

AIB New SEPA Direct Debit User Set-up Guide



AIB SEPA Direct Debit Customer Welcome Pack and iBB user guide for Payment Files

Dear Customer,

Congratulations on signing up to AIB SEPA Direct Debits. You will now be able to upload direct debit files through SEPA.

This welcome pack has been designed to make your introduction to SEPA as smooth as possible and ensures you are fully prepared to deal with any issues you may encounter when uploading files through SEPA for the first time. Included in this welcome pack are:

- 1) An overview of the key rules and processes to be followed under SEPA
- 2) SEPA Direct Debit Timelines
- 3) Information on how to set up your internet browser for iBB
- 4) Uploading a Direct Debit file through SEPA
- 5) Useful AIB SEPA Links & Resources

The information contained in this welcome pack will act as point of reference for getting comfortable uploading direct debit payment files through SEPA. However, should you require further assistance with your SEPA Direct Debits, please do not hesitate to contact the iBB Customer Support Helpline at **0818 72 0000**.

Further information and useful videos on SEPA can be found at www.aib.ie/sepa while further information on uploading payment files using the “payment file” functionality on AIB iBB can be found [here](#).

1) Key SEPA Direct Debit Rules and Processes

There are a number of key processes and rules to be aware of when uploading a SEPA Direct Debit (SDD) file through the “Payment File” functionality on AIB iBB. These key rules and processes are summarised below:

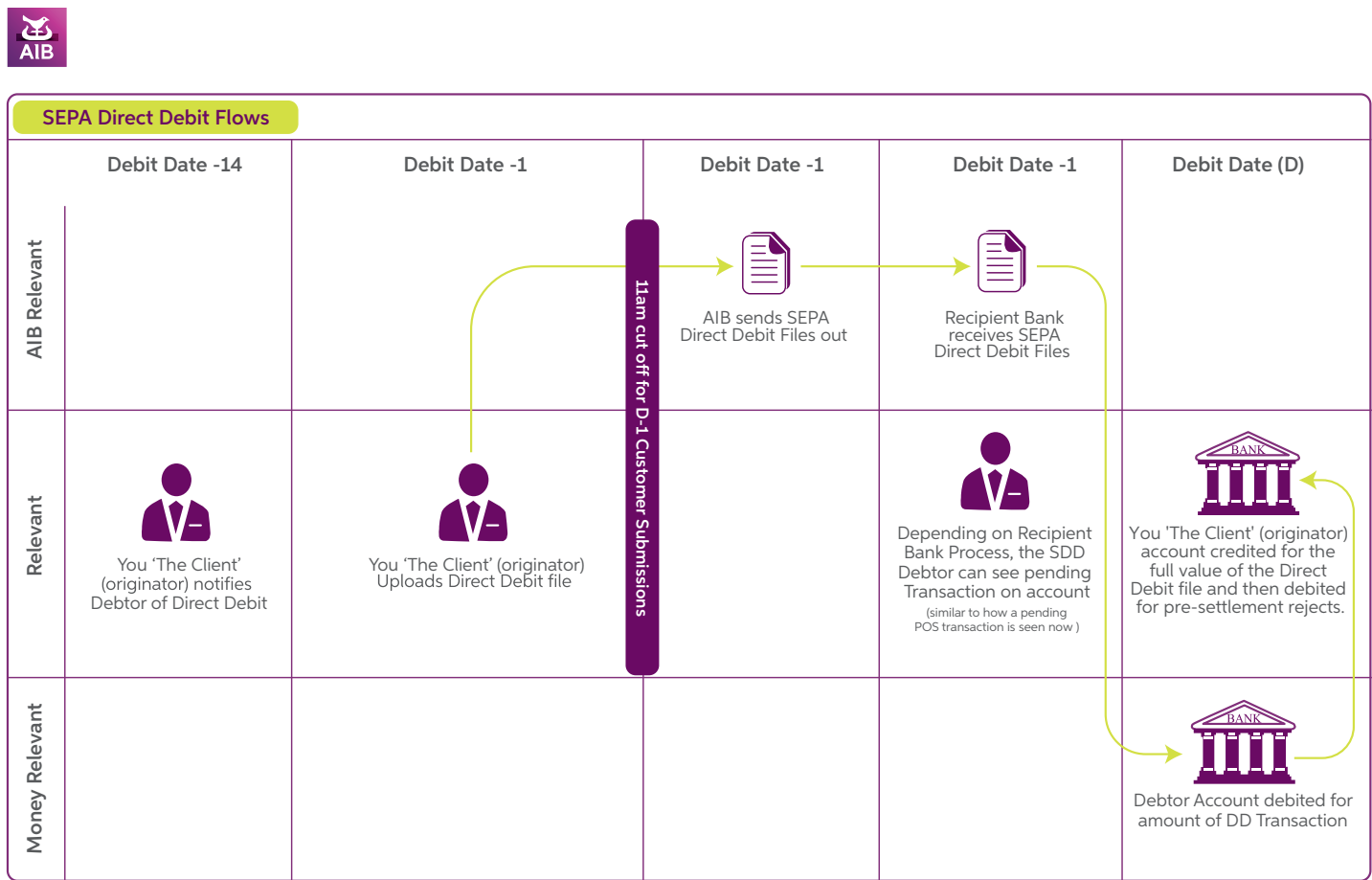
1. **XML File:** Please ensure that the SEPA Direct Debit files you are uploading through iBB are SEPA compliant XML files. If you attempt to upload any other file type through iBB it will be rejected and the file won't be processed.
2. **Submission of direct debit files:** Under SEPA, the following timelines apply for direct debit submissions:
 - a) Files can be uploaded to iBB until 11am on the day before the debit date (D-1). Files can be uploaded 30 days in advance of the debit date.
 - b) Please note that debtors must be pre-notified of the collection at least 14 calendar days before the actual collection takes place unless otherwise agreed with the debtor.
 - c) Useful illustrated **direct debits** timelines can be seen in the next section, “SEPA Direct Debit Timelines”.
3. **Mandate Management:** Under SEPA rules, the direct debit originator is responsible for storing the original direct debit mandate – the direct debit mandate must not be forwarded to your debtor's bank. There are certain rules regarding the storage of direct debit mandates originators need to be aware of:
 - a) You must retain the original signed mandate for the life of the mandate and for a minimum of 13 months after the last collection.
 - b) The direct debit mandate needs to be signed by the debtor or individual who has authority to do so on the debtor account specified.
 - c) Mandates can be stored in paper or electronic form. It is strongly recommended that direct debit mandates are stored in paper format for cross border transactions but should also be scanned and stored for easy retrieval if required.
 - d) Direct debit originators are responsible for managing the Unique Mandate Reference Numbers (UMRs) associated with each mandate.
 - e) Once a mandate is cancelled (after a FNAL transaction), manually cancelled by the debtor or expires (which occurs when a direct debit mandate is not collected in 36 months), that mandate UMR may not be used for that debtor again – a new mandate/UMR is required.
4. **Authorisation of uploaded files:** Successfully submitting a payment file through the “Payment File” functionality on iBB is a **2 step process**.

After ‘File Upload’ has completed, the file status will change to ‘Awaiting Authorisation’. Next, select the file again, click ‘Authorise’ and enter the OTC (one time code). The file will now be authorised and ready to be processed on the value date.

If there is an error with the payment file you are trying to upload, the file's status will change to ‘failed’. If this occurs, please select the file and click ‘View Summary’. This will allow you to see the reason for why the file has failed and help you identify how to resolve the issue. Once the issue is resolved, please reupload the file and follow the above steps.
5. **File Cancellation:** Uploaded but not yet authorised SDD files can be cancelled online on iBB (please see page 7 of this document for more information). Files that have been uploaded and authorised can be cancelled up to four days after the debit date (D+4). Please contact iBB Customer Support Helpline at **0818 72 0000** for assistance.

2) SEPA Direct Debit Timelines

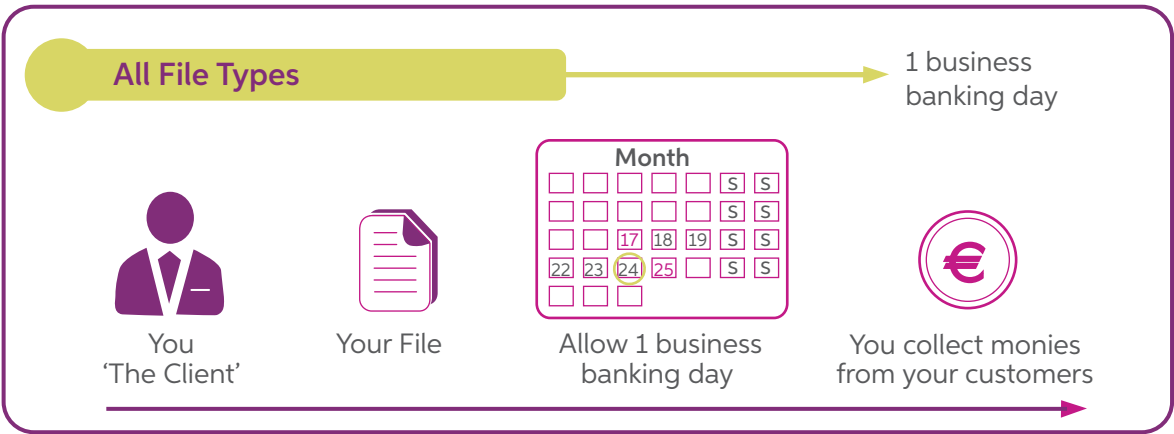
Below is a useful timeline of the various stages involved in submitting a SEPA Direct Debit file:



Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland

Timelines for all Sequence types (FRST, RCUR, OOFF, FNAL):

All collections can be submitted 1 banking day prior to the debit day



3) Preparing Your Internet Browser for Payment File Functionality on iBB

The following section will help ensure that your internet browser is properly set up to run AIB Internet Business Banking (iBB) and the new “Payment File” functionality.

This easy to follow guide will help you to:

1. Update Java
2. Enable Pop-Ups
3. Delete Temporary Internet files and Cookies

1. Update Java

To run AIB iBB you need to ensure you have the latest version of Java installed on your computer.

To validate your Java installation and version, simply click on the **‘Verify Java version’** after visiting the following link: <http://www.java.com/en/download/installed.jsp>

This tool will also guide you through the process of updating your Java update if an update is required.

A common Java related error encountered by users is when they receive the error message: “Java applet failed to load”. The following steps will fix this issue:

- a) Log out of iBB and return to your desktop.
- b) Open Internet Explorer (latest version).
- c) Go to ‘Tools’ → Internet Options → Delete.
- d) Tick the following boxes: ‘Temporary Internet Files’ and ‘Cookies’.
- e) Click on Delete.
- f) Restart Internet Explorer (make sure all IE windows are closed first).
- g) Log back into iBB and try again.

If the issue still persists, please check if you are using the latest version of Java (latest version).

If you still encounter any issues while verifying your Java software, please contact your local IT support personnel. Java software components are not specific to AIB iBB and are standard to all modern Internet browsers.

2. Enable Pop-Ups

To run the latest version of AIB iBB, your Internet Explorer needs to open a new window. For this reason, pop-ups need to be enabled.

To enable pop-ups on Internet Explorer, please follow the below steps:

- a) Click on ‘tools’ → ‘Pop-Up blocker’.
- b) Click on ‘turn off pop-up Blocker’.

3. Delete Temporary Internet files and Cookies

In many cases, temporary internet files and cookies need to be deleted from your internet browser to allow the latest version of AIB iBB to run. This can be done in Internet Explorer by following the below steps:

- a) Log out of iBB and return to your desktop.
- b) Open Internet Explorer (latest version).
- c) Go to ‘Tools’ → Internet Options → Delete.
- d) Tick the following boxes: ‘Temporary Internet Files’ and ‘Cookies’.
- e) Click on Delete.
- f) Restart Internet Explorer (make sure **all** IE windows are closed first).
- g) Log back into iBB and try again.


The below are extracts from the AIB iBB user manual (available [here](#)) on how to upload a payment file, authorise a payment file and cancel a payment file on iBB.

23 how Upload a Payment File

Before Payment File is uploaded we recommend that you have the required information contained in the header of your Payment File to allow you complete the File Upload process.

The following steps must be completed to perform Payment File upload:

1. Select **FILE UPLOAD** from the menu tree, you will be presented with the **File Upload** screen as below.



2. Select the relevant 'OIN' from the dropdown list.

Note: Within the OIN dropdown list, you will see all OINs and OIN descriptions assigned to your user profile. The OIN selected must match the OIN contained within the file you are trying to upload.

3. Select the debit date from the calendar box beside the Debit Date field.

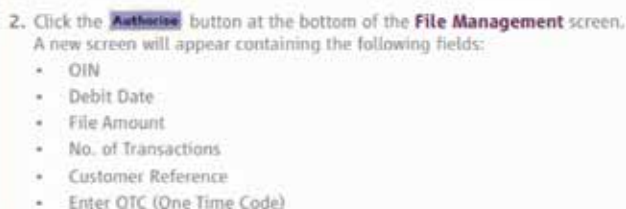
Note: You cannot select a date more than 30 calendar days in advance or a date in the past. The debit date selected must match the earliest requested debit date in your file.

- Note:** Please contact your software supplier if you are unsure of the format of your file.
-
5. Enter the total sum of all the payments within the file, regardless of currency.
 6. Enter your own unique Customer Reference which can be used for reconciliation or identification of files at a later stage.
 7. Select the **Upload File** button to initiate the file upload process. The system will perform the following validations on the file:
 - Check if file is empty
 - Check file size
 - Check field format within the file
 - Check that the latest requested debit date is not more than 30 days in advance
 - Check that the earliest requested debit date is not in the past.
- On failure of one of the above validations, an error message will be displayed. Please ensure to check the status of your file in the **File Management** screen after file upload process.

After successfully uploading a file, a confirmation pop-up screen will be displayed. Press 'OK' to exit this confirmation screen. The screen will display the following information:

- [illegible]

1. Navigate to the **File Management** screen. Select a file in the status of 'Awaiting Authorisation', 'Awaiting Authorisation with Errors', 'Awaiting Authorisation 2' or 'Awaiting Authorisation 2 with Errors' (in case of dual authorisation being enabled).




AIB - iBusiness Banking
 Payment File Transfer
 Sun 40, 20/07/2014

[Home](#)
[Help](#)
[Contact Us](#)

Main Menu

- Home
- Payment Services
- File Transfers**
- File Transfer (Download)
- File Transfer (Upload)

You have chosen to authorize the following file:

Please enter your DTI and click Authorize File

File Reference: 0000000000000000

File:	0000000000000000	✖
Trans Type:	00000000	
File Name:	000000	
No. of Transactions:	0	
Customer Reference:	000000	
Order ID:		

Note: If OTC fails validation or is not provided, an error message, "One Time Code is Invalid", will appear on screen. Please ensure to generate a new OTC from your DiaPass.

AIB - iBusiness Banking

Payment File Transfer
Item ID: 10657144

File Management

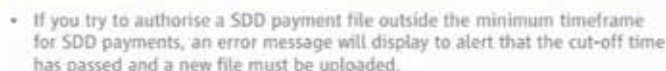
The 2008-09-24-10071 file has been submitted successfully.

Showing 3 of 3 of 2084 payment files

Transaction Ref	Code Ref	Date	Total Traded	Expense
14802	2007-09-24-10071-01	2008-09-24-10071	248.00	22.75/1012
14803	2007-09-24-10071-02	2008-09-24-10071	248.00	22.75/1012
14804	2007-09-24-10071-03	2008-09-24-10071	248.00	22.75/1012

Note:

- The **Back** button is used to go back to the previous screen, i.e. **File Management** screen, abandoning the payment file authorisation process.
- If you authorise a SCT or MCY payment file with a requested debit date of the current day, but after the relevant cut-off time, the earliest requested debit date within the file will be amended to the next available business date.
- If you try to authorise a payment file with a debit date in the past, the below error message will display.



Cancelling a Payment File Pre-Authorisation:

I 27 how Cancel a Payment File

A payment file can only be cancelled prior to authorisation i.e. it must have one of the following statuses:

- Awaiting Authorisation
- Awaiting Authorisation 2
- Awaiting Authorisation with errors
- Awaiting Authorisation 2 with errors

The following steps must be completed to perform cancellation of a payment file:

1. Navigate to the **File Management** screen and select a file in a status of 'Awaiting Authorisation', 'Awaiting Authorisation with Errors' or 'Awaiting Authorisation 2', 'Awaiting Authorisation 2 with Errors' (in case of dual authorisation being enabled).



2. Select/highlight the payment file record from the **File Management** screen.

3. Click the **Cancel File** button at the bottom of the **File Management** screen, a new screen will appear containing the following fields:

- OIN
- Debit Date
- File Amount
- No. of Transactions
- Customer Reference
- Enter OTC (One Time Code)

Note: The 'Cancel File' button will only be enabled when a payment file record with an eligible status is selected/highlighted.



4. All the fields, except 'Enter OTC' will be pre-filled with data from the relevant payment file record selected for cancellation. Enter your One Time Code (OTC) and then select the **Cancel File** button to complete the process.

Note:

- If OTC fails validation or is not provided, an error message, "One Time Code is Invalid", will appear on screen. Please ensure to generate a new OTC from your Digipass.
- The **Back** button is used to go back to the previous screen, i.e. **File Management** screen, abandoning the payment file cancellation process.

5. On successful cancellation of the selected payment file, at the top of the **File Management** screen, a message in green will display, confirming that the payment file has been cancelled successfully.



6. The payment file will now appear with **Cancelled** status on the **File Management** screen. The payment block(s) and individual payment record(s), within the file, will also appear with a **Cancelled** status.

Further information on uploading payment files on iBB can be found in the AIB iBB user guide (available [here](#)).

Direct debit files that have been uploaded and authorised can be cancelled up to four days after the debit date (D+4). Please contact iBB Customer Support Helpline at **0818 72 0000** for assistance.

5) Useful Links and Resources

The following links and resources will provide further assistance with any other queries you may have in relation to uploading payment files through the “Payment File” functionality on iBB.

AIB SEPA website: www.aib.ie/sepa

AIB Credit Transfer Brochure: available [here](#)

AIB SEPA Frequently Asked Questions: available [here](#)

AIB iBB User Guide: available [here](#)

How to get in touch

Please email sepa@aib.ie or visit www.aib.ie/sepa

