



Bank Polski

iPKO biznes – System Logon

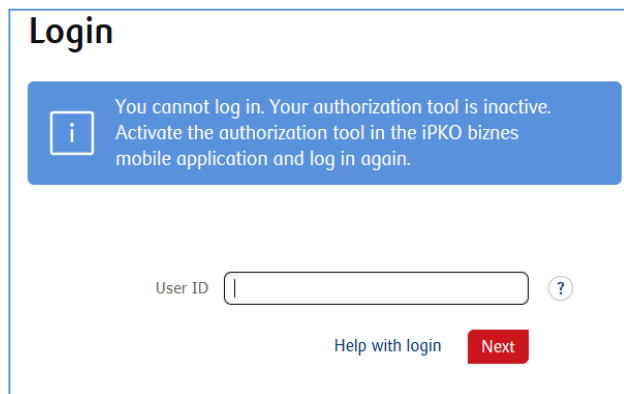
Login

First login

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

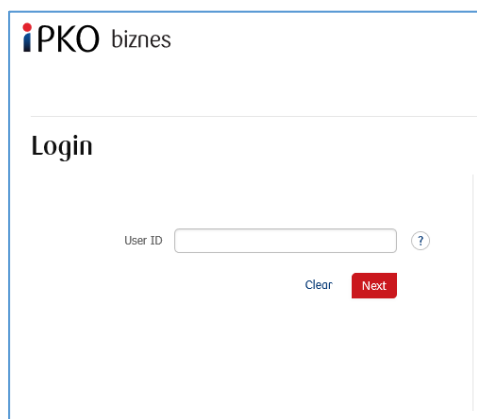
Mobile authorisation

Remember, if you use a mobile authorisation 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.



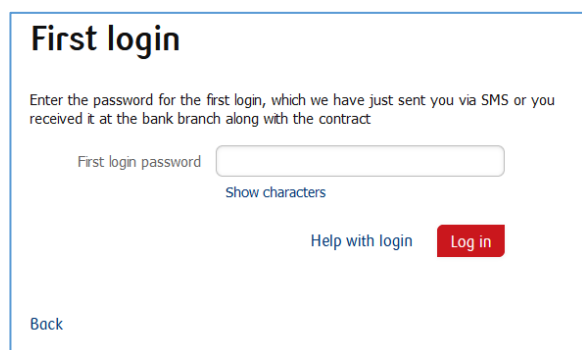
The screenshot shows the 'Login' page of the iPKO biznes application. At the top, there is a blue information box with a white 'i' icon. The text inside the box reads: 'You cannot log in. Your authorization tool is inactive. Activate the authorization tool in the iPKO biznes mobile application and log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

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



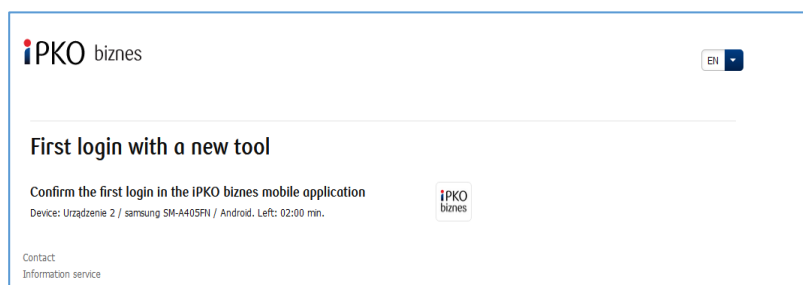
The screenshot shows the 'Login' page of the iPKO biznes application. At the top left, there is the 'iPKO biznes' logo. Below the logo, the word 'Login' is displayed. In the center, there is a 'User ID' label followed by a text input field. To the right of the input field is a small circular icon with a question mark. Below the input field, there are two buttons: 'Clear' in blue text and 'Next' in a red button.

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 application. At the top, the title 'First login' is displayed. Below the title, there is a paragraph of text: '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 text, there is a 'First login password' label followed by a text input field. Below the input field, there is a link 'Show characters' in blue text. At the bottom, there are two buttons: 'Help with login' in blue text and 'Log in' in a red button. In the bottom left corner, there is a 'Back' link in blue text.

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**



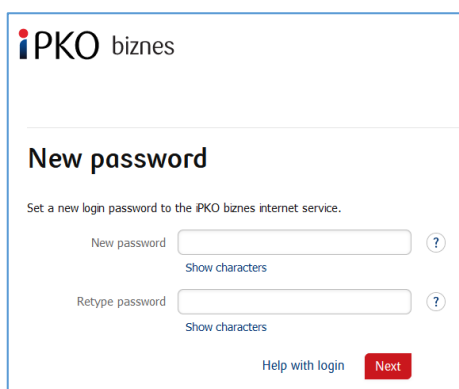
The screenshot shows the iPKO biznes mobile application interface. At the top, the logo 'iPKO biznes' is on the left and a user profile icon with the initials 'BI' is on the right. Below the header, the title 'First login with a new tool' is displayed. Underneath, a message reads: 'Confirm the first login in the iPKO biznes mobile application'. Below this message, it says 'Device: Urządzenie 2 / samsung SM-A405FN / Android. Left: 02:00 min.' and there is a small iPKO biznes logo. At the bottom left, there is a 'Contact' link and 'Information service' text.

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

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

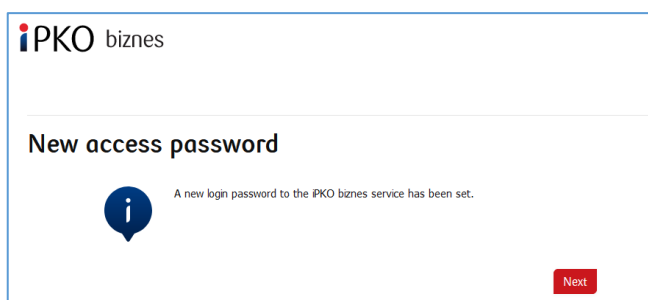
On the **Change access password** screen, complete the fields:

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



The screenshot shows the 'New password' screen in the iPKO biznes application. The title 'New password' is at the top. Below it, the instruction 'Set a new login password to the iPKO biznes internet service.' is shown. There are two input fields: 'New password' and 'Retype password'. Each field has a 'Show characters' link and a help icon (question mark). At the bottom, there are two buttons: 'Help with login' and 'Next'.

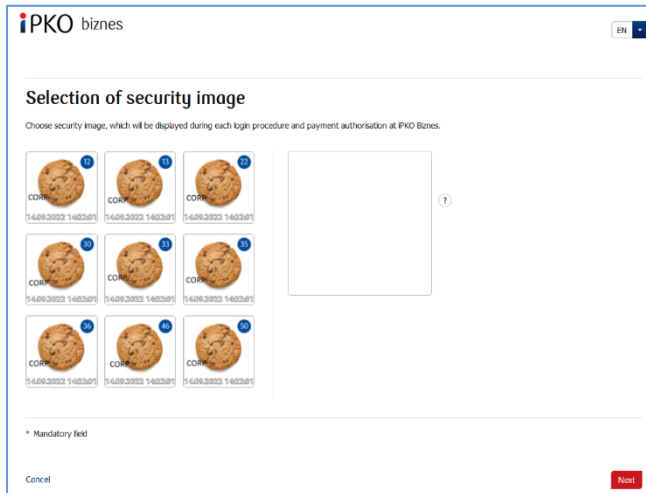
After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



The screenshot shows the 'New access password' confirmation screen in the iPKO biznes application. The title 'New access password' is at the top. Below it, there is an information icon (i in a circle) and the message 'A new login password to the iPKO biznes service has been set.' At the bottom right, there is a 'Next' button.

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

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



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

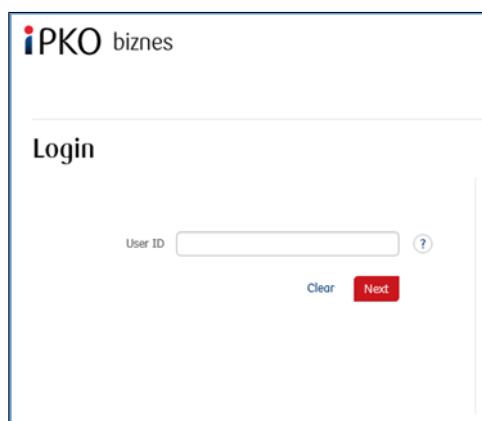
When the previous step is confirmed by clicking **Next**, you will be moved to the security image confirmation screen. Click **Next** to finally approve the selection and be able to use the website.



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

Digipass 770 hardware token

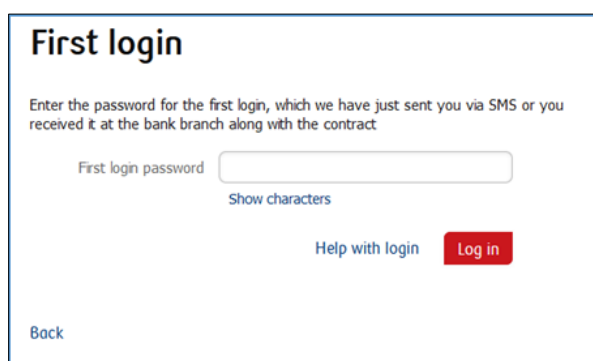
In the **User ID** field, enter the number given by the Bank employee and then select **Next**.



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

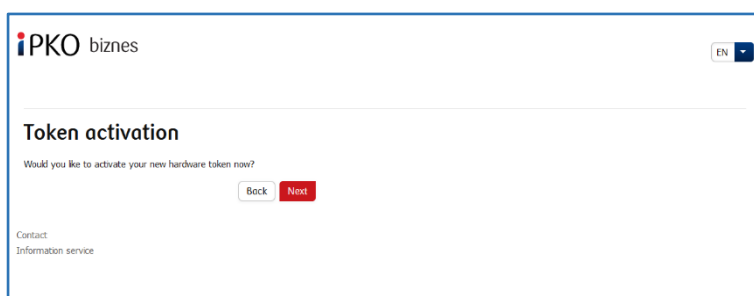
After entering the correct User ID - you will be taken to the next screen of the first logging in process.

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



The screenshot shows the 'First login' screen. The title 'First login' is at the top. Below it, a message states: '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'. There is a text input field labeled 'First login password' with a 'Show characters' link below it. At the bottom right are two buttons: a blue 'Help with login' button and a red 'Log in' button. At the bottom left is a blue 'Back' button.

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



The screenshot shows the 'Token activation' screen. At the top left is the 'iPKO biznes' logo. In the top right corner, there is a language selector showing 'EN'. The title 'Token activation' is prominently displayed. Below it, a question asks: 'Would you like to activate your new hardware token now?'. There are two buttons: a grey 'Back' button and a red 'Next' button. At the bottom left, there is a link for 'Contact: Information service'.

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

Activation of the authorisation tool

To activate the authorisation tool, scan the code twice and enter the password when logging in for the first time.

Step 1
Scan the image with the authentication tool and then enter the PIN to obtain the code.

Enter the one-time code from the authentication tool [Back](#) [Next](#)

Show characters
Remaining 03:36 minutes to enter the code

Step 2
Scan the image with the authentication tool and then enter the PIN to obtain the code.

Enter the one-time code from the authentication tool [Back](#) [Next](#)

Remaining 00:00 minutes to enter the code

Then do the following step number 2.

Activation of the authorisation tool

To activate the authorisation tool, scan the code twice and enter the password when logging in for the first time.

Step 1
Scan the image with the authentication tool and then enter the PIN to obtain the code.

✓ Step 1 Completed

Step 2
Scan the image with the authentication tool and then enter the PIN to obtain the code.

Enter the one-time code from the authentication tool [Back](#) [Next](#)

Show characters
Remaining 03:42 minutes to enter the code

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

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

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

iPKO biznes

New password

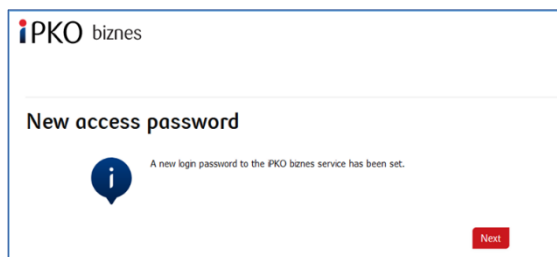
Set a new login password to the PKO biznes internet service.

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

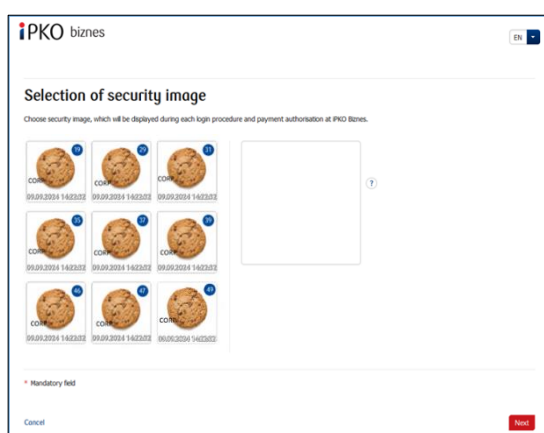
Retype password [?](#)
[Show characters](#)

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

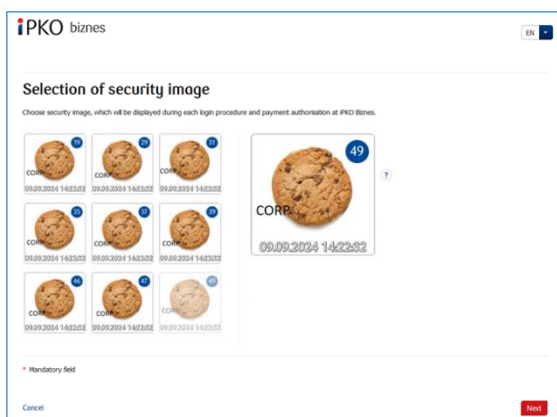
After entering the correct data and selecting the **Next** button, you will receive a confirmation that the password has been changed.



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



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



NOTE! During the selection of the image the system does not ask for any code from the authentication tool. Please remember your image – from that moment it will 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.



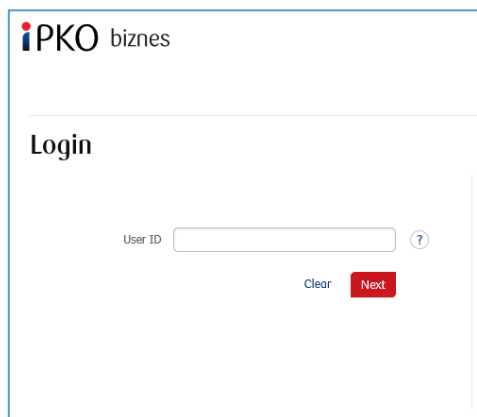
Read the Information on the processing of personal data.

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

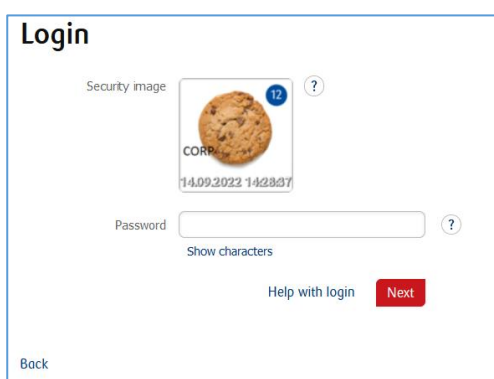
Subsequent Login

The screen and the logon process will be as follows:

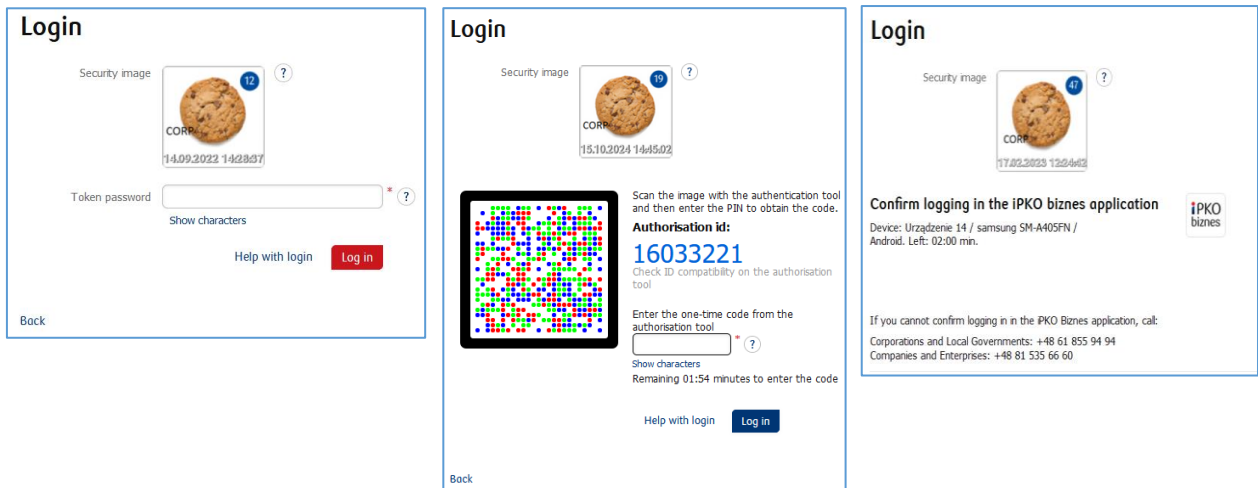
Step 1. Enter the User ID at www.ipkobiznes.de. This screen changes because it will contain only one mandatory field, i.e. the field for entering the User ID. Enter the User ID in the field and then click **Next**.



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



Step 3. Login after selecting a security image. The third screen presents an image of your choice above the field for entering the password from the token or confirming the push notification. Verify that the image displayed matches the one selected when logging in for the first time. Enter the answer from the token in the password from token field and select **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 DE 0 800 181 6748 (charged according to the operator's tariff). The helpline is available from Monday to Friday, from 8:00 a.m. to 6:00 p.m.; e-mail: ipkobiznes@pkobp.pl.

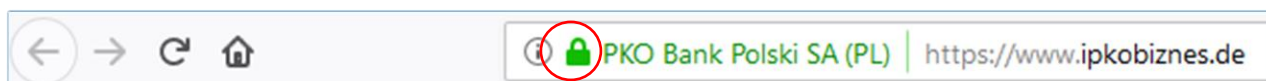
Safe System Logon

1. Always 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).

Digipass 770 token user manual

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



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

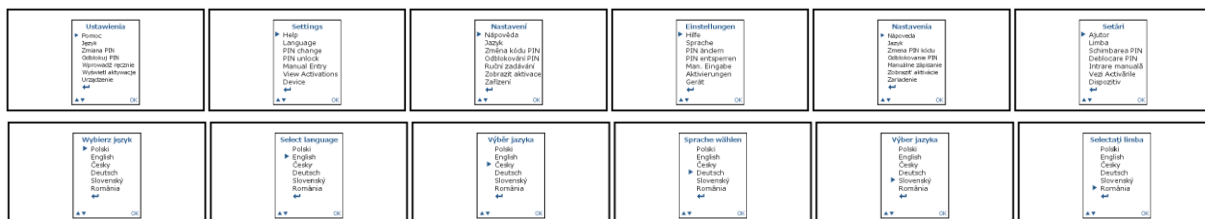
How it works?

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



How to get to token settings?

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



How to unblock a token or access to iPKO biznes?

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

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

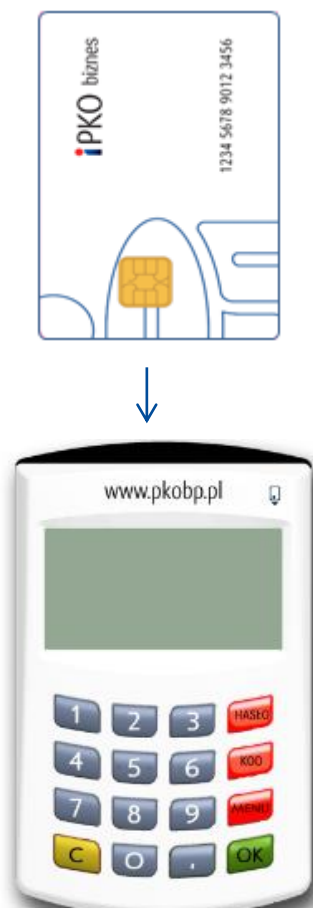
- Unblock – if you have blocked the authorization tool
- Activate the Website/ Call-in service - if you have a blocked password

If you have any questions, please contact the Helpline.

Digipass 870 token user manual

A reader with 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.



Digipass 270 token user manual



The token (VASCO DigiPass 270) is very easy to use. Whenever an authorized user wishes to log in to the iPKO biznes website 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  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) Confirm your activation. You can do this via text message with activation code received from the Bank, or you can generate the activation code in the iPKO biznes internet banking service,
- e) The application has been activated. You can log in to the application with your individual PIN code.

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

Mobile Token Operation

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

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

In order to personalize the token, the iPKO biznes user should enter the iPKO biznes mobile application and select "Activate the 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.