

InsideBusiness Payments

User manual

[How it works]

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.

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Note:

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

Your ING I-Identity Card 37

Secure banking 38

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

Welcome to InsideBusiness Payments

Your last login was on 21/11/13 14:01 Generaluser 23 [Help](#) | [Sitemap](#) | [Logout](#)

For your attention ❶	
Pending authorisations	2
Batches to be inspected	0
Pending payments	3
Due payments	42

Messages ❷ 2 Entries		View all items
Subject	Issuing date	
user	18/11/13	
New WebSphere Fixpack is installed (WAS6.1 FP45)	21/11/13	

« 1 »

Navigating

Menu

The screen displays all main menu options. Move the mouse over the main menu ② to open the submenu ③.

Breadcrumb trail

The breadcrumb trail ④ is located next to the home ① 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' ⑥.

Sitemap

'Sitemap' ⑤ 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.

① Home

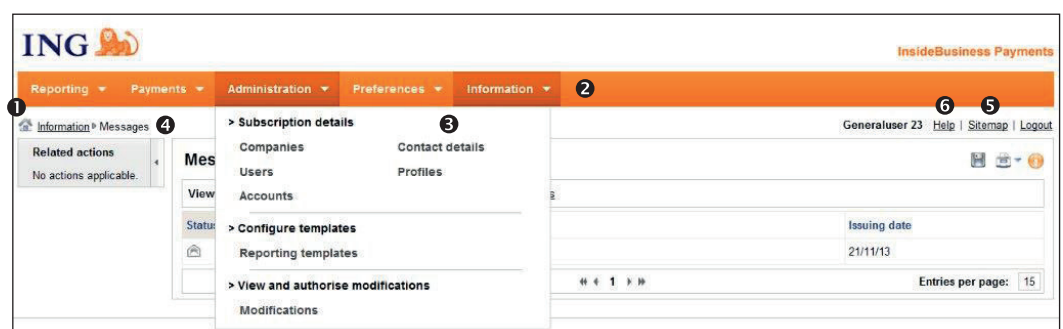
② Main menu

③ Submenus

④ Breadcrumb trail

⑤ Sitemap

⑥ 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.

This pop-up 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' ❷ on the right. Move the mouse over the screen to reveal information about the various parts of the screen.

Related actions

Related actions are located ❷ 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 icon



The screenshot displays the ING InsideBusiness Payments interface. At the top, there is a navigation bar with tabs for Reporting, Payments, Administration, Preferences, and Information. Below this, a left sidebar contains 'Related actions' such as 'View balances', 'View transactions', 'View intraday reports', and 'View account statements'. The main content area features a 'Combined overview per day' section with a table of transactions. The table has columns for Account, Value date, Amount, Currency, Transaction type, and Transactions. The table shows 172 entries. At the bottom right, there is a 'Manage views' button and a 'Select: All | Page | None' option. The page number '10' is visible in the bottom right corner.

Account	Value date	Amount	Currency	Transaction type	Transactions
<input type="checkbox"/> VT NL USD account	13/11/13	-5.00	USD	N321	1
<input type="checkbox"/> VT NL USD account	13/11/13	6.00	USD	N321	2
<input type="checkbox"/> VT IT Retail unit	12/11/13	3,145.00	USD	N081	1
<input type="checkbox"/> VT NL Retail unit automotive	12/11/13	6.00	EUR	N321	2
<input type="checkbox"/> VT NL Retail unit automotive	12/11/13	-5.00	EUR	N321	1
<input type="checkbox"/> VT FR Operations	11/11/13	167.00	EUR	N075	1
<input type="checkbox"/> VT NL USD account	11/11/13	-5.00	USD	N321	1
<input type="checkbox"/> VT NL USD account	11/11/13	6.00	USD	N321	2
<input type="checkbox"/> VT NL Main Account	11/11/13	1.00	EUR	N321	1
<input type="checkbox"/> VT NL RC Webshop	11/11/13	2.00	EUR	N321	2

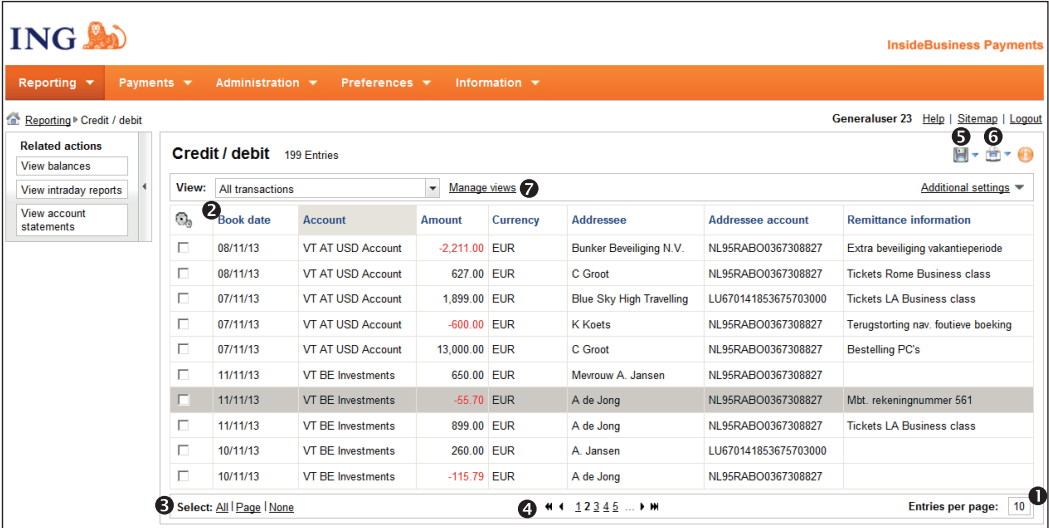
Tables

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



The screenshot displays the ING InsideBusiness Payments interface. The main content is a table titled 'Credit / debit' with 199 entries. The table has columns for Book date, Account, Amount, Currency, Addressee, Addressee account, and Remittance information. The interface includes a navigation bar at the top with 'Reporting', 'Payments', 'Administration', 'Preferences', and 'Information' menus. On the left, there are 'Related actions' like 'View balances', 'View intraday reports', and 'View account statements'. At the bottom, there are navigation controls for selecting 'All', 'Page', or 'None', and a 'Manage views' button. The 'Entries per page' is set to 10.

Book date	Account	Amount	Currency	Addressee	Addressee account	Remittance information
08/11/13	VT AT USD Account	-2,211.00	EUR	Bunker Beveiliging N.V.	NL95RABO0367308827	Extra beveiliging vakantieperiode
08/11/13	VT AT USD Account	627.00	EUR	C Groot	NL95RABO0367308827	Tickets Rome Business class
07/11/13	VT AT USD Account	1,899.00	EUR	Blue Sky High Travelling	LU670141853675703000	Tickets LA Business class
07/11/13	VT AT USD Account	-600.00	EUR	K Koets	NL95RABO0367308827	Terugstorting nav. voetieve boeking
07/11/13	VT AT USD Account	13,000.00	EUR	C Groot	NL95RABO0367308827	Bestelling PC's
11/11/13	VT BE Investments	650.00	EUR	Mevrouw A. Jansen	NL95RABO0367308827	
11/11/13	VT BE Investments	-65.70	EUR	A de Jong	NL95RABO0367308827	Mbt. rekeningnummer 561
11/11/13	VT BE Investments	899.00	EUR	A de Jong	NL95RABO0367308827	Tickets LA Business class
10/11/13	VT BE Investments	260.00	EUR	A. Jansen	LU670141853675703000	
10/11/13	VT BE Investments	-115.79	EUR	A de Jong	NL95RABO0367308827	

Manage views

Click on the link 'Manage views' to perform actions.

This screen contains system-, customer- 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 customer- or 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 customer- or 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 customer- or personal view

Select a view from the list that you wish to use as a template to create a customer- or 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.

Tip


Watch the instruction video 'Delete and add a column'.

Views at customer level

When creating or changing a view, you can save it as 'Personal view' or share it with colleagues by saving this view as a 'Customer-specific shared view'.


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

ING InsideBusiness Payments

Reporting Payments Administration Preferences Information

Payments Address book Generaluser 23 Help Sitemap Logout

Address book 13 Entries

View: All addressees Manage views

<input type="checkbox"/>	Adresse	Used by	Used as	Country	Name in payment	Town
<input type="checkbox"/>	Energy		Creditor	Netherlands	Green Energy BV	Demodam
<input type="checkbox"/>	Finance		Creditor	United Arab Emirates	Financial Admin Services	Dubai
<input type="checkbox"/>	Flexsource		Creditor	Netherlands	Temp Labour Org. BV	Utrecht
<input type="checkbox"/>	Food services		Creditor & Debtor	France	Food Services BV	Utrecht
<input type="checkbox"/>	HR Services		Creditor	Netherlands	Virtual Payroll Services BV	Utrecht
<input type="checkbox"/>	Infra supplies		Creditor & Debtor	Belgium	Infra Supplies BV	Brussels
<input type="checkbox"/>	Insurance		Creditor	Netherlands	Insurance broker BV	Demodam
<input type="checkbox"/>	Logistic		Creditor	United Kingdom	Logistic part inc.	Abingdon
<input type="checkbox"/>	P. Johnsson	Virtual Trading	Creditor & Debtor	Netherlands	P. Johnsson	Amsterdam
<input type="checkbox"/>	Quick		Creditor	Netherlands	Quick Transport BV	Utrecht

Select: All | Page | None Entries per page: 10

Create addressee Delete More actions

Import Create credit transfer

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).

The screenshot shows the 'Import Addressee' form within the ING InsideBusiness Payments interface. The form is titled 'Import Addressee' and includes a 'Help' icon. The fields are as follows:

- File***: A text input field containing 'Addressees.txt' and a 'Browse...' button.
- First line contains header information**: A checkbox that is checked.
- Overwrite existing addressees**: A checkbox that is unchecked.
- Create payment template for new addressees**: A checkbox that is unchecked.
- Scope of addressees***: A dropdown menu currently set to 'All companies'.

At the bottom right of the form, there are two buttons: 'Import' and 'Cancel'. A note '* Mandatory fields' is located above the 'Cancel' button.

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

ING InsideBusiness Payments

Reporting Payments Administration Preferences Information

Create credit transfer Help

Template (optional) No value selected

Remitter* Virtual Trading

Remitter account* VT NL RC Webshop Search

Beneficiary* US Toy production Search New

Beneficiary account* US Toy

Priority* Normal

Booking type No value selected

Execution date* 21/11/13

Currency / Amount* EUR (Euro) 450

Authorise More actions Save Cancel * Mandatory fields

Entering a payment manually (continued)

- Press the 'Tab' key after filling in the last field to add extra fields for this payment
- You can now enter additional information such as a payment reference **1** or remittance information **2**
- Click on 'Show the extended payment attributes' **3** 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. If you are paying or collecting on behalf of another party via a European credit transfer or direct debit, you can specify the ultimate debtor or creditor here.
- 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.

1 Payment reference

2 Remittance information

3 Extend screen

ING InsideBusiness Payments

Reporting Payments Administration Preferences Information

Create credit transfer Help

Template (optional) *No value selected*

Remitter* Virtual Trading Show the remitter details

Remitter account* VT NL RC Webshop Search

Beneficiary* US Toy production Search New Show the beneficiary details

Beneficiary account* US Toy

Priority* Normal

Booking type* Individual booking on account statement

Execution date* 21/11/13

Currency / Amount* EUR (Euro) 450.00

Advise to beneficiary Show the extended payment attributes

Method *No value selected*

Details

Payment reference **1**

Remittance information **2** invoice number 40004350
82 characters, 2 lines

Charges regulation

Charge bearer* Share

Payment classification

Product type* International credit transfer

Cheque / Payment* Transfer

* Mandatory fields

Authorise More actions Save Cancel

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

The screenshot shows the 'Create credit transfer' form in the ING InsideBusiness Payments system. The form is divided into several sections with various input fields and dropdown menus. Key elements include:

- Template (optional):** A dropdown menu currently showing 'No value selected'.
- Payment:** A sub-section containing:
 - Remitter:** A dropdown menu showing 'Virtual Trading'.
 - Remitter account:** A dropdown menu showing 'VT NL Main Account' and a 'Search' button.
 - Beneficiary:** A dropdown menu showing 'Web Shop' and a 'Use registered' button.
 - Use of new beneficiary:** A dropdown menu showing 'For this payment only'.
- Priority:** A dropdown menu showing 'Normal', marked with a circled '1' (❶).
- Booking type:** A dropdown menu showing 'Individual booking on account statement'.
- Execution date:** A date field showing '22/11/13'.
- Currency / Amount:** A dropdown menu showing 'EUR (Euro)' and a text field showing '450.00'.
- Payment ID:** A text field showing 'WEB332500000129'.
- Reference:** An empty text field.
- Payment reference:** An empty text field.
- Remittance information:** A text area showing 'Invoice number 800560034'.
- Business type category:** A dropdown menu showing 'No value selected', marked with a circled '2' (❷). A dropdown menu is open below it, listing options: 'Multiple SEPA Credit Transfer Salary', 'SEPA Credit Transfer Intracompany', and 'SEPA Credit Transfer Real Time'.
- Payment classification:** A dropdown menu showing 'No value selected'.
- Country of execution:** A dropdown menu.
- Product type:** A dropdown menu.

At the bottom of the form, there are four buttons: 'Authorise', 'More actions', 'Save', and 'Cancel'. A note at the bottom right indicates '* Mandatory fields'.

Importing a payment or batch

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

Importing files

- Go to 'Payments' **1** and then 'Import file' in the menu bar
- Enter data
- Click 'Browse' **2** and select the file with single credit transfers (such as BTL91), multiple credit transfer, or direct debits (such as SEPA-XML)
- The 'Import file as' **3** 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 **4** can be used to indicate that payments are confidential. To use this, select in the field 'Import file as' the value 'Batch (batchbooking in statement)'. Details of these payments can only be viewed by users with the 'View confidential payments' profile (see page 25).

Tip

Watch the instruction video 'Import payment or batch'.

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.

1 Payments

2 Browse...

3 Import file as

4 Category

ING InsideBusiness Payments

Reporting ▾ Payments ▾ Administration ▾ Preferences ▾ Information ▾

Import file

Help

Import options

Import file as* Batch (batchbooking in statement)

Format* - Automatic -

Product* - Automatic -

Category* Standard

Description

Hash algorithm check SHA-256

File to be imported

File* 065068-file-3.CLI Browse...

Import and next Import Cancel

* Mandatory fields

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' **1** and then 'Open payments' in the menu bar
- Select the payments/batches **2** that you wish to authorise
- Click on 'Authorise' **3**
- 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.

1 Payments

2 Select

3 Authorise

The screenshot shows the 'Open payments' screen in the ING InsideBusiness Payments system. The navigation bar at the top includes 'Reporting', 'Payments' (1), 'Administration', 'Preferences', and 'Information'. The main content area is titled 'Open payments' and shows a table of 42 entries. The table has the following columns: Type, Status, Execution date, Account, Amount, Currency, Addressee, Addressee account number, Remittance information, and Creation date. The table contains several rows of payment data, with two rows selected (checkboxes checked) and one row marked as 'Ready for authorisation'. At the bottom of the table, there are buttons for 'Create', 'Authorise' (3), and 'More actions'.

Type	Status	Execution date	Account	Amount	Currency	Addressee	Addressee account number	Remittance information	Creation date
Payment	Entered	13/11/13	VT NL Main Account	699.00	EUR	Food services	32502036004	Retour 699	13/11/13 14:23:04
Payment	Entered	14/11/13	VT NL Main Account	15.00	EUR	Energy	0367308827		14/11/13 11:09:01
Payment	Entered	14/11/13	VT NL Main Account	250.00	EUR	Food services	32502036004	INVOICE NUMBER: 155567	14/11/13 11:12:30
Payment	Entered	14/11/13	VT NL Main Account	120.00	USD	US Toy production	1250042	Toys November	14/11/13 11:23:30
Payment	Entered	15/11/13	VT NL Main Account	213.00	EUR	Food services	32502036004	Invoice 13099	13/11/13 14:22:43
Payment	Entered	15/11/13	VT NL Main Account	59.00	USD	US Toy production	1250042	Toys November	13/11/13 14:23:38
Batch	Ready for authorisation	15/11/13	VT NL Main Account	363.41	EUR				13/11/13 14:25:38

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.

This screen shows you in a single overview the book balance and the value balance on the account, with as well as without intraday credits and debits. You can lay out this screen by creating one or more views.

Click on a detail line to view the development of the value balance (including and excluding intraday changes).

The value balance is only available for ING accounts and for a third-party account if the 'third-party bank' supplies this information.

The screenshot shows the 'Balances' screen in the ING InsideBusiness Payments system. The navigation bar includes 'Reporting', 'Payments', 'Administration', 'Preferences', and 'Information'. The 'Balances' section is active, showing 26 entries. The table below lists several accounts with their respective balances and currencies.

Account	Book date of latest statement	Book balance of latest statement	Book balance today	Value balance today	Currency
NL38INGB0653826478/EUR Non Nett					EUR
NL52INGB000008881/EUR Nett					EUR
NL60INGB0021545065/GBP ING-VW					GBP
NL78INGB0650000951/EUR No Multiples	05/11/14		200.00	200.00	200.00 EUR
NL95INGB000008883/EUR No Multiples					EUR
RC Copy spaar					EUR

Below the table, there are options to 'Show latest statements' and a summary section for 'Balances per currency' with 4 entries.

Currency	Book balance of latest statement	Book balance today	Value balance today	Value balance tomorrow	Latest value balance
EUR	200.00	200.00	200.00	200.00	200.00
GBP					
JPY					
USD					

❶ Reporting

❷ Balances

Balance per account group

For a grouped balance overview of the accounts, select 'Reporting' and then 'Balance per account group'.

This screen displays the total book balances of account groups.

An account group is a group of accounts that you define yourself. There are two pre-defined account groups available: 'All accounts' and 'All accounts not assigned to a group'.

Click on the plus sign before the account group to view the balances of the individual accounts in the group.

Creating account groups

To make your own account groups, select 'Preferences' and then 'Account groups'.

How to create a new account group

- Click on 'Create'
- Assign the account group a name and enter a description if you wish
- Click on 'Next'
- Select the accounts you wish to include in the group and click on 'Assign'
- Click on 'Close'
- The account group has been created.

How to change an existing account group

- Click on the account group you wish to change. The screen displaying details of the account group appears
- Click on the tab 'Accounts'
- Select the account you wish to add to the account group and click on 'Assign'
- Select the account you wish to delete from the account group and click on 'Undo assignment'
- Repeat the above steps until the account group is completed
- Then click on 'Close'.
- The account group has been changed.

Tip

If you have created account groups yourself, make sure that the table is set to display 'All accounts groups' so that you can see your account groups.

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'.

Tip

If you only want to view account statements with transactions, select 'Only with transactions' in the field 'Including statements' under 'Extra settings'. You can also select 'Last 7 days including today with transactions' or 'Last account statement with payments per account'.

❶ Reporting

❷ File format

❸ Download

ING InsideBusiness Payments

Reporting ❶ Payments Administration Preferences Information

Account Statements Download Help ❸

File format* ❷ MT940-STRUCTURED

DOWNLOAD OPTIONS

Aggregation method No value selected

Create integrity check file

Method for integrity check* RIPEMD160

Compress with ZIP

* Mandatory fields

Download ❸ Cancel

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 23)**
This menu option is used to modify the name of an account
- **Users (see page 24)**
This menu option provides an overview of the users and their profiles
- **Profiles (see page 25)**
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 31)**
The contact details of the contract holder can be managed here
- **Reporting templates (see page 33)**
This functionality is used to determine the format in which the account information is downloaded for processing in other systems
- **Modifications (see page 35)**
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.

Tip

Watch the instruction video 'Change account name'.

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 35).

❶ Administration

❷ Account

❸ Save

❹ Finish

ING InsideBusiness Payments

Reporting Payments Administration Preferences Information

Customer: Virtual Trading → Account: VT ES Production Plant / Master data

Master data

Account

Modification status Not edited

Account ❷ VT ES Production plant

Description ES39 0168 0001 8200 0158 5238

IBAN ES39 0168 0001 8200 0158 5238

Account type ING Non-NL RC

BBAN 01680001820001585238

Account number 1585238

Currency EUR (Euro)

Country Spain (ES)

GRID ID account holder 1000104

Bank

BIC BBRUESMX Search

Bank access ING ES

Relay required

Usage

Receive reporting

Initiate credit transfers

Initiate direct debits

Domestic direct debit contract No

SEPA Direct Debit contract No

Reporting

Tag 25 in MT940 0001585238

* Mandatory fields

Navigate within accounts list << >>

Finish ❹ Save ❸ Cancel

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.

Customer: Virtual Trading → User: Generaluser 23 / Profiles

View: Assignable profiles Manage views

Profile	Type	Description	Assigned
<input type="checkbox"/> _B. Attia	Unspecified		✓
<input type="checkbox"/> _T. von Riet	Unspecified		✓
<input type="checkbox"/> Authorize orders	Unspecified	Autoriseren opdrachten	✓
<input type="checkbox"/> Counterparty mandate and single sign	Unspecified	Volmacht wederpartij en enkele handteke	✓ ❷
<input type="checkbox"/> Create transactions	Unspecified	Aanmaken transacties	✓
<input type="checkbox"/> Customer admin basic	Unspecified	Abonnement administratie (zelfstandig)	✓
<input type="checkbox"/> Download reporting	Unspecified	Downloaden rekeninginformatie	✓
<input type="checkbox"/> Import transactions	Unspecified	Importeren transacties	✓
<input type="checkbox"/> Maintain Counterparties	Unspecified	Onderhouden wederpartijen	✓
<input type="checkbox"/> _K. Hartmans	Unspecified		✗
<input type="checkbox"/> _P. Johnsson	Unspecified		✗

Select: All | Page | None Entries per page: 11

Close

❶ Administration

❷ Assigned profiles

Overview of 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 28).

Download reporting

Download account statements and (intraday) transactions.

Maintain counterparties

Maintain debtors and creditors.

Customer admin basic

Change account name, view profiles and users, view account permission and signing permission, maintain contact details and reporting templates.

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 27/28). The name of the personalised profile begins with an underscore, followed in most cases by the name of the user or group.


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 27/28).

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

Customer: Virtual Trading → Profile: _B. Attia / Account Permissions

Account permissions 15 Entries

View: All accounts Manage views

Account	Reporting	Payments
<input type="checkbox"/> VT AT USD Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT BE Investments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT DE Operations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT ES Production Plant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT FR Operations	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT IE Retail unit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT IT Retail unit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT NL Employee Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT NL Main Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> VT NL RC Webshop	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Select: All | Page | None Entries per page: 10

Cancel

Signing permissions

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

- A limit on the amount up to which the employee may authorise. If no limit is specified, the user has unrestricted signing permission for the selected signature class
- The signature class indicating whether the employee may sign an order alone or together with a colleague. The following classes are specified:
 - None (N): user may not sign
 - Single (S): user may sign independently
 - Jointly (A): user may sign together with another user according to the rules of the signature scheme
 - Jointly (B): user may sign together with another user according to the rules of the signature scheme
- The signature scheme specifies how employees with signature class Jointly (A) and Jointly (B) may together sign an order. The following signature schemes are specified:
 - 'S or A+B': An order must be signed by Single (S) or Jointly (A) + Jointly (B)
 - 'S or A+x(x=A,B)': An order must be signed by Single (S) or Jointly (A) with as the second signature Jointly (A) or Jointly (B).

Tip

Signature scheme 'S or A+B' is useful if you have two departments which both have to sign an order.

Signature scheme 'S or A+x(x=A,B)' is useful if you make a distinction between junior and senior positions. By giving juniors signature class Jointly (B) you avoid a situation whereby two juniors jointly sign an order.

1 Sign permissions

2 Specific remitter account sign permissions

3 Specific product and remitter account sign permissions

Customer: Virtual Trading → Profile: **B. Attia** / Sign permissions

Profiles: Master data | Account permissions | **Sign permissions** | Users

Sign permissions for all accounts 0 Entries

Signature class	Limit	Currency
No data available		

Select: All | Page | None Entries per page: 5

Specific product / bank access sign permissions 0 Entries

Bank access	Product	Signature class	Limit	Currency
No data available				

Select: All | Page | None Entries per page: 5

Specific remitter account sign permissions 13 Entries

Bank access	Account	Account number	Signature class	Limit	Currency
<input type="checkbox"/>	ING AT	VT AT USD Account	00454377725	Single (S)	
<input type="checkbox"/>	ING BE	VT BE Investments	1610512	Single (S)	
<input type="checkbox"/>	ING DE	VT DE Operations	100631044	Single (S)	
<input type="checkbox"/>	ING ES	VT ES Production Plant	1585238	Single (S)	
<input type="checkbox"/>	ING FR	VT FR Operations	32502036004	Single (S)	

Select: All | Page | None Entries per page: 5

Specific product and remitter account sign permissions 0 Entries

Bank access	Product	Account	Account number	Signature class	Limit	Currency
No data available						

Click on tab 'Sign permissions' ❶. Here you will find a maximum of six levels. ING administers levels 1 to 4. If levels 1 and 2 are not used they are hidden and level 3 (Specific remitter account sign permissions) is the first level you see. You administer levels 5 and 6 yourself using the functionality 'Counterparty mandate for specific counterparty accounts'.

Level 1: Sign permissions for all accounts

These signing permissions apply for all payments/batches.

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 ❷

These signing permissions apply to all payments/batches initiated from a specific account.

Level 4: Specific product and remitter account sign permissions ❸

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. ING cannot create or modify these signing permissions for you.

Level 6: Specific remitter account and addressee account sign permission

These signing permissions apply to payments/batches from a specific account ❹ to a specific addressee account. ING cannot create or modify these sign permissions for you ❺.

Misuse

In order to limit the risk of misuse, we advise you to limit use of signature class Single (S). You can reduce the risk of fraud by changing the sign permission from Single (S) to Jointly (A) or Jointly (B).

❶ Remitter account

❷ Addressee account

Specific remitter account and addressee account sign permissions 3 Entries							
	Addressee	Addressee account ❺	Remitter	Remitter account ❹	Signature class	Limit	Currency
<input type="checkbox"/>	Flexsource	Flex	Virtual Trading	VT PL Retail unit	Single (S)	100.00	GBP
<input type="checkbox"/>	Food services	Food	Virtual Trading	VT AT USD Account	Primary (A)		
<input type="checkbox"/>	US Toy production	US Toy	Virtual Trading	VT NL Retail unit automotive	Single (S)	10,000.00	EUR

Select: All | Page | None Entries per page: 5

Create sign permission Delete

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.

Tip

Watch the instruction video 'Counterparty mandate (sign permissions per addressee)'.

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 a 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.

Tip

Check your contact details regularly and modify them if necessary.

Managing contact details

- Go to 'Administration' **1** and to 'Contact details' in the menu bar
- Modify the relevant fields, click on 'Finish' **2** and follow the instructions on the screen to authorise the change.

The screenshot shows the 'Customer: Virtual Trading / Master data' page in the ING InsideBusiness Payments system. The navigation menu at the top includes 'Reporting', 'Payments', 'Administration' (highlighted with a '1' icon), 'Preferences', and 'Information'. The page content is organized into several sections:

- Customer details:** Includes 'Customer' (Virtual Trading) and 'Multi company main subscription' (checkbox).
- Contact details:** Includes fields for 'Name' (V.T. Green), 'Phone number' (020-5699999), 'Email address' (v.t.green@ing.nl), 'Address' (Dorpsstraat 14), 'Postal code / Town' (1111 JB / DEMODAM), and 'Country' (Netherlands (NL)).
- Default settings:** Includes 'Preferred country' (Netherlands (NL)) and 'Preferred currency' (EUR (Euro)).

At the bottom right, there are three buttons: 'Finish' (highlighted with a '2' icon), 'Save', and 'Cancel'. A legend indicates that '*' denotes mandatory fields.

1 Administration

2 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

ING InsideBusiness Payments

Customer: Virtual Trading → Create Reporting template / Master data

Reporting templates Master data Field Mapping

Reporting template* ❷ MT940 export

Description ❸ For financial administration

Source* ❹ File

Format* ❺ MT940

Type* ❻ Statement

Field separator* <>

Text enclosed in quotes

Header line with field names

Language* English

Navigate to: Previous Next Save Cancel

* Mandatory fields

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

Tip

Users who have the profile 'Download account information' can create or change a reporting template. They can only authorise the template together with another user. All users with profile 'Customer admin basic' can authorise new and changed reporting templates by themselves (without a second signature).

- 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.

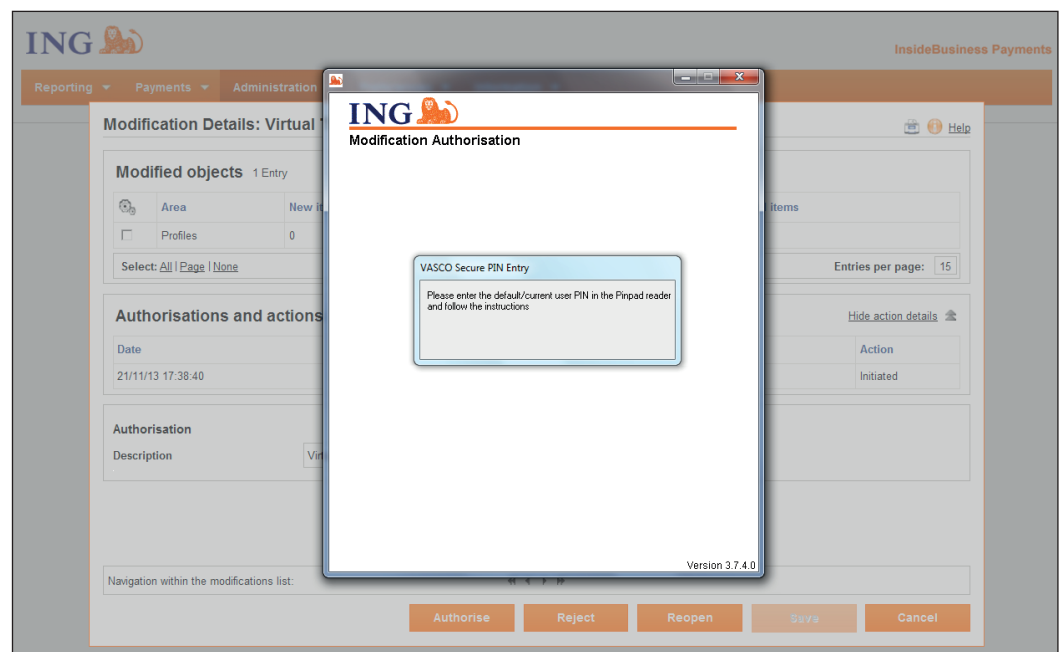
Authorising modifications

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)

Secure banking

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-Identity Card safely stored
2. Warn ING of any loss of your ING I-Identity 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
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.

<http://www.ingcb.com/secure-ebanking>

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.

The registered office of ING Bank N.V. is located at Bijlmerplein 888, 1102 MG Amsterdam, Trade Register number 33031431 in Amsterdam. ING Bank N.V. is registered with the Dutch Central Bank (DNB) and the Netherlands Authority for the Financial Markets (AFM) in the Credit Institutions and Financial Institutions Register. ING Bank N.V. is also subject to the supervision of the Netherlands Authority for Consumers & Markets. Information about the supervision of ING Bank N.V. can be obtained from the DNB (www.dnb.nl), the AFM (www.afm.nl) or the ACM (www.acm.nl).

In the context of this publication 'ING' and 'bank' are understood to mean: 'ING Bank N.V.'

