

iPPK Application - main functionalities of the application related to PPK management

Advertising information.

April 2025

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Access to the iPPK Application

After signing the contract for the management of PPK, a link to the iPPK Application (to the module for PPK management), together with the login instruction to the system, will be sent to the e-mail address of the Application Administrator, indicated in the contract for the management of PPK.

Jestem pracodawcą

Identyfikator *

Hasło *

Przypomnij hasło

Pokaż hasło

Zaloguj

* pole wymagane

Twoja Firma nie ma podpisanej umowy o zarządzanie PPK?

Już dziś możesz przygotować się razem z nami do uruchomienia PPK.

Podpisz umowę


Dowiedz się więcej

PODWÓJNA AUTORYZACJA W PROCESIE LOGOWANIA SIĘ DO APLIKACJI iPPK

<

Nowa funkcjonalność zapewnia większe bezpieczeństwo i ochronę przed cyberatakami. Uruchom ją w Aplikacji iPPK!

Dowiedz się więcej



>

To login for the first time to the iPPK. Application you have 72 hours from receiving the link sent by PKO TFI. If you fail to login on time, go to <https://ippk.pl/login-employer> and click „Remind password”.

Watch tutorial:
[Przejdź przez Aplikację iPPK](#)

3

Access to the iPPK Application

The first Administrator has full rights in the iPPK Application (access to all tags). The Administration folder allows you to manage Users, give and receive access and permissions.

Welcome to the iPPK portal!

Company structure

Administration

Add a new user

Name *

Surname *

E-mail address * 

Confirm e-mail address *

Phone number *



Watch tutorial:

[Jak dodać nowego użytkownika](#)



After logging into the iPPK Application, the Administrator will be able to immediately give permissions in the system to other employees who will participate in the process of registration of employees and/or handling of the PPK, in the “Administration” folder.

Company branch

The whole company ▼

Permissions to

*
Administration - e...
Structure - enable... ^

☐ Select all

Search

☒ Administration - enables managing users and their authorizations.

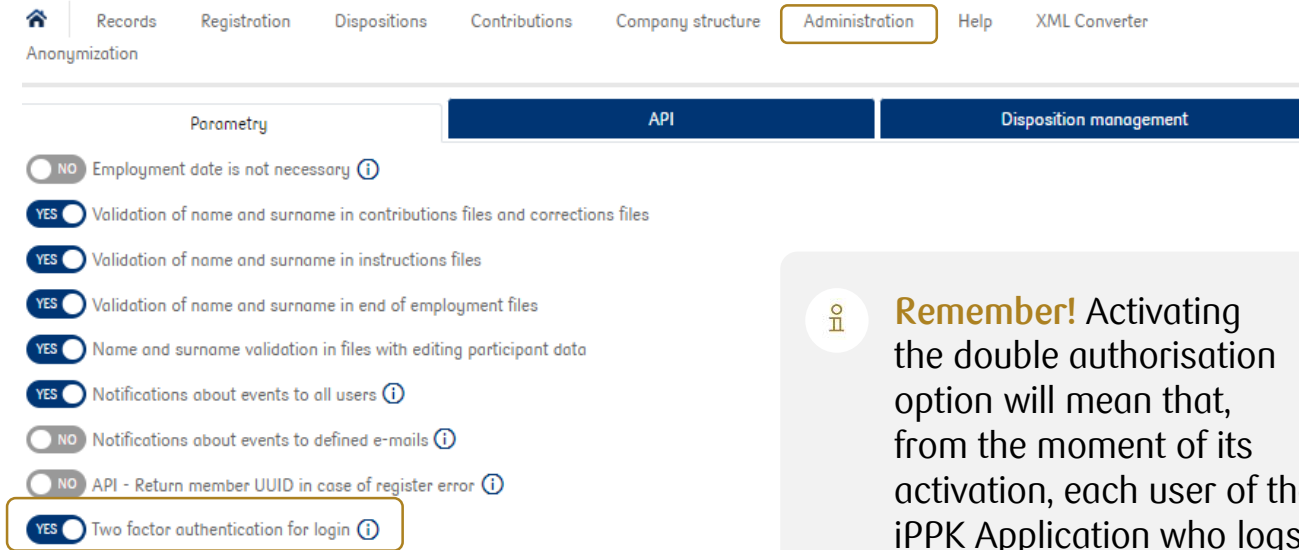
« < 1 > »

Two-factor authentication in the iPPK Application – activation

When logging into the **iPPK Application**, in addition to the user ID and password, the system will ask the user to enter an **authentication code** from the authentication tool of choice (e.g., Duo, Google Authenticator, or Microsoft Authenticator), which can be **downloaded for free** from Google Play or App Store and installed on the phone. The person authorised to activate two-factor authentication during login is your company's iPPK Administrator.

How to activate two-factor authentication?

The iPPK Administrator logs into the iPPK Application → clicks the **Administration (Administracja)** tab → then **Configuration (Konfiguracja)** → **Parameters (Parametry)** catalogue → **Two-factor authentication when logging in (Dwuskładnikowa autoryzacja podczas logowania użytkowników)**.



The screenshot shows the 'Administration' tab selected in the top navigation bar. Below it, the 'Configuration' section is active, displaying a list of parameters under the 'Parametry' tab. The 'Two factor authentication for login' parameter is highlighted with a yellow box and is currently set to 'YES'.

Parametry	API	Disposition management
<input type="radio"/> NO Employment date is not necessary ⓘ		
<input checked="" type="radio"/> YES Validation of name and surname in contributions files and corrections files		
<input checked="" type="radio"/> YES Validation of name and surname in instructions files		
<input checked="" type="radio"/> YES Validation of name and surname in end of employment files		
<input checked="" type="radio"/> YES Name and surname validation in files with editing participant data		
<input checked="" type="radio"/> YES Notifications about events to all users ⓘ		
<input type="radio"/> NO Notifications about events to defined e-mails ⓘ		
<input type="radio"/> NO API - Return member UUID in case of register error ⓘ		
<input checked="" type="radio"/> YES Two factor authentication for login ⓘ		



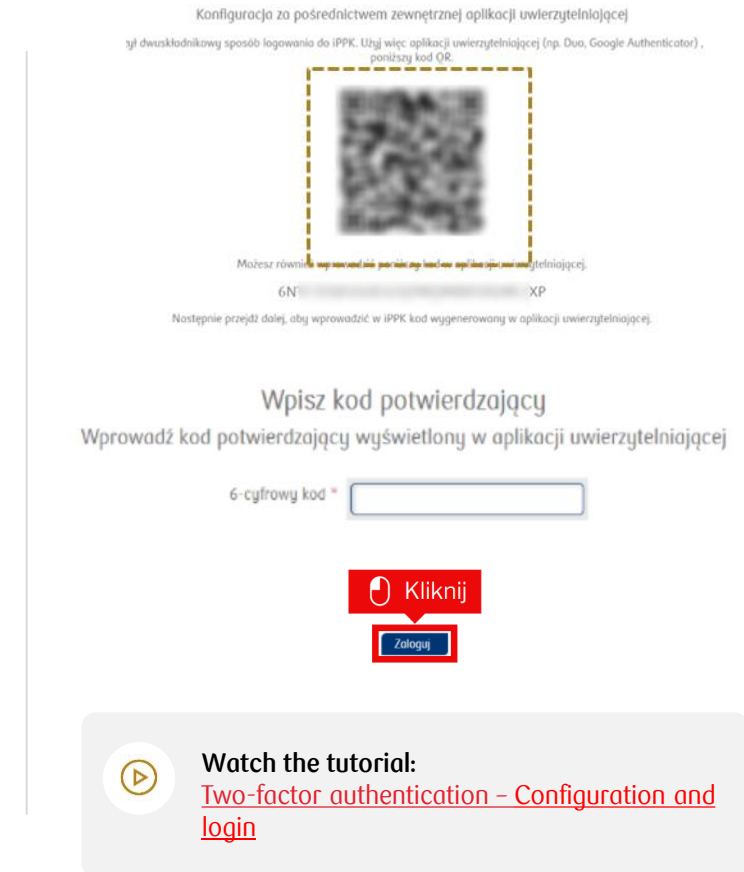
Remember! Activating the double authorisation option will mean that, from the moment of its activation, each user of the iPPK Application who logs into it will be requested to enter an additional login **authentication code**.



Watch the tutorial:
[Two-factor authentication – Activation](#)

Two-factor authentication in the iPPK Application – activation

- 1 Download a free authentication app from Google Play or App Store and install it on your phone to generate single-use codes (e.g., Duo, Google Authenticator, or Microsoft Authenticator).
- 2 Enter the iPPK Application login page <https://ippk.pl/login-employer> and enter your ID and password.
- 3 When a QR code appears on the iPPK Application screen, scan it with your phone using the previously installed authentication app (see item 1) – “Scan QR code (Zeskanuj kod QR)” or type the code below it into the authentication app you downloaded – “Enter configuration key (Wpisz klucz konfiguracyjny)”.
- 4 This will align the authentication app on your phone with the iPPK Application (**this is a one-off action**).
- 5 From then on, the authentication app you downloaded will display a 6-digit code, periodically changing to a different (current) code.
- 6 The authorisation code, which will be displayed on the phone screen at the time, must be entered into the iPPK Application during the login process.



Granting permissions to the iPPK Application

Scope of permissions for indicated employees:

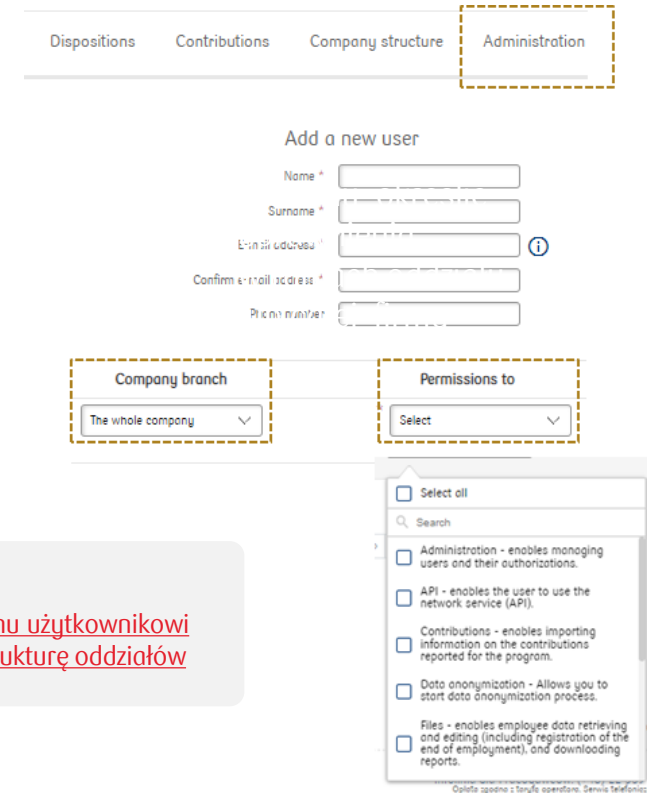
- ✓ Administration – granting permissions
- ✓ API – using network service (API)
- ✓ Structure – defining the company structure
- ✓ Registration – registration of employees
- ✓ Instructions – acceptance of instructions (change of the amount of payments, suspension of participation in PPK, reactivation etc.)
- ✓ Files – preview of employees’ details (including financial information)
- ✓ Contributions – import of contribution reports (payments to PPK)
- ✓ PPK Group XML Converter
- ✓ Anonymisation – removal of incorrectly reported workers

We may define permissions within a branch or entire company



Obejrzyj tutorial:

[Jak nadać uprawnienia nowemu użytkownikowi](#)
[Jak stworzyć i wykorzystać strukturę oddziałów](#)

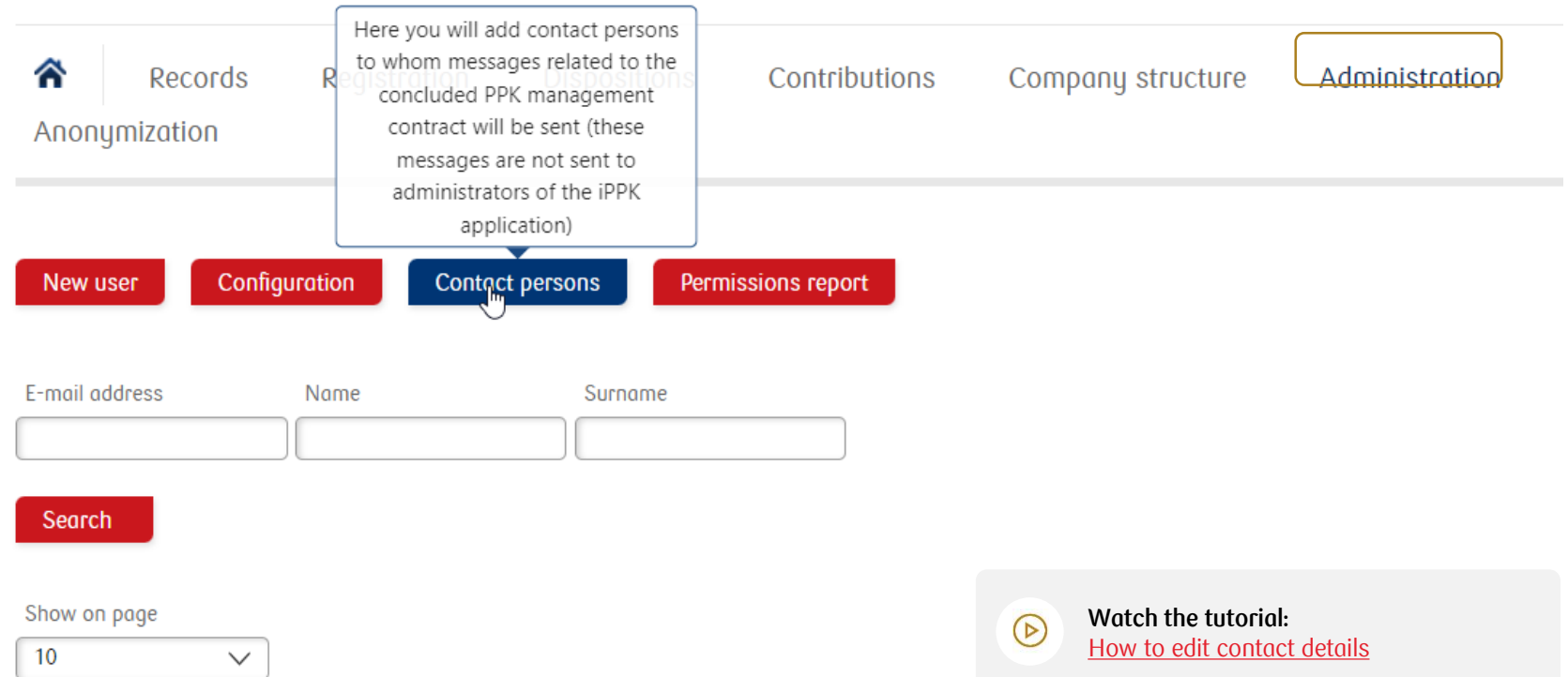


The screenshot shows the 'Administration' tab selected in the top navigation bar. Below it is the 'Add a new user' form with fields for Name, Surname, Email address, Confirm email address, and Password. Below the form are two dropdown menus: 'Company branch' (set to 'The whole company') and 'Permissions to' (set to 'Select'). A dropdown menu is open for 'Permissions to', showing a list of permissions with checkboxes: 'Select all', 'Administration - enables managing users and their authorizations.', 'API - enables the user to use the network service (API).', 'Contributions - enables importing information on the contributions reported for the program.', 'Data anonymization - Allows you to start data anonymization process.', and 'Files - enables employee data retrieving and editing (including registration of the end of employment), and downloading reports.'

The list of permissions includes, inter alia, the permission to upload files in the “xml” format inline with the specification developed by the PPK Working Group. In order to benefit from this functionality, it is necessary to tick “XML of the PPK Group” on the list of permissions.

Change of contact persons

Any iPPK Application user with “Administration” privileges may **add, delete or edit the data of the contact persons** indicated in the PPK management agreement, to whom messages related to the concluded PPK management agreement will be forwarded (these messages are not sent to the iPPK Application administrators).



The screenshot displays the 'Administration' section of the iPPK Application interface. A yellow box highlights the 'Administration' tab in the top navigation bar. A blue callout box points to the 'Contact persons' button in the sub-navigation bar, containing the text: 'Here you will add contact persons to whom messages related to the concluded PPK management contract will be sent (these messages are not sent to administrators of the iPPK application)'. Below the buttons, there are three input fields labeled 'E-mail address', 'Name', and 'Surname'. A red 'Search' button is positioned below these fields. At the bottom left, there is a 'Show on page' dropdown menu currently set to '10'.

Here you will add contact persons to whom messages related to the concluded PPK management contract will be sent (these messages are not sent to administrators of the iPPK application)

New user Configuration **Contact persons** Permissions report

E-mail address Name Surname

Search

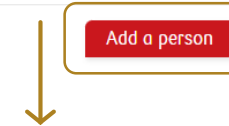
Show on page
10

Watch the tutorial:
[How to edit contact details](#)

Change of contact persons

Contact persons list

Name	Surname	Phone number	E-mail address	Actions	
JAN	TESTOWY	100000000	JAN.TESTOWY@TFI.PL	Edit	Delete



Contact persons list

Name	Surname	Phone number	E-mail address	Actions	
JAN	TESTOWY	100000000	JAN.TESTOWY@TFI.PL	Edit	Delete
* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	Save	Cancel

* required fields

Add a person

The iPPK application allows you to add new contact persons (max. 4 persons), delete or edit the data of currently indicated contact persons.

After each change of contact persons, an e-mail will be sent confirming the addition, editing or deletion of contact person data. **An email will be sent to the data subject and the administrator of the iPPK Application.**

Registering employees in the PPK

Enrolling employees in the PPK

Done by loading the the registration file with the employee list in the "Registration (Rejestracja)" folder.

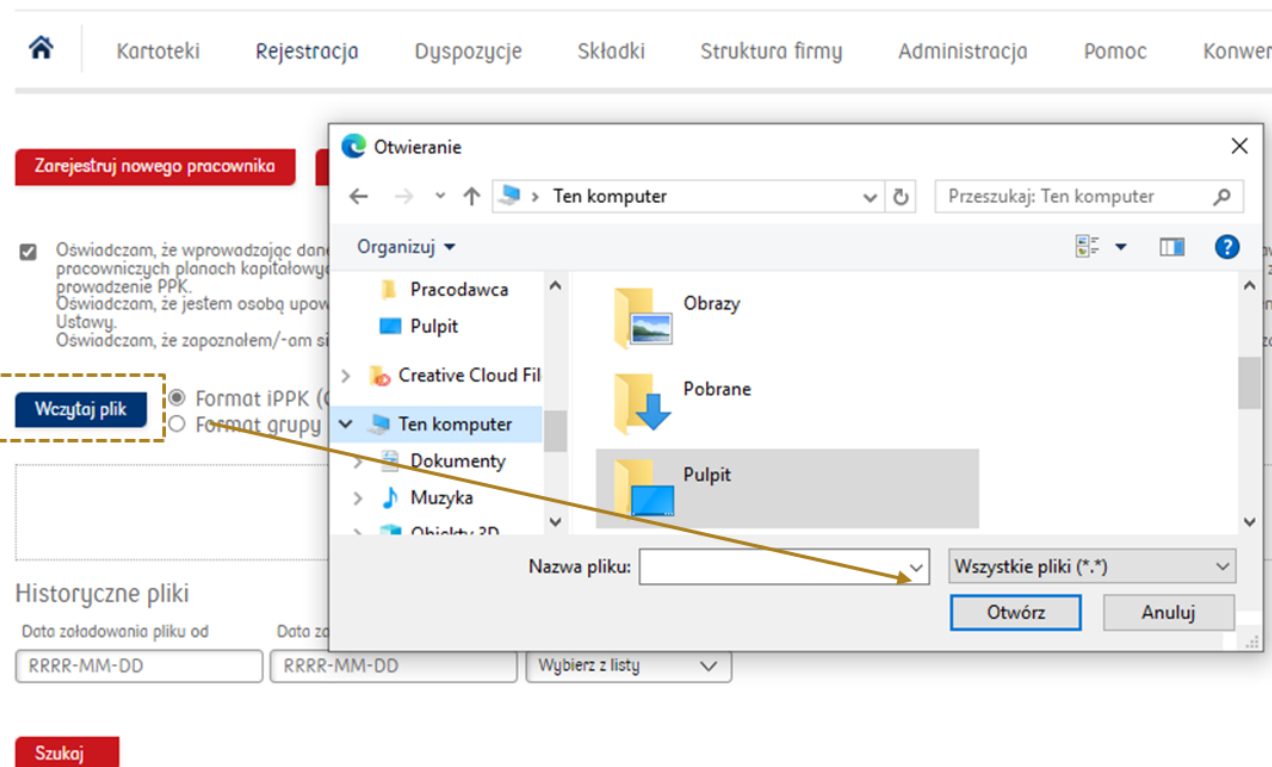
Manually – by entering the employee's details in the "Register new employee (Zarejestruj nowego pracownika)" tab

Through API

An employer can **register** a larger number of employees into the PPK at once by **generating a file from the HR and payroll system** with the data of the employees it wants to **register in the PPK** and loading it in the **iPPK Application**.



The **iPPK Application** accepts .xls, .xlsx, .csv, .txt, and .xml files.



Watch the tutorial:

[Jak zarejestrować nowego pracownika z pliku?](#)

Registration of employees to PPK (.xls, .xlsx, .csv, .txt file)

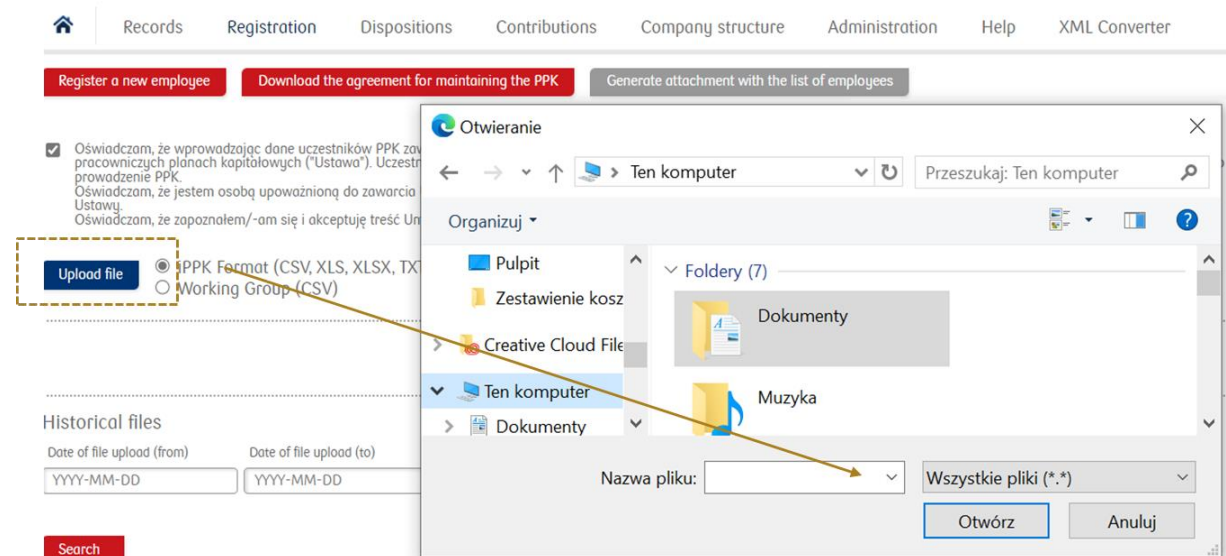
The application will allow the participants' details to be uploaded from a file in two standards:

- in the iPPK standard, i.e. developed by PKO TFI;
- in the PPK Working Group standard.



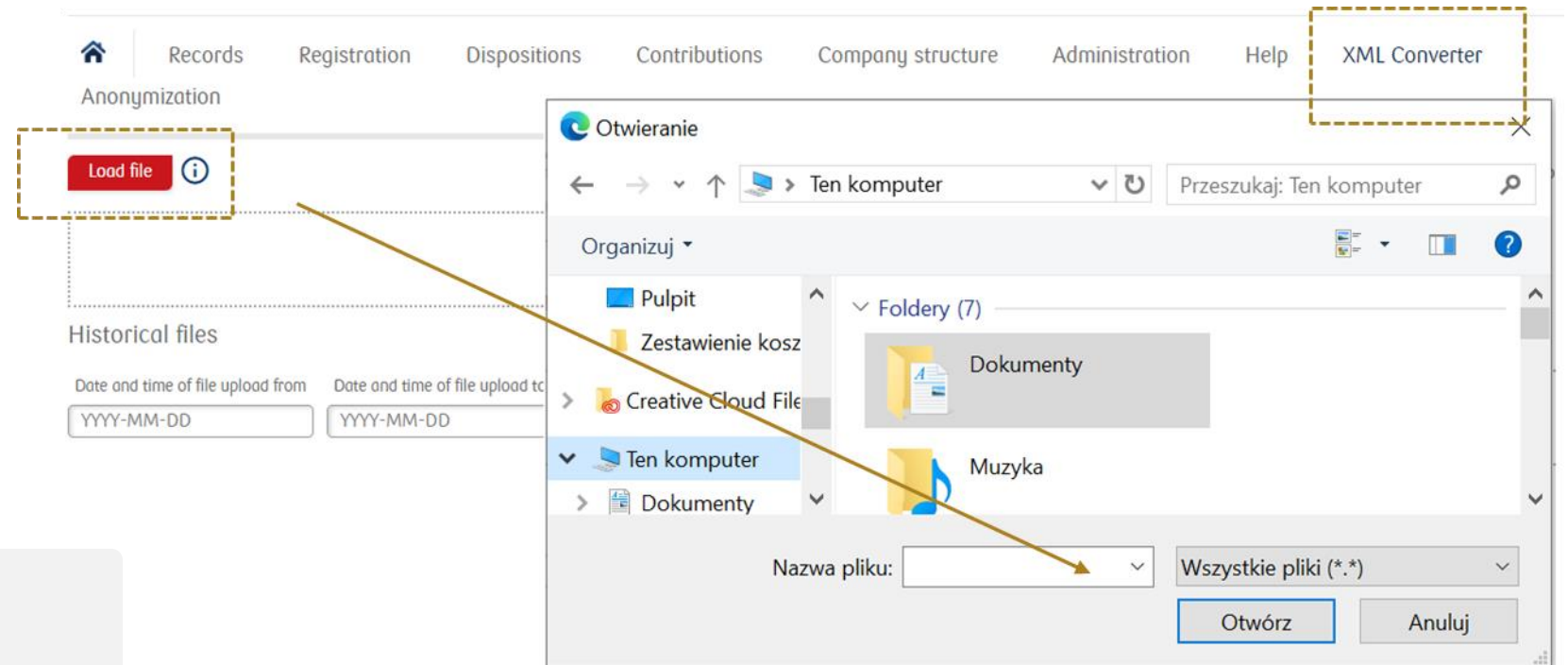
In the event of a file prepared in the PPK Working Group standard in the „csv” format, the activities are similar, but before uploading of the file to the application, the “CSV format and working group” should be ticked.

If the file was prepared in an iPPK Standard, in order to upload it to the application, tick the box with the Statement in the “Registration” folder, select the iPPK format and then upload the file or drag it into the dotted area.



Registration of employees to PPK (XML file)

The registration of employees in a file prepared in the PPK Working Group standard in the “xml” format required, before its uploading, conversion of the file into the iPPK format. Such conversion may be carried out using the “**XML converter**” function.



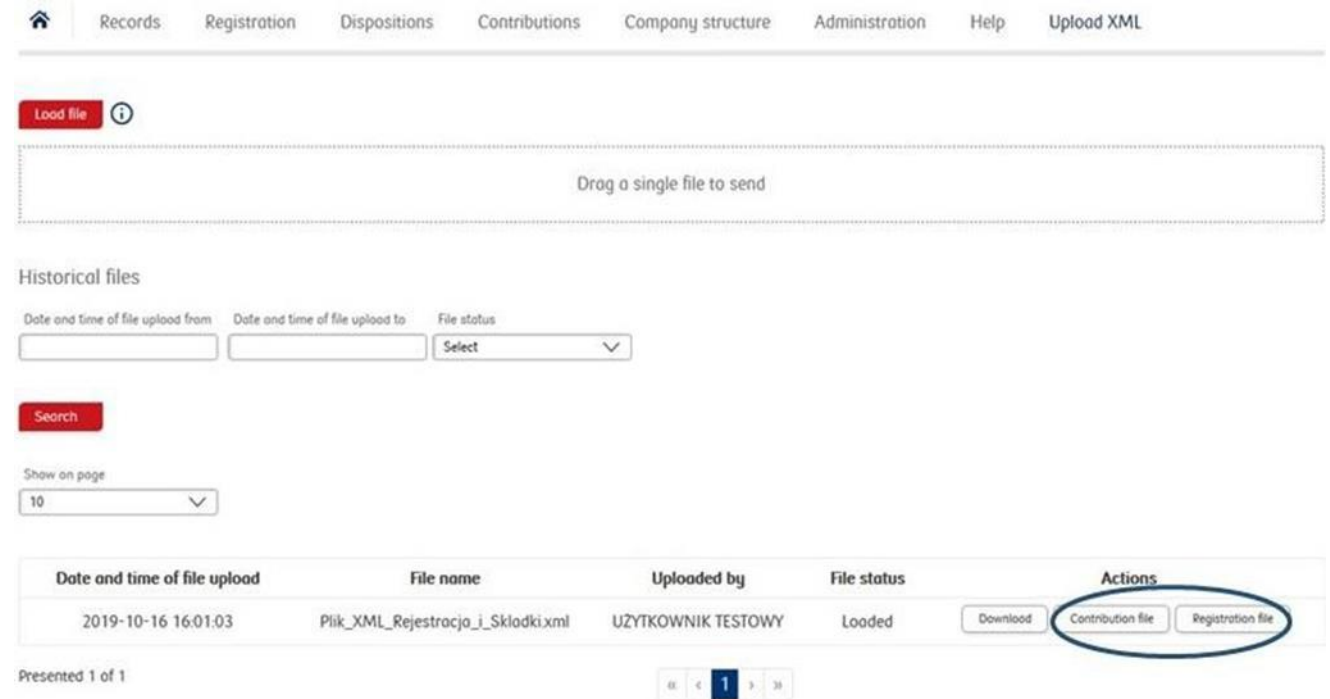
Watch tutorial:

[Wgrywanie plików XML](#)

Registration of employees to PPK (XML file)

In one “xml” file the Employer may include information even on several PPK reports (e.g. employee report to be registered to PPK, contribution report to PPK or order report). The converter will each time break them into separate files, each concerning another data range.

After uploading the “xml” file and clicking “**Search**”, the post-conversion files in the “csv” format will appear. If the “xml” file included at least two reports, e.g. a report with employees to be registered and a contribution report, two separate files will appear (in this case, the registration file and the contribution file, respectively).



The screenshot shows the TFI system interface. At the top, there is a navigation bar with links: Home, Records, Registration, Dispositions, Contributions, Company structure, Administration, Help, and Upload XML. Below the navigation bar, there is a red 'Load file' button and an information icon. A dashed box indicates where to drag a file. Below this, there is a section for 'Historical files' with filters for 'Date and time of file upload from', 'Date and time of file upload to', and 'File status'. A red 'Search' button is also present. Below the search button, there is a 'Show on page' dropdown set to 10. The main part of the interface is a table with the following columns: 'Date and time of file upload', 'File name', 'Uploaded by', 'File status', and 'Actions'. The table contains one row with the following data: '2019-10-16 16:01:03', 'Plik_XML_Rejestracja_i_Skladki.xml', 'UZYTKOWNIK TESTOWY', 'Loaded', and 'Actions'. The 'Actions' column contains three buttons: 'Download', 'Contribution file', and 'Registration file'. The 'Contribution file' and 'Registration file' buttons are circled in blue. At the bottom, there is a pagination bar showing 'Presented 1 of 1' and a set of navigation buttons.

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UZYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

Registration of employees to PPK (XML file)

- If you want to register employees to PPK, click “Registration file”.
- There are two methods available:
- save the file on your computer (in “csv” format) and without opening it, upload it to the iPPK Application in the “Registration” folder.

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UŻYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

Presented 1 of 1

Czy chcesz otworzyć lub zapisać plik 37CE666644644D138D270C474CDE3AAD.csv (117 B) z witryny **ippk-test.finat.pl**? **Otwórz** **Zapisz** **Anuluj** x

- open it, possibly verify and adjust the data, and save on your computer, only in this case in Excel file (xlsx or xls). And after recording in an Excel file, upload it to the iPPK Application in “Registration” folder.

Czy chcesz otworzyć lub zapisać plik 37CE666644644D138D270C474CDE3AAD.csv (117 B) z witryny **ippk-test.finat.pl**? **Otwórz** **Zapisz** **Anuluj** x

Nazwa pliku: **Raport.xlsx**

Zapisz jako typ: **Skoroszyt programu Excel (*.xlsx)**

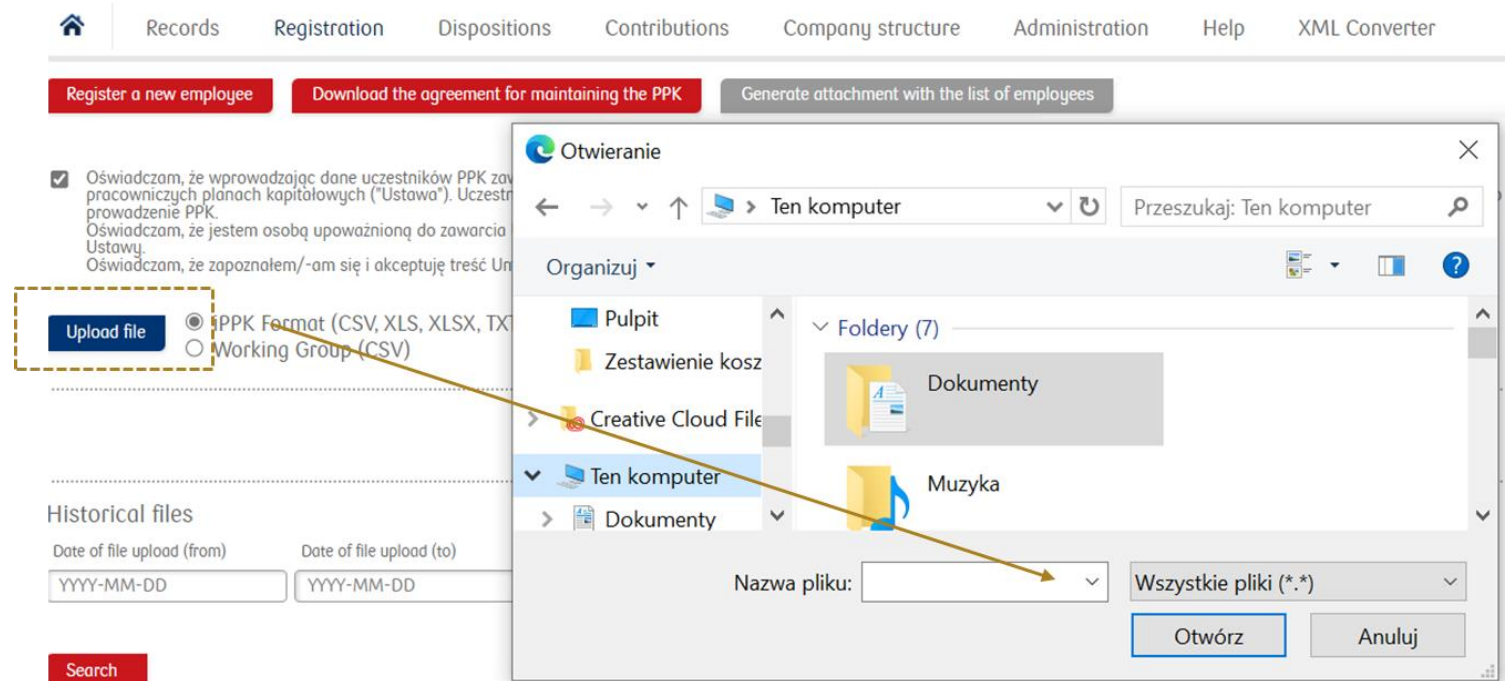
Autorzy: **Pełnia Akademię** Tagi: **Dodaj tag** Tytuł: **Dodaj tytuł**

☐ Zapisz miniaturę

Ukryj foldery Narzędzia **Zapisz** **Anuluj**

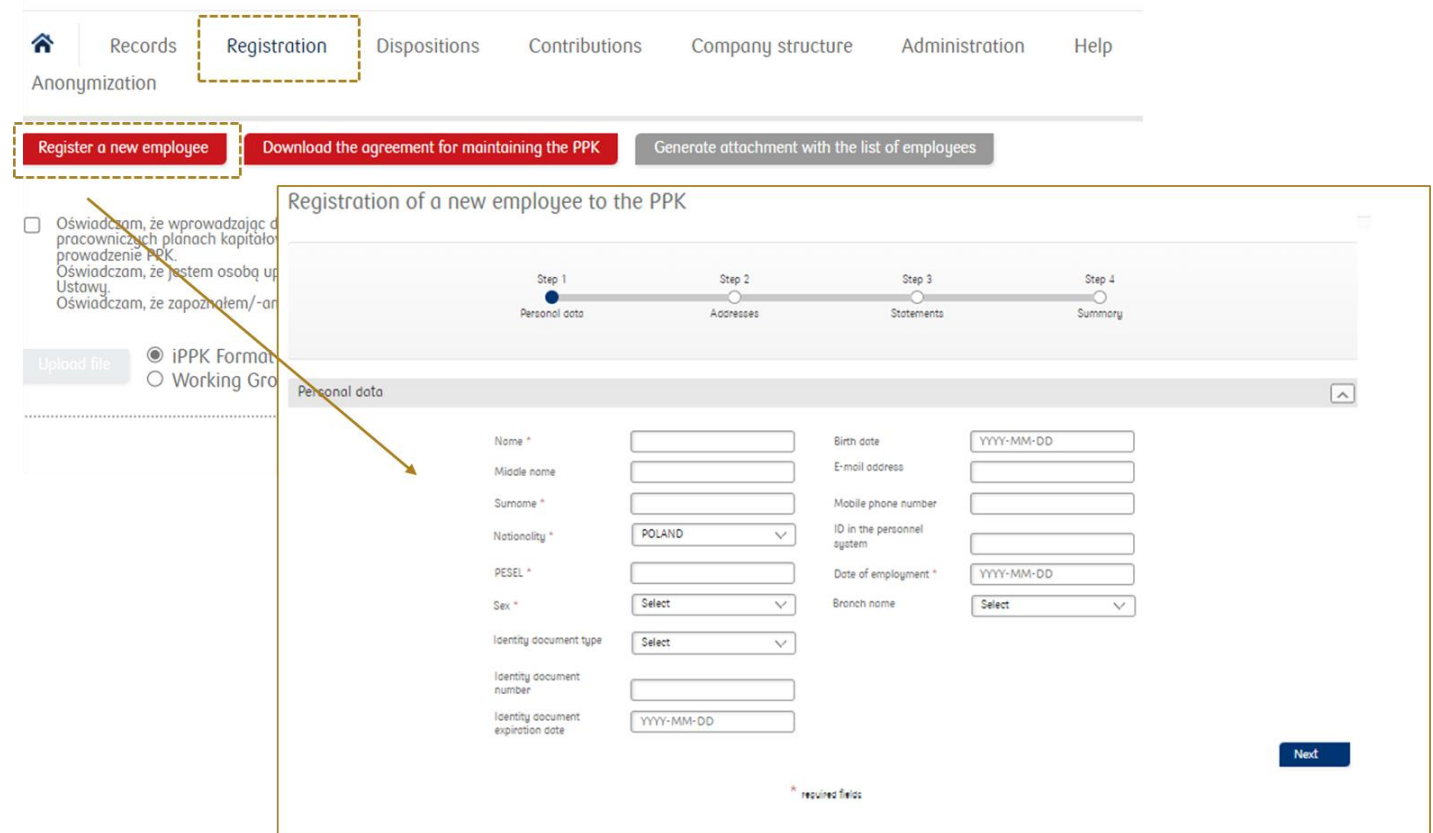
Registration of employees to PPK (XML file)

A file with a list of employees to be registered in PPK, which was converted, irrespective of the final format: “csv”, “xlsx” or “xls” (description on the previous slide) is to be uploaded next to the iPPK Application in the “Registration” folder, while ticking the Statement field and the “iPPK format”.



Registration of employees in PPK through a template form

The employer may also register employees in PPK on an individual basis. This option is particularly helpful at a later stage of the PPK handling, when newly hired employees will be registered in PPK. The data of such an employee will be entered directly to the application by using an appropriate template form or uploading a file with newly hired employees.



The screenshot displays the PPK management interface. The top navigation bar includes links for Anonymization, Records, Registration (highlighted with a dashed box), Dispositions, Contributions, Company structure, Administration, and Help. Below this, three buttons are visible: 'Register a new employee' (highlighted with a dashed box), 'Download the agreement for maintaining the PPK', and 'Generate attachment with the list of employees'.

The main content area is titled 'Registration of a new employee to the PPK'. It features a progress bar with four steps: Step 1 (Personal data), Step 2 (Addresses), Step 3 (Statements), and Step 4 (Summary). The 'Personal data' step is currently active.

On the left side of the form, there is a checkbox for 'Oświadczam, że wprowadzając dane pracowniczych planach kapitałowych prowadzenie PPK' and a radio button for 'iPPK Format' (selected) and 'Working Group'.

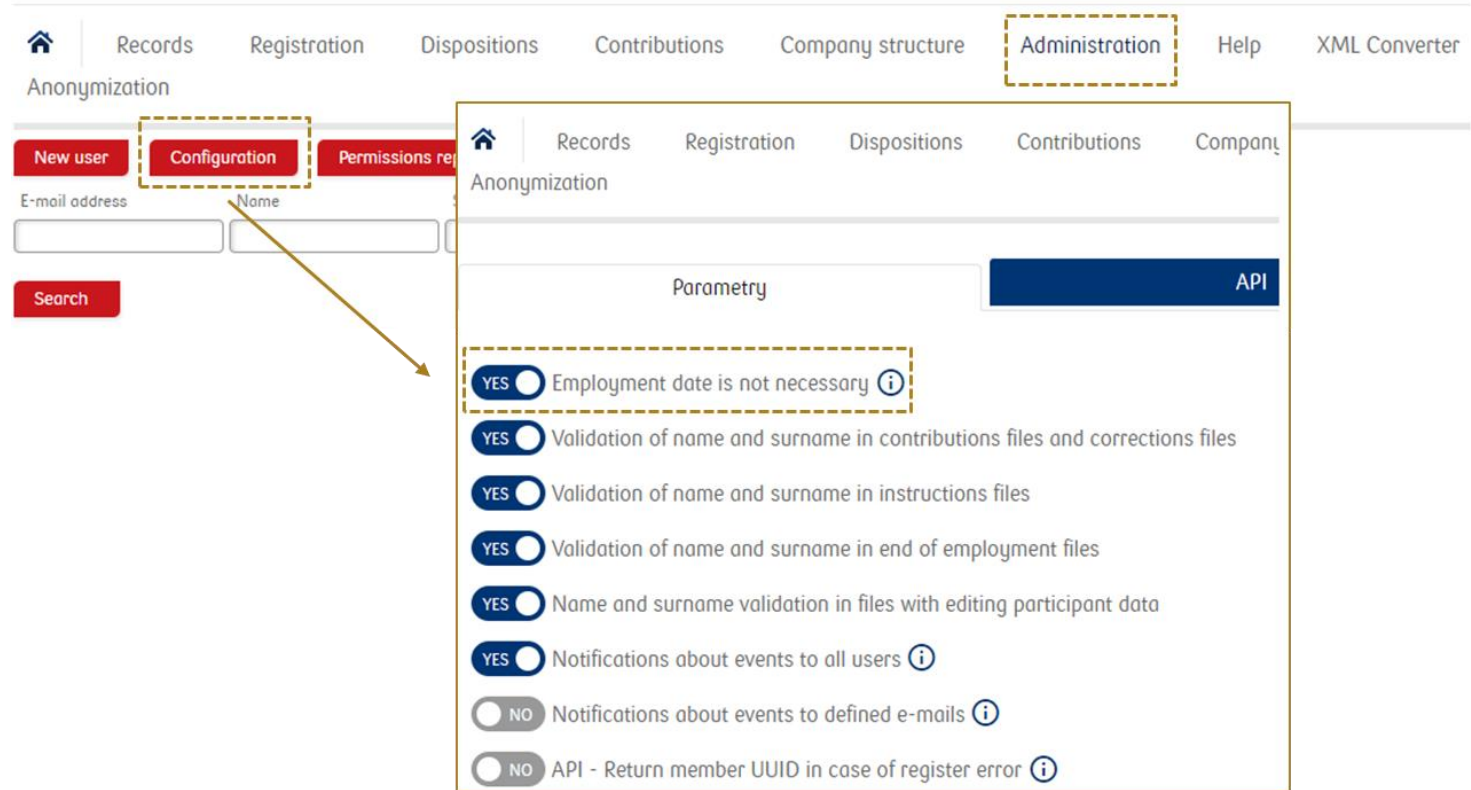
The 'Personal data' section contains the following fields:

- Name *
- Middle name
- Surname *
- Nationality * (dropdown menu showing 'POLAND')
- PESEL *
- Sex * (dropdown menu)
- Identity document type (dropdown menu)
- Identity document number
- Identity document expiration date (YYYY-MM-DD)
- Birth date (YYYY-MM-DD)
- E-mail address
- Mobile phone number
- ID in the personnel system
- Date of employment * (YYYY-MM-DD)
- Branch name (dropdown menu)

A 'Next' button is located at the bottom right of the form. A red asterisk indicates required fields. A yellow arrow points from the 'Register a new employee' button to the 'Personal data' section of the form.

Date of employment in the registration file

In the registration file the “**date of employment**” (of the employee) field is a mandatory field. Providing this information gives the Employer the opportunity to settle additional premiums of the employer and differentiate them with regard to the duration of the employees’ employment period. If the Employer takes a decision that it will not make additional payments financed by the employer, it may adopt a technical date for all registered employees in the **iPPK Application**. This can be done in the Administration folder, in the “**Configuration**” field, by selecting the “Do not require employment date” option.

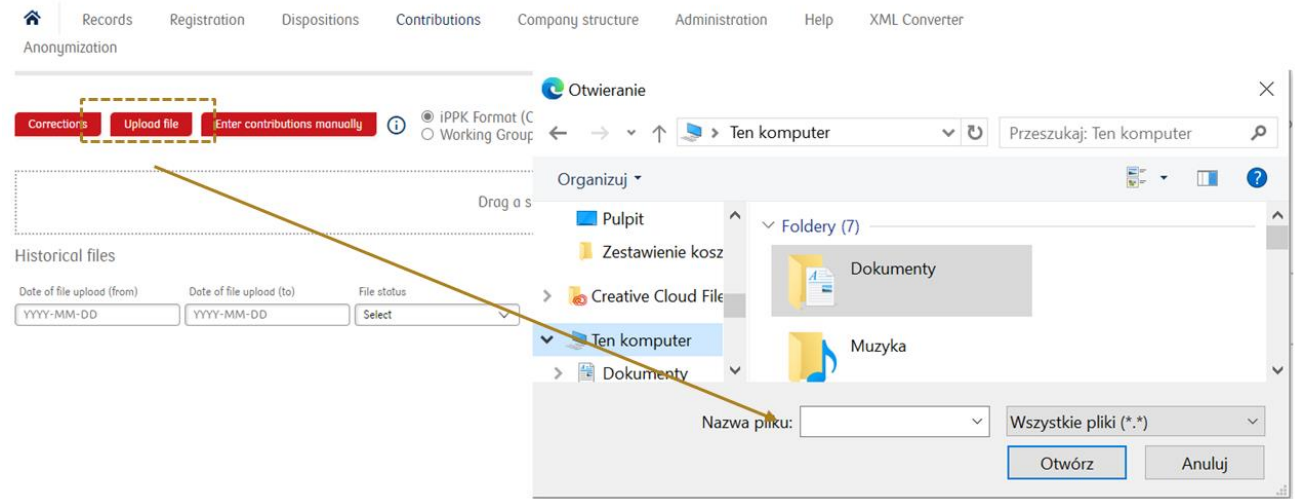


The screenshot displays the Administration menu of the iPPK Application. The 'Configuration' option is highlighted with a dashed orange box. A yellow arrow points from this box to a detailed configuration window. In this window, the 'Parametry' section is visible, and the option 'Employment date is not necessary' is selected with a 'YES' radio button, also highlighted by a dashed orange box. Other configuration options include validation rules for names and surnames in various files, notifications about events, and API settings.

Option	Value	Info
Employment date is not necessary	YES	i
Validation of name and surname in contributions files and corrections files	YES	
Validation of name and surname in instructions files	YES	
Validation of name and surname in end of employment files	YES	
Name and surname validation in files with editing participant data	YES	
Notifications about events to all users	YES	i
Notifications about events to defined e-mails	NO	i
API - Return member UUID in case of register error	NO	i

Contribution report

- 1 Once the employees have been registered in PPK and registers have been opened for them, the Employer will be obliged to **calculate and make payments to PPK (premiums) on a monthly basis.**
- 2 When the amounts of payments for a given month have been calculated and a file from the personnel and payroll system has been generated, select the “Contributions” section and then load the prepared file:
 - with the “**drag and drop**” method through a modal window
 - enter contributions **manually** in the “Contributions” section by pressing the “**Enter contributions manually**” button.
 - **by means of the API service.**
- 3 Based on the contribution report, we know how to settle the transferred amount on individual registers of the PPK participants (possibility to download the contribution report in the application in one of the following formats: .xls, .xlsx, .csv, .txt, .xml).



Watch tutorials:

[Ręczne wprowadzanie informacji o składkach za pomocą formularza](#)
[Jak wczytać plik ze składkami Uczestników?](#)



Then make a transfer to the bank account indicated by PKO TFI of the amount consistent with the sum of the premiums recorded in the report transferred to PKO TFI.

Contribution report

[Kartoteki](#)
[Rejestracja](#)
[Dyspozycje](#)
[Składki](#)
[Struktura firmy](#)
[Administracja](#)
[Pomoc](#)
[Konwerter XML](#)
[Anonimizacja](#)

[Korekty](#)
[Wczytaj plik](#)
[Wprowadź składki ręcznie](#)

☒ Format IPPK (CSV, XLS, XLSX, TXT) lub plik z konwertera XML
☐ Format grupy roboczej (CSV)

Przecignij pojedynczy plik do wystania

Historyczne pliki

Data załadowania pliku od:
 Data załadowania pliku do:
 Status pliku:

[Szukaj](#)

Pokaż na stronie:

Data i godzina załadowania pliku	Nazwa pliku	Założony przez	Status pliku	Akcje
2022-12-08 13:56:10	2019-11_Kopia SKLADKI.xlsx	UŻYTKOWNIK TESTOWY	Wczytany	Anuluj Strasgój Pobierz

Wyświetlonych 1 z 1

Cancel

If you load a file with **incorrect contribution values**, you may cancel the file immediately.

This feature is enabled only on the day the file is loaded.

Details

here is the information needed to complete the transfer:

- **bank account number**
- **information on how to describe the money transfer** (please enter: company name, NIP number, REGON number, month and year for which the contribution is paid)

[Kartoteki](#)
[Rejestracja](#)
[Dyspozycje](#)
[Składki](#)
[Struktura firmy](#)
[Administracja](#)
[Pomoc](#)
[Konwerter XML](#)
[Anonimizacja](#)

Plik:

Nazwa pliku	2019-11_Kopia SKLADKI.xlsx	Dane do przelewu:	PKO Emerytura - sfo NIP: 1080023043
Założony przez	UŻYTKOWNIK TESTOWY	Adresat przelewu	NIP 3432342648 REGON 933596080
Data i godzina załadowania pliku	2022-12-08 13:56:10	Numer rachunku bankowego	Składki PPK 2022.12 PKO BP FINAT
Status pliku	Przetworzony	Tytuł przelewu	SPOŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ1294
		Kwota	99 640,90 PLN
		Liczba wpłat	142

W tym:

Rodzaj wpłaty	Liczba wpłat	Suma wpłat
Składka dodatkowa pracodawcy	21	12 845,07 PLN
Składka dodatkowa pracownika	21	17 125,76 PLN
Składka podstawowa pracodawcy	50	35 199,44 PLN
Składka podstawowa pracownika	50	34 470,63 PLN

[Wracz do listy plików](#)

Contribution report (XML file)

If the contribution report is drawn up in a file in “xml” format, to upload it into the iPPK Application, you have to (as in the event of registration of employees from the xml file) convert it in the “Upload XML” folder. After conversion, it will be able to be downloaded under the “Premium file” icon.

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UŻYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

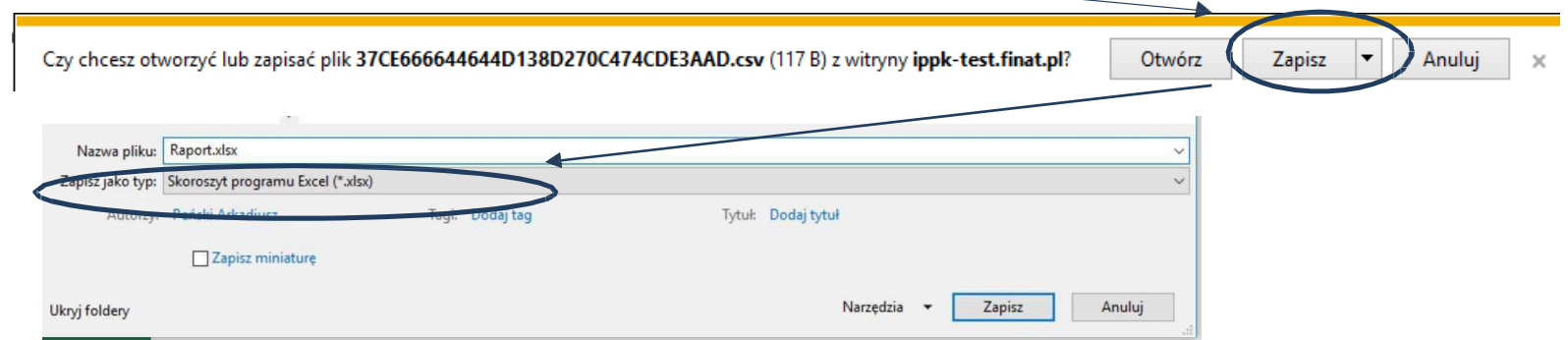
Presented 1 of 1

Next click this icon (Contribution file). Again there are two methods of handling it:

- save the file on your computer (it will be stored in “csv” format) and without opening it, upload it to the iPPK Application in the „Contributions” folder by selecting „iPPK format”.



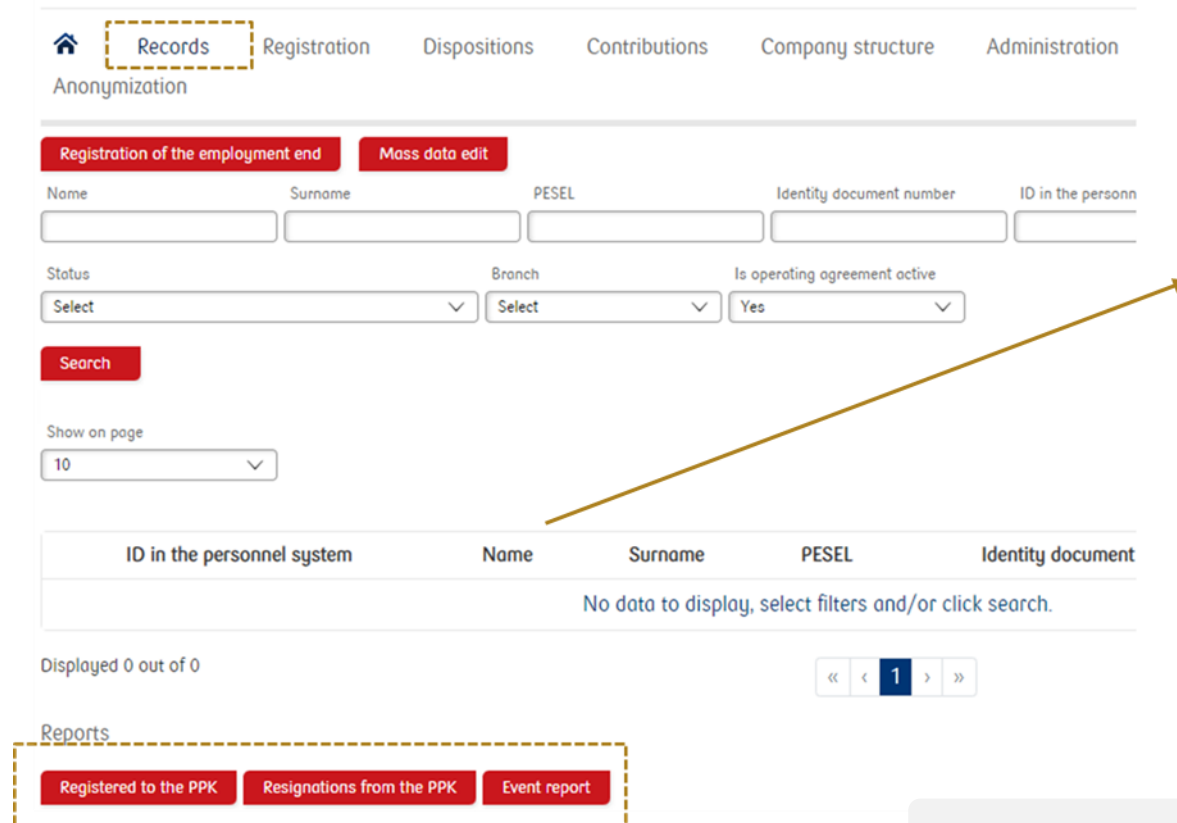
- you can open it, verify and correct data, and then save it on your computer; only in this case in **Excel file format** (xlsx or xls). After saving in Excel format, upload it into the iPPK Application in “Contributions” folder by selecting “iPPK format”.



Records – preview of employee data/reports

In the „**Records**” folder there is a possibility to view the data recorded in the PPK register of a particular participant, including the UUID, to generate an individual contract for running PPK as well as to generate collective reports.

- The following reports can be generated in the application:
- ✓ report of all PPK participants with active registers (this report does not include people who have the end of employment marked);
 - ✓ report of PPK participants with suspended contributions;
 - ✓ the event list described in Article 97 of the PPK Act that the financial institution shall report to the employing entity.

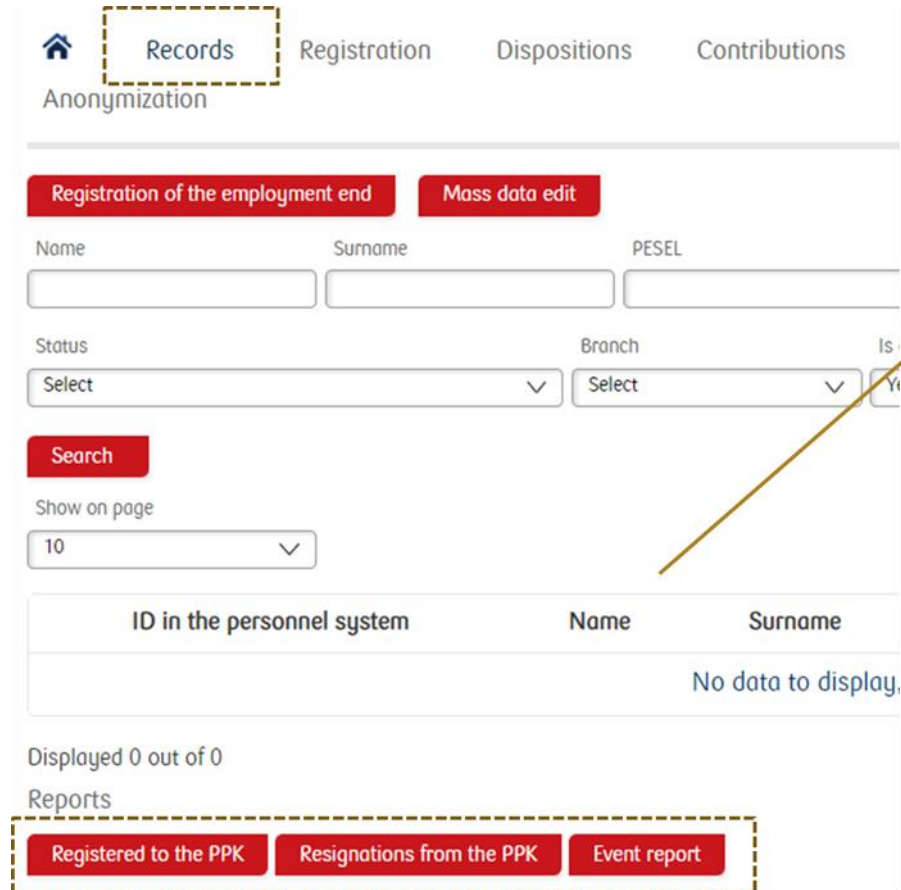



Watch the **tutorial:**
[iPPK Autozapis](#)



The requirement to generate correct reports is the acceptance of all instructions through the **iPPK Application**.

Records – report: Event list



In the “**Records**” folder there is a possibility to download the **Event (withdrawal) report** that PKO TFI communicates to the employer.

- ✓ The report can be generated in xlsx or xml format (in Working Group format).
- ✓ You also have the option to choose the types of events shown in the report.

Disbursement information is also available in the “**Participant withdrawals (Wypłaty uczestnika)**” tab available in the employee's records, as well as via the API.



Remember! If an employee **initiates a withdrawal**, you will be notified **via email**. In the “**Administration (Administracja)**” folder (Parameters (Parametry) tab), you can configure any person who should receive such messages.



Watch the **tutorials**:

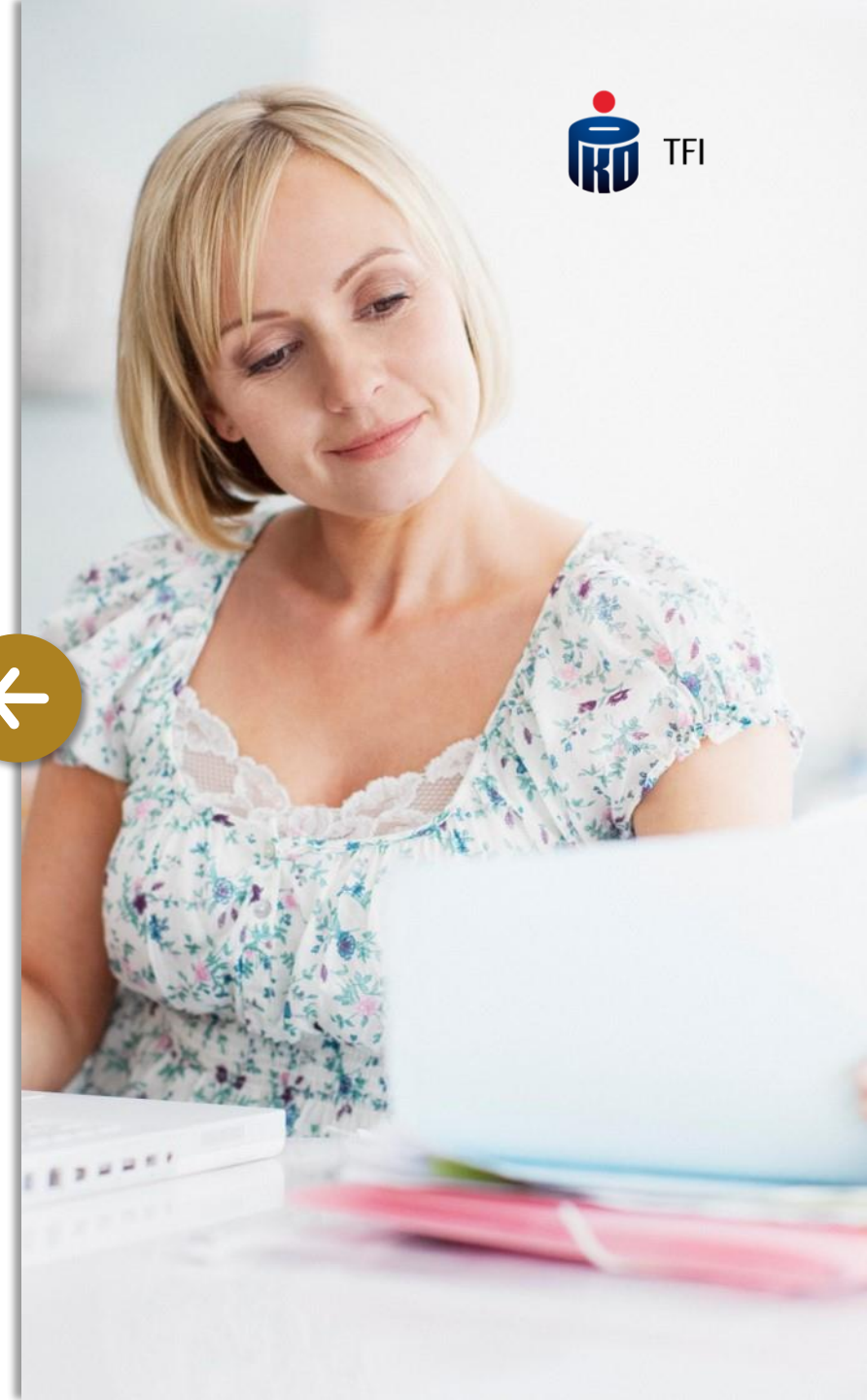
[Informacja o wypłatach uczestnika](#), [iPPK Autozapis](#)

Orders accepted by the Employer

Pursuant to the PPK Act, the Employer implements the following instructions submitted by the PPK participants directly to the Employer:

- ✓ Resignation from PPK (i.e. resignation from making payments to the Plan);
- ✓ Restoration of payments to the PPK (i.e. withdrawal from the previously submitted resignation);
- ✓ Establishment of an additional employee's payment / cancellation of this payment / modification of the payment's amount;
- ✓ Change in the amount of the basic contribution of the employee;
- ✓ Transfer of funds from other PPKs.

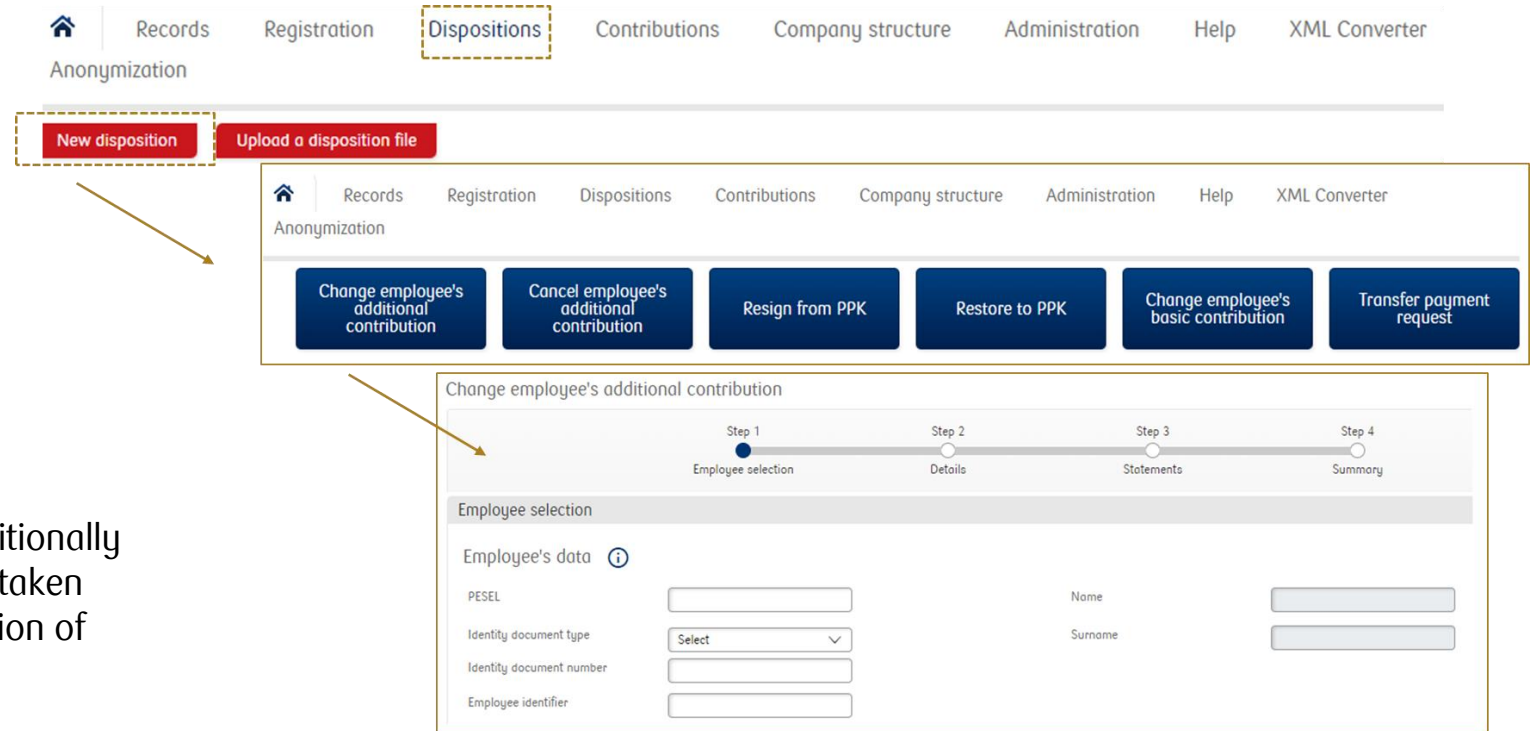
There are three variants of handling orders submitted by employees to the Employer using the iPPK Application, if the HR and payroll system does not support orders via the API.



Orders accepted by the Employer – option I

A PPK participant provides information about the order to an employee handling the PPK in the organisation who enters it into the iPPK Application using the appropriate template, prints it, submits to the PPK participant for signature and finally approve it in the iPPK Application.

Orders concerning payments should be additionally entered in the payroll system in order to be taken into account during the subsequent calculation of payments to the PPK.

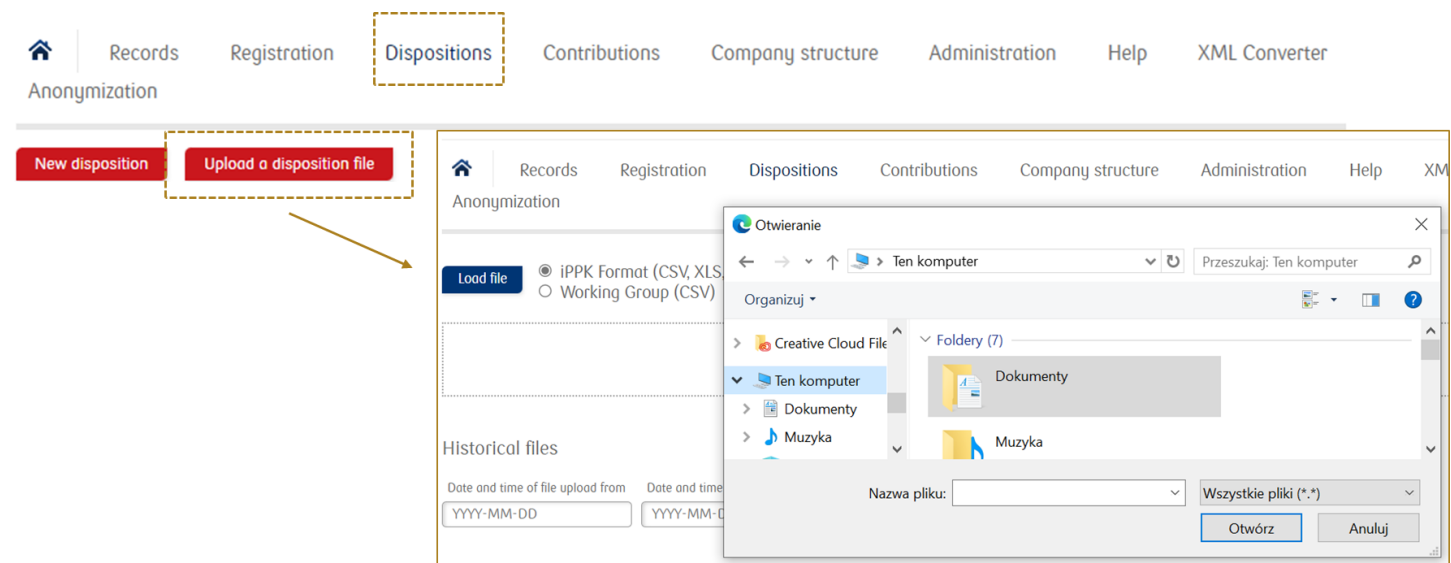


The screenshot displays the iPPK Application interface. The top navigation bar includes links for Home, Records, Registration, Dispositions (highlighted with a dashed box), Contributions, Company structure, Administration, Help, and XML Converter. Below this, a sub-menu for 'Dispositions' is shown, featuring buttons for 'New disposition' (highlighted with a dashed box and an arrow pointing to the workflow) and 'Upload a disposition file'. The main content area shows a workflow for 'Change employee's additional contribution' with four steps: Step 1 (Employee selection), Step 2 (Details), Step 3 (Statements), and Step 4 (Summary). The 'Employee selection' step is currently active, showing a form for 'Employee's data' with fields for PESEL, Identity document type (a dropdown menu), Identity document number, Employee identifier, Name, and Surname.

Orders accepted by the Employer – option II

The PPK participant submits to the employee handling the PPK a completed and signed order printout on the template made available by the Employer. Then the employee handling the PPK marks the received order in his/her HR and payroll system and generates a report from that system concerning all orders adopted from the employees for a given period and uploads them to the iPPK Application.

The order report can be drawn up manually outside the HR and payroll system. However, in order to be read correctly by the iPPK Application, it must be prepared based on the specification provided by PKO TFI.



Orders placed by the PPK participants

To PKO TFI without the employer

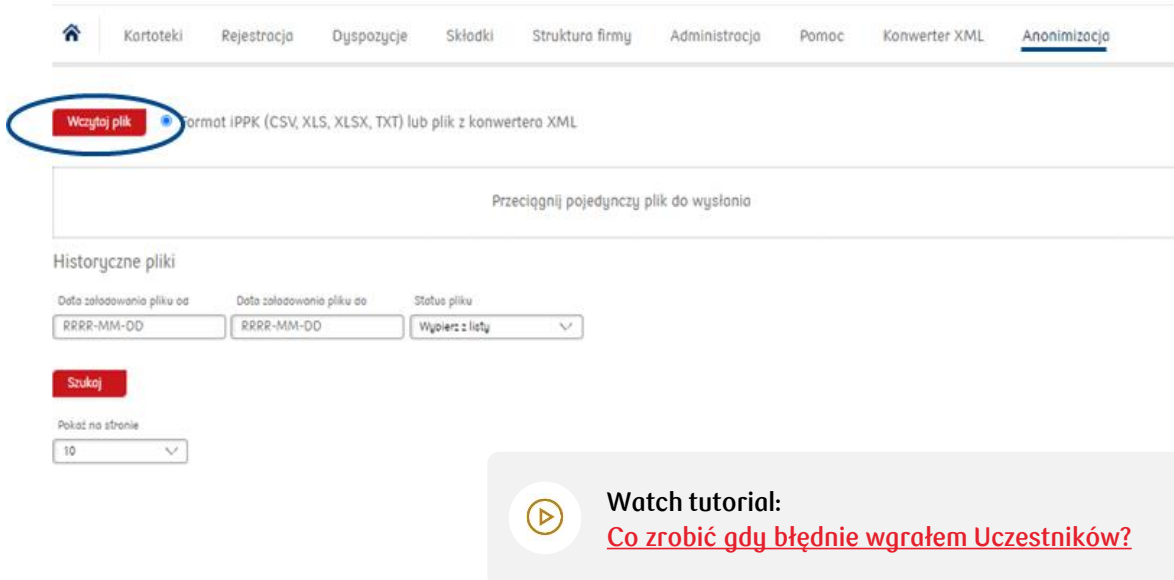
Through i-Fundusze:

- ✓ changes in distribution of payments and funds, return, payout from the PPK when a Participant turns 60;
- ✓ adding/changing authorised persons (hybrid process in accordance with the PPK Act – written form initiated on the website – need to send hard copy to Finat);
- ✓ opening of the register in other products, such as Pension Package for the participants of EPS or PPK;
- ✓ reservation of the identity document;
- ✓ changing postal address and e-mail address;
- ✓ changing telephone number;
- ✓ receiving documentation related to the PPK in the message box on the website concerning e.g. welcome package, annual information

In PKO Bank Polski branches:

- ✓ changing the participant's details;
- ✓ adding beneficiaries authorised to withdraw funds in the case of the participant's death;
- ✓ revoking beneficiaries authorised to withdraw funds in the case of the participant's death;
- ✓ adding a proxy to the register;
- ✓ revoking a proxy;
- ✓ ordering correspondence;
- ✓ disbursement of funds;
- ✓ disbursement of funds in installments;
- ✓ changing the number of installments;
- ✓ return of funds;
- ✓ changing allocation (reallocation of funds, reallocation of contributions);
- ✓ filing an application for the payment of funds in the form of marital benefit;
- ✓ withdrawing/returning funds, making transfer withdrawal in the case of divorce or marriage annulment;
- ✓ adding/changing payment instruction;
- ✓ checking the status and history of the register.

Anonymisation



In the **iPPK application**, it is possible to remove data of a person erroneously entered into the PPK. To do so, you need to select one of the reasons specified in the PPK Records. **Note** that the anonymisation process is IRREVERSIBLE.

- In the file, the **Employee UUID** must be specified, which can be found in the employee's file or in the report with the list of persons entered into the PPK. In the file, specify the **Personal ID No (PESEL)** or **the date of birth**, depending on which data was provided in the **registration file**.
- You need to remember that only one value should be specified. Entering both values will cause **the file to be rejected** by the application, and an error log field will be displayed.
- Every file upload needs to be confirmed by an **SMS code**, which will be sent to the user who uploads the file. The file must be confirmed with the SMS code within **2 hours**.
- Once this time has been exceeded, **the file will be deleted** and the whole process will need to be repeated.
- The user who uploaded the anonymisation file will receive an **e-mail confirmation** of the file upload.

Amending the PPK management agreement

Granting permissions to conclude an annex

A user with access to the Annexes module can conclude an annex to a fixed-term agreement or establish an additional employer contribution. **These permissions are granted by the IPPK Administrator.**

- 1 In the Administration tab
- Search for the person you wish to grant permissions to or add a new user
- From the list of permissions, select **Annexes**.
- 2 Save

1

Uprawnienia pracodawcy

Oddział firmy

Uprawnienia do

Akcje

Cała firma

Wybierz z listy

Usuń

Zapisz

Anuluj

Dodaj kolejne uprawnienie

« < 1 > »

☐ Zaznacz wszystko

☐ Administracja - pozwala na zarządzanie użytkownikami oraz ich uprawnieniami.

☐ Aneksy - pozwala na zawarcie, w imieniu i na rzecz Pracodawcy, aneksu do Umowy o zarządzanie PPK.

☐ Anonimizacja danych - Pozwala na rozpoczęcie procesu anonimizacji danych.

Granting permissions to the Annexes module requires providing the mobile phone number of the designated user. An SMS code will be sent to this number to authorize the annex process.

Amending a fixed-term agreement

Concluding an annex in the iPPK Application



As a first step, verify the accuracy of your organization's data. If the data is outdated, it must first be updated in the "Employer Data" tab. These permissions are held by the iPPK Administrator. [Tutorial](#)

1

Go to Annexes, then Annex – Additional Employer Contribution

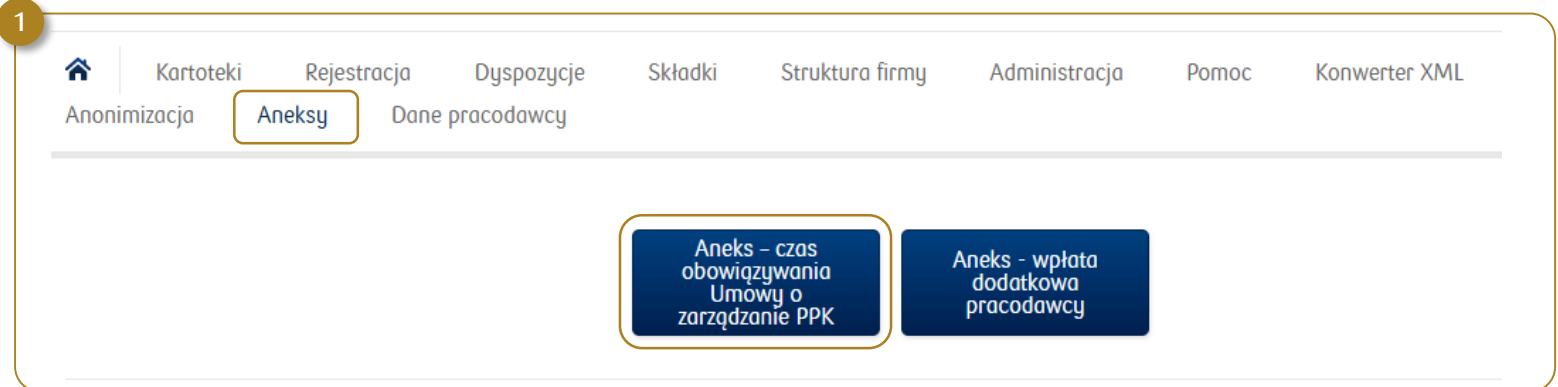
2

Select the duration of the agreement: indefinite or 4, 10, 15, or 20 years. The period is calculated from the end date of the current agreement.

3

Confirm that you are authorized to conclude the annex. Then authorize the annex with the SMS code and confirm

1



Watch the tutorial:
[Amending a Fixed-Term Agreement](#)

Additional employer contributions

Concluding an annex in the iPPK Application



As a first step, verify the accuracy of your organization's data. If the data is outdated, it must first be updated in the **"Employer Data"** tab. These permissions are held by the iPPK Administrator. [Tutorial](#)

1

Go to Annexes, then **Annex – Additional Employer Contribution**.

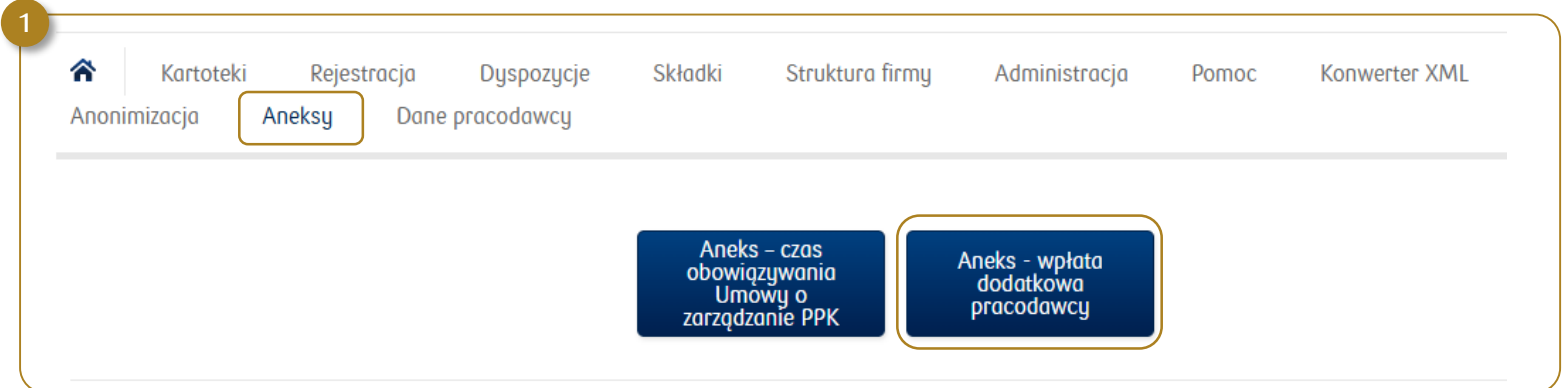
2

Choose whether the contribution will be the same for all employees or differentiated by length of service.

3

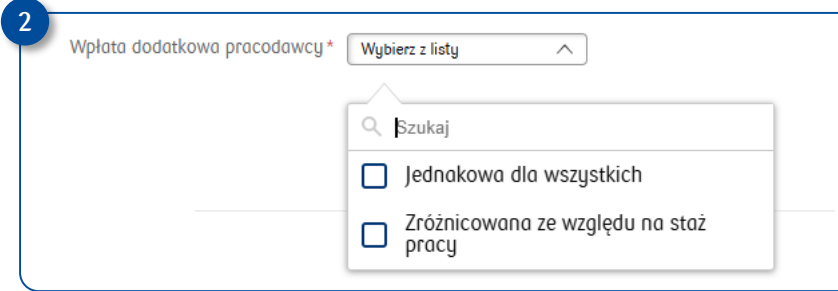
Confirm that you are authorized to conclude the annex. Then authorize the annex with the SMS code and **confirm**.

1



The screenshot shows the top navigation bar of the iPPK application. The menu items are: Home, Kartoteki, Rejestracja, Dyspozycje, Składki, Struktura firmy, Administracja, Pomoc, and Konwerter XML. Below the navigation bar, there are two buttons: "Aneks – czas obowiązywania Umowy o zarządzanie PPK" and "Aneks – wpłata dodatkowa pracodawcy". The second button is highlighted with a yellow border.

2



The screenshot shows the "Wpłata dodatkowa pracodawcy" form. It has a dropdown menu labeled "Wybierz z listy" with a search bar and two options: "Jednakowa dla wszystkich" and "Różnicowana ze względu na staż pracy". The second option is selected.



Watch the tutorial: [here](#)

Additional employer contributions

Uniform additional contribution for all employees

- 1 Specify the percentage of the additional contribution.
- 2 Enter the effective date of the annex.

Wpłata dodatkowa pracodawcy * Jednakowa dla wszystkich ⓘ

1 Wpłata dodatkowa ⓘ %

2 Data wejścia w życie aneksu *

Data od której obowiązują zmiany

Należy pamiętać, że zmiana Umowy o zarządzanie PPK, wynikająca z podjęcia przez Pracodawcę decyzji o rozpoczęciu finansowania wpłat dodatkowych pracodawcy obowiązuje od dnia wejścia w życie aneksu.

* pola wymagane



Note! The change takes effect from the annex's effective date. From that date, additional employer contributions must be calculated and paid.

Additional employer contributions

Differentiated additional contribution based on length of service

- 1 Specify the service intervals and the percentage of the additional contribution.
- Service length must be provided in full completed months.
- If you do not want to set an upper limit, leave the "to" field empty.
- 2 Enter the effective date of the annex.

Wpłata dodatkowa pracodawcy * Zróźnicowana ze wzglę... ?

Staż pracy w miesiącach od ?	Staż pracy w miesiącach do ?	Wpłata dodatkowa (%) ?	
0	24	1,5 %	Usuń przedział
25		2,0 %	Usuń przedział

Dodaj przedział

2 Data wejścia w życie aneksu * 2025-03-07 Data od której obowiązują zmiany 2025-03-07

Należy pamiętać, że zmiana Umowy o zarządzanie PPK, wynikająca z podjęcia przez Pracodawcę decyzji o rozpoczęciu finansowania wpłat dodatkowych pracodawcy obowiązuje od dnia wejścia w życie aneksu.

Anuluj Zapisz



Note! The change takes effect from the annex's effective date. From that date, additional employer contributions must be calculated and paid.

Amending the PPK management agreement

Approving the Annex



Każdy aneks, należy zatwierdzić kodem **SMS**.

After authorizing with the SMS code, a confirmation message will appear. The annex will be downloaded to your computer and also sent to the email address of the person who concluded it and to the contact persons.

The sent document does not require printing or signatures from either party.

Zatwierdzenie aneksu do Umowy o zarządzanie PPK, dotyczącego wpłaty dodatkowej pracodawcy

Kod weryfikacyjny wysłano na numer telefonu: 66****58

Wpisz kod SMS * [Wyślij ponownie](#)

[Anuluj](#) [Zatwierdź](#)

* pola wymagane

Właśnie zawarłeś Aneks do Umowy o zarządzanie PPK z PKO Emerytura - sfio.

Aneks zostanie przesłany pocztą elektroniczną na adresy osób wskazanych do bieżących kontaktów w zakresie wykonywania Umowy o zarządzanie PPK oraz Pani/Pana adres email.

Oznacza to, że nie wymaga on już składania podpisów po Państwa stronie ani po stronie PKO Emerytura - sfio.

Nie należy go drukować i odsyłać do PKO TFI. Należy go pobrać i zarchiwizować w przewidziany u Pracodawcy sposób.

[Ok](#)

Information on the risks associated with investing in investment funds

PKO TFI makes every effort to reduce the excessive risks associated with investing in funds. Nevertheless, when investing in PKO Pension – soif (PKO Emerytura – sfio) sub-funds, it should be borne in mind that the benefits of investing funds in PKO Pension – soif (PKO Emerytura – sfio) participation units are accompanied by risks, such as the risk of failure to achieve the expected return on investment, the occurrence of circumstances beyond the fund participant's control, e.g., operating circumstances, as well as the risk of inflation, liquidity and regulatory changes and liquidation of the fund (sub-fund). Among the risks associated with investing, particular attention should be paid to the risks relating to the investment policy, including, but not limited to: market risk, interest rate risk, currency risk, credit risk, risk related to derivatives, concentration risk, risk related to the safekeeping of assets, as well as settlement risk and deposit liquidity risk. Furthermore, companies and issuers whose shares and bonds, respectively, are purchased for the portfolio may suffer negative consequences for operating in a manner not consistent with the concept of sustainable development, which may negatively affect the value of the shares and/or bonds they issue.

In addition, increased volatility of asset class prices and rates of return of managed sub-funds may be also affected by military operations conducted in Ukraine, possible terrorist acts related to this conflict and pandemic events.

Moreover, for specific PKO Pension – soif (PKO Emerytura – sfio) sub-funds, there may be risks specific only to these sub-funds. For this reason, in order to properly assess the risks of investing funds in the PKO Pension – soif (PKO Emerytura – sfio) fund's participation units, you should carefully read the investment policy, description of risks, and the investor profile contained in the prospectus or the Key Information Documents (KID).

In particular, it is recommended to get acquainted with the overall risk index (on 1 to 7 scale, where 1 corresponds to the lowest risk and 7 to the highest risk). This index shall be an indication of the risk level of this product compared to other products and shows the probability of losing the money invested due to market changes or as a result of inability to pay out the invested funds. It considers several risks. Its calculation is based on a 5-year history. It is recommended that the expected investment period should not be shorter than the recommended maintenance period. Together with the overall risk index, it is recommended to become acquainted with the scenarios of the sub-fund's results. The overall risk index, performance scenarios and recommended maintenance period are included in the KID document.

Legal note

This is an advertising message. Before making final investment decisions, please read the information prospectus of the fund and the Key Information Document (KID). The data provided herein does not constitute an offer in the meaning of Article 66 of the Polish Civil Code Act of 23 April 1964 nor an investment consulting service or recommendations relating to financial instruments or their issuers in the meaning of the Act on Trading in Financial Instruments of 29 July 2005, nor is it a form of tax consulting services, legal assistance, or insurance distribution.

An investment in specialised open-ended investment funds involves the purchase of participation units. The PKO Pension – soif (PKO Emerytura – sfio) fund does not guarantee the achievement of the intended investment objective or obtaining a specific investment result. The possibility of losing at least part of the funds deposited must be taken into account.

A detailed description of risk factors associated with investing in participation units of sub-funds separated within the framework of PKO Pension – soif (PKO Emerytura – sfio) is contained in the information prospectus available on the website www.pkotfi.pl under the link www.pkotfi.pl/dokumenty-do-pobrania/prospekty-informacyjne/ and in the KID, available on the website www.pkotfi.pl under the www.pkotfi.pl/dokumenty-do-pobrania/kid/. Both the information prospectus and the KID are only available in Polish.

A summary of the rights of investors in the PKO Pension – soif (PKO Emerytura – sfio) fund is included in the relevant provisions of the information prospectus in chapter III Rights of Fund Participants. A summary of investors' rights is available in Polish.

Before making an investment, it is important to read the contents of the information prospectus, the KID of the individual sub-funds separated within the framework of PKO Pension – soif (PKO Emerytura – sfio).

Legal note

The product is addressed to those accepting a medium investment risk. Due to the composition of the portfolio and the management strategy pursued, the participation unit value may be subject to volatility. The results that may be obtained are set out in the KID documents in the “What are the risks and possible benefits?” section. Sub-funds may invest more than 35% of their assets in money market instruments issued, underwritten or guaranteed by the National Bank of Poland or the State Treasury.

Taxation related to investment in participation units of funds depends on the individual situation of the customer and may change in the future. In order to determine tax obligations you should seek advice from a tax advisor or legal counsel.

All information contained in this material has been generated using sources that PKO TFI considers reliable. PKO TFI declares that the data presented are collected and edited with due diligence. PKO TFI cannot guarantee that it is exhaustive and fully reflects the facts.

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PKO Towarzystwo Funduszy Inwestycyjnych S.A. with its registered office in Warsaw, address: ul. Świętokrzyska 36, 00-116 Warsaw, entered in the Register of Entrepreneurs kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000019384. Share capital (paid-up capital) of PLN 18,460,400. Tax ID No (NIP) 526-17-88-449. PKO TFI S.A. operates on the basis of a permit issued by the Polish Financial Supervision Authority.

Any additional information will be provided on individual request.