



Bank Polski

iPKO electronic banking
services guide

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ABOUT iPKO

iPKO is an electronic banking service and a telephone banking service rendered by PKO Bank Polski both to individual clients and to small and medium enterprises.

By using the electronic banking service or the iPKO telephone banking service, you can conveniently handle selected bills via the Internet and telephone. You can manage your funds 24 hours a day, 7 days a week, from anywhere in the world. In addition, you can conveniently pay for purchases on the internet or top-up a mobile phone. You also have access to your account in the pension fund “PKO BP Bankowy Powszechny Towarzystwo Emerytalne” (Common Pension Fund), buy units of PKO TFI investment funds or take out insurance.

With iPKO, you save both time and money. Fees for banking operations that you perform via an electronic banking service or telephone banking service are often several times lower than those for the same services rendered at the Bank's branches.

Key features of the website have been designed to be very intuitive and user-friendly. You can find helpful information about all the frequently asked questions and executed orders and instructions, along with new features on the fully-personalised iPKO homepage like creating personalised names for accounts, deposits and loans or adding personalised photos or graphics to payment recipients.

ACTIVATING iPKO

First account

iPKO is available to all individual customers holding accounts or other products supported by iPKO (e.g., credit cards) or a business account, including to those who open or move an account to the Bank.

Once you have signed your current account agreement, you will get the following together with your “Guide to iPKO”:

- Your unique eight-digit Client number, which identifies you in the Bank’s iPKO internet, mobile and telephone services. You can change your Client number to a new one at any time in the iPKO internet service and use it to log in to the iPKO internet and mobile services;
- A tool for the authorization of instruction: SMS codes or a unique one-time code card* intended for confirmation (authorization) of instructions made via the website, mobile service and telephone service (transfer order, defining standing orders, changing your contact details, etc.).

You will receive the first login password (initial access password) in the form of SMS upon starting logging in (the one for the website and mobile service consisting of 8 characters, and for the telephone service consisting of 6 digits). At your request, the first login password can be issued in an envelope (the same password will be used to log in to the Internet and telephone service).

If you received your current account agreement by courier service and signed it in the presence of the courier, you do not have to wait for approval of iPKO service activation. You can enable and use iPKO services immediately after signing the agreement. SMS codes are also used to confirm instructions made through the website, mobile service and telephone service. In addition to the “Guide”, you will receive:

- An individual eight-digit Client number;
- A debit card issued to the account.

You will receive the first login password (initial access password) in the form of SMS upon starting logging in (the one for the website and mobile service consisting of 8 characters, and for the telephone service consisting of 6 digits).

You can appoint persons authorised to use the iPKO services and their access levels. You can do this at any branch of PKO Bank Polski. The authorised users do not have to sign an agreement with the Bank in order to receive their Client number from the Bank – your instructions as the holder (or co-holder) of the account are sufficient.

Information about iPKO services can be found at www.pkobp.pl/bankowosc-elektroniczna/ipko/ or by clicking the “iPKO – Bankowość elektroniczna” (Electronic Banking) box on the website www.pkobp.pl. In case of any doubts or problems with logging in to iPKO, contact your iPKO consultant at 800 302 302 free for domestic numbers within Poland; in other cases – charged at service provider’s rate +48 81 535 60 60 charged at service provider’s rate or by e-mail: informacje@pkobp.pl.

* You can read about other authorization tools excluding SMS codes and TAN cards, further on in the Guide in the Authorisation of operations chapter.

Subsequent accounts

When taking out a loan or opening a term deposit under a current account agreement for individual Clients or under a business account agreement, you may get automatic access to these products through iPKO. If you decide to enable iPKO services for another current account for individual Clients or for another business account, please visit a branch of the Bank and give an appropriate instruction.

If you already have access to a current account for individual Clients via iPKO and you open a business account and you also want to have access to it via iPKO – it will be sufficient to conclude a business account agreement.

First login to iPKO

	INTERNET BANKING SERVICE	MOBILE BANKING SERVICE	TELEPHONE BANKING SERVICE
1.	Launch your web browser and enter the following address: www.pkobp.pl , click "Zaloguj się" (Sign in button) and select the service you want to log in to.	Launch your mobile browser and enter the following address: m.ipko.pl .	Call one of the following numbers: 800 302 302 free for domestic numbers within Poland; in other cases – charged at service provider's rate +48 81 535 60 60 charged at service provider's rate You will be connected to an automatic telephone service.
2.	Enter the Client number.		Enter the Client number.
3.	Enter the first login password.		Enter the first login password. If you do not have or do not remember your password, wait to be connected with an iPKO consultant and prepare the tool of your current choice to authorise the instructions.
4.	Change the password used at first login to your own internet/mobile password. The password should contain a minimum of 8 and a maximum of 16 alphanumeric characters (numbers and/or letters and special characters: `!@#\$%^&*()_+~{} ;':<>?`). The password cannot contain any Polish letters (e.g., "ł", "ś") and has to be different from your login ID. Please Note! The system distinguishes between upper and lower case letters; hence, "xyz123" is not the same password as "XYZ123".		Change the password used at first login to your own password. The telephone password should contain a minimum of 6 and a maximum of 8 numbers.
5.	Select one of the security images available and make a mental note of it. It is going to appear at every login and will be additional authentication securing PKO Bank Polski online banking.		
6.	If you signed the account agreement in the presence of a courier, you will need to create a PIN number for your debit card on the internet banking service.		

Passwords entered into the form fields are not disclosed and appear as stars or dots.

The first login password, received:

- 1) in the form of SMS – it is forwarded separately for the website and separately for the telephone service. The **SMS will be sent, once you have entered the customer number and clicked “Next”** on the iPKO website or pressed the cross (#) on the telephone service. The password will be valid for 10 minutes.
- 2) in the envelope – it is used to activate the website: Internet, mobile and telephone. Save it until you first log in to each of these channels. Please note that if you activate the iPKO website, it will also apply to mobile service, and vice versa. If you lose the envelope with the first login password, contact a consultant at 800 302 302 (no fees for domestic numbers within Poland, in other cases - a fee in accordance with the operator’s tariff); +48 81 535 60 60 (payment in accordance with the operator’s tariff), to get a new password. To this end, you will need to use a one-time code.

Please note that password to the website will also apply to the mobile service.

ACCESSING YOUR ACCOUNT

Internet banking service

The internet banking service is one of the most convenient ways to manage your account. You can use it at any time as long as you have an internet connection. For the internet banking service, simply click the “Zaloguj się” (“Log to iPKO”) button from the www.pkobp.pl service menu. You can also login directly by entering the iPKO address into your browser address bar: www.ipko.pl.

Information about your computer settings and safe use of the website can be found in the “BEZPIECZEŃSTWO” (“SECURITY”) chapter.

Logging in to the website requires entering the Client number or the login ID and internet password assigned by you. If you are using a token (if the tool has been defined to generate passwords for increased security), you also need to enter the password from the token. After positive identification, you will be redirected to the main page.

A simple and intuitive menu will tell you what steps need to be taken to perform operations on the accounts or to find the information you need. Help texts that clarify doubts will assist you on pages requiring the entering of data into forms. More information on how to perform specific operations using the internet banking service is provided further on in the “Guide”.

After 10 minutes of idle time (e.g., without going to another page or clicking on an icon), you will be automatically logged out of the internet banking service and you will need to log in again.

Mobile banking service

The mobile banking service allows you to perform specific operations using your mobile phone. You can log in to the iPKO mobile banking service by going to m.ipko.pl or by clicking the link to the iPKO mobile banking service at www.pkobp.pl on your mobile phone. To log in, enter your Client number or the login and password you defined into the relevant fields. If you have already selected your security image on the internet banking service, it will also appear when logging in to the mobile banking service.

After successful authentication, the main page is displayed from where you can easily go to the section displaying information about accounts and any transactions and can make orders without having to use any authorisation tools.

The password for the internet banking service and the mobile banking service is the same. Any banking service can be used for the first login; you will be asked to change your first login to your own password.
The changed, new password will apply in the internet banking service and the mobile banking service.

Telephone banking service

The telephone banking service allows you to perform certain operations unaided, using your phone keypad, or with the assistance of a consultant, who will accept your orders and provide you with the necessary information.

Telephone numbers for the iPKO telephone banking service:

800 302 302 free for domestic numbers within Poland; in other cases – charged at service provider's rate
+48 81 535 60 60 charged at service provider's rate.

By calling one of these telephone numbers, you will be connected to the iPKO automatic telephone banking service. You will be requested to enter your Client number and telephone password. If you have forgotten your password, prepare your order authorisation tools and wait to be connected with the consultant.

After successfully logging in, you will have access to all your accounts.

Automated telephone service

You do not have to connect with the consultant to perform any operations on your account. You can easily navigate the automated telephone service. Just listen to the information about where the relevant function is available and press the designated number on your mobile phone to be directed to it.

Main menu of automated service:

- 1 – Saldo i historia rachunku (Balance and account history)
- 2 – Lokaty (Term deposits)*
- 3 – Kredyty (Loans)*
- 4 – Zachęta do skorzystania z nowych możliwości – obecnie płatności mobilne
(Incentive to benefit from new opportunities – currently mobile payments)
- 5 – Doładowanie telefonu (Phone top-up)
- 6 – Aktywacja karty kodów (Activation of TAN card)*
- 7 – Zmiana telefonicznego hasła (Change of telephone password)
- 8 – Powrót do poprzedniego menu (Back to the main menu)
- 9 – Powrót do poprzedniego menu (Back to the main menu)
- 0 – Połączenie z konsultantem (Connect with a consultant)

* Options 2 & 3 are only available if you have the relevant products.

* Option 6 is available if you are using the current authorisation tool of your choice - TAN card.

The functions assigned to numbers 8, 9 and 0 are available throughout the automatic telephone service.

If you have multiple accounts which you manage with iPKO banking services, they will be distinguished by entering the last six digits of the relevant account number on your phone keypad.

When using the automatic telephone service, you will often be required to press the “hash” key. This key # is normally located under number “9” on your phone keypad.

Telephone service consultant

You can use the automatic telephone service described above or **press 0 to connect with a consultant**. For safety reasons, the consultant will ask you several questions concerning your personal or contact details at the beginning of every conversation for additional identification purposes.

The consultant can provide you with the information you need and you can also give bank transfer orders, term deposit orders, and others. Most orders and instructions will require confirmation with a one-time code from the authorization tool. The consultant will tell you when you need to provide the one-time code.

Only a valid code provided to the consultant will authorise the execution of the instruction/order.

AUTHORISATION OF OPERATIONS

Using iPKO electronic banking services, you have a selection of authorisation tools to choose from:

- SMS codes;
- TAN card
- Token.

You can change the authorisation tool at any time on the internet service or with the help of a telephone service consultant.

The one-time code can be presented in image form on the internet banking service. This provides additional security for your banking operations. Your browser must be configured to download images to enable proper reading of the code.

If you are using **Internet Explorer**, please follow the instructions below:

“Tools” → “Internet Options” → “Advanced” → “Show images”

If you are using **Firefox**, please follow the instructions below:

“Tools” → “Internet Options” → “Advanced” → “Download images”

If you are using **Chrome**, please follow the instructions below:

“Settings” → “Show Advanced Settings” → “Content Settings” → “Images” (Show all images (recommended))”

If you are using **Opera**, please follow the instructions below:

“Settings” → “Preferences” → “Websites” → “Images (display images)”

SMS Codes

The SMS codes are sent to your mobile phone and are used to authorise orders made on the internet banking service and telephone banking service.

If you received your current account agreement by courier service and signed it in the presence of the courier, SMS codes are your default authorisation tool for operations performed on your accounts.

If you are using a different authorisation tool, you can switch to SMS codes at any time from the authorisation tool you are currently using. Note that your current mobile telephone number is required to perform the switch. You can update your telephone numbers:

- on the iPKO website, provided that you have entered a telephone number in your data that the consultant will call to confirm the change, by contacting the telephone service consultant at 800 302 302
- free for domestic numbers within Poland; in other cases – charged at service provider's rate, or at +48 81 535 60 60
- charged at service provider's rate or at any PKO Bank Polski branch.

The SMS codes are 6-digits long. The authorization of operations using SMS codes involves entering the correct code on the internet banking service or providing it to the consultant.

If you enter the wrong SMS code three times, this authorisation tool will automatically be locked. You can unlock the authorisation tool with the assistance of the iPKO telephone service consultant.

WHERE	INTERNET SERVICE	MOBILE SERVICE	TELEPHONE SERVICE CONSULTANT	AUTOMATED TELEPHONE SERVICE
Block	•	-	•	-
Unblock	-	-	•	-

Transaction authentication number

The transaction authentication number (TAN) is used to authorise operations on the account (e.g., transfer orders, opening term deposits, changing your contact details, defining payments or standing orders, on-line purchases, etc.), performed on the internet banking service and telephone banking service.

123456781					
1	11	21	31	41	
2	12	22	32	42	
3	13	23	33	43	
4	14	24	34	44	
5	15	25	35	45	
6	16	26	36	46	
7	17	27	37	47	
8	18	28	38	48	
9	19	29	39	49	
10	20	30	40	50	

The TAN card contains consecutively numbered, six-digit one-time codes coated in a special scratch-off security foil. When performing operations, scratch off the security foil covering the field beside the specified number and then enter the six-digit code.

One-time codes are also required when giving instructions or making orders with the assistance of the telephone service consultant.

N.B. Each code can only be used once.

If you enter the wrong code three times, the authorisation tool will automatically be locked.

You can activate your first TAN card in the Bank branch with the assistance of Bank staff or by contacting the telephone service consultant at 800 302 302 - free for domestic numbers within Poland; in other cases - charged at service provider's rate +48 81 535 60 60 charged at service provider's rate. After that, every following TAN card can be activated using the internet banking service or telephone banking service. Bank charges may apply to certain orders authorised using a TAN card, as specified in the Schedule of fees and charges.

The TAN card can be activated:

- On the iPKO internet banking service in the "Ustawienia" (Settings) → "Autoryzacja" (Authentication) → "Karta kodów" (TAN Card) → "Aktywuj" (Activate); by entering the appropriate code from a new, inactive card and using the indicated code from the current authorisation tool;
- Via the automated telephone banking service (select "6" in the main menu) by entering the first code from a new, inactive card and using the indicated code from the current authorisation tool;
- Through a consultant, after successful login to the telephone banking service.

All the information about the TAN cards you currently hold can be found on the internet banking service in the "Ustawienia" (Settings) → "Autoryzacja" (Authentication) → "Karta kodów" (TAN Card) section.

TAN cards can be ordered, activated or blocked.

The use of TAN codes is supervised by the Bank which is why a new, inactive TAN card will be sent to you in advance, before the codes on your active card are used up.

If you lose your TAN card or find that an unauthorised person had access to it (both the card you are using or an inactive card), immediately block your card. You can do this on the internet banking service or with the help of a telephone service consultant. Once a card is blocked, it cannot be reactivated.

N.B! Logging in to iPKO does not require a one-time code to be provided.
The Bank will also never request several one-time codes to be provided at the same time.
(The only exception being the use of two codes during activation or change of the authorisation tool).

WHERE	INTERNET SERVICE	MOBILE SERVICE	TELEPHONE SERVICE CONSULTANT	AUTOMATED TELEPHONE BANKING SERVICE
Order new TAN card	•	-	•	-
Activate new TAN card	•	-	•	•
Block TAN card	•	-	•	-

Token

An iPKO token is a special application for mobile phones. It generates free** one-time codes for the authorisation of operations performed on the internet banking service or the telephone banking service. The token can additionally be used to enhance the login security to the iPKO internet banking service. When switching to a token from a different authorisation tool, you have to specify whether the token will also be used to generate login enhancement passwords apart from generating one-time codes.

If you are using a token which additionally generates login enhancement passwords, you will be asked to complete an additional field: "Hasło z tokena" (Token password), when logging in.

Each password generated by the token unique and associated exclusively with one order/instruction. Additionally, access to the application is protected with a PIN, which only you know. You will receive the initial PIN from the Bank by SMS once you have placed an order for a token. You can change the initial PIN to your own PIN when you first activate your token. The Token iPKO application does not verify the authenticity of the entered PIN.

If you give the wrong PIN, the application will generate false codes or passwords. This will block the login process to the service and prevent order authorisation.

If you enter the wrong code or token password three times, the token will automatically be locked.

You can switch to a token from the authorisation tool you are currently using at any time. Note that your current mobile telephone number is required to perform the switch. You can update your telephone numbers:

- on the iPKO website, provided that you have entered a telephone number in your data that the consultant will call to confirm the change, by contacting the telephone service consultant at 800 302 302
- free for domestic numbers within Poland; in other cases – charged at service provider's rate, or at +48 81 535 60 60
- charged at service provider's rate or at any PKO Bank Polski branch.

In order to download the Token iPKO application, you must enable mobile data traffic or Wi-Fi access. The internet service or GPRS settings must also be configured correctly.

Information about the tokens that you currently hold can be found on the internet banking service in the "Ustawienia" (Settings) → "Autoryzacja" (Authentication) → "Token iPKO" (iPKO token) section.

** The only costs that you bear are your provider's internet service fees at the time of downloading the Token iPKO application to your mobile phone and when you first run your application and change the PIN to the app.

This is where you can also order, activate, block or delete the token.

In case you lose the mobile phone with the installed Token iPKO application, promptly contact our consultant to lock the application and change your authorisation tool.

WHERE	INTERNET BANKING SERVICE	MOBILE SERVICE	TELEPHONE SERVICE CONSULTANT	AUTOMATED TELEPHONE SERVICE
Order	•	-	•	-
Activation	•	-	•	-
Block	•	-	•	-
Delete	•	-	•	-
Unblock	-	-	•	-

Changing the authorisation tool

You can change your authorisation tool for orders made on the internet banking service at any time:

- In the iPKO internet banking service, under the “Ustawienia” (Settings), “Autoryzacja” (Authentication), the “Zmień narzędzie autoryzacyjne” (Change authorisation tool) function;
- With the assistance of the telephone service consultant at 800 302 302 (free for domestic numbers within Poland; in other cases – charged at service provider’s rate), or at +48 81 535 60 60 (charged at service provider’s rate).

There are no additional charges for changing the authorisation tool.

Two one-time codes must be provided at the activation or change of the authorisation tool.

The system will request a code from the current authorisation tool (from the TAN card, SMS or token) and the code from the tools you will activate.

WHERE	INTERNET SERVICE	MOBILE SERVICE	TELEPHONE SERVICE CONSULTANT	AUTOMATED TELEPHONE SERVICE
Changing authorisation tool	•	-	•	-

ACCESS MANAGEMENT

Authorised persons

You can set up proxies for the account at any time and allow them to use it through the internet and mobile service and telephone service. Authorised persons are given access to the iPKO services by being allocated individual rights. To do this, you need to come to the branch holding your account with the authorised person. You will then have to fill out a permission form indicating the accounts you want to give access to and specify the level of access.

If the authorised person is not a user of iPKO services, they are given a Client number, a password for the first login and their own authorisation tool: SMS codes or a one-time code card.

The authorised person may come to the branch at a different time than the account owner but only after the owner submits the permission form. If the authorised person is already a client of the Bank and is using iPKO service for their own account and they have their own Client number, they do not have to come to the branch. In this case, the account holder needs only to submit the permission form.

Since authorised persons cannot be assigned to accounts of minors, the legal representative (guardian) is automatically given access to an account of a minor under 18 years of age.*

*Does not apply to accounts opened before 13 March 2011.

Access levels

When activating the iPKO service at the branch, you specify the access level for yourself and for any authorised persons. These access levels are an additional form of security for the funds held in the accounts and facilitate managing business accounts. The holder or co-holder of the account may in fact provide limited access to the account for employees who make transfers to regular customers or residential communities, as authorised persons to the account. The Holder may also set up a different level of access to accounts online, in mobile website and on the telephone service.

Each holder of a joint account may choose to have different levels of access.

Daily limit

You can define a daily limit at any time you can use iPKO, which is a quota limit, valid online, in mobile website and phone service. The limit is an additional security for the funds held on the account. It limits the amount of all operations that can be performed on the account in one day on the internet banking service, the mobile banking service and the telephone banking service. This means that the limit is the same for all access channels.

The daily limit does not apply to transfers between the account (current account for individual Clients and a business account) and term deposits or currency accounts assigned to it.

The limits may differ for each joint account holder (each setting their own limits), and for each authorised person (set by the account holder or account co-holder). Limits can be assigned, changed, or completely cancelled at any time. This can be done by calling the telephone service consultant.

Information about the current daily limit and the remaining amount can be found on each page of the internet banking service where the bank account number is displayed, in the mobile banking service or can be obtained from the telephone service consultant.

Transfers with future dates lower the limit on the day the order is placed and not on the order execution date. The fees charged by the Bank for the execution of any bank orders do not reduce the amount limit. The amount limit is expressed in the currency of the account.

Daily limits create certain limitations in handling standing orders.

Blocking access to internet banking service, mobile banking service and telephone banking service

Blocking access to the internet banking service, mobile banking service and telephone banking service means that it will be impossible to log in and perform any operations on the account.

You can block access to a service:

- By yourself:
 - on the internet banking service, by selecting the “zablokuj” (block) option;
 - through an iPKO consultant by placing such an order;
- By entering the wrong password three times.

If you choose to block access to the service, which is currently being used by you, you will be automatically logged out of the system.

To unlock access to the relevant service, contact the iPKO consultant.

After passing the identification process, the consultant will allow you to set a new access password.

	INTERNET BANKING SERVICE	MOBILE BANKING SERVICE	TELEPHONE SERVICE CONSULTANT	AUTOMATED TELEPHONE BANKING SERVICE
Blocked access to Internet/mobile banking service	.	-	.	-
Blocked access to telephone banking service	.	-	.	-

Change of password

You can change the password to any service at any time. This is particularly recommended if you suspect that someone unauthorised may have gained access to it. Passwords can be changed to new ones according to the following rules:

SERVICE	LENGTH	CHARACTERS
Internet/mobile password	From 8 to 16 characters	<p>Must contain letters and digits and can contain special characters: `!@#\$%^&*()_+={} :;.,<>?`.</p> <p>It cannot contain Polish letters (e.g., "ł", "ś") and cannot be the same as the login.</p> <p>In addition, when you change the password for the iPKO internet banking service, its strength will be assessed (password strength test).</p> <p>N.B! The system distinguishes between upper and lower case letters; hence, "xyz123" is not the same password as "XYZ123".</p> <p>The changed, new password will apply in the internet banking service and the mobile banking service.</p>
Telephone password	From 6 to 8 digits	<p>May only contain digits.</p> <p>The password for a given service can only be changed within that service.</p>

Changing the password does not require confirmation with a one-time code.

If you forget or lose your access password, contact the telephone service consultant at 800 302 302 – free for domestic numbers within Poland; in other cases – charged at service provider's rate, or at +48 81 535 60 60 – charged at service provider's rate. The consultant, after verifying the Client number and asking additional questions, will help you assign a new password. You must change the new internet banking service at your next login. You can get assistance in any branch of PKO Bank Polski. You must change this password at your next login. If you forget your Client number – please visit any branch of PKO Bank Polski.

SECURITY

By allowing access to accounts via iPKO, PKO Bank Polski places the security of conducted instructions at the centre and uses proven procedures and security systems.

Client number, password, and security image

Client Number

The first login to the iPKO internet banking service is done using an individual 8-digit Client number obtained at a Bank branch or from the courier. You can change this number to your own, individual login at any time to streamline the login process.

You can manage your login in the iPKO online service under “Ustawienia” (Settings), in the “Kanały dostępu” (Access channels) section.

Your new login:

- Should contain from 8 to 50 characters, including at least one letter;
- May consist of letters, digits and special characters: " !@#\$%^&* () _+ -= {} [] ; ' , < > ? " ; and must not contain Polish characters, e.g., “ł”, “ś”, etc.;
- Must be unique (the system will inform you if the login entered by you is already in the database of the Bank);
- Must be different from your login password.

Please note that:

- The system does not distinguish between uppercase and lowercase letters for login IDs, so “login” means the same as “LOGIN”;
- You can log in to the iPKO internet banking service and the mobile banking service using the set login;
- Once the login has been set, you can log in to your account using either this login or the 8-digit Client number;
- You can change the defined login to a different login or delete it at any time and log in to the service using only the 8-digit Client number received in the PKO Bank Polski branch or delivered by a courier.

The change of the login to your own login requires confirmation with a one-time code from the authorization tool.

Uwaga na nowe zagrożenia w sieci

Przypominamy, że podczas logowania ani bezpośrednio po zalogowaniu do iPKO Bank nigdy nie prosi o podanie kodu z narzędzia autoryzacyjnego. Dodatkowo, jeżeli korzystasz z autoryzacji w formie kodów SMS, pamiętaj, aby przed potwierdzeniem operacji zawsze uważnie weryfikować treść otrzymanego SMS-a (sprawdź, czy dane w SMS-ie są zgodne z danymi operacji, którą zlecasz).



Logowanie

zostań klientem PKO Banku Polskiego

Numer klienta lub login



Dalej

BEZPIECZEŃSTWO W iPKO

Pamiętaj: Logowanie do serwisu Nowe iPKO nie wymaga podania kodu z narzędzia autoryzacyjnego - nigdy nie podawaj kodu podczas logowania ani bezpośrednio po zalogowaniu do serwisu!

Więcej o bezpiecznym logowaniu

Password

The password and Client Number are used to identify you as a PKO Bank Polski Client. Never give your password and Client Number away to other persons and never provide them on unencrypted pages (which do not have a security certificate installed. You can check the authenticity of a security certificate by double-clicking on the lock icon). If you enter the wrong password three times, access to the service on which they were used will automatically be blocked.

You can always change your access password to a new one, simply log in to the internet banking service or the telephone banking service, provide the old password and then the new password two times. In addition, when you change the password for the iPKO internet banking service, its strength will be assessed (password strength test).

N.B! Your password should be unique and memorable but hard to guess by other people. For this reason, when creating your internet banking service or mobile banking service password, remember to use both lower case and upper case characters, digits and special characters: `!@#\$%^&* () _+={} []:, '<>?`.

The password cannot contain any Polish letters (e.g., "ł", "ś").

When using the iPKO Token, you can decide whether you want to enhance the login process by having to complete an additional field: "Hasło z tokena" (Token password).

Uwaga na nowe zagrożenia w sieci

Przypominamy, że podczas logowania ani bezpośrednio po zalogowaniu do iPKO Bank nigdy nie prosi o podanie kodu z narzędzia autoryzacyjnego. Dodatkowo, jeżeli korzystasz z autoryzacji w formie kodów SMS, pamiętaj, aby przed potwierdzeniem operacji zawsze uważnie weryfikować treść otrzymanego SMS-a (sprawdź, czy dane w SMS-ie są zgodne z danymi operacji, którą zlecasz).



Logowanie

Obrazek bezpieczeństwa



Hasło



pokaż znaki

nie pamiętam hasła

powrót

Zaloguj

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Więcej o bezpiecznym logowaniu

Security image

The security image is an additional element securing the login process to iPKO, which is visible next to the field for entering your password. The display of an image selected by you during each login process will be an additional authentication securing PKO Bank Polski online banking.

During your first login to iPKO, you will be required to select one of several security images provided by the Bank. Make a mental note of the image selected by you, which will appear at every subsequent login to iPKO.

You can change the security image selected by you at any time once you have logged in to iPKO, under "Ustawienia" (Settings), in the "Kanały dostępu" (Access channels) section.

Please note that:

- You will not be required to provide a code from the authorisation tool during the first selection of the security image;
- The date and time of the login session will be displayed in the lower part of the image in the following format: DD.MM.YYYY (day. month. year) HH:MM:SSS (hour. minute. second), e.g., 01.01.2016 23:59:59. The current date and time in Poland is presented on the image.

If the security image selected by you fails to appear during the login session or a different security image is shown, abort the log in process and contact an iPKO consultant at 800 302 302 – free for domestic numbers within Poland; in other cases – charged at service provider's rate, or +48 81 535 60 60 (charged at service provider's rate).

Secure TLS connection

All the orders made and instruction given once you have logged in to the internet banking service are automatically secured by a 128-bit encryption key length TLS (Transport Layer Security) cryptographic protocol. TLS is a commonly used global data transmission standard between computers used over the internet.

Security certificate

The security certificate verifies the authenticity of an encrypted connection. Information on the certificate is available on your browser, usually under the "File" menu, in the "Properties" option). Once you double-click on the "Certificates" button, check "General" and the "Certification path").

In newer browser versions, you can access the information about a certificate more readily and easily by double-clicking the encrypted connection icon displayed in the browser address bar region (lock icon).

When you double-click on the lock icon, information about the certificate will be displayed and you can find where it was issued for the www.ipko.pl domain. You can also find out that the certificate was purchased by PKO Bank Polski SA.

If you are using a Windows operating system, make sure you have the latest system updates (patches). Information about this and about patches to be downloaded can be found at <http://www.windowsupdate.com>.

Browser settings

The latest browser versions, e.g., Firefox, Opera, Google Chrome, Microsoft Internet Explorer are recommended for use and should be updated regularly. Earlier browser versions pose a security threat. The browser must support 128-bit data encryption protocol.

How to check which browser version you have?

The information about the browser version and encryption protocol can be found under the “Help” option, and then, depending on the browser: “Internet Explorer – information”, “About Mozilla Firefox”, “Google Chrome Information” or “About Opera”.

Authorisation tools

The authorisation tools for operations are essential to managing the account and securing the operations performed on the account. You can select the authorisation tool that you are going to use: SMS codes, mobile phone token or one-time codes (scratchcard).

You can change the authorisation tool at any time on the internet banking service or with the help of a telephone service consultant.

Detailed information about the authorisation tools are available in the **AUTHORISATION OF OPERATIONS** section.

Other security measures

- **Daily limit**

You can define your own daily limit to prevent orders that exceed a certain total amount.

- **SMS notifications**

If you want to have full control over your account and the operations performed on it, you can activate the SMS Notification service, which will notify you about any changes on your accounts.

- **Access levels**

Define suitable account access rights to each authorised person: passive, limited or full.

To fully secure all your orders, please follow a few simple rules:

- Never share your Client Number, login, passwords or authorisation tools with any other persons;
- Never write your passwords down anywhere;
- Do not keep passwords or authorisation tools in places where someone could easily find them;
- Make sure the connection is encrypted by checking the website address on the browser's address bar, which should look like this: www.ipko.pl and if a locked lock icon is shown on the browser's address bar. You can validate the authenticity of the certificate by double-clicking on the lock icon;
- Try to use your own computer when logging in to electronic banking services, not a computer at an internet cafe or other public place. We recommend that you do not use the electronic banking service in a public Wi-Fi network;
- Remember that logging in to the iPKO service does not require a one-time code. The Bank will also never request several one-time codes to be provided at the same time. The only exception being the use of two codes during activation or change of the authorisation tool;
- Do not install software from unknown sources on your computer or mobile phone – the Bank will never request any additional form of security to be installed in the form of an e-security certificate, an antivirus application or any other auxiliary software;
- Do not respond to e-mails requesting the disclosure or verification of your personal information, information about your bank account number, credit card number or one-time codes.

iPKO SERVICES

With iPKO services you can easily check the basic data on existing accounts and make specific operations on accounts.

Account services

Account information, balance and account history

With iPKO services, you can easily check the basic data on existing accounts held. Simply click on the account name in the list of accounts within the internet banking service and mobile banking service or select 1 in the main menu in the automated telephone service. You can create your own account name or rename it at any time.

iPKO allows you to quickly check the account history. Each order is displayed in detail and contains data on the recipient, client, type, date, amount, and currency. Operations presented in the history of the account on the internet banking service can be filtered by types/order types, dates, and amounts, e.g., if you want to get a list of all outgoing transfers, select the appropriate item from the "opcje zaawansowane" (advanced options) list. You can download the electronic version of the statement of account. You can also easily opt-out of receiving paper statements by mail.

SMS notifications

The **SMS notification** service enables you to keep up to date with the events in your account! Simply select the type of events that you want to be notified about (e.g., transfers, loans or deposits), the range of hours when the notifications will be sent, and the manner of settlement (subscription or fee for a single SMS).

Recipients

This is an "Address Book" where you can keep the basic data of recipients to whom you order transfers to most often. In iPKO you can also create "ZUS" (Social Insurance Institution) and "US" (Tax Office) recipients. When you create or modify a recipient in iPKO, you can choose whether the transfer to the designated recipient should require the use of an authorization code or not. You can also add a photo or image that identifies the recipient.

Certificates and deposit instructions at iPKO

Placing an order in the event of death, or granting a power of attorney to an individual registered with a bank, are instructions that you will perform yourself in iPKO. You can also place an order for a deposit certificate.

Transactions in accounts

In iPKO you can order transfers both to accounts held at PKO Bank Polski or at other banks.

Przelew między własnymi rachunkami (Transfer between own accounts)

If you have several accounts in iPKO, all of them will be displayed on the screen. Funds can be quickly transferred between them.

The transfer of funds between own accounts does not require the use of a one-time confirmation code.

Przelewy krajowe (jednorazowe) (Domestic transfers – one-time)

Use a one-time transfer to order a transfer to a person or company with which you do not clear frequently. You can order the transfer to the account, telephone number or card, however, please note that you can only make an instant transfer to the account number. If you like to make a one-time **transfer to the Social Insurance Institution (ZUS)**, also use the one-off transfer function and enter your **individual contributory account** in the "Account number" field.

Paczki przelewów (Transfer packages)

In the iPKO internet banking service, you can instruct transfers in packages.

Transfer packages are used to instruct multiple transfers simultaneously. Transfer packages instructions are especially convenient for payments made periodically (e.g., payments for rent, gas, electricity, phone, etc.). Package execution requires confirmation with a one-time authorization code.

Transfer packages can only be ordered by Clients who use SMS codes or the Token application to authorise orders.

Zlecenia stałe (Standing orders)

A standing order is a convenient way of making periodical payments of fixed amounts, e.g., monthly subscription fee for the internet or cable TV.

Defining a standing order only requires filling in an appropriate form (on the internet banking service or with the help of a telephone service consultant).

In iPKO you cannot modify standing orders submitted at branches of PKO Bank Polski for payment of invoices or bills sent directly to the Bank. In this case, you can only view the details of your order.

Zlecenia zmienne (Flexible orders)

A direct debit is your permission to transfer periodic payments from your account. You give your permission to the service provider. Nevertheless, access to your account is under strict control. You decide at all times whether or not the funds will be transferred to a given company. If you have the slightest doubt, please contact an iPKO consultant in order to take back the transferred funds.

iPKO allows you to view the direct debits set by you for relevant accounts and to cancel single direct debit orders.

Polecenia zapłaty (Direct debits)

A direct debit is your permission to transfer periodic payments from your account. You give your permission to the service provider. Nevertheless, access to your account is under strict control. You decide at all times whether or not the funds will be transferred to a given company. If you have the slightest doubt, please contact an iPKO consultant in order to take back the transferred funds.

iPKO allows you to view the direct debits set by you for relevant accounts and to cancel single direct debit orders.

Western Union

Quick Western Union money transfers within the country and abroad are now available in the iPKO online service. Funds will be available just a few minutes after the transfer, without the need for a bank account.

Invoobill

Invoobill is a modern bill and invoice electronic payment service. It allows you to send bills or invoices directly to your iPKO service and settle them at the click of your mouse, without having to complete additional order forms.

This service can only be activated by a person with full rights to the bank account. Anyone who has active basic rights to the account can accept or reject Invoobill payments (e.g., an authorised user managing the account).

Płatności z Platformy Usług Elektronicznych Zakładu Ubezpieczeń Społecznych (Payments at the SII Platform for Electronic Services).

PKO Bank Polski is the first bank to allow payments from the SII Platform for Electronic Services.

The SII Platform for Electronic Services is a suite of advanced services over the Internet. With this convenient form of contact with the SII, most matters relating to social insurance can be settled by you without having to leave your home

Przelewy podatkowe (Tax transfers)

Transfers to the Tax Office or any other tax authority can only be performed through a special form. It requires additional data specific to settlements with the Tax Office (e.g., identifier and type of tax obligation).

To pay a fine, select a tax transfer. Please note that the payment of fines is assigned to Urząd Skarbowy w Opolu [Tax Office in Opole] – when searching for the competent Tax Office, enter Opole in the “Miasto” [“Town/City” field]. In the “Symbol formularza lub płatności” [“Form or payment symbol”] field, select “Mandaty” [“Fines”] from the list – both when searching for the Tax Office and on the tax transfer screen.

Przelewy zagraniczne (Dewizowe polecenie wypłaty) (International transfers – foreign currency transfer orders)

If you want to instruct transfer of funds abroad, use the foreign exchange payment order. Simply log in to the internet banking service and go to the “Transakcje” (Transactions) tab, then select “Przelewy” (Transfers) and the “Przelew zagraniczny” (International transfer) tab.

You can only do this using the special form, where you will have to provide the bank transfer details: bank account of recipient, recipient bank code, name, address and country of recipient, the amount, the currency, the parties fronting the costs of the order, the transfer title, as well as the date of its execution (present or future).

Mobile phone top-ups

With iPKO electronic banking services, you can easily top-up your phone or the phone of a friend or relative operating for example in: T-mobile, Heyah, Orange, POP, Play, Simplus, Sami Swoi, MixPlus, and 36i6.

With the iPKO internet service, you can create, modify, execute and delete defined top-up templates. In the iPKO mobile banking service you can only top-up mobile phones on the basis of previously created top-up templates.

Płać z iPKO (I pay with iPKO)

You can use the "Płać z iPKO" service while paying for online shopping without having to disclose your card number and the money transfer is free of charge. The service consists in the full integration of the purchase made in an online store with the account held in the Bank.



As you complete a transaction, you will automatically be redirected to the iPKO service upon selecting "Płać z iPKO" (I pay with iPKO). Once you have successfully logged in, you can view the automatically completed bank transfer details.

Płatności mobilne IKO (IKO mobile payments)

IKO mobile payments in PKO Bank Polski will allow you to live a comfortable and mobile life without a purse/wallet. Now, all your payment needs can be executed with one IKO application, without having to carry cash or cards. The IKO app allows you to make instructions of fast and secure mobile payments. With IKO, you can now pay using your mobile phone at thousands of retail and service outlets or withdraw cash from the ATM. IKO can also be used for online purchases and for transferring money to your friends with only their telephone number to go by.

e-Urząd (e-Office)

In iPKO, you can use the public administration services available online in a simple and convenient way. Just after logging in, select the "e-Urząd" ("e-Office") section and then use the available options, including: In iPKO, you can use the public administration services available online in a simple and convenient way.

- Create a Trusted Profile, which allows you to deal with official matters without leaving your home, for example, check the number of penalty points, apply for an ID card or send a general letter to the office,
- Submit a Family 500+ application,
- Apply for a company account and company registration in CEIDG,
- Log in to the ZUS Electronic Services Platform.

The services available at iPKO within the e-Urząd (e-Office) are developed on an ongoing basis and enriched with new functionalities in cooperation with relevant public administration units.

PKO Bank Polski remains the leader among banks that implement changes in the field of digitization of public administration service.

PKO Junior

If you have a child under the age of 13, you can open a PKO Child Account for them within www.junior.pkobp.pl.

This the only bank account in Poland managed through an internet banking service that has been specially designed for children of this age. Product and website make an excellent introduction of your child to the world of finance.

PKO Junior allows your child to:

- Securely initiate transfers and mobile top-ups authorized by a parent;
- Set up a virtual piggy banks as an excellent way to introduce your child to saving;
- Collecting badges for saving;
- Interaction with a parent in activities enabled in the transaction service;
- Personalization of the transaction service layout and design to suit individual taste and preferences.

The PKO Junior service is linked with the parent's iPKO and is visible in iPKO only when using PKO Junior. iPKO service allows the parent to:

- **Control the child's finances** as all the transfers and mobile phone top-ups initiated by the child require adult authorisation, plus, **access to the "Przelewy" (Transfers) tab can be blocked**. Once the parent has logged in to their iPKO, they will be able to view exhaustive information about all the actions pending execution initiated by the child;
- **Set challenges and give rewards to the child** (financial and non-financial) for their execution – the parent can use the Bank directory for challenges in order to facilitate the development of a specific skill set. The list shows new challenges as well as the ones already executed. In addition, the parent can activate and verify challenges for a child and even add new challenges created by the parent, perfectly matched to the child's stage of development.
- **Pocket money** – the parent can order a fixed amount to be transferred to the PKO Child Account and later modify the amount and frequency of the payments.

OBSŁUGA LOKAT (Term deposits)

iPKO allow you to open term deposit accounts available in the PKO Bank Polski offer. Just log in to the website and select the tab "Lokaty" ("Deposits") and "Nowa lokata" (New deposit) – then fill out the form. Deposit may also be opened by phone with the help of a telephone service consultant.

Existing deposits can be cancelled or modified at any time with regard to the following areas:

- Managing interest;
- Managing funds after the expiration of the deposit (whether the deposit should be automatically renewed or not).

OBSŁUGA KREDYTÓW

Kredyty (Loans)

If you have a loan with PKO Bank Polski, e.g. Mortgage or cash loan, with iPKO you can easily check all the important details of your loan account. You can also view the loan schedule.

With iPKO, you can also apply for a loan/mortgage. You will be notified of the loan decision by a Bank employee.

Loan Certificates and instructions at iPKO

Earlier partial repayment, suspension of repayment of a cash loan or mortgage loan - these are only some of the instructions that you can do yourself on iPKO. You can also place an order for issuing Loan Certificates.

Raporty Biura Informacji Kredytowej (Credit Information Bureau Reports)

You can order Credit Information Bureau Reports directly from the website. You select whether you want to receive an electronic version of the report, which will be delivered automatically to the "Raporty BIK" (CIB reports)

online after a purchase, or in a hard copy, which will be sent to you by post to the address specified by you in the internet banking service. You can order “Raport Plus” and “Raport Plus with information about your scoring”.

Both reports are available in three versions: Polish, English, and Polish and English (bilingual).

OBSŁUGA KART (Card management)

iPKO contains information about your debit cards, credit cards, and selected charge cards.

You can always check the cards issued to your account, the card limits that have been set as well as their expiration dates and cardholder names.

You can easily:

- Assign or change the PIN to your card (applies to new cards with a microprocessor);
- Change the limits;
- Change the correspondence address;
- Cancel the card and order a new card;

- Order cards in a different form from the traditional form (proximity stickers, contactless modules);
- Order personalised cards with the image of your choice (if available for your card);
- Temporarily lock the card
- Unlock the card after a temporary lock
- Manage linked accounts (applies to debit cards which may be linked to several foreign currency accounts).

UBEZPIECZENIA (Insurance)

While using the website, you can buy the insurance offered by the Bank at any time. Buying insurance on the iPKO website is simple and you do not need to visit the branch.

FUNDUSZE INWESTYCYJNE (Investment Funds)

If you have a current account, you can also purchase shares in the investment funds managed by PKO TFI using the iPKO service you can manage these investments on your own by choosing any of the funds available to fit your individual needs.

Buying shares is easy and does not require any documents or forms.

OTHER SERVICES

E-Bureau de Change

You can buy and sell currencies at competitive rates without leaving your home. The aforementioned cash will go to your foreign currency account at PKO Bank Polski. You can also withdraw it at a selected branch of the Bank. And you will not pay commission for the transactions!

Access to the account in PKO BP BANKOWY PTE

You can use the order of PKO BP Bankowy PTE via the iPKO service. If you are already a client of PKO BP Bankowy PTE, you can check the following:

- The value of the accumulated capital;
- The number of clearing units in PKO BP Bankowy PTE;
- Whether the account in the PKO BP Bankowy PTE received premiums due:

Access to the brokerage account maintained by Dom Maklerski PKO Banku Polskiego

If you hold products with PKO Bank Polski Brokerage House, they will be visible once you have logged into the website. For access to the brokerage account kept by the PKO Bank Polski Brokerage House:

- click on the “check” link on the home page of the website in the “Summary of assets in a Brokerage House” section. Assets will be presented split in three categories: investment accounts, registration account and IKE bonds account. Furthermore, by clicking on the “go to Supermakler website”, you will move to the Supermakler transaction website
- click on the “Brokerage services” section of the website, which will take you to the Supermakler transaction website. After logging in, you can conclude stock exchange transactions on a brokerage account maintained by PKO Bank Polski’s Brokerage House.

Currency exchange rates

iPKO provides instant access to current currency exchange rates in PKO Bank Polski.

Current exchange rates www.pkobp.pl/waluty.

Change of correspondence data

You can also change your correspondence and e-mail address in the iPKO internet service under the “Ustawienia” (Settings) section. Telephone numbers can be updated through the telephone service consultant.

- at the telephone helpdesk, call 800 302 302, toll – free for national numbers in Poland; otherwise – a fee as per the operator’s tariff, or +48 81 535 60 60 – a fee as per the operator’s tariff.
- on the iPKO website, provided that you have entered a phone number in your details that the consultant will call you to confirm the change.

You can also change your ID document on the iPKO website, provided that you have entered a phone number. Change of other personal data that can be seen on the website in section: “Ustawienia” (Settings) → ”Dane osobowe” (Personal Data) – requires a visit to a PKO Bank Polski branch.

Bank Service

On the website in the “Oferty i Wnioski” (“Services and Applications”) section, you will find the tailor-made range of PKO Bank Polski products and services, which you can apply to immediately on the website. In the “Bank Service” you will also find contracts, both ready for conclusion and effective.

Comments/Complaints

You can send your comments or complaints directly to PKO Bank Polski via the internet banking service using the form provided.

The form is available in iPKO under the “Wiadomości” (Messages) section, in the “Pytania/Zgłoszenia” (Questions/Submissions) tab.