



# Banking

## How to



# Banking Online Safely

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More and more people are banking online these days. It's a safe and easy way to handle your money.

It's a lot safer than using cash and chequebooks and is much easier than spending time queuing in a branch.

In this guide, we'll tell you what it's about, how safe it is and how to do it, so you can decide for yourself.

If you decide mobile or internet banking is not for you, AIB can help you manage your money in other ways.

# What is Online Banking?

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Online banking is a way of doing your day-to-day banking without you having to go into a Branch. Instead, you can do it safely over the internet. While talk of the internet may sound concerning, we can ensure your accounts are safe when you bank online.

This is possible through unique codes and passwords – like you might have for an email account, only your bank account is more secure – even the Bank can't see your codes.

**The most important thing to remember is that you should never give your codes and passwords to anyone. If you give the codes and passwords to someone else they can see your accounts. That is why we never ask you for them and certainly never ask you to give them to anyone else.**



# What can you see?

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Using your desktop computer, iPad, tablet or mobile phone, you can see all your accounts and how much money is in them. You can also pay someone, such as a friend, or the electricity company.

You can do all this on your phone (“mobile banking”) or on your computer (“internet banking”).



**Mobile Banking**



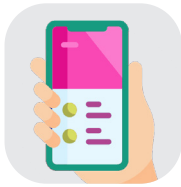
**Internet banking**

# Getting Ready

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The easiest way to get set up with online banking is with a smart phone. You can do it yourself, or you can ask for help in any of our branches.

## Here's How



1. On your phone go to your app store; Apple App Store or Google Play Store



2. Search for the AIB Mobile Banking App



3. Download the AIB Mobile Banking App

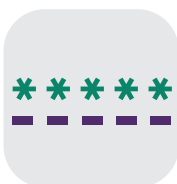


4. The app will ask you to ring our registration team on 0818 724 724 (Mon - Sun 9:00 - 17:00). On that call, one of us will:
  - a. Give you an eight digit Registration Number
  - b. Talk you through choosing your own 5-digit Personal Access Code (PAC). This is your secret number, which you should memorise

Together, your Registration Number and PAC are unique to you and they will get you into your account.



5. Start using the AIB app on your phone by entering your:
  - a. Registration number
  - b. 5-digit Personal Access Code (PAC)



6. You will only need to enter your Registration number the first time you go in. After that, you can log into the app anytime using just your PAC



7. If you use your computer to log into your bank account through <https://aib.ie/> we will always ask you for both your Registration number and your PAC

## Here's what you can do on our app:



- Without even logging in you can check how much money is in your account (by pressing the Quick Balance button)



- When you log in, you can:
  - See the money that has come in and out of your accounts
  - Send money to other people, such as friends or paying a bill
  - Move money in-between your accounts, such as into and out of a savings account
  - Freeze your debit or credit card, if you have lost it for example
  - See statements going back as far as seven years

## Here's some of the safety features:



- You can decide to hide some of your accounts so that they are not visible in the app. All of your accounts will always be there, but you can decide which accounts you see when you log in



- There are limits on how much you can transfer from your account each day:
  - €1,000 per day to someone else's account or
  - €10,000 per day to someone you have previously set up as 'a person you want to make regular payments to'



- You can set up alerts, so that we email you when, for example:
  - Your account balance is less than €0.00
  - Your account balance reaches an amount you set





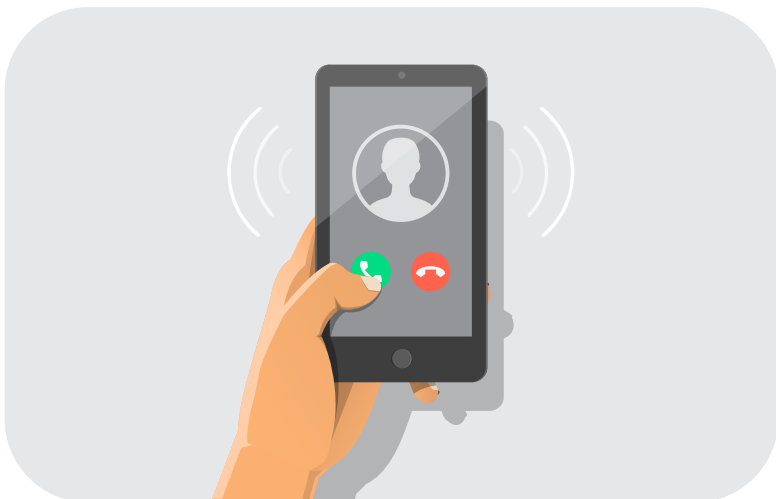
- You can change your Registration Number and PAC at any time by contacting our support team

Check out our Guide to Digital Banking for step-by-step instructions and videos on:

<https://aib.ie/ways-to-bank/digital-hub>

If you need any additional support registering, or using online banking you can call our support team 0818 724 020, or drop into a branch.

If you don't have a Smart Mobile phone, you can access Internet Banking on your desktop computer, iPad, tablet or mobile phone. Contact us and we will take you through this option.



# Some more about banking online safely:

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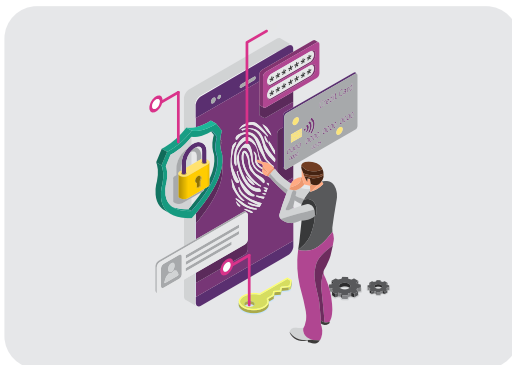
- Never tell anyone your 5-digit Personal Access Code (PAC). If you do, that person will have access to your accounts and your money, just as if they are you



- Check your account regularly to make sure everything looks OK



- If something worries you, ring us immediately



# What the words mean

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## **Registration Number\***

This is an eight-digit number we give you when you register for online banking

## **5-digit Personal Access Code (PAC)\***

This is a five digit number that you choose when you register for online banking. This is unique to you; you should not share it with anyone

## **App**

An App/Application is software that can be downloaded onto your mobile phone to perform a function such as banking, texting or shopping

## **Smart Phone**

This is a phone which is capable of accessing the internet and downloading apps

\*Together, these two pieces of code are unique to you and they will get you into your account. Don't let anyone know what they are. If someone else gets these numbers, they can pretend to be you and they can control your money.

