

# EBICS

## Electronic Banking Internet Communication Standard

### What?

EBICS is a standard multi bank communication protocol, for customers around the globe. With the EBICS communication standard you can connect to ING and other banks supporting EBICS, and manage all your accounts with these banks in one environment. EBICS supports both domestic and international formats for sending transactions and receiving reports.

### Why?

- Convenience of a single channel for all your (multibank) transactions and reports
- A common communication standard to exchange financial messages with EBICS supporting financial institutions
- More control: choose your own technical set-up
- Additional online services to better control your channel and payments.

### How?

#### One multibank channel for all your instructions and reports

- One channel for all transaction and reporting files of all your accounts in the ING network, plus third party bank accounts
- Available 24/7
- One streamlined means of transport for all payment transactions independent of the payload.

#### A common communication standard

- Use standard (i.e. open source) or customized software
- Specifications are freely available on the internet
- Modern technology, international standards such as XML, https, TLS, and ZIP are supported.

#### State-of-the-art security

- EBICS supports different signature classes
- Confidentiality, integrity and non-repudiation are guaranteed by the EBICS protocol
- Highest security standards, e.g. encryption on transport level and end-to-end encryption.

#### Extra services via InsideBusiness

- Track & Trace your payments and collections
- 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?

Now easily connect to our EBICS server and manage all your ING accounts.

Alternatively, we can offer you SWIFTNet or InsideBusiness Connect. For more information: [H2Hchannels@ing.com](mailto:H2Hchannels@ing.com)

