



AIB Authentication Services Data Protection Notice

This document includes the Authentication Services Data Protection Notice for the following:

- **AIB**
- **AIB (NI)**
- **Allied Irish Bank (GB)**

It is important that you read and understand the Data Protection Notice for each of the above that you either;

- **hold specific services, account(s) and / or payment card(s) with;**
- **ave permission to access services, account(s) or payment cards for another AIB customer (for example a Power of Attorney); or**
- **Intend to become a customer of.**

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Authentication Services Data Protection Notice (AIB)

AIB Authentication Services Data Protection Notice

This data protection notice is specific to users of AIB's Authentication Services and is supplemental to our [Data Protection Notice](#) on AIB's website ("DPN").

If a term is capitalised in this notice, but is not defined, it has the meaning explained in the [Authentication Services terms of use](#).

What information about you do we collect and use when you use AIB's Authentication Services?

Where you use AIB's Authentication Services (including via the app or as available on our website), we will collect your personal data, including but not limited to your mobile phone number, email (in all cases), username and details of your activity using the Authentication Services.

If you are an existing AIB customer with AIB Phone and Internet Banking access which you use to register for the Authentication Services, this will include your Phone and Internet Banking registration number and Personal Access Code (PAC). This will apply where you are using the Authentication Services on your own behalf, where you are authorised by another AIB customer and you use the Authentication Services to access services, account(s) or payment cards on their behalf, or where you act as an intermediary, or on behalf of an intermediary, in connection with an application for an AIB product or service on behalf of third party. However, your Phone and Internet Banking registration number will not be stored in connection with another AIB customer and will only be used to identify you for queries, services and transaction purposes.

If you do not use an AIB Phone and Internet Banking registration number and PAC to register to use the Authentication Services, the information which we collect will include your email and security credentials which you create when you register to use AIB's Authentication Services.

If you are an intermediary or are acting on behalf of an intermediary, or in any other case where we request it, you will need to provide your business email in order to use the Authentication Services in connection with the intermediary business.

AIB may, in its sole discretion, implement additional security measures based on biometric data unique to the individual accessing the Authentication Services. You will separately be asked to provide your explicit consent to AIB collecting and using your biometric data (which is a special category of personal data) for security purposes before you will be enabled to use any biometrics-based security measures.

How we use your information

Information relating to the use of the Authentication Services by you will be collected and used by AIB for transaction verification and activity confirmation purposes, for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services. This will include use of automated decision making technology to assess financial crime and cyber-attack risk.

We may contact you by email and/or text message or other means: where a change is made to your security credentials or the mobile phone number or email linked to your Authentication Services account, where your Authentication Services account is locked/blocked, or in respect of any other action where we deem it appropriate, to confirm that it was you who took the relevant action.

We will also use your information for our additional legitimate interests as described in our 'How we use your information' section in our DPN. If you are not an AIB customer, we will only use your information as described in this data protection notice, supplemented as appropriate by our DPN.

If you do not provide this personal information, you will not be able to use the Authentication Services, which will impact on our ability to provide certain AIB products and services to you or to the customer on behalf of whom you have permission to act.

Lawful basis for processing

To use your information lawfully in connection with the Authentication Services, we rely on one or more of the following legal bases:

- In setting up your digital ID for the purposes of the Authentication Services (including verifying your identity), for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services, we rely on our legitimate interests.
- For transaction verification and activity confirmation purposes, we are complying with our legal obligations to ensure secure customer authentication.

How long we keep your information

We do not hold your information for any longer than necessary to meet our legal and regulatory obligations. We will hold your information while you are a customer, intermediary or are authorised by an AIB customer or intermediary, and for a period of time after that. We do not hold it for any longer than necessary.

Your information and third parties

Where you are authorised by an AIB customer or an intermediary, that person will not be provided with any of your personal data relating to your permission from AIB to use the Authentication Services. However, the customer or intermediary will be able to see details of any actions you take on their behalf using the Authentication Services (for example, where you authorise a transaction on a customer's account, the customer will be provided with details of the transaction) and we may communicate with the customer or intermediary in relation to your use of the Authentication Services (for example, to query a transaction or whether you are still employed by a customer/intermediary (noting that there is no obligation on us to do so)).

Cookies and other technologies

We use technology to make login faster by remembering you between visits on your personal device while using the Authentication Services. Further information in relation to use of cookies and other related technologies is set out in our [Cookie Policy](#). For more information about cookies generally, their uses and instructions on modifying related browser settings, you can visit public sites and other public resources on the subject.

For further information in relation to how we collect personal data, how we use it and how you can interact with us about it, see our data protection notice online at the following [link](#). It may change from time to time.



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



Authentication Services

Data Protection Notice AIB(NI)

This data protection notice is specific to users of AIB's Authentication Services and is supplemental to our [Data Protection Notice](#) and the Frequently Asked Questions ("[FAQ](#)") on AIB (NI)'s website.

If a term is capitalised in this notice, but is not defined, it has the meaning explained in the [Authentication Services terms of use](#).

What information about you do we collect and use when you use AIB's Authentication Services?

Where you use AIB's Authentication Services (including via the app or as available on our website), we will collect your personal data, including but not limited to your mobile phone number, username and details of your activity using the Authentication Services.

If you are an existing AIB (NI) customer with AIB (NI) Online Services access, this will include your Online Services Registration Number and Personal Access Code (PAC). This will apply both where you are using the Authentication Services on your own behalf and where you are authorised to access services, account(s) or payment cards by another AIB (NI) customer to act on their behalf and you use the Authentication Services for those purposes. However, your Online Services Registration Number will not be stored in connection with that other AIB(NI) customer and will only be used to identify you for query, services and transaction purposes.

If you are an AIB (NI) customer but you do not have AIB (NI) Online Services, or if you are not an AIB (NI) customer, the information which we collect will include your email and security credentials which you create when you register to use AIB's Authentication Services.

AIB (NI) may, in its sole discretion, implement additional security measures based on biometric data unique to the individual accessing the Authentication Services. You will separately be asked to provide your explicit consent to AIB (NI) collecting and using your biometric data (which is a special category of personal data) for security purposes before you will be enabled to use any biometrics based security measures.

How we use your information

Information relating to the use of the Authentication Services by you will be collected and used by AIB (NI) for transaction verification and activity confirmation purposes, for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services. This will include use of automated decision making technology to assess financial crime and cyber-attack risk.

We will also use your information for our additional legitimate interests as described in our 'How we use your information' section in our [FAQs](#). If you are not an AIB (NI) customer, we will only use your information as described in this data protection notice, supplemented as appropriate by our [FAQs](#).

If you do not provide this personal information, you will not be able to use the Authentication Services, which will impact on our ability to provide certain AIB (NI) products and services to you or to the customer on behalf of whom you have permission to act.

Lawful basis for processing

To use your information lawfully in connection with the Authentication Services, we rely on one or more of the following legal bases:

- In setting up your digital ID for the purposes of the Authentication Services (including verifying your identity), for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services, we rely on our legitimate interests;
- For transaction verification and activity confirmation purposes, we are complying with our legal obligations to ensure secure customer authentication.

How long we keep your information

We do not hold your information for any longer than necessary to meet our legal and regulatory obligations. We will hold your information while you are a customer, or are authorised by an AIB (NI) customer, and for a period of time after that. We do not hold it for any longer than necessary.

Your information and third parties

Where you are authorised by an AIB (NI) customer, that customer will not be provided with any of your personal data relating to your permission from AIB (NI) to use the Authentication Services. However, the customer will be able to see details of any actions you take on behalf of that customer using the Authentication Services (for example, where you authorise a transaction on that customer's account, the customer will be provided with details of the transaction).

Cookies and other technologies

We use technology to make login faster by remembering you between visits on your personal device while using the Authentication Services. Further information in relation to use of cookies and other related technologies is set out in our [Cookie Policy](#). For more information about cookies generally, their uses and instructions on modifying related browser settings, you can visit public sites and other public resources on the subject.

For further information in relation to how we collect personal data, how we use it and how you can interact with us about it, see our data protection notice online at the following [link](#). It may change from time to time.



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Authentication Services

Data Protection Notice Allied Irish Bank (GB)

This data protection notice is specific to users of AIB's Authentication Services and is supplemental to our [Data Protection Notice](#) and the Frequently Asked Questions ("FAQ") on AIB's website.

If a term is capitalised in this notice, but is not defined, it has the meaning explained in the [Authentication Services terms of use](#).

What information about you do we collect and use when you use AIB's Authentication Services?

Where you use AIB's Authentication Services (including via the app or as available on our website), we will collect your personal data, including but not limited to your mobile phone number, username and details of your activity using the Authentication Services.

If you are an existing Allied Irish Bank (GB) customer with Allied Irish Bank (GB) Online Services access, this will include your Online Services Registration Number and Personal Access Code (PAC). This will apply both where you are using the Authentication Services on your own behalf and where you are authorised to access services, account(s) or payment cards by another Allied Irish Bank (GB) customer to act on their behalf and you use the Authentication Services for those purposes. However, your Online Services Registration Number will not be stored in connection with that other Allied Irish Bank (GB) customer, and will only be used to identify you for query, services and transaction purposes.

If you are an Allied Irish Bank (GB) customer but you do not have Allied Irish Bank (GB) Online Services, or if you are not an Allied Irish Bank (GB) customer, the information which we collect will include your email and security credentials which you create when you register to use AIB's Authentication Services.

Allied Irish Bank (GB) may, in its sole discretion, implement additional security measures based on biometric data unique to the individual accessing the Authentication Services. You will separately be asked to provide your explicit consent to Allied Irish Bank (GB) collecting and using your biometric data (which is a special category of personal data) for security purposes before you will be enabled to use any biometrics based security measures.

How we use your information

Information relating to the use of the Authentication Services by you will be collected and used by Allied Irish Bank (GB) for transaction verification and activity confirmation purposes, for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services. This will include use of automated decision making technology to assess financial crime and cyber-attack risk.

We will also use your information for our additional legitimate interests as described in our 'How we use your information' section in our [FAQs](#). If you are not an Allied Irish Bank (GB) customer, we will only use your information as described in this data protection notice, supplemented as appropriate by our [FAQs](#).

If you do not provide this personal information, you will not be able to use the Authentication Services, which will impact on our ability to provide certain Allied Irish Bank (GB) products and services to you or to the customer on behalf of whom you have permission to act.

Lawful basis for processing

To use your information lawfully in connection with the Authentication Services, we rely on one or more of the following legal bases:

- In setting up your digital ID for the purposes of the Authentication Services (including verifying your identity), for the purposes of identifying suspicious behaviour, identifying and managing cyber security threats and to provide better and more effective Authentication Services, we rely on our legitimate interests;
- For transaction verification and activity confirmation purposes, we are complying with our legal obligations to ensure secure customer authentication.

How long we keep your information

We do not hold your information for any longer than necessary to meet our legal and regulatory obligations. We will hold your information while you are a customer, or are authorised by an Allied Irish Bank (GB) customer, and for a period of time after that. We do not hold it for any longer than necessary.

Your information and third parties

Where you are authorised by an Allied Irish Bank (GB) customer, that customer will not be provided with any of your personal data relating to your permission from Allied Irish Bank (GB) to use the Authentication Services. However, the customer will be able to see details of any actions you take on behalf of that customer using the Authentication Services (for example, where you authorise a transaction on that customer's account, the customer will be provided with details of the transaction).

Cookies and other technologies

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