



For the life you're after

Internet Banking or iBusiness Banking

Which is better for your business?

	Internet Banking & Mobile Banking	iBusiness Banking (iBB) Web & iBB Mobile
At a glance	Quick and convenient to use, designed for small businesses.	Premium online banking service designed for Irish and international businesses.
Who it suits	Small business where the business owner or nominated user can manage the business finances online.	Businesses where multiple staff members can manage the business finances online.
Cost Per Annum	Free	1 Company €250 2 Companies €400 3+ Companies €500

Features		Internet Banking & Mobile Banking	iBB Web & iBB Mobile
Managing users	• Multiple users	×	✓
	• Dual authorisation	×	✓
	• Delegation of duties	×	✓
	• Monitor user activity/audit trails	×	✓
Viewing financial info	• Real-time balances/available funds	✓	✓
	• Transaction history	✓ Build up to 24 months	✓ 180 days
	• eStatements	✓	✓
	• eFee advices	✓ View up to 7 years	✓
	• Consolidated balances	×	✓

Features		Internet Banking & Mobile Banking	iBB Web & iBB Mobile
Payments	<ul style="list-style-type: none"> Transaction limits 	<p>Domestic, international and bill payments online up to €30,000.</p> <p>Individual limits cannot be set.</p>	<p>Daily limit is set and tailored to the Company needs.</p> <p>The administrator can set individual limits for multiple users.</p>
	<ul style="list-style-type: none"> Bulk payment files (direct debit credits and multicurrency) 	✗	✓ IBB Web only
	<ul style="list-style-type: none"> Internal payments 	✓	✓
	<ul style="list-style-type: none"> Third party payment 	✓	✓
	<ul style="list-style-type: none"> International payments 	✓	✓
	<ul style="list-style-type: none"> Forward-dated payments 	✗	✓
	<ul style="list-style-type: none"> Bill payments 	✓	✓
	<ul style="list-style-type: none"> Forward-dated bill payments 	✓ Up to 28 days	✓ Up to 90 days
	<ul style="list-style-type: none"> View and manage standing orders 	✓	✓
	<ul style="list-style-type: none"> View and cancel direct debits 	✓ Cancel no later than 9pm on a working day	✓
	<ul style="list-style-type: none"> Single Payee Templates 	✓	✓
	<ul style="list-style-type: none"> Multiple Payee Templates 	✓ Up to 10 Payees	✗
Foreign currency accounts	<ul style="list-style-type: none"> View account balances and recent transactions 	✓ (NSC 930067)	✓ (NSC 930067 & NSC 238590)
	<ul style="list-style-type: none"> View eStatements 	✓ (NSC 930067)	✓
	<ul style="list-style-type: none"> Payments between internal accounts 	✗	✓
	<ul style="list-style-type: none"> Third-party payments 	✗	✓
	<ul style="list-style-type: none"> International payments 	✗	✓
Account reconciliation / reporting tools	<ul style="list-style-type: none"> Export account data 	✗	✓
	<ul style="list-style-type: none"> Export transaction history 	✓	✓
	<ul style="list-style-type: none"> Export statements 	✓	✓
	<ul style="list-style-type: none"> View account interest 	✓	✓
Services	<ul style="list-style-type: none"> Stop cheques 	✓	✗
	<ul style="list-style-type: none"> Mobile top-up 	✓	✗
	<ul style="list-style-type: none"> Apply for lodgement card 	✓	✗
Manage my AIB Business debit and credit cards	<ul style="list-style-type: none"> Request a replacement card 	✓	✗
	<ul style="list-style-type: none"> Request a PIN re-issue 	✓	✗
	<ul style="list-style-type: none"> Report a card lost or stolen 	✓	✗
Security	<ul style="list-style-type: none"> Security devices 	✓ Internet Banking – Card Reader & AIB Mobile	✓ Digipass & iBB Mobile