

# PASSWORD+SMS AUTHENTICATION MANUAL

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### **TERMS AND DEFINITIONS**

**Bank** – AS BlueOrange Bank.

**Internet Bank** – AS BlueOrange Bank Internet Bank.

### 1. GENERAL DESCRIPTION

#### 1.1. The Password+SMS authentication is a means of authentication that is used for:

- **1.1.1.** Logging into the Internet Bank;
- **1.1.2.** Signing payment orders, cash withdrawal requests and different applications in the Internet Bank;
- **1.1.3.** Correspondence with the Bank in the Internet Bank.

## 2. ACTIVATING PASSWORD+SMS AUTHENTICATION USING THE INTERNET BANK

#### 2.1. To activate Pasword+SMS authentication, do as follows:

- 2.1.1. Open the Internet Bank login page (https://ib.blueorangebank.com).
  - **2.1.1.1.** In the **User** field, enter your user name to access the Internet Bank that you have stated in the Application for everyday servicing of an individual client.
  - **2.1.1.2.** Click **Login**.



Fig. 2.1. Activating Password+SMS authentication – step 1.

- **2.1.2.** You will receive SMS with an initial password for activating Password+SMS authentication.
  - 2.1.2.1. In the Digipass code/Password field, enter the initial password.
  - **2.1.2.2.** Click **Login**



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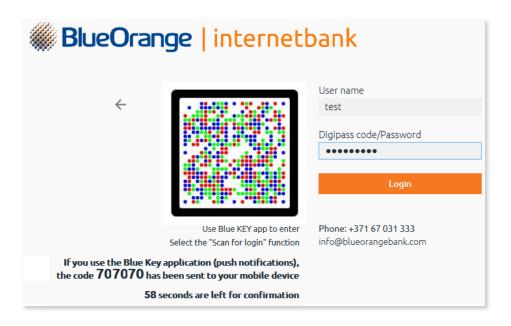


Fig. 2.2. Activating Password+SMS authentication – step 2.

2.1.3. The page for changing the initial password opens.

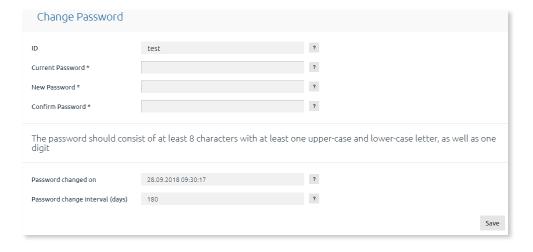


Fig. 2.3. Activating Password+SMS authentication – step 3.

- **2.1.3.1.** In the **Current Password** field, enter the initial password provided by the Bank.
- 2.1.3.2. In the New Password field, enter your new password.
- 2.1.3.3. In the Confirm Password field, enter your new password once again.
- 2.1.3.4. Click Save .
- **2.1.4**. In 10 seconds, the Internet Bank login page opens.
  - **2.1.4.1.** In the **User** field, enter your user name once again.
  - **2.1.4.2.** In the **Digipass code/Password** field, enter your password.
  - 2.1.4.3. In the SMS code field, enter the SMS code that you have received in SMS.
  - **2.1.4.4.** Click **Next**.



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Fig. 2.4. Activating Password+SMS authentication – step 4.

## 3. REGULAR LOGIN TO THE INTERNET BANK, USING PASSWORD+SMS AUTHENTICATION

#### 3.1. To regularly log into the Internet Bank, do as follows:

**3.1.1.** Open the Internet Bank login page (https://ib.blueorangebank.com).

**3.1.1.1.** In the **User** field, enter your user name to access the Internet Bank and click **Login**.



Fig. 3.1. Login to the Internet Bank – step 1.

**3.1.1.2.** In the **Digipass code/Password** field, enter your user name and click **Login**.



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Fig. 3.2. Login to the Internet Bank – step 2.

**3.1.1.3.** In the **SMS code** field, enter the SMS code that you have received in SMS. Click Next.



Fig. 3.3. Login to the Internet Bank – step 3.





# 4. SIGNING OF STANDARD DOCUMENTS AND THEIR SENDING IN THE INTERNET BANK USING PASSWORD+SMS AUTHENTICATION

- 4.1. Standard documents (applications, questionnaires, confirmations and other PDF documents) can be signed and sent in the Internet Bank.
  - 4.1.1. Fill in a PDF document online and save it on your computer.
  - **4.1.2**. Log into the Internet Bank, using Password+SMS authentication.
  - 4.1.3. In the Internet Bank, click Compose.
    - **4.1.3.1.** In the **Topic** field specify the topic of the message or select **Message to operator**.
    - **4.1.3.2.** In the **Message** field enter your message to the Bank.
    - **4.1.3.3.** Click Add files and select the file you want to send. The file name will be displayed.
    - 4.1.3.4. Click Upload all or Upload the file.
    - **4.1.3.5.** Click the **Save and send** button in order to open a dialog for signing the message with an SMS code. Enter an SMS code you have received in your mobile phone into the **SMS code** field and click **Send**.

# 5. ACTIVATING PASSWORD+SMS AUTHENTICATION WHEN MAKING PURCHASES AT WEBSITES SUPPORTING 3D SECURE TECHNOLOGY

- 5.1. Users, who do not have access to BlueOrange Internet Bank and who are users of additional payments cards or corporate payment cards, activate Password+SMS authentication when making the first purchase at websites supporting 3D Secure technology.
  - **5.1.1**. When you make the first purchase at a website, a window will open prompting you to enter your unique password for authentication with an SMS code.

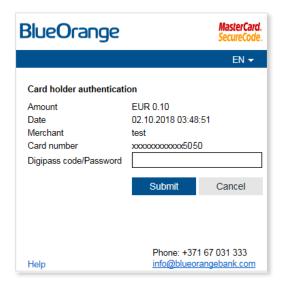


Fig. 5.1. Entering of an initial password.



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- **5.1.2**. Previously you have received SMS with your initial password (SMS text: SMS authentication has been activated. Your initial password: NNNN. BlueOrange). Enter your initial password into the **Digipass code/Password** field.
- **5.1.3**. The screen for changing the initial password opens.

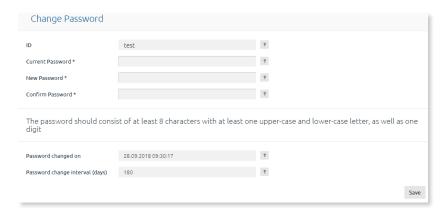


Fig. 5.2. Changing of an inital password to your own password.

- **5.1.3.1.** In the **Current Password** field, enter the initial password provided by the bank.
- **5.1.3.2.** In the **New Password** field, enter your new password.
- **5.1.3.3.** In the **Confirm Password** field, enter your new password once again.
- **5.1.3.4.** Click **Save**.
- **5.1.4**. The screen for purchase confirmation opens. In the **Digipass code/Password** field, enter your password for authentication with an SMS code.

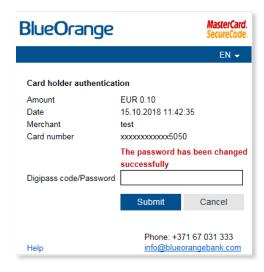


Fig. 5.3. Entering of your own password.

**5.1.5**. You will receive an SMS code in your mobile device; input the code into the **SMS code** field.





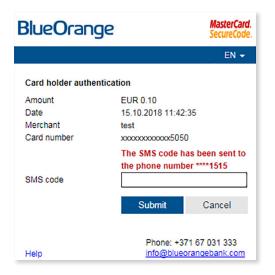


Fig. 5.4. Entering of an SMS code.

5.1.6. Click Submit.



BluOr Bank AS | Smilšu iela 6, Rīga, LV-1050, Latvija | Registration No. 40003551060 | SWIFT code: CBBRLV22 Phone: +371 67 031 333 | WhatsApp: +371 26 552 244 | E-mail: info@bluorbank.lv | www.bluorbank.lv