



## Your stable and reliable banking partner in Turkey

ING has had a successful history in Türkiye since 2007, and currently we operate with a country-wide presence including 59 branches in 18 cities.

We provide full-fledged banking products and services, such as retail, small and medium-sized enterprises, mid-corporate and wholesale banking. We are also active in leasing, through our subsidiary. With over three decades of operations, we have built a solid position in the Turkish wholesale banking market.

- Transaction Services
- Financial Markets
- Debt Capital Markets
- Corporate Finance
- Capital Structuring & Advisory
- Lending Services

### Local roots, global reach

- **Expertise in sector-based or structured lending.**
- **Bookrunner** for international debt (Eurobond) issuances
- Positioned as a pioneer and “**Action Leader**” in sustainability in the Turkish WB market.
- **Frontrunner in sustainability:** we were the first bank to market sustainability improvement facilities to large corporates and commodity traders, awarded as «**ESG Bond House of the Year**» in 2023. Debut **Turkish Treasury Green Bond** was awarded as «**Türkiye Debt Deal of the Year**»



Global Finance  
Best bank for sustainable infrastructure  
finance in 2024



Environmental Finance  
Lead manager of the year for social and  
sustainability bonds in 2023



Global Capital  
Most impressive bank for financial institution  
ESG capital markets in 2024

# Transaction Services

## Payments and collections

- Resident and non-resident accounts
- Commonly used payment instruments: domestic and international payments, salary payments, cheque issuance\*, cash withdrawal, debit cards, corporate cards\*, Direct Debiting System (DDS), standing orders, social premium payments
- Commonly used collection instruments: domestic direct debits, cheque collection\*, cash deposit/Cash-in-Transit, Merchant Services
- End-of-day and intraday reporting services

## Channels

- ING Turkiye's local online banking platform, NYOS Cash Management Bulk Payment Module (host-to-host connection and file uploading are available)
- MT101 integration with all ING's electronic banking platforms (EBICS/Swift FileAct and Swift, available for TRY, USD, EUR, GBP, CHF, CAD, AUD, JPY, SEK, NOK, DKK)
- Manual payments via duly signed instructions

## Cash and liquidity management

- Automated intraday or end of day domestic sweeping structure as standing order
- Innovative multicurrency, multibank pooling and netting services of Bank Mendes Gans
- Short and medium-term solutions for excess liquidity

## Trade

- Letters of credit
- Documentary collections
- Bank guarantees
- Supply Chain Finance

\*Subject to prior approval



# Access to clearing systems

ING is your gateway to the euro and other currencies. As one of Europe’s largest financial services providers with an extensive branch network, ING can offer you access to an array of local and cross-border clearing systems:

- **The Electronic Fund Transfer (EFT)** system is Turkiye’s new generation national real-time gross settlement (RTGS) system operated by the Central Bank. Ankara and Istanbul Interbank Clearing Houses (ICHS) operate together as a deferred net settlement system for cheque payments
- **BKM (Bankalararası Kart Merkezi – Interbank Card Centre)** is a deferred net settlement system operated by its members. The Central Bank also operates a giro system, primarily used by non-TIC-RTGS participants, which processes credit transfers between its 35 members on a real-time basis
- Domestic, USD and EUR payments are initiated via **the Intra-Turkiye Clearing System**. ING Turkiye has direct access to this clearing system, which allows same day money transfers without any deduction from the transfer amount. Cross-border payment instructions are routed via Swift and settled through accounts held with correspondent banks abroad

# Account opening capabilities

Account opening is available via ING’s Pan European network in **Austria, Belgium, Bulgaria, the Czech Republic, France, Germany, Hungary, Ireland, Italy, Luxembourg, the Netherlands, Poland, Portugal, Romania, Slovakia, Spain, Switzerland, Turkiye, the United Kingdom and Ukraine**. In addition, ING can offer clients access to local clearing in Sweden, Denmark and Norway via our NORAS solution.

Opening a new account entails the completion of legal agreements as well as company information related documents. ING has made this process easy by creating standard account opening documents, valid throughout our international network, complemented by country-specific documents if required by local regulations. There is no digital KYC process in Turkey for WB clients, KYC is done locally.

Account Type	LCY Current Account	LCY Deposit Account	FCY Current Account	FCY Deposit Account
Resident	✓	✓	✓	✓
Non-resident	✓	✓	✓	✓

LCY: Local currency account, FCY: Foreign currency account

## Currencies

AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, PLN, SEK, TRY, USD



# Liquidity management solutions



- Due to local legislation, a domestic cash pool is not possible in Turkey. ING Turkiye is capable of setting automated intraday or end of day sweeping structure between your accounts. This can be done via **Zero Balancing (ZBA)** or **Target Balancing**, by defining certain amounts to be swept
- ING Turkiye's local sweeping system works as a standing order/ direct debits, so it should be considered as one-way, another rule of ZBA or Target Balancing should be defined in order to refund back to participating account



- Additionally, notional pooling to **Bank Mendes Gans (BMG)** from local Turkish accounts into the accounts of Turkish affiliates held with BMG is available. Each entity in Turkiye should open accounts held with BMG for this purpose. In other cases there are tax implications since sweeping to another entity abroad is considered as intercompany loan
- **The global overlay solution** on top of your bank infrastructure through Bank Mendes Gans, which is 100% owned by ING, provides a full range of overlay services including **cash pooling and netting**
- Solutions are designed to **minimise client's costs and maximise returns**

# Payments and collections solutions

## Payments



- **All commonly used payment instruments**, including domestic and international payments and standing orders
- **Debit and Corporate Credit Cards** are also available
- **Salary payments**: in excel and TXT file formats. In order to protect privacy, a global amount can be debited on your company's account (one debit, multiple credit).
- **Tax payments**: execution of **social premium payments** as per announcements dated 15.12.2019 and 24.02.2020 from related Ministries; **Motor Vehicle Taxes** can be paid via credit card; rest of the taxes have to be paid through state banks in Türkiye
- **Cheque issuance\***: cheque books available **for domestic cheques**. Our online tool can track cheque processing. If you have an overdraft account linked to your business account, your cheques will be paid within your limit, even if your account balance is not sufficient **Cash withdrawal**: cash facilities (TL notes and coins, USD, EUR notes) at its counters in branches located throughout Turkey. It is also possible to withdraw cash using a corporate debit card at ATMs

## Collections



- **All commonly used collection instruments** are accepted, including pre-authorised direct debits and the collections described. Direct debits are only used within the same bank. Third-bank direct debiting is not supported by the Central Bank of Türkiye
- **Cash deposits**: cash collection in partnership with Cash-in-Transit companies. Cash solutions and transport, handling, warehouse, software and consultancy are provided. Safe deposits are available at all of our branches. It is also possible to deposit cash accessing one of over 13,000 ATM devices (either ING's or partner banks') throughout the country
- **Cheque collection\***: both international and domestic cheque collection for LCY and FCY is possible, e.g., ING in Türkiye can accept a cheque in EUR issued by another Turkish bank, however, International bank cheques collection is not available. Electronic cheque reporting is forwarded to you via sFTP. The webservice online system is also available for smooth and easy reconciliation. The details of collected cheques can be viewed and images are available via online internet banking system of ING Türkiye
- **Merchant Services**: solution allows you to accept your customers' point of sale card payments in an easy and safe way

## Reporting



### Reporting via Swift:

- MT940 end-of-day statements provide comprehensive information about transactions. It supports IBAN -and has options to send with or without a transaction
- MT942 intraday reporting is delivered on a half-hour basis between 08:00 and 18:00 local time. The format of MT942 is similar to that of MT940, in regard to the information provided

### Reporting via other channels:

- **Web Service**: an online-service where you can obtain all statement information in XML and transfer into your ERP
- **SFTP**: it is possible to receive electronic bank statements via SFTP in MT940 TXT format
- **Internet Banking Platform**: it is possible to review and download the account movements in csv format, that can be converted into excel after exporting data





# Connectivity solutions



## Electronic banking

- ING Turkiye offers ING Turkiye's local online banking platform
- NYOS (Bulk Payment Module embedded in local online banking platform for bulk payments; host to host connection and file uploading)
- Internal System and alternative Third-Party Platform Provider's System (Figo) in Supply Chain Finance



## Host-to-host connections

- ING offers MT101 integration with all ING's host-to-host connectivity (EBICS/Swift FileAct and Swift)
- Secure connection between client's TMS/ERP system and bank allows a fast and automated way to process large volumes of transactions



## sFTP server

- As a file upload preference SFTP server is available for payment files in TXT, Excel or XML file formats

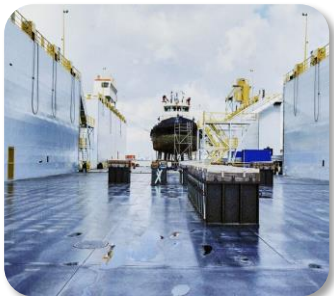
# Trade finance solutions

## Comprehensive product offering



- Bank Guarantees
- Standby Letters of Credit
- Documentary Letters of Credit
- Documentary Collections
- Bill of Exchange Discounting

## Customised solutions



- Specific and non-standard transaction terms
- Local expertise with global reach
- Broad range of solutions to meet your needs
- Tailor-made agreements to serve projects of various sizes and scopes

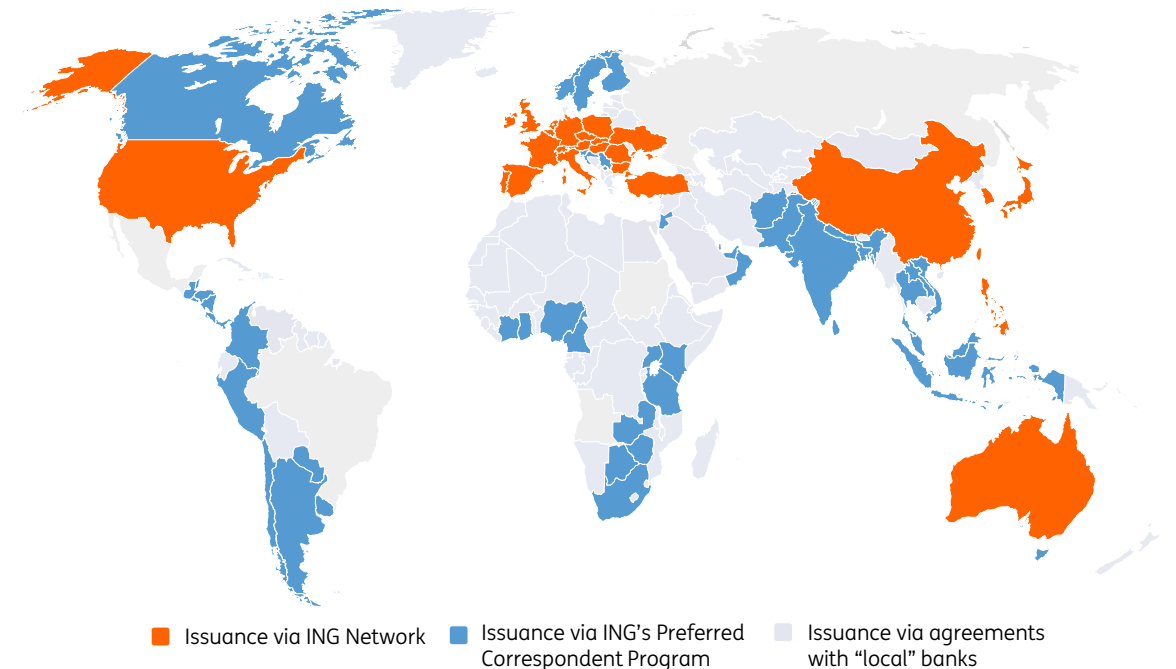
## ING is well recognised as Best Trade Finance Bank

in various regions by TMI and Global Finance magazines

## Worldwide coverage



- Pan-European branch network in 20 countries and 8 countries in Asia
- Extensive correspondent banking network
- Multiple currencies and languages



# Contact



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