



# ING Online

[Instruction Manual]

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# Introduction to ING Online

## Your gateway to Central & Eastern Europe

ING Online – your fast and flexible internet banking channel for doing business today in Central and Eastern Europe. Through our extensive branch network in the region, you gain direct access to the local clearing systems. ING Online is fully aligned with our customers' needs: our products and services are accessible through our country specific sites and are available in English and local languages. In addition, we offer head offices and corporate treasuries direct access to these local sites through our single sign-on regional portal.

You have received the ING Online installation package which includes the following:

- ING Card
- USB Cable
- Card Reader
- Username
- Password
- Pincode

Please check that you have all of the necessary parts. Before starting to install the ING Online package, we recommend you read this manual and keep it for future reference.

In the following pages, each installation step is explained. Please follow the order indicated and use the screen images to help you.

## 1. Installation of drivers for the Smart Card Reader

### Preparing for installation

**Please do not connect the reader to the computer before the installation of the drivers is complete. If you have another version of the drivers installed on your computer (different to the one provided by us) please uninstall the previous version of GEMPLUS and restart your computer. Then begin installation.**

1. Insert the disc in the CD drive of your computer.
2. Launch the **setup file** from the main folder of the disc.
  - Installation begins – please answer the questions only with **YES** and **OK**.
  - Installation takes about 2 to 5 minutes.
3. When installation is complete, a message will be displayed confirming that installation has been successful.

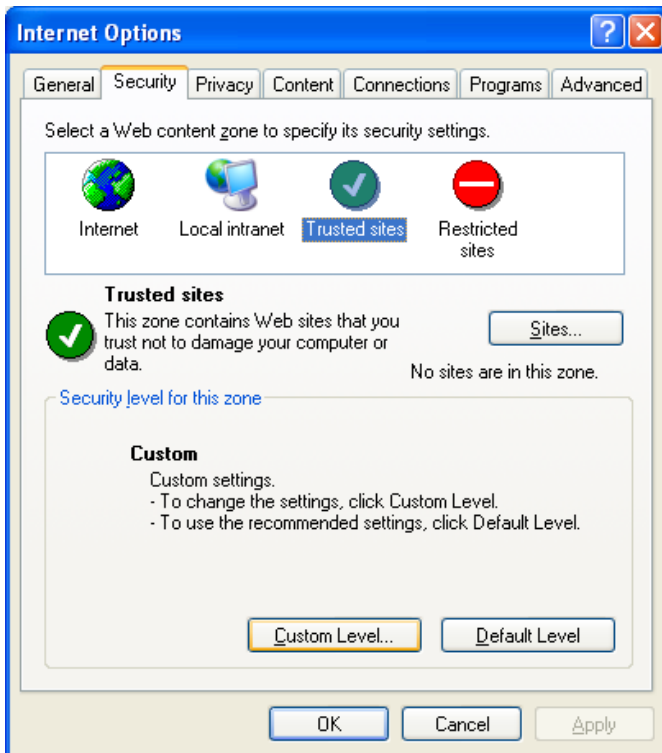
**Please restart your computer now!**



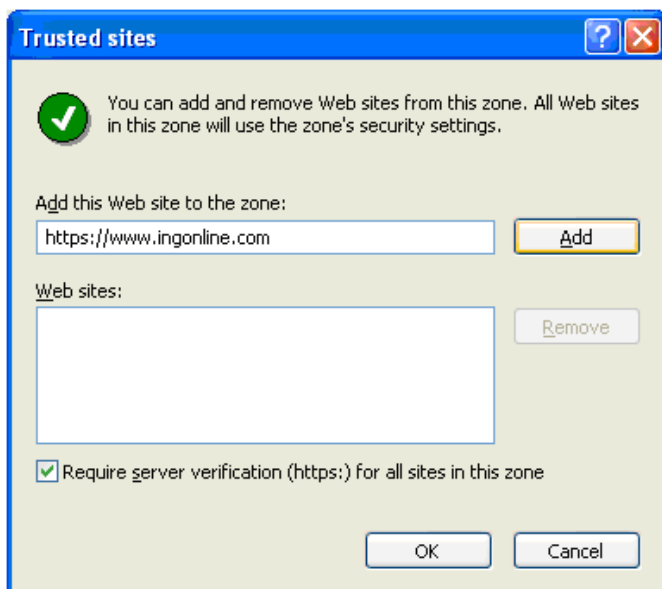
## 2. Internet Explorer Settings

**Note:** In order to use ING Online banking you should apply some specific settings in your Internet Explorer.

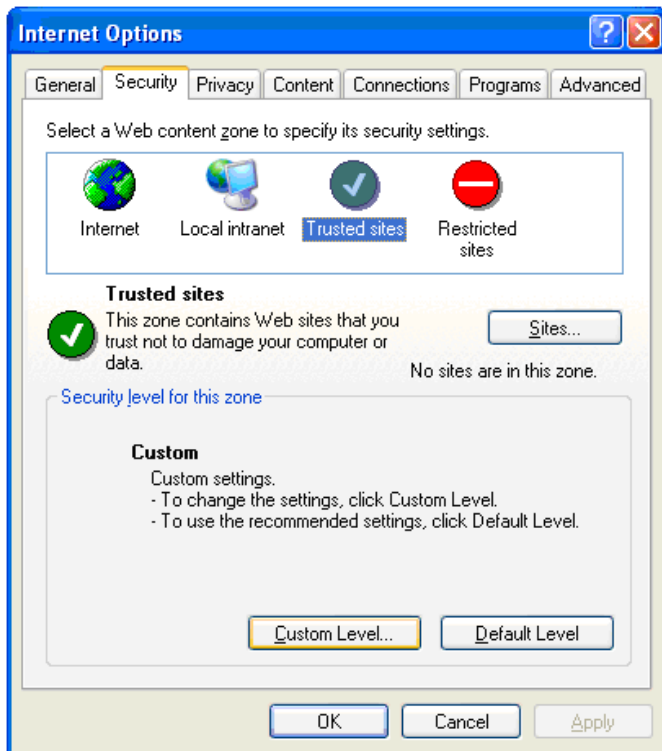
1. Please open an Internet Explorer and go to the following menu:  
**Tools > Internet Options > Security > Trusted sites > Sites.**



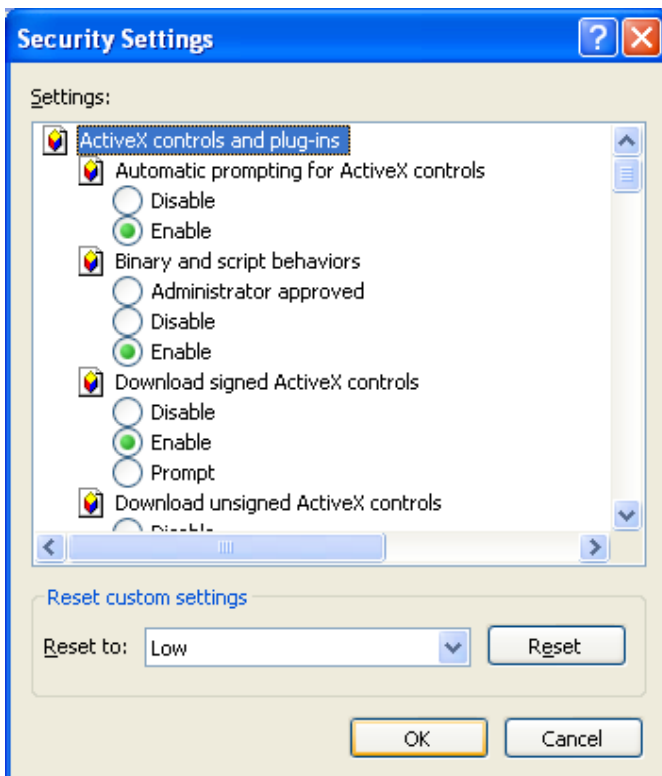
- In the field **“Add this Web site to the zone:”** please fill in the site address of the bank: **https://www.ingonline.com.** You have to include **https://** in the web address. Then press the **“Add”** button. If our web site is seen in the **“Web sites”** list you can close the window and continue with the settings.

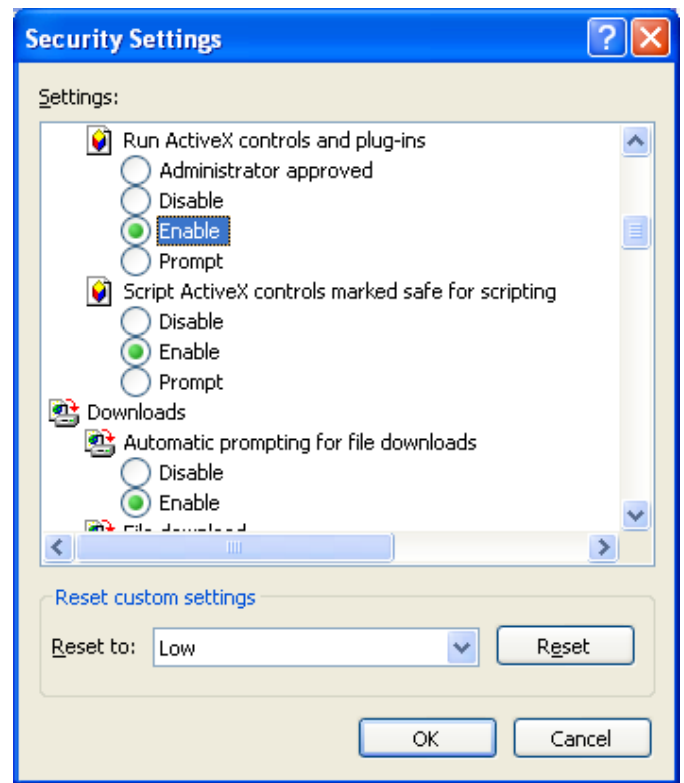
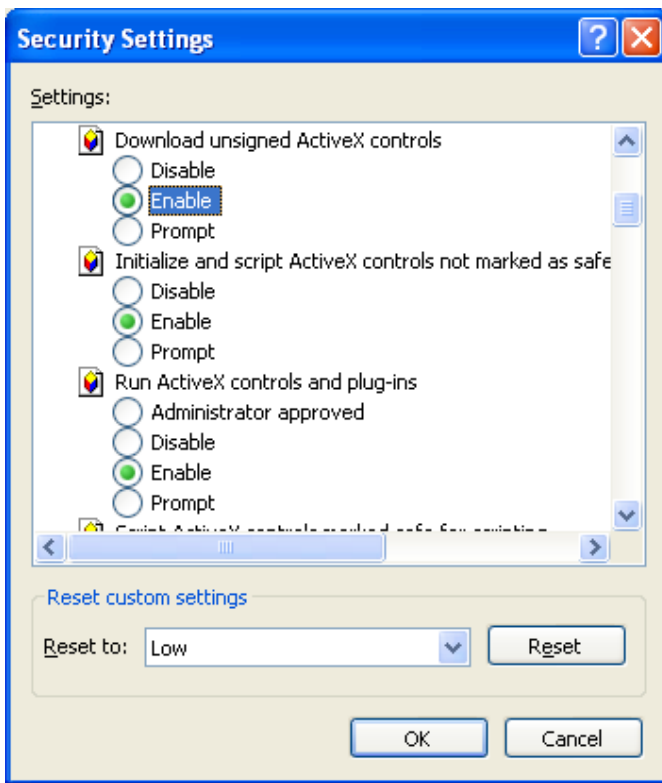


2. Please open: **Tools > Internet Options > Security > Trusted sites > Custom level.**



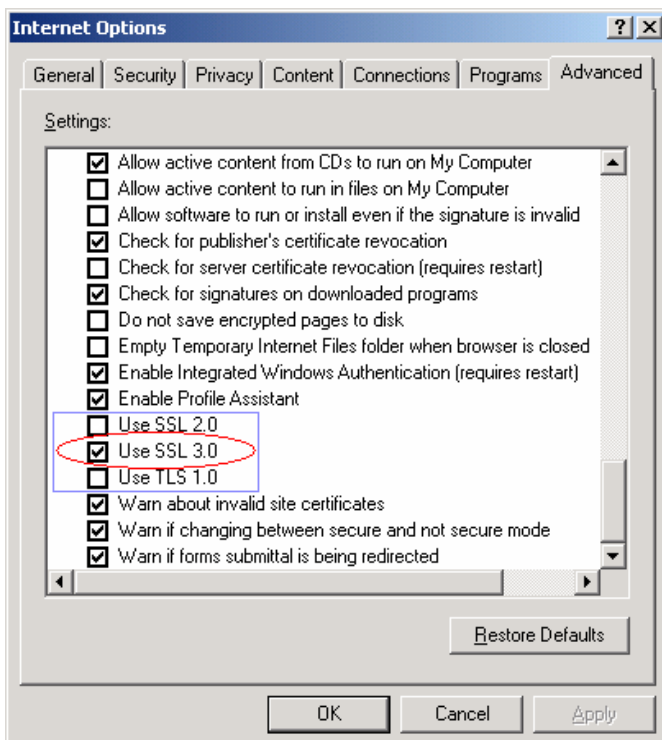
- All **ActiveX controls and plug-ins** have to be put on “**Enable**”:





3. Please open: **Tools > Internet Options > General** and clear the **Temporary Internet files and Cookies**.

4. For **Internet Explorer 7** or later version please open: **Tools > Internet options > Advanced**. In the section selected options near the bottom of the list only **“Use SSL 3.0”** should be checked.

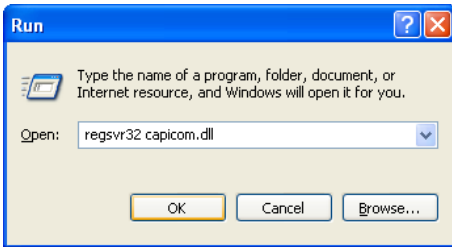


### 3. Registration of capicom.dll file

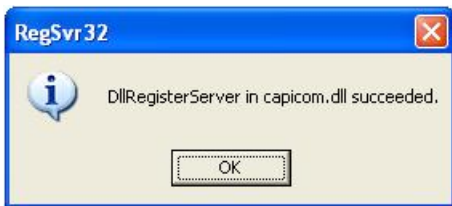
By default Capicom.dll can be found in **C:\WINDOWS\system32**. If the file can not be found in the specified folder, we can send you the latest version upon request.

1. To register capicom.dll for Windows XP please open:

**Start** menu > **Run**. In the “**Run**” window please fill in the following command: **regsvr32 capicom.dll** and then enter **OK**



After registration is completed, the following message will appear:



2. Registration of capicom.dll for **Windows Vista**.

- To register capicom.dll for Windows Vista, please open: **Start** menu > **All Programs** > **Accessories**
- Click with the **right mouse button** on the **Command Prompt** application (cmd.exe) and choose “**Run as Administrator**” option.
- In the Command prompt please fill in the following command: **regsvr32 capicom.dll** and then press the **Enter** button on your keyboard.

## 4. Installation of ING Bank Root Certificate

1. Dependent on your location, the Root certificate can be downloaded from:

Bulgaria	<a href="https://www.ingonline.com/bg/">https://www.ingonline.com/bg/</a>
Czech Republic	<a href="https://www.ingonline.com/cz/">https://www.ingonline.com/cz/</a>
Hungary	<a href="https://www.ingonline.com/hu/">https://www.ingonline.com/hu/</a>
Poland	<a href="https://www.ingonline.com/pl/">https://www.ingonline.com/pl/</a>
Romania	<a href="https://www.ingonline.com/ro/">https://www.ingonline.com/ro/</a>
Russia	<a href="https://www.ingonline.com/ru/">https://www.ingonline.com/ru/</a>
Slovakia	<a href="https://www.ingonline.com/sk/">https://www.ingonline.com/sk/</a>
Ukraine	<a href="https://www.ingonline.com/ua/">https://www.ingonline.com/ua/</a>

ING Online Banking - Microsoft Internet Explorer

Address <https://www.ingonline.com/bg/>

ING Online - Bulgaria

Home | [www.ingonline.com](http://www.ingonline.com) | [ing.com](http://ing.com) | [Contact Us](#)  
English | Български

**Log in**  
**Rates**  
**Account Information**  
**Personal Settings**  
**Security**

**Welcome to the wholesale internet banking application ING Online!**

ING Online is a fast and flexible banking service, which supports secure online banking for payments and cash management services, financial markets, and lending products.

ING Online offers maximum flexibility at the best price, using the latest web technology.

To access your bank information please enter your Username and Password and click **Submit** button.

**Log On**

Please enter your

Username:

Password:

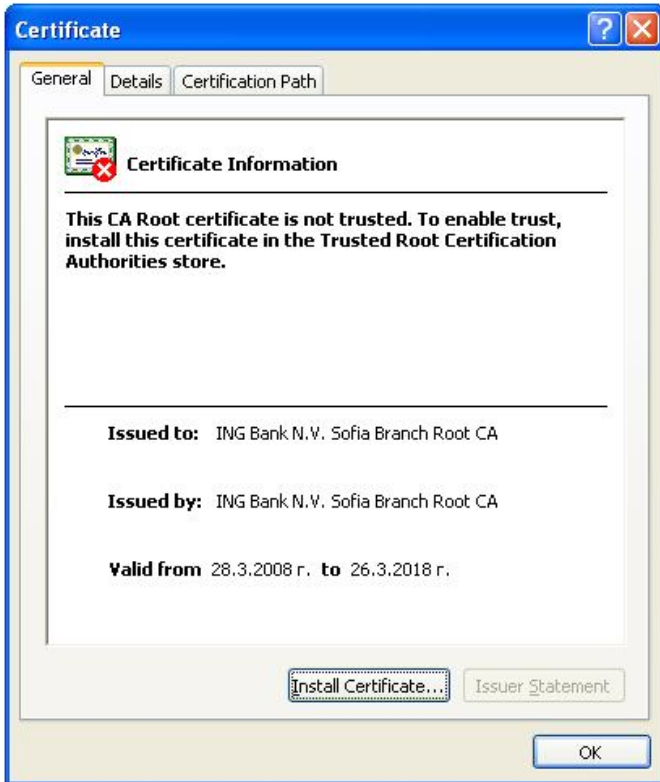
**SUBMIT** **CLEAR**

**Related Topics:**

- [Forgot your password?](#)
- [ING root certificate download](#)

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2. After the download is completed please open the Root certificate (INGSOF\_ROOT.cer) and press:  
**Install Certificate > Next.**



3. Check **"Place all certificates in the following store"** option and press **"Browse"** button.



4. Mark **“Trusted Root Certification Authorities”** and then **OK > Next > Finish.**



5. After the installation is finished, the following message will appear:



6. To check if the Root certificate is installed, you need to register your personal certificate first (**Installation of ING Bank Root Certificate**)

- Then please open: **Start menu > Programs > Gemplus > Gemsafe Toolbox > Card Content > Certificates**
- Click twice on your personal certificate (the row with your name). The following window will appear:

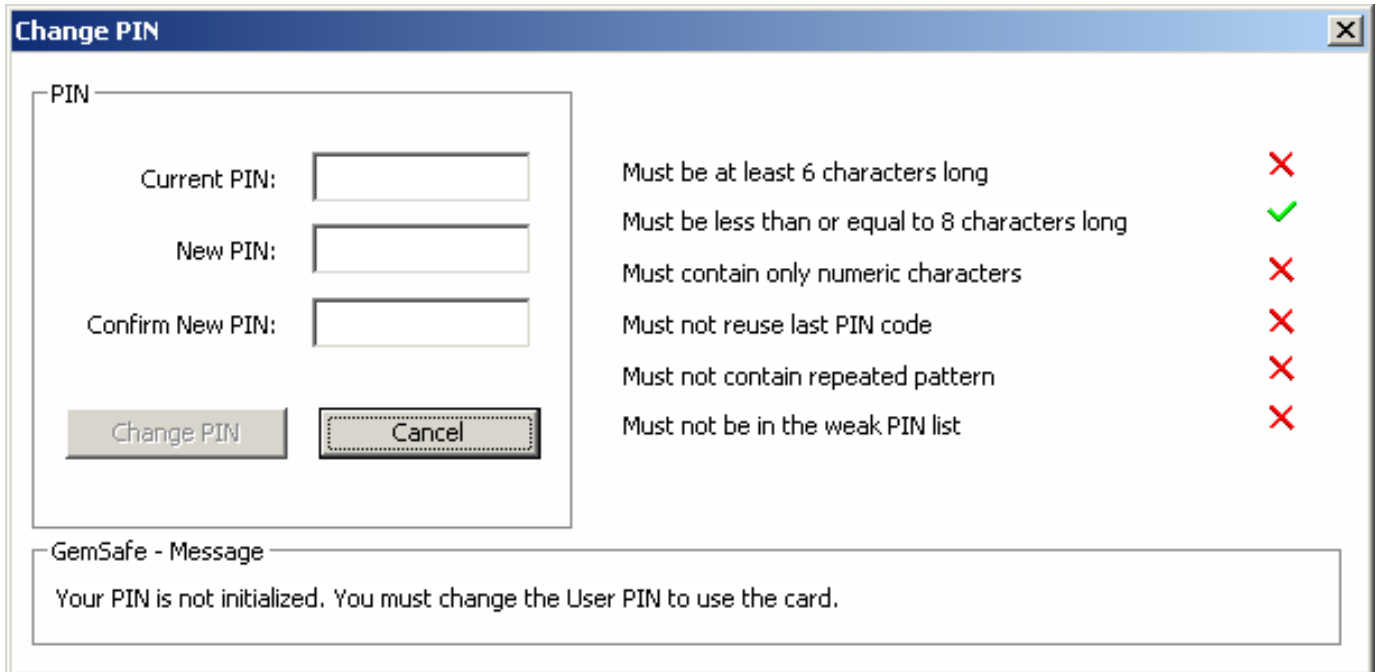


- If the section marked in red is present, please **Install / Reinstall** the **root certificate** as mentioned at the start of **this section**.

## 5. Using the Smart Card for the first time

After you have received the complete ING Online banking kit (including sealed envelopes with username, password, PIN, a smart card and a reader), and you done all the necessary installations and settings you should:

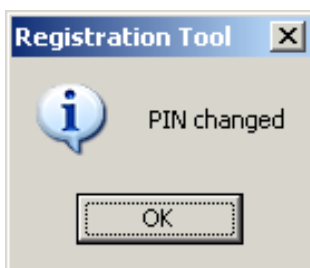
1. Connect the **reader** to the USB port of your computer. The green light on the reader will start to blink.
2. Insert the **smart card** into the reader. The green light will start shining continuously.  
**Please wait a moment for the system to recognize the reader and the smart card.**
3. After the smart card is inserted the change PIN window will appear:



- In the field **“Current PIN”** please **enter the PIN that you have received** in a sealed envelope from the Bank.

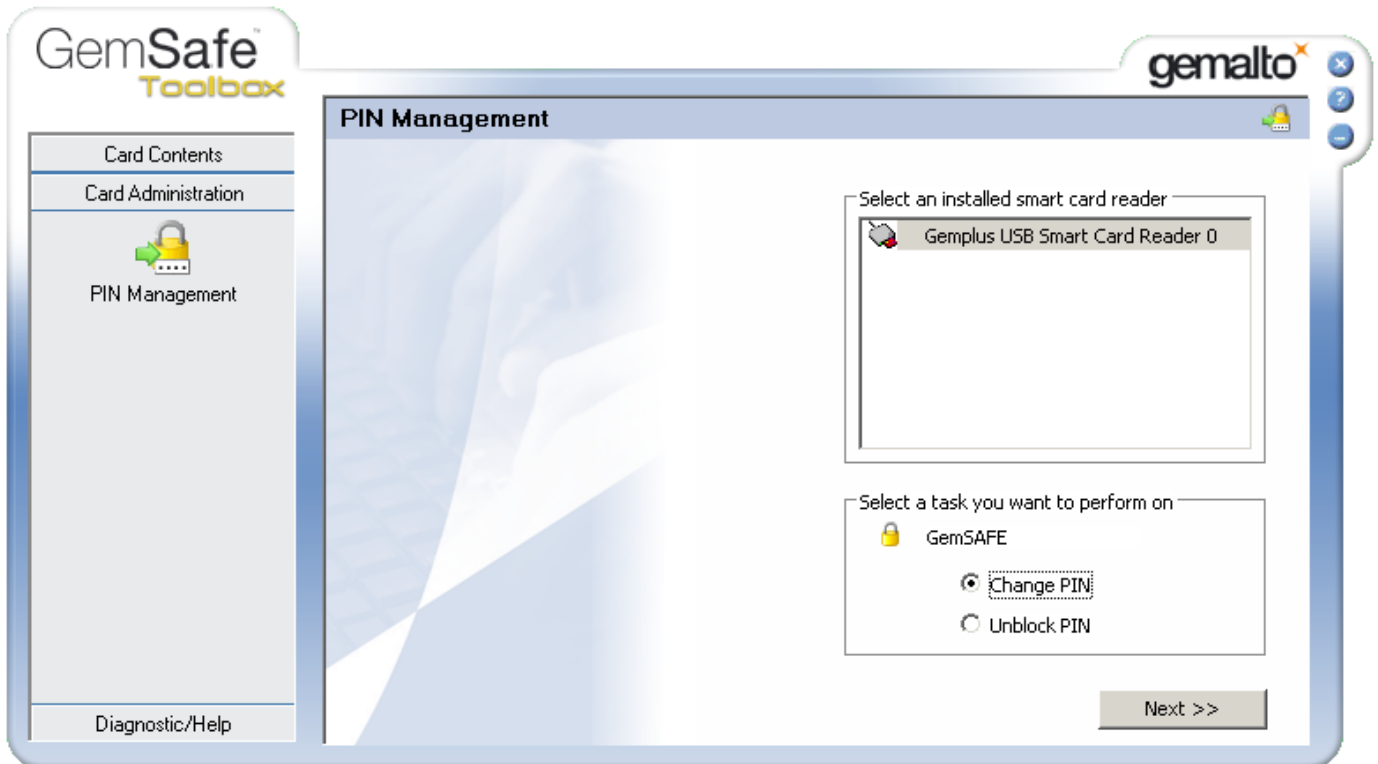
**Note: The PIN should not be confused with the password for logging on to ING Online web page.**

- In the fields **“New PIN”** and **“Confirm New PIN”** please enter a PIN that you are going to use from now on. Note that it should fulfill the requirements in the right side of the window (If the PIN fulfills the requirements the red crosses should turn into green ticks) then click **“Change PIN”**
- After the PIN is changed successfully the following message will appear:

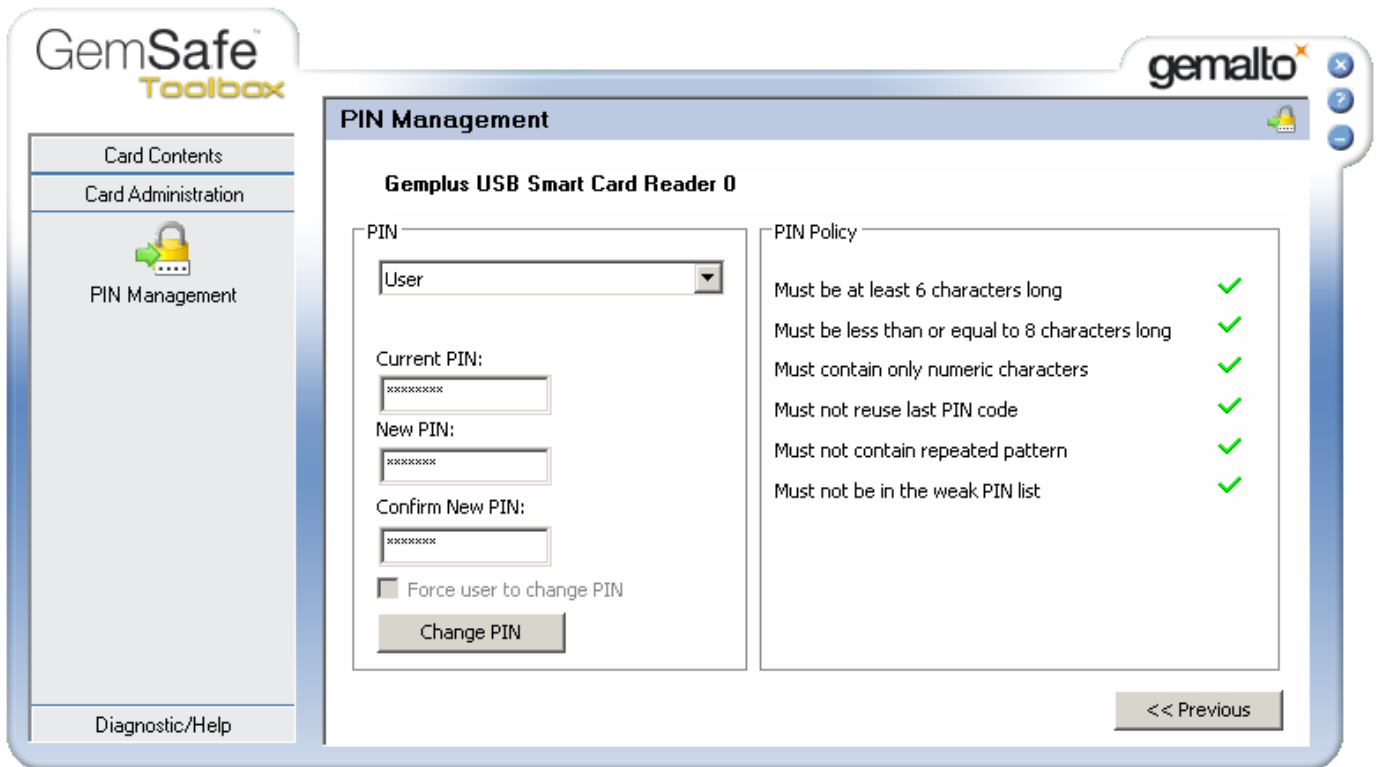


**Note: On some computer systems the Change PIN window does not appear and the PIN must be changed from GemSafe Toolbox application. This can be done in the following order:**

- Please open: **GemSafe Toolbox**. It can be found in:  
C:\Program Files\Gemplus\Common\GemSafe Toolbox  
or **Start** menu > **Programs** > **Gemplus** > **GemSafe Toolbox**
- Please open: **Card Administration** > **PIN Management** > check **“Change PIN”** option (in the right side of the window) > **Next**

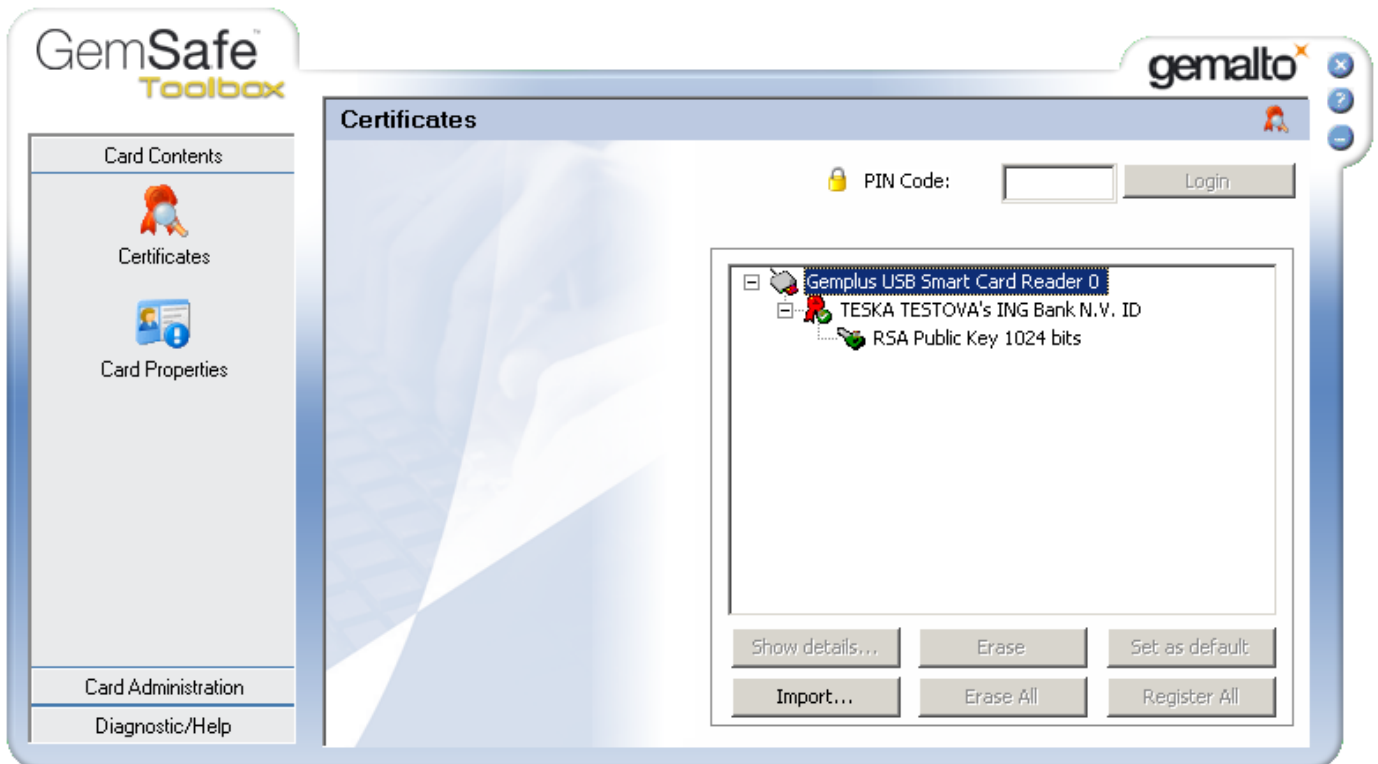


- Follow the instructions from **point 3 of this paragraph**
- Note that the option in the dropdown menu (about the "Current PIN" section) should be set on **"User"**.

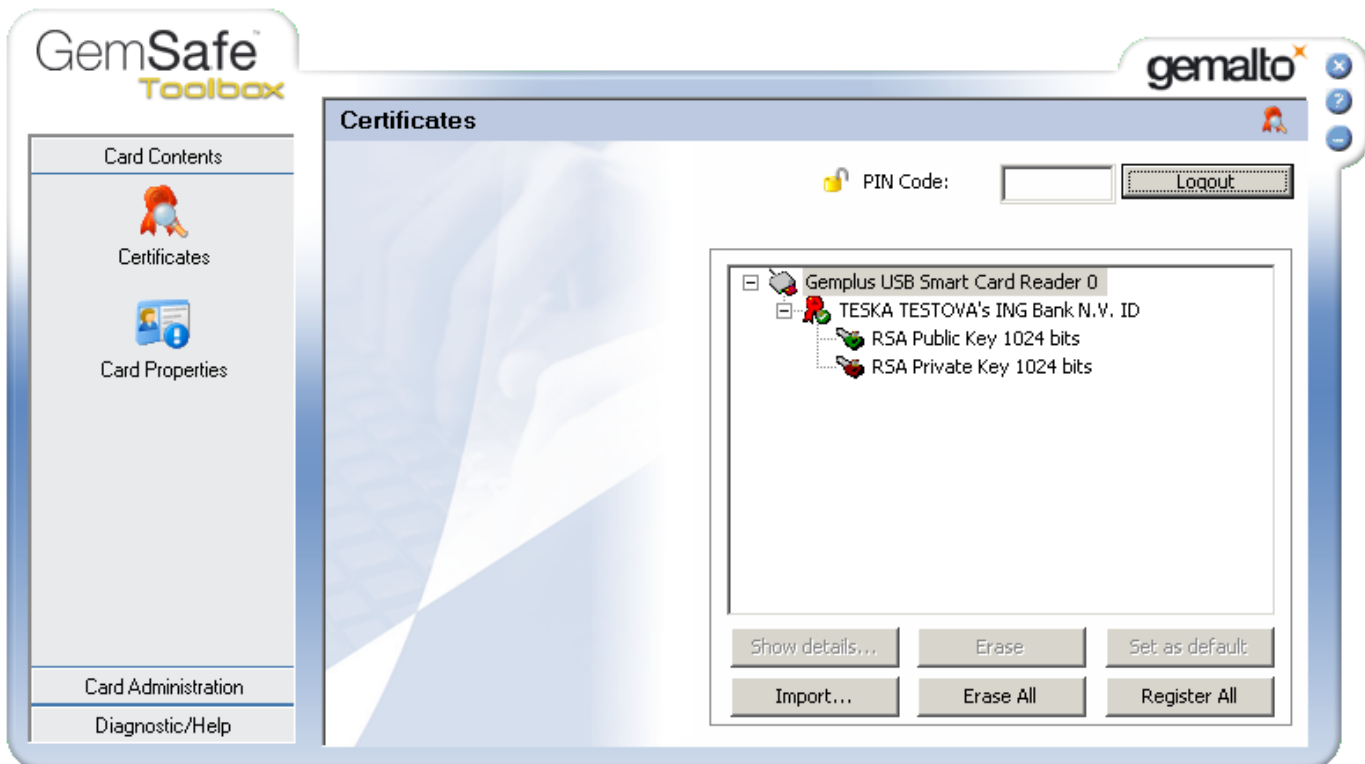


**Note: From now on use only the new PIN. The PIN received from the Bank is no longer valid.**

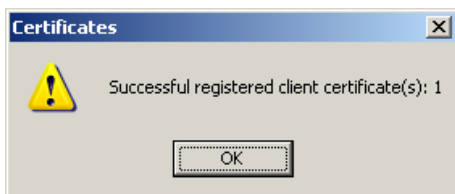
4. Please **register the certificate:**
- Please open: **Card Content > Certificates**



- In the “**PIN Code**” field, please enter your current PIN (the new PIN that you have just changed) and then click “**Login**”



- After logging in click the “**Register All**” button in the lower right corner. After successful registration the following message will appear:

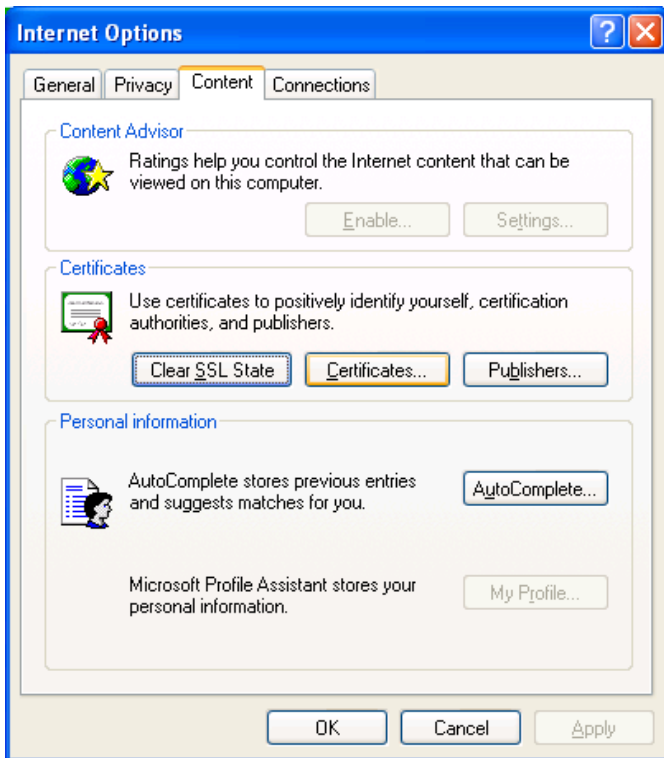


## 6. Adjustments of the settings after reissuance of the digital certificate

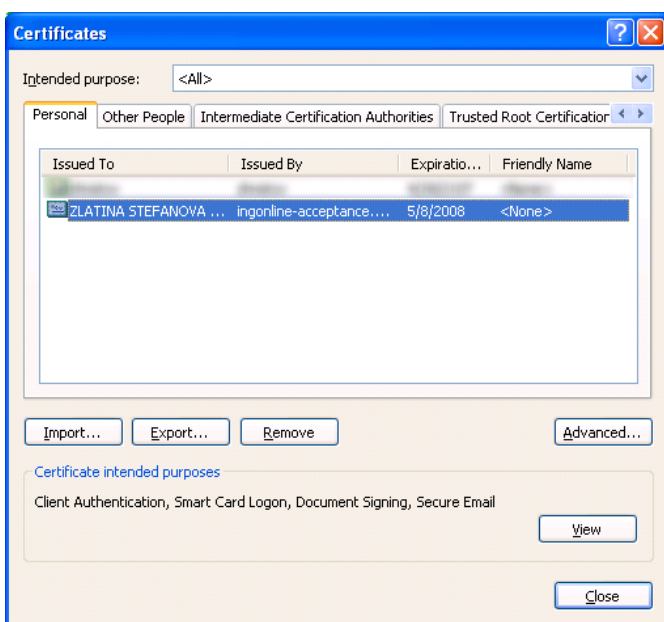
The digital certificates (installed on a smart card) for ING Online will expire two years after the issue date. It is recommended that you already have your new (reissued) certificate several days before the old one expires. Note that the new one is not active at this moment – it is automatically activated by the system at the exact moment your old certificate expires.

The first time you use your reissued certificate:

1. Please open: **Internet Explorer > Tools > Internet Options > Content > Certificates** (in the middle of the window)



2. From the list of certificates, please choose the one **issued by ING**, with **expiration date the current year**. Then press **Remove > Yes**.



3. Please proceed with the instructions from **Installation of ING Bank Root Certificate**.

# 7. Frequently Asked Questions (FAQ)

## 1. Windows Automatic Updates

Every so often Microsoft releases **updates** for your operation system. Sometimes these updates **affect the settings and installations necessary for the proper functioning of ING Online.**

If automatic updates have **been installed on your computer** and **problems occur**, please follow the instructions in the following sections:

- Internet Explorer Settings
- Registration of capicom.dll file
- Installation of ING Bank Root Certificate
- Using the Smart Card for the first time (point 4)

## 2. A first-time user has not logged on to ING Online for more than 90 days

If a first time user has not logged on to ING Online for more than 90 days, the system will automatically deactivate the first time user's subscription to ING Online.

In this case, the first time user needs to send ING a request asking for activation of the subscription. The request **should be signed by the user.**

## 3. PIN is Blocked

In accordance with the International Security Standards, the ING Online system will automatically block your PIN if it is incorrectly **entered 3 consecutive times.**

In case your PIN is **blocked**, you need to bring or send your smart card to the office of ING, where the certificate was issued. We will unblock your PIN and return the card to you.

## 4. Password is locked

In accordance with the International Security Standards, ING Online will automatically lock your password if it is incorrectly **entered 3 consecutive times.**

In case your password is **locked**, you need to

- a) Use the link on the **home page** "Forgot your password?" to automatically retrieve your password, or
- b) Send ING a request in which the following obligatory information should be included:
  1. The **username** of the locked user.
  2. A **key word**, which we will use to lock the Word file with your new password.
  3. An **email address**, which we will send the file with the password to.

The request **should be signed by the user.**

## 5. Problems with signing the Payment orders

If you have problems signing payment orders please follow the instructions in the following sections:

- Internet Explorer Settings (point 3,4,5)
- Registration of capicom.dll file
- Installation of ING Bank Root Certificate

## 6. The reader does not work properly

If the green light on the upper side of your reader **does not blink** after you connected it to your computer or the light is **still blinking after you have inserted the smart card** into the reader, this is an indication that your reader **does not work properly**.

If problems, such as the above mentioned, occur you should:

- Check if the reader is properly connected to the USB port of your computer and if the cable is properly connected to the reader itself.

If the reader does not function properly afterwards, please uninstall the current version of the drivers for it and reinstall them, according to the instructions in **Installation of drivers for the Smart Card Reader**.

- If the reader does not function properly even after the reinstallation of the drivers, please contact us.

## 8. Contact information

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<b>Branch</b>	<b>Department</b>	<b>Telephone</b>	<b>E-Mail</b>
Bulgaria	Local helpdesk	+359 2 917 6576	ING-Online.HelpDesk.bg@ingbank.com
Czech Republic	Local helpdesk	+420 2 5747 4666	ingonline@ing.cz
Hungary	Local helpdesk	+361 235 6772	ingonline@ing.hu
Poland	Local helpdesk	+48 22 820 41 05	INGOnline@ingbank.pl
Romania	Local helpdesk	+402 1 209 1110	ingonline@ing.ro
Russia	Local helpdesk	+7 495 755 5405	Moscow.rbs@ingbank.com
Slovak Republic	Local helpdesk	+421 2 5934 6666	INGOnline@ing.sk
Ukraine	Local helpdesk	+380 44 230 30 30	itsupport.kiev@ingbank.com

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## Contact information

For more information regarding ING Online or for a demonstration, please contact your local ING Payments & Cash Management Consultant.

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In the context of this publication 'ING' and 'bank' are understood to mean: 'ING Bank N.V.'.

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