Bankowość
Korporacyjna
i Inwestycyjna

PKO Bank Polski

iPKO biznes –
USER MANUAL

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 3/108

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 4/108

General information

iPKO biznes Internet banking system

iPKO biznes is an Internet banking system dedicated to institutional clients. Access to the system is possible through a web browser, which means no additional installations on a particular computer are necessary, and the system may be used by many Users at any time.

First login

Key in www.ipkobiznes.pl adress to you browser to enjoy the iPKO biznes service.
User ID text field- key in the number given by the Bank worker and then press **Next**.

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?**

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 5/108

· 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 activeted.

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

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 6/108

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 polish letters (eg.: "ł", "ś"). Attention, lower cases and upper cases are diversified.
• **Retype password** repeat your choosen password.

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

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.

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.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 8/108

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.

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: www.ipkobiznes.pl. 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.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 10/108

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.

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.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 12/108

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.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 13/108

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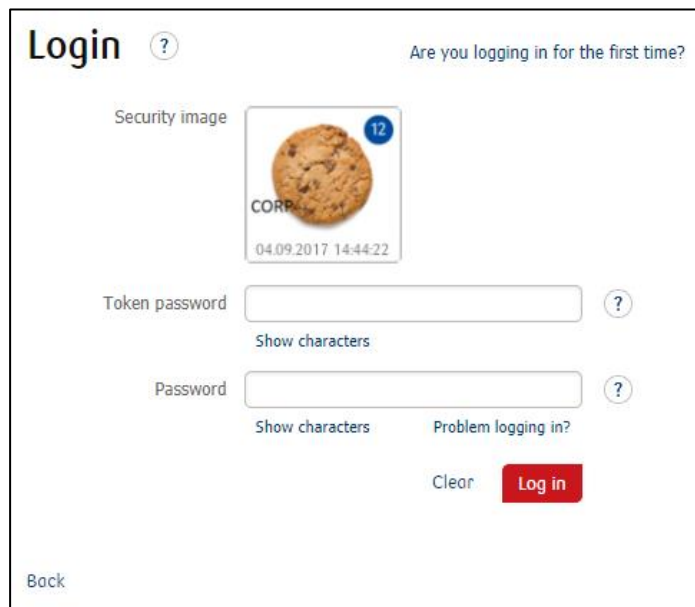
5th Step. Selecting the Security Image - confirmation. After pressing the Next button, the User will be taken to the "Selection of security image – confirmation" screen. To definitely confirm the selection of the Security Image and also to enable the User to enjoy the service press the **Next** button.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 14/108
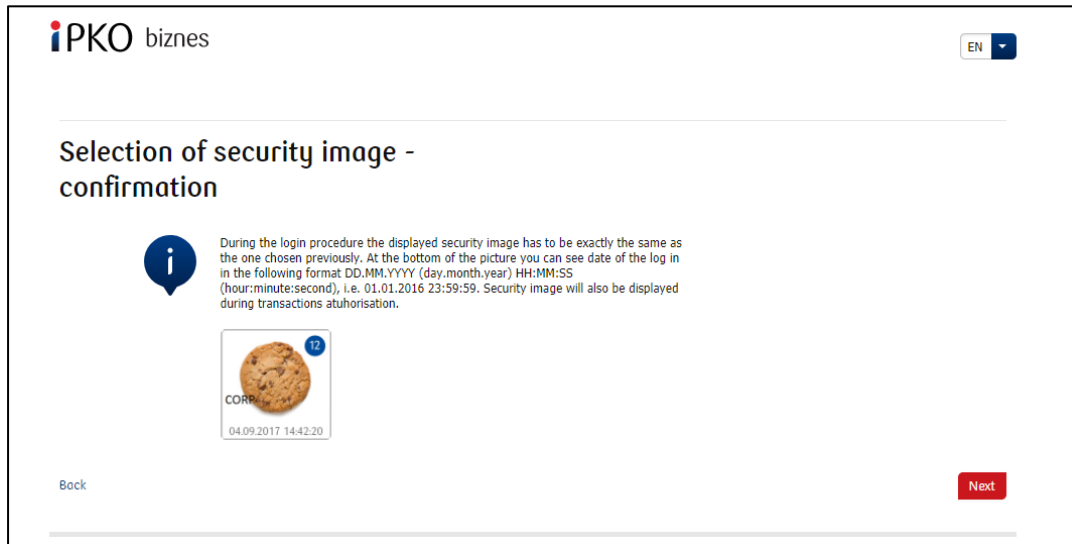
Important:
- During the first login procedure after the 11th of September 2017- as usual – the User will key in the foregoing login data, the selection of the Security Image will appear automatically,
- During the first Security Image selection the service will not ask the User to type code from token,
- 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.
- The presentation of the Security Image does not concern the mobile version iPKO biznes service neither "old" iPKO biznes service.

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.

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 "Centrum Obsługi Klienta Korporacyjnego", available at: +48 61 855 94 94 or 801 36 36 36 (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 that the site address in the browser window looks like this**:

- https://www.ipkobiznes.pl

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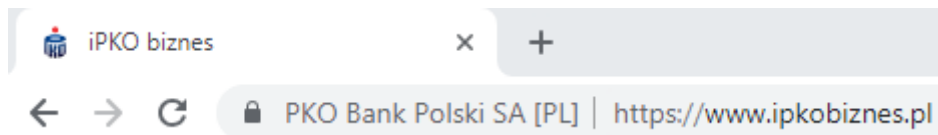
4. **Check the safety certificate.** Certificate data is available in the browser, most commonly in the "File" menu under "Properties". After selecting the "Certificates" button, check both "General" and "Certification Path". You can also access the certificate data by double-clicking on the padlock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

5. **While logging in at the Bank's website, never use links** of unknown origin, placed in an e-mail and SMS or on websites not belonging to the Bank.

6. **Do not disclose the login information** (customer number, access passwords) to other persons, do not provide it 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 case of any inaccuracies, report this fact.

If you notice anything unusual at the login site, please call **801 36 36 36** hotline (no fee for domestic calls at home, otherwise local tariff) or **+48 61 855 94 94** (for calls from abroad and from mobile phones, local tariff applies) PRIOR TO LOGGING IN.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 16/108

Hardware token usage

The reader, along with an individual chip code card, forms a token that allows you to generate one-time passwords - used for login and one-time codes - to authorize transactions. Answers generated by the token are presented as 8 digits.

One chip code card is assigned to one User only, so it must be protected against third party access, in the same way as e.g. bank cards.
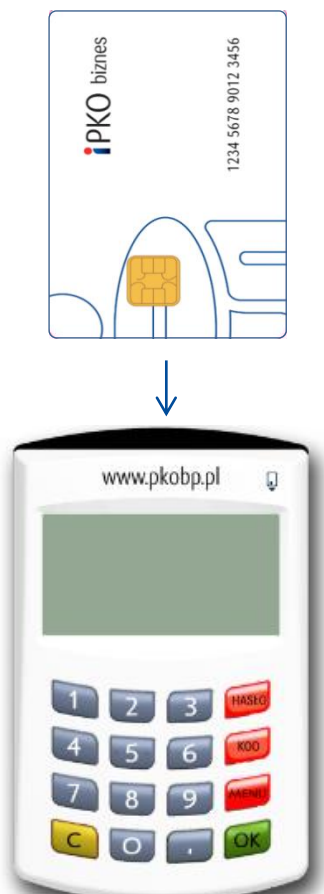
Reader with numeric keypad.
Insert the microprocessor card into the reader (the microprocessor must be placed in the reader). After a few seconds you will see the options: Choose PASSWORD (HASŁO), CODE (KOD) or MENU.

The PASSWORD (HASŁO) function is used to generate an 8-digit password for logging in to the system.

The CODE (KOD) function generates a one-time code needed to authorize operations on the website. When prompted to enter a response of the token to the relevant code, select the CODE option on the reader, the reader will generate a sequence of digits for the code. The generated code should be entered in the form.

NOTE! To activate the service, call the HOTLINE. If you have trouble using the reader or lose your card, please contact HOTLINE. **In the case of a keyboard token, the attached cable is currently not in use**

Token VASCO DigiPass 270

The use of the token (VASCO DigiPass 270) is very simple. Every time that an authorized user wishes to log into iPKO biznes or wants to carry out an operation, he will be asked to enter a code generated by the token. For higher security, the token is protected by a PIN code. At the moment of delivery the PIN code is 12345. When using the token for the first time, the user must change the PIN number.

Token activation path

1. Activate the token by pressing and holding the ◀ arrow button and additionally by pressing the 🔓 button.
2. Enter PIN 12345.
3. The application will display NEW PIN and some free space for entering the new PIN number. Enter a 5-digit PIN number, known only to you.

4. The application will display PIN CONF and some free space to enter the PIN number once again.

5. If the number has been entered correctly, the application will display NEW PIN CONF.

6. If an error is made when entering the new PIN number, the application will display FAIL, following which, you will be asked once again to enter the new PIN number and to confirm it.

7. To change the PIN code, switch the token on, enter the valid PIN code, press and hold the ◀ button while at the same time pressing and holding the 🔓 button.

8. The application will display NEW PIN and some free space for entering a new PIN. Enter a new 5-digit number, known only to you.

In order to log into iPKO Biznes, you must turn on the token using the buttons ◀ and 🔓 and enter your PIN. When the word APPLI appears on the screen of your token:
• select the digit "2" on the keyboard. The application will generate a 8-digit code which should be entered as a PASSWORD.
• select the digit "3" on the keyboard. The application will show two hyphens ▬▬ which have to be replaced by entering authorization code number required by iPKO Biznes. The application will generate a 8-digit code which should be entered as a TOKEN CODE.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 18/108

iPKO biznes mobile application

iPKO biznes electronic banking service users are allowed to use mobile application. The application share company's current financial information on a mobile devices. iPKO biznes mobile application is available for following devices:

- Andriod 4.1 or higher
- iOS 9.0 or higher

In Polish and English language version. Quick access can also be reached with a finger print.

iPKO biznes mobile application permits quick access to:

- Transactions to sign,
- Preview of account list and avaialble funds,
- Account history,
- Pendring execution and cancelled transactions..

Mobile application permits user to authorize transactions pending his/hers signature and execution of one or few transactions using only one signature. Furthermore, application permits easy search of all needed data, e.g. transactions by counterparty name or transfer title. Besides current account handling, preview of current exchange rates or market analysis is also available. The mobile application also enables creating comfortable shortcuts to user's favourite service sections.

Before downloading and activating iPKO biznes mobile application, ensure that your device match technical requirements, and has access to internet.
To download the iPKO biznes mobile application, enter the Android, iOS or Windows Phone app store and find iPKO biznes application by typing "iPKO biznes" phrase in the store's search box and download "iPKO biznes" mobile application.

To activate iPKO biznes mobile:

a) Open the iPKO biznes application and choose „Activate".
b) Enter the iPKO biznes login credentials (user ID, token password, password).
c) Set a 4-digit individual PIN.,
d) Log in to the iPKO biznes website – go to „Settings" section and than choose „Mobile appliactions" tab.
e) Get activation code from iPKO biznes website and enter it in the iPKO biznes mobile application.
f) Your iPKO biznes mobile application is ready to use. Log in using your individual PIN..

The only costs User incures are tariffs operator fee for internet connection during the iPKO biznes application download for mobile devices.

Operating mobile token

Mobile token is one of the iPKO biznes mobile application feature. It ensures easy transaction authorisation executed via mobile application – enter toke PIN and transaction will be authorised. Mobile token can also be used as a Authorisation tool in iPKO biznes website, for logging in as well as for transaction authorisation.

> Mobile token access is secured with PIN.

iPKO biznes user recieves download link from the Bank via text message. Initial PIN is valid for no longer than 24 hours from the moment of sending a text message.

Initial PIN need to be changed for individual PIN during first token launch.Individual PIN should content minimum of 4 and maximum of 8 digits. Individual PIN is defined by customer during "personalization" process. Note, that personalization is not equal to token activation, that should be performed during first log in to iPKO biznes service. In case of missing token pesronalisation or PIN, please contact our hotline.

> **NOTE!** Three failed login in attempts cause application lock and necessity to activate and personalize the application once more.

Using mobile token within iPKO biznes mobile application

Running the application, user will notice „Mobile token" option below the „Login" button. Running mobile token requires confirmation with previously defined PIN. After logging in to token, two buttons are visible : "Password" and "Code".

After chosing „Password" or „Code" button, User will receive asked information: 8-digit password required to log in to the iPKO biznes website or 8-digit code required to transaction authorisation.

Entering PIN request will be shown when it has been two minutes since last usage of „Code" or „Password" function. Each generated token code is unique and assigned to just one transaction.

Token in the iPKO biznes mobile application is not verifying correctness of the entered PIN. If User enters wrong PIN number, the application generates wrong codes or password. Then, log in to service and transactions authorisation will not be possible.

> **IMPORTANT!** Three failed code or token passwords entering attempts will lock the roken. In order to unlock the device, please contact our hotline. In case of any problems, please contact our HOTLINE (**061 855 94 94**).

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 20/108

Heading

iPKO biznes has a new main menu, always visible at the top of the screen, which consists of:

- Company name
- Context names - drop down field with context selection. Names are presented alphabetically. As the current login, the last context name to which you were logged in is displayed.
- User name
- User ID
- Log Out Button - allows you to log out of the site
- Messages
- Settings
- Administration
- Session activity timer

Session activity timer

In the top right hand corner of the screen there is a session activity timer. It allows you to control the remaining time of the session activity. After 10 minutes the user is automatically logged out. Next to the timer there is an icon used to refresh the session time, which happens automatically when you switch to another screen.

Messages

At the top of the site to the right there is the Messages section, which provides information on the number of rejected transactions. The number in the red circle indicates unread messages. When you click on the "Messages" link, you will be redirected to the Message List or Message Archive where you can read the messages, or mark them as read / unread.

The message is displayed on the Message List for 90 days from the date the message was posted (not the date of the message, but the date of the listing, or initial listing if no action was taken). After 7 days, the message is deleted permanently.

If the User moves the message to the archive, it will be presented for 90 days calculated from the date of presentation of the message in the list (not the date of creation - in practice since the last transfer to the archive). After 7 days, the message is deleted permanently.

The list of messages about rejected transactions is limited to the accounts to which the logged-in User has the authority to search for transactions and bundles.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 21/108

Main menu of the site

The menu leads to different parts of the site. It is located directly under the heading. It contains the following links:

- Home site - default login section. You can always return to it when you select the "Home" icon.
- Transactions Section
- Accounts Section
- Cards Section
- Loans and Deposits Section
- Cash management Section
- Analysis Section
- Applications Section
- Choice of language version. Dropdown list of User interface language selection. Versions are arranged alphabetically, although the Polish version is always presented first.
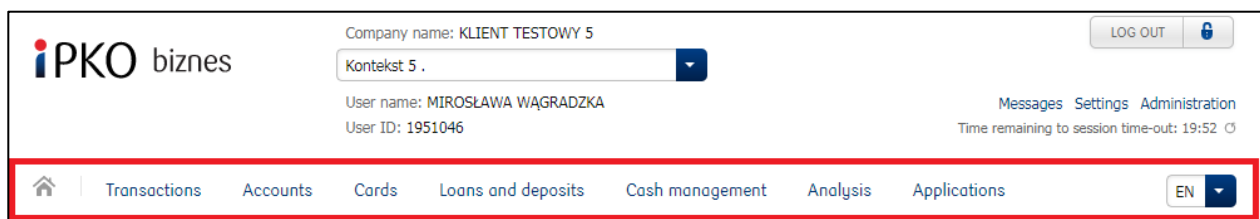
New Tile

New Tile content is dependent on the level 1 menu, and is different in the "Transactions" Menu and in the "Accounts" menu.

Choice of action takes the form of a drop down field. When you click on a tile, its contents expand downwards, allowing you to select actions from the menu.

When you click on the first level in the selected action, such as Transfer, the second level of Single, Own, Tax, ZUS or Foreign, is displayed. It is possible to move to the next levels downwards if the action has them. At the same time it is possible to select actions already in level I, if it does not include additional selection options.

At any position from which you can choose further options, there is an arrow. From the second level, at the top of the list there is a level I position, which is written in bold type and allows you to return to a higher level, below there is the list of items from the selected level. The next selection causes another reload, and at the top of the list there is always a higher level position allowing you to return to the previous level. If you do not select any item, and click outside the New menu area, the drop down field closes.

The position is selected by clicking on the actions at the last level. When you select an item from the list, you will be taken to the screen for that functionality.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 22/108
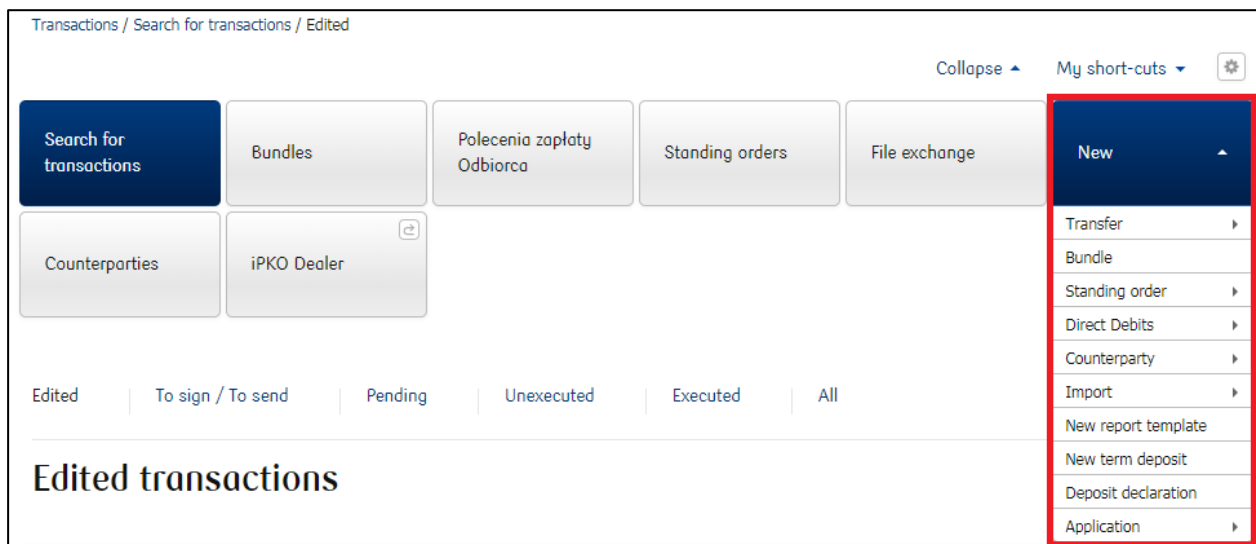
Personalization

iPKO biznes Users can customize the view of the service according to their needs by managing the tiles that transfer them to the default or personalized item for the module. The maximum number of tiles presented in one line is fixed and it is 6 (for the first line this number is 5 + tile "New"). Exceeding this number will cause the tile to move to the next line as the first one on the left.

The "My shortcuts" link is located at the top right hand corner of the menu, to the left of the settings icon.

The "New" tile - the tile contains a list of functionalities dedicated to the specific module. Regardless of the number of menu tiles, the "New" tile is always in the first line, on the right.

After selecting the Settings icon, the following are presented on the tiles:
Arrows allowing to move the tiles to the right and left. The exception is the "New" tile, which is always presented in the last position in the first line and may not be moved. In the edit mode, it is inactive.

The tile, located in position 5 in the first line (before the "New" tile), after moving to the next position to the right, will be moved to the second line.
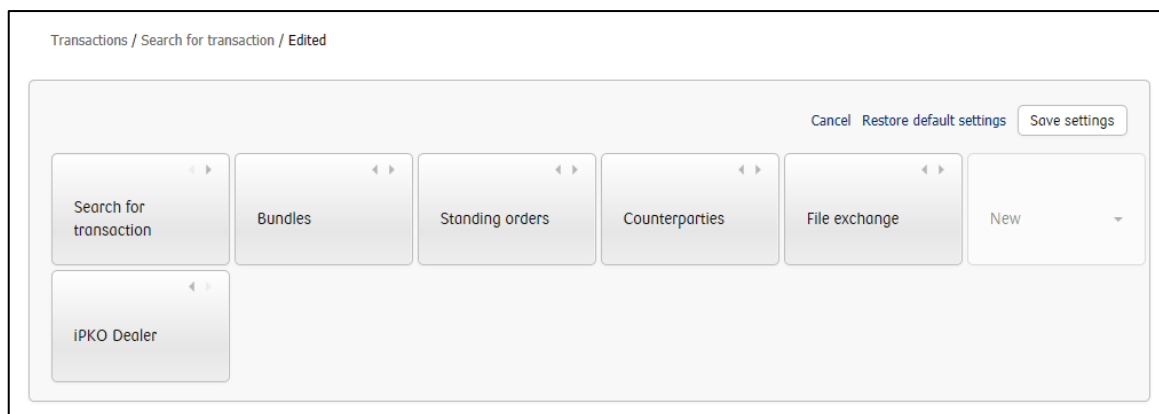
Tiles containing links outside the transaction service (for example iPKO Dealer) are marked with an arrow symbol.

The "Cancel" link - allows you to exit the settings without saving changes; clicking anywhere on the screen outside of the settings area will also cause exit from the settings without saving changes.

Link "Restore default settings" - restores the default settings of the second level menu. Clicking the link will present the tiles in the default order. Presenting does not mean saving. To save the restored defaults, select the "Save Settings" function.

The "Save Settings" button, which saves your changes and closes the tile edit mode. Saving your settings does not require the authorization code.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 23/108

Footer

It occurs on every screen of the site, and looks the same on each screen. It contains links to the site structure presented in columns. The untitled column provides links to guides, tariffs, commissions, interest rates, exchange rates, and security information.
The dates and times of the last successful and failed login attempts are also shown.

Search criteria

The system allows you to narrow the list through a filtering mechanism that works the same way in the whole iPKO biznes. The appearance of the search criteria section depends on whether the default search criteria have been applied on the screen.

The **"Select search criteria"** button opens the lightbox listing the search criteria for that site. When you select criteria, the button name changes to "Edit search criteria"

The **"My Search Criteria"** drop down allows you to search for a transaction that you previously defined

The **"Search"** edit field allows you to enter the phrase to search - for example the name of the contractor. The completed field, confirmed by the User by clicking the search button or enter, becomes an active filter.

Result tables

Search results in the whole site are presented in the form of result tables. Tables for each module have defined default fields and the default layout. The default appearance of the result table together with the specified sort criteria is set independently for each module.

After clicking the settings icon, the customer may personalize the layout of the table. You can:

- Change the order of the columns
- Hide the columns
- Add columns from the column list predefined for the table
- Change the data sort mode in accordance with the fields set in the table

Group functions

Above each result table on the left, there is a "Group Functions" dropdown field, where default options for each result table are presented. For example, for the main site the options are: Download Statements, Download Standard Reports, and Request Custom Reports. If you want to download the statements collectively, select the accounts, and click: "Download statements" in the group functions.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 25/108

Administration

The administration module is described in more detail in the Administrator Manual. iPKO biznes service allows you to work in contexts, after appropriate configuration within the company. In other words, if you are authorized to operate more than one company, you will be able to select a context from the drop-down list in the middle, at the top of the screen (context changes when you click on the relevant context). Within the context you hold certain authorizations. Details of the authorizations can be checked by selecting the "Administration" option, then the tile "Users", and "Details" column features. A User who holds no administrative rights to the context will not be presented with administrative functions and will not be presented with information about other Users.

Context parameters

In this section you can check your basic context parameters such as signature class, session length, or default language.

Accounts

In this section you can check the list of accounts that you have access to within the context you have chosen.

Users

In this section you can check, for example, your signature class or service authorisation scheme. A User who holds no administrative rights to the context will not be presented with information about other Users.

Access restrictions

In this section you can check whether the context to which you are logged in has defined access restrictions, such as the ability to log in only on workdays or from specific IP addresses.

File formats

In this section, you can check the list of defined file formats for the context in which you are currently logged in.

Settings

Access channels

The "Access Channels" option contains the functions and information needed to manage security. In addition to presenting the date of the last successful and unsuccessful login to the on-line or mobile system, it is possible to block access to these services and change the password.

Password

In this section, the User can change the password to the iPKO biznes site. The change is made by entering in the appropriate fields first the old password followed by the new password twice. Changing your password will be confirmed with a message.
The password can consist of 8-16 alphanumeric characters and the following special characters :
`!@#$%^&*()_+-={}[].;'<>?. Diacritical marks will be treated as incorrect. The system distinguishes uppercase and lowercase characters.

Blocking access to the mobile or on-line service

Blocking access to the service requires the "Block" option in the "Access Channels" table and confirmation in the next step with the "Done" button

Authorization tools

In this section, you can view information about the authorization tool that is assigned to the context in which you are logged in.

My profile

In this section you can set the default account on forms, transaction values parameters and import parameters. In the Accounts List section you can assign accounts to groups (collectively or individually), manage the account groups by editing the group name, group presentation order in the account lists; these changes will be visible after log in to the Accounts - Current Accounts section (after selecting the "Show grouped accounts" view). Account groups will also be visible in the relevant filters. Accounts that are not assigned to groups will be listed as "Accounts not assigned to any groups".

Mobile applications

In this section, you can manage your iPKO biznes mobile applications. On this screen the following are presented by default:

- Application name,
- Application status
- Date of registration
- Date of last successful / unsuccessful login
- Operating system

From the iPKO biznes level you can:

- Change the PIN to the application
- Lock or unlock the application
- Change the default name of the application
- Delete the application

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 27/108

After login

This is the default site that appears after logging in. The screen shows all the accounts to which you are authorized. In the columns of the table, default data are presented, such as name and account number, funds available with the account currency and account balance with the account currency. By clicking on the amount in the "Available funds" heading, you are transferred to the "Unsettled funds" option, and in the "Book balance" column for "Account history." Clicking on the name or account number opens the details of the account on the layer.

After logging in, the screen consists of several functional sections:

Messages

After logging in to the site, below the first menu level there is a message informing about the number of unread messages. This is only visible if the User has unread messages. From the message you can see the whole message by hovering over the link. The details of the unread message will open on the layer. Selecting the "See All" link from the message level allows you to navigate to the full message list.
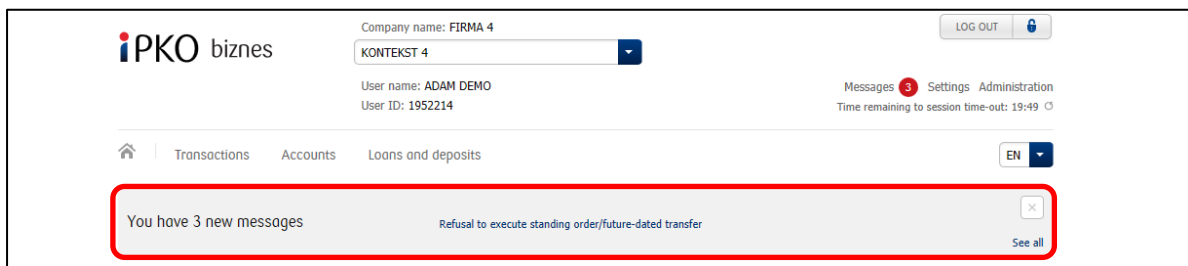
Shortcuts

The following default shortcuts are listed in the shortcuts section:

- To be signed
- Account history
- Statements
- New transfer
- New import
- New
- Link Add a shortcut

Shortcut tiles lead to the most commonly used functions of the site. Selecting a shortcut tile moves you to a separate site dedicated to the section. You can manage (change the order or delete) shortcuts. To do this you need to select the "Add shortcut" option above the default shortcut tiles.
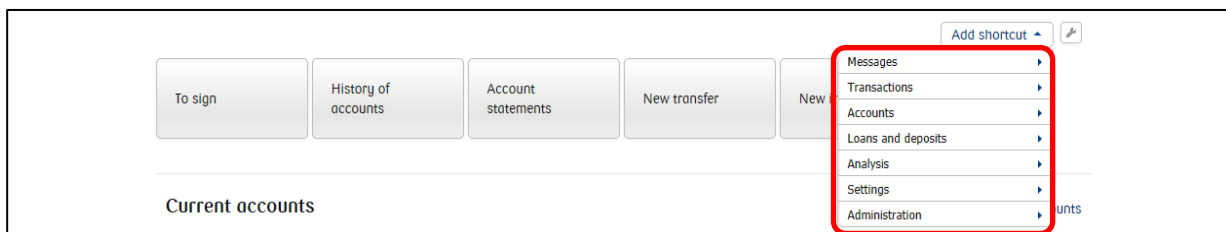
Selecting the settings icon will allow you to edit shortcuts . If no shortcuts are defined (eg they have been deleted), the editing mode will contain the following function links: Cancel; Restore Default and Save Settings.

On each defined tile there will be presented icons allowing you to manage their order or delete them. You can move shortcuts using the left / right arrows. Moving right to the last shortcut of the line causes it to move to the next line. If the shortcut is deleted, the next shortcut will replace it.

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Page 28/108

You can add an unlimited number of shortcuts to the screen.

Summaries

Two additional account summary links are presented over the tables:
1) **Summary of all accounts** shows the total amount of funds available in a given currency and accounting balances in a given currency without the need to mark the accounts. This summary always shows the total data of all accounts that you have access to.
2) **Summary of accounts** shows either the total amount of funds available in a given currency and the accounting balances in a given currency without the need to mark the accounts or presents a summary only for the selected accounts in the table.

If you have access for example to 3 accounts but your right to view the balance of accounts / funds available is limited only to two accounts, this summary will only cover two accounts in the summary section.

If there is a group of accounts in the context, then the Account Summary link at the header level of this group is a summary of the accounts in that group. If "show non-grouped accounts" option is chosen in the view options, all selected accounts or all accounts (if none were selected) will be counted. If the filters are set up, then the summary will apply to all accounts that meet the search criteria, not just those visible on the site (unless the records are selected).

The summary also includes the rules for consolidated account limits, if the Customer uses this type of product.

Available funds are the sum of the funds increased by the amount of the revolving loan or the allowed debit balance. The amount of available funds is also influenced by unsettled funds (which increase or decrease it).

Account balance is the amount of funds booked in the account.

Search criteria

The dashboard displays the initial status of the Search Criteria.

The initial status of the search criteria section includes "Select your search criteria," "My search criteria," and the "Search" field.

When searching, results are returned in a non-grouped view.

View options

When you log in, the default view of non-grouped accounts is displayed. If you select the "Show grouped accounts" option, you will see a list of accounts divided into groups that you have created. By default, only the first group of accounts is expanded in the group view, the other groups are collapsed. Group of accounts aggregating accounts not assigned to any of the groups is presented under all other groups of accounts. After selecting "Show non-grouped accounts", a full list of accounts expands.

Functions at the accounts table level

In the "Functions" column you can quickly go to the account history, search engine transaction or add your own shortcut. Clicking the "More" link expands a list of links to individual functions at the account level.

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Page 29/108

Accounts

Current accounts

The section presents the same range of data as the page after logging, except for default shortcuts and information regarding messages.

Account history

In the "Account History" tab, you can find information about each completed transaction that changed the account balance of the account. Transactions presented in the history of the account can be searched by transaction type. Data can also be searched by date, transaction amount, counterparty name, transfer title, and counterparty account number. Search criteria can be combined. The transactions in the list correspond to the selected search criteria and are presented according to the date of the operation. The operation date is the date when the transaction was physically made on the account. The currency date is the date on which the transaction was executed and affected the balance of funds available on the account. From that date interest is accrued.

PDF transaction receipts can be downloaded individually for each of the records in the table, (this option is available in the "Functions" column) or collectively by "Group Functions" after selecting the transaction and selecting the "Download documents in group" option. The application allows you to download a full summary of searched operations. Generating the summary can be done by selecting the "Download list" option in the group functions and specifying the file formats. It is also possible to draw up a summary of selected transactions. To do this, you need to select the transactions, so that only the operations that you have selected are listed in the downloaded list. You can order the file in one of five formats: PDF, XLS (Microsoft Excel), CSV (text file, comma separated), XML, HTML containing a simple table, opened with a browser.

NOTE! All transactions debiting the account are presented with a "-" sign, and all account credits are not preceded by any sign. If you enter the amounts without any sign in the Amount min. and Amount max. (Or in one of these fields), the search will cover all the debits and credits from the given quota range.

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Page 30/108

Blockades

In this section unsettled funds and potential seizures are presented. Unsettled funds are the sum of funds from unsettled transactions in your account. The transaction blockade is established by the system at the time the transaction order is executed with the current date or when the bank executes a transaction with a future date. Credit card transactions also reduce the funds available at the time of the transaction. The blockade is cancelled when the transaction is settled.

Account statements

In the "Account statements" section you have the option to download statements in PDF format. The statments for the last months can be download after changing the „due data" in the „edit search criteria. On the first screen, the system by default displays the last periodic statements for all accounts. It is also possible to search for statements:
· for a single account,
· for selected accounts,
· for a specified period,
· according to the number of the statement (after indicating one account).
To download the statements please use the "Download" option. There is a possibility of group download. To do this, you need to select the statements and use the "Download statements" option from the group functions. The files will be saved in the bundle (ZIP format).

Reports

Standard reports

The "Accounts" section under the "Reports" tab provides a functionality where you can order a file in one of three formats: Elixir, MT940, Contact (Contact is a format compatible with the file format created for Customers who have used the Contact Banking system). It is a standard functionality available to all iPKO biznes Users provided they hold the proper authorizations.

These reports facilitate cooperation with financial and accounting systems. They contain a string of characters that can be easily imported and read by most financial and accounting systems. The maximum period for which report files are available is 90 days, calculated from the current date. To order a file report you need to specify: account, date - day or range of days for which the report should be generated and file format. To download the report use the "Download" option. It is possible to group reports. To do this, select the report and use the "Group Functions" option, where "Download standard reports" should be indicated. The files will be saved in the bundle (ZIP format).

Selecting "Own References" will result in the report containing the customer's references for each transaction. Referral can be provided on the condition that a referral order has been issued for the account, and at the same time the customer has given such references while executing the transaction.

Report Module - customized reports

The Report Module is a service that allows you to define any output file structure. It is designed to create personalized reports, among others: for uploading to accounting systems or defining custom file formats. A module based on operations posted on an account allows you to quickly obtain a file that matches the expected output parameters.

The Report Module allows you to define reports (files) according to:

1.   File format: txt, csv, xls, pdf, xml, html
2.   File type: floating-point, fixed position

3.   Generating mode: periodical, on demand
4.   Other data such as: data structure, code site, date and amount format, types of operations, sorting and more

1.   The reporting module allows you to create, modify, and delete different templates from which you can generate and download customized reports.

2.   The reporting module allows you to obtain files that contain data for one data record in a single line.
      Reports based on predefined templates can have one header line and one footer line.

3.   The module allows you to create fixed and floating point files.

4.   The module allows you to create reports depending on their generation mode: on demand and recurring.

5.   It is possible to define any number of formats / templates.

6.   The reports are created on the basis of booked transactions, i.e., those for which the Bank's operating day has ended.

7.   Reports can be ordered for a year back from the current date on the condition the service was active during the period.

8.   Generated reports can be downloaded by authorized persons and are stored in a non-standard report database for a period of 3 months from the time they are created.

9.   Reports are generated from current accounts (not generated for credit accounts).

10.   The service is available from Monday to Saturday from 7:00 to 21:30.

11.   NOTE! The ability to create templates and order and download them depends on two authorizations:

      a)   Customized Report Authorization - When the Report Module service is activated, the administrator User must create or modify the "Service Authorizations" scheme to add the "Report Module Management" authorization. Then this scheme should be assigned to the specified User. The above parameterization will cause the selected User to create report templates in the Report Module

      b)   the authority to order and download customized reports - to be able to order or download generated reports by the User, the User must have active "File Reports" authorization. This authorization can be found in the "Authorization scheme" and is assigned in the User - account relation.

Managing customized report templates

The functionality allows you to create your own report templates that will generate files that match the structure and data specified in the template. The option to create templates is available from Accounts -> "New" tile -> "New report template". Managing templates is available in the section: Accounts -> Reports -> Report Templates.

Only the Users with report module management authorization will have access to the "Report Templates" feature. This feature allows you to create your own reports and manage existing ones.
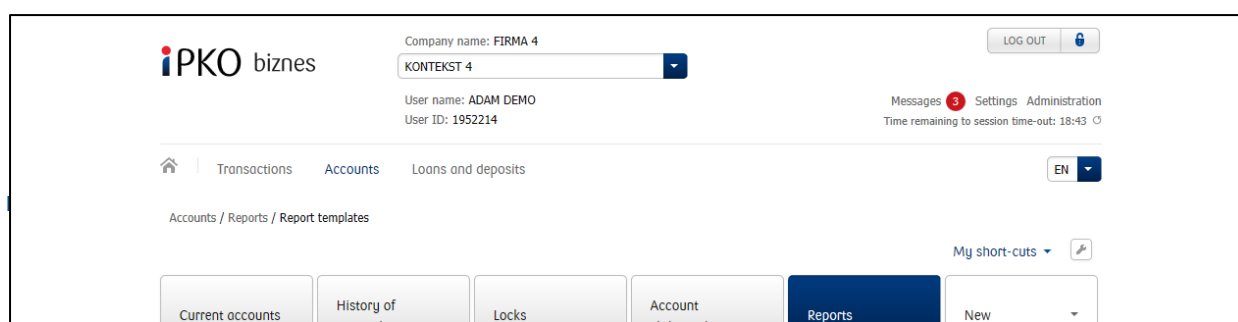
Report Template Statuses

Each report has a status, which can be one of the following:

5.   Active - default status when a new report template is created.

6.   Pending - is the status in which reports created as "periodical" are no longer generated, while reports created "on demand" are no longer displayed on the "order report" screen.

Report Template Management Options

In addition to each template, the following options are available:

7.   "Change" - allows you to modify the format, the option transfers you to the editing screen of the existing format.

8.   "Delete" - removes the format. Using the option permanently deletes the report without restoring the template.

9.   "Details" - a site presenting information about the format, including the option to download to PDF,

10.   "Suspend" - an option presented for reports in the status "Active" allowing to suspend the indicated report.

11.   "Activate" - the option presented for the report in the status "Suspended", which allows to restore the report to the status "Active".

Defining a report template - Creating a report

Selecting the "New" tile in the "Accounts" menu will cause the User to be moved to the new dedicated report creation screen. When creating a new report, specify the characteristics of the file and the fields from which you want to build the report.

A detailed description of the specification of the dedicated structure of the report is provided in the document "File Reports - output file structure of iPKO biznes" available for download at the login site:

http://www.ipkobiznes.pl/nowe

When creating a new report template, you can use the "Use Current Template Settings" option. This function allows you to fill in a new template with the data of an existing report or so called standard report prepared by the Bank. The standard reports you can use are "Elixir-O" and "Contact" templates.

Newly created "on demand" reports and standard formats are available on the "Standard Reports" screen. Periodical reports, according to the time they are generated, are automatically provided on the "Custom Reports" screen.
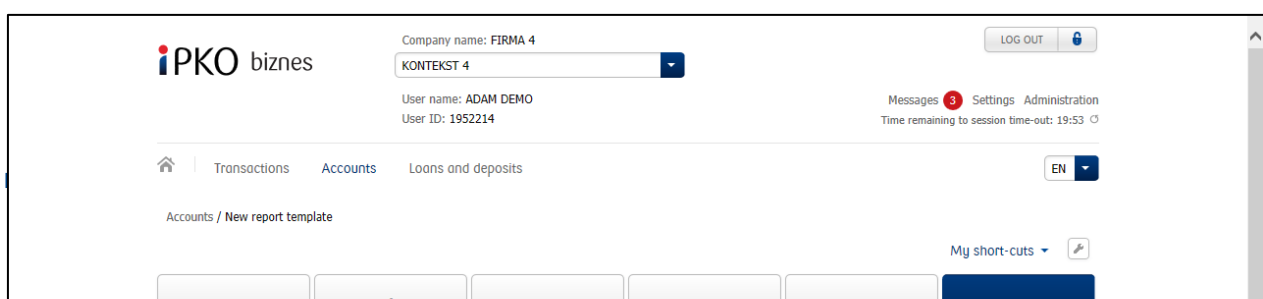
Ordering a report

Dedicated functionality for ordering "on demand" reports is available through the "Custom Reports - Ordering" screen. When you enter the screen, specify the criteria for the report to be generated and then use the "order" function.

Standard reports can be generated for the last 12 months from the current date. At one time, the scope of data collected for the report may not exceed 3 months. The data on which the reports may be based are available only for the past days (i.e. for those in which the Bank's operating day has ended), and provided that the reporting module is active during the reporting period. With the above parameters but if there is no data available for the indicated account, the service will accept an order and generate a report without data with the status "Not available - no data".

The list of templates that can be ordered from the "on demand" report has 4 standard templates created by the Bank: Elixir, JPK, Contact and MT940. It is also possible to create and generate custom reports after creating a template, this option is available to authorized Users in the "Report Templates" functionality.

You may specify the following: Account, report name and the date for which the report should be generated. Additionally it is possible to choose how to download data in one of the two following options:

One day in one file - will cause the reports to be downloaded in separate files for each day of the specified time range. (Example: a report for 3 accounts has been selected for 4 days. As a result, 12 files will be downloaded to an aggregate file, separate reports per day for each of the selected accounts).

All days in one file – will download reports for the specified period to one file per account. (Example: you have selected a report for 3 accounts with 4 days, the application generates 3 report files, one for each account, containing 4-day transactions).

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Page 35/108

Downloading reports

In order to find the report you can specify in detail: the name of the report, the account, the report cycle, the date of submission of the report generation order. In the "Ordered list of reports" section, you can verify the list of generated reports for up to 90 days in the past.

12.   "On Demand" reports are grouped into a single order. Selecting the "Expand List" option next to the account name will expand the record with detailed information about each of the reports ordered on that order.

13.   Reports generated "Periodically" are not grouped and each report is presented as a separate line.

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Page 36/108

Transactions

The module is used to search for orders handled by the iPKO biznes system and generating them. The transaction menu is divided into 7 tiles:
· Transaction search
· Bundles
· Standing Orders
· Contractors
· File exchange
· **New** - allows you to create new transactions, bundles, contractors, fixed orders or imports.
· iPKO dealer

Two transaction views are provided:
· **Default view**- presentation of single transactions and bundles in one list, with the possibility to expand the bundle, to present the transactions in the bundle.
· **Flat view** - showing all transactions in one list regardless of whether the transaction is registered individually or within a bundle, in this view, no bundle records are displayed.

Transaction search

This function allows you to search for transactions ordered by iPKO biznes from 15.04.2016 including transactions deleted before being sent for execution. Transactions can be searched by full counterparty account number, counterparty name, transaction title, transaction type, status, ordering date, or amount. Search criteria can be combined with each other and different search configurations can be saved.

The transaction details screen shows its history, including information such as reissue, transaction history, copying to the bundle or saving the counterparty.

One-time transfer

[Redo] [Copy to bundle] [Save counterparty]

From account   63 1020 5561 0000 3302 0363 0480   Title   faktura 17/01
                Rachunek bieżący   Amount   650,00 PLN
To account   82 1050 1445 1000 0090 4811 4046   Execution date   2017-02-22
Counterparty name and   Kontrahent 2   Registration channel   iPKO biznes
address   Ulica PKO BP 19/19   Type   One-time transfer
                02-000 Warszawa

Transaction parameters

Execution method   Regular   Sending for execution   Yes
Awaiting funds   No

Other parameters

iPKO biznes identifier   177083833
Transaction identifier   00000003758472692
Status   Executed

Signing pattern

List of rules   without limit
                 1 signature of class Kierownik (ID 224946) and 1 signature of class Dyrektor (ID 224945)

History

Creation   2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))
End of editing   2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))
Authorisation   2017-02-22 12:30:30, HALINA TESTOWA (Dyrektor (ID 224945))
Awaiting funds disabled 2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))
Authorisation   2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))
Forwarding to banking   2017-02-22 12:32:06, ANNA DEMOWA (Kierownik (ID 224946))
system

Edited transactions

This is the default section of the "Transaction Search" tile. This tab displays transactions during editing. Finishing editing will transfer the transaction or bundle to the "To be signed, to send".

Transactions for signing, for sending

The "To be signed" tile is available on the home site, showing single transactions and bundles that are in the "To be signed" status. Operations will stay in this status until they are fully authenticated (collecting the required number of signatures) or in the case of bundles until they are re-editable.

At the top of the site there is a number of features that allow you to filter transactions. Selecting one of the options and selecting the "Transaction search" option will allow you to display a transaction that meets your search criteria.
The transactions to be signed can also be sorted according to the following criteria:
· type of operation (domestic, foreign, ZUS, US and many others),
· account debited,
· status (pending my signature, signed by me, partially signed, unsigned, to be corrected),
· ordered date of execution.

Over the "Transactions to be signed, to send" list, there are functions allowing changing transaction parameters, sending back for editing, signing, copying, sending and deleting transactions.

Each operation can be signed separately. In this case, use the "Sign" function next to it.

It is a lot faster, however, to use group functions, especially for large numbers of operations / bundles. To perform group actions, select the group function by using the "dropdown" function, and next select the desired group function.

To select all operations on the site, use the "checkbox" above the transaction.

Group features allow you to authorize all of the indicated transactions / bundles with one signature. Available functions depend on the bookmark of the User.

The "Group Deletion" feature allows you to delete all selected operations from the site. The operation does not require a signature, but it depends on the authority you hold.

The "Change Transaction Parameters" feature allows you to change the various transactions. In the iPKO biznes there is, for example, the possibility of signing a transaction / bundle, but with an execution at a later date. This need arises if the execution of the transaction / bundle depends on other activities - such as incoming transfer. The person responsible for signing the transaction / bundle signs it according to the signing scheme of the operation and selects the "NO" option in the "Send to Execute" field.

All transactions / bundles for which "NO" will be selected in the "Send to Execute" field will not be sent, but will appear on the "Transactions to sign, for sending" site.

In turn, all operations / bundles with an indication for execution set to "YES" after the last signature will be sent for execution.

NOTE! In order to use the functionality, the administrator must set up the "Waiting for funds" service in the system.

Transactions pending

In this section, for example, transfers with a future date are presented. The iPKO biznes system allows you to order operations, also in case of lack of funds in your account. thanks to the functionality of waiting for funds, such operations will be presented on the site with the status of "Waiting for funds", instead of being rejected. After the account is credited, operations will automatically be sent for execution.
 After activation of the service, the following functions will be available in the system:

- for single transfers the option "Waiting for funds" with the default value: YES appears on the form and confirmation site. Sending an operation with this setting will allow you to use the money-waiting service. Changing the value to NO will cause the transfer to be rejected if no funds are available.
- for transfers imported from a file, the value will be automatically set according to the parameters set by the administrator. Therefore, if the option of waiting for funds is active in the system, all imported operations will be automatically set with this parameter. You can change this by editing the transfer on the "Edited Transactions" site.

The service of waiting for funds allows you to use two settings (parameterized by the administrator):

- waiting indefinitely - in this case, the transfer waiting for funds will be maintained in the system indefinitely. Its execution date will be automatically changed at the end of each day, to the earliest possible date.
- waiting for "n" calendar days - means that the transfer will be pending for a period defined by the administrator. If your account is not credited at this time, transfers waiting for funds will be rejected after expire date. In case where the waiting is set for 1 calendar day, the transfers will wait until the end of the current date, and then in the absence of funds will be rejected at the end of the day.

The waiting for funds service applies to all domestic transfers and transfers booked collectively, as well as payments. For standing orders the functionality applies only on the day of execution. Foreign transfers are currently not supported.

All transfers waiting funds are presented on the following sites: transaction search and unexecuted transactions.

A bundle in which at least one transfer is waiting funds, will have the status "Waiting for funds" and will be presented on the site of the transfer bundle, under the tab "Pending".

> **Note!** A transfer waiting funds is not executed immediately after the account is credited. There may be a slight delay. Consequently, this should be taken into account, especially when the transfers are made just before the upcoming Elixir session.

Unexecuted transactions

In this tab you can read information about pending transactions and bundles with the statuses:
· Waiting for execution (sent to the banking system or waiting for funds),
· Rejected,
· Cancelled.
Selecting "Details" will let you see the details of an operation that has not been executed.

The iPKO biznes system allows you to delete and cancel transactions. Both operations are dependent on one authority: "Deletion of non-authorized transactions and cancelling pending transactions".

Delete transactions and bundles

Deleting a transaction or bundle is possible before sending it to the banking system. These types of items are presented in the "Deleted" status. Deleting a transaction / bundle does not require an authorization code. Deletion can be done on such screens as: "Transactions to sign, to send", "Bundles", details of the bundle.

It is also possible to delete selected transactions from the bundle. In this case, an additional section will appear on the details site of the bundle, indicating that the bundle has been deleted. Such transfers will also be displayed on the "Transaction search" site.
Transaction / bundle deletion is recorded in history so you can see who did it.

Cancelling a transaction

Cancelling a transaction, as opposed to deletion, is possible once it is sent for execution, but before such an operation is completed. On the "Pending transactions" site you can try to cancel the operation. Cancellation requires signatures, in accordance with the signature scheme of the operation. You can cancel the pending operation.

To cancel the operation, use the "Cancel" function next to the pending operation. If the signature scheme of an operation requires only one signature, the process is completed at this stage.

In case when the signature scheme of the operation requires more signatures, a new transaction will appear on the "For signing, for sending" site, type: **Cancel a one-time transfer**. This operation must be signed in accordance with the signature scheme.
 Once all the required signatures have been received, an attempt is made to cancel the operation.

NOTE! The cancellation action is only an attempt to cancel the operation. Due to the fact that the operation has already been sent for execution, it may turn out that the cancellation will be made too late and the system will not be able to cancel the operation. Therefore, there is no guarantee that cancellation is always effective. This applies in particular to current day transfers that have been ordered just prior to qualification for the forthcoming Elixir session. After the cancellation, make sure that the cancelled operation appears in the list of cancelled operations (Outstanding transactions, Cancelled filters) after a few minutes, or the cancellation attempt fails and the operation has been settled or rejected.

Executed transactions

In this tab information about executed transactions and bundles is presented.

All

In this tab you can search all transactions within a given context.

Bundles

A bundle of transactions is a set of orders executed from one account that is subject to a common (one-time) authorization. To create a bundle, you need to import the file or select the "New" tile and the "New bundle" button in the transaction menu. Indicate the debited account, indicate the type of bundle (domestic, collective or foreign).

The created bundle will be added to the list of edited bundles, visible under "Transactions"> "Bundles". Features of individual bundles:
· orders in a given bundle debit the same account,
· the bundle has a saved identifier of the person creating a bundle, the so-called owner of the bundle,
· domestic bundle may contain different types of transfer instructions: single, including SORBNET transfers, ZUS transfers, tax transfers, transfers between own accounts, may not contain foreign transfers and direct debits, operations may have different date of execution,
· domestic collective bundle may not contain SORBNET transfers nor foreign transfers, all operations must have the same execution date,
· foreign bundle can only contain foreign transfers, operations may have different execution dates,
· a single bundle of foreign transfers may include transfers in different currencies.
The next step in creating a bundle created by the "New bundle" function will be to add or to import the bundle from the file. To do this, select "Details". The "Edited" bundle is also available for modifying or deleting orders.

The "Bundle Type" field can have one of three values:
· Domestic bundle,
· Collective bundle,
· Foreign bundle.

On the bundle details site, add payments from the "Transaction list" level. Depending on its type, one-time transfers may be added to the new bundle, including SORBNET transfers (domestic bundles only), tax transfers, transfers to ZUS, transfers between own accounts, or foreign transfers (only for Foreign bundles).

Transfers can also be added via the "Import from file" function. Adding transfers to a bundle can only be made by an authorized User.

Import transactions into an existing bundle

To add new transactions to an already existing bundle, select "Details" and select the "Import from file" link from the transaction list. When you go to the Transaction Import screen in the bundle, select the file from which you will be importing additional transactions. In addition, you can specify the format and code site of the file.

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Page 43/108

You may not import, copy or transfer foreign transfers to a bundle containing domestic transfers, and the other way round. Foreign or SORBNET transfers may not be imported in to a bundle posted collectively.

Selecting the code site of the imported file is not required, however, it is recommended to avoid problems with displaying Polish diacritics (for example, files in the code site CP1250 / Windows 1250). If you are having trouble locating the code site of the imported file, select "Detect automatically". Then the system will automatically try to recognize the code site of the imported file. The available options are: Auto Detect - default, CP-1250, CP-852, ISO-8859-2, UTF-8.

After adding the transfers to the bundle, finish editing.

Then sign the bundle. The bundle may require additional signatures.

The bundle starts to be visible in the list of bundles to sign, available from the transaction menu, under the "Bundles" tile. Status "To sign" means that the bundle has been closed and forwarded for authorization; The bundle will remain in "to sign" state until it is fully authenticated (collecting the required number of signatures) or until the bundle is redelivered. Status "To send" means that the bundle has received all the required authorizations and is sent for execution to the banking system.

Any change in the partially approved bundle will cancel previous authorizations. NOTE: If a transfer has been made in the bundle with a past date, the User is informed by the appropriate message when submitting the last signature. For example: "The signed bundle contains transactions that require an amendment of a date or way of execution . Number of transactions with past date: (8) " The User may decide whether to correct. Choose one of the options: "Correct as below" or "Do not correct".

List of bundles

After entering the "Bundles" function, a list of bundles will be presented broken down into sections depending on their status; by default: "Edited" then "To sign, to send," "Pending," "Outstanding" "Completed" and "All." Each User has the option of personalizing the presentation order of individual subsections by customising the presentation of this menu.
During the processing of the transfer bundle there are the following statuses that limit the type of operations that can be performed at a given time on the processed bundle:

Section - Bundles "Edited"		
Status of the bundle	Status of operations that may occur in the bundle.	Comments
Edited	• Edited, • Deleted	For the "Edited" bundle, you can add, modify or delete orders..
Under review	• Under review	"Under review" bundles are foreign bundles under

	• Edited,	review in the banking system. Where there is at least
	• To be completed,	one operation under the "Under review" status, the
	• To be corrected,	whole bundle gets the status of "Under review".
	• Deleted,	
	• Unknown status	
Edited – to be completed	• To be completed,	The "Edited – to be completed" bundle contains at least
	• Edited,	one international transfer, which requires the
	• To be corrected,	completion of the data.
	• Deleted,	
	• Unknown status	
Edited – contains wrong orders	• To be corrected,	The "Edited – contains wrong orders" status pack is a
	• Edited,	bundle of foreign transfers to be corrected.
	• Deleted,	
	• Unknown status	

Section - Bundles „For signing, for sending"

Status of the bundle	Status of operations that may occur in the bundle.	Comments
To be signed	• To be signed, • Deleted, • Unknown status	"For signing" - this status means that the bundle has been closed and forwarded for authorization; The bundle will remain in the "To be signed" state until it is fully authenticated (collecting the required number of signatures) or until the bundle is re-sent for edition.
To be sent	• To be sent • Deleted, • Unknown status	"For sending" - This status means that the bundle has been closed and has received all the required authorizations, but has not been sent for execution.

Section - Bundles „Pending"

Status of the bundle	Status of operations that may occur in the bundle.	Comments
Pending execution	• Pending execution, • Cancelled, • Deleted, • Completed, • Postponed	"Pending execution" - this status means that the bundle has received all the required authorizations and is sent for execution to the banking system,
Pending execution (rejected transaction have occurred)	• Rejected, • Pending execution, • Unknown status, • Deleted, • Cancelled, • Completed, • Postponed,	"Pending execution (rejected transaction have occurred)" - this status means that the bundle has been sent for execution. The rejected transaction has occurred in the bundle.
Pending execution (Status unknown transactions have occurred)	• Unknown status, • Pending execution, • Deleted, • Cancelled, • Completed, • Postponed,	"Pending execution (Status unknown transactions have occurred) "- the status of the bundle means that the bundle has been sent for execution. There are transactions in the bundle for which, due to technical reasons, it was impossible to determine the proper status. Important !!! Prior to performing an unknown transaction again, it should be verified whether the account has been debited or whether it is in unexecuted transactions. Alternatively, call Hotline.
Waiting for funds	• Waiting for funds, • Pending execution, • Deleted, • Cancelled, • Completed	"Waiting for funds" – a bundle in which at least one transfer waits for funds.

Waiting for funds (rejected transactions have occurred)	• Rejected, • Waiting for funds, • Pending execution, • Error Unknown status, • Deleted, • Cancelled, • Completed	"Waiting for funds (rejected transactions have occurred)" – a bundle in which at least one transfer is waiting for funds, and during the operation there are rejected transfers.
Waiting for funds (Status unknown transactions have occurred)	• Error Unknown status, • Waiting for funds, • Pending execution • Deleted, • Cancelled, • Completed	"Waiting for funds (Status unknown transactions have occurred)" - a bundle that has pending operations and at least one operation for which technical status could not be assigned with the proper status. Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.

Section - Bundles „Unexecuted"

Status of the bundle	Status of operations that may occur in the bundle.	Comments
Rejected	• Rejected, • Cancelled, • Unknown status, • Deleted	"Rejected" - A bundle in which none of the operations has been completed, operations in the bundle have been rejected.
Cancelled	• Cancelled, • Deleted	"Cancelled" - at least one operation in the bundle has been cancelled. Only cancelled or deleted operations can be included in the bundle.
Deleted	• Deleted	"Deleted" – All operations in the bundle have been deleted. It is possible to copy the operation to another or new bundle
Unknown status	• Unknown status, • Cancelled, • Deleted	"Unknown status" - A bundle for which for technical reasons the proper status could not be determined. Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.
Rejected (exported)	• Rejected, • Cancelled, • Unknown status, • Deleted	"Rejected (exported)" – is a bundle identical to the "Rejected "status, from which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red.
Unknown status (exported)	• Unknown status, • Cancelled, • Deleted	"Unknown status (exported)" – is a bundle identical to the "Unknown status" status for which at least one operation was copied to another bundle . Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red..

Section - Bundles „Completed"

Status of the bundle	Status of operations that may occur in the bundle.	Comments
Completed	• Completed, • Cancelled, • Deleted	"Completed" – a bundle sent to the bank. All transactions have been executed without error by the bank.
Completed (rejected transactions have occurred)	• Rejected, • Completed,	"Completed (rejected transactions have occurred)" – a bundle in which a part of the operations has not been

	• Unknown status, • Deleted,	completed.
Completed (transactions of unknown status have occurred)	• Unknown status, • Completed, • Deleted, • Cancelled,	"Completed (transactions of unknown status have occurred)" – a bundle in which operations were completed and for at least one of them status could not be determined for technical reasons . Important !!! Before repeating a transfer of unknown status, you should verify whether you have charged the account or whether there are unexecuted transactions. Alternatively, contact Hotline.
Completed (rejected, exported transactions have occurred)	• Rejected, • Completed, • Unknown status, • Deleted, •	" Completed (rejected, exported transactions have occurred) "- this is the same as the" Completed "transaction for which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red..
Completed (unknown status transactions have occurred, exported)	• Unknown status, • Completed, • Deleted, • Cancelled,	" Completed (unknown status transactions have occurred, exported) "- this is identical to the status " Completed ", for which at least one operation was copied to another bundle. Then the phrase "exported" will be added to the status of the bundle and the colour will be changed - the status will no longer be displayed in red.

Each of the bundles section has individualized search criteria to help you find the bundle you are interested, such as "Creation date", "Account", "Bundle status", "Amount", "Bundle type" or any phrase from the bundle name.

You can perform individual actions on a bundle record. This is done by choosing individual actions from the "Functions" column. The application also allows group actions on several bundles at the same time. The scope of individual and group actions on the list of bundles depends on their status.
From the list, you can choose a function that shows a summary of the bundles you have previously specified. The "Show summary" link is located next to "Group features".

The presented list of bundles can be sorted by the selected data. For sorting, click on the name of the item in the header of the table by which you wish to classify the records. For the list of bundles it is possible to sort by "Amount", "Transaction count", "Bundle", "Creation date", and bundle data, such as: "Bundle account", "Bundle name" or its "ID".

Details of bundles

Detailed information about a particular bundle is available when you select the "Details" function. There are also other functions available in the right-hand column, which are available according to the status of the bundle.

After selecting the bundle details we have several sections presenting information about the selected bundle. In addition to information on the account number, bundle name, bundle type and parameters determining how to execute it, we also see summary of the number and amount of orders in the bundle. In addition, the "History of the bundle" is presented, which contains information about the users creating and authorizing the bundle. The next section presents a "Transaction List" along with a section for searching individual operations from the bundle. By default, transactions in single-item or group actions are available in the transaction details in the bundle details. The range of functions available depends on the status of the bundle.
The transaction list in the bundle can be sorted in accordance with the selected data. To do this, click on the name of the data in the header of the table by which you wish to classify the records. The transaction list in the bundle can be sorted by: "Amount", "Currency", "Type", "Status" "Creation date" "Delivery Date" and transaction data such as "Counterparty Name", "Counterparty Account" or "Transaction Description".

The principle of operation of foreign bundles is based on the need to perform data analysis by the bank's IT system before sending them for execution. Therefore, ordering of the foreign bundle is done in three steps. The first step is creating / importing the bundle to iPKO biznes. The second step is sending the bundle for review. The third step is sending the bundle to execution. All transfers that have successfully passed the review will be executed, while incorrect transfers will be rejected.

Transfers with "To complete" status require providing the name of the beneficiary bank. To do this, select the "Complete Data" option, which will display a list of banks. The "Complete Data" function is located on the bundle site and at each transaction to be completed, in the details of the bundle.

Transfers with "To correct" status require data correction. To do this, use the "Correct Data" function to indicate which data is incorrect. The "Correct Data" feature is included in every incorrect transaction, in the details of the bundle.

Transfers with "Error, status unknown" status were not properly reviewed because of technical issues. This type of transaction should be re-submitted for review. To do this, select the transfers and use the option "Send to Review" or copy operations to the new bundle, which will automatically send them for review.

Other functions available for bundles

Copying a bundle
The application allows you to copy an existing bundle. To do this, select copy the bundle option from the list of presented bundles. After doing this, you will get an exact copy of the selected bundle.

Copying or moving transfers between bundles
In the details of the bundle select the "More" link and then "Copy to Bundle" or "Move to Bundle". In order to copy the transfers in bundles, select the transactions that are of interest to you, and in the "Group Features" field, select "Group Copy to Bundle" or "Group Transfer to Bundle ". Selecting one of the above features will move to the next screen - "Copy transactions to a bundle" or "Move transactions to a bundle".

It is not possible to copy or transfer SORBNET and foreign transfers to a collective bundle. In addition, the copied or transferred operations will change the execution date to that which is assigned to operations already in the bundle (in the collective bundle, all operations have the same execution date).

Features of rejected transfers
If the rejected transfers occur in the bundle, the "List of rejected transactions" link is active. After selecting it you will be able to view information about all the rejected transfers in the given bundle. Such transfers can be copied to another or a new bundle for re-execution.

Functions for deleted transfers
If a transfer has been deleted from the bundle, the "List of Deleted Transactions" link will appear. After selecting it you will be able to view information about all the deleted transfers in the bundle. Transfers deleted from the bundle will not be sent for execution. However, you can view and copy them to a new bundle.

Standing orders

A list of standing orders represents all standing orders defined in electronic access channels and placed in a branch office. The following information is included in the list: the recipient's data, the account number from which the order is executed, the description of the order and the amount.

New standing order

Defining a new standing order requires completing a form that can be accessed by clicking on the "New" tile, then "Standing Orders" and selecting the type of order to define (Normal, Tax or ZUS). To do this, specify: the account from which the order will be executed, the account number of the recipient, the name of the recipient, the address, the title, the amount and the currency, the frequency, the date of the next execution, the end date of the order. Defining a standing order requires a signature.

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Page 50/108

Modification / deletion of a standing order

To modify or delete data in a standing order, select "Change" or "Delete" from the list of standing orders for a particular order. When making changes, keep in mind that the first execution of a standing order can take place on the next working day, after the date on which it was defined at the earliest.

NOTICE! You cannot modify the standing orders with variable amount, folding in branches of PKO Bank Polski, relating to the payment of invoices to be sent directly to the Bank. In their case, it is possible to only preview the details of the order.

Counterparties

iPKO biznes allows you to create a database of counterparties, both by manually adding the data and importing them from the file. It is possible to create a directory structure that allows the grouping of counterparties according to your own criteria.

Listed counterparties can be searched by any phrase including at least 3 characters from the "Counterparty Short Name", "Counterparty Data (Name and Address)" and "Counterparty Account Number" .

You can retrieve your counterparty's data by selecting "New transfer" in the list of found counterparties. You can also change or delete data by selecting "Change" or "Delete" in the list of counterparties. It is also possible to establish a standing order to a given counterparty (after clicking the "More" link). Selecting "New transfer" will result in filling in the fields of the transfer to the counterparty. In the transfer form then only the title of the transfer, the amount to which the account will be debited and the date of the transfer needs to be fulfilled.

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Page 51/108

New counterparty

In order to create a list of defined counterparties, you should enter (or import from a file for domestic and foreign) the details of the individual beneficiaries by clicking on the "New" tile, then "Counterparty" and selecting the type of counterparty to define (Domestic, Foreign, Tax or ZUS).

When adding a foreign counterparty, you must additionally provide the counterparty bank code and its country. In the case of a taxpayer, please specify: Tax Office account number, ID type, NIP or supplementary ID, and form or payment symbol. Adding a counterparty **requires a one-time code to confirm**. The list of created counterparties can be found in the "Transactions" menu by selecting the "Counterparty" tile.

> **NOTE!** When creating a new counterparty, you can mark it as "Trusted"; after creating such a counterparty, transactions executed therein will not need to be confirmed with a one-time code. Trusted counterparties replace predefined payments from the previous version of iPKO biznes.

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Page 52/108
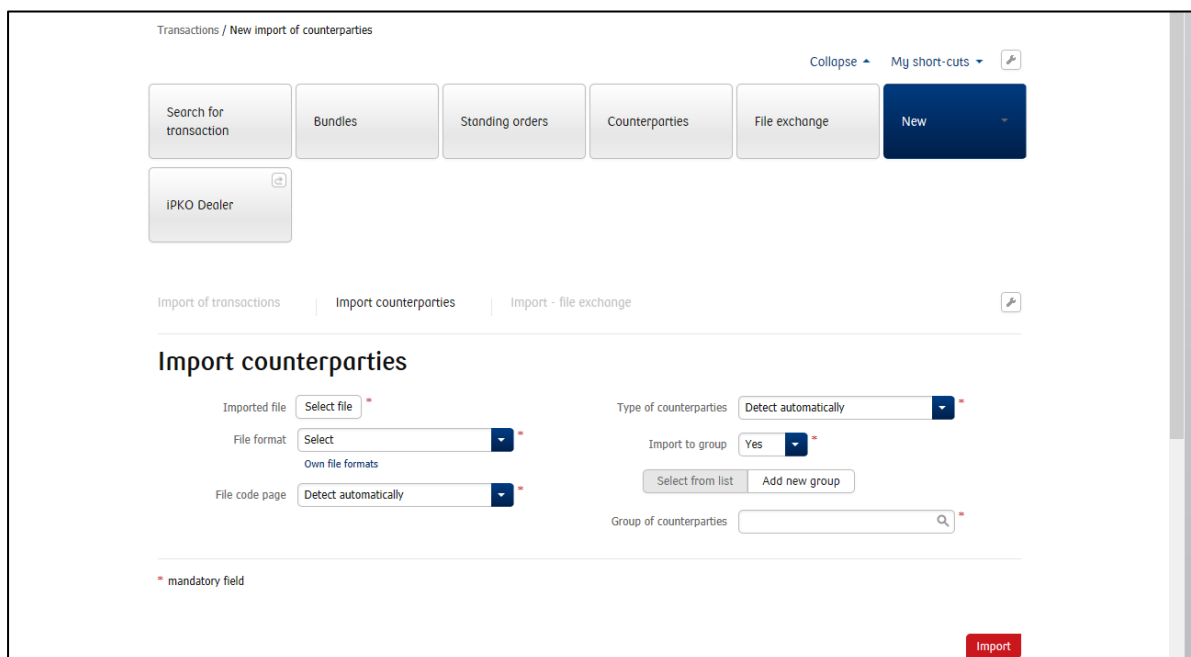
Managing groups of counterparties

To create a new group of counterparties, use the "Manage Groups" option in the view options and specify the folder name. To delete a group, click the "Delete" button in the group management screen. Before deleting a group it is necessary to move the counterparties in it to another group or leave them without assigning them to any of the groups.

Import counterparties from the file

The list of defined counterparties can be imported from the file by selecting "New"> "Import"> "Counterparties" from the "Tile" menu. The imported file may not contain both domestic and foreign counterparties at the same time.

NOTE! Subsequent execution of the import operation of the same file will add the beneficiaries to the existing database.

In addition to the standard formats, it is possible to define (by the administrator) own file formats using the functionality of the data import wizard. For more information on defining your own formats, see the iPKO biznes Administrator's Manual (on the login site).

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Page 53/108

File Exchange

In order to facilitate communication with the Bank, a file exchange service is provided. It allows you to send to the Bank and receive from the Bank various types of files, including the microcode service and other report files in any format. The User can send or receive a file from the Bank. To send the file select the "Transactions"> "New"> "Import"> "File Exchange" menu.

Files to receive

This function allows you to search for files uploaded by the Bank within the last 90 days. A list of the searched files will appear, which can be then downloaded and viewed in a separate window. To view the received files, select: "Transactions"> "File Exchange"> "Received".

Sent files

By selecting this option, you can view the list of files that you have sent to the Bank in the last 90 days.
To view uploaded files, select: "Transactions"> "File Exchange"> "Sent".

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Page 54/108

Transfers
One-time transfer

In order to make a one-time transfer, select the "New Transfer" tile on the home site or in transaction menu click the "New" tile> "Transfer"> New one-time transfer and fill in all the required fields in the form. In the form of a one-time transfer, the following data needs to be fulfilled: the recipient's account (can be selected from the list of counterparties), the name and address of the recipient, the amount, the currency and the description of the transfer, and the date of its execution (current or future). Your own references are additional data that you can enter during the operation. The given reference number will be included in the statement, in the confirmation and in the file exported from the iPKO biznes application (if the referral order has been set for the account).

On the iPKO biznes website, you may save the created transfer and send it for execution at a later date. To do this, click "Save" on the transfer form, instead of the "Sign" button.

A transfer order can be made at any time. However, it should be remembered that the transfer made to the account in another bank will be carried out by the next ELIXIR session, which takes place on working days during the working hours of Bank Branch offices. The iPKO biznes enables to make an URGENT or SORBNET transfer. The fee charged for the SORBNET transfer is higher than that charged for transfers made through KIR. Orders in the amount equal to or more than PLN 1 million must be executed via the SORBNET system. NOTE! The urgent transfer option does not apply to ZUS transfers and internal transfers.

Ordering a one-time payment requires a signature.

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Page 55/108

One-time transfer - confirmation

From account	63 1020 5561 0000 3302 0363 0480	Title	Invoice 02/04
	Rachunek bieżący	Amount	125,00 PLN
	Available funds: 35 364,05 PLN	Execution date	2017-06-01
To account	38 1020 3222 0128 5700 6748 8804	Registration channel	iPKO biznes
	PKOBP Oddział 4 w Lublinie		
Counterparty name and address	Kontrahent 1		
	Ulica PKO BP 19/19		
	02-000 Warszawa		

Transaction parameters

Execution method	Regular	Sending for execution	Yes
Awaiting funds	No		

Signing pattern

List of rules	without limit
	1 signature of any class

Type code from token [_____] *

* mandatory field

Back   **Sign**

If a transfer (in particular a SORBNET transfer) has a past due date, the User is informed by the relevant message when making the last signature. In such a situation, it is possible to change the past date to the current date by selecting the Correct instruction.

If you select Do not correct, the transfer with the past date will be rejected. When you choose Cancel, the operation will still be waiting for signing. In case of executing operations with the overwritten date of execution, the previously placed signatures remain valid.

Use of urgent transfers requires reporting to Your Relationship Manager. Then "Urgent" option will also appear in the list of execution methods.

Transfer to the Social Insurance Institution

On the iPKO biznes website there is a predefined form for transfers to the Social Insurance Institution (ZUS). ZUS account numbers are available in the drop-down list - the choice of the account depends on the type of contribution: social security - 51, health insurance - 52, FPiFGSP - 53, Bridge Pension Fund - 54. You can make a transfer for several contributions. To do this, select the "All" tab from the "To ZUS account" field and enter the amount of individual contributions.

Enter the NIP (10 digits) with no hyphens or spaces.

Type of supplementary identifier - For a company it is a REGON number, for a natural person - PESEL (if not available - ID card number or passport number). Deposit Type: In this field, select one of the available deposit types:

A - Late payment fee for the payer in the submission of the application

B - Late payment fee for the institution in the submission of the application

D - Fee for late payment of contribution

E – Enforcement

M - Contribution for more than one month

S - Contribution for one month

T - Postponement of the due date

U - Instalment agreement

When paying a contribution, you must provide a declaration by choosing the appropriate values from the dropdown.

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Page 56/108

Tax transfer

To order a tax transfer, please fill in all the required fields in the form which will be displayed after selecting "New" tile> "Transfer"> "New tax transfer" in the menu. The appropriate tax office account number can be downloaded from an existing database where it is possible to search by location and the type of form or payment symbol handled by the tax office.

Tax Authority	Tax authority's account number	Supported forms
DRUGI MAZOWIECKI URZĄD SKARBOWY WARSZAWA	15 1010 0055 0201 4720 0007 0000	KP, PCC, PCC-2, PCC-3, PCC2, PCC3, SD, SD-2, SD2
	78 1010 1010 0164 3422 2700 0000	BGK, DJB, FIN-1, FIN1, GK, GKP, INNE, NBP, OPR, POZ-IC, POZOST., POZOSTA, PT, SPW-1, SPW-2, SPW1, SPW2, TYTULIC, WZD, WZP, WZP-1K, WZP-1M, WZP-1R, WZP1K, WZP1M, WZP1R, WZS, WZS-1K, WZS-1M, WZS-1R, WZS1K, WZS1M, WZS1R, ZPZ
	84 1010 1010 0164 3422 2300 0000	PIT, PIT-28, PIT-36, PIT-36L, PIT-37, PIT-38, PIT-39, PIT-4, PIT-4R, PIT-5, PIT-5L, PIT-7, PIT-8AR, PIT-CFC, PIT-STD, PIT28, PIT36, PIT36L, PIT37, PIT38, PIT39, PIT4, PIT4R, PIT5, PIT5L,

Type of obligatory identifier: this may be a Tax Identification Number (NIP) or if there is no NIP: REGON number or PESEL number.

Payments for a specific reference description (for example PIT-5) can only be made on the account number used to account for such obligations. Information about this and information about the valid symbol of the forms are available on the website of the Parliament office (http://www.sejm.gov.pl) and on the website of the Ministry of Finance (http://www.mf.gov.pl).

The form symbol may consist of two parts: letter and digit (for example PIT-5 or PIT-37).

You must select the appropriate form or payment symbol from the drop down next to this field.

Transfer to own account

The form "Transfer to own account" is used to make a transfer of funds between accounts available in one context.

Transaction import from file

In order to import orders, you must use the file in one of the standard formats: Elixir-O, Netbank (CSV), Netbank (CLF), Netbank (XLS), VideoTel, Payer (CSV), iPKO biznes Integra, MT103 (PLA), CSV (Foreign transfer), XML ISO20022 or compatible with the format defined by the administrator (for more information on defining your own import formats, please refer to the Administrator's Guide). Then select the "New" tile> "Import"> "Transaction" in the "Transactions" menu and specify the location of the file using the "Select file" option. In the file type field, you can leave the default value "Detect automatically" or select the format of the file you are importing. The format indication can be useful if there are errors in the file - the system will then display a message specifying the operation and the field that shows errors. It is possible to save the default settings, which will shorten the time to complete the form if the User imports one file type and sends it at all the time from the same account.

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Page 57/108

Import to the bundle or individually

The iPKO biznes system allows you to import transactions from a file and create a bundle (default option) or create individual operations. If you choose to create single operations by import, they will be presented after the review on the "Transactions for signing, for sending" site. Additionally, the operations could also be found on the "Transaction Search" site. If you import them into the bundle, a new bundle will appear on the "Bundles" site.

If you selected the option to create a bundle, fill in the additional fields: bundle name, how to post the transaction in the bundle, and decide if the bundle should be automatically closed for editing.

Code site

In addition, you can specify the code site of the imported file. Selecting the code site of the imported file is not required, however recommended to avoid problems with displaying Polish diacritics (for example, files in the code site CP1250 / Windows 1250). If you are having trouble recognizing the code site of the imported file, select "Detect automatically". Then the system will automatically try to recognize the code site of the imported file. The available options include: Auto Detect - default, CP-1250, CP-852, ISO-8859-2, UTF-8.

How to post a bundle

Unlike a single-entry bundle, a multi-entry bundle allows you to charge a single amount, even though there are many operations in the bundle. Appropriately authorized users will have access to analytical information, while other Users will only be given synthetic data such as total amount of operations, number of operations. To create a bulk post-paid bundle, you must have the "Bulk ordering of transactions in bundles" authorization. A User without this authorization will only be able to create a single post.

Import SEPA transactions

To import SEPA transactions, select the "SEPA" option after specifying the foreign file type. The field must be marked to complete a SEPA order. If you import an ISO20022 XML file, un-marking this option will cause that value in the file will determine the execution mode.
 NOTE: If you import other formats than XML ISO2222 (eg MT103), you will see an additional conversion screen. It is enough to approve the screen, further import will be done as standard.

Foreign transfer (foreign currency payment order)

It is possible to make foreign transfers via the iPKO biznes system by selecting the option "Transactions"> "New"> "Transfer"> "New foreign transfer". Transactions shown on the list of foreign transfers can be searched by transaction status. Data can also be searched after the execution date. Search criteria can be combined.

Foreign transfer will be made in the currency specified in the order. If the transaction currency differs from the currency of the account from which it was ordered, then the conversion will be based on the exchange rates of the current PKO Bank Polski exchange rate table (except for the negotiated rate in the event of a negotiated transaction).

In order to properly carry out the foreign transfer, fill in the following fields:
· SEPA – SEPA field must be marked to complete a SEPA order. The transfer will be made as SEPA only if it fulfils the conditions for a SEPA transfer.
· beneficiary bank code - BIC code (also known as SWIFT code) which consists of eight or eleven alphanumeric characters. For payments in US dollars to banks in the United States of America, quote a nine-digit bank billing number, Fedwire code (FW), also known as ABA code. Code submission is not required for SEPA transfers.
· recipient account number – the account number should be entered in the format that applies to the country and bank that maintains the account. In particular, it can be an account number in the IBAN format, the account number preceded by the so-called ISO code of the country in which the partner bank is located (for example, in the case of Great Britain the ISO code is "GB" and "DE" for Germany),
· name and address of the recipient
· recipient country
· transfer reference description
· amount and currency of the transfer (a foreign transfer may also be carried out in PLN),
· parties covering costs – the method of settling fees and commissions for the execution of the transfer must be specified (costs may be borne by the customer or the recipient, and the costs may be shared between both of them),
· ordered date of transaction
· currency date for the bank – options include: spot, tomnext, overnight

> NOTE! To use negotiated foreign exchange rates, it is necessary to conclude a framework agreement facilitating the execution of these transactions in the branch office. The negotiated foreign exchange rate payment instruction will be executed after receipt of the confirmation of the foreign exchange transaction within 1 working day. Otherwise the order will be automatically rejected.

· "Would you like to make negotiated FX transaction?" (default value is NO)
· Account for settlement of fees and commissions
After filling the fields, the transfer will be sent for review. Correct review will allow you to sign a foreign transfer. Once the transfer is completed, you can save the contractor's data. If the review returns an error, the fields will indicate which fields need correction.

Direct Debits

Using iPKO biznes Direct Debits section requires signing of separate direct debit agreement.
iPKO biznes Direct Debits module permits:

· Sending authorization queries, that is verifying if payer's account is authorised to be charged,
· Sending messages about charging payers accounts.

Transactions presented in List of Direct Debits/Authorisation queries can be searched through „Search criteria" by: account, payer's name and address, payer's account, title, amount, transaction status, execution, signing, creation, sending, cancellation or rejection date, payment identifier, collective crediting ID or parameters such as awaiting my signature, signed by me, unsigned, signed by, created by, cancelled by or deleted by.

Search criteria

* Account
  Payer name and address
  Payer's account
  Title
  Amount
  Status
  Date
  Actions
  Payment identifier
  Collective crediting ID

Account

All   Favourites   Virtual account

[Selected groups ▼]   [Filter]   [Find 🔍]

☐ (0)	Account name	Account number	available funds
☐	E rachunek bieżący	69 1020 5561 0000 3302 0342 8224	-
☐	Ę rachunek bieżący	12 1020 5561 0000 3102 0343 8660	0,00 PLN

Selected criteria

Amount: PLN, Execution date: from 2017-07-28 to 2017-10-26

Cancel   [Search]

Listed transactions can be easily manager with „Group functions" module. Available group functions for Direct Debits are:
• Group modification of transaction parameters, ie send for execution, execution date or transaction tile,
• Group ending of editing,
• Group copying to bundle,
• Group moving to bundle,
• Group moving back to editing,
• Group signing of transactions,
• Group sending of transactions,
• Group cancellation of transactions,
• Group removal of transactions.

List can be downloaded in following formats: pdf, xls, csv.

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Page 63/108

New Direct Debit

In order to execute new Direct Debit, choose „Transactions" module -> tile „New", next, from drop down list, choose „Direct Debits" and then „Direct Debit". On the presented form, please fill out all the required fields. These fields allow to verify the order in the payer's Bank.

Beneficiary accounts list, visible on a form, contains strictly accounts with active Direct Debits agreement. Beneficiary name and address are filled automatically with account holder's personal data. Commissioned execution date has to be a future working day.

Authoristation query

Auhorisation queries, presented in „List of authorization queries" can be searched with „Search criteria" by: account, payer name and address, payer's account, transaction status, execution, signing, creation, sending, cancellation, rejection date, payment identifier or parameters such as: awaiting my signature, signed by me, unsigned, created by, signed by, cancelled by, deleted by.

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Page 64/108

New authorization query
Authorization query form is reduced to fields used strictly for authorization queries.

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Page 65/108

Cards

iPKO biznes cards module presents informations about four types of cards:

· Debit cards,
· Charge cards,
· Credit cards,
· Pre-paid cards.

Debit cards

iPKO biznes debit cards module permits:
· Presenting current information about list of cards issued for accounts in PLN, EUR or USD,
· Getting details about card details, e.g. card number, card user, expiry date, card status, card limit,
· Generating various file formats and printing reports with history that contain settled transactions for selected debit card,
· Printing confirmation of individual transaction from debit card,
· Enabling user's access (access management) to active functions such as:
· Change of card limits,
· Card cancellation or a new card order.

List of cards

Presents list of customers current accounts/subsidiary accounts, with issued debit cards. Access to accounts is configured with authorisation. Below, you can see list of debit cards issued for selected account, with fundamental card parameters. List of cards can be downloaded in following formats: pdf, csv, xls.

List of cards	Transaction history				

Debit cards - list of cards

Collapse search criteria ▲

Search criteria   [Edit search criteria]   [My search criteria ▼]

[Account DDD rachunek bieżący   81 1020 5561 0000 3302 0343 8678 EUR]

Save search criteria Restore default settings

1 - 4 / 4

	Card user	Card number Card name	Card expiry date	Card status	Functions
☐ (0)	BOS JAN	4742 7300 5000 0477 PKO VISA Business EUR	2021-04-30	Active	👁 🔳 ▼
☐	BOS JAN	4742 7300 5000 0485 PKO VISA Business EUR	2021-04-30	Active	👁 🔳 ▼
☐	GER AGAPIT	4742 7300 5000 0469 PKO VISA Business EUR	2021-04-30	Active	👁 🔳 ▼
☐	GER ERGER	4742 7300 5000 0527 PKO VISA Business EUR	2021-04-30	Cancelled	👁 🕐
☐	GER ERGER	4742 7300 5000 0535 PKO VISA Business EUR	2021-04-30	Inactive	👁 🔳 ▼
☐	GER RYSZARD	4742 7300 5000 0428 PKO VISA Business EUR	2021-04-30	Active	👁 🔳 ▼

Card details

Card details presents real time informations about selected debit card, among with its transactional limits. To show details, click on „Details" button.

Transaction history

Transaction history contains information about executed and settled transactions, that affected booked balance of account. Transaction history is accessible from the "Details" button placed in a "List of cards" tab, or from "Transaction history" tab". Search criteria permits presenting transaction by following parameters: account, debited account, card, date, amount, transaction type.

List can be printed and downloaded in following three formats: pdf, xls, csv. Furthermore, single transaction confirtmation can also be printed.

Authorization management

Depending on assigned authorisations, iPKO biznes user can:
· Change card limits on-line,
· Cancel card or order new card.

Change of selected card limits is accessible from the „List of cards" tab. Click on a „More" icon, and than choose „Change limits".

Card cancellation and new card order is accessible from „Lift of cards" tab. Click on a "Cancel card" icon.

New card in place of cancelled one can be ordered on the „Cancellation of decit card" screen. Just set a „Do you whish to order a new card in place of the cancelled one" as „Yes". Information about newly ordered card, and place and address of card's and PIN delivery can also be found on that screen:

Card cancellation is irreversible and means, that the card can never be used again.
Cancelled card cannot be activated again, but has not been closed.

Cancellation of debit card

Card number	4742 7300 5000 0477	Card expiry date	2021-04-30
Card user	BOS JAN	Powód unieważnienia *	
Card name	PKO VISA Business EUR		

○ Card stolen

○ Card lost

○ Mutilated card

Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one?   [Yes ▼] *

ℹ In place of cancelled card, new card with new PIN number will be issued. Card and the PIN will be delivered in separate mail packages to undermentioned addresses. If any of the undermentioned addresses is incorrect, please contact the advisor.

The address to which the new card is to be sent
PANASONIC
JAN BOS
UL. SZEROKA 6
50-050 WROCŁAW

Address which the new PIN will be sent to
PANASONIC
JAN BOS
UL. SZEROKA 6
50-050 WROCŁAW

* mandatory field

Back   Execute

Charge cards

iPKO biznes charge cards module permits:
· Presenting current information about using charge cards agreement details and list of issued cards,
· Preview of transaction history and uncleared funds for selected card,
· Getting details about card balance and available funds, and also card details like card number, card user, expiry date, card status, card limits,
· Generating various file formats and printing reports with history that contain settled and unsettled transactions for selected charge card,
· Printing confirmation of individual transaction from charge card,
· Card cancellation or a new card order.

List of cards

This screen presents list of customers with issued charge cards. Details, ie user name, card number, recurring card limit, avaialble funds, settlement amount, settlement date and card status are accessible in a table.

Card details

Card details presents real time informations about charge card issued as part of agreement, among with its transactional limits and current exploitation. To show details, click on „Details" button. From "Details" tab, depending on assigned authorisation, can cancel card and order new one in place of it, change limits and review uncleared funds and transaction history.

(0)	User name	Card number	Recurring card limit Available funds	Settlement amount	Settlement date	Functions
☐	KŁOS KAMIL	5531 4122 0062 4496	41 000,00 PLN 41 000,00 PLN	64,64 PLN	2017-09-26	👁 🔲 ▾
☐	KOS ADAM	5534 6051 0128 6250	1 100,00 PLN 1 100,00 PLN	-		👁 🔲 ▾
☐	KOWAL ANNA	5534 6051 0128 2374	1 000,00 PLN 1 000,00 PLN	-		👁 🔲 ▾
☐	MELE ELE	5534 6051 0120 7934	1 000,00 PLN 1 000,00 PLN	-		👁 🔲 ▾
☐	PUMBA TYMON	5323 2301 0822 6343	2 000,00 PLN 2 000,00 PLN	-		👁 🔲 ▾
☐	PUMBA TYMON	5339 5906 0424 1050	5 000,00 PLN 5 000,00 PLN	300,00 PLN	2017-09-15	👁 🔲 ▾
☐	WRÓBEL JOANNA	4424 6800 0028 2904	2 000,00 PLN 2 000,00 PLN	191,46 PLN	2017-09-04	👁 🔲 ▾
☐	WRÓBEL WOJTEK	5534 6051 0127 4173	1 000,00 PLN 1 000,00 PLN	-		👁 🔲 ▾

Charge card

[🔲 Cancel card] [🔲 Change limits] [🔲 Uncleared funds] [⟳ Historia operacji]

Agreement account	34 1020 5561 0000 3102 0359 6665
Card numer	5531 4122 0062 4496
Card user	KŁOS KAMIL
Card name	MC CORPORATE EXECUTIVE
Available funds	41 000,00 PLN

Value of unsettled operations	0,00 PLN
Settlement date	2017-09-26
Card expiry date	2021-07-01
Card status	Active
Insurance and extra services	Standard insurance package, IAPA package and Priority Pass

Limits

Global limit	9 000 000,00 PLN
Utilisation of global limit	54 100,00 PLN
Recurring limit	41 000,00 PLN
Utilisation of recurring limit	0,00 PLN
Daily cash withdrawal limit	1 200,00 PLN
Utilisation of daily cash withdrawal limit	0,00 PLN

Daily payment transaction limit	5 000,00 PLN
Utilisation of payment transaction limit	0,00 PLN
Daily online transaction limit	1 200,00 PLN
Utilisation of online transaction limit	0,00 PLN

Agreement details

Agreement details contains information about charge cards agreement details, ie agreement account, global limit, utilisation of global limit, current balance, available funds, total balance and list of charge cards. To access „List of Cards" click on a „List of cards to account" icon.

| List of cards | Agreement details | Transaction history | Uncleared funds | 🔧 |

Charge cards - agreement datails

🔧

1 - 4 / 4

Agreement account	Global limit Utilisation of global limit	Current balance Available funds	Total balance	Functions
34 1020 5561 0000 3102 0359 6665	9 000 000,00 PLN 54 100,00 PLN	0,00 PLN 54 100,00 PLN	556,10 PLN	📄

| List of cards | Agreement details | Transaction history | Uncleared funds | 🔧 |

Charge cards - list of cards

Collapse search criteria ▲

Search criteria | Edit search criteria | My search criteria ▼

Agreement account: 34 1020 5561 0000 3102 0359 6665

Save search criteria   Restore default settings

🔧

1 - 5 / 6 →

	User name	Card number	Recurring card limit Available funds	Settlement amount	Settlement date	Functions
☐ (0)						
☐	KŁOS KAMIL	5531 4122 0062 4496	41 000,00 PLN 41 000,00 PLN	64,64 PLN	2017-09-26	👁 🗒 ▼
☐	KOS ADAM	5534 6051 0128 6250	1 100,00 PLN 1 100,00 PLN	-		👁 🗒 ▼
☐	KOWAL ANNA	5534 6051 0128 2374	1 000,00 PLN 1 000,00 PLN	-		👁 🗒 ▼
☐	MELE ELE	5534 6051 0120 7934	1 000,00 PLN 1 000,00 PLN	-		👁 🗒 ▼
☐	PUMBA TYMON	5323 2301 0822 6343	2 000,00 PLN 2 000,00 PLN	-		👁 🗒 ▼
☐	PUMBA TYMON	5339 5906 0424 1050	5 000,00 PLN 5 000,00 PLN	300,00 PLN	2017-09-15	👁 🗒 ▼
☐	WRÓBEL JOANNA	4424 6800 0028 2904	2 000,00 PLN 2 000,00 PLN	191,46 PLN	2017-09-04	👁 🗒 ▼
☐	WRÓBEL WOJTEK	5534 6051 0127 4173	1 000,00 PLN 1 000,00 PLN	-		👁 🗒 ▼

Transaction history

Transaction history contains information about executed and settled transactions, that affected booked balance of account. Transaction history is accessible from the "More" icon, and then "Transaction history" form drop down list. Transaction history is also accessible from the "Details" tab. Search criteria permits presenting transaction by praticural amount and time scope – current period or any period defined by user.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 74/108

List can be printed and downloaded in following three formats: pdf, xls, csv. Furthermore, single transaction confirtmation can also be printed.

Uncleared funds

Uncleared funds tab presents, among others, card transactions or ATM withdrawals, locked by Bank until settlement time. Ultimately, account will be charged at the time of transaction settelement – most likely few days after exectuion date.

Uncleared funds affect amount of card's avaialble funds. Additional search critieria permits presenting transactions executed during particural period – current period or any period defined by user. List can be printed and downloaded in following three formats: pdf, xls, csv.

| List of cards | Agreement details | Transaction history | Uncleared funds | 🔧 |

Charge cards - unsettled funds

Available funds	41 000,00 PLN
Current balance	0,00 PLN
Value of unsettled operations	0,00 PLN

Collapse search criteria ▲

Search criteria [Edit search criteria] [My search criteria ▼]

[Card: 5531 4122 0062 4496] [Date Current period ☐] [Agreement account: 34 1020 5561 0000 3102 0359 6665]

Save search criteria   Restore default settings

No records matching search criteria found

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 75/108

Authorisation management

Depending on assigned authorisations, iPKO biznes user can:

· Change card limits on-line,
· Cancel card or order new card.

1.   Change of selected card limits is accessible from the „List of cards" tab. Click on a „Details" icon:

(0)	User name	Card number	Recurring card limit Available funds	Settlement amount	Settlement date	Functions
	KŁOS KAMIL	5531 4122 0062 4496	41 000,00 PLN 41 000,00 PLN	64,64 PLN	2017-09-26	⊙

And then choose „Change limits" button:

Charge card

Cancel card	Change limits	Uncleared funds	Historia operacji

Agreement account	34 1020 5561 0000 3102 0359 6665	Value of unsettled operations	0,00 PLN
Card numer	5531 4122 0062 4496	Settlement date	2017-09-26
Card user	KŁOS KAMIL	Card expiry date	2021-07-01
Card name	MC CORPORATE EXECUTIVE	Card status	Active
Available funds	41 000,00 PLN	Insurance and extra services	Standard insurance package, IAPA package and Priority Pass

Limits

Global limit	9 000 000,00 PLN	Daily payment transaction limit	5 000,00 PLN
Utilisation of global limit	54 100,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Recurring limit	41 000,00 PLN		
Utilisation of recurring limit	0,00 PLN	Daily online transaction limit	1 200,00 PLN
Daily cash withdrawal limit	1 200,00 PLN	Utilisation of online transaction limit	0,00 PLN
Utilisation of daily cash withdrawal limit	0,00 PLN		

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 76/108

Change of limits

Card number	5531 4122 0062 4496
Card user	KŁOS KAMIL
Car name	MC CORPORATE EXECUTIVE

Card expiry date   2021-07-01

Limits

Global limit	9 000 000,00 PLN
Utilisation of global limit	54 100,00 PLN
Recurring limit	[41000] * ,00 PLN

Daily cash withdrawal limit
- ○ No limit
- ● [1200] ,00 PLN

Daily payment transaction limit
- ○ No limit
- ● [5000] ,00 PLN

Dzienny limit operacji internetowych
- ○ No limit
- ● [1200] *,00 PLN

* mandatory field

Back   [Execute]

or

2. Click on „More" icon, and than on a „Change limits" button from drop down list.

☐ (0)	User name	Card number	Recurring card limit Available funds	Settlement amount	Settlement date	Functions
☐	KŁOS KAMIL	5531 4122 0062 4496	41 000,00 PLN 41 000,00 PLN	64,64 PLN	2017-09-26	👁 🖾 ▼
						Change limits
☐	KOS ADAM	5534 6051 0128 6250	1 100,00 PLN 1 100,00 PLN	-		Historia operacji
						Uncleared funds

Change of limits

Card number	5531 4122 0062 4496
Card user	KŁOS KAMIL
Car name	MC CORPORATE EXECUTIVE

Card expiry date   2021-07-01

Limits

Global limit	9 000 000,00 PLN
Utilisation of global limit	54 100,00 PLN
Recurring limit	[41000] * ,00 PLN

Daily cash withdrawal limit
- ○ No limit
- ● [1200] ,00 PLN

Daily payment transaction limit
- ○ No limit
- ● [5000] ,00 PLN

Dzienny limit operacji internetowych
- ○ No limit
- ● [1200] *,00 PLN

* mandatory field

Back   [Execute]

In order to cancel card, choose "Details" icon from "List of cards" tab. On the next screen click on a "Cancel card" button, and the service will move to the next screen allowing card cancellation or a new card order in place of cancelled one.

	User name	Card number	Recurring card limit Available funds	Settlement amount	Settlement date	Functions
☐ (0)						
☐	KŁOS KAMIL	5531 4122 0062 4496	41 000,00 PLN 41 000,00 PLN	64,64 PLN	2017-09-26	👁 🖻 ▾

Charge card   ✕

[🖻 Cancel card]   [🖻 Change limits]   [🖻 Uncleared funds]   [🕑 Historia operacji]

Agreement account	34 1020 5561 0000 3102 0359 6665	Value of unsettled operations	0,00 PLN
Card numer	5531 4122 0062 4496	Settlement date	2017-09-26
Card user	KŁOS KAMIL	Card expiry date	2021-07-01
Card name	MC CORPORATE EXECUTIVE	Card status	Active
Available funds	41 000,00 PLN	Insurance and extra services	Standard insurance package, IAPA package and Priority Pass

Limits

Global limit	9 000 000,00 PLN	Daily payment transaction limit	5 000,00 PLN
Utilisation of global limit	54 100,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Recurring limit	41 000,00 PLN	Daily online transaction limit	1 200,00 PLN
Utilisation of recurring limit	0,00 PLN	Utilisation of online transaction limit	0,00 PLN
Daily cash withdrawal limit	1 200,00 PLN		
Utilisation of daily cash withdrawal limit	0,00 PLN		

„Cancellation of charge card" screen presents information about newly ordered card, and place and address of card's and PIN delivery.

Card cancellation is irreversible and means, that the card can never be used again.
Cancelled card cannot be activated again, but has not been closed.

☒

Cancellation of charge card

Card number	5531 4122 0062 4496	Card expiry date	2021-07-01
Card user	KŁOS KAMIL	Powód unieważnienia *	
Card name	MC CORPORATE EXECUTIVE		⚪ Card stolen
			⚪ Card lost

Ordering of card in place of cancelled one

Do you wish to order a
new card in place of the
cancelled one?

Yes ▾ *

ⓘ In place of cancelled card, new card with new PIN number will be issued. Card and the PIN will be delivered in separate mail packages to undermentioned addresses. If any of the undermentioned addresses is incorrect, please contact the advisor.

The address to which the
new card is to be sent

The card will be sent to the address of the relevant
Regional Corporate Centre / branch

Address which the new
PIN will be sent to

KAMIL KŁOS
UL. SZEROKA 6
50-050 WROCŁAW

* mandatory field

Back   Execute

Credit cards

iPKO biznes credit cards module permits:
· Presenting current information about using credit cards agreement details and list of issued cards,
· Preview of transaction history and uncleared funds for selected card,
· Getting details about card balance and available funds, and also card details like card number, card user, expiry date, card status, card limits,
· Generating various file formats and printing reports with history that contain settled and unsettled transactions for selected credit card,
· Printing confirmation of individual transaction from credit card,
· Enabling user's access (access management) to active functions such as:
· Change of card limits,
· Card cancellation or a new card order,
· Credit cards debt repayment.

List of cards

This screen presents list of customers with issued credit cards, along with their core details. Reports can be printed and generated in following formats: pdf, xls, csv.

List of cards	Agreement details	Transaction history	Uncleared funds	Debt repayment	

Credit cards - list of cards

1 - 5 / 5

	User name	Card number	Card limit / Available funds	Amount outstanding on card on most recent statement	Card status	Functions
(0)						
☐	BOS JAN	4438 7007 0122 0898	5 000,00 PLN / 3 194,74 PLN	-	Active	
☐	BOS JAN	4438 7007 0122 6291	20 000,00 PLN / 20 000,00 PLN	-	Inactive	
☐	BOS JAN	4438 7007 0122 8792	5 000,00 PLN / 3 194,74 PLN	-	Inactive	
☐	GER ERGER	4438 6996 0124 4596	5 000,00 PLN / 5 000,00 PLN	-	Inactive	

Agreement details

Agreement details screen presents information about credit cards agreement details along with card limits and their current utilisation.

To access the screen below, choose „Agreement details" tab:

| List of cards | Agreement details | Transaction history | Uncleared funds | Debt repayment | 🔧 |

Credit cards - agreement details

Global limit	500 000,00 PLN		Current outstanding balance	1 931,14 PLN
Utilisation of global limit	55 000,00 PLN		Available funds	53 068,86 PLN
			Settlement day	18. of each month

Data from most recent statement

Minumum repayment amount	**100,00 PLN**	Debt repayment	Number of account for repayment	33 1020 0029 9700 2017 2908 3137
Closing balance (total balance)	1 881,14 PLN	Debt repayment	Required repayment date	**2017-08-21**

ℹ **Please, repay the past-due amount of 100,00 PLN**

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 81/108

Transaction history

Transaction history contains information about executed and settled transactions, that affected booked balance of credict card account. Transaction history is accessible from the "More" icon, and then "Transaction history" form drop down list. Transaction history is also accessible from the "Details" tab. Search criteria permits presenting transaction from selected credit card, executed in praticural amount and time scope – current period or any period defined by user. Printing individual transaction confirmation in pdf format is also available.

Credit card   ✕

Cancel card	Change limits	Uncleared funds	Historia operacji

Card numer	4438 7007 0122 0898	Value of unsettled operations	0,00 PLN
Card user	BOS JAN	Required repayment date	2017-08-21
Card name	PKO Visa Business Credit Złota	Card expiry date	2021-04-30
Available funds	3 194,74 PLN	Card status	Active
Current balance	1 805,26 PLN	Insurance and extra services	Standard insurance package

Limits

Global limit	500 000,00 PLN	Daily payment transaction limit	900,00 PLN
Utilisation of global limit	55 000,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Card limit	5 000,00 PLN	Daily online transaction limit	800,00 PLN
Utilisation of card limit	1 805,26 PLN	Utilisation of online transaction limit	0,00 PLN
Daily cash withdrawal limit	1 100,00 PLN		
Utilisation of daily cash withdrawal limit	0,00 PLN		

List of cards	Agreement details	**Transaction history**	Uncleared funds	Debt repayment	🔧

Credit cards - transaction history

Available funds	3 194,74 PLN
Current balance	1 805,26 PLN
Amount of operations	2 394,69 PLN

Collapse search criteria ▲

Search criteria | Edit search criteria | | My search criteria ▼ |

| Card: 4438 7007 0122 0898 | Date: from 2016-07-01 to 2017-09-11 ☐ |

Save search criteria   Restore default settings

🔧

1 - 4 / 5 →

☐ (0)	Operation date Booking date	Transaction type	Description	Amount Amount in PLN	Functions
☐	2017-02-24 2017-07-03	PROWIZJA OD WYPŁ.GOT.ATM ABROAD.	PROW. ZA OPERACJĘ GOTÓWKOWĄ Operation date: 2017-02-24	18,79 PLN 18,79 PLN	
☐	2017-02-24 2017-07-03	CASH WITHDRAWAL (ATM) - POLAND CHIP	CTP CHIP ISSUING LONDON FXX Operation date: 2017-02-24 Exchange rate: 4,2782 Type of currency: EUR	125,50 EUR 536,92 PLN	
☐	2017-02-24 2017-07-03	PROWIZJA OD WYPŁ.GOT.ATM ABROAD.	PROW. ZA OPERACJĘ GOTÓWKOWĄ Operation date: 2017-02-24	10,00 PLN 10,00 PLN	

Uncleared fund

Uncleared funds screen presents, among others, card transactions or ATM withdrawals, temporarly locked by Bank. Ultimately, account will be charged at the time of transaction settelement – most likely few days after exectuion date.

Uncleared funds affect amount of card's avaialble funds. Additional search critieria permits presenting transactions executed during particural period – current period or any period defined by user. List can be printed and downloaded in following three formats: pdf, xls, csv.

| List of cards | Agreement details | Transaction history | **Uncleared funds** | Debt repayment | 🔧 |

Credit cards - unsettled funds

Available funds	3 194,74 PLN
Current balance	1 805,26 PLN
Value of unsettled operations	0,00 PLN

Collapse search criteria ▲

Search criteria [Edit search criteria] [My search criteria ▼]

[Card: 4438 7007 0122 0898] [Date Current period ☐]

Save search criteria   Restore default settings

No records matching search criteria found

Debt repayment

Debt repayment screen presents information about customer's debt and permits making dept repayment in various options:
· Current minimum amount,
· Total balance from most recent statement,
· Outsanding amount,
· Other amount,
In the period defined by User.

Debt repayment

From account   Select account 🔍 *

             Find account

Execution date   2017-09-11 📅 *

Send for execution   Yes ▾ *

Repayment option *

Awaiting funds availability   Yes ▾ *

○ Current minimum amount:100,00 PLN

○ Total balance from most recent
    statement:1 881,14 PLN

○ Outstanding amount:1 931,14 PLN

○ other amount   0,00   PLN ▾

* mandatory field

Execute

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 84/108

Authorisation management

Depending on assigned authorisations, iPKO biznes user can:

· Change card limits on-line,

· Cancel card or order new card.

3.   Change of selected card limits is accessible from the „List of cards" tab. Click on a „Details" icon:

	User name	Card number	Card limit Available funds	Amount outstanding on card on most recent statement	Card status	Functions
☐ (0)						
☐	BOS JAN	4438 7007 0122 0898	5 000,00 PLN 3 194,74 PLN	-	Active	

And then choose „Change limits" button:

Credit card

Cancel card | Change limits | Uncleared funds | Historia operacji

Card numer	4438 7007 0122 0898
Card user	BOS JAN
Card name	PKO Visa Business Credit Złota
Available funds	3 194,74 PLN
Current balance	1 805,26 PLN

Value of unsettled operations	0,00 PLN
Required repayment date	2017-08-21
Card expiry date	2021-04-30
Card status	Active
Insurance and extra services	Standard insurance package

Limits

Global limit	500 000,00 PLN
Utilisation of global limit	55 000,00 PLN
Card limit	5 000,00 PLN
Utilisation of card limit	1 805,26 PLN
Daily cash withdrawal limit	1 100,00 PLN
Utilisation of daily cash withdrawal limit	0,00 PLN

Daily payment transaction limit	900,00 PLN
Utilisation of payment transaction limit	0,00 PLN
Daily online transaction limit	800,00 PLN
Utilisation of online transaction limit	0,00 PLN

or

4.   Click on „More" icon, and than on a „Change limits" button from drop down list.

List of cards | Agreement details | Transaction history | Uncleared funds | Debt repayment

Credit cards - list of cards

1 - 5 / 5

	User name	Card number	Card limit Available funds	Amount outstanding on card on most recent statement	Card status	Functions
☐ (0)						
☐	BOS JAN	4438 7007 0122 0898	5 000,00 PLN 3 194,74 PLN	-	Active	Change limits
						Historia operacji
						Uncleared funds
☐	BOS JAN	4438 7007 0122 6291	20 000,00 PLN 20 000,00 PLN	-	In	
☐	BOS JAN	4438 7007 0122 8792	5 000,00 PLN 3 194,74 PLN	-	Inactive	
☐	GER ERGER	4438 6996 0124 4596	5 000,00 PLN 5 000,00 PLN	-	Inactive	

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 85/108

In order to cancel card, choose "Details" icon from "List of cards" tab. On the next screen click on a "Cancel card" button, and the service will move You to the next screen allowing card cancellation or a new card order in place of cancelled one.

☐ (0)	User name	Card number	Card limit Available funds	Amount outstanding on card on most recent statement	Card status	Functions
☐	BOS JAN	4438 7007 0122 0898	5 000,00 PLN 3 194,74 PLN	-	Active	👁 🗗 ▾

Credit card   ✕

| 🗗 Cancel card | 🗗 Change limits | 🗗 Uncleared funds | 🕑 Historia operacji |

Card numer	4438 7007 0122 0898	Value of unsettled operations	0,00 PLN
Card user	BOS JAN	Required repayment date	2017-08-21
Card name	PKO Visa Business Credit Złota	Card expiry date	2021-04-30
Available funds	3 194,74 PLN	Card status	Active
Current balance	1 805,26 PLN	Insurance and extra services	Standard insurance package

Limits

Global limit	500 000,00 PLN	Daily payment transaction limit	900,00 PLN
Utilisation of global limit	55 000,00 PLN	Utilisation of payment transaction limit	0,00 PLN
Card limit	5 000,00 PLN	Daily online transaction limit	800,00 PLN
Utilisation of card limit	1 805,26 PLN	Utilisation of online transaction limit	0,00 PLN
Daily cash withdrawal limit	1 100,00 PLN		
Utilisation of daily cash withdrawal limit	0,00 PLN		

Card cancellation is irreversible and means, that the card can never be used again.
Cancelled card cannot be activated again, but has not been closed.   ✕

Cancellation of credit card

Card number	4438 7007 0122 0898	Card expiry date	2021-04-30
Card user	BOS JAN	Powód unieważnienia *	
Card name	PKO Visa Business Credit Złota		○ Card stolen
			○ Card lost

Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one?   [Yes ▾] *

ⓘ In place of cancelled card, new card with new PIN number will be issued. Card and the PIN will be delivered in separate mail packages to undermentioned addresses. If any of the undermentioned addresses is incorrect, please contact the advisor.

The address to which the new card is to be sent   The card will be sent to the address of the relevant Regional Corporate Centre / branch

Address which the new PIN will be sent to   JAN BOS
PANASONIC
SZEROKA 6
50-050 WROCŁAW

* mandatory field

Back   [Execute]

Credit card can also be cancelled from the "List of cards" table, by using "Cancel card" tab.„Cancellation of credit card" screen presents information about newly ordered card, and place and address of card's and PIN delivery.

	User name	Card number	Card limit Available funds	Amount outstanding on card on most recent statement	Card status	Functions
(0)						
	BOS JAN	4438 7007 0122 0898	5 000,00 PLN 3 194,74 PLN	-	Active	

List of cards | Agreement details | Transaction history | Uncleared funds | Debt repayment

Credit cards - list of cards

1 - 5 / 5

„Cancellation of credit card" screen permits new card order in place of cancelled one in case user has required authorisation pattern, and also presents information about newly ordered card, and place and address of card's and PIN delivery.

Card cancellation is irreversible and means, that the card can never be used again.
Cancelled card cannot be activated again, but has not been closed.

Cancellation of credit card

Card number	4438 7007 0122 0898
Card user	BOS JAN
Card name	PKO Visa Business Credit Złota

Card expiry date   2021-04-30

Powód unieważnienia *

○ Card stolen
○ Card lost

Ordering of card in place of cancelled one

Do you wish to order a new card in place of the cancelled one?   [Yes ▼] *

ℹ In place of cancelled card, new card with new PIN number will be issued. Card and the PIN will be delivered in separate mail packages to undermentioned addresses. If any of the undermentioned addresses is incorrect, please contact the advisor.

The address to which the new card is to be sent   The card will be sent to the address of the relevant Regional Corporate Centre / branch

Address which the new PIN will be sent to   JAN BOS
PANASONIC
SZEROKA 6
50-050 WROCŁAW

* mandatory field

Back   Execute

Pre-paid cards

iPKO biznes credit cards module permits:

· Presenting current information about using pre-paid cards agreement,
· Preview of transaction history and uncleared funds for selected card,
· Getting details about card balance and available funds,
· Printing reports with pre-paid cards history
· Topping up pre-paid card,
· Refund form pre-paid card to agreement account.

List of cards

This screen presents list of customers with issued pre-paid cards, along with their core details. Reports can be downloaded in following formats: pdf, csv, xls.

Agreement details

Agreement details screen presents information about pre-paid cards agreement details, ie agreement account, agreement expiry date, agreement number, type of pre-paid cards and list of issued cards.
List of cards is accessible from "List of cards" icon.

Topping up of card

In order to top up pre-paid card choose from the „List of cards" tab user, whose card is about to be topped up by choosing „Topping up of card" icon.

Selected pre-paid card will be topped up. It is possible to top up the card in particular date.

Refund

Refund will occur from selected pre-paid card account to the agreement account. It is possible to refund whole amount or any other amount..

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Page 90/108

Uncleared funds

Uncleared funds screen presents card transactions or ATM withdrawals, temporarly locked by Bank. Ultimately, account will be charged at the time of transaction settelement – most likely few days after exectuion date. Uncleared funds affect amount of card's avaialble funds.

Transaction history

Transaction history contains information about executed and settled transactions, that affected booked balance of credict card account. To display transaction history, select account number or card number and agreement account number in the "Search criteria" tab. There are also additional search criteria such as: operation date, amount or transaction type. Transaction history report can be printed from three following formats: pdf, xls, csv.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 91/108

Prepaid debit card - transaction history

Collapse search criteria ▲

Search criteria | Edit search criteria | My search criteria ▼

Card: 4193 3200 0501 1235 | Account E rachunek bieżący 69 1020 5561 0000 3302 0342 8224 PLN | Agreement account: 58 1020 5561 0000 3902 0892 8998

Operation date: from 2017-08-11 to 2017-09-11

Save search criteria   Restore default settings

1 - 4 / 5 →

	Operation date Value date	Transaction type	Description	Amount Balance after operation	Functions
☐ (0)					
☐	2017-09-08 2017-09-08	Amounts crediting account	Counterparty account: 69 1020 5561 0000 3302 0342 8224 Counterparty name and address: PANASONIC UL. SZEROKA 6 50-050 WROCŁAW Title: ZASILENIE KARTY PRZEDPŁACONEJ KOWALEWSKI JAN 4193320005011235 Account: 69 1020 5561 0000 3302 0342 8224 Transaction identifier: 72510500200004235	1,00 PLN -	🖶
☐	2017-08-11 2017-08-11	Transfer from account	Counterparty account: 69 1020 5561 0000 3302 0342 8224 Counterparty name and address: PANASONIC UL SZEROKA 6 50-050 WROCŁAW POL Title: ZWROT CZĘŚCI ŚRODKÓW. Account: 69 1020 5561 0000 3302 0342 8224 Transaction identifier: 72230200200053225	-45,00 PLN -	🖶

Liquidity management

The Liquidity Management panel is dedicated to our clients who owns several iPKO biznes electronical banking instances and complicated organizational structure.

The panel 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.

Liquidity management permits account filters:
· by context (e.g. company, branch etc.),
· by account group (Possibility of assigning accounts to groups defined by group administrator)

Liquidity management panel presents such information's as: current balance, available funds, amount of debits and credits, pending execution transactions (awaiting funds), pending signature and sending transactions and overdue transactions. Overdue transactions are transfers with past execution date, which are yet to be signed, sent or executed.

Panel permits preview of accounts balance in a future date, therefore there it is possible to preview transactions with future date.

Additionally, reports can be generated in following formats: PDF, XLS, CSV.

Clicking on account leads to list of registered transactions with an option to filter them by following statuses: executed, pending execution (awaiting funds), pending signature, waiting to be sent, rejected, cancelled.

To use the Liquidity management panel, activate service in a context and have required service authorization.
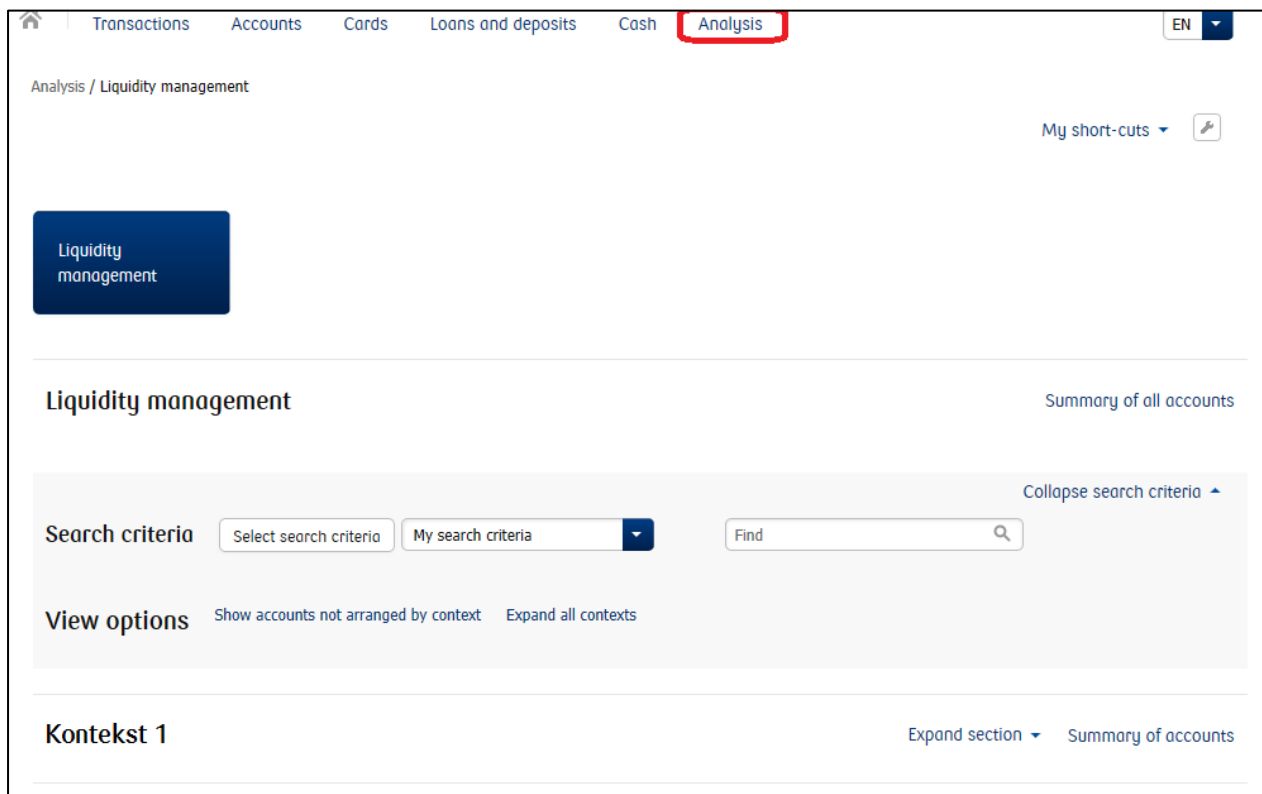
IMPORTANT! Every user with an access to Liquidity Management, will have preview of history of every configured account. The access is independent of account authorization patterns, therefore assure that none of excessive account, operating "sensitive" transfers, has been assigned.

Cash

PKO Cash

PKO Cash is an iPKO biznes module permitting on-line registration and management of sealed bag cash deposits. Essential module functions:
· on-line sealed bag cash deposits declaration,
· following sealed bag cash deposits executed by particular units (visible deposit status, from the moment of registration to account crediting),
· preview of deposits history and creating analytic and collective reports from particular locations
· testing accessibility of drop boxes,
· Assignment / Change of drop boxes card PIN number.

Deposit declaration

To declare deposit, follow incoming instructions: point location name, define deposit amount and currency, specie content, choose account and type envelope number. Comments can also be added. Deposit will be registered after in account after deposition in a drop box.

Deposit declaration

Location name	[🔍] *	Specie content	Select [▼] *
Declared deposit amount	0,00 PLN [▼] *	Envelope number	[ ] *
Account	Select account [🔍] *	Comment	[ ]
			0 / 70 Characters

* mandatory field

Back   Execute

List of locations

List of locations permits search for locations by following criteria: location, account.

| List of locations | List of deposits | List of drop boxes | Set PIN | 🔧 |

List of locations

Collapse search criteria ▲

Search criteria   [Select search criteria]

🔧

1 - 4 / 4

List of deposits

List of deposits permits search for sealed bag cash deposits by following criteria: date, location, account, amount, status, envelope number.

| List of locations | List of deposits | List of drop boxes | Set PIN | 🔧 |

List of deposits

Search criteria   [×]

* Date   **Date**
   Location
   Account   From   [2017-09-04] 📅   To   [2017-09-11] 📅
   Amount
   Status   Last 3 days Last 14 days Last 30 days
   Envelope number

Selected criteria   Date: from 2017-09-04 to 2017-09-11

Cancel   [Search]

List of drop boxes

List of drop boxes permits search for drop boxes by following criteria: province, location, status, address. Next to searched drop boxes there status is presented. On-line deposit for drop boxes cannot be executed with "Inactive" status.

| List of locations | List of deposits | List of drop boxes | Set PIN | 🔧 |

List of drop boxes

                                                    Collapse search criteria ▲

Search criteria   [Select search criteria]

                                                                      🔧
                                                                  1 - 5 / 5

Set PIN

Set PIN module permits change of drop boxes card PIN. Card permits usage of every available drop boxes. To change PIN knowledge of previous PIN is not required.

Assignment of PIN to card

New PIN [   ] *

Confirm PIN [   ] *

* mandatory field

Back   Execute

List of locations | List of deposits | List of drop boxes | Set PIN

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4
Page 97/108

Loans and deposits
Term deposits - Deposits

When you select this section, you will see "Deposits". A list of all term deposits available in electronic banking services is presented from all accounts at the same time. Information includes, but is not limited to, the name and number of the deposit, the name and account number of the account from which it was opened, the current book balance and currency, interest rates and opening and closing dates. Selecting the name of one of the visible names of the deposit moves you to the "Deposit Details" screen.

Details about the selected deposit include: deposit account, book balance, duration, interest rate, opening date, expiration date, date of accrual interest, information on the possibility of payments and withdrawals, method of disposal of funds and interest upon closing of the deposit and whether statements are generated. Changing parameters requires clicking "More" and then "Edit" in the list of deposits.

In the record of deposits, you can perform single functions: Edit and Terminate.
By changing the parameters of the deposit you can change the account to which the deposit interest will be transferred and make changes to the deposit renewal, i.e. choose or cancel the automatic renewal of the deposit. The termination of the deposit occurs at the time of withdrawal of funds from the deposit account before the expiry of the contractual term. This involves the loss of all or part of the interest due. Modification and termination of deposit does not require a signature.

You may see a summary of all your deposits. To do this , click the "Show summary" link below the search criteria.

NOTE! Only some types of deposits may be terminated.

Term Deposits - Automatic deposits

When you select this section, you will see "Automatic Deposits". A list of all automatic deposits from all accounts is presented. Information includes, but is not limited to, the name and number of the automatic deposit, the name and account number of the account from which it was opened, the current book balance and currency, and the date of the contract. Selecting a name from one of the visible names of the deposit moves you to the "Deposit Details" screen.

In the record of an available automated deposit session, you can perform single functions: to enable or disable a session.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 98/108

You can see a summary of all your Automatic Deposits. To do this, click the "Show summary" link below the search criteria.

New deposit

Opening of a new deposit requires selecting the "New" tab and clicking the "New deposit" button. To open the deposit You need to have appropriate rights and relevant amount available on the account. Opening a deposit does not require a signature.

STEP I - Select the account from which the deposit will be opened

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 99/108

STEP II - Specify the term and currency of the deposit

STEP III - Indicate whether the deposit is to be automatically renewed, how to disburse interest and the amount

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 100/108

Loans - Loans List

The "Loans" tab contains a list of loan agreements. Information includes, but is not limited to, the name, amount and currency of the loan granted, the date and the amount of the repayment of the loan. For each item in the list, there are basic information about the loan, and details are displayed on the "Loan Details" screen. The link to this screen is the name of the loan. You may also go directly through selecting the "Loan details" function.

You can see a summary of all your loans. To do this, click the "Show summary" link below the search criteria.

List of loans	Master agreements			

Loans

Group functions ▼ Show summary

1 - 4 / 7 →

	▲ Loan name	Account number	Granted loan amount	Outstanding amount	Functions
(0)					
☐	KREDYT	64 1020 5561 0000 3596 0030 3313	5 000,00 CHF	2 708,37 CHF	👁 📋
☐	KREDYT	72 1020 5561 0000 3796 0030 3362	5 000,00 CHF	3 854,13 CHF	👁 📋
☐	KREDYT	77 1020 5561 0000 3596 0030 3370	3 000,00 CHF	1 625,00 CHF	👁 📋
☐	KREDYT	27 1020 5561 0000 3496 0030 3446	20 000,00 CHF	15 833,30 CHF	👁 📋
☐	KREDYT INWESTYC	19 1020 5561 0000 3896 0030 3297	12 345 678,00 PLN	11 496 176,45 PLN	👁 📋
☐	KREDYT INWESTYC	69 1020 5561 0000 3396 0030 3321	50 000,00 USD	38 550,73 USD	👁 📋
☐	KREDYT INWESTYC	14 1020 5561 0000 3796 0030 3339	10 000,00 EUR	8 166,63 EUR	👁 📋
☐	KREDYT INWESTYC	67 1020 5561 0000 3996 0030 3354	12 000,00 PLN	1 000,45 PLN	👁 📋
☐	KREDYT INWESTYC	22 1020 5561 0000 3996 0030 3388	12 155,73 EUR	10 762,91 EUR	👁 📋
☐	KREDYT INWESTYC	27 1020 5561 0000 3796 0030 3396	16 000,00 EUR	14 533,37 EUR	👁 📋
☐	KREDYT INWESTYC	67 1020 5561 0000 3696 0030 3404	100 000,00 PLN	92 382,16 PLN	👁 📋
☐	KREDYT INWESTYC	72 1020 5561 0000 3496 0030 3412	250 000,00 PLN	239 931,98 PLN	👁 📋
☐	KREDYT INWESTYC	75 1020 5561 0000 3896 0030 3453	50 000,00 PLN	44 797,81 PLN	👁 📋
☐	KREDYT INWESTYC	80 1020 5561 0000 3696 0030 3461	40 000,00 PLN	31 675,34 PLN	👁 📋

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Page 101/108

Loans - Master agreements

The section "Loans" also provides information on the framework agreements: account number, loan amount and current utilization status. In addition, the details of the framework agreement include information such as the amount of the principal and free funds, the financing period and the expiry date. In addition, data on the framework contract can be obtained, broken down into sublimits and products within it.

	Loan name	Account number	Allocated limit amount	Currently drawn amount	Functions
	C rachunek bieżący	60 1020 5561 0000 3402 0359 6632	10 000 000,00 PLN	0,00 PLN	👁
	F rachunek bieżący	82 1020 5561 0000 3502 0359 8224	48 000,00 PLN	-273 960,76 PLN	👁
	G rachunek bieżący	77 1020 5561 0000 3702 0359 8216	24 000,00 PLN	-91 094,12 PLN	👁
	H rachunek bieżący	74 1020 5561 0000 3902 0359 8075	50 000,00 PLN	0,00 PLN	👁
	I rachunek bieżący	63 1020 5561 0000 3802 0359 6673	123 456 789,00 AUD	0,00 AUD	👁
	J rachunek bieżący	84 1020 5561 0000 3502 0359 8091	40 000,00 BGN	-14 833,99 BGN	👁
	K rachunek bieżący	40 1020 5561 0000 3102 0359 8109	5 000,00 CHF	-2 708,37 CHF	👁
	L rachunek bieżący	69 1020 5561 0000 3802 0359 8117	8 000,00 CHF	-7 686,35 CHF	👁
	M rachunek bieżący	84 1020 5561 0000 3202 0359 8141	10 000,00 GBP	-8 730,55 GBP	👁
	N rachunek bieżący	79 1020 5561 0000 3402 0359 8133	12 000,00 USD	0,00 USD	👁
	Ó rachunek bieżący	76 1020 5561 0000 3302 0359 8042	20 000,00 PLN	-805,03 PLN	👁
	Ł rachunek bieżący	75 1020 5561 0000 3102 0359 8158	16 000,00 GBP	-23 840,73 GBP	👁
	Ń rachunek bieżący	74 1020 5561 0000 3602 0359 8125	50 000,00 USD	-38 290,47 USD	👁

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Page 102/108

iPKO Dealer

Within iPKO biznes you may receive access to the currency exchange service (iPKO dealer). To see this service, select "Expand" above the tiles and click on "iPKO Dealer" or click the "iPKO Dealer" link in the service footer (in the "Transactions" column).

Tradeservice

Access to specific banking services offered by PKO Bank Polski is available via the iPKO biznes. Services are presented in the service footer. Within iPKO biznes, you may have access to trade finance transactions (Tradeservice). In addition to the footer of the site to the module can be accessed by selecting the menu "Loans and deposits"> "Tradeservice".

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 103/108

Applications

The module allows submitting applications in electronic form that have been made available on the iPKO biznes website.

Opening the account

In order to submit an application for opening an account, click the "New"> "Application"> "Opening the account", and then configure the account by completing all the fields required on the form. In the application form for opening an account, the account type and currency are selected from the list, as well as the frequency of generating statements and if the PLN currency has been chosen, then the account should be linked with VAT account. The purpose of keeping the account being opened is an optional field
that you can enter when submitting the application.

After clicking the "Next" button, the application summary page appears (if the "Enter the purpose of maintaining a bank account (optional)" box is left blank, the type of account will appear on the summary page). After clicking the "Next" button, a page appears informing that the application has been forwarded for signature.

After clicking the "Go to the list of applications" button, the submitted application will appear at the top of the list together with available functions.
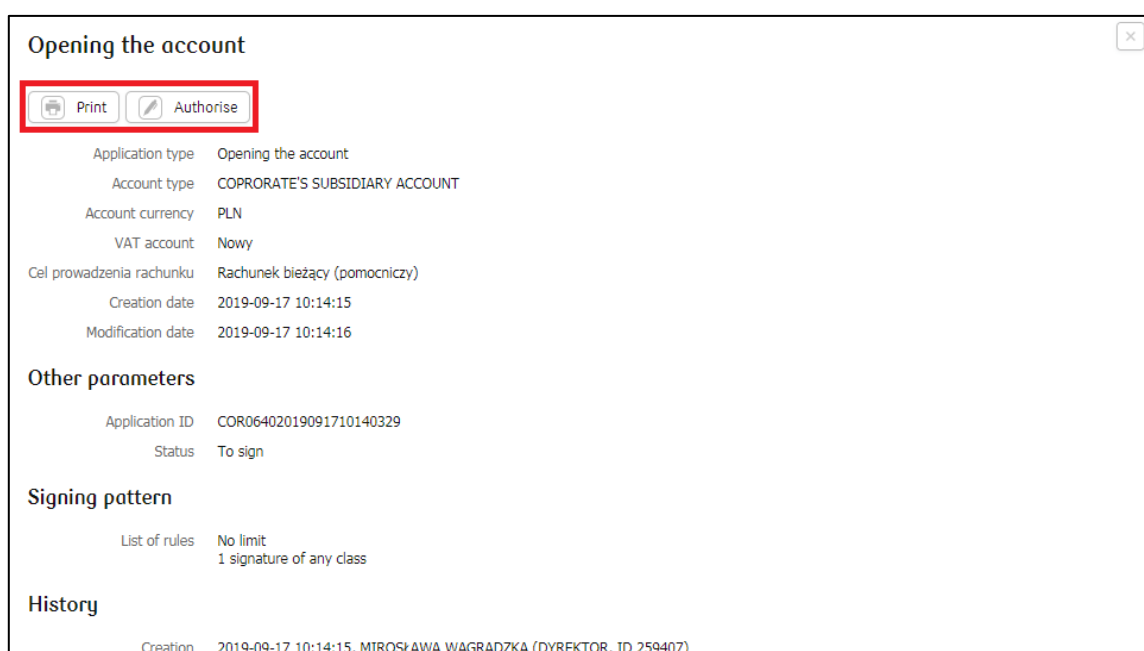
👁 - **Details** - page presenting information about the application and the Print and Authorise buttons:

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 105/108

🖨 - **Print** - print the application in PDF format

✏ - **Authorise** - a page that allows you to sign the application

✕ - **Remove** – remove application before submitted for execution

Closing the account

In order to submit an application for closing an account, click the "New">"Application">"Closing the account", and the application to closing are selected from the list.

Closing the account is possible only if the account has null balance and if the account being closed in PLN is not the last account linked with the VAT account.

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 8.0 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 wrong password three times causes a service block.

All operations after logging on to www.ipkobiznes.pl 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.pl

The login site is secured with an Extended Validation certificate, so the address bar can be highlighted in green (Internet Explorer 7.0+) and the name of the website operator (PKO Bank Polski SA) is also displayed.

Hotline (open Monday to Friday from 8:00 am -18:00 pm): 801 36 36 36, 61 855 94 94, local charges shall apply. Version 4

Page 106/108

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 do this:

· In Internet Explorer 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 www.ipkobiznes.pl is (upper and lower case admitted):

```
99 96 58 a4 41 9c e3 4a 41 b1 af 5f 1b 21 b2 15 cf a2 47 cb
```

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.

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 in mind that by opening emails from unknown senders the User is vulnerable to infecting its computer with viruses. To prevent this, an antivirus scanner that checks every incoming email for viruses or trojans should be used. All open files and client sites are also checked. This helps to 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 crucial 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 should be checked before opening for viruses infection.
· Frequently update operating system software and web browsers. Current patches are posted on the developers' websites and provide a very effective protection.

Support for iPKO Biznes Users

iPKO biznes Phone Service for Corporations and Local Government

· **801 36 36 36** * option 3
  number for domestic calls
· **+48 (61) 855 94 94** *
  number for domestic, international and mobile phone calls

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