

getting started

account information

payments

file download

payment files

local admin

iBusiness Banking User Guide



User Guide Version 16 August 2015

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about this guide.....

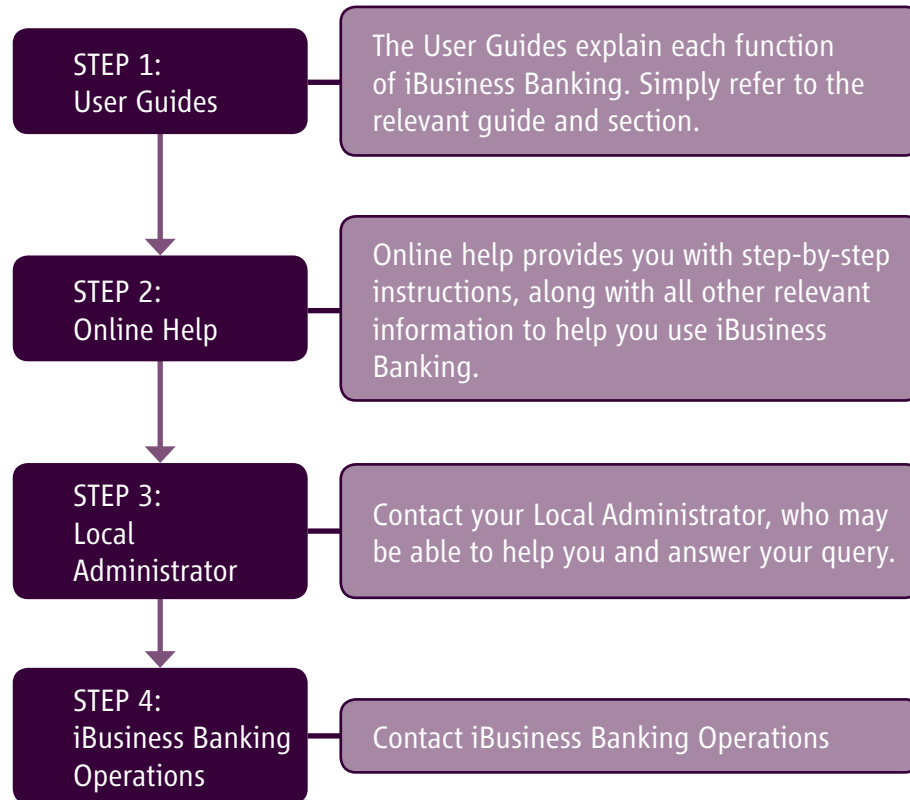
This User Guide details how to use iBusiness Banking. It provides reference information including an overview of the features of iBusiness Banking and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by 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 three sections:

- **about...** – Provides information to help you understand the relevant function.
- **how to...** – Provides step-by-step instructions on how to carry out the various tasks on iBB.
- **appendices...** – This section will normally have tables of information which will be referred to throughout the rest of the User Guide.

contents...

about...

• Role of the Local Administrator	Page 06
• Users	Page 08
• Understanding User Access	Page 08
• User Access – Processes and Data Access	Page 11
• User List	Page 14
• User Payment Limits	Page 15
• Validation List	Page 16
• Account List	Page 17
• Utility Management	Page 18
• Audit Trail	Page 19

about...

how to...

• Add a new User – Add User Details	Page 21
• Add a new User – Granting User Groups	Page 22
• Modify User's Details – Set Payment Limits	Page 23
• Modify User's Details – Grant and Revoke Additional Processes	Page 24
• Modify User's Details – Modify Data Access	Page 25
• Modify User's Details – Order a new Digipass	Page 26
• User List – Disable, Enable, Reset and Delete a User	Page 27
• Validation List – Authorise and Reject items	Page 28
• Validation List – View Changes and View Proposed User's Details	Page 29
• Validation List – Issue Unlock Token Response	Page 30
• Account List – Add an Account and Delete an Account	Page 31
• Carry out an Audit Trail Query and Export the results	Page 32
• Add a Bill Utility	Page 33
• Authorise Bill Utility set-up and View Utility Details	Page 34
• Edit Utility Details and Delete Utility Details	Page 35

how to...

appendices...

Page 36

what's in this section...?

In this section, you will find details and descriptions about the following topics:

- Role of the Local Administrator
- Users
- Understanding User Access
- User Access - Processes and Data Access
- User List
- User Payments Limits
- Validation List
- Account List
- Utility Management
- Audit Trail

We recommend that you read this section as it provides you with useful information which will help you get the most from iBusiness Banking

about...

The role of the Local Administrator is to look after the day-to-day operation of iBusiness Banking for you. You must appoint at least one Local Administrator to carry out this role.

IMPORTANT: It is strongly recommended that, where possible, you appoint at least two Local Administrators and that dual authorisation is required for amendments carried out by the Local Administrators. This requirement can be specified on the application form or in writing if you have already registered for iBusiness Banking.

We recommend this as the Local Administrator has the greatest access to functionality on iBusiness Banking. Local Administrators have the ability to set up, or amend, Users with the Create and Authorise payments rights as well as manage their payment limits. Local Administrators are able to grant themselves Create or Authorise all Payments rights and they can set up payment limits on their own User profile. It is possible that this could be misused for fraudulent activity. By having dual authorisation on Local Administration amendments, no amendments to a User can be completed without the authority of two Local Administrators

A Local Administrator can only be set up by AIB upon your written instruction.

You are solely responsible for selecting, approving and ensuring the suitability and integrity of the individual(s) that you appoint as Local Administrator(s), as these Users will be in charge of the day-to-day management of iBusiness Banking for you. They will have the following responsibilities:

- They will maintain the User list, which will include setting up new non Local Administrator Users and for any modifications made to a User's profile – for example, setting User payment limits and granting access to processes and data.
- Training all other Users on iBusiness Banking.
- Setting up details of new Utilities.
- Ensuring that all Users follow your own Company's guidelines and procedures for iBusiness Banking.
- Being the main operational contact for the Bank for iBusiness Banking.
- Validating certain requests by other Users e.g. the validation of requests for a new Digipass.
- Reviewing the validation log on a regular basis to ensure that any relevant amendments have been validated.
- Tracking and monitoring all actions and events carried out in iBusiness Banking.
- You may also wish them to have access to the Payments logs to verify transactions and ensure the correct operation of iBusiness Banking.

Important: You should nominate a senior member of management to review the actions of the Local Administrator(s) and other Users on a regular basis. This senior member of management should monitor activity on the various logs to ensure that there are no unexplained activities occurring.

The following table provides an overview of the day-to-day responsibilities of the Local Administrator.

	User Maintenance	Validation	Utility Management	Audit Trail	Other
Key Responsibilities	<ul style="list-style-type: none"> • Add non Local Administrator User • Modify User's Details • Assign User Groups (excluding Local Administrator and All Package Functionality) • Grant/Revoke User processes • Modify User Data • Delete/Disable/Enable/Reset Users 	<ul style="list-style-type: none"> • View User's Details • View proposed changes to User Details • Authorise/Reject User's changes • Authorise User's certificate requests • Issue Digipass unlock codes 	<ul style="list-style-type: none"> • Add Utility Company details • Authorise Utility Company details • Edit Utility Company details • Delete Utility Company details 	<ul style="list-style-type: none"> • Audit User's activities on iBusiness Banking 	<ul style="list-style-type: none"> • Add account to iBusiness Banking • Remove account from iBusiness Banking

One of the key roles of the Local Administrator is to manage the Users who will access the system and the level of access that each User will be given. It is important that the Local Administrator understands how access is given on iBusiness Banking and the implications of granting Users such access.

Depending on the size of your Company, you will have different requirements for User Access. A small company may only have one or two Users and full package functionality may be granted to all Users. A larger organisation may have a number of Users over a number of different companies. In this case, you may wish to limit the access to be given to each User depending on role and position within the Company.

AIB Bank understands that different customers will have different needs and iBusiness Banking was developed in order to meet these needs. The following section provides details relating to User set-up, levels of access which can be granted to a User, and how access can be revoked or granted.

User Set-up

Users can be set up at initial registration by iBusiness Banking Operations or post-registration by a Local Administrator. In exceptional circumstances iBusiness Banking Operations can facilitate the set up of new users upon written request.

The following sections explain User access and what access can be granted by the Local Administrator, and what access must be granted by iBusiness Banking Operations.

UNDERSTANDING USER ACCESS

The primary way of granting access to a User is by granting either of the following:

- A Process and/or User Group
- User Set-up

What is a Process?

Access to iBusiness Banking is granted by way of a number of 'Processes'. The granting of a process can allow the User to access functionality in a number of ways e.g. a selection on the side menu or an action button on a screen will be active. The more processes which have been granted to a User, the more access the User will have on iBusiness Banking.

Example:

- 'View Interest' process – When a User has been granted this process, the 'Interest' option will be available on the side menu for the User to select.
- 'Create Domestic Account Transfer' process – When this process has been granted, the 'Domestic Account Transfer' option will be available on the side menu. When the User accesses the payment screen, the following action buttons will be active 'Save for Authorisation', 'Save as Template' and 'Reset'. The 'Authorise' action button will not be active unless the relevant process has been granted.

For a complete list of processes, see **Appendix 1 – User Processes**.

What is a User Group?

A **User Group** is a default collection of processes. By granting a User a User Group, you automatically grant the processes belonging to that User Group. Each User Group represents a certain area of functionality and can be aligned to roles and responsibilities within a Company. As part of the User set-up, the User will be granted a User Group, or User Groups, and this will dictate the level of access for the User.

Who can set up Users?

Users can be set up by a Local Administrator. For security reasons, the Local Administrator cannot set up another Local Administrator user. In exceptional circumstances iBusiness Banking Operations can facilitate the set up of new users upon written request. The table below provides details of the User Groups which can be granted to a User and whether that access can be granted by the Local Administrator or must be granted by iBusiness Banking Operations.

User Group	Description	Who can grant this User Group?
All Package Functionality	Allows the User full access to the iBB system.	<ul style="list-style-type: none"> iBusiness Banking Operations
View all Account Information	Allows the User to view all information regarding accounts. The type of information that Users can view includes Statements, Interest, Cheques, Export Transactions, Detailed Balances and Consolidated Balances.	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations
Create all Payments	Allows the User to create Domestic Payments and International Payments. Users can also create Domestic and International Beneficiaries. Payments must then be authorised before they are sent to AIB for processing.	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations
Create Payment Files	Allows the User to create Payment Files (SEPA Direct Debits, SEPA Credit Transfers and Multi-Currency Payments). Payment Files must be authorised before they are sent to AIB for processing.	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations
Authorise all Payments	Allows the User to authorise Domestic and International Payments which have been created. User Group also allows the User to authorise Beneficiary set-up.	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations
Authorise Payment Files	Allows the user to authorise Payment Files (SEPA Direct Debits, SEPA Credit Transfers and Multi-Currency Payments) which have been created previously.	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations
Local Administrator	Allows the User to carry out certain 'household' functions for the Company. These include: <ul style="list-style-type: none"> Adding certain Users. Maintaining Users and validating changes. Account Maintenance. Utility Administration. At least one User must have this User Group assigned to them.	<ul style="list-style-type: none"> iBusiness Banking Operations
File Download	Allows the User to download the following files: <ul style="list-style-type: none"> Autorec files. (Autorec and Autorec extended) 	<ul style="list-style-type: none"> Local Administrator iBusiness Banking Operations

For a full list of processes which are in each User Group, see **Appendix 1 – User Processes**.

The following table provides an overview of the functionality given to a User as a result of a User Group (or Groups) being granted to the User.

View All Account Information	Create All Payments	Create Payment Files	Authorise all Payments	Authorise Payment Files	Local Administrator	File Download
<ul style="list-style-type: none"> • View Balances. • View Statements. • View Standing Orders. • Search for cheques. • Export Transactions. • View Account Interest. • View Group Interest. • View Interest History. • View Group Interest History. • View Detailed Balances. • View Balance History. • View Account Limits. • View Group Limit. • View Consolidated Balances. • Create/Edit/Delete Account Groups. • Change Passphrase. 	<ul style="list-style-type: none"> • Create Domestic Payments. • Create International Payments. • Create/Edit/Delete Templates. • View/Edit/cancel Payments Instructions List. • View/Create/Edit Beneficiaries. • Change Passphrase. 	<ul style="list-style-type: none"> • Create SEPA Direct Debit Payment Files • Create SEPA Credit Transfer Payment Files • Create Multi-Currency Payment Files • View Payment Files Log • Change Passphrase. 	<ul style="list-style-type: none"> • Authorise Domestic Payments. • Authorise International Payments. • View /Cancel Payments Instructions list. • View/Authorise/Delete Beneficiaries. • Change Passphrase. 	<ul style="list-style-type: none"> • Authorise SEPA Direct Debit Payment Files • Authorise SEPA Credit Transfer Payment Files • Authorise Multi-Currency Payment Files • View Payment Files Log • Change Passphrase. 	<ul style="list-style-type: none"> • Add/Modify/Delete users from the User List. • Add/Delete/Rename Accounts. • Utilities – Create/Edit/Delete/Authorise set-up. • View Users Details. • Validation List – View changes/Authorise/Reject User set-up and amendments. • View Audit trail for events and actions. • Unlock Digipass. • Re-order Digipass. • Change Passphrase. 	<ul style="list-style-type: none"> • Download Autorec. (Autorec and Autorec extended)

As explained, granting a process to a User will give the User certain access on iBusiness Banking. In addition to this, when certain processes are granted to a User, it also allows them access to certain data. Access to the data allows the User carry out the function.

Example:

- **'View Account'** process – Allows the User access to accounts, which have been registered on iBusiness Banking, and to view account information on those accounts.
- **'Create International Payments'** process – Allows User access to accounts which have been registered on iBusiness Banking and to create payments at debit of those accounts.

Not all processes will have data access attached to them. Please see **Appendix 2 – Modify Data Access** for a list of processes with data attached to them.

Granting and Revoking additional User Access

The main way you grant a level of access to a User is by granting the User one or more User Groups. However, depending on the access requirements for Users in your Company, it may be necessary sometimes to grant or revoke some of the access given to a User by the standard User Groups. There are a number of ways that this can be achieved.

Granting additional User Access

At set-up, a User is granted a User Group or Users Groups. As a result, they will get the processes assigned to the User Groups granted to them.

In order to allow you configure User access to your Company's needs, iBusiness Banking also allows you to grant individual processes which do not belong to the User Group(s) granted to that User. The following example will help explain this.

Example:

John works in the accounts section. At set-up, he has been granted the 'Create all Payments' User Group. This allows John to create payments on iBusiness Banking. In addition to this, it would be helpful to John if he could see the balances of accounts before he creates the payments. He does not need access to Detailed Balances, Interest or Limits.

Solution:

As John only needs access to Account Information, there is no requirement to grant him the 'View All Account Information' User Groups. Instead, you can grant him the 'View Accounts' process. This will allow him access to the 'Account Information' screen as well as the 'Statement' screen.

As you can see, there is a great deal of flexibility around granting levels of access to a User. Please see **Appendix 1 – User Processes**, which provides a detailed list of processes and the access that it gives.

How is a process granted to a User?

This is done by modifying the User's profile, selecting the 'Processes' tab and granting the necessary process. See **how to...Modify a User – Grant additional processes**.

Who can grant additional processes?

Additional processes can be granted by the Local Administrator. However, the Local Administrator can not grant the following additional processes:

- Admin – Account Maintenance
- Admin – Add Bill Utility.
- Admin – Local Accounts.
- Admin – Validation.
- Digipass.
- Enable/Disable User.
- Modify User Limits.
- User Maintenance.

If you want to grant any of the above processes to a User, then you must contact iBusiness Banking Operations.

Revoking Access

In certain circumstances, there may also be a need to revoke some of the access that has been given to a User as part of the User Groups assigned. This may be necessary in large organisations, which have a number of Companies registered on iBusiness Banking.

Examples:

- Mary has been granted the 'Create All Payments' User Group, which allows her to create Domestic and International payments. You may only want her to be able to create Domestic Payments. Therefore, you need a way to revoke some of the access.
- Brian has been granted the 'View all Account Information' User Group. You have a number of companies registered on iBusiness Banking and you only want Brian to be able to see account information which relates to the company that he works for. While you want Brian to be able to access Account Information, you want to limit the data that he has access to when he does view account information.

iBusiness Banking allows you this flexibility. The two ways to revoke a User's access are:

- Revoke a process.
- Restrict Data Access.

Revoking a Process

When a User is granted a User Group(s), they are granted the processes attached to those User Groups. By revoking one or more of these processes, the access that a User has will be reduced.

Example 1: Mark has been granted the User Group 'View All Account Information', which allows him to view Account Information, Interest, Detailed Balances, View Limits and Export Transactions. By revoking the process 'View Interest', this will mean that he will no longer have access to the 'Interest' option on the side menu, while maintaining access to all the other functionality.

Example 2: Brenda has been granted the User Group 'Create all Payments' which allows her to create both Domestic and International Payments and save them for authorisation. By revoking the process 'Create International', she will not be able to create any International Payments i.e. Paylink or Paylink Euro. However, she will still be able to create Domestic Payments.

How is a process revoked from a User?

This is done by modifying the User's profile, selecting the 'Processes' tab and revoking the necessary process. See **how to...Modify a User – Revoke a Process**.

Who can revoke a Process?

Processes can be revoked by the Local Administrator. Unlike the granting of processes, the Local Administrator can revoke all processes from a User, even though they may not have had the authority to grant the process to the User.

Restricting Data Access

As explained earlier on in the document, certain processes allow access to certain data e.g.

- 'View Accounts' process – Allows access to account data so balances can be viewed.
- 'Create International Payments' process – Allows access to accounts so they can be selected as the debit account.

By limiting the data that a User has access to on a process, this will prevent the User from accessing that data when they use the respective function on iBusiness Banking.

- 'View Accounts' process – If the data access is restricted on this process, it will mean that the User will be able to access account information but will only be able to see information for the accounts that you specify.
- 'Create International Payments' process – If the data access is restricted on this process, the User will only be able to debit the accounts which you specify for International payments.

This type of data restriction is particularly useful for Clients with a number of Companies set up on iBusiness Banking. Users in the individual Companies can have their access limited to accounts relevant to their company.

See **Appendix 2: User Processes – Modify Data Access** for a list of processes with data access and the implications of limiting the access to this data.

How is a data access restricted for a User?

This is done by modifying the User's profile, selecting the 'Processes' tab and selecting the 'Modify Data Access'. See **how to...Modify a User – Restrict Data Access**.

Who can restrict Data Access?

The Local Administrator can restrict the data access on a User's profile.

Restricting Data Access: 'ALL DATA' and 'SELECTED DATA'

There are two options for setting data access

Option	Description
All Data	<ul style="list-style-type: none"> This will allow access to all data. Where new data is added e.g. new account or new beneficiary, this data will be automatically accessible by the User.
Selected Data	<ul style="list-style-type: none"> This option should be selected when data access is to be limited. The Local Admin must select the data to which the User will be allowed access. IMPORTANT: Where new data is added e.g. new account, new beneficiary etc, this data will NOT be accessible by the User. This must be manually granted by a Local Administrator.

USER LIST

The **USER LIST** allows the Local Administrator to carry out User set-up and amendments. The following is a list of functionality available on the User List:

- New User Set-up:** Allows the Local Administrator to set up new Users. (Remember, a local administrator does not have access to set up another Local Administrator.)
- User Amendments:** Allows the Local Administrator to carry out changes to a User's profile. These include:
 - Modify User's Details
 - Modify User's Access i.e. grant or revoke processes, amend data access.
 - Modify User's Limits – Set limits for Users who can authorise payments.
 - Re-order a Digipass for a User.

Remember: All the above changes must be validated on the Validation List.

- Disable a User:** Temporarily stop a User from logging on.
- Enable a User:** Allows a User, who was temporarily disabled, to access the system again.
- Reset a User:** Where a User, other than a Local Administrator, has forgotten their passphrase, a new one must be created through the main logon screen. The User must first be 'RESET' before the system will allow them to generate a new passphrase. (See notes below)
- Delete a User:** Permanently remove a User's profile from iBusiness Banking.

NOTES:

- 'RESET' is only required where a User has forgotten their Passphrase. 'RESET' is not required if the User knows their Passphrase and wants to change it.
- If a Local Administrator forgets their Passphrase, they must contact iBusiness Banking Operations in order to get a new PAC (Personal Access Code). This will allow them to create a new Passphrase.

Where a User has been granted the ability to authorise payments, 'Limits' must be set up for the User. These limits are the maximum amounts the User can authorise when making payments. Unless limits are set for Users, they will not be able to authorise any payments.

How are limits set?

The Local Administrator can set payment limits on a User's profile by modifying the User's profile and selecting the 'Limits' tab. It is here that the payment limits are set for the User.

IMPORTANT NOTE:

By assigning a payment limit to a User, you are allowing the User to individually authorise payments on iBusiness Banking up to that amount. You should satisfy yourself as to the integrity of any User to whom you are granting limits. We also recommend that all payments have dual authorisation or a payment threshold limit is put in place. This requires all payments above the threshold to be authorised by two Payment Authorisers.

Definition of Limits

In order to give you flexibility, there are a number of payment limits which can be set for the User. The table below explains the limit terms.

Term	Explanation
Per Transaction	This limit specifies the maximum amount that a User can authorise in any one transaction e.g. a limit set of EUR 2000 will mean that the User will only be able to authorise individual transactions up to a maximum of EUR 2000, or equivalent, if the payment is in a different currency.
Daily	This limit specifies the total value of payments, up to which a User can make payments in any one business day, providing that each payment is within the transactional limit.
Internal	This limit is set for Internal Payments, which are payments that are between your accounts registered on iBusiness Banking. These payments will be done on the following payment screens: <ul style="list-style-type: none"> • Domestic Account Transfer. • Domestic Account Transfer FX.
External	This limit is set for External Payments, which are payments at debit of your accounts and crediting the account of a Third Party. These payments will be done on the following payment screens: <ul style="list-style-type: none"> • Domestic Third Party IBAN. • Domestic Urgent Interbank (Same Day Value). • Domestic Third Party FX. • Paylink – Standard or Urgent. • Paylink Euro – Standard or Urgent.
1st Authoriser	This limit means the User can be a first Authoriser on payments up to their stated 'Per Transaction' and 'Daily Limit'.
2nd Authoriser	This limit is only applicable where a threshold limit or dual authorisation is in place. This limit specifies the amounts up to which the User can act as second Authoriser.
Payment File	This limit means the User can authorise payments contained in Payment Files (SDD, SCT OR MCY) up to their stated 'Per Transaction' and 'Daily Limit'.

For payments that have missed a cut off time and are warehoused by iBB the limit will be taken for the day of payment authorisation and not the day the payment will begin processing. For payments that are forward dated the limit will be taken for the day of processing (execution date). If the date selected is a non-working day the payment will begin processing on the next working day and the limit will be taken for this working day.

One of the key functions of the Local Administrator is to validate/authorise certain amendments to a User's profile. These are:

- Validate the set-up of new Users.
- Validate changes to a User's profile – these changes include data changes, limit set-up, changes in User's access, Digipass orders, etc.
- Validate the creation of passphrases by all Users, except the Local Administrator.
- Validate Digipass Unlock requests.

Validation is done by accessing the 'Validation List' Screen. This can only be done by the Local Administrator.

On this Validation List screen, the Local Administrator can:

- View proposed changes to the User.
- Authorise items in the Validation list – this will result in any set-ups or changes being applied.
- Reject items in the Validation list – this will result in any set-ups or changes being discarded.
- View Proposed User Details.

REMEMBER!

Where possible, we recommend that 'Dual Validation' is required. This will mean that all validation will require the authorisation of two Local Administrators.

Type	Requested By	ID	Description	Status
USER	John Smith	USER1234	Updated Mary Byrne	Awaiting Authorisation
USER	Pat Hughes	USER1111	Updated Mary Byrne	Awaiting Authorisation
USER	John Smith	USER1234	Updated Pat Hughes	Awaiting Authorisation
CERT_REQ	Gary Smith	USER2222	Cert Request for Gary Smith	Awaiting Authorisation

The Validation list displays details of items awaiting Authorisation. The files which are displayed on the screen are:

- **Type:** This identifies the type of change being made. This can be:
 - User: This validation relates to changes to a User or a new User set-up.
 - Cert Req: This validation relates to passphrase creation by Users.
 - Updated with Unlock Digipass: This validation generates an unlock response for a User's Digipass.
- **Requested by:** Identifies the User name who has carried out the set-up/amendment or who has created a Passphrase.
- **ID:** User ID of the User requesting the validation item.
- **Description:** Provides details of the item requiring validation e.g. 'New User', 'Updated' or 'New Cert'.
- **Status:** Provides status of the validation item.

The Account List screen displays the list of accounts currently registered for use by your organisation on iBusiness Banking. The Local Administrator can use this screen to:

- Add additional accounts which belong to you. These are accounts which were not specified on the original application form or were opened after registration.
- Delete accounts which you no longer need to access on iBusiness Banking.

Accessing the Account List

The account list can be accessed by selecting Local Admin, then Account List. This option is only available to the Local Administrator.

Where this functionality is available, the Local Administrator can add the following types of accounts:

- **Branch Banking** – This option should be selected if you are adding an account which is held in an AIB Branch. The details will comprise of a six digit NSC/Bank Code which begins with '93' and an eight digit account number.
- **Credit Card** – Add a 16 digit credit card number.
- **Currency Accounts** – Add currency accounts. These accounts will have an NSC/Bank Code of 930067 or 238590, along with an eight digit account number.
- **Finance and Leasing** – Add Finance and Leasing Accounts and the 11 digit account number will be in the format of 'nnnnnn-nnn-nn'.
- **Retail Deposit Centre** – Add Retail Deposit Centre Accounts. These accounts will be in the format of '00000/n/LL/nnnnn/nnn', where 'n' is a digit and 'L' is a letter.
- **Term Deposit GB** – This allows you to add a Term Deposit GB account and details will comprise of a six digit NSC/Bank Code and 8 digit account number.

For more details on adding accounts, where this functionality is available, see the relevant 'how to....' section.

NOTES:

- Where an account is added, it is immediately available to all Users for viewing purposes only, unless the Local Administrator has previously modified a User's ability to see certain accounts only. It will not be possible to transact on this account until the following day.
- Only Customers who are the sole owners of accounts to be added will be able to add up accounts.
- When an account is added, the historical information relating to that account will be available from the following business day. The only historical information which will be available is statement information; Detailed Balances or Interest history will not be available.
- Once an account is deleted, no more historical information e.g. statement, interest, balances etc., relating to that account, will be available. If an account is deleted in error, it can be added again using the 'Add' functionality.

HINT

If you have closed an account, we suggest that you do not delete it immediately from the Account List. Instead, put this account into new Account Group 'Closed Accounts'. This will allow you to view historical information on the closed account for up to six months.

iBusiness Banking allows Users to make payments to pre-defined Utility Companies under the 'Bill Pay' option on the side menu. In order to allow this, the Utility's details must be set up by the Local Administrator. This can be done through the Utility Management option. This is available to Users who have been granted the 'Local Admin' User Group.

The **Utility Management** option is available by selecting Payments on the side menu. The option can be selected under the 'Payment Management' node.

From this screen, the Local Administrator can:

- View a list of Utility accounts which have been set up.
- Add details of a new Utility.
- View details of individual Utility accounts.
- Delete Utility details.
- Authorise Utility details creation.

When Utility details are added on this screen, they will be available for selection from the 'Name' dropdown in the Utility Details section of the Bill Payment screen.

There is a pre-defined list of Utility Companies, whose details can be added under the Utility Management screen. These Utility Companies are:

- Vodafone
- Eircom
- O2
- ESB
- Bord Gais
- MasterCard
- UPC
- Visa

There is no limit to the number of accounts you can add for each Utility Company.

Adding a Utility

When you add a Utility, you will need the following:

- **Utility Company:** You can select this from the Utility Companies' dropdown list.
- **Utility Account Number:** This is your account number with the Utility Company. This will be displayed on any bill you receive.
- **Utility Name:** This is a name which you can give the account set up. This name will appear on the Bill Payment screen. You should use a name which will help a User creating a Bill Payment to identify the account easily e.g. ESB Company 1, Vodafone – John's account.

The **Audit Trail** option allows the Local Administrator to carry out periodic audits of actions by Users on iBusiness Banking. By entering search criteria, the Local Admin can generate a list of events and actions which have happened on iBusiness Banking. The search can be undertaken for all Users or for an individual User.

To carry out an audit, you do the following:

- Select the User you want to carry out the audit on. You can select an individual user or all users.
- Enter a date range between which you want to search.
- Event selection - This allows you to select the type of action you would like to search for. A list of events is displayed below.

Actions on iBusiness Banking are categorised by 'Events'. There are 'Events' which can be audited and they are categorised under the following headings:

- Beneficiary Management
- Certificate Administration
- Client Administration
- File Download
- Payments Amendments
- Payments Authorisation
- Payments Cancelled
- Payments Created
- Payments Deleted
- Standing Orders Amendments
- Standing Orders Authorisation
- Standing Orders Cancelled
- Standing Orders Created
- User Administration
- User log on

An event will be recorded when any number of actions are taken by the User. Please see **Appendix 3 - Audit Trail Events** for a list of actions which will record an event.

For events which relate to payments, the payment type will be identified in the message details. For example, 'DOMFXPACT' will refer to 'Domestic FX Payments Account Transfer'. Please see **Appendix 4: Audit Trail - Payment Description** for a full list of payment description.

Exporting your results

Once you have carried out an audit you can export your results. These exported results can be imported and saved in any software that can open an '.out' file e.g. Microsoft Excel. This allows you to keep a separate record of Users' actions.

For step-by-step details, please see:

- how to ... Carry out an audit of Users' actions
- how to ... Export audit results

what's in this section...?

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

- Add a new User – Add User Details
- Add a new User – Granting User Groups
- Modify User's Details – Set Payment Limits
- Modify User's Details – Grant and Revoke Additional Processes
- Modify User's Details – Modify Data Access
- Modify User's Details – Order a new Digipass
- User List – Disable, Enable, Reset and Delete a User
- Validation List – Authorise and Reject items
- Validation List – View Changes and View Proposed User's Details
- Validation List – Issue Unlock Token Response
- Account List – Add an account and Delete an Account
- Carry out an Audit Trail Query and Export the results
- Add a Bill Utility
- Authorise a Bill Utility Set-up and View Utility Details
- Edit Utility Details and Delete Utility Details

how to...

1. To access the User List screen, select **User List** under **LOCAL ADMIN** on the side menu.

The **User List** screen will be displayed.

2. To add a new User, select **Add**.

The **Add User Details** screen will be displayed.

3. Enter the User Details (*=Mandatory field):

- **User ID*:** Enter a Five Character User ID. We would recommend that you enter in the first five characters of your User ID. When you save the details, the system will automatically generate the last three digits. This will be the User's unique User ID, which will be used to log on to iBB. (five characters required)
- **Name*:** Enter the name of the User. (35 characters max.)
- **Position*:** User's position within Company (20 characters max.)
- **Default A/C Group:** This is the default Account Group that the User will see when they log on to iBB. Default selection is 'ALL'.
- **Letter No:** Not applicable to users set up by Local Administrators.
- **Telephone*:** Telephone number of the User. (15 characters max.)
- **Fax*:** Fax number of the User. (15 characters max.)
- **Email:** Email of the User. (100 characters. Must contain '@' and a '.' but cannot contain an apostrophe i.e. " ' ".)

4. Once you have entered all the User Details, select **Save**. A message will be displayed to advise you that you should select the 'User Groups' tab in order to grant a User Group to the User.

NOTE: If you have not saved the User's details and you select **Close**, a message will be displayed to advise that you are about to lose details entered. To save the entered details, select **Cancel** and then **Save**. If you select **OK**, the entered details will not be saved and the main User List screen will be displayed.

5. Select **OK** to return to the Add User Details screen.

NEXT STEPS: You must now grant a User Group to the User.
(See next page)

Add a new User

User List

Name	User Id	Status	Pending
John Smith	USER8111	Enabled	UPDATE
Mary Byrne	USERA123	Enabled	
Pat Hughes	USERU222	Enabled	
Gary Smith	USERF898	Enabled	UPDATE

Add User Details

User ID: Letter No.:
 Name: Telephone:
 Position: Fax:
 Default A/C Group: Email:

Save Close

Windows Internet Explorer

Your Details have been saved, Please click the User Groups Tab to assign the User's level of access.

OK

IMPORTANT: When you selected **Save** in Step 4, the system will have added three digits to the User ID entered in Step 3, thus creating the unique eight character User ID for the User. This will be displayed in the User ID field on the 'Details' tab. This is the User ID which the User will use to log on to iBusiness Banking.

Add User Details

User ID: COMPA123 Letter No.:
 Name: John Murphy Telephone: 01 1234567
 Position: Manager Fax: 01 1234567
 Default A/C Group: ALL Email: John@Companyone.ie

6. Select the **User Groups** tab.

The **User Groups** screen will be displayed.

7. To grant a User Group to a User, simply select the check box for the User Group.

REMEMBER: A Local Administrator cannot grant Local Administrator and All Package Functionality. If the user require this access, you must fill out the relevant form which can be found in the Online Forms section of the Business Help Centre on www.aib.ie.

8. When you have granted the User Group, select **Save**.

NOTE: If you attempt to grant the Local Administrator or All Package Functionality, a message will be displayed to advise you that you cannot grant the selected User Group locally.

A message will be displayed to advise you that your details have been saved and that if you wish to make further changes, you can select the relevant tab.

9. Select **OK** to return to the Add User Details screen.

10. You can modify the User details by selecting the relevant tab:

- **Processes** – Select to grant/revoke processes or to modify data access. See 'how to... Modify User's Details – Processes' and 'how to... Modify User's Details – Data Access'.
- **Limits** – Select to set up payment limits on a User who can authorise payments. See 'how to... Modify User's Details – Set Payment Limits'.
- **Digipass Details** – No details will be displayed here until the User set-up has been validated, at which stage a Digipass will be assigned to the User. (For existing Users, see 'how to... Modify User's Details – Digipass re-order'.

11. Once you have entered and saved all the User's details, select **Close**.

The **User List** main screen will be displayed. The new User will be displayed on the list with a status of **New**.

NEXT STEPS: You must now validate the User set-up. See 'how to... Authorise items in the Validation List'.

Grant User Group

The screenshot shows the AIB iBusiness Banking interface for 'Company One Ltd'. The 'Add User Details' screen has tabs for 'Details', 'User Groups', 'Processes', 'Limits', and 'Digipass Details'. The 'User Groups' tab is active, showing a table with columns 'User Group' and 'Grant'. The table lists various user groups, including 'ALL PACKAGE FUNCTIONALITY', 'Authorise All Payments', 'Authorise EMTS', 'Authorise Payment Files', 'Authorise SEPA DD File', 'Create All Payments', 'Create Payment Files', 'Create SEPA DD File', 'File Download', 'Local Administrator', and 'All Account Information'. The 'Grant' column has checkboxes, with the 'All Account Information' checkbox checked. A red box highlights the 'Grant' column. A red arrow points to the 'Save' button. A Windows Internet Explorer dialog box at the bottom shows a message: 'Your Details have been saved, click the relevant Tab if you wish to make further changes or click close to exit. Note: All changes must be validated in the Validation list.' with an 'OK' button.

1. To access the User List screen, select **User List** under LOCAL ADMIN on the side menu.

The **User List** screen will be displayed.

2. Select the User, for whom you wish to set-up, or modify, payment limits.

3. Select **Modify**.

The **Modify User** screen will be displayed.

4. Select the **Limits** tab.

5. When the Limits tab is displayed, enter the payment limits for the User.

NOTE: See definition of limits on Page 15.

REMEMBER: By assigning a payment limit to a User, you are allowing them to individually authorise payments, through iBusiness Banking, up to that amount. You should satisfy yourself as to the integrity of any User to whom you are assigning payment limits.

6. When you have entered the limits for the User, select **Save**.

A confirmation message will be displayed.

7. Select **OK** to return to the User's profile.

8. Select **Close** to return to the User List screen.

NEXT STEPS: You must now validate the changes to the User's profile. See '[how to... Validation List – Authorise and Reject Items](#)'.

Note: If you authorise a payment on a working day we will take the user limits for that day. If you authorise a payment on a non-working day we will take the user limits for the next working day.

For forward dated payments the limit will be taken on the forward date selected by you. If this date is a non-working day the user limit will be taken for the next business day that proceeds your payment date.

Company One Ltd Client Id: 123123

GROUP: ALL ACCOUNT: IE65AIBK93101212341234 SALARY ACCOUNT

Name	User Id	Status	Pending
John Smith	USERB111	Enabled	UPDATE
Mary Byrne	USERA123	Enabled	
Pat Hughes	USERU222	Enabled	
Gary Smith	USERF898	Enabled	UPDATE

Buttons: View Current Details, Add, **Modify**, Delete, Enable, Disable, Reset, Refresh

Set Payment Limits

Company One Ltd Client Id: 123123

GROUP: ALL ACCOUNT: IE65AIBK93101212341234 SALARY ACCOUNT

Add User Details

Details | User Groups | Processes | **Limits** | Digipass Details

		Per Transaction	Daily
Internal	1st Authoriser	0.00	0.00
	2nd Authoriser	0.00	0.00
External	1st Authoriser	0.00	0.00
	2nd Authoriser	0.00	0.00
Payment Files		99999999.00	99999999.00

Buttons: Save, Close

1. To access the User List screen, select **User List** under LOCAL ADMIN on the side menu.

The User List screen will be displayed.

2. Select the User, for whom you wish to modify processes.

3. Select **Modify**.

The Modify User screen will be displayed.

4. Select the **Processes** tab.

NOTE: See **Appendix 1 – User Processes** for a description of processes.

REVOKING A PROCESS

5. Select the process to be revoked and select **Revoke**.

The status of the process will update to User Access Revoked.

GRANTING A PROCESS

6. Select the process to be granted and select **GRANT**.

The status of the process will update to User Access Granted.

7. Once you have granted and/or revoked processes, select **Save**.

8. Select **Close** to return to the User List screen.

NEXT STEPS: You must now validate the changes to the User's profile. See 'how to... Validation List – Authorise and Reject Items'.

The screenshots illustrate the steps for modifying a user's processes in the iBusiness Banking system.

Screen 1: User List

- 1:** Select **User List** under LOCAL ADMIN on the side menu.
- 2:** Select the user (e.g., Gary Smith) from the list.
- 3:** Click the **Modify** button.
- 4:** Select the **Processes** tab.

Screen 2: Modify User Details (Gary Smith)

The **Processes** tab shows a list of processes and their current status. The **Revoke** button is highlighted.

Screen 3: Modify User Details (Gary Smith) - Processes Tab

The **Processes** tab shows a list of processes and their current status. The **Grant** button is highlighted.

Screen 4: Modify User Details (Gary Smith) - Processes Tab

The **Processes** tab shows a list of processes and their current status. The **Save** button is highlighted.

Screen 5: Modify User Details (Gary Smith) - Processes Tab

The **Processes** tab shows a list of processes and their current status. The **Close** button is highlighted.

1. Access the User List screen, select the User whose access is to be modified, select **Modify**, and then select the **Processes** tab when the User's Details are displayed.

The **Processes** Tab will be displayed.

2. Select the **Process** whose data access you would like to modify. In this case, the 'View Account' data access will be modified. This will limit the accounts that the User can view on **Account Information**.

NOTE: See **Appendix 2** for details on Processes and Data access.

3. With the Process selected, select **Modify Data Access**.

The **Modify User Details** screen will be displayed. The default setting for data will be **ALL Data**.

4. To modify the data access, choose **Selected Data** checkbox.

The data will become accessible and can be selected.

5. Select the data which you want to revoke and select **Revoke**. In this case, you will select the accounts that you do not want the User to see on **Account Information**.

Where data access has been revoked, the **Access** column will be blank for that data item. If you want to re-grant a data item, select the data item and then **Grant**.

6. Once you have revoked or granted the data required, select **Apply** and then **Close** to return to the User's **Processes** tab.

The description of the process will be updated to **Restricted User Access Granted** to identify that the data has been restricted.

REMEMBER: When data has been restricted on a process, and new data is subsequently added e.g. a new account, this must be granted to the User manually.

NEXT STEPS: You must now validate the changes to the User's profile. See 'how to... Validation List – Authorise and Reject Items'.

Modify User Details (Gary Smith)

Details	User Groups	Processes	Limits	Dispass Details
Export Transactions	Yes	Group Access Granted		
Modify User Limit	Yes	Group Access Granted		
Restrict Beneficiary for Authoriser	Yes	Group Access Granted		
Send EMTS Test File	Yes	Group Access Granted		
User Maintenance	Yes	Group Access Granted		
View Accounts	Yes	Group Access Granted		
View Detailed Balances	Yes	Group Access Granted		
View Interest	Yes	Group Access Granted		
View Limits	Yes	Group Access Granted		
View Payment Files Log	Yes	Group Access Granted		
View SEPA DD Log	Yes	Group Access Granted		

Modify User Details (Gary Smith)

Process: View Accounts

☒ All Data ☐ Selected Data

Data Item	Access
932078 18548058 BUSINESS CURRENT ACCOUNT	Yes
932078 18548132 SALARY ACCOUNT	Yes
4263982542223303 CREDIT CARD VISA	Yes
5425230150003795 CREDIT CARD MASTERCARD	Yes

Modify User Details (Gary Smith)

☐ All Data ☒ Selected Data

Data Item	Access
932078 18548058 BUSINESS CURRENT ACCOUNT	Yes
932078 18548132 SALARY ACCOUNT	Yes
4263982542223303 CREDIT CARD VISA	
5425230150003795 CREDIT CARD MASTERCARD	

Modify User Details (Gary Smith)

Process	Access
View Accounts	Restricted User Access Granted
View Detailed Balances	Group Access Granted
View Interest	Group Access Granted
View Limits	Group Access Granted

For all Users, excluding Local Administrators, a new Digipass can be ordered by accessing the 'Digipass Details' tab on the User's profile. This is done by the Local Administrator.

If a Local Administrator requires a replacement Digipass, they must contact iBusiness Banking Operations.

ORDERING A NEW DIGIPASS

1. To access the User List screen, select **User List** under **LOCAL ADMIN** on the side menu.

The **User List** screen will be displayed.

2. Select the User, for whom you wish to order a new Digipass.

3. Select **Modify**.

The **Modify User** screen will be displayed.

4. Select the **Digipass Details** tab.

5. To order a new Digipass for a User, select the reason for order from the **Reason for order** dropdown. Reasons available are:

- Battery Issue.
- Broken.
- Lost or Stolen.
- Other.

6. Once you have selected the reason for re-order, select **Save**.

A confirmation message will be displayed.

7. Select **OK** to return to the User's profile.

8. Select **Close** to return to the **User List** screen.

NEXT STEPS: You must validate the Digipass re-order to complete the process. See 'how to... Validation List – Authorise and Reject Items'.

REMEMBER: It will take between three to five working days before the User receives their new Digipass. The Digipass will be sent to the iBusiness Banking client contact within the company.

Company One Ltd Client Id: 123123

GROUP: ALL ACCOUNT: IE65AIBK93101212341234 SALARY ACCOUNT

Name	User Id	Status	Pending
John Smith	USERB111	Enabled	
Mary Byrne	USERA123	Enabled	UPDATE
Gary Smith	USERU222	Enabled	
Pat Hughes	USERF898	Enabled	UPDATE

Buttons: View Current Details, Add, **Modify**, Delete, Enable, Disable, Reset, Refresh

Company One Ltd Client Id: 123123

GROUP: ALL ACCOUNT: IE65AIBK93101212341234 SALARY ACCOUNT

Modify User Details (Gary Smith)

Details | User Groups | Processes | Limits | **Digipass Details**

Digipass Serial Number: 1234567891
 Digipass Status: In Use
 Date of Digipass Order: 25-dec-13

If you wish to order a Digipass, please choose a reason for order from the dropdown list and click Save.

Reason for order: Choose One

Please note that Digipass delivery will take 3 to 5 working days.

Buttons: **Save**, Close

DISABLE A USER

You should disable a User when you want to temporarily restrict their access to iBusiness Banking.

1. Select the User to be disabled, from the list of Users on the **User List** screen.

2. Select **Disable**.

The **Disable User – Confirmation Screen** will be displayed.

3. To confirm, generate a One Time Code (OTC) from your Digipass and enter in the input field.

4. Select **Confirm**.

5. A confirmation request message will be displayed. Select **OK** to confirm.

The **User List** screen will be displayed. The status of the User will be updated to 'Enabled'.

ENABLE A USER

You can enable a User with a status of 'Disabled'.

1. Select the User to be enabled, from the list of Users on the **User List** screen.

2. Select **Enable**.

The **Enable User – Confirmation Screen** will be displayed.

3. To confirm, generate a One Time Code (OTC) from your Digipass and enter in the input field.

4. Select **Confirm**.

5. A confirmation request message will be displayed. Select **OK** to confirm.

The **User List** screen will be displayed. The status of the User will be updated to 'Enabled'.

RESET A USER

When a User, other than a Local Admin User, forgets their Passphrase, the User must be 'Reset' before they can create a new Passphrase.

1. Select the User to be reset, from the list of Users on the **User List** screen.

2. Select **Reset**.

The **Reset User – Confirmation Screen** will be displayed.

3. To confirm, generate a One Time Code (OTC) from your Digipass and enter in the input field.

4. Select **Confirm**.

5. A confirmation request message will be displayed. Select **OK** to confirm.

The **User List** screen will be displayed. The status of the User will remain at 'Enabled'. When the reset User next logs on, they will be requested to create a new Passphrase.

DELETE A USER

Deleting a User will remove the User permanently from the system.

NOTE: Disable the User if you want to temporarily prevent access.

1. Select the User to be deleted, from the list of Users on the **User List** screen.

2. Select **Delete**.

The **Delete User – Confirmation Screen** will be displayed.

3. To confirm, generate a One Time Code (OTC) from your Digipass and enter in the input field.

4. Select **Confirm**.

5. A confirmation request message will be displayed. Select **OK** to confirm.

The **User List** screen will be displayed. The User's details will no longer be displayed on the User list screen.

AUTHORISING AN ITEM IN THE VALIDATION LIST

1. Access the Validation list by selecting **Validation List** under **LOCAL ADMIN** on the side menu.

The **Validation List** screen will be displayed showing items awaiting authorisation.

2. Select the item to be validated.

3. Select **Authorise**.

The **Validation List Confirmation** screen will be displayed.

4. Using your Digipass, generate a One Time Code.

5. Once you have confirmed the details, enter the One Time Code in the input field.

6. Select **Confirm**.

A success message will be displayed.

7. Select **OK** to return to the **Validation List** screen. The status of the item will update to reflect authorisation action.

NOTE: If you have requested 'Dual Validation', the item will require a second authorisation by another Local Administrator.

REJECTING AN ITEM FROM THE VALIDATION LIST

1. Select the item to be rejected.

2. Select **Reject**.

Message will be displayed to confirm rejection.

3. Select **OK** to return to the **Validation List** where the status of the item will be updated to 'Rejected'.

NOTE: Once an item is fully authorised from the **Validation List**, it will no longer be displayed on screen. We would advise you to keep a print copy of items, awaiting validation, for your records.

Validate an item

Validation List

Type	Requested By	ID	Description	Status
USER	Pat Hughes	USERB898	New User John Smith	Awaiting Authorisation
USER	Gary Smith	USERU222	Updated Pat Hughes	Awaiting Authorisation
USER	Mary Byrne	USERA123	Cert Request for Gary Smith	Awaiting Authorisation

Validation List - Please confirm your authorisation

Type : USER
 Requested By : Pat Hughes
 ID : RE12A269
 Description : Updated John Smith
 Status : Awaiting Authorisation

Please enter a One Time Code (OTC)

Confirm **Cancel**

VIEW CHANGES TO BE VALIDATED

1. Select the item from the list of items on the Validation List.
2. Select **View Changes**.

The Validation List – View Changes screen will be displayed. The 'Data Items' will detail what changes are to be validated.

3. Select **Close** to return to the Validation List screen.

VIEW PROPOSED USERS DETAILS

1. Select the item to be viewed from the list of items on the Validation List.
2. Select the **View Proposed User Details**.

The View Validation List screen will be displayed. Details of the User who was modified will be displayed. To view details on the different tabs, simply select the tab header.

3. Select **Close** to return to the Validation List screen.

Company One Ltd Client Id: 123123

GROUP: ALL ACCOUNT: IE65AIBK93101212341234 SALARY ACCOUNT

Validation List

Type	Requested By	ID	Description	Status
USER	Gary Smith	USERB898	New User John Smith	Awaiting Authorisation
USER	Gary Smith	USERB898	Updated Mary Byrne	Awaiting Authorisation
USER	Pat Hughes	USERU222	Updated Pat Hughes	Awaiting Authorisation
USER	Mary Byrne	USERA123	Cert Request for Gary Smith	Awaiting Authorisation

View Changes

View Proposed User Details

View Validation List (John Smith)

Details

User ID: USERB111 Letter No.:
 Name: John Smith Telephone: 01 123456
 Position: Manager Fax: 01 234567
 Default A/C Group: ALL Email: jsmith@anycomp.com

Save **Close**

When a Digipass is locked, because the User has exceeded the number of PIN attempts, it will display an Unlock Code. In order to unlock the Digipass, the User must access the Unlock Digipass screen from the main Log On screen and enter the Unlock Code. By entering the Unlock Code, an item is generated on the Validation List which must be validated by the Local Administrator in order to obtain the Unlock Response Code to unlock the Digipass.

VALIDATING UNLOCK REQUEST

1. Access the Validation list and select the **Updated with Unlock Digipass** item on the Validation List.
2. Select **Authorise**.

The Validation List – Please Confirm your authorisation screen will be displayed.

3. Using your Digipass, generate a One Time Code and enter in the One Time Code field.
4. Select **Confirm** to confirm authorisation.

When an Unlock Digipass Request is validated, the next screen will display the Unlock Response Code. You should note this Unlock Response Code and give it to the User. The User must key this code into their Digipass, in order to unlock it.

IMPORTANT: Once you close out of this screen, you will be unable to access the Unlock Response Code, so ensure you take note of Unlock Response Code.

5. Once you have noted the code, select **Close** to return to the main Validation List screen.

NOTE: Where Dual Validation is required, the Unlock Response Code will be displayed after the second Authorisation.

The screenshots illustrate the process of validating an unlock request in the AIB iBusiness Banking system. The interface includes a sidebar menu with options like ACCOUNT INFORMATION, PAYMENTS, PAYMENT LOGS, PAYMENT INFORMATION, FILE DOWNLOAD, SYSTEM MANAGEMENT, and LOCAL ADMIN.

Validation List: The first screenshot shows the 'Validation List' table with the following data:

Type	Requested By	ID	Description	Status
USER	Gary Smith	USER8898	Updated with Unlock Digipass Pat Hughes	Awaiting Authorization
USER	Pat Hughes	USER0222	Updated with Unlock Digipass Pat Hughes	Awaiting Authorization
USER	Mary Byrne	USERA123	Cert Request for Gary Smith	Awaiting Authorization

Red arrows indicate the steps: 1. Select the 'Updated with Unlock Digipass' item. 2. Click the 'Authorise' button.

Validation List - Please confirm your authorisation: The second screenshot shows the confirmation screen. It displays the details of the selected request (Type: USER, Requested By: Pat Hughes, ID: USER0222, Description: Updated with Unlock Digipass Pat Hughes, Status: Awaiting Authorization). A red arrow points to the 'One Time Code (OTC)' field, which is labeled with a red '3'. Another red arrow points to the 'Confirm' button, labeled with a red '4'.

Unlock Response Code: The third screenshot shows the 'Unlock Response Code' screen. It displays the code: 'Your Unlock Response Code is 53128815'. Below the code, it states: 'The code must be provided to the relevant user to unlock their Digipass. Once this screen is closed the Unlock Response Code will not be redisplayed'. A red arrow points to the 'Confirm' button, labeled with a red '5'.

ADD AN ACCOUNT

1. To access the Account List, select **Account List** on the side menu under **LOCAL ADMIN.**

2. Select **Add**.

The Add Account screen will be displayed.

3. Select the **Account Type** from the 'Account Type' dropdown.

4. Enter in the account details.

NOTE: The account input boxes will change to reflect the format of the Account Type selected. See Account List section in 'about...' section for more details.

5. When complete, select **Accept**.

A message will be displayed to confirm success and the account details will be displayed on the **Account List** Screen.

NOTE: When the account cannot be added, an error message will be displayed. If this happens, you should contact iBusiness Banking Operations.

DELETE AN ACCOUNT

1. Select the account to be deleted from the list of accounts on the **Account List** screen.

2. Select **Delete**.

A delete confirmation screen will be displayed.

3. Select **OK** to confirm deletion of the account.

4. The **Account List** screen will be displayed, and the deleted account should no longer be displayed on the list of accounts.

NOTE: Please see relevant 'about...' section for more details on adding and deleting accounts.

The top screenshot shows the 'Account List' screen for 'Company One Ltd'. It features a table with columns: NSC, Account, Name, and Ccy. The table contains three rows of account data. A red box with a '1' points to the 'Add' button at the bottom left. The bottom screenshot shows the 'Add Account' screen. It has a dropdown for 'Account Type' (set to 'Branch Banking') and input fields for 'NSC' and 'Account'. Red boxes with numbers 3 and 4 point to these fields. At the bottom, a red box with a '5' points to the 'Accept' button.

Account List

NSC	Account	Name	Ccy
	4263982500000000	CREDIT CARD VISA	EUR
	5425230100000000	CREDIT CARD MASTERCARD	EUR
931012	12123434	BUSINESS CURRENT ACCOUNT	EUR
931012	12341234	SALARY CURRENT ACCOUNT	EUR

Add Account

Account Type: Branch Banking

NSC: - - -

Account:

Accept Cancel

The top screenshot shows the 'Account List' screen. A red box with a '1' points to the 'Delete' button at the bottom of the table. The bottom screenshot shows a confirmation dialog with 'Add' and 'Delete' buttons. A red box with a '2' points to the 'Delete' button.

Account List

NSC	Account	Name	Ccy
	4263982500000000	CREDIT CARD VISA	EUR
	5425230100000000	CREDIT CARD MASTERCARD	EUR
932078	12345023	BUSINESS CURRENT ACCOUNT	EUR
932078	12345678	SALARY ACCOUNT	EUR

Add Delete

1. To access the Audit Trail screen, select **Audit Trail** under **LOCAL ADMIN**. The **Audit Trail Query** screen will be displayed.
2. Select the User from the **Name** dropdown, or leave default selection 'ALL' if you wish to audit all Users' actions.
3. Enter date range for your query in the **From Date** and **to date** fields.

NOTE: The maximum allowed date range of a query is any six month period. A user is not restricted to querying the previous six month period, but is instead able to query up to a maximum of any six month date range period. E.g. from 01/01/2009 to 01/06/2009 is a valid range but 01/01/2009 to 01/01/2010 is not a valid date range.

4. Select the Event Category from the **Event Category** dropdown. The options are:
 - Beneficiary Management.
 - Certificate Administration.
 - Client Administration.
 - File Download.
 - Payments Amendments.
 - Payment Authorisation.
 - Payments Cancelled.
 - Payments Created.
 - Payments Deleted.
 - Standing Orders Amendments
 - Standing Orders Authorisation
 - Standing Orders Cancelled
 - Standing Orders Created.
 - User Admin.

NOTE: See *Appendix 3: Audit Trail – Event Category Description* for details of each category.

5. When you have entered all your search criteria, select **Apply**. The **Audit Trail** screen will be displayed with items meeting the entered search criteria. Where results are returned, **Export** option will be displayed.
6. To export your audit query results, select **Export**. The **Audit Trail Export** screen is displayed.
7. Amend the file name if necessary and then select **Export Now**. A **File Download** screen will be displayed.
8. Select **Save** to save the file, entering a file path and location. Once your file has been successfully downloaded, a confirmation message will be displayed.

Audit Trail Query

1. Select **Audit Trail** under **LOCAL ADMIN**.

2. Select the User from the **Name** dropdown, or leave default selection 'ALL' if you wish to audit all Users' actions.

3. Enter date range for your query in the **From Date** and **to date** fields.

4. Select the Event Category from the **Event Category** dropdown. The options are:

- Beneficiary Management.
- Certificate Administration.
- Client Administration.
- File Download.
- Payments Amendments.
- Payment Authorisation.
- Payments Cancelled.
- Payments Created.
- Payments Deleted.
- Standing Orders Amendments
- Standing Orders Authorisation
- Standing Orders Cancelled
- Standing Orders Created.
- User Admin.

5. When you have entered all your search criteria, select **Apply**. The **Audit Trail** screen will be displayed with items meeting the entered search criteria. Where results are returned, **Export** option will be displayed.

6. To export your audit query results, select **Export**. The **Audit Trail Export** screen is displayed.

7. Amend the file name if necessary and then select **Export Now**. A **File Download** screen will be displayed.

8. Select **Save** to save the file, entering a file path and location. Once your file has been successfully downloaded, a confirmation message will be displayed.

1. To access the Utilities screen, select **Utilities** under **PAYMENTS > Payment Management**.

The **Utilities Management** screen will be displayed.

2. Select **Add**.

The **Add New Bill Payment** screen will be displayed.

3. Select the Utility Account from the **Name** dropdown.

4. Enter your account number/customer reference with the selected Utility Company in the **Utility Account No.** field. This will be on any bill which you have received from the Utility Company.

5. Enter a name for the Utility account in the **Name** Field.

HINT: The name you enter will be displayed in the 'Name' dropdown on the Bill Payment screen. You should use a name which will allow the User, creating a Bill Payment, to identify the correct Utility Account, especially where you have a number of accounts set up with the same Utility Company.

6. When you have entered all the details, select an action.

Where **Save for Authorisation** is selected, a create confirmation message will be displayed. When **Authorise** is selected, the **Authorise Bill Payment** screen will be displayed.

7. Generate a One Time Code (OTC) using your Digipass and enter in the One Time Code (OTC) field.
8. Select **Confirm** to confirm creation of the Utility. (Selecting **Cancel** will cancel authorisation but Utility account will be created and await authorisation from the main **Utility Management** screen).
9. Authorisation confirmation message will be displayed. Select **OK** to return to the **Utility Management** screen.

NOTE: If you have requested Dual Validation by Local Administrators, the Utility set up will require a second Authorisation by another Local Administrator.

Add Bill Utility

Utility Management

Utility	Account Number	Name	Status
ESB	600466666	ESB SUB OFFICE	Fully Authorised
ESB	12345678	ESB MAIN OFFICE	Fully Authorised
VODAFONE	6004123123	JOHNS MOBILE	Fully Authorised
VODAFONE	6004654321	MARYS MOBILE	Fully Authorised
UPC	6004000000	UPC MAIN OFFICE	Fully Authorised

Add New Bill Payment

Utility:

Utility Account No:

Name:

Please enter a One Time Code (OTC)

Windows Internet Explorer

Auth Succeeded

AUTHORISE A UTILITY

1. To authorise a Utility set up, select the Utility from the list on the Utility Management screen.

NOTE: Utilities with a status of 'Awaiting Authorisation' or 'Awaiting Authorisation 2' (where dual authorisation is required) can be authorised.

2. Select **Authorise**.

The Authorise Bill Payment screen will be displayed.

3. Generate a One Time Code (OTC) using your Digipass and enter in the One Time Code (OTC) field.
4. Select **Confirm** to confirm creation of the Utility. (Selecting **Cancel** will cancel authorisation but the Utility will remain awaiting authorisation on the main Utility Management screen).
5. Authorisation confirmation message will be displayed. Select **OK** to return to the Utility Management screen.

NOTE: If you have requested Dual Validation by Local Administrators, the Utility set up will require a second Authorisation by another Local Administrator.

VIEW DETAILS OF A UTILITY

1. Select Utility from the list on the Utility Management screen.
2. Select **View**.

The View Bill Payment screen will be displayed with the details of the Utility.

3. Select **Cancel** to return to the main Utility Management screen.

Authorise Bill Utility

Utility Management

Utility	Account Number	Name	Status
ESB	6004121212	ESB SUB OFFICE	Awaiting Authorisation
VODAFONE	6004123456	JOHNS MOBILE	Fully Authorised
UPC	12345678	UPC MAIN OFFICE	Fully Authorised
VODAFONE	6004654321	MARVS MOBILE	Fully Authorised
ESB	6004444444	ESB MAIN OFFICE	Fully Authorised
UPC	6004000000	UPC SUB OFFICE	Fully Authorised

Authorise Bill Payment

Utility:

Utility Account No:

Name:

Please enter a One Time Code (OTC):

Confirm

Windows Internet Explorer

Auth Succeeded

OK

EDIT UTILITY DETAILS

1. Select the Utility to be edited from the **Utility Management** screen.
2. Select **Edit**.

The **Edit Bill Payment** screen will be displayed.

3. Edit the details of the Utility as required.
4. When complete, select an action to complete the payment. When **Authorise** is selected, you will be required to enter a One Time Code. When **Save for Authorisation** is selected, the Utility will be displayed on the Utility screen with a status of 'Awaiting Authorisation'. **Cancel** will bring you back to the **Utility Management** screen without saving any of the changes.

DELETE UTILITY DETAILS

1. Select the Utility to be deleted from the **Utility Management** screen.
2. Select **Delete**.

The **Delete Utility** screen will be displayed. You should confirm that you have selected the correct Utility to be deleted.

3. To confirm Utility deletion, generate a One Time Code from your Digipass and enter in the One Time Code Field.
4. Select **Confirm** to confirm deletion of the Utility. (Select **Cancel** to cancel deletion request).

A deletion confirmation message will be displayed.

5. Select **OK** to return to the main **Utility Management** screen where the deleted details will no longer be displayed.

what's in this section...?

In this section, you will find the following appendices:

- Appendix 1: User Processes – Displays a full list of User's Processes and the User Groups which they belong to.
- Appendix 2: User Processes – Modify Data Access and effects of restricting the data.
- Appendix 3: Audit Trail Event Category Description – Details the activities of Users which will record an event.
- Appendix 4: Audit Trail Payment Description – Defines the payment types referred to on the Audit List.

appendices...

Process Name	Description	Account Information	Create Payments	Create Payment Files	Authorise Payments	File Download	Authorise Payment Files	Local Admin	All Package Functionality	Data Access	View Payment Files Log
Access System	Allows the User to access iBusiness Banking and change their passphrase.	Yes	Yes		Yes			Yes	Yes	n/a	
Admin – Account Maintenance	Allows the User to access Rename Accounts and Accounts List.							Yes	Yes	n/a	
Admin – Add Bill Utility	Allows the User to add up Bill Utility Details							Yes	Yes	n/a	
Admin – Local Accounts	Allows the User to add an account on iBB.							Yes	Yes	n/a	
Admin – Validation	Allows the User to validate items in the Validation List.							Yes	Yes	n/a	
Admin – View Validation	Allows the User to view list of items awaiting validation.							Yes	Yes	n/a	
Assign Bill Payment	Allows the User access Utility details, which have been added, so that the User can create or authorise a payment to the Utility.		Yes		Yes				Yes	Yes	
Assign Domestic Beneficiary	Allows the User access to Domestic Beneficiary details which have been added, so that the User can create a payment to the Domestic Beneficiary.		Yes		Yes				Yes	Yes	
Assign International Beneficiary	Allows the User access to International Beneficiary details which have been added, so that the User can create a payment to the International Beneficiary.		Yes		Yes				Yes	Yes	
Audit Trail	Allows the User access to the Audit Trail to carry out audits on activities on iBB.							Yes	Yes	n/a	
Authorise Bill Payments	Allows the User to authorise Bill Payments.				Yes				Yes	Yes	
Authorise Payment Files	Allows the User to authorise Payment Files (SEPA Direct Debits, SEPA Credit Transfers and Multi-Currency)						Yes		Yes		Yes
Authorise Payments	Allows the User to authorise Domestic and International payments.				Yes				Yes	Yes	
Authorise Standing Order	Allows the User to authorise Domestic and International (SEPA) Standing Order.				Yes				Yes		
Beneficiary Mgt – Authorise	Allows the User to authorise Beneficiary creation.				Yes				Yes	n/a	

[illegible]

Process Name	Description	Account Information	Create Payments	Create Payment Files	Authorise Payments	File Download	Authorise Payment Files	Local Admin	All Package Functionality	Data Access	View Payment Files Log	View Incoming Payments Log
Digipass	Allows the User to order a Digipass for a User.							Yes	Yes	n/a		
Download Autorec	Allows the User to download Autorec files.					Yes				Yes		
Enable/Disable User	Allows User to enable or disable Users.							Yes	Yes	n/a		
Export Transactions	Allows the User to export transactions.	Yes							Yes	n/a		
Modify User Limits	Allows the User to modify a User's limits.							Yes	Yes	n/a		
Restrict Beneficiary for Authorisation	Allows the Local Admin to restrict the Beneficiaries, to which a Payment Authoriser can authorise payments.				Yes				Yes	Yes		
User Maintenance	Allows the User to set up new Users and to modify existing User's details (with the exception of Limits and Digipass re-orders)							Yes	Yes	n/a		
View Accounts *Note 1	Allows the User to view Account Information and Statements.	Yes							Yes	Yes		
View Detailed Balances *Note 1	Allows the User to access Detailed Balances.	Yes							Yes	n/a		
View Interest *Note 1	Allows the User to access Account Interest.	Yes							Yes	n/a		
View Limits *Note 1	Allows the User to view Account Limits.	Yes							Yes	n/a		
View Payment Files Log	Allows the user to view the Payment Files Log.								Yes		Yes	

NOTE 1: The 'View Account' process must be granted to the User in order for account information to be displayed under Detailed Balances and Interest screens.

The table below details all the processes which have data access attached to them and the effect if this data is restricted.

Process	Data Access	Effect of restricting the data
Assign Bill Payment	Bill Utility accounts (which have been set up)	User will only be able to create Bill Payments to selected Utility Accounts.
Assign Domestic Beneficiary	Domestic Beneficiaries	User will only be able to create Domestic Payments to selected Domestic Beneficiaries. Note: Assumes User does not have 'Open Payment' option.
Assign International Beneficiaries	International Beneficiaries	User will only be able to create International Payments to selected International Beneficiaries. Note: Assumes User does not have 'Open Payment' option.
Authorise Bill Payments	Debit Accounts	User will only be able to authorise Bill Payments at debit of selected accounts.
Authorise Payments	Debit Accounts	User will only be able to authorise Payments (Domestic and International) at debit of selected accounts.
Create Third Party FX	Debit Accounts	User will only be able to create Third Party FX payments at debit of selected accounts.
Create Bill Payment	Debit Accounts	User will only be able to create Bill payments at debit of selected accounts.
Create Domestic Third Party (IBAN)	Debit Accounts	User will only be able to create Domestic Third Party (IBAN) payments at debit of selected accounts.
Create Domestic Account Transfer	Debit Accounts	User will only be able to create Domestic Account Transfer payments at debit of selected accounts.
Create FX Account Transfer	Debit Accounts	User will only be able to create Domestic Account Transfer FX payments at debit of selected accounts.
Create International	Debit Accounts	User will only be able to create International payments at debit of selected accounts.
Create Urgent Interbank	Debit Accounts	User will only be able to create Urgent Interbank payments at debit of selected accounts.
Download Autorec	Autorec Files	User will only be able to download selected files.
Restrict Beneficiary for Authoriser	Beneficiaries	User will only be able to authorise payments to selected Beneficiaries.
View Incoming Payments Log	Accounts	User will be able to search for payments credited to selected accounts.

Category	Description	When is event recorded?
Beneficiary Management	Authorise Beneficiary Create Beneficiary Delete Beneficiary Update Beneficiary	When a Beneficiary is authorised. When a Beneficiary is created. When a Beneficiary is deleted. When a Beneficiary is amended prior to authorisation.
Certificate Administration	Certificate request approved or rejected by Local Administrator	When a Local Administrator validates or rejects a certificate request i.e. new pass-phrase creation by a non-PAC user.
Client Administration	Add/Delete an Account	When an account is added or deleted by the Local Administrator.
Direct Debits Cancelled	Direct Debit Cancellation	When a User cancels a Direct Debit.
File Download	Download a file	When a User downloads a file.
Payments Amendments	Payment Amended	When a payment is created from a payment with a status of 'Held'. When the debit account on a saved payment is changed and saved for authorisation again. When a bank name is changed on a saved payment. When a credit account number is changed on a saved payment. When amount is changed on a saved payments. When payment currency is changed on a saved payment. When Beneficiary is changed on a saved payment. When a closed payment is changed to an open payment. When an open payment is changed to a closed payment. When a BIC address is changed on a payment.
Payments Authorisation	Authorise a payment	When a payment is part authorised i.e. second authorisation is required. When a payment is fully authorised.
Payments Cancelled	Payment Cancellation	When a User cancels a Payment.
Payments Created	Create a payment	When a payment is created. When a payment is created and held. When a payment template is created.
Payments Deleted	Delete Payment Template	When a payment template is deleted.
Standing Orders Amendments	Standing Order amendment	When a User amends an active Standing Order.
Standing Orders Authorisation	Standing Order authorisation	When a User authorises: <ul style="list-style-type: none"> • a new Standing Order • the cancellation of a Standing Order • the amendment of a Standing Order
Standing Orders Cancelled	Standing Order cancellation	When a User cancels an active Standing Order.
Standing Orders Created	Standing Order creation	When a User sets up/creates a new Standing Order

Category	Description	When is event recorded?
User Administration	Default group changed for User User access updated User authorised User created User deleted User added to a Group User removed from a Group User name changed User rejected User updated	When a default account group is changed for a User. When a process is granted or revoked from a User. When User changes are validated. When a User is created. When a User is deleted. When a User Group is added to a User. When a User Group is revoked from a User. When a User name is changed. When a User's changes are rejected. When a User is updated.
User Log-on	User Log in	When a User logs in.

Wording on Audit Trail	Payment Type
DOMFXPACT	Domestic Account Transfer FX Payment
DOMFXPCTP	Domestic Third Party FX Closed Payment
DOMFXPOTP	Domestic Third Party FX Open Payment
DOMSDVICTP	Domestic Urgent Interbank Closed Payment
DOMSDVIOTP	Domestic Urgent Interbank Open Payment
DOMTRANACT	Domestic Account Transfer
DOMUTILCTP	Domestic Bill Payment
INTLLOWCTP	Paylink Euro Closed Payment
INTLLOWOTP	Paylink Euro Open Payment
INTLSTDCTP	Paylink Closed Payment
INTLSTDOTP	Paylink Open Payment
DOMIBANCTP	Domestic Third Party (IBAN) Closed Payment
DOMIBANOTP	Domestic Third Party (IBAN) Open Payment

