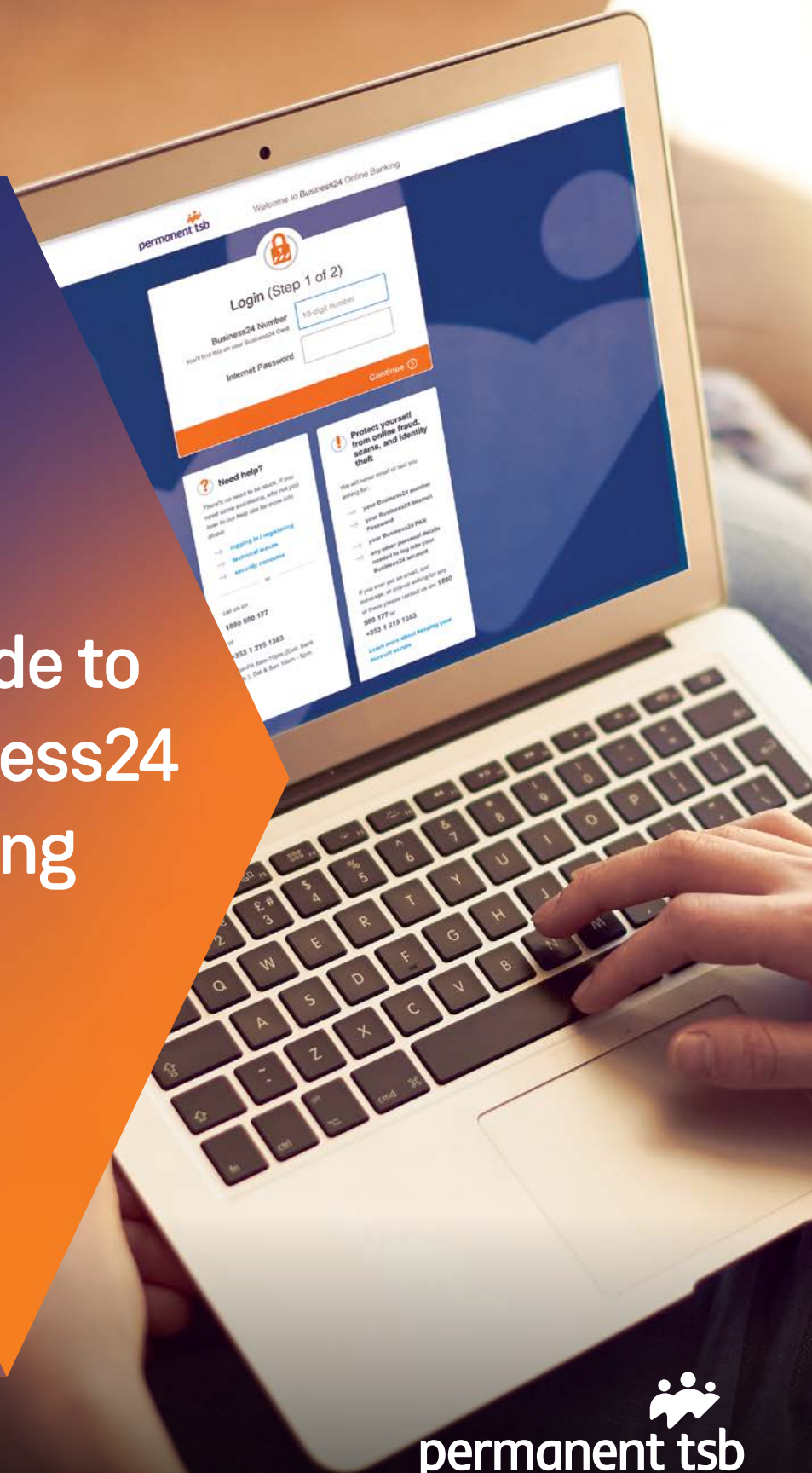


A Guide to Business24 Banking



permanent tsb

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Terms Explained

SEPA	Single Euro Payments Area
BIC	Business Identifier Code
IBAN	International Bank Account Number
2Factor Code	A text messaging system used for security purposes to verify transaction requests on Business24
PAN	Personal Access Number

Welcome to Business24

Business24 is our dedicated online banking platform for Business customers. Whether you are at the desk or on the go with your tablet, you can now start to enjoy banking at your fingertips, 24 hours a day.

With Business24 you can:

View all your permanent tsb account balances on one screen	✓
View pending transactions	✓
Search and filter your account transaction history for up to 12 months by amount, date and description	✓
Set up third party transfers, utility bills and standing orders online	✓
Transfer funds between your accounts and to other accounts within the SEPA jurisdiction	✓
Set up future dated payments	✓
Verify whether a cheque has been paid out from your account	✓
Pay payroll or suppliers using the Bulk Payments facility	✓

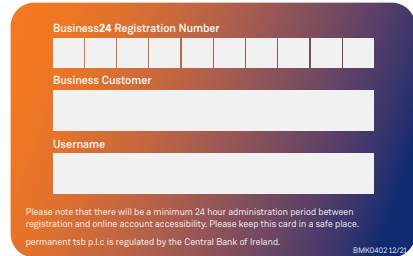
Our Business24 Team are available on 0818 200 100 (+353 1 215 1363). Monday-Friday 9am -5pm (excluding bank holidays) and Saturday (10am-2pm) to help you with any queries you have about using Business24 Online. Our dedicated advisors will be happy to help you with any queries you may have.

Registering for Business24

If you haven't registered for Business24 Online yet, simply follow these 3 steps:

Step 1 Visit your local branch to register to use Business24. You will be asked to sign an account mandate and supply a valid photo and address identification.

Step 2 Once complete, you will receive a Business24 Card, which will contain your unique Business24 registration number. You must wait 24 hours before this becomes active.



Step 3 To complete the registration, simply call our dedicated Business24 team on 0818 200 100 or (+353 1 215 1363). You will be asked for your Business24 registration number, and you will be asked to choose a security PAN number (Personal Access Number). Permanent tsb will never ask for all 6 digits of you PAN.

We will issue you a temporary password which you can change as soon as you log onto Business24 for the first time.



Don't have a Visa Business Debit Card?

If you are a small business owner, you may be able to get a Visa Business Debit Card for your Business Current Account. Simply ask a member of staff in branch or call us on 0818 200 100 (+353 1 215 1363).

Logging in

Login - Step 1 of 2

Visit www.business24.ie and click on the login button.

Enter your Business24 number (which you will find on the back of your Business24 card), your online password (which is provided by a Customer Service Advisor when you call our Business24 Team to register and click 'Continue').

permanent tsb Welcome to Business24 Online Banking

Login (Step 1 of 2)

Business24 Number
You'll find this on your Business24 Card

Internet password

Continue →

Need help?
 There's no need to be stuck. If you need some assistance, why not pop over to our help site for more info about:

- [logging in / registering](#)
- [technical issues](#)
- [security concerns](#)

or

call us on
1890 500 177
 Mon-Fri 8am-10pm (Excl. bank hols.), Sat & Sun 10am - 5pm,
 (International +353 1 215 1303)

Protect yourself from online fraud, scams, and identity theft

We will never email or text you asking for:

- your Business24 number
- your Business24 Internet Password
- your Business24 PAN
- any other personal details needed to log into your Business24 account

If you ever get an email, text message, or pop-up asking for any of these please contact us on: 1890 500 177

[Learns more about keeping your account secure](#)

Login - Step 2 of 2

Enter the numbers you are asked for from your Business24 security PAN number and click 'Login'.

permanent tsb Welcome to Business24 Online Banking

Login(Step 2 of 2)

Personal Access Number (PAN)

Digit 1 Digit 2 Digit 3

Login ➔

Need help?
There's no need to be stuck. If you need some assistance, why not pop over to our help site for more info about:

- [logging in / registering](#)
- [technical issues](#)
- [security concerns](#)

or

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Protect yourself from online fraud, scams, and identity theft

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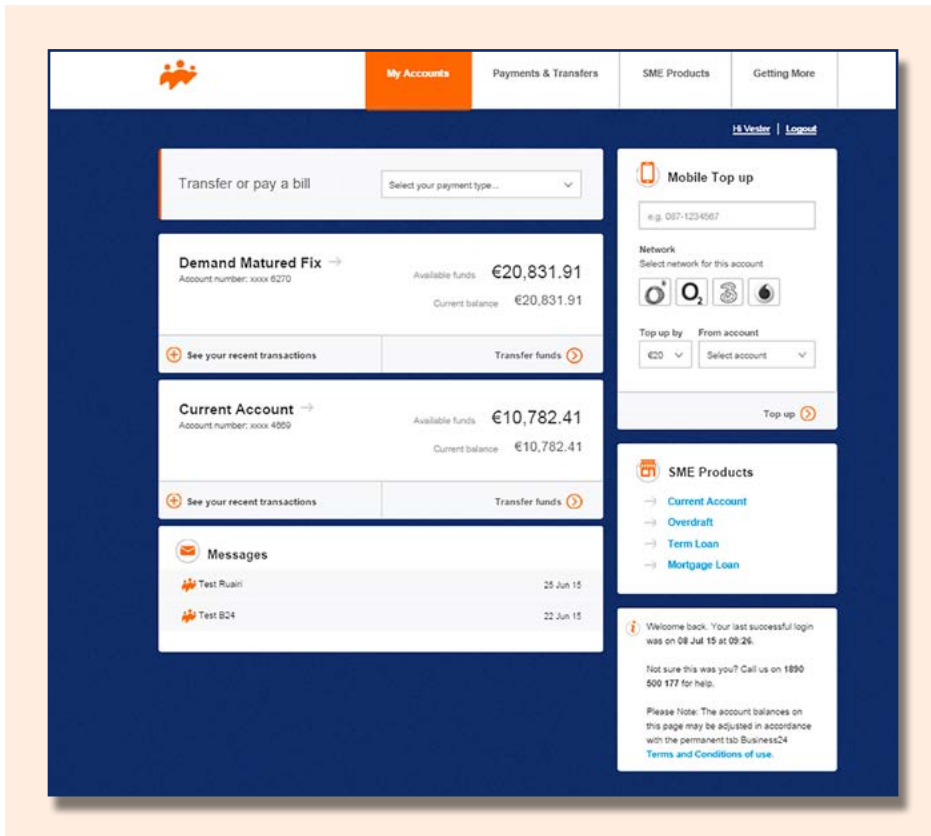
If you ever get an email, text message, or pop-up asking for any of these please contact us on: **1890 500 177**

[Learn more about keeping your account secure](#)

View your accounts

Step 1

From your home screen, you can view a summary of your accounts, transfer funds and view messages.



Step 2

By clicking on the account name, you will be able to access up to 12 months of transactions on each account.

The screenshot displays a bank account dashboard for 'Current Account 4659'. The account balance is €10,782.41, and the available funds are also €10,782.41. The account number is xxxx 4059. The dashboard includes a navigation menu with 'My Accounts', 'Payments & Transfers', 'SME Products', and 'Getting More'. Below the account information, there are tabs for 'Recent Transactions', 'Statements', and 'Do more'. The 'Recent Transactions' section shows a list of transactions from June 15 to May 15, with columns for DATE, DESCRIPTION, MONEY IN (€), MONEY OUT (€), and BALANCE (€). The transactions include payments to 'DD BORD GAIIS EIREANN' and 'CT LIFE PREGNANCY CARE', as well as cheques and lodgements. There are also 'Quick Add' and 'Do you know?' sections on the right side of the dashboard.

DATE	DESCRIPTION	MONEY IN (€)	MONEY OUT (€)	BALANCE (€)
19 Jun 15	DD BORD GAIIS EIREANN		225.65	10,782.41
19 Jun 15	DD BORD GAIIS EIREANN		307.77	11,008.06
25 May 15	CT LIFE PREGNANCY CARE	3,394.32		11,375.63
25 May 15	CT LIFE PREGNANCY CARE	3,394.32		7,981.51
25 May 15	Cheque No. 002467		20.00	4,587.19
21 May 15	Lodgement	50.20		4,627.19
20 May 15	CQ No 2465		480.59	4,556.90
19 May 15	Cheque No. 002466		65.00	5,037.58
19 May 15	Cheque No. 002465		130.00	5,102.58
18 May 15	Lodgement	758.30		5,232.58

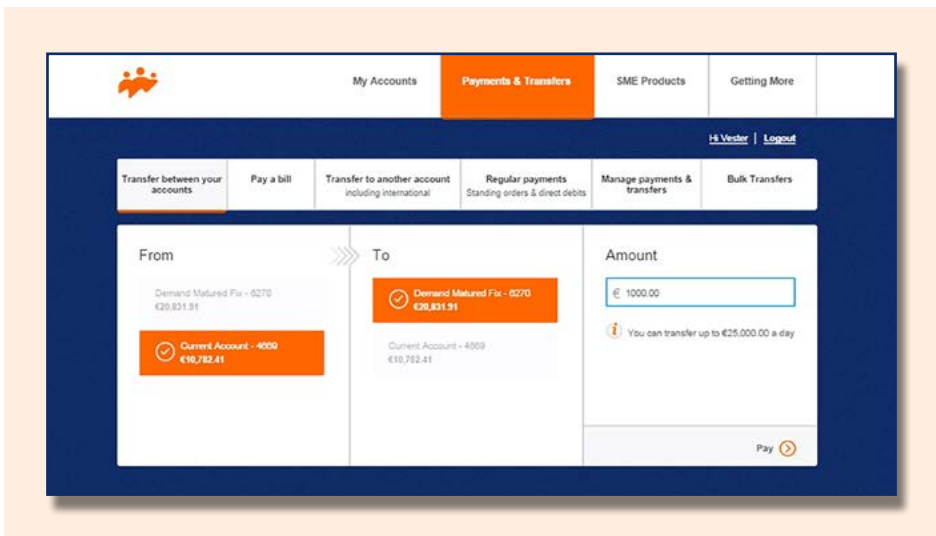
From this screen, you can also:

- Filter your transactions, see how much you've paid a specific supplier or what your largest transaction has been.
- Download Excel and PDF copies of your transactions.
- View your BIC and IBAN numbers.
- Order duplicate postal statements.
- Manage text alerts.
- Search for cheques.
- Change account names.

Transfer funds between your accounts

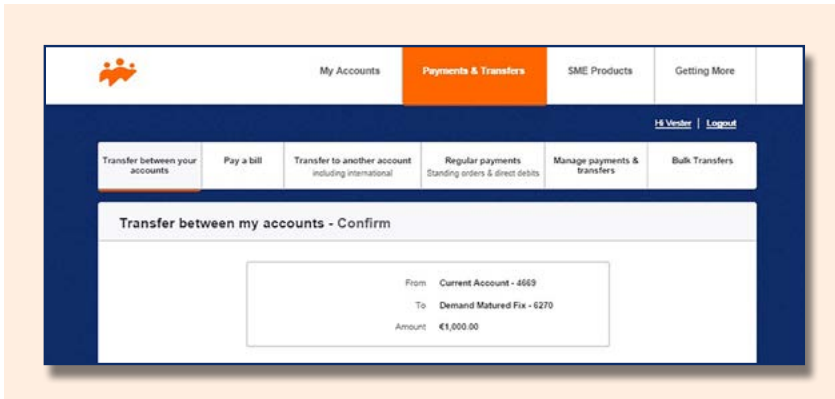
Step 1

You can instantly transfer funds between your permanent tsb accounts by clicking on the 'Payments & Transfers' tab and the sub tab 'Transfer between your accounts'.



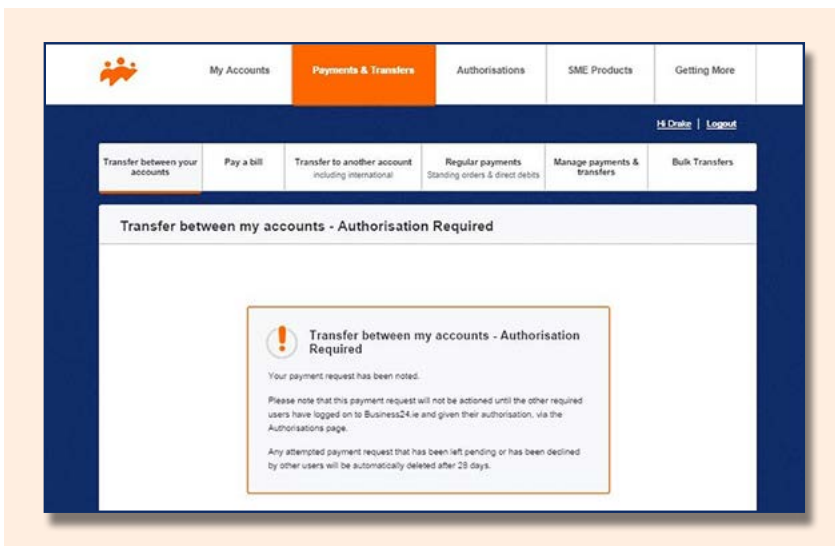
Step 2

Once the transfer has started, you will be brought through to a confirmation screen where the details of your transaction is displayed.



Step 3

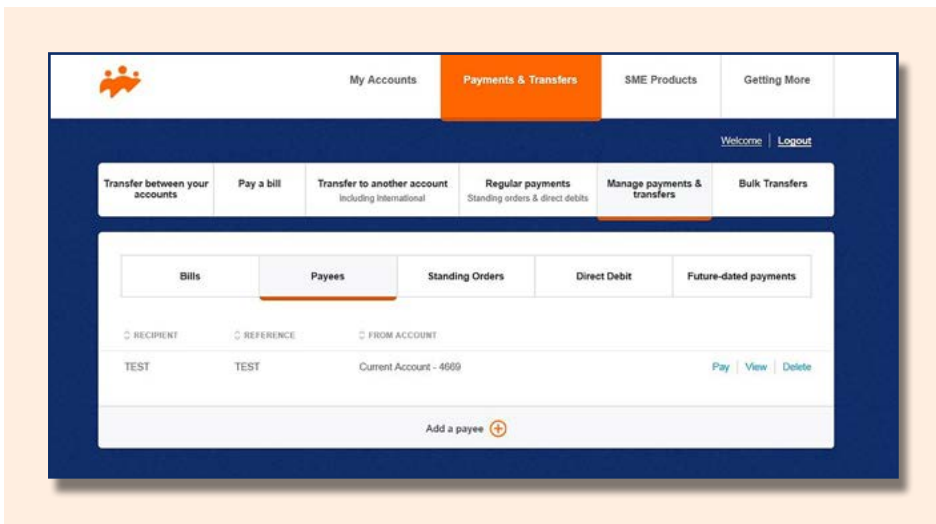
In cases where more than one user is required to authorise a transaction, your request to transfer funds will not be processed until the other users have logged on to Business24 and provided their authorisation, through the 'Authorisations' tab.



Setting up payments online

Step 1

You can set up payments to accounts other than your own from your permanent tsb accounts by clicking on the 'Payments & Transfers' tab and the sub tab 'Manage payments & transfers'.

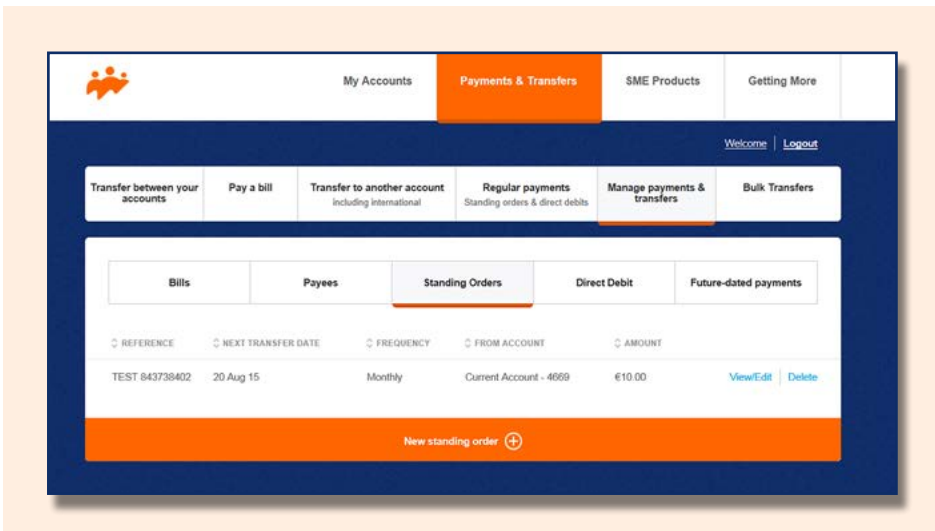
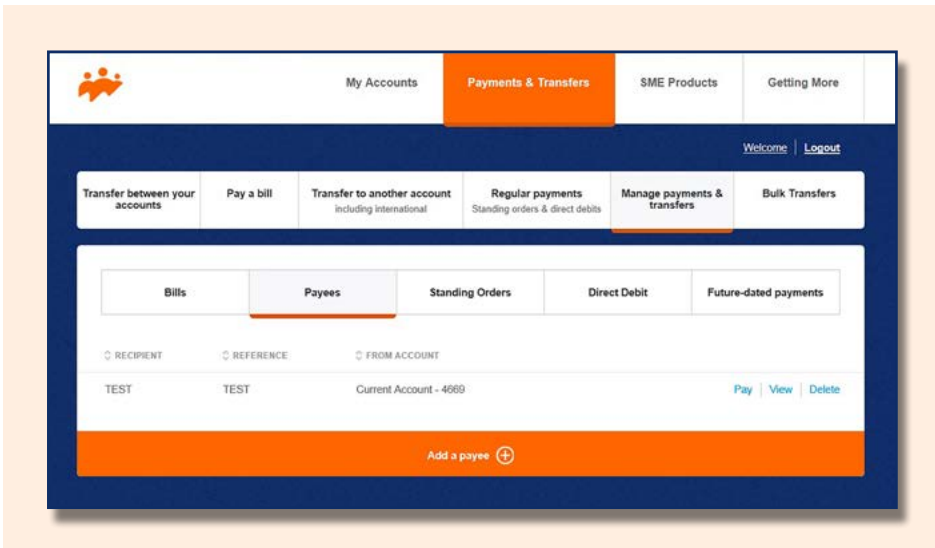


Step 2

Click on the 'Payees' tab to set up new payee details.

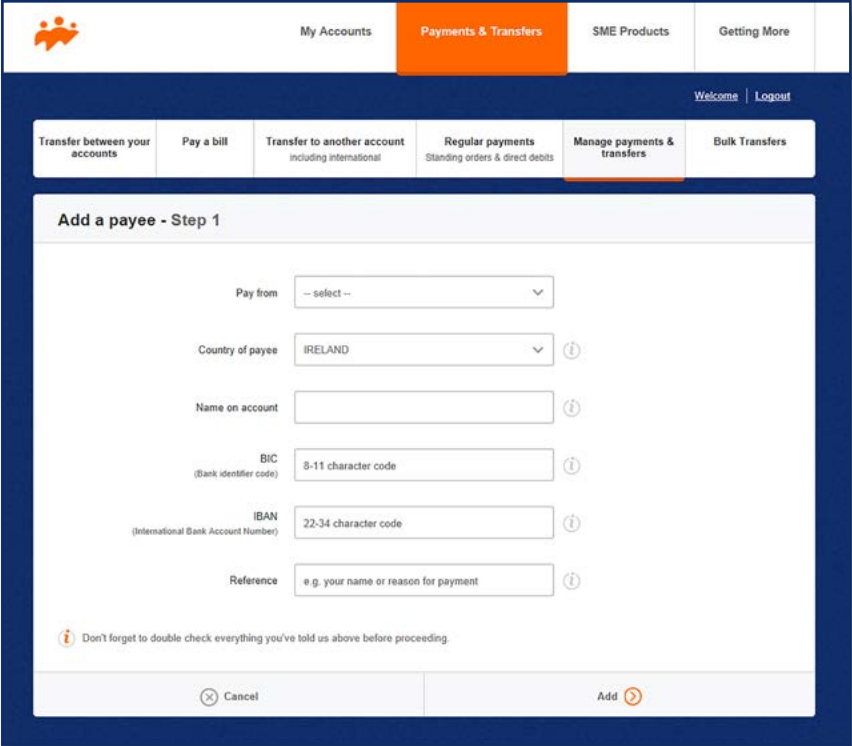
This will enable you to make quick and easy payments to third party accounts.

With the 'Regular Payments' section, you can manage your direct debits or set up and cancel standing orders.




Step 3

Select the account you wish to debit (remember third party payments can only be made from a current account), and enter the payee's details. Ensure you double check all details before proceeding.



The screenshot shows a banking interface with a top navigation bar containing 'My Accounts', 'Payments & Transfers' (highlighted in orange), 'SME Products', and 'Getting More'. Below this is a secondary navigation bar with options: 'Transfer between your accounts', 'Pay a bill', 'Transfer to another account including international', 'Regular payments Standing orders & direct debits', 'Manage payments & transfers' (highlighted in orange), and 'Bulk Transfers'. The main content area is titled 'Add a payee - Step 1' and contains the following fields:

- Pay from:** A dropdown menu with the text '- select --' and a downward arrow.
- Country of payee:** A dropdown menu with 'IRELAND' selected and an information icon.
- Name on account:** A text input field with an information icon.
- BIC (Bank identifier code):** A text input field with '8-11 character code' and an information icon.
- IBAN (International Bank Account Number):** A text input field with '22-34 character code' and an information icon.
- Reference:** A text input field with the placeholder 'e.g. your name or reason for payment' and an information icon.

Below the fields is a warning message:  Don't forget to double check everything you've told us above before proceeding.

At the bottom of the form are two buttons: 'Cancel' with a close icon and 'Add' with a right arrow icon.

Step 4

Once you are happy all details are correct you can confirm your transaction request by entering the six digit 2Factor Code which will be sent via a SMS text message to the registered mobile phone.

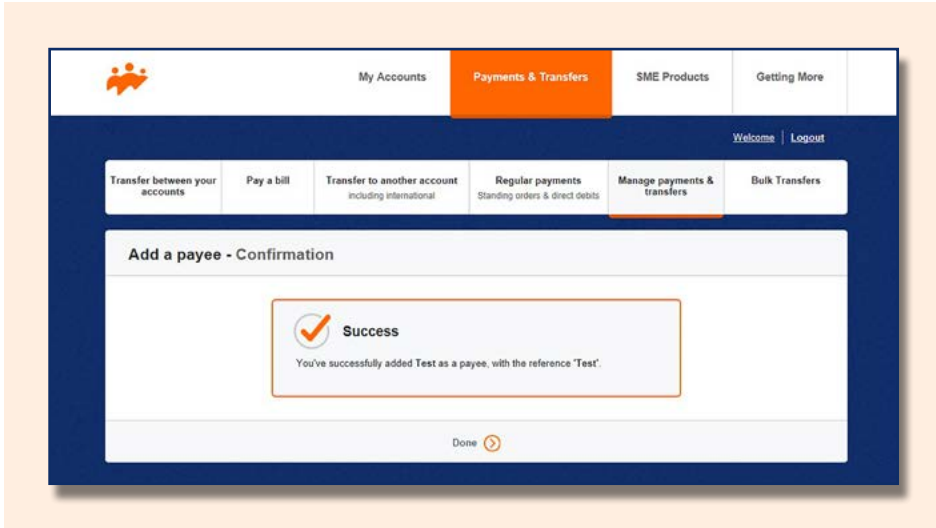
The screenshot shows a mobile banking application interface. At the top, there is a navigation bar with a logo on the left and menu items: 'My Accounts', 'Payments & Transfers' (highlighted in orange), 'SME Products', and 'Getting More'. Below the navigation bar, there is a secondary menu with options: 'Transfer between your accounts', 'Pay a bill', 'Transfer to another account including international', 'Regular payments Standing orders & direct debits', 'Manage payments & transfers' (highlighted in orange), and 'Bulk Transfers'. The main content area is titled 'Add a payee - Step 2'. It contains a form with the following details:

- Pay from: Current Account - 4669
- Payee: Test
- BIC: HSBCE2D
- IBAN: IE30HSEC90023100319301
- Reference: Test

Below the form is an 'SMS Confirmation' section with a mobile phone icon. The text reads: 'We've sent a text message with a security code to your phone 08X XXX 4712. You'll need to enter this code into the box below to add this payee.' There is a text input field labeled 'Text message security code:' with a vertical cursor. At the bottom of the screen, there are two buttons: 'Back' with a left arrow and 'Confirm' with a right arrow.

Step 5

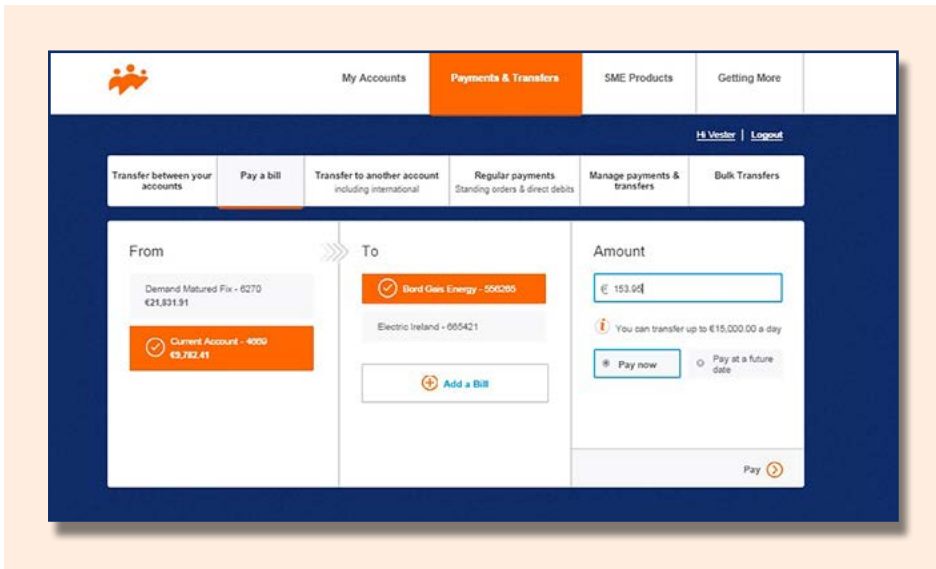
The below confirmation screen will display, confirming that the payee has successfully been added.



Pay bills online

Step 1

You can pay a bill from your permanent tsb account by clicking on the 'Payments & Transfers' tab and the sub tab 'Pay a bill'.

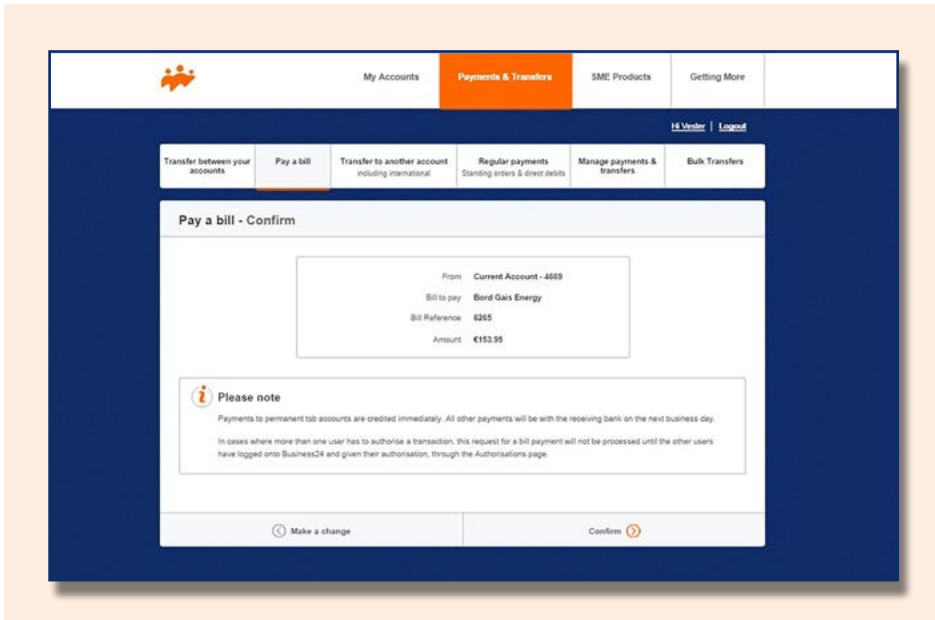


Where you have multiple accounts and multiple bill payees, remember to select the correct account you wish to debit when paying the bill you have selected.

Limits displayed are the set daily transfer limits for Business24. Other limits may be applicable to your account, but they must be approved in advance by permanent tsb.

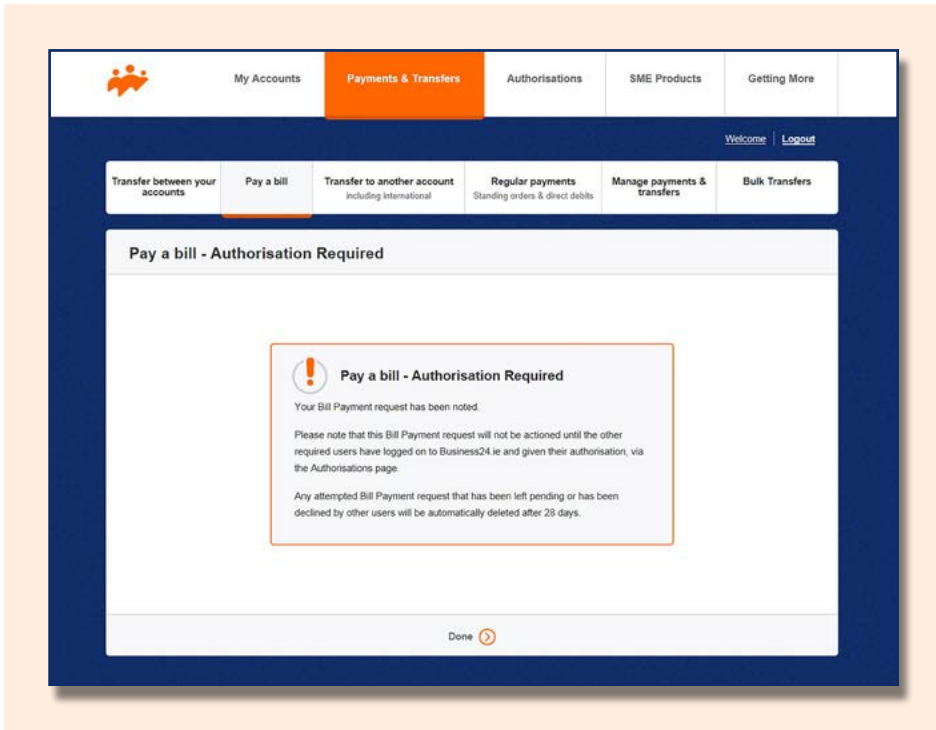
Step 2

Once the bill payment has begun, you will see a confirmation screen where the details of your transaction are displayed. Please make sure that the details are correct and confirm your transaction request.



Step 3

In cases where more than one user is required to authorise a transaction, the request for a bill payment will not be processed until the other users have logged on to Business24 and provided their authorisation, through the 'Authorisations' tab. Transactions will remain pending authorisation for 28 days before expiring.

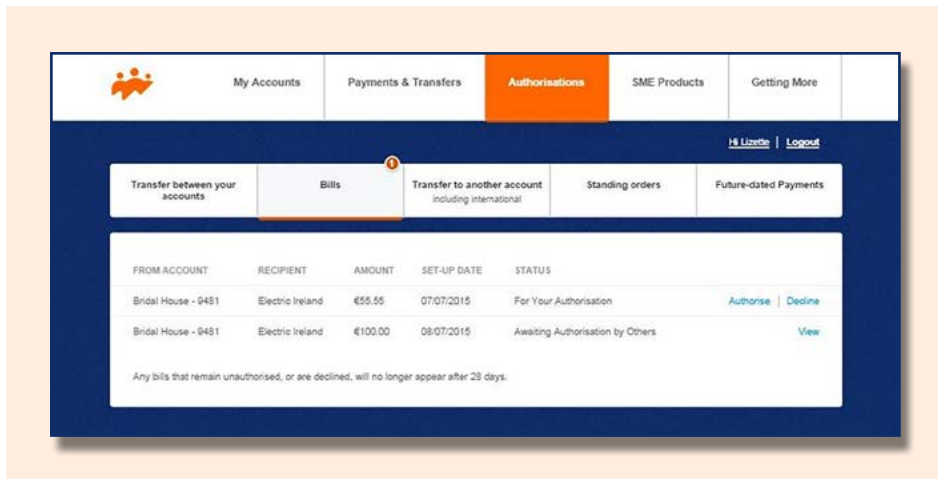


Transaction security- payment authorisation

Payment authorisation is an added security feature on Business24 where there are multiple users who are required to authorise payments. Authorised users can execute transfers and bill payments, and these will be queued awaiting authorisation before being fully processed.

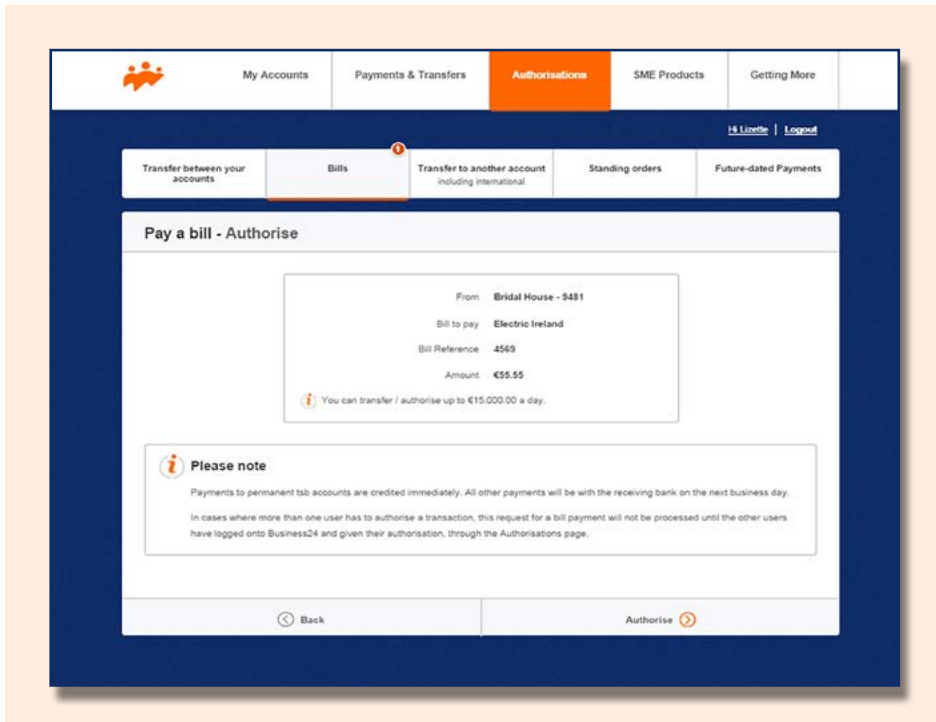
Step 1

The payment authorisation screen lists the payments that have been set up on your account. These payments require another user in order to authorise the payment.



Step 2

To authorise a transaction, simply select the one you wish to approve. This will bring you to a confirmation screen where you will be prompted to enter a six digit 2Factor code sent to the registered mobile phone on Business24.



Please note that any transaction requests that have not been authorised by all users within 28 days of being set up will be deleted from the list of payments which can be authorised.

Other features of Business24

- Order postal statements, cheque books and certificates of interest online.
- Set-up text alerts - receive text alerts when your account receives large lodgements, withdrawals or when the balance falls below a certain amount.
- Arrange appointments at your local branch.
- Change your online password.
- Change your email address.

Bulk Payment Facility Information

Our Bulk Payment facility allows you to pay bulk credit transfers or collect bulk direct debits. Credit transfers can include paying wages or payments to suppliers, and collection of bulk direct debits can include collecting subscriptions and membership fees.

Benefits & Features

- No on-going subscription fee for access to the service
- Low transaction fee of €0.06 per transaction processed
- Compatible with most accounting software providers*
- Access available through Business24 or as a stand alone basis with direct access through Sentenial Payments

How to Apply

Call into your local permanent tsb branch and complete the application form. If you are an existing Business24 user you must still register to get access to use the Bulk Payment facility.

*permanent tsb cannot make a recommendation to customers on the type of accounting software package to choose for using Sentenial Payments. Whilst the bank may acknowledge software providers that are currently compatible with Sentenial Payments, the bank takes no responsibility for the ongoing compatibility of software packages with Sentenial Payments.

Business24 and your security

Please note that we will never call, text or email you requesting any financial information.

Why?

Phishing Fraud: A very prevalent form of fraud whereby, emails, SMS and phone calls are used to trick customers into handing over their online log in details. These attempts can be very sophisticated, with fake sites giving the appearance of genuine banking sites and fraudulent emails constructed accordingly. Remember we will never contact you and request information in this manner.

Spear Phishing: Spear Phishing is a type of fraud that targets the employees of a company in an attempt to install malware/virus onto their PC/tablet device. This is done in an attempt to obtain log in details/credentials for company systems and/or online banking details through those infected devices. All employees should be made aware of the dangers of clicking on links within emails even when the emails are received from known sources. They may also access your wireless (Wi-Fi) network if it isn't secure to get to your personal information.

Vishing: Vishing is the telephone equivalent of phishing, where targeted individuals are contacted over the phone by fraudsters presenting as a reputable institution/organisation in order to obtain sensitive information from them.

Smishing: Smishing is an action similar to phishing. Where by the fraudster uses SMS text messages instead of email to send messages to their target.

What you can do to protect your accounts

- Be aware of unsolicited emails/SMS/phone calls asking for your online details, bank card or PIN numbers and never divulge this information.
- Never disclose your online password or PAN (Personal Access Number), except where you agree to do so with a regulated Third Party Provider (see section on Additional Online Security Information).
- Do not write down your PAN number or online password, or keep them with your Business24 Card.
- When using online banking, make sure your computer has antivirus software including an active firewall and update it regularly.
- It is the responsibility of your own business to control who does and does not have access to Business24 online banking as you are responsible for authorised users on your account. For example, if an authorised user is no longer employed by your business, or you no longer want to use a Third Party Provider, please contact your branch to block their access to Business24.

Fraud and Financial Crime

Learn how to keep your money safe and sound.

Just log onto permanenttsb.ie/fraudandfinancialcrime for further information.

What you can do to protect your business

- Ensure that you have up to date anti-virus/malware detection/prevention in place.
- Ensure that all employees are aware of the dangers associated with clicking links in unsolicited emails (even from known associates).
- Ensure that all employees are aware of the dangers of downloading files to business PC's as they may contain viruses/malware.
- Ensure that all employees are aware of the current fraud trends of Phishing (email), Smishing (SMS) & Vishing (phone calls).
- Ensure employees are aware never to allow an external party to gain remote access to their business (or personal) PC's for any reason.
- Ensure employees are aware of 'Invoice Redirection Fraud', whereby a fraudster intercepts a genuine invoice and changes the beneficiary account number. All invoices received should be confirmed either over the phone or via a central system for company invoice information where strict processes are in place for updating/changing information within the system.
- Transact with well-known companies where possible.
- Be aware that purchases from private sellers may be more at risk than those from registered businesses.
- Ensure your Wi-Fi network is secure and don't use public Wi-Fi networks.

What you can do to protect yourself online

- Always type in the web address www.business24.ie and log on to online banking from there.
- Check the URL when you are providing payment details for an online purchase; the 'http' should turn into 'https'.
- Check the lock symbol on any website's homepage to see if it's secure before entering your security details.
- Be aware of emails/websites that ask you for personal information including mobile telephone numbers, mother's maiden name and date of birth etc.
- Never send money to or share the details of a money transfer with someone that you do not know.

- Where a site shows the last time that you logged in, always check that this reflects the last time you accessed the website.
- Take care when downloading files such as music, software etc. These files may be infected or have 'malware' programmes attached.

Additional Online Security Information and Tips for Businesses

Up to date Fraud Alerts and Trojan/Malware News:

Banking Payments Federation of Ireland - bpf.ie

Information about protecting your business against the most-common online threats:

Cyber Street Wise - cyberstreetwise.com

How to protect your business from online attacks and data loss:

Stay Safe Online - staysafeonline.org

What you need to know about Third Party Provider access

<https://www.permanenttsb.ie/psd2>

Business24: your quick guide

Log on and view your account information

1. Once registered go to www.business24.ie.
2. Enter your Business24 card number and online password.
3. Enter the number you are asked for from your Business24 security PAN number.
4. Once you have logged onto Business24, you will automatically see your account summary with all your business accounts.

Payments & Transfers

Transfer between your accounts

1. From the menu, click on 'Transfer between your account'.
2. Choose the account you want to transfer funds from and the account you wish to transfer funds to. Then enter the amount.

Transfer to another account

1. From the menu, click on 'Transfer to another account'.
2. Choose the account you want to transfer funds from and the account you wish to transfer funds to. Then enter the amount.
3. Confirm your transaction by entering the six digit 2Factor Code sent via text message to the registered mobile phone.

Bill payment

1. From the menu, click on 'Pay a bill' and you will see a list of your nominated bill options as previously set up.
2. Choose the account you want to pay the bill from and the bill payee you want to pay. Then enter the amount.
3. Confirm your transaction by entering the six digit 2Factor Code sent via text message to the registered mobile phone and the bill payee you wish to pay.

Call us on
0818 200 100
or +353 1 215 1363

Drop in to any
permanent tsb branch

Or visit
business24.ie

All information in this booklet is correct on 17th May 2023.

Banking charges may apply for automated transactions. Please see the Terms & Conditions and Personal & Business banking charges booklet available in branches and online.



BMK0420
Rev (05/23)

permanent tsb p.l.c. is regulated by the Central Bank of Ireland.