013	ABC COMPANY	004011883712044410
CURRENT ACCOUNT	3.00	EUR	13/12/2013	COMPANY TWO	003911883712044410

Incoming Payment Log Screen

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to...' section for step-by-step instructions.

Action	What you can do
Query	Allows you to search for payments based on entered criteria.
Transactions Details	Provides transaction details of the payment e.g. credit account, rate used, charges etc.
Export	Allows you to export the results of a payment query. The details will be exported to an '.out' file. This file can then be opened in any application that can open '.out' e.g. Microsoft Excel.
Refresh	This will refresh the payments on screen to provide an up-to-date display of payments and the status of these payments.

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to...' section for step by step instructions.

Action	What you can do
Authorise	Allows you authorise payments which are awaiting authorisation.
View	Allows you to view a selected payment.
Edit	Allows you to edit a payment which has not yet been fully authorised. Only Users with 'Create Payment' functionality will be able to edit a payment from this screen.
Cancel	Allows you to cancel a payment which has not yet been fully authorised.
Refresh	This will refresh the payments on screen to provide an up to date display of payments and the status of these payments.

PAYMENT STATUS

Status	Description
Awaiting Authorisation	Payment has been created and must be authorised by a User with relevant access before it can be sent to AIB for processing.
Awaiting Authorisation 2	Payment requires a second authorisation by a User with relevant access before it can be sent to AIB for processing. This status will only be applicable to Companies which have opted to have dual authorisation or a payment threshold limit.
Re-send	The payment could not be sent to AIB for technical reasons. The payment must be re-authorised by a Payment Authoriser before it can be sent to AIB for processing. Where two authorisations are required, the payment must be authorised again by two Payment Authorisers.

OVERVIEW

The 'Beneficiary Management' screen allows you to manage the Beneficiaries which will be available for selection on payment screens. There are two types of Beneficiaries which can be created:

- **Domestic Beneficiary** – Beneficiary details will be available for selection on Domestic payments.
- **International Beneficiary** – Beneficiary details will be available for selection on International payments.

MAIN SCREEN

The 'Beneficiary Management' screen displays a list of beneficiaries which have been created. You can search for a Beneficiary by entering the full name, or the first few characters of the Beneficiary name, in the search field and selecting 'Search'. You should leave the field blank if you want to display all Beneficiaries.

The following details are displayed for each Beneficiary:

- **Beneficiary Name:** Name of the Beneficiary.
- **Status:** Status of the Beneficiary.
- **Updated on:** Date when the Beneficiary was last updated.
- **Updated by:** USER ID of User who last updated the Beneficiary.

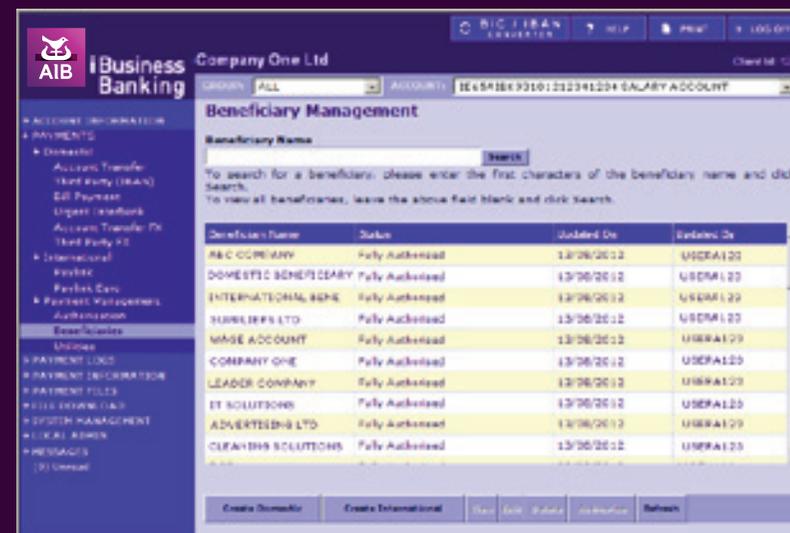
SORT BENEFICIARIES

You can sort the Beneficiaries which are displayed on the Beneficiary Management screen. Simply select the column by which you want to sort, and click the title of the column to sort the Beneficiaries in ascending order. Click the column title again to sort in descending order.

ACCESS RIGHTS

Users can create a Beneficiary if they have been granted the 'Create all Payments' User Group. Users can authorise Beneficiary set-up if they have been granted the 'Authorise All Payments' User Group.

NOTE: Where you have asked to have 'Dual Validation', this will mean that all Beneficiary set-ups will require dual authorisation.



Beneficiary Management Screen

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to.....' section for step by step instructions.

Action	What you can do
Create Domestic	Allows you to enter details of a Domestic Beneficiary for use in Domestic Payments.
Create International	Allows you to enter details of an International Beneficiary for use in International Payments.
View	Allows you to view details of a Beneficiary.
Edit	Allows you to edit the details of a Beneficiary. NOTE: Only details of Beneficiaries which are awaiting authorisation can be edited. Where the Beneficiary is fully authorised, the details cannot be edited.
Delete	Allows you to delete a Beneficiary's details. Once deleted, the details will not be available for selection on the relevant payment screen.
Authorise	Allows a User with relevant access to authorise a Beneficiary set-up.
Refresh	Allows the user to refresh the screen to display the most up to date list of Beneficiaries.

BENEFICIARY STATUS

Status	Description
Fully Authorised	The Beneficiary set-up is fully authorised and the details are available for selection on the relevant payment screens.
Awaiting Authorisation	The Beneficiary details have been created and must be authorised before the details can be used in payments.
Awaiting Authorisation 2	The Beneficiary details have been created and authorised once. However, you have selected to have Dual Authorisation and this will mean that Beneficiary set up will require a second authorisation.

OVERVIEW

The Manage Standing Orders - Active screen allows you to view the Active and Inactive Standing Orders on your accounts.

MAIN SCREEN

The Manage Standing Orders - Active screen will display a list of active standing orders on your account. Where there is a scroll bar to the right, this should be used to scroll down to view the most recent transactions.

The following details are displayed on the Manage Standing Orders - Active screen for each account:

- **Your Message:** Debit Narrative
- **Receiver Name:** Name of Creditor
- **Receiver IBAN:** Creditor's IBAN
- **Next Amount:** Amount of the next transaction
- **How Often:** Frequency of the transaction i.e. weekly, monthly, quarterly.
- **Next Payment Date:** Next date that the transaction will be posted to the account.
- **Final Date:** Date the last transaction will be posted to the account.

The **Manage Standing Orders - Active** screen allows you to:

- View both active and inactive standing orders on an account.
- Arrange the standing orders by account, beneficiary name, beneficiary details, amount, frequency or date by simply clicking the column headers
- View the details of an active and inactive standing order.
- Create a new Standing Order on an account.
- Amend an active standing order on account.
- Cancel an active standing order on an account.

SORT PAYMENTS

You can sort payments which are displayed on the Manage Standing Orders - Active screen. Simply select the column by which you want to sort and click the title of the column to sort payments in ascending order. Click the column title again to sort in descending order.

PRINT

You can print details of this screen by selecting the PRINT option. When you are printing from the Manage Standing Orders - Active screen, we recommend that you print in Landscape. This option can be selected in your printer preferences. For more details, please see the 'how to...' section.



Manage Standing Orders Screen

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to...' section for step by step instructions.

Action	What you can do
Create	Allows you to create a Standing Order.
Modify	Allows you to amend an active Standing Order. Only Users with 'Create Payment' functionality will be able to edit a payment from this screen.
View	Allows you to view a selected Standing Order.
Cancel	Allows you to cancel a Standing Order.
View Inactive	Allows you to view inactive Standing Orders attached to a selected Account.
Refresh	This will refresh the Standing Orders on screen to provide an up to date display of payments and the status of these Standing Orders.

OVERVIEW

The Standing Orders – Authorisation List screen displays all standing orders which are awaiting authorisation. When a Standing Order has been created or amended and 'Saved for Authorisation', the Standing Order is displayed here until it is fully authorised.

MAIN SCREEN

The screen will display the most recent standing order that has been created or amended at the top of the list.

The following details are displayed for each Standing Order:

- **From Account:** Name of Account which was debited.
- **Your Message:** Debit Narrative
- **Receiver Name:** Name of Account which was credited.
- **Receiver IBAN:** Creditor's IBAN
- **Next Amount:** Amount of the Standing Order.
- **Ccy:** Currency of the payment.
- **How Often:** Frequency of the Standing Order i.e. weekly, monthly, quarterly.
- **Status:** Identifies the current status of the Standing Order.
- **Last updated on:** Specifies the date of the last update to the payment.
- **Last updated by:** Specifies the User ID who last updated the payment.

SORT PAYMENTS

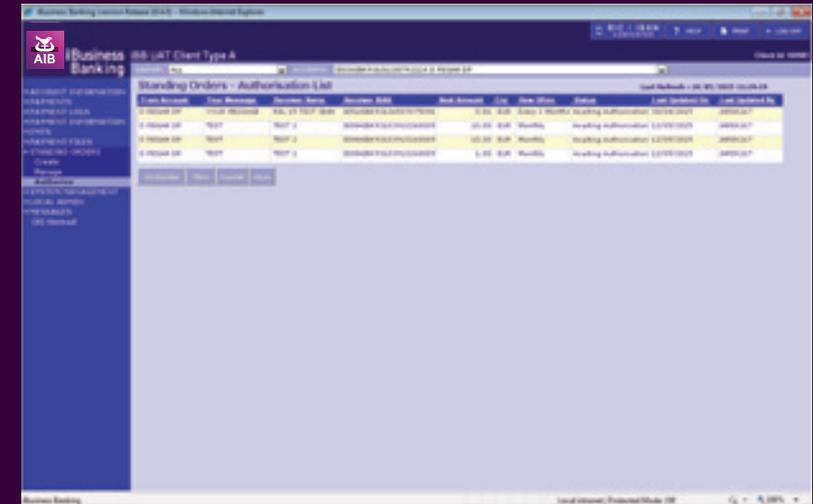
You can sort payments which are displayed on the Standing Orders - Authorisation List screen. Simply select the column by which you want to sort and click the title of the column to sort payments in ascending order. Click the column title again to sort in descending order.

PRINT

You can print details of this screen by selecting the PRINT option. When you are printing from the Manage Standing Orders - Active screen, we recommend that you print in Landscape.

This option can be selected in your printer preferences.

For more details, please see the 'how to...' section.



Standing Order Authorisation List Screen

ACTIONS

The following list gives an overview of what can be done. Please refer to the 'how to...' section for step by step instructions.

Action	What you can do
Authorise	Allows you to authorise a Standing Order which is awaiting Authorisation.
View	Allows you to view a selected Standing Order.
Cancel	Allows you to cancel a Standing Order which has not yet been fully authorised.
More	The Standing Orders - Authorisation List screen displays the 60 most recent payments. When the 'More' action button is active, this means that further Standing Orders can be viewed. Select this option to view additional Standing Orders attached to an Account. As long as there are more Standing Orders to be viewed, this option will be active.

PAYMENT STATUS

Status	Description
Awaiting Authorisation	Payment has been created and must be authorised by a User with relevant access before it can be sent to AIB for processing.
Awaiting Authorisation 2	Payment requires a second authorisation by a User with relevant access before it can be sent to AIB for processing. This status will only be applicable to Companies which have opted to have dual authorisation or a payment threshold limit.
Re-send	The payment could not be sent to AIB for technical reasons. The payment must be re-authorised by a Payment Authoriser before it can be sent to AIB for processing. Where two authorisations are required, the payment must be authorised again by two Payment Authorisers.

OVERVIEW

The currency converter is located on the Payment information / Exchange Rates.

Conversion comparison amounts and the rate applied are shown when currencies are selected, amount is entered and convert is selected.

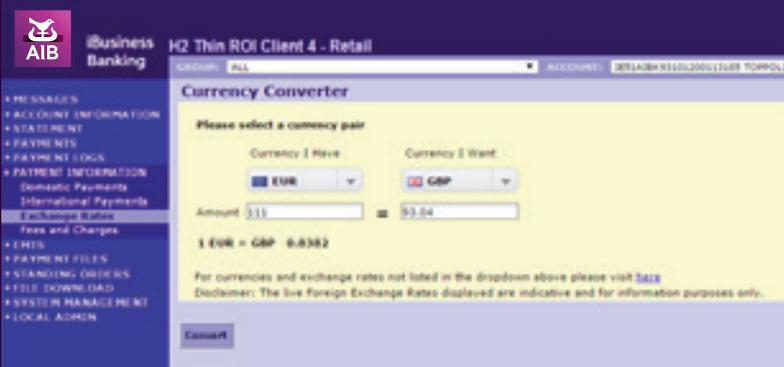
HOW TO CONVERT CURRENCIES

Select **“Currency I Have”**

Enter your amount in **“Amount”**

Select **“Currency I Want”**

Select **“Convert”**



The screenshot shows the AIB Business Banking interface. The main content area is titled "Currency Converter" and contains the following elements:

- A header: "Please select a currency pair"
- Two dropdown menus: "Currency I Have" (set to EUR) and "Currency I Want" (set to GBP).
- An "Amount" input field with the value "111".
- A result field showing "93.84".
- A summary line: "1 EUR = GBP 0.8382".
- A "Convert" button at the bottom.
- A disclaimer: "For currencies and exchange rates not listed in the dropdown above please visit [BICE](#). Disclaimer: The live Foreign Exchange Rates displayed are indicative and for information purposes only."

The left sidebar contains a navigation menu with the following items:

- MESSAGES
- ACCOUNT INFORMATION
- STATEMENT
- PAYMENTS
- PAYMENT LOGS
- PAYMENT INFORMATION
 - Domestic Payments
 - International Payments
- Exchange Rates
- Fees and Charges
- FILES
- PAYMENT FILES
- STANDING ORDERS
- FILE DOWNLOAD
- SYSTEM MANAGEMENT
- LOCAL ADMIN

CURRENCY CONVERTER

what's in this section...?

In this section, you will find step by step instructions on how to:

- Create a Domestic Account Transfer Page 46
- Create a Bill Payment Page 47
- Create a Domestic Urgent Interbank (Same Day Value) Payment Page 48
- Create a Domestic Third Party (IBAN) Payment Page 49
- Create a Domestic Account Transfer FX Page 50
- Create a Third Party FX Payment Page 51
- Create a Paylink Payment – Standard and Urgent Page 52
- Create a Paylink Euro Payment – Standard and Urgent Page 53
- Add Forward Contract Rates and Dealer Rates Page 54
- Create an Open Domestic Payment Page 55
- Create an Open International Payment Page 56
- Templates – Create, View and Delete Page 57
- Templates – Edit and Query Page 58
- Payments 'Pending Authorisation' – Authorise Payments Page 59
- Payments 'Pending Authorisation' – Edit, View and Cancel Page 60
- Outgoing Payments Log – Carry out a Query Page 61
- Incoming Payments Log Page 62
- Incoming and Outgoing Payments Log – Export query results Page 63
- Outgoing Payments Log – Edit, View And Cancel a Payment Page 64
- Incoming and Outgoing Payments Log – View Transaction Details and View Status Details Page 65
- Create a Domestic Beneficiary Page 66
- Create an International Beneficiary using IBAN and BIC Page 67
- Create an International Beneficiary using Account No. and NSC Page 68
- Beneficiary Management – Authorise, View and Edit and Delete Beneficiary Page 69
- View Active and Inactive Standing Orders Page 70
- Create a Standing Order Page 71
- Create an open Standing Order Page 72
- Amend a Standing Order Page 73
- Cancel a Standing Order Page 74
- Standing Orders 'Authorisation List' – Authorise Payments Page 75
- Standing Orders 'Authorisation List' – View and Cancel Page 76
- Digipass – Create a One Time Code (OTC) and a Transaction Data Signature (TDS) Page 77
- Open an '.out' file Page 78

1. To access the Domestic Account Transfer screen, select **Account Transfer** under PAYMENTS on the side menu.

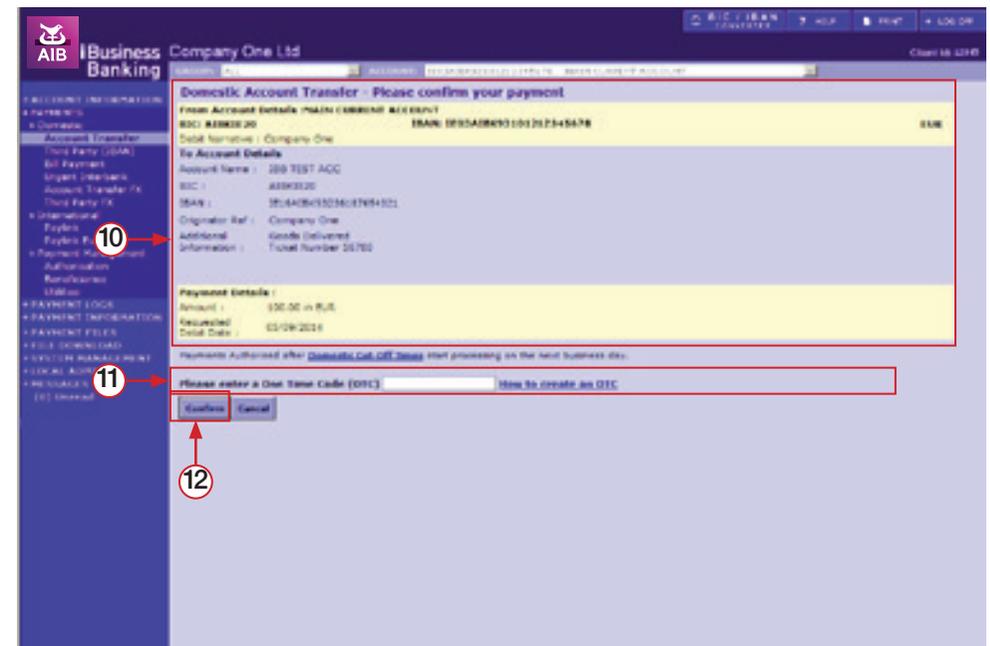
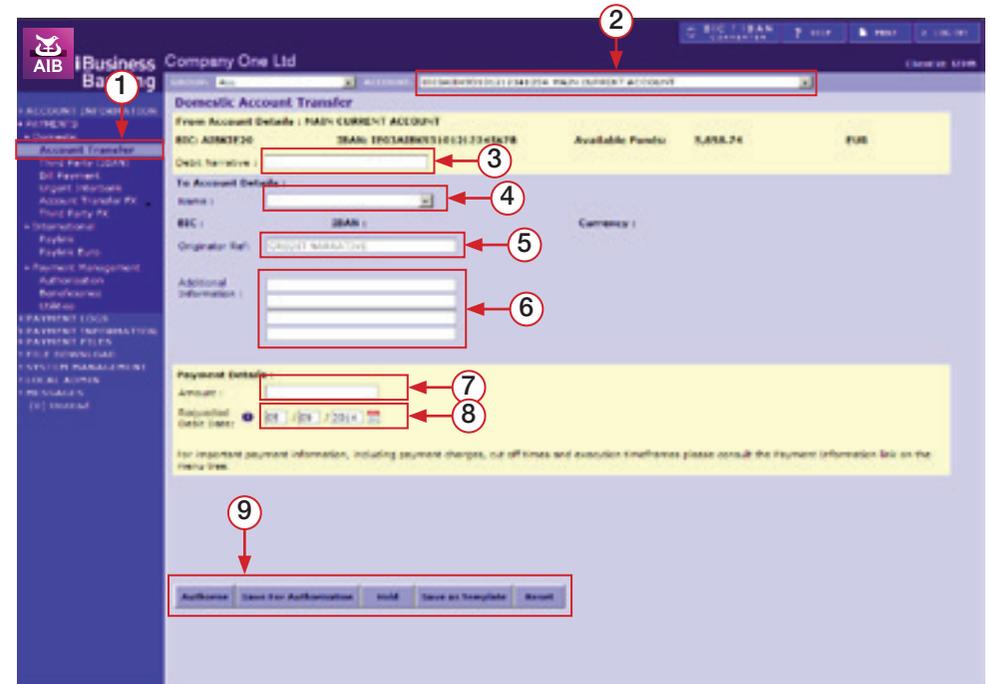
The Domestic Account Transfer screen will be displayed.

2. Select the account to be debited for the payment from the ACCOUNT dropdown.
3. Enter a narrative in the **Debit Narrative** field, if required.
4. Select the account to be credited from the **Name** dropdown.
5. Enter a narrative in the **Originator Ref** field, if required.
6. Enter information in the Additional Information fields, if required. (This is an optional field to enter up to 140 characters of remittance information)
7. Enter the amount of payment in the **Amount** field.
8. Enter the requested debit date of the payment in the **Requested Debit Date** field.
9. Select an action from the action line. For all actions, except for Authorise, a confirmation message will be displayed.

Where **Authorise** has been selected, a payment confirmation page will be displayed.

10. Confirm details of the payment.
11. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
12. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation. Select **OK** to return to a blank payment screen.



1. To access the Bill Payment screen, select **Bill Payment** under PAYMENTS on the side menu.

The Bill Payment screen will be displayed.

2. Select the account to be debited for the payment from the ACCOUNT dropdown.

3. Select the Bill Utility to be credited from the **Name** dropdown.

4. Select **Get Details** to display the details of the Utility.

5. Enter the amount of payment in the **Amount** field.

6. Enter the requested debit date of the payment in the **Requested Debit Date** field.

7. Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed.

Where **Authorise** has been selected, a payment confirmation page will be displayed.

8. Confirm details of the payment.

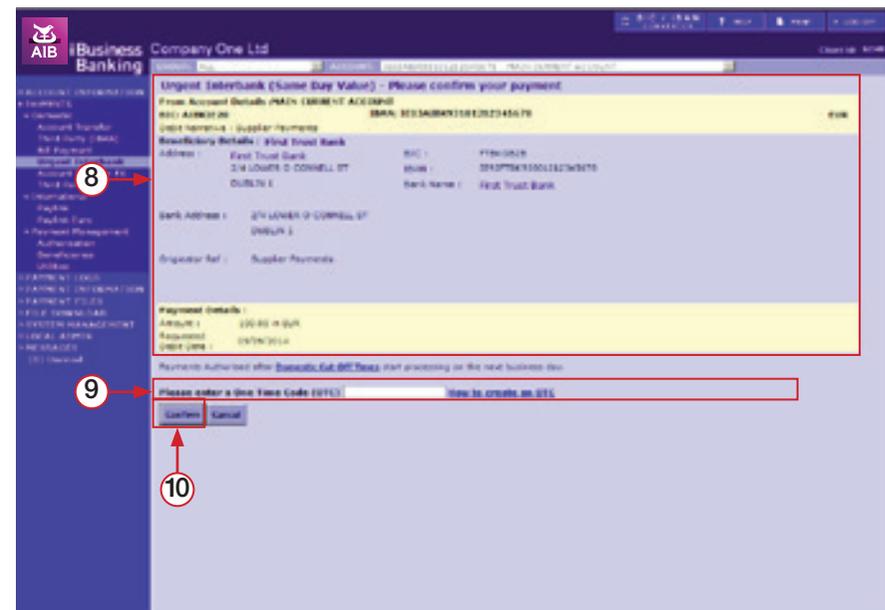
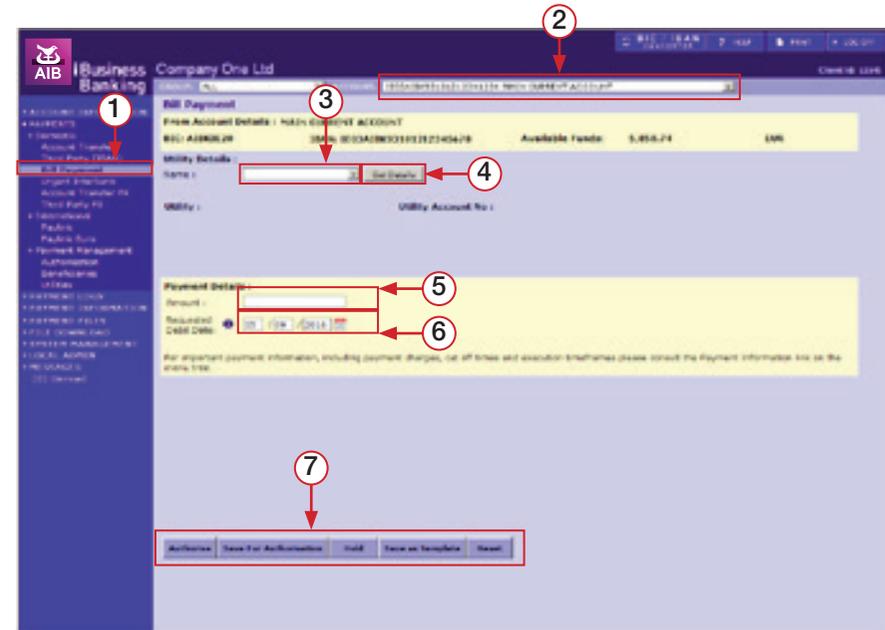
9. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.

10. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation. Select **OK** to return to a blank payment screen.

NOTE: You can make payments to the following Utility Companies on the Bill Payment screen.

- Vodafone
- Eircom
- O2
- ESB
- Bord Gais
- MasterCard
- UPC
- VISA



1. To access the Urgent Interbank (Same Day Value) screen, select **Urgent Interbank** under PAYMENTS on the side menu.

The Urgent Interbank (Same Day Value) screen will be displayed.

2. Select the account to be debited for the payment from the ACCOUNT dropdown.

Note : The Currency EUR/GBP will be populated with the currency of the debit account from the 'Account ' drop-down list.

3. Enter a narrative in the **Debit Narrative** field, if required.

4. Select the Beneficiary account to be credited from the **Name** dropdown.

Note : Domestic Beneficiaries which have been set up using an IBAN and BIC will be displayed in the dropdown for Euro payment only, UK beneficiary's set up for GBP payments will continue to be displayed in NSC and Account Number.

5. Select **Get Details** to display the account details of the Beneficiary.

6. Where available, you can select **Open Payment** option to key in the Beneficiary details on screen. See Page 10 for more details.

7. Enter a narrative in the **Originator Ref** field, if required.

8. Enter the amount of payment in the **Amount** field.

9. Enter the requested debt date of the payment in the **Requested Debit Date** field.

10. Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed.

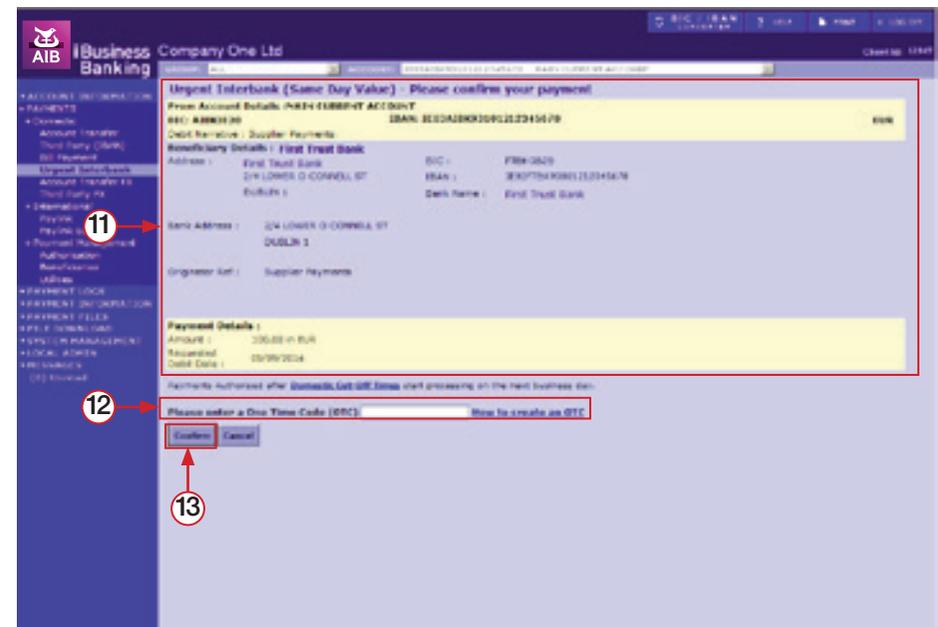
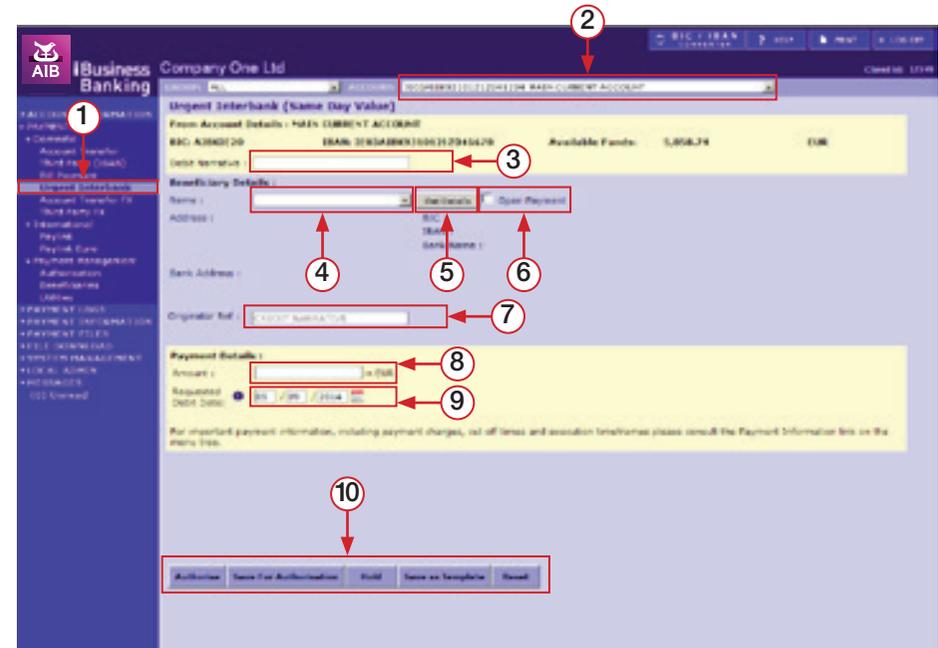
Where **Authorise** has been selected, a payment confirmation page will be displayed.

11. Confirm details of the payment.

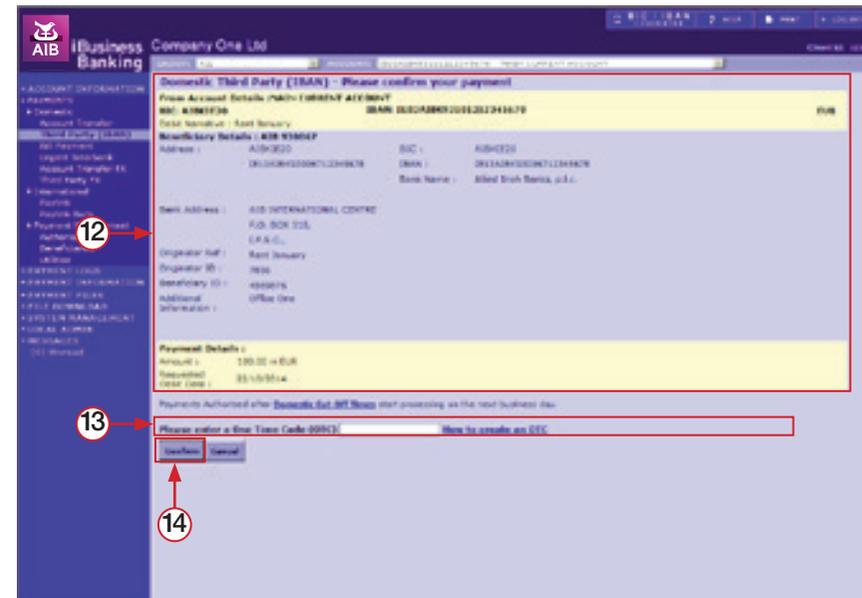
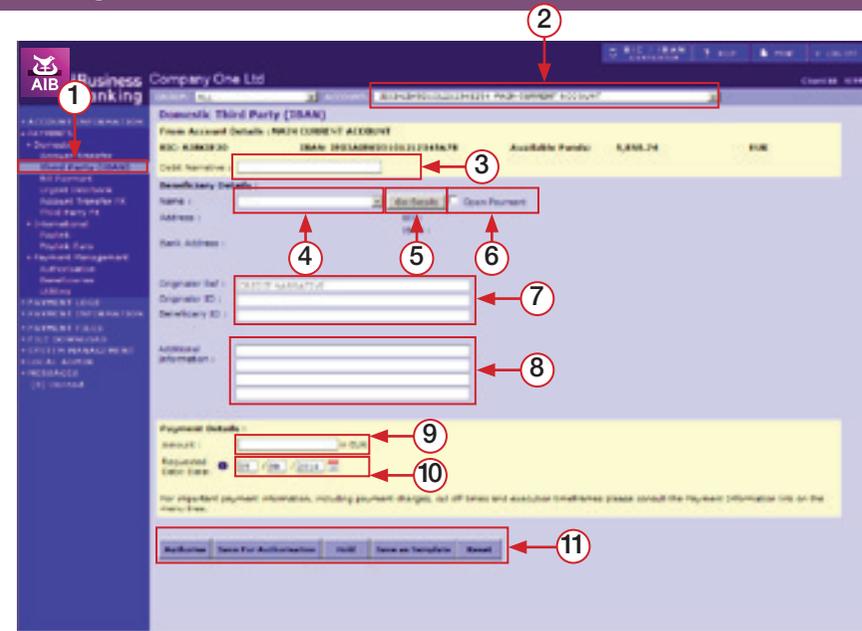
12. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.

13. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation.



- To access the Domestic Third Party (IBAN) screen, select **Third Party (IBAN)** under PAYMENTS on the side menu. The Domestic Third Party (IBAN) screen will be displayed.
- Select the account to be debited for the payment from the ACCOUNT dropdown.
- Enter in a narrative in the **Debit Narrative** field, if required.
- Select the Beneficiary account to be credited from the **Name** dropdown. Only Domestic Beneficiaries which have been set up using an IBAN and BIC will be displayed in the dropdown.
- Select **Get Details** to display the account details of the Beneficiary.
- Where available, you can select **Open Payment** option to key in the Beneficiary details on screen. See page 10 for more details.
- If required, enter details in the following fields (see page 24 for more details):
 - Originator Ref
 - Originator ID
 - Beneficiary ID
- Enter information in the Additional Information fields, if required. (This is an optional field to enter up to 140 characters of remittance information)
- Enter the amount of payment in the **Amount** field.
- Enter the requested debit date of the payment in the **Requested Debit Date** field.
- Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed. Where **Authorise** has been selected, a payment confirmation page will be displayed.
- Confirm details of the payment.
- When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
- Select **Confirm** to confirm your payment.



1. To access the Domestic Account Transfer FX screen, select **Account Transfer FX** under **PAYMENTS** on the side menu.

The Domestic Account Transfer FX screen will be displayed.

2. Select the account to be debited for the payment from the **ACCOUNT** dropdown.
3. Enter a narrative in the **Debit Narrative** field, if required.
4. Select the account to be credited from the **Name** dropdown.
5. Enter a narrative in the **Originator Ref** field, if required.
6. Enter the amount of payment in the **Amount** field.
7. Select the currency of the payment from the currency dropdown. When Amount is entered and Currency is selected a Currency Quote and Live Exchange Rate will be displayed
8. If required, select the **Tick to make equivalent currency payment**.
9. Enter the requested debit date of the payment in the **Requested Debit Date** field.
10. If required, select the **Forward Contract Rate** and/or **Dealer Rate** options to key in details. Please see **Page 51** for details on entering this information.
11. Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed.

Where **Authorise** has been selected, a payment confirmation page will be displayed.

12. Confirm details of the payment.
13. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
14. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation. Select **OK** to return to a blank payment screen.

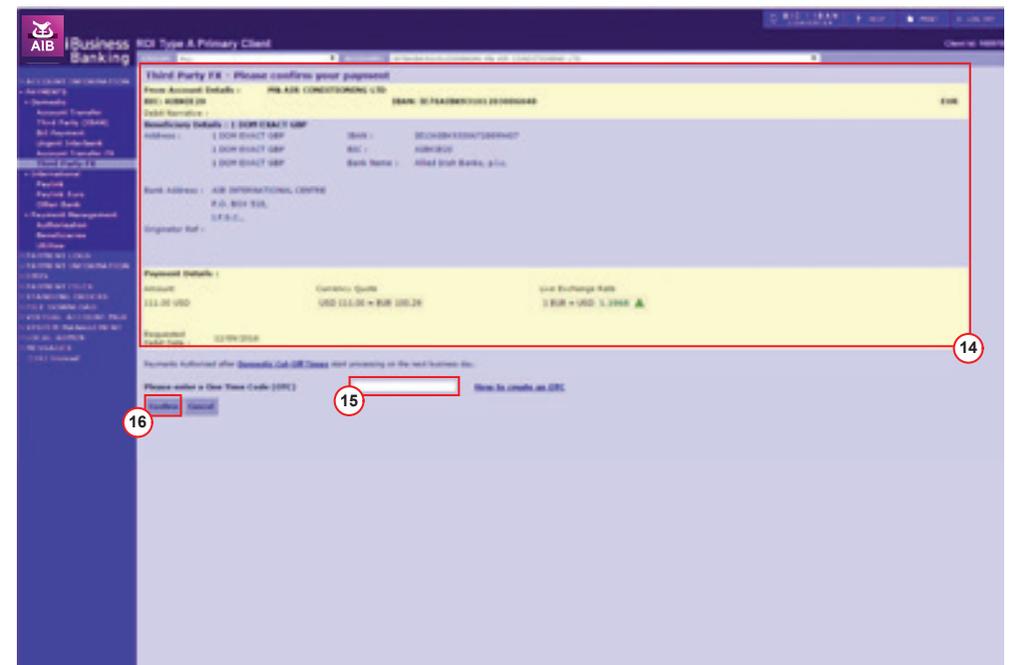
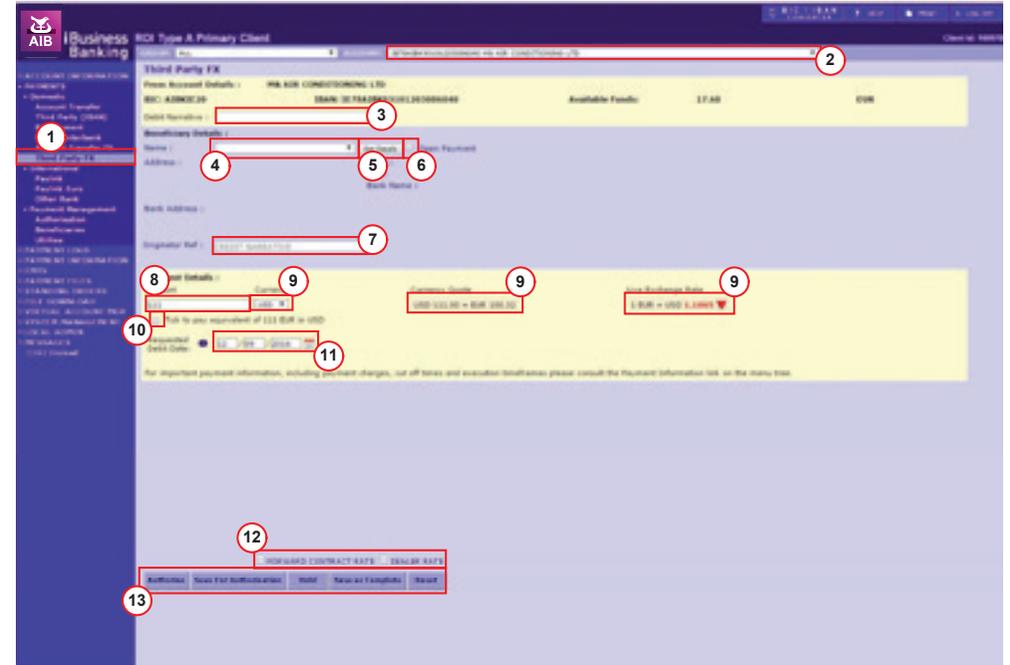
1. To access the Third Party FX screen, select **Third Party FX** under **PAYMENTS** on the side menu.

The **Third Party FX** screen will be displayed.

2. Select the account to be debited for the payment from the **ACCOUNT** dropdown.
3. Enter a narrative in the **Debit Narrative** field, if required.
4. Select the Beneficiary account to be credited from the **Name** dropdown.
5. Select **Get Details** to display the account details of the Beneficiary.
6. Where available, you can select **Open Payment** option to key in the Beneficiary details on screen. See Page 10 for more details.
7. Enter a narrative in the **Originator Ref** field, if required.
8. Enter the amount of payment in the **Amount** field.
9. Select the currency of the payment from the currency dropdown. When Amount is entered and Currency is selected a Currency Quote and A Live Exchange rate will be displayed.
10. If required, select the **Tick to make equivalent currency payment**.
11. Enter the requested debit date of the payment in the **Requested Debit Date** field.
12. If required, select the **Forward Contract Rate** and/or **Dealer Rate** options to key in details. Please see **Page 51** for details on entering this information.
13. Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed.

Where **Authorise** has been selected, a payment confirmation page will be displayed.

14. Confirm details of the payment.
15. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
16. Select **Confirm** to confirm your payment.

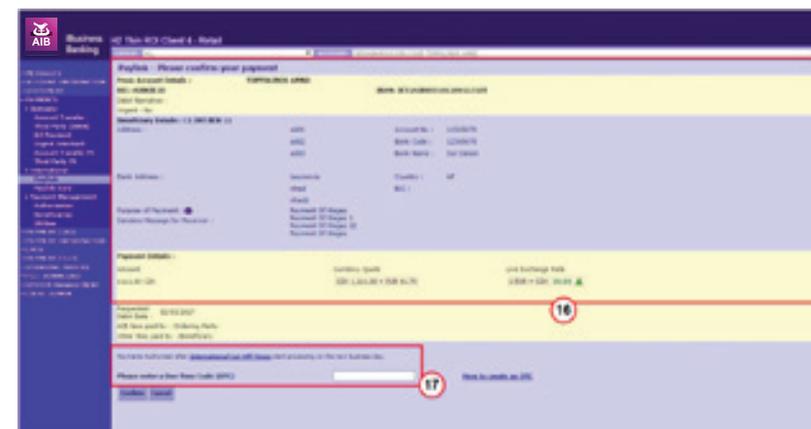
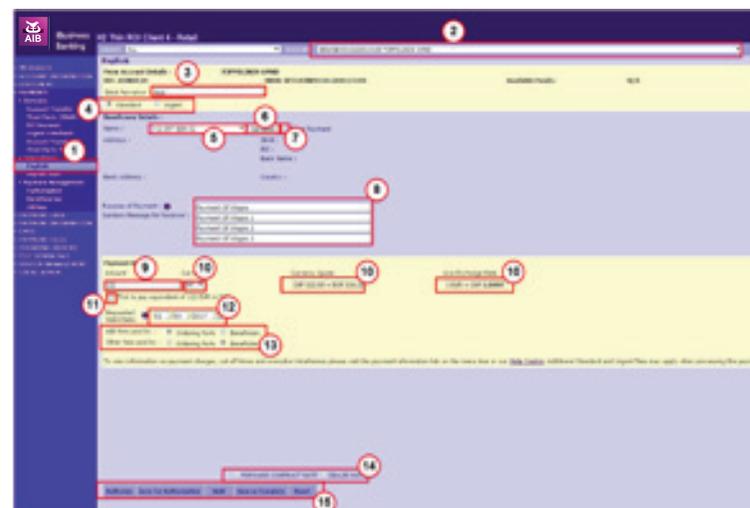


We would recommend that you read the relevant 'about...' sections in relation to International Payments.

1. To access the Paylink screen, select **Paylink** under PAYMENTS on the side menu.

The **Paylink** screen will be displayed.

2. Select the account to be debited for the payment from the ACCOUNT dropdown.
3. Enter a narrative in the **Debit Narrative** field, if required.
4. Select execution timeframe option for payment i.e. **Standard** or **Urgent**.
5. Select the Beneficiary account to be credited from the **Name** dropdown.
6. Select **Get Details** to display the account details of the Beneficiary.
7. Where available, you can select **Open Payment** option to key in the Beneficiary details on screen. See Page 10 for more details.
8. Enter **Purpose of Payment**. This is a mandatory field. Please describe the Purpose of Payment. e.g. Employee wages, Payment for goods and services. If the Purpose of Payment is not deemed valid by the receiving bank the payment may be delayed or rejected. Enter Senders Message to receiver, if required.
9. Enter the amount of payment in the **Amount** field.
10. Select the currency of the payment from the currency dropdown. When Amount is entered and Currency is selected a Currency Quote and a Live Exchange Rate will be displayed.
11. If required, select the **Tick to make equivalent currency payment**.
12. Enter the requested debit date of the payment in the **Requested Debit Date** field.
13. Select the fee payment options for the payment.
14. If required, select the **Forward Contract Rate** and/or **Dealer Rate** options to key in details. Please see **Page 51** for details on entering this information.
15. Select an action from the action line. For all actions, except for Authorise, a confirmation message will be displayed.



16. Confirm details of the payment.

17. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation. Select **OK** to return to a blank payment screen.

We would recommend that you read the relevant 'about...' sections in relation to International Payments.

1. To access the Paylink Euro screen, select the **Paylink Euro** option under **PAYMENTS** on the side menu.

The Paylink Euro screen will be displayed.

2. Select the account to be debited for the payment from the **ACCOUNT** dropdown.
3. Enter a narrative in the **Debit Narrative** field, if required.
4. Select execution timeframe option for payment i.e. **Standard** or **Urgent**.
5. Select the Beneficiary account to be credited from the **Name** dropdown.

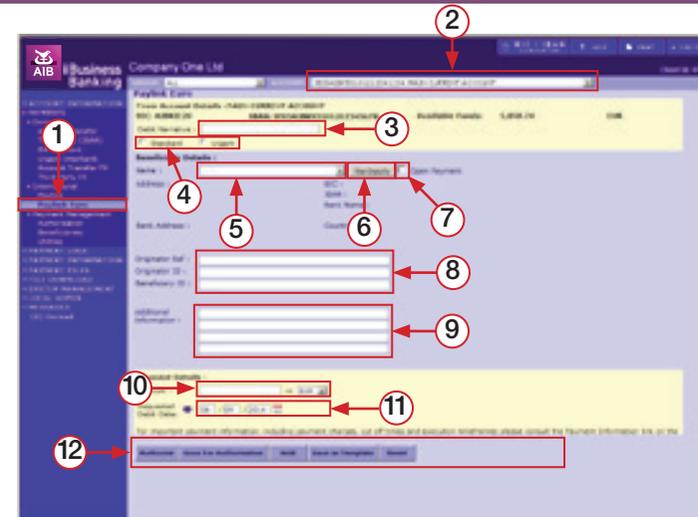
IMPORTANT: *IBAN must be used.*

6. Select **Get Details** to display the account details of the Beneficiary.
7. Where available, you can select **Open Payment** option to key in the Beneficiary details on screen. See page 10 for more details.
8. If required, enter details in the following fields for Paylink Euro Standard payments only (see page 24 for more details):
 - Originator Ref
 - Originator ID
 - Beneficiary ID
9. Enter information in the Additional Information fields, if required. (This is an optional field to enter up to 140 characters of remittance information)
10. Enter the amount of payment in the **Amount** field.

NOTE: *Payment currency default is EUR. Fee charging defaults to 'Shared'.*

11. Enter the requested debit date of the payment in the **Requested Debit Date** field.
12. Select an action from the action line. For all actions, except for Authorise and Reset, a confirmation message will be displayed.

Where **Authorise** has been selected, a payment confirmation page will be displayed.



13. Confirm details of the payment.
14. When you have confirmed the payment details, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
15. Select **Confirm** to confirm your payment.

A success message will be displayed to confirm payment authorisation. Select **OK** to return to a blank payment screen.

ADDING FORWARD CONTRACT DETAILS

1. Select the **Forward Contract Rate** option on the relevant Payment screen.

The Forward Contract Rate Details input fields will be displayed.

2. For each Forward Contract to be used in the payment, enter a Forward Contract Reference in the **Reference** field. You should omit the prefix e.g. 'FX/' or 'FC/' and enter the numeric value only.

NOTE: *The reference will have been provided to you separately by the Bank.*

3. For each Forward Contract to be used, enter a rate in the **Rate** field.

4. For each Forward Contract to be used, enter the amount that you wish to drawdown from the contract in the **Amount** field.

5. The Live Exchange Rate will be applied to any balance of a Payment that is not covered by the sum of the Forward Contract Rates.

Once you have entered the details, you can complete your payment.

NOTE: *If your payment fails, the amount of the Forward Contract used and its rate are still valid. They can be used in resending the payment or on other future payments.*

ADDING DEALER RATE INFORMATION

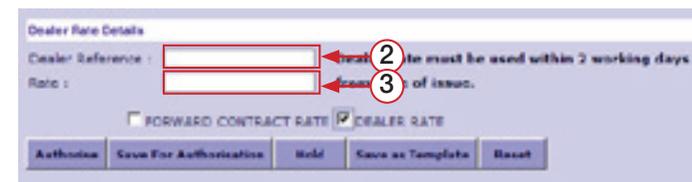
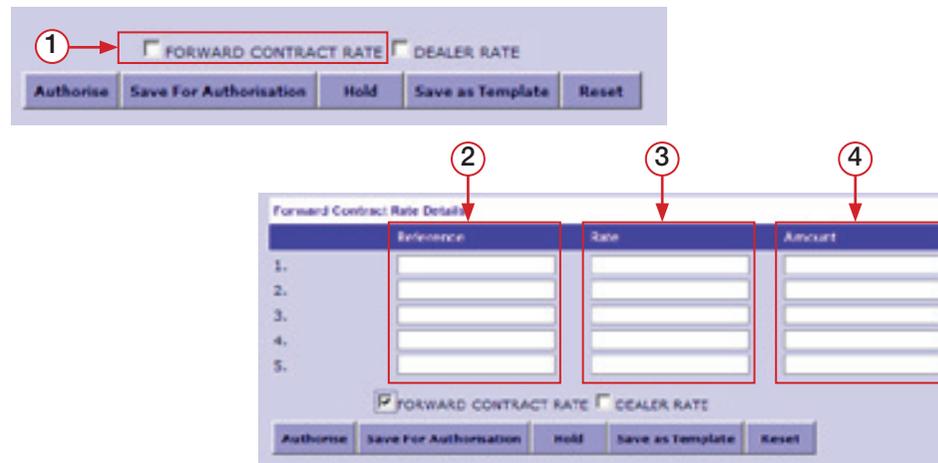
1. Select the Dealer Rate option on the relevant Payment screen.

The Dealer Rate Details input fields will be displayed.

2. In the **Dealer Reference** field, enter the reference code for the rate. This will have been issued to you separately by an AIB Staff member.

3. Enter the issued exchange rate in the **Rate** field.

IMPORTANT: *If your payment contains a Dealer Rate and the payment fails, the Dealer Rate is still valid. If you need to cancel the Dealer Rate, you should contact the AIB Staff member that you obtained the Dealer Rate from immediately. Depending on the exchange rates at the time of cancellation, this may result in a gain or loss to you. Payments that use a Dealer Rate should only be forward dated up to two business days in advance.*



1. Select a Third Party (IBAN) or Urgent Interbank (Same Day Value) Domestic payment option on the side menu.

2. Select the **Open Payment** option.

Input field will be displayed to enter the details of the Beneficiary.

NOTE: For certain payment types, there will also be the option to select an NSC checkbox on the Urgent Interbank (Same Day Value) payment screen for GBP payments. Select this option to use NSC and Account Number details for the UK Beneficiary.

3. Enter the Beneficiary details. The following information will be required:

– **Name:** Name of the Beneficiary.

– **Address:** Address of the Beneficiary. A minimum two lines of the Address is required.

Depending on option selected, the following account information will be required:

Option 1

– **IBAN:** IBAN of the Beneficiary.

NOTE: When creating or editing a payment the BIC will be taken from the IBAN entered on screen, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC

Option 2 (UK payments only – via Urgent Interbank Same Day Value)

– **NSC:** NSC of the Beneficiary's Bank.

– **Account No.:** Account Number of the Beneficiary.

4. Once you have entered the details, you can complete your payment.

5. Once all details have been entered, select an action to complete the payment.

NOTE: When you select **Authorise** or **Save for Authorisation**, you will be required to enter a Transaction Data Signature. See 'how to ...create a Transaction Data Signature (TDS)'. You cannot 'Save as Template' a payment where the 'Open Payment' option has been selected.

NOTE: Any Beneficiary details entered will not be saved on the Beneficiary List.

Beneficiary Details :

Name : Open Payment

Address :

IBAN : NSC

Beneficiary Details :

Name : Open Payment

Address :

Bank Code : - - NSC

Account No :

1. Select an International Payment option on the side menu.

2. Select the **Open Payment** option.

Input fields will be displayed to enter details of the Beneficiary. Depending on the payment selected, the screen will allow you to enter certain data. See below for further details.

3. Enter the Beneficiary details. The following information will be required:

- **Name:** Name of the Beneficiary.
- **Address:** Address of the Beneficiary. A minimum two lines of the Address is required.

Depending on option selected, the following account information will be required:

PAYLINK – Standard or Urgent

Option 1

- **IBAN:** Enter IBAN of the Beneficiary's Bank Account.
- **Beneficiary Name:** Enter name of the Beneficiary.
- **Beneficiary Address:** Enter the Beneficiary Address. A minimum two lines of the Address are required.

Option 2

- **Bank Country:** Select Bank Country from the dropdown list of countries.
- **NSC:** Enter NSC of the Beneficiary's Bank.
- **Account No.:** Enter Account Number of the Beneficiary's Bank Account.
- **BIC:** Enter BIC of Beneficiary Bank.
- **Bank Name:** Enter name of the Beneficiary's Bank.
- **Bank Address:** Enter the Bank Address. A minimum two lines of the Address are required.
- **Beneficiary Name:** Enter name of the Beneficiary.
- **Beneficiary Address:** Enter the Beneficiary Address. A minimum two lines of the Address are required.

PAYLINK EURO – Standard or Urgent

- **IBAN:** Enter IBAN of the Beneficiary.
- **Beneficiary Name:** Enter name of the Beneficiary.
- **Beneficiary Address:** Enter address of the Beneficiary. A minimum two lines of the Address are required.

Beneficiary Details :

Name :

Address :

Additional Information :

Open Payment
 NSC
IBAN :

Beneficiary Details :

Name :

Address :

Bank Country :

Account No :

Bank Code :

Open Payment
 NSC
BIC :
Bank Name :
Bank Address :

NOTE: When creating or editing a payment the BIC will be taken from the IBAN entered on screen, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC

4. Once all details have been entered, select an action to complete the payment.

NOTE: When you select **Authorise** or **Save for Authorisation**, you will be required to enter a Transaction Data Signature. See 'how to ...Create a Transaction Data Signature (TDS)'. You cannot 'Save as Template' a payment where the 'Open Payment' option has been selected.

NOTE: Any Beneficiary details entered will not be saved on the Beneficiary List.

CREATE A PAYMENT FROM A TEMPLATE

1. To access the Template Payments screen, select **PAYMENTS**.

The Template Payments screen will be displayed.

2. To create a payment from a Template, select the Template from the list.

3. Select **Create Payment**.

The selected Template Payment screen will be displayed.

4. Enter any further details, including the payment amount and currency, where necessary.

5. Once you have entered all the details, select an action to complete the payment.

NOTE: See 'Payment Actions' on Page 26 for more details.

VIEW A TEMPLATE

1. Select a Template from the Template Payments screen.

2. Select **View Template**.

The selected Template will be displayed in view mode.

3. Select **Close** to return to the Template Payments screen.

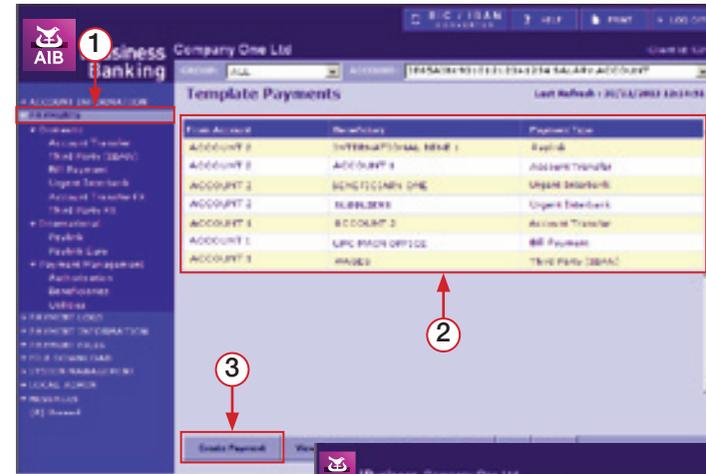
DELETE A TEMPLATE

1. Select the Template to be deleted from the Template Payments screen.

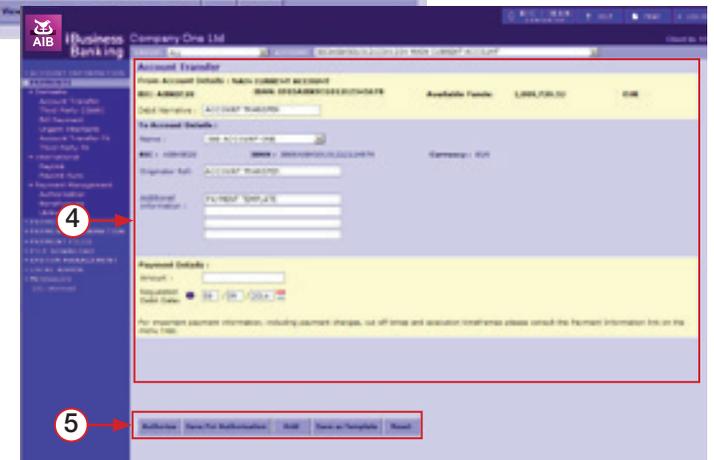
2. Select **Delete**.

A Delete Succeeded message will be displayed.

3. Select **OK** to return to the Template Payments screen.



Create a Payment from a Template.



EDIT A TEMPLATE

1. Select Template to be edited from the Template Payments screen.
2. Select **Edit Template**.

The Template will be displayed.

3. Edit the payment as required.
4. When you are complete, select **Update Template**.

A confirmation message will be displayed. Select **OK** to return to the payment.

5. Select **Close** to return to the Template Payments screen.

QUERY TEMPLATES

1. Select **Query** from the main Template Payments screen.

The Templates Payments Query screen will be displayed.

2. Select the payment type from the dropdown or ALL or display all templates.
3. Select an option from the **Sorted By:** dropdown. Options are:
 - From Account (Default).
 - Beneficiary.
 - Payment Type.

4. Select **Apply**.

Templates matching your entered criteria will be displayed on the Template payment screen.

5. To display all Template Payments again, carry out another query selecting **ALL** option for the 'Payment Type'. Alternatively, select PAYMENTS on the side menu to display the Template Payments screen.



1. Select **Authorisation** on the side menu.

The Payments 'Pending Authorisation' screen will be displayed.

2. Select the payments to be authorised from the list of payments. Note Payments requiring a foreign exchange rate cannot be authorised as part of a group. These payments will need to be authorised individually.

NOTE: You can authorise up to 20 payments per authorisation.

3. Verify that you have selected the correct number of payments by referring to the Payment(s) selected field. This will record the number of payments which have been highlighted for authorisation.

4. Once you have selected all the payments for authorisation, select **Authorise**.

A confirmation message will be displayed. You should read this message carefully.

5. Once you have read the message, select **OK**. (Select **Cancel** to return to the Payments 'Pending Authorisation' screen).

The One Time Code (OTC) input field will be displayed.

6. Generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.

7. To confirm authorisation of your payments, select **Confirm**. (To cancel authorisation, select **Cancel**).

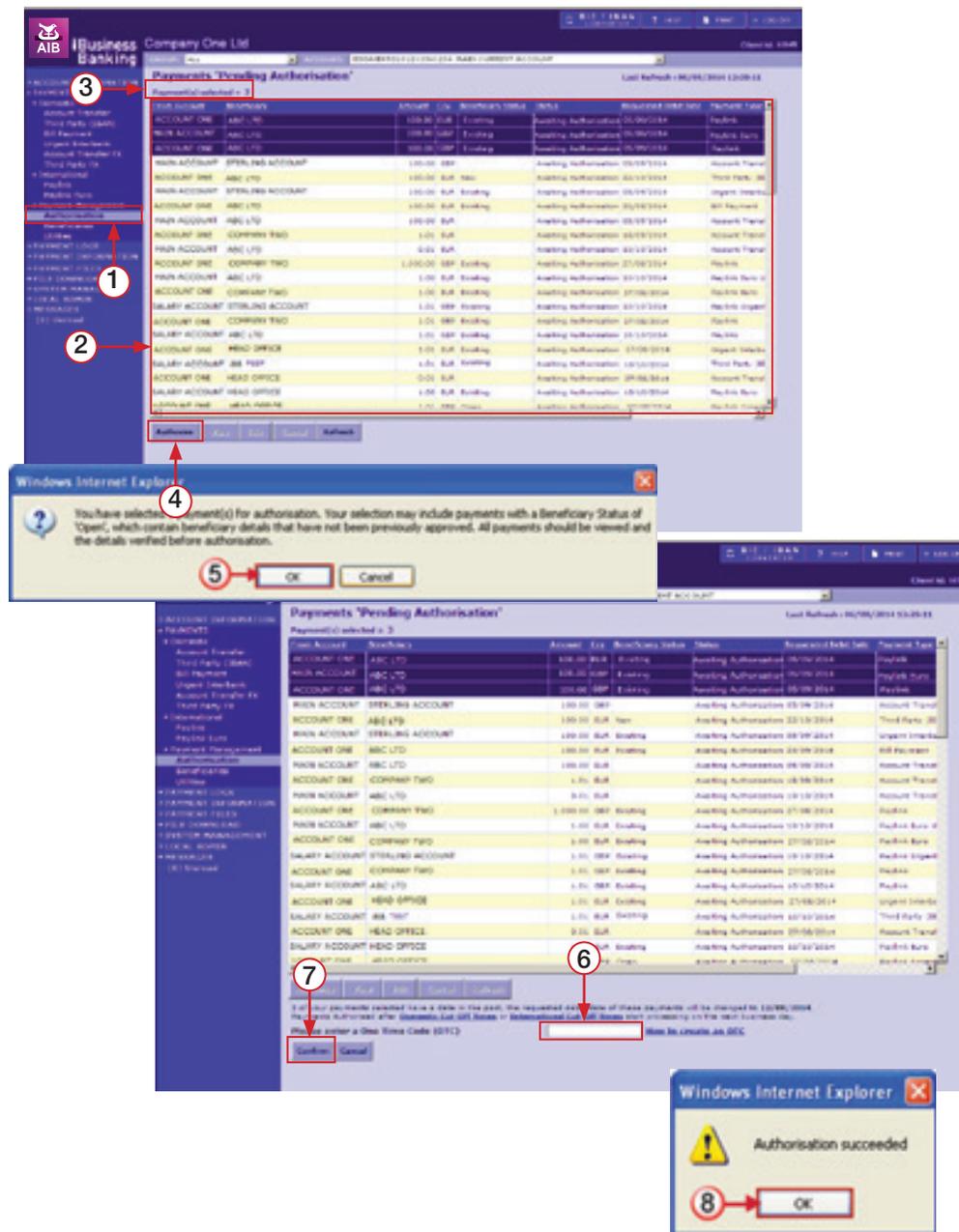
An **Authorisation Succeeded** message will be displayed if all the payments were successfully authorised.

8. Select **OK** to return to the Payment 'Pending Authorisation' screen.

NOTE: Where all payments are not authorised successfully, a message will be displayed identifying the payments and reason for failure.

NOTE: Once payments have been authorised, they will be removed from the Payments 'Pending Authorisation' screen, unless they require a second Authorisation.

NOTE: You can check the updated status of the payment by accessing the Payments Log screen.



EDIT A PAYMENT

1. Select the payment to be edited from the list of payments on screen.
2. Select **Edit**.

The Payment Edit screen will be displayed.

3. Edit the payment as required.
4. When complete, select an action.

NOTE: If **Authorise** is selected, you will be required to enter a One Time Code.

5. Select **Close** to return to the Payments 'Pending Authorisation' screen.

VIEW A PAYMENT

1. Select the payment to be viewed on the Payments 'Pending Authorisation' screen.
2. Select **View**.

The Payment View screen will be displayed.

3. Select **Close** to return to the Payments 'Pending Authorisation' screen.

CANCEL A PAYMENT

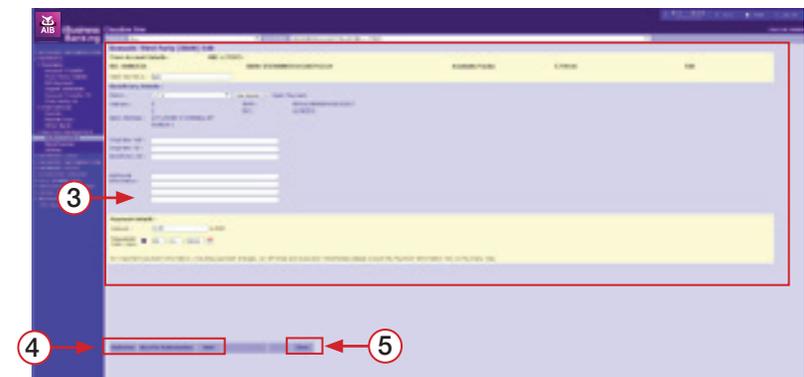
1. Select the payment to be cancelled on the Payments 'Pending Authorisation' screen.
2. Select **Cancel**.

A Cancel Confirmation message will be displayed.

3. Select **OK** to confirm cancellation.

A Cancel Succeeded message will be displayed.

4. Select **OK** to return to the Payments 'Pending Authorisation' screen.



1. Select **Outgoing Payments** on the side menu.

The Outgoing Payments Log screen will be displayed.

2. Select **Query** action.

The Outgoing Payment Query screen will be displayed.

3. Enter the search criteria for your query. You can select from the following search criteria:

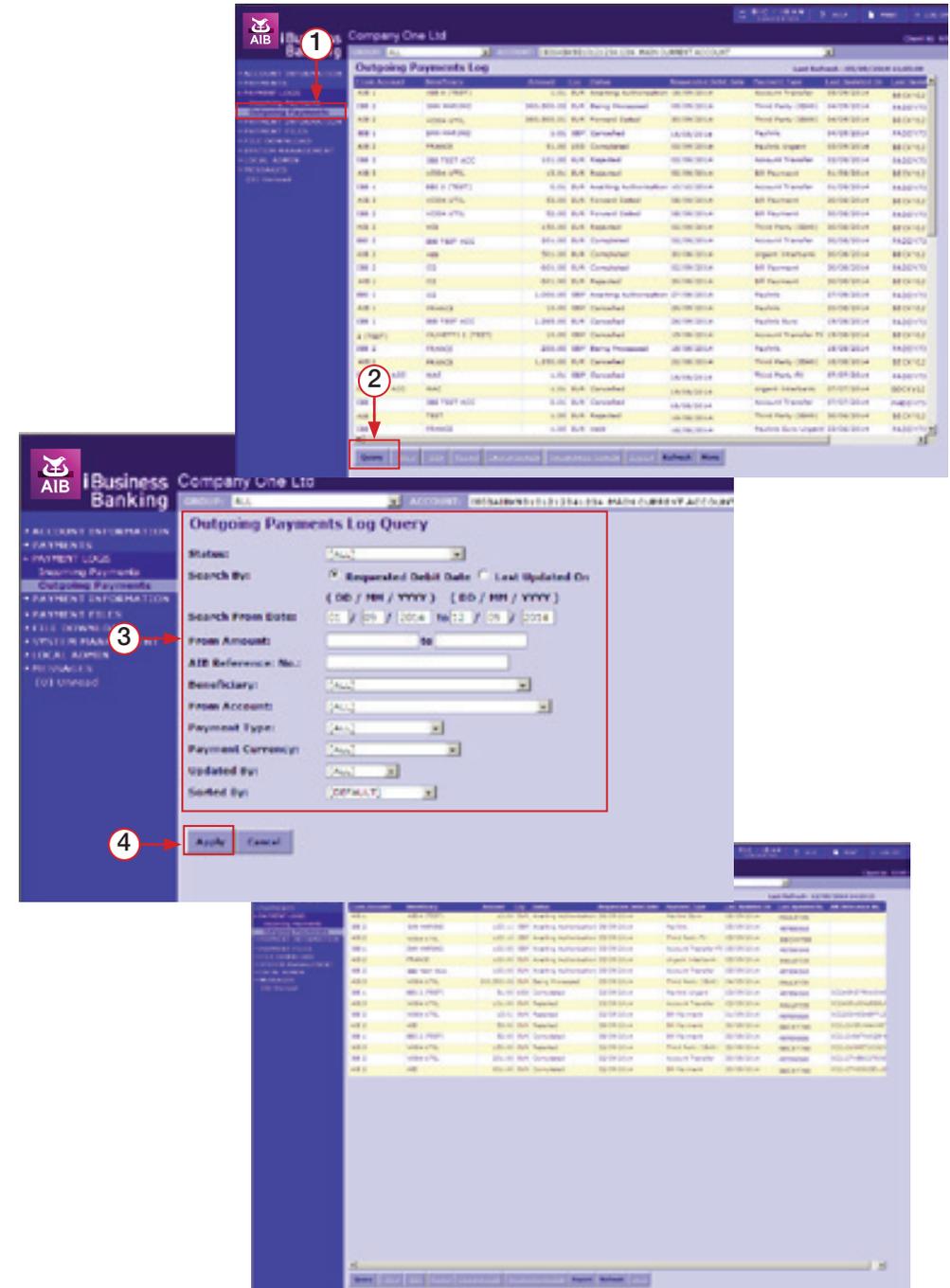
- **Status:** Search for payments with a certain status.
- **Search By Date:** Select from the radio buttons whether your search should focus on the 'Requested Debit Date' of the payment or the 'Last Updated On' date of the payment.
- **Search From Date:** Enter a date range for your query.
- **From Amount:** Enter payment amounts to specify a value range. (Default setting is 'ALL')
- **AIB Reference No:** Enter the reference number of the payment ensuring that the payment would have been created in the date range specified. (Default setting is 'ALL')
- **Beneficiary:** Select from a list of Beneficiaries to search for payments to a certain Beneficiary. (Default setting is 'ALL')
- **From Account:** Select an account from the dropdown to search for payments that were debited from a certain account. (Default setting is 'ALL')
- **Payment Type:** Search for a specific payment type. (Default setting is 'ALL')
- **Payment Currency:** Search for payments in a certain currency. (Default setting is 'ALL')
- **Updated by:** Search for payments that were last updated by a certain User. (Default setting is 'ALL')
- **Sorted By:** Select the way in which you want your results to be sorted.

4. When you have entered all your search criteria, select **Apply**.

The results of your payment query will be displayed on the Outgoing Payments Log screen. You can export your query results.

To return to the main Outgoing Payments Log screen, select **Outgoing Payments** on the side menu.

NOTE: The maximum number of payments that can be returned in any one query is 120. If your query has more than 120 payments in the results, a message will be displayed to advise you to refine your search.



1. Select **Incoming Payments** on the side menu. The Incoming Payments Log query screen will be displayed.
2. To perform a search query you must select your accounts from the "To Accounts" list, click the down arrow button and the accounts selected will be populated in the Search Accounts box.
3. There is a limit of 5 accounts that can be selected from the "To Accounts" list for any one query.
4. To deselect accounts from the 'Search Accounts' box, please select the account and click on the up arrow button.
5. Enter the remaining search criteria:
 - **Search From Date:** Enter a date range for your query.
 - **From Amount:** Enter payment amounts to specify a value range.
 - **AIB Reference No:** Enter the reference number of the payment ensuring that the payment would have been created in the date range specified.
 - **Sorted By:** Select the way in which you want your results to be sorted.
6. When you have entered all your search criteria, select **Apply**.

The results of your payment query will be displayed on the Incoming Payments Log screen. You can export your query results.

To return to the main Incoming Payments Log query screen, select **Incoming Payments**.

NOTE: The maximum number of payments that can be returned in any one query is the first 150 incoming payments. If your query has more than 150 payments in the results you will need to refine your query selection to view any further payments.

The top screenshot shows the 'Incoming Payments Log Query' screen. The 'To Accounts' list contains two accounts: '0265A1830101225122HS MAIN CURRENT ACCOUNT' and '0265A1830101225122HS SUB OFFICE ACCOUNTS'. The 'Search Accounts' box is empty. The 'From Amount' field is set to '10'. The 'Search From Date' is set to '01 / 12 / 2013' to '31 / 12 / 2013'. The 'Sorted By' dropdown is set to 'To Amount'. The 'Apply' button is highlighted with a red box.

The bottom screenshot shows the 'Incoming Payments Log' results table:

ACCOUNT NAME	AMOUNT	CUR	DATE	SENDER NAME	AIB REFERENCE
SALARY ACCOUNT	3.00	EUR	11/12/2013	SENDER ONE	06P1102T1H0AH
ACCOUNT ONE	4.00	EUR	11/12/2013	SENDER ONE	06P1102T1H0AH
ACCOUNT ONE	3.99	EUR	11/12/2013	SENDER ONE	06P1102T1H0AH

EDIT A PAYMENT

1. Select the payment to be edited from the list of payments on screen.
2. Select **Edit**.

The Payment Edit screen will be displayed.

3. Edit the payment as required.
4. When complete, select an action.

NOTE: If **Authorise** is selected, you will be required to enter a One Time Code.

5. Select **Close** to return to the Outgoing Payments Log screen.

VIEW A PAYMENT

1. Select the payment to be viewed on the Outgoing Payments Log screen.
2. Select **View**.

The Payment View screen will be displayed.

3. Select **Close** to return to the Outgoing Payments Log screen.

CANCEL A PAYMENT

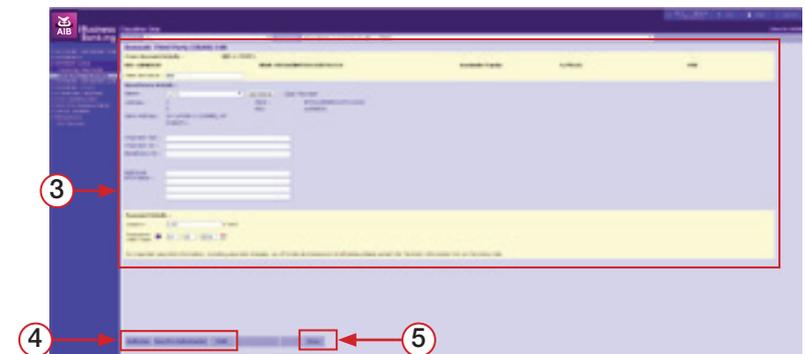
1. Select the payment to be cancelled on the Outgoing Payments Log screen.
2. Select **Cancel**.

A Cancel Confirmation message will be displayed.

3. Select **OK** to confirm cancellation.

A Cancel Succeeded message will be displayed.

4. Select **OK** to return to the Outgoing Payments Log screen

**HINT**

- **MORE:** When More is active, select to view additional payments.
- **PRINT:** Don't forget you can print the payments on the Payments Log by selecting the Print option at the top of the screen. We recommend that you print in LANDSCAPE orientation. Select this option in your printer preferences.

VIEW TRANSACTIONS DETAILS – Incoming and Outgoing Payments

1. Select a payment from the list of either your incoming or outgoing payments.
2. Select **Transactions Details**.

The Transaction Details for the payment will be displayed.

3. Select **OK** to return to the Incoming or Outgoing Payments Log screen.

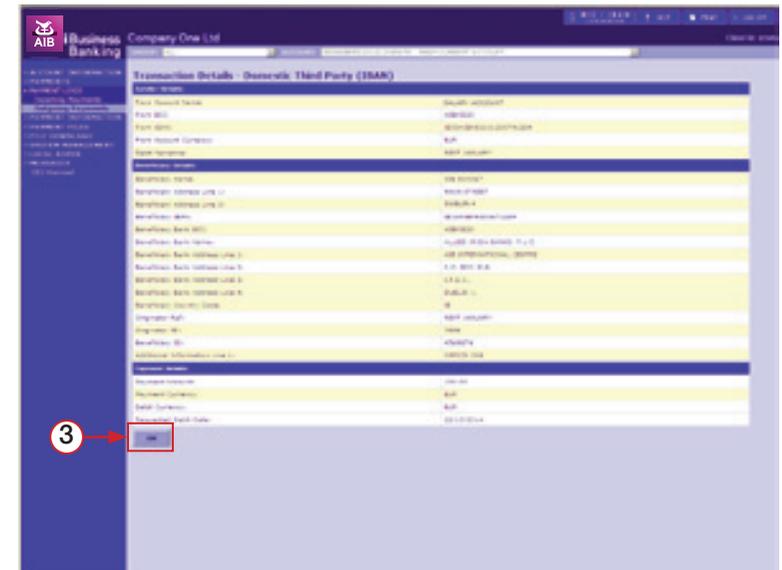
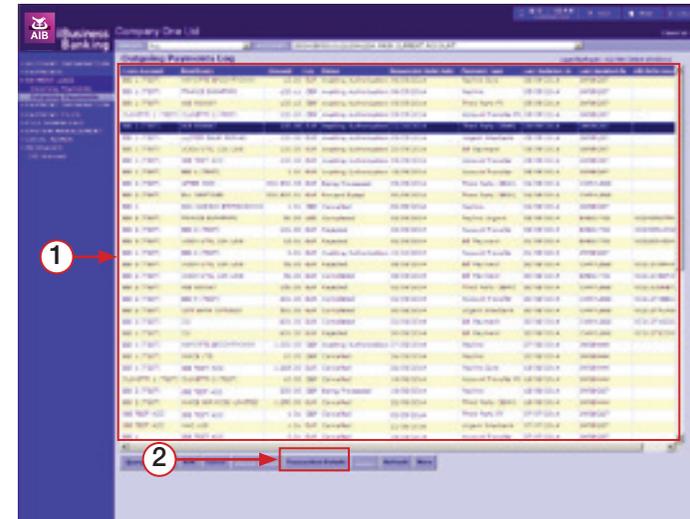
NOTE: For Outgoing International Payments, the Transaction Details screen will be updated once the payment has been processed.

VIEW STATUS DETAILS – Outgoing Payments Only

1. Select a payment with a status of 'Failed' on the Payments Log screen.
2. Select **Status Details**.

The Status Details pop-up will be displayed.

3. Select **Close** to return to the Payments Log screen.



1. Select the **Create Domestic** option on the Beneficiary Management screen. The Create Domestic Beneficiary screen will be displayed.

2. Enter the name and address of the Beneficiary in the Name and Address field. At least 2 lines of the address are required.

NOTE: Each Beneficiary must have a unique name. If you need to set the same Beneficiary up more than once, you must differentiate the name e.g. A Supplier 1, A Supplier two, etc.

3. Enter the IBAN account details of the Beneficiary. You can enter NSC and Account No. for UK beneficiaries only by selecting the NSC check box.

NOTE: When creating or editing a payment the BIC will be taken from the IBAN entered on screen, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC

NOTE: Where you use an IBAN, these details will be available for selection under the following payment screens:

- Domestic Third Party IBAN
- Domestic Urgent Interbank(Same Day Value) – Euro payments only
- Domestic Third Party FX

When you use NSC and Account Number, these details will be available for selection under the following payment screen:

- Domestic Urgent Interbank (Same Day Value) – GBP payments only
- Domestic Third Party FX

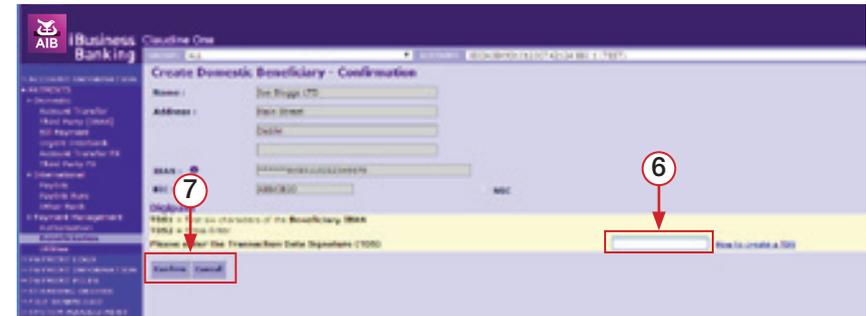
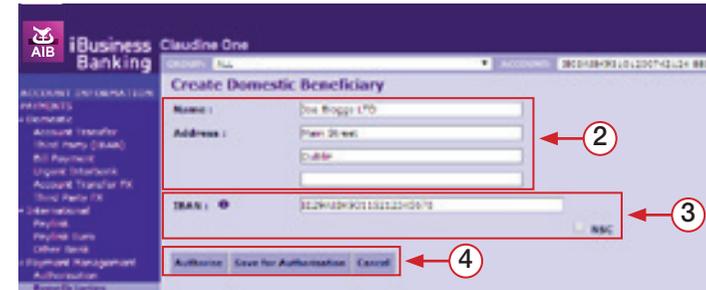
NOTE: When an NSC is used, this will be checked for validity. Only UK NSCs are accepted using the NSC tickbox.

4. When you have entered all the Beneficiary details, select **Authorise** or **Save for Authorisation**.

The related authorisation screen will be displayed. You will be required to enter a Transaction Data Signature for the account details you have added.

5. Generate a Transaction Data Signature using the account details used. See how to....Create a Transaction Data Signature TDS’.

6. Enter the TDS in the TDS input field.



7. When complete, select **Confirm**. (Select **Cancel** to **cancel** Beneficiary creation. Any entered details will not be saved).

A confirmation message for your action will be displayed. Select **OK** to return to the main **Beneficiary Management** Screen.

Where the Beneficiary was saved for authorisation, the status of the Beneficiary will be **Awaiting Authorisation**. Where the Beneficiary was authorised, the status will be updated to **Fully Authorised** unless a second authorisation is required. In this case, the status of the beneficiary will be **Awaiting Authorisation 2**

1. Select **Create International** on the Beneficiary Management screen.

The Create International Beneficiary screen will be displayed.

The IBAN field will be displayed.

2. Enter the name and address of the Beneficiary in the **Name** and **Address** field. At least two lines of the address are required. Then enter the **IBAN** and **BIC** details.

NOTE: When creating or editing a payment the BIC will be taken from the IBAN entered on screen, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC

NOTE: Each Beneficiary must have a unique name. If you need to set the same Beneficiary up more than once, e.g. with different account details, you must differentiate the name e.g. A Supplier 1, A Suppler 2, etc.

3. When you have entered all the Beneficiary details, select **Authorise** or **Save for Authorisation**.

The related authorisation screen will be displayed. You will be required to enter a Transaction Data Signature for the account details you have added.

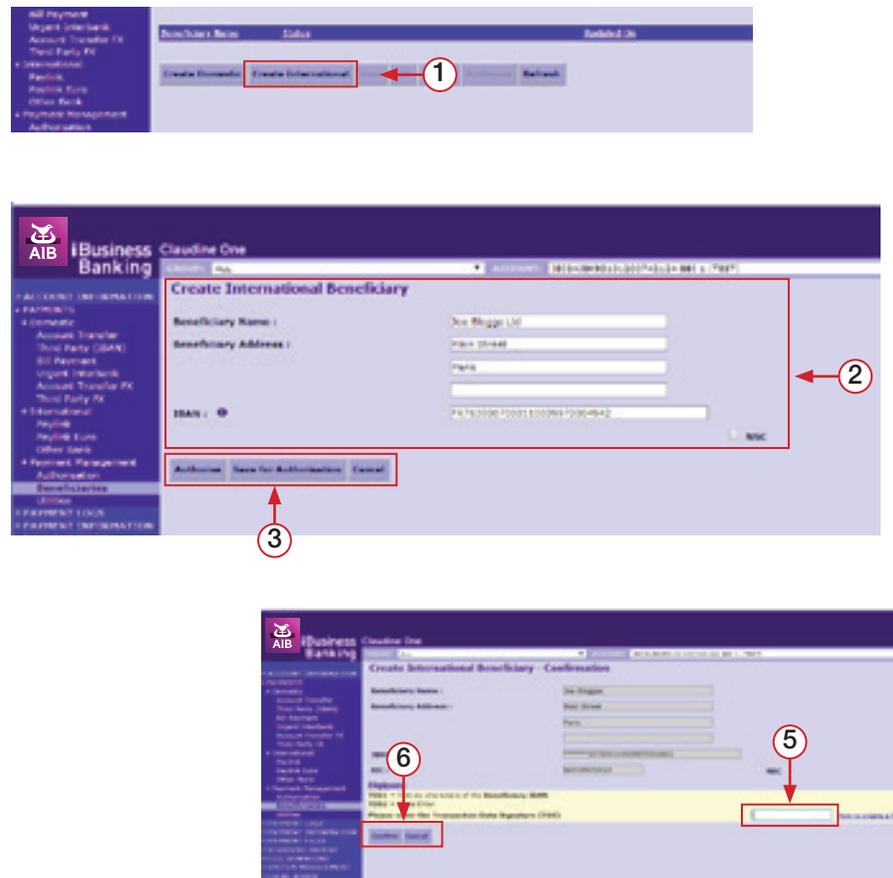
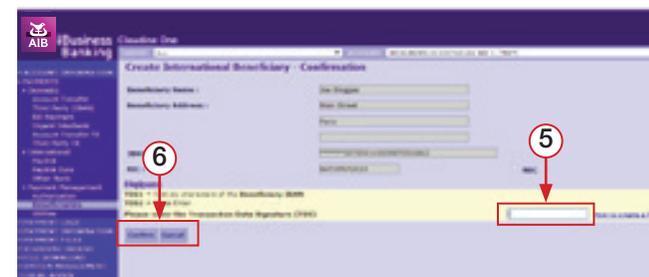
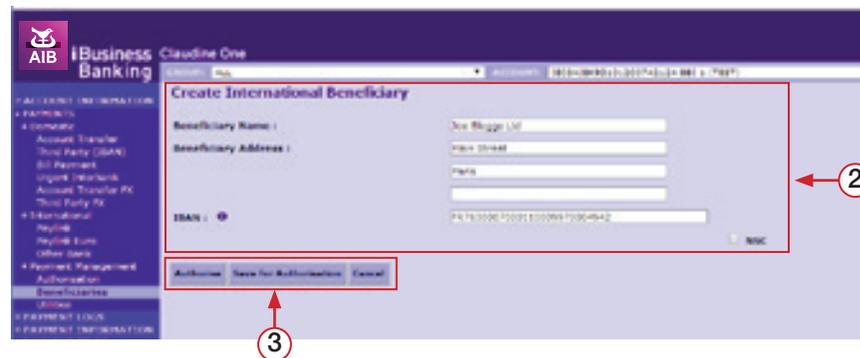
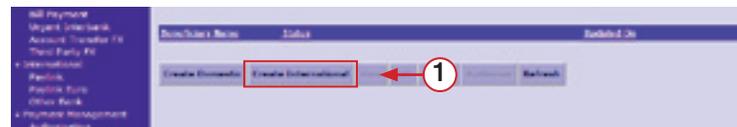
4. Generate a Transaction Data Signature using the account details used. See 'how to....Create a Transaction Data Signature TDS'.

5. Enter the TDS in the TDS input field.

6. When complete, select **Confirm**. (Select **Cancel** to cancel Beneficiary creation. Any entered details will not be saved)

A confirmation message for your action will be displayed. Select **OK** to return to the main Beneficiary Management Screen.

Where the Beneficiary was saved for authorisation, the status of the Beneficiary will be **Awaiting Authorisation**. Where the Beneficiary was authorised, the status will be updated to **Fully Authorised** unless a second authorisation is required. In this case, the status of the Beneficiary will be **Awaiting Authorisation 2**.



1. Select **Create International** option on the Beneficiary Management screen.

The Create International Beneficiary screen will be displayed.

2. Select the NSC tickbox

3. Enter the details of the Beneficiary.

NOTE: Each Beneficiary must have a unique name. If you need to set the same Beneficiary up more than once e.g. with different account details, you must differentiate the name e.g. A Supplier 1, A Supplier 2, etc.

4. When you have entered all the Beneficiary details, select **Authorise** or **Save for Authorisation**.

The action authorisation screen will be displayed. You will be required to enter a Transaction Data Signature for the account details you have added.

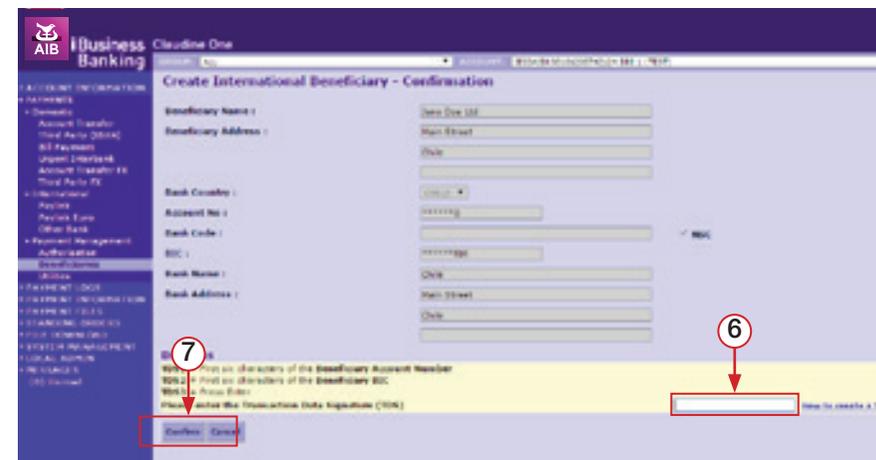
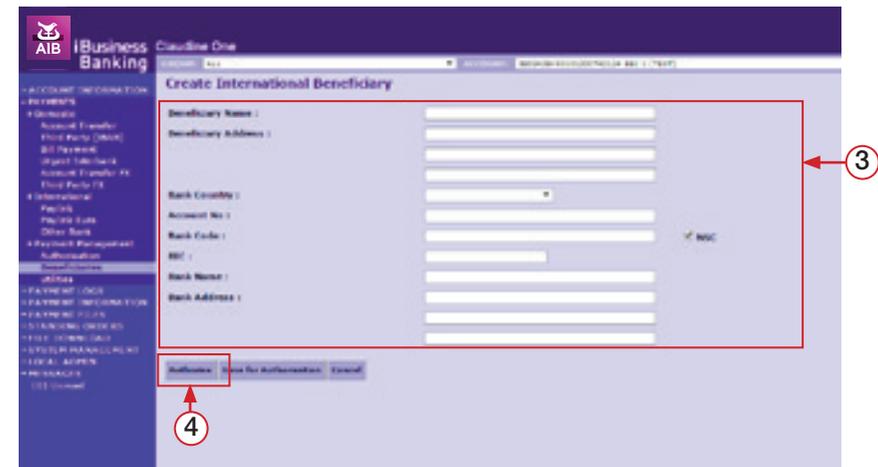
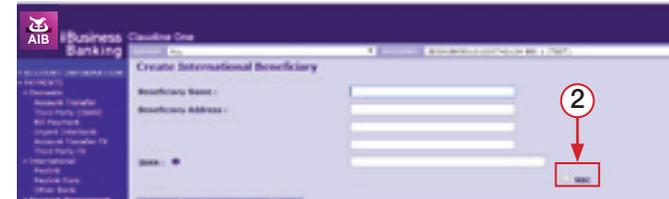
5. Generate a Transaction Data Signature using the account details used. See 'how to....Create a Transaction Data Signature TDS'.

6. Enter the TDS in the TDS input field.

7. When complete, select **Confirm**. (Select **Cancel** to cancel Beneficiary creation. Any entered details will not be saved)

A confirmation message for your action will be displayed. Select **OK** to return to the main Beneficiary Management Screen.

Where the Beneficiary was saved for authorisation, the status of the Beneficiary will be **Awaiting Authorisation**. Where the Beneficiary was authorised, the status will be updated to **Fully Authorised** unless a second authorisation is required. In this case, the status of the Beneficiary will be **Awaiting Authorisation 2**.



AUTHORISE A BENEFICIARY

1. Select the Beneficiary to be authorised from the Beneficiary Management screen. The status of the Beneficiary selected should be 'Awaiting Authorisation' or 'Awaiting Authorisation 2'.

2. Select **Authorise**.

The Authorise Beneficiary screen will be displayed. Confirm the details of the Beneficiary to be authorised.

3. To authorise, generate a One Time Code (OTC) using your Digipass.

4. Enter the One Time Code (OTC) in the One Time Code field.

5. Select **Confirm** to confirm authorisation. (Select **Cancel** to cancel authorisation)

An authorisation confirmation message will be displayed. Select **OK** to return to the main **Beneficiary Management** screen. The status of the Beneficiary will be updated to 'Fully Authorised' or 'Awaiting Authorisation 2' if a 2nd authorisation is required.

VIEW A BENEFICIARY

1. Select the Beneficiary to be viewed from the Beneficiary Management screen.

2. Select **View**.

The View Beneficiary Screen will be displayed.

3. Once you have viewed the Beneficiary, select **Cancel** to return to the Beneficiary Management screen.

EDIT A BENEFICIARY

Only Beneficiaries with a status of 'Awaiting Authorisation' and 'Awaiting Authorisation 2' can be edited. Beneficiaries which are fully authorised cannot be edited.

1. Select the Beneficiary to be edited from the Beneficiary Management screen.

2. Select **Edit**.

The Edit Beneficiary screen will be displayed.

3. Edit the Beneficiary details as required.

4. When you have entered all the Beneficiary details, select **Authorise** or **Save for Authorisation**.

The authorisation screen will be displayed. You will be required to enter a Transaction Data Signature for the account details you have added.

5. Generate a Transaction Data Signature for the account details used. See 'how to...Create a Transaction Data Signature TDS'.

6. Enter the TDS in the TDS input field.

7. When complete, select **Confirm**. (Select **Cancel** to cancel Beneficiary edit. Any modified details will not be saved)

8. A confirmation message will be displayed. Select **OK** to return to the Beneficiary Management screen.

DELETE A BENEFICIARY

1. Select the Beneficiary to be deleted from the Beneficiary Management List.

2. Select **Delete**.

The Delete Confirmation screen will be displayed.

3. Generate a One Time Code (OTC) using your Digipass and enter the One Time Code (OTC) field.

VIEW ACTIVE STANDING ORDERS

1. To access the Manage Standing Orders - Active screen, select **Manage** under STANDING ORDERS on the side menu.

The Manage Standing Orders - Active screen will be displayed.

2. To view standing orders on another account, select the account from the **Account** dropdown.
3. Arrange the standing orders by beneficiary name, beneficiary details, amount, frequency or date by simply clicking the column headers.

VIEW ACTIVE STANDING ORDER DETAILS

4. To view the details of an active standing order, click on the standing order you wish to view.
5. The **View** button will become active, select **View**.

The View Standing Order screen will be displayed.

NOTE: The *View Standing Order* screen will display the following details for the selected standing order: From Account, Debit Reference, To Account, Beneficiary Reference, Beneficiary BIC, Beneficiary IBAN, Payment Amount, Frequency, Start and End Date.

VIEW INACTIVE STANDING ORDERS

6. To view inactive standing orders on an Account, select **View Inactive** on the Manage Standing Orders - Active screen.

The Manage Standing Orders - Inactive screen will be displayed.

7. To view standing orders on another account, select the account from the **Account** dropdown.
8. Arrange the standing orders by beneficiary name, beneficiary details, amount, frequency or date by simply clicking the column headers

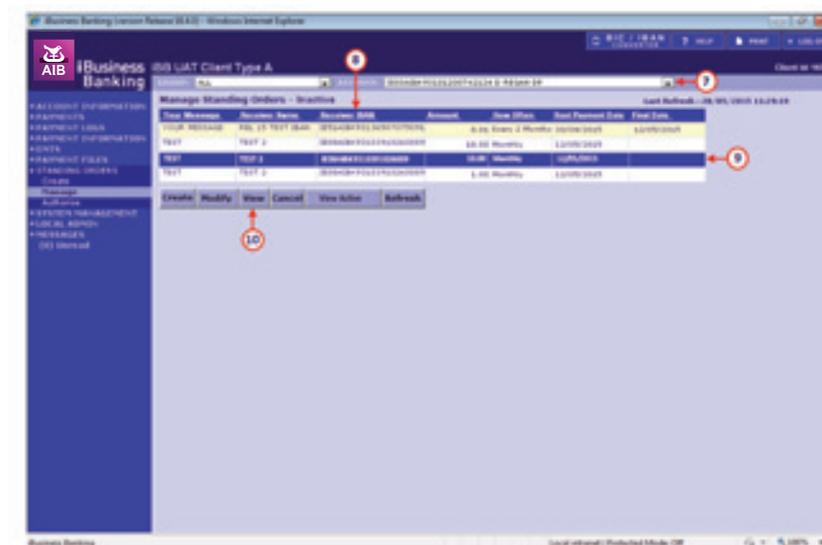
NOTE: The *View Inactive* button will only be active were there are inactive standing orders on the account.

VIEW INACTIVE STANDING ORDER DETAILS

9. To view the details of an inactive standing order, click on the inactive standing order you wish to view.
10. The **View** button will become active, select **View**.

The View Standing Order screen will be displayed.

NOTE: The *inactive View Standing Order* screen will display the same information as the *active View Standing Order* screen.



CREATE STANDING ORDER

1. To create a standing order, select **Create** under STANDING ORDERS on the side menu.

The **Create Standing Order** screen will be displayed.

2. Select the account to be debited for the payment from the **ACCOUNT** dropdown.
3. Enter a narrative in the **Your Message** field.
4. Select the appropriate radio button; e.g. Account Transfer, from the **Type** field.
5. Select the account to be credited from the **Name** dropdown.
6. Enter a narrative in the **Receiver Message** field.
7. Enter information in the **Additional Information** field, if required. (This is an optional field to enter up to 140 characters of remittance information).
8. Enter the amount of the payment in the **Amount** field.
9. Select the frequency; e.g. weekly, from the **How Often** dropdown.
10. Enter a start date in the **Start Date** field.
11. Enter an end date in the **Final Date** field if required.
12. Select an action from the action line. For all actions, except for Authorise, a confirmation message will be displayed.

Where **Authorise** has been selected, a One Time Code (OTC) will be requested.

13. Confirm details of the standing order.
14. When you have confirmed the details of the standing order, generate a One Time Code (OTC) on your Digipass and enter it into the One Time Code field.
15. Select Confirm to confirm your payment.

A **Confirmation** message will be displayed.

16. Select **OK** to confirm authorisation.

An **Authorisation Succeeded** message will be displayed.

17. Select **OK** to return to the Manage Standing Orders - Active screen.
18. To **cancel** standing order creation, select **Cancel**.

NOTE: When you create a Standing Order, it will be set up for the next business day if processed before 20:00 on a business day. If the set up request is received after 20:00 on a business day, please allow an extra business day for the set up to take effect.

CREATE OPEN STANDING ORDER

1. To create an open standing order, select **Create** under STANDING ORDERS on the side menu.

The **Create Standing Order** screen will be displayed.

2. Select the account to be debited for the payment from the **ACCOUNT** dropdown.
3. Enter a narrative in the **Your Message** field.
4. Select the appropriate radio button; e.g. Account Transfer, from the **Type** field.
5. Select the **Open Payment** option.
6. Enter the beneficiary name in the **Name** field.
7. Enter the beneficiary IBAN in the **IBAN** field.

NOTE: When creating or editing a payment the BIC will be taken from the IBAN entered on screen, if we do not hold the BIC for that IBAN on file we will then ask you to enter the BIC

8. Enter a narrative in the **Receiver Message** field
9. Enter information in the **Additional Information** field, if required. (This is an optional field to enter up to 140 characters of remittance information).
10. Enter the amount of the payment in the **Amount** field.
11. Select the frequency; e.g. weekly, from the **How Often** dropdown.
12. Enter a start date in the **Start Date** field.
13. Enter an end date in the **End Date** field if required.
14. Select an action from the action line. For all actions, except for Authorise, a confirmation message will be displayed.

Where **Authorise** has been selected, a Transaction Data Signature (TDS) will be requested.

15. Confirm details of the standing order.
 16. When you have confirmed the details of the standing order, generate a Transaction Data Signature (TDS) on your Digipass and enter it into the **Transaction Data Signature** field.
 17. Select **Confirm** to authorise your standing order.
- A **Confirmation** message will be displayed.
18. Select **OK** to confirm authorisation.
- An **Authorisation Succeeded** message will be displayed.
19. Select **OK** to return to the Manage Standing Orders - Active screen.
 20. To cancel standing order creation, select **Cancel**.

NOTE: When you create a Standing Order, it will be set up for the next business day if processed before 20:00 on a business day. If the set up request is received after 20:00 on a business day, please allow an extra business day for the set up to take effect.

AMEND STANDING ORDERS

1. To amend a standing order, select **Manage** under STANDING ORDERS on the side menu.

The **Manage Standing Order - Active** screen will be displayed.

2. Select the standing order to be amended from the list displayed.
3. The **Modify** button will become active, select **Modify**.

The **Modify Standing Order** screen will be displayed.

4. Amend the narrative in the **Your Message** field, if required.
5. Amend the account to be credited (open payments only) in the **Name** field, if required.
6. Amend the narrative in the **Receiver Message** field, if required.
7. Amend the information in the **Additional Information** field, if required.
8. Amend the amount of the payment in the **Amount** field.
9. Select an action from the action line. For all actions, except for Authorise, a confirmation message will be displayed.

Where **Authorise** has been selected, a One Time Code (OTC) will be requested.

10. Confirm the amendments made to the standing order.
11. When you have confirmed the amended details of the standing order, generate a One Time Code (OTC) on your Digipass and enter it into the **One Time Code** field.
12. Select **Confirm** to confirm your amendment(s).

A **Confirmation** message will be displayed.

13. Select **OK** to confirm cancellation.

An **Amendment Succeeded** message will be displayed.

14. Select **OK** to return to the Manage Standing Orders - Active screen.
15. To **cancel** standing order amendment authorisation, select **Cancel**.

NOTE: When you amend an active Standing Order, the amendment will take effect the next business day if processed before 20:00 on a business day. If the amendment request is received after 20:00 on a business day, please allow an extra business day for amendment to take effect.



CANCEL STANDING ORDER

1. To cancel a standing order, select **Manage** under STANDING ORDERS on the side menu.

The Manage Standing Orders - Active screen will be displayed.

2. Select the standing order to be cancelled from the list displayed.
3. The Cancel button will become active, select **Cancel**.

The Cancel Standing Order screen will be displayed.

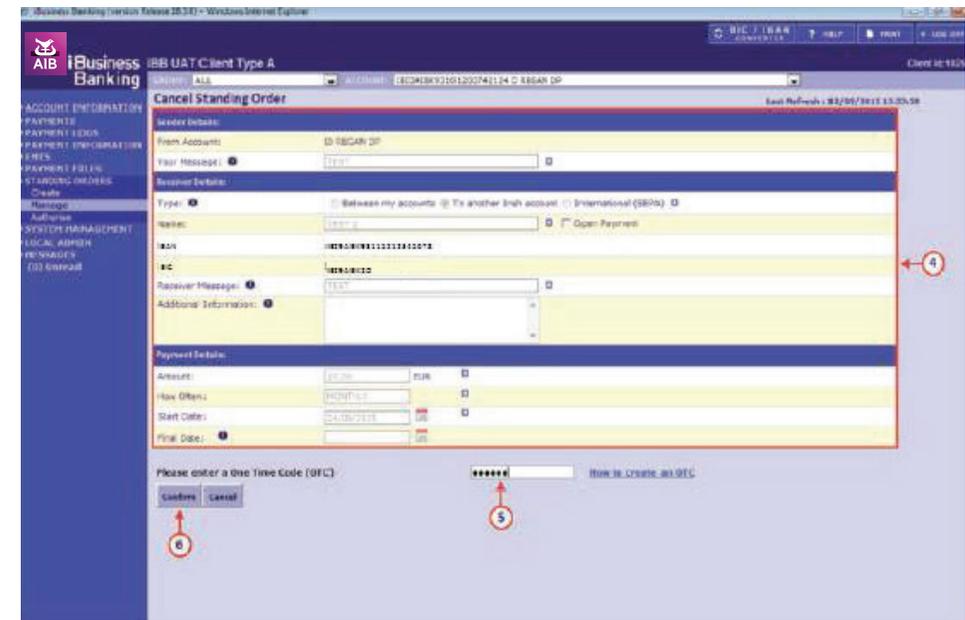
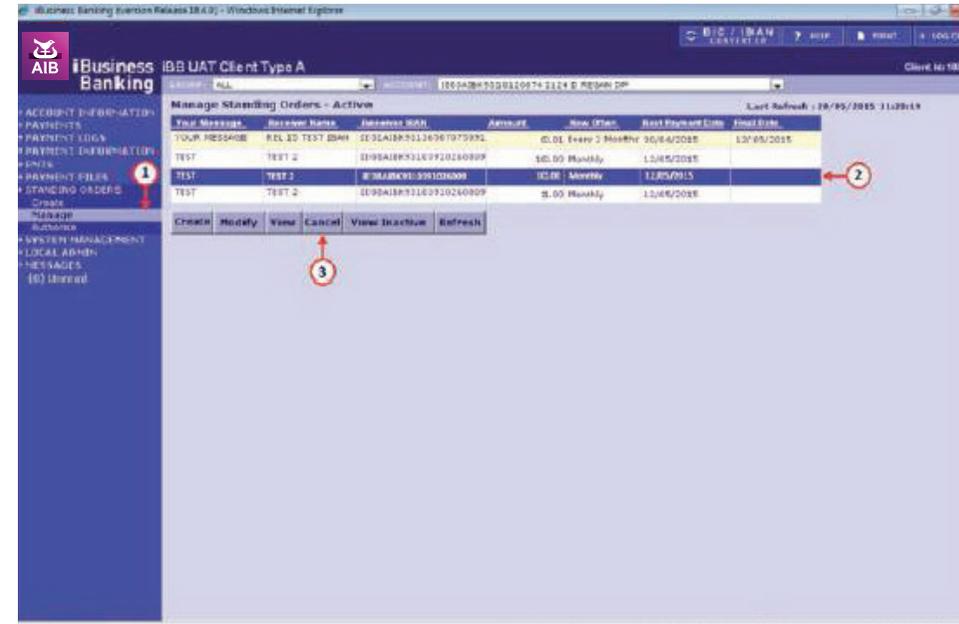
4. Confirm the details of the standing order.
 5. When you have confirmed the details of the standing order, generate a One Time Code (OTC) on your Digipass and enter it into the **One Time Code** field.
 6. Select **Confirm** to cancel your standing order.
- A Confirmation message will be displayed.

7. Select **OK** to confirm cancellation.

A Cancellation Succeeded message will be displayed.

8. Select **OK** to return to the Manage Standing Orders - Active screen.

NOTE: When you cancel an active Standing Order, it will be cancelled for the next business day if processed before 20:00 on a business day. If the cancellation request is received after 20:00 on a business day, please allow an extra business day for cancellation. In this instance, your account will continue to be debited if the direct debit is due on this business day. Should the date you select to cancel a standing order be a weekend or bank holiday, your account will continue to be debited if payment is due on the next business day.



STANDING ORDERS AUTHORISATION LIST

1. Select Authorisation on the side menu.

The Standing Orders Authorisation List screen will be displayed.

2. Select the payment to be authorised from the list of payments.
3. Once you have selected the payment for authorisation, select **Authorise**.
4. Generate a One Time Code (OTC) on your Digipass and enter it into the **One Time Code** field.
5. To confirm authorisation of the standing order, select **Confirm**.

A Confirmation message will be displayed.

6. Select **OK** to confirm cancellation.

An Authorisation Succeeded message will be displayed.

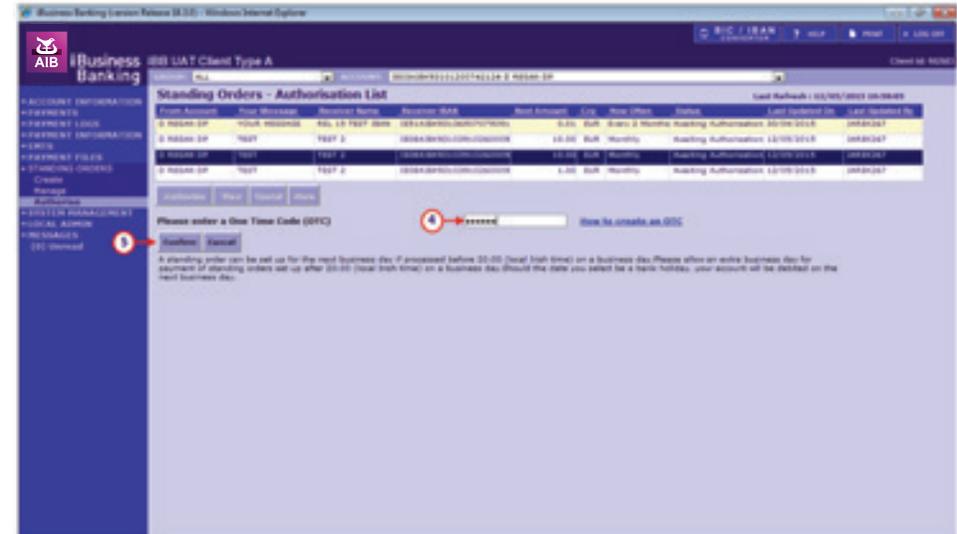
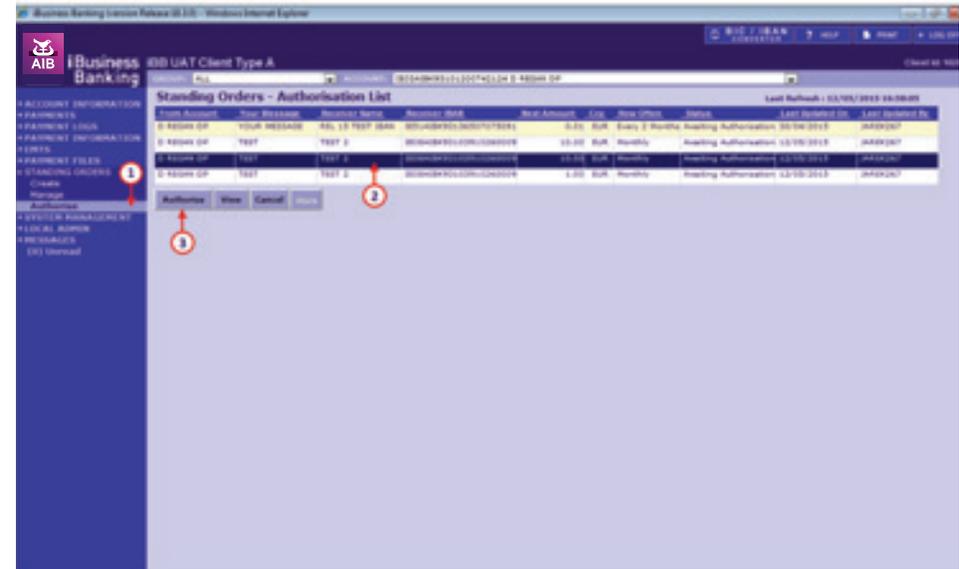
7. Select **OK** to return to the Standing Orders Authorisation List screen.

8. To cancel authorisation, select **Cancel**.

NOTE: The daily cut-off time for a Standing Order authorisation is before 8pm. If authorised before 8pm the standing order will take effect the next working day. A standing order can still be authorised after 8pm, however it will not take effect until the next working day plus one day.

NOTE: If there are multiple amendments on one Standing Order the one that has been authorised last will be the one that takes effect on the Standing. For example, there are two amendments for Joe Bloggs wages, one was created by User 1 for £1200.00 and one was created by User 2 for £1250.00. If on the 01-11-2014 the Standing Order payment amount of £1250.00 is authorised this record will be updated and removed from the Standing Order Authorisation List. However, if the Standing Order payment amount of £1200.00 is authorised on the 04-11-2014 this amendment will take effect.

NOTE: You can check the updated status of the payment by accessing the Manage Standing Orders screen.



VIEW A STANDING ORDER

1. Select the payment to be viewed from the list of payments.
2. Select **View**.

The View Standing Order screen will be displayed.

3. Select **Close** to return to the Standing Orders Authorisation List screen.

CANCEL A STANDING ORDER

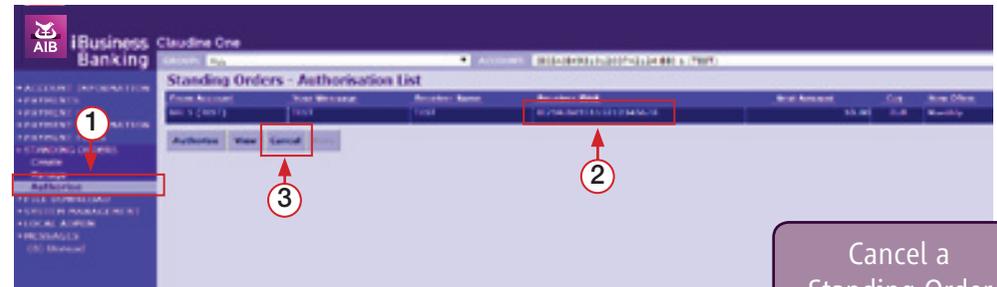
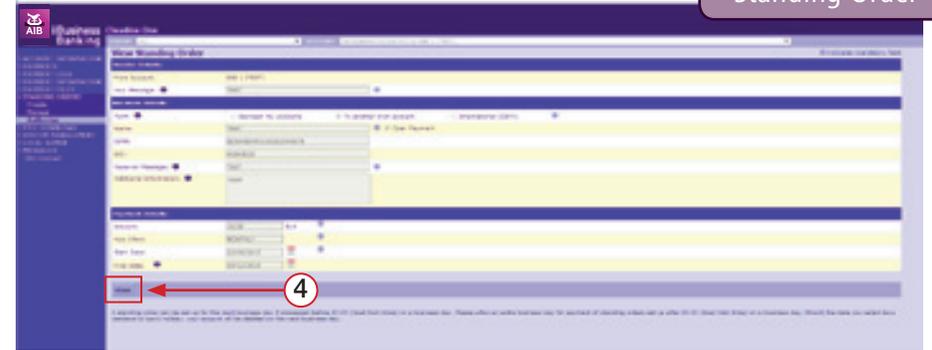
1. Select the payment to be cancelled from the list of payments.
2. Select **Cancel**.

A Cancel Confirmation message will be displayed.

3. Select **OK** to confirm cancellation.

A Cancel Succeeded message will be displayed.

4. Select **OK** to return to the Standing Orders Authorisation List screen.



To confirm certain actions on iBusiness Banking, you will be requested to enter a 'One Time Code (OTC)' or a 'Transaction Data Signature (TDS)' from your Digipass. The following section describes how to generate these codes on your Digipass.

HOW TO CREATE A ONE TIME CODE (OTC)

1. Power on your Digipass using the **ON** button.
2. Enter your 4 digit PIN.
3. Select the **Enter/OK** button.
4. Select the **OTC** (One Time Code) button once.

A 6 digit OTC code will be displayed on your Digipass.

5. Enter the 6 digit Code into the OTC field beside the **Please enter your One Time Code (OTC)** on the iBusiness Banking confirmation screen.
 6. Select an action to complete the task. Options are:
 - Confirm** – Action is confirmed and sent for processing.
 - Cancel** – Action is cancelled and you will be returned to the previous screen.
-

HOW TO CREATE A TRANSACTION DATA SIGNATURE (TDS)

1. Power on your Digipass using the **ON** button.
2. Enter your 4 digit PIN.
3. Select the **Enter/OK** button.
4. Select the **TDS** (Transaction Data Signature) button once.

TDS1 = is displayed on your Digipass.

5. Enter the first six numeric/alphanumeric characters of the Beneficiary's IBAN, as specified on the iBusiness Banking screen.

NOTE: To enter an 'alpha' character, press the relevant number key repeatedly until the desired character is displayed e.g. to enter the alpha character 'F', press the '3' button on your Digipass four times. If the next alpha/numeric character is located on the same key, wait until the cursor appears to enter in the next character.

6. Select the **Enter/OK** button.

TDS2 = is displayed on your Digipass.

7. Select the **Enter/OK** button or enter the first 6 numeric/alphanumeric characters of the Beneficiary's BIC.

8. Select the **Enter/OK** button.

TDS3 = is displayed on your Digipass when you are required to enter the BIC details for TDS2

9. Select the **Enter/OK** button again.

The 8 digit TDS code will be displayed on your Digipass.

10. Enter the 8 digit Code into the TDS field beside the **Please enter your Transaction Data Signature (TDS)** on the iBusiness Banking confirmation screen.

11. Select an action to complete the task. Options are:
 - Confirm** – Action is confirmed and sent for processing.
-

When you export data from iBusiness Banking e.g. Export Payment Log Query results, the file is exported in a '.out' format. The following steps show you how to open such a file.

1. Open the software package which you will open the 'out' file in e.g. Microsoft Excel. Select **Open** and navigate to the location where you saved the file. Ensure that **All Files** is selected in the File Type dropdown. Select the file and then **Open**.

The Text Import Wizard – Step 1 of 3 is displayed.

2. Select **Delimited** as description of data in file and then select **Next**.

The Text Import Wizard – Step 2 of 3 is displayed.

3. Select **Tab** and **Comma** as delimiters.
4. Select **Next**.

The Text Import Wizard – Step 3 of 3 is displayed.

5. Ensure the Column data format is **General**.
6. Select **Finish**.

The imported details will be displayed in the software you are using. If you are using Microsoft Excel, you may need to increase the size of the columns to view the data.

OPEN A '.out' FILE IN NOTEPAD

1. Open **Notepad**.
2. Select **Open** and locate the file. Select **Open** to open the file.

NOTE: Notepad does not allow you to format the information in the same way as software package like Microsoft Excel. The information is displayed on one line, making it hard to read.

