Begin

Business On Line

Our dedicated online banking service for business customers

Bank of Ireland

Manage your cash flow wherever you are

Controlling your cash flow is crucial to the success of your business. At Bank of Ireland we understand the need to access up-to-date information about your accounts at all times.

Business On Line is the perfect choice for business customers with advanced electronic payment needs, requiring more functionality and greater control.

Features of Business On Line

View account balances, transactions, direct debits and standing orders

Transfer funds between accounts

The option to make high value payments, subject to the daily control limit that you set

Set up more than one person to use online banking and control exactly what each user can do

Specify whether you want to require a second person to authorise some or all payments

Make domestic and international payments for receipt the same day[1]

Access foreign currency accounts

Pay numerous payees from one debit transaction e.g. bulk salary payments

Export and import data to and from your accounting systems

[1] subject to the payment cut off times listed at boi.com/bolcutofftimes

What other options are available?

If you are a smaller business or you don't need the more comprehensive suite of functions of Business On Line, Bank of Ireland also offers the 365 Phone & Digital Banking service.

365 is a free, flexible and easy-to-use service which is ideal for customers who:

- Require single user access to online banking
- Need to make low value payments up to a limit of €20,000 per day
- Want flexible online banking – with a dedicated mobile and tablet app

To find out more visit our website at boi.com/onlinebankingforbusiness.

Benefits of Business On Line

- Available when and where it suits you.
- Save time and money on your everyday transactions: a business sending 100 cheques a month could save up to €3,540 in a year[2].
- Enables you to make immediate or future dated payments quickly and easily, without the clearance times associated with cheques.
- Cuts down on paperwork, as 90 days of transactions are stored electronically and can be accessed and/or printed at anytime.
- Total access control. You can customise Business On Line to match your company's needs.

[2] Correct as at July 2025. Saving based on individual cheques attracting a 60c current account transaction fee, 50c stamp duty, €1.65 postage and 20c issuing charge.

Register for Business On Line and get 6 months free

To find out how to apply - visit boi.com/bolapplication. Alternatively you can contact our team using the details below

- 0818 210 619
- electronic.banking@boi.com

If you're signing up for the first time, we'll waive your subscription charge for 6 months from the date you first log-on[3]. After this, the standard €10 monthly charge will apply.

[3] For Business Start Up accounts, Business On Line subscription charges are instead waived for 2 years from the day your account is open.

Fees and charges for Business On Line (BOL)

Payment Type	BOL Charge
Monthly Business On Line Subscription Charge	
Monthly charge	€10.00
Business On Line Payment Charges	
Account Transfer	No BOL charge (10c standard charge for an automated transaction applies)
SEPA/SEPA Instant Payment	No BOL charge (10c standard charge for an automated transaction applies)
Urgent - Same day money transfers	€19.00 per payment
SEPA/SEPA Instant bulk payments	€0.08 per payment
International Payments (Excluding SEPA)	
3rd Party Payments - Non Urgent (typically 2 working days)	
Other payments with FX conversion (e.g. USD to US debiting a Euro account)	€12.50 per payment
Other payments without FX conversion (e.g. Euro to US debiting a Euro account)	€17.50 per payment
3rd Party Payments - Urgent (Same day money transfers)	
Euro to EU Member states	€19.00 per payment
Other payments with FX conversion (e.g. USD to US debiting a Euro account)	€37.50 per payment
Other payments without FX conversion (e.g. GBP to the UK debiting a GBP account)	€42.50 per payment

Normal current account transaction fees apply in all cases. Please refer to our 'Schedule of Fees and Charges for Business Customers' brochure for further details.

Charges for SEPA/SEPA Instant Payments are calculated daily and will be applied to your account on a quarterly basis. Charges for International Payments will be applied to your account on the day payment is processed.

Please note the following conditions:

- Third party foreign bank charges on payments returned and queries from Payee bank may apply.
- Business On Line (BOL) cut-off times are available on our BOL help screens or at www.bankofireland.com
- International Banking Same Day credit transfers are available in certain currencies only and to certain countries only.

- Foreign Bank Charges: a €7.00 charge may be applied to your account. Where applied it covers charges levied by a foreign bank up to an amount of €20. If however, the foreign bank charge exceeds €20.00, then you will be retrospectively charged with the difference between the actual foreign bank charge and the €7 already charged. (For Example, if the foreign bank charges €40, you will then be debited €33 - taking into account the €7 already paid). This could take typically up to 4 weeks to appear on your account but may take longer. Please note that some foreign bank charges can be high, with no maximum applying. This is a foreign bank charge and is only applicable if the sender opts to accept Payee charges.
- In relation to unpaid debits further charges will apply. Please refer to our 'Schedule of Fees and Charges for Business Customers' and 'Schedule of International Transaction Charges' brochures for further details.
- Please note, for transactions involving a foreign currency conversion, a buy/sell margin and handling fee applies, unless otherwise stated.

Please immediately contact Bank of Ireland on the below details to report online fraud, suspicious activity or unauthorised transactions on your account, or if you have disclosed any information in error following a suspicious email, text or call:

ROI Freephone: 1800 946 764

From abroad: +353 56775 7007

Available 24 hours, 7 days a week.

Visit boi.com/security-zone for more information about how you can protect your business.

REMEMBER: Bank of Ireland will never ask for account information or any of your security credentials, including one-time codes you generate. One time codes are provided to protect you from fraud, so do not give codes to anyone, no matter who they say they are or why they say they need it. We will never send you a text message or email containing a direct link to a logon page.

www.businessonline-boi.com

37-1322R.4 (08/25)