InsideBusiness Payments
User manual

[How it works]

ING

Introduction

InsideBusiness Payments (IBP) is ING's online banking solution for organisations with ambitions at home and abroad. IBP gives you an overview and control over your incoming and outgoing cash flows with optimal security. Now and in the future.

This manual provides information about the possibilities of InsideBusiness Payments. Basic explanations of its various functionalities are available in the instruction videos at inginsidebusiness.com.

Table of contents

Note:
This chapter outlines features at the disposal of InsideBusiness Payments users who have a 'Customer admin basic' profile

Important before you start

- Your ING I-Dentity Card must be activated before you can start working with InsideBusiness Payments. To do so, please complete and return the acceptance form enclosed with the letter in the ING I-Dentity Box. We will notify you by email as soon as ING has received the form and your card has been activated.
- Change your initial PIN immediately after receiving it
- Do not use an obvious PIN such as your date of birth
- Never keep a written record of your PIN
- Do not tell anybody your login codes and PIN
- Do not let anyone else use your ING I-Dentity Card.

Getting to work with InsideBusiness Payments

Logging in

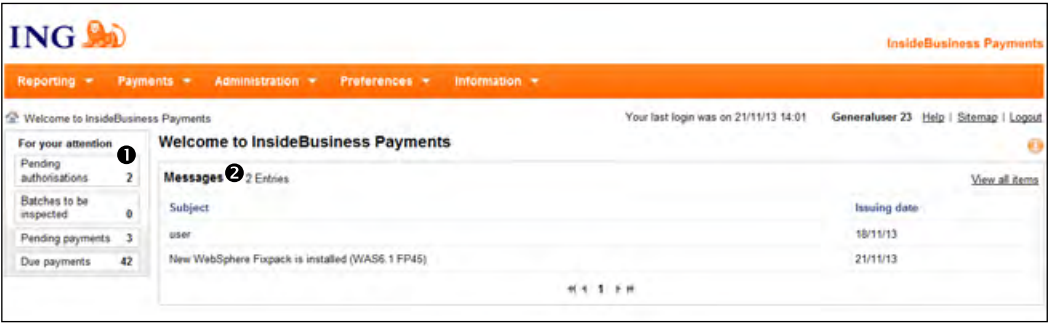Go to the IBP website. Select your login method and follow the on-screen instructions.

Welcome screen

After logging in you will see the welcome screen, including:

- A concise status of your actions ❶
- Messages from ING ❷.

❶ **Actions**

❷ **Messages**

Navigating

Menu
The screen displays all main menu options. Move the mouse over the main menu ❷ to open the submenu ❸.

Breadcrumb trail
The breadcrumb trail ❹ is located next to the home ❶ icon (🏠) on the main screens and shows your location in the site navigation. The breadcrumb trail can also be used to navigate to the previous location. Use 'Home' to return to the welcome screen.

Help
If you have questions or problems in any screen, use 'Help' ❻.

Sitemap
'Sitemap' ❺ in the main menu gives you an overview of all the functions that are available for your user profile. Within each function you can click straight through to the desired screen.
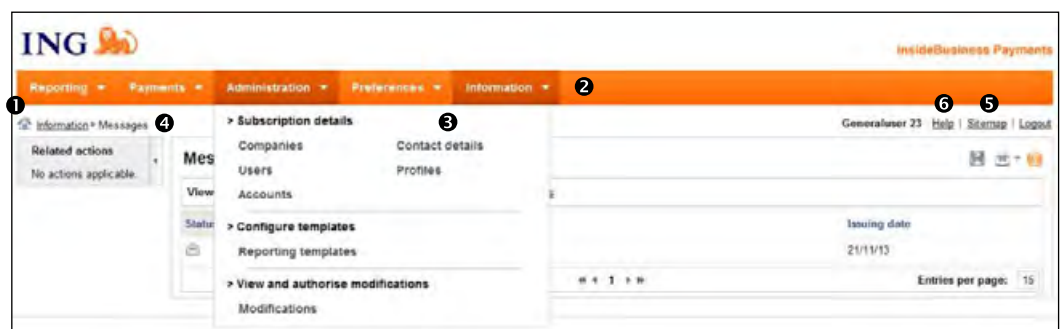
❶ **Home**

❷ **Main menu**

❸ **Submenus**

❹ **Breadcrumb trail**

❺ **Sitemap**

❻ **Help**

Main screens and detail screens

A main screen will often contain a table with data, such as open payments or account statements. If you want to know more about a specific topic, click on a line and a pop-up will appear with the information.
A detail screen provides information about a selected line in the main screen.

Infobox

Below the menu bar you will find the infobox ❶ with information about the screen that is currently displayed. The text will appear when you click the 'i icon' ❹ on the right. Move the mouse over the screen to reveal information about the various parts of the screen.

Related actions

This menu ❷ is located on the left side of the screen. This allows you to quickly and easily perform actions related to the screen.

Tabs

Some screens may contain tabs ❸. Select them by clicking on the tab.

❶ **Infobox**

❷ **Related actions**

❸ **Tabs**

❹ **i icoon**
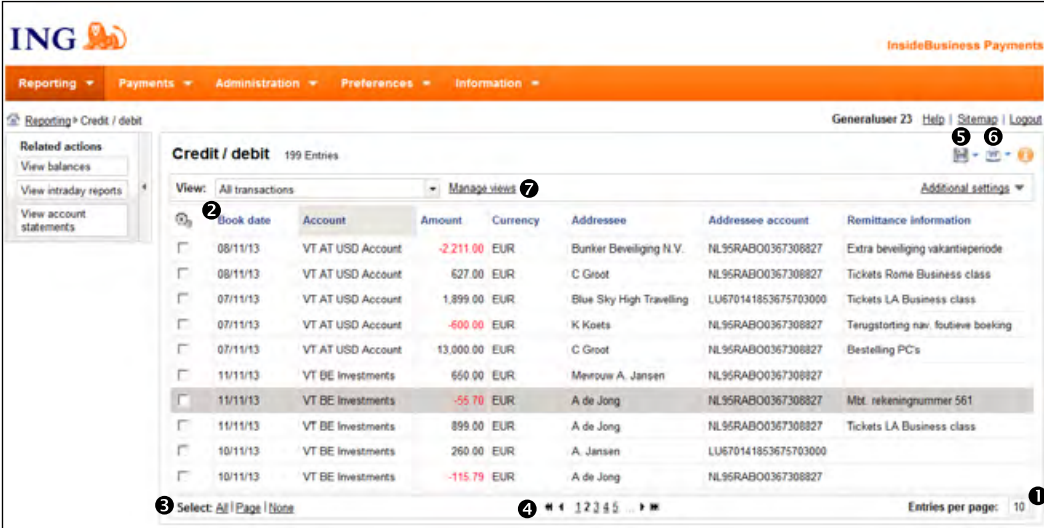
Tables

Working with a table

There are several actions that can be performed on a table:

- Setting the number of items per page in the 'Entries per page' field ❶. This can be increased to a maximum of 150
- Adding and removing columns ❷. Click on the ⚙ icon. Columns can be dragged from the list to the table and dropped in the desired location. Save the configurations as a 'View' (see Manage views)
- Selecting lines ❸ or undoing a selection. Click on
    − **All** to select all lines
    − **Page** to select only the lines on the current page
    − **None** to undo the selection
- Navigating ❹, when a selection is spread out over multiple pages you can navigate between the pages with ⏮ ◀ ▶ ⏭ below the table
- Exporting ❺ on-screen data to CSV or other format
- Printing ❻ on-screen data to PDF
- Managing a view ❼.

❶ **Entries per page**

❷ **Configure columns**

❸ **Select**

❹ **Navigation**

❺ **Export**

❻ **Print**

❼ **Manage views**

Manage views

This screen contains system and personal views and shows what the default view is if you open the screen.

This screen allows you to:

- Copy a view by selecting it and clicking 'Copy'
- Rename a view by selecting it and clicking 'Rename'
- Delete a personal view by selecting it and clicking 'More actions -> Delete'
- Set a new default view by selecting it and clicking 'More actions -> Set as default'.

Creating or configuring a view

There are system views and personal views. System views cannot be modified, but they can be copied and saved under a different name as a personal view, which can be customised to your preferences by adding or removing columns, changing sorting criteria, and filtering data. Save your view if you wish to reuse it later.

Creating or modifying a personal view

Select a view from the list that you wish to use as a template to create a personal view. Modify the current table view by:

- Sorting columns by clicking on the column title
- Configuring column filters by clicking on the filter icon in the column title and entering the filter criteria
- Filtering the table with extra settings by clicking on the link and entering the filter criteria
- Adding or removing columns by clicking on the configure columns icon on the left in the column title and dragging columns from the list to the table or from the table to the list. Change the order of the columns by dragging them to the preferred location.

Click on 'Save this view' to save or on 'Undo temporary changes in view' to discard them.

Exporting data

Information from a screen with a table can be exported to a CSV file:

1. All lines up to a maximum of 500 will be exported. If you make a selection, the selected lines will be exported (up to a maximum of 500)
2. Click on the export icon
3. Your browser's download screen will appear. Choose a destination and save the file
4. The file is saved in CSV format (Comma Separated Value). The field separator can be configured in the 'Preferences' menu.

Printing on-screen data

Printing information from a table creates a PDF file:

1. All lines up to a maximum of 500 will be printed. If you make a selection, the selected lines will be printed (up to a maximum of 500)
2. The print will contain all columns that are visible on the screen
3. Click on the printer icon
4. Click on 'Open': the file will be opened in the PDF reader. Use the PDF reader to print the file
5. Or click 'Save': the browser's download screen will appear. You can now save the file in PDF format.

Payments

Managing address book (counterparties)

You can use your address book to store the details of your creditors and/or debtors. In IBP these are referred to as addressees (counterparties). The profile 'Maintain counterparties' is required.

Overview of addressees
- Go to 'Payments' ❶ and then 'Address book' in the menu bar
- You can add, modify and delete details
- Use the 'Import' ❷ function to import details of your addressees in CSV format (see page 12)
- Use the 'Export' ❸ function to export details of your addressees in CSV format (see page 12).

Creating addressees
- Go to 'Payments' ❶ and then 'Address book' in the menu bar
- Click on 'Create addressee' ❹, enter the addressee details and follow the instructions on the screen.

Tip

When you enter the addressees IBAN, the details of the bank and account number are added automatically.

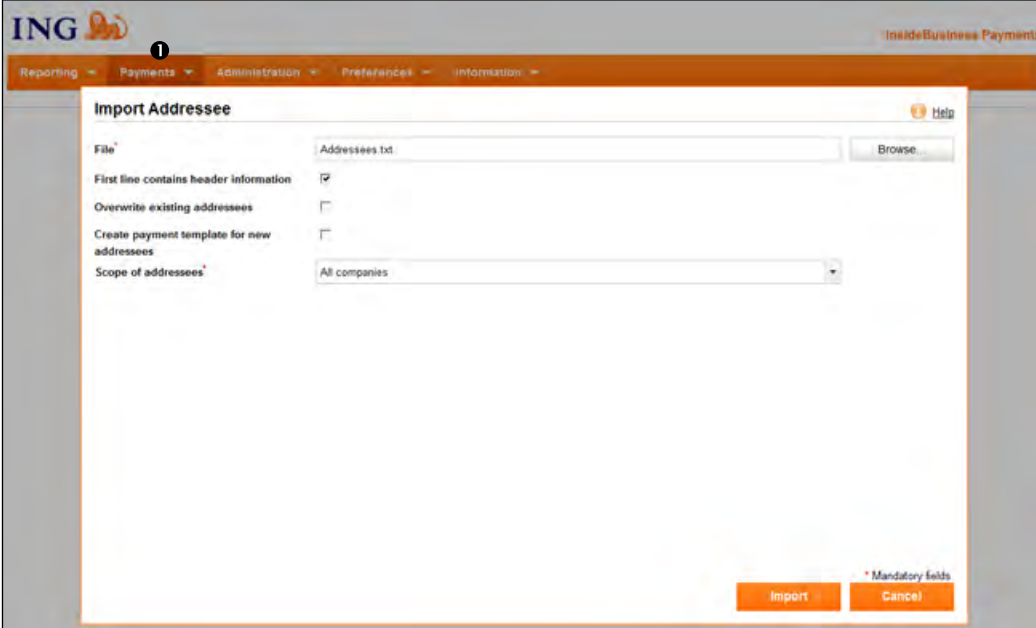
❶ **Payments**

❷ **Import**

❸ **Export**

❹ **Create addressee**

Importing addressees

- Go to 'Payments' ❶ and then 'Address book' in the menu bar
- Click on 'Import' and follow the instructions on the screen.

If you wish, you can export an example file from IBP to see which information is used in which column (see Download addressees).

❶ **Payments**

Downloading addressees

- Go to 'Payments' and then 'Address book' in the menu bar
- Select the addressees which you wish to export and click on 'Download'. In this case, do not use 'Export'.

Please do not edit or save this file in Excel because this may change the account number format.
To make any changes to the CSV file in Excel, follow the instructions (based on Microsoft Office 2010) below to ensure
that your account numbers remain unchanged:

1. After exporting the file, save it immediately (do not open it in Excel)
2. Launch Excel. An empty screen will appear
3. Go to the 'Data' menu and select 'From text'
4. Select the file and click on 'Import'. The Text Import Wizard is launched
5. In the first step, select 'Delimited' and click on 'Next'
6. In step 2 select 'Semicolon' and click on 'Next'
7. Right-scroll in step 3 until you see the column 'dom_account_number'. Select this column and then 'Text' under 'Column data format'
8. Repeat the action for the 'account_number' column. Click on 'Finish'
9. Select 'A1' as the import location and click on 'OK'.

Entering a payment

A payment in IBP can be a single credit transfer, a multiple credit transfer, a direct debit, a savings order, or a periodical transaction.

Payments can be entered manually or imported.

Entering a payment manually
• Click 'Payments' ❶ in the menu bar and select 'Credit transfer' or 'Direct debit'
• Select a beneficiary ❷ or create a new beneficiary using the 'New' button ❸
• Enter the remaining details

Tip
Watch the instruction video 'Enter and authorise a payment'.

❶ **Payments**

❷ **Selecting a beneficiary**

❸ **New beneficiary**

Entering a payment manually (continued)

- Press the 'Tab' key on your keyboard after filling in the last field to add extra fields for this payment
- You can now enter additional information such as a payment reference ❶ or remittance information ❷
- Click on 'Show the extended payment attributes' ❸ for additional fields. You can now enter additional instructions, depending on the type of payment. For example, you can indicate that an international payment should be executed through an intermediary bank
- Once you have completed the payment, you can authorise it or save it for authorisation. Use 'Save and next' under 'More actions' to proceed to a new payment. If you have not yet entered all required information, save the payment as incomplete and add the remaining data later.

❶ **Payment reference**

❷ **Remittance information**

❸ **Extend screen**

Entering an urgent payment

When manually entering an urgent payment, there are four different types of urgent payments.
For all payment types the booking type is set to 'Individual booking on account statement'. If you select 'Total amount on account statement', it is not possible to enter an urgent payment.

Domestic urgent payment (only within the Netherlands):
Priority ❶ : Urgent
Business type category ❷ : <No value selected>
Product type: Domestic urgent credit transfer

SEPA Credit Transfer Intracompany (INTC):
Priority: Normal or Urgent
Business type category: SEPA Credit Transfer Intracompany
Product type: SEPA Credit Transfer

SEPA Credit Transfer Real Time (TREA):
Priority: Normal or Urgent
Business type category: SEPA Credit Transfer Real Time
Product type: SEPA Credit Transfer

SEPA Credit Transfer – priority urgent:
Priority: Urgent
Business type category: <No value selected>
Product type: SEPA Credit Transfer

❶ **Priority**

❷ **Business type category**

Importing a payment or batch

An import file can contain single credit transfers, multiple credit transfers, or direct debits.

Importing files
- Go to 'Payments' ❶ and then 'Import file' in the menu bar
- Enter data
- Click 'Browse' ❷ and select the file with single credit transfers (such as BTL91, PAYMUL 1.3), multiple credit transfer, or direct debits (such as SEPA-XML, PAYMUL 1.3)
- The 'Import file as' ❸ field offers the following options:
  - 'Batchbooking in statement' to make the batch appear as a single transaction, without payment details, on the account statement
  - 'Individual bookings on account statement' to make the transactions appear individually, with payment details, on the account statement
- The 'Confidential payment' category ❹ can be used to indicate that payments are confidential. Details of these payments can only be viewed by users with the 'View confidential payments' profile (see page 24).

Hash check
When importing transactions you may request a so-called 'hash check' to check whether your file was modified before it was imported (the check provides no guarantee). IBP can calculate a hash using the MD5, SHA-1 or SHA-256 method. This option must also be supported by your ERP provider.

❶ **Payments**

❷ **Browse...**

❸ **Import file as**

❹ **Category**

Multibatch

By supporting multibatch for SEPA-XML, IBP enables you to import multiple batches with one file. A batch contains transactions with identical execution dates and remitter accounts.

You can continue working with IBP while it is importing the file in the background. When completed, the 'File uploaded successfully' message will appear. Check the file status in the 'Imported files' list.

Authorising payments and batches

You can select the payment orders you wish to authorise in the 'Open payments' screen. Payment orders can be selected individually or all at once:

- Go to 'Payments' ❶ and then 'Open payments' in the menu bar
- Select the payments/batches ❷ that you wish to authorise
- Click on 'Authorise' ❸
- An overview of the payments/batches ready to be authorised will appear
- Click on 'Authorise'
- An authorisation pop-up appears
- Follow the instructions on the screen.

The payments/batches are now sent to the bank for processing.

Depending on the permissions assigned to the user, the payment/batch will have to be authorised by one or more users before being able to be sent to the bank.

Tip
If you wish to store the transaction data please export them. Payments initiated in IBP are stored for 100 days.

❶ **Payments**

❷ **Select**

❸ **Authorise**

Reporting

Overview of balances

For an overview of the balances on your accounts, choose 'Reporting' ❶ and then 'Balances' in the menu bar.
The overview of balances ❷ shows accounts that are included in your IBP agreement and user profile.

❶ **Reporting**

❷ **Balances**

Viewing account statements

- Go to 'Reporting' ❶ and then to 'Account Statements' in the menu bar
- Click on a line for details
- Or use the checkbox to select an account statement
- Click on 'Download' to save the information.
- You can now exchange it with your accounting system and/or other systems
- In the 'File format' ❷ field, select 'MT940 Structured' or 'MT940 Unstructured'. Consult format description for more information.
- Click on 'Download' ❸
- Click on 'Print' or 'Print selected with details' to print your account statement.

Important
InsideBusiness Payments stores your account statements for a period of 13 months. If you are receiving more than 10.000 transaction lines per month, the storage period is 90 days. If you wish to store this information for a longer period, please export it.

Tip
Watch the instruction video 'Print and download account statements'.

❶ **Reporting**

❷ **File format**

❸ **Download**

Customer admin basic

Overview of features

The 'Customer admin basic' profile gives you access to the 'Administration' menu which provides the following options:

- **Accounts (see page 22)**
  This menu option is used to modify the name of an account
- **Users (see page 23)**
  This menu option provides an overview of the users and their profiles
- **Profiles (see page 24)**
  The account and signing permissions of the users can be viewed using this menu option. Deviating signing permissions for specific counterparty accounts can be set using this menu option.
- **Contact details (see page 30)**
  The contact details of the contract holder can be managed here
- **Reporting templates (see page 32)**
  This functionality is used to determine the format in which the account information is downloaded for processing in other systems.
- **Modifications (see page 34)**
  This menu option allows you to view and authorise the modifications discussed in this chapter
- **Companies**
  This menu option provides an overview of the (registered) address and the GRID ID of the contract holder.

Important

The features available to you are determined by the profiles, account permissions and sign permissions which you have been granted in the 'User Agreement'.

Modifying account name

It is possible to change the name of the accounts included in your IBP agreement. The modified account name is immediately updated in the screens.

Modifying account name

- Go to 'Administration' ❶ and then to 'Accounts' in the menu bar
- Click on a line for account details
- Change the 'Account' ❷
- Click on 'Save' ❸ to save any modifications.
- If you wish to change another account, repeat the previous steps
- Click 'Finish' ❹ to authorise the modifications (see page 34).

❶ **Administration**

❷ **Account**

❸ **Save**

❹ **Finish**

Users

An overview of all users included in the agreement can be found here, along with their profiles and specific permissions. It is also possible to print overviews.

Overview of users
- Go to 'Administration' ❶ and then to 'Users' in the menu bar
- Make a selection and click 'Print list' or 'Print details' to print an overview
- Click on a line for user details
- The 'Profiles' tab provides an overview of the profiles assigned ❷ to the user.

❶ **Administration**

❷ **Assigned profiles**

Create transactions
Create payments, periodic payments and templates manually. View counterparties.

Import transactions
Import individual payments and batches.

Authorise orders
Authorise or reject a payment/batch. Whether or not the user is actually allowed to authorise a payment/batch depends on the sign permissions that have been assigned (see page 27).

Download reporting
Download account statements and (intraday) transactions.

Maintain counterparties
Maintain debtors and creditors.

Customer admin basic
This profile is described in this chapter.

Counterparty mandate and single sign
Manage deviating signing permissions for specific counterparties. One signature is needed to authorise the modification of the deviating signing permission.

Counterparty mandate dual sign
Manage deviating signing permissions for specific counterparties. Two signatures are needed to authorise the modification of the deviating signing permission.

View confidential payments
View the details of batches which have been imported as confidential.

Personalised profile
The account and sign permissions of a user are linked to this profile (see page 26/27). The name of the personalised profile begins with an underscore, followed in most cases by the name of the user.

Personalised profile

The account and sign permissions of a user are registered in this profile.

Personalised profile details
- Go to 'Administration' and then 'Users' in the menu bar
- Click on a line for user details
- The tab 'Profiles' provides an overview of the profiles assigned to this user
- Find the personalised profile (this is the profile with the underscore, followed by the name of the user)
- Click on a line for personalised profile details. Other details can be found under the new tabs 'Account permissions' and 'Sign permissions' (see pages 26/27).

Print overview of account and sign permissions
- Your location is the 'Masterdata' tab of the personalised profile
- Click on the print icon for an overview of the account and sign permissions of the user in question. This print-out provides a total overview of the user's permissions.

Group profile

In the event that more than one user is included in a subscription it is possible that some users may not have their own profile because a group profile is being used. To see which group profile a user belongs to, go to 'Administration' in the menu bar and click on 'Users'. Then click on the line stating the user and go to the tab 'Profiles'.

A group profile starts with an underscore (_), followed by the name of the group.

When changing a sign permission in a group profile, the change applies to all users that have the group profile assigned.

Account permissions

- Click on the tab 'Account permissions' ❶
- View the reporting and payments permissions assigned ❷ to the user of this profile.

❶ **Account permissions**

❷ **Rights for each account**

Signing permissions

The permission to authorise payments and batches is laid down in:

- A limit on the amount which an employee may authorise. If no limit is entered, the user is fully authorised for the se-lected signature class (see below)
- The signature class that indicates whether an employee may sign for a payment or batch independently or together with a colleague. The following signature classes are available:
  - None (N): user may not sign
  - Single (S): user may sign independently
  - Jointly (A): user may sign together with another user with signature class 'Jointly (A)' or 'Jointly limited (B)'
  - Jointly limited (B): user may sign together with another user with signature class 'Jointly (A)'.

Click on the tab 'Sign permissions' ❶.
There are six levels. Levels 1 to 4 are managed by ING. The functionality 'Deviating sign permissions for specific counter-parties' allows you to manage levels 5 and 6 yourself.

Level 1: Sign permissions for all accounts
These signing permissions apply for all payments/ batches.

❶ **Sign permissions**

❷ **Specific remitter account sign permissions**

❸ **Specific product and remitter account sign permissions**

Level 2: Specific product/bank access sign permissions
These signing permissions apply to all payments/ batches of a specific type of product. This level is used only for deviating signing permissions for collections or savings orders.

Level 3: Specific remitter account sign permissions
These signing permissions apply to all payments/ batches initiated from a specific account.

Level 4: Specific product and remitter account sign permissions
These signing permissions apply to payments/ batches of a specific type of payment product that are initiated from a specific account. Deviant permissions for collections and savings order are administered by ING at this level.

Level 5: Specific addressee account sign permissions
These signing permissions apply to payments/ batches to a specific addressee account.

Level 6: Specific remitter account and addressee account sign permission
These signing permissions apply to payments/ batches from a specific account ❶ to a specific addressee account ❷.

Specific remitter account and addressee account sign permissions 3 Entries

◉	Addressee	Addressee account ❷	Remitter	Remitter account ❶	Signature class	Limit	Currency
☐	Flexsource	Flex	Virtual Trading	VT PL Retail unit	Single (S)	100.00	GBP
☐	Food services	Food	Virtual Trading	VT AT USD Account	Primary (A)		
☐	US Toy production	US Toy	Virtual Trading	VT NL Retail unit automotive	Single (S)	10,000.00	EUR

Select: All | Page | None   ◄◄ ◄ **1** ► ►►   Entries per page: 5

Create sign permission   Delete

❶ **Remitter account**

❷ **Addressee account**

Counterparty (Addressee) mandate for specific addressee accounts

If you have the additional 'Counterparty mandate and single sign' or 'Counterparty mandate and dual sign' profile, you may register for deviating (addressee) account signing permissions. In this case these mandates replace the standard.

Registering a specific addressee account sign permission
- Determine whether the specific addressee account sign permission should only depend on the addressee account (level 5) or also on remitter account (level 6)
- Click on 'Create sign permission' on the selected level
- Enter the required data
- Click on 'Save'
- Click on 'Finish' to authorise the changes
- If desired, provide a description of the change
- Verify the changes and click on 'Authorise' to confirm them
- Follow the instructions on the screen.

Registering a counterparty mandate with one or two signatures
If a single signature is needed to register and authorise deviating counterparty mandate signing permissions for specific accounts, you can independently register and authorise the counterparty mandate with the 'Counterparty mandate and single sign' profile. If two signatures are needed, then a second user with the 'Counterparty mandate dual sign' profile will have to sign to authorise the changes.

The second authorisation is signed in the 'Modifications' screen. The user can do so by selecting 'Administration' in the menu bar and then 'Modifications'
- Click on the change that needs to be authorised
- Verify the changes by clicking the modified object. Close the screen
- Use the checkbox to select the line and click on 'Authorise'
- Follow the instructions on the screen.

Features of the counterparty mandate for specific counterparty accounts

- The counterparty to whom the specific counterparty mandate applies must be registered as a creditor in the address book
- A batch is processed under the deviating signing permission if all credit transfers in the batch comply with the conditions of the counterparty mandate
- The limit set for a specific counterparty mandate is a limit on each credit transfer, not on the batch.

Abuse

- The profile 'Counterparty mandate dual sign' can be requested to minimise the risk of abuse. In that case two authorised administrators are always needed to register for a specific counterparty account
- A deviant sign permission can be either expanded or limited. A limited sign permission can however easily be circumvented. The use of counterparty mandates for the purpose of limiting sign permissions is therefore not recommended.

Manage contact details

When ING needs to contact your organisation about issues related to IBP, they will use the contact information that is registered in your subscription. If you wish, you can manually change your organisation's contact information in IBP.

Managing contact details
- Go to 'Administration' ❶ and to 'Contact details' in the menu bar
- Modify the relevant fields, click on 'Finish' ❷ and follow the instructions on the screen to authorise the change.

❶ **Administration**

❷ **Finish**

Reporting templates

It is possible to download account information in IBP. The account information can be converted via a Reporting template into an output file (CSV format: Comma Separated Values). This output file can be used for further processing, for example in your accounting system. You can determine the format of the output files by creating or modifying reporting templates.

Managing reporting templates
- Go to 'Administration' ❶, 'Reporting templates' and then to the overview of available reporting templates in the menu bar
- Click on 'Create' or select the line of a reporting template for modification. Two standard reporting templates are available for modification:
  - Statement.txt: reporting template with account statement information
  - Transaction.txt: reporting template with account statement information and underlying transaction details
- Enter the name of the template in the 'Reporting template' ❷ field
- Fill in the 'Description' ❸ field if desired
- In the 'Source' ❹ field, choose 'File' or 'Database'. If 'File' is filled in, the 'Format' field will appear
- Choose 'MT940' or 'MT942' as the 'Format' ❺
- The 'Type' ❻ of reporting template determines for what type of report the template will be available. E.g. a reporting template of the type 'Transaction' will only be available via the 'Credit / debit' menu option in the 'Reporting' menu. In addition, the 'Type' of template determines the (standard) number of fields available for your reporting template (see also page 33).

❶ **Administration**

❷ **Reporting template (name)**

❸ **Description**

❹ **Source**

❺ **Format**

❻ **Type**

The following table shows that the possible values in the 'Type' field depend on the values entered in the 'Source' and 'Format' fields.

Source	Format	Type
File	MT940	Transaction
	MT940	Statement
	MT942	Transaction
Database	-	Transaction
	-	Statement
	-	Balance

- Set the desired 'Field separator' ❶ which will be used to separate the columns
- Tick the box 'Text enclosed in quotes' ❷ if you wish to include the text fields between quotation marks in the output file
- Tick the box 'Header line with field names' ❸ if you wish to state the field names in the first line of the output file
- The 'Language' ❹ option determines the language in which the field names in the first line of the output file are shown
- Click on 'Next'. This will display the available fields for the reporting template.
- If desired you can add, delete or change the order of the fields. The 'Fields' are the fields that are already included in the output file. 'Available fields' can be added to your file
- Click 'Save' ❺ to save the modifications
- If you want to modify another reporting template, repeat the previous steps

❶ **Field separator**

❷ **Text enclosed in quotes**

❸ **Header line with field names**

❹ **Language**

❺ **Save**

- Click 'Finish' to authorise the modifications to the reporting templates. Upon authorisation the reporting template will be available for all users included in your agreement with the 'Download reporting' profile.

Examples of administrative modifications may be a change in the account name or a change in a reporting template. In the administration module in IBP you can change (modify) various details and sign for the modification at once from the moment you click on 'Finish'. Descriptions can be entered for each group of modifications so that they can be easily recognised in the authorisation screen at a later time. The authorisation screen shows the date and time of the modification, the user ID and the name of the user who entered the modification, as well as the description you previously provided. All modifications you made, only come into effect once they have been authorised. Modifications are always authorised according to the following steps. There is a distinction between 'Authorise now' and 'Authorise later'.

Authorise now
This involves authorising any modifications directly after you made them:
- Click on 'Finish' after making the modification(s). You will now see the modification that are ready to be authorised
- Use the 'Description' field to provide an explanation for the modification
- Click on 'Authorise' and follow the instructions on the screen.
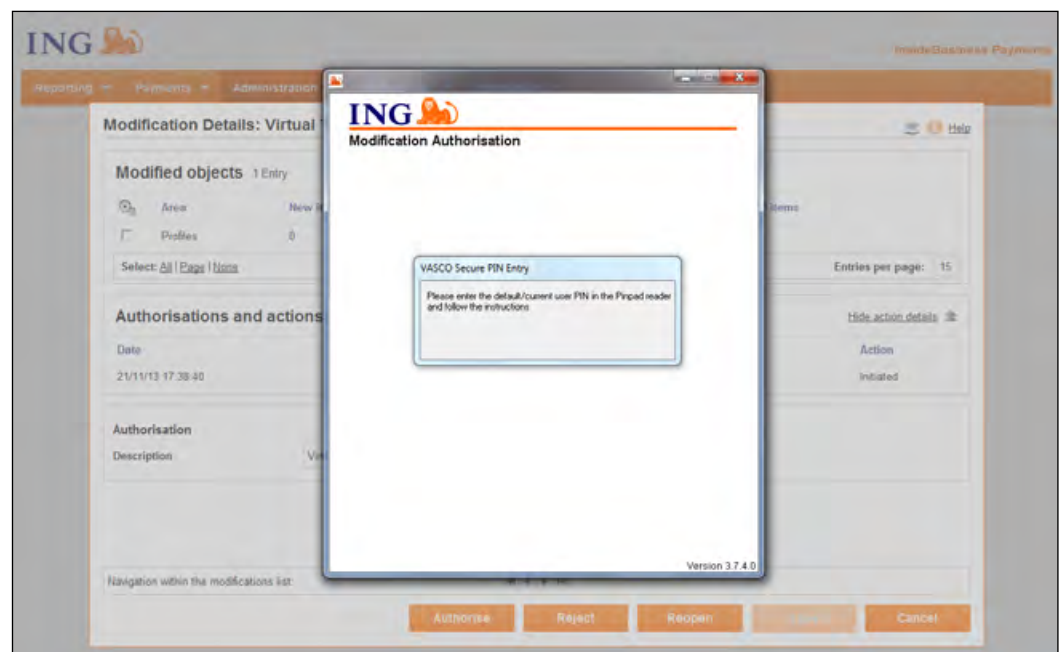
All modifications have now been incorporated. All modifications are activated with a single electronic signature.
Click on 'Discard' to reverse the modification(s).

Authorise later
It is possible to authorise any modifications you made in the various screens at a later time:
- Go the 'Administration' and 'Modifications' for an overview of any modifications that have yet to be authorised
- Click on the line of the modifications that need to be authorised and follow the steps from the second bullet under 'Authorise now'.

Viewing completed modifications
The 'Modifications' screen allows you to change the filter setting from 'Unconfirmed modifications' into 'All modifications'. A history of the modifications already authorised appears along with the modifications that have yet to be authorised.

Note
If you log out without having authorised or discarded a modification, the modified object will receive an 'In progress' status. You can only modify this object once it has been authorised or discarded.

Your ING I-Dentity Card

Your ING I-Dentity Card gives you secure access to
InsideBusiness Payments at all times. Further information
and frequently asked questions about how to use your
ING I-Dentity Card are available on the internet at Frequently
Asked Questions InsideBusiness Payments

ING I-Dentity Card lost, stolen or abused?
If you have lost your card, or if it is stolen or you suspect it has
been abused by someone else, please immediately contact:

Alarm and Communications Centre ING
+31 (0)88 464 2224 (local rate applies)

Banking safely

ING does everything within its power to prevent abuse, including substantial investments in upgrading the programmes and improving security techniques.

Banking safely in InsideBusiness Payments is the responsibility of both ING and its customers. Your responsibility as a customer is to protect your computer and network environment adequately against abuse by unauthorised individuals.

1. Keep your security codes and your ING I-Dentity Card safely stored
2. Warn ING of any loss of your ING I-Dentity Card and/or PIN
3. Use the card reader provided by ING
4. Never leave your computer unattended
5. Verify the payments you authorise
6. Protect your computer against viruses and other malicious software
7. Use the internet cautiously
8. Protect your computers from intruders
9. Protect your network structure
10. Ensure clear lines of responsibility in your company
11. Update your operating system
12. Update your internet browser
13. Make regular backups

If you suspect any wrongdoing, please contact the Helpdesk InsideBusiness Payments immediately and explain the problem or situation. Our staff will be able to assist you in checking whether your subscription has been abused and, if necessary, block certain features.
Should you have any questions, please feel free to contact the Helpdesk InsideBusiness Payments.

More information

On inginsidebusiness.com you can download documentation, view instruction videos and read frequently asked questions.

If you still have questions please visit inginsidebusiness.com for contact details.