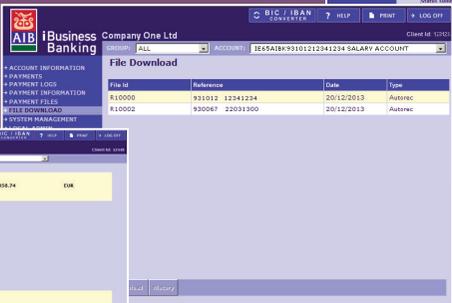


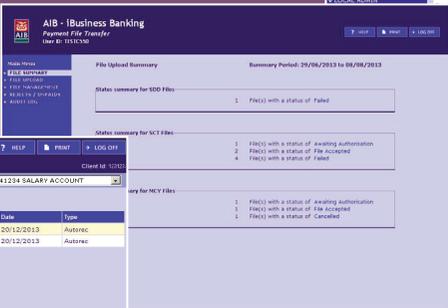
getting started



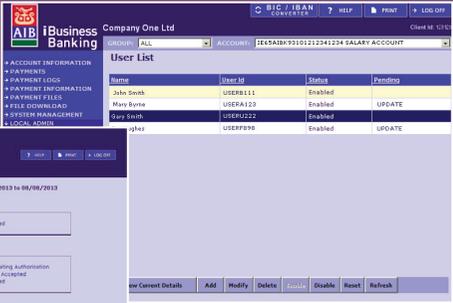
account information



file download



payment files



local admin

iBusiness Banking User Guide



User Guide Version 16 – December 2016

The information in this User Guide is believed to be accurate, the Bank makes no warranty, representation or guarantee of any kind in relation to the material in this User Guide, including, but not limited to, any implied warranties of merchantability and fitness for a particular purpose or for any errors or omissions.

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about this guide...

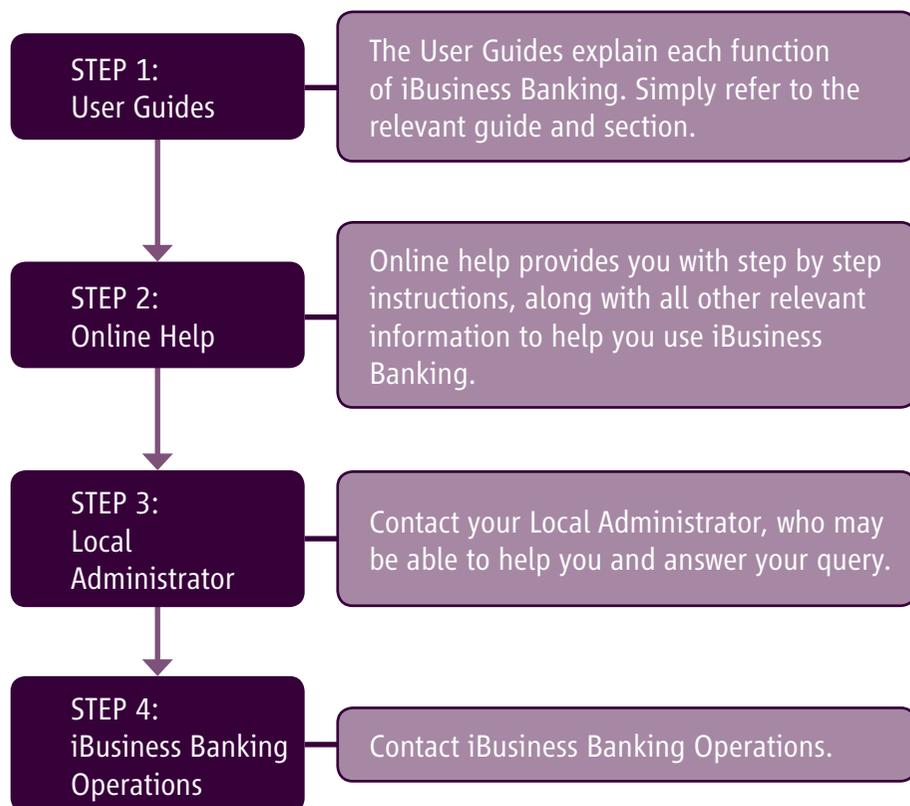
This User Guide details how to use iBusiness Banking. It provides reference information including an overview of the features of iBusiness Banking and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by 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

AIB,
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.

contents...

about...

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about...

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how to...

what's in this section...?

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

- Features of iBusiness Banking
- Benefits of iBusiness Banking
- Technical Requirements for using iBusiness Banking
- Security in iBusiness Banking
- Getting started on iBusiness Banking
- System Management – Account Groups
- System Management – Rename Accounts
- System Management – Change Passphrase
- Messages

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 from Allied Irish Banks plc (the Bank) is an Internet based cash management solution developed to meet the banking requirements of our Corporate and Commercial customers.

We are delighted to offer you fast, secure and convenient access to your accounts, along with the ability to make a wide range of domestic and international payments online – putting you firmly in control.

Features

The key features of iBusiness Banking are:

Account Information

- Access to the following Account information:
 - AIB Republic of Ireland Accounts
 - Currency Accounts
 - Retail Deposit Accounts
 - Finance and Leasing Accounts
 - Credit Card Accounts
 - Accounts held in other Banks
 - View Available Funds (AIB Current Accounts only)
- View Account statements.
- Carry out statement queries.
- Search for cheques.
- View standing orders.
- View Account Interest information – Current and historical details.
- Export statement transactions for use in other programs.
- View Detailed Account balances – Current and historical.
- View Account and Group limits.
- View Consolidated Balances.

Payments

- Inter-Account transfers.
- 3rd Party Domestic Payments.
- International Payments.
- Bill Payment.
- Domestic and International Beneficiary Management.
- Incoming Payments log.
- Outgoing Payments Log.
- Ability to separate payment creators and payment authorisers.
- Payment Templates.
- Forward Date Payments

Payment Files

- Send Payment Files (SEPA Direct Debits, SEPA Credit Transfers and Multi-Currency) for processing by the Bank from your PC.

System Management

- Rename Accounts.
- Set up Account Groups for viewing e.g. a group of salary accounts.
- Change Passphrase.

Local Administration

- Manage accounts that are on your iBusiness Banking profile.
- Set up certain types of Users and change Users' access rights, including payment limits.
- Validate changes to Users.
- Monitor and track user actions/events which were carried out in iBusiness Banking.

Messages

- Allows you to receive broadcasts from AIB e.g. notification of upgrades to the system.
- Displays confirmation of certain payments.

Digipass

- A device used to enhance the security at logon and when carrying out various tasks on iBusiness Banking, such as payment authorisation, beneficiary creation, validation, etc.

The key benefits of iBusiness Banking are:

- iBusiness Banking has been developed to offer you a diverse range of banking functionality from a single application.
- It offers a comprehensive Account Information facility, which enables you to maintain control of your finances.
- As a real time banking system, iBusiness Banking provides up-to-date reporting of balances and up to 180 days of transaction history on Accounts, therefore giving you a complete picture of all your banking transactions.
- iBusiness Banking provides you with a comprehensive range of domestic and international payment capabilities in a secure environment. The payments available to you include funds transfer between your Accounts and Third Party Accounts, Bill Payment and a range of International Payments. These payments can be warehoused if authorised after the payment cut off time and can be made up to 90 days in advance.
- It is simple to use, offering you greater convenience and invaluable timesaving. AIB recognise that your time is valuable and iBusiness Banking means less time at the bank, queuing, administration work and more time to spend on your business.
- Reduced costs will be evident for your business through the reduction in administration, paperwork and most importantly bank charges.
- A dedicated team of customer advisors is available to support you if you choose to apply for, and use, iBusiness Banking.

Technical requirements are available on www.aib.ie/business

TECHNICAL SUPPORT:

Should you require further information, please do not hesitate to contact iBusiness Banking Operations Team Monday to Friday 08.30 – 17.30 on 0818 72 00 00 or +353 1 641 4889 (Outside RoI).

We will be happy to advise you on any technical or other requirements, such as software, hardware and other technical equipment which may be required.

iBusiness Banking has been designed to offer the highest security standards. iBusiness Banking uses Public Key Infrastructure (PKI) and Digital Signatures to provide strong authentication and 128-bit Secure Socket Layer (SSL) to encrypt all information in transit between the customer and AIB. Other security features include two factor authentication with a Digipass, centralised transaction monitoring, and incident management. To support these systems, we would advocate that the following security measures and user precautions are taken:

Customer Security

iBusiness Banking gives the customer and its Users an increased level of control over their business finances. Each customer is responsible for the way in which iBusiness Banking is used. Various standards and procedures must be put in place at the customer site to ensure the secure operation of the service and to reduce exposure to fraudulent activity. The following steps should be taken:

- Ensure that there are acceptable usage of the Internet standards in place within the company, which clearly state what the Internet should be used for and by whom.
- Ensure that there are standards and procedures in place to detail the way in which iBusiness Banking should be used within your company.
- Each Customer is responsible for the actions of the Users it appoints to iBusiness Banking and therefore must be satisfied as to the integrity and suitability of each person who has access to iBusiness Banking.
- Each Customer must appoint at least one person who will have overall control of the administration of iBusiness Banking. This person is referred to as the Local Administrator. It is recommended, where possible, that two Local Administrators should be appointed to have control over all amendments made to a User's profile. All Users should be informed of the identity of any Local Administrator appointed as they may be required to consult or liaise with them for the purposes of iBusiness Banking.
- Each Customer should nominate a senior member of management to review the actions of the Local Administrator and other Users on a regular basis. This person should also monitor the activities of each User to ensure that there are no unexplained actions occurring.
- The Customer should ensure that actions required when staff change or leave employment are documented and followed.
- All Users of iBusiness Banking should be familiar with, and understand, the terms and conditions of the Agreement governing the Service, including the User Guide. Their responsibilities under the Agreement should be fully impressed on them.
- iBusiness Banking is designed to give varying levels of access to Users. We would advocate that these options should be fully utilised to maintain control and access to iBusiness Banking by:
 - Limiting the processes to which each User has access,
 - Limiting the accounts to which each User has access,
 - The implementation of payment limits on Users by the Local Administrator,
 - The imposition of a threshold limit (if you require it) over which two authorisations are required to authorise a payment via iBusiness Banking,
 - Allocating dual control over User's set-up and amendments.

Access Codes, Procedures and Devices

Each User will have Access Codes that should be kept confidential at all times. It is the responsibility of the Customer and each User to ensure that these access codes, associated procedures and devices are not disclosed to any unauthorised personnel. They should be kept exclusively for the use of each User. These Access Codes, Procedures and Devices include a User ID, PAC (Personal Access Code), Passphrase, SEPA OIN, the Digipass and the Digipass PIN code.

User ID

Every User of iBusiness Banking will be issued with a User ID by AIB or the Local Administrator. It will be required to access iBusiness Banking. Your User ID should be memorised and kept private. Your User ID should not be written down or disclosed to a third party.

PAC (Personal Access Code)

This is issued to Local Administrators and will be required at first logon only. It is important that the Local Administrator ensures that the Letter Number on the PAC letter they have received from the Branch, is the same as the Letter Number the Client Contact was advised of, in writing, from AIB. This PAC should not be disclosed to a third party and should be securely disposed of once it has been used.

Passphrase

The first time a User logs on to iBusiness Banking, they will be asked to create a Passphrase. This Passphrase will be required at each subsequent log on. Therefore, it should be kept private and not disclosed to any third party. To maintain high security levels, we would recommend that each User changes their Passphrase on a monthly basis.

Digipass PIN

To maintain high security levels, always keep your Digipass in a safe and secure location and never disclose your Digipass PIN to others.

Procedures

The instructions of how to access and perform actions on iBusiness Banking should be known only to the Users of the application.

SEPA OIN

(Originator Identification Number) is a unique alphanumeric identifier which identifies you as the customer and the type of Payment Files that you are submitting to the bank for processing.

User Precautions

Personal responsibility should be taken by each User to ensure that:

1. A connection is made to the correct web address:

You can ensure that the address you have connected to is correct, by checking the URL upon sign on. It should read <http://www.aib.ie/ibb>. After logon the URL will commence with <https://>.

Please beware of close imitations. It is also important not to accept any warning messages of un-trusted certificates.

2. Your browser indicates a secure session:

A secure session is indicated in a variety of ways depending on the browser that you use e.g. Internet Explorer will indicate a secure session by the appearance of a small closed padlock icon on the bottom right hand corner of the main browser window.

3. You exit the system when finished:

Always finish your session with iBusiness Banking by clicking 'log off' at the top right hand corner of the screen. This will ensure that your session with AIB has terminated correctly and securely.

4. You keep your User ID, PAC and Passphrase private:

An important part of iBusiness Banking security is your User ID and Passphrase. It is essential that these are not disclosed to anyone. If at any time you suspect that these have been compromised you should report this immediately to AIB. For security reasons we would recommend that you change your Passphrase on a monthly basis.

5. You keep your Digipass safe and secure:

Your Digipass is a very important security device. Do not allow anyone else to use your Digipass and keep it in a safe and secure location. If you lose your Digipass, it is very important to order a new one immediately, as this ensures cancellation of your misplaced device.

6. Auto Log Off:

iBusiness Banking will automatically log off after 15 minutes of inactivity. It is important that your PC is never left unattended while you are logged on to iBusiness Banking.

Getting started with iBusiness Banking is quick and easy. In order to get up and running, there are two steps:

Step 1: Create your Passphrase.

Step 2: Log on to iBusiness Banking.

Instructions on how to carry out these steps are covered in the 'how to...' section.

CHECKLIST FOR GETTING STARTED ON iBUSINESS BANKING

The following is a checklist of things you need to get up and running on iBusiness Banking.

- **www.aib.ie/ibb:** The URL for accessing iBusiness Banking.
- **User ID:** You will receive this by letter or your Local Administrator will give it to you.
- **PAC:** Required by the Local Administrators only, who should collect it at their local branch.
- **Digipass:** The Digipass will be sent in the post.

CHECKLIST FOR WHEN YOU LOGON TO iBUSINESS BANKING

Once you log on to iBusiness Banking, we recommend that you carry out certain tasks in order to get the most from iBusiness Banking. The ability to carry out these tasks will be dependent on your level of access. We recommend that you:

- Set up Account Groups (see '**how to... Create Account Groups**' on page 21).
- Rename Accounts (see '**how to... Rename Accounts**' on page 22).
- Create Domestic and International Beneficiaries (see 'Payments' User Guide).
- Set up Payment Templates (see 'Payments' User Guide).

If you have 'Local Administration' access, we recommend that you;

- Set up 'Utility' details (see 'Payments' User Guide).
- Set up payments' limits on Payment Authorisers (see 'Local Admin' User Guide).
- Revoke / Grant additional access to users by way of processes or data access (see 'Local Admin' User Guide).

CUSTOMER CONTACT POINTS

- **Client Contact:** Must be one of the persons authorised to sign the Application Form. Any notices from the Bank, including Digipasses, will be sent to the Client Contact. Unless otherwise provided in the Agreement, any notice required to be given by you should be given by the Client Contact.
- **Local Administrator:** This is the main operational contact for iBusiness Banking.

The System Management function allows you to access to the following functions:

- Account Groups
- Rename Accounts
- Change Passphrase

ACCOUNT GROUPS

Account Groups functionality can be accessed by selecting 'System Management', then 'Account Groups'. This functionality allows you to select a number of similar accounts and put them into an Account Group e.g. you could select all current accounts and put them into an Account Group named 'Current Accounts'. When you are viewing Account Information, you can then select the 'Current Account' Group from the GROUP dropdown list and only account information for the accounts in the 'Current Accounts' Account Group will be displayed. You can redisplay information for all accounts, by simply selecting the 'All' Account Group.

Example:

Account Information						Last Refresh : 05/09/2014 09:26:11	
Account Name	Ccy	NSC	Account No	Balance	Available Funds		
WAGES ACCOUNT	EUR	931012	12341234	5,910.74	5,858.74		
RENT ACCOUNT	EUR	931012	22051989	2,009,829.32	2,009,729.32		
SUPPLIER PAYMENTS	EUR	932361	08091234	0.45	0.45		
CURRENCY ACCOUNTS	GBP	238585	01036632	0.00	0.00		
CURRENCY GBP	GBP	238585	24080086	0.00	0.00		

Account Information						Last Refresh : 05/09/2014 09:26:11	
Account Name	Ccy	NSC	Account No	Balance	Available Funds		
WAGES ACCOUNT	EUR	931012	12341234	5,910.74	5,858.74		
RENT ACCOUNT	EUR	931012	22051989	2,009,829.32	2,009,729.32		
SUPPLIER PAYMENTS	EUR	932361	08091234	0.45	0.45		

There are three default Account Groups:

- **All:** Contains all accounts registered to Client.
- **Operating:** Contains all Branch Accounts and Currency Accounts (930067 and 238590).
- **Other:** All other accounts i.e. Credit Card, Finance and Leasing, Retail Deposit Accounts and Sterling Term Deposit Accounts.

NOTES

- When an Account Group is selected, only accounts belonging to that group will be displayed in the ACCOUNT dropdown. Ensure 'ALL' is selected if you want all accounts to be displayed in the ACCOUNT dropdown.
- Account Groups are specific to iBusiness Banking. These should not be confused with accounts which are 'Grouped for Interest/Principal' by AIB Bank.

HINT

Where you have a number of Companies set up on iBusiness Banking, you can set up Account Groups for each Company and add accounts belonging to a Company to its Account Group. This will make viewing account information for a specific Company easier.

RENAME ACCOUNTS

Rename Accounts functionality can be accessed by selecting 'System Management', then 'Rename Accounts'. This functionality allows you to rename accounts on iBusiness Banking with a more meaningful name thus allowing you to identify accounts more easily. For example:

- Rename expenses accounts with relevant names e.g. Expenses Company A, Expenses Company B.
- Identify Salary Accounts e.g. Salaries – Full time Staff, Salaries – Part time Staff.
- Identify Vat, Tax and PRSI Accounts e.g. VAT 1 Account, TAX 1 Account, PRSI – Employee's Account, PRSI – Employer's Account.

The name of the account will be accessible to all Users, so you should ensure that the name will be relevant to all Users.

For details on how to rename accounts, see 'how to... Rename Accounts' in the 'how to...' section.

HINT

Account names can be 35 characters in length but we recommend that you keep them to 20 characters.

CHANGE PASSPHRASE

The Change Passphrase functionality is accessible by selecting 'System Management', then 'Change Passphrase'. This allows you to change your passphrase with which you log on to iBusiness Banking. This can also be done from the main log on page.

It is recommended that you change your Passphrase every 30 days or in line with Company policy.

For details on how to change your passphrase, see 'how to... Change Passphrase' in the 'how to...' section.

Passphrase rule:

- Your Passphrase must comply with the following criteria
- Must be between 8 and 25 characters in length
- Must not contain spaces
- Must contain at least 1 alpha and 1 numeric character
- Can contain upper and lower case letters, numeric characters and/or the following special characters
` ' ! @ # \$ % ^ & * () _ + - = [] { } , ; . ? /
- New Passphrase must be different from current Passphrase

MESSAGES

The **Messages** feature displays messages sent to all Users by AIB via iBusiness Banking. Messages will be sent to Users to give notification of system upgrades, changes in availability of system due to maintenance and any other information which is important in the use of iBusiness Banking.

IMPORTANT: All messages sent to the Users are received on your behalf and put you on notice of their content. You should instruct Users to open and read any unread messages each time they log on to iBusiness Banking. The number of unread messages is displayed under the MESSAGES option on the side menu.

For details on how to view messages, see 'how to...Read a Message' in the 'how to...' section.

what's in this section...?

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

- Create your Passphrase for use on iBusiness Banking
- Log on to iBusiness Banking
- Navigate iBusiness Banking
- Change your Passphrase from the Logon Screen
- Account Groups – Create and Modify
- Account Groups – Rename and Delete
- Rename an Account
- Change your Passphrase (after logging on to iBusiness Banking)
- Read a Message and Delete a Message
- Digipass – Create a One Time Code (OTC) and a Transaction Data Signature (TDS)
- Digipass – Change Initial PIN and Access Other Functions
- Digipass – Unlock your Digipass

how to...

1. Access iBusiness Banking from your internet browser by entering the following URL: www.aib.ie/ibb

The iBusiness Banking page will be displayed.

2. Select **Logon to iBB**.

The Welcome to iBusiness Banking screen will be displayed.

3. Enter your 8-character User ID, which you will have received from AIB by letter or from your Local Administrator.

4. Select **Continue**.

The User Setup screen will be displayed. On this screen, you create a Passphrase which will be used each time you log on to iBB. This Passphrase must comply with the Passphrase rules which are displayed below and on screen.

Local Administrators only. Other Users, skip to step 6

5. Enter in the Personal Access Code (PAC) which you have been given into the **Personal Access Code** field.

All Users

You are required to create a Passphrase which you will use every time that you log on to iBusiness Banking.

6. Enter your passphrase in the **Create New Passphrase** field and confirm it by entering it in the **Confirm New Passphrase** field.

7. When finished, select **Continue**.

The User Setup Complete screen will be displayed.

Select **Continue** to return to the main iBB logon page.

NEXT STEPS:

Local Administrator: You can log on to iBusiness Banking.

All Other Users: Your Passphrase request, which will be displayed on the Validation List, must be validated by a Local Administrator (2 Local Administrators if dual validation is required). Once this is done, you are then ready to log on to iBusiness Banking.

Passphrase Rules:

Your Passphrase must comply with the following criteria

- Must be between 8 and 25 characters in length
- Must not contain spaces
- Must contain at least 1 alpha and 1 numeric character
- Can contain upper and lower case letters, numeric characters and/or the following special characters ` ! @ # \$ % ^ & * () _ + - = [] { } , ; : . ? /
- New Passphrase must be different from current Passphrase

iBusiness Banking (iBB)

2 Login or apply now to access iBusiness Banking online. Estimate the cost savings your business will gain using iBB.

LOG IN TO iBB APPLY NOW CALCULATE YOUR SAVINGS

3 Step 1 of 2 User ID below, and click Continue

4 Continue

Local Administrator only

5 Personal Access Code (PAC) Create New Passphrase Confirm New Passphrase Continue

All other Users.

6 Create New Passphrase Confirm New Passphrase Continue

7 Continue

8 User Setup Complete You have successfully created your Passphrase. Please note that all users, except Local Administrators, must be validated before logging on to iBusiness Banking. Local Administrators can click "Continue" to logon to iBusiness Banking. Logon Security: Do not disclose your Passphrase to anyone; Do not write down your Passphrase or any other Logon information; It is advised that you change your Passphrase regularly; Always keep your Dippass in a safe & secure location; Never disclose your Dippass PIN to anyone.

Passphrase Rules:
 Your Passphrase must comply with the following criteria
 • Must be between 8 and 25 characters in length
 • Must not contain spaces
 • Must contain at least 1 alpha and 1 numeric character
 • Can contain upper and lower case letters, numeric characters and/or the following special characters ` ! @ # \$ % ^ & * () _ + - = [] { } , ; : . ? /
 • New Passphrase must be different from current Passphrase

Once your Passphrase has been created, you are ready to log on to iBusiness Banking. For Users, other than Local Administrators, your passphrase must be validated by the Local Administrator before you can log on.

1. Access iBusiness Banking from your internet browser by entering the following URL: www.aib.ie/ibb

The iBusiness Banking page will be displayed.

2. Select the **Logon to iBB** button.

The Welcome to iBusiness Banking screen will be displayed.

3. Enter your 8-character User ID in the **User ID** field.

4. Select **Continue**.

The Logon – Step 2 of 2 screen will be displayed.

5. Enter your Passphrase in the **Passphrase** field.

6. Generate a One Time Code (O.T.C.) from your Digipass and enter in the **One Time Code** field.

NOTE: See 'how to... Create a One Time Code (OTC)' on page 25.

7. Select **Logon**.

If you have entered the correct details, you will be logged on successfully to iBusiness Banking. The Account Information screen will be displayed.

iBusiness Banking (iBB)

2 Login or apply now to access iBusiness Banking online.

Estimate the cost savings your business will gain using iBB.

LOG IN TO IBB

APPLY NOW

CALCULATE YOUR SAVINGS

3 Step 1 of 2

Please enter your iBusiness Banking User ID below, and click Continue

User ID

Continue

User Information

- Your iBusiness Banking "User ID" can be obtained from your Local Administrator
- Please click [here](#) for further information about our Terms & Conditions

IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED

You are required to have appropriate authorisation to access this service and you must comply with all the terms and conditions governing iBusiness Banking in your use of this on this system will be reported to

4

5

6

7

AIB iBusiness Banking

Logon Step 2 of 2

Passphrase

One Time Code (OTC)

Logon Change Passphrase

Logon Information

If you have locked your Digipass, you must be made to obtain an 'Unlock Response Code'. Click on the "Unlock Digipass" button and complete the "Unlock Digipass Page". Once completed your Local Admin will receive an "Unlock Response Code", which you require to unlock your Digipass.

Unlock Digipass

IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED

You are required to have appropriate authorisation to access this service and you must comply with all the terms and conditions governing iBusiness Banking in your use of this on this system will be reported to

Company One Ltd

Account Name	Ccy	NSC	Account No	Balance	Availble Funds
WAGES ACCOUNT	EUR	931012	12341234	3,910.74	3,888.74
RENT ACCOUNT	EUR	931012	22051909	2,009,829.32	2,009,729.32
SUPPLIER PAYMENTS	EUR	932361	08091234	0.45	0.45
CURRENCY ACCOUNTS	GBP	238589	01036432	0.00	0.00
CURRENCY GBP	GBP	238589	24080086	0.00	0.00

Refresh iBAN

John Smith
Last accessed on
30/06/2009 at 20:50 IST

IMPORTANT NOTE

Every time you log on to iBusiness Banking, you should verify the information relating to your last log on details. Once you select an option on the side log on details. Once you select an option on the side menu, this information will no longer be displayed until your next logon.

GROUP

Allows you to select 'Account Groups' which have been created by you or other Users.

BIC & IBAN CONVERTER

A tool to assist you in converting NSC and Account Number details to BIC and IBAN.

Note: Only for ROI account details

HELP – Allows you to access our help centre.

PRINT – Allows User to print information displayed on the screen.

Note: Not available for all screens.

LOG OFF – Allows you to safely close the current session of iBusiness Banking.

Menu Tree

Select the option you wish to access from the list on the Menu Tree. Options available will be dependent of your level of User access.

ACCOUNT

Allows you to select an Account for action from the dropdown. The Accounts displayed in the dropdown will be dependent on the 'GROUP' selected. Ensure 'ALL' is selected in 'GROUP' in order to display all accounts.

Account Name	Ccy	NSC	Account No	Balance	Available Funds
WAGES ACCOUNT	EUR	931012	12341234	5,910.74	5,858.74
RENT ACCOUNT	EUR	931012	22051989	2,009,829.32	2,009,729.32
SUPPLIER PAYMENTS	EUR	932361	08091234	0.45	0.45
CURRENCY ACCOUNTS	GBP	238585	01036632	0.00	0.00
CURRENCY GBP	GBP	238585	24080086	0.00	0.00

'Last Accessed' Information

Each time you log on to iBB, details of your last log on will be displayed. Once you select a function, this information will no longer be displayed until your next log on.

IBAN

This button displays the BIC and IBAN details of the account selected on screen.

ACTION LINE

Depending on the function selected, this line will display a selection of action buttons which will allow you to carry out various tasks on iBusiness Banking. Whether an action button is active or not, will be dependent on the following:

- A User's level of access
- A valid item being selected in the main area of the screen.

We recommend that you change your Passphrase at least once a month or in line with your Company's security procedures. If you know your Passphrase, you can change it from the main Logon page.

NOTE: Forgotten Passphrases

Local Administrators: If you have forgotten your Passphrase, you must contact iBusiness Banking Operations in order to be re-issued with a new Personal Access Code (PAC).

You must request your Local Administrator to RESET your User's Profile. This will allow you to create a new Passphrase. Please see 'Local Admin' User Guide for details on how to reset a User.

1. Access iBusiness Banking from your internet browser by entering the following URL: www.aib.ie/ibb

The iBusiness Banking page will be displayed.

2. Select the **Logon to iBB** button.

The Welcome to iBusiness Banking screen will be displayed.

3. Enter your 8-character User ID in the **User ID** field.

4. Select **Continue**.

The Logon – Step 2 of 2 screen will be displayed.

5. Select **Change Passphrase**.

The Change Passphrase screen will be displayed.

6. Enter your current Passphrase in the **Current Passphrase** field.

7. Enter your new Passphrase in the **Create New Passphrase** field and confirm it in the **Confirm New Passphrase** field.

8. Select **Continue** to confirm changing your Passphrase.

A confirmation message will be displayed to confirm the Passphrase change. You must now use the new Passphrase when logging on.

iBusiness Banking (iBB)

2 Login or apply now to access iBusiness Banking online.

Estimate the cost savings your business will gain using iBB.

LOG IN TO IBB

APPLY NOW

CALCULATE YOUR SAVINGS

3 Step 1 of 2

Please enter your iBusiness Banking User ID below, and click Continue

User ID

Continue

User Information

- Your iBusiness Banking "User ID" can be obtained from your Local Administrator
- Please click [here](#) for further information about our Terms & Conditions

IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED

You are required to have appropriate authorisation to access this service and you must comply with all the terms and conditions governing iBusiness Banking in your use of this on this system will be reported to

4

5

AIB iBusiness Banking

Logon Step 2 of 2

Passphrase

One Time Code (OTC)

Logon Change Passphrase

Logon Information

If you have locked your Digipass, a request must be made to obtain an 'Unlock Response Code'. Click the "Unlock Digipass" button and complete the Unlock Digipass Page. Once completed your Local Admin will receive an 'Unlock Response Code', which you require to unlock your Digipass.

Unlock Digipass

IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED

You are required to have appropriate authorisation to access this service and you must comply with all the terms and conditions governing iBusiness Banking in your use of this on this system will be reported to

6

7

AIB iBusiness Banking

Change Passphrase

Current Passphrase

Create New Passphrase

Confirm New Passphrase

Continue Cancel

8

- Your Passphrase must adhere to the following criteria:
 - Must be between 8 and 24 characters in length and must not contain spaces
 - Must contain at least (1) upper and (1) numeric character.
 - Can contain a combination of
 - Upper case and lower case letters
 - Numeric characters
 - Special characters: !@#%&*()_+=[{};:~?/
 - New Passphrase must be different from current Passphrase

IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED

You are required to have appropriate authorisation to access this service and you must comply with all the terms and conditions governing iBusiness Banking in your use of this on this system will be reported to the appropriate authorities

Important Links:

[Fraud Prevention](#) [Security](#) [Legal Notices](#) [Privacy Policy](#) [Information](#)

CREATE AN ACCOUNT GROUP

1. To access the Account Group screen, select **Account Groups** on the side menu under **System Management**.
 2. To create a new Account Group, select **New**.
- The **New Account Group** screen will be displayed.
3. Enter the name of the Account Group in the **Group Name** field.
 4. Select **Save**.

The new Account Group will be displayed on the **Account Group List** screen. The next step is to add accounts to the Account Group and this is done by modifying the Account Group.

MODIFYING AN ACCOUNT GROUP

You can modify an Account Group in order to:

- Add accounts to a new Account Group
- Amend the accounts in an existing User Group

NOTE: The following Account Groups cannot be modified; 'ALL', 'WORKING' and 'OTHER'.

5. Select the Account Group to be modified from the **Account Group List** main screen and select **Modify**.
6. On the **Modify Account Group** screen, select the accounts that you wish to add to the Account Group. If you wish to remove accounts from the Account Group, simply de-select the account(s).
7. When you have highlighted all the accounts that you want to be in the Account Group, select **Save**.

A message will be displayed to advise you that the Account Group has been successfully modified and that you must log in again for the system to reflect your changes.

NSC	Account	A/C Name
931012	12341234	SALARY ACCOUNT
931012	22051989	BUSINESS CURRENT ACCOUNT
	542523010000000	BUSINESS CREDIT CARD

RENAME AN ACCOUNT GROUP

1. Select the Account Group to be renamed from the Account Group list.
2. Select **Rename**.

The Rename Account Group screen will be displayed.

3. Enter the new name of the Account Group in the **New Name** input field, ensuring the name will be relevant to all Users.
4. Select **Save**.

A message will be displayed to advise you that the Account Group has been successfully modified and that you must log in again for the system to reflect your changes. Select **OK** to return to the Account Group screen.

DELETE AN ACCOUNT GROUP

1. Select the Account Group to be deleted from the Account Group list.
2. Select **Delete**.

A confirmation request will be displayed.

3. Select **OK** to confirm deletion.

A deletion confirmation message will be displayed.

4. Select **OK** to return to main Account Group screen.

1. To access the Rename Account screen, select **Rename Account** on the side menu under **System Management**.
2. Select the Account to be renamed from the list of Accounts.
3. Select **Rename**.

The Rename Account Group screen will be displayed.

4. Enter the new name of the Account in the **New Name** input field, ensuring the name will be relevant to all Users.
5. Select **Save**.

A message will be displayed to advise you that the Account has been successfully changed and that you must log in again for the system to reflect your changes. Select **OK** to return to the Rename Account screen.

The top screenshot shows the 'Rename Account' screen with a table of accounts. The table has columns for NSC, Account, and A/C Name. The accounts listed are:

NSC	Account	A/C Name
931012	12341234	SALARY ACCOUNT
931012	22051989	BUSINESS CURRENT ACCOUNT
	5425230100000000	BUSINESS CREDIT CARD

The bottom screenshot shows the 'Rename Account' screen with input fields for 'Current Name' and 'New Name'. The 'Current Name' field contains 'SALARY ACCOUNT'. The 'New Name' field is empty. The 'Save' button is highlighted.

In addition to being able to change your Passphrase from the main login screen, you can also change it once you have logged on to iBusiness Banking.

1. To access the Change Passphrase screen, select **Change Passphrase** on the side menu under **System Management**.

The Change Passphrase screen will be displayed.

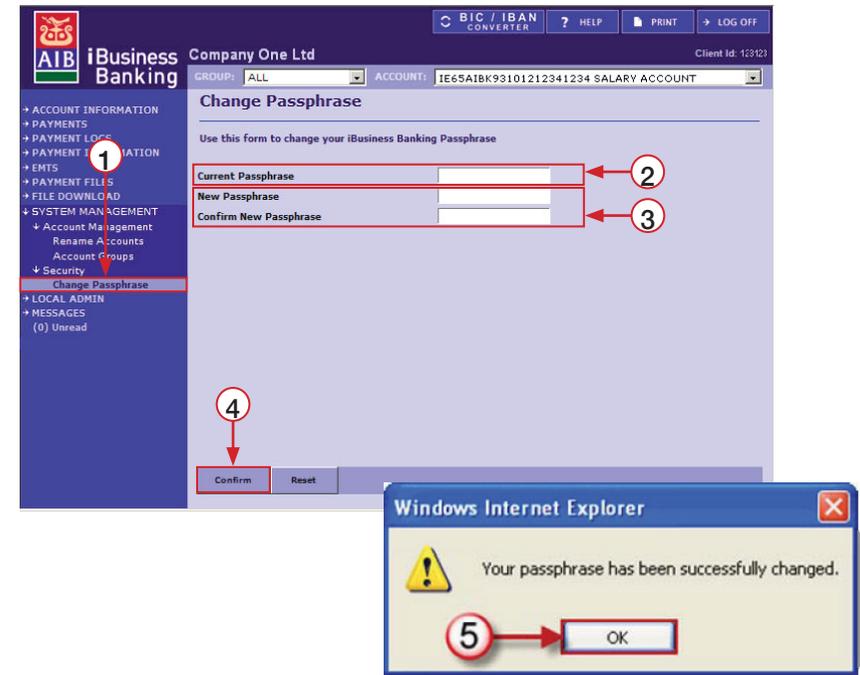
2. Enter your current Passphrase in the **Current Passphrase** field.
3. Enter your new Passphrase in the **Create New Passphrase** field and confirm it in the **Confirm New Passphrase** field.

4. Select **Continue** to confirm changing your Passphrase.

A confirmation message will be displayed to confirm Passphrase change.

5. Select **OK** to return to the Change Passphrase screen.

You must now use the new Passphrase when logging on.



Passphrase Rules:

- Your Passphrase must comply with the following criteria
- Must be between 8 and 25 characters in length
- Must not contain spaces
- Must contain at least 1 alpha and 1 numeric character
- Can contain upper and lower case letters, numeric characters and/or the following special characters
` ` ! @ # \$ % ^ & * () _ + - = [] { } , ; : . ? /
- New Passphrase must be different from current Passphrase

READ A MESSAGE

1. To access the Messages screen, select **Messages** on the side menu.

The Messages screen will be displayed.

2. Select a message to read from the list of messages.

3. Select **Read**.

The message content is displayed in the Read Message screen.

4. Once you have read the message, select **OK** to return to Messages screen.

The status of the message will change from 'Unread' to 'Read'.

DELETE A MESSAGE

NOTE: Messages, read or unread, will automatically be deleted after five working days. A User can only delete a message if it has been read. The 'Delete' action will not be active if an unread message is selected.

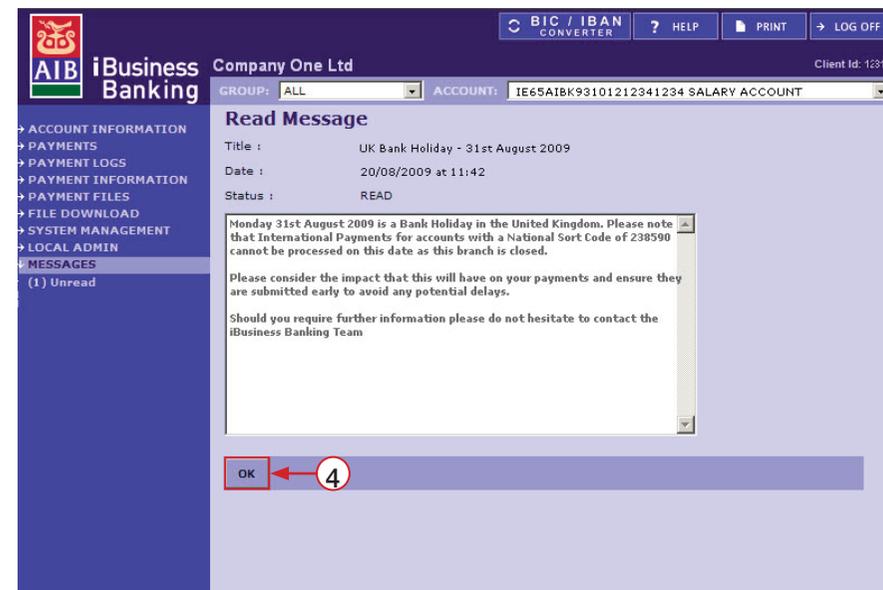
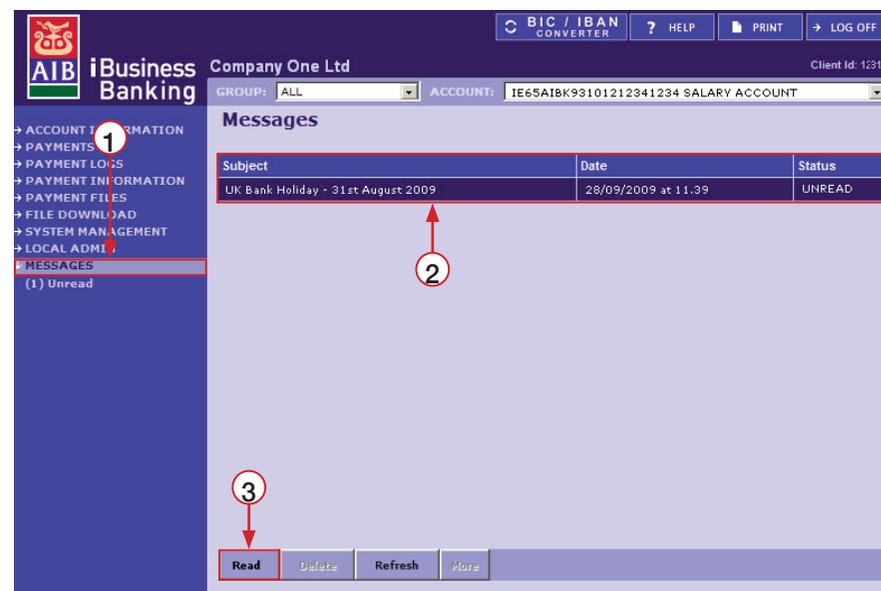
1. On the Messages screen, highlight the message you want to delete.

2. Select **Delete**.

A Delete Confirmation message will be displayed.

3. Select **OK** to confirm deletion of the message.

NOTE: Select **More** (if active) to display more messages. Select **Refresh** to update the list of messages.



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.

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 6 numeric/alphanumeric characters of the beneficiary's NSC or BIC, 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. Enter the first 6 characters of the Beneficiary's Account Number or IBAN.
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.
Cancel – Action is cancelled and you will be returned to the previous.
-

When you switch on your Digipass for the 1st time, you will use an initial PIN. You will be required to change this PIN to one which you will use when accessing your Digipass.

HOW TO CHANGE DIGIPASS INITIAL PIN

1. Power on your Digipass using the **ON** button.
2. Enter your 4 digit initial PIN. This initial PIN will be displayed on your Digipass letter.
3. Select the **Enter/OK** button.
4. Enter a new 4 digit PIN into your Digipass.

NOTE: *When changing the PIN, the following rules apply:*

- *The new PIN cannot be the same as the current one.*
- *The difference between the digits cannot be constant e.g. 1234, 1357, 7531, 1111 will not be accepted.*

-
5. Select the **Enter/OK** button.
 6. Re-enter your 4 digit PIN again to confirm.
 7. Select **Enter/OK** again to complete the PIN change.

You will use your newly created PIN to access your Digipass.

HOW TO ACCESS ADDITIONAL FUNCTIONALITY ON YOUR DIGIPASS

1. Power on your Digipass using the **ON** button.
2. Select the 'I' button to scroll through the menu options, which are:
 - 2A. Alpha Numeric Digipass**
 - 1st: **CHANGE PIN?** – Allows you to change your Digipass PIN.
 - 2nd: **TEST BATT?** – Allows you to test the battery. (Please note the battery can not be replaced, you must order a new digipass via iBB when the battery is running low)
 - 3rd: **SHOW SN?** – Displays the serial number of the Digipass.
 - 4th: **SHOW TIME?** – Displays the time.

- 2B. Numeric Only Digipass** - Scroll through the menu options to find "3. Settings." Press OK.

Scroll through the menu options

- 1st: **CHANGE PIN** - Allows you to change your Digipass PIN
- 2nd: **BATTERY LEVEL** - Show you the battery percentage (Please note the battery can not be replaced, you must order a new digipass via iBB when the battery is running low)
- 3rd: **SERIAL NUMBER** - Displays the serial number of the Digipass
- 4th: **DATE/TIME** - Displays the date and time

-
3. Once you have selected your option, select the **Enter/OK** button.

Your Digipass will lock if you enter four consecutive incorrect PIN entries. If this happens, your Digipass will display a 7 digit 'Unlock Code'. This can be used to unlock your Digipass.

1. Access iBusiness Banking from your internet browser by entering the following URL: www.aib.ie/ibb

The iBusiness Banking page will be displayed.

2. Select the **Logon to iBB** button.

The Welcome to iBusiness Banking screen will be displayed.

3. Enter your 8-character User ID in the **User ID** field.

4. Select **Continue**.

The Logon – Step 2 of 2 screen will be displayed.

5. Select **Unlock Digipass**.

The Unlock Digipass screen will be displayed.

6. Enter your Passphrase in the **Passphrase** field.

7. Enter the Unlock Code which is displayed as LKD or Lock Code on your Digipass, into the **Unlock Code** field.

8. When you have entered all the data, select **Unlock Digipass**.

NEXT STEPS

An Unlock Request will be sent to the Local Administrator, who must validate this request. This request will appear on the **Validation List** screen. (See 'Local Admin' User Guide for more details.) When the request is validated, an **Unlock Response Code** will be displayed to the Local Administrator, who should give the code to you. Upon receipt, switch on your Digipass, select **Enter** key, and enter the **Unlock Response Code**. If successful, you will be asked to create a new 4 digit PIN to access your Digipass.

The image contains four screenshots from the AIB iBusiness Banking website, illustrating the steps to unlock a Digipass:

- Screenshot 1:** The iBusiness Banking (iBB) landing page. It features a 'LOG IN TO IBB' button (Step 2) and an 'APPLY NOW' button. A 'CALCULATE YOUR SAVINGS' button is also visible.
- Screenshot 2:** The 'Logon' screen (Step 2 of 2). It includes fields for 'User ID' and 'Passphrase', a 'One Time Code (OTC)' field, and an 'Unlock Digipass' button (Step 5).
- Screenshot 3:** The 'Unlock Digipass' screen (Step 1 of 2). It prompts the user to enter their 'Passphrase' and 'Unlock Code' (Step 6 and 7). An 'Unlock Digipass' button (Step 8) and a 'Cancel' button are present.
- Screenshot 4:** The 'Unlock Digipass Procedure' section, which provides instructions for users who have locked their Digipass and for Local Administrators.

