

ING BusinessOnLine

FAQ

Internet banking for Corporate Clients

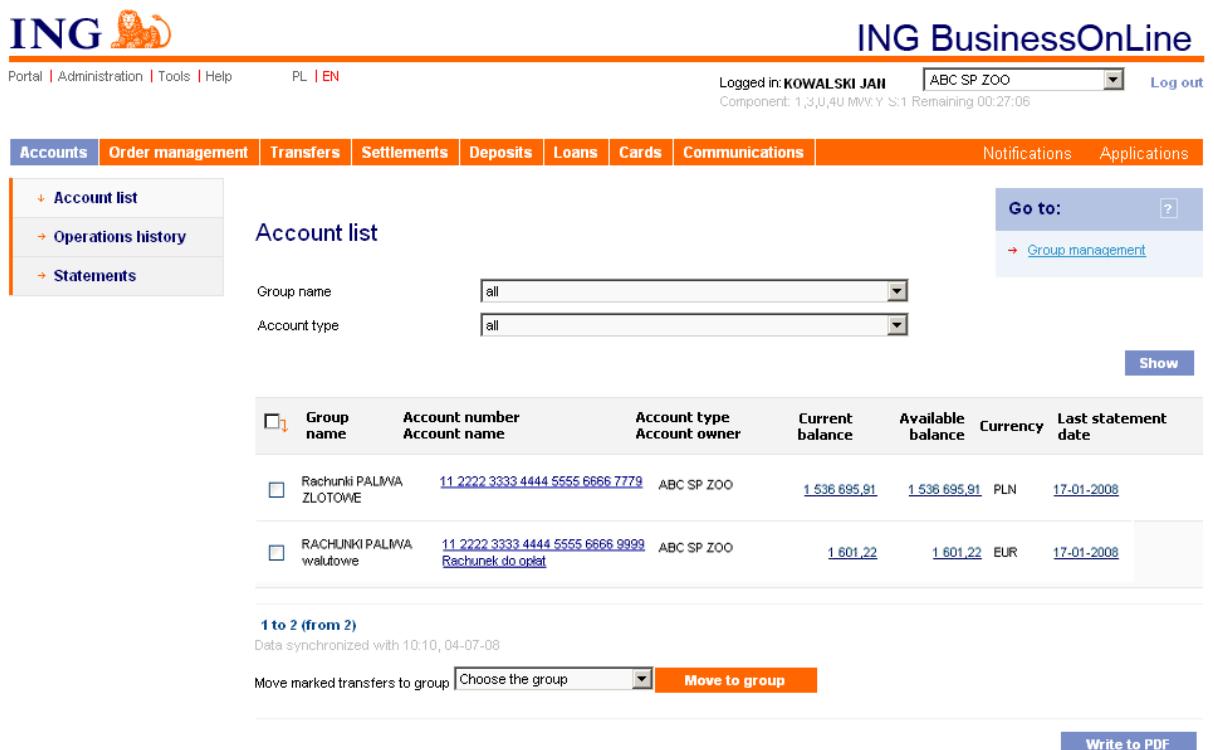


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1. How to check the balance on the bank account?

- Choose **Accounts** in the main menu.
- Choose name of the group and type of the account. Then choose **Show**.
- If you wish to create the account statement in PDF format choose option **Write to PDF** located in the right bottom corner of the screen.



The screenshot shows the ING BusinessOnLine interface. The top navigation bar includes links for Portal, Administration, Tools, Help, PL, and EN. The user is logged in as KOWALSKI JAH, with a session timeout of 00:27:06. The main menu has tabs for Accounts, Order management, Transfers, Settlements, Deposits, Loans, Cards, Communications, Notifications, and Applications. The 'Accounts' tab is selected. On the left, a sidebar menu shows Account list, Operations history, and Statements. The main content area is titled 'Account list' and displays a table of accounts. The table columns are: Group name, Account number, Account type, Current balance, Available balance, Currency, and Last statement date. Two accounts are listed:

Group name	Account number	Account type	Current balance	Available balance	Currency	Last statement date
Rachunki PALIVA ZŁOTOWE	11 2222 3333 4444 5555 6666 7779	ABC SP ZOO	1 536 695,91	1 536 695,91	PLN	17-01-2008
RACHUNKI PALIVA walutowe	11 2222 3333 4444 5555 6666 9999	ABC SP ZOO Rachunek do opłaty	1 601,22	1 601,22	EUR	17-01-2008

Below the table, a note says '1 to 2 (from 2)' and 'Data synchronized with 10:10, 04-07-08'. A button 'Move marked transfers to group' with a dropdown menu 'Choose the group' and a 'Move to group' button is shown. A 'Write to PDF' button is located in the bottom right corner.

2. How to add/remove beneficiary to/from beneficiary's list?

Adding new beneficiary to the list.

- Choose **Transfers** in the main menu and then depending on the type of beneficiary choose **Domestic** or **Currency transfer** in the side menu.
- Fill in text boxes in the section: **Transfer recipient**.
- Choose **Add contractor to the list** on the right side of the screen.
- You will see the entered data in the edition mode.
- To save the data choose **CONFIRM** in the right bottom corner of the screen.

The screenshot shows the 'New domestic contractor' form in the ING BusinessOnLine interface. The top navigation bar includes links for Accounts, Order management, Transfers, Settlements, Deposits, Loans, Cards, Communications, Notifications, and Applications. The 'Transfers' tab is active. A sidebar on the left lists transfer types: Domestic, European, Currency transfer, Internal, ZUS (National Insurance Agency), Tax office, and Predefined transfers. The main form area is titled 'New domestic contractor'. It contains the following fields:

- Contractor type: A dropdown menu set to 'Domestic'.
- Group name: A dropdown menu set to 'select'. A 'Group management' link is located to its right.
- Create a new one based on the existing one: A dropdown menu.
- Resident: A radio button (checked).
- Contractor's short name: An input field containing 'Contractor 1'.
- Name / First name and last name: An input field containing 'John Doe'.
- Address: An input field containing 'ul. Złota 1'.
- Address 2: An input field containing '00-312 Warszawa'.
- Country: A dropdown menu set to 'POLAND - PL'.
- Contractor's account number: An input field containing '92 1000 2000 1234 5555 5555 1234'.

At the bottom of the form are 'Back' and 'CONFIRM' buttons.

Deleting beneficiary from the list.

- Choose **Transfers** in the main menu.
- Choose **Find contractor** on the right side of the screen in the section: **Transfer recipient**.
- Choose name of the beneficiary, account number and name of the group from the list and then choose **Show**.
- Mark the check box next to the name of the beneficiary who you wish to delete and choose **Remove contractor**.

The screenshot shows the ING BusinessOnLine interface. At the top, there is a navigation bar with links for Accounts, Order management, Transfers, Settlements, Deposits, Loans, Cards, Communications, Notifications, and Applications. The Transfers link is highlighted. On the left, a sidebar menu is open, showing Group management, Import/Export, Reports, and Database. Under Database, there are links for Domestic contractors list, Foreign contractors list, SWE contractors list, List of debtors in payment order, List of debtors in GOBI, ING Bank branches, Domestic banks list, Foreign banks list, Payment titles list, and SWE Payment titles list. The main content area displays the 'Domestic contractors list' with a table showing two rows of data. The table has columns for Group name, Short name, Contractor's full name, Contractor's address, and Account number. The first row shows 'CONTRACTORS 1 Doe' with address 'ul. Złota 1, 00-312 Warszawa' and account number '76 1050 1038 1000 00234321 8977'. The second row shows 'CONTRACTORS 1 Roe' with address 'ul. Chmiela 13, 00-25...' and account number '78 1050 1038 1000 0023 2267 3117'. Below the table, there is a section for 'Move marked ones to group' with a dropdown menu and a 'Move to group' button. To the right of the table, there is a 'Go to:' sidebar with links for Import of contractors, Creating contractors, and Group management. At the bottom right, there is a 'Remove contractor' button.

3. How to make a domestic transfer?

- Choose **Transfers** in the main menu and then choose **→ Domestic** in the side menu.
- Insert the account number of the beneficiary and fill in beneficiary's data. You can also automatically insert beneficiary's data from the database by clicking on **→ Find contractor** on the right side of the screen.
- Insert transfer data (execution date, amount, payment title).
- Choose **APPROVE TRANSFER**, verify the data and then accept the transfer by clicking on **Sign** or **Sign and send**. Transfer will be processed if the acceptance process was carried out according to the acceptance scheme.
- If you wish to save the transfer as a model click on **Save as model**.

[Accounts](#) | [Order management](#)
[Transfers](#)
[Settlements](#)
[Deposits](#)
[Loans](#)
[Cards](#)
[Communications](#)
[Notifications](#)
[Applications](#)

- [↓ Domestic](#)
- [→ European](#)
- [→ Currency transfer](#)
- [→ Internal](#)
- [→ ZUS \(National Insurance Agency\)](#)
- [→ Tax office](#)
- [→ Predefined transfers](#)

Domestic transfer

Go to:


- [→ Predefined transfers](#)
- [→ Transfer import](#)

Transfer of funds from account

Current account balance

Available balance

Transfer recipient

Contractor's short name
[→ Find contractor](#)
 Resident

 Non-resident

Full name

Address

Account number

Bank name
[→ Add contractor to the list](#)

Transfer data

Execution date

Amount

Payment title

[→ Find title](#)

[→ Add to the dictionary](#)

Send via SORBNET
(paid option)

[Save as model](#)
[APPROVE TRANSFER](#)

4. How to make a foreign transfer?

- Choose **Transfers** in the main menu and then choose **→ Currency transfer** in the side menu.
- Insert the account number of the beneficiary and fill in beneficiary's data. You can also automatically insert beneficiary's data from the database by clicking on **→ Find contractor** on the right side of the screen.
- Insert transfer data (execution date, amount, payment title).
- Choose **APPROVE TRANSFER**, verify the data and then accept the transfer by clicking on **Sign** or **Sign and send**. Transfer will be processed if the acceptance process was carried out according to the acceptance scheme.
- If you wish to save the transfer as a model click on **Save as model**.

Accounts
Order management
Transfers
Settlements
Deposits
Loans
Cards
Communications
Notifications
Applications

→ Domestic
→ European
↓ Currency transfer
→ Internal
→ ZUS (National Insurance Agency)
→ Tax office
→ Predefined transfers

Currency transfer

Go to:
?

→ Predefined transfers
→ Transfer import

Transfer of funds from account

Current account balance

Available balance

Transfer recipient

Contractor's short name
→ Find contractor

Resident
 Non-resident

Name / Full name

Address

Country

Account number

Recipient's bank

Recipient's bank BIC code
Find bank code

Bank name

Town

Country

→ Add contractor to the list

Intermediary bank

Intermediary bank (paid option)
Find bank code

Transfer data

Execution date
→

Transfer amount
EUR

select, if the transfer is supposed to be executed as urgent, or with a currency date different from SPOT(paid option)
Currency date

select, if the transfer is supposed to be executed by rate negotiated with the bank
Rate

Payment title code

Payment title

→ Find title

Additional information
→ Add to the dictionary

Fees and commissions

SHA
 BEN
 OUR

ING Bank Śląski fees and commissions debiting the account

Confirmation

Fax
 Email address

The request/transfer execution confirmation fee is consistent with the current ING Bank Fees and Commissions Table.

Contact person

Full name

Telephone number / e-mail

Declaration

I hereby declare that I am acquainted with Regulations on running settlements in the form of payment orders, as well as Regulations on making currency exchange transactions with immediate deliveries at ING Bank Śląski.

Save as model
APPROVE TRANSFER

9

5. How to make a transfer to ZUS (Social Insurance Institution)?

- Choose **Transfers** and then choose the option **ZUS (National Insurance Agency)** in the side menu.
- Choose the account number to transfer the money from and then choose the account number of ZUS and fill in transfer's data.
- Choose **APPROVE TRANSFER**



Portal | Administration | Tools | Help PL | EN

Logged in: KOWALSKI JAI | ABC SP ZOO | Log out
Component: 1,3,0,40 MW/Y S:1 Remaining 00:26:04

[Accounts](#) [Order management](#) **Transfers** [Settlements](#) [Deposits](#) [Loans](#) [Cards](#) [Communications](#) | [Notifications](#) [Applications](#)

- [→ Domestic](#)
- [→ European](#)
- [→ Currency transfer](#)
- [→ Internal](#)
- ↓ ZUS (National Insurance Agency)**
- [→ Tax office](#)
- [→ Predefined transfers](#)

ZUS (National Insurance Agency) transfer

Transfer of funds from account

82 1050 0086 7363 7363 2071 Rachunek bieżący (PLN)

Current account balance 1020,78 PLN
Available balance 1020,78 PLN

Transfer recipient

ZUS Account No.

Bank name Bank przejmujący - [10101010]
Premium type FP i FGSP

Transfer data

Execution date 

Amount PLN

Payer data

Payer short name or full name 

Payer's NIP 

Second ID type 

Payer's second ID 

Payment type 

Declaration 

Declaration number 

Number of decision / agreement / enforceable title 

[Save as model](#) **APPROVE TRANSFER**

6. How to approve and send payment order?

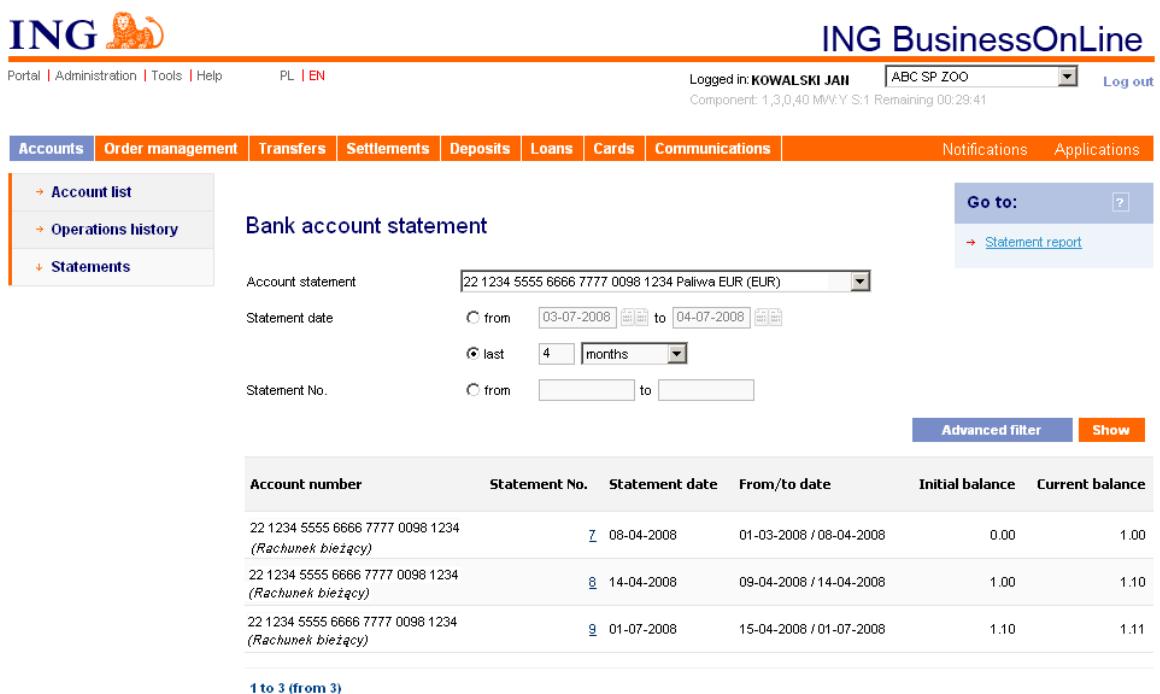
- Choose **Order management** and click on **Order review** in the side menu.
- This function is used to review, accept and send the order already entered to the system.
- To find orders which are waiting to be accepted please define searching criteria and choose **Show**.
- To accept order, mark the checkbox next to the chosen order and click on **Sign**. To accept the package, please move to the „Package details” choosing the name of the package.
- After choosing the acceptance button you will be moved to the acceptance screen where you can see the list of all orders which are ready to be accepted.
- The acceptance is made after inserting password to certificate holder.



- Orders will be processed if the acceptance process was carried out according to the acceptance scheme.

7. How to create bank statement and save it in the PDF format?

- Choose **Accounts** in the main menu and click on **Statements** in the side menu.
- Use the filter to find a statement according to defined criteria (account number, date and statement number).
- To expand filtering criteria click on **Advanced filter** and choose additional criteria.
- After defining the criteria click on **Show**, you will be able to see the list of statements.



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Logged in: KOWALSKI JAI | ABC SP ZOO | Log out

Component: 1,3,0,40 MV:Y S:1 Remaining 00:29:41

Notifications Applications

Bank account statement

Account statement: 22 1234 5555 6666 7777 0098 1234 Paliwa EUR (EUR)

Statement date: from 03-07-2008 to 04-07-2008 last 4 months

Statement No.: from _____ to _____

Advanced filter **Show**

Account number	Statement No.	Statement date	From/to date	Initial balance	Current balance
22 1234 5555 6666 7777 0098 1234 (Rachunek bieżący)	7	08-04-2008	01-03-2008 / 08-04-2008	0.00	1.00
22 1234 5555 6666 7777 0098 1234 (Rachunek bieżący)	8	14-04-2008	09-04-2008 / 14-04-2008	1.00	1.10
22 1234 5555 6666 7777 0098 1234 (Rachunek bieżący)	9	01-07-2008	15-04-2008 / 01-07-2008	1.10	1.11

1 to 3 (from 3)

- To see the details of the statement click on the number of the statement.
- To save the statement in the PDF format click on **Write to PDF**.

8. How to download group of statements?

- Choose **Tools** in the main menu and then click on **Reports** in the side menu.
- Choose **New report** then option **advanced statements**, next click on **Create template** and insert name of the template.

Defining report template

Template type **advanced statements**

Creating template - advanced statements

Template name

- When template is created define its filtering conditions (time range, type of accounts).

Filter name: February - March Filter

Account: all

Statement date: from 04-07-2008 to 04-07-2008

last 5 days

Filter conditions:

- (statement date >= 27-02-2008) AND (statement date <= 03-03-2008)
- (final balance < 1000)
- (initial balance > 200)
- (statement number =)

Attention! While choosing additional filtering condition use **or** as operator.

- Save the filter, it is then visible on the list of templates.

Template/Filter name	Template type	Template/filter author	Actions		
January report	advanced statements	KOWALSKI JAN	 Add filter	 Modify	 Delete
 February - March Filter		KOWALSKI JAN		 Modify	 Delete

- If you wish to generate the file with statements please choose  or name of the filter. The file will be ready on the list of reports with the status 'ready to fetch'.

Choice	Report name Date of creation	Report type Data format	Generated by/Author	Status
<input type="checkbox"/> 	nowe_wyciagi_n_Mf_20080708_144902_08-07-2008	statements pdf	KOWALSKI JAN	ready to fetch

9. How to check the history of transactions?

- Choose **Accounts** in the main menu and click on **Operations history** in the side menu.
- Use the filter to find a transaction according to the defined criteria (account number, booking date, transaction type).
- To expand filtering criteria click on **Advanced filter** and choose additional criteria (counterparty's name, amount, reference number, title, currency).
- After defining the criteria click on **Show**, you will be able to see the list of defined transactions.

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Portal | Administration | Tools | Help PL | EN Logged in: KOWALSKI JAI ABC SP ZOO Log out Component: 1,3,0,40 MWY S:1 Remaining 00:29:30

Accounts Order management Transfers Settlements Deposits Loans Cards Communications Notifications Applications

Go to: [Data export](#)

Operation history

Account: 61 1050 0086 7363 7363 7363 Rachunek bieżący (PLN)

Operation type: all

Find text:

Book date: from 04-07-2008 to 04-07-2008 recent 18 days

Advanced filter Show

Account no.:	61 1050 0086 7363 7363 7363	Currency:	PLN	
Account name:	Rachunek bieżący	Credit sum:	0.01	
Debited sum:	0.00	Credit count:	1	
Debit count:	0			
Book date	Operation type	Contractor	Operation title	Amount / Currency
01-07-2008	uznanie	94 1050 0086 1000 0023 3179 9358 Kangur sp. z o.o. UL. MARSHALKOWSKA 12 00-499 WARSZAWA	zewnętrzny	0.01 PLN

1 to 1 (from 1)

Write to PDF

10. How to import file from the financial system?

- Choose **Tools** in the main menu.
- Choose **→ Import/Export** and then **Import templates**.
- Choose the template which you want to use to import orders. There are some common and frequently used templates available. Template 'Multicash PLI' is used to import domestic orders. In case your financial system uses different templates you can create new template by clicking on **Add template**.

Import templates

Template/Filter name	Template type	Template author	Actions		
Template 1	Foreign contractors	KOWALSKI JAN	→ Preview	→ Modify	→ Delete
Template 2	Domestic contractors	KOWALSKI JAN	→ Preview	→ Modify	→ Delete
ING BankOnLine domestic contractor	ING BankOnLine domestic contractor	Predefined by the Bank	→ Preview		
ING BankOnLine currency contractor	ING BankOnLine currency contractor	Predefined by the Bank	→ Preview		
MNB	MNB	Predefined by the Bank	→ Preview		
MultiCash INT	MultiCash INT	Predefined by the Bank	→ Preview		
MultiCash INT DUŚ	MultiCash INT DUŚ	Predefined by the Bank	→ Preview		
MultiCash PLA	MultiCash PLA	Predefined by the Bank	→ Preview		
MultiCash PLD/PLG	MultiCash PLD/PLG	Predefined by the Bank	→ Preview		
MultiCash PLI	MultiCash PLI	Predefined by the Bank	→ Preview		

- While choosing template 'Multicash PLI' define the code page of imported file and pick the file by clicking on **Browse...**. Next click on **Import**.

Import

Data type template	MultiCash PLI
Encoding characters	Windows-1250
File to import	<input type="text"/> <input type="button" value="Browse..."/>
<input type="button" value="Back"/>	<input type="button" value="Import"/>

- System will verify the file and the result of import will be displayed on the computer screen.

Import operation result

Transaction data import

Record count	3
Valid record count	3
Invalid record count	0
Debit sum	0.00 PLN
Control sum	dca443986896c744d32a6739bc3eef32
<input checked="" type="checkbox"/> Import to package	<input type="text"/>
<input type="checkbox"/> Import as model transfer	<input type="text"/>

Orderer's account	Beneficiary Beneficiary's account	Execution date	Transfer amount Transfer currency	Status Error details
72106000760000320000546101	OPAKOWANIA SP. Z O.O. 2611101271000099999874157	07-07-2008	5312.0 PLN	Valid

Updated date				
72106000760000320000546101	TUR RELIANCE 1111602202000000060819897	07-07-2008	885.63 PLN	Valid

Updated date				
72106000760000320000546101	SPEDYTOR SP. Z O.O. 03106000760000409930102204	07-07-2008	1500.0 PLN	Valid

- In order to add imported orders to the package, mark the option Import to package and insert name of the package.
- In order to save correct records in the database choose **APPROVE**. In order to export incorrect records to the new file choose **Export invalid records**.

11. How to open deposit?

- Choose **Deposits** in the main menu and click on **New deposit** in the side menu.
- Choose the account number to transfer the money from.
- Insert deposit period, deposit maturity date and deposit amount.
- Check the interest rate by clicking on **Check interest rate**.

ING BusinessOnLine

Portal | Administration | Tools | Help PL | EN Logged in: KOWALSKI JAH | ABC SP ZOO | Log out Component: 1,3,0,42 MV:Y S:1 Remaining 00:29:36

Accounts | Order management | Transfers | Settlements | **Deposits** | Loans | Cards | Communications Notifications | Applications

New deposit

Transfer from account: 22 1234 5555 6666 7777 0098 1234 Rachunek bieżący (PLN)

Current account balance: 827,744.56 PLN

Available balance: 827,544.56 PLN

Deposit period: 31 days

Deposit maturity date: 07-08-2008

Deposit amount: 100000.00 PLN (Minimum amount: 1000 PLN)

Check interest rate

- Approve opening of deposit by clicking on **Sign**.

ING BusinessOnLine

Portal | Administration | Tools | Help PL | EN Logged in: KOWALSKI JAH | ABC SP ZOO | Log out Component: 1,3,0,42 MV:Y S:1 Remaining 00:29:56

Accounts | Order management | Transfers | Settlements | Deposits | Loans | Cards | Communications Notifications | Applications

Deposit confirmation

Transfer from account: 22 1234 5555 6666 7777 0098 1234 Rachunek bieżący (PLN)

Deposit period: 31 days

Deposit start date: 08-07-2008

Deposit maturity date: 08-08-2008

Deposit interest rate: 5.0540%

Deposit amount: 100,000.00 PLN

Back **Sign**