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[www.aib.ie](http://www.aib.ie)



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17 Month 2019

## Changes to how you login and use your Online Banking Services

Dear XXXXXXXXX

Over the coming months, to keep your online banking even more safe and secure, we'll be making some changes to our online banking services. This is to get ready for new European banking regulations relating to the second Payment Services Directive (PSD2) that will apply from 14 September 2019. These changes won't happen straight away, but when they do, they will apply to how you access your accounts online and use your AIB Mobile Banking, Internet Banking, Tablet Banking, and in branch Kiosk services.

### Changes to how you login

From July 2019 onwards, when you login, and make certain online payments, you may be asked for additional security, as well as your current login details. This extra security layer is to apply what is known as Strong Customer Authentication (SCA) and helps fight fraud and further protect your online banking and payments.

When we launch this, you'll need to download the latest version of our Mobile App. This means you can use your mobile phone to complete the security for both your Mobile Banking and also your Internet Banking logins. Alternatively, if you prefer, or if you do not have a smartphone, you can use a Card Reader to do this.

**Are your details up to date?** To make this change easier, please make sure your mobile phone number is on your online banking profile. Log into your Internet Banking, click on 'Services & Settings' and select 'My Details' to update, or you can call into your local branch with your ID.

**Don't worry – this isn't happening right now.**

**We're here to help.**

**When the time comes to make the changes, we'll guide you through the steps you need to take on your internet or mobile banking screens.**



## Changes to how you share your financial information

These new regulations and extra security measures are being introduced to enhance your online banking experience and give you the option to securely share your online payment account information and/or make payments directly from your online payment account with authorised or registered parties you trust known as third party providers (TPPs). This is known as Open Banking – a new and evolving industry-wide initiative to give you more control over your finances.

We've developed our online banking systems so you can now make direct payments and share your online payment account information, including balances and transactions, using TPPs to whom you have given consent. It's your choice whether or not to use TPPs, and we want to make sure you have the information you need to decide if it's right for you. We've updated our website with more information which you can read at [www.aib.ie/psd2](http://www.aib.ie/psd2).

## Updated Terms and Conditions – effective from August 2019

We've updated your AIB Phone & Internet Banking Terms and Conditions. These are outlined in the summary box attached which you should take some time to read and keep for future reference. Updated Terms and Conditions reflecting these changes will be available on our website - [www.aib.ie](http://www.aib.ie), or if you would like to get in touch, we will be happy to post a copy to you. If you continue to use AIB Phone & Internet Banking after these amendments take effect on 14 August 2019, we'll take it that you have accepted these changes and no further action is required by you. If you do not want to accept the changes you can cancel your access to AIB Phone & Internet Banking at any time, free of charge.

## Important fraud and security notification

In any of our email, phone, and/or SMS text communications we will never ask you for security codes or to transfer money out of your account.

We want to help you understand more about how to protect yourself and your bank accounts from fraud.

Fraudsters might try to get you to share your personal or banking details, by pretending to be someone you know or trust - even a member of bank staff. We won't follow up this letter with a phone call to ask you to do anything, though we may occasionally call you to ask for feedback on our products and services. For more security advice visit our secure website - [www.aib.ie](http://www.aib.ie).

## For more information

If you're under 18 you may need to discuss this with a parent or guardian.

You can find out more about Strong Customer Authentication and PSD2 on our website - [www.aib.ie/psd2](http://www.aib.ie/psd2), or by phoning our Customer Services team on 0818 664 014. We're open from 9.00am-5.00pm Monday to Friday. We may record your call and there may be a charge from your service provider to call us.

We tell all our registered customers about changes to services, but if you don't currently use your online banking services, there's no need for you to take any action.

If you're a credit or debit card user and/or an iBusiness Banking customer, we'll also let you know of any changes to those products and services over the next few months.

Kind regards,



Ciaran Casey

Head of Digital Channels



## Changes to how you login and use your Online Banking Services

The updates to the Terms and Conditions for AIB Phone & Internet Banking include the removal of references to the Code Card as an authentication method for carrying out certain Banking Services. We have also updated sections regarding third party providers and their access to AIB Banking Services, as well as some other updates which are detailed below.

### WHAT DOES THIS CHANGE RELATE TO?

#### Definitions

We have updated some existing definitions to make these easier to understand. Some new definitions have been added and others that are no longer required have been removed.

Where can I find this?	What does this look like in my terms and conditions?
Definitions Section (Pages 1-2) and clause 4.1.1	<p><b>Updated Definitions;</b></p> <p><b>AIB Credit Card</b> means any AIB credit card issued to you or any Authorised User (as defined in the Account Conditions) for the purposes of effecting transactions on the Account.</p> <p><b>Banking Services</b> means any banking, financial, investment and insurance services or any other services which we, at our discretion, supply or may supply to you from time to time through AIB Phone &amp; Internet Banking. For the avoidance of doubt, not all services will be available to or via third parties and we may, at our discretion, vary the Banking Services available on AIB Phone &amp; Internet Banking and/or only make available to you a limited number of the Banking Services on AIB Phone Banking, the Website and/or any AIB Banking App.</p> <p><b>Security Device</b> means any numbers, codes, words, biometric information (to include but not limited to fingerprint details) or other security measure or procedure we require you to use in connection with the Banking Services, including, but not limited to any Registration Number, PAC, and/or a Card Reader generated code.</p> <p><b>New Definitions (clause 4.1.1):</b></p> <p>“Account Information Service Providers” (AISP)</p> <p>“Payment Initiation Service Providers” (PISP)</p> <p>“Card Based Payment Instrument Issuers” (CBPII)</p> <p><b>Removed Definition:</b></p> <p>Code Card</p>

### WHAT DOES THIS CHANGE RELATE TO?

#### Amended and new Conditions

This section details conditions that have been updated/amended to add clarity and reflect the changes we are making to how you login, make payments, use third party providers, and other regulatory updates. We have removed explicit references to Code Card and added in more information on third party providers, in particular CBPIIs and certain distinctions from AISPs and PISPs in terms of how they will operate. We have also included further detail on the EBA Central Register which was launched in early 2019 in the Third Party Providers section of the terms and conditions. Finally, we have included sections on electronic information to clarify that you allow us to continue to provide you with information in an electronic manner which may cater for more efficient online customer journeys going forward and the provision by us of further online services. Updated text is outlined in italics below.

Where can I find this?	What does this look like in my terms and conditions?
Section 2.3 (2.3.1 and 2.3.2 amended with deletion of the section previously numbered 2.3.3. which included information on Code Cards)	<p><b>2.3.1.</b> A The Registration Number and PAC will be generated during the Registration Process (and a Card Reader, if requested, will be provided by us directly to you). You must not disclose any details of any Security Device, whether directly or indirectly, to any third party <i>except in accordance with Condition 4</i> or in the case of a business, where that third party is the Account Holder’s nominated User. For the avoidance of doubt, you must never disclose your PIN to any third party.</p> <p><b>2.3.2.</b> Should you know or think it possible that your Registration Number and/or PAC has become known to any other person other than in the circumstances set out in Condition 2.3.1, you must change your PAC as soon as possible. You should also notify us as per Condition 2.3.8.</p>

Section 3.2 (amended)	When a transaction is authorised by use of a Security Device or combination of Security Devices and/or any other authentication process (which may, or may not, include use of all or part of a Security Device), the use of such authentication process will be regarded as evidence that the transaction was authorised by the User. <i>Similarly, if you use a third party provider, any properly authenticated instruction received from the third party provider will be deemed properly authorised by you without any further investigation by us.</i> We will be deemed to have received the transaction on the Business Day that it is authorised subject to applicable cut-off times. The applicable cut-off times are available on AIB Internet Banking, the Website or through our customer service helpline (our contact details are set out in the "Contacting us" section of these Conditions).
Section 3.5.1 (amended)	You must ensure that all instructions given by you to us through AIB Phone & Internet Banking or via a third party provider are accurate and complete, and that, where appropriate, you correctly identify the Account/account (including any Unique Identifier required) to which any amount is to be credited or debited..... <i>[rest of section remains unchanged]</i> .
Section 4 (amended)	<p><b>4.1</b> You may consent to the following third parties accessing your Account online (for example, to make payments or to obtain information about balances or transactions on your Account):</p> <p><b>4.1.1</b> third parties that are appropriately registered or authorised as "Account Information Service Providers" (<b>AISP</b>) and/or "Payment Initiation Service Providers" (<b>PISP</b>) and/or "Card Based Payment Instrument Issuers" (<b>CBPII</b>) in accordance with PSD2. For further information, you should check with the Central Bank of Ireland. <i>In addition, the European Banking Authority maintains an electronic central register of established institutions which can be publically accessed through its website;</i></p> <p><b>4.1.2</b> <i>other third parties that may be approved by us from time to time as listed on our website (www.aib.ie).</i></p> <p><b>4.3</b> Before you consent to a third party accessing your Account online, you should inform yourself as to the degree of access you are consenting to, what Account information that third party will have access to and how your Account information will be used and who it may be passed to. <i>For AISPs and PISPs you will provide the necessary consent to access your Account to them directly. In the case of CBPIIs, consent must be provided to us directly before the CBPII is granted access.</i></p> <p><b>4.4</b> Where you consent to a third party accessing your Account online in accordance with this Condition 4, the following applies:</p> <p><b>4.4.1</b> <i>in certain cases the third party cannot access your Account if our AIB Internet Banking service is unavailable. Please see Conditions 19 and 20 for more information;</i></p> <p><b>4.4.2</b> <i>....[remains unchanged]</i></p> <p><b>4.4.3</b> you are usually entitled to withdraw such consent but this may not be always be possible (for example, where we have started to process a payment, you cannot withdraw your consent to initiate that payment). <i>To withdraw your consent, you must advise the relevant third party or, in the case of a CBPII, inform us directly.....[rest of section remains unchanged]</i></p>
Sections 28.4 and 29 (new sections)	<p><b>28.4</b> <i>You agree that paragraphs (1) and (2) of Regulation 13 and paragraphs (1) (a) and (2) of Regulation 14 of S.I. 68/2003 – European Communities (Directive 2000/31/EC) Regulations 2003 do not apply.</i></p> <p><b>29 Electronic information</b>  <i>For the Registration Processes and where you apply for or access any of the Banking Services through AIB Phone &amp; Internet Banking, you agree and consent that:</i></p> <p><b>29.1</b> <i>any related documents and/or information may be provided in electronic form;</i></p> <p><b>29.2</b> <i>any related documents and/or information may be retained, presented and produced by AIB in electronic form whether originally provided in electronic form or otherwise;</i></p> <p><b>29.3</b> <i>both you and AIB may use an electronic signature to sign any related documents; and</i></p> <p><b>29.4</b> <i>when asked to do so by AIB, you will print, save or download any documents provided in electronic form by AIB.</i></p>

