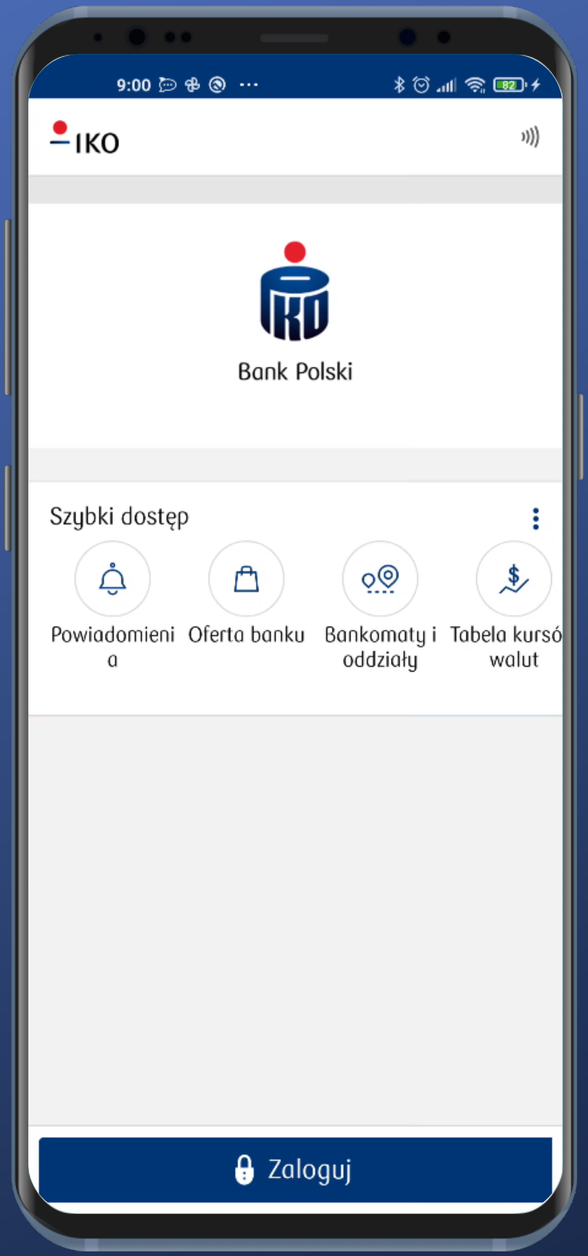
IKO – login area analysis

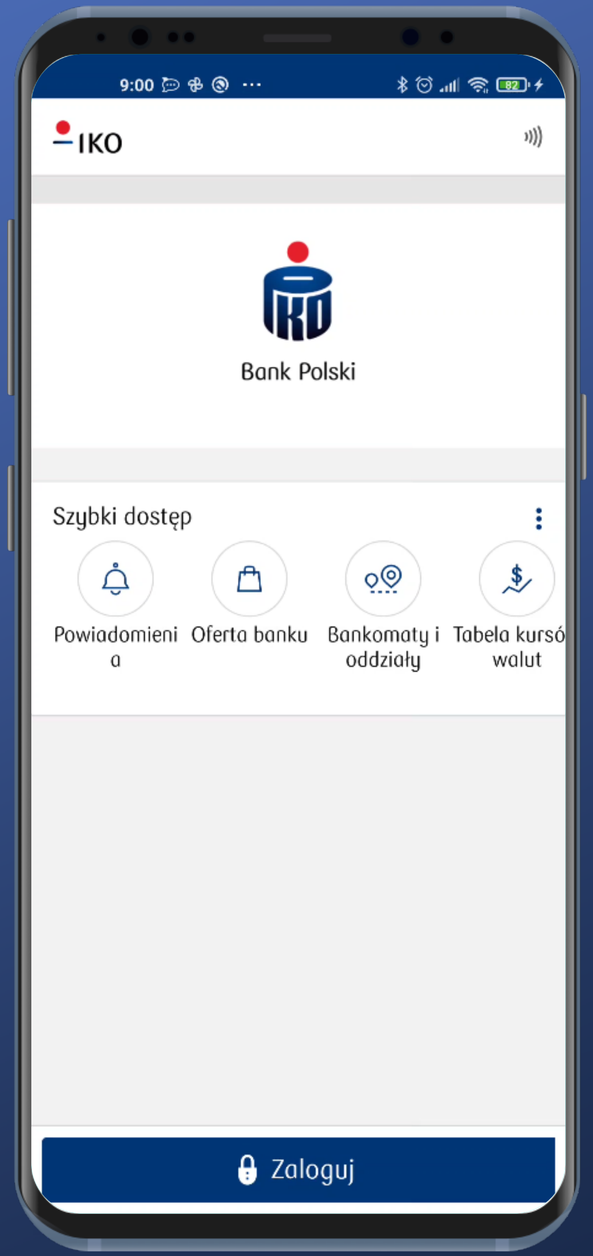
softax

Log in



It is not possible to log in immediately.

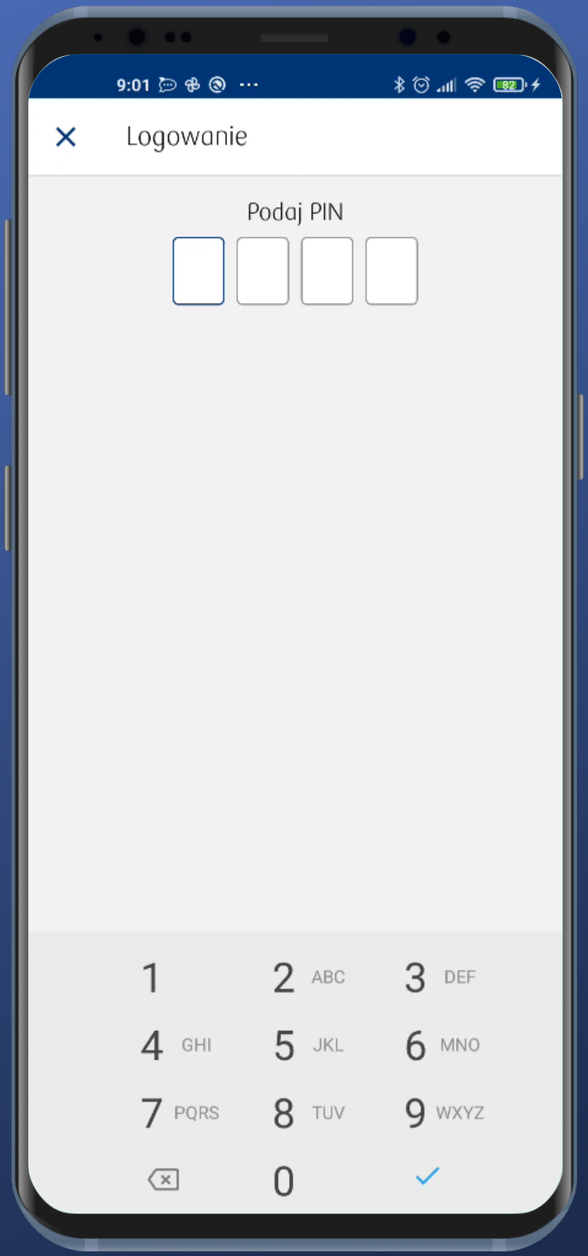
softax



It is not possible to log in immediately.

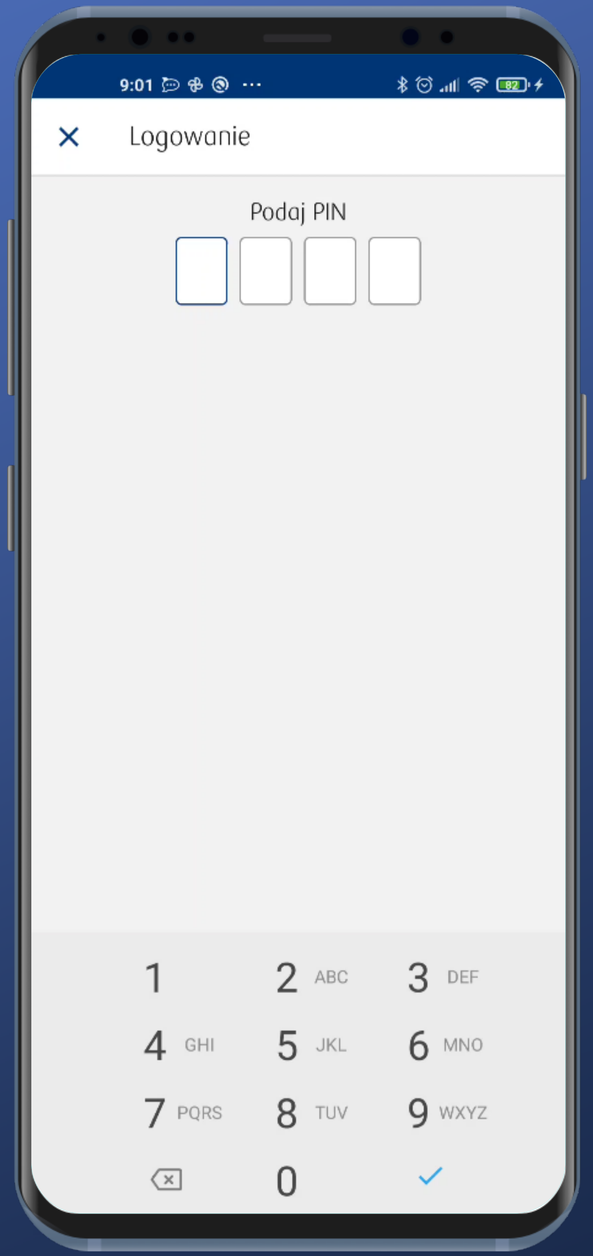
However, the login button is clearly labeled and easy to access. Tap it.

softax



The number of fields corresponds to the actual length of my PIN.

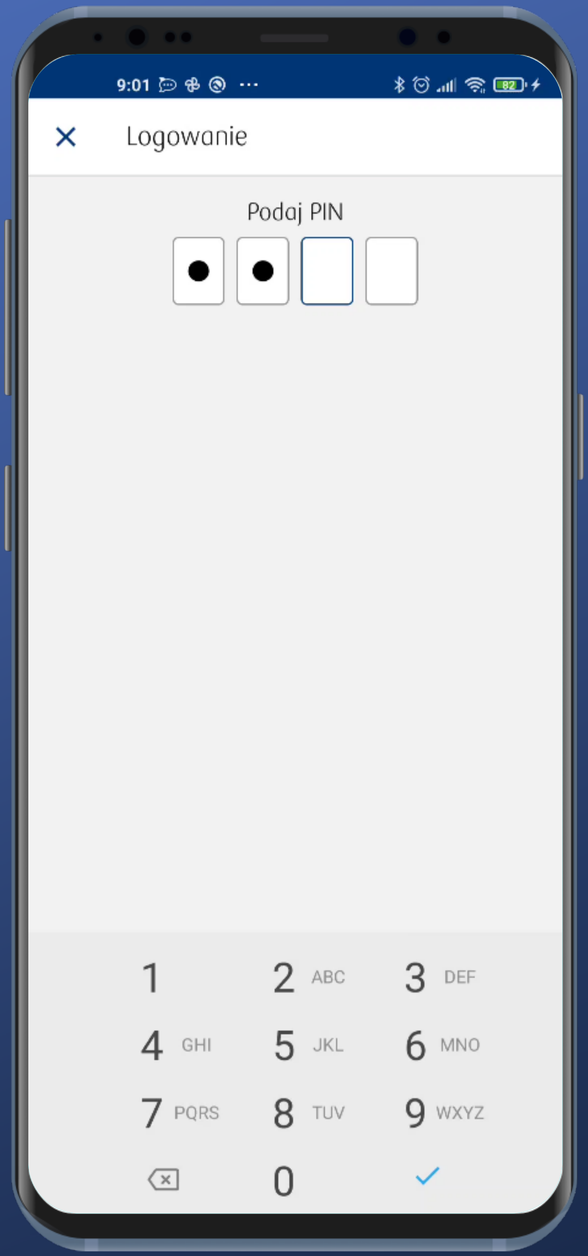
softax



The number of fields corresponds to the actual length of my PIN.

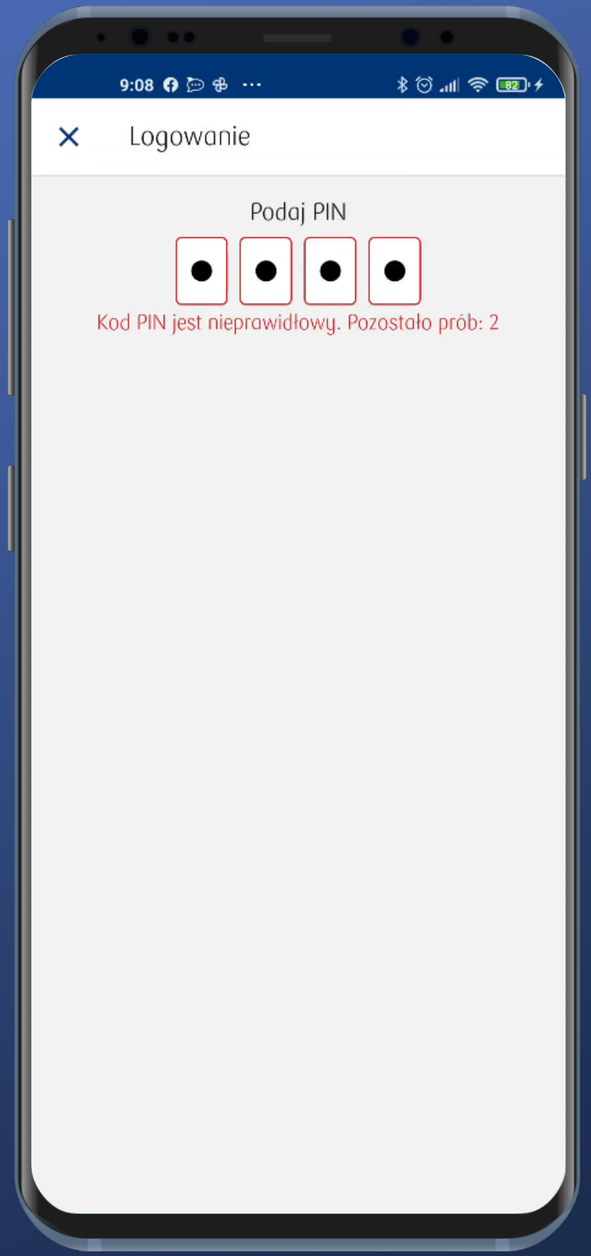
Unfortunately, we have a native system keayboard here. Not the most secure solution.

softax



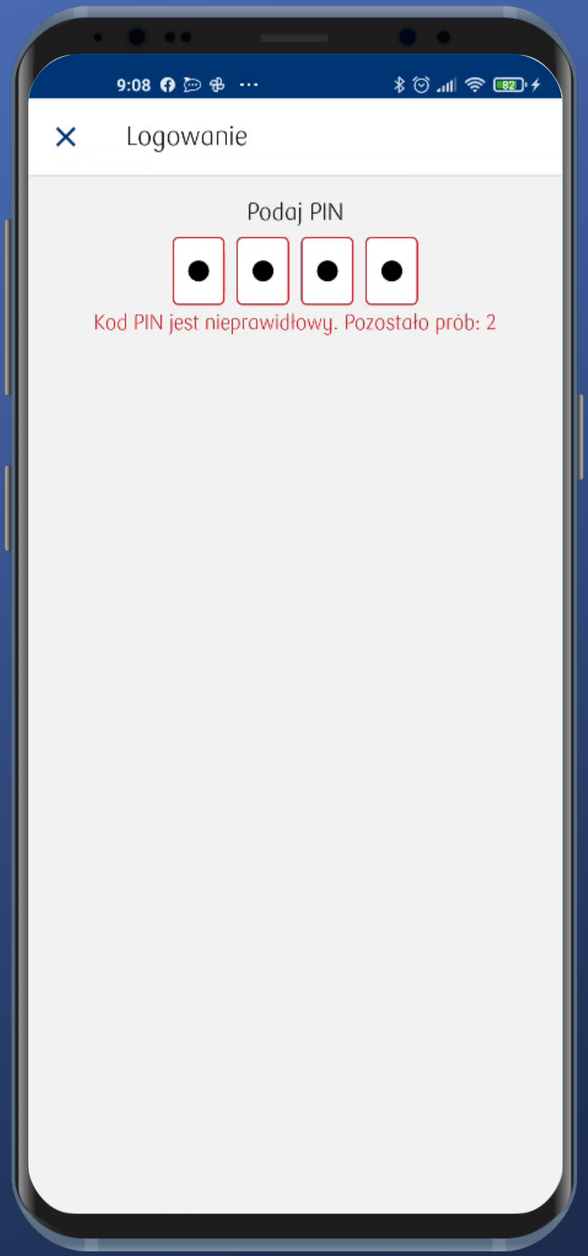
I cannot sign in until all required characters are provided.
No login button.

softax



If the wrong PIN number is entered we receive info about how many attempts remain to block the account. Very good.

softax



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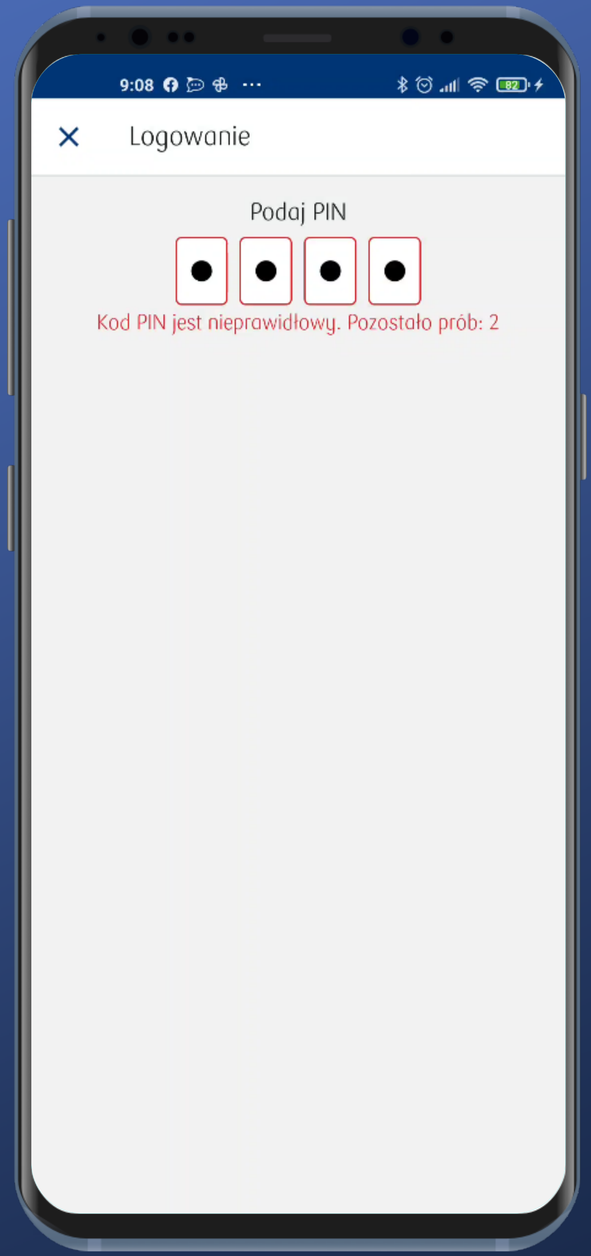
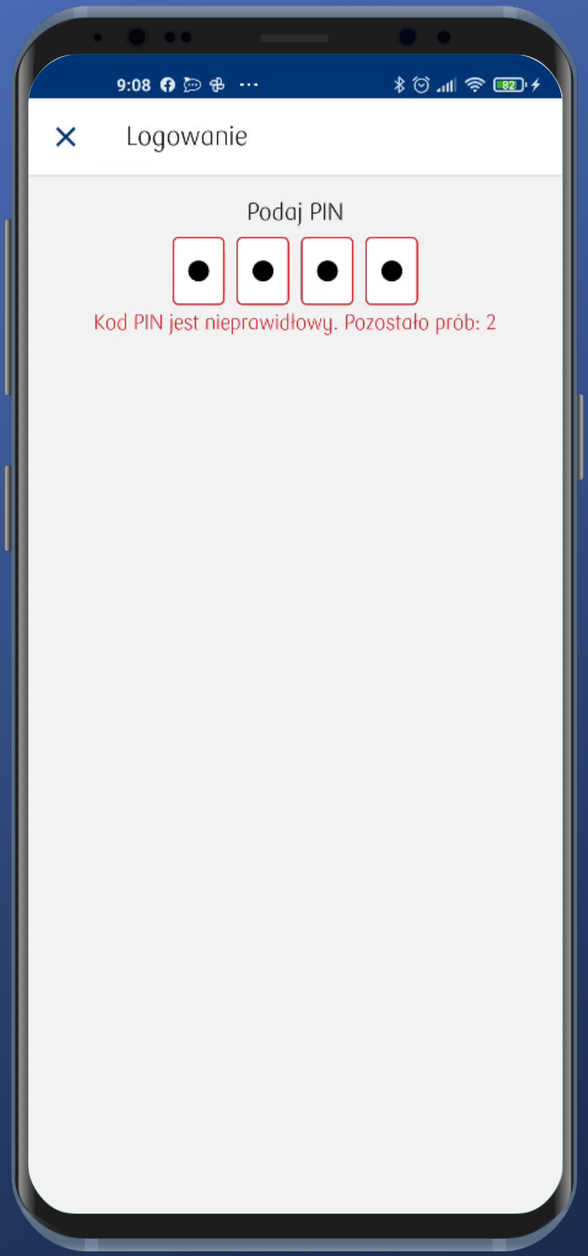


If the wrong PIN number is entered we receive info about how many attempts remain to block the account. Very good.

No information on how to recover forgotten PIN number.

softax



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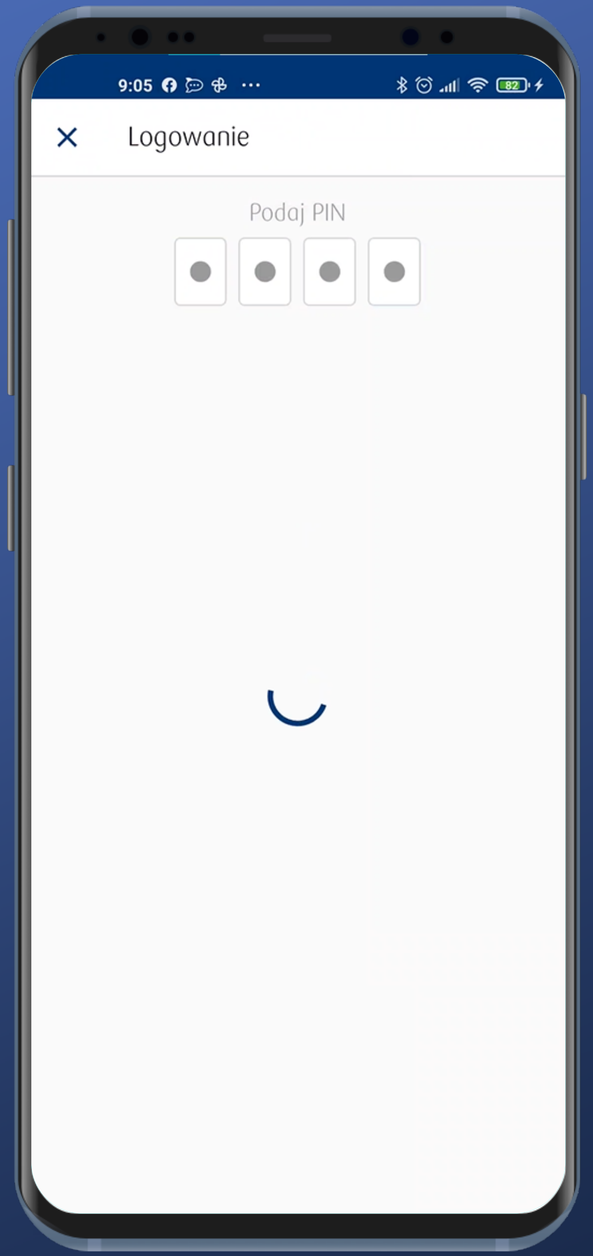
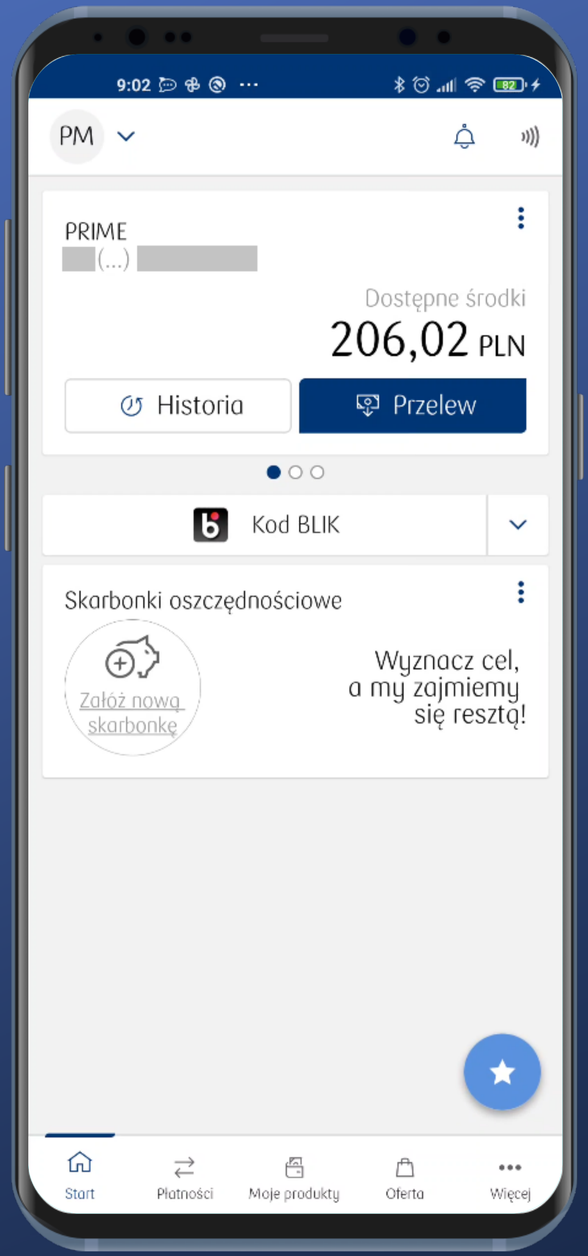


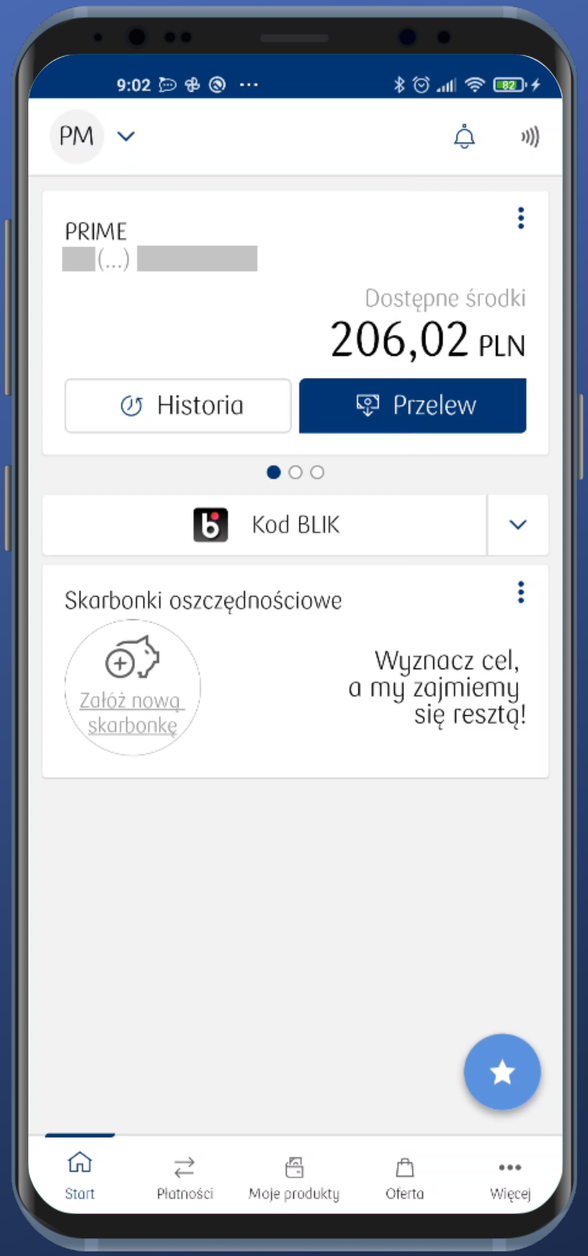
The app automatically sign in when the whole PIN is provided. This is convenient.

softax



OK. We're logged in.

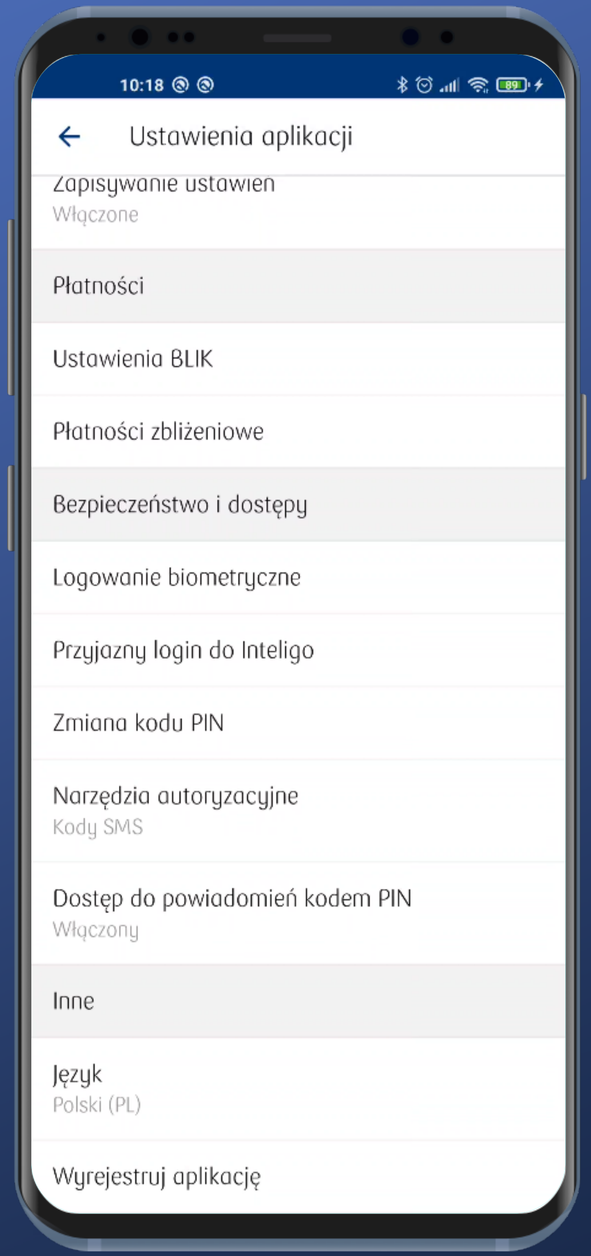
softax



OK. We're logged in.

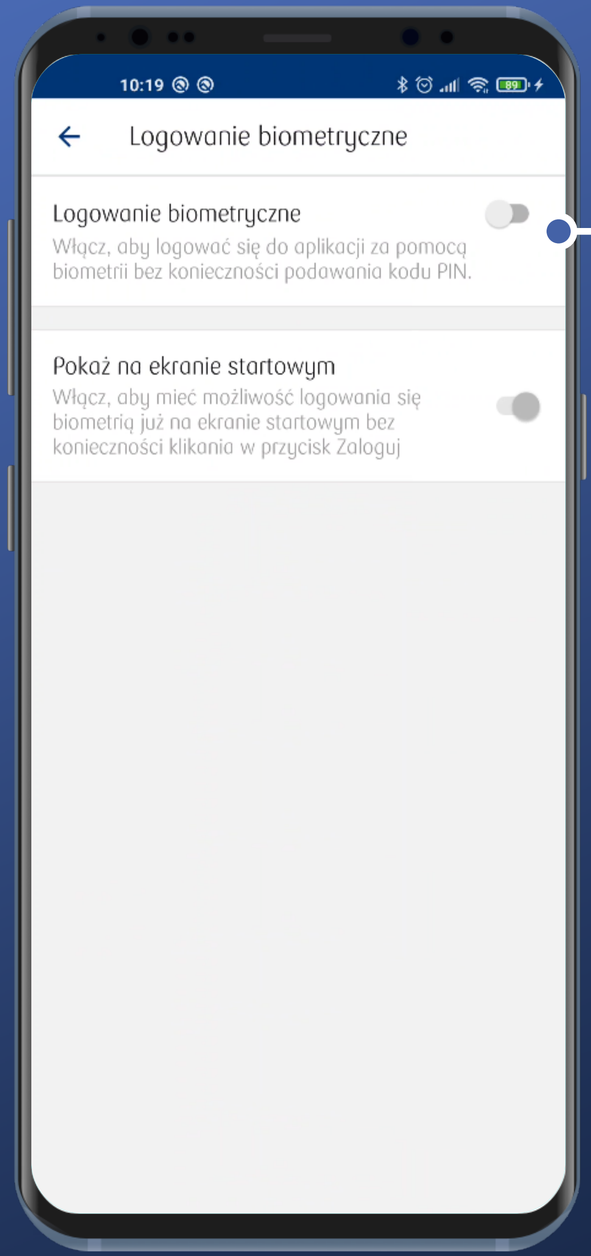
Now we're going to change our login method to biometrics in the app's Settings.

softax



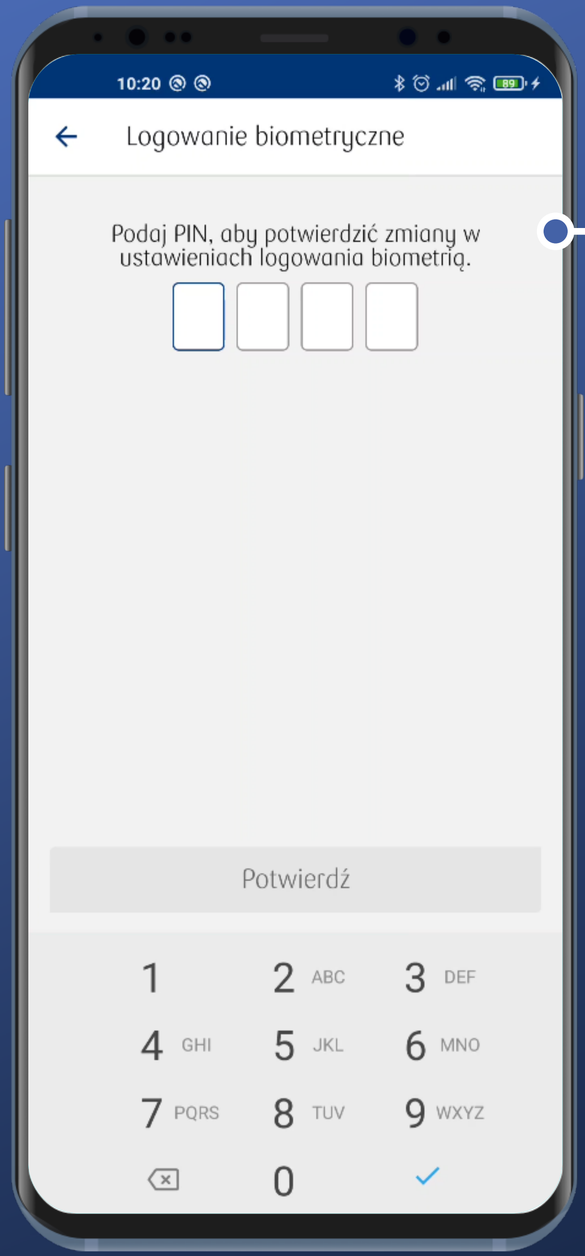
I have to scroll down a little, but there it is.
Tap this.

softax



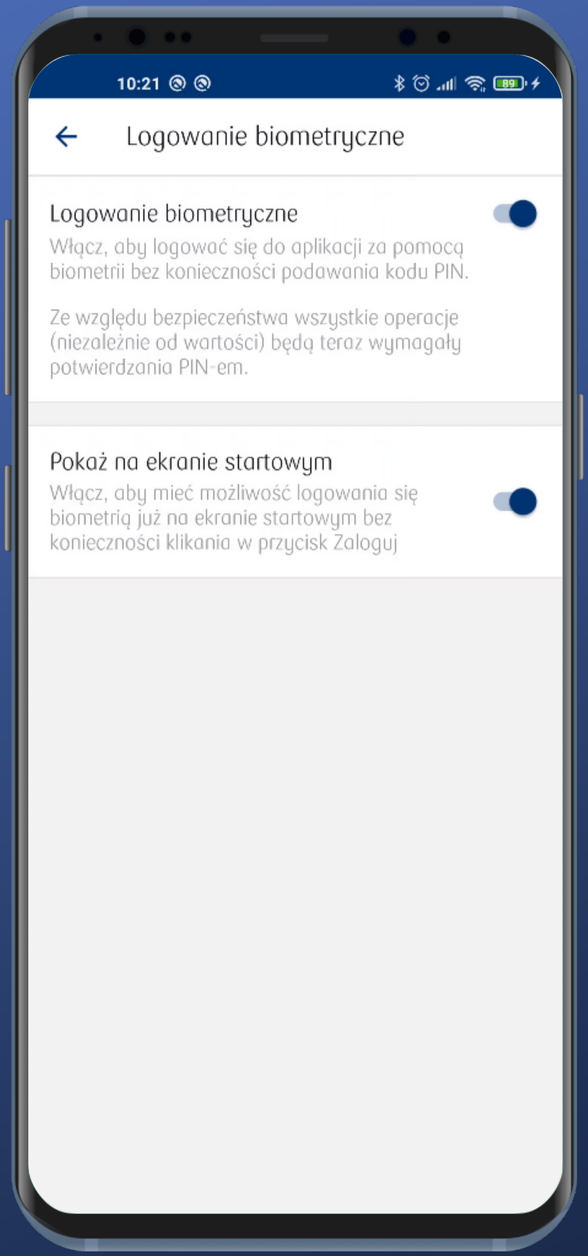
There is an appropriate option. Let’s turn it on.

softax



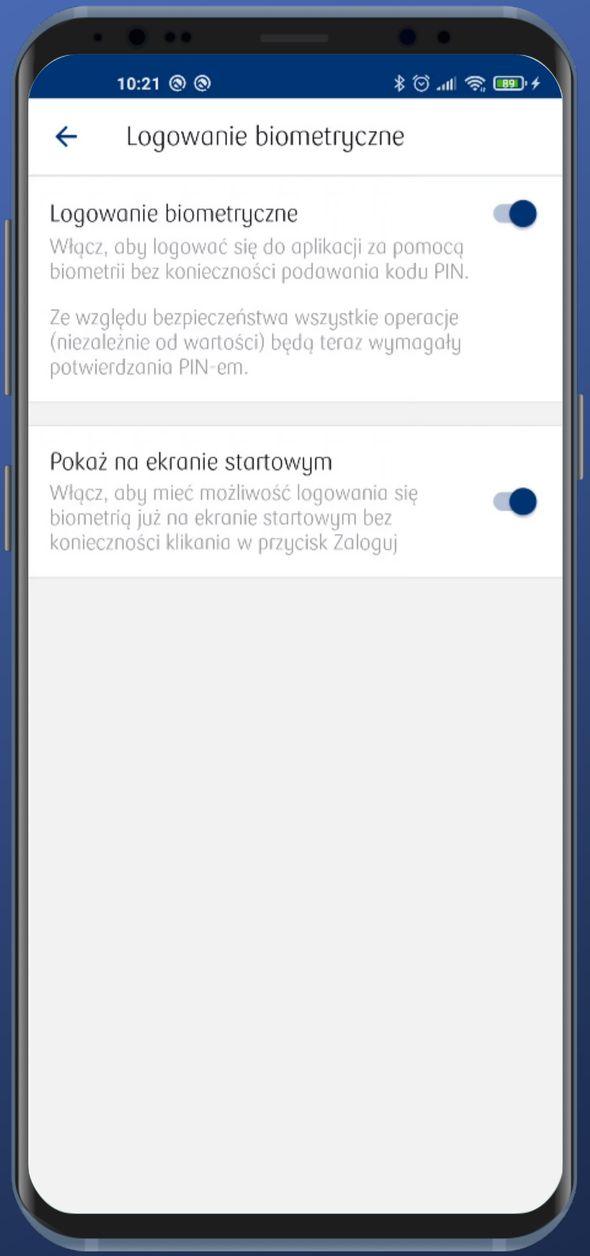
The app reqiures to confirm with a PIN. Ok.

softax


10:21
Logowanie biometryczne
Logowanie biometryczne
Włącz, aby logować się do aplikacji za pomocą biometrii bez konieczności podawania kodu PIN.
Ze względu bezpieczeństwa wszystkie operacje (niezależnie od wartości) będą teraz wymagały potwierdzania PIN-em.
Pokaż na ekranie startowym
Włącz, aby mieć możliwość logowania się biometrią już na ekranie startowym bez konieczności klikania w przycisk Zaloguj

Done.

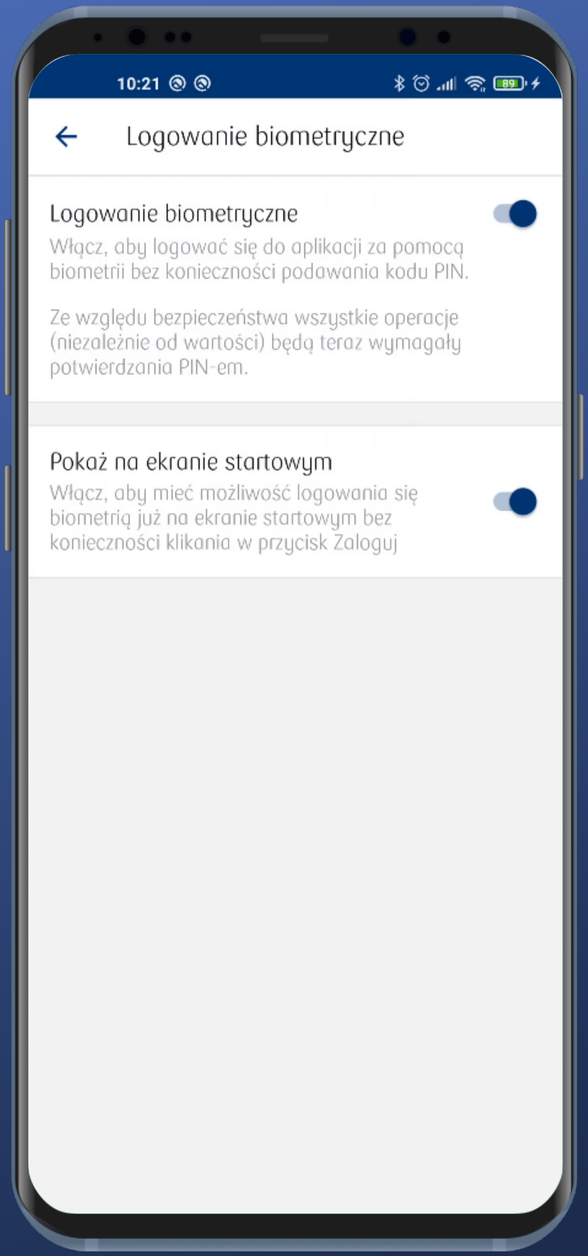
softax



Done.

Default login method on the start screen is set to Biometrics. I like there's such an option, and that it is configurable.

softax



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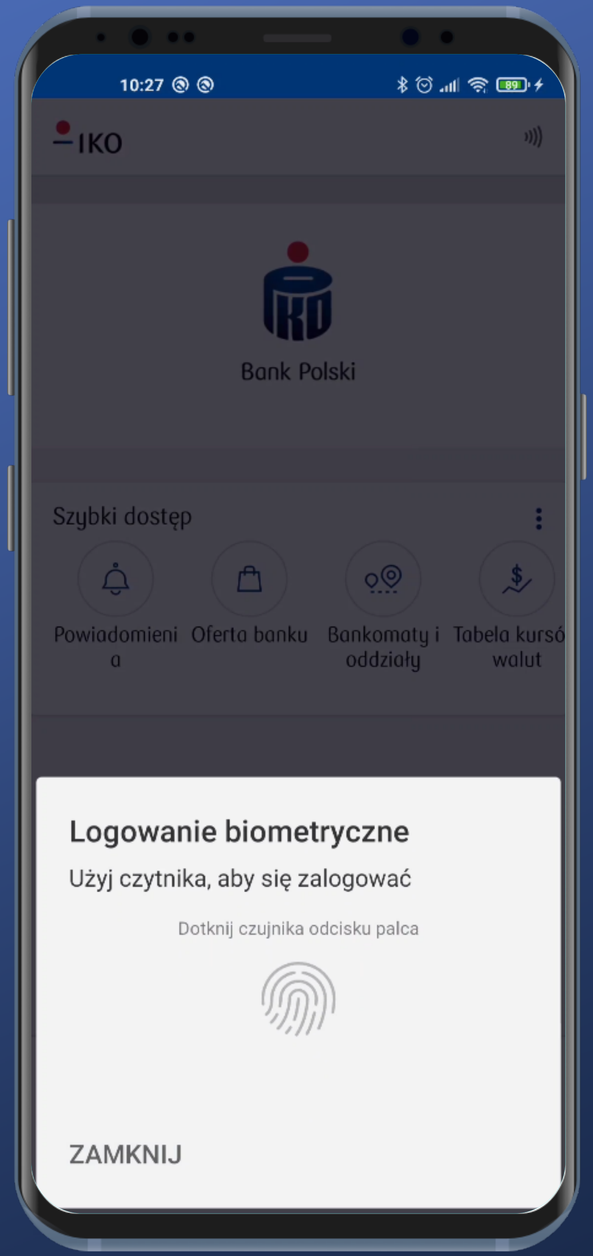
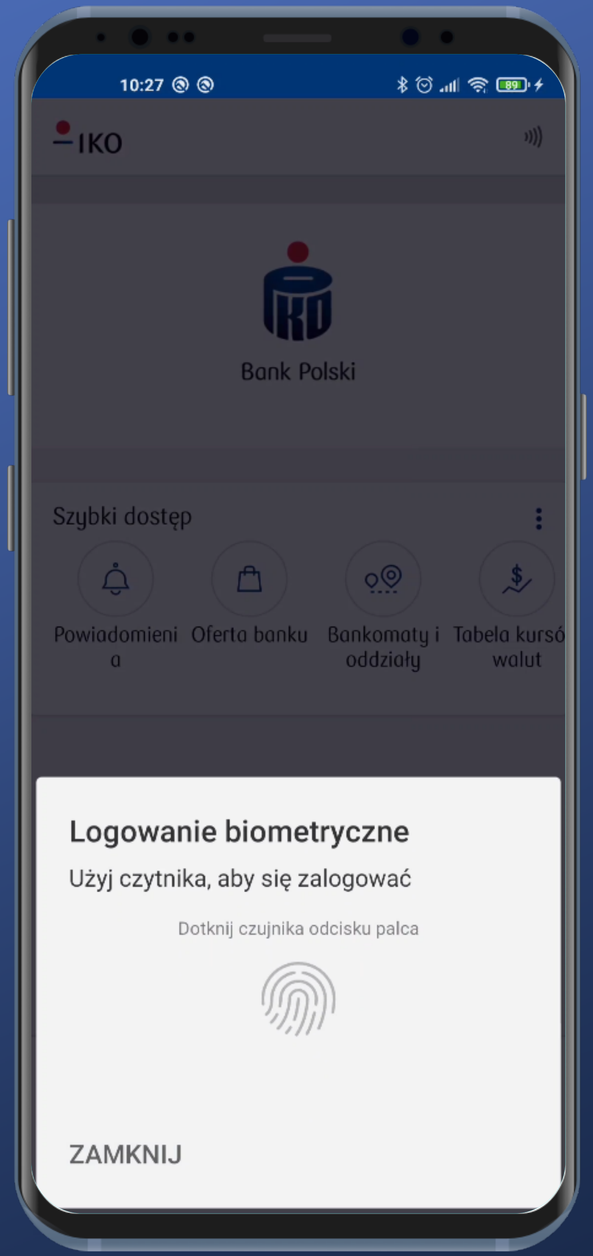


Now, when you turn on the app, the biometrics authorization panel appears immediately. Perfect.

softax

I can cancel the biometric scan process and close the panel to log in manually.



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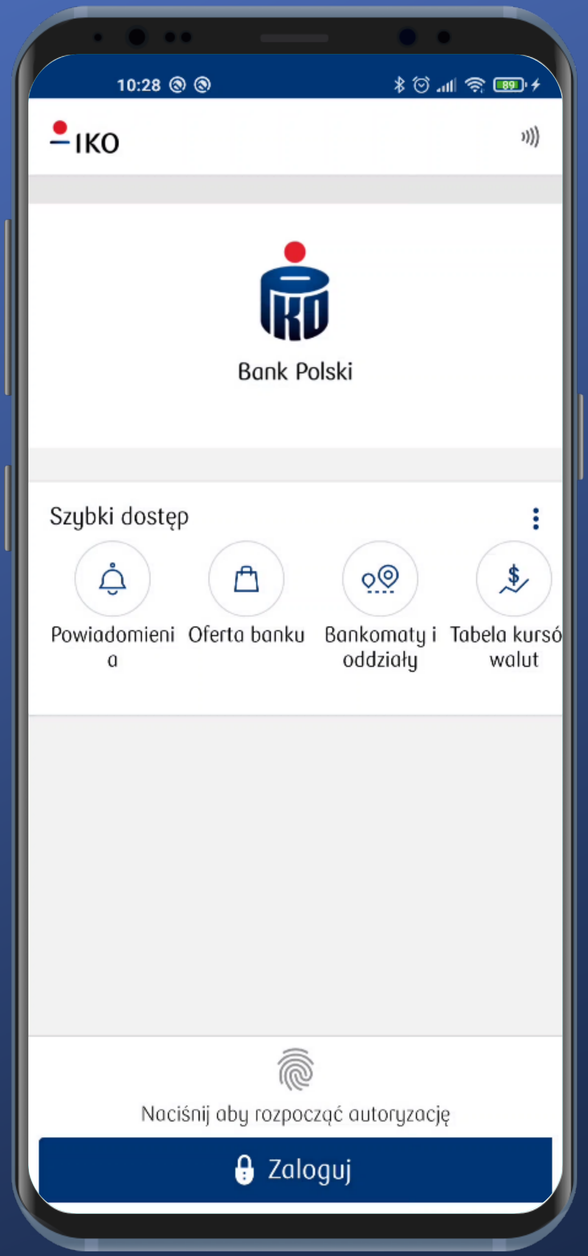
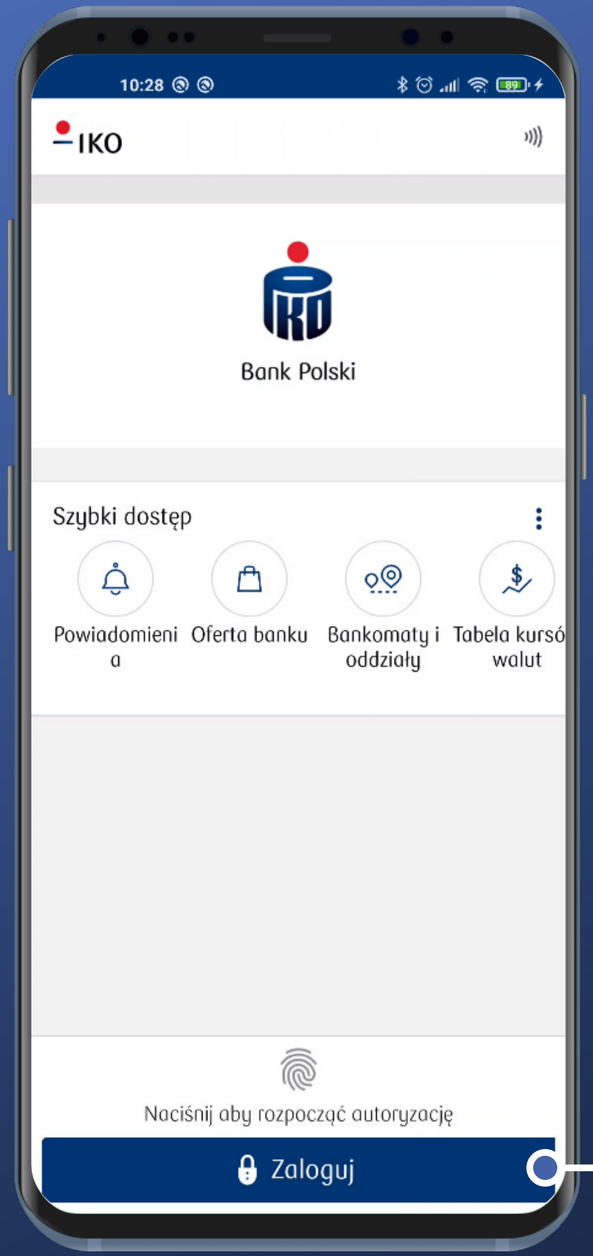


We’re back on the default login screen. Now, the additional option appeared – icon of biometric logging.

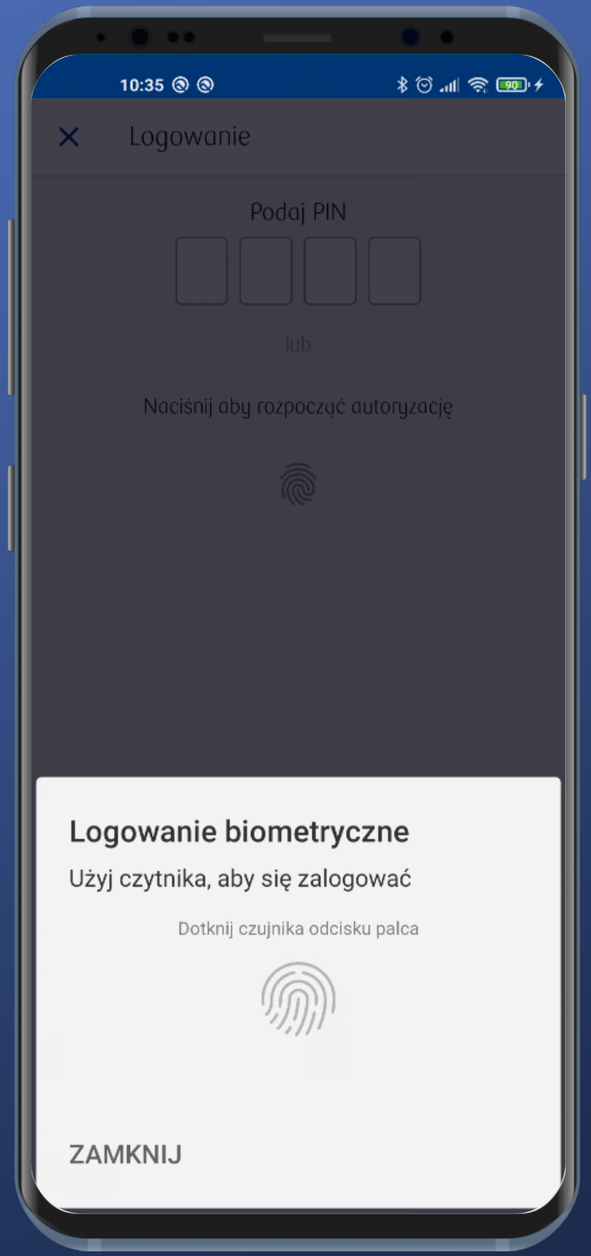
softax



We're back on the default login screen. Now, the additional option appeared – icon of biometric logging.

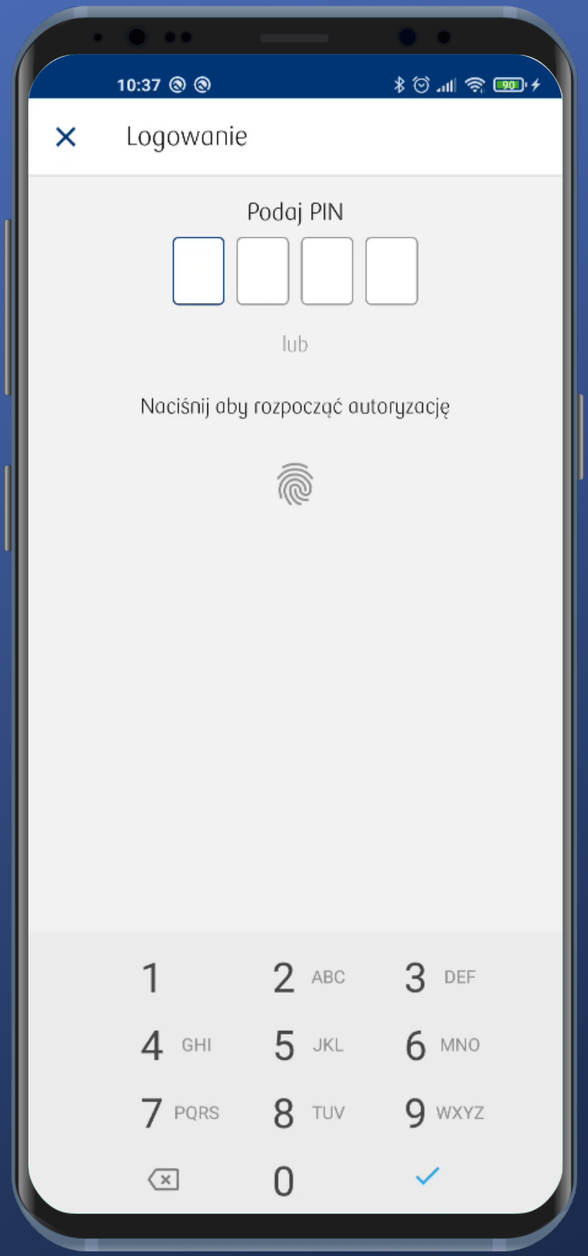
We also need to tap here to log in with a PIN.

softax



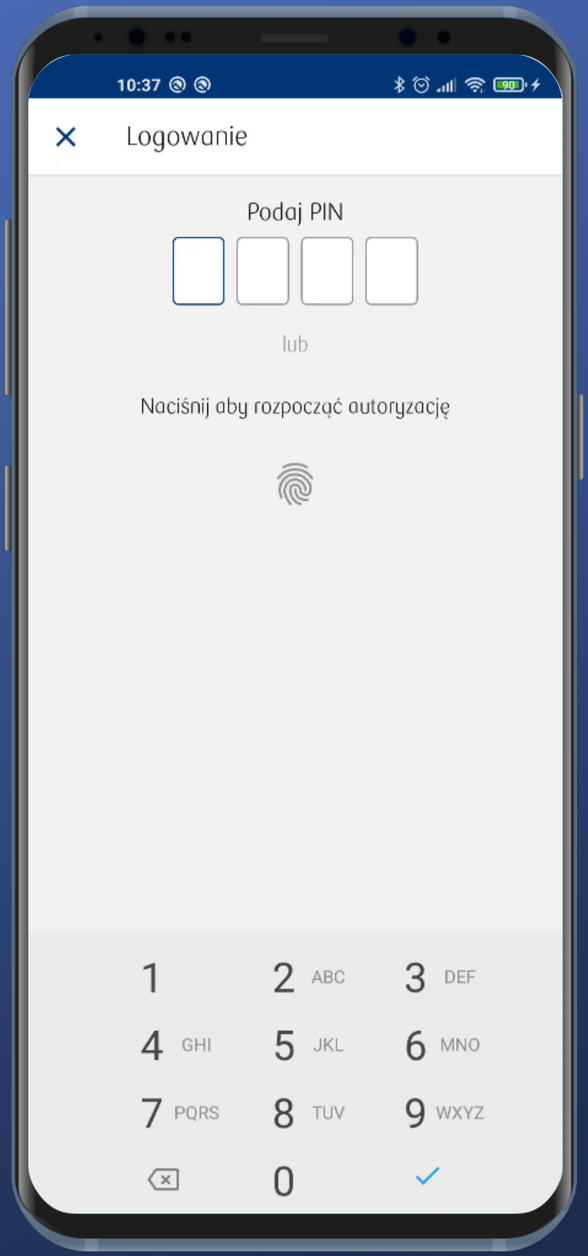
But…, not just yet. The biometry panel appears. Close it.

softax



Now, I can log in with PIN. Ok.

softax



Now, I can log in with PIN. Ok.

What will happen when I switch to biometrics?

softax

10:38
Logowanie
Podaj PIN
lub
Naciśnij aby rozpocząć autoryzację
Logowanie biometryczne

10:38
Logowanie
Podaj PIN
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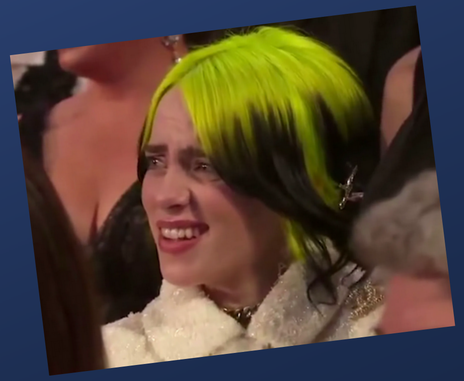
Logowanie biometryczne



softax

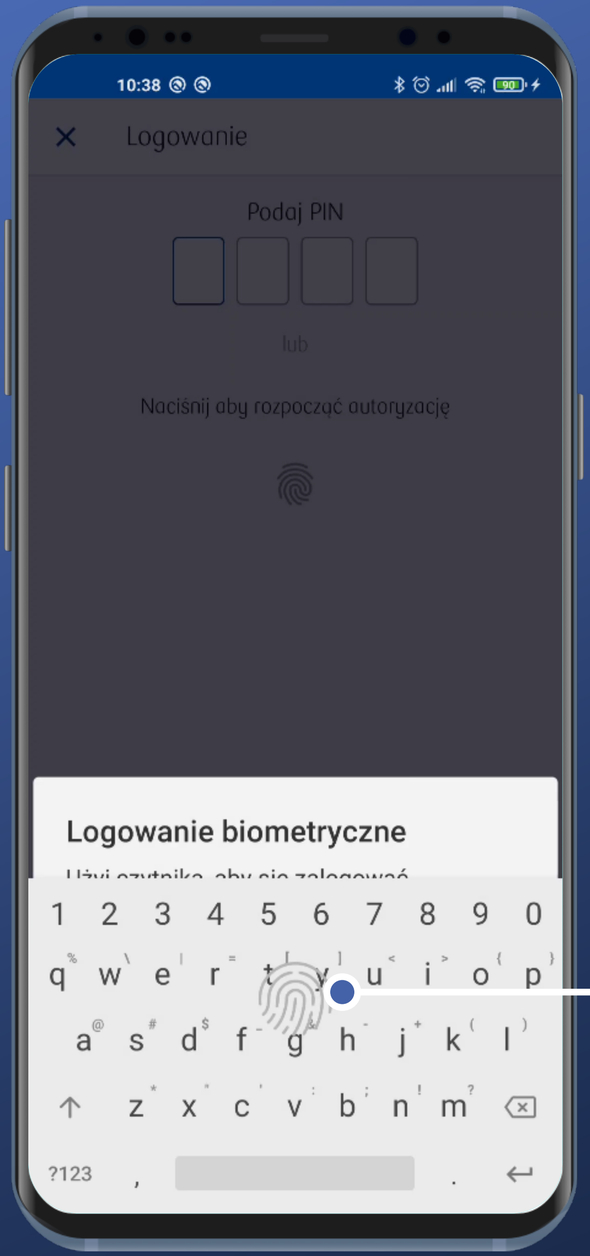
Ouch. Something's broken here. The biometry panel and native keyboard are presented at the same time.

softax

Ouch. Something's broken here. The biometry panel and native keyboard are presented at the same time.

Click grey background to return to the PIN login panel.

softax



Ouch. Something's broken here. The biometry panel and native keyboard are presented at the same time.

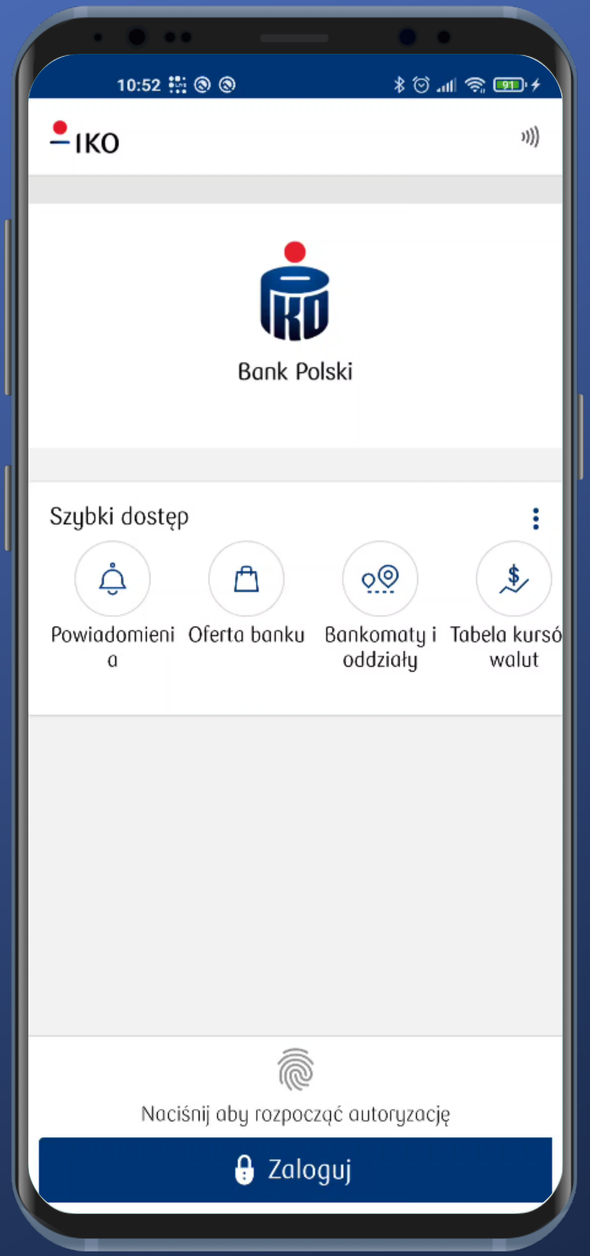
Click grey background to return to the PIN login panel.

Or I can simply login to my account by placing my finger on the reader. Here.

softax

Access your account balance without logging in

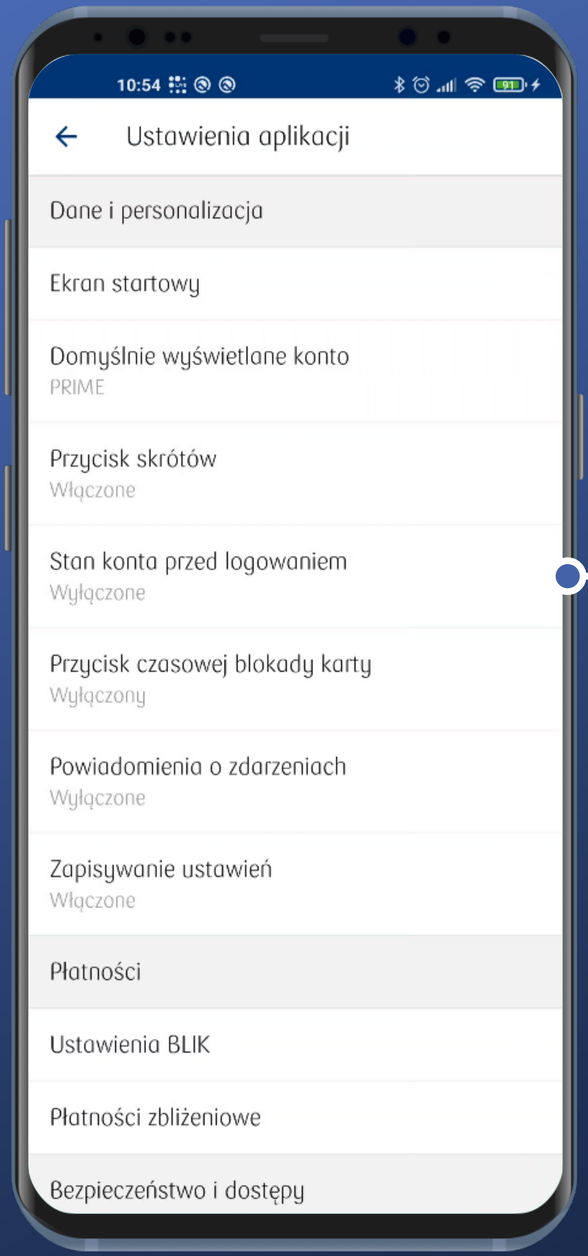
softax



There’s no clue on this page at all about account balance presentation.

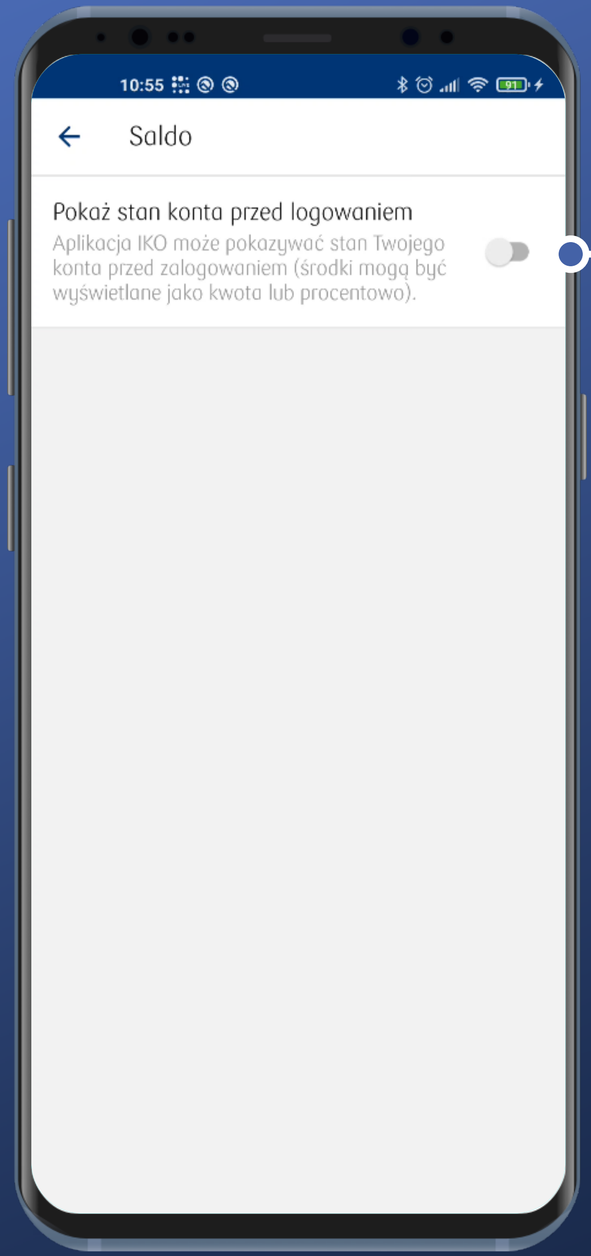
Let’s check the app Settings out.

softax



Here. All clear, great.

softax



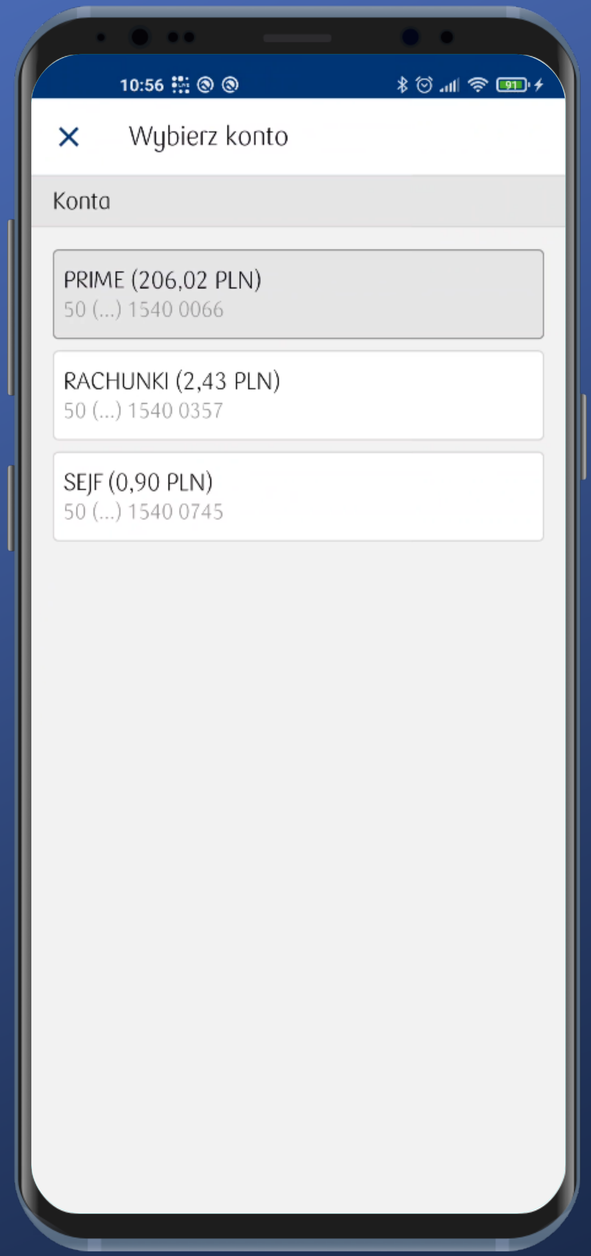
No preview.
We will toggle this option on.

softax

No preview.
We will toggle this option on.

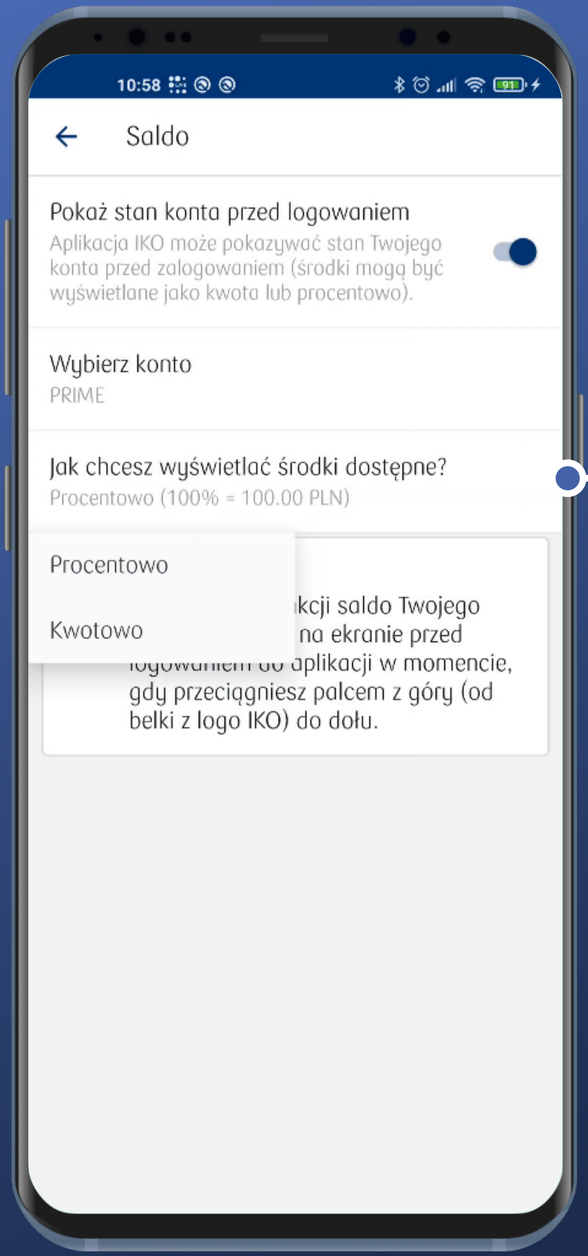
Additional options appeared.
Let’s try to select an account.

softax



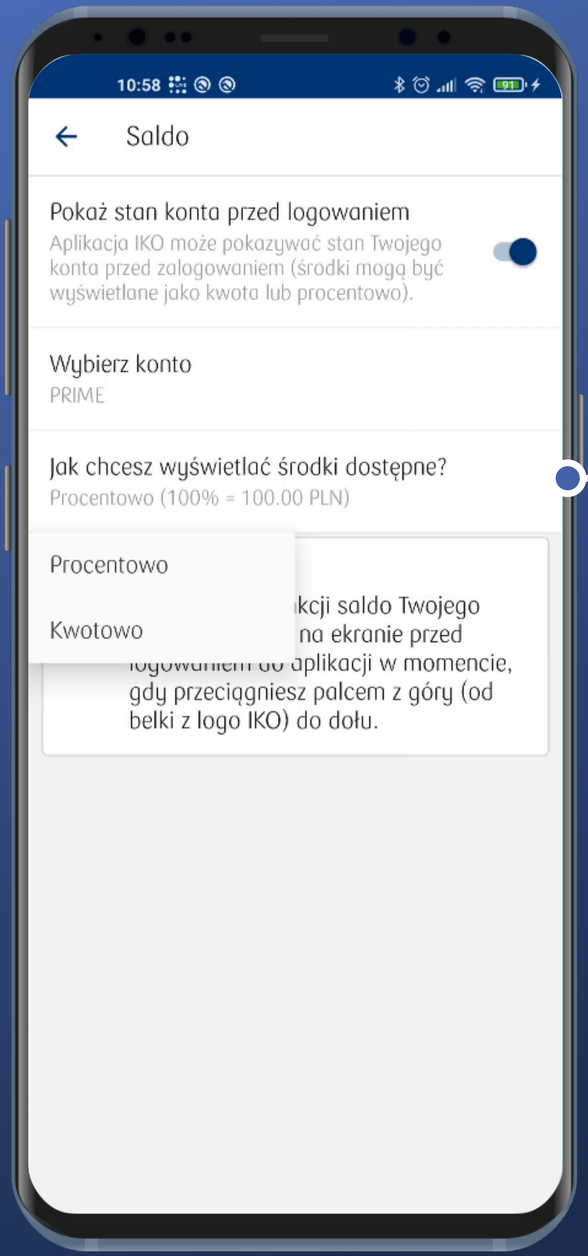
User can switch between different accounts.

softax



Now let's select how the data will be displayed.

softax

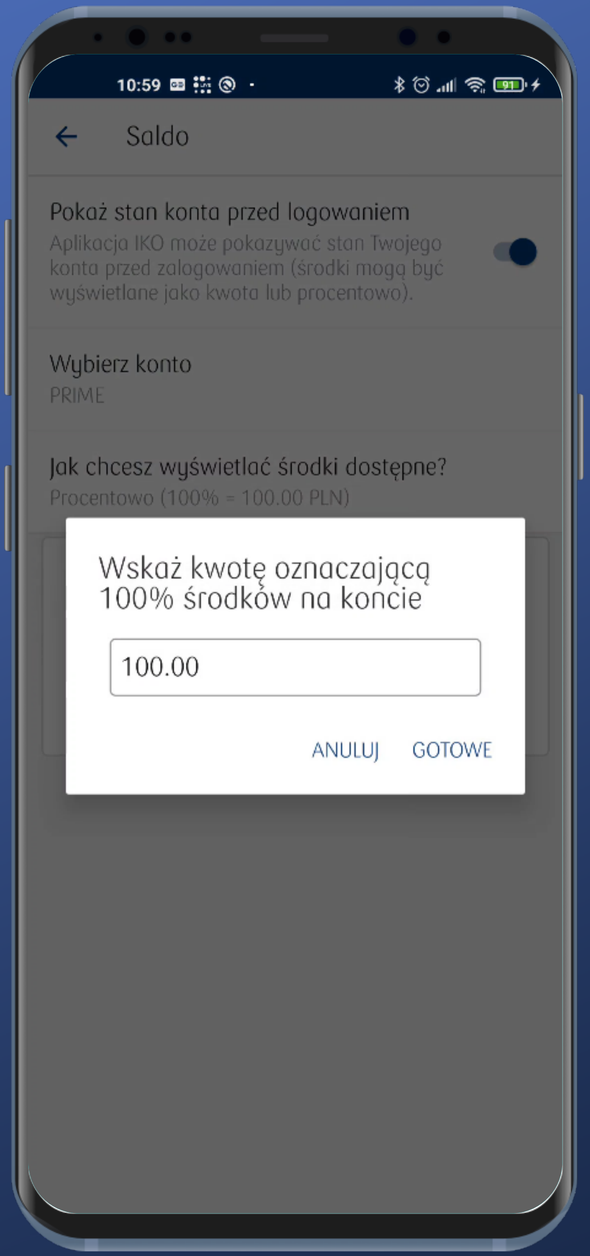


Now let's select how the data will be displayed.

Go for the percentage variant.

softax

Value of 100% can be set.



Now let’s select how the data will be displayed.

Go for the percentage variant.

softax

Still no preview.

softax

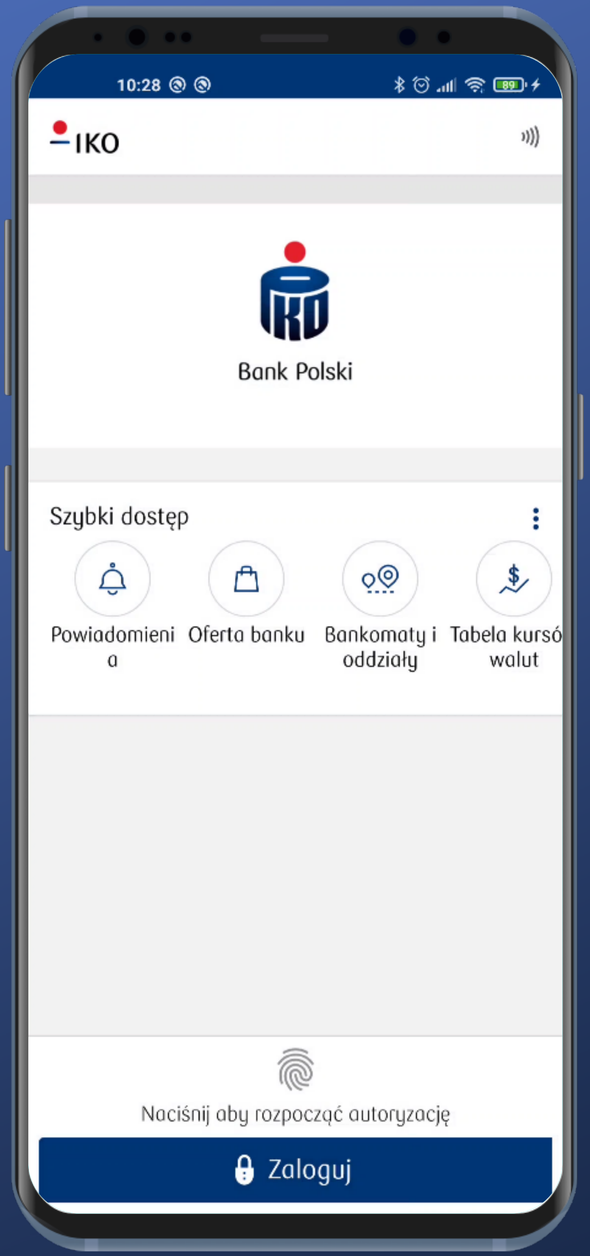
Still no preview.

softax

Still no preview.

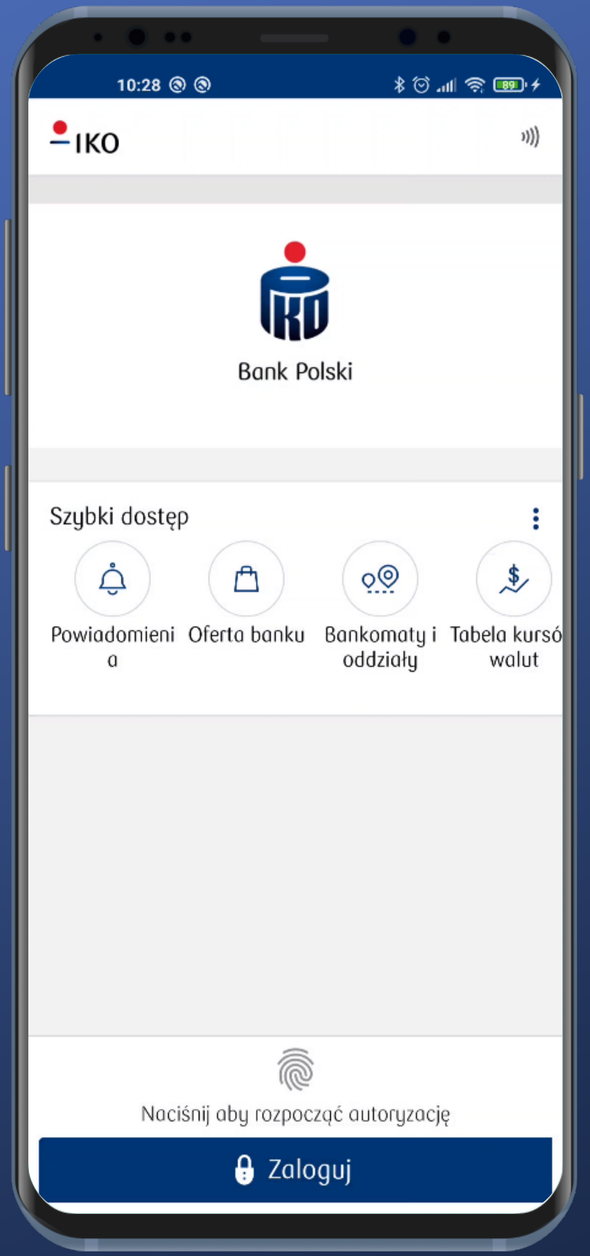
That tip is pretty important, and it is easy to skip it. It'd be better if they put some graphical explanation here.

softax



The account's balance is on. But it's not so obvious how this information can be shown.

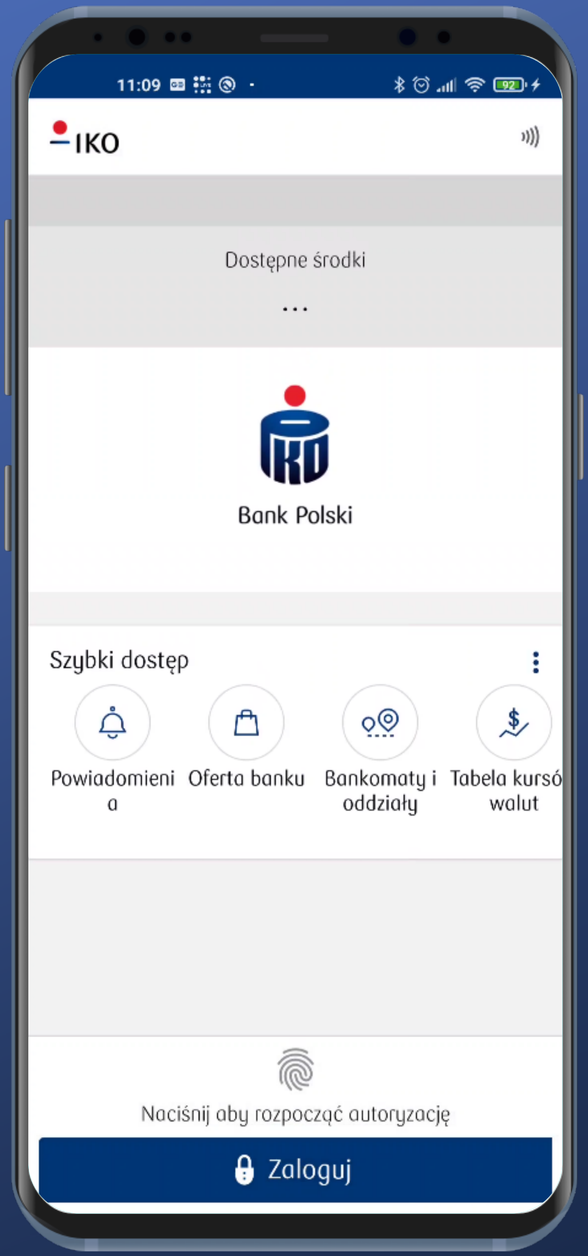
softax



The account's balance is on. But it's not so obvious how this information can be shown.

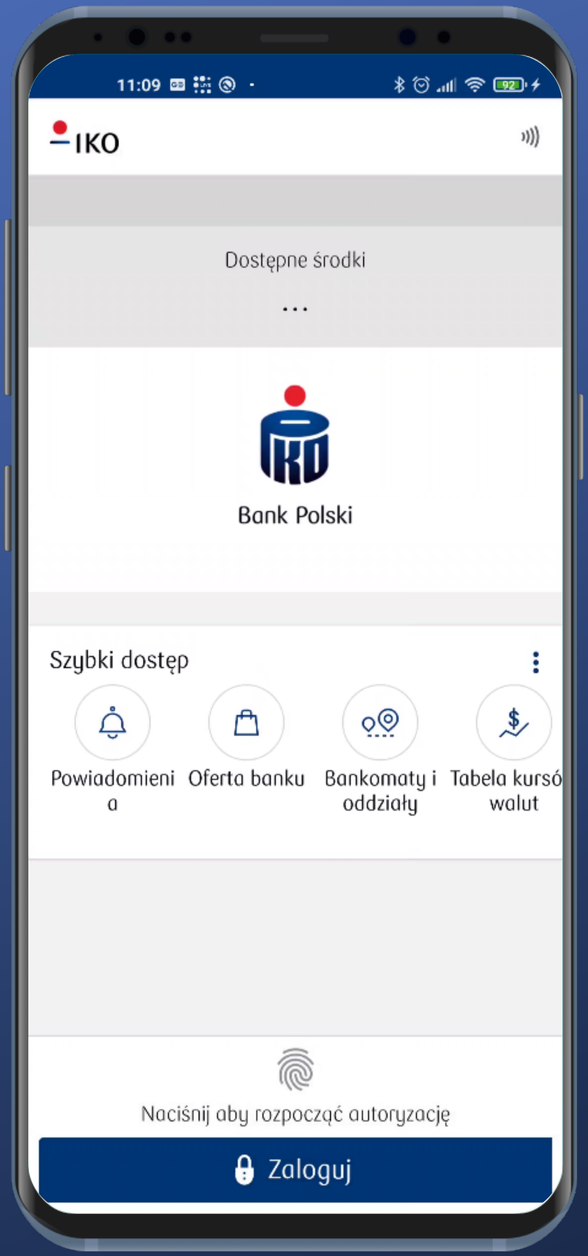
Aftermentioned tip can be helpfull here.
Slide down.

softax



Something's happening.

softax



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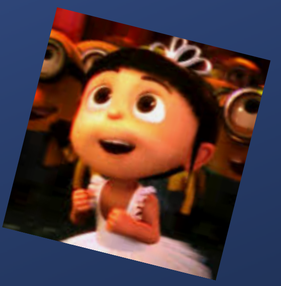
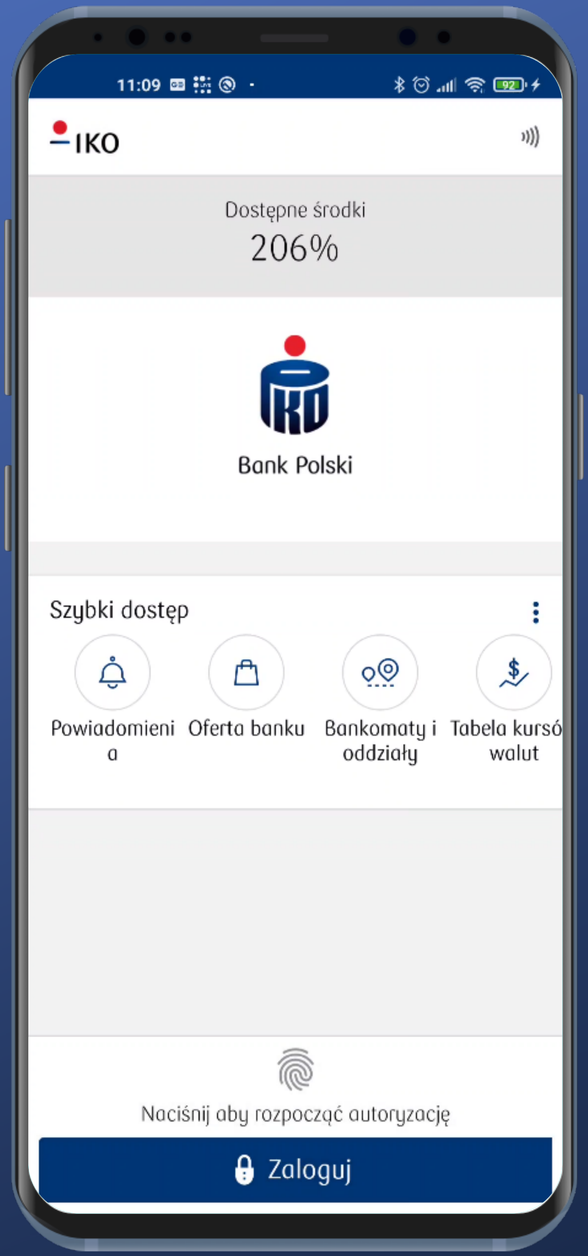


softax



And here it is, percentage account balance.
It's unusual that the amount can exceed 100%. For most banks the limit is set to 100%.
In case of the account balance of 10000% or so, we might suspect that the user has a great amount of money on their account.

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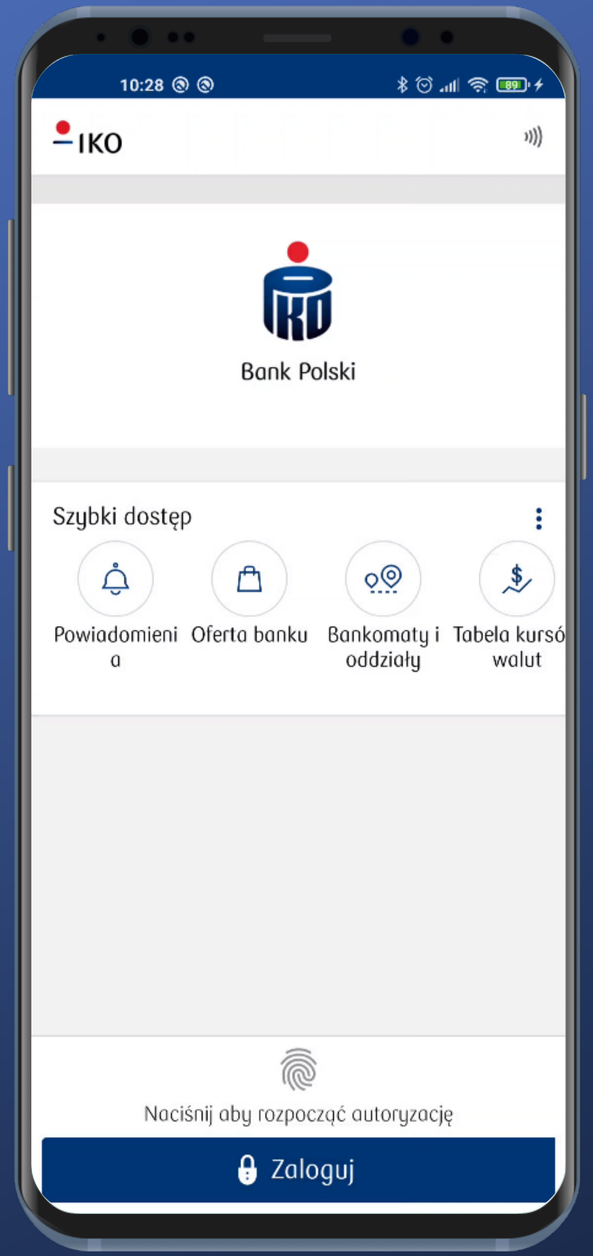
Summary

The account’s balance can be visible on the login screen but it’s not so obvious how this information can be shown.



Overall, logging in is fast and convenient. The Biometric login panel can be configured to appear immediately.

Native system keyboard is used to log in. Entered data can be potentially captured by the third party.

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