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iBusiness Banking User Guide



User Guide Version 2 – November 2019

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about this guide...

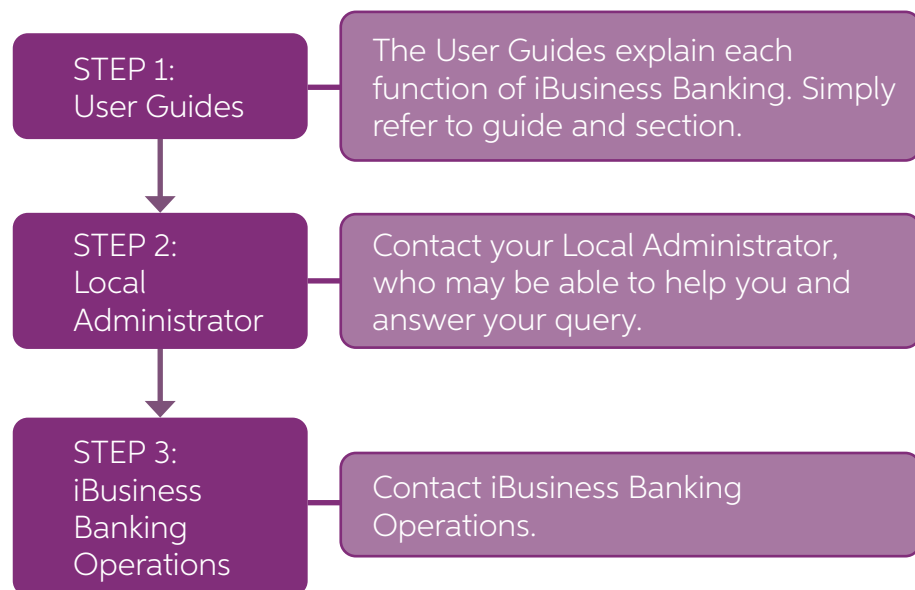
This User Guide details how to use iBusiness Banking. It provides reference information including an overview of the features of iBusiness Banking and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by all Customers and Users of iBusiness Banking and should be also used in conjunction with the Online Help Facility. Where we refer to 'you' in the User Guide, it can mean you, the Customer, or you, the User, depending on the context.

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

steps to help...

If you need any assistance using iBusiness Banking, we provide a number of different ways to help you.

Where can I get assistance for using iBusiness Banking?



contact details

AIB,
iBusiness Banking,
1 Adelaide Road,
Dublin 2.

Telephone: 0818 72 00 00

International Customers: + 353 1 641 4889

Fax: + 353 1 608 9454

Email: ibb.customer.support@aib.ie

Hours of Support: 08:30 – 17:30 Business Days

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.

structure of user guide...

In order to help you find the information you need quickly, the User Guide is divided into two sections:

- **About** – Provides information to help you understand the relevant function.
- **How to** – Provide step-by-step instructions on how to carry out the various tasks within the Payment File option on iBB.

glossary...

Term	Definition
SEPA	Single Euro Payment Area
SCT	SEPA Credit Transfer
SDD	SEPA Direct Debit
MCY	Multi Currency Credit Transfer
OIN	Originator Identification Number – it is an unique alphanumeric identifier which identifies the Customer and the type of Payment Files submitting to the bank for processing.
Debit Date	Processing date of a Payment File. This is the date AIB will commence processing your payment instruction and will secure your account for funds to the value of credits being paid.
OTC	One Time Code generated using Digipass
Digipass	Security device which generates one time code for authenticating your requests (e.g. authorising/cancelling payment files).
Payment Block	In some payment files, payment transactions are presented as blocks i.e., grouped by debit date, debit account and payment currency. Each payment file can contain either a single or multiple payment blocks.
Multi-Block File	A payment file with more than one payment block
Single-Block File	A payment file with only one payment block

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About...

how to...

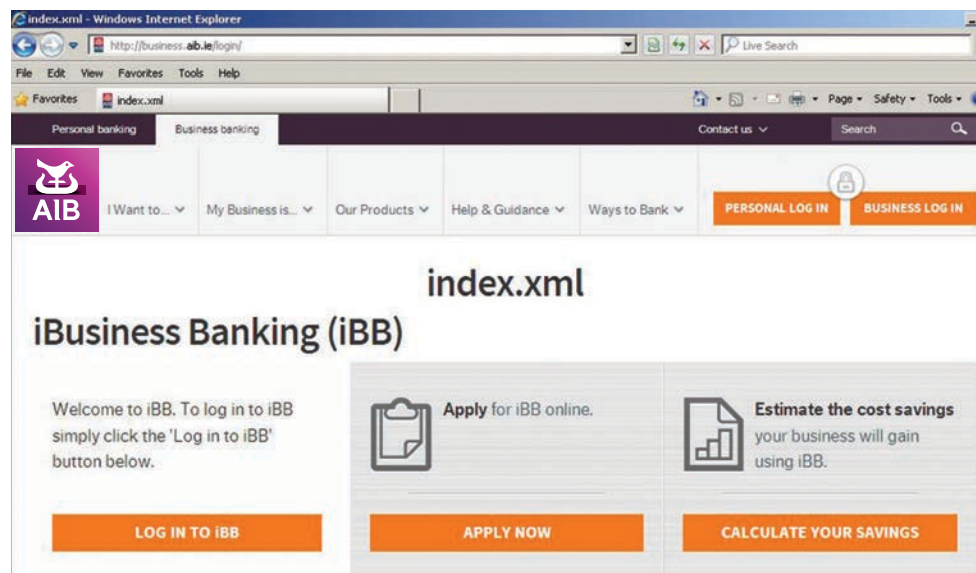
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How to...

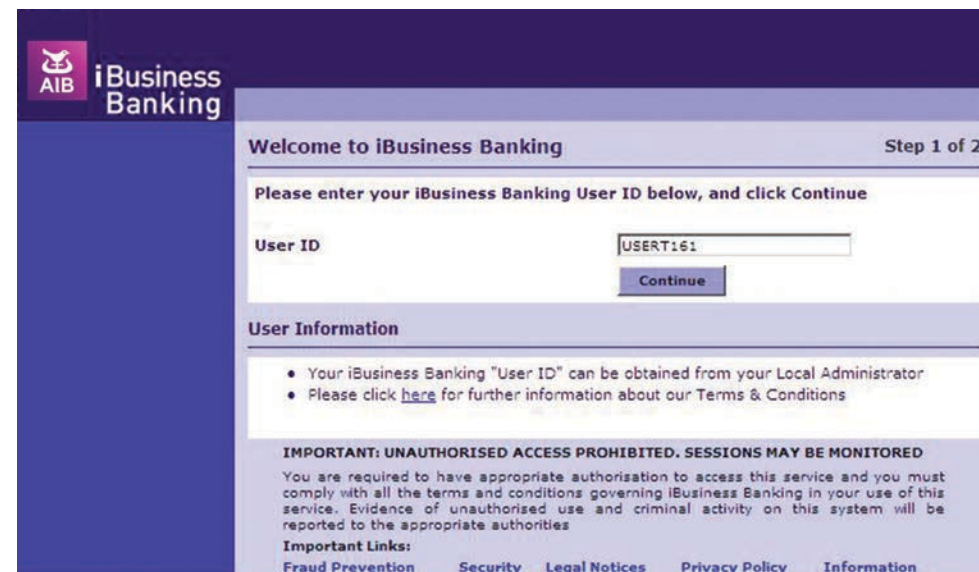
Log on to iBusiness Banking

Before logging into the Payment Files service on iBB, please follow the below steps on how to log on to the iBB application.

1. In browser type the following address www.aib.ie/ibusinessbanking or <http://business.aib.ie/login> where you will be presented with the below screen.



2. Then click the **LOG IN TO iBB** button where you will be presented with a new window to enter your 'User ID'.



Note: If you encounter issues with windows opening, please ensure you select 'allow pop ups' if applicable.

-  **iBusiness Banking**

Logon

Step 2 of 2

Passphrase

One Time Code (OTC)

Logon

Change Passphrase

[How to create an OTC](#)

Logon Information

If you have locked your Digipass, a request must be made to obtain an 'Unlock Response Code'. Click on the 'Unlock Digipass' button and complete the Unlock Digipass Page. Once completed your Local Admin will receive an 'Unlock Response Code', which you require to unlock your Digipass.

Unlock Digipass

[How to Unlock your Digipass](#)

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](#)

- 
iBusiness Banking

SEPA 2 - CFI Client 1

Client Id: 103019

? HELP

PRINT

→ LOG OFF

GROUP: ALL

ACCOUNT: 931047 05111001 SEPA AC 1

Payment Files

→ ACCOUNT INFORMATION

→ PAYMENTS

→ PAYMENT INFORMATION

→ EMTS

→ PAYMENT FILES

→ SYSTEM MANAGEMENT

→ LOCAL ADMIN

→ MESSAGES

(0) Unread

- 

AIB - iBusiness Banking

Payment File Transfer

Payment File Transfer


UserID:

One Time Code (OTC):

LOGON

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.

- 

AIB - iBusiness Banking
Payment File Transfer
 User ID: USERT161

? HELP
PRINT
→ LOG OFF

Main Menu
 - FILE SUMMARY
 - FILE UPLOAD
 - FILE MANAGEMENT
 - REJECTS / UNPAIDS
 - AUDIT LOG

File Upload Summary

Summary Period: 29/03/2013 to 08/05/2013

Status summary for SDD Files

6	File(s) with a status of	Uploaded
5	File(s) with a status of	Awaiting Authorisation
8	File(s) with a status of	Authorised
3	File(s) with a status of	Expired
10	File(s) with a status of	Failed

Status summary for SCT Files

28	File(s) with a status of	Uploaded
36	File(s) with a status of	Awaiting Authorisation
4	File(s) with a status of	Awaiting Authorisation With Errors
11	File(s) with a status of	Authorised
4	File(s) with a status of	Cancelled
1	File(s) with a status of	Cancelled By AIB
141	File(s) with a status of	Failed

Status summary for MCY Files

10	File(s) with a status of	Uploaded
18	File(s) with a status of	Awaiting Authorisation
7	File(s) with a status of	Awaiting Authorisation With Errors

About Payment Files

The Payment Files service on iBB allows customers to upload bulk Payment Files containing credit transfers or direct debits.

In order to avail of the Payment Files Service on iBB, you must be set up as an Originator. For further information on Originator Set Up, please contact iBusiness Banking Operations.

The following payments can be submitted via the Payment Files service:

Credit Transfers	Direct Debits
<ol style="list-style-type: none"> 1. SEPA Credit Transfers (SCT) – Euro payments going to recipient accounts within the SEPA zone 2. Multi-currency Credit Transfers (MCY) – All Euro payments to accounts outside the SEPA zone and all non-Euro currency payments to recipient accounts in the SEPA zone and all major destinations worldwide 	SEPA Direct Debits (SDD) – Euro payment instructions debiting accounts across the SEPA Zone
Key Features	Key Features
<ul style="list-style-type: none"> • Ability to upload a single file containing all of your domestic and international payments • Multiple debit dates can be included within a single file – up to 30 calendar days ahead of today • Customers can monitor the status of payment files, individual payment, rejects and returns in iBB 	<ul style="list-style-type: none"> • Ability to collect domestic and cross border direct debits across Europe in a single file • One or more credit accounts can be included in a single direct debit file • Customers can monitor the status of direct debit files, individual debits, rejects and unpaid items in iBB

For further information on SEPA and its features and benefits, please visit www.aib.ie/sepa

Types of Payment Files

There are three types of Payment File that can be submitted via the Payment Files Service on iBB:

1. SCT Payment File contains SCT payments only debiting an AIB EUR branch account(s).
2. MCY Payment File contains one or more of the following payment types debiting EURO branch and/or currency accounts:
 - SCT payments debiting EUR branch accounts and EURO currency account
 - International payments in any supported currency to most destinations worldwide
 - National payments in GBP within the UK to banks: those are reachable by the UK's FPS and CHAPS payments systems. Only available to customers with an AIB GBP Current Account on NSC 238590
 - Payments to AIB Euro or currency accounts maintained within the Republic of Ireland
3. SDD (Direct Debit) File can contain SDD payments only. The recipient credit account must be an AIB EUR branch account(s).

For details of the SCT, MCY or SDD file formats (XML), please visit www.aib.ie/sepa

Payment Files – Validation

When a file is uploaded via the Payment Files service, the system will perform a series of file and data validations at various stages in the process:

- File Upload
- File Authorisation
- On processing/debit date

At each stage of validation, the status of the file will be updated and can be viewed in the **File Management** Screen. It is important that customers monitor the file and payment statuses up to and including the debit date(s) in the file.

Payment Files – Cut-off Times

To guarantee the processing of payment instructions as requested, your payment file must be successfully submitted in advance to relevant cut-off time on the earliest debit date in the file.

Payment file cut-off times vary depending on the file type as follows:

- MCY File – 3.00 PM*
- SCT File – 4.00 PM
- SDD File – D-1 at 11.00 AM

The requested debit date is the date that AIB will commence the processing of the payment file. The debit date for SCT and MCY files is the day AIB will secure your account for funds to the value of credits being paid. Your Payment File will not be processed in the event your account is not sufficiently funded. Where AIB does not process a Payment File for this or any other file/payment failure reason, AIB will notify you **only** by means of the screen file status updates on your iBB. Please note the debit date is not the date the beneficiaries will receive the funds. The debit date for SDD files is the day AIB will credit your account and all debits will be passed to the debtors. The maximum execution cycles for all our payments types can be obtained in the Payments Section of the iBB user guide. If the requested debit date is a non-business day (as defined in the iBusiness Banking Terms and Conditions), AIB will commence processing your payment file on the business day immediately following the requested date and will treat that date as the requested debit date.

Cut-off times and dates, when payments are credited, may change from time to time. We will notify you of any changes in cut-off times via the iBusiness Banking Newscentre at www.aib.ie/ibb. You should be aware that cut-off times are likely to change around holiday times e.g. Easter and Christmas, and notification of these changes will be posted on the iBusiness Banking Newscentre.

*Please note that while the deadline for MCY file submission is 3.00PM, payments within MCY files will be subject to individual currency cut-off times where applicable.

About File Summary

Overview

Once a user logs into the Payment File service they will be presented with the **File Summary** Screen. This screen will display all Payment Files with debit date either in the previous 10 calendar days or 30 calendar days ahead of current date grouped by file type and current status.

Main Screen

On selecting the FILE SUMMARY option from the menu tree, the user will be presented with the screen below.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

File Upload Summary
Summary Period: 29/03/2013 to 08/05/2013

Status summary for SDD Files

6	File(s) with a status of	Uploaded
5	File(s) with a status of	Awaiting Authorisation
8	File(s) with a status of	Authorised
3	File(s) with a status of	Expired
10	File(s) with a status of	Failed

Status summary for SCT Files

28	File(s) with a status of	Uploaded
36	File(s) with a status of	Awaiting Authorisation
4	File(s) with a status of	Awaiting Authorisation With Errors
11	File(s) with a status of	Authorised
4	File(s) with a status of	Cancelled
1	File(s) with a status of	Cancelled By AIB
141	File(s) with a status of	Failed

Status summary for MCY Files

10	File(s) with a status of	Uploaded
18	File(s) with a status of	Awaiting Authorisation
7	File(s) with a status of	Awaiting Authorisation With Errors

Block	What it contains
Status summary for SDD Files	Files are grouped by SDD file status and presented with file count
Status summary for SCT Files	Files are grouped by SCT file status and presented with file count
Status summary for MCY Files	Files are grouped by MCY file status and presented with file count

By clicking on any of the **statuses**, the user will be directed to the **File Management** Screen. This screen will display all files with the specific file status selected, from the **File Summary** screen. For a full description of each file status please go to the section 'About File Management' on page 12.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

File Management
Showing 1 to 4 of 4 payment files

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
u2	01D0737716684897	IE61SCT000001	8	11,000.00	08/04/2013	AWAITING AUTHORISATION WITH ERRORS
UL f2	01D0736EED09EE9D	IE61SCT000001	8	11,000.00	05/04/2013	AWAITING AUTHORISATION WITH ERRORS
Invalid Bl...	01D12000963C2499	IE61SCT000001	10	4,815.30	02/04/2013	AWAITING AUTHORISATION WITH ERRORS
special ch...	01D1200FFB0C04E3	IE61SCT000001	10	4,815.30	02/04/2013	AWAITING AUTHORISATION WITH ERRORS

Buttons: [Audit](#) [Cancel File](#) [View Payments](#) [Print Summary](#) [Logout](#) [Search Files](#) [Export](#) [Refresh](#)

Overview

The **File Upload** screen will allow you to upload all your three types of Payment Files (SCT, SDD and MCY). Payment Files can be uploaded 30 calendar days in advance of the earliest debit date of your Payment Files.

A Java applet, Sun Java, must be installed by you for the successful transmission of Payment Files.

Please ensure that your web browser has fully enabled the Sun Java plug-in to run and be aware that, in order for the upload functionality to work, you must agree to install and run the signed applet if asked. If you require the latest version of Sun Java, visit <http://www.java.com/getjava>



Main Screen

On selecting the FILE UPLOAD option from the menu tree, the user will be presented with the screen below.

Main Screen – Input Fields

Fields	What does it mean?
OIN	Select the relevant OIN from the dropdown list. OIN selected must match the OIN in the file you wish to upload.
Debit Date	Earliest requested debit date in the file. It cannot be greater than 30 calendar days or a date in the past.
File Path	Location where your file has been saved. Click on the 'Browse' button to locate and select the file you wish to upload.
File Amount	Total sum of all payment amounts within the file. It must match the total value of all payments within the file. Please note this is a control sum.
Customer Reference	Unique reference provided by you to assist in reconciliation, archiving and file identification etc.

Note: Payment Files may be configured at OIN level to allow users to upload files from a pre-defined directory. This process is known as File Lockdown. If File Lockdown has been pre-defined then users will not be able to choose any other location to upload a file.

Buttons/Icons	What does it mean?	Availability
Browse	To select payment file from your PC	Always
Reset	To clear the screen	Always
Upload File	To upload the payment file	Always
Cancel	To cancel the upload process	Active while upload is in progress
	Information Icon – when you hover over this icon the information related to that specific field will be provided to you in a pop-up box	Always
	To select the debit date. By default two months' dates will be available for selection	Always

For the full steps on the File Upload process, please go to the section 'How to Upload a Payment File' on page 23.

About File Management

Overview

File Management screen allows you to view all Payment Files that are on the system. All file statuses will be presented on this screen; these statuses are listed below.

Following column details are displayed for each payment files in tabular form:

- Customer Ref
- File Ref
- OIN
- Total Trans
- Amount
- Debit Date
- Status

Main Screen

On selecting FILE MANAGEMENT option from the menu tree, the user will be presented with below screen.


Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
bankfil cel...	01D1444A62728EE4	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test 3 tri...	01D1444B404824DF	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test4	01D14456716736B4	IE39SCT000009		63.56	01/05/2013	FAILED
test5	01D1445B1520117F	IE39SCT000009		80.59	01/05/2013	FAILED
test 5 tak...	01D1445BCEFA4354	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test5 tri...	01D1445D34B5A19B	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test 6	01D1445F0492B74A	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
test 6 tri...	01D14460C64C0AAD	IE39SCT000007		13.80	01/05/2013	FAILED
test 6 tri...	01D14460ACD426E2	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
test2 zhor...	01D144622B742617	IE39SCT000009	8	1,640.31	01/05/2013	FAILED
1	01D1DF743E3CFA81	IE82SCT000011		1.00	30/04/2013	UPLOADED
userlimit	01D1B19559E9A14F	IE21MCY000042	8	80,000.00	29/04/2013	FAILED
USER	01D1B1977D9A5F7C	IE21MCY000042	8	80,000.00	29/04/2013	UPLOADED
user1	01D1B19EABD2553A	IE21MCY000042	8	80,000.00	29/04/2013	UPLOADED
user2	01D1B1AA53029F9E	IE21MCY000042	1	15,000.00	29/04/2013	UPLOADED
111	01D1B88DBA405557	IE39SCT000009		1.00	27/04/2013	FAILED
1	01D1B49B1CC85A56	IE82SCT000011		1.00	26/04/2013	UPLOADED
1	01D1DF73C5ACC2F2	IE82SCT000011		1.00	26/04/2013	UPLOADED
1	01D1DF837C24969B	IE82SCT000011		1.00	25/04/2013	FAILED
1	01D1F143C61F5B3	IE82SCT000011		1.00	25/04/2013	UPLOADED

List of Payment Files Status

No.	Status	What does it mean?
1	Uploaded	File is successfully uploaded and is being validated by AIB
2	Awaiting Authorisation	File successfully uploaded and has passed validations. Can be authorised by customer
3	Awaiting Authorisation 2	Where dual authorisation is in place, a second authorisation is required
4	Awaiting Authorisation with errors	File successfully uploaded by user and some payments have failed validations. Can be authorised by customer
5	Awaiting Authorisation 2 with errors	File successfully uploaded by user and some payments have failed validations – dual authorisation is in place
6	Authorised	A single-block/multi-block file that has been authorised
7	Authorised with errors	A single-block/multi-block file that has been authorised containing some payments failed in validation/ authorisation
8	File Accepted	A multi-block file that has been fully authorised
9	File Accepted with errors	A multi-block file that has been authorised containing some payments/blocks failed in validation/ authorisation
10	Failed	File not successfully uploaded – failed validations or cancelled by user during upload process
11	Cancelled	File cancelled by customer before authorisation
12	Cancelled by AIB	File cancelled by AIB
13	Failed for Funds	File failed for funds on debit account – If there is insufficient funds to meet the initial funds check, there will be additional funds checks throughout the day.
14	Expired	SDD File was uploaded but never fully authorised. The file status will move to Expired on D+1

Note: Please check each block and payment status, to ensure all transactions in file have been processed up to and on the requested debit date(s) as a payment may fail further validations post authorisation of file.

Button	Purpose	Availability
Authorise *	To authorise a payment file	Enabled only when a file with following status: Awaiting Authorisation Awaiting Authorisation 2 Awaiting Authorisation with errors Awaiting Authorisation 2 with errors Greyed out by default
Cancel File *	To cancel a payment file	Enabled only when a file with following status: Awaiting Authorisation Awaiting Authorisation 2 Awaiting Authorisation with errors Awaiting Authorisation 2 with errors Greyed out by default
View Payments *	To view the individual payments contained within a Payment File	Always
View Summary	To have a summarised view of the payment file	Enabled only when a file is selected Greyed out by default
Report	To generate a report	Enabled only when a file is selected Greyed out by default
Search Files	To search particular uploaded Payment File(s)	Always

Export	To export listed details into Excel sheet as in display order	Always
Button	Purpose	Availability
Refresh	Refresh the File Management screen	Always
	To navigate back and forth from one page to another – present in the centre at the top of the page	Whenever multiple number of pages are available – 1 page enlists 20 records

*Enable only when users have appropriate permission to perform the action

About Payments Search

Overview

The **Payments Search** screen will be presented after the user has selected the appropriate button on the following screens:

- 'View Payments' button on the **File Management** screen
- 'Search Payment' button on the **View Payments** screen







The result screen will display the payments within payment files based on the selected criteria.

Main Screen

The **Payments Search** contains a search facility to allow users to search for the relevant details using the following search criteria:

Search Field	Required	What does it mean?
Payment Type	Mandatory	Payment type of the file uploaded <ul style="list-style-type: none"> • SDD Payments • SCT Payments • MCY Payments Multiple selections not possible.
Status	Mandatory	Payment Status – to select multiple statuses use the 'Ctrl' button on the keyboard.
OIN	Mandatory	List of OINs that are associated with the selected payment type and the user. Select OIN from the list, to select multiple OINs use the 'Ctrl' button on the keyboard.
File Reference	Optional	This is the unique file reference the file received when it was uploaded into the Payment Files system.
Payment Reference	Optional	AIB's Payment Reference for any non-SCT processed payments from a MCY file.
Debit Date	Optional	Payment processing date Calendar selection. Defaults "From" – today minus 10 days, "To" – today plus 30 days.
Amount	Optional	Payment amount range for selection.
Originator IBAN	Optional	Originator IBAN information for payments. For SCT and MCY payments, this is the account number from which the payment(s) are being debited. For SDD payments, this is the account number to which the payment(s) are being credited.
Debit/ Credit IBAN Accounts	Optional	Debit/Credit IBAN information for payments Credit IBAN is applicable to SCT and MCY payments and is the recipient's account number where the payment will be credited. Debit IBAN is applicable to SDD payments and is the account from which the payment is being debited.

Search Field	Required	What does it mean?
Transaction ID	Optional	This is a unique ID that a payment receives when a Payment File has been uploaded. It can be used to identify individual payments.
Currency	Optional	This is only applicable for MCY Payment Files One currency from the dropdown list can only be selected, multiple selections are not permitted.

Button	Purpose	Availability
	Radio button – to select the type of payments to be searched for SDD, SCT or MCY	Always
	To navigate back to the previous screen	Enables on selection of Payment Type (Radio button)
	To clear the search criteria	Enables on selection of Payment Type (Radio button)
	To search payment records based on selected criteria	Enables on selection of Payment Type (Radio button)
	To select debit date. By default two months' dates will be available for selection	Enables on selection of Payment Type (Radio Button)
	Information Icon – when you hover over this icon, the information related to that specific field will be provided to you in a pop-up box	Always

For the full steps on Payments Search process, please go to the section 'How to Search Payment Record(s)' on page 33.

About View Summary

Overview

File Summary screen will be presented after selecting a file from the **File Management** screen and click on the 'View Summary' button. The screen contains a table displaying information from each payment block of your payment file along with the file level details. The table header columns are:

- Debit Date
- Originator IBAN
- Payment Currency
- Amount [display format is 123,456.78]
- Euro Equivalent [display format is 123,456.78]
- No. of Transactions
- Block Status
- Reason

Main Screen

The screenshot displays the AIB - iBusiness Banking interface. At the top, it says "Payment File Transfer" and "User ID: USERT161". There are buttons for HELP, PRINT, and LOG OFF. A "Main Menu" sidebar on the left includes options like FILE SUMMARY, FILE UPLOAD, FILE MANAGEMENT (which is highlighted), REJECTS / UNPAIDS, and AUDIT LOG. The main content area is titled "File Summary as at 08/04/2013" with "OIN: IE39SCT000009". It shows fields for File Reference (01014475CFA55250), Customer Reference (1 002 003), Current Status (AWAITING AUTHORIS), Total Number of Transactions (1), and Total Number of Transactions Failed (0). A table below lists transaction details:

Debit Date	Originator IBAN	Payment Currency	Amount	Euro Equivalent	No. of Transactions	Block Status	Reason
02/05/2013	IE14AIBK93104705137071	EUR	246.87		1	AWAITING AUTHORISATION	

At the bottom, there are buttons for View Payments, View History, and Back.

Button	Purpose	Availability
View Payments *	To view the individual payments within a payment block	Enable when a payment block is selected Greyed out by default
View History	To view the history of events performed on the payment file	Always
Back	To navigate back to the previous screen	Always

* Enable only when user have appropriate permission to perform the action

Overview

This screen will be used to access SCT, MCY rejected payments and SDD unpaid payments. Under the menu REJECTS/UNPAID the following sub-menu will be available:

Credit Rejects: The screen will display rejected payments per file over the previous 14 calendar days across all SCT and MCY OINs that a user is linked to. This screen will only advise of SCT and MCY rejects, returns will not be included on this screen.

Unpaid DDs: The screen will display unpaid SDD payments per file over the previous 14 calendar days across all SDD OINs that a user is linked to.

Credit Rejects

Credit Rejects screen contains a search facility to allow users to search for SCT and MCY rejected payments per file. Following columns are available for each rejected payment file in tabular column:

- OIN
- File Reference
- Debit Date
- No. of Rejects

On opening, by default **Credit Rejects** screen will list all the rejected payment files with reject count for the last 14 calendar days and the files are sorted in descending order by Debit Date column, with the latest dated records first.

Main Screen

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu

- FILE SUMMARY
- FILE UPLOAD
- FILE MANAGEMENT
- REJECTS / UNPAIDS**
 - Credit Rejects
 - Unpaid DDs
- AUDIT LOG



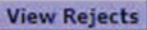


Credit Rejects

File Reference:
 OIN:
 Debit Date From: 25/03/2013
 Debit Date To: 08/04/2013

OIN	File Reference	Debit Date	No. of Rejects
IE61SCT000001	01D0737716684897	08/04/2013	1
IE61SCT000001	01D0736800989D	03/04/2013	1
IE61SCT000001	01D1200FFB080A83	02/04/2013	1
IE61SCT000001	01D12000963C2499	02/04/2013	1
IE61SCT000001	01D0F26EA9D3683C	28/03/2013	1

The **Credit Rejects screen** contains a search facility to allow users to search for the relevant details using the following search criteria:

Search Field	Required	What does it mean?
File Reference	Optional	A unique file reference number generated by AIB on upload of a payment file.
OINs	Mandatory	List of OINs that are associated with the user. Select OIN from the list, to select multiple OINs use the 'CTRL' button on your keyboard.
Debit Date From	Mandatory	Payment processing date Calendar selection. Defaults to today minus 14 days.
Debit Date To	Mandatory	Payment processing date Calendar selection. Defaults to today.

Buttons	What does it mean?	Availability
	To search for credit reject payment files based on input fields	Always
	To clear the screen	Always
	To view the rejected payment details	Enable when a file is selected Greyed out by default
	To export the selected file in the agreed PAIN 002 format. You can only use the Export function if the file was uploaded in the XML format.	Enable only when selected file is uploaded as XML type Greyed out by default
	To select the debit date. By default two months' dates will be available for selection	Always

Note: The PAIN 002 file will only be available to download the day after the reject(s) has taken place.

Unpaid DDs

The **Unpaid DDs** screen provides the user with the ability to search and export unpaid payments from payment files that are produced daily.

Unpaid files are categorised into two sub categories:

- Pre-Settlement
- Post-Settlement

Depending on the value date of your file, the unpaid file will fall into one of these categories.

Pre-Settlement: The SDD payments rejected by CSM system or rejected / refused debtor bank before the settlement date are classified as Pre-Settlement rejects. These rejects will be sent to AIB prior to the settlement date and as such will not be listed until after the full credit amount is posted.

Post-Settlement: The SDD payments rejected by debtor bank after the settlement process.

Following details are displayed for each unpaid payment files:

- File Reference
- OIN
- Pre/Post Settlement Unpays
- Latest Unpaid Generation Date
- Debit Date
- No. of Unpays
- Total Value
- No. of File to Download

On opening, by default **Unpaid DDs** screen will list all the unpaid DD files with reject count for the last 14 days, sorted in descending order by Latest Unpaid Generation Date, with latest dated records first.

Main Screen

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Unpaid DDs

File Reference: Debit Date From:

OIN: Debit Date To:



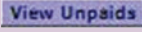


Unpaid Generation Date From:

Unpaid Generation Date To:

File Reference	OIN	Pre / Post Settlement Unpays	Latest Unpaid Generation Date	Debit Date	No. of Unpays	Total Value	No. of Files to Download
01D0FB4B3DA66002	IE14SDD213471	Pre	29/03/2013	09/04/2013	3	5,222.00	1
01D0FB96B2032E15	IE14SDD213471	Pre	29/03/2013	04/04/2013	8	7,000.09	1
01D0E94B64A06AD8	IE14SDD213471	Pre	27/03/2013	16/04/2013	3	1,222.00	1

The **Unpaid DDs** screen contains a search facility to allow users to search for the relevant details using the following search criteria:

Search Field	Required	What does it mean?
File Reference	Optional	A unique file reference number generated by AIB on upload of payment file.
OINs	Mandatory	List of OINs that are associated with the user. Select OIN from this list, to select multiple OINs use the 'Ctrl' button on the keyboard.
Debit Date From	Mandatory	Payment processing date. Calendar selection. Defaults to today minus 14 days.
Debit Date To	Mandatory	Payment processing date. Calendar selection. Defaults to today.
Unpaid Generation Date From	Optional	Date on which payment is reject/return/refusal/refund. Calendar selection. Defaults to today minus 14 days.
Unpaid Generation Date To	Optional	Date on which payment is reject/return/refusal. Calendar selection. Defaults to today.

Buttons	What does it mean/	Availability
	To search for unpaid DD payment files based on input fields.	Always
	To clear the screen.	Always
	To view the unpaid payment details.	Enable when a file is selected Greyed out by default
	To export the selected file in the agreed PAIN 002 format. You can only use the Export function if the file was uploaded in the XML format.	Enable only when selected file is uploaded as XML type Greyed out by default
	To select a date. By default two months' dates will be available for selection.	Always

Gross Posting for SDD

When a file is authorised, rejects can subsequently come back to AIB, all of which will be available to download through the Unpaids screen. For transactions that are returned to AIB prior to settlement date, these will be made available to you prior to the settlement date. The full value of the file that was authorised as well as the pre-settlement reject transactions will be listed on your account by AIB on the settlement day.

For example, a file containing 10 transactions was authorised for €100. A single reject was sent back via the scheme prior to settlement date, as the recipient account was closed. This transaction value was €20. On settlement day, AIB will still credit your nominated account with the full value of the file (€100) and post a separate debit for the rejected transaction (€20). If returns come back post-settlement date, these will be grouped on a daily basis per block reference number and a bulk debit will be posted to your account.

For the full steps on the Credit Rejects/Unpaid DDs, please go to the section 'How to View Credit Rejects' on page 40 and 'How to View Unpaid DDs' on page 41.

Overview

The **Audit Log** screen will be used to list all the tasks/actions undertaken/completed by a specific user, within a specified date range. Following columns are available for each audit log in tabular columns:

- File Reference
- User ID
- Event
- Date
- Time

Main Screen

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu

- FILE SUMMARY
- FILE UPLOAD
- FILE MANAGEMENT
- REJECTS / UNPAIDS
- AUDIT LOG**

Audit Log

User ID: Date From: Date To:
 Event:

File Reference	User ID	Event	Date	Time
01D13859D0302FAA	USERT161	FILE UPLOADED	03/04/2013	11:21 AM
01D132E4F7CF5D60	USERT161	FILE UPLOADED	04/04/2013	04:17 PM
01D132470D68218A	USERT161	FILE UPLOADED	04/04/2013	03:57 PM
01D13244932029C9	USERT161	FILE UPLOADED	04/04/2013	03:46 PM
01D132A276BA39D	USERT161	FILE UPLOADED	04/04/2013	03:37 PM

Search Field	Required	What does it mean?
User ID	Mandatory	User ID whose activity is being searched for.
Events	Mandatory	List of events available in dropdown list. Select single event.
Date From	Mandatory	Audit log date Calendar selection. Defaults to today minus 14 days.
Date To	Mandatory	Audit log date Calendar selection. Defaults to today.

Buttons	What does it mean?	Availability
<input type="button" value="Search"/>	To search for audit log for details of user activity.	Always
<input type="button" value="Reset"/>	To clear the screen.	Always
<input type="button" value="View Item"/>	To view user activity in respect of a selected payment file.	Enable when a file is selected Greyed out by default
<input type="button" value="Export"/>	To export user activity to an Excel spreadsheet.	Always
<input type="button" value="31"/>	To select the period of activity to be reviewed. By default two months' dates will be available for selection.	Always

What's in this section...?

In this section, you will find step-by-step instructions on how to:

- Upload a Payment File
- Authorise a Payment File
- Cancel a Payment File
- View Payments in a File
- Cancel Transactions in a SCT or MCY file
- Search Payment Record(s)
- View Summary of Payment File
- Generate a Payment File Report
- Search for a Payment File
- Export data from the File Management screen
- View Credit Rejects
- View Unpaid DDs
- Download PAIN.002 Credit Rejects/Unpaid DDs file
- View Audit Log

How to...

How to 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.

4. Locate the file to be uploaded on your PC by selecting the **Browse** button. A separate pop-up window will display, allowing you to locate the file. Once you have located the file, double click on the file to allow it to be selected for upload. The selected file must be in XML file format.

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.
8. Select the **Reset** button to clear the details entered on screen. Only available prior to selecting the Upload File button.

File uploading screen

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 > FILE SUMMARY
 > **FILE UPLOAD**
 > FILE MANAGEMENT
 > REJECTS / UNPAIDS
 > AUDIT LOG

File Upload
Please complete all fields and click Upload File

Generating new payment file reference. Please wait...

1 OIN: IE14SD213471 - SDD OIN CLIE...

1 Debit Date: 11/04/2013

1 File Path: X:\04 - SEPA Migration Program\141

1 File Amount: 1250.00

1 Customer Reference: SDD Payment Files

Reset Upload File Cancel

Confirmation of file upload screen

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:

- **File Reference Number:** This number can be used to search for files in the **File Management** screen.
- **File Checksum:** There is a function within Payment Files that performs a check on the contents of the file. This is used in order to identify if any amendments have been made to the file in the interim state between generating the file from the Accounts Payable system to uploading the file to Payment Files. The checking function is performed by means of a SHA256 (Secure Hash Algorithm). This functionality works on the basis that the customer has the requisite SHA256 software and has produced their own SHA256 checksum upon generation of the payments file (each checksum is unique for a particular file of payments and is calculated on the entire contents of that file). If you are using the File

Checksum function, compare your SHA256 total string to the 'File Checksum'. If there have been any amendments made between the stages of the file being created and saved to the network/Accounts Payable server and uploading the file to Payment Files the Checksum total will differ with the 'File Checksum'.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 > FILE SUMMARY
 > **FILE UPLOAD**
 > FILE MANAGEMENT
 > REJECTS / UNPAIDS
 > AUDIT LOG

File Upload
Please complete all fields and click Upload File

File Upload Complete

1 Your payment file has been successfully uploaded to AIB. Please check File Management screen for confirmation of file upload status.

1 File reference is 01D15FD59F3A6DBC

1 File checksum is 5C2192E6776771413C715303C62E88D3B09FD758

OK

Reset Upload File Cancel

Note: To view the uploaded file, please navigate to the **File Management** screen and search under the file reference number.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 > FILE SUMMARY
 > FILE UPLOAD
 > **FILE MANAGEMENT**
 > REJECTS / UNPAIDS
 > AUDIT LOG

File Management
Showing 1 to 1 of 1 payment files

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
SDD Payment...	01D15FD59F3A6DBC	IE14SD213470	1	1250.00	11/04/2013	FAILED

Statistics Cancel File View Payments View Summary Report Search Files Export Refresh

How to Authorise a Payment File

After a file has been successfully uploaded, it is now available for authorisation by those Users who have been assigned the appropriate authorisation rights.

The following steps must be completed to authorise a payment file:

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).

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
Valid	01D14474B27E710C	IE39SCT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 002 003	01D14475DFA55250	IE39SCT000009	1	246.87	02/05/2013	AWAITING AUTHORISATION
1 005 007	01D1447847729632	IE39SCT000009	1	247.05	02/05/2013	AWAITING AUTHORISATION
1 005 008	01D144787423A077	IE39SCT000009	1	247.06	02/05/2013	AWAITING AUTHORISATION
bankfil0404...	01D1443F26821E06	IE39SCT000009	31	4,233.18	01/05/2013	AWAITING AUTHORISATION
bankfil0404...	01D1444065581E07	IE39SCT000009	31	4,233.18	01/05/2013	AWAITING AUTHORISATION
bankfil tes...	01D144447830449A	IE39SCT000009	8	1,640.31	01/05/2013	AWAITING AUTHORISATION
bankfil cal...	01D1444462728EE4	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test 3 tri...	01D14446404824DF	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test 5 ta...	01D14458DFA4354	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test5 tri...	01D1445D3485A19B	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test 6	01D1445F0492B74A	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
test 6 tri...	01D14460AC42EE2	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
check bic	01D131033D789EAE	IE37MCV000045	4	7,500.00	23/04/2013	AWAITING AUTHORISATION WITH ERRORS
test bic	01D131050C976D85	IE37MCV000045	4	7,500.00	23/04/2013	AWAITING AUTHORISATION WITH ERRORS
Valid	01D08056F46F695	IE39SCT000009	1	246.81	16/04/2013	AWAITING AUTHORISATION
1 002 003	01D0806535812D2E	IE39SCT000009	1	246.87	16/04/2013	AWAITING AUTHORISATION
1 005 007	01D0806743B450F6	IE39SCT000009	1	247.05	16/04/2013	AWAITING AUTHORISATION
1 005 008	01D08067545F0741	IE39SCT000009	1	247.06	16/04/2013	AWAITING AUTHORISATION
1 006 005	01D080683026EA76	IE39SCT000009	1	247.13	16/04/2013	AWAITING AUTHORISATION

2. Click the **Authorise** 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 'Authorise File' button will only be enabled when a payment file record with an eligible status is selected/highlighted

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 > FILE SUMMARY
 > FILE UPLOAD
 > **FILE MANAGEMENT**
 > REJECTS / UNPAIDS
 > AUDIT LOG

You have chosen to authorise the following file
Please enter your OTC and click Authorise File

File Reference: 01D144787423A077

OIN: IE39SCT000009
Debit Date: 02/05/2013
File Amount: 247.06
No. of Transactions: 1
Customer Reference: 1 005 008

Enter OTC:

Back **Authorise File**

3. All the above fields, except the 'Enter OTC', will be pre-filled with data from the payment file record selected for authorisation. Enter a One Time Code (OTC) from your Digipass and then select the **Authorise 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.

4. The **File Management** screen will be presented to you on successful authorisation of a Payment File. The message displayed in green at the top of the screen confirms that the file has been authorised successfully.

The screenshot shows the AIB - iBusiness Banking Payment File Transfer interface. The user ID is USERT161. The File Management section displays a green message: "File 01D144787423A077 has been authorised successfully." Below this, a table shows payment files with columns: Customer Ref, File Ref, ON, Total Trans, Amount, Debit Date, and Status.

Customer Ref	File Ref	ON	Total Trans	Amount	Debit Date	Status
Valid	01D14474827E710C	IE39SCT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 001 001	01D144752996E035	IE39SCT000009		246.82	02/05/2013	FAILED
1 001 002	01D14475404610DA	IE39SCT000009		246.83	02/05/2013	FAILED

5. In the **File Management** screen the payment file will now appear with the appropriate status.

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.

The screenshot shows the AIB - iBusiness Banking Payment File Transfer interface. The user ID is USERT161. The File Management section displays a red message: "Authorisation failed: Payment date is in the past." Below this, a table shows payment files with columns: Customer Ref, File Ref, ON, Total Trans, Amount, Debit Date, and Status.

Customer Ref	File Ref	ON	Total Trans	Amount	Debit Date	Status
Valid	01D14474827E710C	IE39SCT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 001 001	01D144752996E035	IE39SCT000009		246.82	02/05/2013	FAILED

- If you try to authorise a SDD payment file outside the minimum timeframe for SDD payments, an error message will display to alert that the cut-off time has passed and a new file must be uploaded.

The screenshot shows the AIB - iBusiness Banking Payment File Transfer interface. The user ID is UPGRA705. The File Management section displays a message: "You have chosen to authorise the following file. Please enter your OTC and click Authorise File." Below this, a modal window titled "Authorisation Confirmation" displays the following text: "Earliest Requested Execution Date in the file cannot be achieved as the cut-off time has passed. The earliest requested execution date in the file will be amended to the next available date. Click OK to proceed with this authorisation or click Cancel to cancel the authorisation of this file." The modal has OK and Cancel buttons. Below the modal, there is a field for "Enter OTC:" and buttons for "Back" and "Authorising..."

How to 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).

AIB - iBusiness Banking
Payment File Transfer
User ID: USER1161

File Management
Showing 1 to 20 of 71 payment files

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
Valid	01D144746278710C	IE39SCT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 002 003	01D144750FA93250	IE39SCT000009	1	246.87	02/05/2013	AWAITING AUTHORISATION
1 005 007	01D1447847729632	IE39SCT000009	1	247.05	02/05/2013	AWAITING AUTHORISATION
bankfil0404...	01D1443F26B21E06	IE39SCT000009	31	4,233.18	01/05/2013	AWAITING AUTHORISATION
bankfil0404...	01D1444065581C07	IE39SCT000009	31	4,233.18	01/05/2013	AWAITING AUTHORISATION
bankfil tes...	01D144447B30449A	IE39SCT000009	8	1,640.31	01/05/2013	AWAITING AUTHORISATION
bankfil cal...	01D1444462738E64	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test 3 tri...	01D14446404824CF	IE39SCT000009	3	6,180.95	01/05/2013	AWAITING AUTHORISATION
test 3 tak...	01D144580EFA4354	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test45 tri...	01D144503485A19B	IE39SCT000009	1	80.59	01/05/2013	AWAITING AUTHORISATION
test 6	01D14459F0492B74A	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
test 6 tri...	01D14460ACD42EE2	IE39SCT000009	2	13.80	01/05/2013	AWAITING AUTHORISATION
check bic	01D131D33D789EAE	IE37MCY000045	4	7,500.00	23/04/2013	AWAITING AUTHORISATION WITH ERRORS
test bit	01D131D30C976D85	IE37MCY000045	4	7,500.00	23/04/2013	AWAITING AUTHORISATION WITH ERRORS
Valid	01D0E056F46FE95	IE39SCT000009	1	246.81	16/04/2013	AWAITING AUTHORISATION
1 002 003	01D0E06535812D2E	IE39SCT000009	1	246.87	16/04/2013	AWAITING AUTHORISATION
1 005 007	01D0E067438A50F6	IE39SCT000009	1	247.05	16/04/2013	AWAITING AUTHORISATION
1 005 008	01D0E067545F0741	IE39SCT000009	1	247.06	16/04/2013	AWAITING AUTHORISATION
1 006 005	01D0E0683026EA76	IE39SCT000009	1	247.13	16/04/2013	AWAITING AUTHORISATION
1 006 006	01D0E0684110CF66	IE39SCT000009	1	247.14	16/04/2013	AWAITING AUTHORISATION

Buttons: Authorise, Cancel File, View Payments, View Summary, Report, Search Files, Export, Refresh

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.

AIB - iBusiness Banking
Payment File Transfer
User ID: USER1161

Main Menu
FILE SUMMARY
FILE UPLOAD
FILE MANAGEMENT
REJECTS / UNPAIDS
AUDIT LOG

You have chosen to cancel the following file
Please enter your OTC and click Cancel File

File Reference: 01D1447847729632

OIN: IE39SCT000009

Debit Date: 02/05/2013

File Amount: 247.05

No. of Transactions: 1

Customer Reference: 1 005 007

Enter OTC:

Buttons: Back, Cancel File

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.

- 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.
- 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.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Buttons: ? HELP, PRINT, LOG OFF

Main Menu

- FILE SUMMARY
- FILE UPLOAD
- FILE MANAGEMENT**
- REJECTS / UNPAIDS
- AUDIT LOG

File Management

File 01D1447847729632 has been cancelled successfully..

Showing 1 to 20 of 1075 payment files >>

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
valid	01D14474B27E710C	IE39SCT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 001 001	01D144732996E035	IE39SCT000009		246.82	02/05/2013	FAILED

- 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.

How to View Payments in a File

How to View Payments in a File

By using the 'View Payments' button in the **File Management** screen, you will be able to view all the payment records contained in the selected payment file. You must have the proper access rights to view payments within a file.

Customer Ref #	File Ref	OIN	Total Trans	Amount	Debit Date	Status
ola check	01CFE1F03508722D	IE61SCT000001		1,900.00	27/03/2013	FAILED
File250220...	01CFD8E92PDAC024	IE77SCT000004		1,717.61	24/03/2013	FAILED
File250220...	01CFD8E93D35A290	IE77SCT000004		16,433.62	24/03/2013	FAILED
File250220...	01CFD8E93A4C847	IE77SCT000004		465.56	24/03/2013	FAILED
File250220...	01CFD8E9C98B4DC6	IE77SCT000004		1,717.62	24/03/2013	FAILED
File250220...	01CFD8E9795A411	IE77SCT000004		16,433.62	24/03/2013	FAILED
Client1 mc...	01CFA248A0F8931	IE91MCT000043	4	2,900.00	19/03/2013	FAILED
test file1...	01CFA238F141627C	IE91MCT000043	4	2,900.00	19/03/2013	FILE ACCEPTED
testfile	01CFA491F662C44F	IE91MCT000043		1,900.00	19/03/2013	FAILED
mcv xml fi...	01CFA236F1E8138E	IE91MCT000043	4	2,900.00	19/03/2013	CANCELLED
mcv xml te...	01CFA237D8E09955	IE91MCT000043	4	2,900.00	19/03/2013	AWAITING AUTHORISATION 2
File1 mcv...	01CFA24773F9CE2	IE91MCT000043		2,900.00	18/03/2013	FAILED
905	01CF9902371446E0	IE14SCT013471	3	10,001.60	15/03/2013	FAILED
905	01CF99030C03F99A	IE14SCT013471	3	10,001.60	15/03/2013	FAILED
File1	01CF990E978272DB	IE14SCT013471	3	10,001.60	15/03/2013	AWAITING AUTHORISATION
xml add fi...	01CFA1FCD97DCC50	IE14SCT013471	1	2,900.00	14/03/2013	AWAITING AUTHORISATION
file2 xml	01CFA1FF54B1995D	IE14SCT013471	1	2,900.00	14/03/2013	AWAITING AUTHORISATION
file3	01CFE6B8D02215A1	IE14SCT000002	8	9,978.00	13/03/2013	FILE ACCEPTED
LIMIT CHEC...	01CF992AD47B139F	IE14SCT013471	1	121,800.00	13/03/2013	AUTHORISED
File190220...	01CFA18883558CF0	IE77SCT000004		465.55	13/03/2013	FAILED

Note: Payment files with **Failed** status may not have all the payment records in the system, as they may have failed validations on initial payment upload. These files when selected may not display any results for 'View Payments'.

The following steps must be completed to view payment details in a payment file:

1. Select/highlight a payment file record from the **File Management** screen.
2. Click the **View Payments** button at the bottom of the **File Management** screen; you will be presented with the **Payments Search** screen with data pre-filled into some of the fields.

3. You may choose to refine the search by entering relevant data into the remaining editable fields or otherwise simply proceed with search.
4. On clicking on the **Search** button a new screen called **File Payments** will display, containing the payment record(s) details.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 FILE SUMMARY
 FILE UPLOAD
FILE MANAGEMENT
 REJECTS / UNPAIDS
 AUDIT LOG

File Payments

Quick Amount Search: **Go**

Showing 1 to 8 of 8 payments

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/Account
Creditor 3	1,120.00	EUR	RECEIVED		13/03/2013	BOTKDE0XXX		DE1080KT17
Creditor 4	2,110.00	EUR	RECEIVED		13/03/2013	BPMOIT80BPR		IT888BPMO1637
Creditor 3	1,132.00	EUR	RECEIVED		13/03/2013	BOTKDE0XXX		DE1080KT17
Creditor 1	1,200.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE02AIBK935425
Creditor 1	1,100.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE02AIBK935425
Creditor 4	1,104.00	EUR	RECEIVED		13/03/2013	BPMOIT80BPR		IT888BPMO1637
Creditor 2	1,112.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE16AIBK936073
Creditor 2	1,100.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE16AIBK936073

Cancel Transaction Search Payments Export Back

5. You can search for a particular payment record(s) from the list of payments by using the 'Quick Amount Search' option available at the top of the screen. You need to enter into this field the precise amount of the payment you are trying to locate and click the **Go** button. Payment record(s) which match the amount entered will be displayed.

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Payment File Transfer
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Main Menu
 FILE SUMMARY
 FILE UPLOAD
FILE MANAGEMENT
 REJECTS / UNPAIDS
 AUDIT LOG

File Payments

Quick Amount Search: 1,100 **Go**

Showing 1 to 8 of 8 payments

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/Account
Creditor 3	1,120.00	EUR	RECEIVED		13/03/2013	BOTKDE0XXX		DE1080KT17
Creditor 4	2,110.00	EUR	RECEIVED		13/03/2013	BPMOIT80BPR		IT888BPMO1637
Creditor 3	1,132.00	EUR	RECEIVED		13/03/2013	BOTKDE0XXX		DE1080KT17
Creditor 1	1,200.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE02AIBK935425
Creditor 1	1,100.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE02AIBK935425

Cancel Transaction Search Payments Export Back

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Payment File Transfer
User ID: USERT161

Main Menu
 FILE SUMMARY
 FILE UPLOAD
FILE MANAGEMENT
 REJECTS / UNPAIDS
 AUDIT LOG

File Payments

Quick Amount Search: **Go**

Showing 1 to 2 of 2 payments

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/Account
Creditor 1	1,100.00	EUR	RECEIVED		13/03/2013	AIBKIE20	Sort By Recipient BIC	IE02AIBK935425
Creditor 2	1,100.00	EUR	RECEIVED		13/03/2013	AIBKIE20		IE16AIBK936073

Cancel Transaction Search Payments Export Back

6. To refresh the payment record list for the complete list of payment records, the 'Quick Amount Search' field should be cleared and the **Go** button selected.

List of Payment Statuses

Status	What does it mean?
Received	Payment has been received and validated by AIB
Rejected	Payment has failed validation by AIB
Processed	Payment funds have been secured and sent to process by AIB
Cancelled	Payment has been cancelled by customer
Cancelled by AIB	Payment has been cancelled by AIB
Failed For Funds	Payment has failed for funds on debit account
Returned	Payment has been returned by Beneficiary Bank
Refunded	Payment has been refunded. This is applicable only for SDD payments

Note: Please check each block and payment status, to ensure all transactions in the file have been processed up to and on the debit date, as payment(s) may pass initial file upload validations but subsequently fail further validations.

How to Cancel Transactions in a SCT or MCY File

An authorised user can cancel a payment record(s) only when it is in a status of Received and the file status is any one of the following:

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

Note: After successful authorisation of the payment file, individual payment record(s) cannot be cancelled.

The following steps must be completed to cancel a payment in a file:

1. From the **File Management** screen, select the appropriate payment file and click the **View Payments** button.

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
TESTF2	01D072FF81F1E43C	IE91MCY000043	4	8,500.00	10/04/2013	AWAITING AUTHORISATION 2 WITH ERRORS
LIMIT TEST	01D07300F3E50873	IE91MCY000043	4	8,500.00	10/04/2013	AWAITING AUTHORISATION 2 WITH ERRORS

2. You will be presented with the **Payments Search** screen, which will be pre-filled with search criteria from the selected payment file.

3. If you want to refine the search criteria, you can specify other field values and click on the **Search** button to navigate to the **File Payments** screen.
4. Select/highlight the payment record from the **File Payments** screen that you wish to cancel.

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/Account
Creditor 4	1,100.00	USD	RECEIVED		19/03/2013	AIBKIE20XXX		IE25AIBK930067
Creditor 4	100.00	USD	RECEIVED		19/03/2013	AIBKIE20XXX		IE25AIBK930067
Creditor 4	500.00	EUR	RECEIVED		19/03/2013	AIBKIE20XXX		IE25AIBK930067
Creditor 4	800.00	EUR	RECEIVED		19/03/2013	AIBKIE20XXX		IE25AIBK930067

Note: The 'Cancel Transaction' button will not appear on the File Payments screen for SDD Payments. Also, the button will only be enabled for record(s) with an eligible status.

5. Click the **Cancel Transaction** button at the bottom of the screen, you will be presented with a new screen with the following fields:

- Recipient Name
- Amount
- Currency
- Debit Date
- Recipient BIC
- Recipient Bank Code
- Recipient IBAN
- Enter OTC (One Time Code)

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Payment File Transfer
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Main Menu
 > FILE SUMMARY
 > FILE UPLOAD
> FILE MANAGEMENT
 > REJECTS / UNPAIDS
 > AUDIT LOG

You have chosen to cancel the following payment
Please enter your OTC and click Cancel Payment

Transaction ID: 12247E09DD85A676

Recipient Name: Creditor 4
 Amount: 1,100.00
 Currency: EUR
 Debit Date: 10/04/2013
 Recipient BIC: AIBKIE20XXX
 Recipient Bank Code:
 Recipient IBAN: IE39AIBK9310470514

Enter OTC:

6. All the fields, except 'Enter OTC', will be pre-filled with data from the payment record selected for cancellation. Enter your OTC and then select the **Cancel Payment** 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 Payments** screen, abandoning the payment record cancellation process.

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

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Main Menu
 > FILE SUMMARY
 > FILE UPLOAD
> FILE MANAGEMENT
 > REJECTS / UNPAIDS
 > AUDIT LOG

File Management

Payment 12247E09DD85A676 has been cancelled successfully.

Showing 1 to 20 of 1073 payment files

Customer Ref	File Ref	ON	Total Trans	Amount	Debit Date	Status
Valid	01D144748278710C	IE398CT000009	1	246.81	02/05/2013	AWAITING AUTHORIZATION
1 001 001	01D1447529968035	IE398CT000009		246.82	02/05/2013	FAILED

8. The payment record will now appear with a status of Cancelled on the **File Payments** screen.

AIB - iBusiness Banking
Payment File Transfer
User ID: USERT161

Main Menu
 > FILE SUMMARY
 > FILE UPLOAD
> FILE MANAGEMENT
 > REJECTS / UNPAIDS
 > AUDIT LOG

File Payments

Quick Amount Search: Go

Showing 1 to 4 of 4 payments

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN
Creditor 4	100.00	EUR	RECEIVED		10/04/2013	AIBKIE20XXX		IE39AIBK9310470514
Creditor 4	6,500.00	EUR	REJECTED	RC01 - Invalid BIC	10/04/2013	AIBKIE20XXX		IE39AIBK9310470514
Creditor 4	800.00	EUR	RECEIVED		10/04/2013	AIBKIE20XXX		IE39AIBK9310470514
Creditor 4	1,100.00	EUR	CANCELLED	Cancelled by user ...	10/04/2013	AIBKIE20XXX		IE39AIBK9310470514

Cancelled by user USERT161

Note: If you cancel all the payment record(s) within a payment file manually, the status of the payment file will not change to **Cancelled** automatically.

You will need to cancel the file separately using the 'Cancel File' option from the **File Management** screen to update the payment file status.

How to Search Payment Record(s)

1. You will be presented with the **Payment Search** screen when you press the 'Search Payments' button available in **File Payments** screen.

2. All fields and buttons are non-editable until you select the type of Payment File you are searching for by selecting one of the radio buttons at the top of the screen (SDD, SCT, MCY).
3. The 'Debit Date' defaults to the previous 10 calendar days and 30 calendar days ahead of the current date.
4. On this screen you will also be provided with options to specify the 'File Reference', 'Payment Reference', 'Amount', 'Originator IBAN', 'Credit/Debit IBAN Account', Transaction ID' and 'Currency' to refine the payments search.

Note:

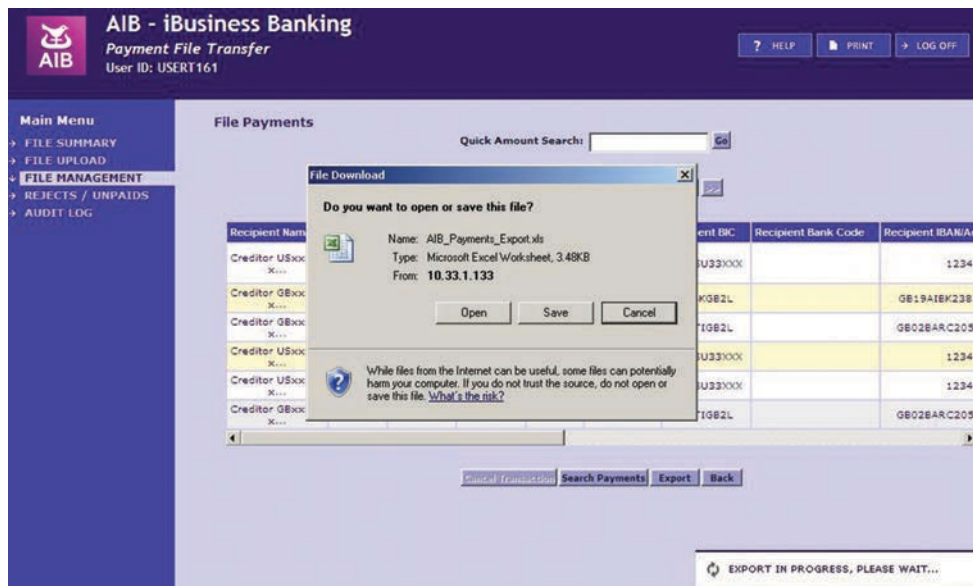
- To search all payment records, within the date range, you need to select payment type radio button, 'ALL' in the Status and OIN fields and keep the rest of the editable fields empty.
- The OIN dropdown will contain 'ALL' option, along with OINs only relevant to the payment file type chosen by you.
- For SDD Payments, Currency field and Payment reference field is non-editable. The remaining fields are enabled.

- You can also reach the **Payments Search** window from the **File Management** screen by clicking on View Payments button without selecting/highlighting a payment file.

5. Once you enter the relevant details and press the **Search** button, you will be presented with the **File Payments** screen with the payment record details.

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/AC
Creditor USXXXXX	2,000.00	GBP	CANCELLED	Cancelled by user...	04/04/2013	CHASUS33XXX		12345
Creditor GBXXXXX	3,000.00	GBP	PROCESSED		04/04/2013	AIBKGB2L		GB19AIBK2382
Creditor GBXXXXX	1,000.00	GBP	PROCESSED		04/04/2013	CITI082L		GB02BARC2054
Creditor USXXXXX	1,000.00	GBP	PROCESSED		04/04/2013	CHASUS33XXX		12345
Creditor USXXXXX	2,000.00	GBP	PROCESSED		04/04/2013	CHASUS33XXX		12345
Creditor GBXXXXX	1,000.00	GBP	PROCESSED		04/04/2013	CITI082L		GB02BARC2054

6. From here you can export payment records to an Excel spreadsheet by clicking the **Export** button available at the bottom of the screen and save it to your local machine.



How to View Summary of Payment File

Using 'View Summary' button on the **File Management** screen, you will be able to view a payment file at a block summary level. Payment Files are sorted into payment blocks based on originator account, requested debit date and payment currency. You must have proper access to view the payment blocks within a file.

Note: Payment Files with a status of **Failed** may not have all the payment records related to that file in the system, as they may have failed validations on initial payment upload. These files, when selected, may not display any results for 'View Payments'.

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Payment File Transfer
User ID: USERT161

Main Menu
FILE SUMMARY
FILE UPLOAD
FILE MANAGEMENT
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AUDIT LOG

File Management
Showing 1 to 13 of 13 payment files

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
my.xml b...	01D0E94DFCEA645A	IE37MCY000045	4	1,500.00	19/04/2013	FILE ACCEPTED
Cl and UL ...	01D07341FC86AD50	IE91MCY000043	4	12,000.00	11/04/2013	FILE ACCEPTED
CL TEST	01D0726A00068298	IE91MCY000043	4	12,500.00	10/04/2013	FILE ACCEPTED
ad3	01D132887F52A288	IE64MCY000044	2	200.24	05/04/2013	FILE ACCEPTED
ad1	01D132023643CE98	IE91MCY000043	4	126.40	04/04/2013	FILE ACCEPTED
adhoc 6	01D1295410A39CE2	IE91MCY000043	0	504.00	04/04/2013	FILE ACCEPTED WITH ERRORS
	12223C1491D966CD	IE48MCY000041	5	617.25	03/04/2013	FILE ACCEPTED
	12214FB8749D8866	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
	12214FB887046CBF	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214FB83383DCF0	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
	12214FB8C46C2466	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214FBF6185E76C	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214PC0A9449580	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED

[Actions](#) [Cancel File](#) [View Payments](#) [View Summary](#) [Report](#) [Search Files](#) [Export](#) [Refresh](#)

The following steps must be completed to view a summary of a payment file:

1. Select/highlight a payment file record from the **File Management** screen.
2. Click the **View Summary** button at the bottom of the **File Management** screen. You will be presented with a summary of the selected payment file with brief file level information and payment block level details.

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Payment File Transfer
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Main Menu
FILE SUMMARY
FILE UPLOAD
FILE MANAGEMENT
REJECTS / UNPAIDS
AUDIT LOG

File Summary as at 09/04/2013 OIN: IE91MCY000043

File Reference: 01D1295410A39CE2
Current Status: FILE ACCEPTED WITH
Total Number of Transactions: 0
Total Number of Transactions Failed: 0

Customer Reference: adhoc 6
Reason:

Debit Date	Originator IBAN	Payment Currency	Amount	Euro Equivalent	No. of Transactions	Block Status	Reason
04/04/2013	IE38AIBK93104705142071	GBP	114.00	143.92	3	PROCESSED WITH ERRORS	
04/04/2013	IE38AIBK93104705142071	EUR	264.00	264.00	3	PROCESSED	
04/04/2013	IE38AIBK93104705142071	EUR	126.00	126.00	2	PROCESSED WITH ERRORS	

[View Payments](#) [View History](#) [Back](#)

Note: All of the fields displayed are non-editable, but the data can be selected and copied.

3. The **View History** button can be used to get a timeline of events relating to the payment file selected. This history detail is not available at payment block or individual payment level. Columns in the relevant section of the screen are:

- Date
- Time
- User
- Event

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Payment File Transfer
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File Summary as at 09/04/2013 OIN: IE91MCY000043

File Reference: 01D1295410A39CE2 Customer Reference: adhoc 6
Current Status: FILE ACCEPTED WITH
Total Number of Transactions: 8
Total Number of Transactions Failed: 2

Debit Date	Originator IBAN	Payment Currency	Amount	Euro Equivalent	No. of Transactions	Block Status	Reason
04/04/2013	IE38AIBK93104705142071	GBP	114.00	143.92	3	PROCESSED WITH ERRORS	
04/04/2013	IE38AIBK93104705142071	EUR	264.00	264.00	3	PROCESSED	
04/04/2013	IE38AIBK93104705142071	EUR	126.00	126.00	2	PROCESSED WITH ERRORS	

View Payments View History Back

Date	Time	User	Event
04/12/2012	12:00 AM		AWAITING AUTHORISATION
03/04/2013	11:05 PM	CFICL796	UPLOADED
04/04/2013	5:12 AM	CFICL219	FILE ACCEPTED

4. To view block level payment details, select the payment block you want to view, then click the **View Payments** button. You will be presented with **File Payments** screen with payment record details of the selected payment block.

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Payment File Transfer
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File Payments

Quick Amount Search: Go

Showing 1 to 3 of 3 payments

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN/A
Test Creditor003A	88.00	EUR	PROCESSED		04/04/2013	COBADEF0760		DE527604006
Test Creditor003A	98.00	EUR	PROCESSED		04/04/2013	DABAIE20XXX		IE80DABA951
Test Creditor003A	78.00	EUR	PROCESSED		04/04/2013	AIBKIE20XXX		IE20AIBK9311

Cancel Transaction Search Payments Export Back

List of Block Statuses

Status	What does it mean?
Awaiting Authorisation	Block has been successfully uploaded and has passed validations.
Awaiting Authorisation 2	Where dual authorisation is in place, a second authorisation is required.
Awaiting Authorisation with Errors	Block has been successfully uploaded by user and some payments have failed validations.
Awaiting Authorisation 2 with Errors	Block successfully uploaded by user and some payments have failed validations – dual authorisation is in place.
Authorised	A block within a file that has been authorised. Block has not yet been processed.
Authorised with Errors	A block within a file that has been authorised containing some payments, blocks that have failed in validation/authorisation Block has not yet been processed.
Cancelled	File cancelled by customer before authorisation.
Cancelled by AIB	Block cancelled by AIB.
Processed	Block has been processed by AIB.
Processing	Block is being processed by AIB.
Processed with Errors	Block has been processed by AIB containing some payments/blocks that have failed in validation/authorisation.
Failed For Funds – Auto-Retry	SCT File - Block has initially failed for funds and is waiting for the next funds check. MCY File - Block contains SCT and Multi-Currency Payments. The SCT element of block is in 'Auto-Retry'
Failed for Funds – Cancelled	SCT File - Block has failed for funds and automatically cancelled after auto retry process. MCY File - EUR Block containing only SCT Payments has failed for funds and automatically cancelled after auto retry process.

How to Generate a Payment File report

Users with appropriate permissions can generate a Payment File report using the 'Report' button at the bottom of the **File Management** screen.

The following steps must be completed to generate a Payment File report:

1. Navigate to **File Management** screen from the menu tree.

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Main Menu
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 > **FILE MANAGEMENT**
 > RECEITS / UNPAYS
 > AUDIT LOG

File Management
Showing 1 to 20 of 1073 payment files

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
Valid	01D14474B27E710C	IE395CT000009	1	246.81	02/05/2013	AWAITING AUTHORISATION
1 001 001	01D144752996E039	IE395CT000009		246.82	02/05/2013	FAILED
1 001 002	01D14475404610DA	IE395CT000009		246.83	02/05/2013	FAILED
1 001 003	01D1447571059E81	IE395CT000009		246.84	02/05/2013	FAILED
1 002 001	01D14475984638E6	IE395CT000009		246.85	02/05/2013	FAILED
1 002 002	01D1447583C8AP08	IE395CT000009		246.86	02/05/2013	FAILED
1 002 003	01D14475DFA55250	IE395CT000009	1	246.87	02/05/2013	AWAITING AUTHORISATION
1 003 001	01D1447608F87EE3	IE395CT000009		246.88	02/05/2013	FAILED
1 003 002	01D14476252782DA	IE395CT000009		246.89	02/05/2013	FAILED
1 003 003	01D14476504717AF	IE395CT000009		246.90	02/05/2013	FAILED
1 003 004	01D1447668684EE4	IE395CT000009		246.91	02/05/2013	FAILED
1 003 005	01D1447696084D08	IE395CT000009		246.92	02/05/2013	FAILED
1 003 006	01D14476C3401380	IE395CT000009		246.93	02/05/2013	FAILED
1 004 001	01D14476D5A53E63	IE395CT000009	1	246.94	02/05/2013	FAILED
1 004 002	01D14477026978A	IE395CT000009	1	246.95	02/05/2013	UPLOADED
1 004 003	01D144771777F87F	IE395CT000009		246.96	02/05/2013	FAILED
1 004 004	01D1447742394384	IE395CT000009	1	246.97	02/05/2013	FAILED
1 004 005	01D144775A8359F9	IE395CT000009		246.98	02/05/2013	FAILED
1 005 001	01D1447787813812	IE395CT000009		246.99	02/05/2013	FAILED
1 005 002	01D14477864A1829	IE395CT000009		247.00	02/05/2013	FAILED

Authorized Cancel File View Payments View Summary Report Search Files Export Refresh

2. Select a payment file and click the **Report** button.
3. You will be presented with a report containing Summary and Payment Detail information of the selected payment file.



File Summary as at: 21/02/2013
 File Reference: 01CFB48A14577FFC
 Current Status: AWAITING AUTHORISATION
 Total Number of Transactions: 4
 Total Number of Transactions Failed: 0

Client ID: XXXXXX
 OIN: IE55MCY213468
 Customer Reference: tets
 Reason:

Debit Date	Debit Account	Payment Currency	Amount	Euro Equivalent	No. of Transactions	Block Status	Reason
25/02/2013	IE65AIBK93101206900023	EUR	380.00		2	AWAITING AUTHORISATION	
25/02/2013	IE65AIBK93101206900023	EUR	110.00		2	AWAITING AUTHORISATION	

Date	Time	User	Event
21/02/2013	2:19 PM	JAREK267	UPLOADED
21/02/2013	2:19 PM		AWAITING AUTHORISATION

Payment Files - Payments

Detail Report

Originator Details

Client ID: 102583
 OIN: IE55MCY213468
 Originator IBAN: IE55AIBK93101206900023
 Payment Block Status: AWAITING AUTHORISATION
 No. of Transactions: 2

Customer Name: JAREK444
 Debit Date: 25/02/2013
 Currency / Amount: EUR 380.00

Recipient Name Originator	Recipient BIC	Recipient IBAN	Recipient Bank Code	Narrative	Payment Reference	Ccy Amount	Status	Reason
Credit 1	AIBKIE20	IE65AIBK93101206900023		EndToEnd2		EUR 50.00	RECEIVED	
Credit 2	AIBKIE20	IE65AIBK93101206900023		EndToEnd1		EUR 330.00	RECEIVED	

Originator Details

Client ID: 102583
 OIN: IE55MCY213468
 Originator IBAN: IE55AIBK93101206900023
 Payment Block Status: AWAITING AUTHORISATION
 No. of Transactions: 2

Customer Name: JAREK444
 Debit Date: 25/02/2013
 Currency / Amount: EUR 110.00

4. This can be printed or saved to your computer for future reference.

How to Search for a Payment File

Select the 'Search Files' button from the **File Management** screen. You will be presented with the **File Search** screen. You will now be able to enter specific criteria on the screen to refine your payment file search.

Note: Debit date will be defaulted to D-10 and D+30, where D is current calendar date, and can be edited.

To search for a Payment File:

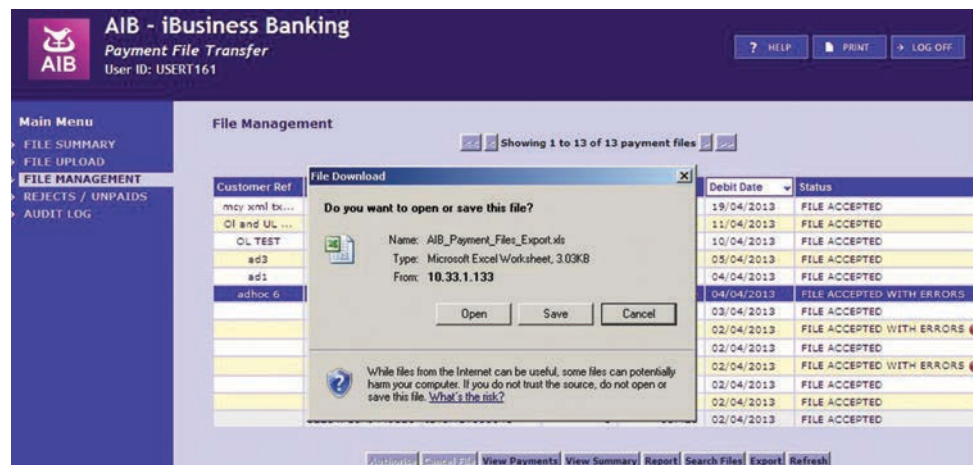
1. Select Status of File from dropdown list. ALL is populated by default
2. Select the required OIN. ALL is populated by default
3. Select desired date range as Debit From and To date
4. All other fields are optional and will not be used if not specified
5. Click the **Search** button

Results were displayed in the **File Management** screen as below:

Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
mcy.xml tx...	01D0E94DFC8A645A	IE37MCY000045	4	1,500.00	19/04/2013	FILE ACCEPTED
Ol and UL ...	01D07341FC86AD50	IE91MCY000043	4	12,000.00	11/04/2013	FILE ACCEPTED
OL TEST	01D0738A00068289	IE91MCY000043	4	12,500.00	10/04/2013	FILE ACCEPTED
ad3	01D132887F52A288	IE64MCY000044	2	200.24	05/04/2013	FILE ACCEPTED
ad1	01D132023643CE98	IE91MCY000043	4	126.40	04/04/2013	FILE ACCEPTED
adhoc 6	01D1295410A39CE2	IE91MCY000043	8	504.00	04/04/2013	FILE ACCEPTED WITH ERRORS
	12225C1491D966CD	IE48MCY000041	5	617.25	03/04/2013	FILE ACCEPTED
	12214FB8749D8866	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
	12214FB987046CBF	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214FB83383DCF0	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
	12214FBCC46C2466	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214FB6185E76C	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED
	12214FC0A9449580	IE48MCY000041	5	617.25	02/04/2013	FILE ACCEPTED

How to Export data from the File Management screen

Select the 'Export' button from the **File Management** screen. This will open up the File Download dialog box which will allow you to open, save or cancel your exported data.



Note: The data exported is by default the complete set of file records available on the system, i.e. records for the period of D-10 and D+30 days, where D is current calendar date.

Sample exported data in Excel is shown below. The columns of the **File Management** screen are replicated as separate columns on the spreadsheet, containing all the relevant data.

	A	B	C	D	E	F	G
	Customer Ref	File Ref	OIN	Total Trans	Amount	Debit Date	Status
1							
2	mcx xml tx...	01D0E94DFCBA645A	IE37MCY000045 - MCY XML CO 6	4	1,500.00	19/04/2013	FILE ACCEPTED
3	Ol and UL test1	01D07341FC86AD50	IE91MCY000043 - MCY XML CO 4	4	12,000.00	11/04/2013	FILE ACCEPTED
4	OL TEST	01D072EA00068299	IE91MCY000043 - MCY XML CO 4	4	12,500.00	10/04/2013	FILE ACCEPTED
5	ad3	01D132887F52A2B8	IE64MCY000044 - MCY FLAT CO 5	2	200.24	05/04/2013	FILE ACCEPTED
6	ad1	01D132023643CE98	IE91MCY000043 - MCY XML CO 4	4	126.40	04/04/2013	FILE ACCEPTED
7	adhoc 6	01D1295410A39CE2	IE91MCY000043 - MCY XML CO 4	8	504.00	04/04/2013	FILE ACCEPTED WITH ERRORS
8		12225C1491D966CD	IE48MCY000041 - MCY XML CO 4	5	617.25	03/04/2013	FILE ACCEPTED
9		12214FB8749D8866	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
10		12214FB987046CBF	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED
11		12214FBB3383DCFO	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED WITH ERRORS
12		12214FBD4EC2466	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED
13		12214FBF61B5E76C	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED
14		12214FC0A94495B0	IE48MCY000041 - MCY XML CO 4	5	617.25	02/04/2013	FILE ACCEPTED

How to View Credit Rejects

From the **Credit Rejects** screen you can search for SCT and MCY files rejected payments with desired search criteria. By default 'Debit Date From' and 'Debit Date To' fields will default to 14 days ago and current date respectively and OIN is selected as 'ALL'.

The following steps must be completed to view rejects from SCT and MCY payment files:

1. Navigate to REJECTS/UNPAIDS -> **Credit Rejects** screen from menu tree.

OIN	File Reference	Debit Date	No. of Rejects
IE91MCY000043	01D1295410A39CE2	04/04/2013	2
IE91MCY000043	01D1292F11CC09E1	03/04/2013	3
IE91MCY000043	01D07385C1E9E7FE	02/04/2013	1
IE91MCY000043	01D12042B8C84ECC	02/04/2013	1
IE91MCY000043	01D057E0A3E0E9C8	02/04/2013	4
IE91MCY000043	01D040CF8E8A83D	02/04/2013	4
IE91MCY000043	01D057DF97FC4EF	02/04/2013	4

2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From and Debit Date To with desired date range and click the **Search** button.
3. You will be presented with the rejected payments grouped by OIN, File Reference and Debit Date.
4. To view the rejected payments, select the desired row and click the **View Rejects** button available at the bottom of the tabular column.
5. You will be presented with the **Payments Search** screen. Certain fields will be pre-populated with relevant file information like Payment Type, Status, OIN and File Reference.

6. If you wish to further refine search, you may specify further criteria such as Payment Reference, Amounts, Originator IBAN, Transaction ID, etc, and click **Search**
7. You will be presented with the **File Payments** screen that will list all rejected payments' transaction details and reject reason.

Recipient Name	Amount	Currency	Status	Reason	Debit Date	Recipient BIC	Recipient Bank Code	Recipient IBAN
DESTINATIONACHAMK	200.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	AIBKIE20		IE83AIBK93
KATHRYN	1,100.02	EUR	REJECTED	OL22 Debit failed	04/04/2013	AIBKIE20		IE71AIBK93
SKODA	200.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	BOPFIE20		IE70BOPF90
VOLKSWAGEN	5.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	AIBKIE20		IE65AIBK93
KATHRYN	900.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	AIBKIE20		IE71AIBK93
SKODA	200.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	BOPFIE20		IE70BOPF90
VOLKSWAGEN	5.00	EUR	REJECTED	OL22 Debit failed	04/04/2013	AIBKIE20		IE65AIBK93

8. Rejected payments can be exported to your local machine in Excel sheet by selecting the **Export** button.

How to View Unpaid DDs

From the **Unpaid DDs** screen you can search for unpaid payments of SDD File(s) with desired search criteria. By default 'Unpaid Generation Date From' and 'Unpaid Generation Date To' fields will default to 14 days ago and today respectively and OIN is selected as 'ALL'.

The following steps must be completed to view unpaid DDs from SDD payment files:

1. Navigate to REJECTS/UNPAIDS -> **Unpaid DDs** screen from menu tree.

File Reference	OIN	Pre / Post Settlement Unpaid	Latest Unpaid Generation Date	Debit Date	No. of Unpaid	Total Value	No. of Files to Download
0100F84802486002	IE14SDD213471	Pre	28/02/2013	08/04/2013	3	8,322.00	1
0100F84802486002	IE14SDD213471	Pre	28/02/2013	04/04/2013	8	7,000.08	1
0100F84802486002	IE14SDD213471	Pre	27/02/2013	18/04/2013	3	1,222.00	1

2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From, Debit Date To, Unpaid Generation Date From and Unpaid Generation Date To with desired date range and click the **Search** button.
3. You will be presented with the unpaid payments grouped by File Reference, OIN, Pre/Post settlement Unpaid, Latest Unpaid Generation Date and Debit Date.
4. To view the unpaid payments, select desired row and click the **View Unpaid** button available at the bottom of the tabular column.
5. You will be presented with the **Payments Search** screen. Certain fields will be pre-populated with relevant file information like Payment Type, Status, OIN, File Reference and Debit From and To date.

6. If you wish to further refine the search, you may specify further criteria such as Payment Reference, Amounts, originator IBAN, Transaction ID, etc and click the **Search** button.
7. You will be presented with the **File Payments** screen which will list the unpaid payments transaction along with reject reason.

Debtor Name	Amount	Status	Reason	Debit Date	Debtor BIC	Debtor IBAN	OIN
Mary1	1,100.00	REJECTED	PCPSGEN Generic	18/04/2013	DABAIE20	IE55DABA95190161088009	IE14SDD213471 - SDD OIN CLUE
Mary2	100.00	REJECTED	PCPSGEN Generic	18/04/2013	BOFIE20	IE07BOFI90097373678330	IE14SDD213471 - SDD OIN CLUE
Mary3	22.00	REJECTED	PCPSGEN Generic	18/04/2013	BOFIE20	IE20BOFI90003333617105	IE14SDD213471 - SDD OIN CLUE

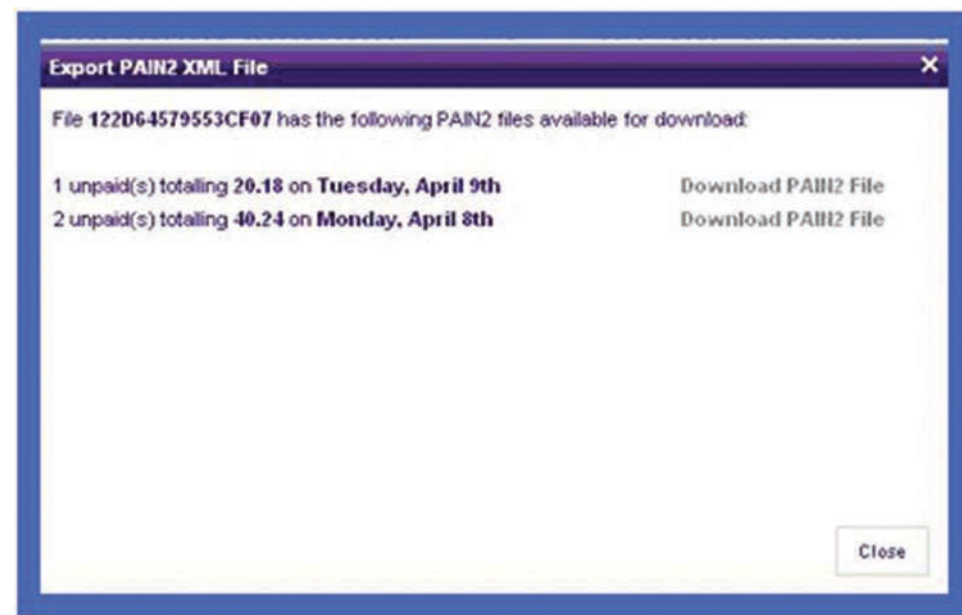
8. Unpaid payments can be exported to your local machine in Excel sheet by selecting the **Export** button.

How to Download a PAIN.002 Credit Rejects/Unpaid DDs File

The following steps must be completed to generate a PAIN.002 for your rejected payments:

1. Navigate to REJECTS/UNPAIDS -> **Credit Rejects** screen for SCT payments and **Unpaid DDs** for SDD payments from the menu tree.
2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From and Debit Date To with desired date range and click the **Search** button.
3. You will be presented with the rejected payments grouped by OIN, File Reference and Debit Date.
4. To generate a PAIN.002 for the rejected payments, select the desired row and click the **Export** button available at the bottom of the tabular column.
5. You will be presented with a pop-up box displaying your agreed PAIN.002 format as per screen shot below.
6. This file can be saved to your local PC.
7. If there are credit rejects/unpaid DDs over a number of days from one file, a pop-up box will display to the user when the **Export** button is selected, to confirm what PAIN.002 should be downloaded as per screenshot below.

Note: The **Export** button will only enable if you have uploaded a XML PAIN.001 payment file.



How to View the Audit Log

From the **Audit Log** screen you can search for a specific user or action within a specified date range. All input fields must be complete for a valid search. The 'Date From' and 'Date To' fields will default to 14 calendar days in the past and 14 days calendar days in the future.

To conduct a search from the Audit Log screen:

1. Enter your 'User ID'.
2. Select the desired 'Event'. ALL is selected by default.
3. Select the desired date range you wish to search.
4. Click the **Search** button.

Results are presented on the below screen, detailing all events that match your search criteria.

AIB - iBusiness Banking
Payment File Transfer
User ID: USER161

HELP PRINT LOG OFF

Main Menu

- FILE SUMMARY
- FILE UPLOAD
- FILE MANAGEMENT
- REJECTS / UNPAIDS
- AUDIT LOG**

Audit Log

User ID: Date From:

Event: Date To:

File Reference	User ID	Event	Date	Time
01D13859C0302FAA	USER161	FILE UPLOADED	03/04/2013	11:21 AM
01D13284F7CF3D60	USER161	FILE UPLOADED	04/04/2013	04:17 PM
01D132470DE8218A	USER161	FILE UPLOADED	04/04/2013	03:57 PM
01D13244932029C9	USER161	FILE UPLOADED	04/04/2013	03:46 PM
01D132A276BA39D	USER161	FILE UPLOADED	04/04/2013	03:37 PM

To view individual file details, you have an option to **View Item** at the bottom of the page and, similarly, using the **Export** button you can export searched audit log details to an Excel sheet.



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