



Bank Polski

iPKO biznes Mobile
Services

Table of Contents

MOBILE TOKEN	3
Usage of the Token iPKO biznes Application	4
LIST OF COMPATIBLE PHONES	5
IPKO BIZNES APPLICATION FOR BLACKBERRY	5
Terms and Conditions and Application Downloading	5
IPKO BIZNES MOBILE.....	6
Requirements	6
System Logon	7
Service Functionality – Accounts	8
Accounts – Current Accounts	8
Accounts – Term Deposits.....	10
Service Functionality – Transactions	10
Transactions – Batches to Sign off.....	11
Transactions – Operations to Sign off	12
Service Functionality - Context Change	12

Mobile Token

Token iPKO biznes is an application downloaded and installed on mobile devices by iPKO biznes Users themselves.

The Token mobilny iPKO biznes application enables Users to generate one-off codes to confirm operations in the iPKO biznes service for free*. Further, with the token the process of logging into the iPKO biznes internet service is made safer.

Access to the mobile token application is protected with an individual PIN code. iPKO biznes Users obtain from the Bank start-up PIN codes along with the link to download the application via a text message. PIN codes are one of the security elements. They are defined by Clients in the personalisation process.

Start-up PIN codes are valid for 24 hours from the time of text message dispatch at maximum. Should the User not personalise the mobile token or lose their own PIN code during that time, he or she should contact the call centre consultant.

Start-up PIN codes can be changed into individual PIN codes when starting up the token. Individual PIN codes should have from 4 to 8 digits.

Every code generated by the token is unique and is linked with one transaction only.

The Token iPKO biznes application does not check the PIN code entered for correctness. Should the User enter a wrong PIN code, the application will generate incorrect codes or passwords. The User can neither log into the system nor authorise an operation then.

REMEMBER! The token will be blocked if you enter a wrong code or token password three times.

To unblock the system, please contact the call centre consultant by phoning the number **(+48) 61 855 94 94**.

Usage of the Token iPKO biznes Application

To download the Token mobilny iPKO biznes application, please activate the data transmission service with your mobile phone network operator. You also need to configure the internet or GPRS settings correctly and meet the following hardware requirements.

- Java 2 Micro Edition:
 - MIDP version 2.0 and CLDC version 1.0
 - Configured internet access
 - Approx. 400kb hard disk space available

- Apple iPhone:
 - Apple iPhone operating system
 - Configured internet access
 - Applications can be installed from the Apple App Store only (service account required)
 - System software version 3.1.3 or higher

- RIM BlackBerry:
 - Phone with the RIM BlackBerry operating system
 - System software version 5.0 or newer
 - Approx. 400kb hard disk space available

- Symbian S60:
 - Phone with the Symbian S60 3th and 5th Edition (9.1, 9.2, 9.3, 9.4) operating system
 - Approx. 400kb hard disk space available

- Google Android:
 - Phone with the Google Android operating system
 - System software version 1.5 or newer
 - Approx. 760kb hard disk space available

- Microsoft Windows Mobile:
 - Touchscreen phone with the Windows Mobile 5 or 6 system
 - Net Compact Framework 3.5 installed
 - Approx. 800kb hard disk space available

Upon starting the application, the User will see the main menu with the following options: "Hasło" [Password], "Kod" [Code], "Info" [Info] and "Kontakt" [Contact]. PIN code confirmation is not needed to start the application.

Upon choosing the "Info" [Info] option, the User will see the application information. Upon choosing the "Hasło" [Password] or "Kod" [Code] message, the User will be asked to enter their individual PIN code to the Token iPKO biznes application. Later, the User will receive the information requested: an 8-digit password to log into the internet service or an 8-digit code to authorise the transaction.

The User will see a request to enter the PIN code if more than 2 minutes passed from the last use of the "Hasło" [Password] or "Kod" [Code] function.

List of Compatible Phones

You may find the current list of compatible phones on the website:

<http://www.pkobp.pl/o-ipko-bankowosc-elektroniczna/ipko-biznes/bezpieczenstwo/>

iPKO biznes Application for BlackBerry

iPKO biznes application for BlackBerry is an application downloaded and installed on BlackBerry devices by Users themselves.

iPKO biznes application for BlackBerry is an extension of the iPKO biznes functionality for corporate clients using such devices.

iPKO biznes application for BlackBerry offers the following functionalities:

- built-in iPKO biznes mobile token,
- display of overview of current accounts,
- access to transaction history,
- option to sign off operations,
- option to sign off batches,
- display of account details, term deposits, term deposit details, transaction details from the history, overview of unsettled transactions, details of unsettled transactions, overview of operations to sign off, overview of batches to sign off, details of batches waiting for sign-off, and
- option to work using a few company contexts.

Terms and Conditions and Application Downloading

To use the iPKO biznes application for BlackBerry, Users need to have such a device (with the system software version 5.0 or newer).

iPKO biznes application for BlackBerry is available upon choosing the address <https://m.ipkobiznes.pl> in the BlackBerry browser. In the mobile service, Clients are authenticated in the same manner as in the iPKO biznes services available on the PC browser.

iPKO biznes application for BlackBerry inherits the rights awarded for the iPKO biznes service. In other words, no other access configuration is needed to use it!

iPKO biznes mobile service is made available on BlackBerry for free.*

* Extra cost is the fee as per telecom operator's tariff for use of the internet connection to download the iPKO biznes mobile application onto the BlackBerry and start up the application.

iPKO biznes mobile

The option to use the iPKO biznes system functionality on the mobile phone, inter alia to view bank account and term-deposit account balances, check history of operations or authorise transactions (the option of complex operation sign-off formula - multiple signature formula - included) is the strong point of the iPKO biznes mobile application.

The advantage of the iPKO biznes mobile offer stems from the fact that it provides a broad range of functionalities including inter alia:

- display of overview of current accounts,
- access to transaction history,
- option to sign off operations,
- option to sign off batches,
- display of account details, term deposits, term deposit details, transaction details from the history, overview of unsettled transactions, details of unsettled transactions, overview of operations to sign off, overview of batches to sign off, details of batches waiting for sign-off, and
- option to work using a few company contexts.

iPKO biznes mobile application inherits the rights awarded for the iPKO biznes service. In other words, no other access configuration is needed to use it!

Requirements

To use the service, Users need to have a mobile device with internet access. Service is working on the following browsers:

- S60 platform system browser,
- Opera mobile,
- Opera 9,
- Internet Explorer 8,
- Internet Explorer for Windows Mobile 6,
- Firefox,
- BlackBerry for version 4.6.1 and newer,
- HTC G1,
- Safari on iPhone (OS 3.0 +), and
- SonyEricsson Netfront 3.3 and 3.4.

Other browsers may require the User to enter the address: <https://www.ipkobiznes.pl/kbm>

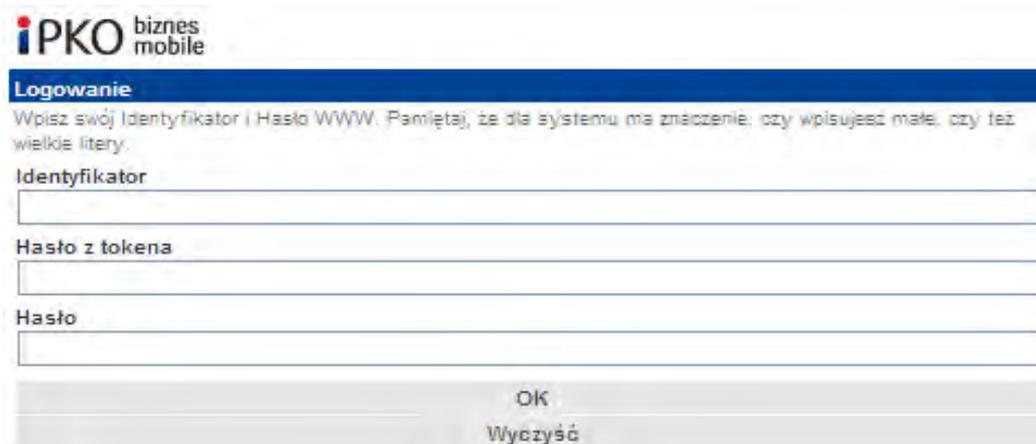
iPKO biznes mobile service is made available for free.*

* Extra cost is the fee as per telecom operator's tariff for use of the internet connection when working with the application. This Manual supplements the iPKO biznes User Manual.

System Logon

To log into the iPKO biznes mobile system, the User has to choose the address www.ipkobiznes.pl, where they will be automatically forwarded to the proper iPKO biznes system version, conditional on the browser used:

- for the connection made via the PC browser – Clients will be forwarded to the iPKO biznes service,
- for the connection made via the mobile device browser (via a mobile phone for example) – Clients will be forwarded to the mobile iPKO biznes service version. Then, they will see the logon page.



iPKO biznes mobile

Logowanie

Wpisz swój Identyfikator i Hasło WWW. Pamiętaj, że dla systemu ma znaczenie, czy wpisujesz małe, czy też wielkie litery.

Identyfikator

Hasło z tokena

Hasło

OK
Wyczyść

In the mobile service, Clients are authenticated in the same manner as in the iPKO biznes services available on the PC browser.

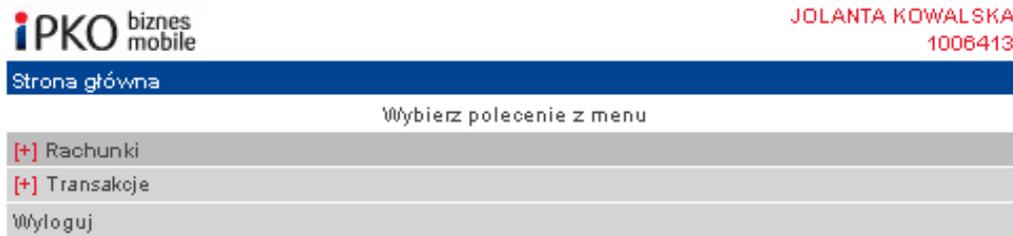
Hence, to log onto the system, the User will have to enter:

- Identifier – User Identifier used so far to log into
- the iPKO biznes service,
- Token password,
- Password,

and accept the data by choosing “OK”.

Service Functionality – Accounts

Upon logging into the service, the service will display the main menu.



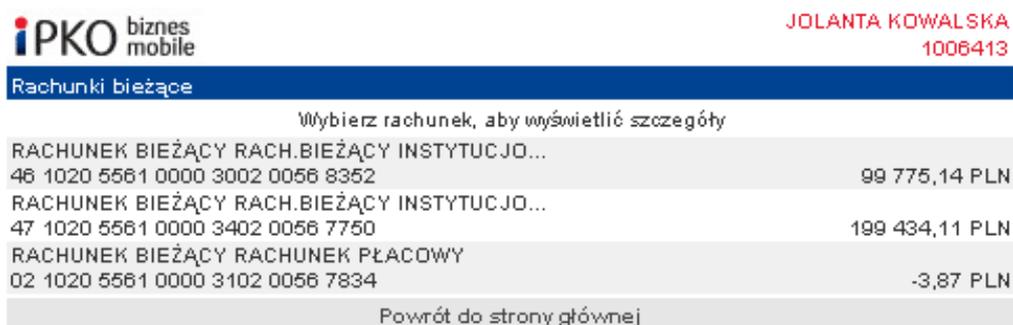
Upon choosing a relevant option, the information for the topic requested will be displayed.

Accounts –Current Accounts

Upon dropping down the “Rachunki” [Accounts] menu, the Client will see the sub-menu with their accounts “Bieżące” [Current] and term deposits “Depozyty terminowe” [Term Deposits].



Upon choosing the “Bieżące” [Current] item, the service will display details of bank accounts in the service.



To view details of individual accounts, the User has to click on the specific account whose details they want to be displayed on the mobile device screen.

Szczegóły rachunku	
Numer rachunku	46 1020 5561 0000 3002 0056 8352
Nazwa produktu	RACHUNEK BIEŻĄCY RACH.BIEŻĄCY INSTYTUCJONALNY
Saldo dostępne	99 775,14 PLN
Saldo księgowe	99 775,14 PLN
Historia transakcji	
Transakcje nierozliczone	
Szczegóły innego rachunku	
Powrót do strony głównej	

Then, the User will see on the screen the account details, including: account number, product name (account name), available balance and booking balance. From this level, the User may also view history of transactions made through the account and unsettled transactions.

Historia transakcji	
46 1020 5561 0000 3002 0056 8352 99 775,14 PLN	
2011-09-05	9 597,64 PLN Uznanie
2011-09-05	-10 150,66 PLN Obciążenie
2011-09-05	106,00 PLN Wpływ na rachunek
2011-09-05	-10,00 PLN Opłata
Starsze transakcje ›	
Najstarsze transakcje »	
Powrót do szczegółów rachunku	
Powrót do strony głównej	

To view the transactions older than the ones displayed in the service, the User has to choose the “Starsze transakcje” [Older Transactions] or “Najstarsze transakcje” [The Oldest Transactions] option.

Transakcje nierozliczone	
46 1020 5561 0000 3002 0056 8352 99 775,14 PLN	
Brak transakcji.	
Powrót do szczegółów rachunku	
Powrót do strony głównej	

From this level, the User may also view details of other accounts. Upon choosing this item, the User will be forwarded to the overview of current accounts.

Accounts – Term Deposits.

Upon dropping down the “Rachunki” [Accounts] menu, the Client will see the sub-menu with their term deposits “Depozyty terminowe” [Term Deposits]. Upon choosing this option, the service will display active term deposits and automatic term deposits.

The screenshot shows the iPKO biznes mobile app interface. At the top left is the logo 'iPKO biznes mobile'. At the top right, the user's name 'JOLANTA KOWALSKA' and ID '1006413' are displayed. Below the logo is a blue header bar with the text 'Depozyty terminowe'. Underneath, there is a prompt: 'Wybierz depozyt, aby wyświetlić szczegóły'. A list of deposits is shown with columns for account number, product name, and balance. The first entry is 'DEPOZYT AUTOMATYCZNY' with account number '22 1020 5561 0000 3807 0006 9310' and a balance of '0,00 PLN'. The second entry is 'RACHUNEK TERMINOWY LOKATA NEGOCJOWANA KL...' with account number '90 1020 5561 0000 3107 0006 9302' and a balance of '100 000,00 PLN'. At the bottom, there is a button labeled 'Powrót do strony głównej'.

Account Number	Product Name	Balance
22 1020 5561 0000 3807 0006 9310	DEPOZYT AUTOMATYCZNY	0,00 PLN
90 1020 5561 0000 3107 0006 9302	RACHUNEK TERMINOWY LOKATA NEGOCJOWANA KL...	100 000,00 PLN

To see details of a given term deposit, the User has to click on a specific item and then its details will appear on the screen.

The screenshot shows the details of a term deposit in the iPKO biznes mobile app. At the top left is the logo 'iPKO biznes mobile'. At the top right, the user's name 'JOLANTA KOWALSKA' and ID '1006413' are displayed. Below the logo is a blue header bar with the text 'Szczegóły lokaty'. The details are listed in a table-like format. The account number is '90 1020 5561 0000 3107 0006 9302'. The product name is 'RACHUNEK TERMINOWY LOKATA NEGOCJOWANA KL.INSTYTUC'. The available balance is '100 000,00 PLN' and the booking balance is also '100 000,00 PLN'. The term deposit duration is '1 rok'. The opening date is '2011-08-30' and the maturity date is '2012-08-30'. The date of the next interest accrual is '2012-08-30'. At the bottom, there are several menu options: 'Historia transakcji', 'Transakcje nierozliczone', 'Szczegóły innego rachunku', and 'Powrót do strony głównej'.

Rachunek lokaty	90 1020 5561 0000 3107 0006 9302
Nazwa produktu	RACHUNEK TERMINOWY LOKATA NEGOCJOWANA KL.INSTYTUC
Saldo dostępne	100 000,00 PLN
Saldo księgowo	100 000,00 PLN
Okres trwania lokaty	1 rok
Data otwarcia	2011-08-30
Data wygaśnięcia	2012-08-30
Data najbliższego naliczenia odsetek	2012-08-30

The User will see on the screen the details of the term deposit, including: account number and product name, available balance and booking balance, term deposit duration, set-up and expiry dates plus the date of the next interest accrual. From this level, the User may also view history of transactions made through the account and unsettled transactions. Upon choosing the “Powrót do strony głównej” [Back to Main Menu] item, the User will return to the main menu.

Service Functionality – Transactions

To display transaction details, the User has to return to the main page and choose the “Transakcje” [Transactions] option from the main menu. The service will display individual sub-menus for the operations and batches to sign off.

Wybierz polecenie z menu

[+] Rachunki
[-] Transakcje
Operacje do podpisania
Paczki do podpisania
Wyloguj

Transactions – Batches to Sign off

Upon choosing the “Operacje do podpisania” [Operations to Sign off] sub-menu, the service will display the operations to sign off.

Upon choosing the “Paczki do podpisania” [Batches to Sign off] sub-menu, the service will display the batches to accept.

iPKO biznes mobile	JOLANTA KOWALSKA 1006413
Paczki do podpisania	
Wybierz paczkę, aby wyświetlić szczegóły	
2011-09-07 ✍️ JOLANTA KOWALSKA	10,00 PLN (1) iPKO biznes mobile
Anuluj	

To view the details of the batch to sign off, the User has to click on a given batch. The service will display its details.

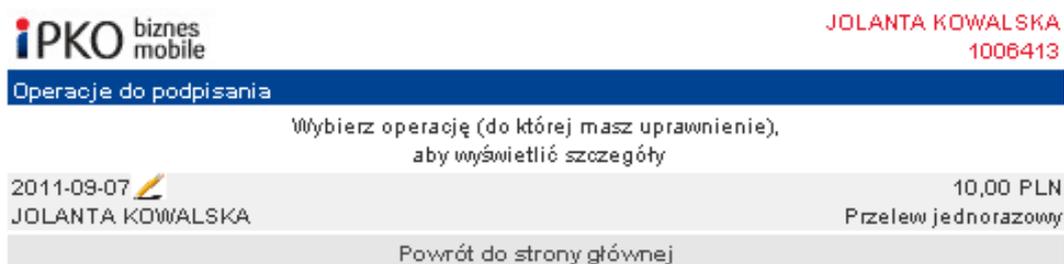
iPKO biznes mobile	JOLANTA KOWALSKA 1006413
Paczki do podpisania	
Szczegóły paczki	
Nazwa paczki	iPKO biznes mobile
Data rejestracji	2011-09-07
Liczba przelewów	1
Kwota transakcji	10,00 PLN
Rachunek obciążony	02 1020 5561 0000 3102 0056 7834 -3,87 PLN
Historia	Utworzenie: 2011-09-07 11:12:51, JOLANTA KOWALSKA Zakończenie edycji: 2011-09-07 11:16:58, JOLANTA KOWALSKA Przekazanie do realizacji: 2011-09-07 11:16:58, JOLANTA KOWALSKA Autoryzacja: 2011-09-07 11:16:59, JOLANTA KOWALSKA
Reguły wielopodpisu	Do autoryzacji transakcji wystarczający jest: (2 podpisy klasy Prezes)
Liczba złożonych podpisów	1
Podpisanie paczki	
Wstecz	
Powrót do strony głównej	

The service will display the batch details including: its name, registration date, number of batch transfers, amount of transactions, number of debit account and history of batch set-up and authorisation as well as details of multiple signature formula and number of sign-offs made. To sign off the batch, the User has to choose the “Podpisanie paczki” [Batch Sign-off] item. The service will display a message about the authorisation method and the relevant operation code to be entered from the token, and its acceptance via the “Wykonaj” [Process] option.

To display subsequent or last batches, the User has to return to the sub-menu with the overview of batches and choose “Następne paczki” [Next Batches] or “Ostatnie paczki” [Last Batches] item.

Transactions – Operations to Sign off

Upon choosing the “Operacje do podpisania” [Operations to Sign off] sub-menu, the service will display the operations to sign off.



Upon choosing the “Powrót do strony głównej” [Back to Main Menu] item, the User will return to the main menu.

Service Functionality - Context Change

In the mobile service, Users may change the corporate context they work with. To change the context, the User has to return to the main page and choose the “Zmiana kontekstu” [Context Change] option from the main menu.