Bank Polski

iPKO biznes –
USER'S GUIDE

Table of contents

General Information

iPKO biznes Internet Banking System

iPKO biznes is an Internet banking system designed for institutional clients. The system can be accessed through the Internet browser, therefore, you do not need to install any extra software on your PC and the system can be used by many Users at the same time.

System Logon
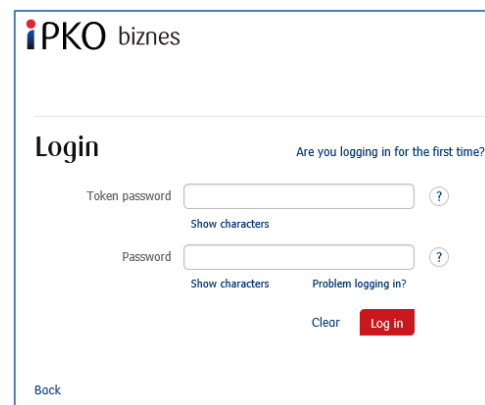
First Login

To use the iPKO biznes, enter the following address in the Internet browser: www.ipkobiznes.pl.
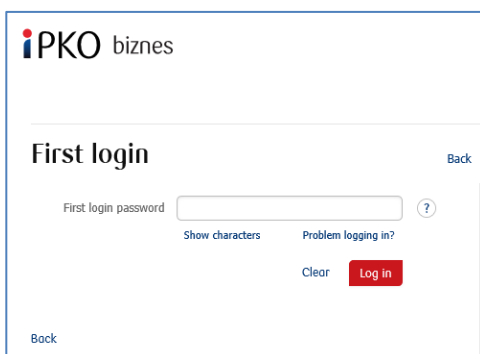
In the **User Id** filed, enter the number given by the Bank employee and then select Next.

Once a valid User ID is entered, you will be taken to the next screen of the logon process. Select the link: Are you logging in for the first time?
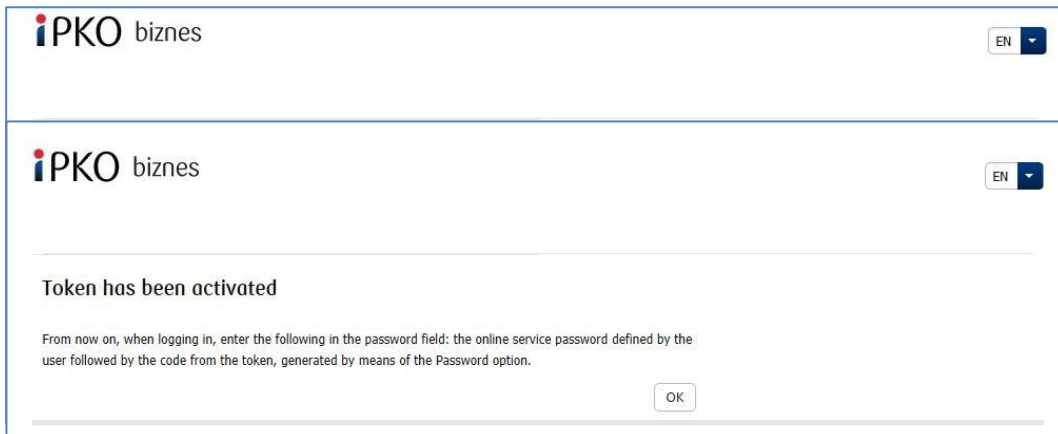
The **First Login** screen will be displayed.

In the **First login** field enter the first system logon password (access password) provided by the Bank employee or sent by SMS and then access by clicking Log in.

After the Log in button is clicked, you will be asked to activate the token. Enter the token response for a given operation code and click Execute.

iPKO biznes   EN ▼

iPKO biznes   EN ▼

Token has been activated

From now on, when logging in, enter the following in the password field: the online service password defined by the user followed by the code from the token, generated by means of the Password option.

OK

You will receive confirmation of the token activation.

Click **OK**, and you will be moved to the **access password** change screen.

Access password change

First login password   [_____] (?)
     Show characters

New password   [_____] (?)
     Show characters

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

Clear   **Log in**
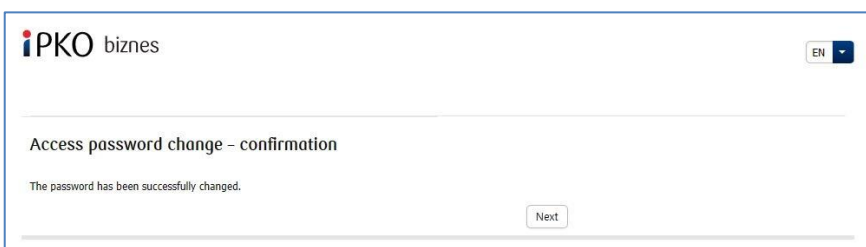
Fill in the following fields on the **Access password change** screen:

First login password – repeat the first system logon password (access password) provided by the Bank employee or sent in the form of SMS to your mobile phone number.

New password – enter the password selected by you. The password shall contain 8 to 16 alphanumeric characters (digits and/or letters and special characters: `!@#$%^&*()_+-={}[]:;',.<>?). The password cannot contain Polish letters (e.g. "ł", "ś"). Remember that password is case sensitive.

Retype password – repeat the password selected by you.

Once the correct data is entered and the **Log in** button is clicked, you will receive the access password change confirmation.

iPKO biznes   EN ▼

Access password change – confirmation

The password has been successfully changed.

Next

Once you click the **Next** button, a screen will appear where you will be prompted to select a **Security Image** (this document contains examples of images. REMEMBER! Images are unique and will not repeat on the website).
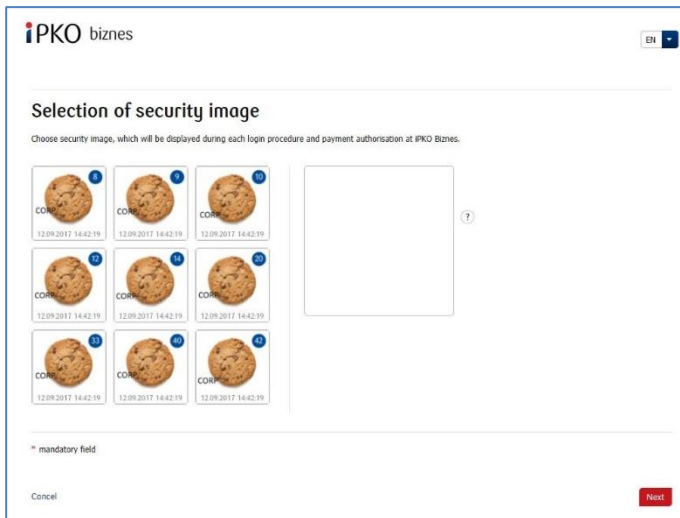
Select the image on this screen by clicking the selected item (this document contains examples of images. REMEMBER! Images are unique and will not repeat on the website) and then click Next.
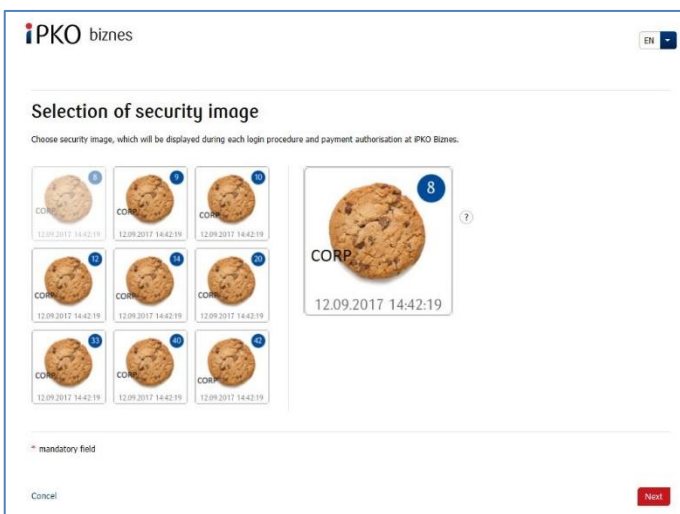
NOTE! During the selection of the image the system does not ask for any code from the authentication tool. Please remember your image – from that moment it will displayed whenever you log in and authorize access to the iPKO biznes website.

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

Selection of security image - confirmation

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

CORP

12.09.2017 14:42:19

Back   Next

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

Subsequent Login

The screen and the logon process will be as follows:

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

iPKO biznes

Login

User ID [   ] (?)

Clear   Next

Step 2. Logging after selecting the security image. The first step (and screen) of the logon process does not change. The second screen presents the image selected by you above the field for entering the Token Password and the Password. Then, after you are moved to the next screen, check whether the image displayed corresponds to the image selected by you when logging into the new website for the first time. After entering data in the Token Password and Password fields, click Log in.

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

Note!

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

Safe System Logon

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

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

3. **Check whether there is a closed padlock icon somewhere within the browser window.**
Depending on the browser, the icon may appear in the address bar or in the status bar in the bottom of the screen. The padlock icon indicates that the webpage is protected by the security certificate and the connection is encrypted.
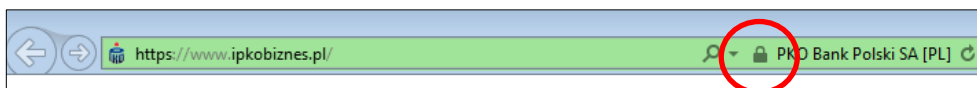
4. **Check whether the security certificate is correct.** The certificate data are available in the browser, usually under "Properties" option in the "File" menu. After clicking the "Certificates" button, check both "General" and "Certification path" option.
To access the certificate data, you can also double click the padlock icon. After clicking it, you will see certificate details indicating that it has been issued for https://www.ipkobiznes.pl domain.
You can also learn from them that the certificate has been purchased by PKO Bank Polski.

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

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

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

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

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

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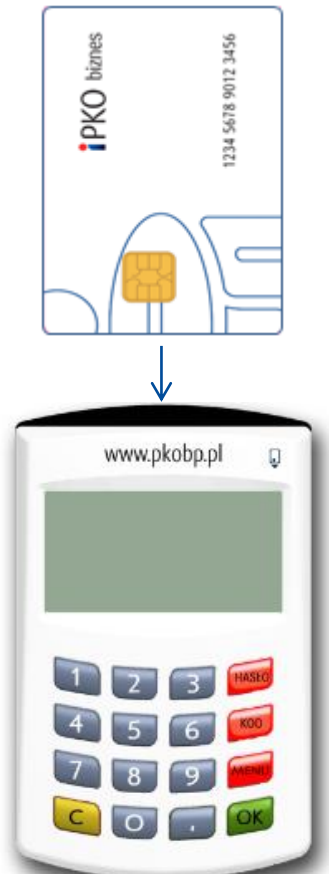
Reader with numeric keyboard.

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

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

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

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

Vasco DigiPass 270 token operation

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

Token activation path:

1. Switch on the token by pressing and holding the arrow button ◀ and also by pressing 🔓 button.
2. Enter PIN code 12345.
3. The phrase NEW PIN will be displayed and a blank space for entering a new PIN code. Enter the new five-digit code that only you know.

4. The phrase PIN CONF will be displayed and a blank space for repeating the new PIN code.

5. If the number is entered correctly, the phrase NEW PIN CONF will be displayed.

6. In any errors are made when entering the new PIN code, the phrase FAIL will be displayed and then you will be prompted to enter the new PIN code and to confirm it.

7. To change the PIN code, switch on the token, enter the valid PIN code and then press and hold the arrow button ◀ and at the same time press and hold 🔓 button.
8. The phrase NEW PIN will be displayed and a blank space for entering a new PIN code. Enter the new five-digit code that only you know.

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

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

iPKO biznes mobile banking application

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

- Android, version 4.1 and newer
- iOS version 10.0 and newer

in Polish, English, German and Czech language versions. The application can be accessed quickly with the use of the fingerprint option (only for phones with iOS).

The iPKO biznes mobile application ensures quick access to:

- the transaction to be signed off,
- vie the list of accounts and available funds,
- the account history,
- pending and rejected transactions,
- a mobile token.

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

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

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

To activate the iPKO biznes application:
   a) Enter the application and select Activate iPKO biznes application,
   b) Log in using the data provided to log into the iPKO biznes website (user ID, token password and password),
   c) Then assign your own 4-digit PIN code,
   d) Log in to the iPKO biznes website – go to the "Settings" tab, then select "Mobile Applications",
   e) Download the activation code from the iPKO biznes website and enter it in the iPKO biznes mobile application,
   f) The application has been activated. You can log into the application using your own PIN code.

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

Mobile Token Operation

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

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

The user of the iPKO biznes system obtains from the Bank, in the form of a text message, an initial PIN code with the link to download the application. The initial PIN code is valid for up to 72 hours from the time of the text message dispatch.

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

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

Using the mobile token in the iPKO biznes application

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

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

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

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

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

iPKO biznes website

Header

The iPKO biznes website has a new main menu, which is always shown in the upper section of the screen and includes:

- Company name
- Context name – in the form of a drop-down list for context selection. The names are presented alphabetically, in ascending order. The context name into which the user was logged during their recent session is displayed as the current context name.
- Username
- User ID
- Log-out button – it allows to log the user out of the website
- Messages
- Settings
- Administration
- Session activity clock
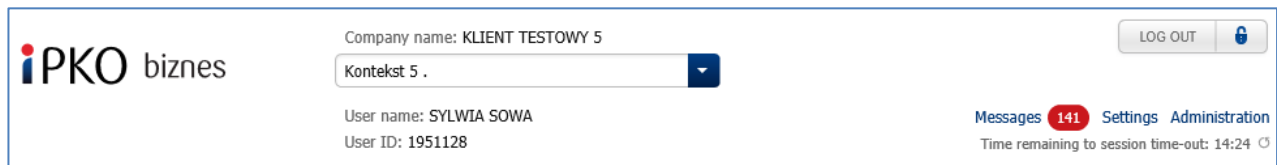
Session Activity Clock

The session activity clock is shown in the top right-hand corner of the screen. It allows to monitor the remaining time of the section activity. After the lapse of the specified time period (set to 5 minutes by default), you will be logged out automatically. Next to the clock there is an icon for refreshing the session activity time. It is refreshed automatically after you move to another screen.

Messages

In the top, right-hand section of the website there is a link to the Messages module which provides information about the number of messages about rejected transactions submitted for processing and other messages sent by the Bank. The number in a red circle informs of the unread messages. If you click the "Messages" link, you will be moved to the List of messages of the Archive of messages where you can read the message, mark it as read/unread.

The message is shown on the basic list for 90 days from the date of message presentation (not the date of message creation, but the date of moving it to the list, or of showing it initially on the list, if not actions have been performed on it). After 7 days the message is deleted permanently.

If the user moves the message to the archive, it will be shown for 90 days, from the date of presentation of the message on the list (not the date of creation – in practice from the date of moving it recently 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 user holds the right to search for transactions and batches.

Website main menu

The menu navigates to different sections of the website. It is located directly under the header. It includes links to:

- Home Page – default section after logging into the system. You can always return to this page by selecting the "Home" icon.
- Transactions Section
- Accounts Section
- Cards Section
- Loans and Deposits Section
- Cash Section
- Analysis Section
- Applications Section
- e-Gov Section
- Language version selection. A drop-down list for selecting the user interface language. The versions are arranged alphabetically, but the Polish version is always shown as the first.
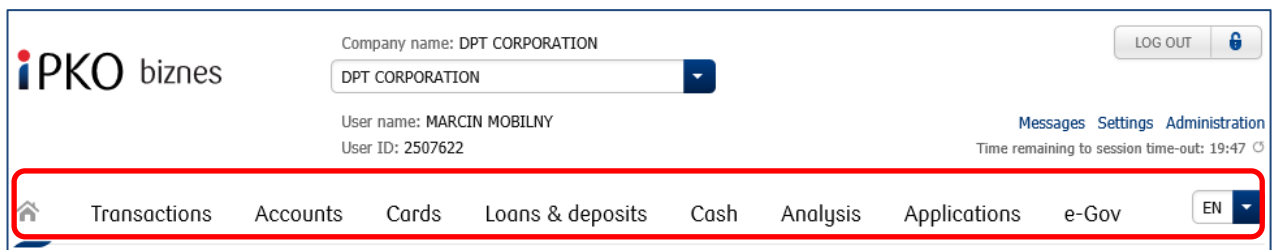
'New' Tile

The action is selected in the drop-down list. After you click the tile, its content drops down to enable selection of the action from a given menu.

If you click an action, e.g. Transfer, on the 1st level, the 2nd level for transfer type selection will be displayed. It is possible to move to next selection levels, if such levels are available for a given action. At the same time, you can select the action already on the 1st level, if no additional selection options are available for this action.

There is an arrow next to every item which allows to move further down. Above the 2nd level, at the top of the list there is the 1st level item displayed in bold which allows to go back to the higher level. Below this level there is a list of elements from the selected lower level. Another selection triggers the reloading. At the top of the list there is always a higher level item that allows to go back to the previous selection level. If you do not select any item and you click somewhere outside the menu area, the drown-down list will collapse.

The item is selected after you click the action on the last selection level. If you select an item from the list, you will be moved to the screen with a given functionality.
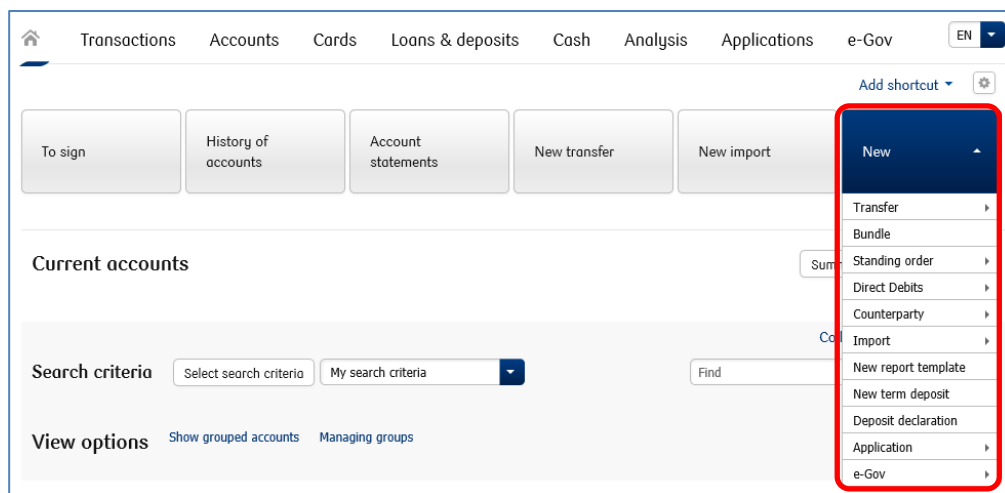
Personalization

The user of the iPKO biznes may adjust the appearance of the website to its own needs by managing the tiles that navigate to default or personalized module items. The maximum number of tiles displayed in one line is fixed and it is 6 (the first line includes 5 tiles + "New" tile). If this number is exceeded, the tile will be moved to the next line as the first from the left.

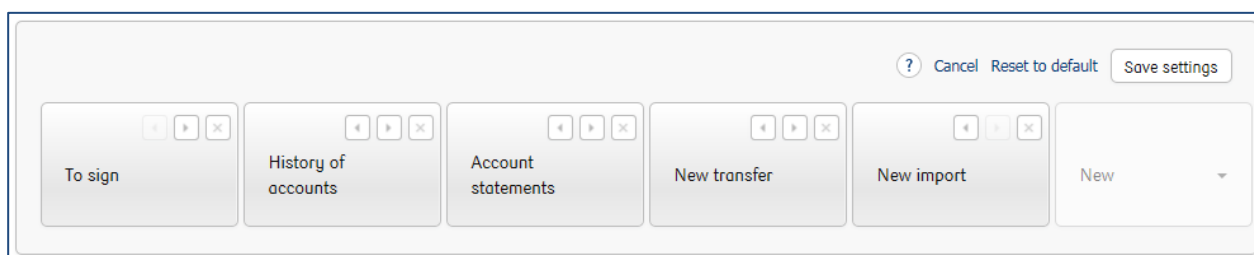The "My shortcuts" link is available in the top right-hand corner of the menu, to the left from the settings icon. "New" tile – it contains a list of available functionalities dedicated to the module. The "New" tile, regardless of the number of tiles is always shown in the first line, as the first from the right.

When you select the settings icon, the following will be displayed on the tiles:

Arrows to move the tiles to the right or to the left. The "New" tile is the exception because it is always shown as the last in the line and it cannot be moved. It is inactive in the edition mode.
The tiles with links that navigate outside the website (e.g. iPKO Dealer) are marked with the arrow symbol.

The "Cancel" link – allows to exist the settings edition mode without saving changes. You can also exit the settings edition mode without saving changes by clicking any place on the screen outside the settings area.

The "Restore Defaults" link – allows to restore the default menu of the 2nd level. If you click this link, the tile will be displayed in the default order. The displaying does not mean that this order is saved. To save the restored default settings, you have to select the "Save settings" function.

The "Save settings" button saves the changes made by the user and closes the tile edition mode. The settings saving option does not require the authorisation code.

Footer

There is a footer on every page of the website. It is always the same. It contains links to the website structure displayed in the form of columns. It also includes dates and times of recent successful and failed logon attempts.

Home page

Transactions	Accounts	Cards	Loans & deposits	Cash	Analysis
Search for transactions	Current accounts	Debit cards	Term deposits	PKO Cash	Liquidity management
Bundles	History of accounts	Charge cards	Loans	File exchange	Liquidity limits management
Direct Debit (Payee)	Locks	Credit cards	Tradeservice		PKO Cash Flow Manager
Direct Debit (Payer)	Account statements	Prepaid cards			
Standing orders	Reports	File exchange			Guides
File exchange					Tariffs
Counterparties					Interest rate
iPKO Dealer					Table of Exchange Rates
					Security

Applications   e-Gov
All applications   Subwencja PFR

Last successful login 2020-05-07 ; 10:53:48 | Last failed login 2020-05-07 ; 11:16:02

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* number for domestic calls
Call charge as per operator's tariff plan.
Telephone service available Mon-Fri from 8:00 a.m. to 6:00 p.m.
e-mail: ipkobiznes@pkobp.pl

Search Criteria

The system allows to narrow down the lists with the use of the filtering mechanism which is the same everywhere on the iPKO biznes website. The appearance of the search criteria section on the screen depends on the selected transaction status section.

The "**Select search criteria**" button opens the lightbox with the list of search criteria for a given page. Once the criteria have been selected, the name of the button is changed to "Edit search criteria".

Search criteria

Date	**Transaction type**
Account	☐ Select all
Counterparty	☐ One-time transfer
Counterparty's account	☐ Split Payment
Title	☐ Transfer to Tax Office
Status	☐ Transfer to Social Security Institution
Amount	☐ Transfer to own account
Actions	☐ All foreign transfers
• Transaction type	☐ SEPA international transfer
Details	
VAT whitelist	

Selected criteria

Cancel   **Search**

The "**My search criteria**" drop down list allows to search transaction with the use of predefined filters saved by the user.

The "**Search**" editable field allows to enter the phrase to be searched for – e.g. counterparty name. The filled in field confirmed by the user by clicking the magnifying glass or pressing ENTER becomes an active filter.

Current accounts   Summary of all accounts   (?)

Collapse search criteria ▲

Search criteria   [Select search criteria] [My search criteria ▼]   [Find   🔍]

Output tables

The results of the search on the entire website are presented in the form of output tables. The tables for individual modules have defined default fields and a default layout. It is possible to set the parameters for the appearance of the output table with the indicate sorting criterion separately for every module.

Collapse search criteria ▲

Search criteria   [Select search criteria] [My search criteria ▼]   [Find   🔍]

[Group functions ▼]   [Show summary]   Flat view   ⚙

1 - 4 / 5 →

☐ (0)	▼ Execution date Creation date	Transaction data [Counterparty name ▼]	Type Status	Amount Currency	Functions

The Client can personalize the appearance of the table by clicking the settings icon. As part of the personalization process it is possible to:

- Change the sequence of columns
- Hide columns

- Add columns from the list of columns predefined for the table

Single functions

Next to each item in the output table, in the Functions column, there are icons that trigger individual operations, depending on the output table displayed. For the table with the list of accounts, the following items are available: account history, transaction search, add shortcut and the option to order a new transaction or to collect a statement or summary.

Group functions

Above every output table, on the left-hand side there is a drop-down menu – "Group functions" with default options for every output table, e.g. for the home page these options include: Download the summary, Download statements, Download standard reports and Download customized reports. If you want to download statements in groups, check the accounts selected and that click "Download statements" under the group functions.

Administration

For more detailed description of the administration module see the Administrator's Guide. The iPKO biznes website allows to work in contexts, after proper configuration within the company. It means that if you have the right to support more than one company, on the website, in the middle top section of the screen, an option will be displayed that allows to select the context from the drop-down list (to change the context click the relevant context). You have specific rights for the context. To learn about the details of rights, select the "Administration" option, then the "Users" tile and click the "Details" function in the column. The User without any rights to the context: will not be able to view the administration function and will not be able to view any information about Users other than the logged User.

Context parameters

In this section you can check basic parameters of the context such as the duration of the session or the default language version.

Accounts

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

Users

In this section you can check, for example, the signature class or the matrix of service rights. The User without any administrator rights to the context will not be able to view any information about Users other than the logged User.

Services

In this section you can check the list of services which you can access within the context selected. The User without any administrator rights to the context will not be able to view any information about the matrices of service rights or the transaction sign-off matrices.

Access restrictions

In this section you can check whether there are any access restrictions defined for the context to which you are logged in, such as the possibility of logging on business days only or from specific IP numbers.

White lists

In this section you can check defined white lists of counterparties and allocate an account to the domestic or foreign list.

Transaction limits

In this section you can check the transaction limits allocated to the accounts available.

File formats

In this section you can check the list of defined file formats for the context to which you are logging in.

Access channels and tokens

The User without any administrator rights to the context will not be able to view any information in this section.

Third Party Channels

In this section you can check the defined consents and services related to data exchange between the Bank and third party providers.

Settings

Access channels

The "Access channels" option includes functions and information necessary for security management. Apart from displaying the date of the recent successful and failed attempt to log into the website or by phone, they also allow to block access to these websites and change the Internet password. To block access, you have to select the "Lock" option in the "Access channels" table and confirm it in the next step by clicking "Execute".

Access password

In this section you can change the access password to the iPKO biznes website. To change the password, enter the old password in the appropriate field and the enter the new password twice. Password change will be confirmed by a message.

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

Authorisation tools

In this section you can view information about the authorisation tool that is allocated to the context to which you are logged in. For Clients using the iPKO biznes Integra website, the information about Certificates with the option to renew them, to change or unblock the PIN code is displayed in this section.

My profile

The My profile section is divided into two subsections: Settings and List of accounts. The Settings subsection, allows to set the default account for the forms, the values of transaction parameters and import parameters. Whereas in the List of account subsection you can allocate account to groups (in groups or one by one), manage groups of these accounts by editing the group name, the sequence of groups shown on the list of accounts, these changes will be visible on the page after you log in, in the Accounts – Current accounts section (when you select the "Show grouped accounts" view option). The account groups can be also viewed under relevant filter. The accounts that are not allocated to any groups will be shown on the list as the "Accounts not allocated to any group".

Mobile applications

In this section you can manage your iPKO biznes mobile applications. On this screen, the following output table is displayed by default:

- Application name,
- Application status
- Date of registration
- Date of last successful/failed login attempt

- Operational system
- Token/Token status

On the iPKO biznes website you can:
- Change the PIN code to the application
- Block or unblock the application
- Change the default name of the application
- Delete the application

Home page

It is a default page that is displayed after you log into the website. All accounts to which you have the rights are displayed on the screen. Default data is shown in the table columns, such as name and account number, the funds available together with the account currency and the accounting balance together with the account currency. If you click the amount in the "Available funds" column, you will be moved to the "Funds not cleared" option, and if you click it in the "Accounting balance" column, you will be moved to the "Account history". If you click the account name or number, the details of the accounts are opened.

The screen displayed after logging in consists of several functional sections:

Messages

On the page displayed after you log in, under the 1st level menu a message is displayed informing about the number of unread messages. The message is visible only if there are any unread messages for a given User. To read a given message, place the cursor on the link. The details of this unread message will be opened in the layer. By selecting the "See all" link at the message level, you can move to the full List of messages.
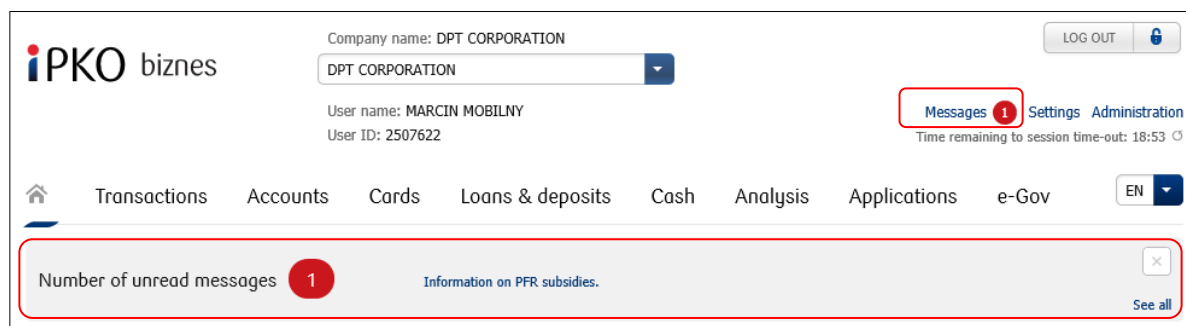
Shortcuts

The following shortcuts are shown in the shortcuts sections by default:
- To be signed off
- Account history
- Statements
- New transfer
- New import
- New
- Add shortcut link
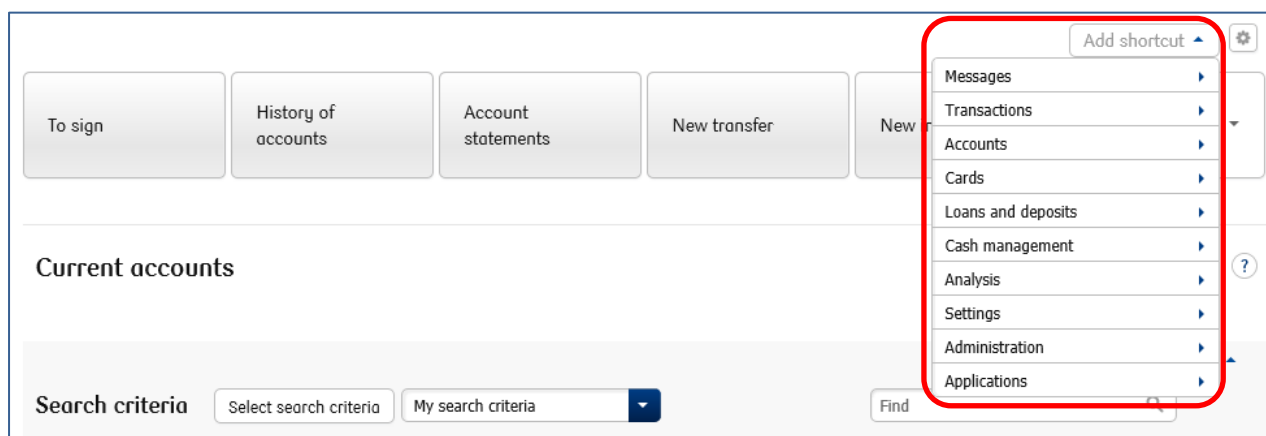
The shortcut tiles navigate to the frequently used functions of the website. If you select the shortcut tile, you will be moved to a separate page dedicated to a given section. You can manage the shortcuts (change the sequence or delete them). To do that select the "Add shortcut" option located above the default shortcut tiles.

If you select the settings icon, the shortcut tiles will enter the edition mode. If there are no shortcut tiles defined (e.g. they have been deleted), the edition mode will include functional links – Cancel; Restore default settings and Save settings button.

On each defined tile there are icons for managing their sequence or for deleting them. You can move the shortcuts with the left/right arrows.

An unlimited number of shortcuts can be added on the screen.

Summaries
Above the tables two links to the summaries of accounts are shown:

1) **Summary of all accounts** presents the total amount of funds available in a given currency and the accounting balances in a given currency without the need to check the accounts. This summary always indicates the total data of all accounts which can be accessed by the User.
2) **Summary of accounts** presents either the total amount of funds available in a given currency and the accounting balances in a given currency without the need to check the accounts or the summary only for the accounts checked by the User in the table.

If you have access rights, for example, to 3 accounts, but you have the right to view the accounting balance/funds available on two accounts only, the summary will include only those two accounts in the summary section.

If there is a group of accounts in the context, the **Summary of accounts** link at the level of this group header refers to the summary of accounts in this group. If accounts not allocated to any group are also checked in the view options, all the accounts checked or all the accounts (unchecked) will be summarized. If filters are applied, the summary shall include all the accounts that meet the search criteria and not only those visible on the page.

The summary shall also take into account the principles related to the limits for consolidated accounts, provided that the Clients uses such a product.

Funds available it is the sum of funds increased by the amount of the revolving loan or any acceptable debit balance. The sum of the funds available is also affected by the funds not cleared (they either increase or decrease it).

Accounting balance is the balance of funds posted on the account.

Search Criteria

On the cockpit screen, the initial status of Search criteria is displayed by default. The initial status of the search criteria includes the following fields: "Select search criteria", "My search criteria" and "Search".

The search results are displayed in an ungrouped view.

View options

After logging, the ungrouped view of accounts is displayed by default. If you select the "Show grouped accounts" view option, the list of accounts will be displayed broken down by groups created by you. By default, in the grouped view only the first group of accounts is expanded, the remaining groups are collapsed. The group of accounts aggregating accounts not allocated to any group is displayed under all other groups of accounts. If you select "Show ungrouped accounts", the full lists of accounts will be expanded.

Single functions at the level of the accounts table

In the "Functions" column you can move quickly to the account history, transaction search engine or add your own shortcut. If you click "More" link, the list with references to single functions at the account level will be expanded.

Transactions

The module is used to search for transactions ordered via the iPKO biznes system and to order such transactions. The transaction menu is divided into 8 tiles:

- Transaction search
- Batches
- Direct debit – Beneficiary
- Standing orders
- File exchange
- Counterparties
- iPKO Dealer
- **New** – it allows to create new transactions.

The output table offers two transaction views:

- Default view – single transactions and batches are displayed on one list. It is possible to expand the batch to display transactions included in the batch.
- Flat view – it shows all transactions on one lists, regardless of whether the transaction is registered as a single transaction or in a batch. These view does not show batch entries.

Transaction search

With this function you can search for transactions via iPKO biznes from 15.04.2016, including the transactions deleted before sending them for processing. You can search for transactions by a full account number of the counterparty, counterparty name, operation title, transaction type, status, ordered completion date or amount. You can combine and save different sets of search criteria.

Search criteria   [×]

- Date   **Date**

Account   ☐ Execution date

Counterparty   ☐ Creation date

Counterparty's account

Title

Status

Amount

Actions

Transaction type

Details

References, additional symbols

Selected criteria

Cancel   [Search]

The output page includes transaction details and the functionality: Repeat, Copy to the batch, Save the counterparty.

One-time transfer

Redo Fax Send e-mail Print

From account	92 1020 5561 0000 3302 0991 5267	Title	Rozliczenie A21
	CURRENT ACCOUNT	Amount	-350,00 PLN
To account	98 1020 5561 0000 3402 0990 8999	Execution date	2020-01-17
Counterparty name and address	.	Registration channel	iPKO biznes
Counterparty's NIP	7182769594	Type	One-time transfer
VAT Whitelist of payers	The counterparty's account is not on the VAT whitelist		

? As of day 2019-12-11
Check the VAT whitelist

Transaction parameters

Execution method	Regular	Sending for execution	Yes
Awaiting funds availability	No		

Other parameters

iPKO biznes identifier	182343010
Transaction identifier	00000003784230243
Status	Executed

Signing pattern

List of rules	No limit
	1 signature of any class

History

Creation	2020-01-17 11:21:22, ANNA WANNA (PREZES, ID 263861)
Checked on the VAT whitelist	2020-01-17 11:21:22, ANNA WANNA (PREZES, ID 263861)
End of editing	2020-01-17 11:21:22, ANNA WANNA (PREZES, ID 263861)
Authorisation	2020-01-17 11:21:22, ANNA WANNA (PREZES, ID 263861)
Forwarding to banking system	2020-01-17 11:21:22, ANNA WANNA (PREZES, ID 263861)

Editable transactions

It is a default section of the "Transaction search" tile. Edited transactions are displayed in this section. When the edition is completed, the transaction or batch is move to "To be signed off, to be dispatched" section.

Transactions to be signed off, to be dispatched

The "To be signed off" tile is available on the home page. It shows single transactions and batches with the "To be signed off" status. The operations remains in this status until they are completely authorized (the required number of signatures is affixed) or until batches are edited again.

The section allows to display transactions that meet the search criteria defined by the user and the individual sorting criteria. To sort the transactions, click the active name of the column.

Each operation may be signed off separately or through group functions. If the operations are signed off separately, select the "Sign" function located next to each transaction. To perform group activities, check the group functions with the use of the drop-down function and then selected the group function required. It is possible to authorize all checked transactions/batches with one signature.

The group functions allow to change transaction parameters, move back to editing in groups, sign, copy, dispatch and delete transactions and download the summary and documents in groups. The functions available depend on the tab that your currently use.

To check all the operations on the page, use the "checkbox" located above the transactions.

The "Group deletion" function allows to delete all the checked transactions/batches from the website. This operation does not require a signature; however, it depends on the right held.

The "Change transaction parameters" function allows to change different transaction items. In the iPKO biznes system there is an option which allows to sign off the transaction/batch, but to dispatch if for processing at a later date. Such an option is required for example when the processing of a given transaction/batch depends on other activities – such as an incoming transfer. The person responsible for signing a given transaction/batch shall sign it according to the transaction sign-off matrix and shall select "No" option in the "Dispatch for processing" field.

All transactions/batches for which the option "No" is selected in the "Dispatch for processing" field, will not be dispatched for processing, but they will be displayed on the "Transactions to be signed off, to be dispatched" page.

All transactions/batches with the option "Yes" selected will be dispatched for processing after the last signature is affixed.

Pending transactions

For example, transfers with a future date are displayed here. The iPKO biznes system also allows to order operation even if there are not funds on the account. Because of the functionality of waiting for the funds such operations instead of being rejected, will be shown on the website with the "Waiting for the funds" status. Once the account is credited, the operations will be dispatched for processing automatically.

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

for single transfers, an additional "Waiting for funds" option will appear on the form and on the confirmation page with the default value: YES. By dispatching the operation with such a setting, you will be able to use the waiting for funds service. If the value is changed to NO, the transfer will not wait for the funds, and if there are no funds, it will be rejected.

for transfers imported from the file, the value will be set automatically according to the parameters set by the administrator. Therefore, if the waiting for funds service is enabled in the system, the same parameter will be

set automatically for all the imported operations. You can change it by editing the transfer on "Editable transactions" page.

> **NOTE!** This functionality can be used only if the "Waiting for funds" service is enabled by the Administrator.

There are two settings available for the service of waiting for funds (with parameters set by the administrator):

- unlimited waiting – in this case a transfer waiting for the funds will be kept in the system without any time limits. Its completion date will change automatically at the end of each day to the next possible one.
- waiting for "n" calendar days – it means that the transfer will wait to the period defined by the administrator. If the account is credited within this period, after the end of this period the transfers waiting for the funds will be rejected. In special cases, if the waiting period is set as 1 calendar day, the transfers will wait until the end of the current date and then if there are no funds, they will be rejected at the end of the day.

The service of waiting for funds applies to all domestic and foreign transfers posted cumulatively and to payments. Standing orders are awaiting for funds at the processing date only. Foreign transfers are not supported at present.

All transfers waiting for funds are shown on pages: search for transactions and unprocessed transactions.

The batch in which at least one transfer waits for the funds, will have the "Waiting for funds" status and will be shown on the page with transfer batch, under "Pending" tab.

> **NOTE!** The transfer waiting for the funds is not dispatched for processing immediately after the account has been credited. There might be a slight delay. Therefore, it should be taken into account in particular when making transfers just before the next Elixir session.

Unprocessed transactions

In this tab, you can find information about unprocessed transactions and batches with the following statuses:

- Pending (dispatched to the banking system or waiting for funds),
- Rejected,
- Cancelled.

If you select "Details" option, the details of a given unprocessed operation will be displayed.

The iPKO biznes allows to delete and cancel transactions. Both activities depend on one right: "Deletion of unauthorized transaction and cancellation of pending transactions".

Deletion of transactions and batches

You can delete a transaction or batch before dispatching it to the banking system. Such items are displayed with the "Deleted" status. The deletion of the transaction/batch does not require an authorisation code. You can perform the deletion operation on the following screens: "Transactions to be signed off, to be dispatched", "Batches", batch details.

You can also delete selected transactions from the batch. In this case, an additional section informing that transfers have been deleted from the batch will be displayed on the page with the batch details. Such transfers will be also displayed on the "Search for transactions" page.

The deletion of the transaction/batch is recorded in the history. This way you can check who performed this activity.

Transaction cancellation

Unlike the deletion, the transaction cancellation can be performed after the transaction has been dispatched for processing but before it is processed. You can make an **attempt** to cancel the transaction on the "Pending transactions" page. The cancellation requires signatures in accordance with the transaction sign-off matrix. You can cancel a transaction waiting for the funds.

To cancel the transaction, use the "Cancel" function displayed next to the transaction to be processed. If the transaction sign-off matrix requires only one signature, the process will end at this stage.

If the transaction sign-off matrix requires more signatures, a new transaction will be displayed on the "To be signed off, to be dispatched" page – "**Cancelling a one-off transfer**". This operation requires signatures in accordance with the transaction sign-off matrix.

When all the required signatures are affixed, an attempt is made to cancel the transaction.

> **NOTE!** The cancellation activity is only an attempt to cancel a transaction. Since the transaction has been already dispatched for processing, it may turn out that the cancellation is performed too late and the system will not manage to cancel it. Therefore, there is no guarantee that the cancellation is always successful. It applies, in particular, to transfers with the current date which have been ordered just before the qualification for the next Elixir session. After completion of the cancellation process, check whether after several minutes the cancelled transaction is shown on the list of cancelled transactions (Unprocessed transactions, "Cancelled" filter) or whether the attempt to cancel failed and the transaction has been either posted or rejected.

Processed transactions

In this tab, you can find information about processed transactions and bundles.

All

In this tab you can find information about all transactions within a given context.

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

Bundles

A transaction bundle is a set of orders processed from one account, which are subject to common (single) authorisation. To create a bundle, import the file or select the "New" tile and the "Bundle" button in the transaction menu. Indicate the account to be debited, indicate the bundle type (domestic, collective or foreign).

The created bundle will be added to the list of editable bundles that can be viewed under "Transactions" > "Bundles". Characteristics of individual bundles:

· orders with a given bundle are charged to the same account,
· the identifier of the bundle author, the so-called bundle owner is saved in the bundle,
· a domestic bundle can include different types of transfer orders: single transfers, including SORBNET transfers, transfers to tax authorities, transfers between own accounts, it cannot include foreign transfers and direct debit orders, transactions can have different completion dates,
· a domestic bundle cannot include SORBNET, foreign transactions, all transactions must have the same completion date,
· a foreign bundle can include only foreign transfers, the transactions can have different completion dates,
· a single bundle of foreign transfers can include transfers in different currencies.

The next step in creating a bundle created with the use of the "New bundle" function, will be to add orders to this bundle or to import them from the file. To do that select "Details". In the bundle with the "Editable" status you can modify or delete orders.

The "bundle type" field can have the following values:
- Domestic bundle,
- Collective bundle,
- Foreign bundle.
- Direct debit bundle

Add transfers from the "List of transactions" on the page with bundle details. Depending on the bundle type, you can add to it one-off transfers, including SORBNET transfers (domestic bundle only), transfers to tax authorities, transfers between own accounts or foreign transfers (foreign bundle only). You can also add transfers by using the "Import from file" function. The transfers can be added to the bundle by the authorized User only.

Importing transactions to the existing bundle

To add new transactions to the existing bundle, select "Details" and select the "Import from file" link in the list of transactions. After moving to the **Importing transactions to the bundle** screen, select the file from which the additional transactions will be imported. You can also determine and format and code page of the file.

You cannot import, copy or move foreign transfers to the batch with domestic transfers and vice versa. You cannot import foreign, SORBNET transfers to the cumulative batch.

It is not required to select the code page for the file imported; however, it is recommended to avoid problems with displaying Polish diacritical characters (it applies, among others, to files with the CP1250/Windows 1250 code page). If there are any problems with determining the code page of the file imported, select "Detect automatically" option. Then, the system will try automatically to recognize the code page of the file imported. You can select from the available values: Detect automatically – default option, CP-1250, CP-852, ISO-8859 - 2, UTF-8.

List of bundles

When you open the "Bundles" functions, the list of bundles will be displayed broken down by sections that depend on their status. Usually they are displayed as follows: "Editable", next "To be signed off, to be dispatched", "Pending", "Unprocessed", "Processed" and "All". Each User can customize the sequence in which individual subsections are displayed by customizing the presentation of this menu.

The following statuses are available for operation of the bundle of transfers, which narrow down the type of the transaction which can be performed at a given moment in the bundled processed:

Section – "Editable" bundles

Bundle status	Status of transactions that can be performed in the bundle.	Notes
Editable	• Editable • Deleted	In the bundle with the "Editable" status you can add, modify or delete orders.
Analysed	• Analysed • Editable • To be supplemented • To be corrected • Deleted • Unknown status	The bundles with the "Analysed" status are the bundles which are being analysed in the banking system. If there is at least one transaction with the "Analysed" status, the entire bundle receives the "Analysed" status.
Editable – needs to be supplemented	• To be supplemented • Editable • To be corrected • Deleted • Unknown status	The bundle with the "Editable – needs to be supplemented" status contains at least one foreign transfer where data needs to be supplemented.
Editable – contains incorrect orders	• To be corrected • Editable • Deleted • Unknown status	The bundle with the "Editable – contains incorrect orders" status is a bundle with foreign transfers that need to be corrected.

Section – Bundles "To be signed off, to be dispatched"

Bundle status	Status of transactions that can be performed in the bundle.	Notes
To be signed off	• To be signed off • Deleted • Unknown status	The "To be signed off" status means that the bundle has been closed and dispatched for authorisation; the bundle remains in the "To be signed off" status until it has been completely authorized (the required number of signatures has been affixed) or until it has been edited again.
To be dispatched	• To be dispatched • Deleted • Unknown status	"To be dispatched" – this status means that the bundle has been closed and authorized completely, but it has not been dispatched for processing.

Section – "Pending" bundles

Bundle status	Status of transactions that can be performed in the bundle.	Notes

Pending	• Pending • Cancelled • Deleted • Processed • On hold	"Pending" – this status means that the bundle has been authorized completely and has been dispatched for processing to the banking system.
Pending (there were rejected transactions)	• Rejected • Pending • Unknown status • Deleted • Cancelled • Processed • On hold	"Pending (there were rejected transactions)" – this status means that the bundle has been dispatched for processing. There were rejected transactions in the bundle.
Pending (there were transactions with the unknown status)	• Unknown status • Pending • Deleted • Cancelled • Processed • On hold	"Pending (there were transactions with the unknown status)" – the bundle status means that the bundle has been dispatched for processing. There are transactions in the bundle for which, for technical reasons, it was impossible to determine the appropriate status. Note! Before the transaction with the unknown status is processed again, verity whether it has not been charged to the account already and whether it is not shown under the unprocessed transactions. Contact the Helpline if necessary
Waiting for funds	• Waiting for funds • Pending • Deleted • Cancelled • Processed	"Waiting for funds" – a bundle, in which at least one transfer is waiting for funds.
Waiting for funds (there were rejected transactions)	• Rejected • Waiting for funds • Pending • Error unknown status • Deleted • Cancelled • Processed	"Waiting for funds (there were rejected transactions)" – a bundle, in which at least one transfer is waiting for funds or there were rejected transfers among transactions.
Waiting for funds (there were transactions with the unknown status)	• Error unknown status • Waiting for funds • Pending • Deleted • Cancelled • Processed	"Waiting for funds (there were transactions with the unknown status)" – a bundle in which there are transactions waiting for funds and at least one transaction for which, for technical reasons, it is not possible to determine the appropriate status. Note! Before the transfer with the unknown status is processed again, verity whether it has not been charged to the account history already and whether it is not shown under the unprocessed transactions. Contact the Helpline if necessary

Section – "Unprocessed" bundles

Bundle status	Status of transactions that can be performed in the bundle.	Notes
Rejected	• Rejected • Cancelled • Unknown status • Deleted	"Rejected" – a bundle in which none of the transactions has been processed, the transactions in the bundle have been rejected.
Cancelled	• Cancelled • Deleted	"Cancelled" - at least one transaction in the bundle has been cancelled. The bundle can include only cancelled or deleted transactions.
Deleted	• Deleted	"Deleted" – all transactions in the bundle have been deleted.

		You can copy the transaction to a different or new bundle.
Unknown status	• Unknown status • Cancelled • Deleted	"Unknown status" – a bundle for which, for technical reasons, it was impossible to determine the appropriate status. Note! Before the transfer with the unknown status is processed again, verity whether it has not been charged to the account history already and whether it is not shown under the unprocessed transactions. Contact the Helpline if necessary
Rejected (exported)	• Rejected • Cancelled • Unknown status • Deleted	"Rejected (exported)" – it is a batch identical to the bundle with the "Rejected" status, for which at least one transaction has been copied to a different bundle. Then the word "exported" will be added to the bundle status and its colour will be changed – the status will no longer be displayed in red.
Unknown status (exported)	• Unknown status • Cancelled • Deleted	"Unknown status (exported)" – it is a bundle identical to the bundle with the "Unknown status", for which at least one transaction has been copied to a different bundle. Then the word "exported" will be added to the bundle status and its colour will be changed – the status will no longer be displayed in red.

Section – "Processed" bundle

Bundle status	Status of transactions that can be performed in the bundle.	Notes
Processed	• Processed • Cancelled • Deleted	"Processed" – a bundled dispatched for processing to the bank. All the transactions dispatched have been processed by the bank without any errors.
Processed (there were rejected transactions)	• Rejected • Processed • Unknown status • Deleted	"Processed (there were rejected transactions)" – a bundle in which some of the transactions have not been processed.
Processed (there were transactions with the unknown status)	• Unknown status • Processed • Deleted • Cancelled	"Processed (there were transactions with the unknown status)" – a bundle in which the transactions have been processed and there is at least one transaction for which, for technical reasons, it is not possible to determine the appropriate status. Note! Before the transfer with the unknown status is processed again, verity whether it has not been charged to the account history already and whether it is not shown under the unprocessed transactions. Contact the Helpline if necessary.
Processed (there were rejected transactions, exported)	• Rejected • Processed • Unknown status • Deleted •	"Processed (there were rejected transactions, exported)" – it is a bundle identical to the bundle with the "Processed (there were rejected transactions)" status, for which at least one transaction has been copied to a different bundle. Then the word "exported" will be added to the bundle status and its colour will be changed – the status will no longer be displayed in red.
Processed (there were transactions with the unknown status, exported)	• Unknown status • Processed • Deleted • Cancelled	"Processed (there were transactions with the unknown status, exported)" – it is a bundle identical to the bundle with the "Processed (there were transactions with the unknown status)" status, for which at least one transaction has been copied to a different bundle. Then the word "exported" will be added to the bundle status and its colour will be changed – the status will no longer be displayed in red.

For every bundle section there are customized search criteria available which allow you to find the bundle you are looking for, among others, by using such criteria s "Creation date", "Account", "Bundle status", "Amount", "Bundle type" or any phrase from the bundle name.
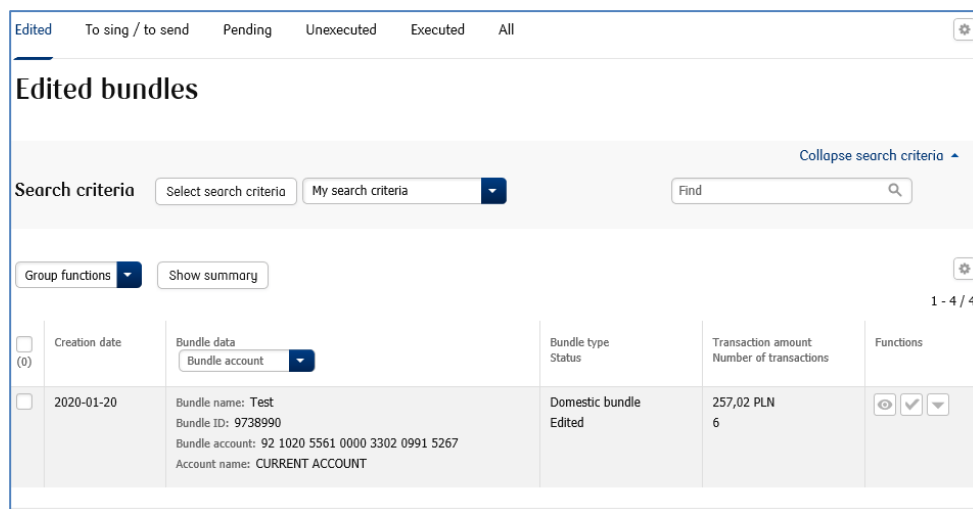
You can perform single actions on the bundle entry. To do that select individual actions from the "Functions" column. With the application you can also perform group actions on several bundles simultaneously. The scope of single and group actions on the list of bundles depends on their status.

In the list you can trigger a function that presents a summary for all the bundles indicated earlier. The "Display summary" link is available next to the "Group functions" option.

You can sort the list of bundles displayed by the data selected. To sort it, click the data name in the table header to be used by the website to classify the entries. You can sort the list of bundles by: the "value", "Number of transactions", "Bundle type", "Creation date" and bundle details such as: "Bundle account", "Bundle name" or bundle "ID".

Bundle details

To view the details of a given bundle, select the "Details" function. There are also other functions in the column on the right-hand side, which are available depending on the status of the bundle.

When you select the bundle details, several sections presenting information about a given bundle will be displayed. Apart from the information about the account number, bundle name, bundle type and parameters determining how it is processed, there are also details that summarize the number and amount of orders in the bundle. In addition, there is also previous "Bundle history" displayed, which included information about the persons who have created and authorized the bundle. The next section presents the "List of transactions" with the subsection, where you can search for individual transactions with in the bundle. The list of transactions in the bundle details shows by default the transactions on which single and group actions can be performed. The extent of the functions available depends on the bundle status.

You can sort the list of transactions in the bundle by the data selected. To sort it, click the data name in the table header to be used by the website to classify the entries. You can sort the list of transactions in the bundle by: the "Amount", "value", "Type", "Status", "Creation date", "Date of processing" and transaction details such as: "Counterparty name", "Counterparty account" or "Transaction title".

Foreign bundle orders are placed in three steps. In the first step the bundle is created/imported to the iPKO biznes. In the second step the bundle is dispatched for analysis. In the third step the bundle is dispatched for processing. All transfers that have passed the analysis will be processed, and the transfers with errors will be rejected.

Transfers "To be supplemented" require the name of the beneficiary's bank. To provide the name, select the "Supplement data" option which display the list of banks. The "Supplement data" function is available on the bundle page and next to each transaction to be supplemented, in the bundle details.

The transfers with the "To be corrected" status require data correction. To correct the data, use the "Correct data" function which will indicate the incorrect data. The "Correct data" function is available next to each transaction with errors, in batch details.

Transfers with the "Error, unknown status" status have not been analysed properly due to technical problems. The transactions of this type should be dispatched again for analysis. To do than check the transfers and use the "Dispatch for analysis" option or copy a group of transactions to a new bundle. This way they will be automatically dispatched for analysis.

Copying the bundle

With the application you can copy the existing bundles. To do that select the option for bundle copying in the list of bundles displayed. After this activity an identical copy of the bundle selected will be created.

Bundle-to-bundle transfer copying or moving

Select "More" link in the bundle details, then select "Copy to bundle" or "Move to bundle". To copy a group of transfers, check the transactions you want to copy and in the "Group functions" field select the "Group copying to bundle" or "Group moving to bundle". If you select one the above functions, you will be moved to the next screen – "Copying transaction to bundle" or "Moving transaction to bundle".

You cannot copy or move SORBNET and foreign transfers to the cumulative bundle. In addition, for transactions that are copied or moved, the processing date will be changed to the date allocated to the transactions already included in bundle (all transactions in the cumulative bundle have the same processing date).

Functions for rejected transfers

If there are any rejected transfers in the bundle, the "List of rejected transactions" is active. When you select this link, you will be able to view information about all rejected transfers in a given bundle. You can copy these transfers to a different or new bundle to have them processed again.

Functions for deleted transfers

If a transfer has been deleted from the bundle, the "List of deleted transactions" is active. When you select this link, you will be able to view information about all deleted transfers in a given bundle. The transfers deleted from the bundle will not be dispatched for processing. However, you can view and copy them to a new bundle.

Direct debits

Direct debit (Payee)

To be able to use this function of the iPKO biznes website, you have to sign a separate direct debit agreement. Via the iPKO biznes website, you can:

- Send inquiries about consent, i.e. verify whether a consent to debit your account is registered on the payer's account,
- Send messages debiting the payers' accounts.
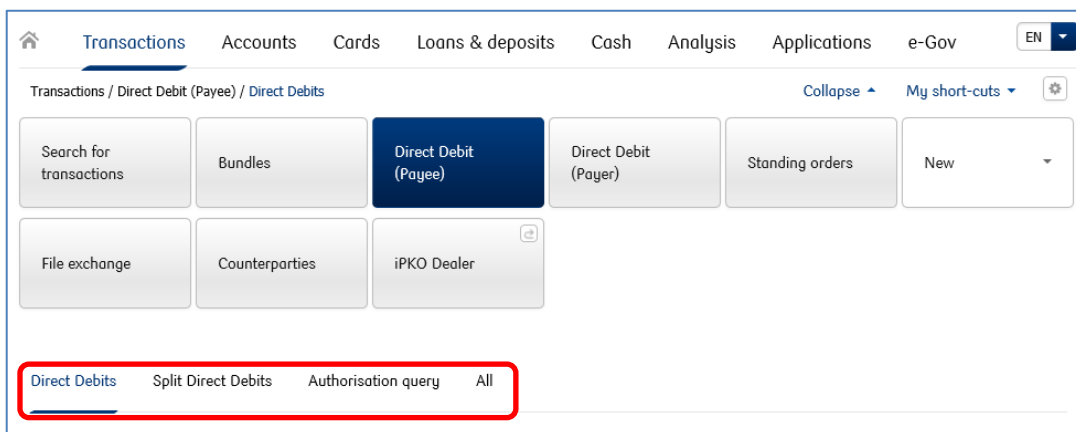
You can search for the transactions shown in the Direct debit/Consent inquiry list with the use of the "Search criteria" function by the account, payer's name and address, payer's account, title, amount, transaction status, date of processing, sign-off, creation, dispatch, cancellation, rejection, payment ID or cumulative booking ID and by parameters such as waiting for my signature, signed off by me, not signed off, signed off, created by, signed off by, cancelled by, deleted by.

You can manage the transactions on the list of direct debits with the use of the "Group functions" option. The group functions available for Direct debits:

- Group change of transaction parameters i.e. dispatch for processing, processing date, transaction type.
- Group copying to bundle,
- Group moving to bundle,
- Group taking back to editing,
- Group transaction sign-off,
- Group dispatch of transactions,
- Group cancellation of transactions,
- Group deletion of transactions.

You can generate a summary to the file.

New direct debit

To make a single direct debit, select in the main menu "Transactions" - > "New" tile from the "Direct debit" drop-down list. In the direct debit form fill in all the fields required to identify the order in the payer's bank.

The accounts with the active direct debit agreement can be viewed in the list of the beneficiary's accounts in the direct debit form. The fields for the beneficiary's data are filled in automatically with the details of the account holder. The ordered processing date must be a future date and it must be a business day.
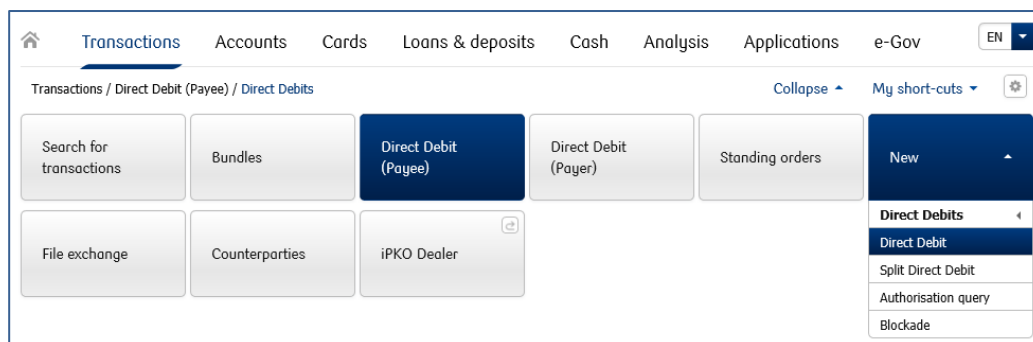
Split Direct Debit

The Split payment section presents split settlements.

Authorization query

You can search for the inquiries shown in the list of consent inquiries with the use of the "Search criteria" function by the account, payer's name and address, payer's account, transaction status, date of processing, sign-off, creation, dispatch, cancellation, rejection, payment ID and by parameters such as waiting for my signature, signed off by me, not signed off, signed off, created by, signed off by, cancelled by, deleted by.

New authorization query

If you select the "Authorization query" order type, the form is limited to the fields not used for orders of this type.

Direct Debit (Payer)

Via the "Direct Debit Payer" module in iPKO biznes website, you can manage:

- List of mandates
- List of blockades
- List of dispositions
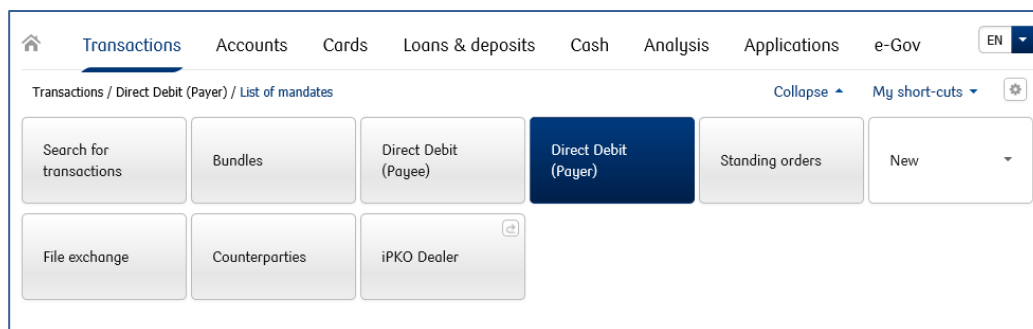
List of mandates

On the list, mandates are presented in two types: Regular mandate, Implied mandate (Activ, Inactive and Active (requires attention) status).

Normal mandate- presented in the Direct debit (Payer) module, this type of mandate informs that Direct Debits are executed on the basis of authorized mandates .

Implied mandate- set up automatically on the basis of the first Direct Debit payment initiated by the service provider (Payee). This mandate is not strongly authenticated as in the case of ordinary mandate, transactions carried out on the basis of implied mandate may be unauthorized. To activate the implicit mandate function, contact your bank advisor.

After enabling the service on the iPKO biznes website, you can manage new type mandate using the Blockade of implied mandates. The new mandate type can be in 3 statuses:

- Mandate "Active (requires attention)"- Direct debit orders will not be processed until Payer authorizes the mandate in iPKO biznes service . Status in the case of active blockade of implied mandate,

- Inactive mandate- execution of Direct Debit orders will not be possible due to revocation of mandate,

- Active mandate- Direct Debit orders are carried out on the basis of mandate provided that there are no other active blockades.

In addition, in the list of mandates you can manage mandates using the "Group functions" option by choosing: group blockade payees, group blockade on mandate future payments, group mandate withdrawal, group acceptance of mandate. In addition, you have the option to generate a statement into a file.

List of blockades

The following blockades are presented under the tab:

Blocked Direct Debit realization- total blockade of all Direct Debit transactions on the Payer's designated account.

Blockade implicit mandate- blockade the possibility of Direct Debit transactions if the Bank has not registered a positively verified mandate.

Blockades of Recipient Direct Debit - blockade a specific creditor in the Direct Debit service, the creditor's identifier is the NIP/NIW number.

Blockade of mandate future payments- temporary blockade / suspension of debiting on specific mandate with the option of specifying the duration of the blockade.

Blockades are presented in two statuses "Active / Inactive". From the list of blockades you can enable / disable the blockade. Blockades on list of blockades can be managed by "Group functions" option.

In order to install a single blockade, select from the main menu "Transactions" -> "New" from the list "Direct Debit" -> "Blockade".

Disposition list

As part of the disposition list, all operations registered for mandates, Direct Debit orders and blockades management are visible. From the level of the "Disposition list" you can sign / delete an disposition.

Dispositions on the disposition list can be managed by using the "Group functions" option.

Standing orders

The list of standing orders presents all standing orders defined in electronic access channels and placed in the branch. The list includes the following information: beneficiary's details, number of the account from which the order is processed, order description and the amount. To be able to view and define individual orders, first you need to have relevant rights assigned to you by the administrator.

New standing order

To define a new standing order, you need to fill in a form. To enter the form, click the "New" tile and then "Standard order" and select the type of the order to be defined (Regular, Foreign, Split and To Tax Authorities). To do that, specify: the account from which the order will be processed, beneficiary's account number, beneficiary's name, address, title, amount and currency, frequency, next processing date, order completion date. A signature is required to define the standing order.

There is also a function available in the form which allows to verify the beneficiary's account number in the whitelist of VAT payers. To verify it, enter the account number and Tax ID No (NIP) of the counterparty and select "Check the Vat whitelist" link. The result of the verification will be presented in the form and then in the details of the standing order.

Tax ID No (NIP) is required to verify the counterparty's account on the VAT Whitelist, but it is not required to register the standing order.

The function is available for regular standing orders and Split payments.

Modification/deletion of a standing order

To modify or delete details in the standing order, select the "Change" or "Remove" function in the list of standing order available next to a specific order. When you make changes, remember that the standing order can be performed for the first time on the next business day following the day on which it was defined, at the earliest.

> **NOTE!** You cannot modify standing orders with the floating amount placed at PKO Bank Polski branches for payment of invoices sent directly to the bank. In their case you can only preview the details of the order.

Counterparties

iPKO biznes website allows to create a database of counterparties both by adding the counterparty folder manually and by importing it from a file. You can create a structure of folders that allow to group counterparties according to your own criteria.

You can search for the counterparties shown in the list by indicating any phrase, by indicating at least 3 characters from the "Abbreviated counterparty name", "Counterparty name (name and address)" and "Counterparty account number".

In the list with the counterparties found you can retrieve details of the counterparty by selecting "New transfer". You can also change or delete details by selecting "Change" or "Delete" in the list of counterparties. You can also set a standing order for the counterparty found (after clicking the "More" link). If you select the "New transfer", the fields in the transfer to a counterparty tab will be filled in. Specify only the transfer title, amount to be charged to the account and the transfer date in the transfer to a counterparty form.
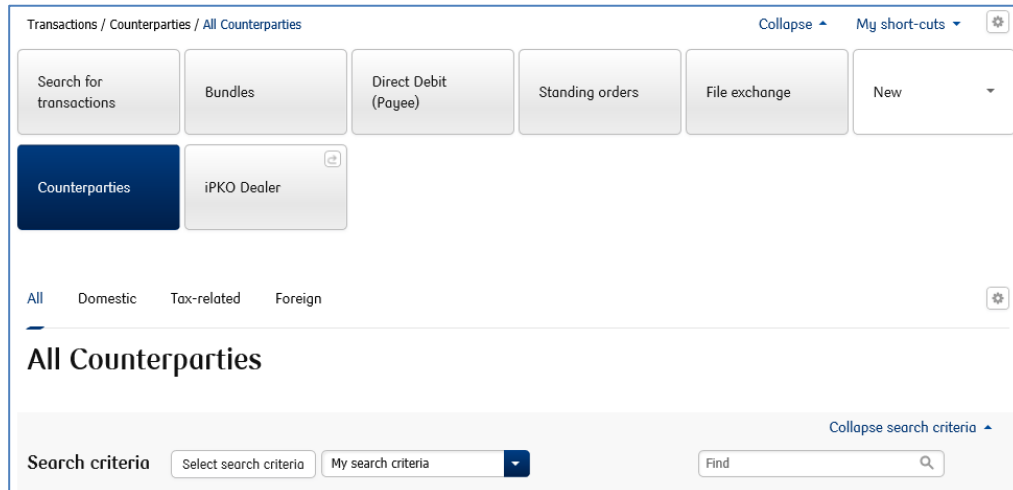
New counterparty

To create a list of defined counterparties, enter (or import from the file) details of individual (domestic and foreign) beneficiaries by clicking the "New" tile. Then click "Counterparty" and select the type of the counterparty to be defined (Domestic, Tax Authority or Foreign).

When adding a foreign counterparty, you also have to indicate the counterparty's bank code and the counterparty's country. For a Tax Authority counterparty specify: Tax Authority account number, ID type, Tax ID No (NIP) or a supplementary identifier and the tax return form or payment symbol. The addition of a counterparty **requires confirmation a one-off code.** You can view the list of created counterparties in the "Transactions" menu, by selecting the "Counterparties" tile.

> **NOTE!** When creating a new counterparty, you can mark them as "Trusted". When such a counterparty is created, it will not be necessary to confirm the transactions to such a counterparty with a one-off code. The trusted counterparties replace the defined payments from the previous version of iPKO biznes.

Counterparty Group Management

To create a new group of counterparties, use the "Group Management" option which is available in the view options and specify the folder name. To delete a group, click the "Delete" button on the group management screen. Before you delete the group, it is necessary to move the counterparties from this group to a different group or leave them without allocating them to any group.

Import counterparties from the file

You can import the list of defined beneficiaries from the file by selecting in the "Transactions" tile menu: "New" > "Import" > "Counterparties". The imported file cannot include details of both domestic and foreign counterparties.

> **NOTE!** If the same file is imported again, the beneficiaries will be added to the existing database.

Apart from standard formats you can define (with the administrator rights) you own file formats with the use of the data import wizard functionality. For more information on how to define your own formats see the iPKO biznes Administrator's Guide (on the logon page).

File exchange

To facilitate User communication with the Bank a file exchange service is available. This service allows to send to the Bank and receive from the Bank different types of files, including those related to the micro account service and other files with reports in any format. You can send or receive a file from the Bank. To send the file, select in the "Transactions" menu > "New" > „Import" > "File exchange".

Files received

With this function you can search for files sent by the Bank within the last 90 days. The list with the files found will be displayed. You can download and view this list in a separate window. To display the files received, select: "Transactions" > "File exchange" > "File exchange - received".

Files sent

If you select this file you can view the list of files that you sent to the Bank within the last 90 days. To display the files sent, select: "Transactions" > "File exchange" > "File exchange - sent".

iPKO Dealer

iPKO biznes offers access to the exchange rate negotiation services (iPKO dealer). To trigger this service, select in the "Transactions" menu the "Expand" option which is available above the tiles, and then click "iPKO Dealer" tile or click "iPKO Dealer" link in the website footer (in the "Transactions" column).

Transfers

One-time transfer

To make a one-time transfer, select on the home page the "New transfer" tile or in the transaction menu click the "New" tile > "Transfer" > "New one-time transfer" and then specify details of the transfer by filling in all the mandatory fields in the form. In every one-time transfer form specify: account of the beneficiary (you can select the account from the list of counterparties), name and address of the beneficiary, transfer amount, currency and title as well as the date of transfer (either current or future date). Reference is additional data which you can provide when performing the transaction. The reference number provided will be saved on the statement in confirmations and in files exported from the iPKO biznes application (provided that an instruction to submit reference has been made for a given account).

There is also a function available in the form which allows to verify the beneficiary's account number in the whitelist of VAT payers. To verify it, enter the account number and Tax ID No (NIP) of the counterparty and select "Check the VAT whitelist" link. The result of the verification will be presented in the form and then in the details of the transfer.

Tax ID No (NIP) is required to verify the counterparty's account on the VAT whitelist, but it is not required to register the one-off transfer.

The iPKO biznes website service allows to save the transfer created and dispatch it for processing at a later date. To do that, instead of clicking "Sign", click "Save" on the transfer form.

You can place a transfer order at any time. However, keep in mind that a transfer made to the account at a different bank will be processed during the next ELIXIR session. The sessions are held on business days, during business hours of the Bank Branches. iPKO biznes offers an option of URGENT or SORBNET transfer. The fee charged for the SORBNET transfer is higher than the fee charged for the transfers processed via the National Clearing House (KIR). It is mandatory that the transfer orders for the amount of PLN 1 million or higher be processed via the SORBNET system. NOTE! The urgent transfer option does not apply to transfers to the Social Insurance Institution and to internal transfers.

A one-time transfer order requires a sign-off.

One-time transfer - confirmation

From account	92 1020 5561 0000 3302 0991 5267	Title	Zapłata za fakturę AYI/002/2020
	CURRENT ACCOUNT	Amount	256,00 PLN
	Available funds: 134 628,00 PLN	Execution date	2020-01-21
To account	84 1240 1037 1111 0010 0376 1864	Registration channel	iPKO biznes
	PEKAO I O. w Warszawie		
Counterparty's NIP	1845078558		
VAT Whitelist of payers	Not checked (?)		
Counterparty's name and address	Kadłubek Sp. z o.o., ul. Długa 10, Warszawa		

Transaction parameters

Execution method	Regular	Send for execution	Yes
Awaiting funds availability	No		

Signing pattern

List of rules — No limit
1 signature of any class

Security image   Type code from token [   ] *

21.01.2020 12:09:52   *72*

* Mandatory field

Back   [Authorise]

If a past date is set for the transfer (in particular SORBNET transfer), you will be notified of it with the appropriate message displayed at the time of affixing the last signature. In that case you can change the past date to the current date by selecting the Correct option.
If you select the "Do not correct" option, the transfer with the past date will be rejected. If the Cancel option is selected, the transaction will continue to wait for signing off. If the transaction with the overwritten date is processed, the signatures affixed earlier remain valid.

To be able to use urgent transfers you have to report this need to the Corporate Centre Consultant. Then the "Urgent" option will be also available in the list of processing methods.

Transfer to the Social Insurance Institution
The transfer to the Social Insurance Institute is performed with the use of the "One-time transfer" form.

Transfer to the Tax Authorities
To order a transfer to the Tax Authorities, fill in correctly all the mandatory field in the form, which will be displayed after selecting in the "Transactions" menu the "New" tile > "Transfer" > "Tax-related". You can retrieve the account number of the relevant Tax Office from the existing database where it can be searched by location and tax return form or payment type supported by a given office.

All   [×]

[Warszawa] *   [Supported forms 🔍]   [Filter]

Tax Authority	Tax authority's account number	Supported forms
DRUGI MAZOWIECKI URZĄD SKARBOWY WARSZAWA	37 1010 1010 0164 3422 2200 0000	AKC, AKC-2, AKC2, GL, POG-3, POG-3A, POG-3C, POG-3D, POG-R, POG3, POG3A, POG3C, POG3D, POGR, VAI, VAP-1, VAP1, VAT, VAT-10, VAT-12, VAT-23, VAT-7, VAT-7D, VAT-7K, VAT-8, VAT-9, VAT-9M, VAT-IN, VAT-T, VAT-Z, VAT10, VAT12, VAT23, VAT7, VAT7D, VAT7K, VAT8, VAT9, VAT9M, VATIN, VATT, VATZ, VAZ, VIN-D, VIND, VIU-D, VIUD, VU1, VU2
	78 1010 1010 0164 3422 2700 0000	BGK, DAR, DJB, FIN-1, FIN1, GK, GKP, INNE, NBP, OPR, PCC-1, PCC1, POZ-IC, POZOST., POZOSTA, PSD-1, PSD1, PT, PTS, PWS-1, PWS-2, PWS-2S, PWS1, PWS2, PWS2S, PWSS, SAD, SADW,

Cancel

Type of the obliged party ID: it can be the Tax ID No (NIP) or if there is no NIP: Statistical ID No (REGON) or Personal ID Number (PESEL).

You can make payments with a specified title (e.g. PIT-5) only to the account number dedicated for settling such liabilities. For the information in this regard and the information about the valid tax return form symbols see the website of the about Information on this subject and information on the existing symbols of the forms

is available on the website of the Chancellery of the Sejm (http://www.sejm.gov.pl) and the Ministry of Finance (http://www.mf.gov.pl).

The tax return form symbol can include two parts: one with letter and the other with digits (e.g. PIT5 or PIT37). select the appropriate form or payment symbol from the drop-down list available by this field.

Transfer to own account
To transfer funds between accounts available within one context, use the "Transfer to own account" form.

Split Payment
To make the Split transfer of the funds use the "Split payment" form. Similarly, as in the case of a one-time transfer, there is a functionality available that allows to verity the counterparty account on the whitelist of VAT payers. To verify it, enter the account number and Tax ID No (NIP) in the Counterparty ID field and select "Check the VAT whitelist" link. The result of the verification will be presented in the form and then in the details of the Split payment.

Tax ID No (NIP) is required to verify the counterparty's account on the VAT whitelist. To perform the Split transfer, you can enter one of the following identifiers in the field: Tax ID No (NIP), Statistical ID No (REGON) or any other ID.

Import transaction from the file
To import order, you have to share the file in one of standard formats: Elixir-O, Netbank (CSV), Netbank (CLF), Netbank (XLS), VideoTel, Płatnik (CSV), iPKO biznes Integra, MT103 (PLA), CSV (foreign transfer), XML ISO20022 or a format that complies with the format defined by the administrator (for more information on how to define your own import forms, see the Administrator's Guide). Then select in the "Transactions" menu the "New" tile > "Import" > "Transactions" and indicate the file location with the use of the "Select file" option. In the file type field, you can leave a default value ("Detect automatically") or select the format of the file imported. It may be useful to indicate the format when there are errors in the file – in this case the system displays a message indicating the operation and field with the error. It is possible to save the default settings. This way, if you import one file type and dispatch it always from the account you need less time to fill in the form.

Import to bundle or one by one
The iPKO biznes system allows to import transactions from the file and to create a bundle (default option) or create single transactions. If the option of creating single transactions is selected during import, the operations will be displayed after the analysis on the "Transactions to be signed off, to be dispatched" page. In

addition, you can also search for the transactions on the "Transaction Search" page. If you import to the bundle, a new batch will be created and displayed on "Bundles" page.

If the option for creating a bundle is selected, fill in additional fields: bundle name, method for booking transactions in the bundle and decide whether the bundle is to be closed automatically for edition.

Code page
You can also indicate a code page for the file imported. It is not required to select the code page for the file imported; however, it is recommended to avoid problems with displaying Polish diacritical characters (it applies, among others, to files with the CP1250/Windows 1250 code page). If there are any problems with determining the code page of the file imported, select "Detect automatically" option. Then, the system will try automatically to recognize the code page of the file imported. You can select from the available values:

- Detected automatically — default option,
- CP-1250,
- CP-852,
- ISO-8859-2,
- UTF-8.

Bundle booking method
The bundle booked cumulatively, unlike bundle booked one by one, allows to debit the account with one amount, even though there are many transactions in the bundle. Duly authorized persons will have access to analytical information, while other users only to synthetic data such as the total amount of transactions, number of transactions. To create a bundle booked cumulatively, you need to hold the right to "Order cumulative booking of transactions in bundles". A user without this right will be able only to create bundles booked one by one.

Import of SEPA transactions
To import a SEPA transactions, once you select the foreign file type, check the "SEPA" option. It is required to check this field to be able to order SEPA transactions. If you import XML ISO20022 files and this option is not checked, the method of processing will be selected according to the file content.

NOTE: If you import files other than XML ISO20022 (e.g. MT103), an additional conversion screen will appear. It is enough to confirm the screen, the import will be continued in a standard manner.

Import of SWIFT GPI

GPI (Global Payments Initiative) transfers is an initiative of the SWIFT Organization, a special type of Foreign Transfers sent via the SWIFT network, which is an improvement of existing solutions implemented between the banks that joined the initiative. The beneficiary will receive the funds on the same day, and at the latest - taking into account the differences in the recipient's time zones and cut-off times - on the D+1 currency date.

Thanks to the unique references and current status information, the payer will be able to track the GPI Transfer at every stage of its implementation. An additional advantage is respecting the OUR cost instruction and resignation from charging fees from the GPI Transfer amount for this instruction.

Foreign transfer

The iPKO biznes system allows to process foreign transfers. Select "Transactions" option > "New" > "Transfer" > "Foreign". You can search for the transactions displayed in the list of foreign transfers by transaction statuses. You can also search data by processing date. The search criteria can be combined.

The foreign transfer will be processed in the currency specified in the order. If the transaction currency is different from the currency of the account debited with the amount, then it will be converted using the foreign exchange rates from the valid PKO Bank Polish FX table (except for the negotiable rate applied to the negotiable transaction).

To process the foreign transfer properly, fill in the following fields:

- **SEPA** –it is required to check this field to be able to order SEPA transactions. The transfer will be processed as SEPA transfer only if the conditions for SEPA transfer are met.
- **beneficiary bank code** – BIC code (also known as SWIFT code) which consists of eight or eleven alphanumeric characters. For USD payments to banks in the United States of America, specify a nine-digit clearing number of the bank, the so-called Fedwire code (FW), also known as ABA code. It is not required to specify this code for SEPA transfers,
- **beneficiary account number** – enter the account number in the format valid for the country and the bank which maintains this account. In particular, it can be the account number in IBAN format, i.e. the account number preceded by the so-called ISO code of the country where the counterparty's bank is located (e.g. the ISO code for Great Britain is "GB" and for Germany "DE"),
- **beneficiary name and address**
- **beneficiary country**
- **transfer title**
- **transfer amount and currency** (foreign transfer can be processed in PLN),
- **parties paying the costs** – specify the method of settlement of processing fees and commissions (costs can be charged to the payer or the beneficiary; the costs can be also shared by the payer and the beneficiary),
- **ordered transaction date**
- **currency date for the bank** – options available: spot, tomnext, overnight,

> **NOTE!** To process the negotiable transaction of convertible currency exchange, you need to conclude a master agreement for such transaction in the branch that maintains your account. The order to pay at the negotiable exchange rate will be processed only after you submit a confirmation of having concluded the currency exchange transaction within 1 business day. Otherwise, the order will be rejected automatically.

- **"Do you want to conclude a negotiable transaction?"** (default value NO),
- **Account for clearing fees and commissions**

After the fields are filled in, the transfer will be dispatched for analysis. If the analysis is successful, the transfer can be signed off. After the transfer has been processed, you can save the counterparty's details. If the analysis returns any error, fields in the form which need to be corrected will be indicated.

Transfer in RUB currency (Russian ruble)

To make a transfer in the Russian ruble (RUB) in the iPKO biznes application, go to the New Foreign Transfer tab. On the form, select RUB from the list of available currencies. Then an additional field to fill out will be displayed - Beneficiary's Bank Country (you can choose "Russia" or "Other").

Transfer in RUB currency to Russia

After selecting "Russia" in the " Beneficiary's Bank Country " field, additional fields will appear on the screen necessary to complete the transfer, as required by the Central Bank of Russia.

- "Beneficiary's Bank Details" - field for entering the recipient's bank account number in the Central Bank of Russia and the name and city of the recipient's bank, mandatory field.
- "Payee bank's code"- BIK number - 9-digit Russian bank code (not equivalent to BIC code), mandatory field;
- "Taxpayers Identification Code (INN)" - taxpayer identification code (INN) is the unique identifier of a natural or legal person. The field should be completed with a series of numbers, which consists of 10 digits for legal entities, or 12 digits for natural persons. Mandatory field, data must be obtained from the Contractor.
- "Registration Code (KPP) "- Registration reason code given to enterprises in the Russian tax authority (KPP) - optional field, it is not required to fill out the filed for transfers to a recipient who is a natural person, in other cases the field should be completed with a string consisting of 9 digits
- "VO code" - The currency operation code is a field with a drop-down list of codes, consists of 5 characters. After clicking the field, a list of codes to choose is displayed. The original code list received from the Central Russian Bank is available as a separate attachment in the guides section on the iPKO biznes login page. Mandatory field.
- "Beneficiary's Bank will transliterate the data"- check box, Transliteration most often refers to the Counterparty Name field and means the replacement of letters written in Latin alphabet with appropriate characters in the Cyrillic alphabet on the Counterparty's bank side. This field should be ticked if in the Russian bank the beneficiary's name is written in Cyrillic.

The above information is necessary to make a transfer in RUB currency to Russia. Data should be obtained from the recipient.

Transfer in RUB currency to Russia is carried out with OUR cost instruction (without the possibility of change) in the normal (D + 2, spot) or urgent (D + 1, tomnext) execution mode.

Transfer in RUB currency outside Russia

Transfer in RUB currency outside Russia is carried out just like other foreign transfers, i.e. it requires supplementing standard data. On the foreign transfer form, the Customer defines the "Transfer type" as "Foreign transfer" and selects the RUB currency, then " Beneficiary's Bank Country " - "Other".

Transfer in RUB currency outside of Russia is carried out with SHA, BEN, OUR cost instructions in the implementation mode, regular (D + 2, spot), urgent (D + 1, tomnext) or express (D + 0, overnight).

MT101 order

The MT101 service allows remote management of accounts held in different banks by means of one electronic banking and it is dedicated to corporate clients with many organizational units (e.g. capital groups) spread in the country and/or abroad, which are often operated by several banks. To activate the SWIFT MT101 service, you need to sign relevant documents with PKO Bank Polski SA and make arrangements with regards to the method of service activation at the bank at the other side of the transaction.

Accounts

Current accounts

The section presents he same data as the page displayed after you log in, except for default shortcut tiles and messages.

History of accounts

In the "History of accounts" tab, the sections "Current history" and "Advanced history" are available. They include information about every transaction processed which changed the accounting balance of the account. The transactions shown in the "Current history" history can be searched by transaction types. The data can be also searched by the date, transaction amount, counterparty name, transfer title and counterparty account number (counter account). The search criteria can be combined. The transactions in the list correspond to the selected search criteria and they are displayed by the transaction date. The history of transaction from the accounts linked to the loan is available in the "Loans and Deposits" module. The "Advanced history" is characterized by more advanced transaction search options, such as for example the search for transactions with a particular counterparty in all accounts.
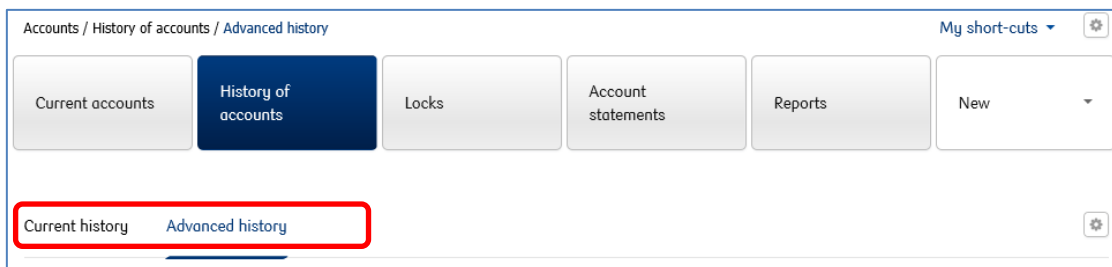
The transaction confirmation as a PDF file can be downloaded one by one for every entry in the table – the option is available in the "Function" column, or for a group by using the "Group functions", but first you need to check the transactions and select the "Download documents for a group" option. With the application you can retrieve a full summary of all the transactions found. To generate the summary, select under the group functions the "Download summary" option and determine the file format. You can also generate a summary of the selected transactions. To do that use the transaction checking function. This way the summary will include only those transactions that you have checked earlier. You can order a file in one of the following formats: PDF, XLS (Microsoft Excel); CSV (text file, separated with commas).

> **NOTE!** All debit transactions are displayed with "-" mark and all crediting transactions are not preceded with any mark. If the amounts in the Minimum amount field and the Maximum amount field (or in one of these fields) are entered without any mark, all debits and credits from a given range of amounts will be searched.

Locks

Funds not cleared and possible seizures under legal processes are shown here. Funds not cleared are the total of funds from transactions not cleared on the account. The transaction amount is locked by the system at the time of placing a transaction order with the current date or at the time of processing by the bank of the transaction ordered with a future date. Transactions made with a payment card also reduce the balance of funds available at the time of transaction processing. The lock is removed as soon as the transaction is cleared.

Account statements

In the "Account statements" section you can download statement as PDF files in the on-line mode for the last 12 months. The first screen displays by default the last periodical statements for all accounts. You can also search for statements:

- for a single account,
- for selected accounts,
- within the indicated period,
- by the statement number (after indication of one account).

To download the statement, select the "Download" option. You can download statements in groups. To do that, check the statements and use the "Download statements" option under the group functions. The fills will be saved in the batch (ZIP format).

Reports

Standard reports

In the "Accounts" section, under the "Reports" tab there is a functionality available with which you can order a file in one of three formats: Elixir, MT940, Contact (Contact is a format that complies with the format of files generated for the Clients who used the Contact electronic banking system). The functionality is normally available to all users of iPKO biznes provided that they have the appropriate rights.

These reports facilitate cooperation with financial and accounting systems. They contain a sequence of characters which can be easily imported and read by most of the financial and accounting systems. The file reports are available for the maximum period of 90 days counted from the current date. In order a file report, you need to specify: account, date - day or range of days for which the report is to be generated and the file format. To download the file, select the "Download" option. You can download reports in groups. To do that, check the reports and use the "Group functions" option where you need to select "Download standard reports". The fills will be saved in the batch (ZIP format).

If you check the "Own reference" option, the report will include the principal's reference for individual transactions (it does not apply to the Loan module). You can specify reference if the instruction to specify reference has been made for a given account and if the principal set such reference when the processing the transaction.

The reports from the accounts linked to the loan (Reports of linked accounts – target accounts) are available under the "Loans and Deposits" module. The reports from the accounts linked to a loan (target accounts) present transactions for the period starting on 01.01.2018, provided that the reports are available from the date of making the account available in the iPKO biznes channel. It means that it is not possible to present reports for the period before the date of making the account available in the iPKO biznes system.

Non-standard reports

The Non-standard reports section is a service that enables an authorized person to define any structure of output files. It is designed to create customized reports, e.g. reports required to feed accounting systems or define customized file formats. A module based on the transactions posted on the account allows to quickly obtain a file that complies with the expected output parameters.

With the Report Module you can define reports (files) in terms of:
1. File type: txt, csv, xls, pdf, xml, html
2. File kind: floating-point, fixed-point
3. Generation procedure: periodical, on demand
4. Other data such as: data structure, code page, date and amount format, transaction types, sorting and other

1. With the report module you can create, modify and delete different templates with which you can generate and download customized reports.

2. With the report module you can obtain files that contain data regarding one data entry in one line.
Reports created on the basis of the templates defined can have one line header and one line footer.

3. With the module you can create fixed-point and floating-point files.

4. With the module you can create reports that depend on their generation procedure: on demand and periodical.

5. You can define any number of formats/templates.

6. The reports are generated on the basis of operations booked, i.e. operations for which the business day was closed at the Bank.

7. You can order reports for a period of one years back from the current date. Provided that the service was active at that time.

8. The reports generated can be downloaded by authorized persons, stored in the database of customized reports for the period of 3 years from the moment of their generation.

9. Reports are generated from current accounts (there are not generated for credit accounts).

10. The service is available from Monday to Saturday from 7:00 a.m. to 9:30 p.m.

11. NOTE! To be able to create templates and to order and download them, you need to have two rights:

    a) the right to create non-standard reports – after the Report Module service is activated, the User being the administrator has to create or modify the matrix for "service rights" by adding the right to "manage the report module". Next this matrix has to allocated to the indicated user. If these parameters are set, the selected user will be able to create report templates in the Report Module.

    b) the right to order and download non-standard reports – to be able to order or download the reports generated, the user needs to have an active "File Reports" rights. This right is included in the "Matrix of Service Rights" and it is allocated as the user-account relationship.

Report templates

In this section you can create your own report templates on the basis of which files will be generate that correspond to the structure and data defined in the template. To use the template generation option, go Accounts -> "New" tile -> "New report template". The template management is available in section: Accounts -> Reports - > Report templates.

Only the user with the rights to manage the report module will be able to view the "Report templates" function. With this function you can also create your own reports and manage the existing reports.

Report Template Statuses

Each report has a status, which can be as follows:

1. Active – a default status set after creating a new report template.
2. Suspended – a status in which the reports created as "periodical" cease to be generated, while the reports created under "on demand" option are no longer displayed on the "order report" screen (they cannot be ordered).

Report Template Management Options

The following options are available next to each template:
1. "Change" – it allows to modify the format; this option takes you to the screen of edition of the existing format.
2. "Delete" – it allows to delete a format. If you use this option, the report will be deleted permanently. It will not be possible to restore the template.

3. "Details" – a page displaying information about the format, including the option of downloading to PDF file.
4. "Suspend" – the option for presented reports in the "Active" status. With this option you can suspend the selected report.
5. "Activate" – the option for presented reports in the "Suspended" status. With this option you can restore the report to the "Active" status.

Report Template Definition – Report Creation

If you select the "New" tile under the "Accounts" menu, you will be moved to the new screen where the report structure can be created. When creating the report, determine the file features and fields to be included in the report.

For detailed description of the specification of fields dedicated to the development of the report structure, see the "File Reports – iPKO biznes output file structure" document which can be downloaded on the logon page: http://www.ipkobiznes.pl

When creating a new template report, you can you use the "Use the settings of the current template" option. With this function you can fill in the new template with the date from the existing report or the so-called standard report prepared by the Bank. The standard reports to be used are the "Elixir-O" and "Contact" format templates.

The newly created on demand reports and standard formats are available on the "Standard reports" screen. Periodic reports according to their generation period are made available automatically on the "Non-standard reports" screen.
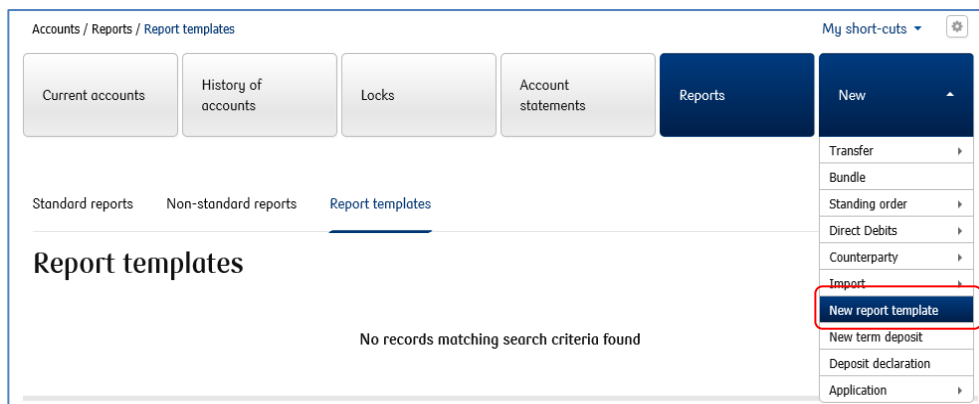
Ordering the report

The functionality of ordering "on-demand" reports is available through the "Non-standard reports – ordering" screen. It is based on the existing templates. When you enter the screen, determine the criteria for which the report is to be generated and then use the "Order" function.
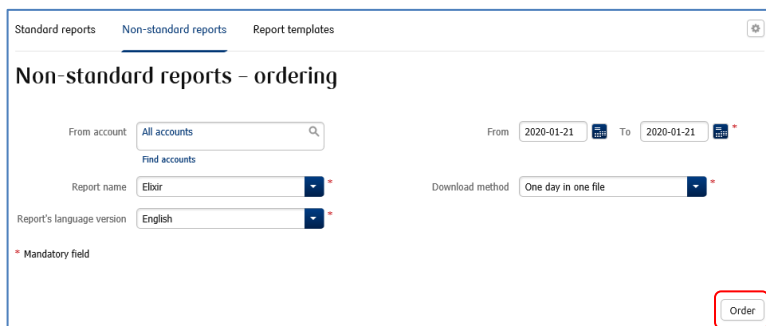
As standard reports can be generated for the last 12 months counted from the current date. The data downloaded for the reported during one session cannot be downloaded for period longer than 3 months. The availability of data on the basis of which reports may be generated refers to past days (i.e.: for those in which the business day was closed at the Bank) and provided that the "Report Module" service was active during that period. If the above-mentioned parameters are kept and there is no data for the account indicated, the system will accept the order and generate the report without data with the status "Unavailable – no data".

The list of templates on the basis of which the "on-demand" report can be ordered includes 4 standard templates created by the Bank: Elixir, JPK, Contact and MT940. You can also create and generate your own reports after creating the template first. This option is available for the user with rights under the "Report templates" function.

The user can define: the Account, report name and period for which the report is to be generated. In addition, you can select the method for downloading data to the file. Two options are available:

One day in one file – the reports will be downloaded in separate files for every day from the range indicated. (Example: a report for 3 accounts for 4 days has been selected. 12 files will be downloaded cumulatively to the file – separate reports for every day for each of the accounts selected).

All days in one file – the reports will be downloaded for the period indicated to one file per account. (Example: a report of 3 account for 4 days has been selected, the application generates 3 files with reports, one for each account including transactions from 4 days).

Downloading reports

To search for a report, specify in detail: report name, account, report cycle, report generation order date. In "Ordered list of reports" section you can verify the list of reports generated for last 90 days at maximum.

1. The "on-demand" reports are grouped under one order. If you select the "Expand list" option available next to the account name, the entry will be expanded showing detailed information about every report ordered within a given order.
2. The reports generated "periodically" are not grouped and each ordered report is presented as a separate line.

Cards

The card module in iPKO biznes presents information on four types of cards:

- Debit cards,
- Charge cards,
- Credit cards,
- Prepaid cards.

Debit cards

The debit card module in iPKO biznes allows to:

- display current information on the list of cards issued to PLN, EUR and USD accounts,
- obtain card details, such as among others, card number, card user, expiry date, card status, card limits,
- generate files in different formats and print reports with the history of transactions cleared for the selected debit card,
- print a confirmation of a single transaction made with a debit card,
- enable user access (right management) to active functions, including:
  - card limit change,
  - cancelling the card and ordering a new card after cancellation.

List of cards

The page shows the list of current/auxiliary accounts of the client for which the debit cards have been issued. The access to the accounts is configured with the use of rights. The list of debit cards issued for the selected account, together with the key parameters of the cards is presented below. You can generate a list of cards to the file.

Card details

The page displays in real time the details of the debit card issued for the account with spending limits defined for the card. To display the debit card details, indicate the card user in the list of debit cards and select the "Details" icon.

Transaction history

The history of transactions includes information on the transactions processed and cleared, which have changed the accounting balance of the account for which the card was issued. To view the history of transactions go to the "List of cards" tab, click the "Details" icon next to the selected card user or under the "History of transactions". The search criteria allow to display transactions by the following parameters: account, charged account, card, date, amount, transaction type.

You can generate a report with the history of transactions for the selected card to the file. In addition, you can also print the confirmation of a single transaction.

Management of rights

Depending on your rights, as the user of iPKO biznes you can:
- make changes to the card limits online,
- cancel the card and order card(s) after cancellation.

To change current limits set on the card selected, go to the "List of cards" tab, click the "More" icon next to the selected card user and then select the "Change limits" option.

Change of limits

Account	63 1020 1042 0000 8202 0181 9556	Card expiry date	2022-12-31
	CURRENT ACCOUNT		
	Available funds: 1 863 638,16 PLN		
Card number	4737 0400 0000 0636		
Card user	DTF DARIA		
Car name	PKO VISA Business Debit		

Limits

Monthly card limit [50000] *,00 PLN

Daily cash withdrawal limit [20000] *,00 PLN

Daily payment transaction limit [20000] *,00 PLN

Daily online transaction limit [200] *,00 PLN

* Mandatory field

Back   Execute

To cancel the card and order a card after cancellation go to the "List of cards" tab, click the "Cancel card" icon next to the selected card user.

On the "Cancellation on debit cards" screen you can order a card to replaced the reserved one, but first you need to select the "Ordering of card in place of cancelled one" option. There is also information available about the card ordered after it has been reserved and about the place and address where the new card and PIN code will be delivered:

Charge cards

The charge card module in iPKO biznes allows to:
- display current information about the charge card agreement and the list of the cards issued,
- view the history of transactions and transactions not cleared for the card selected,
- obtain information about the balance and the funds available on the card, including card details, such as among others, card number, card user, expiry date, card status, card limits,
- generate files in different formats and print reports with the history of transactions cleared and not cleared for the selected charge card,
- print a confirmation of a single transaction made with a charge card,
- cancel the card and order a new card after cancellation.

List of cards

It presents the of users for which the Bank has issued the cards. Details, i.e. user name, card number, periodical card limit, available funds, clearing amount, clearing date and card status are available in the form of a table.

Card details

The option displays in real time the details of the charge card issued under the agreement with the spending limits defined for the card and their remaining available level. To display the charge card details, indicate the card user in the list and select the "Details" icon. Under the "Details" function, depending on the rights held, you can cancel the card and order a card to replace the cancelled one, change the limits, view the funds not cleared and the history of transactions.

Charge card [×]

Cancel card | Change limits | Uncleared funds | Transaction history

Agreement account	84 1020 5561 0000 3402 0348 2031	Value of unsettled operations	0,00 PLN
Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA	Card status	Inactive
Card name	VISA BUSINESS CHARGE	Insurance and extra services	Standard insurance package
Available funds	20 000,00 PLN		

Limits

Global limit	500 000,00 PLN	Daily payment transaction limit	1 000,00 PLN
Utilisation of global limit	200 100,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Recurring limit	20 000,00 PLN		
Utilisation of recurring limit	0,00 PLN	Daily online transaction limit	1 000,00 PLN
Daily cash withdrawal limit	1 000,00 PLN	Utilisation of online transaction limit	0,00 PLN
Utilisation of daily cash withdrawal limit	0,00 PLN		

Details of the agreement

It contains information about the charge card agreement, i.e. the agreement account, global limit, the remaining available global limit, current balance, funds not cleared, the entire debt and the list of cards issued as part the account agreement The list of cards is available after selecting the "List of cards for the account" function.

List of cards | Agreement details | Transaction history | Uncleared funds

Charge cards - agreement datails

Group functions ▾

1 - 4 / 4

Agreement account	Global limit Utilisation of global limit	Current balance Available funds	Total balance	Functions
03 1020 5561 0000 3702 0379 9756	20 000,00 PLN 40 000,00 PLN	0,00 PLN 40 000,00 PLN	0,00 PLN	
06 1020 5561 0000 3602 0397 3963	9 999 999,00 PLN 70 000,00 PLN	0,00 PLN 80 000,00 PLN	0,00 PLN	
63 1020 1042 0000 8202 0181 9556	5 000 000,00 PLN 4 727 926,00 PLN	0,00 PLN 5 783 926,00 PLN	720,00 PLN	
84 1020 5561 0000 3402 0348 2031	500 000,00 PLN 200 100,00 PLN	0,00 PLN 220 100,00 PLN	0,00 PLN	
84 1020 5561 0000 3602 0389 4862	1,00 PLN -	0,00 PLN 2 000,00 PLN	-	

Transaction history

The history of transactions includes information on the transactions processed and cleared, which have changed the accounting balance of the charge card account. To display the history, indicate the user and select the "More" icon and then select the "History of transactions" option from the drop-down list. You can also view the history of transactions under the "Details" function. The search criteria allow to present transactions processed within a given range of amounts and time – in the current cycle or in any period defined by the user.

List of cards | Agreement details | Transaction history | Uncleared funds

Charge cards - list of cards

Collapse search criteria ▲

Search criteria | Edit search criteria | My search criteria ▾

Agreement account: 84 1020 5561 0000 3402 0348 2031

Save search criteria Restore default settings

Group functions ▾

1 - 5 / 5

	User name	Card number	Recurring card limit Available funds	Settlement amount	Functions
(0)					
	GOT JOLANTA	4424 6800 0024 3278	20 000,00 PLN 20 000,00 PLN	-	👁 ▾
					Change limits
	KOWAL ANNA	5531 4122 0062 4488	40 000,00 PLN 40 000,00 PLN		Transaction history
					Uncleared funds

You can generate a report with the history of transactions for the selected card to the file. In addition, you can also print the confirmation of a single transaction.

Funds not cleared

The Funds not cleared tab shows, among others, the card payments or ATM witdrawals blocked by the Bank until the transactions are cleared. The card account will be debited finally at the time of transaction clearing – usually within several days after the date of transaction.

The transactions not cleared affect the amount of funds available on the card. The additional search criteria allow to present transactions processed within a given range of amounts and time – in the current cycle or in any period defined by the user. You can generate a report with the transactions not cleared for the selected card to the file.

Management of rights

Depending on your rights, as the user of iPKO biznes you can:
- make changes to the card limits online,
- cancel the card and order card(s) after cancellation.

1. To change the card limits, click the "Details" icon in the list of cards:

And then select the "Change limits" button:

Charge card

| Cancel card | Change limits | Uncleared funds | Transaction history |

Agreement account	84 1020 5561 0000 3402 0348 2031	Value of unsettled operations	0,00 PLN
Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA	Card status	Inactive
Card name	VISA BUSINESS CHARGE	Insurance and extra services	Standard insurance package
Available funds	20 000,00 PLN		

Limits

Global limit	500 000,00 PLN	Daily payment transaction limit	1 000,00 PLN
Utilisation of global limit	200 100,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Recurring limit	20 000,00 PLN	Daily online transaction limit	1 000,00 PLN
Utilisation of recurring limit	0,00 PLN	Utilisation of online transaction limit	0,00 PLN
Daily cash withdrawal limit	1 000,00 PLN		
Utilisation of daily cash withdrawal limit	0,00 PLN		

Change of limits

Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA		
Car name	VISA BUSINESS CHARGE		

Limits

Global limit	500 000,00 PLN
Utilisation of global limit	200 100,00 PLN
Recurring limit	20000 * ,00 PLN

Daily cash withdrawal limit
○ No limit
● 1000 ,00 PLN

Daily payment transaction limit
○ No limit
● 1000 ,00 PLN

Dzienny limit operacji internetowych
○ No limit
● 1000 ,00 PLN

* Mandatory field

Back   Execute

or

2. Click the "More" icon in the list of cards and then select the "Change limits" options from the drop-down list.

| List of cards | Agreement details | Transaction history | Uncleared funds |

Charge cards - list of cards

Collapse search criteria ▲

Search criteria   Edit search criteria   My search criteria ▼

Agreement account: 84 1020 5561 0000 3402 0348 2031

Save search criteria   Restore default settings

Group functions ▼

1 - 5 / 5

	User name	Card number	Recurring card limit Available funds	Settlement amount	Functions
(0)					
☐	GOT JOLANTA	4424 6800 0024 3278	20 000,00 PLN 20 000,00 PLN	-	👁 ✉ ▼
					Change limits
☐	KOWAL ANNA	5531 4122 0062 4488	40 000,00 PLN 40 000,00 PLN		Transaction history
					Uncleared funds

Change of limits

Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA		
Car name	VISA BUSINESS CHARGE		

Limits

Global limit 500 000,00 PLN

Utilisation of global limit 200 100,00 PLN

Recurring limit [20000] * ,00 PLN

Daily cash withdrawal limit

○ No limit

● [1000] ,00 PLN

Daily payment transaction limit

○ No limit

● [1000] ,00 PLN

Dzienny limit operacji internetowych

○ No limit

● [1000] ,00 PLN

* Mandatory field

Back   Execute

To reserve the card on the "List of cards" screen, select the "Details" icon available next to the user and you will be moved to the screen with the information about individual charge card. Click the "Cancel card" button and you will be move to the screen where you can reserve a card and order a new card to replace the reserved one.

List of cards   Agreement details   Transaction history   Uncleared funds   ⚙

Charge cards - list of cards

Collapse search criteria ▲

Search criteria   [Edit search criteria]   [My search criteria ▾]

[Agreement account: 84 1020 5561 0000 3402 0348 2031]

Save search criteria   Restore default settings

[Group functions ▾]   ⚙

1 - 5 / 5

☐ (0)	User name	Card number	Recurring card limit Available funds	Settlement amount	Functions
☐	GOT JOLANTA	4424 6800 0024 3278	20 000,00 PLN 20 000,00 PLN		👁 📄 ▾

Charge card   ✕

[🗐 Cancel card]   [🗐 Change limits]   [🗐 Uncleared funds]   [⏱ Transaction history]

Agreement account	84 1020 5561 0000 3402 0348 2031	Value of unsettled operations	0,00 PLN
Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA	Card status	Inactive
Card name	VISA BUSINESS CHARGE	Insurance and extra services	Standard insurance package
Available funds	20 000,00 PLN		

Limits

Global limit	500 000,00 PLN	Daily payment transaction limit	1 000,00 PLN
Utilisation of global limit	200 100,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Recurring limit	20 000,00 PLN	Daily online transaction limit	1 000,00 PLN
Utilisation of recurring limit	0,00 PLN	Utilisation of online transaction limit	0,00 PLN
Daily cash withdrawal limit	1 000,00 PLN		
Utilisation of daily cash withdrawal limit	0,00 PLN		

On the "Charge Card Cancellation" screen there is also information available about the card ordered after it has been reserved and about the place and address where the new card and PIN code will be delivered.

Card cancellation is irreversible and means, that the card can never be used again.
Cancelled card cannot be activated again, but has not been closed.

Cancellation of charge card

Card number	4424 6800 0024 3278	Card expiry date	2021-07-01
Card user	GOT JOLANTA	Powód unieważnienia *	
Card name	VISA BUSINESS CHARGE		○ Card stolen
			○ Card lost

Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one? [Yes ▼] *

ℹ 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
JOLANTA GOT
UL.KRASOWKA 89
01-301 KRAKÓW

Address which the new PIN will be sent to
JOLANTA GOT
UL.KRASOWKA 89
01-301 KRAKÓW

* Mandatory field

Back   [Execute]

Credit cards

The credit card module in iPKO biznes allows to:

- display current information about the credit card agreement and the list of the cards issued,
- view the history of transactions and transactions not cleared for the card selected,
- obtain information about the balance and the funds available on the card, including card details, such as among others, card number, card user, expiry date, card status, card limits,
- generate files in different formats and print reports with the history of transactions cleared and not cleared for the selected credit card,
- print a confirmation of a single transaction made with a credit card,
- enable user access (right management) to functions:
- limit change,
- cancelling the card and ordering cards after cancellation,
- repay credit card debt.

List of cards

The screen shows the list of users for which the Bank has issued the credit cards with the key parameters of the cards. You can generate reports with the list of cards to the file.

Details of the agreement

The screen displays information about the credit card agreement with spending limits and their remaining available limit. To display details of the agreement, select the "Agreement details" tab. The screen will appear:

Transaction history

The history of transactions includes information on the transactions processed and cleared, which have changed the accounting balance of the debit card account. To display the history, indicate the user and select the "More" icon and then select the "History of transactions" option from the drop-down list. You can also view the history of transactions under the "Details" function. The search criteria allow to present transactions for a given credit card processed within a given range of amounts and time – in the current cycle or in any period defined by the user. In addition, you can also print the confirmation of a single transaction as a PDF file.
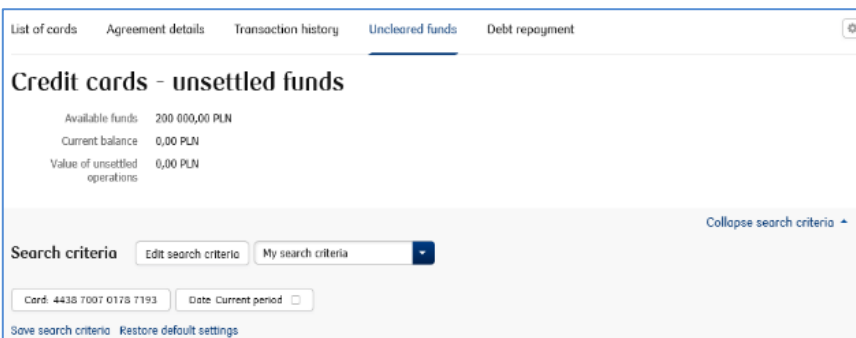
Funds not cleared

The Funds not cleared screen shows, among others, the card payments or ATM withdrawals temporarily blocked by the Bank (transactions not cleared). The card account will be debited finally at the time of transaction clearing – usually within several days after the date of transaction.

The transactions not cleared affect the amount of funds available on the card. The additional search criteria allow to present transactions processed within a given range of amounts and time – in the current cycle or in any period defined by the user. You can generate a report with the transactions not cleared for the selected card to the file.

Debt Repayment

The page shows current information on the client's debt and allows to repay the debt by using different options:

- the current minimum amount,
- total balanace from most recent statement,
- outstanding amount,
- other amount,

at a time defined by the user.

If the logged user does not hold the rights to create one-off transfers or transfer between own accounts to any of the accounts, then whenever the user attempts to enter the screen, a standard message informing that the user has no rights will be displayed.

Management of rights

Depending on your rights, as the user of iPKO biznes you can:

- make changes to the card limits online,
- cancel the card and order card(s) after cancellation.

1. To change the card limits, click the "Details" icon in the list of cards:

And then select the "Change limits" button:

or

2. Click the "More" icon in the list of cards and then select the "Change limits" options from the drop-down list.

To reserve the card on the "List of cards" screen, select the "Details" icon available next to the user and you will be moved to the screen with the information about individual credit card. Click the "Cancel card" button and you will be move to the screen where you can reserve a card and order a new card to replace the reserved one.

You can also reserve the credit card in the "List of cards" table by selecting the "Cancel card" icon.

On the "Credit of credit card" screen you can order a cart to replace the cancelled card, provided that you hold the required right and there is also information available about the card ordered after it has been reserved and about the place and address where the new card and PIN code will be delivered.

Card cancellation is irreversible and means, that the card can never be used again. Cancelled card cannot be activated again, but has not been closed.

Cancellation of credit card

Card number	4438 7007 0178 7193	Card expiry date	2020-10-31
Card user	KARCZYK MAJA	Powód unieważnienia *	
Card name	Złota karta kredytowa PKO Biznes		○ Card stolen
			○ Card lost

Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one? [Yes ▾] *

ℹ 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 — The card will be sent to the address of the relevant Regional Corporate Centre / branch

Address which the new PIN will be sent to — MAJA KARCZYK
AAAA
80-770 AAAA

* Mandatory field

Back   Execute

Prepaid cards

The prepaid card module in iPKO biznes allows to:
- display current information about the prepaid card agreement,
- view the history of transactions and funds not cleared for the card selected,
- obtain information about the balance and the funds available on the card,
- print the reports with the history of transactions with the prepaid cards,
- top up the prepaid card,
- reimburse the funds from the prepaid card to the main account of the agreement.

List of cards

The screen shows the list of prepaid cards issued for the selected account, together with the key parameters of the cards. You can generate a list of cards to the file.

Details of the agreement

It contains details of the prepaid card agreement, i.e. agreement account, agreement expiry date, agreement number, prepaid card type and kind and the list of cards issued under the agreement. The list of cards is available after selecting the "List of cards" icon.

Card Top-up

To top up the prepaid card account select in the "List of cards" the user whose card is to be topped up by selecting the "Topping up of card" icon.

The indicated prepaid card account will be topped up. You can top up the card on a specified date.

Reimbursement of funds from the card

The funds will be reimbursed from the prepaid card to the main account of the agreement. You can reimburse the amount kept on the card account either in whole or in part.

History of Transactions

The history of transactions includes information on the transactions processed and cleared, which have changed the accounting balance of the prepaid card account. To view the history, in the "Search criteria" option indicate the agreement account number or the card account number. The additional search criteria include the transaction date, transaction amount and transaction type. You can print a report with the history of transactions for the selected card to the file generated.

Funds not cleared

The Funds not cleared tab shows the card payments or ATM withdrawals blocked by the Bank. The card account will be debited finally at the time of transaction clearing – usually within several days after the date of transaction. The funds not cleared affect the amount of funds available on the card.

Loans and Deposits

Term deposits – Deposits

When you select this section, the "Deposits" will be displayed. The list of all term deposits available is displayed as part of the electronic banking services from all accounts at the same time. The information includes, among others: deposit name and number, name and number of the account on which it was opened, current accounting balance and currency, interest rate as well as start and end date. If you select the name of one of the displayed names of deposits, you will be moved to the "Deposit details" screen.

The details of the selected deposit include, among others: deposit account, accounting balance, duration, interest rate, opening date, expiry date, the date of next calculation of interest, information about possible extra charges and payments, how he funds and interest will be used after the deposit is closed and whether any statements are generated. To change the parameters, click "More", and the "Edit" in the list of deposits.

At the level of the deposit entry you can perform single functions: Edit or Terminate (it does not apply to negotiable deposits).

When changing the deposit parameters, you can change the account onto which the deposit interest will be transferred and make changes related to the deposit renewal or select or cancel automatic deposit renewal. The deposit is terminated when the funds are withdrawn from the deposit account before the end of the contractual period. As a result, the interest payable is lost either in whole or in part. The modification and termination of the deposit does not require a sign-off.

You can view the summary of all your deposits. To do that, click "Show summary" link available under the search criteria.
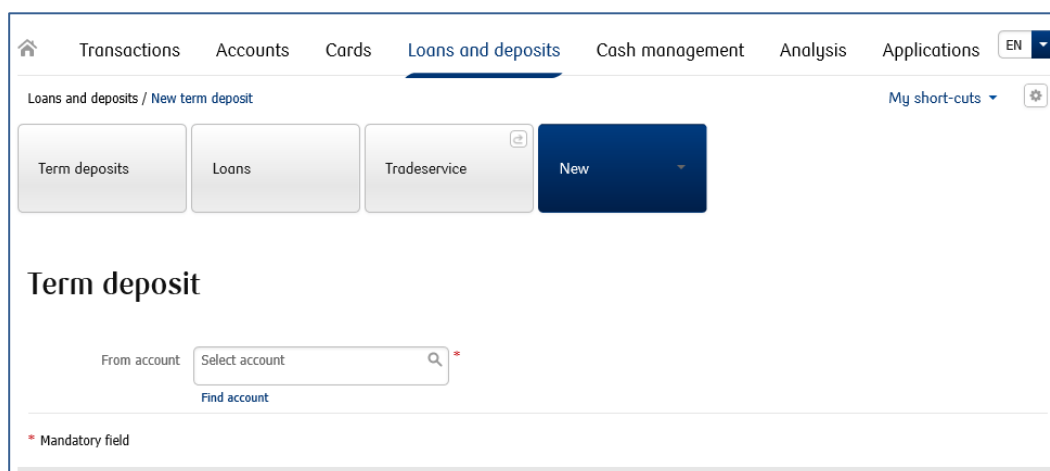

> **NOTE!** Only selected types of deposits can be terminated.

New deposit

To open a new deposit, select the "New" tab and click the "New deposit" button. To be able to open a deposit you need to hold required rights and you need to have sufficient funds. The sign-off is not required to open the deposit.

Term deposits – Automatic deposits

When you select this section, the "Automatic Deposits" will be displayed. The list of all automatic is displayed from all accounts at the same time. The information includes, among others: deposit name and number, name and number of the account on which it was opened, current accounting balance, currency and agreement expiry date. If you select the name of one of the displayed names of deposits, you will be moved to the "Deposit details" screen.

At the entry level of the available automatic deposit sessions you can perform single function: i.e. start and end the session.

You can view the summary of all your Automatic deposits. To do that, click "Show summary" link available under the search criteria.

Loans

List of loans

Under the "loans" tab there is a list of loan agreements. The information includes, among others: loan name and number, amount and the currency of the loan granted, and the remaining debt. Basic information about a given loan is presented for individual items on the list and the details are shown on the "Loan details" screen. The loan name forms the link to this screen. You can go there directly by selecting the "Loan details" function. The "Loan details" show, among others, the account linked to the loan for which you can, among others, download the history of transactions or reports provided that you hold relevant rights to this account. The reports will be available only after a technical account has been made available (the account linked to the Loan – target account) in the iPKO biznes channel. You can download data for 90 days during one session, provided that you have a relevant matrix for rights allocated to you. The reports from the accounts linked to a loan present transactions for the period starting on 01.01.2018.

You can view the summary of all your loans. To do that, click "Show summary" link available under the search criteria.
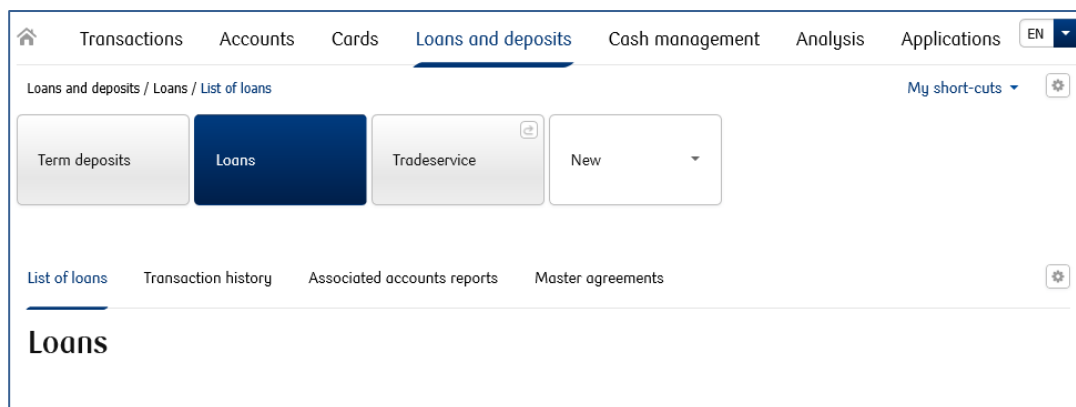
History of Transactions

Under the "History of transactions" section you can display and download the history of the account linked to the loan (target account). The history is available only after allocation of relevant rights by the administrator. The history shows transactions since 01.01.2018

Reports on related accounts

In "Reports on related accounts" section you can download standard reports in the Elixir, MT940 and Contact format. The reports have been generated since the moment when a given account was made available in the iPKO biznes system provided that the data is available after 01.01.2018. The scope of the reports downloaded corresponds to the scope of the standard reports (the allocation of relevant rights is required). The reports are downloaded from the accounts linked to the credit (target accounts)

Loans – master agreements

In the "Loans" section there is also information about the master agreement, which includes: the account number, amount of the loan granted and the remaining available limit. In addition, under the master agreement details the following information is displayed: main limit amount and free funds, lending period and the limit expiry period. You can also obtain the details of the master agreement broken down by sublimits and products supports as part of this agreement.

Tradeservice

Via the iPKO biznes you can access specific banking services offered by PKO Bank Polski. The services are presented in the website footer. iPKO biznes offers access to foreign trading deal (Tradeservice). Apart from the website footer, you can also access the module by selecting the menu "Loans and Deposits" > "Tradeservice".

Cash

PKO Cash

PKO Cash is a module in the iPKO biznes that allows to register and manage closed deposits on-line. Basic functions of the module:

- advising of closed deposits on-line,
- tracking closed deposits made by individual units
  (the deposit status is displayed – from the registration moment to the account credit moment),
- viewing the history of deposits and developing reports from individual location in an analytical and cumulative form,
- checking the availability of the depository,
- set-up/change of the PIN code to the depository card.

Advising of deposits

To advise of a deposit, you need to take the following steps: indicate the location name, determine the amount and currency of the deposit advised, the share of coins, select the account and enter the number of the safe envelope. You can also add a comment. The deposit will be recorded on the accounts after it has been placed in the depository.

List of locations

The list of locations allows to search the location by the following criteria: location, account.
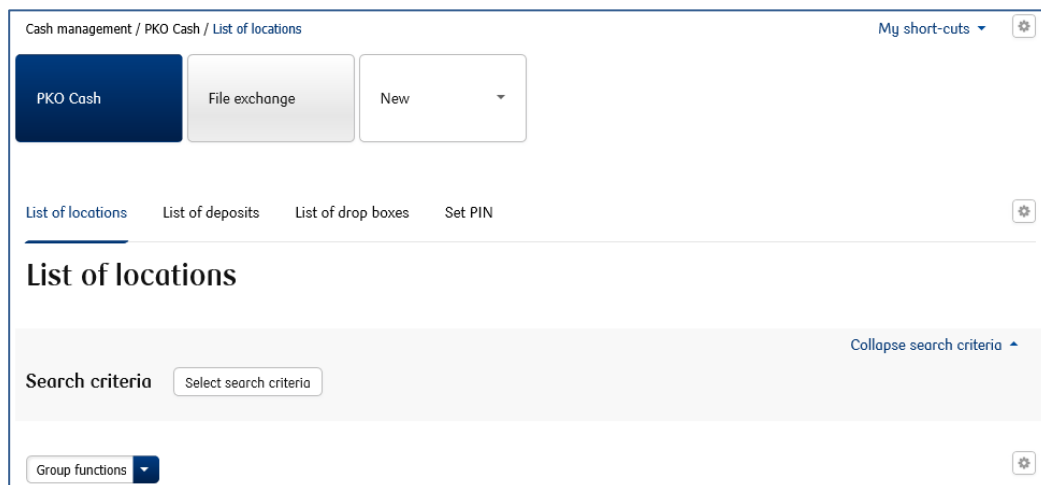
List of deposits

With the list of deposits, you can search for closed deposits by the following criteria: date, location, account, amount, status and envelope number.

List of depositories

The section allows to search for depositories according to the following criteria: province, location, status and address. The depository status is presented next to the depositories. The on-line deposits cannot be placed in the depository with the "Inactive" status.

Assign the PIN code

You can change the depository PIN code. With the card you can use all the depositories available. You do not need to know the previous PIN code to change it.

File exchange

To facilitate User communication with the Bank a file exchange service is available. This service allows to send to the Bank and receive from the Bank different types of files, including those related to the micro account service and other files with reports in any format. You can send or receive a file from the Bank.

File Exchange – sent

With this function you can search for files which you have sent to the Bank within the last 90 days. To display the files received, select: "Cash" > "File Exchange" > "File Exchange – received".

File exchange – received

With this function you can search for files sent by the Bank within the last 90 days. The list with the files found will be displayed. You can download and view this list in a separate window. To display the files received, select: "Cash" > "File Exchange" > "File Exchange – received".

Analysis

Liquidity Management

The liquidity management panel is dedicated to Clients with a complex organizational structure, with many instances of the iPKO biznes Internet banking system.

The panel allows to aggregate the accounts from different context on one page to monitor the current status of funds and enables passive access to the history of the transaction selected. There are also term deposits shown on the panel (deposits, automatic deposits).

The functionality allows to filter the accounts:
- by context (e.g. company, branch, etc.),
- by account group (you can allocate account to the groups defined by the administrator).

The panel presents such information as: current balance, funds available, amount of charges and credits, pending transactions (waiting for the funds), waiting for a sign-off and for dispatch and past due transactions. Past due transactions include transfers, with a past processing date which have not been signed off or dispatched for processing.

The panel allows to view the status of accounts on the future date, therefore, it is possible to view transactions ordered with the future date.

You can also generate reports to the file.

If you click the account, the list of transactions recorded will be displayed with an option of filtering by status: processed, pending (waiting for the funds), waiting to be signed off, waiting for dispatch, rejected and cancelled.

To be able to use the "Liquidity Management" panel, you have to activate the service in the context and you need to have rights to the service.

> **NOTE!** Every user with the right to the Liquidity Management panel will be able to view the history of all accounts configured in the Panel. This access is independent of the matrix of account rights in a given context; therefore, make sure during the configuration that no excess account has been attached to the panel, from which the "sensitive" transfers are performed.

Liquidity Limit Management

The Liquidity Limits Management module in iPKO biznes is dedicated to corporate clients with access to the account balance consolidation service (Real Cash Pooling or Consolidated Account).

Once the "Matrix of Service Rights" has been allocated to the user, the user will receive access to the limit management panel. To do that select "Analysis" > "Liquidity Limit Management".

The panel allows to view the summary of accounts involved in the balance consolidation with the access to the information about customized limits for each of the accounts presented in the module.

The Limit Management module shows information for each account with regards to the following:
- global limit available
- umbrella limit available
- available sublimit
- available transaction limit* (daily, weekly, monthly)
- balances of funds available on the account.

In addition, a summary of groups and all accounts available in the module is displayed for the list of accounts. In addition, on the website you can generate a report with the summary of accounts with data to the file.

By using the active functions, the user with relevant rights can:
- change the sublimit and determine its effective date for each of the accounts
- change the transaction limit: daily, weekly, monthly, indicating the effective date of this change for each of the accounts
- dispatch a file with all the changes mentioned above are indicated for a group. When importing the file, apart from the above-mentioned changes for groups, you can also:
  - activate/deactivate the sub-limit amount on the account
  - modify, allocate the account to a defined umbrella limit or detach the account from the defined umbrella limit.
  - detach the account from the defined liquid umbrella limit or allocate the account to the defined liquid umbrella limit. There are two method for performing this allocation: by taking into account or without taking into account the impact of the balance assigned to the account on the liquid umbrella limit.
- change the consolidation session temporarily
- verity the changes planned for the future in terms of sub-limits and transaction limits

*dedicated limit liquidity only for the accounts covered the account balance consolidation service (Real Cash Pooling or Consolidated Account). If the service is activated, the limit resulting from the consolidation shall prevail over the transaction limits granted by the administrator in iPKO biznes, for the purpose of processing of orders in electronic banking. For details see the iPKO biznes administrator's guide.

PKO Flow Manager

PKO Flow Manager is another system for managing cash flows to the Clients interested in independent managing of cash flows on many bank accounts in PKO Bank Polski SA. The application is triggered at the iPKO biznes level, but first relevant rights are allocated.

The functionality ensures the control and optimization of the Client's cash flows, which, as a consequence, is reflected in an extension of period for which the Clients deposit free funds at the Bank. The Client receives access to the most up-to-date product base, which is additional source of information for the Client.

THE PKO Flow Manager service enables far better use of the potential of the funds available on the bank account, without be option to

- analyse the current status of transactions on bank accounts,
- plan the cash flows in the incoming period and take into account the bank products used, including changes to the products own at any time during the presentation, i.e. without taking into account new products and closing the products that are currently in use, e.g. blockade termination,
- create analyses and reports on the planned cash flows,
- verify the current status of transactions compared to the planned transaction.

Applications

The module allows the submit applications in electronic form. The application forms are available on the iPKO biznes website.

Account Opening

To submit the account opening application form, click the "New" tile > "Application" > "Account Opening" and then configure the account by filling in all the mandatory fields in the form.

In every account opening application form you have to select from the lit the account type and currency, statement generation frequency and if PLN currency is selected, then you have to indicate whether the account is linked to the VAT account. The purpose of the account being opened is an optional field which you can fill in when submitting the application.

After you click the "Next" button, the application summary page will be displayed (if the "Enter the purpose of the opened account" (optional) is left blank, the kind of the account selected will be displayed on the summary page). After you click "Next" the page will be displayed with information that the application has been dispatched for sign-off.
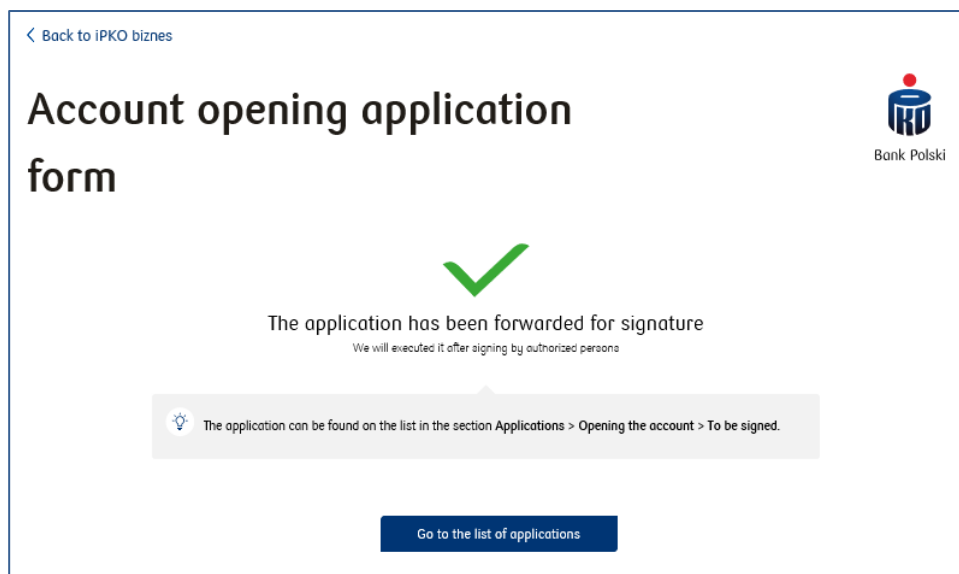
After you click the "Go to the list of application" button, the application submitted will appear at the top of the list with available functions.
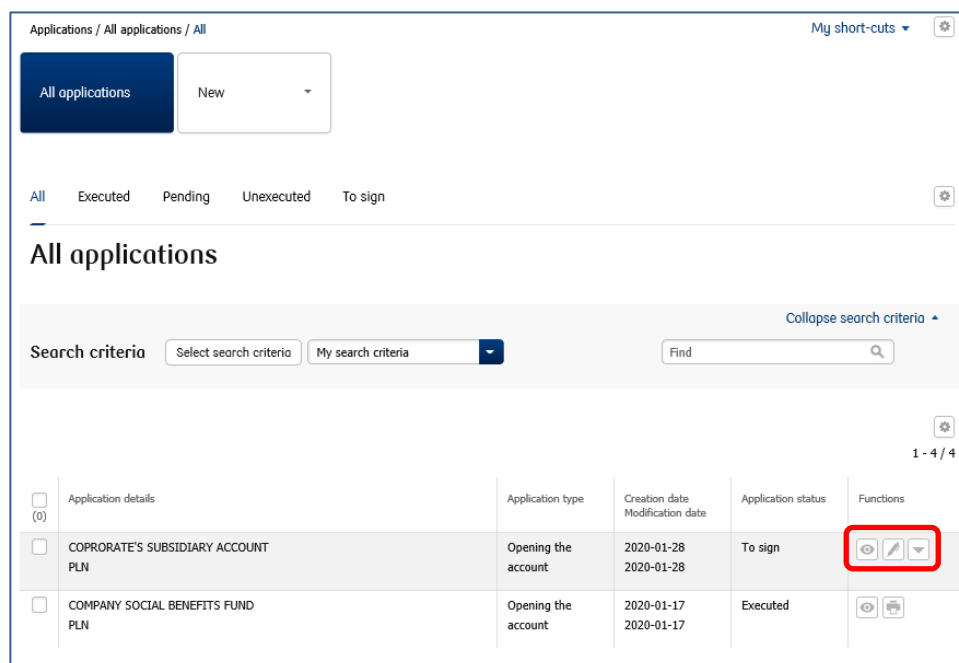
👁 **Details** – the page displays information about the application with an option to sign it off and print

✎ **Authorise** – the page allows to sign off the application

✕ **Remove** – the page allows to remove the application

🖨 **Print** – the application is printed as a PDF file

Account Closing

To submit the account closing application form, click the "New" tile > "Application" > "Account Closing" and then select the account from the list. On the website you cannot select the VAT account and the last current or auxiliary account linked to the VAT account and the account must have a zero balance.

User Addition

To submit the user addition application form, click the "New" tile > "Application" > "User Addition" and then fill in the form on-line by filling in the fields with:

- personal data and address details of the new user
- phone number of the user to be used to end the first logon password as an SMS text message
- select the Credentials for the new user:
- Mobile Token – to the phone number indicated earlier a text message will be sent with the initial PIN code to be used to configure the token during the first system logon.
- Token – if this type of data is indicated, the reader and the token chip card will be sent to you.

The new user will be able to log into after the application has been processed on the iPKO biznes website and after obtaining the user ID which will be available on the "Confirmation of user addition" in the application on the website –this information can be accessed only by users with relevant rights and by the administrator in the Administration Module.

User deletion

To submit the user deletion application form, click the "New" tile > "Application" > "User Deletion" and then indicate the user to be deleted from the website. After the application is processed, you will not be able to log into the context of iPKO biznes from which you were deleted.

Cards

At iPKO biznes, authorized users have the option of submitting an order for debit, prepaid, credit and charge cards (depending on the agreement signed) for the company's employees. To submit an application for card order, click the "New"> "Application"> "cards" tile. An online form will be open on the screen where you need to complete the fields for:

- the type of card ordered
- personal data and card user's address details
- the user's telephone number - will be used for the 3D-Secure service (depending on the type of card) and for contacting the card user
- specify card limits (payments, online payments, cyclical, daily, monthly limits)
- indicate the data to be placed on the card (user's name and surname)

Applications in the status of "completed" means that the card order was completed correctly and the card will be sent to the company address. The card user can give himself a PIN on the bank's hotline, or he can be sent to his correspondence address.

Other online applications

Authorized users are able to submit an application for one of the 6 categories: Cash, Accounts, Settlements, Cards, Loans and iPKO biznes. Using this application, it is possible to submit documents remotely, replacing some of the instructions currently carried out in paper form, requiring direct contact with advisers.
The application and documents are signed with a code from the iPKO biznes token.

The user may submit a proposal for the following matters:

1. Cash
   a. customer data to activate the service for online payments
   b. list of persons making deposits / withdrawals
   c. bank transport disposition
   d. client's payment disposition
2. Accounts
   a. Housing Trust Account - withdrawals
   b. change of company data
   c. change in the way statements are delivered
   d. other dispositions regarding the current account
3. Settlements
   a. mass payments
   b. virtual accounts
   c. Non-standard reports
4. Cards
   a. credit / charge card application
   b. card applications
5. Loans
   a. disposition for launching, disbursement and repayment of the loan
   b. other documents regarding the loan
6. iPKO biznes
   a. user management
   b. permission management
   c. enable / disable additional services
   d. change of token to mobile

To submit an application, select the "New"> "Application"> "Other online applications" tile. An online form will open with a selection of the category in which we want to submit the application.
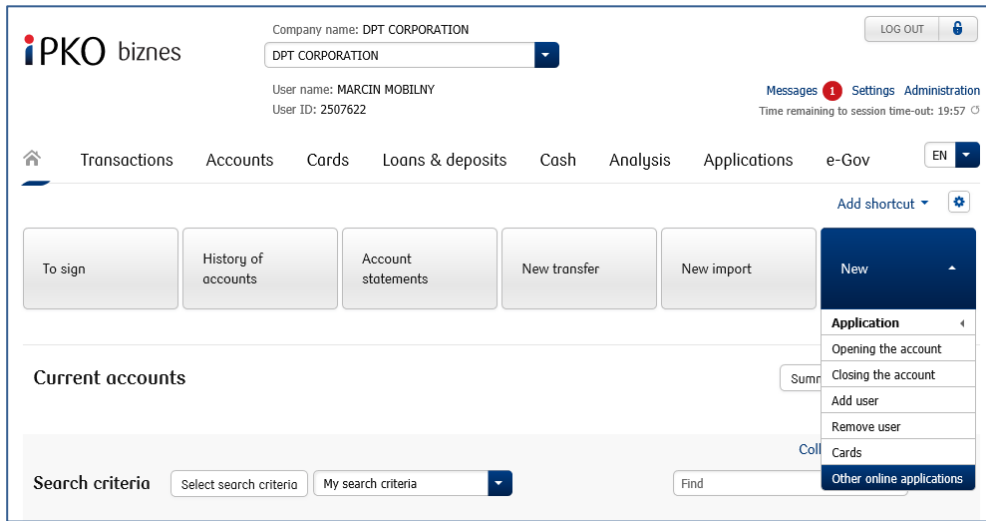
After selecting the appropriate category, on the next screen you should attach completed documents received from the adviser.
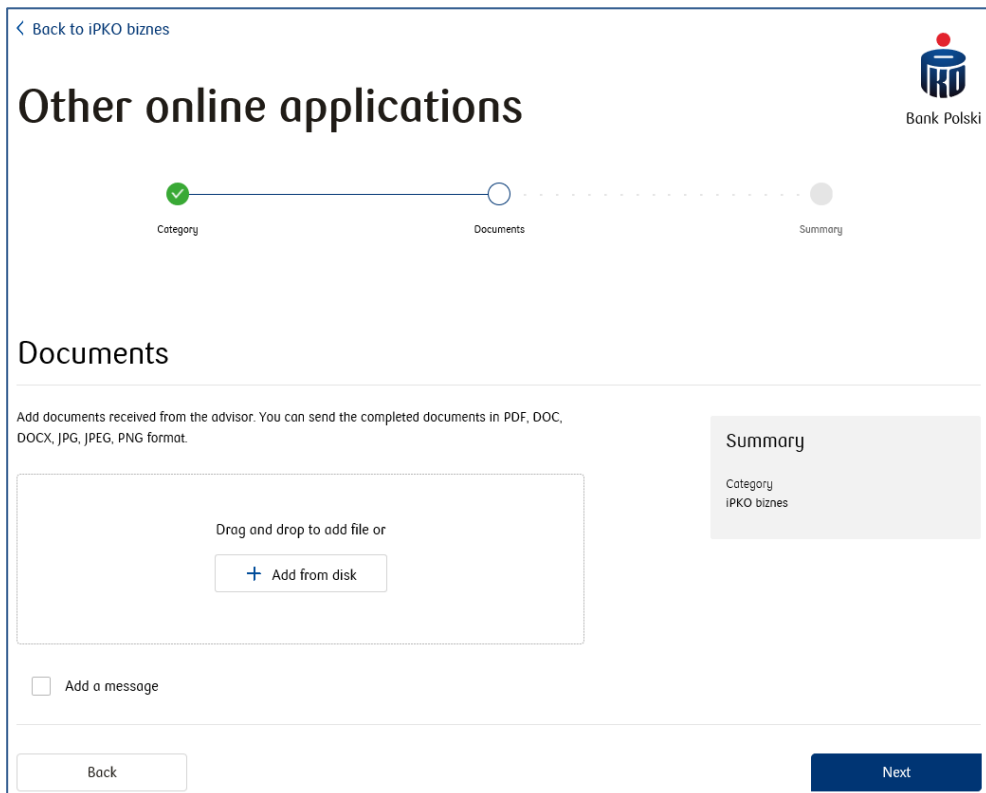
On the next screen you will be required to check the relevant clauses. Clauses may vary depending on the category of application selected.

After submission, the application will appear on the List of applications and will require signing in accordance with the signing scheme assigned to the Applications service. After signing, the application will be processed by the Bank.

e-Gov

The module enables electronic communication with public administration.

Security

Internet Browser and Passwords

When making operations in the iPKO biznes system it is recommended to use the latest versions of browsers: Firefox. In addition, it is recommended to disable the function of form storing in the Internet browser.

Never share the Client's password and number to any third parties and never provide them on unencrypted pages. If a wrong password is entered three times, the website is blocked.

All operations made after logging into www.ipkobiznes.pl are secured by default with the TLS (Transport Layer Security) protocol, version 1.2. TLS 1.0. is also acceptable

Secure logging (page address and certificate)

Before logging into the iPKO biznes website, made sure that the connection used by the User is encrypted. The website address of the website shall be as follows: https://www.ipkobiznes.pl

The logon page secured with the Extended Validation certificate. This way the address bar can be marked in green. The name of the website operator (PKO Bank Polski SA) is also displayed. Next to the Internet address there should be an encrypted connection icon – usually displayed in the form of a padlock (in older versions of the browsers this icon may be displaced at the bottom of the screen). To verify that the certificate is correct, click the icon and verify the following data:

- Website is operated by: PKO Bank Polski SA, Warsaw, Mazowieckie, PL.
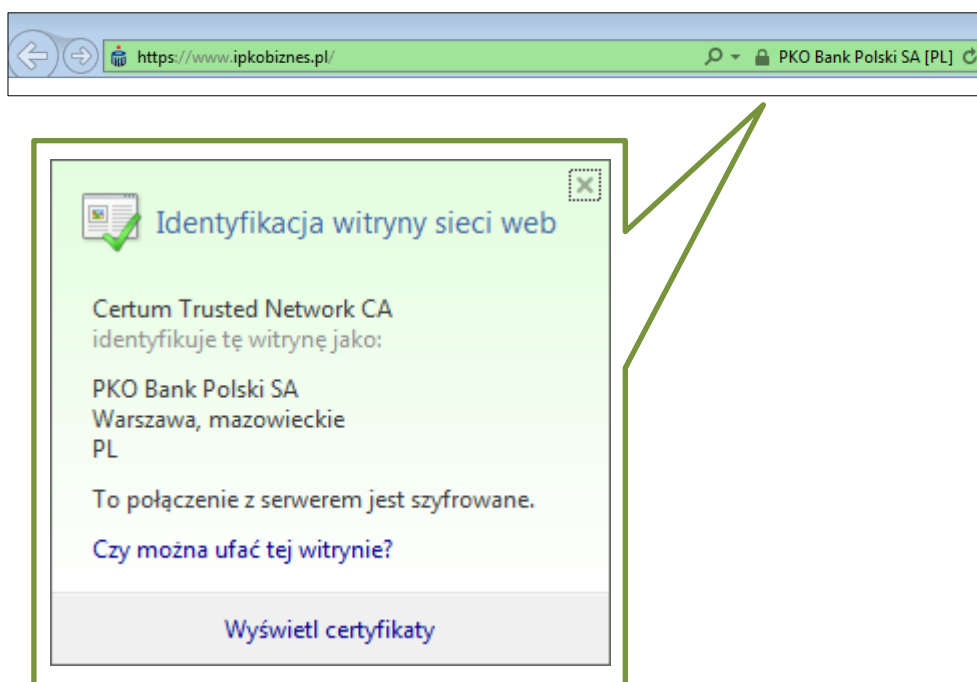
Next verify the content of the "Thumbprint" field. To do that:

- In Internet Explorer browser, after clicking the encrypted connection icon, select the "Show certificates" option, select the "Details" tab and then find the "Thumbprint" field in the drop-down list.
- In Firefox browser, after clicking the encrypted connection icon, select the "Learn more" icon, select the "Security" tab and then select the "Show certificate" option. In the "Thumbprint" section find the "SHA1 thumbprint" field.

The correct value of the SHA 1 thumbprint for www.ipkobiznes.pl is (small and capital letters are supported):

```
e8 e7 14 07 6d 05 46 87 a4 8d 00 04 8f 6d 20 0a 90 c3 31 f6
```

Antivirus Software and E-mail Security

The use of the Internet involves the risk of installation of viruses, Trojan horses or spyware software on the computer. To avoid such a risk and to make the use of electronic banking services safer, it is worth knowing the best way to protect yourself.

Antivirus software – there are many tools to fight viruses which ensure safe use of the Internet resources. PKO Bank Polski recommends to all its Clients install and use anti-virus software.

Firewall

Firewall – a network wall is another very effective tool protecting against computer viruses. It is hardware with software, or software only that blocks unauthorized access to the secure computer network, computer or server.

E-mail Security

It should be remembered that, by opening e-mails from unknown senders the User is exposed to computer infection with viruses. In order the computer against it, it is necessary to use the antivirus scanner that scans every incoming mail for viruses or Trojan horses. All files and client pages opened are also scanned. In this way, it is possible to prevent phishing that involves the displaying of the "fabricated" false website instead of the original website, and in consequence to block the outflow of confidential information such as logins, passwords, PIN codes.

Prevention

To make the use of the network as safe as possible, it is worth respecting several important rules:

- New viruses appear in the network every day and therefore the antivirus software should be updated frequently.
- The antivirus software should be never disabled when you work online.
- Every file downloaded by the User to the drive of their computer should be scanned for viruses before opening.
- The software of operating systems and Internet browsers should be updated frequently. Current patches are published on websites of software producers and they are very effective security measures.

Support for iPKO biznes System Users

iPKO biznes Helpline for Corporate Clients and Public and Local governments

- **801 36 36 36** * option 3
  *national calls
- **+48 (61) 855 94 94** *
  international and mobile phone calls
  *charged according to the operator's tariff, the Helpline is available from Monday to Friday, from 8:00 a.m.
  to 6:00 p.m.