

ING Corporate Card Programme Administrator Guide

The registered office of ING Bank N.V. is located at Bijlmerdreef 106, 1102 CT 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 Authority for Consumers & Markets (ACM). Information about the supervision of ING Bank N.V. can be obtained from 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.'

Welcome

You now have a Card Programme that will help you effectively manage business related expenses.

Implementation & client management

This guide will assist you in the day-to-day administration of the Programme and will help answer cardholder questions. You can also find information and FAQ's on our website: www.ingwb.com/commercialcards.

We look forward to make your new ING Corporate Card Programme a success.

The role of the Programme Administrator

The Programme Administrator acts as the primary contact between your company, your company's cardholders and ING Corporate Card Customer Services. We recommend that at least two Programme Administrators are set up so there is always someone available to authorise and request card related tasks.

Key tasks include:

- Managing cardholder applications and alterations
- Explaining the ING Corporate Card Programme and the company policies
- Managing specified cardholder parameters e.g. spending & cash limits, cash (ATM) access
- Sending any changes to the cardholder or company details directly to ING via the applicable mutation form
- Timely communication of changes in cardholder status e.g. termination
- Processing spending limit changes and cash access requests¹
- Distributing the ING Corporate Card Programme Terms & Conditions, reports and bulletins as appropriate

Outline of authority

You can:

- Increase/decrease credit limits
- Request and close individual ING Corporate Card accounts
- Change an address on behalf of the cardholder and the company
- Add or remove cash withdrawal authority¹
- Request a dispute on behalf of a cardholder
- Obtain any other information regarding an individuals ING Corporate Card account
- Report a card lost or stolen.

You cannot:

- Activate a card other than your own
- Authorise your replacement, if you leave the business
- Request a replacement card, after you have reported the card lost or stolen.²

Adding new cards to an existing programme

If you wish to add a new card to an existing programme, please complete the appropriate [employee application form](#). This form must be signed by the Programme Administrator.

Change of Programme Administrator

When there is a change or an addition of a Programme Administrator, please use the appropriate [change form](#). Choose "Modify an existing Corporate Card Program". The form should be signed by the legal representative(s) of the company.

Change cardholder limit

You can change the cardholder limit of a cardholder by using the [online forms](#) and choose "Modify an existing Corporate Card" and fill out the required information. When you use SDRAM you can do this in SDRAM yourself.

¹ Cash access is standard max 50% of the card spending limit.

² In order to assess the transactions on the account, our Customer Service Team will need to speak to the cardholder. Therefore, we ask the cardholder to call in to report the card lost so we can perform the appropriate transaction review, in order to pick up any fraud or disputed transactions as quickly as possible.

Fraud prevention

ING is committed to prevent fraud. When cardholders, the company, and ING work towards the common goal of fraud prevention, the risks are significantly reduced.

ING permanently monitors all activity on the card and may contact the cardholder to check and confirm recent spend details, if we identify any suspicious transactions on the account.

How can cardholders help reduce the risk of fraud?

The following guidelines will help your company's cardholders prevent fraudulent use of their cards.

The cardholders must:

- Sign the new card immediately with a ball point pen
- Keep the card in a safe place
- Ensure that after conducting the transaction, the card returned to them is their own
- Enter the PIN securely at terminals.

The cardholders must not:

- Leave the card unattended
- Write the PIN number down or disclose it to anyone

Customer services

The ING Corporate Card Customer Service Team, based in the Netherlands, provides total customer service support. This department is a specialised team, dedicated to responding to your cardholder's requirements.

Customer Service Team contact number: +31 (0)10 428 95 81

Hours of operation:

Monday-Sunday, 24 hours a day (English and Dutch only. French and German Monday-Saturday till 22:00, on Sunday till 17:30).

To ensure the security of our customer information, our Customer Service Team will verify each caller's personal details in line with our stringent security procedures. Cardholders and Programme Administrators will be asked security questions before any queries will be dealt with.

Corporate.card.backoffice.nl@ing.com (for sending in application and change forms)

Information will not be disclosed to any other third party unless prior written authority has been provided from the cardholder or the Programme Administrator.

As a security precaution no ING Corporate Card account numbers will be given over the telephone, even if all security checks have been answered correctly.

Please advise your cardholders that they may be asked security questions (e.g. name & address) on certain transactions. Therefore all cardholders need to be able to quote the address on file.

Lost and stolen cards

A cardholder must phone us immediately on +31 (0)10 428 95 81 if they suspect the card has been lost or stolen. Lost or stolen calls can be made 24 hours a day. When reporting a card lost or stolen, we will require the following information:

- When the card was lost/stolen
- Where the card was lost/stolen
- Confirmation of last valid transaction with the card.

We will then close the ING Corporate Card account and transfer all the card details to a new number. The cardholder will receive a new card within 7-10 working days.

Changes

All maintenance changes to cardholder details should be processed using the applicable [mutation form](#).

Emergency credit limit increase

In case of an emergency credit limit increase please call the Customer Service Team directly: +31 (0)10 428 95 81.

The ING Commercial Card portal

A registration email will be sent whenever a credit card application is processed. This email contains the username for the ING Commercial Card portal. A separate email will be sent with a temporary password.

Please note that it is possible that the cardholder receives these emails before he has received his actual credit card. Proceed to the login page at ingcommercialcard.ing.com and please make sure you always allow popups related to this website.

ING Commercial card app

There is a Commercial card app available for cardholders in which they can see their card transactions. Instructions for installing the app can be found on www.ingwb.com/commercialcardapp.

Smart Data Reporting

ING offers Smart Data Reporting to clients that have extensive reporting needs. For more information and the costs of SmartData contact your Client Manager.

Statements

There is a difference between the statements for an Individual Pay programme and a Corporate Pay programme.

The text below explains what will be dispatched for each separate product.

1. Corporate Pay

With this product, the company is responsible for paying the balance. An explanation of what statements are sent to the company and the cardholder is given below.

1a. Cardholder Statements

The statement will detail a list of transactions for all purchases, complete with exchange rates for any transactions that take place in a different currency to the billing currency of the ING Corporate Card programme.

Copy statements can be supplied on request. A fee will be charged per copy statement. (Statements are available to download from ingcommercialcard.ing.com. There is no additional charge for this service).

1b. Company Statement

Every month a Company Control Account statement is generated and online available in the ING Commercial Card portal. All cardholder spend is summarised on this statement.

The Company Control Account statement is the invoice from ING to the company. The total closing balance must be paid in full within the contracted payment due date.

If payment is not received by the due date a penalty fee will be applied to the ING Corporate Card account. Late Payment may also lead to the temporary or permanent block of cardholder ING Corporate Card accounts.

2. Individual Pay

An Individual Pay programme functions in a different way to Corporate Pay. With this product, the cardholders are responsible for paying the balance themselves. An explanation of what statements are sent to the company, and what happens if the cardholder does not pay their balance, is given below.

If the cardholder does not pay by direct debit, but by wire transfer, it is important that the amount is transferred to the correct bank account number.

2a. Cardholder Statement

Each cardholder will receive their own online statement and will be billed directly for all spend incurred during the month.

2b. Company Billing Account

Cardholders are billed directly for their monthly spend. After three consecutive failed payments, the overdue amount will be transferred to the Company Billing Account. This Company Billing account is settled directly by the company.

The company will be sent a statement advising which amounts for which cardholder(s) have been transferred to the Company Billing Account and are due for payment by the company.

2c. Company statement

Each month a "Company Statement" will be issued. This statement is a summary of all cardholder spend during the monthly statement period (billing cycle). This is not an invoice and does not require payment. This statement is for information only.

What happens when a cardholder does not pay the outstanding balance?

A cardholder will go through our standard "overdue account" or "collections" procedure. This procedure is as follows:

The cardholder is one month overdue:

The cardholder will receive a letter to advise that the balance is overdue, and a reminder of the amount due.

The cardholder is two months overdue:

The account is blocked and the card is no longer available for use. The cardholder will receive a letter advising that the balance is now two months overdue, and a reminder of the total amount due.

The company will also receive a letter at this stage, to advise that cardholder has not settled the outstanding balance.

The cardholder is three months overdue:

The cardholder receives a letter advising that the card has been blocked and that the balance will be settled directly by the company. They will also be advised to contact the Programme Administrator.

At the same time the company will receive a letter advising that the cardholder has failed to pay and that ING will collect the outstanding amount by direct debit, directly from the company.

The company will also receive a statement, detailing the amount that will be withdrawn, and to which cardholders it relates. The direct debit will take the amount due 10 days from the statement date.

In addition, the cardholder ING Corporate Card is linked to the Company Billing Account. Therefore, any trailing transactions will move directly to this account.

When the balance is cleared and with the explicit request and authorisation of the Programme Administrator, the account will be separated from the Company Billing Account and the card will be unblocked. From this stage, the cardholder will again be responsible for paying the balance of their account, within the payment terms.

The Programme Administrator should contact Corporate Card Collections on:
+ 31 (0)58 234 00 67. This team is available Monday to Friday from 09.00 to 17.00.

Disputes

When raising a dispute with the Customer Service Team, it may be necessary to submit written details of the dispute to process your enquiry in accordance with MasterCard regulations.

In practice, this means that while we have substantial mechanisms in place to assist our customers to resolve specific transaction disputes, we also have a regulatory limited amount of time available to offer such assistance. Therefore, it is imperative that you inform us within 30 days of your statement date if there are any disputed entries on your statement.

All dispute queries on your account should be referred directly to the merchant. If you are not able to resolve the issue. Please contact our service team (24/7): +31 (0)10 - 428 9581

Declined cards

If a card is declined, please telephone the Customer Service Team immediately. As a Programme Administrator, your cardholder may expect, or ask you to call in on their behalf. We strongly advise that you ask ALL cardholders to call the Customer Service Team if their card is declined.

There are many reasons why a card declines. Examples of this may include:

- The cardholder has reached their credit limit, or the Company has reached the allocated credit limit. If this is the case, the Programme Administrator must contact the Customer Service Team. (Please note, that the extension of additional credit to the company as a whole, may include additional risk analysis which will take additional time.)
- A cardholder has exceeded the number of transactions allowed during one day. This is a security setting, which can be re-set after secure identification. Please ask the cardholder to contact the Customer Service Team.

Making payments

Please find all details for the wire transfer of payments below.

Company and cardholder

- The amount due and due date can be found on the online statement. To view the statement go to the ING Commercial Card portal (ingcommercialcard.ing.com).
- Make sure that the payment of the full amount is done in time. The amount on the statement has to be settled on the account of ING ultimately on the due date.
- The payments reference should be the 11 digit account number. You can find the account number at the top right on the statement.

Payments details for EUR accounts in the SEPA area:

IBAN: NL47INGB0667841555

SWIFT/BIC: INGBNL2A

Payments details for GBP accounts in the UK:

Account number: 20370111

Sort code: 238859 (mandatory in the UK for wire transfers)

IBAN: GB74INGB23885920370111

SWIFT/BIC: INGBGB22

Payments details for CHF accounts in Switzerland:

IBAN: CH1908387000001080479

SWIFT/BIC: BBRUCHGTXXX

Bankcode: 08387

Payment details for RON accounts in Romania:

IBAN: RO10INGB5001999919944723

SWIFT/BIC: INGBROBUXXX

Payment details for CZK account in Czech Republic:

IBAN: CZ4235000000002000584818

SWIFT/BIC: INGBCZPPXXX

Bankcode: 3500

Payment details for USD account:

IBAN: NL94INGB0020150563

SWIFT/BIC: INGBNL2A

ING Bank N.V.

ING Commercial Cards

Bijlmerdreef 106

1102 CT Amsterdam-Zuidoost

The Netherlands

For more information *

 Visit ingwb.com/commercialcards

 Call +31 (0)10 428 95 81

For your convenience, please find your local number to reach our Corporate Card customer helpdesk.*

Belgium	+32 25 882 111
France	+33 52 457 72 12
Germany	+49 69 967 59 168
Hungary	+36 800 214 02
Ireland	+35 31 437 26 16
Italy	+39 05 109 20 261
Luxembourg	+35 22 020 42 56
Netherlands	+31 10 428 95 81
Slovak Republic	+42 12 336 63 321
Spain	+34 90 289 89 56
Switzerland	+41 44 501 51 43
United Kingdom	+44 20 704 80 320
Other countries	+31 10 428 95 81

* Monday-Sunday, 24 hours a day

