InsideBusiness Portal Corporate Administrator User manual

April 2026

Preface

In this manual you can learn about the actions a Corporate Administrator can take when managing users of the InsideBusiness Portal. You can also check InsideBusiness Knowledge Centre for more information.

Before you begin your new Corporate Administrator role, ING will need you to sign a Corporate Administrator Power of Attorney form. This will allow you to manage your company's users and their access rights, and perform the following actions:

1. Add, modify or deactivate users
2. Set up user groups
3. Maintain payments and reporting permissions
4. Provide access to functionality for Cash balancing, Lending, Financial markets, Trade Finance, Transaction management and Service request
5. Request ING Scanner, activate or deactivate access means (ING Scanner, the InsideBusiness App or mToken)

Corporate Administrators cannot create new Corporate Administrators themselves. This can only be done by ING, based on a signed Corporate Administrator Power of Attorney.

InsideBusiness Trade

If you have been appointed as a Corporate Administrator for an InsideBusiness Trade subscription, find additional information in the InsideBusiness Knowledge Centre (category: InsideBusiness Trade).

InsideBusiness Payments CEE

InsideBusiness Payments CEE (Central and Eastern Europe) is not included in the Self - Service options. Access can only be provided by ING based on a signed set up request. See chapter 3.

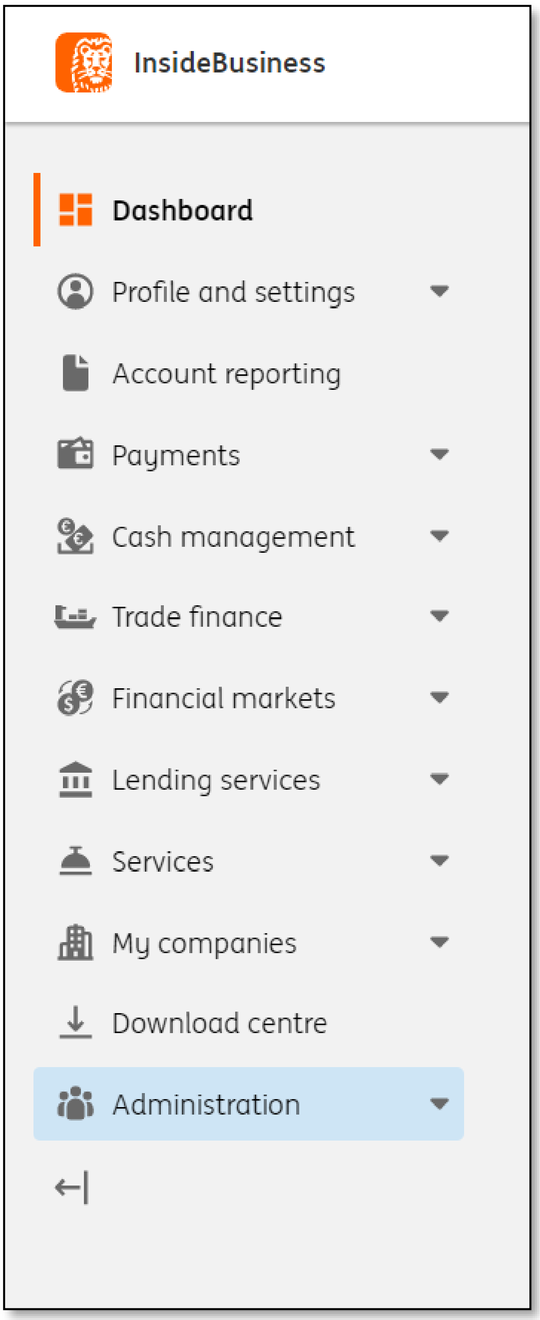
ING Trade

ING Trade is not included in the Self-Service options. Access can only be provided by ING based on a signed set up request. See chapter 4.

How can I:

1. Add and modify users

In this chapter you will find the instructions to add a new or existing user, request user verification and modify a user in InsideBusiness Portal.



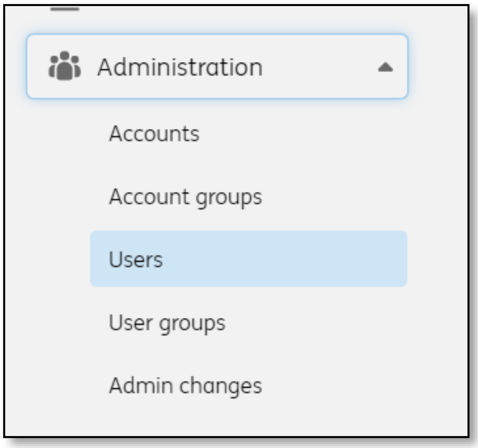
1.1

Log into InsideBusiness Portal and click **Administration**.

I. Add user

1.2

Select **Users**.

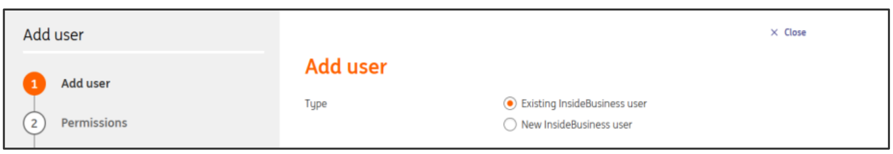


1.3

Click **Add user.**

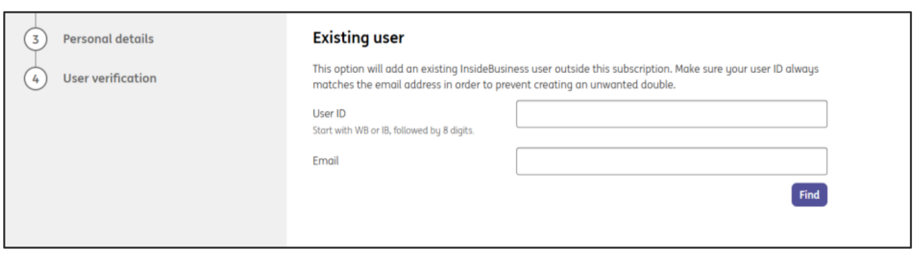
1.4

Select **New user** or **Existing user.**



1.5

When adding an existing user, fill in the User ID and the email of the user.



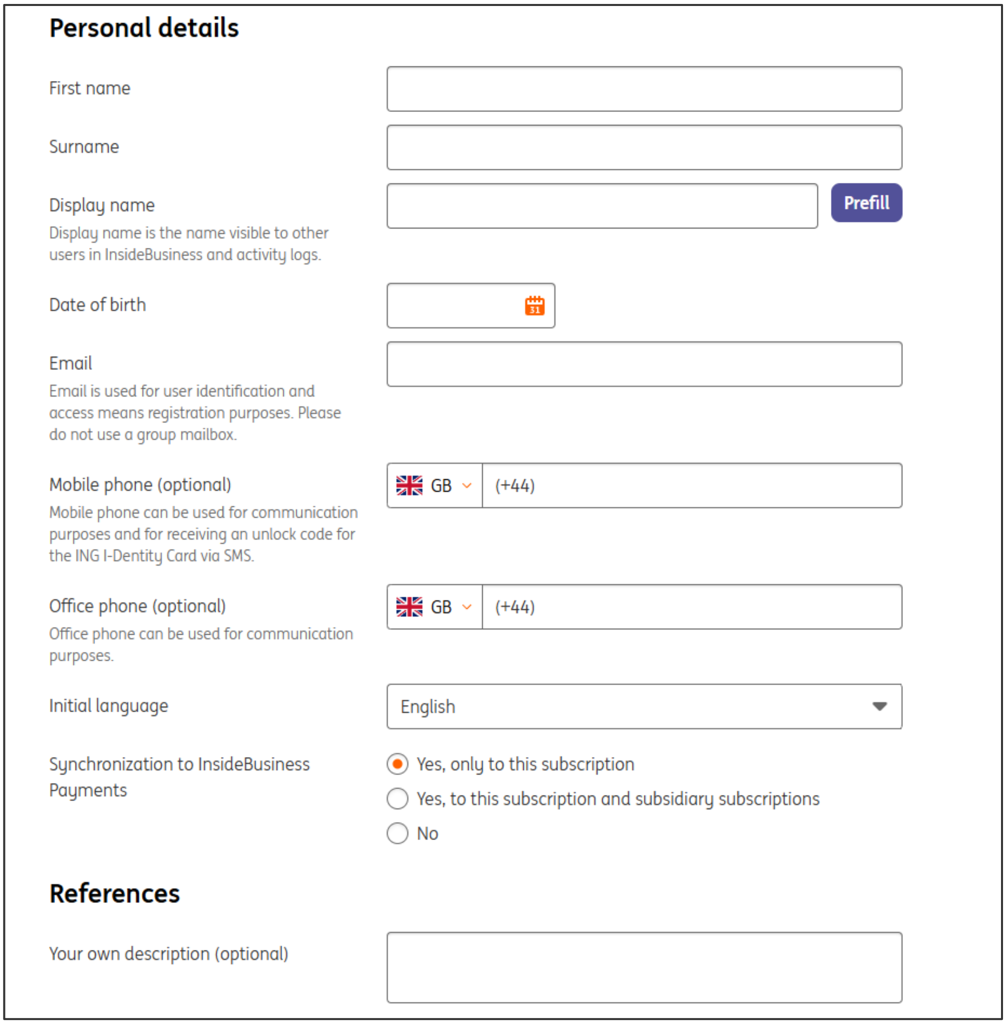
You can add a user in few steps:

1. Add User
2. Permissions
3. Personal Details
4. User Verification

1.6

The Personal details section is used to complete the channel user data.

Section Subscription settings is only visible for subscriptions with an IBP agreement.



Personal details

First name

Surname

Display name

Prefill

Display name is the name visible to other users in InsideBusiness and activity logs.

Date of birth

Email

Email is used for user identification and access means registration purposes. Please do not use a group mailbox.

Mobile phone (optional)

GB (+44)

Mobile phone can be used for communication purposes and for receiving an unlock code for the ING I-Dentity Card via SMS.

Office phone (optional)

GB (+44)

Office phone can be used for communication purposes.

Initial language

English

Synchronization to InsideBusiness Payments

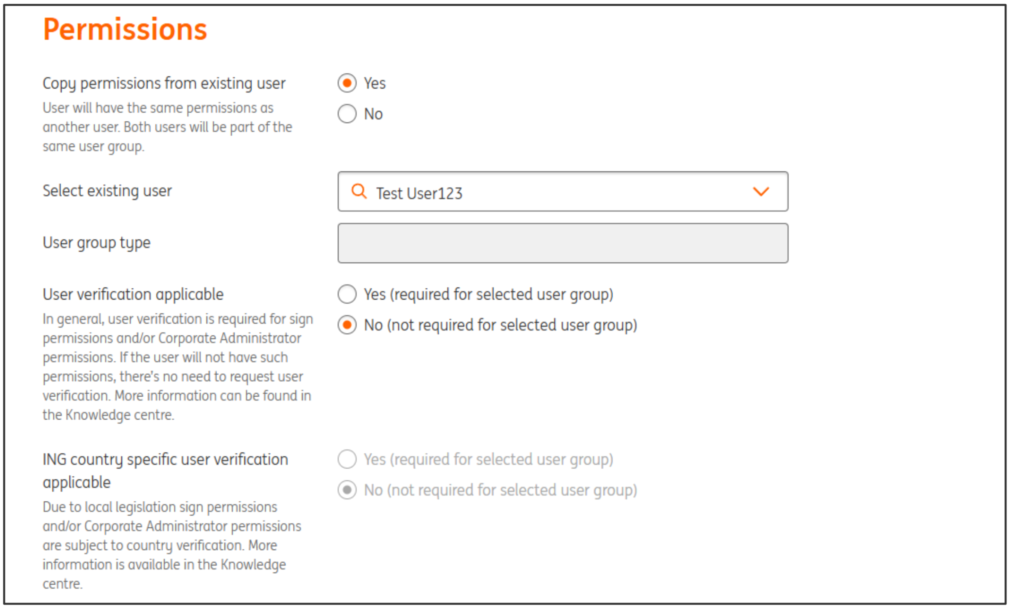
- Yes, only to this subscription
- Yes, to this subscription and subsidiary subscriptions
- No

References

Your own description (optional)

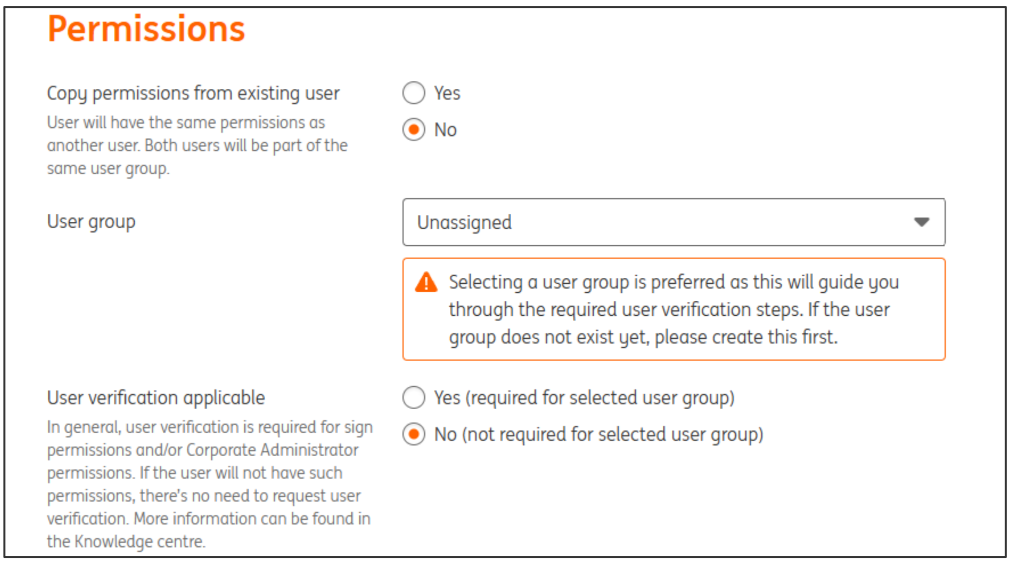
1.7

You can copy the permissions from an existing user (option 'Yes') or select the applicable user group for this user (option 'No') or leave the user unassigned.



The user group is used to assign and modify access to applications, companies and account permissions.

If you need to create a new user group, the instructions to add and modify user groups can be found in Chapter 2.

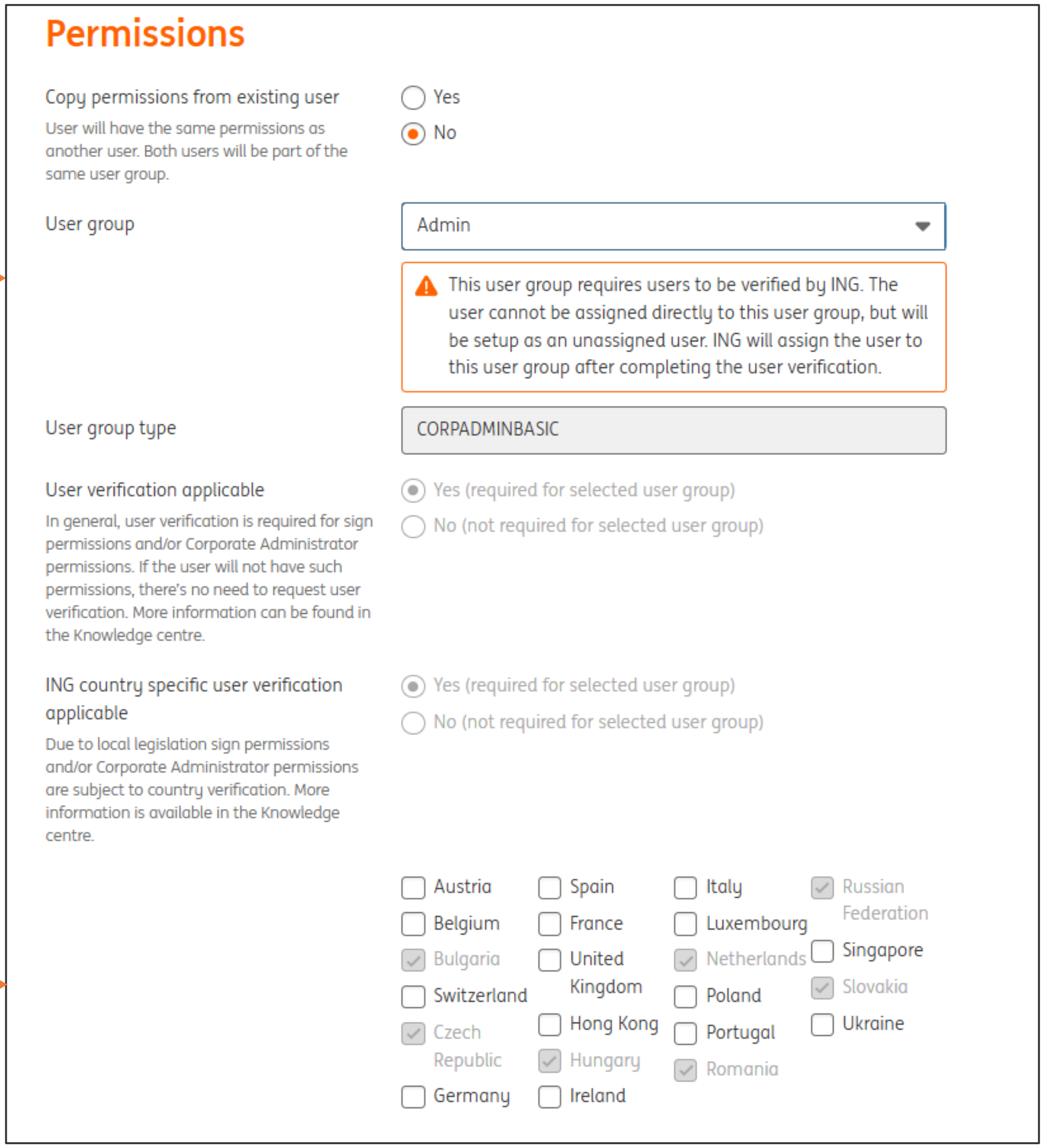


1.8

Based upon the user or user group selection, the User group type and User group verification will be shown. If additional verification is required by ING, this will be indicated in a warning message.

1.9

Depending on the permissions selected for this user the country verification section will automatically appear.

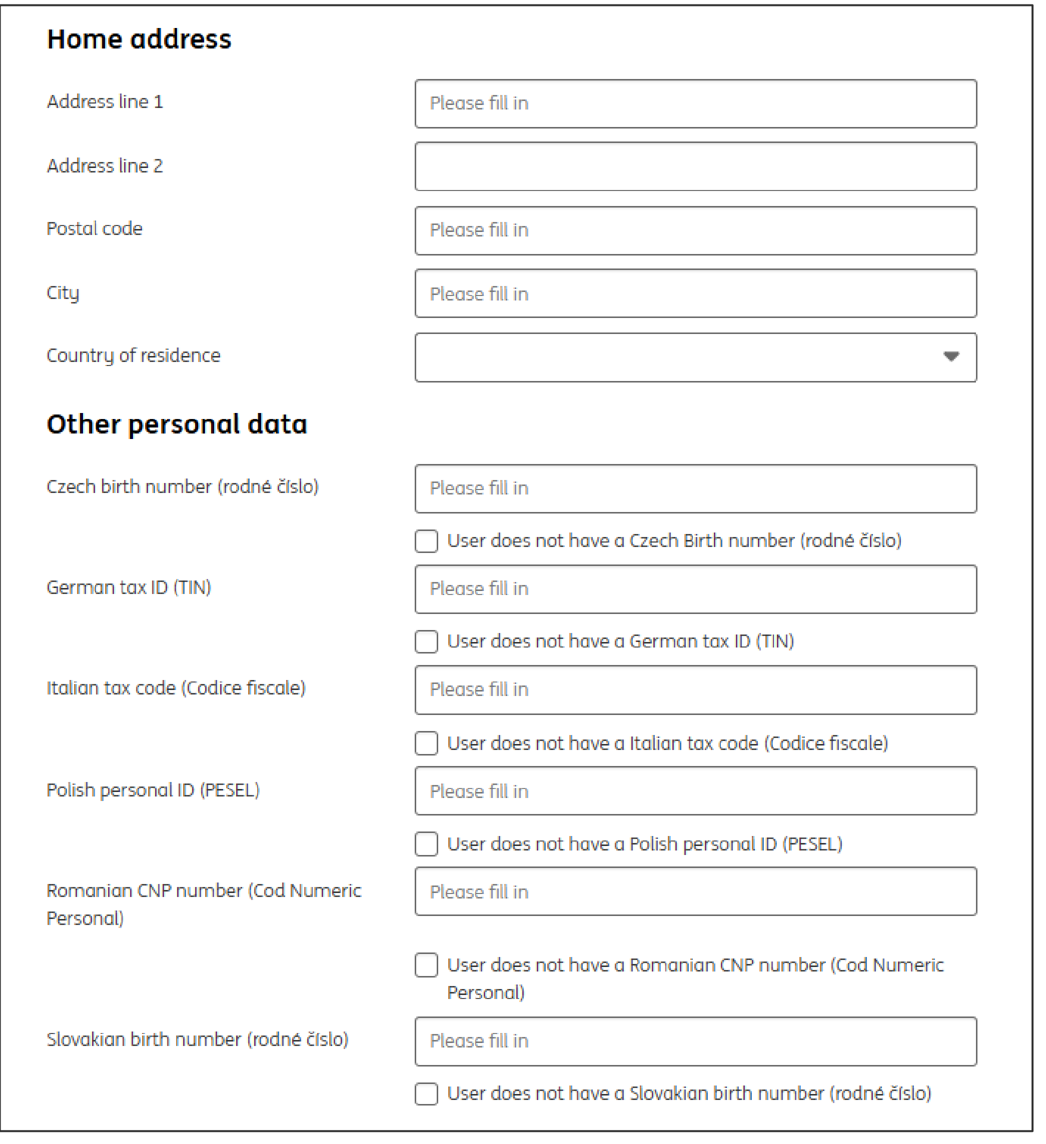


1.10

The section Country verification shows the country verification flags which are (mandatory) prefilled based on the user group.

1.11

If additional verification is required, you can continue with filling in verification details.



Home address

Address line 1	Please fill in
Address line 2	
Postal code	Please fill in
City	Please fill in
Country of residence	

Other personal data

Czech birth number (rodné číslo)	Please fill in
	☐ User does not have a Czech Birth number (rodné číslo)
German tax ID (TIN)	Please fill in
	☐ User does not have a German tax ID (TIN)
Italian tax code (Codice fiscale)	Please fill in
	☐ User does not have a Italian tax code (Codice fiscale)
Polish personal ID (PESEL)	Please fill in
	☐ User does not have a Polish personal ID (PESEL)
Romanian CNP number (Cod Numeric Personal)	Please fill in
	☐ User does not have a Romanian CNP number (Cod Numeric Personal)
Slovakian birth number (rodné číslo)	Please fill in
	☐ User does not have a Slovakian birth number (rodné číslo)

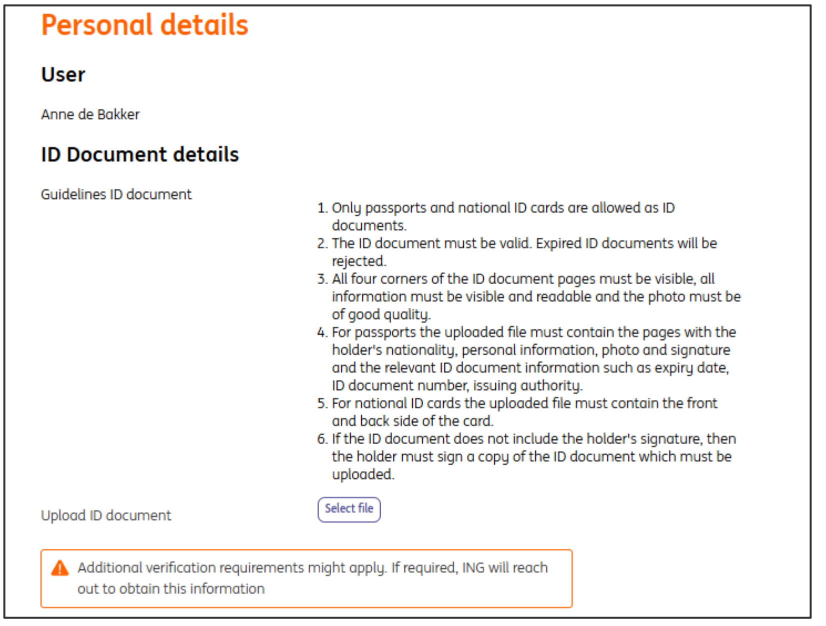
1.13

Depending on the permissions of the user additional verification details may be required.

1.12

By uploading a copy of an ID (Passport or National ID, no driving license) you declare that you have seen the original document. The identification document should be readable, valid and contain a signature of the owner.

For detailed information on **local user verification requirements** check Knowledge Centre article: **Corporate Administrator - Verification of InsideBusiness users.**



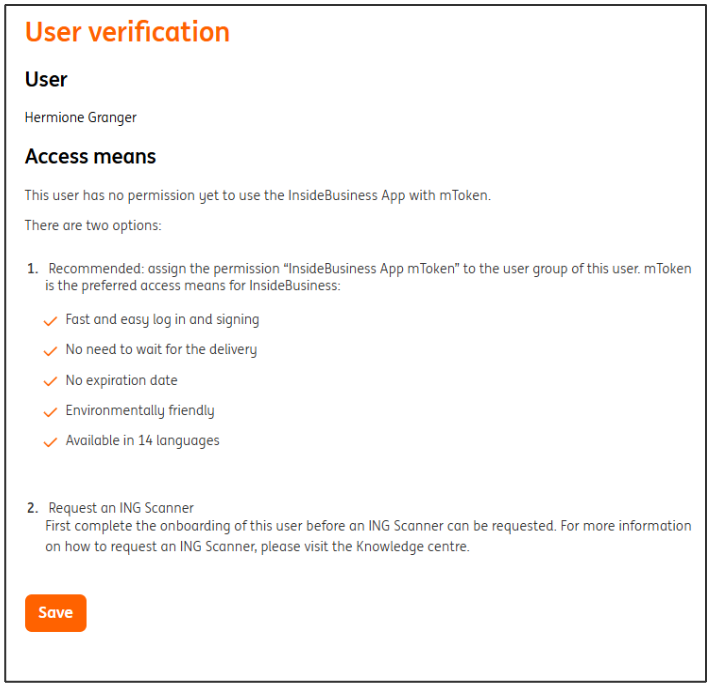
Access means:

Information screen

1.14

Case 1:

When the user is added without direct or intended user group not having mToken permissions OR the user is intentionally unassigned, the options for access means are as stated. Either assign the user proper permissions for mToken in user group at later stage, see chapter 2 OR Request ING, see chapter 5.



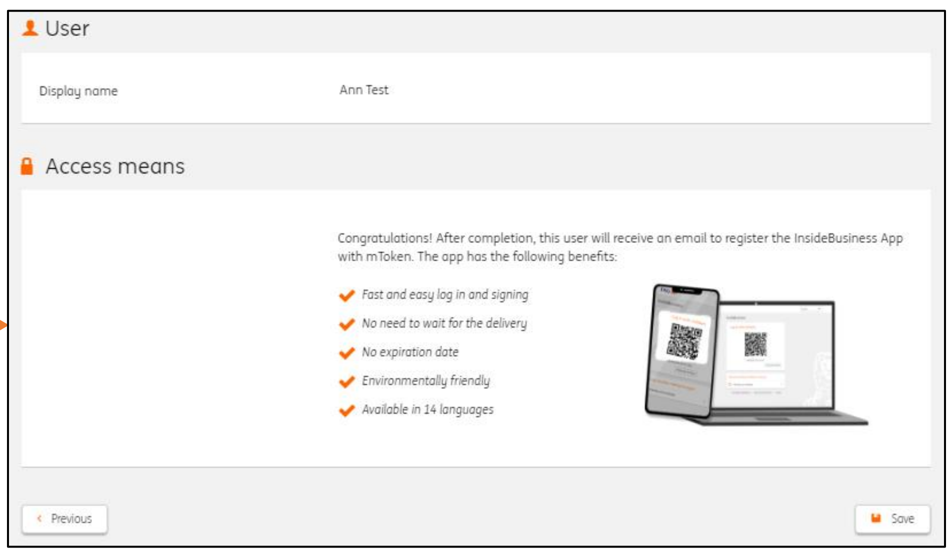
TIP: Why does ING recommend using mToken ?

- Environmentally friendly
- Easy self-activation within minutes
- No expiration date
- No extra costs
- Meets global security standards

1.15

Case 2:

When the user is added with direct or intended user group assignment AND the mToken permissions is part of that user group, the user will receive an email to register to InsideBusiness App with mToken.



1.16

In both cases, **Save** and then Sign to complete, see chapter 9.

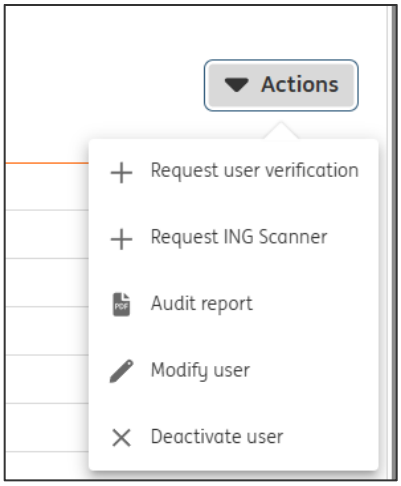
II. Request user verification

1.17

Click on a user to request a user verification.

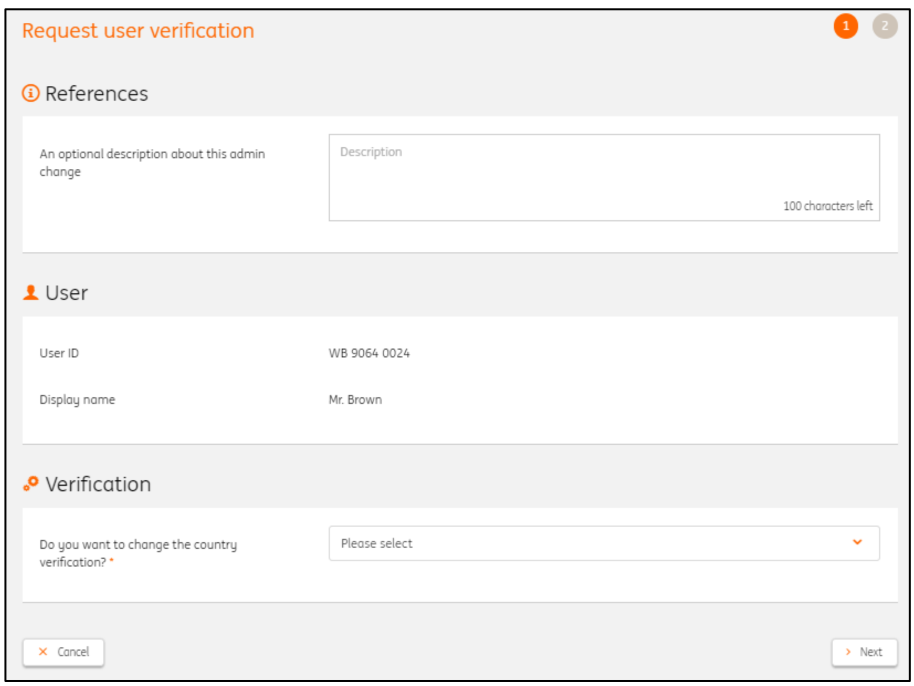
1.18

Select **Request user verification** in the upper right corner.

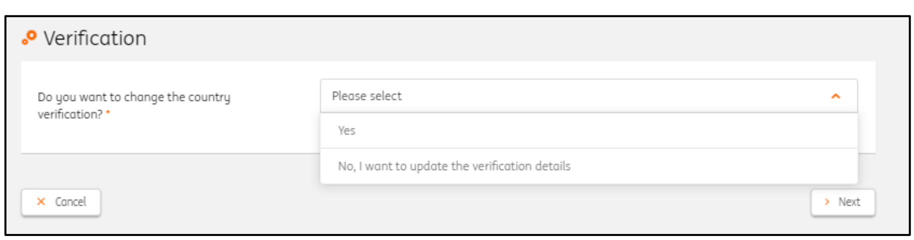


1.19

In the Request user verification section, you can specify if you would like to change the country verification.

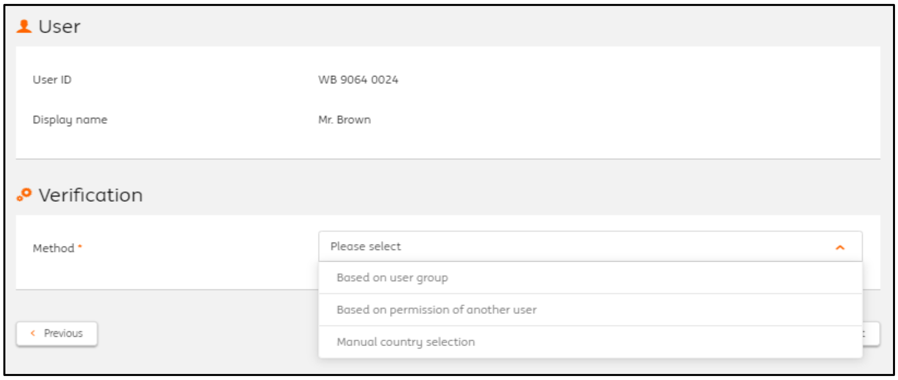


If no new verification is requested, you can also select the option to update the verification details. This is not possible for users with “No verification”.



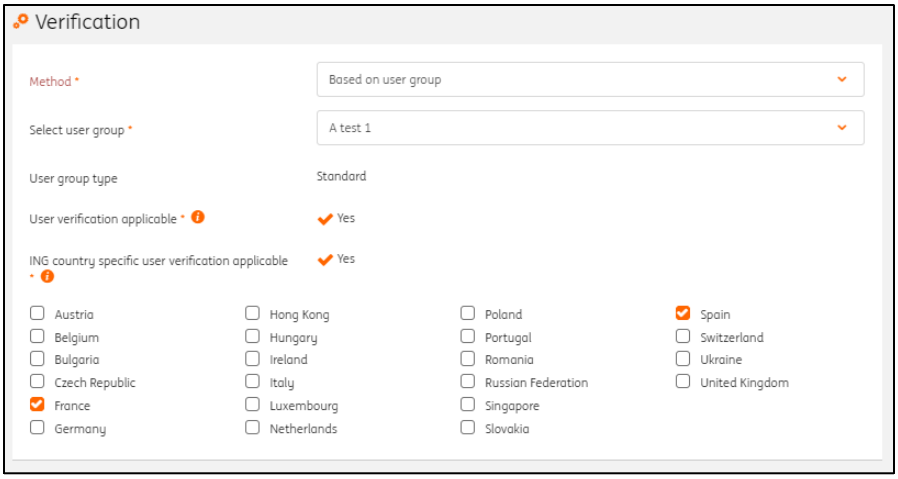
1.20

In the next screen verification methods are displayed and the screen will extend based on the selection



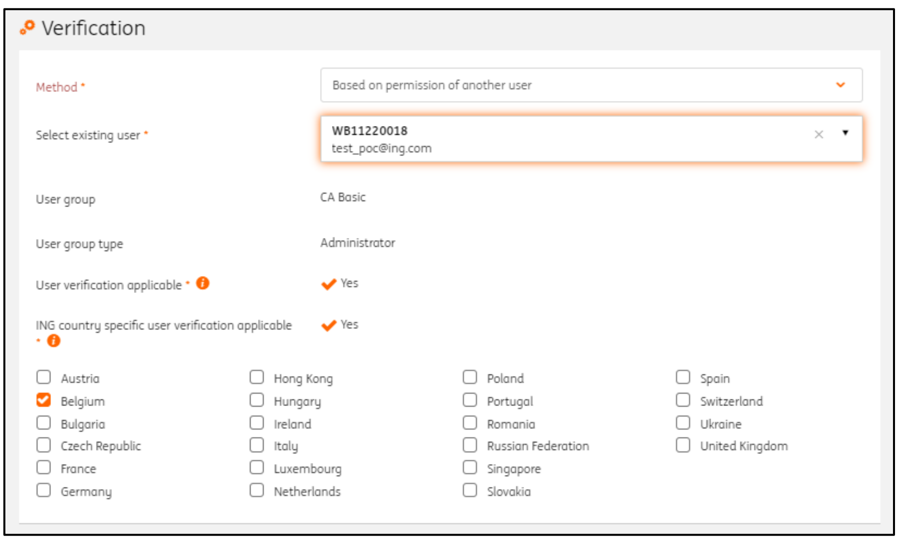
1.21

Based on user group – selected countries that are checked reflect the current set of countries for which the user is already verified. The user group is only a helper to detect the required info for which countries verification must be requested



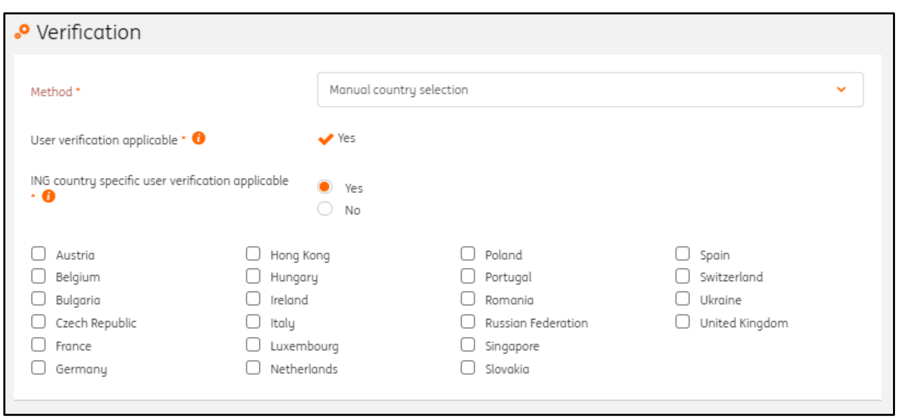
1.22

Based on the permission of another user



1.23

Manual country selection - the countries are checked for which a user is already verified, and verification can be requested for other countries.



1.24

In the next step you can continue with filling in the verification details.

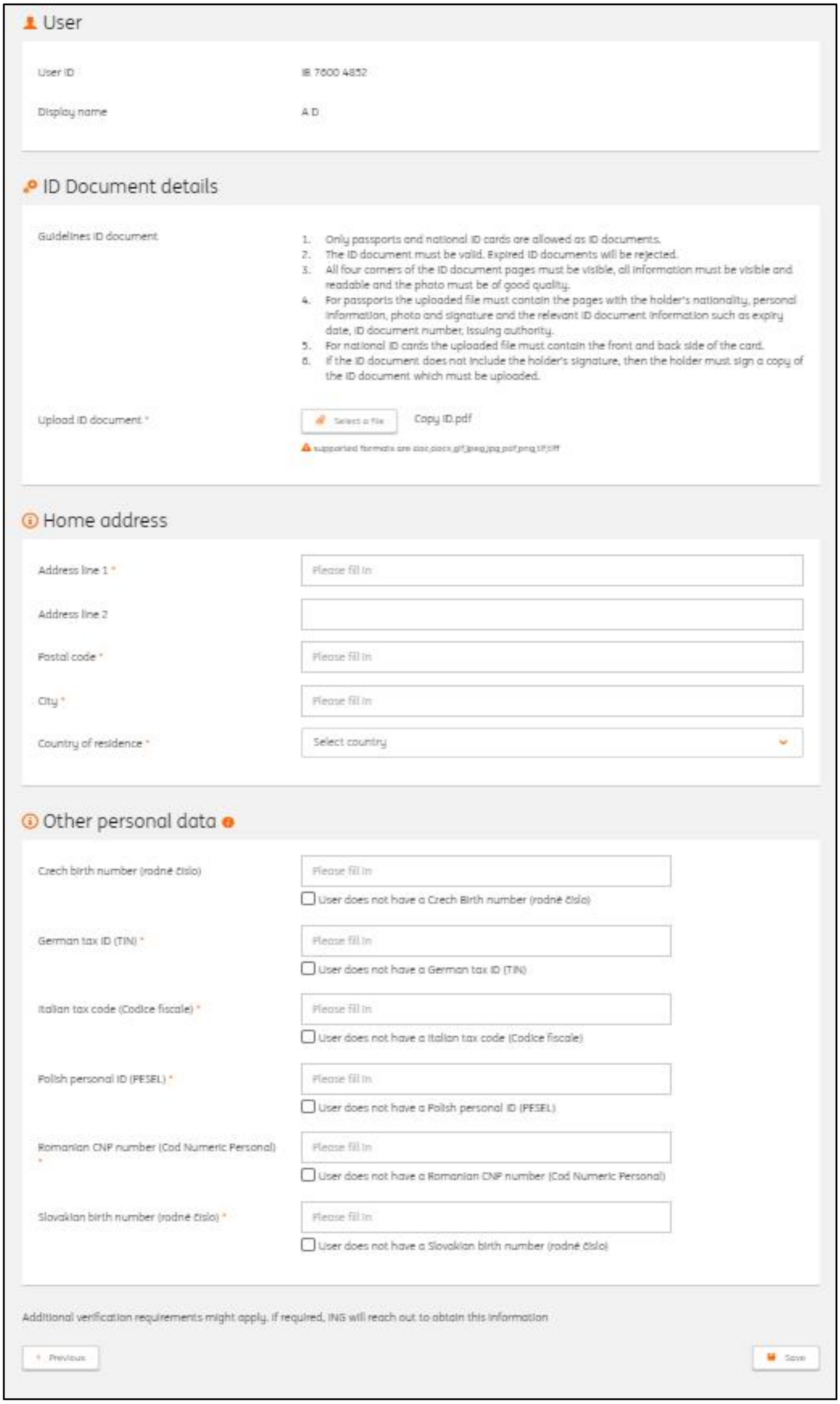
If user verification for additional countries was required, depending on whether the data has been delivered before the appropriate sections (copy-ID, home address, tax id's) are mandatory or optional.

By uploading the copy of an ID (Passport or National ID, no driving license) you declare that you have seen the original document. The identification document should be readable, valid and contain a signature of the owner.

1.25

Depending on the permissions of the user additional verification details may be required.

Complete the user data and click **Save**.



1.26

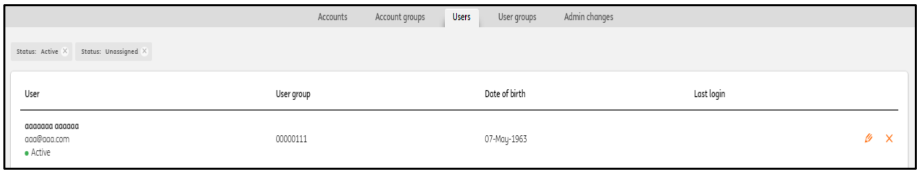
The request needs to be authorised, see chapter 9.

III. Modify user

1.27

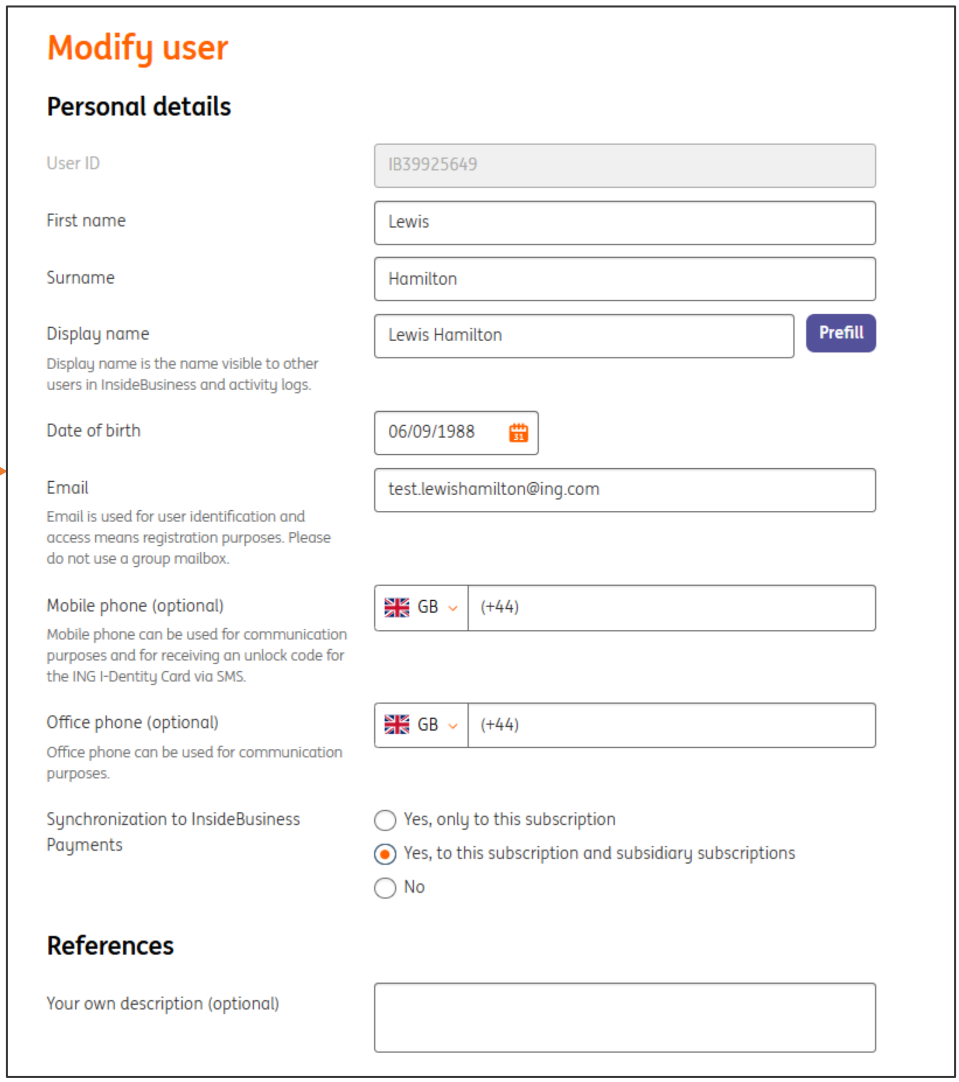
Click on the pencil icon next to the name of the user.

You can modify all user data.



1.28

Complete the user data and click **Save**.



1.29

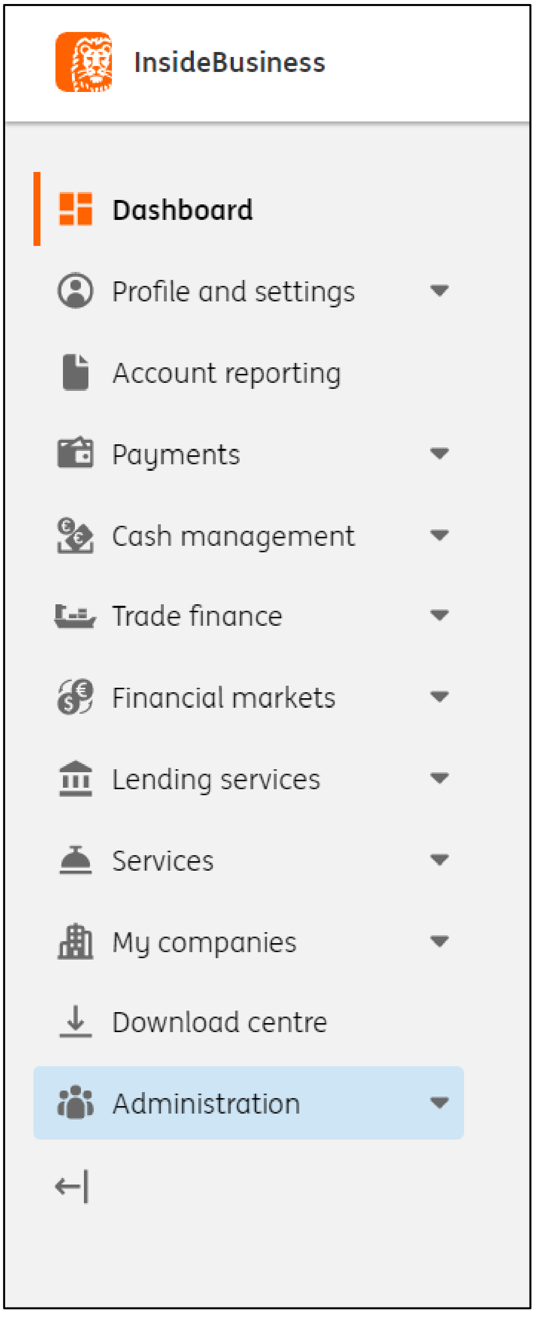
The request needs to be authorised, see chapter 9.

2. Manage user groups

Add and modify user groups to assign and modify access to application permissions, companies and account permissions. Copy the permissions of an existing user group to a new user group to save time and ensure consistency.

2.1

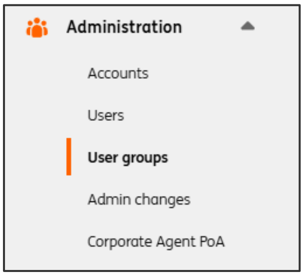
Log into InsideBusiness Portal and click **Administration**.



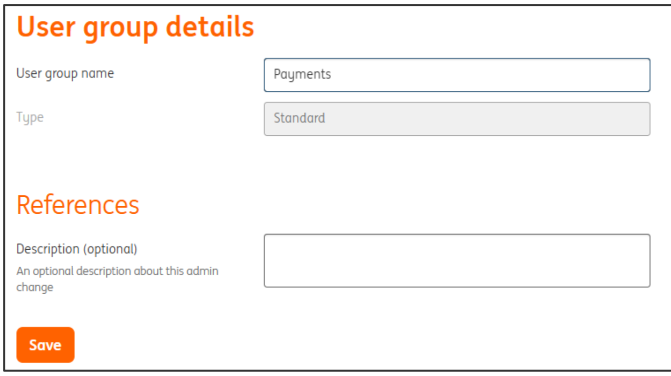
2.2

Go to the **User groups** tab. Click **Add user group**.

I. Add user group



Corporate Administrator can only add Standard user groups. If you wish to add a new CA, do so via Initiating a Corporate Admin SR in the Client Services Menu.



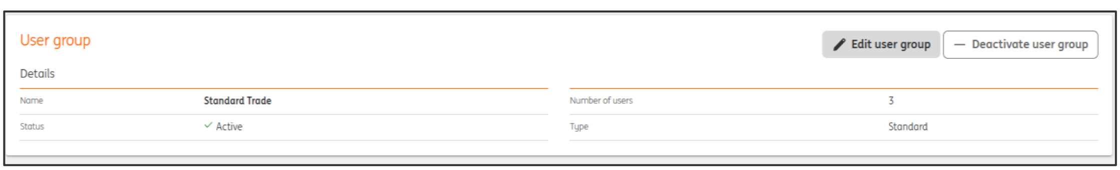
Tip

In the Reference field you can add specific information you think the authoriser should know.

2.3

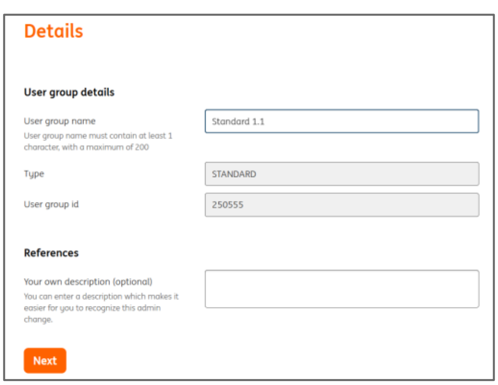
Complete the user group details and click **Save**. Once you have created the new user group, follow the steps under Modify user group to complete the setup

II. Modify user group



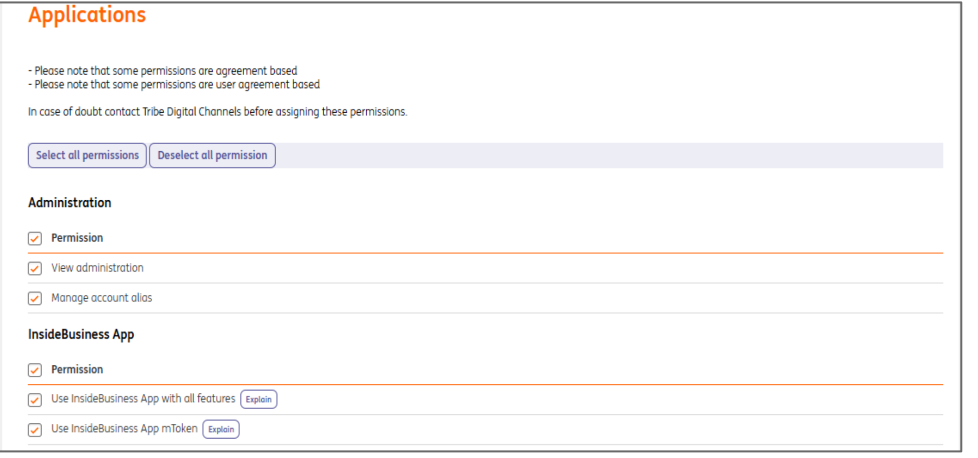
2.4

To modify a user group, go to the third tab, **User groups**, and click the Edit User group button.



2.5

The first screen allows you to add or remove permissions for each application and companies you would like to enable for the user group.



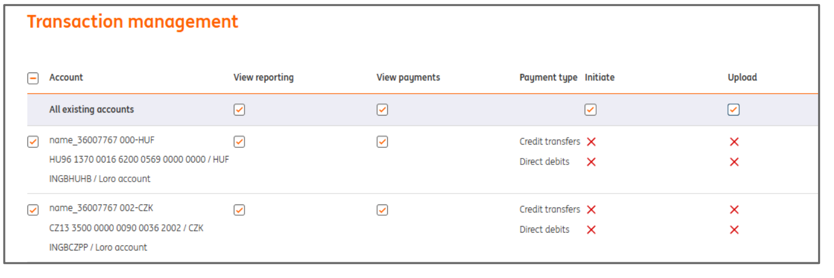
2.6

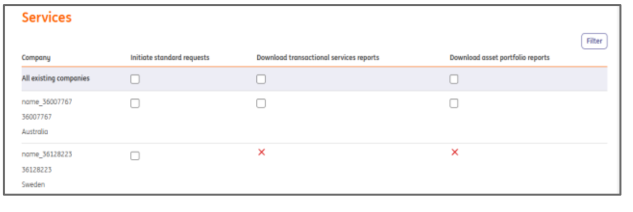
Then select a company to grant users access to the accounts. Contact your ING Service Desk to add a company to the subscription.

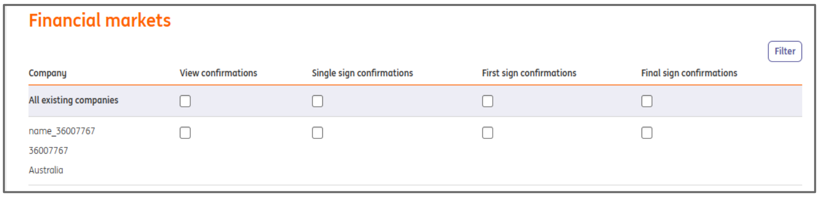
2.7

The next screens will show all accounts and permissions the user group has access to.

Transaction management table and InsideBusiness Payments table appear only when the relevant modules were selected previously in Applications section.







2.8

The final screen allows you to add or remove users from the user group. All users within the subscription are shown. Selecting or deselecting a user allows you to add or remove them from the user group.

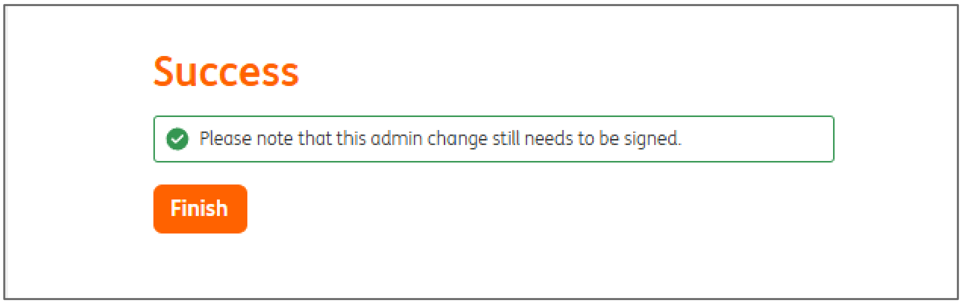
Finish and click **Save.**

Users

Filter

2 selected, displaying 1-14 of 14

	Name	User ID	E-mail	Verification	Date of birth	Current user group
☐	Ambani44 Mukesh	IB30529366	ambani.mukesh@test.com		02 October 1992	Standard
☑	Anne Heineken	IB52492717	test.anneheineiken@ing.com		08 September 1990	Standard Trade
☑	Barbora Karbankova	WB86056919	barbora.karbankova@ing.com		01 January 1970	Standard + Admin
☐	Debpriya Pal	IB11705241	test.debpriyapal@ing.com		19 June 1992	Standard + Admin



III. Assign and modify account permissions

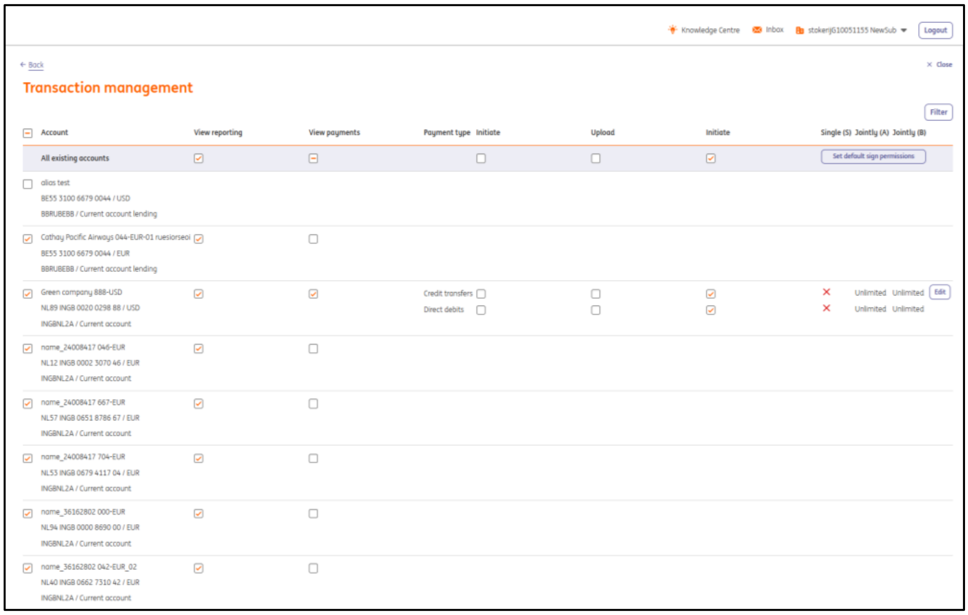
Corporate Administrators can assign and modify account permissions in InsideBusiness for users created in chapter 1. Before you start, check if you have access to all the necessary accounts.

2.9

Check the box, in front of the account, to assign the account to the users in the user group.

2.10

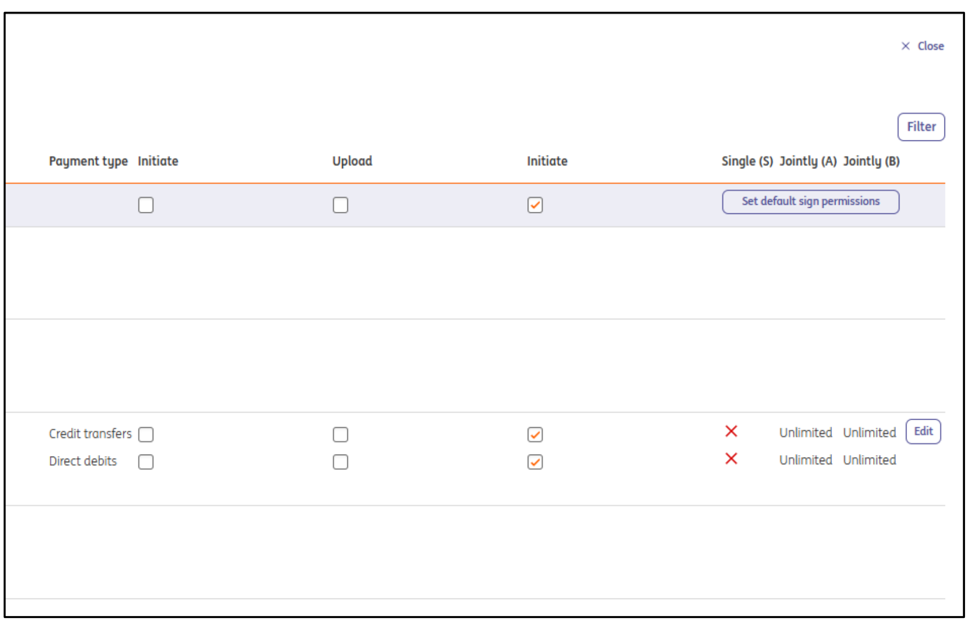
Select the boxes for the preferred permissions. Click **Save** to finish.



IV. Sign permissions

2.11

There are several options for signing permissions by account and creating the signing permissions applicable to your company.

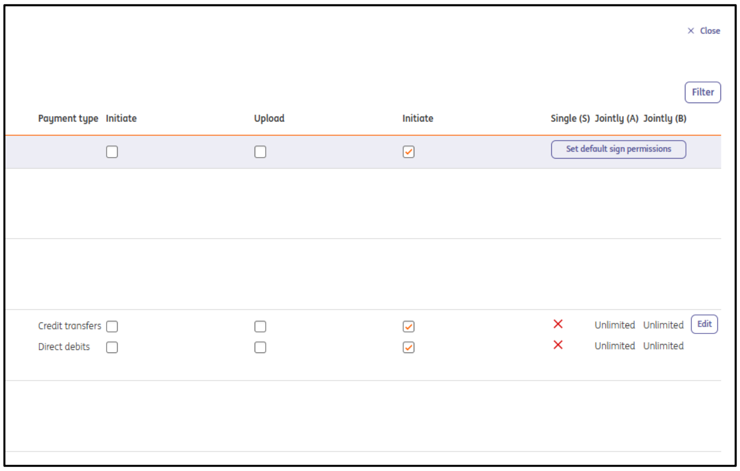


2.12

Click on **Edit** to apply the sign permissions to a specific account for the user group.

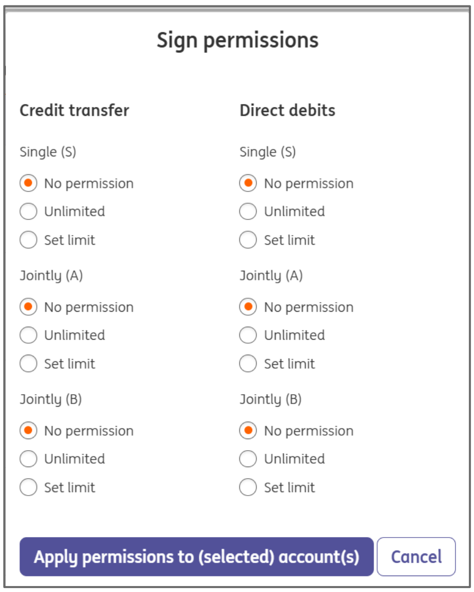
2.13

Click on **Set default sign permissions** to apply the sign permissions to all selected accounts for the user group.



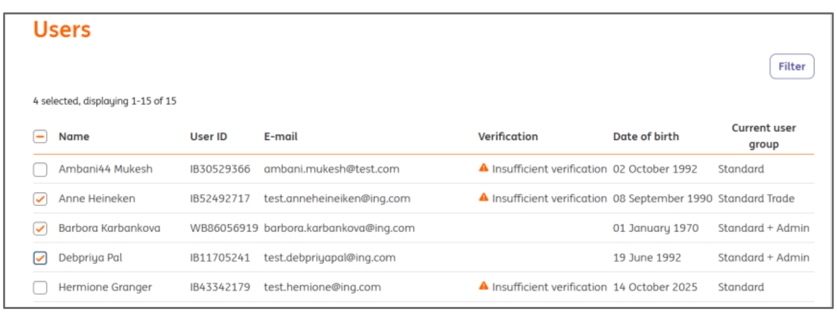
2.14

Set the limit as necessary. Click **Apply**.



2.15

The final screen allows you to add or remove users from the user group. Selecting or deselecting a user allows you to add or remove them from the user group.



2.16

Click **Save** down below to complete.

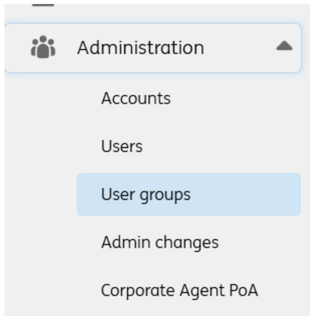
2.17

Sign to complete. To do so, see chapter 9.

V. Copy user group

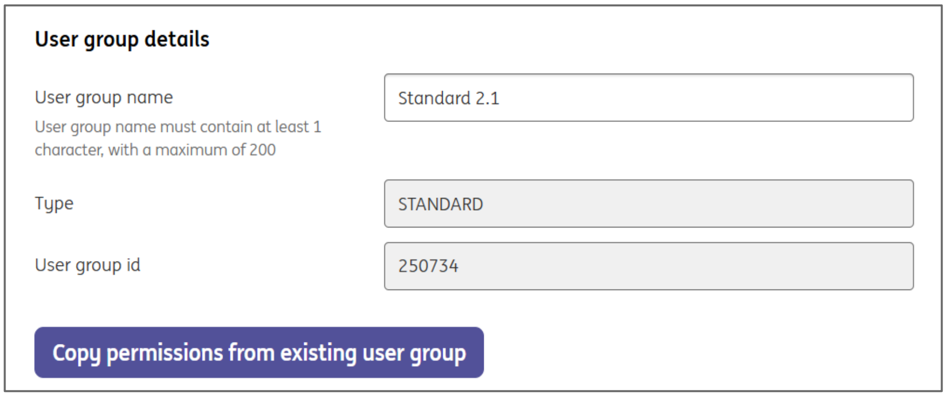
2.18

Click on the menu option **Administration** and then **Users groups**.



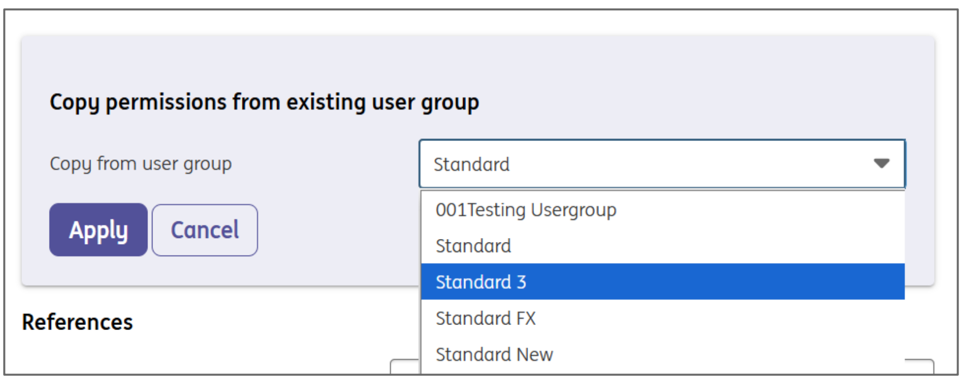
2.19

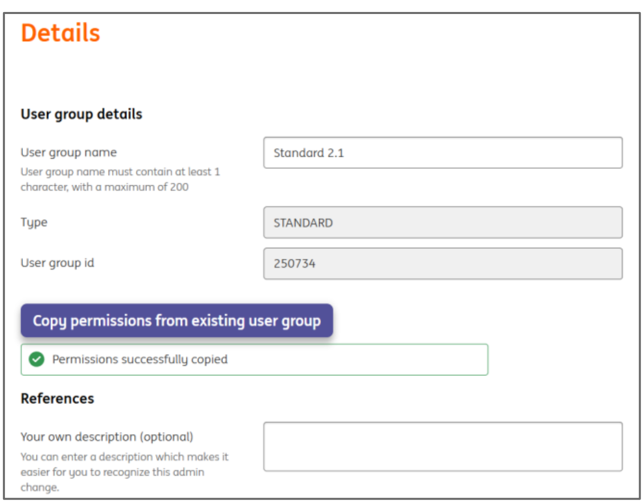
Click on create a new user group. Add the necessary details like User group name, type and reference. Save the User group. The select the same user group and click on Edit user group. On this screen, select the Copy permissions from User group button



2.20

Then click Apply after selecting the user group from the dropdown list





2.21

Sign to complete. To do so, see chapter 9.

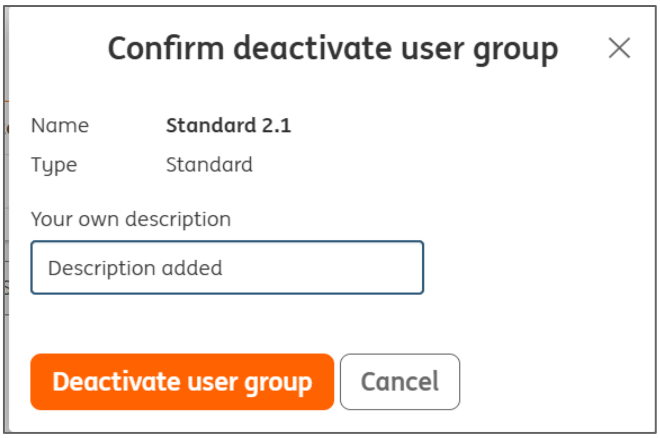
VI. Remove user group

2.3

To remove a User group, go to the user group details of the selected user group and select Deactivate user group

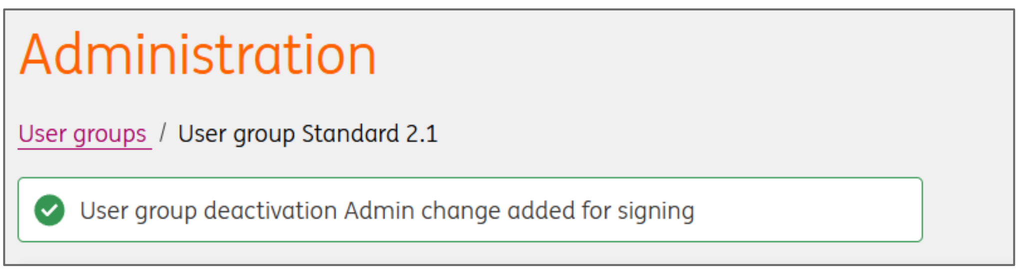
Corporate Administrator can remove only Standard user group.

To remove Corporate Admin user group contact ING.



2.31

Click **Deactivate User group** to confirm.



2.32

Sign to complete. To do so, see chapter 9.

3. Provide access to InsideBusiness Payments CEE

If a new user needs access to one of the InsideBusiness Payments CEE modules, you can:

1. Create the new user in the admin module.
2. Add the user to a user group with the InsideBusiness Payments CEE country permission the user requires.
3. Ask your ING service desk to prepare a set-up form and arrange it to be signed by your company.
4. Inform your ING Service Desk about the pre-created user and their user ID.
5. ING will complete the access rights in InsideBusiness Payments CEE.
6. When the new user logs in, one or more InsideBusiness Payments CEE countries will appear in the user's menu.

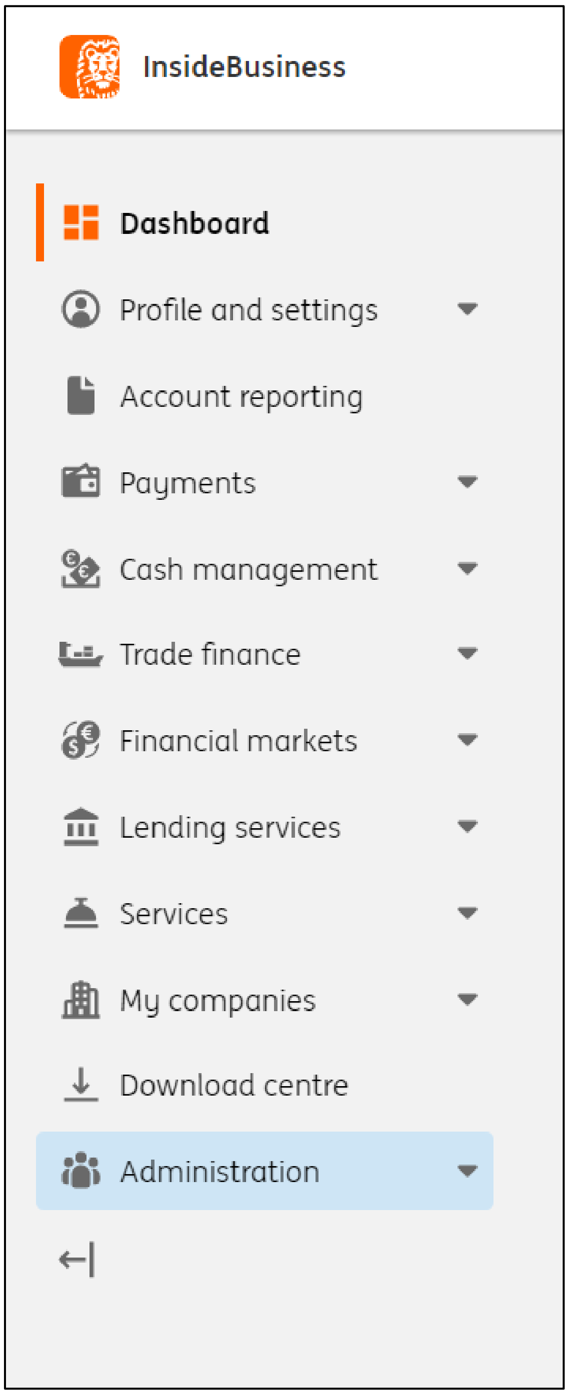
4. Provide access to ING Trade

If a new user needs access to ING Trade, you can:

1. Create the new user in the admin module.
2. Add the user to a user group with the ING Trade permission.
3. Ask your ING Financial Markets representative to provide all the required documentation and arrange them to be signed by your company.
4. Inform your ING Financial Markets representative about the pre-created user and their user ID.
5. ING will complete the access rights in ING Trade.
6. When the new user logs in, ING Trade will appear in the user’s menu.

5. Request ING Scanner

This sections shows how you can request ING Scanner for a user.

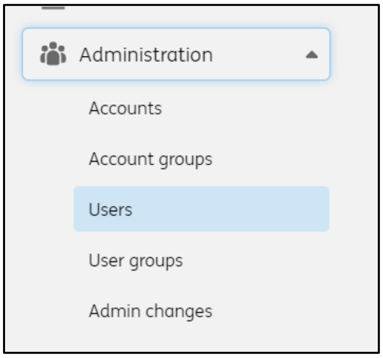


5.1

Log into InsideBusiness Portal and click **Administration**.

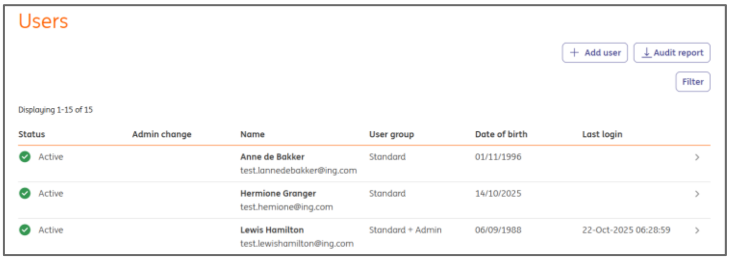
5.2

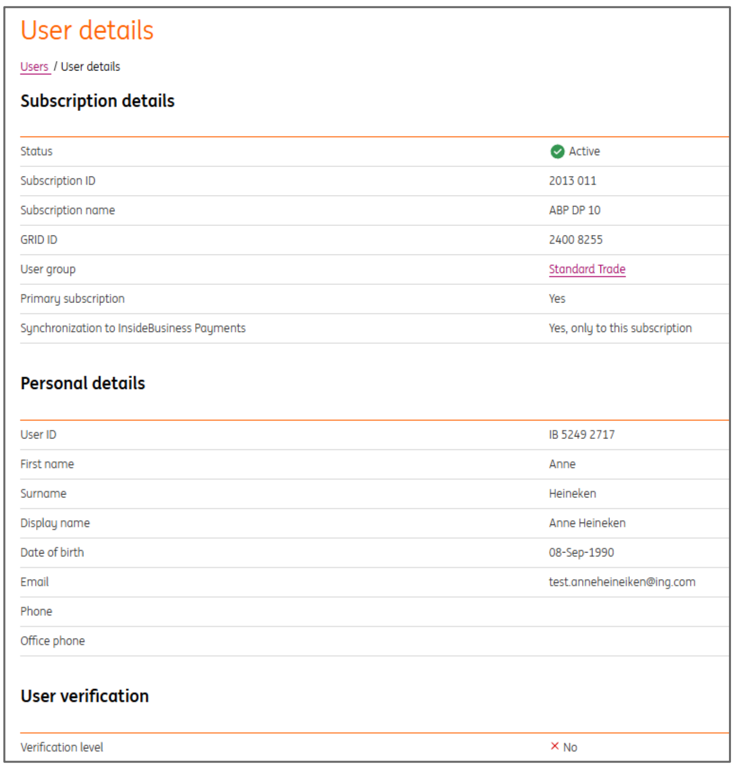
Select **Users.**



5.3

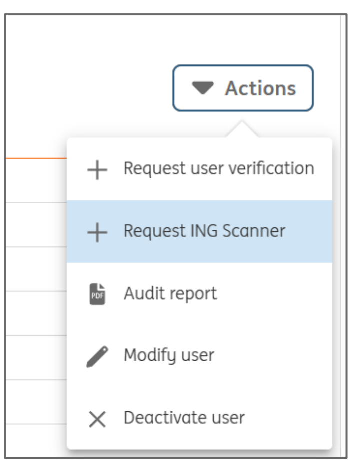
Click on the applicable user to see the user details.





5.4

Select **Actions** in the top right corner and click **Request ING Scanner**.



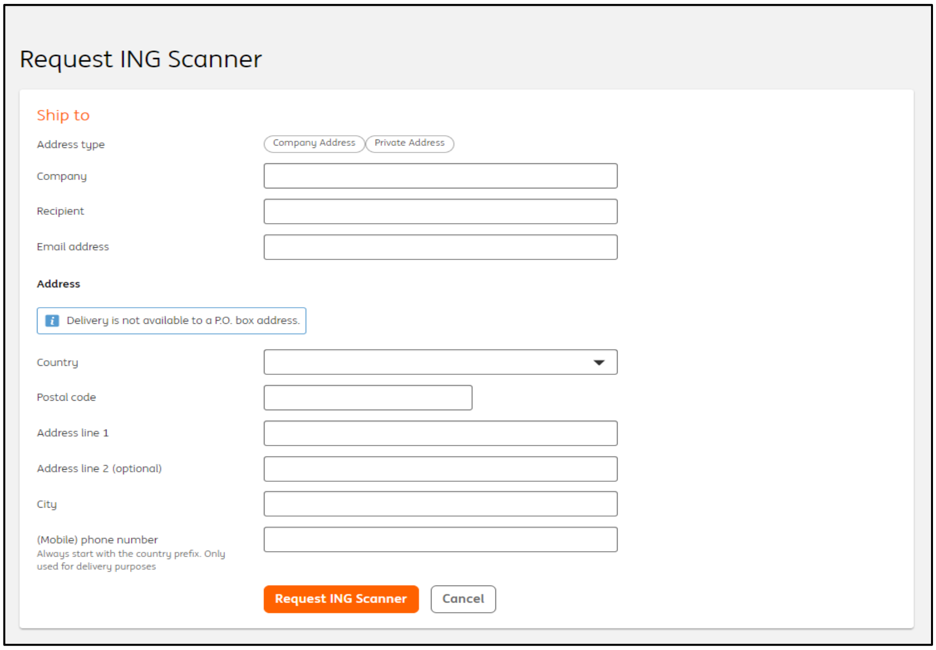
5.5

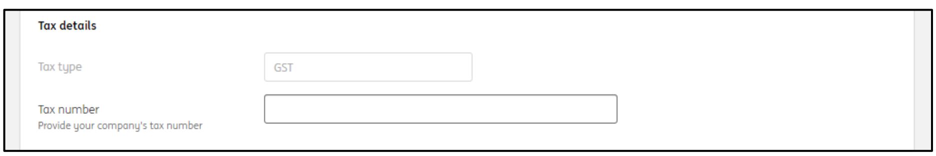
Complete the details in order to request ING Scanner.

Note: all details are mandatory, the optional fields are indicated with (optional).

Good to know:

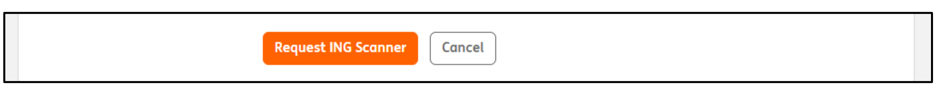
- Choose between Company or Private Address.
- If Company Address is selected, fill also the name of the Company.
- If Private Address is selected, Company field will disappear.
- Email address will be used to receive Track& Trace number for the shipping of the package
- ING Scanner can be shipped only to the countries that can be selected from the dropdown list.
- For some countries, additional fields will appear for Tax Details .





5.6

When you completed the data, click **Request ING Scanner**.



6. Activate access means

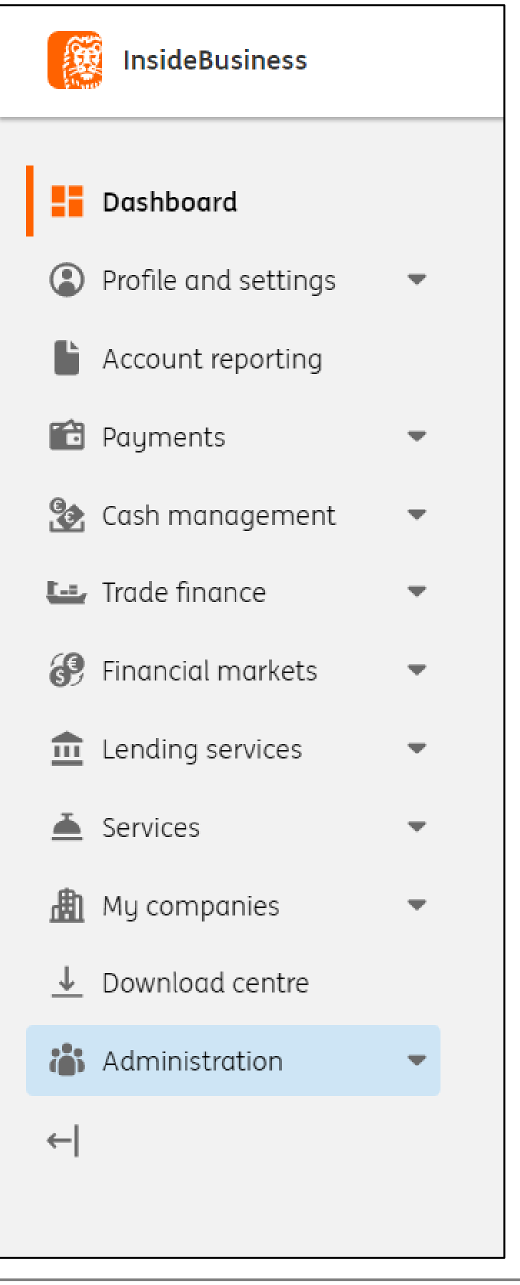
- In case of ING Scanner, user can activate it:
  - Vie Self –Service activation in combination with one time password/ ID document number/ another access means.
  - Via Self-Service activation in combination with Corporate Administrator activation.
- In case of InsideBusiness App and mToken, user can activate it:
  - Via their ID Document number.
  - Via Corporate Administrator.

The Corporate Administrators will receive email notifications in case their intervention is required, proceed according to the instructions below.

.

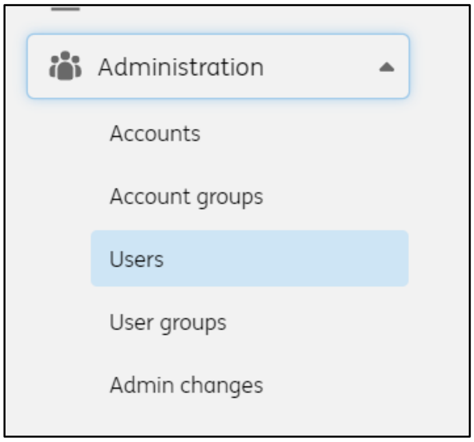
6.1

Log into InsideBusiness Portal and click **Administration**.



6.2

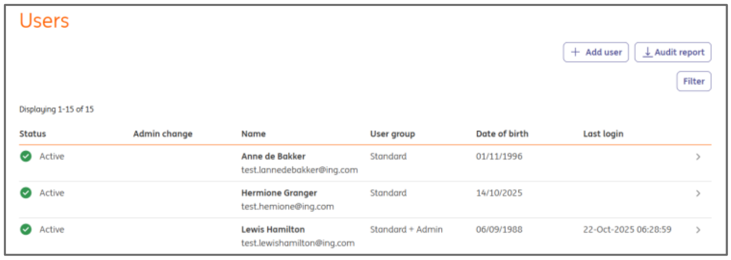
Select **Users**.

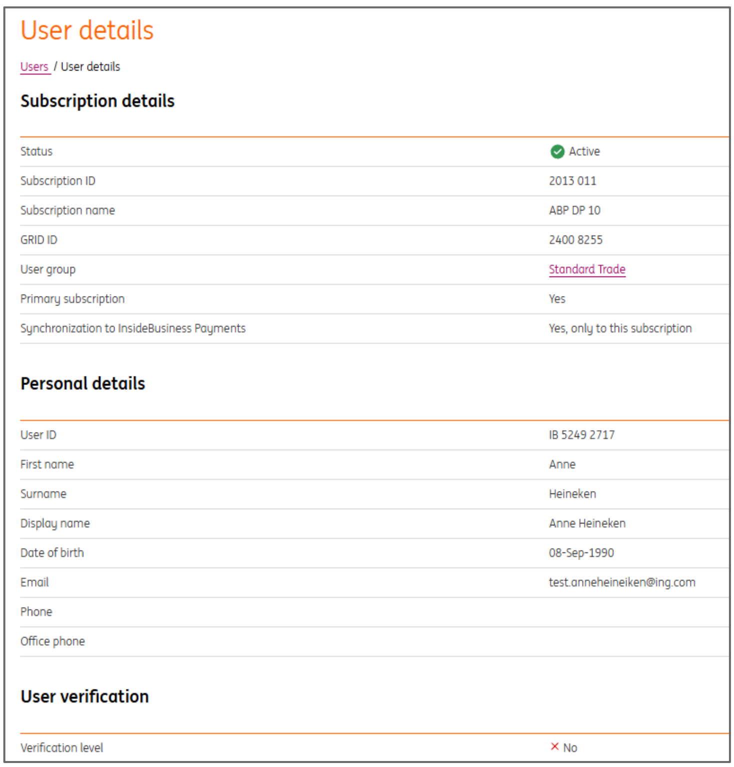


6.3

Select the user to activate the access means, then click on the name to see the user details.

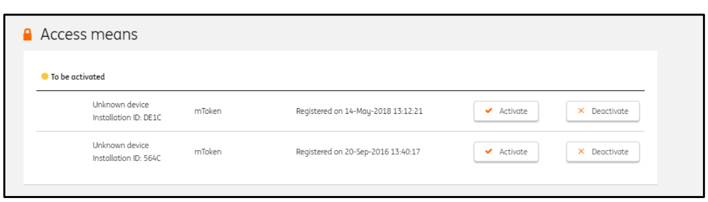
Do not use the pencil icon.





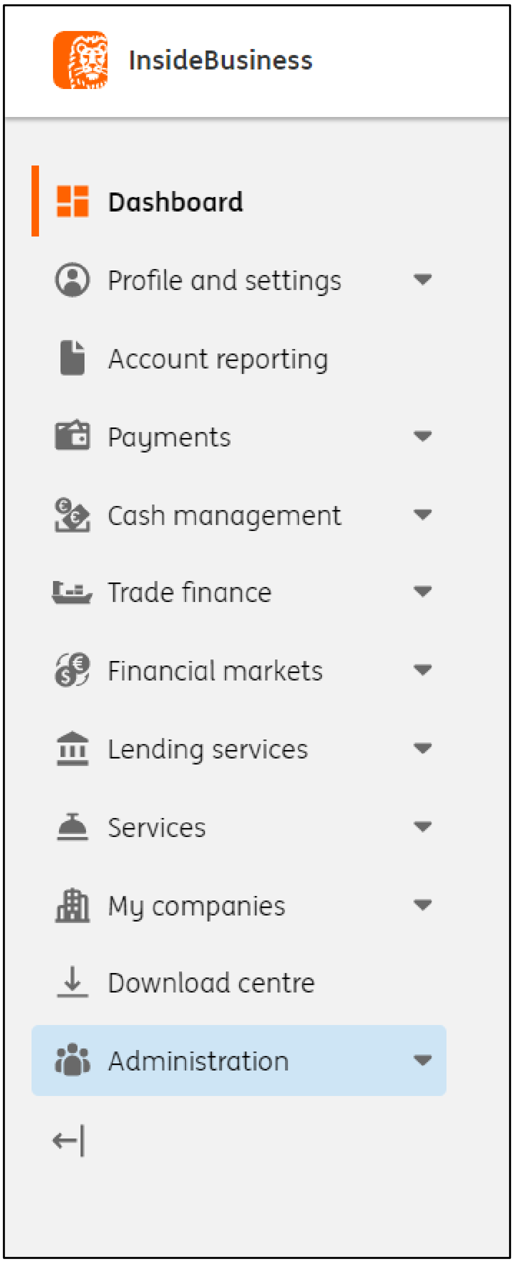
6.4

Click **Activate**. This request needs authorisation, see chapter 9.



7. Deactivate access means

Deactivate ING Scanner or mToken. For example, this is needed in case the access means device is stolen or lost, so it cannot be used by unathorised people, or the user has left the company (in this case you also need to remove the user from user group and deactivate, as described in chapter 8).

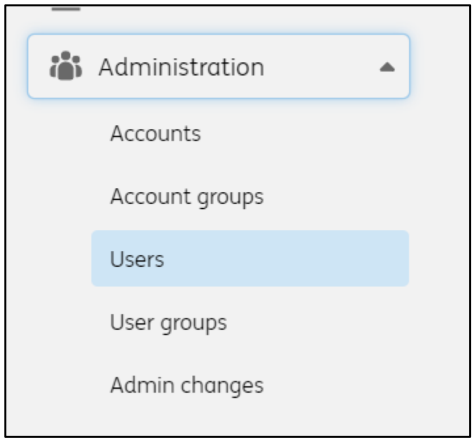


7.1

Log into InsideBusiness Portal and click **Administration**.

7.2

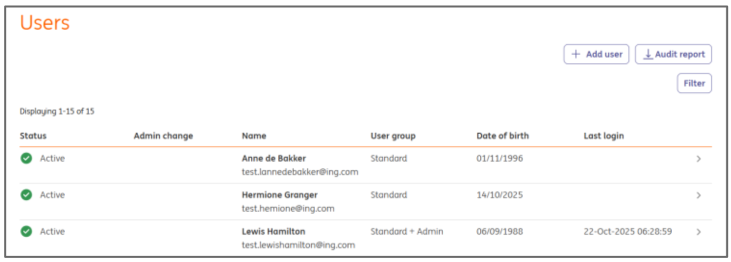
Select **Users**.

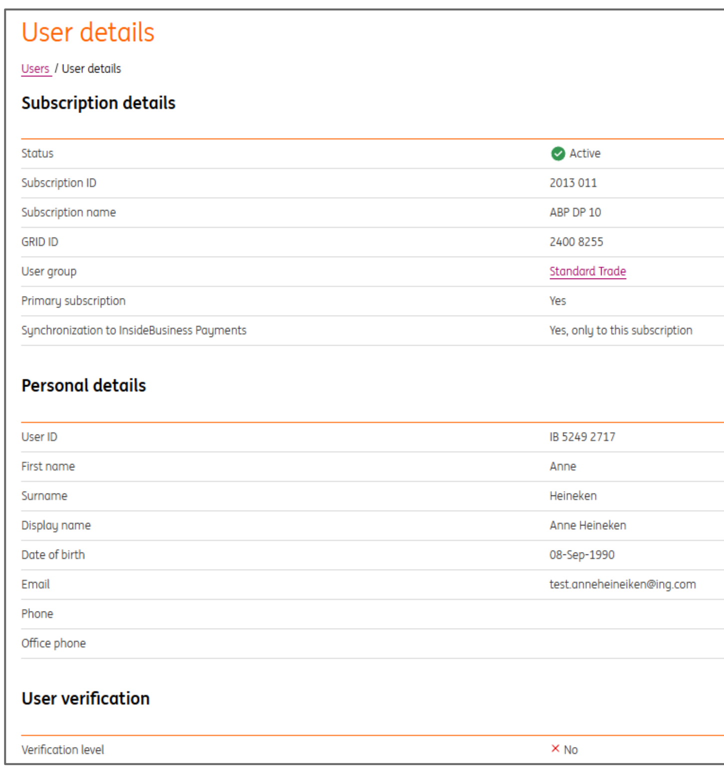


7.3

Select the user to deactivate the access means, then click on the name.

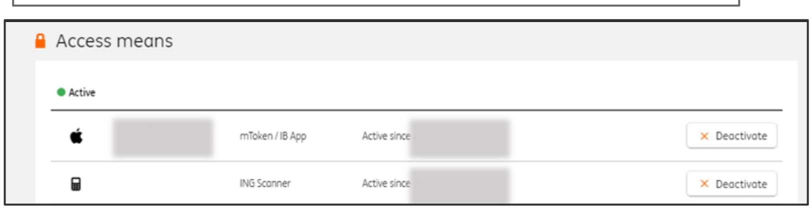
Do not use the pencil icon.





7.4

Click **Deactivate** to deactivate the access means. This needs to be authorised, see chapter 9.

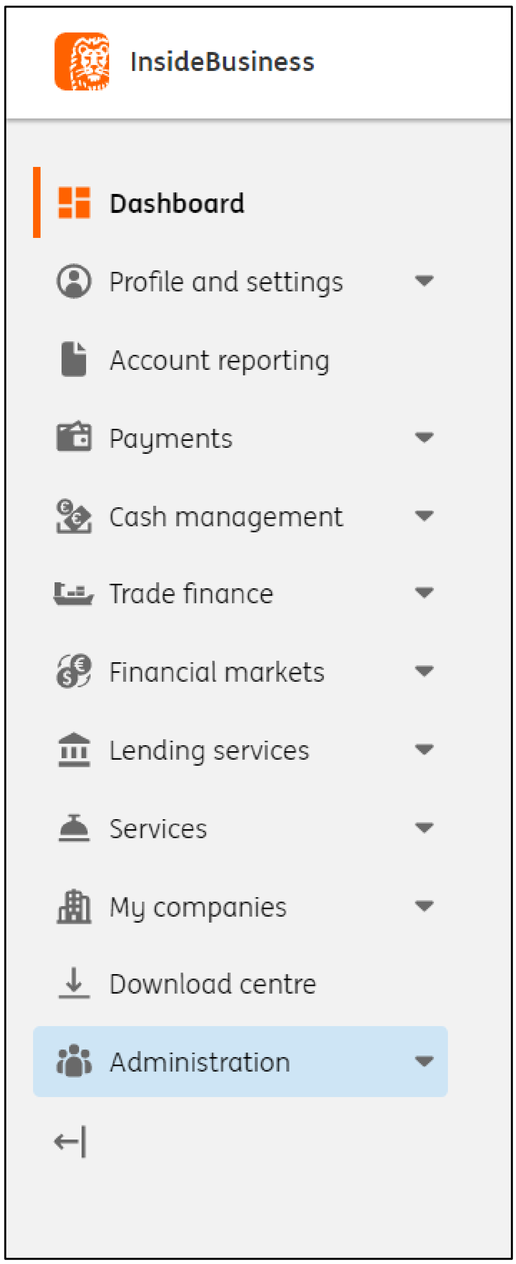


8. Deactivate user

If a user has left your company or no longer needs access to InsideBusiness Portal, you can deactivate the user in InsideBusiness Portal. Before you do so, first you need to make sure that the access means have been deactivated as in chapter 7. This is because, once you have removed the user from the subscription, you will not be able to deactivate their access means.

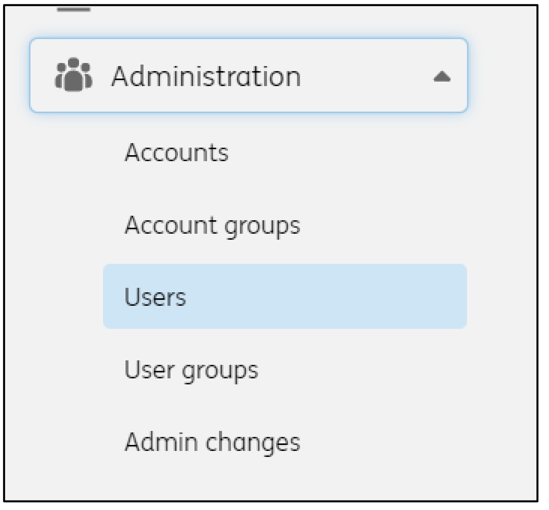
8.1

Log into InsideBusiness Portal and click **Administration**.



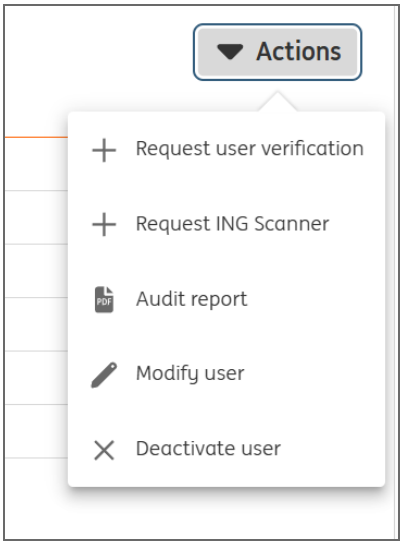
8.2

Select **Users.**



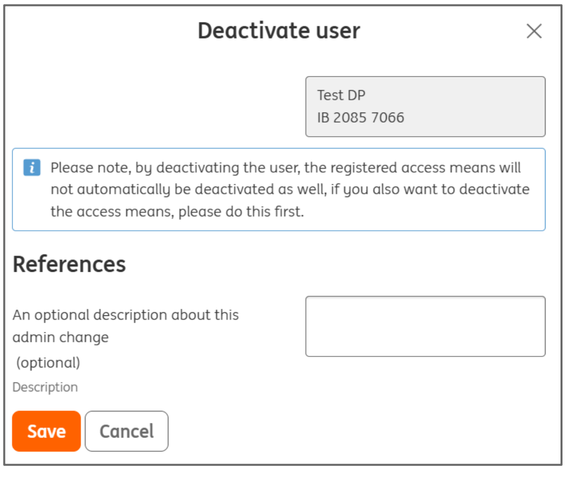
8.3

To deactivate a user, click on the User from the list and in the User details page, in the Actions menu select the Deactivate User option



8.4

Click save to deactivate the user. This change has to be authorized, see chapter 9.

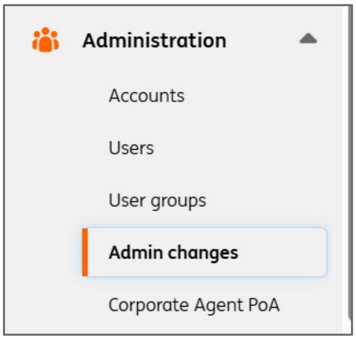


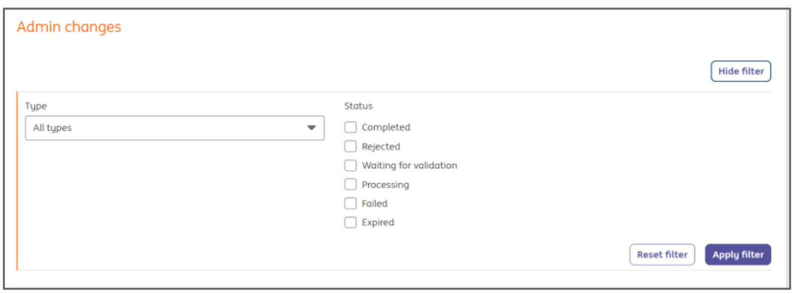
9. Authorise admin changes

All changes that are initiated in the Administration module of InsideBusiness Portal must be authorised.

9.1

To authorise admin changes, click the fourth tab, **Admin changes**, in the Administration section. The most recent (initiated) admin changes will be displayed at the top.





Tip: Use the filter to search for specific changes. You can search by type (e.g. ‘Add user’) and/or status (e.g. ‘waiting for validation’)..

9.2

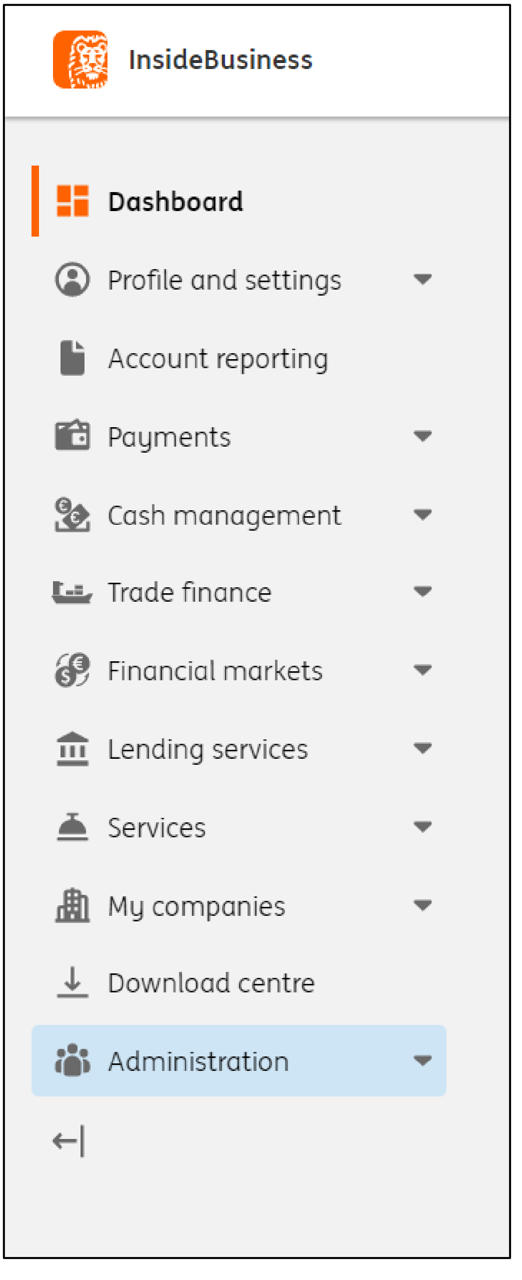
Click on the admin change you (or another Corporate Administrator) have made. Review the details and, if everything is ok, click **Accept.**

If not ok, click **Reject.**

You will have to sign this request with your access means. If applicable, a second person will need to log in and sign this request.

10. Download reports

InsideBusiness Portal offers two different types of reports you can download. The user audit report can be created on user level or for all users in the subscription and contains user details, access means and permissions. The download user group report contains information on user groups, users, companies, permissions and account permissions.

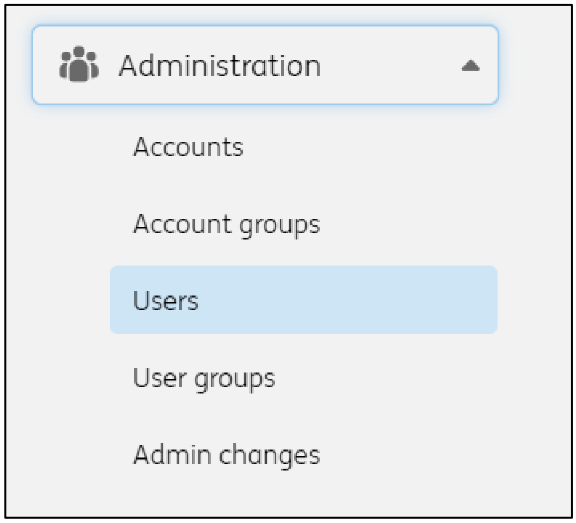


10.1

Log into InsideBusiness Portal and click **Administration**.

10.2

Select **Users.**

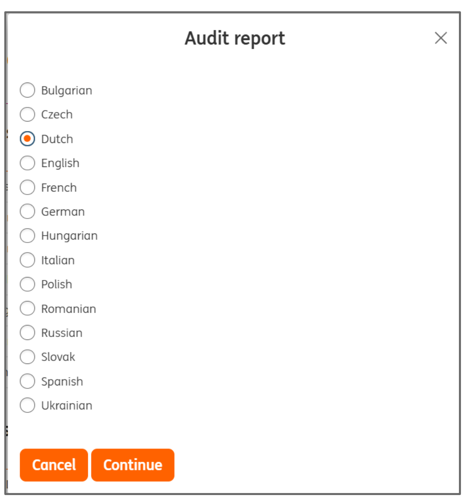


10.3

Select **Audit report** in the upper right corner for an audit report of all users in the subscription.

10.4

Select the language of the audit report.

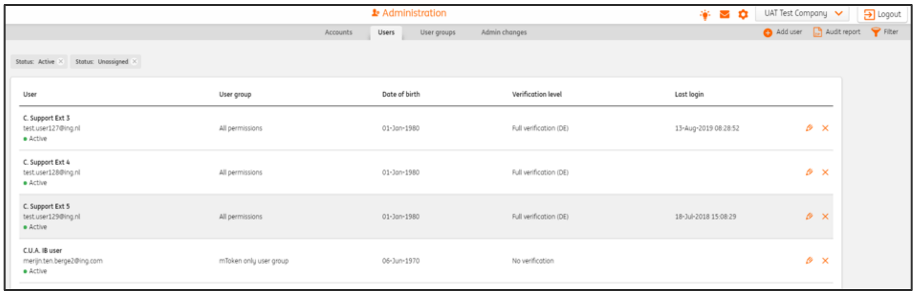


10.5

Once you click Continue a zip file will be created. This file contains a PDF user report per user in the subscription with user details, access means and permissions on account level for the user.

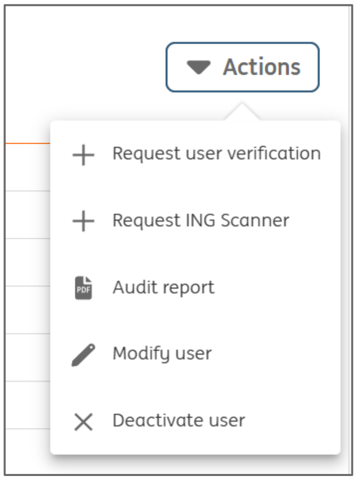
10.6

A user report can also be created at user level by first selecting the user in the user's screen.



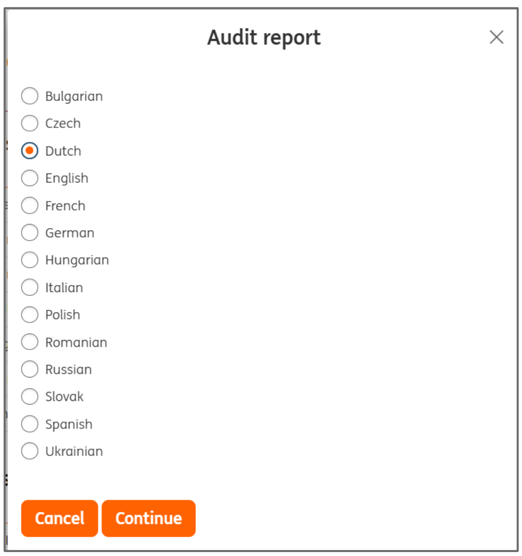
10.7

Select **Audit report** from the Actions menu in the upper right corner.



10.8

Select the language of the audit report.

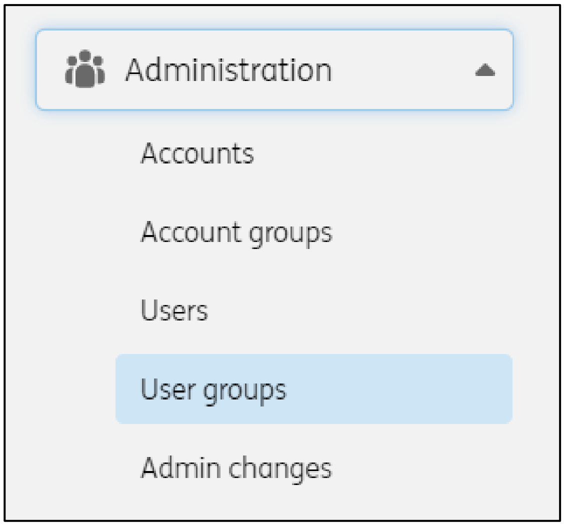


10.9

Once you click Continue, a PDF user report for the selected user will be created. This report contains user details, access means and permissions at account level for the user.

10.10

Select **User groups.**

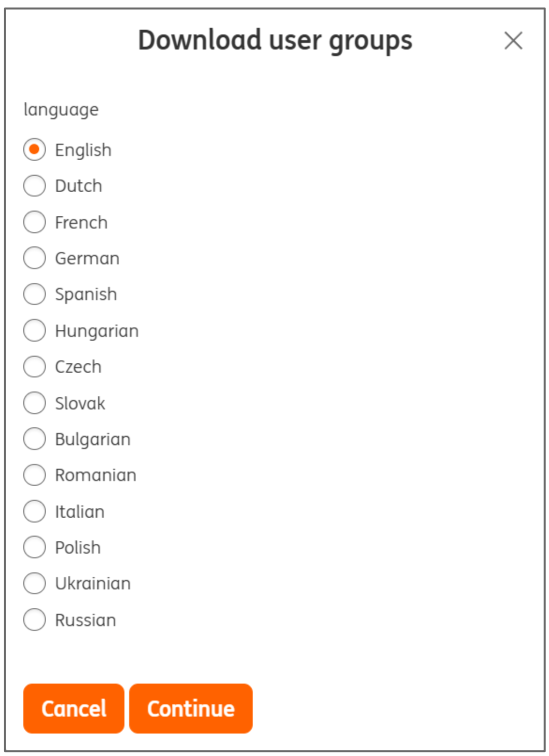


10.11

For a user groups report, select **Download** in the upper right corner.

10.12

Select the language of the report you want to download.

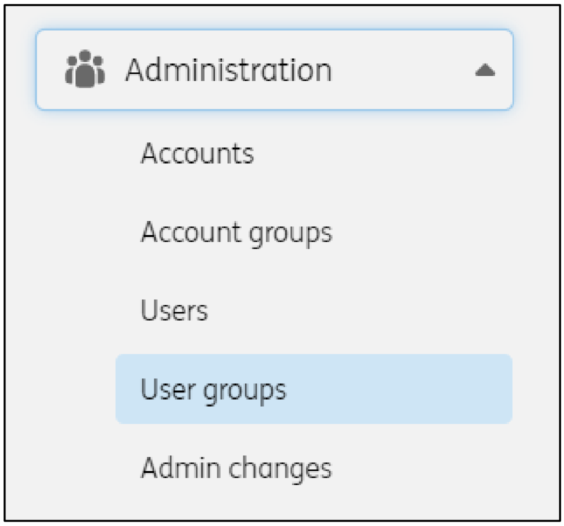


10.13

An Excel report will be created. This report contains information on User groups, Users, Companies, Permissions and Account permissions.

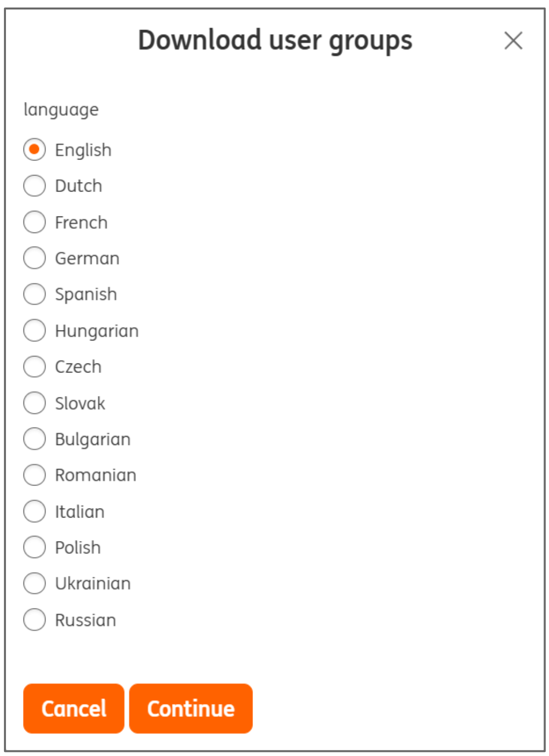
10.10

Select **User groups.**



10.11

For a user groups report, select **Download** in the upper right corner.



10.12

Select the language of the report you want to download.

10.13

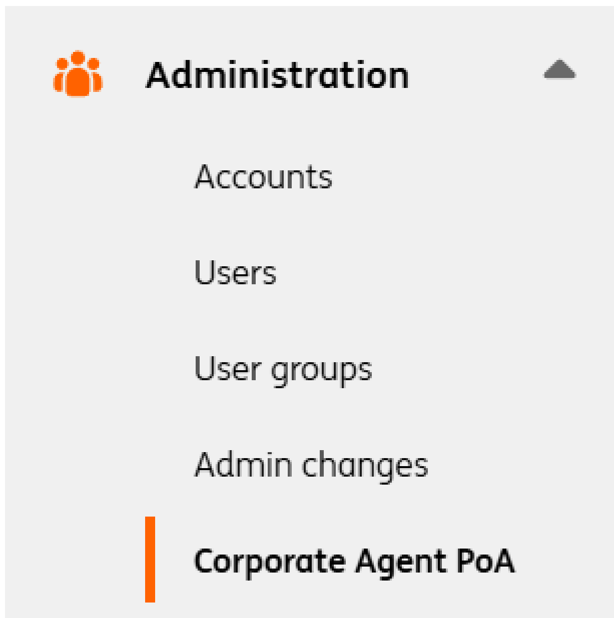
An Excel report will be created. This report contains information on User groups, Users, Companies, Permissions and Account permissions.

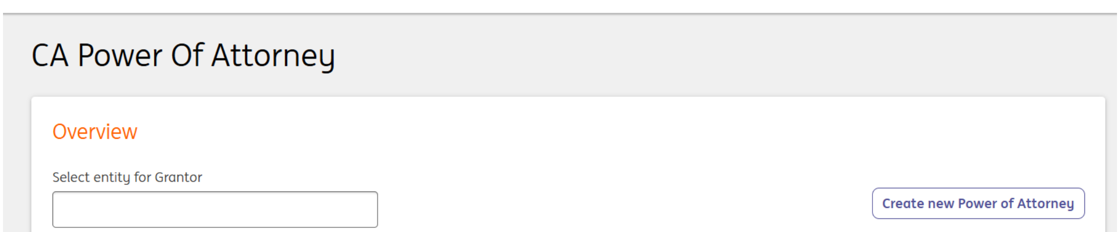
11. Create a Corporate Agent PoA (Power of Attorney)

InsideBusiness Portal offers the Corporate Agent Power of Attorney, a mandatory document that authorizes a corporate agent to access a client's products and services. It is required whenever a company other than the channel holder is added to an InsideBusiness channel, even if the corporate agent owns the client.

11.1

Log into InsideBusiness Portal and click **Administration – Corporate Agent Power of Attorney**





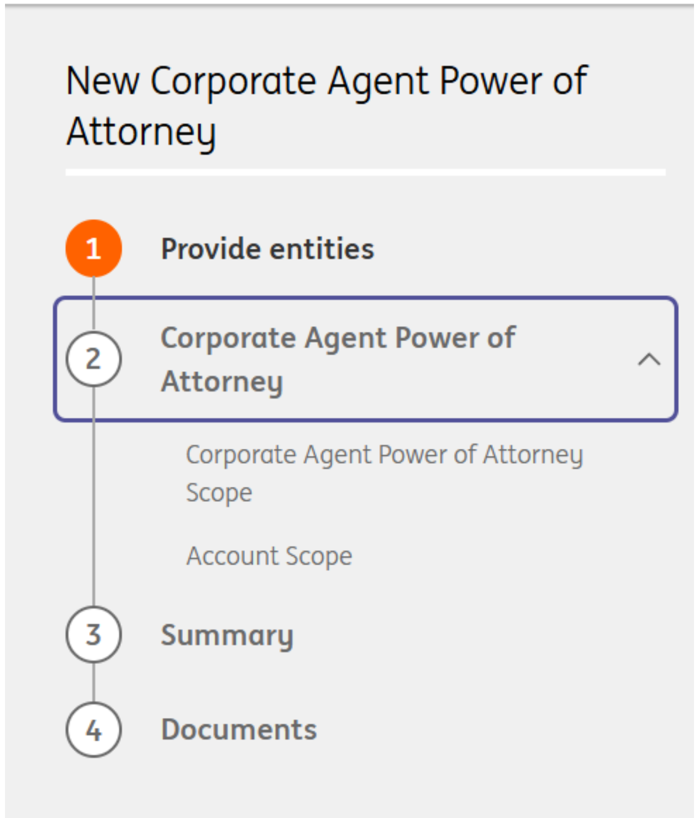
11.2

Click on **Create new Power of Attorney**.

Note: The request is not considered final until the customer reaches the final page, as illustrated in section 11.10

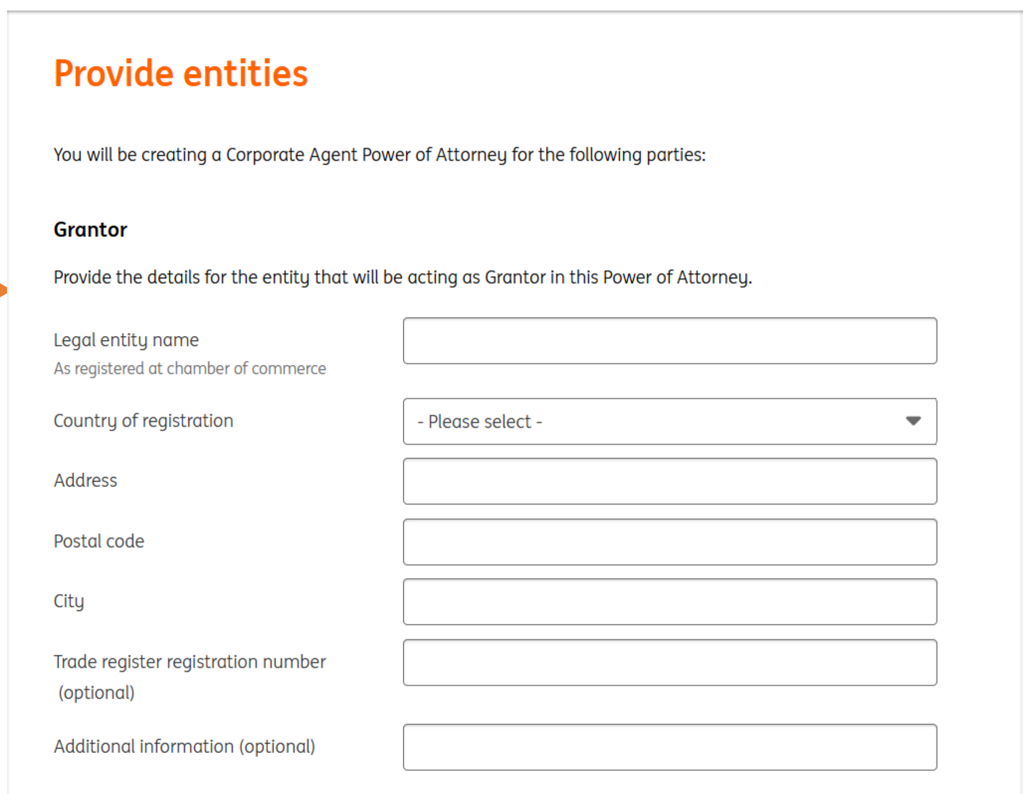
11.3

Follow the steps of adding a corporate agent Power of Attorney



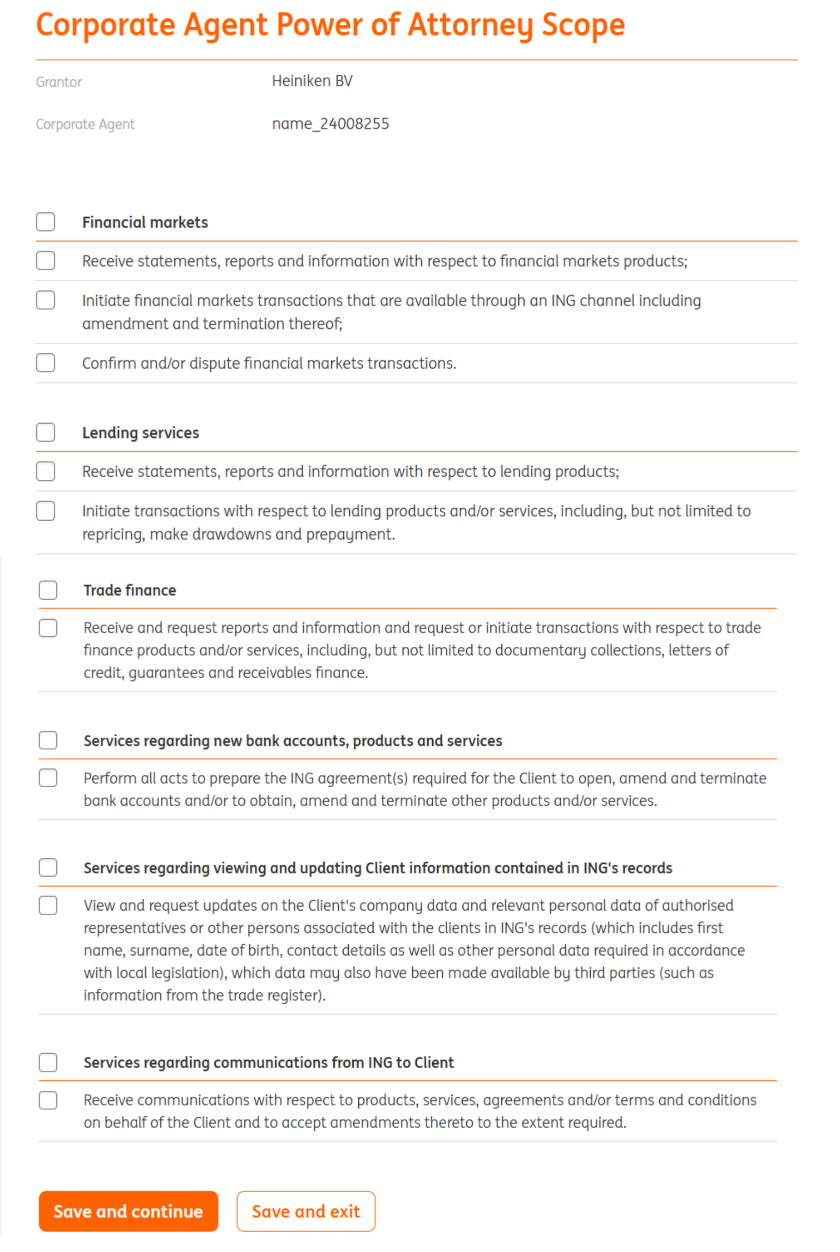
11.4

Provide entity details for the Grantor in the corporate agent Power of Attorney.



11.5

Select the scope of the Power of Attorney that allows the Grantee to access permissions for the modules listed at the Grantor level



Corporate Agent Power of Attorney Scope

Grantor Heiniken BV

Corporate Agent name_24008255

Financial markets

- Receive statements, reports and information with respect to financial markets products;
- Initiate financial markets transactions that are available through an ING channel including amendment and termination thereof;
- Confirm and/or dispute financial markets transactions.

Lending services

- Receive statements, reports and information with respect to lending products;
- Initiate transactions with respect to lending products and/or services, including, but not limited to repricing, make drawdowns and prepayment.

Trade finance

- Receive and request reports and information and request or initiate transactions with respect to trade finance products and/or services, including, but not limited to documentary collections, letters of credit, guarantees and receivables finance.

Services regarding new bank accounts, products and services

- Perform all acts to prepare the ING agreement(s) required for the Client to open, amend and terminate bank accounts and/or to obtain, amend and terminate other products and/or services.

Services regarding viewing and updating Client information contained in ING's records

- View and request updates on the Client's company data and relevant personal data of authorised representatives or other persons associated with the clients in ING's records (which includes first name, surname, date of birth, contact details as well as other personal data required in accordance with local legislation), which data may also have been made available by third parties (such as information from the trade register).

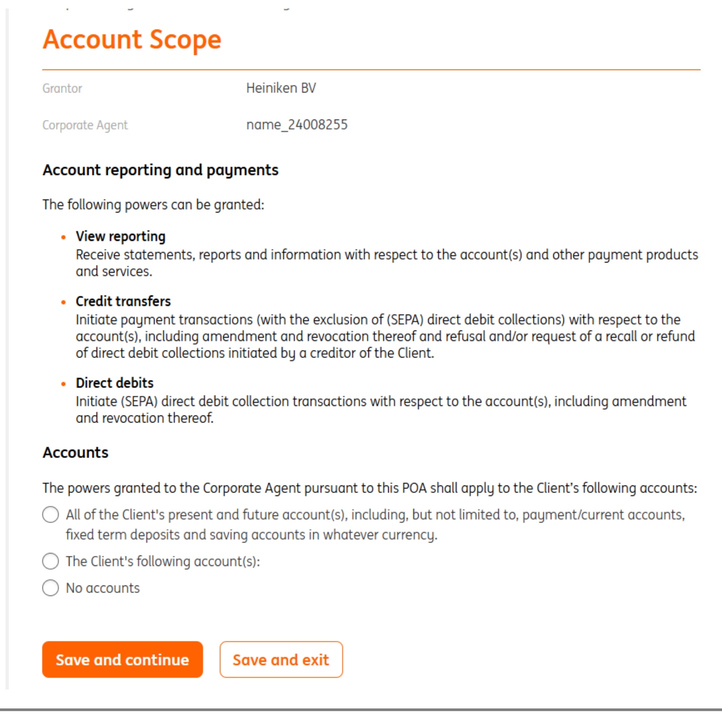
Services regarding communications from ING to Client

- Receive communications with respect to products, services, agreements and/or terms and conditions on behalf of the Client and to accept amendments thereto to the extent required.

Save and continue Save and exit

11.6

Select the Account level scope and permissions



Account Scope

Grantor Heiniken BV

Corporate Agent name_24008255

Account reporting and payments

The following powers can be granted:

- **View reporting**
  Receive statements, reports and information with respect to the account(s) and other payment products and services.
- **Credit transfers**
  Initiate payment transactions (with the exclusion of (SEPA) direct debit collections) with respect to the account(s), including amendment and revocation thereof and refusal and/or request of a recall or refund of direct debit collections initiated by a creditor of the Client.
- **Direct debits**
  Initiate (SEPA) direct debit collection transactions with respect to the account(s), including amendment and revocation thereof.

Accounts

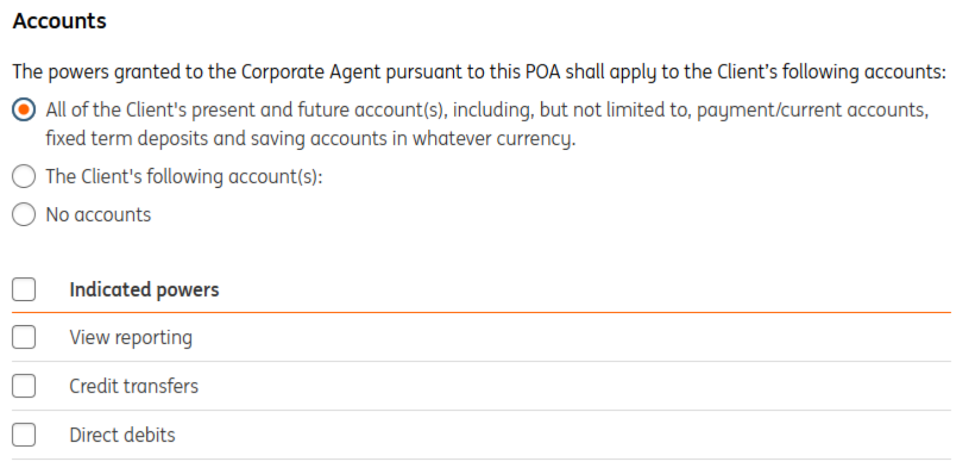
The powers granted to the Corporate Agent pursuant to this POA shall apply to the Client's following accounts:

- All of the Client's present and future account(s), including, but not limited to, payment/current accounts, fixed term deposits and saving accounts in whatever currency.
- The Client's following account(s):
- No accounts

Save and continue Save and exit

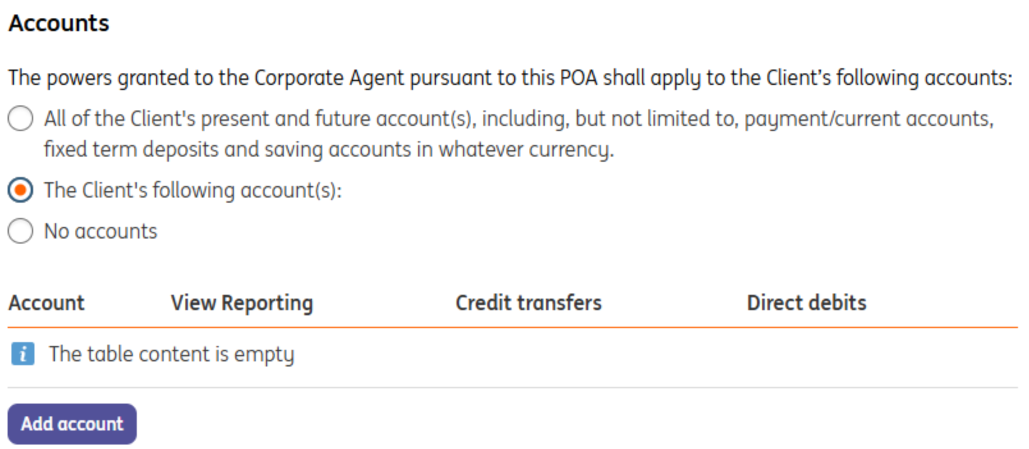
11.6.1

Select **All Current and future accounts** with indicated powers as shown



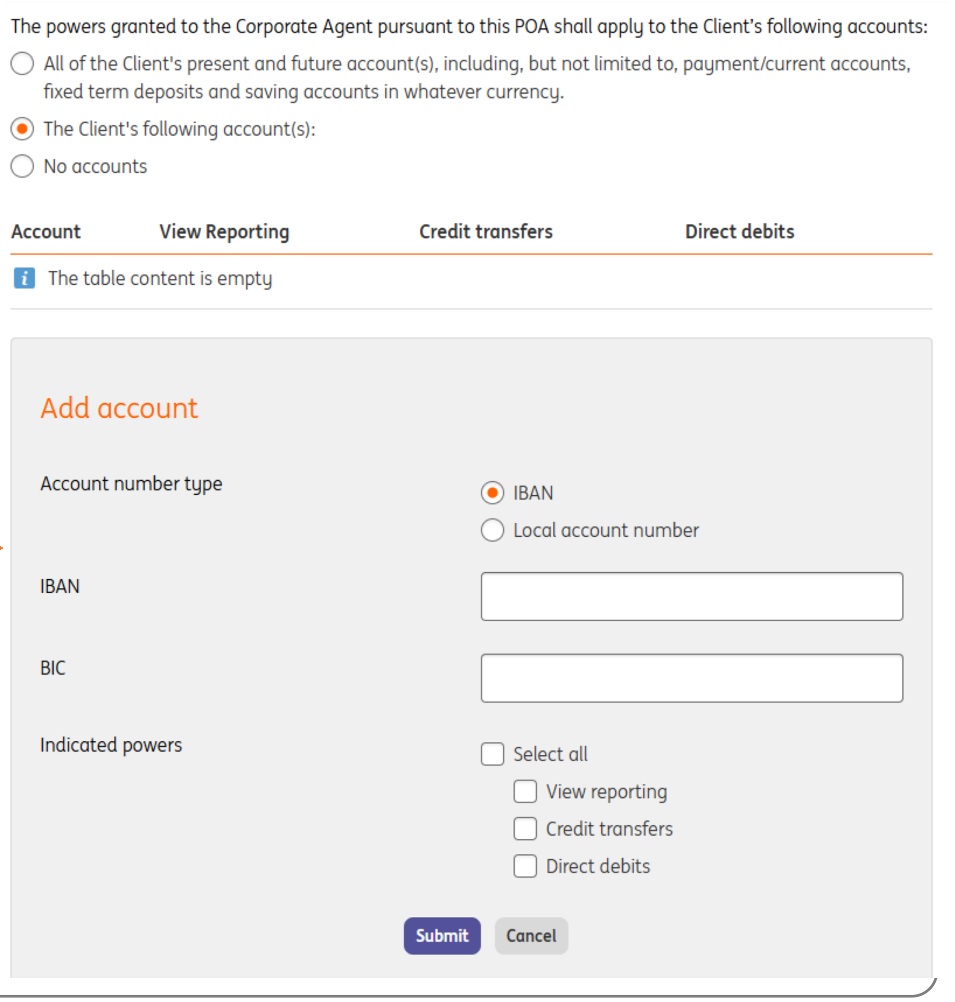
11.6.2

Select the client's accounts with the designated powers to configure granular permissions at the individual account level



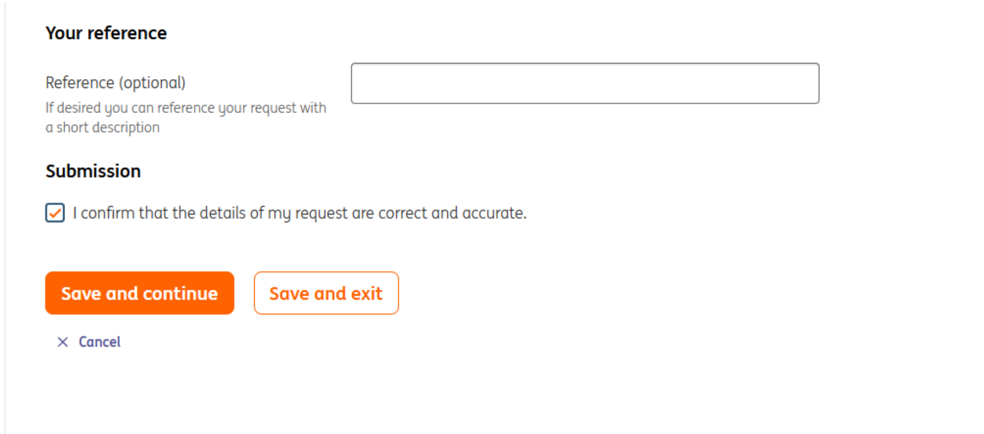
11.6.2

Enter details of the Client account in the form as shown



11.7

Add **Your Reference** details if needed and select the checkbox to confirm the details have been verified by you

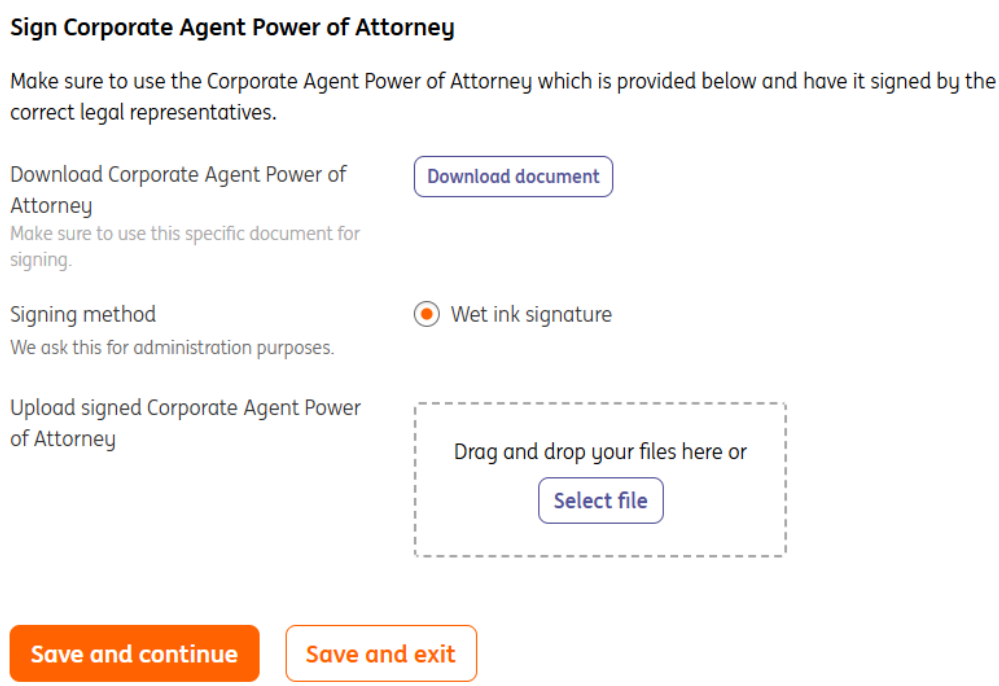


11.8

Download the generated Corporate Agent Power of Attorney document generated and verify the details. Once verified, print it and sign it in wet ink.

11.9

Upload the scanned document of the signed PoA and click on Save and Continue



Note: Although the details are confirmed at this step, the process is not yet complete. If there is no pre-signed Power of Attorney (POA), the generated POA must be signed in the next step

11.10

Once the Power of Attorney document is submitted, a Case Number will be provided for tracking fulfilment.

At this point, the request is officially submitted for ING to process.

Thank you, we will take up your request

Case number : POA-554

The Customer Loyalty Team will assess your request. You can follow your request by accessing it from the request overview.

In 4 business days your request will be processed*

* Your request will be handled within 4 business days under the condition that all documentation and evidences are meeting ING's verification requirements. If the documentation is not in order, we will reach out to you.

ING