## BluOr Bank

## DIGIPASS 700 <br> 

www.bluorbank.lv


## BluOr Bank

## CONTENTS

1. WHAT IS DIGIPASS? ..... 3
2. KEYBOARD AND MENUS ..... 3
3. USING YOUR DIGIPASS FOR THE FIRST TIME ..... 4
4. UNIQUE PASSWORD (IDENTIFICATION FUNCTION) ..... 4
5. DIGITAL SIGNATURE (SIGNATURE FUNCTION). ..... 5
5.1. SIGNING A PAYMENT ORDER ..... 5
6. ADDITIONAL FUNCTIONS ..... 7
6.1. CHANGING YOUR PIN ..... 7
6.2. CHANGING THE LANGUAGE ..... 7
7. WHAT TO DO IN EMERGENCIES? ..... 8
8. CURRENCY ISO CODES ..... 8
9. MESSAGES GENERATED BY THE DIGIPASS ..... 9

## BluOr Bank

## 1. WHAT IS DIGIPASS?

1.1. The Digipass 700 Electronic Signature Calculator (hereinafter referred to as the Digipass) is meant for your identification and authorization of your transactions while working with BluOr Bank AS (hereinafter referred to as the Bank).
1.2. Using the Digipass you can generate a unique 9-digit password for your identification (function /dentification, see the Unique password section), or a digital signature (function Signature, see the Electronic signature section).
1.3. The Bank issues the Digipass with English and Latvian interface.

## 2. KEYBOARD AND MENUS

2.1. I key - Identification function (see the Unique Password section). This function is used for:
2.1.1. Generation of a unique password for obtaining information over the phone;
2.1.2. Generation of a unique code for logging into the Internet Bank;
2.1.3. Signing of payment orders and cash withdrawal orders if the order amount is less or equal to EUR 5,000 or an equivalent in another currency;
2.1.4. Correspondence with the Bank using the Internet Bank;
2.1.5. Confirmation of 3D Secure card transactions.
2.2. $S$ key - Signature function (see the Digital Signature section) is used for generation of a digital signature in order to sign:
2.2.1. Payment orders, cash withdrawal orders, agreements, and other documents sent to the Bank by mail, using the Internet Bank (as an attachment to a message), or personally submitted to the Bank;
2.2.2. Payment orders and cash withdrawal orders entered in the Internet Bank, if the order amount is greater than EUR 5,000 or an equivalent in another currency.


## BluOr Bank

2.3. $F$ key - provides access to additional functions of the Digipass (see the Additional Functions section). In order to scroll through the menu items, press the «F» key several times; in order to select the necessary item, press the «Enter» key. The menu includes the following items:
2.3.1. CHANGE PIN ? - change of PIN;
2.3.2. GMT DATE - current Digipass date according to Greenwich Mean Time;
2.3.3. GMT TIME - current Digipass time according to Greenwich Mean Time;
2.3.4. HELPDESK - the Bank's phone for advice and technical assistance;
2.3.5. ENGLISH $\rightarrow$ ? or LATVIAN $\rightarrow$ ? - choice of interface language.
2.4. $\quad C C$ key - if you are scrolling through the menu items, this key will take you to the previous menu. During data input you may delete the last symbol by pressing the $C C$ key. In some cases, the $C C$ key clears the entire input field.
2.5. Enter key - confirming and entering information in the device.
2.6. On/Off key - switching the device on/off.
3. USING YOUR DIGIPASS FOR THE FIRST TIME
3.1. After the Digipass is switched on for the first time, the following message will be displayed: INITIAL PIN. Enter the initiation code issued by the Bank.
3.2. In 1-2 seconds the following message will be displayed: NEW PIN =; you will be prompted to provide your personal access code or PIN - a number consisting of 6 to 8 digits. Choose a combination of digits easy for you to remember yet difficult to associate with you (i.e. do not use your birthday, phone number, etc.). Memorize the chosen PIN and enter it into the Digipass, confirm input by pressing the «Enter» key. If the chosen PIN is too simple, the following message will be displayed: WEAK PIN; the Digipass will prompt you to choose a different PIN.
3.3. The following message will be displayed: CONFIRM PIN!. Enter the chosen PIN again and press the «Enter» key. If you have entered the chosen PIN correctly, the following message will be displayed: PIN CHANGED!.

Never write down your PIN chosen or store it with the Digipass. In case the device is stolen or lost, this will make unauthorized access to your electronic signature easier, because the device's functions cannot be accessed without entering the correct PIN.

| Display | Procedure | Comments |
| :--- | :---: | :--- |
|  | <On/Off> | Switch on the device. |
| INITIAL PIN | 987654 <Enter> | After the device is switched on for the first time, enter the initiation <br> code issued by the Bank. |
| NEW PIN = | 112233 <Enter> | Enter the chosen PIN (6 to 8 digits) and memorize it. |
| CONFIRM PIN! | 112233 <Enter> | Confirm the PIN. |
| PIN CHANGED! |  | Your PIN is set. |

## 4. UNIQUE PASSWORD (IDENTIFICATION FUNCTION)

4.1. The unique password generated by the Digipass is intended for your personal identification when you contact the Bank over the phone, log into the Internet Bank or send messages using the Internet Bank, confirm 3D Secure card transactions, and sign payment orders and cash withdrawal orders if the order amount is less than or equal to EUR 5,000 or an equivalent in another currency.

## BluOr Bank

4.2. In order to generate a unique password, you should switch on the device. For a short time the BALTIKUMS message will be displayed, confirming that the Digipass belongs to the Bank. In $1-2$ seconds the message will be changed to YOUR PIN ?. Enter your PIN and press the Enter key.
4.3. If the PIN entered correctly, the following message will be displayed: SELECT / S F. Press the / key.
4.4. The Digipass will display a unique password allowing to identify your personality.

| Display | Procedure | Comments |
| :--- | :---: | :--- |
|  | <On/Off> | Switch on the device. |
| YOUR PIN ? | 112233 <Enter> | Enter your PIN. |
| SELECT / S F | $<$ l> | Select the unique password generation mode. |
| PASSWORD <br> 123456789 |  | 123456789 - unique password for your identification. |

A unique password is valid for 5 minutes.

## 5. DIGITAL SIGNATURE (SIGNATURE FUNCTION)

This function of the Digipass is used to generate a digital signature in order to sign:

- Payment orders, cash withdrawal orders, agreements and other documents sent to the Bank by mail, using the Internet Bank (as an attachment to a message), or personally submitted to the Bank;
- Payment orders and cash withdrawal orders entered in the Internet Bank, if the order amount is greater than EUR 5,000 or an equivalent in another currency.


### 5.1. Signing a payment order

5.1.1. In order to generate an digital signature, you should switch on the device. The BALTIKUMS message will be displayed briefly, confirming that the Digipass belongs to the Bank. In $1-2$ seconds the message will be changed to YOUR PIN ?. Use the digit keys to enter your PIN and press the Enter key.
5.1.2. If the PIN is entered correctly, the following message will be displayed: SELECT I S F. Press the $S$ key.
5.1.3. The PAYMENT message will be displayed. Press the Enter key.
5.1.4. The $A M O U N T$ message will be displayed. Enter the whole part, i.e. digits before the decimal point (without cents, kopecks, etc.), of the payment or cash withdrawal amount. Press the Enter key.
5.1.5. The CURRENCY message will be displayed. Select the appropriate currency code from the table in the Currency Codes section and enter it into the Digipass. Then press the Enter key.
5.1.6. The BENEFICIARY message will be displayed in the display's top line. By means of digit keys enter the last 4 (four) digits of the beneficiary account number (in case signing a payment order) or the last 4 (four) digits of the payer's account number (in case of signing a cash withdrawal order), skipping any letters and non-numeric characters. Press the Enter key.

## BluOr Bank

### 5.1.7. Example:

| Original account number | Entering the account number into the Digipass |
| :--- | :--- |
| 000012345 | 2345 |
| A000012345SAV21 | 4521 (all non-numeric characters are skipped) |

5.1.8. The DATE message will be displayed in the top line of the screen, and -.-.-- in the the bottom line. Enter the necessary date in the DAY.MONTH. YEAR format and press the Enter key.
5.1.9. The SIGNATURE = message will be displayed in the display's top line, with a unique digital signature generated using your account number and data entered - in the display's bottom line.

| Display | Procedure | Comments |
| :--- | :---: | :--- |
|  | <On/Off> | Switch the device on. |
| YOUR PIN ? | 112233 <Enter> | Enter your PIN. |
| SELECT / S F | <S> | Select the electronic signature mode. |
| PAYMENT | <Enter> |  |
| AMOUNT | 10000 <Enter> | Enter the payment amount (the whole part only). |
| CURRENCY | 840 <Enter> | Enter the currency code. |
| BENEFICIARY | 5678 <Enter> | Enter the last four digits of the beneficiary account number (in case <br> of signing a payment order) or the payer's account number (in case <br> of signing a cash withdrawal order). |
| DATE -.-.-- | 21012016 <Enter> | Enter the date in the DAY.MONTH.YEAR format. |
| SIGNATURE <br> 8765432 19 |  | 876543219 - your electronic signature for this payment order |

In you need to sign an agreement or a document addressed to the Bank that requires verification, then enter:

- The amount (whole part only) specified in the document into the Amount field;
- The currency code into the Currency field;
- The last four digits of the account number specified in the document into the Beneficiary field;
- The date of signing the document into the Date field.

If no amount, currency and/or account number is specified in the document, then enter:

- 0 (zero) into the Amount and/or Currency field,
and/or
- 4 (four) zeroes into the Beneficiary field.


## BluOr Bank

6. ADDITIONAL FUNCTIONS

### 6.1. Changing your PIN

6.1.1. In order to change the PIN, you need to switch on the device. The BALTIKUMS message will be displayed briefly, confirming that the Digipass belongs to the Bank. In 1-2 seconds the message will be changed to YOUR PIN ?. Enter your PIN and press the Enter key.
6.1.2. If the PIN has been entered correctly, the following message will be displayed: SELECT I S F. Press the $F$ key.
6.1.3. The CHANGE PIN ? message will be displayed. Press the Enter key.
6.1.4. After the Enter key is pressed the NEW PIN message will be displayed and you will be prompted to provide a new PIN - a number consisting of 6 to 8 digits. Choose a combination of digits that easy for you to remember but difficult to associate with you (i.e. do not use your birthday, phone number, etc.). Memorize the chosen PIN and enter it into the Digipass, confirm input by pressing the Enter key. If the chosen PIN is too simple or you have already used this PIN before, the following message will be displayed: WEAK PIN!
6.1.5. The following message will be displayed: CONFIRM PIN!. Enter the chosen PIN again and press the Enter key. If you have entered the code correctly, the following message will be displayed: PIN CHANGED!.

Never write down your PIN or store it with the Digipass. In case the device is stolen or lost, this will make unauthorized access to your digital signature easier because the device's functions can only be accessed by entering the correct PIN.

| Display | Procedure | Comments |
| :--- | :---: | :--- |
|  | <On/Off> | Switch on the device. |
| YOUR PIN ? | 112233 <Enter> | Enter your PIN. |
| SELECT / S F | <F> | Press the F key. |
| CHANGE PIN | <Enter> |  |
| NEW PIN $=$ | 445566 <Enter> | Enter your PIN (6 to 8 digits) chosen and memorize it. |
| CONFIRM PIN! | 445566 <Enter> | Confirm your new PIN. |
| PIN CHANGED! |  | PIN has been changed. |

### 6.2. Changing the language

6.2.1. In order to change the interface language, you should switch on the device. The BALTIKUMS message will be displayed briefly, confirming that the Digipass belongs to the Bank. In $1-2$ seconds the message will change to YOUR PIN ?. Enter your PIN and press the Enter key.
6.2.2. If the PIN is entered correctly, the following message will be displayed: SELECT I S F. Press the F key 5 (five) times. The LATVIAN $\rightarrow$ ? message will be displayed, if your present interface language is English or ENGLISH $\rightarrow$ ?, if your present interface language is Latvian. Press the Enter key and the interface language will be changed automatically either to Latvian or English.

## BluOr Bank

| Display | Procedure | Comments |
| :--- | :---: | :--- |
|  | <On/Off> | Switch on the device. |
| YOUR PIN ? | 112233 <Enter> | Enter your PIN. |
| SELECT / S F | FFFFF | Press the F key five times. |
| LATVIAN $\rightarrow ?$ <br> ENGLISH $\rightarrow ?$ | <Enter> | After the Enter key has been pressed, the interface language will <br> be changed automatically either to Latvian or English. |

## 7. WHAT TO DO IN EMERGENCIES?

7.1. In case of malfunction, theft or loss of the Digipass, as well as if the Digipass battery is low, you should immediately contact your Client Relationship manager or call the Bank at +37167031333.
7.2. If you have incorrectly entered the PIN three times in a row, the Digipass will be locked for 10 minutes. During this time, the Digipass cannot be used or switched off. After 10 minutes, the following message will be displayed: LAST PIN TRY. If you enter an incorrect PIN code for the fourth time (i.e. during the last attempt), the Digipass will be locked for another 10 minutes. After that, the TOKEN LOCKED message and the serial number of your Digipass will be displayed. The message will automatically change to UNLOCK CHALL, displaying the challenge code. You will have to contact your Client Relationship manager or call the Bank at +37167031333 and provide this challenge code in order to receive unlocking code. Having received the unlocking code, press Enter key and, once the UNLOCK RESP= message is displayed, enter the received code and press Enter key to confirm. If the unlock response is entered correctly, you will be prompted to select a new PIN (for detailed information, refer to 3.2-3.4 above). If an unlock response is entered incorrectly, the following message will be displayed: !CHECKDIGIT! Press Enter key and re-enter the unlock response.
8. CURRENCY ISO CODES

| Currency | ISO code |
| :--- | :--- |
| AUD | 036 |
| BYR | 974 |
| CAD | 124 |
| CHF | 756 |
| CNY | 156 |
| CZK | 203 |
| DKK | 208 |
| EUR | 978 |
| GBP | 826 |


| Currency | ISO code |
| :--- | :--- |
| JPY | 392 |
| KZT | 398 |
| NOK | 578 |
| PLN | 985 |
| RUB | 643 |
| SEK | 752 |
| TRY | 949 |
| UAH | 980 |
| USD | 840 |

## BluOr Bank

## 9. MESSAGES GENERATED BY THE DIGIPASS

| English | Latvian | Comments |
| :---: | :---: | :---: |
| AMOUNT | SUMMA | Transaction amount stated in the document to be signed (the whole part only). |
| BENEFICIARY | SAN̦ĒMĒJS | Last 4 (four) digits of the beneficiary account number (in case of signing a payment order) or the payer's account number (in case of signing a cash withdrawal order). |
| CHANGE BATT | JĀMAINA BAT. | Battery is low, contact the Bank. |
| CHANGE PIN? | MAINİT PIN? | PIN change. |
| !CHECKDIGIT! | !CHECKDIGIT! | Wrong unlocking code. |
| CONFIRM PIN! | ATKĀRTOT PIN | Confirmation of a new PIN. |
| CURRENCY | VALŪTA | Transaction currency code. |
| DATE | DATUMS | Date stated in the document to be signed. |
| ENGLISH -> ? | ENGLISH -> ? | Choice of interface language (English). |
| GMT DATE | GMT DATUMS | Current Digipass date according to Greenwich Mean Time. |
| GMT TIME | GMT LAIKS | Current Digipass time according to Greenwich Mean Time. |
| HELPDESK | PALİDZİBA | Bank's help phone. |
| INITIAL PIN | PIRMAIS PIN | Initiation code issued by a Bank employee. |
| LAST PIN TRY | PĒDĒJAIS MĒĢ. | Last PIN attempt. |
| NEW PIN = | JAUNS PIN | New PIN. |
| PASSWORD | PAROLE | Unique password for identification. |
| PAYMENT | MAKSĀJUMS | Signing a payment order, cash withdrawal order or a letter. |
| PIN CHANGED! | PIN MAINİTS | PIN changed successfully. |
| PIN CNG FAIL | NAV MAINITTS | PIN change failed due to an error. |
| PIN TRIAL $=2$ | PIN MĖḠ. $=2$ | PIN entry attempt No.2. |
| PIN TRIAL $=3$ | PIN MĖḠ. $=3$ | PIN entry attempt No.3. |
| SELECTIS F | IZVĒLE IS F | Main menu. |
| SIGNATURE | PARAKSTS | Your electronic signature. |
| TOKEN LOCKED | BLOĶĒTS | The device is locked after repeated input of an incorrect PIN. |
| UNLOCK RESP = | ATBILDE = | Entering the unlocking code. |
| UNLOCK CHALL | PIEPRASİJUMS | Unlock Challenge code to be given to a Bank employee in order to receive the unlocking code. |
| WEAK PIN | SLIKTS PIN | This PIN is too simple or has been used before. |
| WRONG PIN | NEPAREIZI | Wrong PIN. |
| YOUR PIN? | JŪSU PIN ? | Entering your PIN. |

