



Bank Polski

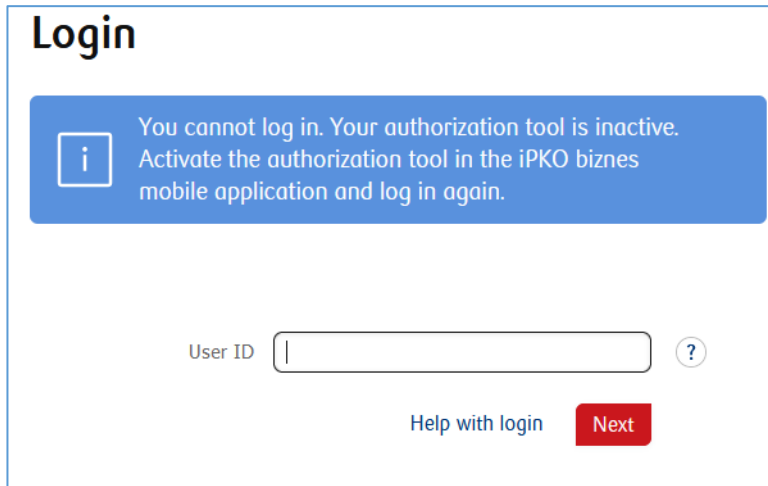
iPKO biznes – System Logon

Login

First login

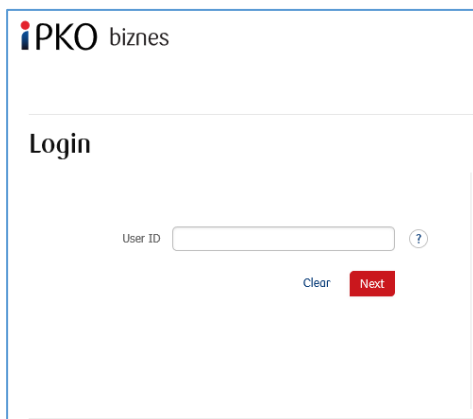
To use iPKO biznes, enter the address www.ipkobiznes.de in your web browser.

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



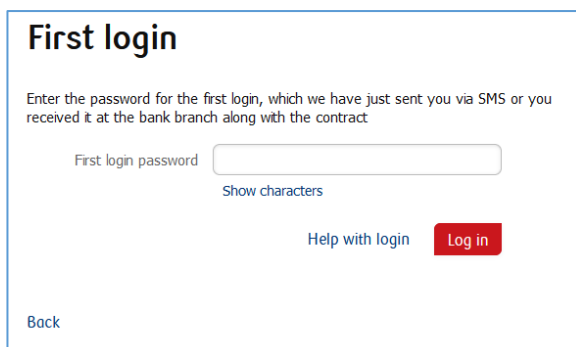
The screenshot shows the 'Login' page of the iPKO biznes website. At the top, there is a blue banner with a white information icon and the text: 'You cannot log in. Your authorization tool is inactive. Activate the authorization tool in the iPKO biznes mobile application and log in again.' Below the banner, there is a 'User ID' label followed by a text input field and a question mark icon. At the bottom, there are two buttons: 'Help with login' and a red 'Next' button.

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



The screenshot shows the 'Login' page of the iPKO biznes website. The 'User ID' field is now filled with a number. Below the field, there are 'Clear' and 'Next' buttons. The 'Next' button is red.

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



The screenshot shows the 'First login' page of the iPKO biznes website. It has the title 'First login' and a sub-header 'Enter the password for the first login, which we have just sent you via SMS or you received it at the bank branch along with the contract'. Below this, there is a 'First login password' label followed by a text input field and a 'Show characters' link. At the bottom, there are two buttons: 'Help with login' and a red 'Log in' button. A 'Back' link is located at the bottom left.

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


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

iPKO biznes

EN

First login with a new tool

Log in to the mobile token in the iPKO biznes mobile application.
Click the "Code" button and enter the number shown in the image below in the "Enter code number" field.
Click "Generate" to generate the code from the token.

 Type code from token

* Mandatory field


Back Next

iPKO biznes

EN

First login with a new tool

Insert the hardware token card with the chip into the device, front to front. (do not connect the cable - you will not need it).
Press the "CODE" button, enter the number shown in the picture below and press "OK" to generate the code from the token.

 Type code from token

* Mandatory field


Back Execute

iPKO biznes

EN

First login with a new tool

Confirm the first login in the iPKO biznes mobile application
Device: Urządzenie 2 / samsung SM-A405FN / Android, Left: 02:00 min.



Contact
Information service

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Call-in line for Corporations and Local Governments: (+48) 61 855 94 94 or 801 36 36 36*

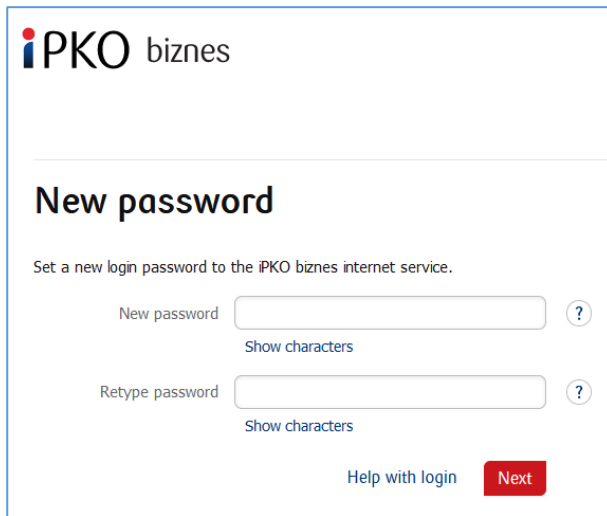
*number for domestic calls. Call charge as per operator's tariff plan. Telephone service available Mon-Fri from 8:00 a.m. to 6:00 p.m. e-mail: ipkobiznes@pkobp.pl

Call-in line for Companies and Enterprises: (+48) 81 535 66 60*

*number for domestic calls - the toll as per the operator's tariff

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

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



iPKO biznes

New password

Set a new login password to the iPKO biznes internet service.

New password ?
Show characters

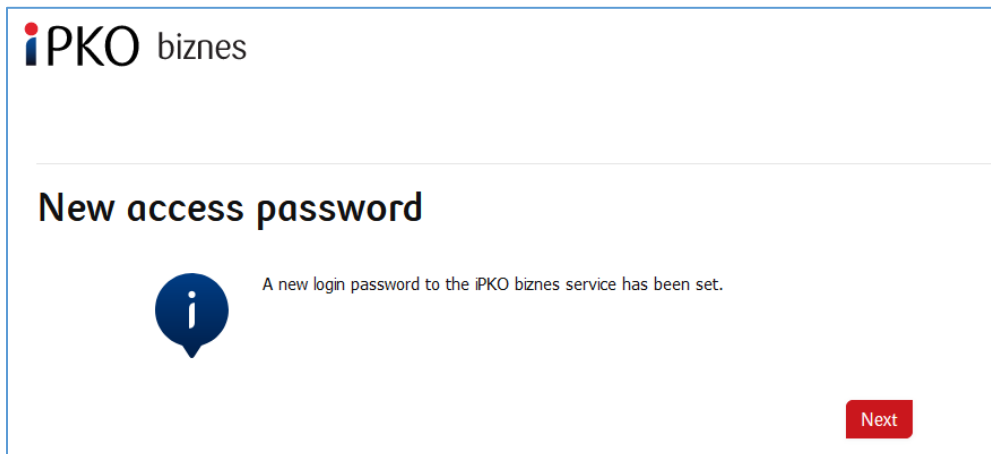
Retype password ?
Show characters

[Help with login](#) **Next**

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


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

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



iPKO biznes

New access password

 A new login password to the iPKO biznes service has been set.

Next

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

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

iPKO biznes EN

Selection of security image

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

12 13 22
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01

30 33 35
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01

36 46 50
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01
CORP 14.09.2022 14:23:01

* Mandatory field

Cancel Next

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

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

Selection of security image - confirmation

i 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 authorisation.

8
CORP 12.09.2017 14:42:19

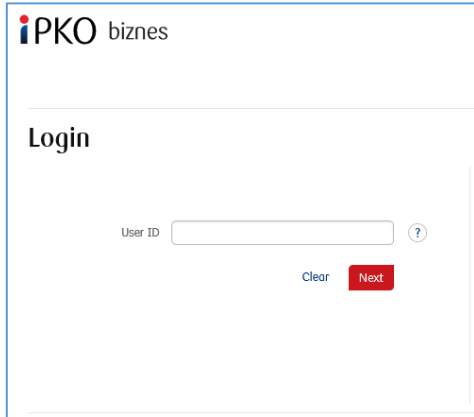
Back Next

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

Subsequent Login

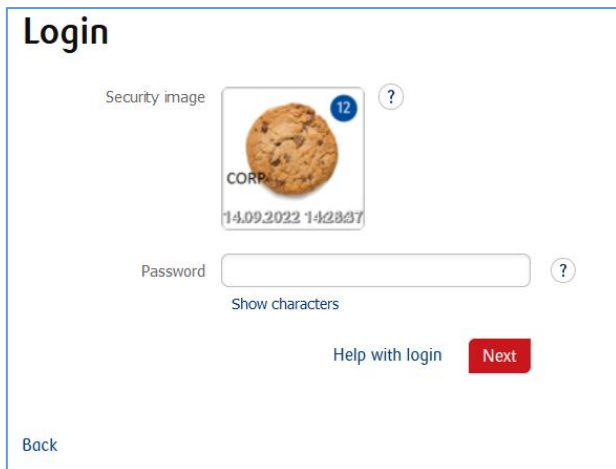
The screen and the logon process will be as follows:

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



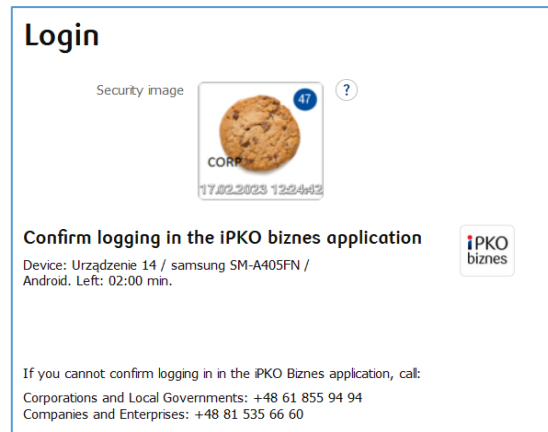
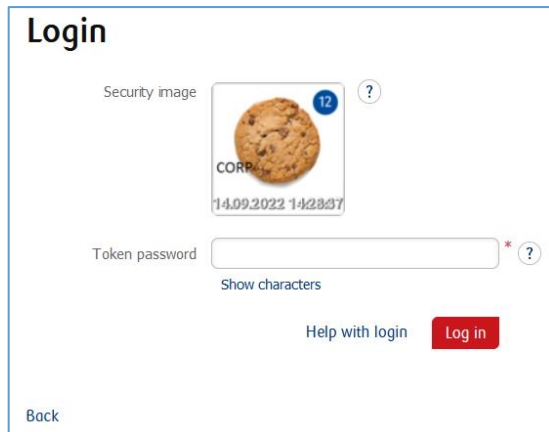
The screenshot shows the iPKO biznes login interface. At the top left is the logo 'iPKO biznes'. Below it, the word 'Login' is displayed. There is a single text input field labeled 'User ID' with a question mark icon to its right. Below the input field are two buttons: 'Clear' and 'Next'.

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



The screenshot shows the iPKO biznes login interface for Step 2. At the top left is the word 'Login'. Below it, there is a 'Security image' section showing a cookie with the text 'CORP' and '14.09.2022 14:28:37' and a question mark icon. Below the security image is a text input field labeled 'Password' with a question mark icon to its right. Below the password field is a 'Show characters' link. At the bottom are two buttons: 'Help with login' and 'Next'. In the bottom left corner, there is a 'Back' link.

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



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

Note!

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

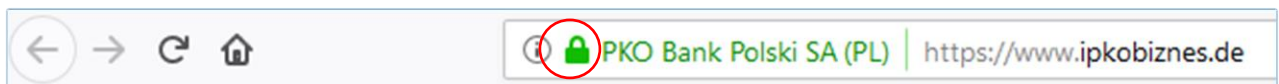
Secure login

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

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

3. Make sure that the web browser window contains an icon of a closed padlock.

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



4. Check if the security certificate is correct. The certificate details can be found in the web browser, in most cases under the "Properties" option of the "File" menu. Click "Certificates" and check both "General" and "Certification path". You can also reach the certificate details by double-clicking the padlock icon.

Having done this, you will see the details of the certificate, which will tell you if the certificate was issued for the domain <https://www.ipkobiznes.de>

You can also find out that the certificate was purchased by PKO Bank Polski.

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

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

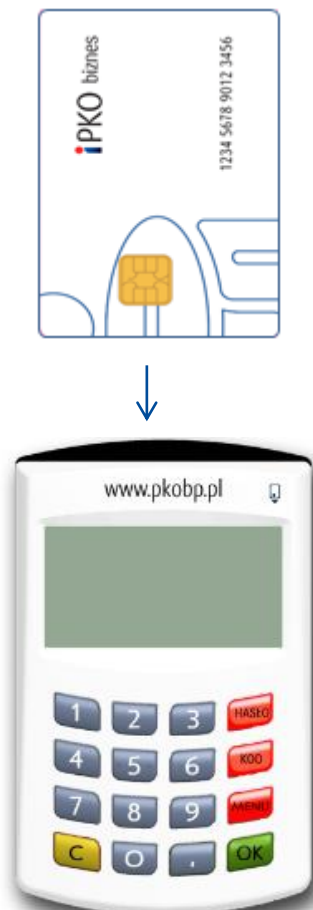
7. Verify the information provided by the Bank about the date and time of the last correct login and the last failed login attempt – if you notice any irregularities, report this to the Bank.

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

How to use the hardware token

A reader with a personal one-off code card in the form of a microchip card constitutes a set called a token, which makes it possible to generate one-off passwords used for logging in and one-off codes used for authorizing transactions. Responses generated by the token are presented as 8 digits.

A personal one-time code card in the form of a microchip card is assigned to one User only and therefore it must be protected from access by third parties, the same way as bank cards are.



Reader with a numeric keypad.

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

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

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



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


How to operate a VASCO DigiPass 270 token



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

Token initiation sequence:

1. Turn the token on by pressing and holding down the arrow button ◀, while holding the  button down.
2. Enter the PIN: 12345.
3. A NEW PIN prompt will be displayed and an empty space for the new PIN will appear. Enter a new, five-digit PIN, known only to you.
4. Then you will see the PIN CONF prompt and an empty space in which to re-type the new PIN.
5. If you type the new PIN correctly, the NEW PIN CONF message will appear.
6. If you mistype the new PIN, you will see the FAIL message, after which you will be prompted to re-type the new PIN and confirm it.
7. To change the PIN, turn the token on, enter the current PIN, then press and hold the arrow ◀ button while at the same time pressing and holding the  button.
8. A NEW PIN prompt will be displayed and an empty space for the new PIN will appear. Enter a new, five-digit PIN, known only to you.

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

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

iPKO biznes mobile banking application

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

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

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

The iPKO biznes mobile application ensures quick access to:

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

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

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

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

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

In order to activate the iPKO biznes mobile application:

- a) Enter the application and select Activate the iPKO biznes application -> I want to manage the company's finances
- b) Log in with the data used to logging into the iPKO biznes website (User ID, token password and password),
- c) Then set your individual 4-digit PIN,
- d) Log in to the iPKO biznes website - go to the "Settings" tab, then select "Mobile applications",
- e) Download the activation code from the iPKO biznes website and enter it in the iPKO biznes mobile application,
- f) The application has been activated. You can log in to the application with your individual PIN code.

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

Mobile Token Operation

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

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

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

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

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

Using the mobile token in the iPKO biznes application

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

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

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

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

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

Mobile authorization operation

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

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

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

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

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

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

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

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

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

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

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

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

Using the mobile authorisation in the iPKO biznes application

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

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

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

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

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