INTERNET BANK MANUAL

www.bluorbank.lv

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Phone: +371 67 031 333 | E-mail: info@bluorbank.lv | www.bluorbank.lv

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.

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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) channel[1]. 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.

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[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.

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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.
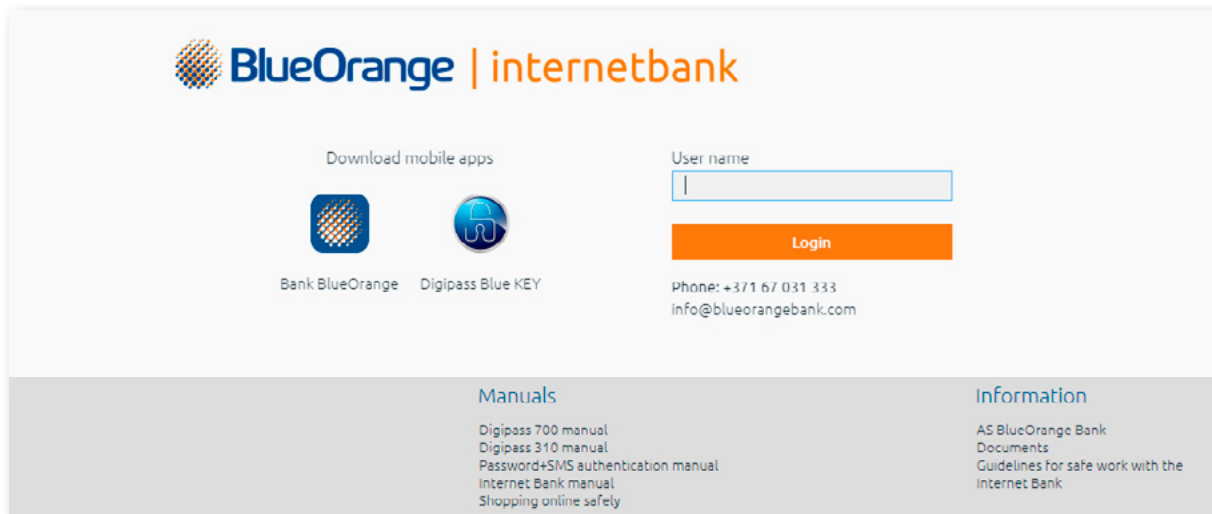

Figure 2.1.2. Logging into the Internet Bank.

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 [OK ON/OFF] button.

3. Enter your PIN code and press the [OK ON/OFF] 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 [OK ON/OFF] 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**.

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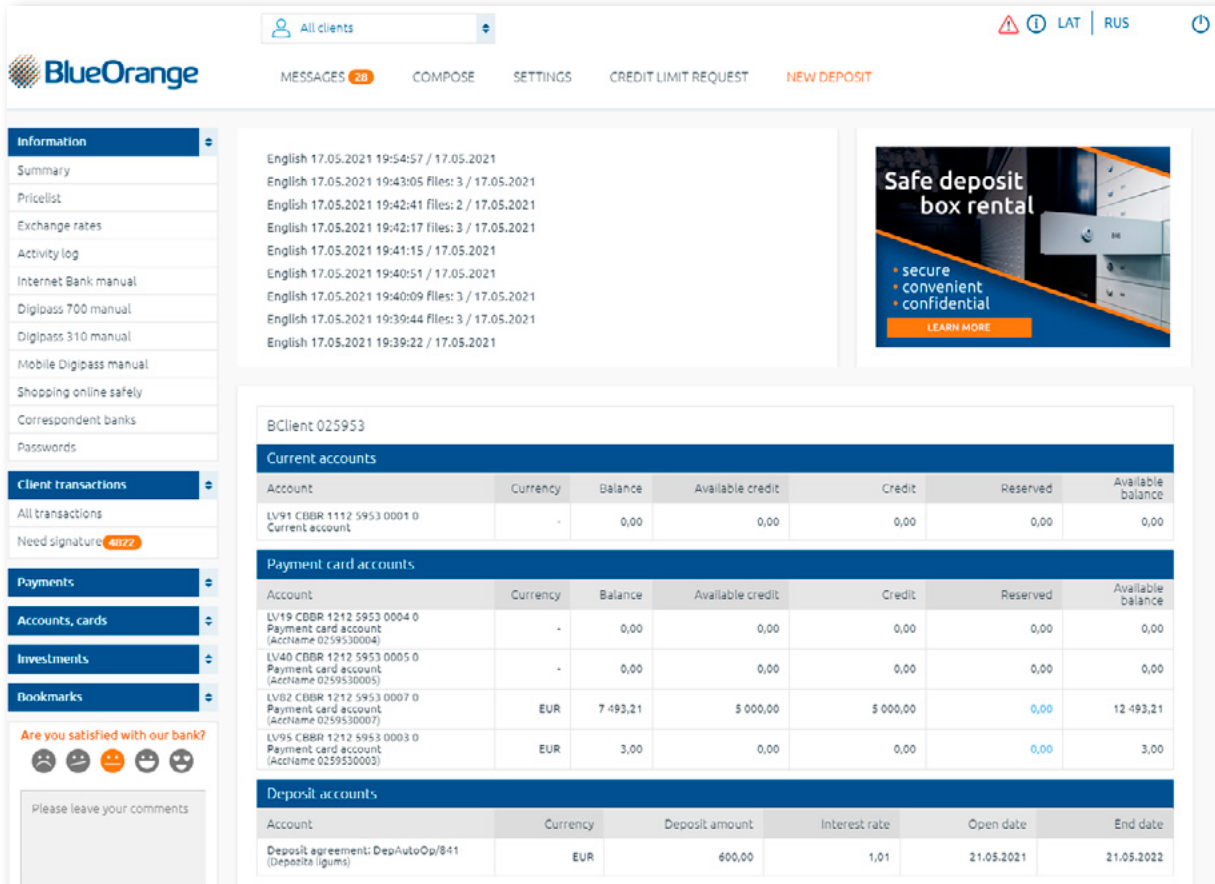
> **!** **If you cannot log into the Internet Bank, get in touch with your Account Manager orcall the Bank on +371 67 031 333.**

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

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

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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.

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 (ⓘ): 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.
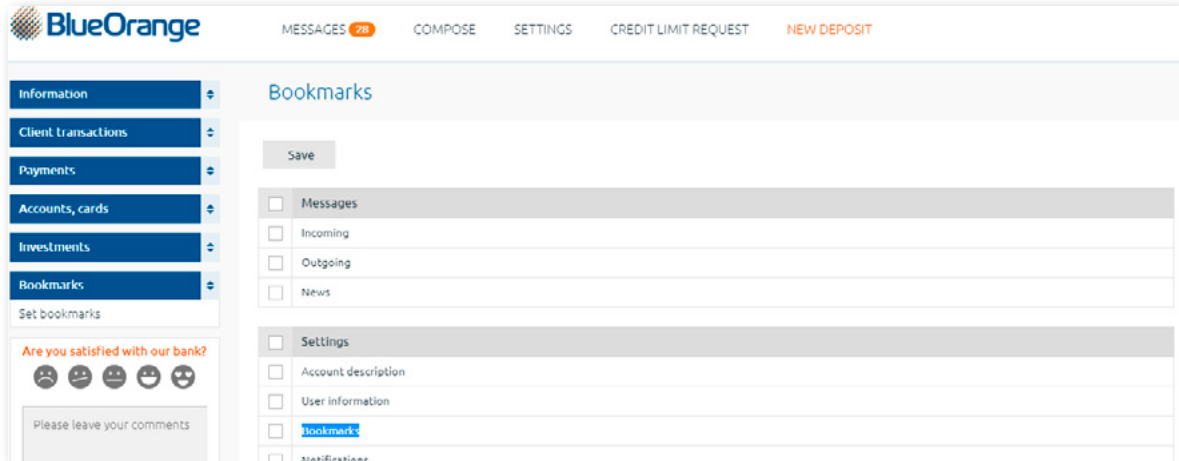

Figure 2.3.1. Bookmarks.

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 fist click the Information menu item, followed by the Summary information submenu.*

Figure 2.4.1.1. Summary.

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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.

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.

*Figure 2.4.4.1. Activity log.*

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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.

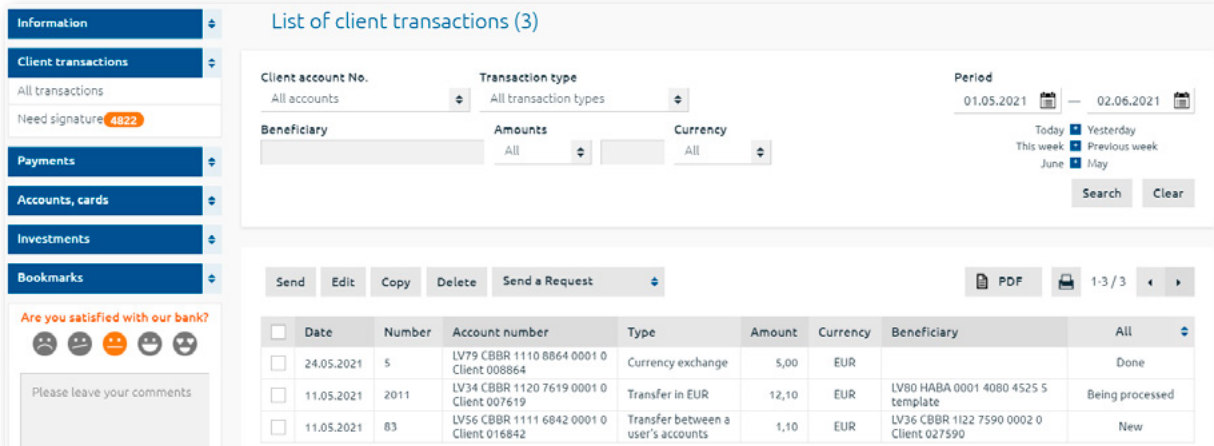*Figure 2.4.11.1. Client's passwords.*

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.

Figure 2.5.1.1. List of the Client's transactions.

Managing documents

1. 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.

2. 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.

3. 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.

4. 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.

Autentication 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.

1. *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.*

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.*

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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.
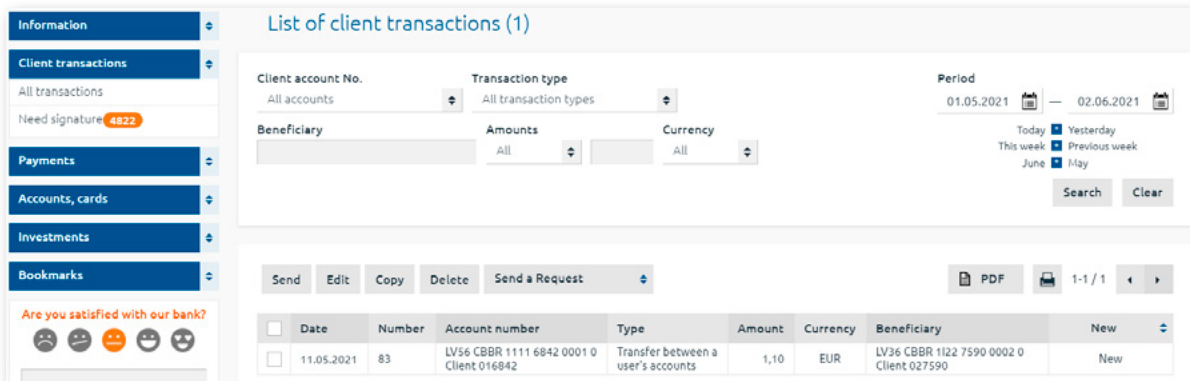

Figure 2.5.2.1. List of client transactions awaiting signature.

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.

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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.*

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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.**

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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;
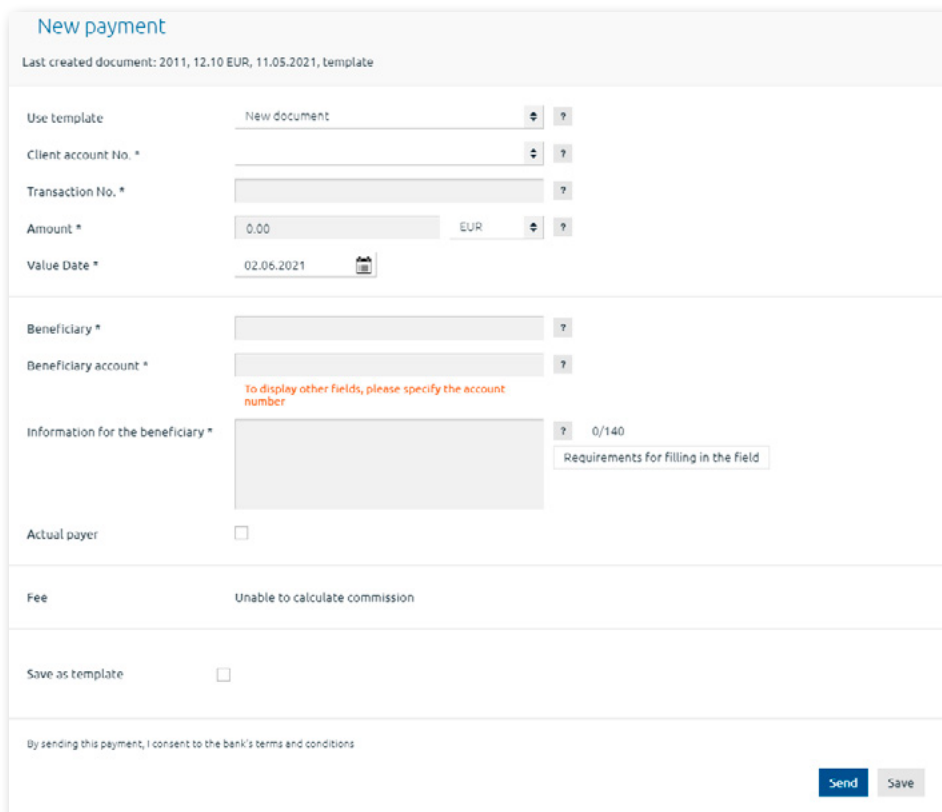- International payments to banks abroad.

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.

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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.
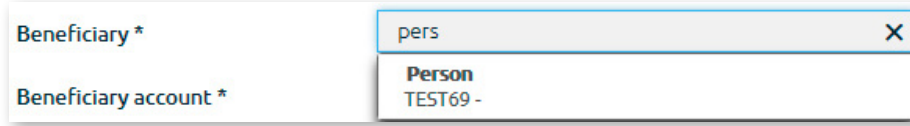

Figure 2.6.1.2. Selecting a beneficiary from the list.

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.

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Phone: +371 67 031 333 | E-mail: info@bluorbank.lv | www.bluorbank.lv

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 – XXXXXXXXXX. 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.*

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.

Figure 2.6.1.5. Input of a new international payment.

CONTENTS

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.
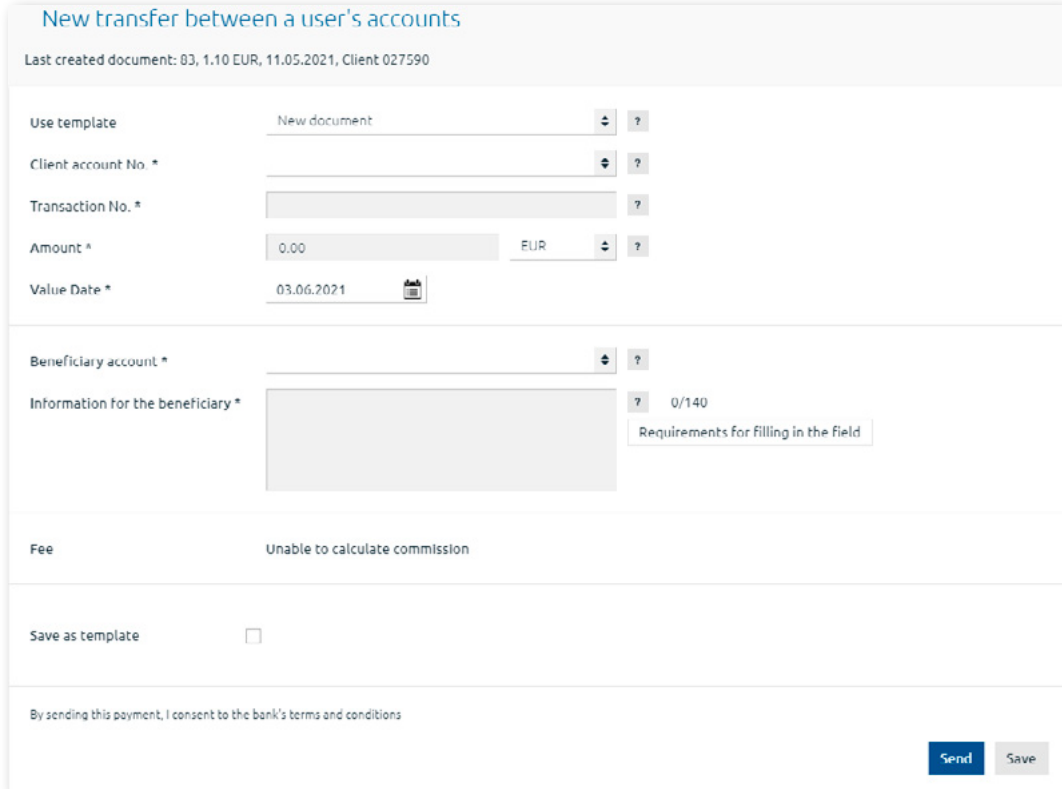
Figure 2.6.2.1. Transfer between a user's accounts.

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.

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.

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.

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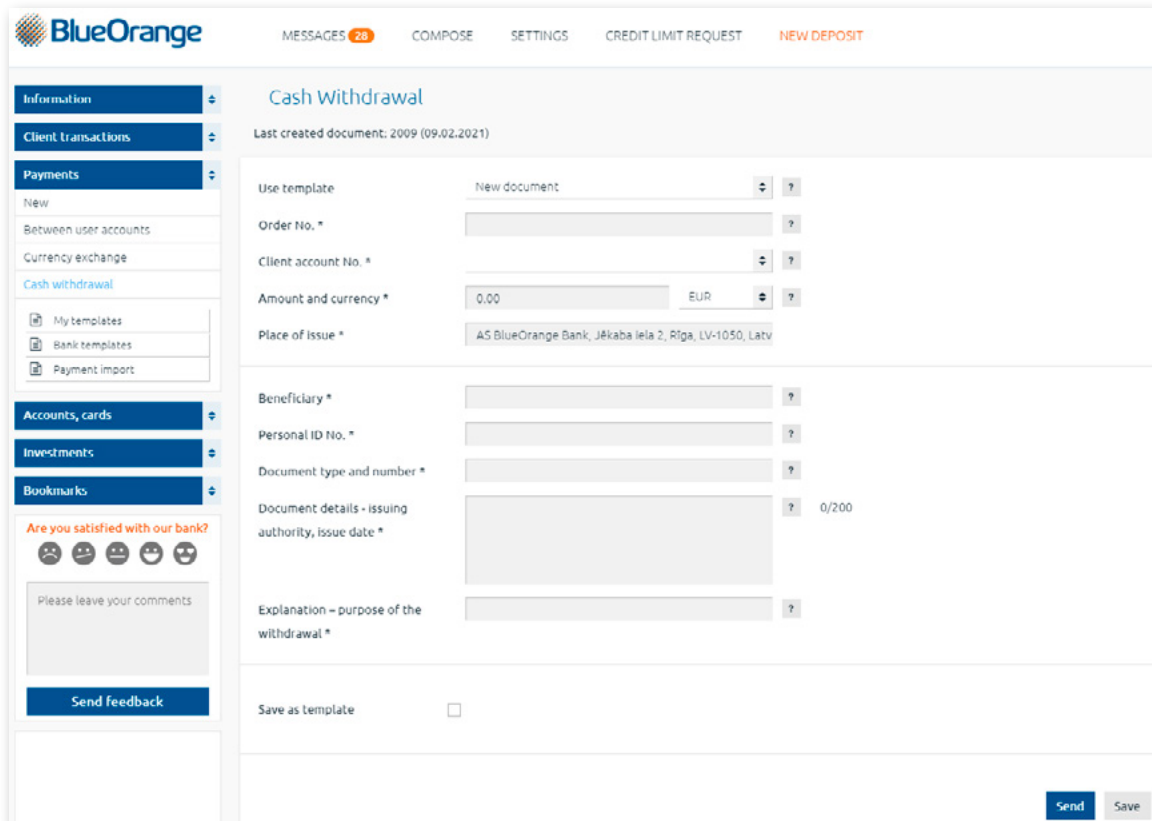
Note: *If the Client has active multi-signature functionality, the document can be sent to the Bank only when the document has been signed by 2 users.*

> **!** **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.

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.*
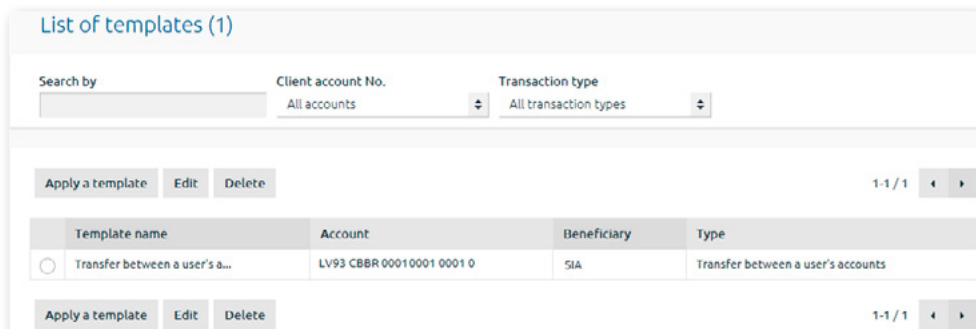
Notes.

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.

Figure 2.6.5.1. List of templates.

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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.
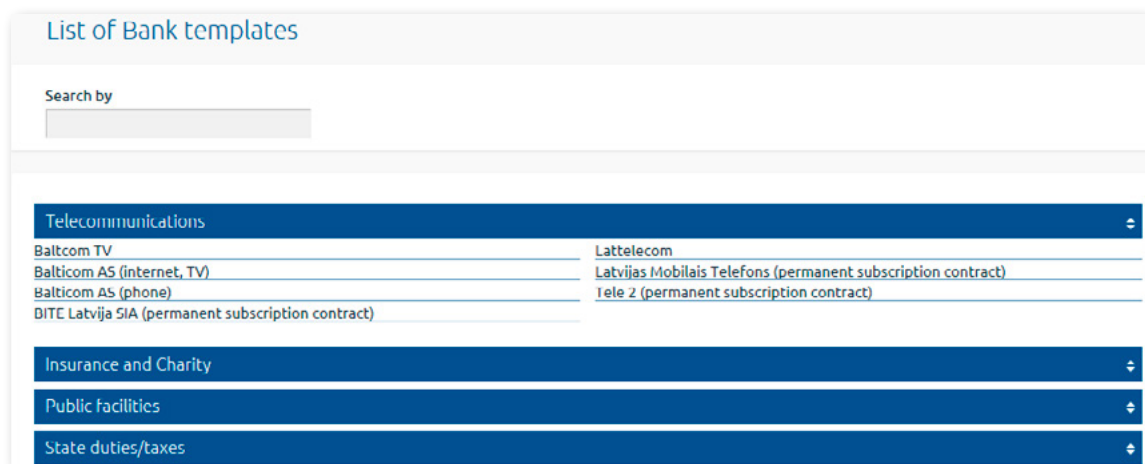
Figure 2.6.6.1. List of Bank templates.

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.
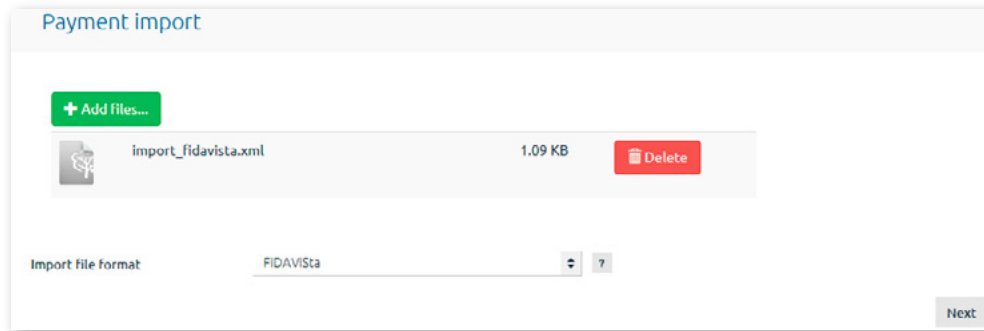
Figure 2.6.7.1.1. Importing a FiDavista payment file.

3. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.
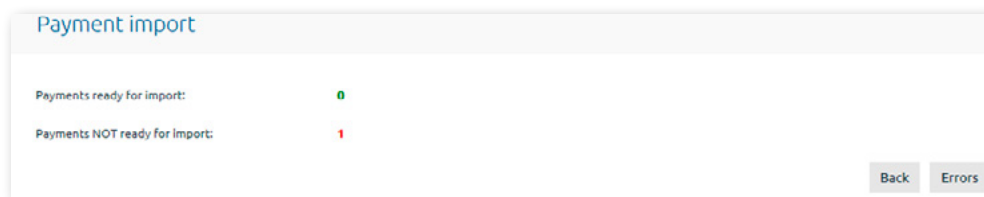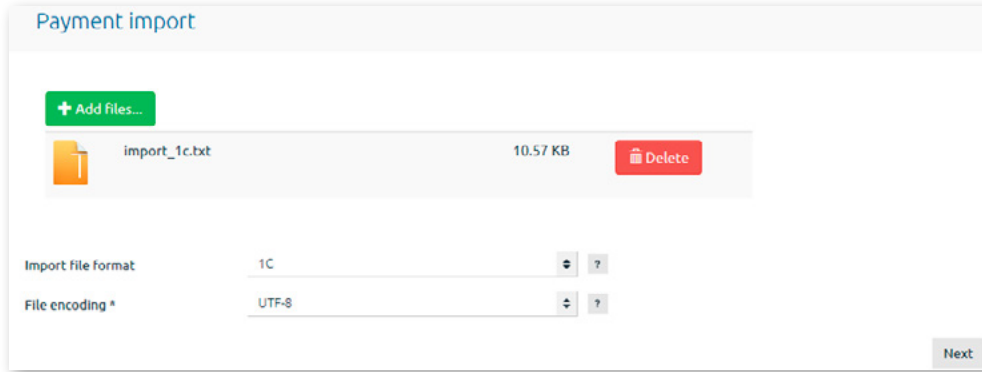
Figure 2.6.7.1.2. Payment import results - FiDavista format.

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.
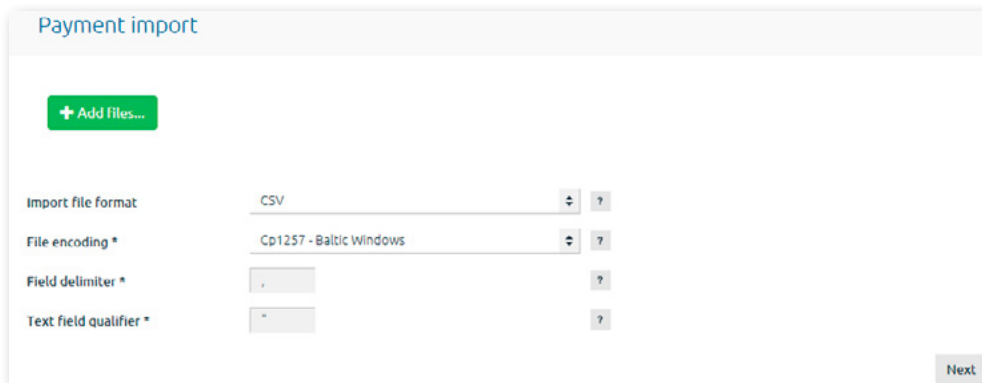
Figure 2.6.7.2.1. Importing a 1C payment file.

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.

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

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: ▪ 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: ▪ 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: ▪ BEN – beneficiary fully; ▪ OUR – ordering Client fully; ▪ SHA – shared by ordering Client and beneficiary.
Type of transfer	Payment urgency: ▪ O – standard; ▪ U – urgent; ▪ E – express

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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", "LVXXCBBRXXXXXXXXXXXXX", "SIA Kompānija ", "LVXXCBBRXXXXXXXXXXXXX", "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	dd.MM.yyyy

Date format templates	
yyyy.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.

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10. Click Add files... and select the CSV file to upload, the file is uploaded automatically, click Next when uploading is completed.
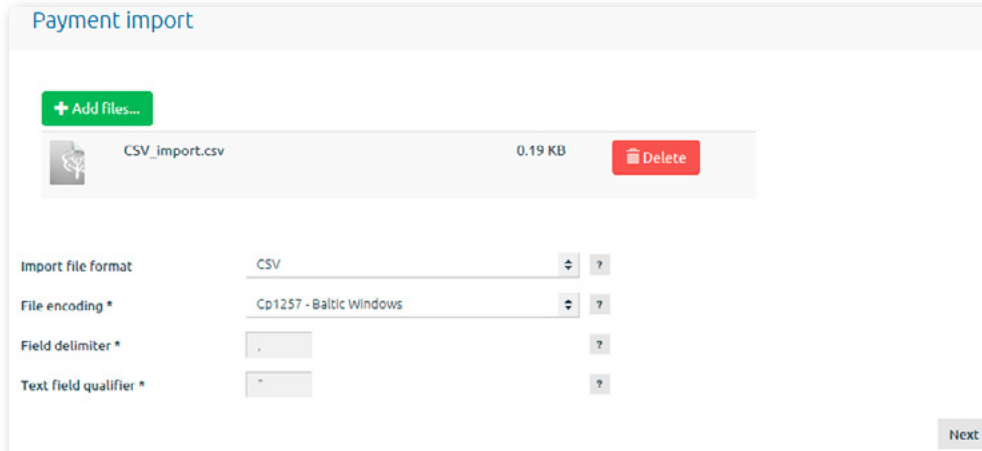
Figure 2.6.7.3.6. Uploading a CSV file.

11. The number of payment orders successfully and unsuccessfully prepared for import will be displayed.
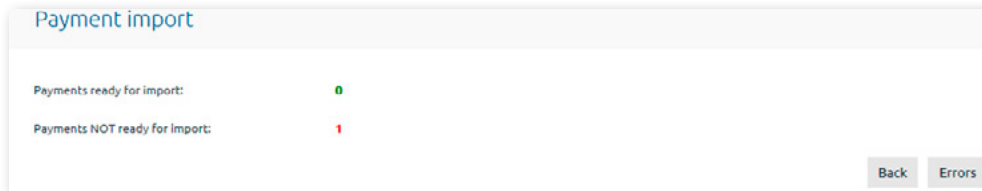
Figure 2.6.7.3.7. Payment import results – CSV format.

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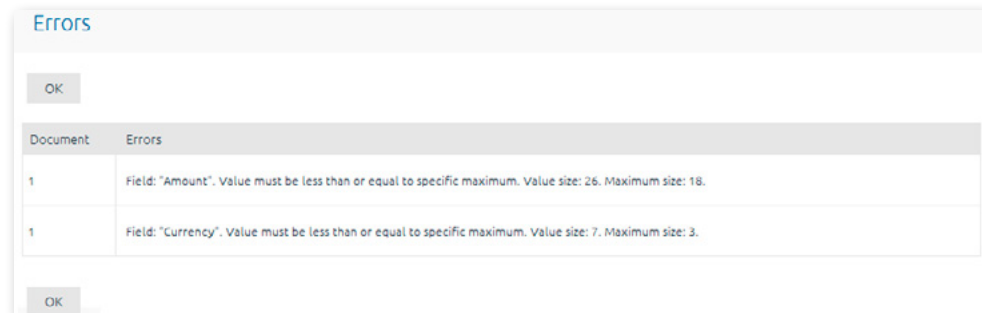
Figure 2.6.7.3.8. List of payment import errors – CSV format.

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:
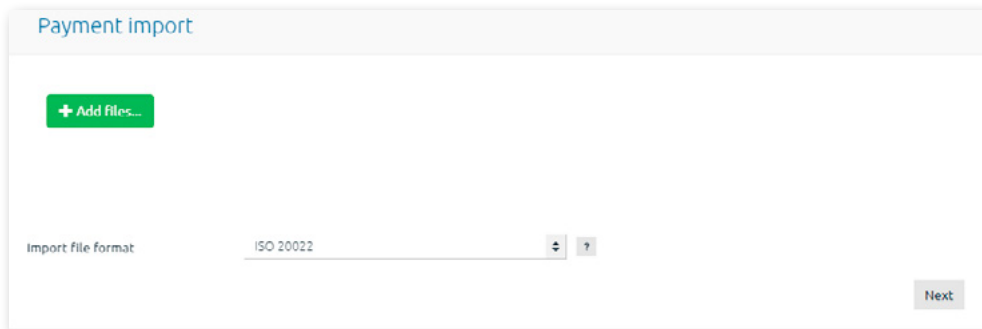
- The text field values in your CSV file have the text field delimiter character on both sides, and it corresponds to the one specified in the Internet Bank (quotation marks by default);

- 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;

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- 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:
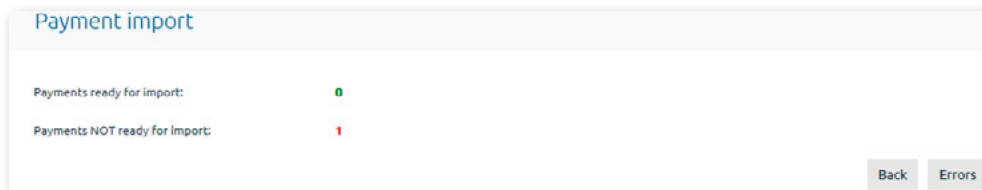
1. In the payment import form's **Import file format** field, select **ISO 20022**.

2. Click the Add files… button and select the ISO 20022 file, the file is uploaded automatically, then click Next.

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.

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.

CONTENTS
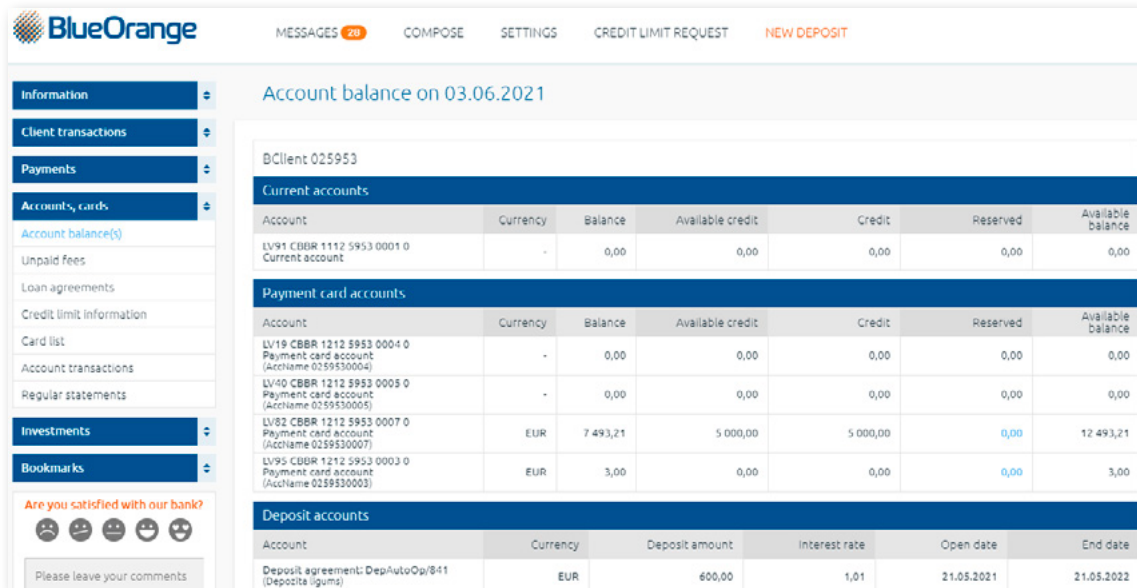
Figure 2.7.1.1. Account balance.

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.
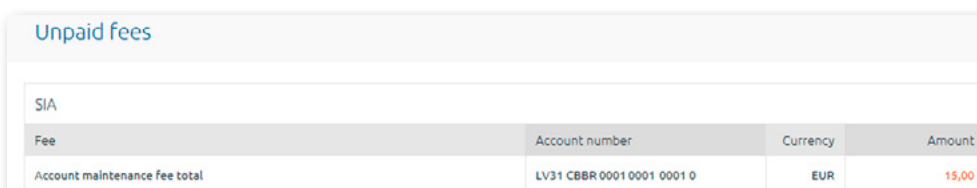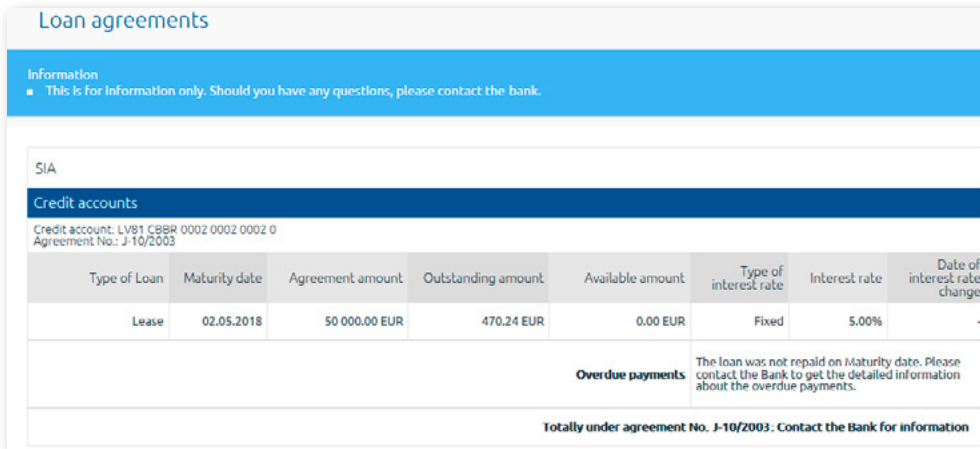
Figure 2.7.2.1. Unpaid fees.

CONTENTS

2.7.3. Loan Agreements

Menu item: Accounts, cards/Loan agreements – includes information about the Client's loan agreements.
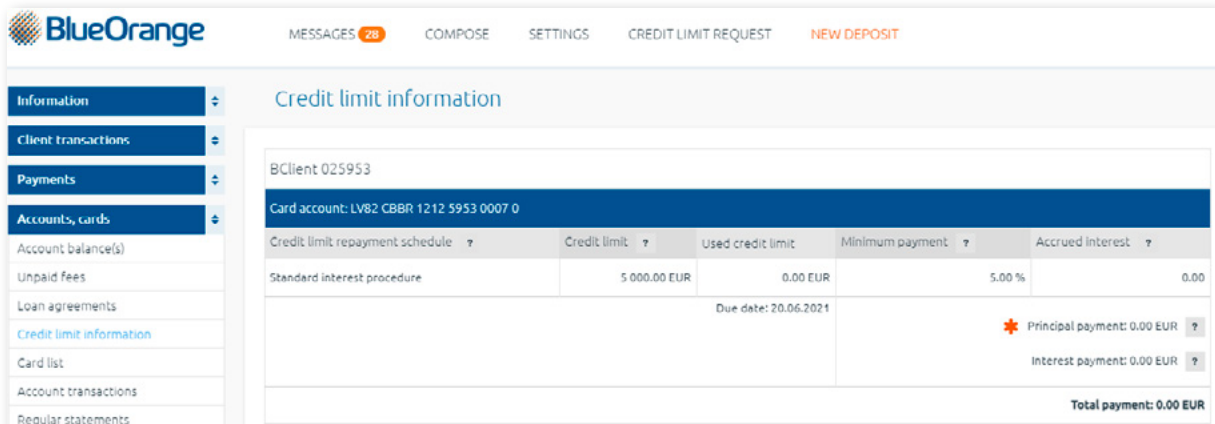
Figure 2.7.3.1. Loan agreements.

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.
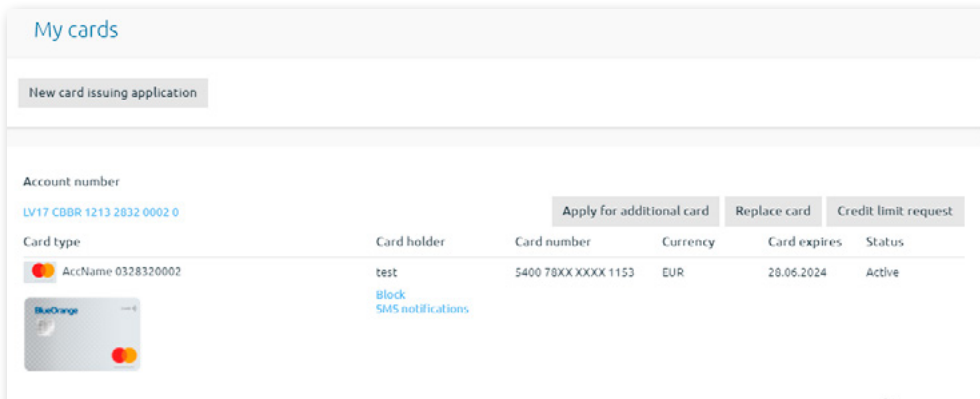
Figure 2.7.4.1. Credit limit information

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).

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**.

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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.

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.

Figure 2.7.5.3. Card options.

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4. The Receive stage opens.

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.

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2.7.6. Account Transactions

Menu item: <mark>Accounts, cards/Account transactions</mark> – 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.

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: <mark>Accounts, cards/Regular statements</mark> – 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.

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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.
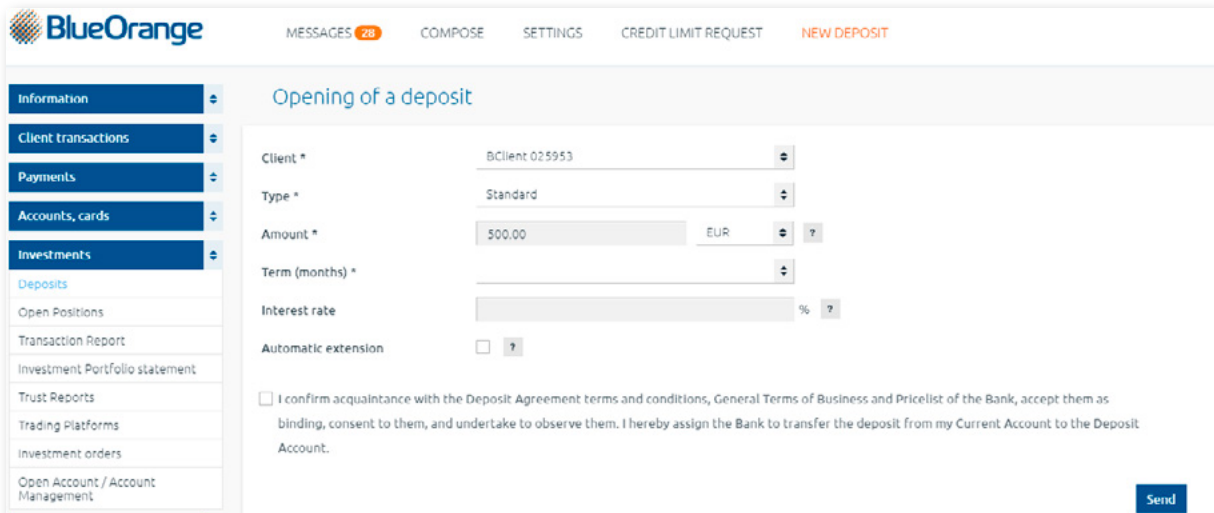
2.8. Investments

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.
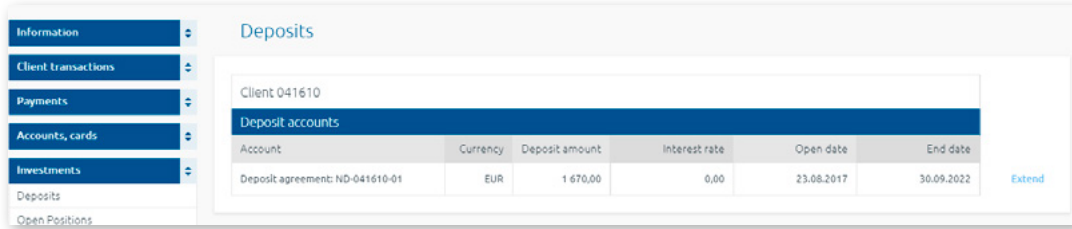
Figure 2.8.1.1. Opening of a deposit

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 theauthentication tool and then send to the Bank by clicking to the Send button.

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:
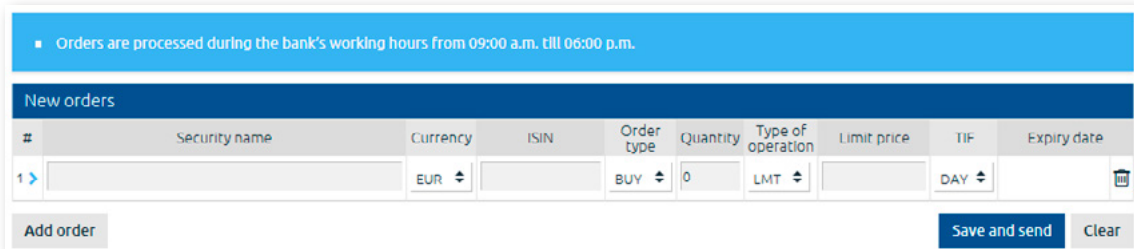
1. Specify your account number in the **Client account No.** field.

2. Click Request (a statement will be displayed on the screen) or PDF (a statement can be opened or saved in PDF format).

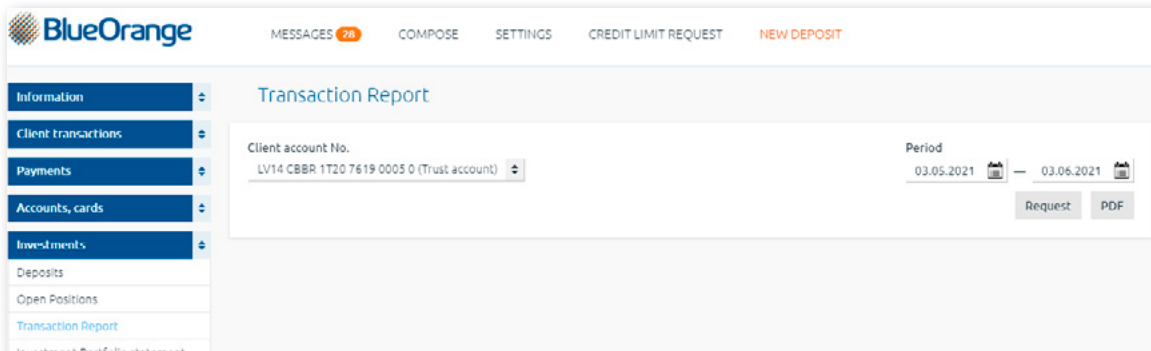**Please note:** *If "*R" is displayed in the report, it means that a financial instrument has been collateralized in a Repo transaction.*

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.*

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).
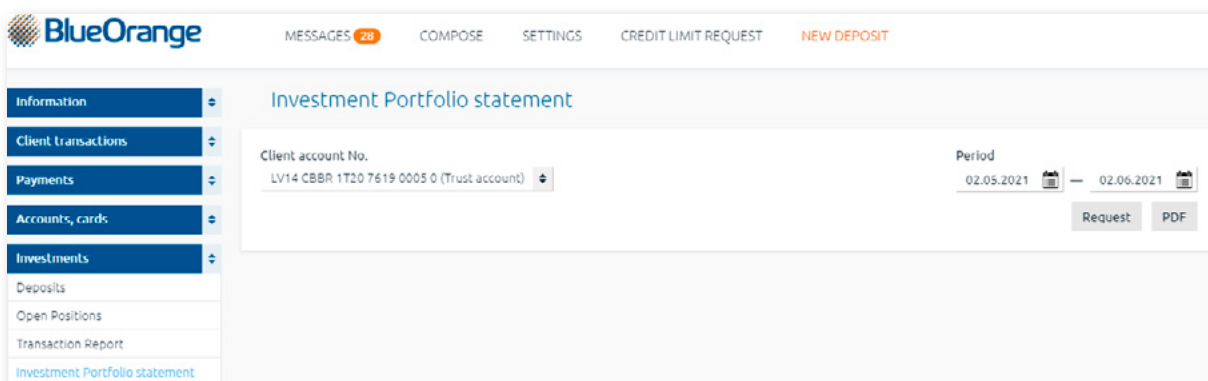

Figure 2.8.3.1. Transaction report.

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.
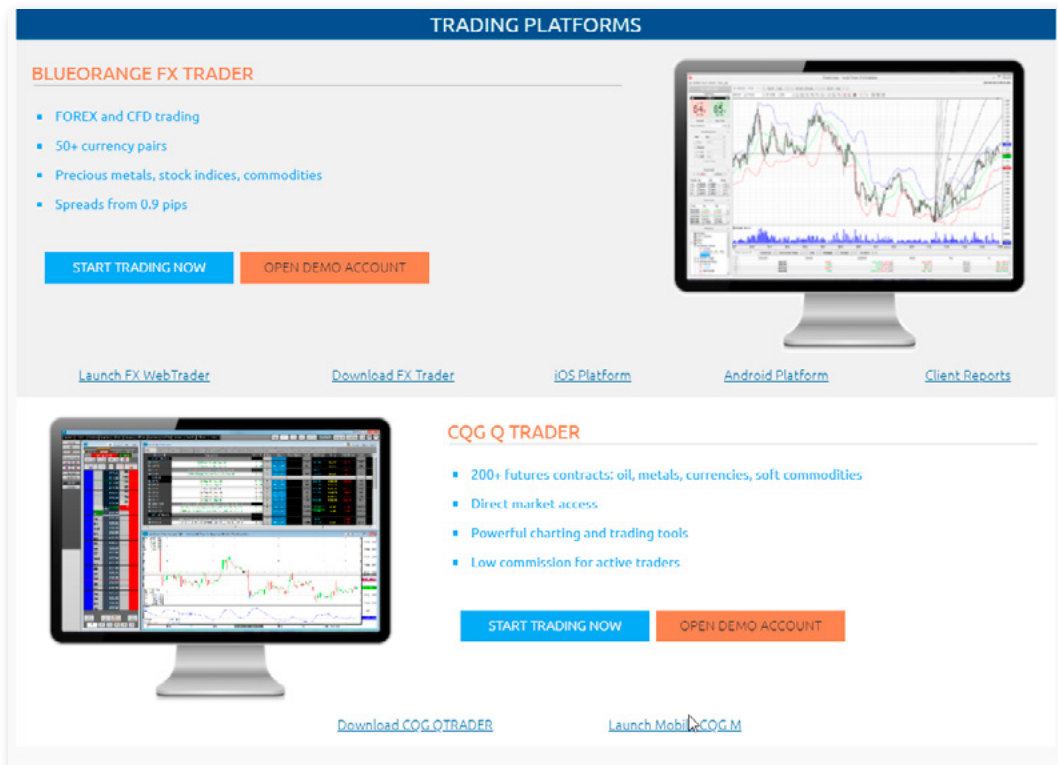

Figure 2.8.5.1. Trading platforms.

BlueOrange FX Trader
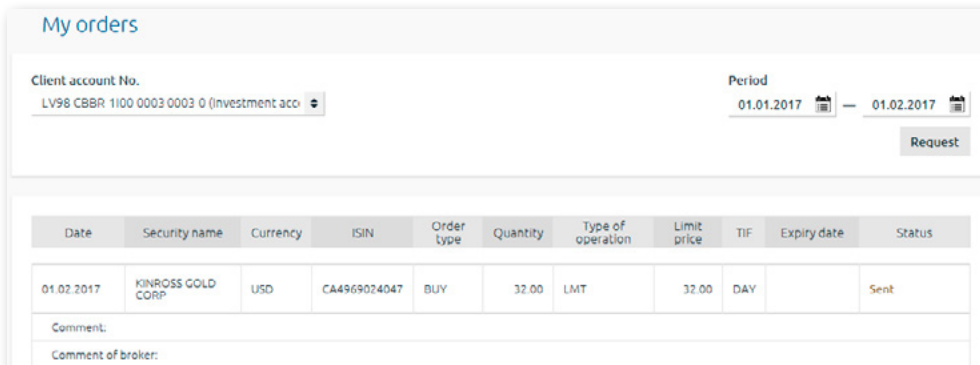
1. To start trading, click the Start trading button or the Open Demo account button.

   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.

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.

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.

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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;
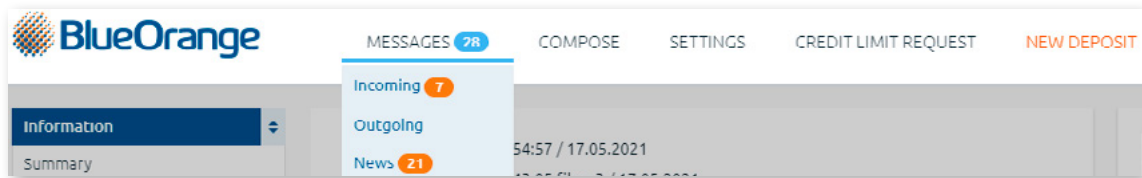- Viewing messages notifying about new developments at the Bank.

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.

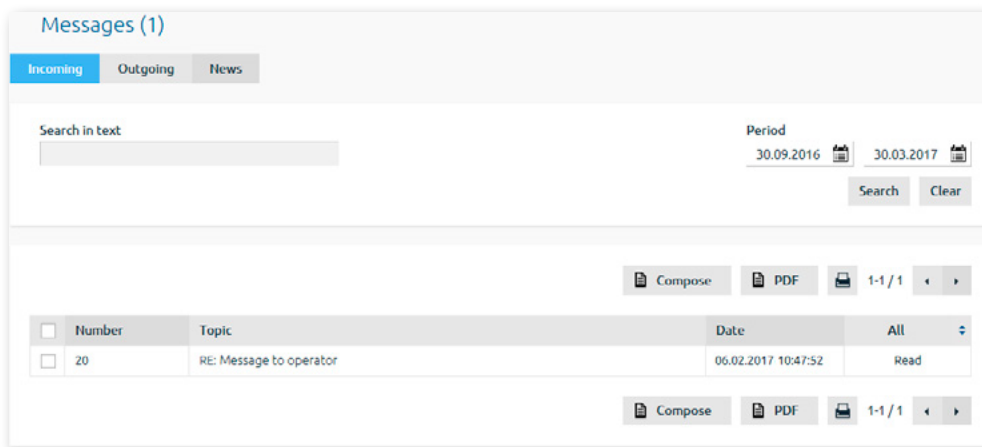2. Messages to the Client initiated by the Bank.

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.
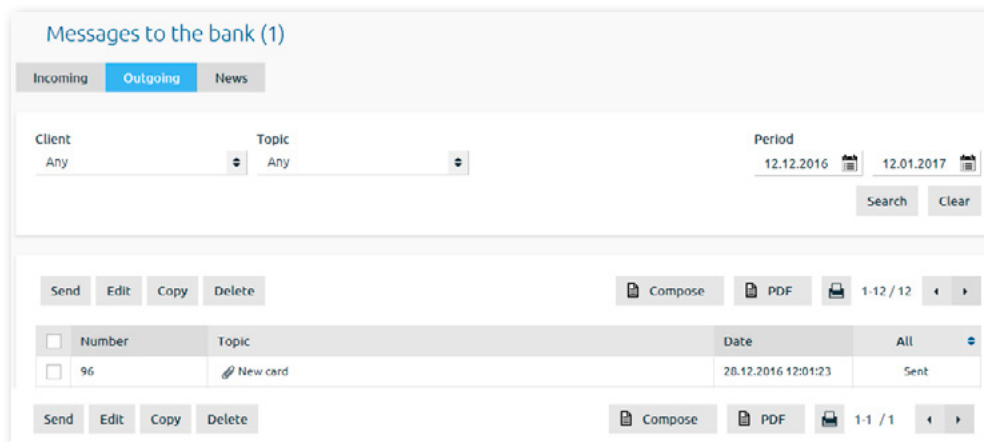

Figure 2.9.2.1. List of outgoing messages.

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.*

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Phone: +371 67 031 333 | E-mail: info@bluorbank.lv | www.bluorbank.lv

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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 📄 PDF icon).

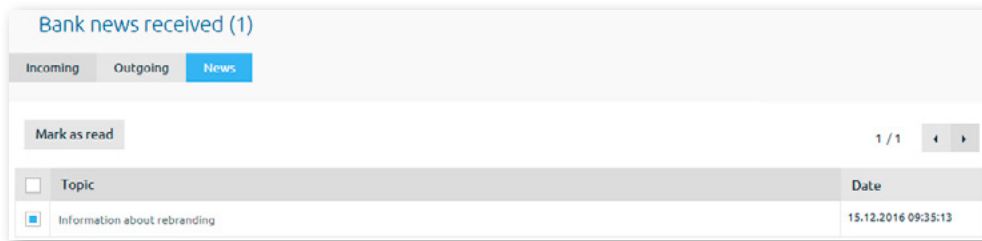News are also available on the first page of Internetbank through the Information/Summary menu item.

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.
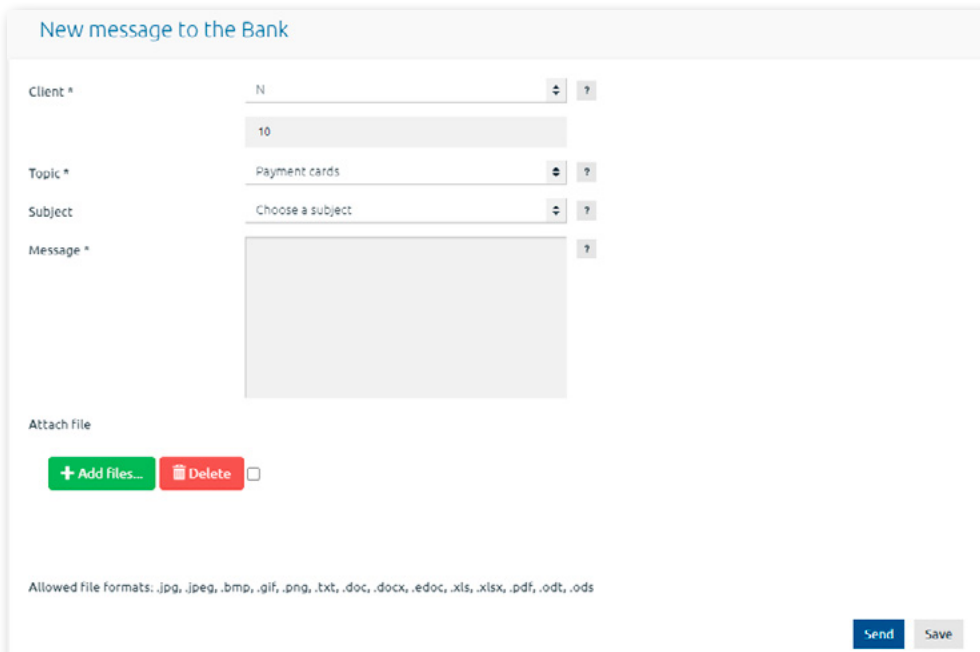

Figure 2.9.4.1. New message to the Bank.

Please specify the topic of your message in the **Topic** field. If the topic provides a choice of specific subjects, the Subject filed 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.
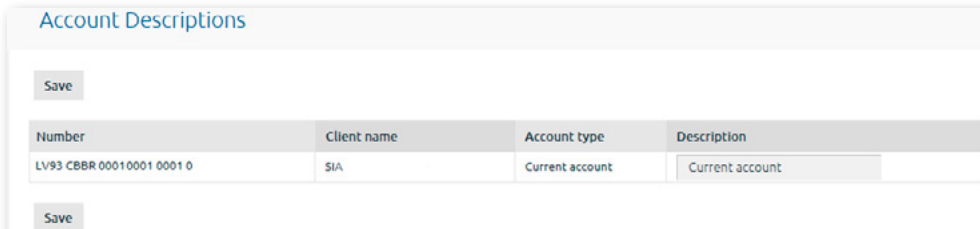
1. Fill in a PDF document online and save it on your computer.

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.
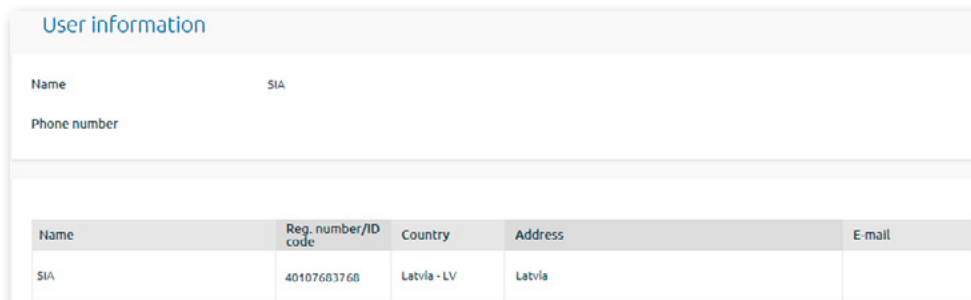

Figure 2.10.1.1. Account descriptions.

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.

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.
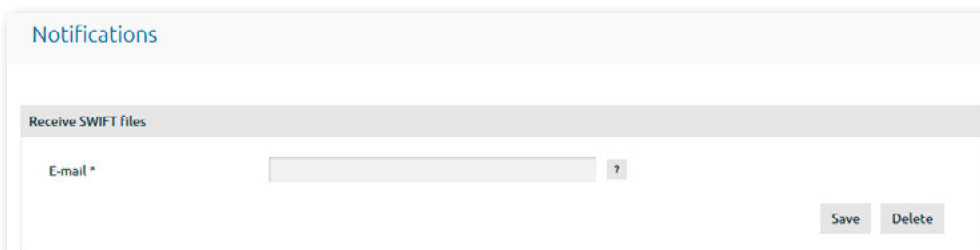

Figure 2.10.3.1. The receipt of SWIFT transactions files.

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.

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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. 37122222222. Click the Continue button.
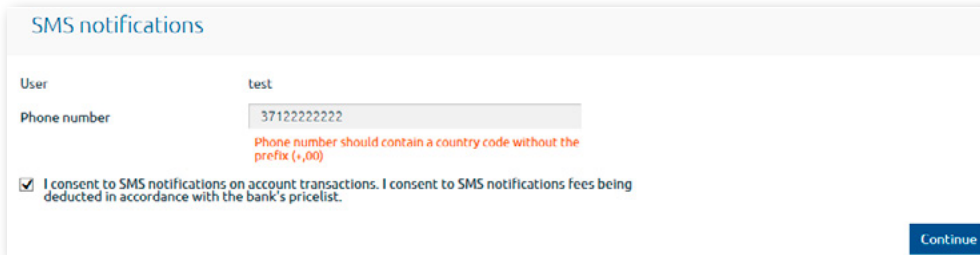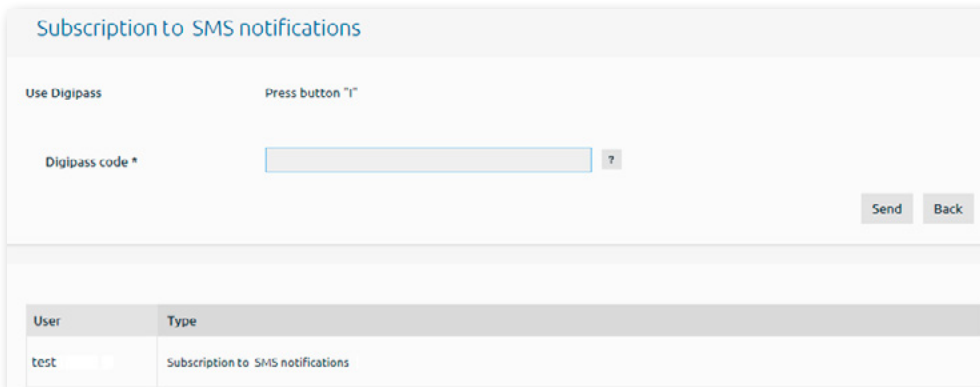

Figure 2.10.4.1. Subscribing to SMS notifications – step 1.

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.

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.*

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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.

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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.

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.
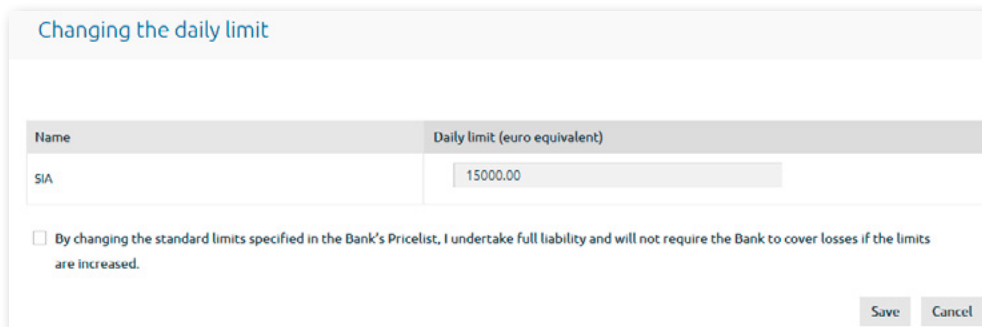
4. Confirming a phone number.

    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.

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.

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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.
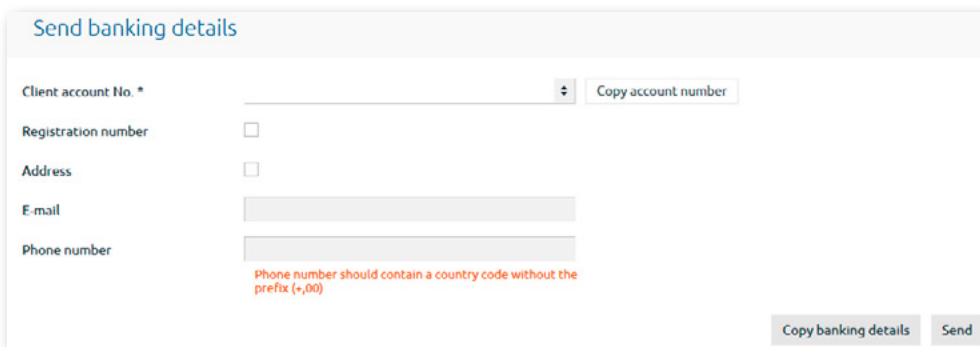

Figure 2.10.6.1. Sending and copying the client's banking details.

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.

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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.

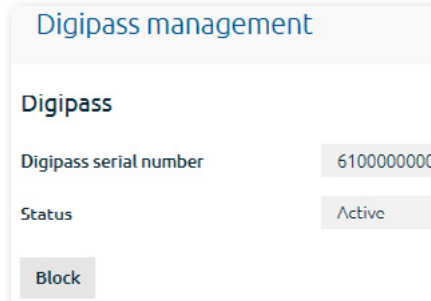**You can add the mobile Digipass only if you have the Digipass token!**

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.
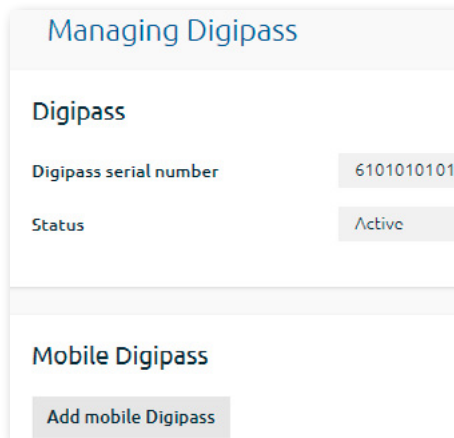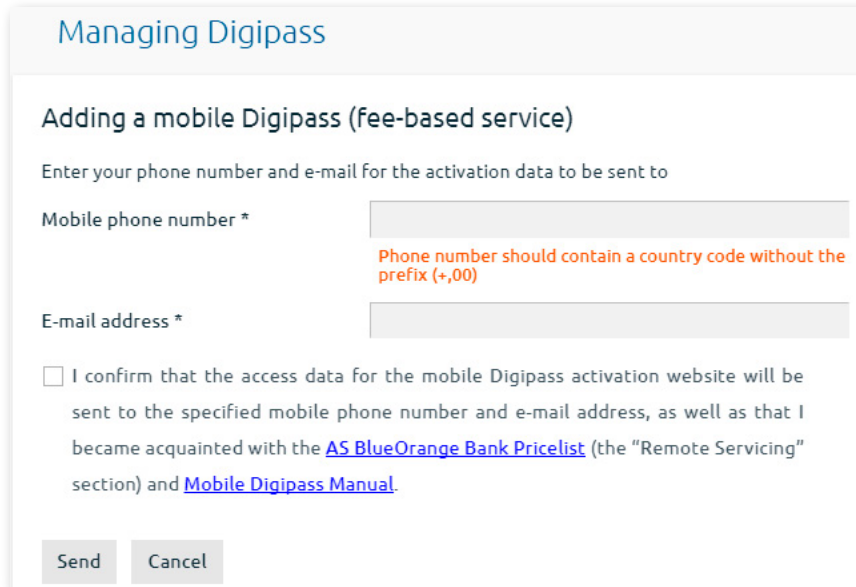
Figure 2.10.7.2. Adding the mobile Digipass – step 1.

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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. 37122222222. Acknowledge your acquaintance with the confirmation text by ticking the relevant field, and then click Send.
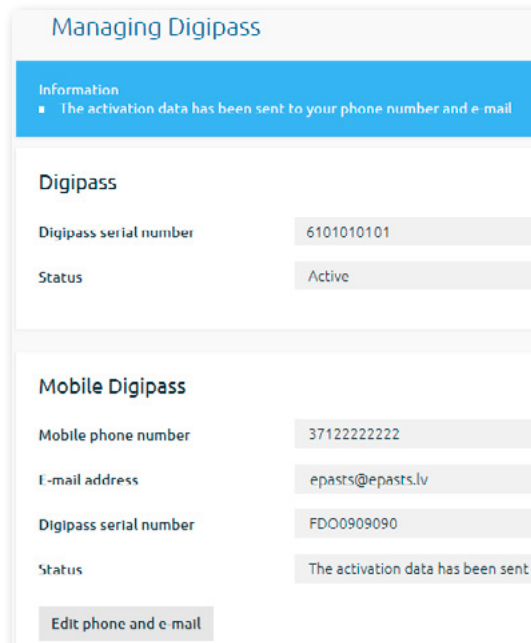
Figure 2.10.7.3. Adding the mobile Digipass – step 2.

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"**.
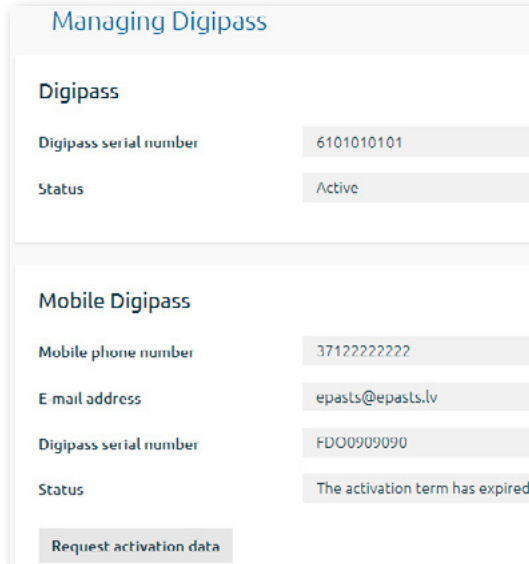
Figure 2.10.7.4. Adding the mobile Digipass – step 3.

> **!** **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.

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. 37122222222. Click Send.
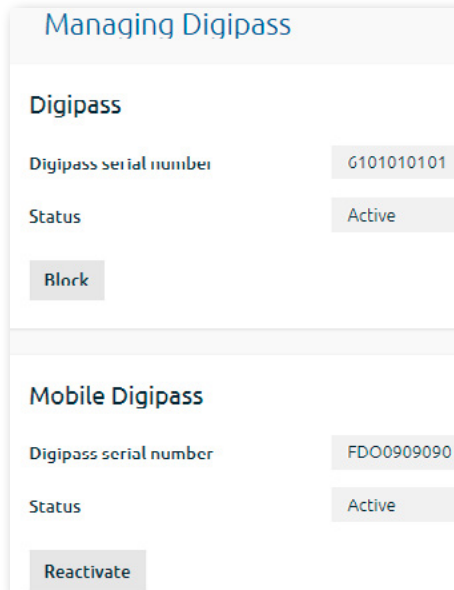
Figure. 2.10.7.6. Requesting the mobile Digipass activation data – step 2.

   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"**.

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Reactivating the mobile Digipass

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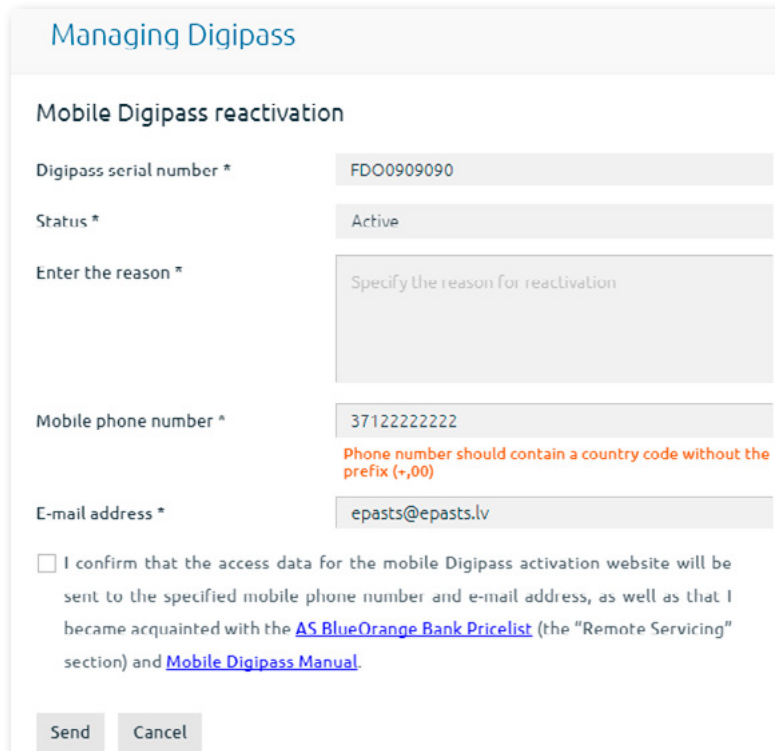
Figure 2.10.7.7. Reactivating the mobile Digipass activation data – step 1.

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. 37122222222. 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.

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.

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"**.

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 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.

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.*

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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:

1. 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.

2. 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.

1. Click Edit.

Figure 2.10.8.1. Changing a phone number – step 1.

2. 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. 37122222222. Click Confirm.

Figure 2.10.8.2. Changing a phone number – step 2.

3. 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.
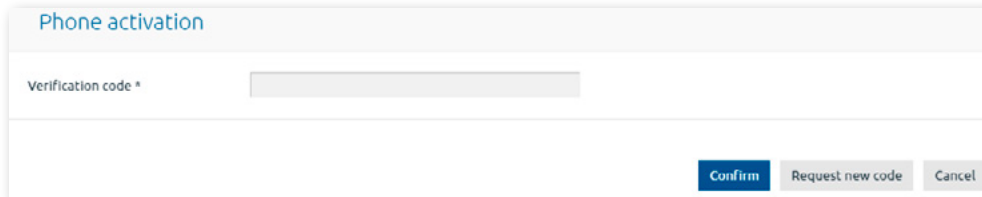

Figure 2.10.8.4. Changing a phone number – step 4.

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.

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.

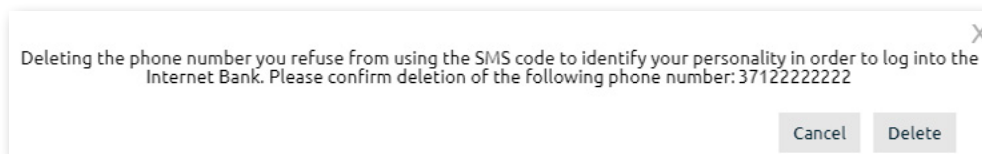*Figure 2.10.8.6. Deleting a phone number – step 2.*

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:

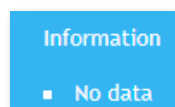▪ Informative notice. Displayed on a blue background.

Figure 2.11.1. Informative notice.

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CONTENTS   BluOr Bank AS | Smilšu iela 6, Rīga, LV-1050, Latvija | Registration No. 40003551060 | SWIFT code: CBBRLV22
Phone: +371 67 031 333 | E-mail: info@bluorbank.lv | www.bluorbank.lv

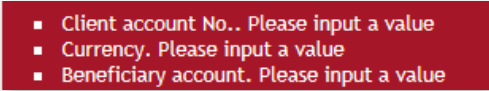- Error message and/or warning. Displayed on a red background.

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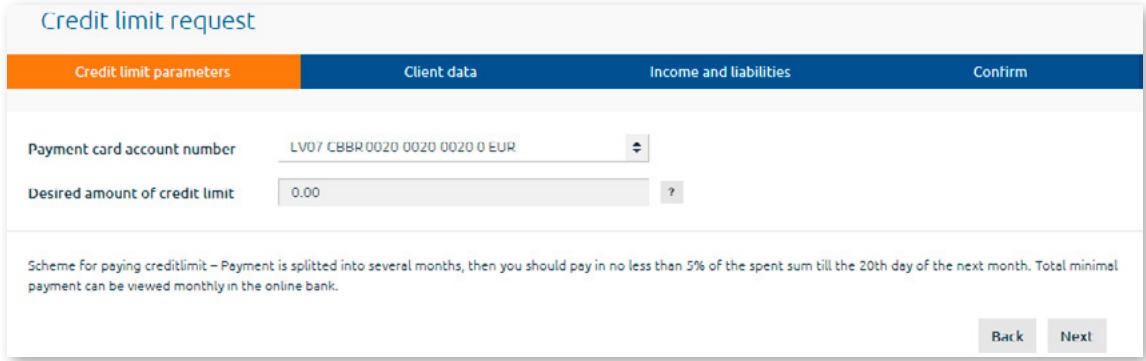- Beneficiary account. Please input a value

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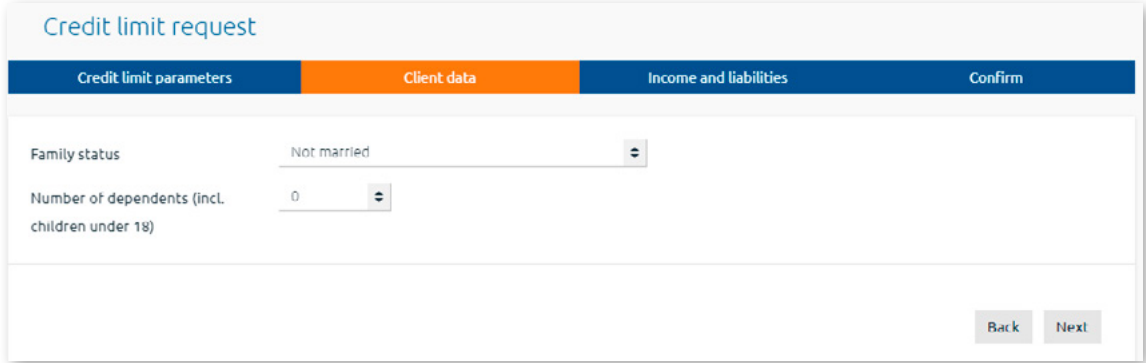
1. In the **Credit limit parameters** screen, specify the Payment card account to which the credit limit should be assigned and the desired amount of the credit limit. Click Next.

Figure 2.12.1. Credit limit parameters.

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

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.

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.*

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