Bank Polski

iPKO biznes –
USER GUIDE

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Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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# General information

## iPKO biznes Internet banking system

iPKO biznes is an Internet banking system designed for corporate customers. The system is accessible through a web browser, which means that there is no need to install any additional applications on any specific computer and several Users can use the system at any time.

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# Login

## First login
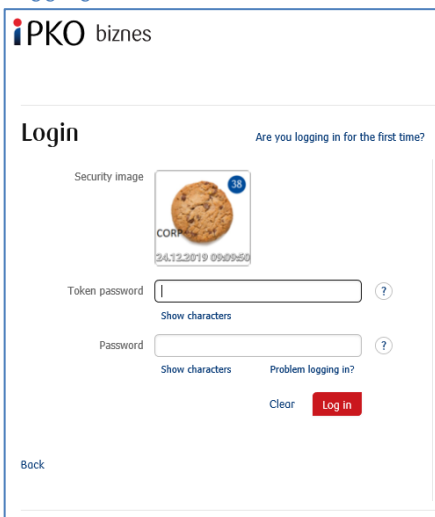
In order to use iPKO biznes, type [www.ipkobiznes.de](www.ipkobiznes.de) in the address bar of the web browser.

Type the number you received from a Bank employee in the **User ID** field and click Next.
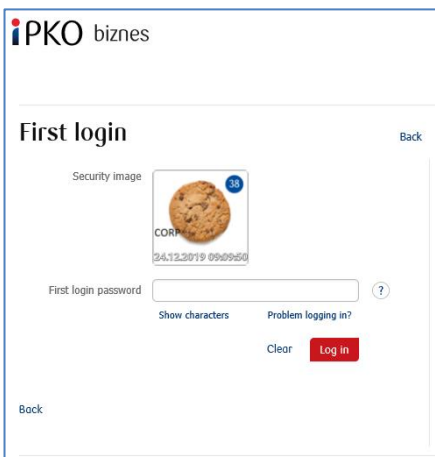


If the User ID is correct, you will be transferred to the next screen of the login process. Click the link Are you logging in for the first time?



The **first login** screen will be displayed.

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In the **First login field**, type the first login password (access password) given to you by your bank manager or texted to you, then click Log in to confirm.

Having clicked Log in, you will be asked to activate the token. Enter the response displayed by the token to the operation code in question and click Execute.



You will receive a confirmation of token activation.



Click **OK** and you will move to the **access password** change screen.



On the **Access password change** screen, fill in the following fields:
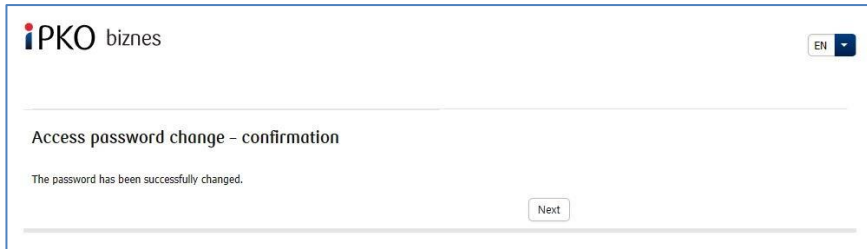
**First login password** - retype the first login password (access password) given to you by your bank manager or texted to your mobile phone

**New password** - enter your own password, which should comprise at least 8 but not more than 16 alphanumeric characters (digits and/or letters and special characters: `!@#$%^&*()_+-={}[]:;',.<>?). The password cannot contain any diacritics (such as „ô", „ž", „ť", „á"). Important note: the password is case sensitive.
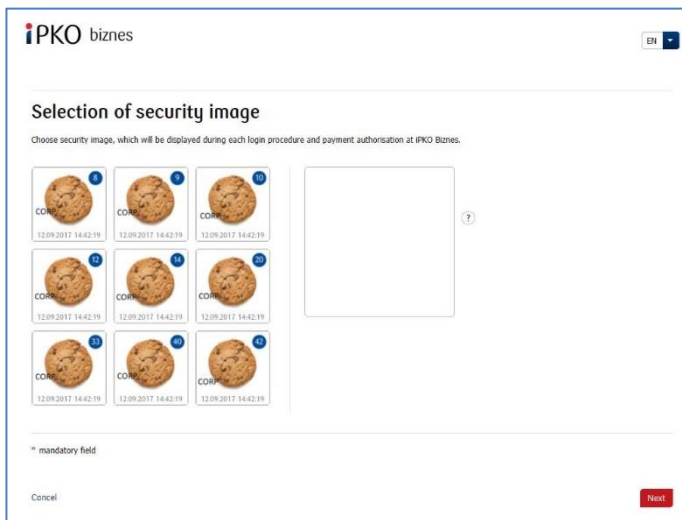
**Retype password** - type your password again

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When you have entered the correct data and clicked **Log in**, you will receive a confirmation of the access password change.



Click Next and you will see a screen on which to select a **Security picture**



Choose a picture by clicking on it (this document only shows sample pictures. REMEMBER! The pictures are unique and there will be no duplicates in the system), and click <mark>Next</mark>.



Having approved the previous step by clicking <mark>Next</mark>, you will be transferred to a screen for confirming the security picture. Click <mark>Next</mark> to finally approve your selection and enable the use of the site.

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Selection of security image - confirmation

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

CORP.

12.09.2017 14:42:19
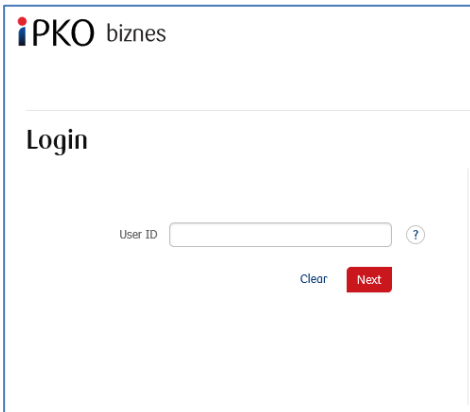
Back                                                                Next

**IMPORTANT!** The system will not prompt you to enter a code from the authentication tool when you are selecting the picture. Remember the picture you have chosen - from now on you will see it every time you are logging in to the iPKO biznes system and authorising an operation.

## Subsequent login

The login screen and process will be as follows:

**Step 1. Enter your User ID on** www.ipkobiznes.de. The screen will change as it will only contain one mandatory field, that is one to enter the User ID. Type your User ID and click Next.



**i**PKO biznes

Login

User ID  [            ]  (?)

                    Clear   Next

**IMPORTANT!** The User ID and the Password are also used for activating the telephone banking service. To activate the telephone banking service, call our CALL-IN LINE.

**Step 2. Login after selecting the security picture.** The first step (and screen) in the login process does not change. The second screen will display the security picture you selected and a field to type in the token Password and the Password in. Having moved on to the next screen, make sure that the picture displayed is the one you selected on your first login to the new service. Enter the relevant data in the token Password and the Password, then click Log in.
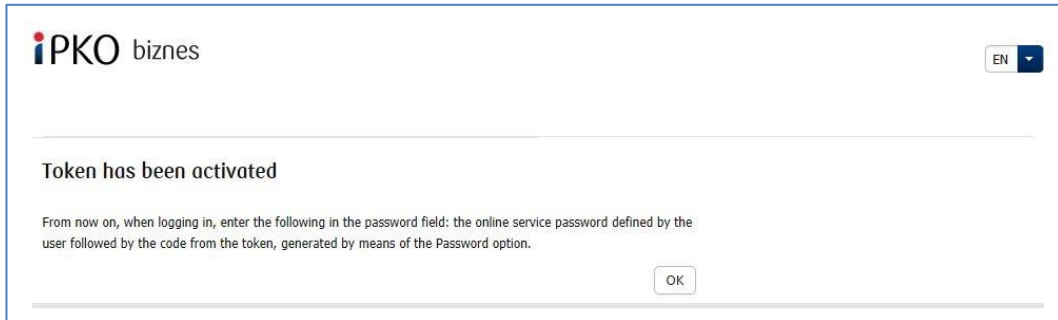
Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

- after that, every time you log in and authorize something, the same security picture will be displayed - always check if it is the one you chose and whether, at the bottom of the picture, you can see the date and time consistent with the current system data in the DD.MM.YYYY (day.month.year) HH:MM:SS (hour.minute.second) format, e.g. 01.01.2016 23:59:59,
- you can change the picture at any time after logging in to the new iPKO biznes website, selecting the "Settings" tab, then "Access channels", followed by "Security picture". The change of the picture will be possible **after** you enter a code from the authentication tool,
- the security picture is not shown in the mobile version of the iPKO biznes website nor the "old" version of iPKO biznes.

**Important!**

If, during login, you see other picture than the one you chose or you have doubts about the data shown (the date and time shown on the picture are inconsistent with the current date and time), abort the login or authorization process and contact the Corporate Customer Service Centre on: PL +48 61 855 94 94 or DE: 0 800 181 6748 (charge as per the operator's price list). The telephone banking service is available Monday to Friday from 8:00 to 18:00; e-mail: ipkobiznes@pkobp.pl.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.
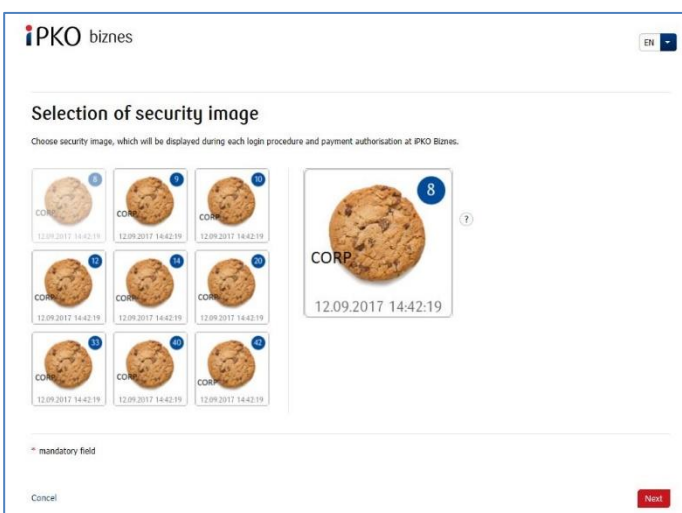
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## Secure login

1. **Always type the address of the Bank's website yourself.**

2. **Make sure that the address in the web browser window is this**: https://www.ipkobiznes.de

3. **Make sure that the web browser window contains an icon of a closed padlock**.
Depending on the browser, the padlock icon may appear in the address bar or the status bar at the bottom of the screen. The padlock indicates that the website is secured with a security certificate and that the connection is encrypted.
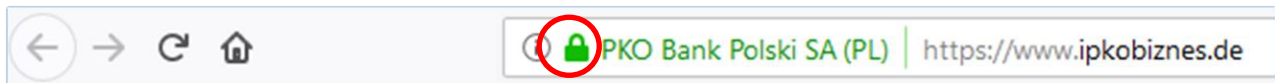


4. **Check if the security certificate is correct.** The certificate details can be found in the web browser, in most cases under the "Properties" option of the "File" menu. Click "Certificates" and check both "General" and "Certification path". You can also reach the certificate details by double-clicking the padlock icon. Having done this, you will see the details of the certificate, which will tell you if the certificate was issued for the domain https://www.ipkobiznes.de
You can also find out that the certificate was purchased by PKO Bank Polski.

5. **To log in to the Bank's website, never use any links** of unknown origin, included in any e-mail or text message, or a website not owned by the Bank.

6. **Never disclose your login credentials** (your customer number, access passwords) to anyone, never do that on demand of any third party.

7. **Verify the information provided by the Bank about the date and time** of the last correct login and the last failed login attempt – if you notice any irregularities, report this to the Bank.

If the appearance of the login page raises your concern, BEFORE YOU LOG IN, telephone our call-in line on DE: 0 800 181 6748 (free of charge for domestic telephone numbers within the country - otherwise the charge is as per the operator's price list) or PL +48 61 855 94 94 (for callers calling from abroad or on mobile telephones; the charge is as per the operator's price list).

## How to use the hardware token

A reader with a personal one-off code card in the form of a microchip card constitutes a set called a token, which makes it possible to generate one-off passwords used for logging in and one-off codes used for authorizing transactions. Responses generated by the token are presented as 8 digits.
A personal one-time code card in the form of a microchip card is assigned to one User only and therefore it must be protected from access by third parties, the same way as bank cards are.

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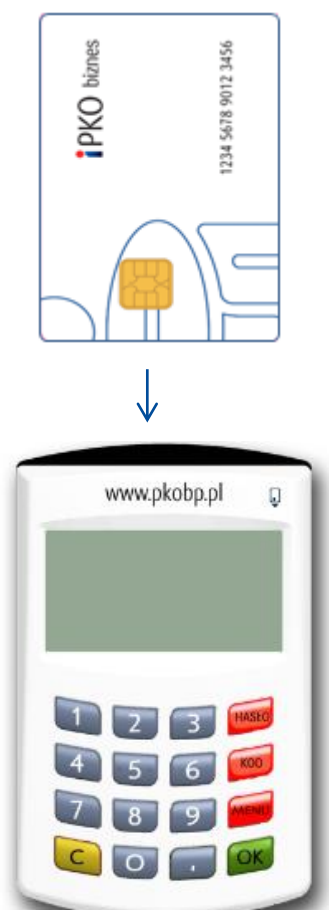
**Reader with a numeric keypad.**
In order to start the reader, insert the microchip card (the microchip must be placed in the reader). After several seconds, you will see this prompt: Select PASSWORD, CODE or MENU.

The **PASSWORD** function generates an 8-digit password used for logging in to the system.

The **CODE** function is for generating one-off codes necessary for authorizing operations in the Internet system. When you are prompted to enter the token's response to the relevant code, select the CODE option on the reader and the reader will generate a sequence of digits appropriate for the code you entered. The generated code is to be typed in the form.

**IMPORTANT!** If you have any problem using the reader or if you have lost your card, telephone our CALL-IN LINE. **The cable attached to the token with a keypad is not currently used.**

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# How to operate a VASCO DigiPass 270 token

The token (VASCO DigiPass 270) is very easy to use. Whenever an authorized user wishes to log in to the iPKO biznes webste or perform a transaction, they will be asked to enter a code. For greater security, the token is protected by a PIN. On delivery, the PIN is set to 12345. You should change it when you use the token for the first time.

### Token initiation sequence:

1. Turn the token on by pressing and holding down the arrow button ◀ , while holding 🔓 button down.

2. Enter the PIN: 12345.

3. A NEW PIN prompt will be displayed and an empty space for the new PIN will appear. Enter a new, five-digit PIN, known only to you.

4. Then you will see the PIN CONF prompt and an empty space in which to re-type the new PIN.

5. If you type the new PIN correctly, the NEW PIN CONF message will appear.

6. If you mistype the new PIN, you will see the FAIL message, after which you will be prompted to re-type the new PIN and confirm it.

7. To change the PIN, turn the token on, enter the current PIN, then press and hold the arrow ◀ button while at the same time pressing and holding the 🔓 button.

8. A NEW PIN prompt will be displayed and an empty space for the new PIN will appear. Enter a new, five-digit PIN, known only to you.

To log in to iPKO biznes or authorize a transaction with a Vasco DP270 token, press and hold down the arrow ◀ and at the same time the open padlock button 🔓, then enter your PIN. When you see "APPLI" on the screen, select:

· "2" – if you are logging in to iPKO biznes,

· „3" – if you are authorizing an operation in iPKO biznes. To authorize an operation in the service, enter the authorization code displayed on the iPKO biznes screen into your authorization tool. Based on the code you entered, the tool will generate a sequence of digits necessary to authorize the operation in iPKO biznes.

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## How to use the software token

A mobile token is an authorization tool on the iPKO biznes website, meant for logging in to the system as well as authorizing financial and non-financial transactions.

Access to the mobile token is protected by a PIN.

An iPKO biznes user will be sent a text message by the Bank containing an initial PIN with a link to download the application. The initial PIN is valid for not more than 72 hours from the moment the text message was sent.

The initial PIN is to be replaced with your personal PIN when you start the token for the first time. The personal PIN should consist of at least 4 but not more than 8 digits. You defined your personal PIN during the personalization process. However, personalization does not mean activation of the token, which should be done at the stage of logging in to iPKO biznes (you cannot activate the token from the mobile version of iPKO biznes). If during this time you fail to personalize your mobile token or lose your PIN, you must contact an operator of the telephone service.

REMEMBER! If you mistype the initial PIN three times, the application will be blocked and you will have to perform the installation and personalization once again.

## How to use the mobile token in the iPKO biznes application

When you start the application, you will see the "Mobile token" option under the "Log in" button: To launch the token, you must confirm this with the PIN you set earlier. After you have logged in to the token, you will see two buttons: "Password" and "Code".

If you press "Password", you will get an 8-digit password for logging in to the website, whereas if you press "Code", you will get an 8-digit code to authorize a transaction with.

You will be prompted to enter the PIN if more than 2 minutes have elapsed from the moment you last used the "Code" or "Password" function. Every code generated by the token is unique and linked with only one transaction.

The token in the iPKO biznes application does not verify your PIN. If you mistype the PIN, the application will generate wrong codes or passwords. Then you will not be able to log in to the system nor authorize operations.

IMPORTANT! If you enter the wrong code or password from the token three times in a row, your token will be blocked. In order to have it unblocked, call an operator of the telephone service. If you have any problem using the iPKO biznes mobile token, call our CALL-IN LINE.

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# iPKO biznes website

## Header

The iPKO biznes website has a new main menu, always visible at the top of the screen, comprising:

- Company name
- Context name – as a drop-down list with a selection of contexts. The names are shown in the ascending alphabetical order. After you have logged in, the context name displayed will be the one to which you last logged in.
- User name
- User ID
- Log out button – use it to log out of the website
- Messages
- Settings
- Administration
- Session clock
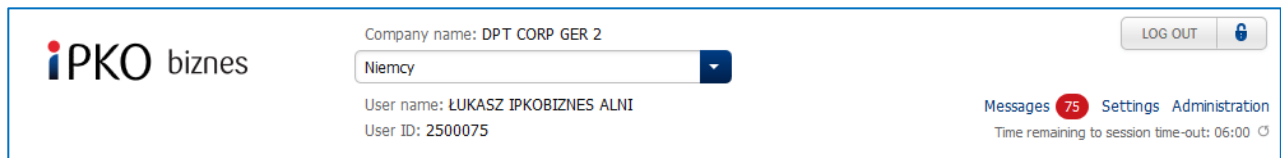


## Session clock

There is a session clock in the top right-hand corner of the screen. It allows you to monitor the time remaining till the time-out. After predefined time has lapsed (5 minutes is set as the system default), you will be automatically logged out of the website. Next to the clock, there is an icon for refreshing the session time, which happens automatically when you move to another screen.

## Messages

There is a link to the Messages module in the top right-hand part of the website, showing information about the number of messages. The number in a red spot means the number of unread messages. When you click the "Messages" link, you will be transferred to the List of Messages or Messages Archive, where you can read messages, mark them as read/unread.

A message is displayed on a basic list for 90 days from the date it was first presented (not the date it was created but the date it was moved to the list or first presented on the list, if no actions were performed in it). After 7 days, the message is deleted completely.

If you move the message to the archive, it will be shown for 90 days from the date of presentation on the list (rather than the date it was created - in practice from the last time it was moved to the archive). After 7 days, the message is deleted completely.

A list of messages about rejected transactions is limited to the accounts regarding which the logged user is authorized to search transactions and bundles.

## Main menu

The main menu leads to various parts of the website. It is located directly under the header. It contains links to:

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- Home page – default section after login. You can always return it by clicking the "Home" icon.
- "Transactions" section
- "Accounts" section
- "Cards" section
- "Loans and Deposits" section
- "Analysis" section
- Language version selection. A drop-down selection list of the language of the user interface.
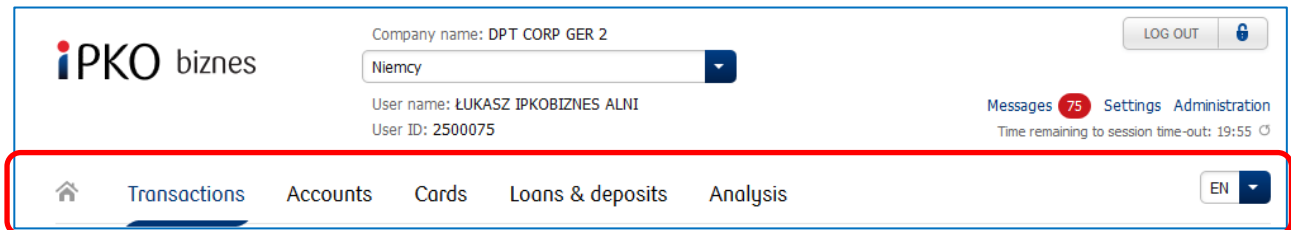


## 'New' tile

You can choose an action from a drop-down list. When you click on the tile, its content expands downwards, enabling you to choose an action from the menu.

When you click the desired action, e.g. Transfer, on level 1, level 2 is displayed where you can choose the transfer type. You can also move to further selection levels if they exist. Also, you can choose an action already on level 1, if there are no selection options.

There is an arrow next to every item from which you can move deeper. From level 2, there is the item of level 1 written in bold type and serves as a return link to the higher level while below you can see a list of items of the current level. Every subsequent selection reloads the list, at the top of which there is always the higher level item serving as the return link to the previous selection level. If you do not chose any option or click outside the New menu area, the drop down list will collapse.

You select an item by clicking the actions at the last selection level. When you have selected an item on the list, you will move to the screen of the desired functionality.
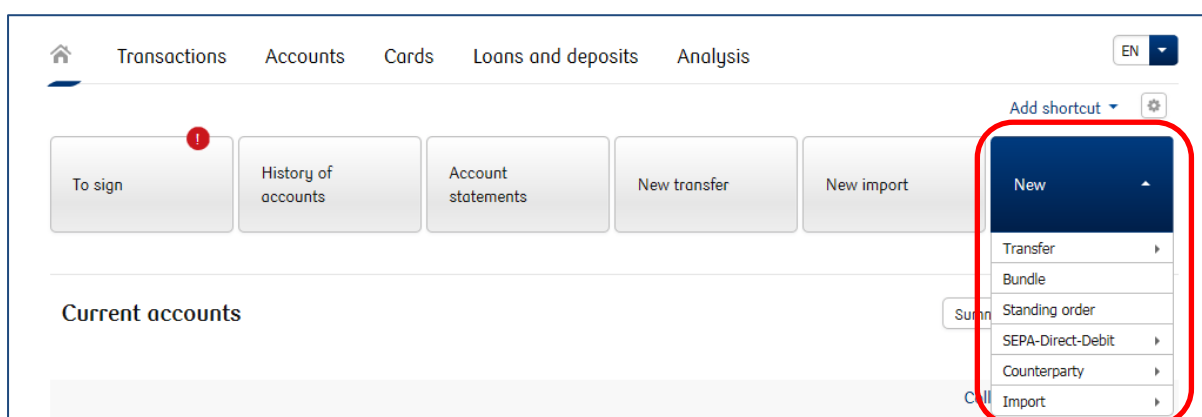


## Personalization

You can personalize the appearance of the website according to your needs by managing the tiles leading to the default items or items personalized for the module in question. The maximum number of tiles displayed in one line is fixed at 6 (the number for the first line is 5 + "New" Tile).  Every subsequent tile will be moved to the new line starting from the left.

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There is a "My shortcuts" link in the top right-hand corner of the menu, left of the Settings icon.

"New" tile - the tile contains a list of functionalities to execute, dedicated to this module. "New" is always the first tile on the right in the first line, regardless of the number of tiles in the menu.
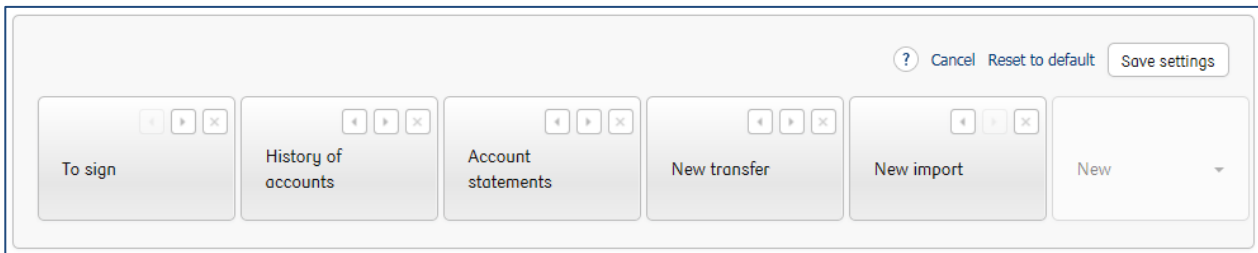


When you click the settings icon, the following are presented on the tiles:
Arrows for moving the tiles left and right. The "New" tile is an exception, as it is always the last one and cannot be moved. It is not active in the edit mode.

Tiles with links to outside the transactional service (e.g. iPKO Dealer) are marked with an arrow.

The "Cancel" link – click it to exit the editing of the settings without saving the changes; if you click anywhere on the screen outside the settings area, it will also result in exiting the settings without saving the changes.

The "Restore to default" link – it will restore the default level 2 menu. When you click it, you will see the tiles arranged in the default sequence. The fact that it is displayed does not mean the setting is saved. If you wish to save the restored default settings, click "Save settings".

Clicking the "Save settings" button will cause the changes you have made to be saved and close the tile editing mode. You will not need to enter any authorization code to save the settings.

## Footer

The footer is present in every page of the website and it always looks the same. It contains links to the website structure presented in columns. It also shows the dates and times of the last successful and failed login attempts.



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## Search criteria

The system makes it possible to narrow down the lists by applying a filtering mechanism which works the same way anywhere on the iPKO biznes website. The appearance of the search criteria section on the screen depends on whether or not you have applied default filters (search criteria).

The "**Select search criteria**" button opens a lightbox with a list of search criteria for the given page. When you have selected the criteria, the name of the button changes to "Edit search criteria".

**Search criteria**                                                          ☒

| Date | **Transaction type** |
| --- | --- |
| Account | ☐ Select all |
| Counterparty | ☐ All one-off transfers |
| Counterparty's account | ☐ One-time SEPA transfer |
| Title | ☐ One-time SWIFT GPI transfer |
| Status | ☐ One-time Intercompany Payment transfer |
| Amount | ☐ One-time transfer - others |
| Actions | ☐ Transfer to own account |
| * Transaction type | ☐ MT101 request for transfer |
| Details | |
| References, additional symbols | |

**Selected criteria**

Cancel                                                                   Search

The "**My search criteria**" drop-down list enables you to search for transactions according to your predefined filters.

The "Search" edit field is where you enter the search phrase, e.g. the counterparty name. Once filled in and confirmed by clicking on the looking glass or pressing the "Enter" key, the field becomes an active filter.

Collapse search criteria ▲

**Search criteria** | Select search criteria | My search criteria ▼ | Find 🔍

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## Result tables

Search results are presented as result tables in the whole site. The tables for the various modules have predefined default fields and a default layout.  The default layout of the results table with the indicated sorting criterion is set for each module independently.



You can personalize the table by clicking the settings icon. Here you can:
- Change the order of the columns
- Hide columns
- Add columns from a predefined list for the table in question
- Change the data sorting mode according to the fields set in the table

## Individual functions

In the "Functions" column of the results table, next to each item, there are icons calling up the different operations, depending on the results table currently displayed. The table with a list of accounts offers the following operations: account history, search for transactions, add shortcut and an option to order a new transaction or download an account statement or a list.

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| | Account name ▲ Account number | Available funds Currency | Booked balance Currency | Functions |
|---|---|---|---|---|
| ☐ (0) | | | | |
| ☐ | CURRENT ACCOUNT DE44 5012 7000 0200 0003 15 | 120 374,82 DKK | 120 480,14 DKK | |
| ☐ | CURRENT ACCOUNT DE96 5012 7000 0200 0007 37 | 7 872 491,70 EUR | | New one-time transfer |
| ☐ | CURRENT ACCOUNT DE32 5012 7000 0200 0025 68 | 39 923,13 USD | | New transfer to own account |
| | | | | New bundle |
| ☐ | CURRENT ACCOUNT DE63 5012 7000 0200 0025 92 | 41,71 USD | | New SEPA-Direct-Debit order |
| | | | | Account statements |
| | | | | Standard reports |
| | | | | Non-standard reports |
| | | | | Account details |

## Group functions

Over every results table on the left, there is a "Group functions" drop-down list containing default options for every results table. For example, the default options for the home page are: Download account statements, download standard reports, order non-standard reports. If you wish to download a group of account statements, tick the relevant accounts and, in the group functions, click: "Download account statements".

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# Administration

The administration module is described in more detail in the Administrator's Guide. The iPKO biznes website enables you to work in contexts, after they have been appropriately configured for the companies. This means that if you as a User are authorized to service more than one company, in the middle of the top part of the website screen there will be a drop-down list from which to select a context (the context is changed by clicking the relevant one).  You will have specific permissions within the context. Details of the permissions can be checked by clicking "Administration", followed by the "Users" tile, after which, "Details" in the "Functions" column. If you do not have administrator's permissions in the context, you will not see the administration functions nor any information about any other users apart from you, the logged-in User.

## Context parameters

Here, you can check the key parameters of the context, such as the signature class, duration of the session or the default language version.

## Accounts

In this section, you can check the list of accounts which you have access to within the selected context.

## Users

Here, you can check the signature class assigned to you or the pattern of permissions to use services. If you do not have administrator's permissions in the context, you will not see any information about any other users apart from you, the logged-in User.

## Services

Here, you can check the services available in the context and change the patters of permissions to use services or sign off transactions.

## Access restrictions

Here you can check if the context to which you have logged in has any predefined access restrictions, e.g. you can log in only on business days or from specified IP numbers.

## White lists

In this section, you can access the white lists of Counterparties as well as lists of accounts. Apart from that, by clicking function buttons, you can access the Detailed white list and assign, alter or delete it.

## Transaction limits

In this section, you can view the Transaction Limits set for specific Context Users and change these limits.

## File formats

Here you can view the list of file formats predefined for the context which you are logged in to.

## Access channels and tokens

If you do not have administrator's permissions in the context, you will not see any information in this section.

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# Settings

## Access channels

The "Access channels" options contains functions and information necessary to manage security. Apart from displaying the dates and times of the last successful and failed login attempts to the Internet system or the telephone service, the system enables you to lock access to these services and change the Internet password.

## Locking access to the telephone service or the internet service

In order to lock access to the service, select "Block" in the "Access channels" table and confirm this in the next step by clicking "Execute".

Settings / Access channels                                                      My short-cuts ▾

| Access channels | Access password | Authorisation tool | My profile |

### Access channels

| Service | Status | Maximum number of failed login attempts | Last successful login | Last failed login | Security image | Functions |
|---------|--------|------------------------------------------|------------------------|--------------------|----------------|-----------|
| Website | Access enabled | 3 | 2019-11-25 12:30:21 | 2019-11-25 11:55:28 | Show security image | ⊘ ⤬ |
| Call-in service | No access | 5 | | | | |

## Access password

Here, you can change the access password to the iPKO biznes website. This is done by entering the current password in the relevant field and then typing in a new password twice. The change of the password will be confirmed by a relevant message.

A password may be composed of 8 to 16 alphanumeric characters (digits and letters) and special characters from the following set: `!@#$%^&*()_+-={}[];'<>?. Diacritics will be treated as invalid characters. The system is case sensitive.

## Authorization tools

In this section, you can view information about the authentication tools assigned to the context you have logged in to.

## My profile

In this section of Settings, you can set a default account on the forms, the values of the transaction parameters and the import parameters. In the List of accounts section you can assign accounts to groups (in group or individually), manage groups of such accounts by editing the group name, the order in which the groups are presented on the lists of accounts and the changes will be visible on the site after login, in the Accounts - Current accounts section (when you select the view option "Show grouped accounts"). Account groups will also be visible in the relevant filters. Accounts which will not be added to any group will be listed as "Accounts not assigned to any group".

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# Dashboard

It is the default page displayed after login. The screen will display all the accounts which you have permission to use. The columns of the table contain default data such as account name, account number, available balance and the account currency, as well as the book balance and the account currency. If you click the amount presented under "Available funds", you will be transferred to the "Uncleared funds" option and if you do the same under the "Book balance", you will see the "Account history". If you click the account name or account number, you call up the details of the account.

The dashboard comprises several functional sections:

## Messages:

The dashboard, under the level 1 menu, displays information about the number of unread messages. It is only shown if there are messages you have not read yet. At this level, you can view the details of a message by placing the cursor over the link. Then the details of the unread messages will be displayed. If you click "View all" at the information level, you can move to the full List of messages.
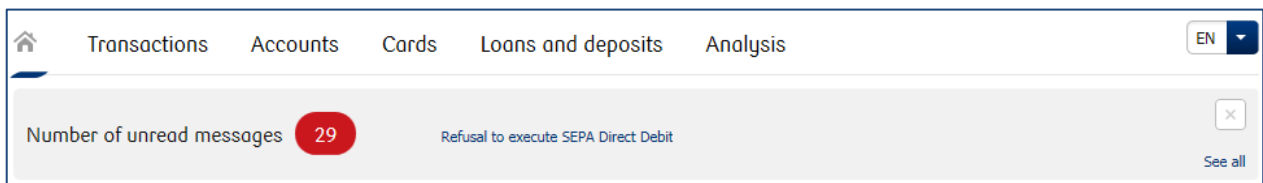


## Shortcuts

By default, the following shortcuts are displayed in the shortcuts section:

- To sign
- History of accounts
- Account statements
- New transfer
- New import
- Add shortcut link

Shortcut tiles redirect to the most frequently used functions of the website. When you click a shortcut tile, you will be transferred to a separate page dedicated to the relevant section. You can manage shortcuts (change their order or delete). To do so, click "Add shortcut" above the default shortcut tiles.

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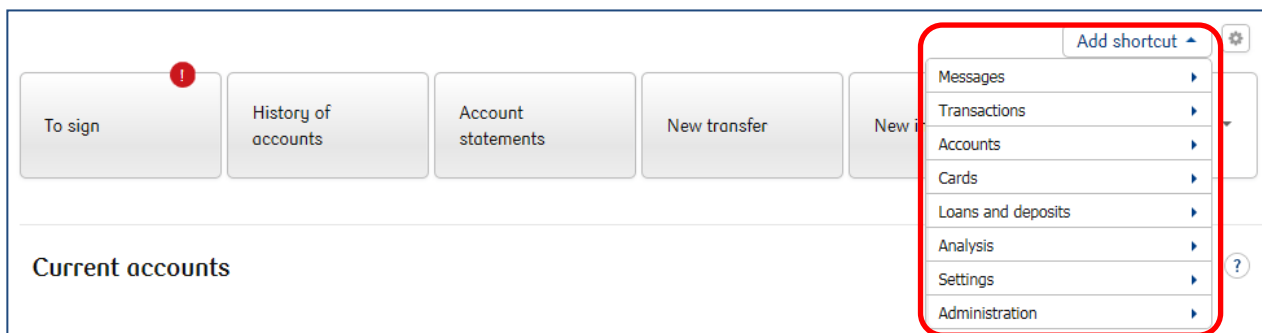
Clicking the settings icon switches the shortcut tiles into the edit mode. If no shortcut tiles have been defined (e.g. they have been deleted), the edit mode will contain function links - Cancel; Restore to default and Save settings.

On every defined tile, there will be icons for managing their order or deleting. You can move the shortcuts using the left/right arrows.

You can add any number of shortcuts on the screen.

## Summaries

Above the tables, there are also two links to account summaries:

1) **Summary of all accounts** shows the total amount of funds in a given currency and the book balances in the currency without your having to tick the accounts. This summary always shows the aggregated balances of all the accounts which you are permitted to access.

2) **Summary of accounts** shows either the total amount of funds in a given currency and the book balances in the currency without your having to tick the accounts or presents the summary of the accounts you have ticked in the table.

If you have access to, for example, 3 accounts but are permitted to view the book balance/available balance of just two of them, the summary will only involve the two accounts in the summaries section.

If the context contains a group of accounts, the Summary of accounts link in the header of the group concerns the summary of the accounts in this group. If the display options is set to "show ungrouped accounts" all the ticked accounts or all the accounts (without ticking) will be added up. If filters are set up, the summary will include all the accounts satisfying the search criteria, not only the ones currently displayed on the page.

The summary also takes into account the rules applicable to the limits of consolidated accounts, if the customer also uses this type of product.

**Available funds** is the total amount of funds plus the amount of a revolving loan or overdraft. The balance of available funds is also affected by uncleared funds (increasing or decreasing it). **Book balance** is the balance of funds booked in the account.

## Search criteria

The dashboard screen by default displays the initial status of the Search criteria.

The initial status of the search criteria includes "Select search criteria", "My search criteria" and the "Search" bar.

During the search, the results are turned out in the ungrouped view.

## Display options

After login, the accounts are displayed by default as ungrouped. If you select in the options "Show grouped accounts", the system will display a list of accounts divided into groups created by you, the User. By default, only the first group of accounts is expanded in the group view, whereas the others are collapsed. A group of accounts aggregating the accounts which have not been assigned to any other group is presented under all the other groups of accounts. Click "Show ungrouped accounts" to expand the full lists of accounts.

## Functions at the level of the table of accounts

From the "Functions" column, you can quickly move to the account history, transaction finder or add you own shortcut. Click "Move" and a list of references to the individual functions at the account level is expanded.

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# Transactions

The purpose of the module is to search for transactions originated by means of the iPKO biznes system and for originating transactions. The 'Transactions' menu is divided into 9 tiles:

- Search for transactions
- Bundles
- SEPA Direct Debit – Payee
- SEPA Direct Debit – Payer
- Standing orders
- File exchange
- Counterparties
- iPKO Dealer
- New – used for creating new transactions, bundles, counterparties or imports

There are two transaction views available:

- Default view – shows individual transactions and bundles in one list, with the option to expand the bundle to show the transaction it contains.
- Flat view – shows all the transactions in one list, regardless whether a transaction was registered as an individual one or part of a bundle – no bundle records are shown in this view.

## Search for transactions

The function makes it possible to search for transactions originated via iPKO biznes from 15/04/2016, including ones which were deleted before they were passed on for execution. You can search for transactions by the full number of the counterparty's account, counterparty name, transaction title, transaction type, status, ordered execution date or amount. The search criteria can be combined and various search configurations can be saved.



The results page contains the details of the transaction and the following functionalities:  Redo, Copy to bundle, Save counterparty, Print report.

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## Edited transactions

It is a default section of the "Search for transactions" tile. It shows transactions which are being edited. When the editing has been completed, the transaction or bundle concerned is transferred to the "To sign, to send" bundle.

## Transactions to be signed, to be sent

The "To sign" tile is available on the home page and it shows individual transactions and bundles with the "To sign" status. The transactions will retain this status until they have been fully authorized (signed by the required number of signatories) or, as far as bundles are concerned, until they are sent for editing again.

At the top of the page, there are a number of functions whereby transactions can be filtered. Ticking one of the options and clicking "Search for transactions" will call up the transaction meeting the search criteria. Transactions to sign can also be sorted according to the following criteria:

- operation type,
- source account,
- status (awaiting my signature, signed by me, partly signed, not signed, to be corrected),
- ordered execution date.

Over the "Transactions to be signed, to be sent" list there are functions for changing transaction parameters, returning transactions to editing as a group, signing, copying, sending and removing transactions.

Each operation can be signed separately. In such a case, use the "Sign" function next to the each of them.

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However, this can be done much faster, especially if there are many number of operations / bundles by using group functions. In order to perform group actions, use the drop-down "Group functions" list and select the desired group function.

To select all the operations on the page, check the checkbox over the transactions.



The group functions make it possible to authorize all the selected transactions / bundles with one signature. The available functions depend on the tab you are in.

The "Group remove" function lets you remove all the selected operations / bundles from the system. The operation does not require signing, but it depends on your permissions.

The "Change transaction parameters" function makes it possible to change various parameters of the transaction. In iPKO biznes, you can for example sign a transaction / bundle and send it for execution at a later date. It may be necessary when the execution of the transaction / bundle in question depends on other actions - for example an incoming transfer. The person responsible for signing the transaction / bundle will then sign it according to the signing pattern and tick "NO" in the "Send for execution" field.

None the transactions / bundles in whose case the "**NO**" option was checked in the "Send for execution" field will be sent for execution but will be listed on the "Transactions to be signed, to be sent" page instead.

On the other hand, all the transactions / bundles in whose case the "**YES**" option was checked will be sent for execution once the last required signature is put.

## Pending transactions

Here, among other things future-dated transactions are presented. The iPKO biznes system also allows you to order transactions even when there is no money in the account. Thanks to the "await funds availability"

> **IMPORTANT!** To be able to use this functionality, the administrator must activate the "Await funds availability" service in the system.

functionality such transactions will not be rejected but will be listed in the system as "Awaiting funds availability". When the account is credited, the transactions will be automatically sent for execution.

After the service is activated, the following functions will be activated in the system:

in the case of individual transfers, an additional option "Await funds availability" will appear in the form and confirmation page, with the default setting of: YES. If a transaction is sent with such a setting, the service of awaiting funds availability can be used. If the setting is changed to NO will result in the fact that the transfer will not await adequate funds and if no such funds are available, it will be rejected.

In the case of transfers imported from a file, the relevant value will be automatically aligned with the parameter set by the administrator. Thus if the "Await funds availability" service is active in the system, such a parameter will be set for all the imported transactions. This can be changed by way of editing a transaction on the "Edited transactions" screen.

| ⌂ | **Transactions** | Accounts | Cards | Loans & deposits | Analysis | | | EN ▼ |
|---|---|---|---|---|---|---|---|

Transactions / Search for transactions / Pending     Collapse ▲    My short-cuts ▼    ⚙

| Search for transactions | Bundles | SEPA-Direct-Debit - Payee | SEPA-Direct-Debit - Payer | Standing orders | New ▼ |
|---|---|---|---|---|---|
| File exchange | Counterparties | iPKO Dealer ↻ | | | |

Edited    To sign / To send    **Pending**    Unexecuted    Executed    All      ⚙

## Pending transactions

Expand search criteria ▼

Group functions ▼    Show summary    Flat view      ⚙

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| ☐ (0) | ▼ Execution date / Creation date | Transaction data / Counterparty name ▼ | Type / Status | Amount / Currency | Functions |
|---|---|---|---|---|---|
| ☐ | - / 2020-05-19 | Bundle name: PP DE 2020-05-19 09:42:25 / Bundle account: DE96 5012 7000 0200 0007 37 / Expand list of transactions | Transfer bundle / Pending execution | 161,22 EUR / Number of transactions: 3 | 👁 ⊘ ▼ |

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The "Await funds availability" service has two available settings (managed by the administrator):

- await indefinitely - in such a case the transfer awaiting funds availability will be kept in the system indefinitely. Its execution date will be automatically reset at the end of the day to the nearest possible.
- await for "n" calendar days – means that the transfer will await for the time defined by the administrator. Unless the account is credited during this period, after it lapses, the transfers awaiting funds availability will be rejected. In the special case where the waiting time is set to 1 calendar day, the transfers will wait until the end of the current day and then, if there is no money in the account, they will be rejected at the end of day.
- The "Await funds availability" service applies to all transfers. All the transfers awaiting funds availability are displayed on: 'search for transaction' and 'unexecuted transactions' pages.

A bundle where at least one transfer is awaiting funds availability will receive the status of "Awaiting funds availability" and will be displayed on the transfer bundle page, under the "Pending" tab.

> **Important!** A transfer awaiting funds availability is not sent for execution immediately after the account is credited. There may be a slight delay. This fact needs to be taken into account especially where transfers are to be set up immediately before an upcoming Elixir session.

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## Unexecuted transactions

In this tab, you can view information about the unexecuted transactions and bundles, with the status of:

- Removed,
- Rejected,
- Cancelled.

Select "Details" and the details of the unexecuted operation in question will be displayed.

The iPKO biznes system allows you to remove and cancel transactions. Both of these depend on one privilege: "To remove unauthorized transactions and cancel pending transactions".

### Removing transactions and bundles

It is possible to remove a transaction or a bundle before it is transmitted to the banking system. Such items will be presented with the "Removed" status. You will not need to enter any authorization code to remove a transaction / bundle. You can remove a transaction / bundle on the following screens: "Transactions to be signed, to be sent", "Bundles", "Bundle details".

You can also remove selected transactions from a bundle. To do so, an additional section will appear on the details screen of the bundle in question stating that some transfers have been removed from the bundle. Such transfers will also be displayed on the "Search for transactions" screen.
The removal of a transaction / section is recorded in history, thanks to which it can be checked who performed this action.

### Cancelling transactions

Unlike removing, you can cancel transactions after it was sent for execution but before it is executed. You can **try** to cancel a transaction on the "Pending transactions" screen. Cancelling a transaction requires signatures according to the operation signing pattern. You can also cancel a transaction which is awaiting funds availability.

To do so, use the "Cancel" function next to the transaction pending execution. If the signing pattern requires just one signature, the process ends at this stage.

If the transaction signing pattern requires more signatures, a new transaction will be displayed on "To sign, to send" screen, type: **Cancel one-time transfer** Such an operation must be signed according to the operation signing pattern.
When all the required signatures have been put, an attempt to cancel the transaction is made.

> **IMPORTANT!** The cancelling action is just an attempt to cancel the operation. Because the operation was sent for execution, it may turn out that the action to cancel it was performed too late and the system will not manage to do it. Thus there is no guarantee that the cancelling action will always be successful. This is particularly the case of transfers with the current date originated just before the qualification for the upcoming Elixir session. When you have completed the cancellation, check whether the cancelled operation appears on the list of cancelled operation after several minutes (Unexecuted transactions, apply the "Cancelled" filter) or whether the attempt to cancel it failed and the operation was booked or rejected.

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## Executed transactions

In this tab, you can view information about the executed transactions and bundles, with the status of:

## All

Here, you can search for all the transactions within the context.

In almost every section, it is possible to present transactions with the description "Status unknown". These are transactions for which due to technical reasons the correct status could not be determined.
Note! Before the transfer with the unknown status is processed again, verity whether it has not been charged to the account history already and whether it is not shown under the processed transactions. Contact the Helpline if necessary.

## Bundles

A transactions bundle is a set of orders executed against one account, which are subject to authorization in bulk (one-time). To create a bundle, import a file or, in the Transactions menu, click the "New" tile, followed by "New bundle". Nominate the source account and indicate the bundle type (transfers or SEPA Direct Debit instructions).

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Once created, the bundle will be added to the list of edited bundles, which can be viewed in "Transactions" > "Bundles". Bundle features:

- the orders in the bundle are executed by debiting the same account,
- the bundle contains the ID of the person who created it, the so-called bundle owner,
- a transfers bundle may contain various types of instructions: one-time or transfers to one's own account,
- a SEPA Direct DEBIT bundle may contain various types of SEPA Direct DEBIT instructions.

In the next step in setting up a bundle created by means of the "New bundle" function is to add orders to it or import orders from a file. To do so, click "Details". You can modify or remove orders from a bundle with the "Edited" status.

The "Bundle type" field may have one of three values:

- Transfer bundle,
- SEPA Direct Debit bundle,

The ordering of a bundle consists of three stages. The first stage is the creation or import of a bundle into iPKO biznes. The second one is the review of the bundle. At the third stage, the bundle is sent for execution. All the transfers who have been reviewed as correct, whereas the incorrect ones will be rejected.

Transfers with the "To correct" status require correcting the data. To do so, use the function "Correct data", which will highlight the incorrect data. The "Correct data" function is available next to each incorrect transaction, in the bundle details.

Transfers with the "Error, status unknown" status were not successfully reviewed due to technical problems. Such type of transactions need to be resent for review. To do so, tick the relevant transfers and use the option "Send for review" or copy transactions as a group to a new bundle, which will automatically send them for review.

## Details of bundles

Details of a bundle can be viewed by clicking "Details". The right-hand column also contains other functions, which are available depending on the bundle status.

Having clicked "Details" you will see several sections showing information about the selected bundle. Apart from the account number, bundle name, bundle type and the parameters specifying how it is to be executed, there are also summaries of the number and the value of the transfers in the bundle. Also, "Bundle history" is presented, containing information about who created and who authorized the bundle. Another section shows a "List of transactions" with a part where you can search specific operations from the bundle. By default, the list of transactions in the bundle details shows the operations regarding which actions can be performed individually or as a group. The range of available functions depends of the status of the bundle.

The range of transactions in a bundle may be sorted according to selected data. To sort the transactions, click the header of the column containing the name of the datum according to which the records are to be sorted. The system permits sorting the list of transactions in the bundle by: "Amount", "Currency", "Type", "Status", "Creation date", "Execution date" and such transaction data as: "Counterparty name", "Counterparty account" or "Transaction title".

On the bundle details screen, add transfers from the "List of transactions" level. You can also add transfers using the "Import from file" function. Only a properly authorized User is allowed to add transfers to a bundle.

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## Bundle details

| | |
|---|---|
| [X] Remove | [ ] Copy bundle | [ ] Print | [ ] Print short report | [←] Back |

| | | | | |
|---|---|---|---|---|
| Bundle name | ha<br>Modify | | Awaiting funds availability | No |
| Bundle type | Transfer bundle | | Sending for execution | No<br>Modify |
| Bundle account | DE44 5012 7000 0200 0003 15<br>CURRENT ACCOUNT<br>Modify | | Registration channel | iPKO biznes |
| Bundle identifier | 9718126 | | Add comment | |
| Status | Edited – contains incorrect orders | | Bundle history | See history |
| Transactions | 2 | Show list of currencies | | |
| Incorrect | 1 | 15,00 EUR | | |
| | List of incorrect transactions | | | |
| Signing pattern | No limit<br>1 signature of any class | | | |

### List of transactions

[ ] Add one-time transfer | [ ] Add transfer to own account | [ ] Import from file

Expand search criteria ▾

Group functions ▾    Show summary      [⚙]

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| [ ]<br>(0) | Execution date<br>Creation date | Transaction data<br>Counterparty name ▾ | Type<br>Status | Amount<br>Currency | Functions |
|---|---|---|---|---|---|
| [ ] | 2019-10-18<br>2019-10-16 | Counterparty account: DE08 5012 7000 0200 0035 82<br>Title: test | Transfer to own account<br>Edited | 100,00 DKK | [👁] [⤬] [▾] |

## Importing transactions to an existing bundle

In order to add new transactions to an existing bundle, click "Details" and then, in the transactions list, click "Import from file". When you are transferred to the **Import transactions to bundle** screen, select the file from which additional transactions are to be imported. In addition, you can define the file format and code page.

You cannot import, copy or transfer SEPA Direct Debit instructions to a transfer bundle.

It is not required to choose the code page of the imported file but it is recommended in order to avoid problems with displaying the diacritics (this is the case, for example, of files with the CP1250 / Windows 1250 code page). If you have a problem determining the code page of the imported file, check the "Detect automatically" option. The system will then try to automatically identify the code page of the file to be imported. The selection options are as follows: Detect automatically (default option), CP-1250, CP-852, ISO-8859-2, UTF-8.

Having added transfers to the bundle, finish editing and then sign the bundle. The bundle may require additional signatures.

The bundle appears in the list of bundles to sign, available from the transactions menu, "Bundles" tile. The "To sign" status means that the bundle has been closed and passed on for authorization; the bundle will retain this status until it has been fully authorized (signed by the required number of signatories) or, as far as bundles are concerned, until it is moved back to editing. The "To send" status means that the bundle has got all the necessary authorizations and is transmitted to the banking system for execution.

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Any change made in a partly authorized bundle cancels all prior authorizations.

IMPORTANT! If the bundle contains future-dated transactions, you will be informed about this by a relevant message when putting the last signature. For example: "The bundle which you are signing contains transactions requiring an adjustment to the date or method of execution. The number of future-dated transactions; (8)"

You can then decide whether to make adjustments by selecting one of the following options: "Correct the highlighted" or "Do not correct".

## List of bundles

When you enter the "Bundles" screen, you will see a list of bundles with sections depending on the status of the bundle. The default layout is: "Edited", then "To sign, to send", "Pending", "Unexecuted", "Executed" and "All". Every user can personalize the order of presentation of the subsections using the personalization options in this menu.

While the bundle is being processed, there are the following statuses narrowing down the type of operation which may be performed on the bundle at that moment:

**Section – "Edited" bundles**

| Bundle status | Statuses of operations which may occur in the bundle | Comments |
|---|---|---|
| Edited | • Edited,<br>• Removed, | You can add, modify or remove orders from a bundle with the "Edited" status. |
| Reviewed | • Reviewed<br>• Edited,<br>• To be supplemented,<br>• To be corrected,<br>• Removed,<br>• Unknown status | Bundles with the "Reviewed" status are those which are being reviewed in the banking system. If there is at least one operation with the "Reviewed" status, the whole bundle is given the "Reviewed" status. |
| Edited – requiring supplementing | • To be supplemented,<br>• Edited,<br>• To be corrected,<br>• Removed,<br>• Unknown status | A bundle with the status of "Edited – requiring supplementing" contains at least one transfer in which data need to be supplemented. |
| Edited - contains incorrect orders | • To be corrected,<br>• Edited,<br>• Removed,<br>• Unknown status | A bundle with the status of "Edited - contains incorrect orders" is a bundle with transfers which must be corrected. |

**Sections - Bundles "To sign, to send"**

| Bundle status | Statuses of operations which may occur in the bundle. | Comments |
|---|---|---|
| To sign | • To sign,<br>• Removed,<br>• Unknown status | "To sign" - the status means that the bundle has been closed and passed on for authorization; the bundle will retain this status until it has been fully authorized (signed by the required number of signatories) or, as far as bundles are concerned, until it is moved back to editing. |

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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| To send | • To send <br> • Removed, <br> • Unknown status | "To send" - the status means that the bundle has been closed, and obtained all the required authorizations but has not been sent for execution |

## Section – "Pending" bundles

| Bundle status | Statuses of operations which may occur in the bundle. | Comments |
|---|---|---|
| Pending execution | • Pending execution, <br> • Cancelled, <br> • Removed, <br> • Executed, <br> • Postponed | "Pending execution" - the status means that the bundle has obtained all the necessary authorizations and is transmitted to the banking system for execution, |
| Pending execution (rejected transactions occurred) | • Rejected, <br> • Pending execution, <br> • Unknown status, <br> • Removed, <br> • Cancelled, <br> • Executed, <br> • Postponed, | "Pending execution (rejected transactions occurred)" - the status means that the bundle has been sent for execution There were transactions in the bundle which were rejected. |
| Pending execution (transactions with unknown status occurred) | • Unknown status, <br> • Pending execution, <br> • Removed, <br> • Cancelled, <br> • Executed, <br> • Postponed, | "Pending execution (transactions with unknown status occurred)" - the status of the bundle means that the bundle has been sent for execution. The bundle includes transactions the correct status of which could not be determined for technical reasons. <br> Important!!! Before a transaction with an unknown status is performed again, you should check if it has already debited the account or if it is included among the unexecuted transactions. You can also call our Call-in line. |
| Pending funds availability | • Pending funds availability, <br> • Pending execution, <br> • Removed, <br> • Cancelled, <br> • Executed, | "Awaiting funds availability" - a bundle where at least one transfer is awaiting funds availability. |
| Awaiting funds availability (rejected transactions occurred) | • Rejected, <br> • Pending funds availability, <br> • Pending execution, <br> • Error, unknown status, <br> • Removed, <br> • Cancelled, <br> • Executed, | "Awaiting funds availability (rejected transactions occurred)" - a bundle where at least one transfer is awaiting funds availability and there are rejected transfers among the operations. |
| Awaiting funds availability (transactions with unknown status occurred) | • Error, unknown status, <br> • Pending funds availability, <br> • Pending execution <br> • Removed, <br> • Cancelled, <br> • Executed, | "Awaiting funds availability (transactions with unknown status occurred)" - a bundle where there are transactions pending funds availability and at least one transaction the correct status of which could not be determined for technical reasons. <br> Important!!! Before a transfer with an unknown status is performed again, you should check if it has already debited the account or if it is included among the unexecuted transactions. You can also call our Call-in line. |

## Section – "Unexecuted" bundles

| Bundle status | Statuses of operations which may occur in the bundle. | Comments |
|---|---|---|
| Rejected | • Rejected, <br> • Cancelled, <br> • Unknown status, | "Rejected" - a bundle where none of the operations has been executed and the operations have been rejected. |

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

| | | |
|---|---|---|
| | • Removed, | |
| Cancelled | • Cancelled,<br>• Removed, | "Cancelled" - at least one operation in the bundle has been cancelled. The bundle may only contain cancelled or rejected operations. |
| Removed | • Removed | "Removed" - all the operations contained in the bundle have been removed.<br>You can copy and paste operations to another or new bundle |
| Unknown status | • Unknown status,<br>• Cancelled,<br>• Removed | "Status unknown" - a bundle the correct status of which could not be determined for technical reasons.<br>Important!!! Before a transfer with an unknown status is performed again, you should check if it has already debited the account or if it is included among the unexecuted transactions. You can also call our Call-in line. |
| Rejected (exported) | • Rejected,<br>• Cancelled,<br>• Unknown status,<br>• Removed | "Rejected (exported)" - it is an identical bundle to one with the "Rejected" status, in whose case at least one operation has been copied and pasted to another bundle. Then the word "exported" is added to the bundle status and the colour changes - the status is no longer displayed in red. |
| Unknown status (exported) | • Unknown status,<br>• Cancelled,<br>• Removed | "Unknown status (exported)" - it is an identical bundle to one with the "Unknown status" status, in whose case at least one operation has been copied and pasted to another bundle. Then the word "exported" is added to the bundle status and the colour changes - the status is no longer displayed in red. |

**Section – "Executed" bundles**

| Bundle status | Statuses of operations which may occur in the bundle. | Comments |
|---|---|---|
| Executed, | • Executed,<br>• Cancelled,<br>• Removed | "Executed" - a batch sent to the bank for execution. All the transactions sent have been correctly executed by the bank. |
| Executed (rejected transactions occurred) | • Rejected,<br>• Executed,<br>• Unknown status,<br>• Removed, | "Executed (rejected transactions occurred)" - a bundle containing some operations which were not executed |
| Executed (transactions with unknown status occurred) | • Unknown status,<br>• Executed,<br>• Removed,<br>• Cancelled, | "Executed (transactions with unknown status occurred)" - a bundle containing operations which have been executed but the status of at least one of them could not be determined for technical reasons.<br>Important!!! Before a transfer with an unknown status is performed again, you should check if it has already debited the account or if it is included among the unexecuted transactions. You may also contact our Call-in line. |
| Executed (rejected transactions occurred, exported) | • Rejected,<br>• Executed,<br>• Unknown status,<br>• Removed,<br>• | "Executed (rejected transactions occurred, exported)" - it is an identical bundle to one with the status of "Executed (rejected transactions occurred)" but in whose case at least one operation was copied and pasted to another bundle. Then the word "exported" is added to the bundle status and the colour changes - the status is no longer displayed in red. |

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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| Executed (transactions with unknown status occurred, exported) | • Unknown status,<br>• Executed,<br>• Removed,<br>• Cancelled, | "Executed (transactions with unknown status occurred, exported)" - it is an identical bundle to one with the "Executed (transactions with unknown status occurred)" status, in whose case at least one operation has been copied and pasted to another bundle. Then the word "exported" is added to the bundle status and the colour changes - the status is no longer displayed in red. |
|---|---|---|

Every bundle section has personalized search criteria enabling you to find a bundle which interest you on the basis of such criteria as "Creation date", "Account", "Bundle status", "Amount", "Bundle type" or any fragment of the bundle name.



Individual actions can be performed on a bundle record. They are done by selecting the relevant actions from the "Functions" column. The application also allows you to perform group actions on several bundles at the same time. The range of individual and group actions on the list of bundles depends on their status.
From the list level, you can call up a function showing a summary of the previously selected bundles. The "Show summary" link is next to the "Group function" option.

The list of bundles may be sorted according to selected data. To sort the bundles, click the header of the column containing the name of the datum according to which the records are to be sorted. The system permits sorting the list of bundles by: "Amount", "Number of transactions", "Bundle type", "Creation date" and other details of the bundle, such as: "Bundle account", "Bundle name" or "ID".

## Copying a bundle

The application enables you to copy an existing bundle. To do so, click "Copy bundle" on the list of presented bundles. This will create an exact copy of the selected bundle.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## Copying of bundle

### Source bundle

| | |
|---|---|
| Bundle name | ha |
| Bundle type | Transfer bundle |
| **Bundle account** | DE44 5012 7000 0200 0003 15 |
| Bundle identifier | 9718126 |
| Registration channel | iPKO biznes |

### Target bundle

| | |
|---|---|
| Bundle name | [                    ] * |
| | 0 / 35 Characters |
| Bundle type | Transfer bundle |
| | Available funds: 120 374,82 DKK |
| Bundle account | [DE44 5012 7000 0200 0003 15  🔍] * (?) |
| | CURRENT ACCOUNT |
| | Find account |
| Awaiting funds availability | [No ▼] * |
| Sending for execution | [No ▼] * |

Transactions    2     Show list of currencies

* Mandatory field

Back            [Execute]

## Copying or moving transfers between bundles

Click "More" in the bundle details, then "Copy to bundle" or "Move to bundle". To copy transfers as a group, check the relevant transactions and click "Group copying to bundle" or "Group moving to bundle" in the "Group functions" field. When you perform
one of the functions, you will be transferred to the next screen - "Copying transactions to bundle" or "Moving transactions to bundle".

However, you cannot copy or move SEPA Direct DEBIT instructions to a transfer bundle. In addition, the execution date will change in the case of copies or moved transactions to the one assigned to the operations already in the bundle.

## Functions applicable to rejected transfers

If there are rejected transfers in the bundle, the link "List of rejected transactions" is activated. When you click it, you will be able to view information about all the rejected transfers in the bundle. Such transfers can be copied into another bundle or a new bundle to have them executed.

## Functions applicable to remove transfers

If certain transfers have been removed from the bundle, the link "List of removed transactions" is activated. When you click it, you will be able to view information about all the transfers removed from the bundle. The transfers which have been removed from the bundle will not be sent for execution. However, they can be displayed and copied to a new bundle.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## Bundle details

| | | | | |
|---|---|---|---|---|
| ☒ Remove | ▣ Copy bundle | 🖶 Print | 🖶 Print short report | ← Back |

| | | | |
|---|---|---|---|
| Bundle name | kopia 20.05<br>Modify | Awaiting funds availability | Yes (2 days) |
| Bundle type | Transfer bundle | Sending for execution | Yes<br>Modify |
| Bundle account | DE96 5012 7000 0200 0007 37<br>CURRENT ACCOUNT<br>Modify | Registration channel | iPKO biznes |
| Bundle identifier | 9722060 | Add comment | |
| Status | Edited – contains incorrect orders | Bundle history | See history |
| Transactions | 5          1 484,89 EUR | | |
| Rejected/cancelled | 4          1 483,89 EUR | | |
| | List of rejected/cancelled transactions | | |
| Signing pattern | No limit<br>1 signature of any class | | |

## SEPA Direct Debit

The use of this function of the iPKO biznes system requires entering into a separate agreement concerning the use of SEPA Direct Debit.

By means of iPKO biznes, you can:
- Send SEPA Direct Debit orders,
- Send instructions to lock SEPA Direct Debit,
- Send SEPA Direct Debit mandates.

## SEPA Direct Debit – Payee

You can use the "Search criteria" function on the list of orders or agreements in the SEPA Direct Debit (Payee) section to search for transactions shown according to the account, name and address of the payer, payer's account, title, amount, transaction status or transaction type, date of execution, signing, creation, sending, cancellation, rejection, crediting, mandate reference, payment reference as well as such parameters as "awaiting my signature", "signed by me", "unsigned", "signed", "created by", "signed by", "cancelled by" or "removed by".

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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| ⌂ | Transactions | Accounts | Cards | Loans & deposits | Analysis | | EN ▾ |

Transactions / SEPA-Direct-Debit (Payee) / List of orders                                   Collapse ▲   My short-cuts ▾   ⚙

| Search for transactions | Bundles | **SEPA-Direct-Debit - Payee** | SEPA-Direct-Debit - Payer | Standing orders | New ▾ |
| File exchange | Counterparties | IPKO Dealer ⎘ | | | |

List of orders     List of agreements                                                              ⚙

# List of orders

**Search criteria**                                                     Collapse search criteria ▲

[ Select search criteria ] [ My search criteria ▾ ]          [ Find                      🔍 ]

**View options**   [ Default view ▾ ]

[ Group functions ▾ ]   Show summary                                                          ⚙

                                                                                        1 - 4 / 6 →

| ☐ (0) | ▾ Execution date Creation date | Transaction date [ Payer name ▾ ] | Type Status Number of signatures | Amount Currency | Functions |
|---|---|---|---|---|---|
| ☐ | - 2020-05-20 | Payer name: **płatnik 1** Payer account: PL07 1030 1508 0000 0005 5003 0004 Payee account: DE96 5012 7000 0200 0007 37 Mandate reference: **referencja 1** Title: **Nowy tytuł z grupowych** Cancelled transaction ID: 179285588 | Cancellation SEPA-Direct-Debit *Rejected* Signatures put: 1 Show list of signatures | 777,55 EUR | 👁 |
| ☐ | 2020-05-22 2020-05-06 | Payer name: **płatnik 1** Payer account: PL07 1030 1508 0000 0005 5003 0004 Payee account: DE96 5012 7000 0200 0007 37 Mandate reference: **referencja 1** Title: **Nowy tytuł z grupowych** | SEPA-Direct-Debit order Pending execution Signatures put: 1 Show list of signatures | 777,55 EUR | 👁 ⊘ ▾ |

You can manage the transactions on the list using "Group functions". The group functions available in the case of SEPA Direct Debit are:
- Group changing of transaction parameters, i.e. sending for execution, execution date, transaction title, payment reference,
- Group ending of editing,
- Group copying to bundle,
- Group moving to bundle,
- Group moving back to editing,
- Group signing of transactions,
- Group sending of transactions,
- Group cancellation of transactions,
- Group removal.

You can also download a list in the pdf, xls or csv format.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## SEPA Direct Debit – Payer

You can use the "Search criteria" function on the list of payments / SEPA Direct Debit mandates / SEPA Direct Debit locks / SEPA Direct Debit instructions in the SEPA Direct Debit – Payer section to search for transactions according to (depending on the selected list): Payer's account / date of execution / signing of the mandate / signing / creation, status, lock type / transaction type, title, status or amount.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## New SEPA Direct Debit order

In order to execute a single order, in the main menu, select "Transactions" - > "New" tile, select "SEPA Direct Debit" from the drop-down list, followed by "New SEPA Direct Debit order". Fill in all the mandatory fields in the form, which will make it possible for the payer's bank to identify the order.

The list of payee's accounts in the order form only shows the accounts related to an active SEPA Direct Debit agreement. Payee's data fields are automatically populated with the account holder's data. Thee ordered execution date must be a future date.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## SEPA-Direct-Debit order

Available funds: 7 789 339,14 EUR

Payee account: DE96 5012 7000 0200 0007 37 🔍 *
CURRENT ACCOUNT
Find account

*Note: diacritic marks have changed.*

Payee name and address:
GER 3 AZZCENOL AEFR
GER 3 AZZCENOL AEFR 21029
GER 3 AZZCENOL AEFR Q

Payee ID: DE43ZZZ12121212121

Payee country: Germany

Payer account: Enter Payer account *
Counterparties

Payer name: 
0 / 70 Characters

Payer address:
0 / 70 Characters

Payer country: 🔍 (?)

Type of SEPA-Direct-Debit: Select ▼ *

Payment type: RCUR - Recurring payment ▼ *

Mandate reference: 
0 / 35 Characters *

Mandate signing date: ___-__-__ 📅 *

References E2E: 
0 / 35 Characters

Title: 
0 / 140 Characters

Debit purpose: None ▼

Debit purpose category: None ▼

Amount: 0,00 EUR *

Execution date: 2020-05-25 📅 *

## Transaction parameters

End of editing: Yes ▼          Sending for execution: Yes ▼

## Addition of comment                                    Expand section ˅

* Mandatory field

Save    **Authorise**

## New blockade of SEPA Direct Debit

In order to create a "Blockade", in the main menu, select "Transactions" - > "New" tile, select "SEPA Direct Debit" from the drop-down list, followed by "New blockade of SEPA Direct Debit". The form is reduced by the fields not used in this type of orders.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## New SEPA Direct Debit mandate

In order to be able to create a new SEPA Direct Debit mandate, in the main menu, select "Transactions" -> "New" tile, select "SEPA Direct Debit" from the drop-down list, followed by "New SEPA Direct Debit mandate". Similarly to blockades, the form presented below is reduced compared to the new order form by the fields which are not used in this type of operations, but new fields appear instead (including mandatory ones): Mandate signing date, type of mandate, type of payment, frequency, limit amount, payment date limit and payment number limit.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## SEPA-Direct-Debit order bundle

Apart from a single SEPA Direct Debit order in iPKO biznes system, you can also create a SEPA-Direct-Debit order bundle of the following types:

• SEPA-Direct-Debit bundle,

• SEPA-Direct-Debit bulk order bundle.

In case of a bulk order bundle, all executed instructions from a given bundle, without those which were rejected, will be booked on the Payee's account collectively, in one total amount. Thus, the Account history, the statement and reports for a given bundle will present a collective crediting, whereas the information about individual orders together with their statuses can be verified in the bundle details, where it is also possible to download lists of all or selected orders (e.g. only rejected ones) with the use of appropriate "Group functions" and "Search criteria". Collective crediting on the account for a given bundle can be identified by the Bundle name completed by the user and the Bundle ID.

SEPA-Direct-Debit bundle and SEPA-Direct-Debit bulk order bundle can be created by choosing the "New" tile followed by the "Bundle" button or by the "Import" button and then "Transactions".

In case of creating a Bundle as a result of an Import of file with SEPA Direct Debit orders, on the "Import of transactions" screen select "SEPA Direct Debit" in "File format" field, and then an additional field "Collective booking" will appear, depending on which the appropriate type of bundle is created. In case of selecting in this field:

• "No" – a SEPA-Direct-Debit bundle will be created,

• "Yes" – a SEPA-Direct-Debit bulk order bundle will be created,

• "According to the file" – a SEPA-Direct-Debit bundle or a SEPA-Direct-Debit bulk order bundle will be created, depending on the value defined in the imported file.

Created Bundles with SEPA Direct Debit orders will be shown only in "SEPA-Direct-Debit-Payee" section on the list of transactions, where they can be further managed. Further management of Bundles with SEPA Direct Debit orders is the same as in case of Transfer bundles.

## Import of SEPA Transactions

In order to import SEPA transactions, indicate the type of the foreign file and check the "SEPA" option. The field must be checked in order for the order to be executed as SEPA.



## Standing orders

A list of standing orders shows all the standing orders originated in the electronic access channels and in the branch. The list contains the following information: beneficiary's data, the number of the source account, order

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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description and amount. In order to be able to view or define instructions, you must be granted appropriate permissions by the administrator.

## New standing order

To define a new standing order, fill in the relevant form, which can be accessed by clicking the "New" tile, followed by "Standing orders" and selecting the type of order to be defined (Regular, International). You need to state the source account for the order, the number of payee's account, payee name, address, title, amount and currency, frequency, next execution date, order end date. A standing order so defined must be signed.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## Modification / removal of a standing order

To modify or remove data in a standing order, choose the relevant function, either "Modify" or "Remove" next to the standing order in question. When introducing modifications, you must remember that the modified standing order may not be executed earlier than the next business day following the day when it was defined.

### Standing orders

| | ▲ Next execution date | Order data | Amount Currency | Order parameters | Functions |
|---|---|---|---|---|---|
| ☐ (0) | | Counterparty name ▼ | | | |
| ☐ | 2020-06-19 | Counterparty name: asa<br>From account: DE96 5012 7000 0200 0007 37<br>To account: DE64 3004 0000 0173 0365 00<br>Title: asa | 1,00 PLN | Frequency: Every 1 month<br>Type: Other orders<br>Status: Active | 👁 ⤫ ▼ |
| ☐ | 2020-06-19 | Counterparty name: asa<br>From account: DE96 5012 7000 0200 0007 37<br>To account: IT7 5Y01 0050 3241 0000 0000 3198<br>Title: asa | 1,00 EUR | Frequency: Every 1 month<br>Type: Other orders<br>Status: Active | 👁 ⤫ ▼ |

Search criteria — Edit search criteria — My search criteria ▼ — Find 🔍 — Collapse search criteria ▲

Counterparty's name: asa ☐

Save search criteria   Restore default settings

Group functions ▼     ⚙

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## File exchange

A file exchange service has been introduced with a view to facilitating communication between the User and the Bank. It makes it possible to send to the Bank and receive from the Bank various kinds of report files in any format. You can send a file to the Bank or receive one from it. To send a file, click "Transactions" > „New" > "Import" > "File exchange".

### Import - file exchange

Import of transactions   Import Counterparties   Import - file exchange   Liquidity limits import   ⚙

Imported file    Select file  *
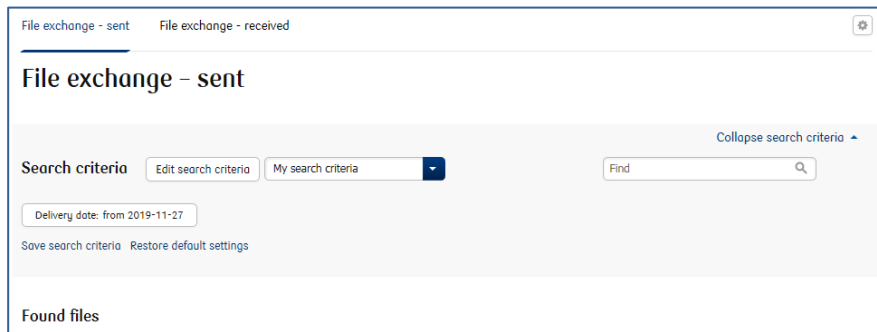
File type    Other ▼ *

Addition of comment

0 / 140 Characters

* Mandatory field

Import

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.
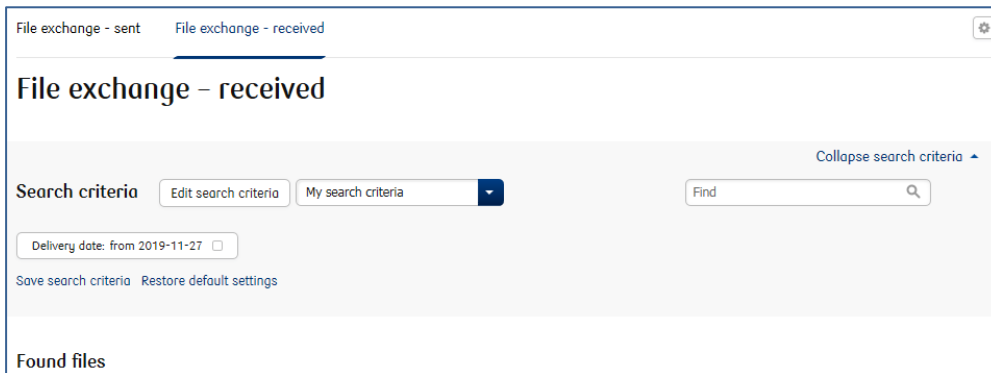
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## Transferred files

Select this option to view the list of files which you have sent to the bank in the past 90 days.
To display the sent files, click: "Transactions" > "File exchange" > "Sent".



## Files to download

This function enables you to search for files sent by the Bank in the past 90 days. A list of files found will be displayed and the files may be downloaded and viewed in a separate window. To display the received files, click: "Transactions" > "File exchange" > "Received".



## Counterparties

iPKO biznes allows you to create a database of counterparties, which you can do manually by adding records or by importing one from a file. You can create one of two kinds of counterparties: Transfers or SEPA Direct Debit. You can also create a folder structure where counterparties can be grouped according to your own criteria.

The counterparties shown on the list can be sorted by "Counterparty short name", "Counterparty data (Name and address)" and "Counterparty type".

You can retrieve the data of a counterparty from the list of counterparties found by clicking "New transfer". If you want to modify or delete data, click "Modify" or "Remove" on the list of counterparties. When you click "New transfer", the fields in the 'transfer to counterparty' form will be populated. You will then have to just state the transfer title, the amount to be debited to the account and the transfer execution date in the form.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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## New counterparty

To create a list of predefined counterparties, enter (or import from a file) the data of the relevant beneficiaries by clicking the "New" tile, followed by "Counterparty" and selecting the counterparty to be defined (Transfers, SEPA Direct Debit).

When adding a Transfers Counterparty, also state the counterparty bank's code whereas while adding a SEPA Direct Debit Counterparty, state the Type of SEPA Direct Debit (Core, B2B). The addition of a counterparty **needs to be confirmed with a one-time code**. You can view the list of created counterparties in the "Transactions" menu, by clicking the "Counterparties" tile.
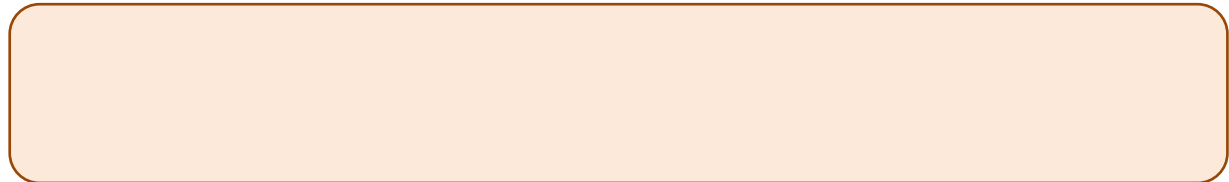
## Managing groups of counterparties

To create a new group of counterparties, use the "Manage groups" option in the display options and state the folder name. To remove a group, click "Remove" on the Managing groups screen. Before you remove the group, you must move the counterparties it contains to another group or leave them unassigned to any group





## Importing counterparties from a file

A list of predefined beneficiaries may be imported from a file, by clicking the following sequence of tiles in the "Transactions" menu: "New" > "Import" > "Counterparties". The imported file may not contain data of both Transfers Counterparties and SEPA Direct Debit Counterparties at the same time.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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Apart from standard formats, it is possible (for the administrator) to define personal file formats by means of the data import creator. For more information about defining one's personal formats, go to the iPKO biznes Administrator's Manual (on the login page).

## iPKO Dealer

Using iPKO biznes, you can also access the currency exchange rate negotiation service (iPKO dealer). To call up this service, click "Expand" in the "Transactions" menu, over the tiles, then click the "iPKO Dealer" tile, or click the "iPKO Dealer" tile in the footer of the website (in the "Transactions" column).

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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# Transfers

## One-time transfer

To carry out a one-time transfer, click the "New transfer" tile on the home page or click "New" > "Transfer" > "New one-time transfer" in the Transactions menu, then add the details of the transfer by filling in all the mandatory fields in the form. Whenever you make a one-time transfer, need to provide the following data in the transfer form: Transfer type (SEPA, Other international transfers or PKO Intercompany Payments), beneficiary account (which can be selected from the list of counterparties), the name and address of the Counterparty, the amount, currency and title of the transfer and the execution date (current or future). Own reference means additional details which you can add when preparing the transaction. The reference number will be stated in the account statement, confirmations and export files from iPKO biznes (if an instruction has been given to provide reference in connection with this account). There are also the following transaction parameters: Value date for the Bank, Negotiable transaction, or Cost paying parties. When a specific SEPA transfer option type is selected, further parameters appear in the "Optional SEPA parameters" section: Order purpose code, Order category type and Order category ID - but they are not mandatory fields. When other types of transfers have been selected, an additional field will appear: Beneficiary bank code, which needs to be filled.

In iPKO biznes, you can save a transfer you are preparing and send it to be executed at a later time. To do so, click "Save" instead of "Sign" on the transfer form.

### New one-time transfer

| Transfer type | ◉ SEPA Credit Transfer | Title | [                    ] * |
| | ○ Foreign transfer | | |
| | ○ PKO Intercompany Payments | | |
| | ○ SWIFT GPI | | 0 / 140 Characters |
| From account | [Select account 🔍] * | References E2E | [                    ] |
| | Find account | | 0 / 35 Characters |
| | ☐ the same account for debiting fees and commissions | Variable symbol (VS) | [                    ] |
| | | | 0 / 10 Characters |
| Account for debiting fees and commissions | [Select account 🔍] * | Constant symbol (KS) | [                    ] |
| | Find account | | 0 / 4 Characters |
| To account | [Enter Counterparty account] * | Specific symbol (SS) | [                    ] |
| | Counterparties | | 0 / 10 Characters |
| Counterparty's name and address | [                    ] * | Amount | [         0,00] [EUR ▾] * |
| | | Execution date | [2019-11-29] 📅 * |
| | 0 / 137 Characters | | |
| Country | [        🔍] * | | |

**Transaction parameters**

| Execution mode | [Select ▾] * | Cost paying parties | [SHA ▾] * |
| | | | Check cost of transfer |
| Negotiable transaction | [No ▾] | End of editing | [Yes ▾] |
| Awaiting funds availability | [Yes ▾] | Send for execution | [Yes ▾] |

**Optional SEPA parameters**                                    Collapse section ▲

| Order purpose code | [                    ] | Order type category code | [Find        🔍] |
| | | Order type category ID | [                    ] |

**Addition of document, comment**                              Expand section ▾

* Mandatory field

[Save] [Authorise]

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An one-time transfer instruction must be signed.

## One-time transfer - confirmation

| | | | |
|---|---|---|---|
| **From account** | DE96 5012 7000 0200 0007 37 | Title | bb |
| | CURRENT ACCOUNT | Order amount | 100,00 USD |
| | Available funds: 7 399 872, 18 EUR | Settlement amount | 94,29 EUR |
| Account for debiting fees and commissions | DE96 5012 7000 0200 0007 37 | Execution date | 2020-05-22 |
| | CURRENT ACCOUNT | Registration channel | iPKO biznes |
| | Available funds: 7 399 872, 18 EUR | Transfer type | Foreign transfer |
| **To account** | 123456 | | |
| | JPMORGAN CHASE BANK, N.A. | | |
| Payee bank's code | CHASUS33XXX | | |
| Counterparty's name and address | aa | | |

### Transaction parameters

| | | | |
|---|---|---|---|
| Execution mode | Normal mode (D+2, Spot) | Cost paying parties | SHA |
| Negotiable transaction | No | Send for execution | Yes |
| Awaiting funds availability | Yes (2 days) | End of editing | Yes |

### Fees and commissions

| | | | |
|---|---|---|---|
| Summary | Od zlec: 10.00 EUR | List of provisions by title | Podstawowe: Realizacja przelewu zagranicznego: 10.00 EUR; |

### Signing pattern

| | |
|---|---|
| List of rules | No limit |
| | 1 signature of any class |

I declare that I have read the terms and conditions of execution of international transfer orders by PKO BP SA, Niederlassung Deutschland, and I accept said terms and conditions.
Terms and Conditions of Execution of Foreign Transfer Orders by PKO BP SA

Security image

Type code from token [ ] *

If the transfer is future-dated, you will be informed about this by a relevant message when putting the last signature. In such a situation, you can change the future date into the current date, clicking Correct.
If you choose the Do not correct option, the future-dated transfer will be rejected. If you click "Cancel", the transaction will still be waiting to be signed. If a transaction with an overridden execution date is to be carried out, the signatures put earlier remain valid.

## Transfer to own account

The form titled "Transfer to own account" is used for transferring funds between account available within one context. In such a case, you need to state the following in the form: The source and the target account, Title, Amount, Execution date.

## Import of transactions from a file

Seeking to import orders, provide a file with one of the standard formats: Elixir-O, MT103, CSV, SEPA Credit Transfer, SEPA Direct Debit or a file compatible with the format defined by the administrator (for more

| Import of transactions | Import Counterparties | Import - file exchange | Liquidity limits import | |
|---|---|---|---|---|

### Import of transactions

| | | | |
|---|---|---|---|
| Imported file | Select file * | End of editing | Yes * |
| File format | Select * | Modification of account | Select account |
| | Own file formats | | Find account |
| File code page | Default * | Modification of execution date | __-__-__ |
| Import to bundle | Yes * | | Save settings as default |
| Name of new bundle | | | |
| | 0 / 35 Characters | | |

* Mandatory field

Import

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

information about defining your own import formats, consult the administrator's guide). Then, in the "Transactions" menu, click "New" > „Import" > „Transactions" and i specify the location of the file by clicking "Select file". You can set the "File code page" to the default "Detect automatically".

## Import to a bundle or one by one

The iPKO biznes allows you to import transactions from a file and create a bundle (default option) or create individual transactions. If while importing you choose that individual are to be created, they will be reviewed and presented on the "Transactions to be signed, to be sent" screen. You will also be able to look for transactions on the "Search for transactions" screen. Where transfers are imported to a bundle, a new bundle will be created and displayed on the "Bundles" screen.

If you choose the bundle option, fill in the following additional fields: bundle name, method of accounting for the transaction in the bundle and decide whether the transaction is to be automatically closed for editing.

## Code page

You can additionally set the code page of the file to be imported. It is not required to choose the code page of the imported file but it is recommended in order to avoid problems with displaying the diacritics (this is the case, for example, of files with the CP1250 / Windows 1250 code page). If you have a problem determining the code page of the imported file, check the "Detect automatically" option. The system will then try to automatically identify the code page of the file to be imported. The selection options are as follows: Detect automatically (default option), CP-1250, CP-852, ISO-8859-2, UTF-8.

# Accounts

## Current accounts

The section presents the same range of data as the dashboard, except for default shortcut tiles and message headers.

## History of accounts

The "History of accounts" screen provides information about every transaction which changed the book balance of the account in question. The transactions presented in the account history can be search for by transaction type. Data can also be search by data, transaction amount, counterparty name, transfer title and the number of counterparty's account (opposite account). The search criteria can be combined. The transactions displayed on the list match the search criteria and are presented according to the transaction date.
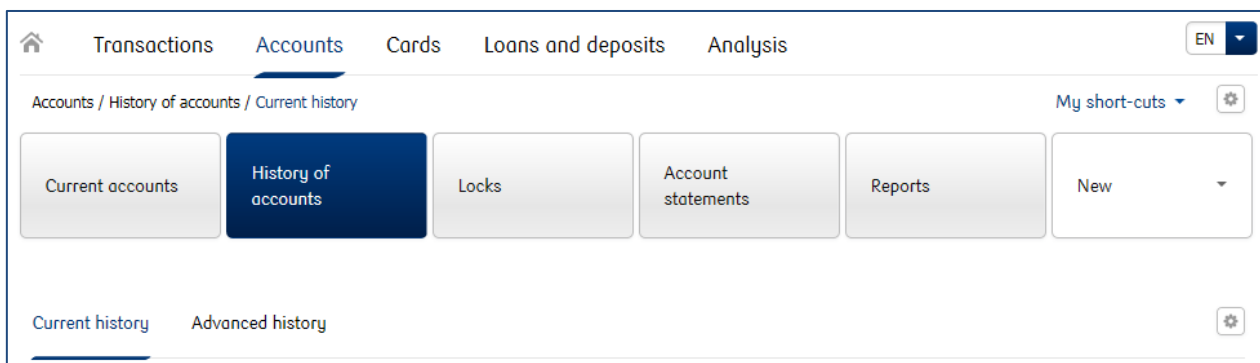


You can download a transaction confirmation in the pdf format for each record in the table separately - the option is available in the "Functions" column - or as a group, using "Group functions", by checking the relevant transactions and clicking "Download documents as a group". The application makes it possible to download a full statement of the transactions found. You can generate a list by clicking "Download statement" in the group

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functions and then specifying the file formats. You can also make a statement of selected transactions. To do so, use the transaction selection function and the statement will only list the selected transactions. You can order the file in one of three formats: PDF, XLS (Microsoft Excel); CSV (text file separated by commas).

## Locks

Here, all funds not yet cleared are presented. Not cleared funds are the total amount of uncleared transactions related to the account. The transaction amount is locked by the system upon the submission of a transaction execution order with the current date or when the bank executes a future-dated transaction. Card transactions also cause the balance available at the time of execution to be reduced. The lock is removed when the transaction is cleared and accounted for.

## Account statements

In the "Account statements" section, you can download account statements for the past 12 months in the PDF format. On the first screen, the system displays by default the most recent periodic account statements for all the accounts. You can also search for account statements:

concerning a single account,

concerning selected accounts,

concerning a defined period,

by account statement number (when one account is selected).

Use the "Download account statements" option to download an account statement. You can order an account statement in one of the two formats: PDF or XML. It is possible to download account statements as a group. Just check the required account statements and click "Download account statements" in the group functions. The files will be saved to a file (ZIP format).

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| | Account name / Account number | Account statement number | Account statements from/to | Number of operations | Opening balance | Closing balance | Functions |
|---|---|---|---|---|---|---|---|
| (0) | | | | | | | |
| ☐ | CURRENT ACCOUNT (EUR) DE96 5012 7000 0200 0007 37 | 56/2020 | 2020-05-21 2020-05-21 | 23 | 6 835 394,62 EUR | 6 764 486,96 EUR | |
| ☐ | CURRENT ACCOUNT (USD) DE63 5012 7000 0200 0025 92 | 24/2020 | 2020-05-21 2020-05-21 | 1 | -2 781,17 USD | -2 779,05 USD | |

# Reports

## Standard reports

The "Accounts" section has a functionality in the "Reports" screen whereby you can order a file in one of the following two formats: Elixir, MT940 or XML camt.053. The functionality is by default to all the users of iPKO biznes who have the required permissions.

The reports facilitate cooperation with the financial and accounting systems. They contain a sequence of characters which can be easily imported and read by most financial and accounting systems. The maximum period for which reports in the form of files are available is 90 days from the current date. To order a report in the form of a file, you need to specify: the account, date - the day or range of days for which the report is to be generated - and the file format.  Use the "Download" option to download the report. It is possible to download reports as a group. Just check the required reports and click "Download account statements" in the "Group functions". The files will be saved to a file (ZIP format).

If you check the "Own references" box, the report will contain the originator's references for each of the transactions. References can be provided on condition that an instruction to provide references was given in connection with the account in question and that the originator assigned such references when performing the transaction.

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# Cards

The cards module in iPKO biznes presents information about one type of cards:

## Debit cards,

The debit cards module of iPKO biznes:

presents current information about the list of cards issued for an account denominated in PLN, EUR, USD,

provides information about the card details, e.g. card number, card user, card expiry date, card status, card spending limits,

provides an option to generate reports with the history of cleared transactions made with the selected debit card, in various file formats,
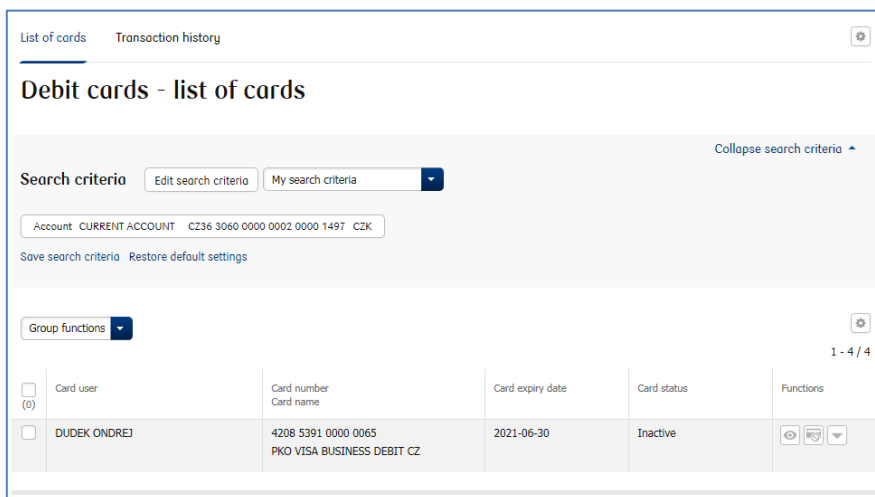
provides an option to print a confirmation of one debit card transaction,

offers an option to enable access for the user (management of permissions) to active functions, including:

to change the card limits,

to cancel a card and order a new one in its place.

## List of cards

The screen shows a list of client's current/auxiliary accounts for which debit cards were issued. Access to the accounts is configures by permissions. Below you will see a list of debit cards issued for the selected card and the key parameters of these cards. You can download a list of cards in the pdf, csv or xls format.

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## Card details

The page shows, in real time, information about a specific debit card issued for the account, with the allocated spending limits. To display the details of a debit cards, select the card user on the list of debit cards and click "Details".
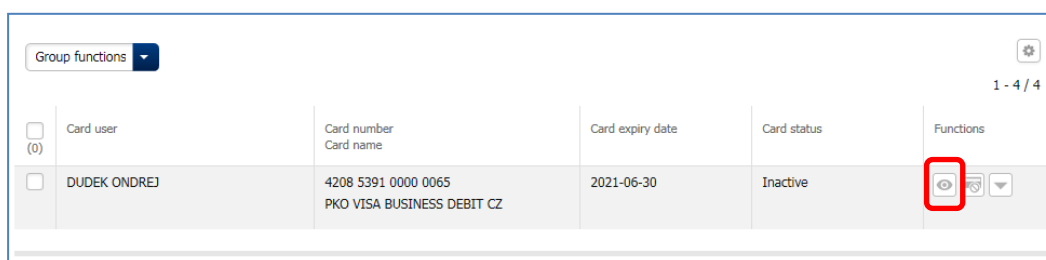


## Transaction history

Transaction history contains information about the transactions completed and accounted for, which changed the book balance of the account for which the card was issued. You can access the transaction history from the "List of cards" screen, by clicking the "Details" icon next to the card user in question, or from the "Transaction history" screen. The search criteria enable you to present transactions according to the following parameters: account, debited account, card, date, amount, transaction type.
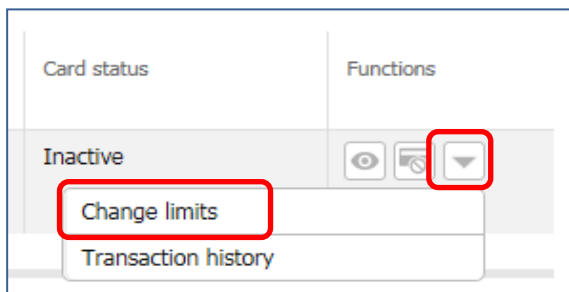
It is possible to download and print a report with the history of transactions concerning the selected card in five available formats (pdf, xls, csv). Also, there is an option to print a confirmation of a single transaction.

## Management of permissions

Depending on the permissions held, an iPKO biznes user is authorized to:
- change the card limits in the on-line mode,
- cancel a card and order a new card/s in its place.

You can change the current limits on the card on the "List of cards" screen, by clicking the "More" icon next to the card user in question, then choosing the "Change limits" option.

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To cancel a card and order a new one after such cancellation, go to the "List of cards" screen and click the "Cancel card" icon next to the relevant card user.
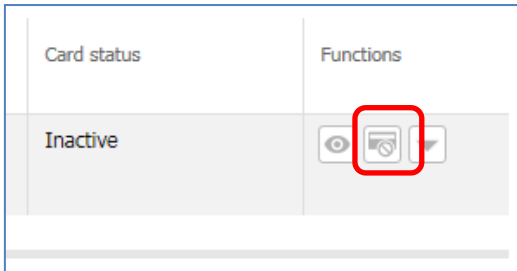


You can order a card in place of a cancelled one from the level of "Cancellation of debit card" screen, by clicking "Ordering of card in place of cancelled one". You can also view information about the card you ordered in place of a cancelled one, and the time and address to which the new card and PIN will be delivered:



# Loans and deposits

## Term deposits

This section presents term deposits. A list of all term deposits held within the electronic banking service in all accounts is displayed. The information presented includes, the name and number of term deposits and the

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number of the source account from which money was transferred, the current book balance and the currency, interest rate as well as the start and end dates. Click one of the term deposit names displayed and you will be transferred to the "Term deposit details" screen.

The details of the selected term deposit include, among other things: term deposit account, book balance, duration, interest rate, start date, expiry date, nearest interest accrual date, information whether additional payments or withdrawals can be made, instructions regarding what to do with the principal deposit and interest after the expiry of the term deposit and whether statements are generated. To change the parameters, click "More" and then "Edit" on the list of term deposits.

At the level of a term deposit record, you can perform such functions as: Edit and Terminate.
When modifying the term deposit parameters, you can change the account to which interest accrued on the deposit is to be transferred and make changes concerning the renewal of the term deposit and enable or disable automatic rolling-over of the term deposit. The term deposit is terminated when the deposited money is withdrawn from the term deposit account before its contractual maturity. This entails the forfeiture of all or part of the accrued interest. Modification or early termination of a term deposit does not require a sign-off.
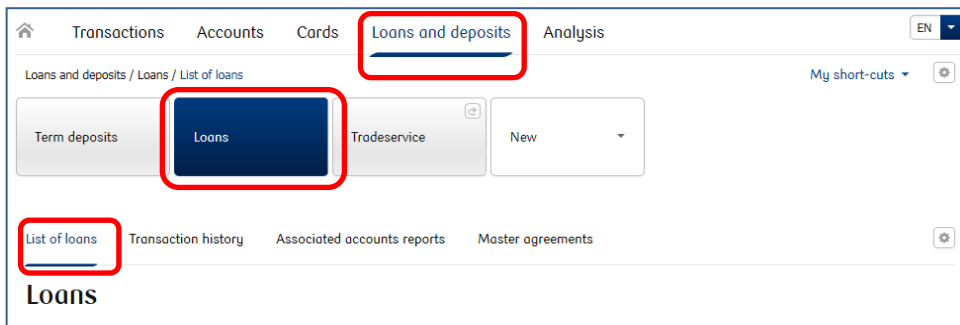
You can view a summary of all the term deposits held. To this end, click "Show summary" under the search criteria.
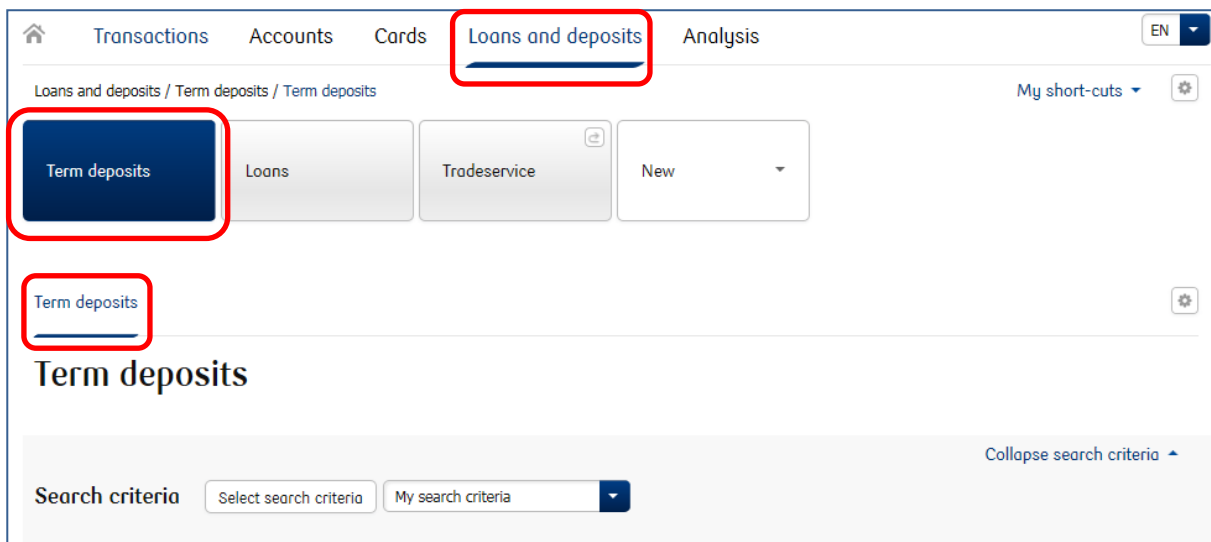


## Loans – List of loans
The "Loans" tab contains a list of loan agreements. The available information includes, among other things: the name, amount and currency of the loan, the date and amount of the nearest loan repayment instalment. You can see key information about every loan listed whereas details are presented on the "Loan details" screen. The name of the loan is a link to that screen. You can also move there directly by clicking "Loan details".

It is possible to view a summary of all the loans used. To this end, click "Show summary" under the search criteria.

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## Transaction history

In the "Transaction history" section you can view and download the history of the account linked with the loan (target account).

## Reports on related accounts

In the "Reports on related accounts" section, you can download standard reports in the Elixir, MT940, Contact form. Reports are generated from the moment the account in question is made available in iPKO biznes. The range of reports to be downloaded is consistent with the range of standard reports (appropriate permissions must be granted). Reports are downloaded from the accounts which are related to the loan (target accounts)

## Loans – Master agreements

The "Loans" section also provides the following information about any master agreements: account number, loan amount and the outstanding amount. In addition, the details of the master agreement contain the following information: The amount of the main limit and the available funds, loan life or the limit expiry date. You can also obtain information relating to the master agreement broken down by sublimits and the products used under the master agreement.

## Tradeservice

iPKO biznes offers you access to some specific banking services by PKO Bank Polski. The services are listed in the footer of the website. Using iPKO biznes, you can also use international trade services (Tradeservice). Other than through the website footer, you can also get through to the module via the "Loans and deposits" menu, clicking "Tradeservice".

# Liquidity management

The Liquidity Management panel is designed for customers with a complex organizational structure and using numerous instances of the iPKO biznes Internet banking system.
The panel enables them to aggregate accounts from different context on one page in order to monitor the current level of cash, as well as offering passive access to the history of operations. The panel also presents term accounts (term deposits, automatic deposits).

Its functionality makes it possible to filter out accounts:
- by context (e.g. company, branch, etc.),
- by account group (it is possible to assign accounts to groups defined by the administrator).

The panel shows the following information: current balance, available funds, amounts debited and credited, transactions pending execution (awaiting funds availability), waiting to be signed and sent as well as outdated operations. Outdated operations are transfers with a past date of execution which have not been signed or sent for execution to date.

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The panel offers a view of the account balance at a future date, so you can view ordered operations with a future date of execution. Also, you can generate reports in the following formats: PDF, XLS, CSV.

When you click an account, a list of registered operations is displayed, with the option of filtering by status: executed, pending execution (awaiting funds availability), waiting to be signed, waiting to be sent, rejected, cancelled.

In order to be able to use the Liquidity Management panel, you need to activate the service in the context and have the appropriate permission for the service.

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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# Security

## Web browser and passwords

It is recommended to use the latest versions of the web browsers for performing operations in the iPKO biznes system. It is further recommended to disable the function of saving forms in the browser.

Under no circumstances should you disclose your password and customer number to any third parties nor enter them on any unencrypted sites. If the wrong password is entered three times in a row, the system will be locked.

All the operations after login to the https://www.ipkobiznes.de website are by default secured with the TLS (Transport Layer Security) protocol, version 1.2. TLS 1.0 is also acceptable.

## Secure login (site address and certificate)

Before logging in to iPKO biznes, make sure that your Internet connection is encrypted. The address in the web browser window should be like this: https://www.ipkobiznes.de

The login page is secured with an Extended Validation certificate, thanks to which the address bar may be highlighted in green and the name of the entity operating the site (PKO Bank Polski SA) is also displayed. Next to the web address, there should also be the icon of encrypted connection - most often in the form of a padlock (in older versions of web browsers, the icon may be displayed at the bottom of the screen). In order to verify if the certificate is correct, click the icon and verify the following information:

- Website managed by: PKO Bank Polski SA, Warsaw, Mazowieckie, PL.

Then verify the value in the Thumbprint field. To do it:

- If you are using Internet Explorer, click the encrypted connection icon and select the option "Show certificates", then the "Details" tab, after which find the "Thumbprint" field at the bottom of a drop-down list.
- If you are using Firefox, click the encrypted connection icon and select the "More information" option, then the "Security" tab, after which select "Show certificate". In the "Thumbprints" section find the "SHA1 Thumbprint" field.

The correct value of the SHA 1 Thumbprint for https://www.ipkobiznes.de is (lower and uppercase characters are permitted):

## Antivirus and e-mail security

Surfing the web entails a risk that viruses, trojan horses or spyware may be installed on your computer. To avoid this risk and make the use of electronic banking services secure, it is good to know how best to protect your computer.

Antivirus programs - There are many tools for fighting viruses, which ensure the secure use of Internet resources. PKO Bank Polski recommends to all its customers that they should install and use antivirus software.

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### Firewall

Firewall - is another effective tool protecting from computer viruses. Firewall is computer hardware with appropriate software or just software blocking unauthorized access to the protected computer network, computer or server.

### E-Mail security

You must remember that if you open e-mails from unknown senders, you run the risk of your computer being infected with viruses. To protect it, you should use an antivirus scanner scanning incoming mail for viruses and trojan horses. It also checks all the files you open and client sites. This way, you can prevent phishing, which consists of substituting the original site with a specially prepared false site, and in effect you can avoid leaking confidential information such as login names, passwords or PINs.

### Prevention

To make web surfing as secure as possible, you should follow several important rules:
- New viruses constantly emerge in the Internet, so frequently update your antivirus software.
- Never turn off the antivirus program while working online.
- Every file you download to your computer must be checked for viruses before opening.
- Regularly update the operating systems and web browsers. Software producers publish patches on their websites and patches are very effective protection.

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# Support for the users of iPKO biznes



IPKO biznes telephone service

- **DE: 0 800 181 6748** *
  number for domestic callers
- **+48 (61) 855 94 94** *
  number for callers calling from the country, from abroad and on mobile phones

Selection options:
0 – connection with a consultant at the Corporate Customer Centre,
1 – connection with the Electronic Banking Support Team,
2 – setting the PIN for a card.

* The charge as per the operator's price list. The telephone banking service is available Monday to Friday from 8:00 to 18:00

Call-in line (Monday to Friday, 8:00-18:00) : DE: 0 **800 181 6748** *charge as per the operator's price list; selection options: 0 – connection with a consultant at the Corporate Customer Centre; 1 – connection with the Electronic Banking Support Team; 2 – setting the PIN for a card.

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