

365 Digital and Phone Banking

Nominated User Application form for Business Customers



About 365 Digital and Phone Banking

Digital and Phone Banking is a flexible, easy-to-use digital and phone banking service for businesses requiring one-person access to their accounts. Digital and Phone Banking gives you the choice to bank in the way that suits your business; Online (via our internet banking service), via a **Mobile** or **Tablet** (using our banking app), or over the **Phone** (our telephone banking service). Please see our Schedule of Charges for Business Customers brochure which is available on our website at bankofirelanduk.com for full detail of the transaction and electronic banking charges that may apply.

This service is required to enable Strong Customer Authentication (SCA) for online transactions on your business account(s). Once a nominated user is appointed to 365 Digital and Phone Banking, debit card holders can continue to use their business debit cards for online purchases that require SCA. The nominated user will need to approve all online debit card payments that require SCA regardless of which debit cardholder is actually making the purchase.

*365 has an overall payment limit of £20,000 per Business Day. Payments up to the full £20,000 Business Day limit can be made if payees have been authenticated via a security code sent in the post. For extra security, the sum of any payments to payees authenticated by SMS are limited to £10,000 per Business Day.

Your Nominated User for Digital and Phone Banking

The nominated user can log on and manage your account(s) and approve online debit card transactions

- ▶ The nominated user must be a current nominated signatory on one of your current accounts (this will be known as the **nominated account** for the purposes of setting up your business on 365 Digital and Phone Banking).
- ▶ **The nominated user will have full view and sole operational access to and control of all your business account(s) not just the nominated account (including, but not limited to, any current account, deposit account, or loan account with us) on 365 Digital and Phone Banking.**
- ▶ The appointment of a nominated user is in addition to and supplements the mandate on each of your accounts. The nominated user will be able to manage accounts on 365 Digital and Phone Banking even if they are not an authorised signatory on those accounts. If an account is also registered for Business On Line, other users may also be able to manage the account through that service.
- ▶ The services available to the nominated user include but are not limited to:
 - ▶ viewing balances and transactions
 - ▶ adding other accounts in the Customer name to 365 Digital and Phone Banking
 - ▶ transferring funds
 - ▶ making payments
 - ▶ setting up payees
 - ▶ managing direct debits and standing orders
 - ▶ changing the correspondence address on any Customer account
 - ▶ approve online debit card transactions

Guidelines for completion of this form

- ▶ This form is to be used for Sole Traders (with more than one account signatory), Partnerships, Limited Partnerships, Limited Companies and Unincorporated Organisations. Sole Traders that only have one signatory on their account do not need to complete this form.
- ▶ A new application form must be completed where there is a change to the nominated user.
- ▶ Once this form has been processed the nominated user will be advised to contact us to receive their security credentials. The nominated user will need the security credentials to log in.
- ▶ Complete only one application form even if your business has more than one account with a debit card issued on it.
- ▶ The nominated user will be able to add any additional accounts required when you register your business for 365 Digital and Phone Banking.
- ▶ Existing and any accounts that your business opens with us in future may be automatically added to your 365 Digital and Phone Banking profile

Full Name of the Sole Trader/
Business/Company/Partnership/
Organisation (referred to in this form
as the customer).

Please confirm that the authorised signatories listed in this application form are the authorised signatories on the nominated account

If any changes are required to the authorised signatories on the nominated account, you will need to complete a separate form before a nominated user for 365 Digital and Phone Banking can be appointed. Please contact your account manager.

Nominated account details

Insert details below of the nominated account for your business. This must be one of your current accounts.

IMPORTANT: Your nominated user will also have access through 365 Digital and Phone Banking to all your business accounts in the name of the customer.

Account 1: Sort code

 - -

Account Number:

Nominated User for 365 Digital and Phone Banking Access

The nominated user must be an authorised signatory on the nominated account

IMPORTANT: Your nominated user will also have access through 365 Digital and Phone Banking to all your business accounts in the name of the Customer.

Forename

Date of Birth

 / /

Surname

Signature

Date

 / /

Mobile

Email

Declarations

By completing this form, I/we certify that:

- ▶ I/We have read and understand the information in this application form.
- ▶ I/We understand that the nominated user named above in this form will have access to and be able to see details of and fully manage the nominated account listed above and also all our other business accounts (including, without limitation, any current account, deposit account, or loan account) (the "accounts").
- ▶ I/We authorise the nominated user named above in this form to be the sole user of 365 Digital and Phone Banking in respect of the accounts.
- ▶ I/We understand the nominated user will also be able to see details of and operate any account(s) linked to the accounts that we may open in the name of our business in the future, even if the nominated user is not nominated to have sole access and control of those account(s) on 365 Digital and Phone Banking.
- ▶ I/We have received and agree to the 365 Digital and Phone Banking terms and conditions and have authority to bind our business and nominated user to those terms and conditions.

▶ I/We understand that the services available to the nominated user on 365 Digital and Phone Banking include, but are not limited to, the following for all our accounts:

- ▶ Viewing balances and transactions
- ▶ Adding other accounts in the customer's name to the profile
- ▶ Transferring funds
- ▶ Making payments
- ▶ Setting up payees
- ▶ Managing direct debits and standing orders
- ▶ Changing the correspondence address for any of your account(s)
- ▶ Managing statement preferences (eStatements/paper statements)
- ▶ Approve online debit card transactions

Please confirm you have read and understand the above certifications

Signatures - All Account Signatories on the mandate of the nominated account must sign to approve the appointment of the Nominated User.

Tick to confirm you are currently an authorised signatory on the nominated account

Confirm that you understand that the nominated user will have sole access to and control of **all** accounts (including, without limitation, any current account, deposit account or loan account in the name of the customer) on 365 Digital and Phone Banking.

Authorised signatory 1

Sign here 

Full Name
(in block capitals)

Date / / (DD/MM/YYYY)

Tick to confirm you are currently an authorised signatory on the nominated account

Confirm that you understand that the nominated user will have sole access to and control of **all** accounts (including, without limitation, any current account, deposit account or loan account in the name of the customer) on 365 Digital and Phone Banking.

Authorised signatory 2

Sign here 

Full Name
(in block capitals)

Date / / (DD/MM/YYYY)

Tick to confirm you are currently an authorised signatory on the nominated account

Confirm that you understand that the nominated user will have sole access to and control of **all** accounts (including, without limitation, any current account, deposit account or loan account in the name of the customer) on 365 Digital and Phone Banking.

Authorised signatory 3

Sign here 

Full Name
(in block capitals)

Date / / (DD/MM/YYYY)

Tick to confirm you are currently an authorised signatory on the nominated account

Confirm that you understand that the nominated user will have sole access to and control of **all** accounts (including, without limitation, any current account, deposit account or loan account in the name of the customer) on 365 Digital and Phone Banking.

Authorised signatory 4

Sign here 

Full Name
(in block capitals)

Date / / (DD/MM/YYYY)

Tick to confirm you are currently an authorised signatory on the nominated account

Confirm that you understand that the nominated user will have sole access to and control of **all** accounts (including, without limitation, any current account, deposit account or loan account in the name of the customer) on 365 Digital and Phone Banking.

Authorised signatory 5

Sign here 

Full Name
(in block capitals)

Date / / (DD/MM/YYYY)

Customer resolution

At a validly convened meeting on / / (insert resolution date) of the director(s), members, partners, committee or council (as appropriate) of the customer, the chairman produced a letter from Bank of Ireland UK (the Bank) advising that, to enable debit cardholders on the customer's accounts to continue to use their business debit cards for online purchases requiring Strong Customer Authentication (SCA), the customer is required to appoint an individual known as the nominated user for the Bank's digital banking service, 365 Digital and Phone Banking. Where SCA is required, the nominated user will use 365 Digital and Phone Banking to approve all online debit card payments on the customer's accounts, regardless of which cardholder is actually making the purchase.

The customer considered:

(a) the 365 Digital and Phone Banking Terms and Conditions that will bind the customer and the nominated user. The customer acknowledged and confirmed it understood that the customer is liable for all transactions undertaken by its nominated user using 365 Digital and Phone Banking in relation to any of its accounts; and

(b) the following important information:

The customer appoints a single nominated user to logon and manage the customer's account(s) and to make payments using 365 Digital and Phone Banking. The nominated user will have full view and sole operational access and control of all accounts in the name of the customer on 365 Digital and Phone Banking (not just the account designated by the customer as the 'nominated account' for the purposes of registering for the service). This includes (but is not limited to), any current account, deposit account or loan account in the name of the customer now or in the future.

The services available to the nominated user on 365 Digital and Phone Banking include (but are not limited to):

- ▶ viewing balances and transactions
- ▶ adding other accounts in the customer name to the profile
- ▶ transferring funds
- ▶ making payments
- ▶ setting up payees
- ▶ managing direct debits and standing orders
- ▶ changing the correspondence address on any of the customer's account(s)
- ▶ approving online debit card transactions

These services are available on both the customer's existing accounts with the Bank and any accounts it may open in the future.

If an account is also registered for Business On Line, other users may also be able to manage the account through that service. It was resolved that:

1. Agreement with the 365 Digital and Phone Banking terms and conditions

The 365 Digital and Phone Banking terms and conditions be approved.

2. Appointment of the nominated user

The nominated user named in the application form be appointed as the **sole** nominated user of 365 Digital and Phone Banking for **all accounts** (both existing and future) in the name of the customer with the Bank in accordance with the 365 Digital and Phone Banking Terms and Conditions. The customer will not take any steps: (a) to avoid this appointment on the grounds that the nominated user was not, in fact, an authorised signatory on an account as at the date of this resolution or; (b) to challenge any payment made or other transaction carried out by the nominated user on any of its account using 365 Digital and Phone Banking solely on the grounds that the nominated user was not an authorised signatory on that account at the time the nominated user authorised the payment or carried out the transaction. The customer confirms that this appointment of the nominated user is in addition and supplemental to any mandate on any customer account (in other words, the nominated user is authorised and able to manage any customer account on 365 Digital and Phone Banking even if they are not an authorised signatory on the account(s)).

Customer resolution cont.

3. Confirmation

CERTIFIED A TRUE COPY OF RESOLUTION

The customer agrees it is bound by and requires the Bank to act on the instructions contained in the Resolution (of which this is certified to be a true copy).

SIGNATURE

Chairperson/President of the Meeting at which the resolutions were passed (this must be signed by a director/ secretary/ member/partner/ management committee member or elected official of the Customer).

Date

 / / (DD/MM/YYYY)

SIGNATURE

Chairperson/President of the Meeting at which the resolutions were passed (this must be signed by a director/ secretary/ member/partner/ management committee member or elected official of the Customer).

Date

 / / (DD/MM/YYYY)

What happens next?

Once this form has been processed, the nominated user will be advised by text to contact us to receive their security credentials. The nominated user will need these to log in to 365 Digital and Phone Banking. In accordance with the 365 Digital and Phone Banking terms and conditions, the nominated user must keep their security credentials confidential and should not share them with any other person.

Bank verification checklist - For Bank use only

- Check 365 Digital and Phone Banking Nominated User is an Account Signatory on the nominated account and check that all other signatories match the current business account mandate on the nominated account. Check that the listed account number belongs to the customer.
- Once checks complete, add priority note to Loan Review with the name of the Nominated User.
- Once checks complete, scan this page for Day 2 Call off (NI Reports Queue)

Name of Nominated Official  (Nominated Official)

Nominated Signature Number Date / /

Internal: If this form is being used to change the 365 Digital and Phone Banking Nominated User please ensure you refer to procedures.

We can provide this document in Braille, in large print and on CD or audio tape. Please ask any member of staff for details.

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