

User manual

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# InsideBusiness Payments

V8.1, December 2025





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# Introduction

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## ING InsideBusiness Portal

ING InsideBusiness Portal is a digital international banking platform that offers your business a single point of access to your Commercial Banking services and products, wherever you are. It provides easy online and mobile access to a growing range of corporate banking services.

This manual provides information about the possibilities of InsideBusiness Payments, one of the products in InsideBusiness Portal.

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# Getting to work


## InsideBusiness Payments is part of InsideBusiness Portal.

To start using InsideBusiness Payments first login to InsideBusiness Portal. For this you can use your mToken or ING-scanner. Follow the on-screen instructions.

After logging in you will see the InsideBusiness Portal Dashboard. **1** Navigate to the menu option **Payments** **2** and click on **InsideBusiness Payments**. **3** Now you will see the InsideBusiness Payments Dashboard.

The screenshot shows the InsideBusiness Portal dashboard. The top navigation bar includes the 'InsideBusiness' logo, a notification bell, an email icon, 'UAT test company', and a 'Logout' button. A left sidebar contains a menu with items: Dashboard, Profile and settings, Payments, Cash management, Trade finance, Lending services, Services, Administration, Test Features, and Feedback. The main content area features an 'Inbox' section with 'No data available.' and a 'Welcome to your new dashboard' message. A 'My quick links' section lists various services. A callout box highlights the 'Payments' menu item, which is expanded to show 'InsideBusiness Payments', 'Proof of payment', and 'Incoming direct debits'.

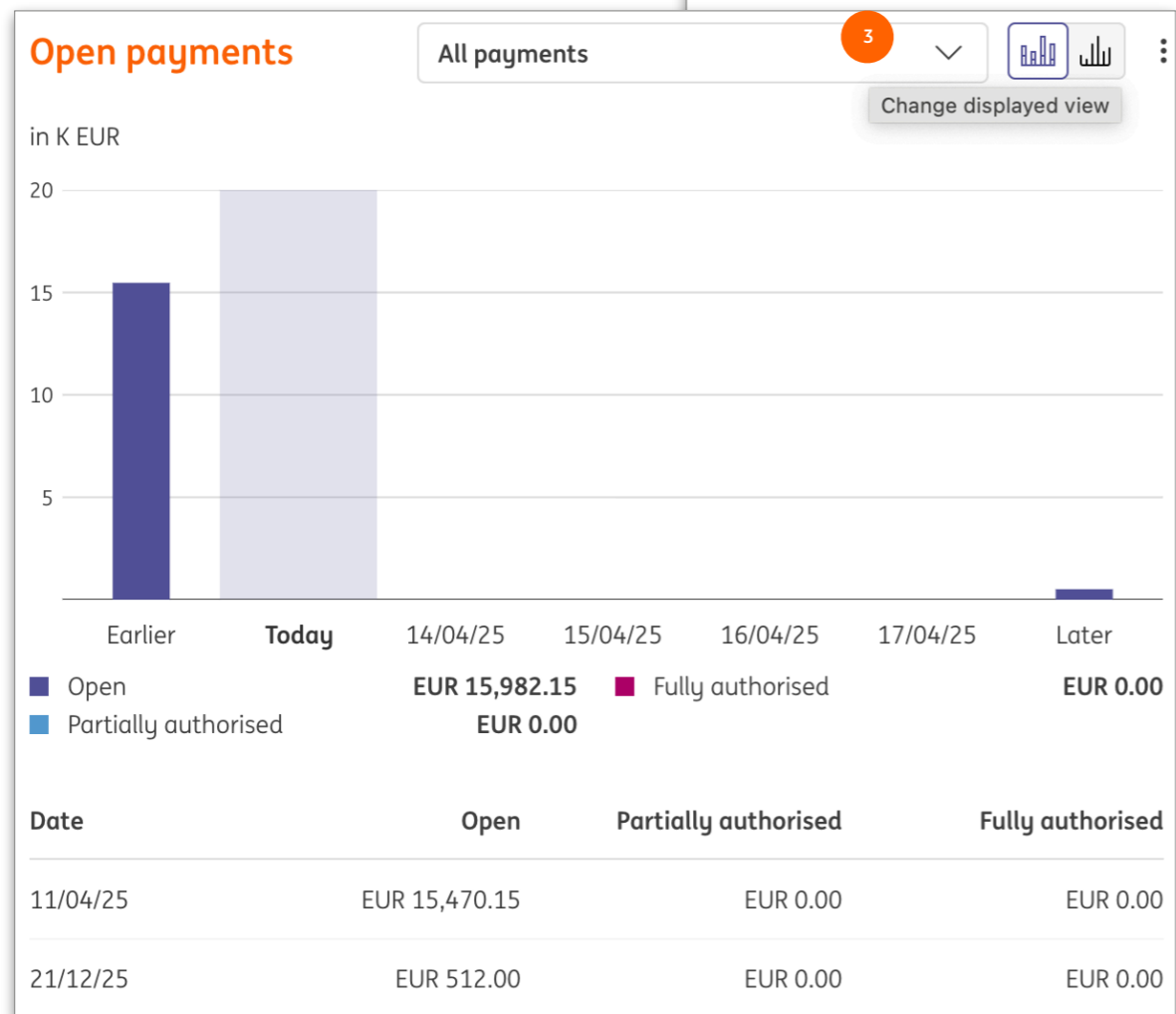
InsideBusiness Payments is presented in the same language as your browser. Change your browser language to change the InsideBusiness Payments language.

Click  if visible on a page to view a short movie about the subject.

# The Dashboard

The dashboard features several key sections:

- For your attention:** A list of tasks such as 'Payments to be authorised by me' (13), 'Requests to pay to be accepted' (4), 'Due payments' (11), 'Missing declarations' (1), and 'Relations to Currency Law' (3).
- Sent payments:** A table listing payment order references, their status (e.g., 'In progress at bank'), status dates, and amounts (e.g., EUR 50.00).
- Summary:** A collection of key performance indicators including 'Balances' (Book balance today: EUR 93,633.17), 'Open payments' (To be authorised by me: EUR 15,982.16), and 'Total payments today' for credit transfers and direct debits.
- Payment creation modal:** A form for creating a new payment, including fields for 'Remitter account', 'Beneficiary', and 'Remittance information', along with a currency selector (EUR) and 'Authorise' and 'Details' buttons.



The InsideBusiness Payments Dashboard contains widgets that can help you in your daily work.

The **For your attention** and **Summary** widgets are always available. The availability of other widgets depends on your permissions. You can add new widgets by clicking on the dashboard icon. <sup>1</sup> Widgets can be configured, deleted or hidden by clicking the edit icon <sup>2</sup> or using the configuration options that appear when moving your mouse to the top of the widget. <sup>3</sup>

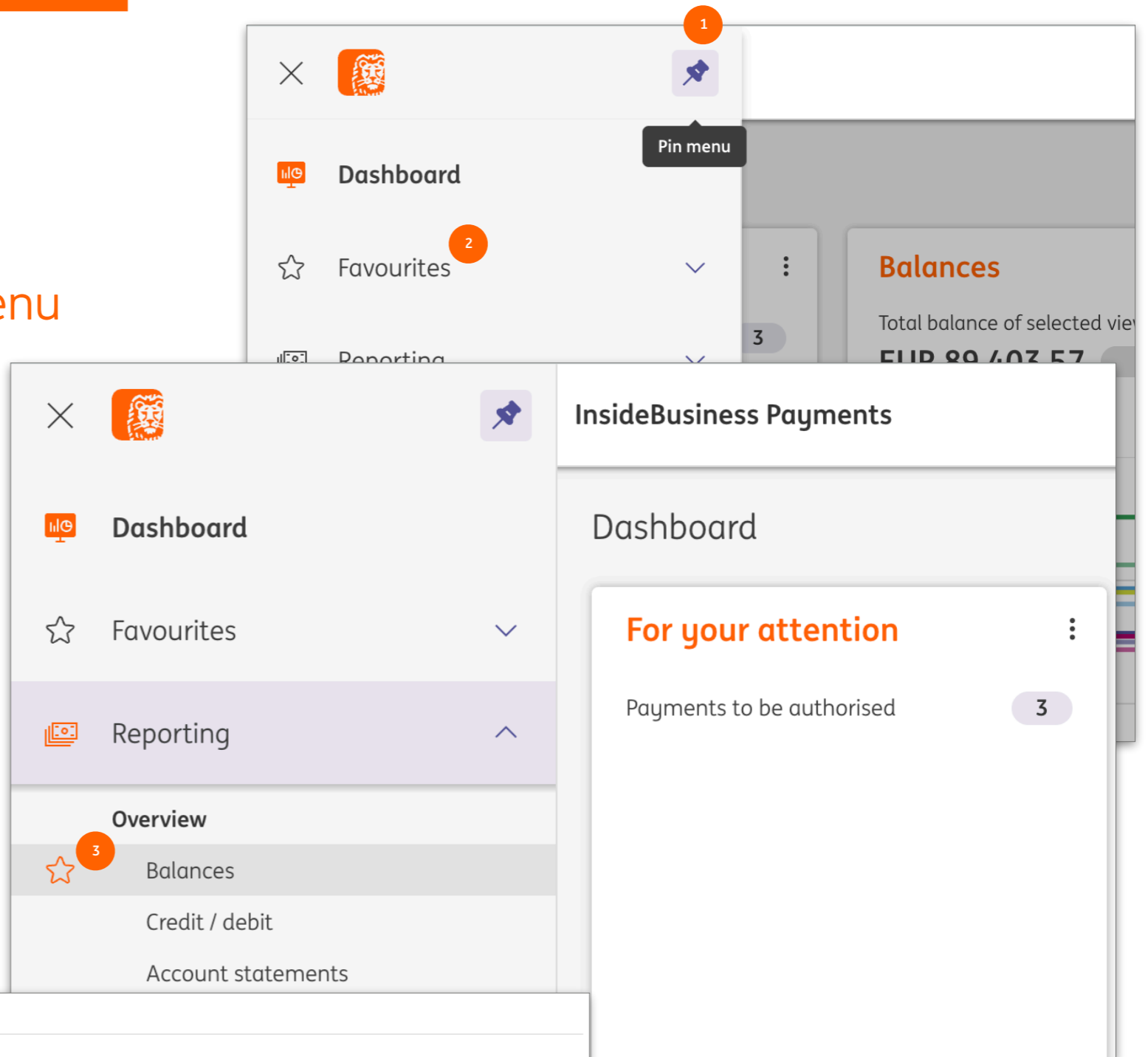


# The Menu

The InsideBusiness Payments menu appears when you move your mouse to the left side of the screen.

The menu can be pinned so it stays in place, by clicking the pin icon. 1

You can add items to the favourite section by clicking the star that appears when hovering over a menu item. 2



Settings for "Favourites" menu

Favourite menu entries displayed  Favourite menu entries can be selected and will be displayed in a separate "Favourites" sub menu.

"Favourites" menu opened  "Favourites" menu is always open. 4

Recommended favourites  Display recommended favourites

ⓘ If this checkbox is selected, the system analyses your most frequently visited menu entries and displays them as recommended entries in the "Favourites" main menu. Please note that the analyses may take some time.

Specific settings for your favourites menu can be found in **Preferences, General settings.** 4



# Table view screens

The screenshot displays the 'Payments in batches' screen in the InsideBusiness Payments application. The main table lists payment entries with columns for Account IBAN, Batch reference, Execution date, Addressee (Address and IBAN), Credit transfer / Direct debit, and Amount Currency. A dropdown menu is open, showing various payment status filters such as 'All payments', 'Completed payments', 'In transmission', 'Payments of the last 7 days (status date)', 'Rejected instant payments', 'Rejected payments', 'Successfully completed', and 'To be inspected'. The 'Payments of the last 7 days (status date)' option is currently selected. The interface includes navigation icons on the left, a 'Close' button in the top right, and 'Export' and 'Print' buttons below the table. A 'Save as template' button is also visible. The table shows 7 of 7 entries, and the 'Entries per page' is set to 15.

Account IBAN	Batch reference	Execution date ↑	Addressee Addresse IBAN	Credit transfer / Direct debit	Amount Currency
VT NL main account NL51 INGB 0637 0217 70	XUI223500000003	23/08/22	Albania Counterparty AL6020511038370009CLTJCFEURA	Credit transfer	55,000.00 USD
VT NL main account NL51 INGB 0637 0217 70	SD52238000000001	02/09/22	Austria Counterparty AT771200052946028125	Debit transfer	1,112.45 EUR
VT AT Account AT86 1936 0004 5437 7725	XUX2235000000001	06/09/22	Austria Counterparty AT771200052946028125	Credit transfer	1,233.88 EUR
VT BE Investments BE41 3101 6105 1210	XUI2235000000001	06/09/22	American Counterparty	Credit transfer	10,555.00 USD
VT BE Investments BE41 3101 6105 1210	XUI2235000000002	06/09/22	American Counterparty	Credit transfer	10,555.00 USD
VT AT Account AT86 1936 0004 5437 7725	XUX2238000000001	08/09/22	Austria Counterparty AT771200052946028125	Credit transfer	1,233.88 EUR
VT AT Account AT86 1936 0004 5437 7725	XUX2238000000002	09/09/22	Austria Counterparty AT771200052946028125	Credit transfer	1,233.88 EUR

InsideBusiness Payments contains detail screens and table view screens. There are some general principles to keep in mind when using these screens.

A table view screen contains data presented in a table. There might be different views<sup>1</sup> available to select from. The table contains columns and rows. The number of rows visible per page can be changed.<sup>2</sup> The total number of rows is shown below the table.<sup>3</sup> If not all data fits on one screen it will be presented in multiple screens. You can select the screen you want to see with the selections buttons on the right side below the table.<sup>4</sup>

If not all columns are visible on screen, scroll down to the bottom of the table to find the horizontal scroller.

The **Export** button<sup>5</sup> lets you export the data seen on screen in a CSV format. With the **Print** button<sup>6</sup> you can create a pdf with this data.



# Managing columns

Every table view has the option to add, remove or re-order the columns the way that suits you most.

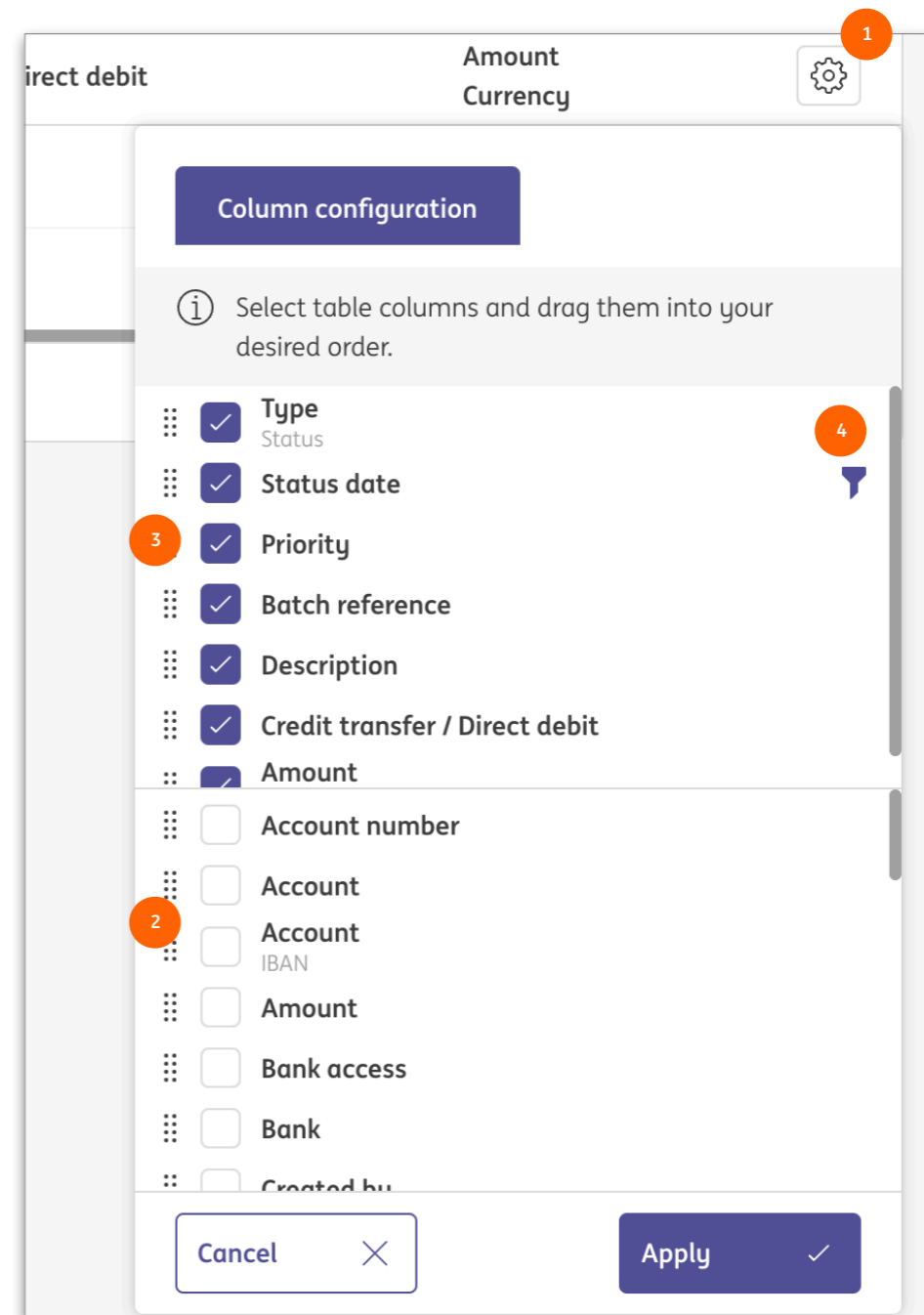
For this click the gearwheel **1** that's visible to the right of the last shown column.

Columns can be added by checking the check box **2**, or directly dragging them to the desired position.

Columns can be removed by unchecking the check box **3** in front of the column name.

Re-order the columns by dragging them to the position you want the column to be.

After clicking **Apply** the newly configured screen will be presented.



# Sorting & filtering

The data in a table view can be sorted on every column by clicking **1** the column name. Clicking again reverses the sorting order. An arrow shows the sorting direction.

If you hover over a column name the filter symbol **2** is revealed. Clicking this symbol will open filter window. The content of this window **3** depends on the type of data that is shown in the column. Set a filter and click **Apply**.

If you remove a column from the table view after having set a filter on it, the filter will stay in place. In that case a filter symbol is shown next to the column name in the column overview. See **4** on previous page.

Execution date	Priority	Batch reference
29/08/22	Normal	XUX2238
29/08/22	Normal	XUX2238

Payments in batches

Payments of the last 7 days (status date) ▾

Account IBAN	Batch reference	Execution date ↑	Addressee Addressee IBAN
<input type="checkbox"/> VT NL main account NL51 INGB 0637 0217 70	XUI223500000003		
<input type="checkbox"/> VT DE Operations DE81 5002 1000 0100 6310 44	XUX223800000003		
<input type="checkbox"/> VT DE Operations DE81 5002 1000 0100 6310 44	XUX223800000004		
<input type="checkbox"/> VT DE Operations DE81 5002 1000 0100 6310 44	XUX223800000005		
<input type="checkbox"/> VT DE Operations DE81 5002 1000 0100 6310 44	XUX223800000006		DK6753030009687106
<input type="checkbox"/> VT DE Operations DE81 5002 1000 0100 6310 44	XUX223800000007	30/08/22	Danmark Counterparty DK6753030009687106

Choose a range from the list or enter a range.

No value selected ▾

From  dd/mm/yy

To  dd/mm/yy

In case of a text filter you can use the \* symbol as a placeholder. In this example **5** all items that contain the word “Periodic” followed by text that contains “IBAN” are part of the filter result.

Enter a text string.



# Managing views

After you changed a table view by managing columns, sorting and filtering two new symbols appear. **1** Clicking the arrow reverts all changes you did. Clicking the diskette bring you to the **Create view** window.

By creating your own view the changes you applied to the table view will not get lost after leaving the page.

The Type of the view **2** determines who will be able to see and select the view. A **Personal view** is only visible for you. A **Customer view** is visible for all your colleagues as well.

Check **Save as default** **3** to always have the table view opened with this view.

Payments in batches

**1**

Payments of the last 7 days (status date) [dropdown] [diskette] [refresh]

<input type="checkbox"/>	Account IBAN	Batch reference	Execution date ↓
<input type="checkbox"/>	VT AT Account AT86 1936 0004 5437 7725	XUX223800000002	09/09/22
<input type="checkbox"/>	VT AT Account AT86 1936 0004 5437 7725	XUX223800000001	08/09/22
<input type="checkbox"/>	VT AT Account AT86 1936 0004 5437 7725	XUX223500000001	06/09/22
<input type="checkbox"/>	VT BE Investments BE41 3101 6105 1210	XUI223500000001	06/09/22

Create View

Type \* **2** Personal view [dropdown]

View \* Sorted on date

Save as default **3**

Cancel [X] Save [diskette]

Payments of the last 7 days (status date) [dropdown] [diskette] [refresh]

- All payments
- Credit payments
- Debit payments
- Payments of the last 7 days (status date)
- Urgent payments

**4** Manage views [gear]

BE41 3101 6105 1210

Batch reference

XUX223800000002

XUX223800000001

XUX223500000001

XUI223500000001

If you want to remove a View or want to set another View as default click on **Manage views** **4** in the Views drop down list.





# The Address book

You can use your address book to store information about your debtors and creditors. In InsideBusiness payments they are referred to as addressees.

The address book is visible for all users with the permission to create payments. Users having the profile **Maintain counterparties** assigned are allowed to maintain the address book.

You can create a new addressee by clicking the **Create addressee** button.

Addressees can also be imported as a comma separated file by clicking **More actions** -> **Import**. To get an example of the import file, first manually create an addressee, select it and click **Export** -> **Download addressees**. See the appendix for a description of the fields.

InsideBusiness Payments

Payments / Address book

Export Print

Address book

All addressees

Create addressee Delete More actions

<input type="checkbox"/>	Addressee ↑	Used by	Used as	Country	Name in payment	Town
<input type="checkbox"/>	Albania Counterparty	All companies	Creditor & Debtor	Albania	Albania Counterparty	Tirana
<input type="checkbox"/>	American Counterparty	All companies	Creditor & Debtor	United States	ARNOLD SCHWARZENEGGER	LOS ANGELES
<input type="checkbox"/>	Andorra Counterparty	All companies	Creditor & Debtor	Andorra	Andorra Counterparty	Andorra La Vella
<input type="checkbox"/>	AT Tax office	All companies	Creditor & Debtor	Austria	AT BENEFICIARY	WIEN
<input type="checkbox"/>	Austria Counterparty	All companies	Creditor & Debtor	Austria	Austria Counterparty	Vienna

15 of 75 Entries Entries per page 15

CSV settings

Field separator for CSV \* Comma

In Preferences -> General settings select the field separator you are using for importing the address book. This setting is used for all other CSV files as well.

# Verify addressees

When saving a new addressee, InsideBusiness Payments verifies if the addressee name and account number match. This verification will be done for a growing number of SEPA countries.

A full match result is presented with a fly-in message. <sup>1</sup> If the name only partially matches the name found by InsideBusiness Payments, you are offered to proceed with the name found. <sup>2</sup> If there is no match at all, you will get a warning message <sup>3</sup>. In that case please update the addressee name. If verification was not possible <sup>4</sup> we advise you to click **Proceed**.

The check result is also stored in the account details of the addressee. <sup>5</sup> To get there, click on the addressee, click on the tab **Accounts** and click on the account.

By adding the optional column **Verification of payee** <sup>6</sup> to your default view, you can track the verification status of all addressees more easily.

After 6 months a full match status expires and is changed to **Action needed**. You can easily verify the addressee name again by clicking **More actions** -> **Recheck addressees**. <sup>7</sup> We encourage you to do so and keep your address book up to date.

Addressee: A virtual trader / Account: NL41INGB075112

Status	
Verification of Payee status	Matched
Verification of Payee status date	19/09/25 5:45:16 PM

# View modifications

If there is a need to see what was changed in the address book and by whom, it is possible to view the address book modifications.

You can view the modifications of a single addressee <sup>1</sup> by clicking **More actions** -> **View modifications** on the address detail screen.

In case the name of an addressee has changed or an addressee has been deleted the modifications can better be found on the general overview of modifications <sup>2</sup> that can be reached by clicking **More actions** -> **View modifications** on the address book screen.

1

Addressee: Albania Counterparty → Address Book Modifications

Export Print

Addressee: Albania Counterparty → Address book modifications

All modifications

<input type="checkbox"/>	Modification date ↓	Modified by	Action	Field	Old value	New value	
<input type="checkbox"/>	23/08/22 6:22:57 AM	Demo User	Create	Account name		AL6020511038370009CLTJCFEURA	
<input type="checkbox"/>	23/08/22 6:22:57 AM	Demo User	Create	Addressee		Albania Counterparty	

2 of 2 Entries

Entries per page 15 < 1 >

2

InsideBusiness Payments

Address Book Modifications

Export Print

Address book modifications

All modifications

<input type="checkbox"/>	Modification date ↓	Addressee	Modified by	Action	Field	Old value	New value	
<input type="checkbox"/>	13/04/25 3:10:44 PM	UK BENEFICIARY	Al Capone	Modify	Expiry date	2025-10-10 15:09:52.661	2025-10-10 15:10:44.382	
<input type="checkbox"/>	13/04/25 3:10:44 PM	UK BENEFICIARY	Al Capone	Modify	Status date	2025-04-13 15:09:52.661	2025-04-13 15:10:44.382	
<input type="checkbox"/>	13/04/25 3:10:44 PM	Great Britain Counterparty	Al Capone	Modify	Expiry date	2025-10-10 15:09:52.736	2025-10-10 15:10:44.354	
<input type="checkbox"/>	13/04/25 3:10:44 PM	Great Britain Counterparty	Al Capone	Modify	Status date	2025-04-13 15:09:52.736	2025-04-13 15:10:44.354	
<input type="checkbox"/>	13/04/25 3:10:44 PM	GB BENEFICIARY	Al Capone	Modify	Expiry date	2025-10-10 15:09:52.701	2025-10-10 15:10:44.323	

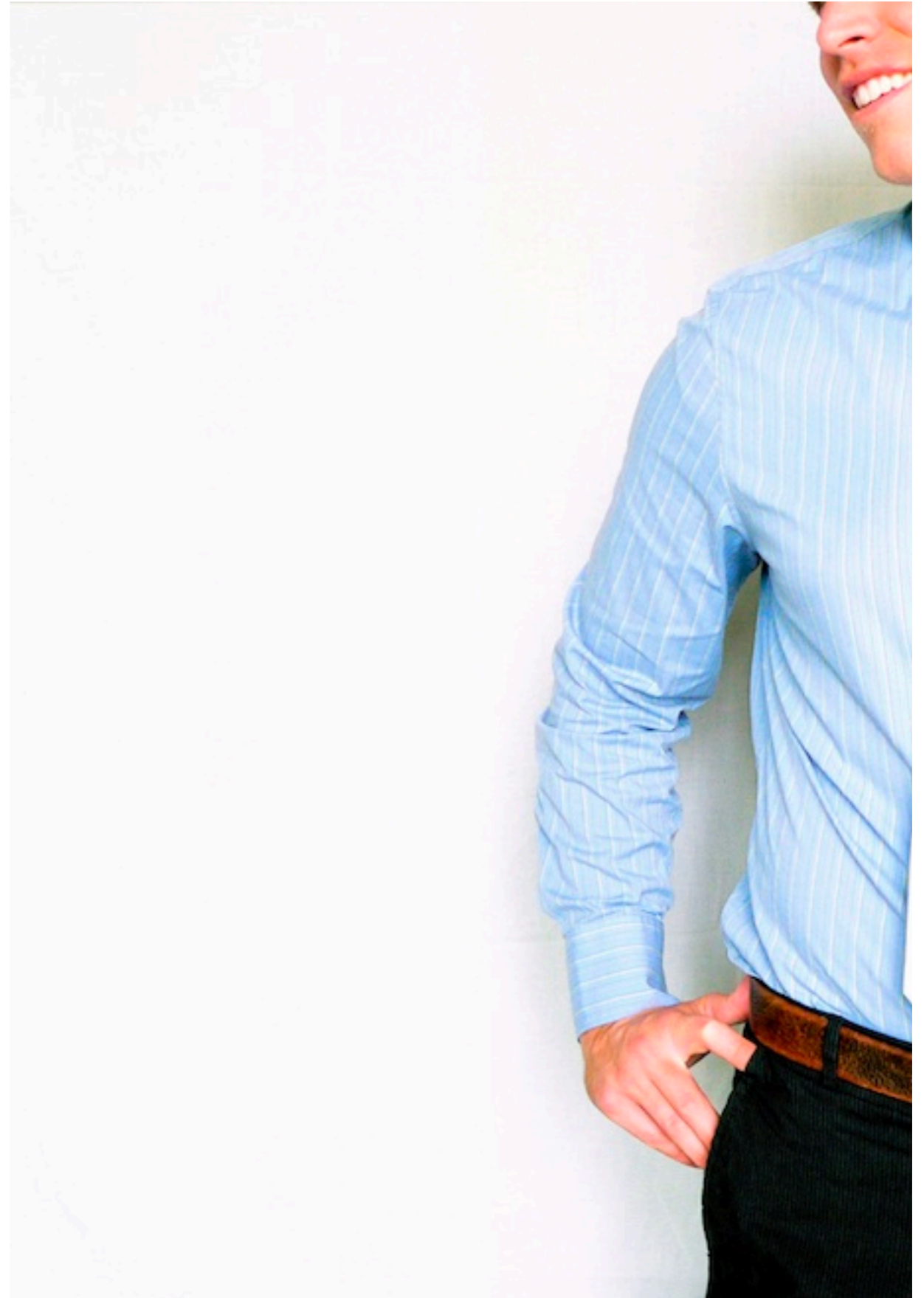
5 of 1081 Entries

Entries per page 5 < 1 2 3 4 5 ... 217 >

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# Payments

With InsideBusiness payments you can create and import payments and direct debits in multiple domestic and international formats.



# Manual payments

To manually create a payment go to **Payments** -> **Create** and select the type of payment you want to create.

In this manual we will use Credit transfer as an example. Instructions for specific payment types can be found [here](#).

Once you have created a payment it can be saved as template for future use. If you did so, you can select the template here. **1**

Select the remitter account. **2** Only accounts that can be used for this type of payment and for which you have permission are shown.

Select the beneficiary. **3** You can search through address book, payment templates or recent payments. To select others click on the address book icon. **4** If you have the profile **Maintain counterparties** assigned you also have the option to enter beneficiary details manually by clicking the + sign. **4**

Enter remittance information **5** that will be shown on the account statement, select the priority, execution date and currency and enter the amount.

Based on the entered data InsideBusiness Payment will determine the preferred payment product and show the product specific fields.

**Mandatory fields have a \* next to the field name.** **7**

The screenshot shows a 'Create credit transfer' form with the following sections and fields:

- Template:** A dropdown menu labeled 'Template (optional)' with the value 'No value selected'. Callout 1 points to this dropdown.
- Remitter and beneficiary:**
  - Remitter \*:** A dropdown menu with the value 'Please select'. Callout 2 points to this dropdown. Callout 7 points to the asterisk.
  - Beneficiary \*:** A dropdown menu with the value 'Please select', a search icon, and a plus sign. Callout 3 points to the dropdown, callout 4 points to the search icon, and callout 4 points to the plus sign.
- Payment details:**
  - Remittance information:** A text input field with a character count '140/140 characters, 1/1 lines'. Callout 5 points to this field.
  - Priority \*:** A dropdown menu with the value 'Normal'. Callout 7 points to the asterisk.
  - Execution date \*:** A date picker field with the value '24/09/25'. Callout 6 points to this field.
  - Currency \* / Amount \*:** A dropdown menu with the value 'EUR (Euro)' and an empty input field for the amount. Callout 7 points to the asterisks.







At the bottom of the form are buttons for 'Cancel', 'Authorise', 'Save', and 'More actions'.

**6** The payment will be booked from your account on the execution date. The book date of the credit booking depends on product, country, currency and beneficiary bank. Book date and value date must be banking days and may differ. Please see [Payment cut-off times](#) and [International Bank holidays](#) for more details on expected processing times.







# Remitter

The remitter details are taken from the InsideBusiness administration.

The ultimate debtor fields 1 can be used to indicate the real source of the payment. This can for instance be used by a service bureau that pays bills on behalf of a third party. The ultimate debtor will be shown on the account statement instead of the real debtor.

  **InsideBusiness Payments**     [Log out](#)

---

	Remitter *	Virtual trading <span style="float: right;">▼ 🔍</span>
		AT475700021011130470/EUR AT47 5700 0210 1113 0470 Last available value balance <span style="float: right; color: green;">EUR 0.00</span>
	Name in payment	FAT Test Customer
	Address	Haaksbergweg 4
		Gebouw 1
		Vleugel C
	Postcode / Town	1101 BX <span style="margin-left: 20px;">Amsterdam</span>
	Country	Netherlands (NL)
	Account number	21011130470
	IBAN	AT47 5700 0210 1113 0470
	BIC	INGBATWWXXX
	Bank code	57000
	Country	Austria (AT)
	Currency	EUR (Euro)
	Ultimate debtor <span style="float: right; background-color: orange; border-radius: 50%; padding: 2px;">1</span>	<input type="text"/>
		<input type="text"/>
	Ultimate debtor ID	<input type="text"/>

# Beneficiary

The beneficiary details are either manually entered or taken from the address book.

For some payment types like international payments, the beneficiary address, country and town are mandatory.

For a growing number of SEPA countries, IBP verifies the beneficiary name when saving the payment. The result of the verification is shown on screen:

- IBAN and name do not match. **1** Check and correct your input and save the payment again.
- IBAN and name partially match. **2** If the received name is correct, proceed with that name.
- Verification could not be done. For instance because the beneficiary bank does not respond. We advise you to click **Proceed** **3**.
- IBAN and name fully match.

The verification result is saved in the payment status **4** as well. To view this, open the details of the payment and expand the **status** section.

The screenshot shows the 'Beneficiary' form in the 'InsideBusiness Payments' application. The form fields include: Beneficiary (Albania Counterparty), Name in payment (Albania Counterparty), Address (P.O. Box 2), Postcode / Town (12345, Tirana), Country (Albania (AL)), Account number (370009CLTJCFEURA), BBAN (20511038370009CLTJCFEURA), and IBAN (AL60 2051 1038 3700 09CL TJCF EURA). Three verification pop-ups are overlaid on the form:

- 1** "Beneficiary could not be matched": The counterpart account name could not be matched based on the provided details. Would you like to proceed with the existing value? (Buttons: No, Proceed)
- 2** "Beneficiary partially matched": There may be a match for the counterpart account name: 'David Axel Mill', but it is not exactly the same: 'David Axel Miller'. Would you like to proceed with the existing value or apply the received name? (Buttons: Decline to proceed, Proceed with existing value, Proceed with received name)
- 3** "Beneficiary confirmation not possible": Confirming the counterpart account is not possible at the moment due to technical reasons. Would you like to proceed with the existing value? (Buttons: No, Proceed)

At the bottom, the 'Status' section is expanded, showing:

Status	
Verification of Payee status	Matched
Verification of Payee status date	19/09/25 5:45:16 PM

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# Priority

In the **Payment details** section you can set the **Priority** of the payment. The available options depend on the remitter country and the payment product.

Normal	Payment without instructions	Available for most payment types.
Instant	Payment fully processed and cleared within seconds	Available for SEPA and Some domestic payments to supporting banks. Instant payments have an amount limit.
Treasury Payment	Payment is cleared over Real time clearing engine like Target2, Sorbnet etc.	Often available for payments in EURO and for domestic payments.
Urgent	Depending on payment product, payment is settled same Day or uses Real time clearing engine.	Often available for international, domestic and SEPA payments.

# Further payment details

The content of the **Further payment details** section depends heavily on the determined product. Default only a few fields are shown. By clicking the **Extended mode** <sup>1</sup> button all fields become visible.

The **Reference** <sup>2</sup> field is used to store the so called EndToEnd-ID. This field is sent with the payment and reported on the account statement.

The **Payment reference** <sup>3</sup> field is used for structured remittance info. The coding of the entered value has to comply to ISO 11649, Dutch betalingskenmerk or Belgium BBA.

Select **Business type** <sup>4</sup> CBBF if the purpose of the payment is Capital building.

The field **Business type category** <sup>5</sup> can be used to indicate that the payment has to be processed as an intracompany payment (code word INTC) or as a Salary payment (code word SALA). A batch with multiple Salary payments will be processed such that all payments are credited at the same date.

The screenshot shows a form titled 'Further payment details' with two tabs: 'Regular mode' and 'Extended mode'. The 'Extended mode' tab is selected and marked with a red circle '1'. The form contains the following fields:

- Payment ID:** WEB22380000023
- Reference:** (empty field, marked with red circle '2')
- Payment reference:** (empty field, marked with red circle '3')
- Business type:** No value selected (dropdown menu, marked with red circle '4')
- Business type category:** No value selected (dropdown menu, marked with red circle '5')
- Payment classification:**
- Country of execution:** Austria (AT)
- Product type \*:** SEPA Credit Transfer (dropdown menu)
- Booking type \*:** Individual booking on account statement (dropdown menu, marked with red circle '6')

The field **Booking type** <sup>6</sup> indicates how this payment is reported on your account statement.

**Individual booking on account statement** means that every payment is reported individually, even if the payment is part of a batch with payments.

**Total amount on account statement** means that a batch with payments will be reported in one line with a total amount on the account statement.

# More further payment details

In case of international payments more further payment options will become available.

In case the transaction currency differs from the account currency the amount in account currency will be shown. <sup>1</sup>

If instructions for debtor or creditor bank have to be provided they can be entered in <sup>2</sup> or <sup>5</sup>.

The **Charge bearer** <sup>3</sup> value indicates how the payments costs have to be split up. Only the allowed values are shown. Options are: **Share**, **Beneficiary**, **Originator**. If the payment has to be routed via an Intermediary bank, the BIC of that bank can be added here. <sup>4</sup>

On the [ING website](#) we gathered requirements that have to be taken into account when creating international payments to accounts held in some specific countries.

### Further payment details

Regular mode Extended mode

<sup>1</sup> Amount in account currency, indicative rate: **1.10 USD (US Dollar)**

Payment ID: **WEB223800000023**

Reference:

Payment reference:

Business type category: **No value selected**

Instructions for Debtor agent: <sup>2</sup>

Charge bearer: <sup>3</sup> **Share**

**Intermediary**

BIC: <sup>4</sup>

**Advise to beneficiary**

Instructions for Creditor agent: <sup>5</sup>

Fax notification: <sup>6</sup> **No**

If a Fax notification has to be sent when the payment is completed this can be indicated here. <sup>6</sup> For Dutch ING accounts, ING will send the fax. For other accounts the fax number will be sent in the MT103.

# Equivalent value

When transferring money abroad, the safest way is to denominate the payment in the base currency of the beneficiary country. This way you make use of ING's attractive FX rates ensuring the beneficiary to receive the best amount.

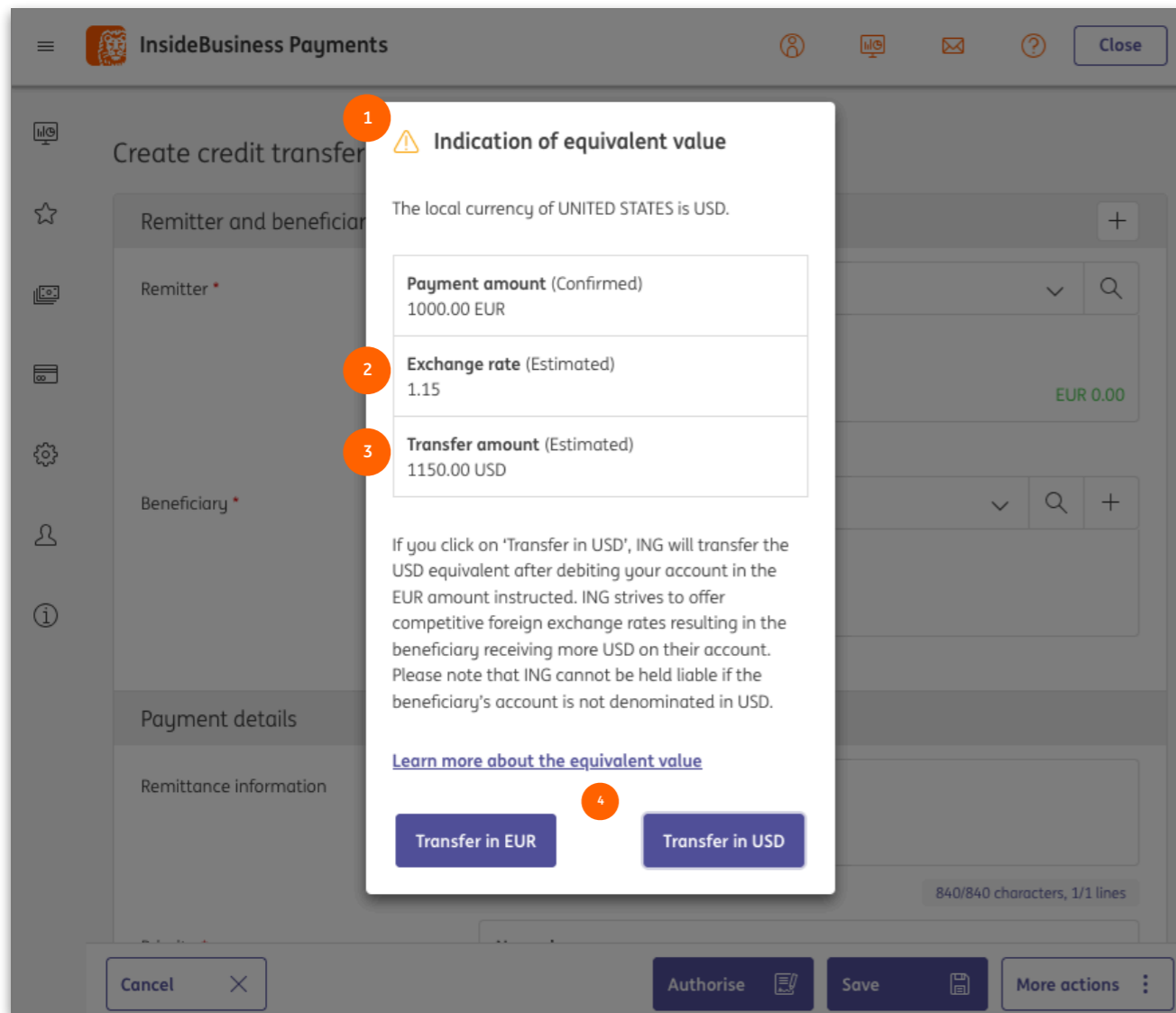
If you create a payment that is not denominated in the base currency of the beneficiary country, IBP offers you to transfer the equivalent value of the instructed amount. <sup>1</sup>

This means that ING converts the instructed amount to the base currency of the beneficiary country. The payment itself will still show the original amount you entered, but the beneficiary receives the amount converted in his local currency.

On the pop-up screen the current most actual exchange rate <sup>2</sup> is shown. If the payment would be processed right at this moment, this is the rate ING will use to convert the instructed amount.

The transfer amount <sup>3</sup> is the expected amount that will be credited to the beneficiary account.

Choose if you want to use the equivalent value or if you want to continue with the original currency. <sup>4</sup>



# Open payments

After a payment/batch is created or imported it will be visible on the Open payments screen.

The Open payments screen **1** can be reached by navigating to **Payments -> Open payments**. This is the place where you manage your payments and batches until they are sent for processing.

As long as a payment/batch is visible on the Open payments screen you are in fully control of it. You can view and change the payment details, **2** authorise **3** the payment/batch, put payments in batches or delete payments (see next page for an overview of all actions).

For an explanation of payment statuses please see the appendix.

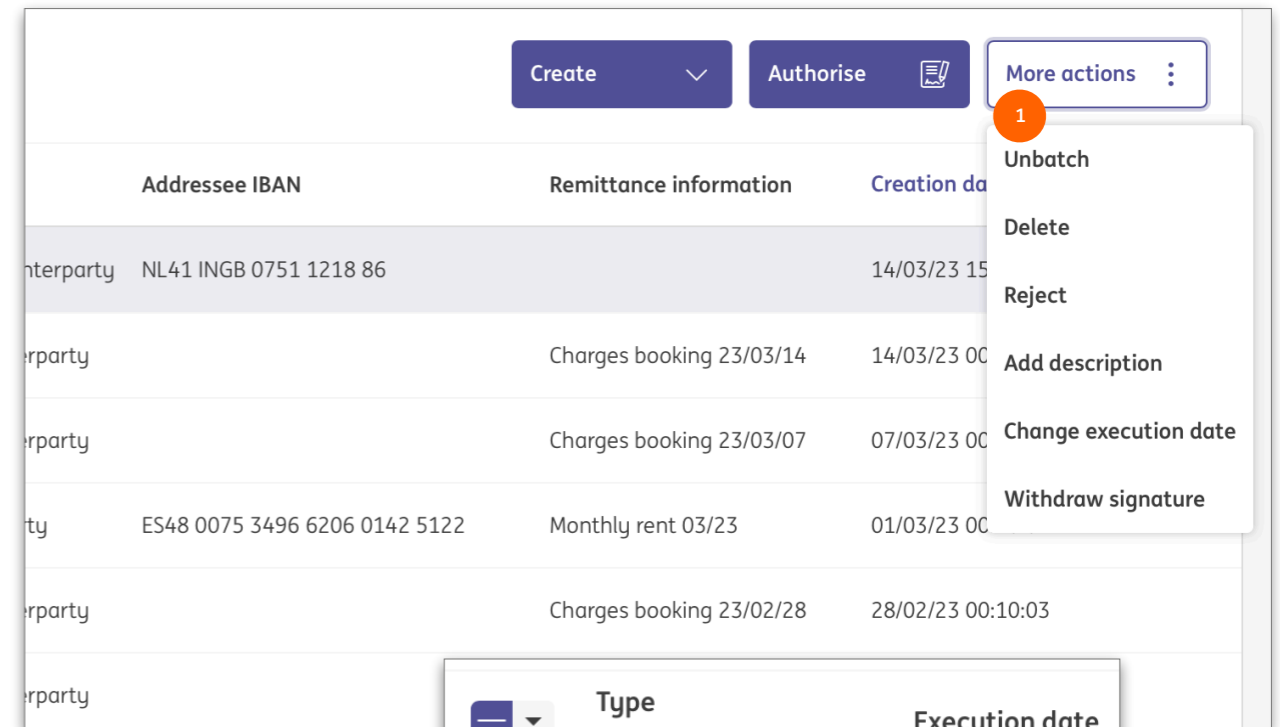
The screenshot displays the 'Open payments' screen in the InsideBusiness Payments application. The main table lists payment entries with columns: Type, Status, Execution date, Priority, Batch reference, Account IBAN, Amount Currency, and Addressee. A modal window is open, showing detailed information for a selected payment. The modal is divided into sections: Remitter and beneficiary, Beneficiary, and Payment details. The 'Payment details' section includes fields for Remittance information, Priority, Execution date, and Currency/Amount. The 'Further payment details' section shows the amount in account currency and indicative rate.

Type	Status	Execution date	Priority	Batch reference	Account IBAN	Amount Currency	Addressee
Payment	Entered	26/08/22			VT AT Account	123.00	
Payment	Waiting for execution	30/08/22					
Payment	Waiting for execution	31/08/22					
Payment	Entered	01/09/22					
Batch	Waiting for execution	02/09/22					

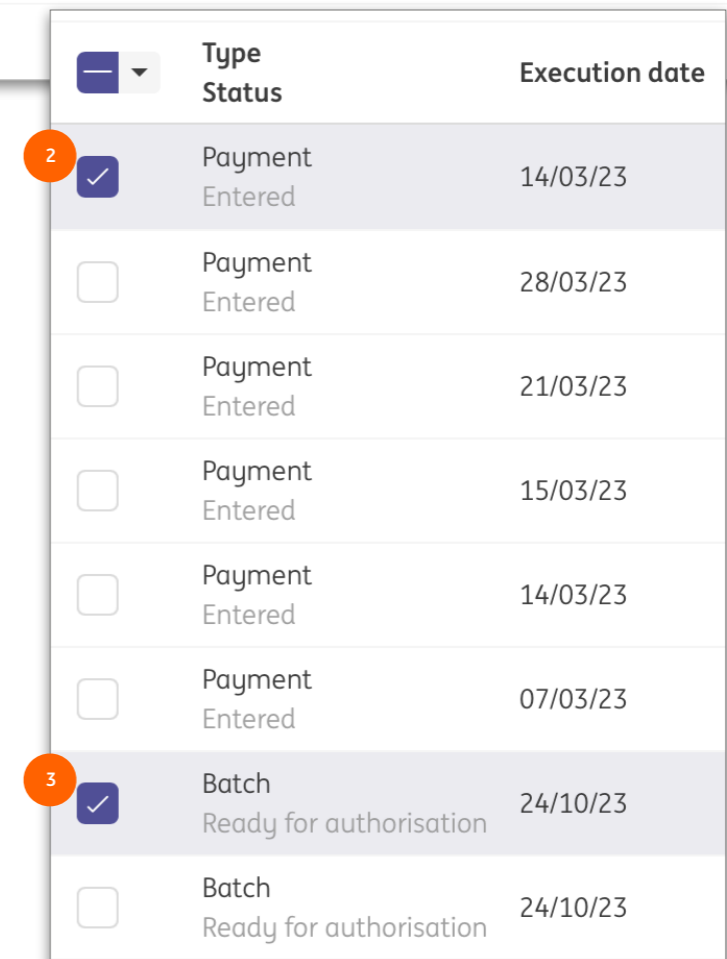
# More actions

The More actions button <sup>1</sup> contains actions you can perform on either selected Payments <sup>2</sup>, Batches <sup>3</sup> or both.

Whether an action is allowed depends on the type and the status of the selected item. For some actions a specific permission is needed. These can be found in below table. The permission to view the transactions is always needed.



Action	For type	For statuses	Required permission*
Unbatch	Batch	All statuses	Proper sign permissions
Delete	Payment	Entered	Delete payments
Reject	Batch	All statuses	Delete payments & Proper sign permissions
Add description	Batch	Ready for authorisation	-
	Batch	Partially authorised	-
Change execution date	Payment	Entered	-
	Batch	Ready for authorisation	Proper sign permission
Withdraw signature	Batch	Partially authorised	Proper sign permission
	Payment	Partially authorised	Proper sign permission



\* See [Administraton](#)

# Sent payments

After a payment or batch is sent for processing it will move from the Open payments screen to the Sent payments screen.

The Sent payments screen **1** can be reached by navigating to **Payments** -> **Sent payments**.

You can view the details of a payment or batch by clicking it. **2** Here you will find information about who created and authorised **3** the payment or batch.

For an explanation of payment statuses please see the appendix.

Please be aware that deleting a payment on the Sent payment screen does not stop the payment from being processed!

**1** InsideBusiness Payments

Payments / Sent payments

Export Print

Payments of the last 7 days (status date) Delete

Type	Status	Status date	Priority	Batch reference	Description	Credit transfer / Direct debit	Amount Currency
Payment	In progress at bank	29/08/22 2:10:02 AM	Normal	XUX223800000006		Credit transfer	1,254.67 EUR
Payment	In progress at bank	29/08/22 2:10:02 AM	Normal	XUX223800000005		Credit transfer	1,254.67 EUR
Payment	In progress at bank						1,254.67 EUR
Payment	In progress at bank						1,254.67 EUR
Payment	In progress at bank						55,000.00 USD

Credit transfer details: XUX223800000006

Payment status: In progress at bank

Status date: 29/08/22 2:10:02 AM

Remitter and beneficiary:

Remitter: Virtual Trading, VT DE Operations, DE81 5002 1000 0100 6310 44

Beneficiary: Danmark Counterparty, DK6753030009687106, DK67 5303 0009 6871 06

Applied authorisations:

User	Date	Authorisation method	Signature class
User Demo	26/08/22 2:42:47 PM	ING I-Identity Card	Jointly (A)
Demo User	26/08/22 2:37:52 PM	ING I-Identity Card	Jointly (A)

# Import payments

With InsideBusiness payments you can import payments in several supported formats\*

To import a file go to **Payments** -> **Import file**.

Indicate **1** how the file has to be imported :

## Batch

- Results in a batch with payments
- In case **Batch booking** is not indicated in the payment file, and if available for the product, the batch will contain payments with booking type set to **tot Total amount on account statement**.
- In case **Batch booking** is set to false in the import file, or the product only allows single payments, the batch will contain payments with booking type set to **Single payments**.

## Single payments

- Results in a batch with single payments
- Can only be selected in case **Batch booking** is missing or set to false in the import file.

## Batch (for large files - Payment details cannot be displayed)

- Option to import batches with more than 10.000 payments. The details of the payments are not visible on screen. This option can only be used for SEPA batches with Batch booking true. **Be aware that IBP does not check the file. If it contains errors this will only become clear during processing at the day of execution.**

The screenshot shows the 'Import file' interface in the InsideBusiness Payments application. The form is titled 'Import file' and contains the following fields:

- Import options**
  - Import file as \***: A dropdown menu with 'Batch' selected. A red circle with the number '1' is next to it.
  - Category \***: A dropdown menu with 'Standard' selected.
  - Verification of payee \***: A dropdown menu with 'Verify payees if possible' selected.
  - Description**: A text input field.
  - Hash algorithm check**: A dropdown menu with 'No value selected' selected. A red circle with the number '2' is next to it.
- File to be imported**
  - File \***: A text input field with a 'Select file' button and a 'Browse' button.

At the bottom of the form, there are three buttons: 'Cancel' (with a close icon), 'Import and next', and 'Import' (with a checkmark icon).

If a hash was created when creating the payment file, select the used hash algorithm here. **2** After import the hash calculated by InsideBusiness Payments will be shown and can be compared. If the file was not altered after the export, the hashes should be the same.



# Verification of payees

You can have the creditor names in your import file verified during import. This can be done for a growing number of SEPA countries.

To have your import file checked, select **Verify payees if possible**.<sup>1</sup> Be aware that this will slow down the import process. If you do not want your import file checked, select **Do not verify payees**.<sup>1</sup>

The verification result can be found in the contained payments section<sup>2</sup> of the imported batch. Select view **Not fully matched**<sup>3</sup> to easily see all payments that were not fully matched or could not be checked.

Import file

Import options

Import file as \* Batch

Category \* Standard

Verification of payee \* **1** Verify payees if possible

Description

Hash algorithm check No value selected

File to be imported

File \* Select file Browse

Cancel Import and next Import

**2** Contained payments

Not fully matched **3**

Delete Return into open payments

<input type="checkbox"/>	Status	Product type	Execution date	Account ↑	Amount Currency	Addressee	Addressee IBAN	Verification of payee	Creation date
<input type="checkbox"/>	Composed	International credit transfer	05/09/23	PL27114020040000300201355387/ PLN	301.13 PLN	USA CP FEDWIRE		Not checked	05/09/23 2:44:29 PM

1 of 1 Entry

Applied authorisations

Entries per page 15 < 1 >

In your personal settings you can set the default behaviour for verification during import **4** so you do not have to select the option on the Import file screen every time.

**Preferences**

Personal Settings

General settings

Preferred countries

Booking type usage \* Not specified

Default import category \* Standard

Default import verification **4** Verify payees if possible

# Maximum file size

The number of payments of a payment import file, depends on the payment type.

**Single payments** are processed individually and reported separately on your account statement. Most import formats can only be used to import single payments. Examples are MT100, GIRO and CFD. In other formats you will have to indicate the payment type. In XML this is for instance done by adding the Batch Booking = false tag. A payment import file may contain 20.000 single payments. These are divided over batches of each maximum 5.000 payments <sup>1</sup>.

The screenshot shows the 'InsideBusiness Payments' interface. At the top, a message box states '20000 payment(s) imported successfully'. Below this, a section titled 'Resulting batches' contains a dropdown menu set to 'All resulting batches' and an 'Authorise' button. A table displays the following data:

<input type="checkbox"/>	Status	Creation date	Batch reference	Account number	Number of transactions	Total transaction amount	Currency	
<input type="checkbox"/>	Successful	18/06/25 9:20:11 AM	DUX516900000100	NL41INGB0751121886	5000	25,074.90	EUR	
<input type="checkbox"/>	Successful	18/06/25 9:24:35 AM	DUX516900000101	NL41INGB0751121886	5000	25,074.90	EUR	
<input type="checkbox"/>	Successful	18/06/25 9:24:39 AM	DUX516900000102	NL41INGB0751121886	5000	25,074.90	EUR	
<input type="checkbox"/>	Successful	18/06/25 9:24:44 AM	DUX516900000103	NL41INGB0751121886	5000	25,074.90	EUR	

Below the table, it indicates '4 of 4 Entries' and 'Entries per page 15'. At the bottom, there is a navigation bar with a 'Close' button and a 'Delete' button. A red circle with the number '1' highlights the first checkbox in the table.

# Maximum file size

A batch containing **Multiple payments** is reported on your account statement with one global debit or credit. Details of the individual transactions are not shown.

Some payment products are only available as multiple payment. SEPA direct debit is an example of this. For credit transfers there might be more options, for instance SEPA credit transfers and Hungarian domestic payments can both be multiple and single payments. In XML a multiple payment is indicated by adding the Batch Booking = true tag. A payment import file may contain 10.000 multiple payments. This is less than the maximum for single payments as a multiple payment batch cannot be split.

For importing more than 10.000 SEPA multiple payments (both credit transfers and direct debits) InsideBusiness Payments has an option to import these without details. The maximum file size is in that case limited to 250Mb (around 180.000 payments in XML format). Below table gives an overview of single and multiple products supported in the different countries.

Product/Land	NL	FR	UK	BE	ES	IE	DE	AT	PT	LU	CH	IT	PL	CZ	SK	RO	HU	BG
SEPA CT S*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
SEPA instant S*	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	-	-	✓	-	-	-
SEPA CT M*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-	-	✓
SEPA instant M*	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	-	-	-	-	-	-
SEPA DD*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	-
Domestic CT S*	-	-	✓	-	-	-	-	-	-	-	✓	-	✓	✓	-	✓	✓	✓
Domestic CT M*	-	-	✓	-	-	-	-	-	-	-	✓	-	-	-	-	-	✓	-
Domestic DD S*	-	-	-	-	-	-	-	-	-	-	-	-	✓	✓	-	✓	✓	✓
Domestic DD M*	-	-	✓	-	-	-	-	-	-	-	✓	✓	-	-	-	-	✓	

\* CT = Regular Credit transfer      S = Single  
 DD = Direct debit                      M = Multiple  
 Domestic = Domestic

1

InsideBusiness Payments

Adressee: Belgium Counterparty / Master data

Master data | Accounts | Payment templates

General settings

Adressee \* Belgium Counterparty

Used by \* All companies

Used as \* Creditor & Debtor

Name, address and identifiers for payments

Name in payment \* Belgium Counterparty

Address P.O. Box 4

Postal code / Town 12345 Brussels

Country \*

2

```

<Cdtr>
  <Nm>Belgium Counterparty</Nm>
  <PstlAdr>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE28310187300420</IBAN>
  </Id>
</CdtrAcct>

```

3

Beneficiary \*

Belgium Counterparty

BE28310187300420  
BE28 3101 8730 0420

Name in payment Belgium Counterparty

Address P.O. Box 4

Postcode / Town 12345 Brussels

Country Belgium (BE)

IBAN BE28 3101 8730 0420

BIC BBRUBEBB

Country Belgium (BE)

# Import enrichment

The address book plays an important role when importing payments. InsideBusiness Payments analyses imported payments and tries to match addressees with addressees registered in the address book. In case of a match the data from the address book is used instead of the data of the import file.

This can be handy in case not all mandatory addressee data is provided in the file, but is available in the address book. The payments will be imported successfully even though they were incomplete.

## Example

An addressee in the address book 1 contains full address details. In the import file 2 only the name and country of the creditor are provided where full address details are mandatory for an international payment. Nevertheless the payment is imported successfully 3 because the address details are automatically enriched from the address book.

! Unfortunately enrichment has a downside. In case of a match InsideBusiness Payments **always** uses the address book data, even if this is less complete than the data from the import file. So always take care to have your address book fully filled and up to date.

# Imported files

After you import a file it is automatically processed in the background. During this process the content of the file is checked. On the Imported files screen the progress can be followed.

Go to **Payments** -> **Imported files**.

The status column **1** shows the progress:

## Waiting for execution

- File is not yet processed.

## In progress

- File is being processed.

## Successful

- The file was imported successfully.

## Partially successful

- The file was partially imported.

## Error

- Import was not successful.

To view details of the imported file and or details of the errors, click on the imported file in the table. **2**

Payments or batches that are successfully imported will automatically appear on the Open payments screen for further processing. But if you want, given you have the permission to do so, you can also authorise all imported payments right from the imported files screen. Select the successful imported file and click on Authorise. **3**

Payments /

### Imported files

Export Print

All imported files Import Delete Authorise

Status	Import date ↓	Imported by	Batch reference	File	File size
Successful	12/08/22 1:20:37 PM	Eva Szentpeteriova	UCN222400000001	test_K84_04.cfd	1.58 KB
Successful	11/08/22 8:18:27 AM	Eva Szentpeteriova	UCN222300000002	UFRA1008.CFD	850 B
Successful	11/08/22 8:17:19 AM	Eva Szentpeteriova	UCN222300000001	UFRA1008.CFD	850 B
Successful					
Successful					

9 of 9 Entries

Result

0 batch(es) successfully imported, 1 batch(es) erroneous

Batch 1: Server rejected file upload, reason:  
Import failed on transaction 180 - counter account number or BIC contains invalid  
SEPA country code TR.



---

# Confidential payments

On the Import payments screen you can select a Payment category. It currently contains two options:

**Standard:** File is imported without category

**Confidential:** File is imported as confidential.

Payments imported as confidential will only be visible for users that have the profile **View confidential** assigned.

This option is used a lot for importing batches with salary payments.

The screenshot shows the 'Create periodic credit transfer' dialog box in the InsideBusiness Payments application. The dialog box is titled 'Create periodic credit transfer' and contains the following fields:

- 1. **Periodic payment name \***: A text input field.
- 2. **Frequency \***: A dropdown menu with 'Monthly' selected.
- 3. **Next execution date \***: A date picker showing '12/09/22'.
- 4. **Number of executions**: A text input field with the value 'Leave field empty if unlimited'.
- 5. **End date**: A date picker showing 'dd/mm/yy'.
- 6. **Number of days created upfront**: A text input field with the value '14'.
- 7. **Next creation date**: A text input field with the value '29/08/22'.

The background interface shows a table of periodic payments with the following columns: 'Periodic payment name', 'Next creation date', 'Frequency', 'Addressee', 'Remittance information', 'Product type', and 'Amount Currency'. A table row is visible with the following data: 'Charges', '29/08/22', 'Weekly', 'American', 'Charges booking', 'International', and '10,555.00'.

# Periodic payments

InsideBusiness Payments helps you to easily pay recurring invoices by creating a Periodic payment. This periodic payment will create a new payment with the frequency you selected. The payment will appear on the Open payments screen and has to be handled just like a manually created or imported payment. You will find this option by navigating to **Payments -> Periodic payments**.

As a first step select the type of Periodic payment **1** you want to create (credit transfer, direct debit, savings).

Give the periodic payment a name. **2**

Enter the frequency **3** for creating the payment and the execution date **4** of the first payment.

Enter the number of payments that have to be created **5** or and End date. **6**

Enter the number of the days **7** the payment has to be created before the execution date. Select a number that gives you enough time to have the payment authorised.

Fill in all payment details and save the Periodic payment.

You do not want to worry about periodically signing the created payments?

Create a Periodic payment for one year and set the **Number of days created upfront** **7** to 370. After saving all payments for the coming year will immediately be created. Select the created payments and authorise them. Set a reminder to repeat this process in one year.



# Payment templates

Payment templates can help you to easily recreate payments you have to do regularly.

To create a payment template first create a payment, click **More actions** -> **Save as template**. <sup>1</sup> You will be requested to enter a name for the template. After that click **Save** and the template is created.

To use a template select it directly on a create payment screen. It's the first field that is presented.

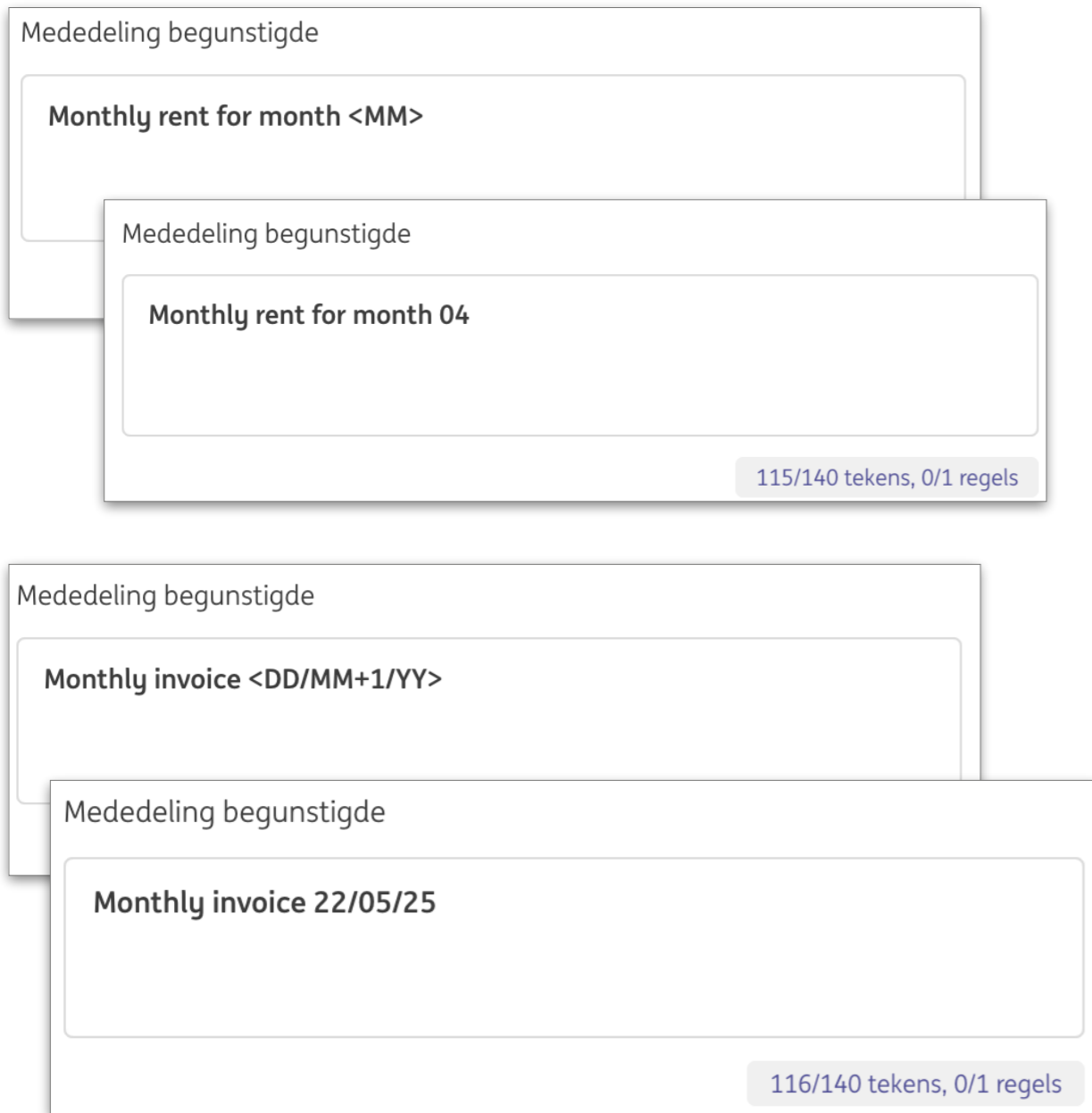
To manage the templates navigate to **Payments** -> **Payment templates**.

On this screen you see all templates. Select one and click **Create payment from template** <sup>2</sup> to create a payment or click **Delete** <sup>3</sup> to remove the template from the list

The screenshot displays the 'Payment templates' management interface. At the top, a dropdown menu is open from the 'More actions' button, with 'Save as template' highlighted and marked with a red circle '1'. Below this, the main interface shows a table of payment templates. The table has columns for 'Payment template', 'Remitter', 'Addressee', 'Remittance information', 'Product type', and 'Amount Currency'. The first row is selected, and the 'Create payment from template' button (2) and 'Delete' button (3) are visible. The table contains three entries: 'A.G. Hoekstra' (Virtual Trading, AT BENEFICIARY, International credit transfer, 123.00 USD), 'Micorfrodan CLT' (Virtual Trading, Danmark Counterparty, SEPA Credit Transfer, 1,254.67 EUR), and 'Test template' (Virtual Trading, Danmark Counterparty, SEPA Credit Transfer, 1,254.67 EUR). The interface also includes a search bar, a 'More actions' button, and a 'Log out' button.

If you want to edit a template, click on one of the fields of the template and the template detail screen will be shown. Click **More actions** -> **Modify payment template details** and change the template. Leave the screen by clicking **Save**.





# Replacement Characters

Periodic payments and Payment templates are great tools to optimise your daily workflow. But what about the remittance information? Will it be the same in every created payment?

Not necessarily. By using replacement characters in your remittance information instead of an actual date, the actual content of the remittance info will vary depending on the creation date of the payment.

How does this work?

At the position in the remittance info where you want to show an actual date you enter a code using the following characters:

- D for Day
- M for Month
- Y for Year
- / separator
- 1-99 number
- + operators to add/deduct days/months/years
- < > start and end of the code

So if you want the remittance info to show the actual creation date + 14 days you use:

<DD+14/MM/YY>

# Managing batches

By combining payments in a batch the number of items to manage gets less making your work somewhat easier.

Payments can be imported as a batch. But batches can be assembled afterwards as well. To do this select **1** the open payments you want to combine in a batch and click **Create -> Batch**. **2** InsideBusiness Payments uses a set of rules to define which payments can be combined in a batch so the result of this action can be that multiple batches are created.

To change the content of a batch simply open the Batch detail by clicking on the Batch on the Open payment screen. In the Contained payments section the content of the batch is shown. Select **3** the payment(s) you want to remove and click **Delete** to completely delete the payment or click **Return into open payments** **4** to do just that. To return all payments to open payments click **Unbatch**.

To change the execution dates of the payments in a batch click **More actions -> Change execution date** on the batch details screen or on the Open payment screen after having selected the batch.

Type	Status	Execution date	Priority	Batch reference	Account	Amount	Currency	Creation date
Payment	Entered	05/09/22	Normal		VT DE Operations DE81 5002 1000 0100 6310 44	1,254.67	EUR	26/08/22 2:36:37 PM
Payment	Entered	05/09/22	Normal		VT DE Operations DE81 5002 1000 0100 6310 44	1,254.67	EUR	26/08/22 2:36:37 PM
Payment	Entered	05/09/22	Normal		VT DE Operations DE81 5002 1000 0100 6310 44	1,254.67	EUR	26/08/22 2:36:37 PM
Payment	Waiting for execution	06/09/22	Normal	XUX223500000001	VT AT Account AT86 1936 0006 5437	1,233.88	EUR	23/08/22 6:26:07 AM

Status	Product type	Execution date	Account	Amount	Currency	Addressee	Addressee IBAN	Remittance information	Creation date
Composed	SEPA Credit Transfer	05/09/22	VT DE Operations	1,254.67	EUR	Danmark Counterparty	DK67 5303 0009 6871 06		26/08/22 2:36:37 PM
Composed	SEPA Credit Transfer	05/09/22	VT DE Operations	1,254.67	EUR	Danmark Counterparty	DK67 5303 0009 6871 06		26/08/22 2:36:37 PM
Composed	SEPA Credit Transfer	05/09/22	VT DE Operations	1,254.67	EUR	Danmark Counterparty	DK67 5303 0009 6871 06		26/08/22 2:36:37 PM



The screenshot shows the 'InsideBusiness Payments' application. The main window displays a list of 'Open payments' with columns for Type, Status, Execution date, Priority, Batch reference, Account IBAN, Amount Currency, Addressee, Addressee IBAN, Remittance information, and Creation date. A modal window titled 'Credit transfer details: XUI224100000001 → Authorisation (1/1)' is open, showing fields for Payment status (Composed), Status date (29/08/22 6:35:57 AM), Remitter (Virtual Trading), Remitter account (VT AT Account, AT86 1936 0004 5437 7725), and Beneficiary (AT Tax office). The interface includes navigation and action buttons like 'Create', 'Authorise', 'More actions', 'Export', and 'Print'.

Type	Status	Execution date	Priority	Batch reference	Account IBAN	Amount Currency	Addressee	Addressee IBAN	Remittance information	Creation date
Payment	Partially authorised	29/08/22	Normal	XUI224100000001	VT AT Account AT86 1936 0004 5437 7725	123.00 USD	AT Tax office	AT84 1200 0515 8076 9101		26/08/22 3:50:59 PM
Payment	Waiting for execution	30/08/22	Normal	XUX223800000007	VT DE Operations DE81 5002 1000 0100 6310 44	1,254.67 EUR	Danmark Counterparty	DK67 5303 0009 6871 06		26/08/22 2:36:37 PM
Payment	Waiting for execution	31/08/22	Normal	XUX223800000008	VT DE Operations DE81 5002 1000 0100	1,254.67 EUR	Danmark Counterparty	DK67 5303 0009 6871 06		26/08/22 2:36:37 PM

# Authorise payments

Before payments are executed they have to be authorised first. Depending on the permissions of the authoriser one or two signatures are necessary.

Select the payments and or batches you want to authorise <sup>1</sup> and click **Authorise.** <sup>2</sup>

A summary of the selected payments and batches will be shown. Click **Authorise** <sup>3</sup> and follow the on-screen instructions.

---

# Reporting

InsideBusiness Payments keeps you up to date with near real time reporting of your accounts held at ING or at third banks.



1 Reporting / Balances

Accounts

All accounts

3

2

4

5

6

Account ↑ IBAN	Book date of latest statement	Book balance of latest statement	Book balance today	Value balance today	Currency
VT CZ Account CZ95 3500 0000 0010 0045 4306	17/03/22	383,273.13	383,273.13	383,273.13	CZK
VT ES Production Plant ES39 0168 0001 8200 0158 5238	18/03/22	86,672.49	86,672.49	86,672.49	EUR
VT FR Operations FR76 3043 8000 0832 5020 3600 472	18/03/22	9,130.00	9,130.00	9,130.00	EUR
VT IE Retail unit IE13 INGB 9902 40				80,674.31	EUR
VT NL Employee P NL16 INGB 0000 0				0.00	EUR
VT NL Investments NL09 INGB 6508 7				0.00	EUR
VT NL Liquiditu Mo					

Additional settings

Column configuration

The following additional settings may be set:

7  Include accounts with balances only

Cancel Apply

Clicking the gearwheel **6** unveils not only the column configuration but also an extra filter option. **7** It can be used to suppress accounts without balances.

# Balances

The balances screen **1** can be found by navigating to **Reporting -> Balances**.

The screen contains the balances of all the accounts for which you have the permission to view balances.

The **Book balances of latest statement** **2** is the balance on the last end of day statement that was received for the account. The date of this statement is shown in **Book date of latest statement**. **3**

The **Book balance today** **4** shows the total balance including the intraday transactions received since the last end of day statement. These are updated approximately every 20 minutes.

The **Value balance today** **5** shows the value balance including the intraday transactions received since the last end of day statement. The value balance differs from the book balance in case the value date of a transaction differs from the book date.

# Value balances

Value balances for third banks are only available in case these are available in the end of day and intraday reports received by InsideBusiness Payments. For ING accounts the value balances are always available.

If you click on one of the accounts on the balances screen (see previous page) the value balance history is shown. <sup>1</sup> Here you will see the value balance of the account for past and future dates (if available).

Clicking on the value balance of a certain dates reveals all transactions on that account with that value date <sup>2</sup>

The screenshot displays the 'InsideBusiness Payments' interface. The main window shows 'Balance details: VT FR Operations' with account and bank information. A table of 'Account balances' is visible, with a value date of 17/03/22 selected. A secondary window, titled 'Value Balance Details: VT FR Operations, Value date: 17/03/22', provides a detailed breakdown of the balance, including previous and current values, and a list of transactions for that date.

**Account details**

Account	VT FR Operations
Account number	32502036004
IBAN	FR76 3043 8000 0832 5020 3600 472
Currency	EUR
Description	FR76 3043 8000 0832 5020 3600 472
Book balance today	9,130.00
Book date of latest statement	18/03/22
Book balance of latest statement	9,130.00

**Bank details**

BIC	INGBFRPP
Bank access	ING FR

**Account balances**

All balances

Value date ↓	Value balance including intraday
18/03/22	9,130.00
17/03/22	13,430.00

2 of 2 Entries      Entries per page 15      < 1 >

**Value Balance Details: VT FR Operations, Value date: 17/03/22**

**Account details**

Account	VT FR Operations
Account number	32502036004
IBAN	FR76 3043 8000 0832 5020 3600 472
Currency	EUR
Description	FR76 3043 8000 0832 5020 3600 472

**Bank details**

BIC	INGBFRPP
Bank access	ING FR

**Balance details**

Previous value balance	0.00
Date of previous value balance	
Value balance	13,430.00
Date of value balance	17/03/22

**Totals**

Total credit amount	6,260.00
Total debit amount	-2,130.00

There are additional transactions with total credit amount of 9,300 which are not present in the database.

**Transactions**

All transactions

Book date ↓	Value date	Amount	Addressee name	Remittance information
16/02/22	17/03/22	-2,130.00		RETRAIT ESPECES VIA BANQUE/TRCD/AFB 01 LCL 1009
16/02/22	17/03/22	760.00		VERSEMENT ESPECES VIA BANQUE/TRCD/AFB 04 LCL 1010

# Account groups

To view the total balance of a group of accounts InsideBusiness Payments offers the option to create account groups.

The screenshot shows the 'Reporting / Balance by account group' view in the InsideBusiness Payments application. At the top, there is a navigation bar with the application name and a 'Close' button. Below it, the page title 'Balance by account group' is displayed along with 'Export' and 'Print' buttons. A dropdown menu labeled 'Balances' is set to 'All account groups', with a red circle and the number '1' highlighting it. Below the dropdown is a table with the following columns: 'Account group / Account name', 'Currency', 'Book balance of latest statement', 'Book balance today', 'Value balance today', 'Value balance tomorrow', and 'Latest value balance'. The table contains three entries: 'Accounts not assigned to any group', 'All accounts', and 'French accounts', all with a balance of 80,273.57, 89,403.57, and 9,130.00 respectively. At the bottom of the table, it shows '3 of 3 Entries' and 'Entries per page 15'. Below the table is a section for 'Balances (Grand Totals)' with a similar table structure, showing a 'Total of account balances' of 89,403.57. The page footer shows '1 of 1 Entry' and 'Entries per page 15'.

Account group / Account name	Currency	Book balance of latest statement	Book balance today	Value balance today	Value balance tomorrow	Latest value balance
Accounts not assigned to any group	EUR	80,273.57	80,273.57	80,273.57	80,273.57	80,273.57
All accounts	EUR	89,403.57	89,403.57	89,403.57	89,403.57	89,403.57
French accounts	EUR	9,130.00	9,130.00	9,130.00	9,130.00	9,130.00

Account Group / Account name	Currency	Book balance of latest statement	Book balance today	Value balance today	Value balance tomorrow	Latest value balance
Total of account balances	EUR	89,403.57	89,403.57	89,403.57	89,403.57	89,403.57

In the view drop down list **1**, click **Manage views** and set the view **All account groups** as default.

To create an account group navigate to **Preferences** -> **Account groups** and click **Create**. Name the group and assign the accounts. It's that simple.

To view the balances of the account group you created go to **Reporting** -> **Balances by account group**. By default only the pre-defined account groups are shown. Change the view **1** to **All account groups** to view them all.



# Credit/debit

The Credit / debit screen gives a total overview of all reported transactions.

To get to the Credit/debit screen navigate to **Reporting** -> **Credit/debit**. The screen shows all available, booked transactions for all accounts available to you. **1** Click on a specific transaction to view all details. **2**

The gearwheel icon **3** contains some interesting filter options. You can set a lower limit **4** to hide all transactions with an amount below that limit.

Or you can request **5** to only show transactions for which the value date differs from the book date. This is extremely helpful in finding just that transaction that causes a difference in book and value balance.

The Credit/debit today screen shows all intraday booked transaction.

The screenshot shows the 'Credit / debit' screen in the InsideBusiness Payments application. The main table lists transactions with columns for Book date, Account, Amount, Currency, Addressee, Addressee account, and Remittance information. A 'Show multi day credit/debit' button is visible. A 'Credit / debit details' modal is open, showing sections for Amount details, Account details, Status and date details, Bank details, Transaction details, and Account statement details. A 'Additional settings' modal is also open, showing a 'lower limit' input field and a checkbox for 'Value date differs from book date'. Numbered callouts 1-5 point to the menu icon, a transaction row, the gear icon, the lower limit input, and the checkbox respectively.

Book date	Account ↑ IBAN	Amount	Currency	Addressee	Addressee account	Remittance information
17/03/22	VT CZ Account CZ95 3500 0000 0010 0045 4306	83,115.83	CZK			++1330387206++2330457803++KAPZEB CURREURO00CZPRG 3 0001CASHPOOL TRANSFER
17/03/22	VT CZ Account CZ95 3500 0000 0010 0045 4306	109,608.67	CZK			++1330414008++2330457803++KAPOLO CURRCZK000CZPRG 3 0001CASHPOOL TRANSFER
16/02/22	VT ES Production Plant ES39 0168 0001 8200 0158 5238 VT ES Production	80.00	EUR			ES/717/00332DE57500210000010128924/INGBDEFFRDF GERMANY GMBHES/717/00332 ES/717/00332 DE-16- 18791-11-6956

**Credit / debit details**

**Amount details**

Amount: CZK 83,115.83

**Account details**

Account: VT CZ Account  
Account number: 000001000454306  
IBAN: CZ95 3500 0000 0010 0045 4306  
Currency: CZK

**Status and date details**

Book date: 17/03/22  
Value date: 17/03/22  
Status: Booked  
Entry type: Single transaction

**Bank details**

Bank access: ING CZ

**Transaction details**

Transaction domain: PMNT  
Transaction family: RCCN  
Transaction sub-family: ACON  
Transaction type: NCMZ - Cash management item - Zero b  
Bank reference: AC03621411  
Remittance information: ++1330387206++2330457803++KAPZEB

**Account statement details**

Message ID: 17 FEB 17  
Statement ID: 17 FEB 17  
Statement number: 34  
Created: 17/03/22 12:00:00 AM

**Additional settings**

The following additional settings may be set:

lower limit

Value date differs from book date

Buttons: Cancel, Apply

# Account statements

With InsideBusiness Payments you can get an overview of all accounts statements for your accounts held at ING and third banks.

To view all available account statements navigate to **Reporting** -> **Account statements** <sup>1</sup>. Click on a statement to view the statement details on screen. <sup>2</sup>

To create a PDF statement either click on **Print** -> **Print statement** on the statement detail screen <sup>3</sup> or on the overview screen after having selected one or more statement. <sup>4</sup>

Statements come in two different sizes: a regular full size statement or a print friendly condensed statement. Select <sup>5</sup> the statement of your choice in the general settings.

The screenshot displays the 'Account statements' page in the InsideBusiness Payments application. At the top, there's a navigation bar with 'Reporting / Account statements' and buttons for 'Export' and 'Print'. Below this is a table of statements. The first statement is selected, and its details are shown in a modal window. The modal window is divided into sections: 'Account details', 'Statement details', 'Bank details', and 'Balances and Totals'. The 'Balances and Totals' section shows the current balance as 86,672.49 EUR. At the bottom of the modal, there's a 'Transactions' section with a dropdown menu set to 'All items'.

Date	Account	IBAN	Statement number	Book balance	Currency
18/03/22	VT ES Production Plant	ES39 0168 0001 8200 0158 5238	35	86,672.49	EUR
18/03/22	VT FR Operations	FR76 3043 8000 0832 5020 3600 472	35	9,130.00	EUR
	VT IE Retail unit				

Account details	
Account	VT ES Production Plant
Account number	1585238
IBAN	ES39 0168 0001 8200 0158 5238
Account currency	EUR

Statement details	
Statement date	18/03/22
Previous statement date	17/03/22
Statement number	35

Bank details	
Bank	01680001
Bank code	01680001
BIC	BBRUESMX
Bank access	ING ES

Balances and Totals	
Previous balance	22,916.54
Total credit	63,755.95
Total debit	0.00
Current balance	86,672.49

The 'Reporting template settings' dialog box has the following settings:

- Reference currency \*: EUR (Euro)
- Download format \*:  Remember last format used for download
- Statements print layout \*: Regular



# Download statements

Users with the profile **Download reporting** assigned are allowed to download the statements in various formats.

To do this select the statement(s) you want to download **1** and click the **Export** button. **2** Click **Export** again to download a CSV file with the statement data.

If you want to export to one of the formal reporting formats, click the **Export** button followed by **Download**. **2**

Select the format you want to export the statement to. **3**

If the statement contains a lot of transactions it might be useful to use an aggregation method. **4** You can choose to aggregate transactions below a certain limit, based on the total amount or on the transaction type.

To secure the transfer of the reporting data from InsideBusiness Payments to your ERP system you may want to create an integrity check file. **5**

The export can also be compressed with ZIP to save some space. **6**

The screenshot shows the 'Account statements' interface. At the top right, there are 'Export' and 'Print' buttons. A dropdown menu is open under 'Export', showing 'Export' and 'Download' options. A hand cursor is pointing at the 'Download' option. Below this, a table lists account statements. The first row is selected, with a checkmark in the first column. The table columns are: Date, Account IBAN, Statement number, Book balance, and Currency. Below the table, a dialog box titled 'Account Statements Download' is open. It has a 'File format' dropdown set to 'SWIFT MT940'. Under 'Download options', there is an 'Aggregation method' dropdown set to 'No value selected'. There are two checkboxes: 'Create integrity check file' (unchecked) and 'Compress with ZIP' (unchecked). At the bottom of the dialog are 'Cancel' and 'Download' buttons.

If you want InsideBusiness Payments to remember the last used download format, simply check the Remember last format used for download box **7** in your general settings.

The screenshot shows the 'Reporting template settings' dialog box. It has three fields: 'Reference currency' set to 'EUR (Euro)', 'Download format' with a checkbox for 'Remember last format used for download' (checked), and 'Statements print layout' set to 'Regular'.

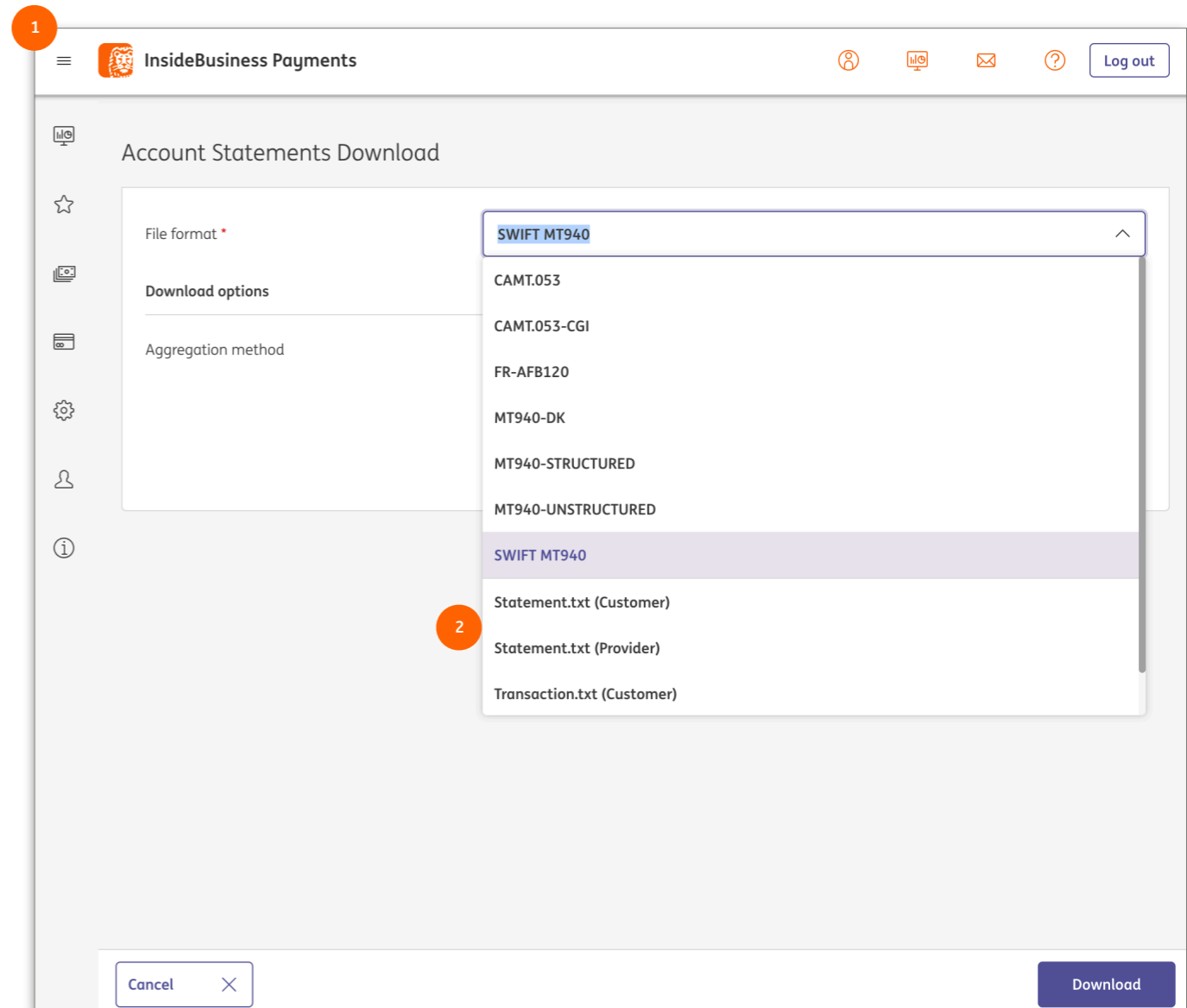
# Reporting templates

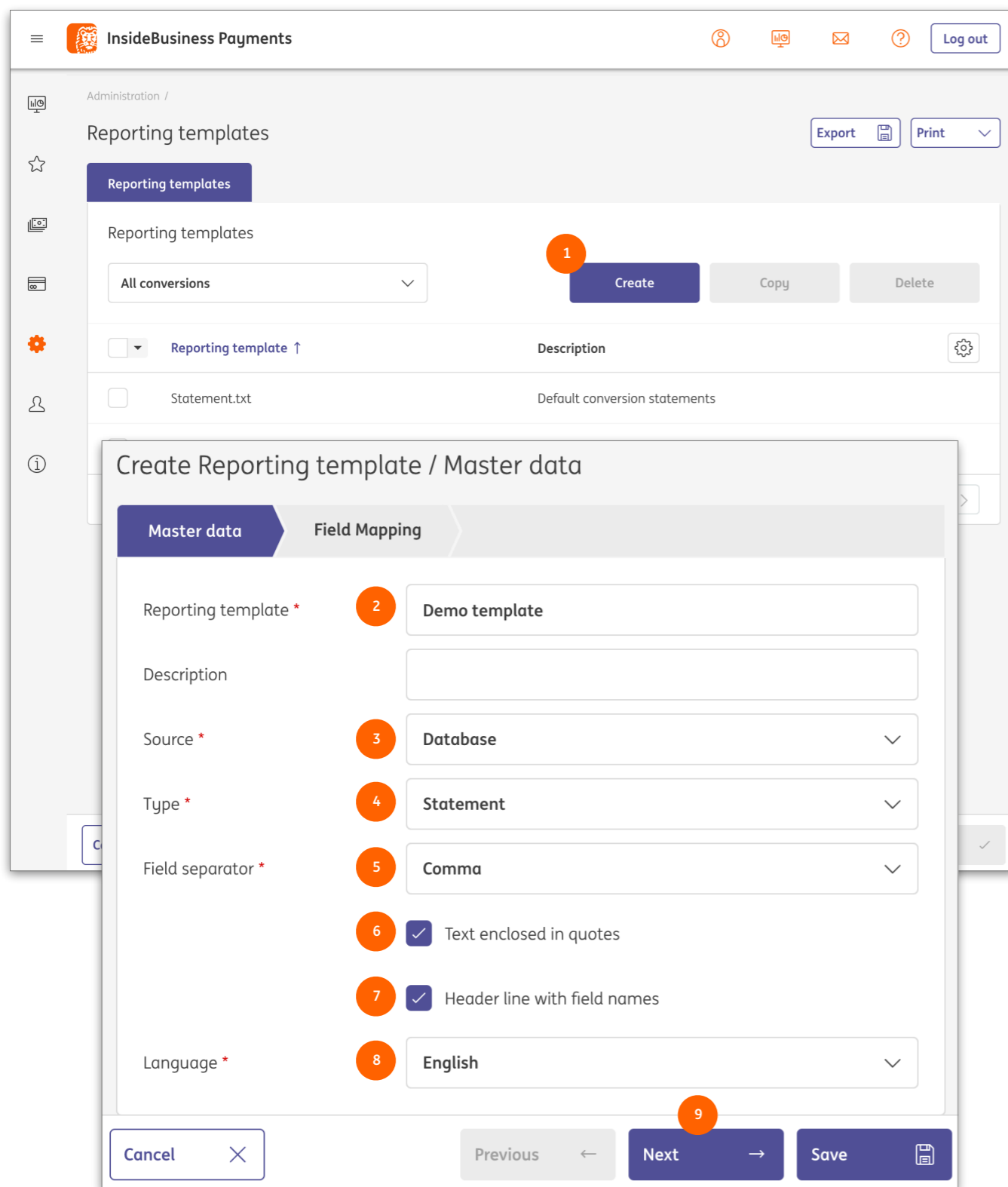
Reporting data can also be downloaded in a comma separated format that's defined in a reporting template. These reporting templates are selectable on the Account statement download screen **1** in the File format drop down list, below the formal formats.

Every subscription comes with some example formats **2**. The ones indicated as Customer can be maintained by the corporate administrator via **Administration -> Reporting templates**.

Reporting templates maintained by the corporate administrator are available for every user in the subscription. But users can create their own personal reporting templates as well via **Preferences -> Reporting templates (personal)**.

How to create a reporting template is explained on the next pages.





# Reporting templates

On the Reporting templates screen click **Create** <sup>1</sup> to start the creation of a new template. Give the template a meaningful name <sup>2</sup> and optionally a description.

Select Database as Source <sup>3</sup> for the data. Next select the type of data <sup>4</sup> you want to export with the template:

- Statement (to export general data of a statement)
- Transactions (to export reported transactions)
- Book balance (to export account balances)

The selected field separator <sup>5</sup> will always be used, regardless of the CSV separator selected in the general settings.

Check these boxes if text needs to be enclosed in quotes <sup>6</sup> and if the first line should contain the names of all exported fields <sup>7</sup>. These will be shown in the selected language <sup>8</sup>.

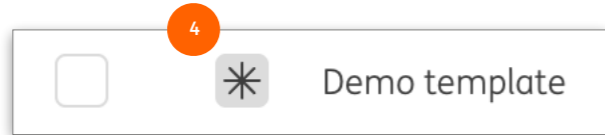
Click **Next** <sup>9</sup> to continue with Field mapping.

# Reporting templates

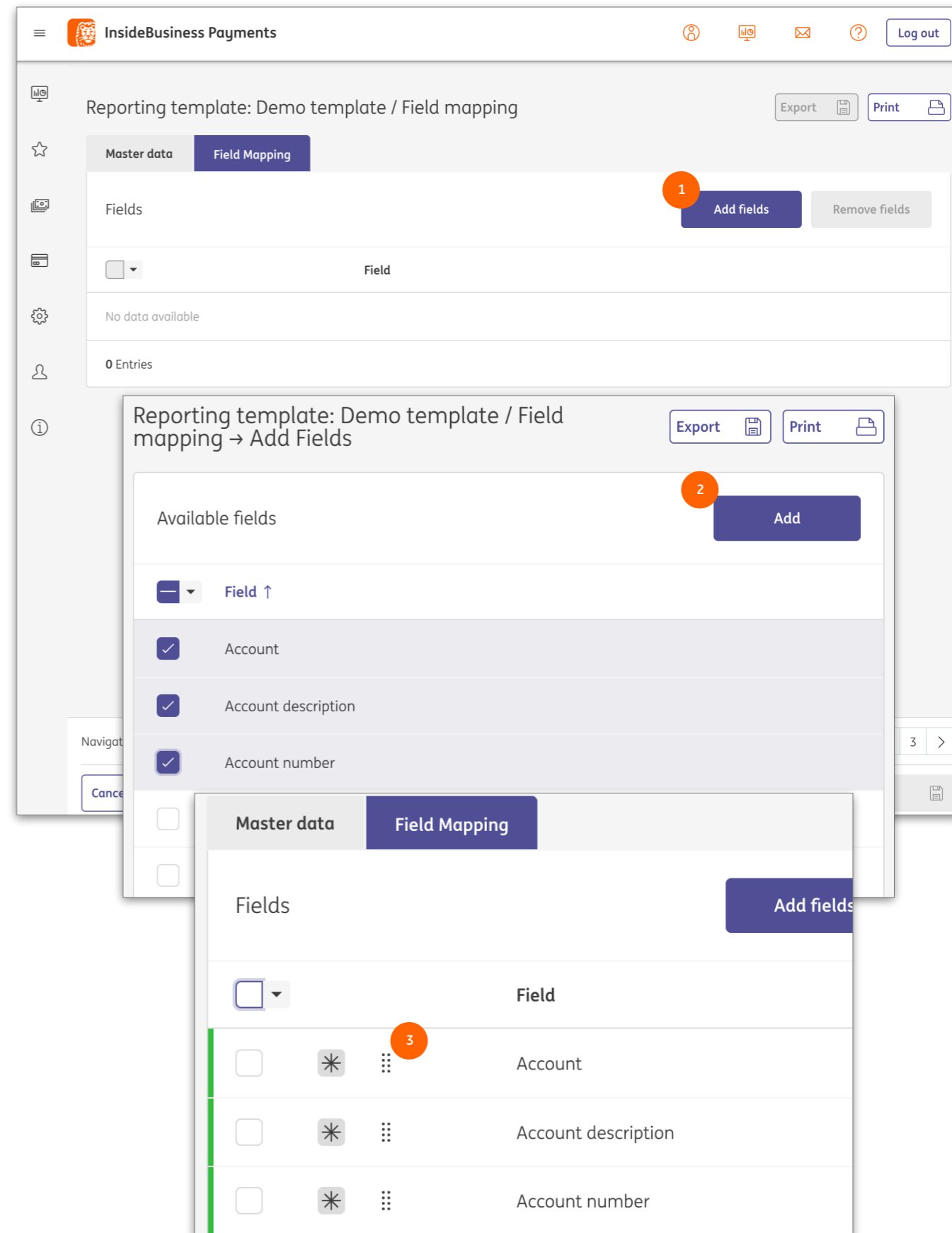
Click **Add fields** <sup>1</sup> to start adding fields to the reporting template. A new window opens that shows all available fields. Select the fields you want the reporting template to export and click **Add** <sup>2</sup>.

If needed you can now change the order of the added fields. Click and hold the dotted pattern <sup>3</sup> in front of a field name and drag the field to the desired position. Click **Save** to store all changes and if available click **Finish** to finalise the modification.

If you left the Reporting templates screen as corporate administrator without clicking Finish, an open modification is created. This is shown by an star symbol <sup>4</sup> in front of the template name.



To continue editing the template, go to **Administration** -> **Modifications** and open the modification by clicking on it. Click **Finish** -> **Reopen** to continue editing the template. Or click **Authorise** to make the template active.



The screenshot shows the 'InsideBusiness Payments' interface for editing a reporting template. The main window is titled 'Reporting template: Demo template / Field mapping' and has 'Export' and 'Print' buttons. It features two tabs: 'Master data' and 'Field Mapping'. The 'Field Mapping' tab is active, showing a table with columns for 'Fields' and 'Field'. A red circle with the number '1' is placed over the 'Add fields' button. Below this, a modal window titled 'Reporting template: Demo template / Field mapping → Add Fields' is open, showing a list of 'Available fields' with checkboxes for 'Account', 'Account description', and 'Account number'. A red circle with the number '2' is placed over the 'Add' button. Below the modal, another window shows the 'Field Mapping' tab with a table of fields. A red circle with the number '3' is placed over the dotted pattern icon next to the 'Account' field. At the bottom, a third window shows the 'Demo template' name with a star symbol, and a red circle with the number '4' is placed over it.

# Multi day credit/debit

The screenshot shows the 'Multi day credit/debit' reporting page in InsideBusiness Payments. The page has a header with the logo and 'Close' button. Below the header, there are 'Export' and 'Print' buttons. The main section is titled 'Search criteria' and contains the following fields:

- Account \***: A dropdown menu with 'Please select' (callout 1).
- Period**: A dropdown menu with 'No value selected' (callout 2).
- From**: A date input field with 'dd-mm-yyyy' format and a calendar icon (callout 3).
- To**: A date input field with 'dd-mm-yyyy' format and a calendar icon (callout 3).
- Search**: A blue button (callout 3).

Below the search criteria is a 'Transactions' section with a dropdown menu set to 'All transactions' (callout 4). The table below shows the results:

Account	Period	Amount
VT NL main account	17/03/22	995.71 EUR
HOUTHANDEL RIET		
VT NL main account	17/03/22	755.46 EUR
PEUTERSTART		
VT NL main account	17/03/22	153.07 EUR
Mw J Versluis		
VT NL main account	17/03/22	1,122.60 EUR
R. Boularish		
VT NL main account	17/03/22	

To create a PDF account statement covering multiple days, InsideBusiness Payments offers Multi day credit/debit.

This functionality can be reached by navigating to **Reporting** -> **Multi day credit/debit**.

Select the account for which you want to create the statement. **1** Optionally select a period. **2** If you do not select a period all available transactions will be retrieved.

Click the **Search** button **3** and the transaction will be shown. **4**

To create the multi day statement click **Print** **5** and **Print multi day credit/debit**.

Multi date statements cannot be exported to formal reporting formats, but you can create an export in CSV format by clicking the **Export** button. **6**

---

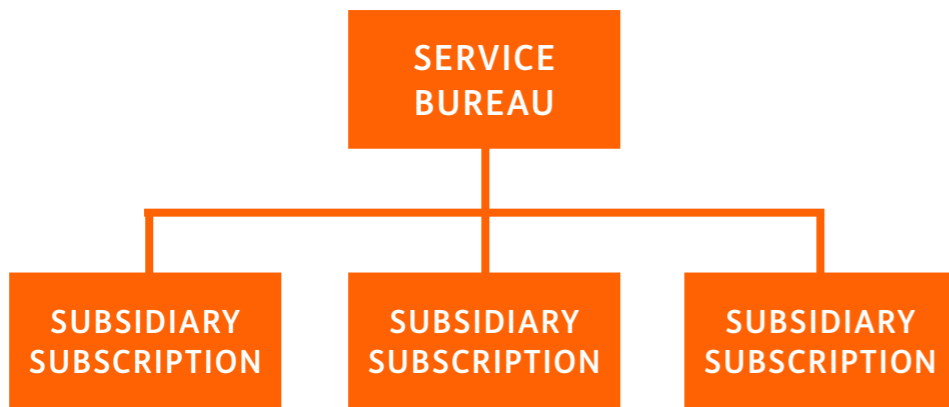
# Managing multiple subscriptions

A user can have access to multiple subscriptions in InsideBusiness Payments.

We have two options: Multi company and Multi role player.



# Multi company construction



A multi company construction is used in case multiple subscriptions have a shared group of users. The subscriptions are linked together, with one subscriptions being the main one. This main subscription is sometimes also referred to as service bureau.

Users in the service bureau can be indicated as being service users. These special type of users can get access to all subscriptions in the multi company construction, provided they have received permissions in those subscriptions.

The screenshot shows a software interface with a sidebar menu on the left and a main content area on the right. The sidebar menu includes options like Dashboard, Favourites, Reporting, Payments, Subsidiary subscriptions, View subsidiary subscriptions, and Administration. The 'Subsidiary subscriptions' option is highlighted with a red circle '1'. The main content area shows a 'My quick actions' section with a 'Create credit transfer' button. Below this, a 'Subsidiary subscriptions' modal is open, showing a table of subscriptions. The table has columns for Customer name, Customer ID, and Status. The first row is 'Virtual Trading' with ID 1000104 and status 'Active'. The second row is 'Virtual Service Org.' with ID 1000106 and status 'Active'. A 'Switch to customer context' button is highlighted with a red circle '2'.

Customer name	Customer ID ↑	Status
<input checked="" type="checkbox"/> Virtual Trading	1000104	Active
<input type="checkbox"/> Virtual Service Org.	1000106	Active

A service user always logs in into the service bureau. To switch from subscription click the menu option **Subsidiary subscriptions** **1**, select the subscription to switch to and click **Switch to customer context.** **2**



# Multi role player

SUBSCRIPTION

SUBSCRIPTION

SUBSCRIPTION

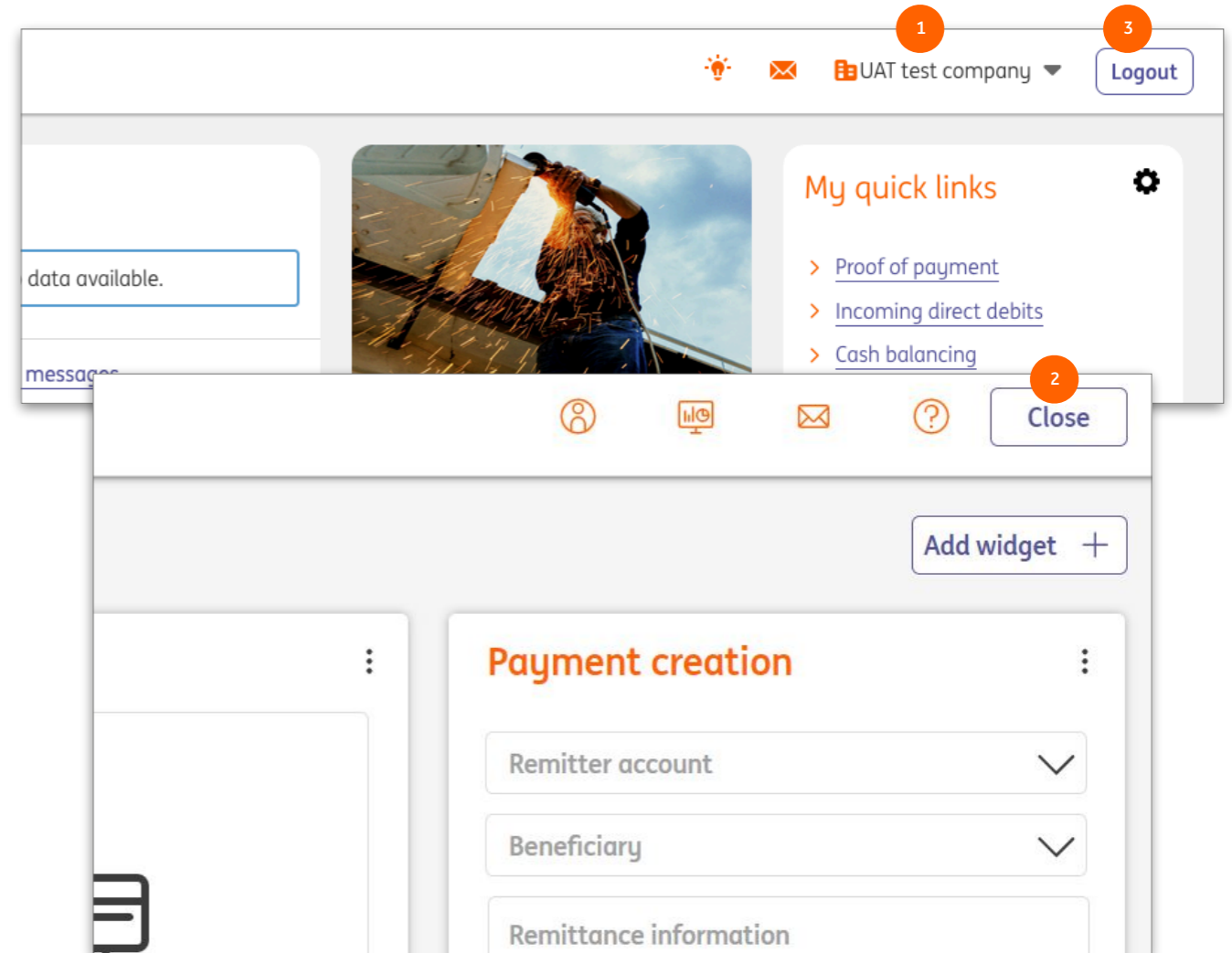
If a user is added to multiple separate subscriptions, we talk about multi role player.

Changing subscription is done from the Dashboard in Portal.

1

The IBP logout button <sup>2</sup> is replaced by a close button. This button only closes the IBP window and brings you back to the Portal dashboard.

To logout completely click the logout button on the Portal dashboard. <sup>3</sup>



---

# Administration

The maintenance of a subscription by the Corporate Administrator is almost completely done in InsideBusiness Portal. Exception is the maintenance of the counterparty mandate sign permissions. Because these permissions depend on the address book, they can only be maintained from within InsideBusiness Payments.



# InsideBusiness Portal

1

InsideBusiness Knowledge Centre Inbox UAT test company Logout

Dashboard Profile and settings Payments Cash management Trade finance Lending services Services Administration Accounts Users **User groups** Admin changes Corporate Agent PoA Test Features Feedback

## User group overview

+ Add user group Download Filter

Displaying 1-11 of 11

Status	Admin change	Name	Type	Number of users
Active		all	Standard	0
Active		corp admin	Administrator and standard	1
Active		Francisco+Simon User group	Standard	2
Active		FTest User group Francisco	Standard	2
Active		ibp reporting	Standard	0
Active		Simon testing logs standart	Standard	1
Active		Simon Testing standard 9	Standard	1
Active		str pay reporting	Standard	0
Active		Test User group Francisco 3	Standard	1
Active		user group H2H	Standard	0
Active		user group lending	Standard	0

< 1 >

2

User group Edit user group

Details

Name corp admin Number of users 1

Status Active Type Administrator and standard

Companies (1) Applications Services Financial markets Lending Services **Accounts (3)** Users (1) Verification

Displaying 1-3 of 3

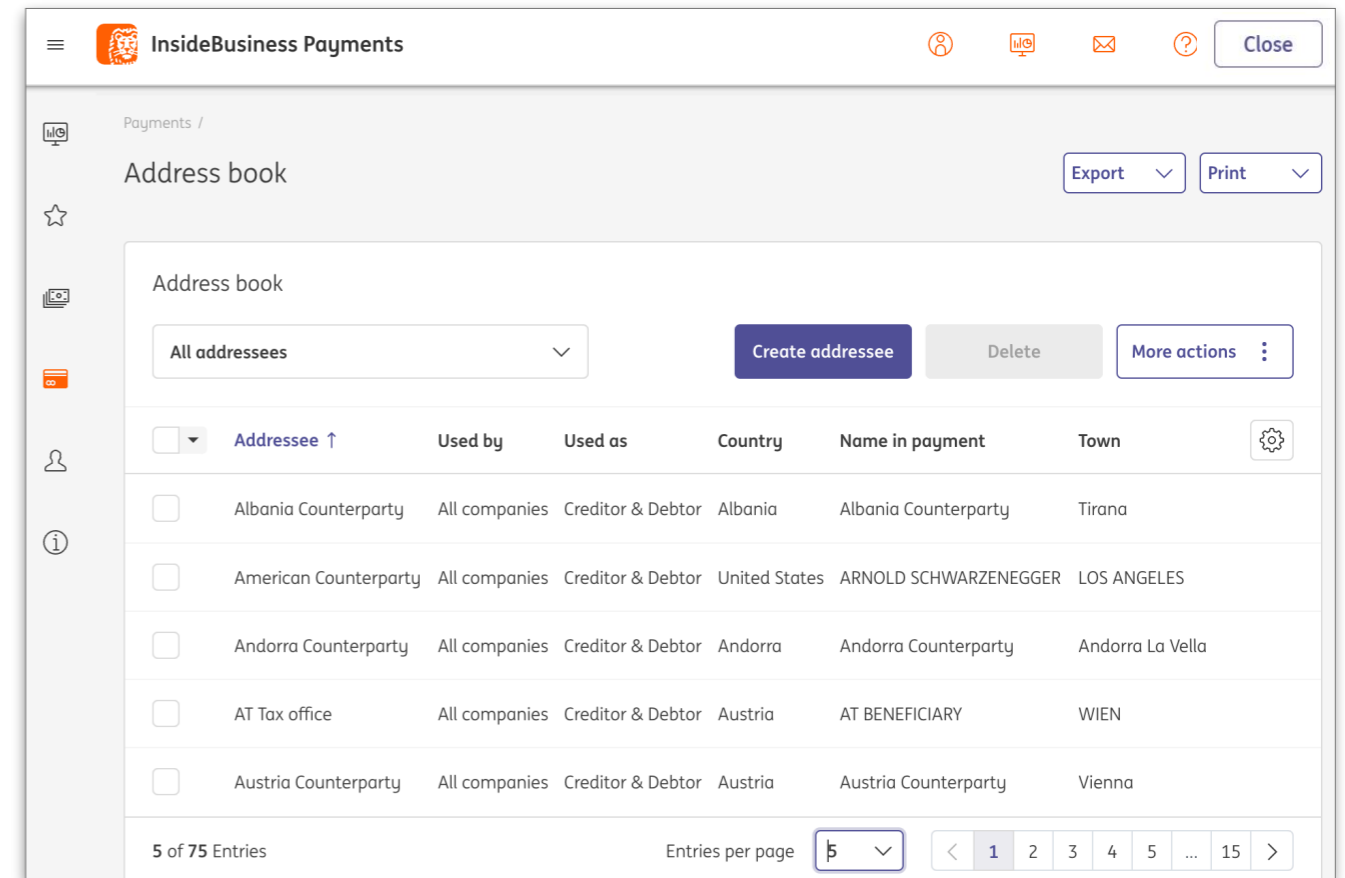
Account	Payment type	Permissions	Options	Value
Duojonix Belgium 075-EUR CH58 0838 7000 0011 8007 5 / EUR BBRUCHGT / CURRENT	View payments View reporting	Credit transfers	Initiate	✓
			Reject	✓
	Upload		✓	
	Single (S)		EUR 1,000.00	
	Jointly (A)		EUR 5,000.00	
	Jointly (B)		EUR 10,000.00	
Direct debits	Initiate	✓		
	Reject	✓		
	Upload	✓		
	Single (S)	EUR 1,000.00		
	Jointly (A)	✗		
	Jointly (B)	✗		
Duojonix Belgium 279-CHF CH07 0838 7000 0010 6827 9 / CHF BBRUCHGT / VBAN	View payments View reporting	Credit transfers	Initiate	✓
			Reject	✓
	Upload		✓	
	Single (S)		EUR 1,000.00	
	Jointly (A)		✗	
	Jointly (B)		✗	

The InsideBusiness Payments subscription setup is being done by a corporate administrator. The corporate administrator defines user groups in InsideBusiness Portal. 1 The groups combine users, companies, accounts, modules and permissions en basically define what a group member is allowed to do in InsideBusiness Payments.

Account and sign permissions are registered at the account screen in the user group. 2

Detailed instructions for corporate administrators can be found in the [Corporate Administrator manual](#).

# Counterparty mandate sign permissions



Payments /

Address book

Export Print

Address book

All addressees Create addressee Delete More actions

<input type="checkbox"/>	Addressee ↑	Used by	Used as	Country	Name in payment	Town	
<input type="checkbox"/>	Albania Counterparty	All companies	Creditor & Debtor	Albania	Albania Counterparty	Tirana	
<input type="checkbox"/>	American Counterparty	All companies	Creditor & Debtor	United States	ARNOLD SCHWARZENEGGER	LOS ANGELES	
<input type="checkbox"/>	Andorra Counterparty	All companies	Creditor & Debtor	Andorra	Andorra Counterparty	Andorra La Vella	
<input type="checkbox"/>	AT Tax office	All companies	Creditor & Debtor	Austria	AT BENEFICIARY	WIEN	
<input type="checkbox"/>	Austria Counterparty	All companies	Creditor & Debtor	Austria	Austria Counterparty	Vienna	

5 of 75 Entries

Entries per page 5

< 1 2 3 4 5 ... 15 >

With counterparty mandate sign permissions a user can be given a deviating sign permissions for payments to certain addressees.

This can be very helpful if for instance a treasurer needs to be able to single sign payments to company accounts while payments to third parties have to be jointly signed.

Prerequisite for using counterparty mandate sign permissions is that the addressee has to be registered in the address book.

To use counterparty mandate sign permissions a technical update has to be done on your subscription. For this please contact your ING contact person.



The screenshot shows the 'InsideBusiness Payments' application. The main window is titled 'Profiles' and contains a table of profiles. A modal window is open for the profile '\_CPM-Demo user / Sign permissions'. The modal has tabs for 'Master data', 'Account permissions', and 'Sign permissions'. The 'Sign permissions' tab is active and shows two sections: 'Sign permissions per addressee account' and 'Sign permissions per remitter account and addressee'. Both sections have a 'Create sign permission' button and a 'Delete' button. The 'Sign permissions per addressee account' section has a table with columns: Addressee, Addressee account, Signature class, Limit, and Currency. The 'Sign permissions per remitter account and addressee' section has a table with columns: Addressee, Addressee account, Remitter, Remitter account, Signature class, Limit, and Currency. Both tables currently show 'No data available'.

# Select profile

Via menu option **Administration** <sup>1</sup> go to **Profiles** <sup>2</sup> and open the profile <sup>3</sup> of the user that needs this special sign permission. The name of the profile start with “\_CPM-” followed by the name of the user.

Next go to tab Sign permissions. <sup>4</sup>

# Register sign permissions

A counterparty mandate sign permission can be registered for payments to a certain addressee **1** or for payments to a certain addressee initiated from a certain account. **2**  
Click **Create sign permission** at the preferred option.

Select addressee **3** and add the sign permission. **4**

Finish the modification by clicking **Save**, **Save**, **Finish**, and **Authorise**.

Profile: \_CPM-Demo user / Sign permissions

Master data Account permissions **Sign permissions**

**1** Sign permissions per addressee account

All sign permissions per addressee account

Create sign permission Delete

Addresssee ↑ Addressee account Signature class Limit Currency

No data available

0 Entries Entries per page 5 < 1 >

**2** Sign permissions per remitter account and addressee

All sign permissions per remitter account an...

Create sign permission Delete

Signature class Limit Currency

Entries per page 5 < 1 >

Profile: \_CPM-Demo user → Create Sign Permission

Type Sign permissions per addressee account

Addressee \* **3** Polish Tax Authority Search

Addressee account \* PL81114010655350000022040080

Addressee IBAN PL81 1140 1065 5350 0000 2204 0080

**Sign permission**

Signature class \* **4** Single (S)

Limit / Currency PLN (Zloty)

---

# Appendix

This appendix contains instructions for specific payment types, links to the InsideBusiness Payments instruction videos, a description of the Address book import file and an overview of payment statuses.



# Import formats

Importing payments can be done using one of the following formats. The file size must not exceed 250Mb.

Import format	Version	Description
OneXML rulebook 2023	4.03	Preferred generic import format for credit transfers and direct debits
OneXML rulebook 2021	6.02	Generic import format for credit transfers and direct debits
AFB160	2.02	French import format for LCR
AFB320	2.02	French import format for international credit transfers
UK Domestic	1.5	English import format for credit transfers and direct debits
Swift MT101	3.0	Generic import format for credit transfers
Swift MT100	8	Generic import format for credit transfers and direct debits
CFD	1.5	Czech import format for credit transfers and direct debits
PLI	3.4	Polish import format for credit transfers and direct debits
OneCSV	1.3	Generic import format for regular credit transfers
DTAZV	1.0	German import format for credit transfers
BTL91	1.0	Old Dutch import format for international credit transfers
RIBA	6.02	Italian import format for direct debits
GIRO	1.3	Hungarian import format for single credit transfers and direct debits
Postal payments	1.1	Hungarian import format for postal payments
MUPS	1.7	Hungarian import format for multiple credit transfers and direct debits
SEPA CT	Pain.001.001.09	SEPA import format for credit transfers rulebook 2023
SEPA CT	Pain.001.001.03	SEPA import format for credit transfers rulebook 2021
SEPA DD	Pain.0080001.08	SEPA import format for direct debits rulebook 2023
SEPA DD	Pain.008.001.02	SEPA import format for direct debits rulebook 2021

# Instructions for specific payment types

## Romanian budgetary payment (fiscal and customs office)

Domestic Romanian payments to accounts with TREZ or NBOR at position 5-8 of the IBAN are indicated as budgetary payments. In that case extra fields will be displayed.

Budgetary information	
Payment obligation type *	1 ACC
Fiscal identification type *	2 NIF
Fiscal identification code *	3 123341223
Customs declaration number	BV.01.11.1

In case of a budgetary payment to a NBOR account, the fields Payment obligation type and Customs declaration number are not available.

Indicate payment type: fiscal, customs, fiscal duties, taxes, fines, VAT, etc. 1

Choose from the scrolling list the fiscal type: CIF/CNP/NIF. 2

Enter the CIF/CNP/NIF number. 3 The entered value will be checked on format.

# Instructions for specific payment types

## Romanian show beneficiary name service

When manually creating a payment to a Romanian IBAN, the real account owner name is shown on screen so you can check if the entered IBAN is the correct one. For reason of privacy the account owner name is however masked. When entering three different IBAN's within 24 hours without using them to create a payment, you are blocked from the service for 24 hours. You can however still create payments.

The screenshot shows the 'Create credit transfer' form in the 'InsideBusiness Payments' application. The form is divided into sections: 'Template', 'Remitter and beneficiary', and 'Beneficiary'. The 'Remitter' is 'FAT Test Customer' with IBAN 'RO49AAAA1B31007593840000/RO49 AAAA 1B31 0075 9384 0000' and a balance of 'RON 0.00'. The 'Beneficiary' is 'Romania Counterparty' with IBAN 'RO53RNCB0200062690720002/RO53 RNCB 0200 0626 9072 0002'. A callout box points to the text 'Beneficiary account holder: "Io. Pa."' which is masked.

Field	Value
Template (optional)	No value selected
Remitter *	FAT Test Customer RO49AAAA1B31007593840000/RO49 AAAA 1B31 0075 9384 0000 Last available value balance: RON 0.00
Beneficiary *	Romania Counterparty RO53RNCB0200062690720002/RO53 RNCB 0200 0626 9072 0002 Beneficiary account holder: "Io. Pa." (Masked real beneficiary name)

# Instructions for specific payment types

## Swiss QR Bill

The Swiss QR Bill is a follow up of the Orange slip. It contains a QR code that contains all data needed to enter the payment, on supported devices. QR payments are recognised by the beneficiary IBAN (position 5-9 in the range 30000-31999) in combination with currency CHF. In that case the payment reference becomes a mandatory field.

**Empfangsschein**  
Konto / Zahlbar an  
CH22 3198 9000 0076 1114 6  
Krankenkasse fit&munter  
3000 Bern  
Referenz  
00 00037 01588 13258 31368 09972  
Zahlbar durch  
Sarah Beispiel  
3600 Thun  
Währung Betrag  
CHF 121.00  
Annahmestelle  
Published at  
09 Jun 2020

**Zahlteil**  
Konto / Zahlbar an  
CH22 3198 9000 0076 1114 6  
Krankenkasse fit&munter  
Am Wasser 1  
3000 Bern  
Referenz  
00 00037 01588 13258 31368 09972  
Zusätzliche Informationen  
Monatsprämie Juli 2020  
//S1/10/10201409/11/200630/20/140.00-  
53/30/102673831/31/200630/32/7.7/33/7.9.30/40/0.30  
Zahlbar durch  
Sarah Beispiel  
Mustergasse 1  
3600 Thun  
Währung Betrag  
CHF 121.00  
Medium  
Media

Further payment details  
Regular mode Extended mode  
Payment reference \* 000003701588132583136809972

# Instructions for specific payment types

## Polish Split payment

For domestic Polish payments you can use the split payment mechanism. For split payments the bank will transfer the VAT part of the payment to the blocked TAX account of the beneficiary. In some cases it's mandatory to use the split payment mechanism. To create a split payment you need the NIP (tax ID) of the beneficiary).

Further payment details

**Regular mode** Extended mode

Reference

Payment reference

**Tax information**

VAT amount

NIP (Tax ID)

Invoice number

Additional information

The Tax information section is always visible for payments in Zloty between two Polish Zloty accounts.

VAT amount is the part of the total sum that's VAT.

Enter the NIP ID of the beneficiary.

# Instructions for specific payment types

## Polish Tax payment

To create Polish Tax payments, first add the Polish Tax authority to your address book in IBP **1**. Then create a credit transfer to the Tax authority and the specific tax fields **2** will automatically be shown.

**1** Addressee: Polish Tax authority / Master data

Master data | Accounts | Payment templates

General settings

Addressee \* Polish Tax authority

Used by \* All companies

Used as \* Creditor & Debtor

Postal code / Town

Country \* Poland (PL)

National party ID ID as used in country of addressee

Tax office

If you select Poland as Country, the Tax office indicator will be shown.

Payment details

Remittance information

840/840 characters, 1/1 lines

Priority \* Normal

Execution date \* 29/08/22

Currency \* / Amount \* PLN (Zloty) 2400.00

Further payment details

Regular mode | Extended mode

References

Reference

Payment reference

**2** Tax information

NIP (Tax ID) \*

Period \*

Tax form type \*

Additional information

Payment classification

Product type \* Domestic credit transfer

Booking type \* Individual booking on account statement

Cancel X Authorise Save More actions

# Instructions for specific payment types

## Polish Tax payment

Period <sup>1</sup> shows the period to which the tax payment refers. It has 3 components:

The first part of the field "Period" contains two characters of the "Year" (in two-digits), e.g. 20

The second part contains one of the following "Period Type":

M – means month,

P – means half-year,

R – means year,

K – means quarter of year,

D – means decade,

J – means day.

The third part contains „the Period number“. In case "Period Type" has value:

R - the period number field have no period number value,

P - the period number field should have one of values 01 or 02,

K - the period number field should have one of values 01, 02, 03 or 04,

M - the period number field should have value from range 01-12,

D - the period number field should have two digits with value between 01, 02 or 03, next digits have two digits within range of 01-12,

J - the period number field should have value from range 01 – 31 as value of day, next signs from range of 01 – 12 as month value.

The screenshot shows a form with the following sections and fields:

- References**
  - Reference:
- Tax information**
  - NIP (Tax ID) \*:
  - Period \* <sup>1</sup>:
  - Tax form type \*:
- Additional information**
  -

# Instructions for specific payment types

## French LCR payment

An LCR (Lettre de Change Relevé) is a French domestic bill of exchange. You can compare it with a future dated check. An LCR is therefore used a lot to finance trade. The remitter is the party receiving the money. The drawee will accept the LCR once the goods have been received. To create an LCR you need a French ING account plus the SIREN ID's of both you and the drawee.

Further payment details

**Regular mode**   Extended mode

Invoice reference \*   Ref2

Reference of drawee

**Payment details**

Credit type \*   Credit under the usual reserves

Acceptation code \*   Non-accepted LCR

**Central bank reporting**

Declaration type \*   Reporting via bank

Transaction code   100 Exports - Imports

Booking type   Total amount on account statement

Invoice reference is your reference.

Select the Credit type and Acceptation code.

In case Central bank reporting is mandatory, select the Transaction code of the goods in section Central bank reporting.

# Instructions for specific payment types

## Austrian TAX payment

To pay tax in Austria the remittance information has to be structured according to a prescribed format. To guide you in creating this format IBP offers a specific screen for Austrian tax payments.

First step is to add the Austrian Tax authority to your IBP address book. Check the Tax office check box and enter the Tax office ID.

Tax office ID \*

Tax office

26

Further payment details

Booking type

Tax number \*

Tax entries

<input type="checkbox"/> Tax	Time period	Credit / Debit	Amount	Currency	<input type="button" value="Settings"/>
No data available					

0 Entries Entries per page

Enter your Tax number if it's not added automatically.

Create Tax entries for every tax type involved with this payment. The total sum of the Tax entries has to be the same as the total amount of the payment.

# Instructions for specific payment types

## Slovak and Czech domestic payments with symbols

In Slovakia and the Czech Republic, when making a domestic transfer, you can use so-called symbols to identify your payment. The symbol input fields are automatically displayed if the from and to account are both based in Slovak or Czech and the amount is in local currency. If you use symbols, you can no longer use the (end to end) Reference field.

Further payment details

Regular mode Extended mode

**Symbols**

Variable	1234567890
Specific	1234567890
Constant	1234
Reference	
Payment reference	

**Payment classification**

Product type *	SEPA Credit Transfer
Booking type *	Individual booking on account statement

# Instructions for specific payment types

## Hungarian proxy payments (1)

In case of Hungarian domestic payments you have the possibility to indicate that you want to use a proxy instead of an account number. A proxy can be a telephone number, an e-mail address or a tax number. If the proxy is known in the central administration the payment will be executed without you having to know the account number of the beneficiary.

Remitter and beneficiary	
Remitter *	<div><input type="text" value="Virtual trading HUF"/> <span>∨</span> <span>🔍</span></div> <div><p><b>HU121370001601020018000000000/HUF</b> <b>HU12 1370 0016 0102 0018 0000 0000</b> Last available value balance <span style="float: right;">HUF 0.00</span></p></div>
Beneficiary *	<div><input type="text" value="Please select"/> <span>∨</span> <span>🔍</span> <span>+</span> <span style="border: 1px solid orange; border-radius: 50%; padding: 2px 5px; color: white;">1</span></div>

Proxy payments can only be made to temporary beneficiaries. This means that you must have the permission to maintain the address book in order to make a proxy payment. If you have this permission, you will see a + symbol behind Beneficiary. Click on this to indicate that you want to create a temporary beneficiary. 1

# Instructions for specific payment types

## Hungarian proxy payments (2)

Check the Use proxy data box. 1 The proxy fields will then be displayed. For the proxy value use the exact format as shown in the relevant field. You can only use one of the proxy fields at a time. If the proxy is accepted, you can process the payment as regularly. The beneficiary's account number that was retrieved in the background will not be visible to you for privacy reasons.

Beneficiary	<input type="text"/>
	<input type="text"/>
	<input checked="" type="checkbox"/> <span>1</span> Use proxy details
Phone number	<input "-"="" +"="" +36-655117639"="" code="" country="" e.g.="" number,="" plus="" type="text" value="Format: "/>
Email	<input type="text" value="Email address"/>
Personal tax ID	<input type="text" value="Format: country code plus tax ID, e.g. HU123456789012345678901234..."/>
Company tax ID	<input type="text" value="Format: country code plus tax ID, e.g. HU12345678"/>

# Instructions for specific payment types

## Hungarian postal payments

Hungarian postal payments can be imported using the dedicated Import Hungarian postal payments menu option. Select the account that will be debited for the cover payment. **1** Select the postal payment file **2** and click one of the Import buttons. **3**

After successful import, the cover payment will be visible on the Open payments screen and has to be authorised there.

The screenshot shows the 'Import Hungarian postal payments file' screen in the InsideBusiness Payments application. The interface includes a top navigation bar with a 'Log out' button and a sidebar with various icons. The main content area is titled 'Import Hungarian postal payments file' and contains the following sections:

- Import options:**
  - Import file as:** A dropdown menu set to 'Batch'.
  - Remitter \*:** A dropdown menu set to 'FAT Test Customer' (marked with a red circle '1'). Below it, the account details are displayed: 'HU42117730161111101800000000/HUF', 'HU42117730161111101800000000', and 'Last available value balance' with a value of 'HUF 0.00'.
  - Description:** An empty text input field.
- File to be imported:**
  - File \*:** A text input field containing 'Postal payment file.txt' (marked with a red circle '2') and a 'Browse' button.

At the bottom of the form, there are three buttons: 'Cancel' (marked with a red circle '3'), 'Import and next', and 'Import'.

# Instructions for specific payment types

## Hungarian Request to Pay

Received Hungarian Requests to pay are shown on the Incoming requests to pay screen that can be found in the payments menu. A request can be accepted or rejected <sup>1</sup>. When you reject a request a reject reason can be provided for the sender of the request. When you accept a request, a batch <sup>2</sup> with one instant payment will be created and added to the Open payments screen to be authorised.

The screenshot displays the 'Incoming requests to pay' screen in the InsideBusiness Payments system. The interface includes a table of requests, a filter dropdown set to 'To be accepted', and 'Accept' and 'Reject' buttons. A 'Totals' modal window is open, showing summary statistics for the selected request. Two callout boxes provide additional context: one explains the permission requirements for accepting or rejecting a request, and the other explains the link between a request and its corresponding payment.

Status	Expiry date	Account IBAN	Amount Currency	Requester	Requester IBAN	Remittance information	Creation ↓ date	Requested execution date
<input checked="" type="checkbox"/> Received	31/12/25	HU4211773016111101800000000/HUF HU42 1177 3016 1111 1018 0000 0000	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006	goods delivered, invoice 123	10/04/25 3:25:12 PM	31/12/25
<input type="checkbox"/> Received	31/12/25	HU4211773016111101800000000/HUF HU42 1177 3016 1111 1018 0000 0000	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006	goods delivered, invoice 123	10/04/25 3:24:57 PM	31/12/25
<input type="checkbox"/> Received	31/12/25	HU4211773016111101800000000/HUF HU42 1177 3016 1111 1018 0000 0000	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006	goods delivered, invoice 123	10/04/25 3:24:44 PM	31/12/25
<input type="checkbox"/> Received	31/12/25	HU4211773016111101800000000/HUF HU42 1177 3016 1111 1018 0000 0000	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006	goods delivered, invoice 123	10/04/25 3:23:59 PM	31/12/25
<input type="checkbox"/> Received	31/12/25	HU4211773016111101800000000/HUF HU42 1177 3016 1111 1018 0000 0000	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006	goods delivered, invoice 123	10/04/25 3:08:46 PM	31/12/25

**Totals**

Number of credit transactions	1
Number of debit transactions	0
Total number of transactions	1
Total credit amount	1.00
Total debit amount	0.00
Currency	HUF (Forint)
Checksum (amount)	1.00
Highest amount	HUF (Forint) 1.00

**Contained payments**

Status	Product type	Execution ↑ date	Account	Amount Currency	Addressee
<input type="checkbox"/>	Composed	11/04/25	HU4211773016111101800000000/HUF	1.00 HUF	HU BENEFICIARY

**Related request**

Status	Expiry date	Creation date	Account	Amount Currency	Requester	Requester IBAN
Accepted	31/12/25	10/04/25 3:25:12 PM	HU4211773016111101800000000/HUF	1.00 HUF	HU BENEFICIARY	HU56 1201 0154 0015 2862 0040 0006

**Callout 1:** To accept or reject a request you need to have the create payments permission for the account on which the request was received.

**Callout 2:** The request and the payment are linked to each other. If the payment is rejected, the request can be accepted or rejected again. Only after the payment is successfully executed, the request is completed.

# Instructions for specific payment types

## Confirmation of payee for UK accounts in payment entry

In case of a payment towards a UK beneficiary, the beneficiary name as entered in InsideBusiness Payments is compared with the real account owner name. The result of this check is presented on screen.

InsideBusiness Payments

Credit transfer details

Payment status

Status	Entered
Status date	11/04/25 3:32:37 PM
Confirmation of Payee status	Matched
Confirmation of Payee status date	11/04/25 3:32:37 PM
Batch reference	
File reference	
Origin	Manual entry

Navigate within the list of payments and batches: < 1 2 3 4 >

Cancel Authorise Save More actions

Match result is added to the payment status section

The result of the check can be:

- Matched
- Partially match
- No match
- Not matched due to a technical error

When authorising a payment that is not fully matched, a warning will be shown. This warning is not blocking.

# Instructions for specific payment types

## Confirmation of payee for UK accounts in payment import

Beneficiary names for UK accounts are also checked during payment import. The result is presented on the Imported files details screen.

The screenshot displays the 'InsideBusiness Payments' application interface. The main content area is titled 'File Import Details: Test3\_XML pain.001.001.03\_20250219170949.xml'. It is divided into two sections: 'File information' and 'Result'. The 'File information' section contains the following data:

Status	Successful
Import date	12/04/25 7:00:54 AM
Imported by	Al Capone
Time needed for processing	00:00:02
File size	2.76 KB
Format	UNIFI-CT-UNC
Product	Multiple SEPA Credit Transfer
Batch reference	SX1510200000001
Description	
File imported as	Batch
Import file ID	0000100000512042025070054988

The 'Result' section contains a message: '3 payment(s) imported successfully, Confirmation of payee: 3 entries checked, 3 matched, 0 not matched, 0 partially matched.'

At the bottom of the interface, there is a navigation bar with the text 'Navigate within the list of imported files:' and a pagination control showing page 1 of 417. There are also 'Close' and 'Delete' buttons.

# Instructions for specific payment types

## Conformation of payee for UK accounts in address book

The Confirmation of payee status of an addressee is stored in the address book. A full match is valid for 6 months. As Addressees with a valid match will not be checked during payment entry or payment import. This especially speeds up payment import. A confirmation of payee check can be manually initiated in the address book.

The screenshot shows the 'Address book' interface in the 'InsideBusiness Payments' system. The main table lists addressees with columns for 'Addresssee', 'Used by', 'Used as', 'Country', 'Name in payment', 'Town', and 'Confirmation of payee status'. A callout points to the 'Confirmation of payee status' column, stating: 'Add this column to instantly view the COP status on the overview'. Another callout points to the 'More actions' menu, stating: 'Click this option to have the addressees with invalid check status rechecked'. A third callout points to the 'COP status' dropdown filter, stating: 'COP status'. The 'More actions' menu includes options like 'Import', 'Create credit transfer', 'Create direct debit', 'View modifications', and 'Recheck addressees'. A modal window for 'Addressee: Great Britain Counterparty / Master data' is also visible, showing fields for 'General settings', 'Name, address and identifiers for payments', and 'Confirmation of payee status'.

Addresssee	Used by	Used as	Country	Name in payment	Town	Confirmation of payee status
UK BENEFICIARY	All companies	Creditor & Debtor	United Kingdom	UK BENEFICIARY	LONDON	Matched
GB BENEFICIA					LONDON	Action needed
Great Britain					London	Action needed
A VAN DIJK					AMSTERDAM	
addressee wit					Amsterdam	
Albania Count					Tirana	
AMERICAN CO					LOS ANGELES	
					Andorra La	

# Instructions for specific payment types

## Support for accounts held in Taiwan

The support for accounts held in Taiwan is limited to reporting.

To initiate a payment please follow the instruction that can be found on ING Knowledge Center.


The screenshot displays the 'InsideBusiness Payments' dashboard. On the left is a navigation menu with options: Dashboard, Favourites, Reporting (highlighted), Overview (with sub-items: Balances, Credit / debit, Account statements, Multi day credit/debit, Balance by account group, Credit / debit today), Combined overview per day (with sub-items: Total amounts, Transaction type), Extra reporting formats (with sub-item: Download file), Preferences, and Information. The main dashboard area shows a 'Summary' section with three widgets: 'Balances' (Book balance today: EUR 93,633.17), 'Total transactions today' (Booked credits: No credit transactions), and 'Total transactions today' (Booked debits: No debit transactions). Below this is an 'Exchange rates' widget showing 'TWD 1 equals EUR 0.021' with input fields for '100' and '2.14' and dropdowns for 'TWD' and 'EUR'. A 'Disclaimer' link is at the bottom of the exchange rates widget. To the right is a 'Favourite views' widget with sections for 'Balances' (All accounts) and 'Account statements' (All statements). The top right of the dashboard includes a 'Log out' button and several utility icons.

# Instructions for specific payment types

## Payments initiated from Singapore remitter accounts

The support for accounts held at ING Singapore is limited to MT101 messages. This format does however still offer options that are not supported in the back office:

- Charge Bearer **Beneficiary** cannot be used.
- Priority **Urgent** cannot be used.
- The transfer currency of a payment must be equal to the remitter account currency.

Payment details	
Remittance information	<input type="text" value="Invoice 1242025"/> <small>825/840 characters, 0/1 lines</small>
Priority *	<input type="text" value="Normal"/> ▾
Execution date *	<input type="text" value="02/05/25"/> 
Currency * / Amount *	<input type="text" value="SGD (Singapore Dollar)"/> ▾ <input type="text" value="12000.00"/>

# Instructions for specific payment types

## Payments initiated from Hong Kong remitter accounts

The support for accounts held in Hong Kong is limited to MT101 messages. This format does however still offer options that are not supported in the back office:

- Charge Bearer **Beneficiary** cannot be used.
- Priority **Urgent** cannot be used.
- The transfer currency of a payment must be equal to the remitter account currency.
- For domestic payments initiated in CNY, HKD, USD and EUR, always add code **/RTGS/** anywhere in the **remittance information** field. 1

Payment details

1

Remittance information

/RTGS/ INVOICE 20250412000011

810/840 characters, 0/1 lines

Priority \*

Normal

Execution date \*

24/04/25

Currency \* / Amount \*

USD (US Dollar) 12.00

# Instructions for specific payment types

## Payments initiated from Hong Kong remitter accounts

Pay special attention when transferring money to the United States. If you want to be sure that the receiving party receives all transferred funds, use of Charge Bearer **Originator/Payer** alone will not work. A separate code word has to be added as well.

On the payment details screen, click **Extended mode** <sup>1</sup> to show more options. In field **Instruction for creditor agent** <sup>2</sup> enter code: **/PPRO/**

The screenshot shows a 'Further payment details' form with the following fields and values:


- Amount in account currency, indicative rate: 10.76 EUR (Euro)
- Reference: (empty)
- Payment reference: (empty)
- Charge bearer: Originator / payer
- Payment classification: (empty)
- Product type \*: International credit transfer
- Booking type: Individual booking on credit





The form has two modes: 'Regular mode' (selected) and 'Extended mode' (marked with a red circle 1). A pop-up window titled 'Advise to beneficiary' is overlaid on the form, containing:

- Instructions for Creditor agent: /PPRO/ (marked with a red circle 2)
- Fax notification: No

# Instructions for specific payment types

## Cross border payments to banks in China

- For cross border payments towards accounts held in China, the purpose of the payment has to be clarified via a code that must be added in the **Remittance information** field.  Add a description right after the code word.
  - /CGODDR/ (Cross Border Goods Trade).
  - /CSTRDR/ (Cross Border Service Trade).
  - /CCTFDR/ (Cross Border Capital Transfer (including capital transfers other than bond)).
  - /CCDNR/ (Charity Donation).
  - /COCADR/ (Other Current Account Transactions).
  - /REMTDR/ (Cross Border Payment (Individual)).

Payment details	
Remittance information	<div> /CSTRDR/Payment for legal services rendered in March 2025</div> <div>783/840 characters, 0/1 lines</div>
Priority *	Normal 
Execution date *	24/04/2025 
Currency * / Amount *	USD (US Dollar)  12.00

# Instructions for specific payment types

## Bulgarian budgetary payments

Domestic Bulgarian payments to accounts with digits 8 or 3 at position 13 of the IBAN are indicated as budgetary payments. In that case extra fields will be displayed.

The screenshot shows the 'InsideBusiness Payments' interface. The 'Budgetary payment details' section is expanded, showing the following fields:

- 1** Tax payment code (text input)
- 2** Document section:
  - Document type (dropdown menu, currently 'No value selected')
  - Document number (text input)
  - Document date (date picker, format dd/mm/yy)
- 3** Period section:
  - From date (date picker, format dd/mm/yy)
  - To date (date picker, format dd/mm/yy)
- 4** Payer section:
  - Name \* (text input, value: 'FAT Test Customer')
  - Type of identification \* (dropdown menu, value: 'Please select')
  - Number \* (text input)

At the bottom of the form, there are buttons for 'Cancel', 'Authorise', 'Save', and 'More actions'.

As of 1st October 2023 the following fields are no longer mandatory: \*Tax payment code **1**, type, number, date of document **2**, Period (from/to) **3**.

\*Tax payment code (6 digits) is still necessary for payments to municipalities (the beneficiary account number contains digit 8 in position 13 and digit 4 in position 14 of the IBAN).

The fields Name, Type of identification and Number under the Payer section **4** are mandatory.

# Instructions for specific payment types

## Supporting documents for international and SEPA payment instructed from Bulgarian accounts

For Bulgarian international and cross border SEPA payments specific regulatory requirements need to be taken into account. The relation of each such payment to Art. 7, para 5 of the Currency Law needs to be identified <sup>1</sup> during payment creation.

For payments imported via file upload the setting of the Currency law relation can be done in bulk on the Relations to Currency Law screen <sup>2</sup>. Click **Payments** -> **Relations to Currency Law**.

**Payment classification**

Is this payment related to Art. 7, para 5 of the Currency Law? <sup>1</sup>  No value selected

Product type

Booking type \*

**International credit transfer**

**Individual booking on account statement**

Relations to Currency Law

Relations to be set

<input type="checkbox"/>	Requested execution date	Priority	Order reference	Account IBAN	Amount Currency	Addressee Addressee IBAN	Import file reference	Relation to Currency Law
<input type="checkbox"/>	21/12/25	Normal	SXI509900000001	BG80BNBG96611020345678/BGN BG80 BNBG 9661 1020 3456 78	56.00 EUR	JAGUAR ORG Fifteen NL41INGB0751121886	Test3_XML pain.001.001.03_20250219170949.xml	<input type="checkbox"/>
<input type="checkbox"/>	21/12/25	Normal	SXI509900000001	BG80BNBG96611020345678/BGN BG80 BNBG 9661 1020 3456 78	100.00 EUR	JAGUAR ORG Fifteen NL41INGB0751121886	Test3_XML pain.001.001.03_20250219170949.xml	<input type="checkbox"/>
<input type="checkbox"/>	21/12/25	Normal	SXI509900000001	BG80BNBG96611020345678/BGN BG80 BNBG 9661 1020 3456 78	100.00 EUR	JAGUAR ORG THREE NL41INGB0751121886	Test3_XML pain.001.001.03_20250219170949.xml	<input type="checkbox"/>

3 of 3 Entries

Entries per page 15

In case the relation is set to “Yes”, supporting documents in evidence of this relation need to be attached to the payment (Annex in context of Currency law) – for instance the SPB form which is submitted to Bulgarian National Bank or an extract from BNB’s website confirming the already declared circumstances. See next page for instruction on how to add a supporting document.

# Instructions for specific payment types

## Supporting documents for international and SEPA payment instructed from Bulgarian accounts

In addition, under the provisions of Ordinance 28 of BNB and MF, for any payment instructed to a “third country”, i.e. a country outside of EU/EEA the amount of which equals or exceeds BGN 30,000.00 or its equivalent in foreign currency, a declaration needs to be completed and submitted evidencing the purpose of the payment. That declaration is usually accompanied by a supporting document being an invoice, contract, etc.

The screenshot displays the 'InsideBusiness Payments' interface. On the left, the 'Create Ordinance 28' form is visible, with fields for Date (11/04/25), For Customer (FAT Test Customer), Link to document (WEB510100000129), and The undersigned (Al Capone). The main area shows the 'Declarations' screen with 'Payment details' for a remitter (FAT Test Customer) and beneficiary (ARNOLD SCHWARZENEGGER). A 'Declarations' table lists 'AML' and 'Ordinance 28'. A 'More actions' menu is open, showing options like 'Manage Declarations', 'Save and next', 'Save as incomplete', and 'Save as template'. A callout box explains that completing the Ordinance 28 and attaching supporting documents is required before payment authorization. Another callout box states that supporting documents can be added by clicking 'Import annex' and uploading files in PDF, PNG, JPEG, JPG, or GIF formats.

Completing the Ordinance28 and attaching supporting documents needs to be done before the payment can be authorised.

To add a supporting document click Import annex <sup>3</sup> and upload the file. The supported formats are PDF, PNG, JPEG, JPG, GIF.

To create the Ordinance 28 click **More actions** -> **Manage declarations** <sup>1</sup> on the payment details screen. On the Declarations screen click **Create** -> **Ordinance 28** <sup>2</sup>.

# Instructions for specific payment types

## Ukrainian instant payments

For Ukrainian remitter accounts the only supported product is Ukrainian domestic instant payment. If it's not possible to create an instant payment (this can be if for instance the beneficiary bank is not accepting them), there

Is no alternative payment type available. In that case you will need to switch to another payment channel, like IBP CEE UA.

The company's payer code has to be selected. **1** If the correct code is not in the selection list, it can be added manually by first clicking on the plus icon. **2**

Enter the Beneficiary code here. **3**

The screenshot shows the 'Create credit transfer' form in the 'InsideBusiness Payments' interface. The form is divided into two main sections: 'Remitter and beneficiary' and 'Payment details'.  
In the 'Remitter and beneficiary' section:  
- The 'Remitter' field is set to 'Theodorus Default' with a search icon and a plus icon.  
- Below it, the remitter's details are shown: 'UA093005390012345678901234567/UAH', 'UA09 3005 3900 1234 5678 9012 3456 7', and 'Last available value balance UAH 0.00'.  
- The 'Payer code' field is set to '1234567890' with a plus icon.  
- The 'Beneficiary' field is set to 'Ukrainian counterparty' with a search icon and a plus icon.  
- Below it, the beneficiary's details are shown: 'UA413223130000026000114633500' and 'UA41 3223 1300 0002 6000 1146 3350 0'.  
- There is an empty 'Beneficiary code' field.  
In the 'Payment details' section:  
- The 'Remittance information' field is empty.  
- The 'Priority' field is set to 'Instant'.  
- The 'Execution date' field is set to '03/12/25'.  
- The 'Currency / Amount' field is set to 'UAH (Hryvnia)' and '1000.00'.  
At the bottom of the form, there are buttons for 'Cancel', 'Authorise', 'Save', and 'More actions'.

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# Instruction videos

All InsideBusiness Payments instruction videos can be found on Vimeo.

[Dashboard widgets](#)

[Using the menu](#)

[Working with data in tables](#)

[Working with combined columns](#)

[Working with views](#)

[Working with account groups](#)

[Working with statements](#)

[Create credit transfers](#)

[Working with payment templates](#)

[Import payment files](#)

[Working with payments and batches](#)

[Working with address book](#)

[Counterparty mandate sign permissions](#)

[Working as a service user](#)



# Address book import

Description of the address book import file fields.

Field name		Length	Use	Restricted values
Display name	M	35	Name of addressee in overviews	
Addressee type	M	15	Is the addressee used for direct debits, credit transfers or both	CREDITOR, DEBTOR, CREDITOR_DEBTOR
Name 1	M	35	Name of addressee in payment, regularly same as Display name	
Name 2	O	35	Continuation of Name 1	
Address 1	O	35	Street name	
Address 2	O	35	Continuation of Address 1	
Address 3	O	35	NOT USED IN IBP	
Address 4	O	35	NOT USED IN IBP	
Post code	O	9	Postal code	
Addressee town	O	35	Town	
Country code	M	2	ISO code of country	
Country Sub Entity	O	35	Name of state	
Company BIC	O	11	BIC, if company has own BIC	
National party ID	O	16	Used for national ID numbers like chamber of commerce	
Ukraine payer code	O	35	The beneficiary code of a Ukrainian addressee	
Tax office	O	1	Indication if addressee is a Polish tax office	X
Tax office number	O	2	The office ID in case of an Austrian Tax office	
Tax identifier	O		NOT USED IN IBP	
ESR party number	O	9	The ESR party number in case of a Swiss addressee	

# Address book import

Field name		Length	Use	Restricted values
IBAN	C*	50	IBAN of the account	*IBAN or Domestic bank account number or Account number needs to be provided
Domestic bank account number	C*	40	The BBAN of the account	
Account number	C*	40	The account number of the account	
SWIFT BIC	O	11	BIC of the account holding bank	
Clearing system	O	8	Code of the clearing system	See <a href="#">here</a>
Bank code	O	35	Code of the Bank	
Bank name 1	O	35	Name of the Bank	
Bank name 2	O	35	Name of the Bank continued	
Bank address 1	O	35	Address of the Bank	
Bank address 2	O	35	Address of the Bank continued	
Country code	M	2	ISO code of the Bank country	
Currency	O	3	ISO code of the account currency	
Display name	M	35	Name of the account	
Default bank account	O	1	Is this the default bank account?	X=yes
Account type	O	1	Indicator if account is a business or personal account. Important for correct Confirmation of Payee for UK accounts.	1=business 2=personal
Name	O	35	Name of a payment template	
Default template	O	1	By default use this template when creating payments to this addressee?	X=yes
Remitter	O	35	Own subscription name	
Remitter account display name	O	35	Name of the remitter account in the payment template	
Payment instrument	O	35	Fixed value	CREDIT_TRANSFER
National Payment Instrument	O	35	Specific code in case of Polish Split or Tax payments	PL_SPLIT, PL_TAX

# Address book import

Field name		Length	Use	Restricted values
Priority	0	35	Priority of the payment	STANDARD, URGENT
Payment Method By Ordered Bank	0	35	Fixed value	TRANSFER
Payment means	0	35	NOT USED IN IBP	
Payment Channel	0	35	NOT USED IN IBP	
Cheque Instruction	0	35	NOT USED IN IBP	
Charge bearer	0	3	In case of international payments	BEN, OUR, SHA
Amount	0	35	Transfer amount	
Currency	0	3	ISO code of transfer currency	
Remittance information 1	0	35	Unstructured remittance info line 1	
Remittance information 2	0	35	Unstructured remittance info line 2	
Remittance information 3	0	35	Unstructured remittance info line 3	
Remittance information 4	0	35	Unstructured remittance info line 4	
Payment Category	0	35	Fixed value	

# Clearing system codes

Land code	ISO Clearing code	Definition	Code in IBP address book
AT	ATBLZ	AustrianBankleitzahl	AT_BC
AU	AUBSB	AustralianBankStateBranchCodeBSB	AU_BC
BE			BE_BC
CA	CACPA	CanadianPaymentsAssociationPaymentRoutingNumber	CA_BC
CH	CHBCC	SwissFinancialInstitutionIdentificationShort	CH_BC
CH	CHSIC	SwissFinancialInstitutionIdentificationLong	CH_SIC
CN	CNCIP	Chinese Cross-border (CIPS) Identifier	CNCIPS_BC
CN	CNAPS	China National Advanced Payments System	CN_BC
CZ			CZ_BC
DE	DEBLZ	GermanBankleitzahl	DE_BC
DK			DK_BC
ES	ESNCC	SpanishDomesticInterbankingCode	ES_BC
FI			FI_BC
FR			FR_BC
GB	GBDSC	UKDomesticSortCode	GB_BC
GR	GRBIC	HellenicBankIdentificationCode	GR_BC
HK	HKNCC	HongKongBankCode	HK_BC
HU			HU_BC
IE	IENCC	IrishNationalClearingCode	IE_BC
IN	INFSC	IndianFinancialSystemCode	IN_BC
IT	ITNCC	ItalianDomesticIdentificationCode	IT_BC
LT			LT_BC
JP	JPZGN	JapanZenginClearingCode	JP_BC
NL			NL_BC

# Clearing system codes

Land code	ISO Clearing code	Definition	Code in IBP address book
NO			NO_BC
NZ	NZNCC	NewZealandNationalClearingCode	NZ_BC
PL	PLKNR	PolishNationalClearingCode	PL_BC
PT	PTNCC	PortugueseNationalClearingCode	PT_BC
RU	RUCBC	RussianCentralBankIdentificationCode	RU_BC
SE	SESBA	SwedenBankgiroClearingCode	SE_BC
TN			TN_BC
TW	TWNCC	FinancialInstitutionCode	TW_BC
US	USABA	UnitedStatesRoutingNumberFedwireNACHA	FEDWIRE
US	USPID	CHIPSParticipantIdentifier	CHIPS_UI

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# Payment statuses

## Status on Open payments screen

Entered	Payment is entered/imported and has not been authorised by anyone.
Ready for authorisation	Batch is created/imported and has not been authorised by anyone.
Partially authorised	Batch or payment is not fully authorised.
Defective	Payment is imported with incomplete/erroneous data and has to be checked.
Incomplete	Payment is saved as incomplete payment and has to be finalised.
Waiting for release	Payment is full authorised but waiting for a release signature.
Waiting for execution	Payment is ready to be executed. No more action required.

## Status on Sent payments screen

In execution	Payment/batch is sent to be processed, no status received yet.
In progress at bank	Payment/batch is being processed.
Confirmed by bank	Payment/batch is successfully processed.
Forwarded for processing	Payment/Batch is forwarded to the receiving bank. We do not always receive further status updates after this.
Rejected by bank	Payment/Batch is rejected. If available a reason is shown in the payment details.
Rejected by user	Payment is manually rejected on the Open payments screen.
Waiting for approval by bank	Processing of the payment has been paused for manual intervention.
Partially rejected by bank	A batch with single payments that is being processed at least one rejected payment already.
Partially confirmed by bank	A batch with single payments that is being processed without rejections yet.
Confirmed with rejections by bank	A batch with single payments that has fully been processed with at least one rejected payment.

# InsideBusiness Payment releases

Release	Go live date	Change
R44	2022-04-09	Multi role player activated
		Menu options 'Reporting templates' received clearer names. In Administration menu it's 'Reporting templates. Templates created here are usable for every user of the subscription. In Preferences menu it's 'Reporting templates (personal)'. Templates created here are for own use only.
		Support for Romanian payment formats.
R45	2022-09-10	Option to change the default value for Import option Category.
		Details of imported batches on imported files screen only visible for users with permission to view payments on those accounts.
		New look and feel, new colour scheme, new widgets.
		Support for Czech payment formats.
R46	2023-01-15	Defects solved
R47	2023-06-17	New optional columns on open payments and sent payment screen to show the authorisations.
R48	2023-09-16	Rulebook 2023 support, enhanced PDF account statements, account owner name visible in reporting.
R49	2023-11-11	Account owner name visible in payments, condensed account statement.
		Support for Hungarian payment formats.
R50	2024-11-16	Show Romanian beneficiary name
		Confirmation of Payee for UK
		Support for Bulgarian payment formats
R51	2025-04-09	Hungarian Request to pay
		Bulgarian declarations of origin



