DIGIPASS 310 MANUAL

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CONTENTS

1. WHAT IS THE DIGIPASS?

1.1. The Digipass 310 Digital 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) remotely.

1.2. Using the Digipass, you can generate a unique 9-digit password for your identification (function Login, see the Unique Password section), or a digital signature (function Signature, see the Digital Signature section).

1.3. The Bank issues the Digipass with English interface.

2. KEYBOARD AND MENUS

2.1. **The** ⟦OK ON/OFF⟧ **button** – switching the device on/off, confirming and entering information into the device, selecting menu items.

2.2. **The** ▶ **and** ◀ **buttons** – scrolling through menu items.

2.3. **The** ⊠ **button** – returning to the previous menu, deleting the last character during input of information.

2.4. *Login* **function** (see the *Unique Password* section):

    2.4.1. Generation of a unique password for obtaining information over the phone;

    2.4.2. Generation of a unique code for logging into the Internet Bank;

    2.4.3. Signing of payment orders and one-time authorizations for cash withdrawal if the order amount is less or equal to EUR 500 or an equivalent in another currency;

    2.4.4. Correspondence with the Bank using the Internet Bank;

    2.4.5. Confirmation of 3D Secure card transactions.

2.5. *Signature* **function** (see the *Digital Signature* section) is used for generation of a digital signature in order to sign various documents sent to the Bank by fax, mail, using the Internet Bank, or personally submitted to the Bank:

    2.5.1. Payment orders, one-time authorizations for cash withdrawal, 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;

    2.5.2. Payment orders and one-time authorizations for cash withdrawal entered in the Internet Bank if the order amount is greater than EUR 500 or an equivalent in another currency.

2.6. *Additional* **function** – not used.

2.7. *Settings* **function** – (see the *Digipass Settings* section):

    2.7.1. *Change PIN* – change of PIN;

    2.7.2. *Contrast* – adjusting the Digipass display contrast level.

2.8. *Info* **function** (see the *Additional information about the Digipass* section):

    2.8.1. *Date/Time* – current Digipass date and time according to Greenwich Mean Time;

    2.8.2. *Battery* – the Digipass battery level;

    2.8.3. *Serial number* – the Digipass serial number;

    2.8.4. *Firmware* – the Digipass firmware version.

3. USING YOUR DIGIPASS FOR THE FIRST TIME

3.1. Switch on the Digipass by holding the [OK ON/OFF] button.

3.2. The *Welcome* message will be displayed, followed by the *Initial PIN?* message. Enter the initialization code issued by the Bank and press the [OK ON/OFF] button. If the initialization code is entered incorrectly, the *Wrong PIN* message will be displayed; press the [OK ON/OFF] button, the *PIN errors*: N message will be displayed, where N is the number of times that the PIN or initialization code was entered incorrectly; press the [OK ON/OFF] button and the *Initial PIN?* message will be displayed. Enter the initialization code issued by the Bank once again and press the [OK ON/OFF] button.

3.3. In 1–2 seconds, the following message will be displayed: *New PIN?*; you will be prompted to provide your personal 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 [OK ON/OFF] button.
If the chosen PIN is too simple, the following message will be displayed: *Weak PIN!*. Press the [OK ON/OFF] button and enter a different PIN.

3.4. The following message will be displayed: *Confirm PIN*. Enter the chosen PIN again and press the [OK ON/OFF] button. If you have entered the chosen PIN correctly, the following message will be displayed: *PIN changed*. If the PIN is entered incorrectly, the following message will be displayed: *PINs differ!*. Press the [OK ON/OFF] button and enter PIN once again.

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 digital signature easier because the device's functions cannot be accessed without entering the correct PIN.

Display	Input	Comments
	[OK ON/OFF]	Switch on the device
Initial PIN?	987654 [OK ON/OFF]	After the device is switched on for the first time, enter the initialization code issued by the Bank
New PIN?	123456 [OK ON/OFF]	Enter the chosen PIN (6 to 8 digits) and memorize it
Confirm PIN	123456 [OK ON/OFF]	Confirm the PIN
PIN changed		Your PIN is set

4. UNIQUE PASSWORD (*LOGIN* 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 one-time authorizations for cash withdrawal if the order amount is less than or equal to EUR 500 or an equivalent in another currency.

4.2. In order to generate a unique password, you should switch on the device by holding the [OK] button. For a short time, the *Welcome* message will be displayed.

4.3. In 1 – 2 seconds, the message will be changed to *Your PIN?*. Enter your PIN and press the [OK] button.

4.4. If the PIN is entered correctly, the *PIN OK* message will be displayed, followed by the *Select 1. Login* message. Press the [OK] button.

4.5. The Digipass will display the *Response:* message and a unique 9-digit password allowing to verify your identity.

If the [OK] button is pressed, the size of digits in the unique password will be increased; if the [OK] button is pressed again, the size will be decreased.

Display	Input	Comments
	[OK]	Switch on the device
Your PIN?	123456 [OK]	Enter your PIN
Select 1.Login	[OK]	Select the unique password generation mode
Response: 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, one-time authorizations for cash withdrawal, 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 one-time authorizations for cash withdrawal entered in the Internet Bank if the order amount is greater than EUR 500 or an equivalent in another currency.

5.1. Signing a Payment Order

5.1.1. Switch on the device by holding the [OK] button. For a short time, the *Welcome* message will be displayed.

5.1.2. In 1 – 2 seconds, the message will be changed to *Your PIN?*. Enter your PIN and press the [OK] button.

5.1.3. If the PIN is entered correctly, the *PIN OK* message will be displayed, followed by the Select 1. Login message. Press the ▶ button.

5.1.4. The *Select 2. Signature* message will be displayed. Press the [OK] button.

5.1.5. The *Amount?* message will be displayed. Enter the whole part, i.e. digits before the decimal point (without cents etc.), of the payment or cash withdrawal amount. Press the [OK] button.

5.1.6. The Beneficiary? message will be displayed in the display's top line. Enter the last 9 digits of the beneficiary account number (in case of signing a payment order) or the last 9 digits of the payer's account number (in case of signing an one-time authorization for cash withdrawal), skipping any letters and non-numeric characters. If an account number contains less than 9 digits, enter all the digits preceded by enough 0 digits so that the total number is 9. Press the [OK ON/OFF] button.

5.1.7. Example:

Original account number	Entering the account number into the Digipass
0000**123456789**	123456789
A0000**1234567**SAV**21**	123456721 (all non-numeric characters are skipped)
AABBCCDD**1234**	000001234 (zeroes are added for the total number of digits in the account number to be 9)

5.1.8. The *Response:* 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.

If the [OK ON/OFF] button is pressed, the size of digits in the digital signature will be increased; if the [OK ON/OFF] button is pressed again, the size will be decreased.

Display	Input	Comments
	[OK ON/OFF]	Switch on the device
Your PIN?	123456 [OK ON/OFF]	Enter your PIN
Select 1.Login	🟠	Scroll to the digital signature mode
Select 2.Signature	[OK ON/OFF]	Select the digital signature mode
Amount?	10000 [OK ON/OFF]	Enter the payment amount (the whole part only)
Beneficiary?	123456789 [OK ON/OFF]	Enter the last nine digits of the beneficiary account number (in case of signing a payment order) or the payer's account number (in case of signing an one-time authorization for cash withdrawal). If an account number contains less than 9 digits, enter all the digits preceded by enough 0 digits so that the total number is 9
Response: 876543219		876543219 – your digital signature for this payment order

Attention! More than one payment with identical payment parameters cannot be signed within 4 minutes.

If you need to sign an agreement or a document addressed to the Bank by means of the Digipass, enter the document amount (the whole part only) into the Amount? field, and the last nine digits of the account number specified in the document into the Beneficiary? field (see section 5.1.6). If no amount and/or account number is specified in the document, enter 0 into the Amount? field and/or 9 zeroes into the Beneficiary? field.

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6. DIGIPASS SETTINGS (*SETTINGS* FUNCTION)

6.1. Changing your PIN

6.1.1. Switch on the device by holding the [OK ON/OFF] button. For a short time, the *Welcome* message will be displayed.

6.1.2. In 1 – 2 seconds the message will be changed to *Your PIN?*. Enter your PIN and press the [OK ON/OFF] button.

6.1.3. If the PIN is entered correctly, the *PIN OK* message will be displayed, followed by the *Select 1. Login* message. Press the ▶ button until the following message is displayed: *4. Settings*. Press the [OK ON/OFF] button.

6.1.4. The following message will be displayed: *1. Change PIN*. Press the [OK ON/OFF] button.

6.1.5. The *Your PIN?* message will be displayed. Enter your PIN and press the [OK ON/OFF] button. If the PIN is entered correctly, the *PIN OK* message will be displayed.

6.1.6. In 1–2 seconds the following message will be displayed: *New PIN?*; you will be prompted to provide your personal 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 [OK ON/OFF] button. If the chosen PIN is too simple, the following message will be displayed: *Weak PIN!*. Press the [OK ON/OFF] button and enter a different PIN.

6.1.7. The following message will be displayed: *Confirm PIN*. Enter the chosen PIN again and press the [OK ON/OFF] button. If you have entered the chosen PIN correctly, the following message will be displayed: *PIN changed*. If the PIN is entered incorrectly, the following message will be displayed: *PINs differ!*; press the [OK ON/OFF] button and enter the PIN once again.

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	Input	Comments
	[OK ON/OFF]	Switch on the device
Your PIN?	123456 [OK ON/OFF]	Enter your PIN
Select 1.Login	▶	Press the ▶ button until the 4.Settings message is displayed
Select 4.Settings	[OK ON/OFF]	Select the *4.Settings* function
1.Change PIN	[OK ON/OFF]	Select the PIN change function
Your PIN?	123456 [OK ON/OFF]	Enter your PIN
New PIN?	010203 [OK ON/OFF]	Enter your chosen PIN (6 to 8 digits) and memorize it
Confirm PIN	010203 [OK ON/OFF]	Enter your chosen PIN once again and confirm it
PIN changed!		PIN has been changed

6.2. Adjusting the display contrast level

6.2.1. Switch on the device by holding the [OK ON/OFF] button. For a short time, the *Welcome* message will be displayed.

6.2.2. In 1 – 2 seconds, the message will be changed to *Your PIN?*. Enter your PIN and press the [OK ON/OFF] button.

6.2.3. If the PIN is entered correctly, the *PIN OK* message will be displayed, followed by the *Select 1. Login* message. Press the [▶] button until the following message is displayed: *4. Settings*. Press the [OK ON/OFF] button.

6.2.4. The following message will be displayed: *1. Change PIN*. Press the [▶] button.

6.2.5. The following message will be displayed: *2. Contrast*. Press the [OK ON/OFF] button.

6.2.6. The following message will be displayed: *Contrast NN*, where NN represents the display contrast level.

6.2.7. Press the [▶] or the [◀] button to adjust the contrast level.

6.2.8. To confirm the selected contrast level, press the [OK ON/OFF] button.

6.2.9. The *Done* message will be displayed.

7. ADDITIONAL INFORMATION ABOUT THE DIGIPASS (*INFO* FUNCTION)

7.1. Switch on the device by holding the [OK ON/OFF] button. For a short time, the *Welcome* message will be displayed.

7.2. In 1 – 2 seconds, the message will be changed to *Your PIN?*. Enter your PIN and press the [OK ON/OFF] button.

7.3. If the PIN is entered correctly, the *PIN OK* message will be displayed, followed by the *Select 1. Login* message. Press the [▶] button until the following message is displayed: *5. Info*. Press the [OK ON/OFF] button.

7.4. The following message will be displayed *1. Date / Time*. To view the current Digipass date and time, press the [OK ON/OFF] button. To view another additional information about the Digipass, press the [▶] button until the relevant message is displayed, then press the [OK ON/OFF] button:

▶ Battery – the Digipass battery level;

▶ Serial number – the Digipass serial number;

▶ Firmware – the Digipass firmware version.

8. WHAT TO DO IN EMERGENCIES

8.1. 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 **+371 67 031 333**.

8.2. If you have incorrectly entered the PIN three times in a row, the Digipass will be locked for 10 minutes and the *Please wait!* message will be displayed. During this time, the Digipass cannot be used or switched off. After 10 minutes, the following message will be displayed: *Last try!*. If you enter an incorrect PIN for the fourth time (i.e. during the last attempt), the *Wrong PIN* message will be displayed, followed by the *Token locked* message. Press the [OK ON/OFF] button and the message will automatically change to *Challenge:*, displaying the challenge code. You will have to contact your client relationship manager or call the Bank at **+371 67 031 333** and provide this challenge code in order to receive the unlocking code. Having received the unlocking code from the Bank's employee, press the [OK ON/OFF] button and, once the *Response?* message is displayed, enter the received code and press the [OK ON/OFF] button. If the unlocking code is entered correctly, the *Response OK* message will be displayed and you will be prompted to select a new PIN (for detailed information, refer to 3.3-3.4 above). If the unlocking code is entered incorrectly, the following message will be displayed: *Wrong response*. Repeat the unlocking code input procedure once again.

9. MESSAGES GENERATED BY THE DIGIPASS

English	Comments
<OK>	Action performed successfully
Amount?	Transaction amount stated in the document to be signed (the whole part only)
Battery	Battery level
Battery empty!	Battery is empty
Battery low!	Battery low, please get in touch with the Bank
Beneficiary?	The last nine digits of the beneficiary account number (in case of signing a payment order) or the payer's account number (in case of signing an one-time authorization for cash withdrawal). If an account number contains less than 9 digits, enter all the digits preceded by enough 0 digits so that the total number is 9
Button stuck	Some button is stuck in the pressed-down state
Challenge:	Unlock Challenge code to be given to a Bank employee in order to receive the unlocking code
Change PIN	PIN change
Confirm PIN	Confirmation of a new PIN
Contrast	Digipass display contrast level
Date/Time	Current Digipass date and time according to Greenwich Mean Time
Done	Digipass display contrast level changed
Firmware	Digipass firmware version
Info	Function of additional information about the Digipass
Initial PIN?	Initialization code issued by a Bank employee
Last try!	Last PIN or unlock code attempt
Login	Unique password function
New PIN?	New PIN
PIN changed	PIN changed successfully
PIN errors:	Number of PIN or initialization code incorrect entry code attempts

English	Comments
PIN OK	PIN code entered correctly
PINs differ!	PIN change failed due to an error while confirming the PIN
Please wait!	Awaiting end of PIN unlock or penalty
Response OK	Unlocking code has been entered correctly
Response:	Unique password for your personal identification; or your digital signature for a payment order
Response?	Entering the unlocking code
Select	Main menu
Serial number	The serial number of the Digipass
Settings	The Settings function – change of PIN and the Digipass display contrast level
Signature	Digital signature function
Token locked!	The device was locked after repeated input of an incorrect PIN
Weak PIN!	This PIN is too simple
Welcome	Welcome text when switching on the Digipass
Wrong PIN	Wrong PIN or initialization code
Wrong response	Wrong unlocking code
Your PIN?	Entering your PIN