



Bank Polski

iPKO biznes – System Logon

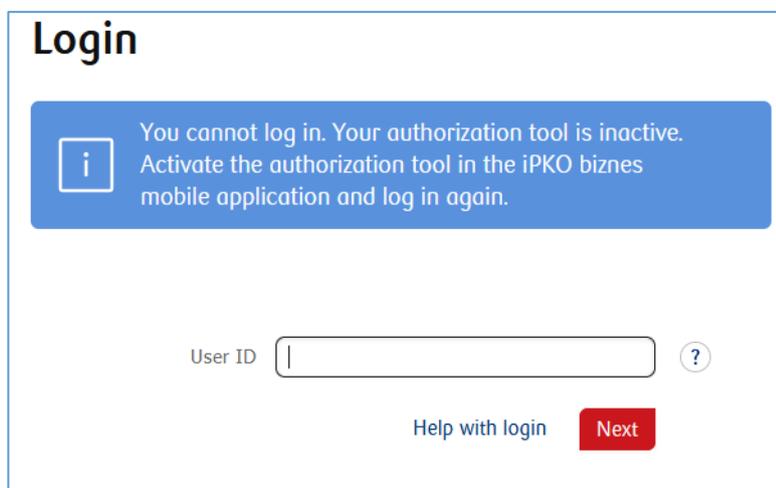
System Logon

First Login

To use iPKO biznes, enter the address <https://www.ipkobiznes.ro> in your web browser.

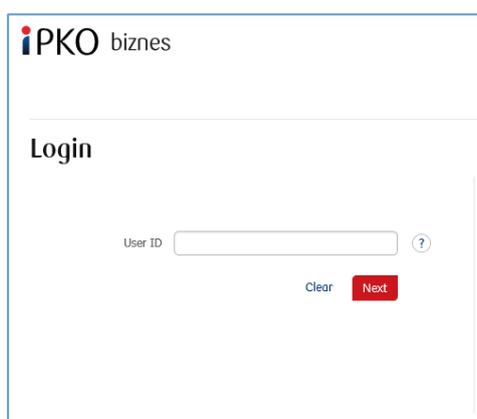
Mobile Authorisation

Remember, if you use a mobile authorisation as an authorisation tool, you must start the process by activating it in the iPKO biznes mobile application. If you do not complete this step, you will see the following message after entering your User ID.



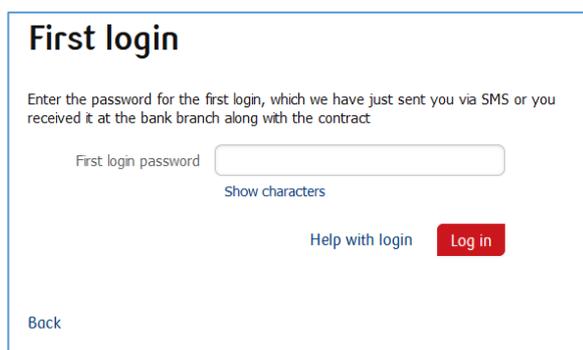
The screenshot shows a login page with a blue header "Login". Below the header is a blue error message box with a white 'i' icon. The message reads: "You cannot log in. Your authorization tool is inactive. Activate the authorization tool in the iPKO biznes mobile application and log in again." Below the message is a "User ID" input field with a question mark icon to its right. At the bottom, there are two buttons: "Help with login" and "Next".

In the **User Id** field, enter the number given by the Bank employee and then select **Next**.



The screenshot shows the iPKO biznes login page. The "User ID" field is now filled with a number. Below the field are "Clear" and "Next" buttons. The "Next" button is highlighted in red.

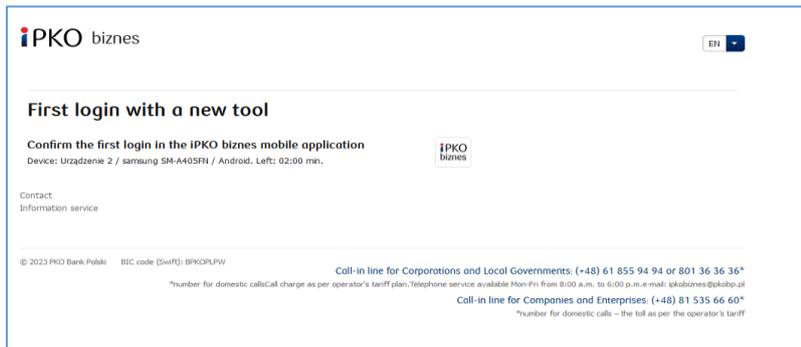
After entering the correct User ID - you will be taken to the next screen of the first logging in process.



The screenshot shows the "First login" page. It has a heading "First login" and a sub-heading "Enter the password for the first login, which we have just sent you via SMS or you received it at the bank branch along with the contract". Below this is a "First login password" input field with a "Show characters" link below it. At the bottom, there are "Help with login" and "Log in" buttons. A "Back" link is located at the bottom left.

In the **First logging password** field, enter the password for the first logging in (access password), provided by the Bank's employee or received in the form of an SMS, and then confirm by pressing **Log in**.

After selecting the **Log in** button, you will be asked to confirm the first login with a mobile authorisation. You will confirm the first login with the new tool on your phone. After going to the screen above, there will be sent a push notification, which can be confirmed with the PIN code to the application.



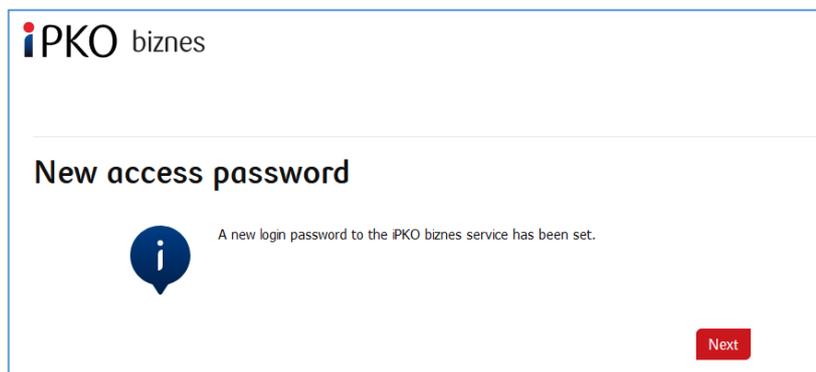
Then you will be taken to **the access password** change screen.

On the **Change access password** screen, complete the fields:

- **New password** - enter the password of your choice, which should consist of a minimum of 8 and a maximum of 16 alphanumeric characters (numbers and/or letters and special characters: `!@#\$%^&*()_+~{}[]:;'.<>?`). The password cannot contain Polish letters (e.g. "ł", "ś"). Note, the password is case sensitive
- **Retype password** - repeat your password

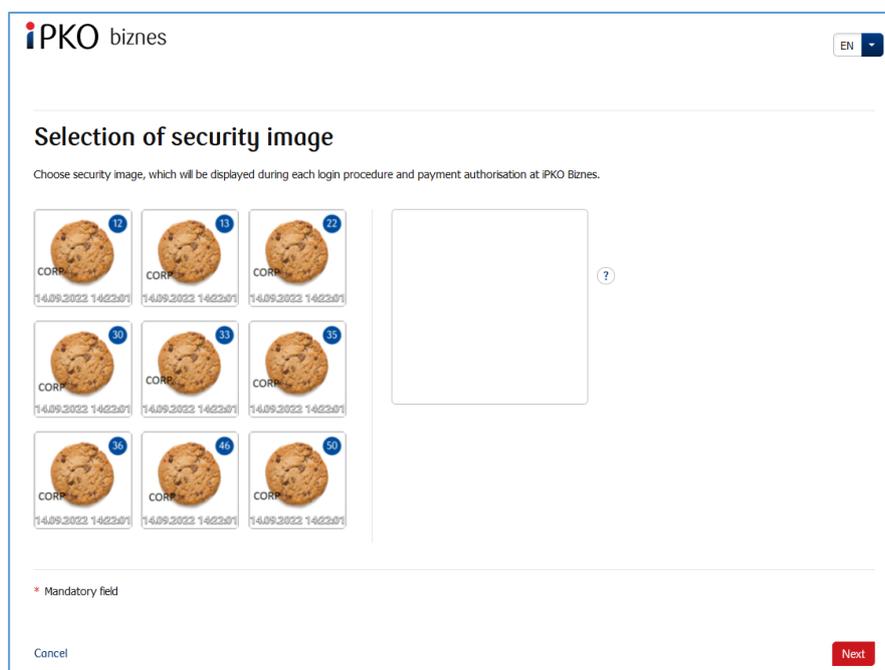
A screenshot of the iPKO biznes 'New password' screen. At the top left is the iPKO biznes logo. The heading is 'New password'. Below it, the text reads 'Set a new login password to the iPKO biznes internet service.'. There are two input fields: 'New password' and 'Retype password'. Each field has a 'Show characters' link below it and a question mark icon to its right. At the bottom, there are two buttons: 'Help with login' and 'Next'.

After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



After selecting **Next**, a screen for you to select a **Security Image** will appear (this document contains sample images. REMEMBER! The images are unique and will not be repeated on the website).

On this screen, select an image by clicking on the selected element (this document contains sample images. REMEMBER! Images are unique and will not be repeated on the website), and then select **Next**.



When the previous step is confirmed by clicking **Next**, you will be moved to the security image confirmation screen. Click **Next** to finally approve the selection and be able to use the website.

NOTE! During the selection of the image the system does not ask for any code from the authentication tool. Please remember your image – from that moment it will be displayed whenever you log in and authorize access to the iPKO biznes website.

Selection of security image - confirmation



During the login procedure the displayed security image has to be exactly the same as the one chosen previously. At the bottom of the picture you can see date of the log in in the following format DD.MM.YYYY (day.month.year) HH:MM:SS (hour:minute:second), i.e. 01.01.2016 23:59:59. Security image will also be displayed during transactions authentication.



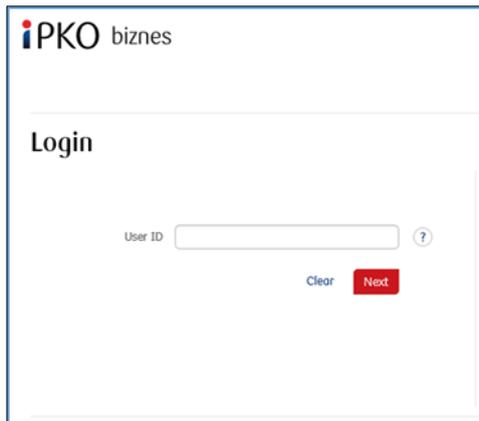
Back

Next

NOTE! User ID and password are also used to activate the phone service. To activate the service, call the HELPLINE.

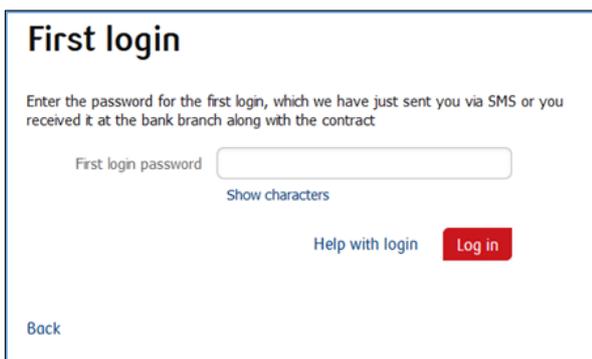
Digipass 770 hardware token

In the **User Id** field, enter the number given by the Bank employee and then select **Next**.

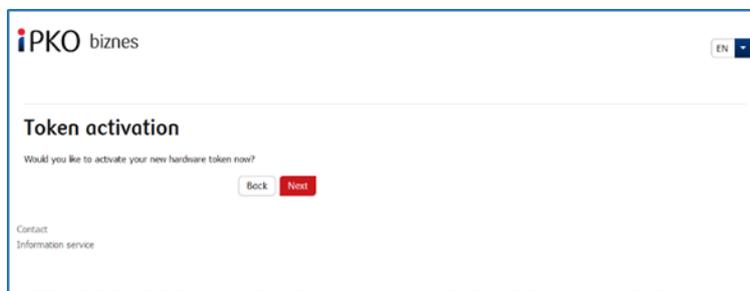


After entering the correct User ID - you will be taken to the next screen of the first logging in process.

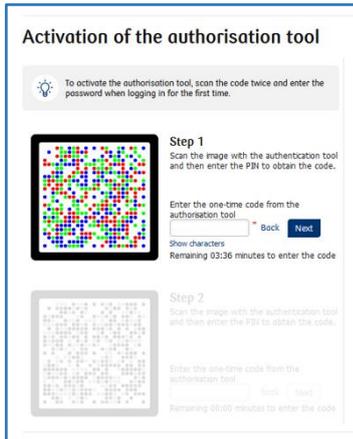
In the First logging password field, enter the password for the first logging in (access password), provided by the Bank's employee or received in the form of an SMS, and then confirm by pressing **Log in**.



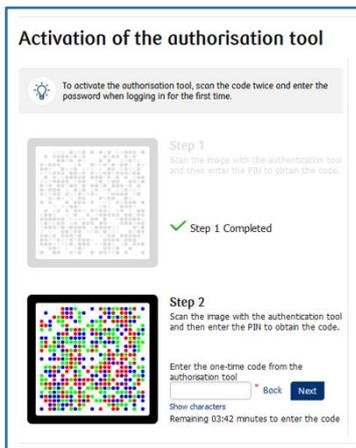
After selecting the **Log In** button, you will be asked to confirm Token Activation.



You will be asked to scan the image with the authorization tool, assign a PIN, enter the code and then confirm by clicking **Next**.



Then do the following step number 2.

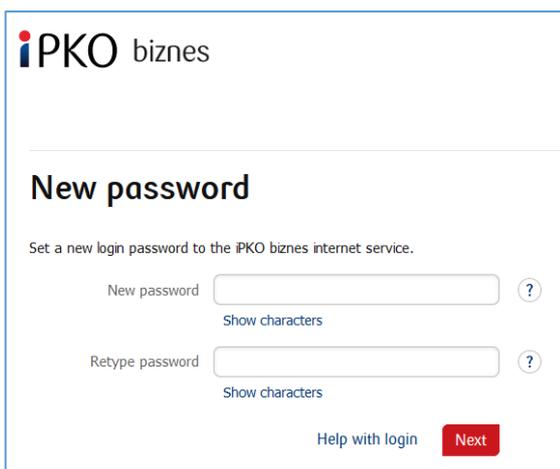


Then you will be taken to the access password change screen.

On the **Change access password** screen, complete the fields:

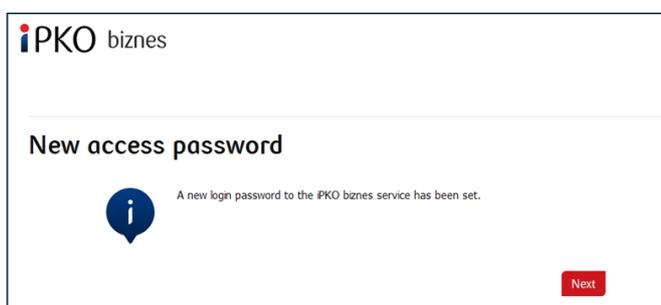
- **New password** - enter the password of your choice, which should consist of a minimum of 8 and a maximum of 16 alphanumeric characters (numbers and/or letters and special characters: `!@#\$%^&*()_+~={}|:;,.<>?`). The password cannot contain Polish letters (e.g.: "ł", "ś"). Note, the password is case sensitive

- Retype password - repeat your password



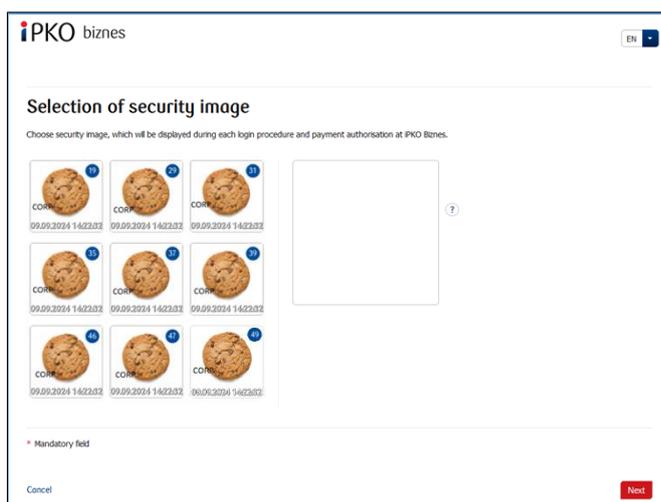
The screenshot shows the 'New password' page of the iPKO biznes service. At the top left is the iPKO biznes logo. Below it, the title 'New password' is displayed. A sub-header reads: 'Set a new login password to the iPKO biznes internet service.' There are two input fields: 'New password' and 'Retype password'. Each field has a 'Show characters' link below it and a question mark icon to its right. At the bottom, there is a 'Help with login' link and a red 'Next' button.

After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



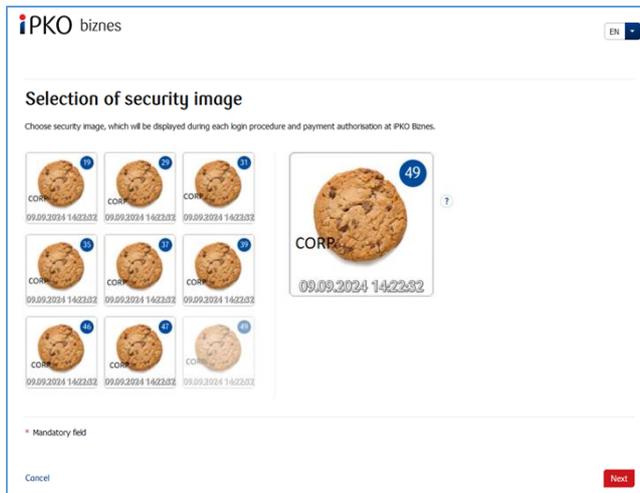
The screenshot shows the 'New access password' confirmation screen. It features the iPKO biznes logo at the top left. The title 'New access password' is centered. Below the title is a blue information icon (an 'i' in a circle) and the text: 'A new login password to the iPKO biznes service has been set.' A red 'Next' button is located at the bottom right.

After selecting Next, a screen for you to select a Security Image will appear (this document contains sample images. REMEMBER! The images are unique and will not be repeated on the website).



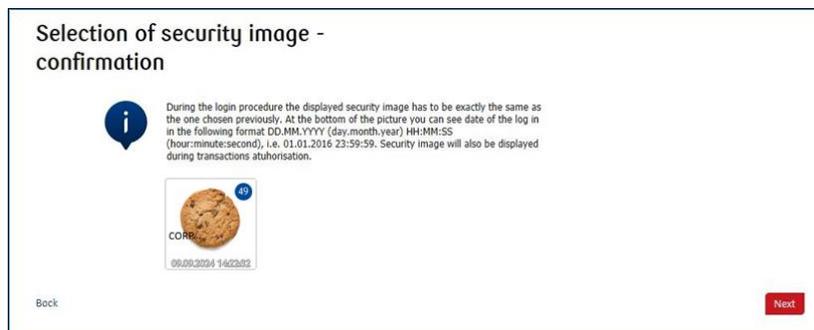
The screenshot shows the 'Selection of security image' screen. At the top left is the iPKO biznes logo and a language selector set to 'EN'. The title 'Selection of security image' is centered. Below it, a sub-header reads: 'Choose security image, which will be displayed during each login procedure and payment authorisation at iPKO Biznes.' There is a grid of nine sample images, each showing a cookie with a unique ID and date. To the right of the grid is a large empty box with a question mark icon. At the bottom left, there is a 'Cancel' button and a red 'Next' button. A note at the bottom left states: '* Mandatory field'.

On this screen, select an image by clicking on the selected element (this document contains sample images. REMEMBER! Images are unique and will not be repeated on the website), and then select **Next**.



NOTE! During the selection of the image the system does not ask for any code from the authentication tool. Please remember your image – from that moment it will be displayed whenever you log in and authorize access to the iPKO biznes website.

When the previous step is confirmed by clicking **Next**, you will be moved to the security image confirmation screen. Click **Next** to finally approve the selection and be able to use the website.



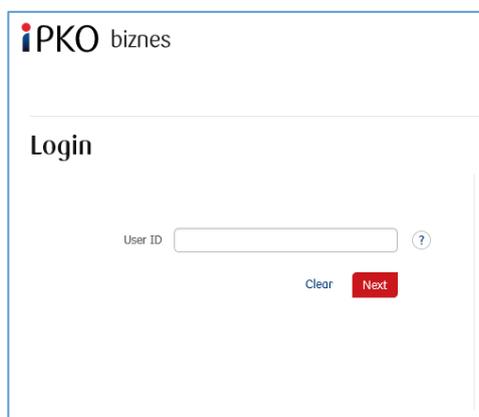
Read the Information on the processing of personal data.

NOTE! User ID and password are also used to activate the phone service. To activate the service, call the HELPLINE.

Subsequent Login

The screen and the logon process will be as follows:

Step 1. Enter the User ID at www.ipkobiznes.ro. This screen will include only one mandatory field, i.e. the field for entering the User ID. Enter the User ID in the field and then click **Next**.



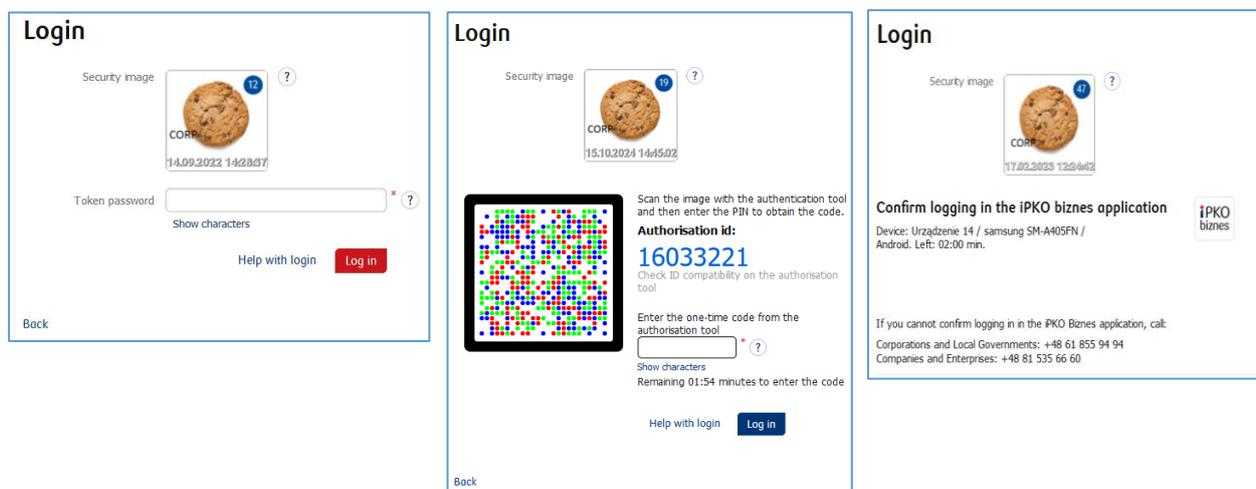
The screenshot shows the iPKO biznes login interface. At the top left is the logo 'iPKO biznes'. Below it, the word 'Login' is displayed. There is a text input field labeled 'User ID' with a question mark icon to its right. Below the input field are two buttons: 'Clear' and 'Next'.

Step 2. Logging in after selecting the security image. The second screen presents the image of your choice above the field for entering your Access Password. Please verify that the displayed image matches the one you selected when logging in for the first time. In the Your Password field, enter the password you gave when logging in for the first time and select **Next**.



The screenshot shows the second step of the login process. The title 'Login' is at the top left. Below it is the label 'Security image' followed by a selection area containing a cookie image with the text 'CORP' and '14.09.2022 14:28:37' below it. To the right of the selection area is a question mark icon. Below the security image is a text input field labeled 'Password' with a question mark icon to its right. Below the password field is the text 'Show characters'. At the bottom of the form are two buttons: 'Help with login' and 'Next'. In the bottom left corner, there is a 'Back' link.

Step 3. Login after selecting a security image. The third screen presents an image of your choice above the field for entering the password from the token or confirming the push notification. Verify that the image displayed matches the one selected when logging in for the first time. Enter the answer from the token in the password from token field and select Login. If you use mobile authorisation, confirm the push notification on your phone.



- the security image will be displayed during each subsequent system logon and authorisation – check every time whether the image displayed corresponds to the image selected by you and whether there is date and time displayed that correspond to the current data in the following format: DD.MM.YYYY (day.month.year) HH: MM: SS (hour.minute.second), e.g. 01.01.2016 23:59:59,
- you can change the image at any time. To change it log into new website of iPKO biznes, select “Settings” tab and then “Access Channels” and “Security Image”. To change the image, you must **provide** the code from the authentication tool,

Note!

If, when logging into the website, you have any doubts as to your image or the data presented (date and time displayed on the image are not consistent with current data), stop the logon process or authorisation immediately and contact the Corporate Customer Service Centre. Consultants are available at: +48 61 855 94 13 or RO: 0 800 890 640 (charged according to the operator's tariff). The helpline is available from Monday to Friday, from 9:00 a.m. to 7:00 p.m. (Romanian time); e-mail: ipkobiznes@pkobp.pl.

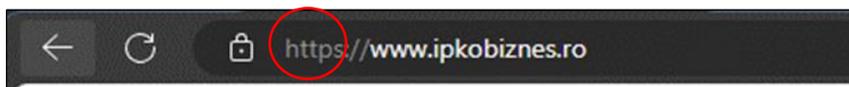
Safe System Logon

1. **Always enter the Bank's website address manually.**

2. **Check whether the website's address in the browser window is as follows:** <https://www.ipkobiznes.ro>

3. **Check whether there is a closed padlock icon within the browser window.**

Depending on the browser, the icon may appear in the address bar or in the status bar in the bottom of the screen. The padlock icon indicates that the webpage is protected by the security certificate and the connection is encrypted.



4. **Check whether the security certificate is correct.** The certificate data are available in the browser, usually under “Properties” option in the “File” menu. After clicking the “Certificates” button, check both “General” and “Certification path” option.

To access the certificate data, you can also double click the padlock icon. After clicking it, you will see certificate details indicating that it has been issued for <https://www.ipkobiznes.ro> domain.

You can also learn from them that the certificate has been purchased by PKO Bank Polski.

5. **When logging into the Bank's website, never use links** of unknown origin, included in e-mails and SMS messages, or on websites which are not owned by the Bank.

6. **Do not share your login data** (client number, access passwords) with other persons, do not share them at the request of third parties.

7. **Verify the information presented by the Bank regarding the date and time** of the last correct login and the last failed login attempt – if any inaccuracies are identified, report it.

If the appearance of the logon page seems suspicious to you, **BEFORE YOU LOG IN**, contact the helpline at **RO: 800 890 640** (toll free for national calls, other calls charged according to the operator's tariff) or **+48 61 855 94 13** (for international and mobile calls; calls charged according to the operator's tariff).

Digipass 770 token user manual

The Digipass 770 token is a single-element authorization tool used to log in and authorize transactions in the iPKO biznes service.



Using the Digipass 770 hardware token is based on scanning the image code with the integrated camera in the device, entering a personal PIN in the token, then rewriting the code from the authorization tool to the iPKO biznes electronic banking service. The responses generated by the token are presented as 8 digits, just below the authorization ID, which corresponds to the ID presented for the authorized transaction in the service.

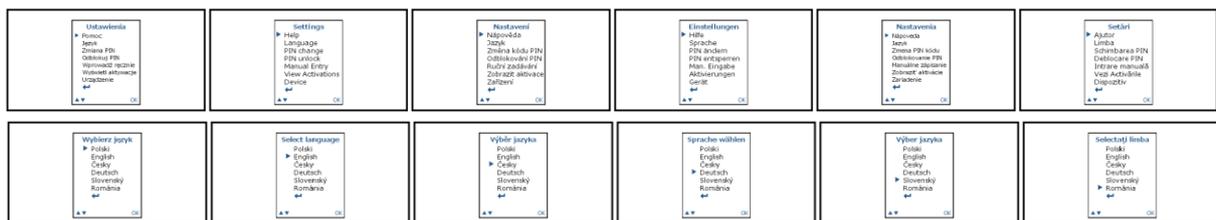
How it works?

1. Scan the QR code of the operation visible in the iPKO biznes service with the token (integrated camera in the device)
2. Type a PIN on the token
3. Retype one-time code from the token to iPKO biznes



How to get to token settings?

When turning on the device, hold the red button for 3-4 seconds. A list will be presented from which you can change the language of the service, change or unblock the PIN.



How to unblock a token or access to iPKO biznes?

Access can be unblocked by the iPKO biznes administrator in your company.

In the Administration section, go to Access channels and authorization tools and select:

- Unblock – if you have blocked the authorization tool
- Activate the Website/ Call-in service - if you have a blocked password

If you have any questions, please contact the Helpline.

Mobile authorisation operation

Mobile authorisation is one of the functions of the iPKO biznes mobile application, it ensures safe and fastest authorisation of transactions carried out on the iPKO biznes website - just enter the PIN to the application and the transaction will be authorized.

The PIN for the mobile application is also used to confirm operations with mobile authorization.

A new user of iPKO biznes, with a selected tool such as: mobile authorisation, in order to activate it, should enter the iPKO biznes mobile application and select "Activate the iPKO biznes application" -> "I want to manage the company's finances". After entering the User ID and clicking Next, user receives from the Bank an activation code for mobile authorisation in the form of an SMS.

Then in the process you need to set your own PIN for the application. The application PIN consists of 4 digits and, apart from logging in to the application, it is also used to confirm operations with mobile authorisation. After the process is completed, mobile authorisation activation is confirmed at the stage of the first login to the iPKO biznes website. If during the mobile authorisation activation process the User does not receive an SMS with the initial PIN, he/she is required to contact a telephone service consultant.

REMEMBER! Entering an incorrect activation code five times results in contacting the bank and reassigning the tool.

Remember! After logging in to the iPKO biznes website for the first time, you can launch the full functionality of the iPKO biznes mobile application. To do this, log in to the application using the PIN code you assigned yourself during activation, and then click "Complete activation". Follow the shown steps and rewrite the generated code. It's done! You can use all functions of the iPKO biznes mobile application.

If you use a hardware or mobile token, you can always enable mobile authorisation in the iPKO biznes mobile application.

Each iPKO biznes user using a mobile/hardware token may at any time replace his/her current authorisation tool with a mobile authorisation in the iPKO biznes mobile application.

Remember! The only way to switch to mobile authorisation is to activate it yourself in the iPKO biznes mobile application.

In order to use mobile authorisation, you must have an active iPKO biznes mobile application on your device. How to activate the application? Go to the "iPKO biznes mobile banking application" section. Log in to the iPKO biznes mobile application and go to More → Settings → Authorisation tools. Then click Mobile authorisation and select the device you will use for mobile authorisation (the phone on which you have your iPKO biznes mobile application). Click the Confirm change button, and then enter the code from the current authorisation method (hardware or mobile token) and the PIN code for the application.

Remember! After completing enabling mobile authorisation, you do not lose access to the token and you can switch between active authorisation tools at any time.

To do this, go to the "Mobile Token"/"Hardware Token" tab and click "Confirm Change". In this case, you confirm the instruction only by entering the PIN code to the application.

Using the mobile authorisation in the iPKO biznes application

Mobile authorisation can be used to sign any operation available on the iPKO biznes website or ordered by a consultant. When launching the application, the User will see the "Notifications" button: after clicking and logging in to the application, a notification box will be displayed, with the history of authorisations performed using mobile authorisation.

In the iPKO biznes website, after creating a new operation or selecting a previously created one for authorisation, click the red Sign/Execute button in the lower right corner. Clicking of the button will generate a push notification that will be sent to the phone on which the mobile authorisation is currently located. The user will have 2 minutes to confirm the operation in the application. The opened notification will contain details of the confirmed operation - check their compliance with the data displayed on the website before confirming the operation!

CAUTION!!! If you enter the wrong PIN into the application three times, the mobile authorisation and mobile application will be blocked. In order to unlock it, please contact a telephone service consultant or your context administrator. In case of problems with the use of mobile authorisation, please contact the HELPLINE (061 855 94 13).

Remember! If you change your phone and want to transfer the mobile authorisation to a new device, do it yourself in the application. To do this, you must have access to two active iPKO biznes mobile applications on two different devices. The operation of changing the mobile authorisation device is always initiated on the device with mobile authorisation (the one for which you currently receive authorisation notifications).

Log in to the iPKO biznes mobile application and go to More → Settings → Authorisation tools. Select the device on which you want to use mobile authorisation. After selecting the device, at the bottom of the screen you will see a button - "Confirm change". Click the button to confirm the device change. Then, on the screen of the device on which you initiate the change, you will see a screen with a code that needs to be rewritten on the device to which you are transferring mobile authorisation. You will perform further actions on the second device. During this time, a PUSH notification will be sent to the second device informing about the start of the process of changing the device to handle mobile authorisation. Open the notification and click "Next". On the next screen, enter the digital code from the current device for mobile authorisation or use the QR code to confirm the change of device.