



Business On Line Payments Plus Guide

KeyCode App Users



**Bank of
Ireland**

Overview

Business On Line Payments Plus (BOL PP) is a channel that enables you to

1. Verify and Authorise SEPA Credit Transfer files
2. Authorise SEPA Direct Debit files

Firstly these files will need to be uploaded via Business On Line File Gateway or via Connect: Direct.

To access Business On Line Payments Plus, you will be required to download Bank of Ireland's KeyCode app, which generates one-time authentication codes for Credit Transfer and Direct Debit authorisations and login.

Business On Line Payments Plus also provides you with two important reports

1. The File Rejection Reports
2. Creditor Settlement Reports (for Direct Debits only).

This document explains the main functions of BOL PP.

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01 Access to Business On Line Payments Plus

To access Business On Line Payments Plus, use the following URL: <https://bolpp.bankofireland.com>

1. Technical Specifications

To optimise performance and comply with the latest security standards, computers and internet browsers used to access Business On Line, Business On Line File Gateway and Business On Line Payments must meet minimum system requirements. To view these visit boi.com/boltechnicalspec

Devices

Every user on your Business On Line Payments Plus profile will need a smart device to download the KeyCode App.

What is the KeyCode App and how does it work?

Bank of Ireland KeyCode App (KeyCode App) is an App used to generate codes to:

1. Access Business On Line Payments Plus; and
2. Verify and authorise your payment files.

What devices are compatible?

- The KeyCode App works with all major smart mobile devices including iOS, Android, Windows smartphone, tablet (excluding Amazon Fire tablet) or iPod Touch;
- Minimum technical specifications: Android 4.1; iOS 8; Windows mobile OS 8.1; (Not compatible with Windows 10 Home edition)
- The KeyCode App is available to download from all official app stores. If you are unsure if your device is compatible, try downloading now by searching for 'Bank of Ireland KeyCode' in your device's app store;
- Once downloaded, the KeyCode App can operate in an entirely offline environment. It doesn't need internet access or a mobile phone signal;
- Enable automatic date and time settings on the device you use to download the KeyCode App.

Security benefits and controls

The KeyCode App offers the following security benefits and controls:

- A secure PIN (which the user chooses themselves) is needed to access the KeyCode App;
- The one-time security codes expire when they are used or after 60 seconds;
- The KeyCode App does not store personal information or account details. It is not a banking app and is simply used to generate one-time security codes to use on Business On Line Payments Plus with your User ID;
- The KeyCode App is registered to the individual user on their registered device;
- The Business On Line Administrator can continue to lock a user's profile (for example, in the event of leave, etc.) from their Administrator dashboard.

02 Role of the Administrators

1. Administrator 1

Manages the submission of the file to Bank of Ireland via Business On Line File Gateway. This user also manages the download of PAIN.002 messages (the XML format for reporting rejected, returned and refunded Direct Debits) from the application. Please note details of these rejections are also available in HTML format.

2. Administrator 2

Responsible for the distribution and management of user log-on details (User ID & KeyCode) for Business On Line Payments Plus. KeyCode is used to generate OTPs (One Time Passwords) to access Business On Line Payments Plus and Payment codes and Payee/Import file codes to authorise and process Credit Transfer and Direct Debit files.

3. What do I need to do to get started with KeyCode?

Step 1

Download the KeyCode App. Each Administrator and user will need to download the KeyCode App to a compatible smartphone or tablet.

Step 2

Login to Business On Line. Administrators should login to Business On Line and follow the simple setup process. Note: Where there are two Administrators, both need to be present.

Step 3

Activate Users. Administrators need to activate the KeyCode App for each User profile. Users will need to be present for this step.

Step 4

Download HashTab. This step applies to customers with Credit Transfer Files only. Find out more and download HashTab at <https://businessbanking.bankofireland.com/hashtab>

Step 5

Administrator 2 must contact the Business On Line Helpdesk (contact details below) to link a User's KeyCode App to their Business On Line Payments Plus User ID. Administrator 2 will need their user's existing Business On Line UserName to complete this step.

Step 6

Once linked, the Business On Line Payments Plus User ID must be stored securely by the User. This is the ID the User will always need to access Business On Line Payments Plus.

4. How do I contact the Business On Line Helpdesk?

Republic of Ireland: 0818 818 265

Northern Ireland: 0345 309 8123

UK: 0345 309 8124

International: +353 1 460 6445

03 How do I login to Business On Line Payments Plus?

Logging on to Business On Line Payments Plus is quick, easy and secure.

All you need is your Business On Line Payments Plus User ID and a one-time security code generated by the KeyCode App.

To see our online demo, visit <https://businessbanking.bankofireland.com/business-online-payments/bolpp-keycode/>

1. Log On

1. Logon to Business Online Payments Plus by entering your 8-digit Business On Line Payments Plus User ID into the 'User ID' field on the login screen. This is the 8-digit User ID you received from Bank of Ireland.
2. Next, open up your KeyCode App and you will be asked to enter your PIN. This is the PIN selected by you when you set up your KeyCode App.
3. Enter your PIN and press the OK button. Always keep this PIN confidential.
4. Select Password.
5. A one-time security code password will be generated by the KeyCode App.
6. Enter the code into the password field on the Business On Line Payments Plus login screen.
7. Click 'Login' to enter the system.

2. Log Out

To logout at any stage, click the 'Logout' button on the top right hand side of your screen.

3. What happens if I lose my Business On Line Payments Plus User ID?

If you lose your Business On Line Payment Plus User ID, Administrator 2 can contact the Business On Line Helpdesk.

04 How do I Verify and Authorise a Credit Transfer File?

To verify and authorise a Credit Transfer file, you must first record the unique Hash value for your file using Hash Tab before uploading your file to Business On Line File Gateway. Find out more and download HashTab on <https://businessbanking.bankofireland.com/hashtab/>

To verify & authorise a Credit Transfer file on Business On Line Payments Plus which you have previously uploaded via Business On Line File Gateway, please follow the instructions below:

1. Logon to Business On Line Payments Plus;
2. You will see a list of all the Creditor IDs, select the Creditor ID you want to use;
3. Select the 'Files' tab;
4. This will display a list of files available for verification;
5. Click 'Verify' beside the File you wish to Verify;
6. To verify your file you will need to use your KeyCode App. Open the App. You will be asked to enter your PIN. This is the PIN selected by you when you set up your KeyCode App;
7. Enter your PIN and press the OK button. Always keep this PIN confidential.
8. Select Payee/Import File on your KeyCode App;
9. Enter Parameter 1 is displayed on your KeyCode App. Input the first 6 characters of the Hash Value (case sensitive) that you have recorded from the Hashtab software and press the orange OK button;
10. Your KeyCode App will display a one-time security code which you must enter into the Payee/Import Code field on Business On Line Payments Plus;
11. Click Verify file on Business On Line Payments Plus;
12. A confirmation screen will be displayed that you can print for your records. We strongly recommend that you print this page for your records;
13. Once a file is verified, it must then be authorised before it can be processed by Bank of Ireland. Select the Originator ID associated with the File.
14. This will display a list of files available for authorisation;
15. Click Authorise beside the File ID you wish to Authorise;
16. Details of the files selected are displayed for your review;
17. Click Continue to progress onto the next stage;
18. View the File Summary details and, if you have confirmed that the details are correct and in order, please select 'Authorise Now';
19. A confirmation screen will be displayed that you can print for your records. We strongly recommend that you print this page for Audit purposes
Note: If your file contains 'batches', it is not possible to authorise the batches individually. The entire file must be authorised.

05 How do I authorise a Direct Debit File?

To authorise a Direct Debit file on Business On Line Payments Plus which you have previously uploaded via Business On Line File Gateway, please follow the instructions below:

1. Logon to Business On Line Payments Plus;
2. You will see a list of all the Originator IDs, select the Originator ID you want to use;
3. Select the Files Tab;
4. This will display a list of files available for authorisation;
5. Click 'Authorise' beside the File you wish to authorise;
6. Details of the file selected are displayed for your review;
7. Click Continue to progress onto the next stage;
8. To authorise your file you will need to use your KeyCode App. Open the App. You will be asked to enter your PIN. This is PIN selected by you when you set up your KeyCode App;
9. Enter your PIN and press the OK button. Always keep this PIN confidential;
10. Select Payments on your KeyCode App;
11. When prompted, enter the challenge code displayed on Business On Line Payments Plus screen into the KeyCode App;
12. Your KeyCode App will display a one-time security code which you must enter on the Business On Line Payments Plus screen;
13. Click Authorise on the Business On Line Payments Plus screen. A confirmation screen will be displayed that you can print for your records. We strongly recommend that you print this page as once the file proceeds to Bank of Ireland for processing you will not be able to view it again in Business On Line Payments Plus.

06 Troubleshooting

- a. If your file does not appear on this list, it may have failed processing. Further details will be made available in the File Rejections Report.
- b. For more information on the File Rejections Report, see our Direct Debit Creditor Reports Guide at: <https://businessbanking.bankofireland.com/business-online-payments/help-and-support/customer-support-guide/>
- c. If your file has left Business On Line File Gateway successfully, but is not listed in the File Rejection Report, there may be an issue with the Originator/Creditor ID (CID)
- d. Please contact our Business On Line helpdesk to resolve.
- e. There are a number of reasons why files may not have left our Business On Line File Gateway or have failed to upload. For details of these, visit: <https://businessbanking.bankofireland.com/business-online-payments/help-and-support/customer-support-guide/>

07 Reports

There are two important reports available on Business On Line Payments Plus, the File Rejections Report and the Creditor Settlement Report (for Direct Debits only).

For more detailed information, please see to our Direct Debit Creditor Reports Guide at:

<https://businessbanking.bankofireland.com/business-online-payments/help-and-support/customer-support-guide/>

1. File Rejections Report

The File Rejections Report is generated when a PAIN008 or a PAIN001 file fails pre-processing validation checks. The report will highlight the reason for the file failure. To access the File Rejections Report:

- a. Logon to Business On Line Payments Plus using your User ID and KeyCode app.
- b. Select the Originator ID you want to use to view the File Rejections Report relating to that particular Originator ID.
- c. Click on 'File Rejections Reports' under the Reports tab to view all files that have failed initial validation.

To help you choose the correct file, the following are displayed:

- File Creation Date & Time
 - File ID
 - File Value €
 - Transactions per File
- d. File failure reasons are displayed, with the option to print

The following is a list of pre-processing validation error messages if your file has failed any of the checks, the File Rejection Report will detail one or more of these messages.

Reason Text	Reason Description
File Error	Error with Creditor IBAN – either incorrect IBAN used or IBAN is not registered for your Creditor ID.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	Please check number and value of transactions and the IDs at file and batch level.
File Error	Incorrect code/value used at transaction level.
File Error	You have exceeded your Credit Control Limit or maximum file limit. Please review your file and resubmit. Alternatively, contact your Relationship Manager.
File Error	An error was encountered with your file. Please review your file and resubmit. Alternatively, contact your Relationship Manager.
File Error	The nominated account number is not registered under this Creditor ID, or there are inconsistent Originator Creditor IDs present on this file.

2. Creditor Settlement Report

The Creditor Settlement Report applies only to Direct Debit Originators. Unpaid transactions are presented on the creditor account in the form of a bulk debit, while the Creditor Settlement Report provides a breakdown of this bulk debit. The report contains the settlement date of the bulk debit, the creditor name, the creditor IBAN and details the R-messages that make up the bulk debit.

The Creditor Settlement report is available under the Reports tab on Business On Line Payments Plus.

- a. Logon to Business On Line Payments Plus using your User ID and KeyCode App.
- b. Select the Originator ID you want to use to view the file details and authorise the file. If you have requested that more than one Originator ID to be linked to your KeyCode App and associated User ID, you will see a list of all the Originator IDs. Your Direct Debit Originator ID / Creditor ID is 13 digits long.
- c. Click on 'Creditor Settlement Report' under the Reports tab.
- d. Select the IBAN and date (month and year) you wish to view on your report.
- e. A list of reports will be displayed ordered by date within the selected time period. Once selected, click 'continue'. Click on a date to view the breakdown of the bulk debits for that particular day.
- f. These details can be printed or exported as a CSV file.

08 Cut-Off Times for File Submission

1. Direct Debit Customers

You must submit your Direct Debit files according to these timelines:

D-1: Direct Debit files must be issued and authorised for processing by 11:00am one business banking day before the due date.

2. Credit Transfer Customers

You must submit your Credit Transfer files according to these timelines:

D-1: Credit Transfer files must be issued and authorised for processing by 3:30pm one business banking day before the due date.

NOTE: In order meet this deadline, we recommended that you start your file submission as early as possible



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