



# COMMERCIAL INTERNET BANKING — USER MANUAL —

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## GLOSSARY

**LCY:** Local Currency

**FCY:** Foreign Currency

**Book Transfer:** Money transfers between accounts held in ING Bank Turkey either in LCY or FCY

**EFT:** Domestic LCY money transfer to third domestic banks in Turkey

**SWIFT Transfer:** FCY money transfers either to domestic third banks or international banks

**SMS:** Short Message Service (Text message for mobile phones)

**BIC Code:** Business Identifier Code – every bank that is registered to SWIFT system has it

## Introduction

ING Bank Turkey Local Internet Banking Services is an online banking solution for organizations that have accounts in Turkey and whom would like to manage their accounts, initiate money transfers, payments, investments etc.

This document is prepared by ING Bank Turkey International Payments and Cash Management Department in order to guide their clients for Local Internet Banking Services. If this document could not help you out with your problem, you could always contact ING Bank Turkey Client Services Department <cs.tr@ingbank.com.tr>, from 9:00 to 18:00 local time (CET +1 time zone) during weekdays.

Cash Management Platform (NYÖS) within Local Internet Banking Service is designed for bulk payments in Local Currency and Foreign Currency. This document does not provide any guidance for Cash Management Platform (NYÖS). If you are going to use it, please request its manual from ING Bank Turkey International Cash Management Department <intpcm@ingbank.com.tr>. Please also be aware that authorizations and tariffs for NYÖS are defined separately to the Bank's system, so you might do your payments without any fees from Local Internet Banking, but it might not be free from Cash Management Platform if the same exemptions are not defined.

All the information that are present in the screenshots do not represent real values, entities, people etc. Customers are responsible for every transaction they execute through the system and they are responsible to make sure this document is up to date. ING Bank Turkey does not accept any responsibility by offering this guide to its customers and keeps its rights to change this document anytime without informing any of the customers.

## Important before you start

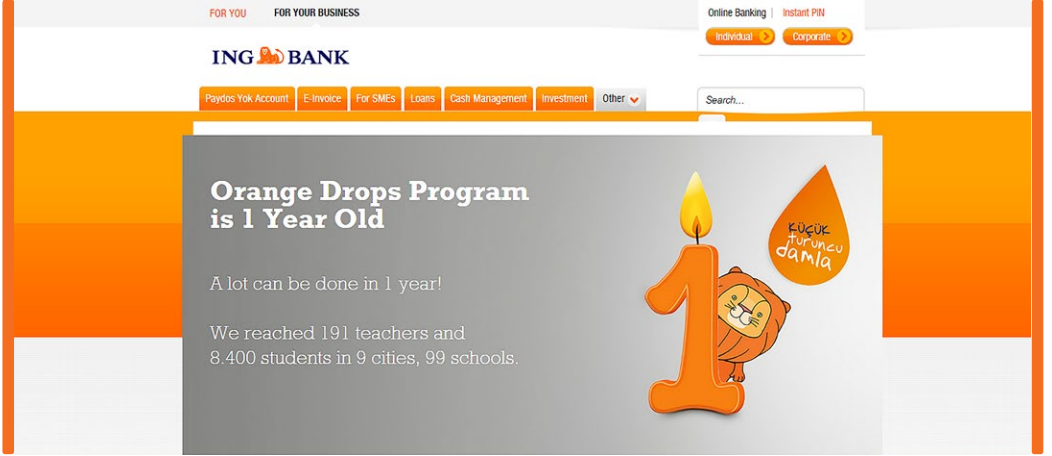
In order to start using ING Bank Turkey Local Internet Banking platform, you should have completed the necessary forms in order for user codes to be generated for all users and first login (activation) PINs to be sent to users. If you did not fill in the forms yet, please contact ING Bank Turkey International Cash Management Department <intpcm@ingbank.com.tr> in order to get the forms.

If you have received your user codes and PINs, you should login (activate) within 5 days. If you would not do so, you would need a new PIN generated for you. After your first login (activation), you would determine your own PIN. Please do not share your login details with anyone, ING Bank Turkey does not accept any responsibility for such problems that might occur because of login details. If you think your account information is used by someone else, immediately contact ING Bank Turkey Client Services Department <cs.tr@ingbank.com.tr>



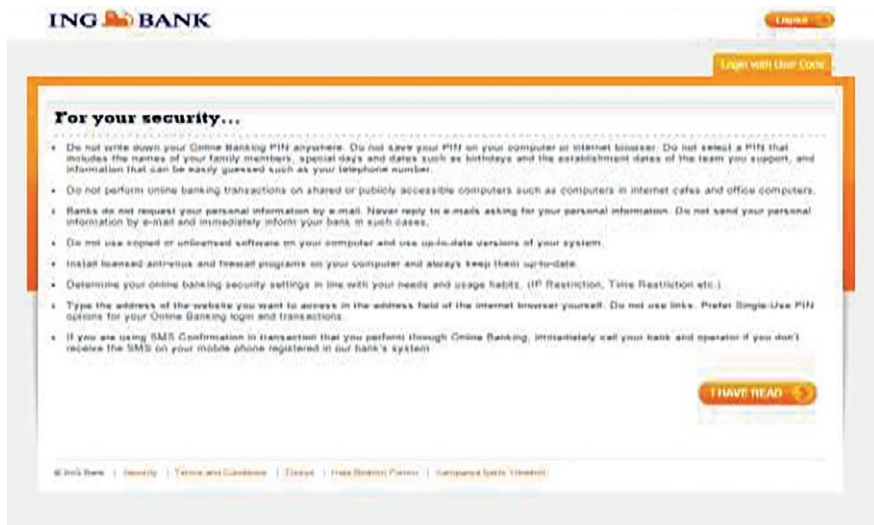
## 1) ING Bank Commercial Internet Banking

You could reach the ING Bank Turkey Commercial Internet Banking via [www.ingbank.com.tr/en/for-your-business](http://www.ingbank.com.tr/en/for-your-business). Please check right up corner of the main page and there you would see “Corporate” under “Online Banking”. If you click on this, the system will direct you to a page where you would be requested to enter your user code and pin in order to login to the system.



## 2) First Login (Activation)

If you login to the system for the first time, you would be required to complete a few extra steps compared to users who completed activation before. After applying for Internet Banking, there would be a user code created for you and also a text message would be sent to your mobile phone number. User code would be provided to you by ING Bank Turkey Client Services Department and also sent to your e-mail address that you provided. Please enter this information as it is your first login and you would face the following page:



Please read articles carefully and then proceed by clicking “I have read” button, then you would face the following page:

**Logout** **Login with User Code**

**!** Your PIN must consist of 6 numbers, and not contain letters or special characters. Please do not use sequential or repetitive numbers.

**PIN Change**

You have logged in to Online Banking with a temporary PIN. For your security, you must change this PIN. Please set your permanent PIN that you will use when logging in to Online, Mobile and Tablet Banking from now on.

Temporary PIN **i**

Please enter your temporary PIN that was sent by SMS.

Permanent PIN **i**

Permanent PIN (Retry) **i**

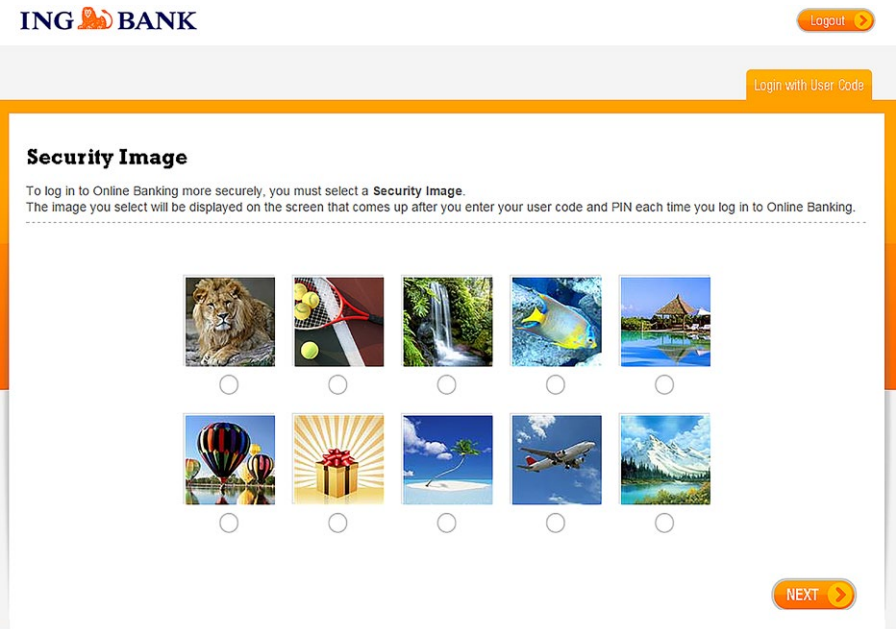
PIN Renewal Period **i** 90 Days **v**

**Virtual Keypad**

**!** Your PIN must be kept confidential! Please do not share it with anyone including the bank

**NEXT**

There, you would be required to enter the temporary PIN that was provided to you in a short message, then you should determine your own permanent PIN for a designated period of time. As you might see, you also need to pick “PIN Renewal Period” as you would be asked to change your PIN in designated periods. You could use “Virtual Keyboard” for this section, if you feel insecure with the device that you are using. Then, you could proceed by clicking on “Next” and you would face the following page:



The screenshot shows the ING BANK online banking interface. At the top left is the ING BANK logo. At the top right is a "Logout" button. Below the logo is a "Login with User Code" button. The main section is titled "Security Image" and contains the following text: "To log in to Online Banking more securely, you must select a Security Image. The image you select will be displayed on the screen that comes up after you enter your user code and PIN each time you log in to Online Banking." Below this text is a grid of ten images, each with a radio button underneath it. The images are: a lion, a tennis racket and balls, a waterfall, a blue fish, a thatched hut by a lake, hot air balloons, a gift box, a palm tree on a beach, a jet airplane, and a snowy mountain. At the bottom right of the grid is a "NEXT" button.

There, you would be required to pick a security image. This image will always be shown right after you enter your user code and password, in order for you to make sure everything is working properly. You could perceive this image as your second security check, if you could not see the image that you set on your logins, then please contact with ING Bank Turkey Client Services immediately. Then, you could proceed by clicking on “Next” and you would face the following page:

**SMS PIN**

We have sent an SMS PIN to your mobile phone numbered 60 544 \*\*\*\*60.



SMS PIN

Time Remaining 03:57

NEXT



If the security image displayed is different from the one you had selected, please call 0650 222 0 600 Telephone Banking.

Please enter the PIN that is provided to your mobile phone number and click on “Next”.

By completing the steps above, your user code becomes activated for Internet Banking platform. Please move to section #4 for in-line Internet Banking screens.

### 3) Login screens

After you click on “Corporate” under “Online Banking”, you would face the following page:

**Welcome to  
Corporate Online  
Banking**

User Code

PIN

Virtual Keypad

LOGIN

Forgot Password

**KnowledgeBase**

- What is Mobile PIN?
- ING Mobile
- Online Banking Transaction Limits and Hours
- Tips for Secure Banking


**Branch/ATM Finder**

To view the branch and ATM information for our bank, click here.

Show on Map

Please enter the User Code which is provided to you and your password which is set by yourself (If it is your first login to Internet Banking, please check section #2). Then click on “LOGIN”. Following your click, page below would come next and you would need to enter the password provided to your cell phone number via SMS (Please make sure your cell phone number which is registered in the system is correct; if you could not get your password please contact ING Bank Turkey Client Services) or generated from ING Bank Turkey Mobile Commercial Banking Application, and click on “NEXT”.

Three local operators warrant that SMS sent to their telephone numbers should be received in at most three minutes. If your operator is not a local one (Turkcell, Vodafone TR, Avea), SMS sending might not be successful. In this case, you could download ING Bank Turkey Mobile Commercial Banking Application from <http://lk.ing.com.tr/?krm> (Type this address to your web browser in your mobile phone, then you would be directed to download the application) in order to generate your PIN through the application. Please see appendix for the comprehensive explanation (Section A).

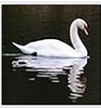
ING  BANK

Logout

Login with User Code

**SMS PIN**


We have sent as SMS PIN to your mobile phone numbered 90 544 \*\*\*\*\*60.



SMS PIN

Time Remaining 03:13

NEXT

 If the security image displayed is different from the one you had selected, please call 0850 222 0 600 Telephone Banking.

#### 4) Home page

After you enter the password provided to your cell phone via SMS or generated from ING Bank Turkey Mobile Commercial Banking Application, you would face the following page:

## TEST ŞİRKETİ

[Add/Remove](#) [Edit](#)

## Accounts

Account	Branch	Balance
750-7178173...	SAFRANBOLU	9,993,083,31...
247-7178173...	MERKEZ ŞB...	556,604.68 TL
247-7178173...	MERKEZ ŞB...	551,057.03 TL
247-7178173...	MERKEZ ŞB...	545,948.50 TL

[Details](#)

## FX Buy/Sell

Currency	U.S. DOLLAR	
Exchange Rate	Amount	Transaction
Purchase	3.130011 TL	Buy
Sale	2.721189 TL	Sell

## Approve / Cancel Transactions



There are no transactions pending your confirmation.

[Details](#)

## Loan Limit/Risk

Credit Type	Limit	Risk
Gayınaklı	50,000.00 TL	0.00 TL
Nakit	5,000,000.00 TL	756.00 TL
Genel	5,000,000.00 TL	756.00 TL

[Details](#)

## Fx Rates

Fx Type	Bank Purchase	Bank Sale
U.S. DOLLAR	2,721189	3,130011
EURO (EURO...)	3,211500	3,399900
BRITISH POU...	4,054900	4,247600

[Details](#)

## User Limits

Transaction Ty	Treasury Bill/Govemme
0.00 TL	500,000.00 TL
0.00 TL	



## KnowledgeBase

• SiteMap

• Demo

## Your branch information

936 - SANAL

212 3358000

[Show on Map](#)

Last Login IP:127.0.0.1 | Last Login:8/15/2016 6:20:35 PM | Last Incorrect Entry:8/15/2016 4:16:44 PM

This page is designed as dashboards in order for you to see your information and transactions at a glance. You are given the chance to personalize this page in any way you would like. You could click on “Add/Remove” in order to see the other gadget possibilities for this page and add/remove according to your needs. You could click on “Edit” in order to organize the current page by changing the order of gadgets; click, hold and carry for this purpose.

*In this page, “Approve/Cancel Transactions” is an important component for companies that chose Circular approval type in the Internet Banking forms. Transactions which are entered by assigned entry-makers would appear in this gadget for the ones who are assigned as approvers. Please approve through here if you would like your transactions to be executed.*

If you ever would like to get back to this main dashboard during your session, you could click on “Home Page” which is on the top and right side of the page.

## 5) My Financials

If you click on “My Financials” from the tab bar, you would face the following page:

**ING BANK** Home Page Settings & Profile Logout

My Financials Transfer / Payments Investment Cash Management Foreign Trade Apply

Welcome **TEST KULLANICISI**  
You have 3 pending offers.

**Assets** Investments

**Accounts** Total Balance **2,500,000.37 TL**

**Current Accounts** **2,000,000.37 TL**  
[View](#) Available Balance: 2,000,000.37 TL

**Time Deposit Accounts** **500,000.00 TL**  
[View](#) Available Balance: 500,000.00 TL

[Show All](#)

**Checks**

**Collection Checks** Total Check Amount **165,346.52 TL**  
[View](#) Total Number of Checks: 32

**Collateral Checks** Total Check Amount **1,150,300.03 TL**  
[View](#) Total Number of Checks: 215

[Show More \(2+\)](#)

**My Cards**

**Bonus Card \*\* 3644**  
[View](#) Available / Total Limit: 176.10 TL/1,200.00 TL

**Merchant - POS**

**5000028 - BEKO TEST MERCHANT**  
[View](#) Available / Blocked Balance: 11,035.94 TL/0.00 TL

You would see both your “Assets” and “Investments” under “My Financials”; page will automatically come with “Assets” on, you would need to click on “Investments” in order to switch to view your investments.

Under “Assets”, you would see your Accounts, Checks, Credit Cards, and POS Ownerships. If you click on any of these sections you would see more details about each corresponding

section.

Under “Investments”, you would see your Funds, FX Accounts, Bill/Bond Portfolio, Term Deposit Accounts. If you click on any of these sections you would see more details about each corresponding section.

In the following sections each of these sub-sections within “Assets” and “Investments” are explained more in detail.

## a) Assets → Accounts

If you click on “Show All” for “Accounts”, you would face the following page:

**ING BANK**

[Home Page](#) | [Settings & Profile](#) | [Logout](#)

[My Financials](#) | [Transfer / Payments](#) | [Investment](#) | [Cash Management](#) | [Foreign Trade](#) | [Apply](#)

### Accounts

[Batch Receipt / All Account Activities](#)

All Accounts

Search...

Account	Branch	IBAN	Available Balance	Balance	Status	
00	MERKEZ ŞB. ANA	TR02 0009 9007 1781 7300 1000 17	298,928.50 TL	299,086.60 TL	Active	<a href="#">Details</a>
247-7178173-MY-3	MERKEZ ŞB. ANA	TR03 0009 9007 1781 7300 2000 06	0.00 USD	0.00 USD	Active	<a href="#">Details</a>
370-7178173-MT-5	LÜLEBURGAZ	TR06 0009 9007 1781 7300 1000 42	-4,200.00 TL	-4,200.00 TL	Active	<a href="#">Details</a>
750-7178173-MT-6	SAFRANBOLU	TR07 0009 9007 1781 7300 1000 24	0.00 TL	0.00 TL	Passive	<a href="#">Details</a>
750-7178173-MT-3	SAFRANBOLU	TR08 0009 9007 1781 7300 1000 06	0.00 TL	0.00 TL	Passive	<a href="#">Details</a>
247-7178173-MY-10	MERKEZ ŞB. ANA	TR08 0009 9007 1781 7300 2000 13	163,251.02 USD	163,251.02 USD	Active	<a href="#">Details</a>
750-7178173-MT-7	SAFRANBOLU	TR12 0009 9007 1781 7300 1000 31	0.00 TL	0.00 TL	Passive	<a href="#">Details</a>
227-7178173-MT-5	FATİH	TR13 0009 9007 1781 7300 1000 13	0.00 TL	0.00 TL	Active	<a href="#">Details</a>
japon yeni	MERKEZ ŞB. ANA	TR13 0009 9007 1781 7300 2000 20	3,492.35 JPY	3,492.35 JPY	Active	<a href="#">Details</a>
750-7178173-MY-2	SAFRANBOLU	TR14 0009 9007 1781 7300 2000 02	99,989,990.75 EUR	99,989,990.75 EUR	Active	<a href="#">Details</a>
750-7178173-MT-14	SAFRANBOLU	TR17 0009 9007 1781 7300 1000 38	0.00 TL	0.00 TL	Passive	<a href="#">Details</a>
750-7178173-MT-10	SAFRANBOLU	TR28 0009 9007 1781 7300 1000 34	150,000.00 TL	150,000.00 TL	Passive	<a href="#">Details</a>
247-7178173-MY-2	MERKEZ ŞB. ANA	TR30 0009 9007 1781 7300 2000 05	1,000,000,988.52 USD	1,000,000,988.52 USD	Active	<a href="#">Details</a>
370-7178173-MT-4	LÜLEBURGAZ	TR33 0009 9007 1781 7300 1000 41	0.00 TL	0.00 TL	Active	<a href="#">Details</a>

<< < 1 / 4 > >>

**KnowledgeBase**

- SiteMap
- Demo

**Your branch information**

936 - SANAL



There you would see all your accounts with their BBANs, Branches, IBANs, available balances, Balances, Statuses. If you click on the arrows next to these labels, the system will order accounts with regard to selected label (This feature is applicable for every section which has these arrows).

If you click on “Details” for any account, you would face the following screen:

[Home Page](#)
[Settings & Profile](#)
[Logout](#)

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Foreign Trade](#)
[Apply](#)

TL Current Acco...

247-1111111-MT-8

556,604.68 TL

247-1111111-MT-8

Balance 556,604.68 TL

MERKEZ SB. ANA Branch

247-1111111-MT-8

TR34 0009 9001 1111 1100 1000 23

Account Activities (unlimited)

Available Balance

556,467.68 TL

Total Blockage

137.00 TL

Transfer Money

Make a Payment

FX Transactions

Recorded Transfers

Receipt / Account Activities

Account Activities

Last 3 months

16/03/2016 - 16/06/2016

Search...

Date	Description	Amount	Balance	Channel
29/03/2016	OELEN HAVALE/Yurtici Kargo - test - 193	1.00 TL	556,604.68 TL	Online Banking

Receipt

All Account Activities

View / Print

Pdf

Excel

E-mail

EFT/Money/SWIFT Transfer Orders

View All Add New

You don't have a Standing EFT/Money Transfer order.

Automatic Bill Payments

View All Add New

You don't have an automatic payment order.

KnowledgeBase

E-Broker Support

Demo

Your branch information

936 - SANAL

There you would be able to see your Account Transactions (for the selected time period), EFT/Money/SWIFT Transfer Orders and Automatic Bill Payments for the selected account. Also, you could Transfer Money, Make a Payment, Make FX Transaction, and see your

Recorded Transfers.

## b) Assets → Checks

If you click on “View” for any sub-section within “Checks”, you would face the following page which shows your collected checks and checks given to the Bank for clearing:

**ING BANK**

Home Page | Settings & Profile | Logout

My Financials | Transfer / Payments | Investment | Cash Management | Apply

Collection Checks

**Collection Checks**

Processed Checks 0

In Exchange Checks 1

Future Dated Checks 53

Processed Amount

In Exchange Amount

Future Dated Amount

0.00 TL

12,000.00 TL

377,302.03 TL

Transfer Money

Make a Payment

Px Transactions

**Check Details**

In Portfolio

Last 3 months

02/05/2016 - 02/11/2016

Search...

Check No	Account No	Bank Name	Amount	Drawer	Check Date	Transaction Date
647891	750-11/01/03-MT-1	TÜRKİYE HALK BA...	5,310.00 TL	USTA MAKASLAN S...	28/09/2015	27/09/2015
133795	750-11/01/03-MT-1	ING BANK A.Ş.	22,000.00 TL	F-S HESLAMOLUK...	27/09/2015	27/09/2015
591897	750-11/01/03-MT-1	AKSANK İ.Ş.Ş.	3,500.00 TL	SEYİT ALI YILMA...	27/09/2015	28/09/2015
125239	750-11/01/03-MT-1	ING BANK A.Ş.	7,500.00 TL	KETEP SAN MÜHEND...	31/09/2015	31/09/2015
34108	750-11/01/03-MT-1	TÜRKİYE CUMHUR...	3,000.00 TL	ARHET ZARIF	30/09/2015	01/10/2015
5546781	750-11/01/03-MT-1	TÜRKİYE HALK BA...	7,000.00 TL	YÜKSEL OTAKU	30/09/2015	01/10/2015
783341	750-11/01/03-MT-1	TÜRKİYE HALK BA...	5,000.00 TL	ARHET AYDIN	31/09/2015	01/10/2015
521928	750-11/01/03-MT-1	TÜRKİYE HALK BA...	7,000.00 TL	NEVZET GURHANUL...	31/09/2015	01/10/2015
18314	750-11/01/03-MT-1	TÜRKİYE YATIRI...	5,000.00 TL	KARTEPE GENEL D...	30/09/2015	01/10/2015
1380476	750-11/01/03-MT-1	YATIRI VE KREDİ B...	4,000.00 TL	TURKIAZ TEKSTİL...	31/09/2015	01/10/2015
4017495	750-11/01/03-MT-1	TÜRKİYE FİNANS ...	6,000.00 TL	İLGİ ENDÜSTRİYEL...	30/09/2015	01/10/2015
2315233	750-11/01/03-MT-1	YATIRI VE KREDİ B...	6,500.00 TL	DEKOWAN MENKUL ...	15/09/2015	16/09/2015
50952	750-11/01/03-MT-1	TÜRKİYE CUMHUR...	4,000.00 TL	ARHET TIGU	30/09/2015	01/10/2015
38916	750-11/01/03-MT-1	TÜRKİYE YATIRI...	3,000.00 TL	MURAT ÖZTÜRK	30/09/2015	01/10/2015

View Check

647891 - TÜRKİYE HALK BA - 5,310.00 TL

View/Print > Pdf > Excel > E-mail >

There you would see Check Numbers, Account Number, Bank Name, Amount, Drawer, Check Date and Transaction Date. If you click on the arrows next to these labels, the system will order checks with regard to selected label.

### c) Assets→ My Credit Cards

If you click on “View” for any of your defined credit cards within “My Credit Cards”, you would face the following page:

ING BANK

Home Page | Settings & Profile | Logout

My Financials | Transfer / Payments | Investment | Cash Management | Foreign Trade | Apply

Bonus Card H. AVŞAR \*\* 3644

**Bonus Card (\*\* 3644)**

**Remaining Statement Debt 4,613.42 TL**

HULYA AVŞAR

Primary Card

Available Limit

Card Limit

Next Statement Debt

Total Bonus

Card Details

4,354.30 TL

1,200.00 TL

1,059.12 TL

0.02 TL

Statement Debt

Minimum Payment

Statement Closing Date

Payment Due Date

Current Cycle Total

Next Statement Date

-4,613.42 TL

0.00 TL

6/25/2016

7/5/2016

-4,213.42 TL

7/25/2016

Make A Payment

Tüm Dönemiçi Harcamalar

Automatic Payment Order

Current Cycle Transactions

Search...

Date	Detail	Category	Card Type	Bonus	Instalment	Amount
	4085 79** **** 3644	ÖNCEKİ AYDAN DEVİR	Primary 3644	0.00 TL		+4,613.42 TL
17/08/2016	38UE474-2016-01 nolu	DIĞER	Primary 3644	0.00 TL	1/3	400.00 TL
Total :						-4,213.42 TL

[View / Print](#) | [Pdf](#) | [Excel](#) | [E-mail](#)

**Automatic Bill Payments** [View All](#) [Add New](#)

Details	Subscriber Information	Name	Order	Next	Amount
		Surname / Title	Date	Payment	
Türktelekom Mobil(wea)	5052362659	ss4	04/04/2016	-	-

[View / Print](#) | [Save](#) | [E-mail](#)

**Credit Card Automatic Payment Order**

You don't have any orders.

**KnowledgeBase**

[SiteMap](#) | [Demo](#)

**Your branch information**

936 - SANAL

212 3358000

Show on Map



[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Foreign Trade](#)
[Apply](#)

## POS Transaction Details

Transaction Information	Member Merchant No	5000028
	Member Merchant	BEKO TEST MERCHANT
	Trade Name	
	Terminal No	00228535
	Branch	196
	Transaction Type	SATIŞ
	Transaction Date	24/03/2016
	Value Date	10/05/2016
	Card No	6761 XXXX XXXX 0874
	Card Type	Yurtiçi Nakit Kart - MasterCard
	Batch No	13
	Installment No	1/1
	Number of Installments	1

Amount Information	Total Amount	3.00 TL
	Gross Amount	3.00 TL
	Commission Amount	0.09 TL
	Service Fee	0.00 TL
	Net Amount	2.91 TL

Back

**KnowledgeBase**

- SiteMap
- Demo

**Your branch information**

936 - SANAŁ

212 3358000

Show on Map

Last Login IP:10.109.44.132 | Last Login:8/23/2016 6:04:11 PM | Last Incorrect Entry:8/23/2016 6:01:03 PM

© ING Bank | [Security](#) | [Terms of Use](#) | [Site Map](#)

There you would see transactions processed via chosen POS. You could also see Current Account and Blocked Account. If you click on the arrows next to these labels, the system will order accounts with regard to selected label.

### e) Investments → Funds

If you click on “View” from sub-section “Funds”, you would face the following page:

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

1023 - AK PORT.BIST TEM.25 END.HIS.SEN.F.(HIS.SEN.YO - 7315

**AK PORT.BIST TEM.25 END.HIS.SEN.F.(HIS.SEN.YO**
**1.97 TL**

Fund Purchase
Fund Sale
Fund Order Cancellation

Fund Price Date	29/06/2016	Existing Number of Shares	144
Fund Price	0.013667 TL	Available Number of Shares	0
		Available Balance	0.00 TL

**Fund Activities**

Last 1 week
22/06/2016
-
29/06/2016
Search...

No account activities could be found for the criteria you have selected.

There you would be able to Buy/Sell Funds, see your current amount of funds and their values, fund activities for a time period, and cancel your orders for fund transactions.

#### f) Investments → FX Accounts

If you click on “View” for sub-section “FX Accounts”, you would face the following page:

dolar

247-7178173-MY-11

148,467.84 USD

dolar

Balance 148,467.84 USD

MERKEZ ŞB. ANA Branch  
Current Account USD  
247-7178173-MY-11  
TR78 0009 9007 1781 7300 2000 14  
[Account Activities \(unlimited\)](#)

Available Balance 146,467.84 USD  
Total Blockage 2,000.00 USD

Transfer Money

Fx Transactions

Recorded Transfers

Receipt / Account Activities

## Account Activities

Last 1 week

22/06/2016

29/06/2016

Search...

Date	Description	Amount	Balance	Channel
28/06/2016	INT ÇAPRAZ KUR/USD-GB1 - İNTERNET ÇAPRAZ KUR(ARBITRAJ)-FXTRADER - 15098	-100.00 USD	148,467.84 USD	Online Banking
23/06/2016	INT ÇAPRAZ KUR/EUR-US25 - İNTERNET ÇAPRAZ KUR(ARBITRAJ)-FXTRADER - 14835	113.84 USD	148,567.84 USD	Online Banking

Receipt

All Account Activities

View / Print

Pdf

Excel

E-mail

EFT/Money/SWIFT Transfer Orders [View All](#) [Add New](#)

You don't have a Standing EFT/Money Transfer order.



## KnowledgeBase

• E-Broker Support

• Demo

## Your branch information

936 - SANAŁ

212 3358000

Show on Map

Last Login IP:10.109.44.132 | Last Login:8/23/2016 6:04:11 PM | Last Incorrect Entry:8/23/2016 6:01:03 PM

There you would be able to buy/sell foreign currencies, see your transactions for a time period, view your orders for FX transactions, and see current balance for FX account.

## g) Investments → Bill/Bond (Treasury) Portfolio

If you click on "View" for sub-section "Bill/Bond Portfolio", you would face the following page:

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

TRT080317T18 - 7178173 - 7,263.85 TL

### Bill/Bond Details

**TRT080317T18**

**Current Value 7,263.85 TL**

Buy
Sell

247-7178173-MT-3	Maturity Date	08/03/2017
TR02 0009 9007 1781 7300 1000 17	Coupon Interest	% 9.000
	Nominal Amount	7,000.00 TL
	Purchase Amount	6,910.21 TL
	Sale Amount	103.769 TL
	Sale Rate	% 7.6370

### Bill/Bond Activities

Last 3 Months

22/06/2016
29/06/2016

Search...

No activities could be found for the criteria you have selected.

KnowledgeBase

Your branch information

There you would buy/sell Bills/Bonds, see current value of your Bills/Bonds and transactions history for a period of time.

#### h) Investments → Time Deposit Accounts

If you click on “View” for sub-section “Time Deposit Accounts”, you would face the following page:



My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

TL Time Deposit...
196-7178173-VT-63
1,000.00 TL

**196-7178173-VT-63**

**Balance 1,000.00 TL**

BEŞİKTAŞ Branch

196-7178173-VT-63

Starting Date

01/01/1900

Ending Date

01/07/2014

Account Activities (unlimited)

Available Balance

1,000.00 TL

Rate

% 6.00

Term (Number of Days)

0

Net Interest Income

0.00 TL

End of Term Balance

0.00 TL

Transfer Money

Make a Payment

Fx Transactions

Recorded Transfers

Receipt / Account Activities

**Account Activities**

Last 1 week
22/06/2016
-
29/06/2016
Search...

No account activities that match the criteria you have selected could be found.

**KnowledgeBase**

- E-Broker Support
- Demo

**Your branch information**

936 - SANAL

There you would see your Time Deposit Account Balance, Rate, Term, and Transaction History.

## 6) Transfer/Payments

If you click on “Transfer/Payments” from the tab bar, you would face the following page. As you might see, it comes on with “Money Transfers” chosen from the second tab bar. You could choose “Payments” if you would like to make a payment.

20

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

Money Transfers
Payments
Fast Transfers

Select the Transfer Type

☐ Between My Accounts
☐ EFT to Other Bank
☒ To Other ING Account
☐ FX Transfer - SWIFT

Sender

Deneme750-7178173-MT-19,993,078,218.43

Balance9,993,078,218.43 TL
Available Balance9,993,012,423.12 TL

Recipient

☐ Recorded Recipient
☒ New Recipient
☐ Regular Money Transfer
☐ Last Transactions

Money Transfer Type

Please select
Please select
Account
IBAN
Cash Card
To Name

KnowledgeBase

Money Transfer Transaction Fees

There, you would be able to make money transfers with many varieties. You should first pick the “Transfer Type”, then select the debited account that you want this transaction to execute from. From “Recipient” section, you could pick one of the options. “Last Transactions” and “Recorded Transactions” are there to ease your effort for your money transfer. As the last step, you would need to pick the “Money Transfer Type”. The system will ask for information with regard to the option that you chose for this step. For example: If you pick IBAN, the system will bring the fill-in boxes according to what kind of information is needed for transferring to an IBAN. You could find start to end examples for EFT to IBAN, Book Transfer to IBAN, SWIFT to IBAN in the Appendix (**Sections: B, C, and D, respectively**)

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Foreign Trade](#)
[Apply](#)

## Fast Transfers [Add New](#)

All

sfer		Recipient Information	Amount	
All	Swift	10136584-MT-6 FATİH	1,00 TL	<a href="#">Perform Transfer</a> <a href="#">Delete</a>
to Account Money Transfer	oney	57567567567 ABNANL2AAGS	100,00 USD	<a href="#">Perform Transfer</a> <a href="#">Delete</a>
to Cash Card Money Transfer	deneme	ADANA AKBANK T.A.Ş.	10,00 TL	<a href="#">Perform Transfer</a> <a href="#">Delete</a>
to IBAN Money Transfer	Nakit karta	4908 0820 1215 8930 ADAPAZARI	1,23 TL	<a href="#">Perform Transfer</a> <a href="#">Delete</a>
to Name EFT	TEST INT PCM	3030411-MT-1 LÖLEBURGAZ	100,00 TL	<a href="#">Perform Transfer</a> <a href="#">Delete</a>

At the top right corner (image on page 18), you would see “Fast Transfers” and if you click on it you would be directed to your recorded fast transfers (page above). From there, you would easily perform your recorded transaction just by clicking on “Perform Transfer”. You could also add new fast transfers from this page.

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Foreign Trade](#)
[Apply](#)

## EFT/Money/SWIFT Transfer Orders [Add New](#)

Standing Orders
 -

Transaction Date	Sender	Order No	Transaction Type	Recipient	Amount	Status	
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>
196-7178173-MT-1	2050632	EFT to IBAN	FURKAN SEV3	300.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>
196-7178173-MT-1	2050633	EFT to IBAN	FURKAN SEV4	400.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>

**KnowledgeBase**

- [SiteMap](#)
- [Demo](#)

**Your branch information**

936 - SANAŁ

212 3358000

[Show on Map](#)

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

## EFT/Money/SWIFT Transfer Orders [Add New](#)

Standing Orders
Order History

29/05/2016 - 29/06/2016

Search...

Order No	Transaction Type	Recipient	Amount	Status
196-7178173-MT-1	EFT to IBAN	FURKAN SEV2	200.00 TL	17/09/2014
196-7178173-MT-1	EFT to IBAN	FURKAN SEV3	300.00 TL	17/09/2014
196-7178173-MT-1	EFT to IBAN	FURKAN SEVG4	400.00 TL	17/09/2014

**KnowledgeBase**

- SiteMap
- Demo

**Your branch information**

936 - SANAL

212 3358000

Show on Map

At the bottom right corner (image on page 18), you would see “Transfer Orders” and if you click on “View” from that part, you would be directed to the page above. There, you would be able to see your standing orders (page above) and order history (page below). You could edit your standing orders as well.

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

## EFT/Money/SWIFT Transfer Orders [Add New](#)

Order History

29/05/2016 - 29/06/2016

Search...

Sender	Order No	Transaction Type	Recipient	Amount	Transaction Date	Status
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	27/05/2016	Paid
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	03/06/2016	Pending
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	10/06/2016	Pending
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	17/06/2016	Paid
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	24/06/2016	Pending
196-7178173-MT-1	2050632	EFT to IBAN	FURKAN SEV3	300.00 TL	01/06/2016	Pending
196-7178173-MT-1	2050633	EFT to IBAN	FURKAN SEVG4	400.00 TL	27/06/2016	Pending

**Receipt**
Whole Selected Page

View / Print
Save
E-mail

Continuing with screenshots for Payments;

23

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

Money Transfers
Payments
Fast Payments

Select the Payment Type
☒ Bill Payments
☐ Institution Payments
☐ Credit Card Payment
☐ Tax / Traffic Fine
☐ Mobile TL Top-up

Payment Tool

Deneme750-7178173-MT-19,993,078,218.43

Balance9,993,078,218.43 TL
Available Balance9,993,012,423.12 TL

Bill to be paid

☐ Recorded Payments
☒ New Payment
☐ Automatic Payment

Invoice Type
Please select
Please select
Natural Gas Payments
Electricity Payments
Water Payments
Telecom / GSM / TV Payments

KnowledgeBase
What is Overdraft Account?

Your changes, cancellations, and transactions in regards of your orders.
View

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

Money Transfers
Payments
Fast Payments

Select the Payment Type
☐ Bill Payments
☐ Institution Payments
☐ Credit Card Payment
☒ Tax / Traffic Fine
☐ Mobile TL Top-up

Payment Tool

Deneme750-7178173-MT-19,993,078,218.43

Balance9,993,078,218.43 TL
Available Balance9,993,012,423.12 TL

Institution to be paid

☐ Recorded Payments
☒ New Payment

Tax Type
Please type or select from the list:
General Tax
Customs Tax
Customs Tax with SMS
Motor Vehicles Tax
Traffic Fine

KnowledgeBase
SiteMap

Your branch information
936 - SANAL
212 3358000
Show on Map

My Financials
Transfer / Payments
Investment
Cash Management
Foreign Trade
Apply

Money Transfers
Payments
Fast Payments

Select the Payment Type
☐ Bill Payments
☒ Institution Payments
☐ Credit Card Payment
☐ Tax / Traffic Fine
☐ Mobile TL Top-up

Payment Tool
Deneme
750-7178173-MT-1
9,993,078,218.43

Balance
9,993,078,218.43 TL
Available Balance
9,993,012,423.12 TL

Institution to be paid
☐ Recorded Payments
☒ New Payment
☐ Automatic Payment

Payment Type

Please type or select from the list
Please type or select from the list
Tax / Traffic Fine
SGK
Private Insurance/Private Pension
School
Municipality

KnowledgeBase
SiteMap

Payment Information
Click here to see your changes, cancellations, and transactions in regards of your orders.
View

If you click on “Payments” from the tab bar, you would be directed to the page above. There, you could select the payment type, and then the account from where the payment will be executed. You could pick recorded payments if you want to pay a re bill, or new payment order if you want to create a new periodical payment. Then, as you pick the Invoice type, the system would provide you with blanks to be filled in for the selected payment type.

Types of payments you could do from this section are General Tax Payments, Utility Payments, and many more. If you would have trouble in finding the type of payment that you would like to execute, please contact ING Bank Client Services Department for assistance.

Money Transfers

Payments

Fast Payments

Select the Payment Type

☒ Bill Payments
☐ Tax / Traffic Fine

☐ Institution Payments
☐ Mobile TL Top-up

☐ Credit Card Payment

Payment Tool

Deneme

750-7178173-MT-1

9,993,078,218.43

▼

Balance

9,993,078,218.43 TL

Available Balance

9,993,012,423.12 TL

Bill to be paid

☒ Recorded Payments
☐ New Payment
☐ Automatic Payment

My Records

Please type or select from the list

▼

KnowledgeBase

- What is Overdraft Account?
- Institution List

Payment Information

Click here to see your changes, cancellations, and transactions in regards of your orders.

View

My Financials

Transfer / Payments

Investment

Cash Management

Foreign Trade

Apply

My Automatic Bill Payments

Add New

Standing Orders

Search...

Payment History	Subscriber Information	Name	Payment Method	Order Date	Next Payment	Amount	
Standing Orders		Surname / Title					
Türkelekom Mobil(Avea)	5322302044	ADI SOYADI	From Account	26/04/2016	-	-	Edit
Eryaman Evleri	23423	ASDASDSA	From Account	15/04/2016	-	-	Edit
SGK - 4B Bağkur Cari Dönem Prim Tahsilatı (Devirsiz)	70564184140	HALİL İBRAHİM BÜLBÜL	From Account	14/04/2016	-	-	Edit
SGK - 4B Bağkur Cari Dönem Prim Tahsilatı (Devirsiz)	70267033356	MEMET KONAK	From Account	14/04/2016	-	-	Edit
Türkelekom Mobil(Avea)	5052362659	sas4	From Credit Card	04/04/2016	-	-	Edit

My Automatic Bill Payments [Add New](#)

Standing Orders

Search Box

avea

Details	Subscriber Information	Name Surname / Title	Payment Method	Order Date	Next Payment	Amount	
Türtelekom Mobil(Avea)	5322302044	ADI SOYADI	From Account	26/04/2016	-	-	<a href="#">Edit</a>
Türtelekom Mobil(Avea)	5052362659	sas4	From Credit Card	04/04/2016	-	-	<a href="#">Edit</a>
Türtelekom Mobil(Avea)	3333333333	ddddddddd	From Account	31/03/2015	-	-	<a href="#">Edit</a>

[View / Print](#) [Save](#) [E-mail](#)

If you click on “View” under “Transfer Orders” from right bottom corner in the “Payments” page (second image on page 20), you would be directed to the page above. There you would see your standing orders and you could edit them. You could also see your payment history (page below).

Payment Information [Add New](#)

Payment History

29/05/2016

29/06/2016

Search...

Category	Details	Subscriber Information	Amount	Payment Date	Status
Tax / Traffic Fine	MOTORLU TAŞIT VERGİSİ(MTV)	38UE474	1,200.00 TL	17/06/2016	Paid
Tax / Traffic Fine	MOTORLU TAŞIT VERGİSİ(MTV)	38DH930	388.70 TL	16/06/2016	Paid
Private Insurance Payments	Axa Life and Pension / FINANSBANK AŞ.	000000002022092	0.00 TL	-	Not Paid

Payment Details

Whole Selected Page

[View / Print](#) [Save](#) [E-mail](#)

KnowledgeBase

Your branch information



Select the Payment Type



Bill Payments



Tax / Traffic Fine

## Fast Payments

All



Search...



Record Name	Category	Subcategory	Detail	
MTV	Tax / Traffic Fine	Motor Vehicles Tax	38-UE-474	<a href="#">Make Payment</a> <a href="#">Delete</a>
ozy	Credit Card Payments	Other ING Credit Card	4085 79** **** 6391	<a href="#">Make Payment</a> <a href="#">Delete</a>
ozy02	Credit Card Payments	Other ING Credit Card	4085 79** **** 6391	<a href="#">Make Payment</a> <a href="#">Delete</a>
sas test			2222	<a href="#">Make Payment</a> <a href="#">Delete</a>
teknosa	Telecom / GSM / TV Payments	Teknosa Mobil	5322302044	<a href="#">Make Payment</a> <a href="#">Delete</a>
ERKAN	Mobile TL Top-up	Turkcell	5334212848	<a href="#">Make Payment</a> <a href="#">Delete</a>
YAPRAK2	Mobile TL Top-up	Turkcell	5325689899	<a href="#">Make Payment</a> <a href="#">Delete</a>
ADI 7178173	Mobile TL Top-up	Avea	5555555555	<a href="#">Make Payment</a> <a href="#">Delete</a>
ADI 7178173	Mobile TL Top-up	Avea	5666666666	<a href="#">Make Payment</a> <a href="#">Delete</a>
ADI 7178173	Mobile TL Top-up	Avea	5073170230	<a href="#">Make Payment</a> <a href="#">Delete</a>

[Back](#)

## 7) Investment

My Financials

Transfer / Payments

Investment

Cash Management

Foreign Trade

Apply

FX/Funds/Bonds

İşlem Sonuç Formu Görüntüleme

Transaction Type

☒ ING FX

☐ Fund Purchase

☐ Bill/Bond Purchase

☐ Fund Sale

☐ Bill/Bond Sale

☐ Repo

☐ Fund Track/Cancel

From

TL Current Acco... 227-7178173-MT-2 4,959.50 TL

Balance 4,959.50 TL

Available Balance 4,959.50 TL

At the moment, you are buying foreign currency/gold from your TL account.

To

Current Account... 247-7178173-MY-10 163,251.02 USD

Balance 163,251.02 USD

Available Balance 163,251.02 USD

Amount

0.00 USD

Quote

KnowledgeBase

• SiteMap

• Demo

Your branch information

936 - SANAL

212 3358000

Show on Map

There you would be able to do all your investment related transactions. First you pick the transaction type, then the transaction account and recipient's account. At the bottom of the page, you fill in the blanks according to the blanks provided by the system with regard to the product and perform your transaction. You could find start to end examples for Arbitrage and FX in the Appendix (Sections: E and F, respectively)

## 8) Apply

The screenshot displays the ING Bank Turkey mobile application interface. At the top, the ING BANK logo is on the left, and navigation links for 'Home Page', 'Settings & Profile', and 'Logout' are on the right. Below this is a horizontal menu with buttons for 'My Financials', 'Transfer / Payments', 'Investment', 'Cash Management', 'Foreign Trade', and 'Apply'. The main section is titled 'Applications'. It features two dropdown menus, both labeled 'Please select', and a 'Show details' button. Below the dropdowns, there are three cards for 'ING Turuncu Hesap'. The first card is titled 'ING Günlük' and describes a daily account with a 'Hemen Başvur' button. The second and third cards are titled 'ING Turuncu Hesap' and describe a term deposit account with a 'Hemen Başvur' button. At the bottom, there are three more cards: 'KnowledgeBase' with a 'SiteMap' link, 'Your branch information' showing '936 - SANAL' and a phone number '212 33580000', and 'Calculate' with links for 'Yieldmeter' and 'Repo Calculation'.

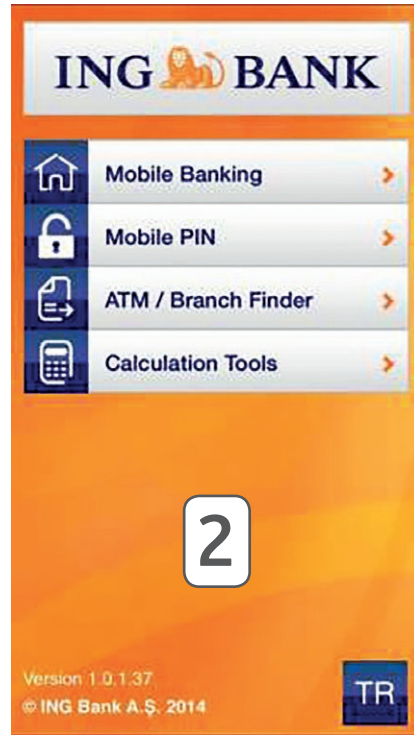
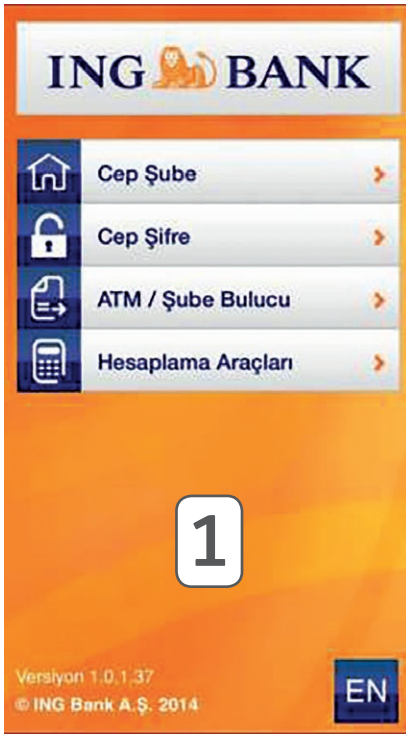
There you would be able to apply for accounts, cash management loans etc.

## Appendix

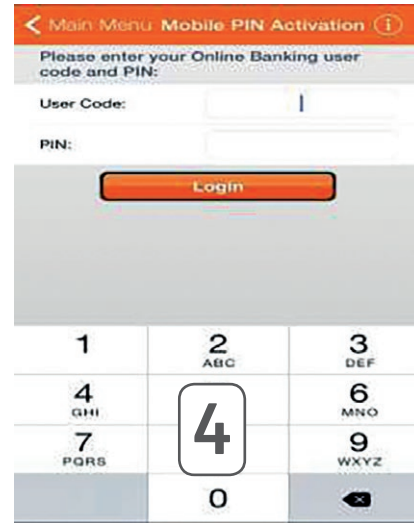
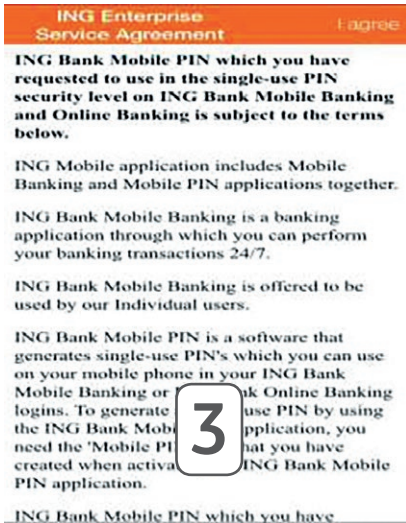
### A. ING Bank Turkey Mobile Commercial Banking Application

You might have done the first login (Activation), but your mobile phone might still have some difficulties on receiving the PIN that would be provided for every login request. In this case, you could download ING Bank Turkey Mobile Commercial Banking Application in order to use PIN generator. Every time you would like to login, ING Bank Turkey Mobile Commercial Banking Application would prompt you from your mobile phone asking “You are logging into the Internet Banking, do you approve?” By this method, you would not need to wait for text messages to arrive at your mobile phone.

When you first open the application, you would face the screen #1, then click on “EN” in order to switch to English (with Android version, you might need to change the language via “Menu” button). Then you would face the screen #2:



Click on “Mobile PIN” from screen #2, and you would face screen #3. It is an agreement which you need to accept in order to use the service. After you approve, you would face screen #4. There, you would need to enter your user code and password details in order to activate “Mobile PIN” on that device. After that point, anytime you would like to login to Internet Banking, ING Bank Turkey Mobile Commercial Banking Application would prompt you about your request and ask for your approval. There would not be any need for SMS anymore.



## B. EFT to an IBAN

In order to make an EFT to an IBAN, please click on “Transfer/Payments” and you would face the following page:

My Financials Transfer / Payments Investment Cash Management Foreign Trade Apply

Money Transfers Payments Fast Transfers

Select the Transfer Type

☐ Between My Accounts ☐ EFT to Other Bank

☒ To Other ING Account ☐ FX Transfer - SWIFT

**Sender**

Deneme 750-7178173-MT-1 9,993,078,218.43

Balance 9,993,078,218.43 TL

Available Balance 9,993,012,423.12 TL

**Recipient**

☐ Recorded Recipient ☒ New Recipient ☐ Regular Money Transfer

☐ Last Transactions

Money Transfer Type Please select

As you might see, you would need to pick one of the transfer types. For this case, we would like to make an EFT to an IBAN. If you pick “Between My Accounts”, the system would bring you your other accounts held in ING Bank Turkey for the transaction. If you pick “FX Transfer-SWIFT” it would be for foreign currency transfers to third domestic or international banks in FCY. So, for our purpose (EFT to an IBAN), we should pick “EFT to Other Bank”. When you pick that choice, you would face the page above. Here is a step-by-step process before proceeding further for your transaction:

- 1- Select the transfer type (“EFT to Other Bank”).
- 2- In the “Sender” section, please pick one of your accounts which you would like it to be debited. You would also see account details as “Balance” and “Available Balance” after you pick one of them.
- 3- In the “Recipient” section, there are four different choices. If you pick “Recorded Recipient” then the system will bring you the following page:

**Recipient**

☒ Recorded Recipient ☐ New Recipient ☐ Regular Money Transfer

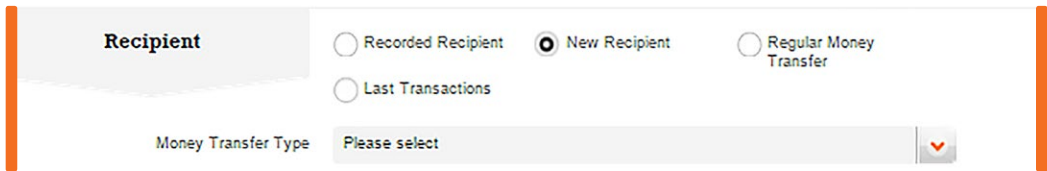
☐ Last Transactions

Record Name You don't have any recorded transactions.

As you would see, if you have any recorded recipients, you would be able to pick one of

them from the drop down box.

If you pick “New Recipient”, then the system will bring you the following page:



The screenshot shows a web interface for selecting a recipient. On the left, there is a grey box with the title "Recipient". To its right are three radio button options: "Recorded Recipient", "New Recipient" (which is selected), and "Regular Money Transfer". Below these is a fourth option, "Last Transactions", which is also a radio button. At the bottom, there is a label "Money Transfer Type" followed by a dropdown menu that currently displays "Please select". The entire interface is framed by orange vertical bars on the left and right sides.

You have four different choices to pick at this point: “Account-BBAN”, “IBAN”, “Debit Card” and “To Name”. For our case we would pick “IBAN”.

If you pick “Regular Money Transfer”, you would be able to define a regular money transfer either to an IBAN, Account-BBAN, or to Name. If you pick “Last Transactions”, the system will bring you your last transactions and you could pick one of the previous transactions if you would like to transfer money to the same recipient.

4- Then we choose our account which we would like to debit, and lastly we choose “New Recipient” with transfer type “IBAN”. Here is the page that we would face:

My Financials

Transfer / Payments

Investment

Cash Management

Foreign Trade

Apply

Money Transfers

Payments

Fast Transfers

Select the Transfer Type

☐ Between My Accounts
 ☒ To Other ING Account
 ☐ EFT to Other Bank
 ☐ FX Transfer - SWIFT

Sender

Deneme750-7178173-MT-19,993,078,218.43

Balance

9,993,078,218.43 TL

Available Balance

9,993,012,423.12 TL

Recipient

☐ Recorded Recipient
 ☒ New Recipient
 ☐ Regular Money Transfer
 ☐ Last Transactions

Money Transfer Type

IBAN

Recipient's IBAN

TR

Payment Type

Please select

Description

Amount

0.00 TL

Execution Date

☒ Execute Now
 ☐ Execute on a future date
 

30/06/2016

Save Payment

☐ I want to save the recipient information above to be used in my future transactions.

Regular Money Transfer

☐ Perform this transaction every month until the order ending date

Clear

Next

KnowledgeBase

- Money Transfer Transaction Fees
- EFT Transaction Fees

- Swift Transaction Fees

Transfer Orders

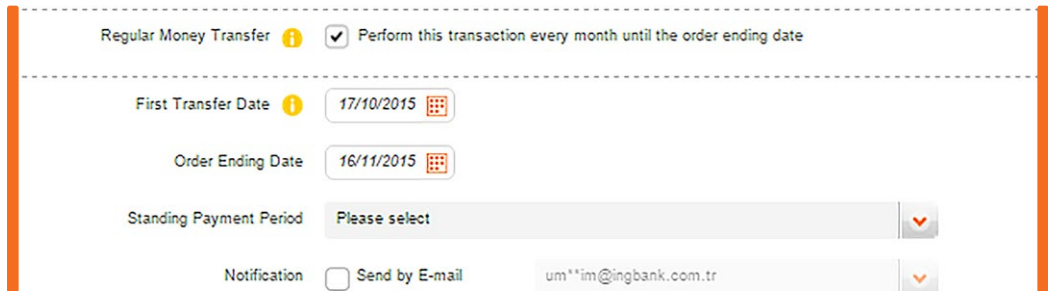
Click here to see changes, cancellations, and history of your orders.

View

At this stage, you would need to type in the IBAN number, pick Payment Type (Options: Rent for Residence, Rent for Business Premises, Other Rent, and Other Payment), type in description for the transaction, type in the amount, pick the execution date (Options: Execute Now or Execute on a future date if you would like transaction to occur in future).

If you would like to save the details for the specific transaction, you could mark the “Save Payment”, then later when you pick “Recorded Recipient” this transaction will appear and you would only need to type in the amount. Also, if you mark the box, you would need to type in a name for this transaction.

If you would like to make this transaction a regular one, you could mark the “Regular Money Transfer” box. When you mark it, the system will bring you the following page:



The screenshot shows a web form titled "Regular Money Transfer" with an information icon. A checkbox labeled "Perform this transaction every month until the order ending date" is checked. Below this, there are three fields: "First Transfer Date" with a calendar icon and the value "17/10/2015", "Order Ending Date" with a calendar icon and the value "16/11/2015", and "Standing Payment Period" with a dropdown menu showing "Please select". At the bottom, there is a "Notification" section with a checkbox for "Send by E-mail" and a dropdown menu showing the email address "um\*\*im@ingbank.com.tr".

There, you would need to enter “First Transaction Date”, when the first transaction would occur, “Order Ending Date”, when the system would stop executing regular money transfers. “Standing Payment Period” would also need to be entered as it would determine when the regular transfers would occur within the determined time period. You could pick weekly or monthly periods in that section. Lastly, if you would like to get an e-mail when regular transactions are executed, please mark “Notification” box and pick one of the registered e-mails for your Internet Banking Account.



5- Here is a screenshot where all the fields are filled in;

**Sender**

Deneme750-7178173-MT-19,993,078,218.43

Balance9,993,078,218.43 TL

Available Balance9,993,012,423.12 TL

**Recipient**

☐ Recorded Recipient☒ New Recipient☐ Regular Money Transfer

☐ Last Transactions

Money Transfer TypeIBAN

Recipient's IBANTR42 0009 9010 3842 6100 1000 01

Payment TypeOther Payment

DescriptionTEST

Amount1.00 TL

Execution Date☒ Execute Now☐ Execute on a future date30/06/2016

Save Payment☐ I want to save the recipient information above to be used in my future transactions.

Regular Money Transfer☐ Perform this transaction every month until the order ending date

ClearNext

**KnowledgeBase**

- Money Transfer Transaction Fees
- EFT Transaction Fees
- Swift Transaction Fees

**Transfer Orders**

Click here to see changes, cancellations, and history of your orders.

View

If you click on “Next”, you would face the following confirmation page:

**ING BANK**
[Home Page](#) | [Settings & Profile](#) | [Logout](#)

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Apply](#)

### Money Transfer to IBAN

Recipient Information	Name-Surname	***** 1***** 1***** 3***** 1*****
	IBAN	TR45 0009 5010 1366 7900 1000 18
Transaction Information	Source Account No	750-7178173-MT-1
	Source Account IBAN	TR45 0009 5007 1781 7300 1000 01
	Payment Type	Other Payment
	Description	test 2
	Transaction Date	09/11/2015
Regular Transfer		
Amount	Amount	100.00 TL
	Transaction Fee	57.75 TL
	Total Amount	157.75 TL

[Back](#)
[Confirm](#)

There, you would see your Payment Details: Recipient Information, Transaction Information, and Amount (You would also see transaction fee in that section). If you click on "Confirm", your transaction will be executed and you would face the following page:

**ING BANK**
[Home Page](#) | [Settings & Profile](#) | [Logout](#)

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Management](#)
[Apply](#)

**✓ Your transaction has been completed successfully.**

Would you like to [perform transaction](#) or [view your current account](#)?

Receipt Information	09/11/2015-750-47247-1
Source Account	9,996,686,773.86 TL
Balance	

[View / Print](#) > | [Save](#) > | [E-mail](#) >

**Otomatik ödeme talimatı verin, faturalarınızın takibini biz yapalım!**

[Hemen Başlayın](#)

There, you would see Receipt Information and Source Account Balance. Also, you could View, Print, Save, or E-mail the receipt.

### C. Book Transfer to a BBAN

Here is a step-by-step explanation in order to execute a Book Transfer to a BBAN (Local

Account Number):

**ING BANK**

Home Page | Settings & Profile | Logout

My Financials | Transfer / Payments | Investment | Cash Management | Apply

Money Transfers | Payments | Fast Transfers

Select the Transfer Type

☐ Between My Accounts

☐ EFT to Other Bank

☒ To Other ING Account

☐ FX Transfer - SWIFT

Sender

Deneme750-7178173-MT-19,996,686,773.86

Balance9,996,686,773.86 TL

Available Balance9,996,684,730.09 TL

Recipient

☐ Recorded Recipient

☒ New Recipient

☐ Regular Money Transfer

☐ Last Transactions

Money Transfer TypeAccount

Recipient's BranchPlease type or select from the list

Recipient's AccountMT

Payment TypePlease select

Description

Amount0.00 TL

Execution Date

☒ Execute Now

☐ Execute on a future date10/11/2016

Save Payment

☐ I want to save the recipient information above to be used in my future transactions.

Regular Money Transfer

☐ Perform this transaction every month until the order ending date

ClearNext

As we would like to make a Book Transfer, that would mean we would be able to transfer money to an account which is opened in ING Bank Turkey. If you would like to send money to an account at another bank, you should check "Section B" in the appendix.

As you might have noticed, process is almost the same as "EFT to an IBAN". Only difference is the recipient part, so only that part will be explained in detail in this section.

For the other parts, please check “Section B”.

For this transfer, you should pick “To Other ING Account” as book transfer is applicable only to other accounts that are present in ING Bank Turkey as mentioned above. At the recipient part, you have choices such as “Recorded Recipient” (for their purpose, check “Section B”) etc. but in this case let’s pick “New Recipient”.

- 1- For “Money Transfer Type” we should pick “Account” as we are going to transfer money via using BBAN Information.
- 2- For “Recipient’s Branch”, please pick the branch which the account that you would be sending money to belongs to. Branch name and number will be present in the drop down box, so you could pick from there.
- 3- For “Recipient’s Account”, please write the account number.
- 4- For “Payment Type” and “Description”, pick the payment type and write a description.

Sender	
Deneme	750-7178173-MT-1 9.996.686.773.86
Balance	9.996.686.773.86 TL
Available Balance	9.996.684.730.09 TL

Recipient	
<input type="radio"/> Recorded Recipient <input checked="" type="radio"/> New Recipient <input type="radio"/> Regular Money Transfer	
<input type="radio"/> Last Transactions	
Money Transfer Type	Account
Recipient's Branch	LÜLEBURGAZ - 370
Recipient's Account	3030411 MT 1
Payment Type	Other Payment
Description	Test 3

---

Amount 100 00 TL

---

Execution Date ☒ Execute Now ☐ Execute on a future date 10/11/2015

---

Save Payment ☒ I want to save the recipient information above to be used in my future transactions.  
Test 2 Book Transfer

---

Regular Money Transfer ☒ Perform this transaction every month until the order ending date

---

First Transfer Date 10/11/2015

Order Ending Date 09/12/2015

Standing Payment Period The last business day of each week

Notification ☒ Send by E-mail ☐ Other  
intpccm@ingbank.com.tr

Clear Next

As you see, all fields are filled in for this transaction and also “Save Payment” and “Regular Money Transfer” functions are marked in order to show you how and where you could reach them after executing the transaction.

[Home Page](#) | [Settings & Profile](#) | [Logout](#)

[My Financials](#)
[Transfer / Payments](#)
[Investment](#)
[Cash Flow](#)
[Apply](#)

The payment dates of your order will vary on holidays. Please check your payment plan after creating your order.

### Money Transfer to Account

Recipient Information	Name-Surname	***** 3*****
	Recipient Account	370-3030411-MT-1
Transaction Information	Source Account No	247-7178173-MT-7
	Source Account IBAN	TR61 0009 9007 1781 7300 1000 22
	Payment Type	Other Payment
	Description	TEST 2
	Transaction Date	19/10/2015
	Record Name	TEST INT PCM
Regular Transfer	First Payment Date	20/10/2015
	E-mail	intpcm@ingbank.com.tr
	Order Ending Date	30/11/2015
Amount	Amount	100.00 TL
	Transaction Fee	0.00 TL
	Total Amount	100.00 TL
Agreement <div>                         Branch: TL 20                          Internet: TL 3                          Telephone Banking: TL 20                          Regular Swift Order (per Transaction)                          Internet: (with a Future Value-Date) TL 35 -TL 100                          Internet: (with Same Day Value) TL 55 -TL 120                     </div> <input type="checkbox"/> I have read, and accept the agreement.		

[Back](#)
[Confirm](#)

As you click on “Next”, you would face the page above. You would see details of your transaction and also your regular transfer order information: “First Payment Date”, “E-mail”, and “Order Ending Date”. You also would need to mark the box in the agreement section as you would like to define a regular transfer. Please read carefully before proceeding on your transaction.

You would face the following page as you proceed with your transaction:



For the execution of your regular Money Transfer transaction, your daily money transfer limit and account balance must be sufficient.

- ✓ Your transaction has been completed successfully.
- ✓ Your regular transaction request has been received successfully.
- ✓ Your record has been created successfully.

Would you like to [perform transaction](#) or [view your current account](#)?

Receipt Information	15/10/2015-247-47247-1
Source Account	563,749.00 TL
Balance	
Order Number	2054176

[Payment Plan](#)

[View / Print](#)

[Save](#)

[E-mail](#)

Otomatik ödeme talimatı verin,  
faturalarınızın takibini biz yapalım!



[Hemen Başlayın](#)

There, you would receive success messages for your transaction. As you might see, there is an order number which you would later use to refer to your order. You could also see the “Payment Plan”, View/Print, Save, or E-mail the receipt.

In order to see your order, you should click on “Transfer Orders” (in red frame) from “Transfer/Payments” section:

## Money Transfers

## Payments

Fast Transfers

Select the Transfer Type

☐

Between My Accounts

☐

EFT to Other Bank

☒

To Other ING Account

☐

FX Transfer - SWIFT

## Sender

Deneme

750-7178173-MT-1

9,993,078,218.43

Balance

9,993,078,218.43 TL

Available Balance

9,993,012,423.12 TL

## Recipient

☒

Recorded Recipient

☐

New Recipient

☐

Regular Money Transfer

☐

Last Transactions

Record Name

Please select



## KnowledgeBase

- Money Transfer Transaction Fees
- EFT Transaction Fees

- Swift Transaction Fees

## Transfer Orders

Click here to see changes, cancellations, and history of your orders.

View

When you click on "View", you would face the following page:

EFT/Money/SWIFT Transfer Orders [Add New](#)

Standing Orders

29/05/2016

- 29/06/2016

Search...

Transaction Date	Sender	Order No	Transaction Type	Recipient	Amount	Status	
196-7178173-MT-1	2050631	EFT to IBAN	FURKAN SEV2	200.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>
196-7178173-MT-1	2050632	EFT to IBAN	FURKAN SEV3	300.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>
196-7178173-MT-1	2050633	EFT to IBAN	FURKAN SEVG4	400.00 TL	17/09/2014	16/10/2017	<a href="#">Edit</a>



## KnowledgeBase

- SiteMap

- Demo

## Your branch information

936 - SANAL

212 3358000

[Show on Map](#)

At the bottom, you could see our transaction. When you click on “Edit”, you would face the following page:

ING BANK

Home Page | Settings & Profile | Logout

My Financials | Transfer / Payments | Investment | Cash Management | Foreign Trade | Apply

### View EFT Order

Sender

TL Current Acco... 196-7178173-MT-1 10,828.59 TL

Balance 10,828.59 TL  
Available Balance 10,828.59 TL

Recipient

☐ Recorded Recipient ☐ New Recipient ☒ Standing EFT  
☐ Last Transactions

EFT Type IBAN

Recipient's Name-Surname FURKAN SEV2

Recipient's IBAN TR35 0001 0025 1512 3467 8950 01

Payment Type Other Payment

Description DASHBOARD TEST 1

Amount 200.00 TL

First Payment Date 17/09/2014

Order Ending Date 16/10/2017

Standing Payment Period Please select

Notification ☐ E-Mail Address urn\*\*lm@ingbank.com.tr

☐ Delete Order

Next

KnowledgeBase

Your branch information

There, you could change the description, amount, order ending date, e-mail notification details, and delete order if you would like to (Mark the “Delete Order” box at left bottom comer). Please click on “Next” after you complete your changes.



Also, as we saved this transaction, we would be able to see it when we click on “Recorded Recipient”:

**ING BANK** Home Page | Settings & Profile | Logout

My Financials | Transfer / Payments | Investment | Cash Flow | Apply

Money Transfers | Payments | Fast Transfers

Select the Transfer Type

- ☐ Between My Accounts
- ☒ To Other ING Account
- ☐ EFT to Other Bank
- ☐ FX Transfer - SWIFT

**Sender**

TL Current Acco... 247-7178173-MT-7 563,749.00 TL

Balance 563,749.00 TL  
Available Balance 563,749.00 TL

**Recipient**

- ☒ Recorded Recipient
- ☐ New Recipient
- ☐ Regular Money Transfer
- ☐ Last Transactions

Record Name: Please select

Please select  
TEST INT PCM (to Account)

**KnowledgeBase**

- Money Transfer Transaction Fees
- EFT Transaction Fees
- Swift Transaction Fees

**Transfer Orders**

Click here to see changes, cancellations, and history of your orders.

View

#### D. SWIFT Transfer to an IBAN

Here is a step-by-step explanation in order to execute a SWIFT Transfer to an IBAN:

[My Financials](#)[Transfer / Payments](#)[Investment](#)[Cash Management](#)[Foreign Trade](#)[Apply](#)[Money Transfers](#)[Payments](#)[Fast Transfers](#)

Select the Transfer Type

☐

Between My Accounts

☐

EFT to Other Bank

☐

To Other ING Account

☒

FX Transfer - SWIFT

**Sender**

Deneme

750-7178173-MT-1

9,993,078,218.43



Balance

9,993,078,218.43 TL

Available Balance

9,993,012,423.12 TL

Account from which the transaction fee  
will be collected

Please select

**Recipient**☐

Recorded Recipient

☒

New Recipient

☐

Standing Swift

Transfer Type

Normal



Currency Code

Please select



Swift Type

Please select



Transfer Method

Please select

**KnowledgeBase**

- Money Transfer Transaction Fees
- Swift Transaction Fees
- EFT Transaction Fees

**Transfer Orders**

Click here to see changes,  
cancellations, and history of your  
orders.

[View](#)

- 1- From "Transfer/Payments" section, you should pick "FX Transfer-SWIFT".
- 2- For "Sender", please pick the account that you would like to be debited. You could also pick your Turkish Lira Accounts and in order for transaction to occur, your TRY will be converted to target currency with the current exchange rates. You should also pick an account which would be debited for the transaction fee.
- 3- For "Recipient", you could pick "Recorded Recipient" if you saved any of your transactions before, then you could execute it again. You could pick "Standing Swift" if you would like to order for periodical transfers for a period of time just like "Regular Money Transfer". As an example, "New Recipient" is chosen.
- 4- For "Transfer Type", you could pick "Normal" or "Urgent" with regard to your needs. If you pick "Normal" your transaction would occur after two working days.

If you pick "Urgent", your transfer would occur at the same day. Transaction fees might change upon this selection.

5- For "Currency Code", you should pick the currency of transaction.

6- For "Swift Type", you could either pick IBAN or Account. For this example, IBAN is picked.

7- For "Transfer Method", you could either pick "SWIFT Code" or "Bank Name".

Following these steps, you should provide the following; BIC Code (Recipient's Bank would appear according to BIC Code), Recipient's Branch SWIFT Code, Recipient's Account No, Recipient's Name-Surname, Recipient's Address, Description, Payment Type, Amount, Fee Type (If you would pick "Buyer pays the fee", then transaction fee will be charged to the receiver), Execution Date, Notification Preference. You could mark the last box if you would like to save transaction information for further executions. You should also mark the box for the agreement in order for your transaction to be executed.

## Money Transfers

## Payments

## Fast Transfers

Select the Transfer Type

- ☐ Between My Accounts ☐ EFT to Other Bank  
☐ To Other ING Account ☒ FX Transfer - SWIFT

## Sender

Deneme 750-7178173-MT-1 9,993,078,218.43

Balance 9,993,078,218.43 TL

Available Balance 9,993,012,423.12 TL

Account from which the transaction fee  
will be collected

Please select

## Recipient

- ☐ Recorded Recipient ☒ New Recipient ☐ Standing Swift

Transfer Type Normal

Currency Code ABD DOLARI

Swift Type IBAN

Transfer Method SWIFT Code

BIC Code

Recipient's Bank

Recipient's Branch SWIFT Code Please type or select from the list

Recipient's Account No

Recipient's Name-Surname

Recipient's Address

Description

Payment Type Please select

Amount 0 00 USD

Fee Type ☐ Buyer pays the fee.Execution Date ☒ Execute Now☐ Execute on a future date 30/05/2016Notification Preference ☐ Send by E-mail um\*\*\*@ingbank.com.tr☐ Send by SMS 90 544 \*\*\*\*60

Transaction Declaration

Please read and confirm the information below before making a foreign currency transfer to other banks in Turkey and abroad. In accordance with the applicable laws and our Bank's implementations, domestic and/or overseas foreign currency transfers are only performed for free transfers through Online Banking, and transfers within the scope of instant transfers and/or invisible items cannot be performed.

☐ I have read the rules and I confirm the execution of the transaction.☐ I want to save the recipient information above to be used in my future transactions.

Clear Next

After providing all these information and clicking on “Next”, summary of the transaction would appear and if you “Confirm”, your transaction would be executed and you would be directed to a receipt page just like other transactions.

## E. ING FX

Here is a step-by-step explanation in order to execute FX transactions:

1. From “Investment” section, you should click on “ING FX”.
2. Select “Transaction account” (the account which will be debited in exchange of a foreign currency)
3. Select “Recipient’s account” ( the account that will be credit with its currency in exchange of TRY)
4. Please either type in TRY amount or recipient account’s currency amount and click ‘Quote’.

My Financials

Transfer / Payments

Investment

Cash Management

Foreign Trade

Apply

FX/Funds/Bonds

İşlem Sonuç Formu Görüntüleme

Transaction Type

☒ ING FX

☐ Fund Purchase

☐ Bill/Bond Purchase

☐ Fund Sale

☐ Bill/Bond Sale

☐ Repo

☐ Fund Track/Cancel

From

00247-7178173-MT-3299,086.60 TL

Balance299,086.60 TL

Available Balance298,928.50 TL

At the moment, you are buying foreign currency/gold from your TL account.

To

Current Account...247-7178173-MY-10163,251.02 USD

Balance163,251.02 USD

Available Balance163,251.02 USD

Amount

000USD

Quote

KnowledgeBase

• SiteMap

• Demo

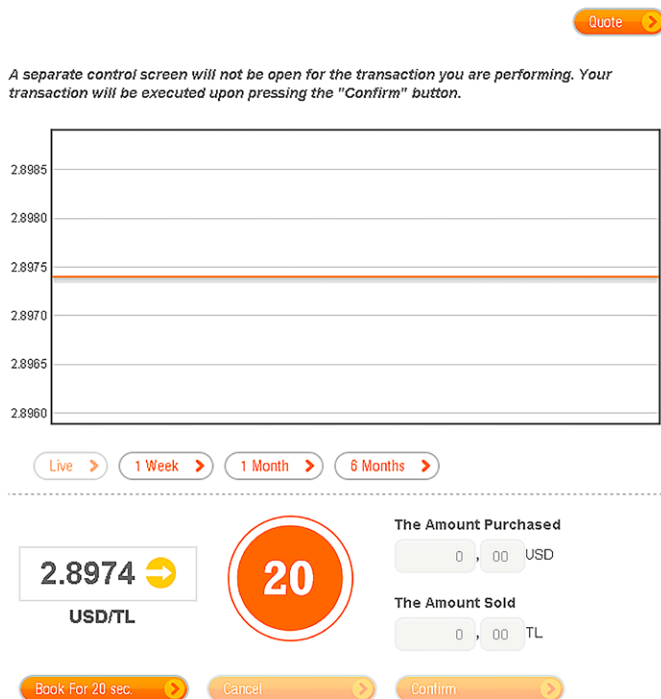
Your branch information

936 - SANAL

212 3358000

Show on Map

5. Please click live button and you would see current FX ratio.
6. By clicking "Book for 20 sec." button, you could freeze the current FX ratio only for 20 sec.
7. Please check carefully if all details are correct, than you could click on "confirm"
8. If you click "confirm", your transaction will be proceed immediately. There won't be another confirmation page.
9. By clicking "1 week", "1 month", "6 months" buttons you can see FX changes within this periods in order to get insight how FX changes in former period.



NOTES

## NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



[illegible]

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