



Bank Polski

iPKO biznes – User guide –
Debiting and crediting virtual
accounts

Transactions – Debiting and crediting virtual accounts and presentation of collective accounting analytics from the History of accounts level

The new functionality in iPKO biznes enables access to:

- debiting and crediting counterparty accounts (virtual accounts),
- collective accounting analytics of virtual account from History of accounts level,
- virtual account number generator.

Account details

Information about the details of the virtual accounts agreement is available on the account details screen.

Account details

Current history | New bundle | New regular standing order | New Split Standing Order | Transactions/All | Account statements | Standard reports

Non-standard reports | New transfer | New Direct Debit | New Direct Debit's mandate status | Print

Account details

Mark as favourite

| | | | |
|----------------|--|-----------------|----------------|
| Account name | CURRENT ADM ACCOUNT CURRENT ACCOUNT | Available funds | 362 703,65 PLN |
| Account number | 03 1440 1257 0000 0000 1084 1402 | Booked balance | 362 703,65 PLN |
| Interest rate | 0% | | |

Account statements

Frequency: Every 1 day

Whitelists Counterparties

Domestic: None

Virtual accounts service details

Service ID: 44769

Virtual account format: CC 1440 1257 4476 9NNN NNNN NNNN

[Generate virtual accounts](#)

Summary accounting parameters

- After the first Elixir session
- After the second Elixir session
- After the third Elixir session
- End of day
- In the cycle from 10:00 to 20:00 every 2 godz.

From the account details level, it is possible to view the summary accounting parameters and access to the virtual account generator.

Transfers from virtual account

As part of the new functionality, it will be possible to order a one-time transfer and a Split Payment transfer from virtual accounts. This type of transfers will be handled in the same way as operations ordered from standard accounts. The authorization to present and perform functions on operations from virtual accounts will be verified for the linked real / superior account.

Ordering transfers from virtual accounts (one-time and split) requires checking the "Charged virtual account" option on the transfer form:

One-time Split To own account Tax-related Foreign MT101 Request for transfer 

One-time transfer

From account 13 1020 5561 0000 3102 0296 3536
Rachunek 111

Charged Virtual Account 

From a virtual account * 

To account *
Counterparties

Counterparty's NIP

VAT whitelist [Check the VAT whitelist](#) 

If you are making a transfer to a VAT payer, check if his account is on the VAT whitelist.

Counterparty's name and address *
0 / 140 Characters

Title *
0 / 140 Characters

Own references
0 / 35 Characters

Amount *

Execution date  *

Transaction parameters

Execution method

Send for execution

Awaiting funds availability 

End of editing



Split Payment

From account **13 1020 5561 0000 3102 0296 3536**
Rachunek 111

VAT account **57 1020 5561 0000 3102 0941 6639** ?
VAT ACCOUNT
Available funds: 1 053 464,00 PLN

Charged Virtual Account ?

From a virtual account * ?

To account *
[Counterparties](#)

Counterparty ID *
0 / 14 Characters

VAT whitelist [Check the VAT whitelist](#) ?

If you are making a transfer to a VAT payer, check if his account is on the VAT whitelist.

Counterparty name and address *
0 / 140 Characters

VAT invoice number or collective payment period * ?
0 / 35 Characters

Title
0 / 33 Characters

Own references
0 / 35 Characters

Gross amount **PLN ***

VAT amount **PLN ***

Execution date *

Transaction import

Operations from virtual accounts can be created not only from a one-time transfer / split transfer forms but also as operations added to the bundle or created as part of import.

If the transfer is realized from a virtual account, the information about it will be visible in the transaction details.

Bundle details

[Copy bundle](#) [Print](#) [Print short report](#) [Check with the VAT whitelist](#) [Back](#)

| | | | |
|-------------------|--|--------------------------------|-----------------------------|
| Bundle name | SWRK | Awaiting funds availability | Yes (1 day) |
| Bundle type | Domestic bundle | Sending for execution | Yes |
| Bundle account | 13 1020 5561 0000 3102 0296 3536 Rachunek 111 | Registration channel | iPKO biznes |
| Bundle identifier | 9721735 | Add comment | |
| Status | Executed | Bundle history | See history |
| VAT whitelist | Not on the VAT whitelist (3) NIP missing (2) | | |
| Transactions | 5 | 19 988,63 PLN | |
| Signing pattern | No limit 1 signature of any class | | |

List of transactions

[Collapse search criteria](#) ▲

Search criteria

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| <input type="checkbox"/> | Execution date Creation date | Transaction data Counterparty name | Type Status | Amount Currency | Functions |
|--------------------------|---------------------------------|--|---------------------------|--------------------|---|
| <input type="checkbox"/> | 2020-05-12 2020-05-12 | Counterparty name: Urząd Miejski Counterparty account: 10 1030 0019 0109 8511 9852 0017 From a virtual account: 55 1020 5561 2483 2222 2222 2222 VAT amount: 23,00 PLN Counterparty ID: 5961543170 VAT invoice number: Seria | Split Payment Executed | 123,00 PLN | <input type="button" value="Eye"/> <input type="button" value="Print"/> <input type="button" value="Dropdown"/> |

In case of an attempt to import a mixed file (operations from the real and virtual account), the service will create separate bundles.

If the file includes transfers from virtual accounts - all transfers will have to be related to the same SWRK agreement.

Warning! If the customer uses the option to overwrite the account on the import form during import of file including operations from virtual account, standard operations from the real account will be created (not operations from the virtual account).

Transaction search

It will be possible to search operations according to virtual account (using virtual account filter). The scope of data visible in the details and on the transaction list will be extended with a new field "From virtual account".

Search criteria

- Date
- Account
- Virtual account**
- Counterparty
- Counterparty's account
- Counterparty's NIP
- Title
- Status
- Amount
- Actions
- Transaction type
- Details
- VAT invoice number
- VAT whitelist

Virtual account
Find

Selected criteria Execution date: from 2020-06-21 to 2020-09-19

Cancel Search

Account history

Transactions ordered from virtual accounts will be visible in the Account History (as a single record or as a collective accounting record, depending on the set parameters of collective accounting).

| | | | | | |
|--------------------------|--------------------------|--|---------------------------------|----------------|---|
| <input type="checkbox"/> | 2020-08-04 2020-08-04 | From a virtual account: 68 1020 5561 2483 5656 5656 5656 Counterparty account: 13 1140 2004 0000 3402 6287 8760 Counterparty name and address: ANA Title: SWRK 1 Z 3 Z REFERENCJAMI Own references: 0987654321 Transaction identifier: 02170500200000632 | Transfer from a virtual account | -7,00 PLN - |    |
|--------------------------|--------------------------|--|---------------------------------|----------------|---|

In the case of a bulk charged record, the analytics icon will be available, allowing you to view the analytics of this operation.

Warning! The analytics for the collective debiting is available from January 1, 2020

| | | | | | |
|--------------------------|--------------------------|---|---------------------------------------|----------------|---|
| <input type="checkbox"/> | 2020-08-04 2020-08-04 | BULK CHARGE SWRK Transaction identifier: 02171000300000313 Collective debit ID: 13198 Virtual accounts service ID: 2482 | Collective debit from virtual account | -6,00 PLN - |    |
|--------------------------|--------------------------|---|---------------------------------------|----------------|---|

After selecting the analytics icon, collective accounting analytics screen will be opened.

Collective accounting analytics

Collapse search criteria

Search criteria

Group functions Show summary Back

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| <input type="checkbox"/> | Operation date Value date | Virtual account | Operation data <input type="text" value="Transaction number"/> | Amount | Functions |
|--------------------------|------------------------------|----------------------------------|---|----------|-----------|
| <input type="checkbox"/> | 2020-08-04 2020-08-04 | 63 1020 5561 2482 3434 3434 3434 | Counterparty account: 13 1140 2004 0000 3402 6287 8760 Counterparty name and address: ZBIORCZE OBCIĄŻENIA SWRK 1 Z 3 Title: QA Transaction number: 02170500300003107 | 1,00 PLN | |
| <input type="checkbox"/> | 2020-08-04 2020-08-04 | 63 1020 5561 2482 3434 3434 3434 | Counterparty account: 13 1140 2004 0000 3402 6287 8760 Counterparty name and address: ZBIORCZE OBCIĄŻENIE Title: QA VAT amount: 2,00 PLN Identifier: QWERTYUIO Invoice number: 1234567890- Transaction number: 02170500300003105 | 2,00 PLN | |

Warning! Collective accounting of virtual accounts debits does not apply to bundles booked collectively. This means that in order to see the analytics of a collective bundle on iPKO biznes, a separate authorization is required.

From the History of accounts level, it is possible to search for a list of transactions related to a specific virtual account. To do this, select the "List of operations on virtual accounts" tab, available from the History of accounts level and enter the full virtual account number in the search criteria.

[Current accounts](#)
[History of accounts](#)
[Locks](#)
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[Virtual accounts generator](#)

[Current history](#)
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[List of operations on virtual accounts](#)

List of operations on virtual accounts

[Collapse search criteria](#)

Search criteria
[Edit search criteria](#)
[My search criteria](#)

[Save search criteria](#)

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| <input type="checkbox"/> | ▼ Operation date | Operation data | Amount | Operation type | Operation status | Functions |
|--------------------------|------------------|--|----------|----------------|------------------|--|
| <input type="checkbox"/> | 2020-08-04 | Counterparty account: 13 1140 2004 0000 3402 6287 8760 Counterparty name and address: ZBIORCZE OBCIĄŻENIA SWRK 1 Z 3 Title: QA Transaction identifier: 02170500300003107 | 1,00 PLN | Debit | Executed | <input type="button" value="View"/> <input type="button" value="Print"/> |

Both debit and credit operations will be presented on the account history and on the List of operations on virtual accounts.

Virtual account number generator

In the Accounts module, a tool for generating virtual account numbers will be available. The new section contains two tabs: Virtual account number generator and Calculating the control number.

- Current accounts
- History of accounts
- Locks
- Account statements
- Reports
- New ▾

Virtual accounts generator

Virtual account number generator Calculating the control number



Virtual account number generator

- Generate from data
- Download from file

From account *

[Find account](#)

Service ID * ?

Debtor's number * ?

Number of debtors with consecutive numbers * ?

Output file format **TXT**

Result list

* Mandatory field

- Generate
- Save