



Bank of Ireland FXPay Manual





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* The FXPay manual is provided to both Bank of Ireland (ROI) and Bank of Ireland UK (BOIUK) customers. As such, please ensure you read the relevant section applicable to you.

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Digipass User Guide

What is a Digipass and how does it work?

Your Digipass is the security token used to access Bank of Ireland FXPay to verify your login to the system and to verify the addition, editing/amending and deletion of Payees. The Digipass randomly generates single-use security access codes.

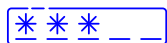
- ▶ When you log in or when you delete a payee, you will generate a One Time Password (OTP) which serves as a timed and dated verification of your action.
- ▶ When you add or edit/amend a Payee, the Digipass will generate a Message Authentication Code (MAC), which is a code linked to the information you are verifying.

Your Digipass is unique to you and your User ID. It cannot be used by another user to log in to Bank of Ireland FXPay.



How secure is the Digipass?

The FXPay Digipass device is a best in class industry standard security offering. It helps protect users against man-in-the-middle attacks and assists in preventing phishing attacks. Through the use of OTP and MAC codes as outlined above, it provides an enhanced security offering to our customers. Each code is unique and cannot be used more than once.



Creating your unique 5 digit Personal Identification Number (PIN)

- 1 Turn on the Digipass by pressing the  button. New devices will display 'NEW PIN'
- 2 Create and enter a 5-digit PIN (this should be unique to you)
- 3 'PIN CONF' (CONF=Confirmation) appears on the screen
- 4 Re-enter your new PIN to confirm
- 5 'NEW PIN CONF' will appear on the screen followed by 'APPLI' – which means it's active
- 6 Your Digipass will now be active with your 5 digit PIN.



Please note: It is important to remember this PIN and also keep it confidential to you. If you forget your PIN, you will need to order a new device.



How do I log in using my Digipass?

Visit the log in page at www.bankofireland.com/fxpay.

After you enter your username and password, you will then be prompted to enter your One Time Password (OTP).

To get your One Time Password:

- 1 Turn on your Digipass by pressing the  button
- 2 Enter your 5 digit PIN
- 3 'APPLI' appears on the screen
- 4 Press 1
- 5 Your OTP (One Time Password) appears on the screen
- 6 Enter this code into the OTP field in FXPay
- 7 Click Login and you should now be in the FXPay system.



How do I change my Digipass PIN?

If you wish to change your PIN at any stage, follow the instructions below:

- 1 Turn on the Digipass by pressing the  button
- 2 Enter your existing 5-digit PIN
- 3 'APPLI' appears on the screen
- 4 Push the  button for about 2 seconds
- 5 'NEW PIN' appears on the screen
- 6 Enter a new PIN of your choice
- 7 'PIN CONF' appears on the screen
- 8 Enter your new PIN again
- 9 'NEW PIN CONF' appears on the screen followed by 'APPLI'.

Your new PIN is now active.

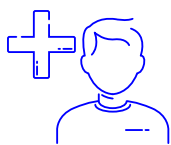


What happens if I enter an incorrect PIN?

If you enter 5 incorrect PINs in a row the Digipass device will be locked, and you will need to contact our Customer Service Helpdesk to arrange the issue of a new Digipass. See page 4.

How do I authorise the addition of or changes to Payees using my Digipass?

For all changes to Payee details, you will need to use your Digipass.



Authorising the addition/amendment of a Payee

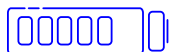
- 1 Turn on your Digipass by pressing the  button
- 2 Enter your 5 digit PIN
- 3 'APPLI' appears on the screen of the Digipass
- 4 Press 2
- 5 Input the Payee account number displayed on your FXPay screen into your Digipass
- 6 A Message Authentication Code (MAC) is displayed on the Digipass
- 7 Enter the MAC code in the MAC field displayed on FXPay screen, and click 'VERIFY' on FXPay
- 8 You should then be advised that you have successfully authorised the payee addition or edit.



Authorising the deletion of a Payee

- 1 Turn on your Digipass by pressing the  button
- 2 Enter Your 5 digit PIN
- 3 'APPLI' appears on the screen of the Digipass
- 4 Press 1
- 5 A 6 digit One Time Password (OTP) is displayed on the Digipass screen
- 6 Enter this code into the One Time Password field on the FXPay screen and click 'VERIFY'.

You should then be advised that you have successfully authorised the payee deletion.



My Digipass has run out of battery, what do I do?

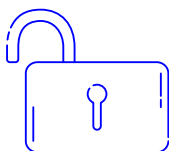
If your battery has run out on your Digipass, you need to contact the Helpdesk and request a new Digipass. The Digipass battery normally has a life span of 5 years.



How do I order a new Digipass?

If you need to order a new Digipass you need to contact the Helpdesk. You can reach your Helpdesk on the numbers below:

- ▶ **Republic of Ireland:** (01) 609 4314 Option 1.
- ▶ **Northern Ireland:** (0345) 601 5599 Option 2, followed by Option 1.



How do I unlock my Digipass?

If you lock your Digipass, you need to contact the Helpdesk. The Helpdesk will then issue you with a new Digipass should you need it in future.

If you enter 5 incorrect PINs in a row the Digipass device will be locked and you will need to contact our Customer service desk to arrange the issue of a new Digipass.



How do I contact the Bank of Ireland FXPay Helpdesk?

You can contact the Helpdesk on the below numbers:

- ▶ **Republic of Ireland:** (01) 609 4314. Option 1. Available 9am-5pm, Monday to Friday (excluding bank and public holidays).
- ▶ **Northern Ireland:** (0345) 601 5599. Option 2, followed by Option 1. Available 9am-5pm, Monday to Friday (excluding bank and public holidays).

Email: customer.service@boi.com. Available 9am-5pm, Monday to Friday.



FX Pay Navigation



Home Page

Request a Quote Panel

The 'Request a Quote' panel allows you to quickly get a quote for outbound currency payments. You simply enter the amount and currency you want to buy, the currency you want to sell and the payment date. Once you click **'Get a Quote'** a rate will appear for a timed countdown.

Outstanding Actions Panel

On the 'Outstanding Actions' panel, you will have a list of your outstanding actions under four headings. Simply click on each heading to see the detailed list under each heading.

Deals Awaiting Payment:

This will show you your deals that have a foreign currency amount which you need to use to make a payment. Click on any deal to then **'Make a Payment'**.

Payments Awaiting Authorisation:

This will show you your payments that need to be authorised before they are sent for processing. Click on any payment to **'Authorise'**.

Payees Awaiting Authorisation:

This will show you your payee changes that need to be authorised before they are available to use to send a payment. Click on any payee to **'Authorise'**.

Inbound Deals Awaiting Payment:

This will show you your inbound rates booked for inbound payments which have not yet arrived.



Deals Page

Deals Panel

The main 'Deals' panel displays a list of deals which must be used to make a payment. The list is sorted by deals with an outstanding balance. You can choose the **'Completed Deals'** dropdown on the top right to access a list of deals which have already been used to make payments.

Deal View Panel

When you click on any deal in the 'Deals' panel, the full details will appear in the 'Deal View' panel. If the deal chosen has a balance, you will then be presented with some or all of the following actions:

- ▶ Make a Payment – use the deal to make a payment for the value date on the deal.
- ▶ Early Take Up – If you want to change the payment date on a Spot deal, this can be changed to an earlier date as long as the cut off time for that currency and date hasn't been reached. Please note, if a same day value date is chosen and accepted, a €20 charge will be incurred (BOIUK customers will incur a £25 charge). If you want to change the payment date on a Forward deal please contact your dealer as the rate may need to be adjusted.

Deals FAQs

How do I book a deal?

Option 1:

- 1 On the homepage, choose the currency you want to buy and the currency you want to sell. Then choose an amount and payment date. You can click on the calendar icon to easily select the payment date.
- 2 Click **'Get a Quote'**. This will then offer you a rate, which will appear for a timed countdown. The rate offered is refreshed to take account of market changes.
- 3 To book the deal, Click **'Deal'**.

You will see an on screen confirmation that you have booked a deal and you will be offered the option to make a payment using this deal now or later. You will also receive an email confirming the deal has been booked.



Option 2:

- 1 Choose 'Book a Deal' in the Deals page.
- 2 Choose the currency you want to buy and the currency you want to sell. Then choose an amount and payment date. Once all details have been filled here a rate will appear for a timed countdown. If the market rate changes within the countdown, your rate will change, otherwise the rate will remain the same.
- 3 To deal, click **'Deal'**.

What does 'Payment Date' mean?

When you book a deal, the payment date you choose defines the type of deal booked. If you choose a payment date within two business days, the deal automatically becomes a spot contract, requiring payment details to be added today for a same day payment and within two business days for spot settlement. If you choose a payment date greater than two business days from today, the deal becomes a forward contract. You can choose to add an 'Early Take Up' date to a forward contract if you wish.

What does 'Pay Now' mean?

When booking a deal this function allows you to make the payment in conjunction with the deal booking on the same screen.

- 1 Tick the Pay Now box.
- 2 Enter the payment details including the date, paid from and to accounts, the fee policy (explained later in this section) and reason for the payment.
- 3 Click **'Deal'**. Depending on your user permissions, the payment will either be made or sent to an Authoriser to authorise the payment. You can only use this function if you have the "Approve Own Payment" permission. If you don't have this permission you will get an error message about same. In this instance you will need to unclick the "Pay Now" box and enter the deal and payment as individual transactions.



What does 'Early Take Up' mean?

When booking a deal that is a forward contract 'in the deals tab' (i.e. it has a value date of more than two business days), you will be given the option of choosing an early take-up date. This means you are creating a time frame beginning at the early take up date and ending on the payment date during which you can make your payment. If you choose to enter this date, this means you can make a payment earlier than the deal payment date. When you choose a deal to display in the Deals panel, you will be able to see if 'Early Take-Up' applies and the date where this is available.

How far forward can I book a forward contract?

If you have permission to deal forward, you can book forward contracts up to a value date of 12 months into the future.

Can I change the maturity date on a forward contract?

No, you can't change the maturity date on a forward contract. However, when booking a deal which is a forward contract in the deals tab i.e. has a value date of more than two business days, you will be given the option of choosing an Early Take Up Date. This becomes the earliest date you can make a payment. You can then make a payment any date between the Early Take Up Date and the Payment Date. When you choose a deal to display in the Deals panel, you will be able to see if 'Early Take Up' applies.

If you have not chosen 'Early Take Up' when booking, you can call your dealer to discuss your options.

Can I extend a forward contract on the system?

No, unfortunately you cannot extend a forward contract on the system. You can call your dealer to discuss any requirements around extending forward contracts.

What hours am I able to deal?

Outside of bank holidays users with dealing permissions can deal five days a week, from Monday to Friday between 7:30am – 5:45pm (ROI customers) and 8:15am – 16:45pm (BOIUK customers). The rates available will be the latest market related rates as set out in Section 19.8 of the Bank of Ireland FXPay Special Terms and Conditions and Section 20.7 of the Bank of Ireland UK FXPay Special Terms and Conditions. Payments can be sent for processing or authorised at any time. Payment Cut-off times still apply when sending payments and are set out on page 12.

How do I cancel a deal?

To cancel a deal: Contact your dealer or phone us on:

Republic of Ireland 00 353 1 609 4300

Available 8.00am – 5:00pm, Monday - Friday (excluding bank and public holidays).

Bank of Ireland UK 00 44 (0) 28 9032 2778

Available 8:15am – 5:00pm , Monday - Friday (excluding bank and public holidays).



Inbound Page

Inbound Panel

The main 'Inbound' panel shows a list of inbound deals sorted according to those that have balances (i.e. where the inbound payment has not yet been received). You can choose the **'Completed Deals'** dropdown on the top right to access a list of deals where the inbound payments have been received (if any).

Inbound Deal View Panel

When you click on any deal in the Inbound panel, the full details will appear in the Inbound Deal View Panel.

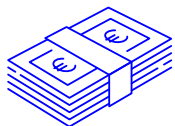
Inbound FAQs

What is an Inbound deal?

An 'Inbound Deal' is a rate booked for a currency payment you are expecting to receive into your account. It allows you to agree a rate for conversion into your currency account before you receive the payment.

How do I book a rate for an inbound deal?

- 1 Choose 'Book an Inbound Rate' in the Inbound page.
- 2 Choose the currency you are due to receive from the **'I want to sell'** dropdown, then enter the amount. Alternatively you can choose the amount you want to buy in Euro (or Sterling for BOIUK customers) and it will show you the foreign currency amount you will have to send to receive this. This is the currency coming into your account. Enter the date the payment is expected.
- 3 Once all details have been filled here, a rate will appear for a timed countdown. The rate offered is refreshed to take account of any market rate changes. The currency amount which will be due to your account will also update.
- 4 To deal, click 'Submit'.



Payments Page

Payments Panel

The main 'Payments' panel shows a list of payments sorted according to those that are 'Unauthorised' (i.e. those that need to be authorised before they are sent for processing). You can choose the '**Authorised**' dropdown on the top right to access a list of payments which have already been authorised.

Payment View Panel

When you click on a payment in the 'Payments' panel, the details relating to the payment will appear here.

If the payment is not authorised, you will be given the option to either:

-  Authorise the payment; or
-  Reject the payment.

Payments FAQs

How do I make a payment?

- 1** Choose '**Make a Payment**' in the Payments tab.
- 2** Choose the deal you want to use for the payment. You can make a payment for some or all of the balance of the deal chosen. The deal you choose should be equal to or greater than the payment you want to make. If you don't use all of the deal to make a payment, you can make another payment with the remaining amount.
- 3** Enter the payment details.
Choose the amount you want to pay – it will default to the balance of the deal you are using. Choose the Fee Policy (Shared, You Pay – explained on page 12), Pay To and Pay From Accounts, and enter a Purpose of Payment.
- 4** Click submit.
Depending on your user permissions, the payment will either be sent to an Authoriser to authorise the payment, or you will be prompted to authorise the payment.



When will my payment be made? Does this affect cut-off times?

When you make a payment, you choose the payment date. The cut-off times for making a payment are outlined on the tables below. If you authorise a payment online before the cut-off time, the payment will issue that day, otherwise, the payment will issue on the next available payment date. The system will prompt you if the cut-off time has passed and advise you of the new date.

What are the Payment Cut-Off Times?

Republic of Ireland

Same Day

Currency	Payment Cycle	Cut-off time
GBP	Same Day	4:00pm
USD	Same Day	3:00pm
EUR	Same Day	2:30pm
CAD	Same Day	1:00pm

Republic of Ireland

Standard Payments

Currency	Payment Cycle	Cut-off time
CAD, EUR, GBP, USD	Next Day	5.45pm
AUD, CNY, CZK, HKD, HUF, JPY, NZD, SGD, ZAR	Next Day	1:00pm
CHF, DKK, NOK, PLN, SEK, TRY	Next Day	5.00pm
All euro payments outside the EU/EEA and all other non-euro payments	Two Days+***	4.00pm

*** Exception is INR – three day payment cycles.

Bank of Ireland UK

Same Day

Currency	Payment Cycle	Cut-off time
GBP	Same Day	4:00pm
EUR	Same Day	2:00pm
USD	Same Day	2:00pm
CAD	Same Day	1:00pm

Bank of Ireland UK

Standard Payments

Currency	Payment Cycle	Cut-off time
CAD, EUR, GBP, USD	Next Day	4.30pm
PLN, DKK, NOK, SEK, CHF	Next Day	3.30pm
AUD, HKD, HUF, JPY, NZD, ZAR	+Two Days	5.00pm



What does 'Fee Policy' Mean?

Bank of Ireland FXPay allows you to choose how payment fees are shared between you and your payee. You have the option to choose either SHARED or YOU PAY involving currencies other than EU/EEA* currencies. For EU/EEA* currencies the SHARED option is only available.

For customers in the Republic of Ireland

Shared:

This is the standard method for allocating international fees. For payments processed within the *EEA, payment charges must be 'shared' i.e. the sender of the payment pays the Bank of Ireland charges and the beneficiary pays the foreign beneficiary bank charges. For example, if you decide to share fees, you will be charged €0 (until 01/01/2028**) for processing a Standard Payment and €20 if you opt to process a Same Day payment.

You Pay:

This means that you are electing to pay both Bank of Ireland's charge and the foreign bank charge. This charge choice can only be used for payments processed to a beneficiary account which is located in a 'Non EEA' country. In this case a €7 charge will be applied to your account. This covers charges levied by a foreign bank up to an amount of €20. If however, the foreign bank charges exceed €20 then you will be retrospectively charged with the difference (for example, if the foreign bank charges €40, you will be debited €33- taking into account the €7 already paid). Some foreign banks have no upper limit on payment charges and can typically take up to 4 weeks for these charges to be passed to Bank of Ireland customers. However, on occasion this can take considerably longer (e.g. up to 3 months).

For customers in Bank of Ireland UK

Shared:

This is the standard method for allocating international fees. For payments processed within the UK/*EEA, payment charges must be 'shared' i.e. the sender of the payment pays the Bank of Ireland UK charges and the beneficiary pays the foreign beneficiary bank charges. For example, if you decide to share fees, you will not be charged (until 01/01/2028**) for processing a Standard payment and £25 if you opt to process a Same Day payment. If shared charged option is selected, payments may be subject to charges by third party intermediary Banks. This may result in your Payee (beneficiary) receiving less than expected.

You Pay:

This means that you are electing to pay both Bank of Ireland UK's charge and the foreign bank charge. This charge choice can only be used for payments processed to a beneficiary account which is located in a 'Non EEA' country.

*EEA is the European Economic Area, currently consisting of the EU member states, Iceland, Liechtenstein and Norway (except Svalbard).

Switzerland is not included in this arrangement

**After the promotional period the fee will revert back to the standard fee as highlighted in the Schedule of Charges document.



How are my 'Pay From' account(s) set up?

The 'Pay From' accounts are set-up from the details initially supplied on the mandate (ROI) or Application form (BOIUK) you completed when setting up Bank of Ireland FXPay. In order to add any additional accounts, you will need to send us an amendment form. The applicable form can be found on the following link:

<https://businessbanking.bankofireland.com/payments-and-cards/online-banking/bank-of-ireland-fxpay/>

Or you can ask your dealer to send you one.

Will I receive a payment confirmation?

We currently don't provide a confirmation of payment receipt. However, when a payment has been sent for processing, you will receive an email confirmation. This email confirmation is **not** proof that the payment is received, but that it has been added to the payment queue. You can also print a PDF payment advice for each payment on Bank of Ireland FXPay.

How do I cancel a payment?

If you want to cancel a payment, you need to call our helpdesk. Be sure to clearly explain that it is a currency payment sent through Bank of Ireland FXPay to allow prompt support from our Helpdesk.

To cancel a payment phone us on:

Republic of Ireland (01) 6094314. Option 1. Available 9am-5pm, Monday to Friday (excluding bank and public holidays).

Bank of Ireland UK (0345) 6015599. Option 2 followed by Option 1. Available 9am-5pm, Monday to Friday (excluding bank and public holidays).

How do I make a payment using "Multiple Deals" function?

- 1 Choose **'Make a Payment'** in the Payments tab and then click on the **'Multiple Deals'** tab.
- 2 Select the deals you wish to use to make the payment by selecting them individually. Five deals is the maximum that can be selected (The max is 5 deals). Once you've selected the deals you wish to use click **'Make Payment'**.
- 3 You will then be asked to input the amount you wish to use from each of the deals selected.
 - a. The amount entered needs to be equal to or less than the outstanding amount on the deal.
 - b. The total amount of all deals selected must equal the amount of the payment. You will receive an error message if this isn't the case. You must enter the value of the payment you wish to make.



- 4 Complete the usual payment details as you would when processing a single payment:
 - a. Enter the payment date
 - b. Fee policy where allowed
 - c. Paid from account
 - d. Paid to account
 - e. Purpose code
 - f. Additional payment information (Optional).
- 5 Click **'Submit'**. Depending on your user permissions, the payment will either be made or sent to an Authoriser to authorise the payment.



Bulk Payments Page

Bulk Payments

The Bulk Payments function allows you to make multiple payments from one FX deal.

- 1 Select the FX deal you wish to use from the list of outstanding deals. This will bring up the Bulk Details tab. Only one deal can be selected.
- 2 To create a new payment list:
 - a. Click the Entry tab to start adding payments. The usual information including amount, fee policy, paid from and to accounts, payment date and reason for payment are required.
 - b. Click Add to include a payment and then click Entry once again to add another payment.
- 3 Continue to add payments until your bulk file is ready to go then click submit. Depending on your user permissions, the bulk payments will either be made or sent to an Authoriser to authorise the bulk payment.
- 4 You can choose to save the Bulk Payment file that you build for future use. Click save and enter a list name.
- 5 To use it again just select the bulk payment file you wish to use from the drop down menu beside the "Load" tab and click "Load". You can do this after step 1 above. You can amend and/or delete any payment from the bulk list before submitting.
- 6 If there is any error on the file with one or more of the payments, an error message will show in red under the status column. You can select the payment to update the details as required.
- 7 Please note you can only select 1 deal per bulk payment file. You should ensure your deal is for a sufficient amount to cover the combined value of your payments.



Payments List

The Payments List section allows you to delete any previously saved Bulk Payment lists that are no longer required. This deletes the defined bulk payment list and not the actual payee.



Payees Page

Payees Panel

The main **'Payees'** panel shows a list of Payees sorted according to those that are **'Awaiting Authorisation'** (i.e. those that need to be authorised before payments can be made to these accounts). You can choose the **'Authorised'** dropdown on the top left to access a list of payees which have already been authorised. Payees with an 'Incomplete' status require additional information before they can be submitted for authorisation. You can only make payments to Authorised payees.

Payee View Panel

When you click on a Payee in the 'Payees' panel, the details relating to the payee will appear here.

If the payee is not authorised, you will be given the option to either:

-  Authorise the payee; or
-  Reject the payee.

Payee FAQs

How do I add/ upload my payees?

- 1** Choose **'Add a Payee'** in the Payee tab.
- 2** Enter the:
 -  'Payment Sent to' Country
 -  Currency
 -  Purpose of Payment/ Purpose Code
 -  Legal Entity Identifier (LEI) Number
 -  For UK payments, you will be asked:



“Is this payment PRA/FI regulated?”

- If Yes, an LEI must be provided
- If No, LEI is not required.

For all other payments, LEI is optional:

- ▶ Payee Short Name
- ▶ Payee Full Name (Please note there is a limit of 35 characters here)
- ▶ Payee Phone Number
- ▶ Address (Please note Address line 1, Town/City and Country are mandatory fields and must be completed).

- 3 After choosing the country, you will then see an asterisk* beside the fields you need to complete in order to add a payee from that country. Fill in these fields.
- 4 Complete Intermediary details if applicable.
- 5 You can enter ‘Additional Information’ for this payment. This information can be changed every time a subsequent payment is made to this payee.
- 6 Click save.

Depending on your user permissions, the payee will either be sent to an Authoriser to authorise the payee, or you will be prompted to authorise the payee. (Please see ‘Authorising a Payee’ below).

How do I edit/amend a Payee?

- 1 Click on the ‘Payees’ tab on the left hand navigation to access the Payee page.
- 2 On the Payees Panel, choose the payees you want to edit/amend. You can find the payee by checking the authorised drop down on the top right. Click on the payee you want to edit.
- 3 You can then click the blue **‘Edit’** button on the Payee Details Panel, which will give you the option to change the payee details, similar to entering a new Payee.
- 4 Click Save.

Depending on your user permissions, the payee will either be sent to an Authoriser to authorise the payee, or you will be prompted to authorise the payee edit. (Please see ‘Authorising the addition/amendment of a Payee’ below).



How do I delete a Payee?

- 1 Click on the Payees tab on the left hand navigation to access the Payee page.
- 2 On the Payees Panel, choose the payee you want to edit or delete. You can find the payee by checking the authorised drop down on the top right. Click on the payee you want to delete.
- 3 If you wish to delete a payee, you can click the blue **'Delete'** button in the Payee Details panel. Depending on your user permissions, the deletion will either be sent to an Authoriser or you will be prompted to authorise the deletion of the payee. (Please see Authorising the deletion of a Payee).

How do I Authorise a Payee?

For all changes to Payee details, you will need to use your Digipass.

Authorising the addition/editing of a Payee.

To authorise an addition or change to a Payee, you'll need your Digipass. After you click on the Authorise button, a pop-up box will appear with the following instructions.

- 1 Turn on your Digipass by pressing the  button
- 2 Enter your 5 digit PIN
- 3 APPLI appears on the screen of the Digipass
- 4 Press 2
- 5 Input the payee account number displayed on your FXPay screen into your Digipass
- 6 A Message Authentication Code (MAC) is displayed on the Digipass
- 7 Enter the MAC code in the MAC field displayed on FXPay screen, and click 'VERIFY' on FXPay.



You should then be advised that you have successfully authorised the payee addition or edit.



Authorising the deletion of a Payee.

To authorise the deletion of a Payee, click on the Payee awaiting deletion in the 'Awaiting Authorisation' list. After you click on the 'Authorise' button, a pop-up box will appear with the following instructions.

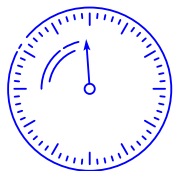
- 1 Turn on your Digipass by pressing the  button
- 2 Enter Your 5 digit PIN
- 3 APPLI appears on the screen of the Digipass
- 4 Press 1
- 5 A 6 digit One Time Password (OTP) is displayed on the Digipass screen
- 6 Enter this code into the One Time Password field on the FXPay screen and click 'VERIFY'.



You should then be advised that you have successfully authorised the Payee deletion.

How do I reject a Payee addition/amendment?

Choose the Payee awaiting Authorisation. Details will appear in the Payee Details screen. To reject a Payee addition or amendment, simply click on the 'Reject' button.



FX Orders Page

Orders Panel

All orders will appear in the 'FX Orders' Panel. These will be sorted according to date. The order types are BR for a firm order and ILO for a tracked rate.

Order View Panel

When you click on an Order in the Orders panel, the details relating to the order will appear here.

If the order is still live on the system (the expiry date has not passed), you will have the option of cancelling the order here. Simply click on the '**Cancel**' button and confirm the cancellation.

FX Orders FAQs

What are the Order Types and what do they mean for me?

Depending on your permissions, you may be able to place an order on the system. Essentially, this is the ability for you to set parameters for when you would like to execute a spot deal depending on the rate. The different types of limit orders are explained below.

FX Order (BR)

The customer places an order to buy or sell currency on or before a certain Expiry Date and Expiry Time at an agreed rate. The customer agrees a rate which is more favourable than currently available in anticipation of benefitting from more favourable market conditions. If the rate becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time, the deal is executed as a **Spot Deal**.

A spot deal

A deal booked to make a foreign currency payment within the next two business days.

For customers in the Republic of Ireland

For example, a customer has a need to buy sterling and sell euro and the current market price is 0.88 or 88p. The customer has the view that the market will move in their favour and is targeting 89p. The customer places an order to buy £10,000 sterling if the rate hits 0.89 or 89p before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time then the order will automatically become a deal booked for the rate and amount specified. The customer will receive an email to notify them that the deal has been executed. If the rate i.e. 0.89 or 89p does not become available on Bank of Ireland FXPay before the Expiry Date and Expiry Time, nothing happens and the order expires. An email will issue when your order expires.



For customers in Bank of Ireland UK

For example, a customer has a need to buy euro and sell sterling and the current market price is 1.13 or €1.13. The customer has the view that the market will move in their favour and is targeting €1.14. The customer places an order to buy €10,000 euro if the rate hits 1.14 or €1.14 before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland UK FXPay before the Expiry Date and Expiry Time then the order will automatically become a deal booked for the rate and amount specified. The customer will receive an email to notify them that the deal has been executed. If the rate i.e 1.14 or €1.14 does not become available on Bank of Ireland UK FXPay before the Expiry Date and Expiry Time nothing happens and the order expires. An email will issue when your order expires.

Warning: These products may be affected by changes in currency exchange rates.

Stop Loss

The customer places an order to buy or sell currency on or before the Expiry Date and Expiry Time at an agreed rate. In anticipation that market conditions will deteriorate, the customer seeks to agree a rate in order to “put a stop” on losses. If the rate becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time, the deal is executed as a Spot Deal.

For customers in the Republic of Ireland

For example, a customer has a need to buy sterling and sell euro and the current market price is 0.88 or 88p. The customer has the view that the market will move against them and is targeting 0.85 or 85p. The customer places an order to buy £10,000 sterling if the rate hits 0.85 or 85p before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time, then the order will automatically become a deal booked for the rate and amount specified. The customer will receive an email to notify them that the deal has been executed. If the rate i.e. 0.85 or 85p does not become available on Bank of Ireland FXPay before the Expiry date and Expiry Time, nothing happens and the order expires. An email will issue when your order expires.

For customers in Bank of Ireland UK

For example, a customer has a need to buy euro and sell sterling and the current market price is 1.13 or €1.13. The customer has the view that the market will move against them and is targeting 1.12 or €1.12. The customer places an order to buy €10,000 euro if the rate hits 1.12 or €1.12 before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland UK FXPay before the Expiry Date and Expiry Time, then the order will automatically become a deal booked for the rate and amount specified. The customer will receive an email to notify them that the deal has been executed. If the rate i.e. 1.12 or €1.12 does not become available on Bank of Ireland UK FXPay before the Expiry date and Expiry Time, nothing happens and the order expires. An email will issue when your order expires.



One Cancels Other (OCO)

This is a pair of orders which are essentially a combination of an FX Order and a Stop Loss. The customer agrees a minimum and a maximum conversion rate at which they wish to deal. The customer seeks to obtain some benefit from favourable market movements but also to limit their losses. The deal is executed as a Spot Deal at whichever rate first becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time.

For customers in the Republic of Ireland

For example, a customer has a need to buy sterling and sell euro and the current market price is 0.88 or 88p. The customer has the view that the market may move in either direction. The customer wants to capitalise on any movement in their favour (allows them to pay less euro for a sterling amount) but also wants to limit the loss if the market moves against them (need to pay more euro for a sterling amount). Therefore, the customer places an OCO for two rates, targeting 0.87/87p or 0.89/89p. The customer places an order to buy £10,000 sterling if the rate hits either 0.87/87p or 0.89/89p before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland FXPay before the Expiry Date and Expiry Time, then the order will automatically become a deal booked for the rate and amount specified. The other order will then be cancelled. The customer will receive an email to notify them that the deal has been executed. If the rates i.e. 0.87/87p or 0.89/89p do not become available on Bank of Ireland FXPay before the Expiry date and Expiry Time, nothing happens and the order expires. An email will issue when your order expires.

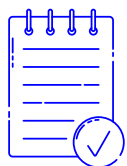
For customers in Bank of Ireland UK

For example, a customer has a need to buy euro and sell sterling and the current market price is 1.13 or €1.13. The customer has the view that the market may move in either direction. The customer wants to capitalise on any movement in their favour (allows them to pay less sterling for a euro amount) but also wants to limit the loss if the market moves against them (need to pay more sterling for a euro amount). Therefore, the customer places an OCO for two rates, targeting 1.14/€1.14 or 1.12/€1.12. The customer places an order to buy €10,000 euro if the rate hits either 1.14/€1.14 or 1.12/€1.12 before the Expiry Date and Expiry Time. If the rate becomes available on Bank of Ireland UK FXPay before the Expiry Date and Expiry Time, then the order will automatically become a deal booked for the rate and amount specified. The other order will then be cancelled. The customer will receive an email to notify them that the deal has been executed. If the rates i.e. 1.14/€1.14 or 1.12/€1.12 do not become available on Bank of Ireland UK FXPay before the Expiry Date and Expiry Time, nothing happens and the order expires. An email will issue when your order expires.



Track a Rate (ILO)

When you click on the 'Track A Rate' tab, you have the opportunity to track a target rate(s) for a currency pair(s), over a specified time period(s) chosen by yourself. You simply input the target rate for the particular currency conversion you wish to track (e.g. Euro/Sterling) and you will receive an email alert if the specified target rate for that currency conversion becomes available on Bank of Ireland FXPay. This is not an order, but simply an alert. Please note, it is not guaranteed that this rate will be available when you next login to Bank of Ireland FXPay. You will also be notified by email once the time period you have specified for tracking this rate has expired provided that the tracked rate has not already triggered. You will only be notified on one occasion if the tracked rate becomes available.



Reports Page

Payments History Panel

The 'Payments History' panel shows a breakdown of Completed Payments. You can choose to see Cancelled Payments, by choosing the dropdown at the top right of the panel if you want a report of payments you have cancelled. You can also use the date filter to refine your search.

This panel gives you a breakdown of all transaction details relating to these payments. You can download a report by clicking the download button. This can be in the format of either a pdf report or csv file.

Deal History Panel

The 'Deal History' panel allows you to sort deals according to the currency bought, the user who booked the deal and/or the deal type.

You can then download the filtered report by clicking the download button. This can be in the format of either a pdf report or csv file.



Administration Explained (available to users with the Administrator Permission)

Users Panel

All Users within a company are listed here according to their User ID, Full Name and Email.

Users Details Panel

If you click on any User in the Users panel, their contact details and permissions are displayed here. Administrators are able to enable or disable a User, so they can restrict access on the system to certain users instantaneously. Simply uncheck the 'Enable User' tickbox and click save to remove or re-enable a user's access.

Administration FAQs

What are the different permission levels?

Each User is assigned permissions according to the Bank of Ireland FXPay Annex (ROI) or Application form (BOIUK) completed.



Bank of Ireland FXPay Permissions Explained

All users have the basic ability to:

- ▶ View Deals.
- ▶ Add Payment Details.
- ▶ Add Payee Details.



Optional User Permissions:

FX Dealing

You can grant Users permission to book the following types of deals:

- ▶ Spot - A deal booked to make a payment within the next two business days.
- ▶ Forward - A deal booked to make a payment in more than two business days' time.

Making Payments:

- ▶ Level 1 – Full Authorisation - This grants the user permission to authorise payments added by everyone, including their own. This is the highest level of payment permission.
- ▶ Level 2 – Partial Authorisation - This grants the user permission to authorise payments added by other people in the company. They cannot authorise payments they have added themselves.
- ▶ Level 3 – Input Only - This grants the user permission only to input payments. The user has no ability to authorise any payments.

Adding/Amending Payees:

- ▶ Level 1 – Full Authorisation - This grants the user permission to authorise payee details added by everyone, including their own. This is the highest level of payee permission.
- ▶ Level 2 – Partial Authorisation - This grants the user permission to only authorise payee details added by other people in the company. They cannot authorise payees they have added themselves.
- ▶ Level 3 – Input Only - This grants the user permission only to input payees. The user has no ability to authorise any payees.

System Administrator:

- ▶ The Administrator permissions allow the user to enable/disable every other user from the system. It also grants the user permission to see everyone else in the company's permissions on the FXPay System.



How do I add a new user?

To add a new user, you will have to send us in a written request. Contact your dealer or download the applicable amendment form online at this link:

<https://businessbanking.bankofireland.com/payments-and-cards/online-banking/bank-of-ireland-fxpay/>

To change permissions you need to fill in the form and return it to the address on the form.

How do I change my permissions?

To change permissions, you will have to send us in a written request. Contact your dealer or download the applicable amendment form online at this link:

<https://businessbanking.bankofireland.com/payments-and-cards/online-banking/bank-of-ireland-fxpay/>.

You can also reach out to the Customer Service team to request that a DocuSign version of the form be issued to you. To add a new user, you need to fill in the details required, sign it and return it to the address on the form. In the meantime, if you want to just restrict a User's access your Administrator can do so on the Administration page.

One of my employees has left the company, can I remove their access?

In order to remove the employee from the list of users, you need to send us in written instructions to delete the user. Your dealer can send you a copy of the amendment form or you can download the applicable amendment form online at this link: <https://businessbanking.bankofireland.com/payments-and-cards/online-banking/bank-of-ireland-fxpay/>. To delete a user, you need to fill in the details required, sign it and return it to the address on the form. However, you can enable or disable users whenever you want if you are the Administrator for your company.

- ▶ Simply, click on the Administration tab.
- ▶ Choose the User you want to disable.
- ▶ Untick the enabled box for the User and then click Save.



General FAQs

What is my password for Bank of Ireland FXPay?

You will receive your initial password from our help-desk. When you first login you will be prompted to change your password for Bank of Ireland FXPay. Your new password must be at least 14 characters long and include a minimum of 4 numbers. You will be required to change your password every 90 days.

What if I forget my password for Bank of Ireland FXPay?

To protect the security of the accounts, you will have to ring our helpdesk if you forget your password. You will be allowed 5 attempts before you are locked out of the system.

The Helpdesk number is:

Republic of Ireland (01) 6094314.

Bank of Ireland UK (0345) 6015599.

If you have your Bank of Ireland FXPay user ID ready, they will be able to reset your password following some routine security questions. Be sure to clearly state that you want to reset your Bank of Ireland FXPay password to ensure we can promptly help you.

The system logged me out, why?

Security is very important to us. The system is configured to log you out for security reasons after 5 minutes of inactivity. You can re-login straight away using your login details and Digipass, which protects the security of your account.

What do I need my Digipass for?

In order to ensure maximum security and protection for your account, every user has a 'two factor' authentication process to login to the system and make changes to Payees.

Two factor authentication means you have the security of your password and also a security tool - the Digipass, that works off a timing algorithm to minimise security risk. Further details on the Digipass are available in the Digipass User Guide which is sent to every user.

Two factor authentication is a security measure we champion to minimise risk to our customers.



What Browsers are compatible with Bank of Ireland FXPay?

The website is available on all browsers, for the best experience, we recommend that you use Google Chrome.

Report Concerns

If you have lost your Digipass or suspect you have received a fraudulent email, text or call or have been asked to provide your personal or banking information (user id, PIN, etc.) in an unusual manner, such as by pop-up or web page, report it immediately. Do not reply to or follow any of the instructions provided, regardless of how genuine they may appear.

To report online fraud, suspicious activity on your account or if you have provided personal information in response to a suspicious email, text or phone call, please contact us on **FREEPHONE** 1800-946764 (ROI) or 0800 032 1288 (BOIUK) - 24/7.

Help and Support

There are a number of links included in the Help and Support section on the home page. These include:

- ▶ Market update
- ▶ FXPay Terms and Conditions
- ▶ FAQ's
- ▶ Payment Help
- ▶ Deal Help
- ▶ Email us.



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BELFAST

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BT1 5LR.

Bank of Ireland is regulated by the Central Bank of Ireland. In the UK, Bank of Ireland is regulated by the Central Bank of Ireland and authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Information Classification: Public (Green)