



Bank Polski

iPKO biznes –  
USER MANUAL

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## GENERAL INFORMATION

### iPKO biznes Internet banking system

iPKO biznes is an Internet banking system dedicated to institutional clients. Access to the system is possible through a web browser, which means no additional installations on a particular computer are necessary, and the system may be used by many Users at any time.

### First login

Key in <https://www.ipkobiznes.cz> address to your browser to enjoy the iPKO biznes service.

**User ID** text field- key in the number given by the Bank worker and then press **Next**.



The screenshot shows the iPKO biznes login interface. At the top left is the iPKO biznes logo. Below it, the word "Login" is displayed. There is a text input field labeled "User ID". To the right of the field is a red button labeled "Next". There is also a "Close" link to the left of the button.

After keying in the correct User ID number - you will be relocated to the next screen of the login process. Choose [Are you logging in for the first time?](#)



The screenshot shows the next step in the iPKO biznes login process. It features the iPKO biznes logo and the word "Login". A question is posed: "Are you logging in for the first time?". Below this, there are two input fields: "Token password" and "Password". Each field has a "Show characters" link and a toggle icon. To the right of the "Password" field is a link that says "Problem logging in?". At the bottom, there are two buttons: a blue "Clear" button and a red "Log in" button. A "Back" link is visible in the bottom left corner.

- The **First login** screen will be presented. In the **First login password** text field key in the first login password (access password). This password was given to you by the Bank worker during signing the contract. Then press **Log in**.

After pressing the **Log in** button you will be asked to activate your token. Key in the answer from the token for asked operation number and then press **Execute**.


You will receive the confirmation that the token has been activated.

After pressing the **OK** button you will be relocated to the **Access password change** screen.

On **Access password change** screen fill in the following text fields:

- **First login password** repeat the first login password (access password). This password was given to you by the Bank worker during signing the contract.
- **New password** key in your new password, which should contain at least 8-16 alphanumeric signs (figure and/or letter and special characters: '!@#\$%^&\*()\_+~={}|:;',.<>?). The password cannot contain diacritical marks.. Attention, lower cases and upper cases are diversified.
- **Retype password** repeat your chosen password.

## Access password change



The form consists of three input fields, each with a 'Show characters' link and a help icon (question mark in a circle). The first field is labeled 'First login password'. The second field is labeled 'New password'. The third field is labeled 'Retype password'. Below the third field, there is a 'Show characters' link and a 'Problem logging in?' link. At the bottom right, there are two buttons: 'Clear' and 'Log in'.

First login password  [Show characters](#) [?](#)

New password  [Show characters](#) [?](#)

Retype password  [Show characters](#) [Problem logging in?](#) [?](#)

[Clear](#) [Log in](#)

After keying in the correct data and pressing **Log in** button you will receive the confirmation that the password has been changed.

**iPKO** biznes


EN 

### Access password change – confirmation

The password has been successfully changed.

[Next](#)


After pressing **Next** button the screen to select the **Security Image** will appear (the Images in the following document are exemplary). Please mind the fact that the images are unique and will not reappear in the service.




EN

### Selection of security image


Choose security image, which will be displayed during each login procedure and payment authorisation at iPKO Biznes.




8




9




10




12




14




20



33



40



42


?

\* mandatory field

Cancel

Next


On this screen select the **Security Image** by clicking on the chosen element (this document contain the exemplary images) and then press **Next**. Please mind the fact that the images are unique and will not reappear in the service.




EN

### Selection of security image


Choose security image, which will be displayed during each login procedure and payment authorisation at iPKO Biznes.




8




9




10




12




14




20




33



40



42



8

?

\* mandatory field

Cancel

Next

Hotline (Monday to Friday 8:00 am -18:00 pm): CZ 800 022 676 option 1, PL +48 61 855 94 94, local charges shall apply.  
Version 1

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**REMEMBER!** The service will not ask the User to type in the code from token during the Security Image selection. Memorize Your Security Image – from this moment it will be displayed during each login procedure and payment authorization at iPKO Biznes.

After pressing the **Next** button, the User will be taken to the “Selection of security image – confirmation” screen. To definitely confirm the selection of the Security Image and also to enable the User to enjoy the service press the **Next** button.

### 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 at authorization.



Back

Next

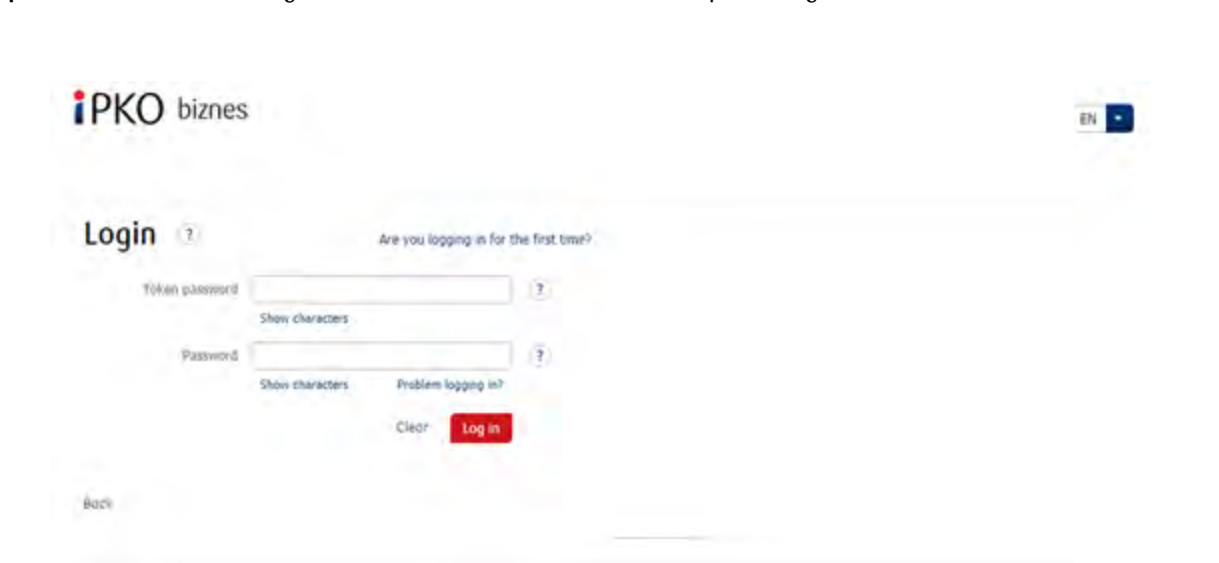
**ATTENTION!** The User ID and the password serve also to activate the telephone service. To activate the service, please contact the HELPLINE.

## Next login

**1st Step.** Key in the User ID at the address: <https://www.ipkobiznes.cz> This screen will differ from the previous one, as it will contain only one required field called User ID. Key in the User ID and press Next.



**2nd Step.** After keying in the correct User ID – the User will be taken to the next screen of the login procedure. After entering the Token Password and Password press Log in.

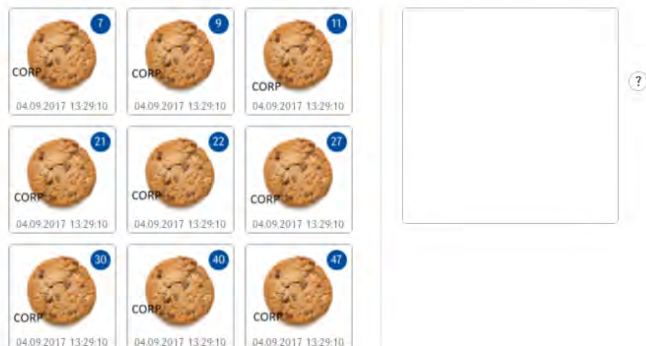


## 3rd Step. Screen of selection of the Security Image

After pressing the Log in button the screen to where the user select the Security Image will appear (the images in the following document are exemplary). Please mind the fact that the images are unique and will not reappear in the service.

## Selection of security image

Choose security image, which will be displayed during each login procedure and payment authorisation at iPKO Biznes.



\* mandatory field

Cancel

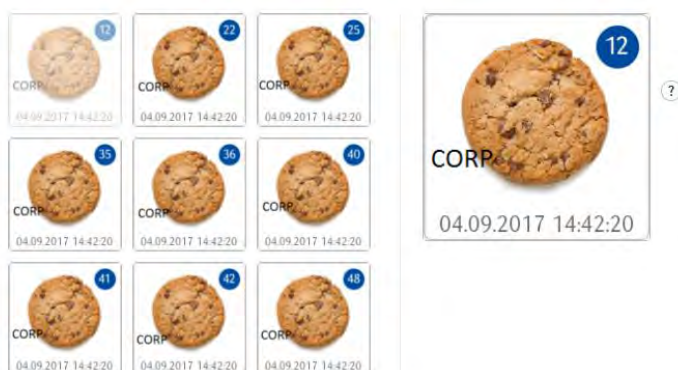
Next

### 4th Step. Selecting the Security Image

On this screen select the Security Image by clicking on the chosen element (the images in the following document are exemplary Please mind the fact that the images are unique and will not reappear in the service.) and then press Next.

## Selection of security image

Choose security image, which will be displayed during each login procedure and payment authorisation at iPKO Biznes.



\* mandatory field

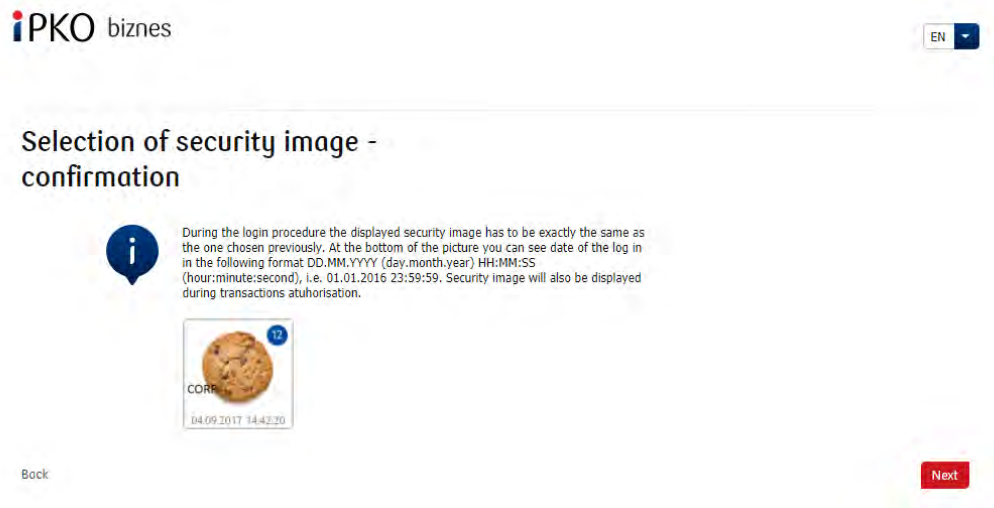
Cancel

Next

### Remember!

The service will not ask the User to type in the code from token during the Security Image selection. Memorize Your Security Image – from this moment it will be displayed during each login procedure and payment authorization at iPKO Biznes.

**5th Step. Selecting the Security Image - confirmation.** After pressing the Next button, the User will be taken to the “Selection of security image – confirmation” screen. To definitely confirm the selection of the Security Image and also to enable the User to enjoy the service press the **Next** button.




### Important:

- During the first login procedure the User will key in the foregoing login data, the selection of the Security Image will appear automatically,
- During the first Security Image selection the service will not ask the User to type code from token,
- The Security Image will be displayed during each login procedure and payment authorization - every time check if the displayed Security Image is exactly the same as the one chosen previously. At the bottom of the picture the User has to see a date of the login procedure and payment authorization in the following format DD.MM.YYYY (day.month.year) HH:MM:SS (hour:minute:second), i.e. 01.01.2019 23:59:59.,
- The change of the Security Image will be possible at any time after login procedure to the iPKO biznes service after choosing the “Settings” tab, then “Access channels” and “Show security image”. It will be possible after keying in the code from the token.
- The presentation of the Security Image does not concern the mobile version iPKO biznes service.

**6th Step. Login procedure after selection of the Security Image.** First step and the screen of the login procedure will not change. The next screen will display selected Security Image over the Token Password and Password fields. Next, the User has to check if the displayed security image is exactly the same as the one chosen previously during the first login procedure.

**Login** ? Are you logging in for the first time?

Security image 

Token password  ?  
Show characters

Password  ?  
Show characters Problem logging in?

Clear Log in

Back

### Important!

If the displayed Security Image is different from the chosen one or the data open to doubt during the login procedure or payment authorization, the User should immediately cease that action and contact the consultant from "Centrum Obsługi Klienta Korporacyjnego", available at: +48 61 855 94 94 or 800 022 676 (call charge as per operator's tariff plan). The phone service is open for business from Monday to Friday at 8:00-18:00 ; e-mail: [ipkobiznes@pkobp.pl](mailto:ipkobiznes@pkobp.pl)

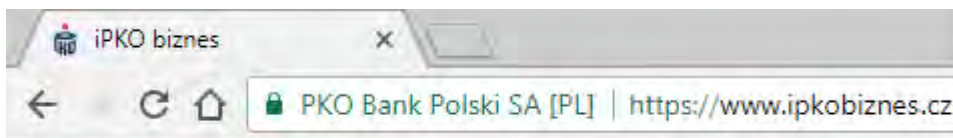
### Safe login:

1. Always enter the Bank's website address manually.
2. Verify that the site address in the browser window looks like this:

<https://www.ipkobiznes.cz>

3. Verify that there is a closed padlock icon within the web browser window.

Depending on the browser, a padlock icon may appear in the address bar or in the status bar at the bottom of the screen. The appearance of this padlock indicates that the site is secured with a security certificate and the connection is encrypted.



4. Check the safety certificate. Certificate data is available in the browser, most commonly in the "File" menu under "Properties". After selecting the "Certificates" button, check both "General" and "Certification Path". You can also access the certificate data by double-clicking on the padlock icon; you will then see details about the certificate, which will show that it was issued for the domain <https://www.ipkobiznes.cz>. You can also find out that the purchase of the certificate was made by PKO Bank Polski.

5. While logging in at the Bank's website, never use links of unknown origin, placed in an e-mail and SMS or on websites not belonging to the Bank.

6. **Do not disclose the login information** (customer number, access passwords) to other persons, do not provide it at the request of third parties.

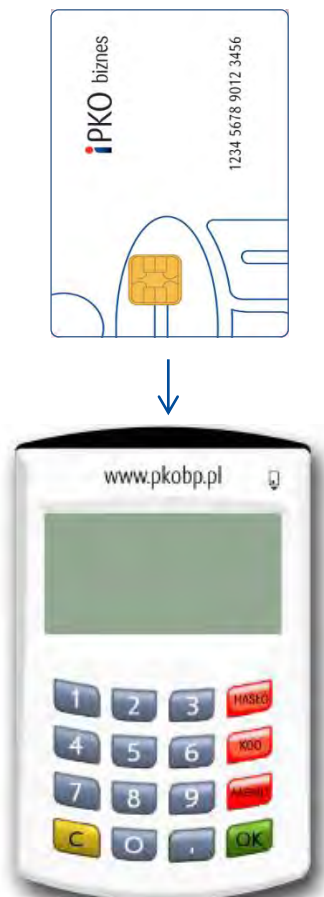
7. Verify information presented by the Bank about the date and time of the last successful login and the last failed login attempt - in case of any inaccuracies, report this fact.

If you notice anything unusual at the login site, please call **800 022 676** hotline (no fee for domestic calls at home, otherwise local tariff) or **+48 61 855 94 94** (for calls from abroad and from mobile phones, local tariff applies) PRIOR TO LOGGING IN.

## Hardware token usage

The reader, along with an individual chip code card, forms a token that allows you to generate one-time passwords - used for login and one-time codes - to authorize transactions. Answers generated by the token are presented as 8 digits.

One chip code card is assigned to one User only, so it must be protected against third party access, in the same way as e.g. bank cards.



### Reader with numeric keypad.

Insert the microprocessor card into the reader (the microprocessor must be placed in the reader). After a few seconds you will see the options: Choose PASSWORD (HASŁO), CODE (KOD) or MENU.

**The PASSWORD (HASŁO) function** is used to generate an 8-digit password for logging in to the system.



**The CODE (KOD) function** generates a one-time code needed to authorize operations on the website. When prompted to enter a response of the token to the relevant code, select the CODE option on the reader, the reader will generate a sequence of digits for the code. The generated code should be entered in the form.


**NOTE!** To activate the service, call the HOTLINE. If you have trouble using the reader or lose your card, please contact HOTLINE. **In the case of a keyboard token, the attached cable is currently not in use**

## Token VASCO DigiPass 270



The use of the token (VASCO DigiPass 270) is very simple. Every time that an authorized user wishes to log into iPKO biznes or wants to carry out an operation, he will be asked to enter a code generated by the token. For higher security, the token is protected by a PIN code. At the moment of delivery the PIN code is 12345. When using the token for the first time, the user must change the PIN number.

1. Activate the token by pressing and holding the ◀ arrow button and additionally by pressing the  button.
2. Enter PIN 12345.
3. The application will display NEW PIN and some free space for entering the new PIN number. Enter a 5-digit PIN number, known only to you.
4. The application will display PIN CONF and some free space to enter the PIN number once again.
5. If the number has been entered correctly, the application will display NEW PIN CONF.
6. If an error is made when entering the new PIN number, the application will display FAIL, following which, you will be asked once again to enter the new PIN number and to confirm it.
7. To change the PIN code, switch the token on, enter the valid PIN code, press and hold the ◀ button while at the same time pressing and holding the  button.
8. The application will display NEW PIN and some free space for entering a new PIN. Enter a new 5-digit number, known only to you.

In order to log into iPKO Biznes, you must turn on the token using the buttons ◀ and  and enter your PIN. When the word APPLI appears on the screen of your token:

- select the digit “2” on the keyboard. The application will generate a 8-digit code which should be entered as a PASSWORD.
- select the digit “3” on the keyboard. The application will show two hyphens — which have to be replaced by entering authorization code number required by iPKO Biznes. The application will generate a 8-digit code which should be entered as a TOKEN CODE.



## Operating mobile token

Mobile token is one of the iPKO biznes mobile application feature. It ensures easy transaction authorization executed via mobile application – enter token PIN and transaction will be authorized. Mobile token can also be used as an Authorization tool in iPKO biznes website, for logging in as well as for transaction authorization.

Mobile token access is secured with PIN.

iPKO biznes user receives download link from the Bank via text message. Initial PIN is valid for no longer than 24 hours from the moment of sending a text message.

Initial PIN need to be changed for individual PIN during first token launch. Individual PIN should contain minimum of 4 and maximum of 8 digits. Individual PIN is defined by customer during “personalization” process. Note, that personalization is not equal to token activation, that should be performed during first log in to iPKO biznes service. In case of missing token personalization or PIN, please contact our hotline.

**NOTE!** Three failed login attempts cause application lock and necessity to activate and personalize the application once more.

## Header

iPKO biznes has a new main menu, always visible at the top of the screen, which consists of:

- Company name
- Context names - drop down field with context selection. Names are presented alphabetically. As the current login, the last context name to which you were logged in is displayed.
- User name
- User ID
- Log Out Button - allows you to log out of the site
- Messages
- Settings
- Administration
- Session activity timer



## Session activity timer

In the top right hand corner of the screen there is a session activity timer. It allows you to control the remaining time of the session activity. After 10 minutes the user is automatically logged out. Next to the timer there is an icon used to refresh the session time, which happens automatically when you switch to another screen.

## Messages

At the top of the site to the right there is the Messages section. The number in the red circle indicates unread messages. When you click on the "Messages" link, you will be redirected to the Message List or Message Archive where you can read the messages, or mark them as read / unread.

The message is displayed on the Message List for 90 days from the date the message was posted (not the date of the message, but the date of the listing, or initial listing if no action was taken). After 7 days, the message is deleted permanently.

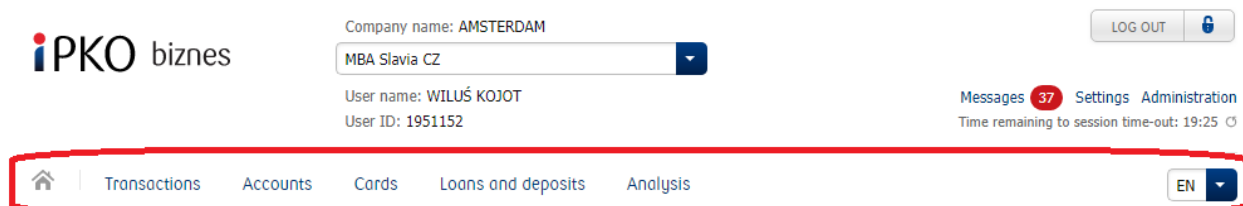
If the User moves the message to the archive, it will be presented for 90 days calculated from the date of presentation of the message in the list (not the date of creation - in practice since the last transfer to the archive). After 7 days, the message is deleted permanently.

The list of messages about rejected transactions is limited to the accounts to which the logged-in User has the authority to search for transactions and bundles.

## Main menu of the site

The menu leads to different parts of the site. It is located directly under the heading. It contains the following links:

- Home site - default login section. You can always return to it when you select the "Home" icon.
- Transactions Section
- Accounts Section
- Cards Section
- Loans and Deposits Section
- Analysis Section
- Choice of language version. Dropdown list of User interface language selection. Versions are arranged alphabetically, although the Polish version is always presented first.



## New Tile

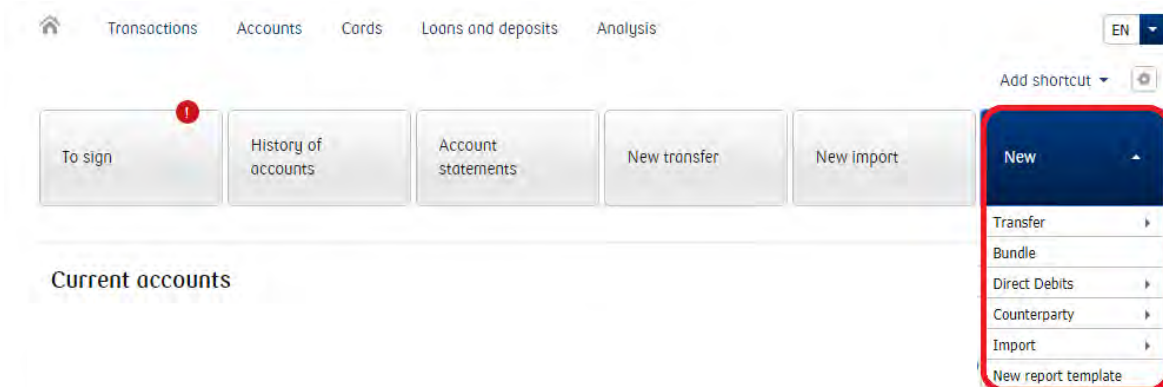
New Tile content is dependent on the level 1 menu, and is different in the "Transactions" Menu and in the "Accounts" menu.

Choice of action takes the form of a drop down field. When you click on a tile, its contents expand downwards, allowing you to select actions from the menu.

When you click on the first level in the selected action, such as Transfer, the second level of Single, Own, or Foreign, is displayed. It is possible to move to the next levels downwards if the action has them. At the same time it is possible to select actions already in level I, if it does not include additional selection options.

At any position from which you can choose further options, there is an arrow. From the second level, at the top of the list there is a level I position, which is written in bold type and allows you to return to a higher level, below there is the list of items from the selected level. The next selection causes another reload, and at the top of the list there is always a higher level position allowing you to return to the previous level. If you do not select any item, and click outside the New menu area, the drop down field closes.

The position is selected by clicking on the actions at the last level. When you select an item from the list, you will be taken to the screen for that functionality.



## Personalization

iPKO biznes Users can customize the view of the service according to their needs by managing the tiles that transfer them to the default or personalized item for the module. The maximum number of tiles presented in one line is fixed and it is 6 (for the first line this number is 5 + tile "New"). Exceeding this number will cause the tile to move to the next line as the first one on the left.

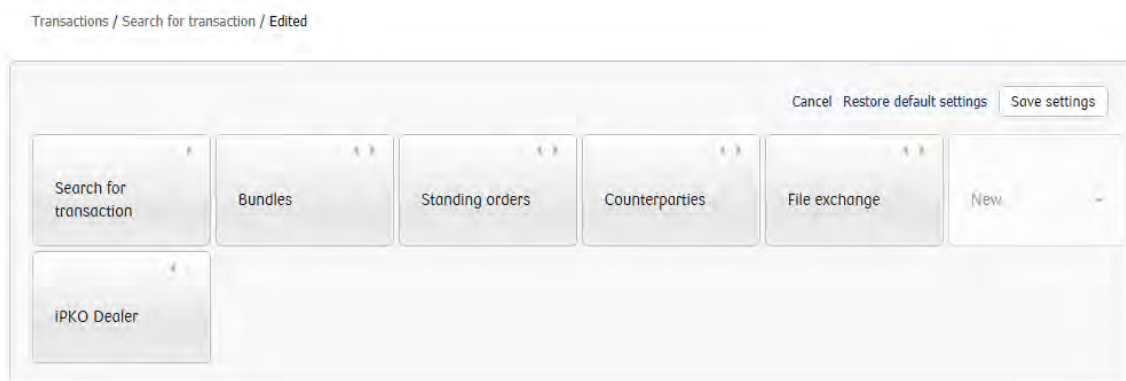
The "My shortcuts" link is located at the top right hand corner of the menu, to the left of the settings icon.

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

After selecting the Settings icon, the following are presented on the tiles:

Arrows allowing to move the tiles to the right and left. The exception is the "New" tile, which is always presented in the last position in the first line and may not be moved. In the edit mode, it is inactive.

The tile, located in position 5 in the first line (before the "New" tile), after moving to the next position to the right, will be moved to the second line.



Tiles containing links outside the transaction service (for example iPKO Dealer) are marked with an arrow symbol.

The "Cancel" link - allows you to exit the settings without saving changes; clicking anywhere on the screen outside of the settings area will also cause exit from the settings without saving changes.

Link "Restore default settings" - restores the default settings of the second level menu. Clicking the link will present the tiles in the default order. Presenting does not mean saving. To save the restored defaults, select the "Save Settings" function.

The "Save Settings" button, which saves your changes and closes the tile edit mode. Saving your settings does not require the authorization code.

## Footer

It occurs on every screen of the site, and looks the same on each screen. It contains links to the site structure presented in columns. The untitled column provides links to guides, tariffs, commissions, interest rates, exchange rates, and security information.

The dates and times of the last successful and failed login attempts are also shown.

Home page

### Transactions

Search for transaction  
Bundles  
Direct Debits  
File exchange  
Counterparties  
iPKO Dealer

### Accounts

Current accounts  
History of accounts  
Locks  
Account statements  
Reports

### Cards

Debit cards  
File exchange

### Loans and deposits

Term deposits  
Loans  
Tradeservice

### Analysis

Liquidity management  
PKO Cash Flow Manager

### Guides

Tariffs  
Interest rate  
Table of Exchange Rates  
Security

Last successful login 2018-02-23 ; 13:04:04 | Last failed login 2018-02-22 ; 13:27:10

## Search criteria

The system allows you to narrow the list through a filtering mechanism that works the same way in the whole iPKO biznes. The appearance of the search criteria section depends on whether the default search criteria have been applied on the screen.

The "Select search criteria" button opens the lightbox listing the search criteria for that site. When you select criteria, the button name changes to "Edit search criteria"

**Search criteria**

Available funds

Book balance

Currency

\* Transactions

Group of accounts

Transactions

☐ Select all

☐ Awaiting funds

☐ Pending execution

☐ Pending transmission

☒ Waiting to be signed

Date

2017-04-11

Selected criteria

Available funds: from 150,00 to 300,00, Currency: PLN, Transakcje: Waiting to be signed, data realizacji: 2017-04-11

Cancel

Search

The "My Search Criteria" drop down allows you to search for a transaction that you previously defined

The "Search" edit field allows you to enter the phrase to search - for example the name of the contractor. The completed field, confirmed by the User by clicking the search button or enter, becomes an active filter.

**Current accounts**

Search criteria

Select search criteria

My search criteria

Find

## Result tables

Search results in the whole site are presented in the form of result tables. Tables for each module have defined default fields and the default layout. The default appearance of the result table together with the specified sort criteria is set independently for each module.

**Current accounts**

Search criteria

Edit search criteria

My search criteria

Find

Available funds: from 50 000,00 to 100 00...

Save search criteria

Restore default settings

View options

Show grouped accounts

Management of groups

**All accounts**

Group functions

Account name

Account number

Available funds

Currency

Book balance

Currency

Functions

Rachunek bieżący

62 927,41 PLN

63 040,56 PLN

63 1020 5561 0000 3302 0363 0480

After clicking the settings icon, the customer may personalize the layout of the table. You can:

- Change the order of the columns
- Hide the columns
- Add columns from the column list predefined for the table
- Change the data sort mode in accordance with the fields set in the table

## Group functions

Above each result table on the left, there is a "Group Functions" dropdown field, where default options for each result table are presented. For example, for the main site the options are: Download Statements, Download Standard Reports, and Request Custom Reports. If you want to download the statements collectively, select the accounts, and click: "Download statements" in the group functions.



## Administration

The administration module is described in more detail in the Administrator Manual. iPKO biznes service allows you to work in contexts, after appropriate configuration within the company. In other words, if you are authorized to operate more than one company, you will be able to select a context from the drop-down list in the middle, at the top of the screen (context changes when you click on the relevant context). Within the context you hold certain authorizations. Details of the authorizations can be checked by selecting the "Administration" option, then the tile "Users", and "Details" column features. A User who holds no administrative rights to the context will not be presented with administrative functions and will not be presented with information about other Users.

## Context parameters

In this section you can check your basic context parameters such as signature class, session length, or default language.

## Accounts

In this section you can check the list of accounts that you have access to within the context you have chosen.

## Users

In this section you can check, for example, your signature class or service authorisation scheme. A User who holds no administrative rights to the context will not be presented with information about other Users.

## Services

In this section User can check list of available services, service authorisation patterns and transaction signing patterns. User is also capable of changing and deleting mentioned patterns.

## Access restrictions

In this section you can check whether the context to which you are logged in has defined access restrictions, such as the ability to log in only on workdays or from specific IP addresses.

## Whitelists

In this section User can check the list of Whitelist Counterparties, which can also be changed, assigned or removed.

## Transactional limits

In this section User can see transactional limits created for certain Users, and also change them.

## File formats

In this section, you can check the list of defined file formats for the context in which you are currently logged in.

# Settings

## Access channels

The "Access Channels" option contains the functions and information needed to manage security. In addition to presenting the date of the last successful and unsuccessful login to the on-line or mobile system, it is possible to block access to these services and change the password.

## Password

In this section, the User can change the password to the iPKO biznes site. The change is made by entering in the appropriate fields first the old password followed by the new password twice. Changing your password will be confirmed with a message.

The password can consist of 8-16 alphanumeric characters and the following special characters : `!@#\$\$%^&\*()\_+ -= {}[]; '<>?. Diacritical marks will be treated as incorrect. The system distinguishes uppercase and lowercase characters.

## Blocking access to the mobile or on-line service

Blocking access to the service requires the "Block" option in the "Access Channels" table and confirmation in the next step with the "Done" button

Service	Status	Maximum number of failed logins	Last successful login	Last failed login	Functions
Website	Access enabled	3	2017-04-11 10:15:40	2017-04-06 15:50:25	
Call-in service	No access	3			

## Authorisation tools

In this section, you can view information about the authorization tool that is assigned to the context in which you are logged in.

## My profile

In this section you can set the default account on forms, transaction values parameters and import parameters. In the Accounts List section you can assign accounts to groups (collectively or individually), manage the account groups by editing the group name, group presentation order in the account lists; these changes will be visible after log in to the Accounts - Current Accounts section (after selecting the "Show grouped accounts" view). Account groups will also be visible in the relevant filters. Accounts that are not assigned to groups will be listed as "Accounts not assigned to any groups".



## After login

This is the default site that appears after logging in. The screen shows all the accounts to which you are authorized. In the columns of the table, default data are presented, such as name and account number, funds available with the account currency and account balance with the account currency. By clicking on the amount in the "Available funds" heading, you are transferred to the "Unsettled funds" option, and in the "Book balance" column for "Account history." Clicking on the name or account number opens the details of the account on the layer.

After logging in, the screen consists of several functional sections:

### Messages

After logging in to the site, below the first menu level there is a message informing about the number of unread messages. This is only visible if the User has unread messages. From the message you can see the whole message by hovering over the link. The details of the unread message will open on the layer. Selecting the "See All" link from the message level allows you to navigate to the full message list.

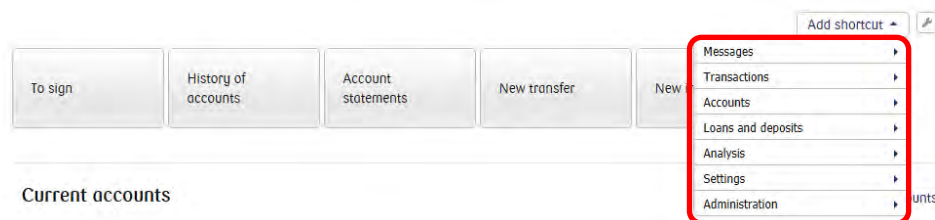


### Shortcuts

The following default shortcuts are listed in the shortcuts section:

- To be signed
- Account history
- Statements
- New transfer
- New import
- Link [Add a shortcut](#)

Shortcut tiles lead to the most commonly used functions of the site. Selecting a shortcut tile moves you to a separate site dedicated to the section. You can manage (change the order or delete) shortcuts. To do this you need to select the "Add shortcut" option above the default shortcut tiles.



Selecting the settings icon will allow you to edit shortcuts. If no shortcuts are defined (eg they have been deleted), the editing mode will contain the following function links: Cancel; Restore Default and Save Settings.

On each defined tile there will be presented icons allowing you to manage their order or delete them. You can move shortcuts using the left / right arrows. Moving right to the last shortcut of the line causes it to move to the next line. If the shortcut is deleted, the next shortcut will replace it.

You can add an unlimited number of shortcuts to the screen.

## Summaries

Two additional account summary links are presented over the tables:

- 1) **Summary of all accounts** shows the total amount of funds available in a given currency and accounting balances in a given currency without the need to mark the accounts. This summary always shows the total data of all accounts that you have access to.
- 2) **Summary of accounts** shows either the total amount of funds available in a given currency and the accounting balances in a given currency without the need to mark the accounts or presents a summary only for the selected accounts in the table.

If you have access for example to 3 accounts but your right to view the balance of accounts / funds available is limited only to two accounts, this summary will only cover two accounts in the summary section.

If there is a group of accounts in the context, then the Account Summary link at the header level of this group is a summary of the accounts in that group. If "show non-grouped accounts" option is chosen in the view options, all selected accounts or all accounts (if none were selected) will be counted. If the filters are set up, then the summary will apply to all accounts that meet the search criteria, not just those visible on the site (unless the records are selected).

The summary also includes the rules for consolidated account limits, if the Customer uses this type of product.

**Available funds** are the sum of the funds increased by the amount of the revolving loan or the allowed debit balance. The amount of available funds is also influenced by unsettled funds (which increase or decrease it).

**Account balance** is the amount of funds booked in the account.

## Search criteria

The dashboard displays the initial status of the Search Criteria.

The initial status of the search criteria section includes "Select your search criteria," "My search criteria," and the "Search" field.

When searching, results are returned in a non-grouped view.

## View options

When you log in, the default view of non-grouped accounts is displayed. If you select the "Show grouped accounts" option, you will see a list of accounts divided into groups that you have created. By default, only the first group of accounts is expanded in the group view, the other groups are collapsed. Group of accounts aggregating accounts not assigned to any of the groups is presented under all other groups of accounts. After selecting "Show non-grouped accounts", a full list of accounts expands.

## Functions at the accounts table level

In the "Functions" column you can quickly go to the account history, search engine transaction or add your own shortcut. Clicking the "More" link expands a list of links to individual functions at the account level.

# Accounts

## Current accounts

The section presents the same range of data as the page after logging, except for default shortcuts and information regarding messages.

## Account history

In the "Account History" tab, you can find information about each completed transaction that changed the account balance of the account. Transactions presented in the history of the account can be searched by transaction type. Data can also be searched by date, transaction amount, counterparty name, transfer title, and counterparty account number. Search criteria can be combined. The transactions in the list correspond to the selected search criteria and are presented according to the date of the operation. The operation date is the date when the transaction was physically made on the account. The currency date is the date on which the transaction was executed and affected the balance of funds available on the account. From that date interest is accrued.

PDF transaction receipts can be downloaded individually for each of the records in the table, (this option is available in the "Functions" column) or collectively by "Group Functions" after selecting the transaction and selecting the "Download documents in group" option. The application allows you to download a full summary of searched operations. Generating the summary can be done by selecting the "Download list" option in the group functions and specifying the file formats. It is also possible to draw up a summary of selected transactions. To do this, you need to select the transactions, so that only the operations that you have selected are listed in the downloaded list.

Recent history | Advanced history

Recent history







Search criteria | Edit search criteria | My search criteria

Account: Rachunek bieżący 63 1020 5561 0000 3302 0363 0480 PLN | Operation date: from 2017-04-10 to 2017-04-11

Save search criteria | Restore default settings

Group functions | Show summary

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<input type="checkbox"/>	Operation date Value date	Operation data	Operation type	Amount Balance after operation	Functions
<input type="checkbox"/>	2017-04-10 2017-04-11	Title: ODS.NALEŻNE-DEP.AUT.07 G.18:04 Transaction identifier: 71000209800000152	Interest accrual	0,69 PLN 63 040,56 PLN	  
<input type="checkbox"/>	2017-04-10 2017-04-11	Title: KAPITAŁ DEP.AUT. SESJA G. 18:04 90102055610000310700155341 1 D OD 10-04-2017 OPROC.ZM. 0,5000000% Transaction identifier: 71000209800000152	Crediting	50 261,38 PLN 63 039,87 PLN	  

**NOTE!** All transactions debiting the account are presented with a "-" sign, and all account credits are not preceded by any sign. If you enter the amounts without any sign in the Amount min. and Amount max. (Or in one of these fields), the search will cover all the debits and credits from the given quota range.

## Locks

In this section uncleared funds. Uncleared funds are the sum of funds from unsettled transactions in your account. The transaction blockade is established by the system at the time the transaction order is executed with the current date or when the bank executes a transaction with a future date. Credit card transactions also reduce the funds available at the time of the transaction. The lock is cancelled when the transaction is settled.

## Account statements

In the "Account statements" section you have the option to download statements in PDF format. The statements for the last months can be download after changing the „due data” in the „edit search criteria. On the first screen, the system by default displays the last periodic statements for all accounts. It is also possible to search for statements:

- for a single account,
- for selected accounts,
- for a specified period,
- according to the number of the statement (after indicating one account).

To download the statements please use the "Download" option. There is a possibility of group download. To do this, you need to select the statements and use the "Download statements" option from the group functions. The files will be saved in the bundle (ZIP format).

### Account statements

**Search criteria** [Edit search criteria](#) [My search criteria](#)

Account Rachunek bieżący 63 1020 5561 0000 3302 0363 0480 PLN ☐ Due date: Last periodic account statement ☐

[Save search criteria](#) [Restore default settings](#)

**Group functions**

1 - 4 / 6

<input type="checkbox"/>	Account name Account number	Account statement number	Account statements from/to	Number of operations	Functions
<input type="checkbox"/>	Rachunek bieżący (PLN) 63 1020 5561 0000 3302 0363 0480	3/2017	2017-02-22 2017-03-20	24	Download

# Reports

## Standard reports

The "Accounts" section under the "Reports" tab provides a functionality where you can order a file in one of two formats: Elixir, MT940. It is a standard functionality available to all iPKO biznes Users provided they hold the proper authorizations.

These reports facilitate cooperation with financial and accounting systems. They contain a string of characters that can be easily imported and read by most financial and accounting systems. The maximum period for which report files are available is 90 days, calculated from the current date. To order a file report you need to specify: account, date - day or range of days for which the report should be generated and file format. To download the report use the "Download" option. It is possible to group reports. To do this, select the report and use the "Group Functions" option, where "Download standard reports" should be indicated. The files will be saved in the bundle (ZIP format).

Selecting "Own References" will result in the report containing the customer's references for each transaction. Referral can be provided on the condition that a referral order has been issued for the account, and at the same time the customer has given such references while executing the transaction.

Current accounts History of accounts Locks Account statements **Reports** New

Standard reports Non-standard reports Report templates

### Standard reports

From account: All accounts

From: 2017-11-30  To: 2018-02-22

File format: ☒ Elixir ☐ MT940 \*

Own references: ☐ Yes

\* Mandatory field

## Transactions

The module is used to search for orders handled by the iPKO biznes system and generating them. The transaction menu is divided into 7 tiles:

- Transaction search
- Bundles
- Direct Debits
- Counterparties
- File exchange
- **New** – allows you to create new transfers, bundles, direct debits, counterparties, imports etc.

Two transaction views are provided:

- **Default view**- presentation of single transactions and bundles in one list, with the possibility to expand the bundle, to present the transactions in the bundle.
- **Flat view** - showing all transactions in one list regardless of whether the transaction is registered individually or within a bundle, in this view, no bundle records are displayed.

### Transaction search

This function allows you to search for transactions ordered by iPKO biznes from 15.04.2016 including transactions deleted before being sent for execution. Transactions can be searched by full counterparty account number, counterparty name, transaction title, transaction type, status, ordering date, or amount. Search criteria can be combined with each other and different search configurations can be saved.

#### Search criteria

Date

\* Account

Counterparty

Counterparty account

Title

Status

Amount

Actions

Transaction type

Details

Account

Selected groups ▼

Selected currencies ▼

Filter

Find

<input checked="" type="checkbox"/>	Account name	Account number	Available funds
(1)			
<input checked="" type="checkbox"/>	Rachunek bieżący	63 1020 5561 0000 3302 0363 0480	62 927,41 PLN

#### Selected criteria

Creation date: from 2017-04-10 to 2017-04-11, Account Rachunek bieżący 63 1020 5561 0000 3302 0363 0480 PLN

Cancel

Search

The transaction details screen shows its history, including information such as reissue, transaction history, copying to the bundle or saving the counterparty.

### One-time transfer

Redo Copy to bundle Save counterparty

**From account** 63 1020 5561 0000 3302 0363 0480  
Rachunek bieżący

**To account** 82 1050 1445 1000 0090 4811 4046

Counterparty name and address  
Kontrahent 2  
Ulica PKO BP 19/19  
02-000 Warszawa

Title faktura 17/01

Amount 650,00 PLN

Execution date 2017-02-22

Registration channel iPKO biznes

Type One-time transfer

### Transaction parameters

Execution method Regular

Awaiting funds No

Sending for execution Yes

### Other parameters

iPKO biznes identifier 177083833

Transaction identifier 00000003758472692

Status Executed

### Signing pattern

List of rules without limit  
1 signature of class Kierownik (ID 224946) and 1 signature of class Dyrektor (ID 224945)

### History

Creation 2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))

End of editing 2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))

Authorisation 2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))

Awaiting funds disabled 2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))

Authorisation 2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))

Forwarding to banking system 2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))

## Edited transactions

This is the default section of the "Transaction Search" tile. This tab displays transactions during editing. Finishing editing will transfer the transaction or bundle to the "To be signed, to send".

## Transactions for signing, for sending

The "To be signed" tile is available on the home site, showing single transactions and bundles that are in the "To be signed" status. Operations will stay in this status until they are fully authenticated (collecting the required number of signatures) or in the case of bundles until they are re-editable.

At the top of the site there is a number of features that allow you to filter transactions. Selecting one of the options and selecting the "Transaction search" option will allow you to display a transaction that meets your search criteria.

The transactions to be signed can also be sorted according to the following criteria:

- type of operation,
- account debited,
- status (pending my signature, signed by me, partially signed, unsigned, to be corrected),
- ordered date of execution.

Over the "Transactions to be signed, to send" list, there are functions allowing changing transaction parameters, sending back for editing, signing, copying, sending and deleting transactions.

Each operation can be signed separately. In this case, use the "Sign" function next to it.

It is a lot faster, however, to use group functions, especially for large numbers of operations / bundles. To perform group actions, select the group function by using the "dropdown" function, and next select the desired group function.

To select all operations on the site, use the "checkbox" above the transaction.

**Transactions To sign, to send**

Search criteria: Select search criteria | My search criteria | Find

Group functions | Show summary | Flat view

<input checked="" type="checkbox"/>	Execution date Creation date	Transaction data Counterparty name	Type Status Lista podpisów	Amount Currency	Functions
<input checked="" type="checkbox"/>	2017-03-28 2017-03-28	Counterparty name: Kontrahent 1 Ulica PKO BP 19/19 02-000 Warszawa Counterparty account: 38 1020 3222 0128 5700 6748 8804 From account: 63 1020 5561 0000 3302 0363 0480 Title: ZA FAKTURE 123456/2017	One-time transfer To be signed Signatures put: 0	145,00 PLN	[Icons]
<input checked="" type="checkbox"/>	2017-02-22 2017-02-22	Counterparty name: Kontrahent 1 Ulica PKO BP 19/19 02-000 Warszawa Counterparty account: 38 1020 3222 0128 5700 6748 8804 From account: 63 1020 5561 0000 3302 0363 0480 Title: Faktura 07/11	One-time transfer To be signed Signatures put: 1 Show list of signatures	550,00 PLN	[Icons]

Group features allow you to authorize all of the indicated transactions / bundles with one signature. Available functions depend on the bookmark of the User.

The "Group Deletion" feature allows you to delete all selected operations from the site. The operation does not require a signature, but it depends on the authority you hold.

The "Change Transaction Parameters" feature allows you to change the various transactions. In the iPKO biznes there is, for example, the possibility of signing a transaction / bundle, but with an execution at a later date. This need arises if the execution of the transaction / bundle depends on other activities - such as incoming transfer. The person responsible for signing the transaction / bundle signs it according to the signing scheme of the operation and selects the "NO" option in the "Send to Execute" field.

All transactions / bundles for which "NO" will be selected in the "Send to Execute" field will not be sent, but will appear on the "Transactions to sign, for sending" site.

In turn, all operations / bundles with an indication for execution set to "YES" after the last signature will be sent for execution.

## Transactions pending

In this section, for example, transfers with a future date are presented. The iPKO biznes system allows you to order operations, also in case of lack of funds in your account. thanks to the functionality of waiting for funds, such operations will be presented on the site with the status of "Waiting for funds", instead of being rejected. After the account is credited, operations will automatically be sent for execution.



**NOTE!** In order to use the functionality, the administrator must set up the "Waiting for funds" service in the system.

After activation of the service, the following functions will be available in the system:

- for single transfers the option "Waiting for funds" with the default value: YES appears on the form and confirmation site. Sending an operation with this setting will allow you to use the money-waiting service. Changing the value to NO will cause the transfer to be rejected if no funds are available.
- for transfers imported from a file, the value will be automatically set according to the parameters set by the administrator. Therefore, if the option of waiting for funds is active in the system, all imported operations will be automatically set with this parameter. You can change this by editing the transfer on the "Edited Transactions" site.

The service of waiting for funds allows you to use two settings (parameterized by the administrator):

Execution date	Transaction data	Type	Status	Amount	Currency	Functions
2017-02-06	Counterparty name: Kontrahent 2 Ulica PKO BP 19/19 02-000 Warszawa Counterparty account: 82 1050 1445 1000 0090 4811 4046 From account: 63 1020 5561 0000 3302 0363 0480 Title: Zamówienie 123	One-time transfer	Pending execution	125,56	PLN	

- waiting indefinitely - in this case, the transfer waiting for funds will be maintained in the system indefinitely. Its execution date will be automatically changed at the end of each day, to the earliest possible date.
- waiting for "n" calendar days - means that the transfer will be pending for a period defined by the administrator. If your account is not credited at this time, transfers waiting for funds will be rejected after expire date. In case where the waiting is set for 1 calendar day, the transfers will wait until the end of the current date, and then in the absence of funds will be rejected at the end of the day.

The waiting for funds service applies to all domestic transfers and transfers booked collectively, as well as payments. For standing orders the functionality applies only on the day of execution. Foreign transfers are currently not supported.

All transfers waiting funds are presented on the following sites: transaction search and unexecuted transactions.

A bundle in which at least one transfer is waiting funds, will have the status "Waiting for funds" and will be presented on the site of the transfer bundle, under the tab "Pending".

**Note!** A transfer waiting funds is not executed immediately after the account is credited. There may be a slight delay. Consequently, this should be taken into account, especially when the transfers are made just before the upcoming Elixir session.

## Unexecuted transactions

In this tab you can read information about pending transactions and bundles with the statuses:

- Rejected,
- Cancelled.

Selecting "Details" will let you see the details of an operation that has not been executed.

The iPKO biznes system allows you to delete and cancel transactions. Both operations are dependent on one authority: "Deletion of non-authorized transactions and cancelling pending transactions".

## Delete transactions and bundles

Deleting a transaction or bundle is possible before sending it to the banking system. These types of items are presented in the "Deleted" status. Deleting a transaction / bundle does not require an authorization code. Deletion can be done on such screens as: "Transactions to sign, to send", "Bundles", details of the bundle.

It is also possible to delete selected transactions from the bundle. In this case, an additional section will appear on the details site of the bundle, indicating that the bundle has been deleted. Such transfers will also be displayed on the "Transaction search" site.

Transaction / bundle deletion is recorded in history so you can see who did it.

## Cancelling a transaction

Cancelling a transaction, as opposed to deletion, is possible once it is sent for execution, but before such an operation is completed. On the "Pending transactions" site you can try to cancel the operation. Cancellation requires signatures, in accordance with the signature scheme of the operation. You can cancel the pending operation.

To cancel the operation, use the "Cancel" function next to the pending operation. If the signature scheme of an operation requires only one signature, the process is completed at this stage.

In case when the signature scheme of the operation requires more signatures, a new transaction will appear on the "For signing, for sending" site, type: **Cancel a one-time transfer**. This operation must be signed in accordance with the signature scheme.

Once all the required signatures have been received, an attempt is made to cancel the operation.

**NOTE!** The cancellation action is only an attempt to cancel the operation. Due to the fact that the operation has already been sent for execution, it may turn out that the cancellation will be made too late and the system will not be able to cancel the operation. Therefore, there is no guarantee that cancellation is always effective. This applies in particular to current day transfers that have been ordered just prior to qualification for the forthcoming Elixir session. After the cancellation, make sure that the cancelled operation appears in the list of cancelled operations (unexecuted transactions, Cancelled filters) after a few minutes, or the cancellation attempt fails and the operation has been settled or rejected.

## Executed transactions

In this tab information about executed transactions and bundles is presented.

## All

In this tab you can search all transactions within a given context.

## Bundles

A bundle of transactions is a set of orders executed from one account that is subject to a common (one-time) authorization. To create a bundle, you need to import the file or select the "New" tile and the "New bundle" button in the transaction menu. Indicate the debited account and indicate the type of bundle (transfer, foreign or direct debit).

### New bundle

From account

Select account

Find account

\*

Bundle type

Transfer bundle

Bundle name

0 / 35 Characters

\*

Addition of comment

Expand section

\* Mandatory field

Execute

The created bundle will be added to the list of edited bundles, visible under "Transactions"> "Bundles".

Features of individual bundles:

- orders in a given bundle debit the same account,
- the bundle has a saved identifier of the person creating a bundle, the so-called owner of the bundle,
- transfer bundles may contain different types of transfer instructions: one-time, own or foreign,
- foreign bundle can only contain foreign transfers, operations may have different execution dates,
- a single bundle of direct debits may include different types of direct debits.





The next step in creating a bundle created by the "New bundle" function will be to add or to import the bundle from the file. To do this, select "Details". The "Edited" bundle is also available for modifying or deleting orders.

The "Bundle Type" field can have one of three values:

- Transfer bundle,
- Foreign bundle,
- Direct Debit bundle.




On the bundle details site, add payments from the "Transaction list" level. Transfers can also be added via the "Import from file" function. Adding transfers to a bundle can only be made by an authorized User.

## Bundle details

 Remove  Copy bundle  Print  Back


Bundle name	Paczka przelewow <a href="#">Modify</a>	Sending for execution	Yes <a href="#">Modify</a>
Bundle type	Transfer bundle	Registration channel	IPKO biznes
Bundle account	20000013/3060 CZ43 3060 0000 0002 0000 0013 CURRENT ACCOUNT <a href="#">Modify</a>	<a href="#">Add comment</a>	
Bundle identifier	9716166	Bundle history	<a href="#">See history</a>
Status	Edited		
Transactions	0		
Deleted	1	100,00 CZK	
	<a href="#">List of deleted transactions</a>		
Signing pattern	No limit 1 signature of any class		

### List of transactions

 Add one-time transfer  Add transfer to own account  Import from file

Search criteria

[Collapse search criteria](#)



## Import transactions into an existing bundle

To add new transactions to an already existing bundle, select "Details" and select the "Import from file" link from the transaction list. When you go to the [Transaction Import](#) screen in the bundle, select the file from which you will be importing additional transactions. In addition, you can specify the format and code site of the file.

## Import of transactions to bundle

Bundle name	Paczka krajowa
Bundle type	Domestic bundle
Bundle account	63 1020 5561 0000 3302 0363 0480 Rachunek bieżący
Bundle identifier	9712240
Status	Edited
Transactions	2
	1 400,00 PLN

### History

Creation	2017-02-09 14:18:57, KATARZYNA TESTOWA (Prezes (ID 224944))
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### Import parameters

Imported file	<input type="text" value="Select file"/> *	Change of execution date	<input type="text" value="___-___-___"/> 
File format	<input type="text" value="Select"/> * <a href="#">Own file formats</a>		
File code page	<input type="text" value="Detect automatically"/> *		

You may not import, copy or transfer foreign transfers to a bundle containing domestic transfers, and the other way round. Foreign or SORBNET transfers may not be imported in to a bundle posted collectively.

Selecting the code site of the imported file is not required, however, it is recommended to avoid problems with displaying Polish diacritics (for example, files in the code site CP1250 / Windows 1250). If you are having trouble locating the code site of the imported file, select "Detect automatically". Then the system will automatically try to recognize the code site of the imported file. The available options are: Auto Detect - default, CP-1250, CP-852, ISO-8859-2, UTF-8.

After adding the transfers to the bundle, finish editing.

The transaction has been added to the bundle [Preview](#)

Copy bundle

End editing

Remove

Back

Bundle name

Invoice - Counterparty 10

[Change](#)

Awaiting funds

No

[Change](#)

Bundle type

Domestic bundle

Sending for execution

Yes

[Change](#)

Bundle account

35 1020 5561 0000 3202 0363 5398

[Change](#)

Registration channel

IPKO biznes

Bundle identifier

9712997

Status

Edited

Transactions

1

615,00 PLN

History

Creation

2017-04-11 15:04:08, ARKADIUSZ MILIK (Dyrektor (ID 225200))

Then sign the bundle. The bundle may require additional signatures.

The bundle starts to be visible in the list of bundles to sign, available from the transaction menu, under the "Bundles" tile. Status "To sign" means that the bundle has been closed and forwarded for authorization; The bundle will remain in "to sign" state until it is fully authenticated (collecting the required number of signatures) or until the bundle is redelivered. Status "To send" means that the bundle has received all the required authorizations and is sent for execution to the banking system.

Any change in the partially approved bundle will cancel previous authorizations. NOTE: If a transfer has been made in the bundle with a past date, the User is informed by the appropriate message when submitting the last signature. For example: "The signed bundle contains transactions that require an amendment of a date or way of execution . Number of transactions with past date: (8) " The User may decide whether to correct. Choose one of the options: "Correct as below" or "Do not correct".

## List of bundles

After entering the "Bundles" function, a list of bundles will be presented broken down into sections depending on their status; by default: "Edited" then "To sign, to send," "Pending," "Outstanding" "Completed" and "All." Each User has the option of personalizing the presentation order of individual subsections by customising the presentation of this menu.

During the processing of the transfer bundle there are the following statuses that limit the type of operations that can be performed at a given time on the processed bundle:

Section - Bundles "Edited"		
Status of the bundle	Status of operations that may occur in the bundle.	Comments
Edited	<ul style="list-style-type: none"> <li>• Edited,</li> <li>• Deleted</li> </ul>	For the "Edited" bundle, you can add, modify or delete orders..
Under review	<ul style="list-style-type: none"> <li>• Under review</li> <li>• Edited,</li> <li>• To be completed,</li> <li>• To be corrected,</li> <li>• Deleted,</li> <li>• Unknown status</li> </ul>	"Under review" bundles are foreign bundles under review in the banking system. Where there is at least one operation under the "Under review" status, the whole bundle gets the status of "Under review".
Edited – to be completed	<ul style="list-style-type: none"> <li>• To be completed,</li> <li>• Edited,</li> <li>• To be corrected,</li> <li>• Deleted,</li> <li>• Unknown status</li> </ul>	The "Edited – to be completed" bundle contains at least one international transfer, which requires the completion of the data.
Edited – contains wrong orders	<ul style="list-style-type: none"> <li>• To be corrected,</li> <li>• Edited,</li> <li>• Deleted,</li> <li>• Unknown status</li> </ul>	The "Edited – contains wrong orders" status pack is a bundle of foreign transfers to be corrected.

Section - Bundles „For signing, for sending“		
Status of the bundle	Status of operations that may occur in the bundle.	Comments
To be signed	<ul style="list-style-type: none"> <li>• To be signed,</li> <li>• Deleted,</li> <li>• Unknown status</li> </ul>	"For signing" - this status means that the bundle has been closed and forwarded for authorization; The bundle will remain in the "To be signed" state until it is fully authenticated (collecting the required number of signatures) or until the bundle is re-sent for edition.
To be sent	<ul style="list-style-type: none"> <li>• To be sent</li> <li>• Deleted,</li> <li>• Unknown status</li> </ul>	"For sending" - This status means that the bundle has been closed and has received all the required authorizations, but has not been sent for execution.

Section - Bundles „Pending“		
Status of the bundle	Status of operations that may occur in the bundle.	Comments
Pending execution	<ul style="list-style-type: none"> <li>• Pending execution,</li> <li>• Cancelled,</li> <li>• Deleted,</li> <li>• Completed,</li> <li>• Postponed</li> </ul>	"Pending execution" - this status means that the bundle has received all the required authorizations and is sent for execution to the banking system,
Pending execution (rejected transaction have occurred)	<ul style="list-style-type: none"> <li>• Rejected,</li> <li>• Pending execution,</li> <li>• Unknown status,</li> <li>• Deleted,</li> <li>• Cancelled,</li> <li>• Completed,</li> <li>• Postponed,</li> </ul>	"Pending execution (rejected transaction have occurred)" - this status means that the bundle has been sent for execution. The rejected transaction has occurred in the bundle.
Pending execution (Status unknown transactions have occurred)	<ul style="list-style-type: none"> <li>• Unknown status,</li> <li>• Pending execution,</li> <li>• Deleted,</li> <li>• Cancelled,</li> <li>• Completed,</li> </ul>	"Pending execution (Status unknown transactions have occurred)" - the status of the bundle means that the bundle has been sent for execution. There are transactions in the bundle for which, due to technical reasons, it was impossible to determine the proper

	<ul style="list-style-type: none"> <li>Postponed,</li> </ul>	<p>status.</p> <p>Important !!! Prior to performing an unknown transaction again, it should be verified whether the account has been debited or whether it is in unexecuted transactions. Alternatively, call Hotline.</p>
Waiting for funds	<ul style="list-style-type: none"> <li>Waiting for funds,</li> <li>Pending execution,</li> <li>Deleted,</li> <li>Cancelled,</li> <li>Completed</li> </ul>	"Waiting for funds" – a bundle in which at least one transfer waits for funds.
Waiting for funds (rejected transactions have occurred)	<ul style="list-style-type: none"> <li>Rejected,</li> <li>Waiting for funds,</li> <li>Pending execution,</li> <li>Error Unknown status,</li> <li>Deleted,</li> <li>Cancelled,</li> <li>Completed</li> </ul>	"Waiting for funds (rejected transactions have occurred)" – a bundle in which at least one transfer is waiting for funds, and during the operation there are rejected transfers.
Waiting for funds (Status unknown transactions have occurred)	<ul style="list-style-type: none"> <li>Error Unknown status,</li> <li>Waiting for funds,</li> <li>Pending execution</li> <li>Deleted,</li> <li>Cancelled,</li> <li>Completed</li> </ul>	"Waiting for funds (Status unknown transactions have occurred)" – a bundle that has pending operations and at least one operation for which technical status could not be assigned with the proper status. Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.

Section - Bundles „Unexecuted“		
Status of the bundle	Status of operations that may occur in the bundle.	Comments
Rejected	<ul style="list-style-type: none"> <li>Rejected,</li> <li>Cancelled,</li> <li>Unknown status,</li> <li>Deleted</li> </ul>	"Rejected" - A bundle in which none of the operations has been completed, operations in the bundle have been rejected.
Cancelled	<ul style="list-style-type: none"> <li>Cancelled,</li> <li>Deleted</li> </ul>	"Cancelled" - at least one operation in the bundle has been cancelled. Only cancelled or deleted operations can be included in the bundle.
Deleted	<ul style="list-style-type: none"> <li>Deleted</li> </ul>	"Deleted" - All operations in the bundle have been deleted. It is possible to copy the operation to another or new bundle
Unknown status	<ul style="list-style-type: none"> <li>Unknown status,</li> <li>Cancelled,</li> <li>Deleted</li> </ul>	"Unknown status" - A bundle for which for technical reasons the proper status could not be determined. Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.
Rejected (exported)	<ul style="list-style-type: none"> <li>Rejected,</li> <li>Cancelled,</li> <li>Unknown status,</li> <li>Deleted</li> </ul>	"Rejected (exported)" – is a bundle identical to the "Rejected" status, from which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red.
Unknown status (exported)	<ul style="list-style-type: none"> <li>Unknown status,</li> <li>Cancelled,</li> <li>Deleted</li> </ul>	"Unknown status (exported)" – is a bundle identical to the "Unknown status" status for which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red..

Section - Bundles „Completed“		
Status of the bundle	Status of operations that may occur	Comments

	in the bundle.	
Completed	<ul style="list-style-type: none"> <li>Completed,</li> <li>Cancelled,</li> <li>Deleted</li> </ul>	"Completed" – a bundle sent to the bank. All transactions have been executed without error by the bank.
Completed (rejected transactions have occurred)	<ul style="list-style-type: none"> <li>Rejected,</li> <li>Completed,</li> <li>Unknown status,</li> <li>Deleted,</li> </ul>	"Completed (rejected transactions have occurred)" – a bundle in which a part of the operations has not been completed.
Completed (transactions of unknown status have occurred)	<ul style="list-style-type: none"> <li>Unknown status,</li> <li>Completed,</li> <li>Deleted,</li> <li>Cancelled,</li> </ul>	"Completed (transactions of unknown status have occurred)" – a bundle in which operations were completed and for at least one of them status could not be determined for technical reasons . Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.
Completed (rejected, exported transactions have occurred)	<ul style="list-style-type: none"> <li>Rejected,</li> <li>Completed,</li> <li>Unknown status,</li> <li>Deleted,</li> </ul>	" Completed (rejected, exported transactions have occurred)" - this is the same as the" Completed "transaction for which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red..
Completed (unknown status transactions have occurred, exported)	<ul style="list-style-type: none"> <li>Unknown status,</li> <li>Completed,</li> <li>Deleted,</li> <li>Cancelled,</li> </ul>	" Completed (unknown status transactions have occurred, exported)" - this is identical to the status " Completed ", for which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red.

Each of the bundles section has individualized search criteria to help you find the bundle you are interested, such as "Creation date", "Account", "Bundle status", "Amount", "Bundle type" or any phrase from the bundle name.

Edited   To sing / to send   Pending   Unexecuted   Executed   All

### Edited bundles

Collapse search criteria

Search criteria   Select search criteria   My search criteria   Find

Group functions   Show summary

1 - 4 / 4

<input type="checkbox"/>	Creation date	Bundle data Bundle account	Bundle type Status	Transaction amount Number of transactions	Functions
<input type="checkbox"/>	2018-02-23	Bundle name: nowa nie impo Bundle ID: 9716359 Bundle account: 200000224/3060 Account name: Staropramen	Transfer bundle Edited	150,00 CZK 1	
<input type="checkbox"/>	2018-02-16	Bundle name: Poczka przelewow Bundle ID: 9716166 Bundle account: 200000013/3060 Account name: RACHUNEK BIEZACY	Transfer bundle Edited	0	

You can perform individual actions on a bundle record. This is done by choosing individual actions from the "Functions" column. The application also allows group actions on several bundles at the same time. The scope of individual and group actions on the list of bundles depends on their status. From the list, you can choose a function that shows a summary of the bundles you have previously specified. The "Show summary" link is located next to "Group features".

Hotline (Monday to Friday 8:00 am -18:00 pm): CZ 800 022 676 option 1, PL +48 61 855 94 94, local charges shall apply.



The presented list of bundles can be sorted by the selected data. For sorting, click on the name of the item in the header of the table by which you wish to classify the records. For the list of bundles it is possible to sort by "Amount", "Transaction count", "Bundle", "Creation date", and bundle data, such as: "Bundle account", "Bundle name" or its "ID".

## Details of bundles

Detailed information about a particular bundle is available when you select the "Details" function. There are also other functions available in the right-hand column, which are available according to the status of the bundle.

After selecting the bundle details we have several sections presenting information about the selected bundle. In addition to information on the account number, bundle name, bundle type and parameters determining how to execute it, we also see summary of the number and amount of orders in the bundle. In addition, the "History of the bundle" is presented, which contains information about the users creating and authorizing the bundle. The next section presents a "Transaction List" along with a section for searching individual operations from the bundle. By default, transactions in single-item or group actions are available in the transaction details in the bundle details. The range of functions available depends on the status of the bundle.

The transaction list in the bundle can be sorted in accordance with the selected data. To do this, click on the name of the data in the header of the table by which you wish to classify the records. The transaction list in the bundle can be sorted by: "Amount", "Currency", "Type", "Status" "Creation date" "Delivery Date" and transaction data such as "Counterparty Name", "Counterparty Account" or "Transaction Description".

## Bundle details

Remove

Copy bundle

Print

Back

Bundle name

Paczka przelewow

Modify

Bundle type

Transfer bundle

Bundle account

200000013/3060

CZ43 3060 0000 0002 0000 0013

CURRENT ACCOUNT

Modify

Bundle identifier

9716166

Status

Edited

Transactions

0

Deleted

1

100,00 CZK

List of deleted transactions

Signing pattern

No limit

1 signature of any class

Sending for execution

Yes

Modify

Registration channel

iPKO biznes

Add comment

Bundle history

See history

### List of transactions

Add one-time transfer

Add transfer to own account

Import from file

Search criteria

Select search criteria

Find

Collapse search criteria

The principle of operation of foreign bundles is based on the need to perform data analysis by the bank's IT system before sending them for execution. Therefore, ordering of the foreign bundle is done in three steps. The first step is creating / importing the bundle to iPKO biznes. The second step is sending the bundle for review. The third step is sending the bundle to execution. All transfers that have successfully passed the review will be executed, while incorrect transfers will be rejected.

Transfers with "To complete" status require providing the name of the beneficiary bank. To do this, select the "Complete Data" option, which will display a list of banks. The "Complete Data" function is located on the bundle site and at each transaction to be completed, in the details of the bundle.

Transfers with "To correct" status require data correction. To do this, use the "Correct Data" function to indicate which data is incorrect. The "Correct Data" feature is included in every incorrect transaction, in the details of the bundle.

Transfers with "Error, status unknown" status were not properly reviewed because of technical issues. This type of transaction should be re-submitted for review. To do this, select the transfers and use the option "Send to Review" or copy operations to the new bundle, which will automatically send them for review.

## Other functions available for bundles

### Copying a bundle

The application allows you to copy an existing bundle. To do this, select copy the bundle option from the list of presented bundles. After doing this, you will get an exact copy of the selected bundle.

### Copying or moving transfers between bundles

In the details of the bundle select the "More" link and then "Copy to Bundle" or "Move to Bundle". In order to copy the transfers in bundles, select the transactions that are of interest to you, and in the "Group Features" field, select "Group Copy to Bundle" or "Group Transfer to Bundle ". Selecting one of the above features will move to the next screen - "Copy transactions to a bundle" or "Move transactions to a bundle".

### Copying transactions to bundle

Search criteria

Creation date	Bundle data	Bundle type Status	Transaction amount Number of transactions
2017-04-11	Nazwa paczki: Invoice - Counterparty 10 Id paczki: 9712997 Rachunek paczki: 35 1020 5561 0000 3202 0363 5398 Nazwa rachunku: RACHUNEK BIEŻĄCY	Domestic bundle Edited	615,00 PLN 1

It is not possible to copy or transfer direct debits to a transfer bundle. In addition, the copied or transferred operations will change the execution date to that which is assigned to operations already in the bundle (in the collective bundle, all operations have the same execution date).

### Features of rejected transfers

If the rejected transfers occur in the bundle, the "List of rejected transactions" link is active. After selecting it you will be able to view information about all the rejected transfers in the given bundle. Such transfers can be copied to another or a new bundle for re-execution.

## Functions for deleted transfers

If a transfer has been deleted from the bundle, the "List of Deleted Transactions" link will appear. After selecting it you will be able to view information about all the deleted transfers in the bundle. Transfers deleted from the bundle will not be sent for execution. However, you can view and copy them to a new bundle.

### Bundle details

Remove

Copy bundle

Print

Back

Bundle name

Paczka przelewow

Modify

Bundle type

Transfer bundle

Bundle account

200000013/3060  
CZ43 3060 0000 0002 0000 0013  
CURRENT ACCOUNT

Modify

Bundle identifier

9716166

Status

Edited

Transactions

0

Deleted

1

100,00 CZK

List of deleted transactions

Signing pattern

No limit  
1 signature of any class

Sending for execution

Yes

Modify

Registration channel

iPKO biznes

Add comment

Bundle history

See history

### List of transactions

Add one-time transfer

Add transfer to own account

Import from file

Search criteria

Select search criteria

Find

Collapse search criteria

## Counterparties

iPKO biznes allows you to create a database of counterparties, both by manually adding the data and importing them from the file. iPKO biznes allows creation of two types of Counterparties: Domestic and Foreign. It is possible to create a directory structure that allows the grouping of counterparties according to your own criteria.

Listed counterparties can be searched by any phrase including at least 3 characters from the "Counterparty Short Name", "Counterparty Data (Name and Address)" and "Type of Counterparties".

You can retrieve your counterparty's data by selecting "New transfer" in the list of found counterparties. You can also change or delete data by selecting "Change" or "Delete" in the list of counterparties. It is also possible to establish a new direct debit to a given counterparty (after clicking the "More" link). Selecting "New transfer" will result in filling in the fields of the transfer to the counterparty. In the transfer form then only the title of the transfer, the amount to which the account will be debited and the date of the transfer needs to be fulfilled.

All Domestic Foreign

### All Counterparties

Search criteria

Select search criteria

My search criteria

Find

Collapse search criteria

View options Show ungrouped Counterparties Expand all groups Management of groups

### New counterparty

In order to create a list of defined counterparties, you should enter (or import from a file for domestic and foreign) the details of the individual beneficiaries by clicking on the "New" tile, then "Counterparty" and selecting the type of counterparty to define (Domestic, Foreign).

When adding a foreign counterparty, you must additionally provide the counterparty bank code and its country. Adding a counterparty **requires a one-time code to confirm**. The list of created counterparties can be found in the "Transactions" menu by selecting the "Counterparty" tile.

**NOTE!** When creating a new counterparty, you can mark it as "Trusted"; after creating such a counterparty, transactions executed therein will not need to be confirmed with a one-time code. Trusted counterparties replace predefined payments from the previous version of iPKO biznes.

## Managing groups of counterparties

To create a new group of counterparties, use the "Manage Groups" option in the view options and specify the folder name. To delete a group, click the "Delete" button in the group management screen. Before deleting a group it is necessary to move the counterparties in it to another group or leave them without assigning them to any of the groups.

**Management of groups**

Group name  \* 0 / 50 Characters Create group

- ☐ ☐ Krajowi (9 counterparties)
- ☐ ☐ Zagraniczni (12 counterparties)
- ☐ ☐ Kontrahenci podatkowi (2 counterparties)
- ☐ ☐ Kontrahenci ZUS (2 counterparties)
- ☐ ☐ Kontrahenci zaufani ZUS (1 counterparty)
- ☐ ☐ Kontrahenci zaufani podatkowi (1 counterparty)

\* mandatory field

Cancel Save

## Import counterparties from the file

The list of defined counterparties can be imported from the file by selecting "New"> "Import"> "Counterparties" from the "File" menu. The imported file may not contain both domestic and foreign counterparties at the same time.

**Import Counterparties**

Imported file  \* Select file

File format  \* Select

File code page  \* Detect automatically

Type of Counterparties  \* Detect automatically

Import to group  \* Yes

Select from list Add new group

Group of Counterparties  \*

\* Mandatory field

Import

**NOTE!** Subsequent execution of the import operation of the same file will add the beneficiaries to the existing database.

In addition to the standard formats, it is possible to define (by the administrator) own file formats using the functionality of the data import wizard. For more information on defining your own formats, see the iPKO biznes Administrator's Manual (on the login site).

## File Exchange

In order to facilitate communication with the Bank, a file exchange service is provided. It allows you to send to the Bank and receive from the Bank various types of files, including the microcode service and other report files in any format. The User can send or receive a file from the Bank. To send the file select the "Transactions"> "New"> "Import"> "File Exchange" menu.

Import of transactions Import Counterparties Import - file exchange

### Import - file exchange

Imported file  \*

File type

Addition of comment

0 / 140 Characters

\* Mandatory field

## Files to receive

This function allows you to search for files uploaded by the Bank within the last 90 days. A list of the searched files will appear, which can be then downloaded and viewed in a separate window. To view the received files, select: "Transactions"> "File Exchange"> "Received".

## Sent files

By selecting this option, you can view the list of files that you have sent to the Bank in the last 90 days. To view uploaded files, select: "Transactions"> "File Exchange"> "Sent".

File exchange - sent File exchange - received

### File exchange - sent

Search criteria

Delivery date: from 2018-02-22

## Found files

# Transfers

## One-time transfer

In order to make a one-time transfer, select the "New Transfer" tile on the home site or in transaction menu click the "New" tile> "Transfer"> New one-time transfer and fill in all the required fields in the form. In the form of a one-time transfer, the following data needs to be fulfilled: the recipient's account (can be selected from the list of counterparties), the name and address of the Counterparty, the amount, the currency and the description of the transfer, the date of its execution (current or future) and also parameters such as Variable sign (VS), Fixed sign (KS), Specific signs (SS). Your own references are additional data that you can enter during the operation. The given reference number will be included in the statement, in the confirmation and in the file exported from the iPKO biznes application (if the referral order has been set for the account).

On the iPKO biznes website, you may save the created transfer and send it for execution at a later date. To do this, click "Save" on the transfer form, instead of the "Sign" button.

A transfer order can be made at any time. The iPKO biznes enables to make an URGENT or REGULAR transfer.

One-time

To own account

Foreign

### One-time transfer

From account

Select account

Find account

To account

Counterparties

Change account format

Counterparty account name

0 / 20 Characters

Counterparty name and address

0 / 140 Characters

Title

0 / 140 Characters

Own references

0 / 35 Characters

Variable sign (VS)

0 / 10 Characters

Fixed sign (KS)

0 / 10 Characters

Specific sign (SS)

0 / 10 Characters

Amount

0,00

CZK

Execution date

2018-02-23

#### Transaction parameters

Execution method

Regular

Send for execution

Yes

End of editing

Yes

#### Addition of comment

Expand section

\* Mandatory field

Ordering a one-time payment requires a signature.

## One-time transfer - confirmation



<b>From account</b>	200000013/3060 CZ43 3060 0000 0002 0000 0013 CURRENT ACCOUNT Available funds: 11 519 272,04 EUR	<b>Title</b>	stary
<b>To account</b>	200000013/4000 PKO BP SA, Oddział w Republice Czeskiej	<b>Amount</b>	500,00 CZK
<b>Counterparty name and address</b>	addv, efh12, 00-999 dzfds	<b>Execution date</b>	2018-02-26
		<b>Registration channel</b>	IPKO biznes

**Transaction parameters**

Execution method: Regular      Send for execution: Yes

**Signing pattern**

List of rules: No limit  
1 signature of any class

Security image:   Type code from token:

\* Mandatory field

[Back](#) [Sign](#)

If a transfer has a past due date, the User is informed by the relevant message when making the last signature. In such a situation, it is possible to change the past date to the current date by selecting the Correct instruction.

If you select Do not correct, the transfer with the past date will be rejected. When you choose Cancel, the operation will still be waiting for signing. In case of executing operations with the overwritten date of execution, the previously placed signatures remain valid.

Use of urgent transfers requires reporting to Your Relationship Manager. Then "Urgent" option will also appear in the list of execution methods.

## Transfer to own account

The form "Transfer to own account" is used to make a transfer of funds between accounts available in one context. In that case, there are following fields in a form: From and to accounts, Title, Own references and Variable, Fixed and Specific signs.

## Transaction import from file

In order to import orders, you must use the file in one of the standard formats: Elixir-O, MT103, CSV, SEPA Credit Transfer, ABO, ABO Direct Debit, or compatible with the format defined by the administrator (for more information on defining your own import formats, please refer to the Administrator's Guide). Then select the "New" tile> "Import"> "Transaction" in the "Transactions" menu and specify the location of the file using the "Select file" option. In the file type field, you can leave the default value "Detect automatically" or select the format of the file you are importing. The format indication can be useful if there are errors in the file - the system will then display a message specifying the operation and the field that shows errors. It is possible to save the default settings, which will shorten the time to complete the form if the User imports one file type and sends it at all the time from the same account.

### Import of transactions

Imported file	Select file *	End of editing	No *
File format	Select *	Modification of account	Select account
	<a href="#">Own file formats</a>		<a href="#">Find account</a>
File code page	Detect automatically *	Change of execution date	--- -- *
Import to bundle	Yes *		<a href="#">Save settings as default</a>
Collective booking	No *		
Name of new bundle	<input type="text"/>		
	0 / 35 Characters		



## Import to the bundle or individually

The iPKO biznes system allows you to import transactions from a file and create a bundle (default option) or create individual operations. If you choose to create single operations by import, they will be presented after the review on the "Transactions for signing, for sending" site. Additionally, the operations could also be found on the "Transaction Search" site. If you import them into the bundle, a new bundle will appear on the "Bundles" site.

If you selected the option to create a bundle, fill in the additional fields: bundle name, how to post the transaction in the bundle, and decide if the bundle should be automatically closed for editing.

## Code site

In addition, you can specify the code site of the imported file. Selecting the code site of the imported file is not required, however recommended to avoid problems with displaying Polish diacritics (for example, files in the code site CP1250 / Windows 1250). If you are having trouble recognizing the code site of the imported file, select "Detect automatically". Then the system will automatically try to recognize the code site of the imported file. The available options include: Auto Detect - default, CP-1250, CP-852, ISO-8859-2, UTF-8.

## Import SEPA transactions

To import SEPA transactions, select the "SEPA" option after specifying the foreign file type. The field must be marked to complete a SEPA order.

### Import of transactions

☒ SEPA

Imported file \*

Select file

File format \*

SEPA Credit Transfer

Own file formats

File code page \*

Detect automatically

Import to bundle \*

Yes

Name of new bundle \*

0 / 35 Characters

Value date for bank \*

TOMNEXT

Negotiable transaction \*

Nie

End of editing \*

No

Modification of account

Select account

Find account

☐ the same account for debiting fees and commissions

Account for debiting fees and commissions

Select account

Find account

Modification of execution date

[Save settings as default](#)

\* Mandatory field

Import

## Foreign transfer (foreign currency payment order)

It is possible to make foreign transfers via the iPKO biznes system by selecting the option "Transactions"> "New"> "Transfer"> "New foreign transfer". Transactions shown on the list of foreign transfers can be searched by transaction status. Data can also be searched after the execution date. Search criteria can be combined.

Foreign transfer will be made in the currency specified in the order. If the transaction currency differs from the currency of the account from which it was ordered, then the conversion will be based on the exchange rates of the current PKO Bank Polski exchange rate table (except for the negotiated rate in the event of a negotiated transaction).

In order to properly carry out the foreign transfer, fill in the following fields:

- **Transfer type** – Available options: SEPA, Other International Payments, PKO Intercontinental Payments. SEPA field must be marked to complete a SEPA order. The transfer will be made as SEPA only if it fulfils the conditions for a SEPA transfer.
- **beneficiary bank code** – BIC code (also known as SWIFT code) which consists of eight or eleven alphanumeric characters. For payments in US dollars to banks in the United States of America, quote a nine-digit bank billing number, Fedwire code (FW), also known as ABA code. Code submission is not required for SEPA transfers.
- **recipient account number** – the account number should be entered in the format that applies to the country and bank that maintains the account. In particular, it can be an account number in the IBAN format, the account number preceded by the so-called ISO code of the country in which the partner bank is located (for example, in the case of Great Britain the ISO code is "GB" and "DE" for Germany),
- **name and address of the recipient**
- **recipient country**
- **transfer reference description**
- **amount and currency of the transfer** (a foreign transfer may also be carried out in PLN),
- **parties covering costs** – the method of settling fees and commissions for the execution of the transfer must be specified (costs may be borne by the customer or the recipient, and the costs may be shared between both of them),
- **ordered date of transaction**
- **currency date for the bank** – options include: spot, tomnext, overnight
- **"Would you like to make negotiated FX transaction?"** default value is NO
- **Account for settlement of fees and commissions**

After filling the fields, the transfer will be sent for review. Correct review will allow you to sign a foreign transfer. Once the transfer is completed, you can save the contractor's data. If the review returns an error, the fields will indicate which fields need correction.

Following fields will be available when the SEPA button will be selected:

- **Variable sign (VS)**
- **Fixed sign (KS)**
- **Specific sign (SS)**

**NOTE!** To use negotiated foreign exchange rates, it is necessary to conclude a framework agreement facilitating the execution of these transactions in the branch office. The negotiated foreign exchange rate payment instruction will be executed after receipt of the confirmation of the foreign exchange transaction within 1 working day. Otherwise the order will be automatically rejected.

## Direct Debits

Using iPKO biznes Direct Debits section requires signing of separate direct debit agreement.  
iPKO biznes Direct Debits module permits:

- Sending Payer's mandates,
- Sending Orders (Beneficiary) or Instructions (Payer).

Transactions presented in List of Orders (Beneficiary)/Mandates/Instructions (Payer) can be searched through „Search criteria” by: account, payer's name and address, payer's account, title, amount, transaction status, execution, signing, creation, sending, cancellation or rejection date, additional sign, that is Variable, Flexible or Specific sign or parameters such as awaiting my signature, signed by me, unsigned, signed by, created by, cancelled by or deleted by.

List of orders (Beneficiary)

Payer's mandates

Instructions (Payer)

### List of orders (Beneficiary)

Search criteria

Edit search criteria

My search criteria

Find

Execution date: from 2018-01-12

Save search criteria

Restore default settings




View options

Default view

Group functions

Show summary

1 - 4 / 16

	Execution date Creation date	Transaction data Payer name	Type Status Number of signatures	Amount Currency	Functions
<input type="checkbox"/>	2018-04-02 2017-12-20	Payer name: EWQ Payer account: 5080120602/0710 Beneficiary account: 200000013/3060	Direct Debit Pending execution Signatures put: 1 Show list of signatures	415,85 CZK	  

## Search criteria



• Date

Account

Payer name and address

Payer account

Title

Status

Amount

Actions

Details

Additional signs

### Date

☐ Creation date

☐ Signing date

☐ Date sent

☐ Rejection date

☒ Execution date From  To

## Selected criteria

Execution date: from 2018-01-12

[Cancel](#)

[Search](#)

Listed transactions can be easily managed with „Group functions” module. Available group functions for Direct Debits are:

- Group modification of transaction parameters, i.e. send for execution, execution date or transaction title,
- 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 removal of transactions.

[List of orders \(Beneficiary\)](#)
[Payer's mandates](#)
[Instructions \(Payer\)](#)

### List of orders (Beneficiary)

[Collapse search criteria](#)

**Search criteria**
[Edit search criteria](#)
My search criteria

[Save search criteria](#)
[Restore default settings](#)

**View options**
Default view

**Group functions**

- Modification of transaction parameters
- Send for execution
- Execution date
- Transaction title

[Show summary](#)

1 - 4 / 16

	Type	Status	Amount	Currency	Functions
<input type="checkbox"/> 2017-12-20 Payer account: 5080120602/0710 Beneficiary account: 200000013/3060	Direct Debit	Pending execution	415,85	CZK	
Signatures put: 1 <a href="#">Show list of signatures</a>					
<input type="checkbox"/> 2018-04-02 Payer name: aa Payer account: 5080120602/0800 Beneficiary account: 200000013/3060 Title: aa	Direct Debit	Pending execution	420,06	CZK	
Signatures put: 1 <a href="#">Show list of signatures</a>					



## List of orders (Beneficiary)

Collapse search criteria ▲

**Search criteria** [Edit search criteria](#) [My search criteria](#)

Execution date: from 2018-01-12

[Save search criteria](#) [Restore default settings](#)

**View options** [Default view](#)

**Group functions** ▲

- Download list
- Modification of transaction parameters
- 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 removal

[Show summary](#) 1 - 4 / 16 →

Type	Status	Amount	Currency	Functions
Direct Debit	Pending execution	415,85	CZK	
Signatures put: 1 <a href="#">Show list of signatures</a>				
Direct Debit	Pending execution	420,06	CZK	
Signatures put: 1 <a href="#">Show list of signatures</a>				
Direct Debit	To be signed	500,00	CZK	
Signatures put: 0				

### New Direct Debit

In order to execute new Direct Debit, choose „Transactions” module -> tile „New”, next, from drop down list, choose „Direct Debits” and then „Direct Debit”. On the presented form, please fill out all the required fields. These fields allow to verify the order in the payer's Bank.

Beneficiary accounts list, visible on a form, contains strictly accounts with active Direct Debits agreement. Beneficiary name and address are filled automatically with account holder's personal data. Commissioned execution date has to be a future day.

Direct Debit [Manage](#)

### Direct Debit

Beneficiary account:

Beneficiary name and address:

Payer account:  -  /

Payer account name:

Payer name and address:

Title:

Own references:

Variable sign (VS):

Fixed sign (KS):

Specific sign (SS):

Amount:  CZK

Execution date:

0 / 140 Characters  
0 / 35 Characters  
0 / 10 Characters  
0 / 10 Characters  
0 / 10 Characters  
0 / 70 Characters

#### Transaction parameters

End of editing:  Sending for execution:

#### Addition of comment

Ⓜ Mandatory field

[Back](#) [Save](#) [Sign](#)

## Payer's Mandate

Mandates, presented in „List of Payer's mandates" can be searched with „Search criteria" by: Payer account, Beneficiary account, Beneficiary name, validity, creation and modification date, or parameters such as: awaiting my signature, signed by me, unsigned, created by, signed by, cancelled by, deleted by.

## New mandate

New mandate form is reduced to fields used strictly for mandates.

Direct Debit

Mandate

### New mandate

Payer account

Select account

\*

Find account

Beneficiary account

-

/

\*

Counterparties

Change account format

Beneficiary name

0 / 70 Characters

Own references

0 / 35 Characters

Valid from date

\*

Valid to date

Payment frequency

None

Limit amount

0,00

CZK \*

\* mandatory field

Back

Execute

# Cards

iPKO biznes cards module presents informations about one type of cards:

- Debit cards,
- 

## Debit cards

iPKO biznes debit cards module permits:

- Presenting current information about list of cards issued for accounts in CZK, PLN, EUR or USD,
- Getting details about card details, e.g. card number, card user, expiry date, card status, card limit,
- Generating various file formats and printing reports with history that contain settled transactions for selected debit card,
- Printing confirmation of individual transaction from debit card,
- Enabling user's access (access management) to active functions such as:
- Change of card limits,
- Card cancellation or a new card order.

## List of cards

Presents list of customers current accounts/subsidiary accounts, with issued debit cards. Access to accounts is configured with authorisation. Below, you can see list of debit cards issued for selected account, with fundamental card parameters.

List of cardsTransaction history

Debit cards - list of cards

Search criteria

Edit search criteriaMy search criteria

Account DDD rachunek bieżący 81 1020 5561 0000 3302 0343 8678 EUR

Save search criteriaRestore default settings

1 - 4 / 4

<input type="checkbox"/>	Card user (0)	Card number Card name	Card expiry date	Card status	Functions
<input type="checkbox"/>	BOS JAN	4742 7300 5000 0477 PKO VISA Business EUR	2021-04-30	Active	
<input type="checkbox"/>	BOS JAN	4742 7300 5000 0485 PKO VISA Business EUR	2021-04-30	Active	
<input type="checkbox"/>	GER AGAPIT	4742 7300 5000 0469 PKO VISA Business EUR	2021-04-30	Active	
<input type="checkbox"/>	GER ERGER	4742 7300 5000 0527 PKO VISA Business EUR	2021-04-30	Cancelled	
<input type="checkbox"/>	GER ERGER	4742 7300 5000 0535 PKO VISA Business EUR	2021-04-30	Inactive	
<input type="checkbox"/>	GER RYSZARD	4742 7300 5000 0428 PKO VISA Business EUR	2021-04-30	Active	

## Card details

Card details presents real time informations about selected debit card, among with its transactional limits. To show details, click on „Details” button.

List of cards
Transaction history

Debit cards - list of cards

Search criteria

Edit search criteria

My search criteria

Account

DDD rachunek bieżący

81 1020 5561 0000 3302 0343 8678

EUR

Save search criteria

Restore default settings

1 - 4 / 4

Card user	Card number Card name	Card expiry date	Card status	Functions
BOS JAN	4742 7300 5000 0477 PKO VISA Business EUR	2021-04-30	Active	<div> <div></div> <div></div> <div></div> </div>

## Debit card

Cancel card

Change limits

Historia operacji

**Account** 81 1020 5561 0000 3302 0343 8678  
DDD rachunek bieżący  
Available funds: 78 061,21 EUR  
**Card number** 4742 7300 5000 0477  
**Card user** BOS JAN  
**Card name** PKO VISA Business EUR

**Card expiry date** 2021-04-30  
**Card status** Active

## Limits

Monthly card limit 2 500,00 EUR

Daily cash withdrawal limit 350,00 EUR  
Daily payment transaction limit 200,00 EUR  
Daily online transaction limit 150,00 EUR

## Transaction history

Transaction history contains information about executed and settled transactions, that affected booked balance of account. Transaction history is accessible from the “Details” button placed in a “List of cards” tab, or from “Transaction history” tab”. Search criteria permits presenting transaction by following parameters: account, debited account, card, date, amount, transaction type.

## Debit card

Cancel card

Change limits

Historia operacji

**Account** 81 1020 5561 0000 3302 0343 8678  
DDD rachunek bieżący  
Available funds: 78 061,21 EUR  
**Card number** 4742 7300 5000 0477  
**Card user** BOS JAN  
**Card name** PKO VISA Business EUR

**Card expiry date** 2021-04-30  
**Card status** Active

## Limits

Monthly card limit 2 500,00 EUR

Daily cash withdrawal limit 350,00 EUR  
Daily payment transaction limit 200,00 EUR  
Daily online transaction limit 150,00 EUR

Hotline (Monday to Friday 8:00 am -18:00 pm): CZ 800 022 676 option 1, PL +48 61 855 94 94, local charges shall apply.

Version 1

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## Search criteria



- \* Account
- Debited account
- Card
- Date
- Amount
- Transaction type

### Account

All | Favourites

Selected groups

Selected currencies

Filter

Find



Account name	Account number	available funds
A rachunek bieżący	34 1020 5561 0000 3102 0359 6665	2 428 626,33 PLN
DDD rachunek bieżący	81 1020 5561 0000 3302 0343 8678	78 061,21 EUR
Ę rachunek bieżący	12 1020 5561 0000 3102 0343 8660	0,00 PLN
P rachunek bieżący	40 1020 5561 0000 3102 0343 9320	0,00 USD

### Selected criteria

Account: DDD rachunek bieżący 81 1020 5561 0000 3302 0343 8678 EUR, Debited account: 81 1020 5561 0000 3302 0343 8678, Card: 4742 7300 5000 0477

Cancel

Search

## Authorization management

Depending on assigned authorisations, iPKO biznes user can:

- Change card limits on-line,
- Cancel card or order new card.

Change of selected card limits is accessible from the „List of cards” tab. Click on a „More” icon, and then choose „Change limits”.

List of cards

TRANSACTION HISTORY



## Debit cards - list of cards

Collapse search criteria

Search criteria Edit search criteria My search criteria

Account DDD rachunek bieżący 81 1020 5561 0000 3302 0343 8678 EUR

Save search criteria Restore default settings

1 - 4 / 4

<input type="checkbox"/>	Card user	Card number Card name	Card expiry date	Card status	Functions
<input type="checkbox"/>	BOS JAN	4742 7300 5000 0477 PKO VISA Business EUR	2021-04-30	Active	
<input type="checkbox"/>	BOS JAN	4742 7300 5000 0485 PKO VISA Business EUR	2021-04-30	A	Historia operacji

## Change of limits

**Account** 81 1020 5561 0000 3302 0343 8678  
DDD rachunek bieżący  
Available funds: 78 061,21 EUR  
**Card number** 4742 7300 5000 0477  
**Card user** BOS JAN  
**Card name** PKO VISA Business EUR

**Card expiry date** 2021-04-30

### Limits

Monthly card limit  \*,00 EUR

Daily cash withdrawal limit  \*,00 EUR

Daily payment transaction limit  \*,00 EUR

Daily online transaction limit  \*,00 EUR

\* mandatory field

[Back](#)

[Execute](#)

Card cancellation and new card order is accessible from „Lift of cards” tab. Click on a “Cancel card” icon.

List of cards [Transaction history](#)


### Debit cards - list of cards

[Search criteria](#) [Edit search criteria](#) [My search criteria](#) [Collapse search criteria](#)

Account DDD rachunek bieżący 81 1020 5561 0000 3302 0343 8678 EUR

[Save search criteria](#) [Restore default settings](#)

1 - 4 / 4

<input type="checkbox"/>	Card user	Card number Card name	Card expiry date	Card status	Functions
<input type="checkbox"/>	BOS JAN	4742 7300 5000 0477 PKO VISA Business EUR	2021-04-30	Active	

New card in place of cancelled one can be ordered on the „Cancellation of debit card” screen. Just set a „Do you wish to order a new card in place of the cancelled one?” as „Yes”. Information about newly ordered card, and place and address of card's and PIN delivery can also be found on that screen:

### Cancellation of debit card

**Card number** 4742 7300 5000 0477  
**Card user** BOS JAN  
**Card name** PKO VISA Business EUR

**Card expiry date** 2021-04-30

**Powód unieważnienia** \*

- ☐ Card stolen  
☐ Card lost  
☐ Mutilated card

### Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one?  \*



In place of cancelled card, new card with new PIN number will be issued. Card and the PIN will be delivered in separate mail packages to undermentioned addresses. If any of the undermentioned addresses is incorrect, please contact the advisor.

The address to which the new card is to be sent  
PANASONIC  
JAN BOS  
UL. SZEROKA 6  
50-050 WROCLAW

Address which the new PIN will be sent to  
PANASONIC  
JAN BOS  
UL. SZEROKA 6  
50-050 WROCLAW

\* mandatory field

[Back](#)

[Execute](#)

## Liquidity management

The Liquidity Management panel is dedicated to our clients who own several iPKO biznes electronic banking instances and complicated organizational structure.

The panel permits aggregation of accounts from different contexts, within one website, in order to follow current available funds, and also permits passive access to executed transactions history. Deposit accounts (term deposits, automatic deposits) are also presented in the panel.

Liquidity management permits account filters:

- by context (e.g. company, branch etc.),
- by account group (Possibility of assigning accounts to groups defined by group administrator)

Liquidity management panel presents such information's as: current balance, available funds, amount of debits and credits, pending execution transactions (awaiting funds), pending signature and sending transactions and overdue transactions. Overdue transactions are transfers with past execution date, which are yet to be signed, sent or executed.

Panel permits preview of accounts balance in a future date, therefore there it is possible to preview transactions with future date.

Clicking on account leads to list of registered transactions with an option to filter them by following statuses: executed, pending execution (awaiting funds), pending signature, waiting to be sent, rejected, cancelled.

To use the Liquidity management panel, activate service in a context and have required service authorization.

**Liquidity management** Summary of all accounts

**Search criteria** Select search criteria My search criteria Find

**View options** Show accounts not arranged by context Expand all contexts

**Kontekst 1** Expand section Summary of accounts

**IMPORTANT!** Every user with an access to Liquidity Management, will have preview of history of every configured account. The access is independent of account authorization patterns, therefore assure that none of excessive account, operating "sensitive" transfers, has been assigned.

# Loans and deposits

## Term deposits - Deposits

When you select this section, you will see "Deposits". A list of all term deposits available in electronic banking services is presented from all accounts at the same time. Information includes, but is not limited to, the name and number of the deposit, the name and account number of the account from which it was opened, the current book balance and currency, interest rates and opening and closing dates. Selecting the name of one of the visible names of the deposit moves you to the "Deposit Details" screen.

Details about the selected deposit include: deposit account, book balance, duration, interest rate, opening date, expiration date, date of accrual interest, information on the possibility of payments and withdrawals, method of disposal of funds and interest upon closing of the deposit and whether statements are generated. Changing parameters requires clicking "More" and then "Edit" in the list of deposits.

In the record of deposits, you can perform single functions: Edit and Terminate.

By changing the parameters of the deposit you can change the account to which the deposit interest will be transferred and make changes to the deposit renewal, i.e. choose or cancel the automatic renewal of the deposit. The termination of the deposit occurs at the time of withdrawal of funds from the deposit account before the expiry of the contractual term. This involves the loss of all or part of the interest due. Modification and termination of deposit does not require a signature.

You may see a summary of all your deposits. To do this , click the "Show summary" link below the search criteria.

Home Transactions Accounts Cards Loans and deposits Analysis EN

Loans and deposits / Term deposits / Term deposits

My short-cuts

Term deposits Loans Tradeservice New

Term deposits Automatic deposits

Term deposits

Search criteria Edit search criteria My search criteria Collapse search criteria

Accounts: 4

Save search criteria Restore default settings

**NOTE!** Only some types of deposits may be terminated.

## Term Deposits - Automatic deposits

When you select this section, you will see "Automatic Deposits". A list of all automatic deposits from all accounts is presented. Information includes, but is not limited to, the name and number of the automatic deposit, the name and account number of the account from which it was opened, the current book balance and currency, and the date of the contract. Selecting a name from one of the visible names of the deposit moves you to the "Deposit Details" screen.

In the record of an available automated deposit session, you can perform single functions: to enable or disable a session.

You can see a summary of all your Automatic Deposits. To do this, click the "Show summary" link below the search criteria.

## Loans - Loans List

The "Loans" tab contains a list of loan agreements. Information includes, but is not limited to, the name, amount and currency of the loan granted, the date and the amount of the repayment of the loan. For each item in the list, there are basic information about the loan, and details are displayed on the "Loan Details" screen. The link to this screen is the name of the loan. You may also go directly through selecting the "Loan details" function.

You can see a summary of all your loans. To do this, click the "Show summary" link below the search criteria.

List of loans

Master agreements

Loans

Group functions

Show summary

1 - 4 / 7

<input type="checkbox"/>	Loan name	Account number	Granted loan amount	Outstanding amount	Functions
<input type="checkbox"/>	KREDYT	64 1020 5561 0000 3596 0030 3313	5 000,00 CHF	2 708,37 CHF	
<input type="checkbox"/>	KREDYT	72 1020 5561 0000 3796 0030 3362	5 000,00 CHF	3 854,13 CHF	
<input type="checkbox"/>	KREDYT	77 1020 5561 0000 3596 0030 3370	3 000,00 CHF	1 625,00 CHF	
<input type="checkbox"/>	KREDYT	27 1020 5561 0000 3496 0030 3446	20 000,00 CHF	15 833,30 CHF	
<input type="checkbox"/>	KREDYT INWESTYC	19 1020 5561 0000 3896 0030 3297	12 345 678,00 PLN	11 496 176,45 PLN	
<input type="checkbox"/>	KREDYT INWESTYC	69 1020 5561 0000 3396 0030 3321	50 000,00 USD	38 550,73 USD	
<input type="checkbox"/>	KREDYT INWESTYC	14 1020 5561 0000 3796 0030 3339	10 000,00 EUR	8 166,63 EUR	
<input type="checkbox"/>	KREDYT INWESTYC	67 1020 5561 0000 3996 0030 3354	12 000,00 PLN	1 000,45 PLN	
<input type="checkbox"/>	KREDYT INWESTYC	22 1020 5561 0000 3996 0030 3388	12 155,73 EUR	10 762,91 EUR	
<input type="checkbox"/>	KREDYT INWESTYC	27 1020 5561 0000 3796 0030 3396	16 000,00 EUR	14 533,37 EUR	
<input type="checkbox"/>	KREDYT INWESTYC	67 1020 5561 0000 3696 0030 3404	100 000,00 PLN	92 382,16 PLN	
<input type="checkbox"/>	KREDYT INWESTYC	72 1020 5561 0000 3496 0030 3412	250 000,00 PLN	239 931,98 PLN	
<input type="checkbox"/>	KREDYT INWESTYC	75 1020 5561 0000 3896 0030 3453	50 000,00 PLN	44 797,81 PLN	
<input type="checkbox"/>	KREDYT INWESTYC	80 1020 5561 0000 3696 0030 3461	40 000,00 PLN	31 675,34 PLN	

## Loans - Master agreements

The section "Loans" also provides information on the framework agreements: account number, loan amount and current utilization status. In addition, the details of the framework agreement include information such as the amount of the principal and free funds, the financing period and the expiry date. In addition, data on the framework contract can be obtained, broken down into sublimits and products within it.

List of loans | Master agreements



### Master agreements

Group functions Show summary



1 - 4 / 7 →

<input type="checkbox"/>	▲ Loan name	Account number	Allocated limit amount	Currently drawn amount	Functions
(0)					
<input type="checkbox"/>	C rachunek bieżący	60 1020 5561 0000 3402 0359 6632	10 000 000,00 PLN	0,00 PLN	
<input type="checkbox"/>	F rachunek bieżący	82 1020 5561 0000 3502 0359 8224	48 000,00 PLN	-273 960,76 PLN	
<input type="checkbox"/>	G rachunek bieżący	77 1020 5561 0000 3702 0359 8216	24 000,00 PLN	-91 094,12 PLN	
<input type="checkbox"/>	H rachunek bieżący	74 1020 5561 0000 3902 0359 8075	50 000,00 PLN	0,00 PLN	
<input type="checkbox"/>	I rachunek bieżący	63 1020 5561 0000 3802 0359 6673	123 456 789,00 AUD	0,00 AUD	
<input type="checkbox"/>	J rachunek bieżący	84 1020 5561 0000 3502 0359 8091	40 000,00 BGN	-14 833,99 BGN	
<input type="checkbox"/>	K rachunek bieżący	40 1020 5561 0000 3102 0359 8109	5 000,00 CHF	-2 708,37 CHF	
<input type="checkbox"/>	L rachunek bieżący	69 1020 5561 0000 3802 0359 8117	8 000,00 CHF	-7 686,35 CHF	
<input type="checkbox"/>	M rachunek bieżący	84 1020 5561 0000 3202 0359 8141	10 000,00 GBP	-8 730,55 GBP	
<input type="checkbox"/>	N rachunek bieżący	79 1020 5561 0000 3402 0359 8133	12 000,00 USD	0,00 USD	
<input type="checkbox"/>	Ó rachunek bieżący	76 1020 5561 0000 3302 0359 8042	20 000,00 PLN	-805,03 PLN	
<input type="checkbox"/>	Ł rachunek bieżący	75 1020 5561 0000 3102 0359 8158	16 000,00 GBP	-23 840,73 GBP	
<input type="checkbox"/>	Ń rachunek bieżący	74 1020 5561 0000 3602 0359 8125	50 000,00 USD	-38 290,47 USD	

## iPKO Dealer

Within iPKO biznes you may receive access to the currency exchange service (iPKO dealer). To see this service, select "Expand" above the tiles and click on "iPKO Dealer" or click the "iPKO Dealer" link in the service footer (in the "Transactions" column).

## Tradeservice

Access to specific banking services offered by PKO Bank Polski is available via the iPKO biznes. Services are presented in the service footer. Within iPKO biznes, you may have access to trade finance transactions (Tradeservice). In addition to the footer of the site to the module can be accessed by selecting the menu "Loans and deposits"> "Tradeservice".

# Security

## Web browser and passwords

When executing transactions in iPKO biznes, it is recommended to use the latest versions of browsers: Firefox (Extended Support Release (ESR)), Microsoft Internet Explorer (version 9.0 or later). In addition, it is recommended that you disable the Save Forms feature in your web browser.

Do not under any circumstances share customer password and number with third parties, or provide them to unencrypted sites. Repeatedly entering the wrong password three times causes a service block.

All operations after logging on to <https://www.ipkobiznes.cz> are default-secured by TLS (Transport Layer Security) version 1.2. TLS 1.0 is also acceptable.

## Secure login (website address and certificate)

Prior to logging on to the iPKO biznes website, make sure that the connection that the User is using is encrypted. The site address in the browser window should look like this: <https://www.ipkobiznes.cz>

The login site is secured with an Extended Validation certificate, so the address bar can be highlighted in green (Internet Explorer 9.0+) and the name of the website operator (PKO Bank Polski SA) is also displayed. Next to the web address there should be the icon of the encrypted connection - most often presented in the form of a padlock (in older versions of the browser, the icon may be presented at the bottom of the screen). To verify the certificate's status, click on the icon and verify the following data:

- Site hosted by: PKO Bank Polski SA, Warsaw, Mazowieckie, PL.

Next, verify the value entered in the "Thumbprint" field. To do this:

- In Internet Explorer 8 and 9, after clicking the Encrypted Encryption icon, select "View Certificates", select the "Details" tab, and next find the "Thumbprint" field at the bottom of the drop down list.
- In the Firefox browser, after clicking the "Encrypted connection" icon, select "More information", select the "Security" tab, next select the "View certificate" option. In the "Thumbprints" section, find the "SHA1 Thumbprint" field.

The appropriate field value SHA 1 for <https://www.ipkobiznes.cz> is (upper and lower case admitted):

bc d5 c2 3e 49 2e a0 e0 45 07 5d 5d 14 ea 51 b5 06 bc d2 66

## Anti-virus and mail security

Using the Web may involve the risk of installing viruses, Trojan horses, or spyware on your computer. To avoid such a threat and make using e-banking safer you should know how to best protect yourself.

Anti-virus software - There are many tools for fighting viruses that ensure the safe use of Internet resources. PKO Bank Polski recommends that all its clients install and use anti-virus software.

## Firewall protection

Firewall - a firewall protection, another very effective tool to protect against computer viruses. This is hardware with software or software that blocks unauthorized access to a secure computer network,

computer, or server. Sometimes it also facilitates controlling outgoing connections from your computer, which makes it easy to detect and counter Trojan programs or spyware.

### Mail security

Keep in mind that by opening emails from unknown senders the User is vulnerable to infecting its computer with viruses. To prevent this, an antivirus scanner that checks every incoming email for viruses or trojans should be used. All open files and client sites are also checked. This helps to prevent phishing that substitutes a "fake" - a fake site to the original site, and as a result, it helps block sensitive information such as logins, passwords, PINs.

### Prevention

To make the most out of the network security, it's important to follow some crucial rules:

- There are new viruses constantly appearing on the web, so frequent updates of anti-virus software should be made.
- Never turn off anti-virus programs while working on the Internet.
- Each file that the User downloads to its computer should be checked before opening for viruses infection.
- Frequently update operating system software and web browsers. Current patches are posted on the developers' websites and provide a very effective protection.



## Support for iPKO Biznes Users



iPKO biznes Phone Service for Corporations and Local Government

- 800 022 676 option 1
- number for Czech calls
- +48 (61) 855 94 94 \*
- number for domestic calls

\* Charge according to the operator's tariff, the telephone service is open Monday to Friday from 8:00 am -18:00 pm