



**BNP PARIBAS**

# **BiznesPI@net User Manual**



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## 1. Glossary

**Alias** – it is a login defined by the User in the BiznesPI@net internet banking system. When creating an alias, the User has a possibility to assign selected passes to this alias. The functionality allows to split logins between companies in the BiznesPI@net and individual accounts in the PI@net.

**Transaction Authorization** – a security mechanism that enforces user's confirmation of request of transaction before they are sent to the Bank. In BiznesPI@net, you must place your electronic signature, authorize the token code, or enter a SMS code – depending on which transaction authorization method you are using.

**PDF** (Portable Document Format) – a widely known and used document format created and advocated by Adobe Systems. You can download a PDF viewer application from <http://www.adobe.com/products/acrobat/>.

**ZIP format** – a widely known and used file compression format. Using compressed files saves time during data transmission.

**IBAN** – the International Bank Account Number. This is the extension of the BBAN (Basic Bank Account Number) used internationally to uniquely identify Customer's account all over the world.

**ID** – your unique ID in the system, also called login or user name. You use your ID to log into the system.

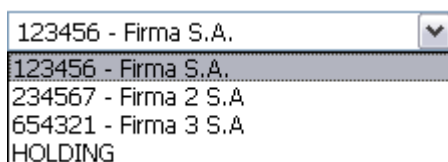
**Import** – a system feature designed to read data from files in some predefined or specified formats (for example, instead of entering transfers manually, you can read a group of transfers from a file generated by a financial and accounting system.)

**Key (PKCS)** – in cryptography, a code used to encrypt, sign or decrypt encoded data. Encrypted communications use the following keys:

- Public Key
- Private Key, which is secret and known only to the authorized person (the key may reside at the User's disk drive or on a cryptography card). For example, such a key may be used to sign orders.

**Customer (Company / User) context** – working in a context refers to performing specific actions in relation to the specified company (company context) or individual customers' accounts. For example, when working in a specific company context, you have access exclusively to the accounts of that company (even if you are authorized to access accounts belonging to multiple companies).

A list of your accounts is displayed by default after you log into BiznesPI@net.



**Starter Package** – number sent by SMS message or machine-generated envelope containing the password to activate (or unlock) user access. Each envelope issued to you is recorded in the system.

**Authorization Rights Differentiation Mechanism** – a feature that enables granting different authorization rights to different accounts. Transactions entered by a user must be signed by persons specified in acceptance patterns for a given account before they can be sent. For example, user A has the right to enter transactions for account no. 111. The user has to authorize any data entered. In such case, the transfer will wait until users B and C





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place their signatures. Placing a signature is equivalent to authorizing. Only when two users' signatures are placed, the transfer can be sent to the Bank.

**SSL 3.0** — a secure and private protocol for exchanging data over the Internet. Data sent over the network is encrypted so that third party cannot decode them. This is the most widely used and most effective encryption method used in Internet banking and commerce.



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## 2. System Requirements

To use the BiznesPI@net Internet banking system, you need a computer with Internet access and one of the following Web browsers:

- Internet Explorer 9 or higher,
- Chrome,
- Mozilla Firefox 47 or higher,
- Microsoft Edge.

The system works correctly in 1024x768 screen resolution or higher.

Internet connection data rate required for the client application is 64kb/s minimum, 256 kb/s recommended.

For detailed information, see the Bank's website section related to e-Banking.



## 3. General Navigation

The BiznesPI@net screen is divided into the following sections:

Account number	Name	Balance	Available balance
56 1600 0000 0000 0000 0001 Beta S.A.	CURRENT ACCOUNT Invented name account A	25 000,00 PLN	25 000,00 PLN
13 1600 5600 3844 0942 5682 3865 Alfa Sp. z o.o.	CURRENT ACCOUNT Invented name account B	1 700,00 EUR	1 700,00 EUR
13 1600 1111 0050 3844 0942 5682 Alfa Sp. z o.o.	CURRENT ACCOUNT Invented name account C	12 000,00 PLN	80 000,00 PLN
13 2222 5600 3844 7888 5682 3333 Beta S.A.	CURRENCY ACCOUNT	30 700,00 EUR	500 700,30 EUR

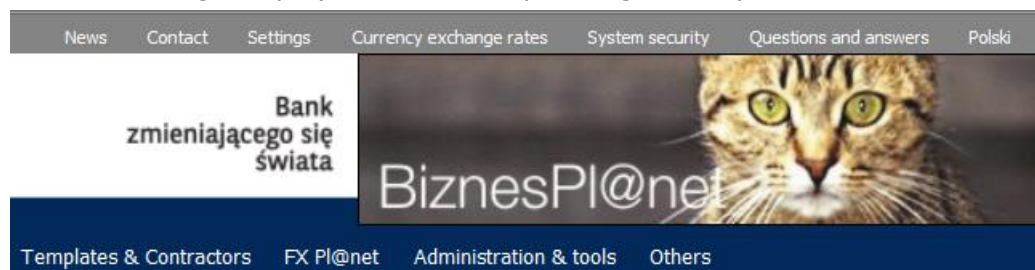
### Navigation Bar



- Envelope symbol (✉) directs you to the *Correspondence* module, *Correspondence Overview* form.
- The navigation section contains following links:
  - News
  - Contact
  - Settings — directs to the *Settings* form that enables you to configure the following system parameters:
    - Data sorting — ascending or descending
    - Number of records in tables — 10, 20, 30, 50, 100, All
    - Default context displayed after login (for customers who use BiznesPI@net as individual and company users, or as individual users who have access to more than one company account.)

A list of your accounts is displayed by default after you log into PI@net.

- Default private key for logging in and signing orders (if you are using an electronic signature and you have generated more than one key).
- Image displayed in the anti-phishing security feature.



This image helps securing the system. With this image you can be sure you are at the Bank's website. If you were redirected to a phishing website pretending to be BiznesPI@net to try to capture your system passwords, you would see a

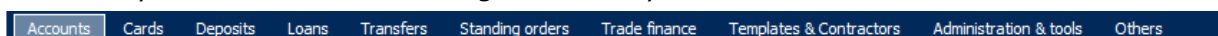


different image than the one you have selected. For more information see the security rules in the e-Banking section at the Bank's website.

- Foreign currency rates — directs you to the foreign currency rates form with current rates. Additionally, if you click *Exchange rate archive*, you will be directed to an external site where you can browse archive data.
- System security — directs you to information about the system's security features.
- Questions and Answers — direct you to answers to Frequently Asked Questions.
- Show help/Hide help — enables or disables the *System Help* bar at the bottom.
- Polish/English — application language version.

## Main Navigation Menu

The main menu consists of tabs (e.g. Accounts, Cards, Deposits, Transfers, etc.). By clicking any tab in the main menu, you can open the side menu relevant for the tab and based on your user authorization rights in the system.



## Side Menu

When you click an option in the menu, a form opens in the work area. The list of tabs and forms you can see depends on your user rights in the transaction system.

## Work Area

This is where forms are displayed. You use the forms to perform all operations in the Internet system. Below the work area, there is information about the version of the component installed.

## 3.1 Form Components

The following components may appear in forms:

**Drop-down list** — you can choose a single option from this list of items:

Approved (not sent) ▼

- All
- Entered
- Under approval process
- Approved (not sent)
- Cancelled

**Check-box** — with this form component, you can choose several options at the same time:



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☐ change of L/C amount

☐ change of expiry date

☐ change of shipment date

☐ other changes


**Radio button** — with this form component, you can choose only one option:

VISA Business	Cash transactions	Non-cash transactions
<input type="radio"/>	2 500,00 PLN	5 000,00 PLN
<input type="radio"/>	2 500,00 PLN	10 000,00 PLN

**Edit box** — enables you to enter any value containing alphanumerical characters and special characters. Depending on the used form, the edit box may accept values according to allowed characters defined for that field (for example, detailed information on domestic transfers and international transfers):

Payment title


## 3.2 Printing Forms

You can print information from the majority of forms. To print a form, click  **Print** .



## 4. Logging into the System

BiznesPI@net system provides the following methods for logging in and authorization:

	<i>logging in</i>	<i>authorization</i>
<i>method 1:</i>	<b>masked password and SMS codes</b>	<b>SMS code</b>
<i>method 2:</i>	<b>electronic signature</b>	<b>electronic signature</b>
<i>method 3:</i>	<b>token</b>	<b>token</b>

For more details, see the Bank's website.

### 4.1 Logging into the System for the first time

The first system login screen is available when you enter the <https://biznesplanet.bnpparibas.pl> Web page. You can find the link to the login page at the Bank's home page.

To activate system access, you need the *starter password* (disposable code) and login. You receive the information when you submit the application to activate application access.

- At the logging in page, you enter your login (user name), e.g. janiks480.

Enter your login

**Next**

Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.  
⇒ [more](#)


- Then, enter your disposable password which you have received by SMS message or in the secure envelope.



**Enter the received starting password:**



**Log on**

 Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.  
⇒ [more](#)




Using the **Virtual Keyboard**, you can enter your password by choosing characters from a keyboard displayed on your screen. This helps protecting you against any spyware installed in your computer that try to read characters typed on your standard keyboard.


#### 4.1.1 First login with masked password and SMS codes

- **If you have chosen to use masked password to log in**, the system will display a form with a request to define your target password for the system. This is the only time you enter the whole password in the system. During subsequent login procedures, the system will require you to type only selected characters from the password.

**Access password change**


ID: **test**

Enter new password:  

Reenter new password:  

Your password must be at least 10 characters long including at least 3 out of the following 4 character groups: lowercase letters, uppercase letters, digits, special characters.

**Change password**

 Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.  
⇒ [more](#)

#### 4.1.2 First login with electronic signature

- **T-Pro USB Cryptographic device with security button**

In order to use T-Pro USB in Windows System, the user needs to:

- download and install the software (Local administrator's rights are needed to perform an installation)



[http://www.bnpparibas.pl/files/klienci-biznesowi/bankowosc-internetowa/comarch\\_crypto\\_provider.exe](http://www.bnpparibas.pl/files/klienci-biznesowi/bankowosc-internetowa/comarch_crypto_provider.exe)

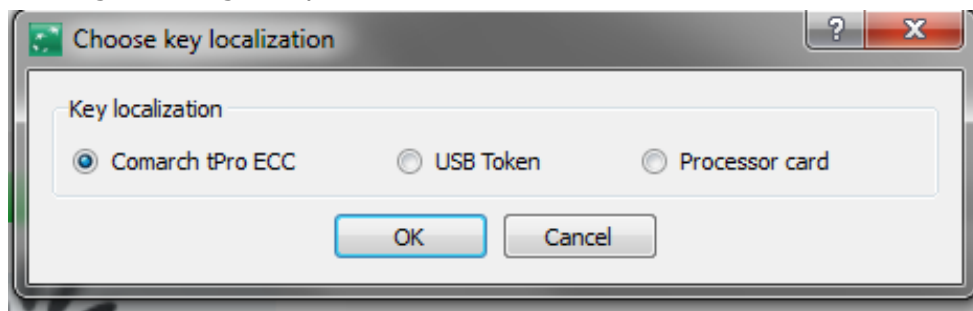
- and optionally download and unpack bnp.dll library file – if the system does not download it automatically

<http://www.bnpparibas.pl/files/klienci-biznesowi/bankowosc-internetowa/bnp.zip>

The bnp.dll library should be located at the location where the Comarch Crypto Provider is installed, in the DLLS directory – by default this is

C:\Program Files\Comarch\ComarchCryptoProvider\dlls

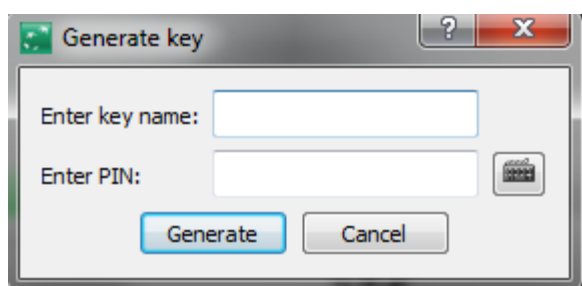
When generating a key on a T-Pro device, select „Comarch tPro ECC” location.



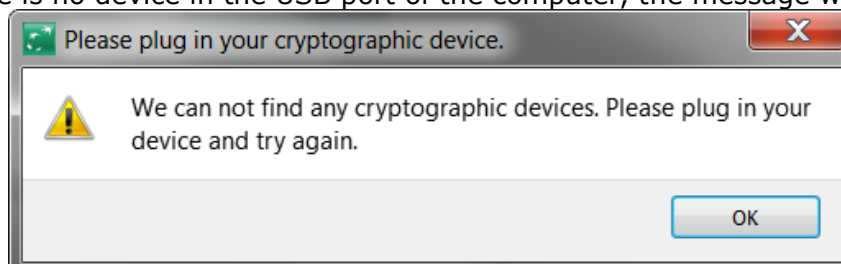
If you use other cryptographic devices like Gemplus, Athena, Oberthur or Cryptographic Card, you must select the key location: USB Token or Chip Card.

After the correct login, BiznesPI@net recognizes the login method to the default pass (company) and if access credentials using the cryptographic device will be required – "Login" button will appear.

After pressing the Login button, the system will ask for a key in the "Select key" pane for the signature and will require a PIN code for this key.



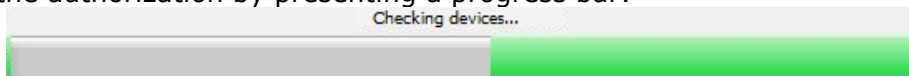
If there is no device in the USB port of the computer, the message will appear:



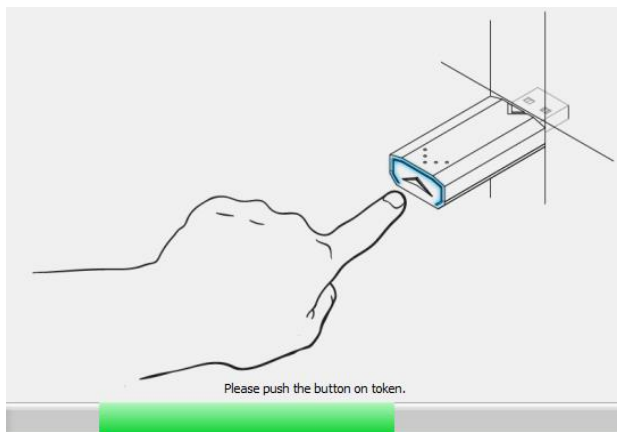




If the device is connected to the USB and the PIN is entered correctly, the system will verify the authorization by presenting a progress bar:



The verification process will be terminated in order to press the button on the T-Pro.



**NOTE:** The user will have 15-20 seconds to press the button since the screen appears. If the button is not pressed within the specified time, the logon process must be repeated. After using the cryptographic key, remove it from the USB port.

- **If user decided to use a cryptographic card / USB key without the button,** he/she needs to install a component to generate electronic signatures and Comarch SmartCard software to support cryptographic devices, which is available to download on a Bank BNP Paribas' website:

<http://bnpparibas.pl/przedsiębiorstwa/bankowosc-internetowa/biznes-planet.asp>

and

<http://bnpparibas.pl/korporacje/bankowosc-internetowa/biznes-planet.asp>

in the **Downloads'** tab.

Then you need to generate a key by clicking "Generate Key" button.

## Key generation

Currently, you have no active key. To Log onto the system, you have to generate a key.

**Generate the key**



Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.

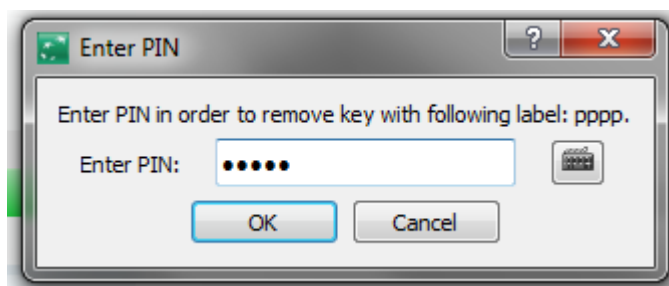
⇒ [more](#)



**Please note:** If you are using Windows 98 or Windows ME operating systems and the installation process is completed, you need to restart your computer. When your web browser is required to be closed, please repeat steps described in Item 4.1. Logging into the System for the First Time.

Once you click the Generate Key button again, the system will display the cryptographic key generation screen. Please select a device type where the key is to be generated on and assign a name to the key to be saved (the key name cannot include Polish diacritics or special characters).

- In the next step, you need to initialise the cryptographic device (that is, define the PIN and PUK to the device where the key will be generated on).
- Once the cryptographic device has been initialised, encrypting keys will be generated. For this purpose, you need to enter the PIN.



The key will be now generated and then you will be logged into the BiznesPI@net system.

### 4.1.3 First login with token

If you chose token as a way to login, then on the next form the system will require a code from the token.

At the login page, you enter your login (user name), e.g. janiks480



Please enter Token code

Login: **sadann566**

Please enter code for the number 000000:

 Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.  
⇒ [more](#)

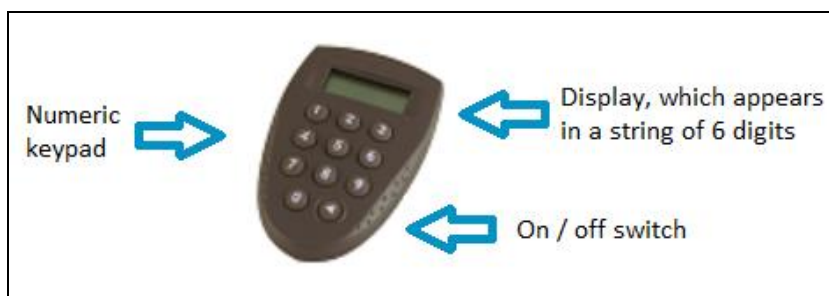
and then define the target system passwords. This is the only moment when a user enters the whole password. During the next logins, the system will request only selected characters from the password.

**After entering the username and password, in the field "Please enter code for the number" *there will always appear ONLY 6 zeroes (000000).***

**In case of getting the ID value different than 6 zeroes we kindly ask to immediately stop using the application and contact the consultant under telephone no: 801 321 123.**

## 4.2 Token device

Token is a temporary password generator. It looks like a calculator. It is used to authorize login and to confirm payments and other dispositions.



## PIN CODE – THE BASIC SECURITY MEASURE AND ACTIVATION

Token activation proceeds after entering four-digit PIN code. In every token the PIN code is pre-configured as 1234. Three failed attempts of entering a PIN code result in blocking the token.

At the first entering of the PIN code, the token will ask you for a new PIN code. In order to do it, performing the following actions is required:

1. activate the token – On/Off button,

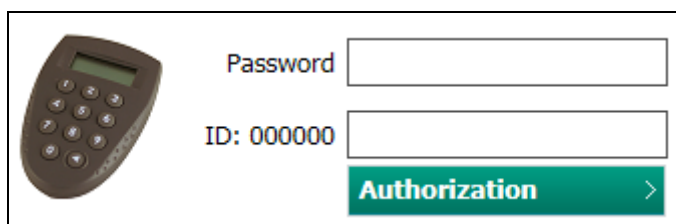


2. type in the old PIN code,
3. hold the On/Off button for approx. 2 seconds,
4. type in the new PIN code twice.

PIN code must be memorized. We remind that providing the PIN code to third parties is prohibited. The PIN code can be changed many times.

## How does the token work?

The active token works on the basis of the "question – answer" scheme. At the moment of logging into the system or authorizing an operation, a question in the form of six figures will be displayed on the screen (ID field in the form of a statement: please enter the code for the XXXXXX number). After typing digits into the token an answer will be automatically generated. The figures generated by the token should be entered in the field indicated in the scheme:



The activated token will authorize only one "question – answer" session. After several dozens of seconds from the moment of the code generation, the token will switch off. If, for some reason, the authorization has failed and you want to use the token again while the old code is still displayed, you must switch the device off and then activate it again.

## Authorization of dispositions

During the authorization of dispositions, in the field "Please enter the code for XXXXXX number:", a six-digit number is shown randomly.

*randomly selected 6-digit number  
(other than 6 zeros)*

Please enter code for number: 632546

## Securing the token

The token is secured by four-digit PIN code. In the case of an attempt to open the token, all the saved data is destroyed.

## 4.3 Subsequent System logins

### 4.3.1 Subsequent login using masked password and SMS codes

When you open the internet system's login page (<https://biznesplanet.bnpparibas.pl>), you



will see the log in form that consists of two subsequent screens. The first screen enables you to enter your login:

**Enter your login**

After you enter a correct login, the system will ask you to provide your masked access password. You need to fill in only missing characters at the specified positions in the password. The mask does not always have the same number of characters as the password you defined:

**Enter your password**

Login: **test**

1 2 3 4 5 6 7 8 9


After entering selected characters from the password, click Log on. In the next step, the system will request you to authorize the logging by an SMS code. A screen will appear with a field to enter an SMS code, and the SMS code will be generated and delivered to the mobile phone number predefined in the system.



**Please enter SMS code**

Login: **test**

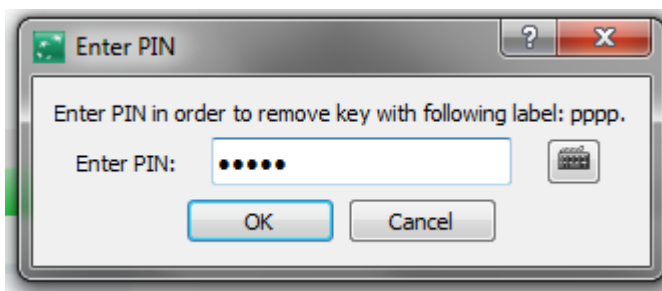
Please enter SMS code: 16

 Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.  
⇒ [more](#)

Once you have correctly entered the SMS code received, click Log on to confirm the entire logging operation.

### 4.3.2 Subsequent login using electronic signature

When you log in using an electronic signature, the system will first ask you to provide your login (the same as in the masked password procedure), and then to choose a key from your list of signature keys.



Then please enter the PIN that secures the cryptographic device (smart card or a USB device) where the key is stored.

### 4.3.3 Subsequent login using token

After entering the login page of the BiznesPI@net system (<https://biznesplanet.bnpparibas.pl>) appears a login form consisting of two successive screens. On the first of these enter your login (username):



# BNP PARIBAS

## Enter your login

Next



Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.

⇒ [more](#)

on the next screen, enter the code generated by the token:

## Please enter Token code

Login: **sadann566**

Please enter code for the number 000000:

Clear

Log on



Before logging, check the Web page address and the server certificate and make sure the secure lock icon is displayed on the status bar thus showing an encrypted connection.

⇒ [more](#)



## 5. Administration and Tools

This tab contains features responsible for system operation management at the Customer's side, including user rights management and acceptance patterns management.

### 5.1 Administration of users' rights – Administrator panel

User rights management is possible after selecting the Administration and tools tab Administrator panel tab. Then the redirection will take place to the new BiznesPI@net panel.

The screenshot displays the BNP Paribas BiznesPI@net Administrator panel. At the top, there is a navigation bar with links: News, Contact, Settings, Currency exchange rates, System security, Questions and answers, and Polski. Below this is a header section with the BNP Paribas logo, the tagline 'Bank zmieniającego się świata', and the BiznesPI@net logo. A main menu bar contains links: Accounts, Cards, Deposits, Loans, Transfers, Standing orders, Trade finance, Templates & Contractors, Administration & tools (selected), and Others.

On the left side, there is a sidebar for user 'Adam Pol' with a 'Log out' button. Below the user name, there is a dropdown menu showing '111111 - I DEPARTAMENT'. A table shows login history: 'Last login' at 22.03.2018 09:17:01, 'Failed logging attempt' at 19.03.2018 10:58:37, and 'Time until session expires' at 14:56s.

The sidebar lists 'Administration & tools' with a sub-menu 'My rights'. The 'My rights' sub-menu includes: Acceptance patterns, Keys management, Card / USB cryptographic device management, Password change, Change of the logging and transaction authorization method, Aliases, Import, Export, Reports, and 'Administration panel' (highlighted with a red rectangle).

The main area is titled 'My authorization rights'. It shows 'Company name' as 'I DEPARTAMENT' and 'Surname, Name' as 'Adam Pol'.





- The company's details

The first screen displays basic company data.


The screenshot shows the 'ADMINISTRATION' section of the BNP Paribas BiznesPl@net system. The left sidebar contains a menu with 'THE COMPANY'S DETAILS' highlighted, along with 'ACCEPTANCE SCHEMAS', 'USER MANAGEMENT', 'LIST OF ORDERS IN A COMPANY', and 'SYSTEM USAGE HISTORY'. The main content area is titled 'COMPANY DATA: I DEPARTAMENT PI'. It displays the following information:

Company's full name	I DEPARTAMENT PI
Company's address	KASPRZAKA 10/16 Warszawa 01-211 Polska
VAT PL (Tax Identification Number, NIP)	
REGON	
Displayed name	I DEPARTAMENT <a href="#">CHANGE</a>
Correspondence address	KASPRZAKA 10/16 Warszawa 01-211
Client number	111111
Company representatives	
Administrators	Adam Pol

At the bottom left of the main content area, there is a green button labeled 'RETURN TO BIZNESPL@NET'.

It is possible to change the name of the displayed company (CHANGE button) – it permits to set own friendly name, which will be presented on the drop-down list when switching between companies. The change applies to all users in the company.

The following are available on the upper bar:

- notification – envelope icon . After pressing on it, there will be available messages dedicated to the company;
- company name (pass), in the context of which the user works (his name is also visible);
- time left to the end of the session altogether with a button that permits to renew the session time;
- logout from the system button.

On the left side there is a list of tabs, which depends on the user's permissions (not all tabs visible above are available to each user).

Note: on each screen **RETURN TO THE BIZNESPL@NET** button is visible, which permits to return to the BiznesPl@net system at any time.



## 5.2 Acceptance schemes

BNP PARIBAS ADMINISTRATION

1 DEPARTMENT Adam Pol Session time left: 11:25

THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

ACCEPTANCE SCHEMAS

PAYMENTS APPLICATIONS SPECIAL APPLICATIONS CONTRACTORS TRADE FINANCING COMPANY MANAGEMENT

Find a schema, user, account

CURRENT ACCOUNT 83 1110 0000 1110 0000 0384 7280 PLN USED LIMITS

FC ACCOUNT 24 1110 0000 3110 0000 0030 8140 USD USED LIMITS

Schema: A

Expiry date: For an unspecified period of time

1 Signatures: 1

Adam Pol

COPY THE SCHEMA EDIT DELETE

Here visible are the acceptance schemes for:

- payments
- applications
- special applications (currently unavailable to users)
- contractors
- trade financing
- company management.

After selecting the type of scheme, it is possible to create a new acceptance scheme of this type, i.e. after selecting, for example, scheme for accounts, after pressing the **NEW SCHEME** button it will be possible to create a new acceptance scheme for accounts.

- Acceptance scheme for the accounts

First, specify the name of the new scheme and select the accounts for which the scheme is to be applied to.

BNP PARIBAS ADMINISTRATION

1 DEPARTMENT Adam Pol Session time left: 14:55

THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

EDITING THE SCHEMA A1

ACCOUNTS DETAILS ACCEPTANCE GROUPS SUMMARY

Schema name A1

SELECTED ACCOUNTS - 1/2

Find the account

Account name/ number CURRENCY DISPLAY SELECTED

CURRENT ACCOUNT 83 1110 0000 1110 0000 0384 7280 PLN

FC ACCOUNT 24 1110 0000 3110 0000 0030 8140 USD

CANCEL FORWARD

Administrators Adam Pol

RETURN TO BIZNESPI@NET



Then the system allows you to indicate the expiry date of the acceptance scheme and the limit amount.

BNP PARIBAS ADMINISTRATION EDITING THE SCHEMA A1

ACCOUNTS DETAILS ACCEPTANCE GROUPS SUMMARY

Date of expiry ☒ For an unspecified period of time

From  To

Limits ☒ Without limit

	Internal: company	Internal: holding	External	Mass payment
One-time	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Daily	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Weekly	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\* Fields which have not been completed mean no limits

Limit currency:

In the next step, it is necessary to select the users who will be added to the acceptance scheme, set the name to a new acceptance group and select the number of signatures required to meet the scheme conditions.

BNP PARIBAS ADMINISTRATION EDITING THE SCHEMA A1

ACCOUNTS DETAILS ACCEPTANCE GROUPS SUMMARY

Specify groups of persons that should accept the request. For every group, specify the minimum number of required signatures.

Search for a user

User	PESEL	Comments
<input checked="" type="checkbox"/> Jar Jacek	96 06****18	
<input checked="" type="checkbox"/> Adam Pol	96 02****96	

Group name: 1

Required signatures: 1

ADD ANOTHER GROUP



The next screen shows a summary of the acceptance scheme. The newly created scheme can be signed or canceled.

The screenshot shows the 'EDITING THE SCHEMA A1' interface with the 'SUMMARY' tab selected. The left sidebar contains navigation links: 'THE COMPANY'S DETAILS', 'ACCEPTANCE SCHEMAS', 'USER MANAGEMENT', 'LIST OF ORDERS IN A COMPANY', and 'SYSTEM USAGE HISTORY'. The main content area displays a progress bar with four steps: 'ACCOUNTS', 'DETAILS', 'ACCEPTANCE GROUPS', and 'SUMMARY'. Below the progress bar, the 'FC ACCOUNT' is shown as '24 2030 0045 3110 0000 0030 8140' with the currency 'USD'. The scheme name 'A1' is displayed. The 'Expiry date' is set to 'For an unspecified period of time'. Below this, there is a section for 'Without limit' and a list of signatures: '1' with 'Signatures: 1' and names 'Jacek Jacek' and 'Adam Pol'. A blue information box states: 'The scheme will be fulfilled if the disposal is signed jointly by: 1 user from group 1'. At the bottom, there is an 'Authorization from a company: I DEPARTMENT PI' and buttons for 'CANCEL', 'BACK', and 'SIGN'. A green button at the bottom left says 'RETURN TO BIZNESPI@NET'.

- Acceptance scheme for Applications

Acceptance scheme allows you to accept applications submitted in the Applications module in the BiznesPI@net system:

First set the name of the new scheme and its expiration date.

The screenshot shows the 'EDITING THE SCHEMA A1' interface with the 'DETAILS' tab selected. The left sidebar is the same as in the previous screenshot. The main content area displays a progress bar with four steps: 'ACCOUNTS', 'DETAILS', 'ACCEPTANCE GROUPS', and 'SUMMARY'. Below the progress bar, the 'Schema name' is set to 'A1' with a dropdown menu showing 'e.g. Applications'. The 'Date of expiry' is set to 'For an unspecified period of time' with a checked checkbox. Below this, there are 'From' and 'To' date input fields. At the bottom right, there are buttons for 'CANCEL' and 'FORWARD'.

In the next step, it is necessary to select the users who will be added to the acceptance scheme, set the name to a new acceptance group and select the number of signatures required to meet the scheme conditions.



ACCOUNTS      DETAILS      **ACCEPTANCE GROUPS**      SUMMARY

**i** Specify groups of persons that should accept the request. For every group, specify the minimum number of required signatures.

Search for a user   1 - 10 of 12 < >

<input type="checkbox"/> User <b>SHOW SELECTED</b>	PESEL	Comments	Group name <input type="text"/>
<input type="checkbox"/> Elena Klaas			Required signatures <input type="text" value="Select"/> <input type="button" value="Q"/>
<input type="checkbox"/> Jack Jacek	5411*****18		
<input type="checkbox"/> Stefan Piotr	5411*****53		

ADD ANOTHER GROUP

The next screen shows a summary of the. The new scheme can be signed or canceled.

ACCOUNTS      DETAILS      **ACCEPTANCE GROUPS**      **SUMMARY**

**EARNING ACCOUNT**  
02 1023 3278 9000 3278 9000 0010      PLN

**CURRENT ACCOUNT**  
58 1023 3278 9000 0000 0201 8310      PLN

**ASSS**

Expiry date: **For an unspecified period of time**

Without limit

**a**      Signatures: 1

Michiel Elena  
Jack Jacek  
Stefan Piotr

**i** The scheme will be fulfilled if the disposal is signed jointly by:  
1 user from group a

- **Acceptance scheme for Special Applications**

This functionality is not yet available, creating new schemes is not possible.

- **Acceptance scheme for Contractors**

First set the name of the new scheme and its expiration date.

Next, it is necessary to select the users who will be added to the acceptance scheme, set the name to the new acceptance group and select the number of signatures required to meet the scheme conditions.



The next screen shows a summary of the acceptance scheme. The newly created scheme can be signed or canceled.

- **Acceptance scheme for Trade Financing**

First, set the name of the new acceptance scheme, its expiration date and limit amounts.

Next, it is necessary to select the users who will be added to the acceptance scheme, set the name to the new acceptance group and select the number of signatures required to meet the scheme conditions.



The next screen shows a summary of the acceptance scheme. The newly created scheme can be signed or canceled.

- **Acceptance scheme for Company Management**

Company Management is a new acceptance scheme, necessary to authorize the Users Administrator activity. Only users who are in the acceptance scheme for Company Management can authorize instructions made by the Users Administrator.

**Access to the functionality of Company Management is possible only on the basis of a written application for BiznesPI@net**, in which the company will indicate users and determine the permissions and acceptance schemes for the Company Management.

- **Testing of acceptance schemes**

The user has the opportunity to test whether the acceptance scheme chosen by is valid and meet the acceptance criteria. First, select the type of testing scheme. In the case of testing the scheme for accounts, it is necessary to specify which account will apply to test scheme, select the amount and currency of the operation and the type of the order. You should also select users who are to be included in the approved acceptance scheme.

In the case of testing the Acceptance Scheme for Applications, all you need to do is select the users who are to be included in the tested scheme.

Testing of Acceptance Scheme for Special Applications is not yet available. This functionality will be available on a later date.

Regarding the test of Acceptance Scheme for Trade Financing, specify the amount and currency of the operation and specify the users to be included in the test scheme.

In the case of testing the Acceptance Scheme for Contractors and for Company Management, all you have to do is specify the users who will be included in the tested scheme.



**Test successful** (on the example of the test for Acceptance Scheme for Applications):

THE COMPANY'S DETAILS  
**ACCEPTANCE SCHEMAS**  
USER MANAGEMENT  
LIST OF ORDERS IN A COMPANY  
SYSTEM USAGE HISTORY

### TESTING THE SCHEMA

Users
Jackowski Jacek
CHANGE

*i* The operation may be performed

SCHEMA: A

EDIT

Expiry date: For an unspecified period of time

**Test failed** (on the example of the test for Acceptance Scheme for Applications):

THE COMPANY'S DETAILS  
**ACCEPTANCE SCHEMAS**  
USER MANAGEMENT  
LIST OF ORDERS IN A COMPANY  
SYSTEM USAGE HISTORY

### TESTING THE SCHEMA

Users
Jaroslaw Paw
CHANGE

*i* The operation will not be performed. Check acceptance schemas.

SCHEMA: A *i* APPROVAL GROUPS NOT FULFILLED

EDIT

Expiry date: For an unspecified period of time

1 Signatures: 1  
Jacek, Jacek  
Adam Pol

RETURN TO BIZNESPI@NET
SCHEMA: A1 *i* APPROVAL GROUPS NOT FULFILLED

## 5.3 User management

In this section it is possible to check and modify individual user settings. The Administrator can view the users of all companies in which he has Administrator rights.

BNP PARIBAS
ADMINISTRATION
ALL COMPANIES  
Adam Pol
Session time left: 14:57

THE COMPANY'S DETAILS  
ACCEPTANCE SCHEMAS  
**USER MANAGEMENT**  
LIST OF ORDERS IN A COMPANY  
SYSTEM USAGE HISTORY

### USER MANAGEMENT

REPORTS

Search by surname, name or PESEL
1 - 3 of 3

Company: All

LIST EXPORT

User	PESEL	Companies	Administration authorisation rights	Blockade of the user
Jacek Jacek	56 06*****18	1		
Adam Pol (Your profile)	56 02*****96	1		
Jaroslaw Paw	56 04*****56	1		

A green icon means that the user has administrative rights. After clicking on the data of the selected user, you will be redirected to the detailed modules. The Administrator has the ability to edit the permissions of each user.





## Available modules:

### ➤ Logging in and Authorization

The module provides information about the authorization method available to users and the option of blocking / unblocking the user with an indication of the reason for the block.

The screenshot shows the BNP Paribas Administration interface. The left sidebar contains a menu with 'USER MANAGEMENT' highlighted. The main content area is titled 'ADMINISTRATION' and shows 'THE USER'S DETAILS' for 'ADAM POL'. Below this, there are tabs for 'LOGGING IN AND AUTHORIZATION', 'AUTHORIZATION RIGHTS', 'IP CONTROL', and 'TIME LIMITS'. The 'LOGGING IN AND AUTHORIZATION' tab is active, displaying a table with columns for 'Company name, client number', 'Administration authorisation rights', 'Masked password and sms', 'Electronic signature', 'Masked password and token', and 'Access blocked'. The table shows one entry for 'I DEPARTAMENT PI' with a client number of '111111'.

### ➤ Authorization Rights

This module allows to modify user entitlements to accounts and functionalities.

The screenshot shows the BNP Paribas Administration interface with the 'AUTHORIZATION RIGHTS' module selected. It displays 'AUTHORIZATION RIGHTS TO ACCOUNTS' for the company 'I DEPARTAMENT'. A table lists accounts with columns for 'Account number', 'Browsing', 'Hide balance', 'Entering', 'Signing', and 'Sending'. Two accounts are listed: 'RACHUNEK BIEŻĄCY' and 'RACHUNEK WALUTOWY'. Below this, there is a section for 'AUTHORIZATION RIGHTS TO NEW ACCOUNTS' with similar columns.

### ➤ IP control

In the module it is possible to define the IP address of the computer (or the range of IP address) from which it is possible to access the BiznesPI@net system.

The screenshot shows the BNP Paribas Administration interface with the 'IP CONTROL' module selected. It displays a section for 'IP addresses' with a search bar and a table. The table is currently empty, showing 'No addresses to be displayed'. The 'EDIT' button is highlighted with a red box.



Company:  
I DEPARTAMENT

IP addresses

000

000

000

000

ADD

☐ Scope

CANCEL

CONFIRM

## ➤ Time limits

It allows to view and modify time range (on selected days and hours), in which the user will be able to use BiznesPI@net.

LOGGING IN AND AUTHORIZATION

AUTHORIZATION RIGHTS

IP CONTROL

TIME LIMITS

EDIT

Company:  
I DEPARTAMENT

Weekday	Hours	Session duration
Monday	-	<input checked="" type="radio"/> 15 min.
Tuesday	-	<input type="radio"/> 40 min.
Wednesday	-	<input type="radio"/> 60 min.
Thursday	-	
Friday	-	
Saturday	-	
Sunday	-	

## ➤ Reports

In the Reports menu, the user can generate reports:

- Authorization report for the auditor - containing information about users, entitlements and acceptance schemes - PDF file;
- User authorization report - containing a user entitlements to account(s) and function right(s) - a file in CSV format.

After selecting the **GENERATE REPORT** button, the document will appear on the list with the status "*under preparation*". You should refresh the page (F5 key) - the status will change to "*Ready*".

THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

USER MANAGEMENT

Search by surname, name or PESEL

Company:  
All

PESEL

Companies

Administration  
authorisation rights

Blockade of the user

REPORTS

1 - 3 of 3

LIST EXPORT

Reports are available from the icon  (3 green dots in vertical) on the right.



THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

< RETURN TO THE LIST REPORTS

REPORTS TO DOWNLOAD FINDING AUTHORIZATIONS

Company: I DEPARTAMENT

Report: Select report type  
Authorization report for the auditor  
User authorization report

GENERATE A REPORT

Generated on Company, client number Report type Status

1 - 3 of 3

## 5.4 Company order list

The module presents all orders (available statuses: in acceptance / rejected / accepted) submitted by the Users Administrator. For new instructions, it is possible to perform the action: Approve / Reject.

THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

COMPANY ORDER LIST

USER MANAGEMENT ACCEPTANCE SCHEMAS

Type: All Status: All Start date End date

Search for a user

1 - 2 of 2

Date	User	Company, client number	Change	Status	You have signed
17.02.2018	Jarosław Paw	I DEPARTAMENT PI 111111	Modyfikacja ograniczeń czasowych	Zaakceptowana	✓
	Adam Pol	I DEPARTAMENT PI 111111	Modyfikacja uprawnień	Zaakceptowana	✓

REJECT APPROVE

< RETURN TO BIZNESPL@NET

## 5.5 System usage history

It allows access to changes that were made in the entitlements / acceptance schemes for a given company. Users' data, statuses and dates of changes are available. The module is always available to the user with the rights of the Users Administrator.

THE COMPANY'S DETAILS

ACCEPTANCE SCHEMAS

USER MANAGEMENT

LIST OF ORDERS IN A COMPANY

SYSTEM USAGE HISTORY

SYSTEM USAGE HISTORY

Find an event, a user

LIST EXPORT

Change: All Changing person: All Start date: 05.03.2018 End date: 04.04.2018

Date	Changing person	Company, EQ	Change	Description
No events to be displayed				



## Management via Superuser (current functionality)

The User Management feature enables you to change authorization rights assigned by the Bank. Only the superuser can perform that role. Within the rights granted to him or her by the bank, the superuser may only restrict the authorization rights of other users. User authorization rights revoked by the superuser can be granted to the user again by the superuser. Additionally, the superuser may grant authorization rights that the regular user did not have before, provided that the relevant right had been granted by the Bank.

Authorization rights can be changed by selecting a user from the drop-down list and checking or un-checking the check-boxes next to individual authorization rights.

In the available accounts section, choose the relevant account and action that the user will be allowed to perform (*Preview* is a prerequisite for other actions: *Save*, *Sign*, *Send*). A marked check-box means that the user has the authorization right to perform the relevant function. When you are done, click *Confirm*.

**User management**

Company name

II DEPARTAMENT

Surname, Name

Adam Polika

Company Account number	Preview	Hide balance	Save	Sign	Send
II DEPARTAMENT PI 11 1111 1111 1111 1111 1111 1111	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
II DEPARTAMENT PI 11 1111 1111 1111 1111 1111 1111	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Similarly, the superuser can use the other sections to specify which functions user can access.

### LOANS

List of credit facilities	<input checked="" type="checkbox"/>	Loan data	<input checked="" type="checkbox"/>	Repayment schedule	<input checked="" type="checkbox"/>
List and history of credit accounts	<input checked="" type="checkbox"/>	List of guarantees	<input checked="" type="checkbox"/>		

To confirm changes, click *Confirm*.

Cancel

Confirm

## 5.6 My rights



This form is used to display authorization rights for the user logged in to the application along with the actions he or she may perform on available accounts. The information is presented in the company context in which the current user is logged in.

## User management

Company name

Surname, Name

Company Account number	Preview	Hide balance	Save	Sign	Send
II DEPARTAMENT PI 11 1111 1111 1111 1111 1111	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
II DEPARTAMENT PI 11 1111 1111 1111 1111 1111	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## ACCOUNTS

List of accounts <input checked="" type="checkbox"/>	Account data <input checked="" type="checkbox"/>	List of blockades on the account <input checked="" type="checkbox"/>
Account history/Statement <input checked="" type="checkbox"/>	MBR statement <input checked="" type="checkbox"/>	

## Authorization rights to Accounts:

- *Hide balance* – means that the user does not have the permissions to account balance and history of operations on that account,
- *Preview* – means that the user has permissions to view account balance and history of operations. The right entitles user to access rights to: *Save/Sign/Send*,
- *Save* – the user has the right to fill in, modify and delete order forms,
- *Sign* – the user has the right to accept orders (within company-defined acceptance patterns),
- *Send* – the user has the right to send orders to the Bank.

This section lists all accounts for which the user has any of the above-mentioned rights.

## Authorization rights to Functions:

This section lists actions available to the user, grouped by individual modules.

## User management

Company name

Name and surname



Company Account number	Preview	Hide balance	Save	Sign	Send
Company 1 11 1111 1111 1111 1111 1111 1111	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Company 2 11 1111 1111 1111 1111 1111 1112	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Company 3 13 1113 1113 1113 1113 1113 1113	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## PAYMENT CARDS

List of payment cards (User's own cards)	<input checked="" type="checkbox"/>	Card details (User's own cards)	<input checked="" type="checkbox"/>	Specification of card transactions (User's own cards)	<input checked="" type="checkbox"/>
Card activation/reservation (User's own cards)	<input type="checkbox"/>	All company's cards (viewing details and transactions related to all company's cards)	<input type="checkbox"/>	Card account statement (all company's cards)	<input type="checkbox"/>
Cards management (Company's all cards)	<input type="checkbox"/>				

## DEPOSITS

List of deposits	<input type="checkbox"/>	New deposit (interest rate acc. to the table)	<input type="checkbox"/>	Negotiable deposit - application form	<input type="checkbox"/>
New negotiable calculator	<input type="checkbox"/>	Breaking/modification of a deposit	<input type="checkbox"/>		

## LOANS

List of credit facilities	<input checked="" type="checkbox"/>	Loan data	<input checked="" type="checkbox"/>	Repayment schedule	<input checked="" type="checkbox"/>
List and history of credit accounts	<input checked="" type="checkbox"/>	List of guarantees	<input checked="" type="checkbox"/>	Available limits	<input checked="" type="checkbox"/>



## TRANSFERS

Transfers review	<input checked="" type="checkbox"/>	Domestic transfer	<input checked="" type="checkbox"/>	Cross-border transfer	<input checked="" type="checkbox"/>
SEPA Credit Transfer	<input checked="" type="checkbox"/>	Currency conversion	<input checked="" type="checkbox"/>	Tax transfer	<input checked="" type="checkbox"/>
ZUS transfer	<input checked="" type="checkbox"/>	MT101 transfer	<input type="checkbox"/>	Direct debit	<input type="checkbox"/>
Orders to a contractor/template from outside the base	<input checked="" type="checkbox"/>	Remuneration orders	<input checked="" type="checkbox"/>	Transfer deletion/cancellation	<input checked="" type="checkbox"/>
Package creation	<input checked="" type="checkbox"/>	Viewing and handling waiting orders	<input checked="" type="checkbox"/>	Package modification	<input checked="" type="checkbox"/>
Package with negotiation rate	<input type="checkbox"/>	Internal transfer	<input checked="" type="checkbox"/>	Notification of waiting for the signature	<input checked="" type="checkbox"/>
Execute packages as a whole	<input checked="" type="checkbox"/>	Right to relocate transfers between packages	<input checked="" type="checkbox"/>	CashPool limits	<input type="checkbox"/>

## STANDING ORDERS

List of standing orders	<input checked="" type="checkbox"/>	New standing order	<input checked="" type="checkbox"/>	Standing order cancellation	<input checked="" type="checkbox"/>
Standing order modification	<input checked="" type="checkbox"/>				

## TEMPLATES AND CONTRACTORS

List of contractors	<input checked="" type="checkbox"/>	Adding/ modification/ deletion of a contractor	<input checked="" type="checkbox"/>	Managing contractors' groups	<input type="checkbox"/>
Moving contractors between groups	<input type="checkbox"/>	List of payment templates	<input checked="" type="checkbox"/>	Adding/ modification/ deletion of a payment template	<input checked="" type="checkbox"/>

## IMPORT LETTERS OF CREDIT

List of letters of credit and payments	<input checked="" type="checkbox"/>	View of applications	<input type="checkbox"/>	Creation, amendment, deletion of applications	<input type="checkbox"/>
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## EXPORT LETTERS OF CREDIT

List of letters of credit and payments	<input checked="" type="checkbox"/>	View of applications	<input type="checkbox"/>	Creation, amendment, deletion of applications	<input type="checkbox"/>
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## ADMINISTRATION

Super-User - granting and revoking authorization rights of other Users	<input type="checkbox"/>	Changing the logging and transaction authorization method	<input checked="" type="checkbox"/>
--	--------------------------	---	-------------------------------------

## 5.7 Acceptance Patterns

This form shows the list of acceptance groups and users assigned to the groups. You can use any name for a group. "Acceptance Group Symbol" is marked with subsequent letters. Below, acceptance patterns are defined, i.e. the rules which apply to making payments from the specified accounts.



## Acceptance patterns

Company name

Alfa 2 sp. Z.o.o

## Acceptance patterns user groups

Acceptance group symbol	Group name	Users belonging to the acceptance group
A	grupa a	Ja Kub

## Acceptance patterns for the following accounts

Account number	Currency	Type	
11 1111 1111 1111 1111 1111	EUR	Current account	<a href="#">used limits</a>
11 1111 1111 1111 1111 2222	PLN	Current account	<a href="#">used limits</a>

## Pattern details

Limits  
(S - single; D-daily; W- weekly; M - monthly)

Pattern name	Pattern formula	Expiry date	Currency	Internal / Transfer Period Amount		Related category Period Amount		External Period Amount	
rachunki	A	No time limit No time limit	PLN	J	No limit	J	No limit	J	No limit
				D	No limit	D	No limit	D	No limit
				T	No limit	T	No limit	T	No limit
				M	No limit	M	No limit	M	No limit

## Applications

Pattern ID	Pattern formula	Expiry date
wnioski	A	No time limit No time limit

Test

Account acceptance patterns are grouped into blocks. Each block contains a list of relevant accounts and any patterns assigned to them.

In addition to such fields as: *pattern name*, *pattern formula*, *pattern expiration date* and *currency*, each account-related pattern contains fields that define individual limits. Limits





for *Internal Orders*, *related Group (within a holding)* and *External Orders* are defined separately.

You define limits in relation to a single operation (S), total operations per day (D), per week (W) and per month (M). If no limit has been set for a field, then the *No Limit* message appears.

You can click *used limits* to see how much of the limit has been used.

The form also shows acceptance patterns for applications. In this case, the procedure is the same as for account-related patterns, except that a single pattern applies to an entire group of applications.

## RULES FOR ACCEPTANCE PATTERN FORMULAS

The acceptance pattern specifies how many people from which groups must sign an order before it can be sent to the Bank. The following example outlines the rules for creating an acceptance pattern:

We have three user groups: A, B, and C. The following pattern definitions are available:

1. **A** — the order must be signed by **ONE** person from Group A
2. **A 2B** — the order must be signed by **ONE** person from Group A and **TWO** persons from Group B
3. **2[AB]** — the order must be signed by **TWO** persons from Groups A and B. One of the following three signature combinations is acceptable:
  - a. one person from Group A and one from Group B
  - b. two persons from Group A
  - c. two persons from Group B

### **NOTE:**

If several patterns have been assigned to a block of accounts, they are considered as alternatives. This means that it's enough to meet one of the patterns for an order to be accepted.

You can directly test how the acceptance patterns you have defined will work. Use the *Test* button to do this.

To test if an order could be sent, select an account, enter an amount in the correct currency, and choose an order type. Then select persons who would sign the order.



## Approval model testing

### Acceptance pattern testing

Account	<input type="text" value="Choose account"/>
Amount	<input type="text"/>
Currency	<input type="text" value="RUB"/>
Order type	<input type="text" value="Choose type of order"/>

### Users

Selection	Name	Surname	CN
<input type="checkbox"/>	Szymon	Testowy	
<input type="checkbox"/>	Ja	Kub	

When you click *Test*, a message appears with the information whether an order with such definition could be accepted.

## 5.8 Keys Management

Keys management is required for users who authorize their orders with electronic signatures that need private keys. The form enables you to see all the keys you have, and to generate a new private key.

If you generate several keys, you can use any one you want by selecting the desired key from a drop-down list. The list appears when you place your electronic signature (when signing orders or when logging in). If you happen to block a key by entering an invalid passwords three times, you can still use the system by using another active key.

### Keys management

Company name

Key name	Key's fingerprint	Storage place	Generation date	Visible	Status
<a href="#">Key3</a>	8D 5B 12 8C AF 69 3F 36 CA 79 87 D7 59 36 D3 8F 83 6F EF 75	USB cryptographic device	12.01.2009	YES	Active
<a href="#">Key2</a>	1F 95 46 0B 13 30 59 43 AA B2 8C B6 6E B1 FF 87 B9 13 52 62	USB cryptographic device	16.01.2008	NO	Blocked
<a href="#">Key1</a>	B3 D1 61 3D C0 44 C7 D5 AA DB AB 1A 8B BD 61 33 83 6F 22 12	File	15.01.2008	NO	Blocked



When you click on the link with your key name, a form opens presenting the key's detailed data. To generate an additional key, click the *Generate Key* button. The action of generating a new key (from the *Keys Management* form) requires your signature that uses another active key.

**Keys management**

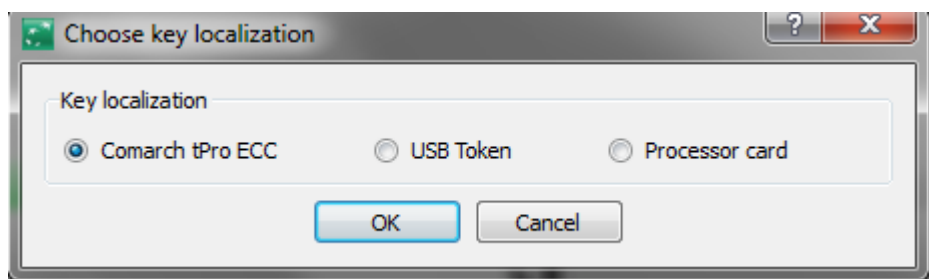
Company name	Alfa sp. Z.o.o
Key name	jakub531_test
Key's fingerprint	8D 5B 12 8C AF 69 3F 36 CA 79 87 D7 59 36 D3 8F 83 6F EF 75
Storage place	USB cryptographic device
Status	Active
Visible	YES
Generation date	12.01.2009

CancelBlockHide

The detailed key data form enables you to perform the following actions:

- *Cancel* — cancels changes made in the form,
- *Block* — blocks the active key; once you block a key, you cannot unlock it,
- *Hide* — temporarily hides the key in the system. A hidden key is not shown e.g. when you sign orders. The key remains active and you can "show" it at any time.

If you want to generate another key, please specify its name and location where it will be stored (e.g. a USB device or a smart card).



The dialog box titled "Choose key localization" contains a section labeled "Key localization" with three radio button options: "Comarch tPro ECC" (selected), "USB Token", and "Processor card". At the bottom are "OK" and "Cancel" buttons.

Each of the generated keys should be activated by any of the keys activated earlier.



## 5.9 Card / USB Cryptographic Device Management

Cryptographic devices that can store private keys used to generate electronic signatures are a smart card and a USB cryptographic device. Both devices are secured by a PIN and PUK codes.

- **The PIN** code prevents unauthorised and accidental use of your smart card or USB cryptographic device, including execution of orders and instructions in your account, which require an electronic signature. The PIN is strictly confidential and should be known only to the owner of a given cryptographic device. The PIN should consist of four (4) digits.
- **The PUK** code – personal unblocking key. It should be stored in a safe place and protected against being lost, since it can be useful in case the user forgets his/her PIN or if the PIN is incorrectly entered five times in a row (blockade of a card/USB device). In such situations, the PUK will allow you to unblock the card or USB device. The PUK consists of eight (8) digits.

The card/USB device management in the BiznesPI@net system enables its users to use the following options:

- **Card/USB device initialization** – it consists of determining PIN and PUK codes for a card or a USB device. The initialization should be performed for every new cryptographic device. A blocked device can be also unblocked this way, which results however in a loss of keys saved on a given device and the need to determine a new PIN and PUK,
- **PIN change** – in order to change the PIN, you should enter existing PIN to a form, then determine a new PIN and enter it again for the selected cryptographic device,
- **PUK change** – in order to change the PUK (unblocking key) for a card/USB device, please select the “PUK Change” option, enter the existing PUK and then determine a new PUK and enter it again,
- **Unblocking a card/USB device** – in order to unblock a smart card or USB device, please enter the present PUK for a given device and then determine a new PIN,
- **Keys deletion** – deleting a key from a selected cryptographic device.

## 5.10 Password Change

This form enables you to change masked password. You must enter your new password twice to confirm the deletion of the old password. You only enter your full password when you are defining it. When you are logging in, the system requires you to type only selected characters from the password.



## Password change

Company name

Current password

New password

Confirm new password

Cancel

Change password

## 5.11 Change of the Login and Transaction Authorization Method

BiznesPI@net system provides three methods for logging in and transaction authorization:

- 1) logging in with a masked password and SMS code and authorizing with an SMS code,
- 2) logging in and authorizing using an electronic signature,
- 3) logging in using masked password and token code.

You can change the method you are using to the alternative method provided that you have the necessary authorization rights.

If you change the method to masked password and SMS code, you must specify the mobile phone number at which you will receive SMS codes. You must also define a password.

The change of a logging and transaction authorization method requires signing with the use of a key possessed.

Cellur phone number

Telephone number for SMS code receipt.  
\* along with a country area code

Password

min. 10 characters, including at least 3 from the following 4 groups:  
lower case letters, upper case letters, digits, special characters.

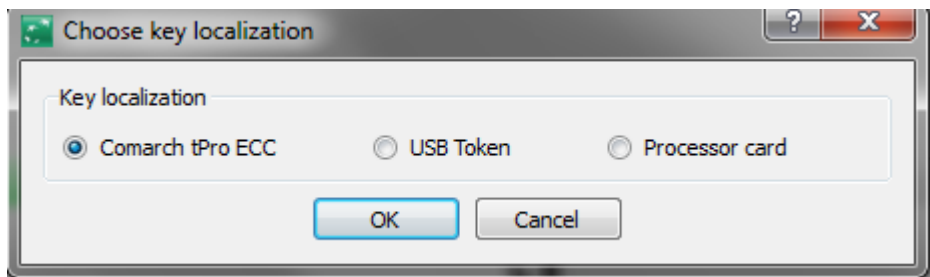
Repeat password

Cancel

Save

You must validate this form using your current authorization method — i.e. the electronic signature.

If you want to change the method to use electronic signatures, a form appears allowing you to generate a new signature key:



**Please note:** In order to generate a key and use electronic signatures, you need to install an electronic signature generation component and Comarch SmartCard software to service cryptographic devices. You should also have a cryptographic device to store encrypting keys that are used to generate signatures – either a USB cryptographic device or a smart card (with a reader).

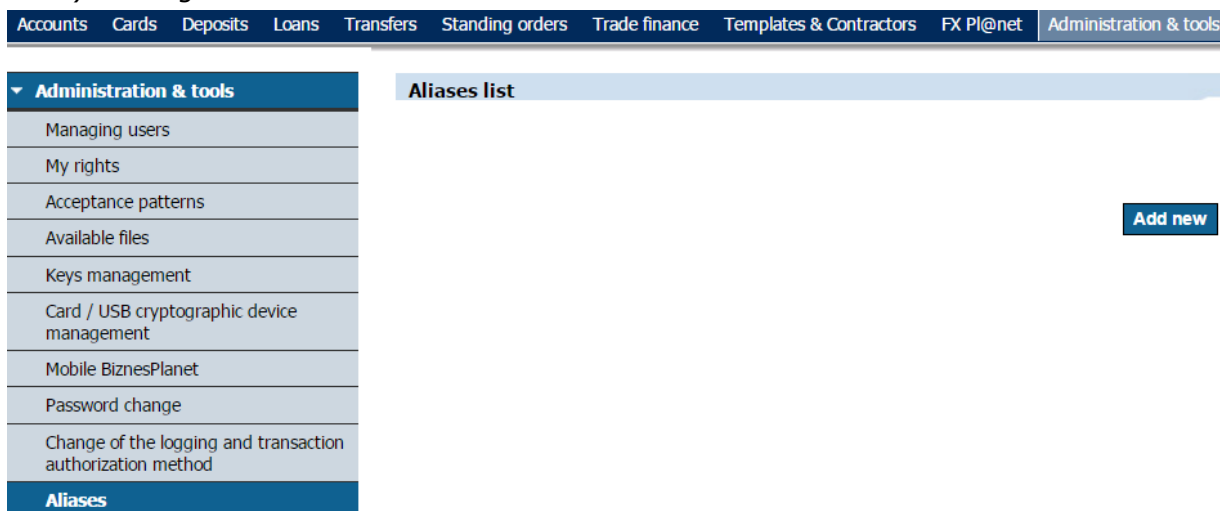
A change of the logging and transaction authorisation method into electronic signatures should be confirmed by the currently used authorisation method, i.e. the SMS code.

## 5.12 Aliases

The functionality allows to split logins between BusinessPI@net and individual accounts at PI@net.

In order to create a new alias, the user should log in with the login given by the Bank.

### 1) Adding new alias – Administration and Tools module:



The „Add new” action will display a form to define new alias.




2) Defining an alias and selecting pass for an alias (an example of disassociation of a retail pass from the company pass).

In the field:

- „Alias” – entering the name of an alias. Alias has to be 8 to 25 characters long. Letters, digits and „@” sign are permitted.
- „Client list” – selection of passes, that will be assigned to particular alias.
- „Default client” – mark of a default pass for the new alias.

## New alias

 An alias must be 8-25 signs long. Only characters, numbers and @ are allowed.

Alias

Customer's list

☐ 111111 - I DEPARTMENT (key)

☐ 222222 - II DEPARTMENT (key)

Default customer

----Select----

Cancel

Save

3) Setting in a new password:

## New alias

Alias Qwerty233

Customer's list

☐ 111111 - Firma 1 (sms)

☐ 222222 - Firma 2 (sms)

Default customer

111111 - Firma 1 (sms)

New masked password for the login and all aliases.

Current password

New password

Confirm new password

Your password must be at least 10 characters long including at least 3 out of the following 4 character groups: lowercase letters, uppercase letters, digits, special characters.

Cancel

Save



**Note:** for a new alias, the system forces setup of a new password, which will apply to all aliases and logins of an user, **so regardless of which login or alias will the user enter, he/she will have to use the same password for every login and alias.**

## 5.13 Import

Import is an application functionality that enables you to feed the system with data from files that contain:

- Domestic transfers,
- Cross-border transfers,
- Tax transfers,
- Direct debits,
- Domestic contractors,
- Foreign contractors,
- MT101 transfers,
- Debtors in direct debit.

To import data into the system, use a template that specifies the type of data imported. The side menu for the Import tab gives direct access to:

- Preview of templates that already exist in the system (Templates Review),
- Creating new templates (New Template).

### 5.13.1 Template Review

This form enables you to perform three types of actions:

- View / Modify existing templates,
- Delete templates,
- Import data based on templates.





## Import

Company name

Alfa sp. Z.o.o

	Template name	Template type	Template author
<input type="checkbox"/>	<a href="#">123</a>	<a href="#">Foreign contractors dictionary</a>	Ja Kub
<input type="checkbox"/>	<a href="#">23432</a>	<a href="#">Domestic contractors dictionary</a>	Ja Kub
<input type="checkbox"/>	<a href="#">Kontrahenci krajowi</a>	<a href="#">Domestic contractors dictionary</a>	Ja Kub
	<a href="#">MultiCash PLA</a>	MultiCash Pro PLA	Predefined by bank
	<a href="#">MultiCash PLD</a>	MultiCash PLD	Predefined by bank
	<a href="#">MultiCash PLI</a>	MultiCash Pro PLI	Predefined by bank
	<a href="#">MultiCash RFT</a>	MultiCash RFT	Predefined by bank
	<a href="#">VideoTel krajowy</a>	Domestic VideoTel	Predefined by bank
	<a href="#">VideoTel zagraniczny</a>	Foreign VideoTel	Predefined by bank

Delete template

Add template

To view/modify a template, click a link with the template type (this feature is not available for Bank-predefined templates). A form appears. It is the same form as the one displayed when defining a new template, but it contains data. If you want to delete a template, select a check-box next to the desired record, and then click the *Delete* button (you cannot delete Bank-defined templates). Click a link in the *Template name* column to start importing data using this template.

## 5.13.2 New Template

To add a template, click *New template* in the side menu. A form will open enabling you to choose the template type.

### Define import template

Company name

Alfa sp. Z.o.o

Template type

----Choose----

Another form appears, where you need to specify remaining parameters.

In the form, define the following fields:

- Template name — enter the name of the template you are creating,
- Data separator — define how individual data items are separated (e.g. with semicolons),
- Encoding page — choose a code page from the list,
- Decimal separator — the decimal separator character (dot or comma),
- Date format,



- Date separator,
- Text fields in quotation marks,
- Header field names.

The next section applies to specifying the fields which will be imported. The list on the left contains the names of all fields available for a given template type. The list on the right contains names that have been added to the template. Note that the field order must be the same as the order in which they appear in the file.

**Define import template**

Company name

Alfa sp. Z.o.o

Template type

Direct debit

Template name

Data separator

;

Encoding page

Windows-1250

Denary separator

, comma

Date format

rrrr-mm-dd

Date separator

- dash

☐ Text fields between quotation marks

☐ Header fields names

Available fields

Address 1  
Address 2  
Date from  
Date to  
Execution date  
Payment details  
Payment title

Add >>

Add all >>

<< Delete all

<< Delete

File structure

Amount  
Creditor's account  
Debtor's account  
Debtor's name  
Payment identifier

Move up

Move down

Cancel

Save

To move one or all fields to the selected items list, click *Add* or *Add all*. Similarly, to delete fields you have selected, click *Delete* or *Delete all*. Deleted items will return to the list on the left. To change the order of the selected fields, use the *Move Up* and *Move Down* buttons. The buttons move the selected field one rank up or down.

To save the template you have created, click *Save*.

### 5.13.3 Importing data



To import data, choose a template for importing the data file from the list of your templates (see section 5.13.1). To do so, click the link with the template's name. This will open the form where it is needed to specify the location of the imported file.

Data type template 123

File to import  [Przełóż...](#)

---

[Cancel](#) [Import](#)

When you click *Import*, data is pre-imported into the system. Then the content of the file is verified and the result of data validity check is displayed.

At this point you can cancel the data import (reject the entire data file that has been read and return to the previous form). To cancel the data import click *Cancel* or accept the data imported (enter data that have been successfully verified) by choosing one of the following options:

- *Save* – the data imported will be saved as separate orders,
- *Create package* – the orders imported will be saved in a package (this functionality is described in chapter “Packages”),
- *Add to the package* – a screen with a list of available packages will appear. Orders will be added to the package selected from the list.

## 5.14 Export

The data export feature enables you to generate a file (report) with data that meet the criteria specified in the export template. You can choose an existing export template or choose a new one. Then define an export filter or choose the simple filter option.

The Export feature is available for:

- Account history,
- Rejected transfers,
- Completed transfers,
- Bank account statements (also for several accounts at the same time for MT940 format),
- MBR (Multi Bank Reporting) statements (also for several accounts at the same time for MT940 format),
- Card account statements,
- Credit account statements,
- Domestic contractors,
- Foreign contractors,



- Debtors in direct debit,
- Card transaction statement.

## 5.14.1 Template Review

This form enables you to perform four types of actions:

- View / Modify existing templates,
- Delete templates,
- Export data based on templates,
- Add filters.

### Transaction data export

Company name

Alfa sp. Z.o.o

Template/filter name	Template type	Template author	
<a href="#">Historia rachunku OFX</a>	OFX account history	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg bankowy MT940</a>	MT 940 Statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg bankowy OFX</a>	OFX bank statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg MBR MT940</a>	MBR MT940 statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg z rachunku karty OFX</a>	OFX card account statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg z rachunku kredytowego MT940</a>	MT940 credit account statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg z rachunku kredytowego OFX</a>	OFX credit account statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Zestawienie transakcji kartą OFX</a>	OFX card transactions	Predefined by bank	<a href="#">Add filter</a>

[Delete template](#)

[Add template](#)

To view/modify a template, click the link with the template/filter type. You cannot modify Bank-predefined templates. A form appears which looks the same as the form for defining a new template, but is filled with data. To delete a template, select a check box next to a template/filter name and confirm the operation by clicking *Delete template*. To start file export, click a link with filter/template name.

## 5.14.2 List of templates predefined by the Bank

- EB Wyciąg CSV (CSV EB statement)
- EB Wyciąg MT940 (MT940 EB statement)
- EB Wyciąg TXT (TXT EB statement)



- Historia operacji XML (XML operations history)
- Home Banking - MT940
- MBR Historia rachunku (MBR account history)
- MBR Wyciąg MT940 (MBR statement MT940)
- MT940 GlobalPortal
- VideoTel Szeroki Historia Rachunku (VideoTel Wide Account History)
- VideoTel Szeroki II Historia Rachunku (VideoTel Wide II Account History)
- VideoTel Wąski Historia Rachunku (VideoTel Narrow Account History)
- Wyciąg Bankowy XML (XML bank statement)
- Wyciąg bankowy JPK (Jednolity Plik Kontrolny – schemat XML) (JPK bank statement – XML scheme)
- Wyciąg bankowy MT940 (MT 940 Statement)
- Wyciąg bankowy OFX (OFX bank statement)
- Wyciąg z rachunku kartowego OFX (OFX card account statement)
- Wyciąg z rachunku kredytowego MT940 (MT940 credit account statement)
- Wyciąg z rachunku kredytowego OFX (OFX credit account statement)
- Transakcje kartowe OFX (OFX card transactions)



## Transaction data export

Company name

Template/filter name	Template type	Template author	
<a href="#">CNX Wyciąg MT940</a>	MT940 CNX statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">EB Wyciąg CSV</a>	CSV EB statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">EB Wyciąg MT940</a>	MT940 EB statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">EB Wyciąg TXT</a>	TXT EB statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Historia operacji XML</a>	XML operations history	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Home Banking BGŻ - MT940</a>	Home Banking BGŻ - MT940	Predefined by bank	<a href="#">Add filter</a>
<a href="#">MBR Historia rachunku</a>	MBR account history	Predefined by bank	<a href="#">Add filter</a>
<a href="#">MBR Wyciąg MT940</a>	MBR statement MT940	Predefined by bank	<a href="#">Add filter</a>
<a href="#">MT940GlobalPortal</a>	MT940GlobalPortal	Predefined by bank	<a href="#">Add filter</a>
<a href="#">VideoTel Szeroki Historia Rachunku</a>	VideoTel Wide Account History	Predefined by bank	<a href="#">Add filter</a>
<a href="#">VideoTel Szeroki II Historia Rachunku</a>	VideoTel Wide II Account History	Predefined by bank	<a href="#">Add filter</a>
<a href="#">VideoTel Waski Historia Rachunku</a>	VideoTel Narrow Account History	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg Bankowy XML</a>	XML bank statement	Predefined by bank	<a href="#">Add filter</a>
<a href="#">Wyciąg bankowy JPK</a>	JPK bank statement	Predefined by bank	<a href="#">Add filter</a>

### 5.14.3 New Template

To create a new export template, choose the template type from the drop-down list. A form opens where you can define the export template.

Define following fields in the form:

- Template name — enter the name for the template you are creating,
- Data separator — define how individual data items are separated,
- Encoding page — choose a code page from the list,
- Decimal separator — the decimal separator character (dot or comma),
- Date format,
- Date separator,
- Text fields in quotation marks,
- Header field names.

The next section lets you specify the fields you want to export. The list on the left contains the names of all fields available for a given template type. The list on the right contains



names that you have added to the template. Note that the order of the fields is the same as the order in which they will appear in the file.

**Define export template**

Company name

Alfa sp. Z.o.o

Template type

Domestic contractors

Template name

Data separator

;

Encoding page

Windows-1250

Denary separator

, comma

Date format

rrrr-mm-dd

Date separator

- dash

☐ Text fields between quotation marks

☐ Header fields names

Available fields

Address of contractor 1  
Address of contractor 2  
Contractor's short name  
Contractors's account

Add >>

Add all >>

<< Delete all

<< Delete

File structure

Move up

Move down

Cancel

Save

To move one or all fields to the selected items list, click *Add* or *Add all*. Similarly, to delete fields you have selected, click *Delete* or *Delete all*. Deleted items will return to the list on the left. To change the order of the selected fields, use the *Move Up* and *Move Down* buttons. The buttons move selected field one rank up or down. To save the template you have created, click *Save*.

## 5.14.4 Export Data

To export data, do the following:

1. Define a new template or use an existing template from the template list,
2. Define a new filter if you want,
3. Click the link with the template/filter name.



When you perform the last activity listed above, an export form will appear with an integrated account filter and the option to save data in the compressed format (ZIP).

**Export data**

Company name

Alfa sp. Z.o.o

Account number

---- Select ----

☒ from

15.01.2008

to

☐ The last:

days

☐ The last:

of operations

Filter

---- Select ----

Operation type includes a text

Sender's/ Beneficiary's name includes a text

Account number (or its part)

Payment title contains text

Reference number (or its part)

Operation type

---- All ----

Transaction amount

from

to

☐ Kompresuj (format ZIP)

Cancel

Export

## 5.14.5 Filters



You can add filters to templates to export only data that meet all criteria defined in the filter.

To create a filter, click the *Add filter* button which is located in the same line as your selected template in the export templates list. A criteria definition box will appear. Filtering applies to fields that are available for a given export template.





## Filter creating

Filter name	<input type="text"/>
Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account number	<input type="text" value="---- Select ----"/>
<input checked="" type="radio"/> from	<input type="text" value="15.01.2008"/>  to <input type="text"/> 
<input type="radio"/> The last:	<input type="text"/> days
<input type="radio"/> The last:	<input type="text"/> of operations
Filter	<input type="text" value="---- Select ----"/>
Operation type includes a text	<input type="text"/>
Sender's/ Beneficiary's name includes a text	<input type="text"/>
Account number (or its part)	<input type="text"/>
Payment title contains text	<input type="text"/>
Reference number (or its part)	<input type="text"/>
Operation type	<input type="text" value="---- All ----"/>
Transaction amount	from <input type="text"/> to <input type="text"/>

[Cancel](#)[Save](#)

## 5.15 Reports

The Reports tab contains functionality that enables you to generate reports on user banking operations.

Reports are generated on the basis of a user-defined template prepared earlier. The template is a set of columns that defined by the user.

The resulting report is shown in the Reports to Download form, where you can download desired file as PDF or HTML file.

### 5.15.1 Templates Review

This form enables you to do the following operations:

- find a template you have previously defined,
- view/modify a template you have previously defined,
- add a template (in this case you will be redirected to the New Template tab),
- delete a template you have previously defined,
- create a filter for a template you have previously defined,



- view/modify a filter you have previously defined,
- delete a filter you have previously defined,
- generate a report on the basis of a template and filter you have previously defined.

A report template can generate the following types of reports:

- Account history report,
- Completed and rejected transfers report,
- Card transactions report.

To find a specific template, choose the organization for which you have defined the template (this option is available only if you have a holding; if you have a single company, this selection is not available) and choose the type of template you want.

**Report templates**

Company name

Alfa sp. Z.o.o

Template type

Operations history report

----All----

Operations history report

Orders history report

Card transaction report

	Template / filter name		filter author	
<input type="checkbox"/>	Report1	<a href="#">Operations history</a>	Ja Kub	<a href="#">Add filter</a>
	<a href="#">654</a>	<a href="#">Operations history</a>	Ja Kub	<a href="#">Remove filter</a>

[Delete template](#)[Add template](#)

The next part of the form appears, listing all existing templates that meet your criteria.

The table contains such information as: template/filter name, template/filter type, template/filter author. You can sort the list of templates by clicking column descriptions.

Click a link in the *Filter/Template Type* column to see the template/filter details or start editing the template/filter.

Click an item (link) in the *Filter/Template Name* to generate a report and move to the *Report Review* form.



## Report templates

Company name

Template type

Template / filter name	Template / filter type	Template / filter author	
<input type="checkbox"/> Report1	<a href="#">Operations history</a>	Ja Kub	<button>Add filter</button>
<a href="#">654</a>	<a href="#">Operations history</a>	Ja Kub	<button>Remove filter</button>

Delete templateAdd template

To delete a report, select a check-box next to the report's name and click the *Delete template* button.

Click an item in the *Filter/Template Type* column to see the template details or start editing the report template.

### 5.15.2 New Template

To create a new report template, open the *Template Review* form and click *Add Template*, or choose *New template* directly from the *Reports* side menu. The *Define Report Template* form will open. Choose *Template Type* from the drop-down list. The next section of the form appears, showing the list of templates that meet your filtering criteria. Complete following fields:

- Template name,
- Fields that will be shown in the report (depend on template type). The list on the left contains names of all fields available for the template type. The list on the right contains names added to the template. Field order represents the data of order in the file,
- Level of detail (lines per record number),
- Text size,
- Format — PDF or HTML.



## Report template definition

Company name

Template type

Template name

### Available fields

Amount  
Contractor's account  
Contractor's name  
Currency  
Currency date  
Posting date  
Transaction code  
Transaction name and description

Add >>

Add all >>

<< Delete all

<< Delete

### File structure

Move up

Move down

### Report view

Lines per record number

Text size

Save format

Cancel

Save

Component: 1,3,0,48 Keys:5 EQ:Yes S:1

To move one or all fields to the selected items list, click *Add* or *Add all*. Similarly, to delete fields you have selected, click *Delete* or *Delete all*. Deleted items will return to the list on the left. Use *Move down* and *Move Up* buttons to reorder selected items.

To save the template you have created, click *Save*. After you save your new template, the *Template Review* form appears.

To save the template you have created, click *Save*.

## 5.15.3 New Filter

After you have created a new template, define a filter for this template. To do so, click the *Add filter* button located in the same line as the template name. The *Filter Definition* form will appear, enabling you to define data filtering criteria for the report.



## Filter creating

Filter name	<input type="text"/>
Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account number	<input type="text" value="---- Select ----"/>
<input checked="" type="radio"/> from <input type="text" value="15.01.2008"/> to <input type="text"/>	
<input type="radio"/> The last: <input type="text"/> days	
<input type="radio"/> The last: <input type="text"/> of operations	
Filter	<input type="text" value="---- Select ----"/>
Operation type includes a text	<input type="text"/>
Sender's/ Beneficiary's name includes a text	<input type="text"/>
Account number (or its part)	<input type="text"/>
Payment title contains text	<input type="text"/>
Reference number (or its part)	<input type="text"/>
Operation type	<input type="text" value="---- All ----"/>
Transaction amount	from <input type="text"/> to <input type="text"/>

[Cancel](#)[Save](#)

Click **Save**. You will return to the *Template Review* form.

## 5.15.4 Generating Reports

After you define a report template and create a filter for this template, you can generate a report. To generate a report, open the *Template Review* tab, find the desired template, and click the name of a filter created for the template. The filter name is a link that you click to generate reports. The Report Review tab will open, and the newly generated report will appear as the first line in the column. Click any link in the line to browse the report in the format you have previously defined (.html or .pdf), or to save the report to your hard drive.

## 5.15.5 Reports to Download

With this form you can download reports you have generated earlier. Use available filters to quickly find desired report.



## View reports

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Report type	<input type="text" value="All"/>
Report status	<input type="text" value="All"/>
Search	<input type="text"/>
Execution date	from <input type="text" value="01.01.2008"/> to <input type="text"/>

[Show](#)

By applying filters, you can obtain a summary of completed reports:

## View reports

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Report type	<input type="text" value="All"/>
Report status	<input type="text" value="All"/>
Search	<input type="text"/>
Execution date	from <input type="text" value="08.01.2001"/> to <input type="text" value="15.01.2008"/>

[Show](#)

	Report name Creation date	Report type Data format	Generated by/author	Status
<input type="checkbox"/>	<a href="#">I 6 20071221 113311</a> <a href="#">21.12.2007</a>	<a href="#">Account history report</a> <a href="#">pdf</a>	<a href="#">Ja Kub</a>	<a href="#">Ready to import</a>

[Remove](#)

Click any link in the line to browse the report in the format you have previously defined or to save the report to your hard drive.

To delete a report, select a check box next to its line and click *Delete*.



## 5.15.6 New Filter

After you have created a new template, you can define a filter for this template. To do so, click the *Add filter* button located in the same line as the template name. The *Filter Definition* form will appear, enabling you to define data filtering criteria for the report.

**Filter creating**

Filter name

Company name

Alfa sp. Z.o.o

Account number

---- Select ----

☒ From

15.01.2008

to

☐ The last:

days

☐ The last:

of operations

Filter

---- Select ----

Operation type includes a text

Sender's/ Beneficiary's name includes a text

Account number (or its part)

Payment title contains text

Reference number (or its part)

Operation type

---- All ----

Transaction amount

from

to

Cancel

Save

Click *Save*. You will return to the Template Review form.



## 6. Other

### 6.1 Correspondence

This module enables you to exchange correspondence with the Bank.

#### 6.1.1 Correspondence Review

The *Correspondence Review* form shows the list of messages you have received (✉) and sent (✉).

Messages that have attachments are marked with a special icon (📎) on the list. After the message form opens, simply click a link (e.g.: 📎 [Formularz x.pdf](#)) to download the file.

**Review of correspondence**

Company name

Date	Subject	
15.01.2008 09:32:43	<b><u>Notice about a rejection of the instruction given via the BiznesPl@net system</u></b>	✉
04.12.2007 09:57:21	<u>Wiadomość dla wszystkich użytkowników Pl@net</u>	✉
14.11.2007 16:06:02	<u>test korespondencji</u>	✉
13.11.2007 16:00:50	<u>Powiadomienie o odrzuceniu dyspozycji złożonej poprzez system Pl@net</u>	✉
07.11.2007 13:20:18	<u>Notice about a change of the state of the instruction given via Pl@net system</u>	✉
06.11.2007 15:30:36	<u>Notice about a rejection of the instruction given via the Pl@net system</u>	✉
26.10.2007 15:30:11	<u>Notification</u>	✉
23.10.2007 15:33:14	<u>Problemy w wysyłaniu przelewów</u>	✉
23.10.2007 15:31:51	<u>Zapytanie o kredyt</u>	✉
18.10.2007 09:55:13	<u>Zabezpieczenia pod linie wielocelowa</u>	✉

1 to 10 (from 12)

K << < 1 2 > >> >

New message

You can preview the content of each message in the message list by clicking the link in the message subject. A new message form opens. The form for received messages is shown below.

For all messages (both sent and received), you can perform the following actions:

- Cancel — returns to the Correspondence Review form,
- Delete — deletes the message from the Correspondence Review form.





The *Correspondence* module also contains system messages about rejected transfer orders.

## Message received

Subject	Notice about a change of the state of the instruction given via PI@net system
Date	07.11.2007 13:20:18
Content	The following instruction submitted via PI@net has been moved to the waiting room. Type: Cross-border transfer Date: 07.11.2007 13:19 Amount: 200000000.00 PLN Name of beneficiary: wewedw Account: 11 1111 1111 1111 1111 1111 BNP Paribas Bank Polska S.A.

[Back](#) [Delete](#)

Clicking *Send again* in the form automatically opens the form for a given transfer type (e.g. domestic transfer), already filled with data from the previously rejected transfer. Correct invalid items (the message contains information on errors) and send the transfer again to the Bank.

## 6.1.2 New Message

With this form, you can write a new message and send it to the Bank.



**New message**

Company name:

Subject:

Content:

Attachments:

To do so, complete the following fields:

- message subject,
- message contents,
- if you want, you can add an attachment: choose a file using the *Browse* feature

(   ), and then click *Add attachment*. The attachment will be added to the list of files to send.

Attachments

15.csv [Remove](#)

Click *Send*.

## 6.2 System Usage History

This feature enables you to track events in the system.



The System Usage History screen contains a filter allowing you to choose such criteria+ as:

- event type;
- account from which an operation has been performed;
- period to review.

**System usage history**

Show events

---- All ----

Company name

Alfa sp. Z.o.o

Account number

---- All ----

☒ From

07.01.2003

until

☐ Last

10

days

☐ Last

10

operations

Execute

Date of the event	Type	Description
2008-01-15 15:28:38	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: deleted.
2008-01-15 15:28:36	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: read.
2008-01-15 15:28:29	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: deleted.
2008-01-15 15:28:26	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: read.

When you click *Execute*, a list of operations performed by a specific user will appear. The list contains the following columns:

- Date and time of the event,
- Type — information about the type of the event,
- Description.



Date of the event	Type	Description
2008-01-15 15:28:38	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: deleted.
2008-01-15 15:28:36	Other	Change of a message status. Event parameters - message subject: Notice about a rejection of the instruction given via the BiznesPl@net system, message content: Please be informed that the following instruction given via the BiznesPl@net system was rejected: Rejection reason: The order expired while waiting for executio..., attachments: , status: read.
2008-01-15 15:28:29	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: deleted.
2008-01-15 15:28:26	Other	Change of a message status. Event parameters - message subject: Notice about a change of the state of the instruction given via BiznesPl@net system, message content: The following instruction submitted via BiznesPl@net has been moved to the waiting room. Type: Domestic transfer Date: 04.01.2008 14:12 Amount 5500000.00 ..., attachments: , status: read.

## 6.3 Applications

With this module, you can submit applications for letters of credit, payment cards, cash handling, and other orders. Additionally, users with sufficient authorization rights have access to system applications for activating new users in the system, modifying their rights, or modifying acceptance patterns.

The applications you submit require additional signatures before they can be sent to the Bank, depending on acceptance patterns defined in your company for applications. When a cash supply order is made, which by definition results in taking funds to execute the instruction, acceptance patters for accounts are verified.

### 6.3.1 New Application or Instruction

To submit applications, choose the *Other* tab, and then choose *Applications* in the side menu. Choose the desired type of application. You can only see applications for which you have necessary authorization rights.



## New application or instruction

### ☐ Payment cards

[Ordering/Topping up prepaid cards](#)

### ☐ Cash handling

[Cash supply order](#)

[Cash collection order](#)

[Order of cash collection at a branch](#)

### ☐ Submitted applications and instructions

[Other instruction](#)

[Universal application](#)

### ☐ System applications

[Application form for user removal](#)

[Change, grant or remove user rights](#)

[Unblock user](#)

[Modification of acceptance groups](#)

[Acceptance pattern change](#)

[Application for USB cryptographic device / smart card / smart card reader for BiznesPI@net System](#)

Click a link with an application name. An application form with fields to complete will appear. The form contains links to existing documents as well (e.g. The Terms and Conditions for Issuing and Using Payment Cards), which you should read before submitting an application.

After you complete the application, the system will ask for an SMS code or electronic signature, depending on the logging and transaction authorization method you have selected.

The application will then await at the *Submitted Applications and Instructions* tab for authorized persons' signatures according to acceptance patterns.

## 6.3.2 Submitted Applications and Instructions

You can see the applications you have submitted at the *Submitted Applications and Instructions* tab. The tab also contains information about application type, date of submission, and current status. Choose an application name to see detailed information about the application. Application details contain information on who submitted the application, who signed it and who sent it.



## Submitted applications and instructions

Company name

Alfa sp. Z.o.o

Type

Submission date

Status

Application form for a payment card  
Alfa sp. Z.o.o

15.11.2007

New

Application form for a payment card  
Alfa sp. Z.o.o

08.11.2007

New

Guarantee order  
Alfa sp. Z.o.o

29.10.2007

New

1 to 3 (from 3)

## 6.4 Notifications

Notifications are messages that inform about specific events, such as system login or transfer completion. You can receive notifications as system messages (*Correspondence*), as e-mail messages, or as short text messages (SMS). The last option is subject to a fee.

### 6.4.1 Notification settings

Notifications are generated when a specific event occurs. Use the *Notification Settings* form to configure notifications.

The form contains two sections:

- In the first section, you can define the telephone number at which you want to receive SMS-based notifications, and define your e-mail address.

#### Notification settings

Telephone number and e-mail address to which notifications will be sent

Company name

Alfa sp. Z.o.o

Telephone number

+48

E-mail address

☐ Referring to the use of the BiznesPI@net system

☐ Accounts

☐ Cards

☐ Deposits

☐ Credits and Loans

Cancel

Confirm

The other section enables you to configure the types of notifications delivered, and channels through which the notifications are to be available.



## ☐ Referring to the use of the BiznesPl@net system

Logging to the BiznesPl@net system	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail
Unsuccessful attempt to log into the BiznesPl@net system	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail
Access to the BiznesPl@net system blocked	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail
Instruction submitted through the BiznesPl@net system rejected	<input checked="" type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail

## ☐ Accounts

Account-related events	---- Select ----	<input type="checkbox"/>
------------------------	------------------	--------------------------

## ☐ Cards

Charge card debt repayment date	<input type="text"/> days before	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail
---------------------------------	----------------------------------	---------------------------------------	------------------------------	---------------------------------

## ☐ Deposits

Deposit maturity	<input type="text"/> days before	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail
Deposit renewal	<input type="text"/> days before	<input type="checkbox"/> BiznesPl@net	<input type="checkbox"/> SMS	<input type="checkbox"/> E-mail

## ☐ Credits and Loans

Loan-related events	---- Select ----	<input type="checkbox"/>
---------------------	------------------	--------------------------

For each service/product, select the desired check-box next to each channel through which you want to receive notifications. The system enables you to receive the same notifications through multiple channels.

## 6.4.2 Sent Notifications

This form shows notifications sent to you that meet the criteria of available filters.



## Sent notifications

Company name

☒ From (date)  until

☐ Last  days

☐ Last  notifications

Execute

By filtering messages, you receive a chronological summary of notifications you have received, with the following attributes listed:

- Notification sending date,
- Notification subject,
- Channel through which the notification has been delivered.

## Sent notifications

Company name

☐ From (date)  until

☐ Last  days

☒ Last  notifications

Execute

Date of sending	Title	Channel
07.11.2007 16:00:37	Notice about a rejection of the instruction given via the Pl@net system	BiznesPl@net
07.11.2007 13:20:18	Notice about a change of the state of the instruction given via Pl@net system	BiznesPl@net
07.11.2007 11:11:26	Notice about a change of the state of the instruction given via Pl@net system	BiznesPl@net
26.10.2007 15:30:11	Notification	BiznesPl@net
26.10.2007 11:30:47	Powiadomienie o zmianie statusu dyspozycji z?o?onej poprzez system Pl@net	BiznesPl@net

## 6.5 SMS Codes

To perform any transaction (e.g. send a transfer), you must authorize it. SMS codes are one of the authorization methods. When transaction authorization is required, you receive a short text message (SMS) with the code you need to enter in the system.





## 6.5.1 Telephone for SMS Codes

In this form, you can enter the number of the mobile phone to which SMS codes will be sent. If you want to change this telephone number, you must authorize the change using a code sent to the previous number.

**Telephones for SMS codes**

Company name

Alfa sp. Z.o.o

**Phone number to which SMS codes for transaction authorization will be sent:**

Telephone number

+48

Save

## 6.5.2 SMS Code List

This form displays a summary of SMS codes generated and sent to users within a company.

You can filter the list by date of sending (in the from... to... format).

After you click *Execute*, you will see a table with following attributes (columns):

- SMS number — the number of the message,
- Message sending date,
- Message delivery date,
- Telephone number on which BiznesPI@net sent the message.

## 6.6 SMS Charges

With this form, you can change the account charged with SMS notification fees.

**Note:** SMS notifications inform you about specific events, e.g. account charge (for SMS codes sent). SMS codes, on the other hand, are used to authorize transactions and are sent free of charge.

The system shows global statistics related to both SMS notifications and SMS codes.



## SMS charges

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
<b>Notices</b>	
Number of text messages sent	0
Number of payable text messages	0
<hr/>	
<b>Codes</b>	
Number of text messages sent	4
Number of payable text messages	0
<b>Fee charged in the current settlement period</b>	0.00 PLN
Debited account	<input type="text" value="---- Select ----"/>
<hr/>	
<div><input type="button" value="Cancel"/> <input type="button" value="Change account"/></div>	

To change the account charged for SMS notification fees, choose another account from the *Debited Account* drop-down list, and then click *Change Account* to confirm the change.

## 6.7 User Profile

With this form, you can review your data stored in the BiznesPI@net system.

Use this form to define or change your contact information: the telephone number for contacts and e-mail address.

When you add an e-mail address to the form, the system will ask you whether the change should also refer to the number to which SMS notifications are sent.

When you change the telephone number, the system will remind you that you might also need to change the number for receiving SMS notifications and codes. However, this change will not be done automatically.

The form contains two more buttons: *Change* and *Keys*.

Used logging and transaction authorization method	Masked password and SMS codes
	<input type="button" value="Change"/>
<hr/>	
<input type="button" value="Keys"/>	<div><input type="button" value="Cancel"/> <input type="button" value="Save"/></div>

- *Change* — moves you to the *Changing The Logging and Authorization Method* form,
- *Keys* — moves you to the *Keys Management* form.



## 7. Templates and Contractors

### 7.1 Payment Templates

Payment templates serve as examples you can use when creating transfers. When you choose a payment template while creating a transfer, the fields defined in the template will be automatically filled in (e.g. with data on the contractor and amount).

There are two methods to create templates:

- choose *Templates and Contractors* from the menu and define a template without sending the transfer,
- send a transfer (choose from the *Transfers* menu) and save the template with data defined in the transfer you are sending.

New templates can be based on previously defined templates. In this case, if you create a template under a new name, you will create a new template. If you use the same name as the template you are basing your changes on, you will modify the existing template.

#### 7.1.1 List of Payment Templates

To review the list of existing templates, choose the type of transfer for the template.

##### List of payment templates

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	
Template type	<div><div>---- Select ----</div><div><div>---- Select ----</div><div>Domestic transfers</div><div>ZUS transfers</div><div>Tax transfers</div><div>Cross-border transfers</div><div>Direct debits</div><div>MT101 transfers</div></div></div> <div><a href="#">Search</a></div>	<div><div>Execute</div></div>

You can use search filters after you click *Execute*.



## Search for predefined domestic transfer

Template name contains text	<input type="text"/>
Contractor's short name contains text	<input type="text"/>
Contractor's full name contains text	<input type="text"/>
Beneficiary's address contains text	<input type="text"/>
Account number (or part of the number)	<input type="text"/>
Payment title contains text	<input type="text"/>

**Execute**

Click *Template Name* to open the *Modify Template* form for this template.

### 7.1.2 New Template

This form enables you to create a new transfer template. Templates can also be created when you are sending a transfer. You can save the transfer as a template.

To create a template, first define the template type. The type depends on the type of transfer for which you are creating the template (domestic transfer, cross-border transfer, tax transfer, MT101 transfer).

## New payment template

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Template type	<input type="text" value="Domestic transfer"/>

At this point, the remaining section of the form will change to match the transfer you have selected.

Complete empty fields in the form. You can also create a new template on the basis of an existing template.

Create new template based on an existing template	<input type="text" value="---- Select ----"/>	<a href="#">Search</a>
---	---	------------------------

To do so, find the template you want to serve as the basis for your new template, and click the link with its name.



## List of payment templates

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	
Template type	<input type="text" value="Domestic transfers"/>	<a href="#">Search</a>

**Execute**

## Domestic transfers templates

Template name	Contractor name and address	Account number	Payment title
Alfa 2 sp. Z.o.o	Jan Testowy ul. Malinowa 11/222 Testowe	11 1111 1111 1111 1111 1111	

The initial *New Template* form will appear again, already filled with data from the template. Additionally, the template you have just found is automatically added to the list of recently used templates.



## New payment template

Company name

Template type

## Domestic transfer template

Create new template based on an existing template  [Search](#)

Payment template name

Transfer funds from account

## The transfer Recipient

Use a contractor template  [Search contractor](#)

Name / name and surname

Address

The Recipient's account number

[Add contractor](#)

Bank name

## Transfer data

Amount  PLN

Payment title

[Cancel](#)

[Add a template](#)

BiznesPI@net enables you to create a contractor base, discussed further in this manual. When you create a template, you can choose a contractor from the base instead of manually entering the contractor's data, provided that the contractor has already been added to the base. To do so, choose the contractor's short name from the drop-down list or use the link to the search engine.



Create new template based on an existing template

---- Select ----

[Search](#)

Payment template name

Creditor's account

---- Select ----

## Debtor

Debtor's short name

---- Select ----

[Search debtor](#)

Debtor's name

Address

Debtor's account number

[Add debtor](#)

## Find domestic contractor

Company name

Alfa sp. Z.o.o

Contractor's short name contains text

Contractor's full name contains text

Contractor's address contains text

Account number (or part of the number)

**Execute**

Short name	Contractor's full name and address	Account number
<a href="#">Jan Testowy</a>	Jan Nowak Testowo, Malinowa 12/3	11 1111 1111 1111 1111 1111 2222
A	A	11 1111 1111 1111 1111 1111 1111

After you find the contractor, click the link with the contractor's name to fill in the payment template with the contractor's data.



Short name	Contractor's full name and address	Account number
M.P.	Jan Test ul. Kolorowa 12 30-538 Kraków	11 2222 1111 1111 1111 1111
MIX MIX MIX	Jan Test Downing Street 8/90 Limanowa	11 2222 1111 1111 1111 1111 9999

Moreover, you can add a new contractor to the database from the *Transfer Recipient* section. After you enter recipient data, click [Add contractor to contractor list](#).

**The transfer Recipient**

Use a contractor template

[Search contractor](#)

Name / name and surname

Address

The Recipient's account number

[Add contractor](#)

Bank name

FBPL O./Częstochowa

To save the template you have just created, click *Add Template*.

### 7.1.3 Modify Template

Using the *Modify Template* form, you can modify existing transfer templates in the BiznesPI@net system.

Before you can edit a template, you must find it. To do so, specify the following:

- Template type (domestic, tax, cross-border, direct debit, MT101),
- Template name — choose a name from the list of all templates of a given type.

**Modify template**

Company name

Template type

Template name

[Search](#)

[Execute](#)





You can also use advance search options (click [Find Template](#)). This option becomes available after you choose the *Template Type*. To modify the template you have found, click the link with its name. The edit form will open.

## 7.1.4 Remove Template

With this form, you can delete existing transfer templates from the BiznesPI@net system. Before you can delete a template, you must find it. To do so, specify:

- Template type (domestic, tax, cross-border, direct debit, MT101),
- Template name — choose a name from the list of all templates of a given type.

**Remove template**

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	
Template type	<input type="text" value="----Select----"/>	
Template name	<input type="text" value="---- Select ----"/>	<a href="#">Search</a>

Execute

You can also use the search engine. To do so, click [Find Template](#). Click Delete Template to delete the template.

## 7.2 Contractors

Contractors serve as models you can use when creating transfers or payment templates. When you choose a contractor while creating a transfer, the fields related to the Transfer Recipient will be automatically completed.

There are two methods to create contractors:

- choose *Templates and Contractors* from the menu and define a new model without sending the transfer,
- send a transfer (choose from the *Transfers* menu) and click *Add Contractor to Contractors List*.

### 7.2.1 List of Contractors

The *List of Contractors* tab enables you to browse through the recipient database stored in the system's dictionaries. The contractors are divided into four types:

- domestic,
- foreign,
- debtor in direct debit,
- TF Contractor.



The user may also introduce his/her own group division that will enable him/her to control which contractors are visible to other users within a company:

- All – contractors classified to this group are visible to all users within a company,
- Private – contractors are visible to logged-in users only,
- Global – contractors are visible to users who hold authorisations to a given group. For more information on groups' creation and editing see chapter "Groups Management."

To display a list, choose contractor type or a group and click *Execute*.

You can also use the search engine. To do so, click *Find contractor*.

Contractors

Company name

Alfa sp. Z.o.o

Contractor type

Domestic

Find contractor

Execute

List of domestic contractors			
Short name	Contractor's full name	Contractor's address	Account number
Jan Testowy	fsfsdfsdfsdfs fsfsdfsdfsdfsdfs	Lokii 45/34 asdfsdfsdf 323-234 sdsf	11 1111 1111 1111 1111
A	A	sdfsdf	
Ade7Zha1Gs63Om28Mh20 Uc4Lw1A#5Rle	Bz25Vga5Qo4Te21Fvs1 Zbc7Uj56Xza3Jqc Fwz8Vy24Ubz5Bg61Kz61 Hvq4Gya2Hjrf4Wd6	Hq21Lxa5Ef65Ydn6Ull2 Fc24Rrn0Mi62Hh2 Rs22Iez4Pzc6Wco0MPe5 Esa8Km63Sp24It2	11 1111 1111 1111 1111 2222

In order to assign a contractor to a given group, select a contractor from the list, choose a group from *Move to group* field and click *Move*.

List of domestic contractors					
	Short name	Contractor's full name	Contractor's address	Account number	Group
<input type="checkbox"/>	Kontrahent 1	Jan Kowalski	Ul. Poprzeczna 8	95 1600 1024 5522 7898 0019 2754	Global
<input type="checkbox"/>	Kontrahent 2	Zaklad energetyczny	Ul. Elektryczna 10	96 8437 0002 0010 0110 6425 0001	Private

Once the contractors' list has been displayed, you can delete some contractors. First, select respective contractors from the list and then click *Remove contractors*.



## 7.2.2 Groups Management

*Groups management* tab enables the user to browse groups created in a given company, to create new groups, likewise edit and delete the existing ones.

A list of groups available to the user will be displayed upon clicking the *Commit* button. The list can also be narrowed by typing in a fragment of a group's name and clicking *Commit*.

**Groups management**

Company name

Alfa sp. Z o.o.

Group name

Commit

The following buttons are placed below the list of groups:

- *New Group* – opens a form used for creating a new group,
- *Remove* – deletes selected groups,
- *Edit* – enables making modifications to a selected group.

**Groups list**

**Group name**

**Company name**

	Global	Alfa sp. Z o.o.
	Private	Alfa sp. Z o.o.
<input type="checkbox"/>	Grupa 1	Alfa sp. Z o.o.

1 to 3 (from 3)

New Group

Remove

Edit

To delete the existing group, first select a group from the list and click *Remove*. The *Global* and *Private* groups cannot be deleted. Also a group to which contractors are assigned cannot be deleted.

You can create a new group by giving it a name and choosing users who will be authorised to access it. Authorisation to a group allows the user to use contractors from this group, and also transfer contractors to this group. The group will be saved after clicking the *Commit* button.



## New group

Group name

Grupa 2

Creation date

Created by

## Allowed people



Anna Zielińska



Jan Nowak



Ewa Kowalska



Wojciech Las

Back

Commit

To modify the existing group select a given group from the list and choose *Edit*. A form to edit a group is analogical to the form used for creating a new group, with the difference that the former contains data. The group's name and authorised persons can be modified. The group will be modified after clicking the *Commit* button.

The Main and Private groups cannot be edited.

### 7.2.3 New Contractor

This form enables adding a new contractor (domestic, foreign, debtor) to the dictionary. First, specify the *Contractor Type*.

A form will appear. Fill in the fields.



## New Contractor

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	▼
Contractor type	<input type="text" value="Domestic"/>	▼

---

Create a new entry on the basis of an existing one	<input type="text" value="----Select----"/>	▼	<a href="#">Find contractor</a>
Contractor's ID	<input type="text"/>		
Contractor's name	<input type="text"/>		
	<input type="text"/>		
Street and house number	<input type="text"/>		
	<input type="text"/>		
Contractor's account number	<input type="text"/>		
Bank name	<input type="text"/>		

Add

After you complete the contractor data, confirm them by clicking *Save*.

The system enables you to create new contractors on the basis of previously defined ones. Find an existing contractor using the [Find Contractor](#) link. If you find the contractor you want to serve as the basis for your new contractor, click the link with its name. You will return to the form for creating a new contractor. The form will be filled in with data for the contractor you have just found. Modify the data and save them by clicking *Save*.

## 7.2.4 Modifying Contractor Data

With this form you can change data for existing contractors. First, choose the type of contractor to modify.

### Modify the Contractor's details

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	▼
Contractor type	<input type="text" value="Domestic"/>	▼

After you choose a type, the *Modify Contractor Data* form will appear. In the form, choose a contractor to edit. Do one of the following:

- choose a contractor from the drop-down list of all contractors of the type, or
- click *Find Contractor* to open the contractor search form. After you find a contractor, click the link with its name to return to the Modify form.

In this form, you can do the following actions:



- *Cancel* — returns you to the Contractor List,
- *Modify Contractor* — saves modified contractor data,
- *Remove Contractor* — remove the contractor from the dictionary.

## 7.2.5 Remove Contractor

With this form, you can remove existing contractors from the BiznesPI@net system. To remove a contractor, choose the contractor type and click *Find Contractor*. Finally, confirm the removal by clicking *Remove Contractor*.

### Remove the contractor

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	▼
Contractor type	<input type="text" value="Domestic"/>	▼
<hr/>		
Choose contractor	<input type="text" value="----Select----"/>	▼ <a href="#">Find contractor</a>
Contractor's ID	<input type="text"/>	
Contractor's name	<input type="text"/>	
Street and house number	<input type="text"/>	
Contractor's account number	<input type="text"/>	
Bank name	<input type="text"/>	

[Cancel](#)[Remove contractor](#)



## 8. User Contexts

When you work in the BiznesPI@net system, you are working in a specific context, i.e. in the context of the company or holding that you are assigned to. A holding is a group of companies connected by various means.

When you work in a company context, you only see the company's banking products (accounts, cards, credits, etc.) even if you have rights to access the accounts of other companies. To perform operations on another company's accounts/products, you must change the context.

If you have the rights to access two or more companies that form a holding, you can work in the Holding context. Specifically, this enables you to access all accounts of companies within the holding you have rights to. You do not need to change your work context to a specific company.

To change the work context, use the drop-down list in the info bar.

123456 - Firma S.A.	▼
123456 - Firma S.A.	
234567 - Firma 2 S.A.	
654321 - Firma 3 S.A.	
HOLDING	



## 9. Accounts

This tab contains functionality designed to provide information on a specific customer's accounts at the Bank.

### 9.1 Accounts List

When you choose the *Accounts* tab in the side menu, the system automatically executes the *Accounts List* function that presents a form with the customer accounts to which you have been granted access.

Accounts Cards Deposits Loans Transfers Standing orders Templates & Contractors Financial Markets Letters of Credit Administration & tools Others				
DARIUSZ NOWAK Log out		Accounts list		
111111 - Alfa 2 sp. Z.o.o				
Last login 30.11.2009 09:23:52 Failed logging attempt 22.10.2009 09:42:31		Account number Company name	Name	Balance Available balance
		11 1111 1111 1111 1111 1111 1111	CURRENT ACCOUNT	1,400.89 PLN 1,400.89 PLN
		Alfa 2 sp. Z.o.o		
▼ Accounts		1 to 1 (from 1)		
Accounts list				
Account Data				
Blockades				
Bank statement				
Account history				
MBR Statement				

The *Accounts List* contains the following information, grouped into individual rows:

- Account Number / Company Name — a link to the *Bank Statement*,
- Name — a link to *Account Data*,
- Balance — current account balance,
- Available balance.

You can sort the list by clicking one of the text links in column names.





## 9.2 Account Details

You can access the *Account Details* form from two levels:

- *Accounts List* — click the name of the desired account. The *Account Details* form for the selected account will open. This means that detailed information for this account will be shown automatically. You don't need to select this account from the drop-down list.
- *Account Data* — first choose the desired account from the drop-down list.

Account number

--- Choose an account ---

--- Choose an account ---

11 1111 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

11 1111 1111 1111 1111 1111 1111 2222 FC ACCOUNT (SEK)

A table listing the most important details will appear.

Account details	
Company name	Alfa sp. Z.o.o
Account number	11 1111 1111 1111 1111 1111 1111 1111 (PLN)
Account type	CURRENT ACCOUNT
Account name	<input type="text"/> <a href="#">Save changed name</a>
Current balance	15,784,413.19 PLN
Balance available for 16.01.2008	15,784,413.19 PLN
Current credits	15,784,413.19 PLN
Current debits	0.00 PLN
Last transaction date	16.01.2008
Amount withheld	<u>0.00 PLN</u>
Date of opening	09.05.2001



Additionally, you can print information shown in the main *Account Details* window. To do so, click the Print icon ( Print ).



## Account details

Company name	Alfa 2 sp. Z.o.o
Account number	11 1111 1111 1111 1111 1111 1111
Account type	CURRENT ACCOUNT
Account name	
Current balance	9,539,517.72 PLN
Balance available for 01.12.2009	-2,554,090.94 PLN
Current credits	9,539,517.72 PLN
Current debits	0.00 PLN
Last transaction date	01.12.2009
Amount withheld	2,554,090.94 PLN
Date of opening	09.10.2002

Generated on: 01.12.2009, 15:04:48

You can create or change the "friendly name" for accounts you can access. The name is visible only to you and is designed to help you choose the right account. To use this feature, enter the account name in the edit box in the *Account Name* record, and then confirm the operation by clicking the [Save Changed Name](#) link.

Account name  [Save changed name](#)

If you click a link in the *Blocked Amount* record (this field is visible only if there are any funds locked in the account), the *Blockade* form opens. Blocked funds data are shown automatically and are visible in the context of the account you have selected in the *Account Data* form.

The list of blocked funds in the account shows the following data:

- Date of blocking,
- Blocking expiration date,
- Blockade type and description,
- Amount and currency.



## List of transactions blocking funds on the account

Company name	Alfa sp. Z.o.o
Account	13 1600 5600 3844 0942 5682 3865 CURRENT ACCOUNT (PLN)

## Account blockades

Date of establishment	Expiry date	Blockade type and description	Amount
15.01.2008	23.01.2008	EGC - Egzekucja Urzędu Celnego Egzekucja Urzędu Celnego	250.00 PLN

1 to 1 (from 1)

Print

## 9.3 Blockades

You can access the *Blockades* form from two levels:

- *Account Data* — click a link in the *Blocked Amount* line to open the *Blockades* form,
- *Blockades* — first choose the account for which you want to display blockades.

## List of transactions blocking funds on the account

Company name	Alfa sp. Z.o.o
Account	<div>---- Select ---- ---- Select ---- 11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN) 11 1111 1111 1111 1111 1111 1122 FC ACCOUNT (SEK) 11 1111 1111 1111 1111 1111 1123 FC ACCOUNT (EUR)</div>

## 9.4 Bank Statement

The form enables you to display bank account statements. First, choose the desired account and select the date for the statement.

Click *Execute*. A statement for the specified date will appear. The statement contains two sections: a list of operations performed on that date and balances – initial and final.

A bank statement can also be displayed without O/N deposit operations. To use this option, before clicking *Execute* select *Hide operations related to automatic overnight deposits*.



**BNP PARIBAS**

Bank account statements of specific accounts presented in the BiznesPI@net system are numbered.

Account numbering rules are as follows:

- The numbering is independent of the numbering of paper account statements in the bank system;
- A sequential number of a statement of a given account is increased on each day when any transaction is posted on a given account. If no transaction is posted on the account on a given day, the account statement number is not updated;
- Account statement numbers will be zeroed at the beginning of the new year.



<b>Company name</b>	Alfa sp. Z.o.o.
<b>Account</b>	1111111111111111111111111111 CURRENT ACCOUNT (PLN)
	NRB: 11 1111 1111 1111 1111 1111 1111 1111
	IBAN: PL11 1111 1111 1111 1111 1111 1111 1111
	BIC: PPAB PLPK
<b>Of date</b>	06.02.2009

### Execute

Statement number 010/2009/BPL

No.	Date	Transaction name and description	Withdrawals (DT)	Deposits (CR)
1	27.12.2007	FEE-ACC.MAINTENANCE Value date: 26.12.2007	-50.00 PLN	
2	24.12.2007	FEES-USING MULTICASH Value date: 23.12.2007	-150.00 PLN	
3	20.12.2007	INCOM TRANS.DOMESTIC Kristal Computer S.L. c/ Indalecia Fernandez 6 28041 Madrid 21160011980002002179994001 Tytuł Platnosci (7)9Afr7Mv67Hl2SDkq 5Nr63Aas3Ur0Xpz6Bxq5NF64Hdc 4IaaQMa f9Zpz8Tga6Wf66Amz4Tv44Ns21Jr q1Ur63G h29Bxq7WwC7Hd54Um65Ocz3Rbr3V ie0Hy26 CENT71220H000027		438.51 PLN
4	20.12.2007	INCOM TRANS.DOMESTIC Kristal Computer S.L. c/ Indalecia Fernandez 6 28041 Madrid 21160011980002002179994001 Tytuł Platnosci (7)9Afr7Mv67Hl2SDkq 5Nr63Aas3Ur0Xpz6Bxq5NF64Hdc 4IaaQMa f9Zpz8Tga6Wf66Amz4Tv44Ns21Jr q1Ur63G h29Bxq7WwC7Hd54Um65Ocz3Rbr3V ie0Hy26 CENT71220H000020		438.51 PLN

1 to 4 (from 4)

Export



93



- NRB (Bank Account Number) — 26 digits separated with spaces, grouped in the following sections: kk BBBB BBBk MMMM MMMM MMMM MMMM<sup>1</sup>, IBAN — format: PLkk BBBB BBBk MMMM MMMM MMMM MMMM,
- BIC (Bank Identifier Code)

Once the statement is displayed, the function of generating bank statements in the days of PDF format is available and the possibility of cyclic generation of them is also available. At the bottom of the form, the system displays a date selection section, which by default is supplemented by the date for which the bank statement is generated.

**Note:** the date in the "From day" field must be earlier (maximum 30 calendar days) or equal to the date of the statement. The date in the "to day" field can not be later than the current date.

After selecting the Generate button, a generation mechanism will be used to generate a one-day statements to a PDF file for the selected period. Generated statements will be available for preview on the form: PDF Statements Overview.

The Settings button is used to display a form that allows setting of cyclical generation of statements by selecting the checkbox: Setting 1/Setting 2.

It is possible to set and delete two different generation options, such as one file generated per week and the other one per month.

The statements can be generated in three cycles:

- daily,
- weekly,
- monthly.

## Settings of the statement cyclical generation

☒ Setting 1

Account number11 1111 1111 1111 1111 1111 1111

Generation cycleWeekly

Number of days back7

Monday☐

Tuesday☐

Wednesday☒

Thursday☐

Friday☐

Saturday☐

Sunday☐

12:00

☐ Exact form

☒ Setting 2

Account number11 1111 1111 1111 1111 1111 1111

Generation cycleMonthly

Number of days back20

Day1112:00

☐ Exact form

Please note: the PDF file cannot contain more than 10000 operations. When this number is exceeded, the file generation will be stopped on the operation equal to this value. Please narrow setting conditions for the cyclical statement generation.

Cancel Clean Save

<sup>1</sup> kk — checksum, B — bank branch number digit, M — account number digit



**BNP PARIBAS**

**Note:** PDF file cannot contain more than 10 000 operations. In the case of exceeding this size, file generation will be stopped at the 10 000<sup>th</sup> operation.

Click an item in the *Transaction Name and Description* column to open a new Transfer Execution Confirmation pop-up window. The window shows the electronic document with transfer confirmation that is equivalent to the paper version sent to the customer. You can print the confirmation or save it to your hard drive as a PDF file.



**BNP PARIBAS**

## Confirmation of the transfer execution

BNP Paribas Bank Polska S.A.  
ul. Kasprzaka 10/16, 01-211 Warszawa  
www.bgzbnpparibas.pl  
telephone: 801 321 123

### Information about the transaction: 225\_TRANSFER VIA PLANET

#### Transfer sender:

Account No.: 07 1600 1198 0002 0022 1474 1011  
Bank's name: BNPPL O./Kraków  
Sender: GÓRECKI P., PAWŁUSIEWICZ T.  
Os. Chemików 14 m. 20  
32-566 Alwernia

#### Payment details:

ĄŚŹŹĆŃŁÓĘ ĄŚŹŹĆŃŁÓĘ  
TEST1

#### Amount:

1.00 PLN

#### Transfer beneficiary:

Account No.: 70 1600 1097 1849 9956 2000 0002  
Bank's name: BNPPL O./Częstochowa  
Beneficiary: 111222

#### Execution date:

12.05.2015

#### Transaction reference number:

CENT50512H000749

This transfer confirmation has been drawn up in accordance with Article 7 of the Banking Law (Journal of Laws No. 72 of 2002, item 665 as amended). The computer-generated document issued by the BiznesPI@net online banking system does not require a signature or stamp.

Please note! Value date is presented only when it is different from the date of posting (execution date)

When the confirmation concerns commissions, fees or interest, the Transfer sender field contains account holder's details while the Transfer beneficiary field remains empty.

Date of confirmation: 31.03.2019 , 11:13:55

There are two ways to navigate between statements from individual days:



- Choose a specific date for the statement (03.08.2007 )<sup>2</sup>.
- Use the links below the balance statement ([« Poprzedni wyciąg](#) [Następny wyciąg »](#)). The links will move you to the next statement in the system (by date).

You can save the entire statement (the main *Bank Statement* form frame) to your hard drive as a PDF file, or print it in a separate window.

## 9.5 PDF Statements Preview

The form gives the ability to preview bank statements from a selected date range or files generated periodically.

Reports will not contain daily statements for which there are no operations.

By clicking on a link from a given line, the user can open the report for the preview or save to the hard disk.

By checking the check box on a given line and pressing the Delete button, the user will delete the generated report from the list.

## 9.6 Account History

*Account History* shows a set of all transactions that meet user-defined criteria.

When you choose this feature, a screen with filtering criteria appears:

- Account for which you want to display operations history,
- Date from... to...,
- Last X days — you can browse the history of transactions made in the last X days,
- Last X operations – possibility to browse the history of defined number of last transactions,

**Account history**

Company name

Alfa sp. Z.o.o

Account

11 1111 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

NRB: 11 1111 1111 1111 1111 1111 1111 1111

IBAN: PL11 1111 1111 1111 1111 1111 1111

BIC: PPAB PLPK

☐ From

01.01.2008

until

☐ Last

7 days

☒ Last

90 operations

Filtering

-----

Advanced filtering

Execute

<sup>2</sup> The system will not allow you for entering a date that is a holiday.





- Filtering — you can define filters to show only those transactions in the transaction history that meet the filter's conditions.

**Advanced filtering**

☒ Create a new filter  
☐ Modify existing filter

Use existing filter 

---- Select ----

Show

Filter name

Operation type includes a text

Sender's/ Beneficiary's name includes a text

Account number (or its part)

Payment title contains text

Reference number (or its part)

Operation type

All

Amount

from  to

Cancel

Save a filter

Apply

You can save the filter and reuse it later. To do so, click *Save Filter*. If you want to use the filter just once, click *Apply*.

You can modify existing filters. Confirm your changes by clicking *Save Filter*.

Transaction history contains the following fields:

- Posting date,
- Transaction name and description — a link to *Transfer Execution Confirmation*,
- Withdrawals,
- Deposits.



## Transactions list

No.	Date	Transaction name and description	Withdrawals (DT)	Deposits (CR)
1	27.12.2007	FEE-ACC.MAINTENANCE Value date: 26.12.2007	-50.00 PLN	
2	24.12.2007	FEES-USING MULTICASH Value date: 23.12.2007	-150.00 PLN	
3	20.12.2007	INCOM TRANS.DOMESTIC Alfa 2 sp. Z.o.o Przelew wyst. -Pl@net Nowak i Synowie Sp. z.o.o Al. Nowa 11 22-222 Testowa 11111111111111111111111111111111 Zamówienie 111		438.51 PLN

1 to 3 (from 3)

Export



Print



Save to PDF

You can print the transaction history or save it as a PDF file.

## 9.7 MBR Statement

With this form, you can display MBR (*Multi Bank Reporting*) statements.

When you choose *MBR Statement*, a screen with filtering criteria appears:

- Account for which you want to display operations history,
- Date from... to...,
- Last X days — you can browse the history of transactions made in the last X days,
- Last X operations – possibility to browse the history of defined number of last transactions,
- Filtering (see the description in section 9.6).





## MBR Statements

Company name

Account

» Please choose an account

Assign your own, friendly name to the account

☒ From   until  

☐ Last  days

Filtering   [Advanced filtering](#)

Execute

Additionally, you can apply/change the name of an account from within the filter. To do so, click Add your own friendly name for the account. Another section will appear in the MBR Statement form:

Assign your own, friendly name to the account



Transactions list				
No.	Date	Transaction name and description	Withdrawals (DT)	Deposits (CR)
1	28.11.2007	TRF PL631670000400006439 BOREALIS AG WAGRAMESTRASSE 17-19 AT-1220 VIENNA INV24380-30282,60 24890-30430,20 ZATOWARY 2007112800000003//0000700000240320	-60,720.06 EUR	
2	28.11.2007	MSC 230032698215 MPC - DG PLASTICS NV STWG OP TURNHOUT 160 2360 OUD- TURNHOUT INV2010 2382 2383 2509 2518 2727 2729 2741 2817 2861 ZA TOWARY 2007112800000001//0000700000241320	-13,126.79 EUR	
3	28.11.2007	MSC BE56320062692988 MEPACO STEENWEG OP MOL 177 BE-B-2300 TURNHOUT INV827-1318,17 INV828-8532,24 MEMBRANEN 2007112800000004//0000700000242320	-9,850.41 EUR	
4	28.11.2007	MSC 290018018072 NV.DRUKKERIJ VERSTRAETE VLEGPLEIN 20 9991 ADEGEM INV10684-3542,96 10688-3309,91 2007112800000005//0000700000243320	-6,852.87 EUR	
5	28.11.2007	MSC 230032790060 MIKO KOFFIE NV STEENWEG OP MOL 177 2300 TURNHOUT INV5357-29,76 5426-298,46 5427 193 50 5429 1309,40 2007112800000002//0000700000244320	-1,831.12 EUR	
6	30.11.2007	MSC DE36370106001104531115 MPC-HORDIJK GMBH MOLKEREISTRASE 468 DE-D- 47589 UEDEN INV70650-398,74 70685-2672,00 2007113000000001//0000700000245340	-3,070.74 EUR	
7	04.12.2007	TRF WD0508/10/07,WD0506/09/07,WD0510/10/07,WD0073/02/07,WD0507/09/07 M.P.C-D.G. PLASTICS N.V. STEENWEG OP TRUNHOUT 160 2360 OUD- TURNHOUT 0000700000246		41,116.59 EUR
8	04.12.2007	TRF KD0071/11/07,WD0509/10/07 MEPACO N.V. STEENWEG OP MOL 177 2300TURNHOUT nnnn7nnnnn247		620.81 EUR

You can save the entire statement (the main *MBR Statement* form frame) to your hard drive as a PDF file, or print it in a separate window.



## 10. Transfers

### 10.1 General Information about Transfers

In the BiznesPI@net you can create transfers manually by clicking the *Transfers* tab. You can also import transactions from a file (this feature is available in the *Administration and Tools* tab). You need appropriate authorization rights to perform this action.

After you create a transfer, you must authorize it. When you finish filling in transfer fields, the system will ask you for an SMS code or electronic signature, depending which transaction authorization method you have chosen.

In the next stage, the transfer must be sent by authorized persons. The principles for sending transfers are defined when you apply for the system, and are set together with limits for individual accounts.

Prepared transfers await signatures at the *To Send* tab.

Adam Pol Log out

111111 - DEPARTAMENT II

Last login21.06.2018 11:25:04

Failed logging attempt15.06.2018 10:20:45

Time until session expires39:47s

More

Execute

Account The Principal's name	Recipient's name, address and account number	Payment title	Date	Signed	Amount	Status
<input type="checkbox"/> Rachunek PLN CURRENT ACCOUNT (-001) II DEPARTAMENT PI	Adam wew <a href="#">drugi rachunek wew</a> BNP BGZ 8320300045111	test	28.06.2018		10.00 PLN	Entered

1 to 1 (from 1)

Notify

Modify date

Create package

Add to a package

Delete order

Sign/Send

Transfers

Transfers review

To send

Sent

Executed

Rejected

Waiting

Search

Domestic transfer

Split payment transfer

Instant transfer

Internal transfer

Tax transfer

The authorized user or users sign the transfer with an SMS code or electronic signature, depending on their transaction authorization method.

### 10.2 Packages

In addition to making individual transfers, you can also create packages (batches). To do so, find the transfers (entered manually or imported) in the To Send list. Mark them on the left, and click Create Package.

In addition to the user-defined name, a package has its **Type** and **Mode of Execution**.

Package types are assigned automatically on the basis of transfers contained in the package.

Packages can have the following types:



- **Domestic** (contain Domestic Transfers, Tax Transfers),
- **Cross-Border** (contain Cross-Border Transfers),
- **MT101** (contain MT101 Transfers),
- **Direct Debit** (contain Direct Debit transfers).

**Note:** You cannot create a package with different kinds of transfers. You cannot add Currency Conversion to a package.

The **Mode of Execution** is user-defined. There are following modes of execution:

- **Standard** (the default mode, applied if you do not select anything): in this mode transfers are made one by one. If you do not have sufficient funds to execute all transfers in a package, only transfers for which there is enough funds will be executed. The remaining transfers will be placed in the Waiting Room or will be rejected.
- **The entire package** (choose *Reject entire package if any transfer cannot be executed*): In this mode, the package will be executed only if there are sufficient funds to meet the entire package (a total of transaction amounts and commission amounts).

**Note:** The **Entire Package** may not be wholly executed if a transfer is not executed by the central system for reasons other than insufficient funds.

- **Payroll Package** (choose Payroll Package): This package may only contain payroll transfers, i.e. transfers sent from payroll accounts. This is a specific case of the Entire Package option. The difference is that when the transfers from payroll account or accounts have been sent, the account will be replenished from a source account defined by the customer.

**Note:** In the case of cross-border payroll transfers, the debited account must be the same as the commission account.

## Commissions:

- **Domestic** — the commission is collected as a single amount, charged for transfers executed within a package. The commission is posted to the account or accounts from which the transfers have been sent.
- **Cross-Border** — the commission is collected with the transfer, individually for each transfer executed within a package.
- **MT101** — the commission is collected with the transfer, individually for each transfer executed within a package.
- **Direct Debit** — the commission is collected as a single amount, charged for direct debit transfers executed within a package. The commission is posted to the account or accounts from which the direct debit transfers have been sent.

**Note:** for domestic payroll packages, transfers are sent from the payroll account. The account is then replenished with a single amount equivalent to the total sum of transactions; the commission is charged to the source account for the replenishment as defined by the customer.

**Note:** for cross-border payroll packages, transfers together with commissions are sent from the payroll account. The account is then replenished with the amount equivalent to the total sum of transactions, and the amount equivalent to the total sum of commissions, charged to the source account for the replenishment as defined by the customer.



## Delivery:

Packages are delivered during system availability hours — a list in the table, available on the website under *Cut-off time for payment executions*. After the deadline hour elapses, all packages that had been placed in the waiting room are rejected. In the specific case of a package placed after the deadline on one day, this package will be rejected on the following day, after the deadline elapses. During delivery, packages can have the following statuses:

- **To send, Entered** — packages with transfers that have been entered or imported;
- **To Send, Under Approval Process** — packages that have already been signed, but acceptance patterns have not been met yet;
- **To Send, Accepted** — packages that have been fully signed, i.e. acceptance pattern conditions have been met;
- **To Send, Canceled** — packages that have been canceled by the user;
- **Sent, Future Delivery Date** — packages that contain only transfers with future execution dates (which can be canceled);
- **Sent, Submitted to Delivery** — packages that are to be delivered on the same day, but their delivery hasn't started yet (they can be canceled);
- **Sent, In-Process** — packages which are already being delivered (these packages **cannot be canceled**);
- **Delivered** — packages that contain executed transfers;
- **Waiting Room** — packages containing transfers that have been moved to the waiting room;
- **Rejected** — packages containing transfers that have been rejected.

**Note:** It may happen that the same package appears on multiple lists with several various statuses. When a part of the transfers from a package have been executed, other part have been rejected, and another have been placed in the waiting room, the package will be shown on the Delivered, Rejected, and Waiting Room lists.

## 10.3 Review

When you choose the *Transfers* tab, the Transfers Review form will open. The transfers are grouped by their status:

- **To Send** — transfers that have been entered into the system but haven't been sent yet. These transfers await acceptance, are undergoing acceptance, have been accepted but have not been sent yet or have been canceled. A transfer can be sent after all the signatures required by the account acceptance pattern are obtained.

To sign a transfer, select the transfer and click *Sign/Send*.




 Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
<input type="checkbox"/> CURRENT ACCOUNT (-001)	<u>Jan Testowy</u> <u>Malinowa 22/2</u> <u>11-111 Malinowa</u>	ref no 678	24.01.2008	2,000,000.00 PLN	Entered

1 to 1 (from 1)

[Create package](#)[Add to a package](#)[Delete order](#)[Sign/Send](#)

For a package, enter the package details, select some or all transfers, and click *Sign Package*.

 Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
<input checked="" type="checkbox"/> Alfa sp. Z.o.o CURRENT ACCOUNT (-001)	<u>Tower Bridge Company</u> <u>Paddington 23</u>	przelew testowy	16.01.2008	100.00 PLN	Entered
<input type="checkbox"/> Alfa sp. Z.o.o CURRENT ACCOUNT (-001)	<u>Tower Bridge Company</u> <u>Paddington 23</u>	Jeszcze jeden przelew testowy	16.01.2008	150.00 PLN	Entered
<input checked="" type="checkbox"/> Alfa sp. Z.o.o CURRENT ACCOUNT (-001)	<u>Health insurance</u>	NIP - tax identification number: 94618356 , Passport series and number: JYD6543421, Declaration: 200711, Declaration No.: 01	16.01.2008	290.00 PLN	Entered
<input type="checkbox"/> Alfa sp. Z.o.o CURRENT ACCOUNT (-001)	<u>global SA</u> <u>ul. Waska 19</u> <u>00-000 Kraków</u>	ble ble ble	16.01.2008	150.00 PLN	Entered

1 to 4 (from 4)

[Remove package](#)[Remove transfer from ...](#)[Add to a package](#)[Sign package](#)

- Sent – transfers that have already been sent. These are transfers with a future execution date, already delivered or currently being implemented;
- Executed – transfers that have already been executed;
- Rejected – transfers that have been rejected;
- Waiting room – transfers sent to the bank, but due to the lack of funds on the debited account are still awaiting execution;
- Search – possibility to find any transfer or package in the system.

You can specify how many records should be displayed per page (10, 20, 30, 50, 100, or All).





## 10.3.1 To Send

This feature provides information about transfers with the 'To Send' status.

A User can send an order, prepared earlier but not sent yet, with a payment date earlier than the current date (up to three days back).

To find transfers to be sent, complete the fields available in the form and click *Execute*.

Transfers to send	
Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except Direct Debit and M101)"/>
Status	<input type="text" value="All"/>

Execute

The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, Amount, and Status*.



## Transfers to send

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except Direct Debit and M101)"/>
Status	<input type="text" value="All"/>

**Execute**

	Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
	<u>Domestic package</u> test24122007 PACZ41011975 Alfa sp. Z.o.o		Orders: 1		0.01 PLN	Under approval process
	<u>Domestic package</u> qwerty PACZ41012119 Alfa sp. Z.o.o		Orders: 4		690.00 PLN	Entered
	<u>Domestic package</u> qwerty PACZ41012119 Alfa sp. Z.o.o		Orders: 4		690.00 PLN	Entered

1 to 3 (from 3)

**Create package**

**Add to a package**

**Delete order**

**Sign/Send**

Selected transfers or packages may be marked on the list and saved to the hard disk as a PDF file, or printed in a separate window.



Drukuj



Zapisz do PDF

## 10.3.2 Sent

This feature provides information about transfers that have been sent.


To find transfers that have been sent, complete the fields available in the form and click *Execute*.



## List of transfers sent

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except Direct Debit and M101)"/>
Status	<input type="text" value="All"/>
Time scope	from <input type="text"/> to <input type="text"/>

[Execute](#)

	Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
<input type="checkbox"/>	AUXILIARY ACCOUNT (-198) Alfa sp. Z.o.o	<u>Guardian United</u> <u>Uxbridge 50</u>	Test planetary	20.11.2007	234.00 PLN	In the course of execution

1 to 1 (from 1)

[Delete order](#)

The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name*, *Recipient's Name and Address*, *Payment Title (payment description)*, *Date*, *Amount*, and *Status*.



 Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
<input type="checkbox"/> CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<a href="#">misio pysio ul. piekna Hiszpania</a>	8765	10.10.2007	16,000.00 GBP	In the course of execution
<input type="checkbox"/> FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	<a href="#">ningbo group ningbo 44</a>	DCOL/2222/07	26.09.2007	30,000.00 USD	In the course of execution
<input type="checkbox"/> FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	<a href="#">ningbo group ningbo 44</a>	DCOL/5555/07	26.09.2007	3,500.00 USD	In the course of execution
<input type="checkbox"/> FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	<a href="#">ningbo group ningbo 44</a>	DCOL/8888/07	26.09.2007	2,000.00 USD	In the course of execution
<input type="checkbox"/> FC ACCOUNT (-021) ALFA 2 SP. Z.o.o	<a href="#">ningbo group ningbo 44</a>	DCOL/8888/07	26.09.2007	100,000.00 USD	In the course of execution

1 to 5 (from 5)



[Delete order](#)

### 10.3.3 Executed

This feature provides information about transfers that have been delivered.

To find transfers that have been delivered, complete the fields available in the form and click *Execute*.

#### List of executed transfers

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except Direct Debit and M101)"/>
Name of beneficiary contains text	<input type="text"/>
Time scope	from <input type="text"/>  to <input type="text"/> 

[Execute](#)

The result of the search is to display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), and Amount*.



Account The Principal's name	Recipient name and address	Payment title	Date	Amount
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<u>TEST PRODUCTION F.U.H</u>  <u>11-111 TESTOWO UL</u> <u>MALINOWA 12/4</u>	61/12/2007 244.00zł	16.01.2008	244.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<u>JAN TESTOWY</u> <u>304493</u> <u>TESTOWA 34/4</u> <u>11-111 MALINOWA</u>	RACH 5/2007 REF 462/07/ZSS	16.01.2008	1,000.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<u>ADAM TESTOWY</u> <u>304493</u> <u>TESTOWA 34/4</u> <u>22-111 TESTOWA</u>	RACH, - 7/2007 REF 461/07/ZSS	16.01.2008	3,100.00 PLN
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<u>Tower Bridge Comapny</u>  <u>Paddington 23</u>	sprawdzenie przelewu z komunikatem	07.01.2008	5,500.00 PLN

1 to 4 (from 4)

### 10.3.4 Rejected

This feature provides information about transfers that have been rejected.

To find transfers that have been rejected, complete the fields available in the form and click *Execute*.

#### List of rejected transfers

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except Direct Debit and M101)"/>
Time scope	from <input type="text"/> to <input type="text"/>

Account The Principal's name	Recipient name and address	Payment title	Date	Amount
ALFA CURRENT ACCOUNT (-001) ALFA 2 SP. Z.o.o	<u>Tower Bridge Comapny</u>  <u>Paddington 23</u>	sprawdzenie przelewu z komunikatem	04.01.2008	5,500,000.00 PLN

1 to 1 (from 1)



The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, and Amount.*

Account The Principal's name	Recipient name and address	Payment title	Date	Amount
<u>CURRENT ACCOUNT (-001)</u> <u>Alfa 2 sp. Z.o.o</u>	<u>Jan Testowy</u> <u>Malinowa 34/4</u> <u>22-333 Testowa</u>	INVOICE NO 90123-221	17.01.2008	5,000.00 PLN
<u>CURRENT ACCOUNT (-001)</u> <u>Alfa 2 sp. Z.o.o</u>	<u>wewedw</u> <u>sda asdf asdf</u> <u>asdf asdf asf</u>	sdfsdf	07.11.2007	200,000,000.00 PLN
<u>CURRENT ACCOUNT (-001)</u> <u>Alfa 2 sp. Z.o.o</u>	<u>Jan Testowy</u> <u>Malinowa 34/4</u> <u>22-333 Testowa</u>		26.10.2007	789,878,987,898.00 PLN

## 10.3.5 Waiting Room

This feature provides information about transfers placed in the waiting room, i.e. transfers that have been sent to the bank, but since there were insufficient funds in the debited account, the transfers are pending delivery.

To find transfers that have been placed in the waiting room, complete the fields available in the form and click *Execute*.

### Waiting transfers

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Account	<input type="text" value="All"/>
Order type	<input type="text" value="All (except direct debits and MT101)"/>

**Execute**

## 10.3.6 Search




This feature enables you to find any transfer or package in the system.

To find a transfer or package, select the desired option: *Find Transfer* or *Find Package*, and then complete the remaining fields and click *Execute*.



## Search a transfer or package

☒ Find transfer ☐ Find package

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Debited account	<input type="text" value="All"/>
Order type	<input type="text" value="All"/>
Contractor's short name contains text	<input type="text"/>
Contractor's full name contains text	<input type="text"/>
Contractor's address contains text	<input type="text"/>
Account number (or part of the number)	<input type="text"/>
Payment title contains text	<input type="text"/>
Time scope	from <input type="text"/>  to <input type="text"/> 
Currency	<input type="text" value="---"/> 
Amount	from <input type="text"/> to <input type="text"/>
Status	<input type="text" value="All"/>

Execute

The search results display the specified transfers or packages containing the transfers, along with transfer-related information, i.e. *Debited Account and Company Name, Recipient's Name and Address, Payment Title (payment description), Date, Amount, and Status.*

	Account The Principal's name	Recipient name and address	Payment title	Date	Amount	Status
	Domestic package <u>PACZ41001748 Alfa 2 sp. Z.o.o</u>		Orders: 4		991.15 PLN	Executed
	Domestic package <u>PACZ41001740 Alfa 2 sp. Z.o.o</u>		Orders: 4		991.15 PLN	Executed
	Domestic package <u>PACZ41001745 Alfa 2 sp. Z.o.o</u>		Orders: 1		456.00 PLN	Entered

## 10.4 Domestic Transfer

With this feature you can make transfers from the customer account to another domestic banking account in PLN currency (provided that you have the necessary authorization rights).



**Note:** With the use of domestic transfer form, user can also execute payments to the Social Security Office (ZUS) on individual contribution account. In case of execution of tax transfer, please use a dedicated "Tax transfer" form.

To make a domestic transfer, first select the account to be debited. Then provide information about the contractor and the transfer, and click Confirm transfer.

**Domestic transfer**

Company name

Alfa sp. Z.o.o

▼

Use payment template

---- Select ----

▼

[Search](#)

Transfer funds from account

---- Select ----

▼

Current account balance

no account selected

Available balance

no account selected

**The transfer Recipient**

Use a contractor template

▼

[Search contractor](#)

Name / name and surname

Address

The Recipient's account number

[Add contractor](#)

Bank name

**Transfer data**

Payment date (dd.mm.yyyy)

17.01.2008

Amount

PLN

Payment title

Send via SORBNET  
(option charged separately)

☐

Save as new payment template

☐

Name of the template

Clean

Confirm transfer

When you create a transfer, you can use an existing payment template to automatically fill in fields in transfer forms.





# BNP PARIBAS

Payment title

Send via SORBNET  
(option charged separately)

☐ ?

Save as new payment template

☐ ?

Name of the template

Clean

Confirm transfer

You can create payment templates using the Templates and Contractors tab, or save the transfer you are executing as a template.

You can also use predefined contractor data.

Unlike payment templates, contractor templates only store information about Transfer Recipients. You can use predefined contractor when creating payment templates.

You can also save contractor data to the database when you are creating a transfer. To do so, click Add Contractor.

Data of a given contractor can be also modified from the transfer level by choosing the *Overwrite contractor's data* option. Contractor's data become modified once the new data have been saved or the transfer has been sent.

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



## Domestic transfer

### Order details

Transfer funds from account 11 1111 1111 1111 2222 2222 2222

Contractor's name Jan Testowy  
Contractor's address ul. Malinowa 23/4 11-222 Testowa  
Contractor's account 11 2222 1111 1111 1111 1111 1111  
Bank name BNP PARIBAS POLSKA ODDZIAŁ I

Execution date 17.01.2008  
Amount 5,800.36 PLN  
Payment details Transaction no 23142

Send via SORBNET NO

Commission due 0.00 PLN

Please enter SMS code number: 26

[Cancel](#) [Save](#) [Sign and send](#)

*The form for SMS code authorization method.*

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.

You can save the transfer from the form containing filled-in domestic transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.

## Transfer confirmation

 The instruction has been accepted for execution.

To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.



## 10.5 Split Payment transfer

This functionality allows user to make a transfer using the Split payment mechanism, i.e. the VAT amount will be debited from the payer's VAT account and will be credited to the current account, and then the current account will be debited with the gross amount (i.e. net invoice + VAT), the payment prepared in this way will then be sent for settlement with a special payment message.

In order to make a split payment transfer, select the "Split payment transfer" on the left menu bar or check the "Split payment" checkbox on the domestic transfer form.

**BNP PARIBAS** Bank zmieniającego się świata **BiznesPI@net**

Accounts Cards Loans **Transfers** Standing orders Trade finance Templates & Contractors Bookkeeping Administration & tools Others

**Log out**  
111111

Last login: 27.06.2018 12:00:16  
Failed logging attempt: 06.12.2017 15:28:56  
Time until session expires: 13:41s

**Transfers**

- Transfers review
- Domestic transfer
- Split payment transfer**
- Instant transfer
- Internal transfer
- Tax transfer
- Currency conversion
- Cross-border transfer
- SEPA Credit Transfer

**Transfer data**

Mechanism of debiting the VAT account with the entire VAT amount. If there are no sufficient funds on the VAT account, such a transfer will be rejected.

Payment date: 27.06.2018

VAT only from the VAT account: ☐

Gross amount:  PLN

Associated VAT account:

Available VAT balance: PLN

VAT amount:

Invoice number:

Tax identifier of the payee:

Payment title:

Client's reference number:

Standard/Elixir transfer: ☒

Send via SORBNET (option charged separately): ☐

Instant transfer: ☐

The instant payment can be executed only to the bank which is a member of the Express Elixir system. Instant payment is chargeable 10,00 zł.

Fields to enter for the Split Payment transfer:

- Gross amount - enter the full gross amount from the invoice
- VAT amount - enter only the amount of VAT
- Invoice number - enter the invoice number
- Tax identifier of the payee - provide the beneficiary's TAX ID number (NIP)
- VAT only from the VAT account - unchecked by default, its selection will occur debit of full VAT amount from the VAT account. If there is insufficient amount on the VAT account, such transfer will be directed to the "Waiting transfers queue", and in the case of lack of funds by the end of the day (in accordance with the applicable cut-off times) the transfer will be rejected.



BiznesPI@net system will transfer information about the Split Payment transfer to transaction systems by creating the following sequence of characters:

/VAT/10n,2n/IDC/14a/INV/35a/TXT/33a

Where:

- /VAT/10n,2n – VAT tax amount – constant value /VAT/ and VAT tax amount (max. 13 characters, separator „,“)
- /IDC/14a – beneficiary tax identification number – constant value /IDC/ and beneficiary tax identification number (max. 14 characters)
- /INV/35a – invoice number – constant value /INV/ and invoice number to which the payment relates (max. 35 characters)
- /TXT/33a – additional description – constant value /TXT/ and additional description (max. 33 characters)

When creating a transfer, you can save or use a pre-defined payment template, which will fill in the transfer fields automatically.

## 10.6 Instant transfer

With this feature the BiznesPI@net system user can make transfers in the Express Elixir system from the customer account to another domestic bank account in PLN currency, provided that the user holds appropriate rights. When the payer orders an instant transfer, funds are booked on the payee's account within near real-time. Instant transfer transactions are subject to limits: the maximum amount of a single instant transfer is PLN 100,000.

The instant transfer may be executed provided that both parties to the transaction, that is the transfer payer's bank and the transfer payee's bank, are available. When both banks are members of the Express Elixir system, some temporary restrictions may occur due to the unavailability of a bank that takes part in the transaction (e.g. in connection with a maintenance break) and as a consequence, the transfer may not be executed at the given moment. The availability schedule of specific banks and information about maintenance, if any, are provided at the following link:

<http://www.expresselixir.pl/tabela-dostepnosci/>

**Note:** tax transfers should be made using separate, specially dedicated forms as at the moment the Express Elixir system does not provide such functionality.

In order to make an instant transfer, select the "Instant transfer" option in the Transfers module.



Domestic transfer
Split payment transfer
Instant transfer
Internal transfer
Tax transfer
Currency conversion
Cross-border transfer
SEPA Credit Transfer
MT101 Transfer
▶ Direct Debit
▶ Mass payments

You can also make the instant transfer using a form dedicated to domestic transfers: in the Transfers module, select the "Domestic Transfer" option and when a transfer form appears, check the *Instant Transfer* option.

To make an instant transfer, first select the account to be debited. Then information on the contractor and transfer details should be specified. The system will verify whether the selected contractor's bank is a member of the Express Elixir system and whether it is currently available. If the verification shows that the instant transfer cannot be executed at the moment (due to the unavailability of the contractor's bank), then the BiznesPI@net system will enable sending the payment as a domestic transfer. Then click *Confirm Transfer*.

Standard/Elixir transfer



Send via SORBNET  
(option charged separately)



Instant transfer



The instant payment can be executed only to the bank which is a member of the Express Elixir system. Instant payment is chargeable 10,00 zł.

When you create a transfer, you can use an existing payment template to automatically fill in fields in transfer forms.

You can also use predefined contractor data.

The instant payment can be executed only to the bank which is a member of the Express Elixir system.

For more information, please visit <http://www.expresselixir.pl/>

## 10.7 Tax Transfer



**BNP PARIBAS**

The tax transfer form enables you to define a transfer order to individual Internal Revenue offices and other tax authorities. You can only make tax transfers from accounts maintained in PLN.

You create and accept tax transfers in the same way, as domestic transfers. The tax form contains different fields for you to complete (fields with taxpayer information and Transfer Recipient data).



## Tax transfer

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	
Use payment template	<input type="text" value="---- Select ----"/>	<a href="#">Search</a>
Transfer funds from account	<input type="text" value="---- Select ----"/>	
Current account balance	no account selected	
Available balance	no account selected	

### The transfer Recipient

☒ Tax Office or Customs Chamber ☐ Other tax authority

Account number	<input type="text"/>	<a href="#">Search</a>
Bank name		
Tax authority name	<input type="text"/>	
	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	

### Transfer data

Payment date	<input type="text" value="17.01.2008"/>	
Amount	<input type="text"/>	PLN

### Taxpayer's data

Type of supplementary identifier	<input type="text" value="---- Select ----"/>
Taxpayer supplementary identifier	<input type="text"/>
Application form or payment symbol	<input type="text" value="---- Select ----"/>
Liability period year	<input type="text" value="not applicable"/>
Liability period type	<input type="text" value="not applicable"/>
Liability identification	<input type="text"/>

Save as new payment template	<input type="checkbox"/> <a href="#">?</a>
Name of the template	<input type="text"/>

[Clean](#)[Confirm transfer](#)



## 10.8 Currency Conversion

The currency conversion option is used to exchange currencies between Customer accounts.

To prepare an order, select an account from the list in the *Transfer Funds* field. The next step is to choose the account to which you want transfer the funds. Then, fill in the date and amount fields, choose the conversion currency, and complete the *Payment Details* section.

**Currency conversion between the customer's accounts**

Company name

CUSTOMER 252186

Transfer funds from account

11 1111 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

Current account balance

1 234,00 PLN

Available balance

1 234,00 PLN

Transfer to the account

---- Select ----

**Transfer data**

Amount

456

EUR

\*

Account debit amount

1 844,79 PLN

Currency exchange rate

1 EUR = 4,0456 PLN (sales rate)  
Note: The currency rates are of informative nature only...

Execution date

29.04.2011

Payment details

Currency conversion

**Order execution rules**

I acknowledge the fact that the order will not be executed if at the time of its execution the account specified in the order does not contain sufficient funds to execute this order. Orders submitted on working days after 16:00 and orders submitted on holidays are executed on the next working day.

I hereby acknowledge the rules applying to order execution in BNP Paribas Bank Polska SA.. I accept the currency exchange rate established by BNP Paribas Bank Polska SA at the time of instruction execution.

Clean

Confirm transfer





When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.

## Currency conversion between the customer's accounts

### Order details

Transfer funds from account	11 1111 1111 1111 1111 1111 1111 PLN
Transfer to the account	11 1111 1111 1111 1111 1111 8888 SEK

Transfer amount in	456,00 PLN
Credited amount	1 136,59 SEK
Currency exchange rate	1 SEK = 0.4012 PLN (sales rate)

Note: The currency rates are of informative nature only...

Execution date	17.01.2008
----------------	------------

Payment details	Currency Conversion
-----------------	---------------------

Please enter SMS code number: 27

[Cancel](#) [Save](#) [Sign and send](#)

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

## Currency conversion between the customer's accounts

The order has been saved.

You can save the transfer from the form containing filled-in domestic transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.

## Currency conversion between the customer's accounts

The order has been saved.

To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.



## 10.9 Cross-Border Transfer

The cross-border transfer is an order to transfer funds to an account carried at a foreign bank, regardless of currency of the order; or to transfer funds to an account maintained by a Polish bank in foreign currency or in PLN when the debited account is maintained in foreign currency.



## Cross-border transfer

Company name	<input type="text" value="Alfa sp. z o.o."/>	<input type="button" value="v"/>
Use payment template	<input type="text" value="---- Select ----"/>	<input type="button" value="v"/> <a href="#">Search</a>
Transfer funds from account	<input type="text" value="---- Select ----"/>	<input type="button" value="v"/> *
Current account balance	no account selected	
Available balance	no account selected	

### The transfer Recipient

Use a contractor template	<input type="text" value="---- Select ----"/>	<input type="button" value="v"/> <a href="#">Search contractor</a>
Name and address	<input type="text"/> *	
Address	<input type="text"/>	
Country	<input type="text" value="---- Select ----"/>	<input type="button" value="v"/> *
Account number	<input type="text"/>	<input type="button" value="v"/>
Bank SWIFT/BIC code	<input type="text"/>	
Bank name	<input type="text"/>	<input type="button" value="v"/> *
Bank city	<input type="text"/>	
Bank country	<input type="text" value="---- Select ----"/>	<input type="button" value="v"/> *
Bank number (BLZ, SortCode, etc.)	<input type="text"/>	<input type="button" value="v"/>

[Add contractor](#)

### Order data

<input checked="" type="radio"/> Standard cross-border transfer	
<input type="radio"/> Transfer for collection	
Execution date	<input type="text" value="17.01.2008"/> <input type="button" value="v"/>
Earlier value date required	<input type="checkbox"/> <input type="button" value="v"/>
Transfer amount	<input type="text"/> <input type="text" value="----"/> <input type="button" value="v"/> *
<input type="checkbox"/> Specify the transfer amount in a currency other than the sent transfer currency	
Payment details	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

### Payment title

[Select payment title](#)

### Costs

BNP Paribas Bank Polska SA charges are covered by	<input checked="" type="radio"/> Sender <input type="radio"/> Recipient *
Intermediary bank charges are covered by	<input type="radio"/> Sender <input checked="" type="radio"/> Recipient *

### Calculate the commission

Commission due	
Commission from the account	<input type="text" value="---- Select ----"/> <input type="button" value="v"/> *
Current account balance	no account selected
Available balance <i>Including the order amount</i>	no account selected

Save as new payment template	<input type="checkbox"/> <input type="button" value="v"/>
Name of the template	<input type="text"/>

### Order execution rules

I hereby acknowledge that the order will not be executed if at the moment of its execution by the Bank the account specified in the order does not contain sufficient funds to execute this order or/and cover the costs of due commission.  
Orders submitted on working days after 19:00 and orders submitted on holidays are executed on the next working day.  
To effect a transfer towards collection payment it is required to select "Transfer towards collection payment" option.  
I hereby acknowledge the rules applying to order execution in BNP Paribas Bank Polska SA.

I accept the currency exchange rate established by BNP Paribas Bank Polska SA at the time of instruction execution.


\* Obligatory field



When you create a transfer, you can use an existing payment template to automatically fill in fields in transfer forms.

Use payment template   [Search](#)

You can create payment templates using the Templates and Contractors tab, or save the transfer you are executing as a template.

Save as new payment template ☐ 

Name of the template

You can also use predefined contractor data.







Use a contractor template   [Search contractor](#)

Unlike payment templates, contractor templates store information only about Transfer Recipients. You can use predefined contractor when creating payment templates.

You can also save contractor data to the database when you are creating a transfer. To do so, click *Add Contractor*.

Data of a given contractor can be also modified from the transfer level by choosing the *Overwrite contractor's data* option. Contractor's data will be modified once the new data have been saved or the transfer has been sent.

## The transfer Recipient

Use a contractor template	<input type="text" value="---- Select ----"/> 	<a href="#">Search contractor</a>
Name and address	<input type="text"/> <input type="text"/>	*
Address	<input type="text"/> <input type="text"/>	
Country	<input type="text" value="---- Select ----"/> 	*
Account number	<input type="text"/>	
Bank SWIFT/BIC code	<input type="text"/>	
Bank name	<input type="text"/> <input type="text"/>	* 
Bank city	<input type="text"/>	
Bank country	<input type="text" value="---- Select ----"/> 	*
Bank number (BLZ, SortCode, etc.)	<input type="text"/>	

[Add contractor](#)



When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.

Cross-border transfer	
<b>Order details</b>	
Transfer funds from account	11 1111 1111 1111 1111 1111 1111
Name and address	Jan Nowak Golden 34 122323 Brussels
Country	BELGIUM
Contractor's account	PL11 2222 1111 1111 1111 1111 1111
Bank SWIFT/BIC code	GEBABEBB
Bank name	BANK S.A./N.V. BRUSSELS (FOR MERLY GENERALE BANK (ALL BELGINA O
Bank city	BRUSSELS
Bank country	BELGIUM
Bank number (BLZ, SortCode, etc.)	
Execution date	17.01.2008
Amount	5,000.00 PLN
Payment details	INVOICE NO 90123-221
<b>Payment title</b>	
Statistical code	123 d qasda qwd qwd
Contact telephone number	6044484445
BNP Paribas Bank Polska SA charges are covered by	Recipient
Intermediary bank charges are covered by	Recipient
Please enter SMS code number: 27 <input type="text"/>	
<div>Cancel Save Sign and send</div>	

The form for SMS code authorization method.

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.



When you click *Sign and Send*, you will see a screen which confirms that the action has been performed.

## Transfer confirmation

The instruction has been accepted for execution.

You can save the transfer from the form containing filled-in foreign transfer data. When you click *Save*, an intermediate screen will open with a message that the transfer has been saved.

## Cross-border transfer

The order has been saved.

To find a saved transfer, click the *Transfer* tab and choose the *To Send* status.

## Cross-border transfer to China

In addition to standard data, a CNY transfer should include CNAPS (12-digit beneficiary bank code in the Chinese national payment system, CNAPS must be obtained directly from the counterparty) and transaction code (type of liability).

### Order data

- ☒ Standard cross-border transfer  
☐ Transfer for collection

Execution date  \*

Urgent payment required? ☐

Transfer amount   \*

☐ Specify the transfer amount in a currency other than the sent transfer currency

Account debit amount 578,00 PLN

Currency exchange rate 1 CNY = 0.578 PLN (sales rate)  
Note: The currency rates are of informative nature only...

Transaction code  \*

### Payment details

Client's reference number

### Costs

Bank BGŻ BNP Paribas S.A. charges are covered by

- Select----
- Select---
- Trade related Payment
- Return of a Trade related Payment
- Service related Payment
- Return of a Service related Payment
- Capital item related Payment
- Return of a Capital item related Payment
- Individual Payment
- Return of an Individual Payment
- Other recurrent item related payments
- Inter-bank cross-border funding transfer (new)

Approval of the order and its transfer to the Bank will be followed by ticking the box with the message: "We confirm that the payer and the beneficiary are business entities".



This statement is a formal requirement of the Chinese authorities regarding Chinese traders operating in foreign trading in CNY currency (CNY currency trading by natural persons is not allowed). A statement of this content must be placed on each payment order received from abroad to the Chinese business entity. Failure to do so may result in the rejection of the payment transaction by the beneficiary's bank without settlement. In the case of import of transfers, the system automatically marks (with each transfer) the check box of the above message.

## 10.10 MT101 Transfer

By using the *MT101 Transfer* feature, Customers can transfer funds from their accounts at different banks. You can import an existing package with MT101 transfers by clicking *Import MT101 Order*, or you can enter transfer data in the form. An MT101 order requires additional verification by the Bank's employee before it can be sent.

To make a MT101 transfer, choose an account from the *Transfer Funds From Account* drop-down list. Next, fill in the *Transfer Recipient*, *Order Data* and *Costs* sections. The *Costs* section refers to the costs incurred in relation to sending the MT101 order.

You can use payment templates and the contractor database in the same manner as for other transfers.



## MT101 Order Request for Transfer

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	
Use payment template	<input type="text" value="George regular payment"/>	<a href="#">Search</a>
Transfer funds from account	<input type="text" value="AT1 2345 6789 0123 BACA (MT101) (GBP)"/>	
Debtor's name	<input type="text"/>	
	<input type="text"/>	
Debtor's address	<input type="text" value="ul. Miła 34a"/>	
	<input type="text"/>	
Debtor's bank SWIFT/BIC code	GEBAGB22XXX	
Debtor's bank name	BNP PARIBAS BANK POLSKA SA	
Debtor's bank address	LONDON	
Debtor's bank country	UNITED KINGDOM	
Save debtor's data	<input type="checkbox"/>	

[Assign your own, friendly name to the account](#)

### The transfer Recipient

Use a contractor template	<input type="text" value="---- Select ----"/>	<a href="#">Search contractor</a>
Name and address	<input type="text" value="George"/>	*
	<input type="text"/>	
Address	<input type="text" value="34 Oxford St."/>	
	<input type="text" value="WB3 4XV London"/>	
Country	<input type="text" value="UNITED KINGDOM (GB)"/>	*
Account number	<input type="text" value="GB123456789123"/>	?
Bank SWIFT/BIC code	<input type="text"/>	
Bank name	<input type="text" value="HSBC"/>	* ?
	<input type="text"/>	
Bank city	<input type="text" value="LONDON"/>	
Bank country	<input type="text" value="UNITED KINGDOM (GB)"/>	*
Bank number (BLZ, SortCode, etc.)	<input type="text"/>	?

[Add contractor](#)

### Order data

Execution date (dd.mm.yyyy)	<input type="text" value="17.01.2008"/>	*
Transfer amount	<input type="text" value="1000.00"/>	<input type="text" value="RUB"/> *
Payment details	<input type="text" value="First payment"/>	
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	

### Costs

Sender's bank	<input checked="" type="radio"/> Sender <input type="radio"/> Recipient *
Intermediary banks	<input checked="" type="radio"/> Sender <input type="radio"/> Recipient *
Modify template or save as new payment template	<input type="checkbox"/> ?
Name of the template	<input type="text" value="George regular payment"/>

\* Obligatory field

[Clean](#) [Confirm transfer](#)





When you finish filling in all required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.

An authorized transfer awaits signatures which can be placed only by people authorized to do so under applicable acceptance patterns.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

## 10.11 Direct Debit

The Direct Debit tab contains three sub-tabs:

- New Direct Debit Order — you can send a new direct debit order to the debtor;
- Request — you can send the debtor a request for consent to direct debit;
- List of Requests — enables you to find and display a list of direct debit requests.

### 10.11.1 New Direct Debit Order

To correctly complete the New Direct Debit Order, you need to fill in three sections: *Creditor's Data*, *Debtor*, and *Direct Debit Data*.

You can use a template to fill in the *Creditor Data* section. To do so, click *Choose Template*. Alternatively, choose an account from the *Creditor's Account* drop-down list and complete the following sections.

Similarly, in the *Debtor* section, you can select the debtor from debtor dictionaries by clicking *Find Debtor*, or enter debtor data manually into individual fields. If you have typed in debtor data manually, you can add the debtor to the debtor dictionary by clicking *Add Debtor To Debtors List*. If you select a debtor from the list, you can modify his/her data before saving or sending orders by choosing *Overwrite contractor's data*. In the *Direct Debit Data* section, specify the *Execution Date*, *Amount*, *Creditor's NIP* (tax identification number), *Payment ID*, *Payment Title* (choose payment description from the drop-down list), *Date Range*, and *Payment Details*.

After you have entered data into a new direct debit form, you can save the order as a template. To do so, select the *Save As New Payment Template* checkbox, and specify a name in the *Template Name* field.



## New direct debit

### Creditors's Data

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>	
Use payment template	<input type="text" value="Test"/>	<a href="#">Search</a>
Creditor's account	<input type="text" value="11 1111 1111 1111 1111 1111"/> CURRENT ACCOUNT (PLN)	

### Debtor

Debtor's short name	<input type="text" value="---- Select ----"/>	<a href="#">Search debtor</a>
Debtor's name	<input type="text" value="Test"/>	
	<input type="text" value="Test"/>	
Address	<input type="text" value="Test"/>	
	<input type="text" value="Test"/>	
Debtor's account number	<input type="text" value="11 1111 2222 3333 1111 1111"/>	
		<a href="#">Add debtor</a>
Bank name	BRE OBD/tódz	

### Direct debit details

Execution date (dd.mm.rrrr)	<input type="text" value="11.12.2009"/>	
Amount	<input type="text" value="0.01"/>	PLN
Creditor's NIP	11111111111	
Payment identifier	<input type="text" value="200059"/>	
Payment title	<input type="text" value="01 - Telephone bill"/>	
For period	from <input type="text"/> to <input type="text"/>	
Payment details	<input type="text" value="F39090812, 43100812, 43110812"/>	

Modify template or save as new payment template ☐

Name of the template	<input type="text" value="Test"/>
----------------------	-----------------------------------

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



## New direct debit

### Order details

Creditor's account 11 1112 1112 1112 1112 1112 1112

Beneficiary name Jan Testowy

Address

Debtor's account number 13 1331 1331 1331 1331 1331 1331

Bank name BGŻBNP Cen.Roz.nr 1

Execution date 28.11.2017

Amount 154.12 PLN

NIP - tax identification number 9512324704

Payment identifier 2087

Payment title 03 - Rent

For period

Payment details

Commission due The commission due could not be established at this moment. The order will be executed provided there are sufficient funds available in the account to cover the order and due commission.

Please enter SMS code number: 6

Cancel

Save

Sign and send

The form for SMS code authorization method.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

### Transfer confirmation



The instruction has been accepted for execution.

## 10.11.2 Request for Consent to Direct Debit

To correctly complete the Request for Consent to Direct Debit, you need to fill in three sections: *Creditor's Data*, *Debtor*, and *Request Data*.



**BNP PARIBAS**

You can use a template to fill in the Creditor Data section. To do so, click *Choose Template*. Alternatively, choose an account from the *Creditor's Account* drop-down list and complete the following sections.

Similarly, in the Debtor section, you can select the debtor from debtors' dictionaries by clicking *Find Debtor*, or enter debtor data manually into individual fields. If you have typed in debtor data manually, you can add that debtor to the debtors' dictionary by clicking *Add Debtor To Debtors List*.

To complete the *Request Data* section, specify the *Execution Date*, *Creditor's NIP* (taxpayer's ID number), and *Payment ID*.

After you have entered data into the *Request Consent to Direct Debit* form, you can save the order as a template. To do so, select the *Save As New Payment Template* checkbox, and specify a name in the *Template Name* field.



## Request for consent for a direct debit

### Creditors's Data

Company name	<input type="text" value="ELTERIX S.A. GDYNIA"/>	
Use payment template	<input type="text" value="---- Select ----"/>	<a href="#">Search</a>
Creditor's account	<input type="text" value="---- Select ----"/>	

### Debtor

Debtor's short name	<input type="text" value="---- Select ----"/>	<a href="#">Search debtor</a>
Debtor's name	<input type="text"/>	
	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
Debtor's account number	<input type="text"/>	
		<a href="#">Add debtor</a>
Bank name		

### Request details

Execution date <i>(dd.mm.rrrr)</i>	<input type="text" value="11.12.2009"/>
Creditor's NIP	<input type="text" value="1111111111"/>
Payment identifier	<input type="text"/>
Save as new payment template	<input type="checkbox"/>
Name of the template	<input type="text"/>

[Clean](#)[Confirm transfer](#)

When you finish filling in all the required fields and click *Confirm Transfer*, an intermediate screen will appear with read-only data. Depending on your transfer authorization method, enter your SMS code or place your electronic signature.



## Request for consent for a direct debit

### Order details

Creditor's account	11 1111 1111 1111 2222 1111 3333
Beneficiary name	Alfa sp. Z.o.o
Address	Jasnogórska 4 Kraków
Debtor's account number	11 1111 1111 1111 2222 1111 7777
Bank name	BNP PARIBAS POLSKA ODDZIAŁ I
Execution date	24.01.2008
NIP - tax identification number	5213110063
Payment identifier	6096
Commission due	0.00 PLN
Status	Under approval process
Transfer created / modified by	Ja Kub
Signing	Ja Kub

[Modify](#)[Remove](#)[Sign](#)

The form for SMS code authorization method.

When you click *Sign and Send*, you will see a screen that confirms the action has been performed.

### Transfer confirmation

 The instruction has been accepted for execution.

## 10.11.3 List of Requests

The list of direct debit requests is a system feature that enables you to find requests of consent sent to debtors. You can use filters to find a specific request for consent.



## List of requests on direct debit

### List filtering

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Creditor's account	<input type="text" value="All"/>
Period	from <input type="text"/> to <input type="text"/>
Debtor's name contains text	<input type="text"/>
Status	<input type="text" value="All"/>

Execute

After you correctly complete filtering conditions, you will see a list of requests.

Date	Debtor's name Account number	Creditor's NIP Payment identifier	Status
10.01.2008	<u>Anna Testowa</u> 11 1111 1111 1111 1111 1111 2277	1111111111 6434099	Entered
10.01.2008	<u>Konstanty Testowy</u> 11 1111 1111 1111 1111 1111 2266	1111111111 64340055	Entered
10.01.2008	<u>Adam Testowy</u> 11 1111 1111 1111 1111 1111 2255	1111111111 6434000	Entered
08.01.2008	<u>Jan Testowy</u> 11 1111 1111 1111 1111 1111 2244	1111111111 1164343	Executed - Rejected
08.01.2008	<u>Alfa 2 sp. Z.o.o.o.o</u> 11 1111 1111 1111 1111 1111 2233	1111111111 643444	Executed - Accepted
03.01.2008	<u>Alfa 2 sp. Z.o.o.o</u> 11 1111 1111 1111 1111 1111 2222	1111111111 264343	Executed - Accepted
03.01.2008	<u>Alfa 2 sp. Z.o.o</u> 11 1111 1111 1111 1111 1111 1111	1111111111 64343	Executed - Accepted



## 10.12 Mass Payments

The Mass Payments module allows customers to submit packages with domestic payments or direct debit payments to the Mass Payment System, as well as allows to import packages with consents to direct debit.

The following tabs are available in the module:

- List of mass payments' packages,
- Import of mass payments' packages,
- List of files with consents,
- Import of consents to direct debit,
- Reports.

### List of mass payments' packages





The form allows to view the mass payment packages imported by users. To find particular package the user can use following filters:

- Company name – field active when working in the context of the associated group (holding). When working in the context of a particular company, the field is grayed out;
- Account – a field showing the list of company accounts available under the Mass Payments service to which the user has rights;
- Payment type – possibility to filter data by payment type (available values: Domestic Transfers and Direct Debits);
- File name – possibility to filter the packages by name. During file import the application creates a package name. The name of the package is shown in the format: YYMMDDHHMM\_24namecharacters, where: YYMMDDHHMM – is the date and time of the file being saved to the BusinessPI@net database, 24namecharacters – the first 24 characters of the file name being imported by the user;
- Date of payment – box which filters by the date of payment of the package (date indicated in the package);
- Package sending date – box which filters by the date of sending the package to the Mass Payments' System;
- Amount – box which filters by total amount of the package;
- Status – box which filters by package status.





## List of mass payment packages

Company name	<input type="text" value="Company 1"/>
Account	<input type="text" value="All"/>
Payment type	<input type="text" value="---- All ----"/>
File name	<input type="text"/>
Payment date	from <input type="text"/>  to <input type="text"/> 
Package sending date	from <input type="text"/>  to <input type="text"/> 
Amount	from <input type="text"/> to <input type="text"/>
Status	<input type="text" value="All"/>

**Execute**

After clicking *Execute* button, a list of mass payments packages will be displayed. Following data is presented on the list:

- Company account;
- Company name – name of a company in the context of which the file was imported;
- File name – name being a link to the package details. During file import the application creates a package name. The name of the package is shown in the format: YYMMDDHHMM\_24namecharacters, where: YYMMDDHHMM – is the date and time of the file being saved to the BusinessPI@net database, 24namecharacters – the first 24 characters of the file name being imported by the user;
- Payment type – the type of payments included in the package (available values: domestic transfers and Direct Debits). Payment type is also a link to the package details;
- File MD5 checksum – MD5 checksum of a file imported by the user (uncompressed – when the user indicates uncompressed file, or compressed – when the user imports file in ZIP format straightaway);
- Date of payment – date of payment collected from a file during it's verification process;
- Date of sending – data of sending the package to the Mass Payments System;
- Amount – summary package amount together with currency;
- Status – package status.



	Company account Company name	File name Payment type	File's MD5	Payment date Date of sending	Amount	Status
<input type="checkbox"/>	testowa nazwa rachunku 123456789012 CURRENT ACCOUNT (-001)	<a href="#">171115130643_A1A2A3.zip</a> <a href="#">Direct debits</a>	b84a2625d72b1ee003 a56724b76ebc4a	15.11.2017	12.00	Submitted
	Company 1					
<input type="checkbox"/>	testowa nazwa rachunku 123456789012 CURRENT ACCOUNT (-001)	<a href="#">171115130107_A1A2A3.zip</a> <a href="#">Direct debits</a>	5aa24d88615f928cab 0fa3336c5adff06	15.11.2017 15.11.2017	12.00	Rejected
	Company 1					
<input type="checkbox"/>	testowa nazwa rachunku 123456789012 CURRENT ACCOUNT (-001)	<a href="#">171016074424_A1A2A3.zip</a> <a href="#">Direct debits</a>	f47649b4d9cb1914c8 a52212f1eb878e	16.10.2017 16.10.2017	443.68	Executed
	Company 1					

By checking the check-box at the selected file and selecting the *Delete package* button, you can remove packages. Packages cannot be removed if under status of *Import ongoing*, *Canceled*, or *Sent to Mass Payments' System*.

Below the list of packages there are icons which enable printing the displayed list and saving it to the PDF file.

Clicking on a name of selected file will open the package details. A package details' form displays following data:

- File name – package name. During file import the application creates a package name. The name of the package is shown in the format: YYMMDDHHMM\_24namecharacters, where: YYMMDDHHMM – is the date and time of the file being saved to the BusinessPI@net database, 24namecharacters – the first 24 characters of the file name being imported by the user,
- File MD5 checksum – MD5 checksum of a file imported by the user (uncompressed – when the user indicates uncompressed file, or compressed – when the user imports file in ZIP format straightaway),
- Payment type – the type of payments included in the package,
- Account of the payer – labels are displayed depending on the payment type: for domestic transfers: „Payer's account”, for direct debits: “Creditor's account”,
- Date of payment – date of payment collected from a file during it's verification process,
- Date of package sending – date of package sending,
- Number of dispositions in the package – number of dispositions in the mass package,
- Total amount of orders – total amount of orders in the package together with the currency,
- Status – package status,
- Reason of rejection – reason of rejecting the package,
- Incorrect records in the file – section displayed for the package in status „Import error” as a table with *Line number* and *Error description* columns,
- Imported by – name and surname of the user who imported the package and the



date of import completion,

- Signed by – name and surname of the users who signed the package and the date of signing. This is not displayed if the package was not signed,
- Sent by – name and surname of the user who send the package and the date of sending. This is not displayed if the package was not send,
- Cancelled by – name and surname of the user who cancelled the package and the date of cancellation. This is not shown if the package was not cancelled.

## Package details

File name	171115130643_A1B2C3.zip
MD5 total	b84a2625d72b1ee003a56724b76ebc4a
Payment type	Direct debits
Creditor's account	12 1234 2345 3456 4567 5678 6789 CURRENT ACCOUNT (PLN)
Debtor's name	ANDRZEJ WIŚNIEWSKI
Payment date	15.11.2017
Package sending date	
Number of orders in a package	1
Total amount of orders	12504.95 PLN
Status	Submitted

Imported by

JAN NOWAK

Date 15.11.2017 13:06

[Back](#)[Remove package](#)[Sign](#)[Sign and send](#)

Signing and sending entered package is possible from the details form. The signature process is subject to the existing definitions of acceptance schemes for the account from which the orders are executed.

During parcel sending, transaction limits of an account indicated as a debited are checked and counted. For the purpose of mass payments' execution, new limit type was introduced – "Mass payment". The limit may only be defined as one-time daily limit. Other transaction limits for the mass packages will not be checked.

From the parcel details level it is also possible to delete a parcel using the Delete Parcel button.

At the bottom of the form, there are icons that allow you to print the displayed parcel data as well as save them to a PDF file.

## Import of mass payments' packages

To import a file with mass payments, use Import of mass payments' packages form. After selecting an item from the side menu, the screen will appear as shown below.



## Import of mass payment packages

Company name

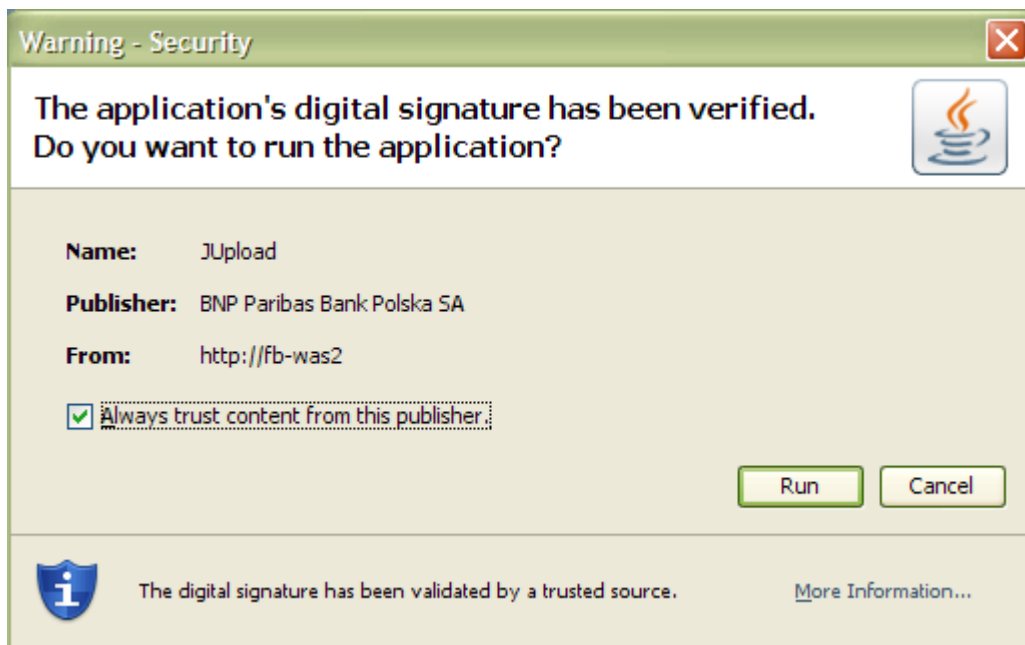
COMPANY 1

☒ Import of an uncompressed file



☐ Import of a compressed file

When the applet installation window appears, user has to agree to launch the application by selecting the *Run* button.



In the next step the correct content of the form will be displayed:

## Import of mass payment packages

Company name

INTERNATIONAL DECO LOGISTICS SP ZOO

☒ Import of an uncompressed file

Browse ...

0%

Upload

☐ Import of a compressed file



It is needed to find a file dedicated to import by clicking on *Browse* button. That file should be in text format, compatible with *Elixir* format also. In the file all payments have to be of one type (domestic transfers or direct debits), from the same payer's account and with the same payment date. After selecting the file and clicking on the *Import* button, the file will be saved in the BiznesPI@net system and it will be possible to display it on the *Mass Payments' Packages List*. During the import process, the file will be in the *Import ongoing* status. After the system has successfully verified the file, the status of the package will change to *Entered*, after which it will be possible to sign and send the package. Otherwise, the package will receive the *Import error* status, and the system will display a list of error details.

Package details	
File name	201711231157_bb.txt
MD5 total	
Payment type	
Principal's account	
Payment date	
Package sending date	
Number of orders in a package	
Total amount of orders	
Status	Import error

**Error records in the file:**

Line number	Error description
1	Incorrect line format. No required data.

Imported by JAN TESTOWY Date 23.11.2017 11:57

[Back](#) [Remove package](#)

Print Save to PDF

The user can also import a ZIP file with payments, which was previously compressed. To do so, it is needed to use *Import of a compressed file* option. File selection rules are the same as for uncompressed file import.

Import of mass payment packages	
Company name	<input type="text" value="COMPANY 1"/>
<input type="radio"/> Import of an uncompressed file	
<input checked="" type="radio"/> Import of a compressed file	
File for import	<input type="text"/> <a href="#">Browse...</a>
<a href="#">Import</a>	



## List of files with consents

The form allows to view the files with consents for direct debits, imported by the users. User can use a filter to find a certain file.

**List of files with consents to direct debits**

Company name

COMPANY 1

File name

Import date

from

to

Status

All

Execute

After clicking *Execute* button, a list of files with consents will be displayed. It is possible to check, among others, actual file handling status.

	Company name	File name	File type	File's MD5	Import date File Importer	Status
<input type="checkbox"/>	COMPANY 1	1709121005_2030007411 28_170912.idf.	Payers' identifiers	40c775dc256d9e7b 70612250dbb26a10	12.09.2017 JAN TESTOWY	Read in
<input type="checkbox"/>	COMPANY 1	1709110959_2030007411 28_170911.idf.	Payers' identifiers	c8b42999b93910a3 538f9e78f8122fbc	11.09.2017 JAN TESTOWY	Read in
<input type="checkbox"/>	COMPANY 1	1708221303_2030007411 28_170822.idf.	Payers' identifiers	e78c30d6559d95fe 648e96a2473a96aa	22.08.2017 JAN TESTOWY	Rejected

## Import of consents for direct debits


In order to import a file with consents for direct debits, it is needed to use a *Import of consents for direct debits* form. After selecting an item from the side menu, the screen will appear as shown below.

**Import of consents for direct debits**

Company name

COMPANY 1

☒ Import of an uncompressed file



☐ Import of a compressed file

The system will ask to run the applet, then the correct message form will be displayed:



## Import of consents for direct debits

Company name

☒ Import of an uncompressed file

☐ Import of a compressed file

It is needed to find a file dedicated to import by clicking on *Browse* button. That file should not be compressed. After selecting the file and clicking on the *Import* button, the file will be saved in the BiznesPI@net system and it will be possible to display it on the *List of files with consents*.

The user can also import a ZIP file with consents, which was previously compressed. To do so, it is needed to use *Import of a compressed file* option. File selection rules are the same as for uncompressed file import.

## Import of consents for direct debits

Company name

☐ Import of an uncompressed file

☒ Import of a compressed file

File for import  Nie wybrano pliku

## Reports

The reports from execution of imported domestic payments' packages and direct debits are available on the *Reports* form. To find certain report, the user has to use following filters:

- Company name – field active when working in the context of the associated group (holding). When working in the context of a particular company, the field is grayed out,
- Report type – possibility to filter by the type of report,
- Report name – possibility to filter records by the name of the report containing the values entered,
- File name – possibility to filter the reports by name of an associated file. During file import the application creates a package name. The name of the package is shown in the format: YYMMDDHHMM\_24namecharacters, where: YYMMDDHHMM – is the date and time of the file being saved to the BusinessPI@net database,



24namecharacters – the first 24 characters of the file name being imported by the user,

- Date – possibility to filter reports by the date of sharing.

## Reports

Company name	<input type="text" value="COMPANY 1"/>
Account	<input type="text" value="All"/>
Report type	<input type="text" value="All"/>
Report name	<input type="text"/>
File name	<input type="text"/>
Date	from <input type="text"/> to <input type="text"/>

**Execute**

After choosing Execute button, a list of the reports will be displayed. Following information will be included in it:

- Company name – name of a company for which the report is intended,
- Report name – name of a report shared by the SPM/name of a imported file associated with the report,
- File name – name of a imported file, associated with the report,
- Type – type of the report,
- Date of release – date when the link to the report was uploaded in the database.

Company account Company name	Report name File name	Type	Availability start date	
12 2345 3456 4567 5678 6789 7890 COMPANY 1	171115130107_ABACA M.err.zip 171115130107_ABACA M.zip	File rejected	21.11.2017	<a href="#">Download</a>
11 1111 1111 1111 1111 1111 1111 COMPANY 1	OPPZ_ABACAM_ODM171 0161915.PZ.zip	Confirmation / Rejection of debits sent	16.10.2017	

1 to 343 (from 343)

All ▼



Print



Save to PDF





**BNP PARIBAS**

By clicking on a *Download* link next to the chosen report, the user can open certain report for preview or save it on a computer. If the *Download* link is not visible, it means that the report is no longer available.

Below the list of the reports there are icons that allow the user to print the displayed list and to save it to the PDF file.



## 11. Loans

After you click the Loans tab in the main menu, you will see more sub-tabs that provide following information:

- Loans list,
- Loan data,
- Repayment schedule,
- Loan accounts,
- Loan account history,
- Guarantees,
- Guarantees list,
- Guarantee order.

### 11.1 Loans List

The *Loans List* shows basic information about loans drawn by your company. You need sufficient authorization rights to see that information.

Accounts Cards Deposits Loans Transfers Standing orders Templates & Contractors Financial Markets Letters of Credit Administration & tools Others									
DARIUSZ NOWAK Log out		Loans list							
Last login 01.12.2009 13:45:00 Failed logging attempt 22.10.2009 09:42:01		Company name COMSA							
Type of loan	Company name	Original amount	Amount available	Outstanding principal	Interest rate	Starting date	Ending date		
OTHER LOANS & CREDITS VTL BASE DIFF		44,000,000.00 PLN	0.00 PLN	40,615,385.00 PLN	4.4900%	12.07.2006	29.07.2024		
FOREIGN EXCHANGE LOAN ACTUAL RATE		3,124,765.64 EUR	0.00 EUR	2,749,795.64 EUR	1.4760%	05.01.2009	30.03.2015		

### 11.2 Loan Data

To show loan data, choose a company from the *Company Name* drop-down list, and choose a loan type. Detailed loan information will appear.



## Loan data

Company name	Alfa sp. Z.o.o
Loan	INNY KREDYT ODNAWIALNY 20,000,000.00 PLN 28.02.2007 - 08.01.2010
Type of loan	INNY KREDYT ODNAWIALNY
Reference number	WA03 KIO BI KION0107-00
Loan account number	<u>11 1111 1111 2222 1111 1111 1111</u> <u>PLN LOAN REVOLVING (PLN)</u>
Loan agreement date	28.02.2007
Crediting period - start	28.02.2007
Crediting period - end	08.01.2010
Original loan amount	20,000,000.00 PLN
Current loan amount	20,000,000.00 PLN
First loan disbursement amount	18,000,000.00 PLN
Amount remaining for use	0.00 PLN
Outstanding principal	20,000,000.00 PLN
Current interest rate	15.1900%
Date of next interest update	05.02.2008
Number of outstanding principal installments	1
Date of next principal installment	08.01.2010
Date of next interest installment	07.01.2008
Next installment amount - principal	20,000,000.00 PLN
Next installment amount - interest	278,483.33 PLN

[Repayment schedule](#)

You can use a button located at the bottom of the screen to go to the loan's repayment schedule.

## 11.3 Repayment Schedule

To show loan repayment schedule, choose a company from the *Company Name* drop-down list, and choose a loan. A set of read-only data will appear, including the repayment schedule.



## Loan repayment schedule

Company name Alfa sp. Z.o.o

Loan INNY KREDYT ODNAWIALNY 20,000,000.00 PLN 28.02.2007 - 08.01.2010

Type of loan INNY KREDYT ODNAWIALNY

Reference number WA03 KIO Alfa 0107-00

Original loan amount 18,000,000.00 PLN

Amount remaining for use 0.00 PLN

Outstanding principal 20,000,000.00 PLN

Current interest rate 15.1900%

## Repayment schedule

No.	Date	Principal	Interest	Total	Outstanding principal
1.	07.01.2008	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
2.	05.02.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
3.	05.03.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
4.	07.04.2008	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
5.	05.05.2008	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
6.	05.06.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
7.	07.07.2008	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
8.	05.08.2008	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
9.	05.09.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
10.	06.10.2008	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
11.	05.11.2008	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
12.	05.12.2008	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
13.	05.01.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
14.	05.02.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
15.	05.03.2009	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
16.	06.04.2009	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
17.	05.05.2009	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
18.	05.06.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
19.	06.07.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
20.	05.08.2009	0.00 PLN	253,166.67 PLN	253,166.67 PLN	20,000,000.00 PLN
21.	07.09.2009	0.00 PLN	278,483.33 PLN	278,483.33 PLN	20,000,000.00 PLN
22.	05.10.2009	0.00 PLN	236,288.89 PLN	236,288.89 PLN	20,000,000.00 PLN
23.	05.11.2009	0.00 PLN	261,605.56 PLN	261,605.56 PLN	20,000,000.00 PLN
24.	07.12.2009	0.00 PLN	270,044.44 PLN	270,044.44 PLN	20,000,000.00 PLN
25.	05.01.2010	0.00 PLN	244,727.78 PLN	244,727.78 PLN	20,000,000.00 PLN
26.	08.01.2010	20,000,000.00 PLN	25,316.67 PLN	20,025,316.67 PLN	0.00 PLN

Loan details



Print



Save to PDF



Click the button at the bottom of the screen to go to the loan data form. There are also icons that enable you to print the schedule or save it as a PDF file.

## 11.4 Loan Accounts

To see Loan Accounts and information such as account name and balance, choose a company from the *Company Name* drop-down list. From this form, you can go to the *Loan Account History* sub-tab. To do so, click an active link with a loan name.

You can assign any name you want to a loan account by clicking *Add your own friendly name for the account*. This name will be visible only to the user that has assigned it.

**Loan accounts**

Company name Alfa sp. Z.o.o

Account number Company name	Name	Balance
11 1111 1111 1111 1111 1122 Alfa 2 sp. Z.o.o	<u>PLN LOAN REVOLVING</u>	-20,000,000.00 PLN
11 1111 1111 1111 1111 1111 Alfa 2 sp. Z.o.o	<u>PLN LOAN REVOLVING UNPAID INTEREST</u>	-278,483.33 PLN

Assign your own, friendly name to the account

To show loan account history, choose a company from the *Company Name* drop-down list, and choose an account. You can then use the three filtering options to specify a range of dates, or the number of recent days or transactions. At the bottom of the list, there are icons that enable you to print the history or save it as a PDF file.

**Loan account history**

Company name Alfa sp. Z.o.o

Account ---- Select ----

NRB: no account selected  
IBAN: no account selected  
BIC: no account selected

☒ From (date): 01.01.2008 until:

☐ Last: 10 days

☐ Last: 10 operations

**Execute**



## 11.5 Guarantees

You can use this feature to review guarantees granted to a company and to apply for another guarantee (provided that you have the necessary authorization rights).

To show the list of guarantees, choose a company from the *Company Name* drop-down list and complete the filter with a range of dates.

Click *Execute*. A list of guarantees will be displayed.

### List of guarantees

Company name

Alfa sp. Z.o.o

Name	Company name	Expiry date	Amount
GUARANTEE 02/07/WAR/CBKR02	Alfa sp. Z.o.o	09.01.2007 - 19.07.2011	359,412.00 PLN
GUARANTEE 114/07/WAR/CBKR02	Alfa sp. Z.o.o	22.02.2007 - 14.06.2009	289,483.92 PLN
GUARANTEE 117/07/WAR/CBKR02	Alfa sp. Z.o.o	08.03.2007 - 15.12.2010	391,950.00 PLN
GUARANTEE 214/07/WAR/CBKR02	Alfa sp. Z.o.o	28.03.2007 - 26.06.2010	95,815.14 PLN
GUARANTEE 329/06/WAR/CBKR02	Alfa sp. Z.o.o	26.06.2006 - 31.12.2008	10,800.00 PLN
GUARANTEE 446/06/WAR/CBKR02	Alfa sp. Z.o.o	04.08.2006 - 05.08.2009	93,269.15 PLN
GUARANTEE 504/06/WAR/CBKR02	Alfa sp. Z.o.o	05.09.2006 - 05.12.2008	36,417.49 PLN
GUARANTEE 580/06/WAR/CBKR02	Alfa sp. Z.o.o	22.09.2006 - 15.07.2010	117,547.98 PLN
GUARANTEE 582/06/WAR/CBKR02	Alfa sp. Z.o.o	29.09.2006 - 14.05.2008	46,120.00 PLN
GUARANTEE 606/06/WAR/CBKR02	Alfa sp. Z.o.o	03.10.2006 - 02.01.2010	7,115.70 PLN
GUARANTEE 640/06/WAR/CBKR02	Alfa sp. Z.o.o	17.10.2006 - 01.05.2011	136,355.55 PLN
GUARANTEE 663/06/WAR/CBKR02	Alfa sp. Z.o.o	31.10.2006 - 31.08.2008	353,800.00 PLN



## 12. Letters of Credit

The *Letters of Credit* module enables you to:

- Browse the list of import and export Letters of Credit,
- Request opening an import Letter of Credit,
- Apply for amending import Letter of Credit conditions,
- Apply for an export Letter of Credit transfer,
- Apply for a transfer of a change to an export Letter of Credit,
- Send a cover letter to documents within an export Letter of Credit,
- Apply for an assignment of proceeds for an export Letter of Credit,
- Browse submitted applications regarding import and export Letters of Credit,
- Browse registry of import and export payments,
- Accept export Letter of Credit documents.

You need sufficient authorization rights to perform these actions.

### 12.1 Import L/C

#### 12.1.1 List of L/C

To view a list of Letters of Credit, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.

**List of import letters of credit**

Company name

Alfa 2 sp. z o.o.

L/C number

Beneficiary

Amount

from

to

Date of issue

from

to

Current date of expiry

from

to

Status

All

Open

Modified open

Closed

**Execute**



The system will display a list of Letters of Credit with information such as: L/C number, company name, beneficiary, amount with/without tolerance, current balance, date of issue and expiry and status.

## List of import letters of credit

L/C number Company name	Beneficiary	Amount without / with tolerance	Current balance	Date of issue / expiry	Status
<a href="#">LCIM/012496/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	Jan Nowak	2,469,828.80 EUR 0.00 EUR	2,469,828.80 EUR	04.06.2008 08.12.2009	Open
<a href="#">LCIM/012495/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	Jan Nowak	309,000.00 CHF 0.00 CHF	309,000.00 CHF	31.03.2009 21.05.2009	Open
<a href="#">LCIM/012406/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	Jan Nowak	1,880,000.00 DKK 0.00 DKK	1,880,000.00 DKK	26.03.2009 21.05.2009	Open
<a href="#">LCIM/012485/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	Jan Nowak	500,000.00 CHF 505,000.00 CHF	505,000.00 CHF	26.03.2009 11.06.2009	Open

1 to 4 (from 4)

[Export to CSV](#)



Print



Save to PDF

L/C name at the same time refers to its details. The *Create similar* button on the L/C details level enables to duplicate an L/C. Application form with L/C details completed is displayed.

### 12.1.2 Opening a L/C

To complete the application to open a new Letter of Credit, enter applicant's data into the form.





## L/C issuance application

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>
Form of L/C	<input type="text" value="Irrevocable"/>
<b>Amount and currency</b>	
Amount / Currency	<input type="text"/> <input type="text" value="****"/>
Tolerance	<input type="checkbox"/> + <input type="text"/> % - <input type="text"/> %
Maximum L/C amount	<input type="checkbox"/> <input type="text"/>

### Type of L/C collateral

☐ Loan ☐ own funds ☐ Prepaid LC ☐ Loan and own funds ☐ Others

Then, enter data related to the applicant and beneficiary.



## Applicant

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>
Address	<input type="text" value="ul. Suwak 3"/>
	<input type="text" value="02-676 Warszawa"/>
Country	<input type="text" value="POLAND (PL)"/>
Information provided by	<input type="text"/>
Telephone/ Fax	<input type="text"/>
E-mail address	<input type="text"/>

## Beneficiary

☒ Defined Beneficiary ☐ New Beneficiary

Short name of the Beneficiary	<input type="text" value="---- Select ----"/>	<a href="#">Search</a>
Full name	<input type="text"/>	<input data-bbox="1236 913 1264 943" type="button" value="?"/>
	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text" value="----Select----"/>	
Account number	<input type="text"/>	
Contact person	<input type="text"/>	
Telephone	<input type="text"/>	
E-mail address	<input type="text"/>	



The next step is completing an L/C confirmation instruction, information about L/C availability, beneficiary's bank and payment dates.

Foreign/ intermediary bank's charges and commissions shall be covered by ☐ Applicant ☒ Beneficiary

Charges and commissions of BNP Paribas Bank Polska SA shall be covered by ☒ Applicant ☐ Beneficiary

## L/C confirmation instruction

- ☒ unconfirmed
- ☐ confirmed
- ☐ may add confirmation (option)

## Confirmation cost

- ☐ at the Applicant's expense
- ☐ at the Beneficiary's expense

## L/C available with

- ☒ enter ☐ any bank in the Beneficiary's country

SWIFT/ BIC code

PPABPLPKXXX

Bank's name

BNP PARIBAS S.A.

Address

WARSZAWA

Branch

Country

POLAND (PL)

By

----Select----

Drafts payable at

☐ at sight

☐ select

----Select----

☐ deferred payment

days, after date

☐ enter

☐ on ... (date)

Mixed payment details



## Beneficiary's bank (advising an L/C)

SWIFT/ BIC code	<input type="text"/>
Bank's name	<input type="text"/>
Address	<input type="text"/>
Branch	<input type="text"/>
Country	<input type="text" value="----Select----"/>

In the next section specify the information on the transport of goods.

## Transport of goods

	<input checked="" type="radio"/> details	<input type="radio"/> not applicable
Partial shipments	<input type="radio"/> permitted	<input type="radio"/> forbidden
Transshipment	<input type="radio"/> permitted	<input type="radio"/> forbidden
Place of taking in charge	<input type="text"/>	
Seaport/ Airport of loading/ departure	<input type="text"/>	
Seaport/ Airport of unloading/ destination	<input type="text"/>	
Place of destination	<input type="text"/>	
Latest date of shipment / taking in charge	<input type="checkbox"/> <input type="text"/>	
Shipment period for subsequent shipment(s)	<input type="checkbox"/> <input type="text"/>	
Delivery terms	<input checked="" type="radio"/> select	<input type="radio"/> not applicable
	<input type="text" value="----Select----"/>	
Goods/ services - description, quantity, prices (in English)	<input type="text"/>	
Selected terms of delivery	<input type="text"/>	



In the last section information on documents attached to the L/C should be completed.

**Payment upon submission of the following documents**

Commercial invoice

☐  Original(s)  Copy(ies)

☐ Details

**Shipping documents (select and specify type)** ☐

**Please note: selection of more than one shipping document type shall mean acceptance of each of them.**

☐ Marine Bill of Lading

☐ Multimodal Bill of Lading

Original(s)  of issued Bills of Lading  Copy(ies)

☐ To the named consignee

☐ To order of the party

☐ Endorsed in favor of

☐ Blank endorsement

Notify

☐

☐ CMR

☐ AWB (Air Waybill)

☐ CIM

☐ SMGS (Rail Waybill)

☐ Other

Original(s)  Copy(ies)

To the named consignee

Notify

☐

Freight

☐ Freight to be paid

☐ Prepaid freight

Additional conditions

☐



## Insurance document

☒☐ Policy☐ Certificate☐ Policy or Certificate Original(s)  Copy(ies)☐ To order of the party  
(refers only to Insurance policy)  
☐ Insured party  

## Additional conditions

☐  

## Certificate of origin

☒ Original(s)  Copy(ies)

## Additional conditions

☐  

## Certificate of origin GSP Form A

☒ Original(s)  Copy(ies)

## Additional conditions

☐  

## Packing list

☒ Original(s)  Copy(ies)



Additional conditions

☐

Additional documents

☐

Details

Documents should be presented

☐

Within

days after

but within the L/C validity

☐

Within the L/C validity

Date of L/C expiry



L/C validity place

Additional information

☐

Please open a documentary credit in accordance with the instructions included in this order, Bank's regulations and the latest revision of "Uniform Customs and Practice for Documentary Credits" published by the International Chamber of Commerce in Paris. At the same time, we authorize BNP Paribas Bank Polska SA to debit our account no.:

KRAKÓW JASNOGÓRSKA 1--252186

on account of payments under L/C, commission and other costs related to the order execution. As a rule payments are effected to the debit of an FC account, while commissions - to the debit of PLN account. We hereby accept the rules specified at the end of this form page and represent that this order is not against the Polish law regulations, in particular the binding Foreign Exchange Law Act.

In justified cases resulting from the L/C conditions, please include in the L/C content the rules contained in the latest revision of the "Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits" and published by the International Chamber of Commerce in Paris.



## Person submitting an order on behalf of the Applicant

Name Surname	<input type="text" value="Agnieszka Testowa"/>
Address	<input type="text" value="Testowa 2"/>
	<input type="text" value="Kraków"/>
ID type, series and number	<input type="text" value="ID card (polish) DD789546"/>
Nationality	<input type="text" value="POLAND (PL)"/>
PESEL (National Identification Number)	<input type="text" value="11111111111"/>
NIP (Tax Identification Number)	<input type="text"/>
Application date	<input type="text" value="09.12.2009"/>

## Attachment

The Uniform Customs and Practice for Documentary Credits have stipulated the bank's liability in transactions secured by documentary credits, among others in the following manner:

- Banks must examine all documents stipulated in the L/C with reasonable care to ascertain whether or not they appear, on their face, to be in compliance with the terms and conditions of the L/C.
- Banks assume no liability or responsibility for the form, sufficiency, accuracy, genuineness, falsification or legal effect of any document (s), or for the general and/or particular conditions stipulated in the document(s) or superimposed thereon; nor do they assume any liability or responsibility for the description, quantity, weight, quality, condition, packing, delivery, value or existence of the goods represented by any document(s), or for the good faith or acts and/or omissions, solvency, performance or standing of the consignors, the carriers, the forwarders, the consignees or the insurers of the goods, or any other person whomsoever.
- Banks assume no liability or responsibility for the consequences arising out of delay and/or loss in transit of any message(s), letter(s) or document(s), or for delay, mutilation or other error(s) arising in the transmission of any telecommunication. Banks assume no liability or responsibility for errors in translation and/or interpretation of technical terms, and reserve the right to transmit L/C terms without translating them.
- Banks utilizing the services of another bank or other banks for the purpose of giving effect to the instructions of the Applicant do so for the account and at the risk of such Applicant. Banks assume no liability or responsibility should the instruction they transmit not be carried out, even if they have themselves taken the initiative in the choice of such other bank(s). The Applicant shall be bound by and liable to indemnify the banks against all obligations and responsibilities imposed by foreign laws and usages.





After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

---

Please enter SMS code number: 99

---

**Cancel**

**Send application**

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

### 12.1.3 Amending Terms

To complete an application for the amendment of terms of an existing Letter of Credit, modify individual sections of this Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

### 12.1.4 Application Review

To automatically display the L/C applications that have been submitted, choose a company from the *Company Name* drop-down list. The system will display L/C applications that have been submitted, showing such information as the type, company name, L/C reference number, L/C beneficiary, amount with/without tolerance, date of submission, order type and status.



## Review submitted L/C applications

Type Company name Reference number	L/C beneficiary	Amount without/ with tolerance	Submission date	Collateral	Order type	Status
New credit letter Alfa 2 sp. Z.o.o LCIMP/012769/09	Testowy Jan	2,469,828.80 EUR 2,494,527.09 EUR	12.08.2009	Loan and own funds	Application	Registered
Credit letter change Alfa 2 sp. Z.o.o LCIMP/012769/08	Testowy Jan	2,469,828.80 EUR -	12.08.2009		Application	Processed
New credit letter Alfa 2 sp. Z.o.o LCIMP/012760/09	Testowy Jan	90,000,000.00 CZK -	12.08.2009	Coverage in advance	Application	Registered

21 to 23 (from 23)

20

K &lt;&lt; &lt; 1 2 &gt; &gt;&gt; &gt;

Export to CSV

Print

Save to PDF

Items displayed in the *Type/Company Name* column are active links. You can click them to open the *Order Details* form that contains detailed, read-only information about the L/C application that has been submitted.

## 12.1.5 Document Acceptance

In order to display a list of documents to be accepted you need to filter the appropriate criteria and click the *Execute* button.

## Documents acceptance

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>	
L/C number	<input type="text"/>	
Beneficiary	<input type="text"/>	
Amount	from <input type="text"/>	to <input type="text"/>
Payment date	from <input type="text"/>	to <input type="text"/>

Execute



Presented list of payments includes the L/C number, company name, payment number, L/C's beneficiary, payment amount and charges, payment date, payment instructions, discount and status.

## List of payments for approval

L/C number Company name	Payment number	Beneficiary	Payment amount Charges	Payment date	Payment instructions	Status
LCIMP/011172/08 Alfa 2 sp. Z.o.o	LCIMP/011172/08/P11	Beneficjent testowy	500.00 EUR 1.00 EUR	11.11.2009		Rejected
LCIMP/011173/08 Alfa 2 sp. Z.o.o	LCIMP/011173/08/P12	Beneficjent testowy	600.00 EUR 12.00 EUR	24.11.2009	Loan + seized funds	Rejected

1 to 2 (from 2)



Print



Save to PDF

Number of an L/C is a reference to the details of accepted/rejected payment.

## Payment details

L/C number	LCIMP/011172/08
Payment number	LCIMP/011172/08/P12

### Beneficiary

Beneficiary	Beneficjent testowy
-------------	---------------------

### L/C details

Tenor	deferred
Foreign bank's charges	12.00 EUR
Payment amount	600.00 EUR
Debited amount	612.00 EUR
Debited account	
Due date	24.11.2009
Discounted	NO
Payment instructions	Loan + seized funds
Status	Rejected
Comments	płatność odrzucona

Back

Reject

Accept



To accept or reject payment, click the relevant button on a form. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

## 12.1.6 Payments Register

To view a list of payments, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.

**Import payments register**

Company name

Alfa 2 sp. Z.o.o

L/C number

Beneficiary

Amount

from

to

Due date

from

to

Status

All

All

Registered

Accepted

Rejected

Rejected confirmed

Cancelled

Modified

Finalised

Under acceptance process

Under rejection process

Execute

The System will display a list of payments including information such as: L\C number, company name, payment number, beneficiary, payment amount and charges, due date, payment instruction, discount status.



## Import payments register

L/C number Company name	Payment number	Beneficiary	Payment amount Charges	Due date	Payment instructions	Discount Status
<a href="#">LCIMP/020047/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">LCIMP/020047/09/P01</a>	SHAN TEST	15,000.00 USD 0.00 USD	30.11.2009		Non- discounted Accepted
<a href="#">LCIMP/020047/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">LCIMP/020047/09/P02</a>	SHAN TEST	154,000.00 USD 258.00 USD	31.12.2009		Non- discounted Accepted
<a href="#">LCIMP/020047/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">LCIMP/020047/09/P03</a>	SHAN TEST	155,000.00 USD 258.00 USD	31.12.2009		Non- discounted
<a href="#">LCIMP/020047/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">LCIMP/020047/09/P04</a>	SHAN TEST	200,000.00 USD 258.00 USD	31.12.2009		Non- discounted Accepted
<a href="#">LCIMP/020079/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">LCIMP/020079/09/P01</a>	SHAN TEST	22,000.00 USD 0.00 USD	03.12.2009		Non- discounted Finalised

1 to 5 (from 5)

Export to CSV



Print



Save to PDF

The L/C number and Payment number columns display information in the form of active links. You can click them to open *Details* form in a 'read-only' format.



## Payment details

L/C number	LCIMP/011172/08
Payment number	LCIMP/011172/08/P10

### Beneficiary

Beneficiary	Jan Testowy
-------------	-------------

### L/C details

Tenor	deferred
Foreign bank's charges	1.00 EUR
Payment amount	470.00 EUR
Debited amount	471.00 EUR
Debited account	
Due date	22.10.2009
Discounted	YES
Payment instructions	Prepaid L/C
Status	Accepted
Comments	na poczet test płatności





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## 12.2 Export L/C

### 12.2.1 List of L/C

To view a list of Letters of Credit, choose a company from the Company name drop-down list, use available filters if you want, and click *Execute*.

## List of export L/Cs

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>
L/C number	<input type="text"/>
Applicant	<input type="text"/>
Amount	from <input type="text"/> to <input type="text"/>
Date of issue	from <input type="text"/>  to <input type="text"/> 
Date of expiry	from <input type="text"/>  to <input type="text"/> 
Confirmed	<input type="text" value="All"/>
Status	<input type="text" value="All"/>

[Execute](#)



The system will display a list of Letters of Credit with information such as: L/C number, company name, beneficiary, amount with/without tolerance, current balance, date of issue and expiry and status.

List of export L/Cs							
L/C number Company name	Applicant	Amount without / with tolerance	Current balance	Date of issue / expiry	Confirmed Transferred	Status	
LCEXP/010009/09 Alfa 2 sp. Z.o.o	ACE TEST	158,000.00 EUR 162,740.00 EUR	104,568.00 EUR	02.11.2009 31.12.2009	Silent confirmation no	Modified open	

1 to 1 (from 1)

[Export to CSV](#)

Print Save to PDF

L/C name at the same time refers to its details. The *Create similar* button on the L/C details level enables to duplicate an L/C. Application form with L/C details completed is displayed.



## Export L/C details

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>	
L/C number	LCEXP/010009/09	
Reference number	DCL01254789	
Form of L/C	Irrevocable	
Date of issue	02.11.2009	
Application registration date	03.11.2009	
Original amount	<input type="text" value="158,000.00"/>	<input type="text" value="EUR"/>
Current value	<input type="text" value="158,000.00"/>	<input type="text" value="EUR"/>
Type of tolerance		
Percentage	+ <input type="text" value="3"/> % - <input type="text" value="3"/> %	
Current value	<input type="text" value="162,740.00"/>	<input type="text" value="EUR"/>
L/C balance	<input type="text" value="104,568.00"/>	<input type="text" value="EUR"/>
Available balance	<input type="text" value="100,000.00"/>	<input type="text" value="EUR"/>

### Applicant

Company name	<input type="text" value="ACE TEST"/>
Country	<input type="text" value="TAIWAN, PROVINCE OF CHINA"/>

### Beneficiary

Short name of the Beneficiary	<input type="text" value="Alfa 2 sp. Z.o.o"/>
Full name	<input type="text" value="Alfa 2 sp. Z.o.o"/>
	<input type="text"/>
Country	<input type="text" value="POLAND"/>





---

Drafts payable at

deferred payment  days

---

**Beneficiary's bank**

SWIFT code of the Bank

Bank's name

Address

Country

---

Confirmation instruction

Date of L/C expiry

L/C validity place

---

[Back](#) [Cover letter](#) [Assignment of proceeds](#)

## 12.2.2 Cover Letter to Documents

In order to send a cover letter you should first choose the Letter of Credit and then complete the document fields in the application form.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

Then the application must be signed by authorized persons as requested by acceptance patterns defined for applications.

## 12.2.3 Application for an L/C transfer

To complete an application for the Letter of Credit transfer, modify individual sections of the selected Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

Then the application must be signed by authorized persons as requested by acceptance patterns defined for applications.

## 12.2.4 Application for a transfer of a change to the L/C

To complete an application for a transfer of a change to the Letter of Credit, modify individual sections of the selected Letter of Credit.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

Then the application must be signed by authorized persons as requested by acceptance patterns defined for applications.



## 12.2.5 Assignment of proceeds

In order to send an application for an assignment of proceeds due from the L/C, the proper fields in the form should be completed.

After you complete the data, confirm the order by clicking *Send an application*. The system will ask you to authorize the application with your SMS code or electronic signature, depending on which authorization method you have chosen.

The application must then be signed by authorized persons as requested by acceptance patterns defined for applications.

## 12.2.6 Application Review

To automatically display the applications that have been submitted, choose a company from the *Company Name* drop-down list. The system will display submitted applications including information such as type, company name, reference number, applicant, submission date, order type (project, application) and status.

Review submitted L/C applications					
Type Company name	Reference number	Applicant	Submission date	Order type	Status
<a href="#">Receivables assignment</a> <a href="#">Alfa 2 sp. Z. o.o</a>	LCEXP/001078/09	Jan Nowak	02.11.2009	Application	New
<a href="#">Cover letter for documents</a> <a href="#">Alfa 2 sp. Z.o.o</a>	LCEXP/001078/09	Alfa 2 sp. Z.o.o	24.11.2009	Application	Processed
<a href="#">Receivables assignment</a> <a href="#">Alfa 2 sp. Z. o.o</a>	LCEXP/001064/09	Alfa 2 sp. Z.o.o	24.11.2009	Application	New

11 to 13 (from 13)

10

K << < 1 2 > >> X

Export to CSV

Print

Save to PDF

Items displayed in the *Type/Company Name* column are active links. You can click them to open the *Order Details* form that contains detailed, read-only information about the L/C application that has been submitted.

## 12.2.7 Payments Register

To view payments register, choose a company from the *Company Name* drop-down list, use available filters if you want, and click *Execute*.



## Export payments register

Company name	<input type="text" value="Alfa 2 sp. Z.o.o"/>
L/C number	<input type="text"/>
Contractor (Applicant)	<input type="text"/>
Amount	from <input type="text"/> to <input type="text"/>
Due date	from <input type="text"/> to <input type="text"/>
Status	<input type="text" value="All"/>

**Execute**

The system will display payments register with information such as: L\C number, company name, applicant, liability amount, payment date, transfer, assignment, discount and status.

## Export payments register

L/C number Company name	Applicant	Liability amount	Payment date	Transfer	Assignment	Discount Status
<a href="#">LCEXP/001078/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">SHANGHAI TEST</a>	8,000.00 EUR	14.10.2009	NO	NO	Non- discounted Accepted
<a href="#">LCEXP/001078/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">SHANGHAI TEST</a>	9,000.00 EUR	18.11.2009	NO	NO	Non- discounted Documents rejected
<a href="#">LCEXP/001064/09</a> <a href="#">Alfa 2 sp. Z.o.o</a>	<a href="#">SHANGHAI TEST</a>	8,000.00 USD	31.08.2009	NO	NO	Non- discounted Documents rejected

1 to 3 (from 3)

**Export to CSV**



Print



Save to PDF

The *L/C number* and *Payment number* columns display information in the form of active links. You can click them to open *L/C Details* form in a 'read-only' format.



## Payment details

L/C number	LCEXP/010009/09
Payment number	LCEXP/010009/09/P02

### Applicant

Name	ACE TEST
------	----------

### L/C details

Tenor	deferred
Liability amount	38,172.00 EUR
Foreign bank's charges	500.00 EUR
Credited amount	37,672.00 EUR
Credited account	2 0031 6784 7021
Due date	30.11.2009
Discounted	NO
Assigned	NO
Transferred	NO
Status	Finalised
Comments	

Please note! In the case of an unconfirmed L/C the funds are transferred after ascertaining the credit from the bank issuing or confirming L/C.

[Back](#)



## 13. Standing Orders

Using the *Standing Orders* module, you can:

- view the list of standing orders,
- create a new standing order,
- modify an existing standing order,
- cancel a standing order.

### 13.1 Standing Orders List

To display the *Standing Orders List* automatically, choose a company from the *Company Name* drop-down list. The system will show standing orders information such as: *Company Name*, *Contractor Name and Account Number*, *Payment Title* (description), *Next Payment*, *Status*, and *Amount*.

Standing orders list			
Company name	<div>Alfa sp. Z.o.o</div>		
Company name	Contractor name and account number	Payment details	Next payment Status Amount
Alfa 2 sp. Z.o.o	<a href="#">Fortis</a> <a href="#">11 1111 1111 1111 1111 1111</a>	OPLATA ZA SKRYTKĘ NR 30	monthly 01.06.2007 under processing 30.00 PLN
Alfa 2 sp. Z.o.o	<a href="#">Firma testowa</a> <a href="#">11 1111 1111 1111 1111 1111 1222</a>	Test z dnia 19.12.2007 Zlecenie standardowe, codzienne	daily 20.12.2007 not started 25.00 PLN
Alfa 2 sp. Z.o.o	<a href="#">Firma testowa2</a> <a href="#">11 1111 1111 1111 1111 1111 1229</a>	Test zlecenia 19.12.2007 Zlecenie standardowe cotygodniowe	weekly 20.12.2007 not started 20.00 PLN
Alfa 2 sp. Z.o.o	<a href="#">Firma testowa3</a> <a href="#">11 1111 1111 1111 1111 1111 1228</a>	Test zlecenia 19.12.2007 Zlecenie miesięczne ponad kwotę	monthly 20.12.2007 not started Surplus over the amount 1,500,000.00 PLN

Items displayed in the *Contractor Name and Account Number* column are active links. You can click the links to open the *Modify Standing Order* form.



## 13.2 New Standing Order

To create a new standing order, complete the order form and click *Confirm*. You fill the form in the same way as when creating transfers. Similarly, you can use the contractor database and payment templates.

**New standing order**

Company name	<input type="text" value="Alfa sp. Z.o.o"/>	<input type="button" value="v"/>
Use payment template	<input type="text" value="--- Select ---"/>	<input type="button" value="v"/> <a href="#">Search</a>
Transfer funds from account	<input type="text" value="--- Select ---"/>	<input type="button" value="v"/>
Current account balance	no account selected	
Available balance	no account selected	

---

**The transfer Recipient**

Use a contractor template	<input type="text" value="--- Select ---"/>	<input type="button" value="v"/> <a href="#">Search contractor</a>
Name / name and surname	<input type="text"/> <input type="text"/>	
Address	<input type="text"/> <input type="text"/>	
The Recipient's account number	<input type="text"/>	
Bank name	<a href="#">Add contractor</a>	

To define the type of the standing order, choose one of the following:

- standard (order),
- entire balance — the order will create a transfer for the amount equal to the account's balance,
- Overbalance — the order will create a transfer of any amount from the account's balance in excess of a specified amount.

After you complete the order form, accept it by clicking *Confirm Standing Order*. The system will ask you to authorize the order with your SMS code or electronic signature, depending on which authorization method you have chosen.



## Transfer data

Order type ☒ standard ☐ entire balance ☐ surplus over the amount

Regular payment amount  PLN

First payment amount \*  PLN

Last payment amount \*  PLN

Frequency  ▼

Order value date  ▼

Order submission day  ▼

First payment date \*\*

Last payment date \*\*

To create an unlimited duration order, please leave the "Last payment date" empty

Payment title

Suspended order ☐

\* - If different from regular payment amount

\*\* - the date must be a working day

Save as new payment template ☐ ?

Name of the template

Clean

Confirm standing order



## New standing order

Transfer funds from account 11 1111 1111 1111 1111 1111 1111

Contractor's name Tower Bridge Comapny  
Contractor's address Paddington 23  
Contractor's account 22 1050 1038 1000 0023 0429 0535  
Bank name ING O./Warszawa

Order type standard  
Regular payment amount 0.01 PLN  
First payment amount 0.01 PLN  
Last payment amount 0.01 PLN  
Frequency daily  
Order value date  
Order submission day  
First payment date 13.02.2008  
Last payment date  
Payment details qwerty

Please enter SMS code number: 2

Cancel

Sign

## 13.3 Modifying Standing Order

To modify a standing order, choose the order from the Order To Modify drop-down list.

### Modifying a standing order

Company name Alfa sp. Z.o.o  
Order to be modified P.H.U. Filipiny daily/23.01.2008 7.00 PLN

The *Modify Standing Order* form will appear.





**Transfer data**

Order type ☒ standard ☐ entire balance ☐ surplus over the amount

Regular payment amount  PLN


First payment amount \*  PLN


Last payment amount \*  PLN

Frequency

Order value date

Order submission day

First payment date \*\*  

Last payment date \*\*  

To create an unlimited duration order, please leave the "Last payment date" empty

Payment title

Suspended order ☐

\* - If different from regular payment amount  
 \*\* - the date must be a working day

The system will ask you to authorize the modification with your SMS code or electronic signature, depending on which authorization method you have chosen.

## 13.4 Canceling Order



To cancel a standing order, choose the order from the *Order To Cancel* drop-down list.

## Canceling a standing order

Company name	<input type="text" value="Alfa sp. Z.o.o"/>
Order to be cancelled	<input type="text" value="P.H.U. Filipiny daily/23.01.2008 7.00 PLN"/>

The *Cancel Standing Order* form will appear. Data in the form is not editable.

Transfer funds from account	11 1111 1111 1111 1111 1111 1111
Contractor's name	P.H.U. Filipiny
Contractor's address	Can 12.2132/13
Contractor's account	11 1111 1111 1111 1111 1111 1100
Bank name	BRE WBE/Łódź
Order type	standard
Regular payment amount	7.00 PLN
First payment amount	7.00 PLN
Last payment amount	7.00 PLN
Frequency	daily
Order value date	
Order submission day	
First payment date	23.01.2008
Last payment date	
Payment details	
Transfer created / modified by	Ja Kub
Signing	Ja Kub
Transfer sent by	Ja Kub
Transfer sending date	18.01.2008
Please enter SMS code number: 2	<input type="text"/>
<div><input type="button" value="Cancel"/> <input type="button" value="Delete order"/></div>	

The system will ask you to authorize the cancellation with your SMS code or electronic signature, depending on which authorization method you have chosen.



**BNP PARIBAS**

## 14. FX PI@net – FX Trading Platform

Module in the BiznesPI@net – available for users who have rights to the Foreign Exchange Platform. FX PI@net enables FX transactions (Today transactions, Tomorrow transactions, Spot transactions) and Forward transactions – if the agreement concluded with the Bank allows transactions of a given type.



## 15. Deposits

The *Deposits* module provides the following options:

- Deposit list,
- New deposit,
- Negotiated deposit,
- Deposit modification,
- Breaking a deposit,
- Deposit interest rate.

### 15.1 Deposit List

To display a list of deposits for a company, choose the company from the *Company Name* drop-down list. The system will display the following information about deposits: name, company name, amount, interest rate, forecasted interest, date of opening, closing date.

Items in the *Name* column are active links. You can click any of the links to open the *Modify Deposit* form.



## Term deposits list

Company name

Alfa 2 sp. Z.o.o

Name	Company name	Amount	Int. Forecasted interest	Starting date Ending date
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.00 PLN	5.43% 27,462.28 PLN	09.01.2008 09.01.2009
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.00 JPY	5.77% 291.47 JPY	09.01.2008 09.01.2009
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	10,000,000.00 SKK	0.00% 0.00 SKK	07.01.2008 07.01.2009
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	3,600,000.04 PLN	0.00% 0.00 PLN	26.11.2007 26.02.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	2,600,000.05 PLN	5.33% 69,142.95 PLN	26.11.2007 26.11.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	3,600,000.04 PLN	0.00% 0.00 PLN	26.11.2007 26.02.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	2,600,000.05 PLN	5.33% 69,142.95 PLN	26.11.2007 26.11.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.00% 39,890.41 EUR	31.10.2007 03.12.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.22% 40,998.37 EUR	31.10.2007 03.12.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 USD	8.22% 40,998.37 USD	31.10.2007 03.12.2008
<u>CIRS NA BAZIE DEPOZYTU</u> nonrevolving, without capitalization	Alfa 2 sp. Z.o.o	1,000,000.02 EUR	8.00% 39,890.41 EUR	31.10.2007 03.12.2008
Total deposits held in PLN:				<b>13,400,000.18 PLN</b>
Total deposits held in JPY:				<b>1,000,000.00 JPY</b>
Total deposits held in SKK:				<b>10,000,000.00 SKK</b>
Total deposits held in EUR:				<b>3,000,000.06 EUR</b>
Total deposits held in USD:				<b>1,000,000.02 USD</b>

## 15.2 New Deposit

To create a new deposit, choose a company for which you want to create the deposit, and choose an account.



## New deposit

Company name

Transfer funds from account

Current account balance 1,103,173.00 PLN

Available balance 495,338.00 PLN

Deposit type

Deposit term

Automated deposit renewal ☐

Interest capitalization ☐

Deposit amount (minimum PLN)  PLN

[Cancel](#)[Open deposit](#)

Then complete the form fields.

After completing the form fields, confirm the data by clicking *Open Deposit*. The intermediate acceptance screen will appear. You must authorize the deposit using an SMS code or electronic signature, depending on your chosen method of logging in and transaction authorization.

## Deposit confirmation

Transfer funds from account 11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

Deposit type LOKATA PROMOCYJNA

Deposit term 3 months

Deposit interest rate 3.70%

Automated deposit renewal NO

Interest capitalization NO

Deposit amount 350,000.00 PLN

Reference number KR03 TLA PL19327800001

Enter SMS code number 1

[Cancel](#)[Sign](#)



## 15.3 Negotiated Deposit

To create a negotiated deposit, fill in the order form.

### Term deposit making instruction

Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies  
Process of making a negotiated deposit:  
1. Definition of deposit parameters: amount and period  
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA  
3. Deposit acceptance and transaction authorisation

Name of the firm

The Bank's Branch / Customer number KRAKÓW JASNOGÓRSKA 1 / 252186

#### Please make a deposit

Transfer of funds from account

Current balance of the account 1,234.00 PLN

Available balance 1,234.00 PLN

Amount  PLN

Deposit term

☐ Non-standard term

from (date)  until (date)

Cancel

Open deposit

After completing the form fields, confirm the data by clicking *Open Deposit*. A screen presenting a 'read-only' data will be displayed. Additionally, the information about opening deposit will be displayed.

### Term deposit approval

Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies  
Process of making a negotiated deposit:  
1. Definition of deposit parameters: amount and period  
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA  
3. Deposit acceptance and transaction authorisation

Name of the firm CUSTOMER 252186

The Bank's Branch / Customer number KRAKÓW JASNOGÓRSKA 1 / 252186

Transfer of funds from account 11 1111 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)

Deposit term 12 months

Deposit interest rate 5.05%

Deposit amount 1,000.00 PLN

Estimated interest amount PLN 50.78

Reference number PL25218600028

Cancel

Approve



In order to finally approve the order once again click the *Approve* button. You must authorize the deposit using an SMS code or electronic signature, depending on your chosen method of logging in and transaction authorization.

## Term deposit approval

Negotiated deposits available for amounts higher than: 1.00 PLN or the equivalent in other currencies

Process of making a negotiated deposit:

1. Definition of deposit parameters: amount and period
2. Presentation of deposit conditions offered by BNP Paribas Bank Polska SA
3. Deposit acceptance and transaction authorisation

Name of the firm	CUSTOMER 252186
The Bank's Branch / Customer number	KRAKÓW JASNOGÓRSKA 1 / 252186
Transfer of funds from account	11 1111 1111 1111 1111 1111 CURRENT ACCOUNT (PLN)
Deposit term	12 months
Deposit interest rate	5.05%
Deposit amount	1,000.00 PLN
Estimated interest amount PLN	50.78
Reference number	PL25218600028

Please enter SMS code number: 188

Cancel

Sign

## 15.4 Negotiable Deposit Calculator

This option enables checking interest rate for the negotiable deposit – to do this, deposit data such as currency, amount and period should be completed. Clicking on the *Calculate* button displays interest rate according to the conditions selected.

### Negotiable deposit interest rates

Deposit currency	<input type="text" value="PLN"/>
Amount	<input type="text" value="60000.00"/>
Deposit term	<input type="text" value="12 months"/>
	<input type="checkbox"/> Non-standard term
from (date)	<input type="text" value="03.12.2009"/>
until	<input type="text" value="03.12.2010"/>

Calculate

Deposit interest rate: 5.73 %





## 15.5 Deposit Modification

To modify a deposit, choose the deposit from the drop-down list.

**Deposit modification**

Company name	Alfa 2 sp. z o.o.
Deposit	CIRS NA BAZIE DEPOZYTU, 09.01.2008 - 09.01.2009, 1,000,000.00 PLN
Deposit type	CIRS NA BAZIE DEPOZYTU
Deposit term	
Deposit reference number	CENT CIK DIO193278C401
Automated deposit renewal	<input type="checkbox"/>
Interest capitalization	<input type="checkbox"/>
Deposit amount	1,000,000.00 PLN
When the deposit is closed, transfer funds plus interest to account	---- Select ----

Cancel Modify deposit Break deposit

The *Deposit Modification* form will appear.

From this form, you can save the modified deposit (choose *Modify Deposit*) or click *Cancel* to cancel the changes and return to the list of deposits.

## 15.6 Breaking a Deposit

To terminate a deposit, choose the deposit from the drop-down list.

The *Breaking the deposit* form will appear.

**Breaking the deposit**

Company name	Alfa 2 sp. z o.o.
Deposit	CIRS NA BAZIE DEPOZYTU, 09.01.2008 - 09.01.2009, 1,000,000.00 PLN
Deposit type	CIRS NA BAZIE DEPOZYTU
Deposit term	
Deposit reference number	CENT CIK DIO193278C401
Automated deposit renewal	<input type="checkbox"/>
Interest capitalization	<input type="checkbox"/>
Deposit amount	1,000,000.00 PLN
When the deposit is closed, transfer funds plus interest to the account	---- Select ----

Cancel Break deposit



## 15.7 Deposit Interest Rate

This feature provides information about current interest rates for your deposits.

### Deposit interest rate

Company name

II DEPARTAMENT PI

#### E-LOKATA TERMINOWA STANDARDOWA in PLN

Period	From 2 000.00 PLN to 99 999.99 PLN	From 100 000.00 PLN to 299 999.99 PLN	From 300 000.00 PLN to 9 999 999 999.99 PLN
1 month	0.60%	0.65%	0.70%
2 months	0.65%	0.70%	0.75%
3 months	0.70%	0.75%	0.80%
6 months	0.90%	0.95%	1.00%
1 year	0.80%	0.85%	0.90%

#### DEP STAND ODNAW OPR STAŁE WALUT in EUR

Period	From 500.00 EUR to 10 000.00 EUR	From 10 000.01 EUR
3 months	0.02%	0.02%
6 months	0.03%	0.03%
1 year	0.05%	0.05%
3 years	0.10%	0.10%



## 16. Cards

The *Cards* module provides the following options:

- Payment cards list,
- Card data,
- Transactions specification,
- Card account statement,
- Applications regarding cards.

### 16.1 Payment Cards List

This feature provides information about your company's payment cards. To display a list of payment cards, define search criteria and confirm the search by clicking *Execute*.

A list of cards that match your criteria will appear. Card type information is an active link that leads to the card's data.

Payment cards list			
Company name	<input type="text" value="Alfa sp. Z.o.o"/>		
Card type	<input type="text" value="--- All ---"/>		
Owner name	<input type="text"/>		
Card status	<input type="text" value="--- All ---"/>		
Four last digits of card number	<input type="text"/>		
<input type="button" value="Execute"/>			
Card type	Company name	Card holder	Card number Card status
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Jan Nowak	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Karol Nowak	4667 24** **** Active
<a href="#">VISA Business Gold</a>	Alfa 2 sp. Z.o.o	Konstanty Nowak-Testowy	4667 25** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Jan Testowy	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Tomasz Testowy	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Stefan Testowy	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Karol Testowy	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Anna Testowa	4667 24** **** Active
<a href="#">VISA Business</a>	Alfa 2 sp. Z.o.o	Katarzyna Testowa	4667 24** **** Active



## 16.2 Card Data

To display detailed information about a card, first find the card using filters.

**Card data**

Company name

Alfa sp. Z.o.o

Card type

---- All ----

Holder

Jan Testowy 23 \*\*\*\* \*

**Execute**

When you click Execute, detailed information about the card will appear.

<b>VISA Business</b>	<b>JAN TESTOWY</b>	<b>ALFA SP.ZO.O.</b>	<b>4667 24** ****</b>
----------------------	--------------------	----------------------	-----------------------

Card type

VISA Business

Card holder

First and last name on card

Company's name on the card

Jan Testowy

Card name

Card expiry date

30.09.2008

Card renewal after expiry date

YES

Card account

11 1111 1111 1111 1111 1111  
CURRENT ACCOUNT ( PLN )

Card status

Active

Card activation date

06.10.2006

**Daily limit**

for cash transactions

No limit

cash withdrawal

2,500.00 PLN

**Monthly card limit**

granted

15,000.00 PLN

used

0.00 PLN

remaining

8,000.00 PLN

**Monthly global limit**

granted

375,000.00 PLN

Settlement period closing date

5

Date of last statement

05.01.2007

Last statement debt balance

81,693.30 PLN

**Transaction specification**

**Card account statement**

Click *Transactions Specification* to open the transaction summary form (see the following chapter for description). For charge cards, you can also click the Card Account Statement button (provided that you have the necessary authorization rights).



## 16.3 Transactions Specification

To display a transaction summary, define search criteria and confirm the search by clicking *Execute*.

**Card transactions specification**

Company name

Alfa sp. Z.o.o

Card type

---- All ----

Card holder

JAN TESTOWY 2222 \*\*\*\* \* 2222 \*\*\*\* \*

☐ Current settlement period (from 06.01.2007 ) \*

☐ Previous settlement period (from 06.12.2006 to 05.01.2007 ) \*

☐ The last  days

☐ The last  of operations

☒ From (date)   until

\* refers to transaction settlement dates

Filtering

---- Select ----

[Advanced filtering](#)

Execute

**Card data**

Card type	VISA Business
Card holder	JAN TESTOWY
First and last name on card	JAN TESTOWY
Company's name on the card	Alfa 2 sp. z.o.o
Card name	2222 **** * 2222 **** *
Card account	11 1111 1111 1111 1111 2222 3333 CURRENT ACCOUNT (PLN)
Period	-

## 16.4 Card Account Statement

To generate a card account statement, choose the desired card account and settlement period, and then click *Execute*. This tab is not available for Visa Electron cards.



## Card transactions specification

Company name

Card type

Card holder

- ☐ Current settlement period (from 06.01.2007 ) \*
- ☐ Previous settlement period (from 06.12.2006 to 05.01.2007 ) \*
- ☐ The last  days
- ☐ The last  of operations
- ☒ From (date)  until

\* refers to transaction settlement dates

Filtering  [Advanced filtering](#)

**Execute**

## Card data

Card type	VISA Business
Card holder	JAN TESTOWY
First and last name on card	JAN TESTOWY
Company's name on the card	Alfa 2 sp. z.o.o
Card name	2222 **** * *
Card account	11 1111 1111 1111 1111 2222 3333 CURRENT ACCOUNT (PLN)
Period	-

A screen will appear, listing card information followed by a summary of transactions.



## Card account data

Card account: 11 1111 1111 1111 1111 1111 1111  
CURRENT ACCOUNT ( PLN )




## Monthly global limit

granted	375,000.00 PLN
Period	06.01.2007 -
Previous debt balance	81,693.30 PLN
Total debit amount in a given period	23,797.26 PLN

## Transactions list

Transaction settlement/ date	Transaction type	Original amount	Transaction place	Amount
<b>Transactions for a card: 2222 **** * JAN TESTOWY</b>				
09.01.2007 09.01.2007	Commission - domestic purchase	1.50 PLN	OPLATA OD TRANSAKCJI SPRZEDAŻY	1.50 PLN
06.01.2007 09.01.2007	Domestic purchase	99.98 PLN	MEDIA MARKT POLSKA SP. WROCLAW, PL	99.98 PLN
<b>Transactions for a card: 2222 **** * OLE TESTOWY</b>				
09.01.2007 09.01.2007	Commission - domestic purchase	2.71 PLN	OPLATA OD TRANSAKCJI SPRZEDAŻY	2.71 PLN
08.01.2007 09.01.2007	Domestic purchase	180.71 PLN	NEO STACJA PALIW GORZOW WLKP, PL	180.71 PLN

## 16.5 Card-Related Applications

If you have sufficient authorization rights, you can send applications related to cards to the Bank, such as the application to use a payment card, an application to issue a payment card, or an application to change card limits. When you complete the application, authorize it using your SMS code or electronic signature, depending on the authorization methods you have chosen. Afterwards the application must be signed by persons defined within acceptance patterns for applications.   



## 17. Mobile BiznesPl@net

Mobile BiznesPl@net is a modern mobile banking system which **allows BiznesPl@net users** to service their accounts via mobile devices (mobile phones, tablets) with Android and iOS software installed. To use it, you just need to install a dedicated application called "BiznesPl@net" posted by the Bank in Apple App Store and Google Play. The application works online with BiznesPl@net and a financial and accounting system via BNP Paribas Connect (Host-to-Host).

### 17.1 Applying for Mobile BiznesPl@net

Access to MobilePl@net is granted following a written instruction.

Tick the "Mobile BiznesPl@net" check box in the "Tool" part of the "Instruction of granting/revoking authorization rights to functions in the BiznesPl@net online banking system" or the "Instruction of granting/revoking authorization rights to functions in the BiznesPl@net online banking system with access to several companies".

### 17.2 Mobile BiznesPl@net activation

In order to activate BiznesPl@net mobile banking, follow these steps:

1. Launch the Internet on your mobile or tablet.
2. Go into the app store on your mobile. Applications are available for Android and iOS only.



**Google play link:** <https://play.google.com/store/search?q=biznespl%40net&c=apps>

**App Store link:** <https://itunes.apple.com/pl/app/mobile-biznespl-net/id1094631740?l=pl&mt=8>

3. Search for Mobile BiznesPl@net in these app stores. **The application may be downloaded free of charge.**
4. Install Mobile BiznesPl@net on your device.
5. Then proceed to BiznesPl@net on your computer.





# BNP PARIBAS

Select the option "Add new device" in the module "Administration and tools - Mobile BiznesPI@net".

The screenshot displays the BNP Paribas BiznesPI@net interface. At the top, there's a navigation bar with links like News, Contact, Settings, Currency exchange rates, System security, Questions and answers, and Polski. Below this is the BNP Paribas logo and the tagline 'Bank zmieniającego się świata'. The main navigation bar includes Accounts, Cards, Deposits, Loans, Transfers, Standing orders, Trade finance, Templates & Contractors, DealOnPI@net, Administration & tools (highlighted), and Others.

The user's profile is shown as Anna Katarzyna Sadolewska with a 'Log out' button. Below the profile, there's a dropdown menu showing '235918 - TEST 10 SPÓŁKA Z O.O.'. A login history section shows the last login on 01.03.2016 at 22:28:07, a failed logging attempt on 15.03.2016 at 10:33:26, and a session expiration time of 39:58s.

The 'Administration & tools' sidebar menu is expanded, listing options like Managing users, My rights, Acceptance patterns, Keys management, Card / USB cryptographic device management, **Mobile BiznesPlanet** (highlighted with a red box), Password change, Change of the logging and transaction authorization method, Managing BNP Connect Customers, and Managing authorization certificates.

The main content area is titled 'Mobile application' and displays a message 'No mobile devices.' with an information icon. An 'Add a new device' button is located at the bottom right of this section.

6. Then follow the four-step instructions displayed in the device pairing window:



# BNP PARIBAS

## STEP 1 – Information that you need to install the application.

Accounts Cards Deposits Loans Transfers Standing orders Trade finance Templates & Contractors DealOnPl@net Administration & tools Others

anna Katarzyna adolewska Log out

15918 - TEST 10 SPÓŁKA Z O.O.

it login 01.03.2016 22:28:07

led logging attempt 15.03.2016 10:33:26

ve until session expires 39:55s

Administration & tools

Managing users

My rights

Acceptance patterns

Keys management

Card / USB cryptographic device management

Mobile BiznesPlanet

Password change

Change of the logging and transaction authorization method

Managing BNP Connect Customers

Managing authorization certificates

Import

Export

Reports

Mobile application

Activation of the application. Step 1 of 4.

Download the Mobile BiznesPl@net application and install it on your phone. Next, launch the application to begin its activation process.

DESKTOP

LOG IN ATMS BRANCHES

CONTACT DEMO

BNP PARIBAS WERSJA POLSKA

→

ACTIVATION

The application is inactive.

The application is inactive. Do you want to activate it now? Please remember that if you do not activate the application, you will be unable to log in. You will have access to not-logged-in user options only.

SKIP ACTIVATE

BNP PARIBAS

ANDROID APP ON Google play

Available on the App Store

Dalej

Anuluj



**STEP 2** – Enter any device name and define the PIN number from 4 to 8 digits. You will need the PIN number to log in and authorize transactions via Mobile BiznesPI@net.

Accounts Cards Deposits Loans Transfers Standing orders Trade finance Templates & Contractors DealOnPI@net Administration & tools Others

Anna Katarzyna Sadolewska Log out

235918 - TEST 10 SPÓŁKA Z O.O.

Last login 01.03.2016 22:28:07  
Failed logging attempt 15.03.2016 10:33:26  
Time until session expires 39:59s

**Mobile application**

Activation of the application. Step 2 of 4.

Give a unique name to the device. The name will be displayed in the BiznesPI@net Internet Banking System. Define also a PIN to be used to log in and authorise transactions in the application. The PIN should contain from 4 to 20 digits.

Name of the device Phone ?

PIN ?

Confirm PIN ?

Next Cancel

**Administration & tools**

- Managing users
- My rights
- Acceptance patterns
- Keys management
- Card / USB cryptographic device management
- Mobile BiznesPlanet**
- Password change
- Change of the logging and transaction authorization method
- Managing BNP Connect Customers
- Managing authorization certificates
- Import
- Export
- Reports

**STEP 3** – Once your mobile application is running, enter the code or take a picture of the QR Code and press "Next" on the screen of your mobile/tablet.

The mobile application will switch to the screen where you need to enter the PIN number defined in step 2 and confirm by tapping "Finish".

**Note:** you may not log into Mobile BiznesPI@net before you go to step 4 and authorize the application pairing process.



Anna Katarzyna Sadolewska Log out  
235918 - TEST 10 SPÓŁKA Z O.O.

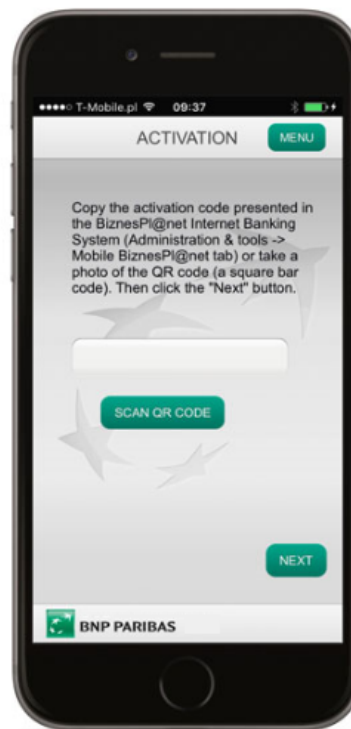
Last login 15.03.2016 11:14:45  
Failed logging attempt 15.03.2016 10:33:26  
Time until session expires 39:41s

Administration & tools
Managing users
My rights
Acceptance patterns
Keys management
Card / USB cryptographic device management
Mobile BiznesPlanet
Password change
Change of the logging and transaction authorization method
Managing BNP Connect Customers
Managing authorization certificates
Import
Export
Reports

Copy the activation code presented below or scan the QR code (a square bar code), sign the application activation instruction on your device using the PIN defined in the BiznesPI@net System. Then return to the BiznesPI@net System and click the "Next" button below to finish the application activation process.



VOGA-WQVW-MOPH-DF5D-ZY0J-1TG0-2OPA-LVGB



Next Cancel

**STEP 4** – Authorize the instruction to activate the application for the selected device (in line with your authorization method).

Anna Katarzyna Sadolewska Log out  
235918 - TEST 10 SPÓŁKA Z O.O.

Last login 15.03.2016 11:14:45  
Failed logging attempt 15.03.2016 10:33:26  
Time until session expires 39:55s

Administration & tools
Managing users
My rights
Acceptance patterns
Keys management
Card / USB cryptographic device management
Mobile BiznesPlanet
Password change
Change of the logging and transaction authorization method
Managing BNP Connect Customers
Managing authorization certificates
Import
Export
Reports

Activation of the application. Step 4 of 4.

Please enter SMS code number: 37

Sign



**Note:** when you log into Mobile BiznesPI@net, you will be automatically logged out of BiznesPI@net.

## 17.3 Logging into the application

1. Before logging into the application, the following icons are available on the user desktop: Log in, ATMs, Branches, Contact, Demo.
2. To log into Mobile BiznesPI@net, select the "Log in" icon. When you open the login page, you will see the log-in form that consists of two subsequent screens. You need to enter the login (user's name) and then select "Next" on the first screen.
3. After you have entered the login, the system will ask you to enter the PIN (pre-defined for the device in the course of its activation) and confirm it by selecting "Log in". If the login or PIN you enter are invalid, a message will be displayed informing you that an error occurred during the login attempt. After three failed attempts to log in, access to mobile banking will be blocked on your device. To unblock the access, you need to log into BiznesPI@net, uninstall the device and reactivate the application on a dedicated device.

BACK LOG IN

Enter your login

tesjan741

NEXT

BNP PARIBAS

LOG IN

BiznesPI@net

Enter your PIN

Done

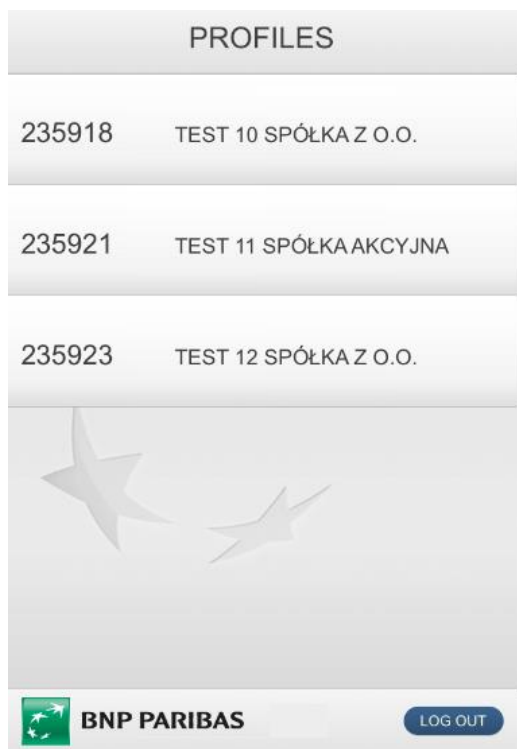
1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫

4. After logging to the application, the following icons are available on the user desktop: Accounts, Transfers to be sent, New transfer, History of transfers, Contractors, Contact, ATMs, Branches.



## 17.4 Selecting the work context

1. After successful logging into the mobile application, the system will verify whether you have more than one pass for a corporate customer. If you have more than one pass, a menu allowing to select the work context will be displayed on the device screen. You select a given context by clicking on a desired profile.



2. After you have selected a given work context, you will be transferred to the user desktop.
3. To change the profile, go back to the user desktop and select an icon from the menu in the top right-hand corner, which will redirect you to the context selection form.

## 17.5 Application functionality

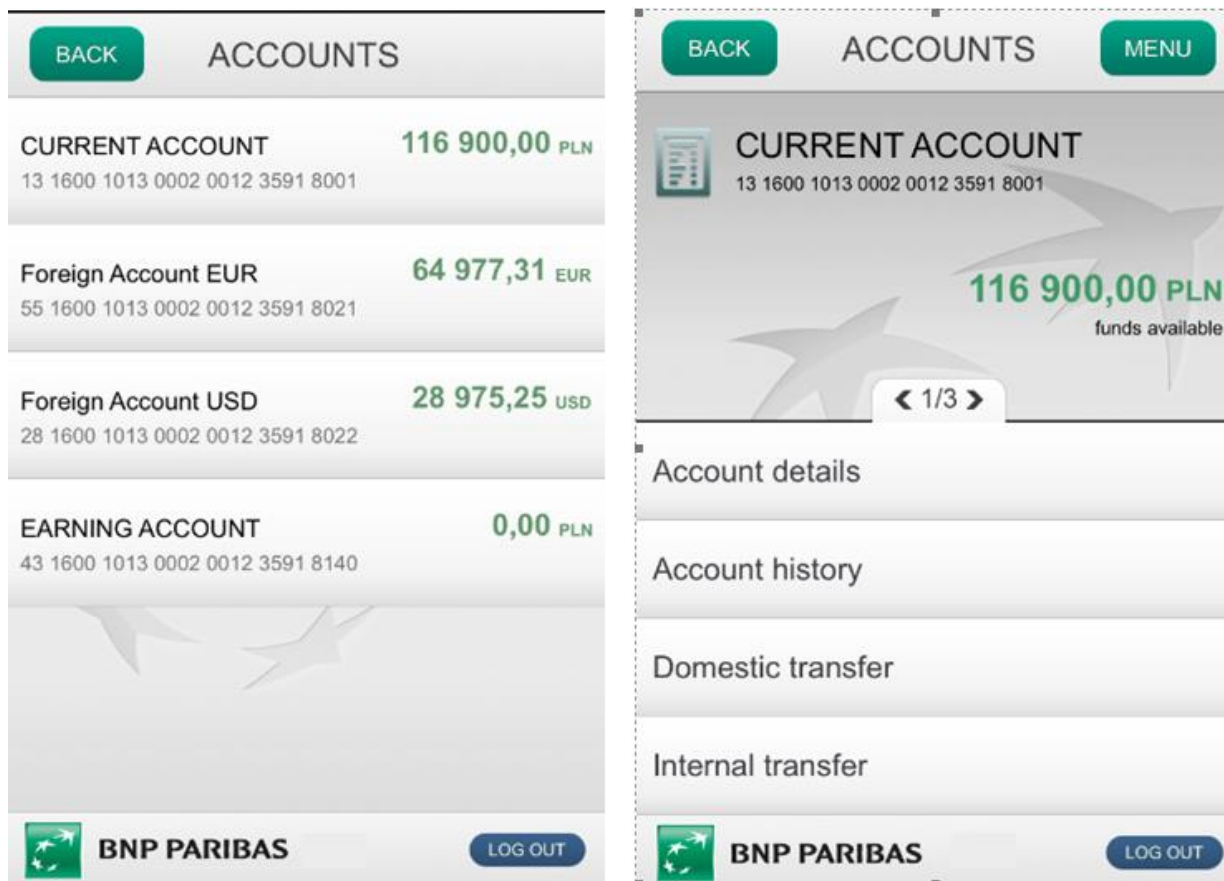
The Mobile BiznesPI@net application offers following functionalities:

- Access to many companies from one native application,
- Access to company accounts,
- Sending domestic payments (to a contractor from a BiznesPI@net database),
- Sending international payments (to a contractor from a BiznesPI@net database),
- Sending internal payments (between accounts of a given company),
- History of orders with statuses,
- Option to authorize payments and packages,
- View of contractors' database,
- List of ATMs with geolocation,
- List of branches with geolocation.



## 17.5.1 Accounts

When you click on the "Accounts" icon, a list of accounts is displayed to which you have access granted.



The same accounts as in BiznesPI@net are displayed.

The list of accounts contains the following information:

1. Account name,
2. Account number,
3. Balance — available account balance.

When you click on a selected account, you are granted access to:

- Account details (account name, account number, balance available, accounting balance, IBAN, BIC and opening balance),
- Account history,
- Domestic transfer,
- Internal transfer,
- International transfer.

## 17.5.2 Transfers to be sent

When you click on the "Transfers to be sent" icon, a list of transfers is displayed with respect to which the following actions may be performed:








## BNP PARIBAS

- send a pre-approved transfer,
- sign a saved transfer,
- sign and send a saved transfer.

**BACK** TRANSFERS TO BE SENT

 <b>Salary_235918</b> 17 800,00 Domestic package (3) PLN Entered
 <b>test_package_235918</b> 1 300,00 Domestic package (2) PLN Entered
<input type="checkbox"/> <b>test</b> 200,00 EUR Cross-border transfer (15.04.2016) Entered
<input type="checkbox"/> <b>Jan Nowak</b> 3 000,00 test PLN Domestic transfer (15.04.2016) Approved

**SIGN/SEND**


 **BNP PARIBAS** **LOG OUT**

### 17.5.3 New transfer

When you select the "New transfer" icon, you may execute a domestic, internal and international transfer. In the case of a domestic and international transfer, they may be executed in favour of a payee that has been pre-defined in BiznesPI@net as a contractor.

**BACK** DOMESTIC TRA... **MENU**

Transfer from an account

 **CURRENT ACCOUNT**  
13 1600 1013 0002 0012 3591 8001


**116 900,00 PLN**  
funds available

< 1/2 >

Payee

Select >


Payment title

 **BNP PARIBAS** **LOG OUT**

**BACK** CONTRACTORS

Domestic contractors

Foreign contractors

 **BNP PARIBAS** **LOG OUT**





BNP PARIBAS [LOG OUT](#)

#### 17.5.4 History of transfers

When you select the "History of transfers" icon, a list of transfers sent in the last month is displayed.


### 17.5.5 Contractors


When you click on the "Contractors" icon, a form allowing you to go to a list and details of domestic and international contractors is displayed.

[BACK](#) CONTRACTORS

Domestic contractors

Foreign contractors



 **BNP PARIBAS** [LOG OUT](#)

Once you have selected a relevant list of contractors, it is displayed along with a contractor's name and account number. All the data related to the contractors come from the BiznesPl@net database in which contractors are defined.



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When you click on a selected contractor, information on its shortened name, its full name, address and account number is available. At this stage you may also initiate a transfer in favour of a given contractor.

## 17.5.6 Contact

It contains basic information allowing you to contact the bank via phone and e-mail.

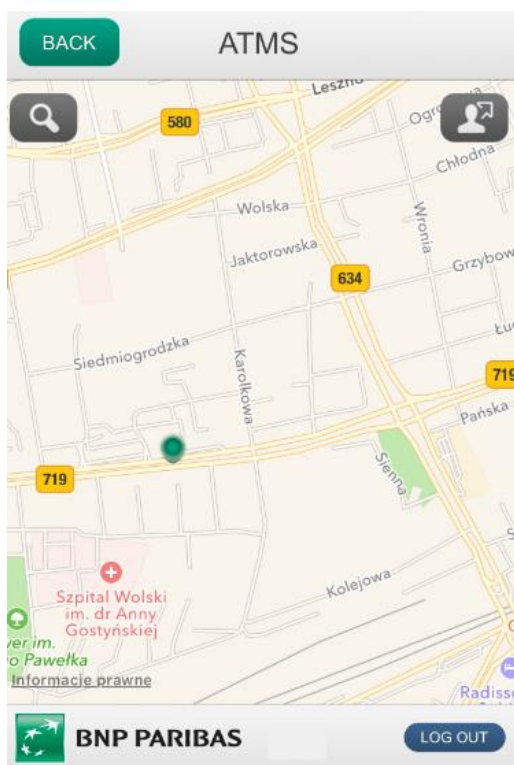


## 17.5.7 ATMs

When you click on the "ATMs" icon, you get access to a list of ATMs of Bank BNP Paribas and their geolocation.



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## 17.5.8 Branches

When you click on the "Branches", you get access to a list of branches of Bank BNP Paribas and their geolocation.

