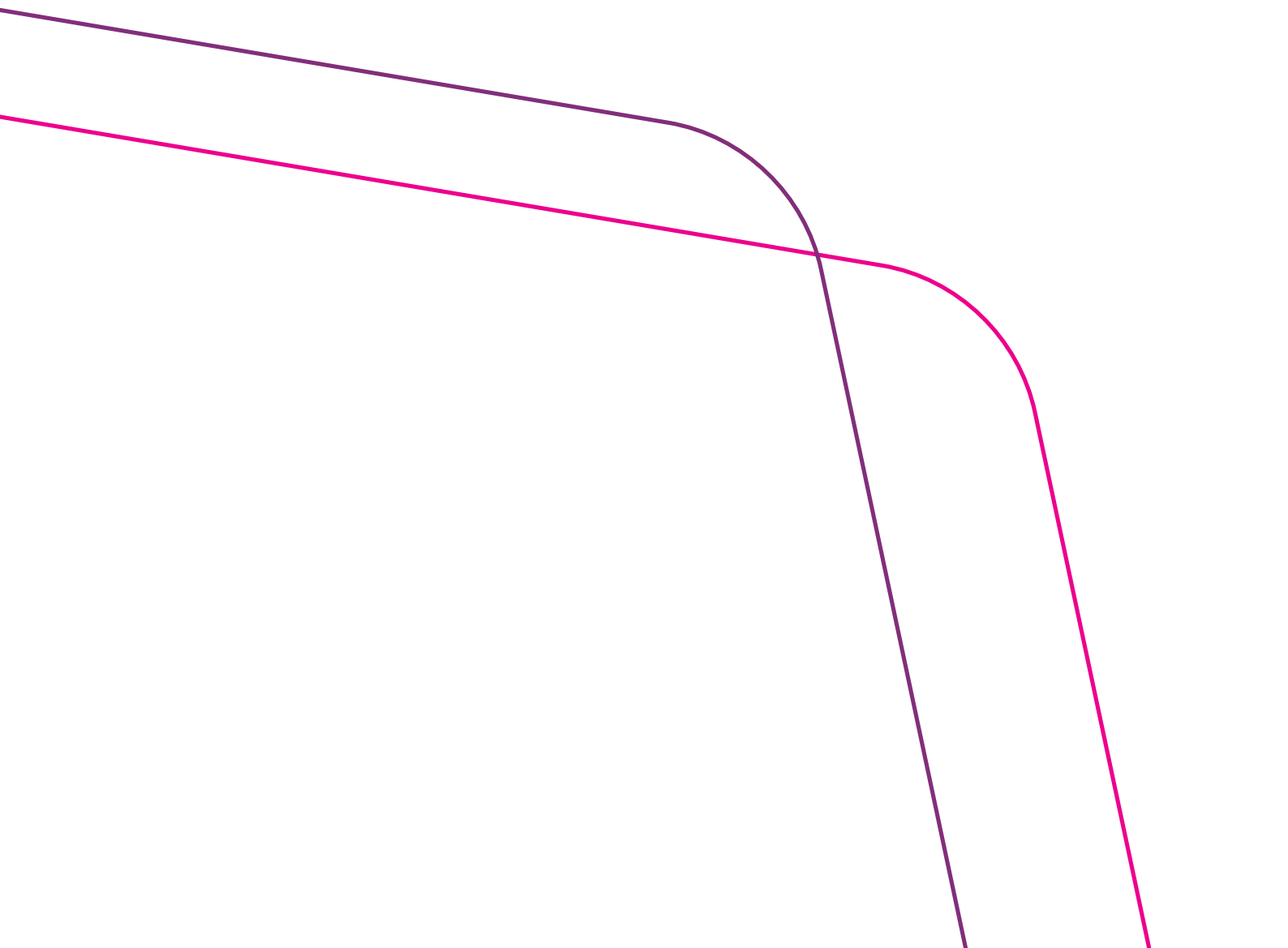




iBusiness Banking

User guide



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Overview

This Guide is intended to provide an overview of the functions of the iBusiness Banking system. It guides the User through the various elements of the system in a clear and concise way including getting started, setting up and making payments through to system maintenance.

Access iBusiness Banking through our website www.aibgb.co.uk/ibusinessbanking

We provide a number of different ways to assist you with iBusiness Banking:

User Guide

This User Guide explains each function of iBusiness Banking. Simply refer to the relevant section within this guide.

Online Help

Online help provides you with step by step instructions, along with all other relevant information to help you use iBusiness Banking together with a number of demo videos.

iBB Operations

Should you have any difficulties or queries please contact

Help desk 0370 243 0331

email ibbuk.customer.support@aib.ie

Hours of Support 8.30am until 5.30pm Monday to Friday (excluding Bank Holidays)

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.

Getting Started

Follow the steps below to log-on to the iBusiness Banking system.

1. Log-on to the iBusiness Banking website using your Internet browser and click the 'BUSINESS LOG IN' button.
2. Enter the eight character User ID, which you will have received from the Bank or your Local Administrator and press 'Continue'.
3. Local Administrators and Payment Authorisers only. (Other Users skip to 4).



Fig. 1

Local Administrators and Payment Authorisers will be issued with a Personal Access Code (PAC). iBusiness Banking will recognise new PAC Users when they enter their User ID for the first time and will display this pop up screen which prompts the User to enter their PAC.



Fig. 2

The 'User Setup' screen will now be displayed. Enter your PAC number in the field provided.

4. Each User must decide on a Passphrase. The User will be asked to enter their Passphrase every time they log on to iBusiness Banking.

Note: A Passphrase is case sensitive and must be different from your current Passphrase.

- It must be a minimum of eight characters and a maximum of 25 characters containing at least one alpha (a...z) and one numeric (0...9) character.
- Can contain the following special characters ` ' ! @ # \$ % ^ & * () _ + -= [] { } , ; : . ? /
- There must be no spaces within the Passphrase and it can contain upper and lower case letters. Examples: Northst90210 or 25crazyelephants

Users should memorise their Passphrase and keep it secret.

Enter a Passphrase, verify the Passphrase as requested then click on the 'Continue' button.

5. A 'User Setup Complete' message will then be displayed on the screen. Press the 'Continue' button.

Every User will have been issued with a Digipass (a calculator type device used for customer authentication). The first time you use the Digipass you must change your Digipass PIN. Turn on the Digipass using the 'ON' button. Enter the initial four digit PIN you received and press the 'Enter' button.

To change the PIN press the 'I' once and then press enter. Enter the initial four digit PIN when the Digipass shows 'Your PIN' and press enter. Enter your new PIN when the Digipass displays the message 'New PIN' and then press enter. Enter your new PIN again for confirmation when the Digipass displays the message 'Confirm PIN' and press enter to complete the process.

PAC Users

For a PAC User (i.e. a Local Administrator or Payment Authoriser) re-enter your User ID and press 'Continue'. You will then be requested to enter your Passphrase and a One Time Code (OTC) from your Digipass. Power on the Digipass, enter your new PIN and select the 'One Time Code' button. The Digipass will display a number, which you must enter in the 'One Time Code (OTC)' field. Click the 'Logon' button. The default opening screen will be displayed.

Non-PAC Users

Your Local Administrator must validate your registration at this stage. Once this has been done, you may sign on with your User ID, Passphrase and a One Time Code from your Digipass.

Daily log-on

After completion of the 'Getting Started' instructions, use these daily log-on steps each time thereafter to access iBusiness Banking.

Note: Your new Digipass security PIN code must be four digits in length, and it must not consist of four identical digits or four numbers in sequence (e.g. 0000,1234).

6. Enter your Passphrase and a One Time Code (OTC) from your Digipass. To enter an OTC, power on the Digipass, enter your PIN and press the 'OTC' button. The Digipass will display a number, which you must enter in the 'One Time Code' field. Click the 'Logon' button. The default opening screen, 'Account Information', will be displayed.

here for further information about our Terms & Conditions'. Below this is a section titled 'IMPORTANT: UNAUTHORISED ACCESS PROHIBITED. SESSIONS MAY BE MONITORED.' followed by a paragraph: '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 service. Evidence of unauthorised use and criminal activity on this system will be reported to the appropriate authorities.' Below this is a section titled 'Important Links:' followed by a row of links: 'Fraud Prevention', 'Security', 'Legal Notices', 'Privacy Policy', and 'Information'."/>

Welcome to iBusiness Banking 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 service. Evidence of unauthorised use and criminal activity on this system will be reported to the appropriate authorities.

Important Links:

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

Fig. 3

7. The Local Administrator(s) must set and validate individual authorisation limits for each payment approver prior to any payments being authorised. Please refer to the User Limit section for further details.

The role of the Local Administrator

The role of the Local Administrator is to manage the day-to-day operation of iBusiness Banking in your company.

Local Administrators can only be set up by the Bank on receipt of your written instructions.

We strongly recommend you appoint at least two Local Administrators and ensure that certain amendments available to the Local Administrator are set up so they are carried out under dual validation. The details are specified on the Application Form.

Local Administrators have access to all the functionality within the iBusiness Banking system. In particular they have access to two key functions:

- The ability to restrict User capabilities.
- The ability to set up or amend limits for Users who have been granted the User Group 'Authorise All Payments' and/or 'Authorise iBP'.

Note: the Local Administrator could set up payment limits on their own profile, thus giving them the power to authorise payments.

Setting up these amendments so that they require dual validation will mean that two Local Administrators will have to be involved in the process. This measure will inhibit the possibility of fraud.

You are solely responsible for selecting, approving and ensuring the suitability and integrity of the individuals you appoint as Local Administrator(s). These Users will carry out the day-to-day management of iBusiness Banking on your behalf and will have the following responsibilities:

- Maintaining the User list, which will include setting up new Users (limited to viewing Account information and/or the ability to create payments) and making modifications made to Users' profiles – for example, setting User limits and limiting access to processes and data.
- Training all other Users on iBusiness Banking.
- Ensuring all Users follow your guidelines and procedures for the operation of iBusiness Banking.
- Being the main operational contact for the Bank in relation to iBusiness Banking.
- Validating certain requests such as the amendment of User limits, the approval of payment beneficiaries and the registration of new non-PAC Users.
- Ordering of Digipass(es) and the unlocking of locked Digipass(es).
- Reviewing the validation log on a regular basis to ensure all relevant amendments have been validated.
- Tracking/monitoring of all actions/events carried out in iBusiness Banking.

The Local Administrator may also be set up with access to the payments logs in order to verify transactions.

Note: It is important that a senior member of your management is nominated to review the actions of the Local Administrator(s) and other iBusiness Banking Users on a regular basis. This senior member of management should also monitor activity on the various logs and question any transactions that appear unusual.

The role of the User

Access levels

iBusiness Banking is designed to give you control over the level of access all Users have within the system. Each User is granted a 'User Group' which dictates the level of access they have on iBusiness Banking.

- For example, the User Group 'View All Account Information' – allows the User to view information on Accounts registered on iBusiness Banking. The 'User Group' itself, contains a set of 'Processes'.
- A 'Process' allows the User to carry out certain actions on iBusiness Banking e.g. User Group 'View All Account Information'. This User Group contains a process named 'View Accounts' which allows the User to view the balances and statements on Accounts. Other processes that form part of this User Group include 'View Limits', 'View Detailed Balances' and 'View Interest'.
- Certain processes allow the User access to data e.g. the process 'View Accounts' contains the data 'Account Details' i.e. Account numbers. When a User has the process 'View Accounts', they have access to the Accounts details. Access to data can be restricted as required.

iBusiness Banking allows the Local Administrator to revoke processes and to limit the data that a User has access to e.g. if a User has been assigned 'View All Account Information' the Local Administrator can:

- Revoke a process e.g. 'View Interest' so the User will not be able to see the interest details.
- Restrict data e.g. if you restrict Account numbers, this will limit the Accounts that are viewable by the User. Please note that some processes have restricted data by default.

One of the key responsibilities of the Local Administrator is to manage and set up Users. Depending on the level of access and responsibility assigned to them, Users are set up by either:

- The Bank
- The Local Administrator

User access levels

Users set up by the Bank will have one or more of the following User Groups assigned to them:

- 'Local Administrator'
- 'Create All Payments & iBP'
- 'Authorise All Payments'
- 'Authorise iBP'

The Local Administrator may also assign the following User Group to these Users:

- 'View All Account Information and/or Create all Payments and iBP'

Note: If at a later date a User set up by the Local Administrator requires functionality in addition to 'View All Account Information and/or Create all Payments and iBP' a request in writing signed by the relevant signatories must be sent to the Bank. Following despatch of the request the Local Administrator should follow-up with iBusiness Banking Customer Support.

User Groups

A User Group is a group of processes within iBusiness Banking. When a User Group is assigned to a User it allows the User to have access to the processes. A User can be assigned one or more User Groups. There are five User Groups which enable Users to carry out the following functions:

1. **'View All Account Information'**

View balances, statements, interest, search for cheques and export Transactions.

2. **'Create All Payments & iBP'**

The User can set up payments, which must then be authorised by a User with authorisation capability before they are sent to the Bank for processing.

3. **'Authorise All Payments'**

The User can authorise payments that have already been created.

4. **'Authorise iBP'**

The User can authorise bulk payment files that have already been created.

5. **'Local Administrator'**

The User can carry out certain "household" functions. These include adding certain Users, maintaining Users and Account maintenance. At least one User must have this User Group assigned to them.

Messages

On certain occasions the Bank will send information to Users using the iBusiness Banking message capability. These messages will typically contain information relating to Bank Holidays, system upgrades etc. The messages will appear in this section. The User will see an indicator highlighting unread messages within the Messages section of the menu on the left side of the 'iBusiness Banking' screen.

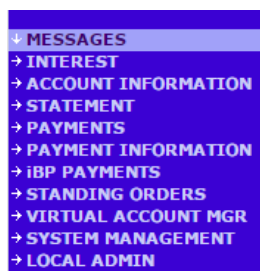
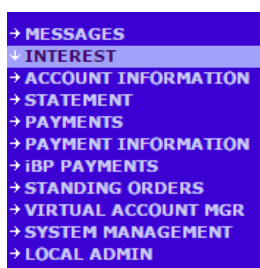


Fig. 4

Interest

The 'Interest' option allows you to view the following information relating to your Account or Account Group:



- Opening value balance.
- Items uncleared for interest.
- Accrued debit interest to date.
- Debit interest rate.
- Accrued credit interest to date.
- Credit interest rate.
- Posting Account.

To view the interest history of the Account, click on 'Interest History' and enter the dates between which you wish to view the history. Click on the 'Apply Query' button to process the query.

To view historic interest details, highlight the date you wish to view and click on 'Interest Details'. The 'Account Interest' button will display the main interest screen again and the 'Query' button will enable you to apply search criteria.

The 'Interest Group' option on the main interest screen will be enabled if the Account is in a Group. The details of the Group will be displayed when this option is selected.

The Group screens are similar to those for an individual Account but display Group balances etc.

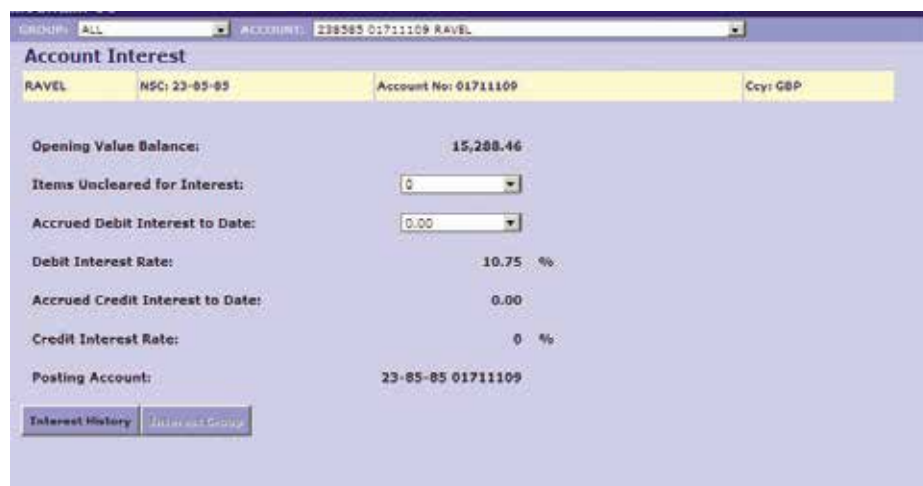
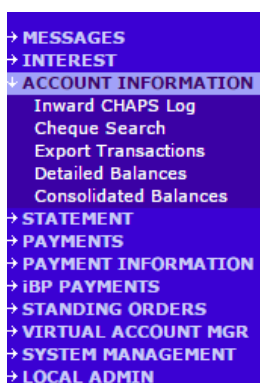


Fig. 5

View Account Information



When you have logged in, the main 'Account Information' screen will open. This screen displays the account balance and the amount of funds that are available to you. Please note the available balance shown relates to each individual account and does not include any grouped account balances.

Those balances that are online-real-time can be updated by clicking the "Refresh" button. An Account can be selected from the screen by clicking on it, which will result in it being highlighted. The selected Account can then be viewed under any of the options in the 'Account Information' menu.

Note: When viewing 'Cheque Search', or 'Export Transactions' the Account you are viewing can be changed by clicking on another Account in the dropdown box at the top of the screen.



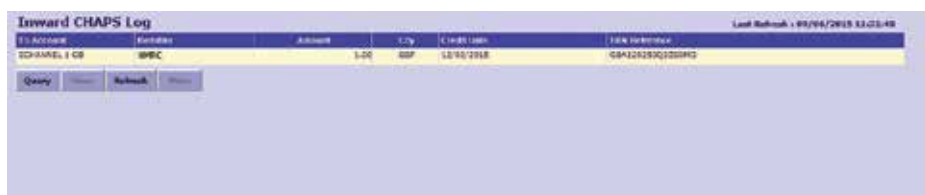
Account Name	Ccy	BSC	Account No	Balance	Available Funds
RAVEL	GBP	28888	01711109	15,288.46	15,288.46
RAVEL	GBP	28888	01711299	-185,016.30	N/A
RAVEL	GBP	28888	01711372	235,220.20	N/A
RAVEL 30036	GBP	28888	01711612	9,000,000.00	9,000,000.00
FTS NETWORK2	GBP		4142575300900055	N/A	N/A

Fig. 6

The following options are available under the 'Account Information' menu.

1) Inward CHAPS log

The Inward CHAPS log displays details of CHAPS Payments you receive.



Account Name	Amount	Ccy	Credit date	TRN reference
CHANNEL 1 CB	1.00	GBP	12/01/2018	GB412575300900055

Fig. 7

The CHAPS log displays the following information:

- To account:** The account name to which the payment has been credited.
- Remitter:** The name of the sender of the payment.
- Amount:** The amount of the payment.
- CCY:** The currency of the payment.
- Credit date:** The date of the payment.
- TRN reference:** A reference allocated to the payment.

Inward alerts

When you receive an inward CHAPS Payment, a message screen will be presented (if a User is logged on to iBusiness Banking or at the next log-on if the message is received when the User is logged off) stating: 'An urgent message has been received. Please visit the 'Messages' screen to review.'

The 'Message' screen will give the following details:

Message subject – incoming payment received with date, time and status of read/unread.

Message details – details of the originator's name, address and the amount of payment.

To disable inward alerts for any User, go to System Management, User Preferences and check the appropriate tick box.

The 'Query' button allows you to search for received CHAPS Payments using various criteria.

You can search using dates, amounts and by receiving Account. The options for payment type and currency are not applicable at present.

To view additional information about a payment:

1. Select the payment you wish to view.
2. Click the 'View' button.

A screen will display the full details of the payment, including any additional payment information added by the remitter.

Fig. 8

2) Cheque search

The 'Cheque Search' option allows you to apply a query to find cheques by date, amount etc.

When searching for an individual cheque enter the cheque number in both fields as entry of the number in only the 'From' field will return all cheques processed after the number you enter.

The 'Date From' and 'To Date' fields can be changed to include the dates between which the cheque(s) may have been presented over the last 180 days. The 'Amount' fields allow a search by finding cheques equal to, greater than, less than or between specified values.

The 'Sort By' field will determine the order in which the search results are displayed; either by posted date, cheque number or cheque amount.

Fig.9

Cheque Search		
CE CLIENT SCHMIDT	NSC: 23-85-85	Account No: 00922842
Date Posted	Cheque Number	Cheque Amount
25/6/2015	180620	115.00

Fig. 10

3) Export Transactions

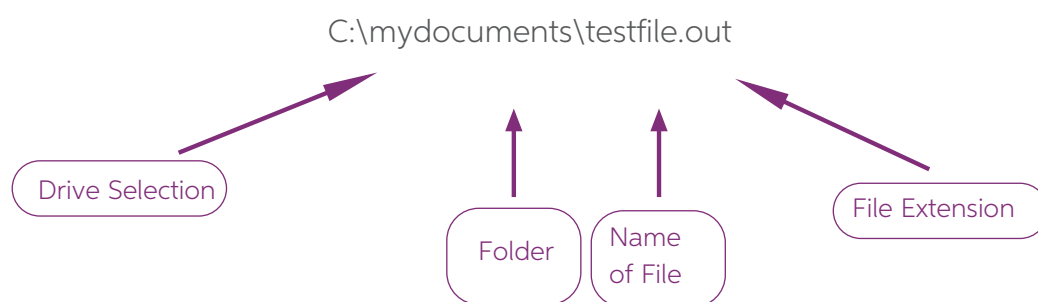
Export Transactions allows the User to export the details of statement Transactions and balances available on iBusiness Banking to other software applications, such as Microsoft © Excel.

From the Account drop-down box, select the Account from which you wish to export information. Select the 'Export Transactions' option from the menu tree.

The 'Export Transactions' screen is displayed.

1. Enter the following details:

- **From date:** Enter the date from which statement details are to be exported.
- **To date:** Enter the date to which statement details are to be exported.
- **File format:** Will always be Comma Separated Variables (.csv).
- **File name:** The file name entered should not be the same as an existing file on the User's system or PC as the use of an existing file name may result in the original data being overwritten. File name should be in the following format:



- **File source:** Select the Single or Group Account option.
2. To begin the export of the selected file, click the 'Export Now' button.
3. Once the export file has been saved as a new file in the folder location specified by the User the 'Export complete' message is displayed. Click on the 'OK' button to return to the 'Statement' screen.

To view exported transactions

1. Open the Excel software to be used to view the transactions.
2. Open the file created when exporting the transactions.
3. In Excel, the 'Text import wizard' screen will appear. Leave 'Delimited' selected as the original data type and select the 'Next' button.
4. Select the 'Comma' button as the delimiter by clicking on the box next to comma. Click on the 'Next' button.
5. Ensure the column data option selected is 'General'. Click on the 'Finish' button to complete the data import.

When the information is displayed in Excel the User may have to increase the column width in order to view the information properly.

4) Detailed balances

This option allows the User to view more detailed information for each Account including 'Limits' and 'Balance History'.

The latest value column displays the balance which will be cleared for interest purposes at close of business today. The 'Latest Ledger' column displays the balance on the Account including uncleared credit items such as cheques. If there is a difference between the values in these columns the statement for the Account will display recent credits.



Account Name	Ccy	Opening Value	Latest Value	Opening Ledger	Latest Ledger
RAVEL	GBP	15,288.46	15,288.46	15,288.46	15,288.46
RAVEL	GBP	-185,016.38	-185,016.38	-185,016.38	-185,016.38
RAVEL	GBP	225,220.20	225,220.20	225,220.20	225,220.20
RAVEL 30036	GBP	9,000,000.00	9,000,000.00	9,000,000.00	9,000,000.00

Fig. 11

Group limits

To view the limit applied to one of your Accounts, highlight the Account on the list and click the 'Limit' button. If the Account is in a Group situation then the Group limit will be displayed along with the other Accounts in that Group.



Account Limit	
RAVEL	NSC: 238283
Account No: 01711109 Ccy: GBP	
Opening Ledger:	15,288.46
Latest Ledger:	15,288.46
Limit:	0.00

Fig. 12

Clicking on 'Detailed Balances' will return the User to the main 'Detailed Balances' screen.

Balance history

A User can view the balance history on one of their Accounts by highlighting an Account in the ‘Detailed Balances’ screen and clicking the ‘Balance History’ button. Enter the dates between which the information is required and click on the ‘Apply Query’ button.

The closing balance will display for the dates specified in the query. To return to the main ‘Detailed Balances’ screen click on the ‘Detailed Balances’ button or to perform another query click on the ‘Query’ button.



The screenshot shows the 'Balance History' interface for account RAVEL. It includes a table with columns for Date, Closing Value Balance, and Closing Ledger Balance. The data shows consistent values of 15,288.46 across all dates from 08/06/2013 to 26/05/2013. Navigation buttons for 'Detailed Balances' and 'Query' are visible at the bottom.

Date	Closing Value Balance	Closing Ledger Balance
08/06/2013	15,288.46	15,288.46
05/06/2013	15,288.46	15,288.46
04/06/2013	15,288.46	15,288.46
03/06/2013	15,288.46	15,288.46
02/06/2013	15,288.46	15,288.46
01/06/2013	15,288.46	15,288.46
29/05/2013	15,288.46	15,288.46
28/05/2013	15,288.46	15,288.46
27/05/2013	15,288.46	15,288.46
26/05/2013	15,288.46	15,288.46

Fig. 13

Depending on the type of Accounts that you have registered on iBusiness Banking, there will be one or more Account tabs near the top of the ‘Detailed Balances’ screen. These tabs are: ‘Operating Accounts’, ‘Term Deposit’, ‘Finance & Leasing’, ‘Credit Cards’ and ‘Multi Bank’. The column headings will change depending on the type of Account you have selected to display. The ‘Limit’ and ‘Balance History’ buttons may also be disabled depending on the Account type.

5) Consolidated balances

This option allows the User to group and sum Accounts denominated in the same currency. The User can also convert balances of differing currencies to a single currency for reporting purposes. To convert the total balance of your group of Accounts click on the currency dropdown box and select the currency you require the balances to be converted to. Click on the ‘Convert’ button and the total balance displayed will be converted to the specified currency.

If other types of Accounts have been registered on iBusiness Banking a selection of Account tabs will be displayed at the top of the screen. All Account types can be viewed and converted to a different currency by selecting the applicable Account type and following the procedures specified above.

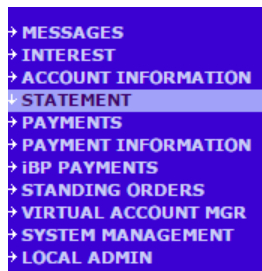


The screenshot shows the 'Consolidated Balances' interface. It features a table with columns for Ccy, No of a/c's, Opening Value, Latest Value, Opening Ledger, and Latest Ledger. The data for GBP shows 4 accounts with a total opening value of 9,065,492.28 and a latest value of 9,065,492.28. A 'Convert' button and a note about currency selection are also present.

Ccy	No of a/c's	Opening Value	Latest Value	Opening Ledger	Latest Ledger
GBP	4	9,065,492.28	9,065,492.28	9,065,492.28	9,065,492.28
Total:					
GBP		9,065,492.28	9,065,492.28	9,065,492.28	9,065,492.28

Fig. 14

Statement



To view a statement, select the Account you wish to view from the dropdown box or select an Account from the 'Account Information' screen and then select 'Statement' from the left side menu. To view more transactions than the 80 available under the default view, click the "More" button.

If this button is disabled all available transactions are displayed on screen.

To view the International Bank Account Number of the selected Account, click on the "IBAN" button. This screen will also display the Swift BIC for the Account.

The "Query" button allows you to limit the number of transactions presented by applying criteria to your query e.g. date, amount, type etc. Simply enter the required criteria and click on the "Apply Query" button.

A query can be performed on specific narratives in your statement by entering the dates between which you wish to search and then the first few letters of the narrative followed by an asterisk, e.g. if you wish to display all the 'WAGES' debits for 2016 simply enter 01/01/16 to 31/12/16 and WAG* in the narrative field.

Date	Details	Debit	Credit	Balance
19/02/2015	500062	1.60		
20/02/2015	500063	1.61		
23/02/2015	500064	1.62		
24/02/2015	500065	1.63		
25/02/2015	500066	2.50		
26/02/2015	500067	10.00		
27/02/2015	500068	11.00		
02/03/2015	500069	1.30		
03/03/2015	Tfr to deposit	100.00		
04/03/2015	From deposit		50.00	
05/03/2015	500070	25.00		
06/03/2015	500071	3.30		
09/03/2015	500072	5.00		
10/03/2015	500073	1.79		
11/03/2015	500074	7.95		
12/03/2015	500075	3.99		
13/03/2015	500076	1.26		
16/03/2015	500077	4.43		
17/03/2015	500078	6.66		
18/03/2015	500079	9.99		

Fig. 15

The "Reset Query" button will restore the defaults in this screen and "Cancel" button will bring you back to the 'Statement' screen.

To print a statement, display the statement and click the "Print" button at the top of the screen.

If you do not want to print all the statement pages you can restrict their number by performing a query and then printing the results.

Fig. 16

Payments

UK Domestic Payments

The iBusiness Banking Domestic Payments functionality enables Users to transfer funds between their AIB (NI) and Allied Irish Bank (GB) Accounts, make payments to third party Accounts held with AIB (NI) and Allied Irish Bank (GB) and to make payments to accounts held with other UK financial institutions. Please refer to the Payment Information page within the iBB menu tree for further information. Please note Payments to and from Credit Cards can not be made through iBusiness Banking, this option is view only.

Note: An Authoriser must have been granted a limit before they can make a domestic payment. Please refer to 'User Limits' section on page 43.

Account Transfer

To transfer funds to another one of your Accounts select the 'Account Transfer' option from the 'Payments, UK Domestic' menu. The 'UK Domestic Account Transfer' screen will display as follows:

- Select the Account to be debited from the dropdown box. Input the narrative to be displayed on your statement in the 'Debit Narrative' field (maximum 18 characters).
- Select the Account to be credited from the dropdown box in the 'To Account Details' area and input the narrative to be shown on your statement in the 'Credit Narrative' field (maximum 18 characters).
- Input the amount to be transferred and click the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'.

If the 'Save for Authorisation' option is used, the payment must be authorised by a Payment Authoriser using the 'Payment Management, Authorisation' menu option.

When authorising a payment, the Authoriser will be requested for a One Time Code from their Digipass. Power on the Digipass, enter the PIN and select the 'OTC' button. The Digipass will display a One Time Code that must be input into the 'One Time Code' field. Click the 'Confirm' button to submit the payment.

Third Party Payments

Third Party Payments allow the User to pay funds to the accounts of third parties held with any UK financial institution.

1) Mandated Payments

To make a Mandated Payment, select the 'Third Party Transfer' option from the 'Payments, UK Domestic' menu. The 'UK Domestic Third Party Transfer' will display as follows:

Select the Account to be debited from the dropdown box. Input the narrative to be shown on your statement in the 'Debit Narrative' field (maximum 18 characters).

Select the beneficiary from the 'Beneficiary Details' dropdown and click the 'Get Details' button.

Enter the payment amount and click on the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'.

If the 'Save for Authorisation' option is used, the payments must be authorised by a Payment Authoriser using the 'Payment Management, Authorisation' menu option.

The Authoriser will be requested to input a One Time Code from their Digipass. (See Appendix 5 - How to Create a One Time Code).



2) Open Payments

Select the 'Third Party Transfer' option from the 'Payments, UK Domestic' menu. Select the Account to be debited from the dropdown box. Input the narrative to be shown on your statement in the Debit Narrative field (maximum 18 characters).

Click the Open Payment check box, and input the beneficiary account details for the payment.

Enter the payment amount and click on the 'Authorise' button if you are a Payment Authoriser. The screen will then update masking the 'Bank Code' and the first six characters of the 'Account No' with asterisks. At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

The screenshot shows a web form titled "UK Domestic Third Party Transfer". At the top, there are dropdown menus for "GREEN" (set to "ALL") and "ACCOUNT" (set to "938009 00059016 FTB TEST 83"). Below the title, a yellow box contains "From Account Details : FTB TEST 83", "NSC : 938009", "Account: 00059016", and "Available Funds: 50.00 GBP". A "Debit Narrative" field is present. The "Beneficiary Details" section includes a "Name" dropdown, an "Address" field, and a "Bank Address" field. To the right, there are fields for "Account No", "Bank Code", and "Bank Name", along with a "Get Details" button and an "Open Payment" checkbox. A "Credit Narrative" field is also present. The "Payment Details" section has an "Amount" field. At the bottom, there are four buttons: "Authorise", "Save For Authorisation", "Save as Template", and "Reset". A note at the bottom states: "For important payment information, including payment charges, cut off times and execution timeframes please consult the Payment Information link on the menu tree."

Fig. 17

If you are not a Payment Authoriser, select the 'Save for Authorisation' button once the payment details have been entered.

To authorise a payment where the 'Save for Authorisation' button has been selected, the Authoriser should select the 'Authorisation' option from the 'Payments, Payment Management' menu. The Authoriser will then be requested to enter a One Time Code from their Digipass. Please see the instructions previously described to create a One Time Code.

CHAPS Payments

Allows the User to make same day value payments to other UK financial institutions.

1) Mandated Payments

To make a Mandated Payment, select the 'CHAPS' option from the 'Payments, UK Domestic' menu.

The 'UK Domestic CHAPS Payment' screen will display as follows:

Select the Account to be debited from the dropdown box. Input the narrative to be shown on your statement in the 'Debit Narrative' field (maximum 18 characters).

Select the beneficiary from the 'Beneficiary Details' dropdown box and click the 'Get Details' button.

Input any additional narrative in the credit narrative section.

Input the amount to be transferred and click on the 'Authorise' button if you are a Payment Authoriser, otherwise click on 'Save for Authorisation'.

If the 'Save for Authorisation' option is used, the payments must be authorised by a Payment Authoriser using the 'Payment Management, Authorisation' menu option.

The Authoriser will be requested for a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

The screenshot shows the 'UK Domestic CHAPS Payment' form. At the top, it displays 'From Account Details :FTB TEST 83', 'NSC : 938009', 'Account: 00059016', 'Available Funds: 50.00', and 'GBP'. Below this is a 'Debit Narrative' field. The 'Beneficiary Details' section includes a dropdown for 'Name', a 'Get Details' button, and an 'Open Payment' checkbox. Below the name dropdown are fields for 'Address', 'Post Code', and 'Bank Address'. To the right of these are fields for 'Account No', 'Bank Code', and 'Bank Name'. There is a 'Credit Narrative' section with three text input lines. The 'Payment Details' section has an 'Amount' field. At the bottom, there is a note: 'For important payment information, including payment charges, cut off times and execution timeframes please consult the Payment Information link on the menu tree.' and four buttons: 'Authorise', 'Save For Authorisation', 'Save as Template', and 'Reset'.

Fig. 18

2) Open Payments

To make an Open Payment, select the 'CHAPS' option from the 'Payments, UK Domestic' menu. Select the Account to be debited from the dropdown box. Input the narrative to be shown on your statement in the 'Debit Narrative' field (maximum 18 characters).

Click the Open Payment check box, and input the beneficiary account details for the payment.

Input any additional narrative in the credit narrative section.

Enter the payment amount and click on the 'Authorise' button if you are a Payment Authoriser, otherwise click on 'Save for Authorisation'.

The User will be requested for a Transaction Data Signature (TDS) from their Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

If the 'Save for Authorisation' option is used, the Payments must be authorised by a Payment Authoriser using the 'Payment Management, Authorisation' menu option.

UK International

The iBusiness Banking UK International Payment capability will provide users with options to make payments in the currencies listed in 'the International Payments Information page'. This can be to other banks in other countries.

There are three payment screens to choose from depending on destination, urgency and cost. They are International, Account Transfer Foreign Currency and SEPA Credit Transfer. Each will be further explained in the following sections.

International Payment

The International Payment capability allows Users to make payments in the currencies listed in 'the International Payments Information page', from their iBB registered AIB (NI) and/or Allied Irish Bank (GB) Accounts. This can be to other banks in other countries. This screen has the ability to create both urgent and non-urgent payments. The table on 'the International Payments Information page' provides details on the differences between the two payment types.

To make an International Payment, select 'International Payment' from the 'UK International' menu. The 'International Payment' screen will display as follows:

- Select the Account to be debited from the dropdown box. Input the narrative to be displayed on your statement in the 'Debit Narrative' field (maximum 18 characters).
- If you require the payment to be sent on an urgent basis, select the 'Urgent' checkbox.

NB: If the 'Urgent' checkbox is selected, payments will be submitted on either a Same Day Value (SDV) or Next Day Value (NDV) basis dependant upon the currency selected. Please refer to 'the International Payments Information page' to determine whether your currency will be sent as SDV or NDV.

The screenshot shows the 'International Payment' screen. At the top, it displays 'From Account Details' with two options: AIB NI 48001151 and AIB GB 00340962. Below this is the 'Debit Narrative' field. There is an 'Urgent' checkbox and a note: 'This premium option pays funds on a next value basis.' The 'Beneficiary Details' section includes fields for Name, Address, Bank Address, Country, and SWIFT Address. The 'Payment Details' section shows the Amount (5000.00), Currency (USD), and Currency Quote (USD 1,000.00 = GBP 829.12). A 'Live Exchange Rate' section shows 1 GBP = USD 1.2641. At the bottom, there are buttons for 'Save For Authorisation', 'Save as Template', and 'Next'.

Fig. 19

Live Exchange Rate

The rate is displayed per global FX markets convention. If GBP is in your transaction, it will be the base currency in all cases i.e. GBPUSD 1.2500, 1 GBP buys you 1.2500 USD; GBPEUR 1.1800, 1 GBP buys you 1.1800 EUR.

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:

1. Red text with red triangle pointing down
2. Green text with green triangle pointing up
3. Black text displayed without a triangle

The corresponding value has decreased
The corresponding value has increased
The corresponding value has not changed

Live Exchange Rate Refresh Rate

Live Exchange Rates are updated according to the value of the payment being made. The Live Exchange Rates updates are defined by the value of the payment with Euro as the base currency.

Rates will refresh every x seconds as follows:

From 0-50,000	will refresh every	10 Seconds
50,000-200,000	will refresh every	5 Seconds
Greater or equal to 200,000	will refresh dynamically	

1) Mandated Payments

- To make a Mandated Payment, select the beneficiary name from the 'Name' dropdown box.
- Press the 'Get Details' button to automatically complete the additional beneficiary details.
- Enter a narrative in the 'Credit Narrative' field. This narrative will appear on the beneficiary account statement.
- In the 'Payment Details' section, enter the payment amount in the required currency and select this currency from the dropdown box.
- Select the currency of the payment from the currency dropdown. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed.
- Tick the following check box if you wish to make the payment in the equivalent currency of the Account being debited.
- For example, you wish to pay \$1,000 USD from a GBP account. You have entered 1,000.00 in the 'Amount' field and selected USD from the currency dropdown box.
 - If you do not select the 'tick to make equivalent currency payment' check box, the payment made is \$1,000 USD.
 - If you do select the 'Tick to make equivalent currency payment' check box, the payment made is 1,000 worth of GBP in USD. That is, £1,000 GBP converted to USD at the current rate of exchange.
- If required, check the 'Forward Contract rate' check box. This will allow you to enter details for up to five forward contracts.
NB: Forward Contract must relate to the appropriate jurisdiction.

The screenshot shows a web form for making a payment. At the top is a 'Credit Narrative' field with three lines of input. Below this is the 'Payment Details' section, which includes an 'Amount' field with '1000.00' entered, a 'Currency' dropdown set to 'USD', a 'Currency Quote' field, and a 'Live Exchange Rate' field. There is a checkbox labeled 'Tick to pay equivalent of 1000.00 GBP in USD'. Below these are radio buttons for 'ATM fees paid by' and 'Other fees paid by', each with options for 'Ordering Party' and 'Beneficiary'. A note mentions 'For important payment information, including payment charges, cut off times and execution time frames please visit our [Help Centre](#) or consult the Payment Information link on the menu tree.' The 'Forward contract rate details' section contains a table with 5 rows and 3 columns: 'Reference', 'Rate', and 'Amount'. Below this is the 'Dealer Rate Details' section with 'Dealer Reference' and 'Rate' fields. At the bottom, there are checkboxes for 'FORWARD CONTRACT RATE' and 'DEALER RATE', and buttons for 'Get Details', 'Save For Reconciliation', 'Save as Template', and 'Reset'.

Fig. 20

- 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.
- If required, check the 'Dealer Rate' check box. This will allow you to enter the Dealer Rate and its reference. **NB:** Dealer Rate must be booked with the appropriate jurisdiction.

If you book a 'Dealer Rate' and decide either to not use the rate or cancel the payment, charges may be incurred if you do not advise the Dealer.

- Click the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'.

If the 'Save for Authorisation' option is used, the payment must be authorised by a Payment Authoriser, using the 'Payment Management, Authorisation' menu option.

When authorising a payment, the Authoriser will be requested to input a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Where we provide you with details of a live foreign exchange rate, upon final authorisation you can ask us to make your Payment using that rate. If we are unable to make your Payment for any reason, including where a live foreign exchange rate is no longer available, you will not receive a confirmation. If we accept your request you will receive an on screen message that your payment has been successfully authorised. You will be able to find the rate applied to the Payment in the Transaction Details within your Payment logs.

2) Open Payment

- To make an Open Payment, check the 'Open Payment' check box. The additional fields that the User is required to complete will appear.
- Complete the required beneficiary details. The following combinations of entries are acceptable:
 - IBAN and Swift No (BIC). Please note, the BIC will be added automatically based on the beneficiary IBAN entered. If a BIC cannot be found for the IBAN entered, you will then be prompted to enter corresponding BIC.
 - Swift No, Account Number and Bank Code.
 - Account Number, Bank Code, Bank Country, Bank Name, Bank Address.
- Input any additional narrative in the 'Credit Narrative' section. This will be included on the beneficiary's account statement.
- In the 'Payment Details' section, enter the payment amount in the required currency and select this currency from the dropdown box.
- Select the currency of the payment from the currency dropdown. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed.
- Tick the following check box if you wish to make the payment in the equivalent currency of the Account being debited.
- For example, you wish to pay \$1,000 USD from a GBP account. You have entered 1,000.00 in the 'Amount' field and selected USD from the currency dropdown box.
 - If you do not select the 'Tick to make equivalent currency payment' check box, the payment made is \$1,000 USD.
 - If you do select the 'Tick to make equivalent currency payment' check box, the payment made is 1,000 worth of GBP in USD. That is, £1,000 GBP converted to USD at the current rate of exchange.
- If required, check the 'Forward Contract Rate' check box. This will allow you to enter details for up to five forward contracts. **NB:** Forward Contract must relate to the appropriate jurisdiction.
- 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.

- If required, check the 'Dealer Rate' check box. This will allow you to enter the dealer rate and its reference.**NB:** Dealer Rate must be booked with the appropriate jurisdiction.
- Click the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'. At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature (TDS) from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

If the 'Save for Authorisation' option is used or if dual authorisation is required, the payment must be authorised by a Payment Authoriser, using the 'Payment Management, Authorisation' menu option.

When authorising a payment, the Authoriser will be requested to input a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Where we provide you with details of a live foreign exchange rate, upon final authorisation you can ask us to make your Payment using that rate. If we are unable to make your Payment for any reason, including where a live foreign exchange rate is no longer available, you will not receive a confirmation. If we accept your request you will receive an on screen message that your payment has been successfully authorised. You will be able to find the rate applied to the Payment in the Transaction Details within your Payment logs.

Account Transfer Foreign Currency

The Account Transfer Foreign Currency capability allows Users to transfer funds in the currencies listed in 'the International Payments Information page', other than sterling, between Accounts held with AIB (NI) or Allied Irish Bank (GB). The transfers will be made soonest value.

To make an Account Transfer in foreign currency, select 'Account FX Transfer' under the 'UK International' menu. The following screen will appear:

- Select the Account to be debited from the dropdown box. Input the narrative to be displayed on your statement in the 'Debit Narrative' field (maximum 18 characters), within the 'From Account Details' section.
- In the 'To Account Details' section, select the name of the beneficiary account that you wish the funds to be transferred to.
- Enter a narrative in the 'Credit Narrative' field. This narrative will appear on the beneficiary account statement.
- In the 'Payment Details' section, enter the payment amount in the required currency and select this currency from the dropdown box.
- Select the currency of the payment from the currency dropdown. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed.
- Tick the following check box if you wish to make the payment in the equivalent currency of the Account being debited.
- For example, you wish to pay \$1,000 USD from a GBP Account. You have entered 1,000.00 in the 'Amount' field and selected USD from the currency dropdown box.

-If you do not select the 'Tick to make equivalent currency payment' check box, the payment made is \$1,000 USD.

Fig. 21

–If you do select the ‘Tick to make equivalent currency payment’ check box, the payment made is 1,000 worth of GBP in USD. That is, £1,000 GBP converted to USD at the current rate of exchange.

- If required, check the ‘Forward Contract Rate’ check box. This will allow you to enter details for up to five forward contracts. **NB:** Forward Contract must relate to the appropriate jurisdiction.
- 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.
- If required, check the ‘Dealer Rate’ check box. This will allow you to enter the dealer rate and its reference. **NB:** Dealer Rate must be booked with the appropriate jurisdiction.
- Click the “Authorise” button if you are a Payment Authoriser, otherwise click “Save for Authorisation”.

If the “Save for Authorisation” option is used, the payment must be authorised by a Payment Authoriser, using the ‘Payment Management, Authorisation’ menu option.

Where we provide you with details of a live foreign exchange rate, upon final authorisation you can ask us to make your Payment using that rate. If we are unable to make your Payment for any reason, including where a live foreign exchange rate is no longer available, you will not receive a confirmation. If we accept your request you will receive an on screen message that your payment has been successfully authorised. You will be able to find the rate applied to the Payment in the Transaction Details within your Payment logs.

When authorising a payment, the Authoriser will be requested to input a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

SEPA Credit Transfer

This option allows Users to originate single SEPA Credit Transfers. These payments will be processed using the SEPA scheme. These payments are routed through an automated clearing system known as STEP 2.

The Single Euro Payments Area (SEPA) is an integrated European initiative, sponsored by the European Commission. Its objective is to support the development of an unrestricted internal market within the Eurozone.

SEPA payments can only be made to institutions that have joined the SEPA scheme. Please refer to <http://ebaclearing.eu> for a current listing of these institutions.

Before initiating a SEPA Credit Transfer, please ensure that your payment meets the following criteria:

1. Payment currency must be Euro (currency code, EUR).
2. You will be debited on the day you submit the payment.
3. The payment is made on a shared charges basis only (i.e. you will pay the AIB (NI) fee and the beneficiary will pay the beneficiary institution fees).
4. IBAN and BIC are required to identify the beneficiary account. Please note, the BIC will be added automatically based on the beneficiary IBAN entered. If a BIC cannot be found for the IBAN entered, you will then be prompted to enter corresponding BIC. To make a SEPA Credit Transfer, select ‘SEPA CT’ from the ‘UK International’ menu. The following screen will appear:

The screenshot shows a web form titled "SEPA Credit Transfer". At the top, it displays "From Account Details : AIBGB 40001 1 ST" and "NSC : 238395". Below this, it shows "Account: 00040062" and "Available Funds: 486.31 GBP". The form is divided into several sections: "Debit Narrative" with a text input field, "Beneficiary Details" with fields for Name, Address, IBAN, and Swift Addr, and "Credit Narrative" with three text input fields. Below these are fields for "Sender ID", "Beneficiary ID", and "Sender Ref". The "Payment Details" section includes "Amount" (1000.00), "Currency" (EUR), "Currency Quote" (EUR 1,000.00 = GBP 911.08), and "Live Exchange Rate" (1 GBP = EUR 1.0976). At the bottom, there are checkboxes for "FORWARD CONTRACT RATE" and "DEALER RATE", and buttons for "Save For Authorisation", "Save as Template", and "Reset".

- Select the Account to be debited from the dropdown box. Input the narrative to be displayed on your statement in the 'Debit Narrative' field (maximum 18 characters), within the 'From Account Details' section.

1) Mandated Payment

- To make a Mandated Payment, select the beneficiary name from the 'Name' dropdown box.
- Press the 'Get Details' button to automatically complete the additional beneficiary details.
- Enter a narrative in the 'Credit Narrative' field. This narrative will appear on the beneficiary account statement.
- In the 'Payment Details' section, enter the payment amount in Euro.
- Select the currency of the payment from the currency dropdown. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed.
- Optionally, enter details in the three fields, 'Sender ID', 'Beneficiary ID' and 'Sender Ref'.
NB: These fields are not mandatory.
- If required, check the 'Forward Contract Rate' check box. This will allow you to enter details for up to five forward contracts. **NB:** Forward Contract must relate to the appropriate jurisdiction.
- 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.
- If required, check the 'Dealer Rate' check box. This will allow you to enter the dealer rate and its reference. **NB:** Dealer Rate must be booked with the appropriate jurisdiction.
- Click the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'.

If the 'Save for Authorisation' option is used, the payment must be authorised by a Payment Authoriser, using the 'Payment Management, Authorisation' menu option.

When authorising a payment, the Authoriser will be requested to input a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Where we provide you with details of a live foreign exchange rate, upon final authorisation you can ask us to make your Payment using that rate. If we are unable to make your Payment for any reason, including where a live foreign exchange rate is no longer available, you will not receive a confirmation. If we accept your request you will receive an on screen message that your payment has been successfully authorised. You will be able to find the rate applied to the Payment in the Transaction Details within your Payment logs.

2) Open Payment

- To make an Open Payment, check the 'Open Payment' check box. The additional fields that the User is required to complete will appear.
- Complete the required beneficiary name and address details.
- Input any additional narrative in the 'Credit Narrative' section. This will be included on the beneficiary's account statement.
- Optionally, enter details in the three fields, 'Sender ID', 'Beneficiary ID' and 'Sender Ref'. **NB:** These fields are not mandatory.
- In the 'Payment Details' section, enter the payment amount in Euro.
- Select the currency of the payment from the currency dropdown. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed.
- If required, check the 'Forward Contract Rate' check box. This will allow you to enter details for up to five forward contracts. **NB:** Forward Contract must relate to the appropriate jurisdiction.

- If required, check the 'Dealer Rate' check box. This will allow you to enter the dealer rate and its reference. **NB:** Dealer Rate must be booked with the appropriate jurisdiction.
- The Live Exchange Rate will be applied to any balance of a Payment that is not covered by the sum of the Forward Contract Rate.
- Click the 'Authorise' button if you are a Payment Authoriser, otherwise click 'Save for Authorisation'. At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature (TDS) from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

If the 'Save for Authorisation' option is used or if dual authorisation is required, the payment must be authorised by a Payment Authoriser, using the 'Payment Management, Authorisation' menu option.

When authorising a payment, the Authoriser will be requested to input a One Time Code (OTC) from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Where we provide you with details of a live foreign exchange rate, upon final authorisation you can ask us to make your Payment using that rate. If we are unable to make your Payment for any reason, including where a live foreign exchange rate is no longer available, you will not receive a confirmation. If we accept your request you will receive an on screen message that your payment has been successfully authorised. You will be able to find the rate applied to the Payment in the Transaction Details within your Payment logs.

Beneficiaries

iBusiness Banking allows the User to set up and store the bank account details of beneficiaries, i.e. creditors, suppliers or individuals that require payment on a regular basis. This screen allows the User to enter the bank account details of beneficiaries which, after set up, can be selected from the 'Name' dropdown list in the beneficiary details section of payments.

Beneficiaries created and saved for authorisation by Users who can create payments must be authorised by a Local Administrator.

Note: To prevent an Authoriser from authorising payments to specific beneficiaries, a Local Administrator can amend the data on the 'Restrict Beneficiary for Authoriser' process by clicking "Modify Data Access".

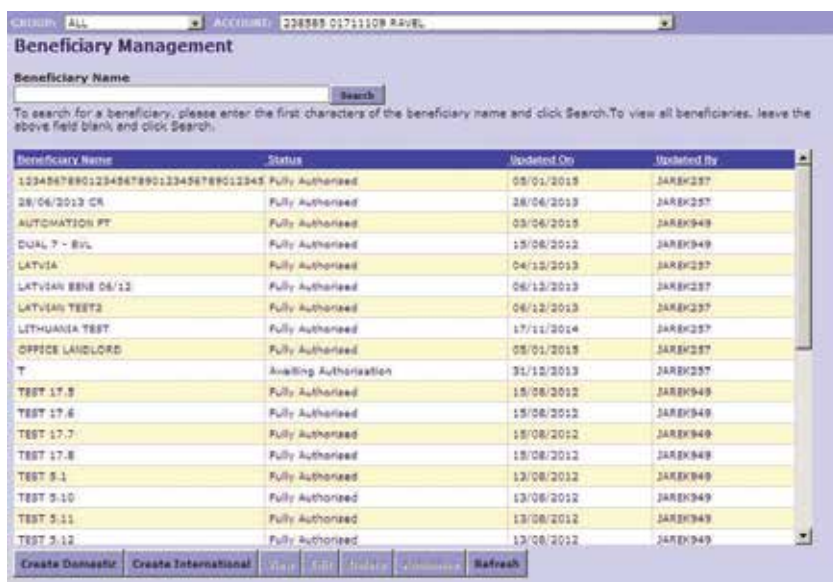
Accessing the beneficiary management screen

Select the 'Beneficiaries' option from the 'Payments, Payment Management' menu.

Add beneficiaries

Within the 'Beneficiary Management' screen, click on the 'Create Domestic' button to display the 'Create Domestic Beneficiary' screen. Input the beneficiary details.

If you are a Beneficiary Authoriser, select the 'Authorise' button. The screen will then update marking the 'Bank Code' and the first six characters of the 'Account No' with asterisks.



Beneficiary Name	Status	Updated On	Updated By
12345678901234567890123456789012345	Fully Authorized	05/01/2019	JAREH237
28/06/2012 CR	Fully Authorized	28/06/2019	JAREH237
AUTOMATION PT	Fully Authorized	03/06/2019	JAREH949
DUAL 7 - BIL	Fully Authorized	15/06/2012	JAREH949
LATVIA	Fully Authorized	04/12/2013	JAREH237
LATVIAN BENE 06/12	Fully Authorized	06/12/2013	JAREH237
LATVIAN TEST2	Fully Authorized	06/12/2013	JAREH237
LETHUANIA TEST	Fully Authorized	17/11/2014	JAREH237
OFFICE LANDLORD	Fully Authorized	05/01/2019	JAREH237
T	Awaiting Authorisation	31/12/2013	JAREH237
TEST 17.5	Fully Authorized	15/06/2012	JAREH949
TEST 17.6	Fully Authorized	15/06/2012	JAREH949
TEST 17.7	Fully Authorized	15/06/2012	JAREH949
TEST 17.8	Fully Authorized	15/06/2012	JAREH949
TEST 9.1	Fully Authorized	13/06/2012	JAREH949
TEST 9.10	Fully Authorized	13/06/2012	JAREH949
TEST 9.11	Fully Authorized	13/06/2012	JAREH949
TEST 9.12	Fully Authorized	13/06/2012	JAREH949

If you are not a Beneficiary Authoriser, select the 'Save for Authorisation' button once the beneficiary details have been entered.

At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature (TDS) from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (OTC)

To authorise beneficiary details where the 'Save for Authorisation' button has been selected, the Authoriser should select the 'Beneficiaries' option from the 'Payments, Payment Management' menu.

- Highlight the beneficiary to be authorised and click 'Authorise'.
- The User will then be requested to enter a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Create International

Within the 'Beneficiary Management' screen, click on the 'Create International' button to display the 'Create International Beneficiary' screen. Input the beneficiary details. Please note the full address of the beneficiary must be completed



Fig. 24

Checking the 'IBAN' checkbox allows you to enter the beneficiary's IBAN without having to complete the additional bank account details as previously displayed. Please note, the BIC will be added automatically based on the beneficiary IBAN entered. If a BIC cannot be found for the IBAN entered, you will then be prompted to enter corresponding BIC.

If you are a Beneficiary Authoriser, select the 'Authorise' button.

If you are not a Beneficiary Authoriser, select the 'Save for Authorisation' button once the beneficiary details have been entered.

At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

To authorise beneficiary details where the 'Save for Authorisation' button has been selected, the Authoriser should select the 'Beneficiaries' option from the 'Payments, Payment Management' menu.

- Highlight the beneficiary to be authorised and click 'Authorise'.
- The User will then be requested to enter a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Amend beneficiaries

Beneficiary details can only be edited if they have 'Awaiting Authorisation' status. If a User wants to change the details of a Beneficiary that has been 'Fully Authorised' the User must delete

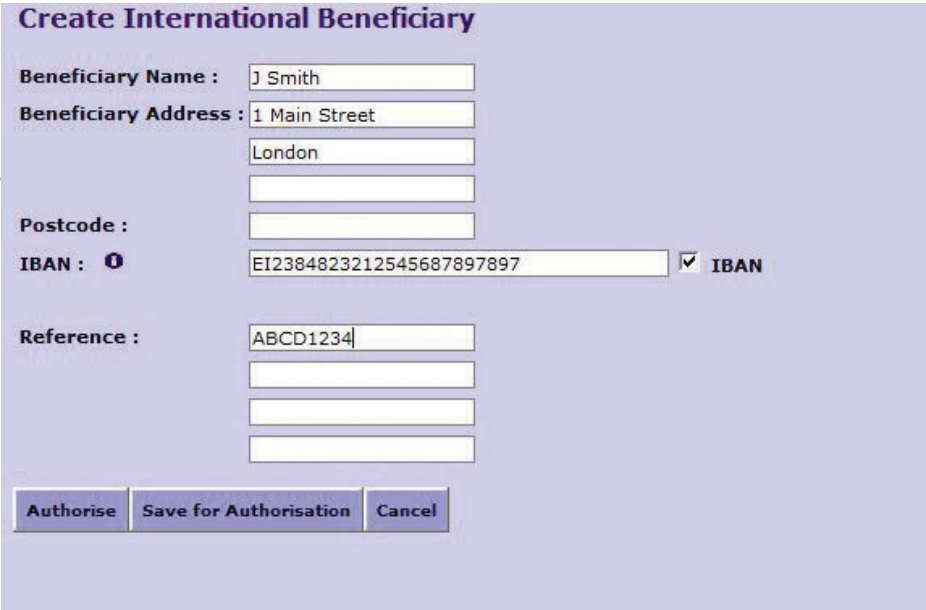


Fig. 25 25

the beneficiary and set up the details as a new Beneficiary.

To edit Beneficiary details:

- Select the 'Beneficiary Management' screen.
- Select the Beneficiary you wish to edit.
- Click on the 'Edit' button. The relevant beneficiary screen will be displayed.
- Make the required changes to the Beneficiary details.

If you are a Beneficiary Authoriser, select the 'Authorise' button. The screen will then update.

If you are not a Beneficiary Authoriser, select the 'Save for Authorisation' button.

At the bottom of the screen, a 'Digipass' section will be present where you must enter a Transaction Data Signature from your Digipass. See Appendix 6 - How to Create a Transaction Data Signature (TDS).

To authorise beneficiary details where the 'Save for Authorisation' button has been selected, the Authoriser should select the 'Beneficiaries' option from the 'Payments, Payment Management' menu.

- Highlight the beneficiary to be authorised and click 'Authorise'.
- The User will then be requested to enter a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Delete beneficiaries

- On the 'Beneficiary Management' screen, select the beneficiary you wish to delete.
- Click the 'Delete' button.
- The 'Enter One Time Code' pop-up is displayed. Enter the One Time Code from your Digipass.
- Click on the 'OK' button.

View beneficiaries

The 'View' button allows the User to review a beneficiary's details.

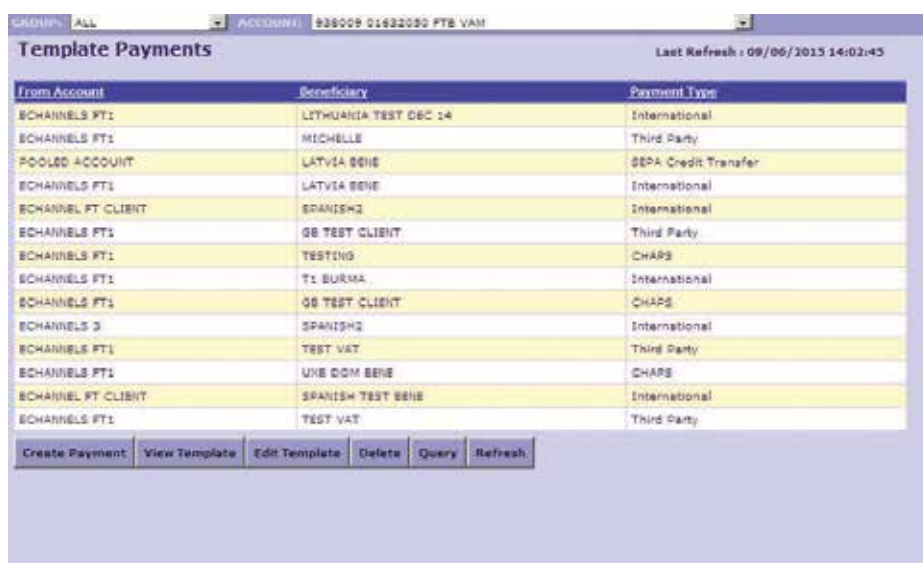
- Select the 'Beneficiary Management' screen and select the beneficiary you wish to view.
- Click the 'View' button. The 'View Domestic Beneficiary' screen displays, depending on the type of beneficiary the User has selected.
- When the User has reviewed the beneficiary details, click on the 'Cancel' button to return to the 'Beneficiary Management' screen.

Templates

Template payments are payments that are pre-filled with all the payment details apart from the amount. For example, if the User makes regular payments to ABC Ltd, a template payment can be set up with all ABC's details including any payment references. To make a payment using a template the User selects the appropriate template from the 'Template Payments' screen and enters the amount to be paid.

Templates can be created for the following payment types:

- Third Party Payments
- Single CHAPS Payments
- SEPA Credit Transfers
- International Payments



From Account	Beneficiary	Payment Type
CHANNELS FT1	LITHUANIA TEST DEC 14	International
CHANNELS FT1	MICHELLE	Third Party
POOLED ACCOUNT	LATVIA BENE	SEPA Credit Transfer
CHANNELS FT1	LATVIA BENE	International
CHANNEL FT CLIENT	SPANISH2	International
CHANNELS FT1	GB TEST CLIENT	Third Party
CHANNELS FT1	TESTING	CHAPS
CHANNELS FT1	T1 BURMA	International
CHANNELS FT1	GB TEST CLIENT	CHAPS
CHANNELS 3	SPANISH2	International
CHANNELS FT1	TEST VAT	Third Party
CHANNELS FT1	UNE DOM BENE	CHAPS
CHANNEL FT CLIENT	SPANISH TEST BENE	International
CHANNELS FT1	TEST VAT	Third Party

Create Payment View Template Edit Template Delete Query Refresh

Selecting the 'Payments' option on the menu will display the 'Template Payments' screen, containing a list of created payment templates.

Fig. 26

Create templates

- Select a payment type from the side menu e.g. 'Third Party Transfer'.
- Enter the details as required e.g. Account to be debited, narratives etc. Do not enter an amount.
- Select the option 'Save as Template'. The payment will be saved and displayed in the list of templates.

Note: Open Payments cannot be saved as templates

Creating a payment using a template

The 'Create Payment' button allows the User to create a new payment from an existing template. The only data the User is required to input is the amount and currency.

- Select the 'Template Payments' screen.
- Select the template to be used.
- Click on the 'Create Payment' button – the corresponding payment screen will display. For example, if the User selects a template of the 'Third Party Transfer' type, the 'UK Domestic Third Party' screen will display.
- Fill in the 'Amount' in the payment details section.
- Click on the "Authorise" button if you are a Payment Authoriser, otherwise click on the 'Save for Authorisation' button.

If the 'Save for Authorisation' option is used, the payments must be authorised by a Payment Authoriser using the 'Payment Management, Authorisation' option on the menu.

When authorising, the Authoriser will be requested for a One Time Code from their Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Edit templates

- Select the 'Template Payments' screen.
- Select the template to be edited and click the 'Edit Template' button.
- Make the required changes to the template.
- Click on the 'Update Template' button to confirm the changes.
- The confirmation message 'Your changes have been saved' is displayed.
- Click on the 'OK' button.
- On the 'Payment Edit' screen, click on the 'Close' button to return to the 'Template Payments' screen.

Delete templates

- Select the 'Template Payments' screen.
- Select the template to be deleted.
- Click on the 'Delete' button.
- The 'Delete succeeded' message is displayed. Click on the 'OK' button.

Search for templates

The 'Query' button allows the User to search for templates, based on their payment type. For example, the User can perform a query to search for all Third Party Payment templates.

- Select the 'Template Payments' screen.

- Click on the 'Query' button – the 'Template Payments Query' screen will display.

- Select the required payment type from the 'Payment Type' dropdown list.

- Click on the 'Apply' button.

All templates of the payment type the User has selected are displayed on the 'Template Payments' screen.



Fig. 27

Note: To view the full list of templates again, create another query, with 'All' as the payment type



Fig. 28

View templates

- Select the 'Template Payments' screen.

- Select the template to be viewed.

- Click on the 'View Template' button.

- The template will display on the corresponding 'View' screen. The User cannot change template details when viewing a template.

When the User has reviewed the template details, click on the 'Close' button to return to the 'Template Payments' screen.

Payment Information

The Payment Information link contains three sub-links. They are 'Domestic Payments', 'International Payments' and 'Exchange Rates'. Each of the three links direct users to webpages that show further information regarding payment charges, maximum payment execution times and exchange rates.

Domestic Payments

This link directs the user to a webpage that details the charges and maximum execution times for payments made from both the iBB Domestic Payments module and the iBB iBulk Payments module. A brief explanation of each payment type is also provided.

International Payments

This link directs the user to a webpage that details the charges and maximum execution times for payments made from the iBB International Payments module. It highlights when charging takes place, from which account and how they are calculated. Cut-off times per currency and the soonest value that the currency can be processed are also provided.

Exchange Rates

This links to the Currency Converter where currencies can be compared and indicative Exchange Rates displayed.

Currency Converter

The currency converter is located on the Payment Information / Exchange Rates sub link.

Conversion comparison amounts and the rate applied are shown when currencies are selected, the 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**'

GROUP: ALL ACCOUNT: 931047 02162148 EURO930008 2

Currency Converter

Please select a currency pair

Currency I Have: EUR Currency I Want: GBP

Amount: =

For currencies and exchange rates not listed in the dropdown above please visit [here](#)

Disclaimer: The live Foreign Exchange Rates displayed are indicative and for information purposes only.

Convert

iBulk Payments

→ MESSAGES
→ INTEREST
→ ACCOUNT INFORMATION
→ STATEMENT
→ PAYMENTS
→ PAYMENT INFORMATION
↓ iBP PAYMENTS
File Import
↓ Payment Management
Bulk Payments Log
Authorisation
→ STANDING ORDERS
→ VIRTUAL ACCOUNT MGR
→ SYSTEM MANAGEMENT
→ LOCAL ADMIN

This option allows the User to make bulk payments.

An Authoriser must have a limit before they can make a payment. Please refer to ‘User Limits’ section on page 46.

Create payments

To make an iBulk Payment, the User must first import a file containing valid payment instructions into iBusiness Banking. For details of compatible file formats please see ‘Appendix 1 – Payment import file formats’ and ‘Appendix 3 – Valid characters for iBulk Payment files’.

Select the ‘iBP Payments’ from the left side menu. Select the ‘File Import’ option.

Fig. 29

The table below outlines the fields displayed on the ‘File Import’ screen:

File location	Allows the User to select the location of the required payment import file. Click on the “Browse” button to locate the file or enter the path in this field.
File type	Defines whether the imported file contains ‘Credits’ (e.g. salaries) or ‘Debits’ (e.g. club subscription collection).It is important that the correct option is chosen here.
File format	Defines the format of the payment import file. (See ‘Appendix 1 – Payment import file formats’).
Settlement Account	Allows the User to choose which Account they wish to be debited (for credit payment files) or credited (for debit collection files).
Value date	Defines the date on which payments are to be received by the beneficiary bank.
Settlement narrative	Allows the User to determine what narrative appears on their settlement Account statement for the payment file. This field is mandatory and must contain at least six characters. Letters and numbers are valid as are the symbols / - . and space.

Once the User has completed the above details click on the ‘Import’ button to create the payment.

Bulk Payments log

The Bulk Payments Log displays all bulk payments, including those waiting for authorisation, authorised and failed payments. To display the log, select the ‘Bulk Payments Log’ option from the ‘iBP Payments’ menu.

Note: This screen should always be checked after importing a payment file.

Depending on the file size the status may remain at ‘Pending’ for a few moments. Click on the ‘Refresh’ button to update this status. While the file is pending the payee sort codes are being validated.

To view payment (or collection) details click on the payment you wish to view and click on the ‘View’ button. This will display payee name account number etc. The ‘Start’, ‘Back’, ‘Next’ and ‘End’ buttons will become available when there are more than 80 items in the file.

Clicking on the ‘Status Details’ button will display details and reasons for failed or rejected payments. Failed files will be indicated as failed after pending and cannot be authorised or amended. Files will fail if the Sort Codes are incorrect, amounts are zero or if the wrong file type or format is selected (indicated by ‘Type invalid’ in status details).



Fig. 30

By clicking on the ‘Edit’ button from the ‘iBP log’ screen the ‘Settlement Account’, ‘Value Date’ and ‘Settlement Narrative’ can be amended on the selected file. Click on the ‘Save’ button after making change



Fig. 31

Authorise payments

Once the payment has been created it must be authorised to become effective.

To do this, select the 'Authorisation' option from the 'iBP Payments' menu (this function can only be carried out by a User who has been set up as a Payment Authoriser).

This screen contains all payments waiting for either first authorisation (status will show as 'Awaiting Authorisation') or second authorisation (status will show 'Awaiting Authorisation 2').

- Click on the required payment to highlight it.
- Click on the 'View' button to confirm the contents of the file and then click on the 'Close' button (see previous page for further explanation).
- Click on the 'Authorise' button to authorise the payment file.
- You will be requested to enter a One Time Code from your Digipass. See Appendix 5 - How to Create a One Time Code (OTC).

Please note that for dual authorisation, the status should now change to 'Awaiting Authorisation 2'.

When a second authorisation has been applied, the status will change to 'Authorised'. The file will remain as authorised until it has been sent for processing following the appropriate payment cut off time. After this the file status will change to 'Completed'. If a file rejects due to insufficient funds in the settlement Account or if the User has exceeded their limits an error message will be received and the status of the file can be viewed in the bulk payments log. If a limit increase is required the User must contact their Relationship Manager.



Value Date	Total No. of Transactions	Total Value of Transactions	File Type	Status	Settlement A/C	Settlement Narrative	Reference Number
27/05/2015	1	80.00	FASCAPACS	Expired	938009 99923015	ERVIA TEST	2183593
26/05/2015	1	0.01	FASCXCEL	Expired	938009 99923015	KESTREL TEST	2182681
26/05/2015	2	380.01	FASCXCEL	Expired	938009 99923015	KESTREL TEST	2182631
21/05/2015	24	10,250.12	FASCXCEL	Expired	938009 99923015	NITEC TEST	2180657
01/05/2015	2	0.03	FASCXCEL	Expired	938009 99923015	BEWLEYS TEST 2	2163243
13/04/2015	2	12.50	FASCTHPL	Expired	938009 99923015	IEP TEST 1004	2154749
26/02/2015	1	5.00	FASCXCEL	Expired	938009 99923015	CLOUGHFERN TEST	2109125
12/01/2015	8	3,888.94	FASCXCEL	Expired	938009 99923015	R17 TEST	2098885
16/12/2014	2	12.30	FASCTHPL	Expired	938009 99923015	TEST 011114	2053262
30/10/2014	2	2.00	FASCXCEL	Expired	938009 99923015	OCT TEST	2042132
13/10/2014	2	1.50	FASCTHPL	Expired	938009 99923015	TEST 11 OCT	2041582
06/10/2014	2	1.50	FASCTHPL	Expired	938009 99923015	TEST 12 0410	2037567
06/10/2014	2	1.50	FASCTHPL	Expired	938009 99923015	FAILOVER TEST 0410	2037565

For important payment information, including payment charges, cut off times and execution timeframes please consult the Payment Information link on the menu tree.

Buttons: Authorise, View, Edit, Cancel, Refresh, Print, Next, End

Fig. 32

Expired files will remain in the 'Authorisation' screen.

A file expires when it has not been authorised and the value date can no longer be achieved.

To authorise an expired file, the Users must highlight the file and click on the 'Edit' button. The value date of the file can be amended in this screen, along with the settlement Account and narrative if necessary. Once the changes have been made click on the 'Save' button. The file status will change to 'Awaiting Authorisation' and can be processed in the normal way.

If the User wishes to delete a file from the 'Authorisation' screen, highlight the file and click on the 'Cancel' button. Click on the 'OK' button to move to the next screen and the file will move to the 'Bulk Payments Log' and display as 'Cancelled' status. Cancelled files cannot be amended or sent for processing.

Standing Orders

Introduction

You can view Active and Inactive Standing Orders on your Current Account(s) through iBB, as well as create, amend and cancel an active Standing Order on your account(s) through the ‘Standing Orders’ menu.

- MESSAGES
- INTEREST
- ACCOUNT INFORMATION
- STATEMENT
- PAYMENTS
- PAYMENT INFORMATION
- iBP PAYMENTS
- **STANDING ORDERS**
 - Create
 - Manage
 - Authorise
- VIRTUAL ACCOUNT MGR
- SYSTEM MANAGEMENT
- LOCAL ADMIN

To access Standing Orders on an Account select:

- ‘Standing Orders’,
- ‘Manage’, the ‘Manage Standing Orders - Active’ page will be displayed for the account selected from the “Account” dropdown box.

To display additional Active Standing Orders attached to an account select the “MORE” button

To sort the Active Standing Orders attached to an account:

- alphabetically by ‘From Account Reference’;
- alphabetically by ‘Beneficiary Name’;
- numerically by ‘NSC’;
- numerically by ‘Account Number’;
- numerically by ‘Amount’;
- alphabetically by ‘Frequency’;
- numerically by ‘Next Payment Date’; or
- numerically by ‘End Date’;

Click on the column headers.

From Account Reference	Beneficiary Name	NSC	Amount	Frequency	Next Payment Date	End Date
1 Pembroke Road Rent	Office Rental Co	85-80-00	00198258	Quarterly	18-12-2014	18-06-2045
JOHN WAGES	John Blogg	98-00-60	08765432	Monthly	25-10-2014	
Marko Wages	Mark Kowalski	98-80-92	01234567	Weekly	10-09-2014	

Create Modify View Cancel View Inactive Refresh More

Fig. 33

To view the details of a particular Active Standing Order click on the record, then select the “VIEW” button

GROUP: ALL ACCOUNT: 938009 01764044 KOPITES 30001

Manage Standing Orders - Active Last Refresh: 31/10/2014 14:48:40

From Account Reference	Beneficiary Name	NSC	Account	Amount	Frequency	Next Payment Date	End Date
1 Pembroke Road Rent	Office Rental Co	93-30-10	00100238	99,999.99	Quarterly	18-12-2014	18-06-2045
John Wages	John Blogg	93-30-08	08761412	1,209.68	Monthly	25-10-2014	
Mark's Wages	Mark Kowatoli	93-80-82	91254567	300.00	Weekly	10-09-2014	

Create Modify View Cancel View Inactive Refresh More

Fig. 34

The ‘View Standing Order’ screen will be displayed.

GROUP: ALL ACCOUNT: 938009 01764044 KOPITES 30001

View Standing Order

From Account Details:

From Account: KOPITES 30001

From Account Reference:

To Account Details:

Account Type: ☐ Account Transfer ☐ Third Party Transfer

To Account:

Beneficiary Reference:

Beneficiary Bank Code:

Beneficiary Account No:

Payment Details:

Payment Amount: GBP

Frequency:

Start Date (DD/MM/YYYY):

End Date (DD/MM/YYYY):

OK Number of Payments:

Refresh Save for Reference Cancel Close

Fig. 35

To close the ‘View Standing Order’ window select “CLOSE”, you will be redirected to the ‘Manage Standing Orders - Active’ landing page.

Inactive Standing Orders

To view Inactive Standing Orders on an account, select the “VIEW INACTIVE” button on the ‘Manage Standing Orders - Active’ screen.

Click on the Standing Order to be viewed and select the View button.

Create Standing Orders

To create a new Standing Order on a current account, select the “CREATE” option from the menu on the ‘Standing Orders’ screen.

The ‘Create Standing Order’ screen will be displayed.

Fig. 36

Input the details requested e.g. debit narrative, beneficiary details, amount etc., then click the ‘Authorise’ button if you are a Payment Authoriser, otherwise click ‘Save for Authorisation’

Fig. 37

- Enter the requested One Time Code from your Digipass and select ‘Confirm’. You will then be presented with a message confirming that you have successfully created the Standing Order.
- Click ‘OK’ to be redirected to the ‘Manage Standing Orders - Active’ screen.

Note:

- Where the user cancels the instruction to create a Standing Order during the authorisation process, a record will not be created.
- You can also create a new Standing Order by selecting the “CREATE” button from within either the ‘Manage Standing Orders - Active’ or the ‘Manage Standing Orders - Inactive’ screens. When the “CREATE” button is selected, you will be directed to the ‘Create Standing Order’ screen.

Amend Standing Order

To amend/modify the details of a particular Active Standing Order, click on the record then select the “MODIFY” button on the ‘Manage Standing Orders - Active’ screen.

The ‘Modify Standing Order’ screen will be displayed.

Fig. 38

The following details may be amended on the ‘Modify Standing Order’ screen:

- From Account Reference
- To Account (Open Payment Only)
- Beneficiary Reference
- Additional Information Fields
- Amount

Click the ‘Authorise’ button if you are a Payment Authoriser, otherwise click ‘Save for Authorisation’

Fig. 39

- Enter the requested One Time Code from your Digipass and select ‘Confirm’. You will then be presented with a message confirming that you have successfully created the Standing Order on your selected current account.
- Click ‘OK’ to be redirected to the ‘Manage Standing Orders - Active’ screen.

Note: Where the user cancels the instruction to amend a Standing Order during the authorisation process, a record will not be created.

Cancel a Standing Order

From the 'Manage Standing Orders - Active' screen click on the Standing Order you wish to cancel and select the "CANCEL" button. The 'Cancel Standing Order' screen will be displayed.

- On the 'Cancel Standing Order' screen enter the requested One Time Code from your Digipass and select 'Confirm'. You will then be presented with a message confirming that you have successfully cancelled the Standing Order.
- Click 'OK' to be redirected to the 'Manage Standing Orders - Active' screen.

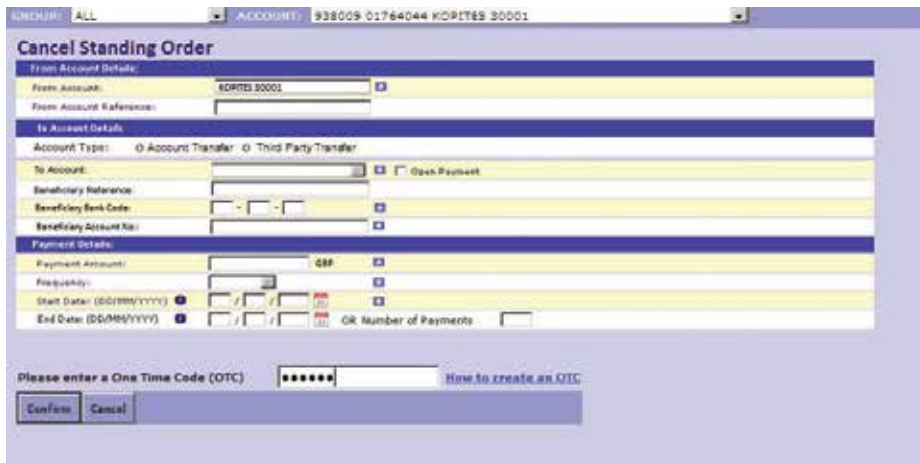


Fig. 40

- When the user selects the "CANCEL" button the 'Cancel Standing Order' request will be cancelled and the 'Manage Standing Orders - Active' screen will be displayed.
- **Note:** Where the user cancels the instruction to cancel a Standing Order during the authorisation process, the Standing Order will remain active.

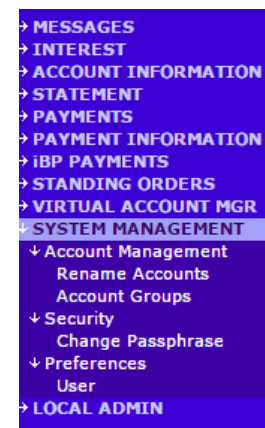
The "PRINT" button within iBB will allow a User to print the:

- 'Manage Standing Orders' table
- 'Authorise Standing Order' table
- 'Standing Order Audit Trail' query results which will display the exact same information in the print window as that presented on screen.

System Management

The System Management section allows the User to:

- Rename Accounts
- Assign Accounts into Groups
- Change Passphrase
- Enable/disable incoming CHAPS Payments alerts



Rename Accounts

This allows the User to rename any of their Accounts to make them easier to identify. Simply highlight the Account, click on the 'Rename' button, make the required changes and save them. If you wish to rename a currency account, please contact your branch.



Fig. 41

Assign Accounts into Groups

The User may wish to group certain Accounts together for ease of use. For example, the User could create a Group called 'Salaries' and only include those Accounts that are used for salary payments. These Groups can be selected from the Group dropdown box at the top of the screen and are used primarily in the 'Account Information' and the 'Balance' screens. The system will automatically create three groups as default – 'All', 'Working' and 'Other'. The default groups cannot be amended or deleted.

- All** All Accounts registered will display.
- Working** All standard Account types such as Current Accounts will display.
- Other** All other Account types will display (Credit Cards etc).

The User can add new Groups, and allocate accounts to them as required.

- To add a new Group click on the 'New' button, name the Group and then click on the 'Save' button to save the Group.
- To delete a created Group, highlight the Group and click on the 'Delete' button.
- To rename a created Group, highlight the Group and click on the 'Rename' button and then click on the 'Save' button to save the changes.
- To modify the Accounts displayed, highlight a Group and click on the 'Modify' button. Highlight the Accounts to view in this Group and then click on the 'Save' button. To remove Accounts from a Group simply click on the highlighted items to deselect and click on the 'Save' button.

Note: Changes to groups will not be displayed in the dropdown boxes until you log out of and back into the system.

Change Passphrase

The User can change their Passphrase as required. They will be asked to enter their current Passphrase, followed by their new Passphrase and a confirmation of their new Passphrase. Click on the 'Confirm' button to continue.

Forgotten Passphrase

If a Local Administrator or a Payment Authoriser has forgotten their Passphrase, they are required to apply for a new PAC number from their branch. Once the new PAC number has been issued follow the instructions on page 2 of the User Guide as if logging on for the first time.

For low-level Users (i.e. Users set up locally by the Local Administrator) who have forgotten their Passphrase, the Local Administrator can reset the User.

The Local Administrator selects 'Local Admin', 'User Lists', highlights the name of the User and clicks the 'Reset' button. The Local Administrator will then be asked for a One Time Code from their Digipass to confirm the change.

The low-level User is then required to enter their User ID and select the 'New Passphrase' button. They will be requested to enter and confirm their new Passphrase. Access to the system will need to be validated by the Local Administrators for the change to be completed.

User preferences

The User can elect to stop receiving notifications of incoming CHAPS Payments. Select 'System Management, Preferences, User' and click the tick box next to 'Enable incoming CHAPS Payment alert' to remove the indicator.

Local Administration

The ‘Local Admin’ option allows the Local Administrator access to the following functions:

- Accounts list
- User list
- Validation list
- Audit trail

→ MESSAGES
→ INTEREST
→ ACCOUNT INFORMATION
→ STATEMENT
→ PAYMENTS
→ PAYMENT INFORMATION
→ iBP PAYMENTS
→ STANDING ORDERS
→ VIRTUAL ACCOUNT MGR
→ SYSTEM MANAGEMENT
+ LOCAL ADMIN
 Accounts List
 User List
 Validation List
 Audit Trail

Accounts list

By using the ‘Accounts List’, the Local Administrator can add Accounts to the iBusiness Banking system. This option is used for example to register a new Account opened after the iBusiness Banking system has been set up.



Fig. 42

The Local Administrator can also delete Accounts (for example, Accounts which have been closed) from the system.

To add a new Account to the system click on the ‘Add’ button. Select the Account type from the dropdown box and then enter the sort code and Account number. Click on the ‘Accept’ button to continue. It will generally take one working day for the statement and balance of the new Account to be available through the iBusiness Banking system. If you wish your account to be used for bulk settlement purposes, please contact your branch.

To remove an Account from the system, highlight the Account and then click on the ‘Delete’ button. Click on the ‘OK’ button on the following screen to delete the Account.

User list

Using the ‘User List’, the Local Administrator can add, delete, modify and view User details for all Users set up on the system. This option is also used to order Digipass for Users.



Fig. 43

To view the details of a User without making an amendment, access the ‘User List’ screen, select a User and click on “View Current Details”. This displays the Users ‘Details’, ‘User groups’, ‘Processes’ and ‘Limits’. To navigate between these tabs simply click on the required tab. All fields in the viewing only screens will be greyed out.

To add a new User for account information viewing purposes click on the 'Add' button from the 'User List' screen. This will present 'Details', 'User Groups', 'Processes', 'Limits' and 'Digipass Details' tabs containing blank fields. In the 'Details' tab enter the User ID (five characters e.g. DAVID). The last three digits will be created by the system once the User has been set up on the iBusiness Banking.

- Enter the Users full name.
- Enter their position e.g. Payroll Supervisor.
- Select the default Account Group the User will see when they sign into the system.
- The 'Letter no' field will be greyed out as only the Bank can grant letter numbers.
- Enter the telephone and fax number for the User and their email address (if applicable).
- Click on the 'Save' button and access the 'User Groups' tab.

In 'User Groups' select 'View All Account Information'. Place a tick in the 'Grant' box and then click on the 'Save' button. At this stage the Local Administrator can 'Close' or click on the 'Processes' tab to adjust the default processes from the User Group selected.

In the 'Processes' tab, to amend a process, highlight the process and click 'Modify'. Contact your Relationship Manager if you wish one of your Users to have access to Payment Authorisation or Local Administration.

To revoke a process, highlight it and click on the 'Revoke' button.

After making any changes to a User's processes click on the 'Apply' button to save.

The 'Limits' tab does not need to be accessed for a User created by the Local Administrator as such Users cannot authorise payments.

The 'Digipass Details' tab is used to order/reorder Digipasses. Select the 'Digipass Details' tab within the 'Modify User Details' screen. Select a reason from the dropdown menu on the order section of the screen and click on the 'Digipass Order' button. Finally click the 'Save' button.

The Local Administrator must validate this action on the 'Validation List' to complete the order process.

To modify one of the existing Users, highlight them on the 'User List' screen and click on the 'Modify' button. Amendments are carried out in the same way as setting up a new User apart from the 'Limits' tab which can be amended for a User who has 'Authorise All Payments'. This is described in more detail in the User limits section.

User limits

An Authoriser must be assigned a limit before they can make a payment.

Definition of limit terms

Term	Explanation
Per Transaction	This is a transactional limit that specifies the maximum payment amount a User can authorise in any one Transaction. For example, a limit of £2,000 means the User can only authorise individual Transactions up to £2,000. Please note for iBulk Payments, an imported payment file is treated as a single Transaction for limit purposes.
Daily	This is the maximum aggregated value of Transactions and/or imported payment files a User can authorise on any one business day (providing that the per Transaction limit is not exceeded).
Internal	This limit refers to internal payments only i.e. payments within AIB Group. The internal limit is the maximum aggregated value of internal payment Transactions a User can authorise on any one business day (provided the per Transaction limit is not exceeded).
External	This limit refers to external payments only i.e. payments to third parties' accounts at other financial institutions. This External Limit is the maximum aggregated value of Transactions a User can authorise for Transactions using the Domestic Payments, iBulk Payments and/or CHAPS Payment options.
First Authoriser	This enables the User to be the first authoriser of Payments up to their limit. However, they will not be able to authorise Payments in excess of the limit. A payment for an amount in excess of the limit will remain with a status of 'Awaiting Authorisation' until a User with an appropriate limit authorises it and releases it to the Bank for processing.

To view or amend the limits the Local Administrator should click on the 'User List' option under the 'Local Admin' menu and select the relevant User. By clicking on the 'Limits' tab the current limits are displayed. Any of these values can be amended. After entering the required values (see table above for detailed description of terms) click on the "Save" and then the "Close" buttons. This change will have to be validated in the 'Validation List' (also under 'Local Admin') before it becomes effective. Under standard usage two Local Administrators are required to carry out this validation.

Digipass Maintenance

Checking the Digipass Battery

To check the power remaining in the Digipass battery, you must switch on the Digipass and input your PIN. When the 'OTC or TDS' message is displayed, press the 'i' button (third blue button from top) twice, the screen should display 'TEST BATT?'. Pressing the green enter button will then display the percentage amount of battery life remaining.

Please note: Digipass batteries cannot be replaced. If you try to remove the battery it will disable your Digipass.

Digipass Re-Order

Ordering a new Digipass will immediately disable your existing Digipass and you will be unable to access iBB until your new Digipass arrives. You can do this through your branch.

Prior to re-ordering, please ensure there are sufficient users remaining to input/approve any payments. If you do not have sufficient users, you can contact your relationship manager for guidance. Alternatively, ensure you re-order your Digipass when you do not require access to iBB. This can take between 5-7 days.

- If you input an incorrect PIN 4 times, the Digipass will become locked and display a seven digit Unlock Code (screen will show 'LKD = *****', where each * is a number).
- a) A view only / create payment user can request an unlock code from the iBB Log on page after inputting their User ID by selecting the 'Unlock Digipass' button. The user's passphrase and the unlock code displayed on the Digipass screen must be input. An eight digit Unlock Response Code will be sent to the Local Administrator (to the validation list).
- b) For Local Administrators or Payment Authorisers, the Unlock Response Code must be ordered via your branch. When received, the Unlock Response Code is to be entered into the Digipass. Press enter and if successful, 'OK' will be displayed. A new PIN will then be required.

Validation

The 'Validation' screen has to be actioned in the following two situations:

- Validation of non PACed Users Non PACed Users, including those set up locally, are unable to sign onto iBusiness Banking until they have been validated by the Local Administrator(s).
- Changes to User details or Digipass. All changes made to User details or User Digipass have to be validated.



Fig. 44

Follow these steps to validate User set ups or User amendments.

1. Select 'Local Admin' on the left side menu bar.
2. Click on 'Validation List'. The 'Validation List' screen will appear and the User's details.
3. Check that all the User details – type, requested by, ID, description and status – are correct.
4. If the details are all correct, click on 'Authorise'. The amendments can be discarded by clicking the 'Reject' button. On clicking 'Authorise' you will be asked to enter a One Time Code from your Digipass to verify the Transaction.

Note: Under standard usage two Local Administrators will be required to validate changes.

Audit trail

The Local Administrator can view and print an audit trail of all activity that has taken place on the iBusiness Banking system. Search parameters such as individual Users, date ranges and particular events can be specified in order to customise the listing to meet the individual needs of the Local Administrator. Please refer to Appendix 4 for further information.



Fig. 45

Appendix 1 – Payment Import File Formats

All bulk payments made via iBusiness Banking must be created by importing a payment import file containing the required payment details. The payment import file must comply with one of the file formats detailed below.

Since 6th April 2013 employers will have to start reporting PAYE information to HMRC in real time. You may see this referred to as Real Time Information or RTI. All employers submitting payroll submissions via the Bacs delivery channel must include a 4 digit 'Hash' value in field 7 of the standard 18 APACS file format. To comply with HMRC Real Time Information (RTI) the APACS file format must be utilised.

The User must ensure that the account number details for each payment are accurate and correct to make sure the desired destination account is updated. The iBusiness Banking system will validate all bank NSC's (Sorting Codes) contained within the file and reject any file containing invalid NSC's.

Valid file formats

The iBusiness Banking system will allow payment import from six file formats:

1. iBP Default (credit or debit files).
2. APACS (credit or debit files).
3. Sage (credit files only).
4. CSV standard (credit files only).
5. CSV standard 2 (credit files only).
6. CSV Excel (credit or debit files).

Specification of file formats

1. iBP default (for credit or debit files)

This file format should be as follows:

'HENRY MOSS',938611,23779933,3.33,'TEST REF FOR HM',99

'VIC WISE', 126011, 29993756,3885.55,'TEST REF FOR VW',99

Each record contains six fields (each separated by a comma):

Field 1 – Beneficiary name (alphanumeric with max length 18 characters contained in 'quotes').

Field 2 – Beneficiary NSC (numeric with length six digits).

Field 3 – Beneficiary account number (numeric with length eight digits).

Field 4 – Amount (numeric with format pounds.pence).

Field 5 – Beneficiary reference (or roll number) (alphanumeric with max length 18 characters contained in 'quotes'). Please note: references for Direct Debit collections must be a minimum of six upper case alpha-numeric characters (as used on the original Direct Debit Instruction).

Field 6 – Tran code (numeric with length two digits and value 99 for credits, 01, 17, 18 or 19 for debits).

Note: The above field order and field rules must be observed.

2. APACS (for credit or debit files)

This is a standard BACS or APACS file format. This format is also for Sage Payroll Users using their 'eBanking' module following the Sage upgrade in January 2011.

VOL1999999 999999 .

HDR1 A112346S 00000 00000 00000 0408040100 B .

UHL1 04219000090 000000001 DAILY 001 .

2977673025144509920000010111457/ABC00000000223BLOGG & COMPANY BENEFICIARY 2

2619905047055409920000010111457/CDE00000000320BLOGG & COMPANY

BENEFICIARY 3

2601966096071309920000010111457/EFG00000000900BLOGG & COMPANY

BENEFICIARY 4

2000001011145701720000010111457 00000001443 CONTRA

BLOGG & COMPANY

UTL10000000001443000000000144300000010000003.

Note: The above field order and field rules must be observed.

3. Sage (credit files only)

This format was designed for Sage Payroll Users. Using their Sage eBanking prior to the January 2011 upgrade produce payment files in the following format:

'HENRY MOSS','938611','23779933',3.33,'TEST REF FOR HM'

'VIC WISE','126011','29993756',3885.55,'TEST REF FOR VW'

Each record contains five fields (each separated by a comma):

Field 1 – Beneficiary name (alphanumeric with max length 18 characters contained in 'quotes').

Field 2 – Beneficiary NSC (numeric with length six digits contained in 'quotes').

Field 3 – Beneficiary account number (numeric with length eight digits contained in 'quotes').

Field 4 – Amount (numeric with format pounds.pence).

Field 5 – Beneficiary reference (or roll number) (alphanumeric with max length 18 characters contained in quotes'). Please note: references for Direct Debit collections must be a minimum of six upper case alpha-numeric characters (as used on the original Direct Debit Instruction).

Note: The above field order and field rules must be observed.

4. CSV Standard (credit files only)

This file format should be as follows:

"HENRY MOSS","938611","23779933",3.33,"TEST REF FOR HM"

"VIC WISE","126011","29993756",3885.55,"TEST REF FOR VW"

Each record contains five fields (each separated by a comma):

Field 1 – Beneficiary name (alphanumeric with max length 18 characters contained in 'quotes').

Field 2 – Beneficiary NSC (numeric with length six digits contained in 'quotes').

Field 3 – Beneficiary account number (numeric with length eight digits contained in 'quotes').

Field 4 – Amount (numeric with format pounds.pence).

Field 5 – Beneficiary reference (or roll number) (alphanumeric with max length 18 characters contained in 'quotes').

Note: The above field order and field rules must be observed.

5. CSV Standard 2 (credit files only)

This file format should be as follows:

```
'98-01-10','08312043','LINDA LENDRUM',239.12,'DDDDDDDDREF',' '
'93-86-25','05904053','L MCCRISKEN',219.01,' ',' '
'93-80-17','62784048','SA & JE WYLIE',66.49,'salary 001',
'95-03-95','61143409','SARAH RACHEL McDONALD',147.01,' ',' '
'09-01-26','05533478','M. SMYTH',205.74,' ',' '
```

Each record contains six fields (each separated by a comma):

Field 1 – Beneficiary NSC (NN-NN-NN with length eight digits contained in 'quotes').

Field 2 – Beneficiary Account number (numeric with length eight digits contained in 'quotes').

Field 3 – Beneficiary name (alphanumeric with max length 18 characters contained in 'quotes').

Field 4 – Amount (numeric with format pounds.pence).

Field 5 – Beneficiary Reference (or roll number) (alphanumeric with max length 18 characters contained in 'quotes').

Field 6 – Spaces or empty field contained in 'quotes'.

Note: The above field order and field rules must be observed.

6. CSV Excel (credit or debit files)

This file format should be as follows:

HENRY MOSS,938611,23779933,3.33,TEST REF FOR HM,99

VIC WISE, 126011, 29993756,3885.55,TEST REF FOR VW,99

Each record contains six fields (each separated by a comma):

Field 1 – Beneficiary name (alphanumeric with max length 18 characters).

Field 2 – Beneficiary NSC (numeric with length six digits).

Field 3 – Beneficiary account number (numeric with length eight digits).

Field 4 – Amount (numeric with format pounds.pence).

Field 5 – Beneficiary reference (or roll number) (alphanumeric with max length 18 characters). Please note: references for Direct Debit collections must be a minimum of six upper case alpha-numeric characters (as used on the original Direct Debit Instruction).

Field 6 – Tran code (numeric with length two digits and value 99 for credits, 01,17, 18 or 19 for debits).

Note: The above field order and field rules must be observed.

Appendix 2 – Using Excel to create an iBP file

Creating Your Excel Source Data

1. Open Microsoft Excel
2. Table will require 6 columns
 - Column A Account Name
 - Column B NSC
 - Column C Account Number
 - Column D Amount
 - Column E Payment Narrative
 - Column F Transaction Code

Please note that the order of the columns MUST be as described above.

3. Format the column cells as follows –
 - A,B,C,E,F should be 'Text'
 - Highlight each column
 - Choose format, cells
 - Choose 'Text'

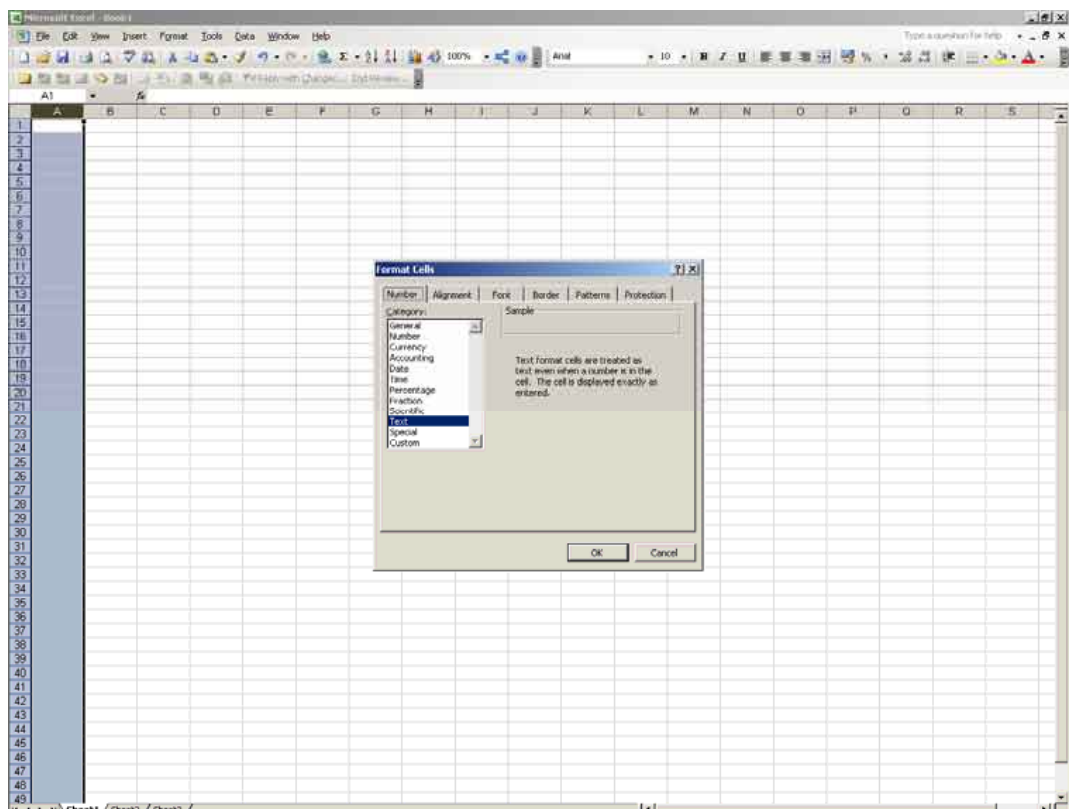


Fig. 46

D should be 'Number'

- Highlight the column
- Choose format, cells
- Choose 'Number' (2 Decimal Places)

4.

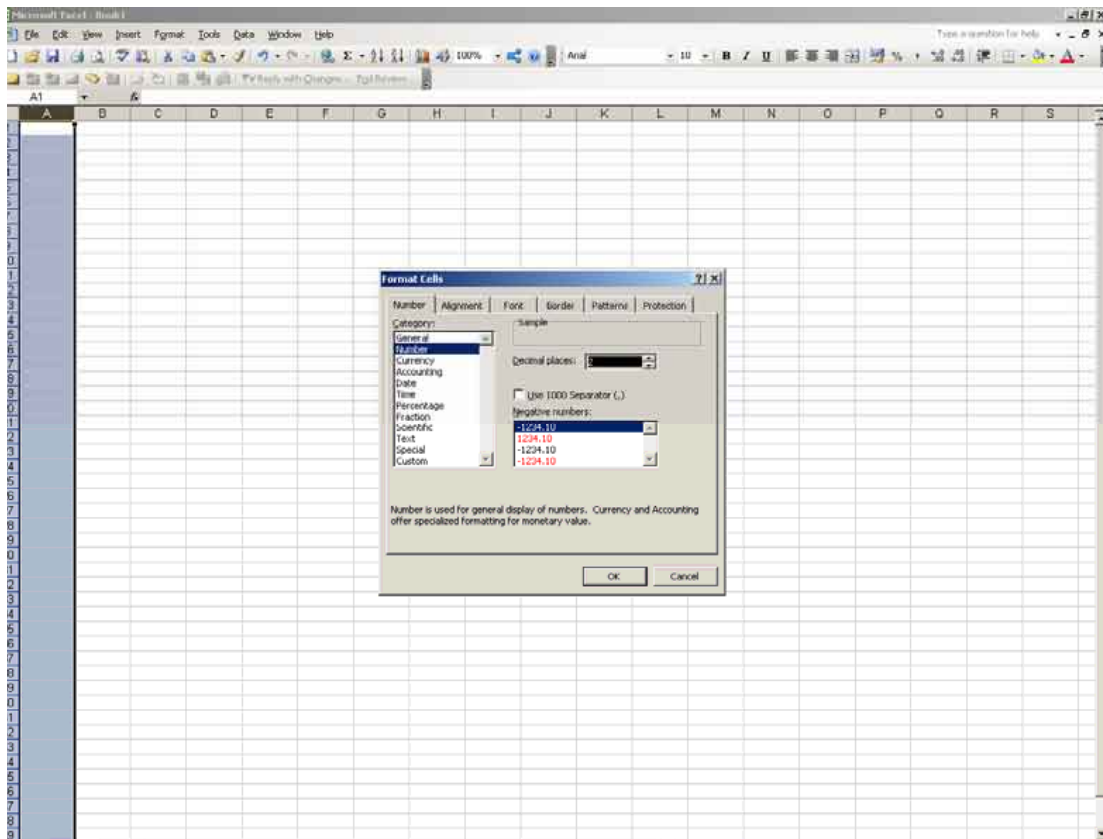


Fig. 47

Populate the table. Note that Tran code must be 99 for credits and 01 for the first collection of a debit, 17 for standard debit, 18 for a represented debit and 19 for the final collection of a debit and that the reference for a direct debt collection must be a minimum of six upper case alphanumeric characters (as used on the original direct debit instruction).

5. Save your file. (File should be saved as a standard Excel workbook).

Useful hints/tips

- Always use this source file as your starting point when generating your iBB files. This will ensure that the formatting rules contained within the spreadsheet have been retained.

Generating your iBB compatible export file

1. Open your Excel source file (containing all your payment instructions).
2. To export the data:
 - Choose 'File', 'Save As'
 - Choose a new filename (which you can recognise as your iBB file)
 - In the 'Save as type' list choose CSV (Comma Delimited)
 - Click 'Save'(Fig. 41)
 - Click 'OK' then 'Yes' (Fig. 42 & Fig. 43)

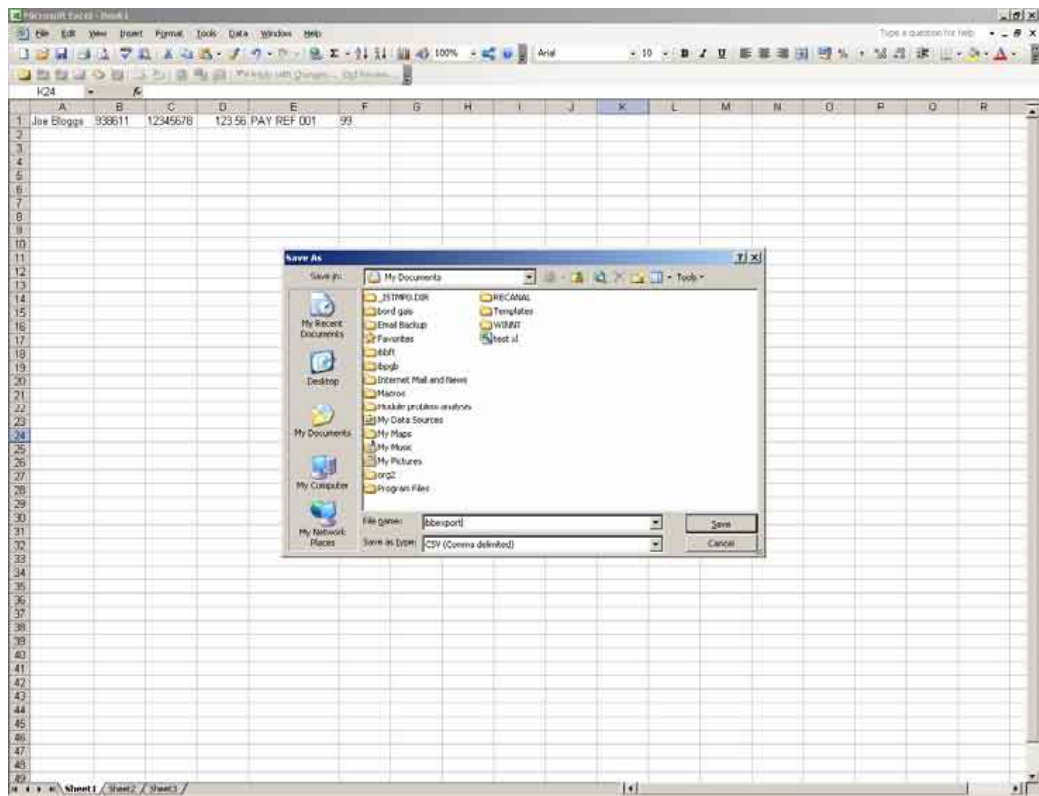


Fig. 48

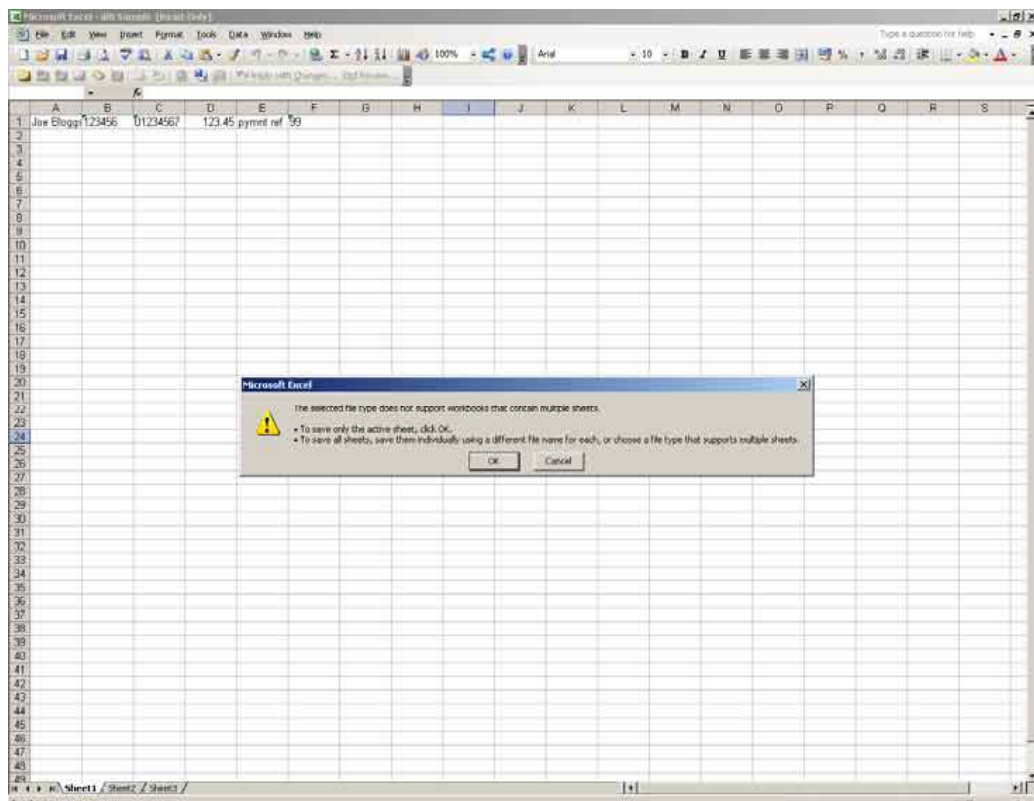


Fig. 49

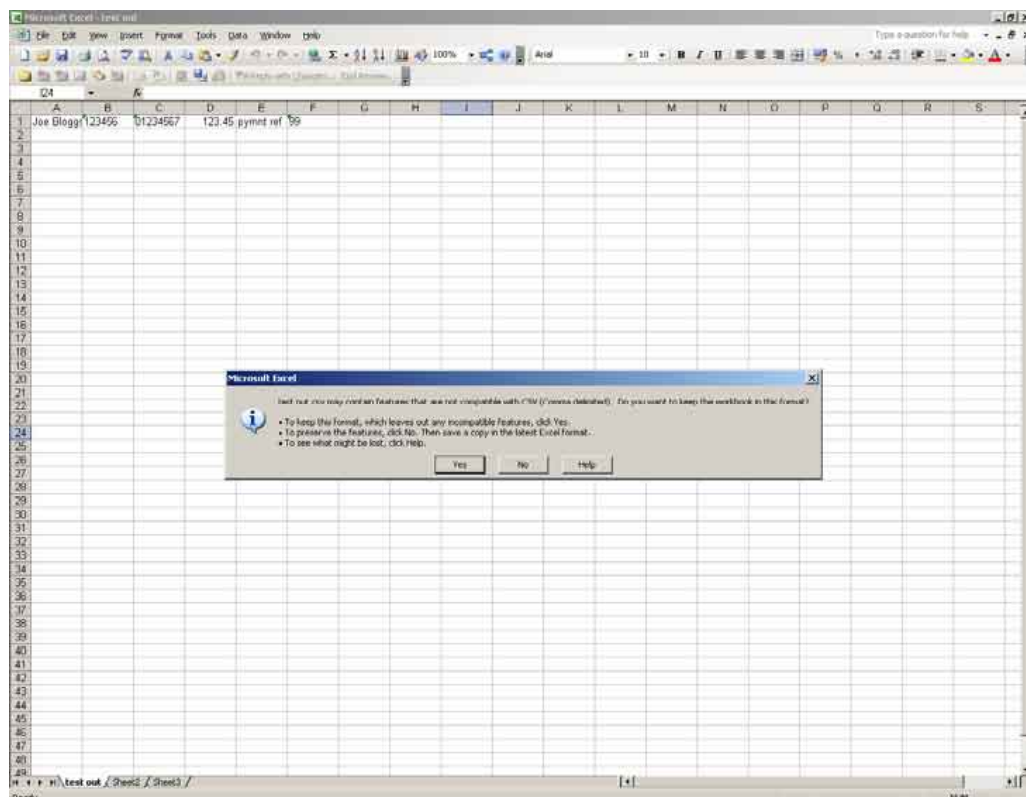


Fig. 50

3. Exit Excel by choosing 'File' and 'Exit'

Click 'No' if prompted (Fig. 4)

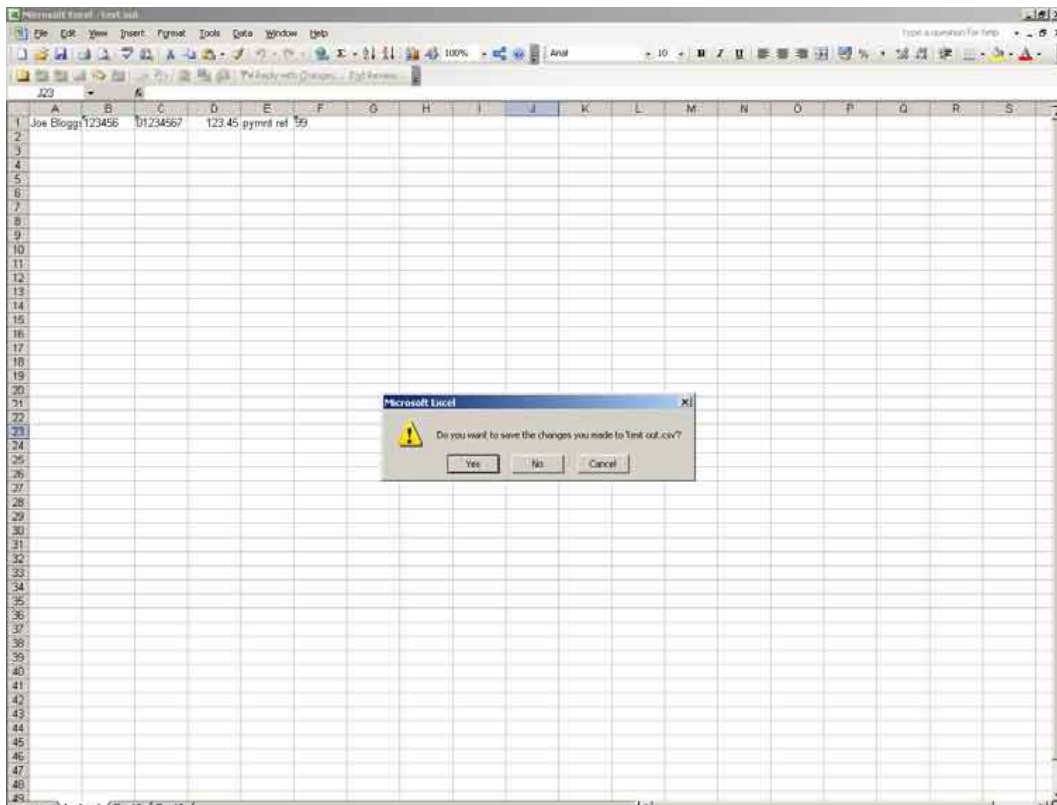


Fig. 51

4. Your iBB compatible file can now be imported into iBB.

To ensure your source data is correctly formatted, always start with your Excel Source Data worksheet.

Appendix 3 – Valid Characters For iBulk Payment Files

Before importing payment import files into iBusiness Banking the User must ensure that the information

contained within the import files consists of valid data. Invalid data will cause the payment file to fail. The

following guidelines will assist the User with this process:

Name or reference fields – The following characters are permitted, A B C D E F G H I J K L M N O P Q R S T U

V W X Y Z 0 1 2 3 4 5 6 7 8 9 & . – /

NSC field – A valid, BACS-allowable bank NSC (Sorting Code). This consists of six numeric digits.

Account number field – A valid, eight digit numeric field. The value 00000000 is not permitted. For account

numbers with a value of 00000000 (some building societies), please substitute the value 11111111. Please also

ensure for these cases that the beneficiary reference field contains a roll number, which will identify the individual

beneficiary's account.

Appendix 4 – Audit Trail Events

Category	Description	What event is recorded?
Beneficiary Management	Authorise Beneficiary Create Beneficiary Delete Beneficiary Update Beneficiary	When a Beneficiary is authorised. When a Beneficiary is created. When a Beneficiary is deleted. When a Beneficiary is amended prior to authorisation.
Certificate Administration	Certificate request approved or rejected by Local Administrator	When a Local Administrator validates or rejects a certificate request i.e. new pass-phrase creation by a non-PAC user.
Client Administration	Add/Delete an Account	When an account is added or deleted by the Local Administrator.
File Download	Download a file	When a User downloads a file.
Payments Amendments	Payment Amended	When a payment is created from a payment with a status of 'Held'. When the debit account on a saved payment is changed and saved for authorisation again. When a bank name is changed on a saved payment. When a credit account number is changed on a saved payment. When amount is changed on a saved payments. When payment currency is changed on a saved payment. When Beneficiary is changed on a saved payment. When a closed payment is changed to an open payment. When an open payment is changed to a closed payment. When a BIC address is changed on a payment.
Payments Authorisation	Authorise a payment	When a payment is part authorised i.e. second authorisation is required. When a payment is fully authorised.
Payments Cancelled	Payment Cancellation	When a User cancels a Payment.

Category	Description	What event is recorded?
Payments Created	Create a payment	When a payment is created. When a payment is created and held. When a payment template is created.
Payments Deleted	Delete Payment Template	When a payment template is deleted.
Standing Orders Amendments	Standing Order amendment	When a User orders an 'Out of Course' or 'Duplicate' paper statement.
Standing Orders Authorisation	Standing Order authorisation	When a User authorises: <ul style="list-style-type: none"> ▪ a new Standing Order ▪ the cancellation of a Standing Order ▪ the amendment of a Standing Order
Standing Orders Cancelled	Standing Order cancellation	When a User cancels an active Standing Order.
Standing Orders Created	Standing Order creation	When a User sets up/creates a new Standing Order
Category	Description	What event is recorded?
User Administration	Default group changed for User User access updated User authorised User created User deleted User added to a Group User removed from a Group User name changed User rejected. User updated	When a default account group is changed for a User. When a process is granted or revoked from a User. When User changes are validated. When a User is created. When a User is deleted. When a User Group is added to a User. When a User Group is revoked from a User. When a User name is changed. When a User's changes are rejected. When a User is updated.
User Log-on	User Log in	When a User logs in.

Appendix 5 – 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 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.

Appendix 6 – How to create a Transaction Data Signature (TDS) with Alpha Numeric Digipass

Domestic Payments

1. Power on your Digipass using the ON button.
2. Enter your 4 digit PIN.
3. Select the Enter button.
4. Select the TDS (Transaction Data Signature) button once.
TDS1 = is displayed on your Digipass
5. Enter the first 6 digits of the Account Number
6. Select the Enter button.
TDS2 = is displayed on your Digipass.
7. Enter the 6 digits of the NSC/Bank Code.
8. Select the Enter button.
TDS3 = will be displayed on your Digipass.
9. Select Enter and the 8 digit TDS code will be displayed.
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 screen.



International Payments

12. Power on your Digipass using the ON button.
13. Enter your 4 digit PIN.
14. Select the Enter button.
15. Select the TDS (Transaction Data Signature) button once.
TDS1 = is displayed on your Digipass
16. Enter the first 6 characters (alpha and/or numeric) 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.

17. Select the Enter button.
TDS2 = is displayed on your Digipass.
18. Select the Enter button or enter the first 6 characters of the Beneficiary's BIC if you are required to manually input the BIC when creating the payment.
19. Select the Enter button.
TDS3 = will only be displayed if you have entered information from TDS2 on your Digipass.
20. Select the Enter button again. The 8 digit **TDS** code will be displayed on your Digipass.
21. Enter the 8 digit Code into the TDS field beside the **Please enter your Transaction Data Signature (TDS)** on the iBusiness Banking confirmation screen.
22. 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.

Appendix 7 – How to Create a Transaction Data Signature (TDS) with Numeric Only Digipass



Domestic Payments

1. Power on your Digipass using the ON button.
2. Enter your 4 digit PIN.
3. Select the OK button.
4. Press the right navigation button once or select button 2 labelled as 'TDS'.
TDS1 = is displayed on your Digipass
5. Enter the number of numeric digits of the Account Number as specified on the TDS Instruction on screen
6. Select the OK button.
TDS2 = is displayed on your Digipass.

7. Enter the number of numeric digits of the NSC/Bank Code as specified on the TDS Instruction on screen
8. Select the OK button.
TDS3 = will be displayed on your Digipass.
9. Select OK and the 8 digit TDS code will be displayed.
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 screen.

International Payments

12. Power on your Digipass using the ON button.
13. Enter your 4 digit PIN.
14. Select the OK button.
15. Press the right navigation button once or select button 2 labelled as 'TDS'.
TDS1 = is displayed on your Digipass
16. Enter the number of numeric digits of the Account Number as specified on the TDS Instruction on screen
17. Select the OK button.
TDS2 = is displayed on your Digipass.
18. Select the OK button or enter the number of numeric digits of the NSC/Bank Code as specified on the TDS Instruction on screen
19. Select the OK button.
TDS3 = will only be displayed if you have entered information from TDS2 on your Digipass.
20. Select the OK button again. The 8 digit TDS code will be displayed on your Digipass.
21. Enter the 8 digit Code into the **TDS** field beside the **Please enter your Transaction Data Signature (TDS)** on the iBusiness Banking confirmation screen.
22. 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.



Information correct as at September 2020

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