Bank Millennium

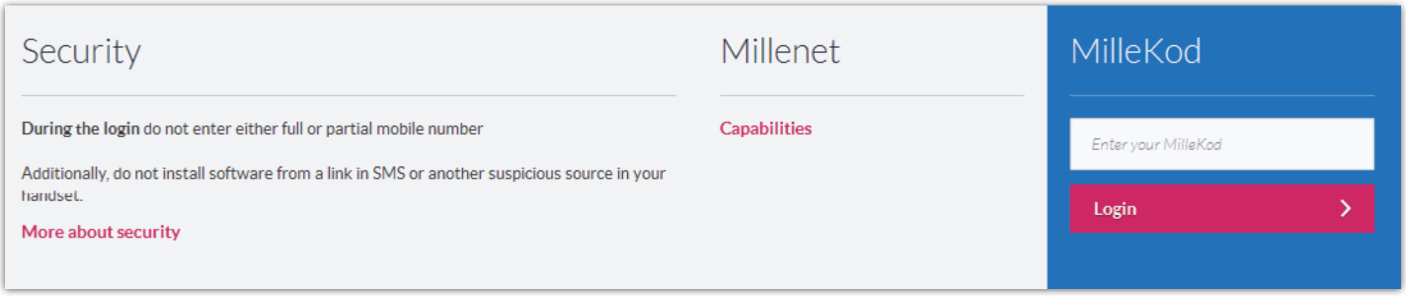
Millenet for Corporates
Guide

Millennium bank

Table of contents

Millenet … traditional banking with a modern way

Dear Client, Millenet for Corporates is a service which gives you full access to your accounts and other banking products through the Internet.
The Service is intended for Clients running any type of business activity
We offer you a 24/7 service, rich functionality, security and full control over finances. Hopefully, this guide will make it easier to use our system.



How to open Millenet for Companies?

To get access to the Millenet Internet banking system Corporate Banking customers should contact their Relationship Manager and sign a Framework Agreement on Bank Accounts and Services for Corporate Banking Customers. When signing the Agreement it will be necessary to define:

- The number of users who will have access to the Millenet system (a photocopy of the ID of each user must be provided)
- Scope of rights of the users
- Accounts, to which these users will have access
- Authorisation rules, which will apply to approving transactions (e.g. sending transfers or managing rights in the system).

Also the method of logging on to Millenet should be defined for each user, apart from the scope of rights to functionalities and accounts. The choice is between log in with use of an SMS password - then the user's mobile phone number must be provided in the configuration form, or with use of a hardware token, which is provided by the Bank.

Regardless of the selected initial configuration, it is always possible to adjust the system to own needs - a detailed description is provided later on in this Manual.

First logon

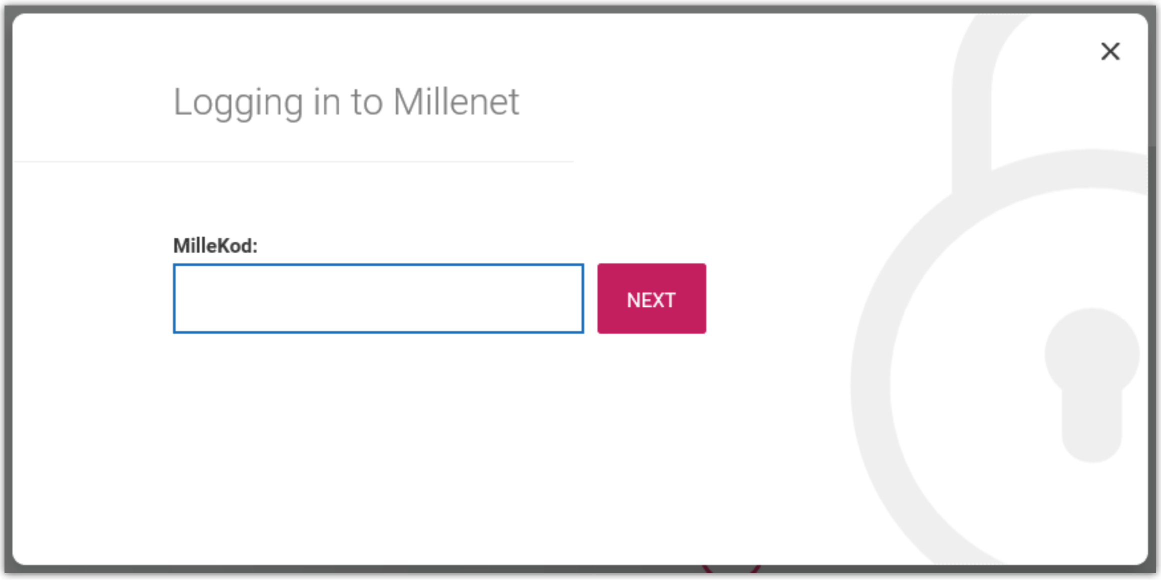
To start you first session in Millenet prepare the following:

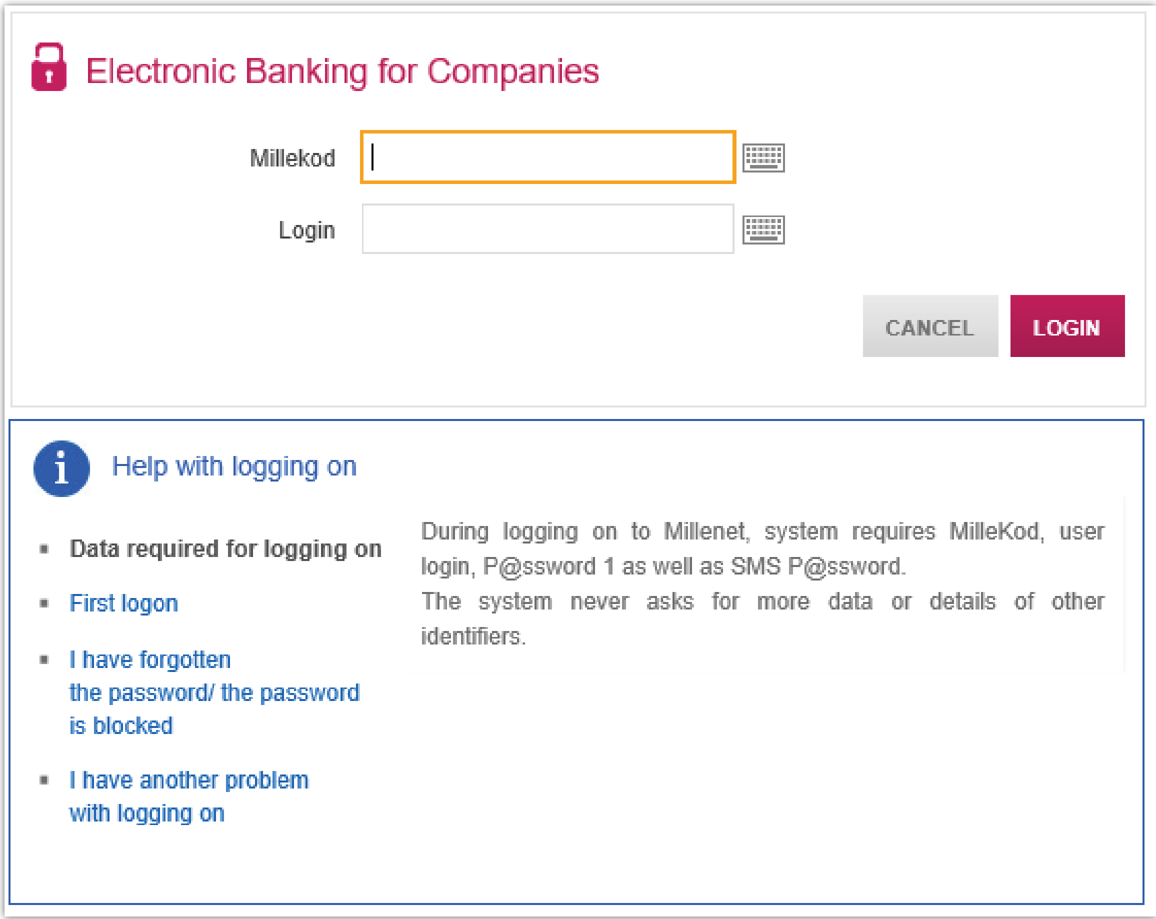
- MilleKod, which we provided by phone
- Login, which you chose and identified in the configuration form
- Log in tools i.e.:

a. mobile phone, the number of which was provided in the user's configuration form
b. hardware token

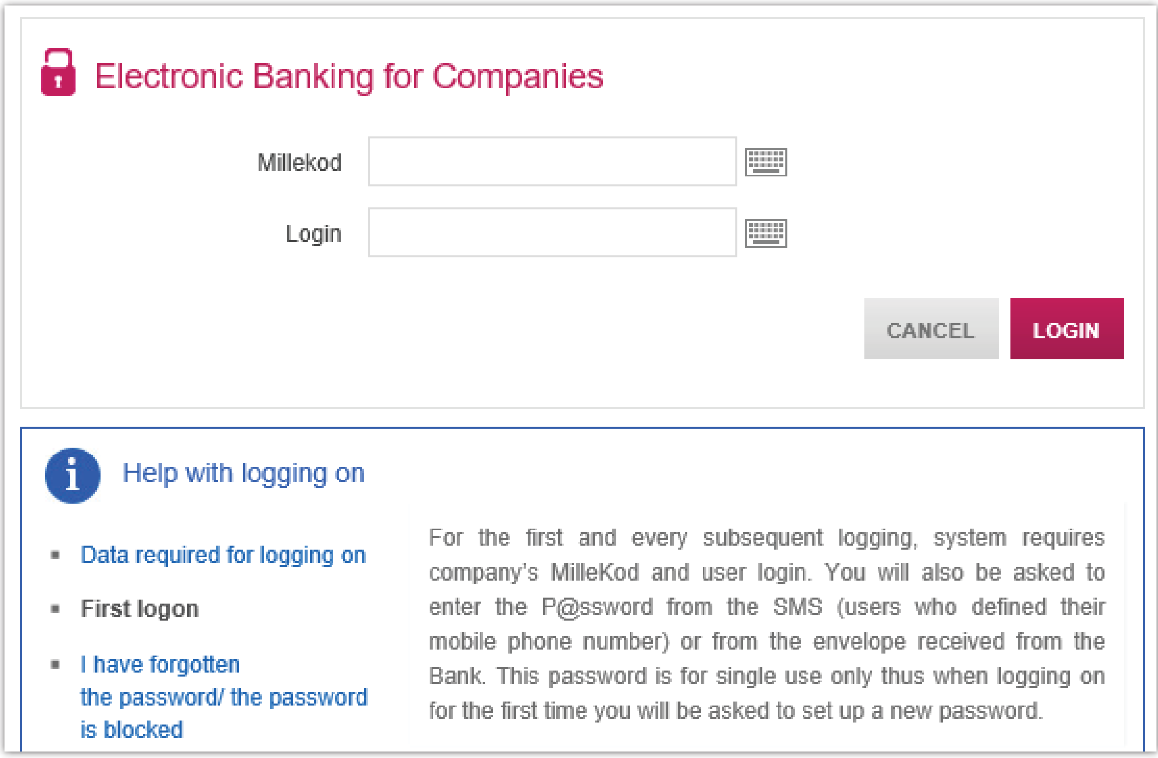
In your web browser enter www.bankmillennium.pl, select the LOG IN button and state your Milledkod.

For more guidance, on the logging page select the link First logon

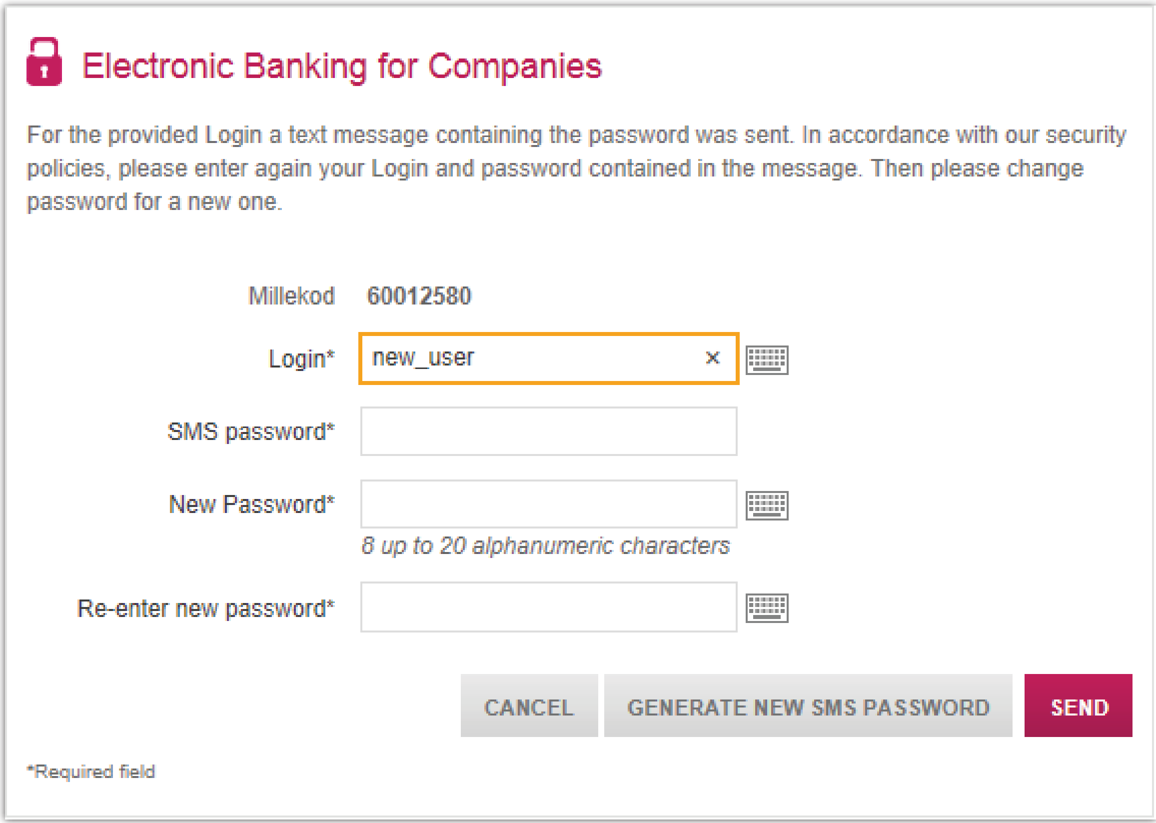




On the first logging screen enter Millekod and Login and confirm entered data.



The next step will be to give the password from the SMS message, hardware token or an envelope and establish a new password for logging. Click Send button to end the first logging process. You can now start using Millenet for Corporates.



Configuration of User Profile

Just after the first logging the useful function is to configure one's own profile.

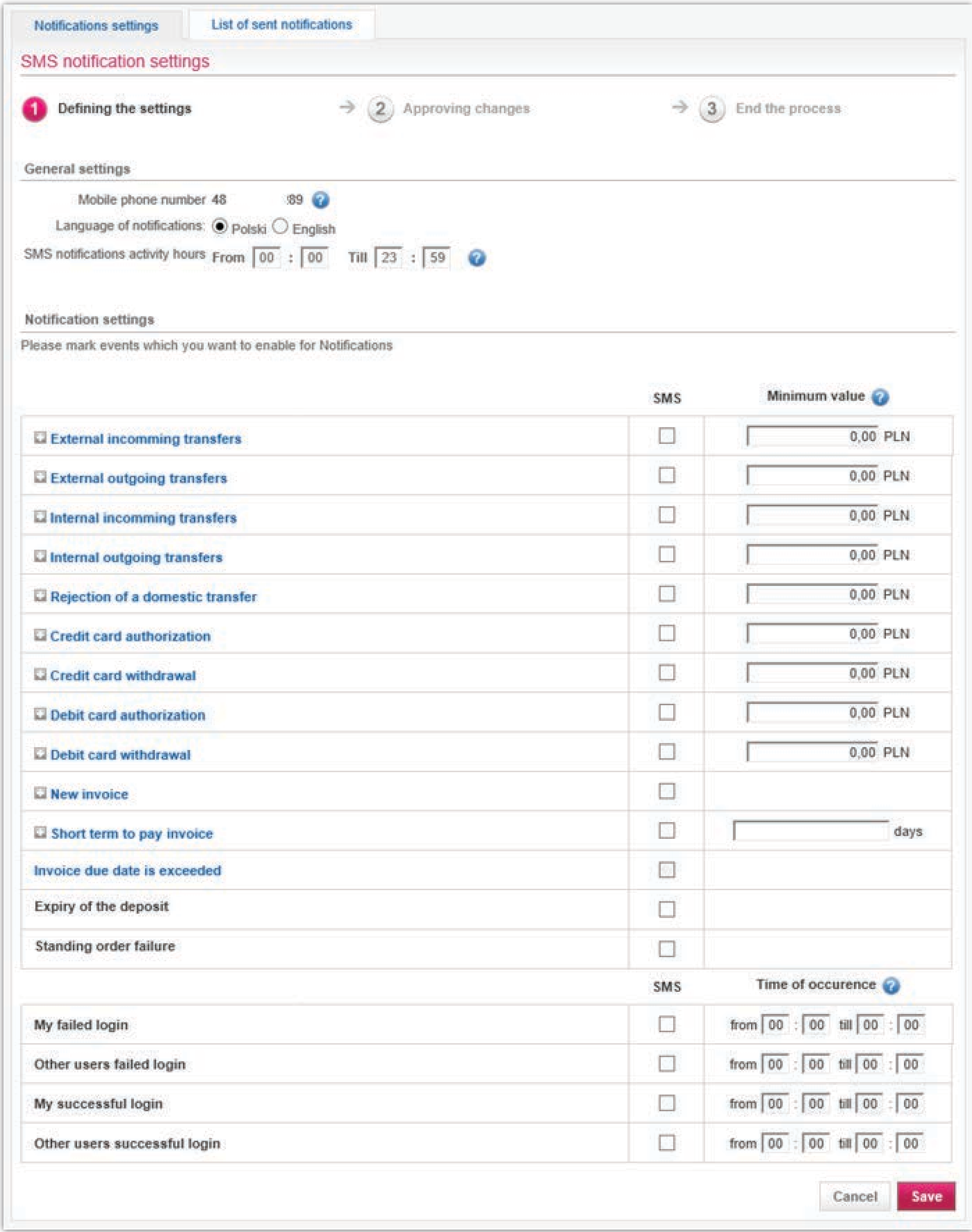
In this option you can among others:

- set the length of one Millenet session, i.e. time from logging until the time of automatic logging out (timeout).
- set the order of displaying accounts on lists (current accounts, domestic transfers, foreign orders).
- change passwords for logging
- turn off the masked password (when logging in, the system will require a full password and an authentication code from a hardware token or SMS message)
- set different login authentication tool (user can choose SMS password or hardware token code) – this parameter is available only for users with assigned hardware token and given telephone number and is available in the "Profile" bookmark
- edit own personal data

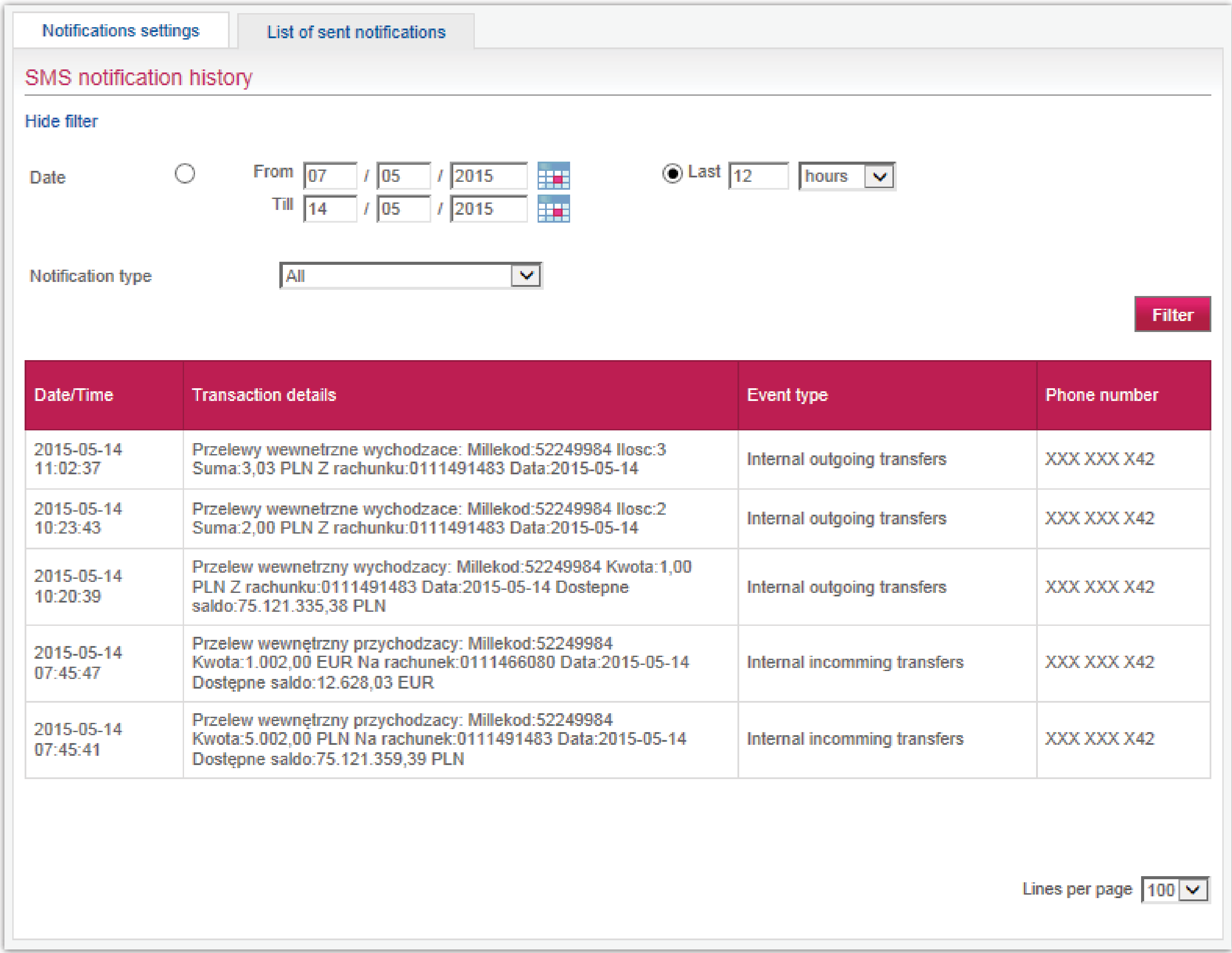
SMS notifications of events

You can receive SMS notifications informing you e.g. about transactions on your accounts. For this purpose select the Settings > SMS notifications tab and define the following on the screen:

Language of notifications – choose the language for the SMS notifications. You can choose between Polish and English
SMS notifications activity hours – specify the hours when you want the texts to be sent to you. This is in case you do not want to get them e.g. when sleeping. We will inform you about events, which occurred outside activity hours, promptly after the hours of start of activity.
Types of events – select the events, about which you want to be informed. You can activate a selected event for all accounts, to which you have access, or roll down their list using **+** and select only some of the accounts.
Minimum value – state the minimum value, from which the event is to be active. The notification will not be sent if the event value is lower than the defined one. You can define one value for all accounts or define different minimum values for each of the accounts.
Time of occurrence – if you want to activate notifications informing about logons made by yourself or other users, define the range of hours, in which the notifications will be active. If your employees start work at 9:00 a.m. and finish at 5:30 p.m. and you want to get information about their logons after hours, then set the range at 5:30 p.m. to 9:00 a.m. Access to notifications about logons requires independent authorisation.


Notifications settings
List of sent notifications
SMS notification settings
1 Defining the settings
2 Approving changes
3 End the process
General settings
Mobile phone number 48 89
Language of notifications: Polski English
SMS notifications activity hours From 00 : 00 Till 23 : 59
Notification settings
Please mark events which you want to enable for Notifications
SMS
Minimum value
External incomming transfers 0,00 PLN
External outgoing transfers 0,00 PLN
Internal incomming transfers 0,00 PLN
Internal outgoing transfers 0,00 PLN
Rejection of a domestic transfer 0,00 PLN
Credit card authorization 0,00 PLN
Credit card withdrawal 0,00 PLN
Debit card authorization 0,00 PLN
Debit card withdrawal 0,00 PLN
New invoice
Short term to pay invoice days
Invoice due date is exceeded
Expiry of the deposit
Standing order failure
SMS
Time of occurence
My failed login from 00 : 00 till 00 : 00
Other users failed login from 00 : 00 till 00 : 00
My successful login from 00 : 00 till 00 : 00
Other users successful login from 00 : 00 till 00 : 00
Cancel
Save

The List of sent notifications tab contains all notifications sent to you. You can filter them by range of dates when sent or by notification type.



Date/Time	Transaction details	Event type	Phone number
2015-05-14 11:02:37	Przelewy wewnetrzne wychodzace: Millekod:52249984 Ilosc:3 Suma:3,03 PLN Z rachunku:0111491483 Data:2015-05-14	Internal outgoing transfers	XXX XXX X42
2015-05-14 10:23:43	Przelewy wewnetrzne wychodzace: Millekod:52249984 Ilosc:2 Suma:2,00 PLN Z rachunku:0111491483 Data:2015-05-14	Internal outgoing transfers	XXX XXX X42
2015-05-14 10:20:39	Przelew wewnetrzny wychodzacy: Millekod:52249984 Kwota:1,00 PLN Z rachunku:0111491483 Data:2015-05-14 Dostepne saldo:75.121.335,38 PLN	Internal outgoing transfers	XXX XXX X42
2015-05-14 07:45:47	Przelew wewnętrzny przychodzacy: Millekod:52249984 Kwota:1.002,00 EUR Na rachunek:0111466080 Data:2015-05-14 Dostepne saldo:12.628,03 EUR	Internal incomming transfers	XXX XXX X42
2015-05-14 07:45:41	Przelew wewnętrzny przychodzacy: Millekod:52249984 Kwota:5.002,00 PLN Na rachunek:0111491483 Data:2015-05-14 Dostepne saldo:75.121.359,39 PLN	Internal incomming transfers	XXX XXX X42

SMS notifications are sent to the mobile phone number stated in your personal data. If you have not provided this number yet or it is out of date, you can change using the Profile > Personal information option or Settings > Users list > Edit. The latter option may be used on your behalf by another person who is authorised to edit data of other users.
After making the change you must download and print the „Millenet User Data Form". Next you should sign it and deliver it to us. The changes will become active only after we have authorised the document.

Authorisation Tools

In Millenet for Corporates three authorisation tools are now available:
a. SMS password – single-use password sent to the Millenet user telephone number
b. Hardware Token – cryptographic tool with numeric keyboard and a display
The above tools are used to authorise financial and non-financial orders (system administration) performed in Millenet.

Software and Hardware

To use Millenet for Corporates, you just need a computer with the current version of the operating system, compatible with the requirements of the manufacturer with internet access and one of the internet browsers:

- Internet Explorer 11

or supplied with current versions of below browsers:

- Mozilla Firefox
- Opera
- Google Chrome
- Safari
- Edge

Single Logging to Many Companies

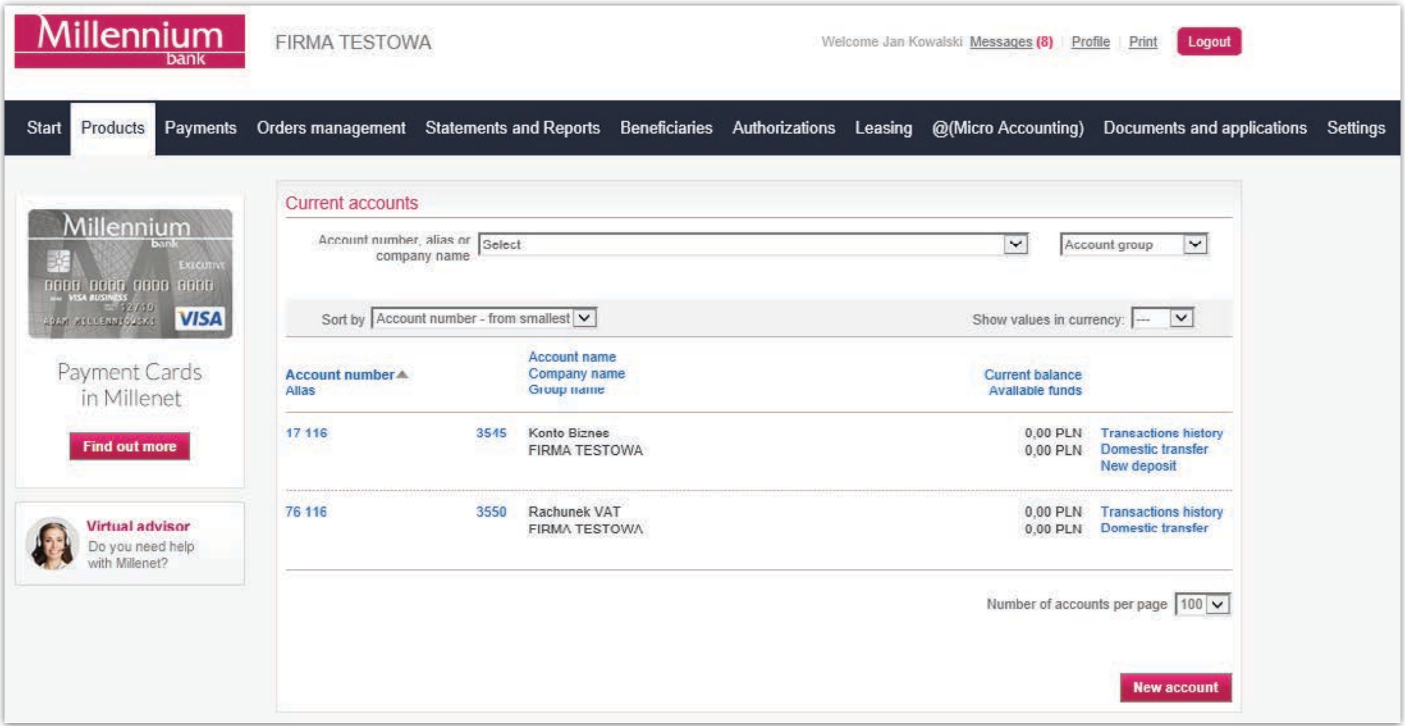
The single logging functionality enables switching between many companies (Millekods) to a person which is a Millenet user in more than one company. The process of initiating a single logging can be executed simply from the level of the menu Settings > Single Sign On.
As a result of the integration instead of logging in each Millekod separately you will be able to log to one of the Millekods and switch between the companies by selecting them from a pull-down list available on top of the page:

Products

The Products tab contains client products offered by the Bank – accounts, deposits, payment cards and credit products.

Current Accounts

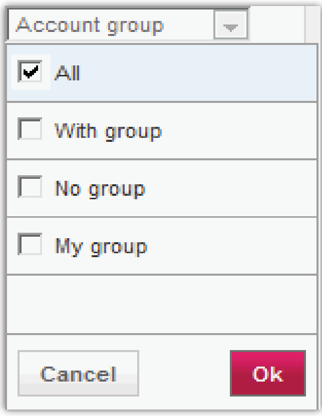
The Products > Current Accounts tab – here you find the list of all current accounts – kept in PLN and foreign currencies.

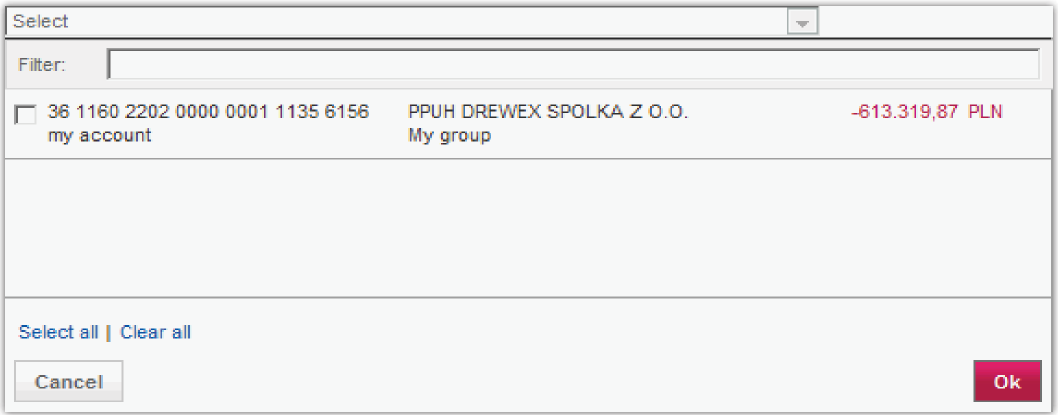


From the level of the list of accounts you can move directly

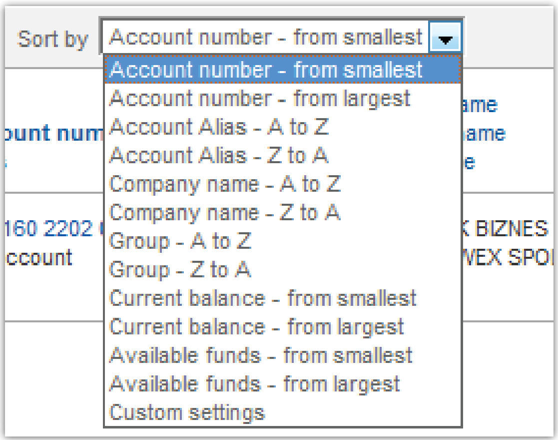
- to details of the account,
- to viewing the history of transactions on a selected account,
- to the form of a domestic transfer and
- to the form of opening a term deposit

To search through the list of accounts use filters on top of the list – they enable filtering according to the account number, its short name, name of company and group to which the account has been assigned.

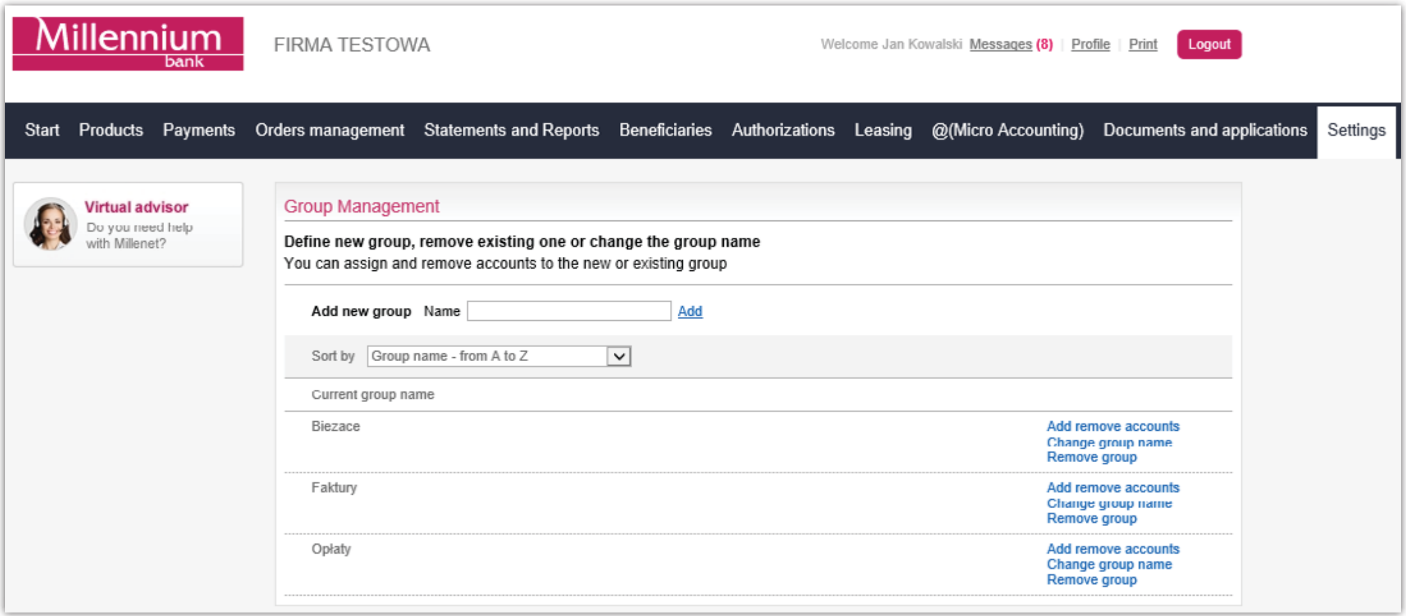




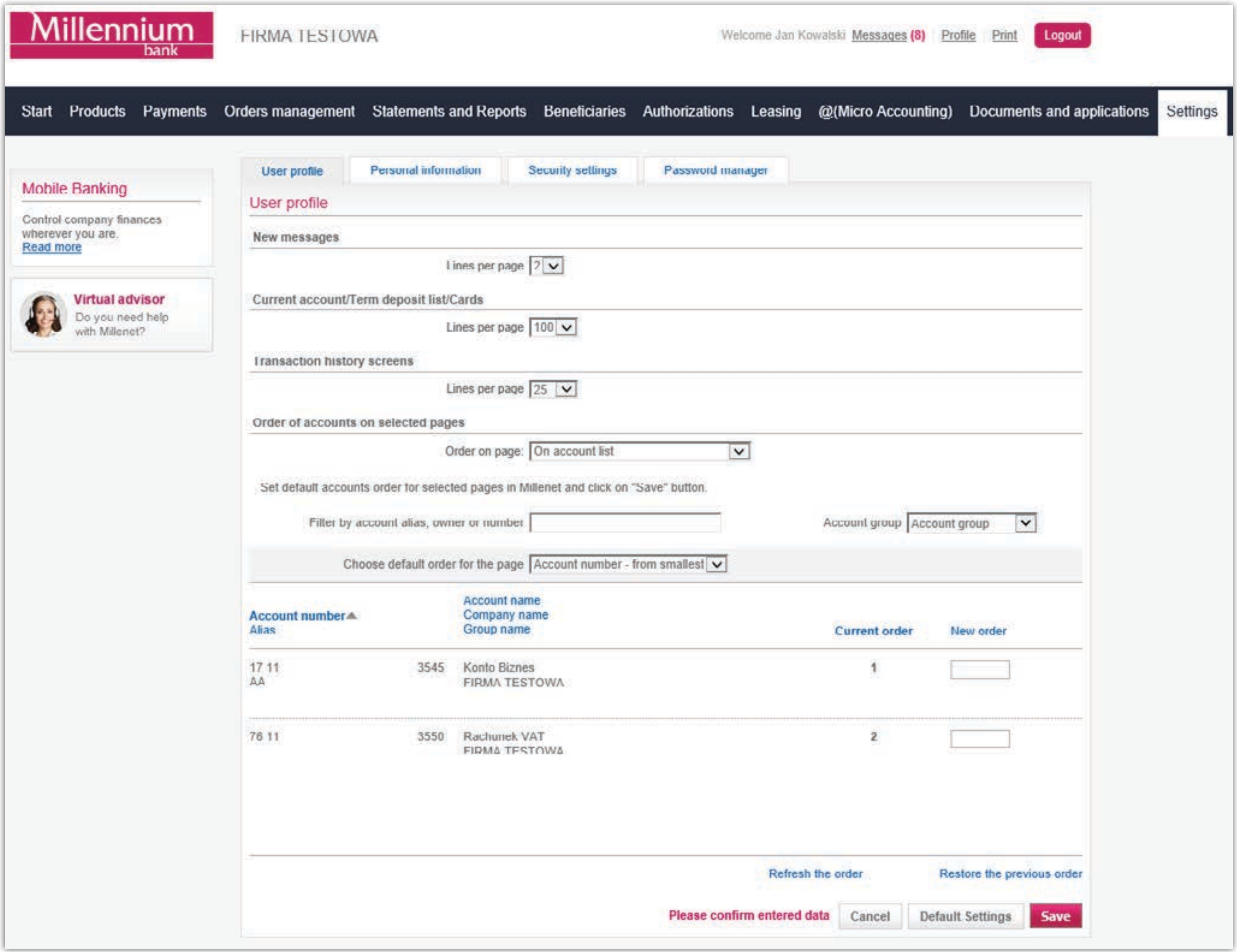
The list of accounts can also be sorted by a selected element:



Accounts can also be ordered by splitting them into freely created groups – this way it will be easier to find them on the list or transfer formats.The function of grouping accounts please find in the tab Settings > Accounts groups

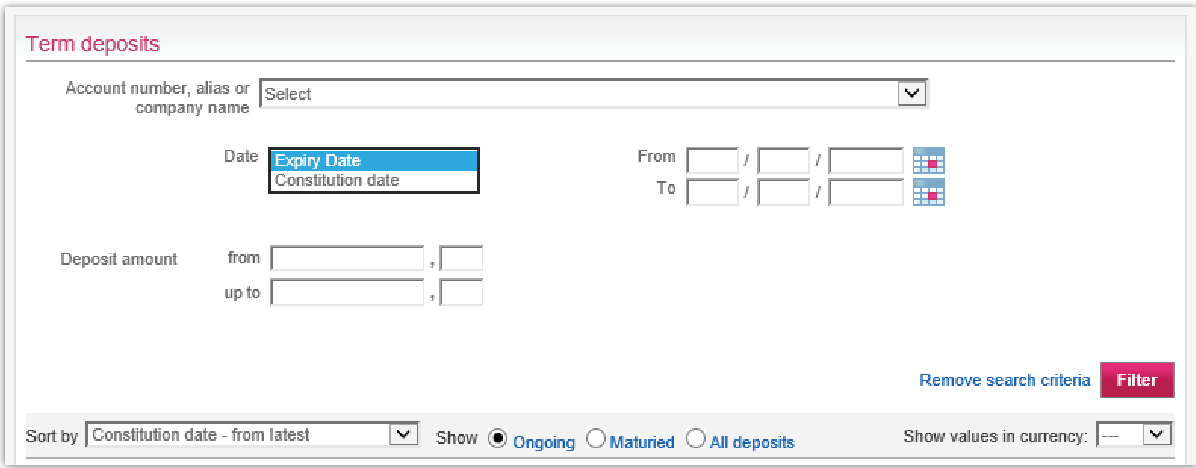


You can also specify the sequence in which accounts will be displayed on the list of transfers or on the list of accounts – do this in the settings of your profile which you will open by choosing the Profile tab in the upper part of the screen.



Deposits

The Products > Term Deposits tab - here you can review the list and details of term deposits – both active and terminate ones. Switch between active and terminated deposits by using buttons on top of them.

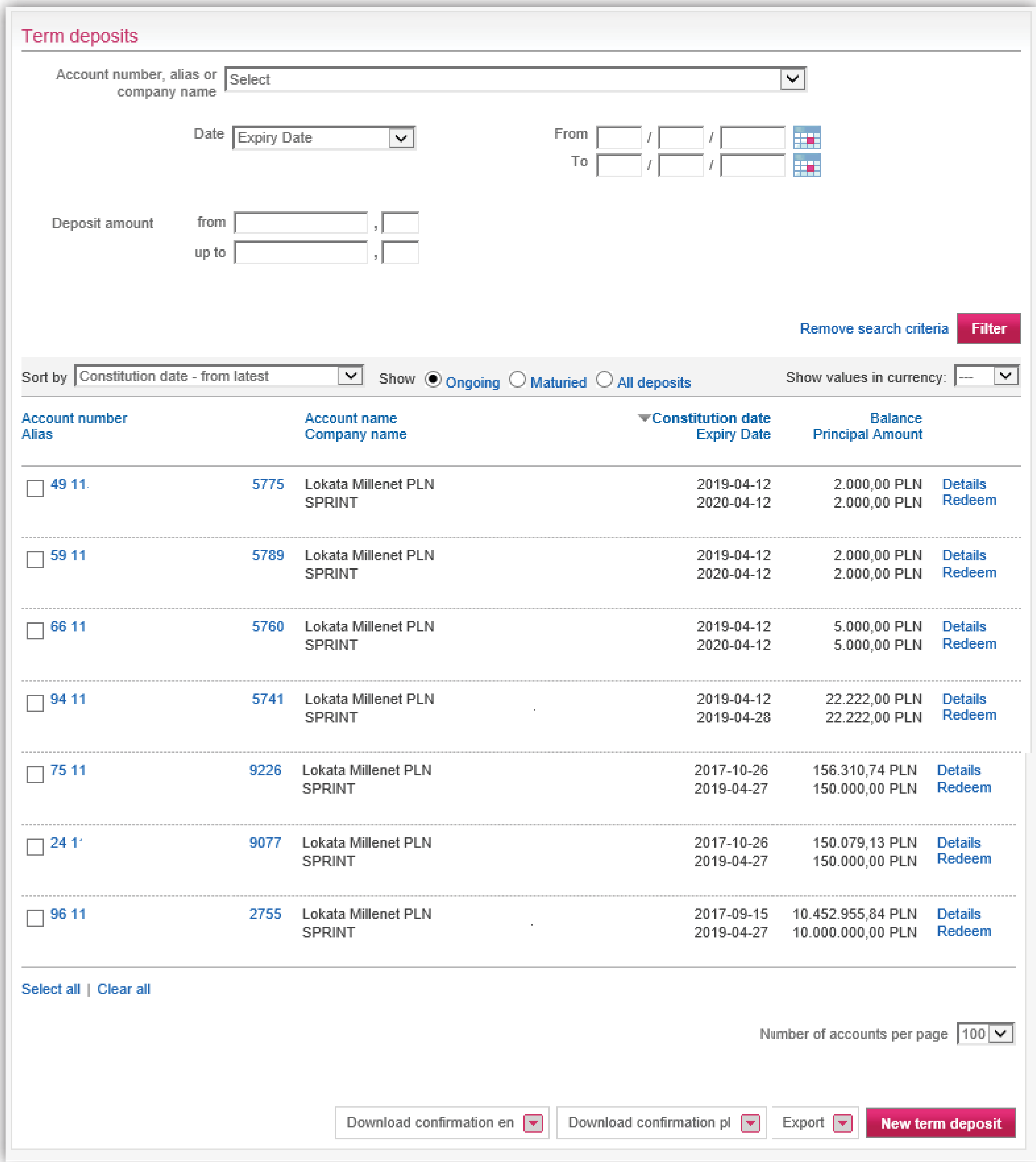


From the level of the list of deposits you can directly move to details of the deposit and to the option of its termination, while at the bottom of the screen (under the list), there is a button being a link to the form of opening a new term deposit.

To facilitate finding items on the list of term deposits use the filters on top of it. This way it is possible to search deposits by:

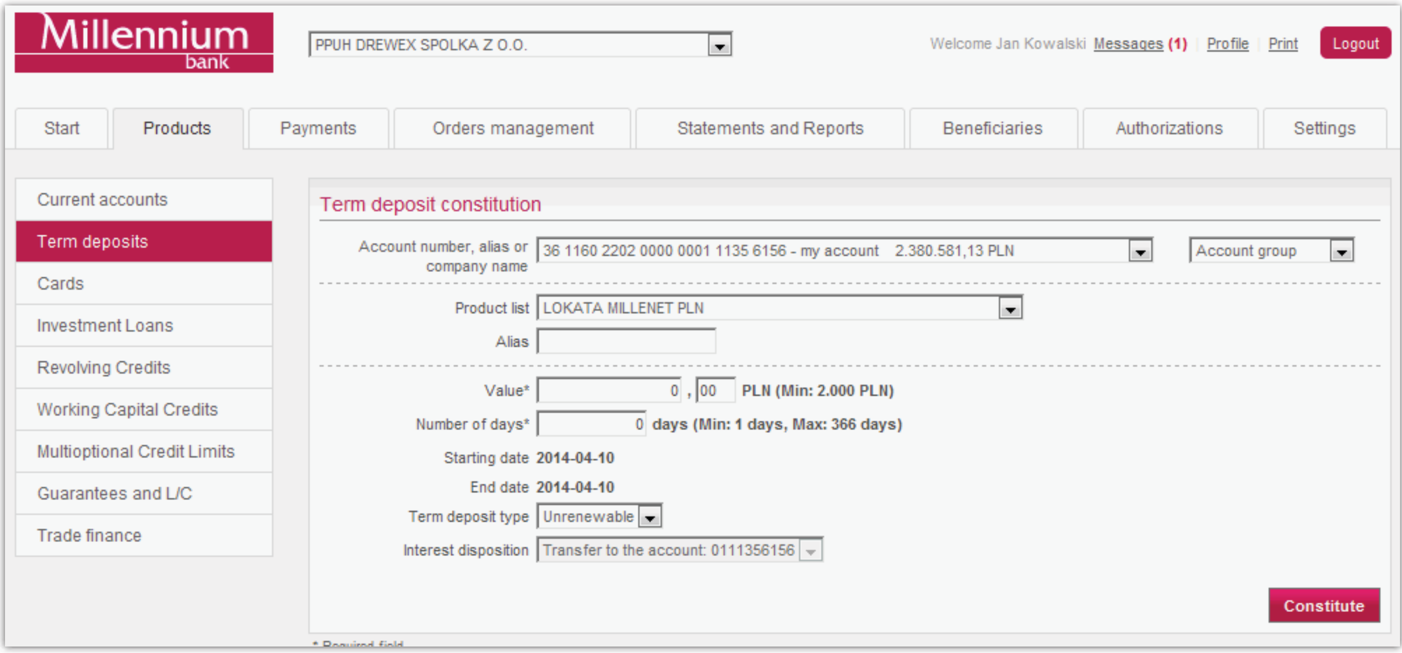
- Account number
- Shorter name
- Name of company
- Date of expiry
- Date of creation
- Amount of deposit

Just as in the case of current accounts the list of deposits can be sorted by a selected element:



It is possible to download a confirmation for a term deposit – one or many simultaneously, in Polish or English. This confirmation can be downloaded from the level of the list of deposits or details of the selected deposit by selecting the button Download confirmation in EN

Using Millenet for Corporates, it is also possible to set up new time deposits. Each new deposit is always authorized, in accordance with applicable authentication mechanism.



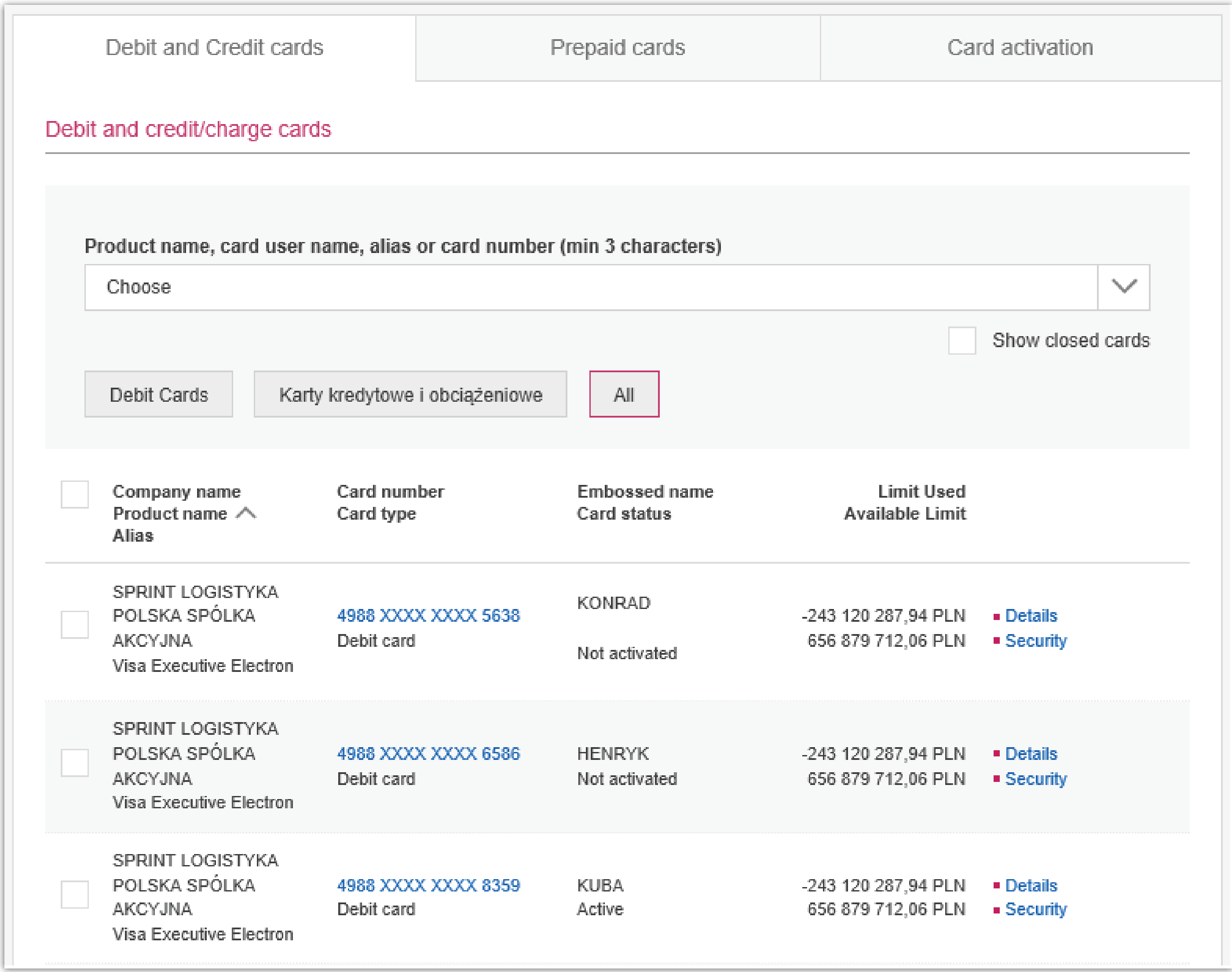
Cards

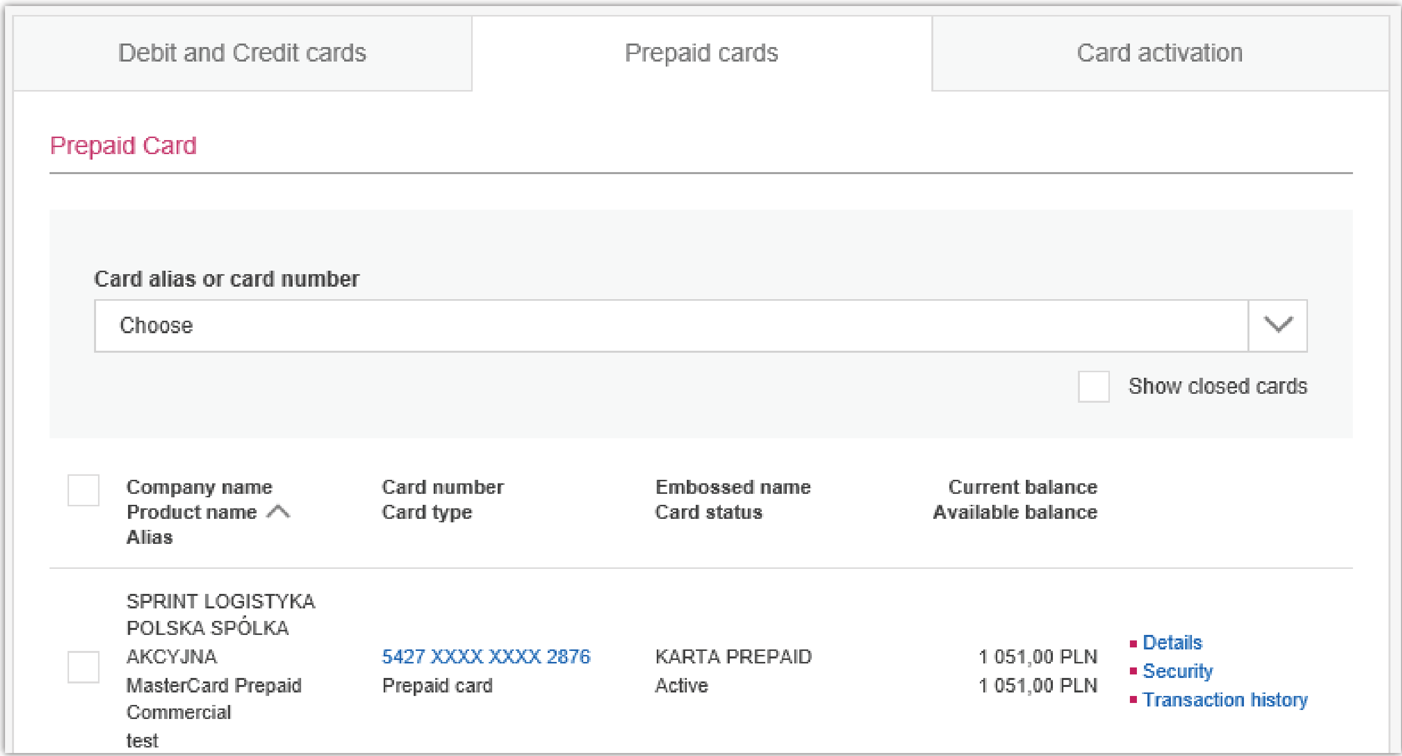
The Products > Cards tab - here you can view lists and details of payment cards. Debit, credit and charge cards are on the same list, while prepaid cards are on a separate list. In the scope of its functionality, the Millenet system offers, among others, the possibility of setting limits for online payments. On this tab there is also a list of cards to activate – the process of activation is quick and simple.
You can filter and sort lists of cards according to the selected data and generate the following reports:

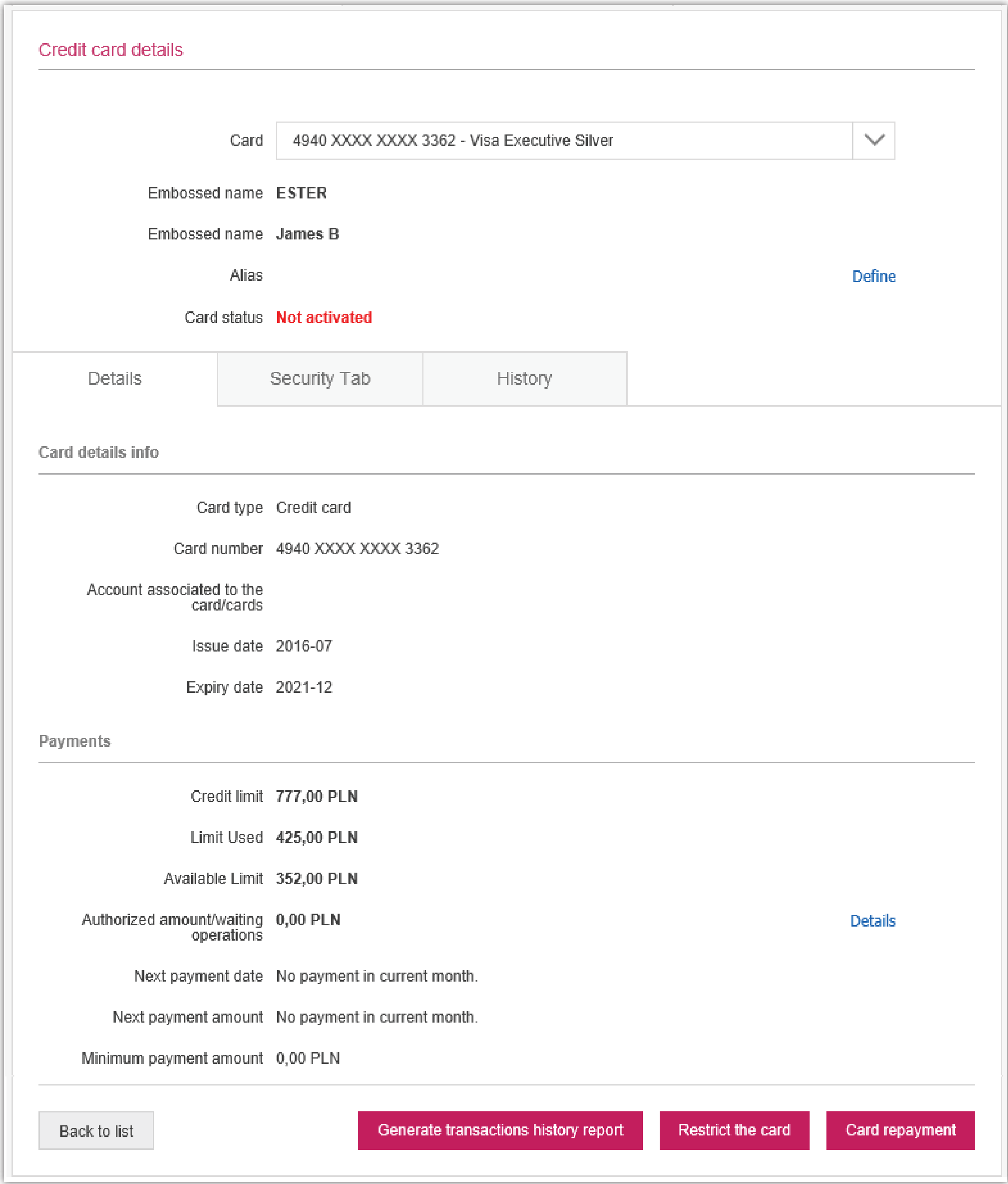
- Cards list report
- Cards details list report
- Transactions history report - for charge cards (credit) and prepaid cards

In addition, from the level of the card details, you can:

- Edit the alias (short name) of the card
- Browse details of the pending operations
- Edit the daily transactional limits (and the monthly limit for prepaid cards)
- Edit the phone number used to authenticate online transactions
- Restrict the card
- Generate a report with transactions history
- Pay off debt on your charge/credit card (reload the account of the pre-paid card)


Debit and Credit cards
Prepaid cards
Card activation
Debit and credit/charge cards
Product name, card user name, alias or card number (min 3 characters)
Choose
Show closed cards
Debit Cards
Karty kredytowe i obciążeniowe
All
Company name
Product name
Alias
Card number
Card type
Embossed name
Card status
Limit Used
Available Limit
SPRINT LOGISTYKA POLSKA SPÓLKA AKCYJNA
Visa Executive Electron
4988 XXXX XXXX 5638
Debit card
KONRAD
Not activated
-243 120 287,94 PLN
656 879 712,06 PLN
Details
Security
SPRINT LOGISTYKA POLSKA SPÓLKA AKCYJNA
Visa Executive Electron
4988 XXXX XXXX 6586
Debit card
HENRYK
Not activated
-243 120 287,94 PLN
656 879 712,06 PLN
Details
Security
SPRINT LOGISTYKA POLSKA SPÓLKA AKCYJNA
Visa Executive Electron
4988 XXXX XXXX 8359
Debit card
KUBA
Active
-243 120 287,94 PLN
656 879 712,06 PLN
Details
Security

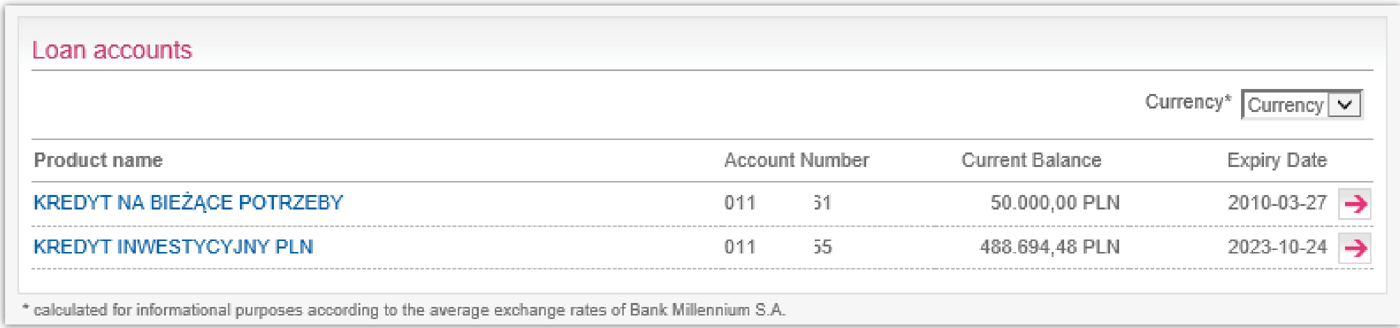

Debit and Credit cards
Prepaid cards
Card activation
Prepaid Card
Card alias or card number
Choose
Show closed cards
Company name
Product name
Alias
Card number
Card type
Embossed name
Card status
Current balance
Available balance
SPRINT LOGISTYKA POLSKA SPÓLKA AKCYJNA
MasterCard Prepaid Commercial
test
5427 XXXX XXXX 2876
Prepaid card
KARTA PREPAID
Active
1 051,00 PLN
1 051,00 PLN
Details
Security
Transaction history


Credit card details
Card
4940 XXXX XXXX 3362 - Visa Executive Silver
Embossed name ESTER
Embossed name James B
Alias
Define
Card status Not activated
Details
Security Tab
History
Card details info
Card type Credit card
Card number 4940 XXXX XXXX 3362
Account associated to the card/cards
Issue date 2016-07
Expiry date 2021-12
Payments
Credit limit 777,00 PLN
Limit Used 425,00 PLN
Available Limit 352,00 PLN
Authorized amount/waiting operations 0,00 PLN
Details
Next payment date No payment in current month.
Next payment amount No payment in current month.
Minimum payment amount 0,00 PLN
Back to list
Generate transactions history report
Restrict the card
Card repayment

Loans

Products > Investment Credits tab
Use this option to display information about long-term and non-renewable investment loans – list of investment loans granted by Bank Millennium and their details along with the repayment schedule.
It is similar in the case of remaining credit products in Millenet for Corporates

Products > Revolving credits tab
Use this option to display information about revolving loans
Products > Working capital credits tab
Use this option to display information about working capital loans (non-renewable).
Products > Multioptional Credit Limits tab
Use this option to display information about multiproduct credit lines

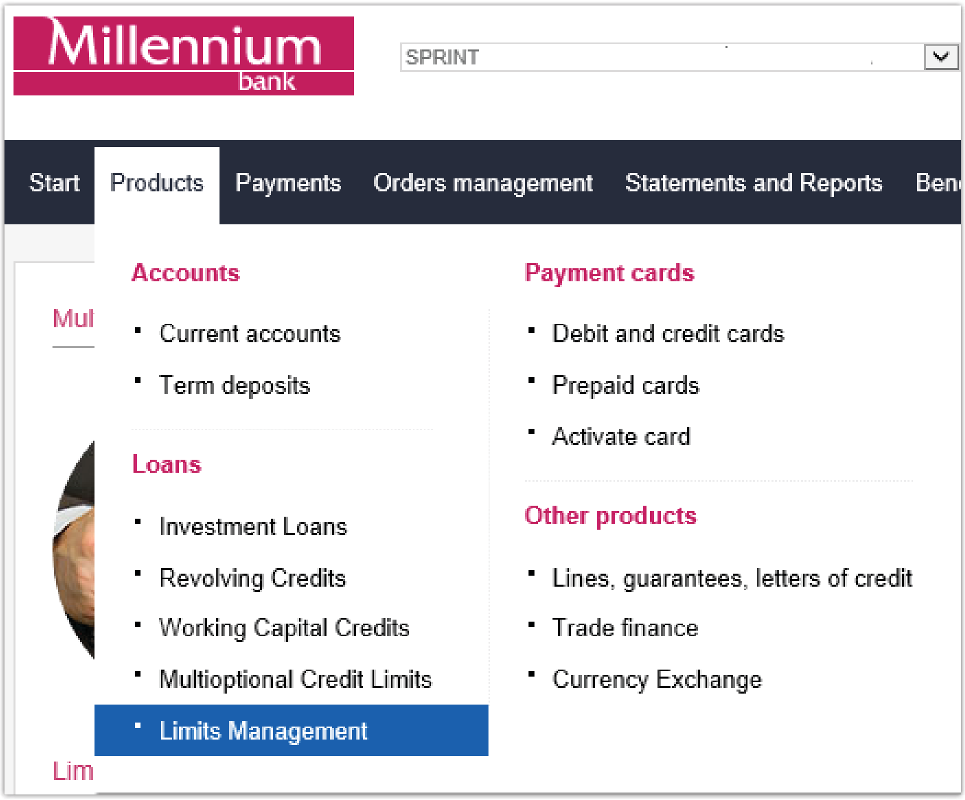

Loan accounts

Currency* Currency

Product name	Account Number	Current Balance	Expiry Date
KREDYT NA BIEŻĄCE POTRZEBY	011 51	50.000,00 PLN	2010-03-27
KREDYT INWESTYCYJNY PLN	011 55	488.694,48 PLN	2023-10-24

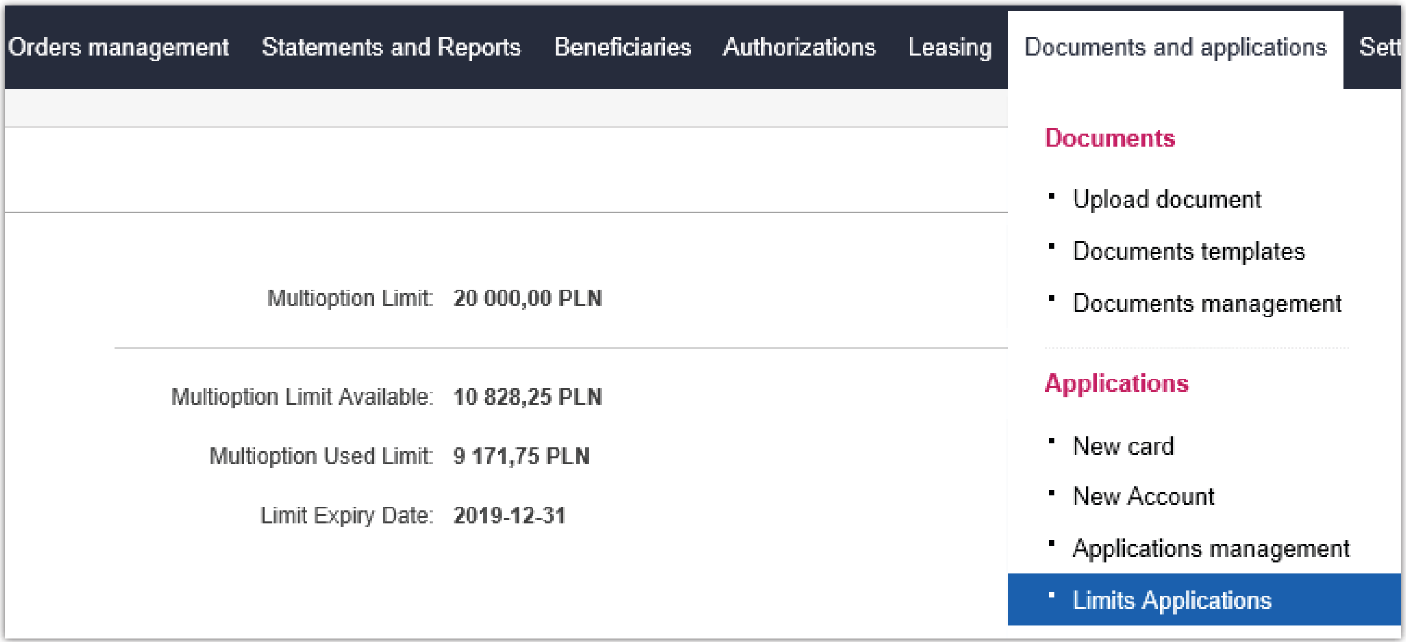
* calculated for informational purposes according to the average exchange rates of Bank Millennium S.A.

Limits Management

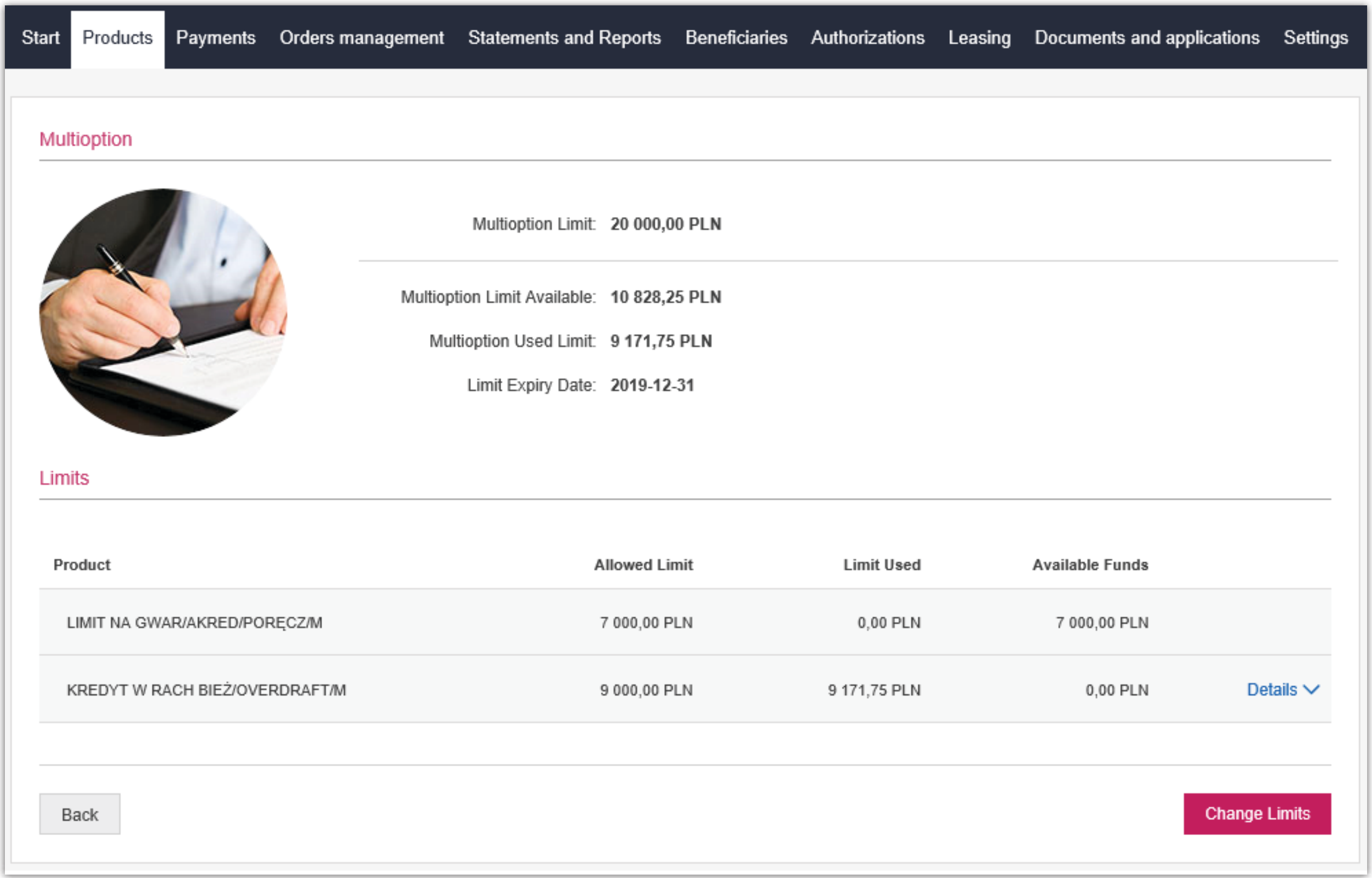


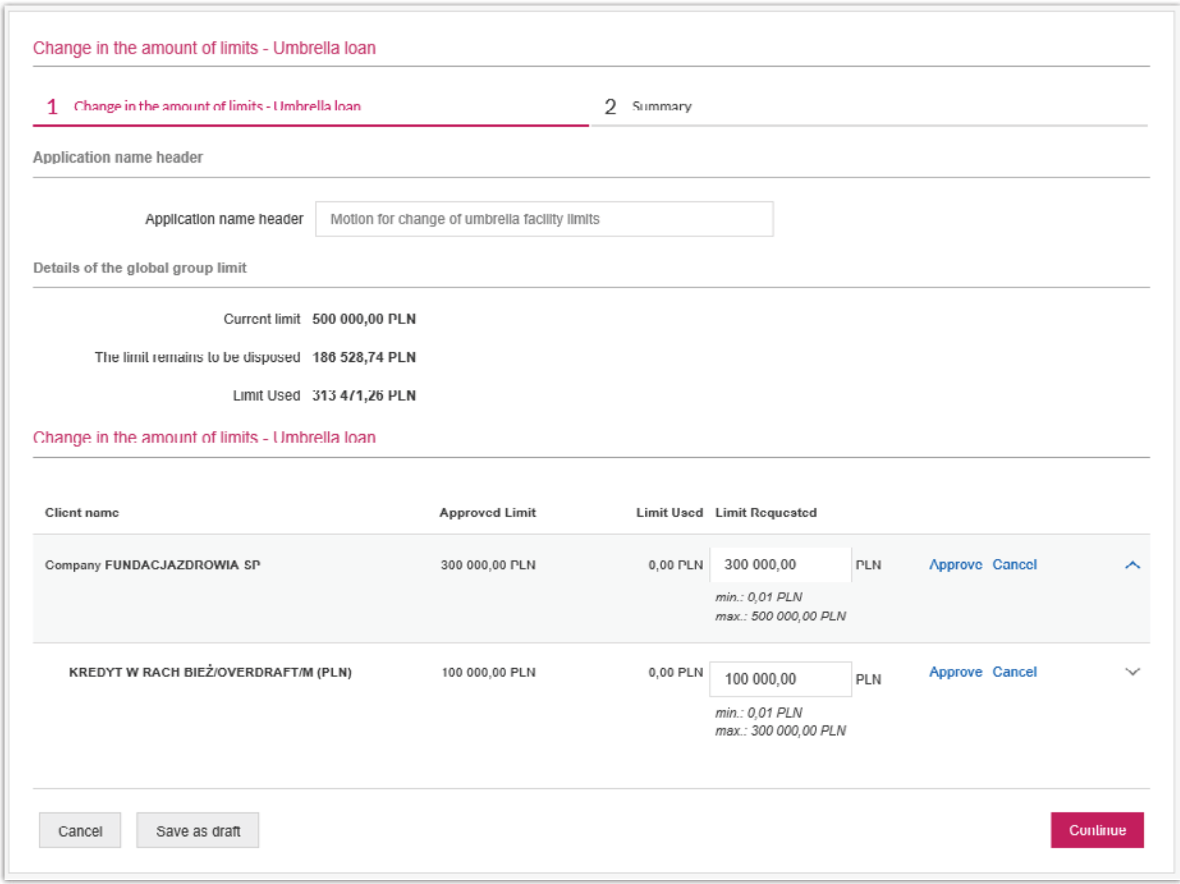
Thanks to this service you can submit requests for change of limit amount for such products as Umbrella Loan and Multiproduct Lines. You will find the necessary form in two bookmarks:

Products>Loans>Limits Management and Documents and Applications>Applications> Limits Applications



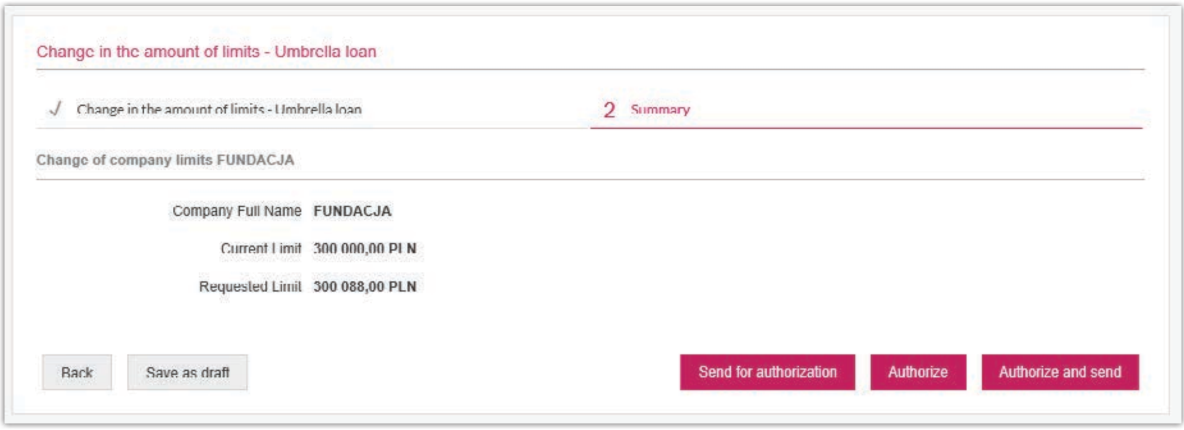
Change the limit amounts for particular products by entering the new value in the window, which will be displayed after selecting the option "Change limits". You can do it for PLN as well as FX products.





After filling-in the form properly, in order to continue please use one of the actions available at the bottom of the screen:

- Send for authorisation
- Authorise
- Authorise and send



You can also save the filled-in form as a working version.

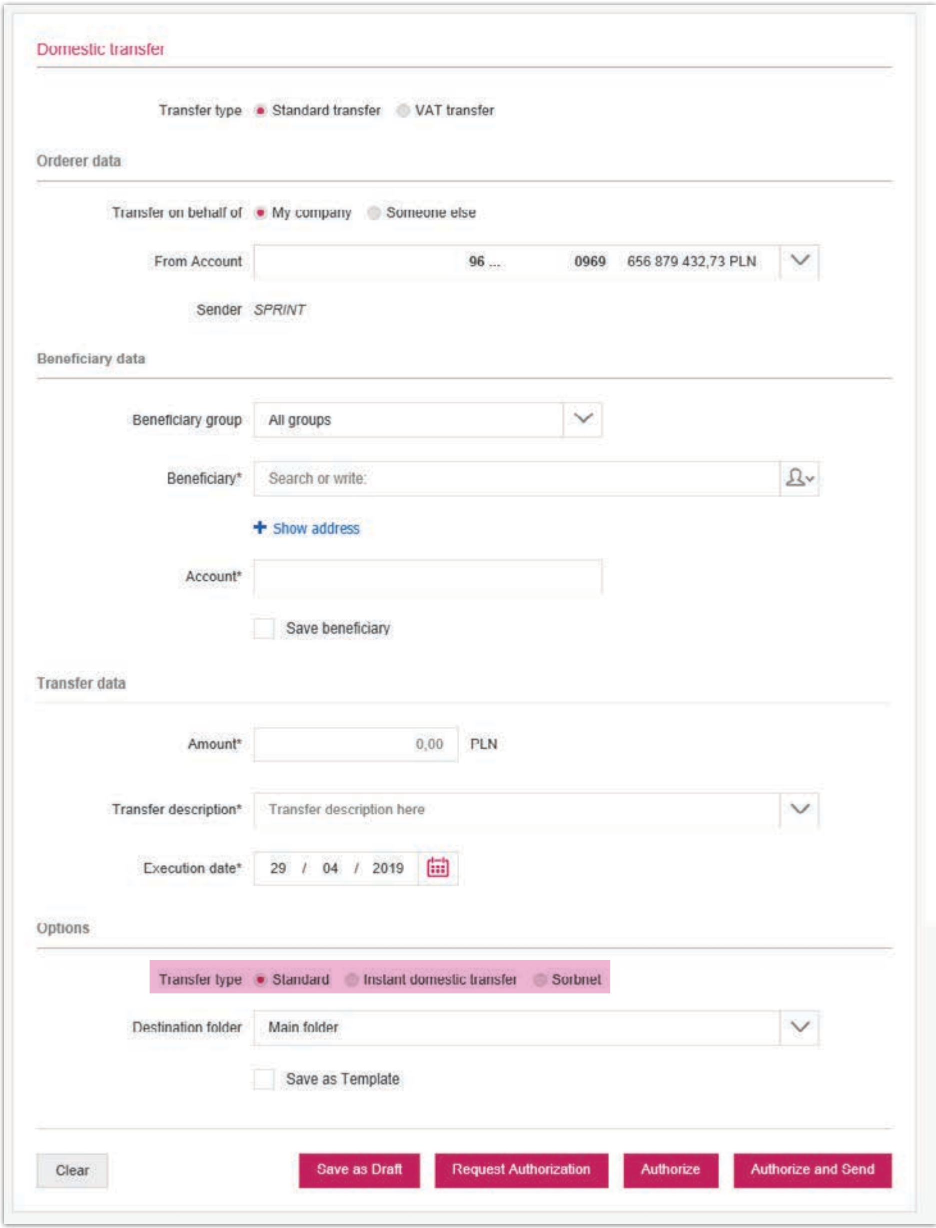
Carrying out the action depends on rights of the Millenet for Companies system user as well as settings of authorisation rules.
After selecting a particular action the orders are saved on lists in the „Orders management" bookmark and depending on it will have an appropriate status e.g. "awaiting authorisation".

Payments

The Payments tab is used for preparing transfers. Millenet enables to execute various types of transfers:

- Domestic/SORBNET/instant
- Internal
- to the Tax Office/instant
- to ZUS/instant
- Foreign
- Postal Order
- Electronic Cash Withdrawal
- Direct Debit
- Open cash withdrawal transfer

Domestic Transfer

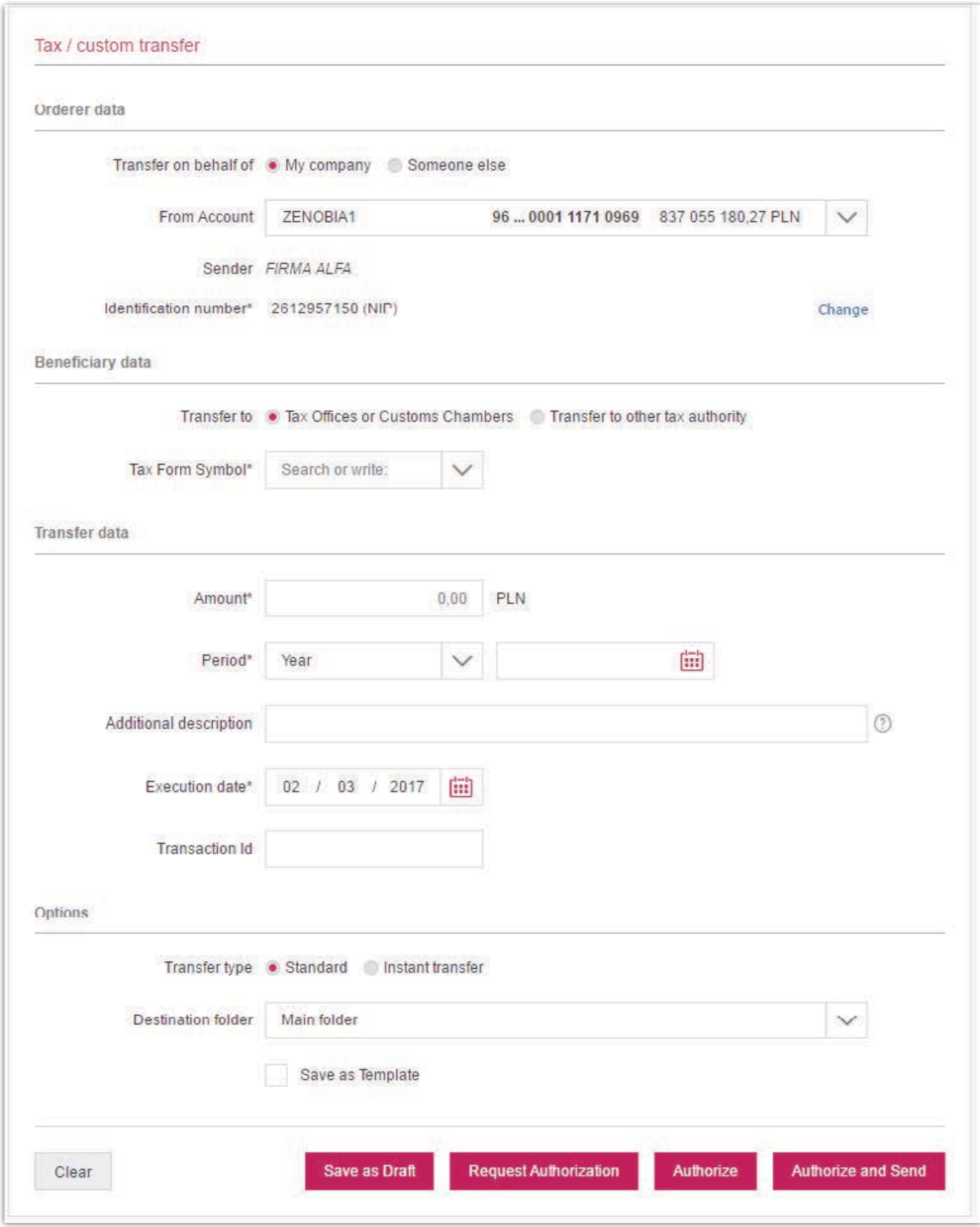


To order a new transfer go to the Payments Tab. In Millenet for Corporates you can order the following types of transfers:

A domestic transfer can be ordered in three modes:
Standard – orders below 1 mln PLN settled in three sessions during the day;
Instant transfer – transfers below 100 thous. PLN executed in real time in the Express ELIXIR system.
SORBNET – high amount real time transfers (above 1 mln PLN), and also other domestic transfers, which have been declared for settlement in this mode.

Tax / custom transfer

It is possible to perform a tax transfer to the Tax Office or pay tax due to another tax organ, e.g. land tax for the Municipal Office:



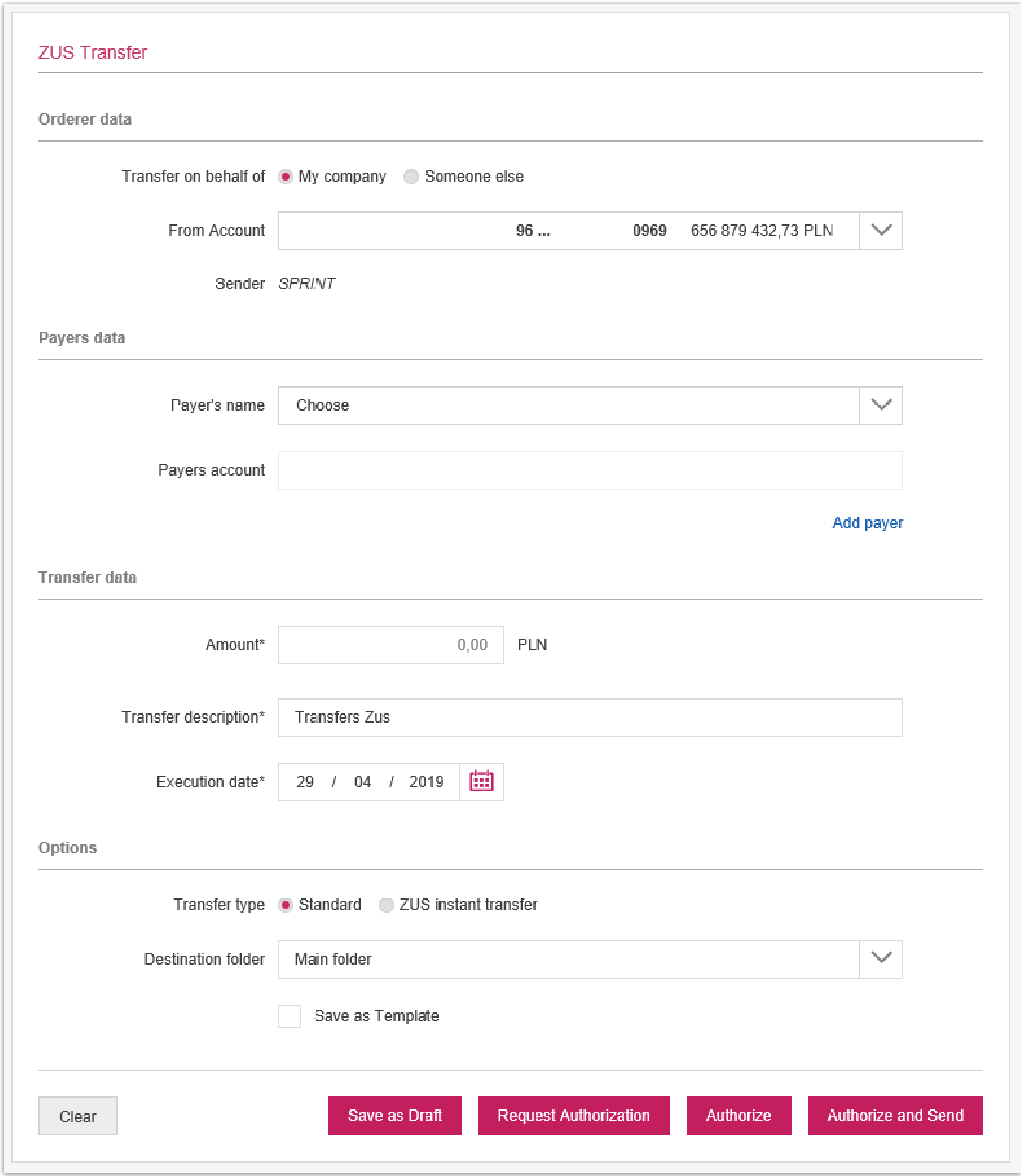
Tax / custom transfer can be ordered in two modes:
Standard – orders for Tax organs settled in three sessions during the day; irrespective of the amount.
Instant transfer – transfers below 100 thous. PLN executed in real time in the Express ELIXIR system.

Transfer to ZUS (Social Insurance)

The form of a transfer to Social Insurance allows to simultaneously order four payments – premiums to:

- **Social insurance**
- **Health insurance**
- **Labour fund and Guaranteed Employee Insurance Fund**
- **Bridge Pensions Fund**

After ordering payments to ZUS, each of them will be displayed as a separate transfer in the Orders Management tab.

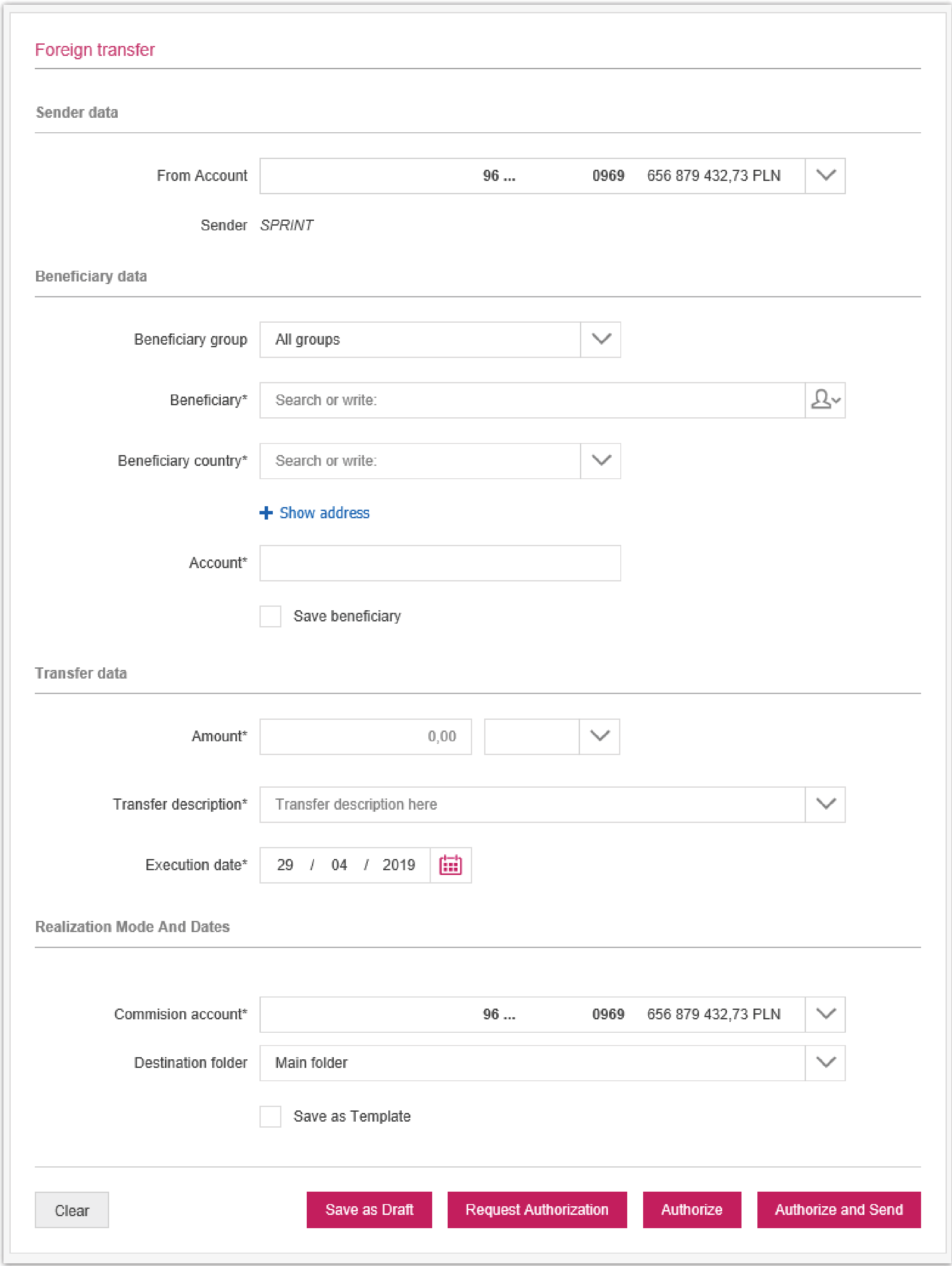


ZUS transfer can be ordered in two modes:
Standard – orders to ZUS settled in three sessions during the day; irrespective of the amount.
Instant transfer – transfers below 100 thous. PLN executed in real time in the Express ELIXIR system.

Foreign Transfers

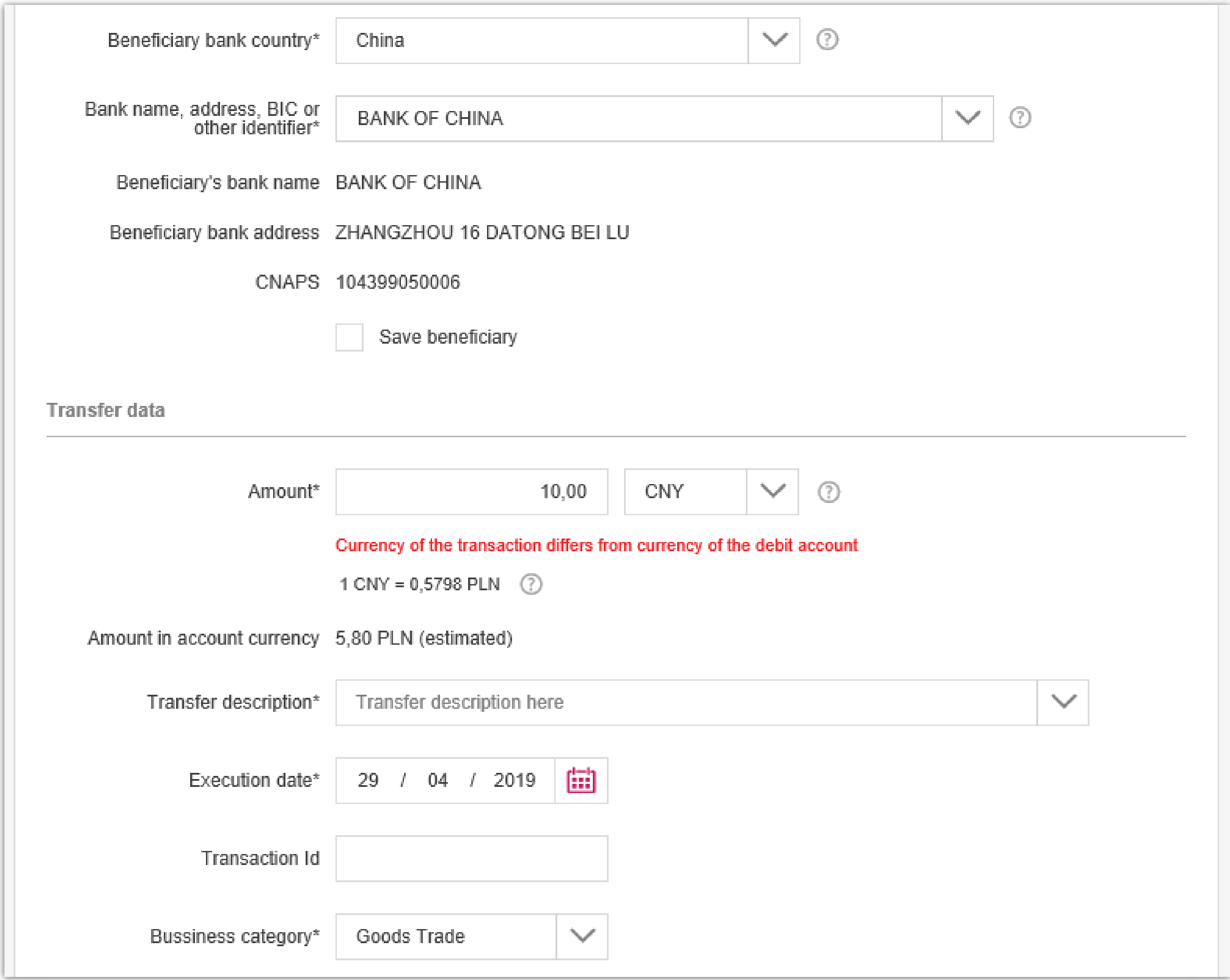
FX or PLN orders to foreign banks and FX orders sent to another domestic bank are executed as foreign orders. FX transfers within Bank Millennium must be ordered as domestic payments by using a domestic payment format.

When ordering a foreign transfer you do not need to select on your own the system in which the transfer will be executed. The Millenet system will do it for you - it will decide if the payment should be executed in the SEPA, SWIFT or TARGET2 system (foreign transfers in EUR will be executed real time). The cheapest and the fastest form of executing transfers will be automatically selected depending on entered data.



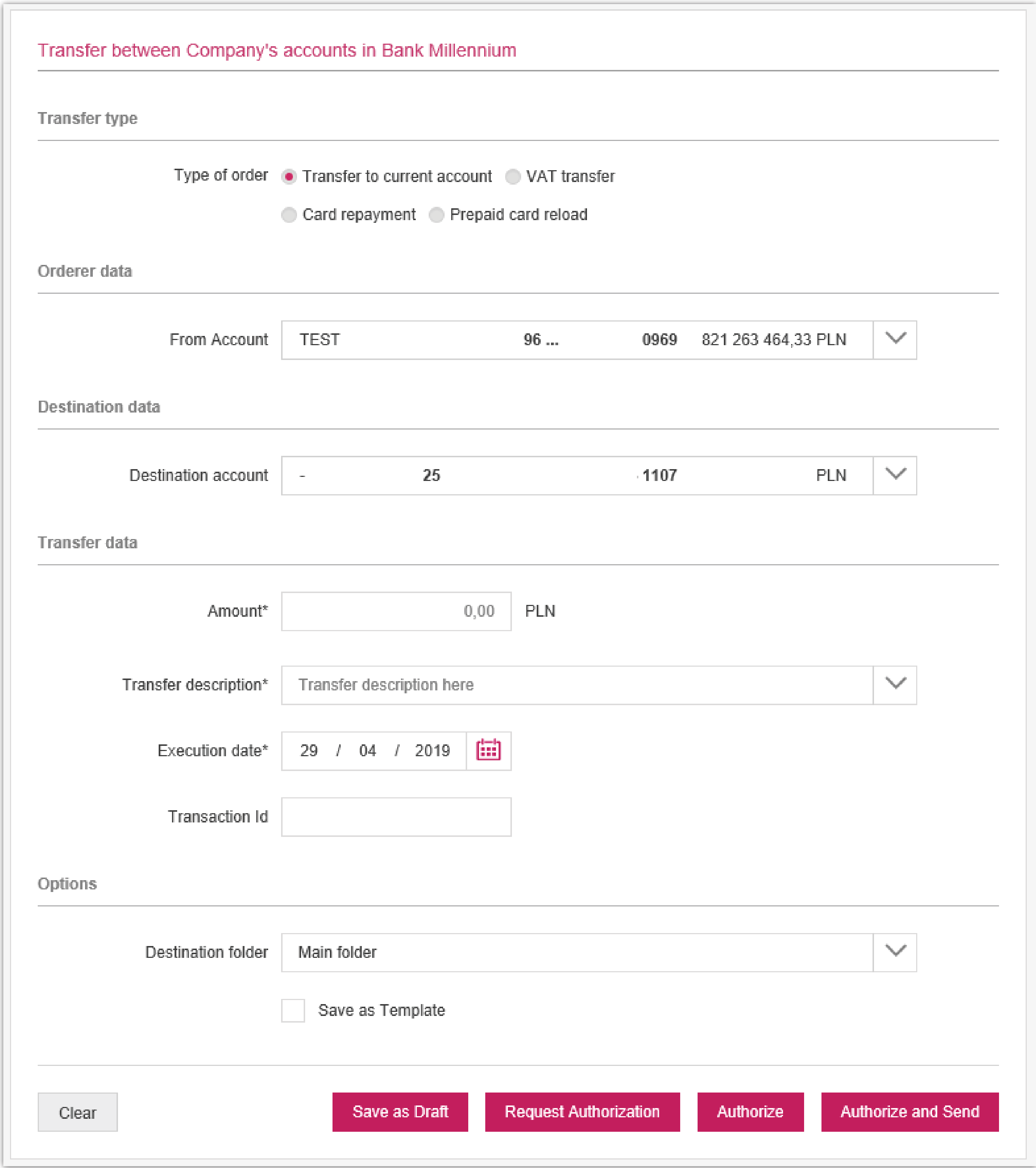
A foreign transfer can be executed in one of three modes:
- **Standard** - value date D+2 or D+1
- **Urgent** – value date D+1
- **Express** – value date D

Transfers may also be sent in CNY (Chinese yuan, yuan renminbi). The Millenet system will automatically check if CNAPS Chinese bank codes are correct and thus information about the recipient's bank will be provided automatically without the need for the User to enter the data manually. Moreover in case of transfers to China the transfer form will use a roll-down list to suggest the business category required by Chinese banks.



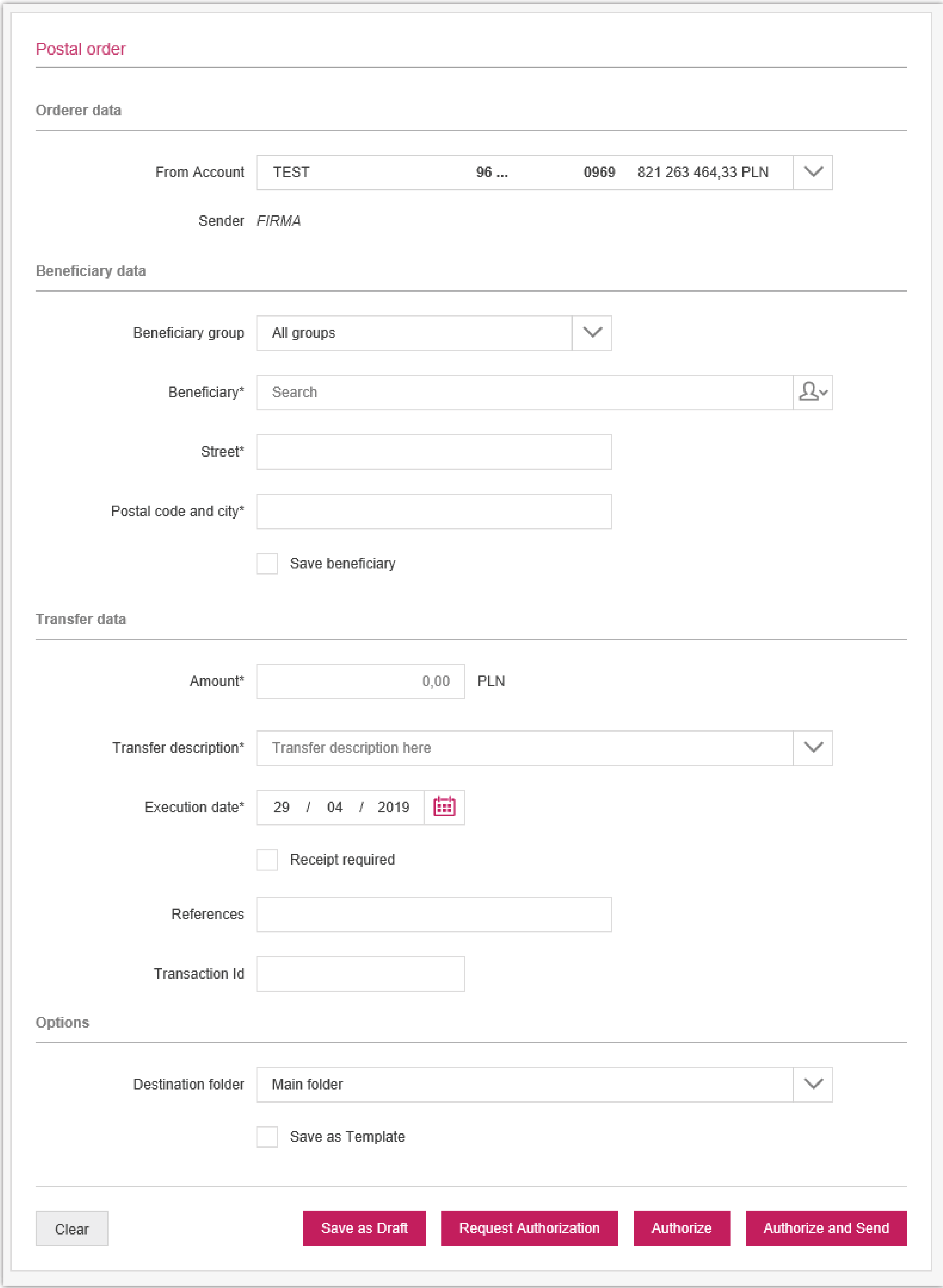
Internal Transfer

Internal transfers are real-time transfers between accounts of a company – ordered in any currency.
From the internal transfer form you can:
- Make a transfer between company's current accounts
- Repay charge/credit card's debt
- Reload prepaid card's account



Postal Order

Use this option to perform settlements with counterparties who do not have a bank account without a visit to a post office branch. Orders submitted by 10.00 are executed by the Bank on the same business day.

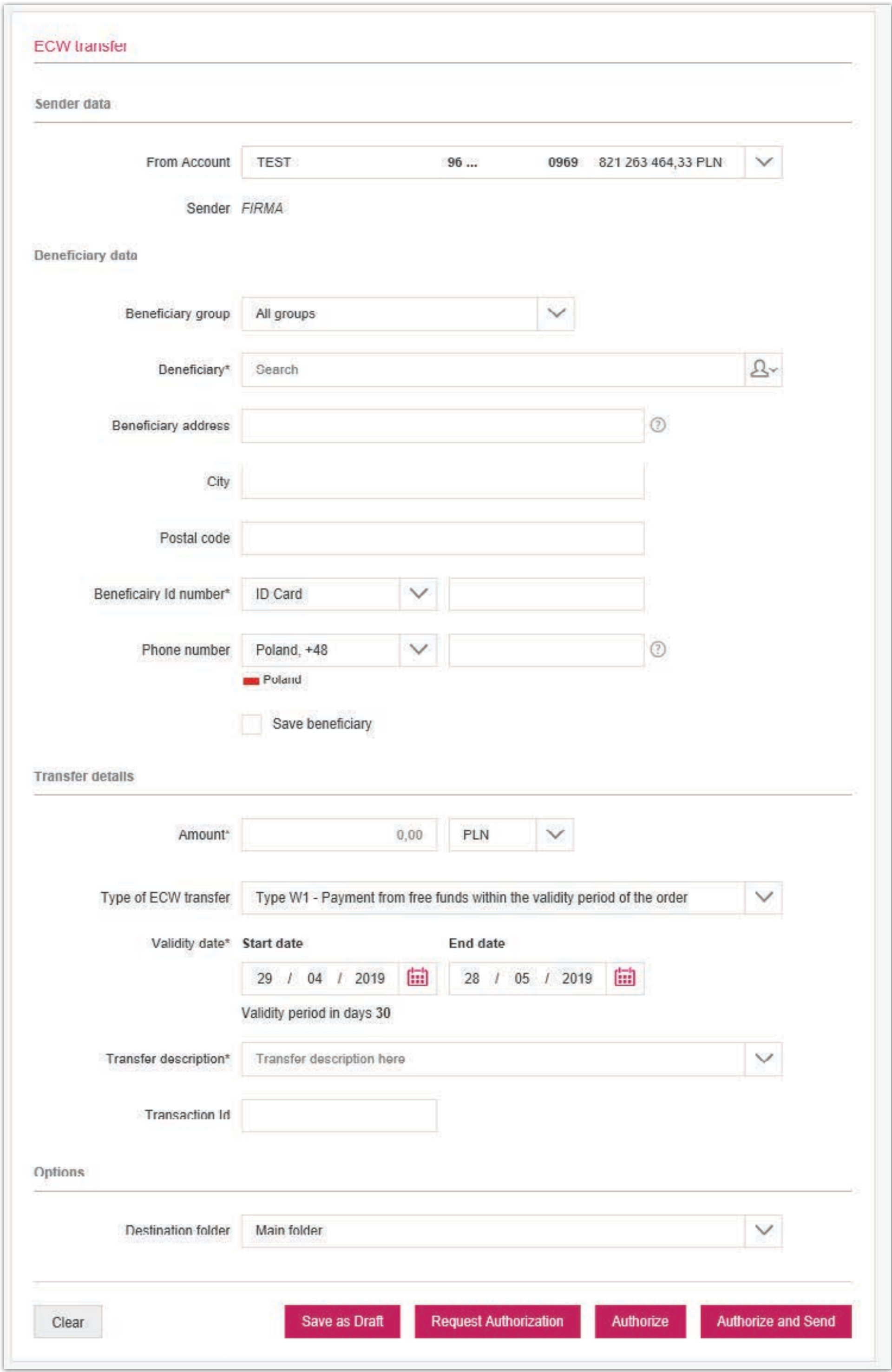

Postal order
Orderer data
From Account
TEST
96 ...
0969
821 263 464,33 PLN
Sender
FIRMA
Beneficiary data
Beneficiary group
All groups
Beneficiary*
Search
Street*
Postal code and city*
Save beneficiary
Transfer data
Amount*
0,00
PLN
Transfer description*
Transfer description here
Execution date*
29 / 04 / 2019
Receipt required
References
Transaction Id
Options
Destination folder
Main folder
Save as Template
Clear
Save as Draft
Request Authorization
Authorize
Authorize and Send

Electronic Cash Withdrawal (ECW)

Just like the postal order, the electronic cash withdrawal allows you to settle up with recipients who do not have a bank account or the number of their account is unknown to you. This type of payment is available only by means of the Millenet internet banking system, and a withdrawal by a recipient is possible in any Bank Millennium outlet.

To order ECW in Millenet:

- select your account in any currency
- provide full name and ID number of counterparty (you don't have to provide his/her domicile)
- select amount and currency of withdrawal (PLN, EUR, USD, GBP, CHF)
- for W1 type (see below), the currency of the debited account does not have to be the same as the withdrawal currency
- decide from which date and for how long the order will be waiting for counterparty to be collected
- provide counterparty's mobile number - the recipient will receive an SMS once ECW is ready to be collected
- decide if the amount should be debited from your account immediately or on the day of withdrawal

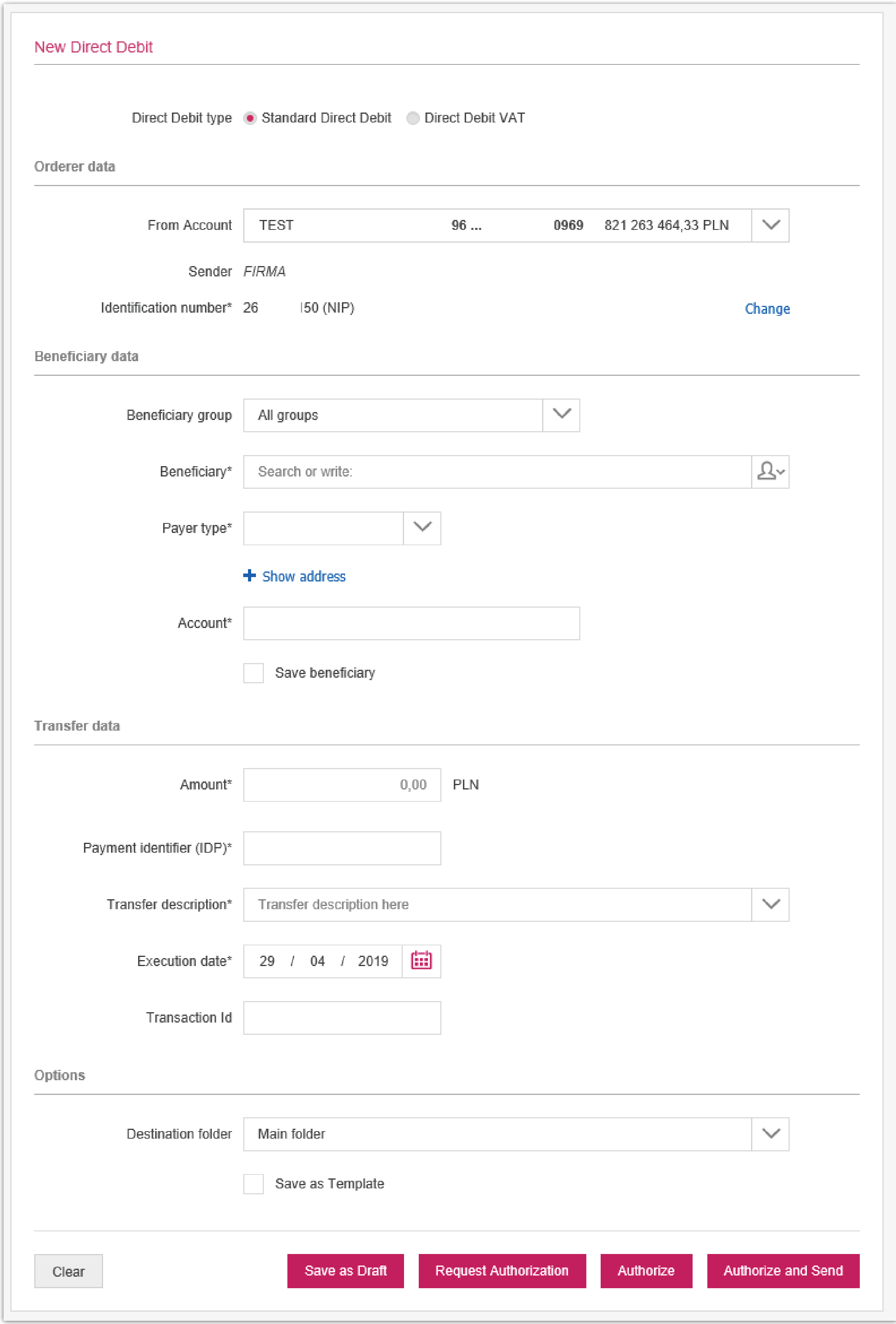


There are available four different types of ECW orders, which helps the management of withdrawals and adjusting withdrawals to current needs and obligations:

- **Type W1** – the payment will be executed from available funds in the period of order validity
- **Type W2** – funds for executing withdrawals will be blocked as of the day of order validity
- **Type W3** – funds for executing a payment will be blocked on the day of the declared date
- **Type W4** – the account will be burdened by the amount of payment on the initial day of order validity.

Direct Debit

Thanks to this service you have the possibility of debiting an account of your counterparty – the payer. Moreover, Millenet for Corporates offers the service of authorisations distribution – exchange of files of consent to debiting accounts (service available in the Settings > Consent Files Exchange.



Each order in Millenet for Corporates can be sent with a **future execution date**

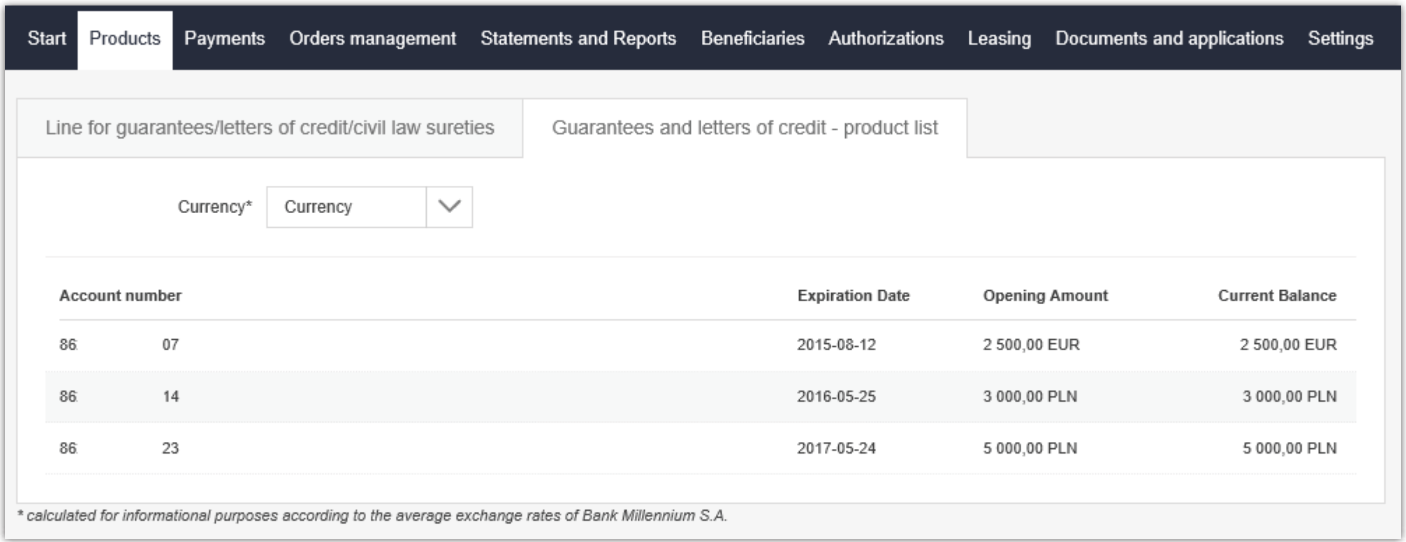
After the correct filling out of the form, in order to continue the order execution process one should perform one of the **actions available on the pull-down list**, on the right bottom corner of the screen with the transaction form:

- Save as working payment
- Save as template
- Transfer for authorisation
- Authorise
- Authorise and send

The execution of an action depends on the rights of the user of Millenet for Corporates and settings of the authorisation rules [see: rights and authorisation rules in Millenet for Corporates]
Orders after the execution of a selected action shall be saved on the lists in the „Orders Management" tab – this tab is used for management of payments in Millenet for Corporates.

Lines, guarantees, letters of credit

Products > Lines, guarantees, letters of credit bookmark
Using this option you will display information concerning amount of granted limit, its use and funds remaining available. Additionally in the Guarantees and letters of credit - product list bookmark you will display the list of accounts, which you have in these products. The Currency option allows the list to be arranged in terms of the currency, in which the guarantee/LC was granted.



Payments Management

Payments in Millenet for Corporates are managed from the level of three lists with orders:

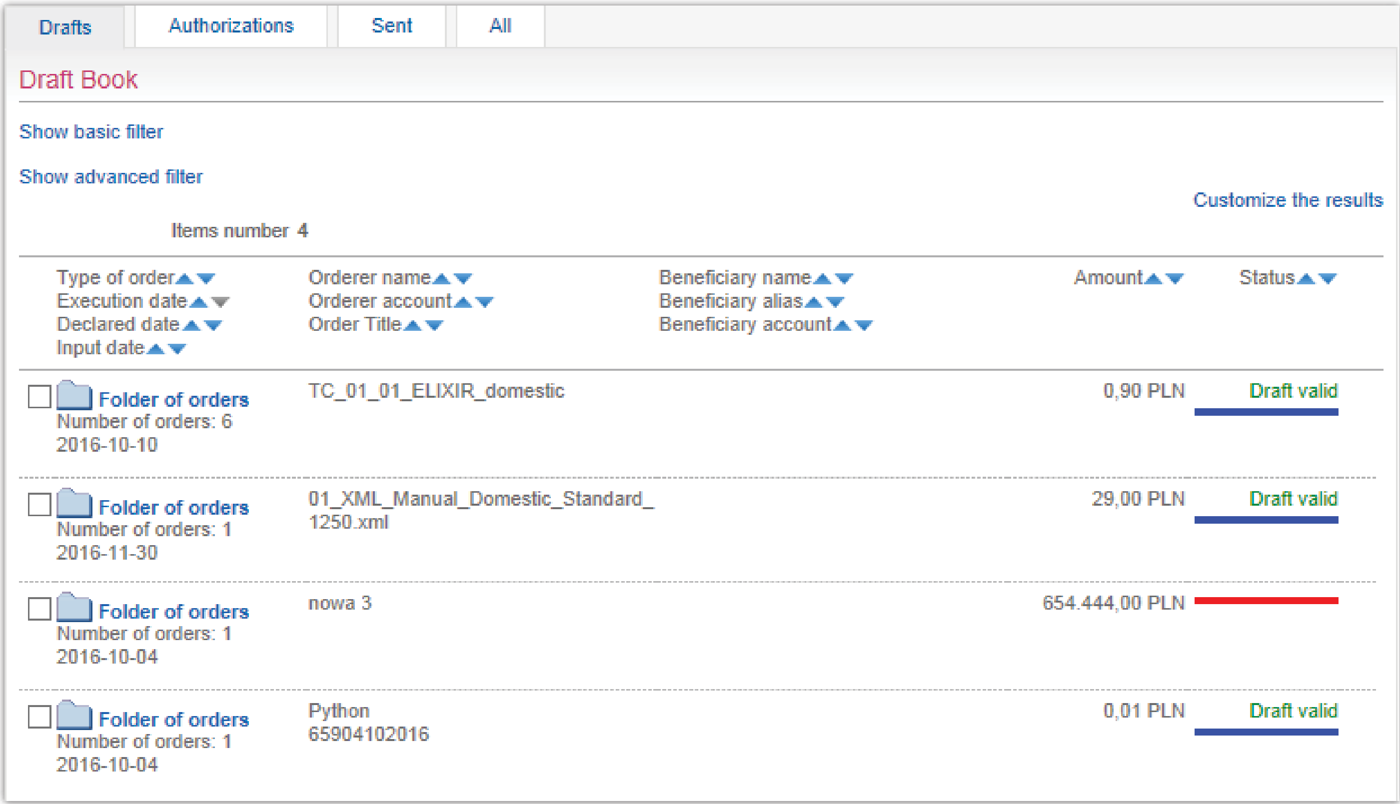
- Working payments
- Authorisations
- Sent

The fourth list – „All" gathers all the orders from all the above-mentioned lists.
Each order on one of the lists in the Orders Management > Payments Management tab has an appropriate status which depends on the stage of executing the process of its execution.

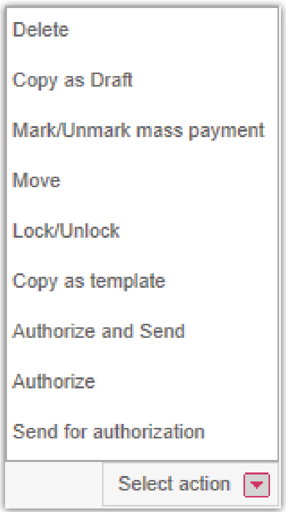
Orders Management > Payments Management > Drafts this is the place for storing all the orders and folders prepared for sending to the Bank created individually in the Millenet system or created as a result of importing orders from files for which there has been executed the action „Save as Draft"; additionally this option will contain all orders or folders where there has been used the „Copy as Draft" action and orders rejected in the process of authorisation and those removed.

Orders on this list may have the following statuses:

- **Draft valid** – the prepared working version does not contain errors and can be authorised as is and sent for execution.
- **Draft invalid** – prepared working version contains errors and must be corrected in order to authorise or send it for execution.
- **Authorisation Refusal** – on the order there has been executed the „Refuse Authorisation" action
- **Deleted** – on the order the „Delete" action has been executed



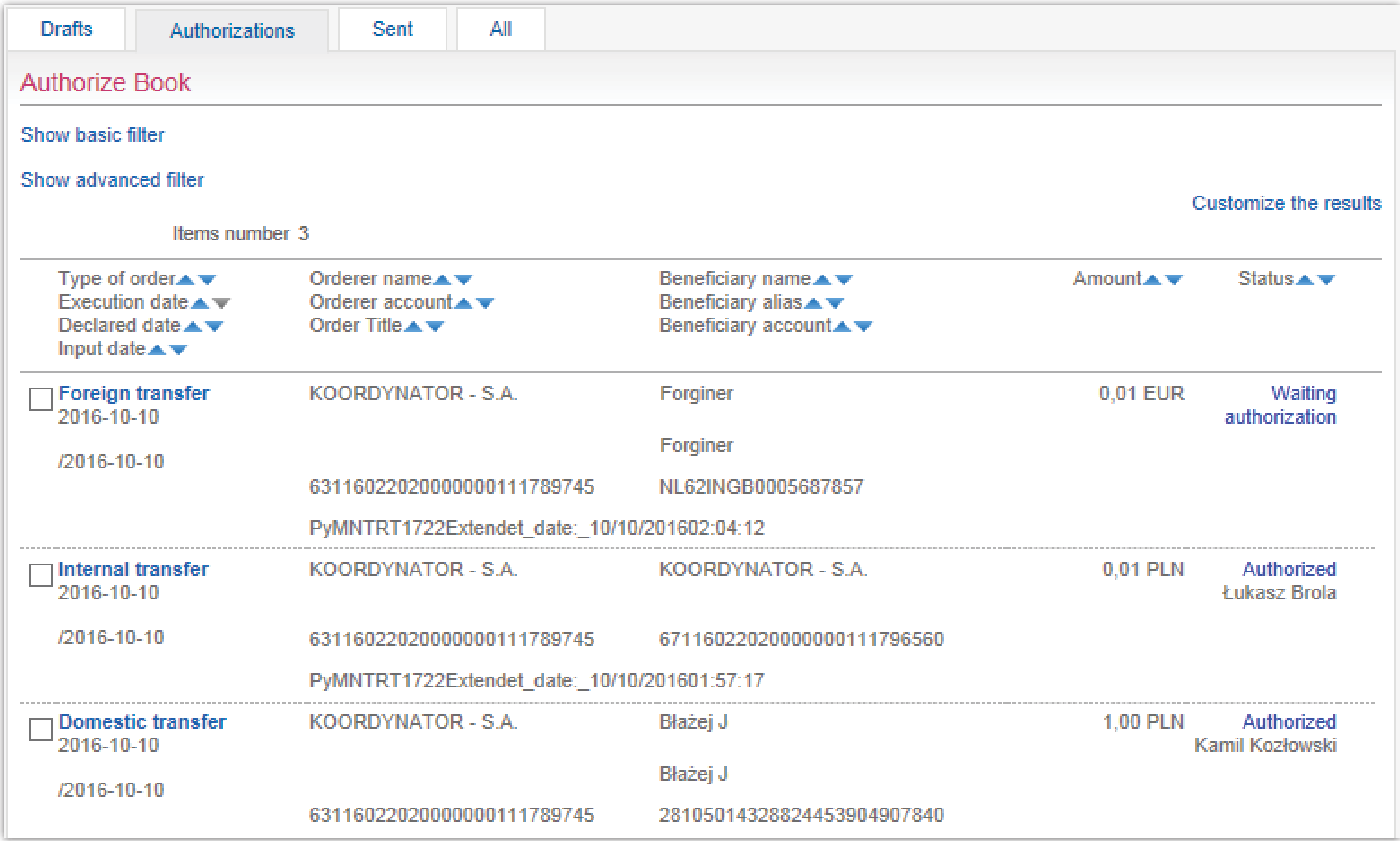
Actions available in the „Drafts” tab



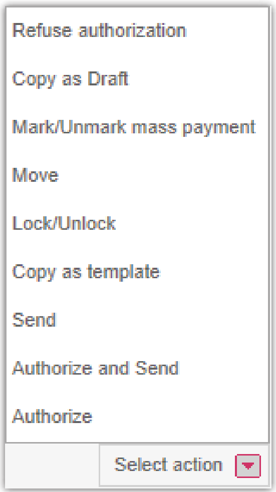
Orders management > Payments management > Authorisations – this list presents orders pending authorisation and fully automated + awaiting sending to the Bank.

Orders on this list can have the following statuses:

- **Waiting Authorisation** – the order has not yet been authorised
- **Partially Authorised** – the order has been authorised, but the rule requires more than one signature in order to fully authorise the order
- **Authorised** – order is signed in accordance with the authorisation rule and can now be sent for execution

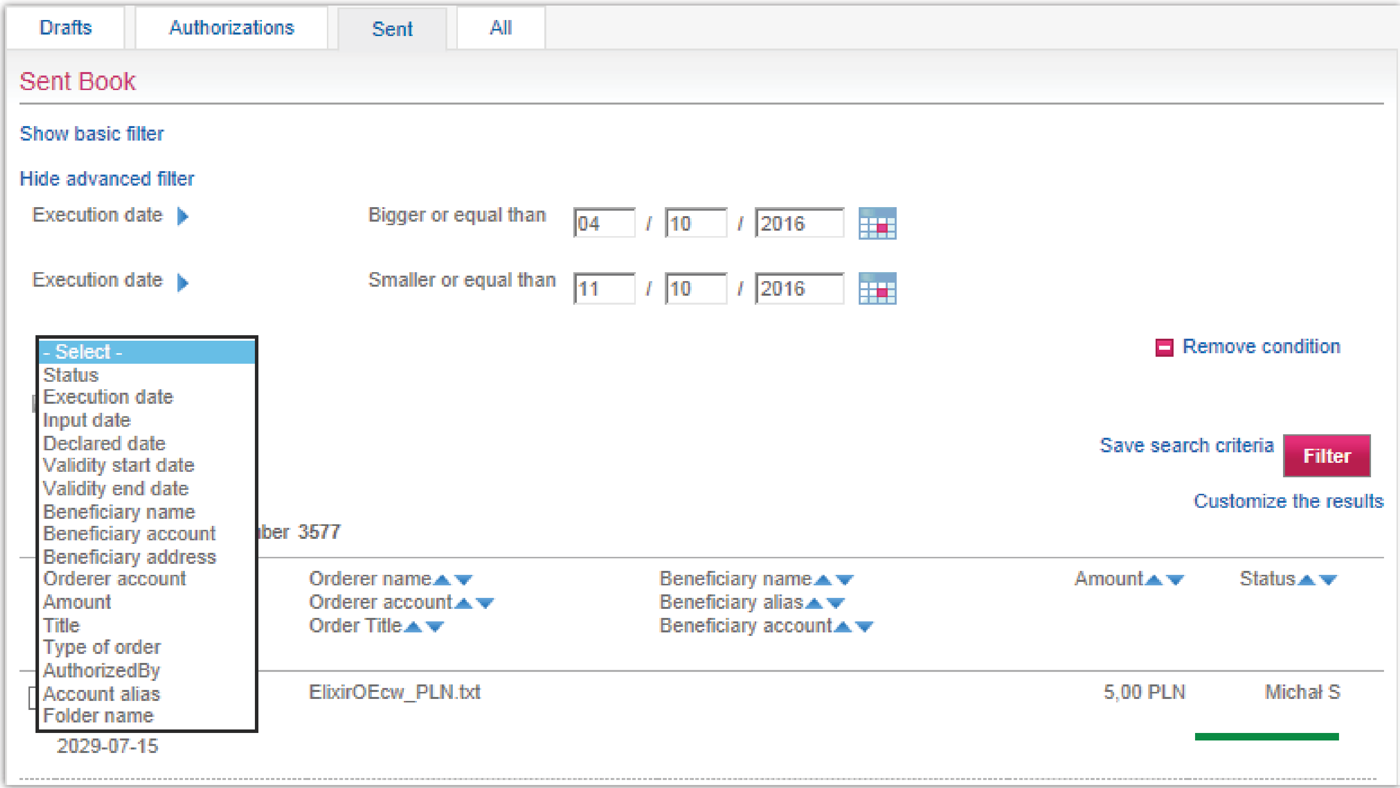


Actions available in the „Authorisations" tab.

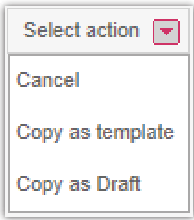


Orders management > Payments management > Sent – The list presents orders sent to the Bank along with current statuses of their execution. The statuses of orders in the folders can be seen by entering the details of a given folder.

- **Processing** – order is currently processed after an action performed on it
- **Waiting for Processing** – order has been placed in a queue for execution, but is not yet processed by the Bank
- **Executed** – order has been executed
- **Rejected** – order sent to the Bank has not been executed, e.g. due to lack of funds, incorrectly given account number
- **Aborted** – order with a future date has been withdrawn on the User's demand, before execution
- **Waiting for Liquidity** – order cannot be immediately executed due to insufficient amount of funds on account – will await inflows which enable its execution
- **Future Date** – order with a future date taken over by the Bank and pending execution.

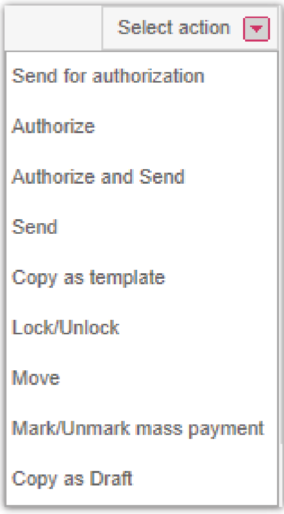


Actions available in „Sent" tab.



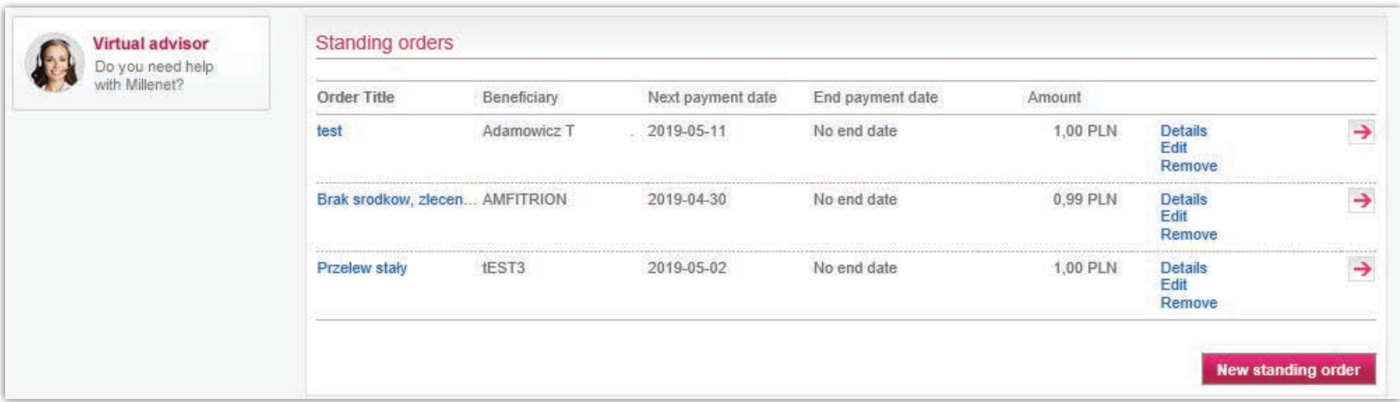
Orders management > Payments management > All – this list includes all the orders from the earlier-mentioned lists – „Drafts", „Authorisations" and „Sent" orders, in all the possible statuses.

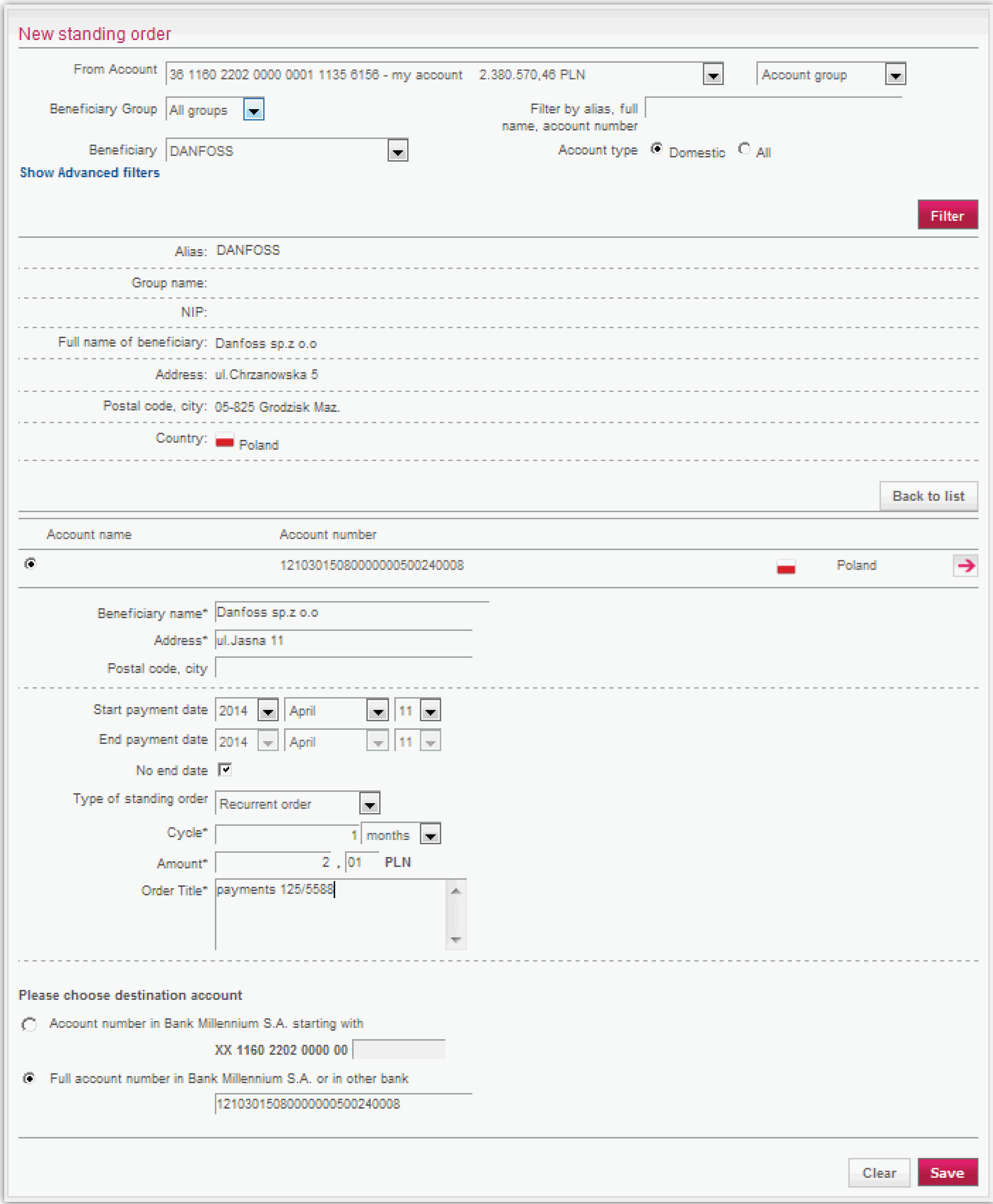
Actions available in the „All" tab



Standing Orders

Orders Management > Standing Orders
The next element facilitating payments management in the Millenet system is the possibility of setting up Standing Orders – in any specified period and time interval.
You can define standing orders for any domestic recipient – the definition of a new standing order is effected from the level of the Orders Management > Standing Orders > New Standing Order





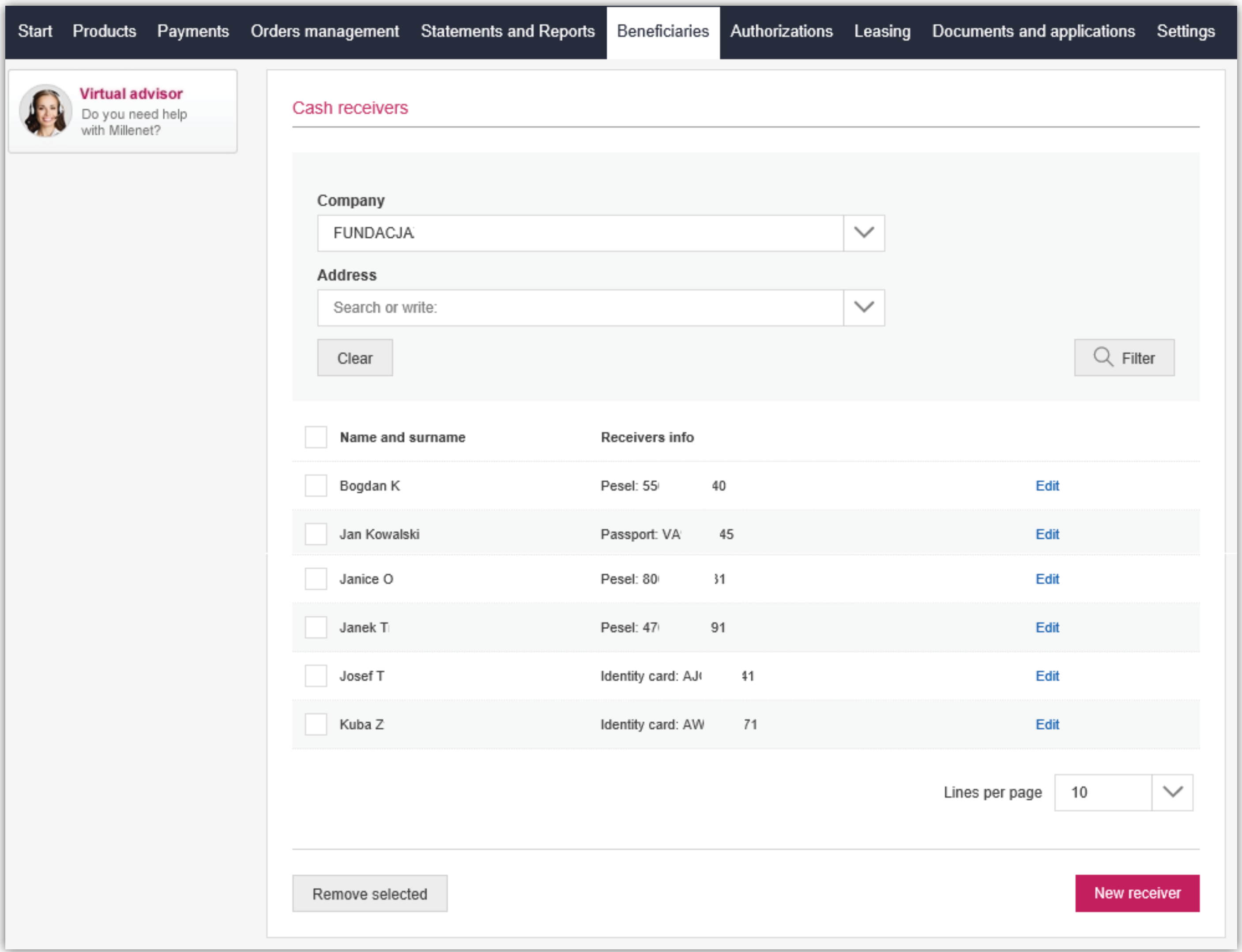
Please note!

The editing and removing of a standing order require the authorisation of other Users, if rules have been established. You can edit and remove only standing orders which have been defined via Internet.

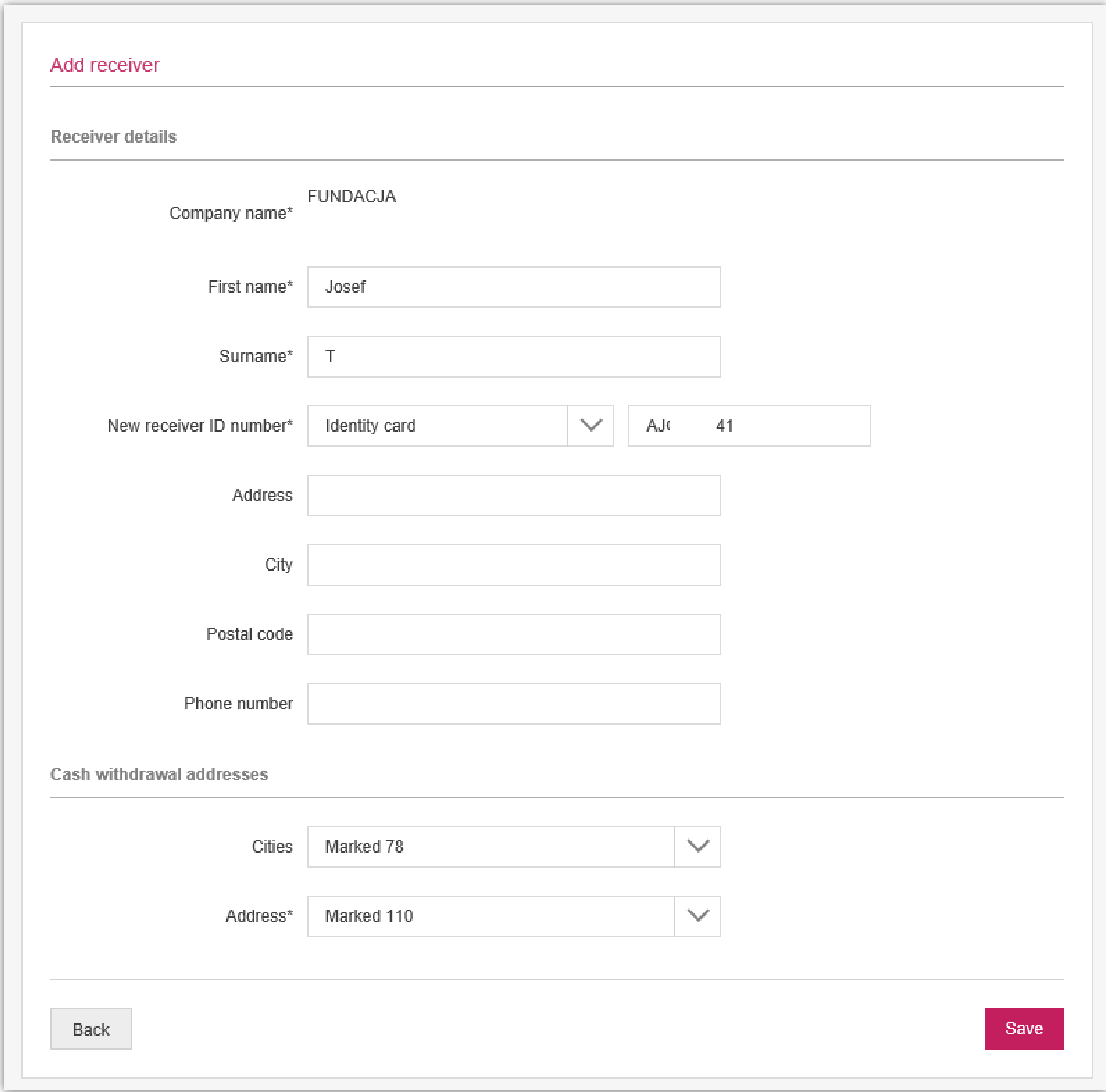
Ordering open cash withdrawals

Creating a list of persons collecting the cash

Before preparing the order please define the list of persons authorised to collect cash.
The list is available in the Beneficiaries > Cash receivers option



At the bottom of the screen there is the New receiver button, which displays the add receiver form:



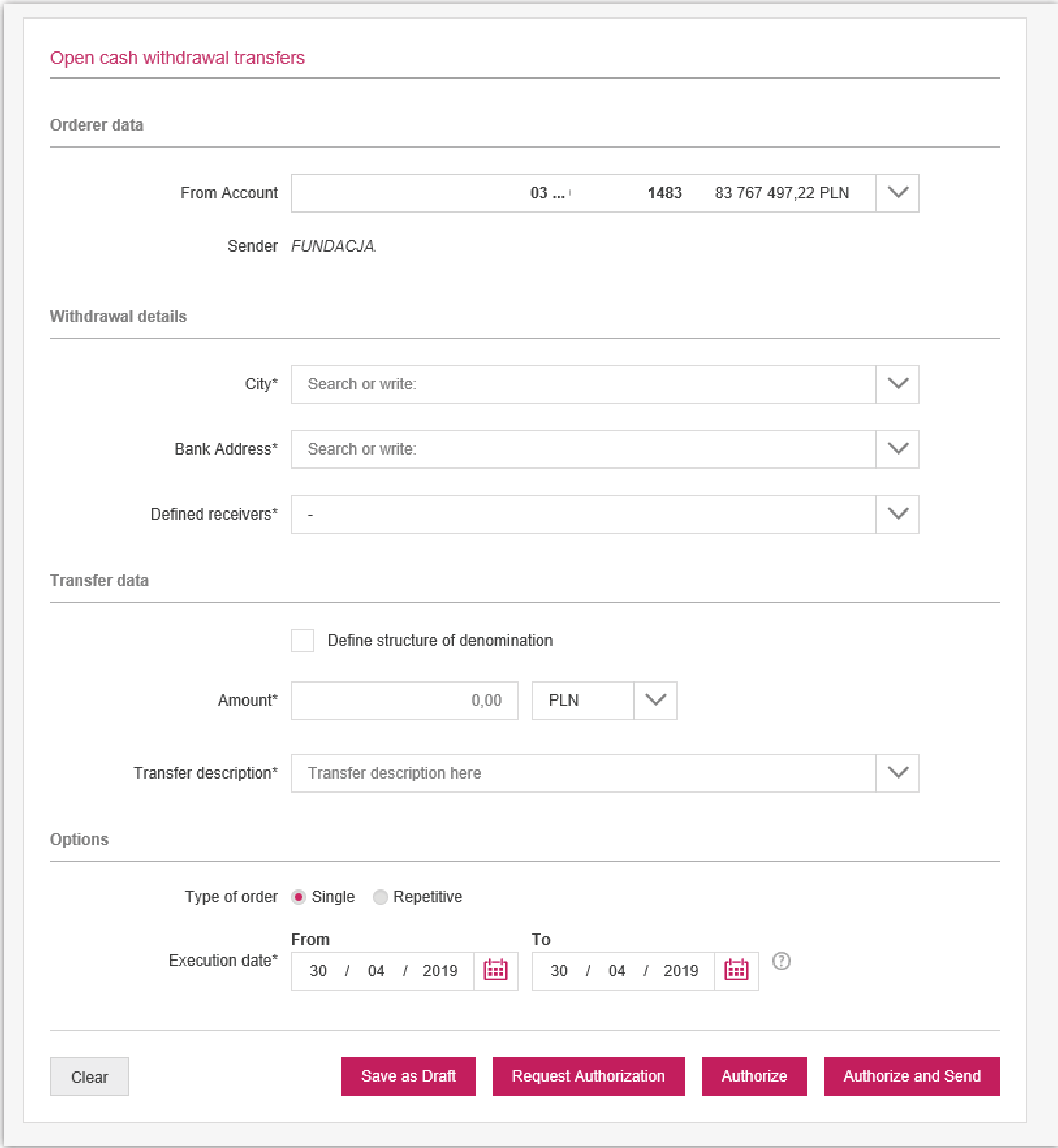
Following data must be provided in the form:

a) Name and Surname
b) Type and number of identity document
c) Place of cash collection

Address and phone number are not required.
It is also obligatory to identify the branches, in which the receiver will be authorised to collect the cash.
Afterr selecting the button Save it is necessary to authorise adding the receiver.

Ordering an open cash withdrawal.
After adding at least one authorised person you may proceed to place the order with the option Payments > Open cash withdrawal transfer

On the displayed form state the following:
a) the account, from which the money will be withdrawn
b) the Bank's branch, in which the withdrawal will be made
c) person/persons authorised to the withdrawal
d) withdrawal amount and currency
e) nominal structure (optional)
f) date of withdrawal of the money or the period, during which the order will remain valid
(only for withdrawals in PLN below 20,000 without a defined nominal structure)



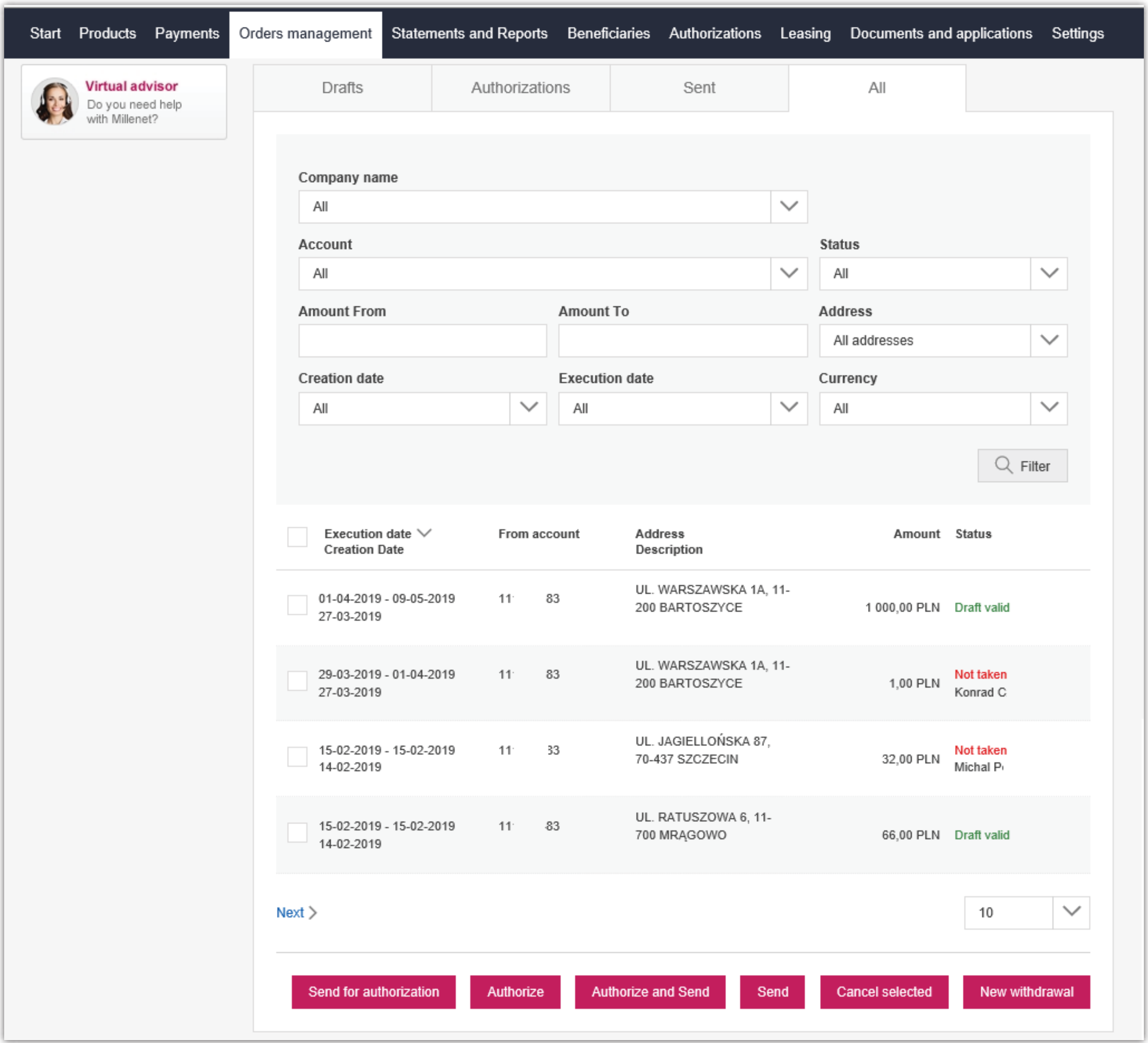
• It is not possible to order an amount in foreign currency, which requires withdrawal in coins
• Placing an order today before the borderline hour (currently 15:30), you can place the order for tomorrow at the earliest and after the borderline hour - for the day after tomorrow.

An order must be authorised to send it to the Bank.

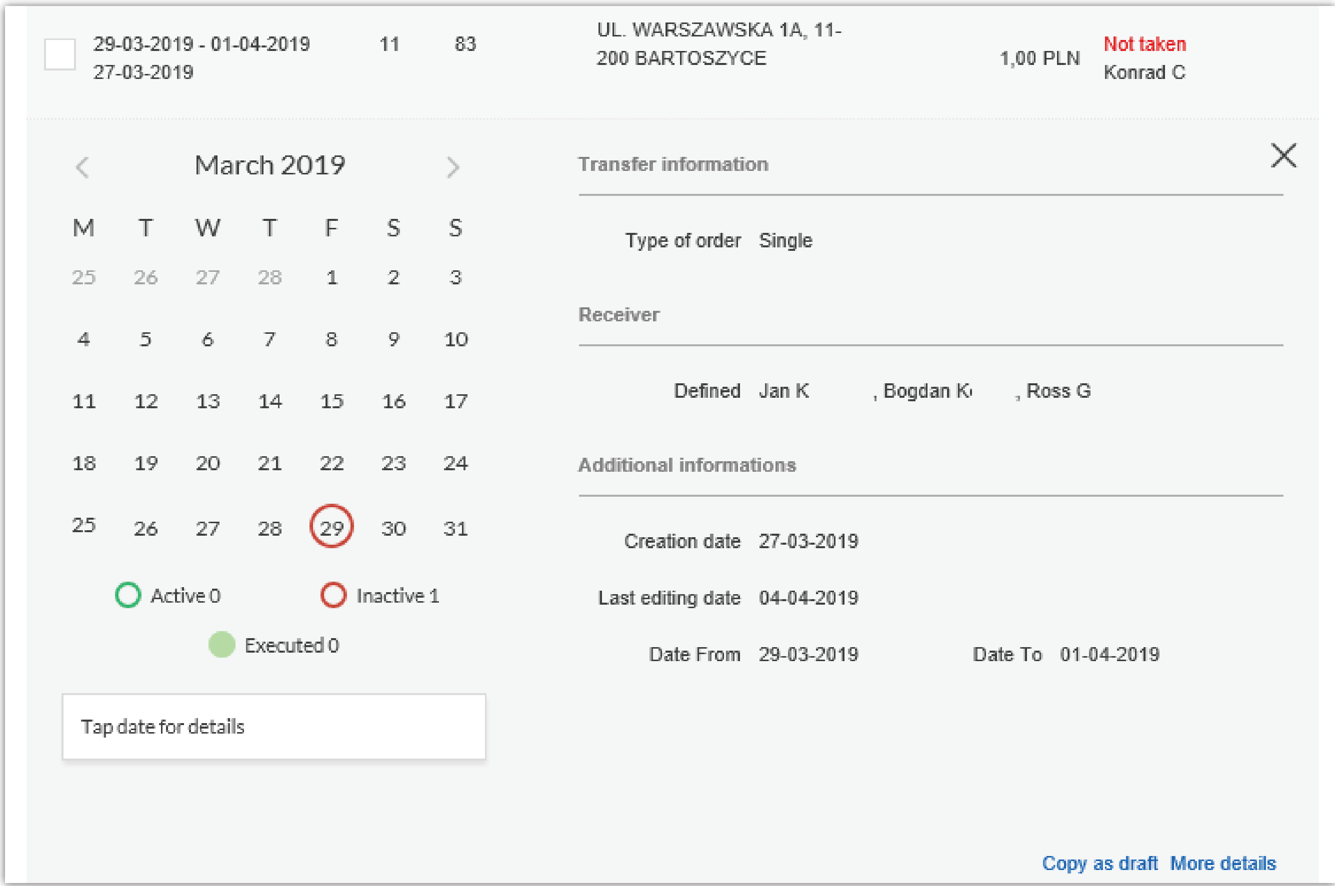
Note: Cash, withdrawal of which was ordered in Millenet for Companies, may be collected only by persons identified in this order. With respect to such orders the following do not apply: "Authorisations of third parties to collect open cash withdrawals", available in the Bank. Also persons listed on the Signature Specimens Card cannot collect it.

Managing cash withdrawal orders.

The list of cash withdrawal orders is available in the Orders management > Open cash withdrawal transfer option
The same rules apply in it as for the Payments management option e.g. for domestic transfers.

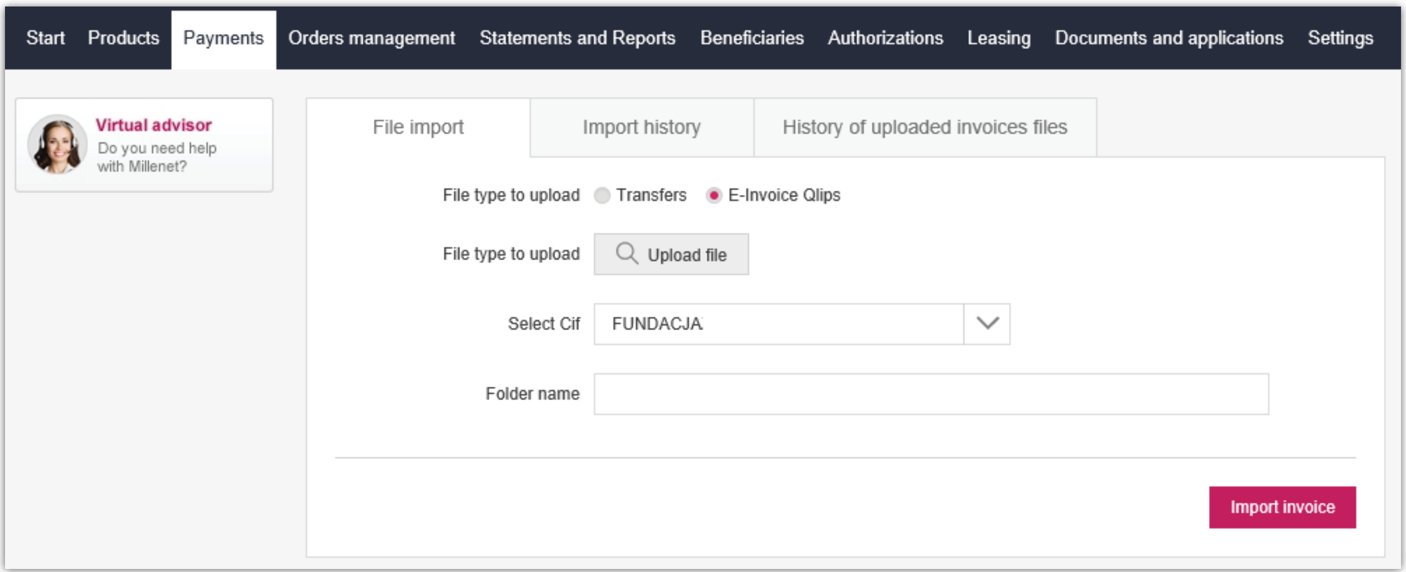


Each order can be expanded to view its details:



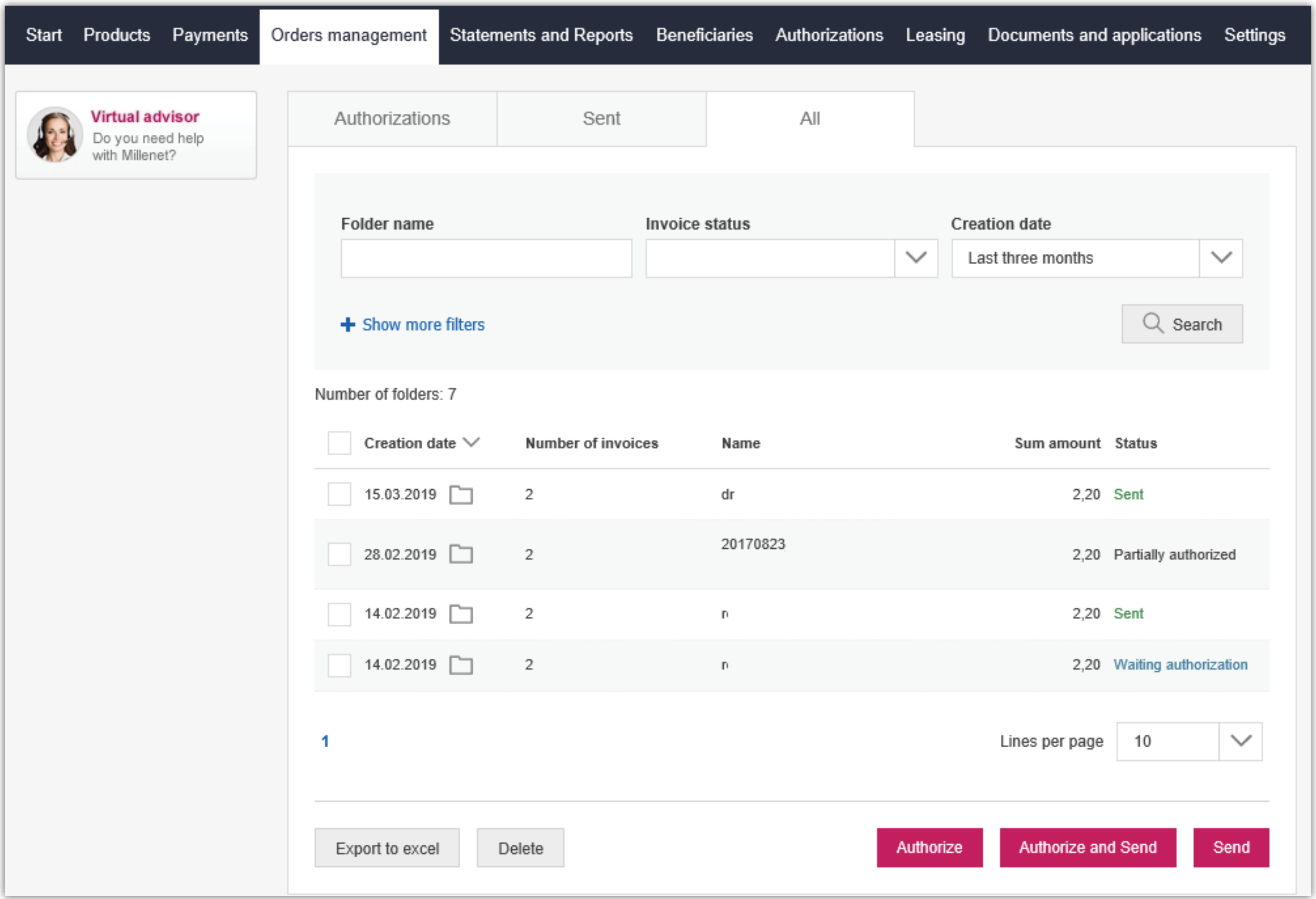
Importing files with invoices

Millenet allows uploading files with invoices for the purpose of presenting them to the payer for payment in E-faktury Qlips service. This option is available in Payments > File import. To import a file with invoices mark the Type of File to be imported E-Invoice Qlips select the appropriate file, state the name of the folder for the uploaded invoices and then select Import Invoice.
Under this bookmark you can also check the history of imported files with invoices.

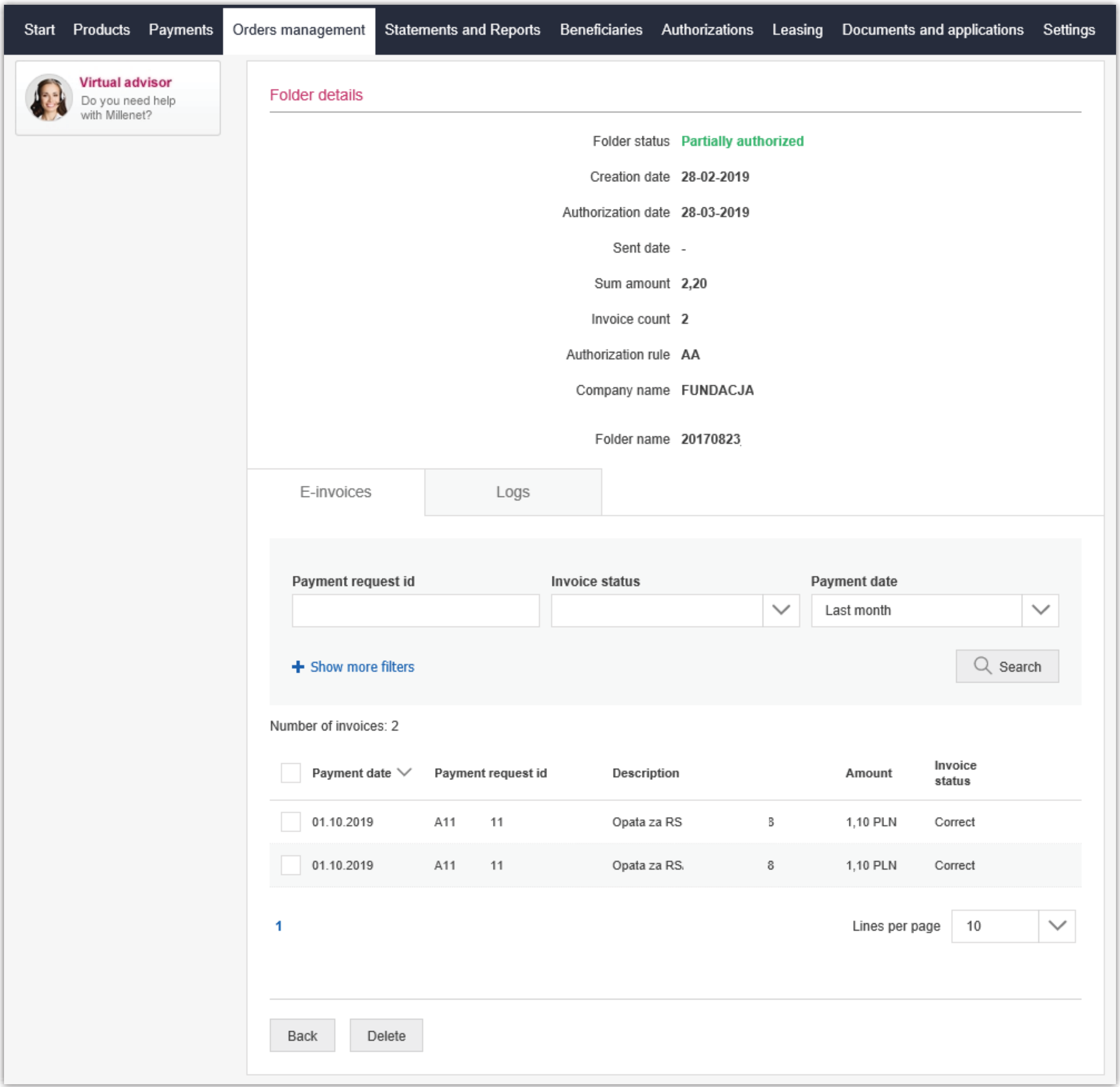


Managing Qlips invoices

You can find the imported invoices in the bookmark Orders management > Qlips Invoicing management. The same rules apply in it as for the Payments management option.



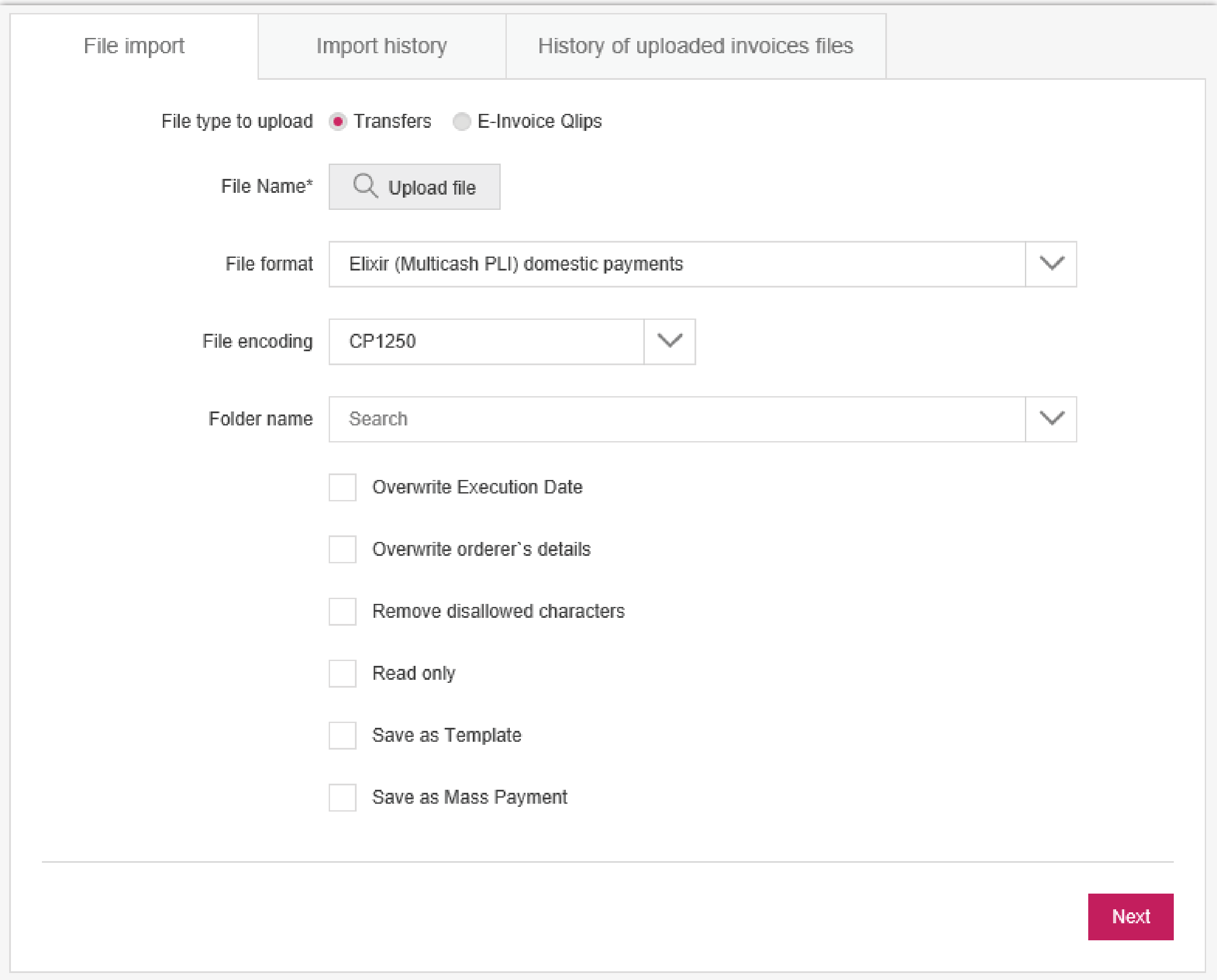
Additionally you can see details of the folders with invoices by selecting the folder you want to see. Details include i.a. list of invoices with their amounts.



Import of files with transfers

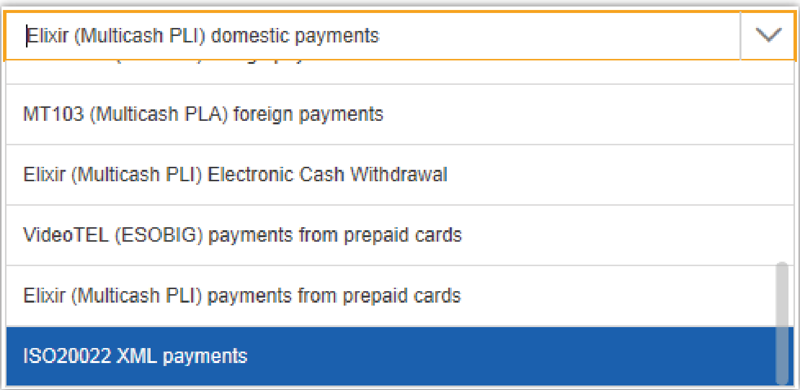
Instead of preparing transfers by introducing all the data manually, you can incorporate in Millenet a file containing such transfers earlier prepared by your F-K system. You will do this by using the option Payments > File Import

File import



It is possible to import files with various types of orders and written in many formats, among others Elixir-0, Videotel, MT-103 or XML (ISO 20022).

List of selected file formats:

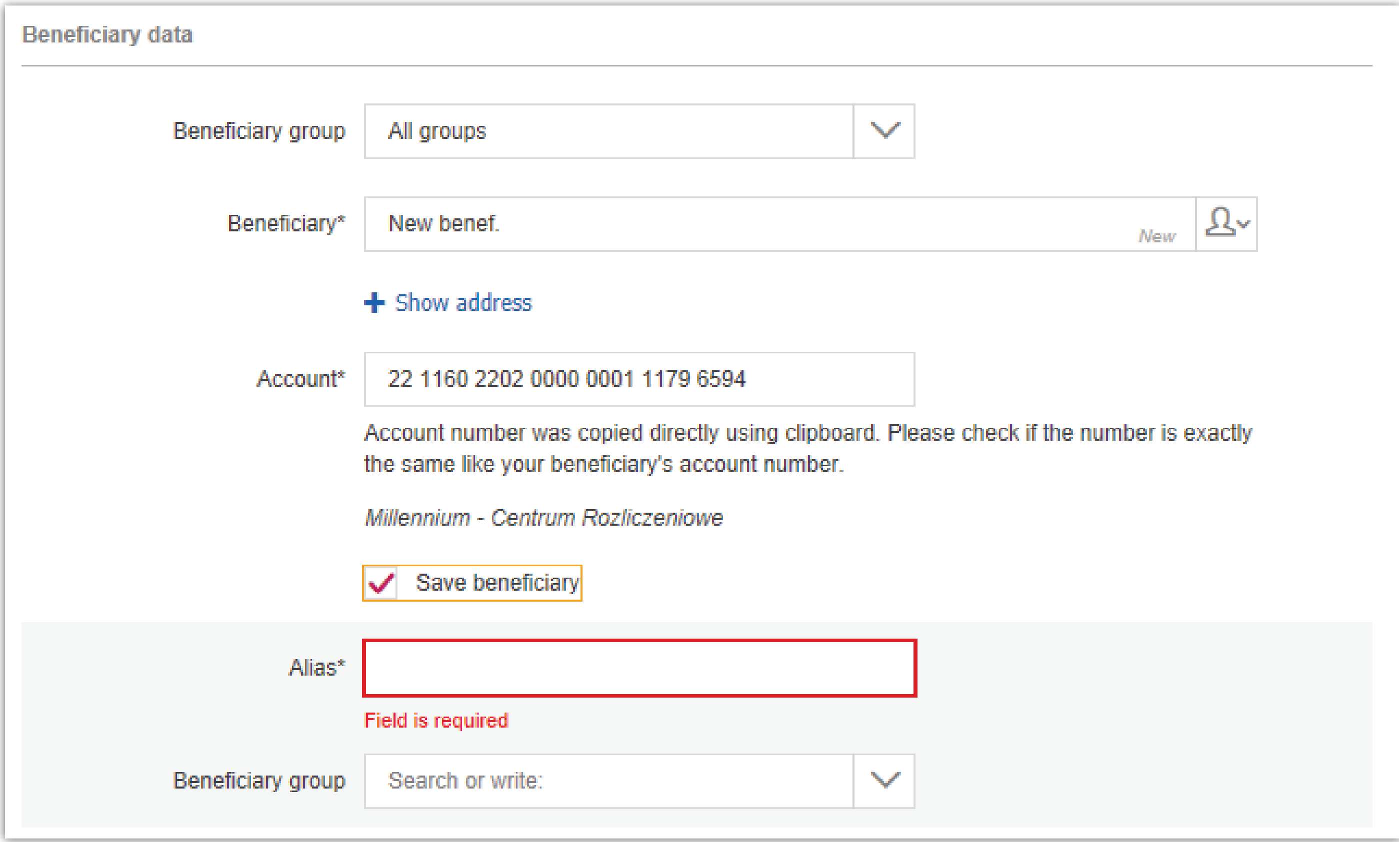


All the orders in the imported file will be entered in the folder whose name is established during an import. The folder after importing is to be found in the Orders management > Payments management > Sent tab where you will be able to authorise and send it.

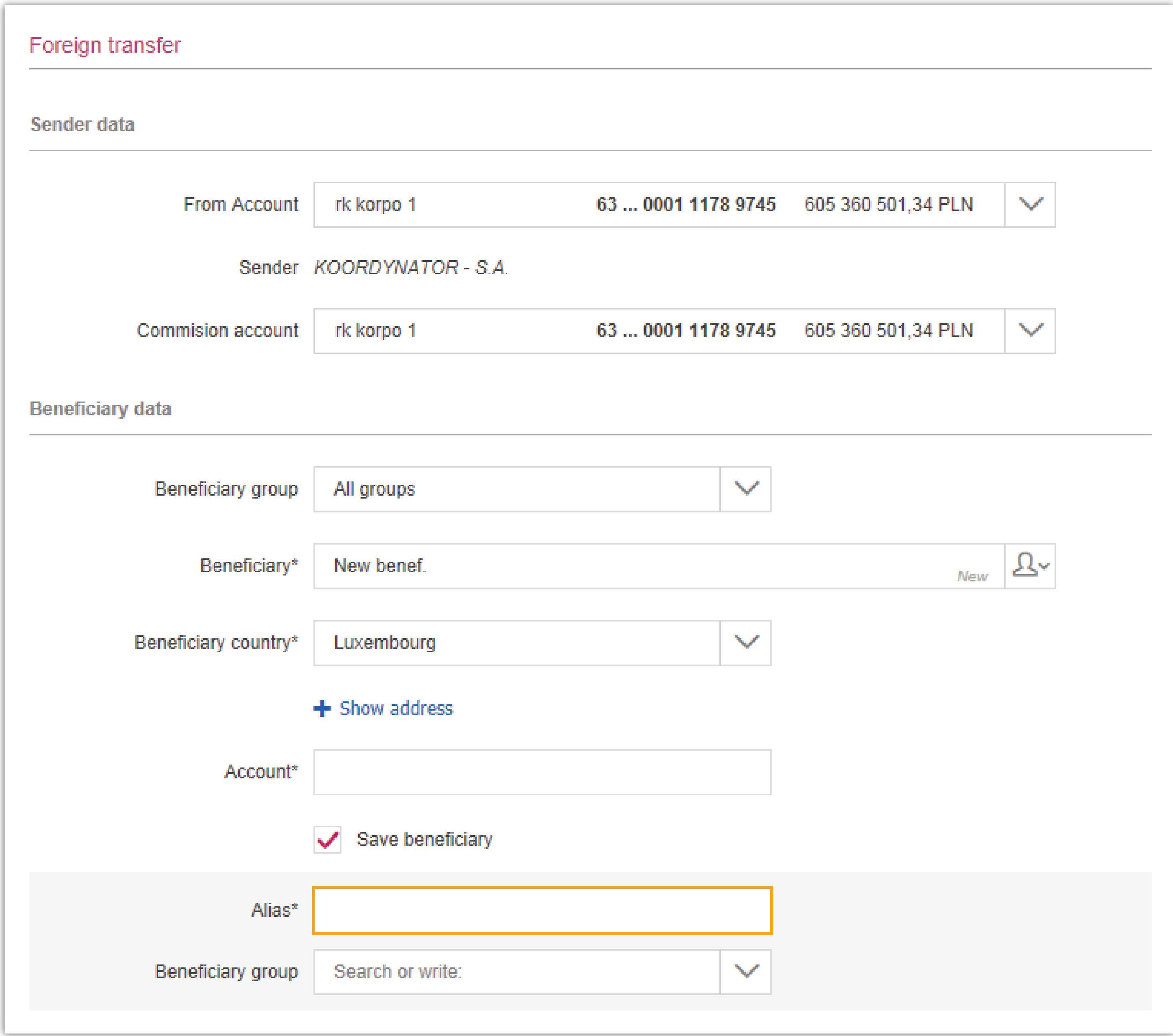
Recipients

When preparing transfers use the list of recipients which you can create in several ways:
- By selecting the option during the preparation of the transfer

Domestic transfer



Foreign transfer



After authorising a transfer with the option thus selected the recipient will be added to the list. When creating a new transfer you will be able to search it by name, short name, name of the group to which it has been added or according to the account number.

The list of recipients can also be supplemented by:

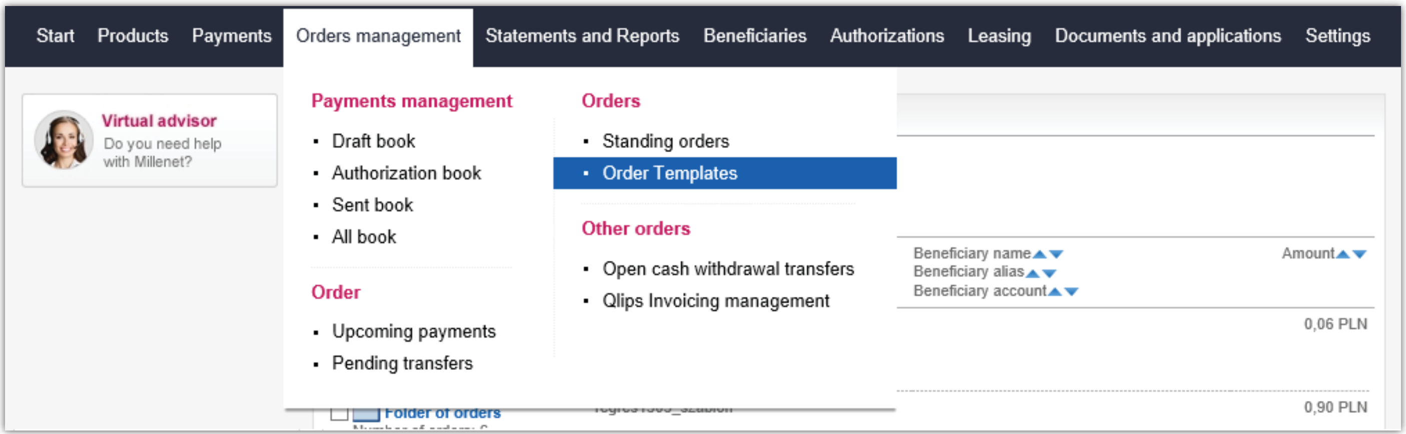
- Using the option: Beneficiaries > Add beneficiary
- Importing the list of recipients by means of the option: Beneficiaries > Import Beneficiary File

The full list is available in the Beneficiaries tab

Orders Templates

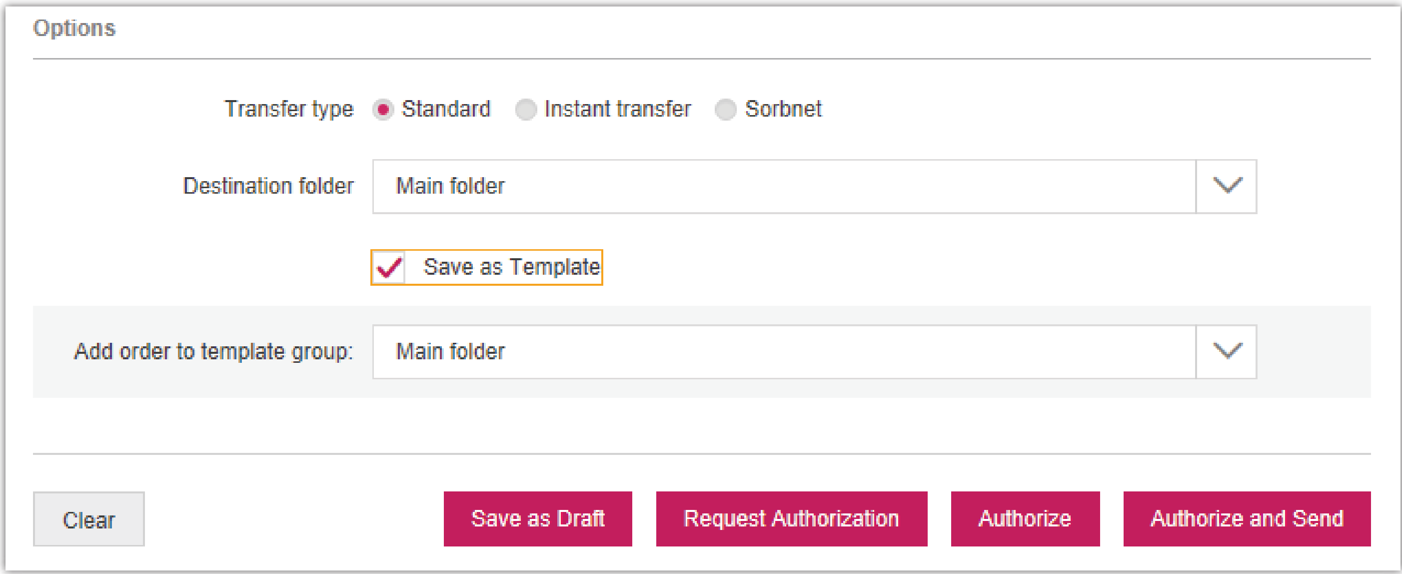
If you frequently make transfers to the same recipient, you can save them as a template and use them by changing only selected elements, such as the amount or date of execution.
All the saved templates are in the option; Order Management > Order Templates

Order Templates



In order to create a template use the Payments option to prepare a payment of a given type by filling out the data and select the option Save as Template

Domestic transfer saved as a template



You can also enter as a template an order or a folder created earlier. For this purpose find this order/folder in any tab of the Payments Management option and execute on it the action Copy as Template

Statements and Reports

The Statements and Reports option enables you to define and import statements in electronic form for accounts in daily, weekly, biweekly and monthly mode and download monthly statements which have been defined in the Bank's branch. This Option enables also downloading reports of the Automatic Identification of Incoming Payments.
In this Statements and Reports option the following items are available:

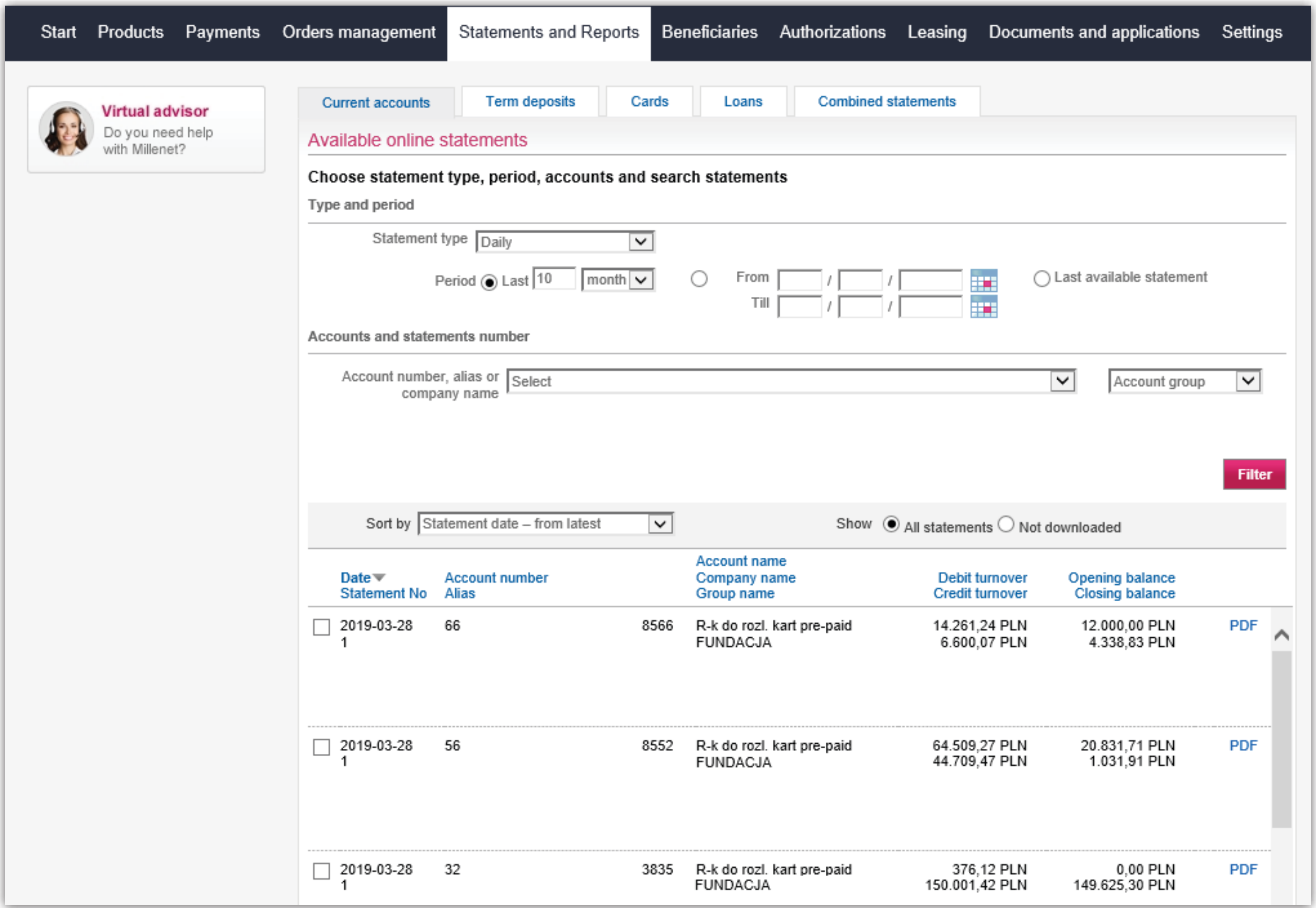
- Online Statements,
- On-demand Reports,
- Periodic Reports,
- Request Documents,
- Define Online Statements,
- E-guatentees.

Online Statements

This option enables the importing of all the statements generated by the Bank for your products. A specimen screen of the list of statements looks as follows:

On the above-presented screen you can download statements in the PDF and MT940 format. The name of the statement will have the following information coded: NR-RRRR-MM-DD_RRRR-MM_DD_P, where the NR is the number of the statement, RRRR-MM-DD is the designation of the year, month and day of the beginning of the statement, the next value RRRR-MM-DD is the date of the last day of the statement, and the last letter denotes the file format). You have access to the following types of online statements:

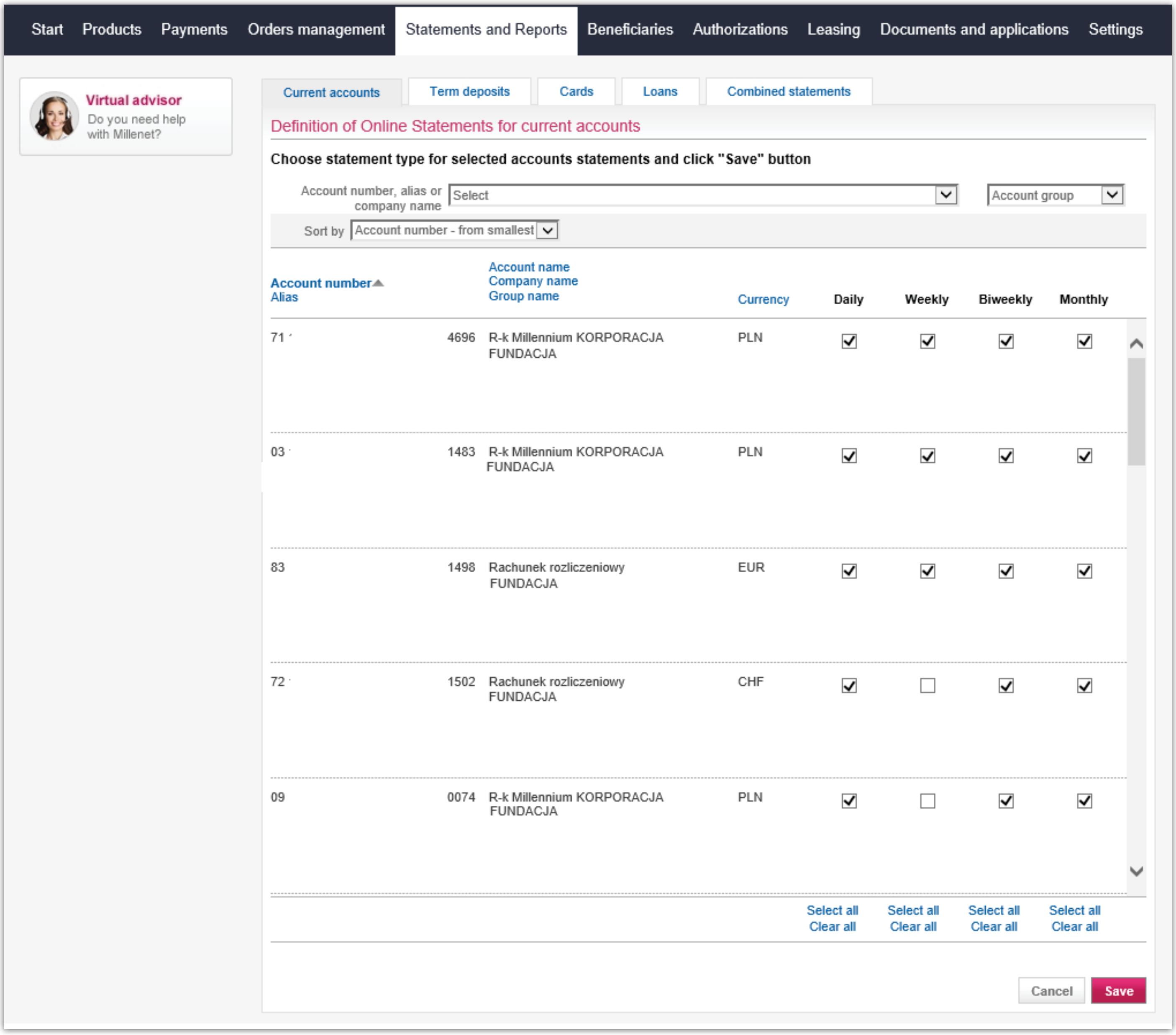
- From current accounts,
- From term deposits
- From credit cards,
- From loans,
- Combined.



You can make your own decision for what products statements can be generated and with what frequency. For this purpose enter the Define online statements tab, where by clicking particular tabs with type of products you can navigate to defining online daily, weekly, biweekly, monthly or combined statements.

Define Online Statements

Using the Define Online Statements option you can define new electronic statements or change the earlier introduced definition of statements. In order to add a new type of statement to the account mark the selection field under the appropriate statement frequency, i.e. under the column: daily, weekly, biweekly and/or monthly. The link Select all marks the whole column of a statement with a given frequency. The Select All button marks all statements of accounts with every frequency, and the button: Clear All causes their automatic deselection. To save the changes, mark the Save button.



Please note!

Daily online statement:

- is available for downloading on the next day.

Weekly online statement:

- covers a 7-day cycle: from Tuesday to Monday
- available always on Tuesday.

The first time the weekly statement will be generated on the nearest Tuesday for the period from the day of definition till Monday (incl.), i.e. this will be a statement for an incomplete week, the next statements will cover a 7-week cycle: from Tuesday till Monday.

Biweekly online statement:

- covers a 14 – day cycle, starting always on Tuesday,
- always available on Tuesday every two weeks.

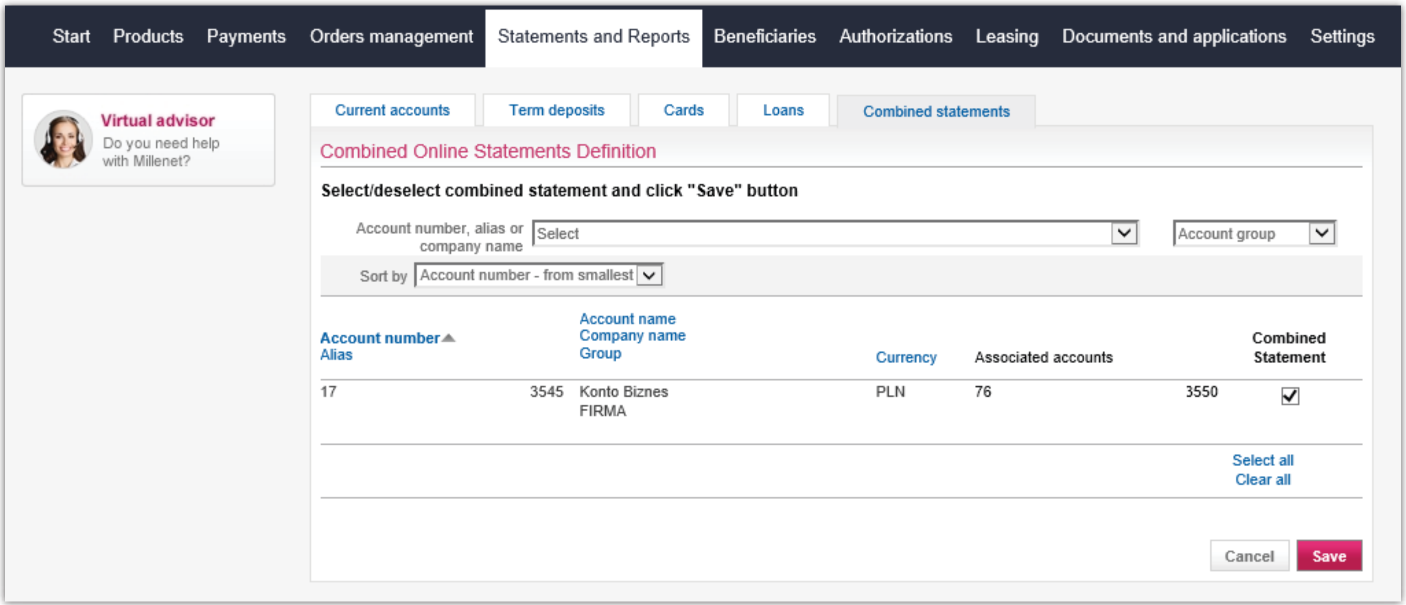
The first time, the biweekly online statement will cover the period from the day of the definition till the second Monday (incl.) and this can be a statement for incomplete two weeks. The next statements cover a 14 – day cycle, starting always on Tuesday.

Monthly online statement:

- always will cover the period from the first till the last day of the month
- available on the first day of the month.

Combined Statements

The Millenet system can also provide combined online statements. The downloading of such statements will be possible after moving to the Combined Statements tab and marking the selection field next to the account in the Combined Statement column, and then selecting the Save button.



Please note!

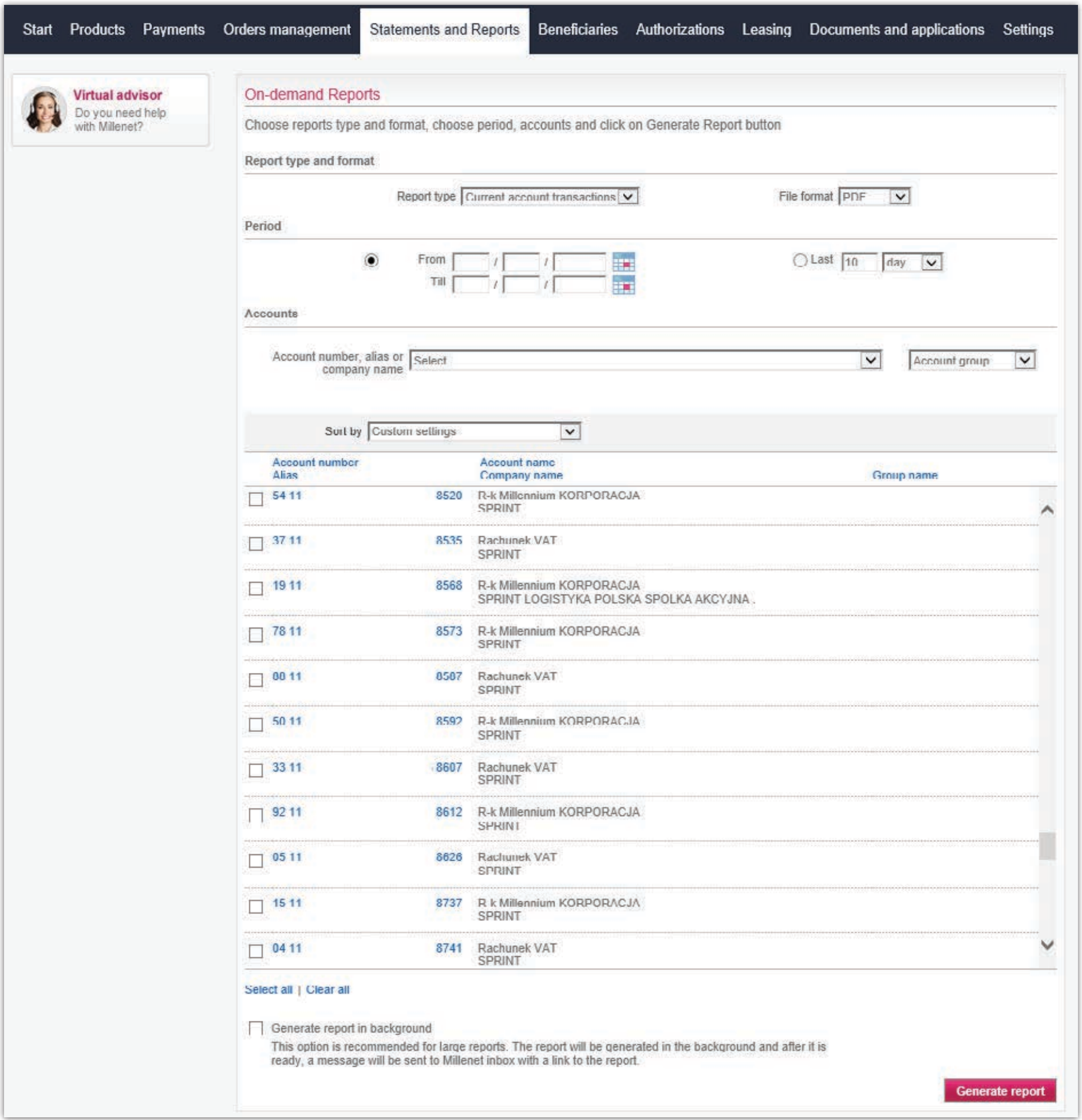
- After having registered the combined statement paper statements will be replaced with statements in PDF format, which will be available in Millenet at the beginning of each month. The first online combined statement can be received for the month in which registration was performed (i.e. if the registration was performed in July, then the first statement, for July, will be available at the beginning of August).
- In the case of defining online statements, the hitherto statements (which you have so far received in paper form) will continue to be received this way. To stop receiving them, contact the branch or RM.
- If you have not used combined statements before, they will be available in Millenet only after defining by a Branch Employee or Bank Advisor.

On Demand Reports

In this option it is possible to prepare reports from the history of transactions from selected accounts and charge accounts and credit card accounts.

To achieve this it is enough to:

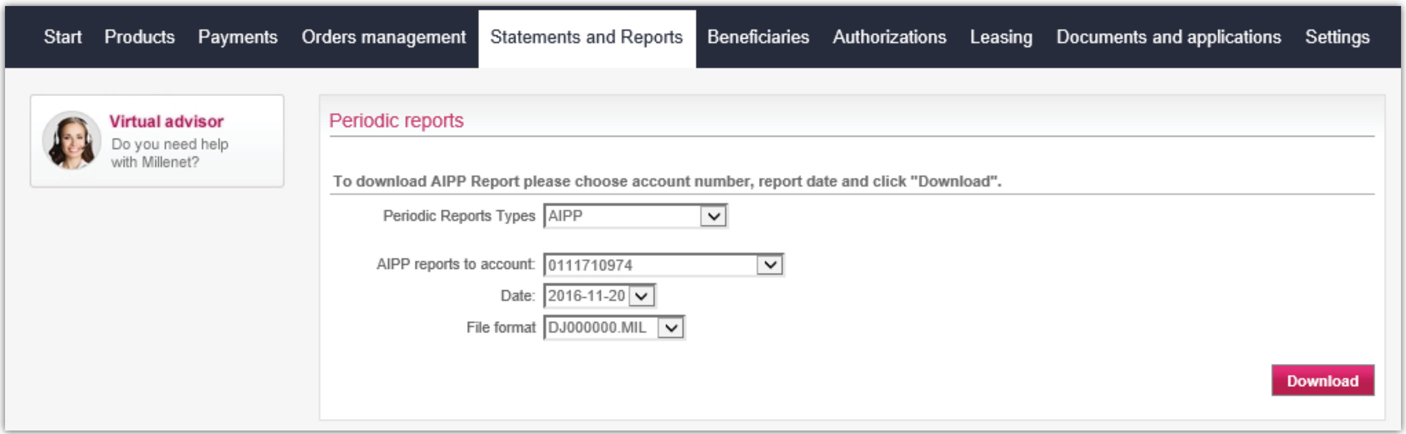
- Define the type of report – the following ones can be selected from:
  - transactions on current accounts,
  - transactions with a payment card,
  - balances of current account,
- Specify the file format in which the user wishes to save data – the following formats can be selected from: XLS, HTML, PDF, CSV, MT940, CDT and ESOBIG,
- Specify the period for which the report is to be prepared,
- Select the requested account from the list,
- select Generate report.



This option also enables the downloading of a report containing the current balances of current accounts.

Periodic Reports

If your Company uses the Automatic Identification of Incoming Payments (AIPP), uses prepaid cards, performs closed payments to the Bank or marks its payments as mass payments, you can use off-the-shelf reports containing the list of operations executed as part of the above-mentioned services.



Reports you will find in the tab [Statements and Reports > Periodic Reports]
Having selected the report from the list one should save the report on disc.

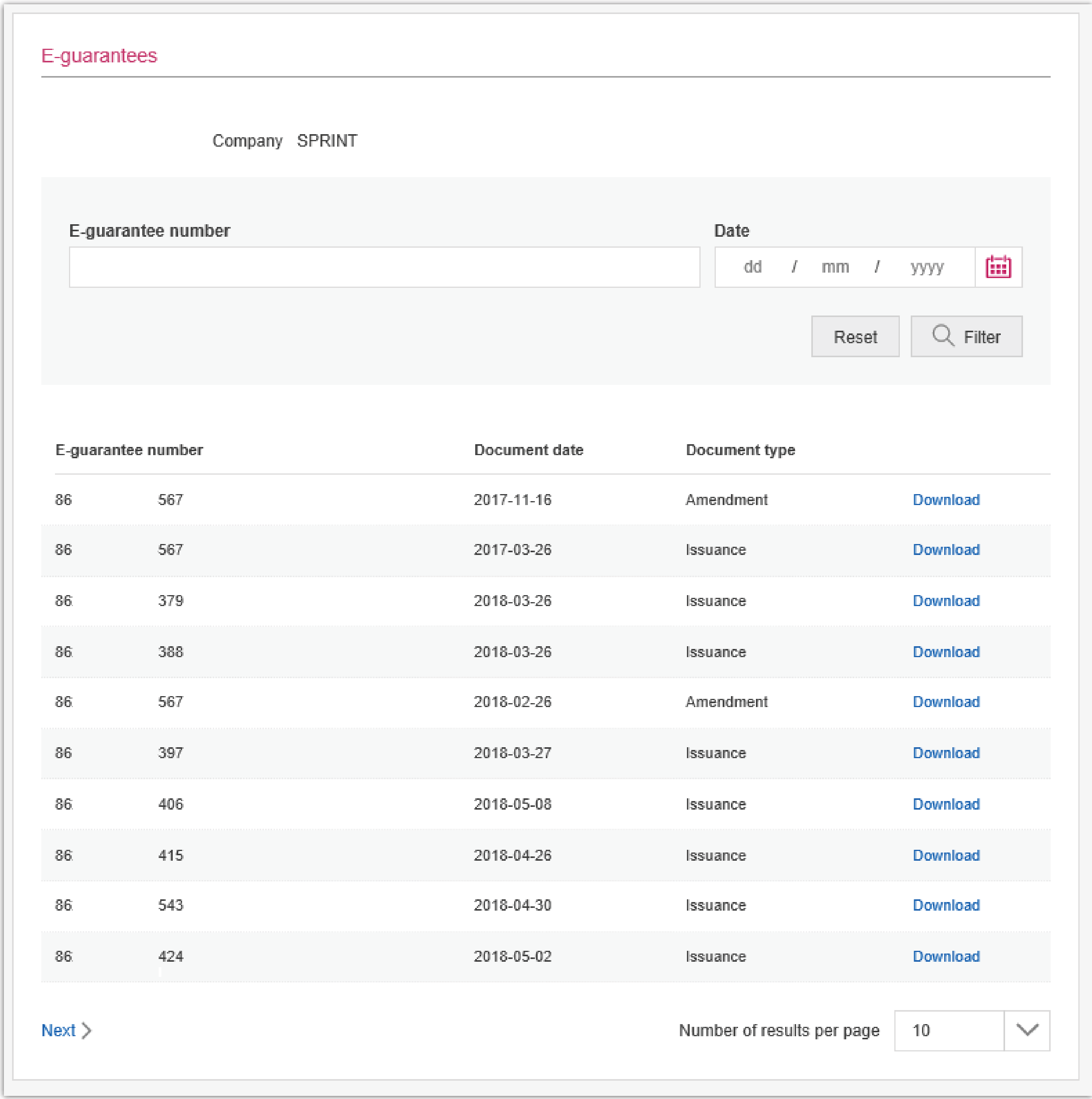
We can select from the following types of periodic reports:

- AIPP
- Difference Protocols
- Pre-paid Cards
- ERP reports
- Electronic Cash Withdrawal
- Mass Payments
- Direct

E-guarantees

Statements and Reports>E-guarantees
An E-guarantee is a bank guarantee issued in electronic form (PDF file) with use of qualified electronic signature of two authorised representatives of the Bank.

Using the E-guarantees bookmark you can download the available electronic versions of a traditional bank guarantee.



E-guarantees

Company SPRINT

E-guarantee number

Date

dd / mm / yyyy

Reset Filter

E-guarantee number		Document date	Document type	
86	567	2017-11-16	Amendment	Download
86	567	2017-03-26	Issuance	Download
86	379	2018-03-26	Issuance	Download
86	388	2018-03-26	Issuance	Download
86	567	2018-02-26	Amendment	Download
86	397	2018-03-27	Issuance	Download
86	406	2018-05-08	Issuance	Download
86	415	2018-04-26	Issuance	Download
86	543	2018-04-30	Issuance	Download
86	424	2018-05-02	Issuance	Download

Next >

Number of results per page 10

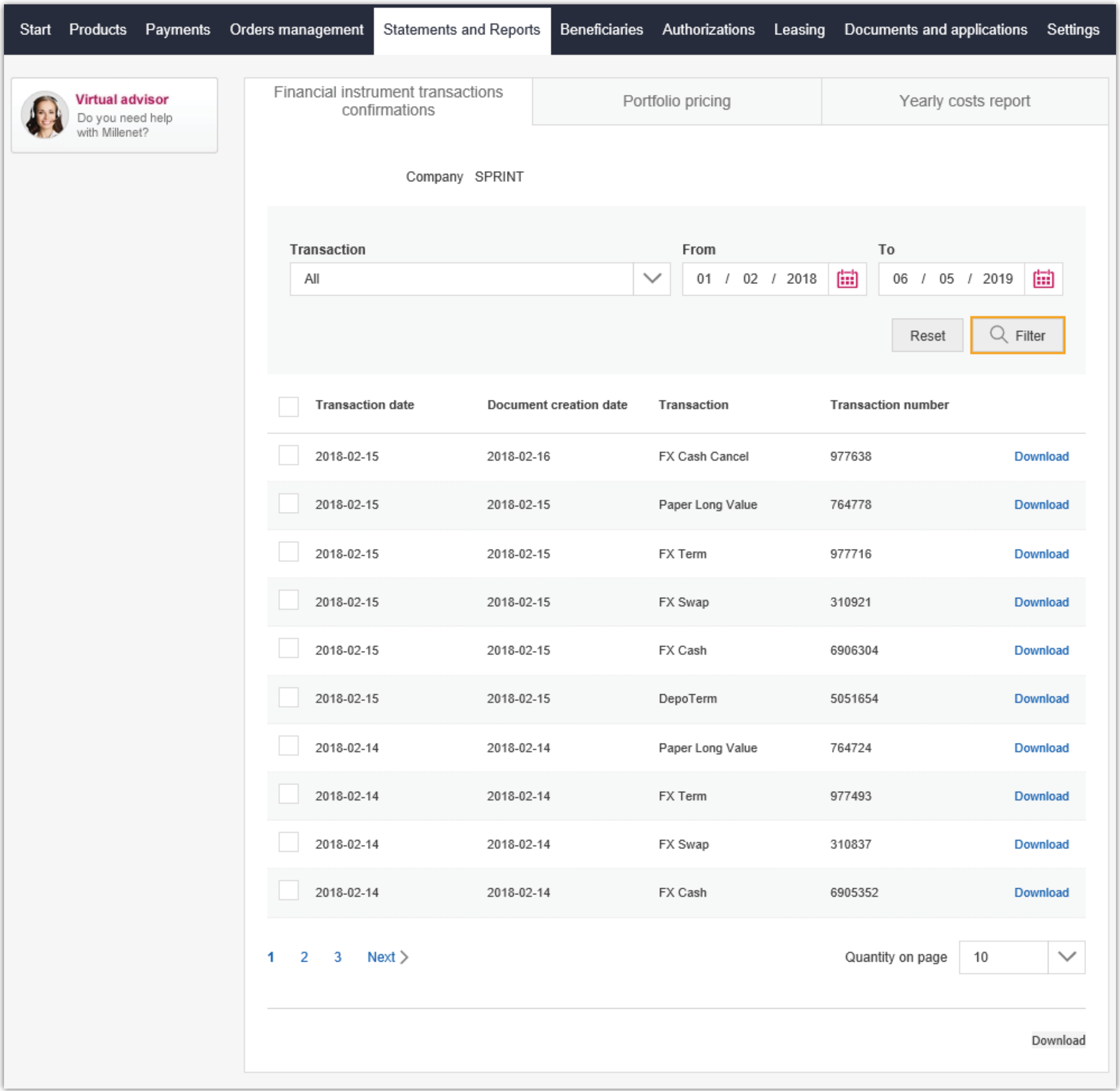
Treasury transactions

Statements and Reports > Treasury transactions

Entering the Treasury Transactions bookmark you can download documents related to treasury services. It contains such components as:

- Financial instrument transactions confirmations
- Portfolio pricing
- Yearly costs report

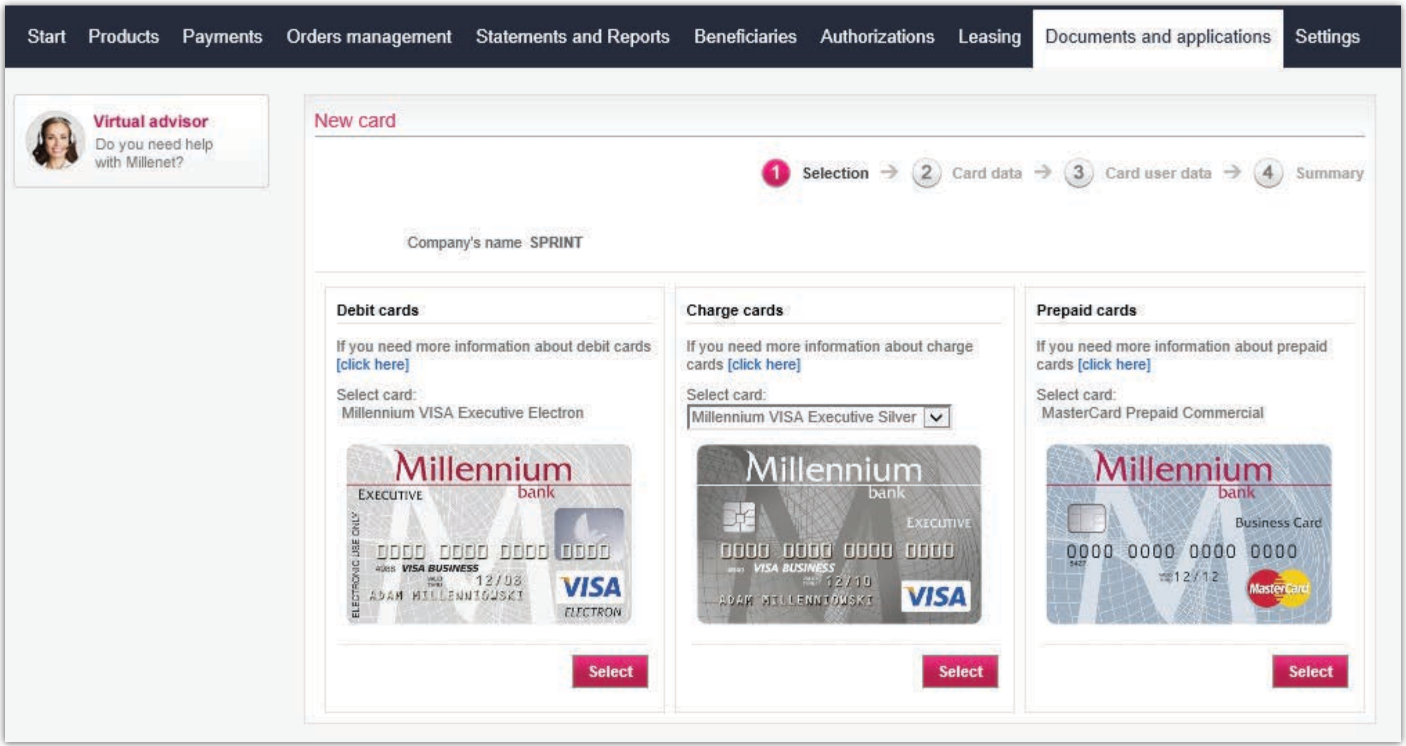
Important!
Rights to the treasury reports module can be granted only and exclusively to users who have the stated phone number, because the Bank shall notify of every document issued in Millenet by sending a text with information on what document is available for download (free service).



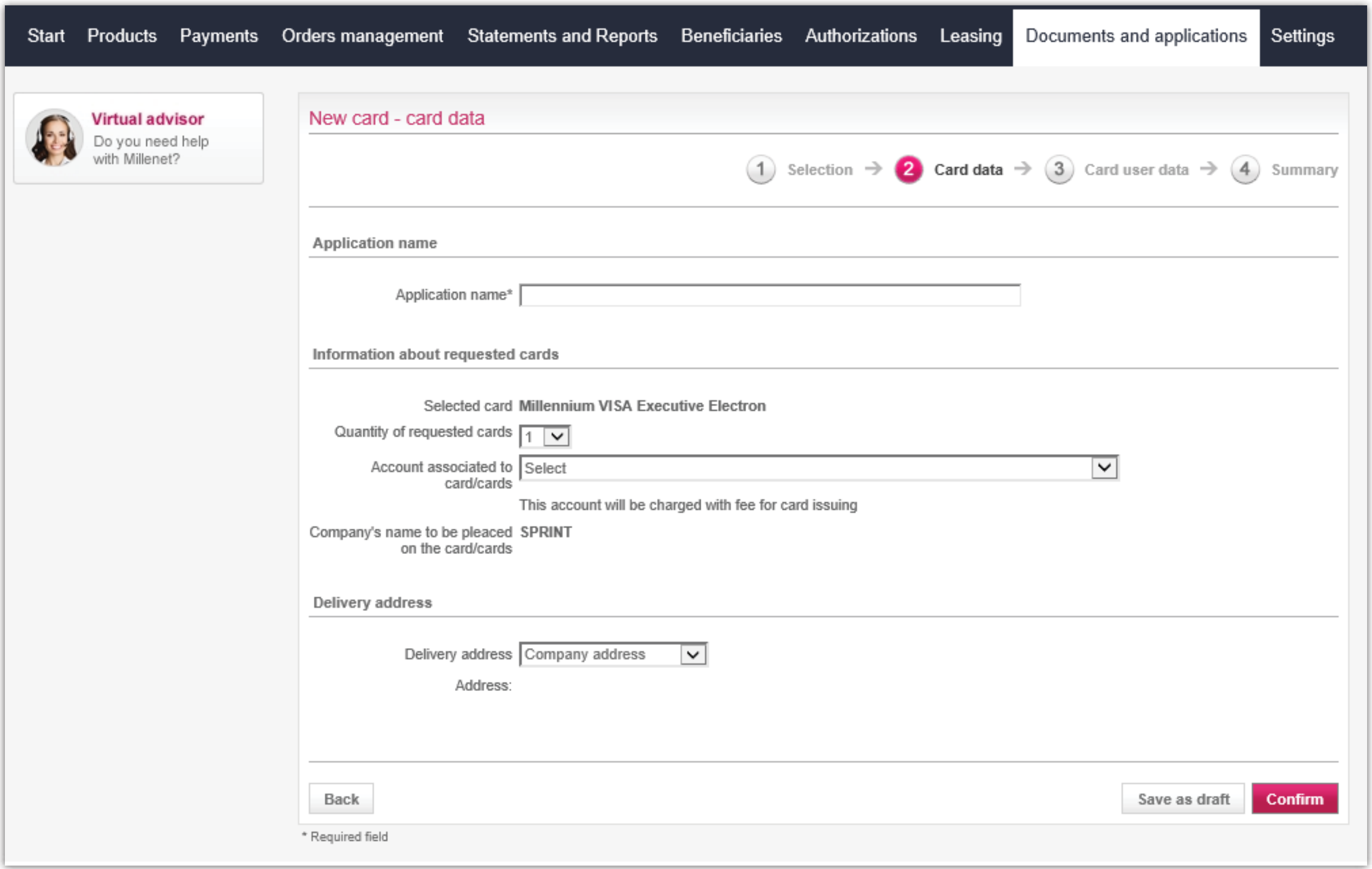
Transaction date	Document creation date	Transaction	Transaction number	
2018-02-15	2018-02-16	FX Cash Cancel	977638	Download
2018-02-15	2018-02-15	Paper Long Value	764778	Download
2018-02-15	2018-02-15	FX Term	977716	Download
2018-02-15	2018-02-15	FX Swap	310921	Download
2018-02-15	2018-02-15	FX Cash	6906304	Download
2018-02-15	2018-02-15	DepoTerm	5051654	Download
2018-02-14	2018-02-14	Paper Long Value	764724	Download
2018-02-14	2018-02-14	FX Term	977493	Download
2018-02-14	2018-02-14	FX Swap	310837	Download
2018-02-14	2018-02-14	FX Cash	6905352	Download

Product applications

In the Documents and Applications tab you can fill-in, authorise and submit electronic applications for debit, charge and pre-paid cards.
To apply for a card:
1. Choose the cards you want to apply for – debit, charge or pre-paid.
To apply for a charge card you must have a credit limit for charge cards

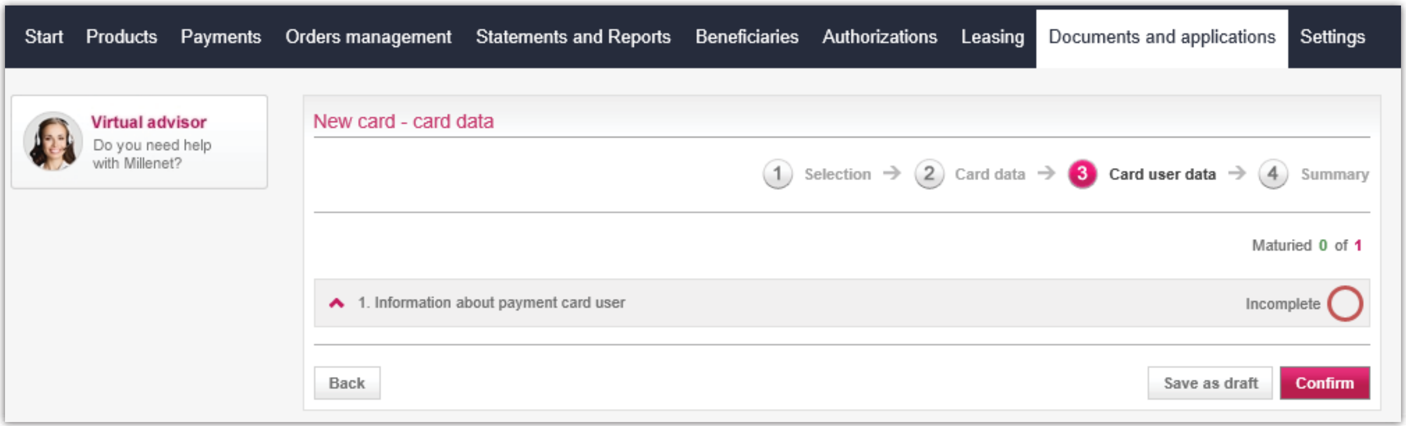


2. After selecting the card type fill-in the key application data:
- Name of application,
- Number of cards,
- Account, which will be debited with the fee for issuing the cards (in case of debit and charge cards – the current account),
- Delivery address
- And confirm the entry

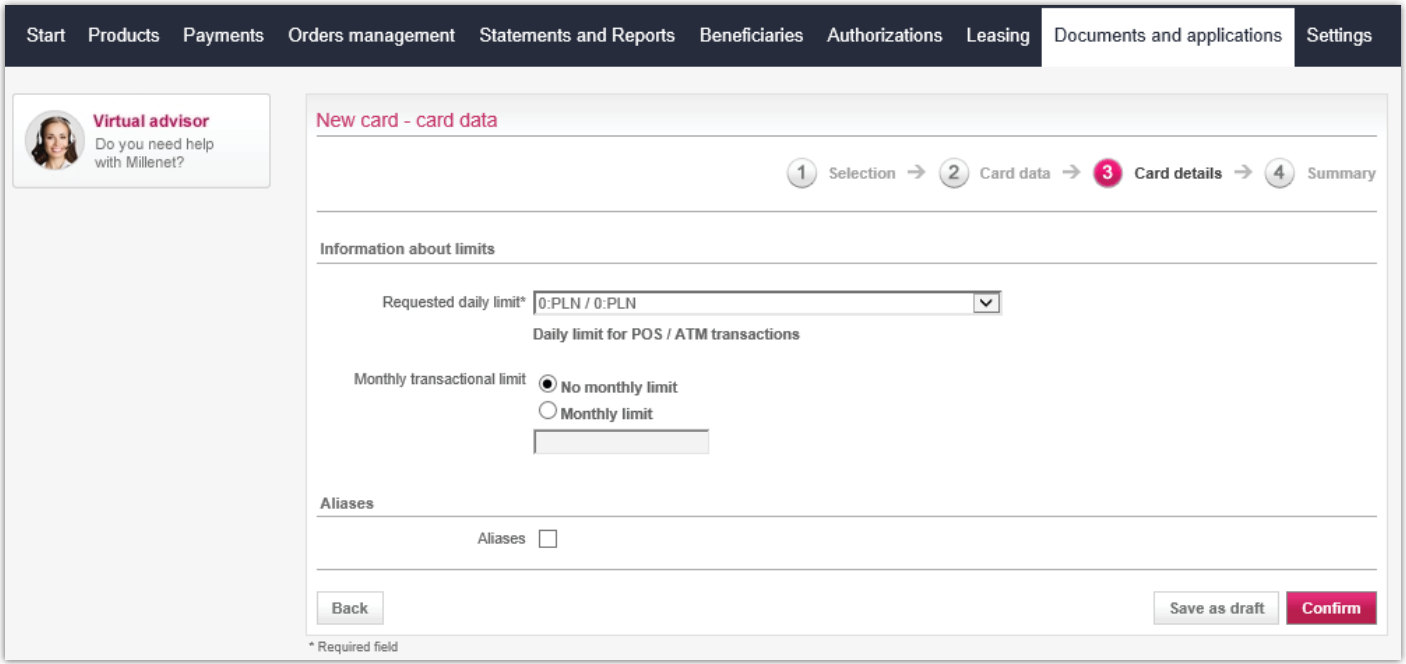


3. Next step:

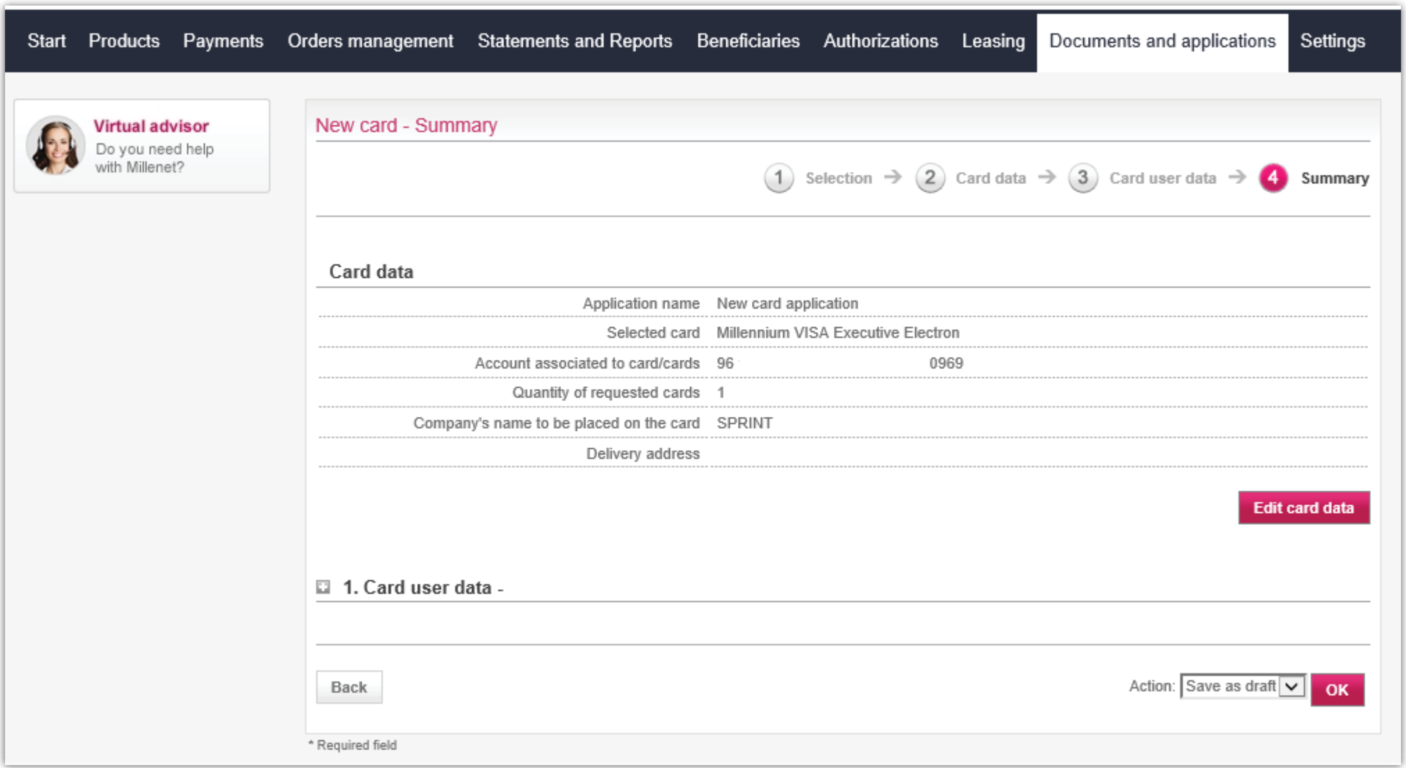
- Charge and debit cards – provide card user data



- Pre-paid cards – detailed card data



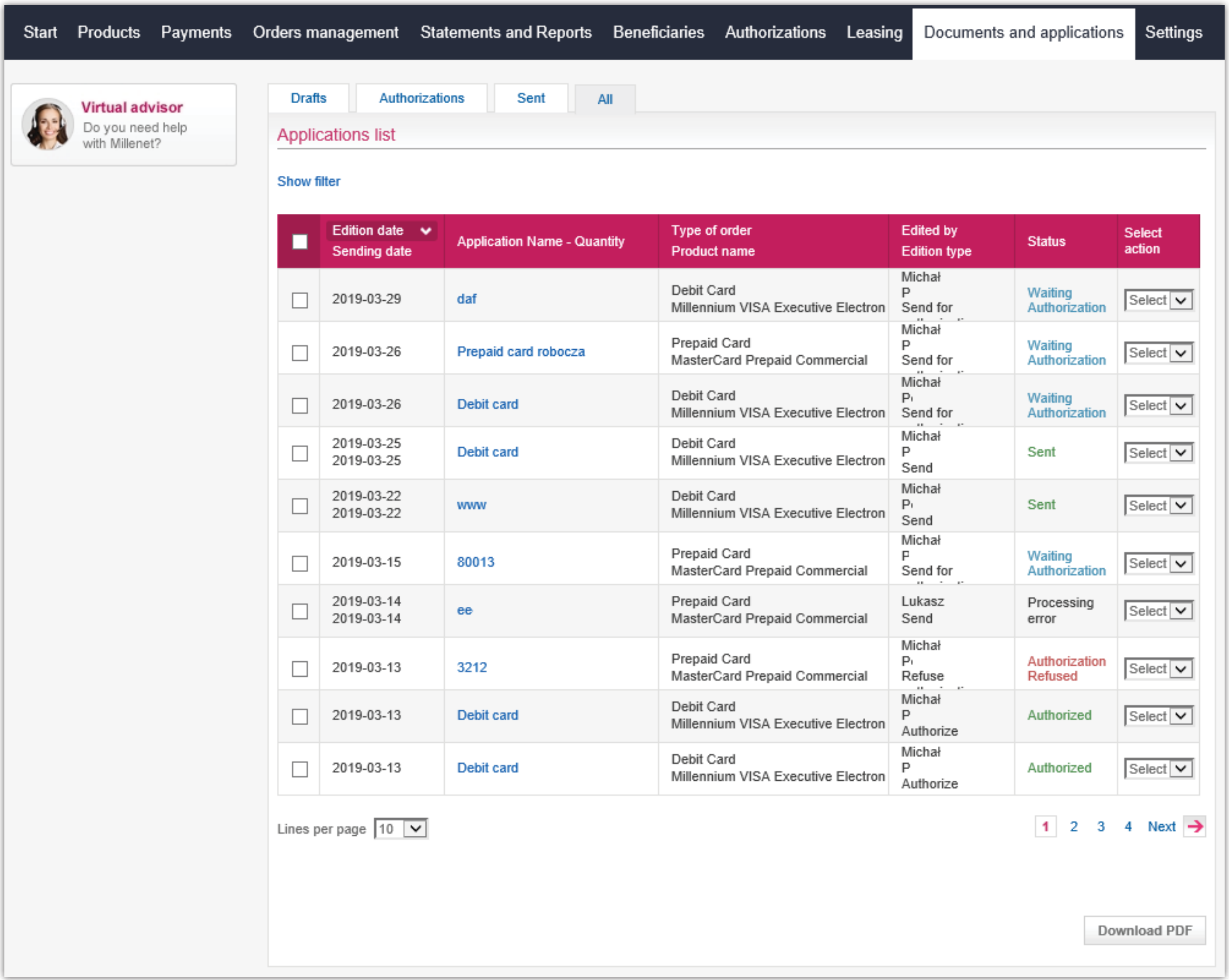
4. After approving all data in the application proceed to the summary screen to select the action you want to take – save draft, submit for authorisation, authorise or authorise and submit application.



5. After authorisation and submission, the application will be processed automatically. A moment after submitting the application the cards will be set up and will appear in the Products tab. After the plastic is manufactured, it will be mailed to the address provided in the application.

Applications, as in the case of orders, are managed through four lists:

- Application drafts – applications in preparation – correctly filled-in or incomplete
- Authorisation and submission – this list contains applications, which have been authorised, have been partly authorised or are pending authorisation
- Submitted applications – this list contains all applications, which were submitted to the bank for execution
- All applications



	Edition date / Sending date	Application Name - Quantity	Type of order / Product name	Edited by / Edition type	Status	Select action
☐	2019-03-29	daf	Debit Card Millennium VISA Executive Electron	Michał P Send for	Waiting Authorization	Select
☐	2019-03-26	Prepaid card robocza	Prepaid Card MasterCard Prepaid Commercial	Michał P Send for	Waiting Authorization	Select
☐	2019-03-26	Debit card	Debit Card Millennium VISA Executive Electron	Michał P Send for	Waiting Authorization	Select
☐	2019-03-25 2019-03-25	Debit card	Debit Card Millennium VISA Executive Electron	Michał P Send	Sent	Select
☐	2019-03-22 2019-03-22	www	Debit Card Millennium VISA Executive Electron	Michał P Send	Sent	Select
☐	2019-03-15	80013	Prepaid Card MasterCard Prepaid Commercial	Michał P Send for	Waiting Authorization	Select
☐	2019-03-14 2019-03-14	ee	Prepaid Card MasterCard Prepaid Commercial	Lukasz Send	Processing error	Select
☐	2019-03-13	3212	Prepaid Card MasterCard Prepaid Commercial	Michał P Refuse	Authorization Refused	Select
☐	2019-03-13	Debit card	Debit Card Millennium VISA Executive Electron	Michał P Authorize	Authorized	Select
☐	2019-03-13	Debit card	Debit Card Millennium VISA Executive Electron	Michał P Authorize	Authorized	Select

Lines per page 10 — 1 2 3 4 Next

Download PDF

A report with data of selected product applications can be generated from the applications list level – Download PDF button

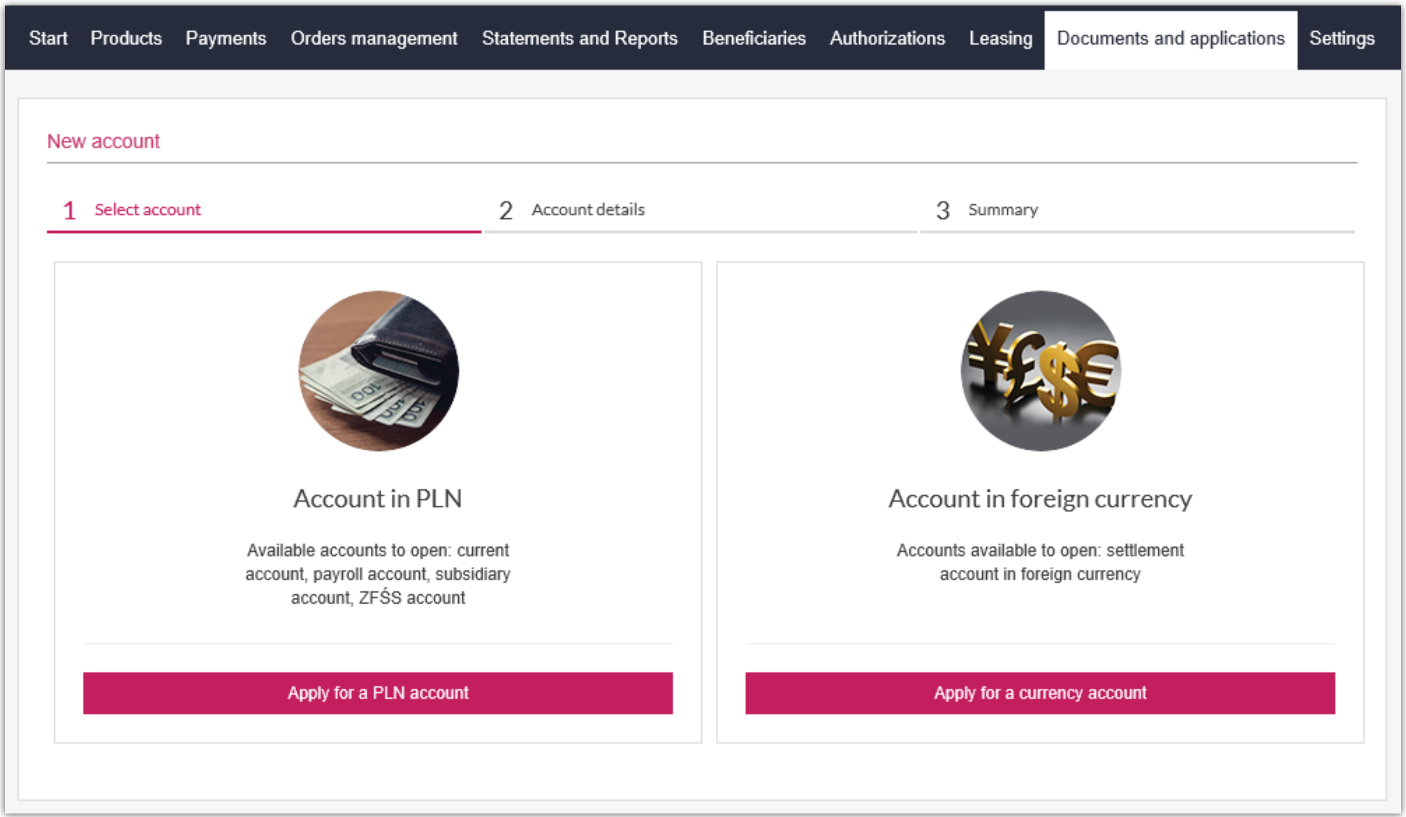
New account

Documents and applications > New Account

In the Documents and applications bookmark you can electronically fill-in, authorise and send applications for accounts: PLN and FX.

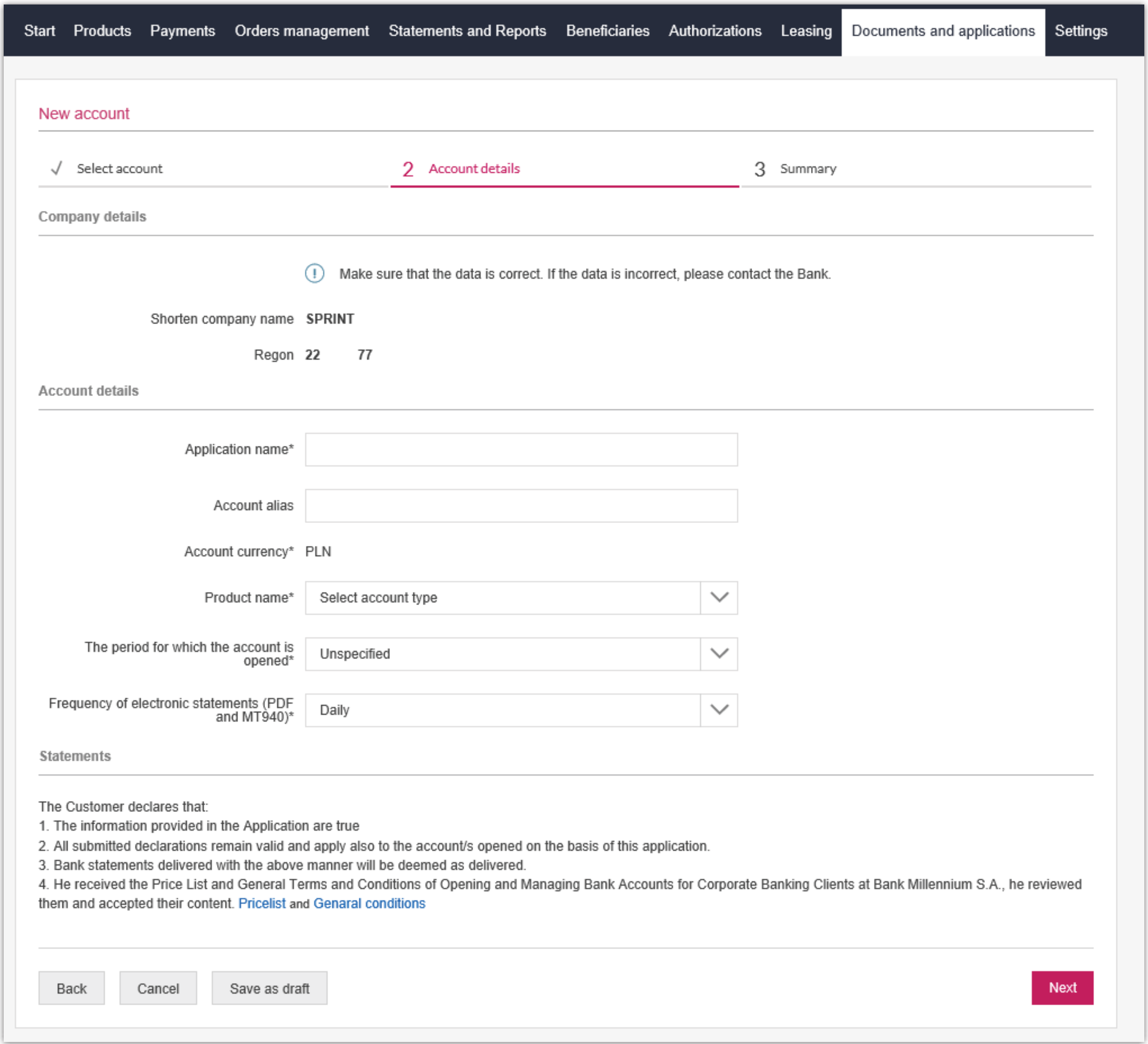
To apply for a new account:

1) Select the type of account you want to apply for



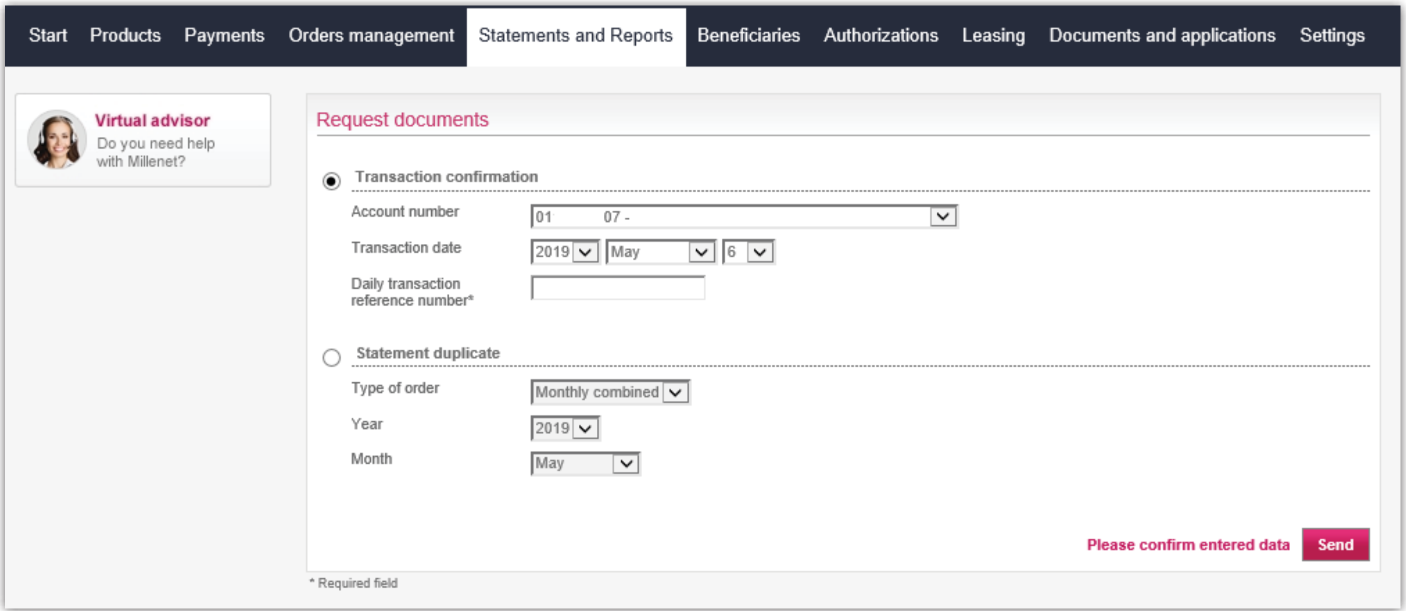
2) Fill-in the form with data to the account e.g.:

- short name of account
- account currency
- product name
- period, for which the account shall be opened
- frequency of electronic statements
- application name



The account shall be opened promptly after sending the application; there is no need to contact the Bank otherwise

Ordering of Documents



Through the section Ordering of Documents you can order a paper confirmation of any transaction or duplicate of a statement. In order to prepare the document indicate the following data:

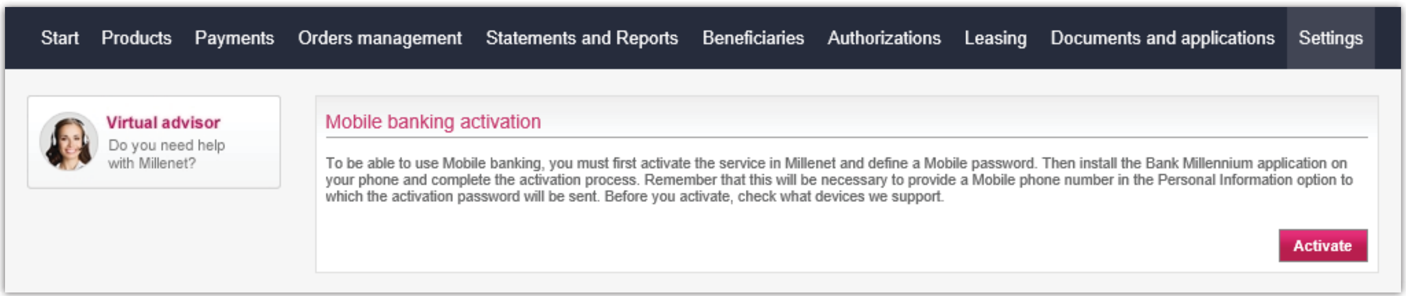
- For confirmation of the transaction:
  - number of account
  - date of transaction
  - daily number of transaction
- For the duplicate of the statement:
  - type
  - year
  - month

And then select the option Send

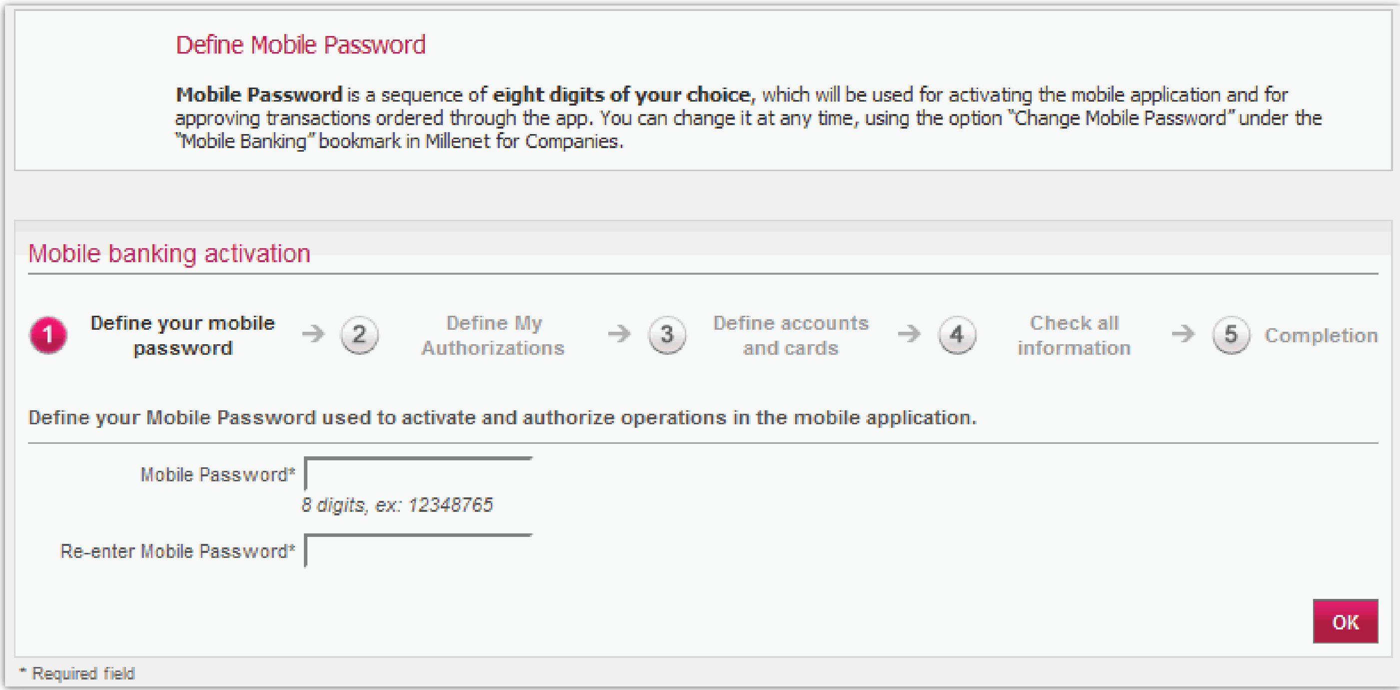
Mobile Banking

Using mobile banking by means of application should start with the activation of the service in Millenet for Corporates. To do that:

- Log on to Millenet for Corporates
- Select the Settings > Mobile Banking option



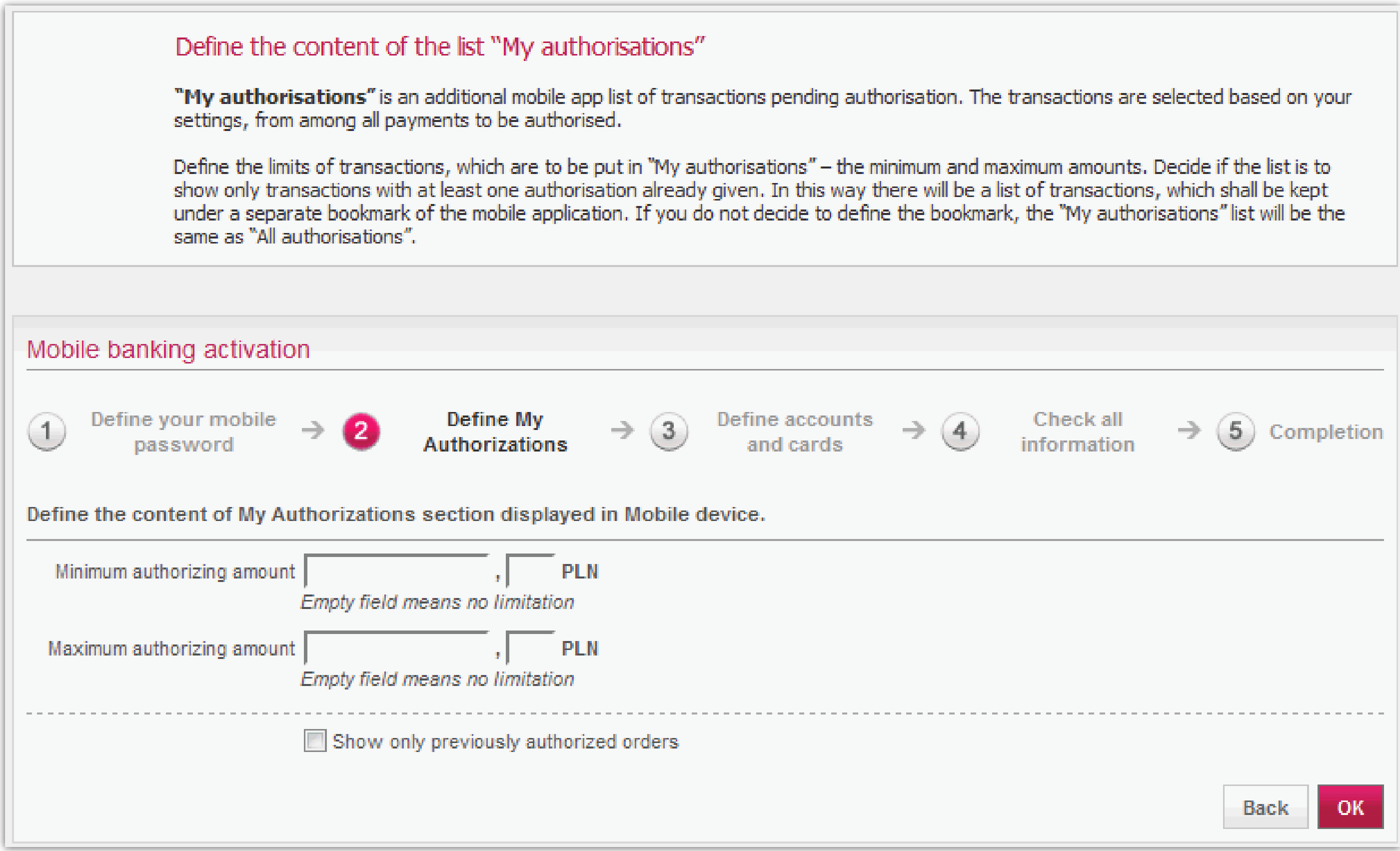
- Click the Activate button
- Define the settings of the mobile application:
  - Mobile Password, which will be used to activate the mobile application and to approve operations ordered by means of the application.



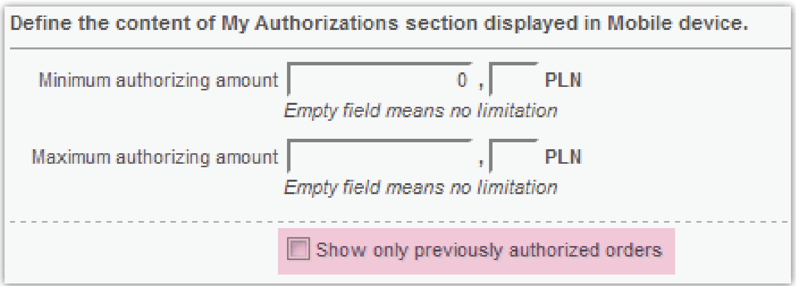
  - The My mobile authorisations tab, which will be placed on the mobile application.

My mobile authorisations is a list of transactions dedicated to a given user selected on the basis of his settings from all his payments intended for authorisation. The user in Millenet for Corporates sets the limits of orders – minimum and maximum amounts. He also decides whether the defined list is to show transactions authorised by at least one person. This creates a list of transactions which will be collected in a separate mobile application tab.

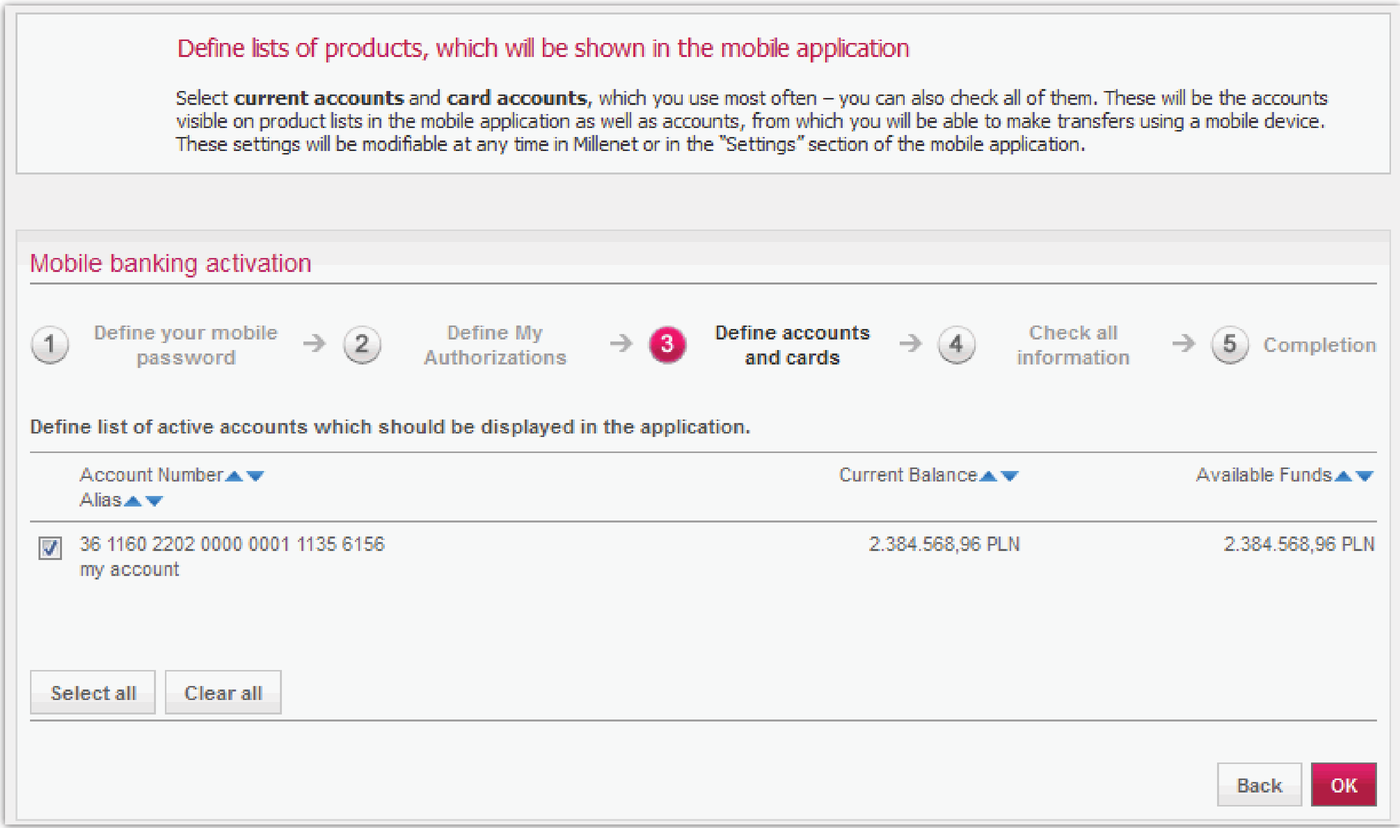
- Introduce minimum and maximum amount of the transfer for authorisation.



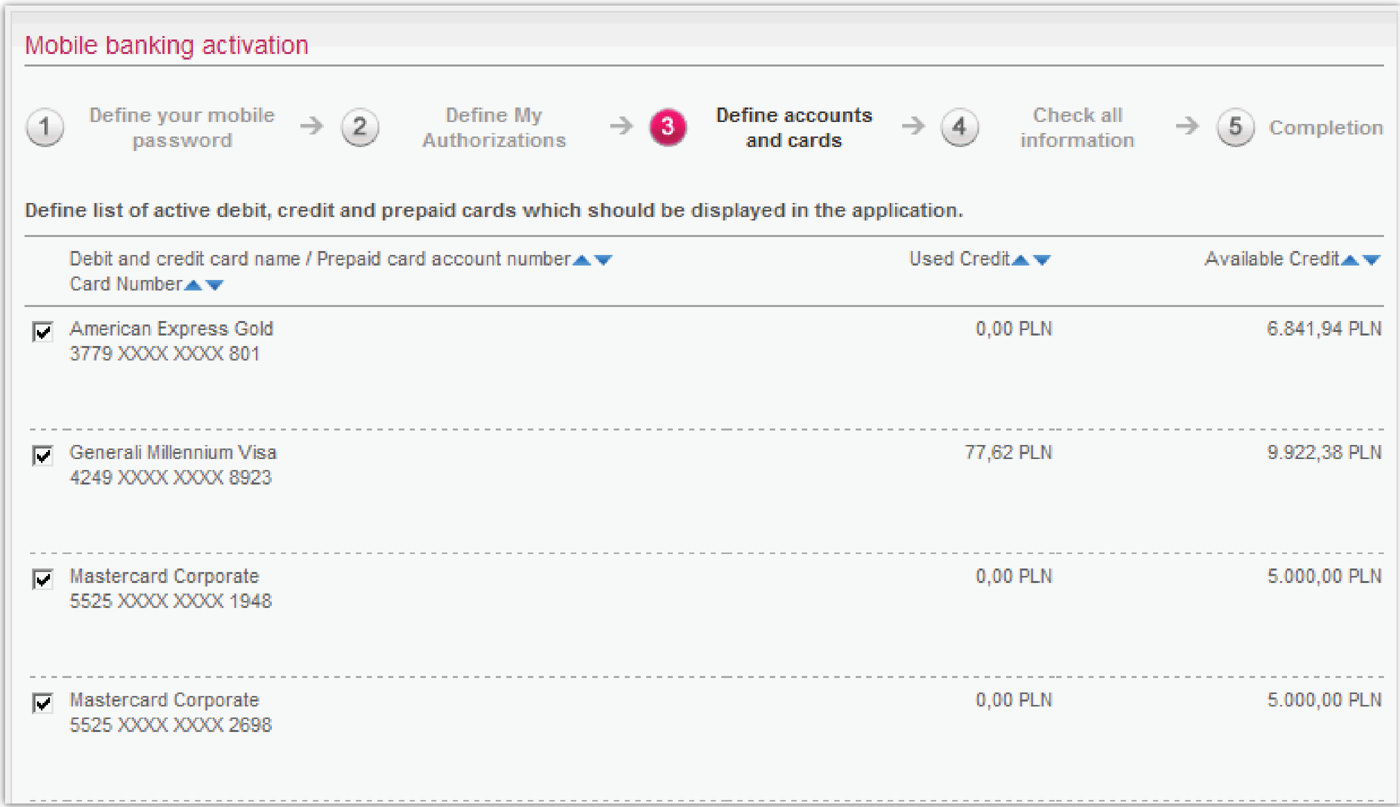
- Decide if My mobile authorisations are to include only earlier authorised orders and approve selection with OK.



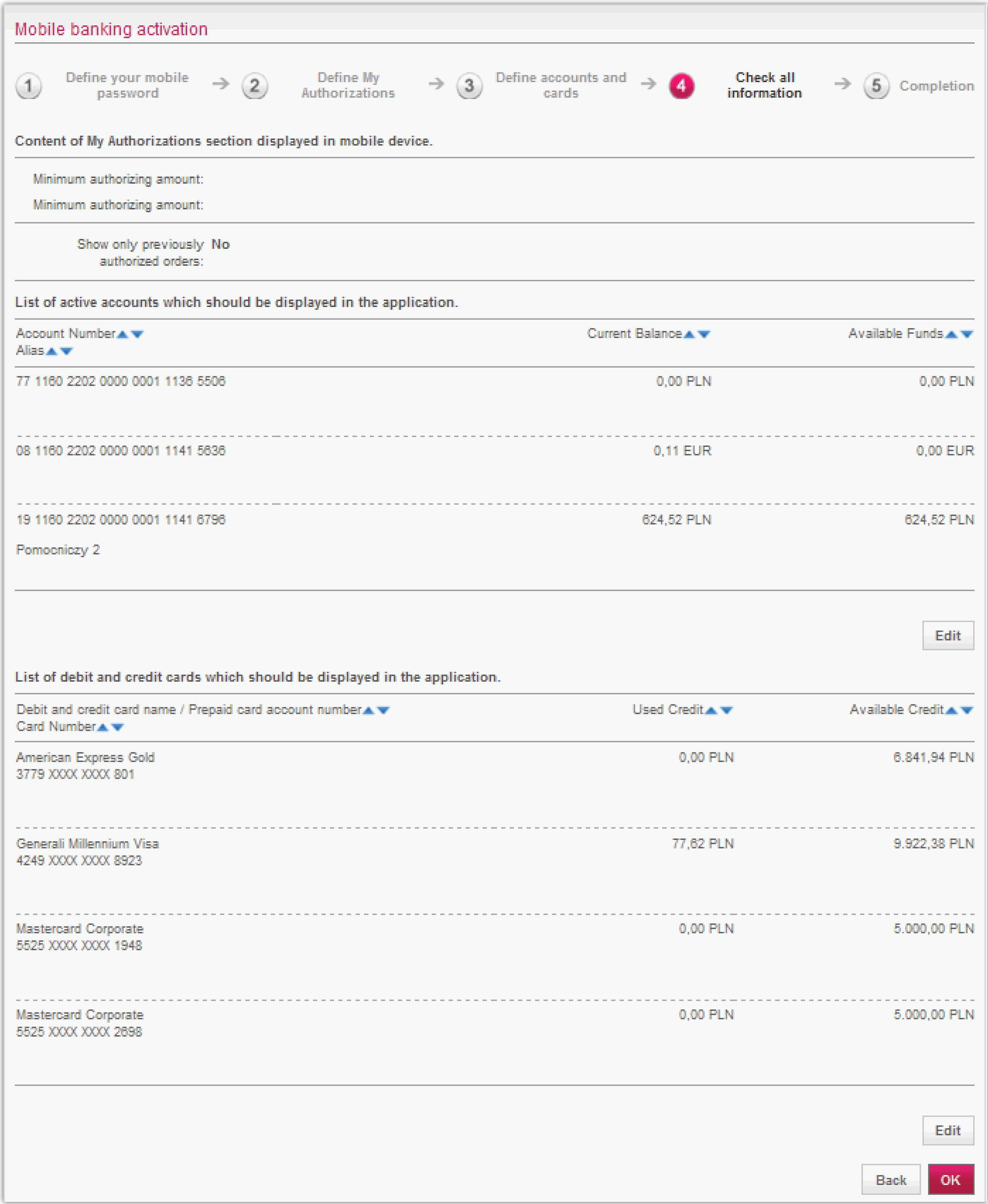
- Define account numbers:



and cards which are to be displayed in the mobile application.



There follows the verification of correctness of the selected settings:



Mobile banking activation

1 Define your mobile password → 2 Define My Authorizations → 3 Define accounts and cards → 4 **Check all information** → 5 Completion

Content of My Authorizations section displayed in mobile device.

Minimum authorizing amount:

Minimum authorizing amount:

Show only previously authorized orders: No

List of active accounts which should be displayed in the application.

Account Number / Alias	Current Balance	Available Funds
77 1160 2202 0000 0001 1136 5506	0,00 PLN	0,00 PLN
08 1160 2202 0000 0001 1141 5636	0,11 EUR	0,00 EUR
19 1160 2202 0000 0001 1141 6796 Pomocniczy 2	624,52 PLN	624,52 PLN

Edit

List of debit and credit cards which should be displayed in the application.

Debit and credit card name / Prepaid card account number / Card Number	Used Credit	Available Credit
American Express Gold 3779 XXXX XXXX 801	0,00 PLN	6.841,94 PLN
Generali Millennium Visa 4249 XXXX XXXX 8923	77,62 PLN	9.922,38 PLN
Mastercard Corporate 5525 XXXX XXXX 1948	0,00 PLN	5.000,00 PLN
Mastercard Corporate 5525 XXXX XXXX 2898	0,00 PLN	5.000,00 PLN

Edit

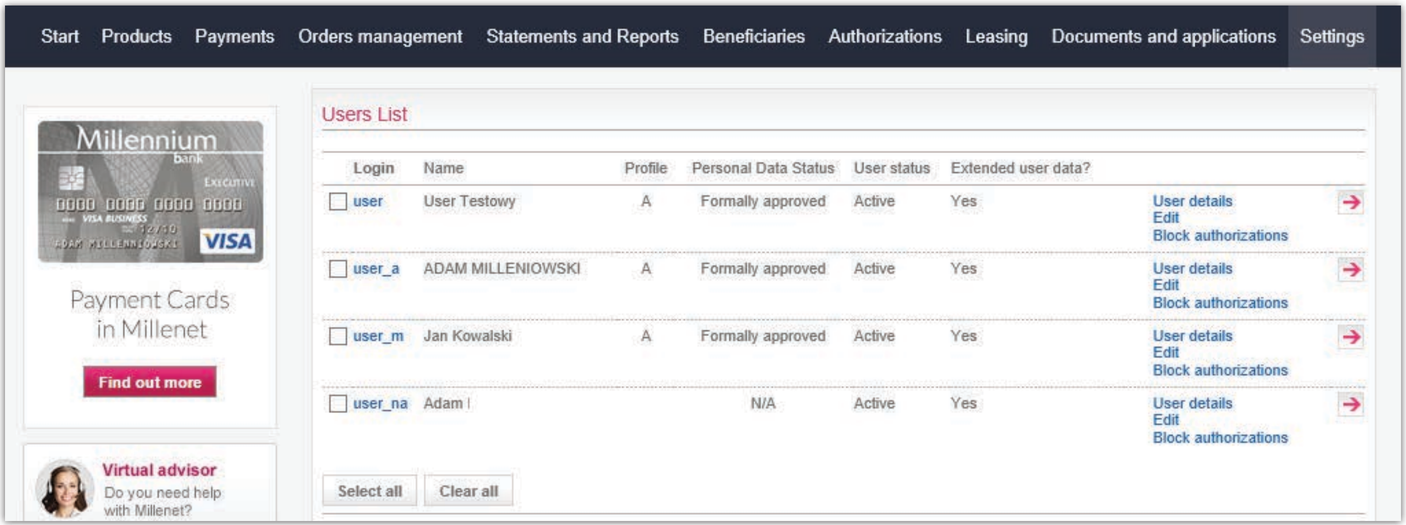
Back OK

If the selected settings are correct, confirm them by clicking the OK button. These settings depending on needs can be viewed and modified.

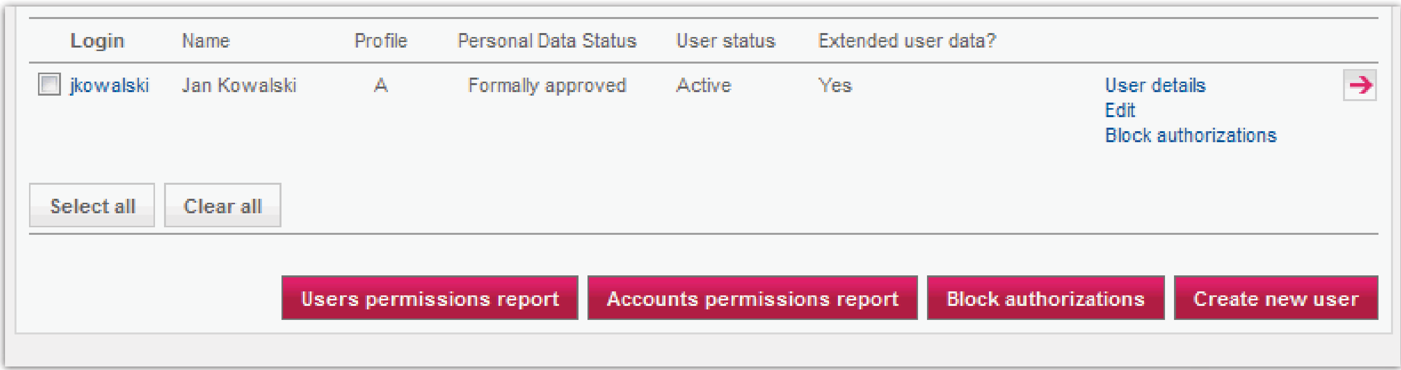
The Mobile Banking Channel is active. Now you can **download the mobile application** and install it on your phone or another mobile device.

User Management

In Millenet system you can fully manage user rights. This pertains both to the modification of existing users, including also their removing, and creating new users.
Operations connected with user management are in the main menu of the Settings tab, where you can subsequently manage users by selecting them from the list or create new ones by selecting the Create new user option in the left-hand menu.
The list of users presents basic information pertaining to each user.
From the level of the list with each user we have a selection of 3 short-cuts thanks to which we can pass to user details, editing or block such authorisation.



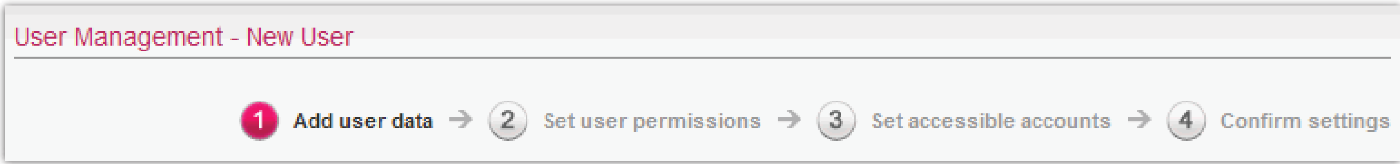
Under the list of users we have the possibility of selecting more options with respect to user management:



- generating reports from the rights for selected users or from all accounts with stating in particular which user of what kind has what kind of access to the account.
- blocking of authorisations – emergency blocking of the possibility of authorisation for the whole company
- creating a new user – starting the process of creating a new user in the Millenet system.

Create new User

The process of creating a new user in Millenet proceeds in four stages and will be completed with authorisation in accordance with authorisation rules for users.

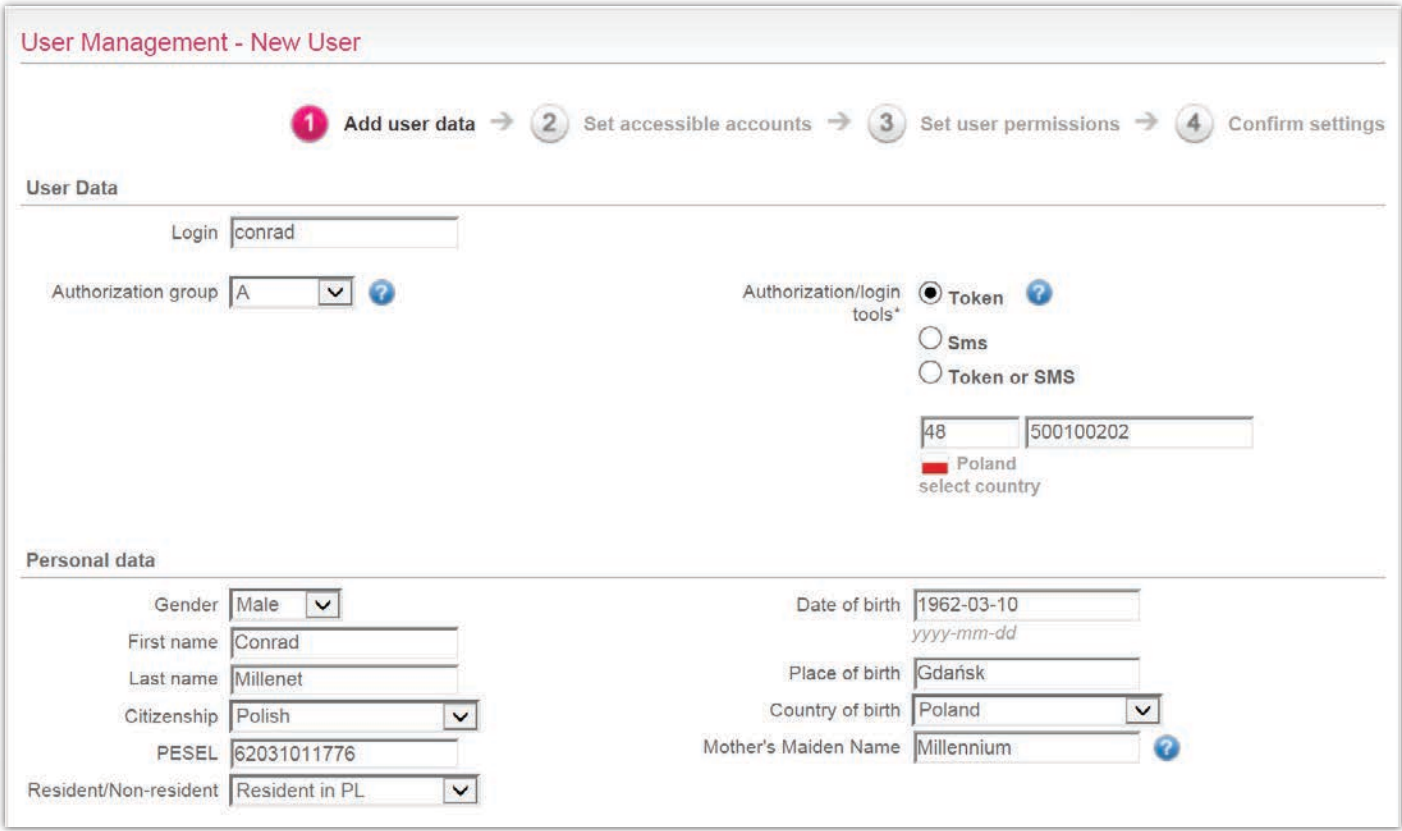


Particular phases of the process are made up of the following operations:

1) we start with creating a user profile, i.e. we introduce personal data of the user, define the login and indicate the group of acceptance which will now include the user.

The group of acceptance is directly connected with the authorisation rules, i.e. the principles of signing (authorising) operations in Millenet. The selection of the no group option has this consequence that such person will not receive any right for authorisation, and in connection with this such person will be unable to perform any authorisations in Millenet.

It will thus be advisable to also give at this stage the user's telephone number to which there will be sent the SMS message with a password for first logging or to choose other, adequate login/authorization tool.



2) assigning of rights to particular accounts which the Client has. Rights to accounts can be given with respect to viewing, editing, authorising and sending payments. These rights are connected with the rights assigned to particular products and functionalities.

As part of the operations which we can execute on accounts the following rights are available:

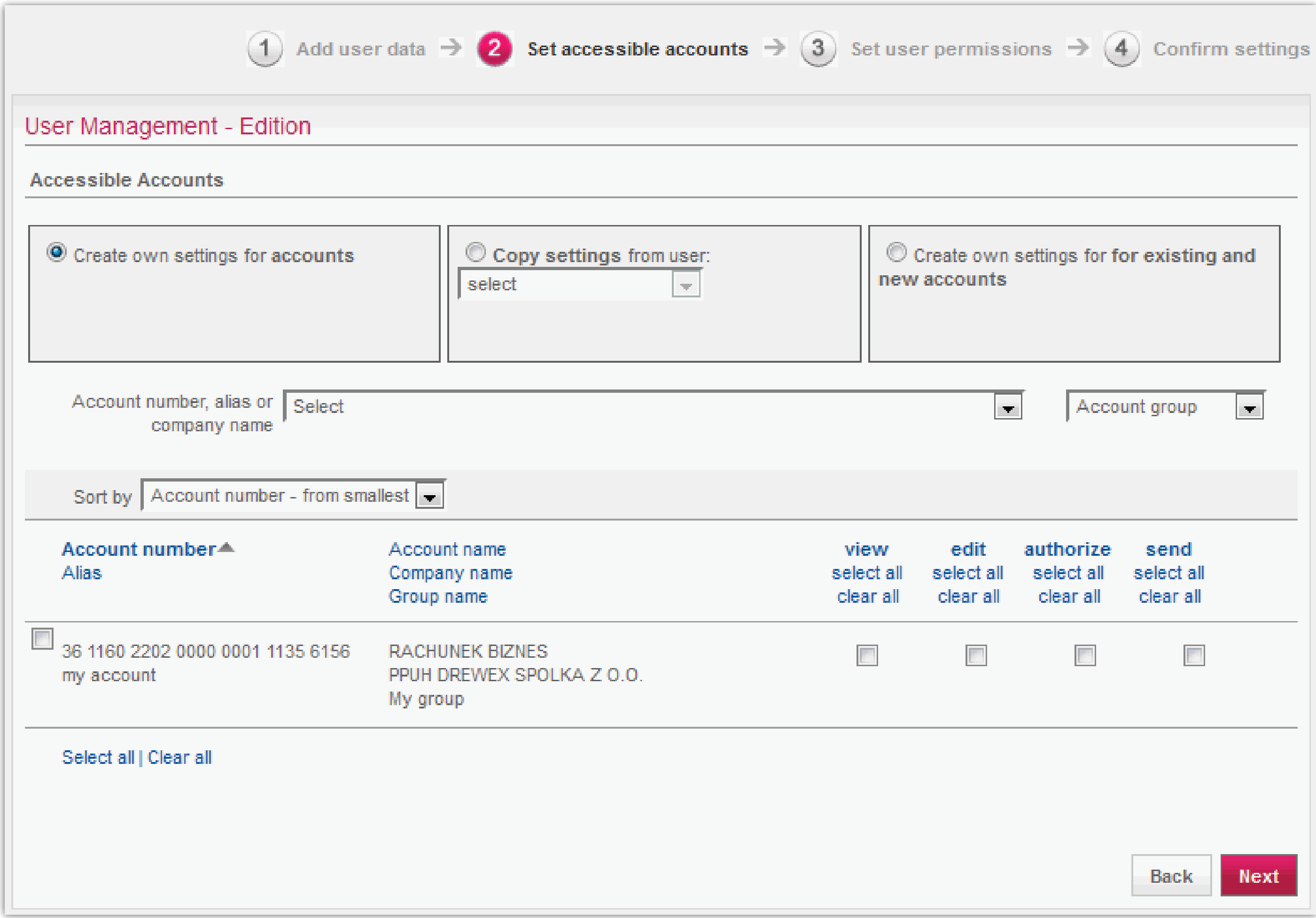
- **view** - depending on possessed detailed rights – the operation enables the displaying of the indicated account on lists,
- **edit** - enables the editing and entering transfers from a given account (types of orders specified on the basis

of rights possessed in the Payments section)

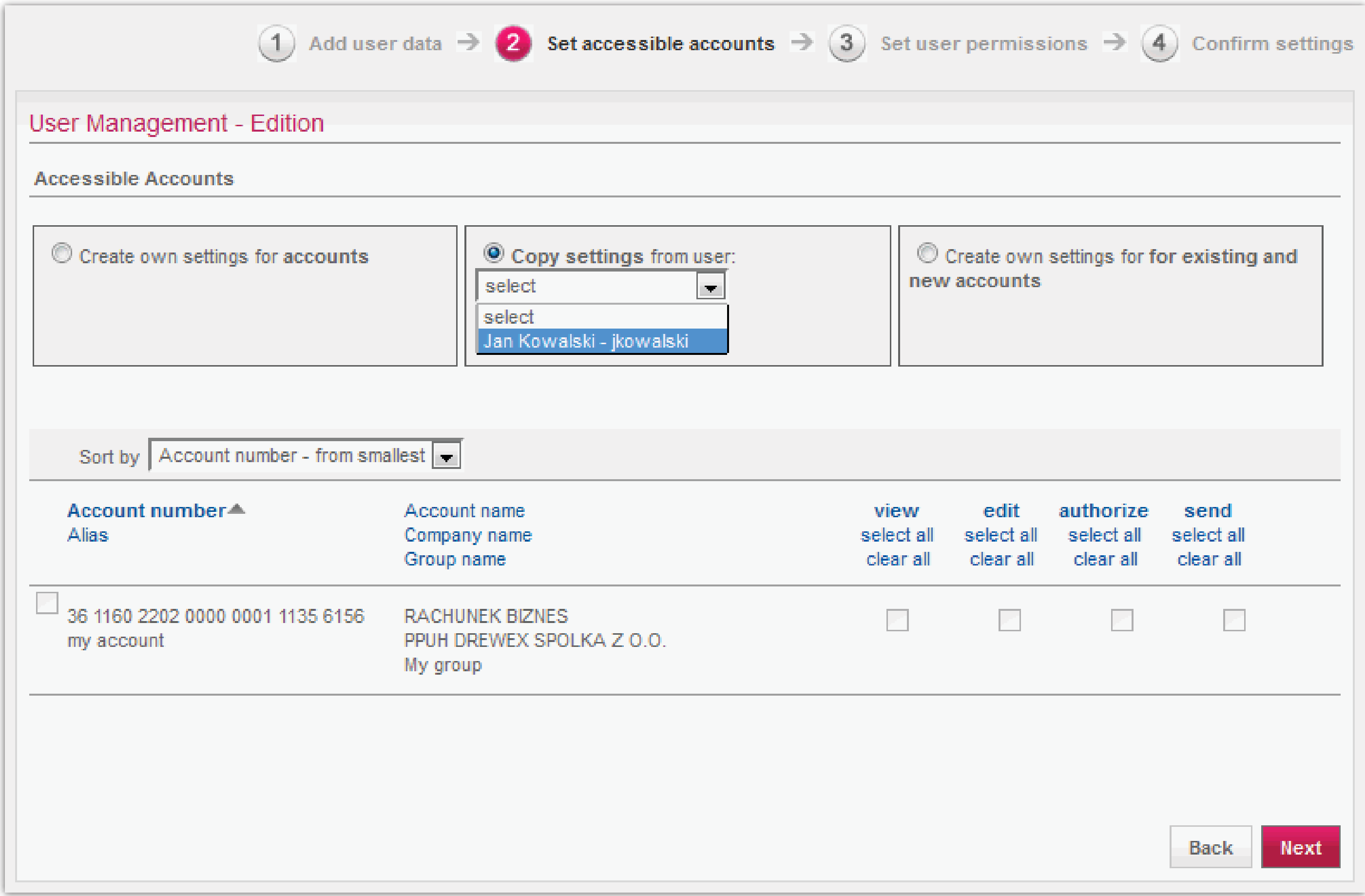
- **authorise** - enables the authorisation of transfers from a given account (types of transfers specified on the basis of rights possessed in the Payments section)
- **send** - enables the sending of transfers from a given account (types of orders specified on the basis of rights held in the Payments section)

The configuration of the scope of rights to accounts can be conducted with the use of 3 available options helping to navigate through this stage of configuration:

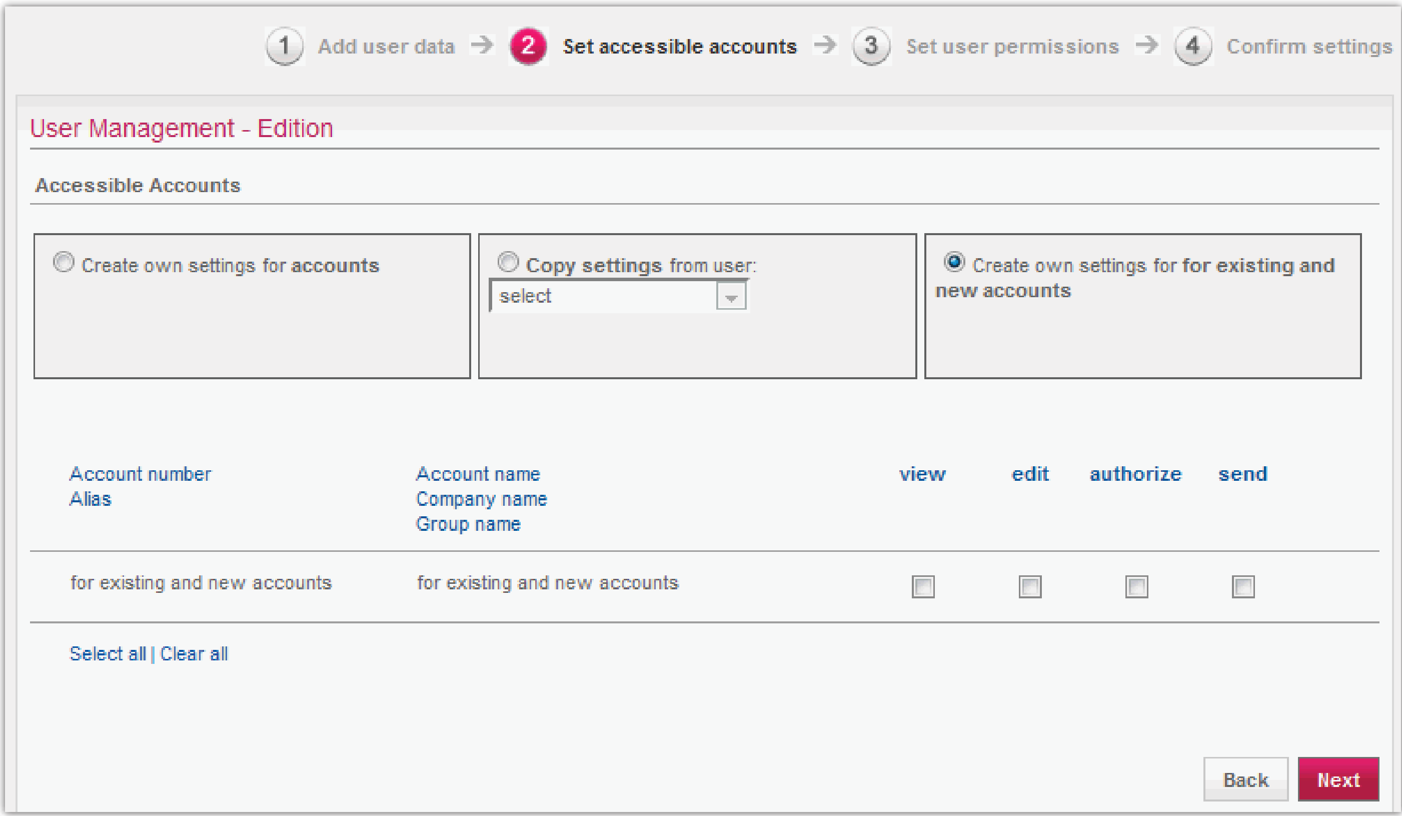
- **creating own settings for accounts** – is selecting of any rights to any accounts of the Client on the list of accounts.



- to facilitate the configuration of the rights for accounts in the case of recurrent users who have the same or similar scope of rights we can use the **copying of the scope of rights from the selected user** who already exists in the system Copy Setting from User. If we would like to modify the copied scope of rights, we can pass to the first option Create own settings for existing and new accounts, which will cause an update of checkboxes on the list.



- the next option which we can use when configuring rights is creating of a new configuration for existing and new accounts. The assigned rights will be binding for all accounts which you have at the moment of configuration and for each new one which will be open in future.

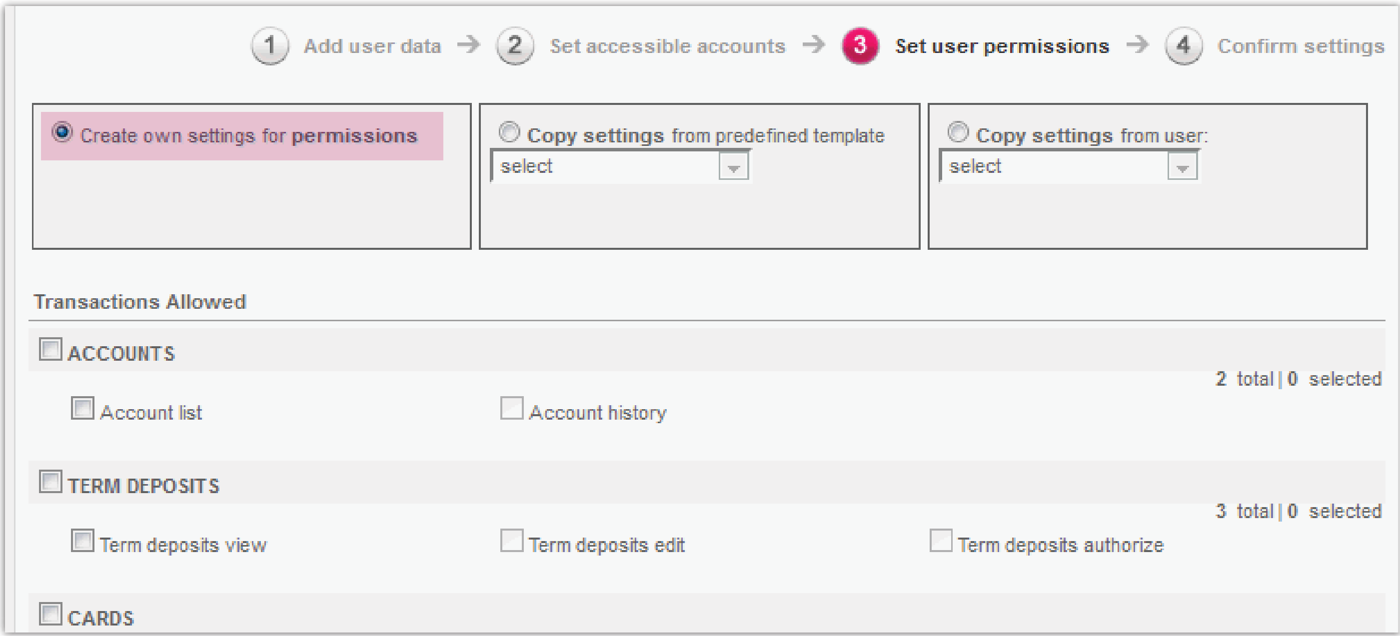


3) assigning of rights to particular products and functionalities

The next step in the process of creating a new user in Millenet is to assign rights to particular products and functionalities of the system. According to such criterion there was created a list on which we select the rights which the new user will have.

To facilitate the process of granting rights three configuration options were created:

- creation of an own configuration of rights with the use of which we can indicate any rights on the list.

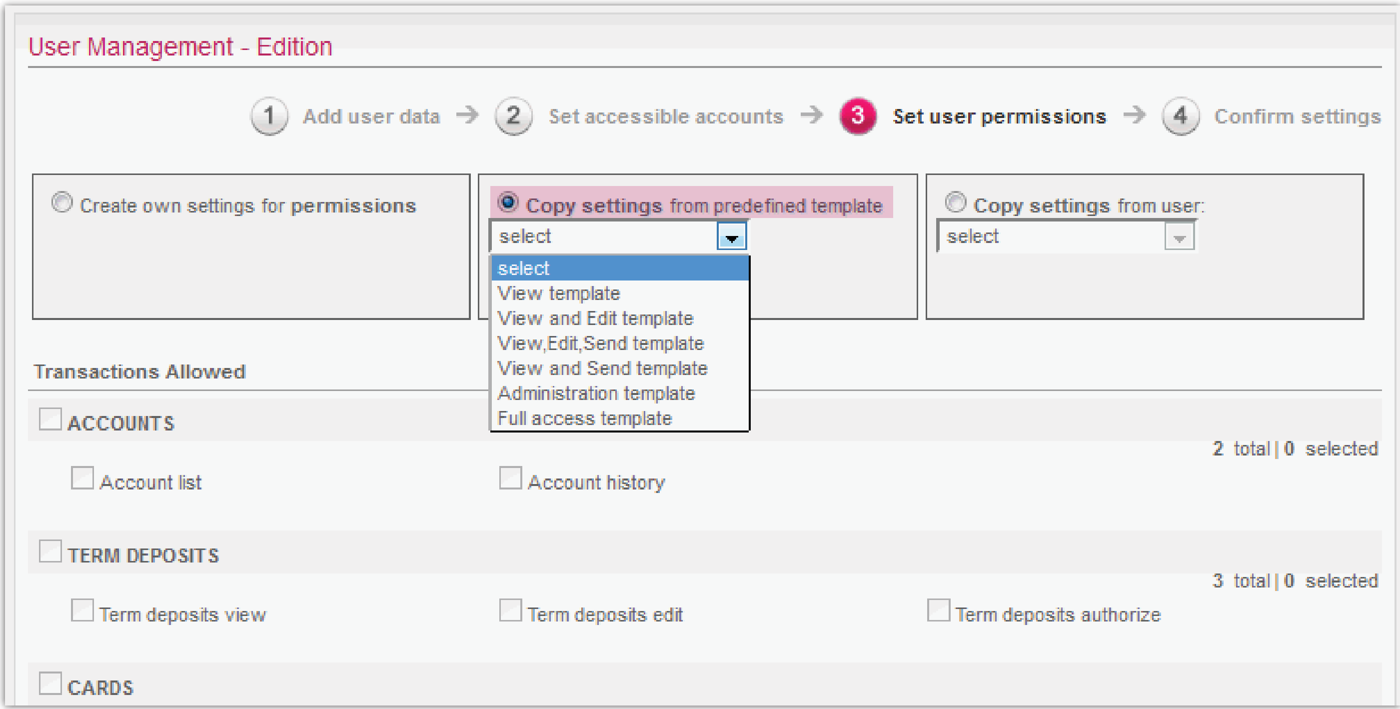


- **copying settings from predefined template** – in order to facilitate the configuration there were created 6 templates of rights. Each template contains a different scope of rights presenting the most frequently employed combinations of rights taking into account the division of duties of persons using electronic banking.

We have the following templates of rights available:

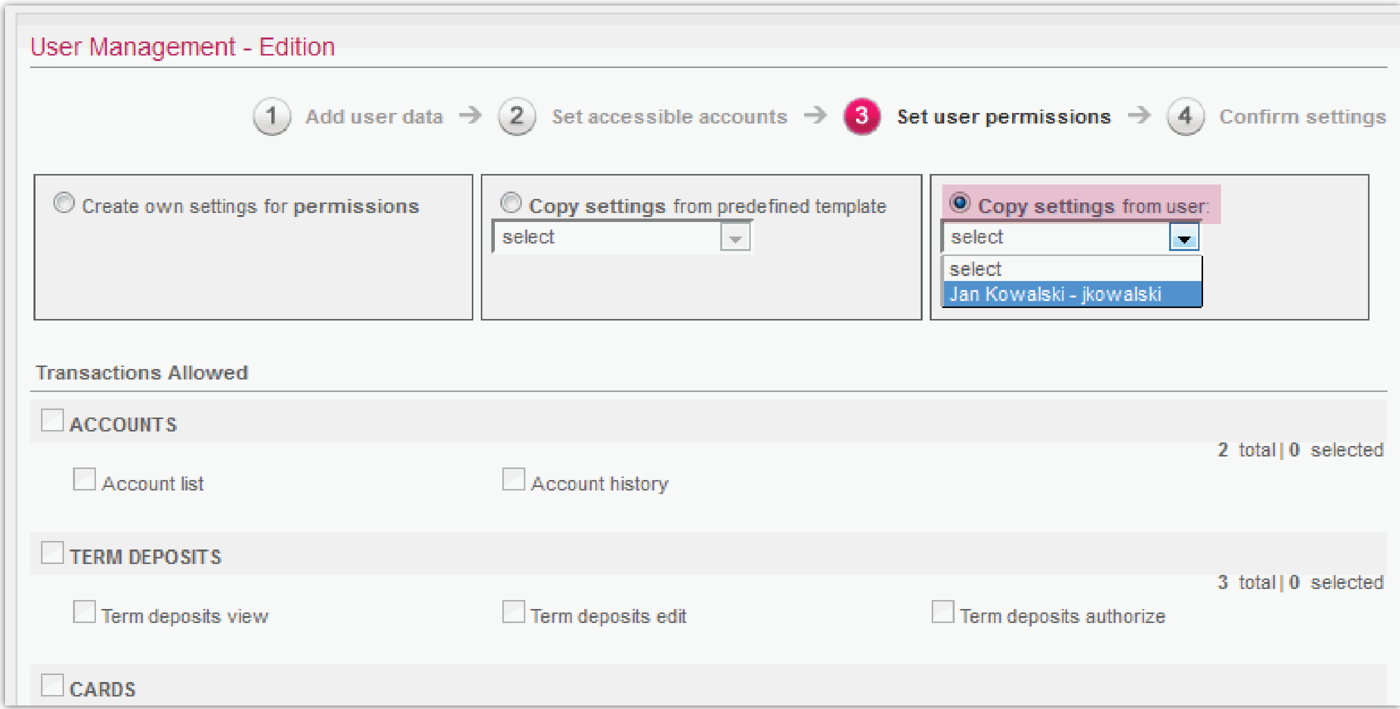
- view
- view and edit
- view, edit and send
- view and send
- administration
- full access.

After selecting the template one can modify the scope of rights which a given template contains through an approach to the option „Create own settings for permissions".

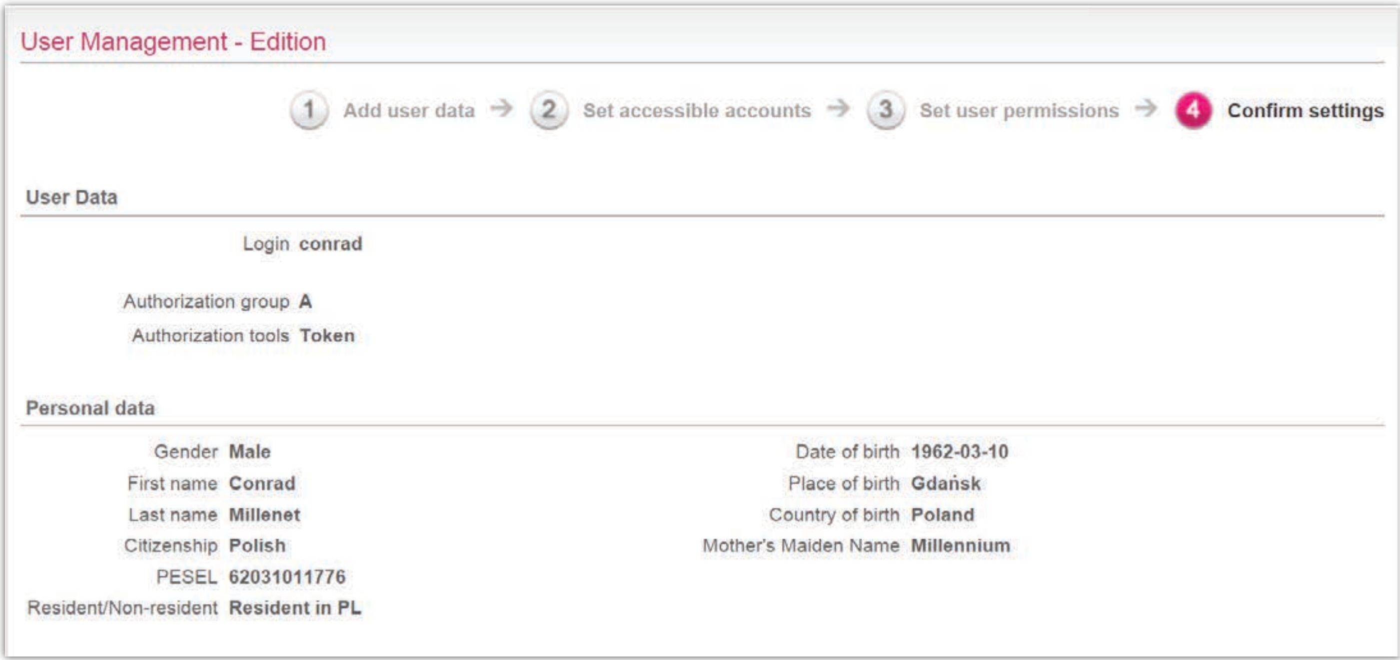


- **copying of rights which a different user has in the system** – to facilitate the configuration of users who have the same or similar scope of rights it is possible to copy the scope of rights which a different user has in Millenet.

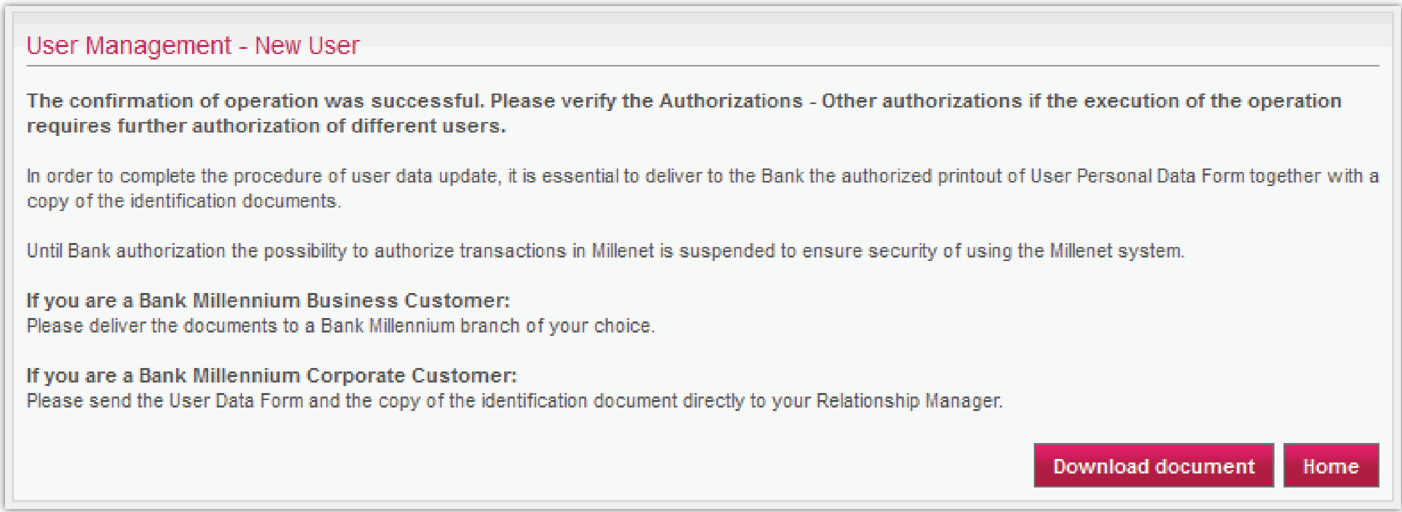
For this purpose we use the option Copy settings from user, selected from the pull-down list of a given user (name, surname – login). The fields on the list of rights are marked in exactly the same way as the user has them marked in the same profile. User rights are modified through navigating to the option Create own settings for permissions. The fields of rights selection become active and we can add or deduct rights.



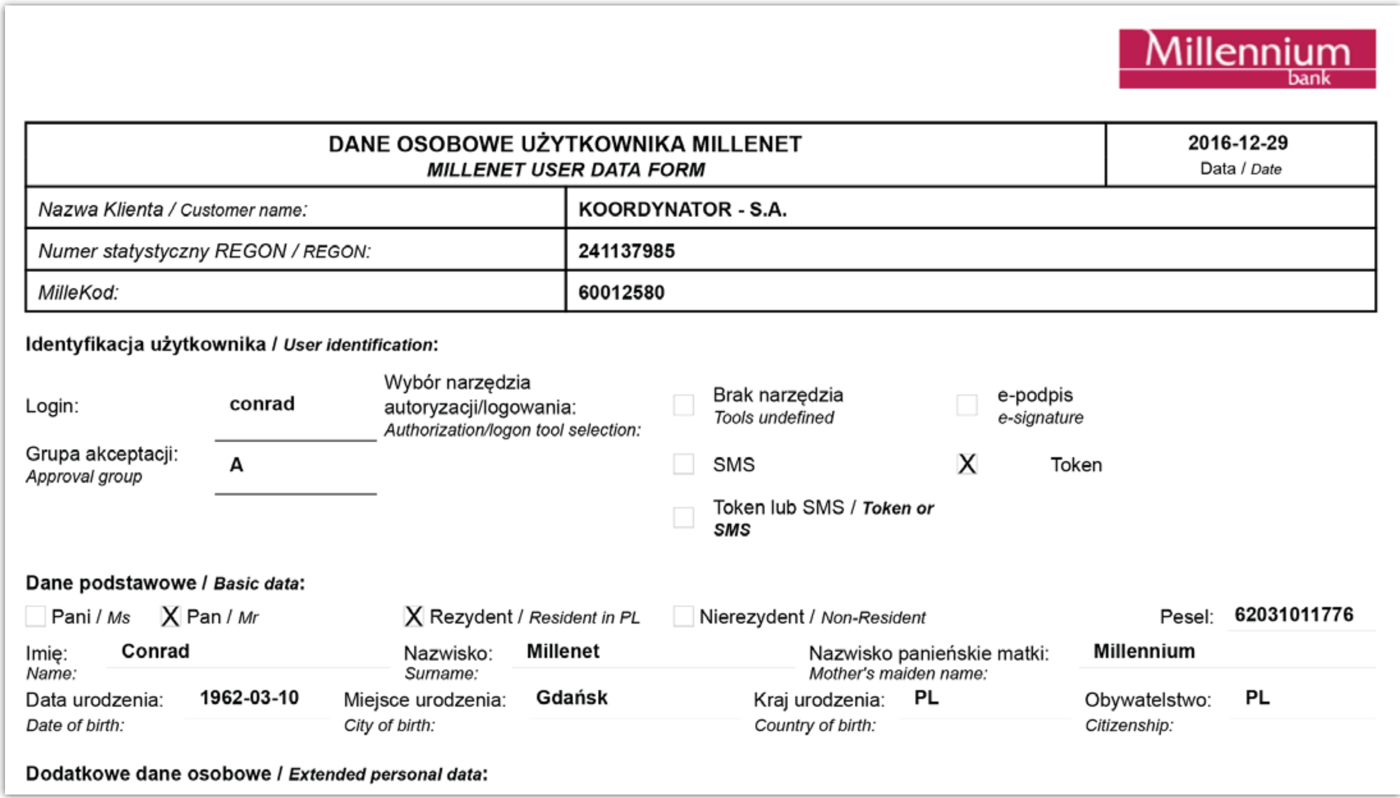
4) Confirm settings – displaying the collective listing for all 3 earlier stages of the configuration in order to check the correctness of data.



5) The next stage of creating a new or editing the existing user is authorisation, i.e. approving executed operations. Authorisation takes place in accordance with the [User management] authorisation rule by the user having an appropriate acceptance group indicated in rules and the [User Authorisation] right.
6) after performing the authorisation in accordance with the authorisation rules the user will be established in the Millenet system. In a situation when we created the user and assigned to it the group of acceptance (authorising person), the system will display for us the message:



The generated document contains personal data of the new user.
The process of creating a new user by the Client in the Millenet system ends with the downloading of the document, printing it out and signing and then transferring it to the bank. The supplying of a signed document is necessary so that the user created in the Millenet system can authorise the order, provided that such rights have been assigned to him.



Millennium bank

DANE OSOBOWE UŻYTKOWNIKA MILLENET *MILLENET USER DATA FORM*	2016-12-29 Data / *Date*

Nazwa Klienta / Customer name:	**KOORDYNATOR - S.A.**
Numer statystyczny REGON / REGON:	**241137985**
MilleKod:	**60012580**

Identyfikacja użytkownika / *User identification*:

Login: **conrad**

Grupa akceptacji: *Approval group* **A**

Wybór narzędzia autoryzacji/logowania: *Authorization/logon tool selection:*

- [ ] Brak narzędzia *Tools undefined*
- [ ] e-podpis *e-signature*
- [ ] SMS
- [X] Token
- [ ] Token lub SMS / ***Token or SMS***

Dane podstawowe / *Basic data*:

☐ Pani / *Ms* X Pan / *Mr* X Rezydent / *Resident in PL* ☐ Nierezydent / *Non-Resident* Pesel: **62031011776**

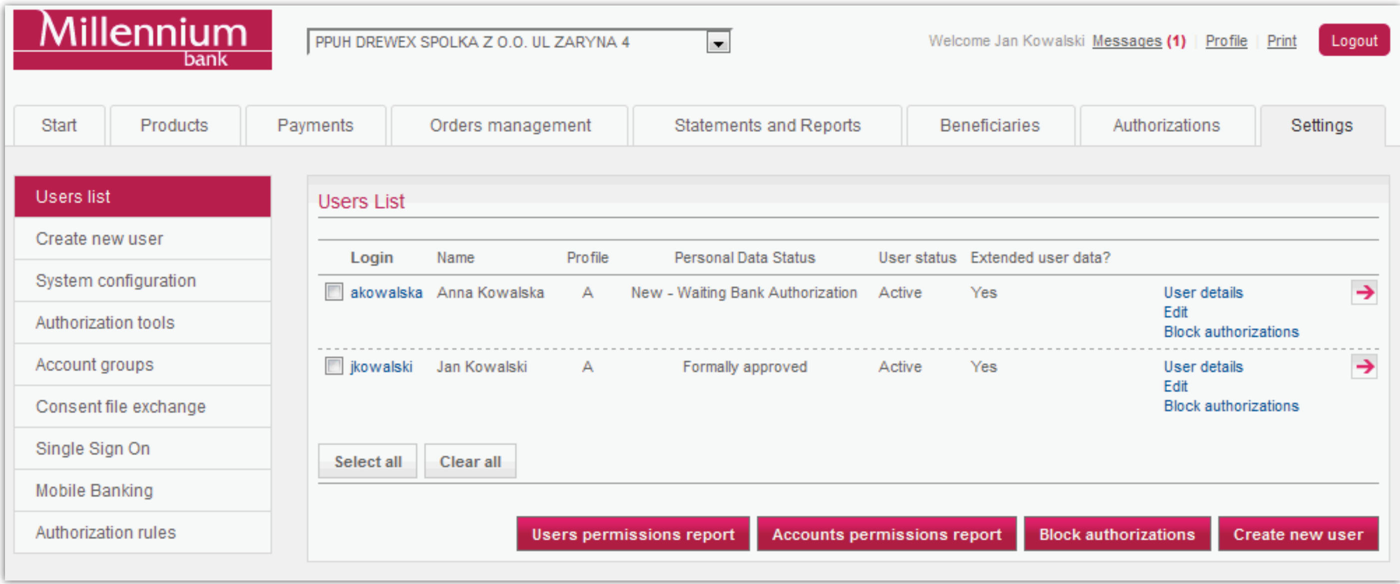
Imię: *Name:* **Conrad** Nazwisko: *Surname:* **Millenet** Nazwisko panieńskie matki: *Mother's maiden name:* **Millennium**

Data urodzenia: *Date of birth:* **1962-03-10** Miejsce urodzenia: *City of birth:* **Gdańsk** Kraj urodzenia: *Country of birth:* **PL** Obywatelstwo: *Citizenship:* **PL**

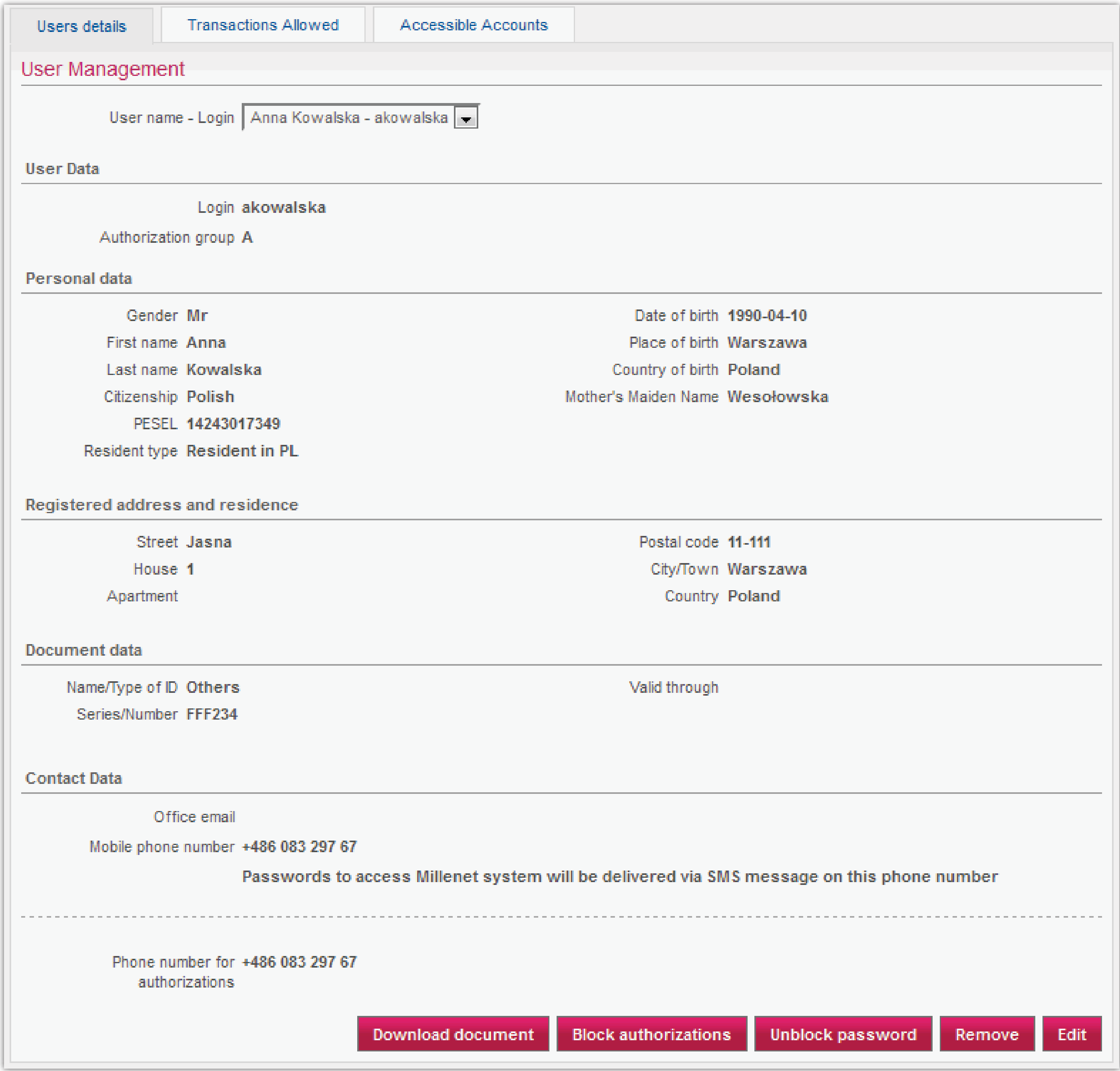
Dodatkowe dane osobowe / *Extended personal data*:

Editing of Existing User

You can edit a user in the system by navigating to user details after selecting the login, arrow at the end of the line th user data or directly after selecting the Edit button.



The editing of personal data, rights and access to accounts takes place for every scope of data separately through moving between the tabs:


Users details | Transactions Allowed | Accessible Accounts

User Management

User name - Login: Anna Kowalska - akowalska

User Data

Login: **akowalska**
Authorization group: **A**

Personal data

Gender	**Mr**	Date of birth	**1990-04-10**
First name	**Anna**	Place of birth	**Warszawa**
Last name	**Kowalska**	Country of birth	**Poland**
Citizenship	**Polish**	Mother's Maiden Name	**Wesołowska**
PESEL	**14243017349**		
Resident type	**Resident in PL**		

Registered address and residence

Street	**Jasna**	Postal code	**11-111**
House	**1**	City/Town	**Warszawa**
Apartment		Country	**Poland**

Document data

Name/Type of ID	**Others**	Valid through	
Series/Number	**FFF234**		

Contact Data

Office email
Mobile phone number: **+486 083 297 67**
Passwords to access Millenet system will be delivered via SMS message on this phone number

Phone number for authorizations: **+486 083 297 67**

Download document | Block authorizations | Unblock password | Remove | Edit

From the level of user details apart from the editing of personal data we can execute the following operations:

- Block authorisation – button blocking the possibility of authorisation for a given user; unlocking button is available in the case of earlier blocking of the possibility of authorising;
- Unblock password – unlocking can be executed in the case of blocking the user after three wrong attempts to enter the password;
- Remove – removing of the user profile from Millenet for Corporates.

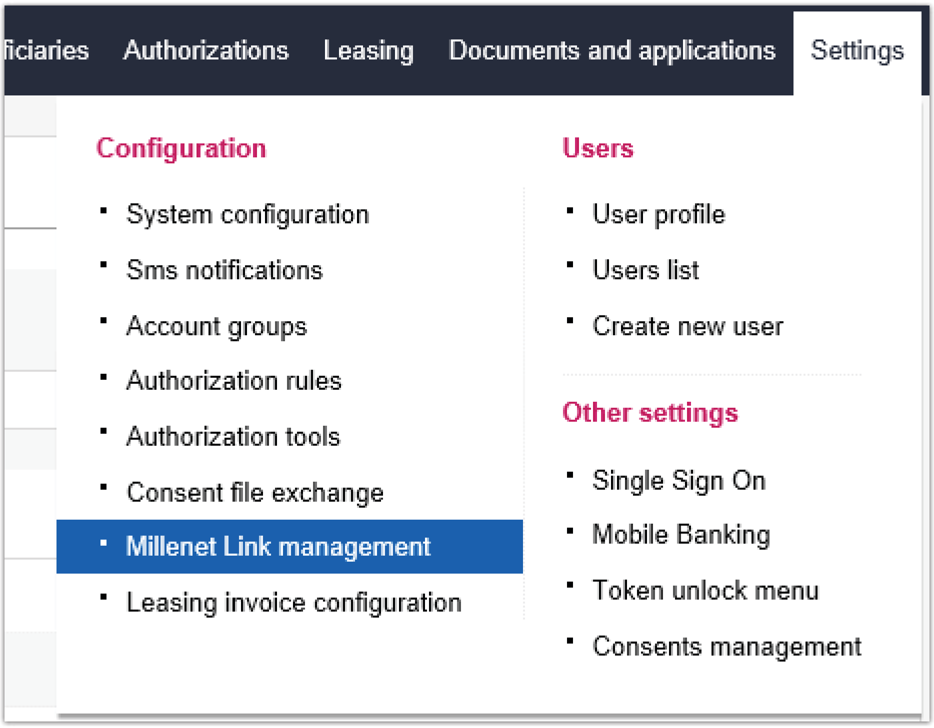
The editing of personal data of the user being the authoriser ends in the printing of the form which should be supplied to the Bank. Only after approving the data by the Bank the changes become active.

Millenet Link

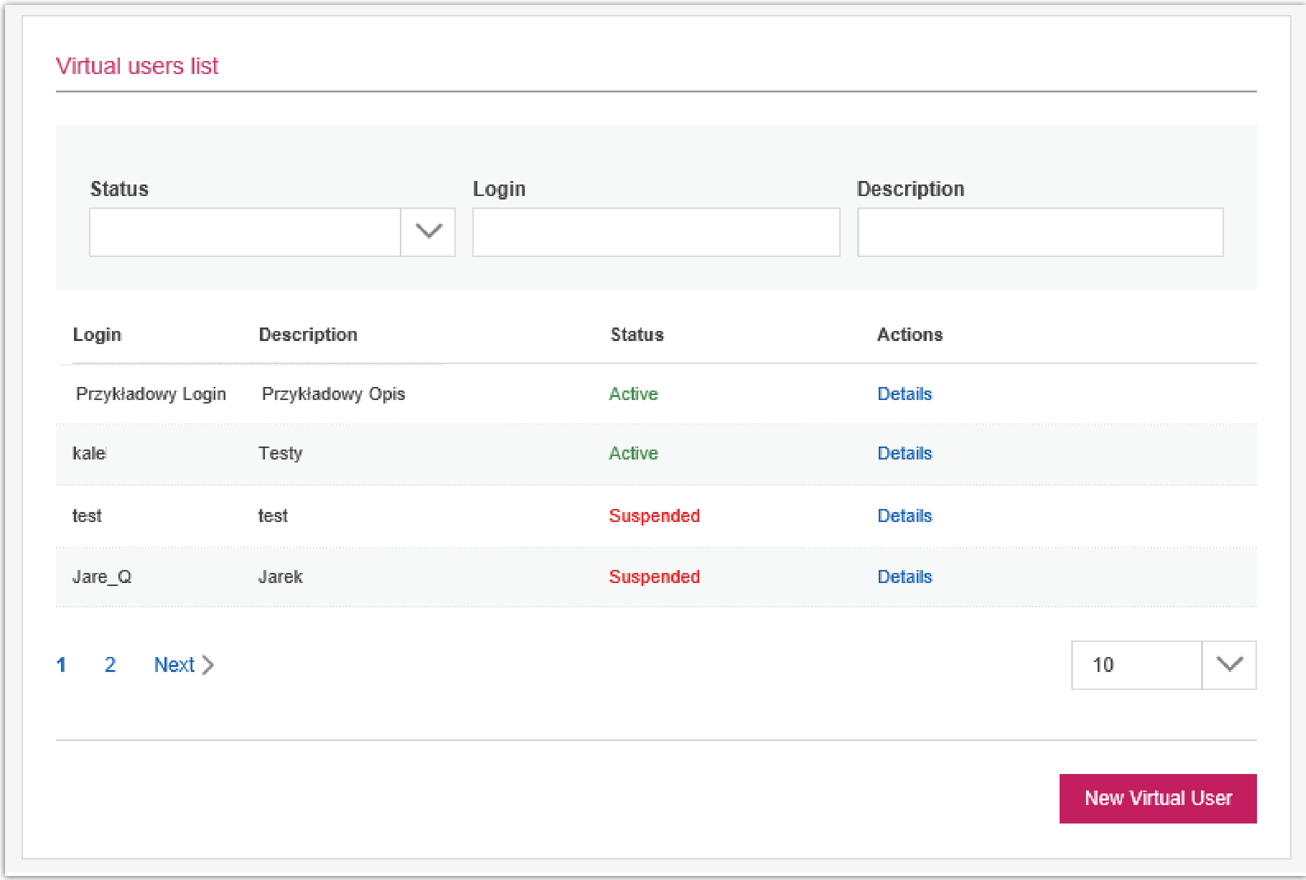
Millenet Link is a solution, which enables communication between financial-accounting systems of Customers of Bank Millennium and the Millenet for Companies internet banking system by means of web services. Particular components of the solution are based on the ISO 20022 standard and a Recommendation of the Polish Bank Association.
The service offers Customers of Corporate Banking the opportunity to have fast, effective and secure exchange of information between FA systems working within a company and the Bank's Internet banking system.
Thanks to Millenet Link it is possible to:
- download current financial data from Millenet and
- sending payment orders to Millenet directly from FA systems without the need to import/export files containing these data directly between systems of the Bank and Customer.

Activation of Millenet Link
In order to activate Millenet Link you need to do the following:
- submit an Application for activation of Millenet Link service,
- obtain a a communication certificate issued by one of the companies recommended by Polish Bank Association (minimum requirements: X.509 standard, not qualified, PEM format, RSA key length minimum 2048 bits, signed by a Trusted Third party, with use for Customer authentication)
- activate the service, which involves signing and sending to the Bank a Millenet Link service activation form.

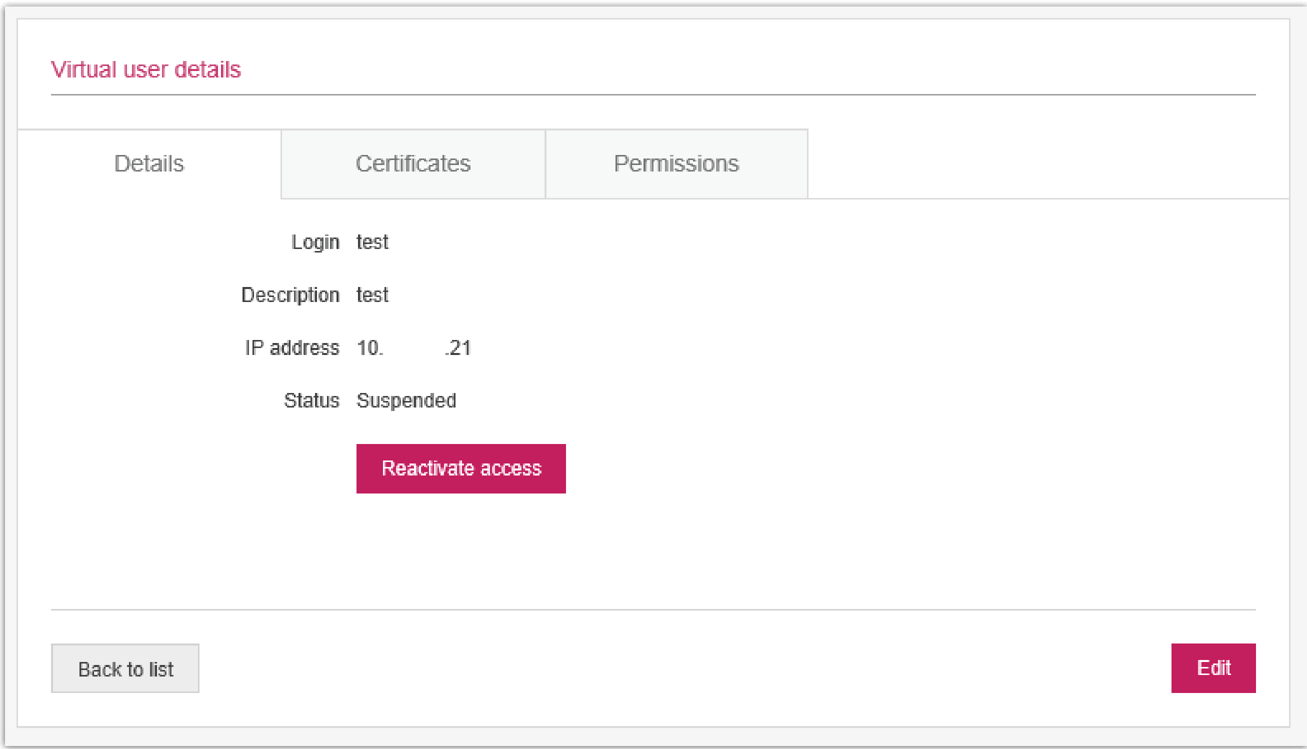
After the activation you can manage users by selecting Settings > Millenet Link management



The list of virtual users allows all users to be found - active as well as suspended ones.



In Details of users you can Suspend or Restore access to a particular user, check the Certificates and granted Rights. You can also edit the data.



Selecting the New Virtual User option will take you to the Add new user screen. Filling-in the data and then pressing the Save button will add a new virtual user.

Principles of Security

1. Never respond to e-mails in which you are asked to give confidential data by e-mail.

Remember that the Bank never asks for confidential data by e-mail, so never respond to e-mails which contain a request for giving your confidential data such as:

- Personal data
- Mother's maiden name
- Number of bank account
- Millekod
- Login
- Password
- Numbers of payment or credit cards
- Expiry dates of card
- CVV2 authorisation codes for VISA credit cards

2. Take care of the security of your passwords, compare the content of the H@słoSMS password with the content of information on websites!

- Never disclose your passwords to anyone
- Change your passwords at least once a month (in the Millenet system you can set the password change reminder from 7 to 60 days)
- Never write down your passwords or send them electronically
- If it appears to you that someone has learned your password – change it as soon as possible
- Use passwords differing between themselves, different from Millekod and login and ones which are difficult to guess.

Remember!

Prior to entering the H@asłoSMS confirming this operation (e.g. domestic transfer) compare the content of the received SMS with the content of information on the Website, to make sure that you confirm the right operation.

3. On your computer or telephone do not install software from sources you do not trust.

The simplest way of installing malware in your system is to make you install it yourself. Be very careful about using software downloded from the Internet. Do not install software sent electronically. Never install exe files whose origin is unknown to you. Very often programmes with exe extensions may in the background install additional software stealing information from your computer or giving access to it via Internet.

4. Use Antivirus Software

It may sometimes happen that your computer will catch a virus or other malware taking control over your system. Good antivirus programmes, regularly updated, will help you fight these problems and even prevent them. Never switch off the antivirus programme! Even a few seconds is enough to install spyware when the antivirus programme is switched off.

5. Check the Website's Certificte

The connection between your browser and your server is coded with the 128-bit TLS protocol. The coding of the connection is shown by the icon of the closed padlock on the bar of your browser.

MS Internet Explorer

Mozilla Firefox

6. Regularly update the system installed on your computer
Take some interest in the updates of your system which have an impact on its security.
If you use the Microsoft Windows system, employ the functionality of automatic updates of the Microsoft Windows system.
Access to this option can be obtained in two ways:
- Select the Windows Update option in the Start menu of your Windows system
- Enter in the browser the address: http://windowsupdate.microsoft.com

7. Watch out for the address of the website you access.
The correct address of Millenet for Corporate Clients starts with: https://www.bankmillennium.pl/
If the address bar of the browser has a different address or you have been redirected to another address, do not trust this address and refuse any data.

8. Do not use Millenet from computers which can be accessed by other persons.
Do not enter confidential data (identifier, code, password) from a computer accessed by many people, in particular in internet cafes and other public places. Data capture software can be installed on them.

9. Always end work with the Millenet system by selecting the „Log out" option
Always remember to end your Millenet session by clicking the „Log out" button from the level of the menu in order to correctly close the session.

Help

Technical assistance telephone:
801 632 632
from abroad and mobile phone:
(+48 22) 598 40 31

Contact with an expert by e-mail - option available after logging.
Contact form option on the Bank's website - available without logging.