Online Banking with Mijn ING
Quick-start guide
Mijn ING

Mijn ING (My ING) allows you to do your banking wherever and whenever you want. You can see exactly how much money you have in your account at any time. And all without setting foot outside the door. This guide helps you get started if you are new to online banking. You may also find it useful for reminding yourself of the main functions of Mijn ING. It also contains tips for safe online banking.
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Getting started with online banking

For ING online banking you need to sign up to Mijn ING.

How do I...?

Applying for Mijn ING
If you have not yet applied for online banking with Mijn ING, you first need to do so. You can apply online by going to ING.nl/mijning or by calling +31 (0)20 22 888 88. You can also pop into any branch of ING in the Netherlands, where staff will be pleased to help you to apply for online banking.

Experiencing even greater ease with the Mobile Banking App
If you use Mijn ING, we recommend downloading the Mobile Banking app by ING, which makes banking even easier. Experience the ease and speed of mobile banking. Download the Mobile Banking app in the app store of your mobile phone or tablet.
Secure banking with Mijn ING

Our core function is to keep your money safe and this is what we ensure day and night, so you can be confident when dealing with your bank affairs online. Also, see how you can add to secure banking with Mijn ING.

This is how ING ensures secure banking with Mijn ING
- We ensure a safe connection.
- We monitor each and every transaction.
- Our systems are up-to-date and we avail of the latest technology to trace anything suspicious.
- We may even preventively block Mijn ING if suspicious situations occur to prevent others from accessing your account.
- We may occasionally require you to enter a PAC code* for additional security.
- You are automatically logged out if 15 minutes have passed since your last activity in Mijn ING.

Step-by-step

What can you do to ensure secure banking with Mijn ING?

✓ View the web address. In order to be sure of a secure connection with ING, check whether the address starts with ‘https’. The ‘s’ stands for ‘secure’. Then look for the padlock symbol in your browser. You will find the certificate information when you click on the padlock in your browser and can check whether VeriSign has provided ING Bank N.V. with this certificate.

* A PAC code is similar to a TAN code, which is provided to you by a text message or included in your TAN list.
✓ **Protect your codes.** Your username and password are personal. Therefore never reveal them to anyone, even if you are asked to, for example in an email or over the phone. ING staff will never ask you for your log-in details. Changing your password on a regular basis also contributes to your own security. Read how you can do this further on in this guide.

✓ **Protect your equipment.** Various applications are available to protect your computer from attack. Always use the latest version of a virus scanner. Always use the latest version of your internet browser – Internet Explorer, Firefox, Chrome or Safari – as well. You can read more on ING.nl/veiligbankieren (banking security; in Dutch). This is where you can also learn how to protect your mobile phone or tablet. Ask your family, friends or computer supplier for help if needed.

✓ **Check your debit statements on a regular basis.** Check your debit and credit statements at least once every two weeks via Mijn ING or with the Mobile Banking app. If money has been withdrawn from your account without your consent, please contact us at +31 (0)20 22 888 88. We can intervene immediately and prevent any further damage.

✓ **If in doubt, call ING.** If you see anything suspicious or if you have any doubts, please contact us at +31 (0)20 22 888 88.

For more information about the rules for secure Internet banking, refer to ING.nl/veiligbankieren.

**Mijn ING: step-by-step**

Internet banking with Mijn ING stands for dealing with your banking affairs securely and easily. Find out how it works by viewing the short ‘Step-by-step’ videos at ING.nl/zowerkthet.
First-time log-in to Mijn ING

Step-by-step

► You will need: your ‘Betaalpas’ (bank card/debit card).
► You will need: your Mijn ING username and password.

1. Open your browser (e.g. Internet Explorer, Firefox, Chrome or Safari) and go to ING.nl.
2. Click ‘Inloggen Mijn ING’ (Mijn ING log-in) top right. This will take you to the Mijn ING log-in page.

To ensure that you are on the genuine log-in page to Mijn ING, check the following 3 things:

✔ Is there an ‘s’ after ‘http’ in the address bar? This means that you have a secure connection. In some browsers, the address bar may also be shaded green (or part green) to indicate a secure connection.

✔ Does the first part of the address end with ‘ing.nl’? The web address is: https://mijn.ing.nl/internetbankieren/SesamLoginServlet.

✔ Can you see a padlock symbol in your browser? If you click the padlock you can check that the site is indeed the ING website – it should say ‘geïdentificeerd als ING Bank N.V.’ (ING Bank N.V. identity verified).
3. Enter your username and password and click ‘Inloggen’.

4. Enter the following details:
   - your debit card number/IBAN (see your debit card and/or your bank statement);
   - the expiry date (valid thru date) of your debit card (month and year appear to the right of your debit card number on your ‘Betaalpas’);
   - your date of birth (date format: DD-MM-YYYY).

   You are required to enter these details the first time only, for security reasons.

5. Click ‘Volgende’ (Next). You must now change your password. The password sent to you by ING can only be used once.

✅ Choose a password that is not easy to guess. So never use birthdays, names or IBANs in your password.

6. Click ‘Ok’. You are now on the Mijn ING homepage.

**Tip: Increase font size**
If you have difficulty reading the text on your screen, go to Settings in your browser (Internet Explorer, Firefox, Chrome or Safari) and select Zoom to zoom in. Or hold the Ctrl key down and press the + key To zoom out again, press Ctrl and the - key.
Log in to Mijn ING

Step-by-step

You will need: your Mijn ING username and password.

1. Open your browser (e.g. Internet Explorer, Firefox or Chrome) and go to ING.nl.
2. Click ‘Inloggen Mijn ING’ (Mijn ING log-in) top right.
   This will take you to the Mijn ING log-in page:

   ![Mijn ING log-in page]

   To ensure that you are on the genuine log-in page to Mijn ING, check the following 3 things:
   ✓ Is there an ‘s’ after ‘http’ in the address bar?
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     The web address is: https://mijn.ing.nl/internetbankieren/SesamLoginServlet.
   ✓ Can you see a padlock symbol in your browser?
     If you click the padlock you can check that the site is indeed the ING website – it should say ‘geïdentificeerd als ING Bank N.V.’ (ING Bank N.V. identity verified).

3. Enter your username and password and click ‘Inloggen’.
The Mijn ING homepage gives you an overview of your ‘Betaalrekeningen’ (current accounts). You can return to this page at any time by clicking the ‘Mijn ING Overzicht’ button, which can be found top left on each screen. See below for the first things you can do on your Mijn ING Overzicht.

**What’s what**

**Latest balance on your current accounts**
Your current accounts (Betaalrekeningen) are listed on the left one below the other – if you have more than one account, that is. Against each account you will see the current balance. Clicking an account will bring up a list of the most recent transactions on that account.

**Name and date of last visit and ‘Uitloggen’ (log-out) button**
At the top right of your screen you will see your name and the date and time of your last visit. The log-out button ‘Uitloggen’ can also be found top right. When you have finished using Mijn ING, always log out by clicking ‘Uitloggen’.
Direct access
Mijn ING is mostly used to make payments or to check balances. We have therefore placed these functions on the overview, as buttons next to your debit and credit statements (‘Overschrijven’ (‘Transfer’) and ‘Overzicht Saldo’ (‘Credit overview’)).

Help and messages
On the far right you will find three elements that are always visible, whatever you are doing in Mijn ING:
- Kunnen wij u helpen?
  Clicking the ‘Kunnen wij u helpen?’ (May we help you?) link opens a new window with frequently asked questions about the page you are currently on (in Dutch). Click a question to open it. The window is closed in the usual way by clicking the X at the top right.
- Berichten
  If a scheduled or periodical payment order has been rejected, a message to that effect will appear in ‘Berichten’ (Messages). You will also receive a warning message here when an amount is due to leave your account within the next few days (direct debits).
- Voor u uitgelicht
  The ‘Voor u uitgelicht’ (Highlighted for you) section shows the latest offer from ING (in Dutch).

Alles in Mijn ING
At the bottom of the homepage you will find the ‘Alles in Mijn ING’ (Everything in Mijn ING) menu, from which you can select all other actions in Mijn ING. If you can’t see the menu, you may have to scroll down. This menu is always accessible, regardless of what you are doing in Mijn ING.
**Transactions**

**How do I...?**

**Checking transactions**
1. On the ‘Mijn ING Overzicht’ homepage you will see the most recent transactions on your current account (Betaalrekening). If you have more than one current account, you can select the one you want on the left.
2. If you would like a statement of all your transactions, this can be done in several ways:
   - At the foot of the list of recent transactions, click the underlined text ‘Meer af- en bijschrijvingen’ (More transactions)
   - To the right under ‘Direct doen’: click ‘Af- en bijschrijvingen’ (Debits and credits).
   - From the ‘Alles in Mijn ING’ menu, click ‘Af- en bijschrijvingen’ under the heading ‘Betalen’ (Pay).

**Scrolling through all transactions**
In your list of transactions, you can see older transactions by clicking on the orange button labelled ‘Vorige’ (Previous). You can look back through your transactions to January 2005, if applicable. Clicking ‘Volgende’ (Next) takes you forward in time again.

**Checking transaction details**
You can click on each transaction for details about them.

**Searching, downloading and printing**
In the grey bar above your transactions you will see three options: ‘Zoeken’ (Search), ‘Downloaden’ (Download) and ‘Afdrukken’ (Print). Click the bar to search your transactions. You can also print transactions for your records. It is also possible to download a file containing a statement covering a certain period.

✔️ Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.
Making payments
(transferring funds)

Step-by-step

▶ You will need: a mobile phone or printed TAN list and the account details for the payments you want to make.

**Entering the payment details**

1. On the 'Mijn ING Overzicht' homepage, click on 'Overschrijven' (Transfer).
2. This opens the payments screen ('Overschrijven'):

You must enter at least enter the following details:
- the amount to be paid 'Bedrag (€)'
- the account number of the recipient at 'Rekeningnummer (IBAN)'
- the name of the recipient 'Naam ontvanger'

Need help? Click top right on 'Kunnen wij u helpen?'.
3. If you **do not have an ‘Acceptgiro’ preprinted form** requesting payment, you can add a reference for your payment under ‘Mededeling’ (Further details). This is optional, however. When the payment is processed, the reference will be included alongside the transaction. If you **do have an ‘Acceptgiro’ preprinted form** requesting payment, enter the ‘Betalingskenmerk’ reference number on the form. The reference number is usually 16 digits but may be shorter.

4. Check the name and account number/IBAN details and amend as necessary. When you have finished, click ‘Opslaan, naar verzendlijst’ again.

**Sending your payments**
Clicking ‘Opslaan, naar verzendlijst’, brings up the ‘Verzendlijst’ (Send list) screen. Alternatively, you may click ‘Verzendlijst’ under ‘Direct doen’. First verify that the payment details are correct.
- If you need to change anything, click the pencil icon next to the payment concerned.
- If you want to remove a payment, click the X next to it. This cancels the payment.
- If all details are correct, click ‘Verder’ (Continue).

You now have to confirm the payments with a TAN (Transaction Authorisation Number). The screen shows the sequence number (volgnummer) of the TAN you need.
Confirming payments with a TAN code received on your mobile phone

If you have chosen to receive TAN codes on your phone, the procedure is as follows:

1. Within a few seconds, you will receive an SMS text message from ING containing your TAN.

Before entering the TAN, check the following details:

✔ Does the amount in the text message equal the total amount of your payments?
✔ Is the sequence number in the text message the same as on your screen?

2. If the total amount and the sequence number are correct, enter the TAN and click 'Verzenden' (Send). Payment authorisation is then final.

✔ Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.
Confirming payments with a TAN code from your TAN list
If you have a printed list of TAN codes, you confirm your payment as follows:
1. Find the TAN with the correct sequence number from your list.
2. Enter the TAN and click ‘Verzenden’ (Send).
Payment authorisation is then final.

✓ Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.

Tip: Save IBANs in address book
Do you regularly transfer money to the same persons or businesses? In that case, you can tick the checkbox next to ‘Opslaan in adresboek’ (Save in address book). The IBAN and the name will then be saved in your address book. The next time you make a payment, simply click the orange button labelled ‘Selecteer adres’ (Select address) and select the name of the person or the business. This saves having to enter the details again. You can access and update your address book by clicking ‘Adresboek’ (Address book) under the heading ‘Betalen’ (Pay) in ‘Alles in Mijn ING’ at the bottom of the page.

Tip: making automatic payments (setting up periodic transfers)
If you regularly transfer the same amounts of money to the same persons or businesses, in the ‘Hoe vaak’ (Frequency) field select the term for the amount to be transferred: per week, per quarter, per six months or per year. The amount will automatically be transferred every period stated. You can view and modify your scheduled payment orders by clicking on ‘Ingeplande opdrachten’ (Scheduled payments) at ‘Alles in Mijn ING’ under the heading ‘Overzichten’ (Overviews). A step-by-step explanatory video (in Dutch) is available at ING.nl/zowerkthet.
How do I …?

**Checking the balance on a savings account**
This is done as follows:
1. On the ‘Mijn ING Overzicht’ homepage, under ‘Direct doen’, click the ‘Sparen’ (Saving) tab at the top of the page. Or go to ‘Alles in Mijn ING’ at the bottom of the page and, under ‘Sparen’ (Saving), click ‘Spaarsaldo bekijken’.

Step-by-step

**Your savings account: add or withdraw savings**

► You will need: a mobile phone or printed TAN list.

If you want to transfer money to your savings account with ING or make a withdrawal, proceed as follows:
1. On the ‘Mijn ING Overzicht’ homepage, click on the ‘Sparen’ tab and select the savings account from which you wish to withdraw money or transfer money into.
2. Choose whether you want to transfer money into your savings account (‘Inleggen’ / save / deposit button) or take money out (‘Opnemen’ / withdraw button).
3. Enter the required data on the next form. Need help? Click top right on ‘Kunnen wij u helpen?’
4. When you have finished and want to send your payment order, select ‘Volgende’ (Next).
Sending your savings order

Clicking ‘Volgende’ (Next) brings up the following screen:

First verify that the payment details are correct.

- If you need to change anything, click on the ‘Vorige’ (Previous) button.
- If your payment is correct, confirm it with a TAN code (Transaction Authorisation Number). The screen shows the sequence number (volgnummer) of the TAN you need.
Confirming payments with a TAN code received on your mobile phone
If you have chosen to receive TAN codes on your phone, the procedure is as follows:
1. Within a few seconds of clicking ‘Verzenden’ (Send), you will receive an SMS text message from ING containing your TAN.

Before entering the TAN, check the following details:
✓ Does the amount in the text message equal the total amount of your payments?
✓ Is the sequence number in the text message the same as on your screen?

2. If the total amount and the sequence number are correct, enter the TAN and click ‘Verzenden’ (Send). Payment authorisation is then final.

✓ Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.

Confirming payments with a TAN code from your TAN list
If you have a printed list of TAN codes, you confirm your payment as follows:
3. Find the TAN with the right sequence number from your list.
4. Enter the TAN and click ‘Verzenden’ (Send). Payment authorisation is then final.

✓ Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.
Changing your username or password

- You will need: your ‘Betaalpas’ (bank card/debit card) and your mobile phone or printed TAN list.
- You will need: your username and password.

To change your username, password or both, proceed as follows:

1. On the ‘Mijn ING Overzicht’ homepage, go to ‘Alles in Mijn ING’ at the bottom of the screen. In the right-hand column under ‘Mijn gegevens en instellingen’ (My details and settings), click ‘Inlogcodes wijzigen’ (Change log-in details).
2. Select what you want to change: your username (‘Gebruikersnaam’), your password (‘Wachtwoord’) or both and click ‘Verder’ (Continue).
3. Follow the on-screen steps.

- Choose a password that is not easy to guess. So never use birthdays, names or IBANs in your password. For tips about easy remembering and securing your password, go to ING.nl/veiliginternetbankieren.

- Finished online banking? Don’t forget to close Mijn ING by clicking ‘Uitloggen’ at the top right.
Using your card abroad

- You will need your username and password for this step.

Unfortunately, criminals sometimes withdraw money using stolen information from debit cards. They usually misuse this information outside of Europe, which is why ING has limited the Betaalpas to Europe for most clients. This means that you can use your Betaalpas for making payments and withdrawing money in Europe only. If you are planning to travel outside of Europe, you can (temporarily) set your Betaalpas to 'Wereld' (World).

This is how you can view your settings and modify the use of your debit card:

1. On the 'Mijn ING Overzicht' homepage, go to 'Alles in Mijn ING' (Everything in Mijn ING) at the bottom of the screen. In the right column, at 'Mijn gegevens en instellingen' (My data and settings), click on 'Pasgebruik buitenland' (Card use abroad).

2. Select the proper payment account and select 'Wijzigen' (Modify) if you wish to modify the use of your card.

3. In the next screen, select 'Wereld' (World) and then choose whether you wish to modify the use of your card temporarily or permanently. If you set your debit card to 'Wereld' temporarily, it will automatically be reset to 'Europa' after your journey.

4. Click on 'Wijzigen' (Modify); your modification will be processed within 24 hours.

✓ Go to ING.nl/zowerkthet for a video (in Dutch) with a step-by-step explanation of how this works.
Change the limits for your debit card

You will need your username and password for this step.

Are you planning on making a major purchase soon, such as a new kitchen? If you rather not carry a large sum of money with you, you can easily change the limit on your debit card.

Step-by-step

View your daily limits and easily modify them as follows:

1. On the ‘Mijn ING Overview’ homepage, go to ‘Alles in Mijn ING’ (Everything in Mijn ING) at the bottom of the screen. In the right column at ‘Vernieuwd in Mijn ING’ (New in Mijn ING), click on ‘Uw persoonlijke limiet’ (Your personal limit).

2. You can see your limits in the overview. If you wish to modify them, click on ‘Instelling wijzigen’ (Modify settings).
3. In the following screen, indicate the amount of money you can withdraw daily from a cash dispenser (to a maximum of €1,000.00), how much you can pay daily (to a maximum of €2,000.00, or temporarily to a maximum of €50,000.00) and whether you wish to activate or deactivate touch-free payments. If you have activated touch-free payments, you can pay any amounts to a maximum of €25.00 without having to enter your pin number. Your pin code is required for payments over €25.00. You can also choose to deactivate touch-free payments.

4. Click ‘Volgende’ (Next). Your modifications require confirmation with a TAN code. After entering the correct TAN code, you can confirm the modifications in the last screen. If you need help, click on ‘Kunnen wij u helpen’ (May we help you?) at the upper right-hand side.

升高Set your daily limit for the Mobiel Bankieren App (Mobile banking app) via the app.

**Tip**
You can also change the daily limit for Mijn ING. This is where you set the daily maximum amount you can transfer to other accounts. You can modify this daily limit on the Mijn ING Overzicht’ homepage by going to ‘Alles in Mijn ING’ (Everything in Mijn ING) at the bottom of your screen. In the right column, at ‘Vernieuwd in Mijn ING’ (New in Mijn ING), click on ‘Daglimiet Mijn ING instellen’ (Setting a daily limit for Mijn ING). You can set your daily limit here and view the amounts that apply.
Transferring money abroad

- You will need your username and password for this step.

If you wish to transfer money internationally, you can quickly and easily deal with this in Mijn ING.

**Step-by-step**

1. On the 'Mijn ING Overzicht' homepage, go to ‘Alles in Mijn ING’ (Everything in Mijn ING) at the bottom of your screen. In the left column, at ‘Betalen’ (Making payments), click on ‘Overschrijven buitenland’ (Foreign transfers).
2. In the next screen, select the country to and currency into which you wish to make the transfer. You will use a Wereldbetaling (World payment) or Europese Overschrijving (European transfer) depending on your selection.
3. Select a country and currency and click on ‘Verder’ (Continue).
4. In the next screen, enter the amount, the receiver, city, IBAN and BIC bank (SWIFT) of the receiver.
5. In the next screen, check the data entered and confirm the payment using a TAN code.
If you need help, click on 'Kunnen wij u helpen' (May we help you?).

✓ A world payment is an umbrella term ING uses for payments in euros and other currencies (such as American dollars or British pounds) to countries outside of SEPA, and for payments in currencies other than euros within SEPA. A European Transfer is a payment in euros to one of the SEPA countries.

✓ There are costs involved in a World payment; ING does not charge any expenses for European transfers.
Saving or printing statements

▶ You will need your username and password for this step.

You can print or download statements of your payment and savings account in PDF. You can also do this with your quarterly and annual statements.

1. On the ‘Mijn ING Overzicht’ homepage, go to ‘Alles in Mijn ING’ (Everything in Mijn ING) at the bottom of your screen. In the left column, under ‘Overzichten’ (Overviews), click on ‘Af- en Bijschrijvingen downloaden’ (Downloading credits and debits).

2. When clicking on ‘Downloaden’ you can download your credits and debits in PDF. This is where you can indicate the period of time for which you wish to download your statements.

3. When clicking ‘Afdrukken’ (Print), you can indicate the period of time for which you wish to print credits and debits. Select the correct period and click on ‘Afdrukken’.
If you need help, click on ‘Kunnen wij u helpen’ (May we help you?).

If you wish to receive more information about downloading statements or your annual statement, go to ING.nl/zowerkhet for a step-by-step video (in Dutch).
Questions?
We’re here to help.

You can find a great deal of information on ING.nl/opwegmetinternetbankieren (in Dutch).

You can also talk to us by calling +31 (0)20 22 888 88. The lines are open Monday to Friday from 08:00 to 21:00 and on Saturday from 09:00 to 17:00.

You can always pop into any branch of ING in the Netherlands as well. The business hours of your branch can be found on ING.nl/kantoren.