



Bank Polski

iPKO biznes -
ADMINISTRATOR MANUAL

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Glossary

Client – an entity that has entered into an agreement with the Bank for the use of electronic banking services.

User – a proxy authorized to use electronic banking services, that is to say, the person indicated by the Account Holder, authorized to access and use the accounts in the configuration specified by the Account Holder.

Administrator – A User acting on behalf of the Account Holder managing User Rights assigned by the Account Holder, or in the case of entrusting PKO Bank Polski SA with the function of parameterization of User rights indicated by the Account Holder - User indicated by the Account Holder having access to the view of the context data,

Context – a set of accounts and a User list entitled to use those accounts in iPKO biznes.

Dictionary data – administrator-configured data that defines relationships in the iPKO biznes system, that is to say, signature classes, account authorization schemes, service authorization schemes, transaction signing schemes.

Scheme of authorization for accounts / services – scheme with a list of authorizations defined in the system (to accounts, to services). An administrator can create his own authorization schemes or use the default authorization schemes on the site: full access, create, sign, view.

Signature class – based on signature classes a signature scheme is built. By default, there are four signature classes on the site: Director, Manager, Accountant, President. You can also create your own signature class. Signature classes are assigned to Users / administrators.

Transaction signing scheme – a scheme that defines the types of Users that can authorize transactions in the account to which the transaction signature scheme is assigned, their relationships and maximum amount of authorization.

General assumptions

Premises for using iPKO biznes banking:

- Signing a current / auxiliary agreement.
- Signing the form "Application for iPKO biznes".
- Signing "Identification Cards" by Users who have not used the Bank's services so far..
- Receiving authentication tools and signing "Tool collection receipt".
- Memorizing the User ID,
- Configuration of access by the person indicated by the Account Holder as the Administrator (without configuration of the system Users will not have access to the accounts after logging in). At the request of the Account Holder, the Bank may take over the administration of User rights and parameters of the iPKO biznes system, The first parameterisation of the system. Taking over the parameterization by the Bank requires submitting the appropriate form at the Bank.

The account holder must indicate at least one User who will have Administrator rights in the iPKO biznes system. In the case of access configuration and rights management by the Bank, the Administrator for the company will only have access to information about context data.

The Administrator's tasks include:

- (optional - there are default ones) Create signature classes.
- (optional - there are default ones) Create specific authorization schemes.
- Create specific Service Scheme authorizations.
- Create transaction signing schemes.
- Assign Signature Classes and authorization Schemes to Users,
- Assign transaction signatures schemes to accounts and authorization schemes to Users,
- Assign transaction signing schemes to the Services.
- (optional) activation of the waiting service,
- (optional) naming accounts and sorting settings,
- (optional) Parameterization of iPKO biznes access restriction, if required.


Execution of all activities described above will allow other Users to use the iPKO biznes system. To start the Administrator configuration log in to the iPKO biznes.



Log-in

First login

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

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





EN


Login

User ID

?

Clear

Next



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The "Awaiting for funds" function available for foreign transfers

From March 6, 2019, the "Awaiting for funds" function for foreign transfers is available in the iPKO biznes application. Enabling this function will allow to execute transfers without sufficient funds on the account. The transfer will not be rejected and will wait for the number of days defined by the Administrator to top up the account with the funds required for the transfer. After this period, the transaction will be rejected. The function can be enabled in the "Administration"

More

2019.03.01

Default transactional limits

Since 6th March 2019, all of the iPKO biznes users will have default transactional limits issued. Those limits applies to transactions authorised during one day. After exceeding the limit, authorisation of further transactions will only be available after changing or removing the limit by Administrator.Limits has been determined individually, according to your transaction history. It should not affect everyday usage of electronic banking services.

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2018.12.20

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We invite you to read the details of the changes available in the news on the website of PKO Bank Polski SA Niederlassung Deutschland.

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Login

Are you logging in for the first time?

Security image



Token password

[Show characters](#)

Password

[Show characters](#)[Problem logging in?](#)[Clear](#)[Log in](#)[Back](#)Enjoy new iPKO
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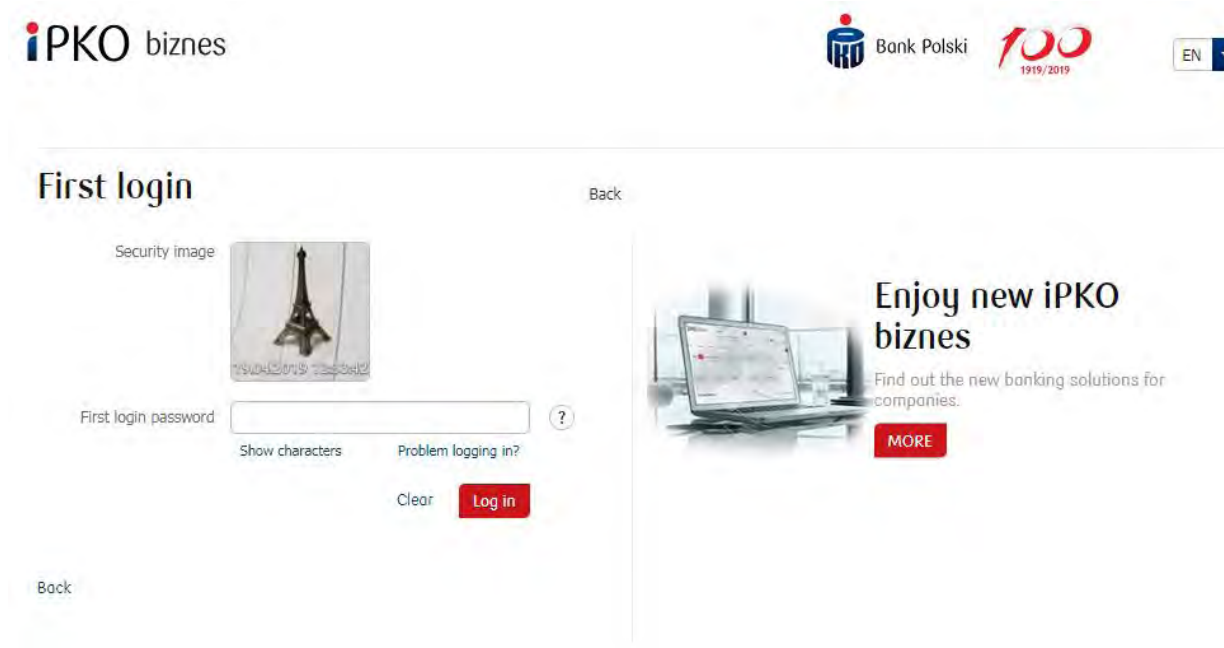
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Help and security

[Safe logging in](#)[Privacy Policy](#)[Browser settings](#)[Attention to new threats on the Internet!](#)[Safe transfers](#)[Guides](#)[← 1/2 →](#)

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

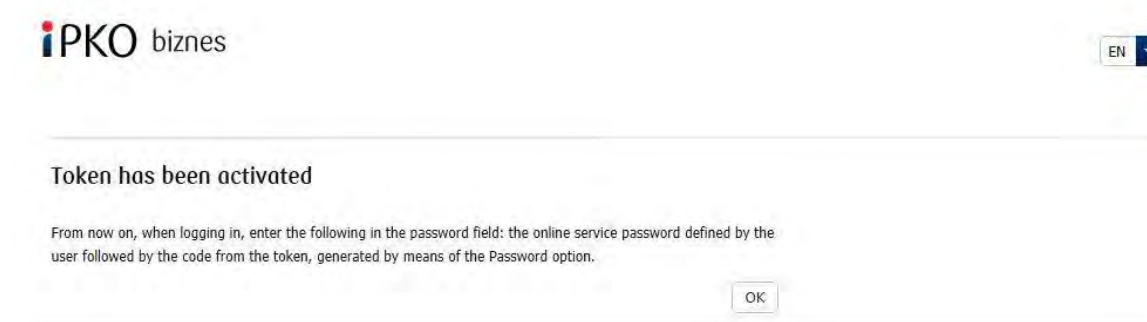
The **First login** screen will be presented. In the **First login password** text field key in the first login password (access password). This password was given to you by the Bank worker during signing the contract. Then press **Log in**.



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



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



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

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

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




The form is titled "Access password change" in a large, bold, black font. It contains three input fields, each with a "Show characters" link below it and a help icon (question mark in a circle) to its right. The first field is labeled "First login password", the second "New password", and the third "Retype password". Below the third field, there is a "Show characters" link and a link that says "Problem logging in?". At the bottom of the form, there are two buttons: a "Clear" button and a red "Log in" button.

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



The confirmation screen features the "iPKO biznes" logo in the top left and a language selector showing "EN" with a dropdown arrow in the top right. The main heading is "Access password change – confirmation". Below it, a message states "The password has been successfully changed." At the bottom center, there is a "Next" button.


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



EN

Selection of security image


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



8

CORP


12.09.2017 14:42:19



9

CORP


12.09.2017 14:42:19



10

CORP


12.09.2017 14:42:19



12

CORP


12.09.2017 14:42:19



14

CORP


12.09.2017 14:42:19



20

CORP


12.09.2017 14:42:19



33

CORP


12.09.2017 14:42:19



40

CORP

12.09.2017 14:42:19



42

CORP

12.09.2017 14:42:19


?

* mandatory field

Cancel

Next


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



EN

Selection of security image


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



8

CORP


12.09.2017 14:42:19



9

CORP


12.09.2017 14:42:19



10

CORP


12.09.2017 14:42:19



12

CORP


12.09.2017 14:42:19



14

CORP


12.09.2017 14:42:19



20

CORP


12.09.2017 14:42:19



33

CORP


12.09.2017 14:42:19



40

CORP


12.09.2017 14:42:19



42

CORP

12.09.2017 14:42:19



8

CORP

12.09.2017 14:42:19

?

* mandatory field

Cancel

Next

Hotline (open Monday to Friday from 8:00 am -18:00 pm): DE: 0 800 181 6748 Option 1, PL: +48 61 855 94 94 charges according to the operator's tariff.

Version 1

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

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

Selection of security image - confirmation



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




Back



Next

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

Next login

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






EN

Login

User ID

[?](#)

[Clear](#) [Next](#)



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






EN

Login

Are you logging in for the first time?

Security image



Token password

?

Show characters

Password

?


Show characters

Problem logging in?

Clear

Log in

Back



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3rd Step. Screen of selection of the Security Image


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



EN

Selection of security image


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



7

CORP


04.09.2017 13:29:10



9

CORP


04.09.2017 13:29:10



11

CORP


04.09.2017 13:29:10



21

CORP


04.09.2017 13:29:10



22

CORP


04.09.2017 13:29:10



27

CORP


04.09.2017 13:29:10



30

CORP


04.09.2017 13:29:10



40

CORP

04.09.2017 13:29:10



47

CORP

04.09.2017 13:29:10

?

*

mandatory field

Cancel

Next

Hotline (open Monday to Friday from 8:00 am -18:00 pm): DE: 0 800 181 6748 Option 1, PL: +48 61 855 94 94 charges according to the operator's tariff.

Version 1

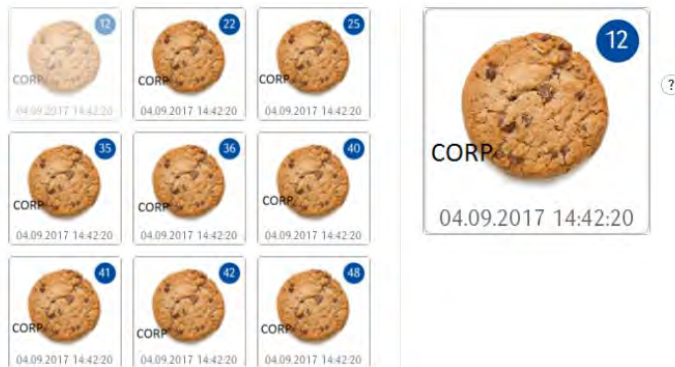
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4th Step. Selecting the Security Image

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

Selection of security image

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



* mandatory field

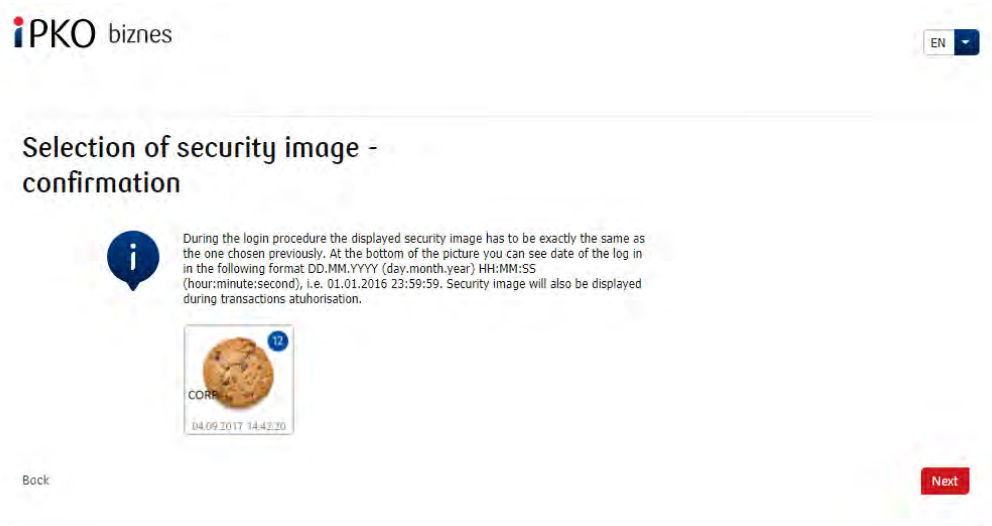
Cancel

Next

Remember!

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

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



Important:

- During the first login procedure the User will key in the foregoing login data, the selection of the Security Image will appear automatically,
- During the first Security Image selection the service will not ask the User to type code from token,
- The Security Image will be displayed during each login procedure and payment authorization - every time check if the displayed Security Image is exactly the same as the one chosen previously. At the bottom of the picture the User has to see a date of the login procedure and payment authorization in the following format DD.MM.YYYY (day.month.year) HH:MM:SS (hour:minute:second), i.e. 01.01.2016 23:59:59.,
- The change of the Security Image will be possible at any time after login procedure to the new iPKO biznes service after choosing the "Settings" tab, then "Access channels" and "Show security image". It will be possible after keying in the code from the token.

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

The screenshot shows a login interface with the following elements:

- Login** header with a help icon (?) and the text "Are you logging in for the first time?"
- Security image** section displaying a cookie image with the text "CORP" and a timestamp "04.09.2017 14:44:22". A blue circle with the number "12" is in the top right corner.
- Token password** field with a help icon (?) and a "Show characters" link.
- Password** field with a help icon (?) and a "Show characters" link.
- Problem logging in?** link.
- Clear** and **Log in** buttons.
- Back** link at the bottom left.

Important!

If the displayed Security Image is different from the chosen one or the data open to doubt during the login procedure or payment authorization, the User should immediately cease that action and contact the consultant from , available at PL:+48 61 855 94 94 or DE: 0 800 181 6748 Option 1 (call charge as per operator's tariff plan). The phone service is open for business from Monday to Friday at 8:00-18:00; e-mail: ipkobiznes@pkobp.pl

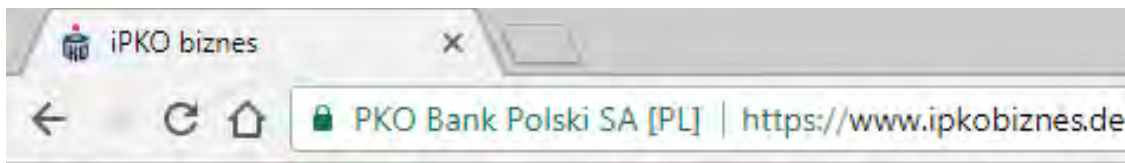
Safe login:

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

<https://www.ipkobiznes.de/>

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

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



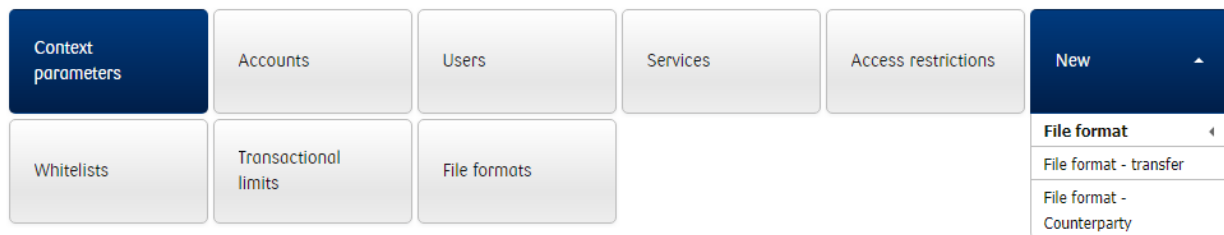
4. **Check the safety certificate.** Certificate data are available in the browser, most commonly in the "File" menu "Properties". After selecting the "Certificates" button, check both of "General" and "Certification Path". You can also access the certificate data by double-clicking on the padlock icon.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

5. **While logging in for the Bank's website, never use links** of unknown origin, placed in e-mail and SMS or on websites not belonging to the Bank.
6. **Do not expose the login information** (customer number, access passwords) to other people, do not provide them at the request of third parties.
7. **Verify information presented by the Bank** about the date and time of the last successful login and the last failed login attempt - in the case of any inaccuracies, report this fact.

If your login site looks awkward, please call – **BEFORE YOU LOG IN** - helpline at **DE:0 800 181 6748 Option 1**, or **PL:+48 61 855 94 94** (for domestic calls , fee according to the operator's tariff).

Managing defined formats

Functionality is available in the module Administration -> New Tile -> Drop down -> File format - transfer; File format - Counterparty.



Context parameters



Administrator's guide

Context name MBA Borussia Moenchengladbach
Context ID 66361
Company number 26359671

User data WILUŚ KOJOT
User ID 1951152
Signature class Dyrektor

Context parameters

Awaiting funds availability Inactive

Verification of duplicates Inactive

Lock on modification of operations from file Inactive

Verification of checksums Transactions - Inactive
File exchange - Inactive

Session duration 20 minutes

Language version PL – Polish version

Sorting of accounts By account name (alphabetically)

Edit

The User with administrator privileges, as shown in the screen above, will be able to choose from 4 available templates. The User without administrator privileges will only have passive information about the formats defined in the context (if any). When you select the file format from the drop down list you will start the process of creating a new format, as described in the next chapter.

All created formats will be presented in the "File Format List" website.

Company name: AMSTERDAM
MBA Borussia Moenchengladbach
User name: PIOTR BLAD
User ID: 1951114

Messages Settings Administration
Time remaining to session time-out: 19:59

Transactions Accounts Cards Loans and deposits Analysis

Administration / List of file formats

Collapse My short-cuts





Context parameters Accounts Users Services Access restrictions New

Whitelists Transactional limits File formats

List of file formats

Administrator's guide

Group functions

Format name	Format type	Status	Functions
ABC	Transfer	Active	   

In addition to each format, the following features are available:



"Details" - a website presenting information about the format, including options: Change status, Change, Delete and Print,



"Change" - allows you to modify the previously created format,



"Change status" - allows you to start and end a format publication in context. Inactive status means that the format you create will not be available to Users on the file import screen, despite being defined in the context,



"Delete" - allows you to delete the format.

Define format - fields common to all templates

When you use one of the templates, available in the "New" tile drop-down list, the format definition process starts.

Field name	Description
Format Name	35 character text field. The name must be unique within the context and at the same time different from the names of the existing primary and secondary formats.
Use different format settings	This option allows you to copy settings of another format that has been already defined in the context. Using the option opens an additional screen with a list of formats to choose from.
Code site	Changing the code site from the default value of "Detect automatically", when the User select while importing the specified format, will cause the code site to be automatically set to the one indicated in the format. It is advisable to leave the option "Detect automatically" unless there are problems with Polish diacritic marks.
Decimal Separator	Please specify which quota separator is used in the file. It is possible to handle files in which the amount is expressed in grosz.
Date Format	If a date field is used in a file, indicate the format in which the date is stored.
Date separator	The field is available if the date format was indicated.. Indicate whether, and if so, what separator is used in the date field.
Trim too long values in text boxes	The option is dedicated to text fields such as "Operation details", "Contractor data" - for files with too many characters in them (over 140), the system will import the file, while deleting all characters which do not fall within the above limitation by removing the characters at the end of the field. For fixed-point files, the matching characters will be at first recognized, then the length of the validation of proper data will follow and possibly the removal of redundant data.
File Type	Specify whether the file is fixed or floating-point.
Data Separator	Enter a character, or a character string (up to 5), which is used as a field separator in the file. Note: Data delimiter, this field is presented only for floating-point.
Text Qualifier	If a text qualifier is used in a file, you can specify a character or a character string of characters (up to 5). The qualifier should start the text box and end it. Do not use separate qualifier pairs for subfields. Note: A text qualifier is a field presented only for floating-pointing files.
Separator in multiline fields	The option is dedicated to text fields such as "Operation details", "Contractor data" - if a subdivision separator is used in the file, it can be specified in a format so that the line division from the file will be imported. Note: The separator in multiline fields is a field presented only for floating-point.
Delete characters	This function allows you to specify a character or character string that will be ignored when you import it to the system. Note: The characters indicated for deletion may not be used as format elements in the format structure. For example, you may not remove a character that is both a field separator in a file. Please note that the file should be compatible with the format.
Character Swapping	This function allows you to specify a character or character string that will be converted to another character / character string when you import it into the system. Note: The characters indicated for conversion may not be used as format elements in the format structure. For example, you cannot replace a character that is a field separator in a file at the same time. Please note that the file should be compatible with the format.
File has a	If the file has a headline, select the option and enter the number of headline lines in the

header	file (counting from the top of the file). During import, the data contained in the headline will be ignored.
File has a footer	If the file has a footer, select the option and enter the number of footer lines in the file (counting from the bottom of the file). During import, the data contained in the footer will be ignored.

Defining a file structure

Defining a file structure is based on mapping the layout of the fields in the file you want to import.

At the bottom of the site there are two checkboxes:

Group the "Transaction Title" field,

Group the "Counterparty Name and Address" field.

This function is dedicated for formats that do not use multiline fields for the counterparty's item or operation details.

Using functions causes 140 character text boxes (4 x 35 characters) to be replaced by 4 separate fields, each with a length of 35 characters.

In the left part there are boxes that can be used for building a format. On the right side there is a built-in format - by default there are required fields.

When defining a format, use the Add / Remove ("Add", "Add All" / "Remove", "Remove All") options to add or remove a field from the structure you are building. To specify the order of the fields, indicate the field in "File Structure" and then use the "Up" or "Down" option. For fixed-point files, specify the length of each field.

At the bottom of the screen there is also a function:

- "Record example", presenting the current parameterization of the format, including the field separator and the order of the fields in the format. For fixed-point files, the length of each file will be displayed.

Once the format is created, the status screen (in the case of the "Active" format will be available to Users, if "Inactive" is used, the format will be saved but not published.) The operation should be authorized with a token code.

Defining format - fields specific to transfer

For transfer format, you need to define a dictionary for the "Fee instructions" field.

For example, as shown on the next screen, if the value of "1" is entered in the "Fee Instructions" field, it means that the transfer is to be imported with the SHA set, "2" means BEN. , while "3" is OUR.

Cost clauses:

SHA - the constituent covers the costs of the constituent's bank, the recipient covers the costs of third parties,

BEN - the recipient covers the costs of the constituent's bank and third parties,

OUR - the constituent covers the costs of the constituent's bank and third banks.

File structure	▲
Payment amount	=
Currency	
Originator account number	
Counterparty account number	
Counterparty name and address	
Transaction title	
Beneficiary bank SWIFT/ ABA code	
Beneficiary bank country	
Beneficiary country	
Fee account	▼

Defining content of field 'Fee instructions'

SHA	<input type="text" value="SHA"/>	Add
BEN	<input type="text" value="BEN"/>	Add
OUR	<input type="text" value="OUR"/>	Add

Support to MS Excel format files

NOTE! All cells should be marked as text fields, cell formatting should be avoided. The file should be saved in Excel 97-2003 (.xls) **workbook format**. The .xlsx format is not supported.

The Data Import Wizard allows you to handle files saved as MS EXCEL workbooks. Each transaction should be saved on one line, and consecutive fields should be placed in separate columns, so there is no need to use field separators - the wizard will interpret each of the columns as a separate field.

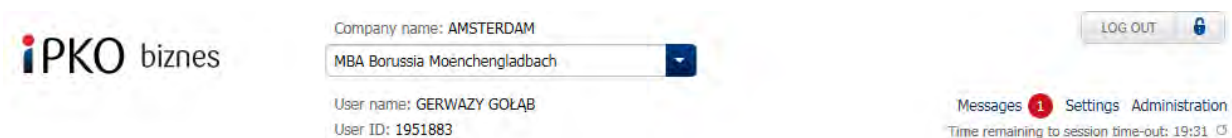
It is recommended to create a .xls workbook, mark all cells as text boxes, and then complete the data. When copying data from other programs / files, target formatting should be considered. Failure to do so may cause formatting changes and import problems.

Access configuration

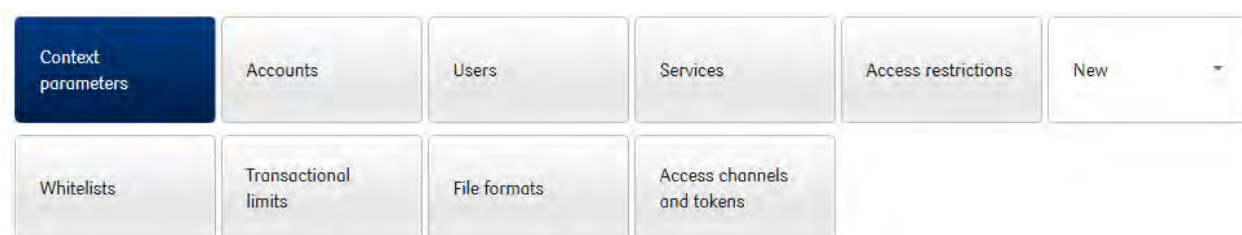
There are several ways to configure access. The first is the definition of dictionary data, id signature classes, account authorizations schemes, service authorization schemes, and transaction signatures schemes, and then assign those data to the appropriate Users. After logging in to the iPKO biznes site by the User for which there is the main menu invisible with information about the lack of authorizations for the selected section of the site and the need to contact the Administrator [unclear sentence in the original]. Only after the Administrator has completed configuration, the information will be visible to the User.

NOTE! The configuration process should be completed with the validation of all privileges.

To start the configuration, the Administrator should go to the "Administration".



Then, the individual context setting tiles are displayed on the screen. The configuration should start with the "Context Parameters" tile level.



Context parameters

This is where information about context parameters is available.

Context parameters



Administrator's guide

Context name	MBA Borussia Moenchengladbach	User data	GERWAZY GOLĄB
Context ID	66361	User ID	1951883
Company number	26359671	Signature class	Dyrektor

Context parameters

Awaiting funds availability	Inactive	Session duration	20 minutes
Duplicate verification	Inactive	Language version	PL – Polish version
Lock on modification of operations from file	Inactive	Accounts sort order	By account name (alphabetically)
Checksum verification	Transactions - Inactive File exchange - Inactive		

Edit

When you click the "Edit" button, the "Changing context parameters" screen will be displayed, where you can make changes to the selected context parameters:

Modification of context parameters



Administrator's guide

Context name *

Context parameters

Awaiting funds availability *	<input checked="" type="radio"/> Inactive <input type="radio"/> Active (indefinitely) <input type="radio"/> Active for Days <input type="text"/>	Session duration *	<input type="radio"/> 5 minutes <input type="radio"/> 10 minutes (default) <input type="radio"/> 15 minutes <input checked="" type="radio"/> 20 minutes
Duplicate verification *	<input checked="" type="radio"/> Inactive <input type="radio"/> Active <input type="text" value="Select"/>	Language version *	<input type="text" value="PL – Polish version"/>
Lock on modification of operation from file *	<input checked="" type="radio"/> Inactive <input type="radio"/> Active	Accounts sort order *	<input type="radio"/> Default (according to IBAN format) <input checked="" type="radio"/> By account name (alphabetically)
Checksum verification *	Transactions <input checked="" type="radio"/> Inactive <input type="radio"/> Active <input type="text" value="Select"/>		
	File exchange <input checked="" type="radio"/> Inactive <input type="radio"/> Active <input type="text" value="Select"/>		

* Mandatory field

Back

Execute

Waiting for funds

The iPKO biznes system allows you to outsource your transactions, despite the lack of funds on your account. The functionality of waiting for funds, will result in such operations being presented on the site under the status of "Waiting for funds", instead of being rejected. After the account is charged, operations will automatically be sent for execution.

The service of waiting for funds allows you to use two settings:

Waiting indefinitely - in this case, the transfer waiting for funds will be maintained indefinitely. Its execution date will be automatically changed at the end of each day, at the earliest possible date.

Waiting for "n" calendar days - means that the transfer will be waiting for a defined period. In the special case where the waiting is set for 1 calendar day, the transfers will be waiting until the end of the current date, and then in the absence of funds, it will be rejected at the end of the day.

Awaiting funds *

☒ Inactive

☐ Active (indefinitely)

☐ Active for Days

Verification of duplicates (imported files)

Verifying duplicates of imported files is a safeguard against undesired double import of files into iPKO biznes. To enable verification, change the status to "Active". Verification is valid for files imported in the TRANSACTIONS section. The import control of the duplicate file will be valid for 3 months after the first file import.

Verification of duplicates *

☒ Inactive

☐ Active

Select

Select

warn against import of duplicate

prevent import of duplicate

The "Warn against import of duplicate" status displays a warning message when importing a duplicate of a file that was previously imported. Re-import of the file is possible after confirmation by the User. The "prevent import of duplicate" status will prevent you from re-importing a file that has already been imported.

The lock on modification of operations from a file

The iPKO biznes has a feature to block editing of imported the transaction file to the system. This function applies to the entire context, id all Users and accounts. It is not possible to impose a block on selected accounts / Users

Lock on modification of operations from file *

☐ Inactive

☒ Active

To activate the lock, mark the radiobutton next to the "Active" option.

Activating the lock limits the functionality available for Users when importing domestic and international packages and on the parcel details site.

Import of packages:

- the account number charged cannot be overwritten,
- the date of execution cannot be changed (excluding the VIDEOTEL file, for which the possibility of giving the date remains).

Import of packages:

- the account number charged cannot be overwritten,
- account number to settle fees and commissions cannot be overwritten,
- the date of execution cannot be changed.

Package Details:

- package name cannot be changed,
- manual adding of all types of transactions is not possible,
- transfer transactions cannot be copied to new or existing packages,
- transaction cannot be deleted,
- editing of transactions is limited only to the possibility of changing the "way of realization", for transactions it is possible to supplement data on the choice of bank (transactions with the status "Edited - needs to be completed).

NOTE! The functionality limitation does not include parcels imported into the system before the lock activation date. Deactivating the lock affects the parcels created after the lock has been removed. Bundles "locked" will remain in this state despite the lock image.

Verification of checksums

Verification of the checksum is an additional security to check whether the business transaction file imported into iPKO biznes is identical to that generated from the client's financial accounting system. If any modifications were made to the file, the iPKO biznes system will not allow it to be imported. This feature is available under "Access Management".

It is possible to enable verification for two types of files:

- 1) imported to create parcels with transactions.
- 2) Mass Payments Files Imported in the FILE EXCHANGE section.

Verification of check sums *

Transactions ☐ Inactive ☒ Active

Select
Select
SHA1
MD5

File exchange ☐ Inactive ☒ Active

Select
Select
SHA1
MD5

* mandatory field

The checksum of the files should be calculated using the SHA1 (160b), MD5 (128b) algorithms and attached to the file as the last line.

Length of session

It is possible to define the length of the session at the iPKO biznes site. Possible values: 5, 10, 15 or 20 minutes.

Session duration *

☐ 5 minutes

☒ 10 minutes (default)

☐ 15 minutes

☐ 20 minutes

Language version

After logging in, the default language is Polish. It is possible to change the language version to English version.

NOTE! The recommended session length is a maximum of 10 minutes. A longer than recommended value indicates a higher risk of unauthorized access to iPKO biznes by a non-logged-out User.

Language version *

PL – Polish version

PL – Polish version

EN – English version

DE – German version

Sorting accounts

In the iPKO biznes system, there are two basic sorting settings for accounts in lists:

- > default means sorting accounts by currency, then account type, and finally descending, according to the last 16 digits of the account number,
- > according to IBAN format
- > alphabetically, by account name, ascending.

Sorting of accounts *

☒ Default (according to local account format)

☐ According to IBAN format

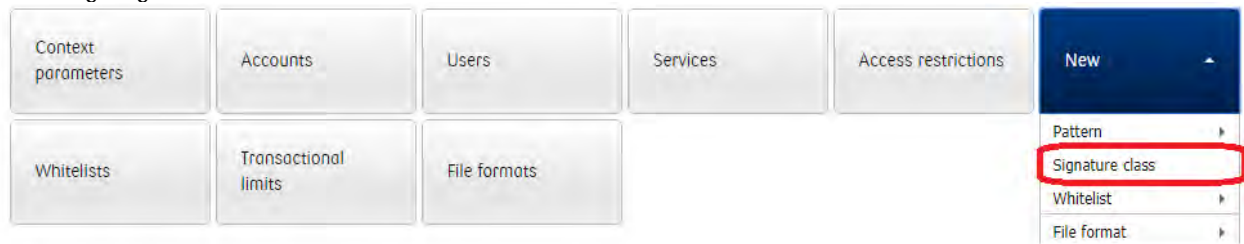
☐ By account name (alphabetically)

Create signature classes


The administrator should create a signature class that, in the next configuration steps, will use when defining signature schemes for the operation. Signature classes are used to "group" the Users to simply create rules for signing operations in the company. As a standard, the iPKO biznes system defines four signature classes:

Director,
Manager,
Accountant,
President.

The administrator has the ability to add another / new signature class. You can define another class by selecting "Signature Class" from the "New" tile.



New signature class

 Administrator's guide

Signature class name *

0 / 35 Characters

List of users Expand section ▼

Back Execute

The new signature class will be added to the signature class list available after selecting the "User" tile and then the "Signature Class" tab. In addition, for all signature classes visible in the "Signature Class" list, it is possible to change the name ("Edit" function) or delete (delete function) of the signature class in the list..

Create authorization schemes for accounts

As a standard in the iPKO biznes system four authorization schemes are available:

1 . Full access,

Import authorisations from other pattern

Pelny dostep

☒ Full access

☒ **Account details**

Account details

Book balance and funds available in account

Account history

Statements, documents downloaded from service

File reports

Blocks in account

Search for transactions and bundles

SEPA Direct Debit search (Beneficiary)

SEPA Direct Debit search (Payer)

☒ Access

☒

☒

☒

☒

☒

☒

☒

☒

☒ **Term deposits**

List of term deposits

Details of term deposits

Management of automatic deposit sessions

☒ Access

☒

☒

☒

☒ **Trusted counterparties and standing orders**

List of trusted beneficiaries

Creation, modification and removal of trusted counterparty

Creation, modification and removal of SEPA Direct Debit trusted counterparty

Transfer order to trusted counterparty

SEPA Direct Debit transfer order to trusted counterparty

☒ Access

☒

☒

☒

☒

☒ Creation

☒

☒

☒

☒

☒ Signing

☒

☒

☒

☒

☒ **Ordering of transaction**

One-time transfer order

Own account transfer order

SEPA Direct Debit order (Beneficiary)

SEPA Direct Debit order (Payer)

Release of authorised operations

Removal of non-authorised transaction and cancellation of pending ones

☒ Access

☒

☒

☒

☒

☒

☒ Creation

☒

☒

☒

☒

☒

☒ Signing

☒

☒

☒

☒

☒

List of accounts

Expand section

List of users

Expand section

Back

Execute

2. Preview,

Import authorisations from other pattern

Podgląd

☐ Full access

☐ Account details

☐ Access

Account details

✓

Book balance and funds available in account

✓

Account history

✓

Statements, documents downloaded from service

✓

File reports

✓

Blocks in account

✓

Search for transactions and bundles

✓

SEPA Direct Debit search (Beneficiary)

☐

SEPA Direct Debit search (Payer)

☐

☐ Term deposits

☐ Access

List of term deposits

✓

Details of term deposits

✓

Management of automatic deposit sessions

☐

☐ Trusted counterparties and standing orders

☐ Access

☐ Creation

☐ Signing

List of trusted beneficiaries

✓

Creation, modification and removal of trusted counterparty

☐

Creation, modification and removal of SEPA Direct Debit trusted counterparty

☐

Transfer order to trusted counterparty

☐

SEPA Direct Debit transfer order to trusted counterparty

☐

☐ Ordering of transaction

☐ Access

☐ Creation

☐ Signing

One-time transfer order

☐

Own account transfer order

☐

SEPA Direct Debit order (Beneficiary)

☐

SEPA Direct Debit order (Payer)

☐

Release of authorised operations

☐

Removal of non-authorised transaction and cancellation of pending ones

☐

List of accounts

Expand section

List of users

Expand section

Back

Execute

3. Create,

Import authorisations from other pattern

Tworzący

☐ Full access

☐ **Account details**

☐ Access

Account details

☒

Book balance and funds available in account

☒

Account history

☒

Statements, documents downloaded from service

☒

File reports

☐

Blocks in account

☒

Search for transactions and bundles

☒

SEPA Direct Debit search (Beneficiary)

☐

SEPA Direct Debit search (Payer)

☐

☒ **Term deposits**

☒ Access

List of term deposits

☒

Details of term deposits

☒

Management of automatic deposit sessions

☒

☐ **Trusted counterparties and standing orders**

☐ Access

☐ Creation

☐ Signing

List of trusted beneficiaries

☐

Creation, modification and removal of trusted counterparty

☒

☐

Creation, modification and removal of SEPA Direct Debit trusted counterparty

☐

☐

Transfer order to trusted counterparty

☒

SEPA Direct Debit transfer order to trusted counterparty

☐

☐ **Ordering of transaction**

☐ Access

☐ Creation

☐ Signing

One-time transfer order

☒

☐

Own account transfer order

☒

☐

SEPA Direct Debit order (Beneficiary)

☐

☐

SEPA Direct Debit order (Payer)

☐

☐

Release of authorised operations

☐

Removal of non-authorised transaction and cancellation of pending ones

☒

List of accounts

Expand section ▾

List of users

Expand section ▾

Back

Execute

4. Signing.

Import authorisations from other pattern

Podpisujący

☐ Full access

☐ **Account details**

☐ Access

Account details

Book balance and funds available in account

Account history

Statements, documents downloaded from service

File reports

Blocks in account

Search for transactions and bundles

SEPA Direct Debit search (Beneficiary)

SEPA Direct Debit search (Payer)

☒

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☒ **Term deposits**

☒ Access

List of term deposits

Details of term deposits

Management of automatic deposit sessions

☒

☒

☒

☐ **Trusted counterparties and standing orders**

☐ Access

☐ Creation

☐ Signing

List of trusted beneficiaries

Creation, modification and removal of trusted counterparty

Creation, modification and removal of SEPA Direct Debit trusted counterparty

Transfer order to trusted counterparty

SEPA Direct Debit transfer order to trusted counterparty

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☐ **Ordering of transaction**

☒ Access

☐ Creation

☐ Signing

One-time transfer order

Own account transfer order

SEPA Direct Debit order (Beneficiary)

SEPA Direct Debit order (Payer)

Release of authorised operations

Removal of non-authorised transaction and cancellation of pending ones

☐

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List of accounts

Expand section

List of users

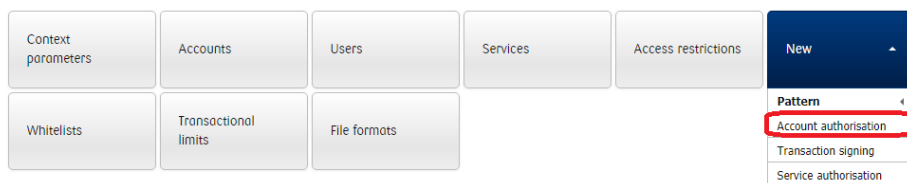
Expand section

Back

Execute

The administrator should create schemes of account authorization using the list of available authorizations.

The administrator may also create his own authorization scheme - by selecting the "New" tile from the drop down list, select "Account authorization pattern" on the screen "New account authorization pattern" will be displayed.



New account authorisation pattern

Administrator's guide

Name of authorisation pattern 0 / 35 Characters

Import authorisations from other pattern

☐ Full access

☐ Account details

Account details	<input type="checkbox"/>	<input type="checkbox"/> Access
Book balance and funds available in account	<input type="checkbox"/>	
Account history	<input type="checkbox"/>	
Statements, documents downloaded from service	<input type="checkbox"/>	
File reports	<input type="checkbox"/>	
Blocks in account	<input type="checkbox"/>	
Search for transactions and bundles	<input type="checkbox"/>	
Direct Debit search (Beneficiary)	<input type="checkbox"/>	
Direct Debit search (Payer)	<input type="checkbox"/>	

☐ Term deposits

List of term deposits	<input type="checkbox"/>	<input type="checkbox"/> Access
Details of term deposits	<input type="checkbox"/>	
Management of automatic deposit sessions	<input type="checkbox"/>	

While defining a new authorization scheme, the Administrator should indicate a set of iPKO biznes privileges that can be made by the User that will be assigned to that scheme.
The consequences of running individual functions in the authorization scheme:

NOTE! Opening, modification or cancellation operations of term deposits are not subject to the signing scheme. To perform these operations, the User must only hold the appropriate authorizations.

Account data - checking this field will activate (check) all authorizations under the "Account details" section.

Account details - The User has access to the account details: account name, account number, interest rate, available funds, balance of accounts and the frequency of downloading statements (order fulfillment) and date of next statement (date of next statement).

From the "Account Details" level the User will also have direct access to the following features:

Account History - The customer can view the history of selected transactions on a given account (available after entering "Accounts" from the top menu, then "Account History"), and download a document containing transactional transactions in Excel, PDF, CSV format. This feature is required to run the "Standard and Custom Reports" and "Sending History by Fax" functions.

Statements, documents downloaded from the site - with this feature you can order and download and print extracted statements in PDF format. Downloading lists does not require special authorizations to download them. The User will be able to download a summary of the data that is available to her/him on the screen.

Standard and custom reports - check this box for:

›Ordering and downloading standard MT940 daily reports (NOTE: In reports generated in MT940 format, the Bank does not provide information regarding the payment instruction, original transaction currency, original transaction currency, exchange rate, amount and settlement currency) or Elixir.

›Ordering and then downloading nonstandard, daily reports (NOTE: In reports generated in MT940 format, the Bank does not provide information regarding the payment instruction, original transaction currency, original transaction currency, exchange rate, amount and settlement currency) or Elixir.

NOTE! In order for a customer to use this feature, the checkbox "Account History" must be checked.

These reports facilitate cooperation with financial and accounting systems. For information about how to set up a context to share your feature with Clients, see below.

Sending History by Fax - The relevant transactions, found in "Account History", can be sent individually by fax. This function only works when "Account History Overview" is enabled

Account Locks - the function available after entering the "Accounts" menu, then the "Lockouts" tab, "Uncleared funds" and "Enrollment classes" tab.

Transaction and packages search - allows you to search for transactions and packages by criteria and filters.

Term deposits - checking this box will activate (check) all the privileges under the "Term deposits" section..

Term Deposit List - this feature facilitates viewing deposits available within the context.

Details of term deposits - the User with the authorizations to view the details of the deposit can obtain information on, among other things, the number and name of the deposit account, the balance of the account, the duration of the deposit, the opening and closing dates and the interest on the deposit.

Opening a term deposit - the User with access to this feature has the ability to open a term deposit via the iPKO biznes system. Opening a term deposit does not require authorization.

Changing deposit parameters and managing automatic deposit sessions - This feature allows you to change the way interest or funds are available after the deposit expires or change the automatic deposit session. You can also make changes to the renewal of deposits. Changing the deposit parameters does not require authorization. .

Termination - This feature allows you to withdraw funds from the deposit account before the contract expires. This involves the loss of all or part of the interest due. Breaking a deposit does not require authorization.

Trusted counterparts - check this box will activate (check) all rights under the "Trusted counterparts and" section

List of trusted counterparties - the User with such authorities can view a list of defined payments with the name of the payment, the number of the debited account, the recipient's data and the title of the payment. It may not modify, create, or delete payments.

Creation, modification and removal of a trusted Counterparty - requires a signature and the appropriate account authorizations from which the payment is defined, that is, at least the "Create, modify, and delete payments" and "List of trusted Counterparties" authorizations.

Transfer order to a trusted counterparty - payment execution **DOES NOT REQUIRE** a signature, although it requires appropriate account permissions, that is to say, at least "Transfer order to a trusted partner" and "List of trusted counterparties".

Transfer order to a trusted counterparty - payment execution **DOES NOT REQUIRE** a signature, although it requires appropriate account authorizations, that is to say, at least "Transfer order to a trusted counterparty"

NOTE! Transfer to a trusted counterparty is a transfer to a counterparty where the sender's and receiver's account (trustee) is permanently defined. You do not need to provide an authorization code to make a transfer to a trusted counterparty.

and "List of trusted counterparties".

Transaction order - checking this field activates (check) all the authorizations under the "Transaction order" section.

One-time transfer order - a one-time transfer order,

Transfer order to own account - a quick transfer of funds between own accounts held in PKO Bank Polski within one context.

Release of authorized operations - The User may send transactions or transfer packages already approved by the required person.

Deletion of non-authorized transactions and cancellation of pending transactions - this feature requires the appropriate account authority, so at least the "Deletion of non-authorized transactions and cancellation of pending transactions" and "Packages and transactions search" authorizations. By selecting "Transactions" from the top menu, the User can search the transaction with status "For signing, sending" or "Pending" in the transaction list, and delete / cancel them.

The new authorization scheme will be added to the list of available account authorizations.

Creation of schemes for authorizations to services

The Service Authorization Scheme defines the authorizations / actions that the User will be able to execute / perform in the iPKO biznes with respect to the available services. At the iPKO biznes service, there are no predefined authorization schemes for services. As part of their definition, the Administrator must create a new scheme for itself, depending on the range of activities that the User performs on the iPKO biznes system.

New service authorisation pattern



Administrator's guide

Name of authorisation
pattern

0 / 35 Characters

Import authorisations
from other pattern

☐ Full access

☐ Counterparty database

☐ Access

Access to counterparty database

☐

Creation, modification and removal of trusted
domestic beneficiary

☐

☐ File exchange

☐ Access

Sending of file (Wyplaty masowe)

☐

Receipt of file (Wyplaty masowe)

☐

Sending of file (Inne)

☐

Receipt of file (Inne)

☐

☐ Liquidity management

☐ Access

Passive access to accounts made available in
Liquidity Management

☐

☐ Liquidity limits management

☐ Access

Access to limits preview

☐

Consolidated accounts limits management

☐

Temporary change of consolidation session

☐

☐ Debit cards

☐ Access

Card management within a business

☐

Card cancellation and ordering

☐

Modification of card limits

☐

☐ Reporting module

☐ Access

Administration of reporting module

☐

☐ External bank accounts

☐ Access

☐ Creation

☐ Signing

MT101 request for transfer search

☐

MT101 request for transfer order

☐☐

List of users

Expand section ▾

[Back](#)

[Execute](#)

Within the iPKO binzes following authorisation services can be defined:

1. Counterparty database:

Access to counterparty database,
Creation, modification and removal of counterparty.

“Counterparty database management” service permits creating (and import), modification and removal of counterparties. No authorization to the service means, that the User will be able to preview counterparty database and exploit the service without managing it. No transaction signing pattern has been assigned to the service, as no authorisation is required for counterparty database management.

2. File exchange:

„File exchange” service is not connected with account authorisation. File exchange function permits User to access to every sent and received file within all of his/hers context. “File exchange” service permits sending and receiving files to Bank and from Bank. Transaction signing pattern is assigned to the “File exchange” service, but setting transactional limits is unavailable within this pattern.

3. Debit cards:

Company's cards management,
Reposting of funds

4. Liquidity management

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

5. Reporting module

The „Reporting module” is a service that permits defining random filer structure by authorised user. „Reporting module” is designed to create individualised reports e.g. towards topping up accounting systems, or defining unconventional file formats. Module based on transactions booked on account permits quick access to file matching expected parameters

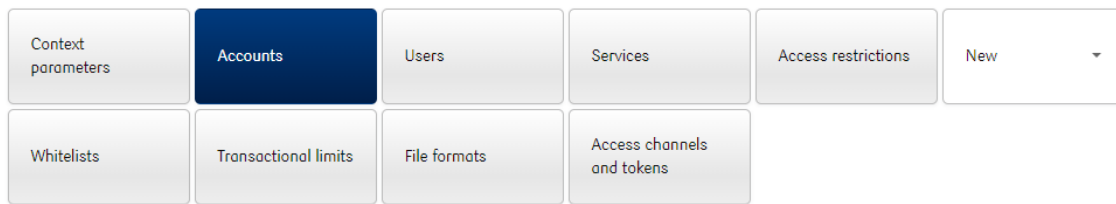
Creation of transaction signing schemes

The transaction signing scheme specifies who and on what terms can authorize a transaction ordered from an account. The previously created signature classes are used to create a signature scheme. For example: if two signatures of different classes are required in the signing scheme, then we create one signature of the Accountant class and one signature of the Director class. As part of defining the transaction signing scheme, the Administrator can define additional rules for transactional signing limits, for example - two transaction signatures, eg. of the Director class, are required to authorize transactions up to PLN 1,000,000.

To create a transaction signing scheme, select the "Signing Scheme" option from the "New" tile level.


The screenshot shows the 'New transaction signing pattern' form. At the top, there is a navigation bar with tabs: 'Control parameters', 'Accounts', 'Users', 'Services', 'Access restrictions', and 'New'. Below this, there are sub-tabs: 'Whitelists', 'Transactional limits', 'File formats', and 'Access channels and tokens'. The main form area is titled 'New transaction signing pattern' and includes an 'Administrator's guide' link. It features a 'Signing pattern name' field (9 / 35 Characters), an 'Import authorisations from other pattern' dropdown, and a section for 'For authorisation in the amount of:' with radio buttons for 'No limit' and 'to' (with a currency selector set to EUR). There is also a 'sufficient:' section with a 'Signature' dropdown and an 'Add +' button. Below these are sections for 'List of accounts' and 'List of services', each with an 'Expand section' dropdown. At the bottom, there are 'Back' and 'Create' buttons.
















It is possible to change the parameters of a transaction signing scheme or to delete it from the scheme list.



List of accounts | Account authorisation patterns | Transaction signing patterns | Liquidity management

Transaction signing Patterns

 Administrator's guide

Name of authorisation pattern	Pattern identifier	Pattern details	Functions
1 REKA	87008	What suffices to authorise a transaction no limit is: 1 signature any class	  
TEST WALUTY Z KBI	88058	What suffices to authorise a transaction up to 1 000,00 EUR is: 1 signature any class What suffices to authorise a transaction up to 30 000,00 EUR is: 2 signatures classes Kierownik (ID 232021)	  
7 KRASNOLUDKOW	88067	What suffices to authorise a transaction no limit is: 7 signatures classes Prezes (ID 232019)	  
FIKUSNY	89394	What suffices to authorise a transaction up to 99,40 EUR is: 1 signature any class What suffices to authorise a transaction up to 9 999,99 EUR is: 1 signature classes Dyrektor (ID 232020) and 1 signature classes Księgowy (ID 232022) either 3 signatures any class What suffices to authorise a transaction no limit is: 1 signature classes Prezes (ID 232019) and 1 signature classes Księgowy (ID 232022)	  
ICH TROJE	103973	What suffices to authorise a transaction no limit is: 3 signatures any class	  

NOTE! The signature scheme of the transaction is recorded at transaction level when the first signature is made. In particular, this means that changing the signing scheme of the transaction will not affect the transactions that were signed before the change of scheme. For a change to take effect, it is necessary to withdraw the transaction for editing and sign it again.

The scheme of signing a transaction can remain applicable indefinitely - in that case it refers to the default scheme, or within a defined period only - such a scheme is referred to as the term scheme. The term schedule applies in a precisely defined time frame.

Once the deadline is over, the default scheme is applied.

For example:

The system has a scheme that requires 3 signatures. The transactions are entered into the system and then signed by 2 persons. Transactions are pending the third signature. Modification of the signature scheme for another at this point, such as requiring 2 signatures, will cause the above transactions to not be sent for execution, as a scheme that requires 3 signatures still applies to them. Conversely, transactions that were not signed prior to a modification of transaction, when the first signature is made, will be linked to a new scheme that requires 2 signatures.

Assignment of signature classes to Users

Previously created signature classes should be assigned to individual Users. Assigning signature classes is possible from the "Users" tile level. "User list" appears on the first screen. Signature classes can be assigned in groups or singly.

Group assignment of signature classes to Users

If there is a group of Users which are supposed to have the same signature class, it is recommended to use the option of group assignment of signature classes to Users.

To assign the same signature class to Users, select individual Users in the "User List", next select the option of group features, and next "Change Signature Class" from the drop-down list.

Context parameters
Accounts
Users
Services
Access restrictions
New +













Whitelists
Transactional limits
File formats
Access channels and tokens

List of users
Signature classes
Account authorisation patterns
Service authorisation patterns

List of users

pdf Administrator's guide

Group functions
Change signature class
Change account authorisation pattern
Change service authorisation pattern

	ID	Administrator	Signature class	Service authorisation pattern	Functions
<input type="checkbox"/>	0134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	   
<input type="checkbox"/>	JERONIMO BIEDRONKA 1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	   
<input type="checkbox"/>	PIOTR BŁĄD 1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	TOTALDE	   

Select a signature class for selected Users from the drop-down list.

Group modification of signature class

pdf Administrator's guide

List of users

User	User ID	Administrator	Signature class
ALBIN ALNO WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)
JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)
PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)

Selection of signature class

Existing class
New class

Back

Home page
Transactions
Search for transactions

Select class
Select
None
Dyrektor
Kierownik
Księgowy
Prezes

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Term deposits
Analysis
Liquidity management

Execute

Single assignment of signature classes to the User

If the User is to be assigned with a separate signature class:

-> proceed as in the case of group assignment of signature classes, but only one User must be selected, or

-> on the first screen of the submenu on the "User List" in context choose the selected person and then select the function "Change the signature class".

Assigning scheme of authorizations to services to Users

Previously created scheme of authorizations to services should be assigned to individual Users. Assigning scheme of authorizations to services is possible under the tile "Users". "User list" appears on the first screen. Schemes of authorizations to services can be awarded grouped or singled.

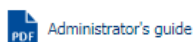
Group assignment of scheme of authorizations to services to Users

If there is a group of Users who are to hold the same authorization scheme for services, it is recommended that you use the option of Group Authorization Assignment Scheme to the Users.

To assign the same authorization scheme to a service to a group of Users, select the individual Users in the first "User List", next select "Group Features" and next select "change service authorization pattern" from the drop-down list.

ID	Administrator	Signature class	Service authorisation pattern	Functions	
0134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	[Icons]	
<input checked="" type="checkbox"/> JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	[Icons]
<input checked="" type="checkbox"/> PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	TOTALDE	[Icons]

Group change of service authorisation pattern



List of users

User	User ID	Administrator	Service authorisation pattern
ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	MT101
JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	MT101
PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	TOTALDE

Existing patternNew pattern

Select patternSelect

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SEPA-Direct-Debit - Payee

SEPA-Direct-Debit - Payer

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Term deposits

Loans

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Interest rate

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Security

Last successful login 2019-04-23 ; 10:52:02

Last failed login 2019-04-03 ; 10:28:11

DEFF / BLZ: 50127000

DE: 0 800 181 6748 option 1, PL: +48 61 855 94 94*

*(number for domestic calls – the toll as per the operator's tariff).

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WSIO

WSZYSTKO - KARTY

MT101-BEZ PODPISYWANIA

MT101-TYLKO WYSZUKIWANIE

BTKMT

NO pattern

FULLDE

BEZ TWORZENIA KONTRAHENTOW

TOTALDE

MZA_SERVICES_FULL

MT101

MT101-BEZ TWORZENIA

MT101-BEZ WYSZUKIWANIA

FF

Assigning the scheme of authorizations to services to Users is a procedure that requires a signature.

Single assignment of authorization scheme to a service to the User

If the User is to be assigned with a separate scheme for service authorizations, use the option of single award of the service authorization scheme:

you should proceed as in the case of a group assignment of the service authorization scheme, except that you only need to select one User, or in the first "User List" context select the selected person in the context, and next select the "Change Service Authorizations" function.

On the next screen, select the appropriate authorization scheme from the drop-down list.

Modification of service authorisation pattern



Administrator's guide

User ALBIN ALN J WŁASEK
User ID 1950134
Administrator Yes, allowed to change own authorisation permissions.
Service authorisation pattern MT101

Existing pattern

New pattern

Select pattern

MT101

No pattern

FULLDE

BEZ TWORZENIA KONTRAHENTOW

TOTALDE

MZA_SERVICES_FULL

MT101

MT101-BEZ TWORZENIA

MT101-BEZ WYSZUKIWANIA

FF

WSIO

WSZYSTKO - KARTY

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Bundles

SEPA-Direct-Debit - Payee

SEPA-Direct-Debit - Payer

Standing orders

File exchange

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Table of Exchange Rates

Security

Last successful login 2019-04-23 ; 10:52:02

Last failed login 2019-04-03 ; 10:28:11

Assignment of a scheme of service authorizations to a User is a procedure that requires a signature.

Assignment of a scheme of signing transactions to accounts.

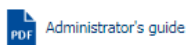
The generated transaction signatures should be assigned to the accounts. Assignment is done from tile level "Accounts" -> "Account List". The signature scheme can be assigned to accounts in groups or singly. In addition to the default scheme, a term schedule can also be assigned. This is a scheme that will only be valid for a defined period of time. At the end of this period, the default scheme will be valid again.

Group assignment of transaction signatures scheme to accounts

It is possible to assign a signature scheme to several accounts at the same time. To assign the same signature scheme to several or all accounts, on the "Account List", in the context, select those accounts to be assigned the same transaction signature scheme. Then select the Group features option from the drop-down list and select "Change signature scheme".

On the next screen, select the transaction signing scheme from the drop-down list, which will apply to all previously selected accounts within the context. A term scheme can also be assigned.

Group modification of transaction signing pattern



List of accounts

Account name	Account number	Transaction signing pattern	
		Default	Term
OK!	DE16 5012 7000 0200 0068 33 EUR	1 REKA	None
drugi rach	DE41 5012 7000 0200 0061 89 PLN	1 REKA	None
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	1 REKA	None
CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	1 REKA	None
CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	1 REKA	None

Default pattern

Term pattern

From

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Select

No pattern

1 REKA

TEST WALUTY Z KBI

7 KRASNOLUDKOW

FIKUSNY

ICH TROJE

Execute

Group assignment of the scheme of signing the transactions to the account requires a signature.

Single assignment of the transaction signing scheme to the account

It is also possible to separately assign a scheme of signing transactions to each account. This option facilitates assigning different transaction signatures to individual accounts within a single context. To assign a signature scheme to a single account in a context, find the account on the "Account List" in the context "(Accounts -> Account List)" and next select the "Change Transaction Signing Scheme" function. The appropriate scheme of signing the transaction should be selected, a term scheme can also be set. A single assignment of the scheme of signing the transactions requires a signature.

Assignment of the scheme of signing the transactions to Users

The next step is to assign the scheme of signing the transactions to Users within the context. The scheme can be assigned in 4 ways:

- > In the "Account List" section, select the accounts, use the Group Features option, next select "Change Authorization Scheme" from the drop-down list and select the Users and the scheme of authorization to accounts ("Selection of the scheme of authorizations"-> "Select the scheme" from the drop-down list). This method facilitates assigning the indicated authorizations scheme to multiple accounts and Users.
- > In the "Account List" section, use the "Change the scheme of authorizations" feature next to each account and select the Users in the next screen and select the scheme of authorizations to account. This method facilitates assigning the indicated scheme of authorizations to a single account scheme to multiple Users.
- > In the "User list" section (under the "Users" tile), select the Users using the Group features option and select "Change the scheme of authorizations to accounts" from the drop-down list. On the next screen, select the accounts and the authorizations scheme. This method facilitates assigning the indicated scheme of authorizations to accounts to multiple accounts and Users.
- > In the "User list" section, use the "Details" function next to each User. On the next screen, select the function "Change the scheme of authorizations of accounts". The "Change of the scheme of authorizations to accounts" site is displayed, where you can define the authorizations scheme for the accounts that the User has access to. The method facilitates assigning the scheme of authorizations to multiple accounts to one User.


Group assignment of the scheme of authorizations to accounts

I method - list of accounts in context:

Select the account and choose "Change the Authorization Scheme".

List of accounts Account authorisation patterns Transaction signing patterns Liquidity management

List of accounts





















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Group functions

Modify authorisation pattern


Modify transaction signing pattern

Change account name

	Account number	Transaction signing pattern		Functions
		Default	Term	
<input type="checkbox"/> OK!	DE16 5012 7000 0200 0068 33 EUR	1 REKA	None	   
<input type="checkbox"/> drugi rach	DE41 5012 7000 0200 0061 89 PLN	1 REKA	None	   
<input type="checkbox"/> KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	1 REKA	None	   
<input type="checkbox"/> CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	1 REKA	None	   
<input type="checkbox"/> CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	1 REKA	None	   

On the next screen, point to Users ("User List") and select the authorization scheme from the dropdown list ("Modify authorisation pattern"):

Group modification of account authorisation pattern

 Administrator's guide

List of accounts

Account name	Account number
OK!	DE16 5012 7000 0200 0068 33 EUR
drugi rach	DE41 5012 7000 0200 0061 89 PLN
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR
CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN
CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD

List of users

<input type="checkbox"/> (0)	User	User ID	Administrator
<input type="checkbox"/>	ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.
<input type="checkbox"/>	JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.
<input type="checkbox"/>	PIOTR BŁAD	1951114	Yes, allowed to change own authorisation permissions.

Grouping assigning of the scheme of authorizations to accounts requires a signature.

II method - User list in context:

Select Users in the User list and then use Group features from the drop-down list, select "Change account authorization scheme".

On the next screen, select an existing scheme of account authorization or create a new scheme:

Group modification of account authorisation

Selection of authorisation pattern

Existing pattern **New pattern**

Select pattern

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- Term deposits
- Loans
- Tradeservice

Analysis

- Liquidity management
- Liquidity limits management
- PKO Cash Flow Manager

<input type="checkbox"/>	Account name	Account number
<input type="checkbox"/>	OK!	DE16 5012 7000 0200 0068 33 EUR
<input type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN
<input type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR
<input type="checkbox"/>	CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD

Selection of authorisation pattern

Existing pattern **New pattern**

Select pattern

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Group assignment of the authorization scheme requires a signature.

Single assignment of the authorization scheme

Single scheme assignment allows you to work within a specific account or User.

Assigning a scheme to a specific account - list of accounts:

Use the "Change Authorization Scheme" function next to the account:

List of accounts

Account authorisation patterns





















Transaction signing patterns

Liquidity management

List of accounts

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Group functions

<input type="checkbox"/>	Account name	Account number	Transaction signing pattern		Functions
			Default	Term	
<input type="checkbox"/>	OK!	DE16 5012 7000 0200 0068 33 EUR	1 REKA	None	   
<input type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN	1 REKA	None	   
<input type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	1 REKA	None	   
<input type="checkbox"/>	CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	1 REKA	None	   
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	1 REKA	None	   

On the next screen, indicate the Users and scheme of authorizations:

Modification of account authorisation pattern

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Account name OK!

Account number DE16 5012 7000 0200 0068 33 EUR

List of users

<input type="checkbox"/>	User	User ID	Administrator	Account authorisation pattern
<input type="checkbox"/>	ALBIN ALN WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	SON GOKU	1953655	Yes, allowed to change own authorisation permissions.	MZA_FULL
<input type="checkbox"/>	GERWAZY GOLĄB	1951883	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	ŁUKASZ IPKOBIŹNES ALN	2500075	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	WILUŚ KOJOT	1951152	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	PAN KONKURS	1953660	Yes, allowed to change own authorisation permissions.	MZA_FULL
<input type="checkbox"/>	ARKADIUSZ MELIK	1952271	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	JAN NOWAK	1952097	Yes, allowed to change own authorisation permissions.	Pełny dostęp
<input type="checkbox"/>	SYLWIA SOWA	1951128	Yes, allowed to change own authorisation permissions.	None

Selection of authorisation pattern

Existing pattern

New pattern

Select pattern

Select

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Execute


Assignment of scheme of authorizations to account requires signature.

Assignment of scheme of authorizations to a particular User - User list:













Use the "Details" function next to the User:

[List of users](#) | [Signature classes](#) | [Account authorisation patterns](#) | [Service authorisation patterns](#)

List of users

 Administrator's guide

Group functions ▼






<input type="checkbox"/>	User	User ID	Administrator	Signature class	Service authorisation pattern	Functions
<input checked="" type="checkbox"/>	ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	   
<input type="checkbox"/>	JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	MT101	   
<input type="checkbox"/>	PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	TOTALDE	   

The "User Data" site will be displayed, showing the accounts that the User may hold, or already has been assigned with the authorization scheme. Use the "Change the scheme of authorizations to account".

User data

User ALBIN ALNJ WŁASEK
User ID 1950134
Administrator Yes, allowed to change own authorisation permissions.
Signature class Dyrektor (ID 232020) [Modify](#)

List of accounts

<input type="checkbox"/>	Account name	Account number	Authorisation pattern	Functions
(0)				
<input type="checkbox"/>	OK!	DE16 5012 7000 0200 0068 33 EUR	Pełny dostęp	
<input type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN	Pełny dostęp	
<input type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	Pełny dostęp	
<input type="checkbox"/>	CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	No authorisation	
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	Pełny dostęp	

The "Change the scheme of authorizations to account" site will appear, showing User accounts with the possibility to assign authorization schemes.

Modification of account authorisation pattern



Administrator's guide

User ALBIN ALNJ WŁASEK
User ID 1950134
Administrator Yes, allowed to change own authorisation permissions.
Account name OK!
Account number DE16 5012 7000 0200 0068 33 EUR

Selection of authorisation pattern

Existing pattern

New pattern

Select pattern

Select

No pattern

Pełny dostęp

Tworzący

Podpisujący

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Execute

Assignment of authorization to account requires a signature.

Assignment of a transaction signing scheme to the services


The transaction signing schemes created in the context of the transaction must be assigned to the service. Assignment is done under the tile "Services" -> "Service list". The transaction signing scheme can be assigned to a service only singly or in a group.


Single assignment of transaction signing scheme to services













To assign a single signing scheme to the Services, select the "Partner Database" or "File Exchange" service, and next from the "Service List" (on the first "Services" screen), select the "Change Transaction Signing Scheme" function.

List of services Service authorisation patterns Transaction signing patterns

Services

 Administrator's guide

Group functions 

<input type="checkbox"/>	Service (0)	Transaction signing pattern		Functions
		Default	Term	
<input type="checkbox"/>	Counterparty database	1 REKA	None	 
<input type="checkbox"/>	File exchange	1 REKA	None	 
<input type="checkbox"/>	Debit cards	1 REKA	None	 
	Liquidity management	None	None	
<input type="checkbox"/>	Liquidity limits management	None	None	 
	Reporting module	None	None	
<input type="checkbox"/>	External bank accounts	1 REKA	None	 

On the next screen, select the appropriate transaction signing scheme from the drop-down list.

Change of transaction signing pattern

 Administrator's guide

Service name Counterparty database

Default pattern 1 REKA 

Term pattern No pattern 

From  To 

Back  

Single assignment of transaction signing scheme to services requires a signature.

Group assignment of transaction signing scheme to services

To group assign a scheme for signing transactions into Services, select the service available, "Counterparty Database" or "File Exchange" and next from the list of services (on the first "Services" screen), select Group Features and next from the "Change scheme" drop-down list Signing transactions".

Services



Administrator's guide

Group functions

Modify transaction signing pattern

<input type="checkbox"/>	Service	Transaction signing pattern		Functions
		Default	Term	
<input type="checkbox"/>	Counterparty database	1 REKA	None	
<input type="checkbox"/>	File exchange	1 REKA	None	
<input type="checkbox"/>	Debit cards	1 REKA	None	
	Liquidity management	None	None	
<input type="checkbox"/>	Liquidity limits management	None	None	
	Reporting module	None	None	
<input type="checkbox"/>	External bank accounts	1 REKA	None	

On the next screen, select the appropriate transaction signing scheme from the drop-down list.

Change of transaction signing pattern



Administrator's guide

Service name Counterparty database

Default pattern

No pattern

Term pattern

No pattern

From



To



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Execute

NOTE!

- The "Report Module" service has no option to assign a transaction signing scheme.
- For the "Counterparty Database" and "File Exchange" Service, it is possible to assign an individualized transaction signing scheme.

Group assignment of transaction signing scheme to services requires signature.

After completing these steps, the configuration is complete. A summary of the actions taken is visible when you select the "Context Parameters" tile and next the "Context Configuration Form" button. At this stage, you can print the context configuration information in the form of "Access Configuration Application". To this end, you need to select the "Print" button after validating all data on the application.

Assignment of names to accounts

Account naming is not a mandatory part of the configuration, but only an additional possibility at the Administrator setup stage in the company. The default is the name given by the Bank that is appropriate for the type of account, by way of illustration current account, auxiliary account. We recommend naming your accounts, especially if you want to sort them by name.

Naming accounts in the iPKO biznes makes it easy to manage and identify them. It is convenient for Customers holding many accounts or needing additional collateral (by way of illustration zloty accounts, currency accounts, payroll accounts).

NOTE! The same account name is visible to all Users context. You can not name the same account in different ways, depending on which the User logs on. Account names must be unique. Naming of accounts is possible from tile level "Accounts" -> "Account list" -> "Account details" -> "Name change" -> "Account name change".

Grouped accounts

Assignment of accounts to groups can be handled for two reasons:

- Group accounts in „Accounts” and „Transactions”,
- Group accounts within „Liquidity management” module.

Assignment of accounts to groups is a two-stage process. First, groups need to be created and then accounts need to be assigned to groups.

Creating account groups

To create account groups, choose „Settings’ section (top-right corner), then click on „My profile” tile, choose „List of accounts” tab and finally „Management of groups”.

Next, type in the „Group name” box destined group name, then click on „Create group” button and later on „Save” button.

The image displays two sequential screenshots of a web application's 'Managing groups' dialog box. Both screenshots show a title bar with a close button (X) in the top right corner. The main content area features a 'Group name' label followed by a text input field. Below the input field, a character count '0 / 30 Characters' is visible. To the right of the input field is a 'Create group' button. Below the input field, there is a red asterisk icon followed by the text '* Mandatory field'. At the bottom left of the dialog is a 'Cancel' button, and at the bottom right is a 'Save' button. In the top screenshot, the input field is empty. In the bottom screenshot, the input field contains the text 'GRUPA A'. Below the input field in the bottom screenshot, there are two small icons (a square with an X and a square with a diagonal line) and the text 'GRUPA A'.

Assignment of accounts to groups

To assign accounts to group, choose „List of accounts” tab. In order to assign accounts to group, „tick” selected accounts from the list (using checkboxes), to finally execute one of two options:

- add account individually,
- add accounts by groups.

Choose first option, if selected accounts need to be assigned to different groups, therefore need to be assigned individually to indicated groups..

Choose second option to assign selected accounts to the same group.

Settings | List of accounts

List of accounts

Group functions Managing groups

<input type="checkbox"/> (0)	Account name	Account number	Favourite account	Group of accounts
<input type="checkbox"/>	OK!	DE16 5012 7000 0200 0068 33 EUR	<input checked="" type="checkbox"/>	Add
<input type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN	<input type="checkbox"/>	Add
<input type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	<input type="checkbox"/>	Add
<input type="checkbox"/>	CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	<input type="checkbox"/>	Add
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	<input checked="" type="checkbox"/>	Add

Execute

In the assignment screen, firstly choose the group that selected accounts should be assigned and then click on a „Execute” button.

Add existing group

Cancel

Select group

Select

Select

GRUPA A

Execute

Assignment of accounts to groups for Liquidity Management

In case of „Liquidity management” module, accounts from different contexts can be assigned to groups. Prior to that, parameter setting by Bank need to be handled. In order to assign accounts from another contexts to groups, choose the „Context name” box from „Accounts groups” section.

IMPORTANT! To be presented in „Liquidity management” module, account need to be assigned to at least one group connected to Liquidity management module. For specific information about assignment of accounts to groups, go to „Assignment of accounts to groups” chapter.

Liquidity management

The "Liquidity management" module permits presentation of accounts from own context as well as from other contexts.

Above dependence can be used to configure authorization access to selected account in „Liquidity management" module. For example, to exclude account from list, do not assign any account to indicated account.

It is especially relevant, considering the fact that every user, authorised to use „Liquidity management" module, will be able to preview accounts history. Preview of history in "Liquidity management" module, is independent of accounts authorization patterns within the „Transactions" and „Accounts" modules.

Authorization to „Liquidity management" module is located in service authorization pattern.

Access management

The ability to restrict access to iPKO biznes is not a mandatory configuration item, and an additional possibility at the Administrator setup step in the company.

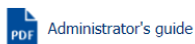
In the iPKO biznes system, the Administrator of the Company or an employee of the Bank may indicate the IP addresses from which specific Context Users will be able to log in. In other words, for the context, it will not be able to log in from any IPs other than those provided by the configurator at the context parameterization stage, while it is possible to enter individual settings for the Users.

Additionally, in iPKO biznes, there is the possibility of restricting the availability of context for specific Users. Within this function it is possible to temporarily restrict access for Users, ie, access at certain times: from-to; on working days, Saturday, Sunday, public holidays.

Restricting access to iPKO biznes from specific IP addresses can be done in two ways:

1. Select "Access restrictions" -> "IP list with context access" -> iPKO biznes available from IP -> "No restrictions" "Change" button.

Access restrictions

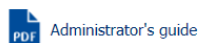


List of IPs with access to context

iPKO biznes accessible from IP No restrictions [Modify](#)

Next, "Modify access to iPKO biznes from selected IPs" will be displayed, where you will have two options "Restrict access to iPKO biznes", that is to say, "No restrictions" and "Restricted to indicated IPs". It is possible to indicate max. 10 IP addresses from which it will be possible to access / log into the iPKO biznes by the User. The change will affect all Users in the context.

Modification of access to iPKO biznes from selected IPs



Limitation of access to iPKO biznes

- ☐ Without limits
- ☒ Limited to specified IPs

Add individual addresses

IP address

IP address [Remove](#)

IP address [Remove](#)

IP address [Remove](#)

IP address [Remove](#)

[Add another](#)

Add ranges of addresses

Range 1

IP address

IP address

[Add another](#)

[Back](#)

[Execute](#)

2. select "Access restrictions" tile -> "User access". You can change the access for Users of the selected IP singly or in groups.
 - a. to select a single change of access from the IP address for the User, select a User from the User list.

Users' access

Group functions

<input type="checkbox"/>	User User ID	Hours of accessibility	Weekdays	Public holidays	Access status	IP availability	Functions
<input type="checkbox"/>	ALBIN ALNJ WŁASEK 1950134	No restrictions	No restrictions	No restrictions	Active	Context default	
<input type="checkbox"/>	JERONIMO BIEDRONKA 1952978	No restrictions	No restrictions	No restrictions	Active	Context default	
<input type="checkbox"/>	PIOTR BŁĄD 1951114	No restrictions	No restrictions	No restrictions	Active	Context default	

Next deselect the "Change IP access" function with the selected User. The "Change User's IP address" screen will be displayed. It is possible to limit access to up to 10 IP addresses.







- b. to change access from the IP address to a group of Users, on the "User Access" screen select the selected Users, next select "Group Features" from the drop down list select "Change IP access:

Users' access

Group functions

Modify term access

Modify access from IP

		if accessibility	Weekdays	Public holidays	Access status	IP availability	Functions
(3)							
<input checked="" type="checkbox"/>	ALBIN ALNJ WŁASEK 1950134	No restrictions	No restrictions	No restrictions	Active	Context default	 
<input checked="" type="checkbox"/>	JERONIMO BIEDRONKA 1952978	No restrictions	No restrictions	No restrictions	Active	Context default	 
<input checked="" type="checkbox"/>	PIOTR BŁĄD 1951114	No restrictions	No restrictions	No restrictions	Active	Context default	 

The "Group change access from User IPs" screen is displayed. Select indicate the radiobutton "Limited to indicated IP" and next type the appropriate IP addresses. You do not have to type the dots between the digits you type, the system adjusts the number of digits in the form itself. It is possible to enter max. 10 IP addresses for which the access to Users is to be restricted.

Group modification of access from IP addresses of users



Administrator's guide

Selected users

Collapse list

User	User ID	Administrator
ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.
JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.
PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.

Limitation of access to iPKO biznes

- ☐ Without limits
- ☒ Limited to specified IPs

Add individual addresses

IP address

IP address [Remove](#)

IP address [Remove](#)

IP address [Remove](#)

IP address [Remove](#)

[Add another](#)

Add ranges of addresses

Range 1

IP address

IP address

[Add another](#)

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The customers who plan to pass the parameterization of the iPKO biznes system to the Bank may print out "Application for access to iPKO biznes by the Bank - access restrictions" in the iPKO biznes.

Modification of user's term access in iPKO Biznes



Administrator's guide

User: ADAM DEMO
User ID: 1952214
Administrator: No

Access hours: ☒ No limitations ☐ From / to (hours) from 00 : 00 to 23 : 59

Business days: No restrictions

Saturday: No restrictions

Sunday: No restrictions

Public holidays: No restrictions

Access status: ☒ Active ☐ Blocked until further notice ☐ Locked until from to

[Back](#) [Execute](#)

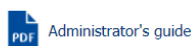
Setting specific iPKO biznes availability for several Users can be done under "Change for a group".

Users' access

Group functions

<input type="checkbox"/>	User User ID	Hours of accessibility	Weekdays	Public holidays	Access status	IP availability	Functions
<input checked="" type="checkbox"/>	ALBIN ALNJ WŁASEK 1950134	No restrictions	No restrictions	No restrictions	Active	Context default	
<input checked="" type="checkbox"/>	JERONIMO BIEDRONKA 1952978	No restrictions	No restrictions	No restrictions	Active	Context default	
<input checked="" type="checkbox"/>	PIOTR BŁĄD 1951114	No restrictions	No restrictions	No restrictions	Active	Context default	

Group modification of term access for users



Selected users 3

Collapse list

User name User ID	Administrator	Hours of accessibility	Weekdays	Public holidays	Access status
ALBIN ALNJ WLASEK 1950134	Yes, allowed to change own authorisation permissions.	No restrictions	No restrictions	No restrictions	Active
JERONIMO BIEDRONKA 1952978	Yes, allowed to change own authorisation permissions.	No restrictions	No restrictions	No restrictions	Active
PIOTR BŁĄD 1951114	Yes, allowed to change own authorisation permissions.	No restrictions	No restrictions	No restrictions	Active

Access hours ☒ No restrictions ☐ From / to (hours) from 00 : 00 to 23 : 59

Business days

Saturday

Sunday

Public holidays

Access status ☒ Active ☐ Blocked until further notice ☐ Locked until From To

[Back](#)

[Execute](#)

Data Import Wizard

The Data Import Wizard is a feature that allows administrators to define input formats in a context. Defined formats will be available to Users on the import site, in the drop-down field, where the format of the imported file is indicated.

The wizard allows you to define the following formats:

- transfer,
- counterparty.

Basic information

1.	The wizard allows you to handle files that contain data in a single row on a single data record.
2.	Support for fixed-point and floating-point files.
3.	It is possible to define any number of formats.
4.	NOTE! Publishing at least one format will disable the Detect automatically in context (on the "Import from file" site).
5.	The wizard allows you to handle text files as well as saved as *.xls (an Excel workbook).
6.	Transactions imported in the format defined on the basis of the template of transfer, ordered within PKO Bank Polski or transfers in PLN into national accounts will be transferred to a separate package with transfers
7.	Character set allowed in the file: a b c d e f g h i j k l m n o p q r s t u v w x y z ą ć ę ł ó ś ź ż A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Ą Ć Ę Ł Ó Ś Ź Ż 0 1 2 3 4 5 6 7 8 9 / - ? : () . , ' + { } CR LF Space

Transactional limits

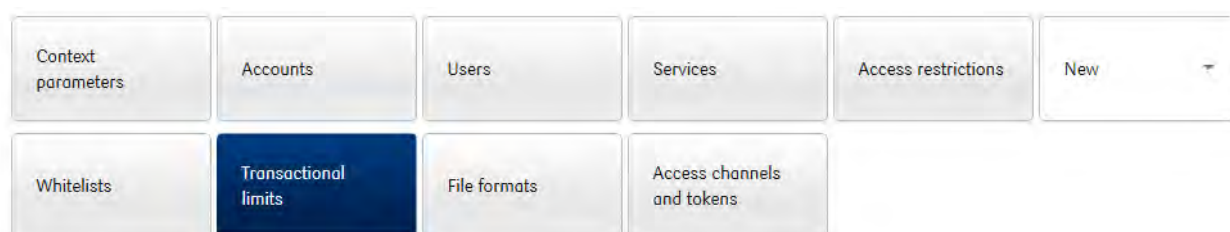
Transactional limits specify maximum amount, to which individual users can execute transfers in determined period.

Fundamental assumptions:

- Acceptable periods: daily, weekly, monthly,,
- Currency of limits: PLN,
- Limits are connected to account and user,
- Amount is drawn on limit at the moment of putting a signature. Limit is charged from the moment of first transaction authorisation until the termination of limit's period – daily until the end of the day, weekly until the end of Sunday, monthly until the of month's last day. Moving back to editing or cancellation of transaction withdraw limit's utilization.

Transactional limits activation

In order to activate transactional limits, Administrator should choose „Transactional limits” tile.



Transactional limits

Group functions ▾					
<input type="checkbox"/> (0)	User	Identifier	Administrator	Signature class	Functions
<input type="checkbox"/>	ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	
<input type="checkbox"/>	JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	
<input type="checkbox"/>	PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	

Website presents context users list. Limits can be defined for every user separately (“Change” button next to every user), or by group through “Group functions” > “Group modification of limits”. In order to group change of limits, beforehand tick selected users (using checkboxes), who are going to have identical group of limits.

Change of user limits

In the „Change of user limits” screen, limits for every account need to be defined separately. Limit’s currency is PLN, therefore foreign and exchange transactions are using current exchange rate. Mentioned list presents only authorized accounts.

Change of user limits



Administrator's guide

User ALBIN ALNJ WŁASEK

User ID 1950134

Administrator Yes, allowed to change own authorisation permissions.

Account name	Account number	Daily (until 23:59)	Weekly (until 2019-04-28)	Monthly (until 2019-04-30)
OK!	DE16 5012 7000 0200 0068 33 EUR	<input type="text" value="2 500 000,00"/> Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	<input type="text"/>	<input type="text"/>
drugi rach	DE41 5012 7000 0200 0061 89 PLN	<input type="text" value="2 500 000,00"/> Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	<input type="text"/>	<input type="text"/>
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	<input type="text" value="2 500 000,00"/> Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	<input type="text"/>	<input type="text"/>
CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	<input type="text" value="2 500 000,00"/> Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	<input type="text"/>	<input type="text"/>
CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	<input type="text" value="5 000,00"/> Remaining: 5 000,00 EUR Utilised: 0,00 EUR	<input type="text"/>	<input type="text"/>

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[Execute](#)

Transactional limits

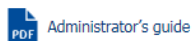
Group functions

<input type="checkbox"/>	User	Identifier	Administrator	Signature class	Functions
<input type="checkbox"/>	ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	
<input type="checkbox"/>	JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	
<input type="checkbox"/>	PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	

IMPORTANT! Leaving unfilled field means no limit has been set, therefore there are no restrictions in the field of transaction authorization. In case of erasing previously owned limit, limit has been cancelled

IMPORTANT! Typing „0” value means, that entered limit foreclose possibility of any transaction authorization for selected account.

Group modification of limits



List of users

User	Identifier	Administrator	Signature class
ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)
JERONIMO BIEDRONKA	1952978	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)
PIOTR BŁĄD	1951114	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)

Accounts selection

<input type="checkbox"/> (0)	Account name	Account number
<input type="checkbox"/>	OK!	DE16 5012 7000 0200 0068 33 EUR
<input type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN
<input type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD

Defining of limit

Daily (until 23:59)	Weekly (until 2019-04-28)	Monthly (until 2019-04-30)
<input type="text"/>	<input type="text"/>	<input type="text"/>

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[Execute](#)



Amount of limit for shorter period cannot be higher than longer period limit amount.

Group change of limits

The „Group modification of limits” screen permits assignment of identical group of limits. Rules considering defining limits amounts are identical as rules for individual change of limits. Mentioned list presents only authorized accounts.

User limits details

To verify final user's utilization limit status, use the „Details” function.

<input checked="" type="checkbox"/>	ALBIN ALNJ WŁASEK	1950134	Yes, allowed to change own authorisation permissions.	Dyrektor (ID 232020)	 
-------------------------------------	-------------------	---------	---	----------------------	---

User limits ✕				
User ALBIN ALNJ WŁASEK				
User ID 69272521				
Administrator Yes, allowed to change own authorisation permissions.				
Account name	Account number	Daily (until 23:59)	Weekly (until 2019-04-28)	Monthly (until 2019-04-30)
OK!	DE16 5012 7000 0200 0068 33 EUR	2 500 000,00 EUR Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	No limit defined	No limit defined
drugi rach	DE41 5012 7000 0200 0061 89 PLN	2 500 000,00 EUR Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	No limit defined	No limit defined
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	2 500 000,00 EUR Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	No limit defined	No limit defined
CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	2 500 000,00 EUR Remaining: 2 500 000,00 EUR Utilised: 0,00 EUR	No limit defined	No limit defined
CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	5 000,00 EUR Remaining: 5 000,00 EUR Utilised: 0,00 EUR	No limit defined	No limit defined

Drawn on limit

In case of being drawn on limit, during next transaction authorization attempt, appropriate message will show up and transaction authorization will not be available.

Whitelists counterparties

The „Whitelists counterparties” module permits defining list of counterparties with capability of making transfers to accounts, that are not whitelisted.





Fundamental assumptions:

- Depending on configuration, whitelists can be defined through iPKO biznes or the Bank (via administrator) after giving certain instructions.
- Whitelists can be imported from the file.
- After defining, whitelist will be assigned to account.
- Assigning account to whitelist will cause the verification process of presence of account number on the „Accounts selection” list, during every creation, signing and sending of transaction. In case of negative verification, service will prevent transaction’s realization.

Creation of whitelist

In order to create whitelist, choose „New” tile, and then „New whitelist” or „Import from file” from drop down list. Administrator choose „New list”, and then „New whitelist” screen appears.

Whitelists Counterparties

Identifier	Name	Functions
2182	ExtraCool	   

In case of creating new whitelist counterparties, edited screen with „Name” and ”Type” fields will be presented. Right here, “Name”, “Account” and „Counterparty name” fields should be filled. Creation of whitelist requires confirmation with code form token.

New whitelist

Name

Counterparty accounts




Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>
Account <input type="text"/>	Counterparty name <input type="text"/>

[Add another](#)

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Assignment of created whitelist to accounts

Created whitelists counterparties should be assigned to accounts. Assignment is handled through “Whitelists” tile>”Whitelist counterparties”, and then choose „Assign” function.

Whitelists Counterparties		List of accounts
<h2>Whitelists Counterparties</h2>		
Identifier	Name	Functions
2182	ExtraCool	   

„Assign” button will present „Assignment of whitelist” screen with „Account selection” list.
Assignment of whitelist requires confirmation with code from token.

Assignment of whitelist

Name ExtraCool
Identifier 2182

Accounts selection

<input type="checkbox"/> (2)	Account name	Account
<input type="checkbox"/>	OKI	DE16 5012 7000 0200 0068 33 EUR
<input checked="" type="checkbox"/>	drugi rach	DE41 5012 7000 0200 0061 89 PLN
<input checked="" type="checkbox"/>	KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR
<input type="checkbox"/>	CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN
<input type="checkbox"/>	CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD

Counterparty accounts

To expand the list, use the "Expand section" function

Expand section ▾

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Execute

Assignment of whitelist - confirmation

Name ExtraCool
Identifier 2182

Accounts selection

Account name	Account
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR

Counterparty accounts

To expand the list, use the "Expand section" function

Expand section ▾

* Mandatory field

Security image

Type code from token

[Back](#) [Authorise](#)

Likewise, whitelist assignment with accounts can be cancelled with the „Assign” function. Just leave all the checkboxes unfilled, and then confirm operation with code from token.

Attention! No assignment between whitelist and account means, that from main page, transfer can be proceeded to any beneficiary account.

Compilation of whitelisted accounts

In order to get preview of whitelists assigned to certain accounts choose „Whitelists” tile and then „Compilation of accounts” tab. List of accounts will be presented.

Whitelists Counterparties

List of accounts

List of accounts

Account name	Account	Name of whitelist
OK!	DE16 5012 7000 0200 0068 33 EUR	None
drugi rach	DE41 5012 7000 0200 0061 89 PLN	ExtraCool
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR	ExtraCool
CURRENT ACCOUNT	DE39 5012 7000 0200 0055 46 PLN	None
CURRENT ACCOUNT	DE91 5012 7000 0200 0068 41 USD	None

Change of whitelist

Modification of whitelist content (name and account of counterparty) is available from „Change” function, located next to every account from „Whitelist counterparties” list.

Change of whitelist

Name ExtraCool
Identifier 2182

Counterparty accounts

Account	RO49AAAA1B31007593840000	Counterparty name	Romania
Account	RS35260005601001611379	Counterparty name	Serbia
Account	GR1601101250000000012300695	Counterparty name	Greece
Account	HR1210010051863000160	Counterparty name	Croatia
Account	BA391290079401028494	Counterparty name	Bosnia and Herzegovina
Account	AL47212110090000000235698741	Counterparty name	Albania
Account	BG80BNBG96611020345678	Counterparty name	Bulgaria
Account	MK07250120000058984	Counterparty name	Macedonia
Account	ME25505000012345678951	Counterparty name	Montenegro
Account	SI56191000000123438	Counterparty name	Slovenia
Account	TR330006100519786457841326	Counterparty name	Turkey
Account	12324657898	Counterparty name	USA
Account	GB33CITI18500811813153	Counterparty name	Great Britain
Account	DE66200101111937546000	Counterparty name	Germany
Account	DE93602500100015023395	Counterparty name	Germany 2

Add another

Whitelisted accounts from context

Collapse section ▴

Account name	Account
drugi rach	DE41 5012 7000 0200 0061 89 PLN
KREDYT W BIEZACYM DE	DE62 5012 7000 0200 0129 89 EUR

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Execute

Presented screen is editable, and permits making changes in already existing counterparties accounts, or creating new counterparties with „Add another” button. To confirm changes, code from token is required.

IMPORTANT! Change of whitelist will affect every whitelisted account.

Change of whitelist - confirmation

Name ExtraCool
Identifier 2182

Counterparty accounts

Account	Counterparty name
RO49 AAAA 1831 0075 9384 0000	Romania
RS 3526 0005 6010 0161 1379	Serbia
GR1 6011 0125 0000 0000 1230 0695	Greece
H R121 0010 0518 6300 0160	Croatia
BA39 1290 0794 0102 8494	Bosnia and Herzegovina
AL47 2121 1009 0000 0002 3569 8741	Albania
BG 80BN BG96 6110 2034 5678	Bulgaria
MK0 7250 1200 0005 8984	Macedonia
ME 2550 5000 0123 4567 8951	Montenegro
SI5 6191 0000 0012 3438	Slovenia
TR 3300 0610 0519 7864 5784 1326	Turkey
12 3246 5789 8	USA
GB 33CI T118 5008 1181 3153	Great Britain
DE66 2001 0111 1937 5460 00	Germany
DE93 6025 0010 0015 0233 95	Germany 2

Whitelisted accounts from context

To expand the list, use the "Expand section" function

Expand section -



* Mandatory field

Back

Authorise





Whitelist removal

Whitelist can be removed with „Remove” tab, located right to whitelist record. Whitelist removal requires confirmation with code from token.

Whitelists Counterparties

List of accounts

Whitelists Counterparties

Identifier	Name	Functions
2182	ExtraCool	   

Removal of whitelist

Name: ExtraCool

Identifier: 2182

Counterparty accounts


Account	Counterparty name
RO49 AAAA 1831 0075 9384 0000	Romania
RS 3526 0005 6010 0161 1379	Serbia
GR1 6011 0125 0000 0000 1230 0695	Greece
H R121 0010 0518 6300 0160	Croatia
BA39 1290 0794 0102 8494	Bosnia and Herzegovina
AL47 2121 1009 0000 0002 3569 8741	Albania
BG 80BN BG96 6110 2034 5678	Bulgaria
MK0 7250 1200 0005 8984	Macedonia
ME 2550 5000 0123 4567 8951	Montenegro
SI5 6191 0000 0012 3438	Slovenia
TR 3300 0610 0519 7864 5784 1326	Turkey
12 3246 5789 8	USA
GB 33CI TI18 5008 1181 3153	Great Britain
DE66 2001 0111 1937 5460 00	Germany
DE93 6025 0010 0015 0233 95	Germany 2


Whitelisted accounts from context

To expand the list, use the "Expand section" function

Expand section

Security image





Type code from token

* Mandatory field

Back

Execute

IMPORTANT! Removal of whitelist means, that all the restrictions regarding making transfers from accounts will be cancelled. From that moment, transfers can be made to every account.

Parameterization of iPKO biznes by the Bank

At the request of the Client, the Bank may take over the functions of administering the User rights and parameters of the iPKO biznes system, including the first parameterization of the system.

Security

Web browser and passwords

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

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

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

Secure login (website address and certificate)

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

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

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

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

In Internet Explorer 8 and 9, after clicking the Encrypted Encryption icon, select "View Certificates", select the "Details" tab, and next find the "Thumbprint" field at the bottom of the drop down list.

In the Firefox browser, after clicking the "Encrypted connection" icon, select "More information", select the "Security" tab, next select the "View certificate" option. In the "Thumbprints" section, find the "SHA1 Thumbprint" field.

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

fb db 59 e9 51 be da 47 16 bd 03 c9 3f f9 67 20 6b 1a 4c 45

Anti-virus and mail security

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

Anti-virus software - There are many tools for fighting viruses that ensure the safe use of Internet resources. PKO Bank Polski recommends that all its clients install and use anti-virus software. There are many very good paid software products that secure your computer. You can also use free software provided on the network or attached to the computer press, which also well fulfil their function.

Firewall protection

Firewall - a firewall protection, another very effective tool to protect against computer viruses. This is hardware with software or software that blocks unauthorized access to a secure computer network, computer, or server. Sometimes it also facilitates controlling outgoing connections from your computer, which makes it easy to detect and counter Trojan programs or spyware.

Mail security

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

Prevention

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

There are new viruses constantly appearing on the web, so frequent updates of anti-virus software should be made.

Never turn off anti-virus programs while working on the Internet.

Each file that the User downloads to its computer's disk should be checked before opening for viruses infection.

Both the operating system software and web browsers should be frequently updated, as recommended and recommended by the vendors.

Support for iPKO biznes Users

iPKO biznes Phone Service for Corporations and Local Government

DE: 0 800 181 6748 Option 1*

PL: +48 (61) 855 94 94*

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

