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you're after

Bulk Payment File New User Guide

SEPA Instant Credit Transfer Customer Welcome Pack

Dear customer,

This welcome pack is to help you get started with SEPA Instant Bulk Payment Files.

This welcome pack contains:

- 1. Key features of SEPA Instant bulk payments**
- 2. How to upload an Instant Credit Transfer file**
- 3. Useful AIB SEPA links and resource**

If you need any help, please contact the iBB Customer Support Helpline at **0818 72 00 00**, Monday to Friday 9:00 - 17:00 (except bank holidays).

For details on SEPA Instant bulk payments, visit www.aib.ie/business/ways-to-bank/bulkpayments. More details on uploading instant payment files using the 'Bulk Payments' feature in AIB iBB is available [here](#).

1. Key features of SEPA Instant bulk payments

1. Uploading and dating of payment files: you can upload up to 30 calendar days in advance and send an instant bulk payment at any time, on any calendar day.
2. **Verification of Payee:** On the file upload screen, we will ask you to confirm if you have used the Verification of Payee service or have chosen to opt out. If you are uploading a file with one payment you cannot opt out the Verification of Payee service.
3. **Submission timelines:** SEPA Instant bulk payments can be uploaded at any time on any day, there are no cut-off times.
4. You can test your file using our tool called XMLdation by creating a test ICT File in XML format in line with AIB's file formats. Please make sure you only use test data when testing your files.
5. **For XMLdation:** Visit www.aib.xmldation.com/auth/register On your first visit, enter the Registration Number: AIB365 and your business email address You'll receive an email with instructions on what to do next. Once your file has been tested successfully you can then send live SEPA Instant Payment files for processing.
6. **Authorisation of uploaded files:** Successfully submitting a Payment File through the 'Bulk Payment (Instant)' functionality on iBB is a two-step process.

After 'File Upload' has completed, the file will be visible in the Authorisation list under Bulk Payment Files. Authorise the file in the Authorisation list. The file will now be authorised and ready to be processed on the execution date.

If your payment file upload fails, it will appear in the Payment Log under Bulk Payment Files. Click on the file to view the error details and resolve the issue. After fixing the problem, re-upload the file and repeat the steps above.

7. **Funds Check:** You must have enough funds available in your debit account on the execution date. The system checks for funds only when executing payment. If your payment file fails because there aren't enough funds, you'll see a notification in the payment log on iBB.

8. File Cancellation:

Pre Authorisation - You can cancel SEPA Instant bulk payments pre-authorisation at file and transaction level in iBB without any fees.

Post Authorisation - You can cancel future-dated SEPA Instant bulk payments in iBB after authorisation and before the debit date, without any fee.

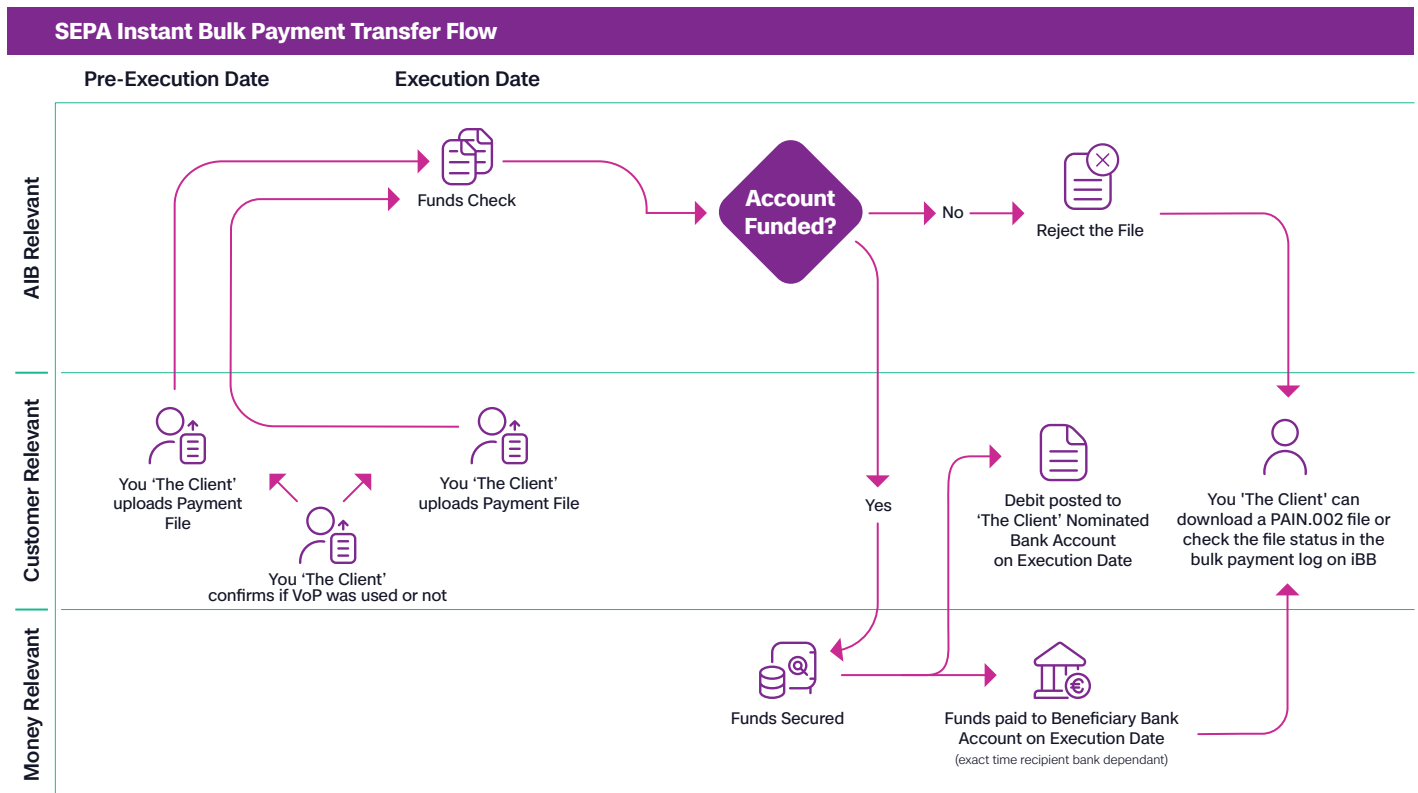
If you cancel files on iBB (either before or after authorisation), you will not pay a fee. If you cancel files by phoning our helpdesk, you will pay a fee of 0.07c for each transaction in the file. Please see our **Business Fees and Charges brochure**.

9. You can view the status of your authorised files in the Payment Log. The PAIN.002 file will be made available to provide the status of successful and rejected payments submitted.



2. Uploading a SEPA Instant Bulk Payment file

Below is a useful timeline of the stages involved in submitting a SEPA Instant bulk payment file:



3. Useful AIB SEPA links and resources

AIB SEPA website: www.aib.ie/business/ways-to-bank/make-and-receive-business-payments#sepa

AIB SEPA FAQs: www.aib.ie/business/help/sepa-faqs

Verification of Payee: www.aib.ie/business/ways-to-bank/vop

AIB bulk payments website: www.aib.ie/business/ways-to-bank/bulkpayments

AIB instant bulk payments website: www.aib.ie/business/ways-to-bank/instant-bulk-payments

iBB Bulk Payments video available here: www.aib.ie/business/business-login/new-ibb