Guide to IKO Mobile Application
About IKO app

Start using the IKO mobile app on your phone and the daily management of your account and finances with PKO Bank Polski will become easy and pleasant. IKO app is also available in English version - you can change language version in IKO settings.

Key Functions of the IKO App:

- **VIEW ACCOUNT BALANCE AND HISTORY** With IKO, you can easily check the account balances and history of your transactions.

- **MY BANK** Select “My Bank” to view your products details: accounts, cards, loans and term deposits. In this section, you can also manage your products - make term deposits or pay off your credit card.

- **TRANSFERS** When you are unable to or do not have time to log in to the iPKO online service, make a transfer via IKO.

- **TRANSFERS TO TELEPHONE NUMBER** If you don’t know the beneficiary’s account number, you can send a money transfer to them just by entering their mobile phone number. The beneficiary will receive the money in their IKO app or in another app, which supports mobile transfer in the BLIK system, or will be sent a text message with instructions how to collect the money.

- **CASH WITHDRAWALS FROM ATMS** Choose one of more than 15,000 ATMs supporting cardless cash withdrawals in Poland and enter a BLIK code or a BLIK voucher with the keypad and you will withdraw money without the card.

- **IKO CASH DEPOSIT AT the ATM** You can deposit cash at ATMs operated by PKO Bank Polski using the IKO app to your bank account or bank account of other IKO user.

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1 to the Inteligo online banking service, if you hold an account with Inteligo.
2 If the beneficiary does not use IKO, we may send him/her a text message with a link to download IKO.
CONTACTLESS PAYMENTS WITH THE PHONE
Pay with your phone - it is easier than looking for small change.

BLIK
The BLIK mobile payment system enables you to purchase in shops and internet by entering unique BLIK code or BLIK vouchers.

BLIK VOUCHERS
With IKO, you can create BLIK vouchers, which act similarly to a BLIK code when you are shopping or withdrawing cash from the ATM. You can use a BLIK vouchers yourself or send it to somebody else (with a cheque password defined in iPKO)

CURRENCY EXCHANGE

PUSH NOTIFICATIONS
Each of the functions is characterised in details in the following chapters.
You can also find information about IKO on https://iko.pkobp.pl/en

Who can use the IKO app?
The IKO app is available to the customers of PKO Bank Polski, including Inteligo, who hold a private account or a business account and are sole proprietors.

Which phones support IKO?

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In order to work, IKO makes an active use of the capabilities of the phone’s operating system. To ensure the proper operation of IKO on Android devices, while the app is being installed or during the first use of the application feature that uses a given module on your phone, you need to authorise the use of:

- the camera,
- the possibility to make and manage phone calls,
- the possibility to find the account in the device and to prevent the device from going into the sleep mode for the purpose of operation of notifications about incoming transactions,
- the reading of the phone's status and information about the device - for the purpose of generation of unique app identifiers used for data encryption and communication with the server,
- downloading data from the Internet and full access to the network - so that mobile transactions can be performed correctly,
- displaying network connections - so as to check the app’s Internet access,
- information about the Wi-Fi connection - for the purpose of generation of unique app identifiers used for data encryption and communication with the server,
- modification of system settings - for the purpose of data encryption,
- sending text messages - so as to be able to send messages during the registration of the application,
- address book - to be able to send money transfers on the basis of phone numbers,
- location and the reading of the Google services setup - so that a map with the branches of PKO Bank Polski and ATMs and merchants supporting BLIK transactions can operate properly,

3 Or the Inteligo online banking service, if you hold an account with Inteligo.
4 Lub w serwisie bankowości elektronicznej Inteligo w przypadku klientów posiadających konto w Inteligo.
5 Up date as of 17/01/2018
6 Applicable to accounts with PKO Bank Polski which can be operated via IKO.
• multimedia - for the proper map support.

Installation and activation of IKO

1. Get access to internet and enter the app store. Find IKO app by typing “IKO” or “PKO” in the store’s search box and download the IKO app.

2. Open the IKO app and tap “Mam konto”/”I have an account” button.

3. You will get an information about next steps. Tap “Rozpocznij”/”Start” button on the bottom of the screen.

4. Enter your customer number.

5. Enter your password to the iPKO banking service7 (If you are a new customer and have no access to the banking service, you will get a

6. Set a 4-digit PIN for IKO, typing it twice. When the PIN is set, the app is operating in the information mode, meaning you cannot make

7 Or to the Inteligo online banking service, if you hold an account with Inteligo.
temporary password to the internet banking service via SMS message. Type it in and set a new password to the iPKO banking service.

7. To use all the functions of the IKO app, tap “Activate”. Full activation of the IKO app is free. A text message will be sent from your phone. Depending on your phone’s operating system, the text will either be sent automatically or it will require your approval – do that without changing the text (you will be charged for the text message as per your operator’s tariff).

8. Get 4-digit activation code to finish IKO activation process using your favourite way:
   - **by voicemail message** – you will get a voice message and you will hear a 4-digit code, which you need to type on the next screen of IKO,
   - **via iPKO** – login to iPKO banking service and get an IKO activation code in the IKO section.

9. Enter the activation code in IKO. When you have typed the code, your IKO app is ready to use.

**Activation of the IKO app after change of your device or telephone number**

If you want to install the IKO app on your new device or your current device with a new telephone number:

1. Log in to the iPKO online service.²
2. Open the IKO tab.
3. Remove the existing activation of the IKO app. To do so click “Change or remove” next to the relevant number on the list of active IKO apps.
4. Delete the existing activation of the IKO app in accordance with the instructions presented above.

²Or to the Inteligo online banking service, if you hold an account with Inteligo.
³Or to the Inteligo online banking service, if you hold an account with Inteligo.
Management of the IKO app in the iPKO banking service

You can manage some settings of the IKO app in the iPKO online service\(^\text{10}\) under the "IKO" tab. List of functions available in the IKO tab:

- generation of the activation code in the mode of activation via the iPKO banking service\(^\text{11}\),
- blocking of the IKO app,
- deactivating of the IKO app,
- changing of PIN for logging into the IKO app,
- setting a password for BLIK cheques,
- changing of transaction limits for the IKO app.

**English version**

Go to IKO settings to switch on English version:

1. Log in to the IKO app.
2. Tap hamburger menu and "Ustawienia" ("Settings").
3. Tap "Język" ("Language") and select "English".

**IKO app features**

Try all the available features of the IKO app by tapping icons on navigation bar or in the menu icon \(\equiv\) in the top left-hand corner (Android, iOS) or by moving the categories in the app (Windows Phone).

There may be context menus in some places of IKO \(^\ddagger\) (Android), \(^\ddagger\ddagger\) (iOS, Windows Phone).

If you use your IKO app frequently, customise it to suit your requirements and needs. The floating action button with a star in the bottom right-hand corner of the telephone screen contains shortcuts to your favourite functions of the IKO app, which will considerably speed up your navigation in the application.

The list of favourite IKO features is editable and you can change it at any time depending on your current needs. Please remember that the floating action button can be hidden.

change favourite features (floating action button)?

\(^{10}\)Or to the Inteligo online banking service, if you hold an account with Inteligo.

\(^{11}\)Or to the Inteligo online banking service, if you hold an account with Inteligo.
1. Log in to IKO
2. Tap the button in the bottom right-hand corner of the app’s main screen and then tap “Customise shortcuts”.
3. Set the shortcuts you wish to see on the shortcuts list and approve the changes.

CHECKING ACCOUNT BALANCE AND ACCOUNT HISTORY
Check your account balance and the history of recent transactions via IKO app. You can check the account balance and account history right after you log in to IKO. You can also go to “Account” bar in “My Bank” section and choose one of your account on the list. You will find there not only account balance/history, but also account details. If you want to see your account balance without log in, change the application settings.

How to enable balance preview before logging in to the IKO app?

1. Log in to IKO, open the menu and select “Settings”.
2. Tap “Balance information”.
3. Enable the “Show balance before login” function.

If you hold several accounts with PKO Bank Polski, you can indicate those the balances of which are to be displayed. You can also specify if the app is to show your balance as the amount or a percentage.

MY BANK
In “My Bank” section, you will find your products details (accounts, cards, loans, term deposits, travel and car insurance and moneyboxes) and manage your products – for example make term deposits or pay off your credit card.
**MY BANK: ACCOUNTS**

Choose “My Bank”, then touch “Accounts” and you will see a list of your accounts with PKO Bank Polski\(^{12}\).

Tap the selected account to call up the details: account number, name, interest rate, current balance.

In addition, you can check the history of transactions in the account and, by touching “Blocked balance”, see a list of unsettled transactions.

If you use the context menu, you can:

- display incomplete transfers
- display blocked balance
- copy your account number to the clipboard in the phone and forward it - e.g. in a text message or via an instant messaging app
- create a QR code with transfer data
- change the name of your account
- change the settings and display account balance before login
- apply for overdraft limit

**MY BANK: CARDS**

Choose “My Bank”, then tap “Cards” and you will see a list of your debit and credit cards issued by PKO Bank Polski\(^ {13}\). Tap a card in the list to call up the details of the debit card (i.a. card name, blockades, history) and credit card (i.a. card name, available credit limit, card spending limits, rules of repayment of the minimum debt amount, card expiry date or the card repayment account number). As regards cards, IKO will also let you:

- activate your debit and credit card,
- restrict your card with an option of getting a new one,
- use multi-currency card,
- send the card repayment account number by text or e-mail,
- change the limits on the debit and credit cards,
- make a transfer from credit card limit,
- set/change the PIN for the debit and credit cards,
- dial the number for the card help line if you lose your card or have it stolen,
- view the transactions made in the current settlement period,
- view the list of blockades,
- lock temporarily your cards,
- repay the used credit card limit by telephone,
- view the volume/number of non-cash payments to waive the fee

**DEBIT AND CREDIT CARD ACTIVATION**

You can use the IKO application to assign PIN to your card and to activate it. You may activate the card as soon as you receive it by mail. Activation is available only for individual clients.

**How to activate your debit card?**

1. Log into the IKO application.
2. Go to My Bank > Cards and click the inactive card that you wish to activate.
3. Enter the code found on the card reverse in the phone.
4. The card has been activated.

Once you activate the card via IKO, you can use it for online payments right away; the first transaction in a regular store or in an ATM must be confirmed with the PIN.

**How to activate your credit card?**

1. Log into the IKO application.

\(^{12}\) Or with Inteligo, for the customers of Inteligo.

\(^{13}\) Or with Inteligo, for the customers of Inteligo.
2. Go to My Bank > Cards and click the inactive card that you wish to activate.
3. Please give the PIN to the IKO application.
4. The card has been activated.

RESTRICTING THE CARD
You may restrict a lost, stolen or damaged card and have a new one issued directly in the IKO application. The function is available for the clients with Android and iOS phones.

How to restrict your card in IKO app?
1. Log into the IKO app.
2. Go to My Bank > Cards and tap on the card which you wish to restrict.
3. Choose Restrict card from the context menu and confirm the operation by entering your IKO PIN.

MULTI-CURRENCY CARD
All debit cards issued with personal accounts of PKO Bank Polski may be used as multi-currency cards. To that end, an FX-account from the bank’s offer must be linked to the card; the account must be kept in one of the following currencies: EUR, GBP, USD, CHF, DKK, NOK or SEK, the card transactions will be settled directly in the currencies of the respective FX-account as long as there are sufficient funds in the foreign currency to complete the transactions. With that solution, you will make payments (including online payments) without currency conversion costs. The function is available for the PKO Bank Polski individual clients with Android and iOS phones.

How to link a new foreign account to a payment card?
1. Log into the IKO application.
2. Go to My Bank > Cards and click the card to which you wish to link an additional account.
3. Choose Link foreign account from the context menu.
4. Choose the FX account which you wish to link to the card and approve the change with the PIN to the IKO application.

CREDIT CARD REPAYMENT
How to repay the credit limit of a credit card with IKO?
1. Log in to the IKO app.
2. Tap “My Bank”, then “Cards”.
3. Tap the credit card you want to repay.
4. Tap “Repay card” on the next screen.
5. If you have more than one account, select the source account for card repayment.
6. Select the amount of the used credit limit to be repaid and approve the operation.

PIN CHANGE
How to set/change the card PIN?
Set a PIN for the debit and the credit cards via IKO app:
1. Go to the card details (“My Bank” > “Cards” > Name of your card).
2. Tap “Set card PIN” from the context menu (the three dots icon in the top right-hand corner in Android and iOS or in the bottom right-hand corner in Windows Phone).
3. Enter the new card PIN and approve the changes with the IKO PIN.

CREDIT CARD TRANSFER
Transfer your money from credit card limit to other account. It is useful when you are running out of funds and you quickly need to make a bank transfer or withdraw cash. You will be charged in line with the fees and commissions table.

**How to make credit card transfer in the IKO app?**
1. Login to the IKO app.
2. Go to transfer page (use button Transfer on the main screen or go to Payments > Bank transfer) and choose credit card as a payment source.
3. Fill in transfer details and proceed.

**How to withdraw cash from your credit card?**
1. Login to the IKO app.
2. Go to transfer page (use button Transfer on the main screen or go to Payments > Bank transfer).
3. Select internal transfer tab.
4. Choose credit card as a payment source and target account from your accounts.
5. Fill in transfer details and proceed.

After the transfer is made withdraw the money from ATM with BLIK code or your debit card. For each credit card transfer you will be charged in line with the fees and commissions table.

**LIMIT CHANGE**

**How to change the card limit in IKO?**
1. Go to card details (“My Bank” > “Cards” > Name of your card).
2. Tap “Limits” from the context menu (the three dots icon in the top right-hand corner in Android and iOS or in the bottom right-hand corner in Windows Phone).
3. On the next screen, tap “Change limits”.
4. Edit the limits as required and approve the changes with the IKO PIN. You can purchase and withdraw using the new limits on your card as soon as you have finished editing and approved the changes in the app with the IKO PIN.

**TEMPORARY LOCK ON CARD**

You can block temporarily your debit cards and credit cards via the IKO app when you misplace your cards. When your cards are temporary locked, it’s impossible:
• to pay in internet and traditional retail stores,
• to pay contactless with the IKO app,
• to withdrawal cash from ATM’s,
• to add a card to mobile wallet.

Temporary lock on card does not apply to offline transactions (like some contactless payments without entering PIN code). You can lock for free only your cards. When the feature is activated, it has no impact on the way you will be charged for using your card(-s).

**How to lock your card(-s) temporary?**
1. Log in to the IKO app.
2. Go to “Payments” section and tap “Cards”.
3. Tap “Lock cards” button and select card(-s) which you want to lock.
4. Confirm operation by putting PIN code.

**How to unlock your card(-s)?**
1. Log in to the IKO app.
2. Go to “Payments” section and tap “Cards”.

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3. Tap “Lock cards” button and select card(-s) which you want to unlock.
4. Confirm operation by putting PIN code.

**MY BANK: LOANS**
Choose “My Bank”, then tap “Loans” and you will be transferred to a list of your loans with PKO Bank Polski\(^\text{14}\) - both cash loans or mortgages. Click the name of the loan to view information about it, including the loan name, type, the account associated with the loan repayment, the interest rate, the financing period and, under a separate tab, the loan amortisation table.
When the bank prepares a special offer of a cash advance for you, you will be able to submit the application very quickly and execute the loan agreement directly from IKO.

**MY BANK: DEPOSITS**
Choose “My Bank”, then tap “Deposits” and you will be transferred to a list of your term deposits with PKO Bank Polski\(^\text{15}\). With IKO, you can make term deposits, view the details of a specified deposit and terminate it before maturity. IKO will only enable you to manage those term deposits which have been made available in the IKO mobile app channel.

**How to make a mobile term deposit in IKO**
1. Log in to IKO.
3. Tap “New deposit” button, select the kind of deposit that interests you and specify the amount to be deposited, and then authorise the operation.
4. Your app will display a message about the successful placement of the term deposit.

To terminate a term deposit, tap “Deposits”, select a deposit and touch “Terminate the deposit”, then confirm the transaction with the PIN.

**MY BANK: INSURANCE**
Choose “My Bank”, then tap “Insurances” and you will be transferred to a list of your insurance certificate. You can buy also a new travel or vehicle insurance by tapping the circled button bottom-right of mobile phone screen.

**MY BANK: MONEYBOXES**
Moneyboxes in IKO enable you to set aside money for the objective of your choice: a trip, a bicycle or a dream gadget. There are 2 types of moneyboxes - virtual moneyboxes and moneyboxes fixed with the PLN savings account.

- You won’t be charged anything for setting up and maintaining moneyboxes.
- You will supply your moneybox according to your needs.
- The money kept in the moneybox is not blocked - you can use it freely, making standard transactions on your accounts.
- IKO will remind you about payments into the moneybox so that you achieve your savings objective.
- You can “break” your moneybox any time you want.

\(^{14}\) Or with Inteligo, for the customers of Inteligo.
\(^{15}\) Or with Inteligo, for the customers of Inteligo.
Virtual Moneybox

- **Maximum number of active moneyboxes:**
  You can have up to 5 active moneyboxes of this type.

- **Association with other products in the bank:**
  A virtual moneybox will help you set aside money using the funds held in your savings and bank accounts and savings accounts in PLN held with the bank.

- **Value of a moneybox vs. account balance:**
  If you set up a virtual moneybox, the money allocated to it is not blocked in the accounts you have held with the bank and it does not constitute an additional balance. If you break such a moneybox, the balance of your funds held with the bank will not grow. Consequently, if the balance of your accounts decreases, the funds allocated to the moneyboxes may decrease as well.

- **Supplying a moneybox:**
  You can supply money to the moneybox at any time interval and in any amount. Just go to “My Bank” > “Moneyboxes”, tap one of the moneyboxes and then “Supply”.

- **Editing a moneybox:**
  You can edit a moneybox opening its properties from the context menu of the moneybox. Also, you can transform a virtual moneybox into one assigned to a savings account (if you have one).

Moneybox connected with Savings Account

- **Maximum number of active moneyboxes:**
  You can have up to 5 active moneyboxes of this type, one for each savings account.

- **Association with other products in the bank:**
  A moneybox can be established within a selected PLN savings account held with PKO Bank Polski.

- **Value of a moneybox vs. account balance:**
  The balance of the savings account in which the moneybox was established reflects the value of the moneybox. The termination of the moneybox in the savings account will not change its balance.

- **Supplying a moneybox:**
  You can supply the moneybox with money transfers or set up a standing order to credit the account to which the moneybox is linked.

- **Editing a moneybox:**
  You can edit a moneybox after opening its properties from the context menu of the moneybox.

**CURRENCY EXCHANGE**

Thanks to IKO you can comfortably buy and sale foreign currency everywhere with no additional fees. You will get notifications for preferred exchange rate from IKO app that will allow you to buy foreign currency at the right time. Currency exchange is available only in Polish for PKO Bank Polski clients.

**How to activate Currency exchange in IKO?**
1. Tap on the menu icon (top left corner) and choose Currency exchange.
2. Read the statements and accept them, by checking the required boxes. Here you can also update your e-mail address.
3. Choose Dalej (Next) and enter IKO PIN to confirm Currency exchange activation.

**How to exchange currency in IKO app?**
1. In Currency exchange, in **Nowa transakcja** (New transaction) tab, choose whether you want to buy (Zakup) or sell (Sprzedaż) currency and pick the ones you're interested in (e.g. EUR and PLN).

2. Enter the preferred amount and choose the accounts, between which you want to make the transaction, than tap on the **Dalej** (Next) button. Remember that you need to have an account in PKO Bank Polski in the currency, that you want to exchange.

3. Due to the fact, that the currency rate is valid for 10 seconds, tap **Zatwierdź** (Confirm) button to confirm the purchase. Otherwise you have to tap the **Odśwież** (Refresh) button and try to exchange the currency again at the new rate.

**TRANSFER TO A BANK ACCOUNT**

With IKO, you can order a money transfer between your own accounts or to another person/company or you can pay social insurance. Depending on whether the transfer will be internal or external (to another bank), in the former case it will be effected immediately and in the latter in accordance with the transfer session times of the Elixir system.

**How to order a transfer with IKO?**

1. Launch IKO and log in.
2. Go to money transfer form. Tap "Transfer" on the home page of IKO or "Payments" on the bottom navigation bar and then "Bank transfer".
3. In the transfer form, specify the account number and details of the beneficiary whom you wish to send the money. You can also tap the icon of defined beneficiaries and select one of the recipient from your definied recipient list.
4. Specify the amount, the tile of the transfer and its date, then tap "Send".
5. When you see a prompt to authorise the transaction, tap "OK".

By default, transfers up to and including PLN 50.00 are to be confirmed by taping the "OK" button, whereas when you are making a transfer whose amount exceeds PLN 50, you will have to type the PIN you use to log in to the application. If, in the settings of the limits, you chose to confirm transfers with a code from your authentication tool, you will be prompted to type the code.\(^\text{16}\)

**TAX TRANSFER**

With IKO, you can make a transfer tax.

\(^{16}\)The values of the transaction limits can be altered in the iPKO/Inteligo online service.
How to order a transfer with IKO?

1. Launch IKO and log in.
2. Go to money transfer form: tap “Payments” on the bottom navigation bar and then “Tax transfer”.
3. Fill the transfer form.
4. Specify the amount, the title of the transfer and its date, then tap “Send”.
5. When you see a prompt to authorise the transaction, tap “OK”.

By default, transfers up to and including PLN 50.00 are to be confirmed by tapping the “OK” button, whereas when you are making a transfer whose amount exceeds PLN 50, you will have to type the PIN you use to log in to the application. If, in the settings of the limits, you chose to confirm transfers with a code from your authentication tool, you will be prompted to type the code.¹⁷

FOREIGN TRANSFER

Foreign transfer allows you to transfer money abroad or to other Polish bank account led in foreign currency.

- The transfer can be made from any account regardless the currency. Funds will be converted into another currency.
- You can choose currency date (Standard-SPOT, Urgent-TOMNEXT and Express-Overnight).
- You can choose who pays the transfer charges (OUR means you pay all transfer charges, SHA means you only pay your bank’s outgoing transfer charge. Beneficiary receives your payment minus the correspondent (intermediary) bank charges, BEN means you do not pay any charge. Beneficiary receives your payment minus all transfer charges.

How to make foreign transfer in the IKO app?

1. Login to the IKO app.
2. Go to Payments > Foreign transfer.
3. Fill in transfer details and proceed.

MOBILE TRANSFER

If you don’t know the beneficiary’s account number or don’t feel like typing 26 digits of the bank account number, order the transfer by entering the beneficiary’s telephone number in the IKO app. Mobile transfers from the IKO app are only possible via BLIK payment system between the mobile apps of the customers of PKO Bank Polski and Inteligo (IKO) and the apps of ING Bank Śląski, mBank, Bank Millennium and BZ WBK.

If the person whose telephone number was recorded in IKO as the beneficiary’s telephone number does not have the IKO app installed, nor the application of any other bank handling interbank mobile transfers by telephone in the BLIK system, you can still decide whether you want to made the transfer to the person’s telephone. If you do that, the beneficiary will receive a text message with information about the amount to be collected and instructions how to install IKO. If for one reason or another, the money is not collected within 7 days of the transfer date, it will be credited back to the source account of the transfer.

How to order a mobile transfer?

1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Mobile transfer”.
3. In the “Beneficiary” field, type the telephone number of the person whom you wish to send the money. You can also touch the address book icon and select a person from your own contact list. Fill in the fields in the transfer form and touch “Send”.
4. When you see a prompt to authorise the transaction, touch “OK”.

¹⁷The values of the transaction limits can be altered in the iPKO/Inteligo online service.
By default, transfers up to and including PLN 50.00 are to be confirmed by touching the “OK” button, whereas when you are making a transfer whose amount exceeds PLN 50, you will have to type the PIN you use to log in to the application.

**How to receive a mobile transfer?**
Receiving mobile transfers with the IKO app requires no effort on your part, but first you will have to register the telephone number associated with your IKO app as the default number for receiving BLIK mobile transfers. This is due to the fact that you may also use other bank apps on one mobile phone and when sending mobile transfers, it has to be checked which account to send the transfer to.

1. Select “Register phone number” on Settings.
2. Read carefully information on the next screen and tap „Register”.
3. Authorise the changes typing the PIN for IKO.

**SCAN AND TRANSFER**

Use the IKO app to autocomplete the transfer gaps by:

- **taking a photo of the invoice** (or load it from your phone) or
- **scanning** the QR code on the invoice.

**How to scan QR Code from an invoice and make a transfer?**
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Scan and transfer” icon.
3. IKO will activate QR scanner to scan QR Code on the invoice. If you have an invoice photo on your phone storage, select photo album icon in the upper-right corner.
4. IKO scans QR code and autocomplete transfer data.
5. Verify filled fields and confirm operation.

**How to scan an invoice with IKO and make a transfer?**
1. Log into IKO and tap Payments on the bottom navigation bar and then Scan and transfer icon.
2. IKO will activate camera on your phone in order to scan the invoice
3. If you have an invoice stored on your phone, after tapping the icon above, select photo album icon (the bottom-right corner).
4. IKO will scan the text and autocomplete the transfer data (While processing the picture you may use other IKO features).
5. You will get a notification, that the transfer form is complete.
6. Verify filled fields and validate the transaction by entering the app PIN.

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18 The values of the transaction limits can be altered in the iPKO/Inteligo online service.
PERSONALIZED QR CODE WITH TRANSFER DATA

If you want to send transfer details in easy way, create personalized QR Code in the IKO app. It will contain your bank account number, amount and transfer title. Recipient, who has a bank app with QR scanner and “Scan and transfer” feature, can scan QR Code and send you money transfer.

How to create personalized QR Code?
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Create QR Code”.
3. Fill transfer data (The IKO app will suggest the bank account number bank account offered by PKO Bank Polski/Inteligo) and confirm operation.

How to share personalized QR Code?
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Create QR Code”.
3. View one of created QR Code in the IKO app.
4. Tap context menu and select sharing form.

STANDING ORDERS

If you make regular transfers to the same beneficent, set a standing order. In the IKO app you can check the list of standing orders in your phone by touching the “Standing orders” icon in the “Payments” section, create a new standing order or change an amount of the upcoming transaction in case it should be higher than other transactions of the particular standing order.

How to create a new standing order?
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Standing orders”.
3. Tap floating button with + icon.
4. Enter transfer data and set how often do you want to make transfers.
5. Confirm the operation.

How to change the amount of the upcoming transaction?
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Standing orders”.
3. Find the standing order which you want to modify and select “Surcharge” from the context menu.
4. Enter new amount and confirm the operation.

OPERATION CONFIRMATIONS

IKO will help you when you are suddenly required, in a shop, office, or e.g. travel agency, to prove that you have ordered a transfer to pay for the goods or service in question. IKO makes it possible to:
• display a confirmation of the transfer (or other operation)
• generate the operation confirmation in PDF form and send it as an attachment via e.g. an instant messaging app, text message or e-mail19.

19 This option is unavailable for telephones with the Windows Phone system.
How to display the operation confirmation in IKO and forward it?
1. Launch IKO, then call up the details of the specific transaction in the account history.
2. Select “Show operation confirmation” from the context menu of the transaction details (the three-dot icon in the top right-hand corner) to call it up on IKO screen.
3. Touch the document sharing icon and the application to send it: e.g. an instant messaging app, text message, e-mail.

MULTIPLE TRANSFERS
Go to “Payments” section and create multiple transfers if you want to send few transfers to the same recipient. The transfer data like amount and transfer title can be different.

TOPPING UP A TELEPHONE
IKO enables you to order one-time top-ups for a prepaid card and to execute top-ups previously defined in the iPKO online banking system.

How to top up via IKO app?
1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Mobile top-up”.
3. On the screen you will see the top-ups you have defined (if any) or just the “Top-up” button - touch it.
4. Specify the telephone number to be topped up in the “Phone number” field of the top-up form, then the mobile operator and the top-up amount.
5. Accept the statement and touch the “Top-up” button. That’s it.

CONTACTLESS PAYMENTS WITH THE MOBILE PHONE (NFC)
If you activate the contactless payment function in the IKO app, you will be able to pay with your phone. Contactless payments with IKO are activated in combination with a Visa/Mastercard debit or credit card and they will not work on the so-called “rooted” handsets. In order to start paying with your phone, you just need to have:
• an active latest version of IKO
• a telephone running Android version of at least 4.4 with NFC feature
• a debit or credit card issued by PKO Bank Polski (Inteligo)

How to activate the contactless payment function in IKO?
You can activate contactless payments by touching the wavelet icon on the top bar of the IKO app or selecting “Contactless payments” from the menu.
• When the application displays a list of your cards, select the one which you wish to have associated with contactless payments by phone with IKO. Confirm your decision by touching “Confirm” and typing the PIN for IKO.
• If NFC is not enabled in your telephone, you will be transferred to the phone settings. Enable NFC and go back to the app.

20 Or with Inteligo, for the customers of Inteligo.
How to pay contactless with IKO?

**Method 1.**

1. Enable NFC in your phone. You will enable NFC in the phone settings. If the contactless payment icon in IKO is blue or green, your IKO app is ready to make payments.

2. Hold your phone near the card reader. When paying, do not make any sudden movements - just hold the phone near or against the reader and wait for the signal from the card terminal.

3. Confirm the transaction. If the transaction amount is higher than PLN 50, confirm the transaction with the IKO PIN in the IKO app.

4. IKO is ready to confirm the transaction via card reader.

5. Hold your phone near the card reader once again.

6. IKO will display transaction confirmation.

**Method 2.**

You can authorize your contactless mobile payments with IKO by entering your card’s PIN directly on POS terminal. To change your authorization method you should:

1. Go to Settings in IKO mobile application.
2. Tap on Contactless payments.
3. Enter PIN for contactless payments.
4. Choose card’s PIN on POS terminal.

**How to make contactless payments with “Card’s PIN on POS terminal” authorization method?**

1. Enable NFC in your phone in the phone settings.
2. Hold your phone near the card reader.
3. Confirm the transaction. If the transaction amount is higher than PLN 50, confirm the transaction by entering your card’s PIN directly on POS terminal.
4. IKO will display transaction confirmation.
How to pay contactless without logging into IKO?

You can make contactless payments over 50 PLN with your mobile phone without logging into IKO by holding your phone near the card reader only once. You just have to tap on the wave icon on the top right IKO bar, choose **Fast payment** and enter your PIN to IKO application. In order to pay, you should:

4. Enable NFC in your phone in the phone settings.
5. Tap wave icon on the top right IKO bar on the login screen.
6. Tap the **Fast payment** button and enter your IKO application PIN.
7. Hold your phone near the card reader.
8. IKO will display transaction confirmation.

**BLIK - THE POLISH MOBILE PAYMENT STANDARD (BLIK CODE AND BLIK VOUCHER)**

BLIK is a mobile system for payments and cash deposit/withdrawals at ATMs.

At present, BLIK mobile payments can be enjoyed not only the users of the IKO mobile app, that is the customers of PKO Bank Polski, including Inteligo, but also by the owners of applications released by ING Bank Śląski, BZ WBK, Bank Millennium, Alior Bank, mBank, Orange Finance, Bank Pekao, T-Mobile Usługi Bankowe and Getin Bank.

BLIK operates in the form of a BLIK code or a BLIK voucher. BLIK makes it possible to:

- **pay in the shops by typing the code on the card terminal**
- **pay for online shopping after selecting the “BLIK” or “Płacę z iPKO” sign**
- **pay with the BLIK code at public authorities (also online)**
- **withdraw cash from ATMs**
- **deposit cash at ATMs**

**BLIK CODE**

The BLIK code is a unique, single use sequence of 6 digits in the IKO app, which is a perfect substitution for cash and the card during everyday shopping and when withdrawing/deposit cash using the ATM.

- The code appears on the home page of the application once you log in and touch the button reading “BLIK code”. The same button with the BLIK code will also be displayed before you log in when change the IKO settings.
- The BLIK code is only available when the IKO app is connected with the Internet.
- A BLIK code is valid for 120 seconds after generation. You can extend the validity of the BLIK code provided that you touch the “Show new BLIK code” command 25 seconds prior to expiry.
• You can copy the BLIK code to the phone's clipboard, holding your fingers to its digits on the screen for some time.

BLIK VOUCHER

A 9-digit BLIK cheque, like a BLIK code, will enable you to pay for your shopping or withdraw cash from ATMs up to a predefined amount.

• Before creating the first BLIK voucher, set the password for voucher in the iPKO/Integlio online service.
• You can have not more than 5 active BLIK voucher at any one time.
• The creation of a BLIK voucher in IKO leads to blocking certain funds in the account until the BLIK voucher is used or its validity period defined by the user expires.
• If the BLIK voucher is not used or it expires, the money will be available again in the account.
• One BLIK voucher may only be used once.
• Transactions with BLIK vouchers are made in an amount equal to or lower than the amount the voucher was written for. If PLN 5 out of 15 is spent, PLN 10 will be credited back to the account of the BLIK voucher creator.
• Each transaction with a BLIK voucher requires authorisation with the voucher password. If somebody else is using the voucher, you need to give them the cheque password. It has to be done separately.
• If you suspect that the number of the voucher and/or the cheque password might be used by unauthorised persons, cancel the BLIK voucher in IKO or change the voucher password.
• Transactions with BLIK voucher are subject to transaction limits.

How is a BLIK voucher different from a BLIK code?

<table>
<thead>
<tr>
<th>Function of making payments in the shops</th>
<th>BLIK CODE</th>
<th>BLIK VOUCHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online payment function</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Payment at public authorities</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>IKO cash withdrawal from the ATM</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>IKO cash deposit at the ATM</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>You need to create one on your own and confirm it with the voucher password</td>
<td>Not applicable</td>
<td>✓</td>
</tr>
</tbody>
</table>

Who can use it?

- A BLIK code can only be used by the application owner.
- You can use a BLIK voucher yourself or give it to someone else. This person does not have to have IKO or a bank account and need not be over 18 years of age. They just need to know the 9 digits of a valid BLIK voucher and the voucher password.

Internet access at the moment of payment is required

- Yes
- No

How to create a BLIK voucher?

1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “BLIK vouchers”.
3. Touch “Create voucher” on the screen with the list of voucher.
4. Fill in the fields: voucher amount - the maximum amount you wish to make available in the form of voucher for the purpose cash withdrawal from the ATM or payment for shopping. Specify the voucher
expiry date. Optionally, specify the voucher title. Your cheque will be available in IKO without you having to log in. If you don’t need to have access to the voucher before logging in to IKO, deselect the “Save offline” field.

5. To complete the process, confirm the changes with the “Create voucher” button. The voucher will be automatically transferred to the list of active voucher in the app.

How to give a BLIK cheque to somebody else?

1. Launch IKO. If the BLIK voucher was saved in the offline mode, it will be available before you log in, by touching the “BLIK vouchers” button. If you did not enable this function when creating the cheque, log in.

2. Tap “Payments” on the bottom navigation bar and then “BLIK vouchers”.

3. Touch the voucher you want in order to call up its details. Then touch “Share voucher”.

4. Select one of the available ways of sending the voucher - e.g. in a text message.

5. Enter the personal details of the person who is to be sent the BLIK voucher or select the details from the address book and send the text.

Important! In order for the recipient to be able to use the BLIK voucher, you need to disclose the voucher password to them as well. Remember not to send the voucher password in the same message as the BLIK voucher digits to minimise the risk of data capture by unauthorised persons.

One BLIK voucher can only be used once and the balance between the cheque amount and the transaction amount will be credited back to your account. Remember that BLIK voucher transactions are subject to the limits set in your online banking service.

IKO CASH WITHDRAWAL FROM THE ATM

BLIK enables cash withdrawals from the ATMs operated by PKO Bank Polski, Euronet, Planetcash, ING Bank Śląski, BZ WBK, Bank Millennium, supporting cardless cash withdrawals. The fee for cash withdrawal with a BLIK code/cheque is specified in the Table of Fees and Commissions.

The transaction limits for IKO (including for cash withdrawals from ATMs) can be altered in the iPKO/Inteligo online service – for more information visit [iko.pkobp.pl/limity](iko.pkobp.pl/limity)

How to withdraw cash from the ATM with a BLIK code?

1. Launch IKO and log in.

2. On the ATM screen, select the “Withdrawal with IKO/BLIK”/”Wypłata BLIK/IKO” or “Cardless withdrawal”/”Wypłata bez karty” option, depending on the ATM type.

3. Choose the transaction amount and decide if you want to have the receipt printed.

4. The ATM will display a field in which to type the BLIK code. Enter the 6-digit BLIK code then displayed in IKO and select the “Accept” command on the ATM screen.

5. IKO will ask you to approve the transaction - touch “Accept”.

   With the default settings of IKO, when withdrawing not more than PLN 100, you will confirm the transaction just by touching “Accept” on the application screen. With amounts exceeding PLN 100, the application will prompt you to confirm the transaction with the PIN - the same one you use to log in to IKO. The transaction limits for IKO (including for cash withdrawals from ATMs) can be altered in the iPKO/Inteligo online service.

6. The ATM will confirm the transaction and then pay out the cash and print the receipt.

How to withdraw cash from the ATM with a BLIK voucher?

1. On the ATM screen, select the “Withdrawal with IKO/BLIK”/”Wypłata BLIK/IKO” or “Cardless withdrawal”/”Wypłata bez karty” option, depending on the ATM type.

2. Choose the language.

3. Then select the transaction amount. Decide if you want to have the receipt printed. The ATM will display a form in which to type the BLIK voucher number.

4. Enter the 9-digit BLIK cheque number and press “Accept” on the ATM screen.

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21 If you enabled the display of the BLIK code before login, just start IKO to display it.
5. Enter the 4-digit cheque password and confirm it by pressing “Accept”. The ATM will confirm the transaction and then pay out the cash and print the receipt.

IKO CASH DEPOSIT AT the ATM

You can deposit cash at ATMs operated by PKO Bank Polski using the IKO app to:

• your bank account or
• bank account of another IKO user.

How to deposit cash at the ATM using the IKO app?

2. Launch IKO and log in.
3. On the ATM screen, select the “IKO payment”/”Wpłata IKO”.
4. The ATM will display a field in which to type the BLIK code. Enter the 6-digit BLIK code then displayed in IKO and select the “Accept” command on the ATM screen.
5. Choose recipient:
   • Select “Self deposit”/”Wpłata własna” if you want to make a deposit to your account operated by PKO Bank Polski.
   • Select “Mobile deposit”/”Wpłata na telefon” if you want to make a deposit to other IKO user account and enter his mobile phone number related to the IKO app.
6. Follow the instruction on the ATM screen – it will be similar to the process with an ATM card.

BLIK PAYMENT

You can pay for your shopping at any shop bearing the BLIK logo, confirming the payment with a BLIK code or BLIK voucher. The process is effected on the traditional POS terminal for authorising card payments, which also has the BLIK payment support functionality enabled. You will find a list of merchants accepting BLIK payments in the IKO app.

How to pay in the shop using a BLIK code

1. Launch IKO and log in to display a valid 6-digit BLIK code.
2. When the amount due for the shopping is established, tell the shop assistant that you want to pay with your phone using a BLIK code.
3. Specify the 6-digit BLIK code then displayed in IKO and authorise the payment on the terminal by pressing the green button.
4. The application screen will then display a prompt to authorise the transaction - touch “Accept”.
5. Payments of up to PLN 100 are to be confirmed in the telephone screen in IKO by touching “Accept”; with amounts above PLN 100, the app will also prompt you to type the PIN, the one you use for logging in. After completion of the transaction, the shop assistant will give you a printed receipt confirming it. The confirmation will also be displayed on the screen of your phone.

The transaction limits for IKO (including payments in the shops) can be altered in the iPKO/Inteligo online service.

How to pay in the shop using a BLIK voucher?

1. Prepare a BLIK voucher and the cheque password: If you have received a voucher from somebody else, you can read it from the text message or even a piece of paper. Remember that apart from the 9 digits of the BLIK cheque, you have to know the password to authorise the payment - you will get it from the person who gave you the cheque.
2. Tell the shop assistant that you want to pay with BLIK.

22 If you enabled the display of the BLIK code before login, just start IKO to display it.
23 If you enabled the display of the BLIK code before login, just start IKO to display it.
3. Enter the 9-digit BLIK voucher, the 4-digit cheque password and confirm the transaction with the green button.

**Important:** You don’t have to spend the whole amount of the BLIK voucher - the change from the transaction will be credited to the account of the IKO user who created it.

**BLIK ONLINE PAYMENT**

If the online shop of your choice supports BLIK as a form of payment, you can pay for the goods with a BLIK code/BLIK voucher.

The transaction limits for IKO (including payments in the shops) can be altered in the iPKO/Inteligo online service.

**How to pay online using a BLIK code?**

1. Put the goods in the basket of the online shop and select form of payment signified with “Pay with iPKO” or “BLIK” logo.
2. Launch IKO and log in to display a valid 6-digit BLIK code.
3. Enter it on the website and approve the transaction by clicking “OK” and you will see the waiting screen for transaction confirmation.
4. IKO will ask you to confirm the transaction - touch “Accept”.
5. The application screen will then display the confirmation of the transaction.

By default, online payments of not more than PLN 50 are to be confirmed on IKO screen by touching “Next”. Transactions exceeding PLN 50 require authorisation with the PIN used for logging in. The confirmation of the transaction will also appear on the “Pay with BLIK” online payment screen. The transaction limits for IKO (including payments online) can be altered in the iPKO/Inteligo online service.

**How to pay online using a BLIK voucher?**

1. Put the goods in the basket of the online shop and select form of payment signified with “Pay with iPKO” or “BLIK” logo.
2. Enter the 9-digit BLIK voucher number.
3. Enter the 4-digit voucher password.
4. The computer screen will then display the transaction confirmation.

**BLIK PAYMENT AT PUBLIC AUTHORITIES (ALSO ONLINE)**

You can confirm the payment at public authorities with a BLIK code. The officer will inform you, if BLIK payment is available.

**REQUEST FOR TRANSFER**

Transfer is a convenient way to remind somebody else about a missed payment or to ask somebody you know for a quick cash injection. You can send a request for transfer from IKO to another IKO user.

**How to send a request for transfer?**

1. Launch IKO and log in.
2. Tap “Payments” on the bottom navigation bar and then “Transfer request”.
3. Enter the telephone number to which you wish to send the request for transfer or select it from your phone’s address book.
4. Specify the transfer title and the amount you wish to receive.

The recipient will get a notification message in IKO about your request. If the recipient of the request sends you the money, the app will show a notification message about the completed transaction.
PREVIEW OF DIRECT DEBITS
The customers of the bank who use Direct Debits to pay recurring bills for services or other dues will be able to view them in IKO. To do so, log in to the app and open the menu.

RECEIVING WESTERN UNION MONEY TRANSFERS
You have received a Western Union money transfer and want to collect the cash? Now you are able to receive the money transfer from anywhere - just install the latest version of the IKO app on your phone.

How to receive a Western Union money transfer with IKO?
1. Log in to IKO and select “Western Union” from the application menu.
2. Fill in the details of the Western Union money transfer. Enter the MTCN number (transfer tracking number specified by the sender), the expected transfer amount in PLN and then touch “Search”.
3. Approve the receipt of the Western Union money transfer. The app will display the details of the money transfer and the rules (If, for any reason, the money transfer is not found or cannot be received in IKO, IKO will show an appropriate message).
4. Read it, tick the statement and approve it with the “Receive” button and the money will be credited to your account.

You can view the history of Western Union money transfers in the iPKO online service. You can print a confirmation from there as well.

MAP OF BRANCHES, ATMS AND BLIK-_ACCEPTING MERCHANTS
Open the map in IKO and you will easily find important places near you: branches of PKO Bank Polski, ATMs operated by PKO Bank Polski and Euronet supporting BLIK cash withdrawals as well as merchants accepting BLIK transactions. The map is available before and after you log in to IKO.

RESTORING SETTINGS
Saving the IKO app settings allows you to quickly import your personalized IKO features on your mobile phone after e.g.:• reinstalling/reactivating IKO
• changing your mobile phone
• changing your mobile phone number

Which personalized IKO settings are stored?

<table>
<thead>
<tr>
<th>Screen settings before login</th>
<th>Home screen settings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Displaying account balance (on/off)</td>
<td>Default account displayed</td>
<td>Saved notifications in inbox</td>
</tr>
<tr>
<td>Displaying BLIK code (on/off)</td>
<td>Shortcut button features (on/off)</td>
<td>Recent mobile transfer recipients</td>
</tr>
<tr>
<td>Temporary card lock button (on/off)</td>
<td>Default expanded BLIK code</td>
<td>Transactional limits settings</td>
</tr>
<tr>
<td>Tiles order</td>
<td></td>
<td>Displaying balance on BLIK code view</td>
</tr>
</tbody>
</table>

How to restore IKO settings?
The settings are saved automatically after every change in IKO app.

How to enable/disable IKO settings saving?
If you want to enable settings restoring, log into the IKO app and go to Settings > Restoring settings and enable the feature Saving app’s settings.

**How to restore IKO settings?**

After reactivating IKO on the same or different device, the app will ask, whether you want to restore previously saved IKO settings.

If you want to do it other time, take the following steps:
1. Log into IKO and go to Settings > Restoring Settings.
2. Disable IKO settings restoring.
3. Choose Restore saved settings.
4. Choose one of the previously saved settings.

**DEMO MODE**

To enter the demo mode, open the menu and select “About IKO” and then “View DEMO”.

**PUSH NOTIFICATIONS**

You can receive push notifications from IKO. In the main view of the section “Notifications”, you can see all messages sent by the bank.

Each message has its own category:
- **Announcements** are, e.g., messages related to the bank’s current activity or IKO availability.
- **Offers** are messages containing product offers or promotions that might interest you.
- **Events** are messages concerning statuses of bank operations and transactions (here you will find confirmations of transfers to a phone number and requests for transfers).

It is possible to edit notifications received at the level of the entire inbox or for a single message. It is possible to delete notifications and—depending on situation—change their status to read/unread.

To receive notifications, the IKO app must have access to the Internet, which can incur your data plan charges.

**Types of IKO push notifications**

You can enable free push notifications in the IKO app to get an information about your accounts, cards or credits. Your mobile phone needs an internet access to receive it.

<table>
<thead>
<tr>
<th>Accounts</th>
<th>Credits and loans</th>
<th>Debit cards</th>
<th>Credit cards</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Negative balance -</td>
<td>- Information about outstanding debt</td>
<td>• Dispatch of a charge card</td>
<td></td>
</tr>
<tr>
<td>entering a debit balance</td>
<td>- Information about incoming card repayment</td>
<td>• Payment card authorization</td>
<td></td>
</tr>
<tr>
<td>or a renewable credit</td>
<td>- Information about lack of card repayment -</td>
<td></td>
<td></td>
</tr>
<tr>
<td>repayment</td>
<td>Reminder about instalment/limit repayment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Reminder about</td>
<td></td>
<td>• Reminder about credit card repayment</td>
<td></td>
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<tr>
<td>overdraft or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>renewable credit</td>
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<td></td>
<td></td>
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<tr>
<td>repayment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Crediting of the account</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>- Debiting of the account</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>- Uncompleted transaction</td>
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<td></td>
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</tr>
</tbody>
</table>
MOBILE AUTHENTICATION

Potwierdzanie operacji w aplikacji mobilnej IKO, również dla operacji, które zlecasz w serwisie internetowym iPKO lub na infolinii w ramach usługi bankowości telefonicznej. Wystarczy, że potwierdzisz operację kodem PIN w swojej aplikacji IKO.

Confirmation of transactions in IKO mobile app, also for transactions that were made via iPKO or via the hotline as part of telephone banking services. It is enough to confirm the transaction with a PIN code in your IKO.

Mobile authentication: most important information
1. After filing a transaction, e.g. a transfer, you will receive a notification from the IKO mobile app.
2. Two modes of confirming transactions in IKO: depending on the type of transaction and amount:
   a. Directly in the push notification in the app, by choosing Accept
   b. In the opened IKO app - by choosing Accept and providing a PIN code and Accept
3. PLN 0.00 for activation and use (remember: you need Internet access in order to use the mobile authentication, which may be related to a fee for a data transmission package).

Jak włączyć mobilną autoryzację w aplikacji IKO?

1. Click on the menu icon (☰) in the top right-hand corner of the app, then click on Settings → Authentication tools.
2. Click on the IKO app tile and choose the device that will be used for mobile authentication.
3. Click on the Accept button and on the next screen provide the code received in a previously-determined mode (SMS code/code from the card with single-use codes).

IKO features - full list

<table>
<thead>
<tr>
<th></th>
<th>ANDROID</th>
<th>IOS</th>
<th>WINDOWS PHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCOUNTS AND TRANSFERS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Viewing of account details</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance preview</td>
<td>Before and after logging in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction history</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to own account</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to other account</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign transfer</td>
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</tr>
<tr>
<td>Feature</td>
<td>Yes/No</td>
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<tr>
<td>----------------------------------------------</td>
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<tr>
<td>Instant transfer</td>
<td>Yes</td>
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</tr>
<tr>
<td>Tax transfer</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer to predefined beneficiaries</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile transfer</td>
<td>Yes (the beneficiary, even one who does not hold an account with PKO Bank Polski / Inteligo will receive the transfer in their IKO app)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment at public authorities</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scan and transfer</td>
<td>Invoice / QR Code</td>
<td>Yes (preview and sharing)</td>
<td></td>
</tr>
<tr>
<td>Operation confirmation</td>
<td>QR Code</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incomplete transfers</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blocked balance</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personalized QR code</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer request</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mobile top-up</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moneyboxes</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receiving Western Union money transfers</td>
<td>Yes, in PLN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>List of predefined beneficiaries</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standing orders</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiple transfers</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sharing of account number</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renaming of accounts</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening an account</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Opening a foreign currency account</td>
<td>Yes (not available for Inteligo clients)</td>
<td>Yes (not available for Inteligo clients)</td>
<td>No</td>
</tr>
<tr>
<td>Application for a revolving limit</td>
<td>Yes (not available for Inteligo clients)</td>
<td>Yes (not available for Inteligo clients)</td>
<td>No</td>
</tr>
<tr>
<td>Application for a credit card</td>
<td>Yes (not available for Inteligo clients)</td>
<td>Yes (not available for Inteligo clients)</td>
<td>No</td>
</tr>
<tr>
<td><strong>PAYMENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contactless payments (NFC)</td>
<td>Yes (check requirements in the contactless chapter)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>BLIK code</td>
<td>Displaying of a valid BLIK code, generation of a new BLIK code</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copying of BLIK code</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BLIK vouchers</td>
<td>Creation, displaying, saving, transferring of BLIK cheques</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Setting a password for BLIK vouchers</td>
<td>Handling only in iPKO / Inteligo service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments at merchants accepting BLIK</td>
<td>With a BLIK code/BLIK voucher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments at online shops accepting BLIK</td>
<td>With a BLIK code/BLIK voucher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payments at online shops &quot;Zakupy bez kodu BLIK&quot;</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Withdrawals from ATMs with IKO app</td>
<td>With a BLIK code/BLIK voucher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM deposit with IKO app</td>
<td>With a BLIK code</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEBIT CARDS AND CREDIT CARDS**

| Viewing of card details | Yes (for retail customer) |
| Information about the volume/number of non-cash payments to waive the fee | Yes (for individual clients) | No |
| Card activation | Yes (for individual clients) | No |
| Restricting the card | Yes | Quick number dialing |
| Transfer from credit card limit | Yes |
| Reporting stolen or lost cards | By telephone |
| Changing card limits | Yes |
| Changing card PIN | Yes |
| Repayment of the used credit card limit | Yes (for retail customer) |
| Temporary lock on cards | Yes (for retail customer) |

**LOANS**

| Viewing of loan details | Yes (for retail customer) |
| Loan application | Yes |
| Renaming of loans | Yes |

**TRAVEL INSURANCES**

| Viewing of insurances details | Yes | No |
| Buying of travel or vehicle TPL, AC, accident, Car Assistance insurance | Yes | No |

**TERM DEPOSITS**
<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
<th>Value</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Viewing of term deposit details</td>
<td>Yes (for retail customer)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening and terminating term deposits</td>
<td>Yes (for retail customer)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renaming of term deposits</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OTHER</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>login</td>
<td>PIN or fingerprint</td>
<td>PIN or fingerprint or Face ID</td>
<td>PIN</td>
</tr>
<tr>
<td>3D Touch</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Push notifications</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Application forms for new products:</td>
<td></td>
<td>• Overdraft</td>
<td></td>
</tr>
<tr>
<td>Change of PIN for the application</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currency exchange</td>
<td>Yes (not available for Inteligo clients)</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Join our cause with IKO: convenient standing orders for charitable purposes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Mobile Authentication</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Public transport tickets</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Map</td>
<td>PKO Bank Polski ATMs and branches, merchants accepting transactions with IKO using BLIK payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank contact details</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PERSONALIZATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restoring settings</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Balance preview before logging in to IKO</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Displaying of the BLIK code before logging in to IKO</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rearranging tiles on the home screen</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shortcut button</td>
<td>Tap floating button on the home screen to view favourite features</td>
<td>Select “My shortcuts” on the menu to view favourite features</td>
<td></td>
</tr>
<tr>
<td>Change of language version</td>
<td>Polish/English/Ukrainian/Russian</td>
<td>Polish/English</td>
<td></td>
</tr>
</tbody>
</table>
Security

Security Rules for the Users of Mobile Devices:

1. **Set a screen lock on your phone** - lock your phone with a password or PIN.
2. **Use antivirus software** - telephones with Internet access, just like computers, are vulnerable to virus or spyware attacks. There are special antivirus software and firewalls for mobile devices, which help the users protect their devices from external attacks.
3. **Surf the Internet consciously** - do not click on any internet links whose origin is unknown to you. Do not download any files nor e-mail attachments which you are unsure of. Do not install applications from unauthorised sources.
4. **Update the operating system** - remember to update the telephone’s operating system regularly, as soon as updates are released. Most often, updated operating systems have all “loopholes” in the security features patched.
5. **Set difficult PINs for IKO** - do not use PINs which are easy to guess (e.g. 0000, 1234), nor save them in the phone’s memory or keep a note in the wallet because if it is stolen, the thief will gain easy access to your money. When you suspect that your PIN has been compromised, change it immediately in iPKO/Inteligo under the “IKO” tab.
6. **Avoid lending your device to other users** - if you have to hand over the device or have it serviced, remember first to delete the text messages received from the Bank, temporary files and the browser history because they may contain sensitive information. Remember also to log out of all the mobile banking applications.
7. **Avoid public Wi-Fi networks** - using the app, try not to establish unsecured Internet connections.

Q&A

**Does IKO run on tablets?**

No, it doesn’t. IKO is an app designed solely for mobile phones.

**Can IKO be used by persons under the age of 18?**

Yes, people aged 13-18 can operate their First PKO Accounts with IKO.

**Can I pay with IKO when abroad?**

You can pay with BLIK code and BLIK voucher generated in the IKO app in Poland. You can pay contactless all over the world at the point of sale terminal with NFC reader.

**I have a joint account. How does IKO work then?**

Each of the joint holders can activate the IKO app to manage the joint account with PKO Bank Polski/Inteligo, but each activation must be on a different telephone number. Because each of the telephone numbers will be associated with the same account, the joint holders will not be able to make transfers to the telephone number between one another.

**I am using the IKO app associated with an account with PKO Bank Polski/Inteligo. What shall I do if I change the phone number?**

If you change the phone number, uninstall IKO from the telephone and remove it from the iPKO/Inteligo online banking service. Then reinstall IKO and carry out the activation process, specifying the new telephone number.