OPERATING INSTRUCTIONS FOR THE AUTHORISATION DEVICE DIGIPASS 560

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 signatures – see point 7.

- ❖ DIGIPASS is an electronic authorization device used to generate electronic signature for Customer's messages and replacing the Customer's signature and seal in such Customer message.
- ❖ The Customer may choose his DIGIPASS device with English – Latvian language or English – Russian language, and may change the language in the device at his discretion.
- ❖ DIGIPASS electronic signatures are used one-shot and are calculated on the basis of both essential parameters of the Customer's message and time of generation of the specific keys.
- ❖ Electronic signatures are to be calculated using respective fields of the specific message.
- ❖ Each such device is encoded for operation with one or more Customer's accounts with the Bank. More than one authorization device may be used to manage one account too.
- ❖ For generation of Citadele online banking access codes and electronic signatures different DIGIPASS devices can be used, if it is registered in the respective program provision that is used by the Customer in the process of connecting to the Bank.
- ❖ A new or additional authorization device may be issued on the basis the Customer's application signed thereby, with rights to use one or more Customer accounts.
- ❖ Generation of electronic signatures by DIGIPASS device is protected by PIN code consisting of five digits. The Customer receives his initial PIN code at the moment of issue of DIGIPASS, however such PIN code is to be replaced by that invented by the Customer, in order to be able to generate electronic signatures.
- ❖ You can access DIGIPASS functions meant for the electronic signature generation upon entering your five-digit PIN code. To have access to DIGIPASS functions: "**CHANGE LANG"**, **"TEST"** and "**BATTERY"** you need not enter your PIN code.
- ❖ DIGIPASS memory is deleted after five attempts of making incorrect PIN code. DIGIPASS. Screen will display the message "**LOCKED"**.
  In this case the Customer is to come to the Bank, bringing his DIGIPASS device with him, pay the charge for reprogramming the device, and receive a new DIGIPASS device.
- ❖ The Customer shall be responsible for transfer of the coding device to other persons and for non-disclosure of his PIN code to other persons.
- ❖ The Customer may check the battery condition in DIGIPASS mode "**BATTERY"**, however he cannot replace the battery by himself.
  DIGIPASS device operates with the lithium battery, with its service life being over 3 years depending on frequency if use. In case DIGIPASS device screen displays the message "BATT LOW", this means that the battery is almost discharged. In case the message BATT FAIL appears – the battery is discharged in full. In case the battery is discharged, the Customer is to come to the Bank, bringing his DIGIPASS device with him, pay the charge for reprogramming the device, and receive a new authorization device.
- ❖ The coding device DIGIPASS shall not be placed in strong electromagnetic field (close to a mobile phone, etc.).
- ❖ In case the device has been exposed to temperatures below 0^0 C, it may only be used after it warms up under room temperature in 20 – 30 minutes.
- ❖ DIGIPASS device is opened as follows: press in the middle of the cover with one finger and open the cover at one corner with another finger.
- ❖ DIGIPASS authorization device has keys from "0" to "9", special keys (I, S, ◄), and 12-digit screen. By pressing the key "C", the Customer may return to the initial menu "SELECT I/S" and cancel operation made from any function.
- ❖ DIGIPASS is switched on by pressing the key "◄". DIGIPASS will switch off unless you make any actions within 30-40 seconds.

1. Entering the initial PIN code and its replacement for the Customer's PIN code

DIGIPASS device may only be used as a calculation device after the initial PIN code has been replaced for your invented code. You should implement such procedure only once. Please invent your PIN code (five digits) before making this action.

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

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the key "◄"	0	
2. Press the key "I"	INITIAL PIN	The message indicates that no one has operated this device before you.
3. Enter 5 digits	*****	Provided by the Bank.
4. Press the key "◄"	NEW PIN	
5. Enter your PIN code	*****	**Attention! Here you are to enter your invented PIN code that may consist of any 5 digits, but no of 5 similar digits or five consecutive digits**
6. Press the key "◄"	WEAK PIN NEW PIN	This indicates that Your PIN-code security is low. Please enter a new PIN-code.
7. Confirm entry of the new PIN code by pressing the key "◄"	CONFIRM	The code chosen by you has been accepted; however you need to confirm your choice of the new code again. - In case the screen displays "**WEAK PIN"**, PIN code is weakly protected at opinion of DIGIPASS, in this case please enter **your new** PIN code again.
8. Enter your new PIN code chosen again	*****	
9. Press the key "◄"	PIN CHANGED	Your old PIN code has been replaced with your new PIN

		code chosen by you. DIGIPASS device returns to the initial menu **"SELECT I/S"** automatically **-** In case the screen displays **"CHANGE FAIL",** the code you re-entered is different from that entered before. The screen displays **"NEW PIN"** in a few seconds. Repeat actions stated in paragraph 5 above.

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

2. Changing the language

Language may only be changed in DIGIPASS device, after the Customer has changed the initial PIN code of DIGIPASS device.

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	0	
2. Press the key "I" three times	CHANGE LANG	
3. Press the key "◄"	TO RUSSIAN TO ENGLISH TO LATVIAN	The language will change according to the screen message TO RUSSIAN – into the Russian language; TO LATVIAN – into the Latvian language; TO ENGLISH – into the English language.
4. Press the key "◄"	SELECT I/S	The English language changes to the Russian or Latvian language automatically and vice versa.

3. Testing operation capacity of the authorization device

In case you have doubts concerning correct operation of DIGIPASS device, please test the device as follows:

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	**0**	
2. Press the key "I" four times	**TEST**	
3. Press the key "◄"	**Serial number of the device (8 digits); in 5-7 seconds a 6-digit test code appears.**	Please give the 6-digit code to the Bank operator immediately, who will verify it. The code is valid for 30 min.

4. Checking the battery condition of the authorization device

In case you want to check the battery condition, please act as follows:

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	**0**	
2. Press the key "I" five times	**BATTERY**	
3. Press the key "◄"	**REMAINING XX**	"XX" - two-digit number shows the remaining battery charge. The maximum value is **99** units.

5. Changing the PIN code

In order to change your PIN code again, please follow the instructions:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the key "◄"	**0**	
2. Press the key "I" two times	**CHANGE PIN**	
3. Press the key "◄"	**ENTER PIN**	
4. Enter 5 digits of PIN code	*****	**Your PIN** code is entered.
5. Press the key "◄"	**NEW PIN**	In case incorrect PIN code is entered, the screen will display **"WRONG PIN"**
6. Enter **your new** PIN code	*****	Here you enter your invented PIN code that may consist of any 5 digits, but no 5 similar digits or five consecutive digits
7. Press the key "◄"	**WEAK PIN NEW PIN**	This indicates that Your PIN-code security is low. Please enter a new PIN-code.
8. Confirm entry of the new PIN code by pressing the key "◄"	**CONFIRM**	The code chosen by you has been accepted; however you need to confirm your choice of the new code again. **-** In case the screen shows **"WEAK PIN"**, PIN code does have weak protection at opinion of DIGIPASS, please enter **your new** PIN code again.

9. Enter your new PIN code chosen again	*****	
10. Press the key "◄"	**PIN CHANGED**	Your old PIN code has been replaced with your new PIN code chosen by you. DIGIPASS device returns to the initial menu automatically **-** In case the screen displays "**CHANGE FAIL"**, the code you re-entered is different from that entered before. The screen shows "**NEW PIN**" in a few seconds. Repeat the above described actions.

6. Generation of the authorization code for entering Citadele Online banking system

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

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	**0**	
2. Press the key "I"	**AUTHORIZATION**	
3. Press the key "◄"	**ENTER PIN**	
3. Enter PIN code digits	*****	
4. Press the key "◄"	**6-digit code**	Please enter the 6-digit authorization code in the field "Authorization code" (Online bank) for logging in

7. Electronic signature generation

ATTENTION!!! Data you use for electronic signature generation must coincide with those you state in your order to the Bank **in all cases**. Please strictly observe the following algorithms in filling in your payment orders and calculating electronic signatures.

7.1. Signing the payment 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 an electronic signature, please act as follows:

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	**0**	
2. Press the key "S"	**PAYMENT**	
3. Press the key "◄"	**ENTER PIN**	
4. Enter 5 digits of **your** PIN code	*****	
5. Press the key "◄"	**ACCOUNT**	You may delete incorrect digit in the account number by pressing the key "C".
6. Enter your account number		The account number with Citadele Bank consists of 21 symbols (IBAN standard). The last 12 digits are used for calculation.
7. Press the key "◄"	**CURRENCY**	
8. Enter the currency code		3-digit code from the "Currency Codes" Table
9. Press the key "◄"	**AMOUNT**	
10. Enter the payment amount		Enter the amount up to the decimal point (without cents etc.)
11. Press the key "◄"	**BENEFICIARY**	
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**". For example:

		00 099 0000 => 000990000 111222333444555 => 222333444555 11a22b33c44d55e => 1122334455 LV84LACB0000435195001 => 000435195001
13. Press the key "◄", without entering the parameter	**K"XX"**	The first part of the electronic signature appears automatically, possible value from **K00** to **K99**,
14. Press the key "◄" without entering the parameter	**"XXXXXXXXXX"**	The 10-digit second part of the electronic signature.

7.2. 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 an electronic signature, please act as follows:

ACTIONS	*SCREEN MESSAGE*	*NOTES*
1. Press the key "◄"	**0**	
2. Press the key "S"	**ADDITIONAL**	
3. Press the key "◄"	**ENTER PIN**	
4. Enter 5 digits of **your** PIN code	*****	
5. Press the key "◄"	**FIELD1**	Enter the payment order **batch ID**.
6. Press the key "◄"	**FIELD2**	Enter the payment order batch total **amount**.
7. Press the key "◄" without entering the parameter	**"XXXXXXXXXX"**	The 10-digit electronic signature.

7.3. 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 an electronic signature, filling in a Cash Withdrawal Order, please act as follows:

ACTIONS	*SCREEN MESSAGE*	*NOTES*
1. Press the key "◄"	**0**	
2. Press the key "S"	**PAYMENT**	
3. Press the key "◄"	**ENTER PIN**	
4. Enter 5 digits of **your** PIN code	*****	
5. Press the key "◄"		
6. Enter your account number	**ACCOUNT**	The account number with Citadele Bank consists of 21 symbols. The last 12 digits are used for calculation.
7. Press the key "◄"	**CURRENCY**	
8. Enter the currency code		3-digit code from the "Currency Codes" Table
9. Press the key "◄"	**AMOUNT**	
10. Enter the payment amount		Enter the amount up to the decimal point (without cents etc.)
11. Press the key "◄"	**BENEFICIARY**	
12. Enter the beneficiary information.		Enter all digits of the passport number, driver's license or identity number
13. Press the key "◄" without entering the parameter	**K"XX"**	The first part of the electronic signature appears automatically, possible value from **K00** to **K99**,
14. Press the key "◄" without entering the parameter	**"XXXXXXXXXX"**	The 10-digit second part of the electronic signature.

7.4. *Signing the application for placing 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 an electronic signature, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the key "◄"	0	
2. Press the key "S"	PAYMENT	
3. Press the key "◄"	ENTER PIN	
4. Enter 5 digits of **your** PIN code	*****	
5. Press the key "◄"	ACCOUNT	You may delete incorrect digit in the account number by pressing the key "C".
6. Enter your account number		The account number with Citadele Bank consists of 21 symbols. The last 12 digits are used for calculation.
7. Press the key "◄"	CURRENCY	
8. Enter the currency code		3-digit code from the "Currency Codes" Table
9. Press the key "◄"	AMOUNT	
10. Enter the payment amount		Enter the amount up to the decimal point (without cents etc.)
11. Press the key "◄"	BENEFICIARY	
12. Enter interest rate		In this field enter the **interest rate**. Before entering the interest rate, it has to be multiplied by 10 000. *Example:*
13. Press the key "◄", without entering the parameter	K"XX"	The first part of the electronic signature appears automatically, possible value from **K00** to **K99**,
14. Press the key "◄" without entering the parameter	"XXXXXXXXXX"	The 10-digit second part of the electronic signature.

Example table (within row 12):

	Interest rate	Input number
a	1,7%	17000
b	5,25%	52500

7.5. *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 case you want to send a message to the Bank, search for an amount or perform any other action, you are to send a message of free format to the Bank.

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

ACTION	SCREEN MESSAGE	NOTES
1. Press the key "◄"	0	
2. Press the key "S" twice	FREE FORMAT	
3. Press the key "◄"	ENTER PIN	
3. Enter 5 digits of **your** PIN code	*****	
4. Press the key "◄"	FROM	
5. 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 symbols. The last 12 digits are used for calculation. Client ID is a number that is allocated to client by the information system of Bank.
7. Press the key "◄" without entering the parameter	K"XX"	The first part of the electronic signature appears automatically, possible value from **K00** to **K99**,
8. Press the key "◄" without entering the parameter	"XXXXXXXXXX"	The 10-digit second part of the electronic signature.

CURRENCY CODES

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