
















**Attention!**



Immediately after receiving the new authorization device, and not having used the device for a long period, please, check the correctness of the timer setup, which is important for generating correct electronic signature – see point 4.

- ❖ DIGIPASS is an electronic authorization device used to generate electronic signature, which replace the Customer's signature and seal in Customer's Order in the message to the Bank, as well as for Client's authorization in Citadele Online Banking (authorization code).
- ❖ The Customer may choose his DIGIPASS device with the English, Latvian or the Russian language, by changing the language in the device at his/her discretion.
- ❖ Each generated electronic signature can be used only one time. Electronic signatures are calculated on the basis of both essential parameters of the Customer's message and time of generation of the electronic signature.
- ❖ You can check the preciseness of the DIGIPASS timer – see section 4 "Timer Testing".
- ❖ Electronic signatures for each Order are to be calculated using respective fields of the definite Order.
- ❖ Each DIGIPASS device is authorized for operation with a certain Client's account / accounts in the Bank. Also more than one authorization device may be used to manage one account or all Customer's accounts.
- ❖ For generation of Citadele Online Banking Authorization codes and electronic signature different DIGIPASS devices can be used, if it is registered in the program accordingly to Customer's request and application.
- ❖ A new or an additional authorization device may be issued on the basis the Customer's application signed thereby, with rights to use one or more Customer accounts.
- ❖ The access to operation with DIGIPASS device is protected by PIN code consisting of five digits. DIGIPASS device can be used only after replacing the initial PIN code, which Client receives at the moment of issue of DIGIPASS. The initial PIN code has to be replaced by the Client.
- ❖ DIGIPASS device will be locked after **five** attempts of entering an incorrect PIN code (see section 2 "Warning about an incorrect PIN code").
- ❖ The Customer shall be responsible for the loss of the authorization device and for non-disclosure of his/her PIN code to other persons.
- ❖ The battery in DIGIPASS device lasts for almost 3 years. If the token displays "BATTERY LOW" or „BATTERY EMPTY" the device must be replaced by the Bank.
- ❖ It is forbidden to keep DIGIPASS near a source of electromagnetic fields (for example, close to a mobile phone, loudspeakers, airport security gates etc.).
- ❖ If the device has been exposed to temperatures below 0°C, it may only be used after it warms up under room temperature in 20 – 30 minutes.
- ❖ DIGIPASS authorization device has keys from "0" to "9", special keys            and LCD screen. Using the  key, the Customer may return to the previous menu and cancel any operation.
- ❖ DIGIPASS is switched on by pressing the key "ON/OFF". DIGIPASS will switch off after pressing the key "ON/OFF" repeatedly or in 60 seconds unless any key is pressed.
- ❖ LCD screen has 2 rows with information to display. First row shows the Menu or submenu, and second row shows menu options. You can scroll options by using   buttons. Options can also be activated by using number pad, in that case "OK" button is not used to enter submenu.

## 1. Entering and replacing the initial PIN code

You need to perform these steps once before using the device to generate the electronic signatures.

In order to replace initial PIN code, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	INITIAL PIN	The message indicates that no one has used this device before.
2. Enter the initial PIN code	*****	Format „N N N N N,, . Provided by the Bank.
3. Press the "OK" key	PIN OK OK	Appears after short time
	NEW PIN	
4. Enter your PIN code	*****	Enter your new PIN code that may consist of any 5 digits, except for 5 similar digits or five consecutive digits.
5. Press the "ENTER" key	CONFIRM PIN	The code chosen by you has been accepted. To confirm it, enter <b>your new PIN</b> code again.
	WEAK PIN OK	New PIN code offers weak protection. Press key  and text "NEW PIN" is displayed. Repeat the actions starting with step 4.
6. Enter your new PIN code again	*****	
7. Press the "ENTER" key	PIN CHANGED OK	Initial PIN code has been replaced with your new PIN code. DIGIPASS device returns to the initial menu automatically.
	PIN DIFFER OK	The code you re-entered is different from that entered before.  Press key  and text "NEW PIN" is displayed. Repeat the actions starting with step 3.

Your new PIN code is to be used in further DIGIPASS operation.

## 2. Warning about an incorrect PIN code






ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	"ENTER PIN"	
2. Incorrect PIN code is entered	*****	
3. Press the "OK" key	"WRONG PIN" OK	The PIN code you have entered is incorrect.
4. Press the "OK" key	"TRIES REMAINING 1 (or 2 vai 3)"	The 1 <sup>st</sup> trial (or the 2 <sup>nd</sup> or 3 <sup>th</sup> ).





	<b>OK</b>	If the DIGIPASS device is switched off after an incorrect PIN code was entered, the message on the screen will appear again after switching the device on.
5. Press the "OK" key	<b>"ENTER PIN"</b>	Enter PIN code
4. The PIN code is entered incorrectly for the 4 <sup>th</sup> time.	<b>"LAST TRY"</b>	Warning about the last attempt to enter PIN code.
5. The PIN code is entered incorrectly for the 5 <sup>th</sup> time.	<b>"LOCKED"</b>	Your DIGIPASS device is locked. In order to change the DIGIPASS device, you have to come to the Bank and bring your DIGIPASS device with you.

### 3. Changing the language

DIGIPASS device language may only be changed after the Customer has changed the initial PIN code of DIGIPASS device.

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	<b>ENTER PIN</b>	
2. Enter PIN code digits	*****	
3. Press the "OK" key	<b>PIN OK</b> <b>OK</b>	Use navigation keys  
	<b>SELECT 1-6</b> <b>1. IDENTIFICATION</b>	
4. Press the  key four times	<b>SELECT 1-6</b> <b>5. SETTINGS</b>	
5. Press the "OK" key		
	<b>SETTINGS</b> <b>1. CHANGE PIN</b>	
6. Press the  key one time	<b>SETTINGS</b> <b>2. LANGUAGE</b>	
7. Press the "OK" key		
	<b>LANGUAGE</b> <b>1. ENGLISH</b>	
8. Press the  to change language	<b>LANGUAGE</b> <b>1. ENGLISH</b> <b>2. LATVIESU</b> <b>3. ПУСЬКВІИ</b>	Choose the language
9. Press the "OK" key	<b>OK</b>	Language accepted

### 4. Timer/battery testing

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	<b>ENTER PIN</b>	
2. Enter PIN code digits	*****	
3. Press the "OK" key	<b>PIN OK</b> <b>OK</b>	
	<b>SELECT 1-6</b> <b>1. IDENTIFICATION</b>	
4. Press the  key five times	<b>SELECT 1-6</b> <b>INFO</b>	
5. Press the "OK" key		
	<b>INFO</b> <b>1. DATE</b>	
6. Press the "OK" key	<b>DATE</b> <b>dd-mm-yyyy hh:mm</b>	Date and Time by Greenwich Mean Time (day, month, year)*
or		
6. Press the  one time	<b>INFO</b> <b>2. BATTERY</b>	
7. Press the "OK" key		
	<b>BATTERY</b> <b>XX%</b>	

\* In summer Riga's time differs by 3 hours, in winter – by 2 hours. If device is not used in Online Banking for long time, and if device's time plus 3 hours in summer (or 2 hours in winter) differs for more than 90 minutes from Riga's time, the device cannot be used for generating Citadele Online Banking authorization code. It is necessary to replace the device.



## 5. Changing the PIN code

In order to change your PIN code again, please act as follows:


ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	ENTER PIN	
2. Enter old PIN code digits	*****	
3. Press the "OK" key	PIN OK OK	
	SELECT 1-6 1. IDENTIFICATION	
4. Press the "OK" key four times	SELECT 1-6 5. SETTINGS	
5. Press the "OK" key	SETTINGS 1. CHANGE PIN	
6. Press the "OK" key or press key "1".	ENTER PIN	
7. Enter your <b>current</b> PIN code	*****	Enter your <b>current</b> PIN code
8. Press the "OK" key	PIN OK OK	
	NEW PIN	After 3 seconds "NEW PIN" text appears
9. Enter your <b>new</b> PIN code digits	*****	Here you enter your invented PIN code that may consist of any 5 digits, except for 5 similar digits or five consecutive digits. New PIN code offers weak protection. You have to replace it with another PIN code. The screen shows "NEW PIN" in a few seconds. Repeat the actions starting with step 9.
	WEAK PIN OK	
10. Press the "OK" key"	CONFIRM PIN	You need to confirm your new PIN code.
8. Enter your new PIN code again	-----	
9. Press the "ENTER" key	PIN CHANGED	Your old PIN code has been replaced with your new PIN code. DIGIPASS device returns to the initial menu automatically.
	PINS DIFFER	The code you re-entered is different from that entered before. Press the "OK" key and repeat the actions starting with step 9.

## 6. Generating electronic signatures

**ATTENTION!!!** In all cases data you use for electronic signature generation must coincide with that you specify in your order to the Bank. Please strictly observe the following algorithms in filling in your payment orders and calculating test keys.

### 6.1. Signing the payment order or currency exchange order

**Please note:** if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

You may delete incorrect digit by pressing the key .

In order to generate electronic signatures, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	ENTER PIN	
2. Enter PIN code digits	*****	
3. Press the "OK" key	PIN OK OK	
	SELECT 1-6 1. IDENTIFICATION	
4. Press the "OK" key one time	SELECT 1-6 2. PAYMENT	
5. Press the "OK" key	FROM -----	
6. Enter your account number		The account number with "Citadele banka" consists of 21 characters (IBAN standard). The last 12 digits are used for calculation. If the first numbers are digits "0", do not enter them.
7. Press the "OK" key	CURRENCY ---	
8. Enter the currency code		3-digit code from the "Currency Codes" Table.



9. Press the "OK" key	<b>AMOUNT</b> -----	
10. Enter the payment amount		Enter the amount up to the decimal separator (without cents etc.)
11. Press the "OK" key	<b>BENEFICIARY</b> -----	
12. Enter the last 12 digits of the beneficiary's account number.		a) In case the account number consists of 12 digits, enter the account number in full; b) In case the account number consists of more than 12 characters, the last 12 digits are used for calculation; c) In case the account number contains characters that are not digits (letters, slashes, hyphens, etc.), digits only are to be entered. d) In case the account number contains no digits at all, enter "0". e) If the first numbers are digits "0", do not enter them. <u>For example:</u> 00 099 0000 => 990000 11222333444555 => 222333444555 11a22b33c44d55e => 1122334455 LV84LACB0000435195001 => 435195001
13. Press the "OK" key	<b>KEY</b> XXXXXXXXXX	The 10-digit electronic signature.
Press the "OK" key again to zoom the key.		


### 6.2. Signing the payment order batch

**Please note:** if you operate the device in order to sign a payment order batch in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the payment order batch signature screen!

With a single electronic signature of the authorization device may be validated up to 50 payment orders.

Limit of the confirmation of several payment orders with one DIGIPASS electronic signature is EUR 142,300 (or equivalent amount in other currencies).


In order to generate electronic signatures, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	ENTER PIN	
2. Enter PIN code digits	*****	
3. Press the "OK" key	PIN OK OK	
	SELECT 1-6 1. IDENTIFICATION	
4. Press the  key three times	SELECT 1-6 4. ADDITIONAL	
5. Press the "OK" key	FIELD 1 -----	
o r press key "4"		
6. Enter the payment order <b>batch ID</b> .		
7. Press the "OK" key	FIELD 2 -----	
8. Enter the payment order batch total <b>amount</b> .		Total (aggregate) amount is stated in EUR currency. The amount up to the decimal separator (without cents etc.).
9. Press the "OK" key	KEY "XXXXXXXXXX"	The 10-digit electronic signature.
Press the "OK" key again to zoom the key.		

### 6.3. Signing the cash withdrawal order

**Please note:** if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

In order to generate electronic signatures, filling in a Cash Withdrawal Order, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	ENTER PIN	
2. Enter PIN code digits	-----	
3. Press the "OK" key	PIN OK OK	
	SELECT 1-6 1. IDENTIFICATION	
4. Press the  key one time	SELECT 1-6 2. PAYMENT	
o r		



5. Press the "OK" key	press key "2"	<b>FROM</b> -----	
6. Enter your account number			The account number with "Citadele banka" consists of 21 characters (IBAN standard). The last 12 digits are used for calculation. If the first numbers are digits "0", do <b>not</b> enter them.
5. Press the "OK" key			
7. Press the "OK" key		<b>CURRENCY</b> ---	
8. Enter the currency code			3-digit code from the "Currency Codes" Table.
9. Press the "OK" key		<b>AMOUNT</b> -----	
10. Enter the payment amount			Enter the amount up to the decimal separator (without cents etc.)
11. Press the "OK" key		<b>BENEFICIARY</b> -----	
12. Enter the beneficiary's information			Enter all digits of the passport number, driver's license or identity number. Do not use roman numerals or other symbols
13. Press the "OK" key		<b>KEY</b> XXXXXXXXXX	The 10-digit electronic signature.
Press the "OK" key again to zoom the key.			

### 6.4. Signing the application of term deposit

**Please note:** if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

In order to generate electronic signatures, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES									
1. Press the "ON/OFF" key	ENTER PIN										
2. Enter PIN code digits	*****										
3. Press the "OK" key	PIN OK OK										
	SELECT 1-6 1. IDENTIFICATION										
4. Press the "OK" key one time	SELECT 1-6 2. PAYMENT										
5. Press the "OK" key	FROM -----										
6. Enter your account number		The account number with "Citadele banka" consists of 21 characters (IBAN standard). The last 12 digits are used for calculation. If the first numbers are digits "0", do not enter them.									
7. Press the "OK" key	<b>CURRENCY</b> ---										
8. Enter the currency code		3-digit code from the "Currency Codes" Table.									
9. Press the "OK" key	<b>AMOUNT</b> -----										
10. Enter the payment amount		Enter the amount up to the decimal separator (without cents etc.)									
11. Press the "OK" key	<b>BENEFICIARY</b> -----										
12. Enter the interest rate.		In this field enter the <b>interest rate</b> . Before entering the interest rate, it has to be multiplied by 10 000. <i>Example:</i>									
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Interest rate</th> <th style="text-align: center;">Input number</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a</td> <td style="text-align: center;">1,7%</td> <td style="text-align: center;">17000</td> </tr> <tr> <td style="text-align: center;">b</td> <td style="text-align: center;">5,25%</td> <td style="text-align: center;">52500</td> </tr> </tbody> </table>		Interest rate	Input number	a	1,7%	17000	b	5,25%	52500
	Interest rate	Input number									
a	1,7%	17000									
b	5,25%	52500									
13. Press the "OK" key	<b>KEY</b> XXXXXXXXXX	The 10-digit electronic signature.									
Press the "OK" key again to zoom the key.											



### 6.5. Signing the free format message, client's questionnaire or the Contract on financial instruments accounts and transactions

**Please note:** if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

In order to generate electronic signatures for the free format message or client's questionnaire, or the Contract on financial instruments accounts and transactions (signing the contract in Citadele online banking) please act as follows:

ACTIONS		SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key		ENTER PIN	
2. Enter PIN code digits		-----	
3. Press the "OK" key		PIN OK OK	
		SELECT 1-6 1. IDENTIFICATION	
4. Press the " " key two times	o r press key "3"	SELECT 1-6 3. ORDER	
5. Press the "OK" key		TYPE -----	
6. Enter order type			Enter number „1"
7. Press the "OK" key		FROM -----	
8. Enter your account number for a free-form order or your client ID in Bank in case of composing the questionnaire or the Contract on financial instruments accounts and transactions			The account number with "Citadele bank" consists of 21 characters (IBAN standard). The last 12 digits are used for calculation. If the first numbers are digits "0", do not enter them.  Client ID is a number that is allocated to client by the information system of Bank.
9. Press the "OK" key		CURRENCY ---	Do not enter anything
10. Press the "OK" key		KEY XXXXXXXXXX	The 10-digit electronic signature.

### 7. Generating an authorization code for entering Citadele online banking

In order to generate an authorization code for entering Citadele Online Banking, please act as follows:

ACTIONS		SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key		ENTER PIN	
2. Enter PIN code digits		-----	
3. Press the "OK" key		PIN OK OK	
		SELECT 1-6 1. IDENTIFICATION	
4. Press the "OK" key or press key "1"		CODE XXXXXX	Please enter the 6-digit authorization code in the "Identification code" field for logging in

#### CURRENCY CODES

<b>AED</b>	United Arab Emirates Dirham	784	<b>ILS</b>	Israeli Shekel	376	<b>UAH</b>	Ukrainian Hryvna	980
<b>AUD</b>	Australian Dollar	36	<b>ISK</b>	Iceland Krona	352	<b>USD</b>	US Dollar	840
<b>BGN</b>	Bulgarian Lev	975	<b>JPY</b>	Japanese Yen	392	<b>UZS</b>	Uzbekistan Sum	860
<b>BYN</b>	Belarusian Rubble	974	<b>KZT</b>	Kazakhstan Tenge	398	<b>ZAR</b>	South African Rand	710
<b>CAD</b>	Canadian Dollar	124	<b>MDL</b>	Moldovan Leu	498			
<b>CHF</b>	Swiss Franc	756	<b>NOK</b>	Norwegian Krone	578			
<b>CZK</b>	Czech Koruna	203	<b>NZD</b>	New Zealand Dollar	554			
<b>DKK</b>	Danish Krone	208	<b>PLN</b>	Polish Zloty	985			
<b>EUR</b>	Euro	978	<b>RUR</b>	Russian Ruble	643			
<b>GBP</b>	British Pound	826	<b>SEK</b>	Swedish Krona	752			
<b>HKD</b>	Hong Kong Dollar	344	<b>SGD</b>	Singapore Dollar	702			
<b>HUF</b>	Hungary Forint	348	<b>TRL</b>	Turkish Lira	792		<b>Other currencies</b>	0