Accepting card payments via ING: fast and easy.

Most customers prefer to pay by card, both in your business and online. That’s why ING makes it easy for you to accept Bancontact/Mister Cash, Visa, MasterCard, Maestro or V-Pay. With ING Merchant Services, ING not only offers you the choice between excellent payment terminals, but also various formulas for payment processing at a good price. Using this new service, you have the option to rent a payment terminal or buy one from your bank, without having to resort to a third party. ING arranges everything for you.

Why are bank and credit cards good for your business?

- **Increased sales:** research has shown that customers spend more when they use their card than when they pay cash. The more cards you accept, the greater the chance of your sales figures increasing.
- **Customer-friendly:** your customers can choose how they want to pay and they do not have to carry a lot of cash with them.
- **Secure:** you simplify your bookkeeping and reduce the risk of theft and loss. Your customers’ money is immediately in your account. You also don’t have to send any more invoices or reminders.

Discover which solution suits you best on ing.be/merchantservices and order directly online.

Do you have any other questions or want more information?
Visit ing.be/merchantservices or call 02 547 89 99. Of course you can always get in touch with your ING advisor.

1 Offer subject to acceptance by ING and to mutual agreement. Offer exclusively intended for adult private individuals acting for professional purposes. The terms and conditions for the services are available in all ING branches, on ing.be/merchantservices or by calling 02 464 60 04.

2 Discount of 50 euros applicable for each opening of a contract with one of the partners (subject to the acceptance by an ING partner) and for which the application was submitted to ING between 01/07/2015 and 30/06/2016. The repayment shall be credited once per quarter to the ING current account that the customer uses with the partner. Offer exclusively intended for private individuals or legal entities acting for professional purposes and holding a current account at ING. Offer cannot be combined with other offers for the same service, and is limited to one discount per private individual or legal entity.
Quality and security are essential in the processing of electronic payments. That’s why ING not only offers you the choice between mobile or fixed payment terminals, but also plans for payment processing. The devices operate via the Internet (via cable, WiFi or 3G connection) and you can buy or rent them.

What’s in it for you?

• **Inexpensive:** you benefit from very competitive rates. When renting, you pay a fixed monthly sum based on the number of planned Bancontact/Mister Cash transactions and a low unit cost per additional transaction. If you already have a payment terminal, there are no fixed monthly fees for accepting card payments. You will only pay per completed Bancontact / Mister Cash transaction. You benefit from a preferential rate for transactions less than 25 euros.

• **Smooth transition:** it is perfectly possible to maintain your current payment terminal and to leave the payment processing to ING. Select a rate plan for this via ING.

• **User friendly:** the payment terminals are fast, reliable, and you can accept all payment cards with them. Moreover, they are equipped with the latest technology for contactless payment (via Near Field Communication). This allows your customers to pay small amounts quickly and securely by holding their bank card against your payment terminal (if their bank card is equipped with this function).

• **Technical assistance:** regardless of whether you rent or buy a device, you can always count on technical assistance.

• **Custom-made formulas:** ING offers you various possibilities. Carry out a simulation at ing.be/merchantservices and discover what suits you best. You choose what you need depending on your professional situation and the number of anticipated transactions.

If you only have few card payments or you travel extensively, then you can use ING ActivePay. You connect with the payment terminal using the free app (Android and iOS) on your smartphone or tablet to accept card payments via a Bluetooth connection. This service is ideal for those who want to offer an additional payment service to their customers. Furthermore, it is secure for you because you don’t have to carry lots of cash with you. Naturally, you’ll need an Internet connection (via WiFi or 3G).

What’s in it for you?

• **Entry level model:** ideal for those who still do not accept card payments. Of course you can also use this service in addition to your classic fixed payment terminal.

• **Inexpensive:** you don’t need to make any major investments because this device is much cheaper than a traditional mobile payment terminal.

• **Flexible:** the device is small and fits in your pocket. You can take it everywhere with you, just like your smartphone. This way you can receive payments anywhere.

• **Practical:** the free app provides lots of practical functions and helps you to manage your transactions. You always have an overview of all your payments received not only with the card but also cash. This way you simplify your accounting. Watch the demo video on ing.be/merchantservices.

It’s impossible to think of today’s commercial landscape without webshops. Do you want to start a webshop or place a payment page on your website? ING supports you in this. To this end, we work together with partners who provide everything you need: payment modules, plans for payment processing or even a ready-made webshop.

Discover the different possibilities on ing.be/merchantservices.

What’s in it for you?

• **Security:** our partners have accrued years of expertise and know-how.

• **Advantageous:** as an ING customer, you benefit from an introductory 50 euro discount with our partners. This benefit applies when setting up a website or payment page.

• **Freedom of choice:** you can choose which partner you want to do business with.