User manual

InsideBusiness Payments

V8.01, September 2025

Introduction

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.

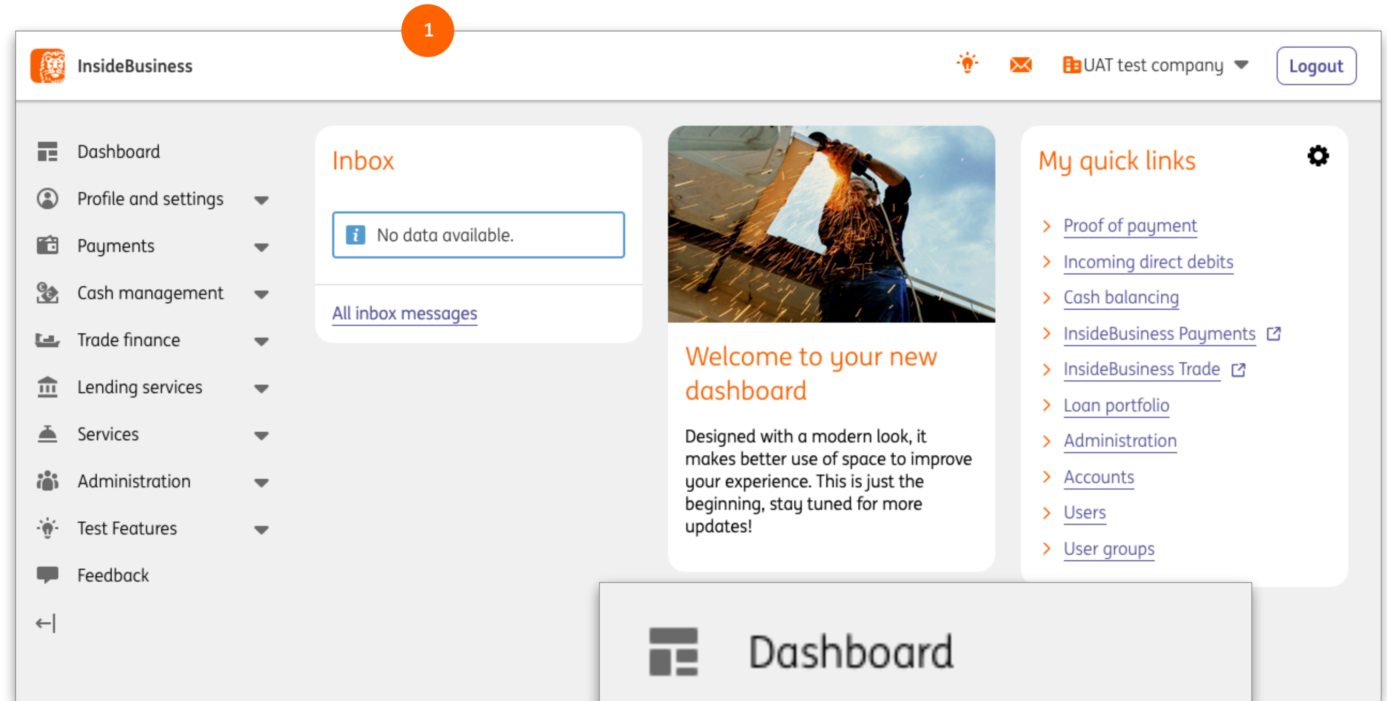
Table of content

Getting to work

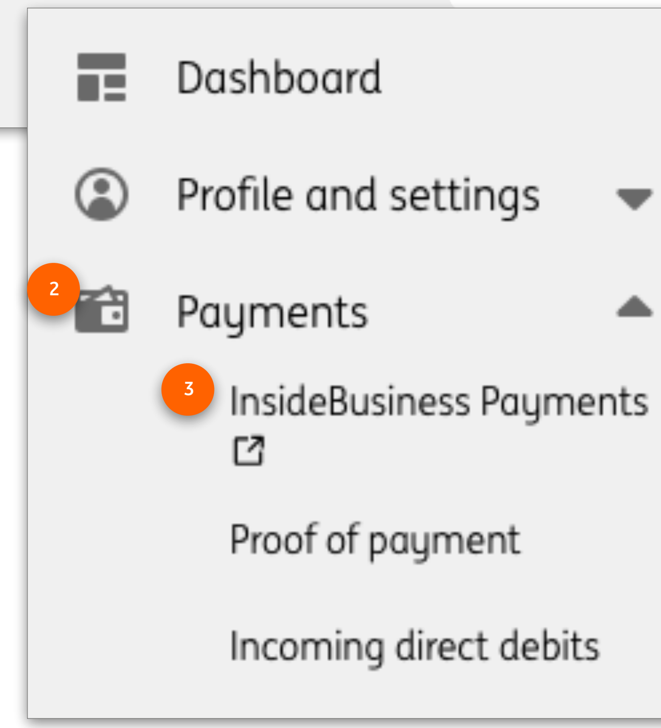
InsideBusiness Payments is part of InsideBusiness Portal.

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.

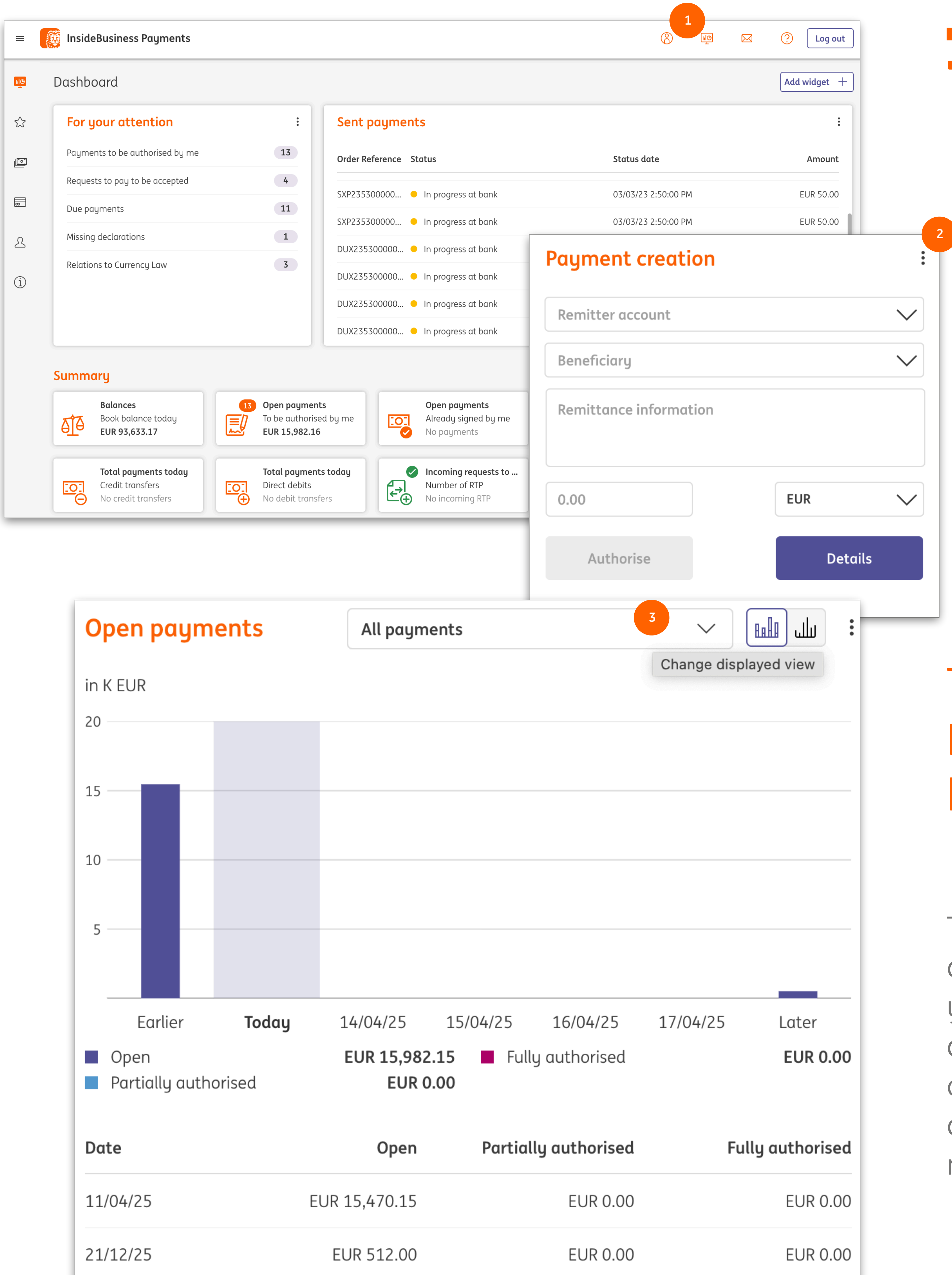
After logging in you will see the InsideBusiness Portal Dashboard. [1] Navigate to the menu option **Payments** [2] and click on **InsideBusiness Payments**. [3] Now you will see the InsideBusiness Payments Dashboard.



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

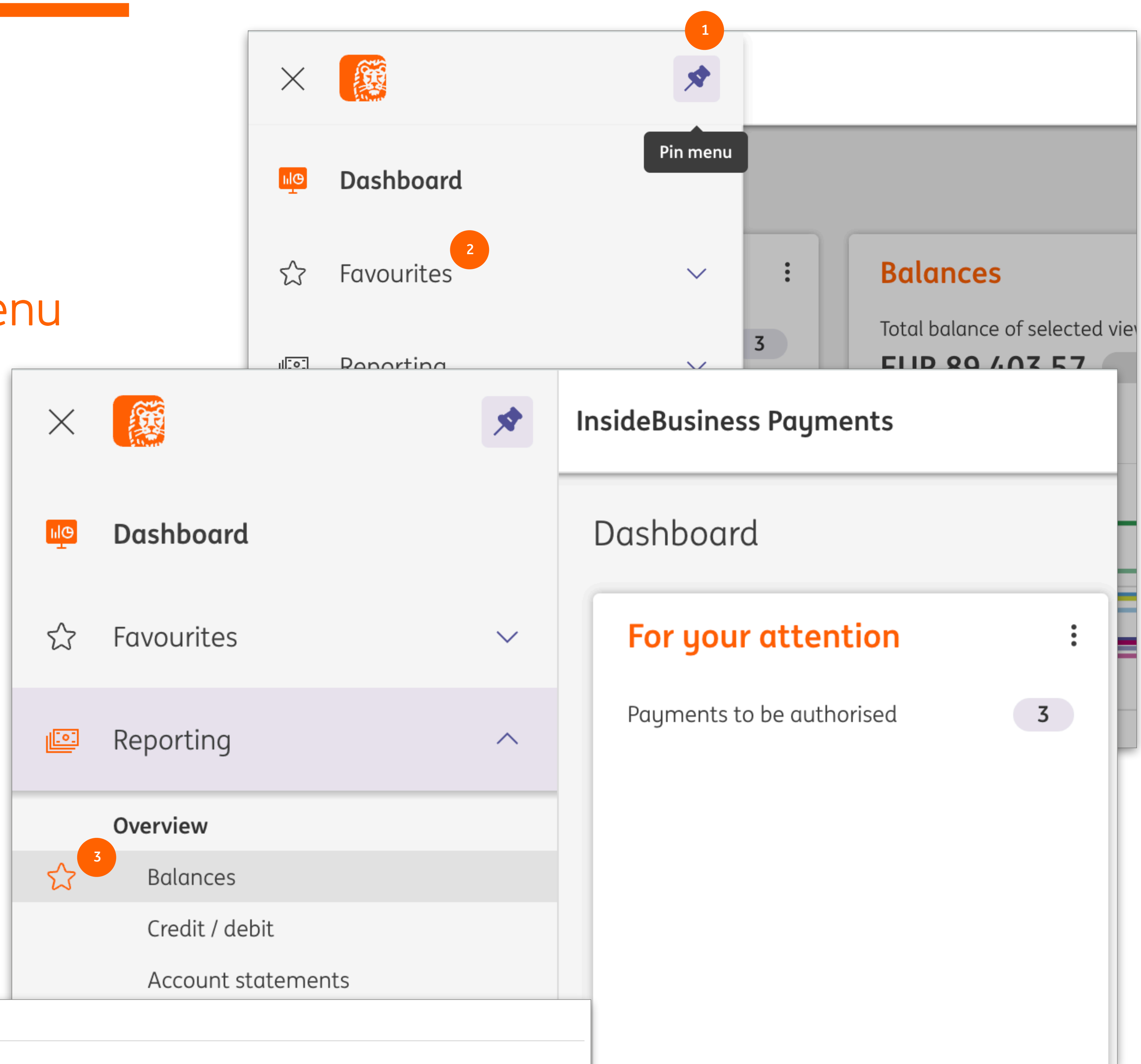
The **For your** attention and **Summary** widgets are always available. The availability of other widgets depends on your permissions. You can add new widgets by clicking on the dashboard icon. [1] Widgets can be configured, deleted or hidden by clicking the edit icon [2] or using the configuration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

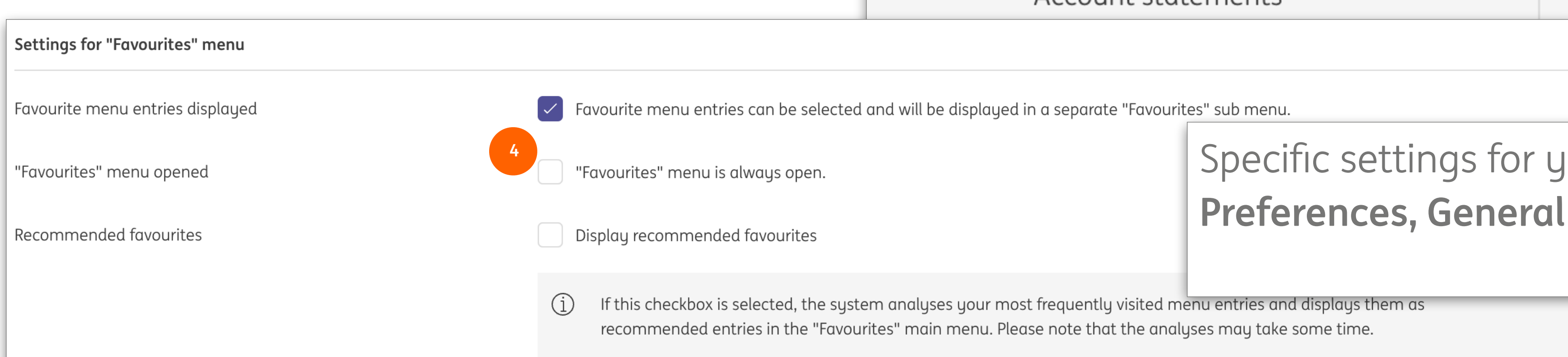
The Menu

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

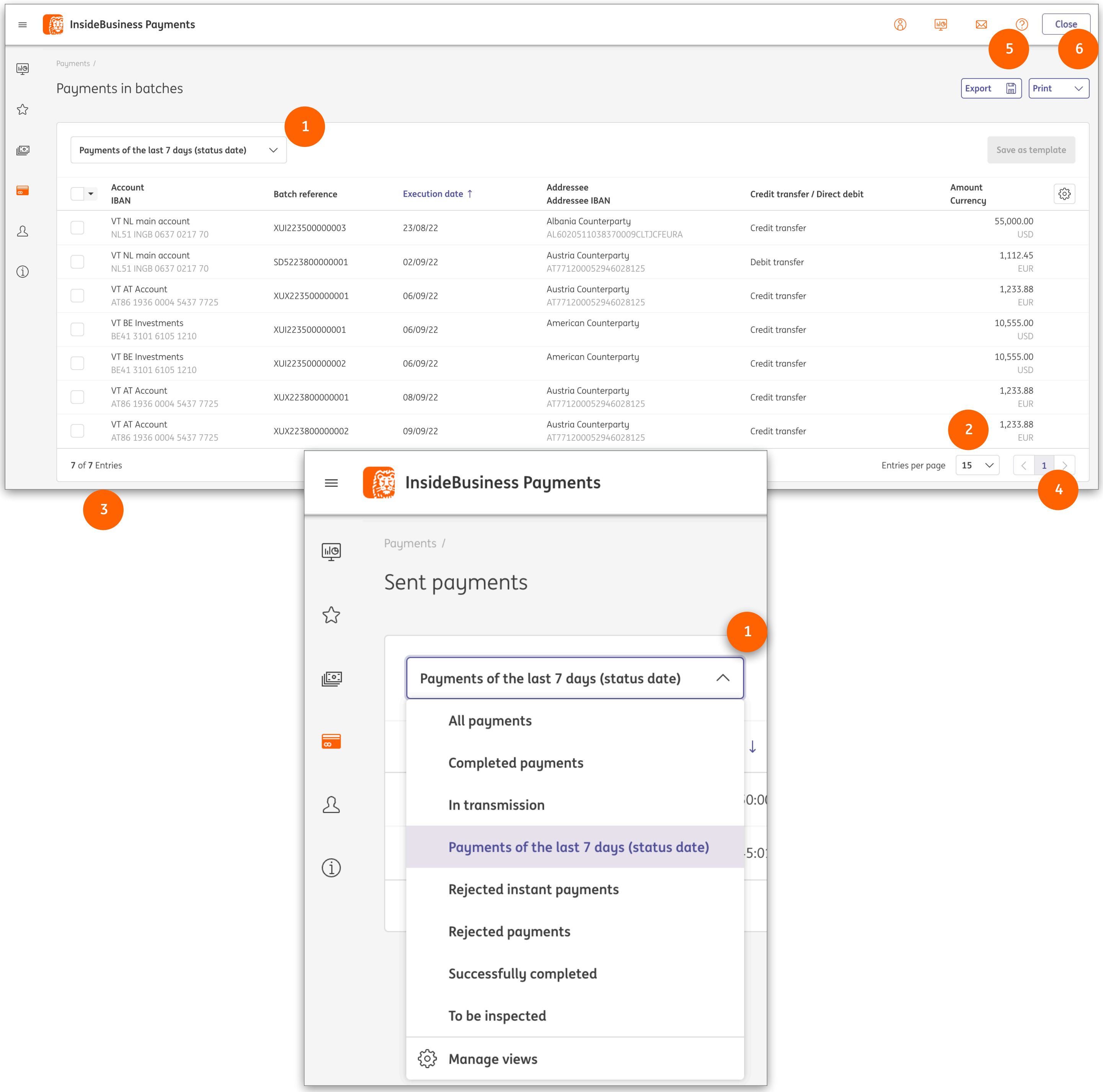
The menu can be pinned so it stays in place, by clicking the pin icon. [1]

You can add items to the favourite section [2] by clicking the star that appears when hovering over a menu item. [3]





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



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

Table view screens

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 (1) available to select from. The table contains columns and rows. The number of rows visible per page can be changed. (2) The total number of rows is shown below the table. (3) 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. (4)

The **Export** button (5) lets you export the data seen on screen in a CSV format. With the **Print** button (6) 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.

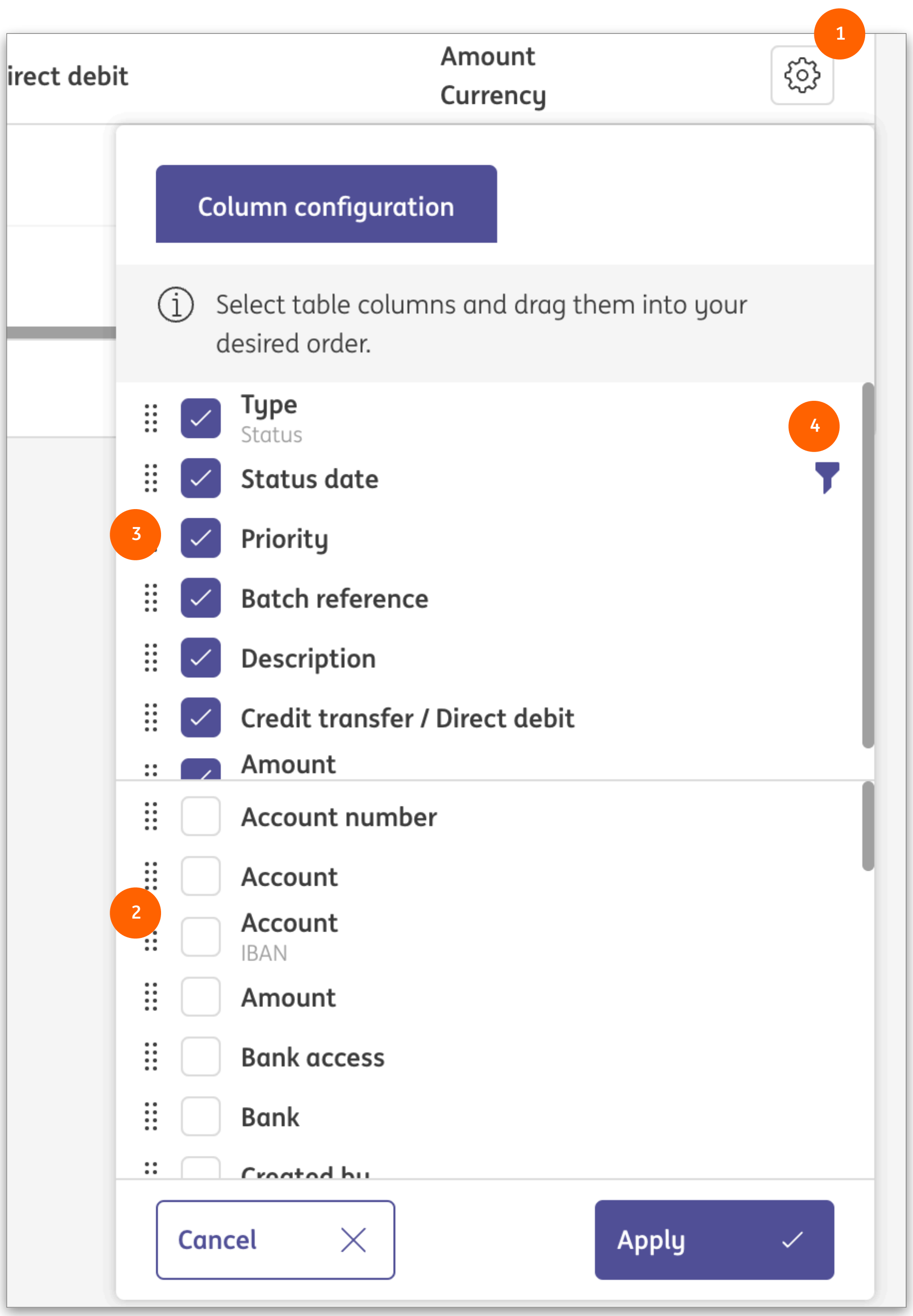
For this click the gearwheel 1 that's visible to the right of the last shown column.

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

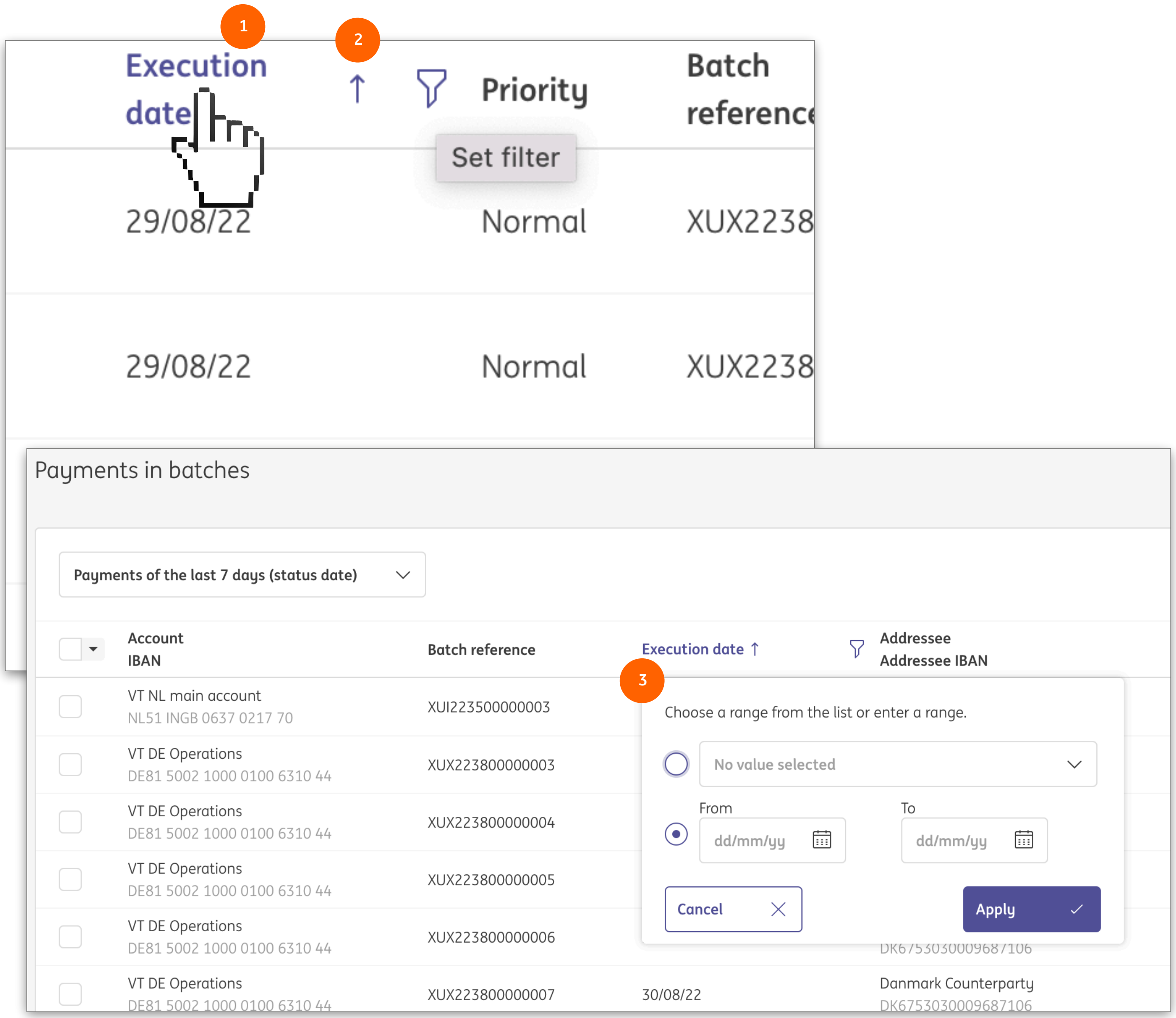
Columns can be removed by unchecking the check box 3 in front of the column name.

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

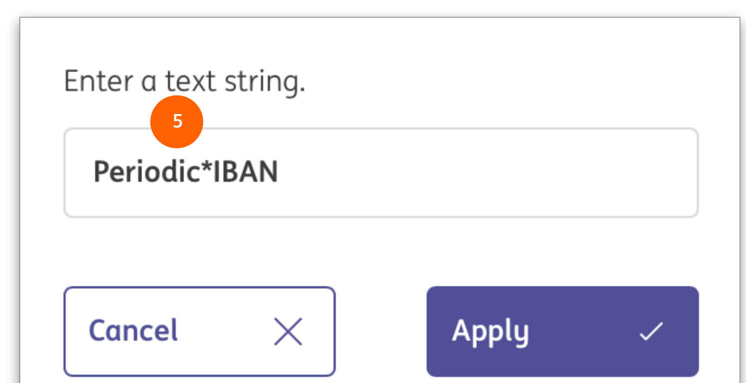


The data in a table view can be sorted on every column by clicking 1 the column name. Clicking again revers the sorting order. An arrow shows the sorting direction.

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.

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.



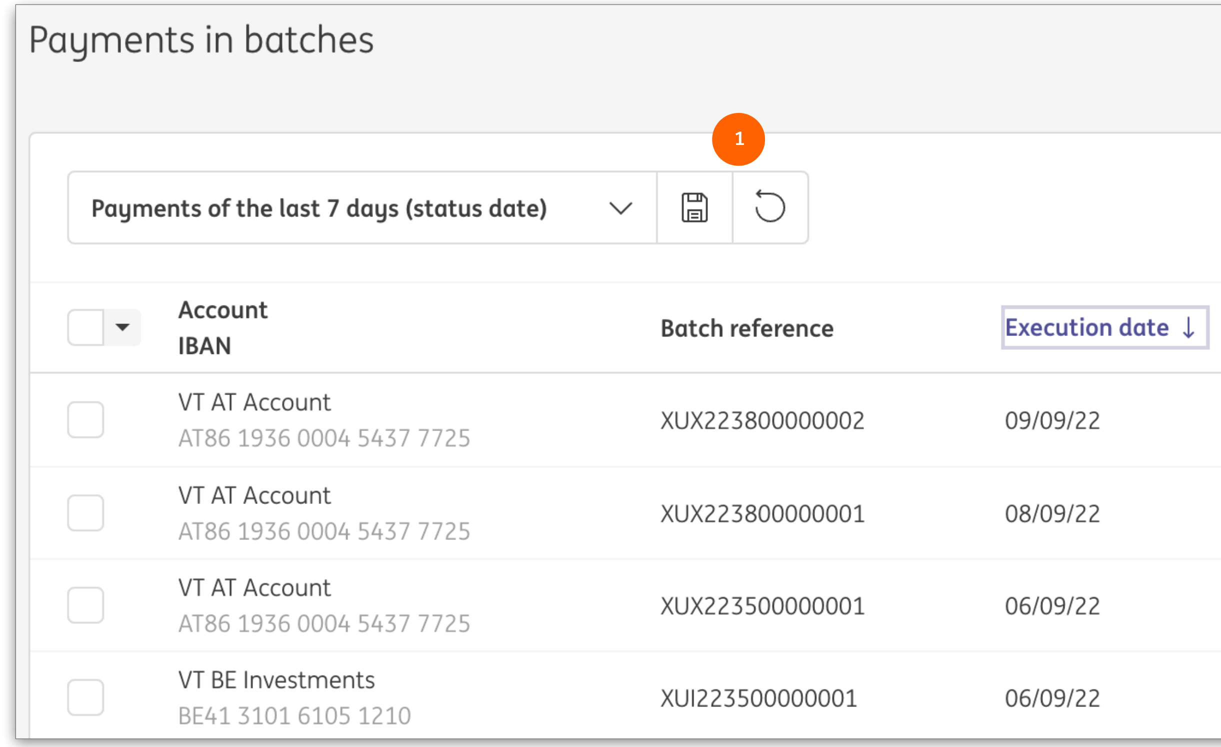
Managing views

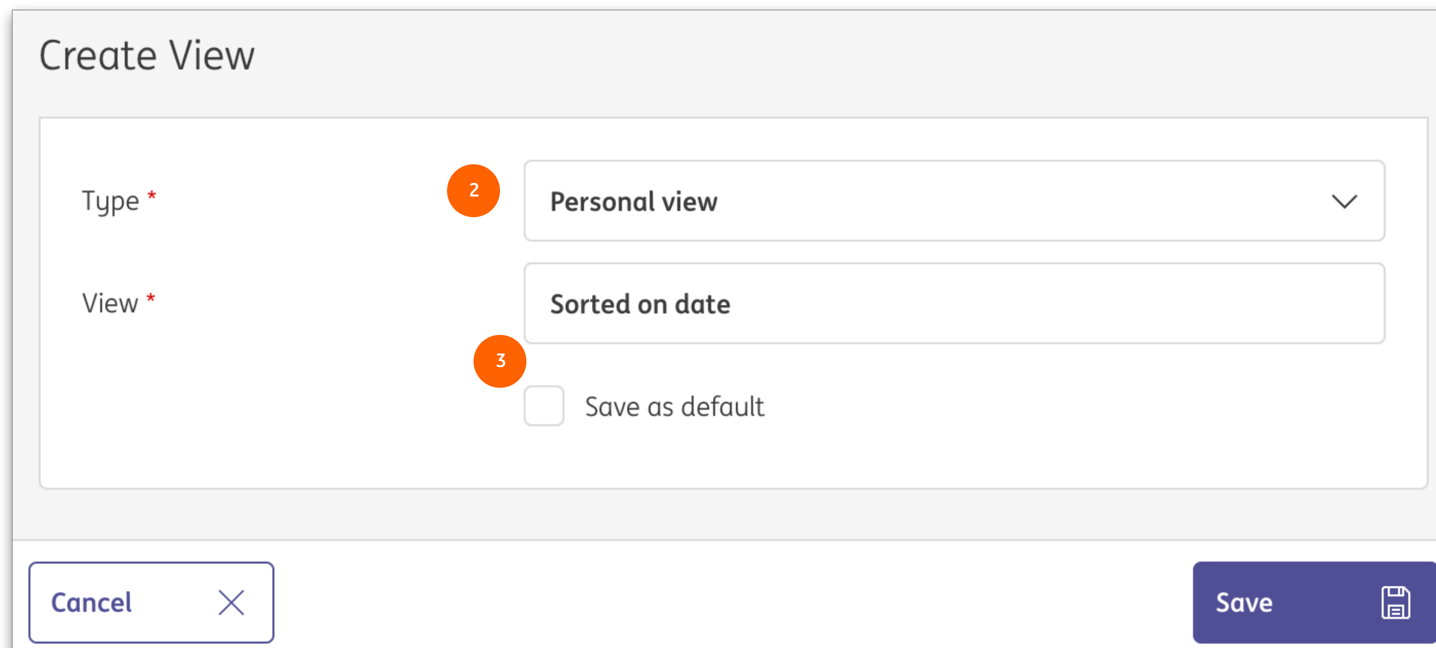
After you changed a table view by managing columns, sorting and filtering two new symbols appear. 1 Clicking the arrow reverts all changes you did. Clicking the diskette bring you to the **Create view** window.

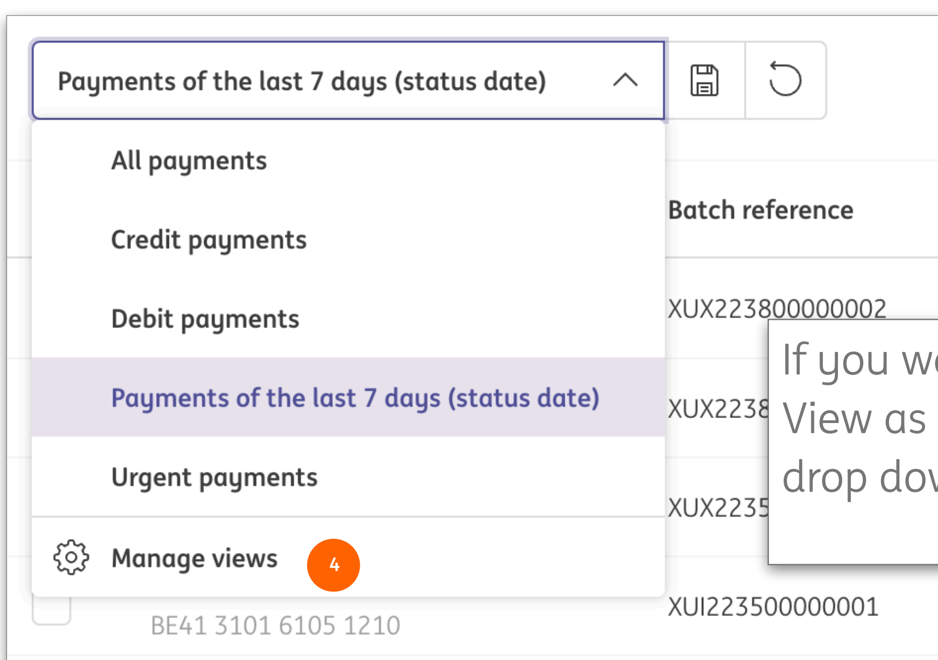
By creating your own view the changes you applied to the table view will not get lost after leaving the page.

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.

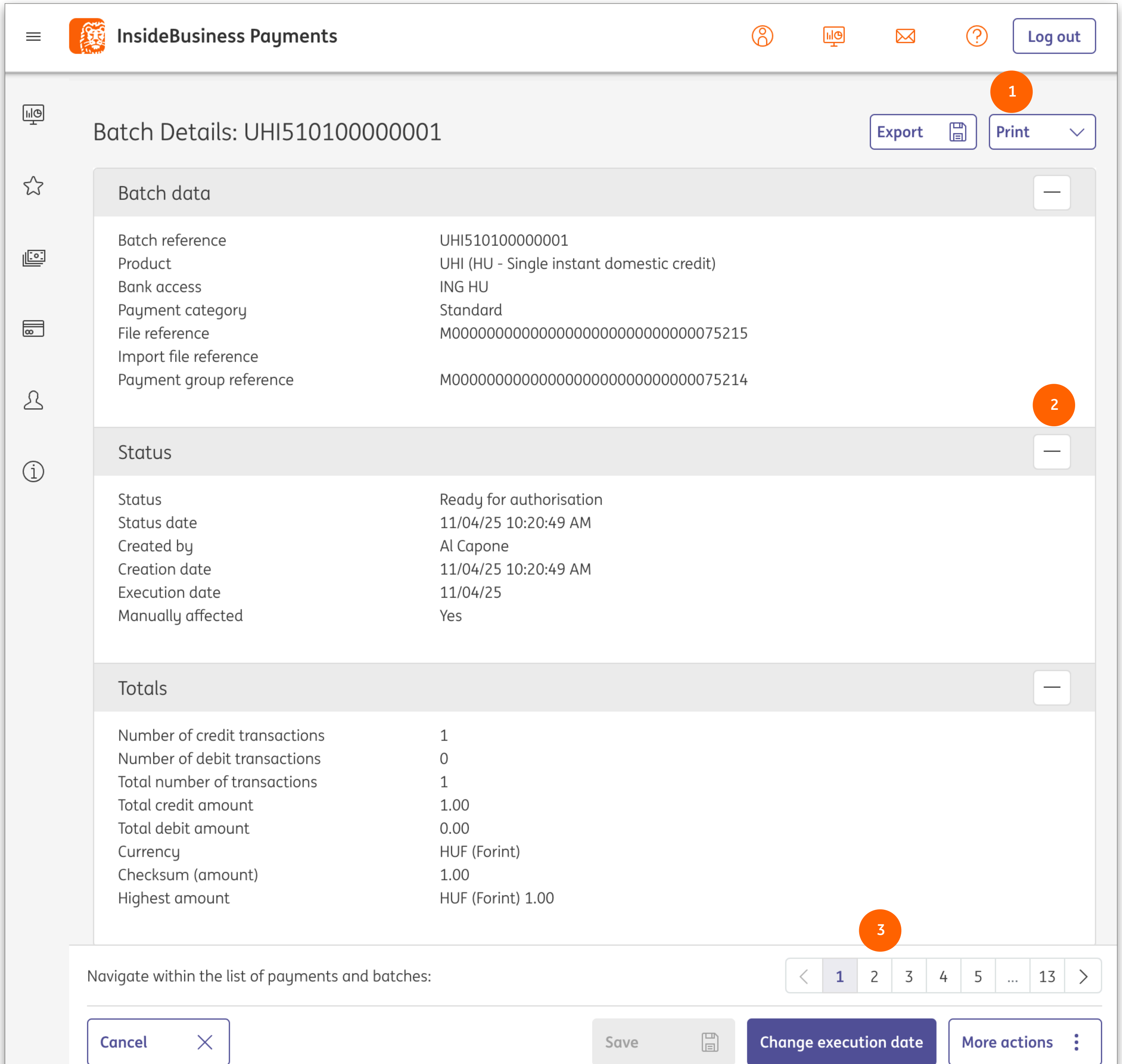






If you want to remove a View or want to set another View as default click on **Manage views** 4 in the Views drop down list.

Detail screens



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

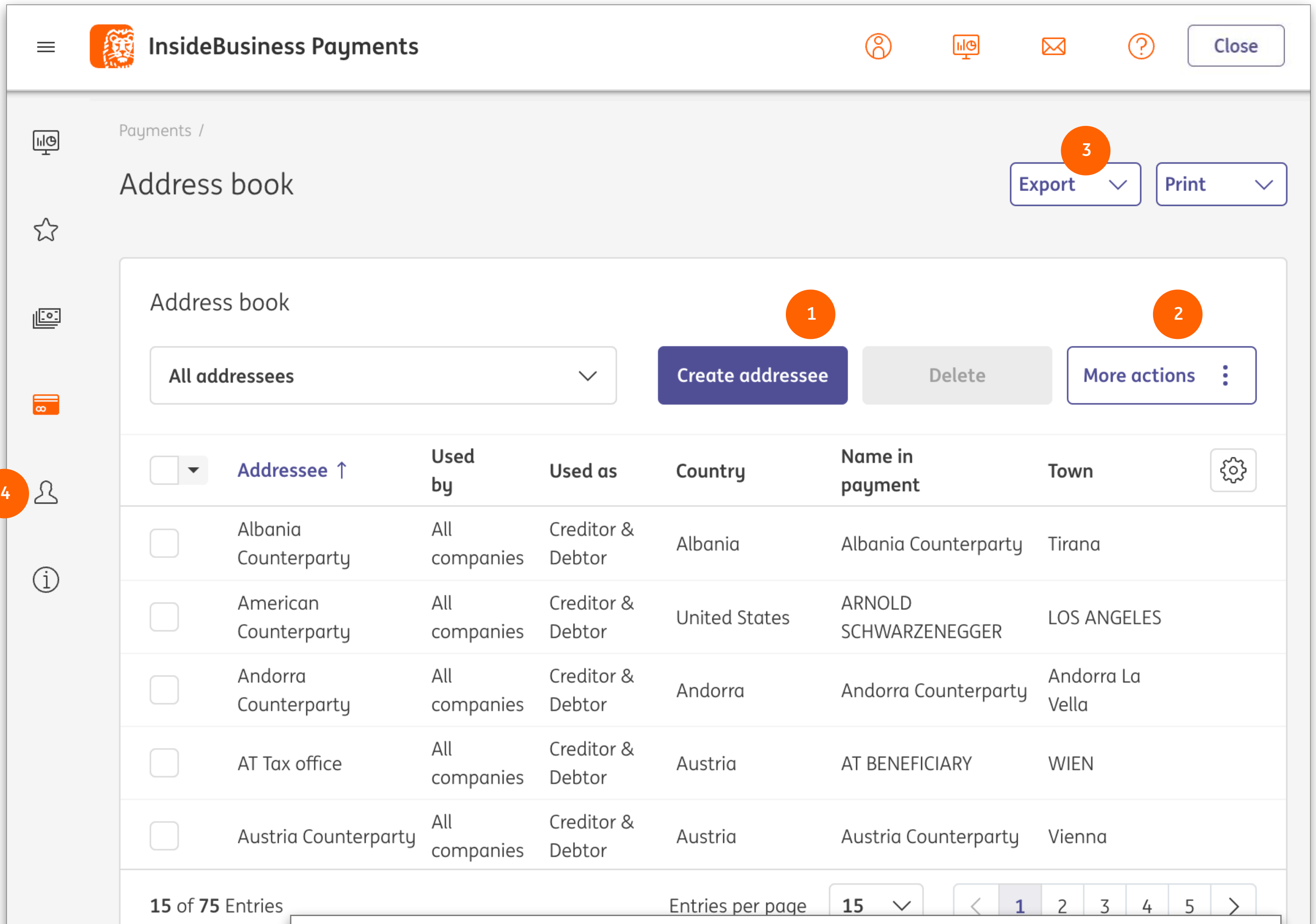
A detail screen shows the data of one item selected from table view. There are some general elements that you will find on almost every detail screen.

The **Print** button 1 lets you create a pdf with the data presented on screen.

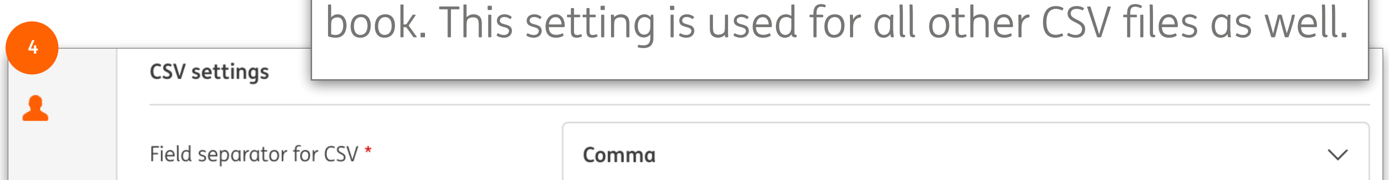
Some info is by default not visible but can be unhidden by clicking the **+** sign. 2

The navigate buttons 3 at the bottom of the screen are used to navigate through the items in the underlying table view.

The Address book



In **Preferences** -> **General settings** (4) select the field separator you are using for importing the address book. This setting is used for all other CSV files as well.



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** (1) button.

Addressees can also be imported as a comma separated file by clicking **More actions** -> **Import.** (2) To get an example of the import file, first manually create an addressee, select it and click **Export** (3) -> **Download addressees**. See the appendix for a description of the fields.

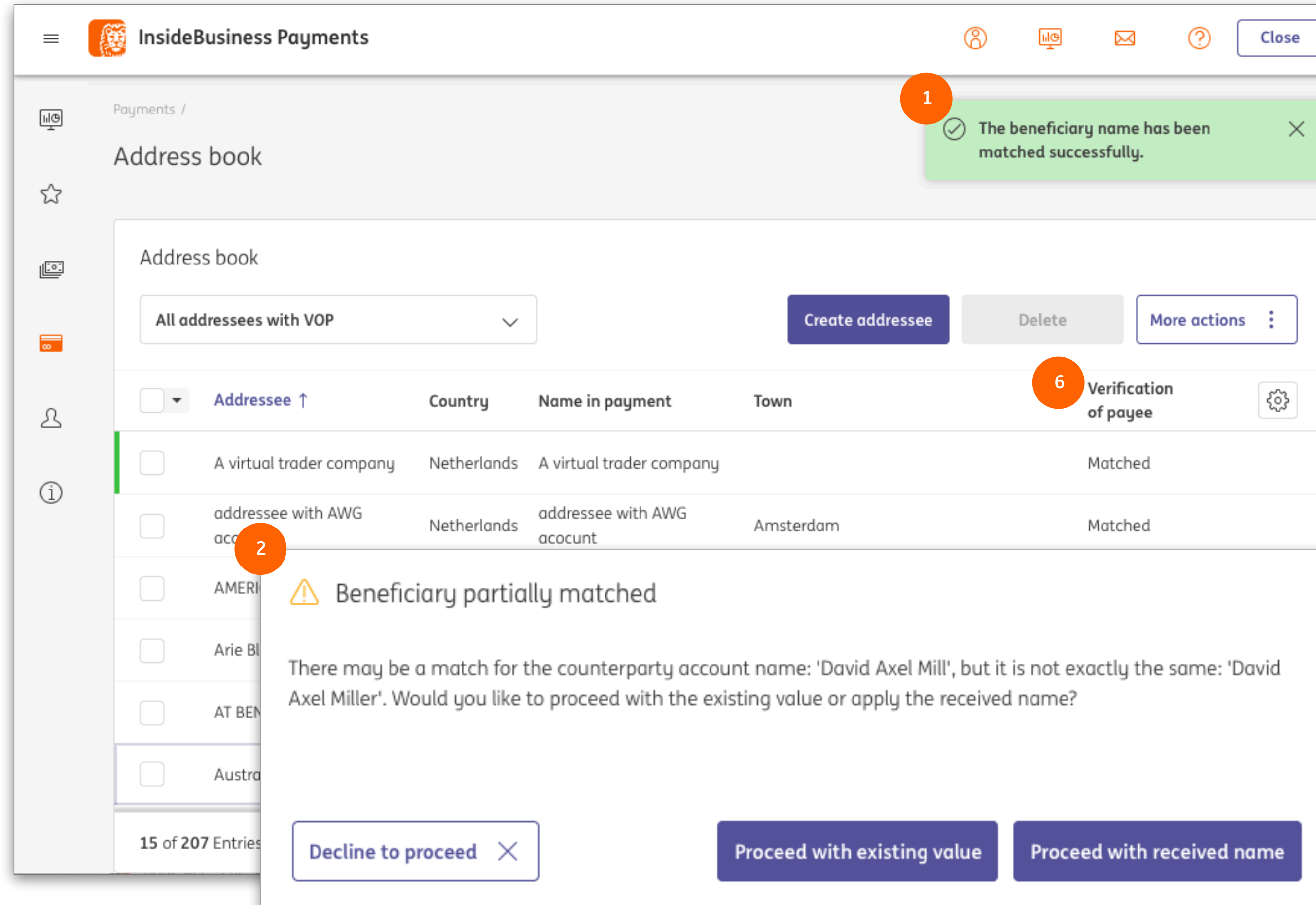
Verify addressees

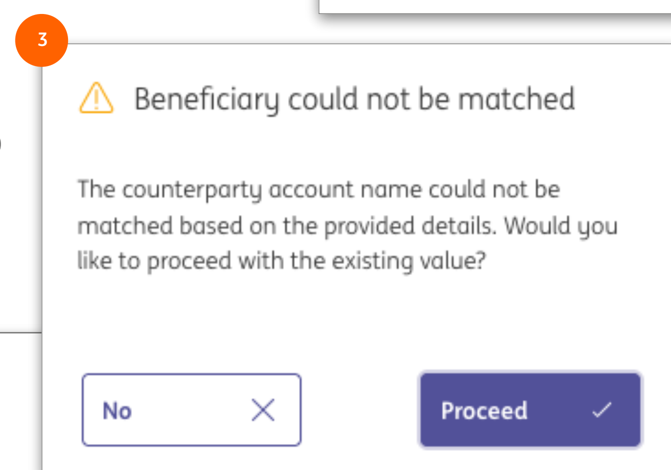
When saving a new addressee, InsideBusiness Payments verifies if the addressee name and account number match. This verification will be done for a growing number of SEPA countries.

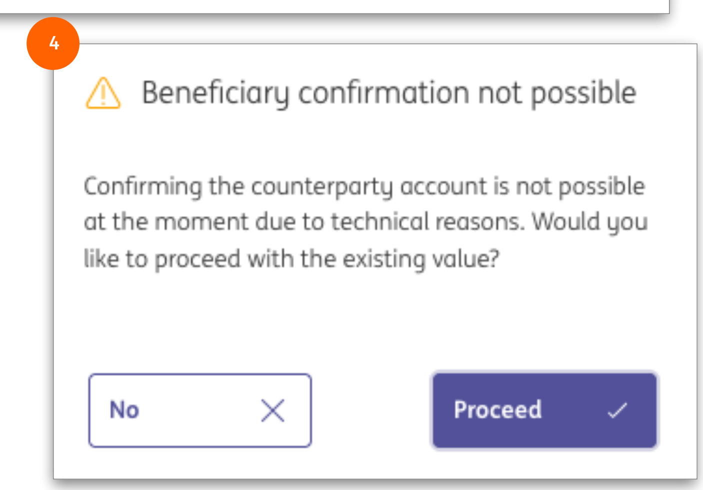
A full match result is presented with a fly-in message. [1] If the name only partially matches the name found by InsideBusiness Payments, you are offered to proceed with the name found. [2] If there is no match at all, you will get a warning message [3]. In that case please update the addressee name.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

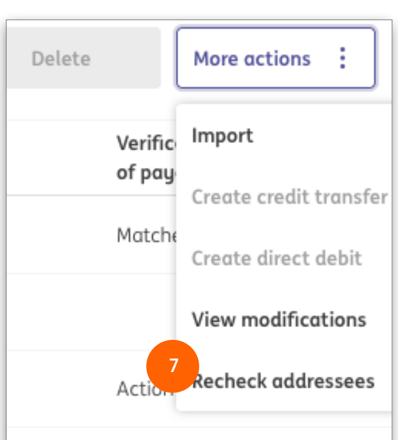
The check result is also stored in the account details of the addressee. [5] To get there, click on the addressee, click on the tab **Accounts** and click on the account.

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

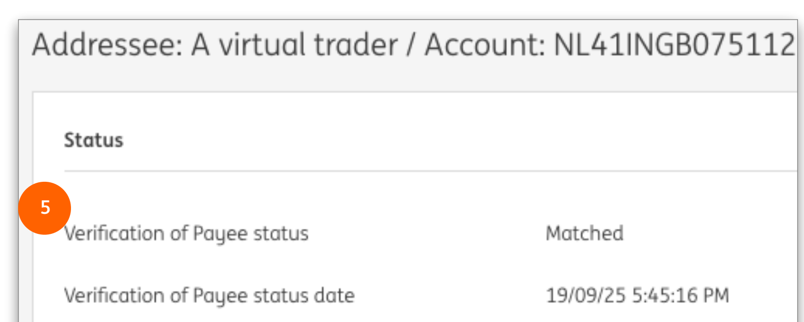








After 6 months a full match status expires and is changed to **Action needed.** You can easily verify the addressee name again by clicking **More actions -> Recheck addressees.** [7] We encourage you to do so and keep your address book up to date.



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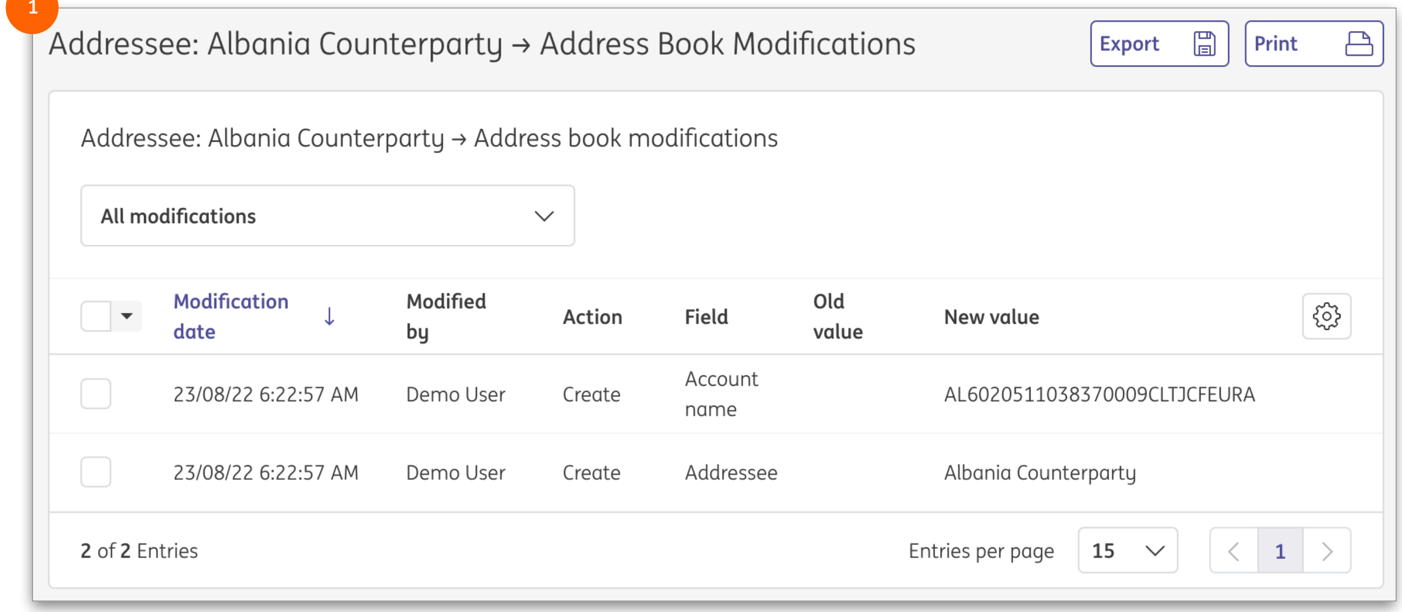

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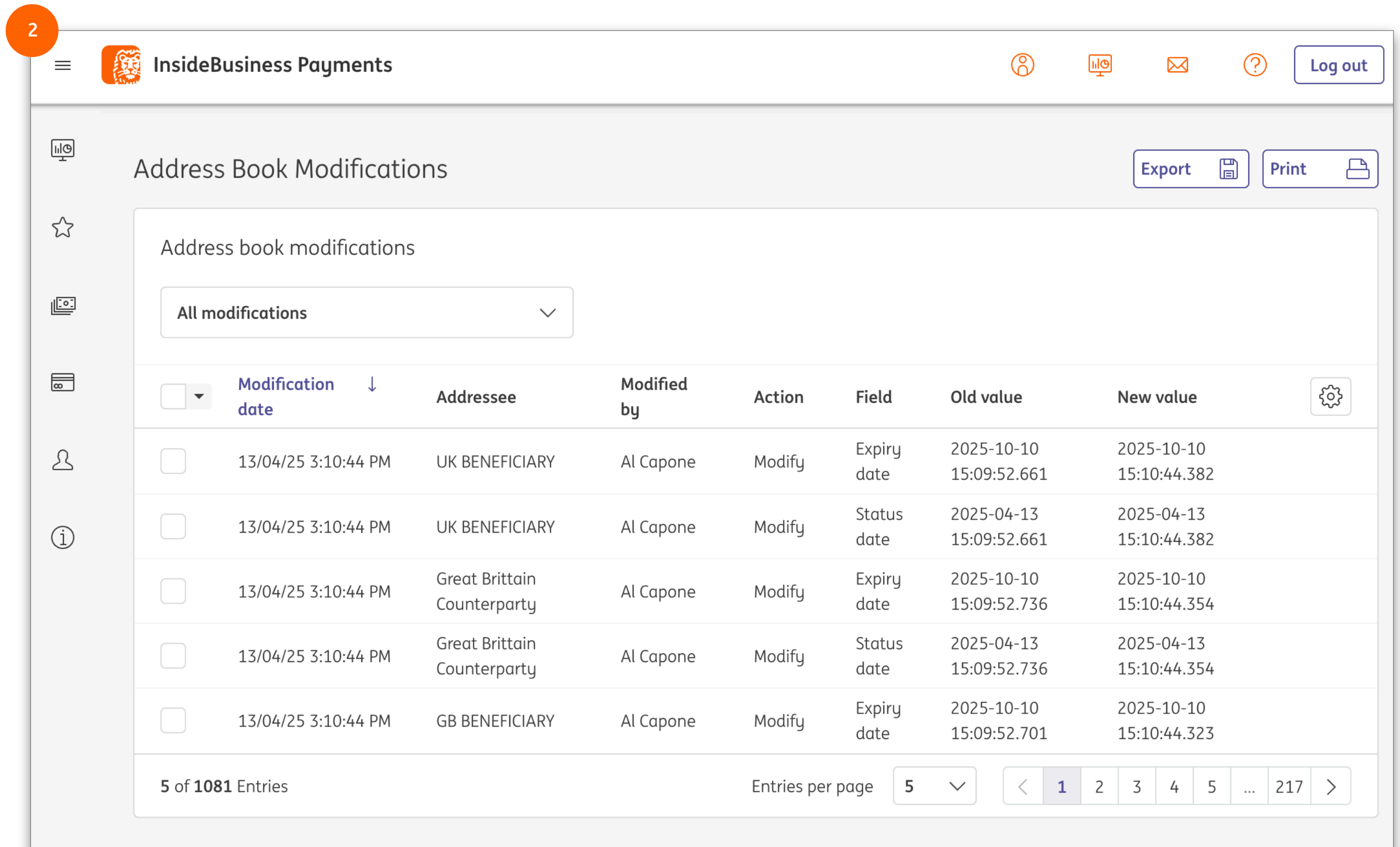


View modifications

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.

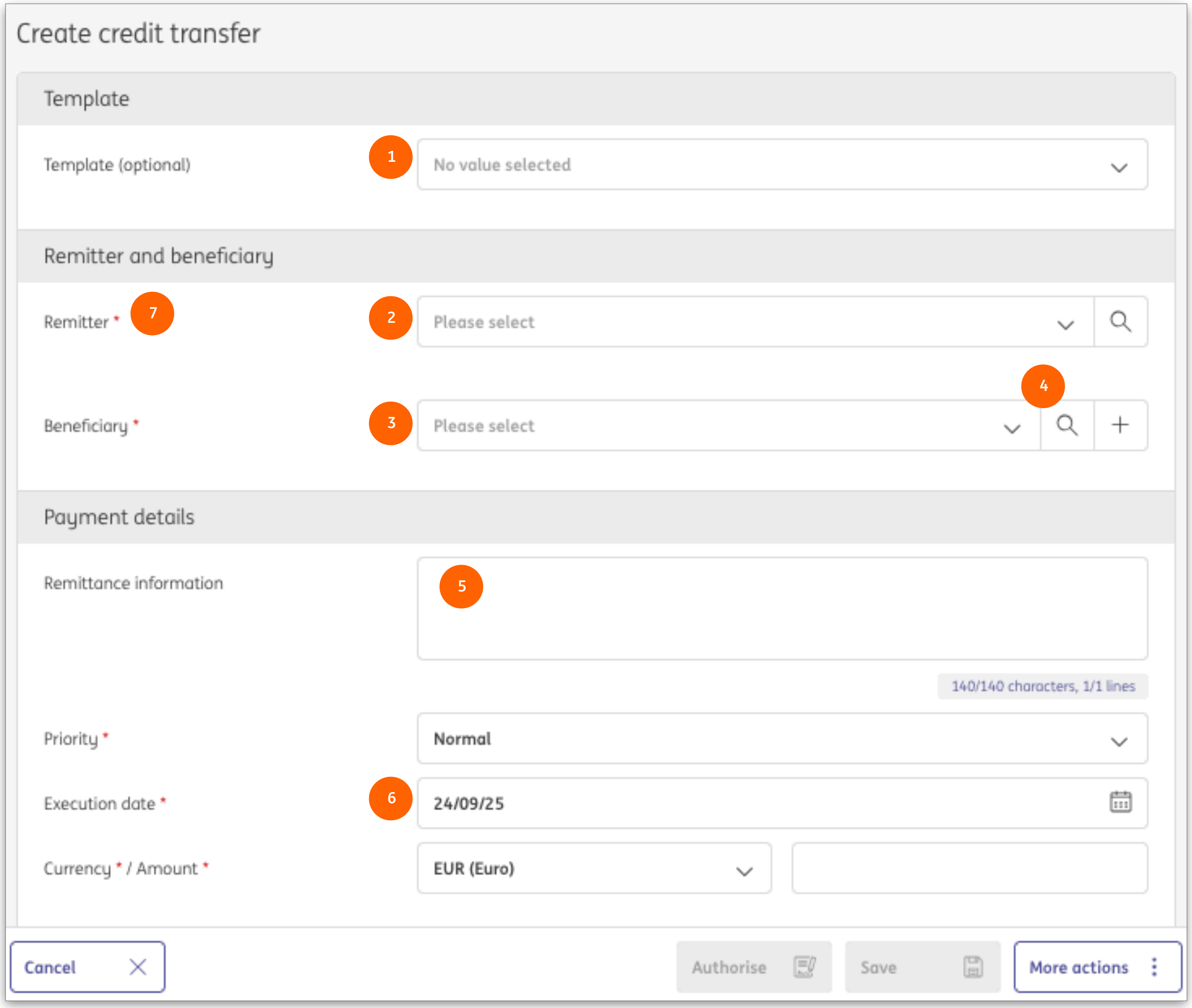
You can view the modifications of a single addressee [1] by clicking **More actions** -> **View modifications** on the address detail screen.

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 [2] that can be reached by clicking **More actions** -> **View modifications** on the address book screen.

Payments

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

Manual payments



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.

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.

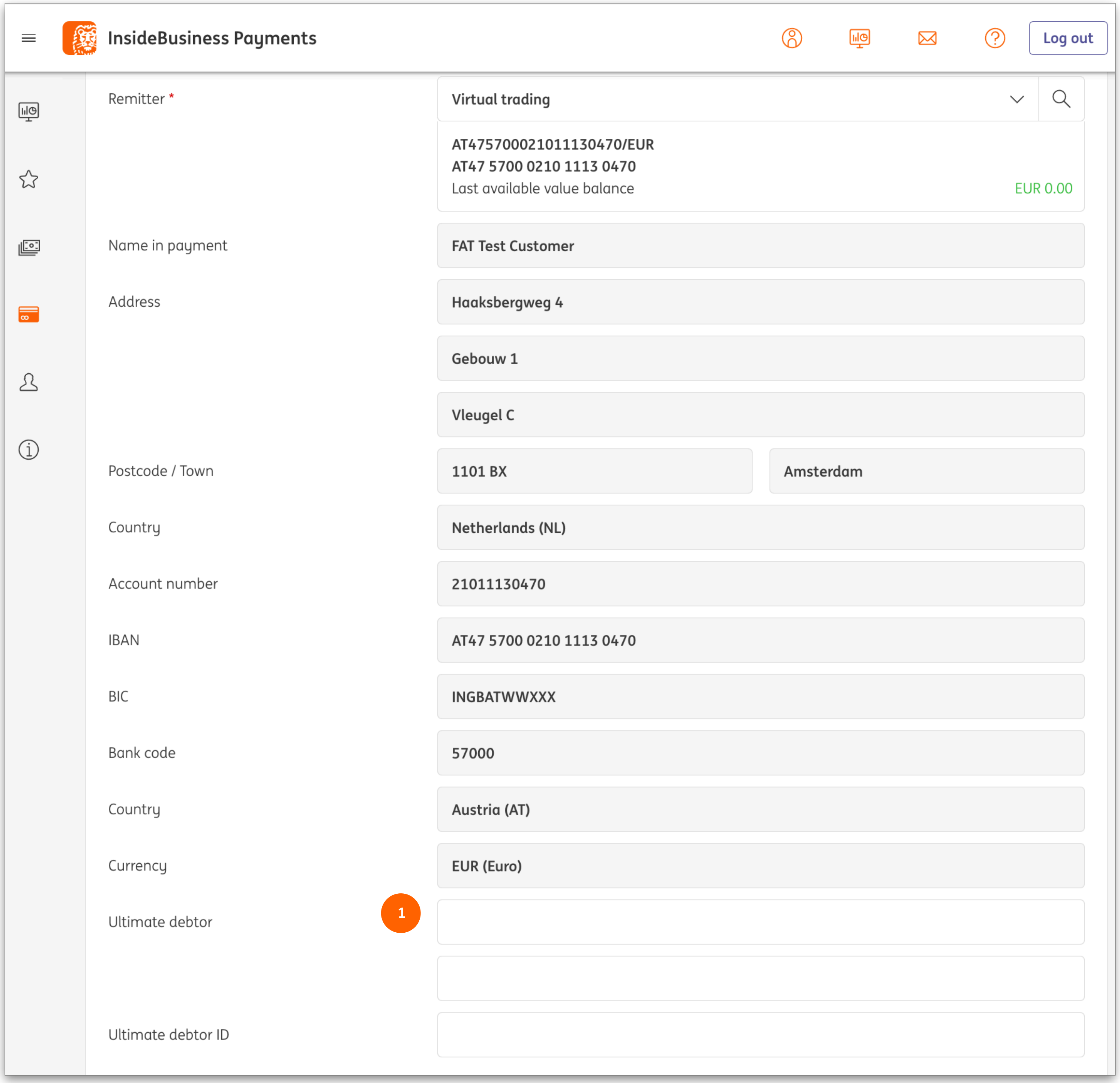
Based on the entered data InsideBusiness Payment will determine the preferred payment product and show the product specific fields.

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

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.



Beneficiary

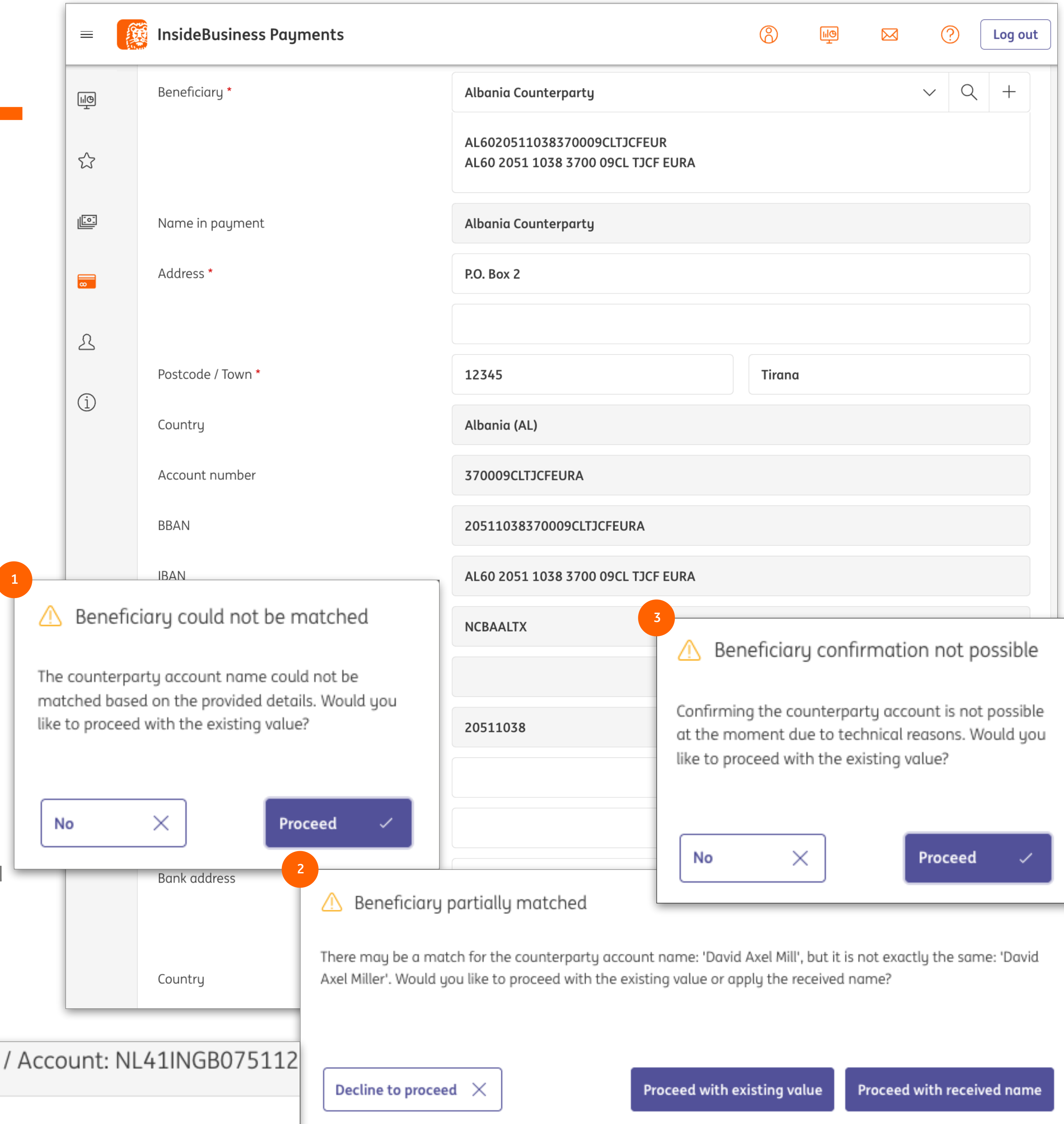
The beneficiary details are either manually entered or taken from the address book.

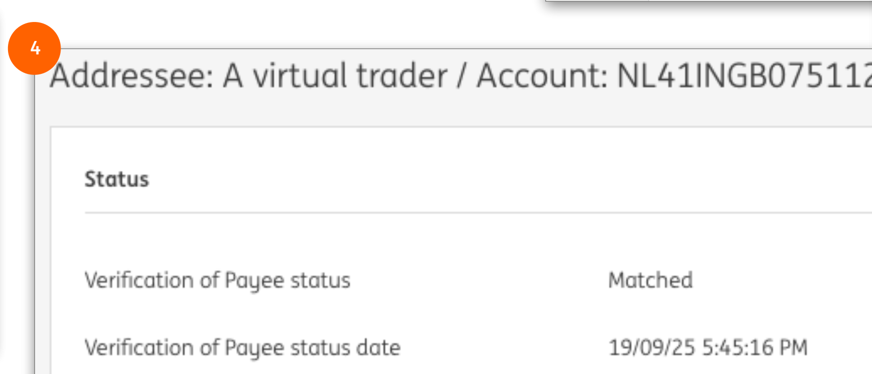
For some payment types like international payments, the beneficiary address, country and town are mandatory.

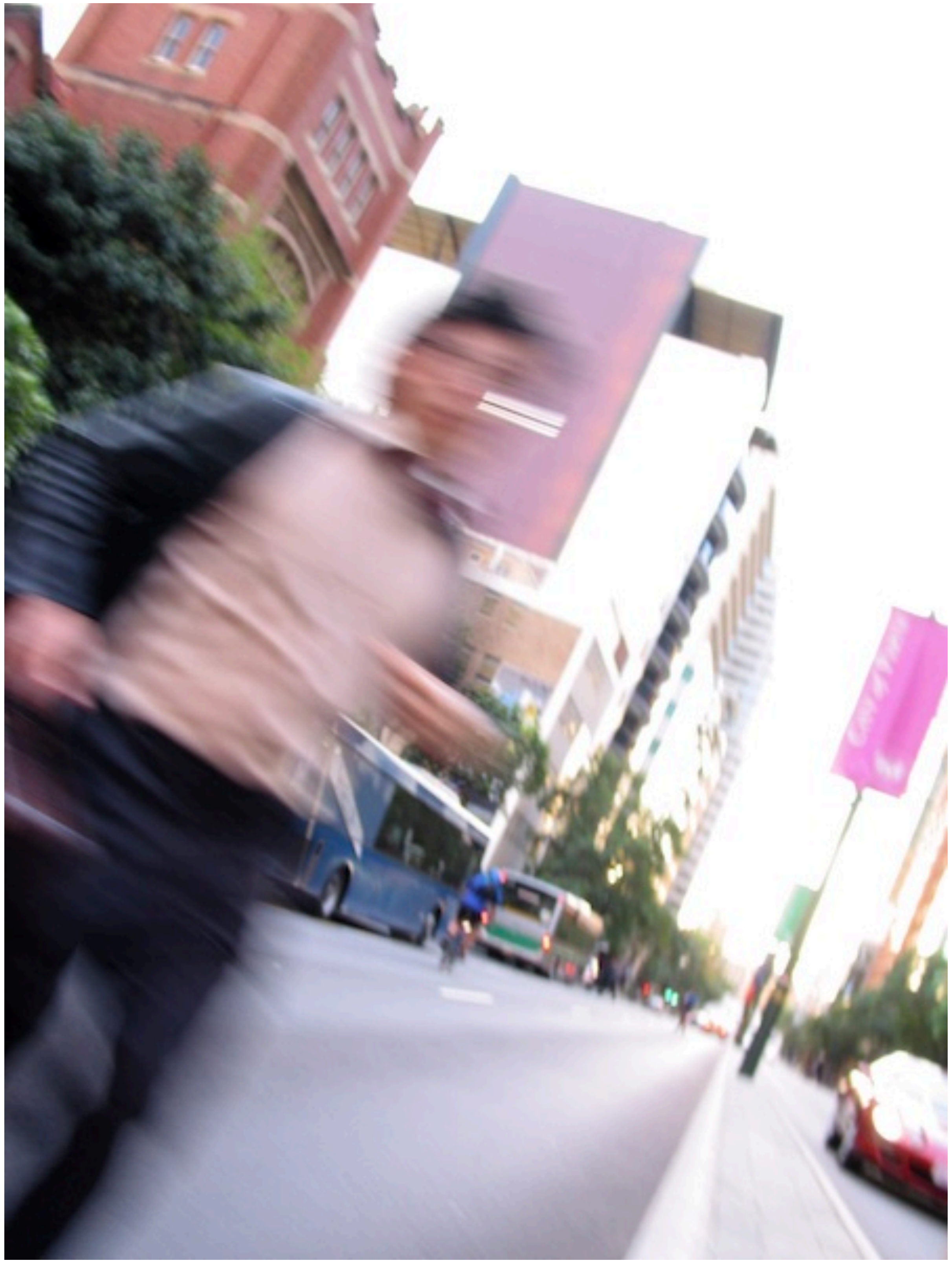
For a growing number of SEPA countries, IBP verifies the beneficiary name when saving the payment. The result of the verification is shown on screen:

- 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 instanced 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.







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.	Available for SEPA and some 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

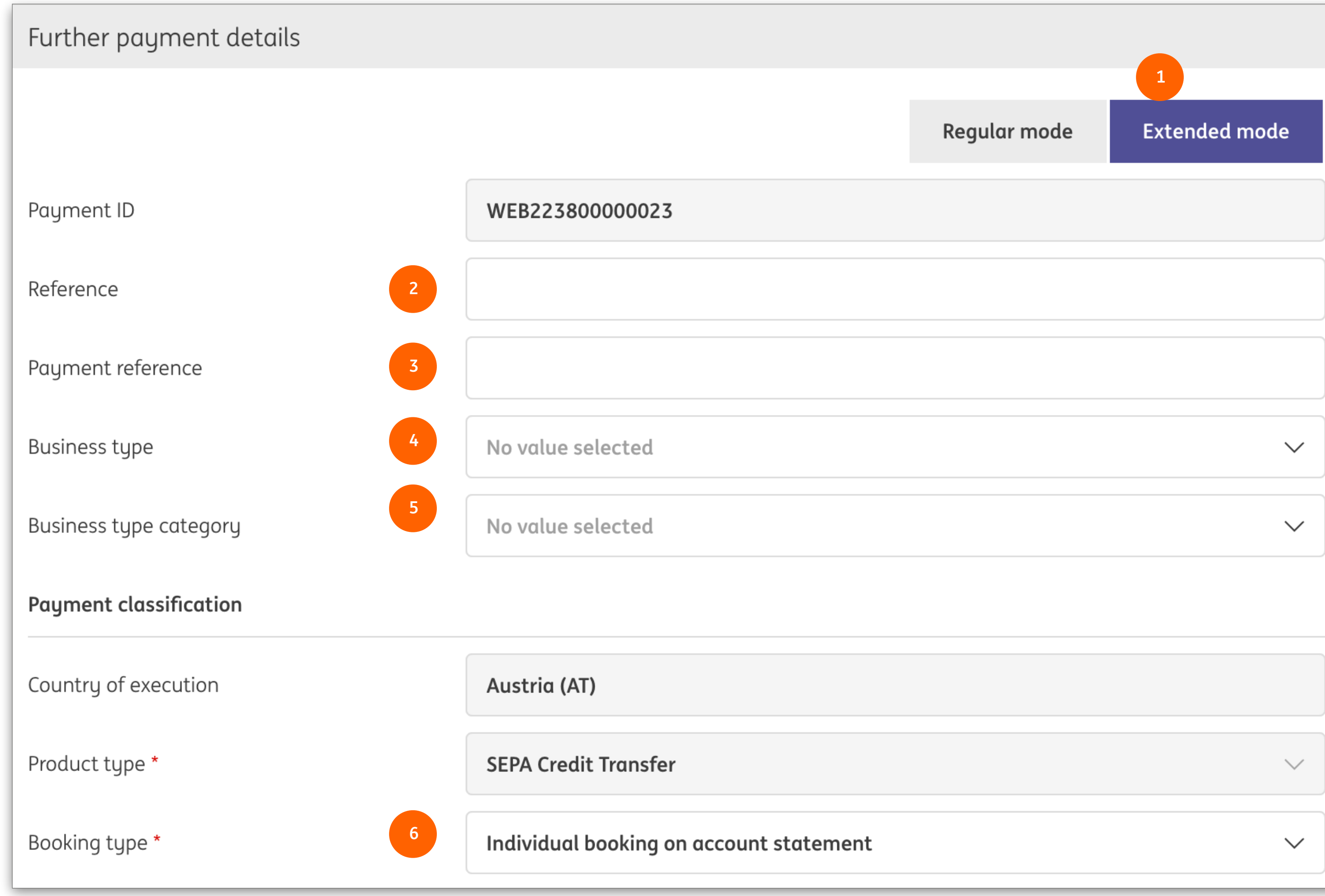
The content of the **Further payment details** section depends heavily on the determined product. Default only a few fields are shown. By clicking the **Extended mode** 1 button all fields become visible.

The **Reference** 2 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** 3 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** 4 CBBF if the purpose of the payment is Capital building.

The field **Business type category** 5 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 field **Booking type** 6 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

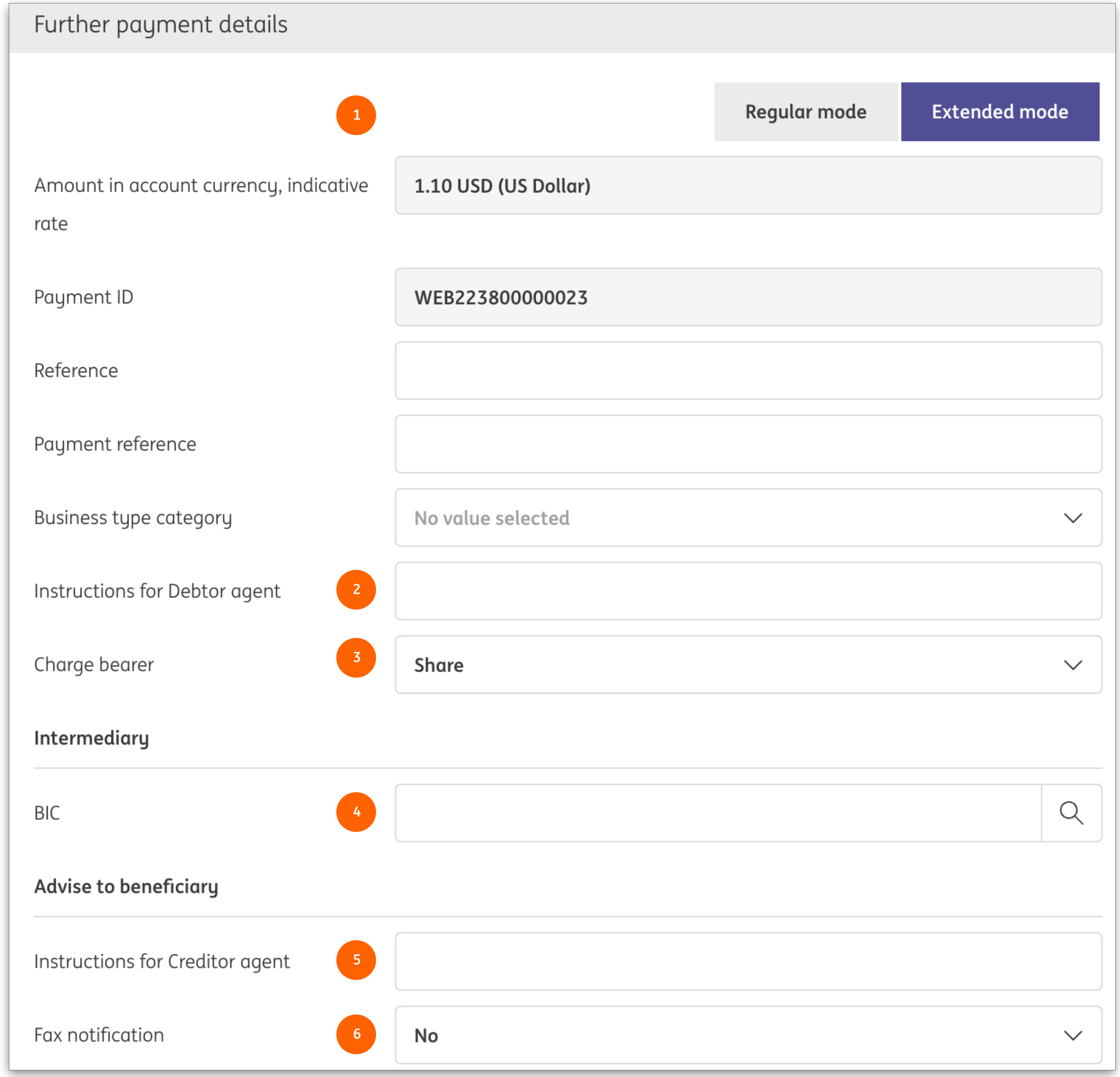
In case of international payments more further payment options will become available.

In case the transaction currency differs from the account currency the amount in account currency will be shown. 1

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

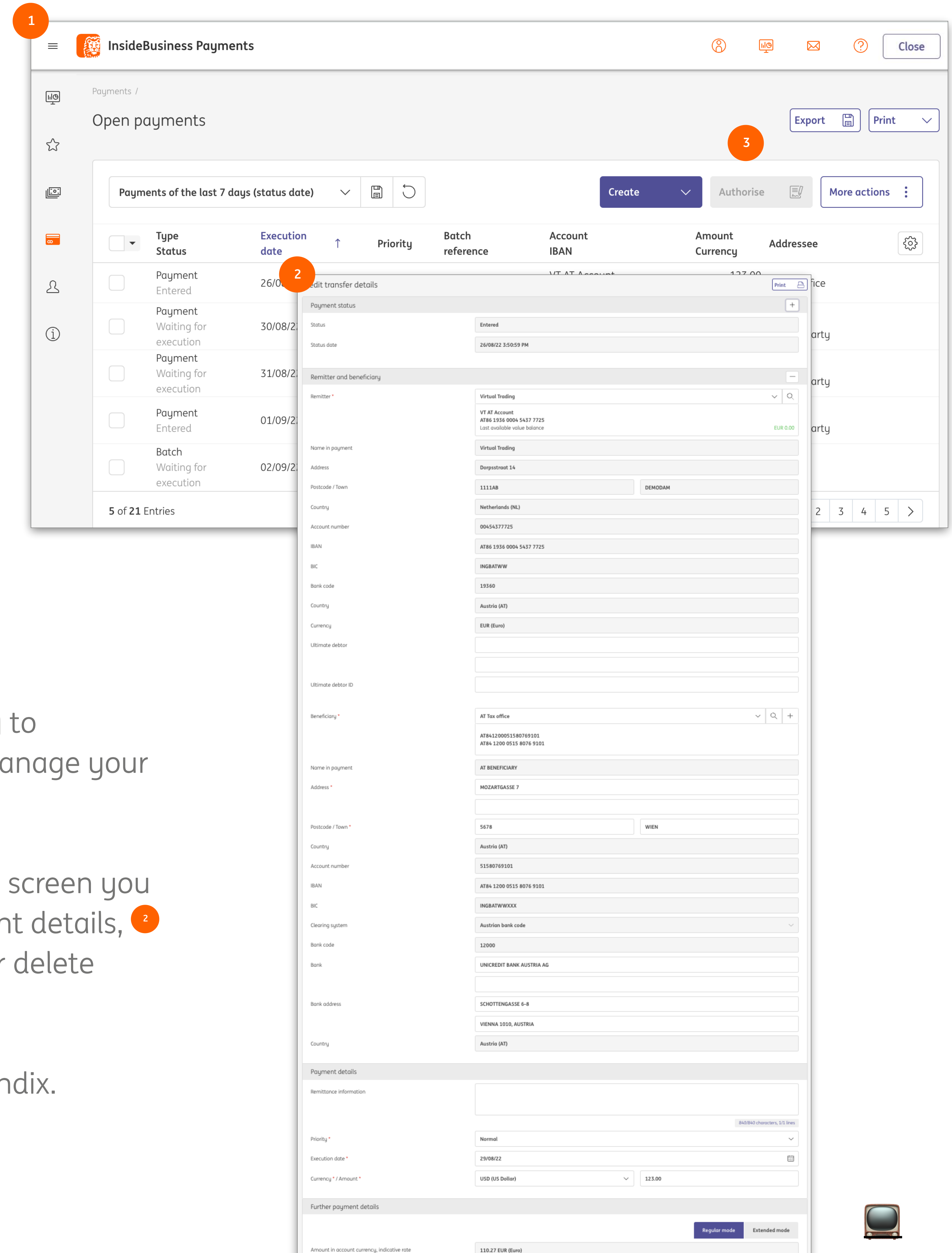
The **Charge bearer** 3 value indicates how the payments costs have to be split up. Only the allowed values are shown. Options are: **Share**, **Beneficiary**, **Originator**. If the payment has to be routed via an Intermediary bank, the BIC of that bank can be added here. 4

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.



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

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.

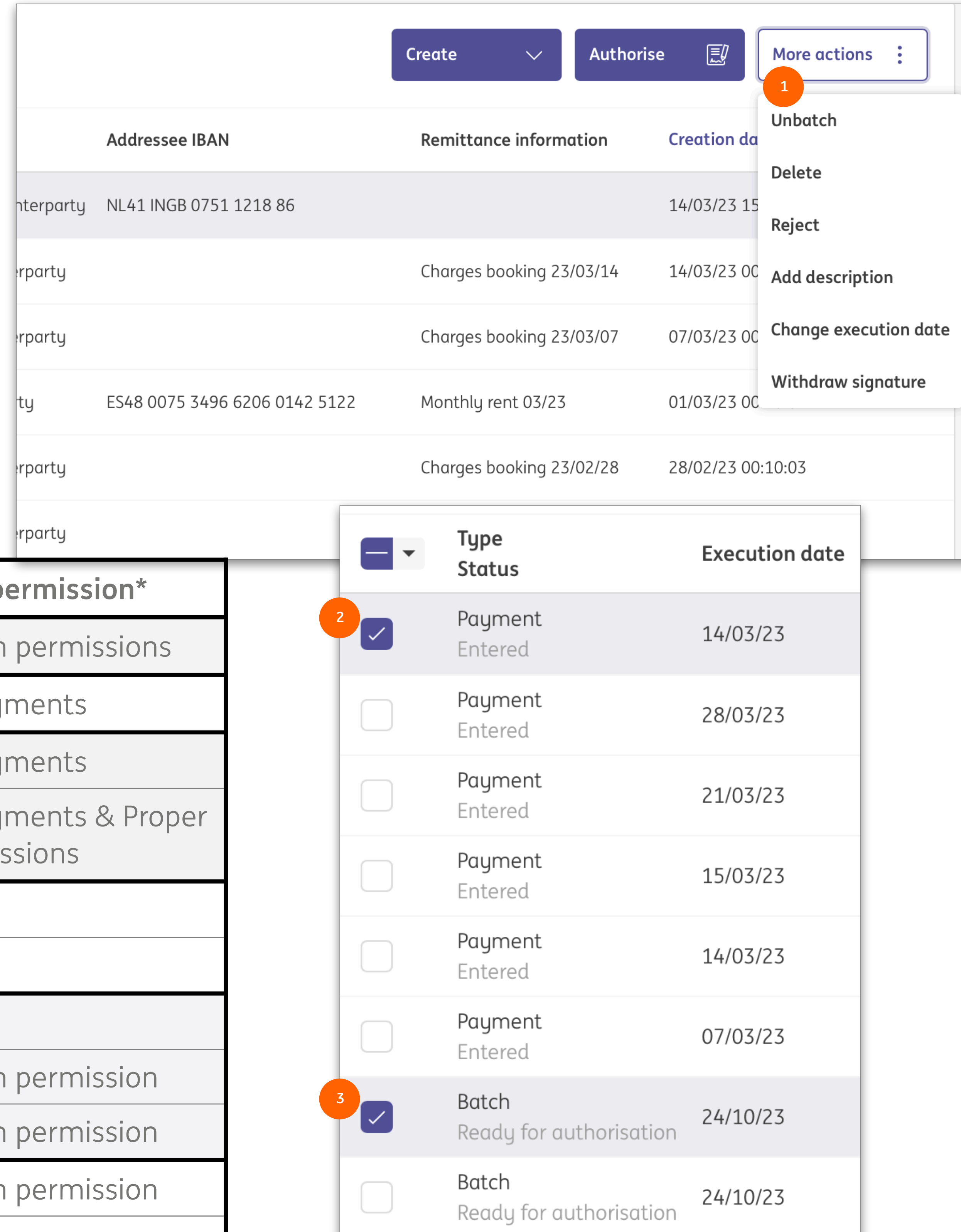
As long as a payment/batch is visible on the Open payments screen you are in fully control of it. You can view and change the payment details, 2 authorise 3 the payment/batch, put payments in batches or delete payments (see next page for an overview of all actions).

For an explanation of payment statuses please see the appendix.

More actions

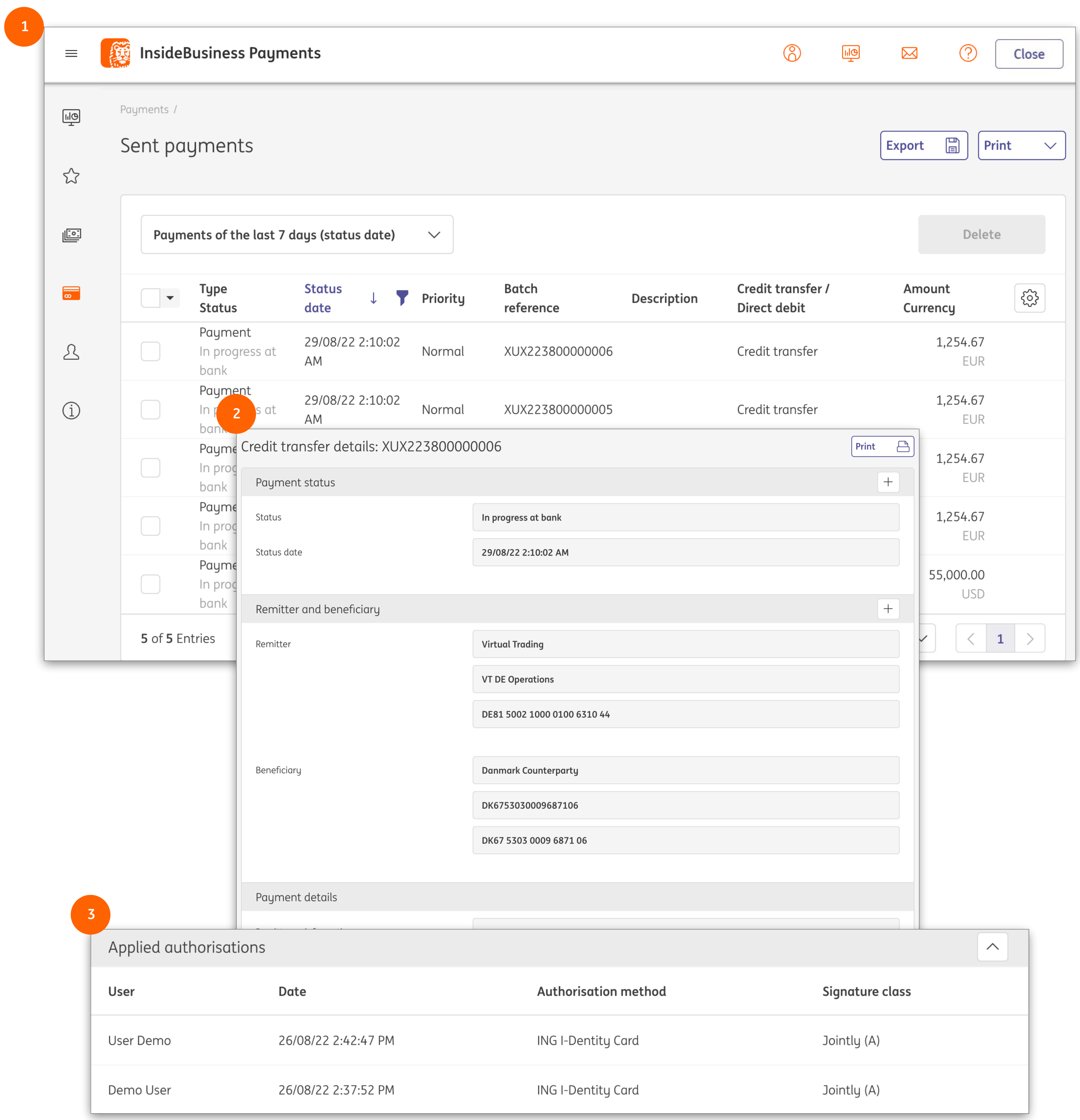
The More actions button 1 contains actions you can perform on either selected Payments 2, Batches 3 or both.

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	Ready for authorisation	Delete payments
	Batch	All statuses after Ready for authorisation	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
	Batch	Partially authorised	Proper sign permission
Withdraw signature	Payment	Partially authorised	Proper sign permission
	Batch	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!

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

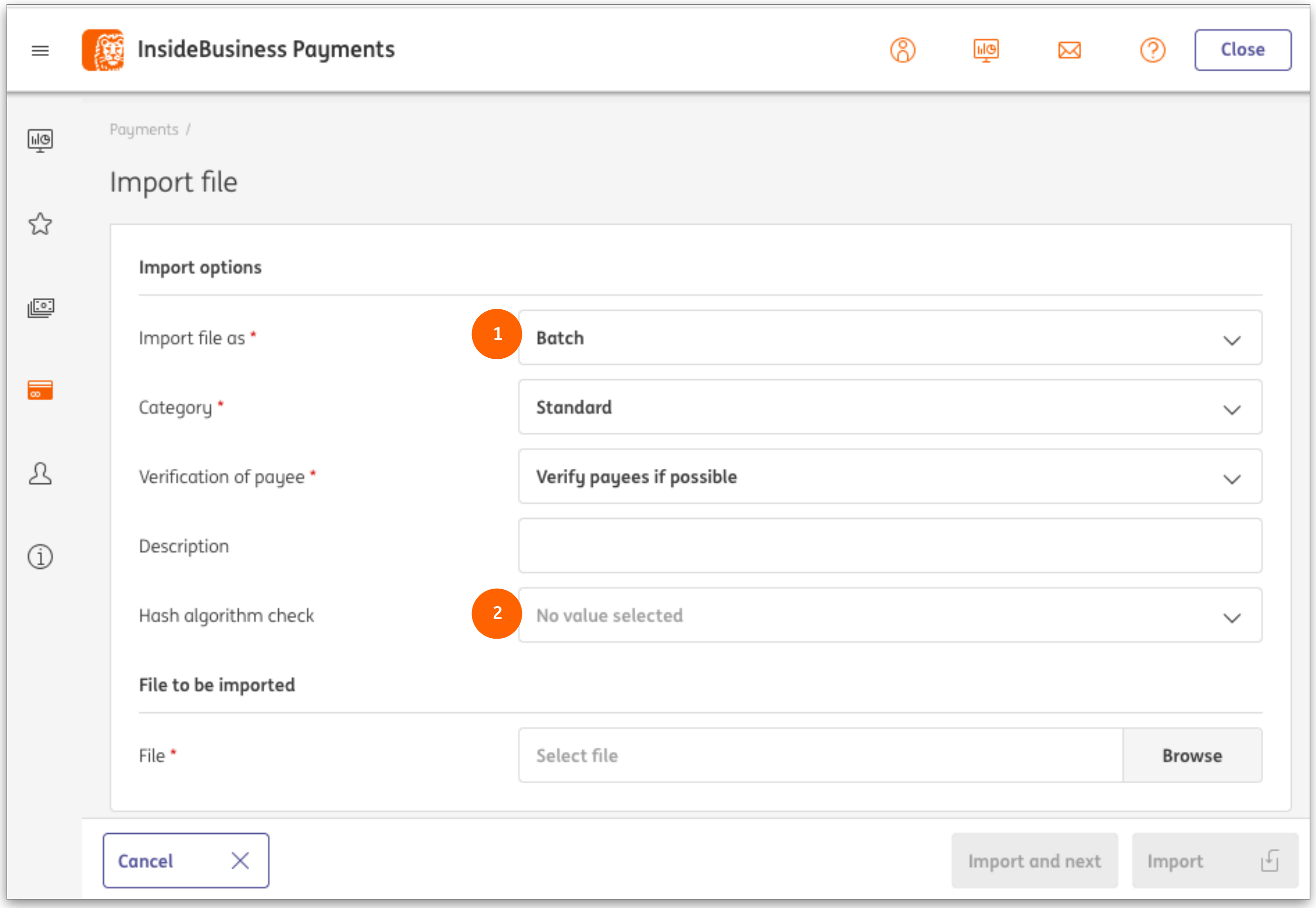
- Results in a batch with payments
- In case **Batch booking** is not indicated in the payment file, and if available for the product, the batch will contain payments with booking type set to tot **Total amount on account statement.**
- In case **Batch booking** is set to false in the import file, or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



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.

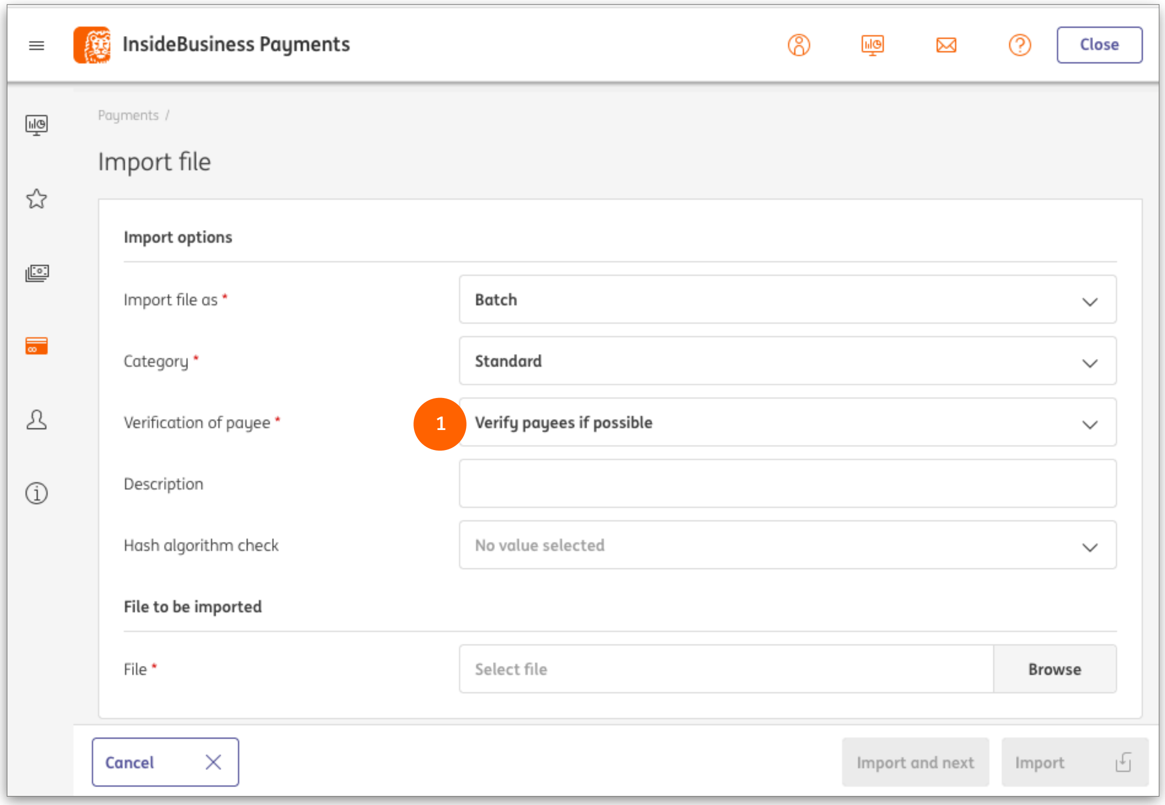
* see appendix

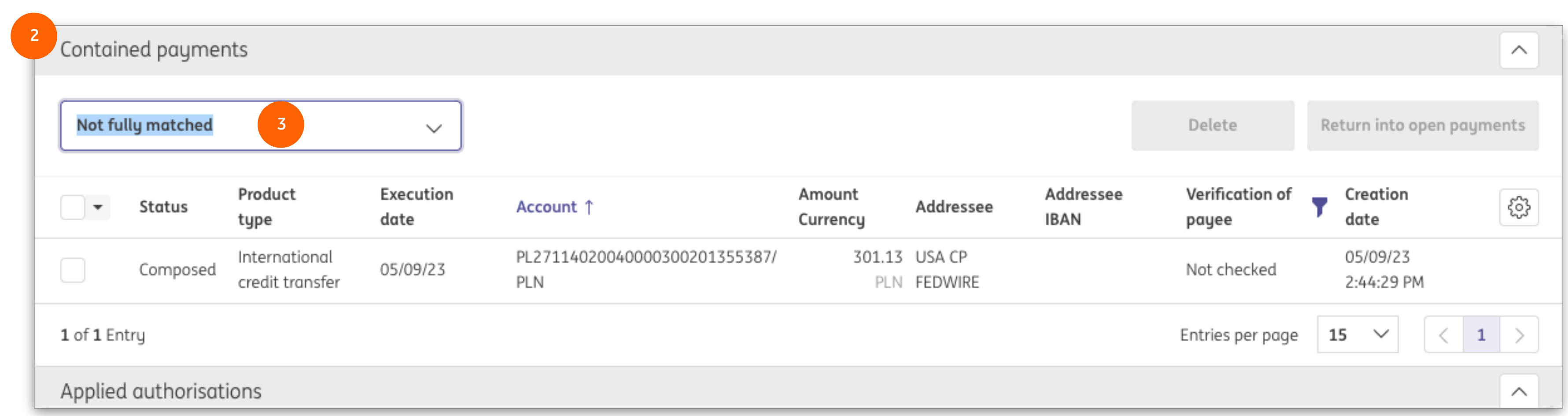
Verification of payees

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

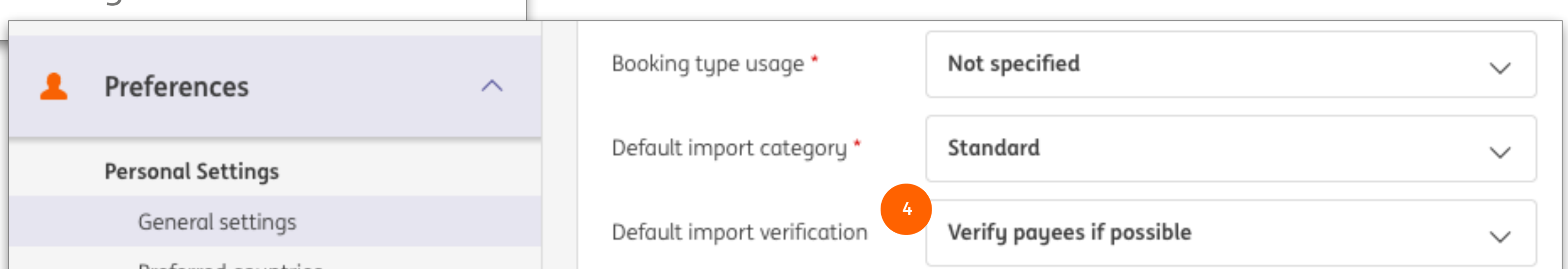
To have your import file checked, select **Verify payees if possible.** [1] Be aware that this will slow down the import process. If you do not want your import file checked, select **Do not verify payees.** [1]

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





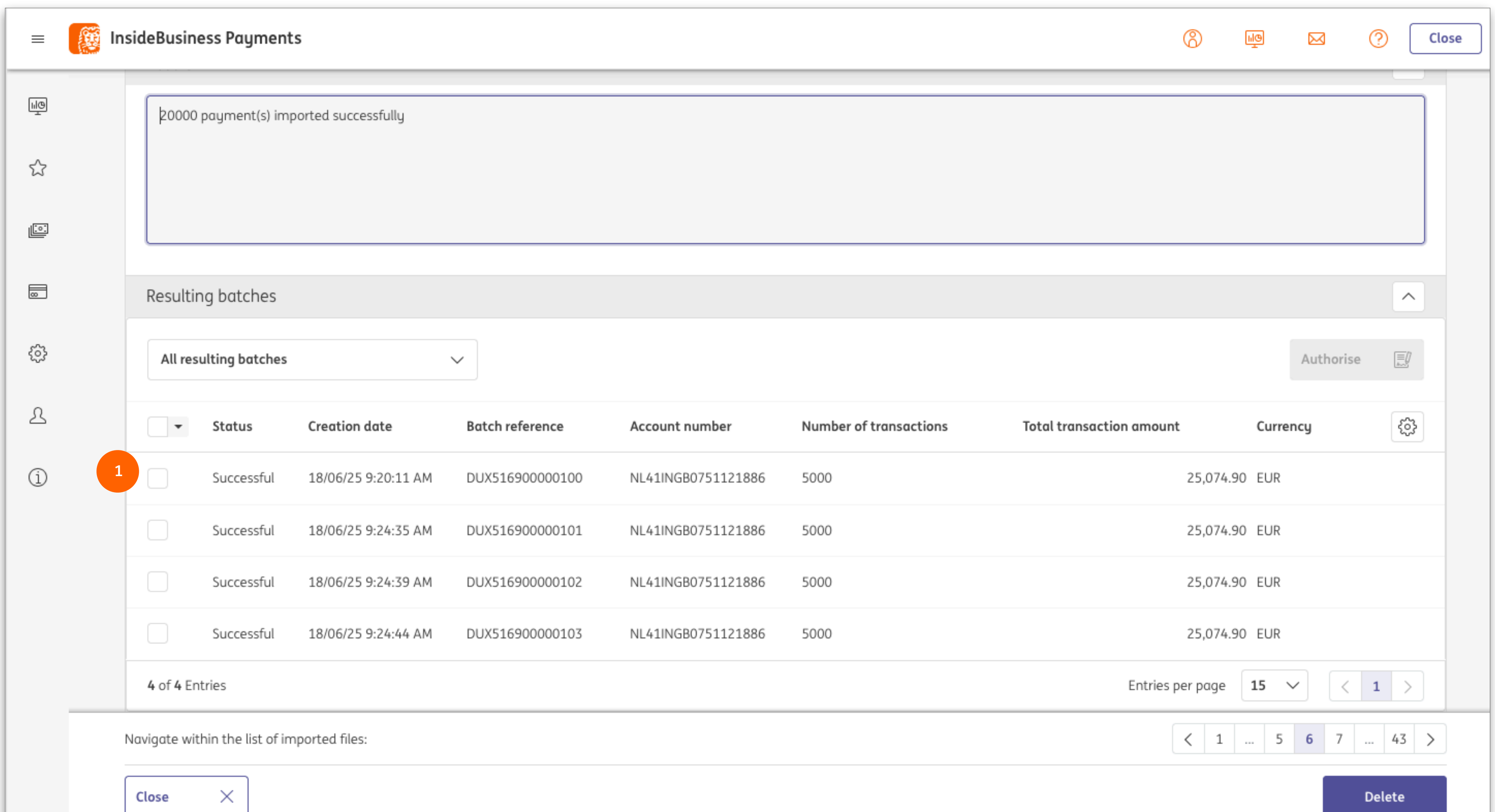
In your personal settings you can set the default behaviour for verification during import [4] so you do not have to select the option on the Import file screen every time.



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 [1].



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.

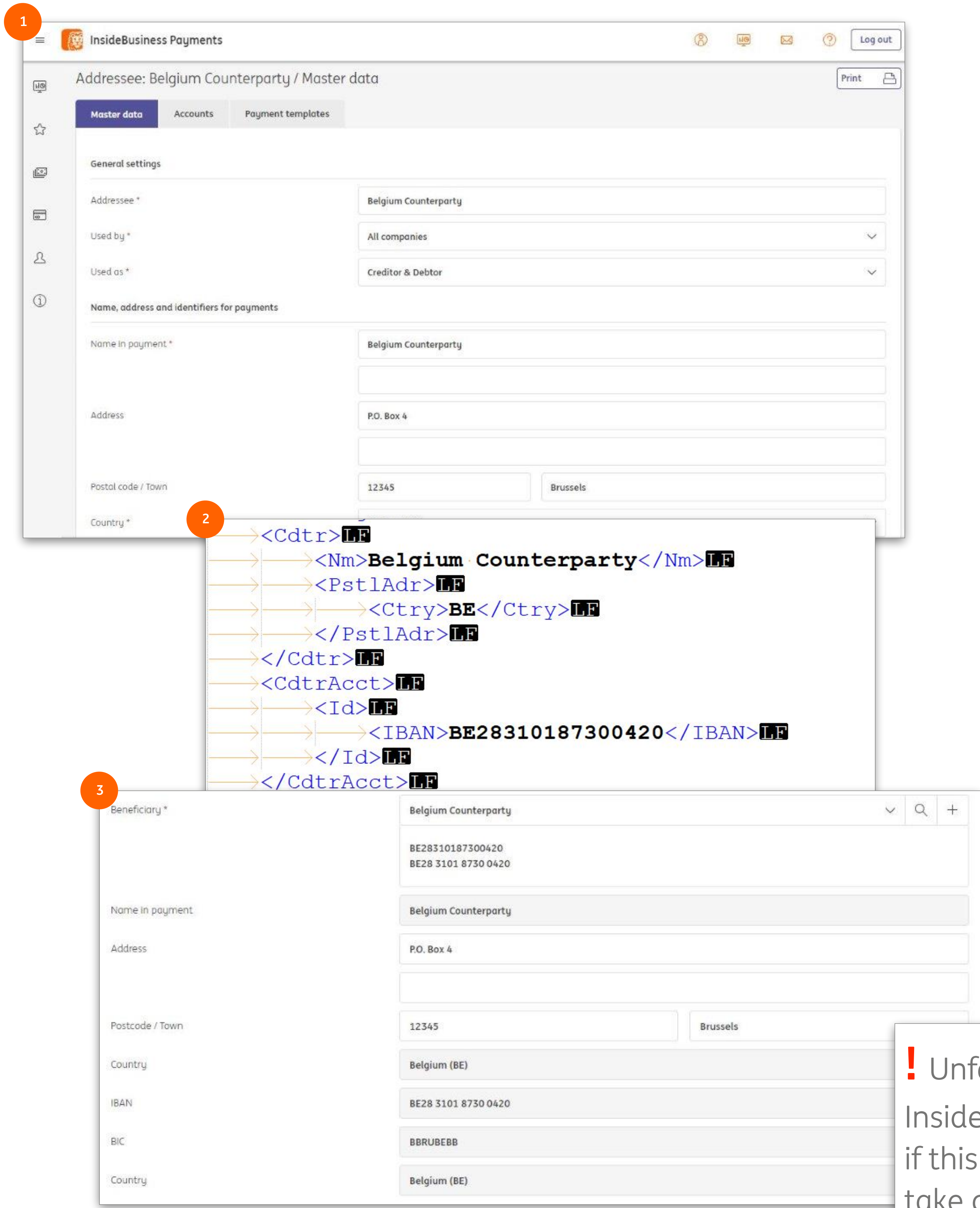
Some payment products are only available as multiple payment. SEPA direct debit is an example of this. For credit transfers there might be more options, for instance SEPA credit transfers and Hungarian domestic payments con both be multiple and single payments. In XML a multiple payment is indicated 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
DD = Direct debit
Domestic = Domestic

S = Single
M = Multiple



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

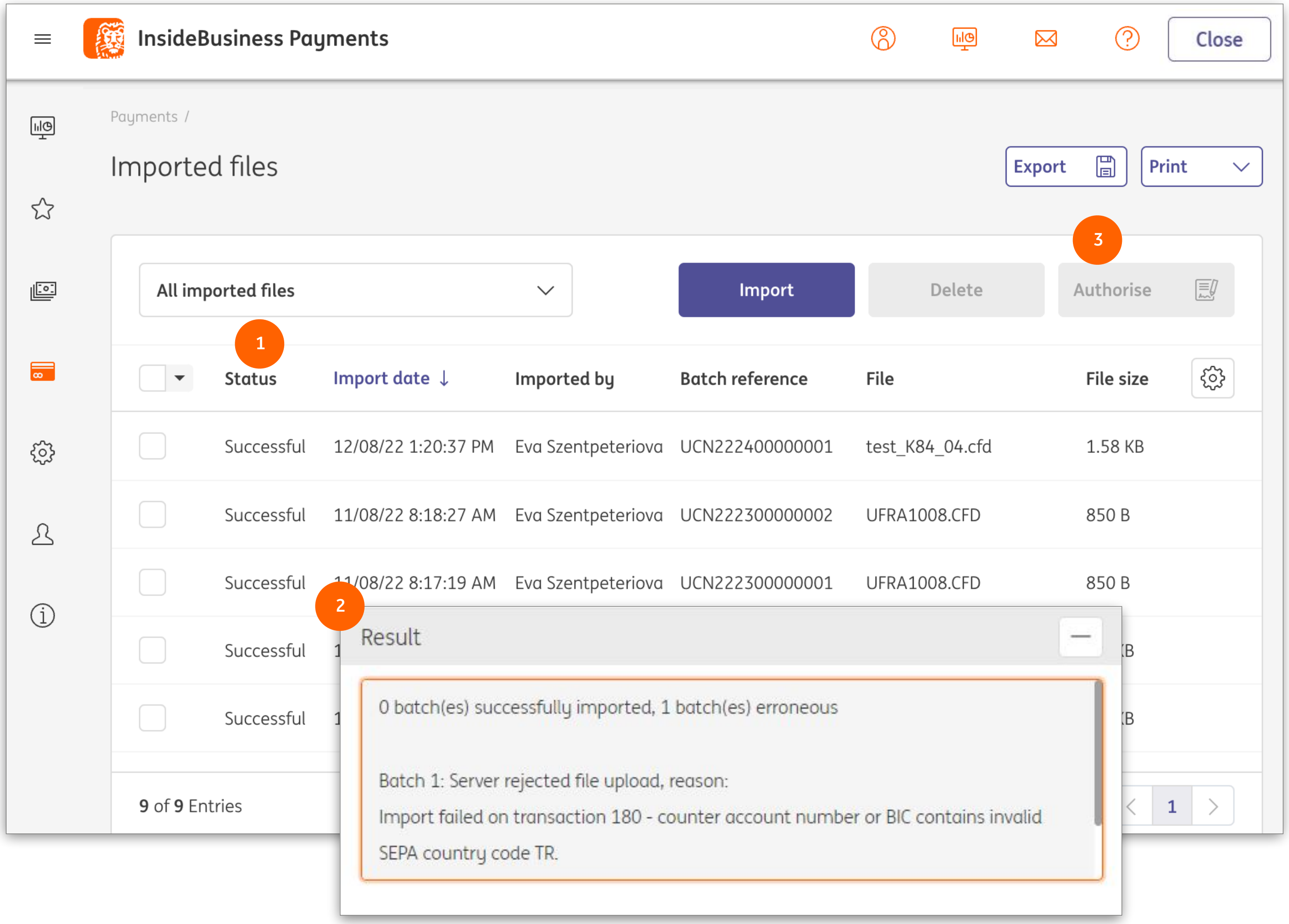
- The file was partially imported.

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]



Confidential payments

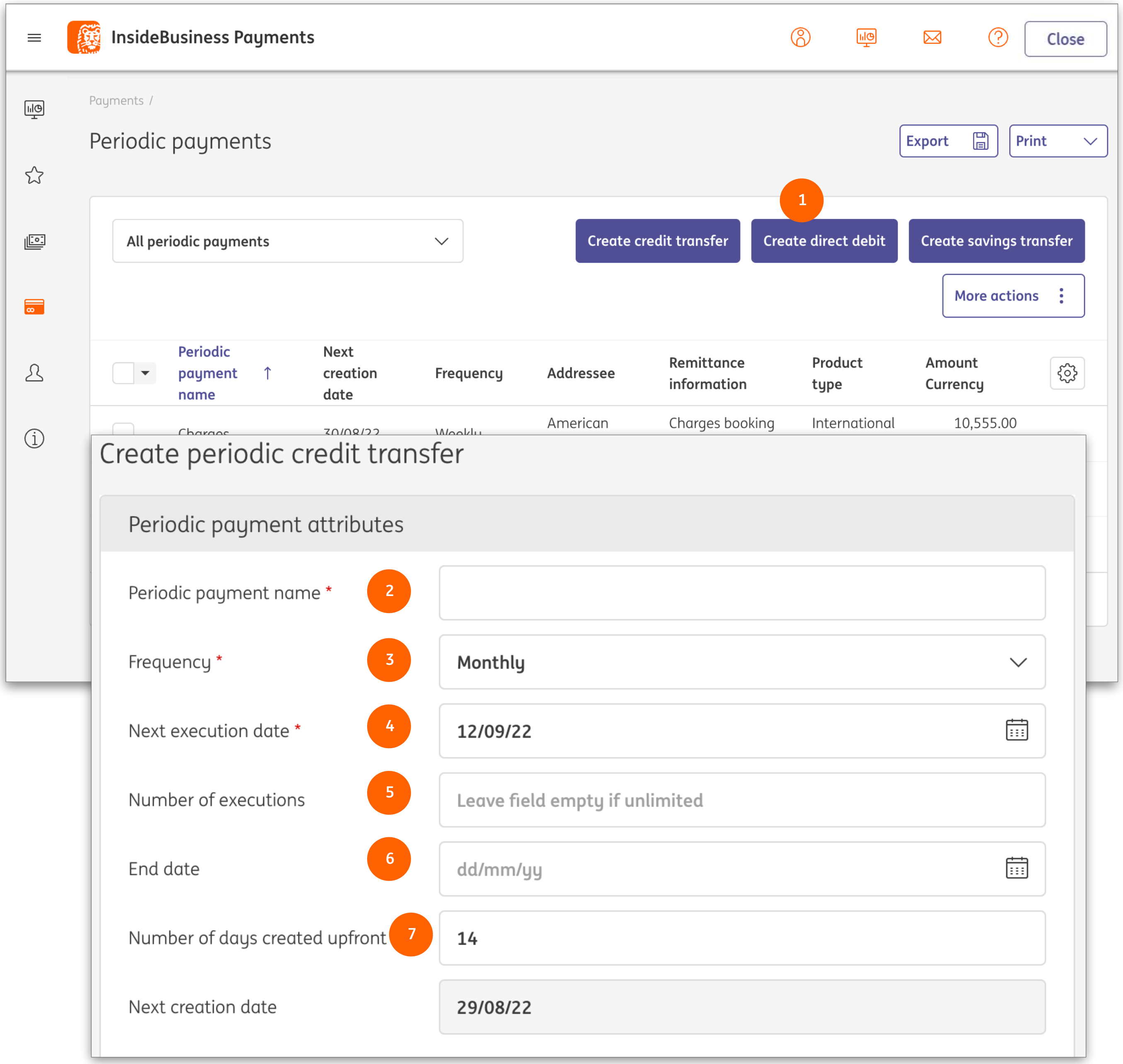
On the Import payments screen you can select a Payment category. It currently contains two options:

Standard: File is imposed 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.



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.

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.

Payment templates

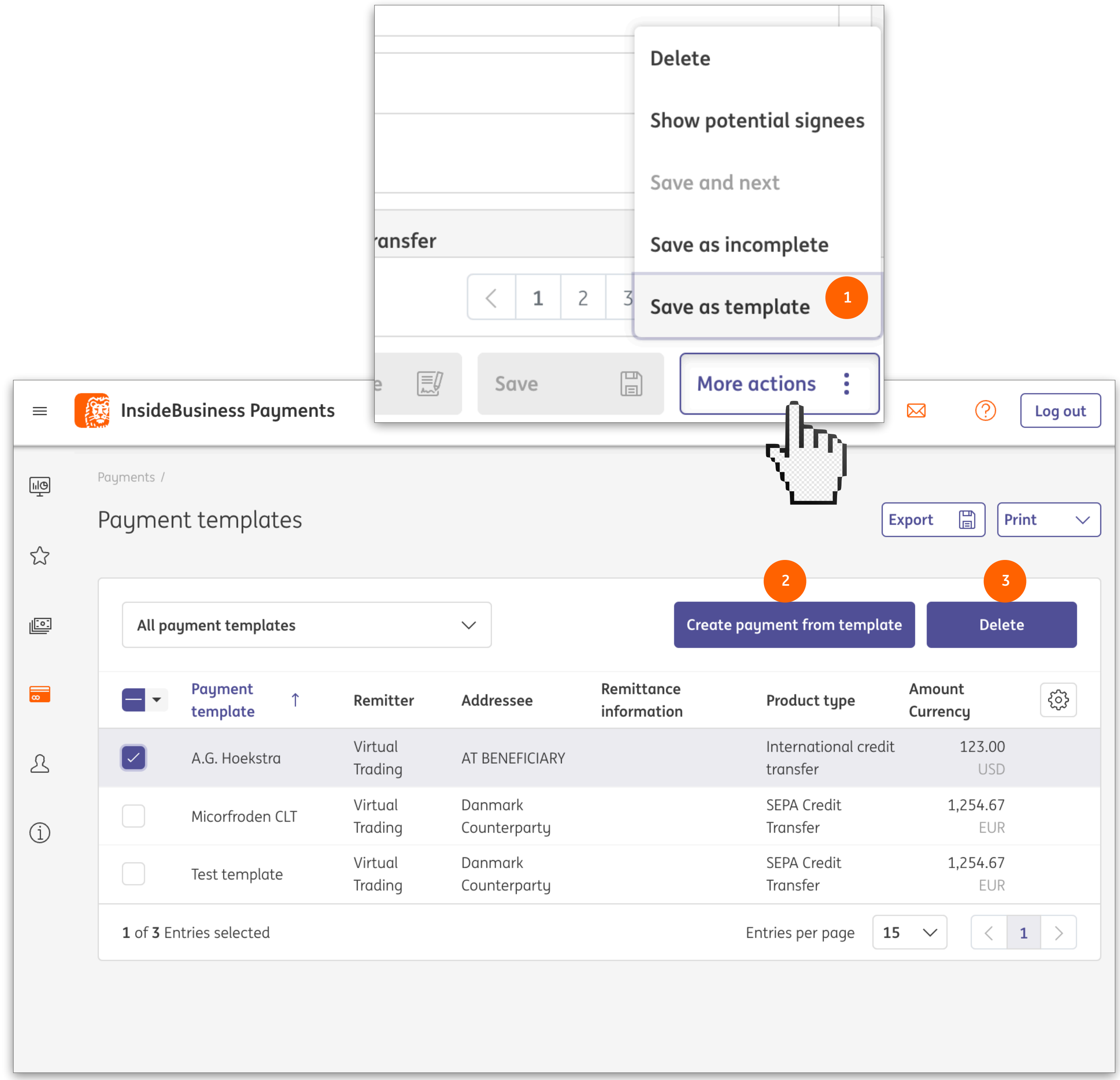
Payment templates can help you to easily recreate payments you have to do regularly.

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

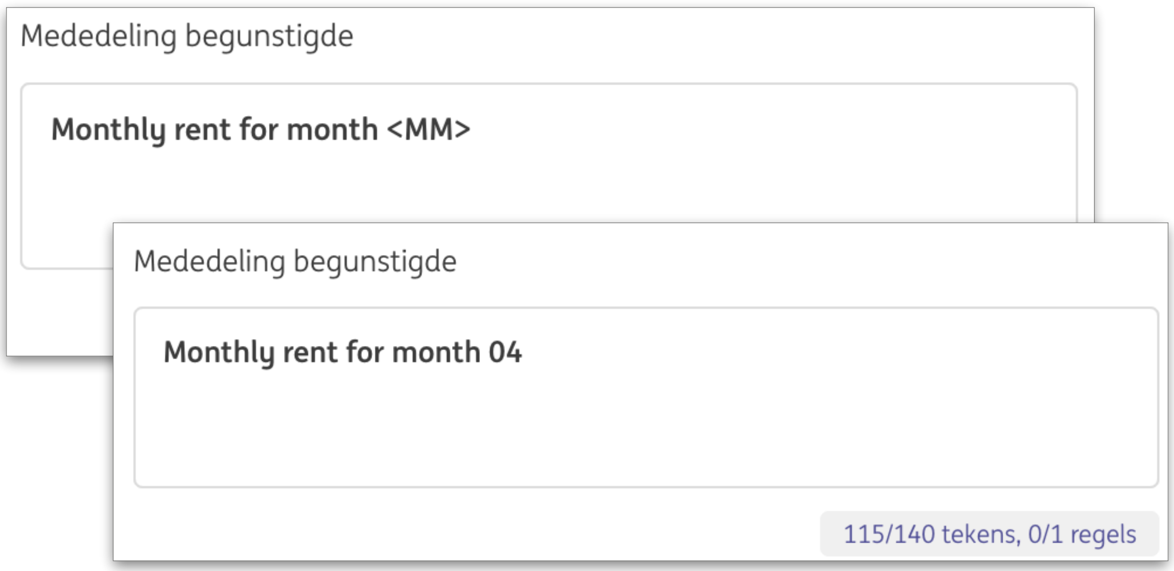
To use a template select it directly on a create payment screen. It's the first field that is presented.

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

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



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/distract 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>

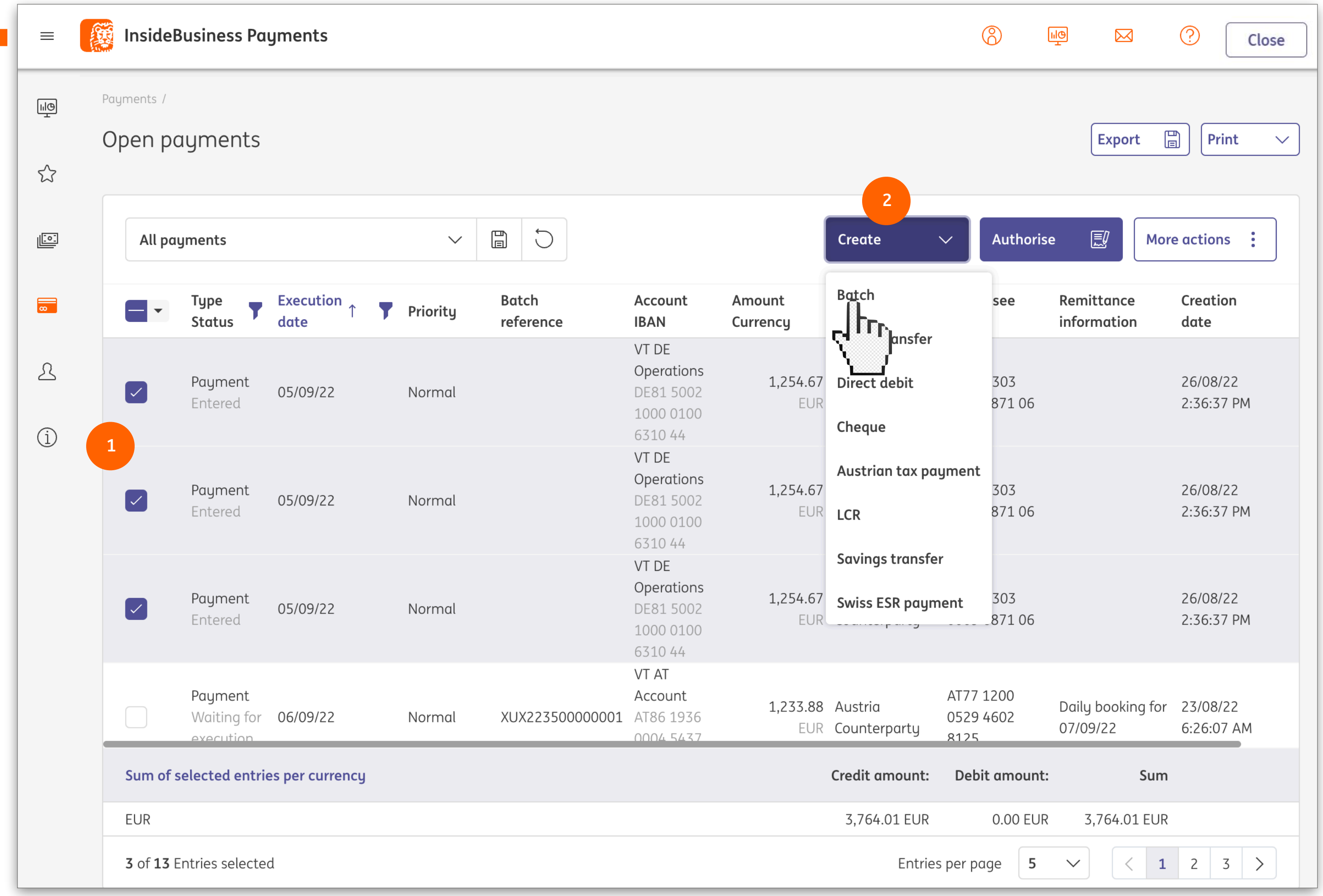
Managing batches

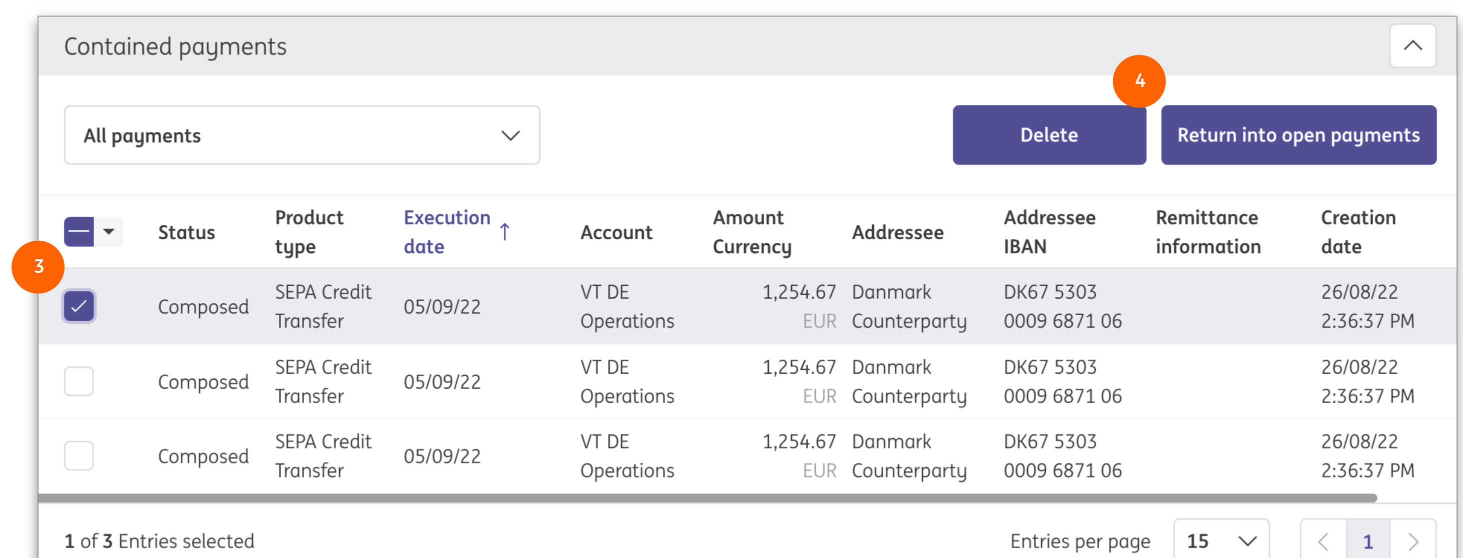
By combining payments in a batch the number of items to manage gets less making your work somewhat easier.

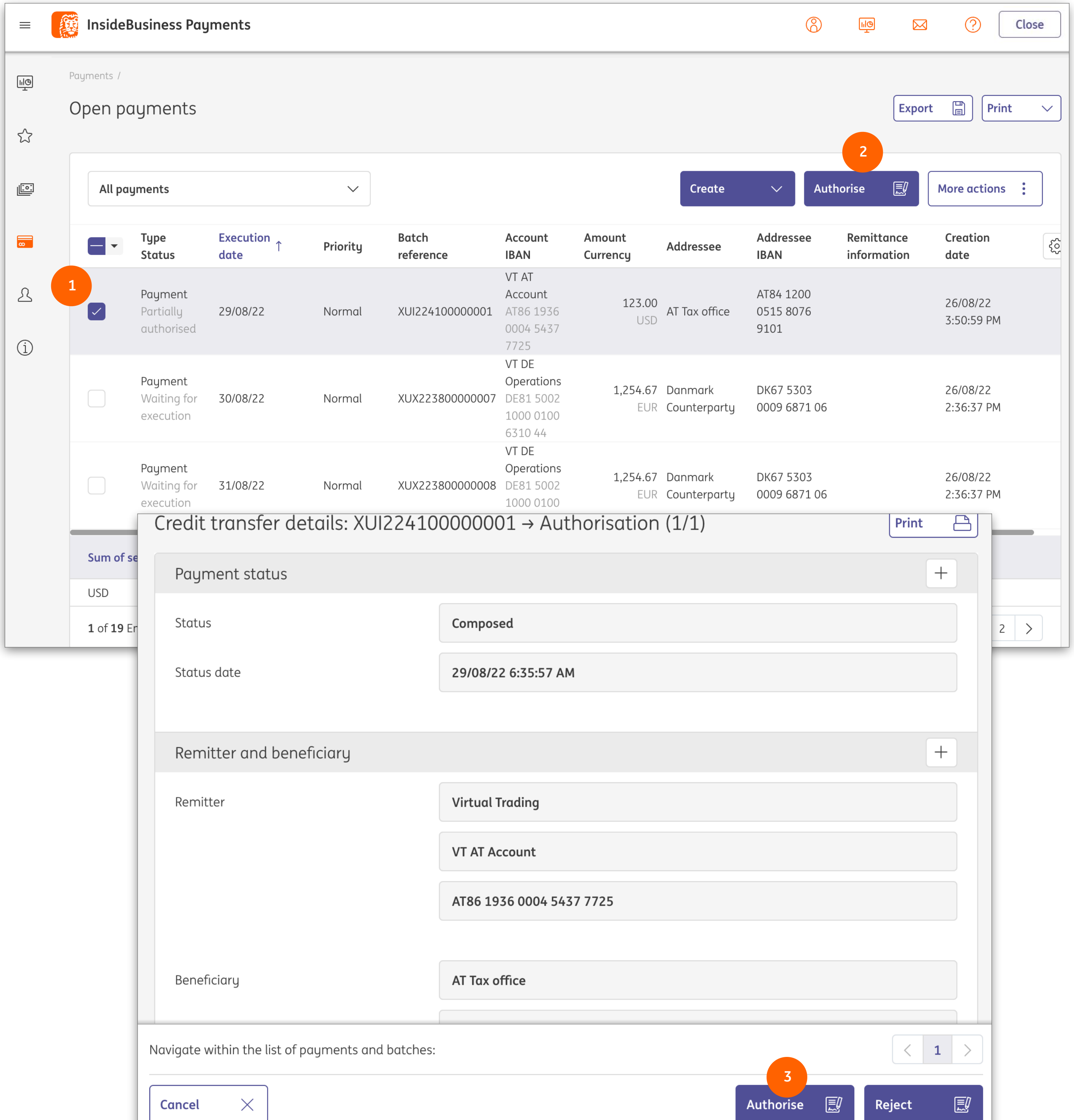
Payments can be imported as a batch. But batches can be assembled afterwards as well. To do this select 1 the open payments you want to combine in a batch and click **Create** -> **Batch.** 2 InsideBusiness Payments uses a set of rules to define which payments can be combined in a batch so the result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







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.

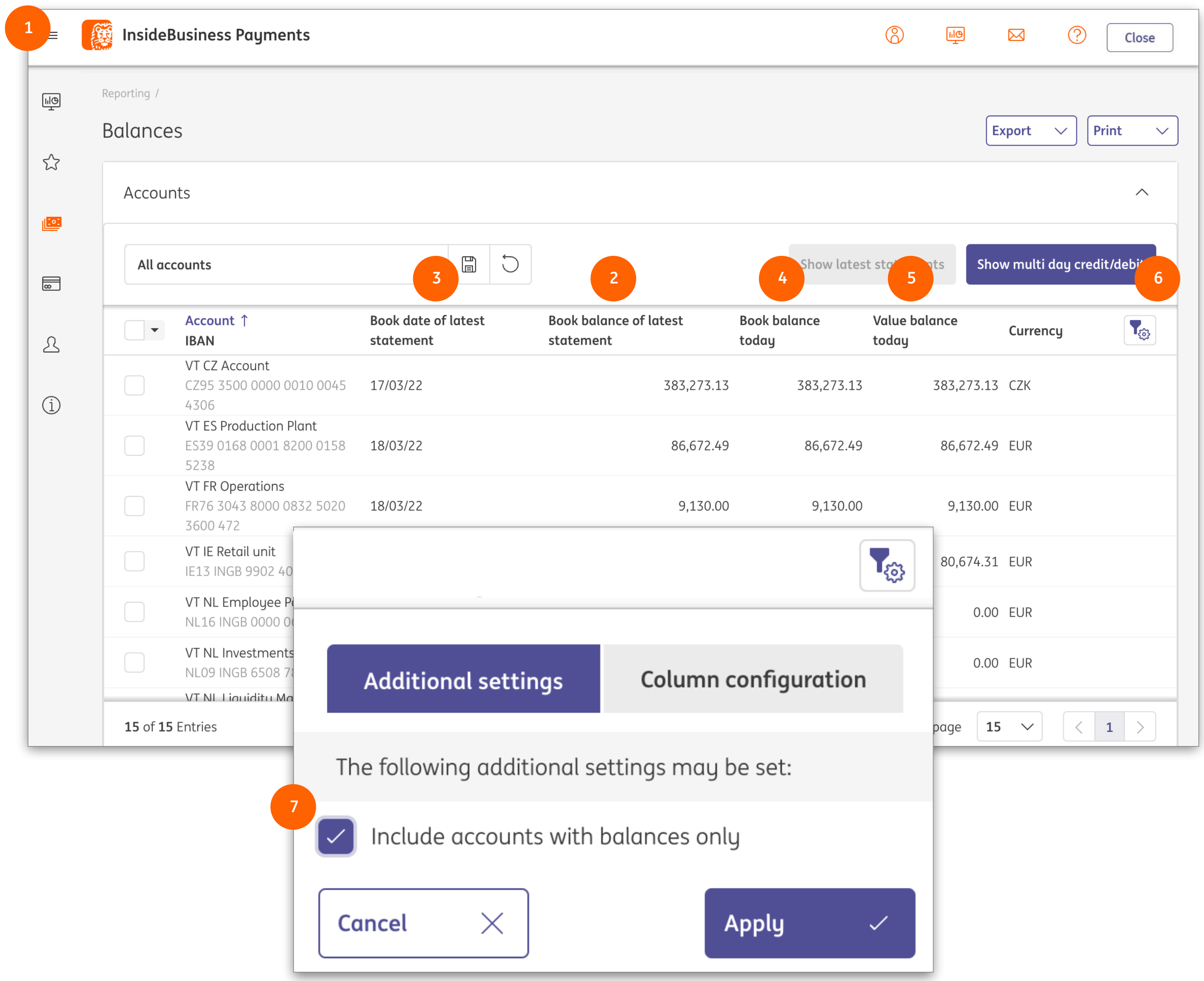
Select the payments and or batches you want to authorise (1) and click **Authorise.** (2)

A summary of the selected payments and batches will be shown. Click **Authorise** (3) 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.

Balances



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.

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.

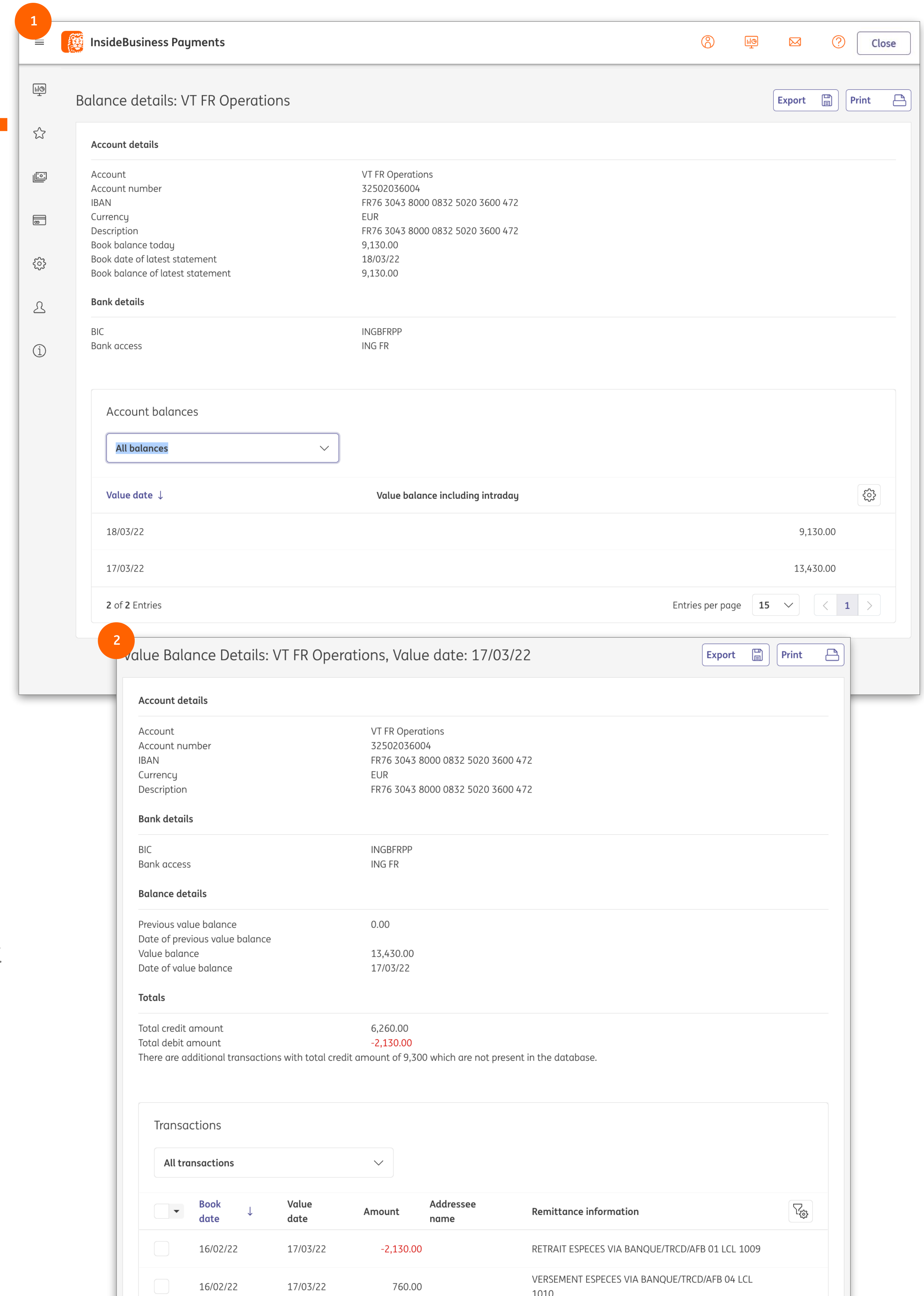
The **Value balance today** [5] shows the value balance including the intraday transactions received since the last end of day statement. The value balance differs from the book balance in case the value date of a transaction differs from the book date.

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.

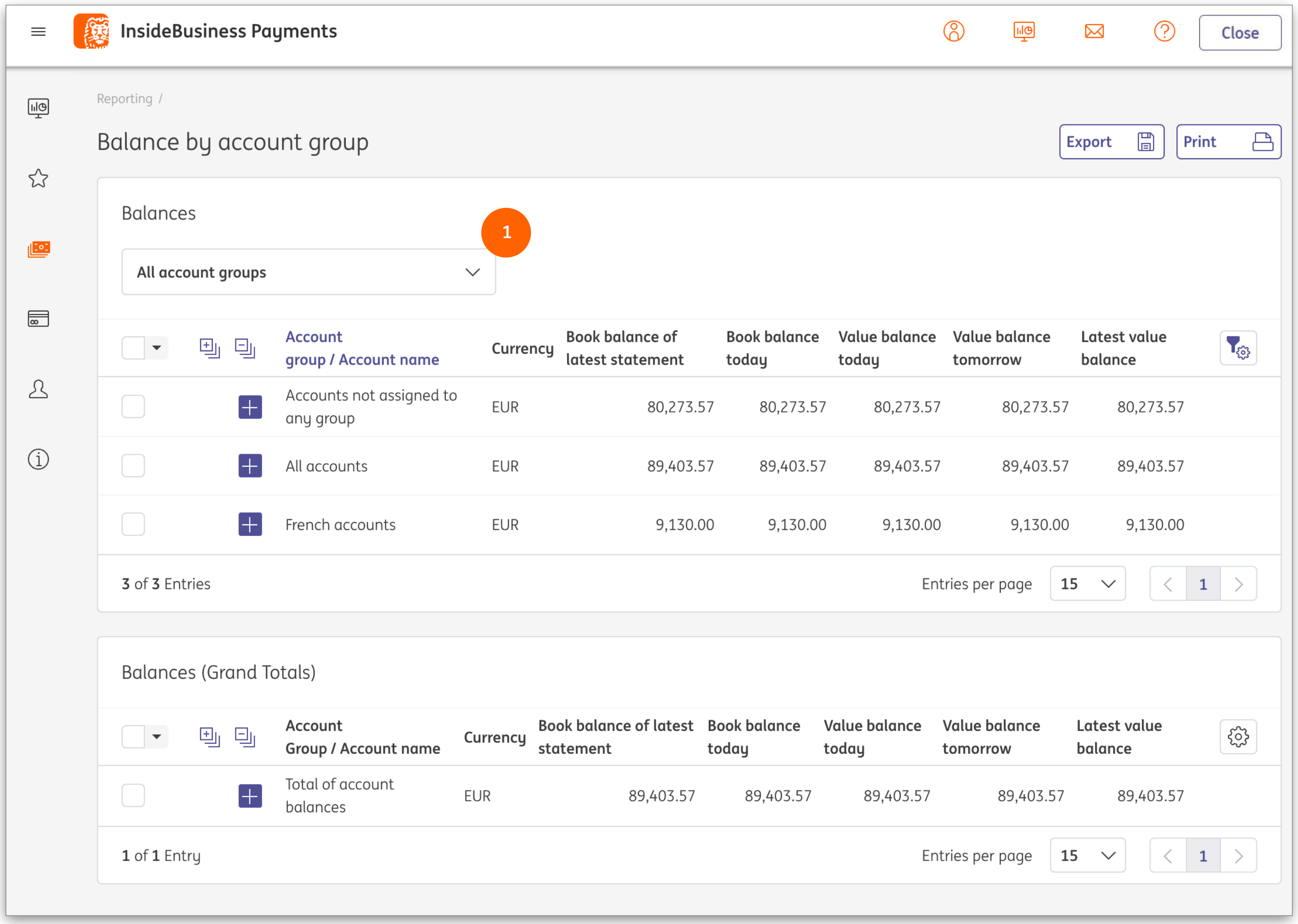
If you click on one of the accounts on the balances screen (see previous page) the value balance history is shown. 1 Here you will see the value balance of the account for past and future dates (if available).

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



Account groups

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



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.

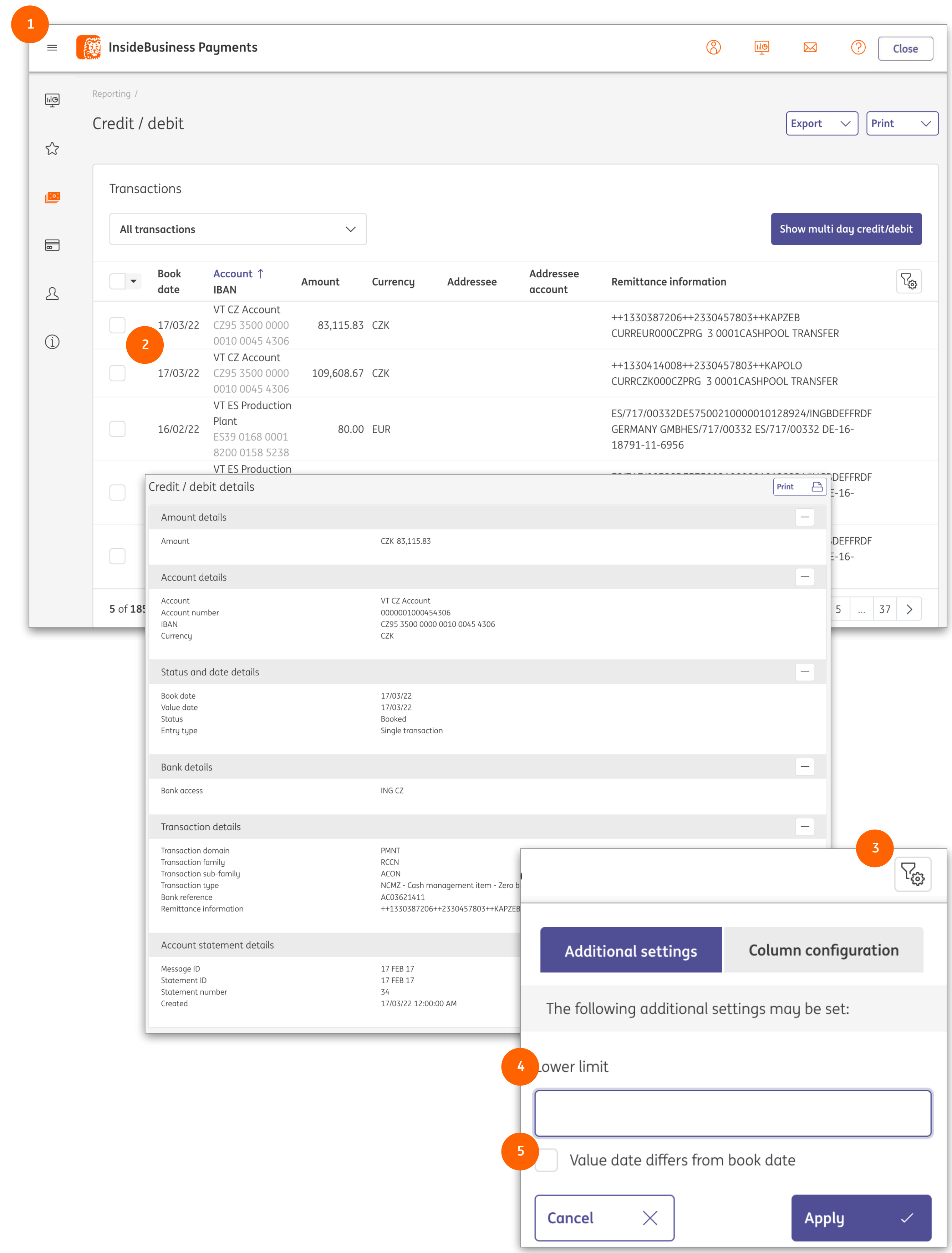
Credit/debit

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.



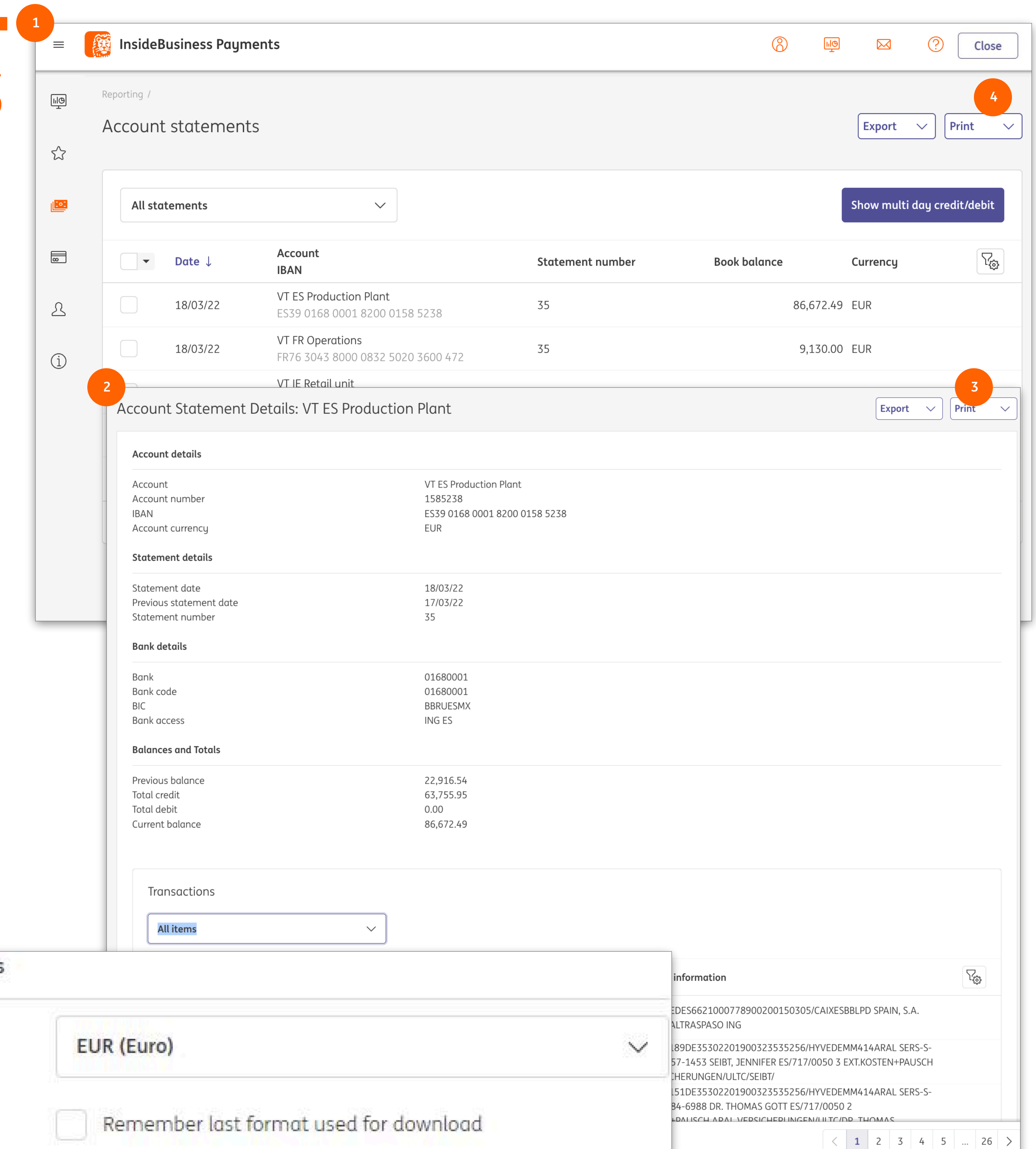
The Credit/debit today screen shows all intraday booked transaction.

Account statements

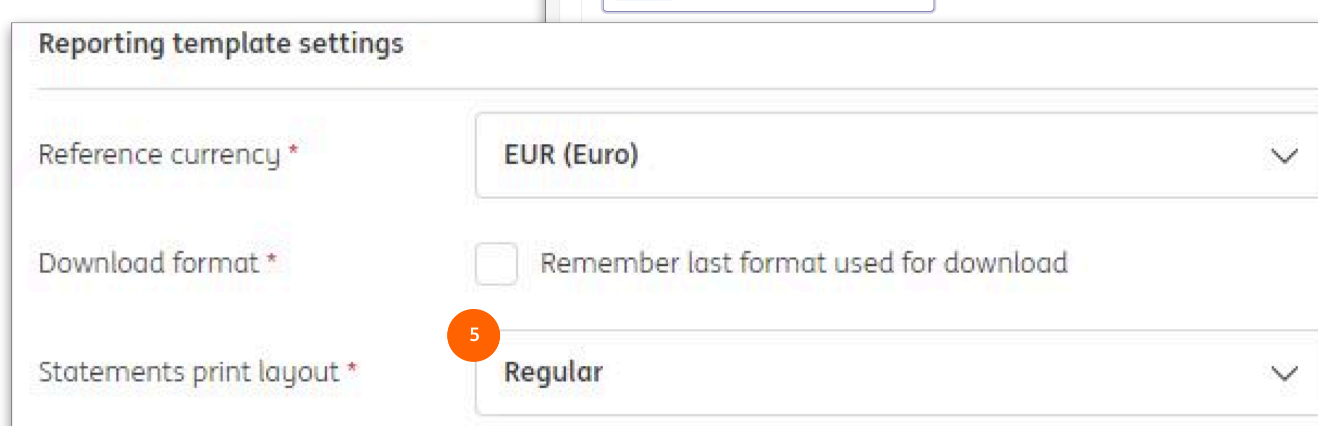
With InsideBusiness Payments you can get an overview of all accounts statements for your accounts held at ING and third banks.

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

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



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



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.

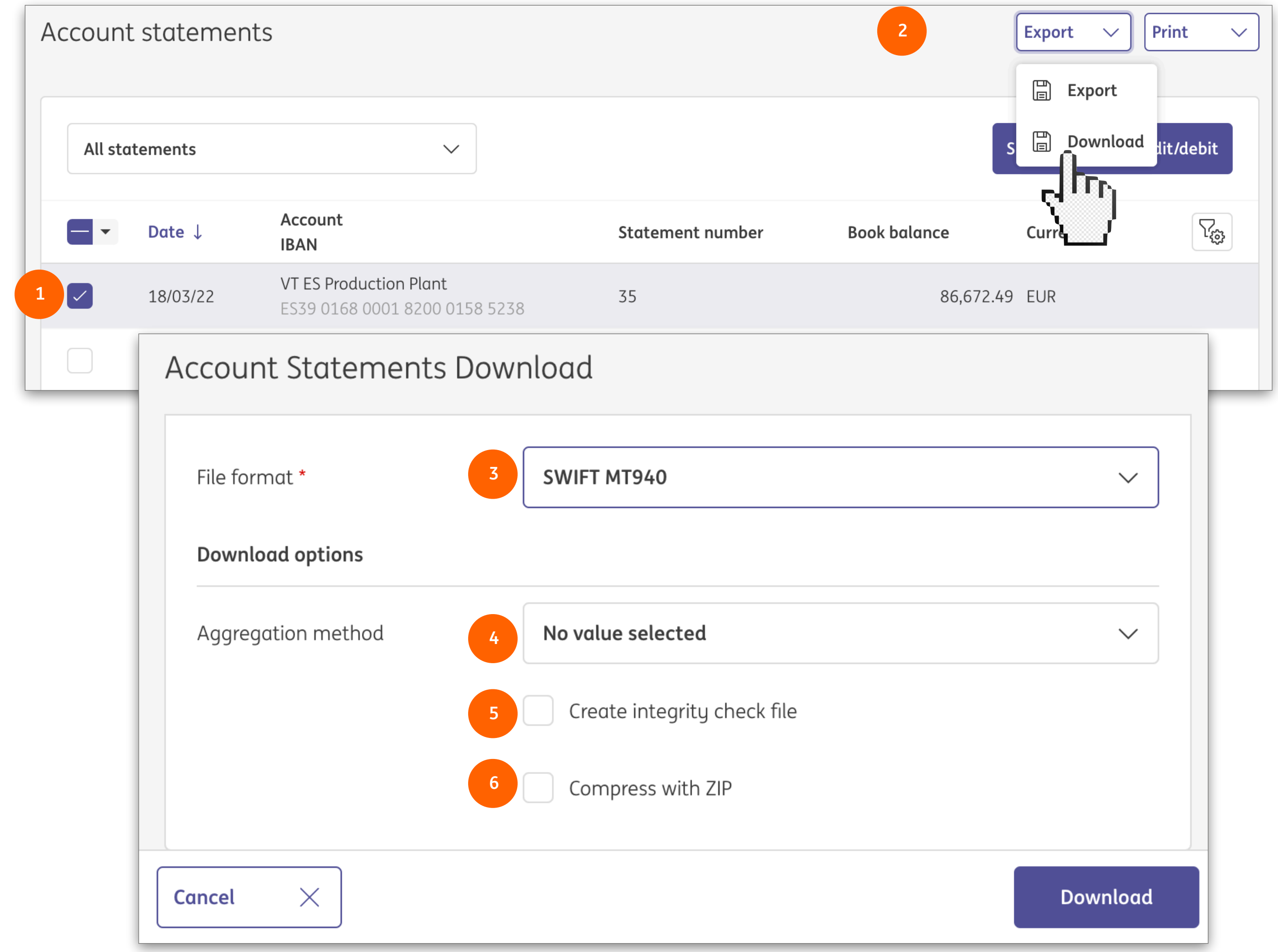
If you want to export to one of the formal reporting formats, click the **Export** button followed by **Download.** [2]

Select the format you want to export the statement to. [3]

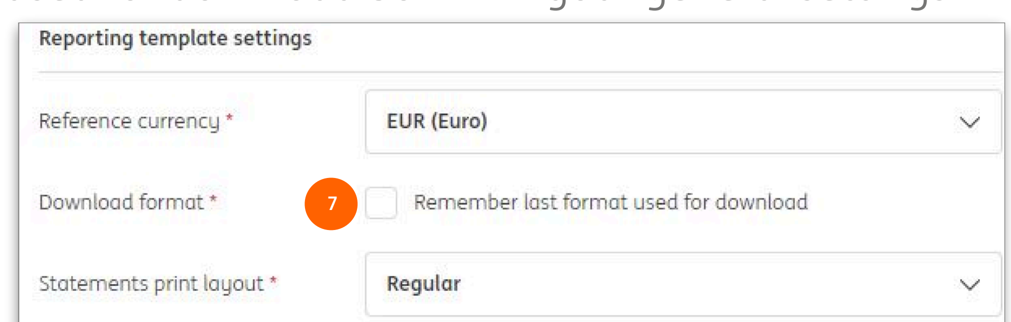
If the statement contains a lot of transactions it might be useful to use an aggregation method. [4] You can choose to aggregate transactions below a certain limit, based on the total amount or on the transaction type.

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]



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.



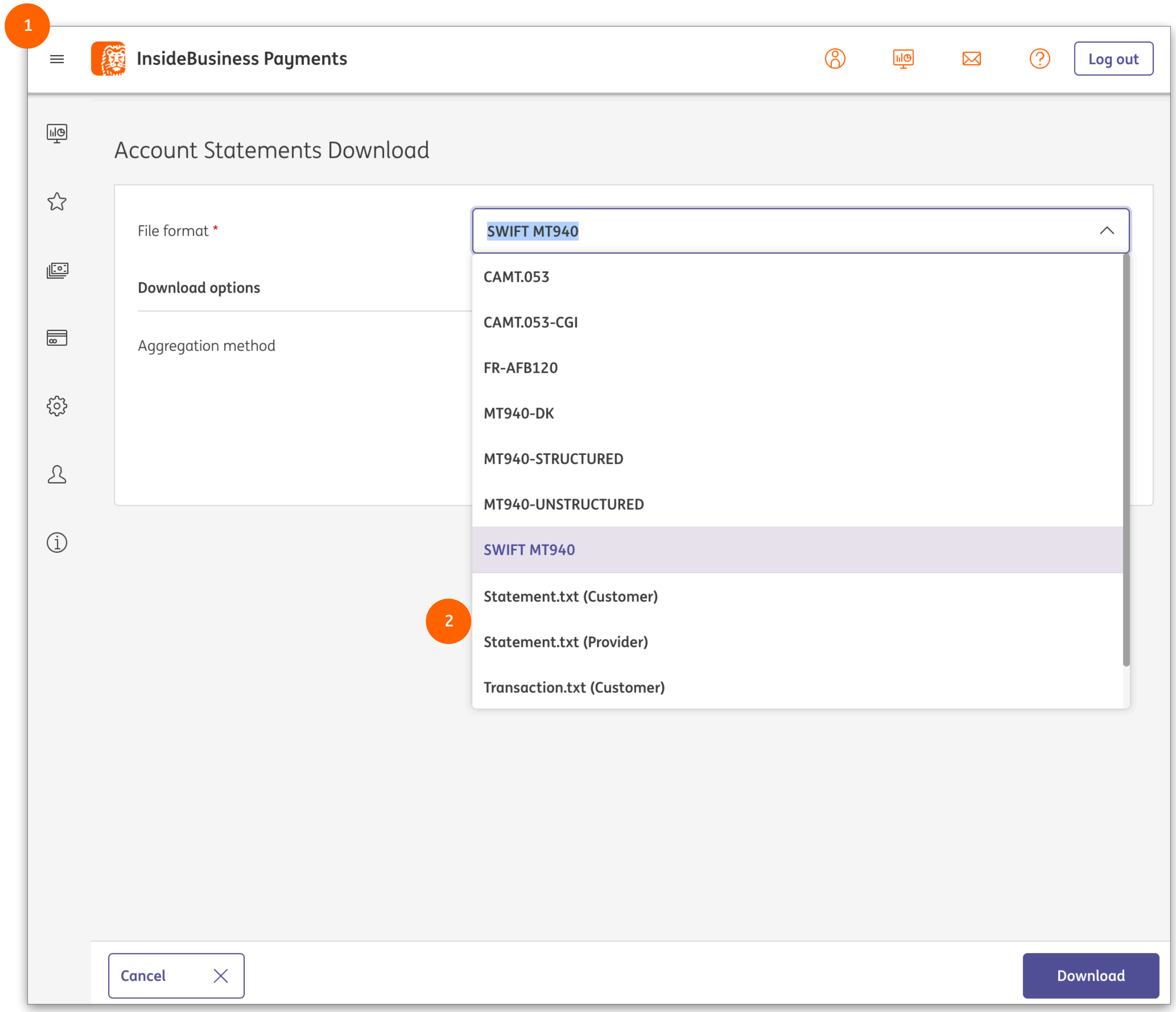
Reporting templates

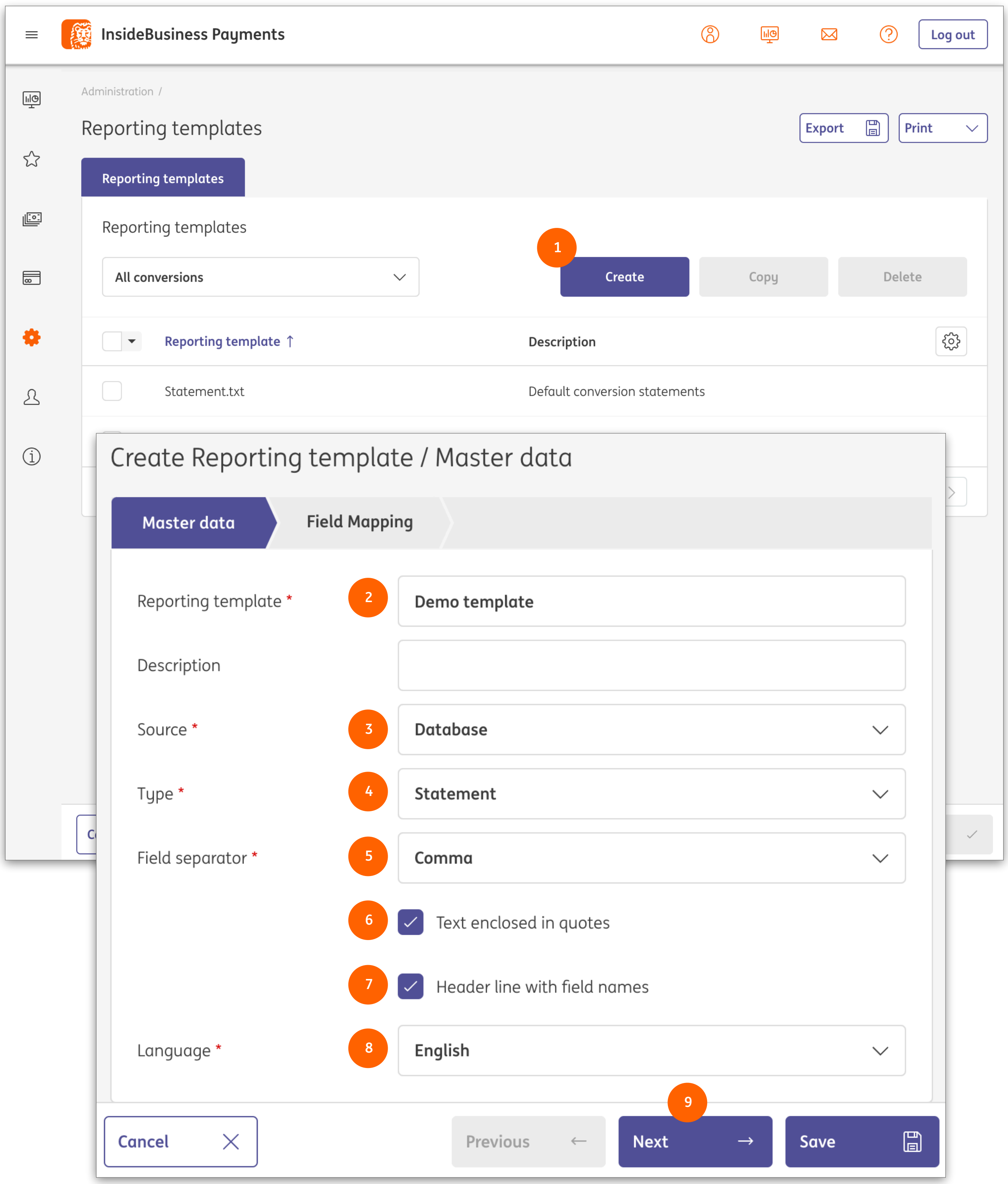
Reporting data can also be downloaded in a comma separated format that's defined in a reporting template. These reporting templates are selectable on the Account statement download screen 1 in the File format drop down list, below the formal formats.

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** 1 to start the creation of a new template. Give the template a meaningful name 2 and optionally a description.

Select Database as Source 3 for the data. Next select the type of data 4 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 5 will always be used, regardless of the CSV separator selected in the general settings.

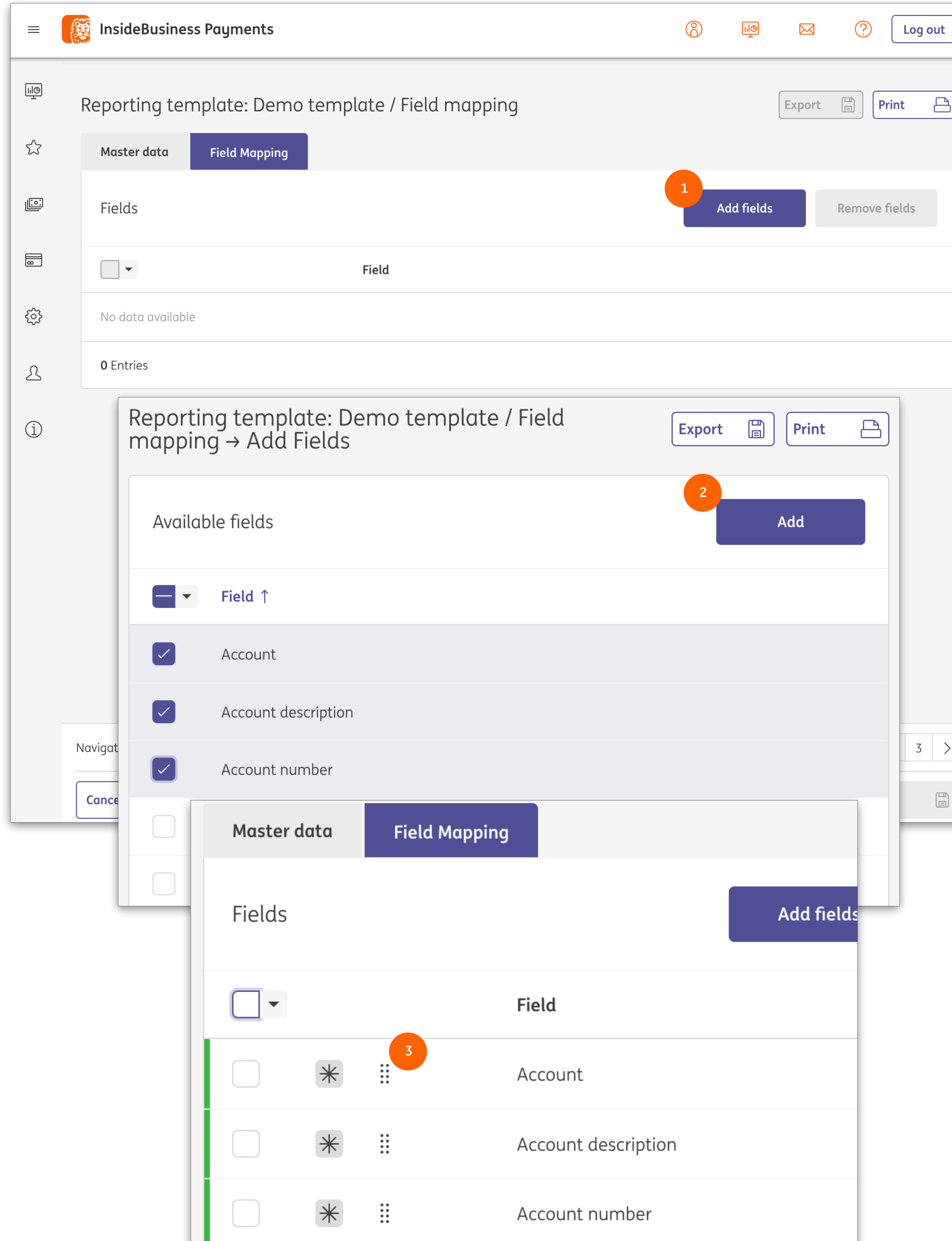
Check these boxes if text needs to be enclosed in quotes 6 and if the first line should contain the names of all exported fields 7. These will be shown in the selected language 8.

Click **Next** 9 to continue with Field mapping.

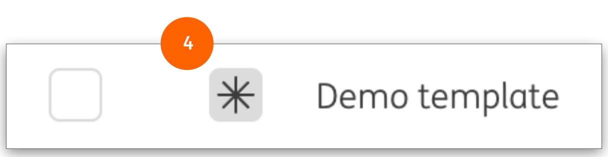
Reporting templates

Click **Add fields** 1 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** 2.

If needed you can now change the order of the added fields. Click and hold the dotted pattern 3 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.

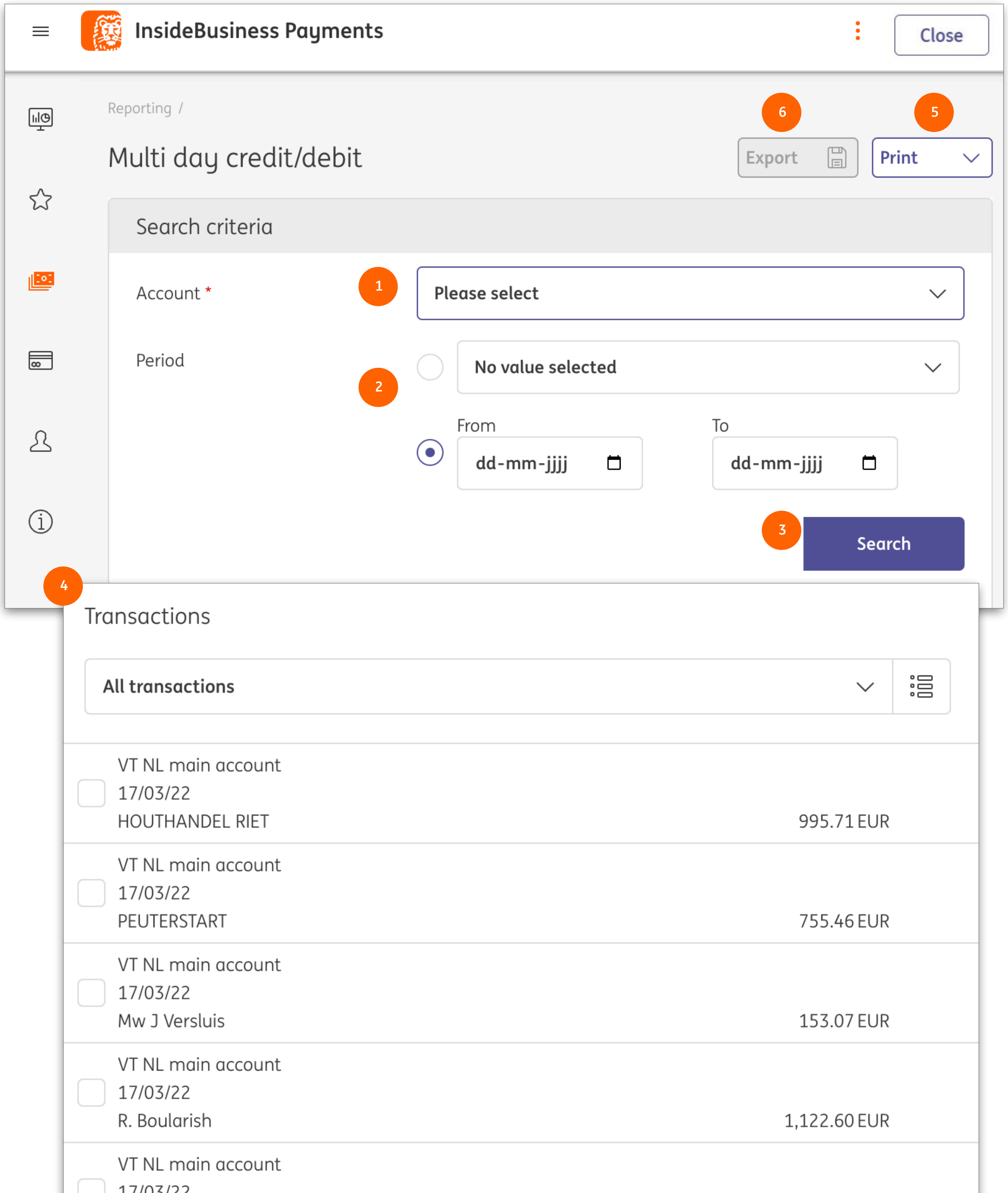


If you left the Reporting templates screen as corporate administrator without clicking Finish, an open modification is created. This is shown by an star symbol 4 in front of the template name.



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.

Multi day credit/ debit



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.**

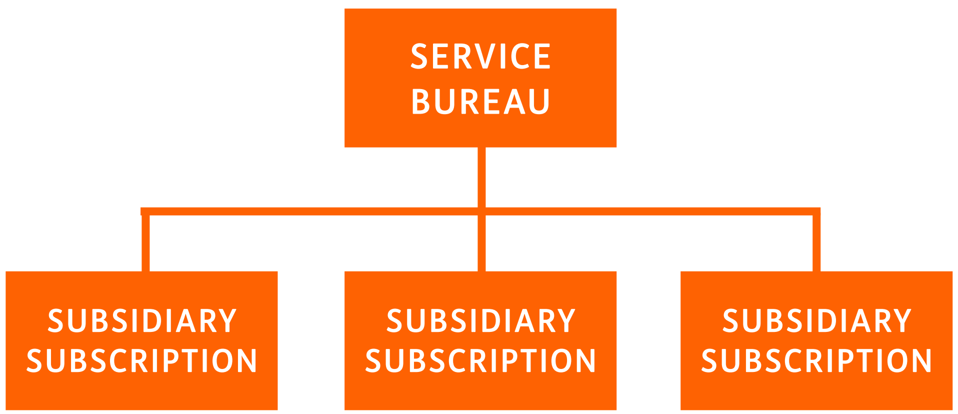
Multi date statements cannot be exported to formal reporting formats, but you can create an export in CSV format by clicking the **Export** button. 6

Managing multiple subscriptions

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

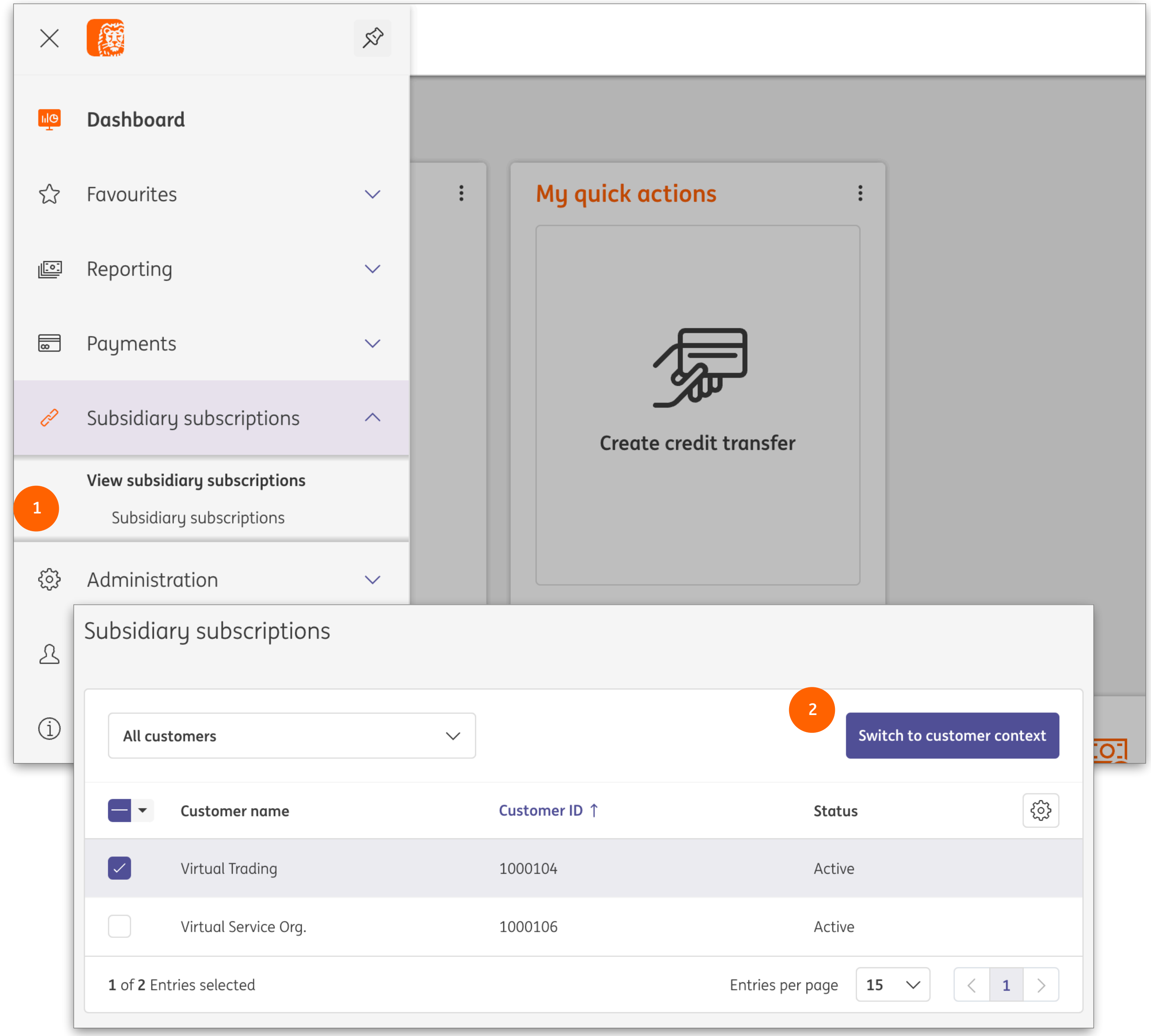
We have two options: Multi company and Multi role player.

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.



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

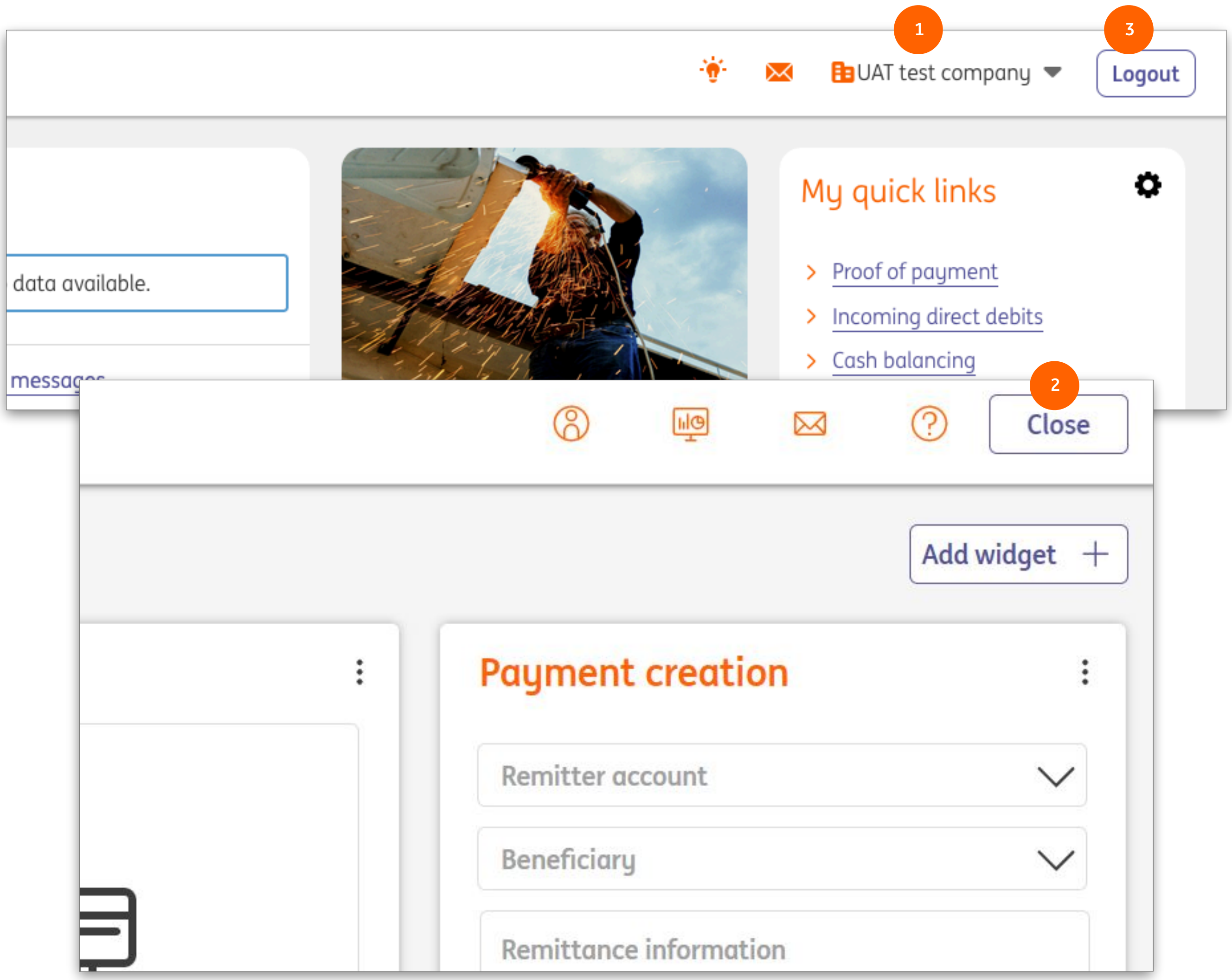
SUBSCRIPTION SUBSCRIPTION SUBSCRIPTION

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 2 is replaced by a close button. This button only closes the IBP window and brings you back to the Portal dashboard.

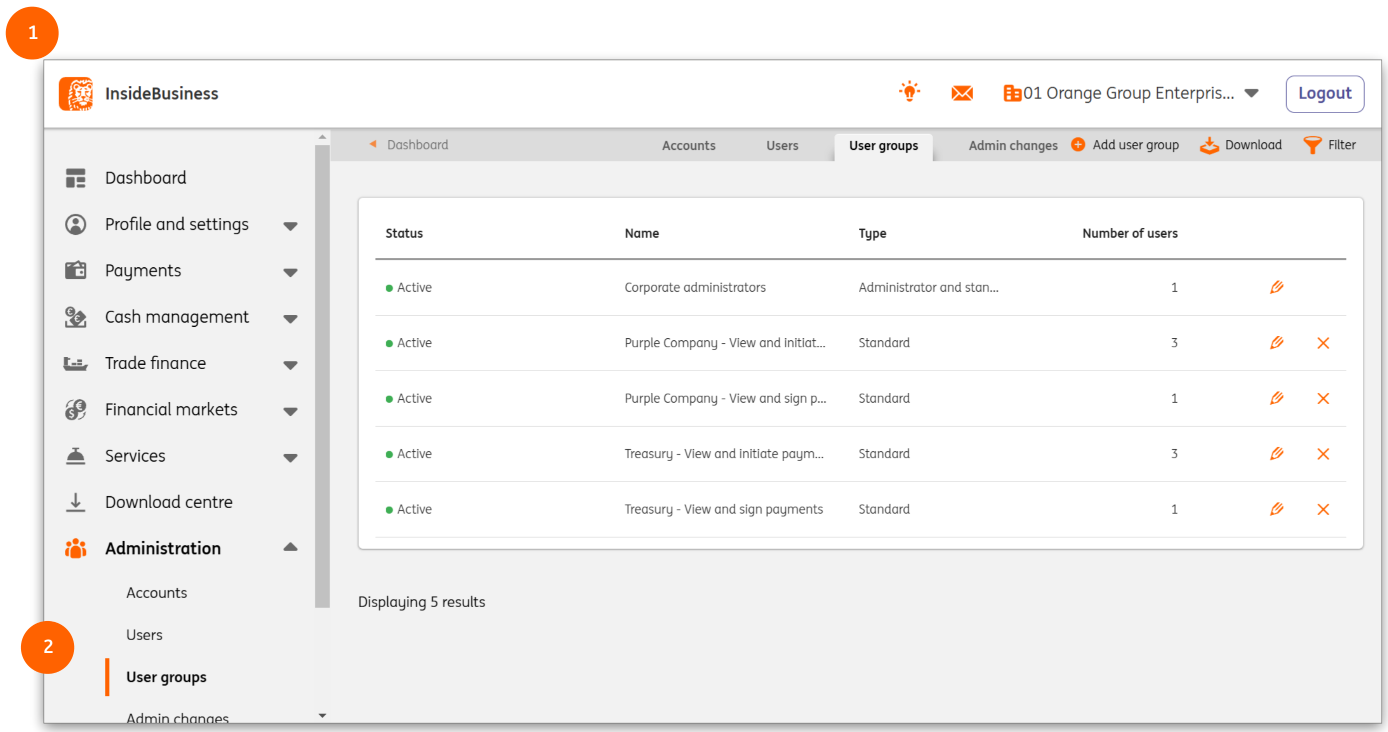
To logout completely click the logout button on the Portal dashboard. 3

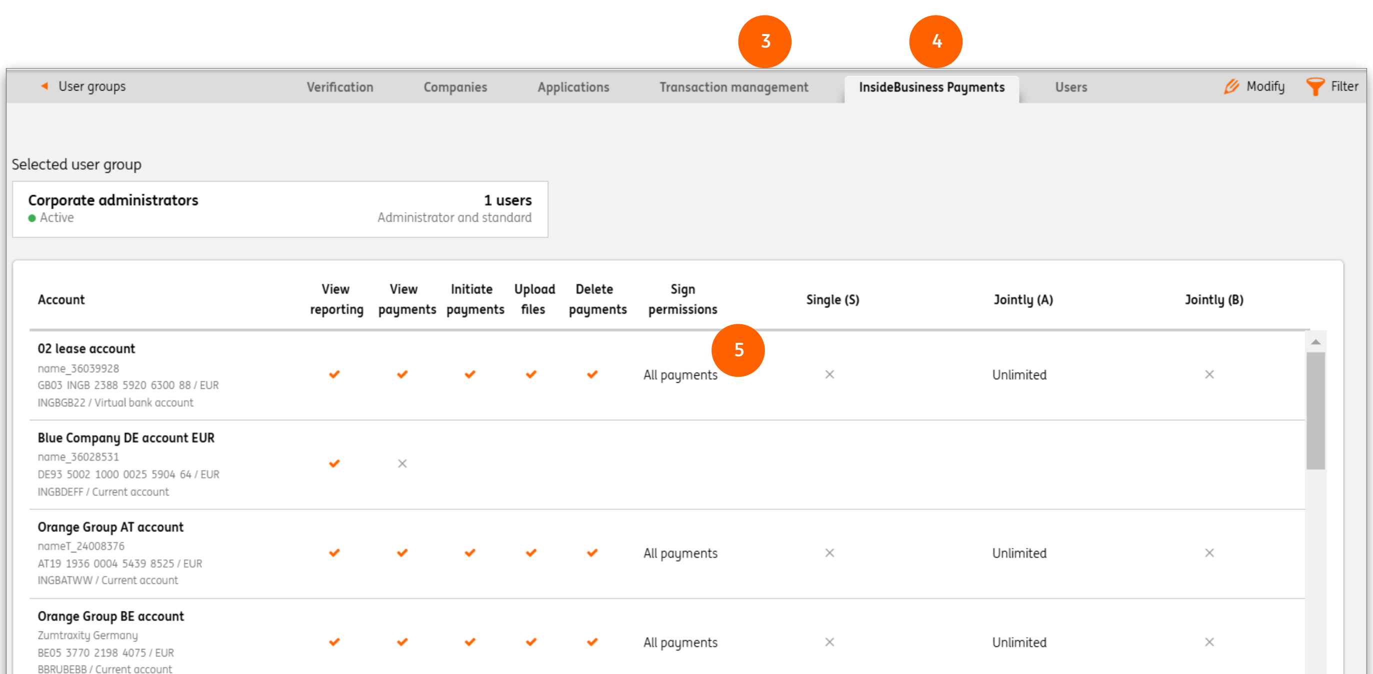


Administration

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





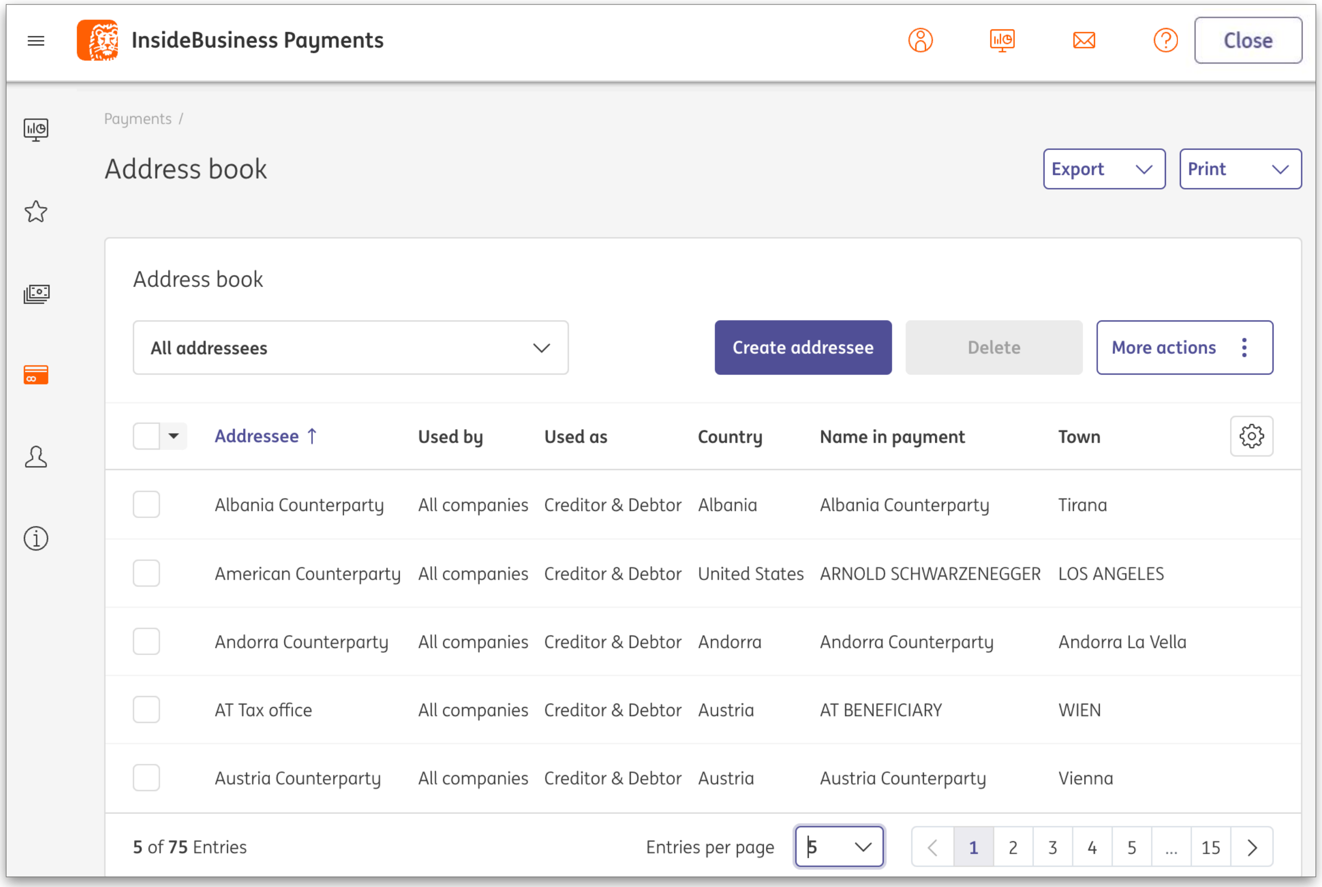
The InsideBusiness Payments subscription setup is being done by a corporate administrator. The corporate administrator defines user groups in InsideBusiness Portal. 1 The groups combine users, companies, accounts, modules and permissions en basically define what a group member is allowed to do in InsideBusiness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

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

When modifying a user group always check closely if changes are done on the correct tab. A subscription can have a separate tab for Transaction management 3 and one for InsideBusiness Payments 4. Sign permissions can be applicable for all type of payments 5 or specific for credit transfers, direct debits or Dutch savings transfers.

Detailed instructions for corporate administrators can be found in the Corporate Administrator manual.

Counterparty mandate sign permissions

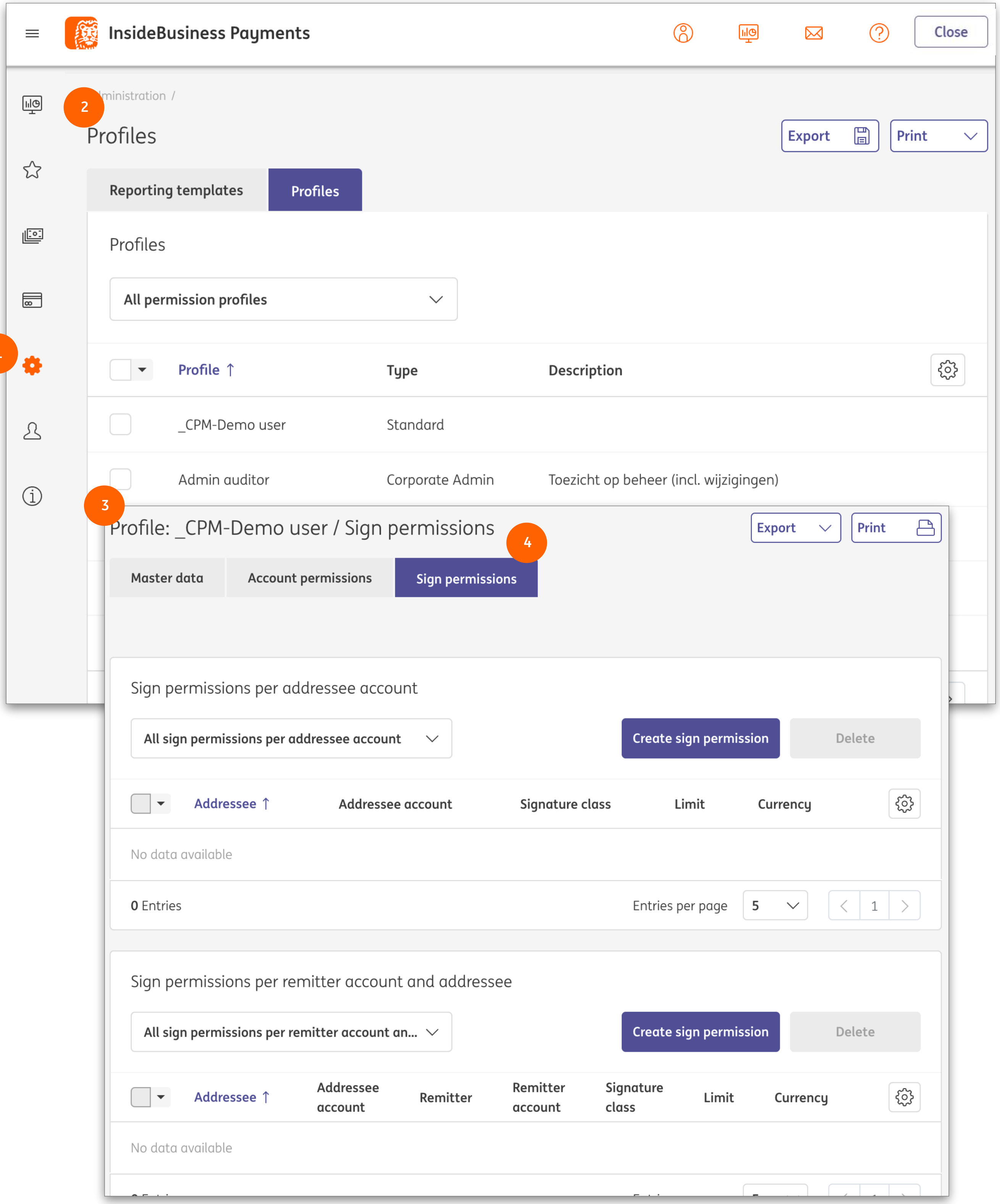


With counterparty mandate sign permissions a user can be given a deviating sign permissions for payments to certain addressees.

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.



Select profile

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

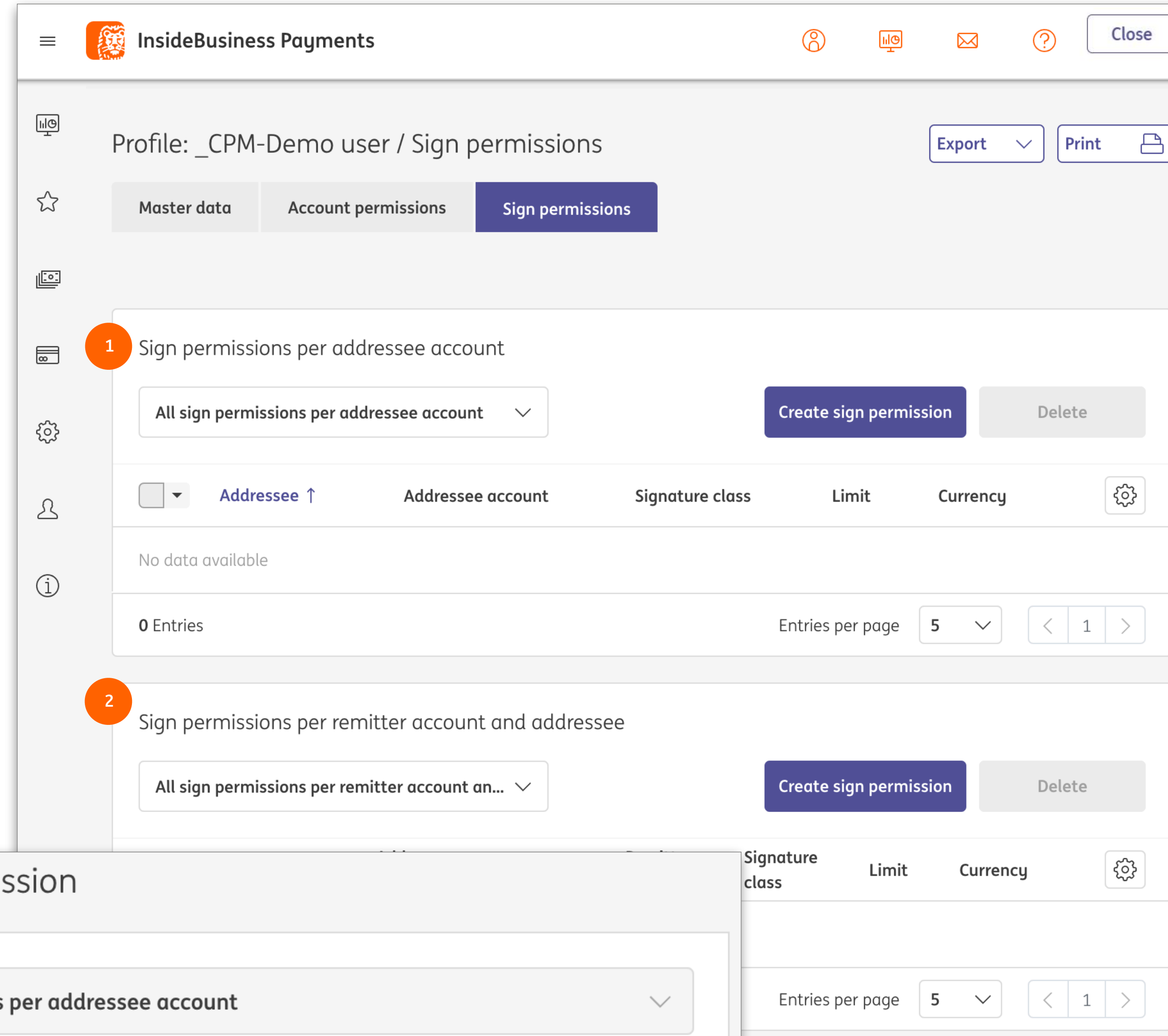
Next go to tab Sign permissions. 4

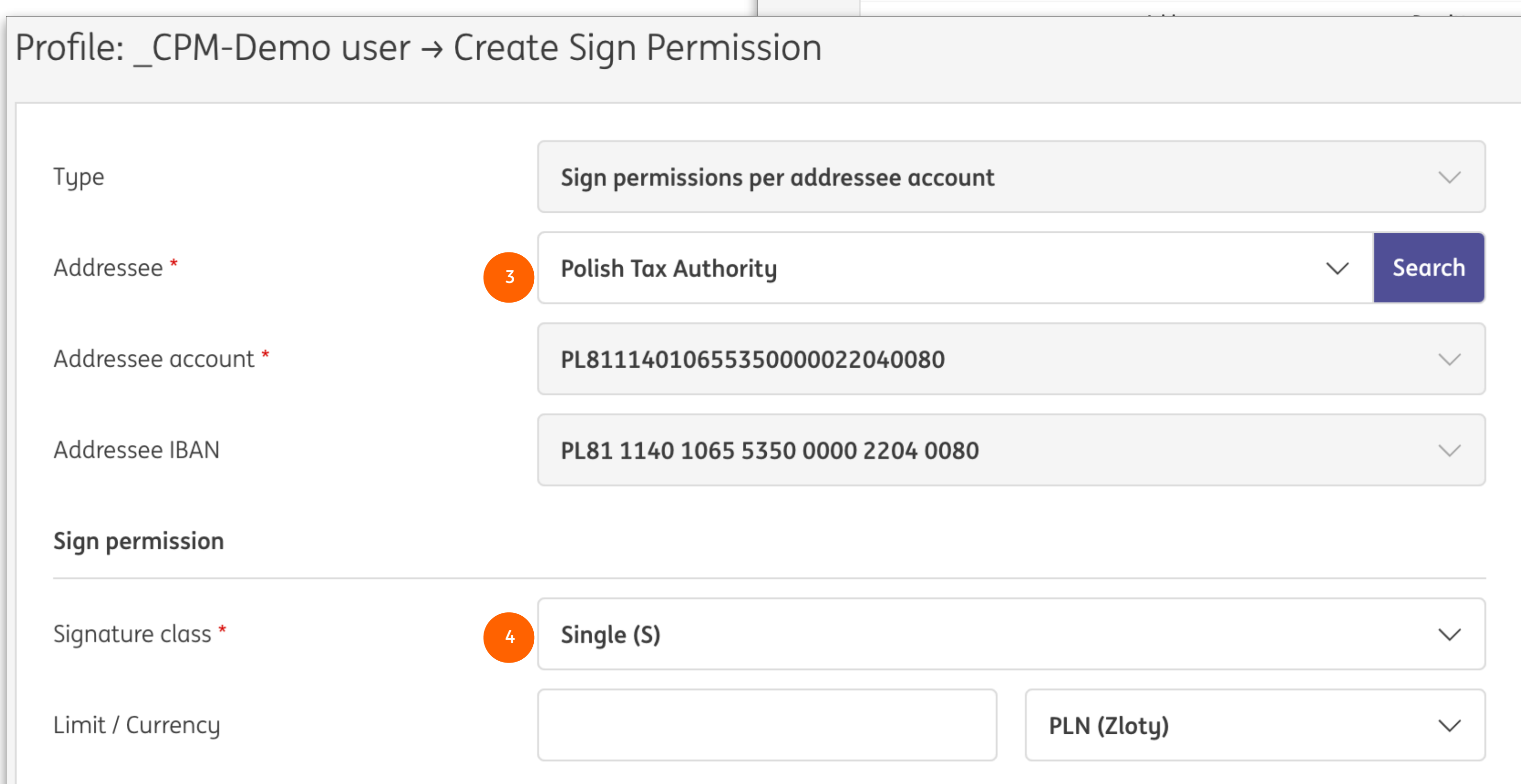
Register sign permissions

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**.





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

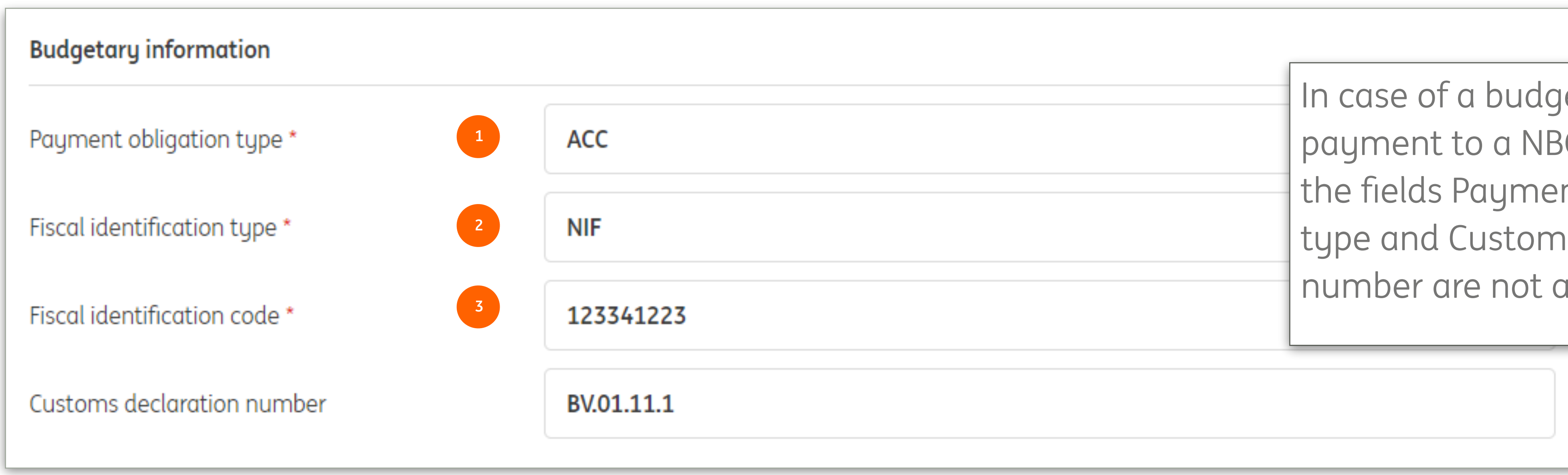
Importing payments can be done using one of the following formats. The file size must not exceed 250Mb.

Import format	Version	Description
OneXML rulebook 2023	2.9	Preferred generic import format for credit transfers and direct debits
OneXML rulebook 2021	5.1	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	1.4	English import format for credit transfers and direct debits
Swift MT101	1.1	Generic import format for credit transfers
Swift MT100	7	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	1.1	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	1.2	Hungarian import format for single credit transfers and direct debits
Postal payments	1.0	Hungarian import format for postal payments
MUPS	1.6	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

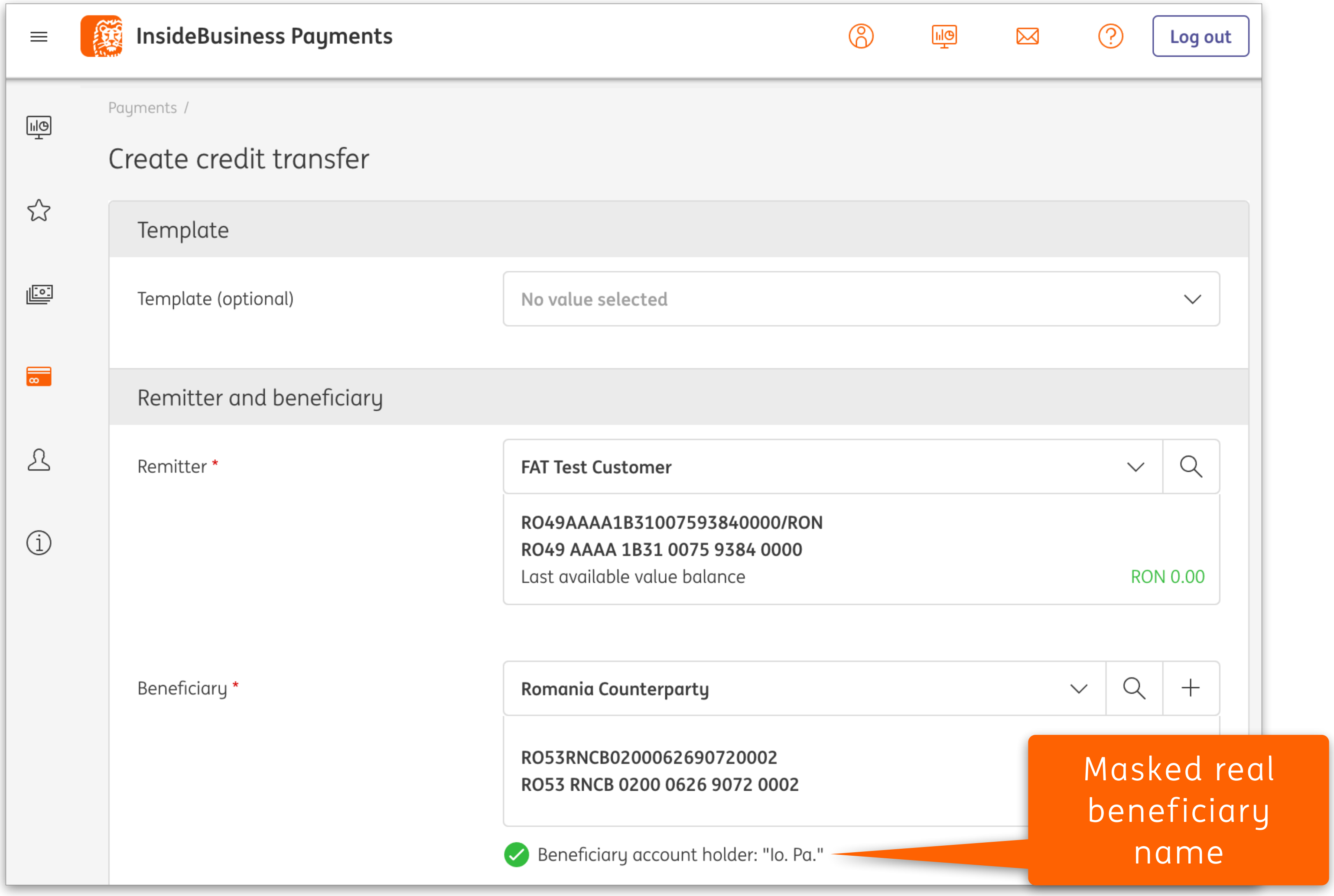
In case of a budgetary payment to a NBOR account, the fields Payment obligation type and Customs declaration number are not available.

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

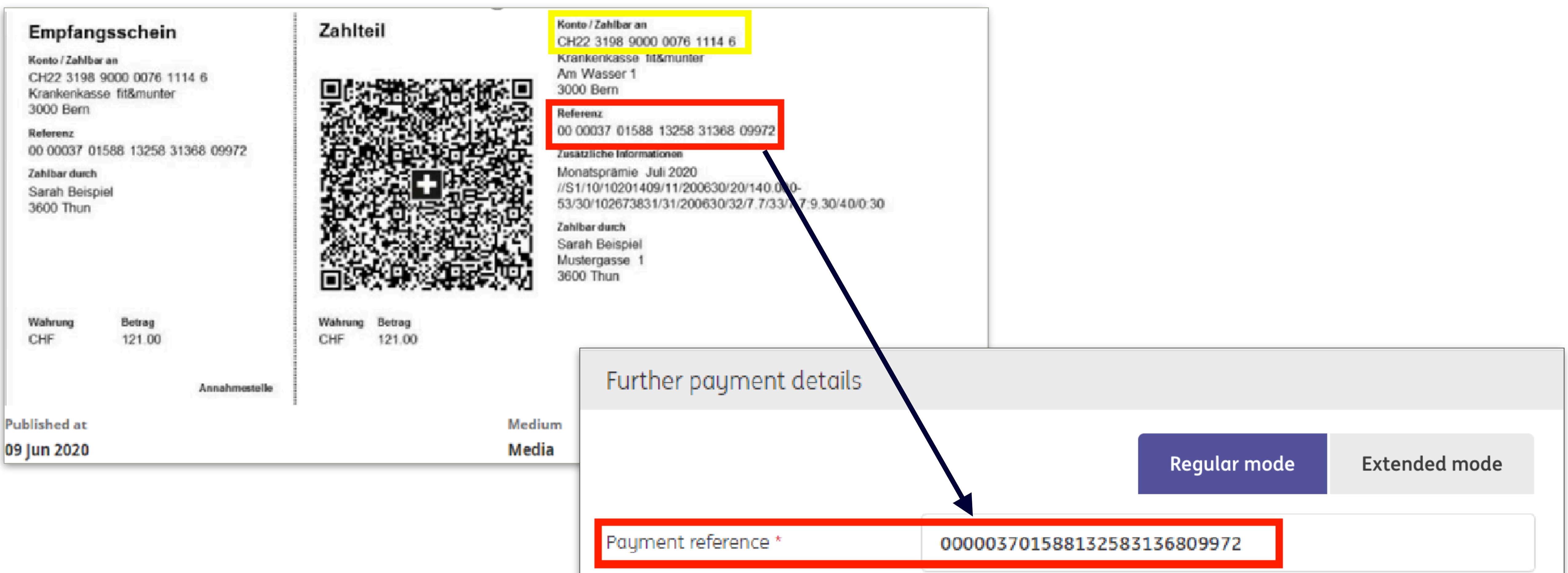
When manually creating a payment to a Romanian IBAN, the real account owner name is shown on screen so you can check if the entered IBAN is the correct one. For reason of privacy the account owner name is however masked. When entering three different IBAN's within 24 hours without using them to create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



Instructions for specific payment types

Swiss QR Bill

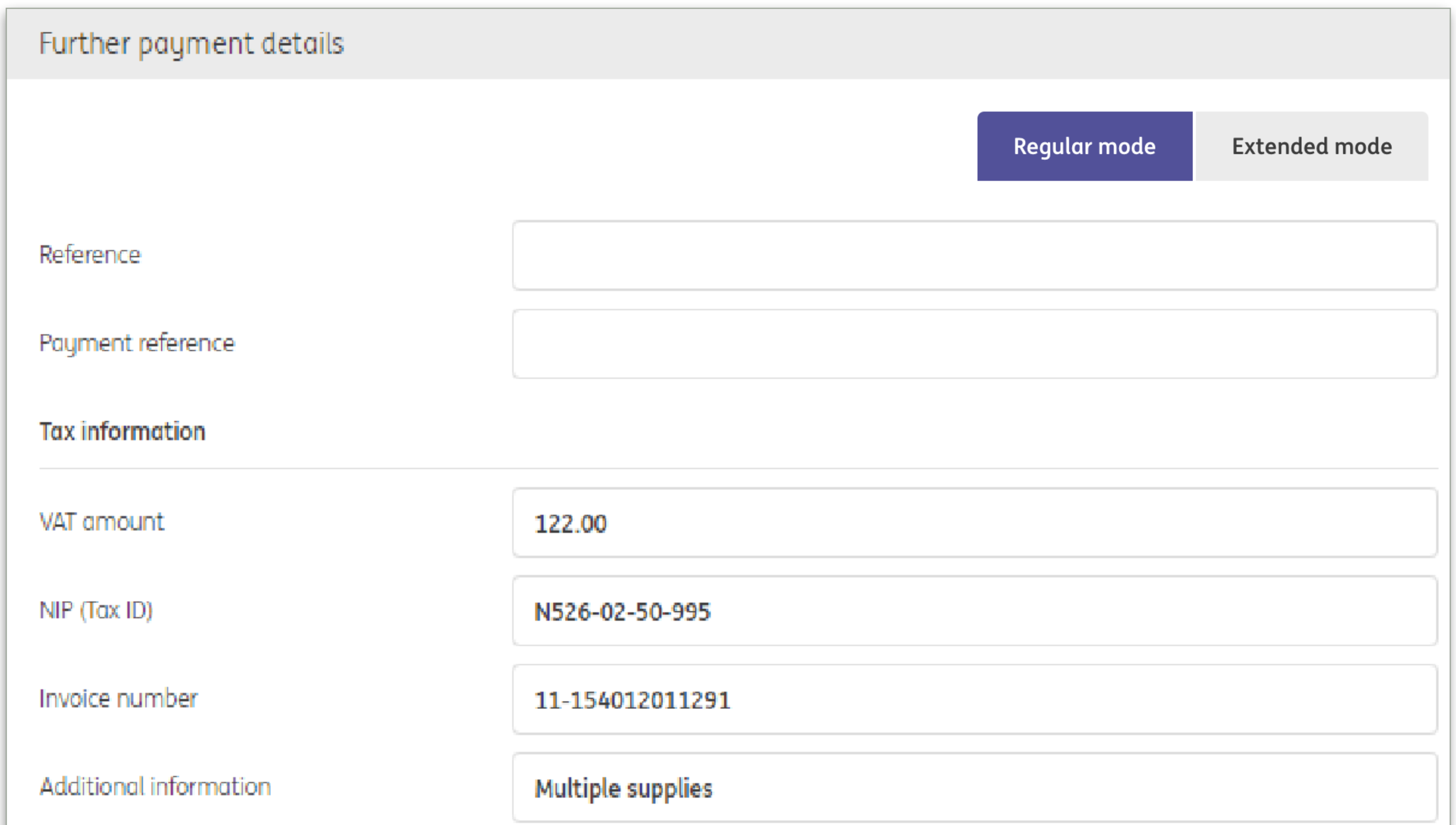
The Swiss QR Bill is a follow up of the Orange slip. It contains a QR code that contains all data needed to enter the payment, on supported devices. QR payments are recognised by the beneficiary IBAN (position 5-9 in the range 30000-31999) in combination with currency CHF. In that case the payment reference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



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).



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

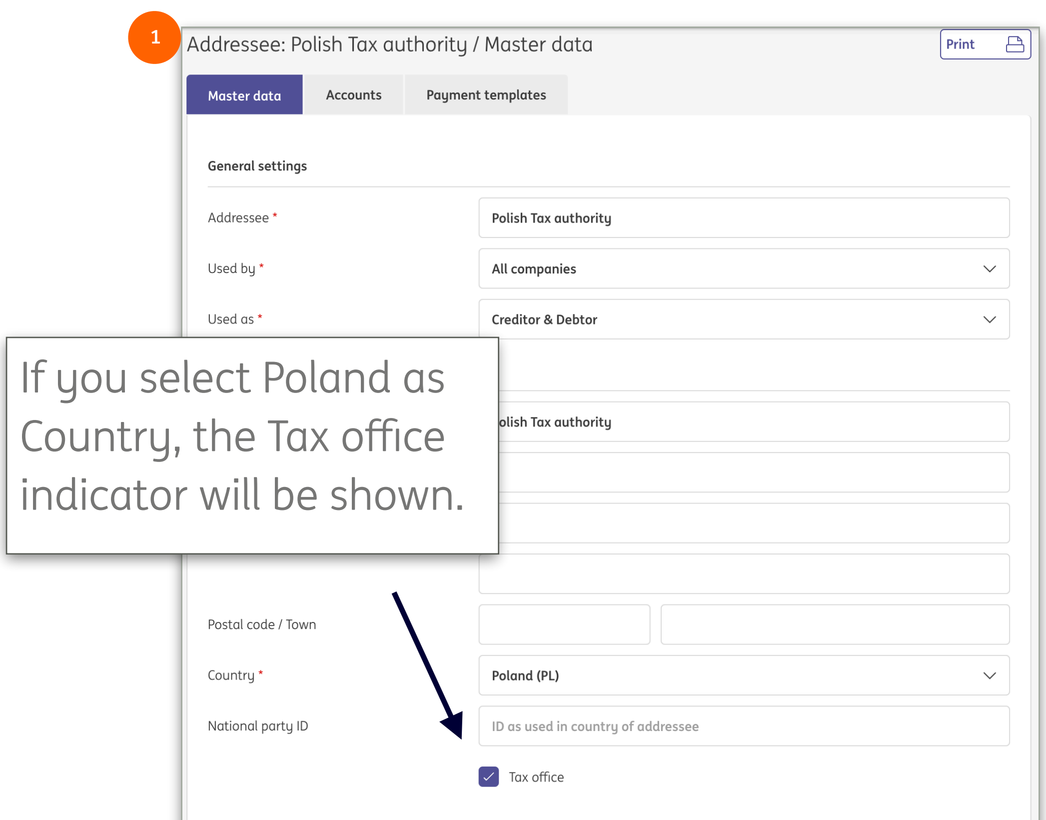
VAT amount is the part of the total sum that's VAT.

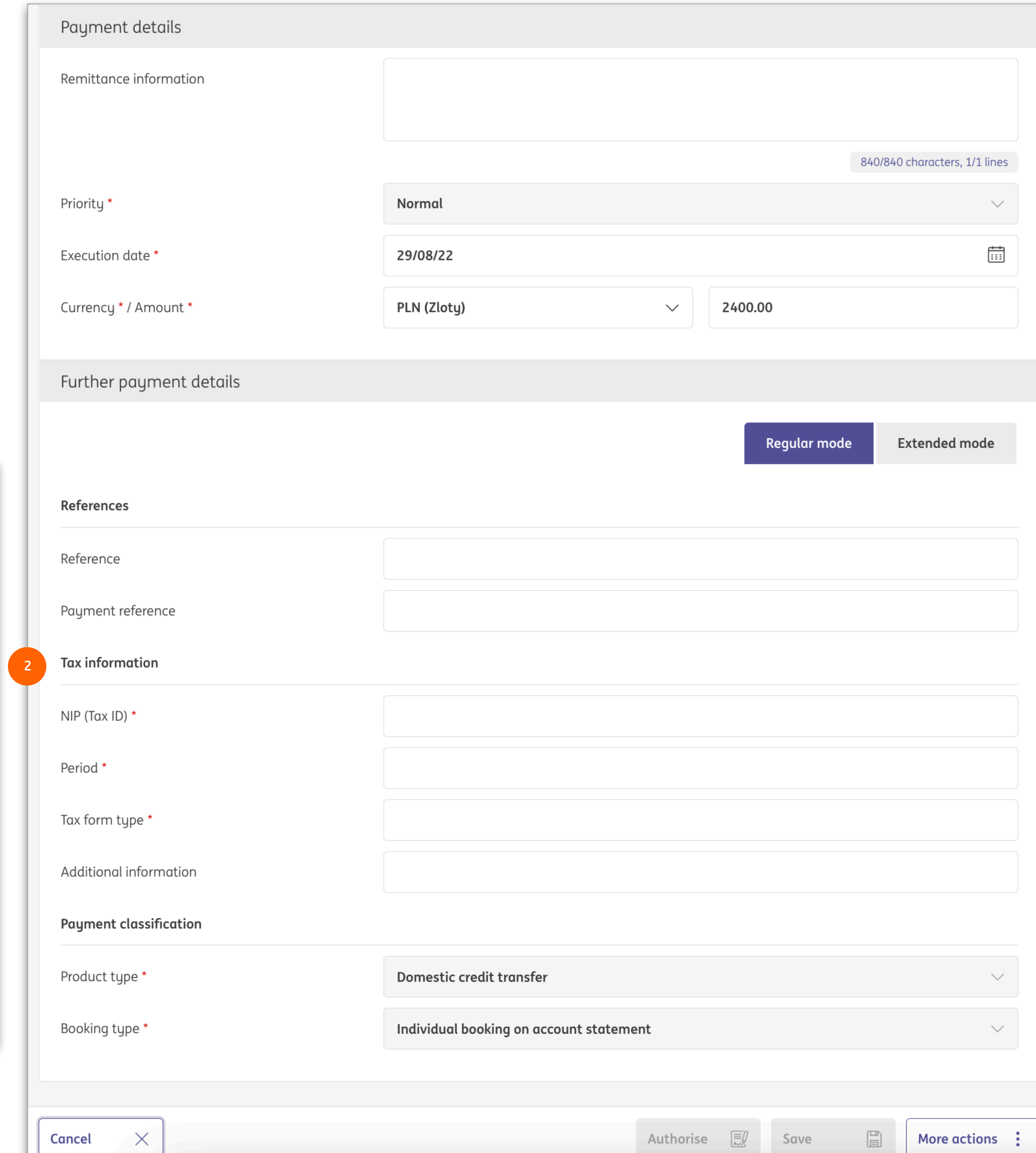
Enter the NIP ID of the beneficiary.

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.





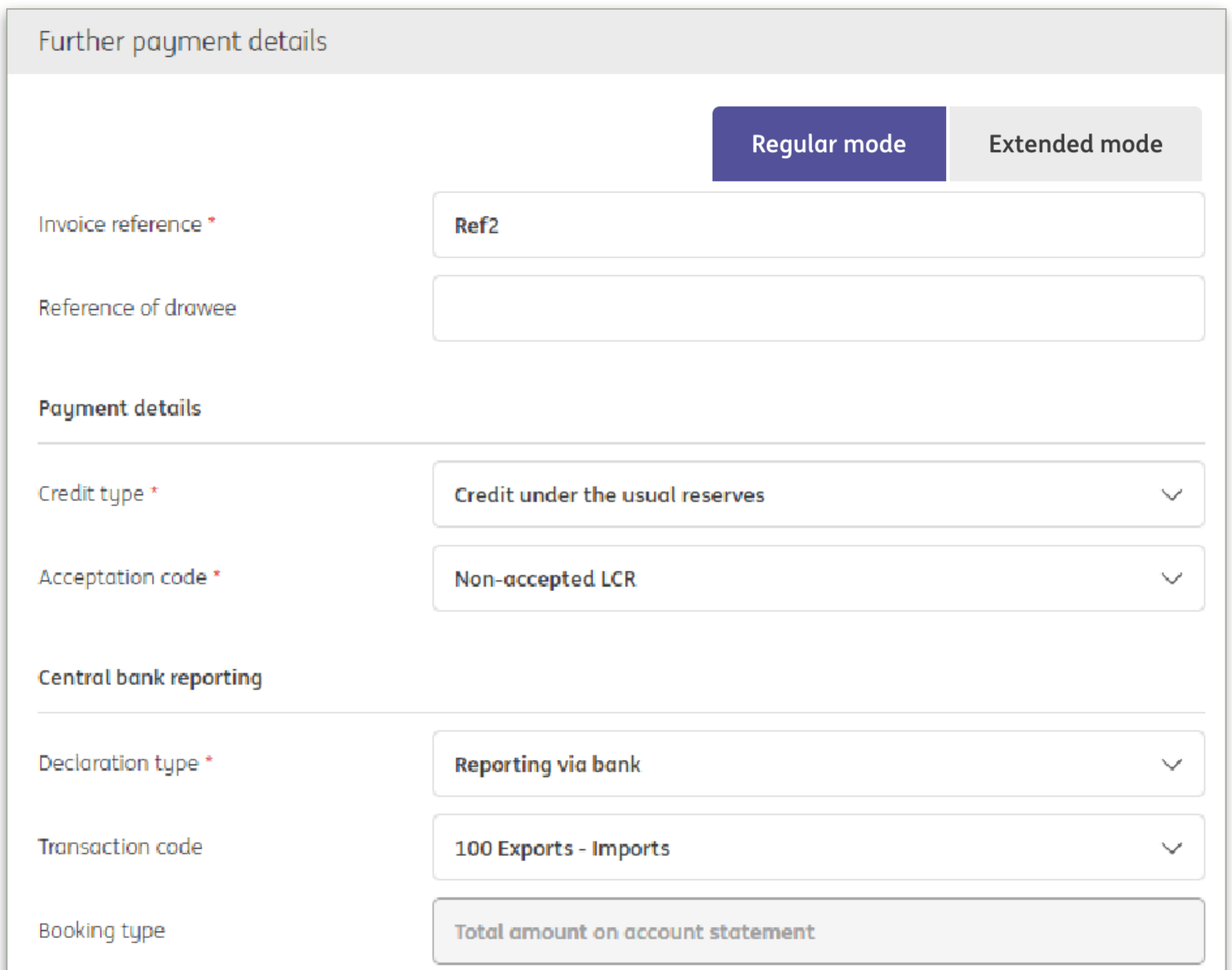
Instructions for specific payment types

Polish Tax payment

Period [1] 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.

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.

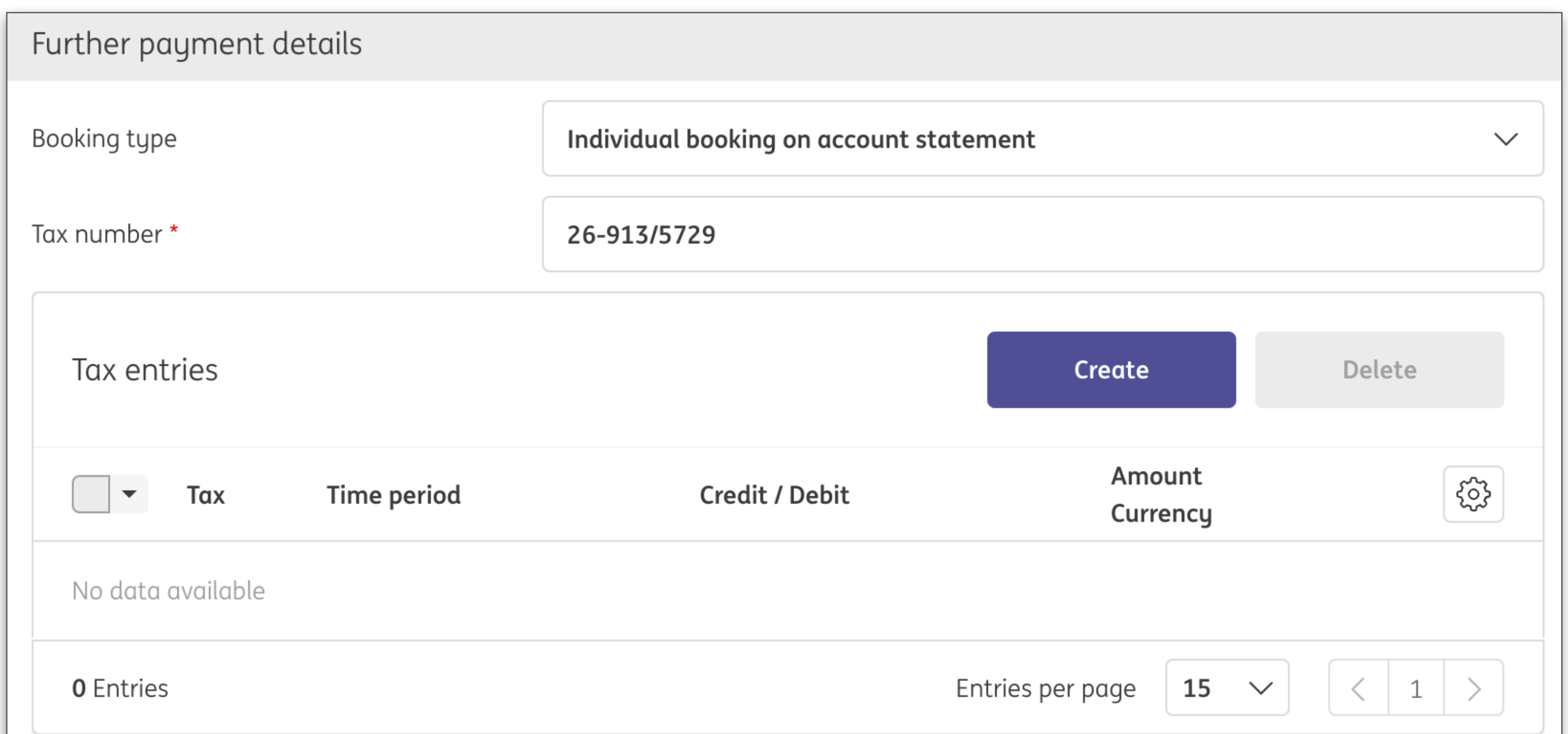
In case Central bank reporting is mandatory, select the Transaction code of the goods in section Central bank reporting.

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.



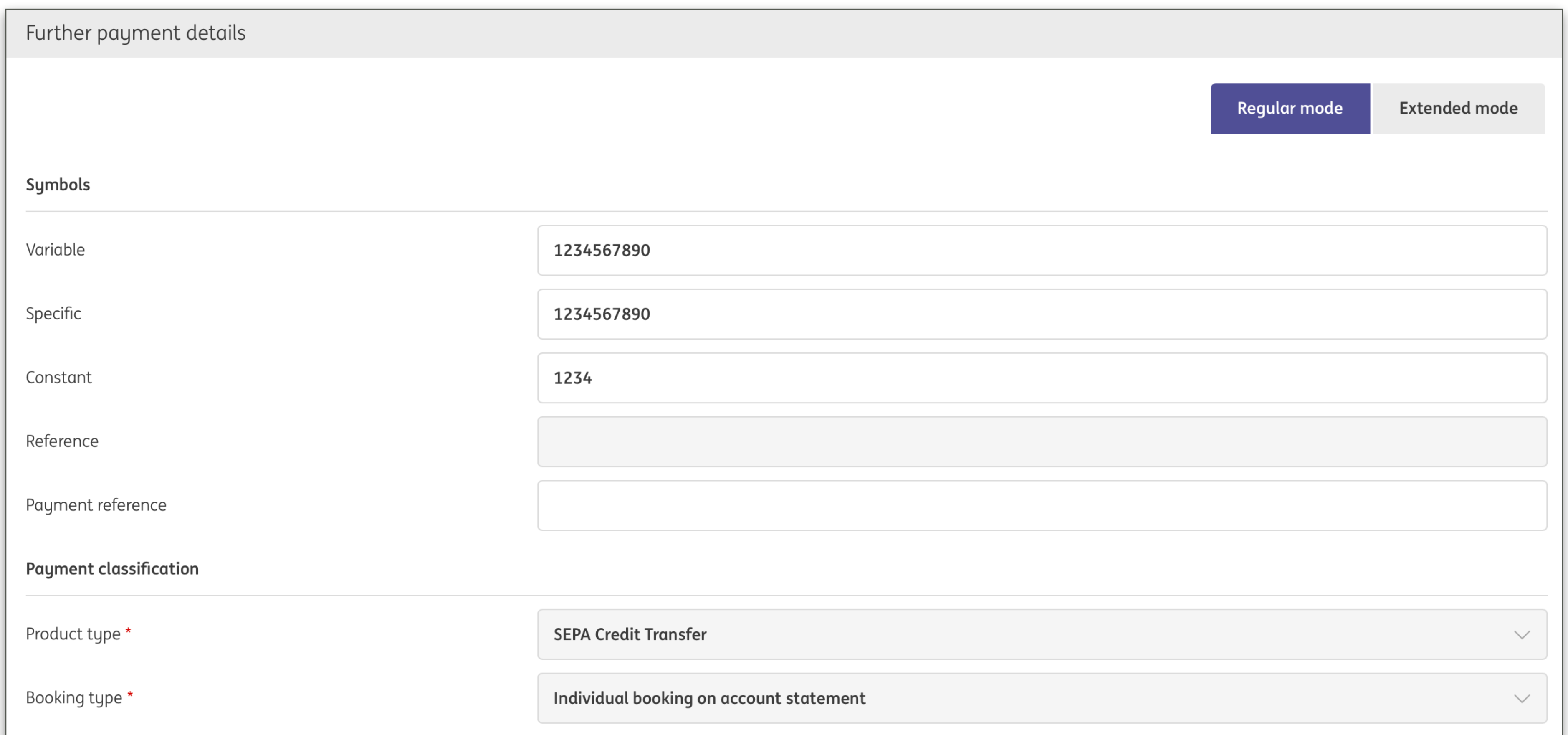
Enter your Tax number if it's not added automatically.

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

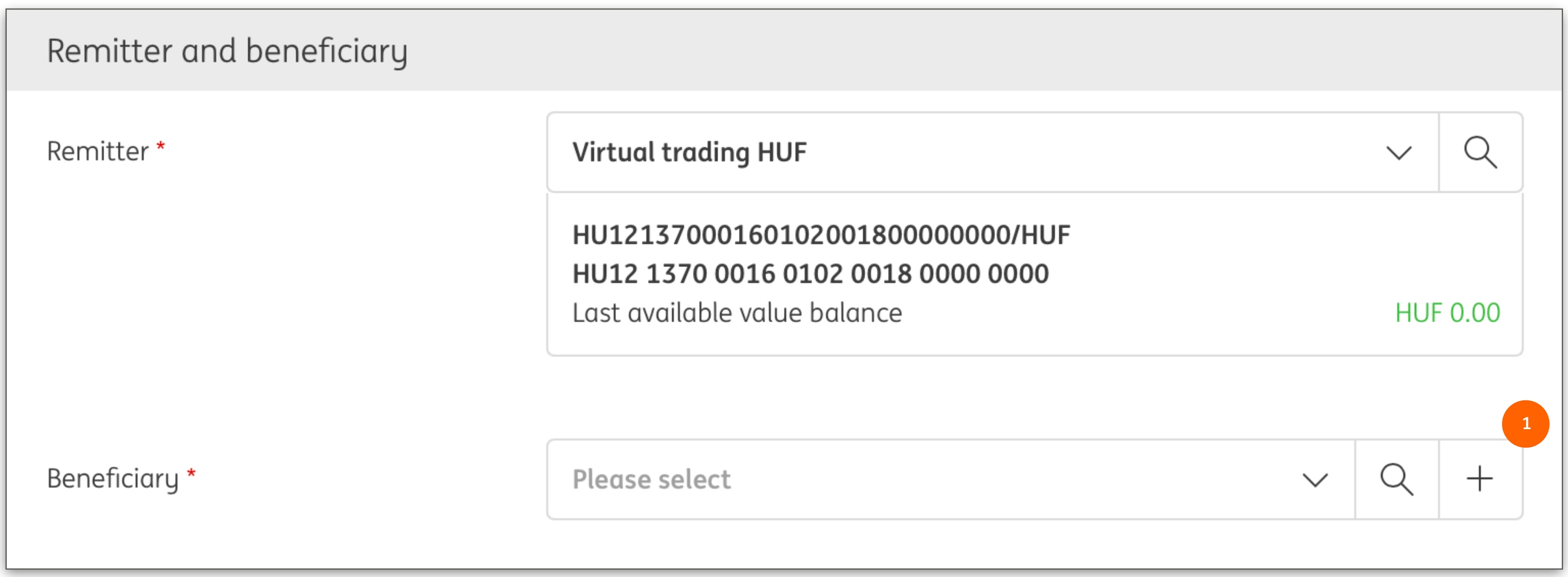
In Slovakia and the Czech Republic, when making a domestic transfer, you can use so-called symbols to identify your payment. The symbol input fields are automatically displayed if the from and to account are both based in Slovak or Czech and the amount is in local currency. If you use symbols, you can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



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.

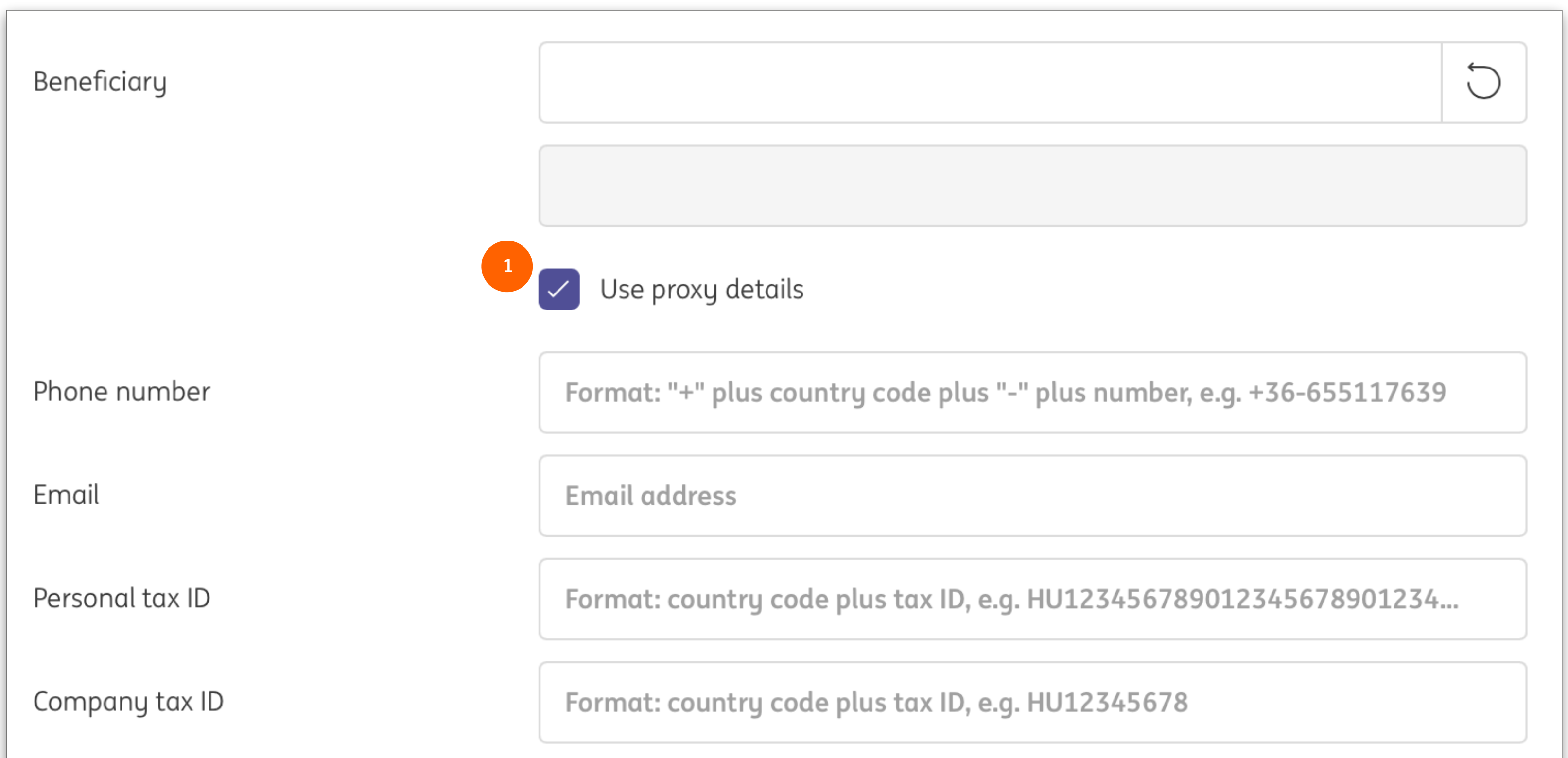


Proxy payments can only be made to temporary beneficiaries. This means that you must have the permission to maintain the address book in order to make a proxy payment. If you have this permission, you will see a + symbol behind Beneficiary. Click on this to indicate that you want to create a temporary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

Instructions for specific payment types

Hungarian proxy payments (2)

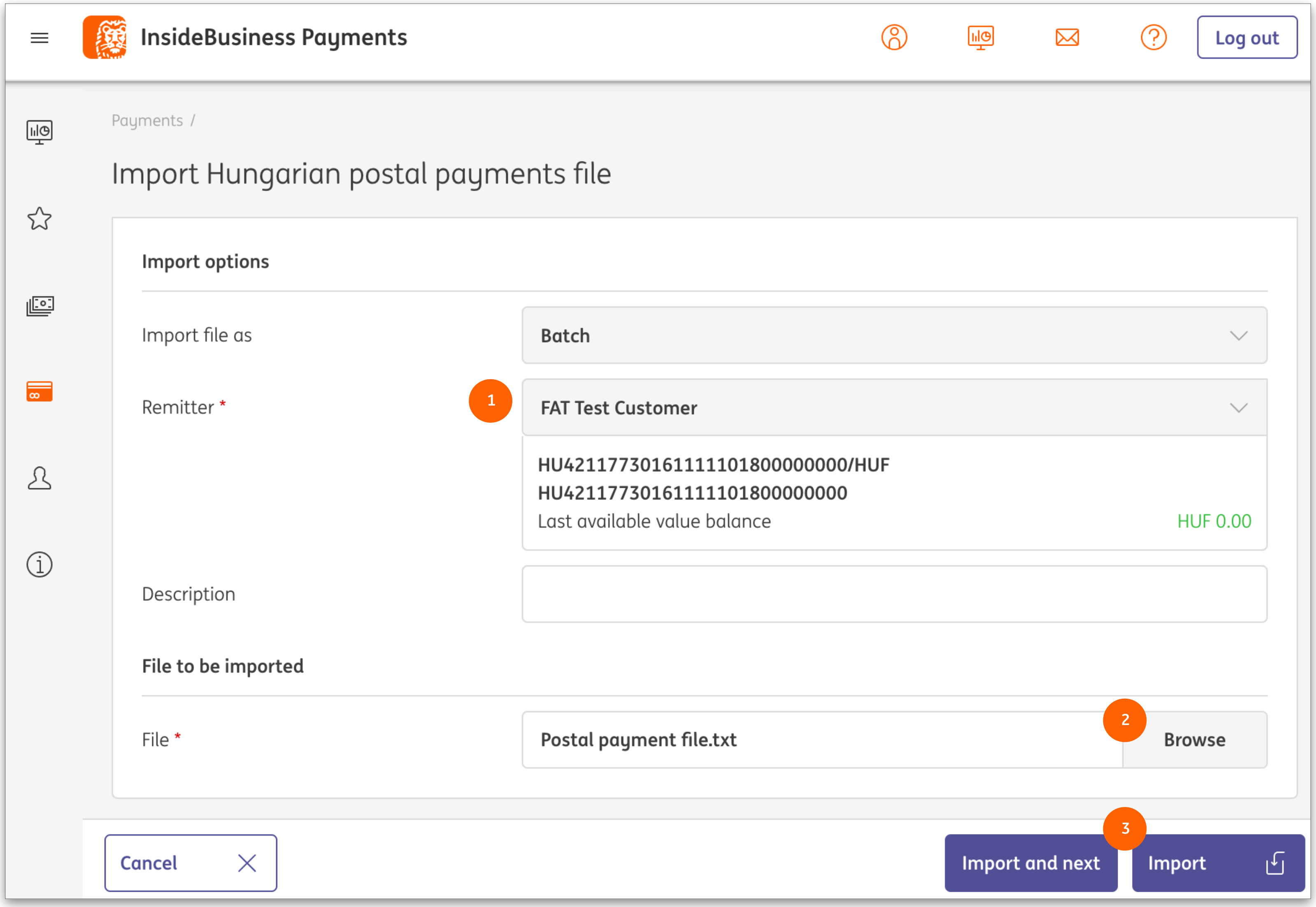
Check the Use proxy data box. 1 The proxy fields will then be displayed. For the proxy value use the exact format as shown in the relevant field. You can only use one of the proxy fields at a time. If the proxy is accepted, you can process the payment as regularly. The beneficiary's account number that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



Instructions for specific payment types

Hungarian postal payments

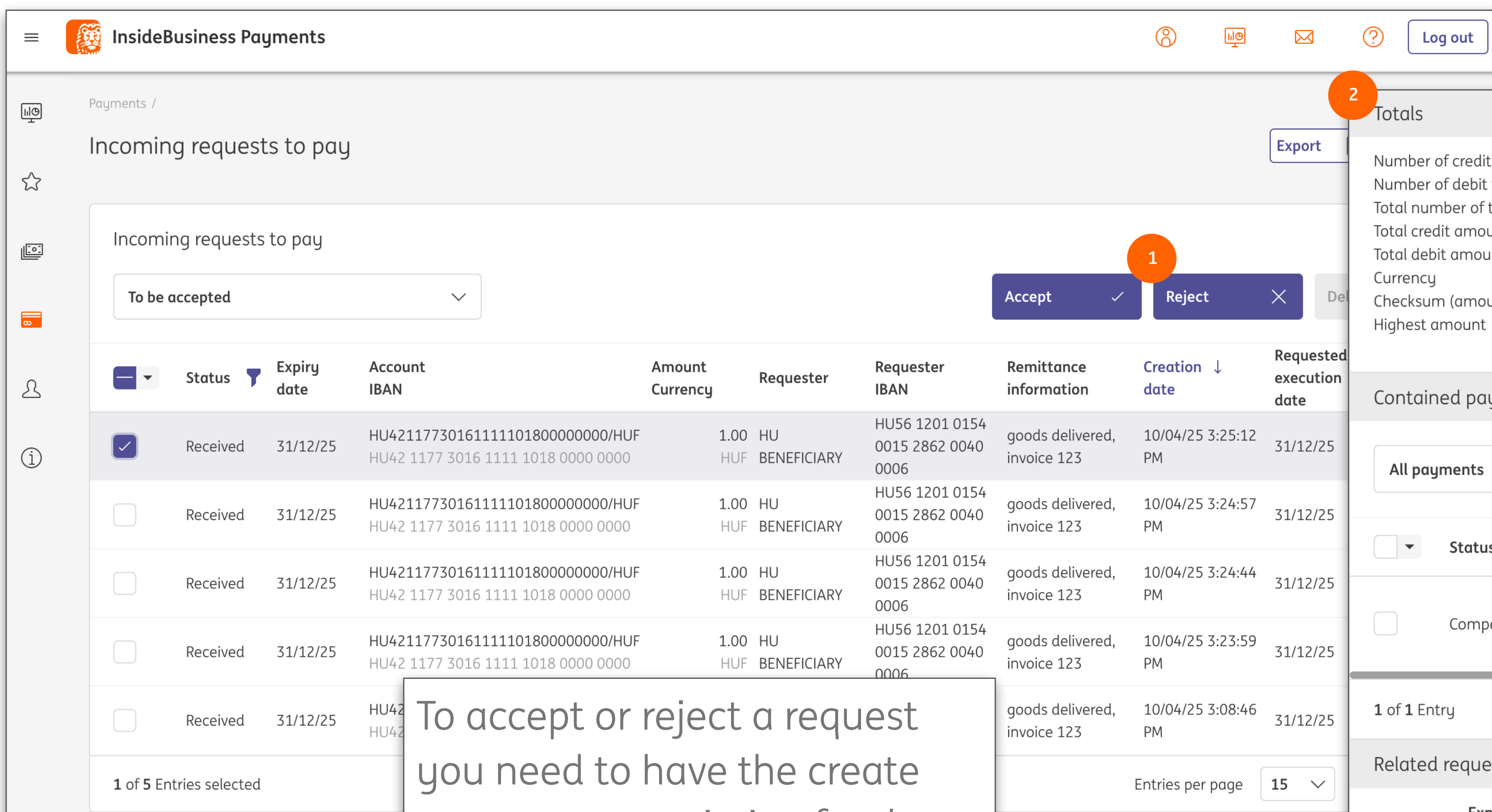
Hungarian postal payments can be imported using the dedicated Import Hungarian postal payments menu option. Select the account that will be debited for the cover payment. 1 Select the postal payment file 2 and click one of the Import buttons. 3
After successful import, the cover payment will be visible on the Open payments screen and has to be authorised there.

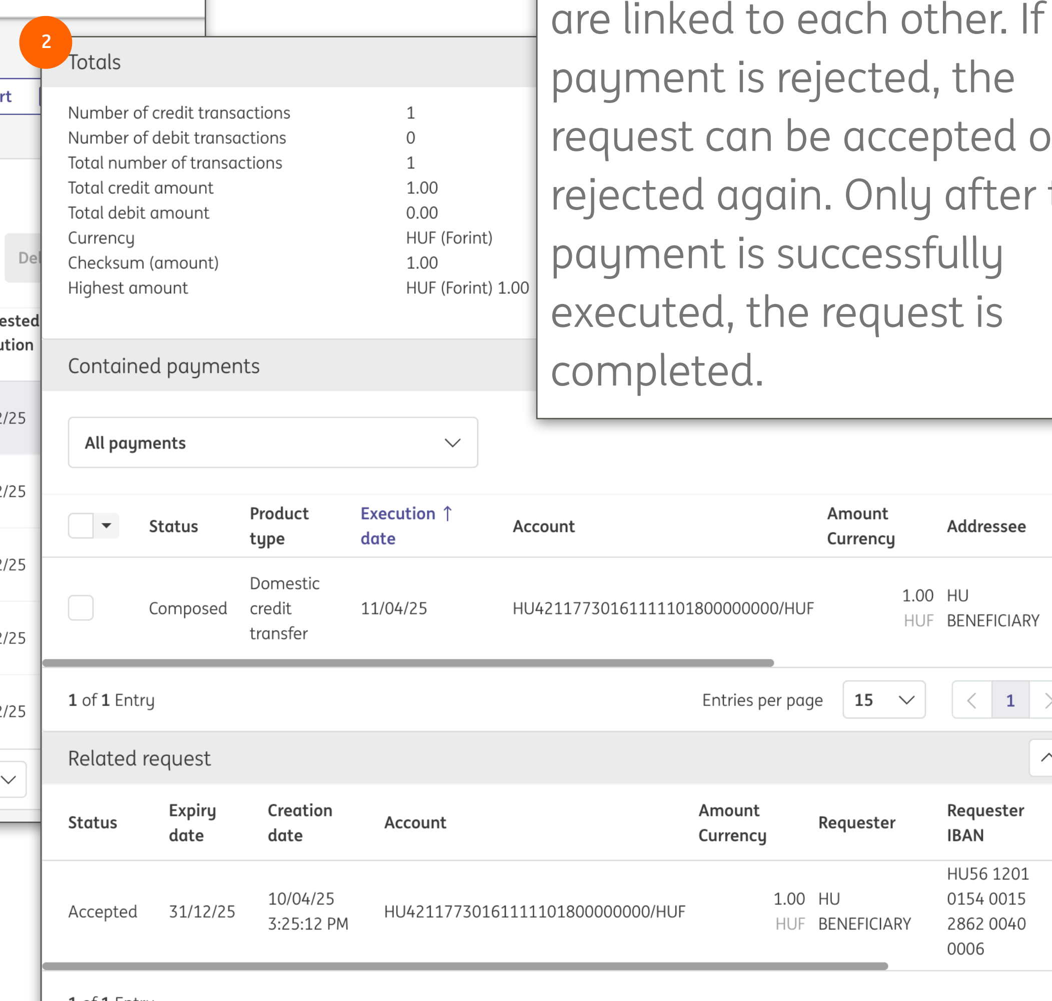


Instructions for specific payment types

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 1. When you reject a request a reject reason can be provided for the sender of the request. When you accept a request, a batch 2 with one instant payment will be created and added to the Open payments screen to be authorised.





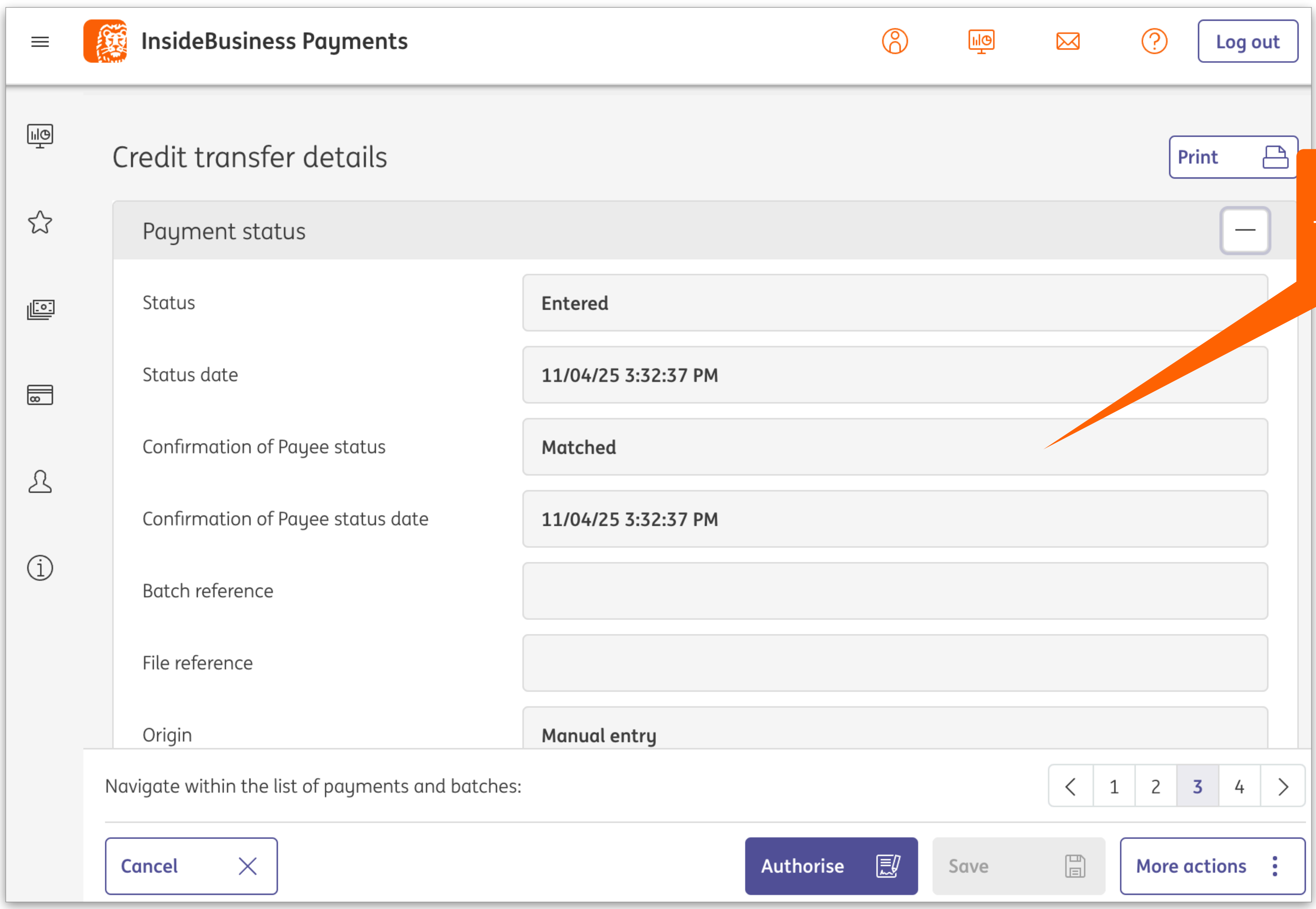
The request and the payment are linked to each other. If the payment is rejected, the request can be accepted or rejected again. Only after the payment is successfully executed, the request is completed.

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

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.



Match result is added to the payment status section

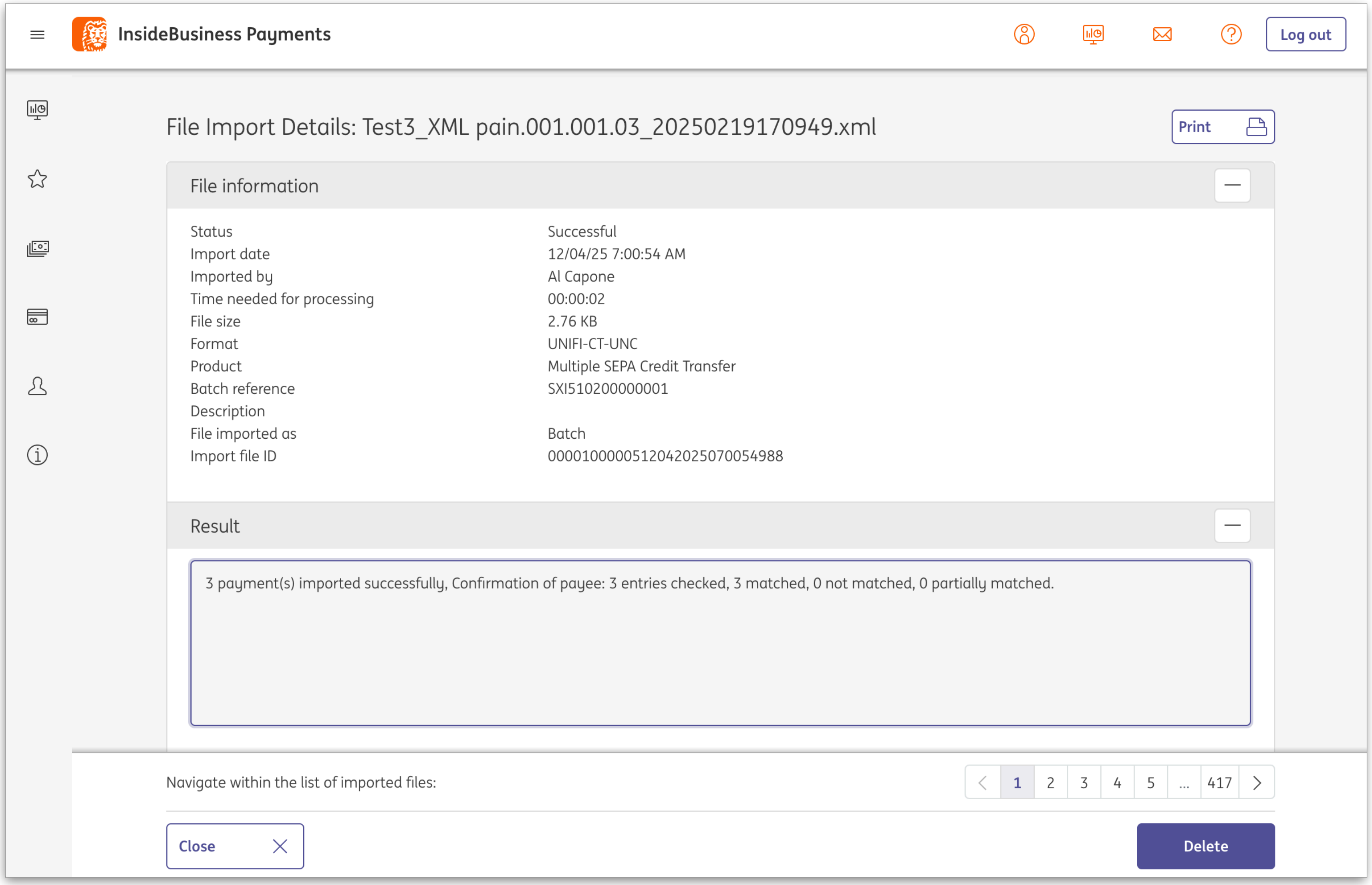
The result of the check can be:
- Matched
- Partially match
- No match
- Not matched due to a technical error

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

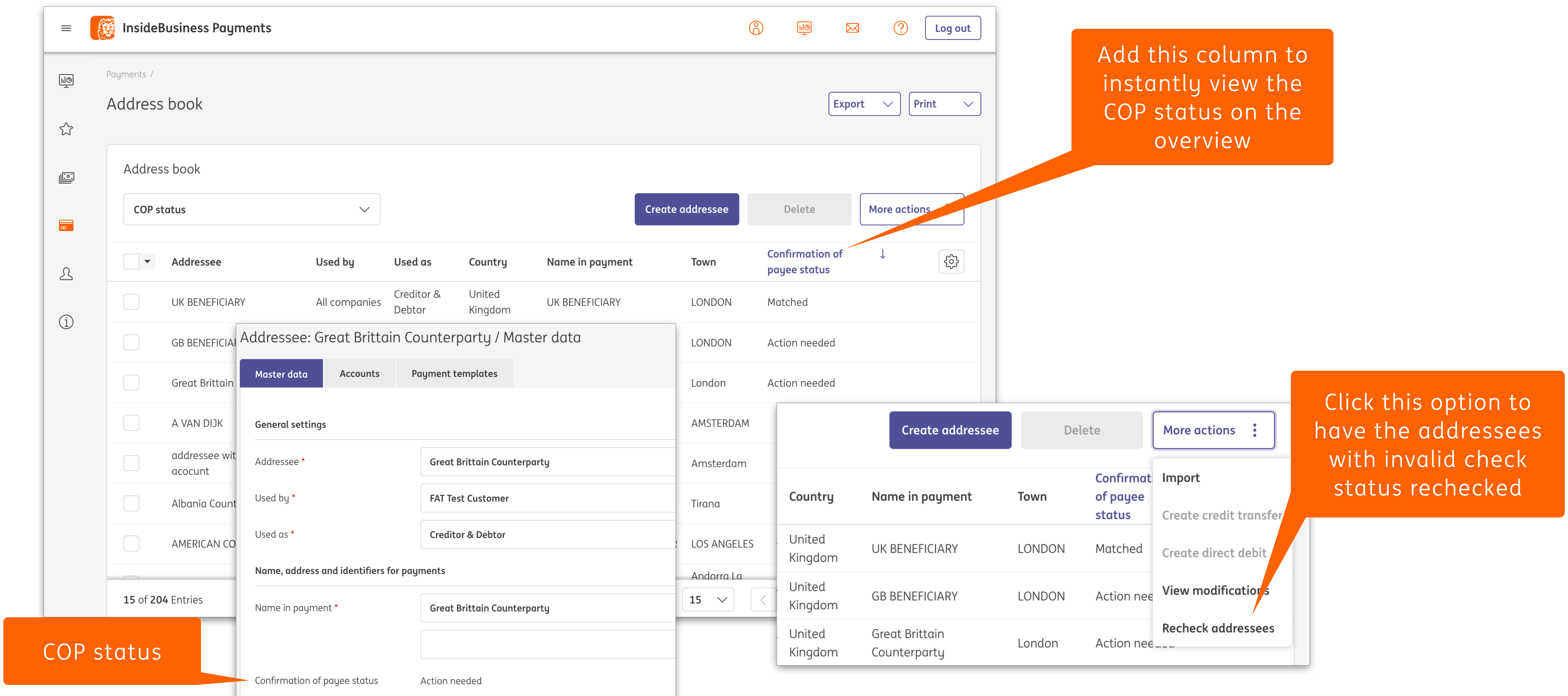
Beneficiary names for UK accounts are also checked during payment import. The result is presented on the Imported files details screen.



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.

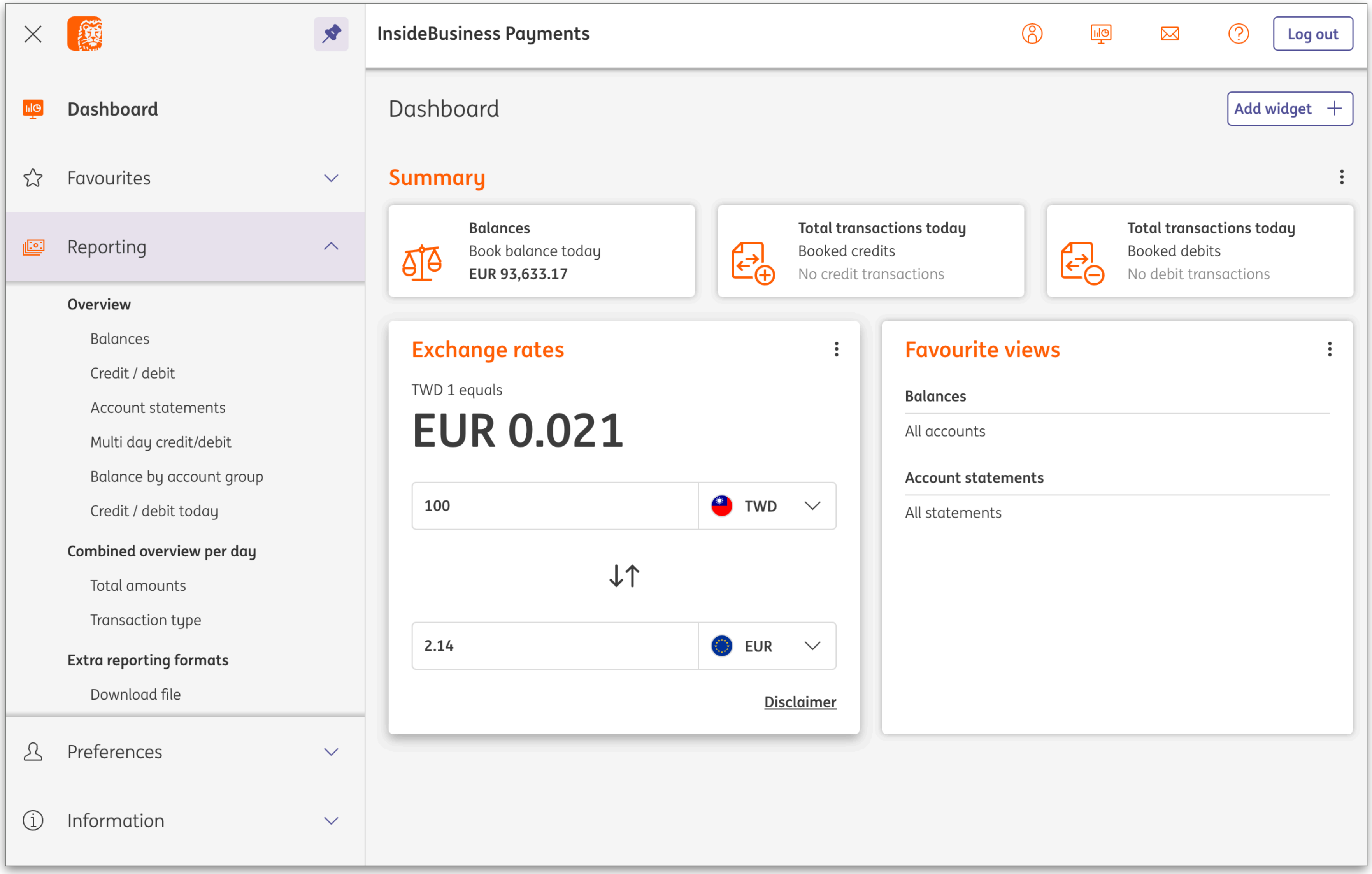


Instructions for specific payment types

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.

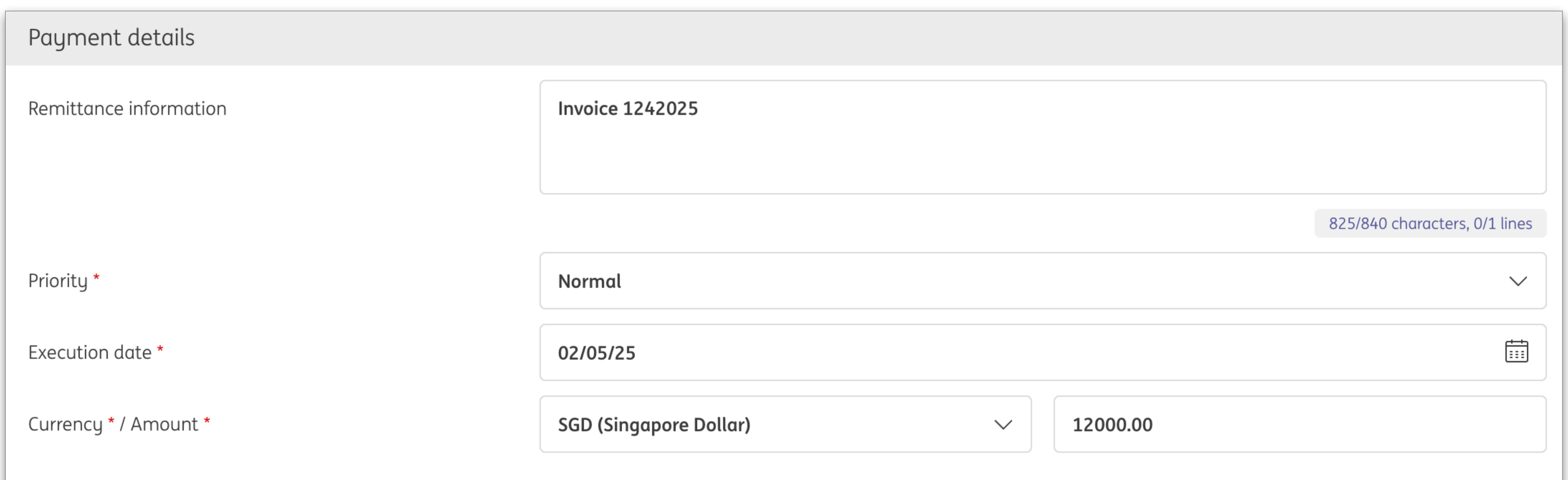


Instructions for specific payment types

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.

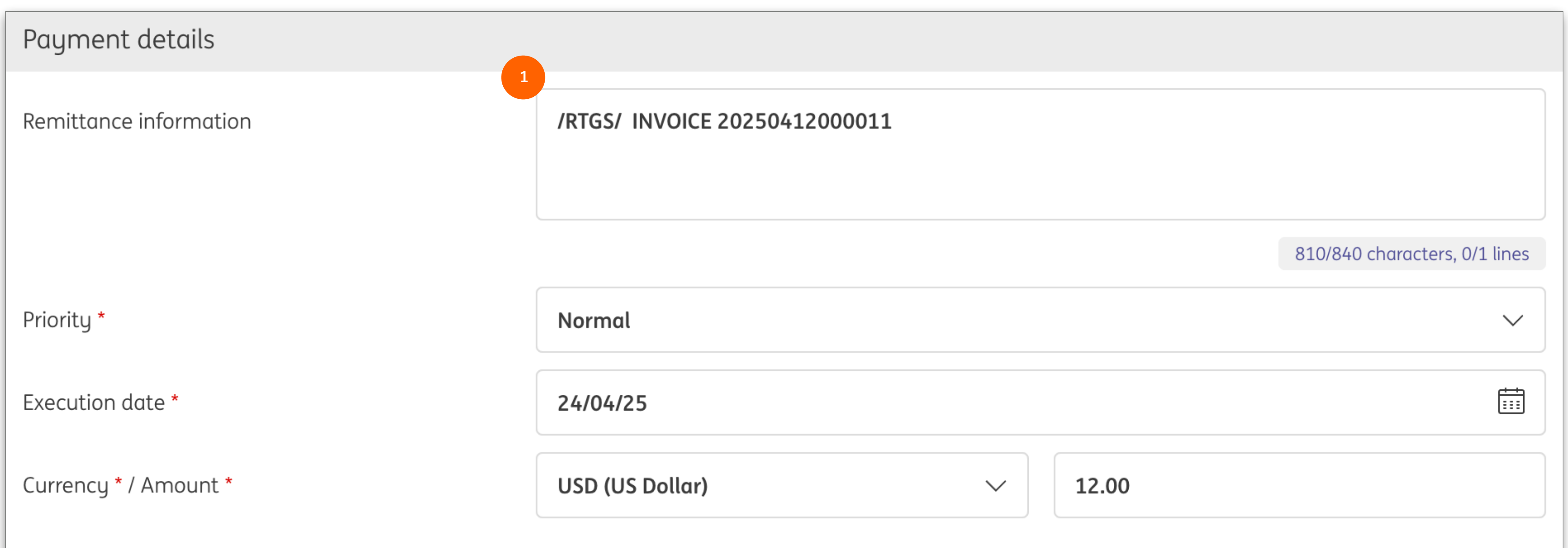


Instructions for specific payment types

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

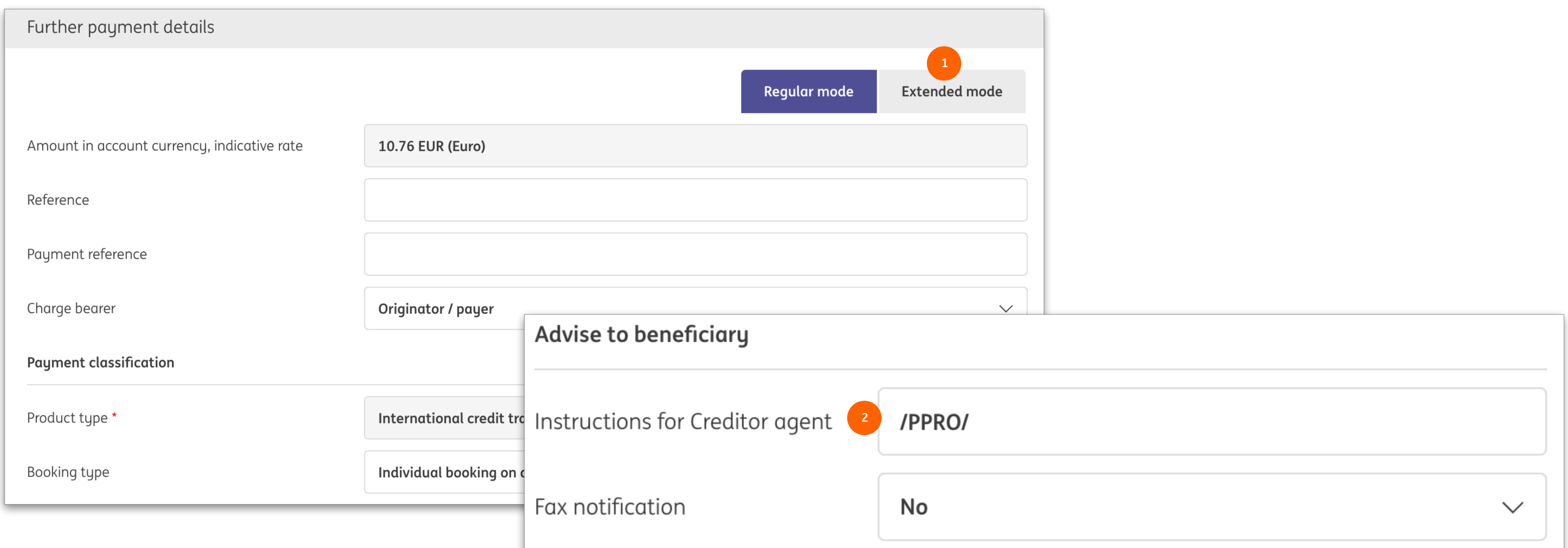


Instructions for specific payment types

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.

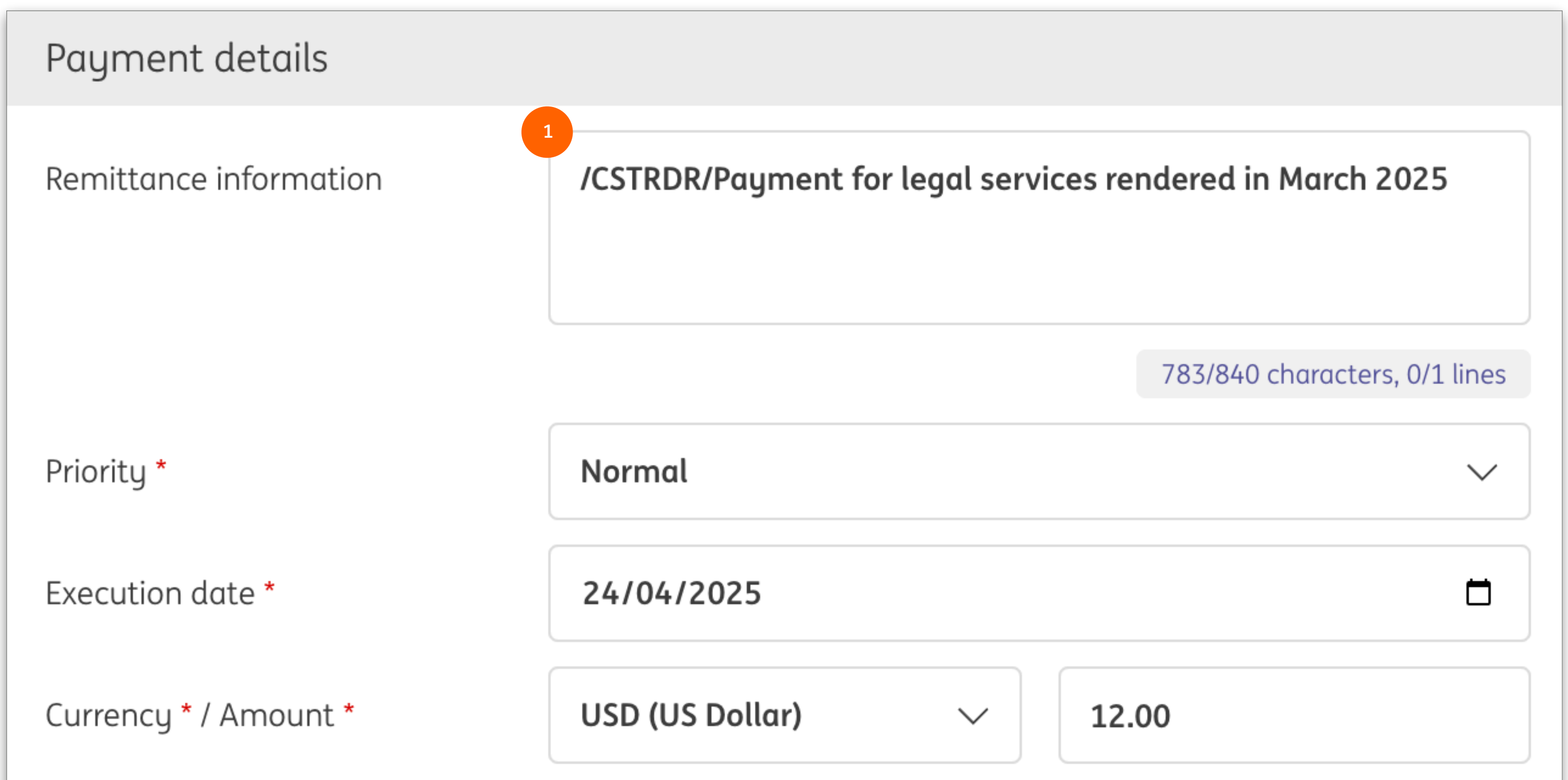
On the payment details screen, click **Extended mode** 1 to show more options. In field **Instruction for creditor agent** 2 enter code: **/PPRO/**



Instructions for specific payment types

Cross border payments to banks in China

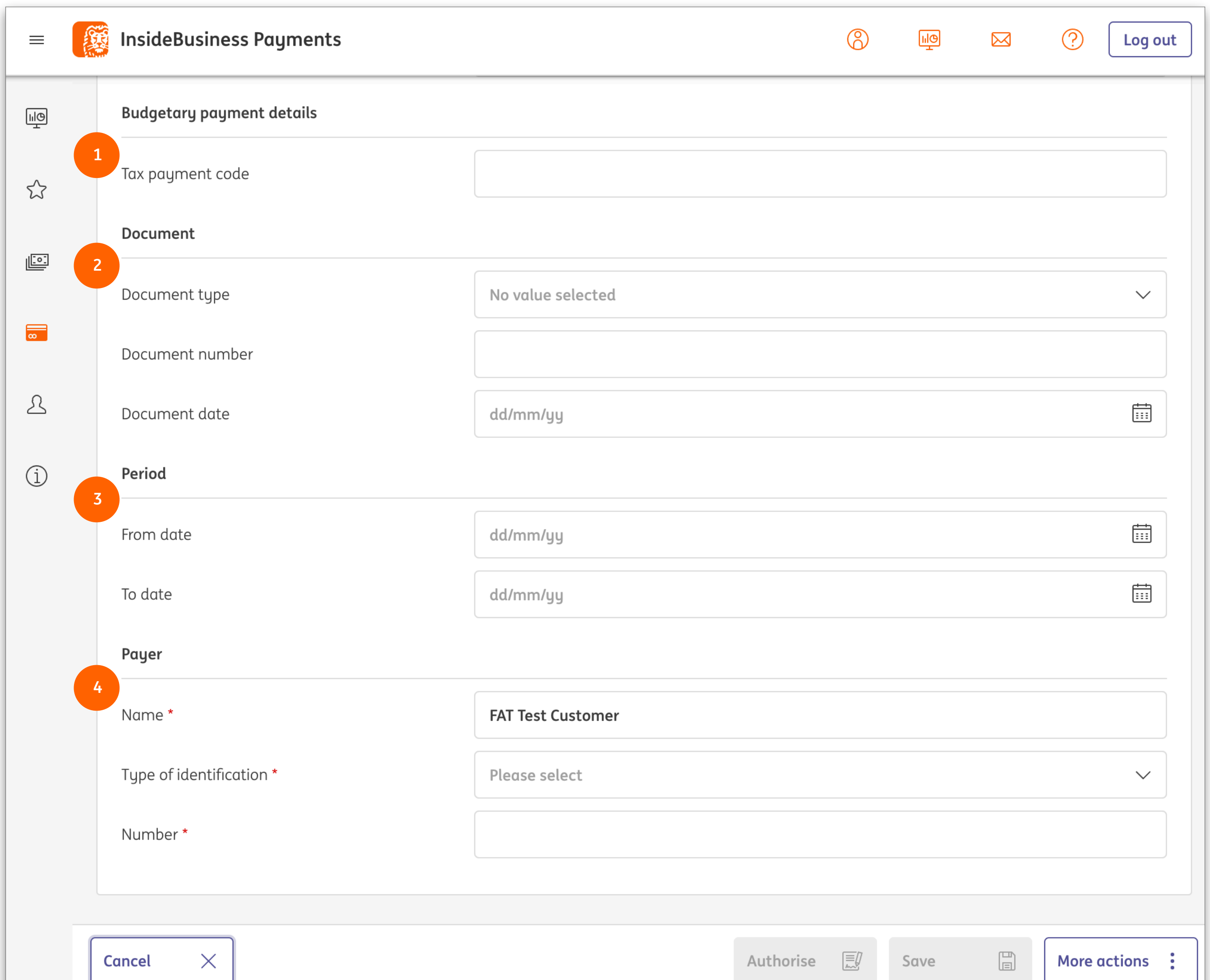
- For cross border payments towards accounts held in China, the purpose of the payment has to be clarified via a code that must be added in the **Remittance information** field. 1 Add a description right after the code word.
  - /**CGODDR**/ (Cross Border Goods Trade).
  - /**CSTRDR**/ (Cross Border Service Trade).
  - /**CCTFDR**/ (Cross Border Capital Transfer (including capital transfers other than bond).
  - /**CCDNDR**/ (Charity Donation).
  - /**COCADR**/ (Other Current Account Transactions).
  - /**REMTDR**/ (Cross Border Payment (Individual)).



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.



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).

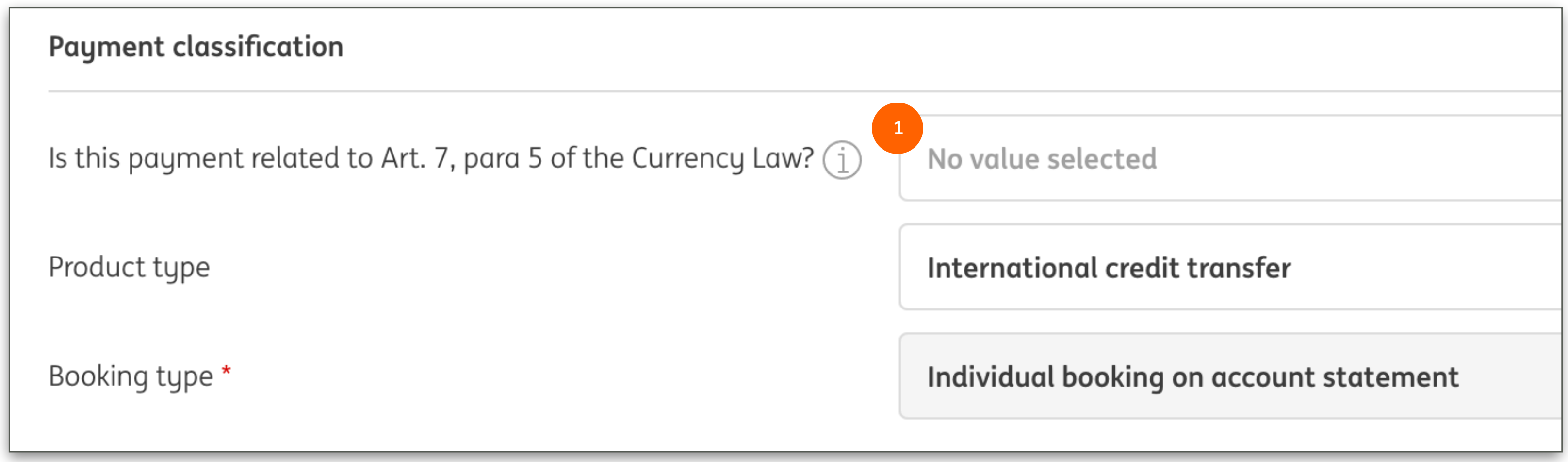
The fields Name, Type of identification and Number under the Payer section 4 are mandatory.

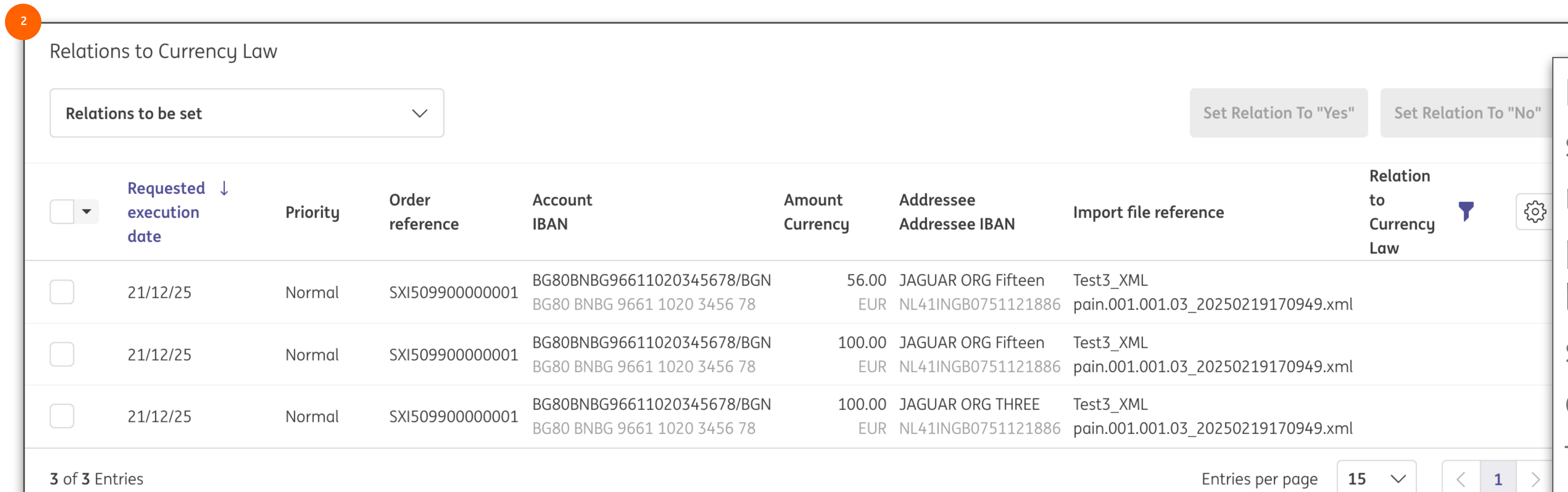
Instructions for specific payment types

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 1 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 2. Click **Payments** -> **Relations to Currency Law**.




2

Relations to Currency Law

Relations to be set

Set Relation To "Yes" | Set Relation To "No"

	Requested execution date	Priority	Order reference	Account IBAN	Amount Currency	Addressee Addressee IBAN	Import file reference	Relation to Currency Law
	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	
	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	
	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	

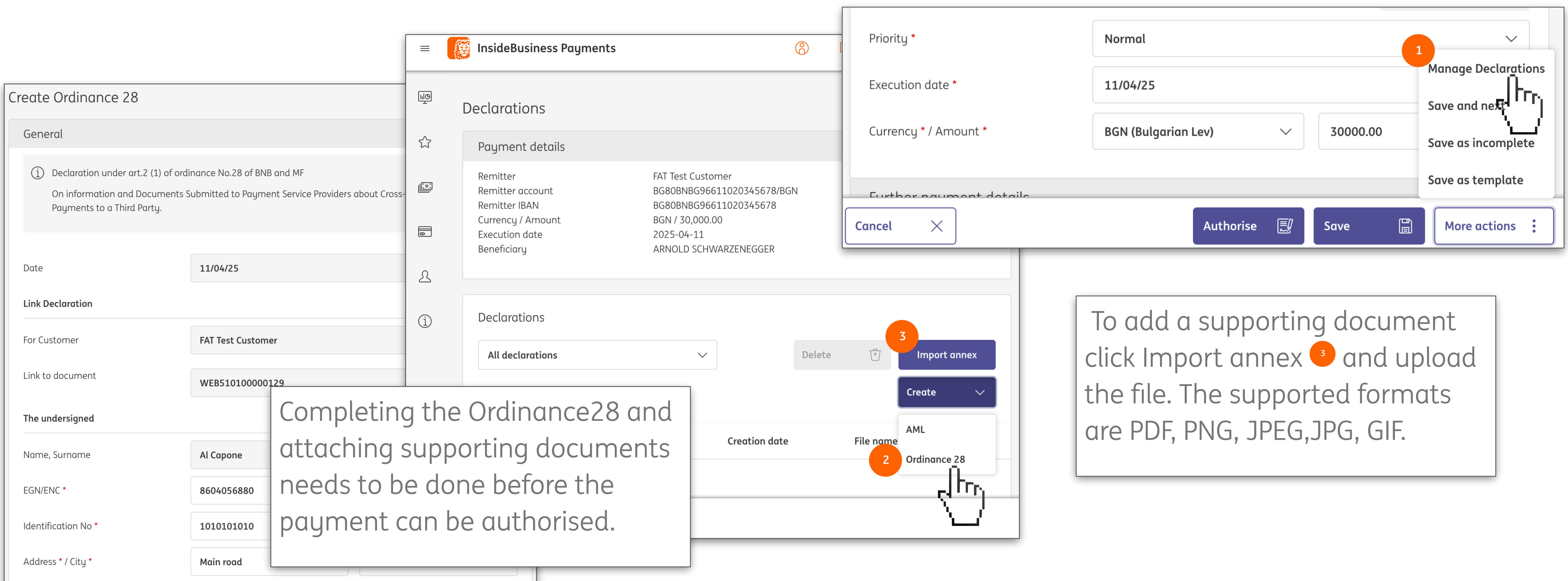
3 of 3 Entries — Entries per page 15 — 1

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.



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 3 and upload the file. The supported formats are PDF, PNG, JPEG,JPG, GIF.

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

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	
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	
IBAN	C*	50	IBAN of the account	*IBAN or Domestic bank account number or Account number needs to be provided

Address book import

Field name		Length	Use	Restricted values
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 here
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
Priority	O	35	Priority of the payment	STANDARD, URGENT

Address book import

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

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

InsideBusiness Payment releases

Release	Go live date	Change
R52	2025-07-05	Romanian instant payments.
		Increase of the file import limits.
R53	2025-10-05	Verification of payee
		Instant payments for SK, FR and BE
		Instant payments with global debit