

INTERNET BANK MANUAL

www.bluorbank.lv

CONTENTS

Terms and Definitions	2
1. General Description of the Internet Bank	3
1.1. Internet Bank Account Management Modes	3
1.2. Connection Types and Security	3
1.2.1. Connection Channel	3
1.2.2. Automatic Connection Timeout	3
1.2.3. Internet Bank Modes	4
1.2.4. Multisignature	4
2. Working with the System	4
2.1. Logging on	4
2.2. System User Interface	7
2.3. Bookmarks	8
2.4. Information	8
2.4.1. Summary	8
2.4.2. Pricelist	9
2.4.3. Exchange Rates	9
2.4.4. Activity Log	9
2.4.5. Internet Bank Manual	10
2.4.6. Digipass 700 Manual	10
2.4.7. Digipass 310 Manual	10
2.4.8. Mobile Digipass Manual	10
2.4.9. Shopping Online Safely	10
2.4.10. Correspondent Banks	10
2.4.11. Passwords	10
2.5. Client transactions	11
2.5.1. All Transactions	11
2.5.2. Need Signature	12
2.6. Payments	13
2.6.1. New Payment	13
2.6.2. Between User Accounts	16
2.6.3. Currency Exchange	17
2.6.4. Cash Withdrawal	18
2.6.4.1. Working with Payments and Cash Withdrawal Applications	19
2.6.5. My Templates	19
2.6.6. Bank templates	20
2.6.7. Payment Import	21
2.7. Accounts, Cards	27
2.7.1. Account Balance	27
2.7.2. Unpaid Fees	28
2.7.3. Loan Agreements	29
2.7.4. Credit limit information	29
2.7.5. Cards list	29
2.7.5.1. New Card Application	31
2.7.5.2. Card Replacement Application	33
2.7.6. Account Transactions	34
2.7.7. Regular Statements	34

2.8. Investments	35
2.8.1. Deposits	35
2.8.2. Open Positions	36
2.8.3. Transaction Report	37
2.8.4. Investment Portfolio Statement	37
2.8.5. Trading Platforms	38
2.8.6. Investment Orders	39
2.8.7. Trust Reports	39
2.9. Messages	40
2.9.1. Incoming	40
2.9.2. Outgoing	41
2.9.3. News	42
2.9.4. Compose a message	42
2.9.5. Mandatory Messages	43
2.9.6. Signing and sending of standard documents	43
2.10. Settings	44
2.10.1. Account Descriptions	44
2.10.2. User Information	44
2.10.3. Notifications	44
2.10.4. SMS notifications	45
2.10.5. Change Limits	47
2.10.6. Send Banking Details	48
2.10.7. Digipass Management	49
2.10.8. SMS Authentication	53
2.11. Error Messages and Warnings	54
2.12. Credit Limit Request	55

TERMS AND DEFINITIONS

Authentication Tool – electronic token Digipass or Mobile Digipass (Blue KEY), or Password+SMS authentication, used for Client authentication or verification of the application of payment instrument

Bank – AS BlueOrange Bank.

Client – an individual or a legal entity who has a Current Account opened with the Bank and has access to the Internet Bank.

Digipass – digital signature calculator.

Internetbank – remote access and management system for rendering the Bank’s services via internet, including mobile site. The Internet Bank may be accessed by opening the URL <https://ib.blueorangebank.com> or downloading the Bank’s mobile app to a mobile device from App Store or Google Play websites.

1. GENERAL DESCRIPTION OF THE INTERNET BANK

The Internet Bank is a modern, convenient and flexible tool that allows a Client to work with the Bank in real time using a computer with an internet connection. The BlueOrange (AS BlueOrange Bank) Internet Bank is available 24/7.

The Internet Bank allows a Client to:

- Send payment, currency exchange and cash withdrawal orders to the Bank;
- Track the processing of sent documents;
- Obtain information about the balance and turnover on one's account(s);
- Receive account transactions for any selected period of time and save them as pdf, csv, FiDaVista or ISO 20022 files;
- Find out the latest currency exchange rates;
- Send and receive messages from the Bank (with file attachments);
- Receive various news about the Bank's products, services, pricelists etc.;
- Obtain information about one's credits and deposits;
- Receive SWIFT payment files;
- Receive a turnover statement files for one's accounts in XML format for a specific period (daily, monthly etc.), in Latvian, Russian, or English;
- Apply for a payment card, as well as activate, block and unblock it;
- Apply for a credit limit;
- Change standard daily payment limits;
- Send banking detanotesils to partners;
- Block/unblock the Digipass token and the mobile Digipass;
- Add and reactivate the mobile Digipass;
- Subscribe to SMS notifications about cards' transactions, Payment Card Accounts and Current Accounts transactions.

1.1. Internet Bank Account Management Modes

The Bank provides two different Internet Bank account management modes for its Clients:

- **Individual client mode:** a Client may provide access (restricting access rights) to their accounts for one or a number of system users (e.g. company employees or authorized persons) by submitting a free format order to the Bank;
- **Holding:** one or several users are allowed to manage the accounts of several Clients (e.g. company's accounts or company's owner private account) depending on the rights they have been assigned.

1.2. Connection Types and Security

1.2.1. Connection Channel

A connection to the Internet Bank system server is ensured via a Secure Sockets Layer (SSL) channel¹. All information between a Client and the Bank is transmitted in encrypted form using SSL technology. This is an encryption protocol built into nearly every internet browser. The technology relies on a public key method where each connection to the Internet Bank is encrypted using a different code.

1.2.2. Automatic Connection Timeout

If a Client performs no actions in the Internet Bank for 4 minutes, an alert is displayed that 1 minute remain until the session expires. The Client may terminate the session by clicking the **End session** button or continue working with the Internet Bank by clicking **Continue**. If the Client performs neither action, the alert dialog remains active and the session is terminated automatically after 1 minute. The automatic disconnection will prevent third parties from accessing a Client's information and accounts in the Internet Bank.

¹ A public RSA (2048-bit) key is used. The Bank uses digital signature certificates from recognised certificate authority DigiCert (www.digicert.com) in order to authenticate connections.

1.2.3. Internet Bank Modes

The following user access modes are available with the Internet Bank:

1. **Full mode** – a Client can use all functions of the Internet Bank;
2. **Editing mode** – a Client can use all functions of the Internet Bank except for signing and sending documents to the Bank (i.e. the Client is allowed only to create documents for signing and sending to the Bank);
3. **Informative mode**– only the following functions are available:
 - Account statement;
 - Overview of accounts balances;
 - Currency exchange rates;
 - Receiving of messages from the Bank;
 - Searching for received messages;
 - Information about credits and deposits;
 - Receiving of regular statement files from the Bank;
 - Viewing of Internet Bank your user settings, changing of the interface language;
 - Viewing of Client information;
 - Viewing of templates and payments.

1.2.4. Multisignature

The Internet Bank provides multisignature functionality to Clients. A Client may specify the minimum amount above which payment orders will require 2 signatures from different users before they are sent to the Bank. As soon as the payment is signed by one of the users, its status changes to **For Signing** and, it is moved to **For Signing** sub-menu of **Client Transactions** main menu. This payment will be available in the mentioned submenu, until it is signed by the second user and, then forwarded to the Bank. 'Multisignature' functionality may be required by the user by filling in an Application form available in Internetbank or required at the Client Service Centre.

2. WORKING WITH THE SYSTEM

2.1. Logging on

You can connect to the Internet Bank from the following websites:

- <https://ib.blueorangebank.com> – the Internet Bank's dedicated website;
- <http://www.blueorangebank.com> – the Bank's website.



Figure 2.1.1. The Internet Bank hyperlink on the Bank's website.

If the Bank's website (<http://www.blueorangebank.com>) is used to connect to the Internet Bank, click the Internet Bank hyperlink at the top of the page. The Internet Bank's dedicated website is opened.

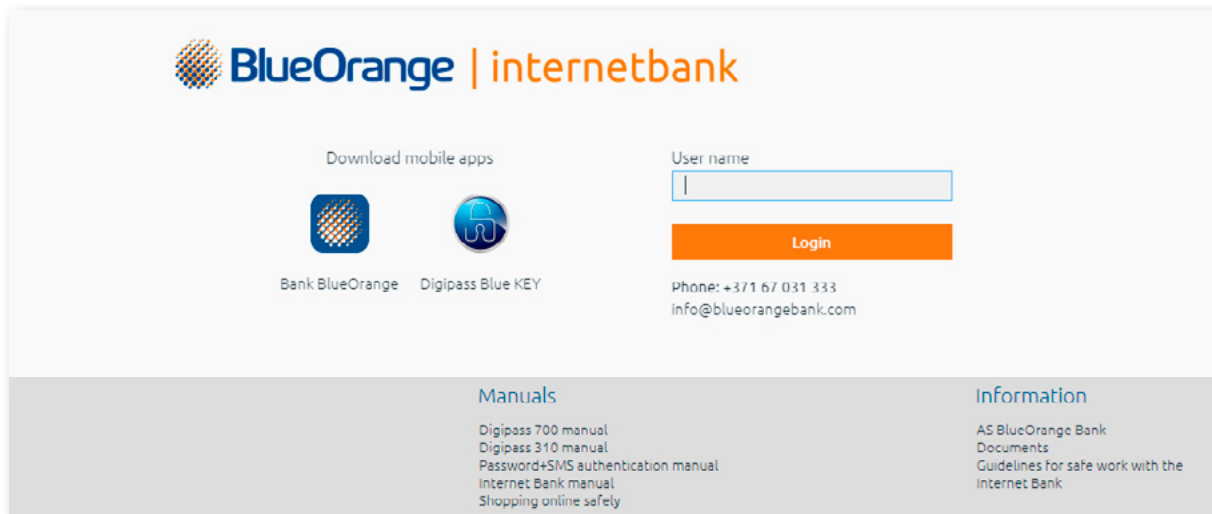





Figure 2.1.2. Logging into the Internet Bank.

To log into the Internet Bank, using the Digipass 700, do as follows:

1. Enter your user name into the **User name** field and click **Login**.
2. Switch the Digipass on, enter the PIN code and press **“Enter”**.
3. Press **“I”**, as a result the 9-digit password will be displayed.
4. Enter the 9-digit password generated by Digipass into the **Digipass code/Password** field and click the **Login** button.

To log into the Internet Bank, using the Digipass 310, do as follows:

1. Enter your user name into the **User name** field and click **Login**.
2. Switch on the Digipass by holding the  button.
3. Enter your PIN code and press the  button.
4. If the PIN code is entered correctly, the following message will be displayed: **PIN OK**, followed by the **Select 1. Login** message. Press the  button.
5. The Response: message and a unique 9-digit password will be displayed.
6. Enter the 9-digit password generated by Digipass into the Digipass code/Password field and click the Login button.

To log into the Internet Bank using the mobile Digipass and push notifications (make sure that push notifications are activated for the Blue KEY application):

1. Enter your user name into the **User name** field and click **Login**.
2. You will receive a push notification with an identification code on your mobile device; tap the push notification.
3. The Blue KEY application will be launched.
4. Log into the application using your password, fingerprint (*Touch ID*) or a face recognition function (*Face ID*).
5. Check, whether in the **Login** screen displayed identification code coincides with the identification code displayed in the message on the Internet bank login page. If the identification codes coincide, tap **Accept**. The identification code will be verified automatically. If the identification codes differ, tap **Cancel**.

To log into the Internet Bank using the mobile Digipass:

1. Enter your user name into the **User name** field and click **Login**.
2. Launch the Blue KEY application on your mobile device.
3. Perform one of the following actions – scan an image containing a Digipass code or input a Digipass code.
 - 3.1. Scanning an image containing a Digipass code:
 - In the Blue KEY application, tap **Scan for login**; if you have several mobile Digipass instances activated, select the appropriate mobile Digipass;
 - Scan an image containing the Digipass code;
 - Authenticate using your password, fingerprint (*Touch ID*) or a face recognition function (*Face ID*);
 - The scanned image will be verified automatically.
 - 3.2. Entering of a Digipass code:
 - In the Blue KEY application, tap **Login**;
 - Authenticate using your password, fingerprint (Touch ID) or a face recognition function (Face ID). If you have several mobile Digipass instances activated, select the appropriate mobile Digipass;
 - A unique 9-digit password will be displayed;
 - Enter the 9-digit password generated by the mobile Digipass into the **Digipass code/Password** field and click the **Login** button.


To log into the Internet Bank using the Password+SMS Authentication:


1. Enter your user name into the User name field and click **Login**.
2. In the **Digipass code/Password** field, enter your user name and click **Login**.
3. In the SMS code field, enter an **SMS code** that you have received as SMS in your mobile device. Click **Next**.

Notes.

1. *The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).*
2. *The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).*
3. *Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).*
4. *Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).*
5. *The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).*

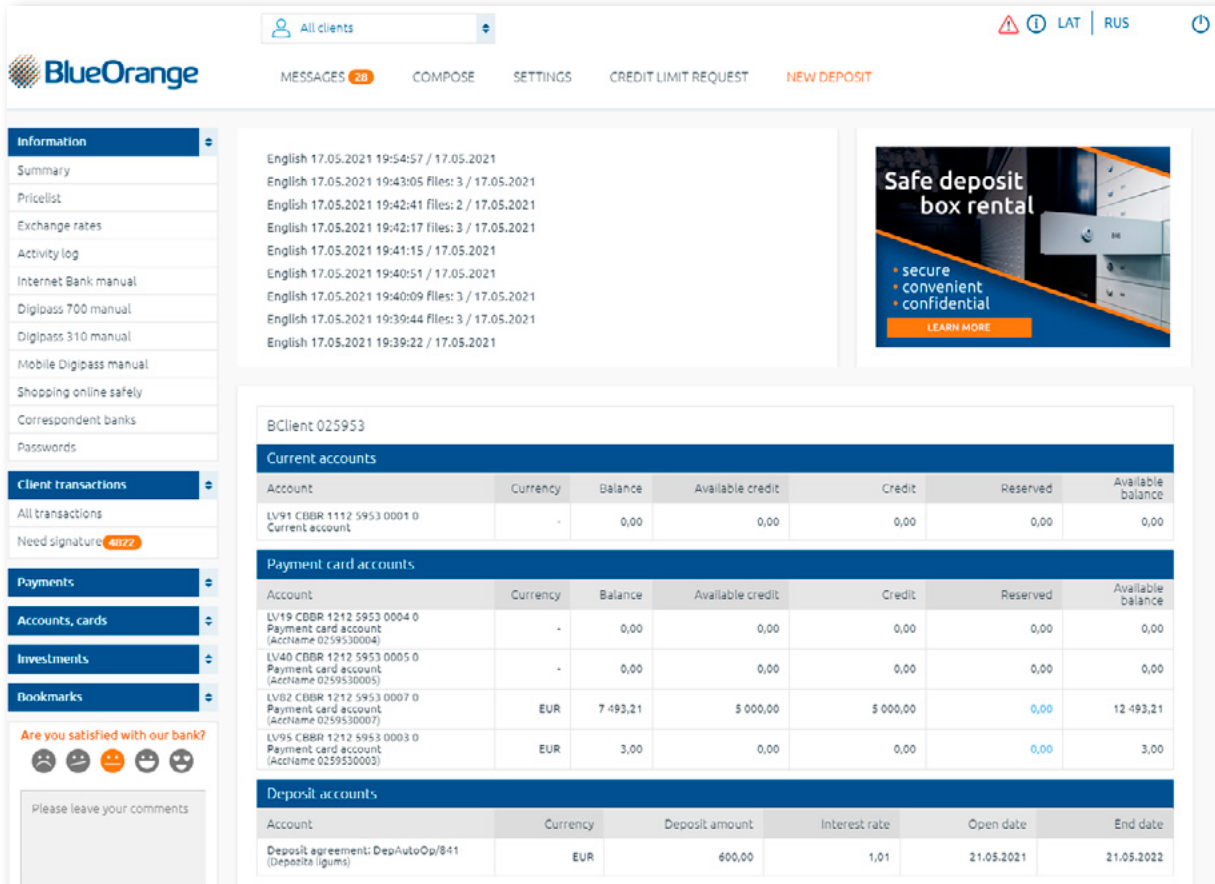
! If you cannot log into the Internet Bank, get in touch with your Account Manager or call the Bank on +371 67 031 333.

Click the  icon to download the Bank's mobile app.

Click the  icon to download the mobile Digipass (the Blue KEY app).

2.2. System User Interface

The system window is divided into 2 logical zones: navigation (menu) in the left and upper parts of the page, and the work area displaying forms and lists in the central part of the page.



The screenshot shows the BluOr Bank internet banking interface. At the top, there is a navigation bar with the BluOrange logo, a user profile dropdown (All clients), and language selection (LAT | RUS). Below this is a horizontal menu with options: MESSAGES (28), COMPOSE, SETTINGS, CREDIT LIMIT REQUEST, and NEW DEPOSIT. On the left side, there is a vertical navigation menu with categories: Information, Client transactions, Payments, Accounts, cards, Investments, and Bookmarks. The main content area displays account information for BClient 025953, including a list of current accounts, payment card accounts, and deposit accounts. A promotional banner for 'Safe deposit box rental' is also visible.

Account	Currency	Balance	Available credit	Credit	Reserved	Available balance
LV91 CBBR 1112 5953 0001 0 Current account	-	0,00	0,00	0,00	0,00	0,00

Account	Currency	Balance	Available credit	Credit	Reserved	Available balance
LV19 CBBR 1212 5953 0004 0 Payment card account (Acctname 0259530004)	-	0,00	0,00	0,00	0,00	0,00
LV40 CBBR 1212 5953 0005 0 Payment card account (Acctname 0259530005)	-	0,00	0,00	0,00	0,00	0,00
LV82 CBBR 1212 5953 0007 0 Payment card account (Acctname 0259530007)	EUR	7 493,21	5 000,00	5 000,00	0,00	12 493,21
LV95 CBBR 1212 5953 0003 0 Payment card account (Acctname 0259530003)	EUR	3,00	0,00	0,00	0,00	3,00

Account	Currency	Deposit amount	Interest rate	Open date	End date
Deposit agreement: DepAutoOp/841 (Depozita iugums)	EUR	600,00	1,01	21.05.2021	21.05.2022

Figure 2.2.1. System interface.

The permanent upper section of the system interface provides the following information and functionality:

- The Client's name;
- Language selection;
- Reminders to the Customer (⚠): 30 days before the expiry of the power of attorney or identity document, the above-mentioned icon will appear in the right corner of the main page of the Internet Bank, by clicking on which you can get acquainted with the relevant information. When submitting the required document to the Bank, this icon will no longer be displayed;
- useful information (i): frequently asked questions about the functionality of Internet banking;
- Logging out (🔌).

Two menus are available for Internet Bank navigation:

- Horizontal menu;
- Vertical menu on the left side of the screen.

The menus include submenus that access specific functions, such as basic information, client transactions, payments etc. Certain functions of the system will open new windows on your screen (e.g. for printouts of forms or lists).

! The preferences for the latest browsers include automatic pop-up blocking by default. This setting should be switched off for the Internet Bank's website to ensure proper operation; otherwise, new windows will not open.

Each page of the Internet Bank provides data on the user's last connection (date and time), as well as the Bank's contact details.

The left part of the screen also displays information about Bank specialists servicing the Client. You may send an Internetbank message on a specific topic by clicking the ✉ icon or to any Bank specialists servicing the Client by clicking on the email address of this specialist.

2.3. Bookmarks

The [Bookmarks](#) menu can be used for links to submenus that the Client often uses, providing customized access to key features from one location. By default, the menu only includes the [Set bookmarks](#) submenu: here, you may select Internet Bank submenus (features) to include in the [Bookmarks](#) menu, followed by clicking the [Save](#) button. Selected submenus will be included under [Bookmarks](#).

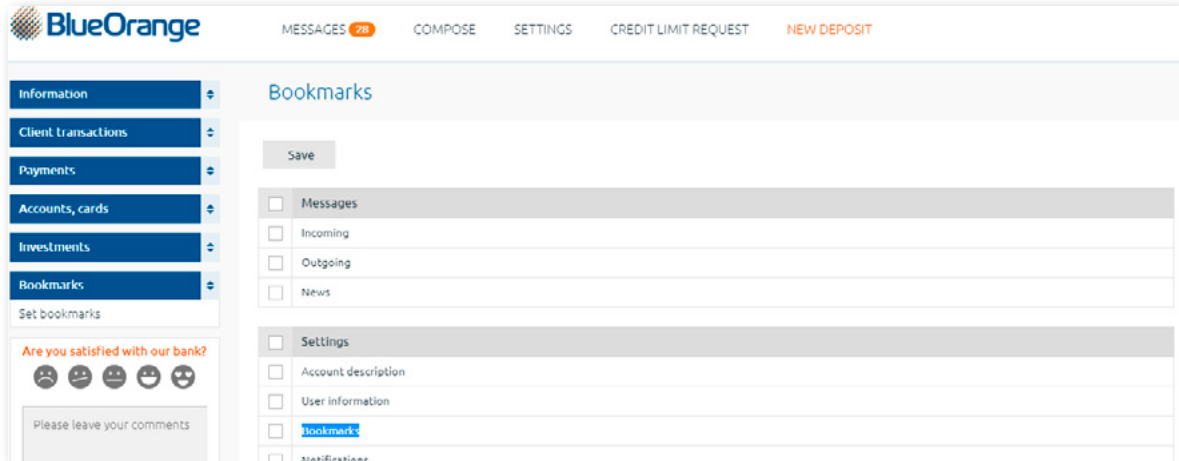


Figure 2.3.1. Bookmarks.

2.4. Information

The [Information](#) menu accesses current, payment card and investment account balance, Bank news, data about the user's last connection (date and time), the Client's activity log, the Bank's current exchange rates, pricelists for domestic and international clients, passwords for obtaining information on current and payment card account status, as well as for secure internet payments with a payment card.

2.4.1. Summary

Once the user logs on to the system, the first (initial) screen is automatically opened in the system window (menu: [Information/Summary](#)), which provides the following information from the Bank:

- Balance on payment card accounts, current and investment accounts;
- Bank news;
- Information about the user's last connection (date and time).

Please note: Throughout the manual, menus will be referred to hierarchically, e.g. [Information/Summary](#), which means that you should first click the [Information](#) menu item, followed by the [Summary](#) information submenu.

SIA							
Current accounts							
Account	Currency	Balance	Available credit	Credit	Reserved	Available balance	
LV93 CBBR 00010001 0001 0 Current account	EUR	7 000,00	0,00	0,00	-320,00	6 680,00	
	USD	1,55	0,00	0,00	0,00	1,55	
Payment card accounts							
Account	Currency	Balance	Available credit	Credit	Reserved	Available balance	
LV76 CBBR 0002 0002 0002 0 Payment card account	USD	7,96	0,00	0,00	0,00	7,96	
Investment accounts							
Account	Currency						Balance
Investment account	-						0,00

Figure 2.4.1.1. Summary.

Clicking an account number will open the Account Transactions screen, where an overview of the chosen account for a specific reporting period will be displayed (for detailed information, see the Account Transactions section).

Clicking a reserved amount on a Current account will display detailed information about the reserved amount: payment date and time, payment number, payment amount and currency, beneficiary.

Clicking a reserved amount on a Payment Card Account will display detailed information about the reserved amount:

1. Purchases with a card (payment card number, transaction date, transaction currency and amount, transaction amount in Payment Card Account currency, transaction details).
2. Payment orders from a Card account (payment date and time, payment number, payment amount and currency, beneficiary).

If the ***** icon is displayed next to an account, it means that there are pending currency exchange transactions on this account. The transactions can be viewed by hovering the mouse pointer over this icon.

SIA						
Current accounts						
Account	Currency	Balance	Available credit	Credit	Reserved	Available balance
	EUR	7 000,00	0,00	0,00	320,00	6 680,00
Pending foreign exchange Forward/Swap transactions.						
You are buying	You are selling	Exchange rate	Date of transaction	Value Date	Type	
40,00 RUB	0,56 EUR	71,87	11.01.2017	11.01.2017	TODAY	
						0,00
						0,00
						1,55
Account	Currency	Balance	Available credit	Credit	Reserved	Available balance
LV76 CBRR 0002 0002 0002 0 Payment card account	USD	7,96	0,00	0,00	0,00	7,96
Investment accounts						
Account	Currency					Balance
Investment account	-					0,00

Figure 2.4.1.2. Summary - pending currency exchange transactions.

2.4.2. Pricelist

Menu item: [Information/Pricelist](#). Clicking the submenu item will open the Bank's website in a new window, specifying the Bank's pricelist for clients.

2.4.3. Exchange Rates

Menu item: [Information/Exchange rates](#). Clicking the submenu item will open the Bank's website in a new window, specifying exchange rates and providing a currency calculator.

2.4.4. Activity Log

Menu item: [Information/Activity log](#) – allows you to view a log of your activities by specifying a period and clicking **Request**.




Activity log (period: 14.02.2022 - 14.02.2022)		
Period 14.02.2022  — 14.02.2022 		
		Request Clear
1-1 / 1  		
Action	Time	Description
Login	14.02.2022 09:07:07	Successful login from IP:BluKEY, 1 1, 10.99: 11

Figure 2.4.4.1. Activity log.

The maximum number of records displayed per page is 20. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

2.4.5. Internet Bank Manual

Menu item: [Information/Internet Bank Manual](#). Clicking the submenu item will open the "Internet Bank Manual".

2.4.6. Digipass 700 Manual

Menu item: [Information/Digipass 700 Manual](#). Clicking the submenu item will open the "Digipass 700 Manual".

2.4.7. Digipass 310 Manual

Menu item: [Information/Digipass 310 Manual](#). Clicking the submenu item will open the "Digipass 310 Manual".

2.4.8. Mobile Digipass Manual

Menu item: [Information/Mobile Digipass Manual](#). Clicking the submenu item will open the "Mobile Digipass Manual".

2.4.9. Shopping Online Safely

Menu item: [Information/Shopping Online Safely](#). Clicking the submenu item will open the Manual on safe online shopping using 3D Secure technology (the Mastercard SecureCode/Verified by VISA system).

2.4.10. Correspondent Banks

Menu item: [Information/Correspondent banks](#). Clicking the submenu item will open the file of the list of correspondent banks.

2.4.11. Passwords

Menu item: [Information/Passwords](#). The menu displays a list of a Client's current and payment cards accounts, and for each account, the following information is available:

1. The Client's chosen main password for obtaining information on status of all their current accounts and performing different transactions.
2. The Client's chosen voice password for obtaining information on payment card account status. The voice password is displayed for each payment card account regardless of whether the Client has chosen one password for all their payment card accounts or different passwords for each.

Passwords	
Client 029190	
Account number	Main password
LV08 CBBR 1112 9190 0001 0	Show
Payment card account number	Voice password
LV12 CBBR 1212 9190 0003 0	Show

Figure 2.4.11.1. Client's passwords.

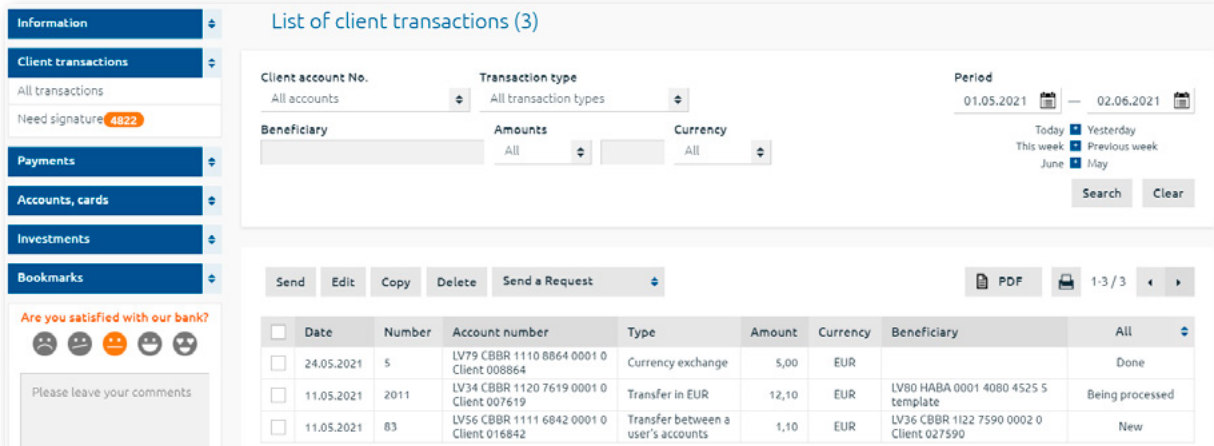
To see the password, hover the mouse pointer over "Show" next to the name of the relevant account.

2.5. Client transactions

Menu item: [Client transactions](#) – provides information about all of the Client’s transactions.

2.5.1. All Transactions




Menu item: [Client transactions/All transactions](#) lists all of the Client’s transactions (New, Need signature, Sent, Done, Cancelled). The list of documents can be filtered by document status – to do so, select the relevant status in the last column.



Date	Number	Account number	Type	Amount	Currency	Beneficiary	All
24.05.2021	5	LV79 CBBR 1110 8864 0001 0 Client 008864	Currency exchange	5,00	EUR		Done
11.05.2021	2011	LV34 CBBR 1120 7619 0001 0 Client 007619	Transfer in EUR	12,10	EUR	LV80 HABA 0001 4080 4525 5 template	Being processed
11.05.2021	83	LV56 CBBR 1111 6842 0001 0 Client 016842	Transfer between a user's accounts	1,10	EUR	LV36 CBBR 1122 7590 0002 0 Client 027590	New

Figure 2.5.1.1. List of the Client’s transactions.

Managing documents

- Documents with the status **Sent**, **Done** or **Cancelled** may be copied, deleted and printed by selecting the relevant document in the list and clicking the **Copy** button, **Delete** button, or  icon.
- A request can be sent regarding payments with the **Sent** or **Done** status to cancel a payment, make changes in the payment, or to confirm remittance:
 - Select the document in the list, click the **Send a request** button and select the relevant option – cancel the payment, make changes, confirm remittance;
 - A screen will be opened for inputting the relevant message using the Bank-defined templates and sending it to the Bank.
- Documents with the status **New** or **Need signature** may be sent to the Bank, edited, copied, deleted, and printed. To do so, select the necessary payment in the list and click the **Copy** button, **Delete** button, or  icon.
- One or several documents may be saved as a .pdf file. To do so, select one or several documents from the list and click the  PDF icon. The Internet Bank will offer you to save or open documents in .pdf format.

Authentication tool is not required for sending intrabank payments between accounts of one Client, as well as currency exchange orders to the Bank. The relevant message is displayed for currency exchange orders. Click **Send** in the message box and the currency exchange order will be sent to the Bank for execution. Click **Cancel** if you do not wish to send the currency exchange order to the Bank.

Notes.

- If the Client has multi-signature functionality activated, a document may be sent to the Bank only if the document has been signed by 2 users.
- The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link “Digipass 700 manual”, as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
- The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link “Digipass 310 manual”, as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
- Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link “Password + SMS authentication manual”, as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
- Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
- The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link “Internet Banking manual”, as well as in the Internet Banking menu [Information / Internet Banking manual](#).

Viewing a payment's SWIFT file

1. By clicking **SWIFT** under the date of a payment (**Date column**) you may view a SWIFT:

- File in HTML format for payments processed by the Bank but not yet sent to beneficiaries, which are intended for remittance using the SWIFT system;
- Format file for payments processed by the Bank and already sent to beneficiaries using the SWIFT system.

You may search for a document based on the account, date, beneficiary, currency etc., specifying the selection criterion (account, period, beneficiary, currency etc.) and clicking **Search**.

! We do not recommend searching for documents without specifying any selection criteria because this will select a large number of documents, taking more time.

The maximum number of records displayed per page is 20. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

2.5.2. Need Signature

Menu item: [Client transactions/Need signature](#) – displays documents with the **New** status that have been prepared and are awaiting signature and sending, as well as documents with the **Need signature** status which need another user's signature (if the Client has multi-signature functionality enabled – see section 1.2.5). Several documents (except a currency exchange transaction) may be signed and sent to the Bank with a single action.

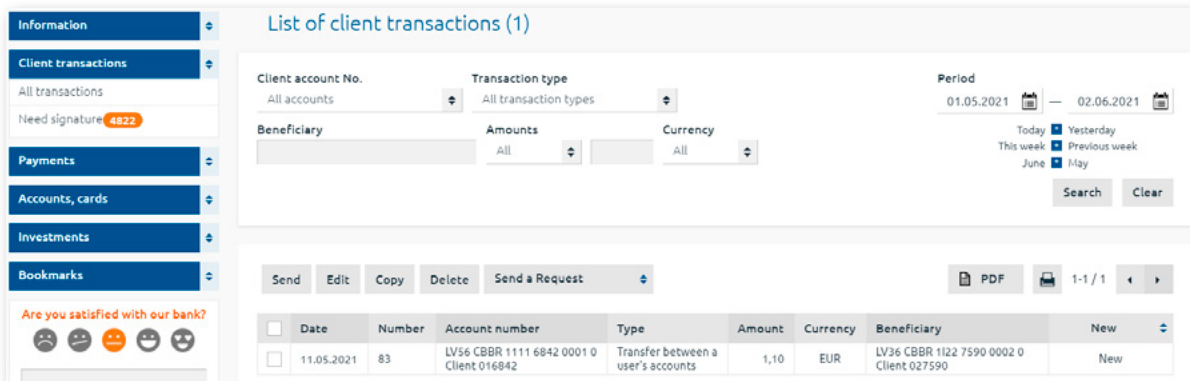




Figure 2.5.2.1. List of client transactions awaiting signature.

Documents may be sent to the Bank, edited, copied, deleted and printed, by selecting the relevant document in the list and clicking the **Copy** button, **Delete** button, the  icon. One or several documents may be saved as a .pdf file. To do so, select one or several documents from the list and click the  PDF icon. The Internet Bank will offer you to save or open documents in .pdf format.

Authentication tool code is not required for sending intrabank payments between accounts of one Client, as well as currency exchange orders to the Bank. The relevant message is displayed for currency exchange orders. Click **Send** in the message box and the currency exchange order will be sent to the Bank for execution. Click **Cancel** if you do not wish to send the currency exchange order to the Bank.

Notes.

1. The *Digipass 700 manual* is available on the Internet Banking website in the Manuals section by clicking on the link "[Digipass 700 manual](#)", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
2. The *Digipass 310 manual* is available on the Internet Banking website in the Manuals section by clicking on the link "[Digipass 310 manual](#)", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
3. *Password + SMS authentication manual* is available on the Internet Banking website in the Manuals section by clicking on the link "[Password + SMS authentication manual](#)", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
4. *Mobile Digipass manual* is available in the Internet banking menu [Information / Mobile Digipass manual](#).
5. The *Internet Banking manual* is available on the Internet Banking website in the Manuals section by clicking on the link "[Internet Banking manual](#)", as well as in the Internet Banking menu [Information / Internet Banking manual](#).

You may search for a document based on the account, date, beneficiary, currency etc., specifying the selection criterion (account, period, beneficiary, currency etc.) and clicking **Search**.

! We do not recommend searching for documents without specifying any selection criteria because this will select a large number of documents, taking more time.

The maximum number of records displayed per page is 20. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

2.6. Payments

The Internet Bank allows filing and sending of payment orders, cash withdrawal applications and currency exchange orders to the Bank for execution.

2.6.1. New Payment

Menu item **Payments/New payment** allows input of:

- Intra-bank payments between the accounts of different clients;
- Domestic payments within the territory of Latvia to other banks in Latvia;
- International payments to banks abroad.

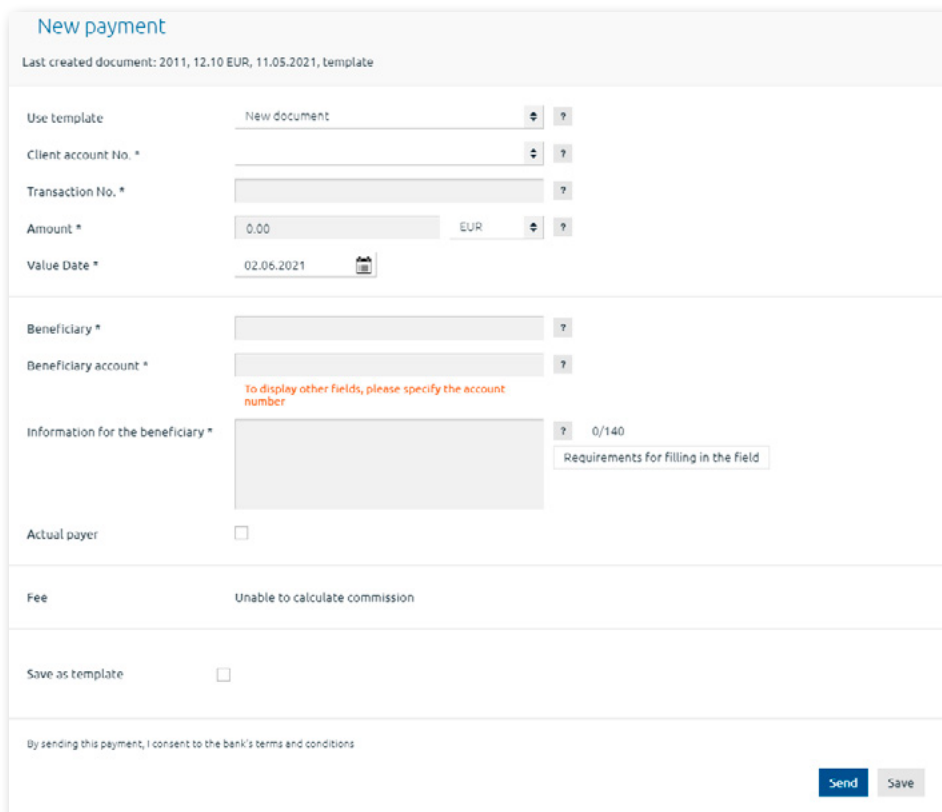


Figure 2.6.1.1. New payment input screen.

Clicking the **Use template field** will open a list of payment templates:

1. **New document** – clicking this template will open a payment input screen.
2. **My templates** – the section where the Client's payment templates are displayed (if there are any). Clicking the required template, information from the template will be copied to a payment input screen.
3. **The Bank's templates** for making payments to a number of service providers in Latvia. Templates are grouped by service type – telecommunications, insurance, public facilities and state duties/taxes. Upon clicking the name of a service provider, its information (name, registration number, account number etc.) will be copied to the payment input screen. Specifying a future date in the 'Value Date' field, then payment processing will begin on that date.

Specifying at least 3 characters of the beneficiary's name in the **"Beneficiary"** field will display a list of the recent payments to beneficiaries with these characters in their names. If you select a payment from this list, the payment details will be automatically copied into the new payment input screen.

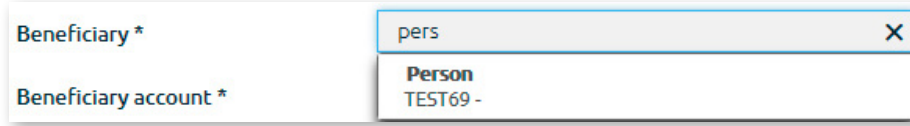


Figure 2.6.1.2. Selecting a beneficiary from the list.

Payment in EUR from a USD account

A payment in EUR can be made from a USD account by performing currency exchange. Upon entering a payment from the USD account and selecting the USD currency, an additional field "Make payment in EUR" is displayed. Tick the field and enter the EUR amount in the "Amount in EUR" field that appears. The amount in USD is calculated automatically at the Bank's current exchange rate displayed in the "current rate" field; the resulting USD amount is displayed in the "Amount in USD" field.

Attention! The Bank's current exchange rate is displayed for reference only; currency exchange will be performed automatically at the rate set by the Bank at the exact time of payment processing.

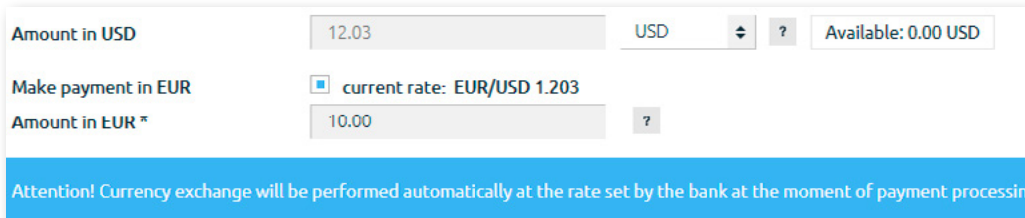


Figure 2.6.1.3. Payment in EUR from a USD account.

Input of a domestic and international payment

The input form is generated dynamically, accommodating input of domestic as well as international payments. When you enter the beneficiary's account number into the **Beneficiary account field**, it is verified for conformance to the IBAN format and the relevant notification is displayed next to the input field.

1. If the account conforms to the Latvian IBAN format but is not an account with the Bank, additional fields for entering a domestic payment to another bank in Latvia will be displayed.
2. If the account does not conform to the Latvian IBAN format, additional fields for entering an international payment will be displayed.

Ticking the **Correspondent bank** box will open fields for inputting correspondent bank details.

Entering a beneficiary bank SWIFT code

There are two ways of entering the SWIFT code of a beneficiary bank:

1. Enter the beneficiary IBAN (if any) and the beneficiary bank's SWIFT code, its name, country and address will be plugged into the relevant fields automatically; this data cannot be changed. If no beneficiary bank SWIFT in the IBAN+ catalogue corresponds to the entered beneficiary IBAN, beneficiary bank information (name, SWIFT, address, country) will not be plugged into the fields automatically. In this case follow the description of the other way of entering a beneficiary bank SWIFT code.
2. Click the Bank search button next to the **Beneficiary bank field** or enter at least one character into the Beneficiary bank field and click **Bank search**, respectively, the full list of banks will open or only banks with the relevant character(s) in their name will be displayed. If you click a name from the list, the relevant bank's data (name, SWIFT code, address and country code) will be copied into the payment order form automatically.

Entering a correspondent bank SWIFT code

There are two ways of entering the SWIFT code of a correspondent bank:

1. Click the Bank search button next to the **Correspondent bank** field or enter at least one character into the Correspondent bank field and click **Bank search**, respectively, the full list of banks will open or only banks with the relevant character(s) in their name will be displayed. If you click a name from the list, the relevant bank's data (name, SWIFT code, address and country code) will be copied into the payment order form automatically.
2. The correspondent bank's SWIFT code may be entered into the **SWIFT code** field of a relevant section, and if the SWIFT code is correct, a dialogue box will be displayed. If you click a bank's name, the bank's data (name, address and country code) will be copied into the payment order form automatically.

Note.

If the payment is being entered from the template, in which the beneficiary bank SWIFT code does not coincide with the SWIFT code of this bank in the IBAN+ catalogue, the following message will be displayed below the **SWIFT code** field: "According to data from IBAN+, this IBAN corresponds to a different SWIFT - XXXXXXXXXXXX. Please update the beneficiary bank data". The "Update information" button will also be displayed next to the field – by clicking it the beneficiary bank SWIFT code and other data will be automatically updated.

SWIFT Code *	ANTBIT21111	?	Update information
According to data from IBAN+, this IBAN corresponds to a different SWIFT - COBADEFFXXX. Please update the beneficiary bank data			
Beneficiary bank *	BANCA ANTONVENETA SPA	?	
Beneficiary bank country *	Italy - IT	?	
Beneficiary bank address	VIA MARCONI, 8/10	?	

Figure 2.6.1.4. Message about a discrepancy between IBAN and the bank's SWIFT code.

The format of the **Information for the beneficiary** field is as follows: letters, digits and special symbols - + - , & _ ' () : % / " ?

Clicking the Requirements for filling in the field button next to the **Information for the beneficiary** field will display the Bank's requirements regarding filling in this field while entering a payment order.

New payment

Last created document: 2011, 12.10 EUR, 11.05.2021, template

Use template	New document	?
Client account No. *		?
Transaction No. *		?
Amount *	0.00	EUR ?
Value Date *	02.06.2021	📅

Beneficiary *		?
Registration number		?
Country *		?
Address *		?
Beneficiary account *	12345	? Account number is not IBAN

SWIFT Code *		?
Beneficiary bank *		? Bank search
Beneficiary bank country *		?
Beneficiary bank address		?
Correspondent Bank	<input type="checkbox"/>	?

Information for the beneficiary *		? 0/140
		Requirements for filling in the field

Figure 2.6.1.5. Input of a new international payment.

Available transfer actions are described in subsection 2.6.4.1, [Working with Payments and Cash Withdrawal Applications](#).

2.6.2. Between User Accounts

Menu item: [Payments/Between user accounts](#) – files an intra-bank transfer between the accounts of one user.

Available transfer actions are described in subsection 2.6.4.1, [Working with Payments and Cash Withdrawal Applications](#).

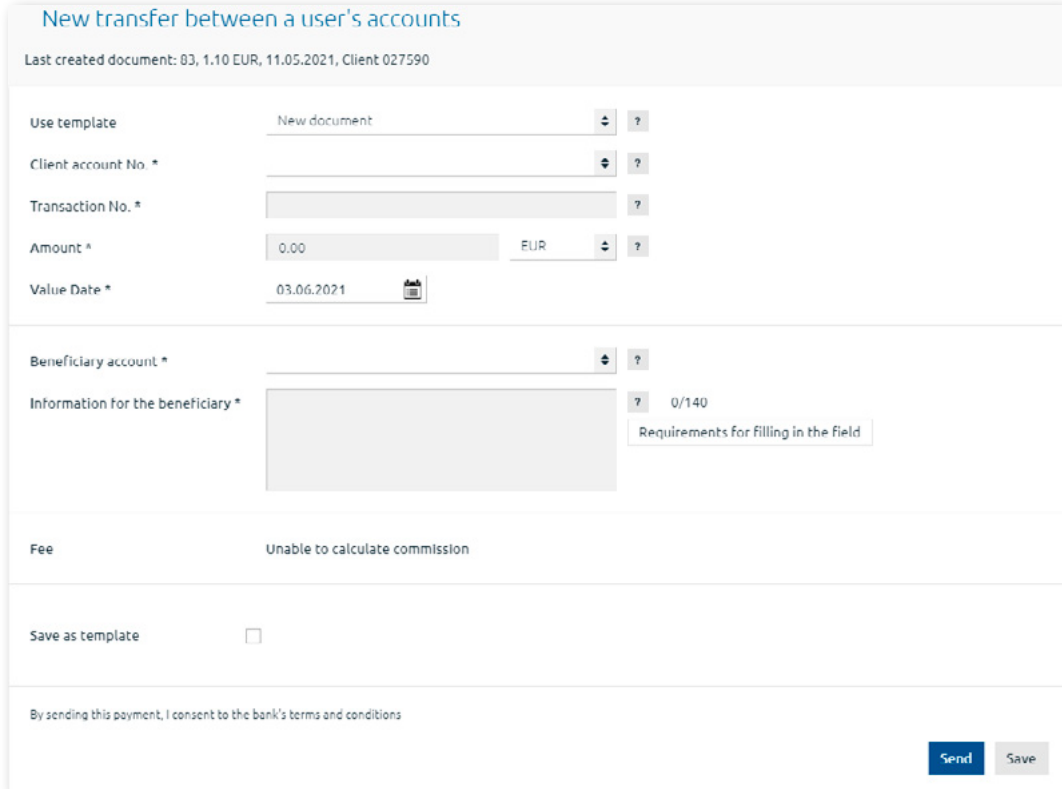


Figure 2.6.2.1. Transfer between a user's accounts.

Clicking the **Use template** field will open a list of templates for inputting a transfer between a user's accounts:

1. New document – clicking this template will open the dialog for inputting a transfer between a user's accounts.
2. Client's payment templates (if there are any). Clicking the relevant template will copy data from the template to a payment between user's account input screen.

The format of data in the beneficiary field is as follows: letters, digits and special symbols - + - . , & _ ' () : % / " ?

Clicking the [Requirements for filling in the field](#) button next to the **Information for the beneficiary** field will open the Bank's requirements regarding filling in this field while entering a payment order.

Payment in EUR from a USD account

A payment in EUR can be made from a USD account by performing currency exchange.

Upon entering a payment from the USD account and selecting the USD currency, an additional field **"Make payment in EUR"** is displayed. Tick the field and enter the EUR amount in the **"Amount in EUR"** field that appears. The amount in USD is calculated automatically at the Bank's current exchange rate displayed in the **"current rate"** field; the resulting USD amount is displayed in the **"Amount in USD"** field.

Attention! The Bank's current exchange rate is displayed for reference only; currency exchange will be performed automatically at the rate set by the Bank at the exact time of payment processing.

Amount in USD	<input type="text" value="12.03"/>	USD	Available: 0.00 USD
Make payment in EUR	<input checked="" type="checkbox"/> current rate: EUR/USD 1.203		
Amount in EUR ^	<input type="text" value="10.00"/>		

Attention! Currency exchange will be performed automatically at the rate set by the bank at the moment of payment processing

Figure 2.6.2.2. Payment in EUR from a USD account.

Payment to a payment card account with an inactive payment card

If you are trying to make a transfer to a payment card account with an inactive payment card, a dialog box with a list of the client's inactive payment cards will open.

Card activation

Attention! Account LV35 CBBR 1222 1222 1222 0 has inactive payment cards. Activating the payment card, you acknowledge receipt of this card.
To activate a payment card, enter the last 6 digits of the card number.

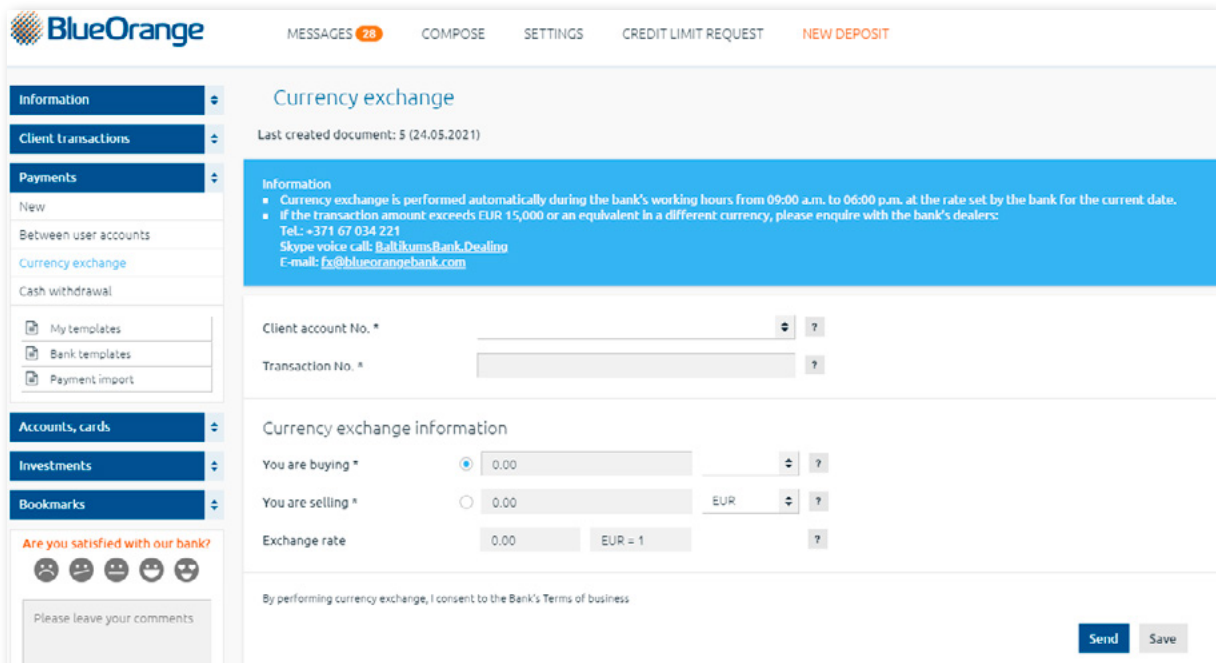
Card number	Card type	Card holder	Currency	Status	6 digits of the card number
6768 67XX XXXX6768	MC BUSINESS/SIA	SIA	EUR	Inactive	<input type="text"/> Activate

Figure 2.6.2.3. Payment card activation.

You will be able to activate the required payment card by entering the last 6 digits of the card number and then clicking **Activate**. If you do not want to activate a payment card, you can click **Continue**. The dialog box will close, and you can continue entering a payment and sending it to the Bank – if a payment is processed successfully, funds will be transferred to the account, although the card will remain in the **"Inactive"** status.

2.6.3. Currency Exchange

Menu item: [Payments/Currency exchange](#) – files an exchange transaction and sends it to the Bank.



The screenshot shows the 'Currency exchange' page in the BlueOrange client portal. The page includes a navigation menu on the left with categories like Information, Client Transactions, Payments, Accounts, cards, Investments, and Bookmarks. The main content area has a header with 'Currency exchange' and 'Last created document: 5 (24.05.2021)'. Below this is an information box with details about currency exchange hours and contact information. The form contains fields for 'Client account No.', 'Transaction No.', and 'Currency exchange information' with radio buttons for 'You are buying' and 'You are selling'. There are also fields for 'Exchange rate' and a consent checkbox at the bottom.

Figure 2.6.3.1. Currency exchange.

The following actions are necessary in order to fill out an exchange order:

1. Select the Current Account within which you want the exchange operation performed (**Client Account No.** field).
2. Select the transaction type:
 - **You are buying** (selected by default). In this case, enter the amount and currency to be purchased into the You are buying field and the currency to sell into the You are selling field;
 - **You are selling**. In this case, enter the amount and currency to be sold into the You are selling field and the currency to buy into the You are buying field;

Please note: The Exchange rate field will be updated automatically once you specify the currencies that you wish to sell and purchase.

3. Click one of the buttons:

- **Save and send** – save a currency exchange order and send it to the Bank. Currency exchange is performed automatically within a single current account (i.e. 1 IBAN) during the Bank's working hours according to the standard rate set by the Bank for the current date. No Authentication tool code is required for sending these currency exchange orders to the Bank (the relevant message will be displayed). Click **Send** in the message box and the currency exchange order will be sent to the Bank for execution. Click **Cancel** if you do not wish to send the currency exchange order to the Bank.

Please note: If currency exchange is performed outside the Bank's working hours, the relevant message will be displayed. Click **Send** in the message box and the currency exchange order will be sent to the Bank for manual processing, to be executed on the next working day according to the Bank's exchange rate that is valid at the moment of execution. Click **Cancel** if you do not wish to send the currency exchange order to the Bank at this point.

- **Save** – save a currency exchange order for signing. The order will be assigned the status **New** and moved to the **My orders** section. The order can later be copied, sent to the Bank, or saved as a .pdf file;

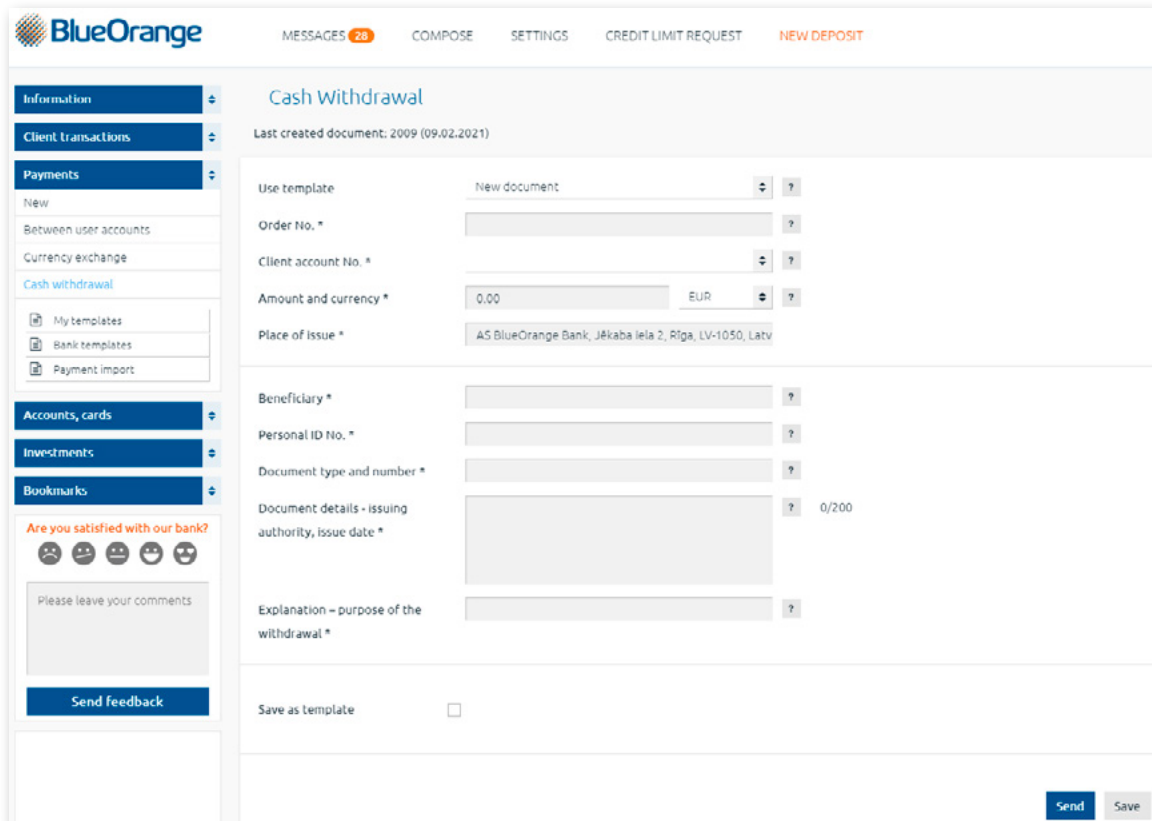
Note: If the Client has active multi-signature functionality, the document can be sent to the Bank only when the document has been signed by 2 users.

! Please note that a document is sent to the Bank with the same number assigned to it while filling out the form.

2.6.4. Cash Withdrawal

Menu item: **Payments/Cash withdrawal** – allows you to fill out a cash withdrawal application.

Available cash withdrawal application actions are described in subsection 2.6.4.1, Working with Payments and Cash Withdrawal Applications.



The screenshot shows the 'Cash Withdrawal' form in the BluOrange mobile app. The form is titled 'Cash Withdrawal' and shows 'Last created document: 2009 (09.02.2021)'. The form fields are as follows:

- Use template: New document
- Order No. *
- Client account No. *
- Amount and currency *: 0.00 EUR
- Place of issue *: AS BlueOrange Bank, Jākaba iela 2, Rīga, LV-1050, Latv
- Beneficiary *
- Personal ID No. *
- Document type and number *
- Document details - issuing authority, issue date * (0/200)
- Explanation - purpose of the withdrawal *
- Save as template:

At the bottom right, there are 'Send' and 'Save' buttons. On the left side, there is a navigation menu with options like 'Information', 'Client Transactions', 'Payments', 'Accounts, cards', 'Investments', and 'Bookmarks'. There is also a feedback section with a 'Send feedback' button.

Figure 2.6.4.1. Cash withdrawal application.

Clicking the **Use template** field will open a list of templates for inputting a cash withdrawal request:

1. New document – clicking this template will open the dialog for inputting a transfer between a user's accounts.
2. Client's payment templates (if there are any). Clicking the relevant template will copy data from the template to a payment input screen.

2.6.4.1. Working with Payments and Cash Withdrawal Applications

During input of a payment or a cash withdrawal application, you may:

- Save it for future use by checking **Save as template** and entering the template name, followed by the **Save** button. Created templates are listed under **Templates**;

Note. If a payment order or cash withdrawal request is being entered from a previously saved template, information in that template can be updated by ticking the **Update template** field and then clicking the **Save** button. Updated templates are available in the **My templates** subsection.

- Save it for signing by simply clicking **Save**. The document will be assigned the status **New** and moved to the **Need signature** section. The document can later be changed, copied, deleted and sent to the Bank.
- Save and send it to the Bank by clicking **Save and send**;
- Sign by the means of authentication according to the manual

Please note: No Authentication tool code is required for submitting intrabank payments between the accounts of one Client.

Notes.

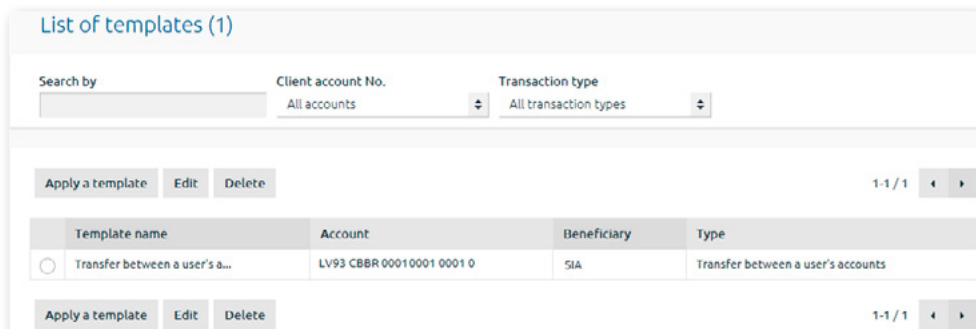
1. If the Client has multisignature functionality activated, a document may only be sent to the Bank after it is signed by 2 users.
2. The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
3. The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
4. Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
5. Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
6. The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).

! Please note that a document is sent to the Bank with the same number assigned to it while filling out the form.

2.6.5. My Templates

Templates are samples of documents with payment details already saved. If regular payments have to be made, the Internet Bank will help you save time on entering the details by simplifying the process with templates. For instance, if you regularly make payments to a specific partner, you can prepare a template with that partner's details (name, bank, account number etc.) already entered. When you prepare your next routine payment, simply adjust the amount, currency and/or payment details as appropriate.

Menu item: [Payments/My Templates](#). Here you may view the list of templates that have been created, search for document templates using various criteria, and performing other activities with the templates.



The screenshot shows a web interface titled "List of templates (1)". At the top, there are search filters: "Search by" (text input), "Client account No." (dropdown menu set to "All accounts"), and "Transaction type" (dropdown menu set to "All transaction types"). Below the filters, there are three buttons: "Apply a template", "Edit", and "Delete". To the right of these buttons is a pagination indicator "1-1 / 1" with left and right arrow icons. Below this is a table with the following columns: "Template name", "Account", "Beneficiary", and "Type". The table contains one row with the following data: "Transfer between a user's a...", "LV93 CBBR 00010001 0001 0", "SIA", and "Transfer between a user's accounts". At the bottom of the table, there are again three buttons: "Apply a template", "Edit", and "Delete", and the same pagination indicator "1-1 / 1" with arrow icons.

Figure 2.6.5.1. List of templates.

Working with templates

1. A template can be deleted by selecting it in the list and clicking **Delete**.
2. A template can be edited by selecting it in the list and clicking **Edit**.
3. A template may be used while preparing a new payment order by selecting it in the list and clicking **Use template**.

Creating templates

You can create a template from the form for an open document. Open the document you want to use as a template and check the **Save as template** box to input the desired name for the template. After that, click the **Save** button.

The maximum number of records displayed per page is 40. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "41-80/100" will mean that the page displays records within the interval 41-80, and that the total number of records is equal to 100.

2.6.6. Bank templates

Menu item: **Payments/Bank templates**. Displays a list of the Bank's templates for making payments to a number of service providers in Latvia. Templates are grouped by service type – telecommunications, insurance, public facilities and state duties/taxes. Clicking the name of the service type opens the list of the corresponding templates.

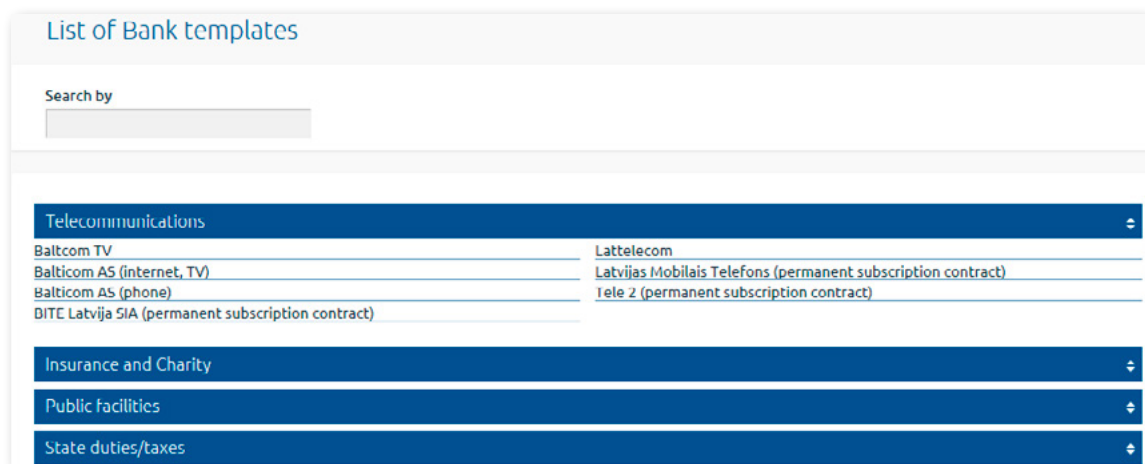


Figure 2.6.6.1. List of Bank templates.

Clicking the required service provider will open a payment input screen with partly entered fields containing information on the service provider (name, registration number, account number etc.).

For detailed information on filling in a payment, see the **"Payments" → "New payment"** menu.

2.6.7. Payment Import

Menu item: [Payments/Payment import](#). Allows payment orders to be imported into the Internet Bank. The Internet Bank accepts the following file formats for import: *.csv, FiDaVista, 1C, ISO 20022. The size of a file to be imported may not exceed 5 MB.

2.6.7.1. Importing a FiDaVista file

To import a FiDaVista file into the Internet Bank, you should do the following:

1. In the payment import form's **Import file format** field, select **FiDaVista**.
2. Click the **Add files...** button and select the FiDaVista file, the file is uploaded automatically, click **Next**.

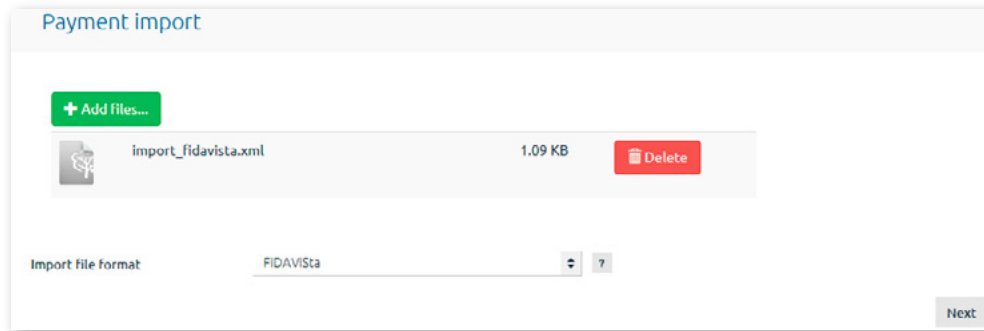


Figure 2.6.7.1.1. Importing a FiDavista payment file.

3. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.

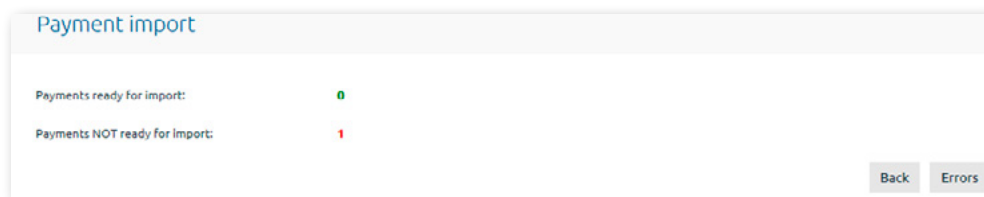


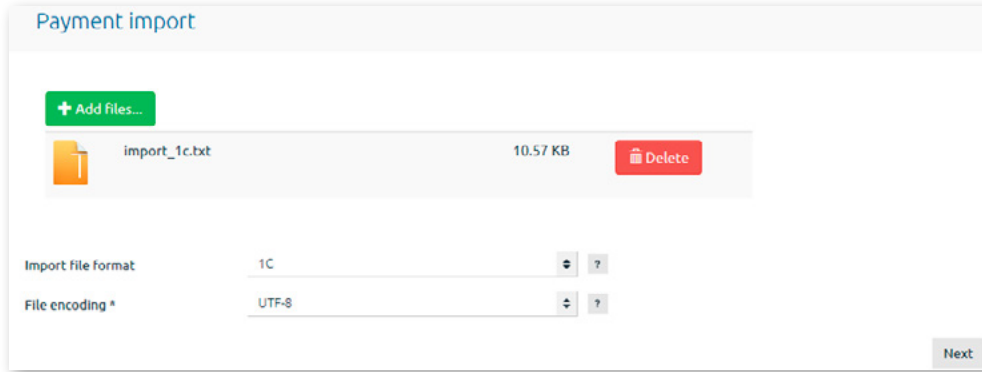
Figure 2.6.7.1.2. Payment import results - FiDavista format.

- 3.1. If all payments have been prepared successfully, click **Save**. The payment file will be imported into the Internet Bank and payments will be available in the [Client transactions/Need signature](#) submenu with the **New** status.
- 3.2. If a payment cannot be imported, click the **Errors** button to view the number of errors identified in a payment.
 - 3.2.1. You may then import the payment file partly by clicking **Save**. Successfully processed payments will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.
 - 3.2.2. You may also decline to import the payment order file by clicking **Back**.

2.6.7.2. Importing a 1C file

To import a 1C file into the Internet Bank, you should do the following:

1. In the payment import form's **Import file format** field, select **1C**.
2. Select the appropriate file encoding in the **File encoding** field.
3. Click the **Add files...** button and select the 1C file, then upload it by clicking **Upload**, followed by **Next**.



The screenshot shows the 'Payment import' interface. At the top, there is a green '+ Add files...' button. Below it, a file named 'import_1c.txt' is listed with a size of 10.57 KB and a red 'Delete' button. Underneath, there are two dropdown menus: 'Import file format' set to '1C' and 'File encoding *' set to 'UTF-8'. A 'Next' button is located at the bottom right.

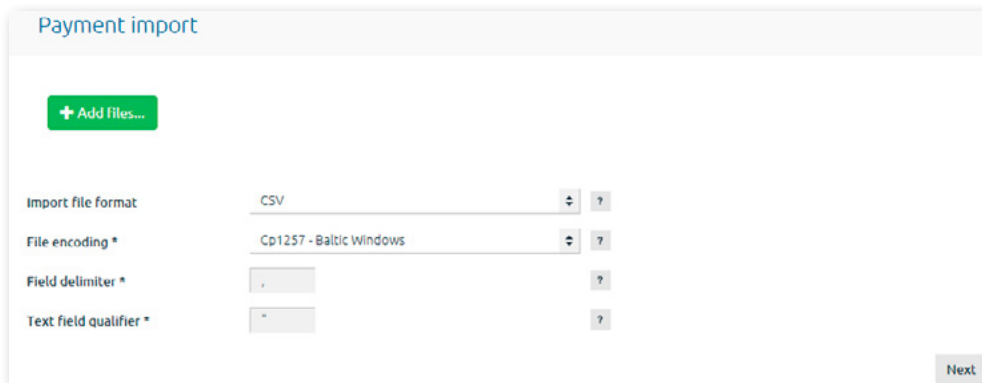
Figure 2.6.7.2.1. Importing a 1C payment file.

4. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.
 - 4.1. If all payments have been prepared successfully, click **Save**. The payment file will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.
 - 4.2. If a payment cannot be imported, click the **Errors** button to view the number of errors identified in a payment.
 - 4.2.1. You may then import the payment file partly by clicking **Save**. Successfully processed payments will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.
 - 4.2.2. You may also decline to import the payment order file by clicking **Back**.

2.6.7.3. Importing a CSV file

To import a CSV file into the Internet Bank, you should do the following:

1. In the **Payment import form's** Import file format field, select **CSV**.
2. Select the appropriate file encoding in the **File encoding** field.
3. By default, the **Field delimiter** field specifies a comma, which will be used to delimit different payment fields in the payment file. You can change this delimiter character as appropriate.
4. The **Text field qualifier** field specifies the double quotation mark as the indicator of a text field. It means that text field values will be specified between double quotation marks. You can change this qualifier character as appropriate.



The screenshot shows the 'Payment import' interface with the following settings: 'Import file format' is set to 'CSV', 'File encoding *' is set to 'Cp1257 - Baltic Windows', 'Field delimiter *' is set to '.', and 'Text field qualifier *' is set to '"'. A 'Next' button is located at the bottom right.

Figure 2.6.7.3.1. Importing a CSV payment file.

5. Fill out the table of input file fields.

No	Field name	Field description	Num. chars	International payments	Local payments	Intra-bank payments	Payments between a client's accounts	
1	Transaction No.	Unique number of executable payment	10	*	*	*	*	<input type="checkbox"/>
2	Currency	Payment currency, e.g. EUR	3	*	*	*	*	<input type="checkbox"/>
3	Amount	Payment amount	18	*	*	*	*	<input type="checkbox"/>
4	Date	Date of deducting funds from the client's account: written as dd/MM/yyyy, e.g. 01/02/2022	10	*	*	*	*	<input type="checkbox"/>
5	Client account No.	Account number from which payment is made	34	*	*	*	*	<input type="checkbox"/>
6	Beneficiary	Beneficiary name, e.g. "SIA SANEMEJS"	70	*	*	*	*	<input type="checkbox"/>
7	Beneficiary account	Beneficiary account number	34	*	*	*	*	<input type="checkbox"/>
8	Country	Country code, e.g. "LV"	2	*	*	-	-	<input type="checkbox"/>
9	Address	Address	70	*	-	-	-	<input type="checkbox"/>
10	Registration number	Registration number	30	-	-	-	-	<input checked="" type="checkbox"/>
11	Beneficiary bank	Beneficiary bank name	110	*	*	-	-	<input type="checkbox"/>
12	NKS of beneficiary bank	1 - "BLZ" 2 - "SC" 3 - "ABA" 4 - "CHIPS" 5 - "MFO" 6 - "BIC"	1	-	-	-	-	<input checked="" type="checkbox"/>
13	Beneficiary bank code	Beneficiary bank code	"BLZ" 8 "SC" 6 "ABA" 9 "CHIPS" 6 "MFO" 9 "BIC" 9	-	-	-	-	<input checked="" type="checkbox"/>
14	Beneficiary bank country	Country where the beneficiary bank is located	2	*	-	-	-	<input type="checkbox"/>
15	Beneficiary bank address	Beneficiary bank address	100	-	-	-	-	<input checked="" type="checkbox"/>
16	Beneficiary bank's account with a correspondent bank	Account number with correspondent bank	34	-	-	-	-	<input checked="" type="checkbox"/>
17	Correspondent bank	Name of correspondent bank	110	-	-	-	-	<input checked="" type="checkbox"/>
18	NKS of correspondent bank	1 - "BLZ" 2 - "SC" 3 - "ABA" 4 - "CHIPS" 5 - "MFO" 6 - "BIC"	1	-	-	-	-	<input checked="" type="checkbox"/>
19	Correspondent bank code	Correspondent bank code	"BLZ" 8 "SC" 6 "ABA" 9 "CHIPS" 6 "MFO" 9 "BIC" 9	-	-	-	-	<input checked="" type="checkbox"/>
20	Correspondent bank address	Correspondent bank address	100	-	-	-	-	<input checked="" type="checkbox"/>
21	Foreign bank fees covered by	Transfer fees paid by: BEN - «Beneficiary» OUR - «Sender» SHA - «Shared»	20	*	-	-	-	<input type="checkbox"/>
22	Type of transfer	Type of transfer: O - "Standard", U - "Urgent", E - "Express"	20	*	*	-	-	<input type="checkbox"/>
23	Information for the Beneficiary	Information for the beneficiary	140	*	*	*	*	<input type="checkbox"/>
24	VO code	VO code (for RUB payments)	5	-	-	-	-	<input checked="" type="checkbox"/>
25	NDS amount	NDS tax amount (for RUB payments)	20	-	-	-	-	<input checked="" type="checkbox"/>
26	External payment code	External payment code	3	-	-	-	-	<input checked="" type="checkbox"/>
27	Correspondent bank country	Country where the correspondent bank is located	2	-	-	-	-	<input checked="" type="checkbox"/>
28	SWIFT of beneficiary bank	Beneficiary bank SWIFT code	11	-	-	-	-	<input checked="" type="checkbox"/>
29	SWIFT of correspondent bank	Correspondent bank SWIFT code	11	-	-	-	-	<input checked="" type="checkbox"/>

Figure 2.6.7.3.2. List of fields for importing payments.

5.1. Select the fields to import.

5.1.1. Depending on payment type, certain mandatory fields will be marked with a * sign. It means that the relevant field may not be empty for this payment type but must specify the appropriate value. If a field is not mandatory for a given type of payment (no * sign in the column next to that field) but the rightmost column has a grey check mark that cannot be unchecked during payment file import, it must include the specified field but the field may be left empty;

5.1.2. To import optional fields, mark them using checkboxes in the rightmost column. If any of the optional fields are not available in the file to be imported, they should not be checked of as included in the file.

5.2. Specify the position (order) of a payment order field within a row in the imported file by dragging that field with the mouse to the location where that field should be.

5.3. The maximum allowed number of characters per field is displayed in the **Num. chars** column.

5.4. Description of import file fields:

Name	Description
Transaction No.	Payment document number.
Currency	Triple-character code of the payment currency according to the ISO 4217 standard.
Amount	Amount to be paid. For this field, make sure that the field delimiter does not match the file's decimal separator, e.g. when fields are separated by commas and the amount field also uses the comma to designate fractional numbers.
Date	Payment date. The date format is specified below the table, in the Date format field. (Click the question mark and select the appropriate date format template)
Client Account No.	Client account number, the account number should be entered without spaces.
Beneficiary country	Country to which the payment will be made. Specify the country code (2 characters) according to the ISO 3166 standard.
Beneficiary	The beneficiary's company name or – for individuals – name and surname.
Beneficiary account	Account to which the amount will be transferred. The account number must be specified without spaces between characters.
Beneficiary address	The beneficiary's company name or – for individuals – name and surname.
Beneficiary registration number	The beneficiary's registration number (for individuals: identity number or equivalent).
Beneficiary bank	The bank to which the specified amount will be transferred
NKS of beneficiary bank	The beneficiary bank's NKS code type: <ul style="list-style-type: none"> ▪ 1 – BLZ; ▪ 2 – SORT CODE; ▪ 3 – ABA ROUTING; ▪ 4 – CHIPS; ▪ 5 – MFO; ▪ 6 – BIC (Russia).
Beneficiary bank code	Beneficiary bank's NKS code.
Beneficiary bank country code	Country where the beneficiary bank is located. Specify the country code (2 characters) according to the ISO 3166 standard
Beneficiary bank address	The beneficiary bank's registered office.
SWIFT of beneficiary bank	The beneficiary bank's SWIFT code.
Correspondent account	Account with a correspondent bank through which a payment will be made to the beneficiary.
Correspondent bank	Name of the correspondent bank.
NKS of Correspondent bank	The correspondent bank's NKS code type: <ul style="list-style-type: none"> ▪ 1 – BLZ; ▪ 2 – SORT CODE; ▪ 3 – ABA ROUTING; ▪ 4 – CHIPS; ▪ 5 – MFO; ▪ 6 – BIC (Russia).
Correspondent bank code	The correspondent bank's NKS code.
Correspondent bank address	The correspondent bank's registered office.
Correspondent bank country code	Country where the correspondent bank is located. Specify the country code (2 characters) according to the ISO 3166 standard
SWIFT of correspondent bank	The correspondent bank's SWIFT code.
Transfer fees paid by	Available fee types: <ul style="list-style-type: none"> ▪ BEN – beneficiary fully; ▪ OUR – ordering Client fully; ▪ SHA – shared by ordering Client and beneficiary.
Type of transfer	Payment urgency: <ul style="list-style-type: none"> ▪ O – standard; ▪ U – urgent; ▪ E – express

Information for the beneficiary	Payment reference provided to the beneficiary
VO code	VO code for payments in Russian rubles (RUB)
NDS amount	Amount of NDS (VAT) for payments in RUB
External payment code	The standard external payment code specified in Latvia. The payment code must be specified if a resident makes payments to a non-resident and if the amount paid is equal or greater than EUR 10 000 according to the European Central Bank rate. Payment codes are available at the Bank of Latvia website, http://www.bank.lv

5.5. Example: In a payment import file, each row corresponds to a single payment order. The imported payment file format for one payment order is one row according to the parameters specified in the table of import file fields.

"1", "EUR", "10.15", "15.09.2017", "LVXXCBBRXXXXXXXXXXXX", "SIA Kompānija ", "LVXXCBBRXXXXXXXXXXXX", "LV", "Brīvības iela 98-23 Latvia", "939984", "AS BlueOrange Bank", "CBBRLV22", "LV", "O", "Info saņēmējam", "379"

6. Under **Type of transfer**, the payment order urgency markers are specified, which may be changed by editing the relevant fields in the **Value in file** column if they differ from the default value in the payment file; the default values are: Standard – **O**; Urgent – **U**; Express – **E**.

Type of transfer	Value in file
Standard	O
Urgent	U
Express	E

Figure 2.6.7.3.3. Payment import – Type of transfer.

7. The fee payment codes specified in the **Transfer fees paid by** section may be changed by editing the relevant fields in the **Value in file** column.

Transfer fees paid by	Value in file
BEN – Beneficiary fully	BEN
OUR – Ordering Client fully	OUR
SHA – Ordering Client and Beneficiary	SHA

Figure 2.6.7.3.4. Payment import – Transfer fees paid by.

8. The **Date format** templates field specifies the date format in the imported file. It provides a number of date formats to choose from by clicking the appropriate option. The template you select will be displayed in the **Date format** field.

Date format	Value in file
dd.MM.yyyy	
Date format templates	
www.MM.dd	2017.01.31
yy.MM.dd	17.01.31
dd.MM.yyyy	31.01.2017
dd.MM.yy	31.01.17
d.M.yy	31.1.17
dd/MM/yyyy	31/01/2017
yyyy.MM.dd	2017 01 31

Figure 2.6.7.3.5. Payment import – Date format templates.

9. Click the **Save** button to save all of the specified parameters for the file to be imported.

10. Click **Add files...** and select the CSV file to upload, the file is uploaded automatically, click **Next** when uploading is completed.

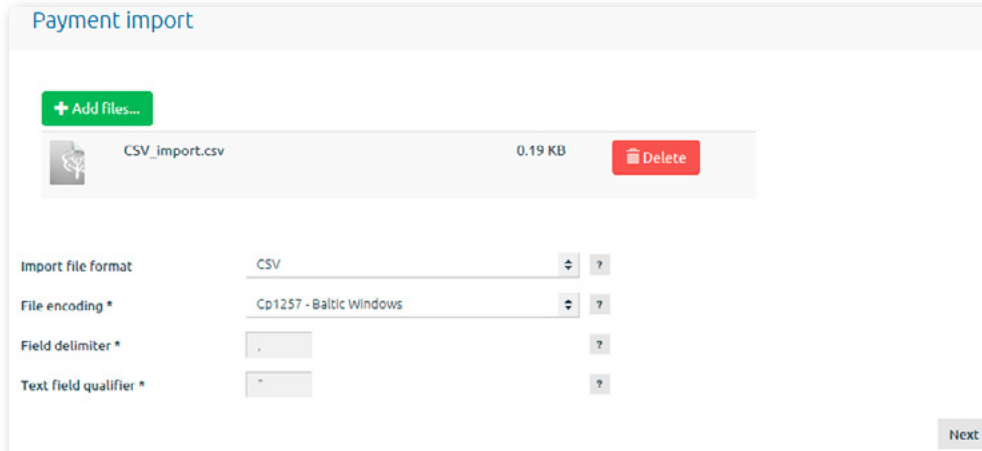


Figure 2.6.7.3.6. Uploading a CSV file.

11. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.

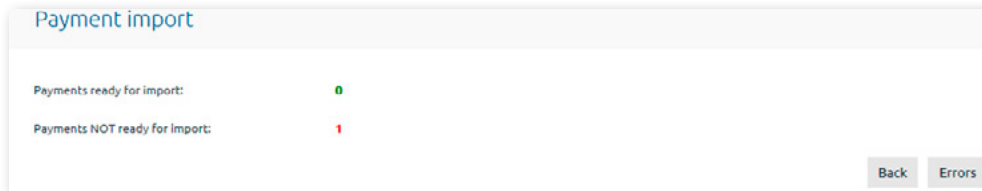


Figure 2.6.7.3.7. Payment import results – CSV format.

11.1. If all payments have been prepared successfully, click **Save**. The payment file will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.

11.2. If a payment cannot be imported, click the **Errors** button to review the errors identified while processing the payment.

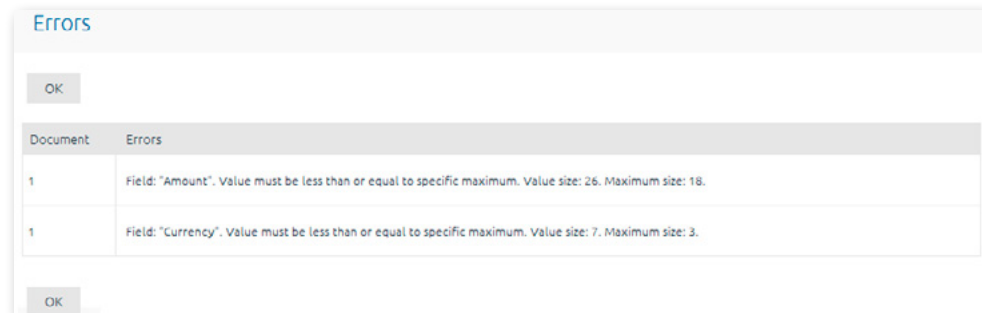


Figure 2.6.7.3.8. List of payment import errors – CSV format.

11.2.1. You may then import the payment file partly (disregarding payments with errors) by clicking **Save**. Successfully processed payments will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.

11.2.2. You may also decline to import the payment order file by clicking **Back**.

If there are errors during the importing process, please check that:

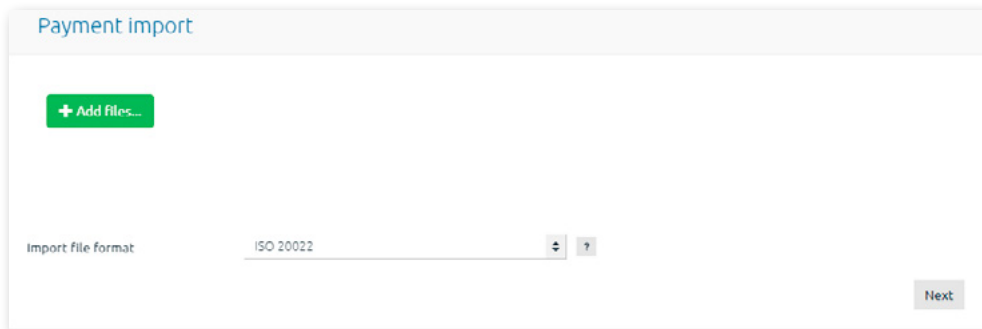
- The text field values in your CSV file have the text field delimiter character on both sides, and it corresponds to the one specified in the Internet Bank (quotation marks by default);
- All field values in the CSV file are separated by the decimal separator specified in the Internet Bank (comma by default);
- The date format is specified correctly in the CSV file and it corresponds to the one selected in the Internet Bank;

- All fields in the CSV file meet the field size (length in characters) requirement specified in the Internet Bank;
- All mandatory fields have values provided in the CSV file;
- The character encoding in the CSV file corresponds to the encoding specified in the Internet Bank;
- The fields in the CSV file have different characters used for decimal separation and field delimitation;
- The sequence of fields in the CSV file corresponds to the sequence specified in the Internet Bank during import.

2.6.7.4. Importing a ISO 20022 file

To import an ISO 20022 file into the Internet Bank, you should do the following:

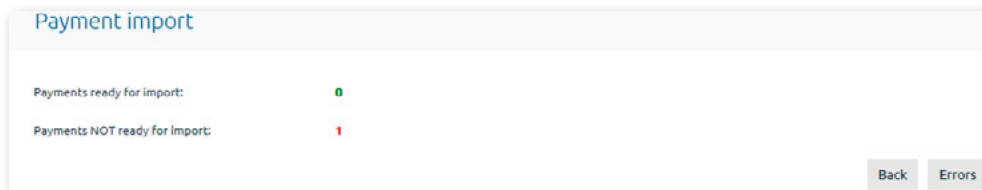
1. In the payment import form's **Import file format** field, select **ISO 20022**.
2. Click the **Add files...** button and select the ISO 20022 file, the file is uploaded automatically, then click **Next**.



The screenshot shows a web interface titled "Payment import". At the top left, there is a green button with a plus sign and the text "Add files...". Below this, there is a dropdown menu labeled "Import file format" which is currently set to "ISO 20022". To the right of the dropdown is a small question mark icon. In the bottom right corner of the form, there is a "Next" button.

Figure 2.6.7.4.1. Importing an ISO 20022 payment file.

3. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.



The screenshot shows the "Payment import" results screen. It displays two rows of information: "Payments ready for import:" with a green dot and the number "0", and "Payments NOT ready for import:" with a red dot and the number "1". At the bottom right, there are two buttons: "Back" and "Errors".

Figure 2.6.7.4.2. Payment import results – ISO 20022 format.

- 3.1. If all payments have been prepared successfully, click **Save**. The payment file will be imported into the Internet Bank and payments will be available in the [Client transactions/Need signature](#) submenu with the **New** status.
- 3.2. If a payment cannot be imported, click the **Errors** button to view the number of errors identified in a payment.
 - 3.2.1. You may then import the payment file partly by clicking **Save**. Successfully processed payments will be imported into the Internet Bank and payments with the **New** status will be specified in the [Client transactions/Need signature](#) submenu.
 - 3.2.2. You may also decline to import the payment order file by clicking **Back**.

2.7. Accounts, Cards

Menu item: [Accounts, cards](#). This section provides an overview of information about the Client's account balance in each currency, the Client's loans and deposits, the Client's cards.

2.7.1. Account Balance

Menu item: [Accounts, cards/Account balance](#) – specifies the balance on the Client's accounts in all currencies, including loans and deposits.

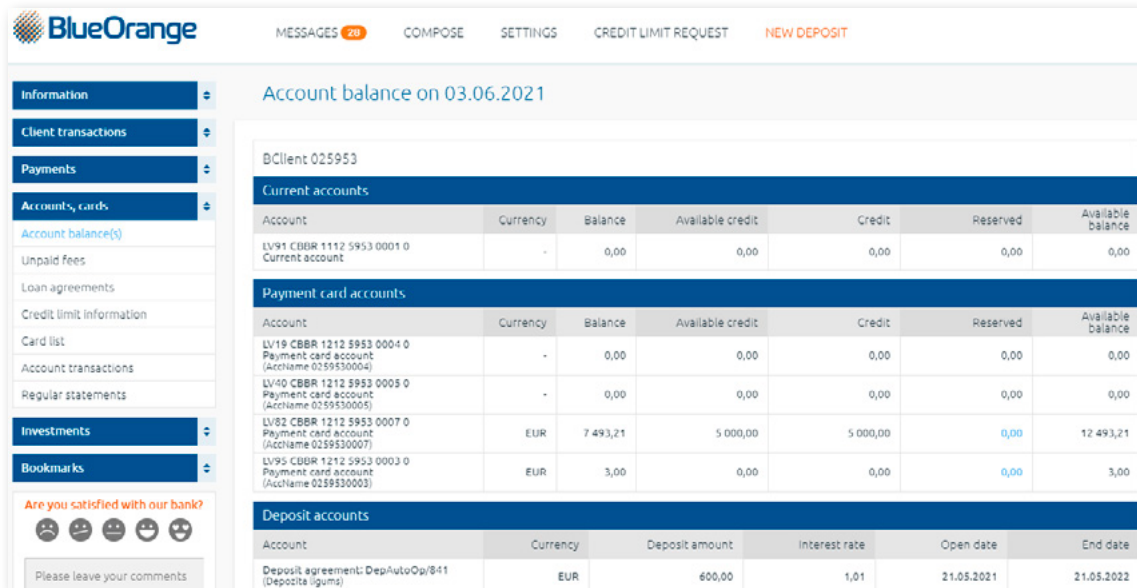


Figure 2.7.1.1. Account balance.

Clicking an account number will open the **Account Transactions** screen, where an overview of the chosen account for the specified reporting period will be displayed (for detailed information, see the [Account Transactions](#) section).

Clicking a reserved amount on a Current account will display detailed information about the reserved amount: payment date and time, payment number, payment amount and currency, beneficiary.

Clicking a reserved amount on a Payment Card Account will display detailed information about the reserved amount:

1. Purchases with a card (payment card number, transaction date, transaction currency and amount, transaction amount in Payment Card Account currency, transaction details).
2. Payment orders from a Card account (payment date and time, payment number, payment amount and currency, beneficiary).

If the *icon is displayed next to an account, it means that there are pending currency exchange transactions on this account. The transactions can be viewed by hovering the mouse pointer over this icon.

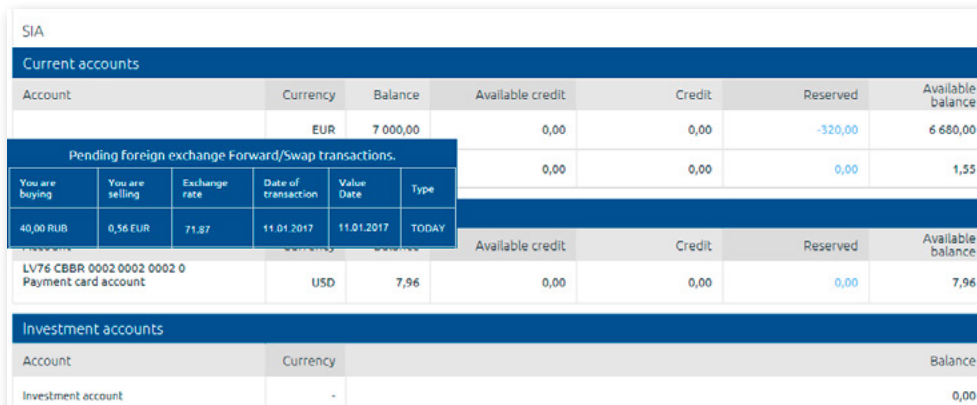


Figure 2.7.1.2. Pending currency exchange transactions.

2.7.2. Unpaid Fees

Menu item: [Accounts, cards/Unpaid fees](#) provides information on fees not yet paid by the Client, if any.

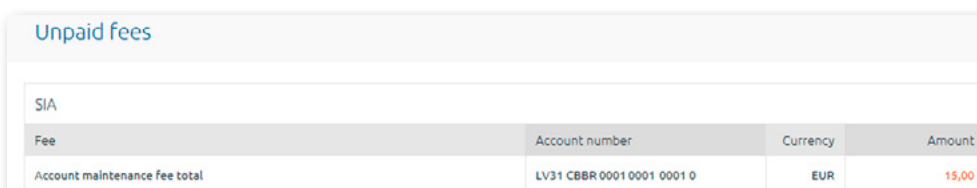
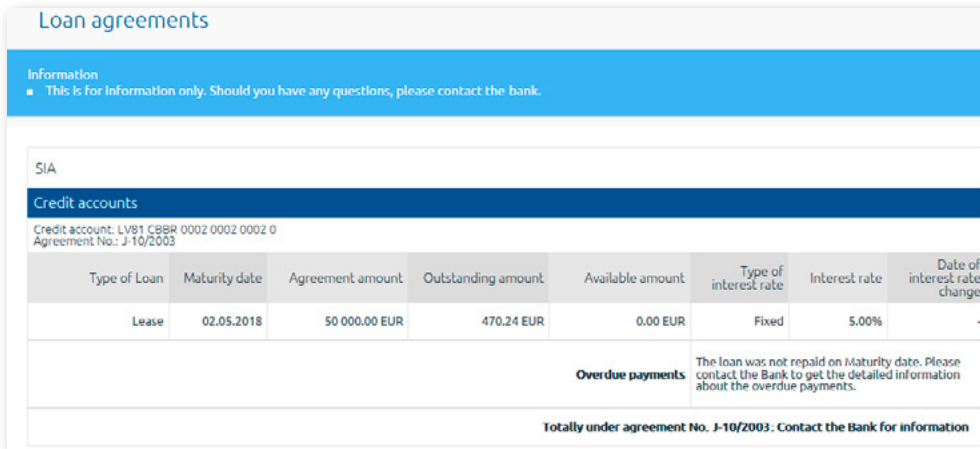


Figure 2.7.2.1. Unpaid fees.

2.7.3. Loan Agreements

Menu item: [Accounts, cards/Loan agreements](#) – includes information about the Client’s loan agreements.



Type of Loan	Maturity date	Agreement amount	Outstanding amount	Available amount	Type of interest rate	Interest rate	Date of interest rate change
Lease	02.05.2018	50 000.00 EUR	470.24 EUR	0.00 EUR	Fixed	5.00%	-

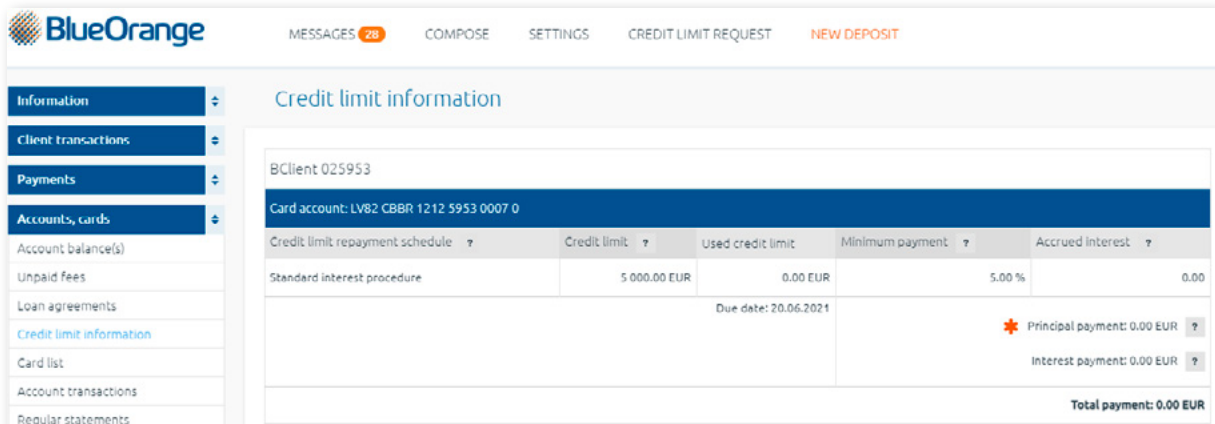
Overdue payments: The loan was not repaid on Maturity date. Please contact the Bank to get the detailed information about the overdue payments.

Totally under agreement No. J-10/2003. Contact the Bank for information

Figure 2.7.3.1. Loan agreements.

2.7.4. Credit limit information

Clicking a [Credit limit information](#) menu will open the following information: credit limit payment block chart, total amount of allocated credit limit; used sum of allocated credit limit; compulsory % rate of minimal payment and calculated % rate for used credit limit for current period. Credit limit due dates for past periods including the amount of core sum, % rate sum and total payback sum are also available there.



Credit limit repayment schedule	Credit limit	Used credit limit	Minimum payment	Accrued interest
Standard interest procedure	5 000.00 EUR	0.00 EUR	5.00 %	0.00

Due date: 20.06.2021

Principal payment: 0.00 EUR ?

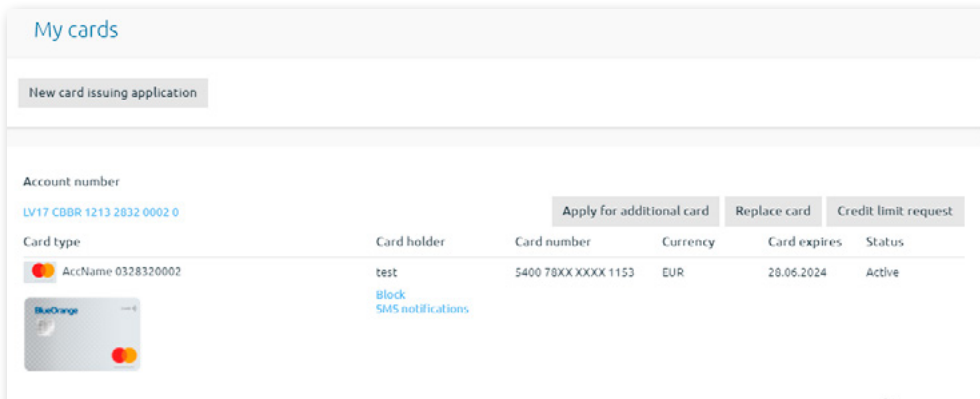
Interest payment: 0.00 EUR ?

Total payment: 0.00 EUR

Figure 2.7.4.1. Credit limit information

2.7.5. Cards list

Menu item: [Accounts, cards/Card list](#) – includes information about the Client’s payment cards (Payment Card Account number, card type, cardholder, card number, currency, validity period and status).



Card type	Card holder	Card number	Currency	Card expires	Status
AccName 0328320002	test	5400 78XX XXXX 1153	EUR	28.06.2024	Active

Figure 2.7.5.1. List of cards.

Clicking a Payment Card Account number will open the **Account Transactions** screen, where an overview of the chosen account for the specified reporting period will be displayed (for detailed information, see the **Account Transactions** section).

Clicking the "Credit limit request" button (available only for private persons, who are the residents of the Republic of Latvia) opens the payment card credit limit request screen.

Clicking the "SMS notifications" button opens the menu where a user can subscribe to SMS notifications about card transactions and transactions on their Payment Card Accounts and Current Accounts.

Clicking the "New card issuing application" button opens a new card application input screen (for detailed information see the **New Card Application** section).

Clicking the "Apply for additional card" button opens an additional card application input screen.

Clicking the "Replace card" button, you can send an application for a payment card replacement if the payment card is lost, if the the PIN code is forgotten or for other reasons

Card status and available options

Payment card status is displayed in the **Status** column:

1. **Inactive** – a card is inactive and it cannot be used for making transactions. Such a card can be activated only.
2. **Active** – a card is active and it can be used for making transactions. If necessary, a card can be blocked.
3. **Blocked** – a card is blocked and it cannot be used for making transactions. Such a card can be unblocked only.

Activating a card

To activate a card with the **Inactive** status, find the card in the card list and click **Activate**. The dialog box opens. If you want to activate the payment card, enter the last 6 digits of the card number and then click the **Activate** button. The card is activated, displaying the relevant message, and the card status in the card list changes to **Active**.

Blocking a card

To block a card with the **Active** status, find the card in the card list and click **Block**. In the opened screen, select card block reason in the **Block reason** field and click the **Block** button. The following message will be displayed: "**Do you really want to block the card NNNN?**". If you want to block the card, click the **Block** button. The card is blocked, displaying the relevant message, and the card status in the card list changes to **Blocked**.

Unblocking a card

To unblock a card with the **Blocked** status, find the card in the card list and click **Unblock**. The following message will be displayed: "**Do you really want to unblock the card NNNN?**". If you want to unblock the card, click the **Unblock** button. The card is unblocked, displaying the relevant message, and the card status in the card list changes to **Active**.

2.7.5.1. New Card Application



The process of applying for a payment card consists of 6 stages – **Card selection**, **Card options**, **Customer information**, **Incomes and liabilities**, **Receive**, **Confirm**.

1. In the card list, click the **New card issuing application** button.
2. The **Card selection** screen opens.

Application for issuance of a payment card

Client selection
Card selection
Card options
Customer information
Incomes and liabilities
Receive
Confirm

Select payment card that suits you best

MasterCard Classic
 MasterCard Gold

Cash withdrawal in BlueOrange ATM in Latvia till 500 EUR free of charge	?	0 EUR	2 EUR
Credit limit (to)		1 000 EUR	1 000 EUR
Cash withdrawal at other ATM in Latvia and abroad till 500 EUR free of charge		✓	✗
Priority Pass	?	✗	✓

Back
Next

Figure 2.7.5.2. Card selection.


- 2.1. Tick the required payment card and click the **Next** button.

3. The **Card options** stage opens. Specify the card options and click **Next**.

Application for issuance of a payment card

Client selection
Card selection
Card options
Customer information
Incomes and liabilities
Receive
Confirm

Selected card



MasterCard Classic

Currency EUR

Surname, name on the payment card * ?

Credit limit (Standard)

Travel insurance

Limit for cash withdrawal at ATM

Standard Other

Limit for card purchases

Authentication tool for 3D authentication of online purchases (only for new users)

Please connect authentication Password+SMS New Digipass token card_request2.3D.authTool.type.MOBILE_DIGIPASS

Please connect the Internet bank for the new Card Account (only for current Internet bank users)

User name

Figure 2.7.5.3. Card options.

4. The **Receive** stage opens.

Application for issuance of a payment card

Client selection	Card selection	Card options	Customer information	Incomes and liabilities	Receive	Confirm
------------------	----------------	--------------	----------------------	-------------------------	---------	---------

Receive card *
 By mail
 Customer service centre

Urgent card issuance ?

1. I confirm that all the information provided is complete and valid, and I am aware of the liability for providing incomplete or false information under the applicable Law.

2. I hereby confirm that, by signing this Application, I wish to open the Card Account and use the Card offered by the Bank in accordance with the Terms and Conditions of the Agreement on Opening and Servicing a Card Account, and the Terms and Conditions of the Credit Card Agreement, hereinafter — Terms and Conditions. I have read the Terms and Conditions and the Bank's General Terms of Business, and undertake to follow them. I confirm that, prior to signing the Application, I have reviewed the Bank's Pricelist and the user manual of the authentication token, if such service is selected, I accept the mentioned documents as binding, undertake to follow them, and assume full responsibility for transactions carried out by the Cardholder. I am aware that all the documents approved by the Bank and amendments thereto are available on the Bank's website www.blueorangebank.com or at the Customer Service Centre.

3. I am aware that this Application and the Conditions constitute an Agreement.

4. I confirm the receipt of the Authentication tool, as selected in this Application, and I am aware that the Bank will use the information specified by the Client in paragraph 4.3.4 and 4.3.5 for the delivery of the initialisation password for Mobile Digipass and/or Password+SMS authentication, for the delivery of access data for the Mobile Digipass activation website, delivery of SMS notifications for the Password+SMS authentication (if such service is selected), and the delivery of the information on Card transactions.

5. If travel insurance is applied for, I agree that the Bank reserves and/or charges the fee for a travel insurance policy from any account opened on my behalf with the Bank. I am aware that the terms of travel insurance are available on the Bank's website www.blueorangebank.com or at the Customer Service Centre.

6. I am aware that the Bank processes personal data of individuals in accordance with the applicable data protection laws of the Republic of Latvia and the European Union and the General Terms of Business and the Personal Data Processing Policy. Purpose of data processing: Opening and servicing of a Card. Detailed information on the Bank's policy on personal data processing is available in the Bank's website <https://www.blueorangebank.com/en/information-on-processing-of-personal-data>

7. I am informed that the Bank has the right to provide and receive information from the Credit Register of the Bank of Latvia pursuant to the procedure provided for in the applicable legislation. I am aware that, in the event of a violation of credit obligations, the Bank will provide data on such violation to the Credit Register of the Bank of Latvia (if a service associated with a credit risk is selected).

8. I am informed that the Bank has the right to request and receive information about a credit limit applicant from AS „Kreditinformācijas Birojs”, reg. No. 40103673493 and to provide data on a credit limit applicant and their liabilities to AS „Kreditinformācijas Birojs” (if a service associated with a credit risk is selected).

Back
Next

Figure 2.7.5.4. Card receipt.

4.1. Provide details for receipt of the payment card.

4.2. Tick the **“I hereby confirm that...”** field, thus confirming acquaintance with the documents mentioned in the confirmation text and other information.

4.3. Click the **Next** button.

5. The **Confirm** stage opens. It displays all the information inputted in the previous stages of the application process. Click the **Next** button and the application for issuance of a payment card will be sent to the Bank.


2.7.5.2. Card Replacement Application

The process of applying for a payment card replacement consists of 3 stages – filling out of the fields “Reason for replacement”, “Contact phone no.” and choosing one from available methods (‘Customer service centre’, ‘By mail’ or ‘At the Bank’) for the Card receipt.

1. Click the **Replace card** button.

2. Sign your Application by the help of authentication tool and forward it to the Bank by clicking the **Send** button.

2.7.6. Account Transactions

Menu item: **Accounts, cards/Account transactions** – an overview of your accounts, displayed when you specify the account, beneficiary, currency (or All currencies), reporting period, transfer direction, language, and click **Request**. Ticking the **“Show only purchases with a payment card”** field, you can view only payment card transactions. To print out an overview, click the  icon.

SIA		Period:	Payment direction(s):
Registration No.:		09.01.2017 - 09.02.2017	All
Account number:		Prepared:	Amount:
Account No. (LV77 CBBR 0004 0004 0)		09.02.2017	All
Date of previous operation 21.11.2016		Starting balance USD: 945.47	
Date	Operation type	Debit	Credit
01.02.2017	020 700111 Forex (currency exchange) transaction Exchange 6.00 USD <= 5.48 EUR , rate - 1.094		+6.00
	Credit turnover:		+6.00
	Debit turnover:	0.00	
Total USD:			951.47
		PDF	Save

Figure 2.7.6.1. Account transactions.

Account transaction overviews can be saved:

- As .pdf files - by selecting **PDF** (default format) in the **PDF** field and clicking the **Save** button next to it;
- .csv files - by selecting **CSV** in the **PDF** field and clicking the **Save** button next to it;
- As FiDaVista files - by selecting **FiDaVista** in the **PDF** field and clicking the **Save** button next to it.
- As ISO 20022 files – by selecting **ISO 20022** in the **PDF** field and clicking the **Save** button next to it.

A message will be displayed confirming successful generation of the file, which you may download by clicking the **Download** button.

Card chargeback message input

To input a card chargeback message, find the card transaction in the account transactions list and click **Dispute transaction**. Another screen will open allowing you to specify your claim and send a message to the Bank.

2.7.7. Regular Statements

Menu item: **Accounts, cards/Regular statements** – includes the following statement files:

1. Current Account statement files in XML format (in Latvian, Russian or English) for a specific period (daily, monthly etc.). You may apply for account statement files with Bank operators. The format of an account statement file corresponds to the Association of Commercial Banks of Latvia FIDAVISTA standard.

Please note: For more information about FIDAVISTA standards, please refer to the Finance Latvia Association website, https://www.financelatvia.eu/wp-content/uploads/2018/08/FiDAViSta_v1-2_description_eng_13_08_2018.pdf

2. Payment Card Account statement files in PDF format for the preceding month in Latvian, Russian or English. The file name consists of the account number, year and month of the statement.

Regular statements

1-1 / 1 ◀ ▶

Date	Client	Account	Type		
28.08.2016	SIA	LV60 CBBR 0001 0001 0001 0, Current account	xml	Download	Delete

1-1 / 1 ◀ ▶

Figure 2.7.7.1. Regular statements.

You can download a file by clicking **Download** next to its name.

You can delete a file by clicking **Delete** next to its name.

The maximum number of records displayed per page is 20. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

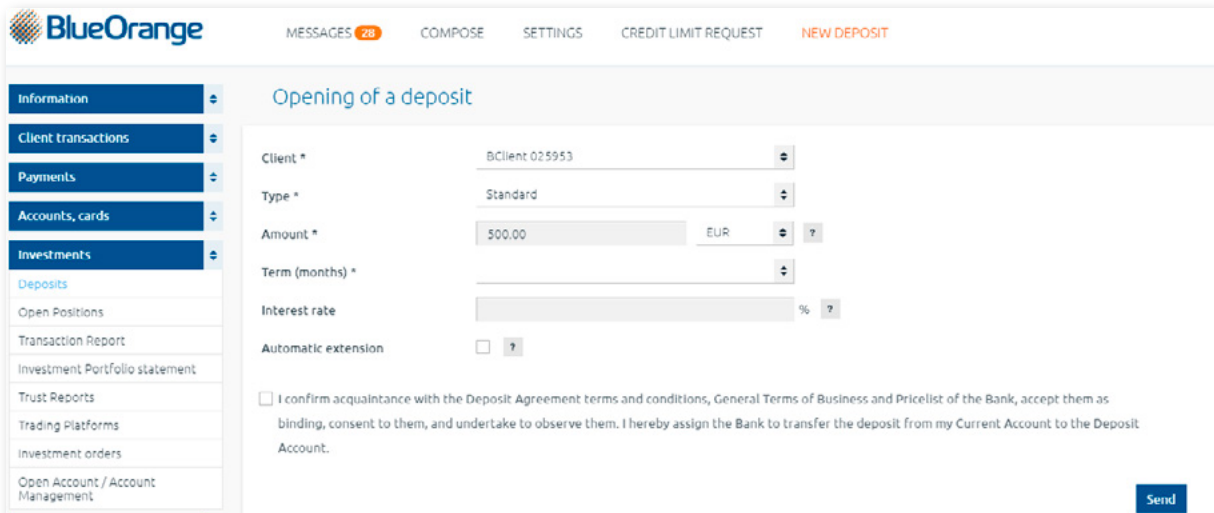
2.8. Investments

Menu item: **Investments** – allows you to enter orders for financial instruments purchase and sale, to view open positions report, financial instrument transaction report, investment portfolio statement, as well as to login to and make trades in three trading platforms: BlueOrange Trader / TWS, BlueOrange FX Trader, CQG Q Trader.

2.8.1. Deposits

By clicking the **Open deposit** button in the menu **Deposits** the deposit can be entered. Fill out all the fields of the application form:

1. Choose the deposit type – **Standard** or **Subordinated**;
2. Enter the deposit sum;
3. Choose the deposit term;
4. Mark an optional field 'Automatic extension';
5. Confirm the consent with the terms and documents;
6. Sign your application form by Authentication tool according to the manual available in your user interface.



BlueOrange

MESSAGES 20 COMPOSE SETTINGS CREDIT LIMIT REQUEST NEW DEPOSIT

Information Client transactions Payments Accounts, cards Investments Deposits Open Positions Transaction Report Investment Portfolio statement Trust Reports Trading Platforms Investment orders Open Account / Account Management

Opening of a deposit

Client * BClient 025953

Type * Standard

Amount * 500.00 EUR ?

Term (months) *

Interest rate % ?

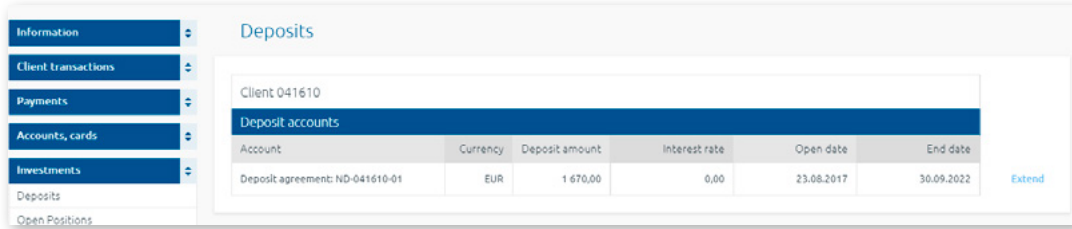
Automatic extension ?

I confirm acquaintance with the Deposit Agreement terms and conditions, General Terms of Business and Pricelist of the Bank, accept them as binding, consent to them, and undertake to observe them. I hereby assign the Bank to transfer the deposit from my Current Account to the Deposit Account.

Send

Figure 2.8.1.1. Opening of a deposit

Under the menu **Deposits** the main deposit accounts are located including the information on their terms, sums and deposit % interest rates. Clicking the button **Extend**, located next to the deposit with an open due date, you can fill in the application form by filling all fields for the extension of the deposit term. Signing it by the authentication tool and then send to the Bank by clicking to the **Send** button.



Account	Currency	Deposit amount	Interest rate	Open date	End date
Deposit agreement: ND-041610-01	EUR	1 670,00	0,00	23.08.2017	30.09.2022

Figure 2.8.1.2. Extension of a deposit

2.8.2. Open Positions

Menu item: [Investments/Open positions](#) – allows you to enter orders for purchase or sale of financial instruments, and to view the following information at the time of report generation:

1. Investment account balance and its value in the portfolio currency;
2. Open positions in financial instruments and their values in the portfolio currency;
3. Graphical representation of the financial instrument portfolio structure.

! Attention! You may transfer funds from your Investment Account to your Current Account opened with the Bank in the "Payments" → "Between User Accounts" section.


To view a report, do the following:

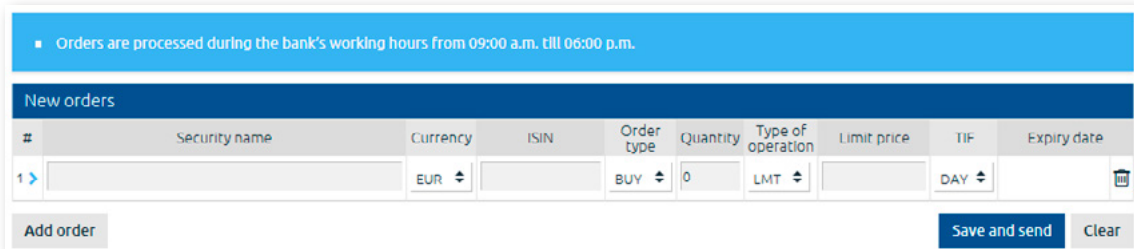
1. Specify your account number in the **Client account No.** field.
2. Click **Request** (a statement will be displayed on the screen) or **PDF** (a statement can be opened or saved in PDF format).

Please note: If **"*R"** is displayed in the report, it means that a financial instrument has been collateralized in a Repo transaction.

Entering an order for purchase or sale of financial instruments

1. Orders for purchase or sale of financial instruments can be entered in two ways:
 - Clicking the **"Buy"** or **"Sell"** button next to a financial instrument adds a new order in the **"New orders"** section with partially entered fields;
 - Clicking the **"Add order"** button in the **"New orders"** section displays fields for entering an order.

To delete an order, click the  icon next to it. To delete all orders, click the **Clear** button.



#	Security name	Currency	ISIN	Order type	Quantity	Type of operation	Limit price	TIF	Expiry date
1 >		EUR		BUY	0	LMT		DAY	

Figure 2.8.2.1. Entering a new order.

2. When all information has been entered, click the **Save and send** button. A screen opens for signing the order using an Authentication tool.
3. Once the order is signed, it will be sent to the Bank for execution and saved in the **"Investment orders"** and **"Outgoing messages"** sections. If the order is not signed, it will not be sent to the Bank; you can find it in the **"Investment orders"** and **"Outgoing messages"** sections with the **"Draft"** status. In the **"Outgoing messages"** section, the order can be later signed and sent to the Bank, while in the **"Investment orders"** section you may track its execution progress and status.

2.8.3. Transaction Report

Menu item: [Investments/Transaction report](#) – allows you to view a financial instrument transaction report during the specified period.

To view a report, do the following:

1. Specify your account number in the **Client account No.** field.
2. Specify the statement period in the **Period** field.
3. Click **Request** (a statement will be displayed on the screen) or **PDF** (a statement can be opened or saved in PDF format).

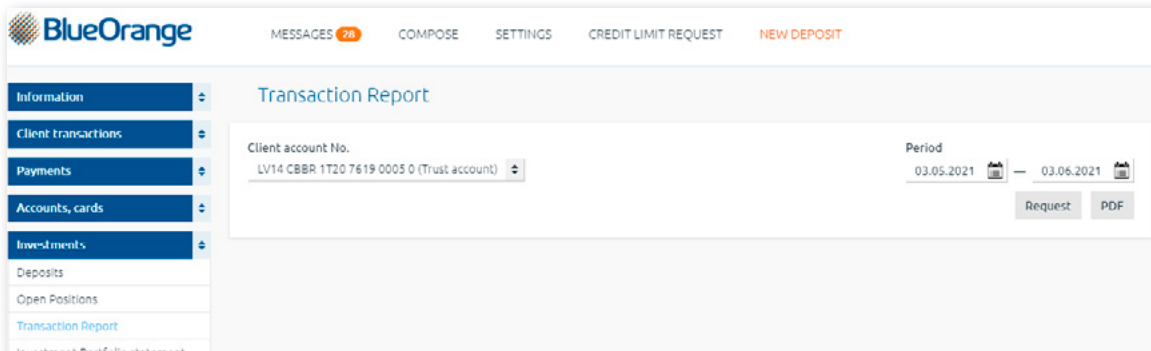


Figure 2.8.3.1. Transaction report.

Notes.

1. If ***R** is displayed in the report, it means that a financial instrument has been collateralized in a Repo transaction.
2. Statement data are available for dates starting 1 March 2012. If you would like to receive a statement for an earlier period, please contact your Client relationship manager or the Brokerage Services Department (+371 67 034 222).

2.8.4. Investment Portfolio Statement

Menu item: [Investments/Investment portfolio statement](#) – displays an investment portfolio statement for the specified period.

To view a statement, do the following:

1. Specify your account number in the **Client account No.** field.
2. Specify the statement period in the **Period** field.
3. Click **Request** (a statement will be displayed on the screen) or **PDF** (a statement can be opened or saved in PDF format).

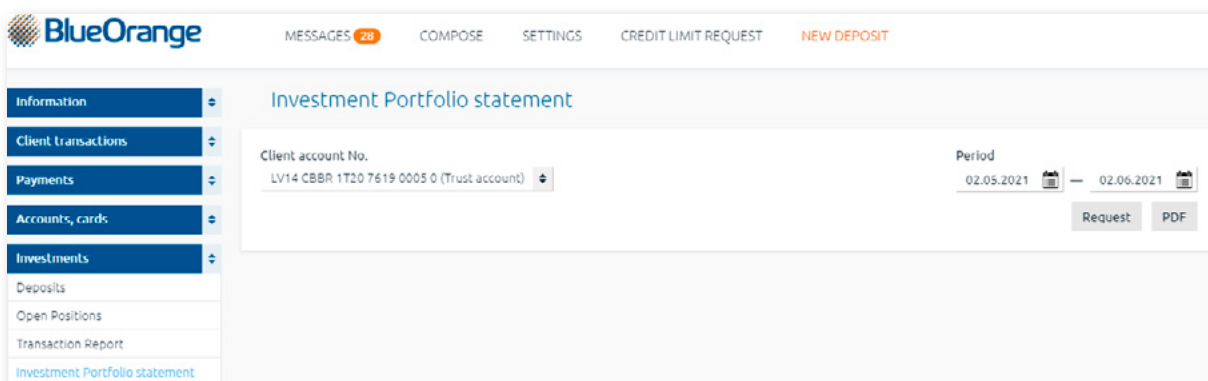


Figure 2.8.4.1. Investment portfolio statement.

2.8.5. Trading Platforms

Menu item: [Investments/Trading platforms](#). The menu allows to login to and make trades in two trading platforms: BlueOrange FX Trader, CQG Q Trader/Desktop/Mobile.

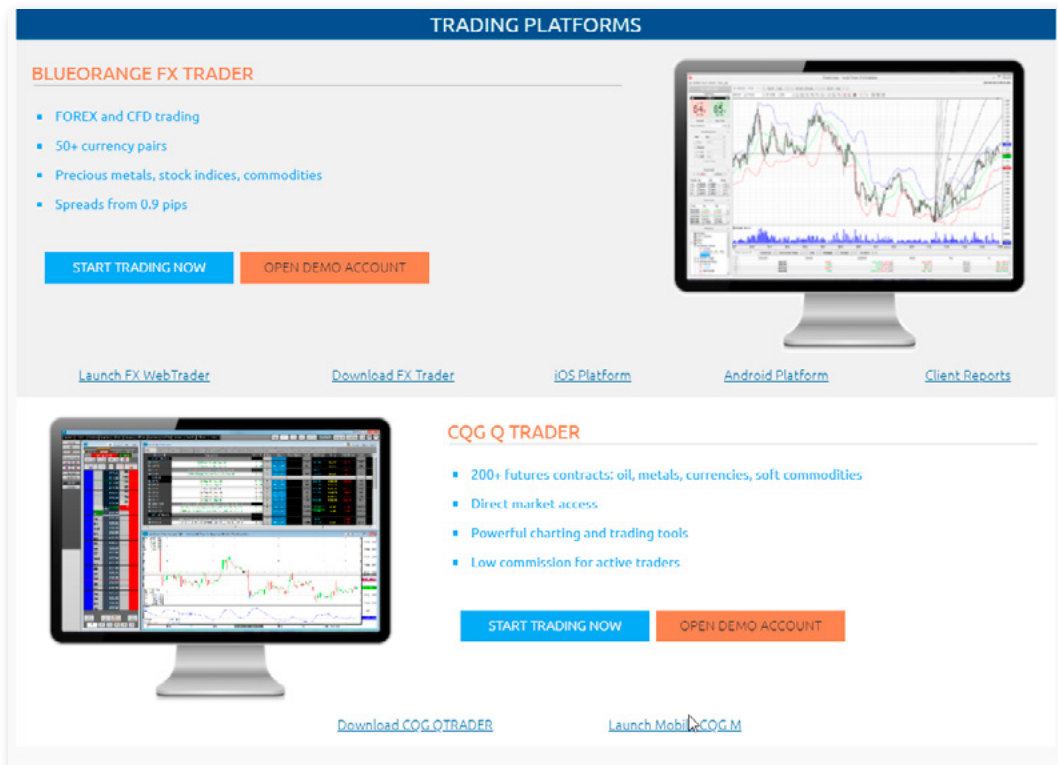


Figure 2.8.5.1. Trading platforms.

BlueOrange FX Trader

1. To start trading, click the Start trading button or the Open Demo account button.
 - 1.1. Clicking the Start trading now button opens a screen for inputting your e-mail and/or phone number; then click the Send button. This information will be sent to the Bank for user registration in the platform.
 - 1.2. Clicking the Open Demo account button displays a screen for inputting information for opening a Demo account within the platform.
2. To download the platform, click one of the buttons:
 - [Download FX Trader](#), for downloading the platform to your desktop;
 - [Android Platform](#), for downloading the platform to a mobile device with the Android operating system;
 - [iOS Platform](#), for downloading the platform to a mobile device with the IOS operating system.
3. To connect to the platform, click the [Launch FX WebTrader](#). Enter your login name and password in the logon screen.
4. Clicking the [Client Reports](#) button opens the platform logon screen. To view margin account reports, enter your login name and password.

CQG Q FX Trader

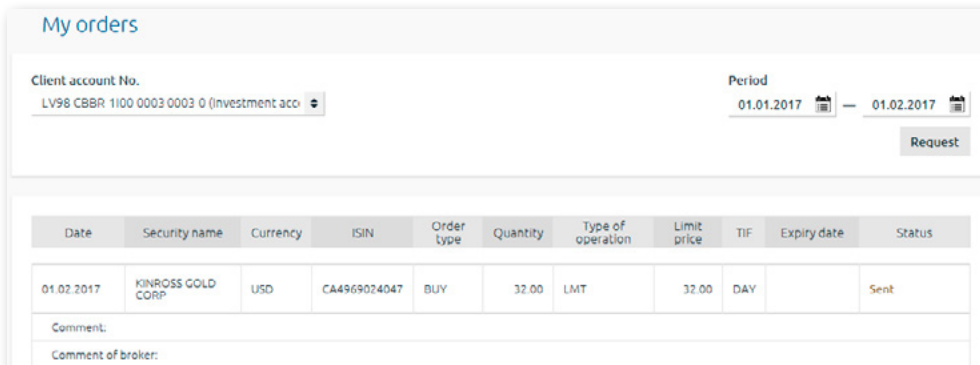
1. To start trading, click the Start trading button or the Open Demo account button.
 - 1.1. Clicking the Start trading now button opens a screen for inputting your e-mail and/or phone number; then click the Send button. This information will be sent to the Bank for user registration in the platform.
 - 1.2. Clicking the Open Demo account button displays a screen for inputting information for opening a Demo account within the platform.
2. To download the platform to your desktop, click the [Download CQG QTrader](#) button.
3. To connect to the platform, click the [Launch Mobile CQG M](#) button. Enter your login name and password in the logon screen.

2.8.6. Investment Orders

Menu item: [Investments/Investment orders](#) – allows you to view a list of investment orders for the specified period.

To view a list of orders, do the following:

1. Specify your account number in the **Client account No.** field.
2. Specify the statement period in the **Period** field.
3. Click **Request**. A list of orders is displayed on the screen.



The screenshot shows a web interface titled "My orders". At the top, there are two input fields: "Client account No." with the value "LV98 CBBR 1100 0003 0003 0 (Investment acco)" and "Period" with the range "01.01.2017" to "01.02.2017". A "Request" button is located to the right of the period field. Below these fields is a table with the following columns: Date, Security name, Currency, ISIN, Order type, Quantity, Type of operation, Limit price, TIF, Expiry date, and Status. The table contains one row of data for the date 01.02.2017, with security name KINROSS GOLD CORP, currency USD, ISIN CA4969024047, order type BUY, quantity 32.00, type of operation LMT, limit price 32.00, TIF DAY, and status Sent. Below the table are two text input fields labeled "Comment:" and "Comment of broker:".

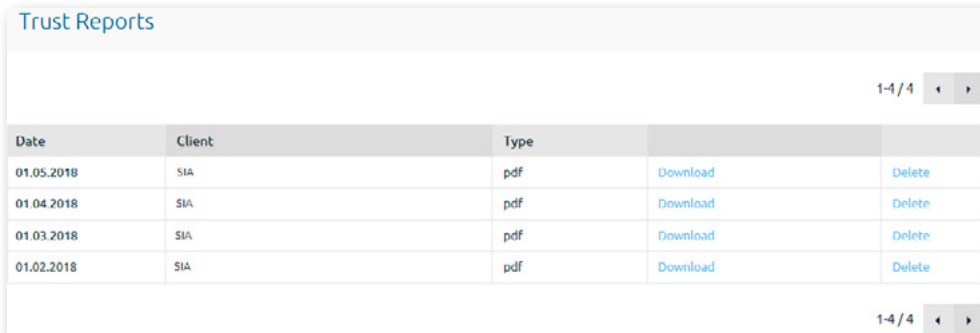
Date	Security name	Currency	ISIN	Order type	Quantity	Type of operation	Limit price	TIF	Expiry date	Status
01.02.2017	KINROSS GOLD CORP	USD	CA4969024047	BUY	32.00	LMT	32.00	DAY		Sent

Figure 2.8.6.1. List of investment orders.

Detailed information about the order, its status and the broker's comment (if any) are displayed for each order.

2.8.7. Trust Reports

Menu item: [Investments/Trust reports](#) – includes the trust portfolio reports in PDF format. Each report is generated for the calendar month.



The screenshot shows a web interface titled "Trust Reports". At the top right, there is a pagination control showing "1-4 / 4" with left and right arrow buttons. Below this is a table with the following columns: Date, Client, Type, Download, and Delete. The table contains four rows of data for the dates 01.05.2018, 01.04.2018, 01.03.2018, and 01.02.2018, all with client SIA and type pdf. Each row has a "Download" link and a "Delete" link. At the bottom right, there is another pagination control showing "1-4 / 4" with left and right arrow buttons.

Date	Client	Type	Download	Delete
01.05.2018	SIA	pdf	Download	Delete
01.04.2018	SIA	pdf	Download	Delete
01.03.2018	SIA	pdf	Download	Delete
01.02.2018	SIA	pdf	Download	Delete

Figure 2.8.7.1. Trust reports.

You can download a file by clicking **Download** next to its name.

You can delete a file by clicking **Delete** next to its name.

The maximum number of records displayed per page is 20. The ◀ and ▶ buttons are used for flipping pages on the screen. Click the ▶ button to go to the next page. Click the ◀ button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

2.9. Messages

Menu item: [Messages](#). The messaging section is used for correspondence with the Bank. The Internet Bank allows these kinds of operations:

- Sending messages to the Bank with or without attachments;
- Receiving messages from the Bank with or without attachments;
- Replying to incoming messages;
- Viewing messages notifying about new developments at the Bank.

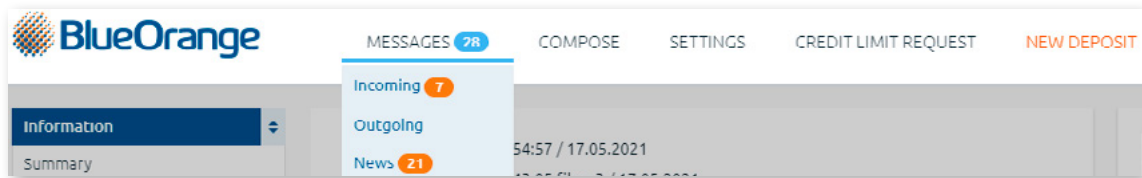


Figure 2.9.1. Messages.

2.9.1. Incoming

Menu item: [Messages/Incoming](#) – allows you to view messages received from the Bank:

1. Replies to the Client's messages.
2. Messages to the Client initiated by the Bank.

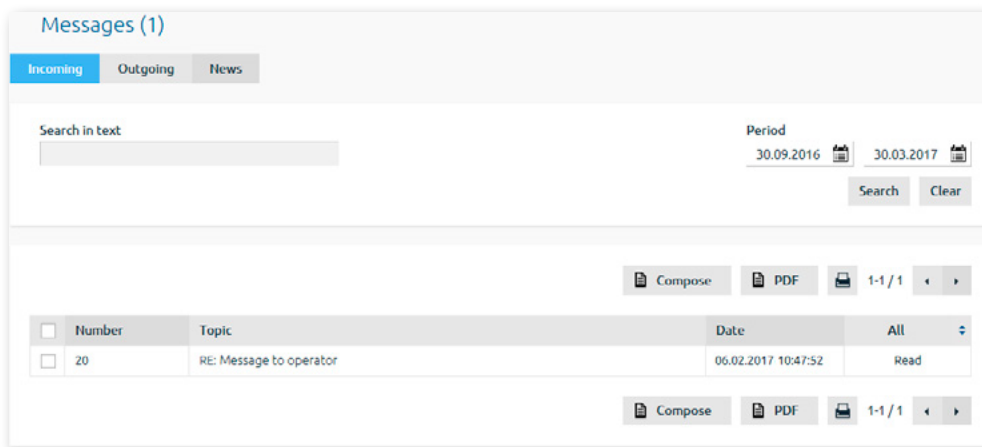


Figure 2.9.1.1. List of incoming messages.

Incoming messages which the Client has not read yet have the **Unread** status, and the message subject is emphasised in bold type. If a message is the Bank's response to a message sent by the Client, the text in the Subject column will be displayed in the format RE: subject.

Clicking a message opens it for reading, also allowing you to:



- Open or save files attached to the message, if any;
- If the message is one in a series devoted to a discussion of one subject, view the previous and/or next message in the conversation, by clicking [Previous message](#) or [Next message](#) respectively;
- Input your reply in the **Reply to message** field and attach files if necessary (this is described in greater detail below, under Compose), then send a reply to the Bank. When you write in the reply, you will also see the entire history of your conversation. A reply sent to the Bank may be viewed in the [Messages/Outgoing](#) menu.

Once a message has been viewed, its status is changed to **Read**.





A list of messages may be filtered by message status, selecting the relevant status from the rightmost column in the list.

You may search for a message by subject, body and period by specifying the appropriate selection criteria and clicking [Search](#).

Working with messages

1. An incoming message may be printed out by selecting the relevant message and clicking the  icon.
2. Incoming messages may be saved as .pdf files. To do so, select a message from the list and click the  PDF icon. The Internet Bank will offer you to save or open the message in .pdf format.

Clicking the **Compose** button opens a new message dialog (please refer to the Compose section below for details).

The maximum number of records displayed per page is 20. The  and  buttons are used for flipping pages on the screen. Click the  button to go to the next page. Click the  button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

2.9.2. Outgoing

Menu item: **Messages/Outgoing** – allows you to view messages addressed to the Bank, which may have the status **Draft**, **Sent** and **Read**. The list of messages may be filtered by message status if you click the appropriate status in the rightmost column of the list.

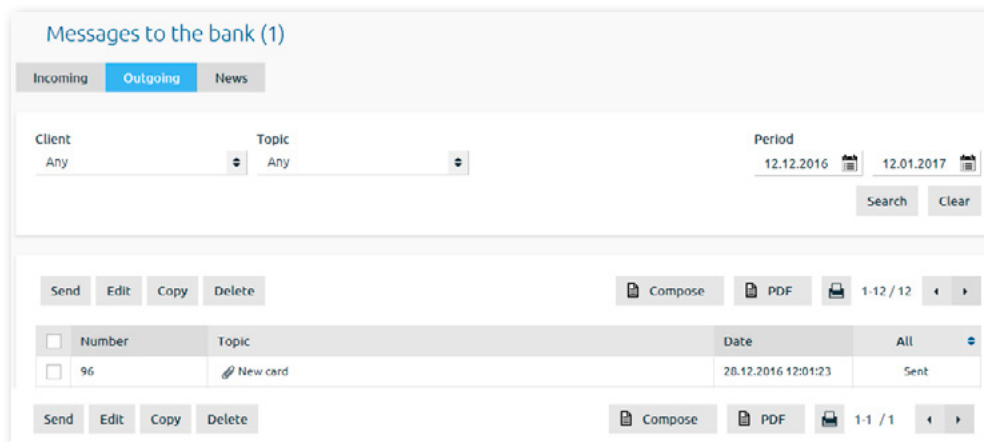









Figure 2.9.2.1. List of outgoing messages.

The subject of a reply sent to the Bank (**Subject** column) is displayed in the format – Reply to bank, Re: Subject. When replies are opened, the **Previous message** and **Next message** buttons may be available; clicking them opens the previous or next message in the conversation if the message is one in a series.

Working with messages

1. Any message may be viewed by clicking its number, subject, date, or status.
2. Any message may be saved as a .pdf file. To do so, select the appropriate message from the list and click the  PDF icon. The Internet Bank will make the message available for saving or opening in.pdf format.
3. In addition to actions described in items 1 and 2 above, any message with the **Sent** or **Read** status may be copied or printed – by selecting the message from the list and clicking the **Copy** button or the  icon as appropriate.
4. A message with the **Draft** status may be sent to the Bank, viewed (see item 1 above), edited, copied, saved, or printed by selecting the message from the list and clicking the **Send** button, **Edit** button, **Copy** button, **Delete** button, or  icon as appropriate.
5. You may search for a message by topic, body, sending time and/or Client (if the user handles the accounts of several Clients) by specifying the appropriate selection criteria and clicking **Search**.
6. If you click the **Compose** button, a dialog will open for composing a new message (please refer to the Compose section of this document below for further details).



The maximum number of records displayed per page is 20. The  and  buttons are used for flipping pages on the screen. Click the  button to go to the next page. Click the  button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

Notes.

1. The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
2. The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).

3. Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
4. Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
5. The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).

2.9.3. News

You may read notifications about the Bank's news by navigating to the [Messages/News](#) menu item. If you click the subject of a news item in the list, it will be opened for reading, printing (click the  icon), or saving in.pdf format (click the .

News are also available on the first page of Internetbank through the [Information/Summary](#) menu item.

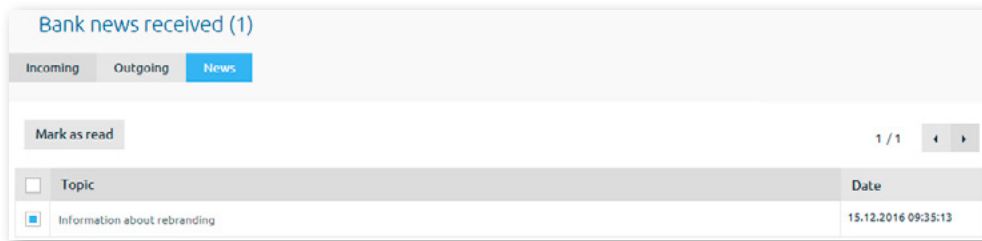






Figure 2.9.3.1. News.

The maximum number of records displayed per page is 20. The  and  buttons are used for flipping pages on the screen. Click the  button to go to the next page. Click the  button to get back to the previous page. Information about the records being displayed on a certain page and total number of records will be shown next to these buttons. For example, "21-40/100" will mean that the page displays records within the interval 21-40, and that the total number of records is equal to 100.

News received from the Bank can be marked as read. You have the following options:

- Tick a news item or several news items on a page and click [Mark as read](#);
- Tick all items on a page (at the top of the list next to Topic) and click [Mark as read](#);
- Select all items on all pages (by clicking the **Mark all** text that appears once you tick to select all items on the page) and click [Mark as read](#).

2.9.4. Compose a message

To create a new message, click the [Compose](#) button in the horizontal Internet Bank menu or under the [Messages/Outgoing](#) and [Messages/Incoming](#) navigation menu items. An entry dialog will open, where you should fill in the appropriate fields.

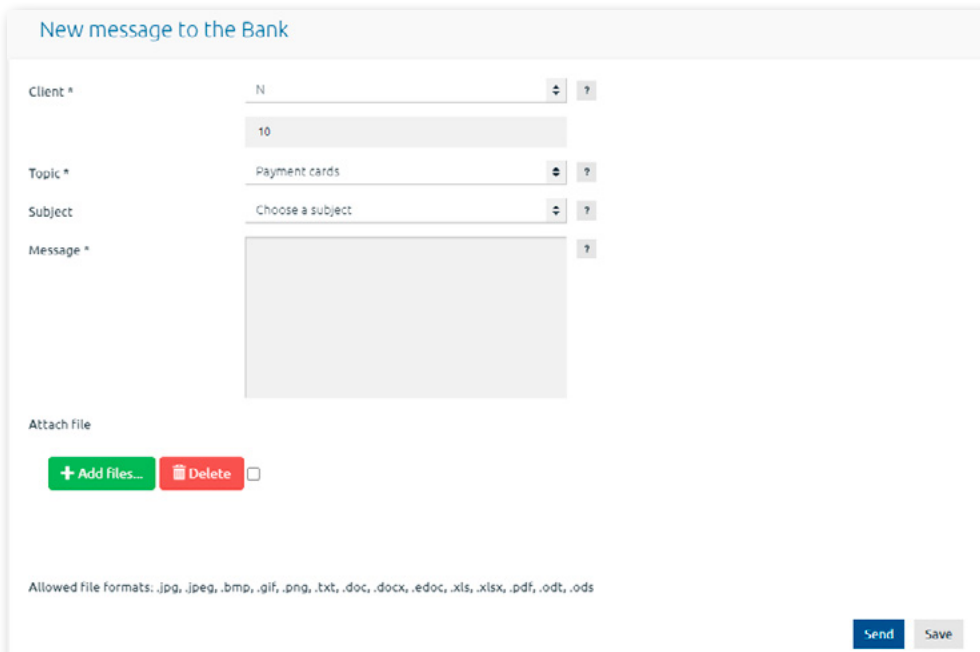


Figure 2.9.4.1. New message to the Bank.

Please specify the topic of your message in the **Topic** field. If the topic provides a choice of specific subjects, the Subject field is displayed, allowing you to input the subject or select it from a list; if the subject is selected from this list, a Bank-defined message template can be used for input of a message.

If you need to attach a file to the message, please note the following:

- File size – up to 5 MB;
- File type – not an executable (bat, exe, com) or archive file.

To attach a file, do the following:

Click **Add files...** and select the file you want to send. The file name will be displayed:

- Up to 10 (ten) files may be attached to a single message;
- To delete an attached file, select it and click the **Delete** button next to the file name. To delete several files simultaneously, flag each of them near the **Delete** button in the Attach file dialog, then click the **Delete** button.

When you enter a message, you may:

- Save it in the Internet Bank for subsequent sending to the Bank by clicking **Save**. The message will be assigned **Draft** status and saved under [Messages/Outgoing](#). You may view, edit, delete, copy the message or send it to the Bank;
- send it to the Bank immediately by clicking the **Save and send** button in order to open a dialog for signing the message with your Authentication tool. Enter the **Digipass-generated code** into the Digipass code field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**. If the mobile Digipass is activated, the message can be also signed by scanning an image containing the Digipass code that will be approved automatically, or by using a push notification on your mobile device. A message sent to the Bank is assigned **Sent** status, and may be viewed or copied under [Messages/Outgoing](#).

Notes.

1. The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
2. The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
3. Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
4. Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
5. The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).

2.9.5. Mandatory Messages

The Bank may send Clients notifications that must be read before continuing work with the Internet Bank. When such a message is received, a dialog is displayed, containing the message text and attached file, if any. The Client must get acquainted with the content of the message, check the box saying "**I have read the message and agree to proceed**", then click **Continue**. The Internet Bank interface will not be available until the Client reads the message.

2.9.6. Signing and sending of standard documents

Standard documents (applications, questionnaires, confirmations and other PDF documents) can be signed and sent in the Internet Bank.

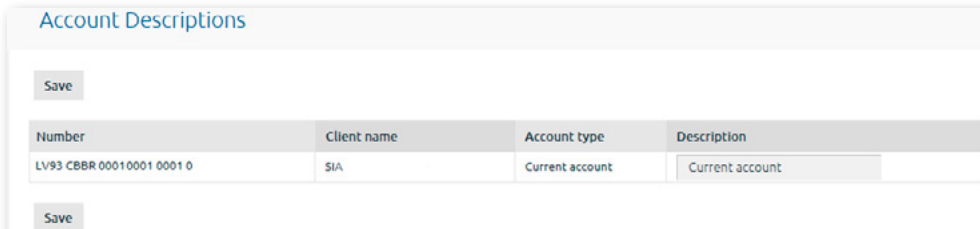
1. Fill in a PDF document online and save it on your computer.
2. Log into the Internet Bank and then click **Compose**.
 - 2.1. In the **Topic** field specify the topic of the message or select **Message to operator**.
 - 2.2. In the **Message** field enter your message to the Bank.
 - 2.3. Click **Add files...** and select the file you want to send. The file name will be displayed.
 - 2.4. Click **Upload all** or **Upload the file**.
 - 2.5. Click the **Save and send** button in order to open a dialog for signing the message with your Authentication tool. Enter the **Digipass-generated code** into the Digipass code field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**.

2.10. Settings

Menu item: [Settings](#) – allows you to view the Client’s details, change the user’s interface language, assign custom names to the Client’s accounts, and set bookmarks (please refer to the **Bookmarks** section above for more information).

2.10.1. Account Descriptions

Menu item: [Settings/Account descriptions](#) – you may specify a custom name for any Client account by entering it into the relevant account’s **Description** field and clicking the **Save** button.

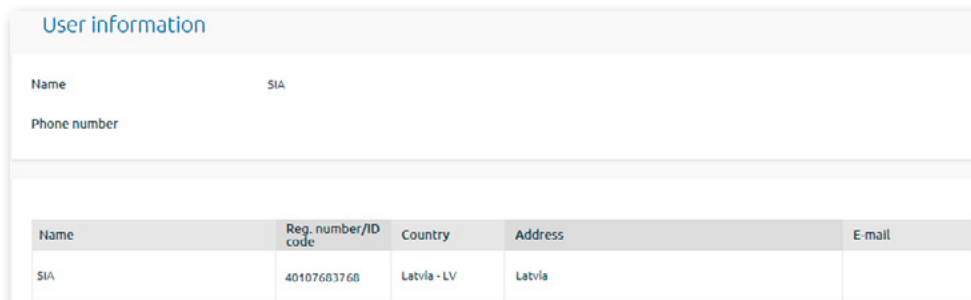


Number	Client name	Account type	Description
LV93 CBBR 00010001 0001 0	SIA	Current account	Current account

Figure 2.10.1.1. Account descriptions.

2.10.2. User Information

Menu item: [Settings/User information](#) – an Internet Bank user may view the following information: Internet Bank user name and phone number, Client name and phone number, registration No./identity number, country of residence address, e-mail.



Name	Reg. number/ID code	Country	Address	E-mail
SIA	40107683768	Latvia - LV	Latvia	

Figure 2.10.2.1. User information.

2.10.3. Notifications

Menu item: [Settings/Notifications](#) – a user can apply for receiving SWIFT files to the specified e-mail address.

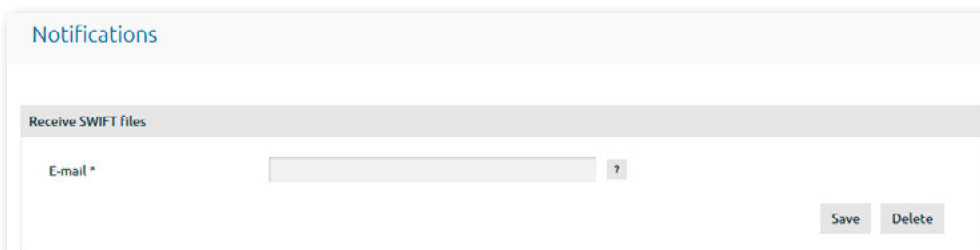


Figure 2.10.3.1. The receipt of SWIFT transactions files.

In the **E-mail** field, enter your e-mail address to which the Bank should send SWIFT files and click **Save**. A screen will open, prompting you to sign the application with your Authentication tool. **Digipass** or an **SMS code**. Enter the Digipass-generated code into the Digipass code field or an SMS code received in your mobile phone into the SMS code field and click **Send**. If the mobile Digipass is activated, the application can be also signed by scanning an image containing the Digipass code that will be approved automatically, or by using a push notification on your mobile device.

If necessary, you can unsubscribe from SWIFT files by clicking **Delete**, or change the receiving e-mail address by entering the new address into the **“E-mail”** field and clicking **Save**.

2.10.4. SMS notifications

Menu item: [Settings/SMS notifications](#) – a user can subscribe to SMS notifications about card transactions, Payment Card Accounts and Current Accounts transactions – incoming and outgoing payments (with the option of specifying the minimum amount of a payment in EUR), as well as available balance. A user can specify several phone numbers and select a phone number to receive information on the definite account transactions.

Subscribing to and configuring SMS notifications

1. Enter a phone number to which SMS notifications will be sent. The phone number should contain the country code without the prefix (+ or 00), e.g. 3712222222. Click the **Continue** button.

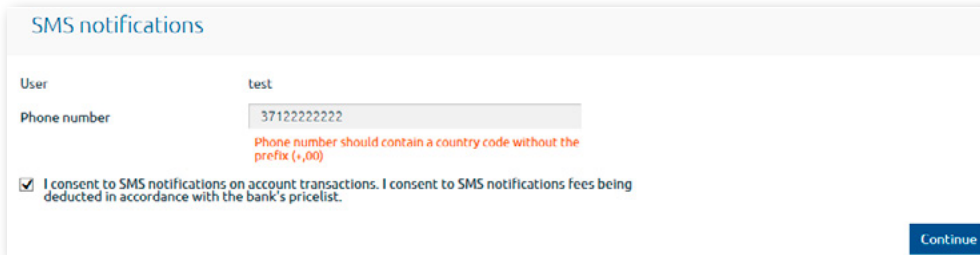
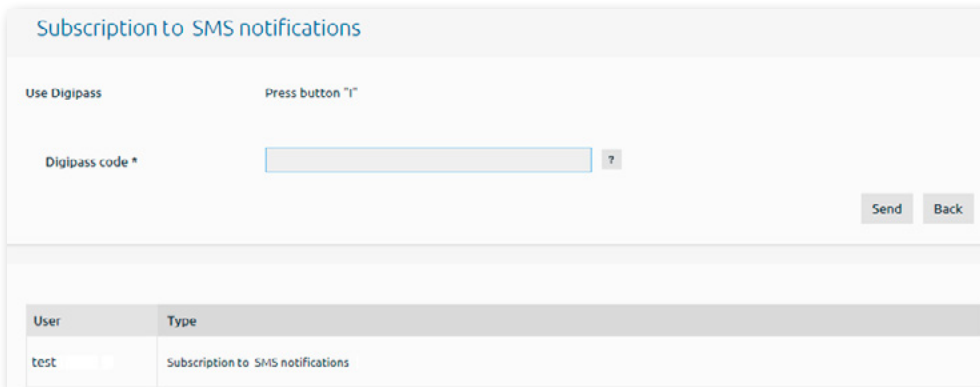


Figure 2.10.4.1. Subscribing to SMS notifications – step 1.

2. A screen for signing an application with the Authentication tool opens. Enter the Digipass-generated code into the **Digipass code** field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**. If the mobile Digipass is activated, the application can be also signed by scanning an image containing the Digipass code that will be approved automatically, or by using a push notification on your mobile device.



User	Type
test	Subscription to SMS notifications

Figure 2.10.4.2. Subscribing to SMS notifications – step 2.

Notes.

1. The *Digipass 700 manual* is available on the Internet Banking website in the *Manuals* section by clicking on the link “*Digipass 700 manual*”, as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
 2. The *Digipass 310 manual* is available on the Internet Banking website in the *Manuals* section by clicking on the link “*Digipass 310 manual*”, as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
 3. *Password + SMS authentication manual* is available on the Internet Banking website in the *Manuals* section by clicking on the link “*Password + SMS authentication manual*”, as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
 4. *Mobile Digipass manual* is available in the Internet banking menu [Information / Mobile Digipass manual](#).
 5. The *Internet Banking manual* is available on the Internet Banking website in the *Manuals* section by clicking on the link “*Internet Banking manual*”, as well as in the Internet Banking menu [Information / Internet Banking manual](#).
3. The phone number verification screen will open. In the **Verification code** field, enter the verification code that you have received to the specified phone number, and click the **Continue** button. If you haven't received an SMS message containing a verification code, request it again by clicking the **Request verification code** button or get in touch with the Bank.

Phone number verification

To confirm your phone number 3712222222, SMS with a verification code has been sent to you. Please, enter it into the "Verification code" field.
If you haven't received SMS with a verification code, request it once again or get in touch with the bank.

Verification code

Figure 2.10.4.3. Subscribing to SMS notifications – step 3.

4. If a phone number has been confirmed, it will be added to the **Phone settings** section with the **Active** status.
5. If a phone number has not been confirmed, it will be added to the **Phone settings** section highlighted red with the **Inactive** status. The **Confirm** button will be displayed next to the phone number. Clicking the button you can confirm the phone number by performing actions described in paragraph 3 of this section. **SMS messages are not sent to phone numbers with the Inactive status!**
6. For each Current Account and Payment Card Account about which you want to receive SMS notifications, perform the following actions:
 - In the **Phone number** field, select the phone number to which SMS notifications should be sent regarding account transactions;
 - To receive SMS notifications about **incoming payments**, tick the Incoming payments field, and, if necessary, enter the minimum amount of an incoming payment in EUR. If no minimum amount is specified, SMS notifications will be sent regarding all incoming payments;
 - To receive SMS notifications about **outgoing payments**, tick the Outgoing payments field, and, if necessary, enter the minimum amount of an outgoing payment in EUR. If no minimum amount is specified, SMS notifications will be sent regarding all outgoing payments;
 - If you want the account's available balance to be displayed in SMS notifications in addition to account transactions, tick the **Show balance** field. The account balance will be displayed in the currency of the transaction about which the SMS is sent;
 - Click **Save**.

SMS notifications configuration

Phone settings

Phone number		
3712222222 - Active	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>

- SMS will be sent only regarding accounts with specified phone numbers and payment type (incoming and/or outgoing)
- If minimum payment amount is not specified, but the payment type is ticked, SMS will be sent regarding payments that correspond to the specified payment type
- SMS messages are not sent to unconfirmed phone numbers

SIA

Current accounts

Account	Incoming payments	Outgoing payments	Phone number	Show balance
LV52 CBBR 0001 0001 0001 0 Current account	<input checked="" type="checkbox"/> 100.00 ?	<input checked="" type="checkbox"/> 5.00 ?	37122.222222 ↓	<input checked="" type="checkbox"/>

Payment card accounts

Account	Incoming payments	Outgoing payments	Phone number	Show balance
LV35 CBBR 0002 0002 0002 0 Payment card account (MC Business EUR)	<input checked="" type="checkbox"/> Min. amount in EUR ?	<input checked="" type="checkbox"/> Min. amount in EUR ?	37122.222222 ↓	<input type="checkbox"/>
	Card number	Payments	Phone number	Show balance
	54XXXXXXXXXXXXXXXX Active	<input checked="" type="checkbox"/> 5.00 ?	37122.222222 ↓	<input checked="" type="checkbox"/>

Figure 2.10.4.4. Configuring SMS notifications.

7. For each payment card (linked to a Payment Card Account) about which you want to receive SMS notifications, perform the following actions:

- In the **Phone number** field, select the phone number to which SMS notifications should be sent regarding card transactions (both incoming and outgoing);
- Tick the **Payments** field, and, if necessary, enter the minimum amount of a card transaction in EUR. If no minimum card transaction amount is specified, SMS notifications will be sent regarding all card transactions;
- If you want the Payment Card Account available balance to be displayed in the SMS notification in addition to card transactions, tick the **Show balance** field.
- Click **Save**.

Phone settings

1. Adding a phone number.

1.1. To add a phone number to which SMS notifications will be sent, click the **Add phone number** button. Follow actions described in the paragraph 1-3 of the Subscribing to and configuring SMS notifications section.

2. Changing a phone number.

2.1. To change a phone number to which SMS notifications are sent, click the **Edit** button. Follow actions described in the paragraph 1-3 of the Subscribing to and configuring SMS notifications section.

3. Deleting a phone number.

3.1. To delete a phone number to which SMS notifications are sent, click the **Delete** button.

4. Confirming a phone number.

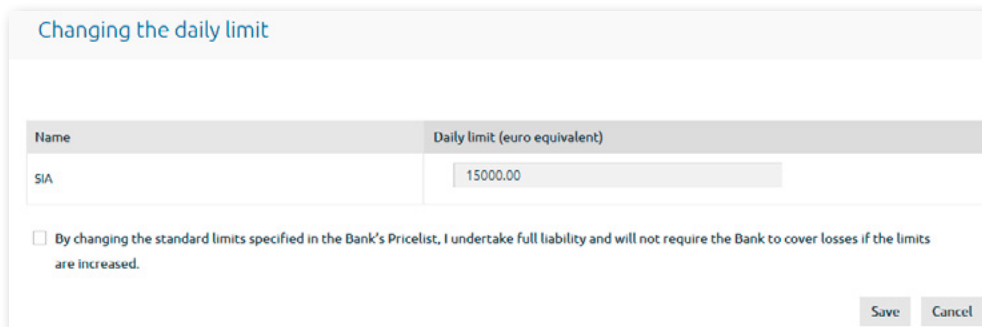
4.1. To confirm a phone number with the **Inactive** status (if this has not been done while subscribing to SMS notifications), click the **Confirm** button. Follow actions described in the paragraph 3 of the Subscribing to and configuring SMS notifications section.

Unsubscribing from SMS notifications

To unsubscribe from SMS notifications, click the **Unsubscribe** button.

2.10.5. Change Limits

Menu item: [Settings /Change limits](#) – a user can change the standard daily payment limit (EUR equivalent) set based on the Bank's pricelist.



Name	Daily limit (euro equivalent)
SIA	15000.00

By changing the standard limits specified in the Bank's Pricelist, I undertake full liability and will not require the Bank to cover losses if the limits are increased.

Save Cancel

Figure 2.10.5.1. Changing the daily limit.

To change the daily payment limit, do as follows:

1. Enter the required limit amount (EUR equivalent).
2. Confirm your acquaintance with the limit change confirmation.
3. Click **Save**.
4. A screen will open, prompting you to sign the application with your Authentication tool. Enter the Digipass-generated code into the **Digipass code** field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**. If the mobile Digipass is activated, the application can be also signed by scanning an image containing the Digipass code that will be approved automatically, or by using a push notification on your mobile device.

Notes.

1. The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
2. The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
3. Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
4. Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
5. The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).

2.10.6. Send Banking Details

Menu item: [Settings / Send banking details](#) – a user can send their banking details to the specified e-mail address and/or phone number, as well as copy them to clipboard.

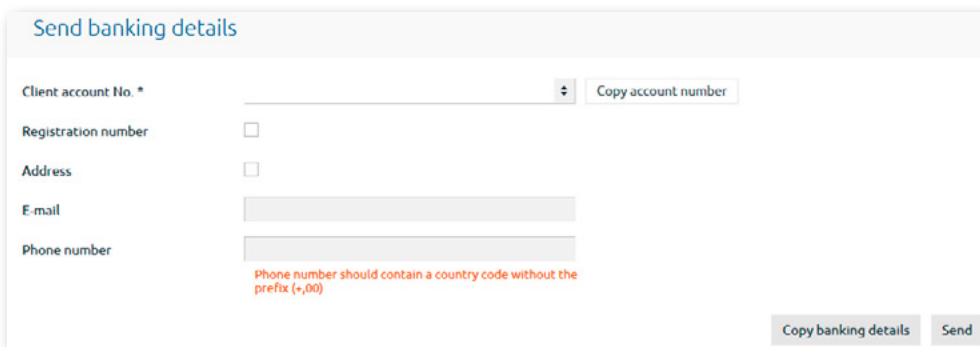


Figure 2.10.6.1. Sending and copying the client's banking details.

Copying a client account number to clipboard

To copy only a client account number to clipboard, select it from the list and click the **"Copy account number"** button.

Copying the client's banking details to clipboard

To copy the client's banking details to clipboard, perform the following actions:

1. Select a client account in the **"Client account No."** field.
2. Tick the **"Registration number"** field if you would like a client's registration number to be copied together with the client's banking details.
3. Tick the **"Address"** field if you would like a client's address to be copied together with the client's banking details.
4. Click the **"Copy banking details"** button.

Sending the client's banking details to e-mail and/or phone number

To send the client's banking details to e-mail and/or phone number, perform the following actions:

1. Select a client account in the **"Client account No."** field.
2. Tick the **"Registration No."** field if you would like a client's registration number to be sent together with the client's banking details.
3. Tick the **"Address"** field if you would like a client's address to be sent together with the client's banking details.
4. In the **"E-mail"** field, enter an e-mail address to which the client's banking details will be sent.
5. In the **"Phone number"** field, enter a phone number to which the client's banking details will be sent. The phone number should be specified with the country code but without the prefix (i.e. no + or 00 in front).
6. Click the **"Send"** button.

2.10.7. Digipass Management

Menu item: [Settings / Digipass management](#) - allows to add and reactivate the mobile Digipass, as well as to block / unblock the Digipass token and the mobile Digipass.

You can add the mobile Digipass only if you have the Digipass token!

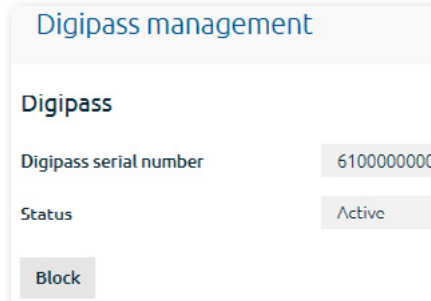


Figure 2.10.7.1. Digipass management.

Blocking the Digipass token/ mobile Digipass

To block the Digipass token/ mobile Digipass, click **Block**. In the **“Enter the reason”** field that appears, enter the Digipass token/ mobile Digipass block reason and click the **Send** button. The Digipass token/ mobile Digipass is blocked and its status changes to **Blocked**.

Unblocking the Digipass token/ mobile Digipass

To unblock the Digipass token/ mobile Digipass, click **Unblock**. The following message will be displayed: **“Do you really want to unblock your Digipass?”**. If you want to unblock the Digipass token/ mobile Digipass, click **Yes**. The Digipass token/ mobile Digipass is unblocked and its status changes to **Active**.

Adding the mobile Digipass

1. Click the **Add mobile Digipass** button.

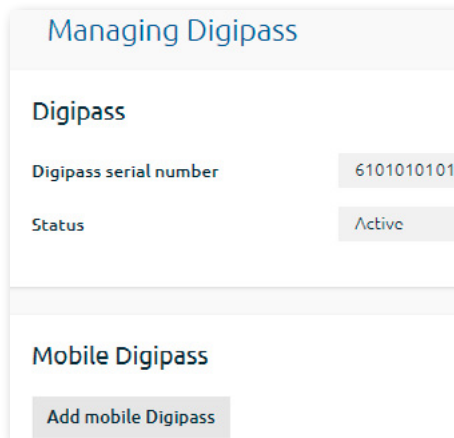
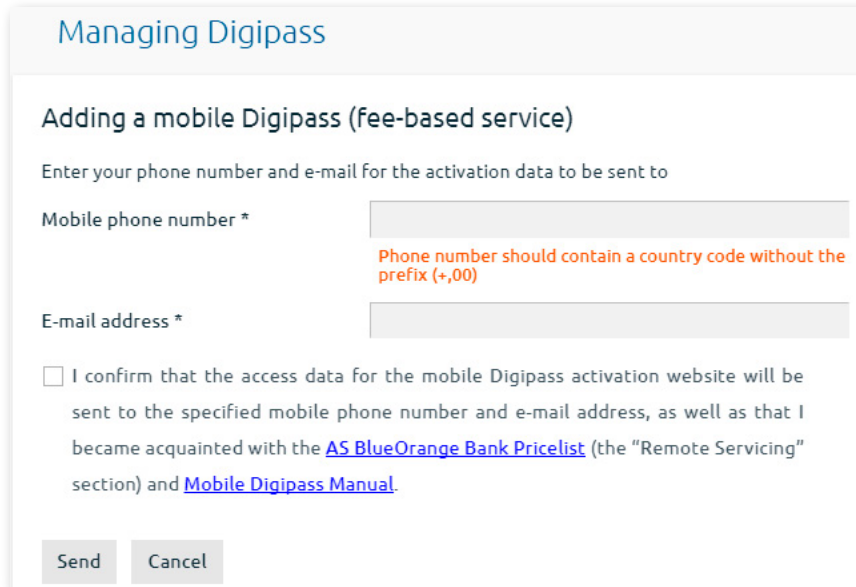


Figure 2.10.7.2. Adding the mobile Digipass – step 1.

2. A screen opens; enter a phone number and an e-mail address to which the mobile Digipass activation data will be sent. The phone number should contain the country code without the prefix (+ or 00), e.g. 3712222222. Acknowledge your acquaintance with the confirmation text by ticking the relevant field, and then click **Send**.



Managing Digipass

Adding a mobile Digipass (fee-based service)

Enter your phone number and e-mail for the activation data to be sent to

Mobile phone number *

Phone number should contain a country code without the prefix (+,00)

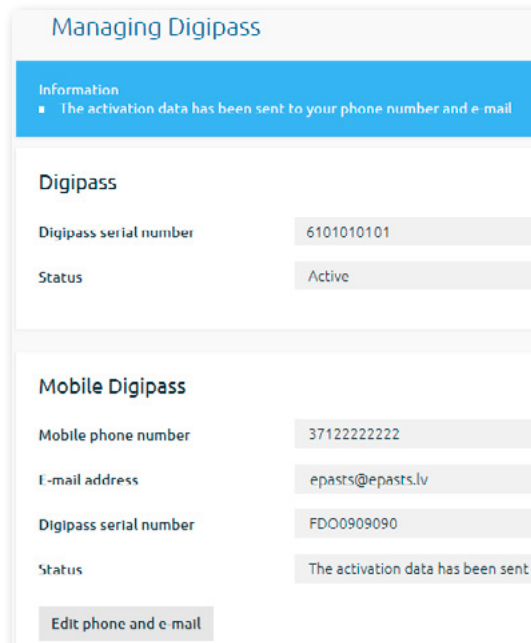
E-mail address *

I confirm that the access data for the mobile Digipass activation website will be sent to the specified mobile phone number and e-mail address, as well as that I became acquainted with the [AS BlueOrange Bank Pricelist](#) (the "Remote Servicing" section) and [Mobile Digipass Manual](#).

Send **Cancel**

Figure 2.10.7.3. Adding the mobile Digipass – step 2.

3. A screen for signing an application with the Digipass or an SMS code opens. Enter the Digipass-generated code into the **Digipass code** field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**.
4. The mobile Digipass activation data is sent to the specified phone number and e-mail (the relevant message is displayed), and the mobile Digipass status changes to "**The activation data has been sent**".



Managing Digipass

Information

- The activation data has been sent to your phone number and e-mail

Digipass

Digipass serial number: 6101010101

Status: Active

Mobile Digipass

Mobile phone number: 3712222222

E-mail address: epasts@epasts.lv

Digipass serial number: FDO0909090

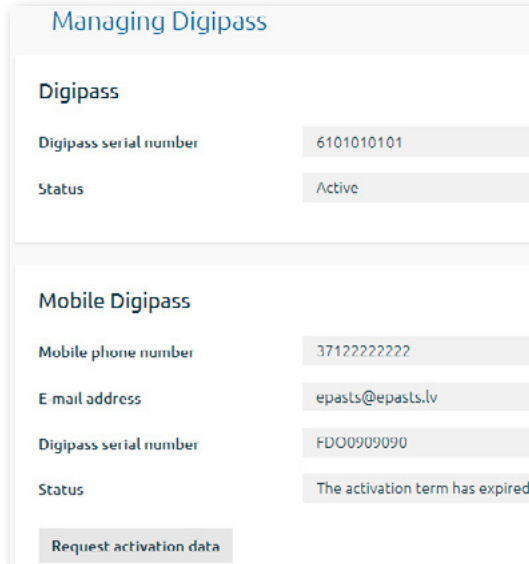
Status: The activation data has been sent

Edit phone and e-mail

Figure 2.10.7.4. Adding the mobile Digipass – step 3.

! Attention! If you need to change the phone number and / or a-mail, click the Edit phone and e-mail button.

5. Activate the mobile Digipass in accordance with the [Mobile Digipass Manual](#), as a result the mobile Digipass status changes to **“Active”**.
6. If the mobile Digipass was not activated during the set period of time, its status changes to **“The activation term has expired”**, and the activation data should be requested once again.
 - 6.1. Click the [Request activation data](#) button.



The screenshot shows a web interface titled "Managing Digipass". It is divided into two main sections:

- Digipass:**
 - Digipass serial number: 6101010101
 - Status: Active
- Mobile Digipass:**
 - Mobile phone number: 3712222222
 - E mail address: epasts@epasts.lv
 - Digipass serial number: F000909090
 - Status: The activation term has expired

At the bottom of the Mobile Digipass section, there is a button labeled "Request activation data".

Figure 2.10.7.5. Requesting the mobile Digipass activation data – step 1.

- 6.2. A screen opens; enter a phone number and an e-mail address to which the mobile Digipass activation data will be sent. The phone number should contain the country code without the prefix (+ or 00), e.g. 3712222222. Click [Send](#).



The screenshot shows a web interface titled "Managing Digipass" with a sub-section "Mobile Digipass activation". It contains two input fields:

- Mobile phone number ***: 3712222222. Below the field, a red error message reads: "Phone number should contain a country code without the prefix (+,00)".
- E-mail address ***: epasts@epasts.lv

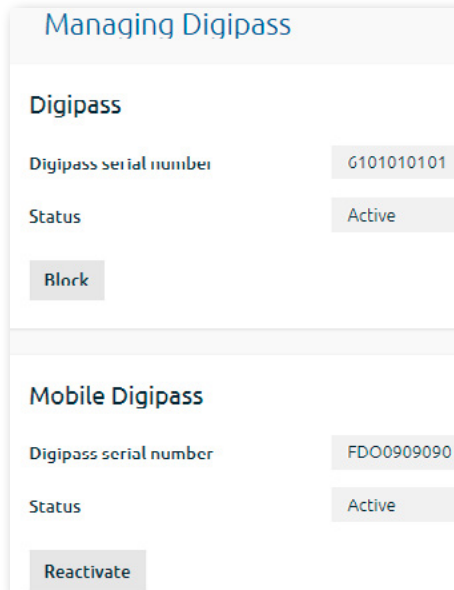
At the bottom of the form, there are two buttons: "Send" and "Cancel".

Figure 2.10.7.6. Requesting the mobile Digipass activation data – step 2.

- 6.3. A screen for signing an application with the Authentication tool opens. Enter the Digipass-generated code into the **Digipass code** field or an **SMS code** received in your mobile phone into the SMS code field and click [Send](#).
- 6.4. The mobile Digipass activation data is sent to the specified phone number and e-mail (the relevant message is displayed), and the mobile Digipass status changes to **“The activation data has been sent”**.
- 6.5. Activate the mobile Digipass in accordance with the [Mobile Digipass Manual](#), as a result the mobile Digipass status changes to **“Active”**.

Reactivating the mobile Digipass

1. Click the **Reactivate** button



Managing Digipass

Digipass

Digipass serial number: G101010101

Status: Active

Block

Mobile Digipass

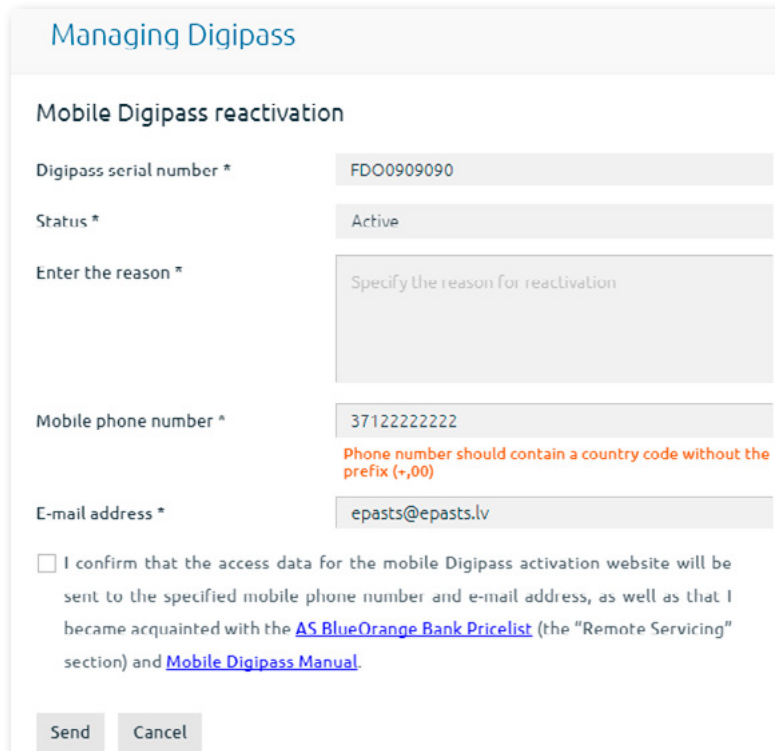
Digipass serial number: FDO0909090

Status: Active

Reactivate

Figure 2.10.7.7. Reactivating the mobile Digipass activation data – step 1.

2. A screen opens; enter the reason for reactivating the mobile Digipass, a phone number and an e-mail address to which the mobile Digipass activation data will be sent. The phone number should contain the country code without the prefix (+ or 00), e.g. 3712222222. The default value – phone number and e-mail to which the mobile Digipass activation data has been sent previously. Acknowledge your acquaintance with the confirmation text by ticking the relevant field, and then click **Send**.



Managing Digipass

Mobile Digipass reactivation

Digipass serial number *: FDO0909090

Status *: Active

Enter the reason *: Specify the reason for reactivation

Mobile phone number *: 3712222222
Phone number should contain a country code without the prefix (+,00)

E-mail address *: epasts@epasts.lv

I confirm that the access data for the mobile Digipass activation website will be sent to the specified mobile phone number and e-mail address, as well as that I became acquainted with the [AS BlueOrange Bank Pricelist](#) (the "Remote Servicing" section) and [Mobile Digipass Manual](#).

Send **Cancel**

Figure 2.10.7.8. Reactivating the mobile Digipass activation data – step 2.

3. A screen for signing an application with the Authentication tool opens Enter the Digipass-generated code into the **Digipass code** field or an **SMS code** received in your mobile phone into the SMS code field and click **Send**.

- The mobile Digipass activation data is sent to the specified phone number and e-mail (the relevant message is displayed), and the mobile Digipass status changes to **“The activation data has been sent”**.
- Activate the mobile Digipass in accordance with the [Mobile Digipass Manual](#), as a result the mobile Digipass status changes to **“Active”**.
- If the mobile Digipass was activated during the set period of time, its status changes to **“The activation term has expired”**, and the activation data should be requested once again (see the paragraph 6.1 – 6.5 of the [Adding the mobile Digipass](#) section).

Notes.

- The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link “Digipass 700 manual”, as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
- The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link “Digipass 310 manual”, as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
- Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link “Password + SMS authentication manual”, as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
- Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
- The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link “Internet Banking manual”, as well as in the Internet Banking menu [Information / Internet Banking manual](#).

2.10.8. SMS Authentication

Menu item [Settings/SMS authentication](#) is available to users, who use the Password+SMS authentication.

The following actions can be performed in this menu:

- Change the mobile phone number to which the Bank sends SMS codes, if a user has two active phone numbers – the current and the new one.
- Delete the phone number, if a user has the Digipass or the mobile Digipass. In this case a user won't receive SMS codes anymore and will have no opportunity to use the Password+SMS authentication.

Changing a mobile phone number

A mobile phone number can be changed only if a user has two active phone numbers – the current and the new one.

- Click **Edit**.



Figure 2.10.8.1. Changing a phone number – step 1.

- In the **Phone number** field, enter a new phone number. The phone number should contain the country code without the prefix (+ or 00), e.g. 3712222222. Click **Confirm**.



Figure 2.10.8.2. Changing a phone number – step 2.

- In the **SMS code** field that appears, enter an SMS code that you have received in your current phone. Click **Confirm**.



Figure 2.10.8.3. Changing a phone number – step 3.

4. In the **Verification code** field that appears, enter an SMS code that you have received in your new phone. If you haven't received an SMS code, request it once again by clicking the **Request new code** button. Click **Confirm**.

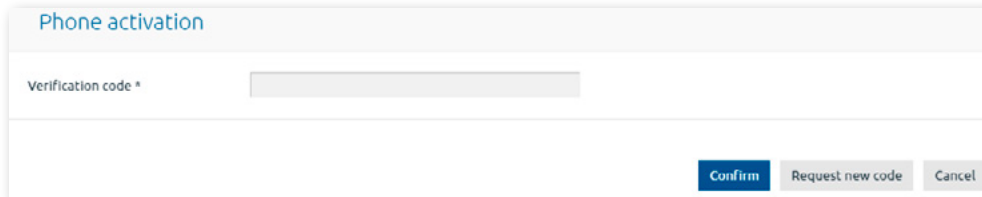


Figure 2.10.8.4. Changing a phone number – step 4.

5. The new phone number with the **Active** status is displayed in the **"Phone settings"** section. SMS informing that the previous phone number has been deleted will be sent to the phone number that is displayed on the screen.

Deleting a mobile phone number

A mobile phone number can be deleted only if a user has the Digipass or the mobile Digipass.

1. To delete a phone number, click **Delete**.



Phone number	Status
3712222222	Active

Figure 2.10.8.5. Deleting a phone number – step 1.

2. A message will be displayed; if you would like to delete the phone number, click **Delete**.

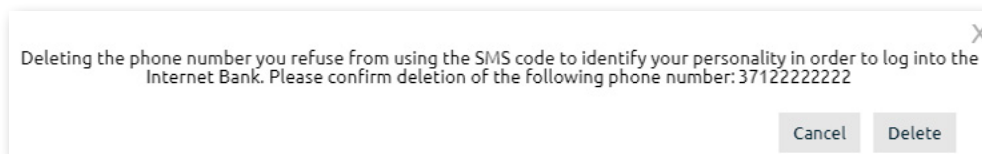


Figure 2.10.8.6. Deleting a phone number – step 2.

3. The phone number is being deleted and the **SMS authentication** section is no more available. SMS informing that the phone number has been deleted will be sent to the phone number.

2.11. Error Messages and Warnings

As you work with the Internet Bank, the system may display various kinds of onscreen notifications:

- Informative notice. Displayed on a blue background.

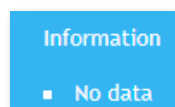


Figure 2.11.1. Informative notice.

- Error message and/or warning. Displayed on a red background.

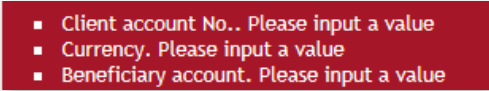
- 
- Client account No.. Please input a value
 - Currency. Please input a value
 - Beneficiary account. Please input a value

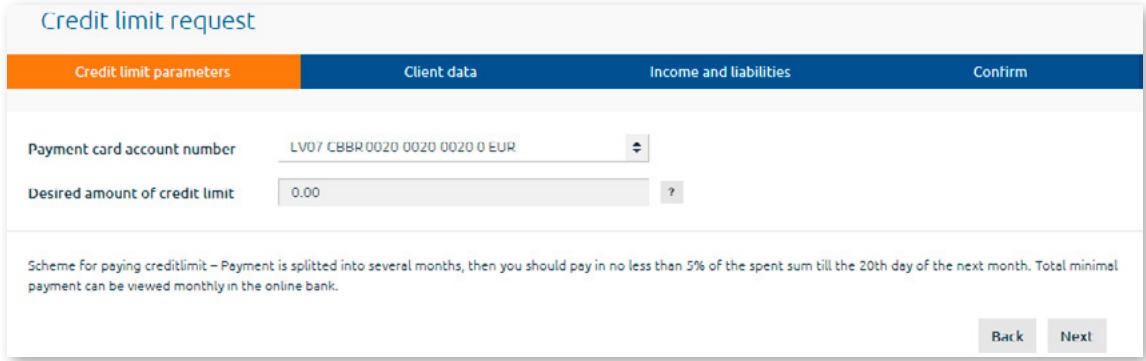
Figure 2.11.2. Error message and/or warning.

2.12. Credit Limit Request

Menu item: [Credit limit request](#) – allows to apply for a credit limit.

The process of applying for a credit limit consists of 4 stages – Credit limit parameters, Client data, Income and liabilities, Confirm.

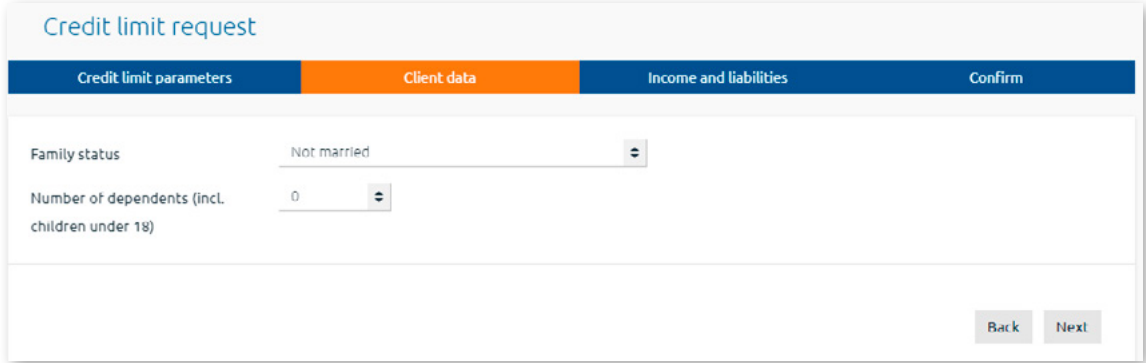
1. In the **Credit limit parameters** screen, specify the Payment card account to which the credit limit should be assigned and the desired amount of the credit limit. Click **Next**.



The screenshot shows the 'Credit limit request' interface with the 'Credit limit parameters' tab selected. It features two input fields: 'Payment card account number' with a dropdown menu showing 'LV07 CBRR0020 0020 0020 0 EUR' and 'Desired amount of credit limit' with a text input field containing '0.00' and a help icon. A note at the bottom explains the payment scheme: 'Scheme for paying creditlimit – Payment is splitted into several months, then you should pay in no less than 5% of the spent sum till the 20th day of the next month. Total minimal payment can be viewed monthly in the online bank.' 'Back' and 'Next' buttons are located at the bottom right.

Figure 2.12.1. Credit limit parameters.

2. In the **Client data** screen, enter information about the client occupation and family status. Click **Next**.



The screenshot shows the 'Credit limit request' interface with the 'Client data' tab selected. It features two input fields: 'Family status' with a dropdown menu showing 'Not married' and 'Number of dependents (incl. children under 18)' with a dropdown menu showing '0'. 'Back' and 'Next' buttons are located at the bottom right.

Figure 2.12.2. Client data.

3. In the **“Income and liabilities”** screen, enter information about the client’s monthly expenses and liabilities, and select whether the client allows / does not allow the SSIA to submit information about the client to the Bank in order to decide on assigning the credit limit.
 - If the client allows the SSIA to submit the necessary information to the Bank, additionally tick the kinds of information SSIA is entitled to submit (it includes the following - “Information on social insurance contributions and insurance periods”, “Information on the pension / benefit / remuneration sent for payment”, “Information on the amount of the granted pension / benefit / remuneration”);
 - If the client does not allow the SSIA to submit the necessary information to the Bank, upon the Bank’s request the client will have to submit this information personally.

Specify, whether the client agrees/does not agree to their data automatic processing (profiling).

Click **Next**.

Credit limit request

Credit limit parameters	Client data	Income and liabilities	Confirm
-------------------------	-------------	------------------------	---------

Official average monthly income after taxes * EUR

Approximate monthly expenses * EUR ?

Do you have any debt obligations currently or during the past 24 months?

No

Yes

Pursuant to Section 1 of Article 6 of the Regulation 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation),

I authorise the State Social Insurance Agency (SSIA) to provide my personal data to the Bank for the last six months prior to the date of request of the data:

- Information on social insurance contributions and insurance periods
- Information on payable pension/allowance/remuneration
- Information on the granted amount of pension/allowance/remuneration

I do not authorise the SSIA to provide the aforementioned data. I will submit the SSIA reference myself.

Purpose of data processing: assessment of creditworthiness and signing of a credit-risk related service agreement.

Figure 2.12.3. Income and liabilities.

4. In the **Confirm** screen acknowledge your acquaintance with the confirmation text and click **Send**.
5. A screen for signing a credit limit request with the Authentication too code opens. Sign the request and send it to the Bank.

Notes.

1. The Digipass 700 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 700 manual", as well as in the Internet Banking menu [Information / Digipass 700 manual](#).
2. The Digipass 310 manual is available on the Internet Banking website in the Manuals section by clicking on the link "Digipass 310 manual", as well as in the Internet Banking menu [Information / Digipass 310 manual](#).
3. Password + SMS authentication manual is available on the Internet Banking website in the Manuals section by clicking on the link "Password + SMS authentication manual", as well as in the Internet Banking menu [Information / Password + SMS authentication manual](#).
4. Mobile Digipass manual is available in the Internet banking menu [Information / Mobile Digipass manual](#).
5. The Internet Banking manual is available on the Internet Banking website in the Manuals section by clicking on the link "Internet Banking manual", as well as in the Internet Banking menu [Information / Internet Banking manual](#).