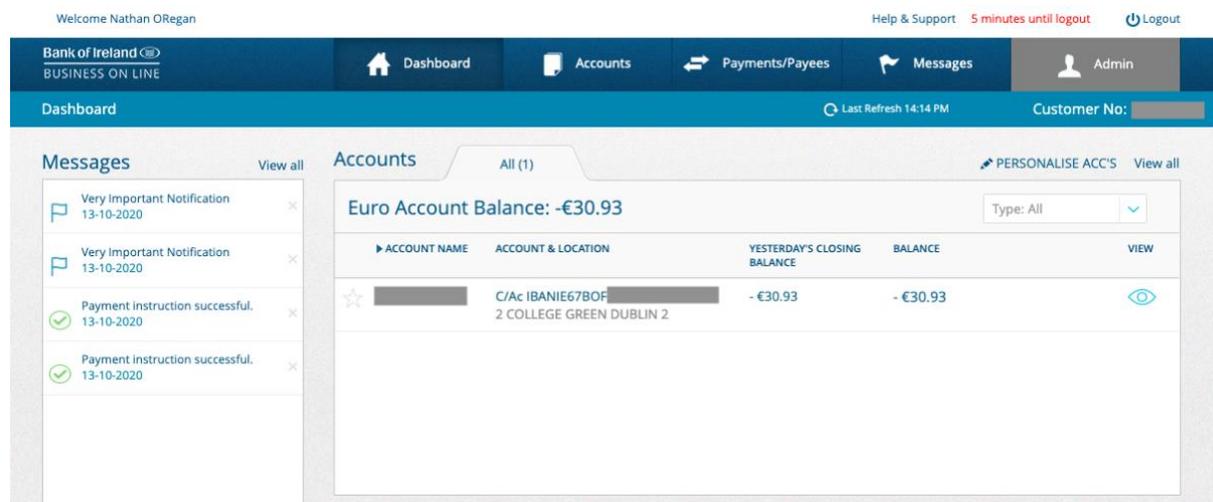


Using the Online Banking System:

All societies use the online banking system called Bank of Ireland | Business Online.

Get in touch with Lucy to get set up on the system as a user. You will need to use the KeyCode App on your phone to use the system. You must have two users on your account – yourself and one other. Ideally, the other user would be the Chair of your society.

The system is useful as it makes it easy to make online transfers to other bank accounts. In this way, if a committee member makes a purchase on behalf of the society, you can reimburse them directly through the online system by setting them up as a Payee. You can also use the system to pay for invoices and other transactions too.

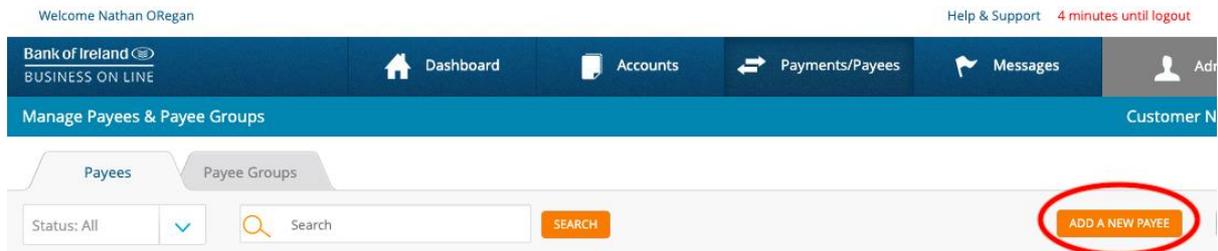


Setting up a Payee:

To set up a Payee, go to the Manage Payees & Payee Groups page under the Payments/Payees tab on the online banking system.



- First search for the Payee to ensure that they are not already set up, so as to avoid any duplicate Payee accounts.
- If no Payee account exists, click the 'Add a New Payee' button and fill in their relevant details.



- The details you should get from the Payee is their Name, Address and their IBAN (or their BIC, Account Number and Sort-Code). You'll also need to find out their Bank, and Bank Location.

The screenshot shows the 'New Payee' form in the Bank of Ireland Business Online interface. The form is titled '1 Personal details > New Payee'. It contains the following fields:

- Country Code of Payee Bank ***: A dropdown menu with 'Republic of Ireland' selected.
- Payee Name***: A text input field containing 'John Smith'.
- Payee Address***: Two stacked text input fields. The first contains 'House 6 Trinity College Dublin' and the second contains 'Dublin 2'.
- Payee Country of Residence***: A text input field containing 'Ireland'.
- End to End Reference**: A text input field containing 'YOUR SOCIETY'.

At the bottom right of the form, there are two buttons: a grey 'RESET' button and an orange 'CONTINUE' button.

② Account details > New Payee ⊖

BIC Address ⓘ This BIC is system derived based on the IBAN provided.

IBAN*

NSC

Account Number

Bank Name

Bank Street Address*

Bank City*

- Once you have inputted all of that information, you must confirm the Payee with the KeyCode App. You will need to enter the last 6-digits of their IBAN (or Account Number) into the App to receive the confirmation code which you can enter on the online system.

③ Confirm > Authorisation in progress for user AIESE001 ⓘ ⊖

Payee Authorisation ✕

- 1 Select Payee/Import File in your KeyCode app.
- 2 Retrieve your payee's IBAN/Account Number and enter the last 6 characters (case sensitive) of this number into your app.
Please ensure that all payee details have been confirmed with the payee directly
- 3 Enter the 6 Digit Payee/Import File Code and click Authorise Payee

③ Confirm > Authorised by AIESE001 on 14:25 - 13/10/2020 ⓘ ⊖

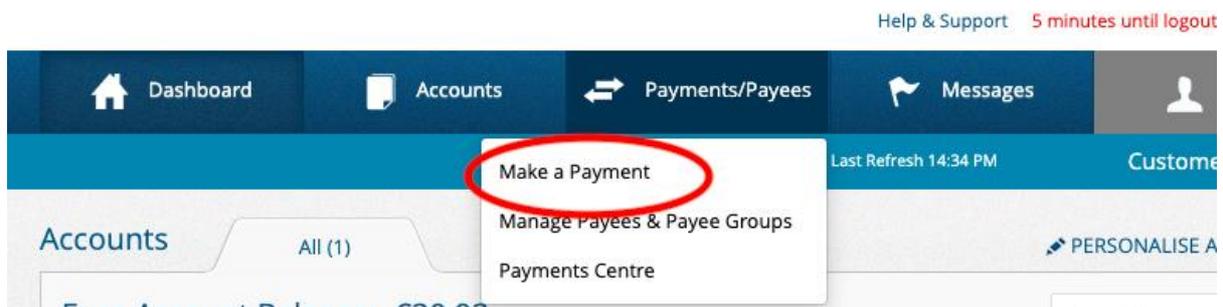
✔
Payee JOHN SMITH has been
Authorised

- You might also need the other user on your account to authorise the Payee, by locating the Payee on the Manage Payees and Payee Groups page and clicking the 'Authorise' button. They can do this using the KeyCode App.
- Finally, please remember to delete any old or unneeded Payees from your online banking system. This is important in order to comply with data protection regulations.

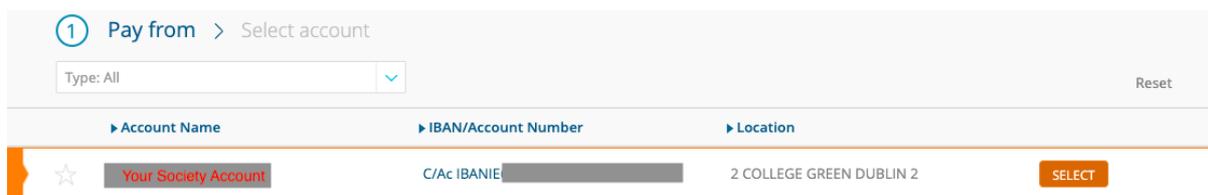
Note:- If someone just sends you their IBAN and you need to find their bank details: the last 8-digits of their IBAN is their Account Number and the 6-digits before that is their sort-code. You can search the sort-code online to find the bank and branch info.

Making Payments:

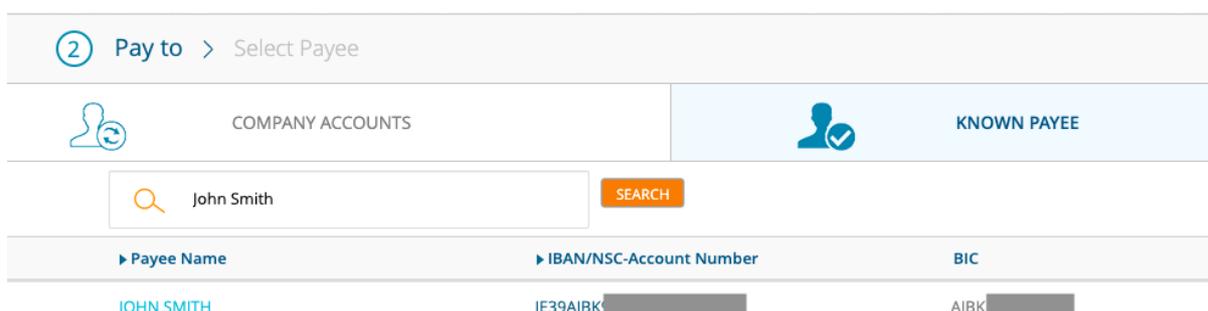
- Under the Payments/Payees tab, click on 'Make a Payment'.



- Click your society's account as the account to make the payment from.



- From the Known Payee section, search the relevant Payee and fill in the Payment Details. These include the currency, amount, date, End to End Reference and Payment Message.
 - Please be specific in the End to End Reference (include society name) and Payment Message as both of these appear on bank statements.
 - BOI payments operate under specific cut-off times so please note these when selecting the date of your payment. Find more info here: <https://businessbanking.bankofireland.com/payments-and-cards/online-banking/business-online/payment-cut-off-times/#panel5>



Payment Currency	<input type="text" value="Euro"/>	▼
Payment Type	<input type="text" value="Standard"/>	▼
Payment Amount	<input type="text" value="1.00"/>	
Payment Date	<input type="text" value="13/10/2020"/>	
The payment date is the date the funds will leave your account		
End to End Reference	<input type="text" value="YOUR SOCIETY"/>	
Payment Message	<input type="text" value="BISCUIT REIMBURSE"/>	
		
		<input type="button" value="RESET"/>
		<input type="button" value="SAVE PAYMENT DETAILS"/>

- Click to authorise the Payment using the KeyCode App. You'll be given a challenge code on the system which you will need to input into the App to get Payment Code which you can then use to authorise the Payment.

4 Confirm

Send Payment Now

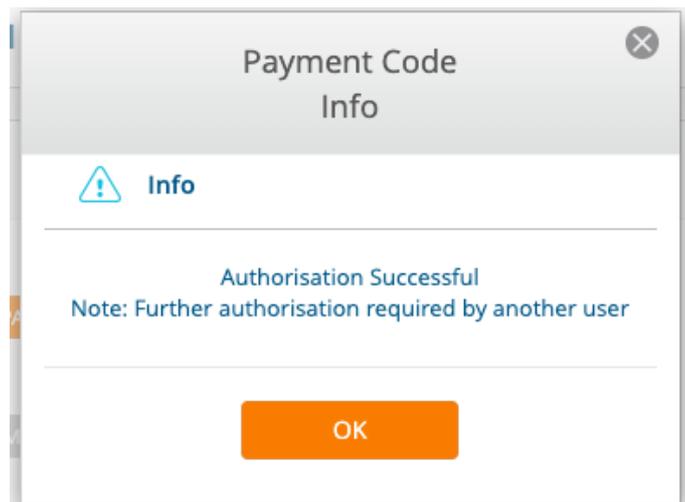
Save payment for later

Reset payment

4 Confirm

Authorisation for payment 14 [REDACTED] by [REDACTED]

- 1 Select Payments in your KeyCode app.
- 2 Enter the below Challenge Code when prompted on the KeyCode app.
6 [REDACTED]
- 3 Enter the 6 Digit Payment Code in the box provided and click Authorise Payment.



- You'll need to have the other user on the account Authorise this payment too using their KeyCode App before it can be processed. Any payments pending dual authorisation will appear on the home-screen page of the online system.

FROM ACCOUNT	PAYEE NAME	VALUE DATE & REF-NUMBER	AMOUNT	STATUS	VIEW/EDIT
[REDACTED]	JOHN SMITH [REDACTED]	13/10/2020 [REDACTED]	€1.00	Pending 2nd Authorisation	