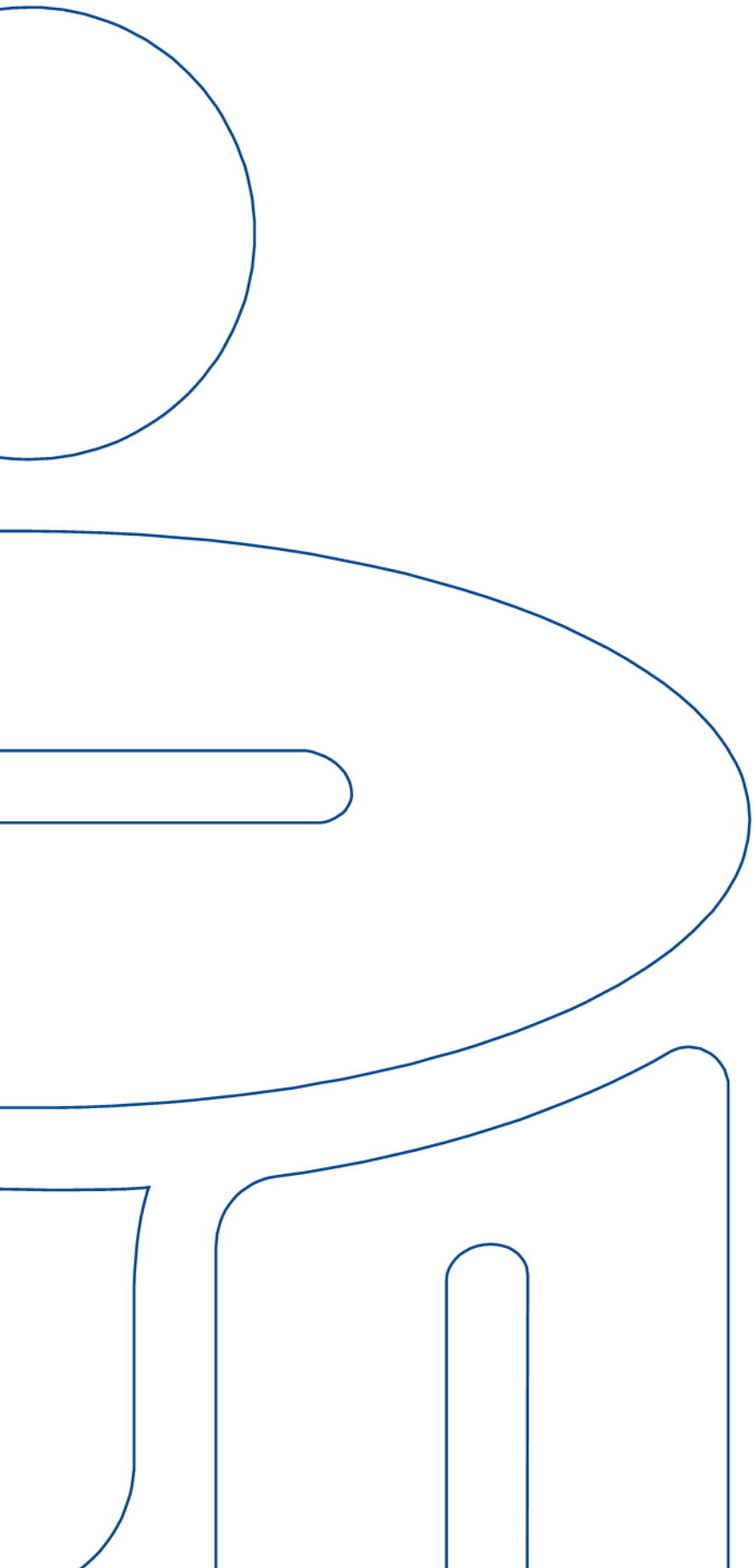
Bankowość
Korporacyjna
i Inwestycyjna



Bank Polski

iPKO biznes – System Logon

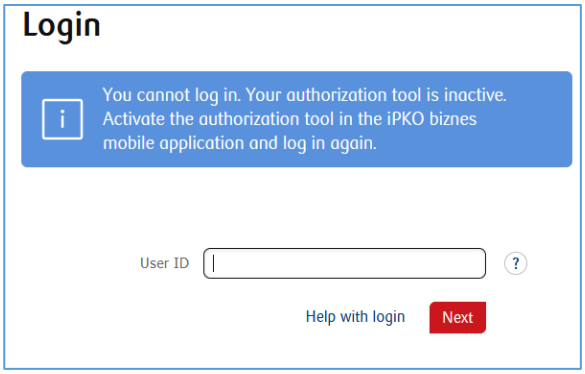
System Logon

First Login

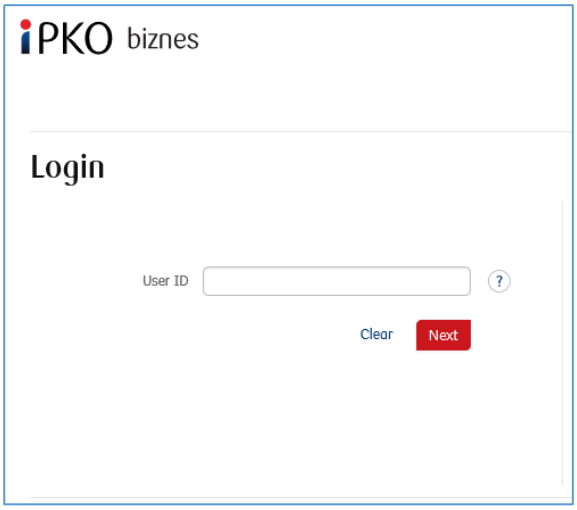
To use iPKO biznes, enter the address https://www.ipkobiznes.pl in your web browser.

Mobile Authorisation

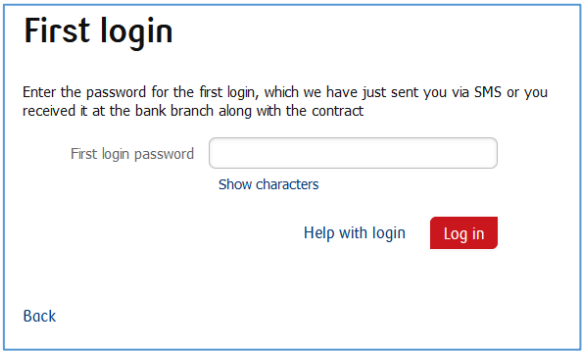
Remember, if you use a mobile authorisation as an authorisation tool, you must start the process by activating it in the iPKO biznes mobile application. If you do not complete this step, you will see the following message after entering your User ID.



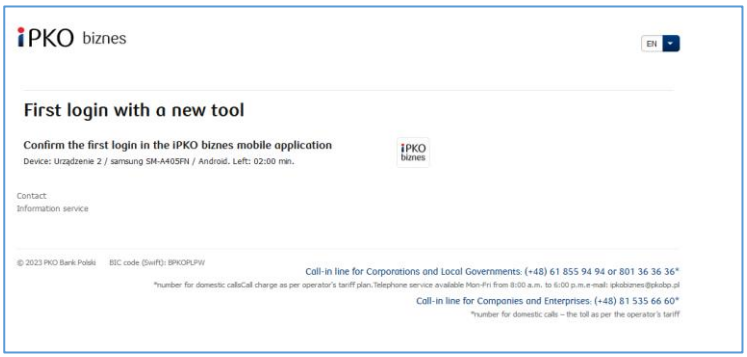
In the **User Id** filed, enter the number given by the Bank employee and then select **Next**.



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



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



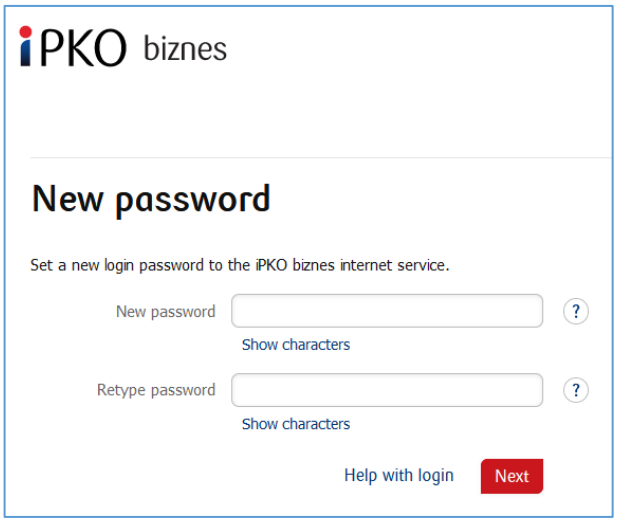
After selecting the **Log in** button, you will be asked to confirm the first login with a token. Enter the token response for the given operation code and select the **Execute** button. The screens differ depending on the authorisation tool you have - hardware token, mobile token or mobile authorisation.

If you use mobile authorisation, you will confirm the first login with the new tool on your phone. After going to the screen above, there will be sent a push notification, which can be confirmed with the PIN code to the application.

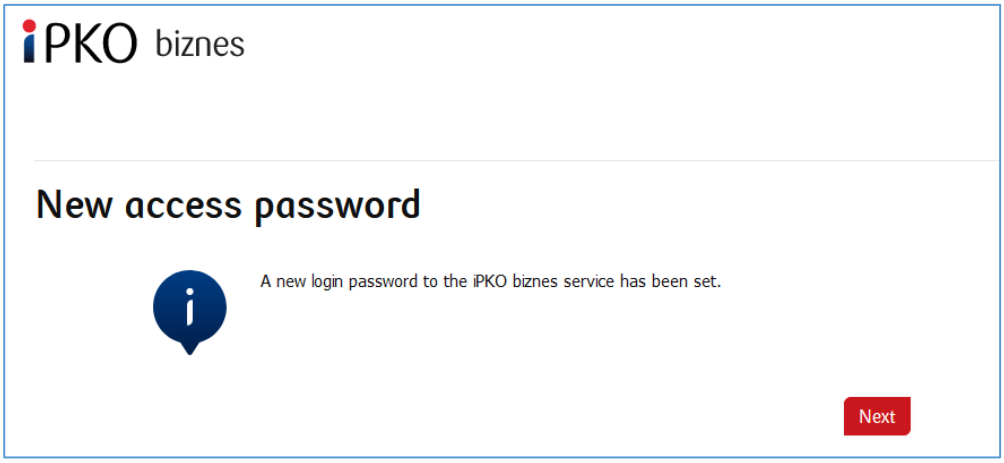
Then you will be taken to **the access password** change screen.

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

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

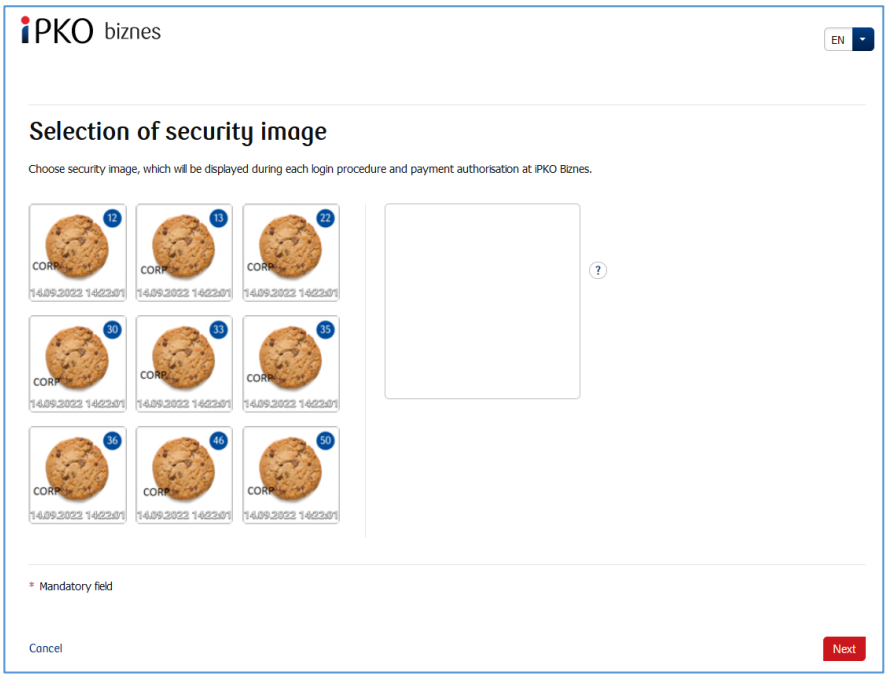


After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



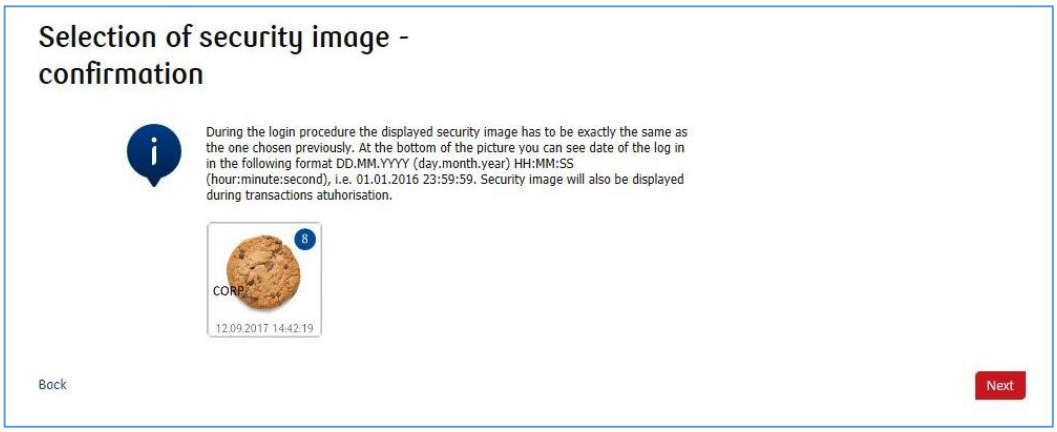
After selecting **Next**, a screen for you to select a **Security Image** will appear (this document contains sample images. REMEMBER! The images are unique and will not be repeated on the website).

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



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

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



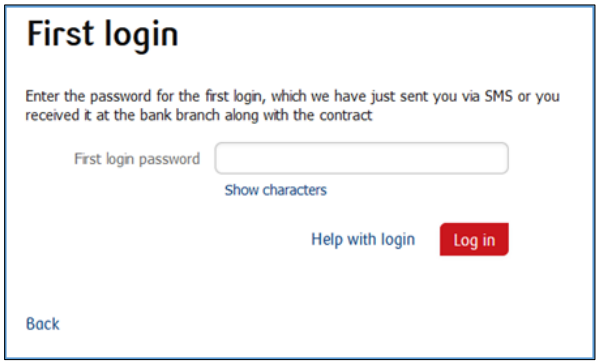
NOTE! User ID and password are also used to activate the phone service.
To active the service, call the HELPLINE.

Digipass 770 hardware token

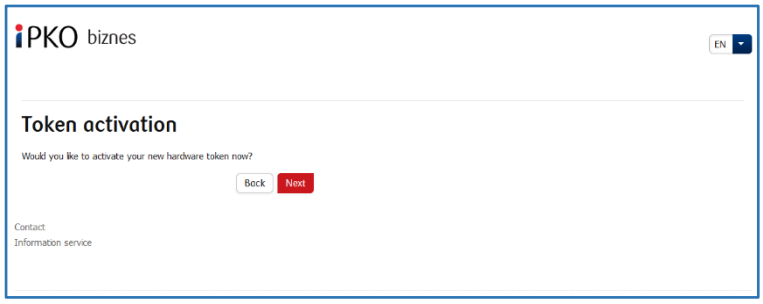
In the **User Id** filed, enter the number given by the Bank employee and then select Next.

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

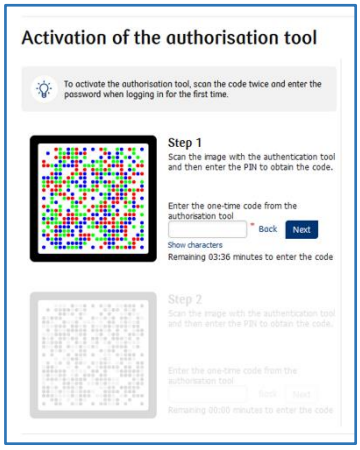
In the First logging password field, enter the password for the first logging in (access password), provided by the Bank's employee or received in the form of an SMS, and then confirm by pressing Log in



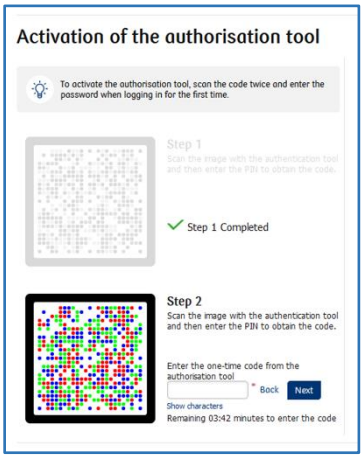
After selecting the Log In button, you will be asked to confirm Token Activation.



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



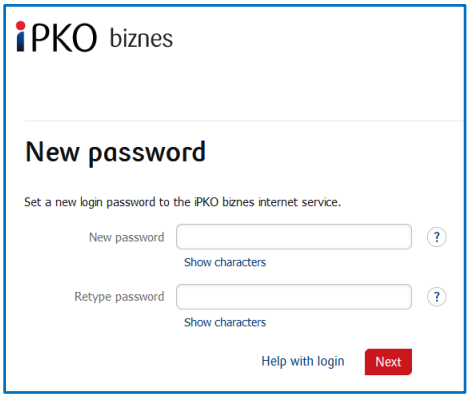
Then do the following step number 2.



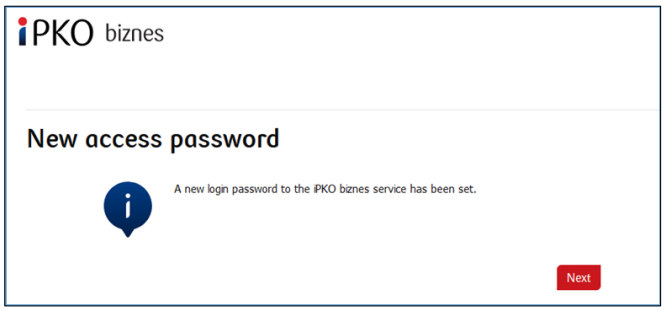
Then you will be taken to the access password change screen.

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

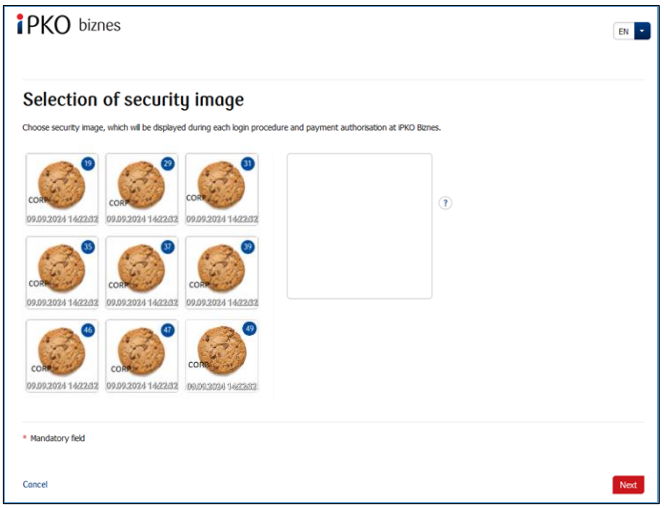
- **New password** - enter the password of your choice, which should consist of a minimum of 8 and a maximum of 16 alphanumeric characters (numbers and/or letters and special characters: `!@#$%^&*()_+-={}[]:;',.<>?). The password cannot contain Polish letters (e.g.: "ł", "ś"). Note, the password is case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



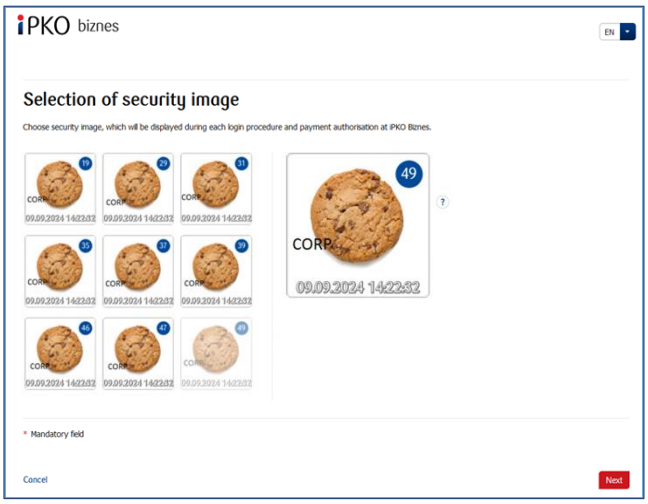
After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



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

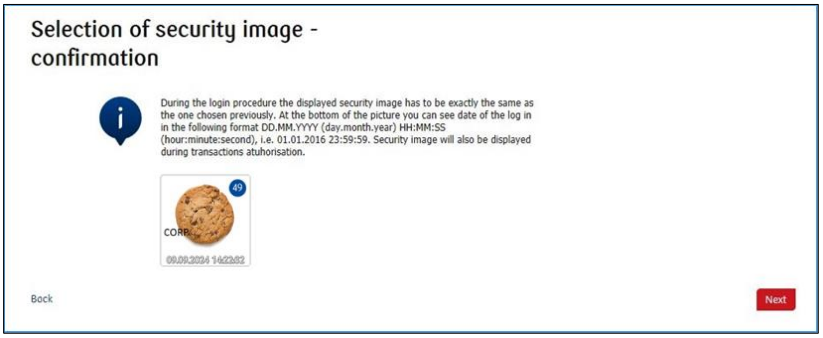


On this screen, select an image by clicking on the selected element (this document contains sample images. REMEMBER! Images are unique and will not be repeated on the website), and then select Next.



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

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



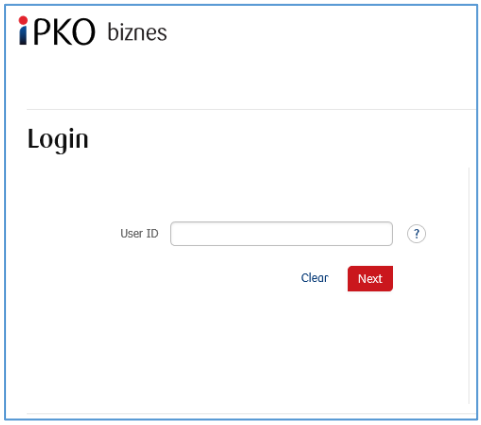
Read the Information on the processing of personal data.

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

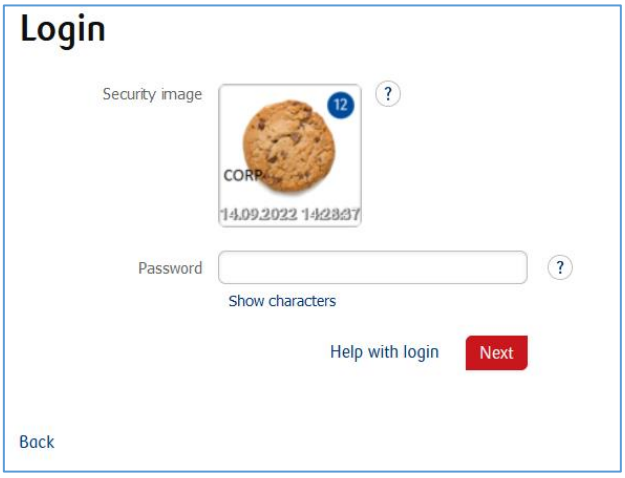
Subsequent Login

The screen and the logon process will be as follows:

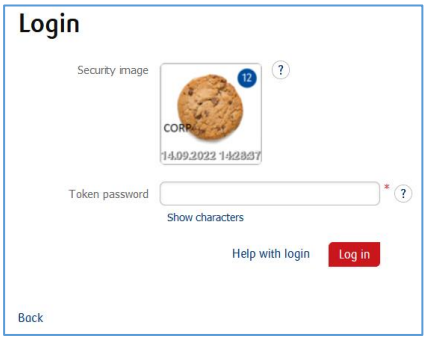
Step 1. Enter the User ID at www.ipkobiznes.pl. This screen changes because it will contain only one mandatory field, i.e. the field for entering the User ID. Enter the User ID in the field and then click **Next**.

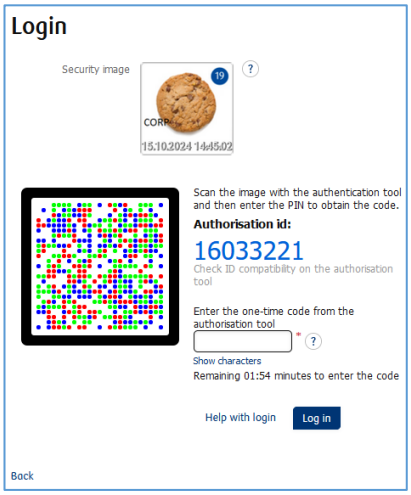


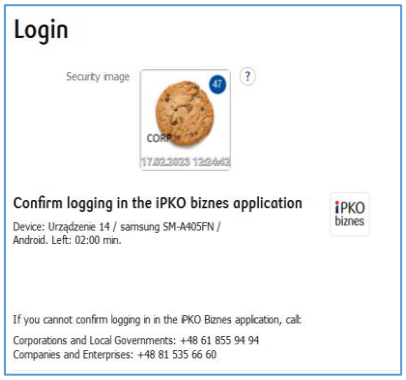
Step 2. Logging in after selecting the security image. The second screen presents the image of your choice above the field for entering your Access Password. Please verify that the displayed image matches the one you selected when logging in for the first time. In the Your Password field, enter the password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



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







- the security image will be displayed during each subsequent system logon and authorisation – check every time whether the image displayed corresponds to the image selected by you and whether there is date and time displayed that correspond to the current data in the following format: DD.MM.YYYY (day.month.year) HH: MM: SS (hour.minute.second), e.g. 01.01.2016 23:59:59,
- you can change the image at any time. To change it log into new website of iPKO biznes, select “Settings” tab and then “Access Channels” and “Security Image”. To change the image, you must **provide** the code from the authentication tool,
- the presentation of the security image does not apply to the iPKO biznes mobile website and the “old” version of the iPKO biznes website.

Note!

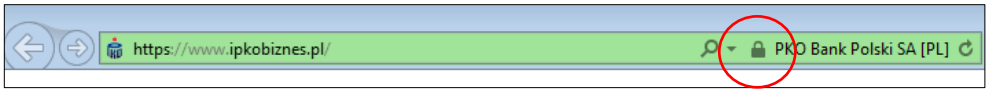
If, when logging into the website, you have any doubts as to your image or the data presented (date and time displayed on the image are not consistent with current data), stop the logon process or authorisation immediately and contact the Corporate Customer Service Centre. Consultants are available at: +48 61 855 94 94 or 801 36 36 36 (charged according to the operator's tariff). The helpline is available from Monday to Friday, from 8:00 a.m. to 6:00 p.m.; e-mail: ipkobiznes@pkobp.pl.

Safe System Logon

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

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

3. **Check whether there is a closed padlock icon somewhere within the browser window.**
Depending on the browser, the icon may appear in the address bar or in the status bar in the bottom of the screen. The padlock icon indicates that the webpage is protected by the security certificate and the connection is encrypted.



4. **Check whether the security certificate is correct.** The certificate data are available in the browser, usually under "Properties" option in the "File" menu. After clicking the "Certificates" button, check both "General" and "Certification path" option.
To access the certificate data, you can also double click the padlock icon. After clicking it, you will see certificate details indicating that it has been issued for https://www.ipkobiznes.pl/nowe domain.
You can also learn from them that the certificate has been purchased by PKO Bank Polski.

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

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

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

If the appearance of the logon page seems suspicious to you, BEFORE YOU LOG IN, contact the helpline at **801 36 36 36** (toll free for national calls, other calls charged according to the operator's tariff) or **+48 61 855 94 94** (for international and mobile calls; calls charged according to the operator's tariff).

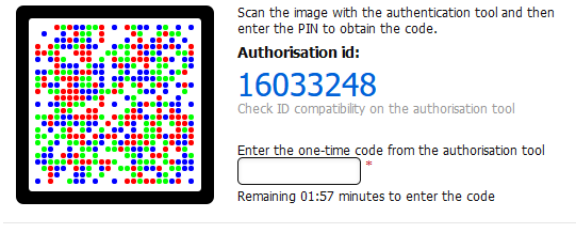
Digipass 770 token user manual

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

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

How it works?

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



How to get to token settings?

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

How to unblock a token or access to iPKO biznes?

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

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

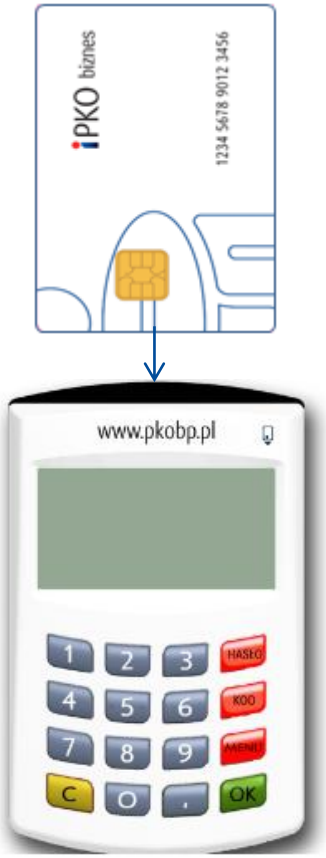
- Unblock – if you have blocked the authorization tool
- Activate the Website/ Call-in service - if you have a blocked password

If you have any questions, please contact the Helpline.

Digipass 870 token user manual

A reader with the individual card with one-off codes in the form of a chip card form a set called token, which allows to generate one-off passwords – used to login and one-off codes – used to authorize transactions. The prompts generated by the token are 8-digit prompts.

The code of one-off codes in the form of the chip card is assigned to one User only, therefore it shall be protected against access of third parties in the same manner as, for example, Bank cards.



Reader with numeric keyboard.

To activate the reader, insert the microchip card (the microchip must be in the reader). After several seconds you will see the option: Select PASSWORD, CODE or MENU.

PASSWORD is used to generate an 8-digit password used to log into the system.

CODE is used to generate a one-off code required to authorize the operation on the website. When you receive a prompt to enter the token response for a relevant code, select the CODE option on the reader. The reader will generate a sequence of digits appropriate for the code entered. Enter the generated code in the form.

NOTE! If there are any problems with the use of the reader or if the card is lost, contact the HELPLINE.
In the case of the token with a keyboard, the cable attached is not used at present.

The operation of the (VASCO DIGIPASS 270) token is very simple. Whenever an authorized user attempts to log into the iPKO biznes website or perform operation, the user will be asked to enter the code. To increase the security, the token is secured with a PIN code. At the time of delivery, the PIN code is 12345. After the first use of the token, the user should change the code.

Token activation path:

1. Switch on the token by pressing and holding the arrow button ◄ and also by pressing button.
2. Enter PIN code 12345.
3. The phrase NEW PIN will be displayed and a blank space for entering a new PIN code. Enter the new five-digit code that only you know.
4. The phrase PIN CONF will be displayed and a blank space for repeating the new PIN code.
5. If the number is entered correctly, the phrase NEW PIN CONF will be displayed.
6. In any errors are made when entering the new PIN code, the phrase FAIL will be displayed and then you will be prompted to enter the new PIN code and to confirm it.
7. To change the PIN code, switch on the token, enter the valid PIN code and then press and hold the arrow button ◄ and at the same time press and hold button.
8. The phrase NEW PIN will be displayed and a blank space for entering a new PIN code. Enter the new five-digit code that only you know.

To log into the iPKO biznes or authorize a transaction with the Vasco DP270 token, press and hold the arrow ◄ and at the same time press and hold the open padlock button , then enter the PIN code. When the phrase “APPLI” appears on the screen, select digit:

- “2” – if you log into iPKO biznes,
- “3” – if you authorize the operation on the iPKO biznes website. To authorize the operation on the website, enter the authorisation code displayed on the iPKO biznes screen in the tool. On the basis of the code entered, the tool will generate a sequence of digits required to authorize the operation on the iPKO biznes website.

iPKO biznes mobile banking application

The Users of the iPKO biznes Internet Banking System can use the mobile banking application which provides access to current financial information of the company on mobile devices. The iPKO biznes mobile application is available on phones with the following operating systems:

- Android from version 7.0 and above
- iOS from version 14.0 and above

in Polish, English, German and Czech language versions. The application is available for download in mobile stores: AppStore, Google Play and Huawei AppGallery. Quick access to the application is possible using biometrics.

The iPKO biznes mobile application ensures quick access to:

- mobile authorisation,
- order transfers,
- the transaction to be signed off,
- vie the list of accounts and available funds,
- the account history,
- pending and rejected transactions,
- applications,
- an exchange office iPKO dealer,
- a mobile token.

It allows the user to order transfers, as well as redo or return them from the account history, authorize the transactions pending the sign-off by the user and to dispatch one or several operation with the use of one signature. In addition, the application allows to find necessary data easily, for example: transactions by the counterparty name or transfer title. Apart from day-to-day operation of the account, it allows to view exchange rates and market analyses. There is also an option for setting convenient shortcuts to favourite sections on the home screen.

Before you download and activate the iPKO biznes application, make sure that your mobile phone meets the technical requirements and has Internet access.

To download the iPKO biznes application enter the Android or iOS* mobile app store and search for the iPKO biznes application by entering the phrase “iPKO biznes”. Then click the iPKO biznes application icon and the download button.

To download the iPKO biznes application, go to the application store for Android or iOS * phones and search for the iPKO biznes application by entering the phrase "iPKO biznes". Then click the iPKO biznes application icon and the download button.

In order to activate the iPKO biznes mobile application:

a) Enter the application and select Activate the iPKO biznes application -> I want to manage the company's finances
b) Log in with the data used to logging into the iPKO biznes website (User ID, token password and password),
c) Then set your individual 4-digit PIN,
d) Confirm your activation. You can do this via text message with activation code received from the Bank, or you can generate the activation code in the iPKO biznes internet banking service,
e) The application has been activated. You can log in to the application with your individual PIN code.

**The only costs charged to the User involve the charge according to the operator’s tariff for Internet connection required to download the iPKO biznes application to their phone and to start up the application and change the PIN code.*

Mobile token operation

A mobile token is one of the functions of the iPKO biznes mobile application that enables easy authorisation of transactions performed in the mobile application – to authorize the transaction you simply have to enter the token PIN code. The mobile token can be also used as an authorisation tool on the iPKO biznes website, both to log into the system and to authorize financial orders and non-financial transactions.

The access to the mobile token is protected by a PIN code.

In order to personalize the token, the iPKO biznes user should enter the iPKO biznes mobile application and select "Activate the authorisation tool". After entering the User ID and clicking Next, he receives the initial PIN for the token from the Bank in the form of an SMS.

The initial PIN code should be changed to an individual PIN code when starting up the token. The individual PIN code should have from 4 to 8 digits. The individual PIN code is defined by the Client in the so-called personalization process. The personalization does not mean the token activation. The token should be activated when logging into the iPKO biznes website (it cannot be activate through the iPKO biznes mobile website). If the User fails to perform the mobile token personalization at that time, or loses its own PIN code, they should contact the Helpline consultant.

REMEMBER! If you enter a wrong initial PIN code three time, the application will be blocked and it will have to be installed and personalized again.

Using the mobile token in the iPKO biznes application

After starting the application, the User will see the “Mobile Token” option under the “Log in” button: The activation of the token requires confirmation with the predefined PIN code. After logging into the token, the User will see two buttons: “Password” and “Code”.

After selecting the “Password” button the User will receive an 8-digit password for logging into the website and if the “Code” button is selected – an 8-digit code required to authorize the transaction.

A prompt to enter the PIN code will appear if more than 2 minutes have passed since the last use of the “Code” or “Password”
function. Every code generated by the token is unique and related to one transaction only.

The token in the iPKO biznes application does not verify whether the PIN code entered is correct. If the user enters a wrong PIN code, the application will generate incorrect codes or password. Then it will be impossible to log onto the website and authorize the operation

NOTE! If you enter a wrong token code or password three time, the token will be blocked. To unblock the token, you have to contact the Helpline consultant. If you have any problems with the use of the iPKO biznes mobile token, contact the HELPLINE (**061 855 94 94**).

Mobile authorisation operation

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

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

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

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

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

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

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

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

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

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

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

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

Using the mobile authorisation in the iPKO biznes application

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

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

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

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

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