



Bank Polski

iPKO electronic and phone
banking services guide

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ABOUT iPKO

iPKO is an electronic and phone banking service offered by PKO Bank Polski to private Clients and small and medium enterprises.

With iPKO electronic or phone banking, you can conveniently manage the accounts of your choice online and over the phone. You can manage your funds **24 hours a day, 7 days a week** from anywhere in the world.

Additionally, you can conveniently pay for online purchases or top up your mobile phone. You can also use the account in PKO BP Bankowy Otwarty Fundusz Emerytalny, purchase units in PKO TFI investment funds or take out insurance. iPKO saves you time and money! Banking fees for what you do via electronic or phone banking are often significantly lower than banking fees charged for the same operations performed at our Bank's branch.

The key website functionalities were designed to be as intuitive as possible. The home page presents information that is most frequently sought for, most popular instructions, new features allowing you to personalise your iPKO by, e.g. naming your accounts, deposits and loans, and the option of adding avatars or pictures of transfer recipients.

ACTIVATING iPKO

First account

iPKO is available to all private Clients who have accounts or other products supported by iPKO (e.g. a credit card, an employee capital plan (PPK) or an employee pension plan (PPE) in PKO TFI) or a business account, including Clients who open a new account or switch to another bank.

To activate the iPKO online service, you need:

- **your individual eight-digit Client number**, which you will find in the agreement, and
- **the first login password for the iPKO** online service, which will be automatically sent to you in a text message during the login process or attached to the agreement in an envelope (if your application was submitted at a branch of PKO Bank Polski).

You can change your Client number to your own login ID at any time via the iPKO website. As of that change, you will be able to sign in with that login ID.

If you open an account at a PKO Bank Polski branch, you can authorise other persons to use your iPKO and define their access levels. This can be arranged during any of your visits to a branch of PKO Bank Polski. Authorised account users do not have to sign an agreement with the Bank to receive a Client number – your request as the holder (or joint holder) of the account will suffice.

Information about iPKO services is available at <https://www.pkobp.pl/bankowosc-elektroniczna/ipko/> and in the **'Bankowość elektroniczna'** (Electronic banking) tab on the home page www.pkobp.pl. If you have any doubts about or problems with signing in to iPKO, please talk to a consultant at 800 302 302 (free for domestic calls in Poland, otherwise as per operator's rate), +48 81 535 60 60 (charges as per operator's rate) or email us at informacje@pkobp.pl

Subsequent accounts

Taking out a loan or opening a deposit under a current account agreement for private Clients or under a business account agreement can automatically grant you access to these products via iPKO.

If you wish to activate iPKO for another private current account or a business account, visit a branch and place a relevant instruction with a Bank employee.

If you already have iPKO access to your current account for private Clients, and you wish to open a business account with iPKO access, simply sign a business account agreement.

Logging into iPKO for the first time

	WEBSITE	PHONE SERVICE
1.	Launch your browser and go to www.pkobp.pl . Click 'Zaloguj się' (Sign in) and select the iPKO symbol.	Call one of the following numbers: <ul style="list-style-type: none"> • 800 302 302 (free of charge for domestic calls in Poland; otherwise as per operator's rates); • +48 81 535 60 60 (charges as per operator's rates). You will reach the phone service
2.	Enter your Client number.	Enter your Client number.
3.	Enter your first login password.	Enter your first login password. If you have not been assigned a password or you cannot recall it, wait to be put through to a consultant. Have your current authentication tool prepared.
4.	Change the first login password to your own Internet access password. Your password should comprise at least 8, but not more than 16 alphanumeric characters (digits and/or letters, and special characters: !@#\$%^&*()_+~={} ;':<>?). It cannot contain letters with Polish diacritics (such as 'ł' or 'ś') and be the same as your login. Note: The system is case sensitive, which means that 'xyz123' is a different password from 'XYZ123'.	Change the first login password to your own. The phone password should contain at least 6, but not more than 8 digits.
5.	Choose one of the proposed security images and memorise it. It will be displayed at every subsequent login to provide additional confirmation that you are logging into the PKO Bank Polski website.	
6.	If you signed your account agreement in the presence of a courier, you need to assign a PIN to your debit card via the website.	

Access passwords entered into form fields are hidden, i.e. they appear as asterisks or dots.

First login password in the form of a text message:

If you choose this form, you will receive 2 text messages:

- **The text message for online service activation** will be sent after you enter your client number and click 'Dalej' (Proceed) on www.ipko.pl. The password you receive will be valid for 5 minutes.
- **The text message for iPKO phone service activation** will be sent after you call the Bank's hotline.

First login password delivered in an envelope

If you choose this form, you will receive one code to activate both the website and the phone service.

Keep it until you log into each of those services for the first time. If you lose the envelope with your first login password, please contact a consultant at 800 302 302 (free for domestic calls in Poland, otherwise as per operator's rates) to receive assistance with establishing a new password. To do so, you will need to use a one-time code.

ACCESSING YOUR ACCOUNT

Online banking service

The online banking service is one of the most convenient methods of account management. It is available to you at any time, wherever you have Internet access. The service is available when you click 'Zaloguj się' (Sign in) in the website's menu at www.pkobp.pl. Our website can also be accessed directly by entering <https://www.ipko.pl> in your browser.

Information on the safe use of our website is available in the "SECURITY" section.

In order to sign in to the website, enter your Client number or the login ID and the online service password you have selected. If you use the two-step verification process (mobile authentication via IKO), confirm your login attempt in IKO.

In some cases, you may see **CAPTCHA** in the form of a few pictures. You need to choose tiles which present a given object, e.g. a car or trees. Following successful identification, you will be redirected to the home page. Our simple and intuitive menu will suggest steps that will allow you to place an order related to your accounts or personally find the information you need. Forms which require you to enter data contain tips that clarify any potential doubts. Information on how to perform specific operations on our website is provided further in this Guide.

If you are idle (and do not perform any action such as going to another page, clicking on an icon, etc.) on the website for 5 minutes, you will be automatically logged out and will have to log back in.

Phone banking service

The phone banking service allows you to personally issue instructions with the keypad of your phone or with the assistance of a consultant who receives the instructions and provides necessary information.

Phone banking service numbers:

- **800 302 302** – free of charge for domestic calls in Poland; otherwise as per operator's rates;
- **+48 81 535 60 60** – charges as per operator's rates

By calling one of the above numbers, you will reach an automated phone service. You will be asked to enter your Client number and your phone service password. If you cannot remember the phone service password, prepare your transaction authentication tools and wait to be put through to a consultant.

Having logged in successfully, you will have access to your accounts.

Automated phone service

You do not have to talk to a consultant to perform operations on your account. Navigating the automated phone service is very straightforward. Simply listen to the message to learn the number under which a given feature is available and dial that number on your phone to use that feature.

Main menu of the automated service:

1. Saldo i historia rachunku (Account balance and history)
2. Lokaty (Deposits)*
3. Kredyty (Loans)*
4. Offer to use new options – currently: mobile payments
5. Doładowanie telefonu (Phone top-up)
6. Aktywacja karty kodów (TAN card activation)
7. Zmiana telefonicznego hasła (Change of the phone service password)
8. Powrót do poprzedniego menu (Return to the previous menu)
9. Powrót do poprzedniego menu (Return to the previous menu)
0. Połączenie z konsultantem (Talk to a consultant)

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

* Option 6 is available if you use a TAN card as your current authentication tool.

Features assigned to numbers 8, 9 and 0 are fixed throughout the phone service.

If you hold multiple accounts which you operate via iPKO, they will be distinguished in the service after entering the last six digits of the account number on your keypad.

When using the automated phone service, you will often be required to press the hash key, i.e. the # symbol, which is usually placed under the 9 key.

Phone service consultant

You can use the the automated service features described above or **press 0 to be put through to a consultant**. For security reasons, at the beginning of every conversation, the consultant will ask a few questions about your contact or personal details to ensure additional identification.

By talking to a consultant, you can obtain necessary information, order a transfer, open a deposit, etc. Most orders must be confirmed with a one-time code from the authentication tool. The consultant will inform you when the one-time code must be used.

Only a valid code provided to the consultant will authorise them to proceed in accordance with your instructions.

OPERATION AUTHENTICATION

iPKO allows you to choose from the following authentication tools:

- mobile authentication in the IKO app,
- text message codes,
- TAN card.

You can change the authentication tool at any time via the website or with the assistance of a phone service consultant.

Mobile authentication in the IKO app

Authentication with the IKO app is a **free of charge method of confirming transfers and other operations via the IKO app**.

After ordering an operation to be conducted, e.g. placing a transfer order, you will receive a notification from the IKO mobile app. Depending on the type of operation and its value, there are 2 methods in which you can confirm an operation in IKO:

- directly via the in-app push notification by clicking 'Zatwierdź' (Confirm);
- when the IKO app is open, by clicking 'Zatwierdź' (Confirm) or entering your PIN and then clicking 'Zatwierdź'.

Text message codes

One-time text message codes are sent to your mobile phone to confirm orders placed on the website or via the phone service of PKO Bank Polski.

If you are using a different authentication tool, **you can change your current tool to one-time text message codes at any time**. Please note that for such a change to be effected you have to make your current mobile number available to the Bank. You can update your phone data:

- on the website, provided that your personal details show your phone number that a consultant can call to confirm the change,
- with the assistance of a phone service consultant at 800 302 302 (free for domestic calls in Poland, otherwise as per operator's rate) or +48 81 535 60 60 (charges as per operator's rate),
- at any branch of PKO Bank Polski.

Text message codes are composed of 6 digits. To authorise an operation using a text message code, you need to enter a valid code on the website for a given operation or read it out to a consultant.

Entering a wrong code several times will block the authentication tool. In order to unblock it, you must contact a phone service consultant.

WHERE	WEBSITE	PHONE SERVICE CONSULTANT	AUTOMATED PHONE SERVICE
Blocking	.	.	-
Unblocking	-	.	-

TAN Card

The TAN (transaction authentication number) card is used for authenticating most transactions on your account (e.g. transferring funds, opening a deposit, repaying a loan, changing your contact details, making new payments or creating standing orders, paying for online purchases, displaying your account history dating back more than 90 days, etc.) that are made via the website and the phone service.

	1	2	3	4	5	6	7	8
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 card contains sequentially numbered six-digit one-time codes covered with a special protective layer. To perform an operation, the protective layer covering a relevant field should be scratched off to reveal the code assigned to the indicated sequential number, and the revealed code should be entered.

One-time codes are also required to perform operations with the assistance of a phone service consultant.

Please note that each code can be used only once.

Entering an incorrect code from the TAN card multiple times will block that authentication tool.

If you choose the TAN card as your authentication tool, you will have to activate the first card at a branch with the assistance of a bank employee or by calling a consultant at 800 302 302 (free of charge for domestic calls in Poland; otherwise as per operator's rates) or +48 81 535 60 60 (charges as per operator's rate). Every subsequent card can be activated on the website or via the phone service. For certain transactions that are authenticated with a code from the TAN card, you will be charged in accordance with the Table of Fees and Commissions.

You can activate your TAN card:

- on the website in the 'Moje sprawy' menu -> 'Ustawienia' ->'Autoryzacja' ->'Karta kodów' -> 'Aktywuj' (My affairs -> Settings -> Authentication -> TAN card -> Activate) by entering a code from the new, inactive card with a code from your current authentication tool,
- via the automated phone service (dial 6 in the main menu) by entering the first code from the new, inactive card and the requested code from your current authentication tool,
- via the Bank's hotline, with the assistance of a consultant, after you have correctly logged into the phone service.

All information about your current TAN cards is available on the website in the 'Moje sprawy' menu -> 'Autoryzacja' ->'Karta kodów' (My affairs -> Authentication -> TAN card). You can access the settings in the drop-down menu with your name or by clicking 'Moje sprawy' (My affairs).

TAN cards can be ordered, activated or blocked.

The Bank monitors your use of one-time codes so that you receive a new, inactive card before you run out of active codes.

If you lose your TAN card or find that an unauthorised person had access to it (either to your current card or to the inactive one), block it immediately. You can do it online or with the assistance of a phone service consultant. A blocked card cannot be reactivated.

Please note: The Bank never asks for multiple one-time codes at the same time. The only time when two codes are used is when you activate or change your authentication tool.

WHERE	WEBSITE	PHONE SERVICE CONSULTANT	AUTOMATED PHONE SERVICE
Ordering a new TAN card	•	•	-
Activating a new TAN card	•	•	•
Blocking a TAN card	•	•	-

Changing the authentication tool

You can change the tool used for confirming operations performed by you on the website:

- on the website in the 'Moje sprawy' menu -> 'Ustawienia'-> 'Autoryzacja', option: 'Zmień narzędzie autoryzacyjne' (My affairs -> Settings -> Authentication -> Change the authentication tool),
- with the assistance of a phone service consultant at 800 302 302 (free for domestic calls in Poland, otherwise as per operator's rate) or +48 81 535 60 60 (charges as per operator's rate).

No additional fees are charged for changing the authentication tool.

Activation and change of the authentication tool requires the provision of two one-time codes. The system will request a code from your current authentication tool (text message or TAN card) and from the tool that is to be activated.

WHERE	WEBSITE	PHONE SERVICE CONSULTANT	AUTOMATIC PHONE SERVICE
Change of the authentication tool type	.	.	-

ACCESS MANAGEMENT

Authorised users

You can authorise bank account users and allow them access to your account through the website and the phone banking service. Authorised users gain access to iPKO by being assigned individual rights. To do so, you and the authorised user need to come to the branch that maintains your account. Then, fill in an authorisation form, indicate the accounts to which you want to grant access to the authorised user and define their access level. If the authorised user is not an iPKO user, they are assigned a Client number, receive the first login password and their own transaction authentication tool, i.e. text message codes or TAN card.

The authorised user can visit the branch at a different time than the account holder, provided that the account holder has already submitted the authorisation form.

If the authorised user is already a client of our Bank, uses iPKO with their own account and already has a Client number, they do not need to come to the branch. In such a case, the submission of an authorisation form by the account holder will suffice.

As no authorised users can be appointed for bank accounts of underaged clients, their statutory representatives (legal guardians) are automatically granted access to the account of such a person under 18 years of age.*

*does not apply to accounts opened before 13/03/2011.

Access levels

When activating iPKO at our branch, you define the access levels for yourself and your authorised account users. Access levels are an additional form of securing funds accumulated in accounts and a specific method of facilitating the operation of a business account. A holder or a joint holder of a given account can grant limited access to their account to employees who usually make transfers for regular recipients of the company or a housing association. Such employees receive access as authorised account users. The account holder can also set up a different account access level for the website and the phone service.

Every joint account holder can have a different access level of their choice.

Daily limit

At any time during your use of iPKO, you can set up a daily quota limit for transactions, which will apply to transactions effected through the website and the phone service. This is an additional measure securing your funds. It limits the value of all transactions that you can order to be performed from your account via the website or phone service in a single day.

The daily limit does not apply to transfers between your account (current account for private Clients and business account) and deposits or foreign currency accounts assigned to that account.

Different limits can be set for every joint account holder (as every person defines their own limit) and for every authorised user (as assigned by the holder or a joint holder of the account). The limit can be set-up, changed or completely cancelled at any time. All you need to do is call a phone service consultant. Information about your current daily limit and the amount available for use can be found in the details of your account or obtained from a phone service consultant.

Transfers with a future execution date lower your daily limit on the date on which you order them, not on the date on which they are effected. Fees charged by the Bank for the execution of transfers do not lower your daily limit. The amount of the limit is expressed in the currency of the account. The setting of daily limits results in some restrictions being imposed on standing orders. More information is available in the section about standing orders in iPKO.

Blocking and unblocking access to the website and phone service

Blocking access to the online and phone banking service means that it will be impossible to log in and, consequently, to perform any operations. You can block access to iPKO:

- personally
 - via the website by clicking 'zablokuj' (block) in the 'Moje sprawy' menu -> 'Ustawienia' -> 'Kanały dostępu Banku i hasła' (My affairs -> Settings -> Bank access channels and passwords)
 - through a consultant by submitting a relevant request,
- by entering an incorrect access password multiple times (on purpose or by accident).

The blocking of iPKO does not block access to the IKO mobile app. IKO will remain operational despite online banking service being blocked.

If you choose the option that blocks access to the website you are using at the time, you will be automatically logged out.

In order to unblock access to the website, please call our consultant.

You can also unblock access to the website at ipko.pl

After verifying your identity, the consultant will allow you to set up a new access password.

	WEBSITE	PHONE SERVICE CONSULTANT	AUTOMATIC PHONE SERVICE
Blocking access to the website	•	•	–
Blocking access to the phone service	•	•	–
Unblocking access to the website	•	•	–

Change of password

You can change your website password at any time. In particular, you should do it if you suspect that the password could have been acquired by an unauthorised person. Passwords can be changed to new ones in accordance with the following principles:

SERVICE	LENGTH	CHARACTERS
Internet access password	From 8 to 16 characters	<p>Must contain letters and digits and may contain special characters: `!@#\$\$%^&*()_+={} :;'.<>?`.</p> <p>It cannot contain any letters with Polish diacritics (such as 'ł' or 'ś') and be identical to your login ID.</p> <p>In addition, during the change of the iPKO website password, the password's security level will be verified.</p> <p>Note: the system is case sensitive, which means that 'xyz123' is a different password from 'XYZ123'.</p>
Phone service password	From 6 to 8 digits	<p>May only contain digits.</p> <p>In a given service, you can change your password to that service only.</p>

Password change does not require a confirmation with a one-time code.

If you forget or lose your access password, call a consultant at **800 302 302** (free for domestic calls in Poland, otherwise as per operator's rate) or **+48 81 535 60 60** (charges as per operator's rate). Having verified your identity based on your Client number and additional questions, the consultant will assist you with setting up a new password. A new Internet access password will have to be changed at the next login. You will also be assisted at any PKO Bank Polski branch. The password must be changed at the next login. However, if you forget your Client number, please visit any PKO Bank Polski branch.

SECURITY

When granting you access to your accounts via iPKO, PKO Bank Polski treats the security of the conducted operations with utmost importance and employs proven security procedures and systems.

Client Number

To sign in to the website for the first time, you use the unique 8 digit Client number. At any time, you can add your own login ID that will make the login process easier for you.

You can manage your login at the iPKO website in 'Moje sprawy' -> 'Ustawienia' -> 'Kanały dostępu Banku i hasła' (My affairs -> Settings -> Bank and password access channels).

Your own login ID for signing in at the iPKO website:

- should contain 8 to 50 characters, including at least one letter,
- can contain letters, digits and special characters: '!@#\$\$%^&*()_+--=}{[]:;.,<>?'; cannot contain Polish diacritics, e.g. 'ł', 'ś', etc.,
- must be unique (the system will notify you if the login you proposed is already registered in the Bank's system),
- must be different from your login password.

In addition, please note that:

- the system is not case sensitive for logins, so 'login' is the same as 'LOGIN',
- you can use the assigned login ID to sign in to the website,
- after setting up a login ID, you can sign in to your account using that login ID or the 8-digit Client number,
- at any time, you can change the defined login ID to a different one or delete it and sign in with the 8-digit Client code received at a PKO Bank Polski branch or delivered to you by a courier.

The change of your login ID to your own will require you to confirm it with a one-time code from the authentication tool.

Pobierz darmową aplikację iPKO. Obsługuj bank w swoim telefonie. [Zobacz więcej](#)

iPKO

Zaloguj się [Otwórz konto](#)

[Pomoc w logowaniu](#) [Dalej](#)

Pożyczka gotówkowa online
Bez wychodzenia z domu. Możesz ją mieć nawet dziś.
RRSO 12,63%

[Szczegóły](#)

03.06.2020 **Twój serwis Internetowy iPKO - sprawdź, co się zmieni**
Ekran startowy po zalogowaniu dostosuje się do dowolnego urządzenia, na którym zechcesz obsługiwać swoje finanse - laptopa, tabletu i smartfona.

01.04.2020 **OC/AC online? Masz to jak w banku**
Teraz porównasz cenę ubezpieczenia komunikacyjnego w serwisie iPKO i aplikacji mobilnej iPKO.

30.04.2020 **Uwaga! Falszywe powiadomienia mailowe**
Przestępcy rozsyłają fałszywe maile udające powiadomienia banku, np. alerty o logowaniu do iPKO lub nowej wiadomości w serwisie internetowym. Prosimy nie klikać w link, nie odpowiadać na wiadomość i natychmiast ją usunąć.

Password

Your password and Client number allow your identification as a Client of PKO Bank Polski. **Never share your password, Client number and individual login with others and do not enter them on any non-encrypted websites** (i.e. websites without an installed security certificate for that page. Such certificates can be checked by clicking on the padlock icon). Repeated entering of a wrong password blocks the access to the website on which it was entered.

You can change your access password at any time by signing in to the website or phone service, entering the old password and then entering the new password twice. In addition, the password's security level (known as password strength) will be verified when assigning a new website password.

Please note:

Your password to electronic banking should be unique and hard to guess to others. Hence, when creating an online service password, remember to use lowercase and uppercase letters, digits and special characters: `!@#%\$%^&* () _+ ={} []:; ',.<>?. The password cannot contain letters with Polish diacritics (e.g. ł, ś).

Security image

A security image is an additional measure that secures the process of signing in to the website. It is displayed next to the password field. Displaying an image of your choice at every login attempt serves as additional authentication and allows you to make sure that you are signing in to the PKO Bank Polski website.

You will be asked to choose an image from the security images proposed by the Bank when signing in for the first time. Memorise the image you have selected as it will be displayed every time you log in to iPKO. **You can change the image of your choice at any time. When logged into iPKO go to 'Moje sprawy' -> 'Ustawienia' -> 'Kanały dostępu Banku i hasła' (My affairs -> Settings -> Bank and password access channels)**

Please note that:

- you will not be required to enter a code from your authentication tool when choosing the security image for the first time,
- the bottom of the image displays the date and time of when you started logging in, following the format of DD.MM.YYYY (day.month.year) GG:MM:SS (hours:minutes:seconds), e.g. 01.01.2016 23:59:59. The image shows the current date and time in Poland.

If the security image is not displayed during login or the presented image is different, do not log in and contact a consultant at 800 302 302 (free of charge for domestic calls in Poland; otherwise as per operator's rates) or +48 81 535 60 60 (charges as per operator's rate).

iPKO

Zaloguj się

Wpisz hasło

[Powrót](#) [Odzyskaj hasło](#) [Zaloguj](#)

Bezpieczne logowanie

Obrazek bezpieczeństwa

Upewnij się, czy wyświetlony obrazek jest zgodny z tym, który został przez Ciebie wybrany. Sprawdź, czy data i godzina widoczna przy obrazku jest zgodna z datą i godziną rozpoczęcia logowania.

Hasło

Wpisz hasło, którego używasz, aby zalogować się do iPKO. Upewnij się, że nikt nie widzi wpisywanych przez Ciebie danych. Loguj się tylko przy wykorzystaniu zaufanego połączenia z internetem.

03.06.2020
Twój serwis internetowy iPKO - sprawdź, co się zmieni
Ekran startowy po zalogowaniu dostosuje się do dowolnego urządzenia, na którym chcesz obsługiwać swoje finanse - laptopa, tabletu i smartfona.
[Więcej](#)

01.04.2020
OC/AC online? Masz to jak w banku
Teraz porównasz cenę ubezpieczenia komunikacyjnego w serwisie iPKO i aplikacji mobilnej iKO.
[Więcej](#)

30.04.2020
Uwaga! Falszywe powiadomienia mailowe
Przestępcy rozsyłają fałszywe maile udające powiadomienia banku, np. alerty o logowaniu do iPKO lub nowej wiadomości w serwisie internetowym. Prosimy nie klikać w linki, nie odpowiadać na wiadomości i natychmiast je usunąć.
[Więcej](#)

Computer, tablet or phone as a trusted device

A trusted device is a piece of equipment (e.g. a laptop, tablet, phone, etc.) and a web browser that you use most often to log into the iPKO website. When logged into iPKO, you can manage trusted devices at: **'Moje sprawy'** -> **'Ustawienia'** -> **'Urządzenia zaufane'** (**My affairs** -> **Settings** -> **Trusted devices**).

Secure TLS connection

All instructions issued after you have logged into the website are automatically secured with the TLS (Transport Layer Security) protocol which uses a key of 128 bits. TLS is a global, commonly used standard of online data transmission between computers.

Security certificate

A security certificate confirms that the encrypted connection is valid. Information about the certificate is available in your browser in the 'File' menu, in 'Properties'. After clicking the 'Certificates' option, both 'General' and 'Certificationpath' must be checked.

Newer browser versions allow you to access certificate information faster and easier by double-clicking the encrypted connection icon which is displayed near the browser address bar (the padlock icon).

Clicking on the padlock icon will cause certificate details to be displayed. Here, you can see that it was issued for the www.ipko.pl domain. You can also see that the certificate was purchased by PKO Bank Polski SA.

If you use Windows OS, make sure that you have installed the newest system patches. More information on this subject and patches available for download are available at <http://www.windowsupdate.com>

Browser settings

It is recommended to use the newest browser versions, e.g. Firefox, Opera, Google Chrome, Microsoft Internet Explorer, and update them periodically. Using old software versions is unsafe. A browser must support 128-bit data encryption protocol.

How to check which browser version you have?

Information about the version of your browser and the encryption protocol can be accessed by clicking 'Help' in the menu and then by choosing the following option (depending on the browser): 'Internet Explorer - information', 'About Mozilla Firefox', 'About Google Chrome' or 'About Opera'.

Authentication tools

Operation authentication tools are essential when managing your account. They secure the operations you perform. You can choose the authentication tool that you will use: mobile authentication in the IKO app, text message codes or a TAN card (a scratchcard).

You can change the authentication tool at any time via the website or with the assistance of a phone service consultant.

Detailed information about authentication tools is provided in the OPERATION AUTHENTICATION

Other security measures

• Daily limit

Define your own daily limit to prevent orders for an amount exceeding the limit for one day.

• Text message notifications

If you want to monitor your account and what is happening on it on a current basis, you can activate the Text Message Notification Service, which will notify you about any changes to your accounts. You can also use push notifications sent by the IKO mobile app.

• Access levels

Grant the relevant account access authorisation: passive, limited or full to every authorised account user.

To make sure that your transactions are fully secure, follow a few simple rules:

- Never make your Client number, login ID, passwords and authentication tools available to any third parties.
- Never write down your passwords anywhere.
- Do not keep your passwords or authentication tools where they can be easily found.
- Make sure that the connection is encrypted by checking whether the address entered in your browser is <https://www.ipko.pl/> and whether the address bar has a locked padlock icon. Click the padlock to verify certificate validity.
- Try to use your own computer when using electronic banking services, not a computer in an Internet café or any other public place. It is recommended not to use electronic banking via publicly available Wi-Fi networks.
- Remember that signing in to iPKO does not require a one-time code. Moreover, the Bank never asks for multiple one-time codes at the same time. The only time when two codes are used is when you activate a new authentication tool or change the current one.
- Do not install any software from unknown sources on your computer or phone. The Bank will never ask you to install any additional security measures such as an e-security certificate, an antivirus app or any other additional software.
- Do not respond to emails which request that you disclose or verify your personal data, information concerning your bank account number, credit card or one-time codes.

iPKO SERVICES

iPKO enables you to easily check the basic details of the accounts you hold and order specific transactions to be performed on your accounts.

Account operation

Information about your account, balance and account history

With iPKO, you can easily check the basic details of your accounts. Simply click the name of an account on the account list displayed on the website or dial 1 in the main menu of the automated phone service. You can name the account or change the account name as you please at any time.

iPKO enables you to quickly check the account history

Every instruction is presented in detail and specifies the data of the recipient, ordering party, type, date, amount and currency. Operations presented in the account history on the website can be filtered by, e.g. type of instruction, date or amount. If you want a statement of all outgoing transfers, select the relevant option from the list 'opcje zaawansowane' (advanced options). The website also allows you to download an electronic version of the account statement. Resigning from having traditional paper statements delivered to you by mail is equally easy.

Text message notifications

The **Text Message Notification** service allows you to be up to date with everything that is going on in your account! Simply specify the type of events that you want to be notified of (e.g. transfers, loans or deposits), the time frame within which you want to receive notifications and financial settlement method (subscription-based or fees for single text messages).

Recipients

Recipients are a handy 'address book' for storing the basic details of recipients that you send transfers to most frequently. iPKO allows the creation of tax recipients as well.

When creating or modifying a recipient in iPKO, you can choose whether transfers sent to that recipient will require a code from your authentication tool or not. Please note that for security reasons the Bank may, regardless of your settings, ask you for a code from your authentication tool when making a transfer. You can also add a picture or an avatar that will identify the recipient.

Certificates and deposit instructions in iPKO

Granting an authorisation to use your account to a person registered at the bank or making a disposition in case of death are operations that you can personally perform in iPKO. You can also apply for a depositary confirmation.

Transactions in accounts

In iPKO, you can order transfers to accounts held by PKO Bank Polski and other banks.

Transfer between own accounts

If you have multiple accounts available in iPKO, you can swiftly transfer funds from one account to another. Making a transfer between your own accounts does not need to be confirmed with a one-time code and is independent of the Elixir session.

Domestic (one-off) transfers

In the 'Płatności' (Payments) menu, in 'Przelewy' (Transfers), select '**Przelew krajowy**' (Domestic transfer) to order a transfer to a person, a business entity or ZUS (the Social Insurance Institution). The transfer will be sent to another bank in an Elixir session or instantly if the recipient's account is maintained by PKO Bank Polski or Inteligo, or if you order an instant transfer. If you do not have the recipient's bank account, send the funds to their mobile phone via IKO.

Transfer packages

The website enables you to order transfer packages.

Transfer packages are used to order multiple transfers at once. Ordering transfers in packages is particularly convenient for periodic payments (such as rent, gas, electricity and phone payments, etc.) The package must be confirmed with one-time authentication code.

Transfer packages may only be ordered by Clients who use text message codes for authenticating their orders in iPKO.

Standing order

Standing orders are a convenient method of making periodic payments in fixed amounts, e.g. paying your monthly Internet subscription or cable TV bill.

To define a standing order, you need to fill in a relevant form (personally via the website or with the assistance of a phone service consultant).

iPKO does not allow you to modify standing orders placed in PKO Bank Polski branches to pay for invoices which are sent directly to the Bank. You can only see the details of such orders.

Flexible orders

A flexible order is a convenient way to pay bills of variable amounts with different due dates, e.g. phone, electricity and gas bills via the website. This service allows you to forget the payment dates of your bills, as the Bank will remember them for you. The order will be executed automatically at an appropriate date or after your confirmation.

Direct debit

Direct debit is your permission for having funds periodically transferred from your account. You grant that permission to a given service provider. However, their access to your account is under strict supervision. It is you who at all times decides whether the amount charged is due to the company. If you have the slightest doubt, contact an iPKO consultant to recover the collected funds.

iPKO enables you to review the direct debit order executed on your bank account and to withdraw an individual direct debit order.

Western Union

Quick money orders by Western Union in Poland and abroad are now available on our website. Funds will be available for withdrawal within just a few minutes after they have been sent, without having to open a bank account.

Tax transfers

Transfers to a Tax Office or any other tax authority can be sent only via a special form. You will be required to provide some additional data that is specific to settlements with the Tax Office (such as the identifier and type of tax obligation).

In order to pay a penalty ticket, select the 'przelew podatkowy' (tax transfer) option and click the 'Mandaty' (Tickets) tab. The data of the Tax Office in Opole will be automatically filled in, as ticket payments are assigned to that office. Enter the remaining data and confirm the transfer.

Foreign transfers (foreign exchange payment orders)

If you wish to transfer funds abroad, use the foreign exchange payment order. Simply sign in to the website, go to the 'Płatności' (Payments) menu and select 'Przelew zagraniczny' (Foreign transfer) in the 'Przelewy' (Transfers) section.

Such transfers can only be effected using a special form that requires you to enter transfer details: account of the recipient, SORT code of the recipient's bank, name, address and country of the recipient, amount, currency, parties that cover the disposition costs, transfer description and date of transfer (present or future).

Gift Cards

iPKO allows you to purchase gift cards containing top-up codes for music, film, TV series and game platforms. Google Play, PlayStation, Xbox, Spotify, Netflix.

Mobile phone top-ups

Our website offers you an easy method of topping up you own or your close friend's phone in the following networks: Orange, T-Mobile, Plus na kartę, NJU MOBILE, Heyah, Virgin Mobile, Play, Plus Mix and 36i6.

You can also create, modify, execute and delete templates of defined top-ups via the website.

Płacę z iPKO (I pay with iPKO)

The 'Płacę z iPKO' option enables you to pay for online purchases and keep the number of your card confidential. Such transfer is free of charge. The service fully integrates the purchase made in an online store with the bank account. When the purchase is being finalised, choose the 'Płacę z iPKO' option to be automatically redirected to the iPKO website. After a successful sign-in, the transfer details will be automatically filled in.



When the iPKO sign-in screen is displayed in the process of making an online payment, you can choose an alternative form of payment authorisation and enter a BLIK code (from the IKO mobile app) in the indicated form field.

IKO mobile APP

The IKO mobile app allows you to quickly and conveniently manage your finances in PKO Bank Polski via your smartphone. It is available for Android, iOS and Windows Phone and can be downloaded from the app store.

The iPKO website contains an 'IKO' tab, which allows you to manage the selected settings of the IKO app.

List of functions available in the IKO tab:

- activate, block and delete active IKO apps for the maximum of 3 mobile devices,
- generate an activation code in the activation mode via iPKO,
- change PIN for signing in to the IKO app,
- add an authorised phone number for using the IKO app,
- the BLIK service – setting up a password for BLIK cheques,
- change transaction limits for the IKO app.

e-Urzqd (e-Office)

iPKO is a simple and convenient method of using public administration services that are available online. After you sign in, go to the 'Usługi' (Services) menu and select the 'e-Urzqd' tab to use the available options, including:

- creating of an e-Identity, which is an electronic equivalent of an identity document. This will allow you to handle the selected official and commercial formalities online in the comfort of your home;
- create a trusted profile known as 'Profil Zaufany' to handle official issues in the comfort of your home, e.g. to check how many penalty points are on your account, to file an application for an identity card or to send a general letter to a public office;
- file a Family 500+ application and a 'good start' application;
- apply for a business account and register your company in the Central Registration and Information on Business;
- sign into the online electronic service platform: Platforma Usług Elektronicznych ZUS.

The range of services available in iPKO as a part of the e-Urzqd service are continually developed and new functionalities are added in cooperation with appropriate public administration units.

PKO Bank Polski remains the leader among banks that implement developments in the scope of digitalisation of public administration services.

PKO Junior

If you have a child under 13, you can open an account known as PKO Konto Dziecka for them using the www.junior.pkobp.pl website.

This bank account is managed through a website that is specially designed for children at that age. The product and website facilitate the process of introducing your child to the world of finances.

The PKO Junior website allows your child to (among other things):

- safely initiate transfers and top-ups that require parental authorisation,
- set up virtual piggy banks to teach your child about purposeful saving,
- collect badges for saving money,
- cooperate with a parent with regard to activities allowed by the website,
- personalise the view of the website to the child's taste and liking.

The PKO Junior service is connected to the parent's iPKO. It is visible in iPKO only if you use the PKO Junior offer.

iPKO allows parents to:

- **control the child's finances**, as they are required to authorise all transfers and phone top-ups initiated by their child; in addition, they **can block the child's access to the 'Przelewy' (Transfers) tab**. After signing in to iPKO in your parental app, you will see the activities initiated by your child that await finalisation;
- **set challenges and reward their child** (financially and non-financially) for fulfilling the challenges – parents can use the catalogue of challenges prepared by the bank, which are grouped into categories intended to develop specific skills. The list shows new tasks as well as those already completed. The parent can also activate and review challenges set for their child or even add new challenges of their own design that are ideally fitted to their child's development stage;
- **give pocket money** – parents can define a transfer order for a fixed amount to be sent to the PKO Konto Dziecka, modify that amount and the frequency of payments.

Deposit service

iPKO allows you to open time deposits that are available in the PKO Bank Polski's offer. Simply sign in to the website and go to the 'Moje produkty' (My products) menu. Then, go to the 'Oszczędności' (Savings) tab and choose the 'Nowa lokata' (New deposit) option. Next, fill in the form. A deposit can also be opened with the assistance of a phone service consultant.

You can cancel or modify a deposit at any time with regard to:

- managing interest,
- managing the funds after the deposit has expired (whether the deposit should automatically renew or not).

Loan service

Loans

If you use PKO Bank Polski's loan offer, e.g. housing loan or a cash loan, iPKO enables you to conveniently check all important details of the loan. In addition, you can view the loan repayment schedule.

In iPKO, you can also apply for a loan. A Bank employee will notify you whether the loan was granted or not.

Certificates and loan instructions in iPKO

Early partial repayment, suspending payments of cash loan instalments or mortgage loan instalments are but a few operations that you can personally perform in iPKO. You can also apply for a loan certificate.

Reports of Biuro Informacji Kredytowej (credit reference agency)

You can order reports of the credit reference agency directly from our website. You choose whether you want to receive that report in an electronic form, which will be automatically delivered to the 'Raporty BIK' (BIK reports) tab of the website after the purchase is complete, or in a hard copy that will be mailed to you to the address indicated on the website. The available options are Report Plus and Report Plus with information on your scoring. Both reports are available in three language versions: Polish, English or Polish and English.

Card management

Our website provides information on debit cards, credit cards and selected charge cards.

You can verify the information about cards issued to your account, limits on individual cards and their expiry dates at any time. You can also verify the first and last names of card users.

You can easily:

- assign or change the PIN of your card (if you have a new card with a microprocessor),
- change limits,
- change the mailing address,
- cancel a card and order a new one,
- order non-traditional cards (proximity stickers, contactless modules),
- order a card with an image of your choice (if this option is available for your card),
- temporarily block the card,
- unblock a card after it has been temporarily blocked,
- manage the linked accounts (applies to debit cards that can be linked with several accounts in different currencies).

Insurance

Using the website, you can purchase insurance that is offered by the Bank at any time. Purchase of insurance via our website is simple and does not require you to visit our branch.

Investment Funds

Current account holders have the option of purchasing units of investment funds managed by PKO TFI. You can manage your investments on your own by selecting any of the offered funds, depending on your personal needs. The purchase of participation units is convenient and does not require you to fill in any documents or forms.

Other services

Online exchange office

Activate the exchange office service in iPKO and save money on currency exchange. You can buy and sell currency at competitive prices without having to leave your home. Exchanged currency will be credited to your currency account in PKO Bank Polski. You can also withdraw it in a selected branch of the Bank. **No commission is charged** for this transaction!

Access to the account in PKO BP BANKOWY PTE

The website offers you the services of PKO BP Bankowe Powszechnie Towarzystwo Emerytalne.

If you already are a Client of PKO BP Bankowy PTE, you can check:

- the value of accumulated funds,
- number of participation units in PKO BP Bankowy PTE,
- whether your account in PKO BP Bankowy PTE has been credited with the due premiums.

Access to iPKO without an account:

Employee Capital Schemes (Pracownicze Plany Kapitałowe – PKK) or Employee Pension Schemes (Pracownicze Programy Emerytalne – PPE) in PKO TFI

Monitor your PPK and PPE registers online via iPKO even if you do not have an account with our bank.

In iPKO, members of the Employee Capital Schemes or Employee Pension Schemes have access to:

- register details,
- transaction history,
- current register status,
- PKO Bank Polskioffer, if they consent to receiving marketing information.

Summary of assets at the Brokerage House:

If you hold an investment account, IKE-Obligacje account or other financial instruments at Biuro Maklerskie PKO Banku Polskiego (Brokerage House), such as Treasury Bonds, investment certificates of PKO TFI funds, you can review information about them on the main page of our website. To do that, you need to link the investment account with your current account and/or grant the relevant consents.

It is possible to access the investment account (via the supermakler site) directly from iPKO by:

- clicking the link reading 'przejdź do serwisu supermakler' (go to the supermarkler site), which is displayed in the 'Podsumowanie aktywów w Biurze Maklerskim' (Summary of assets at the Brokerage Office) section [after clicking 'sprawdź' (check)]
- clicking 'Moje produkty' -> 'Inwestycje' -> 'Usługi Maklerskie' (My products -> Investments -> Brokerage Services).

Checking foreign exchange rates

Our website grants you permanent access to up-to-date currency quotations in PKO Bank Polski.

Changing your contact details

You can change your correspondence and email address in 'Moje sprawy' -> 'Ustawienia' -> 'Dane osobowe' (My affairs -> Settings -> Personal data) on the website.

You can update your phone data:

- with the assistance of a phone service consultant at 800 302 302 (free for domestic calls in Poland, otherwise as per operator's rate) or +48 81 535 60 60 (charges as per operator's rate).
- on the website, provided that your personal details show your phone number that a consultant can call to confirm the change.

The website also allows you to change information concerning your identity document, but only if your personal details show your phone number that a consultant can call to confirm the change.

Changing other personal data visible on the website in 'Moje sprawy' -> 'Ustawienia' -> 'Dane osobowe' (My affairs -> Settings -> Personal data) requires a visit to a PKO Bank Polski branch.

Bank's offer

The 'Oferta' (Offer) menu of our website contains selected products and services of PKO Bank Polski which you can apply for directly from the website. It also contains agreements that are ready to sign and those that have already been signed.

Submitting comments/complaints

Using a special form available on the website, you can send messages, complaints and comments to PKO Bank Polski.

The form is available in iPKO in 'Moje sprawy' -> 'Kontakt z bankiem' -> 'Wiadomości' (My affairs -> Contact the bank -> Messages) after clicking 'Pytania/Zgłoszenia' (Enquiries/Applications).