

# PPK Service

(Description of the Platform)

Aviva Investors: [Public](#)

Aviva Investors: [Public](#)

## Table of Contents

<b>1. Introduction</b> .....	<b>4</b>
<b>1.1 Background</b> .....	<b>4</b>
<b>1.2 Information architecture</b> .....	<b>4</b>
<b>2. Access to PPK Service</b> .....	<b>5</b>
<b>2.1 Registration</b> .....	<b>5</b>
<b>2.2 Basic login</b> .....	<b>6</b>
<b>2.3 Two-factor login – 2FA</b> .....	<b>6</b>
<b>2.3.1 First login after activating the 2FA function</b> .....	<b>7</b>
<b>2.3.2 Consecutive logging after activation of the 2FA function</b> .....	<b>7</b>
<b>2.3.3. Change of 2FA authorisation components:</b> .....	<b>8</b>
<b>3. Employer Panel</b> .....	<b>9</b>
<b>4. Employees</b> .....	<b>9</b>
<b>4.1 Employees’ List</b> .....	<b>10</b>
<b>4.2 Employee Data</b> .....	<b>10</b>
<b>4.2.1 File handling – data import</b> .....	<b>10</b>
<b>4.2.2 Viewing and correcting the imported data – auxiliary functions</b> .....	<b>12</b>
<b>4.2.3 Entering into UoP</b> .....	<b>13</b>
<b>5. Agreements</b> .....	<b>15</b>
<b>5.1. Contracts concluded</b> .....	<b>15</b>
<b>6. List of contributions</b> .....	<b>16</b>
<b>6.1. Import of the Contribution List</b> .....	<b>16</b>
<b>6.2. History of the contribution list</b> .....	<b>20</b>
<b>7. Company Details</b> .....	<b>20</b>
<b>7.1. Employer’s details</b> .....	<b>20</b>
<b>7.2 Connection with API ECP</b> .....	<b>21</b>
<b>8. Administrators</b> .....	<b>21</b>
<b>8.1. Adding new administrators</b> .....	<b>21</b>
<b>8.2 Managing detailed rights from the PPKS level.</b> .....	<b>24</b>
<b>8.3. Register of changes to the rights granted</b> .....	<b>25</b>
<b>8.4. Revoking their rights</b> .....	<b>25</b>
<b>9. My Data</b> .....	<b>25</b>
<b>10. Documents</b> .....	<b>26</b>

<b>11. Instructions</b> .....	<b>26</b>
<b>11.1 Loading files with instructions</b> .....	<b>26</b>
<b>11.2 Instructions form from the UoP level</b> .....	<b>28</b>
<b>11.3 Submitting an instruction from the UoP level</b> .....	<b>28</b>

# 1. Introduction

## 1.1 Background

The PPK Service is an application for the employer to service employees- participants in Employee Capital Plans (PPK).

PPK Service can be used both for providing service inside the Company and through external, specialised service companies, for providing services to Employers.

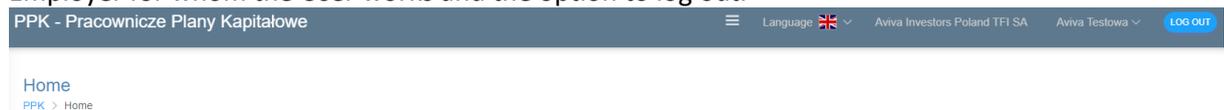
The PPK Service is an application available through popular web browsers such as Google Chrome, Mozilla FireFox or Microsoft Edge.

## 1.2 Information architecture

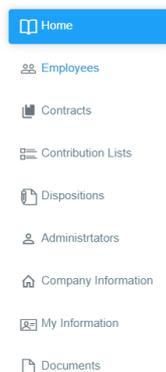
In terms of the availability of data, the service is designed in accordance with the latest standards of information architecture and User experience (UX). Particular emphasis has been placed on the transparency of the service so that even beginner Users, with minimal knowledge of Investment Trusts, can operate this application. Each process is programmed to collect only the minimum amount of information from the User at the initial stage, that is, to collect information specifically on the activities it is going carry out.

In order for the service to be as transparent as possible and not have webpages which are too deeply nested and which would be difficult to reach, each page has been divided into three parts:

- **Header** - the upper part of each page of the website contains information about the language used (*parameterised functionality and available on selected websites*), the logged-in User, the name of the Employer for whom the User works and the option to log out.



- **Navigation** - a sidebar, located on the left side of the service for easy passage between the webpages. It is possible to collapse navigation to the icons only, using the menu button in the page header.



- **Information section** - the main part of each webpage containing the predominant block of information.



## Welcome to Employee Pension Schemes' Employer Panel.

Your Employee Pension Schemes are managed by Aviva Investors Poland Towarzystwo Funduszy Inwestycyjnych SA – financial institution with long term experience in management of pension schemes and savings.

Employee Pension Schemes' Employer Panel (PPK) is an online platform, which allows employer to manage the scheme: keeping PPK records, management of contributions and requests submitted by employees or creation of documents and files. The tool is fully integrated with your HR and payroll system.



### Employees

In order to start working with the system, first you have to add your employees

Import employees from file

Select a file

Add employees manually

Add a new employee



### List of premiums

In order to send the distribution list, add employees and conclude Management Contracts on their behalf

Import list of contributions from file

Select a file

- **Footer** - the bottom part of each webpage containing the contact details in case of questions on PPK Service and any problems related to it.



### Any questions??

Contact us or make an appointment with our advisor



801 316 316

22 563 29 96



tfi@aviva.pl

## 2. Access to PPK Service

### 2.1 Registration

Registering for the service is done by informing the Employer's administrators when concluding the Management Contract. Upon conclusion of this Agreement, e-mails with personalised links to the login page of PPK Service are sent automatically to the persons designated by the Employer; the link has no time limit; it can be used at any time.

A personalised link directs the User to a page where the Employer's administrator can order access to the service. The administrators will receive a second link, limited to 24 hours, so that a password can be established.

**The password should consist of 8 characters** including 1 special character, 1 capital letter and 1 digit. Logging in to the account is *via* the e-mail address of the Employer's administrator, as provided. E-mail addresses, provided during registration, should be personal and different for each administrator.

**The password given is valid for 30 consecutive days.**

When the deadline for a change to the password approaches, after logging in to the application, the system, itself, will oblige the administrator to change the password. If the password expires, the Employer's administrator will receive information about incorrect login details at the time of login. In this case, he/she will be able to use the Password Recovery Option *via* a link on the "**Forgotten Password**" login page.

The defined password should be adequately protected and must not be passed on to third parties. **The User is responsible for password protection.**

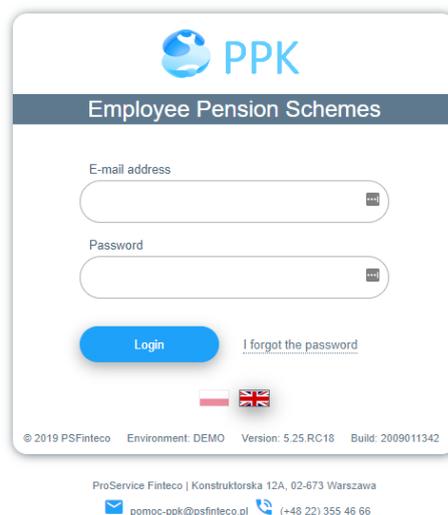
### One administrator serving multiple entities

In the case of administrators serving more than one employer, the application allows group entities *via* a single login; subsequently, after logging in to PPK, the service allows one to switch the company context. An important aspect of this functionality is the reporting, *to the Employer's administrator using the same login (e-mail address)*, of any Management Contract that is to be handled in the future.



## 2.2 Basic login

Login to the service is done by correctly providing the login and password assigned to the User's email address. **If a password is mistakenly entered six times (a global parameter for all services), access to the service will be blocked, and the account de-activated.** To reactivate the account, please contact the hotline [pomoc-ppk@psfinteco.pl](mailto:pomoc-ppk@psfinteco.pl) or call 22 355 46 66. To recover the password, set a new password using the "I forgot my password" option. If the account has been de-activated, the administrator cannot recover the password.



If the "Forgotten Password" option has been selected, the application will ask you to enter your login, which is also the administrator's email address, registered in the contact system. After verifying that the e-mail address specified is listed in the system as being assigned to the administrator, the system sends an e-mail with a link to reset the password. After entering the link, the administrator will be re-directed to the page, in order to reset the password. Once the password is reset, the administrator will be re-directed to the login page.

## 2.3 Two-factor login – 2FA

Aviva Investors: [Public](#)

(a functionality parameterised *per service*)

### 2.3.1 First login after activating the 2FA function

1. After activating 2FA-and when attempting to log into ECP (after correctly entering the username and password) - the system will redirect the User to the 2FA activation page, if the component has not yet been activated.

Second authorization component

PPK > Second authorization component

Second authorization component

System administrator forced you to use second authorization component. To configure it fill the data below.

Second authorization component configuration

Second authorization component method

E-mail address

E-mail address

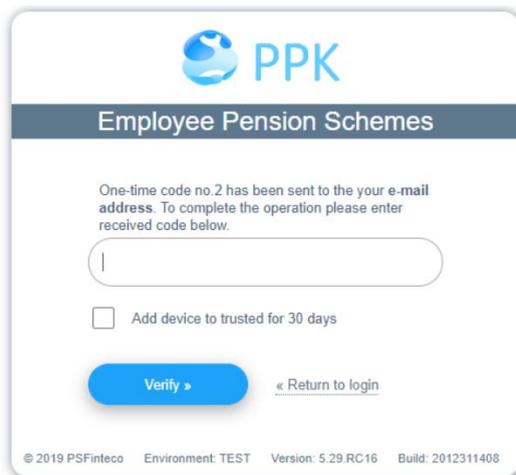
Phone number

Activate second authorization component

2. To activate 2FA, the User should choose whether the second component of the authorisation is an SMS code or a code sent to the administrator's e-mail. If a telephone number has been selected, a window will appear with the possibility of changing it or entering it, if it was not provided during registration by the administrator. Note - the system accepts only 9 digits, and the number entered should allow text messages (SMS) to be received. After clicking "**Activate second authorisation component**"; the system will redirect the User to the 2FA verification window where they will have to enter the authorisation code received by e-mail. Regardless of the second authorisation component indicated, the first code is always sent to the registered administrator's e-mail address. If the 2FA enforcement deadline has not been exceeded, (date indicated by TFI) the User can skip the activation and go to the website using the link "Stay with the current login method"

### 2.3.2 Consecutive logging after activation of the 2FA function

1. After activating 2FA, when the User tries to log into the ECP website, the verification window for the second component of the authorisation will appear.



ProService Finteco | Konstruktorska 12A 02-673 Warszawa  
 pomoc-ppk@psfinteco.pl (+48 22) 355 46 66

2. The User can add the device to trusted devices for 30 days, by checking the checkbox below the field for entering the code, the second component of the authorisation will then be required again after 30 days.
3. After entering the correct login, password and one-time code, the user is logged in to the website.
4. When changing to a different UoZ while being logged in, the system will check whether 2FA has been enabled on the given UoZ. In the case of switching to UoZ requiring 2 such FA authorisations, the system will display the one-time code verification window.



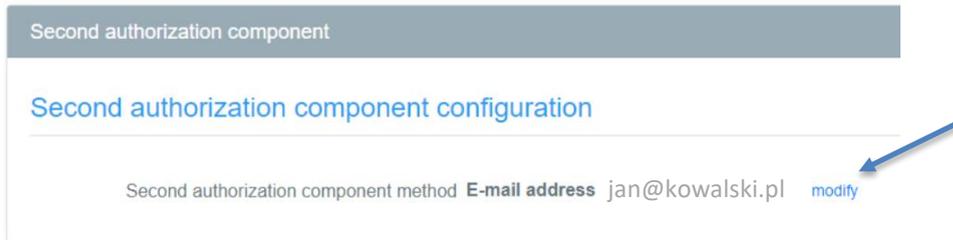
5. In case of problems with 2FA, for example, not receiving the SMS code, it is possible to reset 2FA per each employer's administrator, by contacting the hotline or using the data indicated in the footer of the page.

### 2.3.3. Change of 2FA authorisation components:

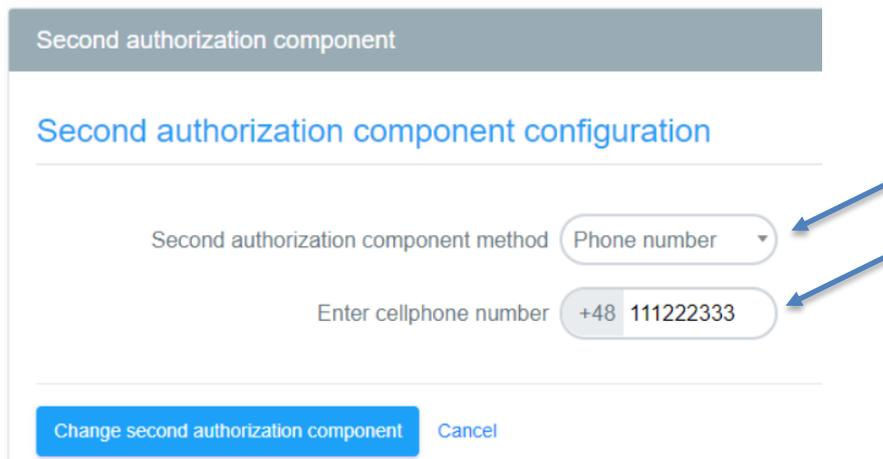
1. To change 2FA, the User should go to the second authorisation component tab from the top menu, after logging into the ECP website.



2. Click LMB on the “change” link to the right of the default 2FA authorisation method.



3. Then select the delivery method for the second authorisation component from the list and press the "Change the second authorisation component" button.



4. Further procedures are the same as for 2FA activation. When changing a component, the system will send the code over the last configured channel.

### 3. Employer Panel

The PPK application service consists of several sections to fully manage and account for PPK Participants. Each section has a simple and transparent layout which improves its service.

### 4. Employees

The **Employee** section is one of the two most important parts of the system. By means of this section, the administrator can report employees to the PPK programme and manage their data and requests. The main part of the service for PPK Participants takes place in this section before setting up a running contract. In

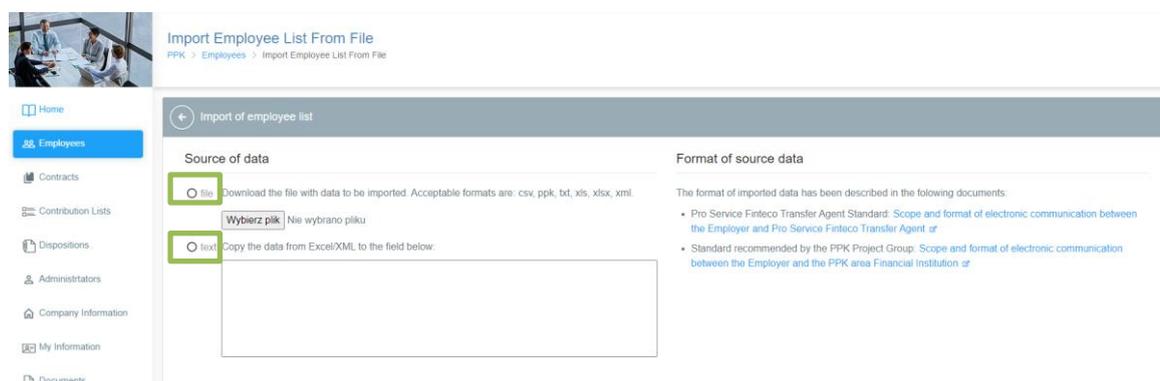
the case of Employees for whom management contracts have been established, the changes introduced in the Employees' section do not change the contract. Amendments to the contract should be introduced through the Instructions section.

## 4.1 Employees' List

In order to submit a List of Employees, the Employer should prepare an appropriate file that will allow the Employees' data to be uploaded into the system. The application has been adapted to upload files according to the guidelines developed by the PFR Working Group, in co-operation with financial institutions, ERP software providers and Transfer Agents.

**The application supports files in the following formats:** xml, xlsx, xls, csv, txt, ppk

File formats may change over time for technical or legal reasons. The current file specification is available in the bottom right of the Employees' List, import screen.



**Note - the employees' tab is supplied with data from loaded files *only*. Employees added via API will never appear in it. It should be treated as a buffer for employee lists already loaded.**

The System also allows Excel spreadsheet cells or xml files to be copied. As with the import of a file, in order for the process to proceed correctly, the data copied must meet the requirements set out in the document entitled "**Scope and format of electronic communication between the Employer and the financial institution in the area of the PPK**".

Detailed information on the required fields, in the files imported to ECP Service and the lengths adopted, are described in the Standard ProService Finteco specification included in EPC Service.

## 4.2 Employee Data

### 4.2.1 File handling – data import

The data entered into the system will be verified for completeness of the data required, for the correct establishment of the UoP /Agreement for Running the Account/ and for settling future contributions. After uploading the file, the system creates a list with each employee being listed, together with his/her UoP status.

New Import from file ... Export to Excel Verify records

Employee's data... Status of agreement:

Displayed from 101 to 122 from 122 results Previous 1 2

Last name and First name	Status of agreement	HR number	PESEL
Kowalski Adam	Status of agreement resignation	Numer kadrowy 91088	PESEL 86052839957
Nowak Anna	Status of agreement active	Numer kadrowy 309809	PESEL 77060276528
Janowicz Jan	Status of agreement active	Numer kadrowy 748939	PESEL 89053196618
Klobucka-Malinowska Zofia	Status of agreement active	Numer kadrowy 7897900	PESEL 74052748225
Maciejewski Jan	Status of agreement active	Numer kadrowy 987987	PESEL 67060167599
Koszykowska-Pietruszka Sandra	Status of agreement active	Numer kadrowy 9378378	PESEL 90060199147
Mickiewicz Maciej	Status of agreement active	Numer kadrowy 9879871	PESEL 77060178295
Słowacka Jolanta	Status of agreement none, formal errors	Numer kadrowy 7897901	PESEL 84052732065
Testowy Filip	Status of agreement none, formal errors	Numer kadrowy ftestowy	
Lato Michał	Status of agreement none, formal errors	Numer kadrowy 9879833	PESEL 67060101076

Contract Status	Explanation
Missing, formal errors	the UoP request was not sent because there are gaps in the recorded data that make it impossible to establish a UoP
None	the UoP application has not been sent
In implementation	the UoP application has been sent to implement the contract
Active	UoP has been established

Formal errors may result from a failure to provide data in all the mandatory fields or from errors in the format in individual data.

By clicking on the record of the Employee List with the status "None; formal error", the Administrator will see an accurate description of the errors in the record at the top of the screen:

Employee details

### Status of Management Contract

**No Contract.** The Data Contains Formal Errors Preventing The Conclusion Of UoP.

**Formal errors:**

⚠️ 10.9 [Numer PESEL pracownika]: nieprawidłowy numer PESEL !

Below, the User can browse, supplement or correct missing data.

### Personal data

First name  
Zofia

Second name

Last name  
Arecka

Email

Telephone number

### Identification data

HR number  
12

Citizenship

PESEL

Gender

Date of birth

On the day the Participant is reported to the Management Contract, the Participant may not be less than 16 years old and more than 70 years old

Employee filed resignation from ECP

After selecting this option, the Agreement will be not concluded

### Dates

Employment date

Date of obligation

The conclusion of UoP will be blocked until the date entered in the 'Duty date' field

### ID document

Type

Series and number

Issue date

Validity date

**CAUTION:** Since data for the PPK Service is imported by a file generated from the HR and Payroll system, it is possible to eliminate errors at the level of PPK service, in the manner described above, but we recommend correcting the HR and Payroll system directly, i.e. in the source file.

Re-importing the corrected file will overwrite the latest data; the application identifies records "per PESEL" / "per DOB + ID card number" and connects the existing data in the system to the new data.

**IMPORTANT:** Overwriting the file will not result in deleting records not included in the imported file. Data overwriting is purely "positive" in character. Overwriting files in the system does not result in changing data for active, past UOP Users; *this function is only used to correct data and Employees at the UoP completion stage*. Whilst participating in the PPK, modification of the Employee's data, stored in the UoP, is carried out in a separate process.

### SPECIFIC TYPE OF ERROR: Verification of a Participant's age

An important element of the PPK Service is the ability to verify whether the Employees entered are eligible for participation, in terms of age. The System verifies the age of the Employee by the PESEL number, or by date of birth, in its absence and for Employees aged 55-70, the system marks the Employee's contract status as "**None; formal error**". In order to enter into an Agreement, the system will require to be flagged up in order to indicate that the Employee has made a declaration of accession to the PPK.

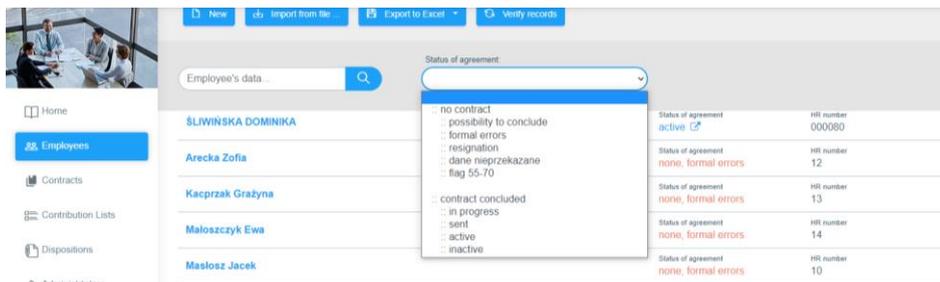
Currently, all Employees aged between 55 and 70 are required to declare their intention to join the PPK and must be marked separately.

#### 4.2.2 Viewing and correcting the imported data – auxiliary functions

Viewing and correcting imported data is facilitated by auxiliary functions:

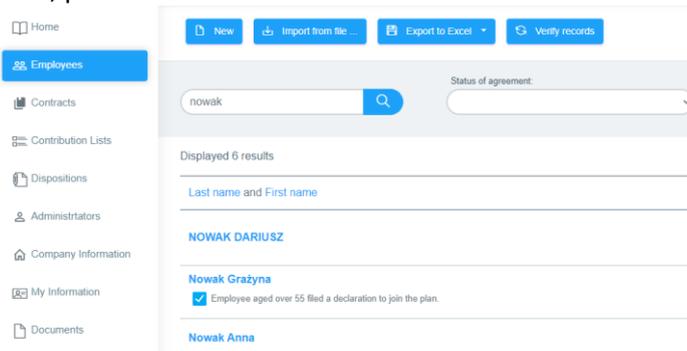
- a) Agreement status filters

The application limits the records displayed to a list of records in the following categories:



### b) Search

By entering the following data, it is possible to isolate the desired record in the list: name, PESEL, date of birth, personnel ID



Depending on need, both the general and filtered/limited List of Employees can be exported in the form of a csv or xls file. This function can be used to:

- report incorrect records requiring correction in the HR and Payroll system,
- generate a summary of new applications for UoP, in a given month
- generate a combination of active/inactive UoP.

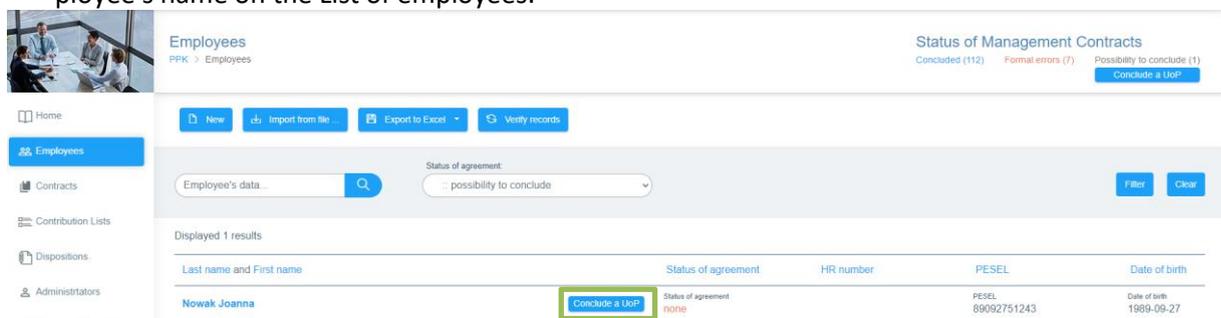
Importing the List of Employees and correcting the data in the incorrect records reported, where required, is not equivalent to entering into UoP.

**The irreversible transfer of data from the files, uploaded to the PPK Service Application – and in consequence entering into UoP- is achieved by selecting the command “Enter into UoP”.**

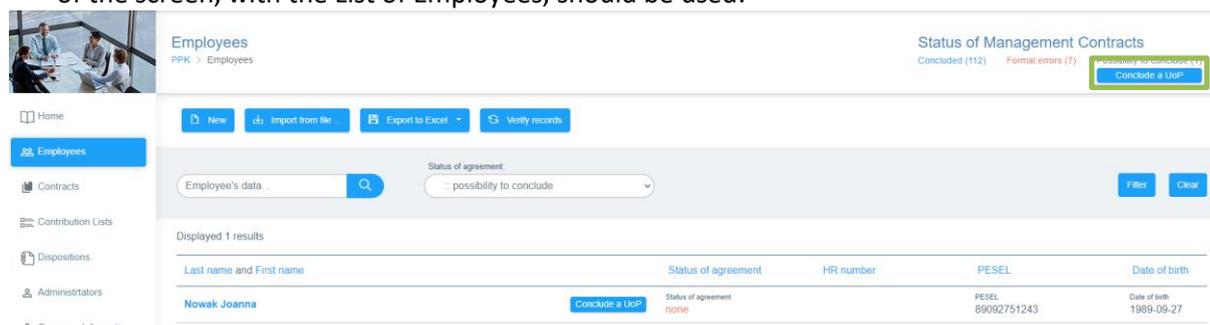
### 4.2.3 Entering into UoP

UoP can be entered into individually, that is, *per* Employee, or collectively.

- When entering into individual agreements, the "Enter into UoP" button appears next to the Employee's name on the List of employees:



b) If a large group of Employees is required to be entered into a UoP, the button in the top right corner of the screen, with the List of Employees, should be used:



The importing of data from the file to the PPK service does not oblige the User to sign the agreement on the day the file was imported. It is possible to import the List of Employees and any adjustments to the data in advance and, *on the date planned for entering into UOP, after logging in to the application*, simply click the "Enter into UoP" button.

It is also possible to use an alternative mechanism, activated by a parameter on the PPK Service instance. The UoP is still able to be concluded by clicking the "Conclude UoP" button. When clicked, an additional window will appear, allowing the date of the conclusion of a UoP to be defined (*see below*). For the date entered, the application will verify:

- whether the date of the conclusion of a UoP was introduced
- whether the date introduced is not a future date
- whether the date entered is not earlier than the date of the conclusion of the UoZ.

If, when transferring data to the central system, the date of the conclusion of the contract is not found, the application will insert the date of clicking on the "Conclude UoP" button as the date of the conclusion of the contract.

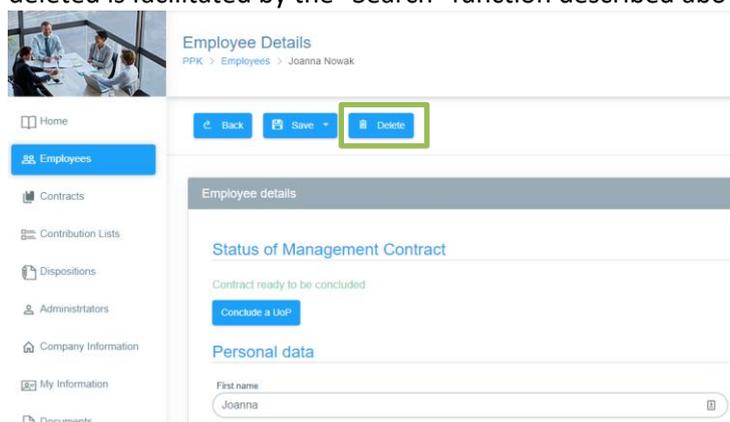
Final confirmation of the completion of the UOP process is the *change of agreement* status on the Employee List from "In progress" to "Active"; a status update usually occurs within 24 hours of the transmission of data on workdays and the appearance of a new/new items in the "Agreement" section. The date of the conclusion of the UoP is the date of the transfer of the data, that is, once the "Enter into UoP" button has been clicked.

CAUTION: As mentioned earlier, overwriting another file with a List of Participants does not result in the removal of records that are not present in the file imported from the system.

In practice, this means that if, between the moment when the User imported Employees and the moment when the UoP is to be concluded, the Employee provides HR with a declaration of withdrawal from contributions - *the Act does not limit the possibility of making this provision at the time*- it will be necessary: to manually remove such a record from the uploaded List of Employees, insert information about the withdrawal only in the HR - Payroll system, generate a file from the HR-payroll system, leaving out the Employee who is "withdrawing" and upload such an updated file into the PPK service; this will not cause the previously uploaded record to be deleted, pending the conclusion of UOP.

It is possible to remove a record from the level of data of a specific Employee; reaching the record to be

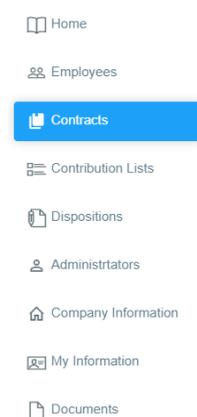
deleted is facilitated by the "Search" function described above.



## 5. Agreements

### 5.1. Contracts concluded

For Employees for whom UoP status has been changed to "Active", a record will be created in the "Agreements" Section. This Section contains the current list of people for whom UoP has been concluded.



#### Differences between the "Employees" Section and the "Agreements" Section:

- a) The number of persons in the "Employees" Section may be different from the number of persons in the "Agreements" Section because the "Agreements" Section contains only Agreements with an active/inactive status while the "Employees" Section, additionally, displays records of applications for entering into UOP, including incorrect records, records awaiting transfer to the Fund and records transferred to the Fund during activation of the Agreement.
  
- b) The data of persons in the "Employees" Section may differ from that of persons in the "Agreements" Section, as the "Agreements" section presents only the current status of the Participants' data, indicated in the UoP. Importing the List of Employees in the "Employees" Section does not result in a change in the Participants' data in the agreements for running those accounts previously concluded and is not an appropriate procedure for changing Participants' data in the UoP.

Based on the Working Group's findings, changing identification data and changing contact data are two additional, separate processes supported by the files, described in the Working Group document and the ProService Finteco document or are based on the form, in the Agreements tab. Both processes are described below.

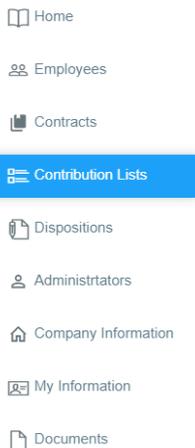
- c) In the Agreement section, in the block of details on the employee, the number of the UoP assigned by the Transfer Agent and by PFR is presented.
- d) After entering the Employee level, an additional category of data, namely *history*, appears at the bottom of the screen where all historical changes in the Agreement are visible, such as changes to the amount of the Employee's additional/basic payment and other changes to the Agreement.

### History

Wed, 29 Jan 16:58 Contract active (demo).  
Fri, 17 Jan 14:09 Contract creation.

## 6. List of contributions

Implementation of the obligation to transfer contributions on behalf of *-and for-* the Employees, involves the Employer importing the file of the List of Contributions into the PPK Service system and transferring the acquisition of funds into the Fund's account. Both conditions must be met in order for the payment to be settled on time.



### 6.1. Import of the Contribution List

The file format of the Contributions List, as well as the corrections of the Contributions List was developed by the forum of the PFR Working Group. The file, prepared in accordance with the Group's guidelines, should be uploaded onto the PPK Service system. The application verifies the file in order to see that the fields have been completed. The period of the premium is also validated with the date of the conclusion of the UoP; it is not possible to transfer the premium for an earlier period than the one resulting from the date of the conclusion of the UoP.

The view is analogous to the screen view with the import of the Employee List.

Date created	Name	List status	List type	Records
Mon, 22 Jun 14:49	New list from 22 Jun 2020, h. 14:47	List status new	List type contribution	Number of records 2
Wed, 17 Jun 18:35	Nowa lista z dnia 17 czerwca 2020	List status new	List type contribution	Number of records 1
Mon, 15 Jun 11:21	Nowa lista z dnia 15 cze 2020, g. 11:20	List status new	List type correction	Number of records 0 / records for verification 2
Tue, 09 Jun 15:31	Nowa lista z dnia 09 cze 2020, g. 15:30	List status new	List type contribution	Number of records 0
Tue, 09 Jun 08:57	Nowa lista z dnia 09 cze 2020, g. 08:56	List status new	List type contribution	Number of records 0

Components of the import windows:

### List name

The application does not transfer the name of the source file uploaded into the application, but gives the list a new name, according to the scheme:

New list for the day, *viz.*, **(day) (shortened name of the month) (year), (time xx:xx)**

However, the Administrator may at this stage change the file name that the application has given it.

### Data source

The application has been adapted to upload files according to the guidelines developed by the PFR Working Group, in co-operation with financial institutions, ERP software providers and Transfer Agents.

The application supports files in the following formats: xml, xlsx, xls, csv, txt, ppk.

File formats may change over time for technical or legal reasons. The current file specification is available in the bottom right of the Employees List import screen.

### Import options

The application uploads each subsequent file separately, without overwriting or replacing other records in previously imported files. Subsequent files are saved chronologically and displayed from the newest to the oldest.

If two files are stored under the same name, identification is only possible based on the chronological order of the import.

Home

Employees

Contracts

**Contribution Lists**

Dispositions

Administrators

Company Information

My Information

Documents

### Import of contribution list

**Import Type**

Import list of contributions

Import list of corrects contributions

**Name of the list**

Specify the name of Contribution List to be imported. The name will explicitly identify the downloaded data set.

The name of Contribution List will explicitly identify the downloaded data set. Example of name: "Contributions for July 2019". Remember - the name may be changed in the future.

**Source of data**

file Download the file with data to be imported. Acceptable formats are: csv, ppk, txt, xls, xlsx, xml.

Nie wybrano pliku

text Copy the data from Excel/XML to the field below:

<https://demo-ppk.psfinteco.pl/ppk/>

The app automatically renames the new list and allows renaming, in order to match the names to the lists accordingly. When loading the Contributions List / corrections to the Contributions List, the system verifies the NIP and REGON numbers stored in the XML file; *both long and short REGON numbers are handled*. Where non-compliance of NIP or REGON with the company data, stored in the system is detected, PPK service will display a message informing about non-compliance of the company data with the data in the Contributions List.

After loading the Contributions List/ Adjustment List, the service presents the status of the List and the aggregate amounts.

Date	List Name	List status	List type
Wed, 17 Jun 18:35	Nowa lista z dnia 17 czerwca 2020	new	contribution
Mon, 15 Jun 11:21	Nowa lista z dnia 15 cze 2020, g.11:20	new	correction

List Details		
Identification data	Status	Amounts
<p>List type: contribution</p> <p>Name: New list from 22 Jun 2020, h.14:47</p>	<p>List status: new</p> <p>Correct records: 2</p> <p>Erroneous records: 0</p> <p>Total number of records: 2</p> <p><a href="#">Send a List</a> <a href="#">Verify List Again</a></p>	<p>Employees - basic contr.: 320.00 PLN</p> <p>add. contr.: 0.00 PLN</p> <p>Employer - basic contr.: 240.00 PLN</p> <p>add. contr.: 106.25 PLN</p> <p>Total deposit amount: 666.25 PLN</p>
<p>List type: correction</p> <p>Name: Nowa lista z dnia 15 cze 2020, g.11:20</p>	<p>List status: new</p> <p>Correct records: 0</p> <p>Erroneous records: 0</p> <p>Records for verification: 2</p> <p>Total number of records: 2</p> <p><a href="#">Verify List Again</a></p>	<p>Employees - basic contr.: -266.71 PLN</p> <p>add. contr.: 0.00 PLN</p> <p>Employer - basic contr.: -200.04 PLN</p> <p>add. contr.: 0.00 PLN</p> <p>Total deposit amount: -466.75 PLN</p>

On the basis of the PPK data submitted, the service verifies whether or not agreement for running the accounts has been implemented, in respect of all persons submitted in the Contributions List. If no UOP /Agreement for Running the Account/ is detected, the system will display a list of such individuals and an appropriate message.

Identification data	Status	Amounts
List type: contribution Name: Nowa lista z dnia 09 mar 2020, g 10:39	List status: new Correct records: 0 Erroneous records: 5 Total number of records: 5 Verify List Again	Employees - basic contr.: 376.45 PLN add. contr.: 80.00 PLN Employer - basic contr.: 307.65 PLN add. contr.: 256.38 PLN Total deposit amount: 1,020.48 PLN

Search...  Record status:

Displayed 5 results

Employee	Term	Basic contr. Employee	add. contr. Employee	Basic contr. employer	add. contr. employer	Reduced Basic contr.	Record status	Actions
List and first name: Kacprzak Grażyna PESEL: 87021096661 IT ID: 13	8/2019	100.00 PLN	25.00 PLN	75.00 PLN	62.50 PLN	NO	incorrect record	Delete record
Nie można powiązać rekordu z aktywną umową								
List and first name: Maloszczyk Ewa PESEL: 74022084009 ID document: D: SDE533161 IT ID: 14	8/2019	36.00 PLN	0.00 PLN	27.00 PLN	22.50 PLN	NO	incorrect record	Delete record
Nie można powiązać rekordu z aktywną umową								

The message informs that the List of Contributions includes people for whom no request for implementing an agreement for running the account has been sent. In this case, the employer should verify whether these persons were submitted to the PPK Service System. If they need to be submitted, a request for implementing an agreement for running the account should be sent immediately.

It may take several days to process the information submitted, in accordance with the Rules and Regulations of the Fund. This time should be taken into account when submitting employees and the List of Contributions. If the Contributions List is correct, the employer has the option to send it for settlement.

Identification data	Status	Amounts
List type: contribution Name: New list from 22 Jun 2020, h 14:47	List status: new Correct records: 2 Erroneous records: 0 Total number of records: 2 <input type="button" value="Send a List"/> Verify List Again	Employees - basic contr.: 320.00 PLN add. contr.: 0.00 PLN Employer - basic contr.: 240.00 PLN add. contr.: 106.25 PLN Total deposit amount: 666.25 PLN

Sending a Contributions List for settlement is not equivalent to clearing it and booking it into the Registers of Participants, the employees. Settlement will take place after the correct Contributions List has been sent and funds have been entered into the Fund's account under the Contributions List submitted. The amount of the transfer should correspond to the total amount on the Contributions List. **The transfer should be accompanied by a reference number assigned to each list of contributions sent; this it makes it faster and easier to combine the list with a transfer.** A lack of numbers will not result in any rejection of the list or transfer. The reference number will automatically link transfers to the list of contributions.

Where the transfer amount is higher than the aggregate amount in the Contributions List, the funds will be settled according to the Contributions List and the surplus will be returned to the account from which it was sent.

If the transfer amount is lower than the aggregate amount on the Contributions List, the Contributions List will not be cleared and will be submitted for clarification. Explanations will be given in accordance with the

procedure of the financial institution.

**The Employer is responsible for the correct calculation and timely transfer of contributions for settlement at the Financial Institution.**

## 6.2. History of the contribution list

The history section of the contribution list commences with **the parameter per application** instance and contains all historically submitted lists of contributions together with their statuses. Not only the lists loaded directly via PPK Service are presented, but also those sent via API. The page allows the results to be filtered by part of the filename, list status, or list type.

Statuses are updated once nightly, while the data is being imported, which takes place after each day of the WSE operation.

Information presented:

- creation date – the date the list was uploaded onto the website
- list name - individual name of each list of contributions
- list status - the last registered status of the list
  - prepared for transfer to AT
  - transferred to AT
  - completed
- type of list – this can have two values :
  - list of contributions
  - list of adjustments

## 7. Company Details

### 7.1. Employer's details

The employer's data is presented in the "Company Data" section, within the framework of which, the Employees' Service is conducted. Together with Company Data, a bank account is presented, into which all payments to the PPK fund should be made. The bank account is individually dedicated to each Employer.

Company data	
<b>Identification data</b>	<b>Payment of contribution</b>
Employing entity name Aviva Investors Poland TFI SA	Your individual account for payment of contributions 12 3456 7890 1234 5678 9012 3456
Tax identification number (NIP) 8971553438	Management contract number in the Financial Institution 9000012
REGON 931155438	Management contract number in the PFR Management contract during processing in the PFR .
<b>Address</b>	<b>Correspondence details</b>
Street Inflancka	Street Inflancka
Building number 4b	Building number 4b
Apartment number	Apartment number
Postal code 00-189	Postal code 00-189
Place Warszawa	Place Warszawa
Country Poland	Country Poland

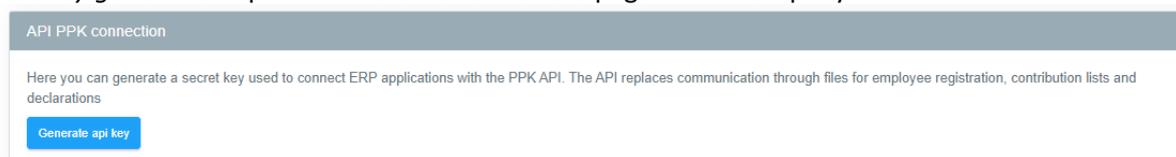
In this section, the Employer will also be able to find his individual Management Agreement number, as assigned by the Transfer Agent system, as well as by the PFR.

Changes to the Employer's data are effected by submitting them, in writing / e-mail to a dedicated Account Manager, appointed by the financial institution.

## 7.2 Connection with API ECP

Where Employers, whose HR and payroll system enable direct connection with the Transfer Agent's application via API, then this may generate a key to connect the API application from the ECP Service level. The API replaces file communication and the need to log into the ECP Service system. Before generating the key, please make sure that this option is available.

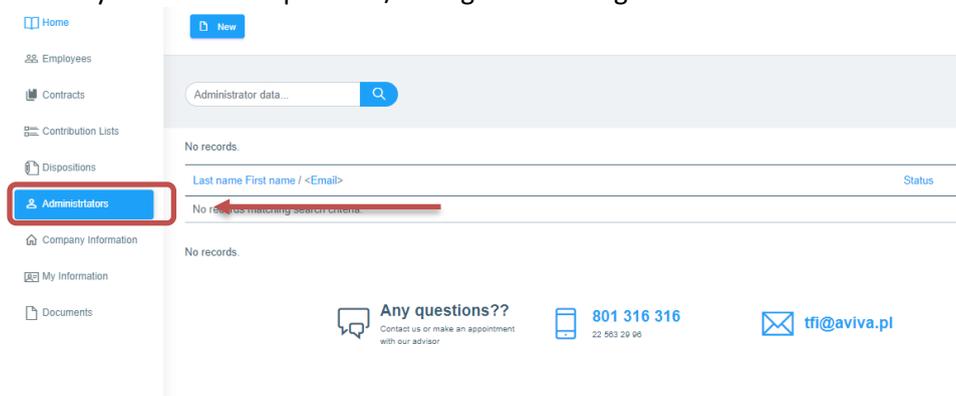
The key generation option is at the bottom of the page in the Company Data tab.



## 8. Administrators

The Administrators section allows new administrators to be added and their rights to be managed. The Employer, through the Administrators, can add new administrators for the Employer, to specific parts of the system.

A newly added administrator, who has gained access to selected sections only, can add a new administrator but only within the scope of his/her rights or the rights of a lower rank.



### 8.1. Adding new administrators

1. To add a new administrator, enter his/her e-mail address twice; doubly entering the e-mail address will eliminate possible mistakes. The remaining data - name, surname, PESEL number or date and country of birth – must be entered by the new administrator alone, if he/she does not already have an account in ECP Service.

**The e-mail address entered should be a personal address, different for each Employer's administrator.**

Administrator details

**New administrator**

Email

Repeat email

**Permissions**

general administrator  
*has rights to manage all elements of the service*

restricted administrator  
*has rights to manage only specified elements of the service*

Employees  
*Import employee records, edit employee data, create contracts.*

Contracts  
*Contracts list*

Contribution Lists  
*Import contributions list*

Dispositions  
*Dispositions list placed in PPK service*

Administrators  
*Administrators list that can login to PPK service*

2. PPKS level administrative managers can be of two types:

- a general administrator – with full rights under PPKS of a given UoZ
- a specific administrator – has only specified rights

3. The specific administrator can be assigned authorisations to certain modules/functionality such as:

- employees
- agreements
- list of contributions
- instructions
- administrators

The individual modules correspond to the elements of the left menu.

4. After adding a new administrator:

- his/her personal data such as: e-mail address, first name and surname, can no longer be changed;
- it is possible to edit any account activity, as well as rights;
- no identification data- *except the e-mail address-* will be displayed, while the new administrator has yet to provide his/her data (*name and surname etc.*), even though the invitation to administer the ECP of a given UoZ has been accepted.

Administrator's details **before** accepting the invitation:

Administrator details	
<b>Identification data</b>	
Email ppk@aviva.com	Telephone number – not specified –
<b>Status</b>	
Activation state Waiting for login	
Last login User has not logged in yet	
Options <input checked="" type="checkbox"/> active account	

Administrator's details **after** accepting the invitation:

Szczegóły administratora	
<b>Dane identyfikacyjne</b>	<b>Status</b>
Nazwisko i imię Biurowy Filip	Status aktywacji konto aktywowane
Email biuro@kpoint.pl	Ostatnie logowanie Śr, 03 cze 10:22
	Opcje <input checked="" type="checkbox"/> konto aktywne

5. After adding a new administrator, he/she receives an e-mail invitation to administer the ECP of a given UoZ. The invitation has two variants, depending on whether the e-mail address added was already in the ECP/PPE database of administrators and whether the account has been activated:
  - a completely new account or an inactivated account– an e-mail is sent according to the template “ECP – new administrator’s account – new e-mail”,
  - an existing activated account – an e-mail is sent according to the template “ECP – new administrator’s account – existing e-mail”.
  
6. Further activation of the ECP administrator’s account depends on the distinction described in the above point:
  - **a new account or an account not activated**  
The User receives a link to activate the account by e-mail. The link opens a page where the User can activate the account – the User enters into the pre-existing process of activating the ECP administrator’s account.
  - **an existing activated account**  
The Users receives a link to the login page in the e-mail. After logging in, the UoZ context, for which the account was created, is to be selected.

7. In the case of a **completely new account**, where nothing is known about the administrator, except his/her e-mail address, then, before the administrator starts working with PPKS, he/she must supply details of his/her data: name, surname, PESEL or date and country of birth. The system will not proceed any further without supplementing this data.

## 8.2 Managing detailed rights from the PPKS level.

1. PPKS level, administrative managers can be of two types:
  - a general administrator – has full rights under the PPKS of a given UoZ
  - a specific administrator – has only specified rights
2. The specific administrator can be assigned authorisations to specific modules/functionalities:
  - employees
  - agreements
  - list of contributions
  - instructions
  - administrators

The individual modules correspond to the elements of the menu.

### Permissions

- general administrator**  
*has rights to manage all elements of the service*
- restricted administrator**  
*has rights to manage only specified elements of the service*
- Employees**  
*Import employee records, edit employee data, create contracts.*
- Contracts**  
*Contracts list*
- Contribution Lists**  
*Import contributions list*
- Dispositions**  
*Dispositions list placed in PPK service*
- Administrators**  
*Administrators list that can login to PPK service*

3. When granting rights, the principle of masking these rights is applied. The principle is based on the fact that an administrator, editing the rights of another administrator, cannot ascribe to him/her rights that are higher than those he/she already has. In particular this means that:
  - a specific administrator cannot indicate to another administrator that he/she is a general administrator;
  - a specific administrator cannot assign rights to modules for which he, himself, is not authorised.

The unlimited restriction of rights is possible.

### 8.3. Register of changes to the rights granted

Changes to the ECP administrator account are visible in the history:

Information in the register marked thus “+” informs that a given authorisation has been granted while information marked thus “-” informs that the given authorisation has been revoked.

#### History

2020-11-09	14:34	Aviva Testowa	Associated with UoZ + Contracts
	14:34	Aviva Testowa	Account created.

### 8.4. Revoking their rights

The system requires at least one general administrator with access to the entire system.

If the Employer wants to revoke access for the administrator, he/she should select this administrator in the Administrator Section and check the “Active Account” checkbox which automatically de-activates this account. The administrator whose account has been de-activated will not be able to log in to the system. The administrator cannot de-activate his/her own account.

In an emergency, if the Employer would like to revoke the rights of the last administrator who has accessed the system, he/she should contact the technical support at: [pomoc-ppk@psfinteco.pl](mailto:pomoc-ppk@psfinteco.pl) or by phone on: 22 355 46 66.

De-activation of an administrator’s account may be temporary; to re-activate an account, select and check the checkbox “Active Account”.

The screenshot shows the 'Administrator details' page. It is divided into three main sections: Identification data, Status, and Permissions. Under Identification data, the email is 'ppk@aviva.com' and the telephone number is 'not specified'. Under Status, the activation state is 'Waiting for login' and the last login is 'User has not logged in yet'. Under Options, the 'active account' checkbox is checked. Under Permissions, the 'restricted administrator' role is selected, with sub-permissions for Employees, Contracts, Contribution Lists, Dispositions, and Administrators, all of which are currently unchecked.

The system presents a list of the administrators added, along with information about access granted and account status. Administrators with de-activated accounts are not removed from the list.

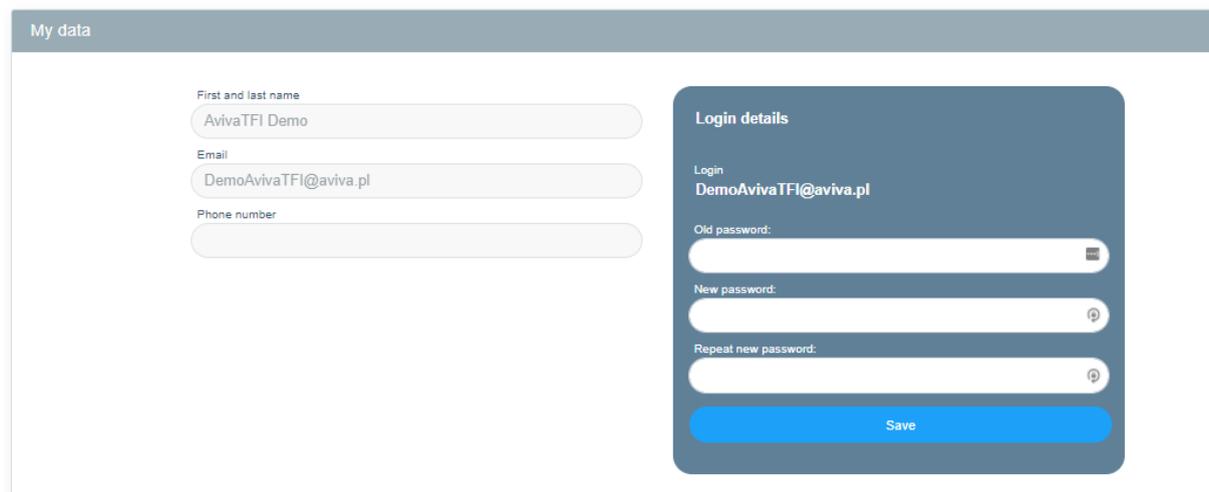
Displayed 1 results

Last name First name / <Email>	Status
<ppk@aviva.com> restricted administrator	active account

## 9. My Data

In the "My Data" section, the User’s data is presented, i.e. the employer’s administrator.

In this section the User also has the option to change the password.



Changes to User data are made by reporting new data to the Account Manager (Employer), appointed by the Financial Institution.

Notification may be made by e-mail.

## 10. Documents

The "Documents" section has been prepared to gather the necessary documents into one, convenient place for the User. Documents in this section are made available by the transfer agent. Depending on the parameterisation of a given PPK Service instance, it is possible to view UoZ i UoP documents.

## 11. Instructions

The PPK Act provides for the transfer, by the Employer, of the Employee's instructions to the Financial Institution. The PPK service system allows instructions to be submitted by loading the files described by the Working Group at the PFR /Polish Development Fund/ as well as submitting instructions "manually", *via* the form.

- [Home](#)
- [Employees](#)
- [Contracts](#)
- [Contribution Lists](#)
- [Dispositions](#)
- [Administrators](#)
- [Company Information](#)
- [My Information](#)
- [Documents](#)

### 11.1 Loading files with instructions

Through the "Instructions" section, the Employer has the opportunity to import instructions using the files described on the Working Group at the PFR.

In order to report the Employee's instruction, the Employer should prepare an appropriate file that will allow the instruction to be loaded into the system. The application has been adapted to load files conforming to the guidelines developed by the PFR Working Group, that is, with the co-operation of financial institutions, the ERP software providers and the Transfer Agents, with the files conforming to the guidelines of **ProService Finteco**.

Submission is only possible for PPK contracts with 'Active status':

If an Employee's Contract has a status different to "Active", an error message will appear, e.g. THERE IS NO ENTRY AFTER 'e.g'

Types of instructions downloaded with the file f:

- a) Cancellation of payments to PPK,
- b) Resumption of payment to PPK. This declaration is only used where payment to the PPK is resumed, under the Employer to whom the PPK Participant has submitted his/her withdrawal; this does not apply to automatic renewals, which according to the Act, occur every 4 years,
- c) Changing an Employee's identification data,
- d) Changing the Employee's electronic contact details, such as the e-mail address and mobile phone number.
- e) Termination of employment
- f) PPK Transfer (a list)

The format of instructions was developed at the forum of the PFR Working Group. The instructions file (*version 2.0 compliant with Working Group's specification, is required*), prepared in accordance with the Group's guidelines, should be downloaded to the PPK Service system. The application verifies that the file's fields have been fully completed.

The appearance of the screens for an example of an instruction:

← Importing Disposition List Records

Disposition type

resignation / resume

Name of the list

Specify the name of Dispositions List to be imported. The name will explicitly identify the downloaded data set

Name of the list

Nowa lista dyspozycji z dnia 2.09.2020 14:49:33

The name of Contribution List will explicitly identify the downloaded data set. Example of name: "Contributions for July 2019". Remember - the name may be changed in the future.

Source of data

Download the file with data to be imported Acceptable formats are: csv, xml, ppk

Nie wybrano pliku

List Details

**Identification data**

List type: resignation / resume

Name  
Nowa lista dyspozycji z dnia 2.09.2020 14:47:18

**Status**

List status : not sent  
 correct records : 0  
 erroneous records : 0  
 total number of records : 1

[Verify dispositions list](#)

Search...   Record status:

Displayed from 1 to 1 of 1 results

Employee	Declaration type	Declaration date	Record status	Actions
Last and first name Nowak Joanna	PESEL 89092751243	ID document IT ID UCZ_REZYGNACJA	2020-01-01 to verify	<input type="button" value="Delete record"/>

## 11.2 Instructions form from the UoP level

Entering "Instructions" from the level of the Agreement for running the account, moves the User to the List of Employees, where the option of making instructions on an *Employee-by-Employee* basis, is visible; submission is only possible for agreements with 'Active status'.

The following instructions can be submitted *via* the form:

- a) cancelling the payment of contributions to the PPK,
- b) instructions to resume paying contributions to the PPK,
- c) instructions to change electronic contact data, such as e-mail address and mobile phone number,
- d) instruction to change the data.
- e) PPK transfer

## 11.3 Submitting an instruction from the UoP level.

In the "Agreement" tab, the person corresponding to the individual, on behalf of whom the instruction will be transferred, should be located. Press the "Instructions" button of the individual selected.

Contracts of Conduct  
PPK > Contracts

Employee's data...

Status of agreement:

Displayed from 101 to 122 from 122 results  1 2 3 4 5

Last name and First name	Status of agreement	HR number	PESEL	Date of birth	Actions
<a href="#">LESZCZYNSKA Anna</a>	Status of agreement active	HR number 875	PESEL 7		<input type="button" value="Dispositions"/>
<a href="#">KRZĄSTEK Izabela</a>	Status of agreement active	HR number 651	PPK 3		<input type="button" value="Dispositions"/>
<a href="#">TYSZKA Katarzyna</a>	Status of agreement active	HR number 801	PESEL 7		<input type="button" value="Dispositions"/>

A screen will appear displaying the range of instructions which are possible to be submitted.

Select disposition type
✕


Resignation / resumption

Process disposition →


Employee information change

Process disposition →


Contact data change

Process disposition →

Select the appropriate instruction and then complete the required information on the form. Information concerning instructions made using the form, is recorded in the agreement's conduct history of each Employee's account.

### History

---

2020-11-10 16:15	Contract active (demo).
16:12	Contract creation.