

Support Guide for Bankline Users (Complex)

Moving to a new Payment Service Provider

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1. How We Can Support You Choose, Move and Close

This guide is intended to support you to move your transactional banking services from Ulster Bank to a new Payment Service Provider (PSP) as seamlessly as possible. Identifying how you use your account(s) today, including any physical banking requirements, will help you to prioritise your needs. The guide below can be used to assist with your specific banking needs and the tracker in Appendix A is an example of what you might use to track the migration to your new PSP.

- Research what payment provider matches your banking needs, service, and support requirements. It's important to understand if your new provider offers all the products and services, you currently use, for example, trade finance or cash pooling products
- Decide whether you will undertake a tender process to optimise your future banking arrangements and the length of time it will take to complete the Request for Tender process
- Consider the time it takes to engage with a new provider, give them the information they may require to switch your business banking to a new provider in line with your business needs
- Decide on your banking requirements (whether physical, online, both). Some banks may not offer branch services or offer limited services
- Review other providers' fees, online and electronic charges to help you determine the cost of your banking arrangements
- Download all your account statements and save to your financial system to create a record of payments/receipts from your Ulster Bank account for future use.
- If you use commercial cards, understand what your future cards requirements are
- Once a new provider is selected, ensure you allow for the time to complete any actions they may require, for example: complete their account opening documents, information about your business, their required personal identification and address verification documents for directors and account signatories
- Consider if the switching services offered by banks is suitable for your business, see Section 5.

All deposits with Ulster Bank Ireland DAC up to the value of €100,000 are protected by the Irish Deposit Guarantee Scheme. This is an important consideration when choosing your new payment service provider, to ensure your money is secure. For more information on the Irish Deposit Guarantee Scheme click [here](#).

Please click [here](#) for further information on the Code of Conduct on the Switching of Payment Accounts with Payment Service Providers.

2. Considerations when Researching and Choosing a New PSP

- Read and understand the Terms and Conditions of the products and services before you open your account. Request details of the PSP's full range of products and services, including what you currently require, and may require in the future.
- Determine all physical services currently used and that will be required in the future, including cash and cheque lodgements. Consider if you can change some practices to electronic methods to reduce cost and increase efficiency. If you require physical banking, check if your new provider has locations that are well suited to you. Some providers partner with An Post, giving access to an increased number of locations.
- Request the schedule of Fees and Charges for each account to allow you to compare costs. Enquire whether your new provider places limits on the amount you can hold on deposit and what costs may be involved for holding large balances.
- Understand the type of relationship model your new provider offers to ensure your service expectations can be catered for, for example, Internet banking, a relationship manager, telephony and/or email support.
- Review your online banking for controls and security – understand what your new provider offers for online banking and obtain a demo if available. Request a walkthrough of the security protocols in place for online banking and the controls the new provider has in place to prevent the occurrence of fraud on your accounts/cards.

Enquire if the following services are offered, if you need them:

- **Business to Business (B2B) Direct Debits.** This is if you have signed B2B direct debit mandates on your account.
- **Host-to-Host service.** This service is mainly used if you are a submitter of high volumes of bulk payment files.
- **CSV (Comma Separated Value) file import for payments.** This is a standardised payment file format for sending bulk or single shot payments.
- **SWIFT MT940 and/or MT101 account reporting and payment services,** sweeping service capable of transferring funds intra and inter-bank (if applicable).

3. Stay Fraud Aware

There has been an increase in attempted fraud across all industries including users of online services and platforms being targeted through bogus emails by fraudsters. Please be extra vigilant of fraud risks including Online, SMS and Postal Fraud, especially during the period when you are moving your account.

- We will never ask you for FULL details of your PIN and password and security credentials.
- We will never ask you to reveal your QR Reader codes over the phone when logging into Bankline (Online Banking).
- We will never send you a text directing you to a link which requires you to log onto Online Banking.
- We will never ask you to reveal information like your QR reader code or one time passcode to anybody.
- We will never ask you to move your money to a safe account.
- Never approve a payment in your mobile app that you don't recognise.

If someone is asking you to do any of these things, it's a scam.

If you receive a request from a supplier to update bank account details, always call back to check it's genuine.

ALWAYS log in from **www.ulsterbank.ie/bankline**: watch out for impostor log in screens.

If you're in doubt about whether a message from us is genuine, please contact us on **0818 210 260** (24 hours, 7 days a week), from outside of Ireland call **+353 1804 7475**.

If you're concerned about your Bankline security or think fraudulent activity has taken place, please call the **Bankline Security helpline** on **1800 946 517** (Open 8am to 8pm Monday to Sunday, excluding Christmas Day).

For further information about fraud and Internet Security in general, please refer to **www.ulsterbank.ie/security**

4. Bankline and Transaction Services considerations when moving to your new PSP

When switching to your new provider it's important to capture details of your Bankline Administrators/Users and account history. The best way to assist with this is to utilise the information provided to you in Bankline.

The main items to consider are:

- Access to Bankline will cease when your account is closed
- Download account statements and save to your financial system
- Ad-hoc payments that would impact your business e.g., annual/six monthly payments
- Download Bankline user report to establish user permissions with your new provider
- Document your Bankline profile Dual Administration and Dual Authorisation controls for payments
- Download a list of your direct debits and standing orders on your accounts
- Ensure to cancel future dated payments

Direct Debit Origination

Your new provider will need to replace Ulster Bank as your sponsoring bank. They will be able to coordinate this for you. A Creditor Identifier (CID) is a unique identifier that is assigned to you for submitting direct debit collection files as a participant of the SEPA direct debit Origination Scheme. Your existing Creditor Identifier(s) can be switched from Ulster Bank to your new provider as part of the sponsorship process.

In line with SEPA **Rulebook** terms & conditions, please note it is your responsibility to cover all SEPA refunds and unauthorised Payment claims presented up to 13 months after the service ceases with Ulster Bank.

SEPA Money Transfer Payment Files

- Apply for replacement Originator Identification Number (OIN) from your new provider. This is a unique identifier number; your existing OINs cannot be switched over to your new provider.
- Update new OINs and account details if managed by a third party e.g. payroll provider, if applicable.

File Import Payment Files

- Set up CSV file import on your new providers online banking system – your new provider should provide a support guide.

Bankline Third Party Provider (TPP) / Payroll Bureaus Account Access

- Reassign TPP access on the new provider's online banking portal if you currently have this arrangement on your Bankline service. You can discuss any queries you may with your new PSP.
- If you use a Payroll Bureau that facilitates payroll for your company on your behalf, whereby you provided access to your Bankline profile to enable them upload payroll files, you will need to update the bureau as soon as you migrate to your new provider and cancel their access on your Bankline profile prior to closing your Ulster Bank accounts.

Cheques

- Document all cheques written but not yet presented, you will need to contact us on **0818 210 266** for Corporate Banking or **0818 211 690** for SME Banking to place a STOP on these items and replace with an alternative payment.
- Avoid issuing cheques in advance of transfer to new provider to avoid a disruption to the account switching process, if availed of and to ensure that all issued cheques have cleared so your account can be closed within a timely manner.
- You should also consider if you can change some of your current practices to electronic methods to reduce cost and increase efficiency.
- Should you issue a cheque before the closure of your account, and this has yet to be presented when your account is closed the cheque will be returned unpaid to the payee. To avoid this please ensure any cheques written are presented prior to account closure. Additional information regarding cheques which you may find useful can be found at <https://www.ulsterbank.ie/businessclosurehub>
- If you use pre-printed cheques, ask your new PSP if they can offer/support this service.

Other transaction banking considerations when moving to your new Payment Service Provider (PSP)

Swift MT940 & MT101

- Give a new provider adequate notice to set up mirror reporting for any Swift messages that you might use. This can take up to two weeks for the service to be implemented.

Sweeping

- Set up relevant sweeping services for transferring funds intra and interbank if applicable. You can discuss any queries you may with your new PSP.

Merchant Services

- Notify merchant services provider of new account details.

5. The Switcher Service

There is a Code of Conduct on the Switching of Payment Accounts with PSPs that applies to payment accounts held by a consumer in the same currency with payment service providers located in the ROI.

This account switching service is only available for transmission accounts (current accounts) and will not transfer your other accounts e.g., deposit accounts.

Types of Switching service

Full Switch

- All direct debit and standing order payments debited from your account are cancelled.
- Ulster Bank transfers the credit balance to new PSP following deduction of account interest, fees and charges where applicable.
- Your current account in Ulster Bank is closed within seven days of the switch date outlined on the switch form.

Partial Switch

- All direct debit and standing order payments debited from your account are cancelled.
- Your balance is not transferred to new PSP.
- Your Ulster Bank account remains open, for you to close at a later date.

Full switch requests, may be changed to a partial switch for the following reasons,

- Your Ulster Bank account has a debit balance.
- There is continuous activity on Ulster Bank current account.
- You have an Ulster Bank product serviced from the listed current account, e.g., repaying a Ulster Bank business loan.

For further information on the Code of Conduct on the Switching Process [click here](#).

5.1. The account switching process will only work on the following basis:

- The account type with your new provider needs to be the same as your Ulster Bank account type i.e., you can only switch your business current account with Ulster Bank to a business current account at your new provider. If the account types are different, the switching request will be cancelled.
- The authorised signatories, account name and address details that you provide on your new providers account switching form for your Ulster Bank account must match the authorised signatories, account name and address details held on Ulster Bank's records.
- If your account signatories and/or address have recently changed, you must update Ulster Bank with the new details before you request the switch, otherwise the switching request will be cancelled.
- Once the switcher process commences, do not transact on your Ulster Bank account as this may result in your Ulster Bank account remaining open and a full switcher request being changed to partial switch.

5.2. Selecting a switching date

- You should choose a switching date at a time of the month when account activity is minimal to avoid disruption. This switching date is captured on the switching form you complete with your new PSP.
- As part of the switching guidelines your new PSP must ensure that all steps are taken to have your new account open and operational prior to sending the switching request to Ulster Bank.
- Subsequently, Ulster Bank will ensure that all steps are taken to facilitate moving your account within seven working days of the switching date provided on the switching form.

5.3. Steps to switching your account(s)

Some **key steps** involved for switching your accounts are outlined below:

- Ensure your business is eligible for the switching service as outlined above 5.1
- You must open a new account with new PSP before switching can commence.
- Complete the required switching forms with your new PSP.
- Your new PSP will send the completed switching form to Ulster Bank to commence the switch process from the switch date outlined on form.
- You must ensure there are sufficient funds in your Ulster Bank account to meet final items presented including any outstanding charges or interest due.
- Refrain from using any bank card or cheque book on your Ulster Bank account once the switching process has started.
- Once the switcher date commences Ulster Bank will cancel direct debit and standing orders and will write to EUR domestic direct debit Originators within ROI.
- Ulster Bank's letter to direct debit Originators within ROI requests them to act and amend the direct debit details from your Ulster Bank account to your new PSP account.
- Follow up with direct debit Originators to ensure they have amended your new account details on their file. If they do not update their records and continue to apply to the old account for payment, the direct debits will be returned unpaid and may result in unpaid charges.
- Once switch date has commenced Ulster Bank will also give your new PSP provider details of active standing orders which they will set up on your new PSP account.
- Review the Ulster Bank letter outlining active direct debits and standing orders on your account to ensure they are accurate and advise us of any discrepancies.
- Inform direct debit Originators located outside of ROI of your new PSP account because Ulster Bank will not be contacting these originators on your behalf. Failure to do so will result in future direct debits not being paid.
- Update your new account details directly on the Revenue Online Service (ROS) website.
- Update your Invoice documentation to new PSP account details to include BIC & IBAN of new account.
- You must notify credit sources who make payments into your Ulster Bank account of new PSP account details.
- Destroy any unused cheques and bank cards.

5.4. Helpful tips for a smooth switcher process

To help you avoid your switching request being cancelled here are some tips on the switcher process and the switcher form,

- Only open transmission accounts (current accounts) are eligible for the switcher process.
- Choose a switch date in the future, switch dates in the past can't be actioned.
- Use the correct switcher form type for your account e.g., use a business switch form for your business account.
- Verify and include the correct details on your switcher form,
 - Ensure the signatories on the switcher form match the Ulster Bank account mandate.
 - Ensure the account name and address on the switcher form match Ulster Bank records.
 - Ensure you include the correct IBAN / Account number on your switcher form.

5.5. Other items to consider

- If you make weekly payments by standing order e.g., wages, consider amending those in advance as they are likely to be more impacted through the switching process.
- Amend your business payroll arrangements and/or creditor payments to new PSP account (if applicable).
- Many subscription payments for things like M50 tolls, Vodafone etc. are taken from your debit or credit cards as **recurring payments** – they are not direct debits taken from your account, therefore, will not be covered under the switching process. This means you will need to go online yourself and update your recurring card payments.
- If you **receive a large volume of incoming payments** by standing order e.g., 50 or above, there is a process to move them in bulk to your new provider. You can do this by asking your new bank to provide you with information on the BPF (Banking & Payments Federation Ireland) process known as ‘**Standing Order Bulk File Notification**’. This process allows you to redirect incoming standing orders and the redirection is arranged by the standing order source banks (who participate in this BPF process). Using this process will save you having to contact the remitters (payers) of such payments directly. Please note that if you have any standing orders that debit Ulster Bank accounts, these will reject once the remitter closes their UB account unless they update the standing order with their new bank account details.

6. Move to Your New PSP

The spreadsheet in **Appendix A** might help you to summarise your requirements and might help you in confirming with your new provider that all required actions have been captured.

New account documentation – Your new provider will request suitable documentation for Identification and Address Verification (ID&AV) to verify directors/signatories’ identities. Some acceptable forms of proof of identity and address include passport or driving licence and utility bill dated within the last six months with the individual’s name and home address available for all key principals. Depending on the provider these may need to be shared in a face-to-face meeting or electronically. You can save time by having this information ready when you approach the new provider.

The Application Process – Depending on the PSP you have chosen, you will apply either online or in person, and the new provider will inform you of their requirements to complete your application. To make your on-boarding journey as seamless as possible, request an online webinar, if available, to assist with the completion of forms and pre-filling documents. No matter which provider you chose, the steps are likely to be as follows:

1. Complete the new provider’s account opening forms/provide requested documentation.

Once the new account is opened, you will be given account details and can set up online banking access if required. You should activate and test the online banking. There will be more rigorous testing required if you submit bulk payment files.

2. Complete the Switcher form if you are availing of that service.

As mentioned earlier, the authorised signatories, account name and address details that you provide on your new providers account switching form must match the authorised signatories, account name and address details on Ulster Bank’s records.

3. Change the details on your invoice documentation to include your new BIC and IBAN (International Bank Account Number).

One of the latest fraud scams, called “invoice redirection”, occurs when a fraudster sends an email/ letter purporting to be one of your creditors claiming they have changed banks and requests sending of future payments to new account details they provide you with. It is important to be mindful of this when communicating to your creditors. As an added precaution, we recommend phoning and writing to your creditors advising of the change, so they have reassurance that this change is genuine. **Appendix B** contains a sample letter for advising creditors of a change in account details can be found.

4. Select a transfer date which falls at a quiet time of the month when banking activity volumes are low.

Consider letting employees and other parties know that the transfer is taking place. Ensure there are sufficient funds in both your old Ulster Bank account and your new account during the transfer process, so you have access to your money and to cover any incoming debits.

You may have availed of Malwarebytes antivirus protection via Ulster Bank. Once you close your Ulster Bank account(s), you can continue to use this free of charge until May 2024. Antivirus protection is critical to safeguard your business and you should ensure appropriate protection is always in place.

Depending on the level of activity on your Ulster Bank account, you may consider an overlap period before closing your Ulster Bank account to ensure all payments are switched over. During that period, you should monitor the Ulster Bank account daily to ensure items presented are funded and have them transferred to the new account as they arise.

It is important that you bear in mind any timelines for the closure of your Ulster Bank account communicated to you by the Bank. Once you are satisfied all activity has migrated to the new provider, let us know and we can arrange for the account closure. You can do this by completing our account closure form. If you require a copy of this form or need any other assistance, download a copy from our [online support hub Help](#) or contact us on +35315317171.

6.1. Considerations when closing your Ulster Bank account(s)

- Ensure there are sufficient funds in your account to meet final items presented, any outstanding charges or interest due, balances owing on credit cards and ensure that any overdrawn balance is repaid before instructing your account to be closed or in readiness for the switching service if availing of same.
- Avoid using your Ulster Bank chequebook and cards once you begin the transfer process.
- Securely destroy your UB chequebooks and pre-printed cheques where applicable.
- Destroy your Ulster Bank Visa Debit Card once you receive a replacement from your new provider.
- Inform service providers of new card details if applicable.
- Ensure antivirus protection is implemented once your Ulster Bank Malwarebytes licence expired in May 2024.
- Advise Ulster Bank to close the accounts when all items have cleared, you need to provide funds for any interest/ fees not yet charged (Ulster Bank can advise you of that figure).
- Ensure to close your Money Desk Deposit and/or Foreign Currency account(s) before the associated servicing accounts.
- **Note** You will lose access to the complete online history of your accounts from when you close your account(s) so you may wish to print or download any transaction history before you close your account. Statements can also be sent out in the post, however this can take up to 14 business days.

6.2. What Ulster Bank will Do to Assist

Ulster Bank will cancel your products/services as soon as you stop using them to ensure you do not incur unnecessary fees/charges. We will also assist you with the transfer of your direct debit Origination sponsorship to your new provider and cancel your facilities. If requested in the account switching process, we will send your closing balance to your new account.

Once the migration to your new provider has been completed, we will decommission your online banking i.e., **Bankline** or **Anytime** and expense management products i.e., **ClearSpend** or **Smart Data Online**. We will also cancel your Visa Debit Card if applicable and will close your account(s) once we receive your account closure request.

7. Considerations if You Use Ulster Bank Commercial Cards

7.1. Understand your commercial card requirements

There are numerous Commercial Card providers to choose from and your first step is understanding how you use your existing programme to decide which option best suits your needs. It may help for you to review the features you need, and what other providers may offer, including payment terms, ability to set transaction limits, restrict spend categories and expenses and management/reporting tools on offer. Some cards have other benefits attaching, for example travel insurance.

7.2. Receiving commercial cards from your new provider

- Test your new commercial cards by making a physical or online purchase.
- Inform service providers of new card details if applicable.
- Instruct users to stop using and destroy their Ulster Bank Commercial Card(s) after testing their new card(s).

Stamp Duty on Cards

Stamp Duty is charged in arrears on April 1st each year. If a card closes any time during the year, customers are charged a stamp duty fee upon closure. It is important to be aware that if you close your card programme with Ulster Bank, and open one with a new provider within the same year, you need to inform your new provider of your stamp duty payment for them to waive the first year's stamp duty fees on the Commercial Card programme, provided all cardholders remain the same. This will avoid double paying stamp duty fees per cardholder in the same year.

7.3. Considerations before closing your Ulster Bank Commercial Card account

As an Ulster Bank Commercial Card customer, you may use expense management tools such as **ClearSpend** and/or **Smart Data Online**. If you do, you should consider downloading the following reports ahead of those systems being decommissioned:

ClearSpend

- Monthly programme statements and transaction files via the Home screen.
- Cardholder file via the Management section and 'export to CSV'.
- Audit log – This will detail any changes you have made on ClearSpend for the cards and can be accessed via the Audit section.

Note: The **ClearSpend** administrator will be able to access 13 months of rolling detail. Cardholders will be able to access 13 months starting from when they signed up. Access to **ClearSpend** will end once your card programme is closed.

Smart Data Online (SDOL)

- Monthly statement via the Financial and Account Statements section. There are 13 months of statements available.
- We recommend that you also download your receipt images (if uploaded previously). There are 36 months of receipts that can be downloaded via the Financial and Retrieve Receipt Images section.
- Bespoke built reports/Mastercard Transaction Files via the Reports and Run section. You will have 36 months of Transactional data available.
- Cost allocation (coding) scheme – Download a copy via the Cost Allocation Management 'Schedule Download' section. This will download as a text file and you can copy/paste it to excel for ease of reading.
- User Information Report to provide you with details of all users on the system.
- See the SDOL Administrator Closure Checklist for further information. Visit our online help page to download the **guide**.

7.4. Closing your Ulster Bank Commercial Card account

- Close your Ulster Bank Commercial Card account before closing your linked Ulster Bank current account and destroy all cards securely.
- Ensure sufficient funds exist in your linked Ulster Bank current account to cover any final payment and closing charges before closing your current account.

You should close your Ulster Bank Commercial Card programme before closing your linked Ulster Bank current account. This is to ensure the balance owing on your card can be paid from the current account. Your monthly payment and any outstanding closing charges will be collected by an out of course direct debit. This amount will be advised to you within 7 days of your programme closing and claimed 14 days after this letter is issued,

then collected seven days after the card statement date. You should not close your current account until this final payment has cleared. You need to maintain sufficient funds in your current account to cover the final payment to avoid your account going overdrawn.

Where your cards incur annual maintenance fees, they are charged in advance. We will arrange for a refund for unused maintenance fees to be made where relevant when the programme is closed. The fees are charged yearly and in the month the card originally opened. For example, if a customer opened a new card(s) in June 2018, they will be charged the annual fee in June every year.

Once the final payment has cleared and you are ready to close the linked Ulster Bank current account, please send in a request to close your account by completing our account closure form. If you require a copy of this form or need any other assistance, download a copy from our [online support hub Help](#) or contact us on +35315317171.

8. We're Here to Help

If you have queries or need assistance with the process of choose, move and close, we're here to help. If you're in financial difficulty or are in a vulnerable situation, please let us know.

We have established a dedicated team to provide you with support and they can be contacted on **+35315317171**. Opening hours are from 09:00 until 17:00. If you need to write to us, our postal address is,

Ulster Bank
Free Post
PO Box 13432
Business reply
Dublin 18

The following helpdesks will be able to assist if you have any questions,

Business Card & One Card	0818 210 278 (+44 345 300 4473 outside ROI) Opening hours are 8 am to 6 pm, Monday to Friday. 9 am to 1 pm, Saturday.
Visa Purchasing Card	0818 210 279 (+44 345 300 4476 outside ROI) Opening hours are 8 am to 6 pm, Monday to Friday. 9 am to 1 pm, Saturday.
Bankline Helpdesk	0818 211 609 (+353 1 451 3007, outside ROI) Opening hours Monday - Friday 8am - 6pm (excluding Bank holidays).
Bankline Security Helpline	1800 946 517 Opening hours 8am to 8pm Monday to Sunday (excluding Christmas Day).

Calls may be recorded.

Appendix A – Customer Transfer Checklist



Adobe Acrobat
Document

Appendix B – Sample letter informing of new account details



Adobe Acrobat
Document

Disclaimer

- This document has been prepared by Ulster Bank Ireland DAC for informational purposes only and should not be treated as advice or a recommendation. There may be other considerations relevant to you and your business so you should undertake your own independent research.
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