

ING Commercial Card portal

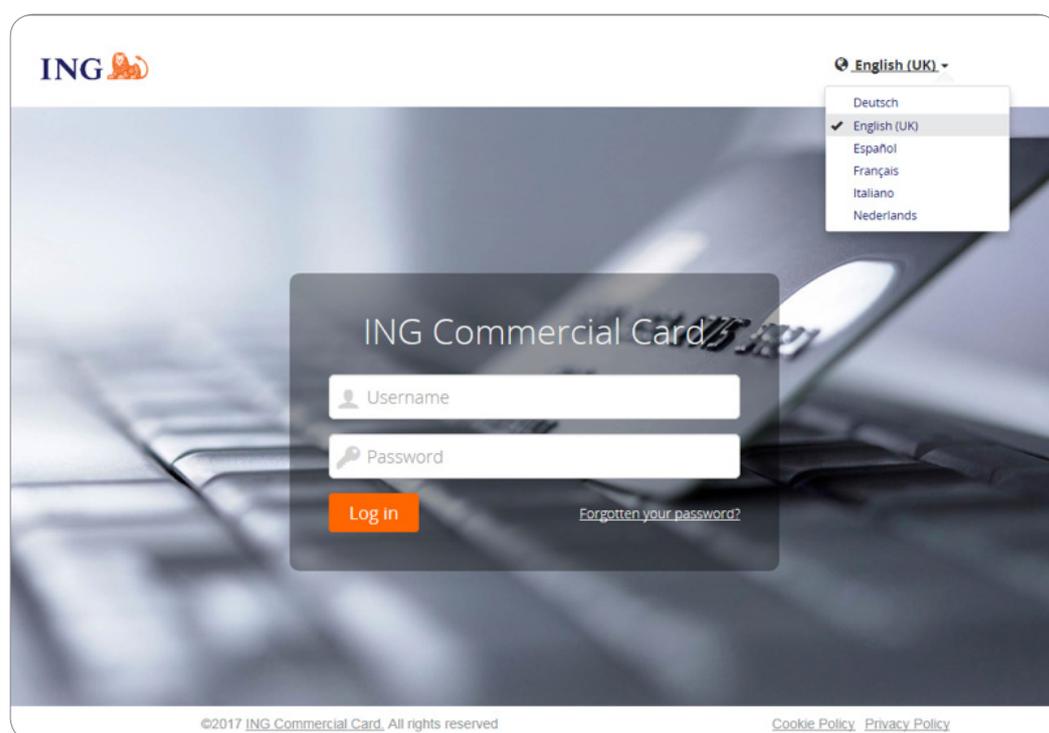
Quick reference guide cardholder

Introduction

This quick reference guide provides information on the usage of the ING Commercial Card portal. The portal lets you review current and past credit card transactions. You can access your statements anywhere and anytime when connected to the internet.

Logon to the ING Commercial card portal

When your credit card application is processed and account is set up, you will receive two emails with your logon credentials. To obtain access, please go to ingcommercialcard.com and enter your **Username** (identical to the email address you provided on the card application form) and temporary **Password**. You will immediately be 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.



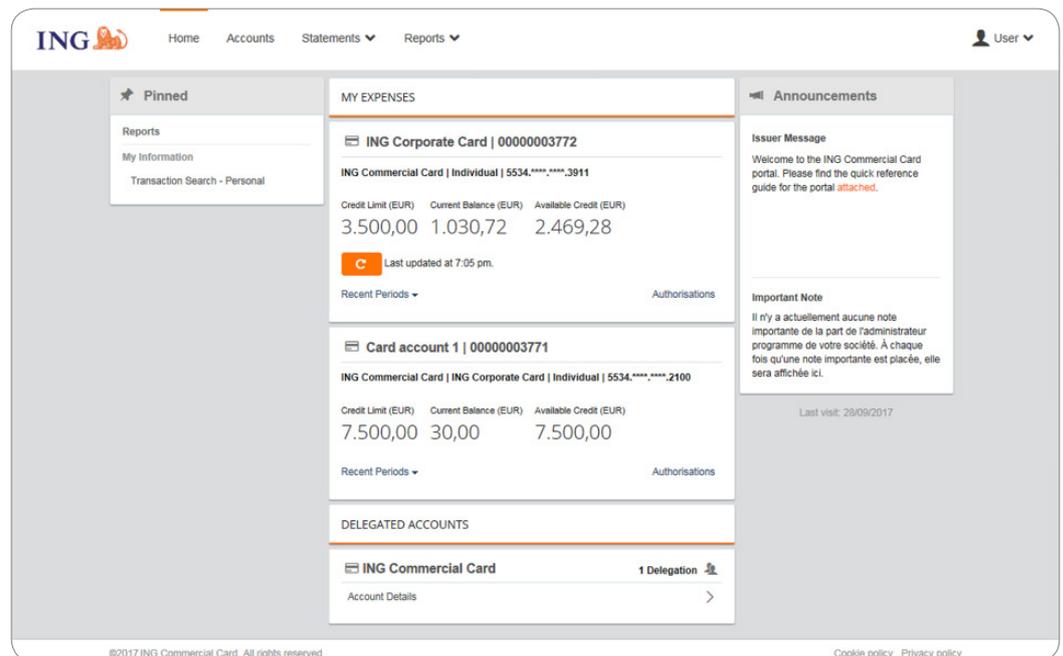
If you have forgotten your password click the 'Forgotten your password?' link. A temporary password will be sent to the e-mail address you provided on the application form.

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 **Accounts**, **Statements** and **Reports** menu. The homepage contains information on your card account. In the top right you can find the user menu.

The homepage is divided into three sections. The main area **My Expenses** displays your card account information, like credit card limit, current balance and available limit. Here you can also find the next payment due date and amount (whenever available). When you click on  you can refresh your (remaining) balances information.



You can view your authorisations by clicking on Authorisations (below right in the widget). The Authorisation Summary page will open. Select the period and click on 'Submit'. The result list displays the authorisations details for the last 7 days. Up to 50 authorisations are shown per page.

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). The programme administrator can publish company-specific information or announcements for your programme regarding the use of your credit card.

Main menu: Accounts

You have easy access to your credit card information 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 **My Accounts** and **Delegated accounts**. The header shows the custom card account label (if set) and the account ID. See the paragraph **Personal Settings** for setting a custom account label. 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**.

The screenshot shows the 'My Accounts' section of the ING portal. On the left, a card is listed with 'Mijn kaartje' and '00000003771' as the card number, and an available credit of 7.443,22 EUR. The main area displays details for this card: Issuer (ING Commercial Card), Card Type (ING Corporate Card), Account Type (Individual), and Card Number (5534,****,****,2100). Below this, a 'Statements' section shows a table with columns for 'Show', 'Current Period', and 'Find'. A transaction is listed with a date of 12/02/2018 and a value of 56,78 EUR. The card's credit limit is shown as 7.500,00 EUR, and the page was last updated on 05/03/2018 at 18:28:12.

Statements tab

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 and your outstanding balance. 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 your card transactions and your account statement(s). In the account statement a summary overview since the last statement is shown. Click on the question mark to show the transaction details.

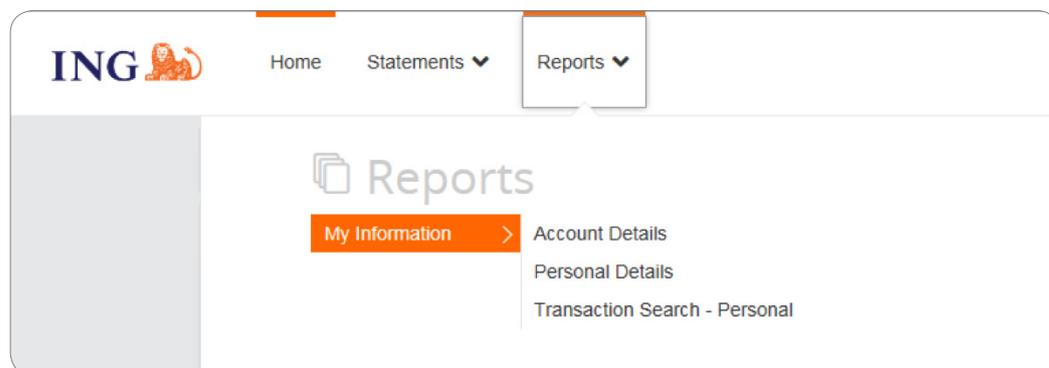
The screenshot shows the 'Statements' menu in the ING portal. The 'Statements' menu item is highlighted, and a dropdown list is visible showing a list of statements for the 'ING Commercial Card'. The list includes: 'Statement - 13/05/2017', 'Statement - 13/04/2017', 'Statement - 29/03/2017', and 'Statement - 27/03/2017'.

Statements

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

Main menu: Reports

The ING Commercial Card portal offers a reporting function. You can run your report by selecting the report category you want in the **Reports menu**.



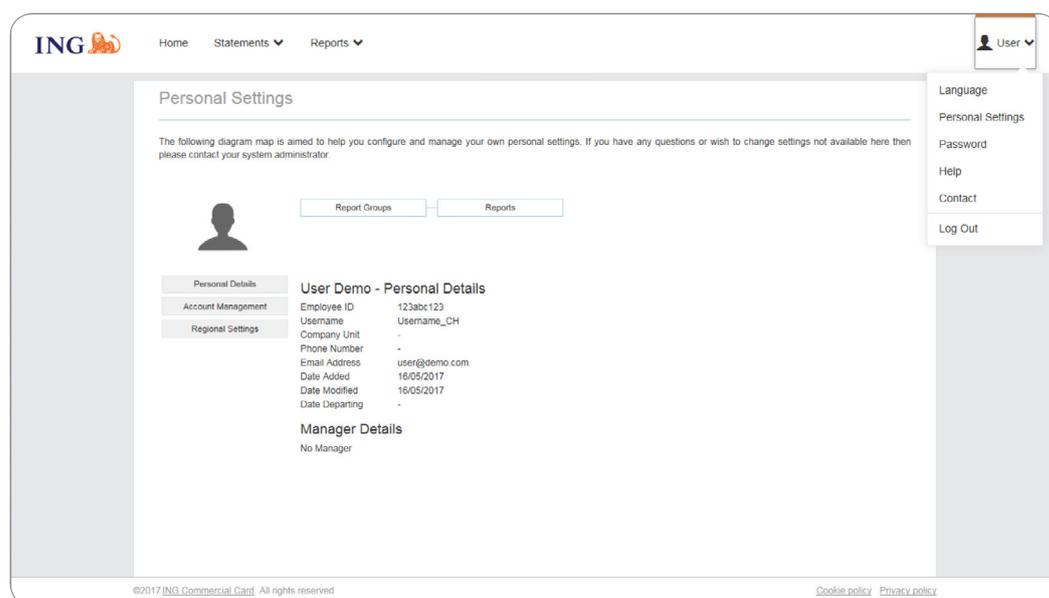
The following standard reports are available for cardholders:

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

You can create a report template by selecting the desired search criteria in the window Transaction Search. Save the template by clicking on **Save Template** in the **Report Templates** section. This makes it easier to run the same report in the future.

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 select your preferred **Language**, view your **Personal Settings**, change your **Password** and activate the **Mobile app**. 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. In the left side menu bar you will find: **Personal Details, Account Management, Regional Settings, Balance Alerts** and **Mobile Devices**.

The function **Personal Details** allows you to view and update your details, like your employee-ID, username and email address. Please note, 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. Click on **Edit** and select the specific account to personalise your account label.

Account management - Delegate account

Select the **Account management** button from the Personal Setting menu. Your card 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 .

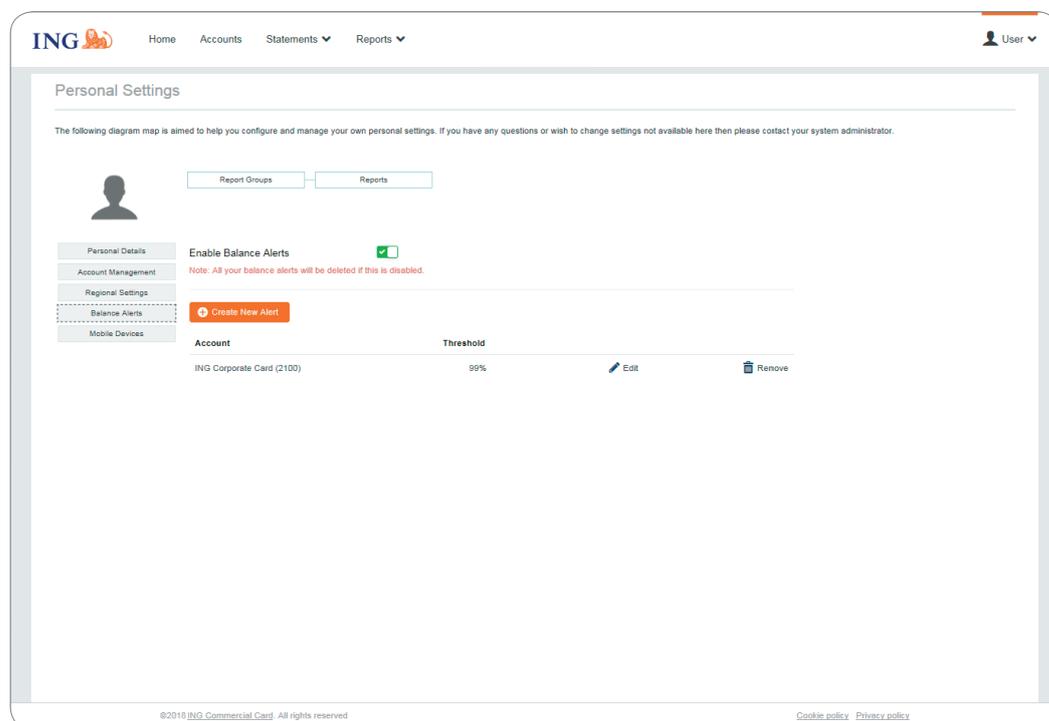
If you want to revoke a delegation, click .

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**.



The screenshot shows the ING Personal Settings page. At the top, there is a navigation bar with the ING logo, Home, Accounts, Statements, Reports, and a User profile icon. The main content area is titled "Personal Settings" and includes a diagram map for navigation. The "Balance Alerts" section is highlighted in the left sidebar. The main content area shows the "Enable Balance Alerts" toggle switch, which is currently turned on. Below this, there is a "Create New Alert" button. A table lists the current alert settings:

Account	Threshold	Edit	Remove
ING Corporate Card (2100)	99%	Edit	Remove

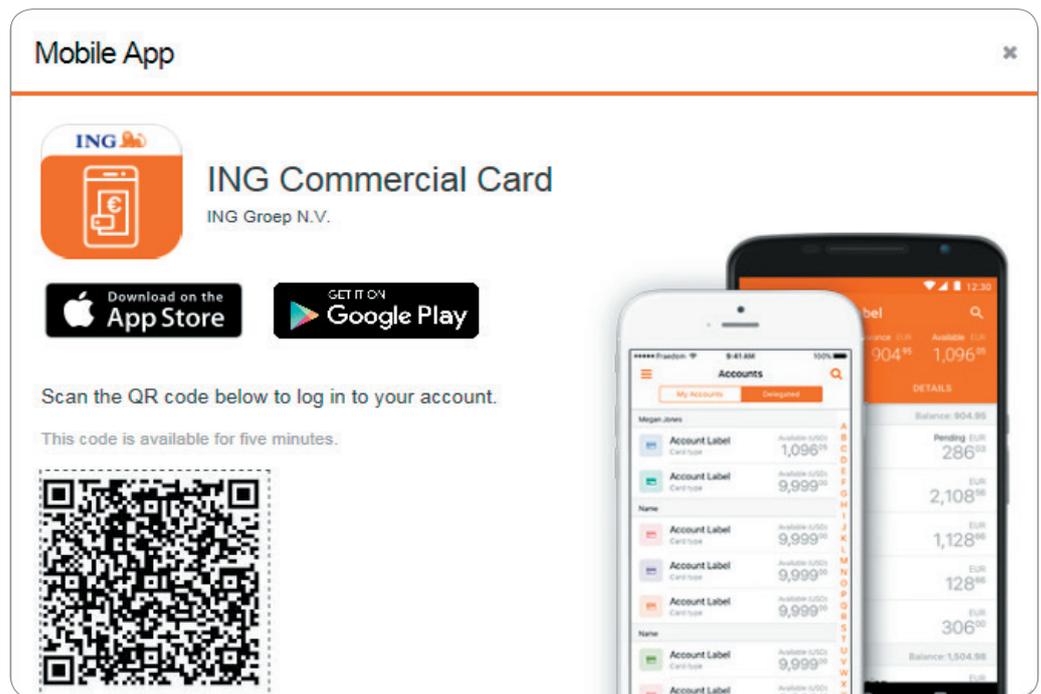
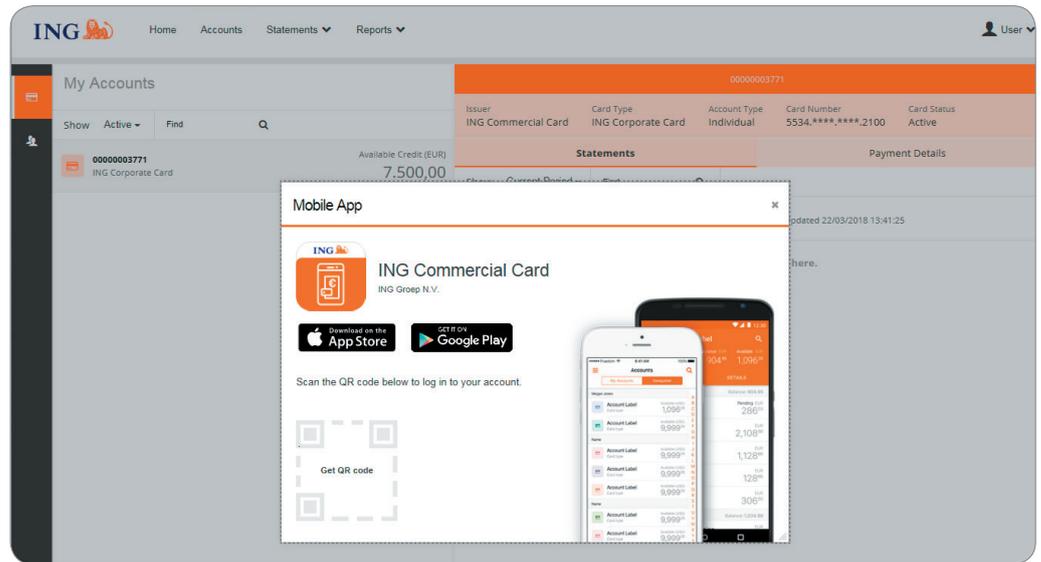
At the bottom of the page, there is a copyright notice: ©2018 ING Commercial Card. All rights reserved. and links to the Cookie policy and Privacy policy.

Mobile Devices

Under the option Mobile Devices you will find a list of all mobile devices on which the ING Commercial Card app is installed. If you no longer want to access the app via one of these devices you can block the device for usage by clicking on **Remove**.

Mobile App

The ING Commercial Card app provides cardholders real-time access to their transactions and the option to check their total spend and available balance.



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).