Bank Polski

iPKO biznes – User guide –
Debiting and crediting virtual
accounts

Transactions – Debiting and crediting virtual accounts and presentation of collective accounting analytics from the History of accounts level

The new functionality in iPKO biznes enables access to:

- debiting and crediting counterparty accounts (virtual accounts),
- collective accounting analytics of virtual account from History of accounts level,
- virtual account numer generator.

Account details

Information about the details of the virtual accounts agreement is available on the account details screen.

From the account details level, it is possible to view the summary accounting parameters and access to the virtual account generator.

Transfers from virtual account

As part of the new functionality, it will be possible to order a one-time transfer and a Split Payment transfer from virtual accounts. This type of transfers will be handled in the same way as operations ordered from standard accounts. The authorization to present and perform functions on operations from virtual accounts will be verified for the linked real / superior account.

Ordering transfers from virtual accounts (one-time and split) requires checking the "Charged virtual account" option on the transfer form:

| One-time | Split | To own account | Tax-related | Foreign | MT101 Request for transfer | | ⚙ |

Split Payment

			VAT invoice number or collective payment period			* ?
From account	13 1020 5561 0000 3102 0296 3536					
	Rachunek 111				0 / 35 Characters	
VAT account	57 1020 5561 0000 3102 0941 6639 ?		Title			
	VAT ACCOUNT				0 / 33 Characters	
	Available funds: 1 053 464,00 PLN					
	☑ Charged Virtual Account ?		Own references			
From a virtual account	[ ] * ?				0 / 35 Characters	
To account	Enter Counterparty account *		Gross amount	0,00	PLN*	
	Counterparties		VAT amount	0,00	PLN*	
Counterparty ID	[ ] *		Execution date	2020-08-05 📅 *		
	0 / 14 Characters					
VAT whitelist	Check the VAT whitelist ?					
	If you are making a transfer to a VAT payer, check if his account is on the VAT whitelist.					
Counterparty name and address	[ ] *					
	0 / 140 Characters					

Transaction import

Operations from virtual accounts can be created not only from a one-time transfer / split transfer forms but also as operations added to the bundle or created as part of import.

If the transfer is realized from a virtual account, the information about it will be visible in the transaction details.

Bundle details

[Copy bundle] [Print] [Print short report] [Check with the VAT whitelist] [Back]

Bundle name	SWRK
Bundle type	Domestic bundle
Bundle account	13 1020 5561 0000 3102 0296 3536 Rachunek 111
Bundle identifier	9721735
Status	Executed
VAT whitelist	Not on the VAT whitelist (3) NIP missing (2)
Transactions	5 19 988,63 PLN
Signing pattern	No limit 1 signature of any class

Awaiting funds availability	Yes (1 day)
Sending for execution	Yes
Registration channel	iPKO biznes
Add comment	
Bundle history	See history

List of transactions

Collapse search criteria ▲

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

[Group functions ▼]   Show summary   ⚙
                                                                                          1 - 4 / 5 →

☐ (0)	Execution date Creation date	Transaction data [Counterparty name ▼]	Type Status	Amount Currency	Functions
☐	2020-05-12 2020-05-12	Counterparty name: Urząd Miejski Counterparty account: 10 1030 0019 0109 8511 9852 0017 From a virtual account: 55 1020 5561 2483 2222 2222 2222 VAT amount: 23,00 PLN Counterparty ID: 5961543170 VAT invoice number: Seria	Split Payment Executed	123,00 PLN	👁 📇 ▼

In case of an attempt to import a mixed file (operations from the real and virtual account), the service will create separate bundles.

If the file includes transfers from virtual accounts – all transfers will have to be related to the same SWRK agreement.

Warning! If the customer uses the option to overwrite the account on the import form during import of file including operations from virtual account, standard operations from the real account will be created (not operations from the virtual account).

Transaction search

It will be possible to search operations according to virtual account (using virtual account filter). The scope of data visible in the details and on the transaction list will be extended with a new field "From virtual account".

Account history

Transactions ordered from virtual accounts will be visible in the Account History (as a single record or as a collective accounting record, depending on the set parameters of collective accounting).

In the case of a bulk charged record, the analytics icon will be available, allowing you to view the analytics of this operation.

Warning! The analytics for the collective debiting is available from January 1, 2020

After selecting the analytics icon, collective accounting analytics screen will be opened.

Collective accounting analytics

Warning! Collective accounting of virtual accounts debits does not apply to bundles booked collectively. This means that in order to see the analytics of a collective bundle on iPKO biznes, a separate authorization is required.

From the History of accounts level, it is possible to search for a list of transactions related to a specific virtual account. To do this, select the "List of operations on virtual accounts" tab, available from the History of accounts level and enter the full virtual account number in the search criteria.

Both debit and credit operations will be presented on the account history and on the List of operations on virtual accounts.

Virtual account number generator

In the Accounts module, a tool for generating virtual account numbers will be available. The new section contains two tabs: Virtual account number generator and Calculating the control number.

Virtual account number generator   Calculating the control number   ⚙

Virtual account number generator

Generate from data   Download from file

From account	Select account 🔍 *	
	Find account	
Service ID	Select ▾ * ?	
Debtor's number	_____ * ?	
Number of debtors with consecutive numbers	_____ * ?	
Output file format	TXT	

Result list

* Mandatory field

Generate   Save