

Entering the transfer in ING Business

Refer to the Use Guide when you have rights to input a transfer in the ING Business system.

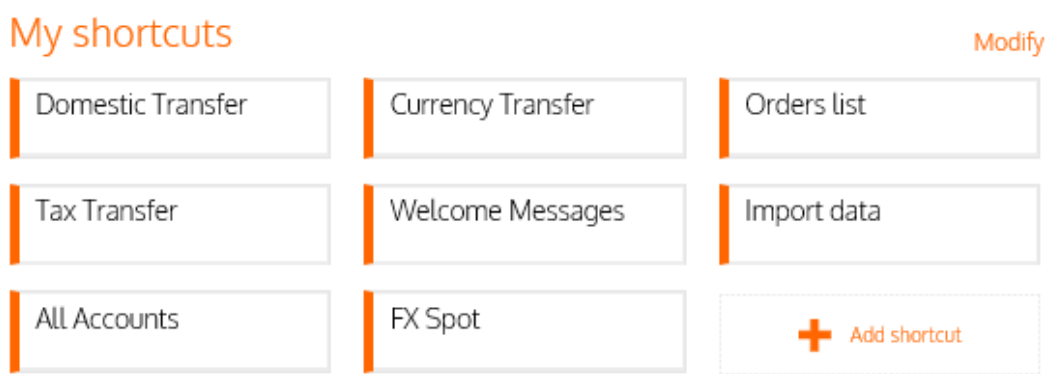
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I. Transfer form activation

You can activate a transfer form in 3 ways:

- On the home screen choose the tile **Domestic transfer** in the module **My shortcuts**.



To add new transfer types to your shortcuts, refer to the User's Guide [My shortcuts – how to add or remove the home screen shortcut](#).

- Click the **New transfer** option on the home screen in the **Recently created transfers** module.

Recently created orders

☐ Created by me

New transfer ▼

- Domestic transfer
- European transfer
- Foreign payment order
- Internal transfer
- Social Insurance Administratio transfer
- Tax transfer

Realization date	Beneficiary Title	Debited account Order type		
15.12	Artykuły biurowe sp.... Test	94...2322675055 Domestic transfer		
08.12	Igor Business druga transza	94...2322675055 Domestic transfer		
14.12	Artykuły biurowe sp.... faktura nr. 789/2017	94...2322675055 Domestic transfer	95,264.00 PLN	loaded
17.11	Wynagrodzenia Orders:: 1	Domestic orders pack...	5,100.00 PLN	cancelled
08.12	Adam Nowak wynagrodzenie za listopad	94...2322675055 Domestic transfer	6,231.00 PLN	loaded
01.12	Wynajem lokali Opłata za wynajem	94...2322675055 Domestic transfer	8,452.00 PLN	loaded
22.11	Agencja reklamowa Kampania reklamowa	35...2362448348 Domestic transfer	85,000.00 PLN	loaded
29.11	Energia elektryczna s... F234/2017	94...2322675055 Domestic transfer	15,625.00 PLN	loaded

Displayed 8 **See all**

→ Click the **New transfer** option on the home screen in the module **To authorise**.

To authorize ▼

New transfer ▼

- Domestic transfer
- European transfer
- Foreign payment order
- Internal transfer
- Social Insurance Administratio transfer
- Tax transfer

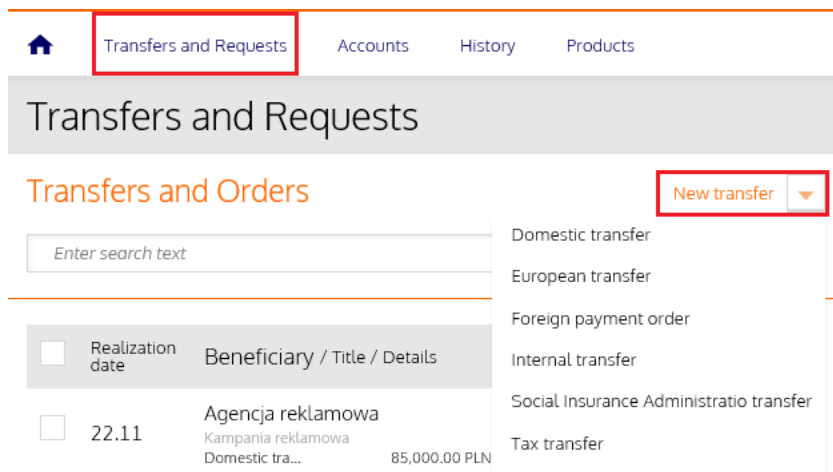
14
Orders

☐ Realization date ☐ Details Amount

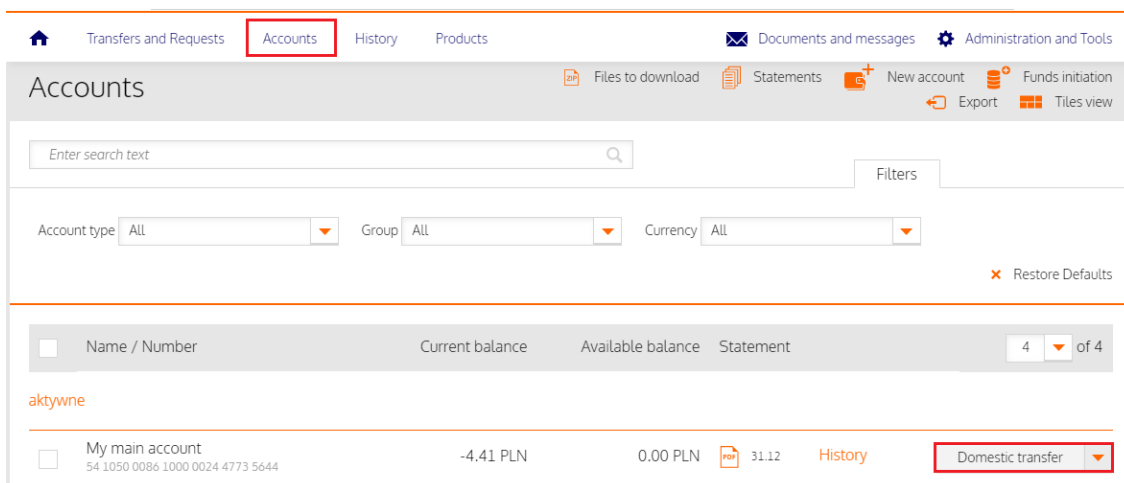
<input type="checkbox"/> 22.11	Agencja rekl Kampania rekl	Tax transfer	
<input type="checkbox"/> 17.11	Igor Business Zaliczka	5,000.00 PLN	Sign and send ▼
<input type="checkbox"/> 17.11	Artykuły biurowe sp. z... Faktura	150.00 PLN	Sign and send ▼
<input type="checkbox"/> 29.11	Energia elektryczna sp.... F234/2017	15,625.00 PLN	Sign and send ▼
<input type="checkbox"/> 01.12	Wynajem lokali Opłata za wynajem	8,452.00 PLN	Sign and send ▼

Displayed 5 from 14 **See all**

→ In the tab **Transfers and requests** expand the list **New transfer** and choose the requested transfer type.



→ In the tab **Accounts** expand the list of transfer types supported by a specific company account.



The debit account number will populate straight away in the activated transfer form.

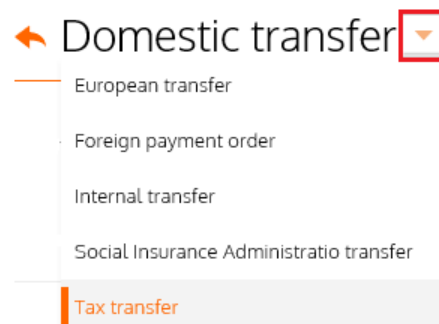
Please remember that not all types of accounts can be used for all types of transfers, e.g. from the savings account, you should only make intra-company transfers.

II. Transfer form completion

Transfer type change

Click the transfer header to change the form type.

From the available list of transfers, choose the one you want to change and the form layout will be optimised to the item chosen by you.



Form fields

There are two types of form fields:

- **obligatory** – on the orange background. The form will not be approved if these are left blank.

Amount

0.00

PLN

- **voluntary** – on a white background. You do not need to fill in these fields to approve the form.

Field completion

You may fill in the form fields:

- **manually** – place the cursor in the field and start entering the field value.
When there are business partners saved for the company under which you are logged onto the system, after entering 3 characters the system will feed the values stored for the field.

2310

23 1050 1357 1000 0090 6387 3849 / Igor Business / / Partner
biznesowy

- **using the drop-down list** – click the arrow icon on the right of the field to expand the list of items, company accounts to which you have access or bank data stored for the company.

Country

select country

Afghanistan
Aland Islands
Albania
Algeria
American Samoa
Andorra
Angola
Anguilla
Antarctic
Antigua and Barbuda

- **using the list icon** – the form includes fields with the list icon on the right hand side.

Account number

Enter the account number, e.g. 99 1234 0012 1000 0000 1234 1234



Click the icon to expand the list of company accounts or stored business partners. The list has a search engine which will help you find the item you are looking for. Click **Select** on the right of a given row when you want the item to be fed into the form field.

Account number

Enter search text

Short name ▼	Full name Address	Account number	
Partner biznesowy	Igor Business Katowicka 1 03-100 Wrocław	55 1050 1852 1000 0000 0000 0000	Select
Papiernik	Artykuły biurowe sp. j. Mokotów Warszawa	77 1050 1252 1000 0000 0000 0000	Select

Date selection

You may fill in the transfer date:

- **manually** – place the cursor into the date field and enter the date in the format: dd-mm-yyyy
- **from the calendar** – click the calendar icon and choose the transfer processing date.
To change the month, click the arrow on the left or right of the month.
To see all the months of the year, click the month.

Realization date

◀ November 2017 ▶

Mon	Tue	Wed	Thu	Fri	Sat	Sun
30	31	01	02	03	04	05
06	07	08	09	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	01	02	03
04	05	06	07	08	09	10

Today

Please remember that domestic transfers can be entered into the system one year in advance at maximum while FX transfers one month in advance only.

Data saving

Add the data you entered to the company database:

- **tick the checkbox under the field** – for example tick the checkbox under the completed field, e.g. with transfer details or a business partner name to save data in the system. Next time you will be filling in a transfer, the system will feed the values stored for those fields.

Payment title

My title



Add title to database

- **Save as template** – tick the checkbox **Save as template** to save the completed transfer form. Enter the template name, select the group and click **Approve**.



Save as template

Predefined transfer name

Group

Approve

On the next screen, click **Save as template** to use the completed form in the future.

Save as template

You may go to the list of templates through the tab Transfers and requests under a given context action.

Use hints

In the transfer form you may find a few types of hints:

- **Field hint** – here we put the content suggesting the format of data to be entered, e.g. in the account field we suggest a bank account format

Account number

Enter the account number, e.g. 99 1234 0012 1000 0000 1234 1234



- **Wrong or no field completion messages** – when you fill in the field incorrectly or when you do not fill in an obligatory field, we will suggest you in a message the data to enter to have it accepted.

Name / Full name
 + optionally address

! Enter a name of beneficiary. Use no more than 4 lines with up to 35 characters per line. Allowed characters are:
 -letters (including Polish),
 -digits,
 -separators / , . " () [] { } = _ % ~ ^ ' - < > @ \$ & # * + ; ; ? ! `

→ **Question mark** – hover over the question mark icon to learn more about e.g. possible types of transfer processing.


☒ ELIXIR ?
 ☐ SORBNET ?
 ☐ Express ELIXIR ?

ELIXIR system is used to clear domestic transfers:

- to the amount below PLN 1,000,000.,
- sent to the accounts of tax offices or Social Insurance Institution (regardless of the transfer amount).

 Elixir transfers are settled on business days, at the following cut-off times. The Bank charges fees for processing transfers in the ELIXIR system as per the ING Bank Table of Fees and Commissions.

→ **Cut-Off Time** – each type of transfer is governed by cut-off times when transfers can be sent from the bank. To check the time when the transfer has to be not only filled in but also signed off and sent, click the **Cut-off time** link.

28-10-2019  **Cut off time**

Orders sent before 08:10 will be forwarded to settle within the first session of Elixir
 Orders sent before 11:30 will be forwarded to settle within the second session of Elixir
 Orders sent after 11:30 will be forwarded to settle within the next Business Day within the first session of Elixir
 SORBNET orders sent before 14:30 will be forwarded to settle on the same Business Day
 SORBNET orders sent after 14:30 will be forwarded to settle on the next Business Day

For the full list of cut-off times, see the bank's website – click the link [Instruction processing hours](#) in the website footer.

Accept data entered

When you have completed the form fields, click the button **Approve**.

Approve

III. Transfer details

When you need to change transfer data

Click the back arrow in the transfer header to go back to edit mode and correct the data in the form.

Domestic transfer details

When transfer data have been entered correctly

Click the relevant action at the bottom of the screen:

- **Save** – when you want to enter your transfer into the system only.
- **Sign** – when you want to enter your transfer into the system and sign it with your full name.
- **Sign and send** – when you want to send your transfer right away.

Sign and send

Sign

Save

Remember that you act within your mandate. When you have rights to enter and sign off transfers only, but you clicked “Sign and send”, the transfer will be entered into the system and signed with your data – but it will not be sent.

Text message code/ password entry for the eToken/card

When the action chosen by you requires extra authorisation with the text message code or password for the eToken/card, you will be asked to do so.

- **Text message code** – the system will prompt you the text message from a given date to enter. You need to check that the text message received has the same number. You also need to check that the text message data agree with the data in your form as well.

Please enter sms code number: 2

Cancel sms code

After entering the text message code, click the same button you clicked to prompt a text message.

- **password for eToken/card** – verify the data in the window and when they agree accept them by entering the password for the eToken/card.

Message

When the action chosen by you was successful, you will see a green message on the screen.



Order has been executed.



When the action chosen by you failed, you will see a red message on the screen.

 Order has been signed.
Failed to send the order. Acceptance schemes for this account haven't been fulfilled; or limits have been exceeded.

Should you have any questions call ING Business Centre: 32 357 00 24 or 801 242 242 or write to us at: bc@ingbank.pl. Our advisors are available on business days Monday through Friday from 8 a.m. to 6 p.m.