



# iBusiness Banking Information Guide

## iBusiness Banking – Putting you in control of your Banking

### For our Business customers – A breakthrough in banking efficiency

iBusiness Banking (iBB), has been developed to offer you an efficient way of carrying out a diverse range of banking functions from a single application.

### Control and convenience

iBB is simple and easy to use, offering you greater convenience and valuable time saving. We recognise that your time is valuable and iBB means less time at the bank queuing, administration work and more time to spend on your business.

### The Benefits

- Allows you to conduct your banking at times that suit you (subject to payment cut-off times).
- Electronic payments are cheaper than writing cheques as they eliminate the costs and time involved in mailing and reconciliation.
- Makes it easy to monitor daily transactions to facilitate budgeting and planning.
- Reduces the cost of foreign currency payments.
- Available from anywhere you can access the Internet.
- A dedicated team of customer advisers is available to support you if you choose to apply for, and use iBB.

### Use iBusiness Banking to: Monitor

- View all balances and transactions on your AIB Group Accounts: branch, Credit Card, Asset Finance, Term Deposit and more. You decide which Accounts you wish to view and who can view them.
- View the interest accrued on your Accounts, and the associated debit and credit interest rates.
- Search Accounts for transactions over the past 180 days by date, amount and description giving you a complete picture of all your banking transactions.
- Create and print reports on your Accounts and export transactions to spreadsheets.

### Make Domestic Payments

- Instantly transfer funds between your sterling Accounts and to any third party account held in First Trust Bank and Allied Irish Bank (GB).
- Make same day payments in sterling to accounts with other UK banks and building societies through CHAPS or Faster Payments (subject to payment cut-off times).
- Make bulk creditor payments in sterling through Faster Payments or Bacs.
- Collect Direct Debits from sterling Accounts.
- Ability to set up, amend or cancel Standing Orders from sterling Accounts.

### Make International Payments

- Make International Payments to other banks in other countries.
- Transfer funds between Accounts held in First Trust Bank and Allied Irish Bank (GB) in another currency.
- Make Payments to any third party account held in First Trust Bank or Allied Irish Bank (GB) in another currency.

### Make Bulk Payments

iBulk Payments presents the practical solution for businesses that make frequent payments to suppliers and employees:

- Allows customers to upload bulk payment files containing credit transfers or direct debits.
- Initiate payments speedily, safely and easily.
- Lower costs due to reduced administration, paperwork and bank charges.

- No waiting for cheques to clear.
- Faster, more reliable than sending payments by post.
- Value date is predictable.
- Import transactions from most payroll systems.

## Manage

- Set up beneficiaries for regular payments.
- Export capability reduces the need to re-key transactions into reconciliation packages.
- File download capability allows you to collect your autorec files.

## Security is a priority

iBusiness Banking has built-in security features, and we will help you tailor the level of security access you require. For example, you can:

- Choose only the iBB modules you need and limit operational risk.
- Control access, privileges and payment limits for individual Users.
- Allow selected staff members to monitor audit logs, User and transaction activity.
- Security is provided by strong two factor authentication.

We carry out central transaction monitoring on a regular basis to further safeguard payments, transactions and system integrity.

## Getting started

You will require:

- Internet connectivity.
- Operating system: Windows, IOS (iPhone/iPad), OSX (Mac).

Payment files feature is currently not supported on Apple platforms.

- Browser: Chrome, Internet Explorer, Firefox and Safari.

Please note cookies and Javascript must be enabled.

To get connected ask your Relationship Manager, who will help you assess your requirements and complete the Application Form.

How you use the system is up to you. You can tailor iBusiness Banking around your operations. As your business evolves or when new features and functions are introduced, your Relationship Manager will be on hand to ensure you optimise the system.

Should you ever need technical support you can call our dedicated phone helpline (0370) 243 0331†. We can talk you through any processes as you undertake them.

iBusiness Banking charges are set out in the 'iBusiness Banking Fees and Charges' brochure.

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

## Looking to the future

iBusiness Banking is continually being enhanced with new features and functions coming on stream as technology advances.

To discover how simple iBusiness Banking can be, visit our Help Centre at [www.firsttrustbank.co.uk/iBusinessBanking](http://www.firsttrustbank.co.uk/iBusinessBanking)



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