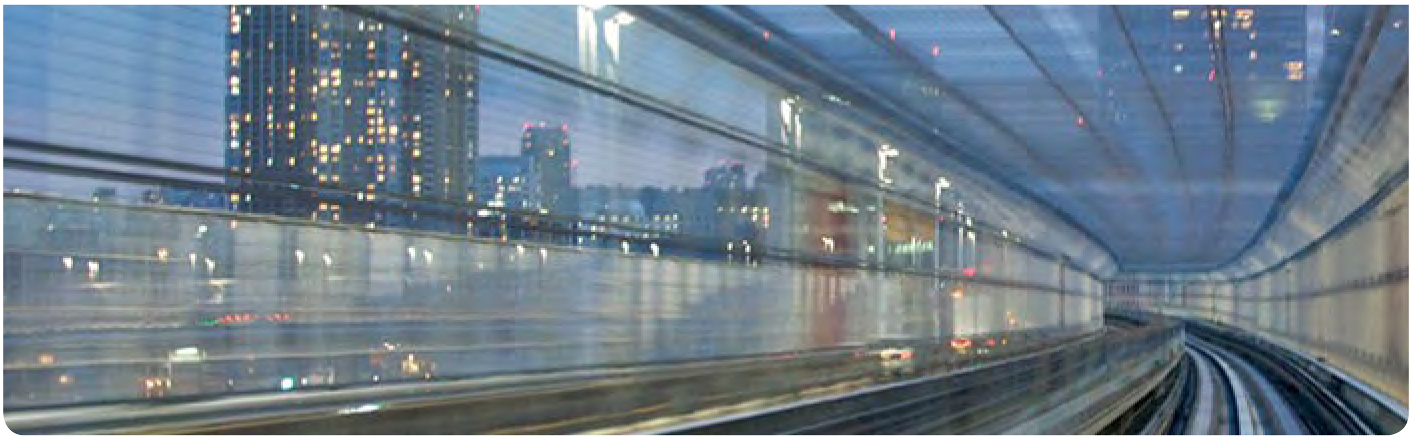
InsideBusiness Payments CEE

Reference guide for our new design



[One way to access Central and Eastern Europe]

InsideBusiness Payments CEE

You need convenient, seamless access to a full range of corporate banking services across Central and Eastern Europe (CEE). At ING Commercial Banking (CB), we are here to meet your growing needs.

InsideBusiness, our new digital international banking platform, provides a single point of access to your CB services and products wherever you are.

InsideBusiness Payments CEE is one of the services in our InsideBusiness suite and helps you to manage payments, make transactions and access balance and transaction details for accounts held in any Central and Eastern Europe country.

This reference guide presents the new Look & Feel of InsideBusiness Payments CEE. It offers the most up-to-date technology for increased security and performance as well an easy-to-use design.

Contents

Interactive elements
For your convenience all (sub)chapters on this page are clickable items

Getting started with InsideBusiness Payments CEE

Log in

Go to InsideBusiness Payments CEE website. Select your login method and follow the onscreen instructions.

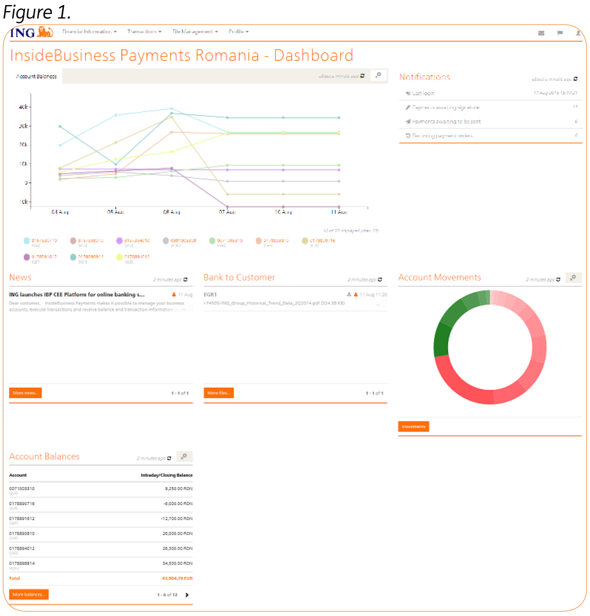
Once you log in you will see the Dashboard, which shows:

- Charts with the status of your account balances
- Application notifications
- News and messages from ING
- List of files sent to you from ING
- Graph of your recent account movements
- Table with the Intraday/closing account balances

Dashboard

To quickly access the Dashboard click the ING logo in the top left corner of your screen. Click to enlarge the image for a detailed view:

Figure 1.



Dashboard Menu

The **Dashboard menu** is always visible to help you easily navigate between the different areas of InsideBusiness Payments CEE.

On the top of your screen you will see a menu with links to balances, statements and movements under **Financial information**, transactions and transaction reports, which appear under **Transactions**, and more.

Figure 2.

On the top right side of the menu, you can access **News**, **Notifications** and your **User profile**. Read important news and messages, change your language setting, switch to the previous version's design, or log out.

Figure 3.

Dashboard elements and how to use them

The InsideBusiness Payments CEE Dashboard offers a variety of options to help you be more efficient and streamline processes.

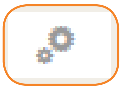
Account balances chart

This chart shows an overview of your closing Account balances for up to one week. You can view ten accounts at one time. Each account is represented by a different colour. Click the account to see the opening and closing balances during the selected period.

Figure 4.

Click the icon in the upper right corner to select accounts to display in the chart:

Figure 5.



You will see a drop-down menu with the accounts and options for different chart types: line, area or bar. You can also toggle to select whether or not to animate the chart. Save your chart preferences by selecting **Remember filters**.

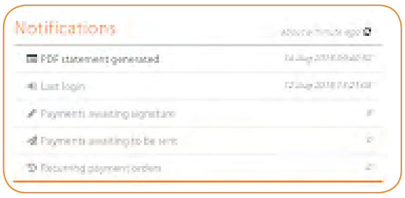
If you have more than ten accounts the chart will automatically show the closing balances of the first ten accounts in the drop down list..

Notifications

In Notifications you can find information about payments waiting for signatures or ready to send, PDF statements waiting to be downloaded, the status of recurring payment orders as well as your last login date.

This information will automatically refresh every 10 minutes. You can also manually refresh it by clicking the refresh icon in the upper right corner of the notifications.

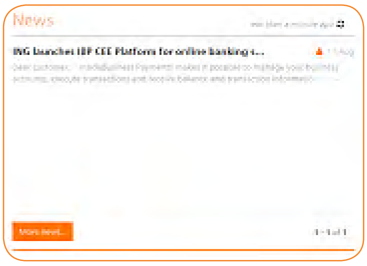
Figure 6.



News

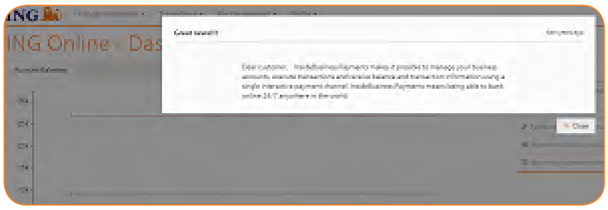
This is where you will find the latest **News** from ING.

Figure 7.



When you click to view the news, it will open in an easy-to-read screen:

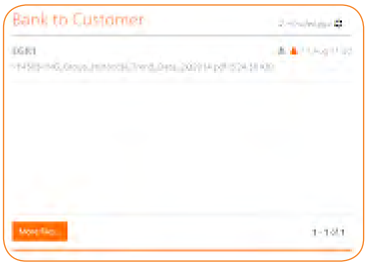
Figure 8.



Bank to customer
This is where you will see all the files and documents that you received from ING, such as important forms and manuals.

You can see at-a-glance the status of the files depending on the icon: if the file was sent especially to you from ING ( ), and if you have downloaded it ( ).

Figure 9.

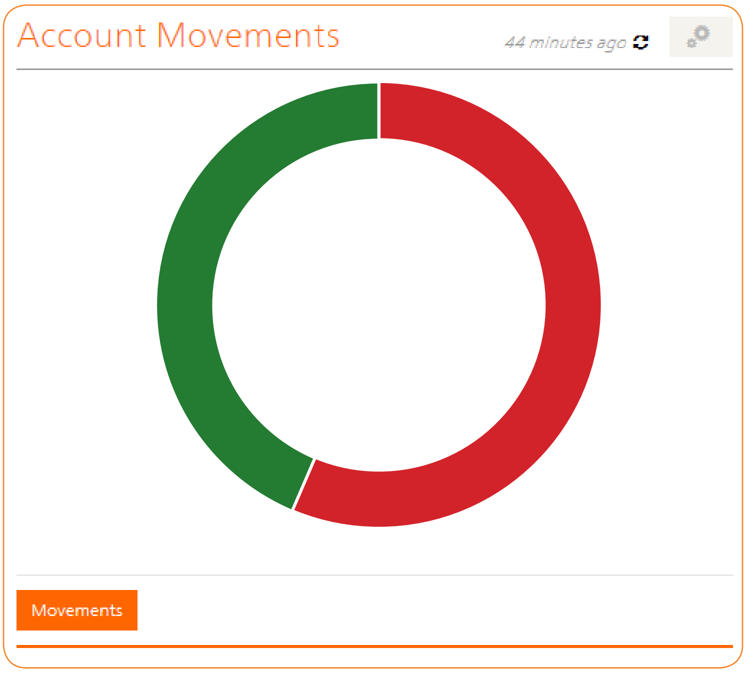


Account movements
This circle graph reflects the activities for a specific account or account group. You can select which accounts or account groups are referenced in this chart. The green section represents credit movements while the red section represents debit movements.

Hover your mouse over different parts of the chart to see information about the specific movements, e.g. account number, order amount and counterparty details.

Use the Movements button to go to the **Movements** screen.

Figure 10.

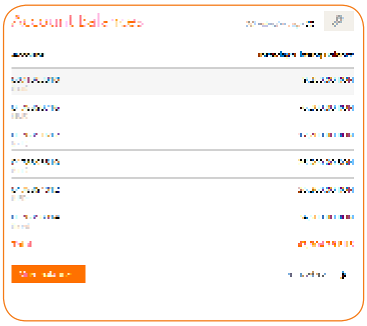


Account Intraday/Closing balances

Go to **Account Intraday/Closing balances** to see a report of the current balance of each account according to the last intraday statement, along with the current totals of your debits and credits. Select Total to see what funds are currently available in your accounts.

You can customise the report by selecting the accounts to display and save your preferences by selecting **Remember filters**. There is no limit to the number of accounts you can access.

Figure 11.



Financial information

Filters
Financial information reports contain details about your account balances, account movements, deposits, loans, guarantees and more. It is important that these reports are easy to filter and sort. You can choose from a variety of options:

To select report filter options click this icon:

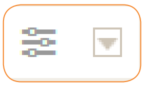
Figure 12.

The filter options shown on Figure 12 are applicable for the **Balances** report. The filter options on Figure 13 are for the **Movements** report and are not the same:

Figure 13.

Settings
To access and modify Settings, click this icon:

Figure 14.



You can also access settings when you click the **Settings** tab if the **Filters** tab is open.

In the **Settings** tab, the **Hide report columns** section lets you to set which columns in the reports to appear onscreen. The **Compact** mode sets for you the minimal useful number of columns visible, while the **Extended** mode sets the application to display all report columns. You can manually select which columns are displayed by clicking the column names to toggle their visibility onscreen.

You can also set the number of items to display on page, the default delay for the function **Search** as you type, whether you would like the reports header always on top or not as well as choose the filters and settings position onscreen.

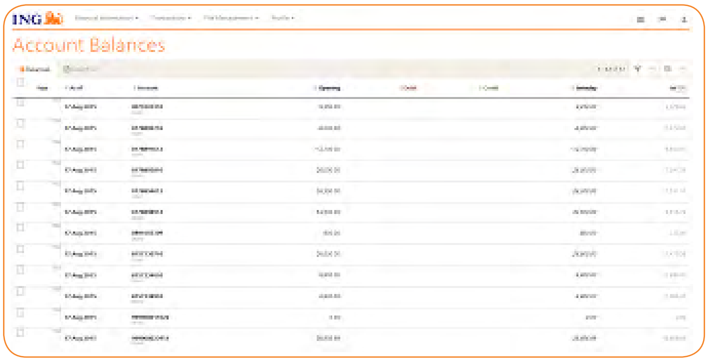
Your settings are automatically stored while all filter options can be stored by clicking the **Remember filters**. Please note that dates and time periods cannot be stored with this function.

Balances report

You can view your account balances under **Financial information** → **Balances**. The report is fully customisable. You can change the number of accounts shown, the start and end dates as well as which columns appear in the report. **Balances** can also be exported in a .csv file format.

Here is an example of the **Account Balances** report:

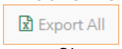
Figure 15.



Each record in the report can be selected using the empty check-box in the left column next to the record. Additionally all records can be selected using the empty check-box on the top in the left column. When some or all records are selected you will see an orange bar under the balance report:

Figure 16.

Click **Account Movements** to see a report with all movements applicable to your selection. To make a different selection, click **Clear**.

Another feature in the balance report is the export functionality. When you click Export All 

the application will generate an MS Excel file that you can save to your hard drive. Your filter choices are reflected in the report.

The file contains all columns available for the report regardless of your settings. For example if you choose to show only the account number column and the closing balance column onscreen, then the exported file shall will contain all available records for the other columns including debit and credit movements, as of date, etc.

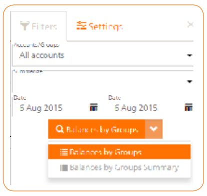
You can also export the balance report by clicking on the  button in the filters area and selecting **Export All**:

Figure 17.

Balances by group report

The **Balances by group** report is similar to the balances report; it displays records for accounts already assigned to a group. To assign accounts to a group go to **Profile** → **Assign** to create a new group of accounts. Then, go to **Balances by group** and select your group in the filters area:

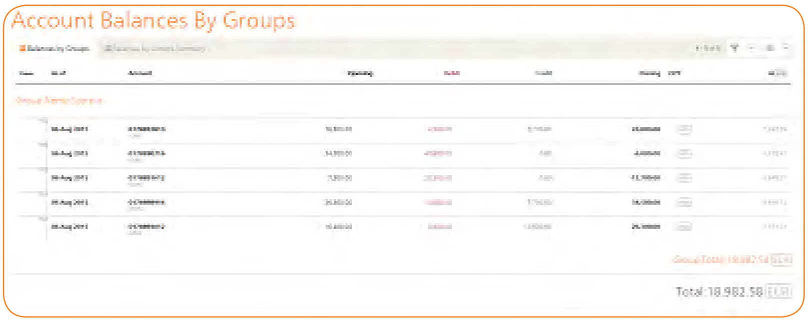
Figure 18.



When you click on **Accounts/Groups** you can select your group. You can also summarise the report by **Currency**, **Customer** or **Branch**.

Then the **Balances by group** report will appear as follows:

Figure 19.

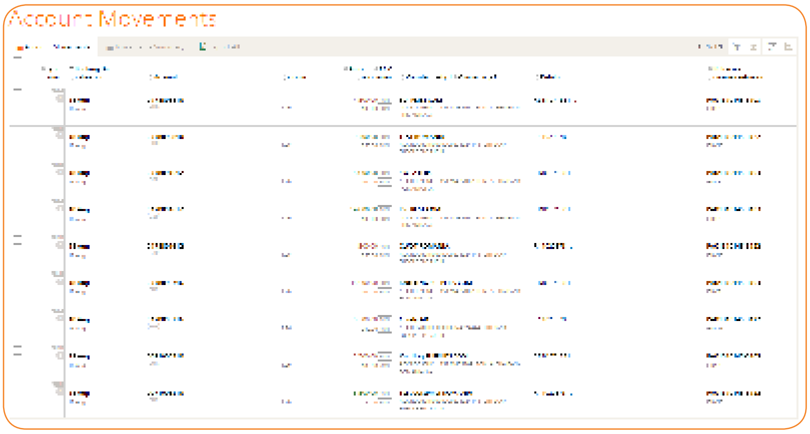


When you click **Balances by group Summary** the application will generate a summary of the above report, as shown in Figure 20:

Figure 20.

Movements report
You can access the **Movements report** through **Financial Information → Movements**.

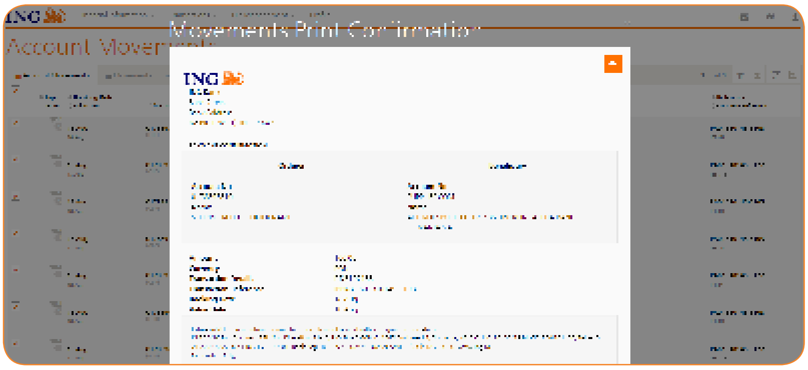
Figure 21.



The report displays detailed information about your account activities and can be customised using the filters. The report can be sorted by all column headers.

You can print the selected movements by selecting some or all records :

Figure 22.



By clicking **Movements summary** the report summarises the movements by account (Fig 23). If you select an account by clicking its corresponding check-box, you can trace its account movements by clicking **Account movement** that will appear in an orange bar below the report.

Figure 23.

You also have the option to export your **Movements report**. Click **Export All** to generate an .xls file with all activity records as they appeared onscreen according to how you filtered them.

Account statements

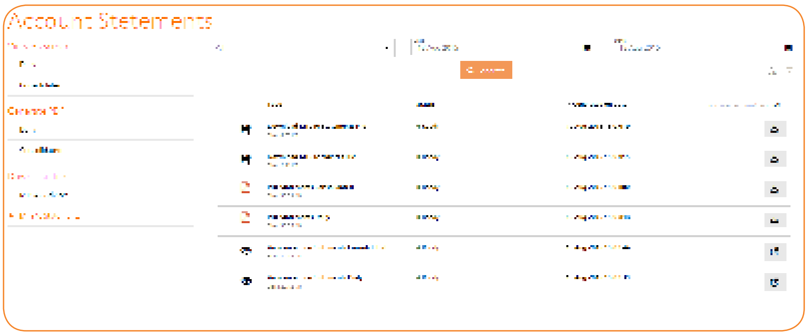
You can view your **Account statements** by going to **Financial information** → **Statements**. InsideBusiness Payments CEE offers different types of statements: viewable only onscreen, in PDF fomat and in MT940 format that you can download. You can also download movements in MT942 file format. Daily and consolidated versions are available in HTML or PDF statements.

This is how the **Statement** screen looks:

Figure 24.

To generate a statement, select the type of statement on the left side of the screen and click **Generate**. You can customise the statement by choosing the accounts you want in the report and the time period. InsideBusiness Payments CEE will generate the statement and save the results onscreen until you open or download the statements. Figure 25 shows the result of statement generated for all available types of statements:

Figure 25.



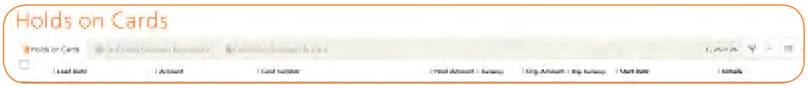
The generated statements report shows their type, status and time they were created. The icon shows that the statement can be downloaded in a file while the icon indicates that the statement can be viewed on screen. After you view or download the generated statements, the records will no longer appear.

Other reports

InsideBusiness Payments CEE offers reports for guarantees, letters of credit, deposits, loans, and in Romania, report for holds on cards. These reports appear similar to each other onscreen. The main differences are the requisites of each report, which are reflected in the column headers.

Holds on cards report

Figure 26.

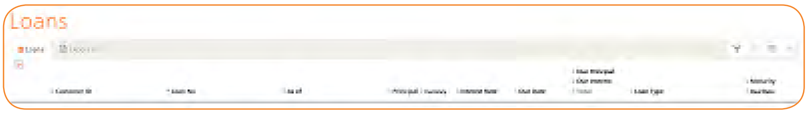


Guarantees report

Figure 27.

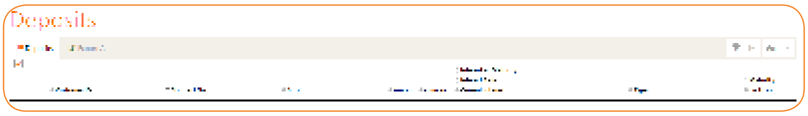
Loans report

Figure 28.



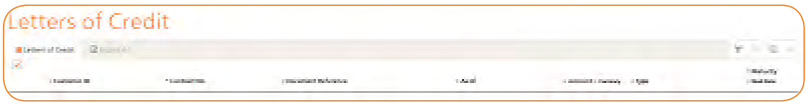
Deposits report

Figure 29.



Letters of credit report

Figure 30.



You can sort the report data by all column headers. With the exception of the holds on cards report, you can filter the reports by dates, customers, accounts, currency and types.
The field **Type** in the filters area contains different data corresponding to each report. For example, the **Type** field for loans contains values like **Loan fixed rate**, **Loan discount**, etc. while the same **Type** field in a guarantees report contains **Guarantees issued**, **Guarantees received**, etc.