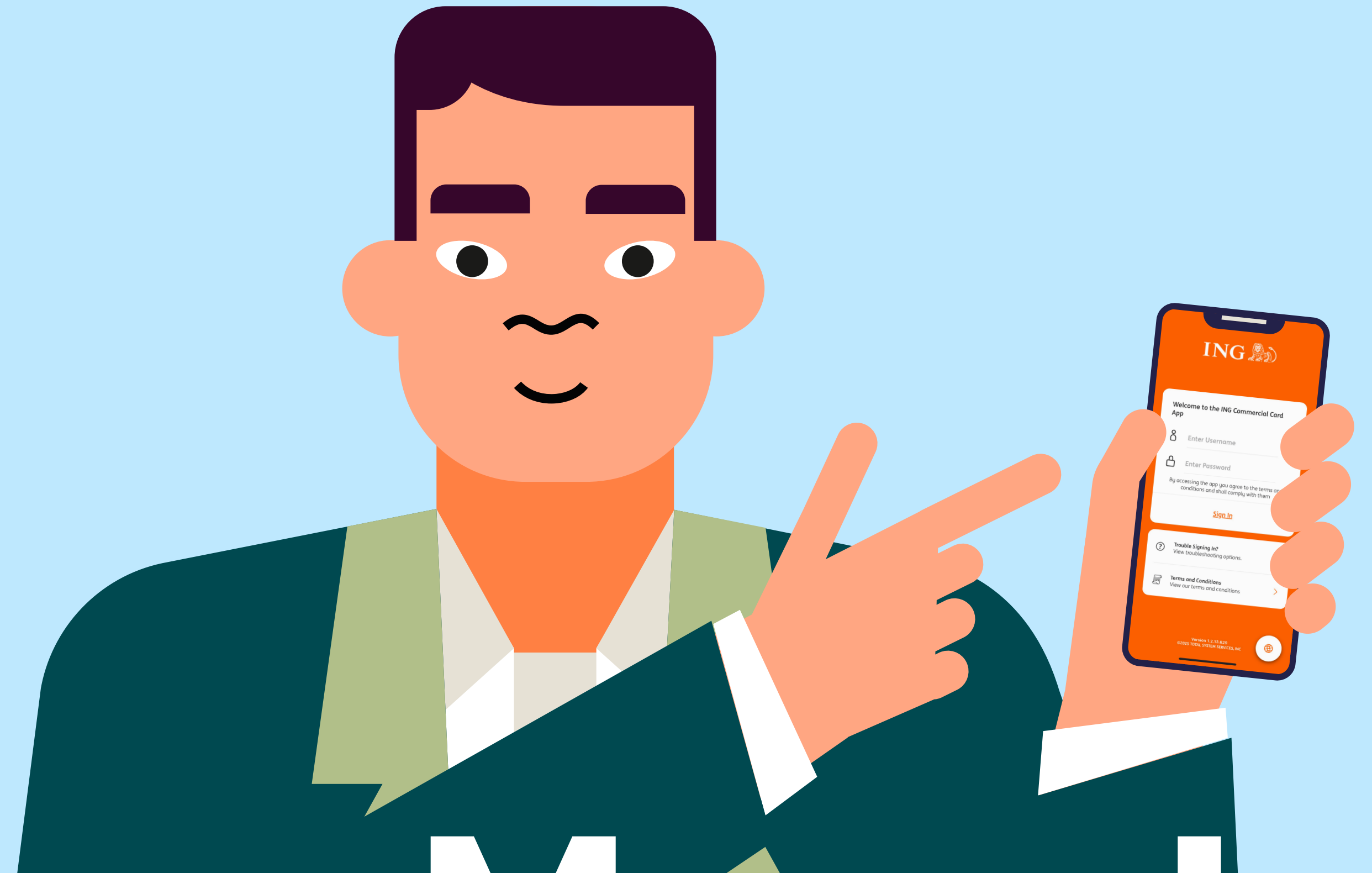




App

Cardholders Manual



Feature Manual for the ING
Commercial Card App for Cardholders

A step-by-step guide for cardholders for the ING Commercial Card App

Welcome to the Cardholder User Manual for the ING Commercial Card App.

This guide is designed to help you get started quickly and make the most of the available features.

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Let's get started!

Get to know the ING Commercial Card App



do your thing



Navigating the homepage



do your thing

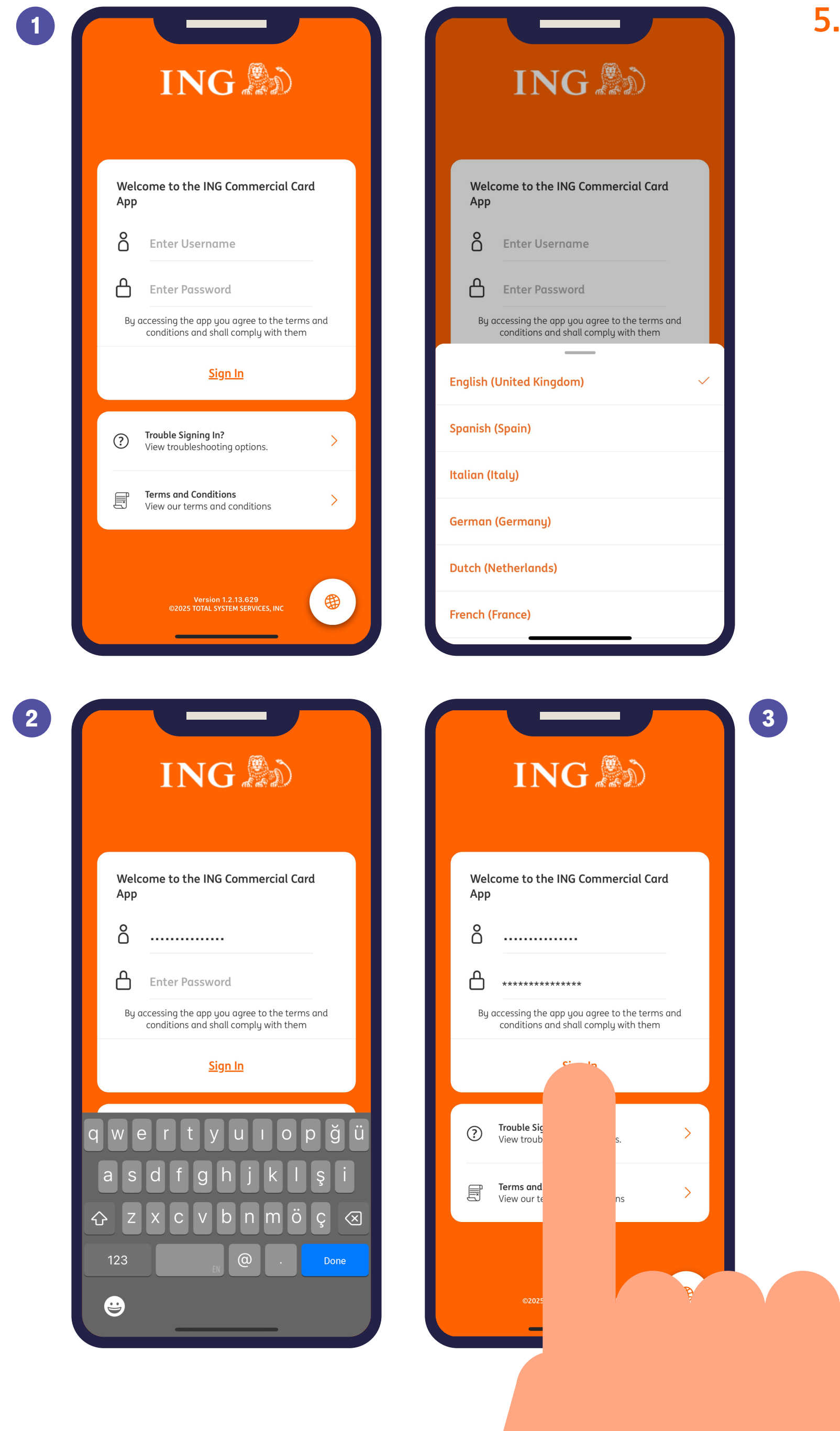


Logging in

1. Choose your preferred language by tapping on the **globe** in the bottom right of the screen.
2. Log in with the **username** and **password** or use **biometrics**.
3. Tap **Sign In**.



do your thing




Logging in


4. Enter the **one-time passcode** that is sent to you by text message.



do your thing

4


ING
 Your verification code is: *****




Enter Passcode


A one-time passcode has been to sent to your email address or phone number. Please enter passcode below.

[Re-send Passcode](#)

Passcode*
 Enter Passcode

6.


Enter Passcode



Enter Passcode

A one-time passcode has been to sent to your email address or phone number. Please enter passcode below.

[Re-send Passcode](#)

Passcode*

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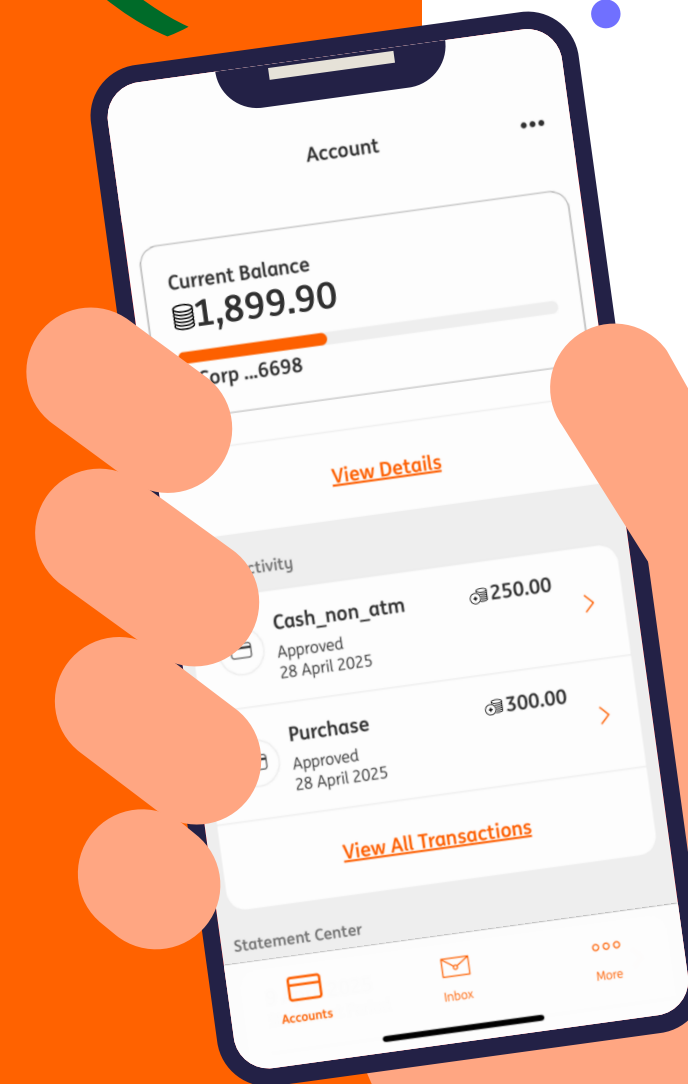
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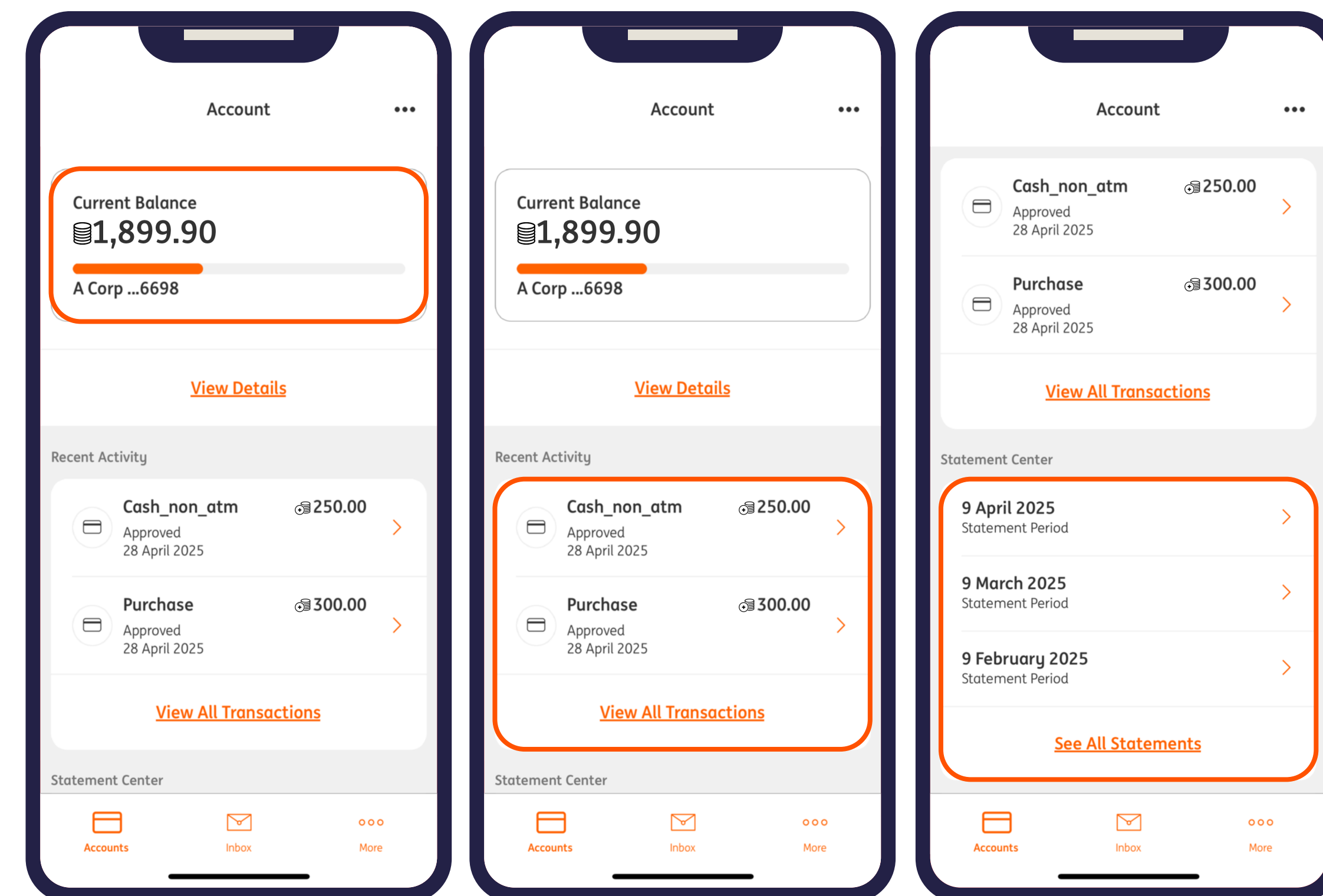
Now you are on the home screen of the app.



do your thing



On the home screen, you will find an overview of your **current balance**, your **recent transactions** and quick access to your **last statements**.

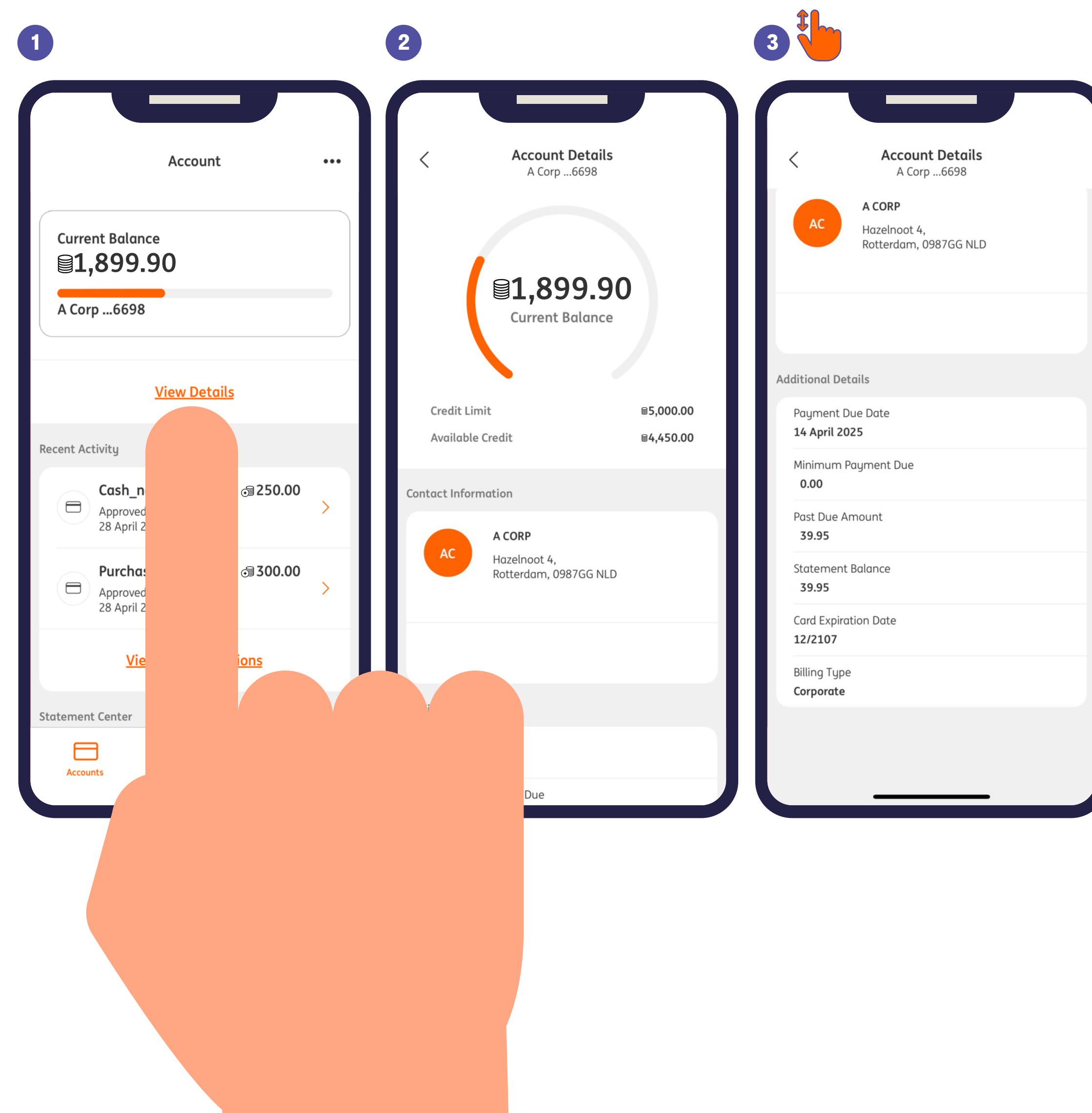


Navigating the app

1. To get more insights on your balance or review your contact details, tap 'View Details'.
2. You will see your Credit Limit, Available Credit, and Contact Information.
3. Scroll down for additional details, like your 'Payment Due Date' and 'Statement Balance'.



do your thing



Navigating the app

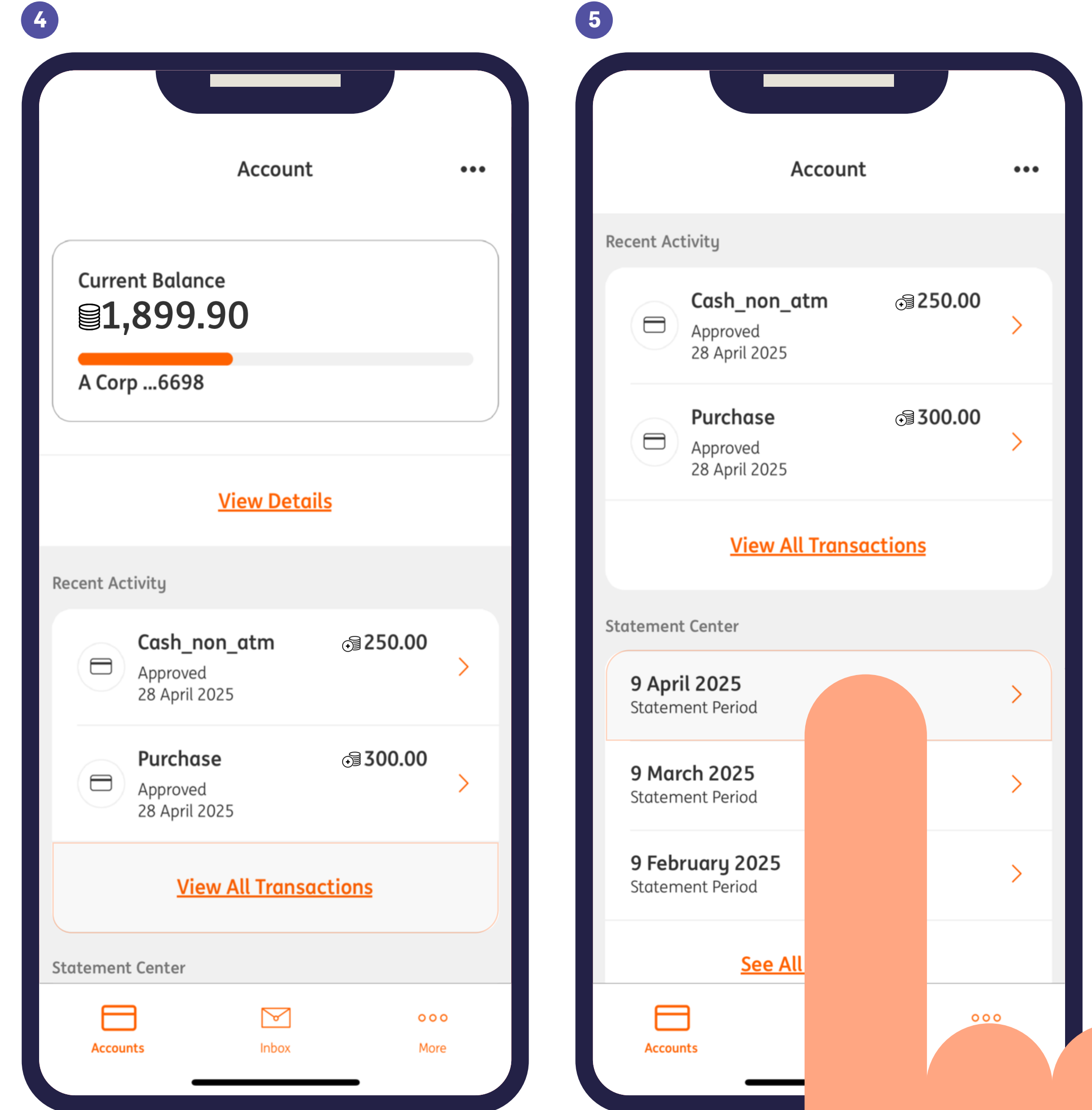
4. To get quick access to your transactions, tap on 'View All Transactions'.

5. To review or download a statement, scroll down on the home screen, and tap on the statement you would like to see.



do your thing

10.



Navigating the app

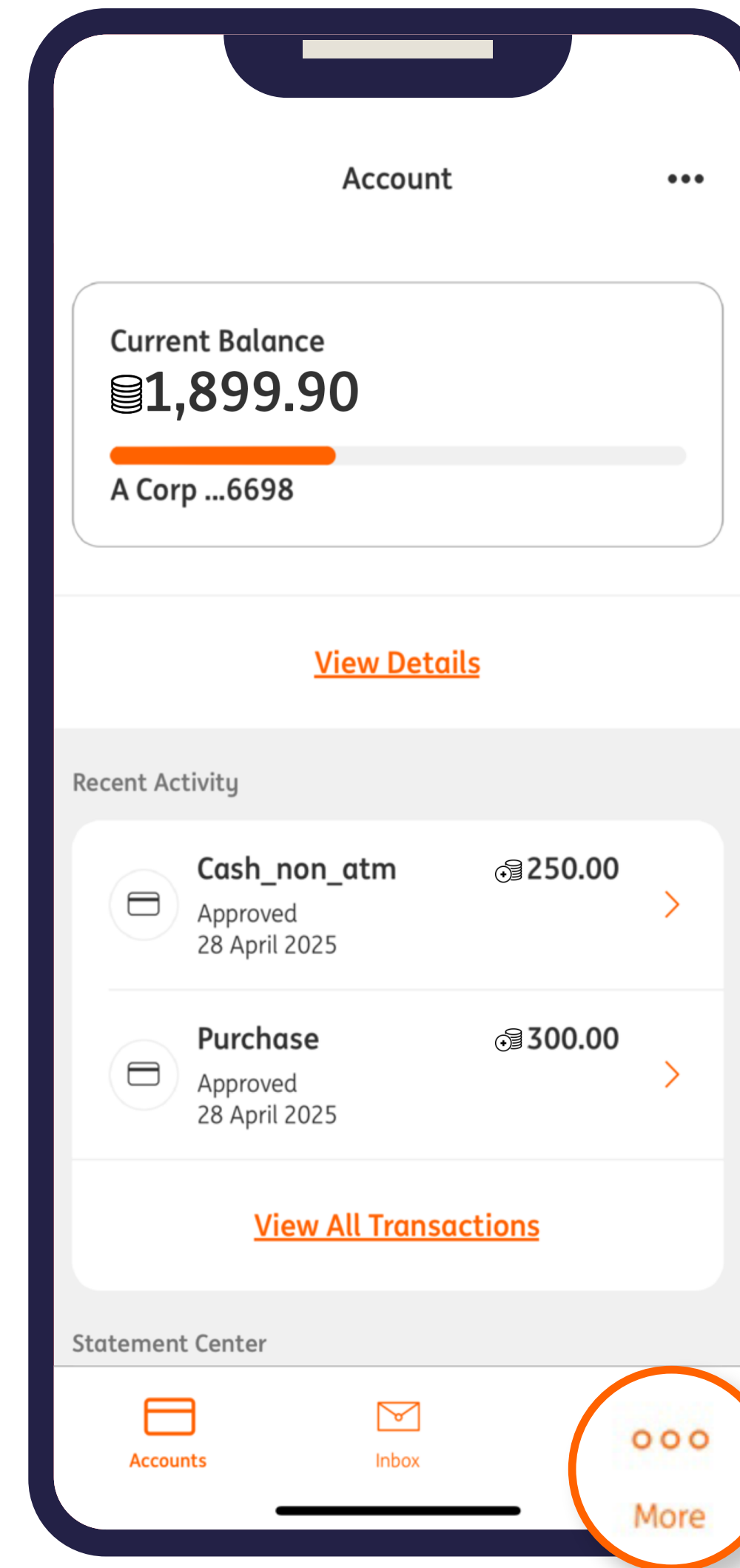
6. To view and change app settings, tap 'More' in the bottom right corner

7. Here you can view and change app settings like your **Password**, **Biometrics** or **Language**.

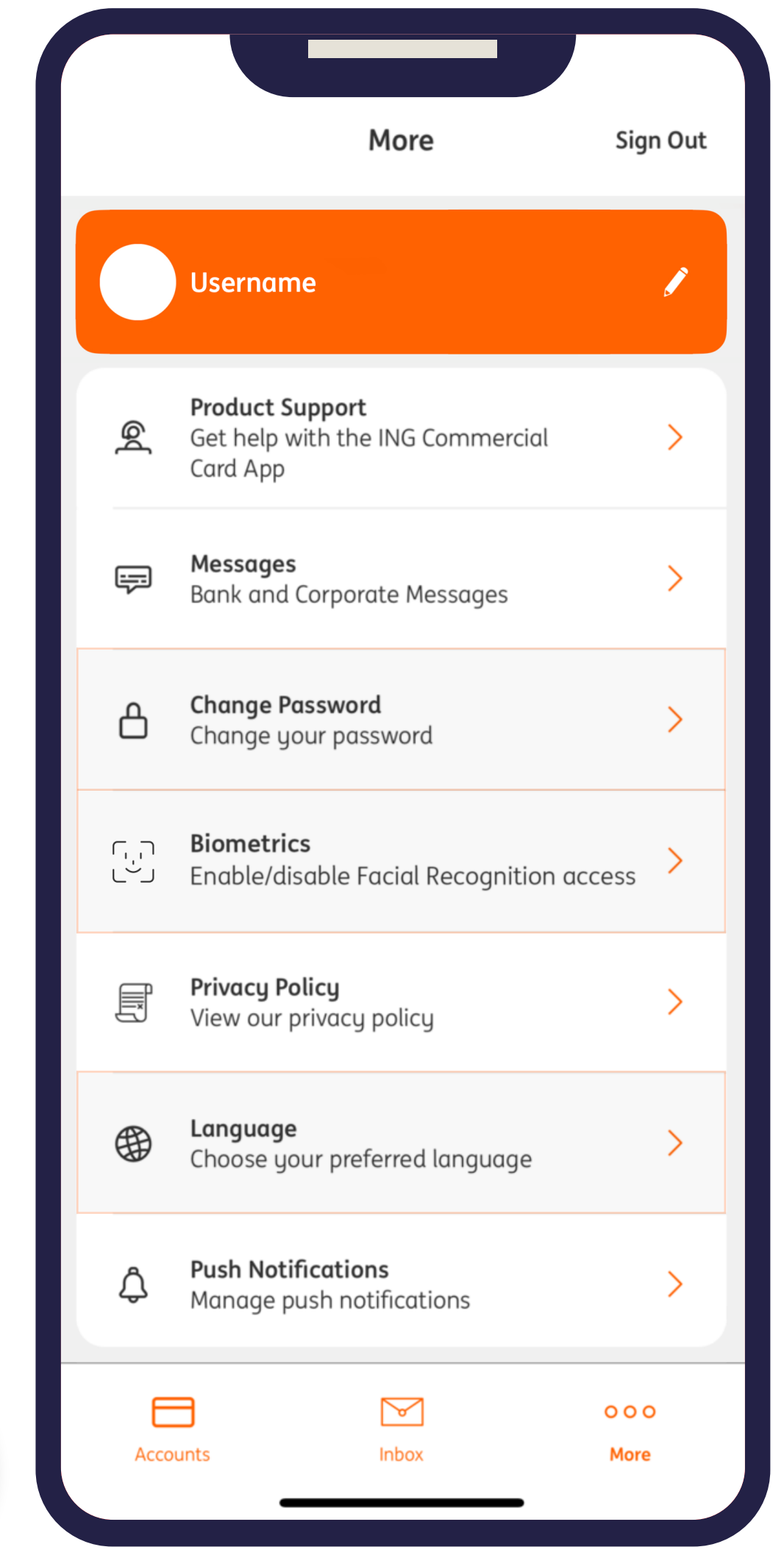


do your thing

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11.



Confirming online payments



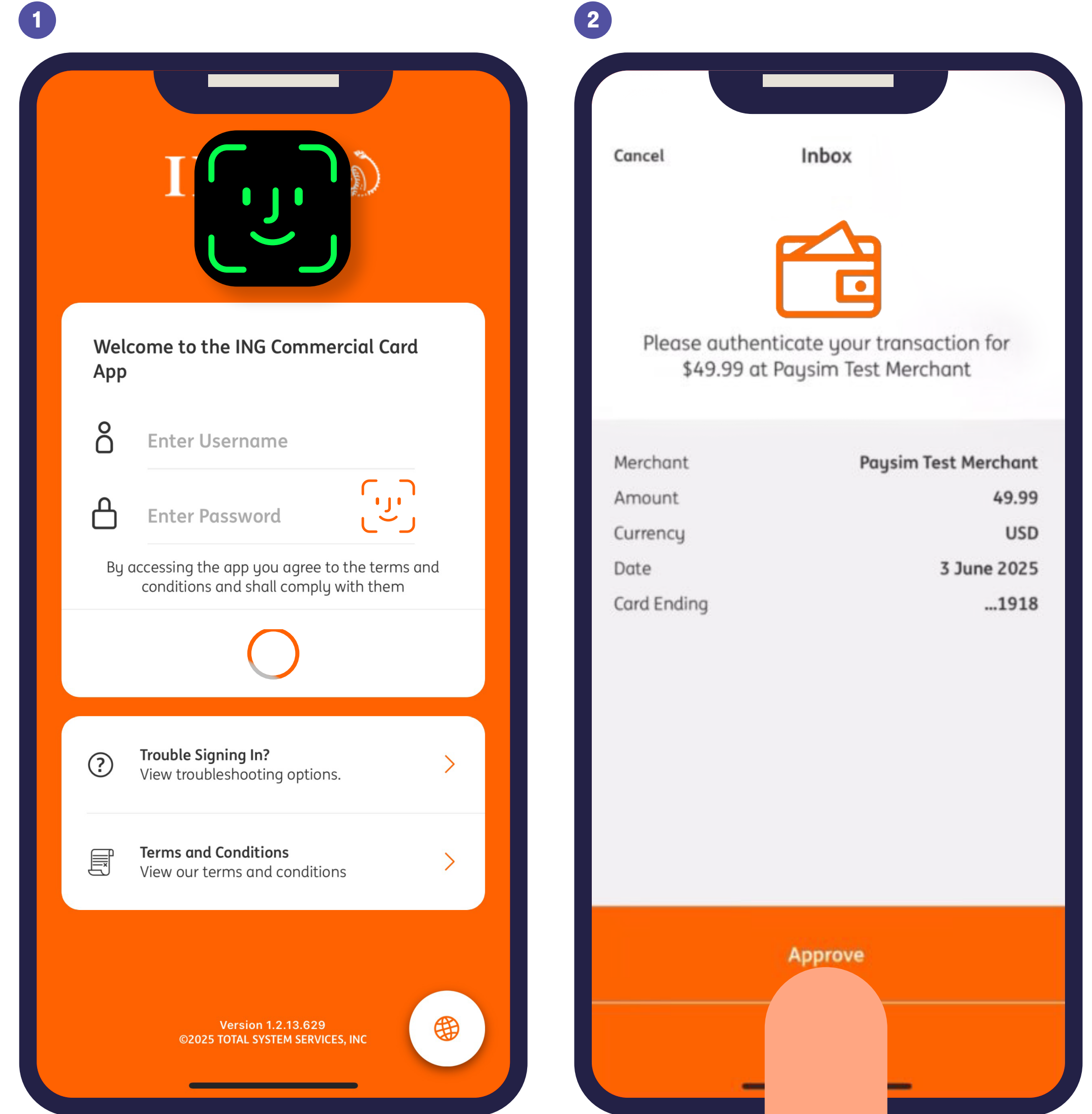
do your thing

Confirming online payments

1. After logging in, the approval screen will pop up automatically if there is an online payment for you to confirm.
2. Check if all the details of the payment are correct, tap 'Approve'.



do your thing



You are ready to proceed with your online purchase.

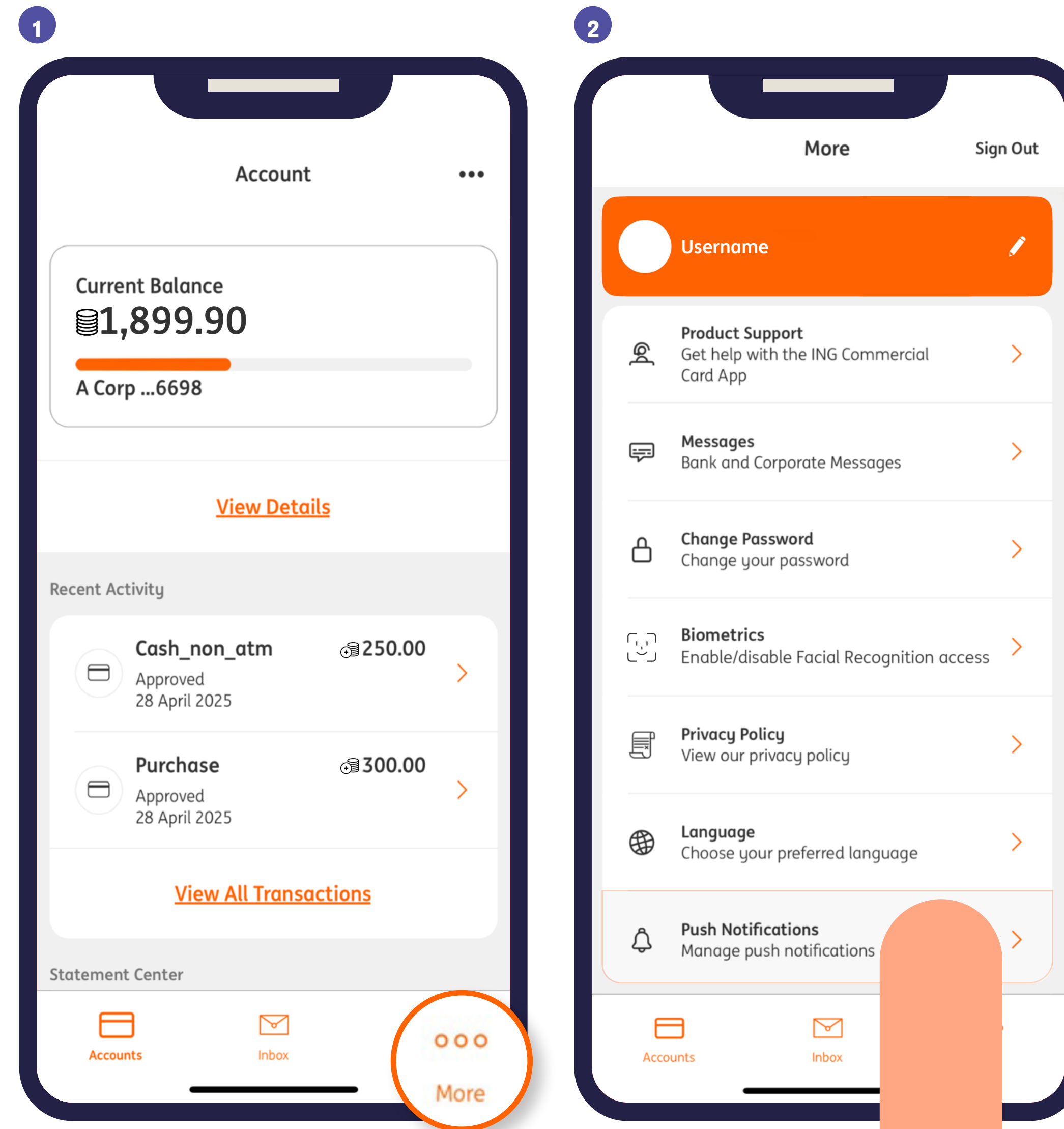


Confirming online payments

1. To set up push notifications for confirming online payments, go to the 'More' button...
2. Tap on 'Push Notifications'. Follow the steps in the menu, depending on the type of device you have. Enabling push notification. is recommended for a smooth approval process.



do your thing



Confirming online payments

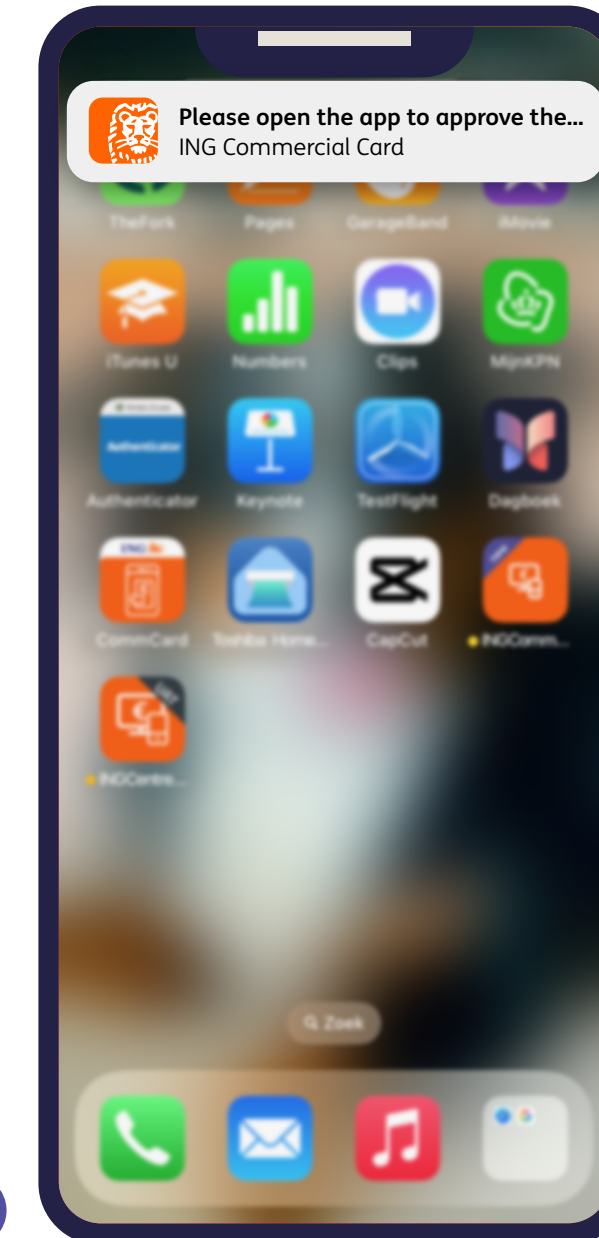
From now on, you will receive a push notification whenever there is an online payment for you to confirm.

1. Tap the message.
2. Log in to the app.
3. Check if all the details of the payment are correct and tap 'Approve'.

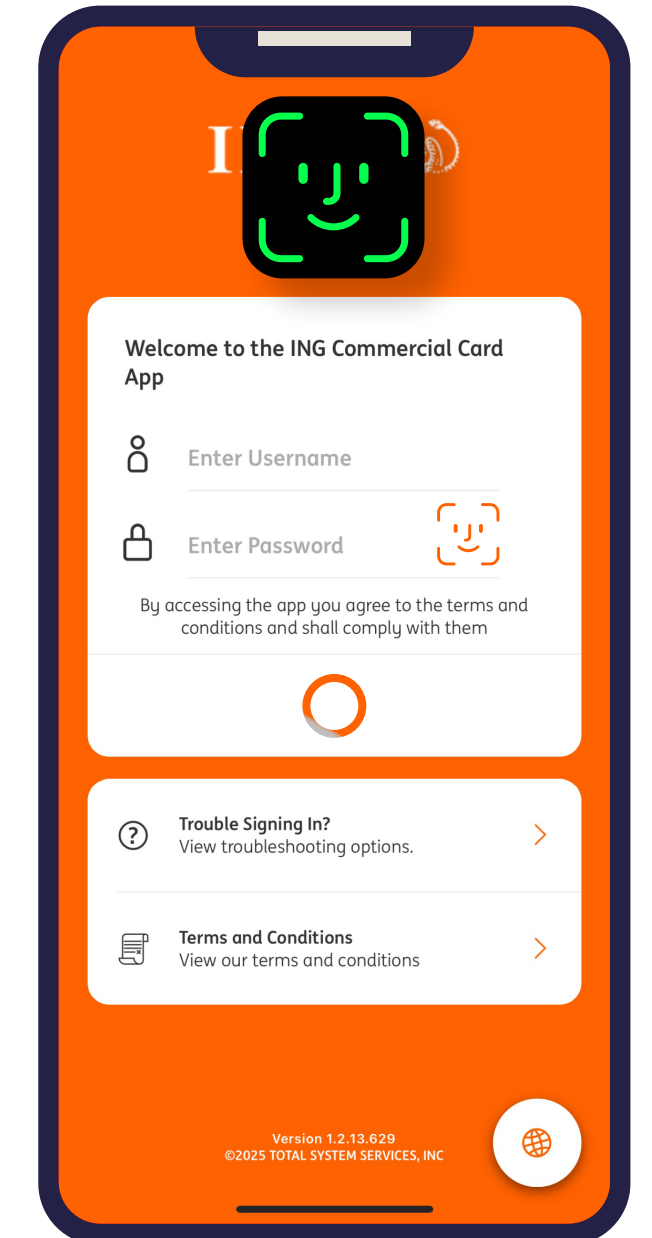


do your thing

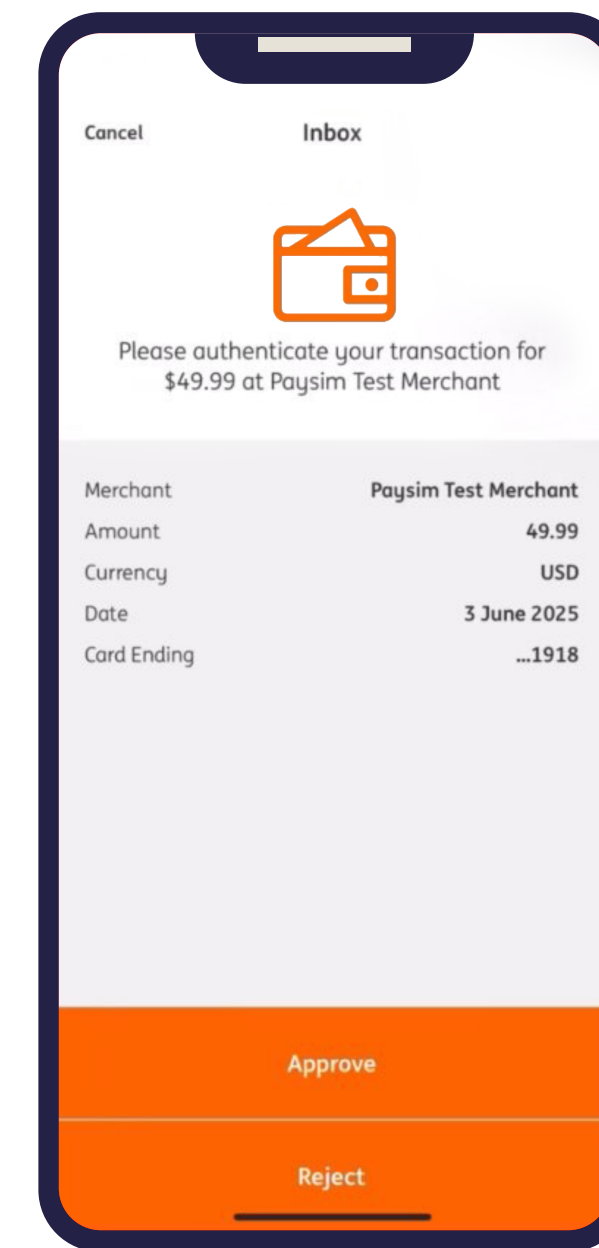
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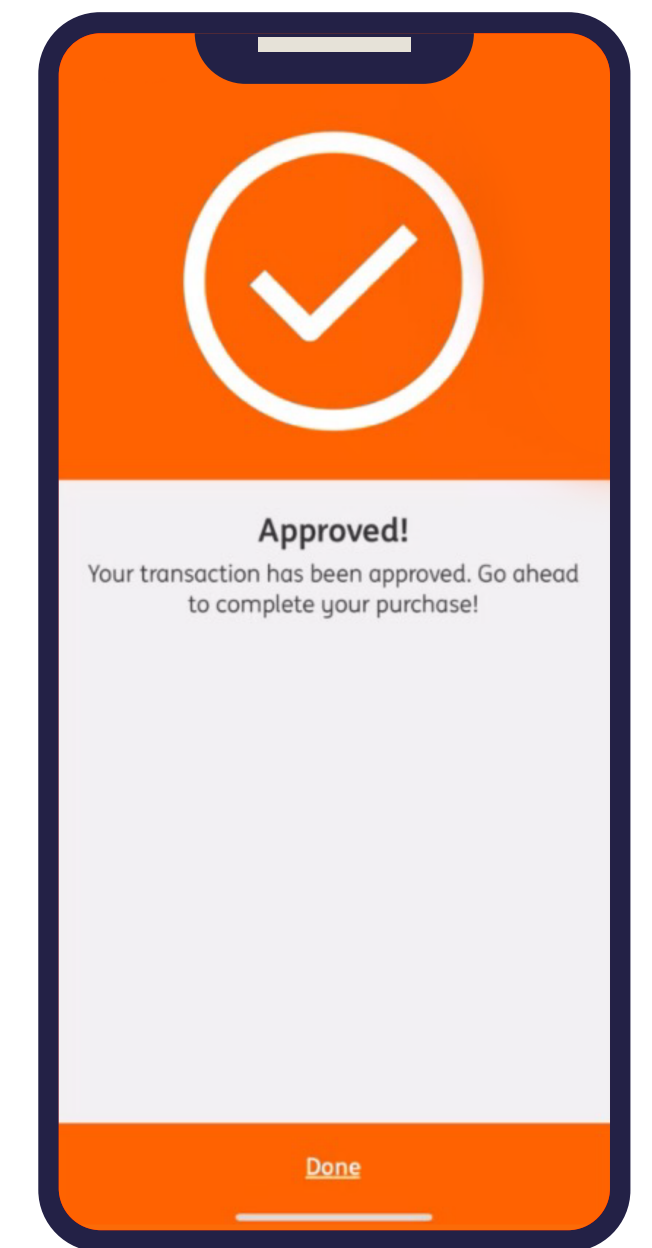
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16.





Activating a card



do your thing

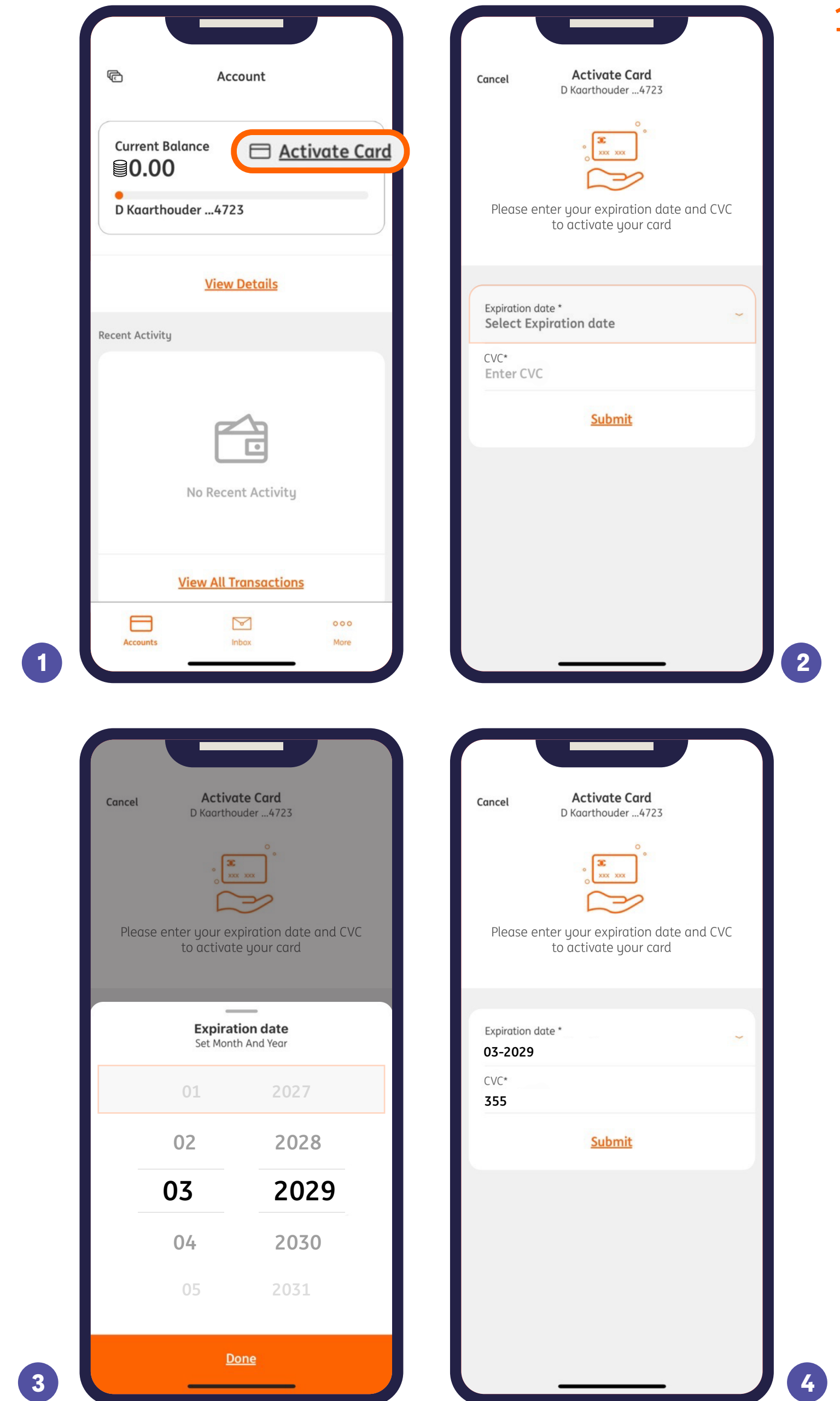
Activating a card

1. You will find the activation button in the top right of your home screen.
2. Tap 'Select Expiration Date'.
3. Enter the expiration date of your card.
4. Enter your 3-digit CVC code on the back of your card and tap 'Submit'.



do your thing

18.



Now your card is activated and ready to use.



do your thing





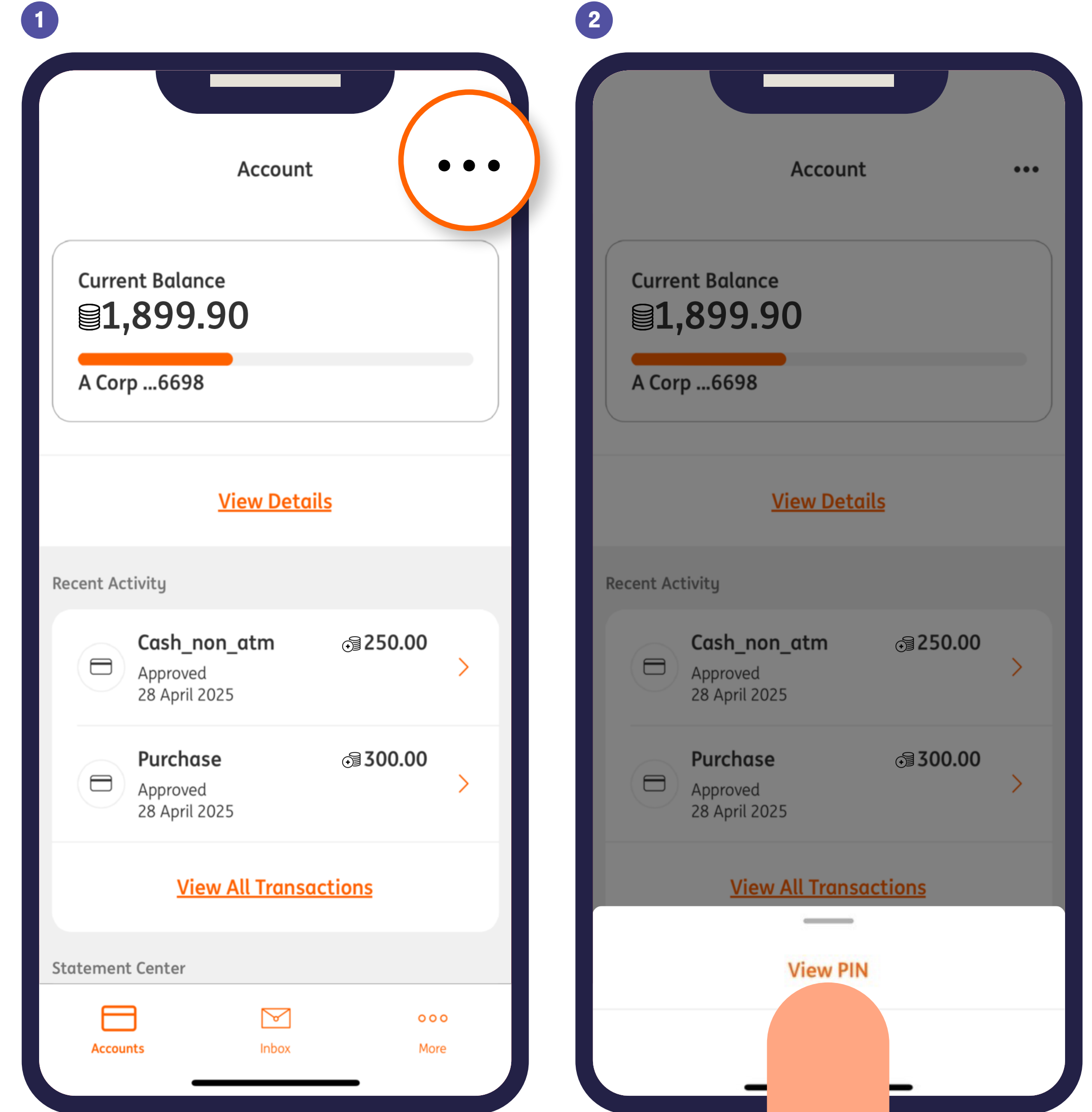
Viewing your PIN



do your thing

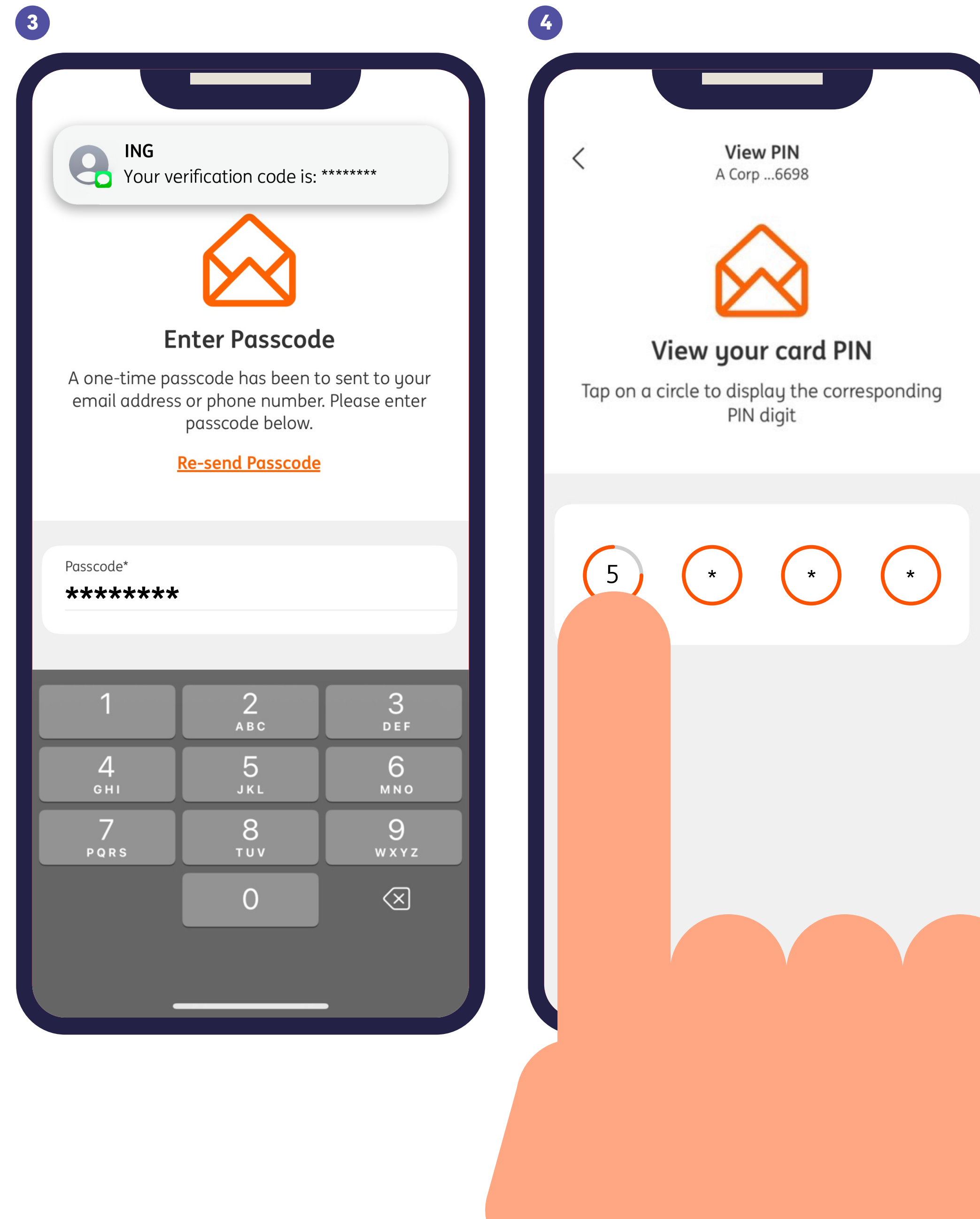
Viewing your PIN

1. Tap the three dots in the top right corner of the screen.
2. Select 'View PIN'.



Viewing your PIN

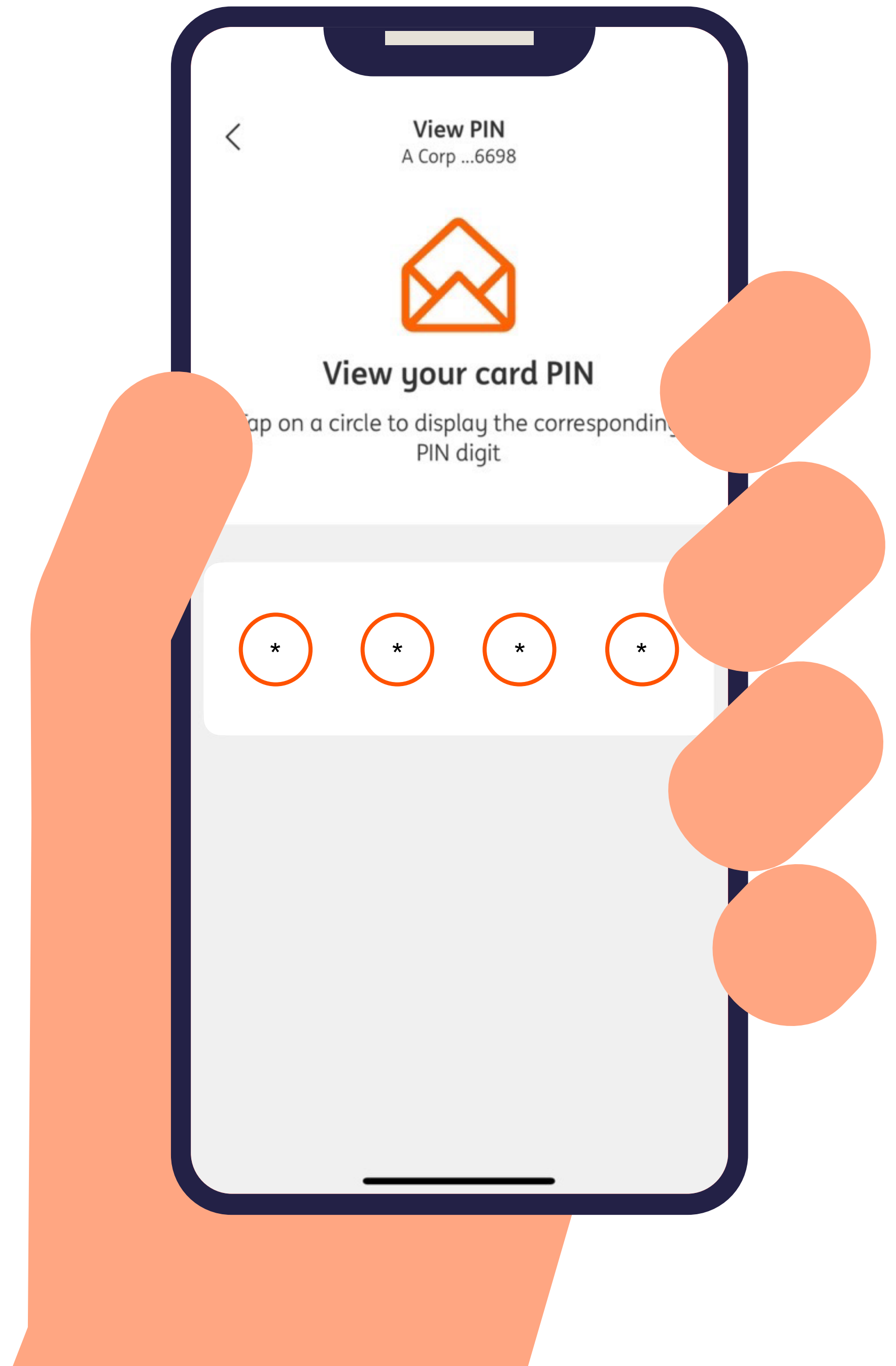
3. Enter the **one-time passcode** that is sent to you by text message. If you use biometrics, this step is not required.
4. For security reasons your PIN is hidden. Tap the circles one by one to see each number of your PIN.



Always keep your PIN
safe and **private**.



do your thing





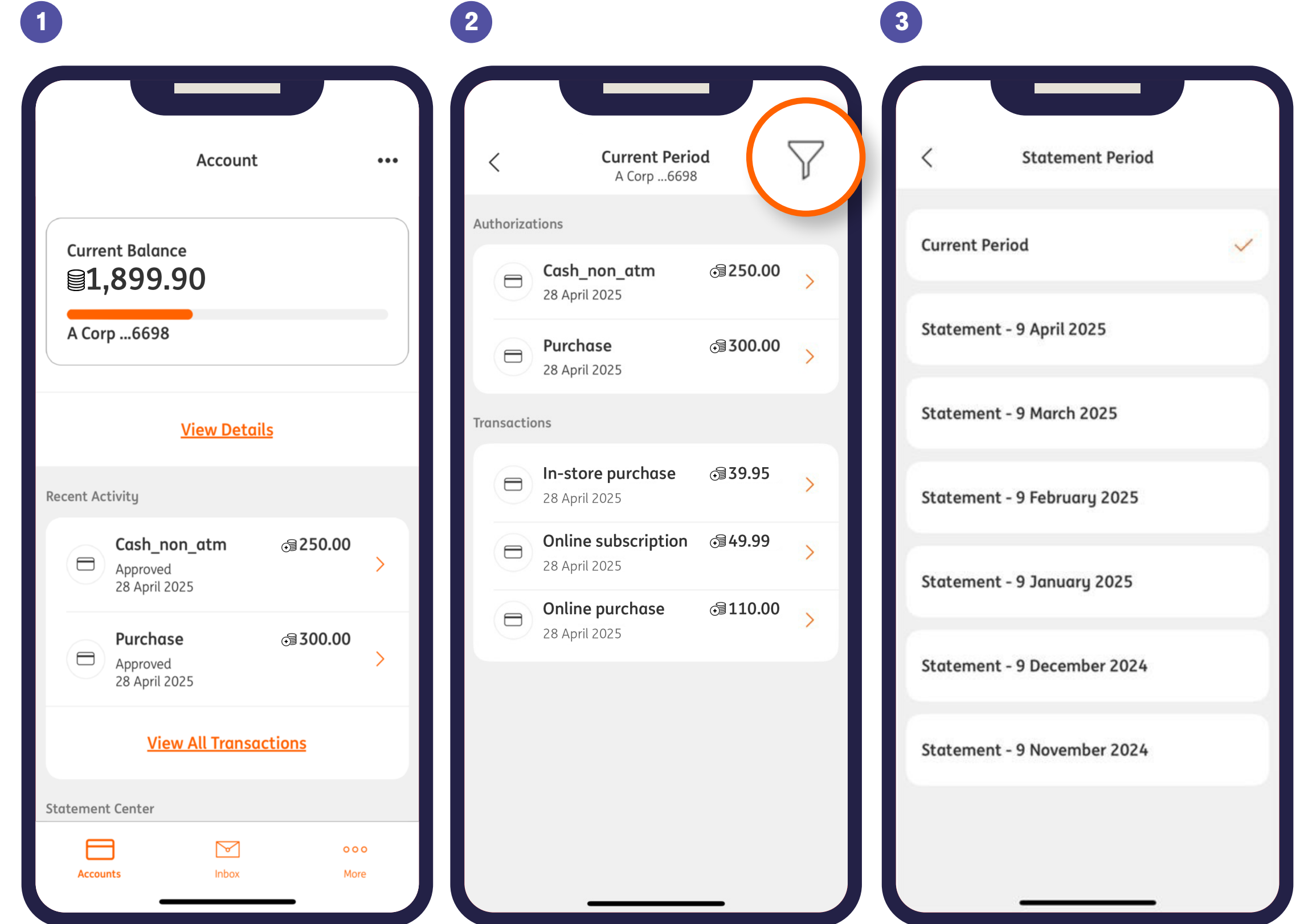
Viewing transactions and downloading a statement



do your thing

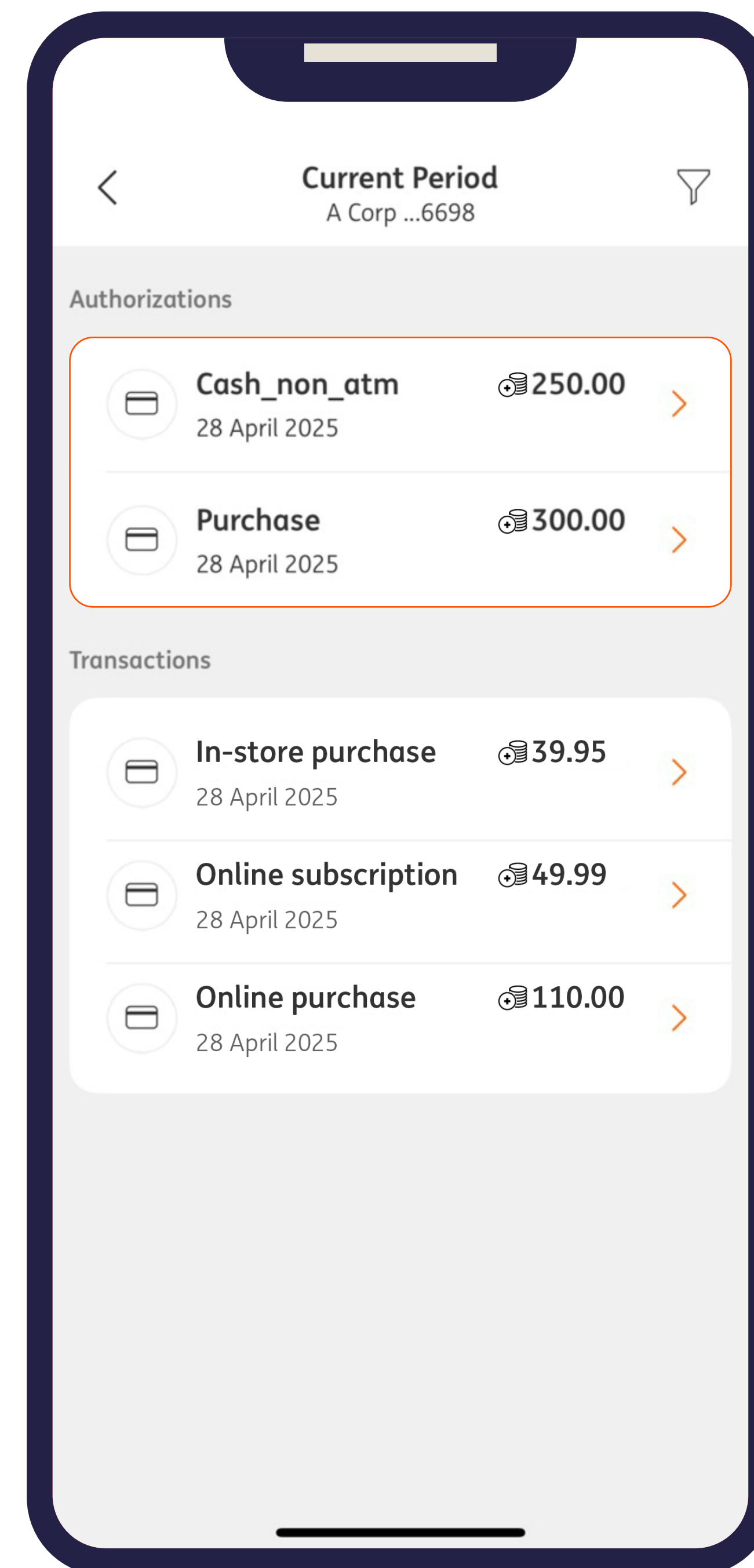
Viewing transactions

1. To view your transactions, tap 'View All Transactions'.
2. You will find all transactions and authorizations of your statement period. Tap the Filter icon.
3. View transactions from other statement periods.



Good to know:

Authorizations are reserved transactions that have not yet been processed. They impact your available balance. Once processed, the transaction will also appear under Transactions. The final amount may differ from the initially authorized amount due to FX or other charges.



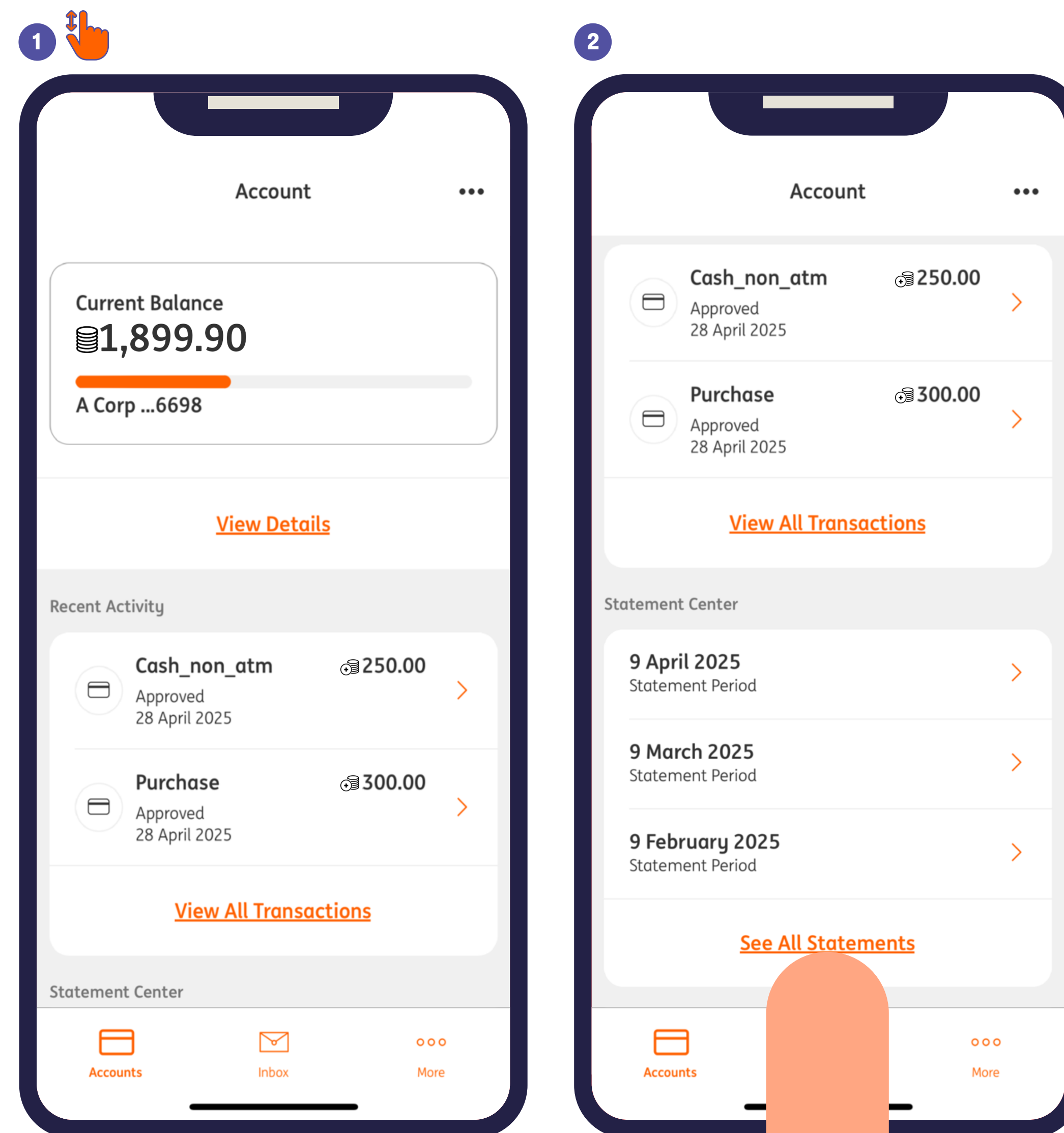
Downloading a statement

1. To download a statement, scroll down on the home screen.
2. Tap 'See All Statements'.



do your thing

27.



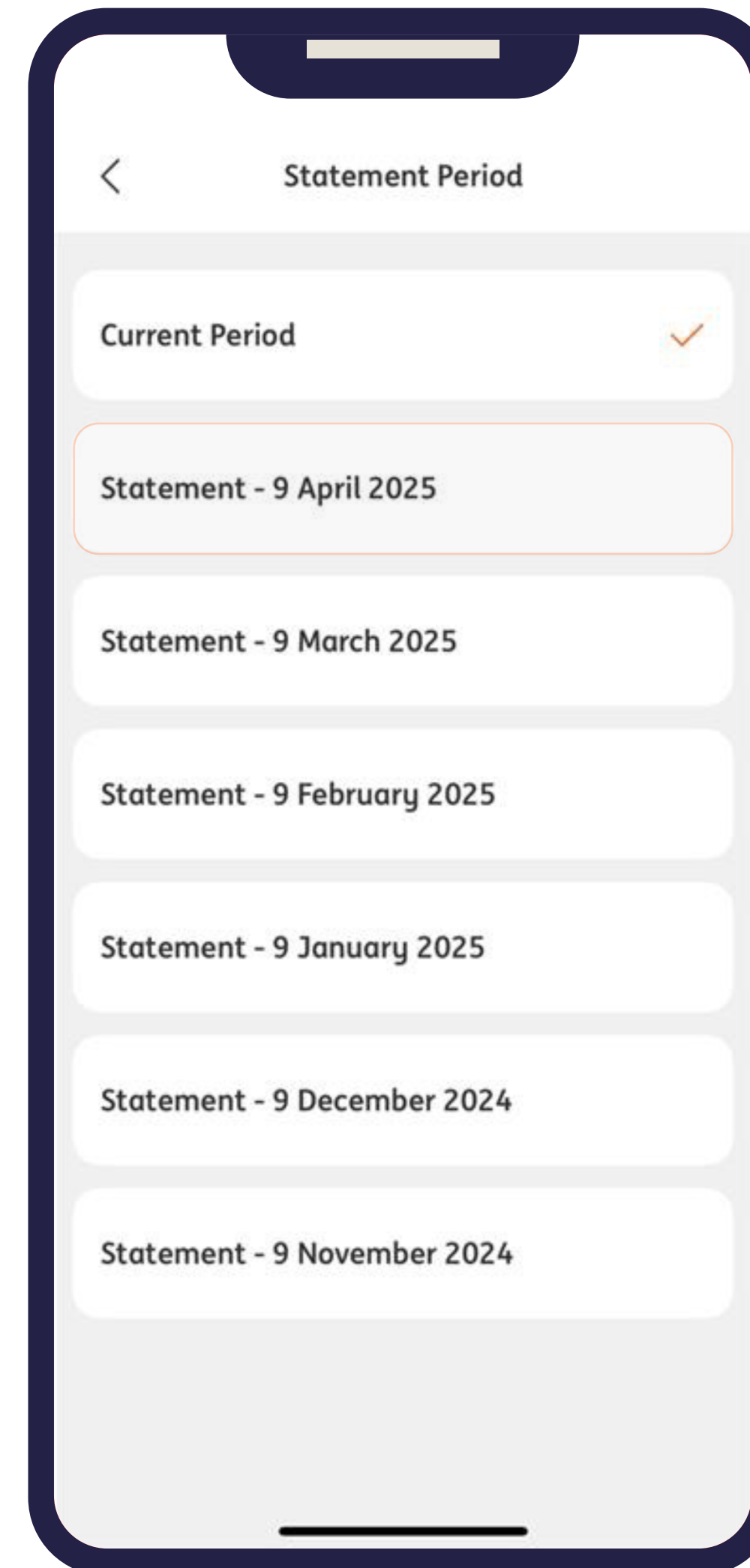
Downloading a statement

3. Tap the statement you would like to download.
4. Tap the **Download** button in the top right corner of your screen to save this statement on your phone.



do your thing

3



4





Changing your credentials



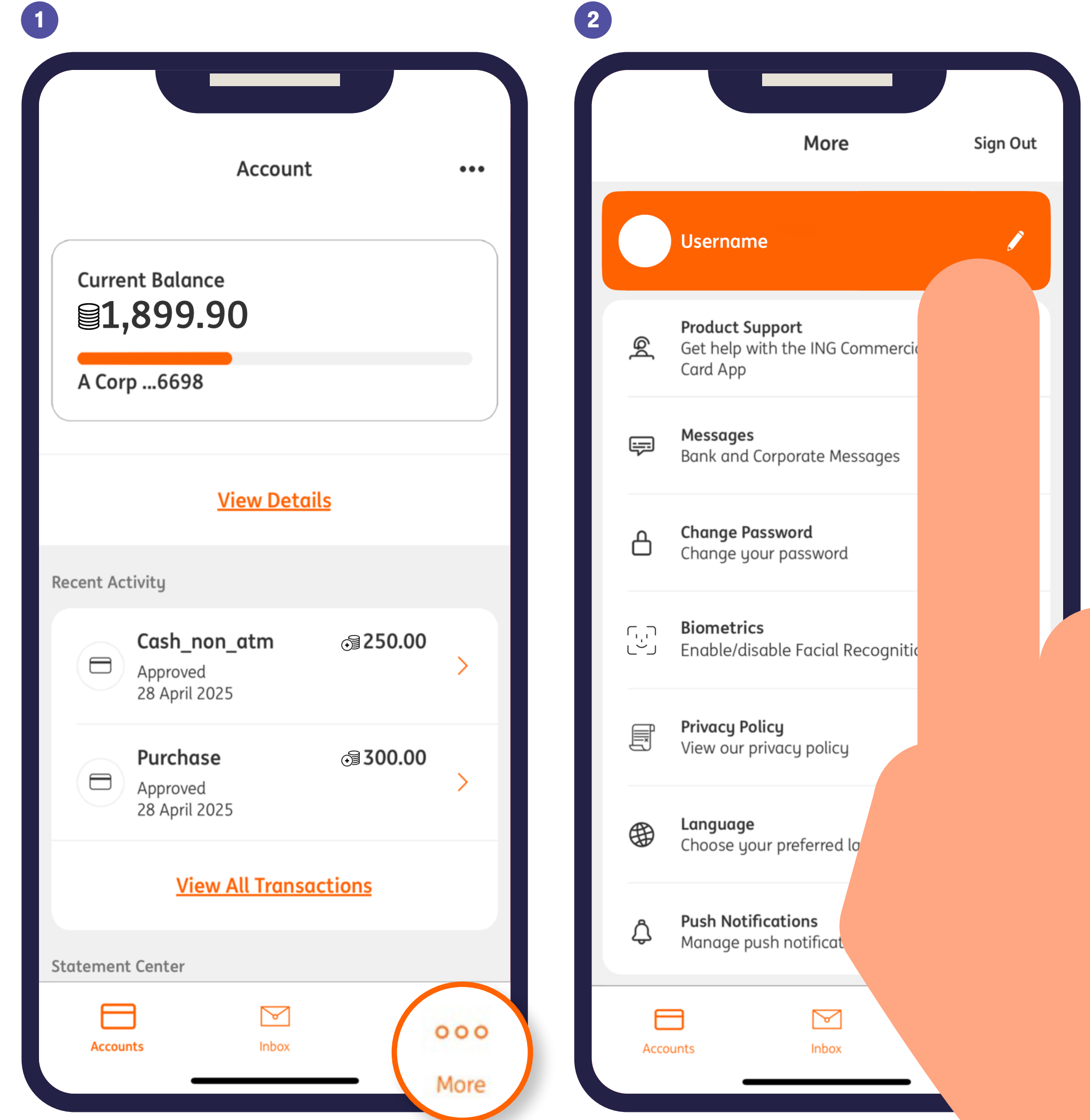
do your thing

Changing your credentials

1. Tap the 'More' button in the bottom right corner of the app.
2. Tap on your **username** in the orange bar on top.



do your thing



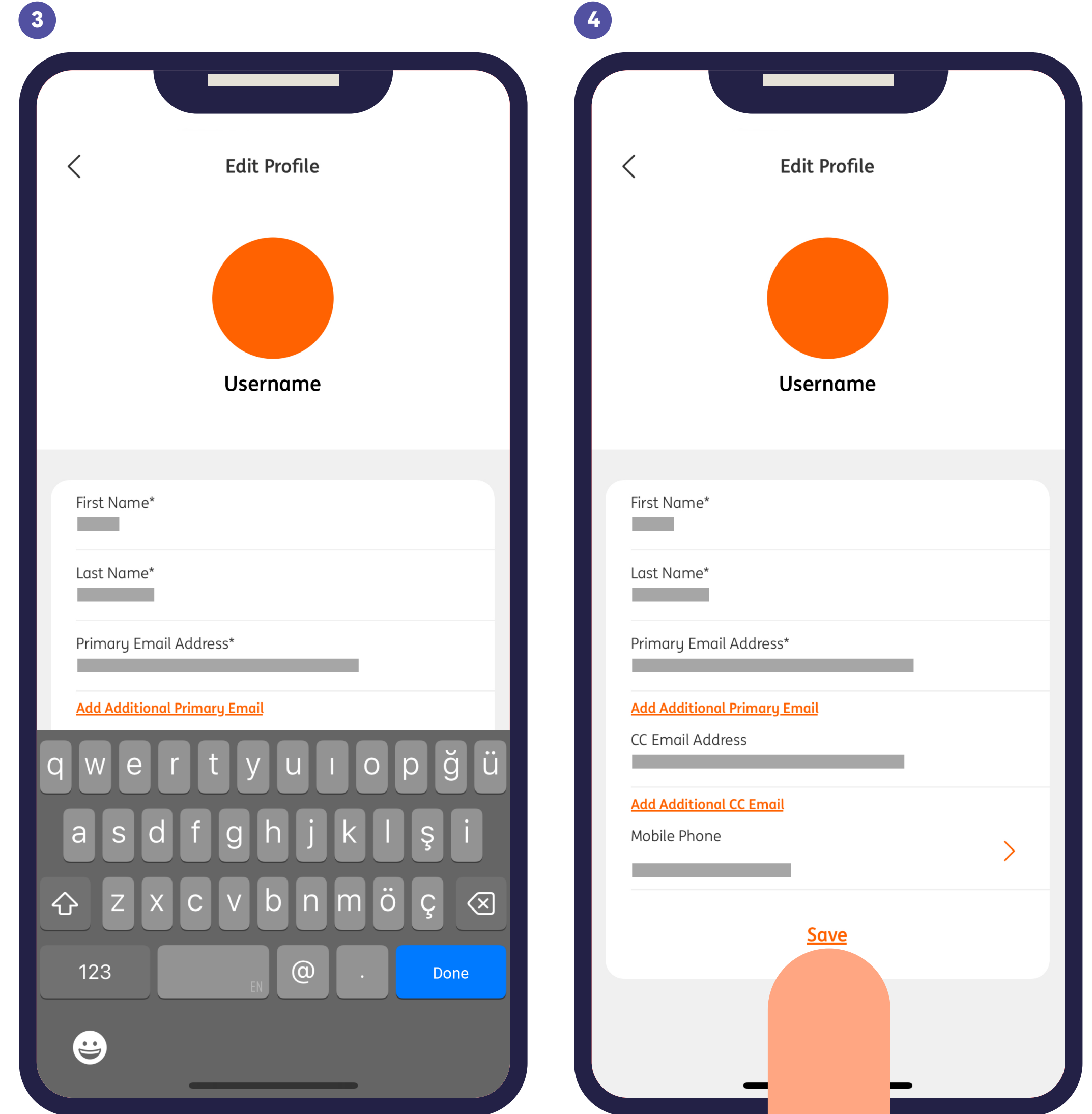
Changing your credentials

3. You can change the credentials of your user profile.

4. When you are done, simply tap 'Save'.



do your thing



Need more info?

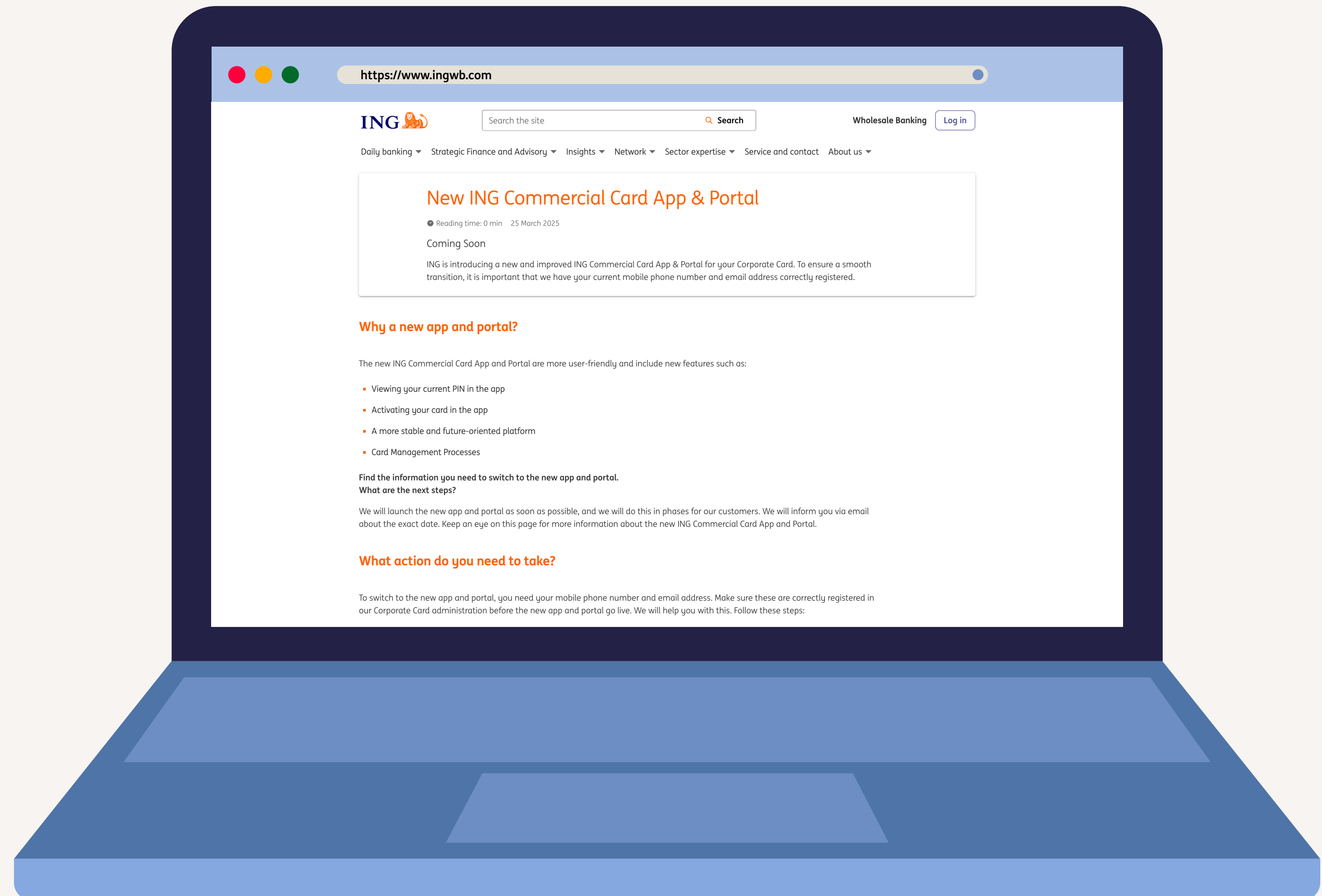
Please visit the FAQ on our website.

Businesscard Cardholders

Corporate Cardholders



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