Business On Line Payments Plus Guide

Approve App Users

Bank of Ireland

Contents

Overview

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

1.   Verify and Authorise SEPA Credit Transfer/SEPA Instant 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 the Approve 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.

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 Approve App.

What is the Approve App and how does it work?

Approve is used to generate codes to:

1. Access Business On Line Payments Plus;

and

2. Verify and authorise your payment files.

Note: An Originator ID (OIN) is used for Credit Transfer Files while a Creditor ID (CID) is used for Direct Debit Files.

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 Successful/Rejected notifications for SEPA Instant Credit Transfer payments, and Rejected, Returned and Refunded SEPA Credit Transfer/Direct Debit payments) 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 & Approve) for Business On Line Payments Plus. Approve is used to generate secure codes that allow you to access Business On Line Payments Plus and to process Credit Transfer and Direct Debit files.

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

Step 1

Download the Approve App. Each Administrator and user will need to download the Approve 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 Approve 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 businessbanking.bankofireland.com/hashtab.

Step 5

Administrator 2 must contact the Business On Line Helpdesk (contact details below) to link a User's Approve 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

5. 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.

How do I login to Business On Line Payments Plus using Approve?

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 Approve App.

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. Open the Approve app on your smart device, ensure you are on the "Secure Code" tab, and tap the app screen to generate a Secure Code. You will be prompted to enter your PIN and tap OK.

3. Enter the code into the password field on the Business On Line Payments Plus login screen.

4. 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.

> **Remember:** We will never call, text or email you with a link asking for your one-time activation codes from your Business On Line Approve App. We will never ask for your full online banking login details. If someone asks you for a one-time code from your Approve app, hang up. Contact the Helpdesk immediately. For more information, visit Security Zone on our website.

How do I verify and authorise a Credit Transfer file on Business On Line Payments Plus using Approve?

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 businessbanking. bankofireland.com/hashtab.

To verify & authorise a Credit Transfer file on Business On Line Payments Plus which you have previously uploaded viaBusiness 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 Approve App;

7. Select Signature on your Approve App;

8. Enter Parameter 1 is displayed on your Approve App. Input the first 6 characters of the Hash Value (case sensitive) that you have recorded from the Hashtab software and tap on a blank space of the app screen to continue;
Your Approve App will display a one-time security code which you must enter into the authorisation code field on Business On Line Payments Plus;

9. Click Verify file on Business On Line Payments Plus;

10. A confirmation screen will be displayed that you can print for your records. We strongly recommend that you print this page for your records;

11. 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.

12. This will display a list of files available for authorisation;

13. Click Authorise beside the File ID you wish to Authorise;

14. Details of the files selected are displayed for your review;

15. Click Continue to progress onto the next stage;

16. View the File Summary details and, if you have confirmed that the details are correct and in order, please select 'Authorise Now';

17. 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.

How do I authorise a Direct Debit file on Business on Line Payments Plus using Approve?

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 Approve App;

9. Select Challenge-Response on your Approve App;

10. When prompted, enter the challenge code displayed on Business On Line Payments Plus screen into the Approve App;

11. Your Approve App will display a one-time security code which you must enter on the Business On Line Payments Plus screen;

12. 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.

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: boi.com/bolppreports

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: boi.com/bolppreports

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: boi.com/bolppreports

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 Approve 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.

The following File Errors relate to pre-processing validation errors on both SEPA Credit Transfer files and SEPA Instant Credit Transfer files:

Reason Text	File Error Reason Description
File Error	You have exceeded your limit. Please review your file and resubmit or contact your Relationship Manager.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	You have included payments with a value date which is either more than 60 days in the future or 30 days in the past. Please review your file and resubmit.
File Error	The nominated account number is not registered under this Originator ID or there are inconsistent Originator IDs present on this file.
File Error	The Batch ID on the file is not unique. Please review your file and resubmit.
File Error	The total number of transactions in the file does not match the accumulated number of transactions for the batch/batches. Please review your file and resubmit.
File Error	The accumulated number of transactions in a batch does not match the total number of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a batch does not match the total value of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a file does not match the total value of transactions for that file. Please review your file and resubmit.
File Error	An error has occurred with your file. Please review your file and resubmit.

The following File Errors relate to pre-processing validation errors on SEPA Instant Credit Transfer files only:

Reason Text	File Error Reason Description
SEPA Instant File Error	The requested execution date is either in the past or is not equal to the authorisation date of this SEPA Instant file. Please review your file and resubmit.
SEPA Instant File Error	The local instrument code for this SEPA Instant file must equal 'INST'. Please review your file and resubmit.
SEPA Instant File Error	The allowed number of SEPA Instant files processed for today has been exceeded. Please review your file and resubmit on another date.
SEPA Instant File Error	The maximum number of transactions within this SEPA Instant file has been exceeded. Please review your file and resubmit.
SEPA Instant File Error	The SEPA Instant Daily Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit
SEPA Instant File Error	The SEPA Instant Transaction Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit.
SEPA Instant File Error	The requested execution date must be the same for each batch within the SEPA Instant file. Please review your file and resubmit.

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 Approve 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 Approve 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.

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 6:00pm 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.

3. SEPA Instant Credit Transfer Customers

SEPA Instant Payments can be issued and authorised for processing 24 hours a day, every day of the year.

We can provide this document in Braille, in large print and on audio tape or CD.

Please ask any member of staff for details.

Bank of Ireland