24th June 2026

AIB launches new mobile banking app focused on complete financial experience, trust and smarter financial insights

New research finds 76% of adults in Ireland check their banking app multiple times a week, but 47% rarely use it for personal finance insights

AIB's new app helps customers close that gap safely and securely

AIB has announced the phased launch of its new mobile banking app, the most significant change to its mobile channel in over a decade, designed to provide customers with a complete financial experience so they can manage their money with greater confidence. The new app features a more personalised experience, improved personal finance insights for customers when checking their balance, making payments, reviewing transactions or financial planning, and enhanced security. The new app will be rolled out to all customers on a phased basis over a number of months, starting at the end of June.

Customer First

AIB has developed this new app in close collaboration with customers over 18 months, informed by extensive external research, on-going testing and a phased pilot. This approach has helped shape the design, navigation and features, and ensured security and support needs were built in from the start. In addition to the new app, AIB continues to ensure customer support is available by phone and in 170 local branches nationwide.

Key Features

Improved, personalised customer experience: enhanced design and easier navigation with an everyday banking focus and a reduced time to login.

Improved personal finance insights: With categorised spend, brand names, logos and locations, customers can also set up a budget and access deeper insights tailored to their spending patterns.

Easier payments: Easier access to payments, improved visibility of recently paid and upcoming payments and a range of payment options including SEPA instant, Zippay and Standing Order setup.

Enhanced security and fraud protection: Trust and safety are built into every layer of the new app, helping customers bank with confidence. In addition to best-in-class cyber security technology, features also include passkey sign-in for a more secure way to access the app, and simple controls like card freeze so customers can act quickly to protect their money.

In person support when it matters most: AIB customers can choose the channel that suits them best. They can bank day to day through the app or continue to speak to someone when they need support, by phone or by visiting one of AIB's 170 local branches in communities across Ireland. Our Digital Assistant Abi is also available to provide customers with quick answers in the app.

Built for the future: The new app is built on cloud-based infrastructure with a modular design. This will lead to faster, safer delivery of further improvements and new features over time.

Up Next

The new app is built on a platform that will allow AIB to bring further improvements to our customers on a more frequent basis including:

- Enhanced capabilities for children and their parents to support them in managing their daily finances, with a simplified account opening experience, a card for over 12's, and mobile capabilities for children and their parents or guardians, to ensure they have ongoing oversight and control.
- Savings pots and spaces, making it easier for customers to conveniently plan and save for life events.
- Further improvements to meet your Everyday Banking needs, such as managing your mortgage.

Irish consumer research: what people told us they want from their banking app*

- **Banking apps are part of daily life:** 32% of adults in Ireland check their banking app at least once a day and 44% log in a few times a week.
- **Multiple apps:** Over half (55%) of adults use two to three different apps to manage different parts of their finances. 13% use four to five different apps.
- **Top reasons to log in:** checking balance (72%), making payments (56%), reviewing transactions (54%), paying bills (47%), managing savings (26%) and managing investments (7%).
- **Confidence gap:** 31% are not confident about managing their finances effectively.
- **Planning frustrations:** 24% say planning for long-term goals is the most frustrating part of managing their finances, followed by understanding where their money goes (15%).
- **Trust is high, insight usage is low:** while 72% trust digital tools to help manage or plan their finances, 47% rarely or never use their banking app to get insights into their finances.
- **Human support remains essential:** 94% say it's important that they can easily contact their bank and talk to someone if they need help. Preferred contact options include speaking to someone by phone (36%), getting help in-branch (28%) live chat (17%) and messaging within the app (11%).
- **What builds confidence in a banking provider:** strong security and fraud protection (38%), being able to contact customer support easily (32%) and a well-known trusted brand (23%).

Geraldine Casey, Managing Director, Retail Banking, AIB said: "This new AIB app is a major step forward in digital innovation and security for our customers, providing the convenience and accessibility of best-in-class banking they can trust, via the phone in their pocket. Just as importantly, customers always have the option to speak to someone, call us, or visit a local branch when they wish, backed by our continued investment and deep commitment to communities around Ireland, as demonstrated by our ongoing €66 million investment in our branches since 2024. As a bank that's central to the success of the Irish economy, we are proud that our 10,000 colleagues support our 3.4 million customers with a full range of products online, over the phone and through our 170 strong branch network in communities we are embedded in across the country. We've collaborated with our customers, listened carefully to what they have told us and taken a ground-up approach to fundamentally change how the app works, act on their feedback and provide a more complete financial experience. It’s simple to use, always improving, and built with enhanced security, so customers can spend, save, and plan with clarity, confidence and control.”

Graham Fagan, Chief Operating Officer, AIB said “Trust is the foundation of our relationship with our customers, and one of the key ways that trust is earned is through technology that is secure, resilient and consistently reliable. This new app represents a step change in how we build and deliver capability for our customers, moving from point-in-time delivery to a platform engineered for continuous evolution. It allows us to enhance the experience for our customers at pace, respond more effectively to their needs, and continue to raise standards even further over time. A core priority throughout has been ensuring that this innovation is underpinned by the highest levels of security, resilience and customer protection, reflecting how we manage technology, cyber and fraud end-to-end. Ultimately, the new app strengthens our ability to deliver reliable, secure banking for our customers every single day.”

ENDS.

Notes to Editors

- The new AIB app will be available on a phased basis over the coming weeks on Android and iOS, meaning some customers will get the new app sooner than others.
- Customers do not need to take any action, but we would recommend they have automatic app updates switched on. If not, customers will need to keep an eye out for updates wherever they get their apps.
- *Consumer research was carried out by iReach among a representative sample of over 1,000 adults (18+) in Ireland in April 2026.

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