



# Payment Files – Instant Credit Transfers

## New or Amendment

### How to complete the form

**1** Please use a **BLACK pen**

**2** Mark boxes like this    
 If you make a mistake, **do this**

**3** Please use **BLOCK CAPITAL LETTERS** and leave **one space between each word**

The Payment Files service can be used by customers who wish to upload / send files of Instant Credit Transfers to Allied Irish Banks p.l.c. (the "Bank") ("AIB") for processing.

User Access to create / authorise payment files must be granted by your company's local administrator.

### 1. Select to apply for / amend an Instant Credit Transfer (ICT) OIN

I want to apply for a new ICT OIN

I want to amend an existing ICT OIN

### 2. Application Details

Company Name

An Existing iBB User ID

Existing ICT OIN (Originator Identification Number)\*

\* Amendments only. If you wish to amend the details of more than one ICT OIN, please complete an additional form for each ICT OIN you wish to amend.

### 3. 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 Payment Files – Credit Transfers Application or Amendment form. For more information, please see bulk payments under our business page on our website at [www.aib.ie](http://www.aib.ie).

### 4. Important information about this 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 (i) in the payment log on iBB or (ii) in the PAIN.002 for Direct File Submission.
- 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.

## 5. 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)

## 6. Select how you want to authorise ICT files on iBB (not applicable for files sent by Direct File Submission)

---

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.**

## 7. Debit Account Details

---

Please list your company accounts from which you wish to make payments using the Payment Files service. 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**

IBAN  I E A I B K

.....  
**Account Name**

IBAN

.....  
**Account Name**

IBAN

.....  
**Account Name**

IBAN

.....  
**Account Name**

IBAN

.....

## 8. Amendment to Billing Account Details

---

Please complete this section if you wish to change the billing account from which payment charges are debited. The account must be a EUR branch current account.

Account Name

IBAN

## 9. Verification of Payee (VOP) portal to check payees in payment files (not applicable for files sent by Direct File Submission)

---

### 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](http://www.aib.ie/business/vop). To meet regulatory requirements, we offer the option of the VoP service to our customers who use payment files.

## 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](http://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](http://www.aib.ie/content/dam/frontdoor/business/docs/Business-Fees-and-Charges/Business-Fees-and-Charges.pdf).

## Who needs to sign this form?

- Sole Trader: The Sole Trader  
Partnership: The requisite number of partners  
Club/Association: The requisite number of individuals authorised to act on behalf of the Club/Association  
Company: The persons authorised by the iBusiness Banking Company Resolution

**Signed on behalf of the Customer named above in Section 2 in accordance with the terms of its resolution for iBusiness Banking.**

Authorised Signatory Name   
Signature  Date 

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

 / /

### Additional Signatories (If Required)

**Note:** These are individuals required to sign on behalf of the Customer, and are not necessarily Users of iBB.

Authorised Signatory Name   
Signature  Date 

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

 / /

Authorised Signatory Name   
Signature  Date 

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

 / /

Authorised Signatory Name   
Signature  Date 

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

 / /

**Once completed please forward this form to your branch or Relationship Manager.**

Your client contact will receive a letter once the form has been processed. Your Local Administrator can monitor iBB to verify that the form has been processed also.

**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 and signing number

Print Name

Signature

Date   /   /

Contact Number

Signing Number



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