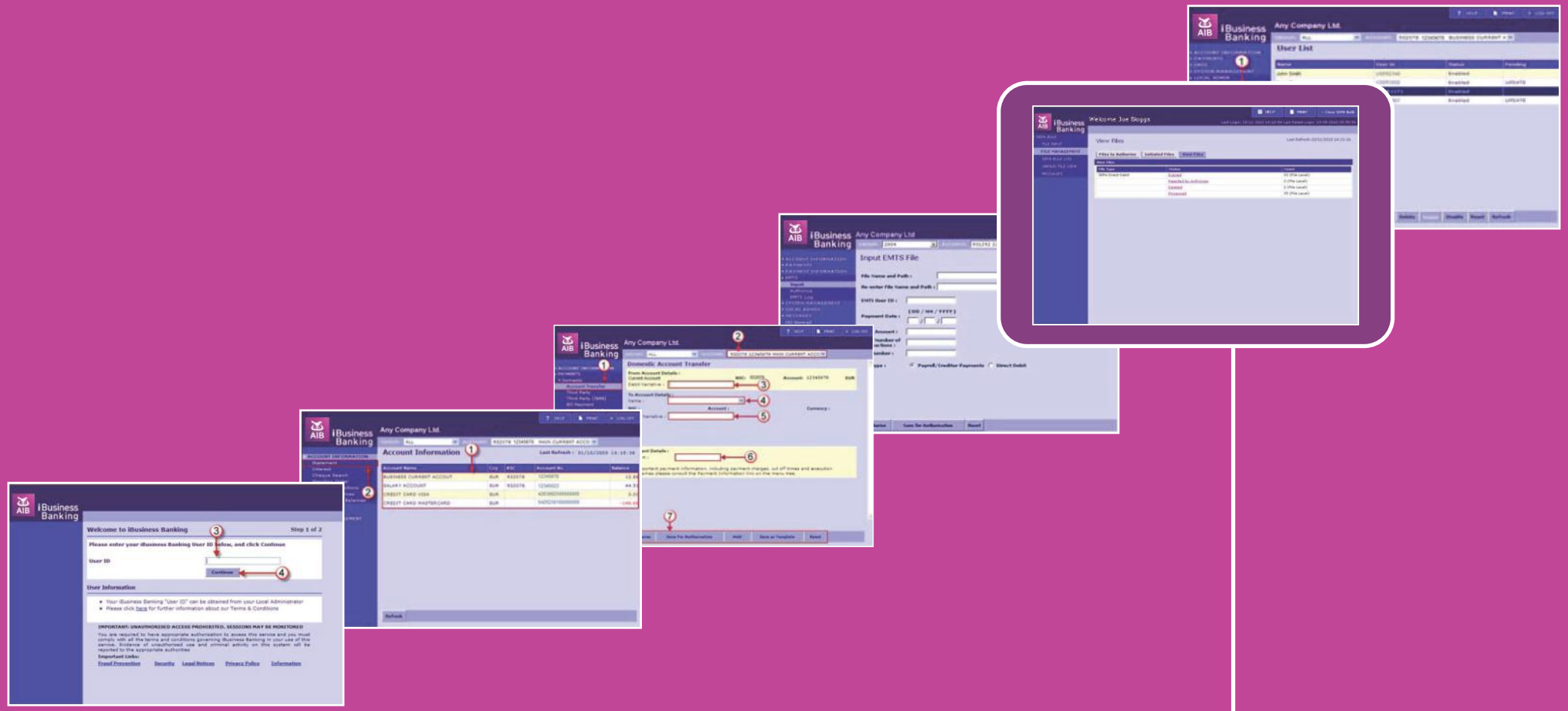




# iBusiness Banking **User Guide**

## User Guide Version 2 – November 2019

While the information in this User Guide is believed to be accurate, the Bank makes no warranty, representation or guarantee of any kind in relation to the material in this User Guide, including, but not limited to, any implied warranties of merchantability and fitness for a particular purpose or for any errors or omissions.

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## about this guide…

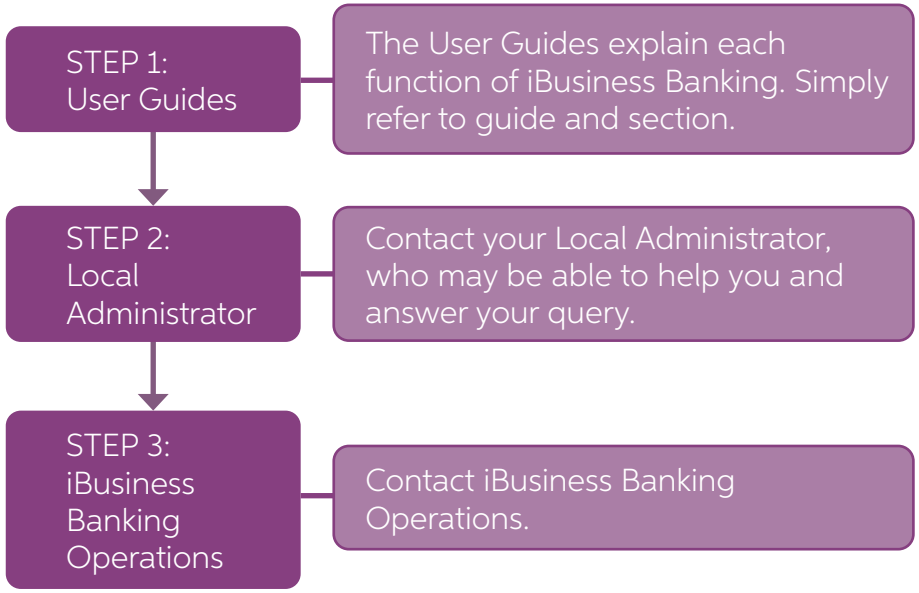
This User Guide details how to use iBusiness Banking. It provides reference information including an overview of the features of iBusiness Banking and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by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

- **About** – Provides information to help you understand the relevant function.
- **How to** – Provide step-by-step instructions on how to carry out the various tasks within the Payment File option on iBB.

## glossary...

| Term | Definition |
|---|---|
| SEPA | Single Euro Payment Area |
| SCT | SEPA Credit Transfer |
| SDD | SEPA Direct Debit |
| MCY | Multi Currency Credit Transfer |
| OIN | Originator Identification Number – it is an unique alphanumeric identifier which identifies the Customer and the type of Payment Files submitting to the bank for processing. |
| Debit Date | Processing date of a Payment File. This is the date AIB will commence processing your payment instruction and will secure your account for funds to the value of credits being paid. |
| OTC | One Time Code generated using Digipass |
| Digipass | Security device which generates one time code for authenticating your requests (e.g. authorising/cancelling payment files). |
| Payment Block | In some payment files, payment transactions are presented as blocks i.e., grouped by debit date, debit account and payment currency. Each payment file can contain either a single or multiple payment blocks. |
| Multi-Block File | A payment file with more than one payment block |
| Single-Block File | A payment file with only one payment block |

# Contents

## about...


- Payment Files — Page 08
- File Summary — Page 10
- File Upload — Page 11
- File Management — Page 12
- About Payments Search — Page 14
- About View Summary — Page 16
- Rejects/Unpaids — Page 17
- Audit Log — Page 21


About...

## how to...


- Upload a Payment File — Page 23
- Authorise a Payment File — Page 25
- Cancel a Payment File — Page 27
- View Payments in a File — Page 29
- Cancel Transactions in a SCT or MCY File — Page 31
- Search Payment Record(s) — Page 33
- View Summary of Payment File — Page 35
- Generate a Payment File Report — Page 37
- Search for a Payment File — Page 38
- Export data from the File Management screen — Page 39
- View Credit Rejects — Page 40
- View Unpaid DDs — Page 41
- Download PAIN.002 Credit Rejects/Unpaid DDs file — Page 42
- View Audit Log — Page 43

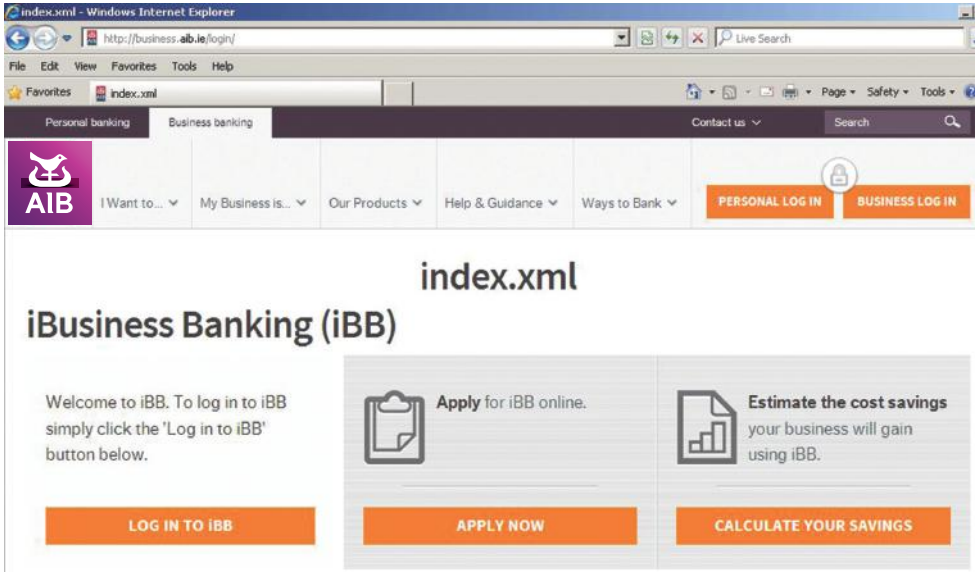

How to...

# Log on to iBusiness Banking

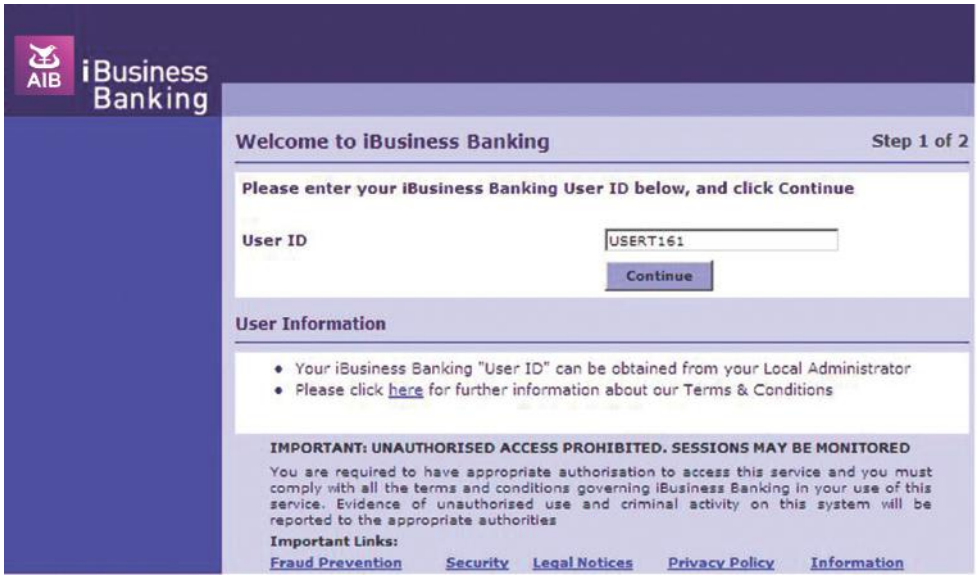


Before logging into the Payment Files service on iBB, please follow the below steps on how to log on to the iBB application.

1. In browser type the following address www.aib.ie/ibusinessbanking or http://business.aib.ie/login where you will be presented with the below screen.

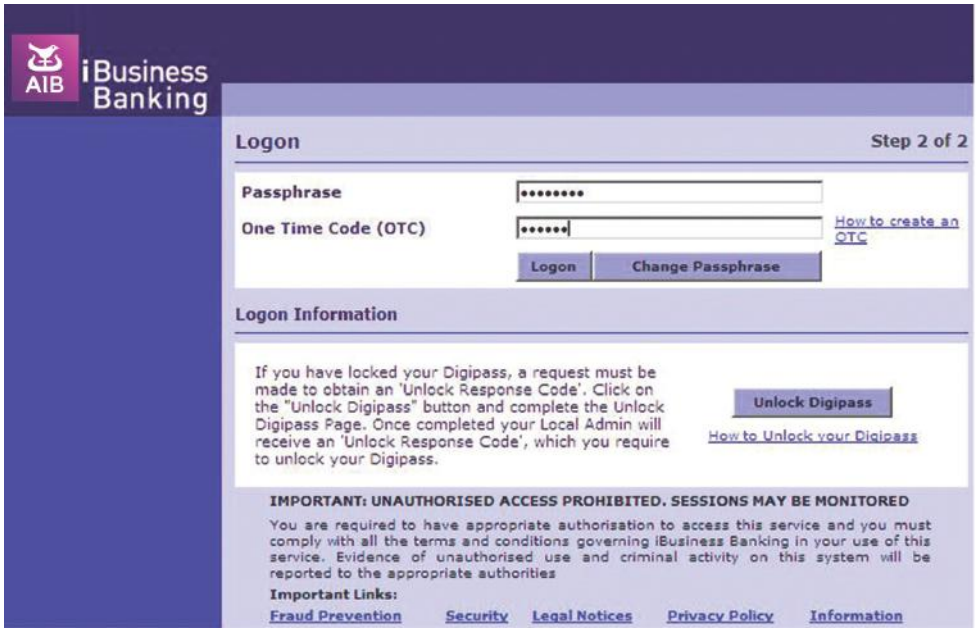



2. Then click the LOG IN TO iBB button where you will be presented with a new window to enter your 'User ID'.



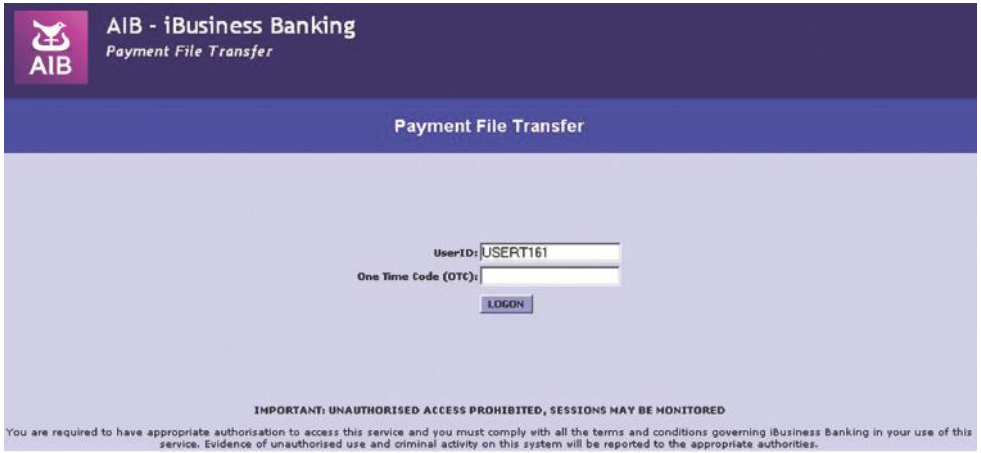

**Note:** If you encounter issues with windows opening, please ensure you select 'allow pop ups' if applicable.

3. Enter your iBB user ID and press the **Continue** button. In the next screen, you will be requested to enter your iBB 'Passphrase' and 'One Time Code (OTC)'. OTC can be generated from AIB provided Digipass.

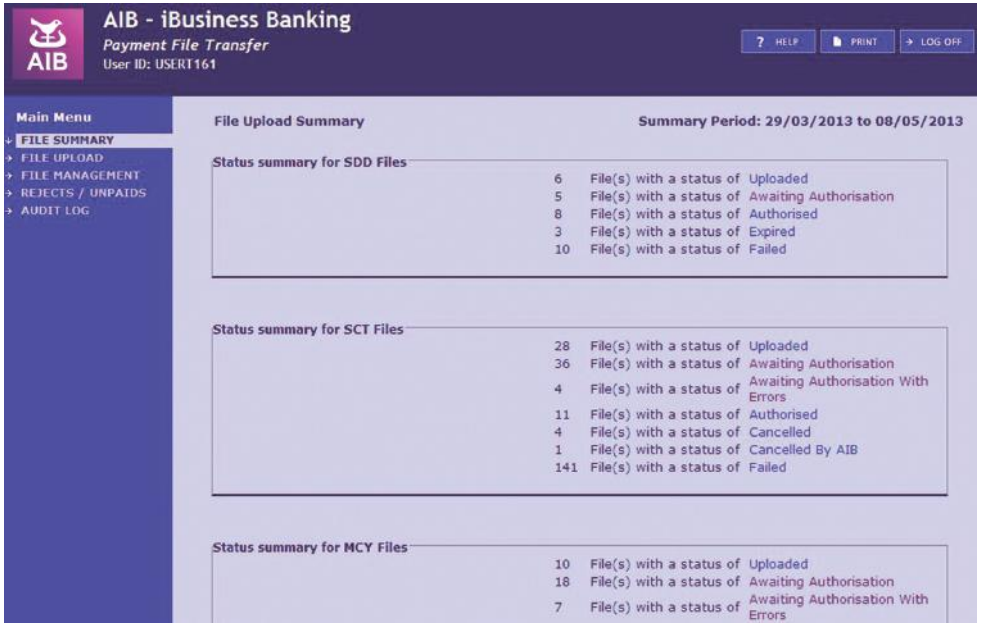



4. Once you click the **Logon** button you will be logged into the iBB application and presented with screen below.

5. To log into the Payment Files service, select PAYMENT FILES -> Payment Files from the iBB menu tree. A new window will be presented as below with your User ID pre-populated. Please enter a new One Time Code (OTC) generated from your Digipass and click the **LOGON** button.




6. On successful log on you will be presented with the File Summary screen as the Payment File Service's landing page.



# About Payment Files

The Payment Files service on iBB allows customers to upload bulk Payment Files containing credit transfers or direct debits.

In order to avail of the Payment Files Service on iBB, you must be set up as an Originator. For further information on Originator Set Up, please contact iBusiness Banking Operations.

The following payments can be submitted via the Payment Files service:

| Credit Transfers | Direct Debits |
|---|---|
| 1. SEPA Credit Transfers (SCT) – Euro payments going to recipient accounts within the SEPA zone<br>2. Multi-currency Credit Transfers (MCY) – All Euro payments to accounts outside the SEPA zone and all non-Euro currency payments to recipient accounts in the SEPA zone and all major destinations worldwide | SEPA Direct Debits (SDD) – Euro payment instructions debiting accounts across the SEPA Zone |
| **Key Features** | **Key Features** |
| • Ability to upload a single file containing all of your domestic and international payments<br>• Multiple debit dates can be included within a single file – up to 30 calendar days ahead of today<br>• Customers can monitor the status of payment files, individual payment, rejects and returns in iBB | • Ability to collect domestic and cross border direct debits across Europe in a single file<br>• One or more credit accounts can be included in a single direct debit file<br>• Customers can monitor the status of direct debit files, individual debits, rejects and unpaid items in iBB |

For further information on SEPA and its features and benefits, please visit www.aib.ie/sepa

## Types of Payment Files

There are three types of Payment File that can be submitted via the Payment Files Service on iBB:

1. SCT Payment File contains SCT payments only debiting an AIB EUR branch account(s).
2. MCY Payment File contains one or more of the following payment types debiting EURO branch and/or currency accounts:
   - SCT payments debiting EUR branch accounts and EURO currency account
   - International payments in any supported currency to most destinations worldwide
   - National payments in GBP within the UK to banks: those are reachable by the UK's FPS and CHAPS payments systems. Only available to customers with an AIB GBP Current Account on NSC 238590
   - Payments to AIB Euro or currency accounts maintained within the Republic of Ireland
3. SDD (Direct Debit) File can contain SDD payments only. The recipient credit account must be an AIB EUR branch account(s).

For details of the SCT, MCY or SDD file formats (XML), please visit www.aib.ie/sepa

### Payment Files – Validation

When a file is uploaded via the Payment Files service, the system will perform a series of file and data validations at various stages in the process:

- File Upload
- File Authorisation
- On processing/debit date

At each stage of validation, the status of the file will be updated and can be viewed in the **File Management** Screen. It is important that customers monitor the file and payment statuses up to and including the debit date(s) in the file.

# 09 Payment Files – Cut-off Times

To guarantee the processing of payment instructions as requested, your payment file must be successfully submitted in advance to relevant cut-off time on the earliest debit date in the file.

Payment file cut-off times vary depending on the file type as follows:

- MCY File – 3.00 PM*
- SCT File – 4.00 PM
- SDD File – D-1 at 11.00 AM

The requested debit date is the date that AIB will commence the processing of the payment file. The debit date for SCT and MCY files is the day AIB will secure your account for funds to the value of credits being paid. Your Payment File will not be processed in the event your account is not sufficiently funded. Where AIB does not process a Payment File for this or any other file/payment failure reason, AIB will notify you **only** by means of the screen file status updates on your iBB. Please note the debit date is not the date the beneficiaries will receive the funds. The debit date for SDD files is the day AIB will credit your account and all debits will be passed to the debtors. The maximum execution cycles for all our payments types can be obtained in the Payments Section of the iBB user guide. If the requested debit date is a non-business day (as defined in the iBusiness Banking Terms and Conditions), AIB will commence processing your payment file on the business day immediately following the requested date and will treat that date as the requested debit date.

Cut-off times and dates, when payments are credited, may change from time to time. We will notify you of any changes in cut-off times via the iBusiness Banking Newscentre at www.aib.ie/ibb. You should be aware that cut-off times are likely to change around holiday times e.g. Easter and Christmas, and notification of these changes will be posted on the iBusiness Banking Newscentre.

*Please note that while the deadline for MCY file submission is 3.00PM, payments within MCY files will be subject to individual currency cut-off times where applicable.

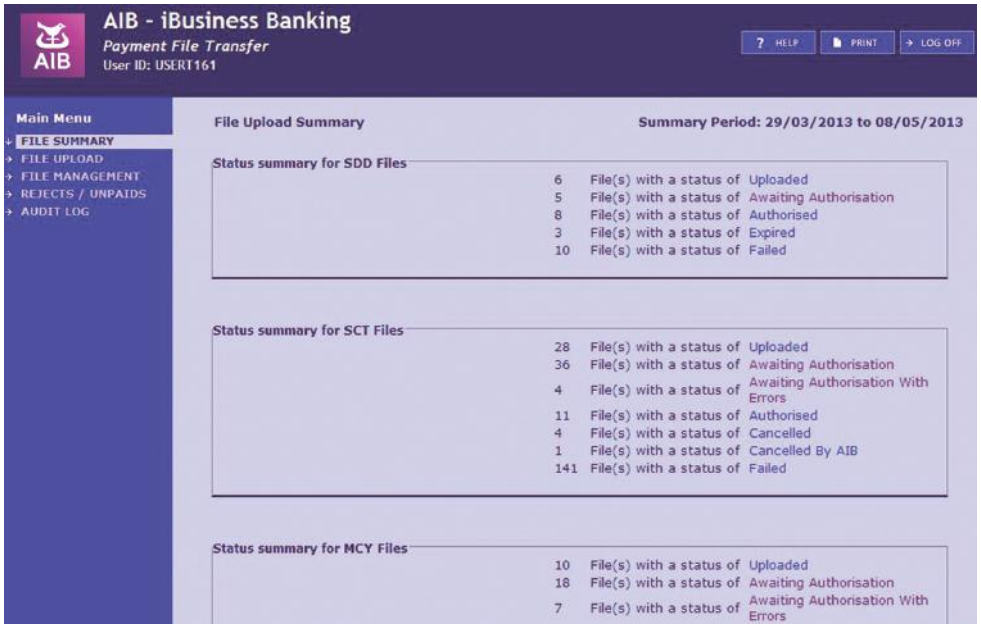
# About File Summary

## Overview

Once a user logs into the Payment File service they will be presented with the **File Summary** Screen. This screen will display all Payment Files with debit date either in the previous 10 calendar days or 30 calendar days ahead of current date grouped by file type and current status.

## Main Screen

On selecting the FILE SUMMARY option from the menu tree, the user will be presented with the screen below.




| Block | What it contains |
|---|---|
| Status summary for SDD Files | Files are grouped by SDD file status and presented with file count |
| Status summary for SCT Files | Files are grouped by SCT file status and presented with file count |
| Status summary for MCY Files | Files are grouped by MCY file status and presented with file count |

By clicking on any of the **statuses**, the user will be directed to the **File Management** Screen. This screen will display all files with the specific file status selected, from the **File Summary** screen. For a full description of each file status please go to the section 'About File Management' on page 12.

# About File Upload

## Overview

The **File Upload** screen will allow you to upload all your three types of Payment Files (SCT, SDD and MCY). Payment Files can be uploaded 30 calendar days in advance of the earliest debit date of your Payment Files.

A Java applet, Sun Java, must be installed by you for the successful transmission of Payment Files.

Please ensure that your web browser has fully enabled the Sun Java plug-in to run and be aware that, in order for the upload functionality to work, you must agree to install and run the signed applet if asked. If you require the latest version of Sun Java, visit http://www.java.com/getjava

## Main Screen

On selecting the FILE UPLOAD option from the menu tree, the user will be presented with the screen below.

## Main Screen – Input Fields

| Fields | What does it mean? |
|---|---|
| OIN | Select the relevant OIN from the dropdown list. OIN selected must match the OIN in the file you wish to upload. |
| Debit Date | Earliest requested debit date in the file. It cannot be greater than 30 calendar days or a date in the past. |
| File Path | Location where your file has been saved. Click on the 'Browse' button to locate and select the file you wish to upload. |
| File Amount | Total sum of all payment amounts within the file. It must match the total value of all payments within the file. Please note this is a control sum. |
| Customer Reference | Unique reference provided by you to assist in reconciliation, archiving and file identification etc. |

**Note:** Payment Files may be configured at OIN level to allow users to upload files from a pre-defined directory. This process is known as File Lockdown. If File Lockdown has been pre-defined then users will not be able to choose any other location to upload a file.

| Buttons/Icons | What does it mean? | Availability |
|---|---|---|
| Browse | To select payment file from your PC | Always |
| Reset | To clear the screen | Always |
| Upload File | To upload the payment file | Always |
| Cancel | To cancel the upload process | Active while upload is in progress |
| | Information Icon – when you hover over this icon the information related to that specific field will be provided to you in a pop-up box | Always |
| | To select the debit date. By default two months' dates will be available for selection | Always |

For the full steps on the File Upload process, please go to the section 'How to Upload a Payment File' on page 23.

# About File Management

## Overview

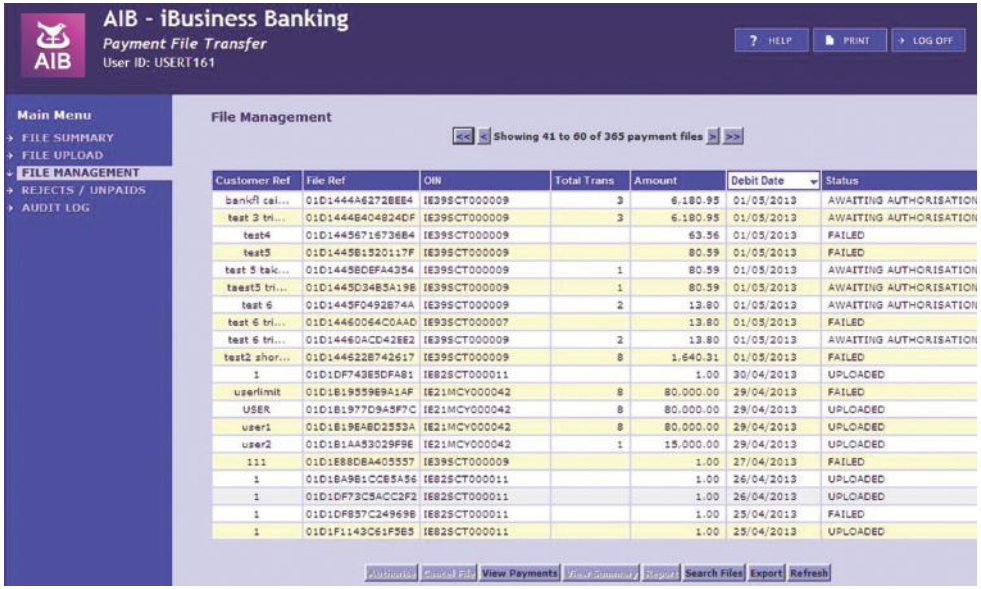
File Management screen allows you to view all Payment Files that are on the system. All file statuses will be presented on this screen; these statuses are listed below.

Following column details are displayed for each payment files in tabular form:

- Customer Ref
- File Ref
- OIN
- Total Trans
- Amount
- Debit Date
- Status

## Main Screen

On selecting FILE MANAGEMENT option from the menu tree, the user will be presented with below screen.




## List of Payment Files Status

| No. | Status | What does it mean? |
|---|---|---|
| 1 | Uploaded | File is successfully uploaded and is being validated by AIB |
| 2 | Awaiting Authorisation | File successfully uploaded and has passed validations. Can be authorised by customer |
| 3 | Awaiting Authorisation 2 | Where dual authorisation is in place, a second authorisation is required |
| 4 | Awaiting Authorisation with errors | File successfully uploaded by user and some payments have failed validations. Can be authorised by customer |
| 5 | Awaiting Authorisation 2 with errors | File successfully uploaded by user and some payments have failed validations – dual authorisation is in place |
| 6 | Authorised | A single-block/multi-block file that has been authorised |
| 7 | Authorised with errors | A single-block/multi-block file that has been authorised containing some payments failed in validation/ authorisation |
| 8 | File Accepted | A multi-block file that has been fully authorised |
| 9 | File Accepted with errors | A multi-block file that has been authorised containing some payments/blocks failed in validation/ authorisation |
| 10 | Failed | File not successfully uploaded – failed validations or cancelled by user during upload process |
| 11 | Cancelled | File cancelled by customer before authorisation |
| 12 | Cancelled by AIB | File cancelled by AIB |
| 13 | Failed for Funds | File failed for funds on debit account – If there is insufficient funds to meet the initial funds check, there will be additional funds checks throughout the day. |
| 14 | Expired | SDD File was uploaded but never fully authorised. The file status will move to Expired on D+1 |

**Note:** Please check each block and payment status, to ensure all transactions in file have been processed up to and on the requested debit date(s) as a payment may fail further validations post authorisation of file.

| Button | Purpose | Availability |
|---|---|---|
| Authorise * | To authorise a payment file | Enabled only when a file with following status:<br>Awaiting Authorisation<br>Awaiting Authorisation 2<br>Awaiting Authorisation with errors<br>Awaiting Authorisation 2 with errors<br>Greyed out by default |
| Cancel File * | To cancel a payment file | Enabled only when a file with following status:<br>Awaiting Authorisation<br>Awaiting Authorisation 2<br>Awaiting Authorisation with errors<br>Awaiting Authorisation 2 with errors<br>Greyed out by default |
| View Payments * | To view the individual payments contained within a Payment File | Always |
| View Summary | To have a summarised view of the payment file | Enabled only when a file is selected<br>Greyed out by default |
| Report | To generate a report | Enabled only when a file is selected<br>Greyed out by default |
| Search Files | To search particular uploaded Payment File(s) | Always |
| Export | To export listed details into Excel sheet as in display order | Always |

| Button | Purpose | Availability |
|---|---|---|
| Refresh | Refresh the File Management screen | Always |
| << < >> > | To navigate back and forth from one page to another – present in the centre at the top of the page | Whenever multiple number of pages are available – 1 page enlists 20 records |

*Enable only when users have appropriate permission to perform the action

# About Payments Search

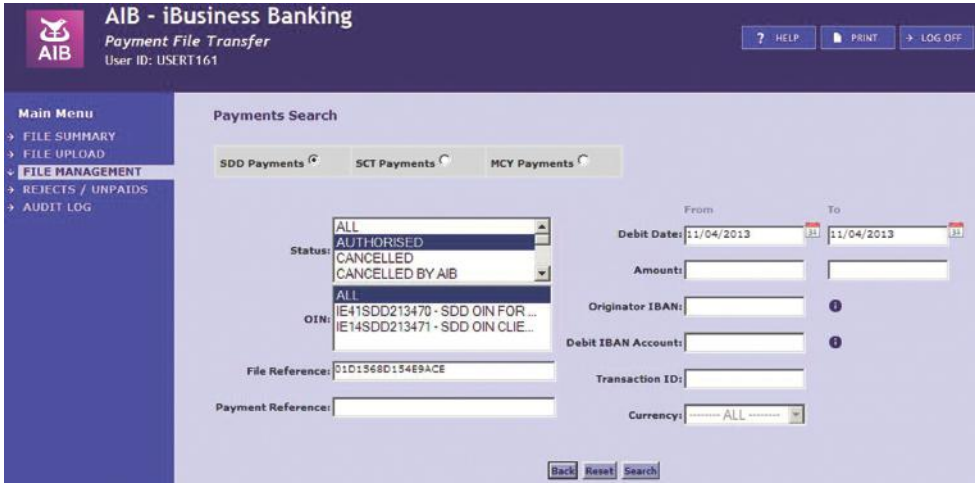
## Overview

The **Payments Search** screen will be presented after the user has selected the appropriate button on the following screens:

- 'View Payments' button on the **File Management** screen
- 'Search Payment' button on the **View Payments** screen

The result screen will display the payments within payment files based on the selected criteria.

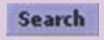
## Main Screen




The **Payments Search** contains a search facility to allow users to search for the relevant details using the following search criteria:

| Search Field | Required | What does it mean? |
|---|---|---|
| Payment Type | Mandatory | Payment type of the file uploaded<br>• SDD Payments<br>• SCT Payments<br>• MCY Payments<br>Multiple selections not possible. |
| Status | Mandatory | Payment Status – to select multiple statuses use the 'Ctrl' button on the keyboard. |
| OIN | Mandatory | List of OINs that are associated with the selected payment type and the user.<br>Select OIN from the list, to select multiple OINs use the 'Ctrl' button on the keyboard. |
| File Reference | Optional | This is the unique file reference the file received when it was uploaded into the Payment Files system. |
| Payment Reference | Optional | AIB's Payment Reference for any non-SCT processed payments from a MCY file. |
| Debit Date | Optional | Payment processing date<br>Calendar selection. Defaults "From" – today minus 10 days,"To" – today plus 30 days. |
| Amount | Optional | Payment amount range for selection. |
| Originator IBAN | Optional | Originator IBAN information for payments.<br>For SCT and MCY payments, this is the account number from which the payment(s) are being debited.<br>For SDD payments, this is the account number to which the payment(s) are being credited. |
| Debit/ Credit IBAN Accounts | Optional | Debit/Credit IBAN information for payments<br>Credit IBAN is applicable to SCT and MCY payments and is the recipient's account number where the payment will be credited.<br>Debit IBAN is applicable to SDD payments and is the account from which the payment is being debited. |

| Search Field | Required | What does it mean? |
|---|---|---|
| Transaction ID | Optional | This is a unique ID that a payment receives when a Payment File has been uploaded. It can be used to identify individual payments. |
| Currency | Optional | This is only applicable for MCY Payment Files<br>One currency from the dropdown list can only be selected, multiple selections are not permitted. |

| Button | Purpose | Availability |
|---|---|---|
| | Radio button – to select the type of payments to be searched for SDD, SCT or MCY | Always |
| | To navigate back to the previous screen | Enables on selection of Payment Type (Radio button) |
| | To clear the search criteria | Enables on selection of Payment Type (Radio button) |
|  | To search payment records based on selected criteria | Enables on selection of Payment Type (Radio button) |
| | To select debit date.<br>By default two months' dates will be available for selection | Enables on selection of Payment Type (Radio Button) |
| | Information Icon – when you hover over this icon, the information related to that specific field will be provided to you in a pop-up box | Always |

For the full steps on Payments Search process, please go to the section'How to Search Payment Record(s)' on page 33.

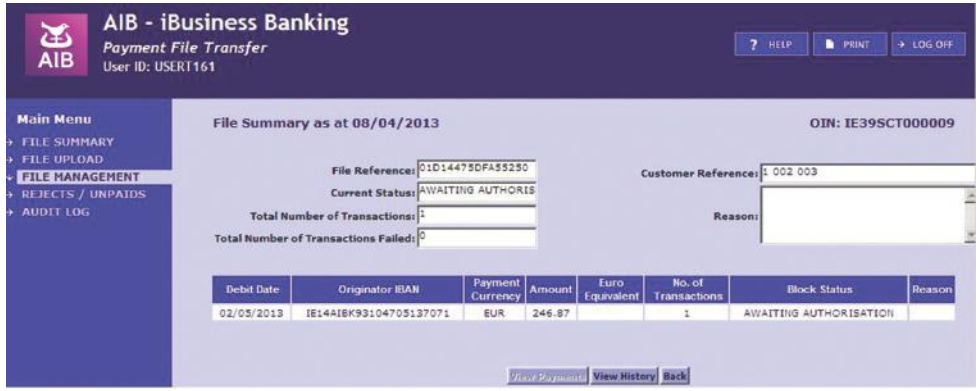
# About View Summary

## Overview

File Summary screen will be presented after selecting a file from the File Management screen and click on the 'View Summary' button. The screen contains a table displaying information from each payment block of your payment file along with the file level details. The table header columns are:

- Debit Date
- Originator IBAN
- Payment Currency
- Amount [display format is 123,456.78]
- Euro Equivalent [display format is 123,456.78]
- No. of Transactions
- Block Status
- Reason

## Main Screen




| Button | Purpose | Availability |
|---|---|---|
| View Payments * | To view the individual payments within a payment block | Enable when a payment block is selected<br>Greyed out by default |
| View History | To view the history of events performed on the payment file | Always |
| Back | To navigate back to the previous screen | Always |

* Enable only when user have appropriate permission to perform the action

# About Rejects/Unpaids

## Overview

This screen will be used to access SCT, MCY rejected payments and SDD unpaid payments. Under the menu REJECTS/UNPAID the following sub-menu will be available:

**Credit Rejects:** The screen will display rejected payments per file over the previous 14 calendar days across all SCT and MCY OINs that a user is linked to. This screen will only advise of SCT and MCY rejects, returns will not be included on this screen.

**Unpaid DDs:** The screen will display unpaid SDD payments per file over the previous 14 calendar days across all SDD OINs that a user is linked to.

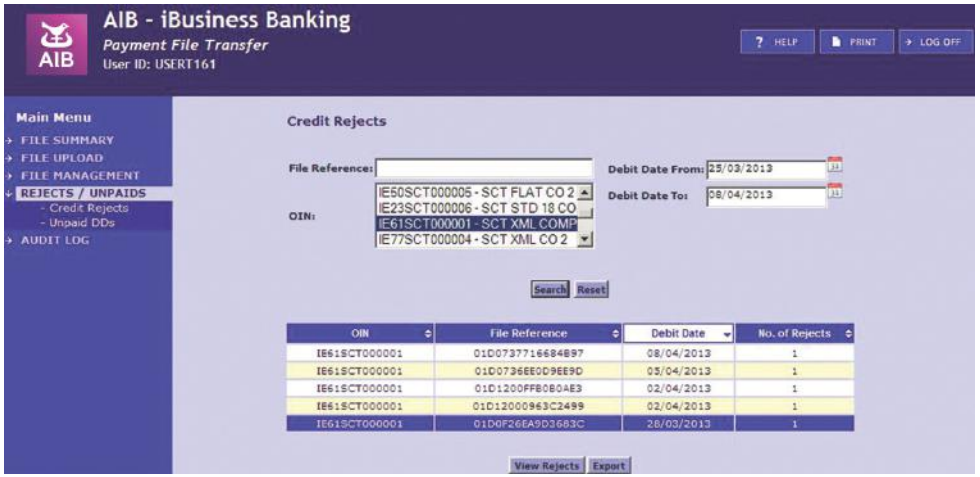
## Credit Rejects

**Credit Rejects** screen contains a search facility to allow users to search for SCT and MCY rejected payments per file. Following columns are available for each rejected payment file in tabular column:

- OIN
- File Reference
- Debit Date
- No. of Rejects

On opening, by default **Credit Rejects** screen will list all the rejected payment files with reject count for the last 14 calendar days and the files are sorted in descending order by Debit Date column, with the latest dated records first.

## Main Screen




The **Credit Rejects screen** contains a search facility to allow users to search for the relevant details using the following search criteria:

| Search Field | Required | What does it mean? |
|---|---|---|
| File Reference | Optional | A unique file reference number generated by AIB on upload of a payment file. |
| OINs | Mandatory | List of OINs that are associated with the user. Select OIN from the list, to select multiple OINs use the 'CTRL' button on your keyboard. |
| Debit Date From | Mandatory | Payment processing date Calendar selection. Defaults to today minus 14 days. |
| Debit Date To | Mandatory | Payment processing date Calendar selection. Defaults to today. |

| Buttons | What does it mean? | Availability |
|---|---|---|
| Search | To search for credit reject payment files based on input fields | Always |
| Reset | To clear the screen | Always |
| View Rejects | To view the rejected payment details | Enable when a file is selected<br>Greyed out by default |
| Export | To export the selected file in the agreed PAIN 002 format. You can only use the Export function if the file was uploaded in the XML format. | Enable only when selected file is uploaded as XML type<br>Greyed out by default |
| | To select the debit date. By default two months' dates will be available for selection | Always |

**Note:** The PAIN 002 file will only be available to download the day after the reject(s) has taken place.

# Unpaid DDs

## Unpaid DDs

The **Unpaid DDs** screen provides the user with the ability to search and export unpaid payments from payment files that are produced daily.

Unpaid files are categorised into two sub categories:

- Pre-Settlement
- Post-Settlement

Depending on the value date of your file, the unpaid file will fall into one of these categories.

**Pre-Settlement:** The SDD payments rejected by CSM system or rejected / refused debtor bank before the settlement date are classified as Pre-Settlement rejects. These rejects will be sent to AIB prior to the settlement date and as such will not be listed until after the full credit amount is posted.

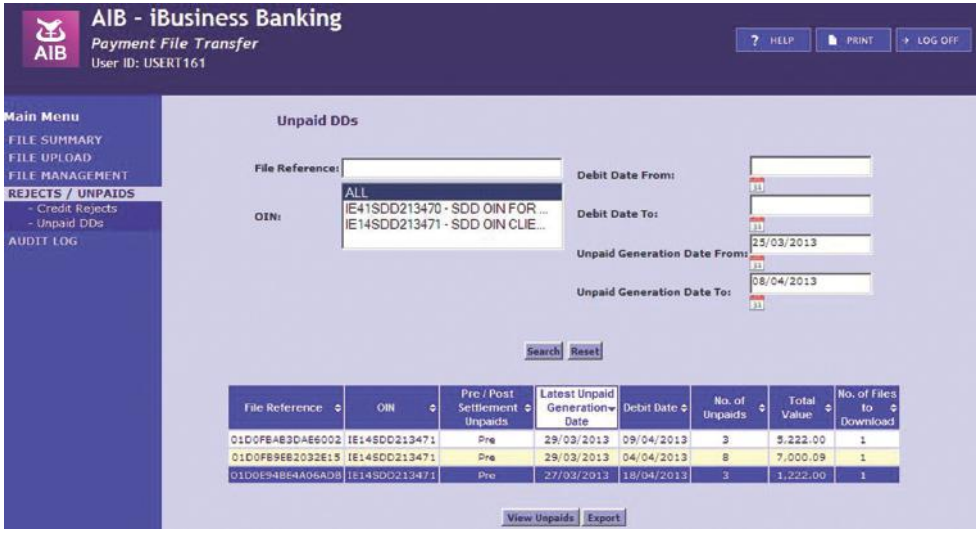
**Post-Settlement:** The SDD payments rejected by debtor bank after the settlement process.

Following details are displayed for each unpaid payment files:

- File Reference
- OIN
- Pre/Post Settlement Unpaids
- Latest Unpaid Generation Date
- Debit Date
- No. of Unpaids
- Total Value
- No. of File to Download

On opening, by default **Unpaid DDs** screen will list all the unpaid DD files with reject count for the last 14 days, sorted in descending order by Latest Unpaid Generation Date, with latest dated records first.

## Main Screen



The **Unpaid DDs** screen contains a search facility to allow users to search for the relevant details using the following search criteria:

| Search Field | Required | What does it mean? |
|---|---|---|
| File Reference | Optional | A unique file reference number generated by AIB on upload of payment file. |
| OINs | Mandatory | List of OINs that are associated with the user. Select OIN from this list, to select multiple OINs use the 'Ctrl' button on the keyboard. |
| Debit Date From | Mandatory | Payment processing date. Calendar selection. Defaults to today minus 14 days. |
| Debit Date To | Mandatory | Payment processing date. Calendar selection. Defaults to today. |
| Unpaid Generation Date From | Optional | Date on which payment is reject/return/refusal/ refund. Calendar selection. Defaults to today minus 14 days. |
| Unpaid Generation Date To | Optional | Date on which payment is reject/return/refusal. Calendar selection. Defaults to today. |

| Buttons | What does it mean/ | Availability |
|---|---|---|
| Search | To search for unpaid DD payment files based on input fields. | Always |
| Reset | To clear the screen. | Always |
| View Unpaids | To view the unpaid payment details. | Enable when a file is selected Greyed out by default |
| Export | To export the selected file in the agreed PAIN 002 format. You can only use the Export function if the file was uploaded in the XML format. | Enable only when selected file is uploaded as XML type Greyed out by default |
| | To select a date. By default two months' dates will be available for selection. | Always |

## Gross Posting for SDD

When a file is authorised, rejects can subsequently come back to AIB, all of which will be available to download through the Unpaids screen. For transactions that are returned to AIB prior to settlement date, these will be made available to you prior to the settlement date. The full value of the file that was authorised as well as the pre-settlement reject transactions will be listed on your account by AIB on the settlement day.

For example, a file containing 10 transactions was authorised for €100. A single reject was sent back via the scheme prior to settlement date, as the recipient account was closed. This transaction value was €20. On settlement day, AIB will still credit your nominated account with the full value of the file (€100) and post a separate debit for the rejected transaction (€20). If returns come back post-settlement date, these will be grouped on a daily basis per block reference number and a bulk debit will be posted to your account.

For the full steps on the Credit Rejects/Unpaid DDs, please go to the section 'How to View Credit Rejects' on page 40 and 'How to View Unpaid DDs' on page 41.

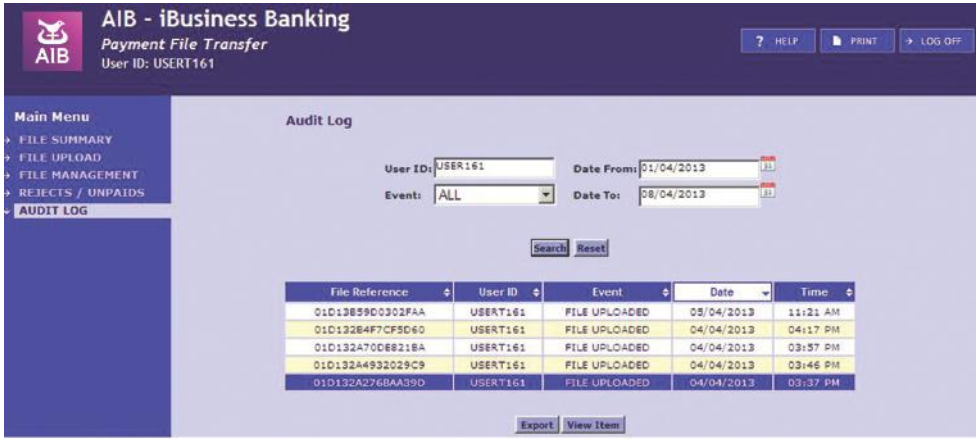
# About Audit Log

## Overview

The **Audit Log** screen will be used to list all the tasks/actions undertaken/completed by a specific user, within a specified date range. Following columns are available for each audit log in tabular columns:

- File Reference
- User ID
- Event
- Date
- Time

## Main Screen




| Search Field | Required | What does it mean? |
|---|---|---|
| User ID | Mandatory | User ID whose activity is being searched for. |
| Events | Mandatory | List of events available in dropdown list. Select single event. |
| Date From | Mandatory | Audit log date<br>Calendar selection. Defaults to today minus 14 days. |
| Date To | Mandatory | Audit log date<br>Calendar selection. Defaults to today. |

| Buttons | What does it mean? | Availability |
|---|---|---|
| Search | To search for audit log for details of user activity. | Always |
| Reset | To clear the screen. | Always |
| View Item | To view user activity in respect of a selected payment file. | Enable when a file is selected<br>Greyed out by default |
| Export | To export user activity to an Excel spreadsheet. | Always |
| 31 | To select the period of activity to be reviewed. By default two months' dates will be available for selection. | Always |

# What's in **this section...?**

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

- Upload a Payment File
- Authorise a Payment File
- Cancel a Payment File
- View Payments in a File
- Cancel Transactions in a SCT or MCY file
- Search Payment Record(s)
- View Summary of Payment File
- Generate a Payment File Report
- Search for a Payment File
- Export data from the File Management screen
- View Credit Rejects
- View Unpaid DDs
- Download PAIN.002 Credit Rejects/Unpaid DDs file
- View Audit Log

How to...

# How to Upload a Payment File

Before Payment File is uploaded we recommend that you have the required information contained in the header of your Payment File to allow you complete the File Upload process.

The following steps must be completed to perform Payment File upload:

1. Select FILE UPLOAD from the menu tree, you will be presented with the **File Upload** screen as below.

2. Select the relevant 'OIN' from the dropdown list.

**Note:** Within the OIN dropdown list, you will see all OINs and OIN descriptions assigned to your user profile. The OIN selected must match the OIN contained within the file you are trying to upload.

3. Select the debit date from the calendar box beside the Debit Date field.

**Note:** You cannot select a date more than 30 calendar days in advance or a date in the past. The debit date selected must match the earliest requested debit date in your file.

4. Locate the file to be uploaded on your PC by selecting the **Browse** button. A separate pop-up window will display, allowing you to locate the file. Once you have located the file, double click on the file to allow it to be selected for upload. The selected file must be in XML file format.

**Note:** Please contact your software supplier if you are unsure of the format of your file.

5. Enter the total sum of all the payments within the file, regardless of currency.

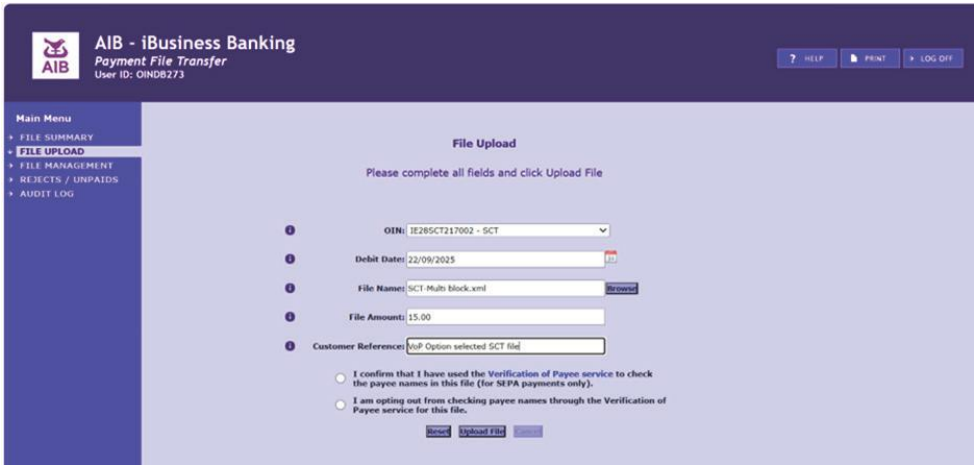
6. Enter your own unique Customer Reference which can be used for reconciliation or identification of files at a later stage.

7. Select the **Upload File** button to initiate the file upload process. The system will perform the following validations on the file:
   - Check if file is empty
   - Check file size
   - Check field format within the file
   - Check that the latest requested debit date is not more than 30 days in advance
   - Check that the earliest requested debit date is not in the past.

   On failure of one of the above validations, an error message will be displayed. Please ensure to check the status of your file in the **File Management** screen after file upload process.

8. Select the **Reset** button to clear the details entered on screen. Only available prior to selecting the Upload File button.

## File uploading screen




## Confirmation of file upload screen

After successfully uploading a file, a confirmation pop-up screen will be displayed. Press 'OK' to exit this confirmation screen. The screen will display the following information:

- **File Reference Number:** This number can be used to search for files in the File Management screen.
- **File Checksum:** There is a function within Payment Files that performs a check on the contents of the file. This is used in order to identify if any amendments have been made to the file in the interim state between generating the file from the Accounts Payable system to uploading the file to Payment Files. The checking function is performed by means of a SHA256 (Secure Hash Algorithm). This functionality works on the basis that the customer has the requisite SHA256 software and has produced their own SHA256 checksum upon generation of the payments file (each checksum is unique for a particular file of payments and is calculated on the entire contents of that file). If you are using the File Checksum function, compare your SHA256 total string to the 'File Checksum'. If there have been any amendments made between the stages of the file being created and saved to the network/Accounts Payable server and uploading the file to Payment Files the Checksum total will differ with the 'File Checksum'.

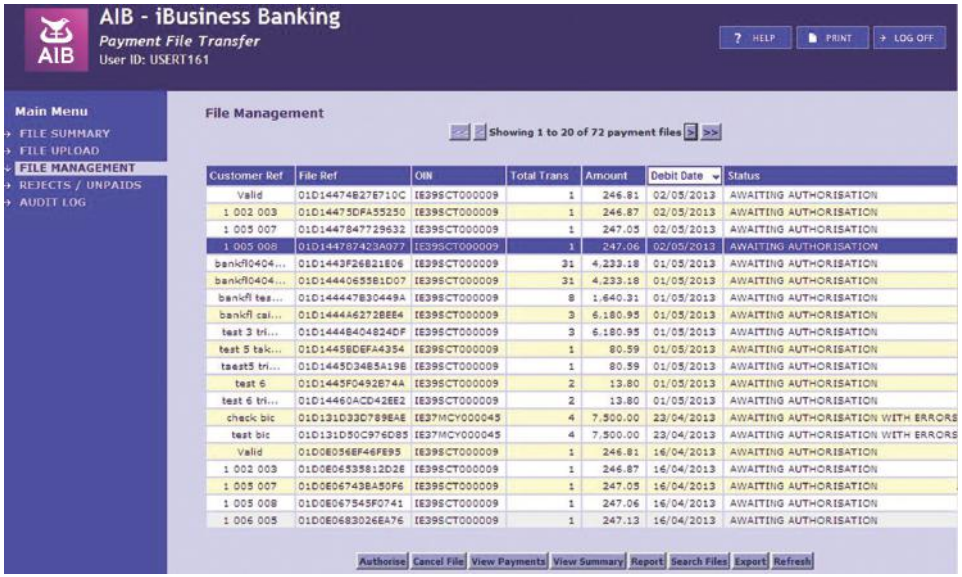
**Note:** To view the uploaded file, please navigate to the File Management screen and search under the file reference number.

# How to Authorise a Payment File

After a file has been successfully uploaded, it is now available for authorisation by those Users who have been assigned the appropriate authorisation rights.

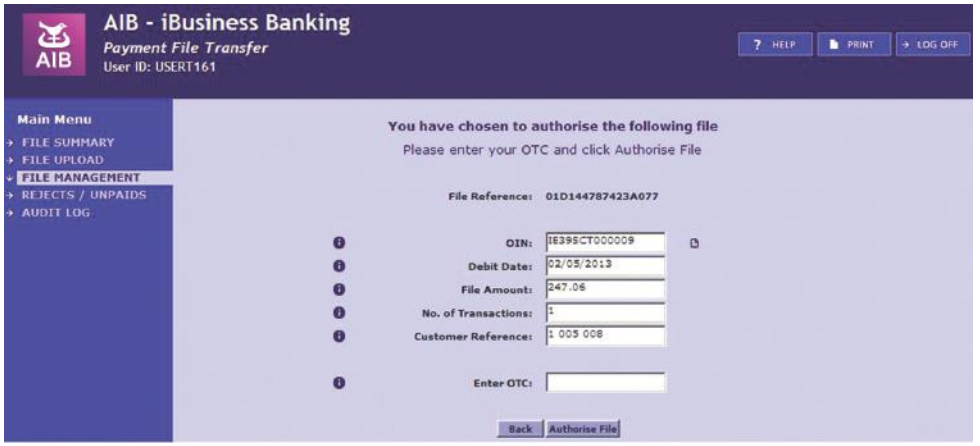
The following steps must be completed to authorise a payment file:

1. Navigate to the **File Management** screen. Select a file in the status of 'Awaiting Authorisation', 'Awaiting Authorisation with Errors', 'Awaiting Authorisation 2' or 'Awaiting Authorisation 2 with Errors' (in case of dual authorisation being enabled).




2. Click the **Authorise** button at the bottom of the **File Management** screen.
   A new screen will appear containing the following fields:
   - OIN
   - Debit Date
   - File Amount
   - No. of Transactions
   - Customer Reference
   - Enter OTC (One Time Code)

**Note:** The 'Authorise File' button will only be enabled when a payment file record with an eligible status is selected/highlighted




3. All the above fields, except the 'Enter OTC', will be pre-filled with data from the payment file record selected for authorisation. Enter a One Time Code (OTC) from your Digipass and then select the **Authorise File** button to complete the process.

**Note:** If OTC fails validation or is not provided, an error message, "One Time Code is Invalid", will appear on screen. Please ensure to generate a new OTC from your Digipass.

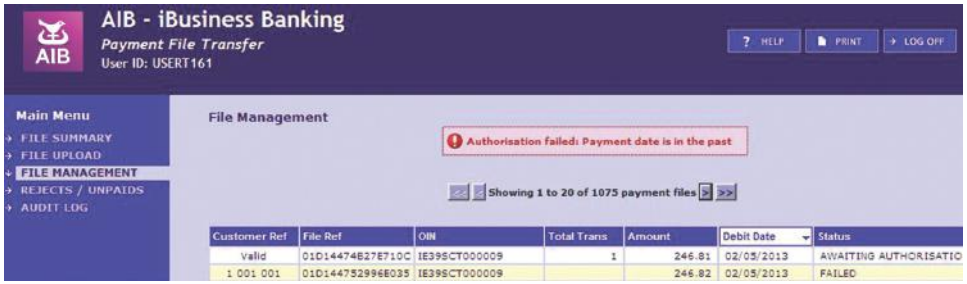
4. The **File Management** screen will be presented to you on successful authorisation of a Payment File. The message displayed in green at the top of the screen confirms that the file has been authorised successfully.

5. In the **File Management** screen the payment file will now appear with the appropriate status.

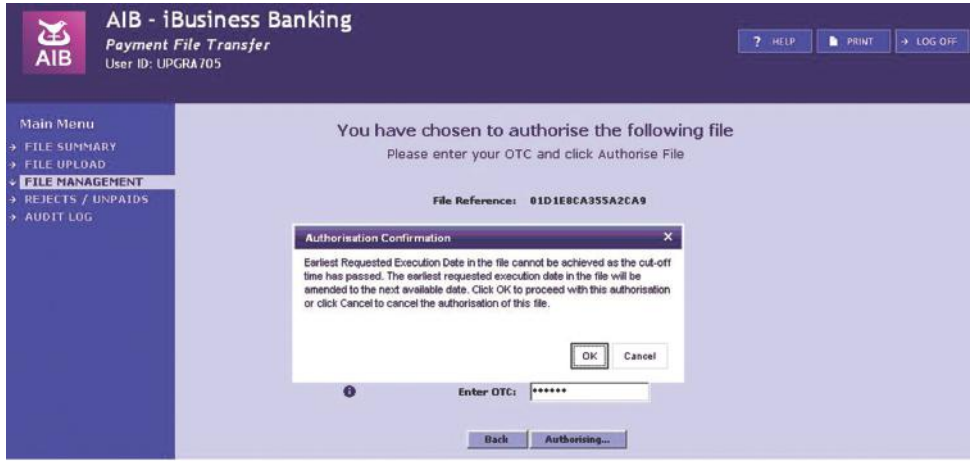
---

**Note:**

- The **Back** button is used to go back to the previous screen, i.e. **File Management** screen, abandoning the payment file authorisation process.
- If you authorise a SCT or MCY payment file with a requested debit date of the current day, but after the relevant cut-off time, the earliest requested debit date within the file will be amended to the next available business date.
- If you try to authorise a payment file with a debit date in the past, the below error message will display.




- If you try to authorise a SDD payment file outside the minimum timeframe for SDD payments, an error message will display to alert that the cut-off time has passed and a new file must be uploaded.



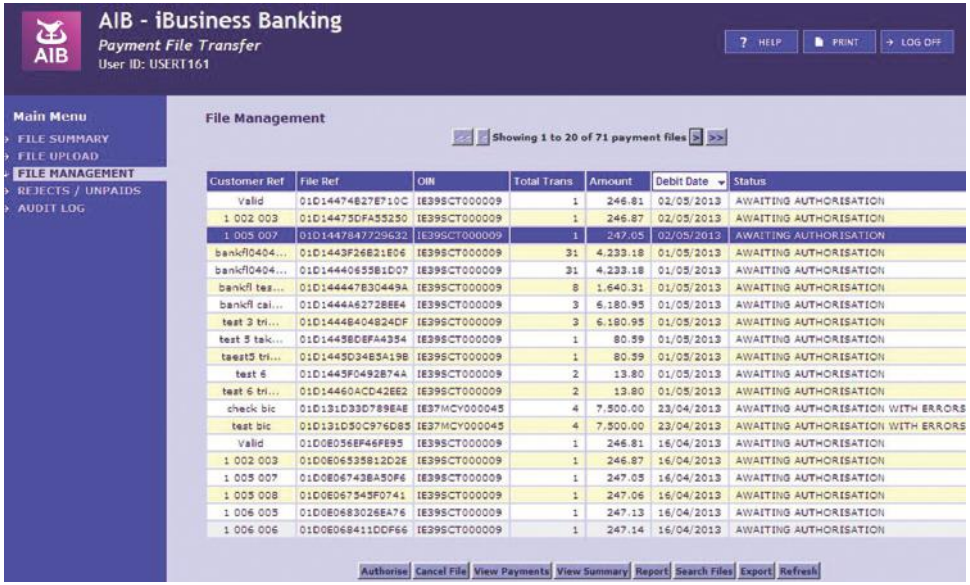
# How to Cancel a Payment File

A payment file can only be cancelled prior to authorisation i.e. it must have one of the following statuses:

- Awaiting Authorisation
- Awaiting Authorisation 2
- Awaiting Authorisation with errors
- Awaiting Authorisation 2 with errors

The following steps must be completed to perform cancellation of a payment file:

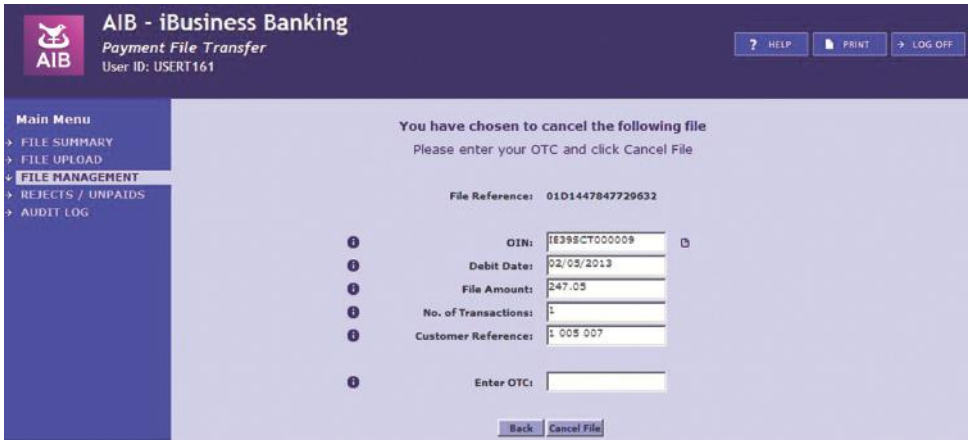
1. Navigate to the **File Management** screen and select a file in a status of 'Awaiting Authorisation', 'Awaiting Authorisation with Errors' or 'Awaiting Authorisation 2', 'Awaiting Authorisation 2 with Errors' (in case of dual authorisation being enabled).




2. Select/highlight the payment file record from the **File Management** screen.

3. Click the **Cancel File** button at the bottom of the **File Management** screen, a new screen will appear containing the following fields:
   - OIN
   - Debit Date
   - File Amount
   - No. of Transactions
   - Customer Reference
   - Enter OTC (One Time Code)

**Note:** The 'Cancel File' button will only be enabled when a payment file record with an eligible status is selected/highlighted.




Direct debit files that have been uploaded and authorised can be cancelled up to four days after the debit date (D+4). Please contact iBB Customer Support Helpline at 0818 72 0000 for assistance.

4. All the fields, except 'Enter OTC' will be pre-filled with data from the relevant payment file record selected for cancellation. Enter your One Time Code (OTC) and then select the **Cancel File** button to complete the process.

Note:

- If OTC fails validation or is not provided, an error message, "One Time Code is Invalid", will appear on screen. Please ensure to generate a new OTC from your Digipass.
- The **Back** button is used to go back to the previous screen, i.e. **File Management** screen, abandoning the payment file cancellation process.

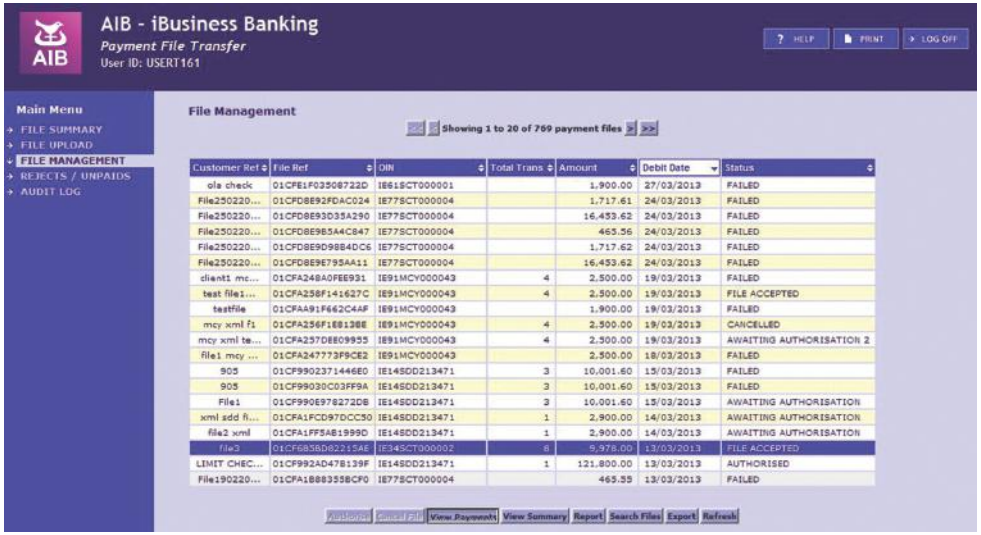
5. On successful cancellation of the selected payment file, at the top of the **File Management** screen, a message in green will display, confirming that the payment file has been cancelled successfully.

6. The payment file will now appear with **Cancelled** status on the **File Management** screen. The payment block(s) and individual payment record(s), within the file, will also appear with a **Cancelled** status.

# How to View Payments in a File

## How to View Payments in a File

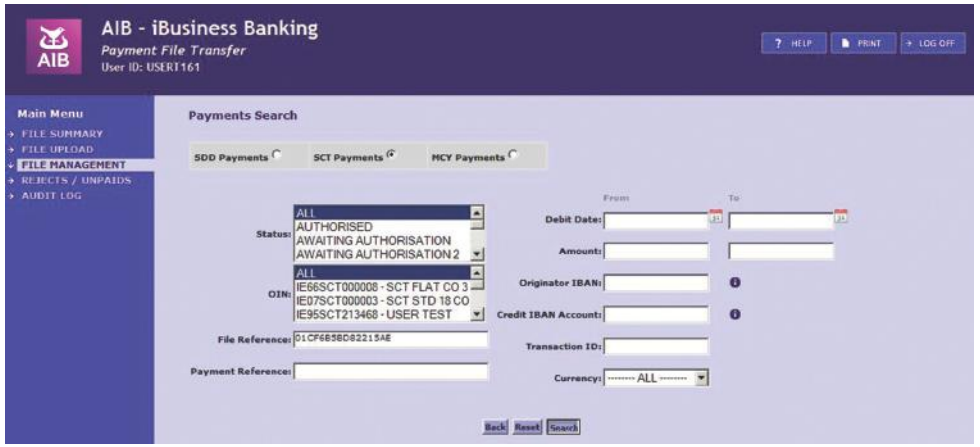
By using the 'View Payments' button in the **File Management** screen, you will be able to view all the payment records contained in the selected payment file. You must have the proper access rights to view payments within a file.



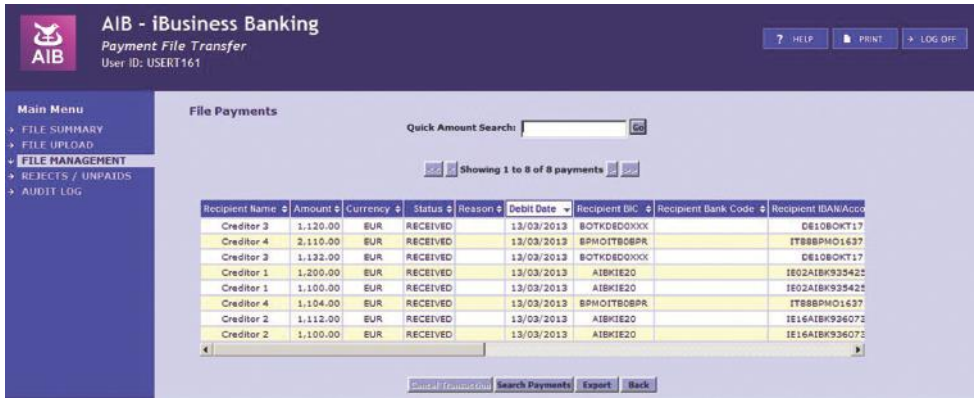

**Note:** Payment files with **Failed** status may not have all the payment records in the system, as they may have failed validations on initial payment upload. These files when selected may not display any results for 'View Payments'.

The following steps must be completed to view payment details in a payment file:

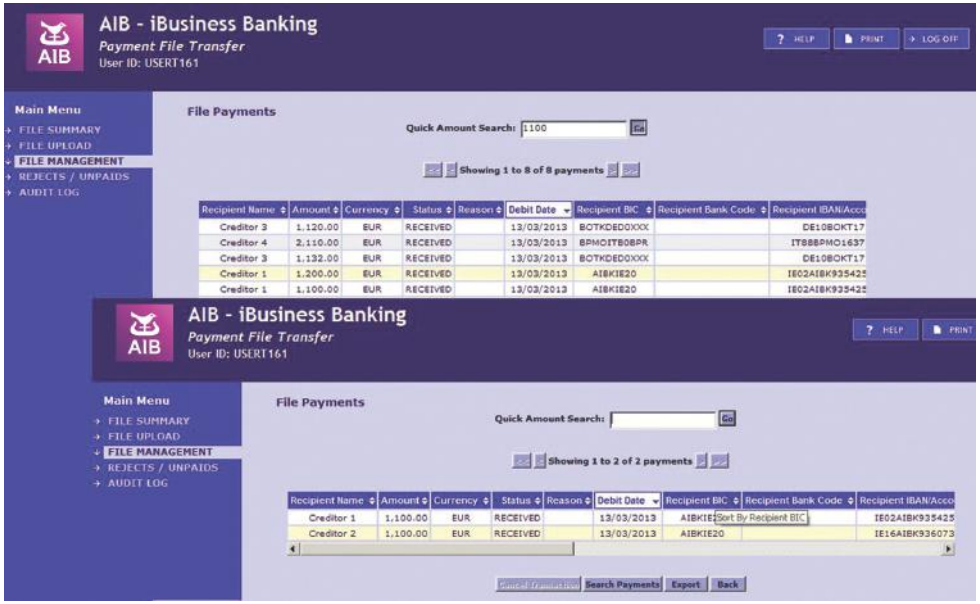
1. Select/highlight a payment file record from the **File Management** screen.
2. Click the **View Payments** button at the bottom of the **File Management** screen; you will be presented with the **Payments Search** screen with data pre-filled into some of the fields.




3. You may choose to refine the search by entering relevant data into the remaining editable fields or otherwise simply proceed with search.
4. On clicking on the **Search** button a new screen called **File Payments** will display, containing the payment record(s) details.




5. You can search for a particular payment record(s) from the list of payments by using the 'Quick Amount Search' option available at the top of the screen. You need to enter into this field the precise amount of the payment you are trying to locate and click the Go button. Payment record(s) which match the amount entered will be displayed.




6. To refresh the payment record list for the complete list of payment records, the 'Quick Amount Search' field should be cleared and the Go button selected.

## List of Payment Statuses

| Status | What does it mean? |
|---|---|
| Received | Payment has been received and validated by AIB |
| Rejected | Payment has failed validation by AIB |
| Processed | Payment funds have been secured and sent to process by AIB |
| Cancelled | Payment has been cancelled by customer |
| Cancelled by AIB | Payment has been cancelled by AIB |
| Failed For Funds | Payment has failed for funds on debit account |
| Returned | Payment has been returned by Beneficiary Bank |
| Refunded | Payment has been refunded. This is applicable only for SDD payments |

**Note:** Please check each block and payment status, to ensure all transactions in the file have been processed up to and on the debit date, as payment(s) may pass initial file upload validations but subsequently fail further validations.

# How to Cancel Transactions in a SCT or MCY File

An authorised user can cancel a payment record(s) only when it is in a status of Received and the file status is any one of the following:

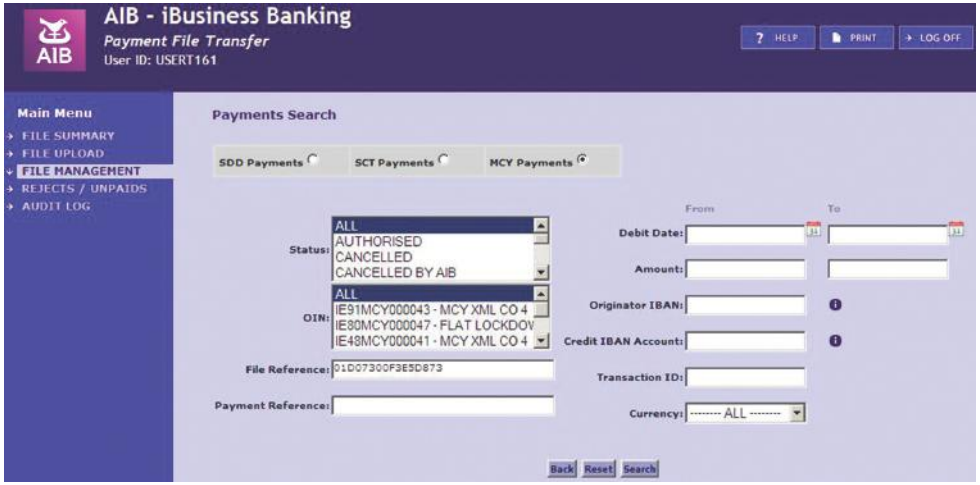
- Awaiting Authorisation
- Awaiting Authorisation 2
- Awaiting Authorisation with errors
- Awaiting Authorisation 2 with errors

**Note:** After successful authorisation of the payment file, individual payment record(s) cannot be cancelled.

The following steps must be completed to cancel a payment in a file:

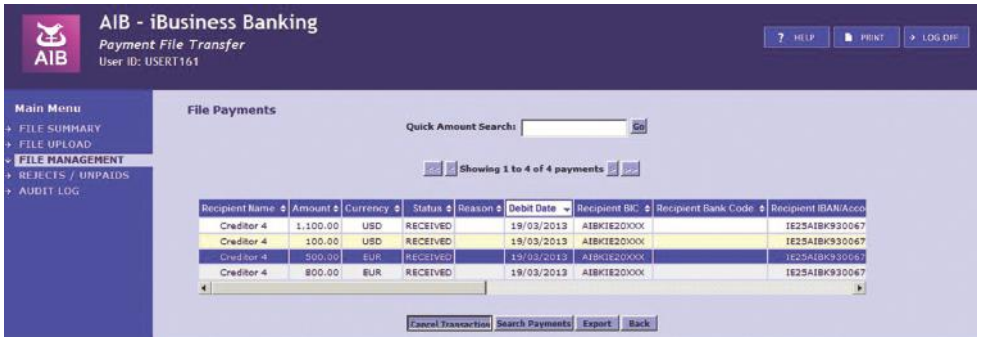
1. From the **File Management** screen, select the appropriate payment file and click the **View Payments** button.

2. You will be presented with the **Payments Search** screen, which will be pre-filled with search criteria from the selected payment file.



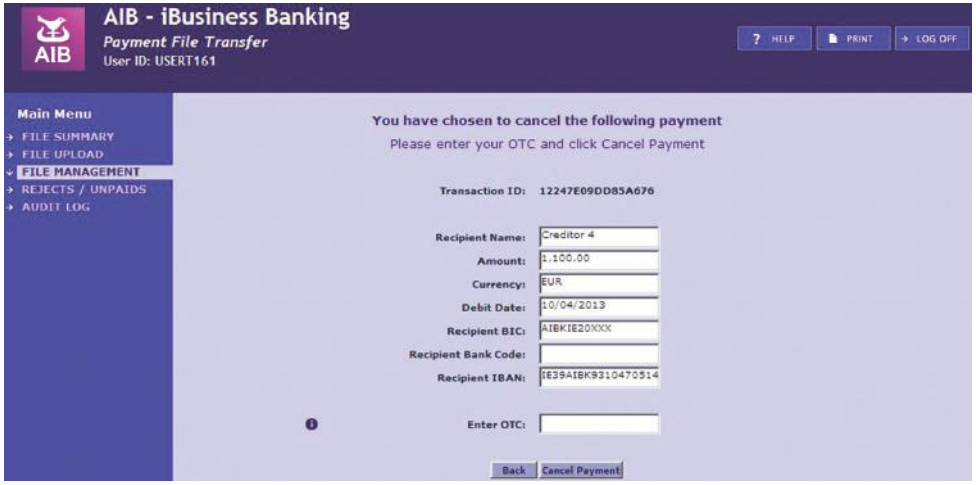

3. If you want to refine the search criteria, you can specify other field values and click on the **Search** button to navigate to the **File Payments** screen.

4. Select/highlight the payment record from the **File Payments** screen that you wish to cancel.




**Note:** The 'Cancel Transaction' button will not appear on the File Payments screen for SDD Payments. Also, the button will only enable for record(s) with an eligible status.

5. Click the **Cancel Transaction** button at the bottom of the screen, you will be presented with a new screen with the following fields:
    - Recipient Name
    - Amount
    - Currency
    - Debit Date
    - Recipient BIC
    - Recipient Bank Code
    - Recipient IBAN
    - Enter OTC (One Time Code)

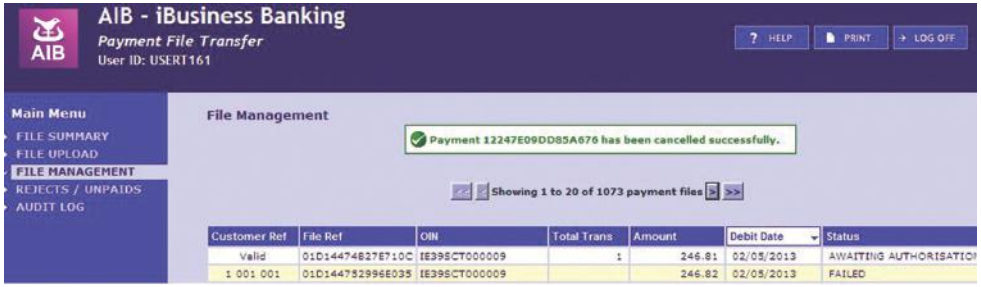



6. All the fields, except 'Enter OTC', will be pre-filled with data from the payment record selected for cancellation. Enter your OTC and then select the **Cancel Payment** button to complete the process.

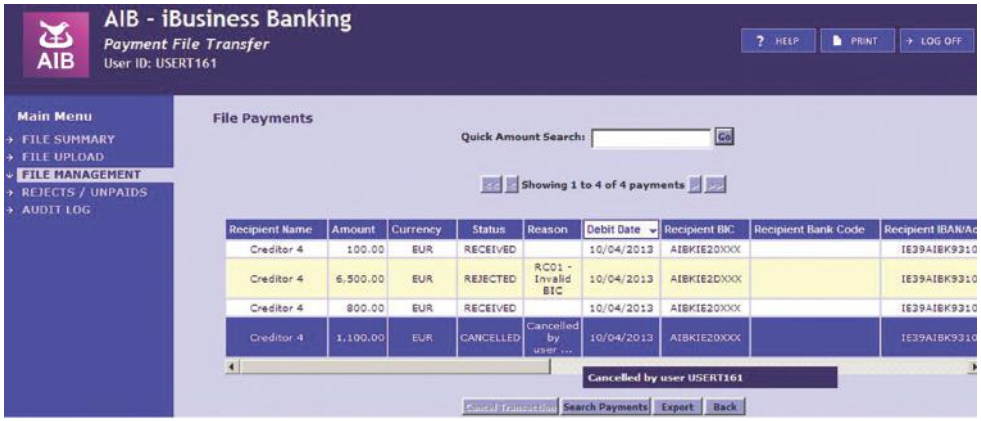
**Note:**

- If OTC fails validation or is not provided, an error message, "One Time Code is Invalid", will appear on screen. Please ensure to generate a new OTC from your Digipass.
- The **Back** button is used to go back to the previous screen, i.e. **File Payments** screen, abandoning the payment record cancellation process.

7. On successful cancellation of the payment a message in green will display at top of the **File Management** screen, confirming that the payment has been cancelled successfully.



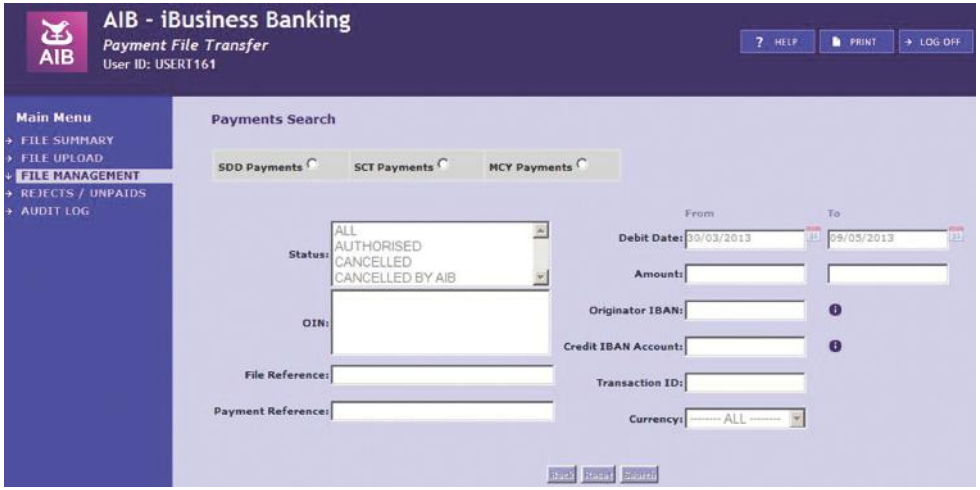

8. The payment record will now appear with a status of Cancelled on the **File Payments** screen.




**Note:** If you cancel all the payment record(s) within a payment file manually, the status of the payment file will not change to **Cancelled** automatically.
You will need to cancel the file separately using the 'Cancel File' option from the File Management screen to update the payment file status.

# How to Search Payment Record(s)

1. You will be presented with the **Payment Search** screen when you press the 'Search Payments' button available in **File Payments** screen.




2. All fields and buttons are non-editable until you select the type of Payment File you are searching for by selecting one of the radio buttons at the top of the screen (SDD, SCT, MCY).

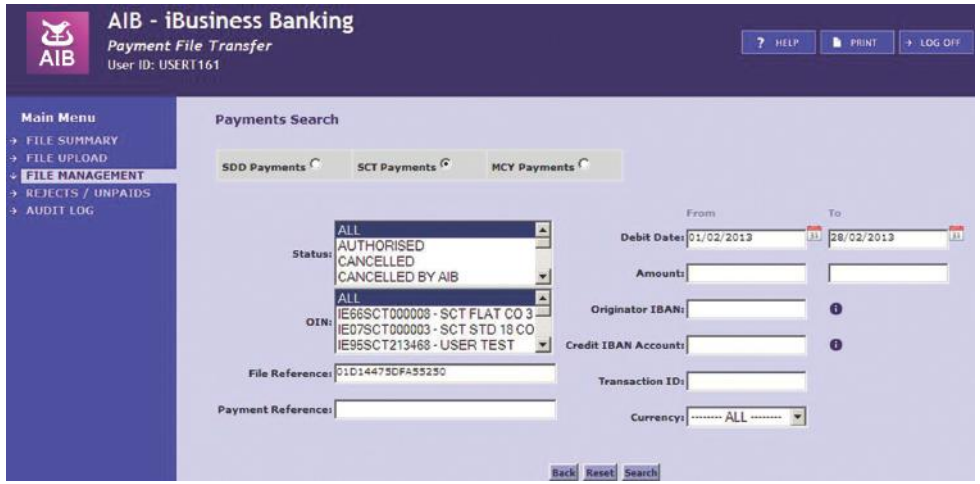
3. The 'Debit Date' defaults to the previous 10 calendar days and 30 calendar days ahead of the current date.

4. On this screen you will also be provided with options to specify the 'File Reference', 'Payment Reference', 'Amount', 'Originator IBAN', 'Credit/Debit IBAN Account', Transaction ID' and 'Currency' to refine the payments search.

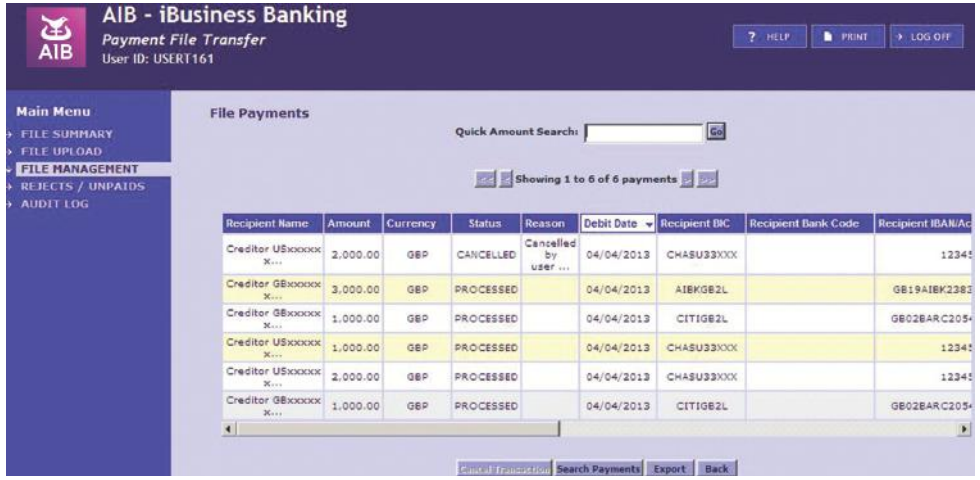
**Note:**

- To search all payment records, within the date range, you need to select payment type radio button, 'ALL' in the Status and OIN fields and keep the rest of the editable fields empty.
- The OIN dropdown will contain 'ALL' option, along with OINs only relevant to the payment file type chosen by you.
- For SDD Payments, Currency field and Payment reference field is non-editable. The remaining fields are enabled.

- You can also reach the Payments Search window from the File Management screen by clicking on View Payments button without selecting/highlighting a payment file.




5. Once you enter the relevant details and press the **Search** button, you will be presented with the **File Payments** screen with the payment record details.

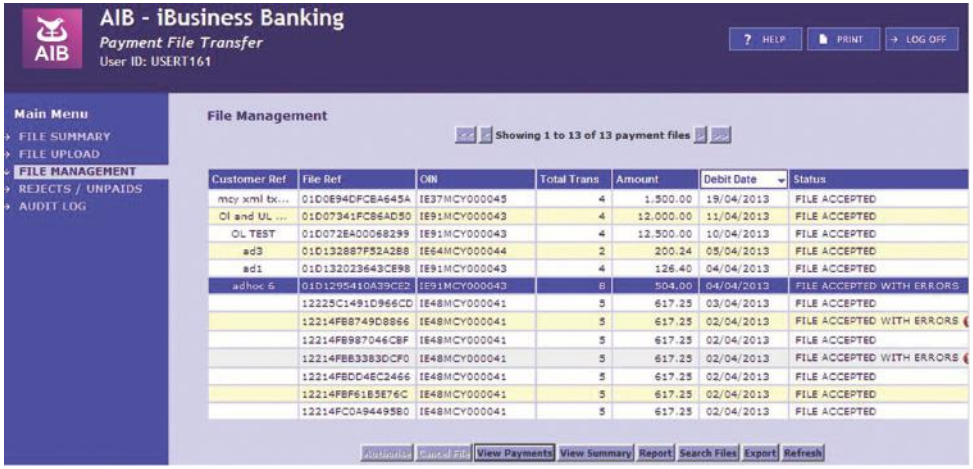


6. From here you can export payment records to an Excel spreadsheet by clicking the **Export** button available at the bottom of the screen and save it to your local machine.

# How to View Summary of Payment File

Using 'View Summary' button on the **File Management** screen, you will be able to view a payment file at a block summary level. Payment Files are sorted into payment blocks based on originator account, requested debit date and payment currency. You must have proper access to view the payment blocks within a file.

**Note:** Payment Files with a status of Failed may not have all the payment records related to that file in the system, as they may have failed validations on initial payment upload. These files, when selected, may not display any results for 'View Payments'.

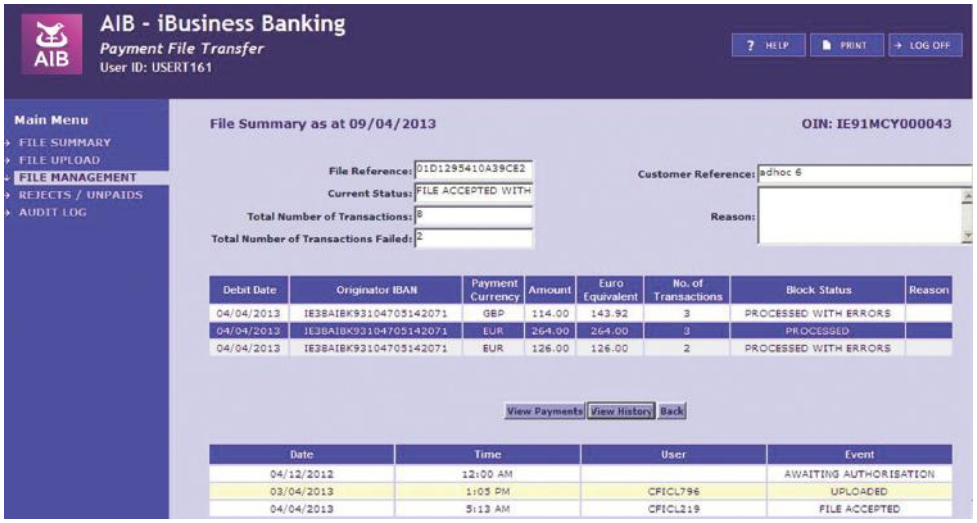



The following steps must be completed to view a summary of a payment file:

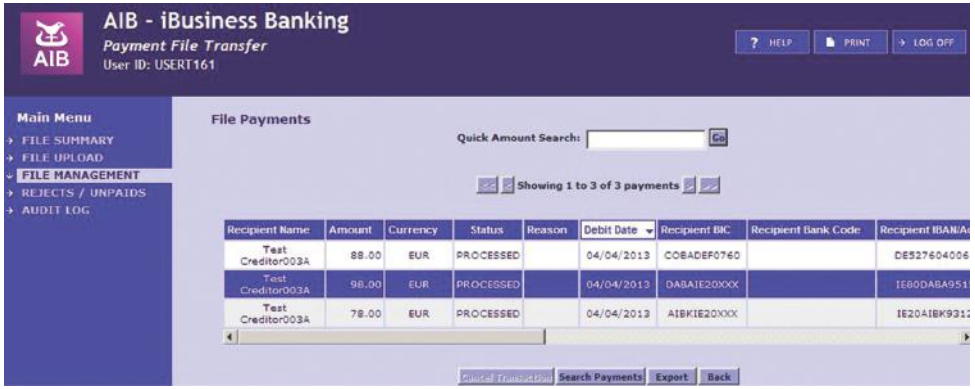
1. Select/highlight a payment file record from the **File Management** screen.
2. Click the **View Summary** button at the bottom of the **File Management** screen. You will be presented with a summary of the selected payment file with brief file level information and payment block level details.

**Note:** All of the fields displayed are non-editable, but the data can be selected and copied.

3. The **View History** button can be used to get a timeline of events relating to the payment file selected. This history detail is not available at payment block or individual payment level. Columns in the relevant section of the screen are:
   - Date
   - Time
   - User
   - Event




4. To view block level payment details, select the payment block you want to view, then click the **View Payments** button. You will be presented with **File Payments** screen with payment record details of the selected payment block.




## List of Block Statuses

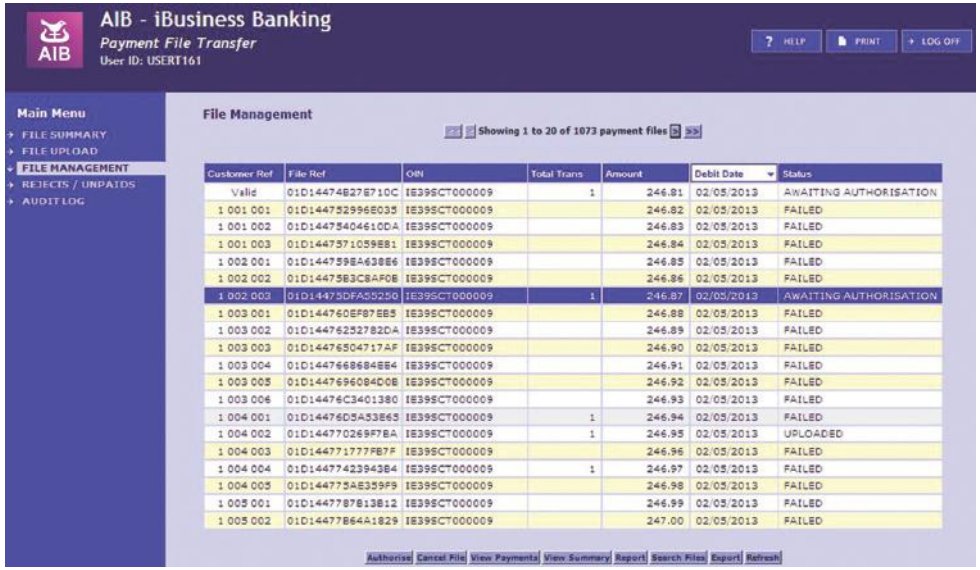
| Status | What does it mean? |
|---|---|
| Awaiting Authorisation | Block has been successfully uploaded and has passed validations. |
| Awaiting Authorisation 2 | Where dual authorisation is in place, a second authorisation is required. |
| Awaiting Authorisation with Errors | Block has been successfully uploaded by user and some payments have failed validations. |
| Awaiting Authorisation 2 with Errors | Block successfully uploaded by user and some payments have failed validations – dual authorisation is in place. |
| Authorised | A block within a file that has been authorised. Block has not yet been processed. |
| Authorised with Errors | A block within a file that has been authorised containing some payments, blocks that have failed in validation/ authorisation Block has not yet been processed. |
| Cancelled | File cancelled by customer before authorisation. |
| Cancelled by AIB | Block cancelled by AIB. |
| Processed | Block has been processed by AIB. |
| Processing | Block is being processed by AIB. |
| Processed with Errors | Block has been processed by AIB containing some payments/blocks that have failed in validation/authorisation. |
| Failed For Funds – Auto-Retry | SCT File - Block has initially failed for funds and is waiting for the next funds check.<br>MCY File - Block contains SCT and Multi-Currency Payments. The SCT element of block is in 'Auto-Retry |
| Failed for Funds – Cancelled | SCT File - Block has failed for funds and automatically cancelled after auto retry process.<br>MCY File - EUR Block containing only SCT Payments has failed for funds and automatically cancelled after auto retry process. |

# How to Generate a Payment File report

Users with appropriate permissions can generate a Payment File report using the 'Report' button at the bottom of the File Management screen.

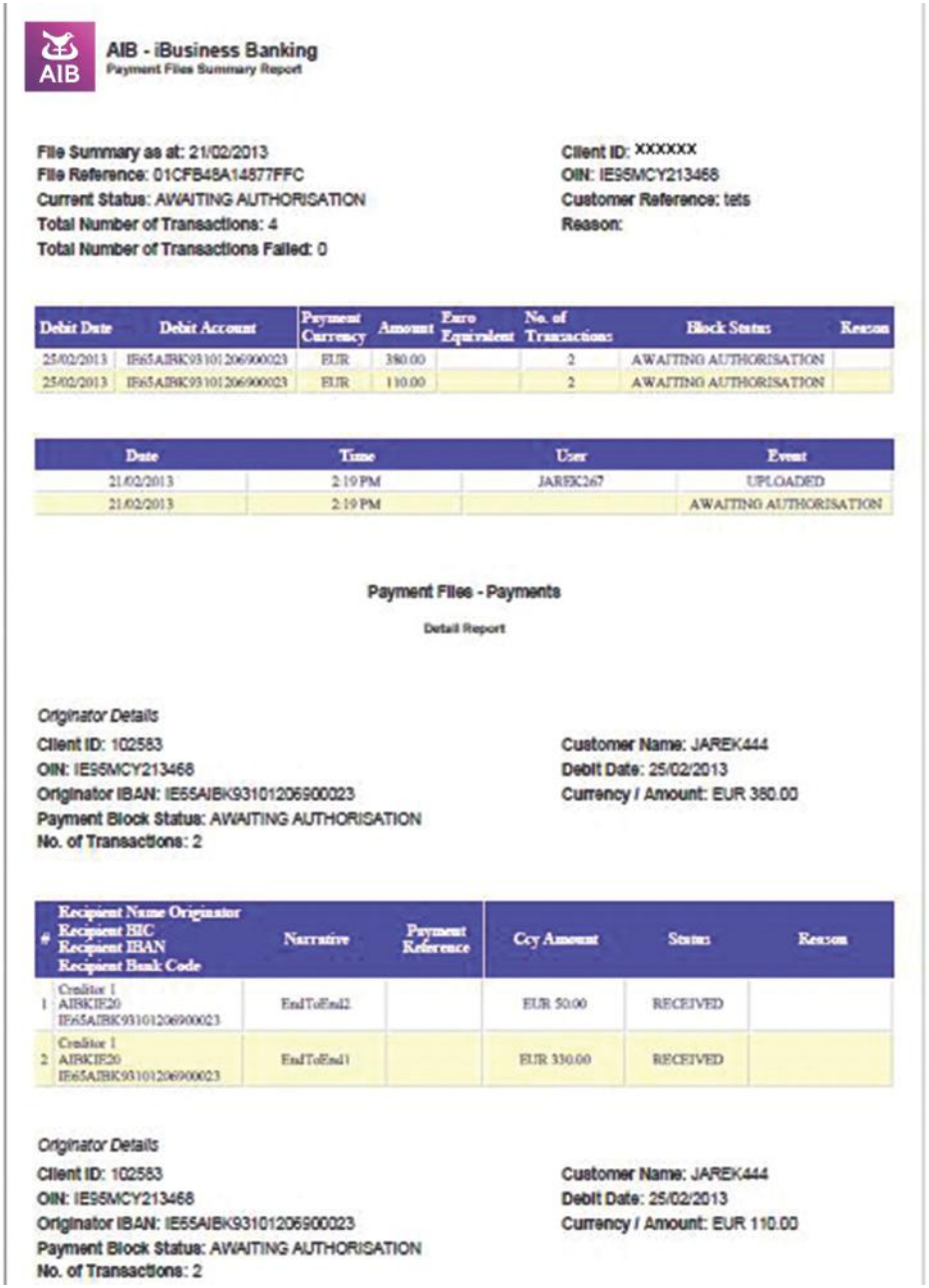
The following steps must be completed to generate a Payment File report:

1. Navigate to File Management screen from the menu tree.




2. Select a payment file and click the **Report** button.

3. You will be presented with a report containing Summary and Payment Detail information of the selected payment file.



AIB - iBusiness Banking
Payment Files Summary Report

File Summary as at: 21/02/2013
File Reference: 01CFB48A14577FFC
Current Status: AWAITING AUTHORISATION
Total Number of Transactions: 4
Total Number of Transactions Failed: 0

Client ID: XXXXXX
OIN: IE9SMCY213468
Customer Reference: tets
Reason:

| Debit Date | Debit Account | Payment Currency | Amount | Euro Equivalent | No. of Transactions | Block Status | Reason |
|---|---|---|---|---|---|---|---|
| 25/02/2013 | IE65AIBK93101206900023 | EUR | 380.00 | | 2 | AWAITING AUTHORISATION | |
| 25/02/2013 | IE65AIBK93101206900023 | EUR | 110.00 | | 2 | AWAITING AUTHORISATION | |

| Date | Time | User | Event |
|---|---|---|---|
| 21/02/2013 | 2:19 PM | JAREK267 | UPLOADED |
| 21/02/2013 | 2:19 PM | | AWAITING AUTHORISATION |

Payment Files - Payments

Detail Report

Originator Details
Client ID: 102583
OIN: IE9SMCY213468
Originator IBAN: IE65AIBK93101206900023
Payment Block Status: AWAITING AUTHORISATION
No. of Transactions: 2

Customer Name: JAREK444
Debit Date: 25/02/2013
Currency / Amount: EUR 380.00

| # | Recipient Name Originator<br>Recipient BIC<br>Recipient IBAN<br>Recipient Bank Code | Narrative | Payment Reference | Ccy Amount | Status | Reason |
|---|---|---|---|---|---|---|
| 1 | Creditor 1<br>AIBKIE2D<br>IE65AIBK93101206900023 | EndToEnd2 | | EUR 50.00 | RECEIVED | |
| 2 | Creditor 1<br>AIBKIE2D<br>IE65AIBK93101206900023 | EndToEnd1 | | EUR 330.00 | RECEIVED | |

Originator Details
Client ID: 102583
OIN: IE9SMCY213468
Originator IBAN: IE65AIBK93101206900023
Payment Block Status: AWAITING AUTHORISATION
No. of Transactions: 2

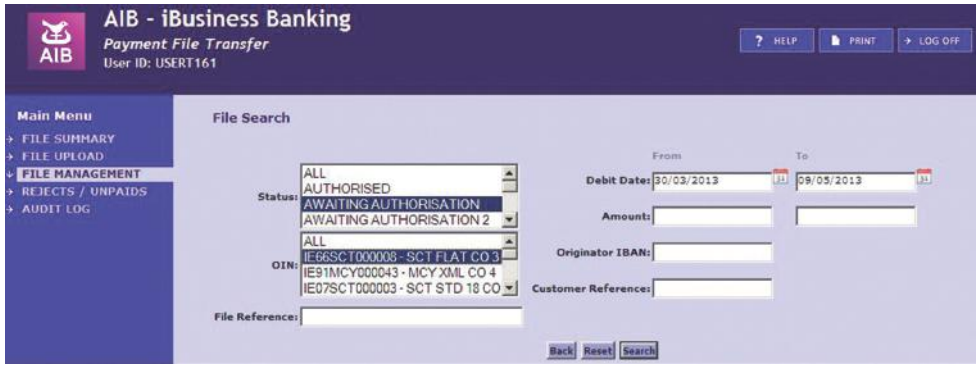
Customer Name: JAREK444
Debit Date: 25/02/2013
Currency / Amount: EUR 110.00

4. This can be printed or saved to your computer for future reference.

# How to Search for a Payment File



Select the 'Search Files' button from the **File Management** screen. You will be presented with the **File Search** screen. You will now be able to enter specific criteria on the screen to refine your payment file search.

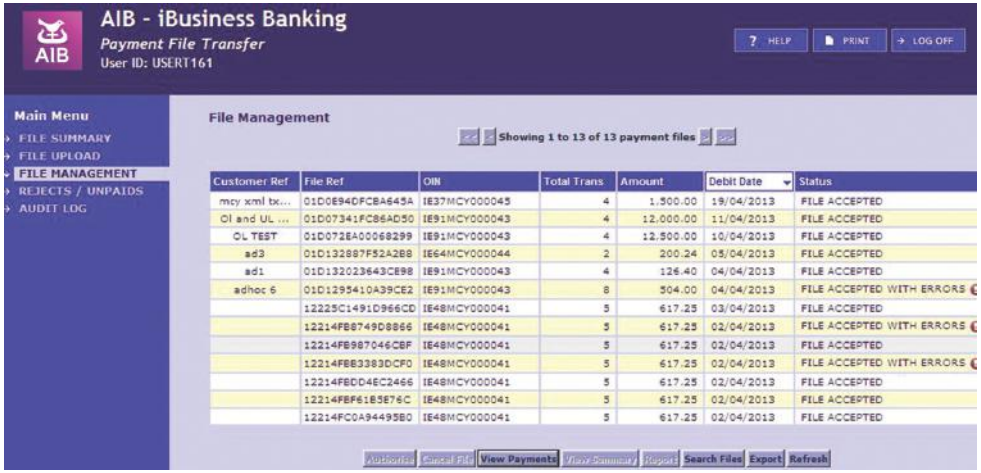



**Note:** Debit date will be defaulted to D-10 and D+30, where D is current calendar date, and can be edited.

To search for a Payment File:

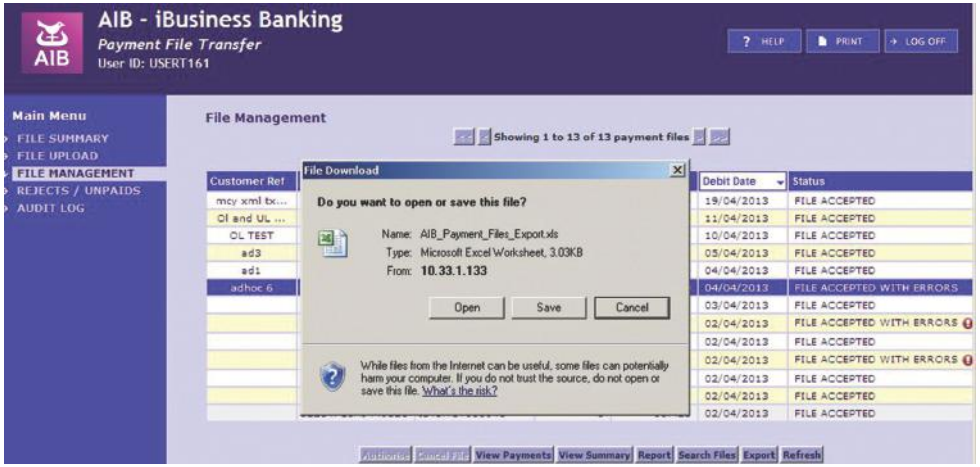
1. Select Status of File from dropdown list. ALL is populated by default
2. Select the required OIN. ALL is populated by default
3. Select desired date range as Debit From and To date
4. All other fields are optional and will not be used if not specified
5. Click the **Search** button

Results were displayed in the **File Management** screen as below:



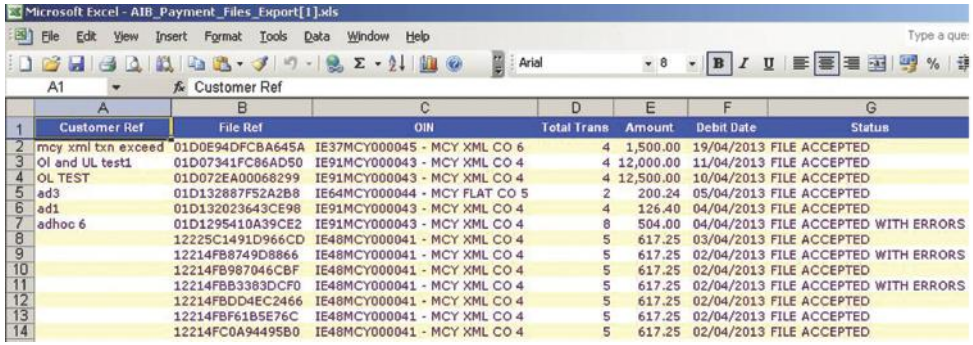
# How to Export data from the File Management screen

Select the 'Export' button from the **File Management** screen. This will open up the File Download dialog box which will allow you to open, save or cancel your exported data.




**Note:** The data exported is by default the complete set of file records available on the system, i.e. records for the period of D-10 and D+30 days, where D is current calendar date.

Sample exported data in Excel is shown below. The columns of the **File Management** screen are replicated as separate columns on the spreadsheet, containing all the relevant data.



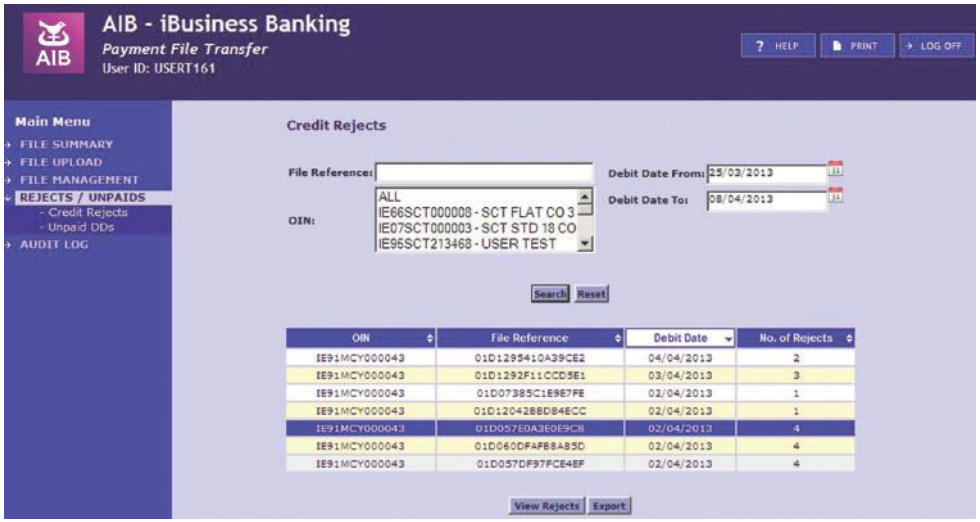

| | A | B | C | D | E | F | G |
|---|---|---|---|---|---|---|---|
| 1 | Customer Ref | File Ref | OIN | Total Trans | Amount | Debit Date | Status |
| 2 | mcy xml txn exceed | 01D0E94DFCBA645A | IE37MCY000045 - MCY XML CO 6 | 4 | 1,500.00 | 19/04/2013 | FILE ACCEPTED |
| 3 | OI and UL test1 | 01D07341FC86AD50 | IE91MCY000043 - MCY XML CO 4 | 4 | 12,000.00 | 11/04/2013 | FILE ACCEPTED |
| 4 | OL TEST | 01D072EA00068299 | IE91MCY000043 - MCY XML CO 4 | 4 | 12,500.00 | 10/04/2013 | FILE ACCEPTED |
| 5 | ad3 | 01D132887F52A2B8 | IE64MCY000044 - MCY FLAT CO 5 | 2 | 200.24 | 05/04/2013 | FILE ACCEPTED |
| 6 | ad1 | 01D132023643CE98 | IE91MCY000043 - MCY XML CO 4 | 4 | 126.40 | 04/04/2013 | FILE ACCEPTED |
| 7 | adhoc 6 | 01D1295410A39CE2 | IE91MCY000043 - MCY XML CO 4 | 8 | 504.00 | 04/04/2013 | FILE ACCEPTED WITH ERRORS |
| 8 | | 12225C1491D966CD | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 03/04/2013 | FILE ACCEPTED |
| 9 | | 12214FB8749D8866 | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED WITH ERRORS |
| 10 | | 12214FB987046CBF | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED |
| 11 | | 12214FBB3383DCF0 | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED WITH ERRORS |
| 12 | | 12214FBDD4EC2466 | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED |
| 13 | | 12214FBF61B5E76C | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED |
| 14 | | 12214FC0A94495B0 | IE48MCY000041 - MCY XML CO 4 | 5 | 617.25 | 02/04/2013 | FILE ACCEPTED |

# How to View Credit Rejects

From the **Credit Rejects** screen you can search for SCT and MCY files rejected payments with desired search criteria. By default 'Debit Date From' and 'Debit Date To' fields will default to 14 days ago and current date respectively and OIN is selected as 'ALL'.

The following steps must be completed to view rejects from SCT and MCY payment files:

1. Navigate to REJECTS/UNPAIDS -> **Credit Rejects** screen from menu tree.

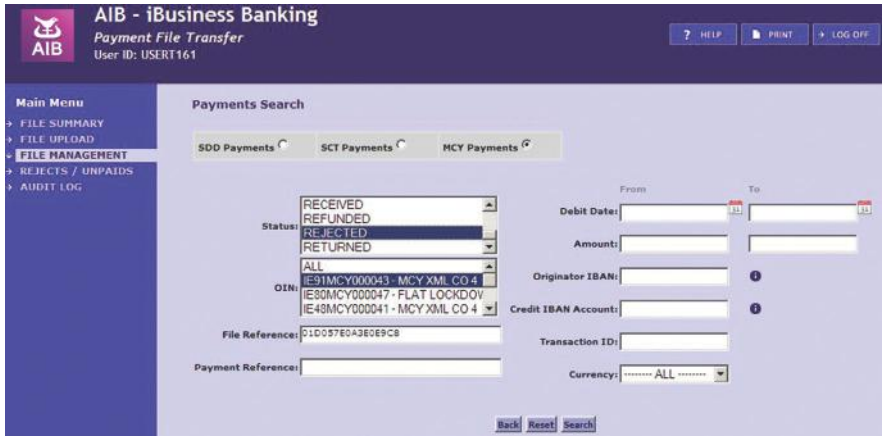



2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From and Debit Date To with desired date range and click the **Search** button.

3. You will be presented with the rejected payments grouped by OIN, File Reference and Debit Date.

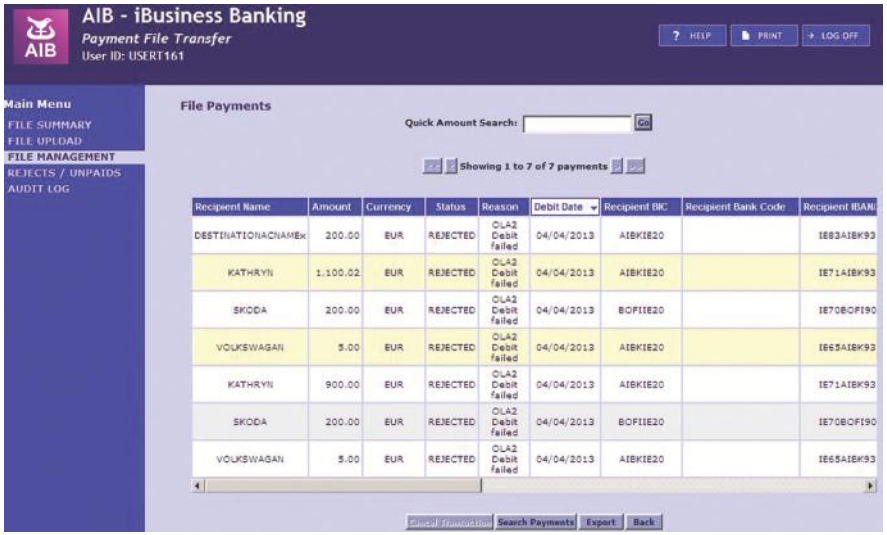
4. To view the rejected payments, select the desired row and click the **View Rejects** button available at the bottom of the tabular column.

5. You will be presented with the **Payments Search** screen. Certain fields will be pre-populated with relevant file information like Payment Type, Status, OIN and File Reference.




6. If you wish to further refine search, you may specify further criteria such as Payment Reference, Amounts, Originator IBAN, Transaction ID, etc, and click **Search**

7. You will be presented with the **File Payments** screen that will list all rejected payments' transaction details and reject reason.



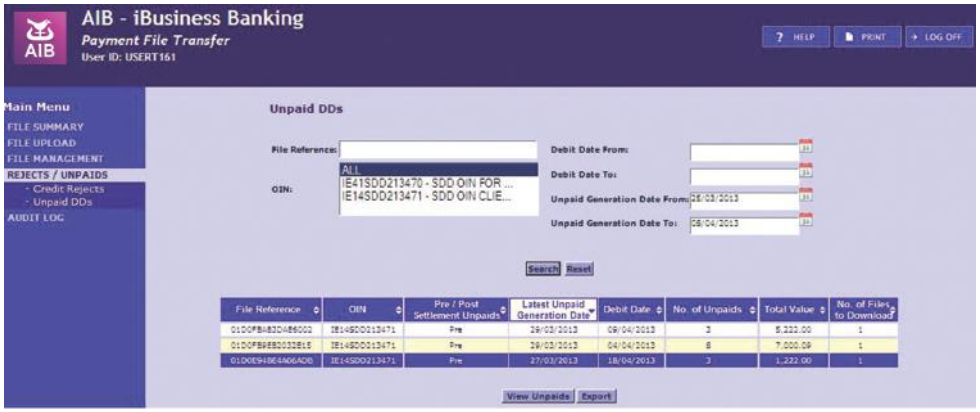

8. Rejected payments can be exported to your local machine in Excel sheet by selecting the **Export** button.

# How to View Unpaid DDs

From the **Unpaid DDs** screen you can search for unpaid payments of SDD File(s) with desired search criteria. By default 'Unpaid Generation Date From' and 'Unpaid Generation Date To' fields will default to 14 days ago and today respectively and OIN is selected as 'ALL'.

The following steps must be completed to view unpaid DDs from SDD payment files:

1. Navigate to REJECTS/UNPAIDS -> **Unpaid DDs** screen from menu tree.

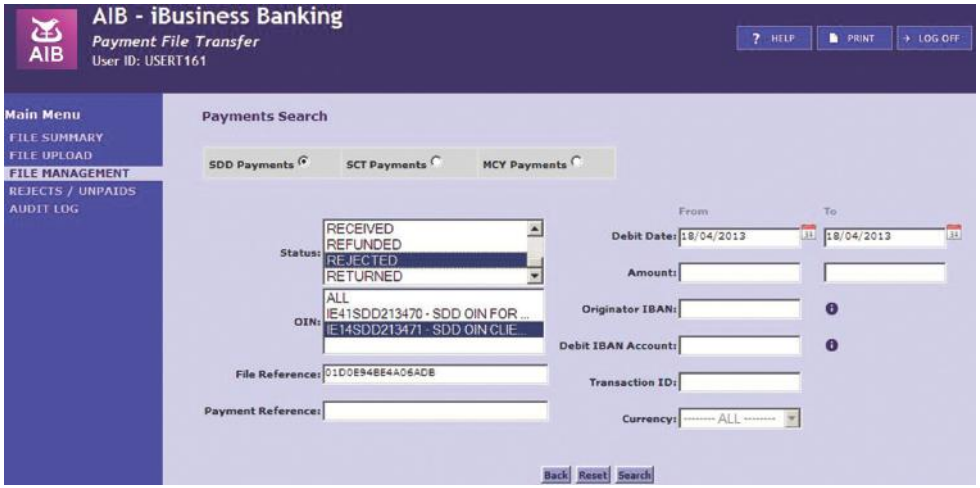



2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From, Debit Date To, Unpaid Generation Date From and Unpaid Generation Date To with desired date range and click the **Search** button.

3. You will be presented with the unpaid payments grouped by File Reference, OIN, Pre/Post settlement Unpaids, Latest Unpaid Generation Date and Debit Date.

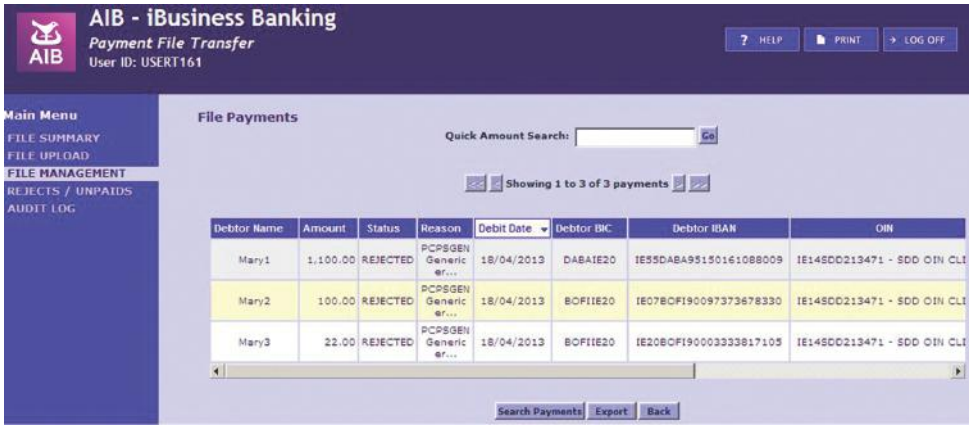
4. To view the unpaid payments, select desired row and click the **View Unpaids** button available at the bottom of the tabular column.

5. You will be presented with the **Payments Search** screen. Certain fields will be pre-populated with relevant file information like Payment Type, Status, OIN, File Reference and Debit From and To date.




6. If you wish to further refine the search, you may specify further criteria such as Payment Reference, Amounts, originator IBAN, Transaction ID, etc and click the **Search** button.

7. You will be presented with the **File Payments** screen which will list the unpaid payments transaction along with reject reason.




8. Unpaid payments can be exported to your local machine in Excel sheet by selecting the **Export** button.

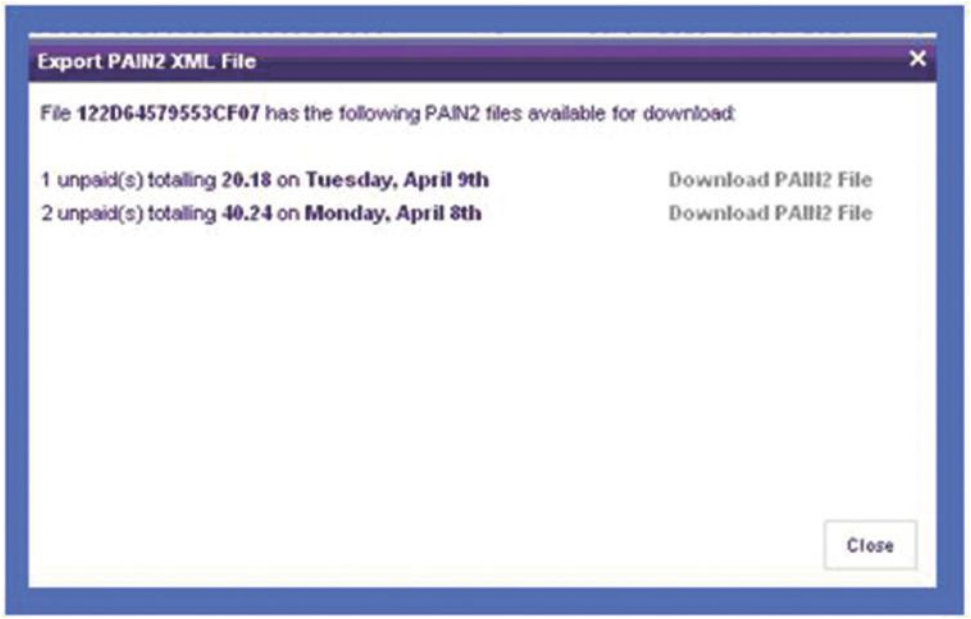
# How to Download a PAIN.002 Credit Rejects/Unpaid DDs File



The following steps must be completed to generate a PAIN.002 for your rejected payments:

1. Navigate to REJECTS/UNPAIDS -> **Credit Rejects** screen for SCT payments and **Unpaid DDs** for SDD payments from the menu tree.
2. Specify search criteria File Reference, OIN [select from the list] and Debit Date From and Debit Date To with desired date range and click the **Search** button.
3. You will be presented with the rejected payments grouped by OIN, File Reference and Debit Date.
4. To generate a PAIN.002 for the rejected payments, select the desired row and click the **Export** button available at the bottom of the tabular column.
5. You will be presented with a pop-up box displaying your agreed PAIN.002 format as per screen shot below.
6. This file can be saved to your local PC.
7. If there are credit rejects/unpaid DDs over a number of days from one file, a pop-up box will display to the user when the **Export** button is selected, to confirm what PAIN.002 should be downloaded as per screenshot below.

**Note:** The **Export** button will only enable if you have uploaded a XML PAIN.001 payment file.



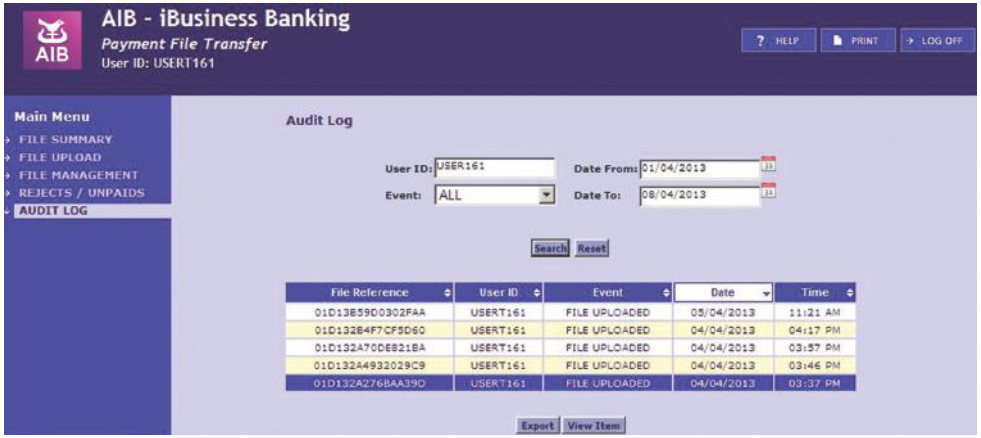
# How to View the Audit Log

From the **Audit Log** screen you can search for a specific user or action within a specified date range. All input fields must be complete for a valid search. The 'Date From' and 'Date To' fields will default to 14 calendar days in the past and 14 days calendar days in the future.

To conduct a search from the Audit Log screen:

1. Enter your 'User ID'.
2. Select the desired 'Event'. ALL is selected by default.
3. Select the desired date range you wish to search.
4. Click the **Search** button.

Results are presented on the below screen, detailing all events that match your search criteria.




To view individual file details, you have an option to **View Item** at the bottom of the page and, similarly, using the **Export** button you can export searched audit log details to an Excel sheet.

+add more green

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