ING Commercial Card portal

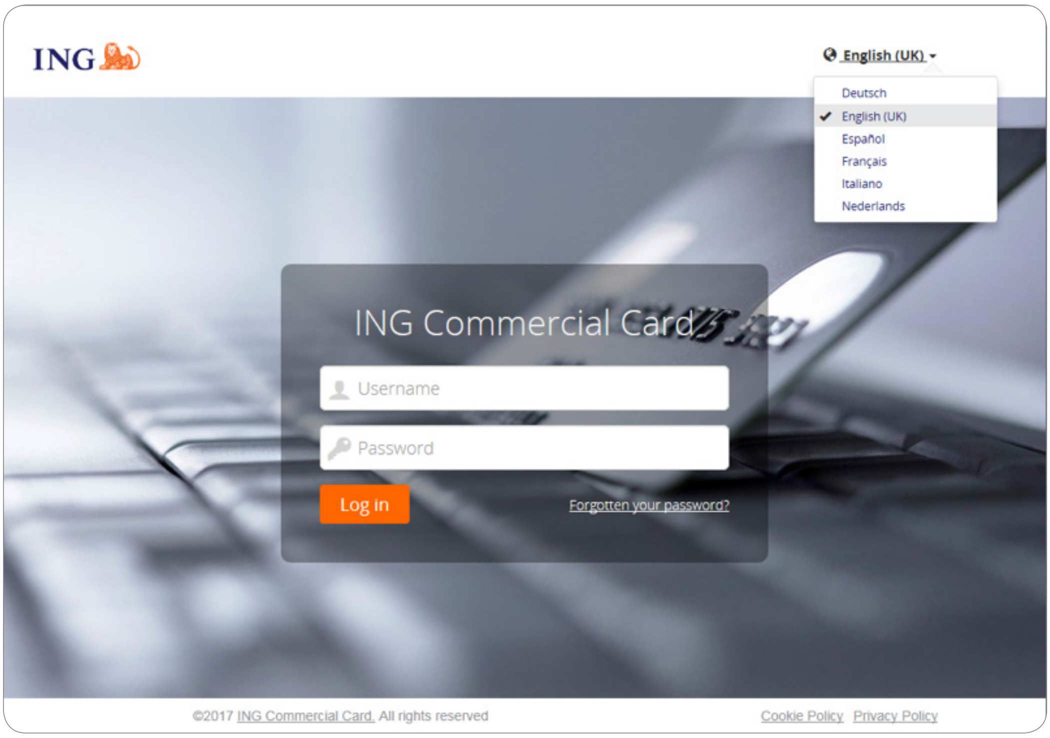
Quick reference guide programme administrator

Introduction

This quick reference guide provides information for the programme administration, in order to manage the day-to-day running of their ING Commercial Card programme.

Logon to the ING Commercial card portal

When your ING Commercial Card programme request is processed and set up, you will receive two emails with your login credentials. To obtain access, please go to www.ingcommercialcard.com and enter your **Username** (identical to the email address you provided on the application form) and temporary **Password**. You will immediately been asked to change the password. When logging in for the first time, you will be asked to install the ING Commercial Card app on your mobile phone. You will need this app to generate an authentication code to log into the portal.



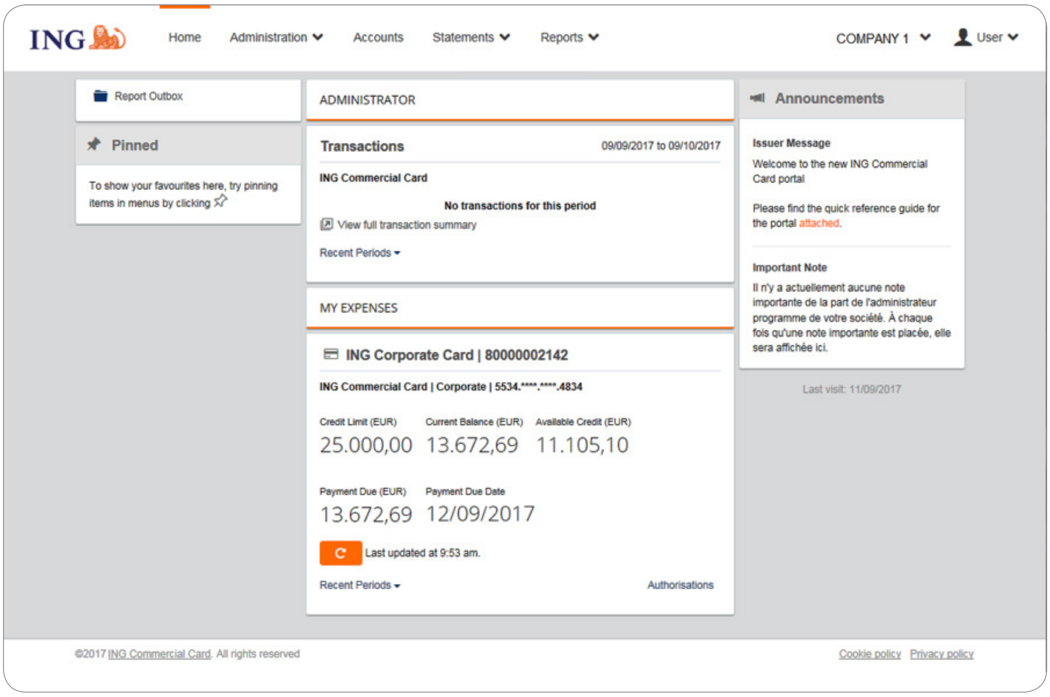
If you have forgotten your password click the 'Forgotten your password?' link. A temporary password will be sent to the e-mail address you provided on the application form.

In the top right of the login page you can change the interface language. From the drop-down list you can select your preferred language. Once selected, it becomes your default language for the portal.

Homepage

You can navigate throughout the ING Commercial Card portal using the main menu bar at the top of the page. Here you find the items **Administration**, **Accounts**, **Statements** and **Reports** menu. In the top right you can find the User-menu.

The homepage is divided into three sections. The main area displays the overall company account information. The Administrator-widget shows total number of transactions, total amount debit and credit transactions on company level. The widget 'My Expenses' shows the account information, like credit card limit, current balance and available limit on company level. This widget also shows the next payment due date and the payment due amount (if available). You can refresh the information by clicking on the C -icon. If there are accounts delegated to you, then the widget 'Delegated accounts' will be shown in the main area.

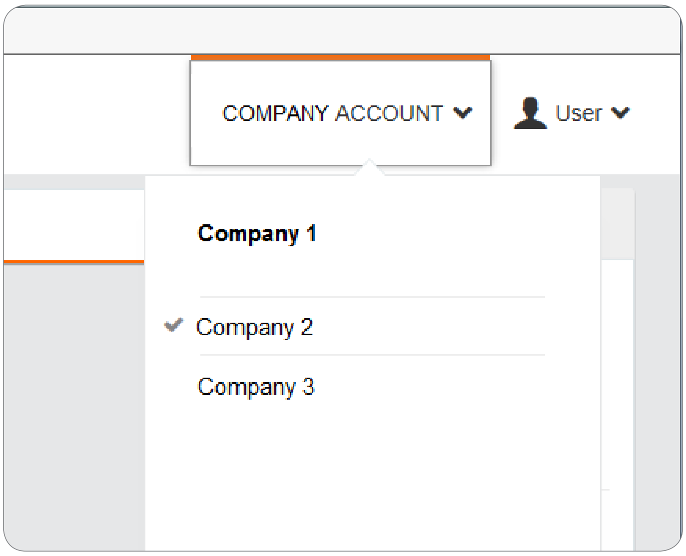


On the left side you will find **Pinned items**. Pinned items are easy access links to commonly used pages for statements, reports, etc.. You can pin an item by clicking the icon next to item name.

The right side displays **Announcement** from ING (Issuer Message) or company information (Important Note). Here you can publish a message to your users.

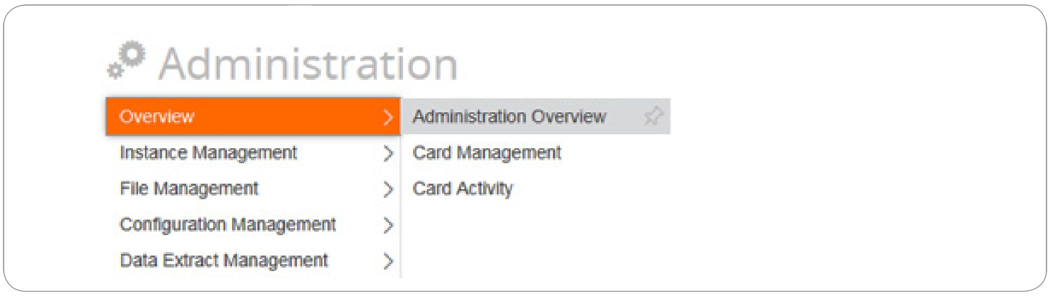
Program Administrators with multiple programs

If you have multiple programs in your care, you will receive one username with which you can access all your programs. A drop-down list (in the top-right of the screen) displays all the companies for which you are authorised for. Your base company will always be displayed at the top of the list and the information of that company will be shown by default on the homepage.



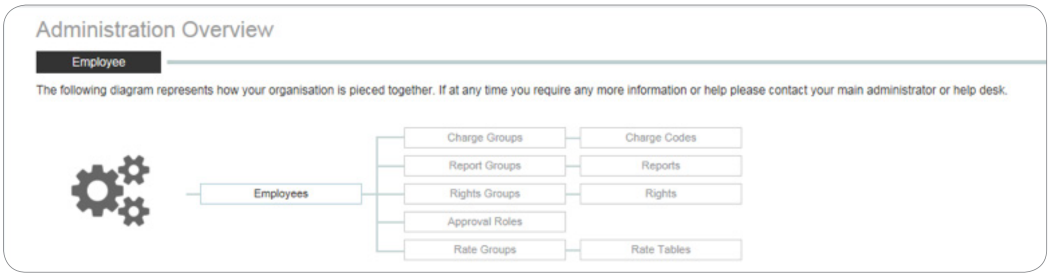
Main menu: Administration

The **Administration menu** is divided in the following sub-menu's: **Overview**, **Instance Management**, **File Management**, **Configuration Management** and **Data Extract Management**.



Overview

The option **Administration Overview** allows you to manage employee and company data. Select Employees in Administration Overview to search for specific employees. The Employee search window will open.

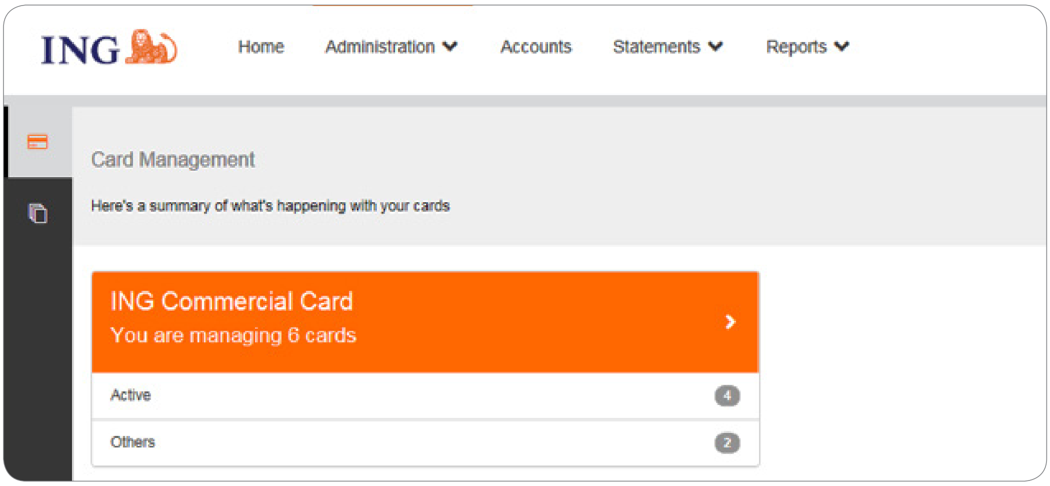


In the Employee Administration you will find a list of the employees that match the criteria. The following icons can be shown for each employee.

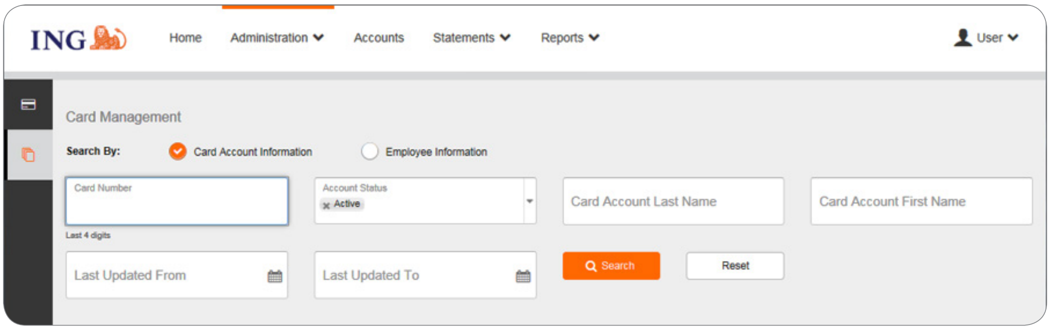
	View employee details	This icon opens the personal details report window which shows information regarding the reports that employee has access to
	View employee card account details	This icon appears if an employee has a card account. It opens the Account Details Report window, which provides a summary of the employee's credit card details
	Change username	With this option you can change the username for an employee. You must confirm with your programme administrator password
	Change password	You can set a new password for an user. You must confirm with your programme administrator password
	Unlocked Locked	Toggles the account lock status between unlocked and locked.

Card Management

Administrators and cardholders using the ING Commercial Card portal can view transaction authorisations for card accounts. Administrators can view details for the card accounts they manage, while cardholders can view details for their mapped cards.



Administrators can access the authorisations for accounts by clicking on **Overview > Card Management** in the Administration menu. The Card Management Summary page will open. If you click on the search button (top right hand corner) the search box will open giving administrators the ability to search for card accounts based on specific card account or employee criteria.



The result list displays the authorisations details for the last 7 days. Up to 50 authorisations are shown per page.

Card Activity

The Card Activity Report allows administrators to report a variety of cardholder activity attributes, such as high, low and average transaction amounts, and cardholders with no activity. To generate a card activity report go to the main menu **Administration**, select **Overview > Card Activity**. The card activity report will be send to your Vault.

Instance Management - Publish an Important Note

Go to Administration in the main menu. Click on **Instance management > Custom content**. The custom content window will open. Choose the option Home page notices by clicking on the icon.

The window **Edit content – home page** notices will open. Here you can type your message in the six available languages. Click on **edit translation**. You can customise the message per language. Click on save to publish your announcement. If you don't change the message our standard message will be shown.

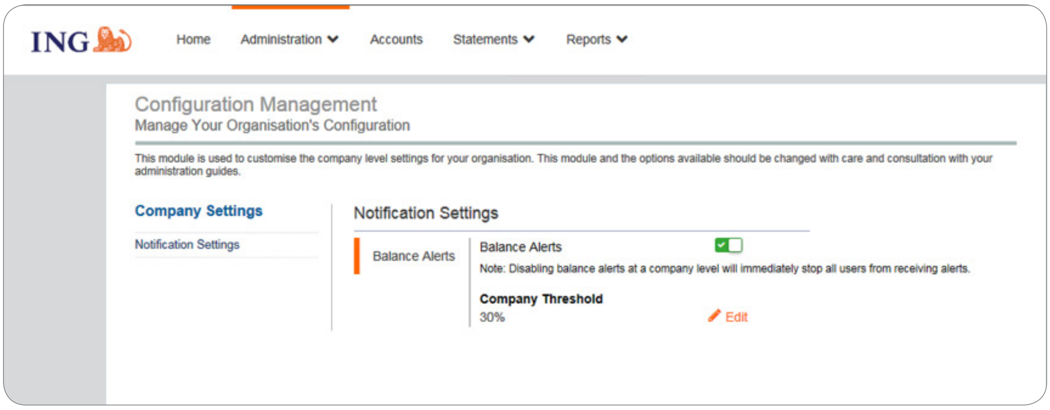
File management - The Vault

You can securely upload and download files in The Vault. If you click on **File management > The Vault**, your personal vault will open. Reports generated with the option Card Activity or data extractions made with the option Data Analysis will be send to the outbox of your vault.

Configuration Management

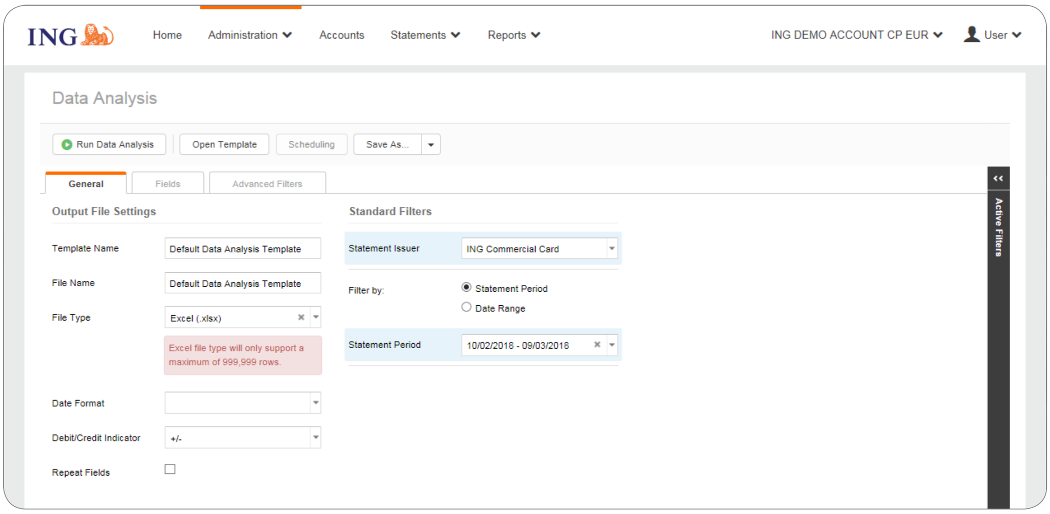
Programme administrators can enable or disable the alerts functionality at a company level. If you disable alerts at a company level, the users' defined alerts are retained and will be reinstated when you activate the alerts functionality again.

The Balance Alerts functionality is default enabled for your company. if you want to change this setting go to Configuration Management > Company Settings. Click on the button behind Balance Alerts to change the setting. You can also define a **Company Threshold**, overriding the default threshold of 20%. Click on Edit and enter a new percentages Click on Save to reinstate the new company threshold.



Data Extract Management

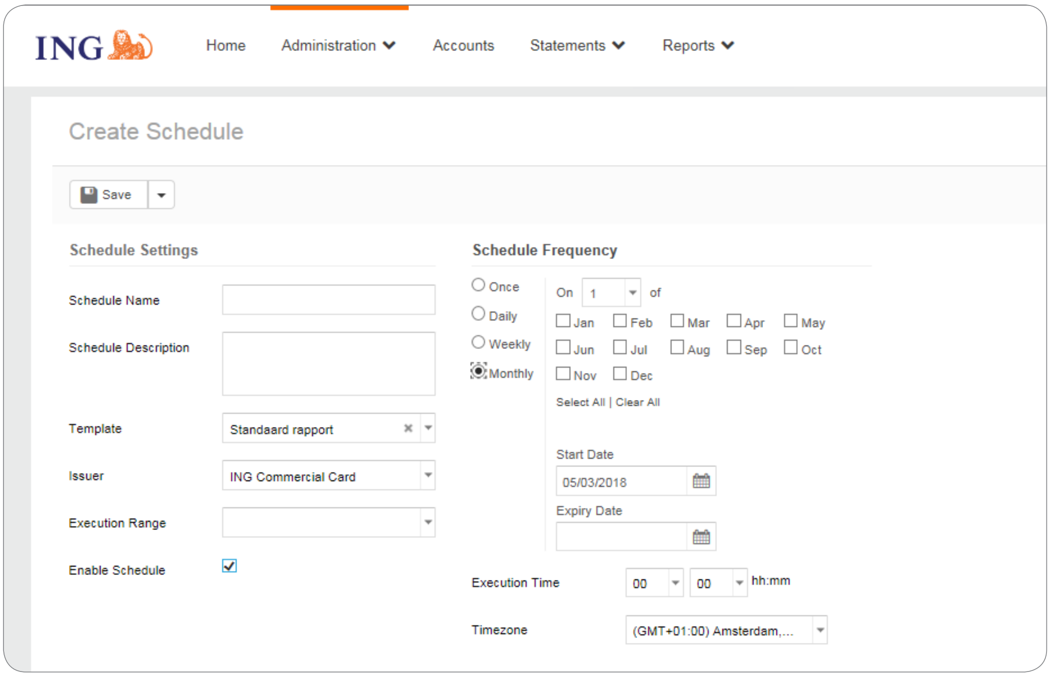
In addition to the standard reports, data is also available through the **Data Analysis** tool. This tool enables you to run reports with standard filters (statement period, date ranges) or certain advanced filters (transaction details, employee details and merchant details). You can select the required fields for the output file.



You can create your own templates and save these for future use. Click on **save as**, the Save Template As window will open.

How to schedule a report?

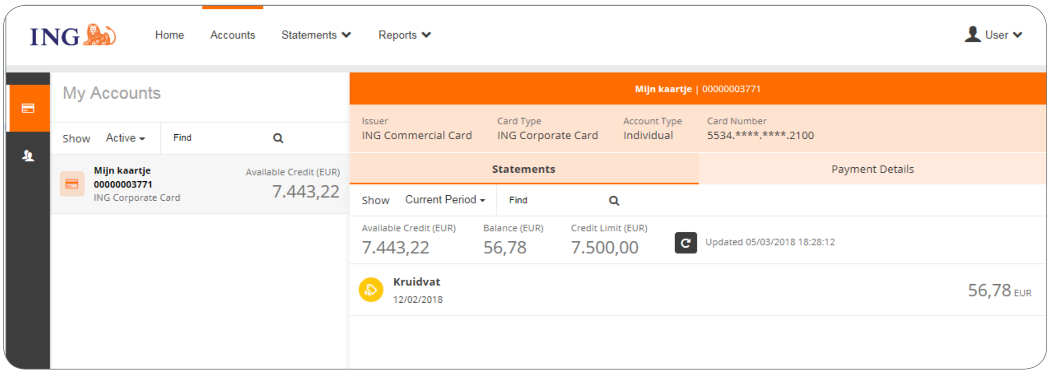
When creating a report template or changing an existing template the programme administrator can activate the scheduling function by clicking on **Scheduling** in the Data Analysis window. Click on **create schedule**. The Create Schedule screen will open. Set your preferences and click on **save**. The report will automatically appear in your Vault after it is generated.



Main menu: Accounts

Program administrators have easy access to balance, transaction details and statements for accounts using the Accounts listing screen. Click on Accounts in the main menu or Accounts Details in the Delegated Accounts-widget on the home screen.

The Account Listing screen has on the left a sidebar menu with the options Corporate, Mapped and Delegated card accounts. When you click on one of these icons a summary list of the accounts in that category will appear. The right-hand pane of the screen displays further details for the selected card account. The details are divided into a Statements tab (showing the transactions for the selected statement period) and a tab showing payment details e.g. Payment Due Date and Payment Due.

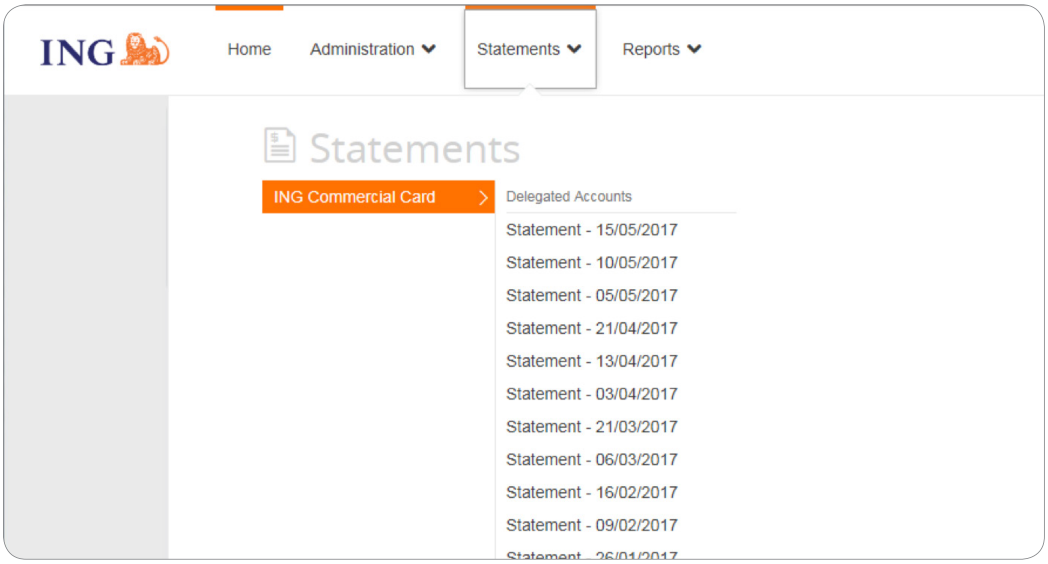


Statements tab - Transaction list

The header shows the custom account label (if set) and the account ID. See the paragraph Personal Settings for setting a custom account label. Click on the **Show** drop-down list to select a specific statement period. The balances shown are based on the selected time period. Select **Current period** to retrieve the up-to-date balances for the available credit, outstanding balance and credit limit of the account. The current period also shows the pending authorisations. This transactions are marked with 'pending'

Main menu: Statements

You will receive an email notification when a new PDF-statement is ready for you. The Statement option in the main menu allows you to retrieve card transactions and account statements. In the account statement a summary overview since the last statement is shown. Click on the question mark to show the transaction details.

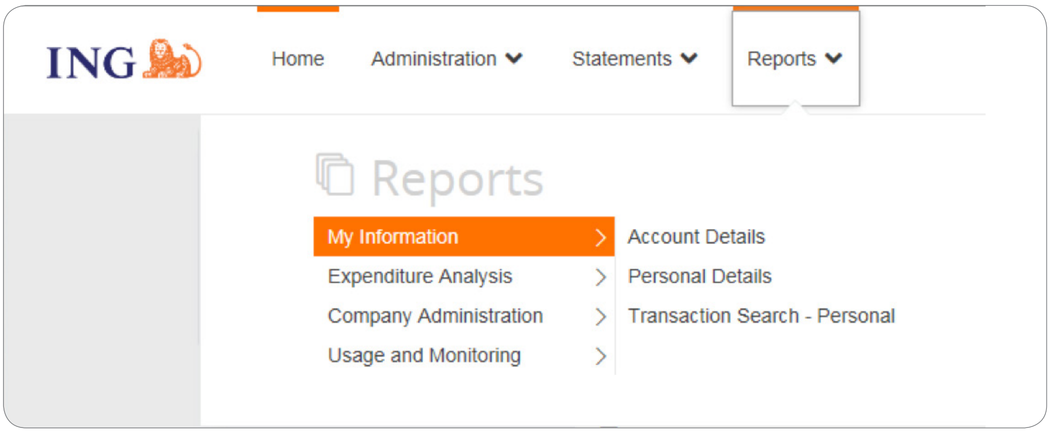


Statements

All statements, up to twelve months back, are listed and available for download on this page in PDF format. Click the PDF icon on the right of the statement you want to download, and the download will start automatically.

Main menu: Reports

The ING Commercial Card portal offers a reporting function. The Report main menu displays the different kind of reports you can request.



It is possible to generate a report on the top suppliers your employees have transacted with. The Transaction Search – Company report provides information on transaction-level for individual employees or high over on company-level.

With **Report Templates** in the window **Transaction Search - Personal** you can create a report template based on the search criteria you use regularly by clicking on **Save Template**. This makes it easier to run the same report in the future.

You can run your report by selecting the report category you want in the **Reports menu**. The following standard reports are available:

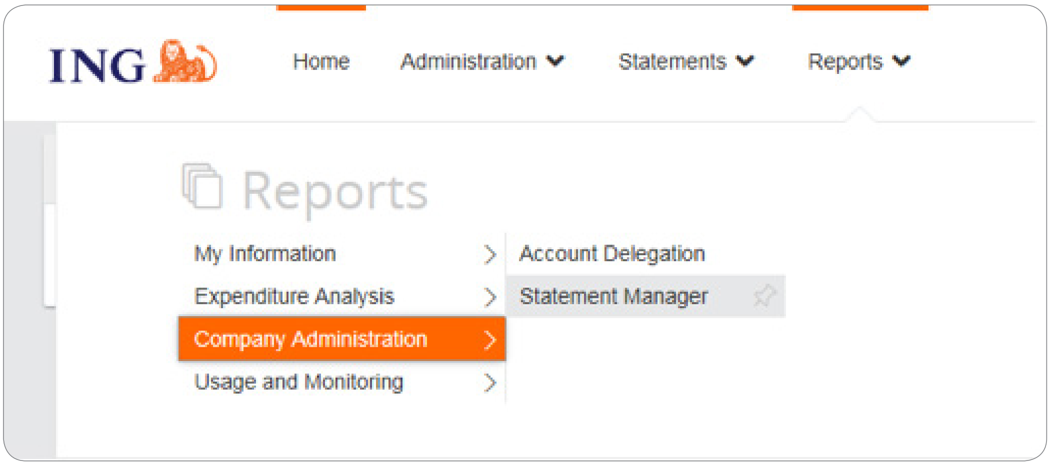
My Information
- Account Details
  This report shows a user their issuer-supplied account details.
- Personal Details
  Shows a user their personal employee details stored in the system.
- Transaction Search – Personal
  Allows an employee to report on their personal transactions such as card transactions, cash expenses, requisitions and travel requests.

Expenditure Analysis
- Transaction Search – Company
  This report allows an administrator to view any transactions made by employees within their company.
- Suppliers – Company
  This report allows an administrator to view detailed data about the suppliers used within their company.
- Suppliers - Top Spend
  This report allows an administrator or manager to see which suppliers the company's employees have transacted with the most.
- Analysis - company
  The Analysis – company report provides Programme Administrator an overview of the spend within the programme. Chose the option Report View - period in the search window to generate this report.

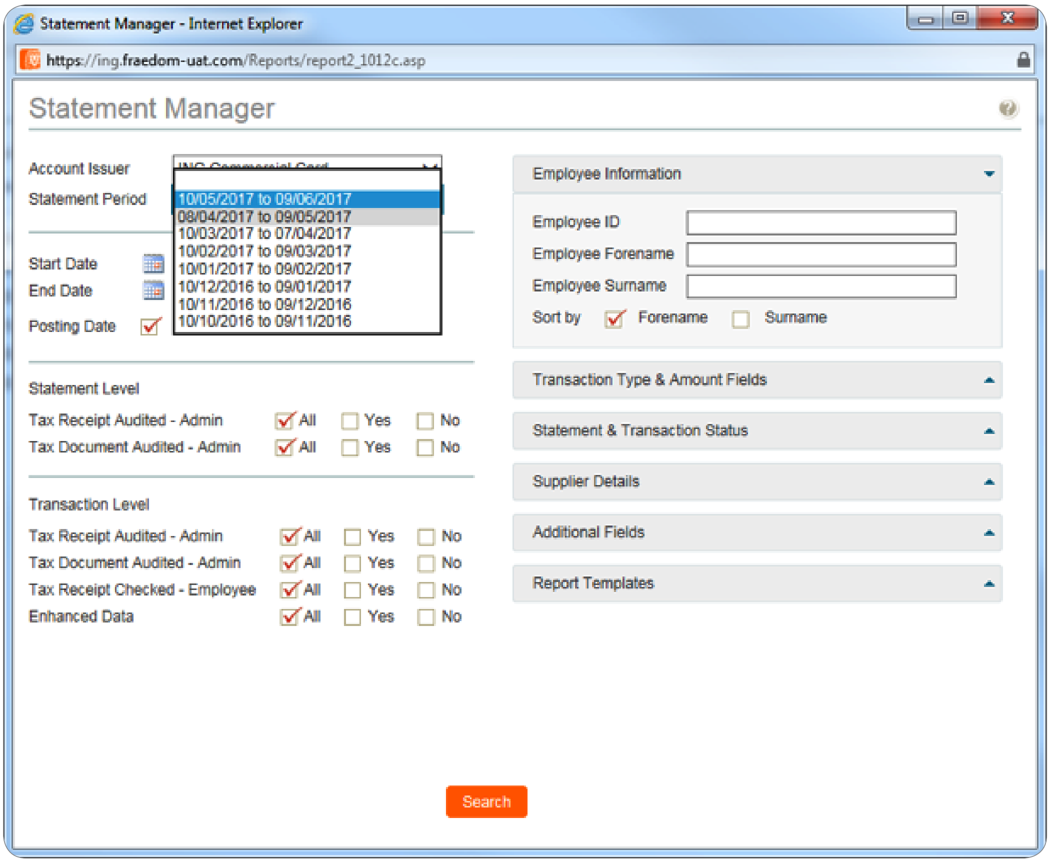
Company Administration
- Account search
  The Account search–report gives a Programme Administrator a card account list of all the cardholders within the programme. Select the checkbox Account listing in the Account search window.
- Account Delegation
  This report shows an overview of all delegated accounts within the programme. Programme administrators can manage delegations via this report.
- Statement Manager Provide access to all PDF-statements issued within the programme.

Usage and Monitoring
- Audit Tracking
  The Audit Tracking report allows an administrator to review the audit history for all enabled actions that have changes recorded against them in the system.
- Automatic Email Log
  This report allows an administrator to see which automatic emails have been sent, to whom and when.

Where can I find the statements per cardholder?
You can use the Statement Manager report to search for your cardholders PDF-statements. To generate the PDF-statements of the individual accounts select **Company Administration>Statement Manager** in the main menu Reports.



The search-window 'Statement Manager' will open. You can select the required statement period. You can leave the settings for Statement Level and Transaction Level on the default value 'all'. After you click on search, you can close the search-window 'Statement Manager'. The report 'Statement Manager' appears in your screen. You can select a statement by clicking on the PDF-icon and the statement will open in a new screen.

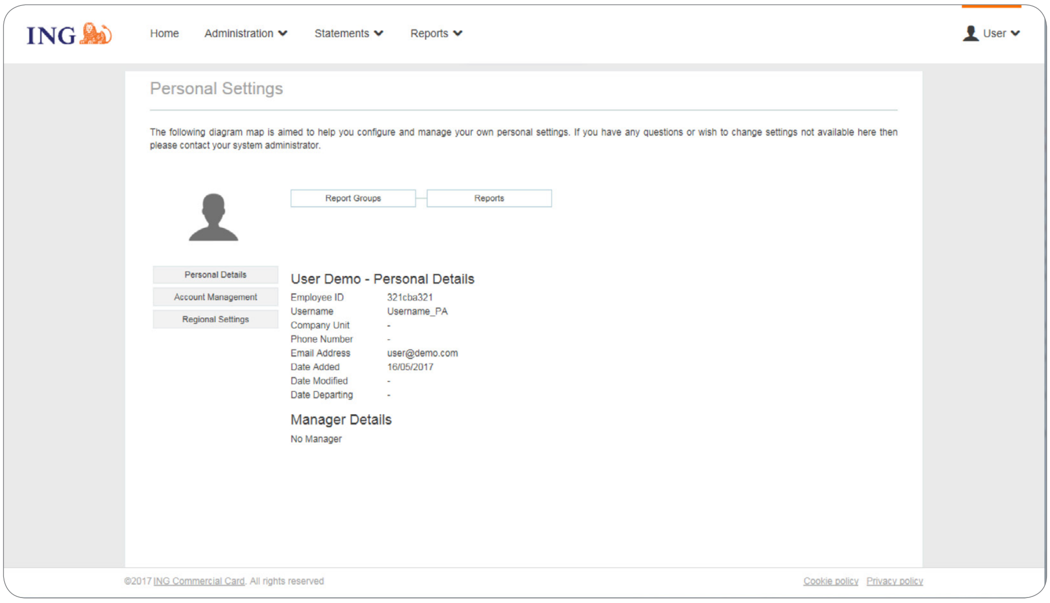


Delegate employee's accounts

As programme manager you can delegate a card account for an employee in the Account Delegation window (Reports > Company Administration > Account Delegation). Select the account you want to delegate by clicking on the Delegate Account icon. Search for the assigned employee in the Employee Search window. To assign the delegation to that employee click on .

User menu

Updating your personal settings or user information is possible via the **User** menu on the top right-hand part of the screen. You can view your **Personal Settings**, change your **Password** and select your preferred **Language**. Via the User menu you can also delegate your account to another employee.



Choose your language

Select **Language** in the User menu. The window **Select Language Preference** will open. Click on the preferred language.

Reset your own Password

You can change your password by selecting **Password** from the User menu. Type your current password. Choose a new password and repeat it for confirmation.

Personal Settings

In the Personal Settings screen you can manage and configure your own personal settings. It is divided in four parts: **Personal Details**, **Account Management**, **Regional Settings** and **Balance Alerts**.

The option **Personal Details** allows you to view and update your details, like your employee-ID, user name and email address. Please not, if you would like to change your email address, please contact the ING Corporate Card Service team on +31 (0)10 428 95 81.

Account management - Custom Account Label

In the screen Personal Settings under Account Management you can set Custom Account labels. Select the specific account and click on Edit to personalise your account label.

Account management - Delegate your account

Select the **Account management** button from the Personal Setting menu. Your account(s) will be displayed.
Click on the right of the account you want to delegate. The Employee Search window appears. You can search by typing the employee-ID or name. Select the name of your chosen delegate and click .

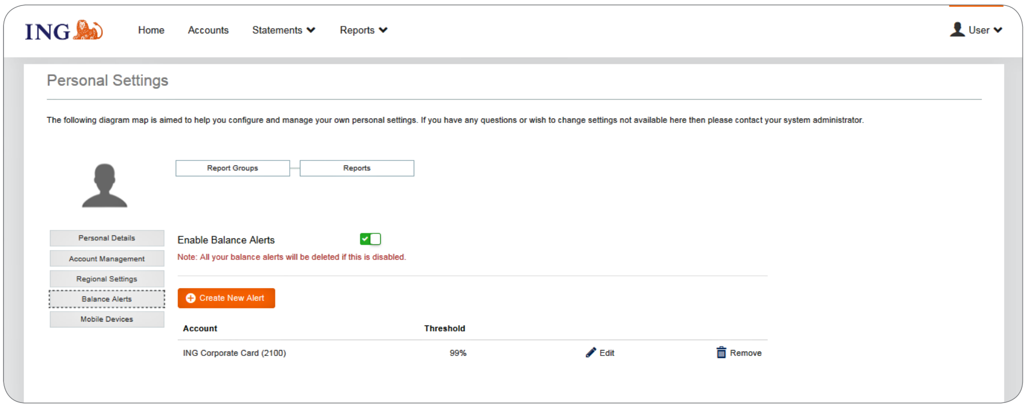
If you want to revoke a delegation, click .

Note: Accounts can only be delegated to existing users within your company. Whenever you want to delegate insight in your card account to someone who is no existing user within your company, please contact the ING Corporate Card Service team on +31 (0)10 428 95 81

Under **Regional Settings** you can choose your preferred numeric format and change the time zone and date notation.

Balance Alerts

You can receive optional email notifications when your account reaches a nominated percentage of your spending limit or designated amount against their credit limit. Click on **Personal Settings > Balance Alerts**. The alerts screen will open. Click on **Create new Alert**. A pop-up window will open. Fill in your personal threshold and click Save.



ING Commercial Card app

In addition to the portal, there is also the mobile app for cardholders. This app will give your cardholders complete control of their credit card while on the go. Real time access that allows them to track recent transactions and provides an oversight of their available spending limit.

The app is suitable for both Android and iOS users and is simple to download: cardholders can either access it by clicking on the 'Mobile app' option in the ING Commercial Card portal, or they can download it from their app store. Your cardholder can log in by using their ING Commercial Card portal login credentials or by scanning the QR-code in the portal. Once the app has been activated, an overview of all transactions and pending authorisations will become available.

Help

The ING Commercial Card portal is available 24 hours a day, 7 days a week and can be accessed from anywhere with an internet connection.

If you need any assistance, please contact the ING Corporate Card Service Team on +31 (0)10 428 95 81 (Monday - Sunday, 24 hours a day).

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