INSTRUCTIONS FOR AUTHORISATION DEVICE "DIGIPASS 700" OPERATION

Attention!	Immediately after receiving the new authorisation 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 authorisation 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 and the Latvian language or the English and the Russian language, and may change 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 authorisation 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 programme accordingly to Customer's request.
- ❖ A new or an additional authorisation 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 replace 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 FAIL", 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 0^0 C, it may only be used after it warms up under room temperature in 20 – 30 minutes.
- ❖ DIGIPASS authorisation device has keys from "0" to "9", special keys (I, S, ENTER, ON/OFF, CC, F), and LCD screen. Using the "CC" key, the Customer may return to the initial menu "SELECT I S F" 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.
- ❖ By pressing the key "CC", you can return to the previous action.

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	**INIT PIN**	The message indicates that no one has used this device before.
2. Enter the initial PIN code	- - - - -	Provided by the Bank.
3. Press the "ENTER" key	**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**	The code chosen by you has been accepted. To confirm it, enter **your new** PIN code again.
	WEAK PIN	New PIN code offers weak protection. The screen displays **"NEW PIN"** in a few seconds. Repeat the actions starting with step 4.
6. Enter your new PIN code again	- - - - -	
7. Press the "ENTER" key	**PIN CHANGED**	Initial PIN code has been replaced with your new PIN code. DIGIPASS device returns to the initial menu automatically.
	PIN CHG FAIL	The code you re-entered is different from that entered before.

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	**"WRONG PIN"**	The PIN code you have entered is incorrect. In few seconds a message about the next try will appear on the screen.
	"PIN TRIAL 2 (or 3 or 4)"	The 2nd trial (or the 3rd or 4th). 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.
3. After switching on DIGIPASS, press the key "Enter"	**"ENTER PIN"**	Enter PIN code
4. The PIN code is entered incorrectly for the 4th time.	**"LAST PIN TRY"**	Warning about the last attempt to enter PIN code.
5. The PIN code is entered incorrectly for the 5th time.	**"UNLOCK CHALL nnnnnn"**	Your DIGIPASS device is locked. In order to unlock 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	**ENTER PIN**	
2. Enter PIN code digits	**- - - - -**	
3. Press the "ENTER" key	**SELECT I S F**	
4. Press the "F" key four times	**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.
5. Press the "ENTER" key	**SELECT I S F**	The English language changes to the Russian or Latvian language and vice versa.

4. Timer testing

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	**ENTER PIN**	
2. Enter PIN code digits	**- - - - -**	
3. Press the "ENTER" key	**SELECT I S F**	
4. Press the "F" key twice	**GMT DATE** **dd.mm.yyyy**	Date by Greenwich Mean Time (day, month, year)*
5. Press the "F" key once again	**GMT DATE** **hh.mm**	Time by Greenwich Mean Time (hours, minutes)*
6. Press the "CC" key	**SELECT I S F**	

* In summer Riga's time differs by 3 hours, in winter – by 2 hours. Authorization code for entering Citadele Online Banking is valid for 90 minutes, ie., 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 "ENTER" key	**SELECT I S F**	
4. Press the "F" key	**CHANGE PIN**	
5. Press the "ENTER" key	**NEW PIN**	
6. Enter your **new** 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.
7. Press the "ENTER" key	**CONFIRM**	You need to confirm your new PIN code.
	WEAK PIN	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 6.
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.
	PIN CHG FAIL	The code you re-entered is different from that entered before.

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

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 "CC".

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 "ENTER" key	**SELECT I S F**	
4. Press the "S" key	**PAYMENT**	
5. Press the "ENTER" key	**ACCOUNT**	
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.
7. Press the "ENTER" key	CURRENCY	
8. Enter the currency code		3-digit code from the "Currency Codes" Table.
9. Press the "ENTER" key	AMOUNT	
10. Enter the payment amount		Enter the amount up to the decimal separator (without cents, copecks, santims etc.)
11. Press the "ENTER" 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 "ENTER" the key	KEY 1 "XX"	The first part of the electronic signature appears automatically, possible value from **00** to **99**.
14. Press the "ENTER" key without entering the parameter	KEY 2 "XXXXXXXXXX"	The 10-digit second part of the electronic signature.

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!

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 "ENTER" key	SELECT I S F	
4. Press the "S" key four times	ADDITIONAL	
5. Press the "ENTER" key	FIELD1	Enter the payment order **batch ID**.
6. Press the "ENTER" key	FIELD2	Enter the payment order batch total **amount**.
7. Press "ENTER" the key	KEY "XXXXXXXXXX"	The 10-digit electronic signature.

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 "ENTER" key	SELECT I S F	
4. Press the "S" key	PAYMENT	
5. Press the "ENTER" key		
6. Enter your account number	ACCOUNT	The account number with "Citadele banka" consists of 21 characters (IBAN standard). The last 12 digits are used for calculation.
7. Press the "ENTER" key	CURRENCY	
8. Enter the currency code		3-digit code from the "Currency Codes" Table.
9. Press the "ENTER" key	AMOUNT	
10. Enter the payment amount		Enter the amount up to the decimal separator (without cents, copecks, santims etc.)
11. Press the "ENTER" key	BENEFICIARY	
12. Enter the beneficiary information.		Enter all digits of the passport number, driver's licence or identity number.
13. Press the "ENTER" key	KEY 1 "XX"	The first part of the electronic signature appears automatically, possible value from **00** to **99**.
14. Press the "ENTER" key without entering the parameter	KEY 2 "XXXXXXXXXX"	The 10-digit second part of the electronic signature.

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 "ENTER" key	SELECT I S F	
4. Press the "S" key	PAYMENT	
5. Press the "ENTER" key	ACCOUNT	
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 "ENTER" key	CURRENCY	
8. Enter the currency code		3-digit code from the "Currency Codes" Table
9. Press the "ENTER" key	AMOUNT	
10. Enter the payment amount		Enter the amount up to the decimal point (without cents, copecks, santims etc.)
11. Press the "ENTER" 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:*

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

ACTIONS	SCREEN MESSAGE	NOTES
13. Press the "ENTER" key	KEY 1 "XX"	The first part of the electronic signature appears automatically, possible value from **00** to **99**.
14. Press the "ENTER" key without entering the parameter	KEY 2 "XXXXXXXXXX"	The 10-digit second part of the electronic signature.

6.5. Signing the free format message or client's questionnaire

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, make currency exchange, search for an amount or perform any other action, you are to send a message of free format to the Bank. The exception is when using Citadele Onilne Banking – vast majority of banking operations have its own specific forms to be submitted via Citadele Online Banking system.

In order to generate electronic signatures for the free format message, please act as follows:

ACTIONS	SCREEN MESSAGE	NOTES
1. Press the "ON/OFF" key	ENTER PIN	
2. Enter PIN code digits	- - - - -	
3. Press the "ENTER" key	SELECT I S F	
4. Press the "S" key twice	FREE FORMAT	
5. Press the "ENTER " key	FROM	
6. Enter your account number for a free-form order or your client ID in Bank in case of composing the questionnaire		The account number with "Citadele banka" consists of 21 characters (IBAN standard). 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 "ENTER" key	KEY 1 "XX"	The first part of the electronic signature appears automatically, possible value from **00** to **99**.
8. Press the "ENTER" key without entering the parameter	KEY 2 "XXXXXXXXXX"	The 10-digit second part of the electronic signature.

7. Generating an authorisation code:

7.1. for entering Citadele Online Banking
7.2. for signing/ submission of orders by phone (According to Application for submission of telephonic orders

In order to generate an authorisation code for entering Citadele Online Banking or submission of telephonic 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 "ENTER" key	SELECT I S F	
4. Press the "I" key	CODE 6-digit code	Please enter the 6-digit authorisation code in the "Authorisation code" field for logging in or call it to the Bank employee

CURRENCY CODES

AED	United Arab Emirates Dirham	784	**HUF**	Hungary Forint	348	**SEK**	Swedish Krona	752
AUD	Australian Dollar	36	**ILS**	Israeli Shekel	376	**SGD**	Singapore Dollar	702
BGN	Bulgarian Lev	975	**ISK**	Iceland Krona	352	**TRL**	Turkish Lira	792
BYR	Belarusian Rubble	974	**JPY**	Japanese Yen	392	**UAH**	Ukrainian Hryvna	980
CAD	Canadian Dollar	124	**KZT**	Kazakhstan Tenge	398	**USD**	US Dollar	840
CHF	Swiss Franc	756	**LTL**	Lithuanian Litas	440	**UZS**	Uzbekistan Sum	860
CYP	Cyprus Pound	196	**MDL**	Moldovan Leu	498	**ZAR**	South African Rand	710
CZK	Czech Koruna	203	**MTL**	Maltese Lira	470			
DKK	Danish Krone	208	**NOK**	Norwegian Krone	578			
EUR	Euro	978	**NZD**	New Zealand Dollar	554			
GBP	British Pound	826	**PLN**	Polish Zloty	985			
HKD	Hon Kong Dollar	344	**RUR**	Russian Ruble	643		**Other currencies**	0