



User Guide **ING Online Russian Federation**

[Your gateway to Central and Eastern Europe **]**

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Introduction to ING Online

Your gateway to Central & Eastern Europe



ING Online is a sophisticated Internet browser-based banking service for the Central and Eastern Europe (CEE) region. ING Online fully supports all features required to manage liquidity and working capital, varying from domestic and cross-border payments to foreign exchange dealing. ING Online provides up-to-date transaction information and balance reporting.

This Online user Guide is for the customers of the bank and describes ING Online functionality for end-users.

ING Online - Your benefits

ING Online has been developed in order to help the customers of ING Bank to run their business more efficiently and increase their corporate performance. Using the latest web technology, ING Online offers more dexterous financial control, mobility and comfort to customers in carrying out banking operations with our bank, using proven and highly secure methods.

Figure 1.

The screenshot shows the ING Online Russia website. At the top left is the ING logo with a lion. The top right says 'ING ONLINE RUSSIA' with language options 'ENGLISH | РУССКИЙ'. A navigation menu on the left includes: Home, News, Rates, Account Information, Transactions, Payment Files, Packages, Transaction Management, Documentary Files, User Limits, Personal settings, Security, and Log out. The main content area is divided into several sections:

- ING Online Profile:** Welcome! You successfully logged in ING Online wholesale banking application! Please remember it is necessary to perform the following three steps to initiate payment transactions: enter transactions, sign transactions. The Bank will only process transactions that have been sent with all required signatures.
- Security Information:** You have no component for digital signing. If you have problems during the signing please click here! It is advisable to change your password every 30 days! Your last login was on 24 Sep 2011 09:21:58
- Exchange Rate Against EUR:** A table with columns: Currency, Fixing, Buy, Sell, Trend.

Currency	Fixing	Buy	Sell	Trend
CHF	1.313800			
GBP	0.850500			
USD	1.332300			
EUR	1.000000			n/a
- ING Online News:** 01 Jan 2010 → **IMPORTANT** ING Online available in Russia; 01 Feb 2010 → TMI European Cash Management Award 2009 for ING
- ING Online Files:** 23 Sep 2010 03:25 » NEWSLETTER → Newsletter.doc (100kb)

ING Online is a fast and flexible banking service, which allows ING customers to securely execute bank transactions via Internet. Alongside, it offers great functionality in respect of obtaining accurate, up-to-date and comprehensive information for customer's accounts, balances and movements for any period of time.

ING Online is easy to integrate with customer's systems through import of files with account statements and exporting payment orders from accounting programs/EPR/TMS.

Besides payment and reporting services, ING Online offers numerous other services such as online exchange rates, up-to-date information on deposits and loans and more.

Furthermore, ING Online is easily personalized. Not only can ING customers customize their screen views and reports but change the names of their accounts and assign them to groups they can comfortably work with later. Users may also define and save templates for their transactions.

Another powerful feature of ING Online is the introduction of a reporting currency. ING Online users may select a reference reporting currency and keep track of multiple currency accounts in uniformity.

Security is one of the keys to the success of ING Online. User access is protected from unauthorized logon by advanced protection methods such as strong encryption technology, digital certificates and smart cards protected with PIN.

ING Online strictly complies with local regulations and standards. Therefore the application for each country includes specific features to best comply with local legal requirements and customers' needs. Country specifics are covered in the Annex to this document.

News

ING keeps its customers informed on important general and personal news topics.

Rates

Here ING customers have direct access to the foreign exchange rates of ING bank as well as the actual fixing rates of the local national bank. The actual exchange rates of the national bank are applied when reporting in different currencies.

Account information

After a successful logon, with a click on account information in the left menu of the application, users may choose among four different ways to obtain information for their accounts. ING Online keeps information for all accounts that are registered with ING customers. Registration of accounts is done manually by the Administration site and provides possibility to register and access accounts from main core back-office systems in ING branches – ATLAS, PROFILE and ICBS.

All reports in «Account Management», with an exception for «Statements» being limited for 30 days period, are limited to six months period.

Filters and search

ING Online offers eloquent filter and search capabilities for all reports generated by the application. The filter box above the reports is expandable in most cases and presents even more search and filter criteria ING clients may use to find a specific record, follow transactions from one business partner, view the movements in an account for the previous month and more.

If a user expands the filters field in a report then all reports shall have their filters field expanded. Should the user collapse the filters field then all reports shall have their filters fields collapsed.

Figure 2.

The screenshot shows a 'Filters' panel with the following elements:

- Account**: dropdown menu
- Type**: dropdown menu
- Currency**: dropdown menu
- Beneficiary**: text input field
- Book Date**: dropdown menu
- From:** date picker
- To:** date picker
- Amount**: text input field
- Reference**: text input field
- Details**: text input field
- Book Date**: radio button (selected)
- Value Date**: radio button
- SHOW >**: button
- SUMMARY >**: button
- EXPORT >**: button

The interface of the filters area shown above offers predefined filter criteria in drop down lists and blank search fields in case users choose to enter their own search criteria. Depending on the type of the report, filters may vary accordingly. The «Show» button presents a screen report that accommodates entered search and filter criteria, the «Summary» button summarizes filtered results in an easy to comprehend report, while the «Export» button creates a MS Excel file containing a report that matches the search and filter criteria. The exported file may be opened or saved locally.

ING Online remembers the last used configuration of the filter box - if it has been minimized or maximized, and applies this user decision to all filter boxes in the application.

ING Online filtering capabilities can also enhance the work of users with access to accounts of more than one customer. Multiple account selection and multiple customer selection has been greatly improved:

Users can use many combinations to select all accounts of a customer along with all or some accounts of another customer. For example, a user with access to three customers may select:

- all accounts of Customer A;

- all accounts of Customer A and all accounts of Customer B;
- all accounts of Customer A, some accounts of Customer B and some accounts of Customer C; etc.

Figure 3.

The screenshot shows a 'Filters' section with the following elements:

- Account:** A dropdown menu showing 'Selected: 5'. The list includes 'All', 'Customer A', and 'Customer B'. Under 'Customer A', two accounts are selected: 40702810300001002606 and 40702810300001008797. Under 'Customer B', three accounts are selected: 40807810100001001951, 40807810100004325324, and 40807810100001056755.
- Book Date:** 'From: 13 Jul 2012' and 'To: 13 Aug 2012'.
- Buttons:** 'SHOW >' and 'EXPORT >'.

In the example above, a user has selected one account of Customer A and all accounts of Customer B. As shown in this example, ING Online users can effectively select more than one account belonging to more than one customer by using SHIFT + click or CTRL + click. When users click on the customer's name then all accounts registered with that customer shall be selected. The reports generated using multiple account selection shall retain their filter options so that users may enter different filter or search criteria (e.g. time period, status, amount, etc.) and still use the accounts they have selected previously. For the sake of clearness and avoiding mistakes, a notification about the number of accounts selected is shown in the account selection box (e.g. "Selected: 5").

This multiple accounts and customers filters opportunities are implemented in the following reports:

Account Information

- Balances
- Movements

Transaction Management

- Transactions by Beneficiary
- Transactions by User
- Sign
- Send
- Edit/Cancel

Balances

This function gives information for account balances. The default screen shows all accounts for the last available date. During working days, the default day is the current date and the information shown is the Intraday balances for all accounts. The information for the Intraday balances is calculated by ING Online based on the last closed balance and Advices for the executed movements during the day. This information is preliminary and advisory information and is marked with «A» in column (*) of the presented report.

The balance information for previous working days is based on the Account Statements loaded in ING Online from the Back office systems. The Balance information based on the Account statements is marked with «S» in column (*). The table below illustrates the structure of the balance report generated by the application:

Figure 4.

Account	CCY	As_of	Opening	Debit	Credit	Intraday	*	inEUR
XXXXXXXXX1	USD	20 May 2008	999,999,999.00		10,300.00	999,999,999.00	A	999,999,999.00
XXXXXXXXX2	RUB	19 May 2008	999,999,999.00	30,000.00		999,999,999.00	S	999,999,999.00

Additionally, all users may select specific filtering of data – a single account balance or all accounts balances - for any period of time or on any given date.

Example: In order to obtain information for the balance of an account for the period 9th – 12th December 2008, the customer has to select the desired account from the drop-down menu, then select 9th December 2009 in the first date field and 12th December 2009 in the second date field and click **SHOW >**. The output screen shows the balances for that specific account during that period day by day.

The information for accounts balances can be sorted by clicking on the column headings in the table. Information for the account balances contains Opening balance, Debit and Credit turnovers and Closing Balance in the original currency of the account.

The last column of the table showing account balances contains the closing balance of the accounts converted to the reporting currency at the exchange rates of the local national bank for that day. This conversion serves only informational purposes.

ING Online customers may always print any information through the print button in the upper right corner of the screen. The printed document is in HTML format and contains the current view on the screen.

Additionally, ING Online provides another practical option to export the information in a MS Excel file that can be downloaded and stored in the client's computer. The information in this output file remains filtered if filtering has previously been applied.

For that purpose, the customer has to click **EXPORT >** to download the information.

Note: Please check that you downloaded the file and saved it on your hard drive instead of opening it straight from the application. If some cells in the file contain ##### please increase the width of the columns of your workbook in order to see properly the information contained therein.

Balances by group

This function is similar to Balances function and is very helpful for accounts already organized in Groups. Organizing accounts in groups is covered in the information about personal settings in ING Online. For details, see [«Personal settings»](#). The idea is to group some accounts on the basis of certain criteria and use specific summary options to obtain essential information. The balances information can be summarized by Currencies, Customers and Branches. If a client has some account groups and needs specific information about these groups he has to select one or more groups in the account drop down menu (CTRL+click or SHIFT+click for multi-selection), select desired date or period, choose a summary option from the summarize drop down list and click **SUMMARY >**. The output screen shows the groups balances summarized by the chosen option. The result is converted to the predefined reporting currency.

Movements

ING Online clients find this function quite useful as it gives thorough information for account movements. Users can define selection criteria to view different subsets of movements selected by account, period of time or even data contained in the payment details. The filters area is expandable and offers various filter criteria – type of movement (debit or credit), currency, beneficiary, amount, reference, details of payment, book date and value date of the payments. The field «amount» is used to enter an amount range in the reporting currency. Users have the option to summarize the information for movements according to chosen filter criteria as well as to export it into a downloadable MS Excel file. The following table shows an example of a movement report:

Figure 5.

Account	CCY	Booking_date	Value_date	Amount	Type	Beneficiary/Details	Net amount	*	Reference
XXXXXX1	USD	20 May 2008	01 Jun 2008	10,300.00	CR	XXXXXXXXXXXXXXXXXX	10,300.00	S	XXXXXXXXXX
XXXXXX2	RUB	19 May 2008	01 Jun 2008	30,000.00	DR	XXXXXXXXXXXXXXXXXX	30,000.00	S	XXXXXXXXXX

The downloaded MS Excel file contains the same column headings as shown on the screen with exception for columns «Beneficiary/Details», «Net Amount» and «Reference».

- Beneficiary/Details is divided into:
 - Counter Party 1 – details about the bank code and account number of the counter party;
 - Counter Party 2 – details about the name, address and city of the counter party;
 - Details – details about the payment including justification, invoices No., etc.
- Net Amount is split into:
 - Charges – the bank charges for the transaction;
 - Net Amount – the amount of money involved;
 - Net Amount Currency – the currency of the transaction.
- Reference:
 - Reference – reference from the accounting system of the bank. It includes the transaction ID. The transaction ID starts with Transaction type codes as follows:
 - Customer reference - account owner reference. In case no reference is entered the value is NONREF;
 - Operation Type - Transaction Type code.

Statements

In this section ING clients have the opportunity to obtain account statements sent by ING Bank. Users may preview the statements on the screen or print them in HTML format. Generated statements cover account activity on a daily basis.

Statements include the opening and closing daily balances, debit and credit turnovers and a detailed description of account movements – post date, value date, transaction details, debit and credit details and references. ING Online users may generate account statements for any period not longer than 30 days.

Account statements can be downloaded as a MT940 (SWIFT) format file, Portable Document Format (PDF) file, 1C file format or in MT942 file format. Generation of statements in PDF format takes longer than generation of statements in HTML format. The process is asynchronous and the user may explore other functions of the application meanwhile and return back to download the generated statements in PDF format. Generated PDF files are digitally signed with a technical certificate issued by ING PKI. Both PDF and printed statements contain six items per sheet.

Account statements are also generated as downloadable text files in MT940 format and may be directly imported in the accounting program of the customer. All statements for all accounts for each working day for the requested period are downloaded in one file. The order of the statements in the files is first sorted by account numbers then sorted by dates. The detailed structure of all formats is covered in the Annex to this document.

MT942 file format is used to transmit detailed and/or summary information about entries debited or credited to an account for a period of time.

Figure 6.

Account Statements

Filters

From: To:

Date

Account	Currency	Customer Name	Select
40702810700001002578	RUB	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>
40702810000001000940	RUB	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>
40807840400001001951	USD	TEST CUSTOMER ONE Ltd.	<input type="checkbox"/>
40702978000001002929	EUR	TEST CUSTOMER TWO	<input type="checkbox"/>

DOWNLOAD RECENT ADVICES >
DOWNLOAD MT940 >
DOWNLOAD 1C >
PRINT STATEMENTS >
GENERATE PDF >
SELECT ALL >

In order to download a statement in the different file formats ING Online Users have to select the accounts by clicking in the check box next to the account, select the desired date or period and click the corresponding buttons – either DOWNLOAD RECENT ADVICES > for MT942, DOWNLOAD MT 940 > for MT940, DOWNLOAD 1C > for 1C format or GENERATE PDF > for PDF files.

Note: Please save generated files on your hard drive before opening.

Transactions

ING Online offers various ways to enter transactions for all types of transactions such as domestic and international single payments, direct debits, etc., for accounts held with ING Bank:

- Manual capturing;
- Using the template database;
- Via file upload.

Transactions can be initiated in both local and foreign currencies. When using ING Online for single or bulk payments the system validates the payments for completeness and correctness. This ensures higher straight-through processing. Common features and functionality of transactions among different countries are:

Validation of fields

All information and details for transactions are communicated with ING accounting system in a predefined format. Therefore, data sent to ING must comply with the set requirements for this format. ING Online intuitive and easy-to-use interactive transaction forms actually transform user-input data into this strict system file format. The basic idea is that every single record in the transaction form is assigned to its own designated field in the system format and these fields are validated against their presence and correctness. Validating rules vary among countries due to national requirements though some common

validations apply – fields for account name and name of beneficiary are always validated etc. These rules are explicitly covered in the Annex to this document.

Figure 7.

In case of noncompliance with the validating rules the application generates an error report in a red box above the transaction form that contains a detailed explanation for the type of errors occurred and highlights the corresponding fields. Additionally, this report contains a list of the valid symbols for the specific field so that users can easily orient and correct their mistake. The following screen shot (Fig. 11) shows a payment with validation errors in the field «Beneficiary's Name» and the error report contains the

description of the error. When hovering over the error description the mistaken field is highlighted and a popup box with the allowed symbols for this field is displayed. Users can see that the symbol «&» is not allowed for this field and can quickly correct their error.

Completion of transactions

The steps for completing a transaction by manual capturing in ING Online are the following:

- Step 1 – Open and fill the desired interactive transaction form from the left-side menu of the application under the tab **Transactions**;
- Step 2 – Save the transaction form by clicking on the button **SAVE >**;
- Step 3 – Sign the transaction by clicking on [Sign](#) in the «Actions» box under the transaction form;
- Step 4 – Send the transaction - click on [Send](#) in the «Actions» box under the transaction form.

Display of amounts

A convention for displaying of amounts exists throughout the application. All amounts are displayed as 999,999,999.99 where the thousands separator is «,» (comma) and the decimal separator is «.» (dot). This amount mask is applied to all amount fields in the application and includes not only transactions, but also amounts in the filters of all reports in the application, where amount fields exist as separate fields for filtering and users can enter amounts. All reports generated by the system also have the mask applied to all amount fields.

ING Online users can enter numbers with or without thousands and decimal separators. The rightmost separator will be considered to be the place of the decimal separator. Changes affect field presentation after the user exits the amount field. In this moment the predefined amount mask reformats the field so that it looks like separated with thousand separator and decimal separator.

Examples:

- If user enters 1800000 the system displays it as 1,800,000.00
- If user enters 1800000.00 the system displays it as 1,800,000.00
- If user enters 1800000,00 the system displays it as 1,800,000.00
- If user enters 1,800,000.00 the system displays it as 1,800,000.00
- If user enters 1,800,000 the system displays it as 1,800.00

Actions with transactions

After saving a transaction users have the opportunity to modify it. The «Action» box appears under the preview of the current transaction and the following actions are available:

Figure 8.

- [New](#) – Empties the form of the current transaction so that users can enter different data for the same type of transaction;
- [Copy](#) – Copies the current transaction in case users need to execute exactly the same transaction once more. Users can still edit the records in the transaction;
- [Edit](#) - The form opens in an editable view and users may introduce changes to the transaction;

- [Cancel](#) – Cancels the current transaction. Users may still find the cancelled transaction using the «Transaction Management» section in the left-side menu of the application. Should it be opened again it could only be copied or saved as a template;
- [Save as Template](#) – Saves the transaction as a template for further usage. This function is covered in detail in the next paragraph;
- [Upload new C2B](#) - In case a transactions requires documents to be delivered to the Bank, users are given the opportunity to upload these documents and link them to the transaction in question if necessary. The function «Upload Customer to Bank Files» is explained in detail in the section «Documentary Files»;
- [View C2B files](#) - Users may view already uploaded files linked to the transaction in question or check if files are uploaded at all. Again, this functionality is explained in the section «Documentary files»;
- View RPO Shedule - This link is visible only in case of recurring payment order templates. Users are directed to the recurring payment orders report where all templates for recurring payment orders can be reviewed;
- [Sign](#) – Sign the current transaction;
- [Send](#) – Send the current transaction to the bank for processing.

Track changes

Information for all payments entered in ING Online is kept in the register of payments. All information about transactions (including who has entered the payment, what and when) can be seen under «Transaction Management» → «Transactions By Beneficiary» and «Transactions By Users». Correcting a payment is always done by cancelling of the old payment and creating a new one.

The function «Track changes» visualizes the changes made in individual payments through the «Edit» function. Users are given the opportunity to easily navigate to the cancelled payment and see exactly what has been changed in the new one. Both old and new transactions views contain links to each other and a link to «Track Changes». E.g. A new transaction created through the «Edit» function has the following «Actions» box:

Figure 9.

Actions

[New](#) | [Copy](#) | [Edit](#) | [Cancel](#) | [Save as Template](#)
[Sign](#) | [Send](#)

[View Cancelled Document](#) | [Track Changes](#)

[Upload new C2B](#) | [View C2B files](#)

Here users may view the cancelled document and track changes made. A click on «Track changes» would lead to a similar screen like the following:

Status

Entered by: Yanislav Yankov 04 Apr 2011, 11:15:57 No: 003

Sign 1: Status:

Sign 2: **Cancelled**

Cancelled by: Yanislav Yankov 04 Apr 2011, 11:16:39

Status

Entered by: Yanislav Yankov 04 Apr 2011, 11:16:39 No: 004

Sign 1: Status:

Sign 2: **New**

ING

No	Date	Type of payment	Tax Payer Status
14	04 Apr 2011	электронно	07

PAYMENT ORDER

ING

No	Date	Type of payment	Tax Payer Status
14	04 Apr 2011	телеграфом	15

PAYMENT ORDER

The old transaction is cancelled automatically and the modified transaction gains «New» status. Changes made are indicated on field-set level. The green boxes indicated by an arrow represent modified field-sets.

Cancelled transactions through the «Edit» function contain a link to the new payment record as shown below:

Figure 11.

Transactions by Beneficiary Print Help

Filters

Account: All | Date: From: 16 Feb 2011 To: 16 Feb 2011 | Book Date
 Type: All | Amount: | Value Date
 Currency: All | Reference: | Sent Date
 Status: All | Details: | with details
 Beneficiary: | Packages: Show |

SHOW > SUMMARY > EXPORT >

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
16 Feb 2011	16 Feb 2011	407639	Domestic Payment	New	40702810000001000940	10 000.00	RUB	044525222	40702810400001001905	Test Beneficiary 4
Details {VO12345} DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										
16 Feb 2011	21 Feb 2011	407638	International Payment	Sent	40702810600001001802	5,487.00	EUR	INGBSKBX	BG80BNB096611020345678	Test Beneficiary 2
Details Details1										
16 Feb 2011	16 Feb 2011	407636 407639	Domestic Payment	Cancelled	40702810000001000940	1000.00	RUB	044525222	40702810400001001905	Test Beneficiary 4
Details {VO12345} DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										

COLUMNS

Templates

Users of ING online can create templates for all kinds of transactions. Templates are extremely useful for regular payments with constant partners.

Creation of templates

Creating templates is easy as it involves only entrance of the payment details once and then saving the payment form as a template. ING Online offers two options for creating templates:

- Option 1 path: **Transactions** → **Type of payment** → button [Templates](#) in the top right corner of the application. The templates screen contains no templates upon initial use of the application. Customers may create templates by clicking on the button **CREATE NEW >**. The screen for creation of templates represents a payment form that offers the possibility to enter relatively fixed and unchangeable data – such as details for beneficiaries, details for the ordering parties, payment details, etc. After filling in the template form users have to save it and it appears in the templates list and is ready for use.
- Option 2 path: **Transactions** → **Type of payment** → **Fill the payment form** → **Save the transaction** → **Save as template**. This option gives ING Online users the opportunity to save the «template-type» details of a transaction into a ready template in a click. The transaction when finished and saved opens in a preview mode and offers a set of actions below the transaction form. A click on [Save as Template](#) automatically retrieves «template-type» data from the current transaction and opens a template form that can be saved as a ready template. Users only have to type the name of the template and it is well-ready.

ING Online validates user-entered data in the template fields for presence and correctness. Upon successful completion of the procedure for creating a template, the template is listed in the templates section and is ready to be used in a payment, edited, previewed or deleted.

Export of templates

Users may request for an export of their templates at an ING branch. The templates are exported in a .csv file that can be opened with a text editor or MS Excel. The exported templates can be organized by accounts and by payment type. Currently, templates for domestic and international payments can be exported.

Actions with templates

Existing templates can be accessed through **Transactions** → **Type of payment** → the button [Templates](#) in the top right corner of the application. The following screen shows the templates list:

Figure 12.

The screenshot shows the 'Templates' interface. At the top, there is a 'Filters' section with a search box and a dropdown menu set to 'Beneficiary', with a 'SHOW >' button below it. Below the filters is a 'CREATE NEW >' button. The main part of the screen is a table with the following columns: Name, Choose, Edit, View, Delete, Beneficiary, Bank Code, Beneficiary Account, and Details. There are two rows of templates listed. At the bottom, there are 'DELETE >', 'BACK >', and 'SELECT ALL' buttons.

Name	Choose	Edit	View	Delete	Beneficiary	Bank Code	Beneficiary Account	Details
Template 1				<input type="checkbox"/>	Beneficiary 1	INGBPLPW	123456789	Details 1
Template 2				<input type="checkbox"/>	Beneficiary 2	INGBGSF	987654321	Details 2

The templates may be sorted by the name of the template, chosen for use, edited, viewed and deleted by clicking on the appropriate icons in the different table columns. The filters area above the template table provides for an opportunity to search for specific templates as well. ING Online users may search for templates by beneficiary names, beneficiary account numbers and template names.

Templates quick search

As previously said, ING Online users may search for a specific template in their templates list. Users may search for matches in the beneficiary names and accounts in a template and in template names. The quick search function allows users to search for a template directly from the top right corner of the payment screen:

Figure 13.

The screenshot shows the quick search form. At the top right, there are links for 'Templates', 'Print', and 'Help'. Below these is a search box labeled 'Quick Template/Beneficiary Search:' and a dropdown menu labeled 'Search in:' with 'Beneficiary' selected.

Upon finding a match, the template details are shown below the search form:

Figure 14.

The screenshot shows the template details screen. At the top right, there are links for 'Templates', 'Print', and 'Help'. Below these is a search box labeled 'Quick Template/Beneficiary Search:' with the text 'iv' entered, and a dropdown menu labeled 'Search in:' with 'Beneficiary' selected. Below the search form is a table with the following columns: Name, Choose, Choose Beneficiary, Beneficiary, Bank Code, Beneficiary's Account, and Details. There is one row of template details.

Name	Choose	Choose Beneficiary	Beneficiary	Bank Code	Beneficiary's Account	Details
Template 1			Ivan Ivanov	INGB9145	BG78INGB91451000071835	Transport payment

ING Online users have two possibilities to use the desired template - either choose the whole template when they click the icon in the «Choose» column or use only the beneficiary data from the template when they click the icon in the «Choose beneficiary» column. When «Choose beneficiary» is selected the template contains only data about the beneficiary. When the whole template is selected it will contain all template data entered previously by the user.

Set and remove default values

Another powerful feature of ING Online is the opportunity to define default values for all fields in all interactive payment forms. It is easy to set a default account for domestic payments or to use the same beneficiary data for international payments. The feature of setting and removing default values can be enabled or disabled through «Personal settings» → «Settings»:

Figure 15.



The screenshot shows a dropdown menu titled "Display option for setting Default Values in Payments". The menu is open, showing three options: "Turn On" (highlighted in blue), "Partially", and "Turn Off".

The application can work in three modes to displaying and setting default values: «On», «Off» and «Partially»:

«On» - Paperclips become visible on many fields in the interactive payment forms. With these, default values can be set, used or removed.

«Off» - The paperclip is not visible and no default values are shown, and

«Partially» - Default values already set will be used but the option (paperclip) to change default values will not be displayed.

Note: Please check that the browser cache is cleared after altering the default values settings so that changes take effect immediately. Browser cache can be removed the following way:

Internet Explorer - Once open, click on the «Tools» menu at the top of the page. Select «Internet options» at the bottom.

The «General» tab should open by default. If not, make sure the «General» tab is selected. Under «Browsing History» click «Delete». A new window will now pop up. Click «Delete Files» listed in the «Temporary Internet Files» section.

When Internet Explorer finishes clearing the files click «Close» at the bottom on the window and then «OK».

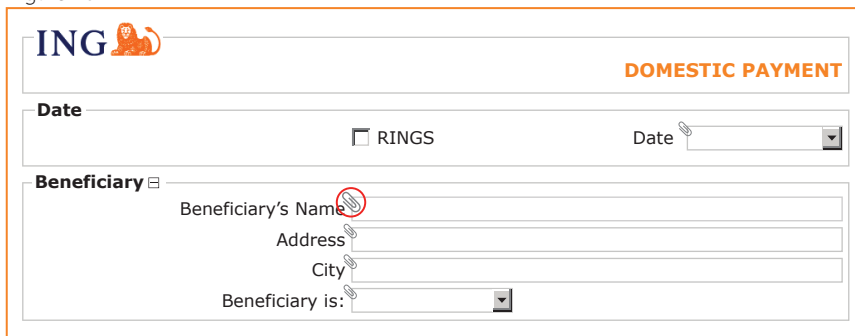
Mozilla Firefox - Through Tools → Clear recent history (or pressing Ctrl+Shift+Del). A new window will pop up. Besides «Time range to clear», click «Everything». Click on «Details» and select only «Cache». Select «Clear Now».

Setting default values resembles the template feature complemented with the fact that users may choose to set default values for certain fields of the payment forms. Every time users log in the application the interactive payment forms will contain the set default value in the corresponding fields.

How it works:

All editable fields in a payment form have a little paperclip attached:

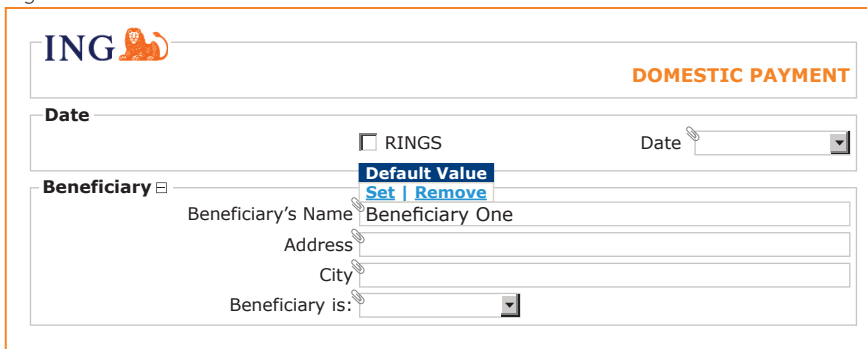
Figure 16.



The screenshot shows the ING Domestic Payment form. The ING logo is in the top left. The title "DOMESTIC PAYMENT" is in the top right. Below the title, there is a "Date" field with a paperclip icon. To the left of the "Date" field is a checkbox labeled "RINGS". Below the "Date" field is a "Beneficiary" section with a paperclip icon. The "Beneficiary" section contains four fields: "Beneficiary's Name", "Address", "City", and "Beneficiary is:". Each of these four fields has a paperclip icon next to it. The "Beneficiary is:" field is a dropdown menu.

Any value entered in the fields with a paperclip can be used as default value for these fields when capturing a payment. A simple click on the paper clip brings a pop-up menu:

Figure 17.



The screenshot shows the ING logo and the text "DOMESTIC PAYMENT" in orange. Below this, there is a "Date" field with a paperclip icon and a dropdown arrow. To the right of the "Date" field is a checkbox labeled "RINGS". Below the "Date" field, a pop-up menu is visible with the text "Default Value" in a blue box, and two links: "Set" and "Remove". Below the pop-up menu, there are several input fields: "Beneficiary's Name" (containing "Beneficiary One"), "Address", "City", and "Beneficiary is:" (with a dropdown arrow). Each of these fields has a paperclip icon to its left, indicating that they can be set as default values.


Upon clicking on «[Set](#)» all data contained in the field shall be stored and all new payments will have this field filled with the remembered value when starting to capture a new domestic payment. A click on «[Remove](#)» clears the set value and the field appears blank when capturing a new payment.

There are some exceptions in using the default values – the fields that are calculated or taken from the database are finally replaced with the calculated value or the value taken from the database. Examples for this are the amounts in the foreign exchange form which are calculated on the basis of the current exchange rate or the Tax ID of the ordering customer which is taken from the database.

Domestic payment

Manual capturing of domestic payments in the Russian Federation follows the form below:

Figure 18.

ING  **PAYMENT ORDER**

№ Date Type of payment Tax Payer Status

Payer

Amount in words

Amount

INN KPP
Acc. No.

Payer Bank

Name BIC
ING BANK EURASIA Acc. No.

Beneficiary Bank

Name BIC
Acc. No.

Beneficiary

INN KPP Acc. No.

Transaction type Payment priority

Tax Details

CBC OKATO Tax Basis Tax Period
Doc. No. Doc. Date Paym. Type

Details

The fields highlighted in red are fields, which are required. In case these fields are not filled, the application generates an error report and advises the user to fill them. The box for details for the ordering party is expandable. A brief explanation of all fields in the domestic payment order is given below:

No: - The number of the payment document is required to be indicated. This field may contain only digits different from 000. Any captured transaction during a day must have a unique number.

Date - The user indicates the date of registering the payment in the system. By default, the date shown is the current date.

Payments are accepted only if the date is not earlier than 9 days before the current day. The drop down menu offers a smart calendar for easy operation. Manual entering of the date is also possible either in the following numeric format - (DD.MM.YYYY), or in mixed format - the day in figures, the month in words and the year in figures - Example: 1 July 2009.

Type of payment - ING Online users have to identify the type of payment. The payment orders may be delivered by mail, by telegraph or in electronic format. The drop down list enables users to select the type of payment respectively. Additionally, users may choose two other types of payment - Urgent and Extra.

Tax payer status - The field for the status of the tax payer is required to be filled in if the payment is a tax payment. Users may manually enter the code for transactions to the budget or select it from the drop down list.

Payer

Amount - the amount of the transfer expressed in RUB must be specified. The amount must be filled in without any delimiter for the thousands. The delimiters «.» and «,» are both interpreted as delimiters between the integer part and the fractional part.

Amount in words - the amount of the transfer in words is automatically filled in by the system on the basis of the entered amount in figures.

Account number - The number of the payer's bank account from which the money is to be paid. The account can be chosen from a list of all the accounts for which the user has the right to initiate payment orders in RUB.

INN - The INN (Tax Identification Number) of the payer if such is assigned. This field is filled in by the application if such information has been provided by the client.

KPP - The KPP (Taxpayer Registration Reason Code) of the payer if such is assigned. The code is filled in by the system on the basis of the information for the client in the bank. Users may override the default KPP and enter manually a different code because some customers may have more than one KPP. In such cases the application displays a warning message when saving the transaction informing the user that the default KPP has been changed.

Details for the payer - The four fields under «Acc. Nom.» contain details for the ordering party – name, address and city. These fields are automatically filled in by the application based on the information for the customer in the bank.

Payer Bank

Name - The name and place of location of the payer's bank. Automatically input by the system.

BIC - The bank identification code (BIC) of the payer's bank. Filled by the application.

Acc. No. - The number of the correspondent account (sub account) of the payer's bank through which the transfer is to be executed. This account number is filled in by the system.

Beneficiary Bank

The only interactive field in this section is the field for the BIC code of the beneficiary bank. ING Online users may enter the BIC manually or use the search function of the application through the drop down list assigned to the BIC field. The minimum size of the search phrase is three symbols. Users are invited to narrow their search if numerous matches are found. The application fills in all other fields with data for the beneficiary bank corresponding to its BIC code - name and location, as well as the number of the correspondent account (NOSTRO account) of the beneficiary bank used.

Beneficiary

Acc. No. - The account number of the beneficiary. The account number is validated against the BIC code of the beneficiary bank and to be an account in rubles.

INN - The INN (Tax Identification Number) of the beneficiary if such is assigned.

KPP - The KPP (Taxpayer Registration Reason Code) of the beneficiary. The beneficiary KPP is mandatory to be filled in in case of tax payments.

Details for the beneficiary - the first field from the details for the beneficiary is mandatory to be filled in with the name of the beneficiary. In the other fields users may enter any data regarding the beneficiary - address, city, etc.

Transaction type - This field is locked for editing and is always «01» in accordance with the rules for keeping business accounting records in credit institutions situated in the territory of the Russian Federation.

Payment priority - According to local legislation the field for priority of payment can accept values 1, 2, 3, 4, 5, 6 (or 01,02,03,04,05,06). The field can not be blank. The default value is 6 (or 06) - normal priority.

Tax details

Note: The section «Tax details» appears only in the cases where the user initiates a tax payment and selects the type of this payment in the field «Tax payer status». The fields in the tax section may contain «0» in case no relevant information can be entered in a specific field.

CBC - In case of transfers to the budget the field for CBC (Code for Budget Classification) must be filled in. Users can either manually enter the full CBC code or search for the correct code that matches best the type of transaction using the drop down list to the field. Minimum three symbols are required for the execution of the search function.

OKATO - This field is designed for the code OKATO (Russian Classification of Objects of Administrative Division). The code is mandatory to be filled in case of budgetary payment.

Tax basis - ING Online users have to enter the two letter code for the basis of the budgetary payment («0» in case of uncertainty or the payment cannot be defined correctly) or select it from the drop down list.

Tax period - Users have to select the tax period the payment applies to. The application offers a smart drop down menu for easy entering the desired period.

Figure 19.

Tax Period Type	Tax Period No	Year
Year		
Half		
Quarter		
First ten days		
Second ten days		
Third ten days		
Month		
0		

The period of the tax payment have to be selected using the interactive form that appears when users click in the field. It consists of three drop down lists. The first one contains the type of period - year, half a year, quarter, etc. The second and the third drop down lists become active if the selected type of period needs further clarification - e.g. if an user has selected «First ten days» or «Month», etc. the month and the year that correspond to that period must be selected from the drop down lists respectively.

Doc.No. - The number of the relevant document the tax payment derives from.

Doc.Date - The date of issue of the document the payment is based on.

Payment type - The type of tax payment. Here users have to either select from the drop down list the two letter code for the specific type of budgetary payment (Example: fines, administrative sanctions, regular tax payments, etc.) or enter it manually. «0» stands for undefined type of budgetary payment. Valid types of payments to the budget are as follows:

- HC - Tax payments;
- AB - Tax payments in advance;
- ПЕ - Penalty payments;
- СА - Tax sanctions in accordance with the Russian Tax Code;
- АШ - Administrative fines;
- ИШ - Payments of fines in accordance with other legislative acts;
- ПЛ - Payments of duties and levies;
- ГП - Payments of taxes;
- ВЗ - Payments of contributions
- 0 - Undefined

Details

At least one symbol have to be entered for details of payment. ING Online users have to enter free text in order to provide detailed information about the payment. The first line of details is mandatory to begin with a valid VO code in format {VOXXXXXX} in the following cases:

- When the Payer Account Number begins with 40807810 **and** the Beneficiary Account Number begins with 40807810, 30111810, 40820810, 426, 425, 30231810 **and** the BIC of the Beneficiary's Bank is different from 044525222.

or

- When the Payer Account Number begins with 4070, 40802 **and** the Beneficiary Account Number begins with 40807810, 30111810, 40820810, 426, 30231810

or

- When the Payer Account Number begins with 40807810 **and** the Beneficiary Account Number begins with 4070, 0817810, 423, 40802.

When a payment does not comply with this validation an error message will be displayed on the screen with the following text:

«Please specify VO code in the Details of payment field»

In all other cases details of payment can contain free text.

Note: Braces «{ }» should not be omitted when entering the VO code. XXXXX are digits. The VO code is validated against a table with valid VO codes.

The application also checks for the presence of the Russian abbreviation for VAT - «НДС». In case it is missing in the details section a warning message is displayed when users try to save the transaction.

Upon successful capturing and saving a domestic payment order ING Online users may preview the Domestic Payment order when they click on the button **PRINT PREVIEW >** above the payment order. The format of the payment order is defined by the Central Bank of Russia in accordance with Appendix 1 to Regulations of the Bank of Russia No. 2-P of October 3, 2002 on Non-cash Settlements in the Russian Federation. At the right down corner of this form there is a «stamp» with date and time when the payment order has been received by the bank Users may print the order by clicking in the button Print in the upper right corner of the screen.


Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point.	16 + 2 decimal
Beneficiary Bank Account No.	0-9	10-25
Date	Current date minus 9 days	
No.	0-9	1-10
Tax Payer Status	0-9	1-2
BIC Code	0-9	9
INN	0-9	5-12
KPP	0-9	9
CBC	0-9	1-20
OKATO	0-9	1-11
Doc. No.	!"#\$%+,-./=?@_`{}~LOCAL_ALPHABETa-zA-Z0-9	1-15
Doc. Date	Current date minus 30 plus 60 days	
Payment Type	LOCAL_ALPHABETa-zA-Z0-9	1-2
Names	?:/()+-.,,"LOCAL_ALPHABETa-zA-Z0-9	1-40
Details	?:/(){}+-.,,"%LOCAL_ALPHABETa-zA-Z0-9	4-11
VO Code	VO 0-9	7
Tax basis	a-zA-ZLOCAL_ALPHABET0-9	1-2
Tax period	.a-zA-ZLOCAL_ALPHABET0-9	1-10

International payment

ING Online offers an interactive form for instruction of foreign payments. With a foreign payment order users can initiate transfers in any currency to beneficiaries' accounts held with ING Bank or other banks, specified in the payment order. Users may instruct foreign payments only with the accounts they have appropriate access rights to do so and within predefined limits per user.

Figure 20.

ING  **INTERNATIONAL PAYMENT**

No: Date:

Ordering Party

Account No: 41827810100001001254 (USD)

Ordering Party:

Amount

Amount: 0.00 Currency: USD

Beneficiary

Name:

Address:

City:

Beneficiary's Bank

SWIFT:

Bank Name:

Address:

Country, Town:

Country:

Account No: IBAN

Intermediary Bank

Details of charges

Charge Type:

Charge Account:

Details of payment

Official Info

Name:

Phone:

Ground Information

Amount: Currency:

Deal Passport (DP) Number:

Contract Number: Contract Date:

Amount in currency of DP: Currency:

FCY Operation code: Expected date:

Amount/Currency | FCYOpCode | Deal Pass No | Contract Number | Contract Date | Expected Date | Edit | Delete

The fields highlighted in red are fields, which are required. In case these fields are not filled, the application generates an error report and advises the user to fill them. The box for details for the ordering party is expandable. A brief explanation of all fields

in the international payment order is given below:

No: - The number of the payment document is required to be indicated. This field may contain only figures different from 000.

Date - The user indicates the date of registering the payment in the system. By default, the date shown is the current date.

Payments are accepted only if the date no more than 10 days in the past from the current date. The drop down menu offers a smart calendar for easy operation. Manual entering of the date is also possible either in the following numeric format - (DD.MM.GGGG), or in mixed format - the day in figures, the month in words and the year in figures - Example: 1 July 2009.

Ordering Party

Account No - The number of the payer's bank account from which the money is to be paid. The account can be chosen from a list of all the accounts for which the user has the right to initiate payment orders in currencies different from RUB.

Ordering Party - The name and address of the payer's bank. Automatically input by the system.

Amount

Amount - the amount of the transfer expressed in a currency different from RUB must be specified. The amount must be filled in without any delimiter for the thousands. The delimiters «.» and «,» are both interpreted as delimiters between the integer part and the fractional part.

Currency - Users have to select the currency code of the transfer from the drop down which contains all quoted currencies in the Exchange rate bulletin of the Bank.

Beneficiary

Name - the first field from the details for the beneficiary is mandatory to be filled in with the name of the beneficiary. In the other fields users may enter any data regarding the beneficiary - address, city, etc.

Beneficiary Bank

SWIFT - Users have to enter the valid SWIFT code of the beneficiary's bank. On the basis of this code the fields for the name, address and country of the bank are automatically input by the application.

Country - The field is editable and mandatory to be filled in.

Account number - The account number of the beneficiary held with his bank is mandatory to be filled in. In case the transfer is initiated in EUR a valid IBAN (International Bank Account Number) must be specified. When the beneficiary account number is a valid IBAN the box for IBAN must be checked as well.

Intermediary Bank

Details for an intermediary bank are not mandatory to be filled in though it is preferable such details to be specified for quicker processing of the transaction. The section contains interactive fields for entrance of data for the intermediary bank SWIFT code (If a valid SWIFT code is entered all other details for the bank will be input automatically), its name, address and location.

Details of Charges

Charge type - Users have to select the bearer of the charges for the transaction in question. The valid options are:

- OUR - All charges are paid by the beneficiary; being deducted from the account that is used for the transaction or another account.
- SHA - ING Bank charges are paid by the ordering party and the beneficiary bank charges are paid by the beneficiary;
- BEN - All charges are paid by the beneficiary.

Charge Account - The number of the payer's bank account from which the charges are to be paid in case the charge type selected is OUR or SHA. The account can be chosen from a list of all the accounts for which the user has the right to initiate payment orders in foreign currencies or RUB.

Details of Payment

At least one field is mandatory to be filled in with details of the payment - E.g. invoice numbers, messages, etc.

Official Info

Name - The name of the official contact person of the customer - mandatory to be filled in.

Phone - The telephone number of the official contact person of the customer must be filled in.

Ground Information

The section for ground information must be adequately filled in for the transaction to be executed. Ground information is not needed only when the payer account in the transaction is a non-resident account (starting with 40807). ING Online users are expected to fill in either a Deal Passport number, a Contract number or some comments in the comments fields in order to supply a justification for the transaction and comply with the requirements of the Central Bank of Russia. In case a user does not supply ground information the transaction cannot be saved. A single transaction may contain more than one set of ground

information. Upon successful completion of data entry users have to click the button **ADD >** in order to attach the ground information set to the payment order. After the attachment of the ground information the form is emptied and is ready to be filled in again if another set of ground information is required to be attached to the payment. Ground information can be edited or deleted at any time before sending the payment order to the bank.

Amount - The amount of the transfer is mandatory to be filled in.

Currency - The field for the currency has to be filled in as well.

Deal Passport Number (DP) - The number of the deal passport issued in accordance with Instruction 117-I of the Central Bank of Russia on the procedure for recording foreign currency transactions and for formalizing deal passports. The DP number should be input in the following format: NNNNNNNN/NNNN/NNNN/N/N, where N is a digit from 0 to 9.

Contract number - The number of the contract (if it exists) under which the transaction is made. In case users fill a contract number then the field «Contract date» becomes mandatory to be filled in.

Contract Date - The date of the contract, mandatory to be filled in when «Contract Number» is present.

Amount in currency of DP - The amount of the transfer expressed in the denomination currency of the deal passport.

Currency - The denomination currency of the specified amount as per deal passport or contract document may be selected from the drop down list.

FCY Operation Code - The foreign currency operation code is mandatory to be filled in and can be selected from the drop down list, or entered manually. A search function is built-in as well. The operation codes are five digits in length and in the range 01010 - 99090.

Expected date - The field «Expected date» is available only when the FCY Operation code has value equal to one of the following values: 11100, 21100, 23100 and 23110.

Comments - Users are able to insert comments in justification and clarification of the transaction. In some cases, when a DP or a contract do not exist, the field «Comments» is used to justify a transaction. The application checks for the presence of either DP, a contract or a filled in comments field when saving the transaction.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Beneficiary Account No.	/?:.,()+-A-Z 0-9	1-34
Date	Current date minus 10 days	
No.	0-9	3-10
Charge account	0-9	20
SWIFT Code	A-Z 0-9	8-11
Country	A-Z	2
Names, addresses, details of payment	?:/()+-.,a-zA-Z0-9	1-35
Contract number	LOCAL_ALPHABETa-zA-Z0-9#№/- _ ()&\ " ,;:	20
Expected date	Current date plus 7000 days	
FCY Operation Code	0-9	3-10
Comments	LOCAL_ALPHABETa-zA-Z0-9#№/- _ ()&\ «,;:	255
Deal Passport Number	0-9/	22

Foreign exchange

Figure 21.

ING **FOREIGN EXCHANGE**

No: Date: 12 Mar 2009

Please debit the account

Account No: 41827810100001001953 (RUB)
Customer Name: Test customer Ltd.

Please credit the account

Beneficiary account is:
Account Number: 41827810100001231944 (USD)
Customer Name: Test customer Ltd.

Amount

Sell Amount: Sell Currency: **RUB**
Amount in words:

Buy Amount: Buy Currency: **USD**
Amount in words:

Official Info

Name:
Phone:

Details

ING Online users may use this function for foreign exchange deals. In order to do this, users need to have accounts in the respective currencies.

No: - The number of the payment document is required to be indicated. This field may contain 3 digits at minimum and zeros only are not allowed.

Date - The value date for the transaction has to be selected. By default, the date is the current date. Users may instruct foreign exchange deals up to two days ahead of the current date.

Debit Account

Account No - Users have to choose the number of the account they will be buying another currency with. The currency denomination of the account has to be the same as the currency that the user wants to sell.

Customer Name - Name and address of the ordering party are automatically filled in by the application on the basis of the entered account number.

Credit Account

ING Online users have to indicate whether the account that will be credited is held with ING Bank or with another bank. In case the account is held with ING Bank users may select it from the drop down list. The currency denomination of the account has to be the same as the currency the user wants to buy. If the account to be credited is held with another bank a new interactive section appears enabling the user to fill in the requisites of the other bank - account number and BIC of the bank. ING Online users may enter the BIC manually or use the search function of the application through the drop down list assigned to the BIC field. The application fills in all other fields with data for the beneficiary bank corresponding to its BIC code - name and location, as well as the number of the correspondent account (NOSTRO account) of the beneficiary bank used.

Amount

Buy currency and sell currency - these fields are automatically filled in by the application in case both accounts are held with ING Bank and represent the currency denomination of the accounts. If the account to be credited is held with another bank users may select the currency denomination of this account from the drop down list. (respectively the currency they want to buy).

Sell Amount and Buy Amount - ING Online offers two options to instruct a foreign exchange deal - Either users fill in the maximum amount of currency they want to sell in the field «Sell Amount» or the maximum amount they want to buy in the field «Buy Amount». The amount entered is automatically spelled in words.

Official Info

Name - The name of the official contact person of the customer.

Phone - The telephone number of the official contact person of the customer.

Details of Payment

Details of payment - Users may enter free text in description of the transaction.


Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Beneficiary Account No.	0-9	6-20
Date	Current date plus or minus 2 days	
No.	0-9	
BIC Code	0-9	9
Details of payment	%?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-65
Name of official person	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-40
Phone of official person	?:/()+-.,LOCAL_ALPHABETa-zA-Z0-9	1-20

Mandatory sale

Manual capture of Mandatory Sale transactions is done by filling the following form:

Figure 22.

**MANDATORY SALE**

Document Number Document Date

Senders Official

Name
Phone

Ordering Details

OKPO INN
Transit Account
Customer Name

Payer Bank

Name BIC

Total

Amount Proceed Currency
Debit amount
% of mandatory sale Amt. for mand. sale
Amount for Free Sale
Amount to be transferred to the currency account

To Accounts

Bank Name BIC
 Currency Account
Transfer roubles to
Account to write off commission

Advice

Document Date Number
Country of non-resident bank

Additional Information

Ground Information

Amount Currency
Deal passport (DP) number
Reference
Contract Number Contract Date
Funds direction Date
Amount of DP Currency
FCY Operation Code Work Type Code
Comments

[ADD >](#)

Amount/Currency	FCYOpCode	Deal Pass No	Contract Number	Contract Date	Edit	Delete
-----------------	-----------	--------------	-----------------	---------------	------	--------

ING Online users have the possibility to initiate Mandatory Sale transactions, required from the Russian Central Bank to regulate the currency proceeds received by residents from non-residents. In order to account for the amount of foreign-currency proceeds subject to mandatory sale, a foreign-currency transit account have to be opened for each resident account in the bank. The foreign currency received in favour of the resident will be remitted to this transit account. The resident submits an order to the bank for the sale of part of the foreign-currency proceeds and the remittance of rouble proceeds from this sale to its rouble bank account. Along with the currency sale order, the resident must submit to the bank a certificate identifying the amount of foreign currency received by type of currency operations.

The fields highlighted in red in the screen form (Fig. 21) are fields, which are required. In case these fields are not filled, the application generates an error report and advises the user to fill them. The box for details for the ordering party is expandable. A brief explanation of all fields in the international payment order is given below:

Document Number: - The number of the payment document is required to be indicated. This field may contain only figures different from 000.

Document Date - The user indicates the date of registering the payment in the system. By default, the date shown is the current date. Payments are accepted only if the date does not precede the current date with more than 10 days. The drop down menu offers a smart calendar for easy operation. Manual entering of the date is also possible either in the following numeric format - (DD.MM.GGGG), or in mixed format - the day in figures, the month in words and the year in figures - Example: 1 July 2011.

Senders Official

Name - The name of the official contact person of the customer.

Phone - The telephone number of the official contact person of the customer.

Ordering Details

ОКПО - The customer code under the All-Russian Classifier of Enterprises and Organizations (**Общероссийский классификатор предприятий и организаций**).

INN - The INN (Tax Identification Number) of the customer if such is assigned.

Transit Account - The number of the customer's bank account that will be used for the remittance of foreign currency proceeds. The account can be chosen from a list of all the accounts which the user has the right to use as transit accounts for mandatory sale transactions.

Customer name - The name and address of the customer. Automatically input by the system based on the account information kept in the Bank.

Payer Bank

The fields in this section cannot be edited by ING Online users. The fields are automatically filled in by the application with data for the Payer's Bank - name, address and BIC code

Total

Amount proceed- The total amount of the transfer expressed in a currency different from RUB must be specified. The amount must be filled in without any delimiter for the thousands. The delimiters «.» and «,» are both interpreted as delimiters between the integer part and the fractional part.

Currency - Users have to select the currency code of the transfer from the drop down which contains all quoted currencies in the Exchange rate bulletin of the Bank.

Debit amount - The amount of foreign currency that will be subjected to sale. As it is a part from the Amount proceed it cannot exceed Amount proceed.

% of mandatory sale - The percentage of mandatory sale is filled in automatically and cannot be edited. It is used for informational purposes only.

Amt. for mand. sale - The part of the Debit amount that is to be sold mandatory. The field is filled in automatically and cannot be edited.

Amount for Free Sale - The amount that the customer decides to put to free sale. It cannot exceed the remaining sum from the difference between the Debit amount and the amount for mandatory sale (if any).

Amount to be transferred to the currency account - The amount that remains in foreign currency after the mandatory sale and the free sale. This amount shall be transferred to the currency account.

To accounts

Bank Name and BIC code - These are automatically filled in by the application.

Currency Account - The number of the currency account of the customer is mandatory to be chosen from the drop down list. This account has to be in the same currency as the transit account as it shall be credited with the remaining amount of foreign currency after the mandatory and the free sale.

Transfer roubles to - Users have to specify an account in RUB for the amounts sold mandatory and(or) free.

Account to write off commission - An account has to be chosen for the applicable bank commission. The account must be in RUB.

Advice

Document Date - The date of the bank advice document for the transfer of funds in the transit account of the customer.

Number - The number of the bank advice document mentioned above.

Country of non-resident bank - The country of the bank in case non-resident.

Additional Information

At least one field is mandatory to be filled in with additional information for the transaction.

Ground Information

The section for ground information must be adequately filled in for the transaction to be executed. A single transaction may contain more than one set of ground information. Upon successful completion of data entry users have to click the button **ADD >** in order to attach the ground information to the payment order. After the attachment of the ground information the form is emptied and is ready to be filled in if another set of ground information is required to be attached to the payment. Ground information can be edited or deleted at any time before sending the payment order to the bank.

Amount - The amount of the transfer.

Currency - The currency of the ground document has to be filled in.

Deal Passport Number (DP) - The number of the deal passport issued in accordance with Instruction 117-I of the Central Bank of Russia on the procedure for recording foreign currency transactions and for formalizing deal passports. The DP number should be input in the following format: NNNNNNNN/NNNN/NNNN/N/N, where N is a digit from 0 to 9.

Reference - The reference of the ground document.

Contract number - The number of the contract (if it exists) under which the transaction is made. In case users fill a contract number then the field «Contract date» becomes mandatory to be filled in.

Contract Date - The date of the contract, mandatory to be filled in when «Contract Number» is present.

Funds direction - the direction of funds has to be specified. User may choose «Debit» or «Credit» from the drop down list.

Date - The date of the ground document.

Amount of DP - The amount of the transfer expressed in the denomination currency of the deal passport.

Currency - The denomination currency of the specified amount as per deal passport or confirmatory document may be selected from the drop down list.

FCY Operation Code - The foreign currency operation code is mandatory to be filled in and can be selected from the drop down list, or entered manually. A search function is built-in as well. The operation codes are five digits in length and in the range 01010 - 99090.

Work Type Code - The type of service related to the transfer can be selected from the drop down list.

Comments - Users are able to insert comments in justification and clarification of the transaction. In some cases, when a DP or a contract do not exist, the field «Comments» is used to justify a transaction. The application checks for the presence of either DP, a contract or a filled in comments field when saving the transaction.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Senders official name	a-zA-Z0-9	1-40
Date	Current date minus 10 days	
Document Number.	0-9	1-15
Senders official phone	0-9	1-20
OKPO	0-9	1-9
Details of payment	#!\$%?:/()+-.,a-zA-Z0-9	{1,255}{1,80}
Country of non-resident bank	A-Z	2
Reference (section «Ground Information»)	#!\$%?:/()+-.,_a-zA-Z0-9	1-50
Number(section «Advice»)	#!\$%?:/()+-.,_a-zA-Z0-9	1-50
Ground Document Type	#!\$%?:/()+-.,a-zA-Z0-9	1-255
Work Type Code	a-zA-Z 0-9	1-10
Contract number	LOCAL_ALPHABETa-zA-Z0-9#№/- _ ()& \ " , ; :	20
FCY Operation Code	0-9	3-10

Fields	Permissible symbols	Length of fields
Comments	LOCAL_ALPHABETa-zA-Z0-9#№/- _ ()&\ " ,;:	255
Deal Passport Number	0-9/	22

Recurring payment orders

ING Online offers the opportunity to create recurring payment orders (RPO). Recurring payment orders are regularly scheduled payments with fixed amounts and fixed beneficiaries. Orders can be set for a period of 2 years and can be executed on a yearly, half-yearly, quarterly, monthly or weekly basis. The recurring payment order feature of ING Online is available for domestic payments, direct debit orders and international payments. The feature is a part of the existing single payment functionality and is available to users who have enough rights to initiate single payments.

The process of creation of a recurring payment order is quite simple. The basic idea is to create a payment template according to which the application generates a payment that is going to be executed at regular intervals. The process follows five steps:

- Step 1 - As recurring payment order templates can be created for domestic payments, direct debit orders and international payments, the interactive forms for these payments provide the option to create a recurring order template.

Figure 23.

Recurring Payment order

Create a template Recurring Payment order (RPO)

- Step 2 - In these forms, users have to place a tick in the check box. After that the field expands and allows users to enter additional data for the recurring payment:

Figure 24.

Recurring Payment order

Create a template Recurring Payment order (RPO)

Alias

Start date

End date Repeat every

- Step 3 - Users have to type an alias for the recurring payment, choose the start and end dates as well as the frequency of the payments. All fields are mandatory to be filled in:

Figure 25.

Recurring Payment order

Alias	My first recurring payment		
Start date	13 Mar 2010	Next execution on	13 Mar 2010
End date	13 Mar 2011	Repeat every	Month

- Step 4 - Click **SAVE >** and the template for recurring payment is complete.
- Step 5 - Sign and send the recurring payment order through [Sign](#) | [Send](#) in the actions box under the payment order. The created payment order template has to be signed and sent in order the repetition mechanism for the payment to be triggered. When the RPO template is in status «Sent» the application will automatically generate payment orders in status «Sent» according to the chosen schedule. The first payment order will be created at 00.00h. on the chosen start date. If this is the current date the first recurring payment order is created immediately. It has to be kept in mind that in case the execution date of any scheduled payment is a nonworking day, the payment will be executed on the next working day.

Another smart feature of ING Online RPO mechanism is the introduction of date variables. These date variables can be entered in the details section of the RPO template. Upon execution of the recurring payments resulting from the current RPO template these dates are replaced automatically with the current system dates.

Variable	Description	Value on Execution date
DD	Date	Equal to the execution Date

MM	Month	Equal to the execution Month
YY or YYYY	Year	Equal to the execution Year

Date related variables have to be placed in parenthesis within the field of Details of Payment. E.g. (MM.DD.YYYY). A plus or a minus sign or a number can be added to any of the date related variables to affect the actual value generated on creation time. Here are some examples to visualize the use of date variables:

Detail in RPO Template	RPO created on 20 May 2010
Rent for the office for (MM.YYYY)	Rent for office for 05.2010
Rent for the office for (MM-1.YYYY)	Rent for office for 04.2010
Rent for office for period from (DD.MM.YYYY) to (DD-1.MM+1.YYYY)	Rent for office for period from 20.05.2010 to 19.06.2010
Rent for the office for (YYYY+1)	Rent for office for 2011

Recurring payment order templates can be reviewed in the recurring payment orders report. This report is accessible through the left menu of the application under «Recurring payment orders» → «Review». Another way to access the report is through the quick link [View RPO Schedule](#) in the «Actions» box under the recurring payment order template.

The Recurring payment orders report displays all recurring payment order templates the user has rights to read, sign or send. All records can be filtered by alias, customer, RPO number, status, payment type, date of entry, next execution date, start and end date as well as dates of signing and sending the RPO templates.

A click on the alias of the RPO leads to the original template for the RPO which can be edited. Upon any modification of the RPO the old order is automatically cancelled and the template appears in the report with status «Cancelled».

Figure 26.

Recurring Payment Orders Report Print Help

Filters

Alias	<input type="text"/>	Next date	<input type="text"/>	From:	<input type="text"/>	To:	<input type="text"/>
RPO No	<input type="text"/>						
Status	<input type="text"/>	Customer	<input type="text"/>	Payment Type	<input type="text"/>		

RPO No	Alias	Customer	Status	Amount	Currency	Start Date	Next execution on	Repeat every	End Date	Created by	Signed 1 by	Signed 2 by	Sent by	Last execution error
121	test	Test cust	Sent	10.00	EUR	21 Jan 2011	21 Feb 2011	Month	21 Feb 2013	Test user	Test user	Test user 2	Test user	
120	SF	Test cust	Cancelled	120.00	EUR	21 Jan 2011	28 Jan 2012	Week	21 Feb 2013	Test user	Test user	Test user 2	Test user	
119	sal	Test cust	Sent	320.00	EUR	21 Jan 2011	21 Apr 2011	Quarter	21 Feb 2012	Test user	Test user	Test user 2	Test user	


The generated payments resulting from the execution of the recurring payment order can be found under «Transaction management». A little icon  next to the payment record distinguishes the recurring payment from other payments. The status box of the recurring payment also clearly indicates that this payment is recurring:

Figure 27.

Status			
Entered by:	Test ING Online user	01 Jul 2009, 00:12:21	No: 100743
Sign 1:	Test ING Online user	01 Jul 2009, 00:12:21	Status:
Sign 2:	Another Test ING Online user	01 Jul 2009, 00:12:21	Registered in the bank
Sent by:	Another Test ING Online user	01 Jul 2009, 00:12:21	Recurring Payment Order

The status box of the templates for recurring payment orders accordingly contains the words «Recurring Payment Order Template»:

Figure 28.

Status			
Entered by:	Test ING Online user	01 Jul 2009, 09:45:21	No: 365
Sign 1:	Test ING Online user	01 Jul 2009, 09:47:35	Status:
Sign 2:	Another Test ING Online user	01 Jul 2009, 10:12:31	Registered in the bank
Sent by:	Another Test ING Online user	01 Jul 2009, 10:14:02	Recurring Payment Order Template

Generated payments as a result from a recurring payment order template are signed and sent with the same signatures as the RPO template. Thus, it affects the daily limits of all signatories of the order as well as the corresponding customer and account limits as a normal payment order.

If, due to some reason, a payment is not generated in accordance with a RPO template the application generates an error report and notifies all users involved through the «News» menu item of ING Online. A payment order may not be created due to the following reasons:

- Insufficient limits – User limits are restored at 00.00h. The recurring payment orders are usually collected at the same time. If a user has signed a transaction or transactions the previous day, that have not yet been sent, the sum of these transactions will occupy limits for the current day. Unsent transactions from the previous day have priority over payments from the current day. Thus, it can be arrived at a situation where some daily limits are going to be insufficient for the successful creation of orders under RPO templates.
- Invalid certificates – When one of the certificates used in the creating, signing or sending the RPO template is invalidated during the active period of the RPO, the next payment order under this RPO template will not be created. In these cases the RPO template must be edited, signed and sent using the new certificate(s) in order to be correctly executed.

The certificates can be invalidated when they expire or are being revoked:

- Certificate expiration - The user certificates used to access ING Online are issued by default for two years. 14 days prior to the certificate expiration ING Online generates a message in the «News» section of the application on a customer level with a warning for certificate expiration. After receiving the new certificate users have to log in with it and edit the RPO template;
- Revoked certificates – Certificates are usually revoked in cases of blocked or lost smart cards, deactivation of users, etc.
- Changes in the signing policies on customer, account or user level.

The application also sends a warning message in the «News» section 14 days before the expiry of certain recurring payment orders.

Files upload

In this section users of ING Online can upload files with transactions in different formats. The function «Upload» validates the content of the file according to selected type of payments and the file is accepted or rejected depending on the results of validation. All upload files are text files

Usually the «Upload» function is used for uploading files generated by the company's accounting system. After selecting a file to be uploaded and its type, users click the «Upload» button. Every file contains data for one company only. When uploading the file, the system formally controls the file format and the access rights. Upon successful upload, the file appears in the «Processing» menu.

Upload of files with domestic payments in the Russian Federation is possible with four types of text files:

- Files generated by the accounting system 1C - the files may be produced in different encoding:
 - DOS;
 - Windows 1251; and,
 - KOI 8.
- Domestic Payment in different encoding:
 - DOS;
 - Windows 1251; and,
 - KOI 8.
- Salary Payments in TAB delimited text format;
- MT103 file format - with encoding UTF-16.

International payments can be uploaded in MT103 file format with encoding Windows 1251 and UTF-16.

Domestic payment orders

1C File format

The text files in 1C format contain lines and fields. One line contains only one field. The structure of the field is the following: <identifier>=<content><CR><LF>. The identifier is case sensitive and contains no spaces. There are no spaces before and after the «=» sign as well.

The file contains a header section with service data and a document section with the data about the payment order. The fields can be in random order inside one document section.

A document is validated by the payment account, date of issuing, type of the document and the number of the document. Two or more documents with the same number and type for one account and issued on the same date are not accepted. The figure below shows an example of 1C file format:

Figure 29.

HEADER		
	HEAD	
	1CClientBankExchange ВерсияФормата=1.01 Кодировка=Windows ДатаНачала=25.11.2008 ДатаКонца=25.11.2008 РасчСчет=40702810602001002032	Internal token of the file; Number of the format version - always 1.01 Encoding of the file - can be DOS or Windows Begin date of document End date of document Initiation account
	СекцияДокумента=Платежное поручение Номер=368 Дата=19.11.2008 Сумма=115207.2999	Token for the begging of the section Number of the document Date of the document Amount to be paid
	PAYER REQUISITES	
	ПлательщикСчет=40702810400001001905 ПлательщикИНН=4218000951 Плательщик1=Тест компания ПлательщикБИК=044525222 ПлательщикКорСчет=30101810500000000222 ПлательщикБанк1="ИНГ" Евразия ПлательщикБанк2=МОСКВА ПлательщикРасчСчет=40702810602001002032	Account of the payer Payer's Tax ID Payer's name Payer's BIC Correspondence account of the payer's bank Bank of the payer Payer's bank city Current Account of the payer
	BENEFICIARY REQUISITES	
	ПолучательСчет=30301810131000607100 ПолучательИНН=7707083893 Получатель1=АБАКАНСКОЕ ПолучательБИК=040407627 ПолучательКорСчет=30101810800000000627 ПолучательБанк1=СБЕРБАНКА РФ ПолучательБанк2=КРАСНОЯРСК ПолучательРасчСчет=30301810131000607100 ВидОплаты=01 ВидПлатежа=электронно Очередность=06 НазначениеПлатежа=Выплата дивидендов ПлательщикКПП=997550001 ПолучательКПП=190002001 СтатусСоставителя=	Account of the beneficiary Beneficiary's Tax ID Beneficiary name line 1 Beneficiary's BIC Beneficiary's bank correspondence account Beneficiary's bank Beneficiary's bank city Beneficiary account number Type of operation Type of payment Sequence of the payment Purpose of the payment KPP of the payer KPP of the beneficiary Status of the issuer of the document
	BUDGETARY REQUISITES	
	ПоказательКБК= ОКАТО= ПоказательОснования= ПоказательПериода= ПоказательНомера= ПоказательДаты= ПоказательТипа= КонецДокумента КонецФайла	Identifier of the Budget Classification Code The OKATO code of the payer Identifier of the reason of the budgetary payment Identifier of the tax period Identifier of the number of the tax document Date of the tax document Identifier of the type of the budgetary payment Token for end of the document Token for end of the file

Domestic Payment file format

Files uploaded in Domestic Payment format are text files in which each payment field occupies a separate line. There is not any separator between single payments in the file - the first line of the next payment starts right after the last line of the previous payment. Any mistakes in validations rules or missing lines (either mandatory or optional) shall lead to the rejection of the payment.

All optional lines or fields in a payment have to be always present. They may be left blank or contain spaces but must never be omitted as it would lead to rejection of payment as well. The field «Type of payment» is not present in the file format – during file upload the default value «электронно» has to be used. The field «Type of the operation» is not present in the file format either – during file upload the default value «01» has to be used. An example of a payment uploaded in Domestic Payment format is given below:

Figure 30.

1	#1 PayDocRuTP	M	constant «#1 PayDocRuTP» where 1 can consist of 1-8 digits
2	01.03.2013	M	Date of the document
3	2999	M	Number of document
4	810	M	Currency Code with fixed value: 810 for roubles
5	40702810500101000010	M	Account of the Payer. The account of first payment order is used to identify the Payer for all payments in the document.
6	041012603	M	Registration code of beneficiary's bank
7	30231810500400054045	M	The bank account number of the Beneficiary
8	555 Компания	M	Beneficiary's name - both Cyrillic and Latin letters are allowed
9	2801089967	M	Beneficiary's Tax ID
10	1000.00	M	Amount to be paid
11	{VO01010 PS08070095/2495/0000/3/0} Акциз за февраль 2013г.	M	Purpose of payment
12	06	M	Priority of the payment - values 01-06 or 1-6
13		O	Pay Until
14		O	Oper Type
15		O	Send Type
16	В том числе НДС 9,09 Руб	O	Tax - НДС
17	01	O	Status of the issuer of the document - values 01-22
18	771401001	O	Tax Registration Reason Code of the Payer - mandatory to be filled in if field 17 is filled in
19	280101001	O	Tax Registration Reason Code of the Receiver - mandatory to be filled in if field 17 is filled in
20	18210101000000000110	O	Identifier of the Budget Classification Code - mandatory to be filled in if field 17 is filled in
21	100568987	O	OKATO - mandatory to be filled in if field 17 is filled in
22	ТП	O	Tax Payment Ground - mandatory to be filled in if field 17 is filled in
23	МС	O	Identifier of the tax period - mandatory to be filled in if field 17 is filled in. Expected values: Д1, Д2, Д3, МС, КВ, ПЛ, ГД or 01-31 or 00
24	02	O	tax period subfield month - expected values: 01-12
25	2013	O	tax period subfield year - possible values: year
26	123/647 док	O	Identifier of the number of the tax document - mandatory to be filled in if field 17 is filled in
27	16	O	Date of the tax document day - values 01-31
28	03	O	Date of the tax document month - values 01-12
29	2006	O	Date of the tax document year - values year
30	НС	O	Identifier of the type of the budgetary payment - mandatory to be filled in if field 17 is filled in
31	;end	M	Payment Footer - fixed value: ;end

MT103 file format

ING Online provides for the upload of domestic payments in the SWIFT MT103 file format. The file contains a header and a payment section. A brief overview of the structure and fields of the MT103 file format is given in the following example. Detailed explanation of fields is available in the Annex to this document.

Figure 31.

HEADER	:01:REF123	Reference
	:02:681.55	Total Amount of payments
	:03:1	Total count of orders
	:04:ING BANK (EURASIA) ZAO	Paying Bank
	:05:	Ordering Party - not used
	:06:	Ordering User - not used
	:07:local_payment.txt	File Name
PAYMENT SECTION	:20:88	Senders reference
	:23B:LCY	Bank operation code
	:32A:090312EUR681.55	Value Date/Currency/Amount
	:50K:CONFECTIONERY SWEETS CANDY INTERNATIONAL MOSCOW	Ordering Customer - Line 1
		Ordering Customer - Line 2
		Ordering Customer - Line 3
		Ordering Customer - Line 4
	:52A:/D/40702810400001001905044525222	Ordering account
		Ordering bank local code
	:57A:044525222	Beneficiary bank local code
	:59:/40702810400001001905 COMMERCIAL FLIGHTS LTD	Beneficiary account
	BEN NAME 2	Beneficiary name
	BEN ADDRESS	Additional details for the beneficiary
	BEN CITY	Additional details for the beneficiary
	:70:123456789012	Purpose of payment
	DETAILS 2	Details of payment 2
	DETAILS 3	Details of payment 3
	DETAILS 4	Details of payment 4
	:72:/PRIORITY/6/T/0	Priority and type of payment
	/TAX/07/INN/7707083893	Tax payer status - values from 01 to 15; Beneficiary INN
	/OKPP/123456789/BKPP/123456789	KPP of the ordering party and the beneficiary party
	/CBC/00011608000010000140/OKATO/1111111111	CBC code and OKATO code
	/BASIS/П/PERIOD/MC.08.2010	Tax basis and tax period
/NO/11/DATE/090123/TYPE/HC	Tax document number, document date and payment type	

International payment

The file format is based on the SWIFT format MT103 and can contain only foreign payments.

All files contain a file header. The header contains details for the total count of payments in the file as well as the total amount of payments. The following is an example of an international payment in MT103 file format:

Figure 32.

HEADER	:01:REF123	Reference
	:02:681.55	Total Amount of payments
	:03:1	Total count of orders
	:04:ING BANK (EURASIA) ZAO	Paying Bank
	:05:	Ordering Party - not used
	:06:	Ordering User - not used
	:07:int_payment.txt	File Name
PAYMENT SECTION	:20:88	Senders reference
	:23B:FCY	Bank operation code
	:32A:090312EUR681.55	Date/Currency/Amount
	:50K:CONFECTIONERY SWEETS CANDY	Ordering Customer - Line 1
	INTERNATIONAL	Ordering Customer - Line 2
	MOSCOW	Ordering Customer - Line 3
	:52A:/D/40702810400001001905	Ordering Customer - Line 4
	:56A:	Account of the payer
		Intermediary Bank SWIFT
		Intermediary Bank Name1
		Intermediary Bank Name2
		Intermediary Bank Address
		Intermediary Bank City
	:57A:INGBBGSF	Beneficiary bank SWIFT
	:59:/BG07INGB91451400071818	Beneficiary account
	COMMERCIAL FLIGHTS LTD	Beneficiary name
	BEN NAME 2	Additional details for the beneficiary
	TZARIGRADSKO SHOSE 117	Additional details for the beneficiary
	SOFIA, BULGARIA	Additional details for the beneficiary
	:70:PAYMENT FOR INVOICE	Details of payment 1
NUMBER 3789 FROM 10.03.2009	Details of payment 2	
	Details of payment 3	
	Details of payment 4	
:71A:OUR/40702810602001002032	Details of charges and charge account	
:72:/NAM/Aleksey Alekseev	Name of official representative	
/TEL/987-654-321	Telephone of official representative	
/GDNUM/88118888/2495/0000/1/1	Deal passport number	
/CN/№1010101/CD/10.04.2008	Contract number and contract date	
/CCYAMT/USD1020.00	Amount of the transfer expressed in the denomination currency of the deal passport	
/OP/11100/EXPD/21.09.2010	Foreign payments operations code and expected date	

Note: The application checks for the presence of either Deal Passport Number or Contract number and date to successfully process the file when uploaded. An exclusion to that rule is when the payer account is non-resident account (beginning with 40807).

Salary payments

ING Online accepts upload of files with salary payments. Files for upload are text files with a TAB delimiter. The salary payment files are easily captured in a text files editor and then uploaded in ING Online. Every salary payment is one single row in the text file, while every field in this row is separated by a TAB (») character. To upload salary payments ING Online users have to be authorized explicitly from the bank staff.

The process of upload of salary payments includes the following steps:

- Step 1 – Users choose salary payments in the drop down list under «Payment Files» → «Upload»;
- Step 2 – Select the customer and the account that shall be used to instruct the payments from. The application automatically sorts all available accounts and displays only accounts with domestic currency denomination and salary rights.
- Step 3 – Browse for the salary payment file on the client's computer and upload it. Salary files are validated on upload. Validating a file consists of checking all fields in accordance with predefined rules for these fields. Detailed description of fields' type, length and permissible symbols is given in the Annex to this document. There is a possibility to include the rule for accepting of files with errors - if applied - the file with errors will be accepted for further processing. If the Customer has been authorised for accepting files with errors and the number of errors is within the error tolerance (error payments are up to 5% of all uploaded payments) the file is uploaded successfully. In the process of upload IOL system calculates a hash value on the file level (checksum). When file with the same hash value already exists in IOL a warning message will notify the user that the file with the same content is already uploaded. The file can also be deleted after upload if needed.
- Step 4 – Process the uploaded file - Uploaded files can only be processed as a locked package (See «Processing of uploaded files» and «Packages» for details);

The structure of the salary payment file is as follows:

Record number; Payment order; Document date; Beneficiary name; Amount; Beneficiary account number; Beneficiary bank BIC; Payment details

All fields are mandatory to be filled in.

The following is an example of a file with salary payments for two employees:

```
1»03»21062011»Володя Иванов»8965,32»40702810800410000346»044525219»перевод заработной платы
2»04»21062011»Леонид Мамаев»2345,78»30301810867006004500»047102651»перевод заработной платы
```

Once a Salary payment file has been signed and sent by the user it will be reviewed by the Retail Customer Service department which can accept or reject the file before it is downloaded to the Russian SFTP server for further processing. Users can see whether the file has been accepted or rejected from the bank staff.

Processing of uploaded files

Users have to process the files after upload so that the payment details from the uploaded file are unpacked - extracted and transformed into transactions.

The options for modifying a transaction that is uploaded with a file are the same as the options for manually captured transactions. In case of upload of identical files (identical content and not file names) the application warns the users that a file containing the same information has already been uploaded irrespective of file being processed or not. The processing screen contains a list of uploaded files. By default, the processing screen shows most recently uploaded files. Below is an example of a processing screen:

Figure 33.

No	Format	File info	Uploaded by	Process	Alias	Package
5962	MT103	Name: 20063/-pack1.txt (2146 bytes) Path C:\packs\pack1.txt	SHA1 checksum	Иван Иванов 02.03.2009 14:51:59	<input type="checkbox"/>	

The column «No» shows an automatically generated consecutive number for every successful upload of file.

The «Format» column contains information for the file format.

«File info» contains information about the name, size and the path (the location of the file on the client's computer) of the uploaded file, and a SHA1 checksum algorithm for file identity purposes. The SHA1 checksum value can be copied to clipboard and pasted in a file for further usage if needed. Users have to click [SHA1 checksum](#) and a separate window will open with the option to copy the checksum value.

«Uploaded by» gives information about the User who has uploaded the file, the date and exact time of upload.

The column «Process» contains a box that has to be checked for the successful processing of the file. Should users place a mark in the check box the columns «Alias» and «Package» become active.

In the «Alias» column users may assign an alias for the uploaded file for easy identification and search of the uploaded file.

All transactions uploaded as a file are considered as a package of transactions. The user can choose to keep the transactions as a Package for further processing or to treat them as individual transactions. The check box in the column «Package» has to be checked in order transactions to remain a package and vice versa. See «Packages» for more information. Finally, users click on **PROCESS >** to finish processing the file.


The transactions from the uploaded file may be signed and send or modified under «Transaction management» in the left-side menu.

Packages


Users of ING Online have the opportunity to group transactions and form packages of transactions that can be kept together for further processing. The application automatically creates transaction packages for transactions imported via file upload. Users can also manually create packages of transactions.

ING Online supports locked packages and unlocked packages.

Locked packages

Transactions contained in locked packages are treated as one entity and can be signed and sent through «Packages» → «Sign» and «Send». Transactions in locked packages always have the same status and cannot be modified, signed and sent individually until package is unlocked. Once a package is unlocked it cannot be locked again. Locked Packages are created via File upload - if selected by the user when processing an uploaded file. Transactions contained in a locked package are marked with the following symbol - 

Unlocked packages

Unlocked packages may contain transactions grouped by user defined criteria irrespective of transactions' current status. Thus unlocked packages may consist of transactions with «New», «Signed with ...», «Sent» or even «Cancelled» status. For Unlocked Packages it is allowed to modify transactions as well as add, remove or cancel transactions. Unlocked packages can be signed and sent through «Transaction Management» → «Sign» and «Send». Unlocked packages are marked with  next to the type of payment.

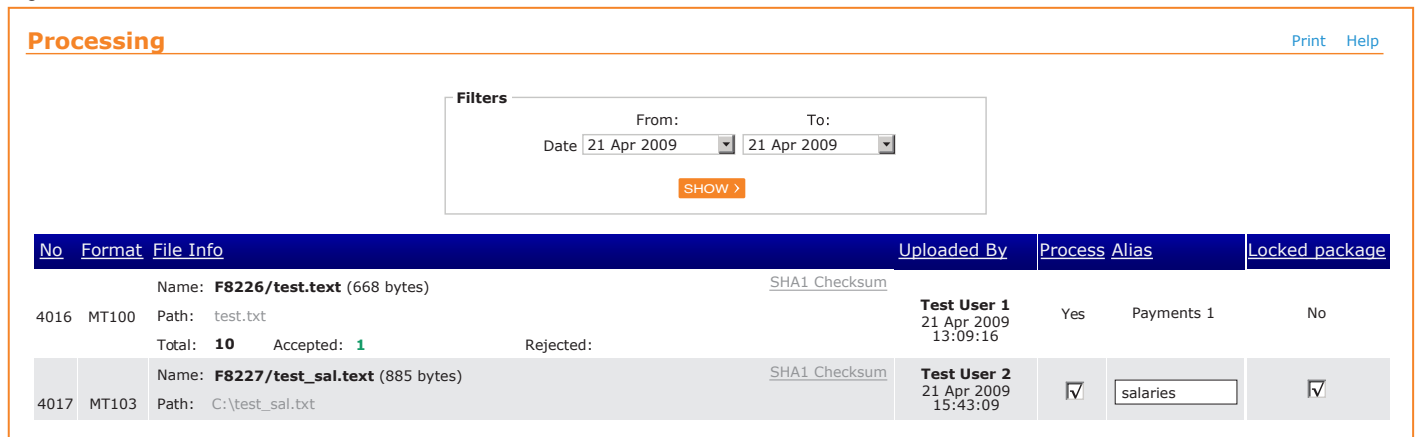
Creation of packages

ING Online users can create packages manually or by uploading files with transactions.

Packages from uploaded files

As explained in «Files Upload» all transactions uploaded with a file become a package of transactions. The default name of the package is the file name of the uploaded file. When processing the uploaded file users can give an alias or a friendly name for the package. If users place a tick in the «Locked Package» box when processing the uploaded file then the created package will be a locked package otherwise it will be an unlocked package.

Figure 34.



The screenshot shows the 'Processing' interface with a 'Filters' section at the top. The filters include 'From:' and 'To:' date pickers, both set to '21 Apr 2009', and a 'SHOW >' button. Below the filters is a table with the following columns: No, Format, File Info, Uploaded By, Process Alias, and Locked package. The table contains two rows of data.

No	Format	File Info	Uploaded By	Process Alias	Locked package
4016	MT100	Name: F8226/test.text (668 bytes) Path: test.txt Total: 10 Accepted: 1 Rejected: SHA1 Checksum	Test User 1 21 Apr 2009 13:09:16	Yes Payments 1	No
4017	MT103	Name: F8227/test_sal.text (885 bytes) Path: C:\test_sal.txt SHA1 Checksum	Test User 2 21 Apr 2009 15:43:09	<input checked="" type="checkbox"/> salaries	<input checked="" type="checkbox"/>

Manual creation of packages

ING Online application provides the opportunity to manually create packages for the purpose of grouping of transactions according to users' criteria. Manually created packages are always unlocked. If a transaction from the package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status «Cancelled» while the new transaction derived from the modification gets status «New» and is not included in the package.

Manual creation of packages can be done through «Transactions Management» → «Transactions By Beneficiary» or «Transactions By User».

The process of creation consists of the following steps:

- Step 1 - Users have to expand the filters portlet and choose «Add/Remove Trx» from the «Packages» item.

Figure 35.

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name
16 Feb 2011	16 Feb 2011	407639	Domestic Payment	New	40702810000001000940	10 000.00	RUB	044525222	40702810400001001905	Test Beneficiary 4
Details (VO12345) DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										
16 Feb 2011	21 Feb 2011	407638	International Payment	Sent	40702810600001001802	12,345.54	EUR	INGBSKBX	BG80BNBG96611020345678	Test Beneficiary 2
Details Details1										
16 Feb 2011	16 Feb 2011	407637	Domestic Payment	Cancelled	40702810000001000940	1000.00	RUB	044525222	40702810400001001905	Test Beneficiary 3
Details (VO12345) DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										

- Step 2 - ING Online users have to expand the drop down menu in the next box, enter the name of the package and click the «ADD» button as shown below:

Figure 36.

345	my_pack	13 Jul 2009

- Step 3 - The customer name have to be chosen and confirmed with the button «ADD»:

Figure 37.

- Step 4 - Adding transactions to the newly created package. This can be achieved by placing a tick in the check boxes in the «Package» column of the table with transactions. The table with records for transactions displays only transactions belonging to the selected customer (if user is linked to more than one customer) and matching the criteria already selected by the user (account, type of transactions, currency, date, etc.). When the tick is placed then the package name automatically appears in the «Package» column of the transaction record. Multiple transactions can be added to a package should users check the box in the table header row. Removing transactions from a package is done the opposite way - removing the tick from the check box for a single transaction record or removing all transactions from a package by removing the tick in the header row of the table with transactions. Note that the tick in the check box in the header row of the table with transaction records adds to or removes multiple transactions from a package contained in the active screen only.

Figure 38.

Transactions by Beneficiary Print Help

Filters

Account: Date: From: To: Book Date

Type: Amount: Value Date

Currency: Reference: Sent Date

Status: Details: with details

Beneficiary: Packages:

COLUMNS

Package	Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben.Bank Code	Beneficiary Account	Beneficiary Name
<input type="checkbox"/>	16 Feb 2011	16 Feb 2011	407639	Domestic Payment	New	4070281000001000940	10 000.00	RUB	044525222	40702810400001001905	Test Beneficiary 4
<input checked="" type="checkbox"/> my_pack	16 Feb 2011	21 Feb 2011	407638	International Payment	Sent	40702810600001001802	12,345.54	EUR	INGBSKBX	BG80BNBG96611020345678	Test Beneficiary 2
<input type="checkbox"/>	16 Feb 2011	16 Feb 2011	407637	Domestic Payment	Cancelled	4070281000001000940	1000.00	RUB	044525222	40702810400001001905	Test Beneficiary 3

Actions with Packages

List of Packages

All functions in the «Packages» menu start with presenting a list of packages. Information for each package in the list include pack name, customer name and status of package, count of transactions within the pack, the control amount and source (an uploaded file). Users may filter the packages by name, number, status, date and customer. By default, the date is the current date. Users can review the contents of a package before signing and sending it to the bank.

Packages Review

The function allows reviewing of both types of Packages – Locked and Unlocked.

Packages Sign and Send

The function is applicable for Locked Packages only. The function is successful if all transaction in the package can be signed by the acting user. If the package contain transactions for which the user has no rights to sign or the total sum of payments inside the package exceeds the user's limits, then the package can either be signed by other users with sufficient rights and limits or the package should be unlocked and transactions signed individually through «Sign» in «Transaction Management».

When successfully signed with first signature all transactions and the package get the status «Signed with first Signature». Even if one transaction in the package needs to have second signature then the whole package needs to be signed with second signature before being sent to the Bank. The function «Send» is based on the same principle as the function «Sign» – either send all transactions in the package or none.

Note: Transactions contained in unlocked packages can be only signed and sent through «Transactions Management» → «Sign» and «Send».

Package Unlock/Cancel

This menu item allows for unlocking a package or cancelling a package. Cancelling the package automatically cancels all transactions contained therein. If a transaction from a package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status «Cancelled» while the new transaction derived from the modification gets status «New» and is included in the package as well. The total amount of the package is recalculated to subtract the amount of the cancelled transaction and to include the amount from the new transaction generated because of the edit action.

Note: ING Online does not allow the signing and sending of packages including payments which value date is older than 10 days from the current date. If such payments exist in a package the system shall deny package sign or send. Users shall get the error message:

«Payments with Value date older than 10 days from today cannot be sent! You can unlock/cancel package and send the proper payments!»

The next step for the user will be to unlock the package and send payments separately. Incorrect payments can be cancelled or edited manually to conform with the above mentioned requirement.

The summary of a package containing a cancelled transaction can be seen below:

Figure 39.

Package Summary

Status

Created by: Test User 01 Jul 2011, 15:49:51 No: 2

Sign 1: Status:

Sign 2: Unlocked Package

Package Info

Pack Name	my_pack		
Count	2	Amount	110.00
Cancelled Transactions	1	Amount of Cancelled Transactions	200.00
Transactions Control Count	3	Transactions Control Amount	310.00
Source	Manual		
Customer name	Test Customer		

REFRESH >
VIEW TRANSACTIONS >

Transaction management

In the section «Transaction management» users of ING Online obtain information about all initiated transactions of the customer. All functional screens under «Transaction management» contain lists with initiated payments. This information may be filtered in numerous ways in order that users get the most of it. Transactions can be easily signed and sent in bulk as well as modified.

Users can define selection criteria to view different subsets of transactions selected by account, period of time, type and status of payments, payment details, currency, beneficiary, amount, reference and dates. Users may also choose whether to view packages or not. The field «Amount» is used to enter an amount range and the currency for that amount is the reporting currency. Users have the option to summarize the information for their transactions according to chosen filter criteria as well as to export it into a downloadable MS Excel file.

All reports in «Transaction Management» are limited to six month period.

Transactions by beneficiary

Figure 40.

Transactions by Beneficiary Print Help

Filters

Account: Date: From: To: Book Date

Type: Amount: Value Date

Currency: Reference: Sent Date

Status: Details: with details

Beneficiary: Packages:

SHOW >
EXPORT >

COLUMNS

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben.Bank Code	Beneficiary Account	Beneficiary Name
16 Feb 2011	16 Feb 2011	407639	Domestic Payment	New	4070281000001000940	10 000.00	EUR	044525222	40702810400001001905	Test Beneficiary 4
Details (VO12345) DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										
16 Feb 2011	21 Feb 2011	407638	International Payment	Sent	40702810600001001802	12,345.54	EUR	INGBSKBX	BG80BNBG96611020345678	Test Beneficiary 2
Details Details1										
16 Feb 2011	16 Feb 2011	407637	Domestic Payment	Cancelled	40702810000001000940	1000.00	RUB	044525222	40702810400001001905	Test Beneficiary 3
Details (VO12345) DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4										

The function «Transactions by Beneficiary» generates a list of all initiated transactions for review with beneficiary information. The information represents the following transactions requisites:

- Entered - The date of actual capturing/uploading of transactions;
- Value date - The value date of the transactions;
- Reference - The reference number assigned to the transactions;
- Type - The type of transaction. The type may be Domestic payment, International payment, Foreign exchange, etc.;

- Status - The transaction status;
- From Account - The number of the client's account used for the execution of the transaction;
- Amount - The amount of the transfer;
- Currency - The currency of the transaction;
- Ben. Bank Code - The code of the beneficiary's bank;
- Beneficiary account - The number of the account of the beneficiary;
- Beneficiary name - The name of the beneficiary.

There is a dedicated line in the report with the details of the transaction. In the cases where the transaction is either a domestic payment or a direct debit order the details line of the transaction contains the VO Code used in the payment as well as the text of the details of the transaction.

All information contained in the table may be sorted by columns upwards or downwards. It as well may be filtered by various criteria through the filters box above the table with transactions. After choosing a filter/filters user have to click the button **SHOW >** to display desired results. Filter criteria are:

- Account - Users may filter the transaction information in regards to a specific own account;
- Type of payment - The information may be filtered by types of payment;
- Currency - Filtered by type of currency;
- Status - Transaction information may be filtered by status of payments - possible options are: «All», «New», «Signed with first signature», «Signed with second signature», «Sent», «Registered in the Bank» and «Cancelled»;
- Beneficiary - Here users may enter any information identifying a certain beneficiary (E.g. part of Beneficiary's Name, Account number or Bank code) to display transactions matching these criteria;
- Date - Dates and periods may be chosen to filter transactions. In addition, users have the option to constrain periods and dates to «Book date», «Value date» or «Sent date» with the help of the respective check boxes. (E.g. Users can create a report by «Sent date» to list all transactions satisfying selection criteria sent to the bank on a given date or through a certain period).
- Amount - Transaction can be filtered by the amount of transfers as well. The amount field is divided into two fields with the first field being the field where users enter the «Amount from» figure and the second being the «Amount to» field;
- Reference - Users may filter transactions by their reference number assigned. This filter field accepts only digits (with no spaces) and the whole reference number has to be entered;
- Details - Transaction records can be filtered by the information contained in their details part as captured or uploaded. The check box «with details» turns on and off details information for every transaction record in the table;
- Package - Users may filter transactions according to them being part of a package or not. Additionally, users may choose the package, by which transactions are going to be filtered by. If the User selects option «Show», the report will include all payments satisfying the selection criteria including the payments from the Packages. Users may go further and select one specific package from the list of all packages in the combo-box on the right - the report will display only the payments in the selected package. Users may also manually create packages from the «Add/Remove Trx» combo box item - See «Packages» for more details.

Another useful option provided for in «Transactions by Beneficiary» is the option to export transaction information in a MS Excel file. The information exported maintains all filtering applied previously and is sorted by the most recent items first.

The option «Summary» creates a summary of transaction records by «Type of payment», «Ordering Account», «Currency», «Amount» and «Count of payments» (as shown below) considering all filtering applied previously.

Figure 41.

Type	From Account	Currency	Amount	Count
Foreign Exchange Buy/Sell	40807810100001009999	EUR	1,2345.54	2
Foreign Exchange Buy/Sell	40807810100001002324	USD	1520.12	3
Domestic Payment	40807810100001004356	RUB	1000.00	1
Domestic Payment	40807810100001002324	RUB	258.23	5
International Payment	40807810100001009999	BGN	345.00	1

Users may sort this information by all column headings and apply all filters in the same manner as described above.

The «Print» button in the upper right corner of the application creates a «Printer friendly» overview. Only the transactions on the current page on screen are sent to the printer. This may be less than the total of all filtered transactions. In this case, if a user wants to print all filtered transactions, the setting for the number of transactions on one page must be increased via «Personal Settings» → «Settings» → «Rows in Transactions by».

User management of reports

ING Online offers user management of displayed reports. Currently, users can manage «Transactions by Beneficiary» and «Transactions by User» reports. Users can modify the reports by choosing which columns from the report to be displayed on the screen. The button **COLUMNS** above the right end of the table triggers a small pop-up window where users may choose and set their preferences:

Figure 42.



The window on the left defines the current view of the report. The window on the right shows which columns are hidden in the report. By clicking on the desired requisites of transactions users move them between the windows and thus define the displayed report. The small orange arrows move all the columns. In the example shown on Fig. 43 all transaction requisites are going to be displayed. The button «Save» has to be pressed in order to generate the report with all user preferences.

Transactions by user

The function «Transaction by User» shows all initiated transactions for review with information who has captured, signed and send the transactions.

Figure 43.

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Entered by	Sign 1	Sign 2	Sent by
16 Feb 2011	21 Feb 2011	407638	Foreign Exchange	Registered in the Bank	40702810000001000940	10 000.00	EUR	Test User 1	Test User 1	Test User 2	Test User 2
Details {VO12345} DETAILS ROW 1DETAILS ROW 2DETAILS ROW 3DETAILS ROW 4											
16 Feb 2011	16 Feb 2011	407637	International Payment	Signed with second signature	40702810600001001802	12,345.54	EUR	Test User 2	Test User 2	Test User 1	
Details Details1											
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	40702810000001000940	1000.00	RUB	Test User 2	Test User 2		
Details {VO99999} DETAILS											

The screen displays a table with transaction records similar to the screen for «Transactions by Beneficiary» the only difference being the columns for user information:

- Entered by - This column contains the names of the user who has captured or uploaded the transaction;
- Sign 1 - The name of the user who has signed the transaction with first signature;
- Sign 2 - The name of the user who has signed with second signature;
- Sent by - The name of the user who has sent the payment to the Bank.

At «Transactions by user» ING Online users may sort, filter, summarise, download and print transaction records the same way as in «Transactions by Beneficiary». User management of the report is available as well.

Transactions by group

Through «Transaction by Group», users may search, filter or browse for transactions with assigned groups of accounts.

Figure 44.

Transactions by Group Print Help

Filters

Accounts/Groups: All accounts Test group of accounts

* Ctrl or Shift for multiselection

Type: All

Status: All

From: 16 Feb 2011 To: 16 Feb 2011 Book Date

Amount: Value Date

Reference:

Show By: Beneficiary

Summarize: ...

SHOW > SUMMARY >

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben.Bank Code	Beneficiary Account	Beneficiary Name
Group Name: Test group of accounts										
16 Feb 2011	21 Feb 2011	407638	Domestic Payment	New	40702810000001000940	12,345.54	RUB	044525222	40702810400001001905	Test Beneficiary 2
16 Feb 2011	16 Feb 2011	407637	International Payment	New	40702810600001001802	345.00	EUR	INGBSK8X	BG80BNBG96611020345678	Test Beneficiary 3
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	40702810000001000940	500.00	EUR	044525222	40702810400001001905	Test Beneficiary 4
Group Total:										13,190.54 EUR
Total:										13,190.54 EUR

ING Online users may organise their accounts in groups as explained in the section «Personal Settings». The function «Transaction by Group» allows users to filter, sort, summarise and print transaction records for transfers executed through accounts belonging to one or more previously defined groups of accounts as well as for all accounts users have rights to execute transfers with.

Transaction records may be filtered by type of payments, status of payments, beneficiary account, dates and periods, amount range, beneficiaries and users. Users may also summarise transaction records by currency, customers and branches.

Sign

Figure 45.

Transactions to Sign Print Help

Filters

Account: All

Type: All

Currency: All

Status: All

Beneficiary:

From: 21 Apr 2009 To: 21 Apr 2009 Book Date

Amount: Value Date

Reference:

Details: with details

Packages: Show

SHOW >

Entered	Value Date	Reference	Type	Status	From account	Amount	Beneficiary	Sign 1	Sign 2
21 Apr 2009	21 Apr 2009	988	Foreign Exchange	New	40702810000001000940	12,345.54	Test Beneficiary 2	<input checked="" type="checkbox"/>	
21 Apr 2009	21 Apr 2009	985	International Payment	Signed with first signature	40702810600001001802	345.00	Test Beneficiary 3	Test User 1	<input checked="" type="checkbox"/>
21 Apr 2009	21 Apr 2009	982	Domestic Payment	Signed with first signature	40702810000001000940	1000.00	Test Beneficiary 4	Test User 2	<input checked="" type="checkbox"/>

SIGN > SELECT ALL >

Account	Amount	Currency	Count
40702810600001001802	13,345.54	EUR	2
40702810000001000940	345.00	EUR	1

The function «Sign» is used to sign documents before sending them to the bank. Depending on the account policy of the company the documents can be sent with one or two signatures. The «Sign» screen shows a list of all documents waiting for signatures, for which the user has access to the account the payment is linked to, has right to sign the particular type of document and has an appropriate type of signature – A, B, C, etc. Users may sign documents in bulk when selecting the desired payments through the check boxes in the far-right column and clicking on «Sign». Another possible solution to sign all payments

waiting to be signed is to select all payments through the button «Select all» and sign. A second click on «Select all» deselects all payments. When a user has selected a transaction or transactions to be signed a table appears under the list of payments and indicates the control amounts for the accounts involved in the payments selected to be signed.

Users may customize the «Sign» screen by setting up from 50 to 2000 rows per page (See «Personal settings»). The default setting is 250 rows per page as the «Select All» button is no longer shown should the number of transactions waiting to be signed is greater than 250. Accordingly, the initial «Sign» screen displays all transactions with the sign check boxes selected by default so that users may sign all transactions with a single click irrespective of their count. In case users do not need to sign all transactions they can deselect the transactions they do not want to sign and sign the rest.

Users may filter transactions to be signed the same way as in «Transactions by Beneficiary» to obtain desired views and results.

Note: Information for packages waiting to be signed is not included in the «Sign» screen. Signing of packages can only be executed through menu item «Packages» → «Sign» screen.

Note: Payments with value date older than 10 days from the current date cannot be signed and sent.

Send

Figure 46.

Transactions to Send Print Help

Filters

Account: All | Date: From: 21 Apr 2009 To: 21 Apr 2009 | Book Date
 Type: All | Amou: | Value Date
 Currency: All | Reference: |
 Status: All | Details: | with details
 Beneficiary: | Packages: Show |

SHOW >

Entered	Value Date	Reference	Type	Status	From account	Amount	Beneficiary	Sign 1	Sign 2	Send
21 Apr 2009	21 Apr 2009	982	Domestic Payment	Signed with second signature	40702810000001000940	1000.00	606035007	Test User 1	Test User 2	<input checked="" type="checkbox"/>

SEND > **SELECT ALL >**

Account	Amount	Currency	Count
40702810000001000940	1000.00	RUB	1

The function «Send» is used to view and send all documents ready for sending (i.e. documents that already have been signed in accordance with the signing policy of the customer). The «Send» screen lists all documents waiting to be sent to the bank and for which the user has access to the account the payment is linked to and rights to send this type of document. Users choose and select payments and click on **SEND >**.

Sending of transactions is quite similar to signing of transactions. Users can make use of the «Select All» button up to 250 transactions waiting to be sent. Packages information is not available. By default, the initial screen displays all transactions with the send check boxes selected.

Payments waiting to be sent to the Bank can also be filtered in accordance with the criteria in the filters box above the payments area.

Note: Payments with value date older than 10 days from the current date cannot be signed and sent.

Edit and cancel

Figure 47.

Transactions to Edit Print Help

Filters

Account: All | Date: From: 16 Feb 2011 To: 16 Feb 2011 | Book Date
Type: All | Amount: | | Value Date
Currency: All | Reference: | | Sent Date
Status: All | Details: | | with details
Beneficiary: | Packages: Show | |

[SHOW >](#) [SUMMARY >](#) [EXPORT >](#)

Entered	Value date	Reference	Type	Status	From Account	Amount	Currency	Ben. Bank Code	Beneficiary Account	Beneficiary Name	Edit	Delete
16 Feb 2011	21 Feb 2011	407638	Domestic Payment	New	40702810000001000940	12,345.54	RUB	044525222	40702810400001001905	Ben Name 1	Edit	<input type="checkbox"/>
16 Feb 2011	16 Feb 2011	407637	International Payment	New	40702810600001001802	345.00	EUR	INGBSKBX	BG808NBG96611020345678	Ben Name 2	Edit	<input type="checkbox"/>
16 Feb 2011	16 Feb 2011	407636	Domestic Payment	Signed with First Signature	40702810000001000940	1000.00	RUB	044525222	40702810400001001905	Ben Name 3	Edit	<input type="checkbox"/>

[DELETE >](#) [SELECT ALL >](#)

The function «Edit/Cancel» is used to edit or cancel a particular transaction. Upon entering this function users see a list of all documents they have rights to edit. In case editing is done after first signature or even after second signature of the transaction the old document remains with status cancelled and a new document is created which has to be signed. Again, users choose and select the payments they want to edit and click on Edit in the «Edit» column of the table with payments. Cancellation of payments is done accordingly – select payments (or select all payments through the button «Select all») and then click on the button [DELETE >](#).

Similarly, transaction records may be filtered through the filters box.

Documentary files

The function «Documentary Files» gives the possibility of file exchange between the Bank and the Customers. These files usually deliver additional information about transactions in case of customer to bank files. The function «Bank to Customer files» enables the Bank to publish general information for all customers as well as targeted information on a customer level.

Customer to bank files

As mentioned above, ING clients can upload files with information to the Bank in order to fulfil certain legal or business requirements related to transactions. After upload the file can be signed with one or two signatures and then sent to the bank according to the signature policy defined by each customer. The policy for digital signing of uploaded files is set up as agreed with the Customer - to send the files with no signature or to have one or two signatures for C2B files. Each user can be granted rights to upload, sign and send C2B files through the administrative site of ING Online, in accordance with the policy specified for the customer. Any uploaded file cannot be larger than 3 Mb. Users are permitted to upload unlimited number of files as long as uploaded files' combined size does not exceed 20 Mb daily per customer. Upon request to the Bank, the daily upload limit for C2B files can be extended on a customer basis. . ING Online guarantees the secure delivery of the uploaded files to ING Bank due to the high security standards within ING Online.

There are two ways of successful completion of the process of file upload:

Option 1: Through the «Actions» menu after a manual capture of a transaction - The «Actions» menu offers a quick button [Upload new C2B](#) that directs the user to the initial screen of the submenu item «Upload» under «Documentary files»;

Option 2: Directly through the submenu «Upload» under «Documentary files».

In both cases the user is led to the following screen:

Figure 48.

Customer to Bank File Upload

Select Customer:

Group:

Link to payment number:

Document type:

File description:

Please, select file (max 3Mb):

Use document type and file description for all uploaded files

Here users have to select a customer, choose the document type, type a brief file description optionally, select the file for upload by clicking on «Browse» and upload it through the «Upload» button.

The payment reference number is automatically filled in if users choose Option 1. With Option 2, users have to manually enter the reference number of the transaction they want to link the uploaded file to. Should users choose to upload a file not particularly linked to a payment they may not enter a reference number but in this case the uploaded file can no longer be linked to a transaction.

Another handy feature of ING online is the possibility to upload multiple files simultaneously. This can be achieved after clicking on the «Add» button. A new form for uploading a file shall open and users can browse for the next file to upload (see Fig. 65). Users may upload up to five files at once. The total size of uploaded at once files cannot exceed 5Mb. If the check box «**Use document type and description for all uploaded files**» is checked the application shall apply the same type and description for all uploaded files.

Figure 49.

Document type:

File description:

Please, select file (max 3Mb):

Users may opt to group uploaded files. This allows for group signing and sending of files. In this case they have to either create a new group or choose a group previously created. Groups are created on a customer level. Two different customers cannot share a group. Groups are created similarly to manual package creation. Users have to click the small arrow in the box next to «Group» and the application shall display all groups of uploaded files created for this customer. Users may choose an existing group from the drop down list and it shall automatically be applied to the uploaded file. If users choose to create a new group they have to only type the name of the group in the box «**Add new group here...**» and click the «Add» button as shown below:

Figure 50.

Add new group here...

- 1 Invoices
- 2 Scans
- 4 Docs
- 3 Misc

Each group of files shall have an unique number automatically assigned by the system. When uploading multiple files at once they cannot be set to different groups each. They shall share the same group if grouping is applied. Later they can be removed

from group, assigned to a different or a new group.

The uploaded file(s) can be found, signed (optionally) and sent under the submenu «Customer to Bank». Once sent, C2B files cannot be cancelled.

Figure 51.

The screenshot shows the 'Customer to Bank' interface. At the top right, there are 'Print' and 'Help' links. Below the title, there is a 'Filters' section with several input fields: Document type (dropdown), Date (From and To dropdowns), Status (dropdown), Ref No (text input), Customer Name (dropdown), File Info (text input), and Group (text input). There is a checkbox for 'with expired' and a 'SHOW >' button. Below the filters is a table with the following columns: Id, Document type, RefNo, Group, File info, Uploaded by, Sign 1 by, Sign 2 by, Sent by, and Status. The table contains three rows of data. At the bottom right of the table area, there are 'SIGN >' and 'SEND >' buttons.

Id	Document type	RefNo	Group	File info	Uploaded by	Sign 1 by	Sign 2 by	Sent by	Status
21	Invoices	32421	1 Inv x	Name: inv_234.jpg (234 Kb) SHA checksum	Test user 1 15 May 2012 13:29:48	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	New
20	Invoices		2 Files x	Name: report_12.xls (1 Mb) SHA checksum	Test user 1 11 May 2012 10:12:13	Test user 2	<input type="checkbox"/>	<input type="checkbox"/>	Signed with First Signature
19	Other	32423		Name: letter.doc (131 kb) SHA checksum	Test user 3 21 Apr 2012 09:15:54	Test user 1 23 Apr 2012 10:34:23	Test user 2 23 Apr 2012 10:35:12	Test user 1 23 Apr 2012 10:36:02	Accepted

The «Customer to Bank» screen shows a table with all uploaded files with the last uploaded file at the top of the table. By default, the screen shows files that are not expired. Expiration dates are set individually for each type of document by the Bank. In case users want to see the expired files as well, they have to place a tick in the box «with expired» in the filters area. Other ways of filtering the content of the table include:

- Document type - Filters the files in accordance with the predefined types of documents - invoices, letters of credit, etc;
- Status - The process of upload of files from the customer to the Bank follows the logic of capturing transactions and includes several stages - uploading, signing in accordance with the signing policy and sending. At each successfully completed stage the status of the file changes. The possible types of the status of the uploaded file are as follows:
 - New - The file is uploaded by the user and awaits user's signature (when the signing process is mandatory);
 - Signed with first signature - The file is signed by the user with first signature (when the signing process is mandatory);
 - Signed with second signature - The file is signed by an user with second signature (when the signing process is mandatory and the C2B signing policy requires two signatures);
 - Sent - The file is sent by the user to the bank;
 - Cancelled - The file is cancelled by the user;
 - Accepted - The file is accepted by the bank;
 - Rejected - The file is rejected by the bank for some reason (the description of the reason is mandatory).

The uploaded file gains the status «Accepted» or «Rejected» in accordance with the Bank decision to accept or discard the file. Upon accepting or rejecting the uploaded file the application automatically generates an item in its «News» section.

- Customer name - Users may filter the uploaded files per customer should they select one from the drop down list;
- Group - Files can be filtered by groups as well. This allows users to view only files assigned to specific group.
- Date - Uploaded files can be sorted by dates of upload;
- RefNo - Files may be filtered by the reference number of the transaction they are linked to.
- File Info - This field allows for filtering the uploaded files by the original name of the uploaded file. Users may enter the name of the file or part of it and perform a search.

All uploaded files are organised in a table with column headings indicating the status of the file, its ID, the reference number of the payment the file is linked to (if linked), file name, the SHA1 checksum of the file, the name of the user that has uploaded the file, the names of the users that have signed and sent the file to the bank and comments from the customer or the Bank regarding the file content (if any). In case of rejection of the file the Bank is obliged to communicate the reason with the customer.

The check boxes in columns «Sign» and «Send» are used to sign and send the files. Users may place a check in one or more boxes and click **SIGN >** or **SEND >** to sign or send checked files.

All uploaded files for a customer can be downloaded and viewed by any user with the rights to upload, sign and send C2B files for that customer. The file name is blue and active and a click on it would bring up a download box.

An uploaded file can be cancelled any time prior to sending it to the Bank only by the user who has uploaded it.

The ID of the uploaded file is a link to detailed information about the uploaded file:

Figure 52.

File Info

Action: VIEW
Id: 368
Path: C:SPM.pdf
Status: **Accepted**
Group:
Uploaded by: Test user 1
Uploaded on: 08 Mar 2009 10:41:49
Sign 1 by: Test user 1
Signed with first signature on: 08 Mar 2009 10:42:12
Sign 2 by: Test user 2
Signed with second signature on: 08 Mar 2009 10:46:40
Sent by: Test user 2
Sent on: 08 Mar 2009 10:46:59
Expires on: 10 Mar 2009
Customer Name: Test Company
Document type: Invoices
RefNo: [865](#)
Cust Comment: Invoice 345-768
Bank Comment: OK

Actions

[View](#) | [Upload new C2B](#) | [Upload new C2B to Payment](#) | [Cancel](#) | [Sign](#) | [Send](#)

The buttons [View](#) and [Upload new C2B](#) are always active even if the file is already accepted or rejected by the Bank. If the file is linked to a transaction then the button [Upload new C2B to Payment](#) is also active. This gives the opportunity to easily upload a new file linked to the same payment.

The functionality of the [View](#) screen is relative to the status of the uploaded file. Users may sign, send, cancel or upload new files linked to the respective payment. Additionally, all information about an uploaded file is given in a detailed view. If an uploaded file is linked to a payment the reference number of that payment is active. A click on the reference number directs the user to the transaction screen where all applicable actions with transactions can be executed. Users may also change, delete or add the file to a group.

Once in status «Sent» C2B files cannot be cancelled by the user.

Bank to customer files

The function «Bank to Customer» provides for the upload of files from the Bank to the Customer. In this section users find information, announcements, news, etc. directed to their customer. While the section «News» contains more general items, «Bank to Customer» is used mainly for private messages from the Bank to the Customer. The information provided may be sorted by file types, dates (periods) and download status of files.

The lower part of the table contains detailed information about the file sent from the Bank - name of the message, name of the file, the name of the customer to whom the file is addressed, as well as indication if the file is private or public. There is also an indication if the file has already been downloaded or not so that users can easily differentiate downloaded from downloadable items. This applies to private files only as for public files it is quite irrelevant.

Bank to Customer files have an expiration period after which expired messages are not shown. It has to be noted that the report with Bank to Customer files is available for a period no longer than 6 months.

It is preferable to download files, save them on the client's computer and then open them from their new location on the client's computer.

Figure 53.

Bank to Customer

Filters

File Type	All	From:	To:	
		Date	23 Feb 2011	23 Mar 2011
	Show All Files			
Download Status	All			

SHOW >

18 Mar 2011 15:42

Private message « Private Message

→ Bank_rates.txt (0.7 KB) downloaded My Customer Ltd.

11 Mar 2011 09:12

Brochure

→ brochure.pdf (1.2 MB)

User limits

The user limits report provides information for used limits. There are three types of limits in ING Online:

- User to customer limit - The maximum amount that a user may utilize through signing transactions on behalf of a certain customer in a defined period of time.
- User to account limit - The maximum amount that a user may utilize through signing transactions from a certain account in a defined period of time.
- Maximum sending limit - The maximum sending limit restricts users from sending a payment which amount exceeds the set maximum sending limit though users can still sign payments with amounts higher than their maximum sending limit.

User limits in ING Online can be daily, weekly or monthly. The used limits are cleared every night at 00:00h. after the transactions are sent to the bank for execution. If a transaction is cancelled, the limit used by this transaction is released immediately. The weekly limits of the users are released every Monday at 00:00h. The monthly limits are released at 00:00h. on the first date of the month. The amount of the transactions signed and not send in one day is transferred for the next day as used limits..

Figure 54.

Report generated on: 15-Mar-2011 02:47:14 PM

All limits presented are in RUB

User				
User Name		Type	Defined	Available
	Sign Limit	DAILY	20,000.00	18,000.00
	Send Limit	PER TRANSACTION	200,000.00	

Customer				
User to Customer Limits				
			Defined	Available
HIGH FLY RU			100,000.00	98,000.00

User to Account Limits				
Account	Available limit	Due to	Defined	Available
9000010760	18,000.00	User Limit	120,000.00	118,000.00
9000010779	18,000.00	User Limit	85,000.00	85,000.00

Personal settings

ING Online application can be personalized in different ways:

Customer and Account aliases

Under this menu item ING Online users find information for all customers and accounts linked to the user. Here users are given the opportunity to set their own alias for each one of the customers they work with as well as set aliases for their accounts. Customer and accounts aliases personalization is on user level - each user will have a different name for his (her) customers and accounts.

Figure 55.

Customer Name 1

Customer Alias

Account	Currency	Account name
40702810600001001909	RUB	<input type="text"/>
40702840900001001909	USD	<input type="text"/>
40702978000001001124	EUR	<input type="text"/>

Customer Name 2

Customer Alias

Account	Currency	Account name
40702810000001001169	RUB	<input type="text"/>
40702810300001002606	USD	<input type="text"/>
40702978500001001802	GBP	<input type="text"/>

SAVE >

Setting aliases for customers and accounts is confirmed by the **SAVE >** button. Thus, users can easily recognise their customers and accounts as customer and account aliases are shown in filters and drop down menus throughout the application. For instance, the friendly name given to an account is shown not only in «Account Management» but in «Sign» and «Send» screens as well.

Group Management

Under «Group Management» users can create groups of accounts to facilitate the process of report summarization. The function is also useful for statistical purposes. With this function users have the possibility to create a new group, edit existing groups' names or delete groups.

Assign to group

Through the function «Assign to Group» users assign accounts to the specific group they have already created. The application offers possibility to add to a group or remove accounts from groups at any time. Users simply select the accounts they want to add or remove and click the buttons **ADD >** or **REMOVE >**.

Settings

Under «Settings» ING Online users set the number of displayed rows in a page per different reports or functions such as Sign or Edit. Users also indicate a Reporting Currency - the currency code, in which their reports are displayed. Another setting that can be altered is the option for displaying default values in payments. Personal settings are saved through the button **SAVE >**.

Security

Under this element of the menu, ING Online users receive information about important security issues and advice on the best ways to securely instruct transactions. Here users may change their passwords and secret questions and answers, view information about the digital certificates and get help.

Important information

ING Online users are presented with security information and safety measures when using the application.

Change password

Minimum length of the passwords is set to 8. The users are blocked after more than 3 consecutive unsuccessful logons.

Password validity checks implemented in ING Online client site are the following:

- Password length must be at least 8 characters;
- Symbols accepted are: all from Latin alphabet, digits from 0 to 9 and special symbols: !'#\$%&()*+,-/;<=>_
- Maximum length of password is 50 symbols.
- The password should contain at least one digit, one character and one punctuation symbol. The system will force a password change once in a 60 days period and the new password must differ from the previous password by at least 3 characters. The passwords are checked for triviality - they cannot be simple - «aaaabbbb», «01234567», «password» or «computer» etc. Password history is kept for one year. The new password should have not been used within the last 12 months.

ING Online users shall receive a notification message if their password expires in less than 6 days. The message contains a link which leads to the password change screen.

Digital certificate

The «Digital Certificate» function gives the possibility to review information about the digital certificate issued on behalf of the user, its starting and expiration dates as well as issuer of the certificate.

Secret questions and answers

The Secret Questions and Answers function is used to set secret questions and answers to be used in case the user has forgotten his/her password. The rules for questions and answers validations are as follows:

- For each user all questions must differ from one another;
- All answers must differ as well; it is not possible to input 3 equal answers;
- The length of the question should be at least 8 characters long;
- The length of the answer is 6 characters minimum;
- Maximum length of questions and answers is 50 characters;
- Valid symbols in field with question or answer are: all Latin and local alphabet, digits from 0 to 9; and special symbols: '@', ',', '*', '-', '_', '#', '\$' and '?'
- There should be different letters in the answers (aaaaaa is not valid).