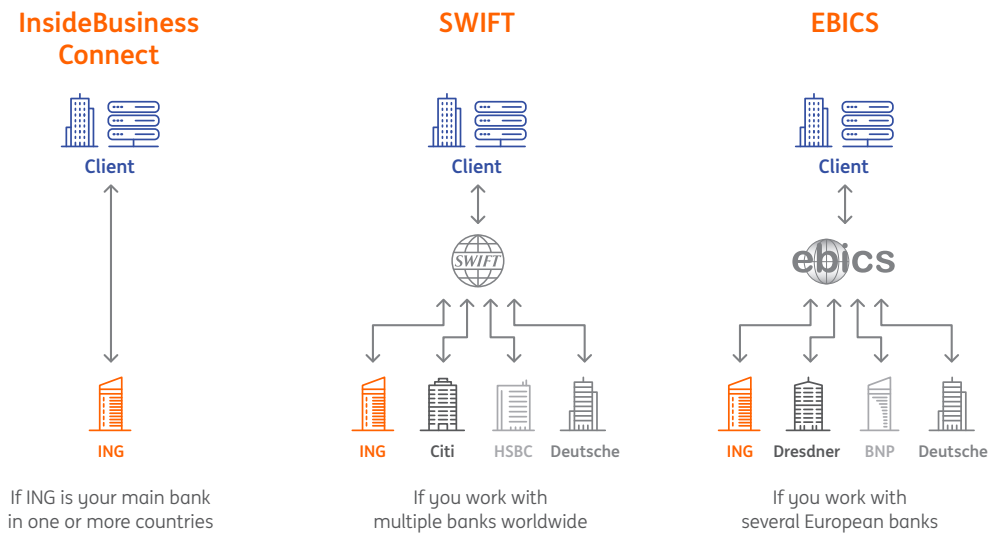


Host-to-host channels



What?

A host-to-host channel facilitates automated file upload and retrieval. The exchange of files between your treasury management system, Enterprise Resource Planning (ERP) or cash management system and our banking system is fully automated. The host-to-host channels are used by corporate and mid-corporate clients who require a most efficient, cost-effective and secure type of channel.

Our host-to-host channels:

- InsideBusiness Connect (IBC)
- SWIFT
- EBICS

Each channel has specific qualities. Choose the host-to-host channel(s) that fits your requirements. In addition, you can combine our host-to-host channels with InsideBusiness for extra (self) services.

Why?

ING's host-to-host channels streamline your file exchange process to the bank, removing manual actions. This makes it more secure (more difficult for someone to alter your payment files), less complex, less costly, faster and enables straight through processing. We offer you a wide range of channels enabling you to streamline your banking connectivity with us and other banks.

How?

- **Integration:** your ERP system and our banking system are directly linked to each other
- **Speed:** transfer and collect files at any moment
- **Efficiency:** remove manual processes resulting in less errors and lower costs
- **Control:** all your transactions are created and reconciled automatically in your ERP-system
- **Security:** transaction files are encrypted and signed to ensure server-to-server confidentiality and integrity

Channels

InsideBusiness Connect

InsideBusiness Connect delivers an FTP connection between you and ING, to exchange files. This solution is based on market standards (sFTP, FTPS and AS2) for connection and security. You can connect with your own software or with the InsideBusiness Connect Client software that we offer as an add-on. You can use this single connection to connect to every ING network branch.

SWIFT for corporates

SWIFTNet FileAct is a worldwide used standard for which you conclude an agreement with SWIFT. With your own BIC (provided by SWIFT) you can send and receive SWIFT messages and communicate with all your banks. This solution is useful if you use different banks worldwide.

EBICS

EBICS is a standard multi bank communication protocol, used by clients worldwide. With the EBICS communication standard you can connect to ING and other EBICS supporting banks, and manage all your accounts with these banks in one environment.

InsideBusiness

ING's host-to-host channels integrate perfectly with InsideBusiness, where you can benefit from:

- Track & Trace your payments and collections
- Receive an alert if your connection with ING fails (requires InsideBusiness Connect Client software)
- Online order authorisation giving you or your treasurer extra control of your funds
- Cancel a scheduled order or an individual transaction within an order
- Enter ad hoc and specific local payments.

Next?

For more information: H2Hchannels@ing.com

Or download the specific InsideBusiness Connect, SWIFTNet FileAct and EBICS information sheets on www.ingwb.com.