



AIB Authenticator App

User guide for AIB (NI)
Business Cardholders

Why do I need the AIB Authenticator App?

When shopping online with your AIB business debit or credit card, you may be asked to confirm it's you using your card. This is an extra layer of security called Strong Customer Authentication (SCA).

Once you're enrolled, you'll receive a notification when authentication is needed. Simply follow the prompt and confirm your purchase in just a few taps.

Who needs to download the app?

All business credit and debit cardholders need to download and enrol for the app if they want to use their card online.

If you already have the AIB Authenticator App for your business cards from AIB in Republic of Ireland or Northern Ireland, you do not need to download this app again. Open your existing AIB Authenticator app, log in, and add your AIB (NI) business card. This means you can authorise all your AIB business cards using the same app and your existing log in credentials.

How do I set up on the app?

Step 1. Download the app

Search for the AIB Authenticator app in the Apple store or Google play store. Download the app.

The app works on devices with an operating system of:

Apple devices
IOS 15 or above

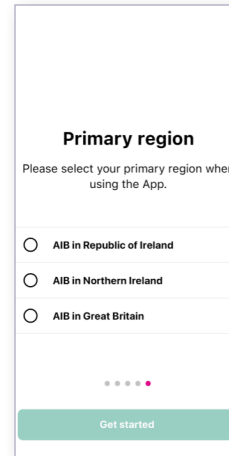
Android devices
10 or above



Step 2. Select Region

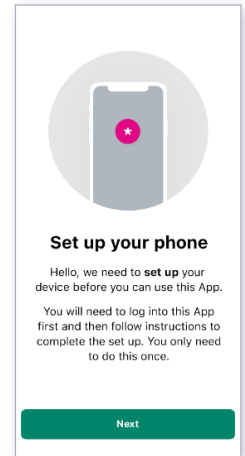
Select the region your business card was issued from.

If you have AIB business cards from more than one region (for example, AIB in the Republic of Ireland or Great Britain), you can add them to this app and use the same login details to confirm your purchases.



Step 3. Set up your phone

Tap Next.

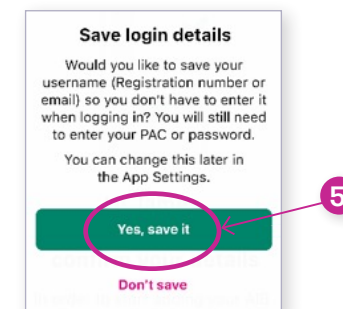
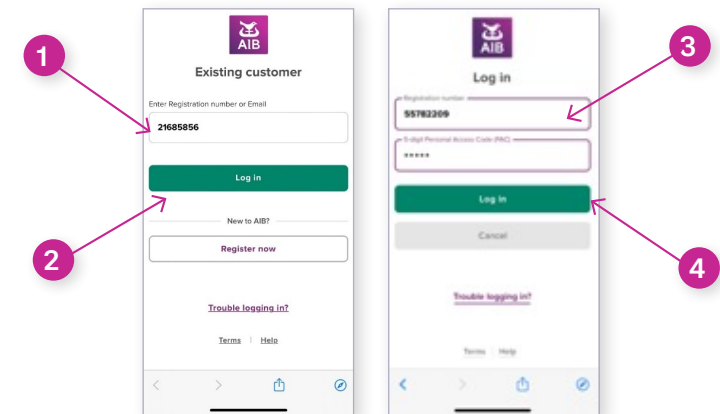


Step 4. Log in if you have AIB Phone and Internet Banking

Skip to step 5 if you don't

If you don't use AIB Phone and Internet Banking or only have this service for your limited company accounts, you need to click register on the app. Skip to step 5.

1. Enter your AIB Phone and Internet Banking registration number for your personal or sole trader accounts
2. Tap Log in
3. Enter your personal access code
4. Tap Log in
5. When prompted, save your registration number to make it easier for you to log in next time.

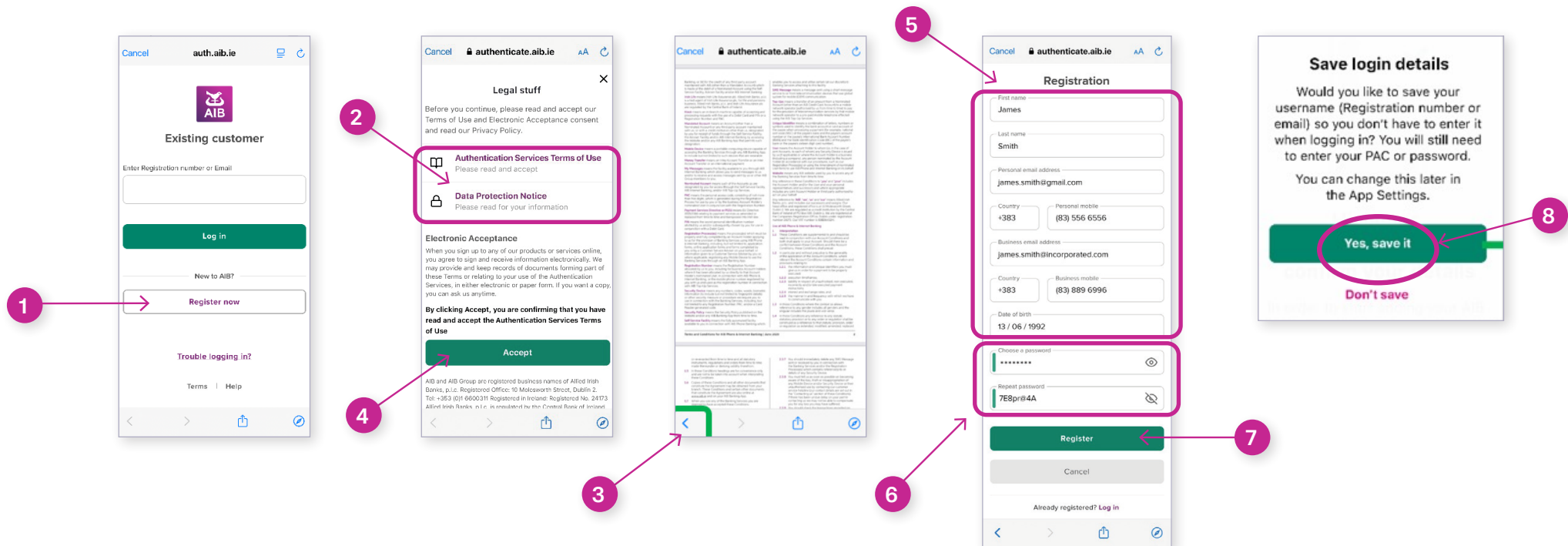


Step 5. Register if you don't have Phone and Internet Banking, here's how:

Password Requirements:

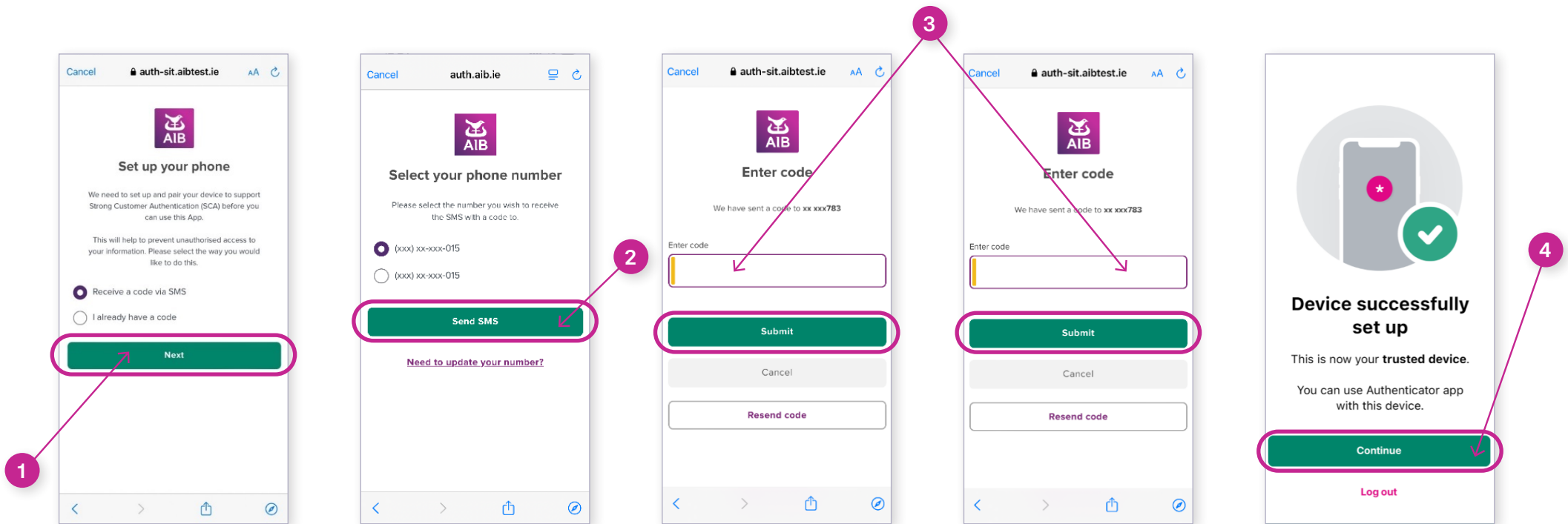
Create your password using 8 characters or more. It can be any combination of letters, numbers, and symbols. Accents and accented characters (e.g á, é etc.) aren't supported. We accept long passwords.

1. Tap the Register now button
2. Read the terms of use and the Data protection notice
3. Press the back arrow after reading the terms of use and data protection notice
4. Tap accept
5. Fill in your details, checking date of birth and email address are correct
6. Set a password
7. Tap Register
8. When prompted, save your email to make it easier for you to log in next time.



Step 6. Set up your phone

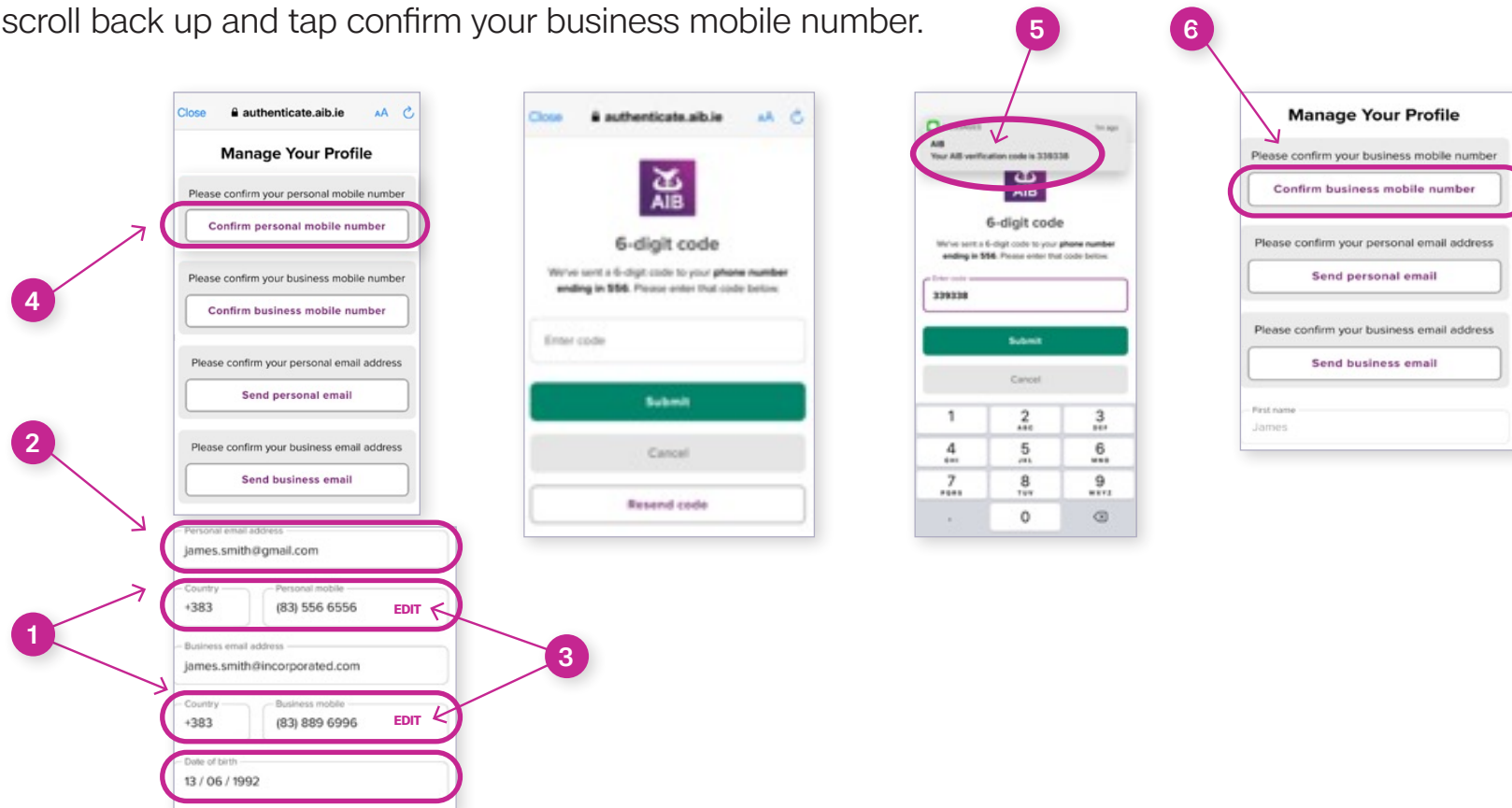
1. To set up your device, tap the next button
2. Select the phone number on which you wish to receive the code and tap Send SMS
3. You will be sent a one-time passcode to that phone and asked to enter it on screen and tap Submit
4. Tap continue



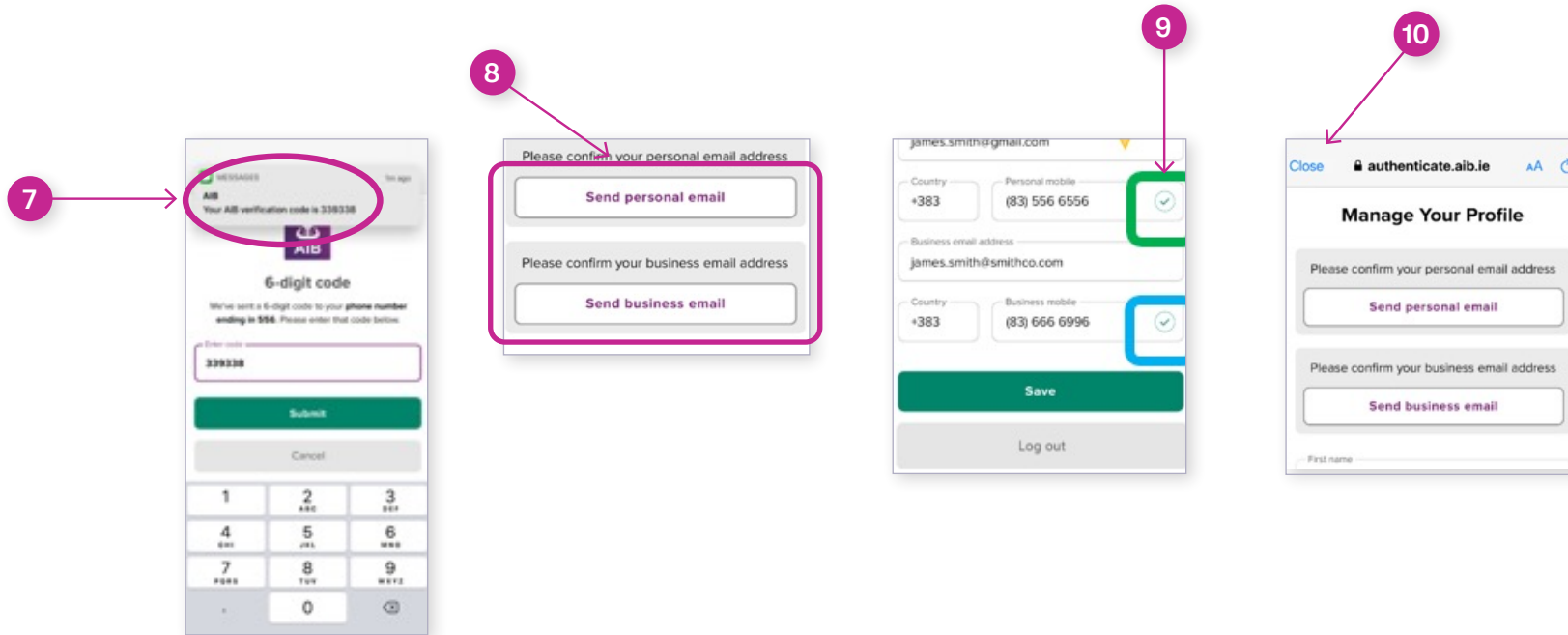
Step 7. Confirm your mobile numbers

If your personal and business numbers are the same, make sure you have the number in both the personal and business sections

1. First, review your personal and business numbers by scrolling down the screen
2. Enter your personal email address if not already displayed
3. If you need to change the number, tap edit and enter the update
4. Once you are happy your numbers are correct, scroll up and tap confirm personal mobile number
5. You will be sent a one-time passcode to that phone and asked to enter it on screen
6. Then scroll back up and tap confirm your business mobile number.

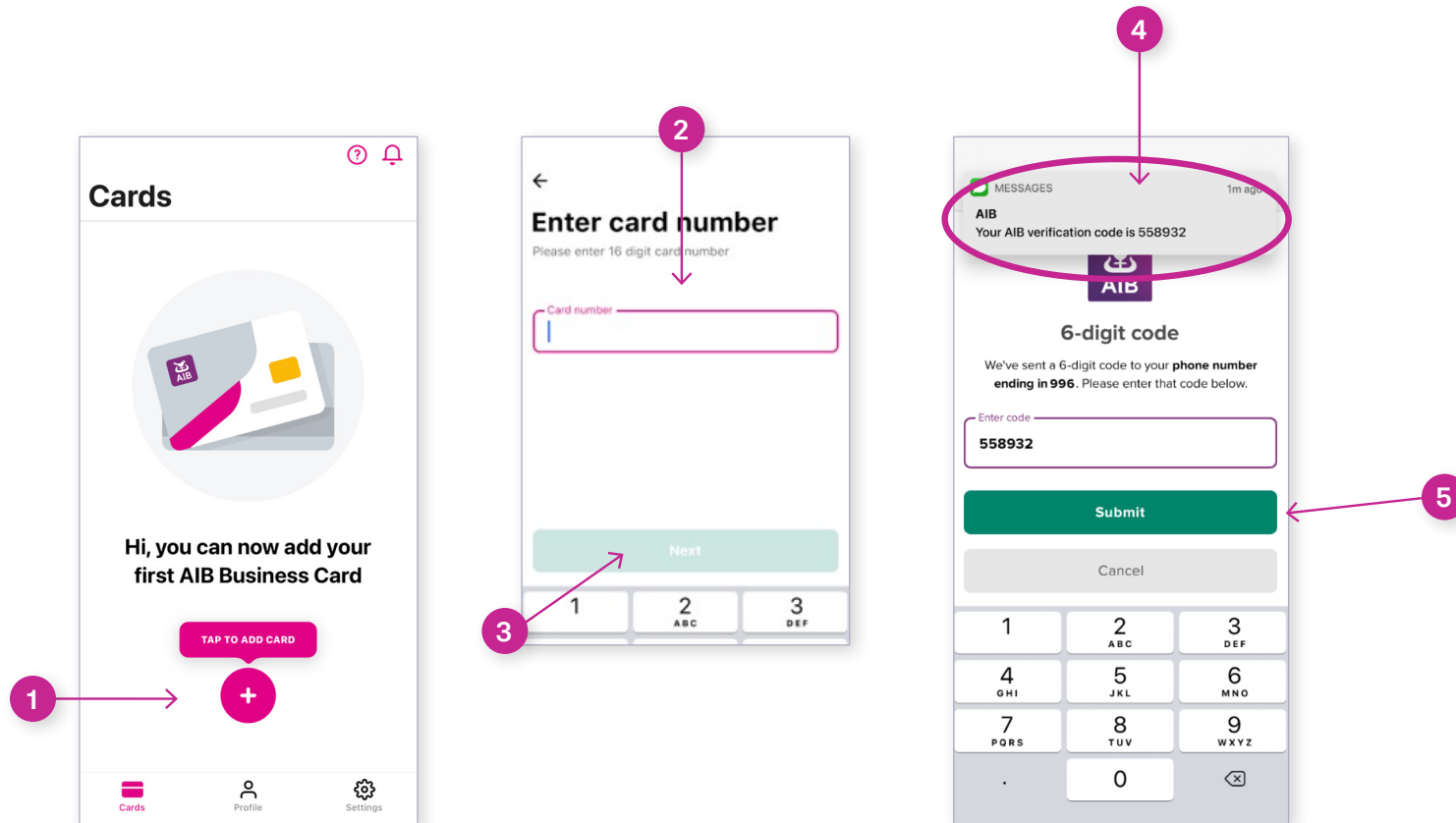


7. You will be sent a one-time passcode to this phone number to confirm it
8. **Skip sending personal email/business email**
9. Once you have a green tick beside your personal and business mobile numbers you are ready to add your cards
10. Tap close or X (which ever displays for you) on the top left of the manage my profile screen.



Step 8. Add your business cards

1. Tap on the plus sign
2. Enter the 16 digit card number from your AIB business credit or debit card
3. Tap next
4. We'll send you a code by text to finish adding your card
5. Enter in the code and tap Submit. That's it, your card will display.



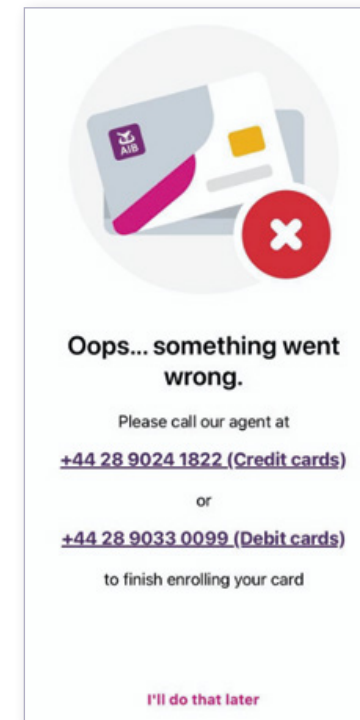
If something goes wrong

- If something goes wrong, it usually means that the information you gave us does not match what we have. Try:
 - tapping on the profile icon and verify your business mobile number and date of birth are correct.
 - adding your business card number again in case the card number entered was wrong. (You cannot add a personal card to this app).
- If you have tried these and you are still getting an error go to our website to review our questions and answers aibni.co.uk/confirmmypurchase or call us:

028 9024 1822 (Credit cards)

or

028 9033 0099 (Debit cards)



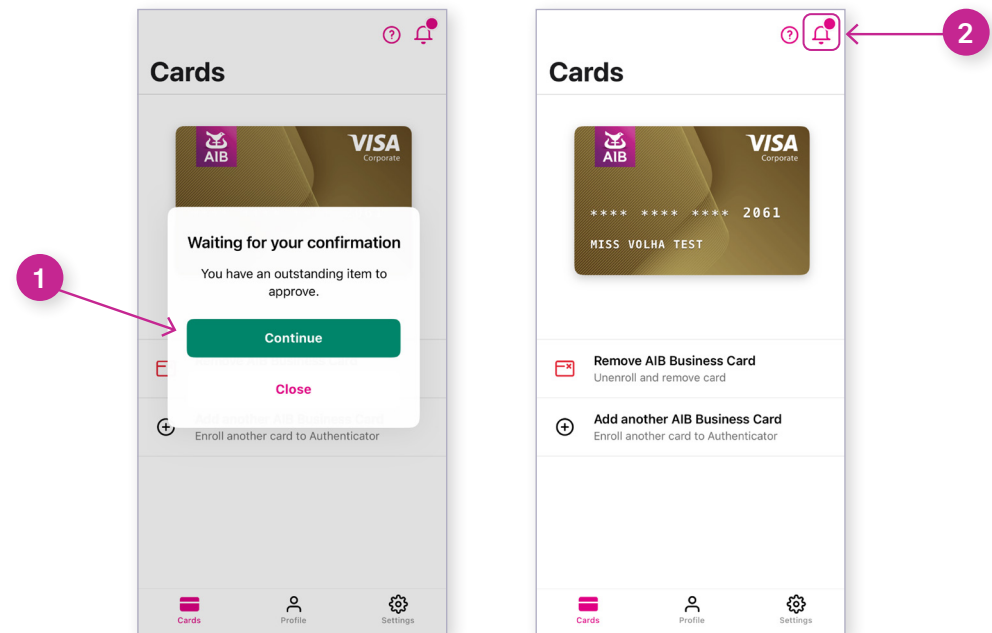
How do I confirm my purchase using the app

1. When you are shopping online and you are asked to confirm it's you, you will see a message on screen asking you to check your phone
2. On your phone, tap on the notification
3. Then follow the on-screen instructions to confirm the purchase
4. Finally, return to the online store and you may need to press the button "I have approved in my app" or "complete" before your purchase is confirmed.

Didn't get a notification?

If you don't get the notification, you can also confirm your purchase within the app:

1. Log into the app and follow the on screen steps, or
2. Log in and tap on the bell icon on the top right of the Account screen and follow the steps.



For more information go to aibni.co.uk/confirmbyauthapp
For Q&A's go to aibni.co.uk/confirmmypurchase