Payment File
New User Guide

AIB SEPA Credit Transfer Customer Welcome Pack

Dear customer,

Congratulations on signing up for AIB SEPA Credit Transfer. You will now be able to upload bulk payment, SEPA credit transfer files through the "Payment File" functionality on AIB iBB (internet business banking).

This welcome pack has been designed to make your introduction to SEPA Bulk Payment Files as smooth as possible and ensures you are fully prepared to deal with any issues you may encounter when uploading files for the first time. Included in this welcome pack are:

1) **An overview of the key rules and processes to be followed under SEPA**
2) **Information on how to set up your internet browser for iBB**
3) **Uploading a Credit Transfer file through SEPA**
4) **Useful AIB SEPA Links & Resources**

The information contained in this welcome pack will act as point of reference for getting comfortable uploading credit transfer payment files through SEPA. However, should you require further assistance with your SEPA Credit Transfers, please do not hesitate to contact the iBB Customer Support Helpline at **0818 72 0000**.

Further information and useful videos on SEPA can be found at **www.aib.ie/sepa** while further information on uploading payment files using the "payment file" functionality on AIB iBB can be found **here**.

1. Key SEPA Rules and Processes

There are a number of key processes and rules to be aware of when uploading a SEPA Credit Transfer (SCT) file through the "Payment File" functionality on AIB iBB. These key rules and processes are summarised below:

1. **Uploading & Dating of payment files:** Under SEPA, payment files **need to be physically dated one business day earlier (the Debit Date – the day on which the funds are secured from your account) than the day on which you want the payment to be made (the Value Date).**

   Example: If you would like payment made on the 28th of the month (the value date), the payment file needs to be dated for the 27th of the month (the debit date).

2. **Submission timelines:** Under SEPA, payment files need to be uploaded by **4pm on the Debit Date,**
   in order for payment to be made on the value date.

3. **Authorisation of uploaded files:** Successfully submitting a payment file through the "Payment File" functionality" on **iBB is a two-step process.**

   After 'File Upload' has completed, the file status will change to 'Awaiting Authorisation'. Next, select the file again, click 'Authorise' and enter the OTC (one time code). The file will now be authorised and ready to be processed on the value date.

   If there is an error with the payment file you are trying to upload, the file's status will change to 'failed'. If this occurs, please select the file and click 'View Summary'. This will allow you to see the reason for why the file has failed and help you identify how to resolve the issue. Once the issue is resolved, please re-upload the file and follow the above steps.

4. **Funds Check: You must have sufficient funds in your account on the debit date to cover the cost of your payments (or an agreed overdraft in place). A "funds check" is done as early as 5am on the Debit Date** for files which are uploaded before the debit date and is done automatically on files uploaded after this time. If you do not have sufficient funds to meet the 5am funds check, there will be additional funds checks throughout the day.

   If sufficient funds to cover the payment aren't in your account at the time of the funds check, the payment file will be rejected with a message of **"failed for funds"**. You will then have until 4pm on the Debit Date to sufficiently fund the account as there will be additional funds checks throughout the day at the following times:
   - 10am
   - 12pm
   - 02.50pm
   - 03.50pm

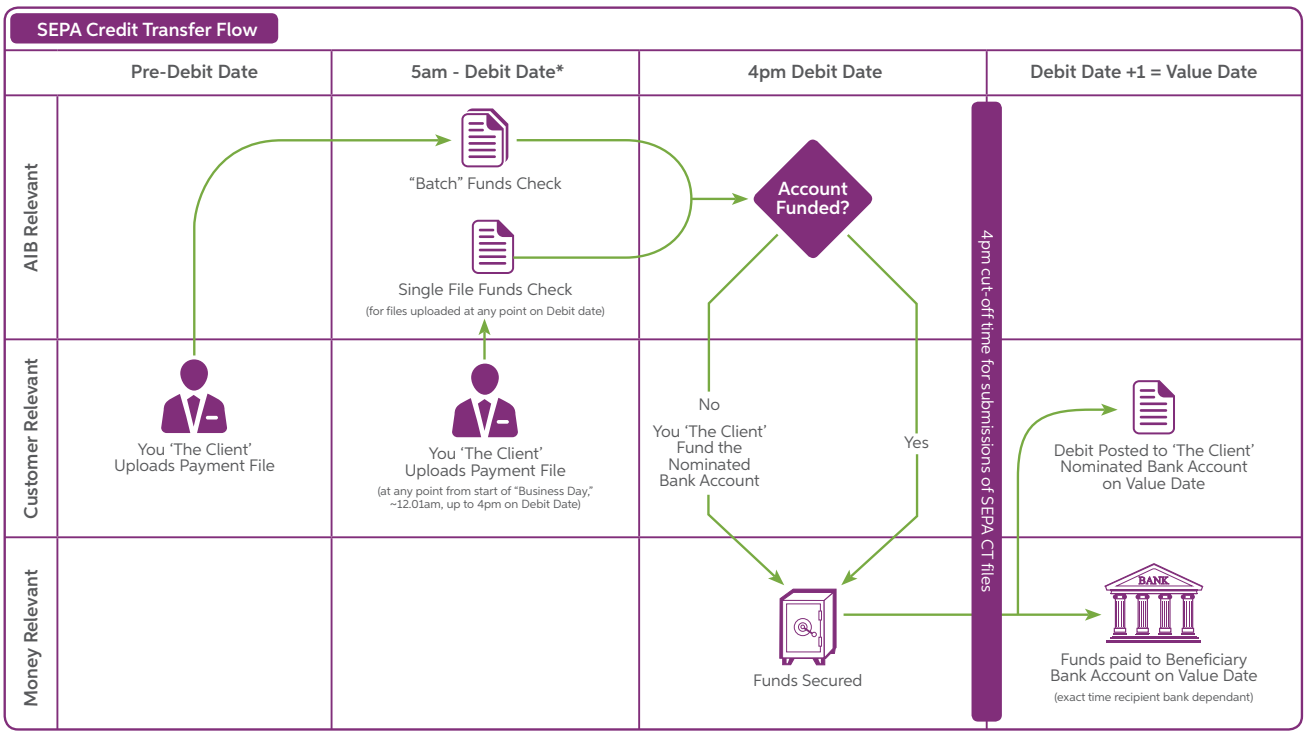
   If this is not done, the file will not be processed and remain at failed for funds.

5. **File Cancellation: Files which are uploaded and authorised** can only be cancelled **up to 4pm on the day before the debit date.** This is due to the securing of funds on the debit date and the payment system not allowing files to be cancelled on the debit date.

For further, in-depth assistance with uploading credit transfer files through the "Payment Files" functionality, please consult the AIB iBB user manual, which provides a detailed description of how to upload your new SEPA files. The AIB iBB user manual can be viewed **here** .

2) SEPA Credit Transfer Timelines

Below is a useful timeline of the stages involved in submitting a SEPA credit transfer file:



*there will be additional funds checks throughout the day on the requested Debit Date.Please note it is the customer's responsibility to monitor your file status and ensure there are sufficient funds in the debit account.

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3) Preparing Your Internet Browser for Payment File Functionality on iBB

The following section will help ensure that your internet browser is properly set up to run AIB internet business banking (iBB) and the new "Payment File" functionality.

This easy to follow guide will help you to:

1. Update Java (If you are using Internet Explorer)
2. Enable Pop-Ups
3. Delete Temporary Internet files and Cookies

Please note: The new, updated version of AIB iBB was designed to run in Internet Explorer version 8 and version 9 and Google Chrome.

1. Update Java (If you are using Internet Explorer)

To run AIB iBB you need to ensure you have the latest version of Java installed on your computer.

To validate your Java installation and version, please visit the following website, **http://www.java.com/en/download/installed.jsp** and click **'Verify Java version'**.

This tool will also guide you through the process of updating your Java update if an update is required.

A common Java related error encountered by AIB iBB users is when they receive the error message: "Java applet failed to load". The following steps will fix this issue:

a) Log out of iBB and return to your desktop.

b) Open Internet Explorer (v8 or v9).

c) Go to 'Tools' → Internet Options → Delete.

d) Tick the following boxes: 'Temporary Internet Files' and 'Cookies'.

e) Click on Delete.

f) Restart Internet Explorer (make sure all IE windows are closed first).

g) Log back into iBB and try again.

If the issue still persists, please check if you are using the latest version of Java.

If you still encounter any issues while verifying your Java software, please contact your local IT support personnel. Java software components are not specific to AIB iBB and are standard to all modern Internet browsers.

2. Enable Pop-Ups

To run the latest version of AIB iBB, your Internet Explorer needs to open a new window. For this reason, pop-ups need to be enabled.

To enable pop-ups on Internet Explorer/Google Chrome, please follow the below steps:

a) Click on 'tools' → 'Pop-Up blocker'.

b) Click on 'turn off pop-up Blocker'.

3. Delete Temporary Internet files and Cookies

In many cases, temporary Internet files and cookies need to be deleted from your internet browser to allow the latest version of AIB iBB to run. This can be done in Internet Explorer by following the below steps:

a) Log out of iBB and return to your desktop.

b) Open Internet Explorer (v8 or v9).

c) Go to 'Tools' → Internet Options → Delete.

d) Tick the following boxes: 'Temporary Internet Files' and 'Cookies'.

e) Click on Delete.

f) Restart Internet Explorer (make sure **all** IE windows are closed first).

g) Log back into iBB and try again.

4) Uploading and Authorising a Credit Transfer File through "Payment File" on iBB

The below are extracts from the AIB iBB user manual (available **here**) on how to upload a payment file, authorise a payment file and cancel a payment file on iBB.

Uploading a Payment File:

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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 the XML.

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.

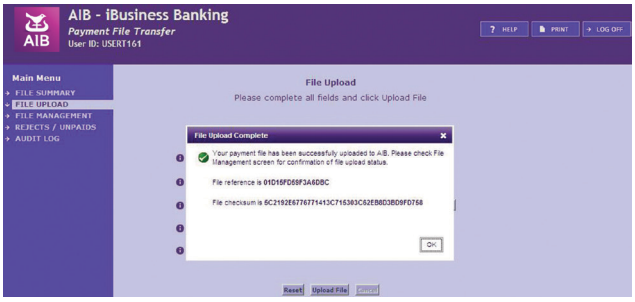
   On failure of one of the above validations, an error message will be displayed. Please ensure to check the status of your file in the **File Management** screen after file upload process.
8. Select the **Reset** button to clear the details entered on screen. Only available prior to selecting the Upload File button.

File uploading screen

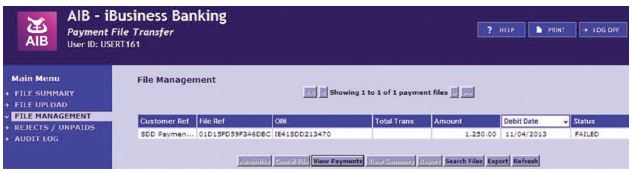
Confirmation of file upload screen

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 SHA1 (Secure Hash Algorithm). This functionality works on the basis that the customer has the requisite SHA1 software and has produced their own SHA1 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 SHA1 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.



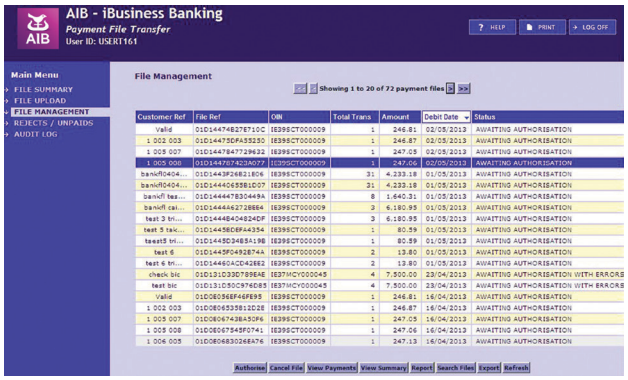
Authorising a Payment File:

25 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.

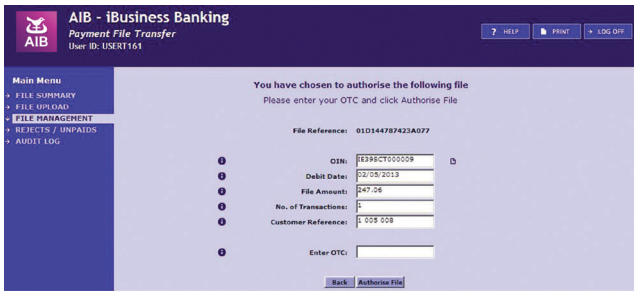
The following steps must be completed to authorise a payment file:

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)

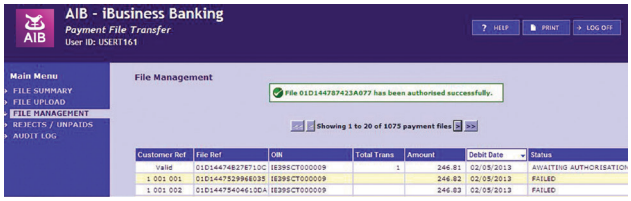
Note: The 'Authorise File' button will only be enabled when a payment file record with an eligible status is selected/highlighted



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.

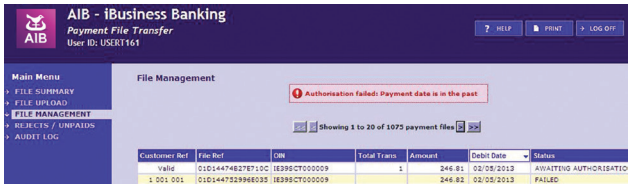
4. The **File Management** screen will be presented to you on successful authorisation of a Payment File. The message displayed in green at the top of the screen confirms that the file has been authorised successfully.



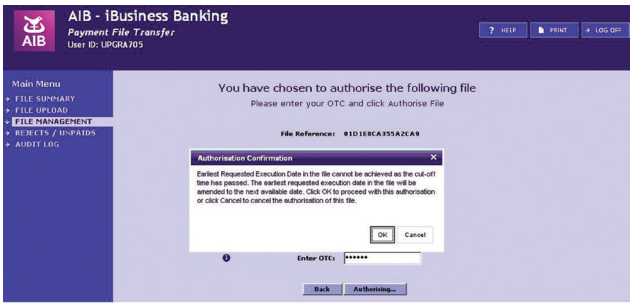
5. In the **File Management** screen the payment file will now appear with the appropriate status.

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.



Cancelling a Payment File:

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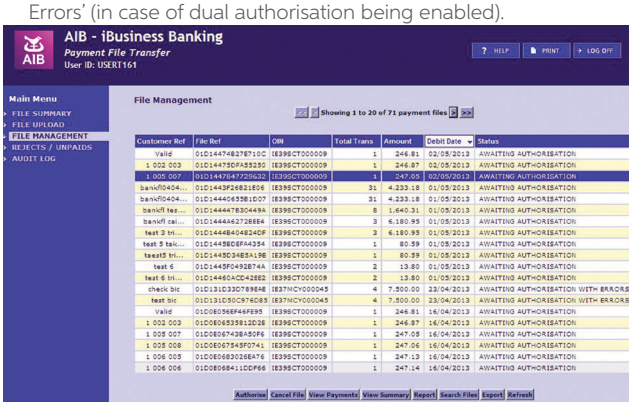
A payment file can only be cancelled prior to authorisation i.e. it must have one of the following statuses:

- 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:

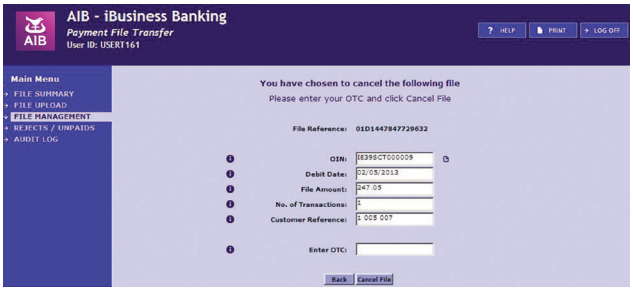
1. Navigate to the **File Management** screen and select a file in a status of 'Awaiting Authorisation', 'Awaiting Authorisation with Errors' or 'Awaiting Authorisation 2', 'Awaiting Authorisation 2 with Errors' (in case of dual authorisation being enabled).



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.

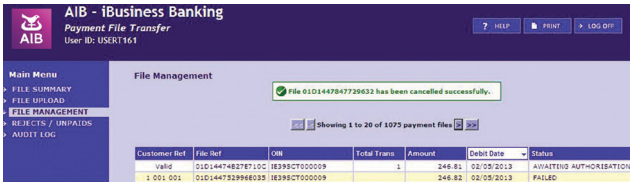


4. All the fields, except 'Enter OTC' will be pre-filled with data from the relevant payment file record selected for cancellation. Enter your One Time Code (OTC) and then select the **Cancel File** button to complete the process.

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.

Further information on uploading payment files on iBB can be found in the AIB iBB user guide (available **here**).

Please note that authorised payment files cannot be cancelled after the 4pm D-1 (the day before the debit date).

5) Useful Links and Resources

The following links and resources will provide further assistance with any other queries you may have in relation to uploading payment files through the "Payment File" functionality on iBB.

AIB SEPA website: www.aib.ie/sepa

AIB Credit Transfer Brochure: available **here**

AIB SEPA Frequently Asked Questions: available **here**

AIB iBB User Guide: available **here**

AIB SEPA video guide: available **here**

Please email sepa@aib.ie or visit www.aib.ie/sepa

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