



iBusiness Banking Bureau Client Payment Files Application and Authorisation Form for Instant Credit Transfers

How to complete this form

<p>1 Please complete / type online, print, sign and return to your local branch or relationship manager</p>		<p>2 Mark circles by clicking to indicate selection</p> 
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Welcome to iBusiness Banking

Need help completing this form?

If at any point throughout the application process you need assistance please pick up a phone and call the iBusiness Banking Customer Service team on the following numbers:

0818 72 00 00
+353 1 641 4889 (outside ROI)
Mon-Fri 8:30 – 17:30

1. Payment Files Application and Authorisation for a Client of Bureau

Application and Authorisation Terms

Words, terms and expressions defined in the iBusiness Banking Terms and Conditions (save where otherwise defined herein) have, when used in this form, the same meaning as they have in the iBusiness Banking Terms and Conditions.

The entity named below (the **"Bureau Client"**) (i) wishes to avail of certain Payment Files services from Allied Irish Banks, p.l.c. (the **"Bank"**) through iBusiness Banking in respect of the Bureau Client's accounts that are held with the Bank, or any subsidiary or associated company of the Bank (the **"Services"**); and (ii) in connection with such Services, hereby agrees that the bureau identified below (the **"Bureau"**) be authorised to act on behalf of the Bureau Client in order that the Bureau Client may avail of the Services, provided always that the Bureau acts in accordance with the iBusiness Banking Terms and Conditions (the **"Application and Authorisation"**).

In consideration of the agreement by the Bank to provide the Services in this manner, the Client hereby:

(a) agrees that, as between the Bureau Client and the Bank, to the extent relevant to the Services, the iBusiness Banking Terms and Conditions (as amended from time to time) shall apply (and for these purposes references to a 'Customer' in the iBusiness Banking Terms and Conditions shall refer to the Bureau Client). In particular, and without limitation, the provision of the iBusiness Banking Terms and Conditions headed 'Liability', currently clause 10, shall apply in full to the Services notwithstanding that the Services may be availed of by the Bureau on behalf of the Bureau Client;

(b) warrants and represents to the Bank that:

(i) the information provided in this Authorisation Form is accurate and complete in all respects;

(ii) the Bureau Client has full power and authority to execute and deliver this Application and Authorisation and to comply with the provisions of, and perform all its obligations and exercise all of its rights under, this Application and Authorisation;

(iii) for the duration of the term of this Authorisation the Bureau is authorised to act on behalf and in the name of the Bureau Client in order that the Bureau Client may avail of the Services in respect of accounts held by the Bank or any subsidiary or associated company of the Bank;

(c) expressly agrees that in order to facilitate the Bureau acting for and on behalf of the Bureau Client to avail of the Services on behalf of the Bureau Client, the Bureau shall be entitled to:

(i) receive from and disclose to the Bank any and all information required (as reasonably contemplated) in order to so act; and

(ii) take any action on behalf of the Bureau Client reasonably necessary for the Bureau to avail of the Services on behalf of the Bureau Client.

The Bureau Client acknowledges that the Services that it avails of pursuant to the actions of the Bureau acting (or purporting to act) on its behalf through iBusiness Banking are governed by the Bank's iBusiness Banking Terms and Conditions and that the Bureau Client is bound by the actions of the Bureau in so acting. Accordingly, it is the Bureau Client's sole responsibility to ensure that adequate controls are in place to monitor, and to the extent relevant, control the Bureau's activity in acting on the Bureau Client's behalf hereunder.

This Application and Authorisation will commence on the date on which this duly executed Application and Authorisation Form is received by the Bank and will continue until terminated by the Bureau Client on seven days prior notice to the Bank.

1.1 Enter the details of the BUREAU CLIENT that is authorising the Bureau to avail of iBB Payment Files services on the Client's behalf:

Company Name

Postal Address

Phone

Client Contact

Type of Entity:

Company

Partnership

Sole Trader

Other

1.2 Bureau Details

Bureau Name

Bureau Contact

Phone

1.3 Authorised Signatories

Signed on behalf of the COMPANY noted above

Authorised Signatory Name

Signature

Date Day / Month / Year

Email Address

Phone

Additional Company Signatories (If Required)

Authorised Signatory Name

Signature

Date Day / Month / Year

Authorised Signatory Name

Signature

Date Day / Month / Year

Authorised Signatory Name

Signature

Date Day / Month / Year

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2. Originator Identification Number (OIN)

Each payment file must contain an Originator Identification Number (OIN) which will be provided by AIB to you. The OIN is a unique alphanumeric identifier which identifies you as the customer and the type of payment files that you are submitting to the bank for processing.

This ICT form is for customers who wish to make SEPA Instant Euro payments within the SEPA Zone.

Customers who wish to upload Standard SEPA payment files or those containing euro and other currency payments should select either the SCT OIN or the MCY (Multi - Currency) OIN option respectively on the iBusiness Banking Bureau Client Payment Files Application and Authorisation Form for Instant Credit Transfers. For more information, please see bulk payments under our business page on our website at www.aib.ie

2.1 Important information about the ICT file type

Before submitting this form, **please consider the suitability of this product** as there are differences between a SCT (SEPA Credit Transfer) OIN and an ICT (Instant Credit Transfer) OIN that are important to understand.

- Your ICT payment file will only be accepted in the Version 9 file format as per the ISO 20022 Standards, please see our webpage ISO FAQs for further information.
- **You must have enough funds available** in your debit account on the debit date. The funds check will only happen once at the time of payment execution. If the payment file fails due to insufficient funds, you will be notified in the payment log on iBB.
- ICT payments may not be accepted by all account types, for example loans, mortgages. ICT payments can also fail for other reasons, for example timeouts.
- ICT files can only contain one block of payments, with one requested execution date and one debit account per file.
- The outcome (success or rejection) of each payment in the file will be shown in the PAIN.002.
- You can upload and send an ICT file at any time on any calendar day.
- The ICT file submission will be subject to OIN Limits, channel limits and SEPA Instant limits (if you set one). Please refer to our bulk file FAQs on our website for further information.

2.2 OIN Description

You can specify an ICT OIN description to help you clearly identify the nature of the payments submitted under this OIN. Example: 'Creditor Payments' or 'Salary Payments'.

The ICT OIN and the OIN description will be displayed to all users who have access to this ICT OIN in the Payment Files module of iBB.

OIN Description (max. 18 characters)

3. Select How You Want to Authorise ICT Files

(Please consult your Bureau before selecting any of the below options)

Your selection determines how your files will be authorised for **all of your ICT OINs (including existing ICT OINs)**.

Please select how many people you need to authorise payment files. (Please choose one option only).

- A **One user** is required to authorise any payment file under all ICT OINs.
- B **Two users** are required to authorise all payment files under all ICT OINs. For added security, this is the most suitable option. AIB recommends that two users are required to authorise all ICT payment files.
- C **One user** is required to authorise any payment file under all ICT OINs up to or equal to a specified amount of € . For payment files above this amount, **two users** will be required.

For options B or C, please ensure a minimum of two users are set up by the local administrator to authorise payment files.

4. Debit Account Details

Please list your company accounts from which you wish to make payments using the Payment Files service on iBB. All of your company accounts listed below will be linked to the ICT OIN. Print and complete as many copies of this section as you need.

You can only debit a euro payment account. For a list of payment accounts suitable for ICT please see our website.

Payment charges for Euro payments to the SEPA zone will be debited from the first account listed below. This account must be a EUR branch current account.

Account Name	<input type="text"/>
IBAN	<input type="text"/>
Account Name	<input type="text"/>
IBAN	<input type="text"/>
Account Name	<input type="text"/>
IBAN	<input type="text"/>
Account Name	<input type="text"/>
IBAN	<input type="text"/>
Account Name	<input type="text"/>
IBAN	<input type="text"/>

5. Verification of Payee (VoP) Portal to Check Payees in Payment Files

Register or amend Admin user details (optional)

1. Select to Register or Amend Admin User Details

Register for the first time to the Verification of Payee portal.

By not registering for VoP, I understand that if I send money to the wrong account(s), AIB may not be able to recover it and won't be responsible for any loss.

Amend my Admin user details on the Verification of Payee portal

2. Application Details

Company name (trading as)

Email address

We collect your email address solely to register you for the Verification of Payee (VoP) portal, provided by SurePay on our behalf. For more details on SurePay and the VoP portal for payment files, please visit our website at www.aib.ie/business/vop. To meet regulatory requirements, we offer the option of the VoP service to our customers who use payment files.

6. Agreement to Terms

The customer agrees that:

- The terms and conditions upon which the Payment File services requested in this application and other related services provided, shall be governed by the Terms and Conditions of iBusiness Banking which are available on www.aib.ie and the customer agrees to be bound by the Terms and Conditions of iBusiness Banking.
- A single debit will be posted to the debit account for all successful payments within the payment file.
- You will be notified of the outcome of all payments in the PAIN.002 file.

Your debit account needs to have sufficient funds in it before AIB processes the payments on the execution date you've chosen. If there aren't sufficient funds, we will reject the whole payment file.

Where the customer has indicated that they wish to operate iBB on the basis of Single User Authorisation of payments or payment files and/or Single User Authorisation of administrative changes, the customer confirms that they are aware of the reduced security associated with this arrangement and accepts full responsibility for any loss which they may suffer as a result.

For charges, please refer to the relevant pricing schedules which are available at your local AIB branch or online at www.aib.ie/content/dam/frontdoor/business/docs/Business-Fees-and-Charges/Business-Fees-and-Charges.pdf

7. Resolution for a Company to Authorise a Bureau to Avail of Payment Files Services Through iBusiness Banking on its Behalf

ONLY Companies should complete this section.

This section details who is authorised to make decisions on behalf of the company in relation to Payment Files services. This must be signed by the Chairperson of the meeting (this person must be a director of the company) and countersigned by another Director of the company or the Company Secretary.

Company Resolution (Companies Only)

Minutes of the Meeting of the Board of Directors

Company Name the "Company"

duly held on

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

(a) The Chairperson reported to the Board that:

(i) Allied Irish Banks, p.l.c. (the "**Bank**") provides a cash management facility whereby a Customer of the Bank, or a third party acting on the customer's behalf, may conduct and control certain of the customer's accounts and banking requirements with the Bank and the Bank's subsidiaries and associates companies (the "**Bank's Group**") through the Bank's iBusiness Banking service on the internet or by any other such means as may be authorised by the Bank (the "**Services**");

(ii) it was proposed that (the "Bureau")

be authorised to act as agent of the company in order to avail of the Services for and on behalf of the Company in respect of the Company's accounts which are held with the Bank's Group (the "Accounts") in accordance with the Application and Authorisation (as defined therein), a copy of which was presented to the meeting;

(iii) the Bank has agreed to provide the Services in respect of the Accounts to the Company and to engage with, and act in accordance with the instructions of, the Bureau, in its capacity as agent of the Company, for such purposes pursuant to the terms of the Agreement as defined in the iBusiness Banking Terms and Conditions, a copy of which was presented to the meeting, conditional on the proper completion and submissions to the Bank of the Application and Authorisation.

(b) After careful consideration the Board formed the view that authorising the Bureau to act on behalf of the Company to avail of the Services in respect of the Accounts would be for the benefit of and conducive directly and indirectly to the business of the Company and accordingly IT WAS RESOLVED

(i) that it is to the advantage and in the best interests of the Company to authorise the Bureau to act on behalf of the Company to avail of the Services in respect of the Accounts for and on behalf of the Company;

(ii) that all the terms and conditions of the Application and Authorisation are acceptable and are hereby approved;

(iii-a) that the following individuals are authorised to sign the iBusiness Banking Bureau Client Payment Files Application and Authorisation Form for Instant Credit Transfers, any document amending the Application and Authorisation or any ancillary document and do all or any of the acts or things on behalf of the Company as they in their discretion think fit in connection with the Application and Authorisation:

7.1 Who can authorise the Bureau to avail of the Services on the Company's behalf?

The following people are authorised to make decisions on behalf of the Company in relation to the Authorisation:

Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>

(iii-b) From the above signatures the following number must be present to authorise any documentation of requests:

7.2 How many are required to sign the Application and Authorisation Form?

The following number of the above individuals are needed to co-sign this iBB Payment Files services Application and Authorisation Form:

E.g. If you mark the box marked 'Any 2 Signatories', then this form and any future iBusiness Banking requests MUST be signed by 2 of the people listed above.

Mark one box only Any 1 signatory Any 2 signatories All signatories

(iv) that the authorised signatories above may only be changed by resolution of the Board, certified to the Bank in writing under the hand of a Director and countersigned by a second Director or the Secretary of the Company;

(v) that the Application and Authorisation shall remain in full force unless and until it is terminated by resolution of the Board and notice given to the Bank of such resolution or by notice in writing to the Bank under the hand of a Director and countersigned by a second Director or the Secretary of the Company.

7.3 Company Resolution Signatories

IT IS HEREBY CERTIFIED that the foregoing is a true extract from the minutes of the meeting of the Board of Directors of the above named company

This must be signed by the Chairperson of the meeting (this person must be a Director of the company) and countersigned by another Director of the company or the Company Secretary. TWO separate signatures are required.

Chairperson	<input type="text"/>
Signature	<input type="text"/>
Director/ Company Secretary	<input type="text"/>
Signature	<input type="text"/>

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

8. Customer Resolution for Clubs/Unincorporated Associations/Schools to allow a Bureau to Process Payment Files Services

This section details who is authorised to make decisions on behalf of the relevant entity in relation to iBB/Payment Files services. This must be signed by the Chairperson/President/Principal Officer* of the meeting and countersigned by the Secretary/Treasurer/another officer* of the Entity.

* If this resolution is to be certified by an officer other than the Chairperson or President and/or countersigned by an officer other than the Secretary or Treasurer of the Entity, please contact the Bank to confirm who should certify and/or countersign.

Resolution

Minutes of a meeting of [insert details of managing body e.g. The Committee (the "Meeting")] of

the "Entity"

duly convened and held on

Day			/	Month			/	Year				
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(a) It was reported to the Meeting that:

(i) Allied Irish Banks, p.l.c. (the "Bank") provides a cash management facility whereby a customer of the Bank, or a third party acting on the customer's behalf, may conduct and control certain of the customer's accounts and banking requirements with the Bank and the Bank's subsidiaries and associates companies (the "Bank's Group") through the Bank's iBusiness Banking service on the internet or by any other such means as may be authorised by the Bank (the "Services");

(ii) it was proposed that (the "Bureau")

be authorised to act as agent of the Entity in order to avail of the Services for and on behalf of the Entity in respect of the Entity's accounts which are held with the Bank's Group (the "Accounts") in accordance with the Application and Authorisation (as defined therein), a copy of which was presented to the meeting;

(iii) the Bank has agreed to provide the Services in respect of the Accounts to the Entity and to engage with, and act in accordance with the instruction of, the Bureau, in its capacity as agent of the Entity, for such purposes pursuant to the terms of the Agreement as defined in the iBusiness Banking Terms and Conditions, a copy of which was presented to the meeting, conditional on the proper completion and submissions to the Bank of the Application and Authorisation.

(b) After careful consideration the Meeting formed the view that authorising the Bureau to act on behalf of the Entity to avail of the Services in respect of the Accounts would be for the benefit of and conducive directly and indirectly to the activities of the Entity and accordingly IT WAS RESOLVED

(i) that it is to the commercial advantage and in the best interests of the Entity to authorise the Bureau to act on behalf of the Entity to avail of the Services in respect of the Accounts for and on behalf of the Company;

(ii) that all the terms and conditions of the Application and Authorisation are acceptable and are hereby approved;

(iii-a) that the following individuals are authorised to sign the iBusiness Banking Bureau Client Payment Files Application and Authorisation Form for Instant Credit Transfers, any document amending the Application and Authorisation or any ancillary document and do all or any of the acts or things on behalf of the Entity as they in their discretion think fit in connection with the Application and Authorisation:

8.1 Who can authorise the Bureau to avail of the Services on the Entity's behalf?

The following people are authorised to make decisions on behalf of the Entity in relation to the Authorisation:

Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>
Authorised Signatory	<input type="text"/>
Signature	<input type="text"/>

(iii-b) From the above signatures the following number must be present to authorise any documentation of requests:

8.2 How many are required to sign the Application and Authorisation Form?

The following number of the above individuals are needed to co-sign this iBB Payment Files services Application and Authorisation Form:

E.g. If you mark the box marked 'Any 2 Signatories', then this form and any future iBusiness Banking requests MUST be signed by 2 of the people listed above.

Mark one box only Any 1 signatory Any 2 signatories All signatories

(iv) that the authorised signatories above may only be changed by resolution of the Meeting, certified to the Bank in writing under the hand of the Chairperson/President/Principal Officer* of the Meeting and countersigned by the Secretary/Treasurer/another officer* of the Entity.

(v) that the Authorisation shall remain in full force unless and until it is terminated by resolution of the Meeting and notice given to the Bank of such resolution or by notice in writing to the Bank under the hand of the Chairperson/President/Principal Officer* of the Meeting and countersigned by the Secretary/Treasurer/another officer* of the Entity.

* If this resolution and any amendment to it is to be certified by an officer other than the Chairperson or President and/or countersigned by an officer other than the Secretary or Treasurer of the Entity, please contact the Bank to confirm who should certify and/or countersign

8.3 Resolution Signatories

IT IS HEREBY CERTIFIED that the foregoing is a true extract from the minutes of the meeting

This must be signed by the Chairperson/President/Principal Officer* of the meeting and countersigned by the Secretary/Treasurer/another officer* of the Entity. TWO separate signatures are required.

* If this resolution is to be certified by an officer other than the Chairperson or President and/or countersigned by an officer other than the Secretary or Treasurer of the Entity, please contact the Bank to confirm who should certify and/or countersign.

Chairperson/President /Principal Officer	<input type="text"/>
Signature	<input type="text"/>
Secretary/Treasurer /Officer	<input type="text"/>
Signature	<input type="text"/>

Check List for the Bureau Client ✓

Before you submit your Application and Authorisation Form, please read through the following list to check that you have completed the form correctly. This will help speed up your application.

All Applicants

- ✓ Ensure that sections 1, 2, 3, and 4 are fully completed.
- ✓ Ensure that section 5 is completed if you are registering for or amending Verification of Payee.
- ✓ Depending on what type of business/entity you are please fully complete the appropriate resolution in Section 7 or 8.
- ✓ Return the completed Application and Authorisation Form to your AIB Relationship Manager.
- ✓ You will receive a notification from your branch of the relevant limits which apply to the value of the transactions which may be processed on your accounts.
- ✓ If you wish to query the status of your request you can contact the iBB Customer Support Team on 0818 72 00 00 or +353 1 641 4889 (outside of RoI) Monday - Friday 08:30 - 17:30.

For Bank Use Only

ATTENTION! The ORIGINAL form must be kept in branch and a COPY should be sent via BPM Portal to the iBusiness Banking Set-up and Amendments Team for processing.

Set-up and Amendments will be unable to process this request unless it is signed by the Branch/Relationship Manager.

OIN Limit Frequency: Daily

I confirm that the Customer signature(s) have been verified and the appropriate CARA Approval is in place (see Eolas for details).

Branch/Business
Centre Name

Authorised Signatory at Branch

Name

Signature

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signing Number

Contact Number