



Online Services

User Guide

www.aibgb.co.uk • 0345 601 6262[†] • Ask at any branch

[†] Call charges may vary - refer to your service provider



Allied Irish Bank (GB)

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Secure and convenient banking options to fit your lifestyle.

Introduction

Welcome to our Online Services. This guide tells you which services are available through Online and Phonline Banking and how you can use them. Online Banking offers you a wider range of services than Phonline Banking.

Security

At Allied Irish Bank (GB), we understand how important the security and confidentiality of your information is to you. Your security is our highest priority and we use a range of security measures to protect our Online Services.

To find out more visit our Security Centre www.aibgb.co.uk/securitycentre which provides tips on how to stay safe online.

Contacting us

As a registered customer of Online and Phonline Banking, if you wish to speak to a Customer Service Adviser, call our Phonline Banking Service on 0345 601 6262[†] and press 0 to speak to an Adviser* who will be happy to help you.

We also provide a messaging service within Online Banking, which means you can send a secure message to our team who will be happy to help you with your query. You can access and track your messages within the 'My Messages'^{**} option under 'Services & Settings'.

**The option to speak to an adviser is currently available between 8:30am to 5pm, Monday to Friday, excluding bank holidays.*

*** Messages received via My Messages will be responded to within 24 hours, 9am to 5pm, Monday to Friday, excluding bank holidays.*

Getting started

Activating the service

When you register for our Online Services you will receive a registration number and personal access code (PAC). If you have received your PAC by post simply call 028 9034 6060, 8:30am to 5pm Monday to Friday, with your registration number and PAC. You will be asked to confirm some personal details before we activate the PAC. Please destroy your PAC once you have memorised it.

Registration number and PAC

To use Online Services, you will need your eight-digit registration number and your five-digit PAC. You must key in your registration number each time you use Online or Phonline Banking. You will also be asked to enter three random digits from your PAC. Please keep your registration number in a safe place.

Tip: You can change your PAC by choosing 'Services and Settings' in Online Banking and select 'Change PAC'.

Or phone our Phonline Banking number on 0345 601 6262[†] and choose option 3.

If you forget your PAC, let us know immediately by phoning our Customer Service Advisers on 028 9034 6060 who will provide you with a new PAC.

Online Banking

Online Banking 'resizes' to suit the device you are browsing on maximising your experience and making it easier to get the information you need, whether you're using a desktop, tablet or phone.

To use Online Banking, either visit our website at www.aibgb.co.uk and select 'Personal Log In' from the top of the screen or type www.aibgb.co.uk/onlinebanking to go directly to the Online Services log in page.

Tip: Bookmark this site to make it even easier to use the Online Banking website in the future. Go to 'Favourites' at the top of the screen and then choose 'Add to Favourites'.

Logging in

From the Online Services log in screen select 'Online Banking Log In'.

Step 1: Enter your eight-digit registration number and select 'Next'.

Step 2: Enter three digits from your PAC and a third piece of personal information to confirm your identity and select Next.

You have now successfully logged into Online Banking.

Each time you log in we will display the last date and time you logged into Online Banking. This will be displayed at the top of the screen. If you do not remember logging into Online Banking on the date shown, or think that someone else may have accessed your Account without your permission on that date, contact us on 0345 601 6262[†] and press 0 to speak to a Customer Service Adviser who will be happy to help you.

Accounts

Quick Pay

This option allows you to pay a bill you already have set up, transfer money to a beneficiary or transfer money between your accounts. Quick pay automatically includes a reference on bill payments and allows you to enter a message to appear on either your statement or the statement of the person receiving the money.

My Accounts

'My Accounts' is the 'home' screen which displays the balances and available funds of all the bank accounts and credit card accounts you have set up to use with Online Banking.

All Account balances are shown in real time (in other words, they are up to date at the time you check your

balance). Your Allied Irish Bank (GB) Visa Card, MasterCard and Asset Finance Accounts show the balance at the close of business on the previous day.

Your available funds show the amount you can transfer or withdraw from your Account including, if it applies, any overdraft limit approved on your Account.

You can click the arrow symbol next to each Account to view recent transactions and more information for that Account.

Note: Account names are displayed as 'Current-123'. That is, the account type (for example, Current Account, Deposit Account, Loan Account) and the last three digits of the account number. Your main Credit Card Account is displayed as 'Visa-1234'. That is, Visa and the last four digits of your Credit Card number.

Recent Transactions

The top of this screen displays a summary of your Account which includes your balance and your available funds.

You can also see your Account number, sort code, IBAN and BIC.

To display details for another Account click the drop down menu in the top right of the screen and select the Account you wish to view.

Transactions

You can view up to 100 transactions for your Current Account, 50 transactions for your Deposit Account and 22 transactions for your Credit Card Account.

Note: If the narrative on a transaction is more than one line then the actual number of transactions displayed will be less.

Account Management

Account management displays all the Online Services available on the Account selected. The options in this section will vary according to the Account type e.g. Cheques, eStatements and Order Statement.

Transaction Search

The magnifying glass allows you to search for a particular transaction on any of your accounts within a six-month period or 100 transactions (whichever is the most recent). You can also refine your search to check for credit transactions, debit transactions, cheques or all transactions.

Fixed Rate Saver account

Within the Recent Transactions option if you have a Fixed Rate Saver account you have a number of additional options available:

Amend Maturity Instruction

You will have the option to Amend Maturity Instruction and can choose to make a full reinvestment, partial withdrawal or full withdrawal and close.

Add Funds

When the Add Funds option is available and selected you will be brought through to the 'Between my Accounts' process to transfer money from one of your existing accounts to your Fixed Rate Saver account.

Fixed Rate Saver details

When the Fixed Rate Saver details option is selected you can view the balance, term, investment date, maturity date, interest details and maturity instruction of your Fixed Rate Saver account.

Pending Transactions

The pending transactions screen displays pending Allied Irish Bank (GB) Visa Debit Card transactions which you have made but have not yet been taken from your Account.

To view your pending transactions select 'Accounts' from the top of the screen and select 'Pending Transactions' or select 'Pending' within the Transactions screen.

eStatements

You can view an eStatement for all the accounts listed on this screen. Click the eStatements icon next to the Account you wish to view then select 'View eStatement' for the date you wish to open.

Note: Your eStatement will be displayed in a separate window and will stay open until you close it.

Order Statement

You can order an out of course paper statement, meaning that the statement will show all transactions completed on your Account since your last statement was issued, up to the close of business on the day of your request. A confirmation message will appear and your statement should arrive within a few days.

Stop paper statements

To stop receiving paper statements simply select 'Stop paper statements'.

You will need to register your mobile number during this process. This must be a UK mobile number. Every time a statement is available to you through Online Banking you will receive a text message to tell you that your statement is available to view.

Pay and Transfer

Pay a Bill

You can pay bills from your accounts to a wide range of companies by selecting 'Pay an Existing Bill' or 'Pay a New Bill'. New bill details are automatically saved to your 'Payees' list.

You cannot pay bills from your Allied Irish Bank (GB) Visa Card or MasterCard to any companies in the following categories:

- Credit card
- Charge card
- Finance
- Life and pensions
- Personal loans

Before you select 'Confirm' to complete your payment, make sure the details you have entered are correct. Once confirmed, the payment will go out of your Allied Irish Bank (GB) Account immediately.

- If you are paying your Allied Irish Bank (GB) Visa Card or MasterCard Account, the payment will go into the Account on the same banking day.
- If you are paying a bill to any other company, the payment will normally be available no later than the next Banking Day.

You can set up a future dated bill payment to pay a bill from your Account up to 28 days later.

The payment will leave your Account after 4.30pm on the date you select to make the future bill payment.

Please make sure that you have enough money in your Account on the date you have selected to make the bill payment. If you do not have enough money in your Account, the payment will not go out of your Account. Please be aware that you will not receive any notice to tell you this transaction has failed.

Transfer Money

You can transfer money between your own accounts or to any UK bank or building society Account by selecting 'Between My Accounts' or 'To Another UK Account'. When you make a one-off transfer to new Account details you are offered the choice to save these as a 'Payee' for the future.

Before you select 'Confirm' to complete your transfer, make sure the details you have entered are correct. Once confirmed, the funds will go out of your Allied Irish Bank (GB) Account immediately.

- If you are transferring money to a Allied Irish Bank (GB) Account, the funds will go into that Account immediately.
- If you are transferring to another UK bank or building society Account, the funds will normally be available no later than the next Banking Day.

Regular Payments (standing orders)

You will be able to set up, view, amend and cancel your regular payments online.

When you select the 'Regular Payments' option, you will be presented with a list of all the active regular payments set up on your accounts. You will see:

- the Account name;
- the name of the person or company you are paying;
- the amount of the regular payment;
- how often the payment goes out of your Account; and
- the date of the next payment.

You will also be able to view any inactive regular payments that have either been cancelled or are no longer valid by selecting 'Inactive'.

You can set up new regular payments. The latest time you can set up a new regular payment is 8pm UK time on the previous Banking Day before the date of the first

payment. You can set up regular payments for up to 35 years.

Direct Debits

You will be able to view and cancel direct debits online.

When you select the 'Direct Debits' option, you will be presented with a list of all your active direct debits set up on your accounts. You will see:

- the from Account (the Account they come out of);
- the receiver name;
- the receiver reference;
- the amount;
- the frequency; and
- the last payment date.

Active direct debits will be displayed for 13 months.

You can also see any cancelled direct debits you have on your Account. Cancelled direct debits will be displayed for six months.

If you cancel your direct debit using Online Banking, you will need to allow one Banking Day for the cancellation to take effect.

You can cancel a direct debit up until 7pm on the day before it is due to be paid. If you cancel your direct debit after 7pm, you must allow an extra Banking Day. For example, if the direct debit is due to be paid on Tuesday, you have up until 7pm on Monday to cancel it. If you cancel after 7pm on the Monday, the direct debit will not be cancelled and the amount will be taken from your Account. However it will cancel any future payments.

It is your responsibility to cancel the direct debit with the company it is being paid to. This will make sure payments are not taken from your Account.

Please double-check the direct debit you are cancelling to make sure you do not cancel the wrong one.

Payees

When you select 'Payees' from the 'Pay and Transfer' menu you will be presented with a list of all billers or register Accounts. You will see:

- the name;
- the payment type;
- the reference; and
- for registered Accounts the sort code and Account number.

You can add bills by using the search function to find the name of the bill you want to pay or search through the various bill categories and subcategories with 'Add a Payee'.

'Add a Payee' can also be used to add a new registered Account.

Payment History

This will give you a list of all transfers and bill payments you have made through Online Services.

Services and Settings

Manage my Credit Card

As well as viewing the balance of your credit card, you can manage your card through this option. For example, you can increase your credit card limit, add an authorised user, order a replacement card/PIN reminder or change your credit card address.

Manage my Visa Debit Card

You can order a PIN reminder for you Visa debit card.

Add an Account/Remove an Account

You can add or delete any of your branch accounts, (including your Asset Finance Accounts) or credit card accounts you hold with Allied Irish Bank (GB).

Card Reader

The card reader is a small hand-held device which works with your Allied Irish Bank (GB) Visa Debit Card.

The card reader offers extended security which allows us to offer you a wide range of services through Online Banking.

Different transactions will involve you using different functions on the card reader. Our Online Banking screens will provide a simple step-by-step guide to help you carry out the function you need.

Card reader users can make payments up to £20,000 in any Banking Day for both transfers to registered Accounts and one-off transfers and £20,000 in any Banking Day for both regular bill payments and one-off bill payments.

You can order a card reader through the 'Services and Settings' section on Online Banking or when you choose one of the services which need a card reader.

Once ordered a card reader will arrive in the post within five Banking Days.

Code Card

The code card is an alternative to the card reader for customers who do not have a Allied Irish Bank (GB) Visa Debit Card. When you select a service that needs a code card, we will let you know. Code card users can make payments up to £10,000 in any Banking Day for both transfers to registered Accounts and one-off transfers and £10,000 in any Banking Day for both regular bill payments and one-off bill payments.

This option will allow you to reorder a code card or activate a new code card.

Change PAC

You can change your PAC at any time using Online Banking. If you think that another person knows your PAC, you must change it immediately.

Memorise your new PAC and do not tell anyone what it is. If you are concerned that someone else might know your PAC, please call 028 9034 6060. One of our Customer Service advisers will be able to issue you with a new PAC.

Cheques

This allows you to confirm whether a cheque on a particular Account that you have written has been presented for payment. The search will go back six months or 100 transactions (whichever is the most recent).

Change Mobile Number

If you have registered for eStatements and change your mobile number, you can update your mobile phone number through this option to continue to receive your eStatement text alerts.

My Messages

Secure Messaging provides you with the ability to conveniently and securely send a query to the Bank. You have the ability to track sent and received Secure Messages with the 'My Messages' option in Online Banking.

When you select 'New Query', you will have a choice between two query types within the drop down menu - Service Query or Product Information Query.

The Online Support team will respond to your query within 24 hours, Monday to Friday, 9am to 5pm (excluding bank holidays).

Apply

Personal Loan/Overdraft

You can apply for a personal loan or overdraft through Online Banking by selecting the 'Apply' option and completing your details. A member of our team will call you back at a time that suits you, to discuss your requirements.

Joint Accounts

When you register for our Online Services, you will be able to access and carry out transactions on your sole accounts.

If you have any Joint Accounts, you can access and carry out transactions on these accounts providing all Account Holders have agreed to this.

If you have not agreed to this access on your Joint Accounts please call us on 0345 601 6262[†] and press 0 to speak to a Customer Service Adviser who will be happy to help you.

Log out

When you have finished using Online Banking, always select 'logout' at the top right-hand side of the page. It is important that you 'logout' properly to prevent anybody else having access to your Online Banking. This is especially important if you are using a computer that many people can access (for example, at an internet café or at college or university).

Phoneline Banking

You can use Phoneline Banking through any touch-tone phone.

Logging in

Step 1: Dial **0345 601 6262**[†] any time between 7am to 3am UK time.

Step 2: You will be asked to enter your registration number using the keys on your phone.

Step 3: You will then be asked to enter three digits from your PAC, using the keys on your phone.

On successful log in, you will automatically hear the balance of your main Account and the available funds.

You can choose the following options from the Phone Banking menu.

Phoneline Banking Self-service codes	Account codes	Bill payment codes
1 Additional account balances, transaction information or cheque search	1 Current Accounts	5 Allied Irish Bank (GB) Visa Card
2 Pay a Bill or Transfer Money	2 Deposit Accounts (Demand and Summit)	6 Allied Irish Bank (GB) MasterCard
3 PIN retrieval, statement order or to change your PAC	3 Notice and Call Accounts (HIIA and Money Market)	
0 To speak to a Customer Service Adviser	4 Loans	
9 Exit Phoneline Banking	5 Allied Irish Bank (GB) Visa Accounts	
* Return to the main menu	6 Allied Irish Bank (GB) MasterCard Accounts	
	9 Registered Accounts	

Additional account balances and transaction information (self-service code 1)

Press 1 for additional account balances

- Key in the relevant account code.
- If you have more than one account of the same type (for example, two Current Accounts) you will hear the last three digits of both account numbers and be asked to press '1' or '2' as appropriate.
- You will hear your Account balance and available funds balance.
- If you have any pending Allied Irish Bank (GB) Visa Debit Card transactions you can select 'Further balance information'. You will hear your pending Allied Irish Bank (GB) Visa Debit Card transactions in batches of five up to a maximum of 40.

Press 2 for transaction information

- Key in the relevant account code.
- You will hear the date, the type of transaction and the amount.
You will hear five of your latest transactions at a time, up to a maximum of 88 transactions.
- For Allied Irish bank (GB) Visa Card and MasterCard, you will also hear:
 - transactions since your last statement;
 - transactions on your last statement; and
 - transactions on your previous statements.

Press 3 for cheque search

This lets you find out whether a cheque has been presented on your Account within the last six months or last 100 transactions, whichever is the most recent.

- Key in the relevant code to choose the Account you want to check.
- Enter the six-digit cheque number.
- You will hear the cheque number, the date it was presented and the amount paid.

Pay a Bill or Transfer Money (self-service code 2)

Press 1 to Pay a Bill

You can pay bills to your primary and secondary Allied Irish Bank (GB) Visa Card and MasterCard Accounts through Phonline Banking.

If you want to set up a new bill or delete a bill from Phonline Banking, you must fill in the Phonline Banking services form.

- Key in the account code (the code for the account that you want to pay the bill from).
- Key in the bill payment code (the code for the bill you want to pay).
- Listen to the details and confirm they are correct by keying in one digit of your PAC.

Please make sure that you have enough money in your Account on the date you have selected to make the bill payment. If you do not have enough money in your Account, the payment will not go out of your Account. Please be aware that you will not receive any notice to tell you this transaction has failed.

Please see page 4 for Pay a Bill cut off times.

Press 2 to Transfer Money

You can transfer money between your own accounts, or into your registered Accounts (for example, your partner's, son's or daughter's accounts).

To set up a registered Account to transfer money using Phonline Banking, you must fill in the Phonline Banking services form. You can also transfer money from your Allied Irish Bank (GB) Visa Card or MasterCard Account to your own accounts or up to nine of your registered accounts.

Note: To transfer money into your Allied Irish Bank (GB) Visa Card or MasterCard Account, use the 'Pay a Bill' option.

- Key in the account code (the code for the account you want the money to go out of).
- Key in the account code (the code for the account you want the money to go into).
- Key in the amount you want to transfer in pence (for example, if you want to transfer £25, this would be 2500).
- Listen to the details and confirm by keying in one digit of your PAC.

Once you have confirmed the details, the money will be transferred immediately. Transfers from your Allied Irish Bank (GB) Visa Card or MasterCard accounts will be shown on your credit card statement two Banking Days later.

Please see page 4 for Transfer Money cut off times.

PIN retrieval, statement order or to change your PAC (self-service code 3)

Press 1 for PIN retrieval

You can hear the PIN for any of the personal Allied Irish Bank (GB) Visa Debit Card listed. You will need your Visa debit card to hand to access your PIN.

You must take reasonable steps to ensure the safety, security and confidentiality of your PIN. Further details on looking after your Allied Irish Bank (GB) Visa Debit Card and PIN are contained in your Allied Irish Bank (GB) Visa Debit Card Terms and Conditions.

If you have more than one Allied Irish Bank (GB) Visa card key in the relevant code for the PIN of the card you want to hear.

- If your card is due to expire at the end of the month you will be asked to key in the expiry date of your Visa debit card, in the format month-month year-year. For example for May 2017 you must key in 05 17.
- Key in the three digit security number, which is the last three digits of the number on the back of your Visa debit card. The PIN for the Visa debit card selected will then be voiced.

Press 2 for statement order

You can order a postal statement for your current account and Masterplan account by using this option.

- Key in the relevant code for your account (for example, 1 for current account). Your statement should arrive within five banking days.

Press 3 to change your personal access code (PAC)

You can change your PAC at any time. If you think that another person knows your PAC, you must change it immediately.

- Key in the new five-digit PAC you want to use.
- Confirm your new PAC by keying it in again.

Memorise your new PAC and do not tell anyone else what it is. If you are concerned that someone else might know your PAC, please call 028 9034 6060. One of our Customer Service Advisers will be able to issue you with a new PAC.

Speak to a Customer Service Adviser (self-service code 0)

Press 0 to speak to a Customer Service Adviser.

When you choose this option you will be diverted to a Customer Service Adviser who will be happy to help.

Exit Phonline Banking (self-service code 9)

You can exit Phonline Banking at any time by pressing 9.

Return to the main menu (self-service code*)

You can return to the main menu at any time by pressing the star button (*).

Common questions about Online Services

1 Am I registered to bank on the internet and over the phone?

Yes. When you register you are automatically registered to use Online and Phonenumber Banking. You can use the same registration number and PAC for all our Online Services.

2 Are there any limits to how much I can transfer or use to pay my bills?

Transfers to registered accounts and one-off transfers are limited to a total of £10,000 for code card users and £20,000 for card reader users in any Banking Day.

Regular bill payments and one-off bill payments are limited to a total of £10,000 for code card users and £20,000 for card reader users in any Banking Day.

Transfers between your own accounts with Allied Irish Bank (GB) are limited to a total of £200,000 in any Banking Day.

The overall total amount you can transfer or pay through Online Services in any one Banking Day is limited to the amount available in your Account at the time of the transaction, or up to a maximum of £200,000 (across all transaction types).

Transfer or bill payments you make at weekends and on bank holidays will be included in the limit for the next Banking Day.

3 Are all of my accounts registered?

When you register for Online Services, you will be able to access and carry out transactions on your sole accounts.

If you have any Joint Accounts, you can access and carry out transactions on these accounts providing all Account Holders have agreed to this.

If you have not agreed to this access on your Joint Accounts please call us on 0345 601 6262[†] and press 0 to speak to a Customer Service Adviser who will be happy to help you.

4 Can I transfer money into other people's accounts?

You can use Online Banking to transfer money into any UK bank or building society account and, you can have nine registered accounts to transfer money to when you use Phonenumber Banking.

5 When can I use the service?

You can use the service as soon as you have received your registration number and PAC. You can use Online Services from 7am to 3am UK time, seven days a week.

If you received your PAC by post you will need to call our Customer Service team to activate your PAC before you try to log on. Simply call 028 9034 6060 with your registration number and PAC and you will be asked to confirm some personal details before giving you access to Online Services.

6 How much does it cost to use this service?

There is no fee for signing up to use this service. You will pay the cost of a local call for using Phonline Banking. Please refer to your service provider call charges may vary.

If you are liable (legally responsible) for paying transaction fees on your Account, any transactions you carry out will be charged at the current 'automated items' rate.

Transfers or bill payments you make from your Allied Irish Bank (GB) Visa Card or MasterCard Account will be treated as cash advances and will be charged at the current cash advance rate. You can get full details of fees and charges from your branch or on our website.

7 Will my transactions appear on my statements?

Yes. Any time you Pay a Bill or Transfer Money using Online Services, the details will appear on your statement. Transactions you carry out after 6pm will appear with the date of the next Banking Day. If you have any questions about any transactions that appear on your statement, please call us on 0345 601 6262[†] and press 0 to speak to a Customer Service Adviser who will be happy to help you.

8 Why can I not access Online Banking?

If you are not able to access Online Banking, please check that:

- you have typed in the correct address www.aibgb.co.uk or www.aibgb.co.uk/onlinebanking;
- cookies are enabled on your browser; and
- you have secure access to secure sites.

You can see if cookies are enabled on your browser by looking under the settings, preferences or tools tab on your browser.

9 Why can I not access Phonline Banking?

You must have a touch-tone phone to use Phonline Banking.

10 Are the Online Services secure?

Please make sure you follow the advice below:

- Keep your PC secure. Use up-to-date anti-virus and anti-spyware software and a personal firewall.
- Keep your PAC and the unique codes from your card reader or code card secret. If you think someone else knows your PAC you must change it immediately using either Online or Phonline Banking. If you believe your PAC has been misused, you must call a Customer Service Adviser on 028 9034 6060.
- We (or the police) will never contact you to ask you for your Online Services log-in details.
- Treat emails you receive from senders claiming to be from Allied Irish Bank (GB) with caution and be wary of emails or calls asking you for any personal security details.
- Always access internet banking sites by typing the internet address into your web browser or from our website. Never go to our internet banking site from a link in an email and then enter personal details.
- Visit our Security Centre www.aibgb.co.uk/securitycentre which provides further tips on how to stay safe online.
- Visit www.banksafeonline.org.uk or www.makeitsecure.org for other useful information.

If you have any problems using Online Services or have any other questions, please visit the Help Centre on our website, please call us on 0345 601 6262[†] and press 0 to speak to a Customer Service Adviser who will be happy to help you.

You can also write to us at the following address.

FREEPOST RTKE-LYHS-ZXUY
Online Services
92 Ann Street
Belfast
BT1 3HH

Registration Number

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Important information

Terms and conditions apply and full details are available on www.aibgb.co.uk, by contacting by contacting us on 0345 601 6262[†] and pressing 0 to speak to a Customer Service Adviser who will be happy to help you.

We are covered by the Financial Ombudsman Service. You can get a leaflet about this from any of our branches.



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this please recycle it.



Protected

If you need this brochure in Braille,
in large print or on audio, ring 0345 6005 240[†]
or ask your branch. Customers with hearing
difficulties can use our Text Relay service by
dialling 18001 0345 6005 925.

[†]Call charges may vary please refer to your service provider.

How to get in touch



Call us 0345 601 6262[†]



Drop in to any branch



Click on www.aibgb.co.uk/waystobank

If you have any questions, just ask.

[†] Call charges may vary - refer to your service provider



Allied Irish Bank (GB)