

AIB Authenticator App

User guide for
Business Cardholders



Why do I need the AIB Authenticator App?

When you're using your Business credit or debit cards online, we may need to confirm that it's really you using your card. This is an extra layer of security called Strong Customer Authentication (SCA for short) making online shopping even more secure. Once you are enrolled, we will send you a notification through the app and in a few taps you can confirm your purchase.

Who needs to download the app?

All business credit and debit cardholders need to download and enrol for the app if they want to use their card online.

- If you already have the AIB Authenticator App for your business cards from AIB in Northern Ireland or Great Britain, you do not need to download this app again. Open your existing AIB Authenticator app, log in, and add your AIB (ROI) business card. This means you can authorise all your AIB business cards using the same app and your existing log in credentials.

How do I set up on the app?

Step 1. Download the app

Search for the AIB Authenticator app in the Apple store or Google play store. Download the app.



The app works on devices with an operating system of:

Apple devices
IOS 13+

Android devices
8+

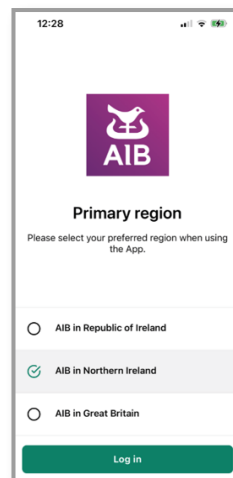


Step 2. Select Region

Select the region your business card was issued from. If you have business cards from more than one region (for example, you have a business card from AIB in Northern Ireland or AIB in Great Britain), see information box for more detail.

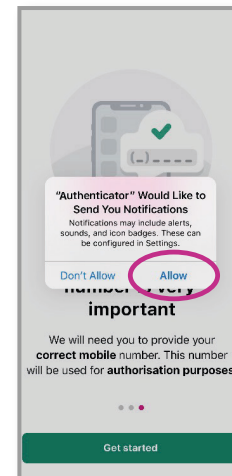


If you want to use your business cards from across AIB group to purchase online, you can add all of your AIB business cards to this app and use the same login information to confirm your purchases.



Step 3. Allow Notifications

Allow notifications, if requested by the app, so we can send you a notification through the app when we need to confirm it's you using the card online.

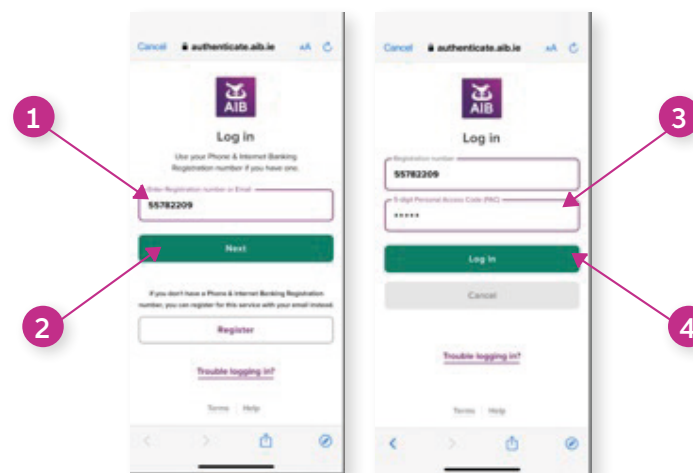


Step 4. Log in if you have AIB Phone and Internet Banking

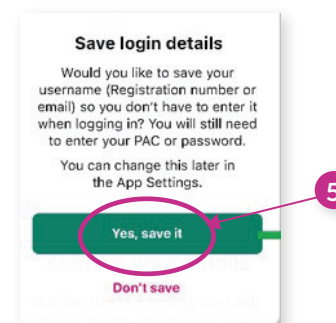
Skip to step 5 if you don't



If you don't use AIB Phone and Internet Banking or only have this service for your limited company accounts, you need to click register on the app. Skip to step 4.



1. Enter your AIB Phone and Internet Banking registration number for your personal or sole trader accounts
2. Tap Next
3. Enter your personal access code
4. Tap Log in
5. When prompted, save your registration number to make it easier for you to log in next time.



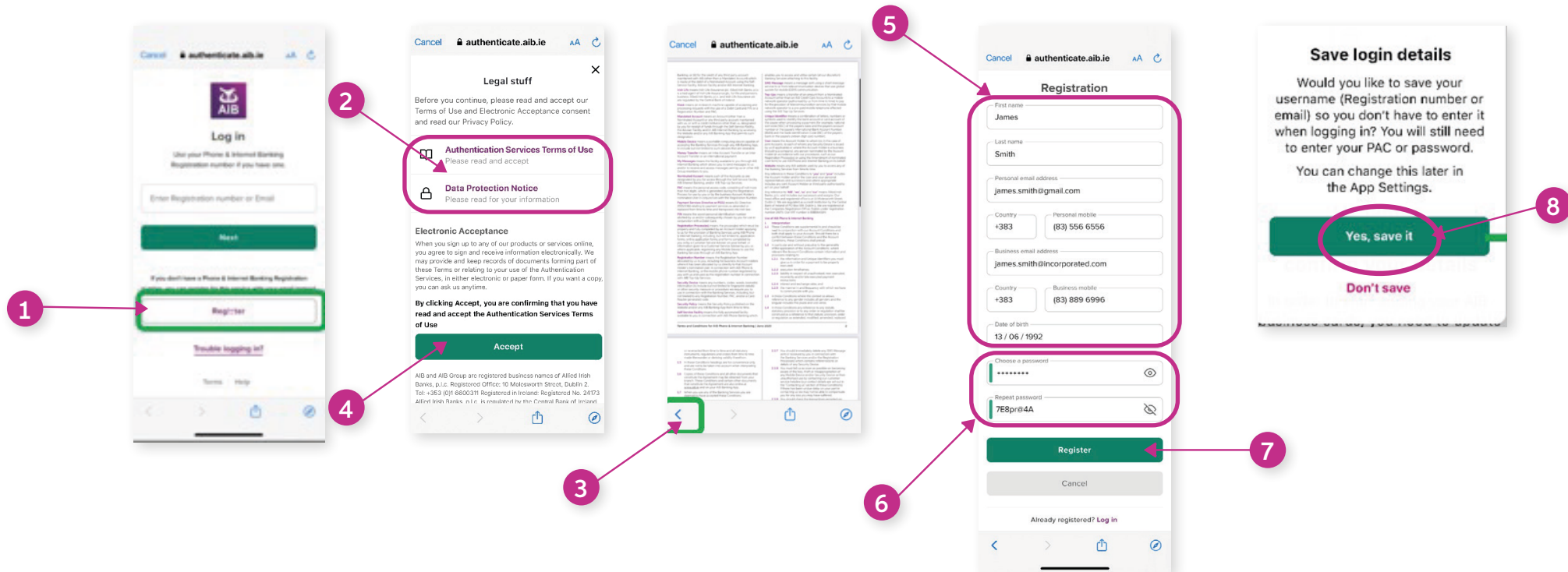
Step 5. Register if you don't have Phone and Internet Banking, here's how:



Password Requirements:

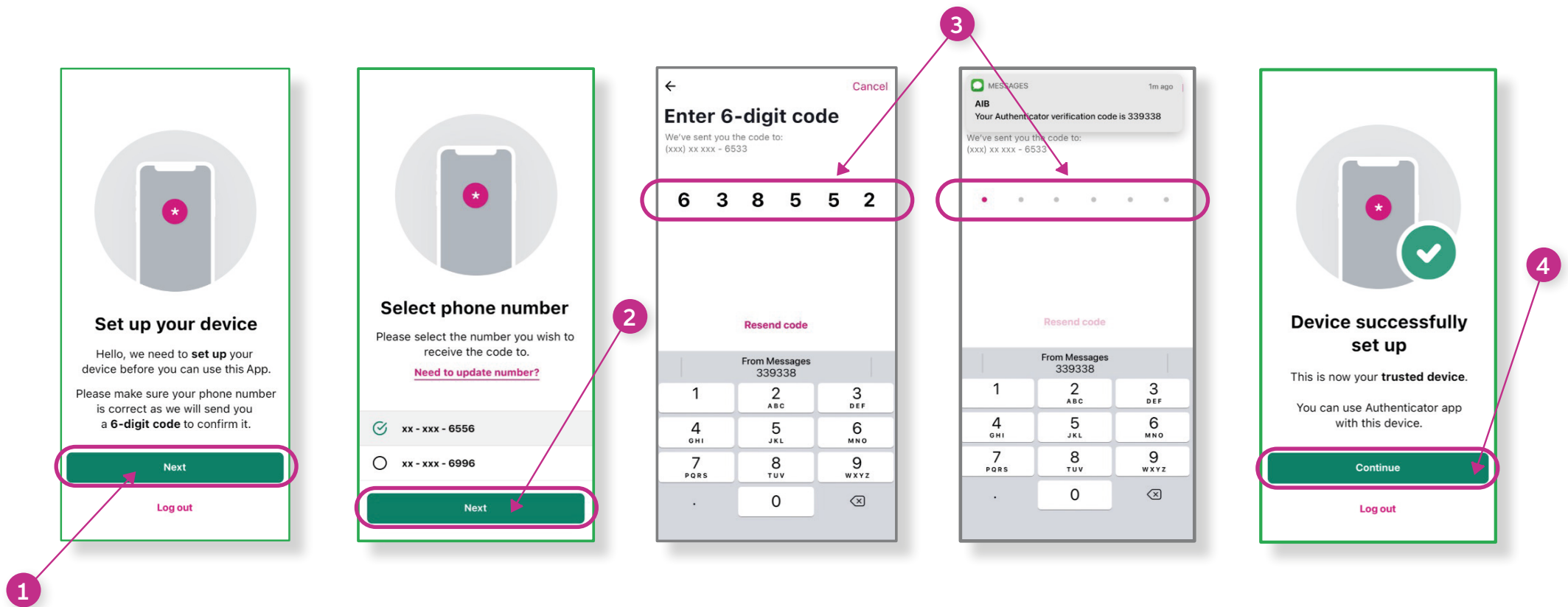
Create your password using 8 characters or more. It can be any combination of letters, numbers, and symbols. Accents and accented characters (e.g. á, é etc.) aren't supported. We accept long passwords.

1. Tap the register button
2. Read the terms of use and the Data protection notice
3. Press the back arrow after reading the terms of use and data protection notice
4. Tap accept
5. Fill in your details, checking date of birth and email address are correct
6. Set a password
7. Tap Register
8. When prompted, save your email to make it easier for you to log in next time.



Step 6. Set up your device

1. To set up your device, tap the next button
2. Select the phone number on which you wish to receive the code and tap next
3. You will be sent a one-time passcode to that phone and asked to enter it on screen
4. Tap continue

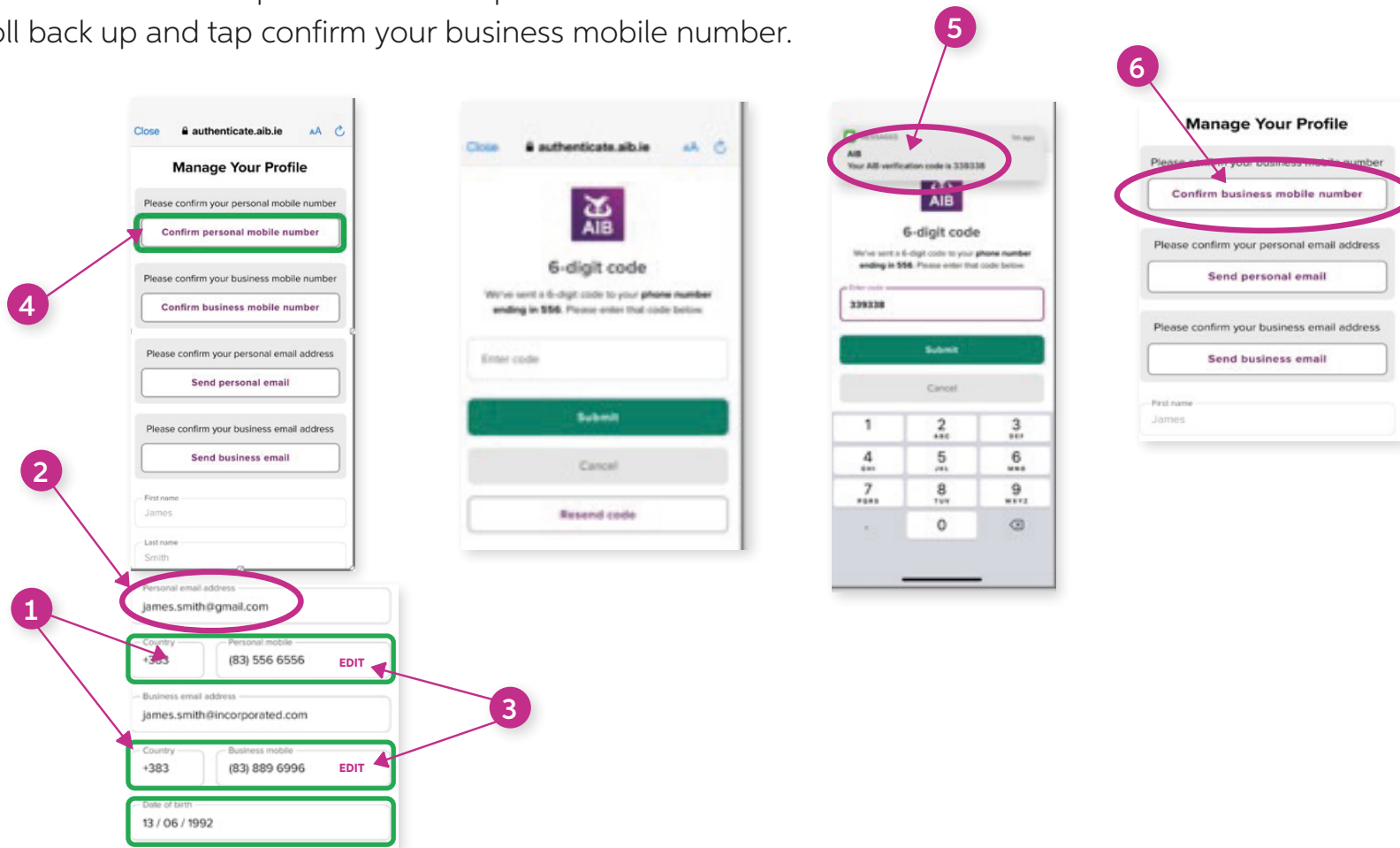



Step 7. Confirm your mobile numbers

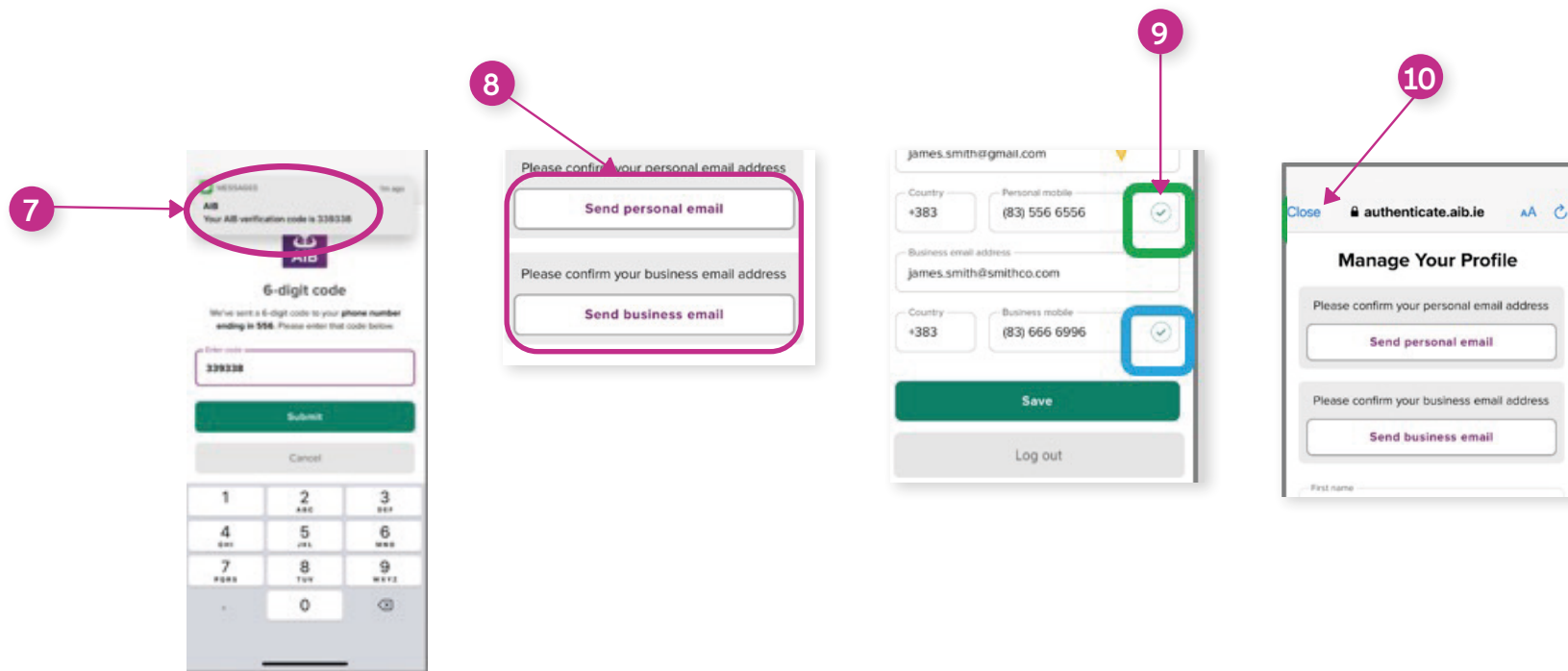


If your personal and business numbers are the same, make sure you have the number in both the personal and business sections

1. First, review your personal and business numbers by scrolling down the screen
2. Enter your personal email address if not already displayed
3. If you need to change the number, tap edit and enter the update
4. Once you are happy your numbers are correct, scroll up and tap confirm personal mobile number
5. You will be sent a one-time passcode to that phone and asked to enter it on screen
6. Then scroll back up and tap confirm your business mobile number.

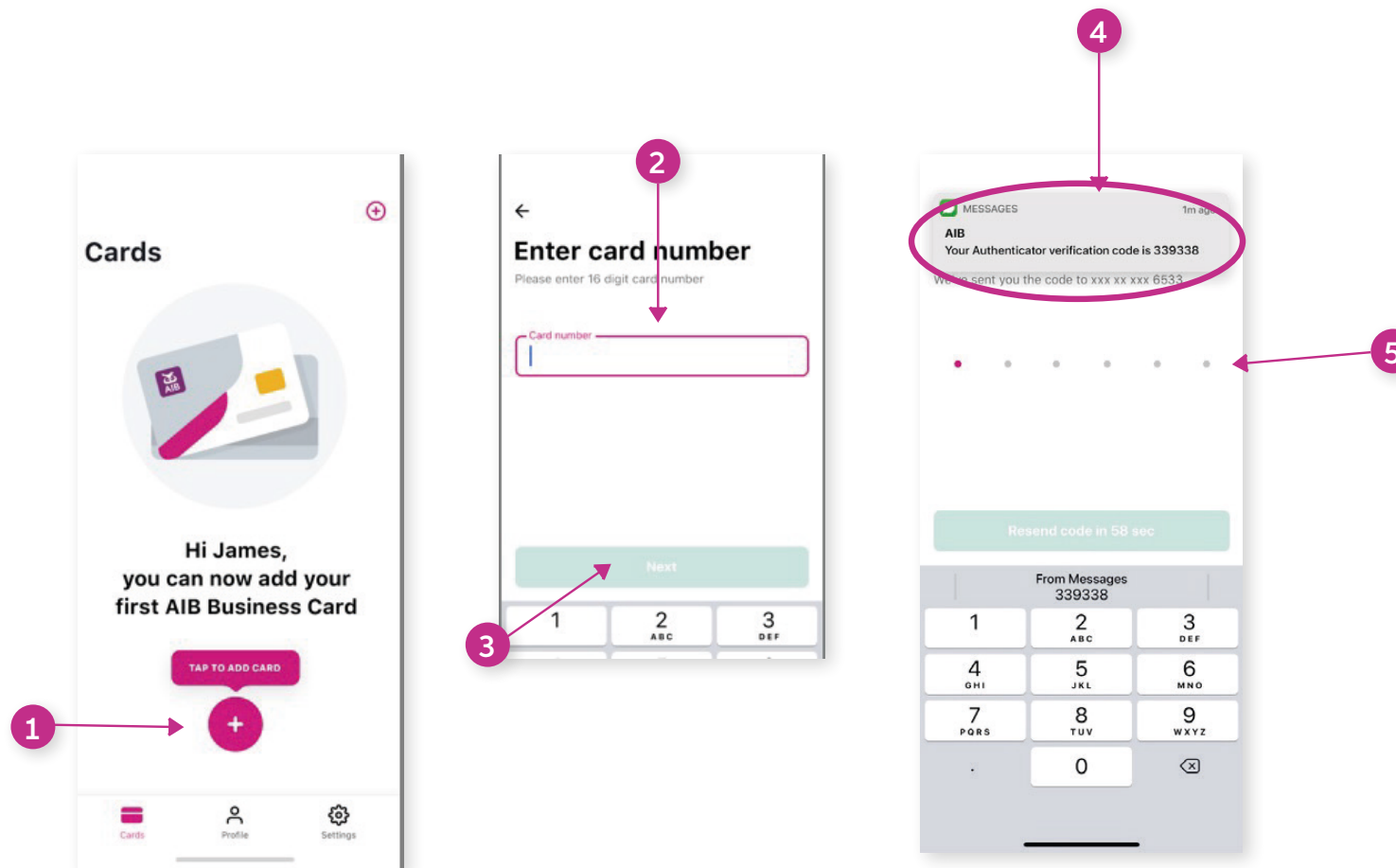


7. You will be sent a one-time passcode to this phone number to confirm it
8.  Skip sending personal email/business email
9. Once you have a green tick beside your personal and business mobile numbers you are ready to add your cards
10. Tap close or X (which ever displays for you) on the top left of the manage my profile screen.



Step 8. Add your business cards

1. Tap on the plus sign
2. Enter the 16 digit card number from your AIB business credit or debit card
3. Tap next
4. We'll send you a code by text to finish adding your card
5. Enter in the code. That's it, your card will display.



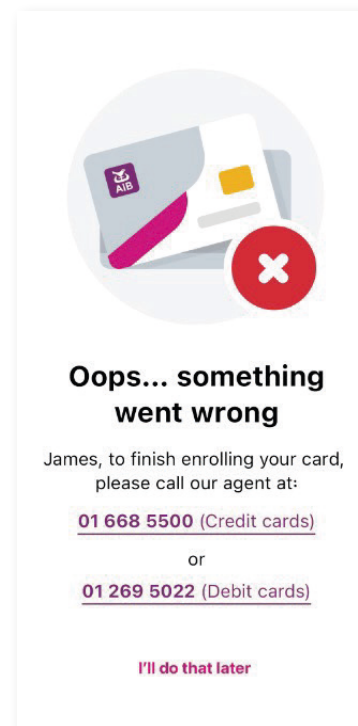
If something goes wrong

- If something goes wrong, it usually means that the information you gave us does not match what we have.
Try:
 - tapping on the profile icon and verify your business mobile number and date of birth are correct.
 - adding your business card number again in case the card number entered was wrong.
(You can not add a personal card to this app).
- If you have tried these and you are still getting an error go to our website to review our questions and answers aib.ie/confirm-my-purchase or call us:

01 668 5500 (Credit cards)

or

01 269 5022 (Debit cards)



How do I confirm my purchase using the app

1. When you are shopping online and you are asked to confirm it's you, you will see a message on screen asking you to check your phone
2. On your phone, tap on the notification
3. Then follow the on-screen instructions to confirm the purchase
4. Finally, return to the online store and you may need to press the button "I have approved in my app" or "complete" before your purchase is confirmed.

For more information go to aib.ie/confirmbyauthapp

For Q&A's go to aib.ie/confirm-my-purchase

