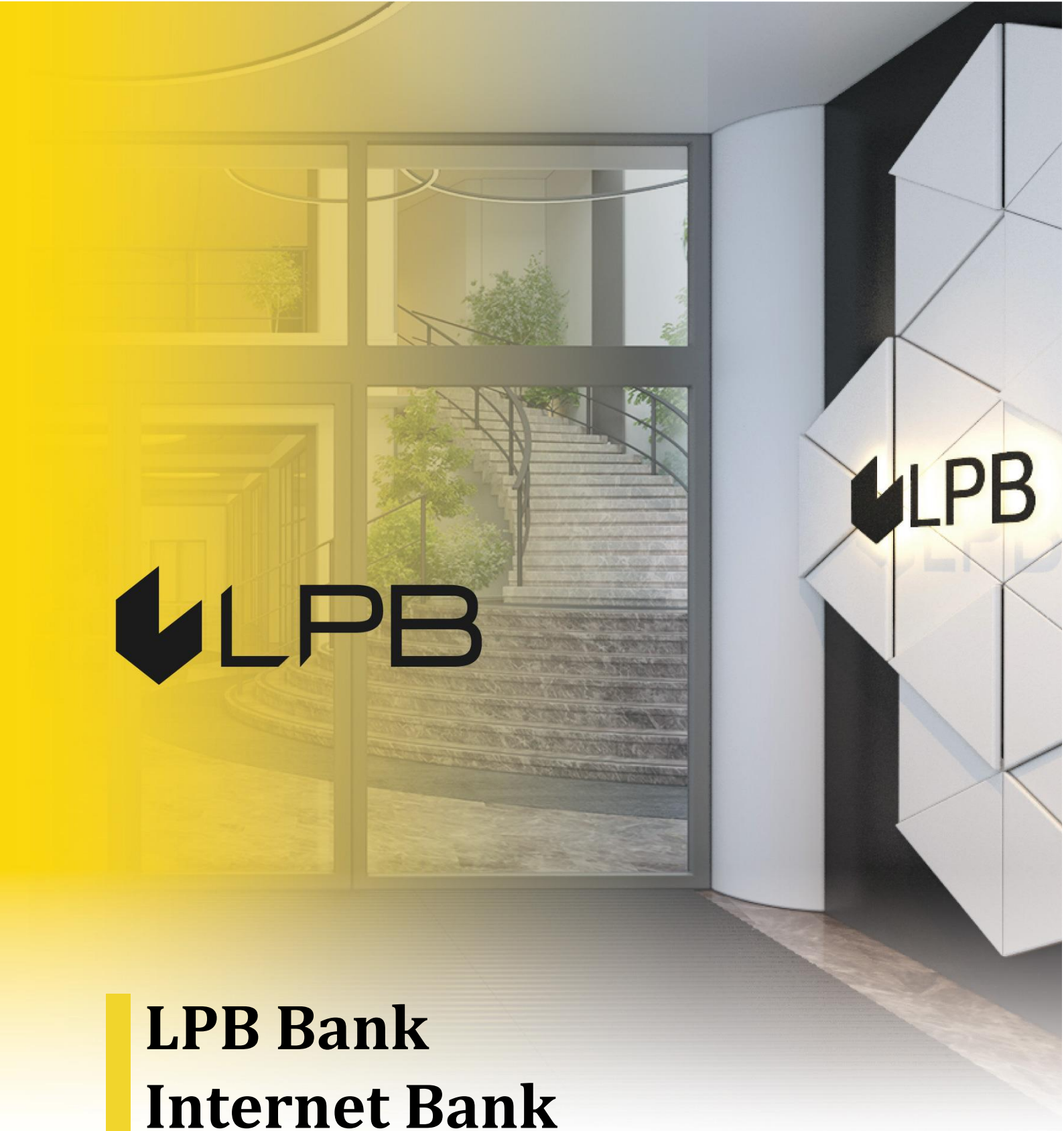

LPB Bank Internet Bank User Guide

Version: 7

Riga, 19.05.2023

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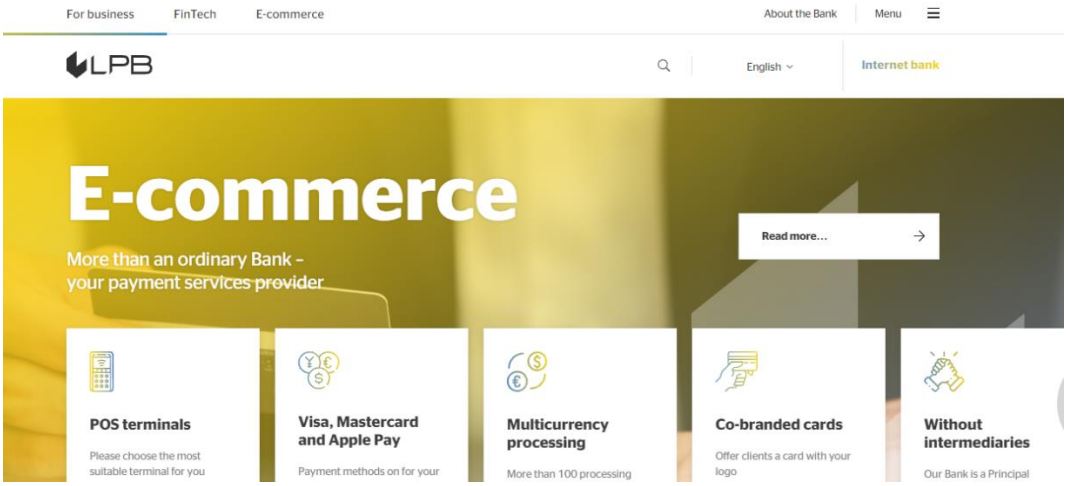
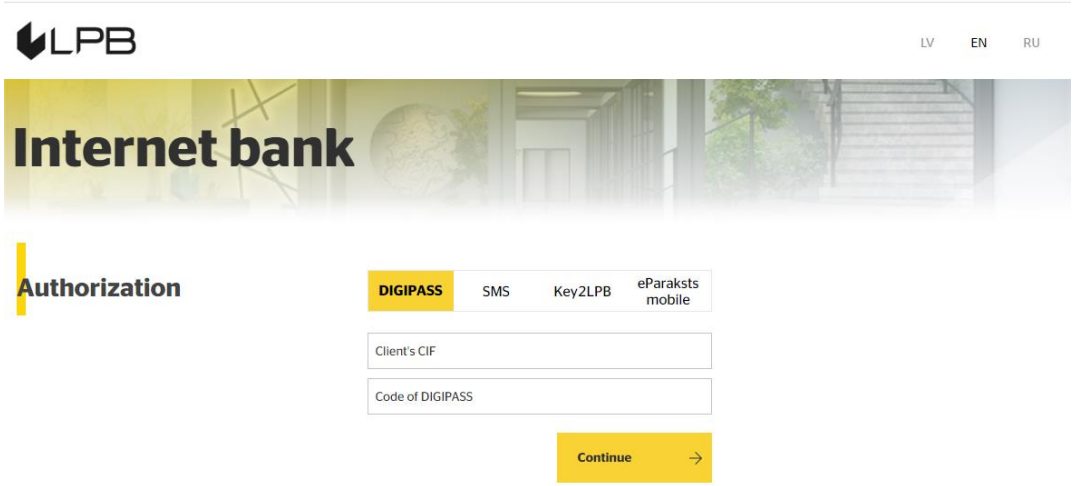
1. Getting started

1.1. How to access the Internet bank?

Open the Bank`s website at **www.lpb.lv** and click the button **"Internet bank"** or enter a link of the Internet Bank in the browser – https://ib.lpb.lv.



The login form will be displayed

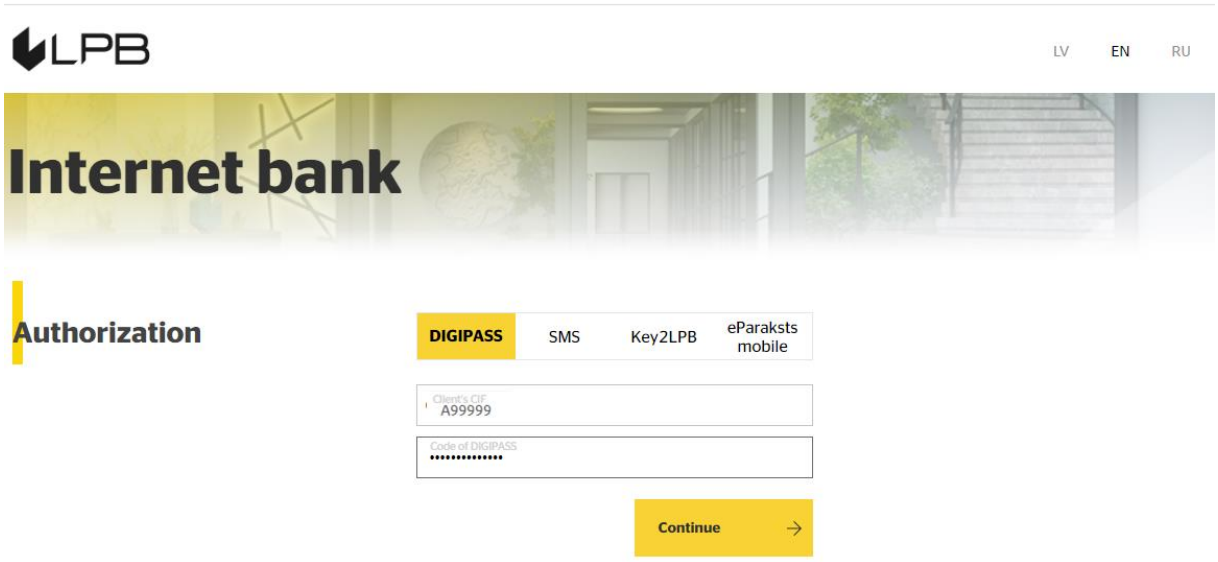


Choose type of the device:

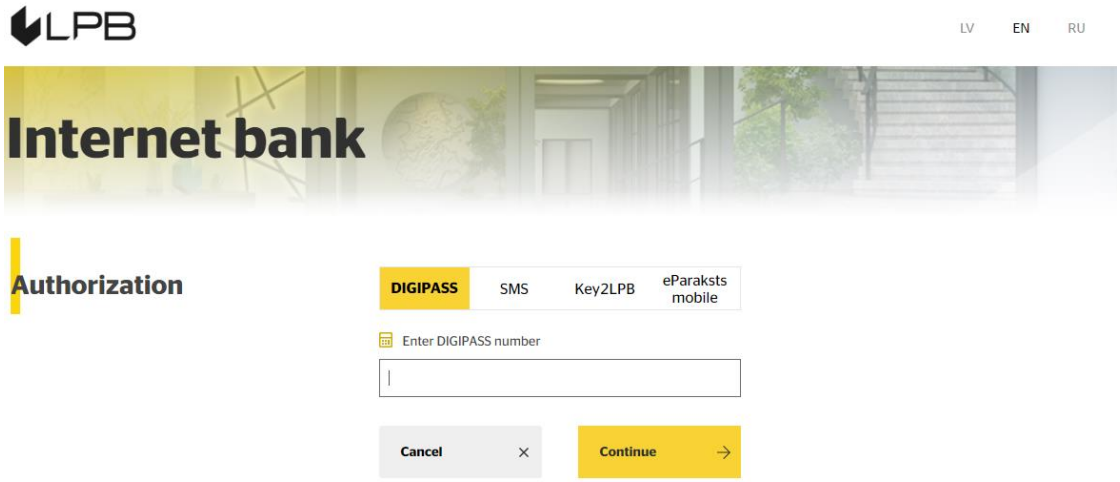
- DIGIPASS Code Calculator;
- Mobile phone – SMS;
- Mobile app Key2LPB;
- Mobile app eParaksts mobile.

1.2. Authorization in the Internet bank using a DIGIPASS Code calculator

In the field **"Client's CIF"**, enter the CIF code assigned to you by the Bank during the signing of the agreement regarding receipt of services provided by the Bank. In the field **"Code of DIGIPASS"**, enter the code (**Authorization**) generated by the **DIGIPASS** Code calculator. Then click the button **"Continue"**. The generation process using the **DIGIPASS** Code calculator is described in the instructions **DIGIPASS DP550 Operating Manual** and **DIGIPASS 310 Operating Manual**, which are available on the page of authorization in the Internet Bank and on the website of the Bank in the **Documents** section.

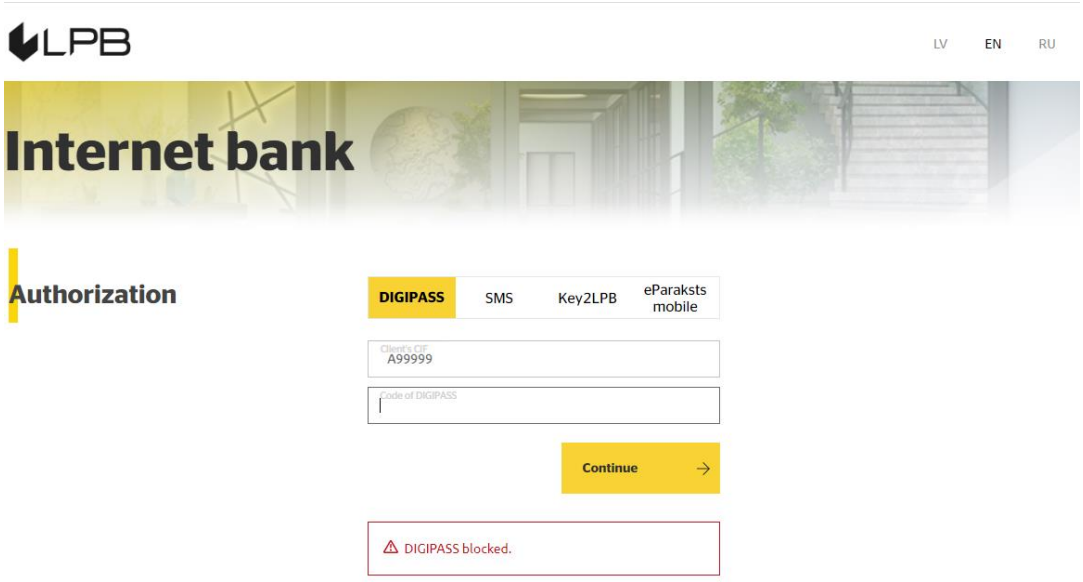


Suppose you have been issued several **DIGIPASS** Code calculators. In that case, the system will request you to enter the number from the **DIGIPASS** Code calculator, which you would like to use for the authorization in the Internet bank. Once you have entered the code (**Authorization**) generated by the **DIGIPASS** Code calculator, click the button **"Continue"**.



If the Code calculator DIGIPASS and at least one telephone number are connected to you as authorization tools, you need to change the first-time password at the first login to the system, which is described in paragraph 1.4.

If you entered the wrong value of the **DIGIPASS** code (**Authorization**) generated by the **DIGIPASS** Code calculator 5 consecutive times, the **DIGIPASS** Code calculator will be blocked.



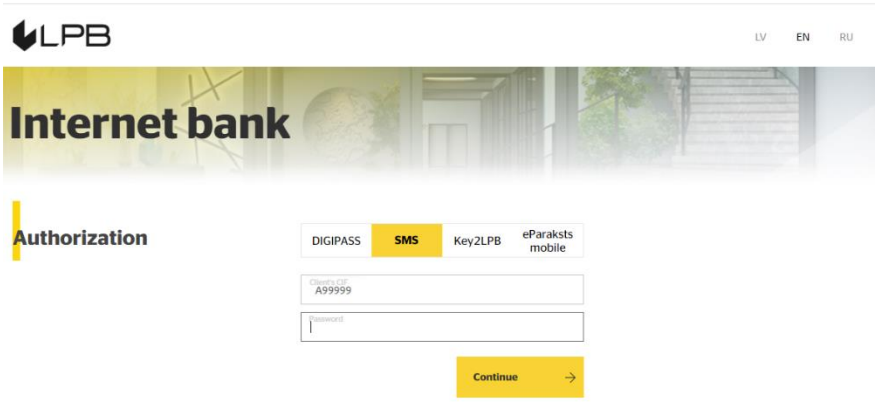
If you have blocked the **DIGIPASS** Code calculator, you can unblock the **DIGIPASS** Code calculator by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center the at Bank in person.

1.3. Authorization in the Internet bank using a One-Time Security Code

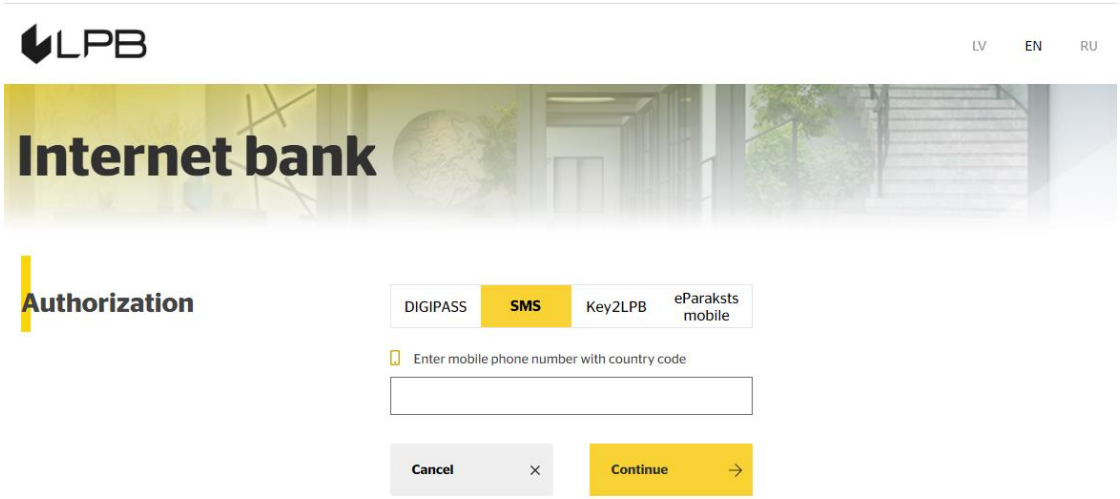
First-time authorization

In the field “Client's CIF”, enter the CIF code assigned to you by the Bank during the signing of the agreement regarding receipt of services provided by the Bank.

In the field “Password”, enter the CIF code once again. Then click the button “Continue”.

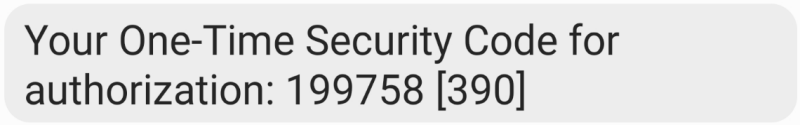


If you provided more than one mobile phone number during the signing of the agreement, an additional field would appear. In this field, you need to indicate a mobile phone number, which you wish to use for the authorization to the Internet bank. The mobile phone number has to be entered with the country code.

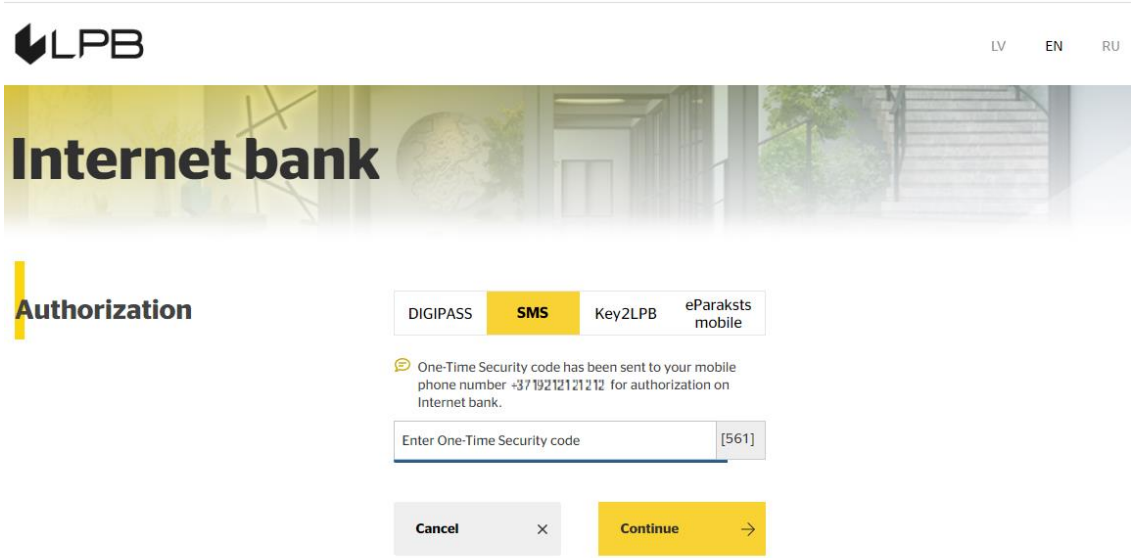


After entering the mobile phone number, please click **"Continue"**.

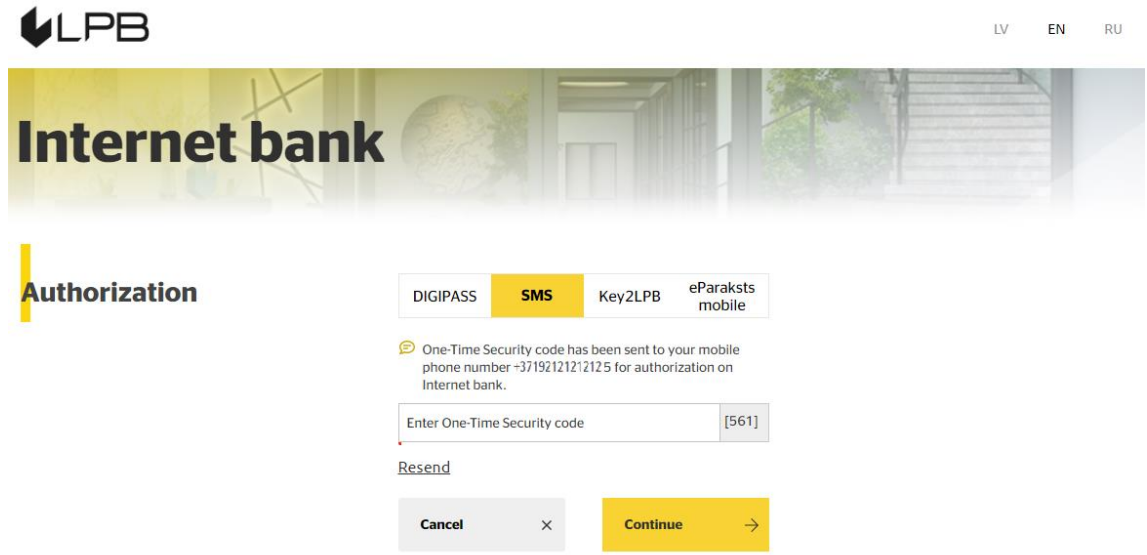
A One-Time Security Code will be sent to the mobile phone number, which you wish to use for the authorization in the Internet Bank.



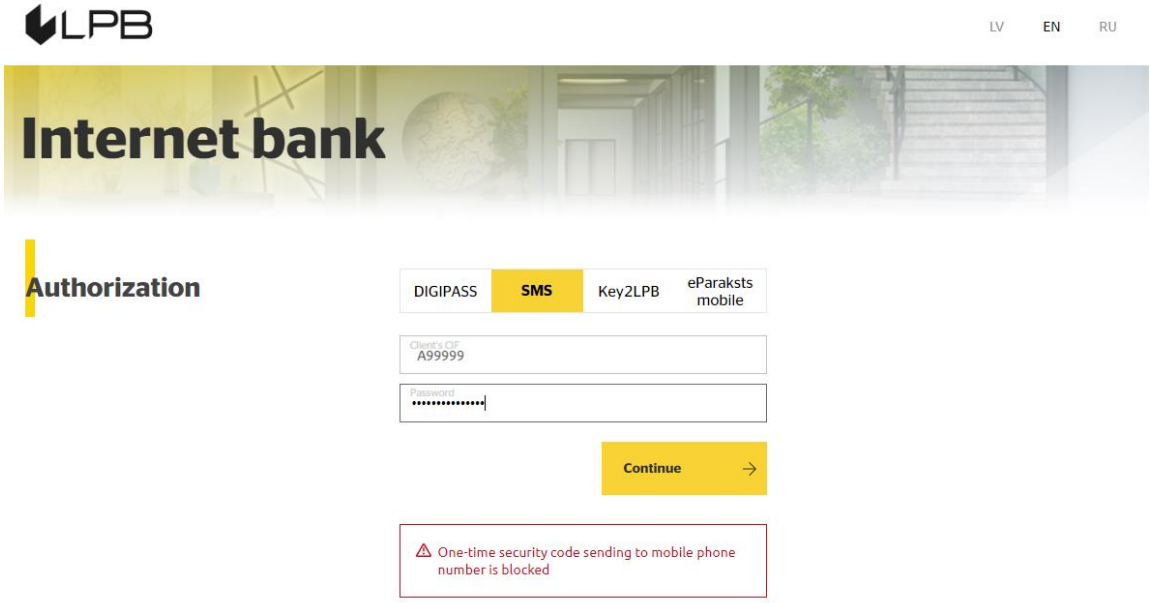
The numbers of a One-Time Security Code consist of two parts. Last 3 digits of a One-Time Security Code will already be indicated in the field **"One-Time Security Code".** Make sure that the last part of a One-Time Security Code matches the last 3 digits of the received code. Thus, you need to enter only the last 6 digits and click the button **"Continue"** for confirmation**.**



If you have not received a One-Time Security Code within 1 minute, click the button **"Resend"**. A One-Time Security Code will be resent to your mobile phone number.



If you entered a wrong One-Time Security Code five consecutive times during the authorization in the Internet bank, the Bank would block sending a One-Time Security Code to your mobile phone number, which you wish to use for the authorization into the Internet Bank at the moment.

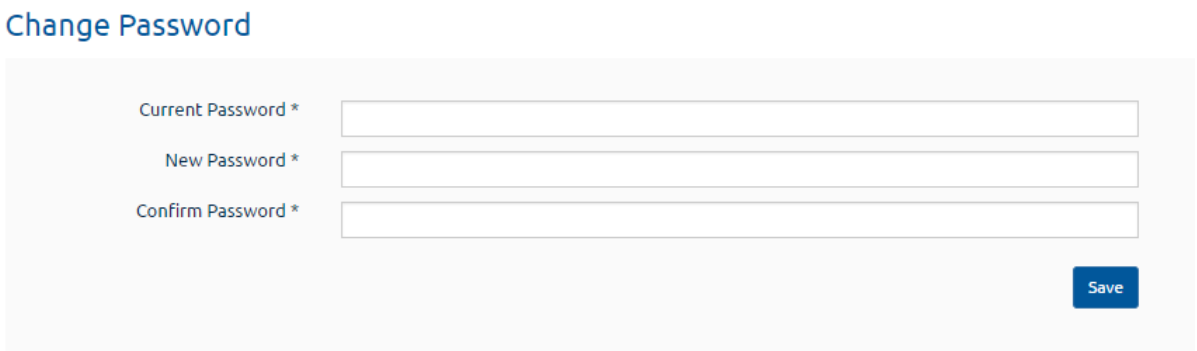


If the Bank has blocked sending a One-Time Security Code to the mobile phone number, you may unblock sending of a One-Time Security Code by calling the Bank at (+371) 6 777 2 999 or visiting the Client Service Center of the Bank in person.

1.4. Change of the First-Time Password

Once you have completed initial authorization in the Internet bank, you must change the First-Time Password issued by the Bank, replacing it with a permanent password, which you will use for any subsequent authorization in the Internet bank.

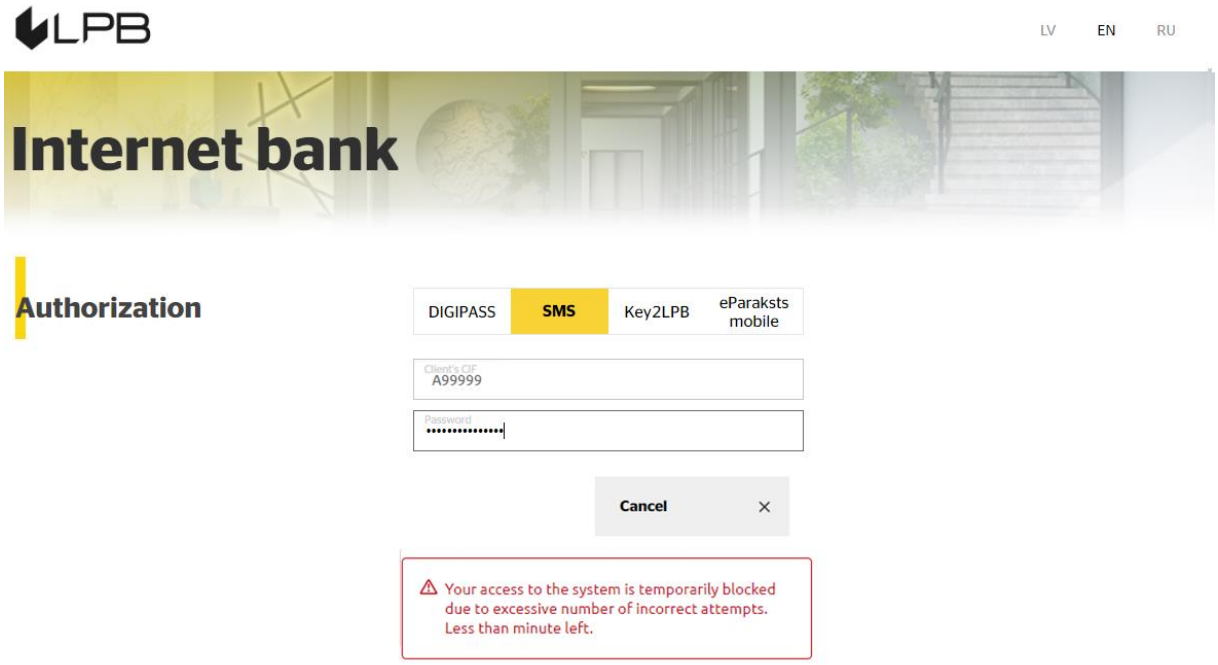
You need to change your First-Time password if you have at least one phone number an authorizations tool, no matter what device you use to log in for the first time.



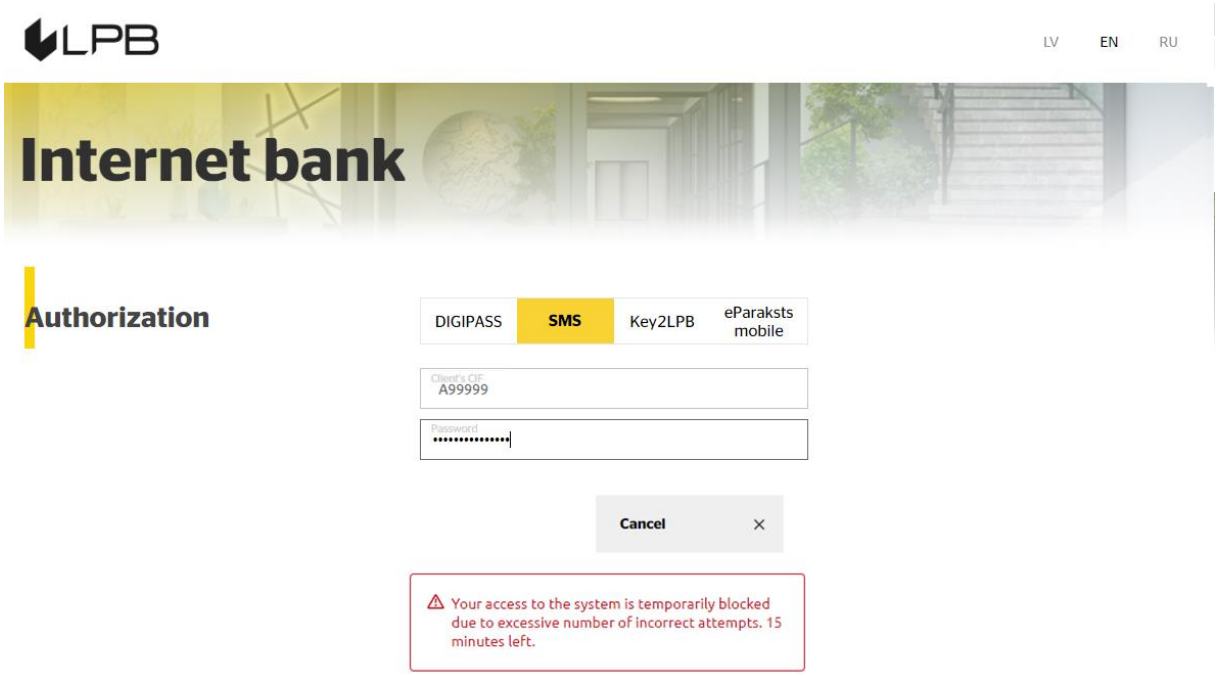
In the field **"Current password"**, enter a password assigned to you by the Bank, in this situation - the same as your CIF code. In the field **"New password"**, enter a safe password created by you and enter it again in the field **"Confirm password"**, and then click the button **"Save"**. The new password must consist of at least 8 symbols, including one capital Latin letter and a symbol not contained in the Latin alphabet, for example, 5, 9, 0, !, $, #, %, &, ?.

1.5. Temporary restriction of access to the Internet bank

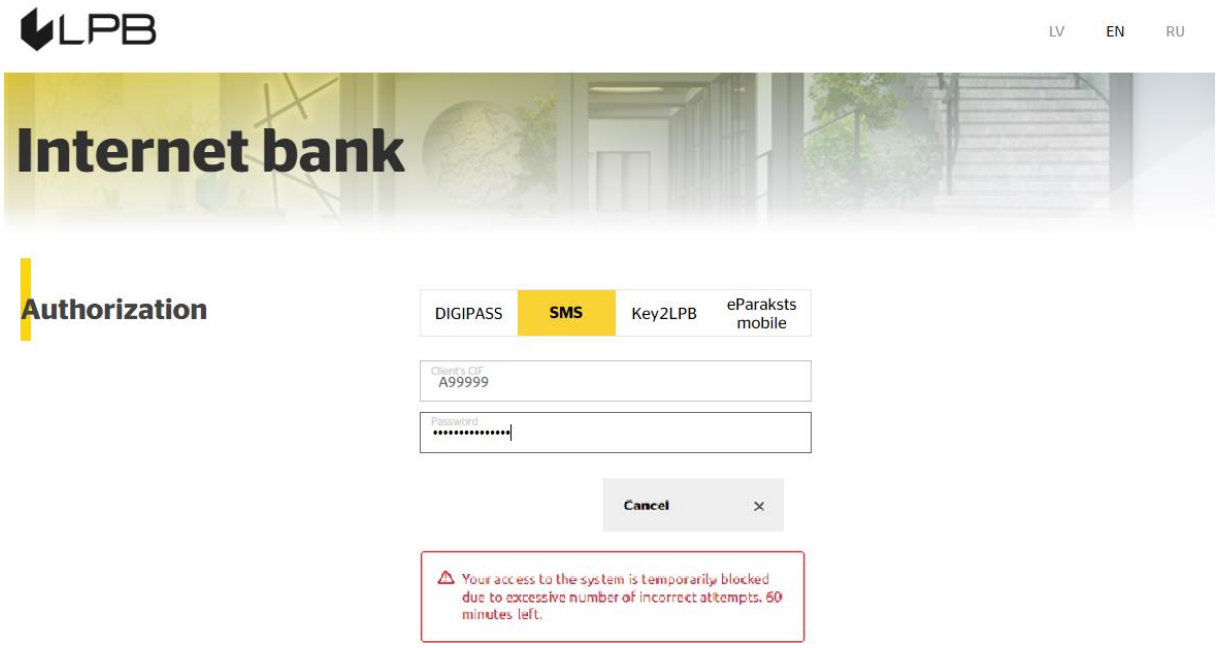
You have to enter your permanent password for authorization in the Internet bank using the One-Time Security Code or mobile application – Key2LPB. If you have entered a wrong password five consecutive times, the Bank will restrict your access to the Internet Bank for one minute. Once one minute is over, access to the Internet Bank will be automatically restored.



If you have entered a wrong password another five times, the Bank will restrict your access to the Internet bank for 15 minutes.



Once 15 minutes is over, access to the Internet bank will be automatically restored. In the event of another 5 consecutive unsuccessful attempts of entering a wrong permanent password, the Bank will restrict your access to the Internet Bank for 60 minutes.

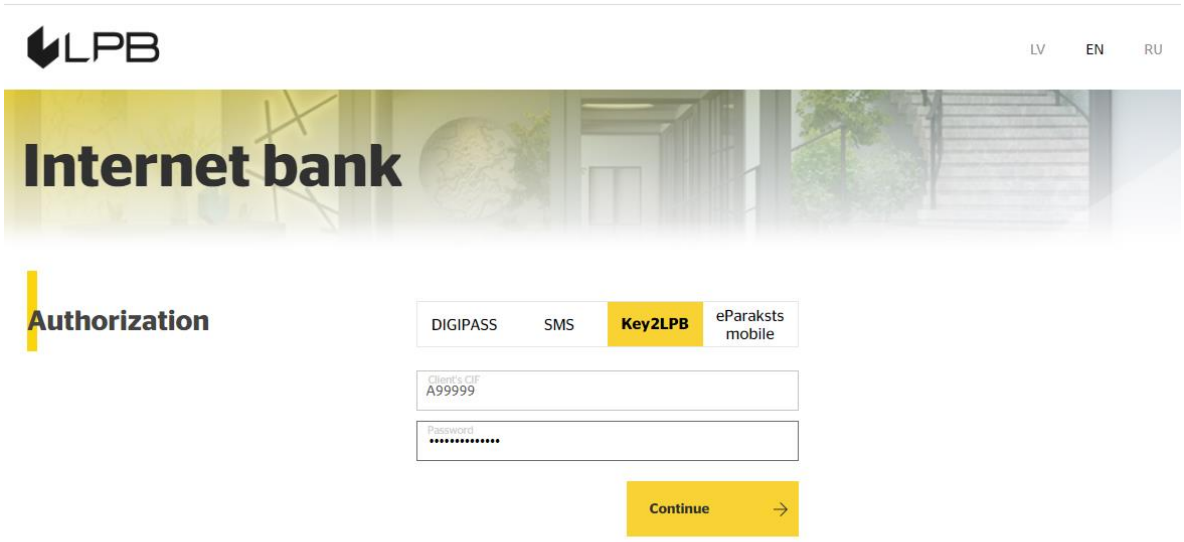


If you have forgotten your password, you can get access to the Internet bank before the end of the temporary restriction of access by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center the Bank in person.

1.6. Access the Internet bank with mobile app Key2LPB

If you use your accounts at LPB Bank as an individual, you can install and use the mobile app Key2LPB. Install the app by "Key2LPB Mobile App Installation and Usage Guide" to access the Internet Bank.

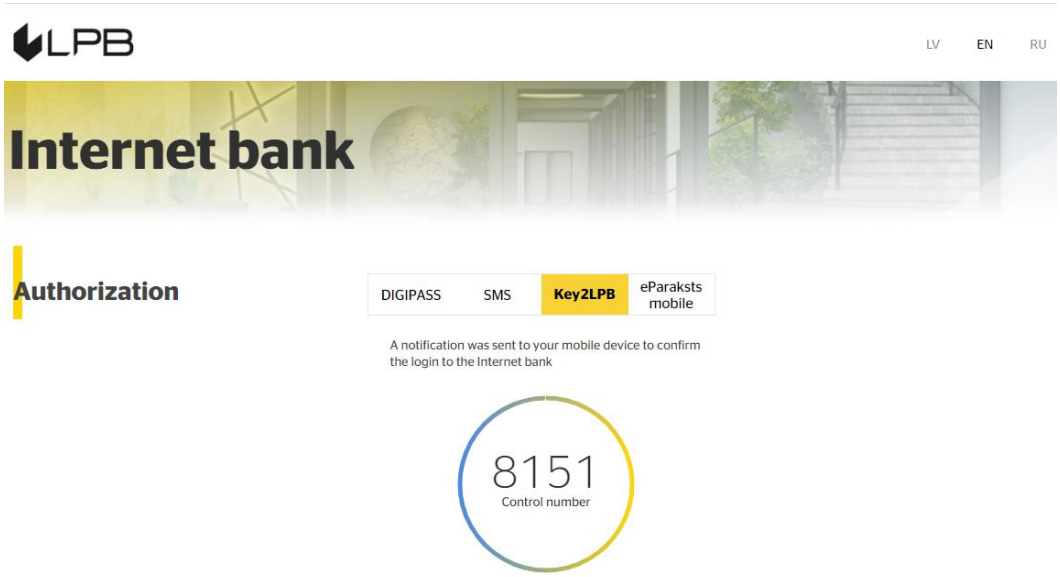
To access the Internet bank with mobile app Key2LPB in the field **"Client's CIF"** enter the CIF code assigned to you by the Bank during the signing of the agreement for receipt of the services provided by the Bank, in the field "Password" enter the password, what you are using to access the Internet Bank with One-Time Security Code and press **"Continue"**.



If you have entered the wrong password, the Bank will restrict your access to the Internet bank (Section 1.5).

If you have entered the correct password, the field for entering of a number of the app will appear. Enter the number of the app and press "Continue".

A Message about sending a notification to your mobile device will appear.

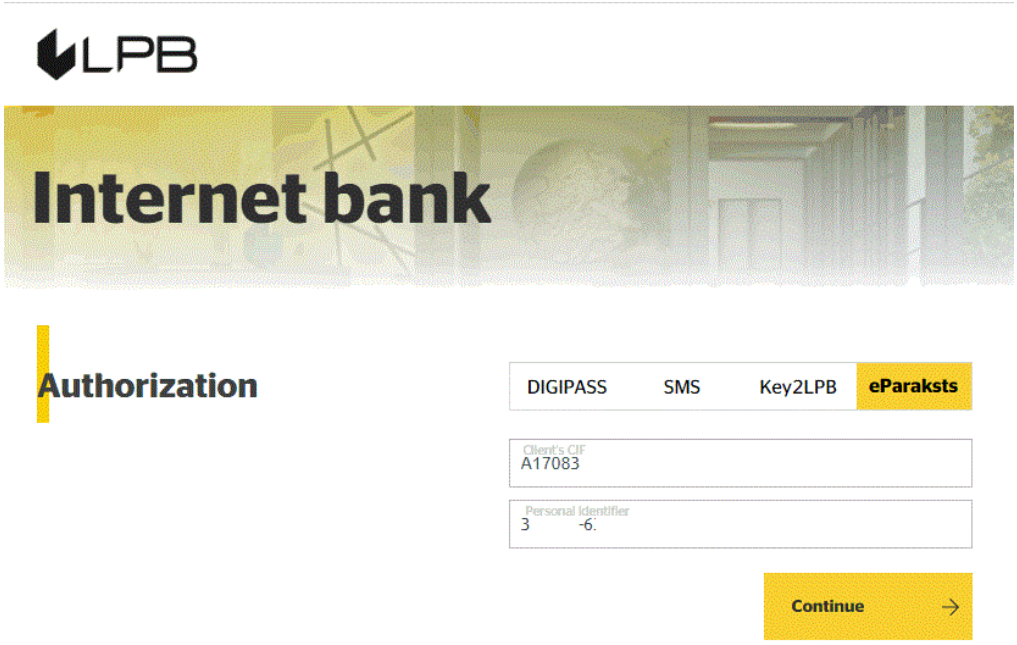


After approving in mobile app Key2LPB, you will successfully access the system.

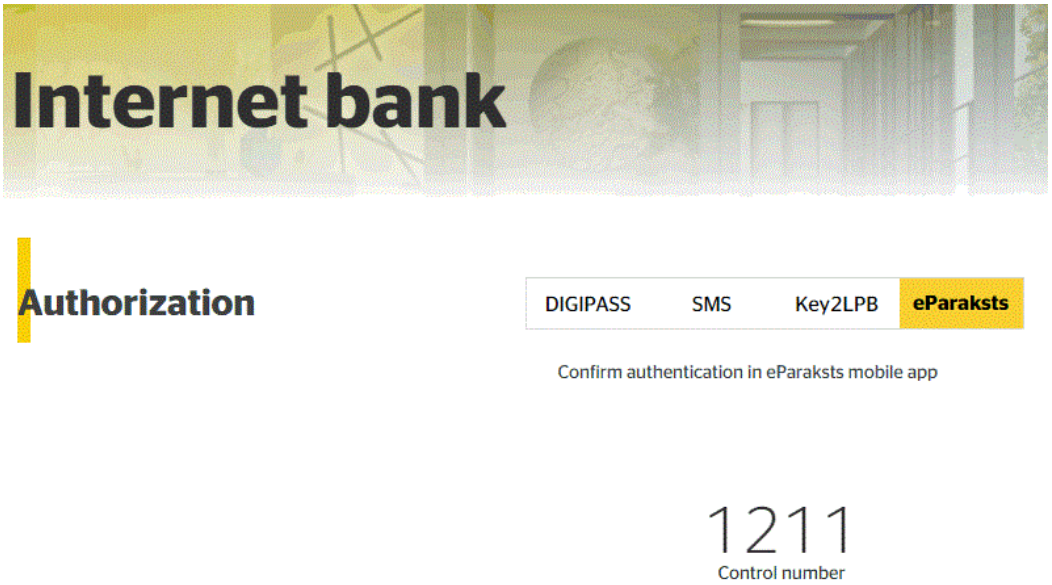
1.7. Access the Internet bank with mobile app eParaksts mobile

If you use your accounts at LPB Bank as an individual, you can install and use the mobile app **eParaksts mobile**.

To access the Internet bank with mobile app **eParaksts mobile** in the field **"Client's CIF"** enter the CIF code assigned to you by the Bank during the signing of the agreement for receipt of the services provided by the Bank, in the field "Personal identifier" enter your personal identifier and press **"Continue"**.



A Message about sending a notification to your mobile device will appear.

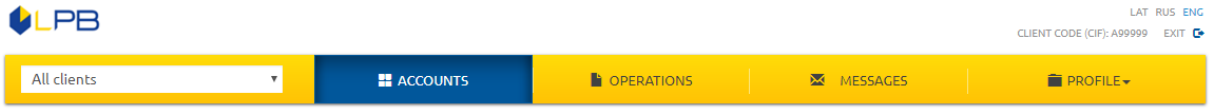


After confirming in mobile app **eParaksts mobile**, you will successfully access the system.

1.8. Exiting the Internet bank

If you have not taken any action in the Internet bank during the established user session, your working session will be automatically terminated for security reasons.

If you have finished your work in the Internet bank, we strongly recommend clicking the **"Exit"** button to complete your work session**.**

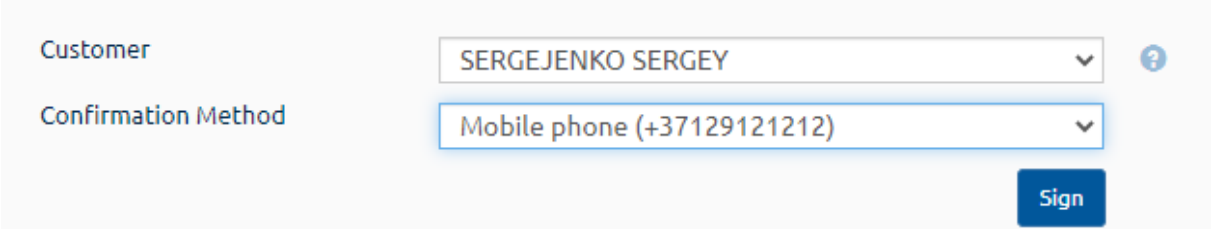


2.Signing Documents at Internet bank

Signing is not required to send an order to transfer funds between the Client's accounts.

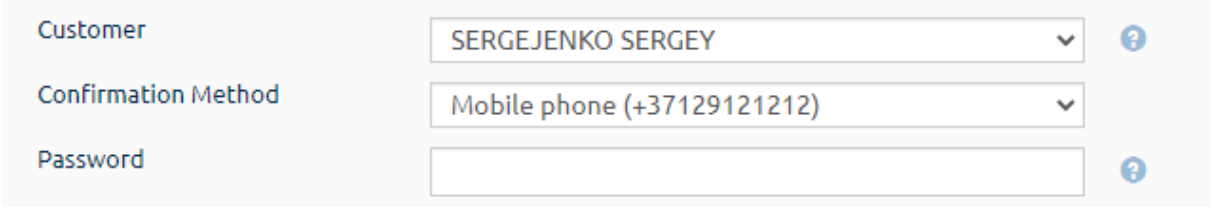
To send another type of order to the Bank for execution, sign it. From the dropdown "Confirmation Method", select one of the devices connected for signing:

- Mobile phone.



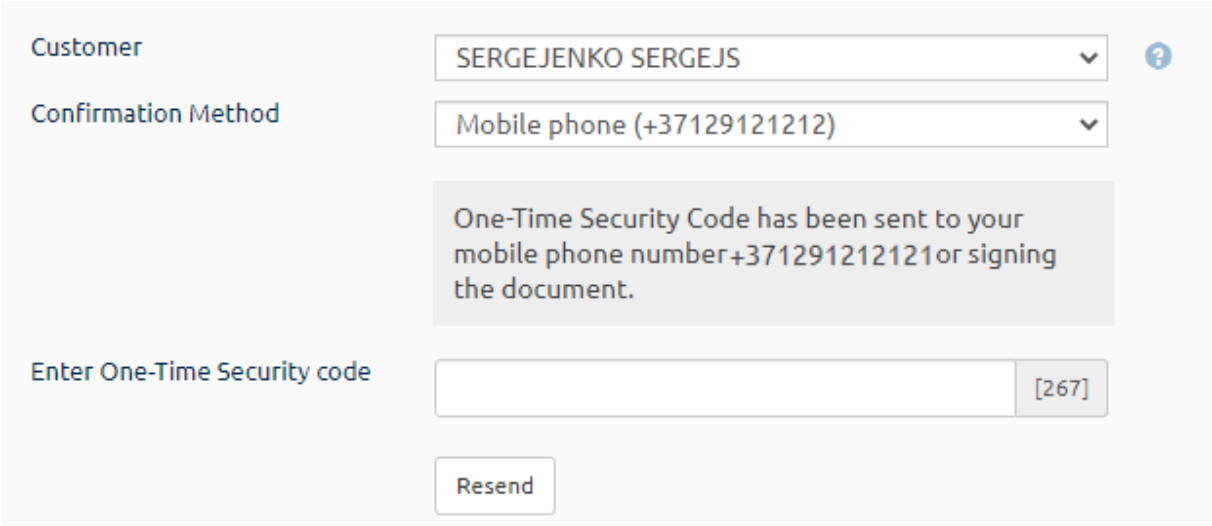
Press "**Sign**".

On the signing form will appear the field "**Password**".



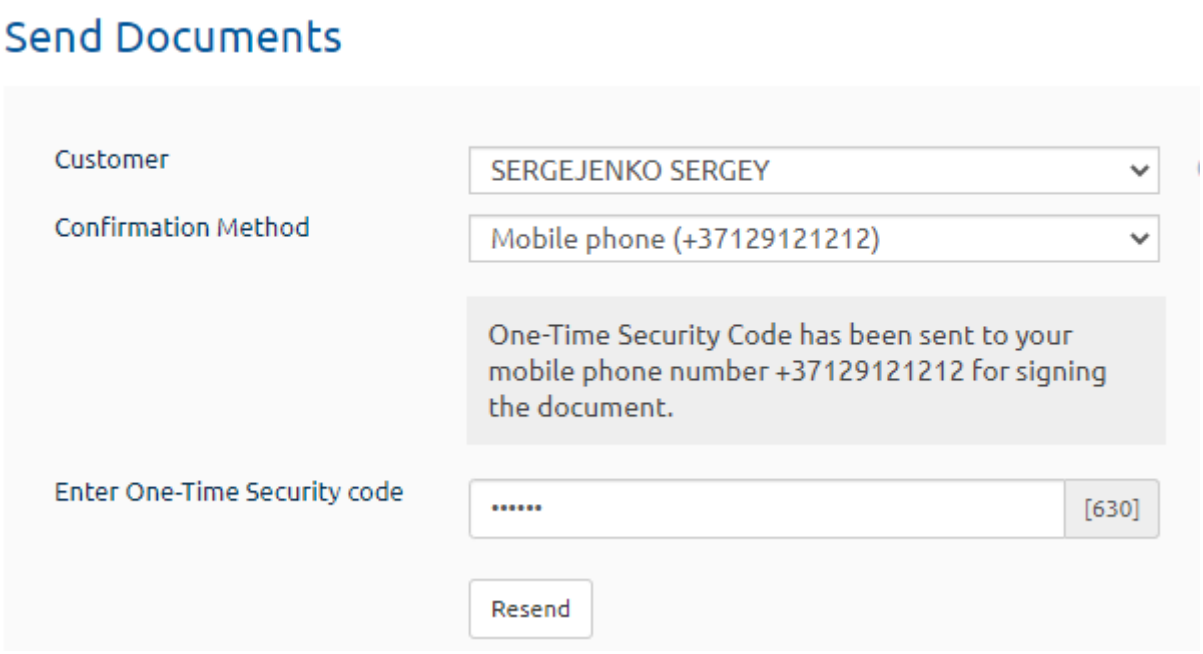
Enter the password you use to sign in to Internet Bank and press "**Send**".

After entering the password, the One-Time Security Code will be sent to your mobile phone number.

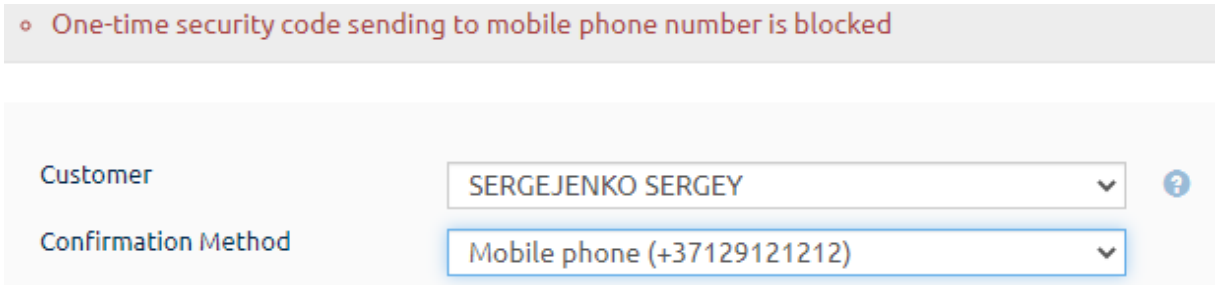


If you didn't receive One-Time Security Code for one minute, you have to press **"Resend"**. One-Time Security Code will be resent to the mobile phone number.

Received One-Time Security Code enter to the field **"Enter One-Time Security Code"** and press **"Send"**. Your document will be sent to the Bank for execution.

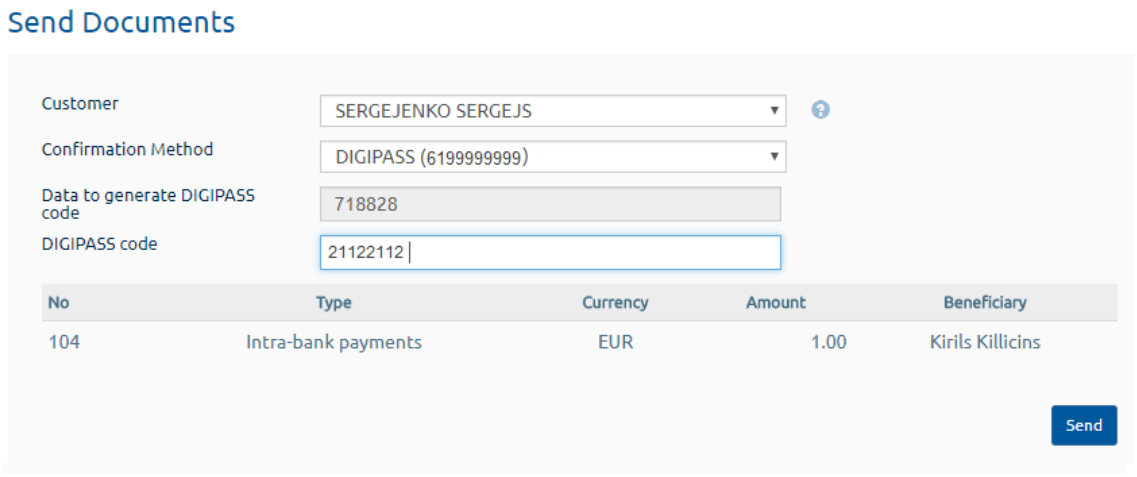


If you entered a wrong One-Time Security Code 5 consecutive times during signing of payment in the Internet Bank, the Bank would block sending the One-Time Security Code to your mobile phone number, which you wish to use for the authorization in the Internet bank at the moment.



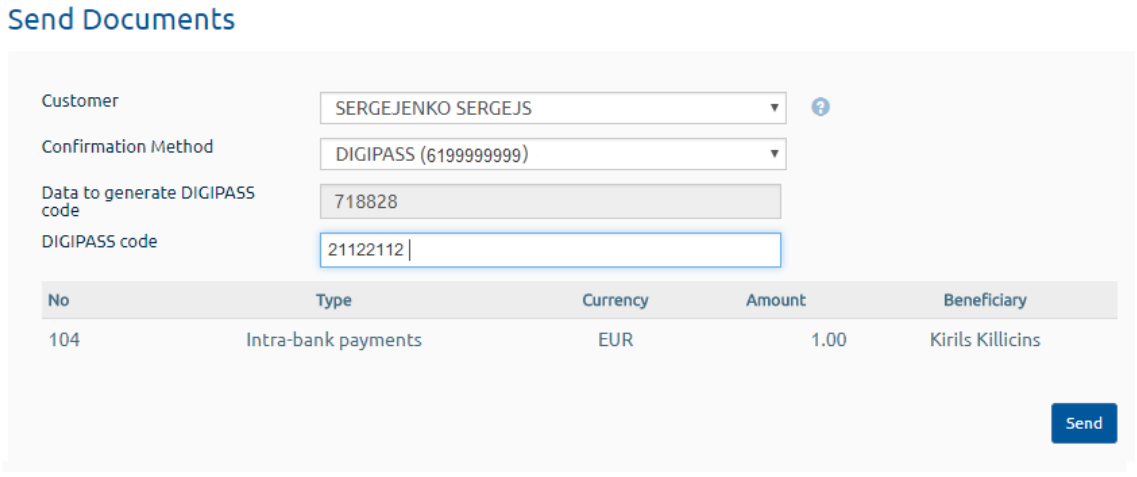
If the Bank has blocked sending a One-Time Security Code to your mobile phone number, you may unblock sending of a One-Time Security Code by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center of the Bank in person.

If you selected the DIGIPASS code calculator, a code would be automatically generated in the field "Data to generate DIGIPASS code". Enter this code in the DIGIPASS Code calculator in "**Menu Sign**". The DIGIPASS code calculator will generate a "Signature" code (8 digits), and you have to enter it in the Internet Bank field "DIGIPASS code" and click "Send". Your document will be sent to the Bank for execution.



- **DIGIPASS calculator**

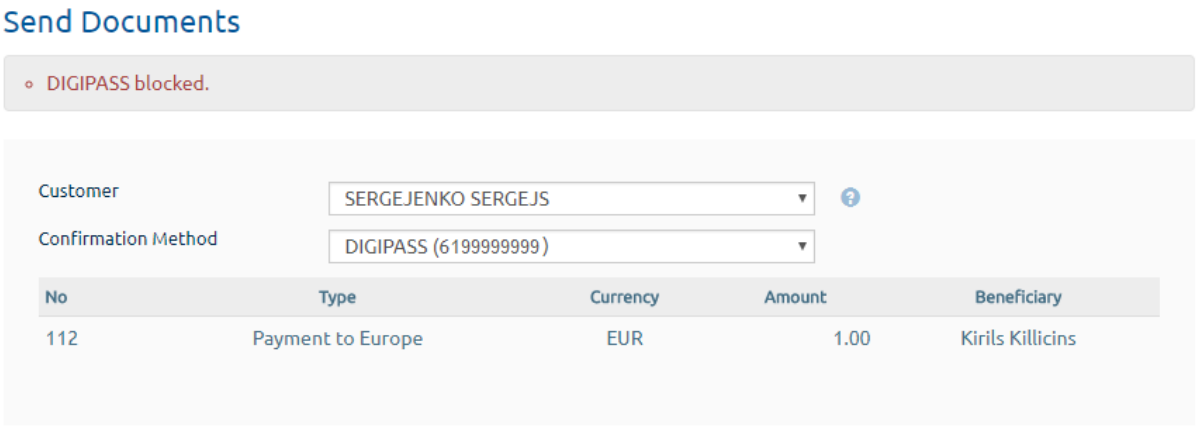
If you selected the DIGIPASS code calculator, a code will be automatically generated in the "Data to generate DIGIPASS code" field. Enter this code in the DIGIPASS Code calculator in "Menu Sign". The DIGIPASS code calculator will generate a "Signature" code (8 digits), and you have to enter it in the Internet Bank field "DIGIPASS code" and click "Send". Your document will be sent to the Bank for execution.



If you would like to save a document but avoid sending it to the Bank for execution, click "Save". Your document will be saved in the list of the Banking operations under the status "New".

For the execution of the document, select the document in the section "New" and click "Send". Then sign the document using the One-Time Security Code or authorization code generated by the DIGIPASS Code calculator.

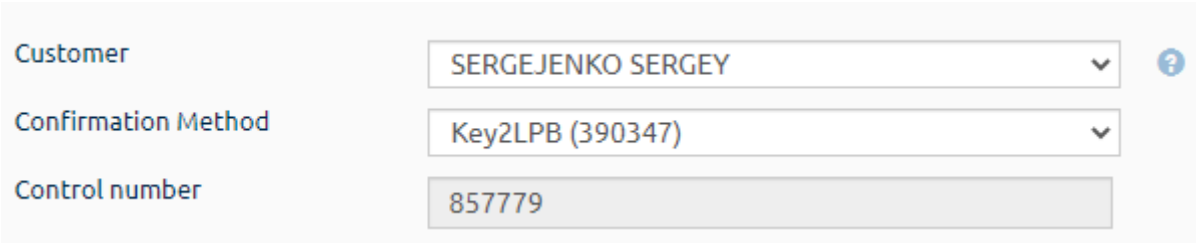
During the signing of the document in the Internet bank, if you entered a wrong value of the DIGIPASS code (Sign) generated by the DIGIPASS Code calculator for 5 consecutive times, the DIGIPASS Code calculator will be blocked.



If you have blocked the DIGIPASS Code calculator, you may unblock it by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center of the Bank in person.

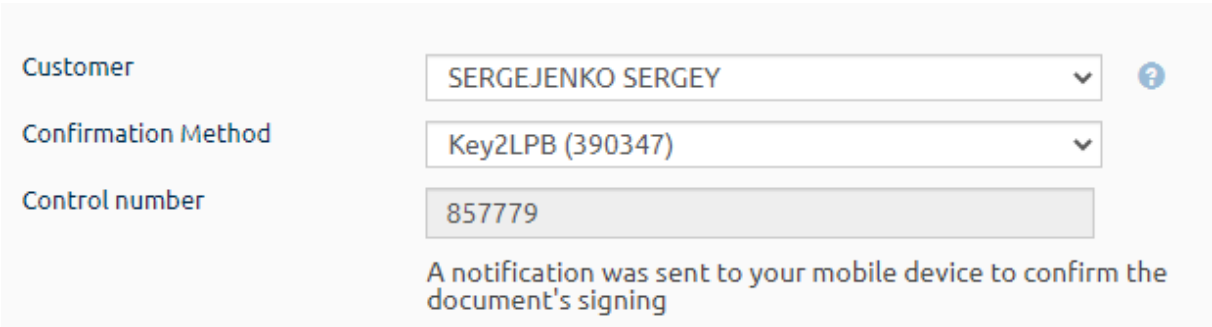
- **Mobile app Key2LPB**

Information in the field **"Control number"** will appear automatically.



Press **"Send"**.

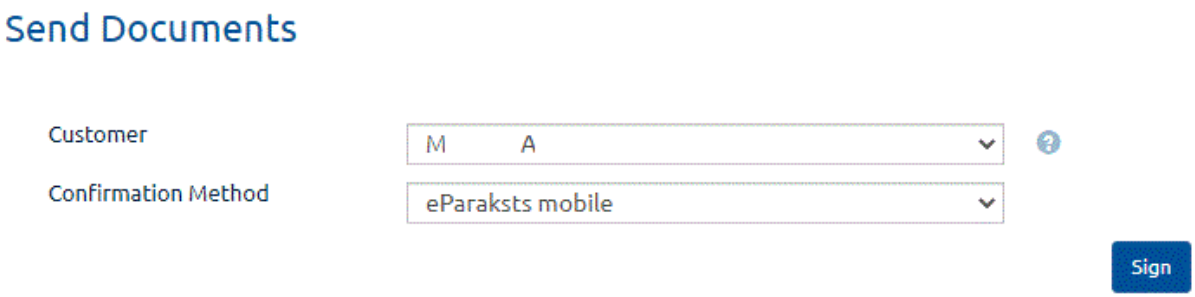
You will see a message about sending a notification to confirm the signing at Key2LPB.



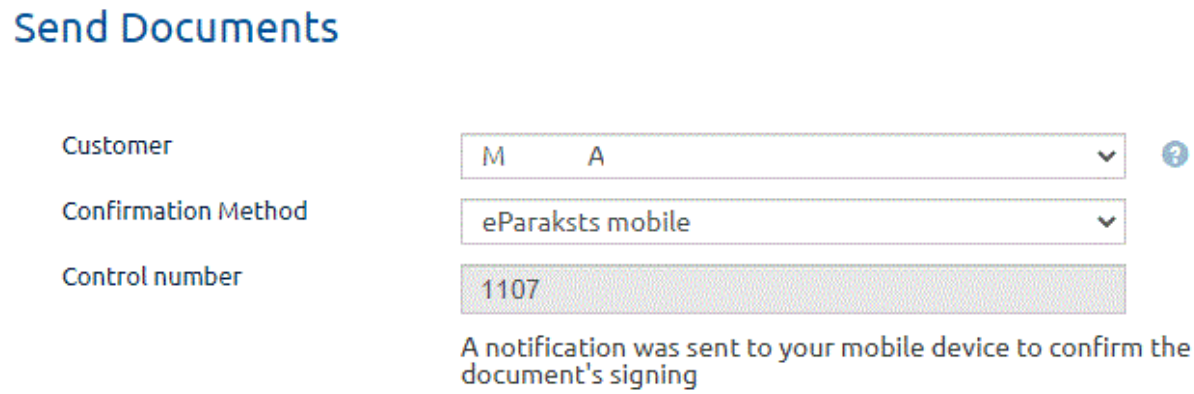
Your document will be sent to the Bank for execution.

- **Mobile app eParaksts mobile**

In Confirmation method select **eParaksts mobile** and press **"Sign"**. Information in the field **"Control number"** will appear automatically.



You will see a message about sending a notification to confirm the signing at **eParaksts mobile**.

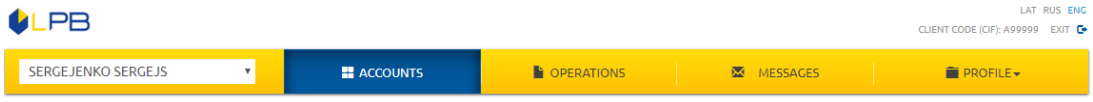


Your document will be sent to the Bank for execution.

3.Sections of the Internet bank

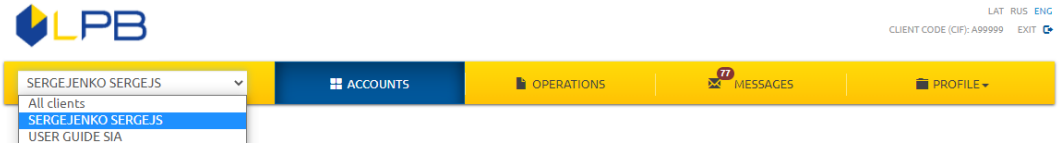
The Internet bank consists of 4 main functional sections.

- The section **"Accounts"** offers an overview of all your Bank accounts, as well as an opportunity to receive an account statement;
- In the section **"Operations"**, you may prepare payments, request disbursement of funds in advance, perform currency exchange, open deposits, import payments, and perform the necessary activities with your orders, for example, edit, print, copy, cancel or delete.
- The section **"Messages"** contains sent and received messages between the Client and the Bank.
- The section **"Profile"** contains the account view settings, payment format for import of payments, information on payment cards and the option to block them, profile settings, password change for authorization in the Internet Bank, a registration log of events in the Internet Bank and a list of correspondent banks, cooperating with Bank.



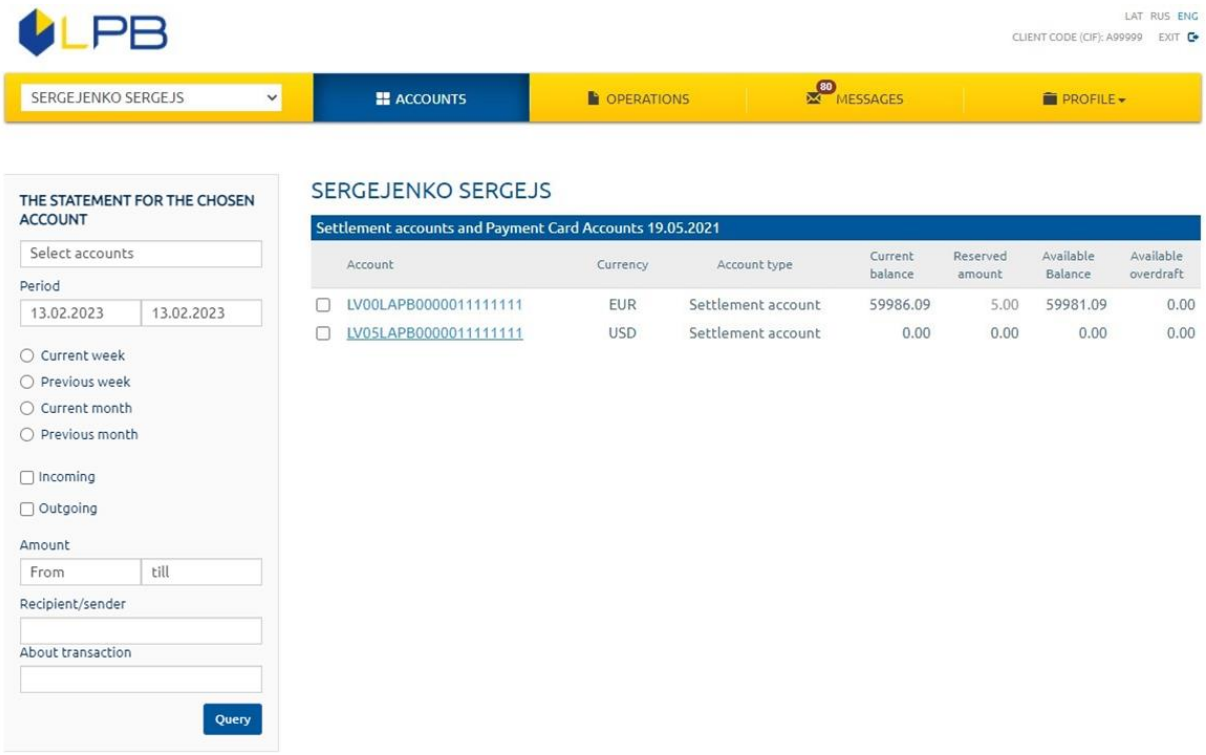
You may select one of the following 3 languages for the work in the Internet bank: Latvian, Russian or English.

If several Clients are available to you as an Internet bank user for any subsequent activities, select a necessary Client from the list.

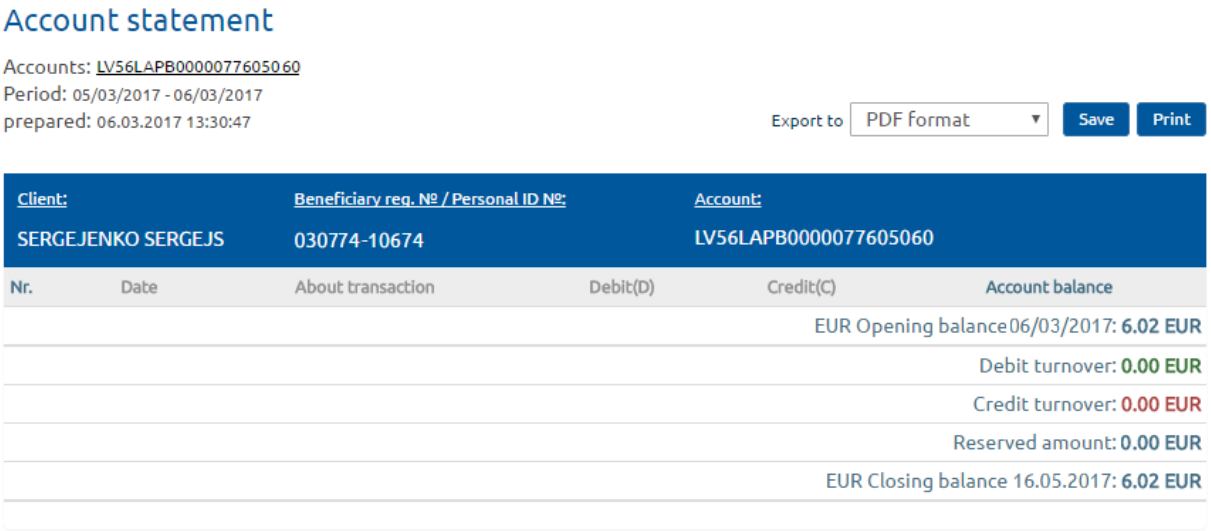


4. Accounts

The section **"Accounts"** displays all your accounts: current, card, credit, deposit, and escrow accounts**.**



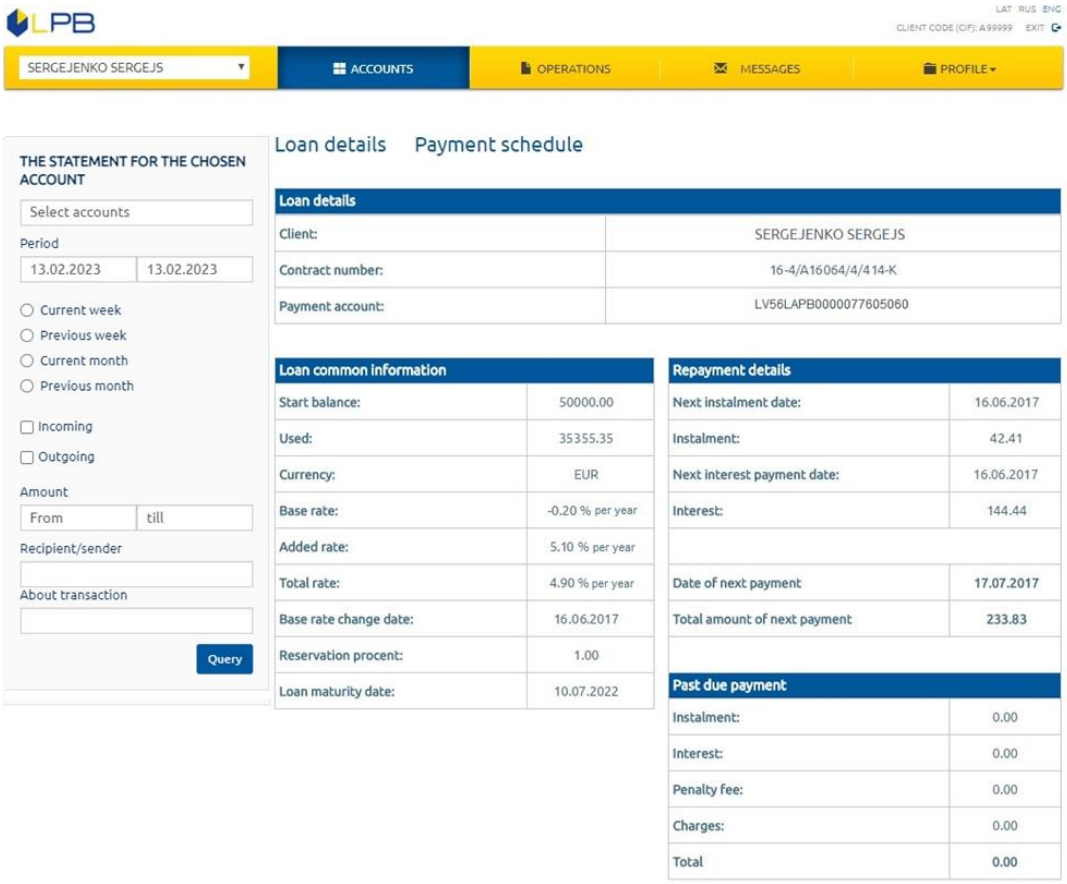
To receive of the account statement regarding incoming and outgoing payments, select the necessary account, indicate a time frame and click the button **"Query"** or click on the IBAN account.



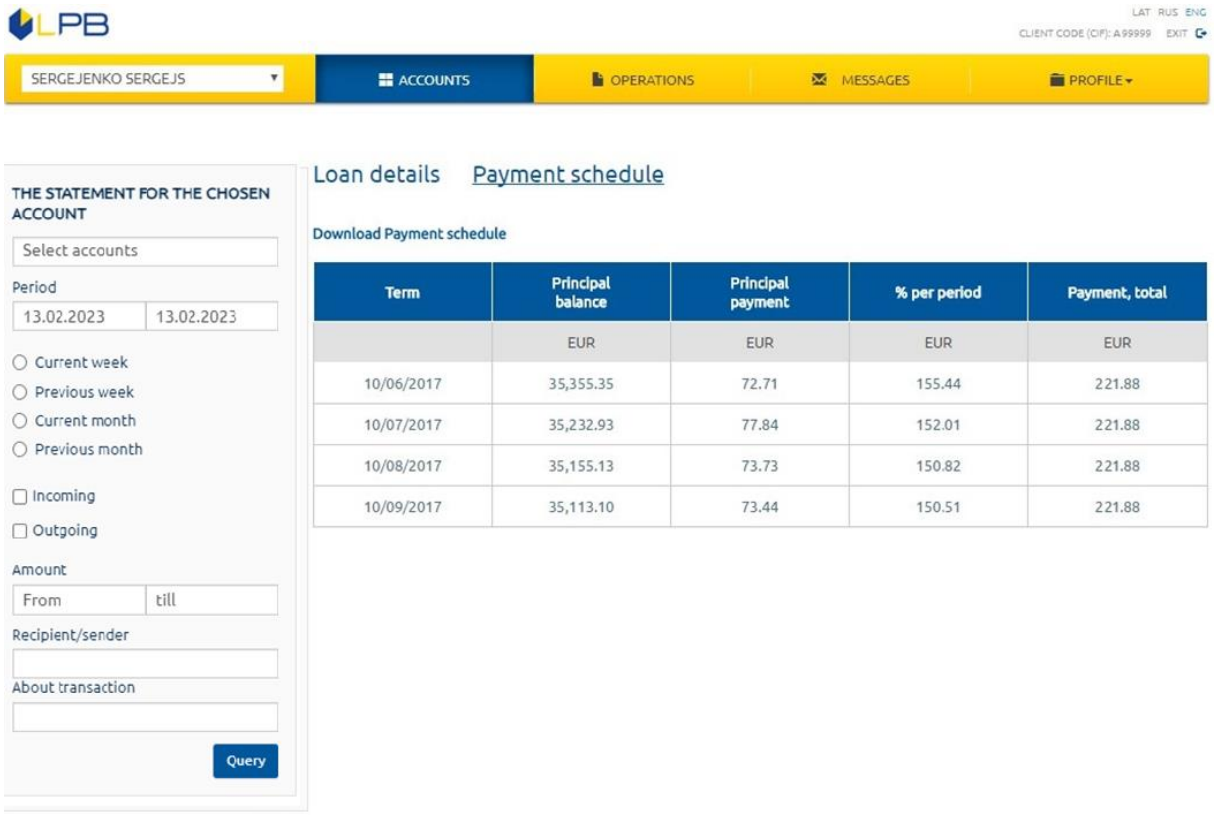
You have an opportunity to export an account statement in the PDF, CSV, ISO 20022, or XML (FiDAViSTa) format. Select the necessary form and click **"Save".**

You may print an account statement by clicking **"Print"**.

You may view detailed information on the credit and credit payment schedule by clicking **"Loan details"**.



The section **"Payment schedule"** contains detailed information on credit payments.

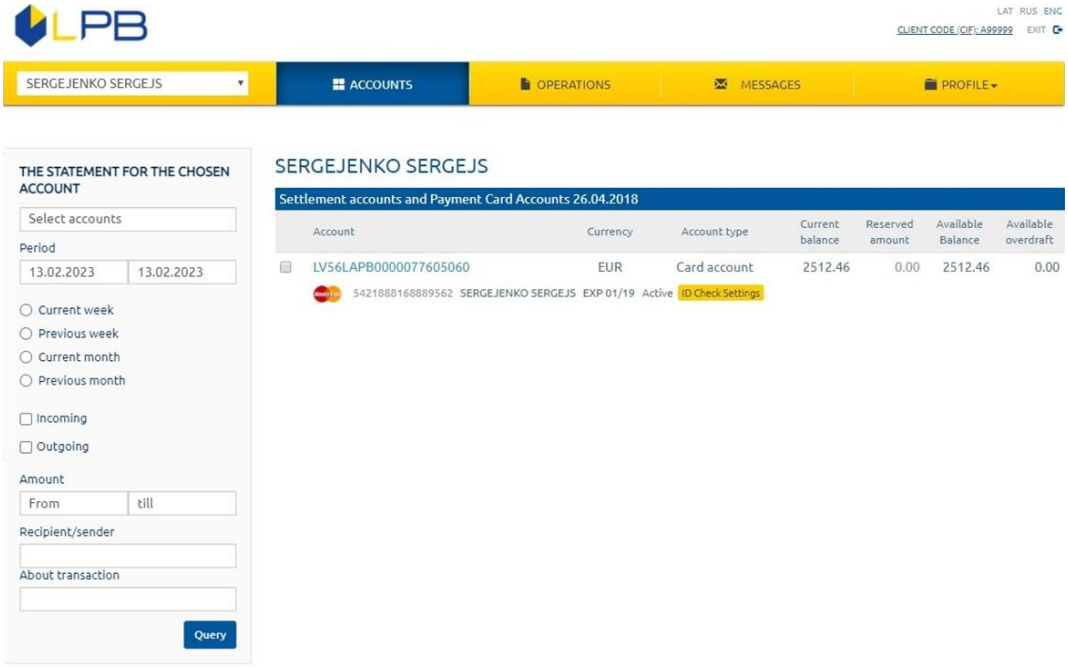


4.1. Activation of Mastercard© Identity Check™

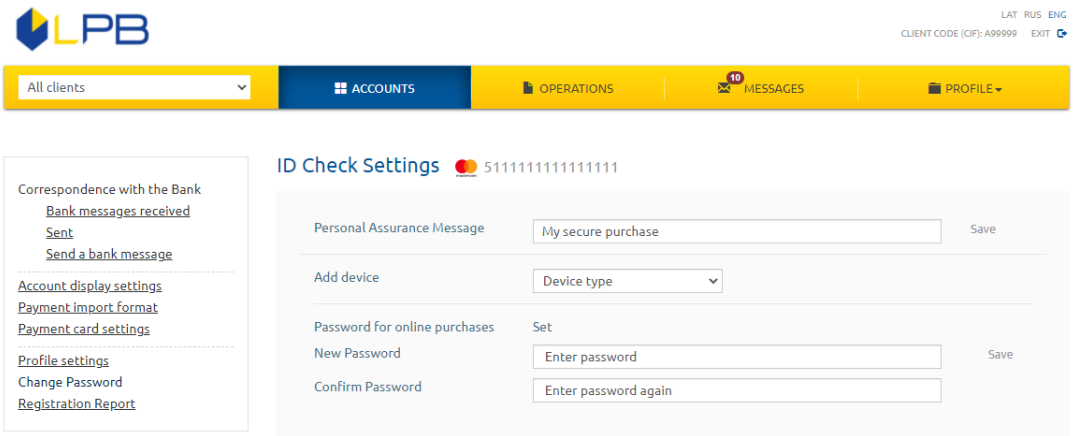
All payment cards of LPB Bank must be activated for Mastercard© Identity Check™ (hereinafter – ID Check) before shopping online with any of LPB Bank payment cards on the websites supporting 3D Secure payments. To activate ID Check for your card, visit Internet Bank, under section **"Accounts"**, or Customer Service Center and fill in the free-form application.

Select a payment card for further usage while shopping online. This card must have status active.

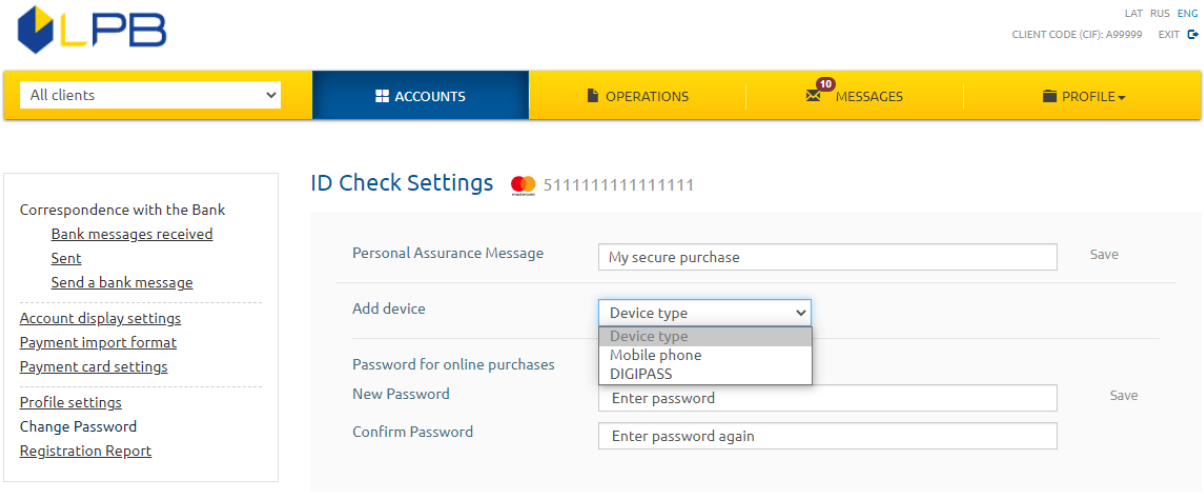
To register the payment card for ID Check, press the button **"ID Check Settings"** next to the payment card details.



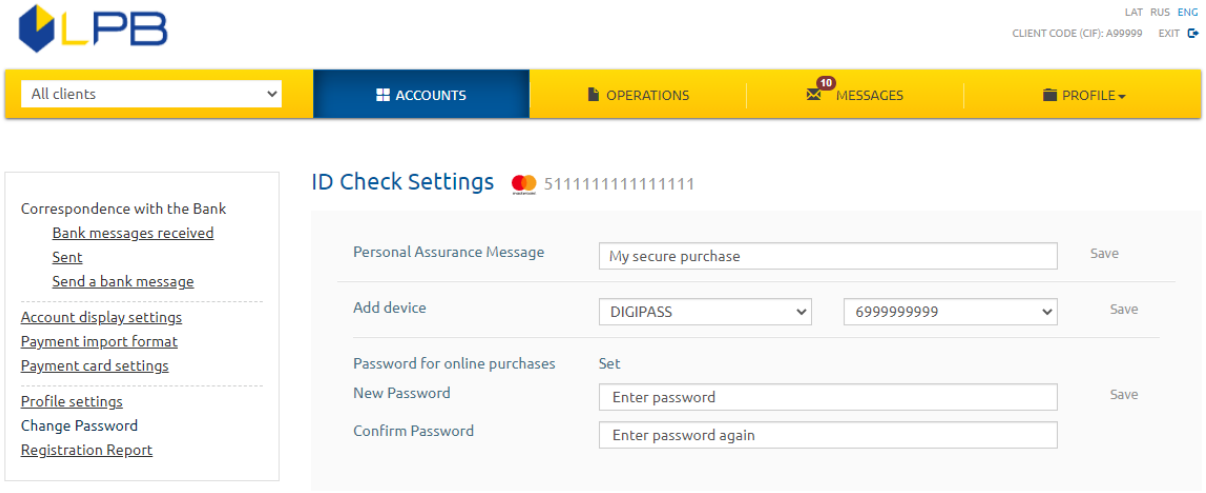
Set your **"Personal Assurance Message",** which will in the future appear while you are making an online payment and will serve as an additional security measure to prove you are communicating with the Bank. Enter message and press **"Save"**.



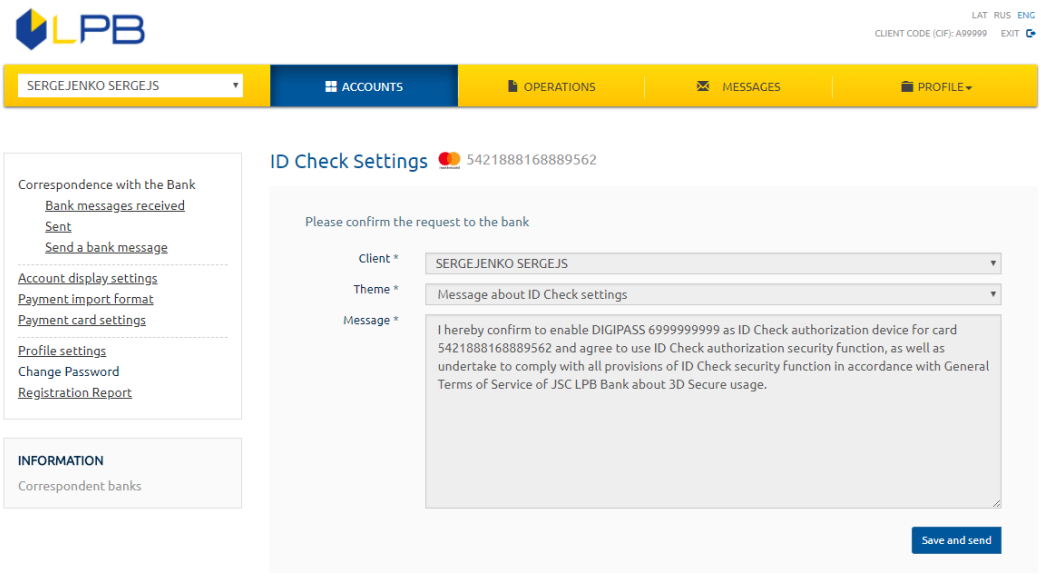
Select a device that will be used to confirm your purchases online. After selecting the device, press **"Save"**.



If you choose the **DIGIPASS** Code calculator when selecting a device type, only a **DIGIPASS** Code calculator, which has been allocated to you by LPB Bank when signing the "Service Agreement", will appear on the list. Select the code calculator **DIGIPASS** and press **"Save"**.

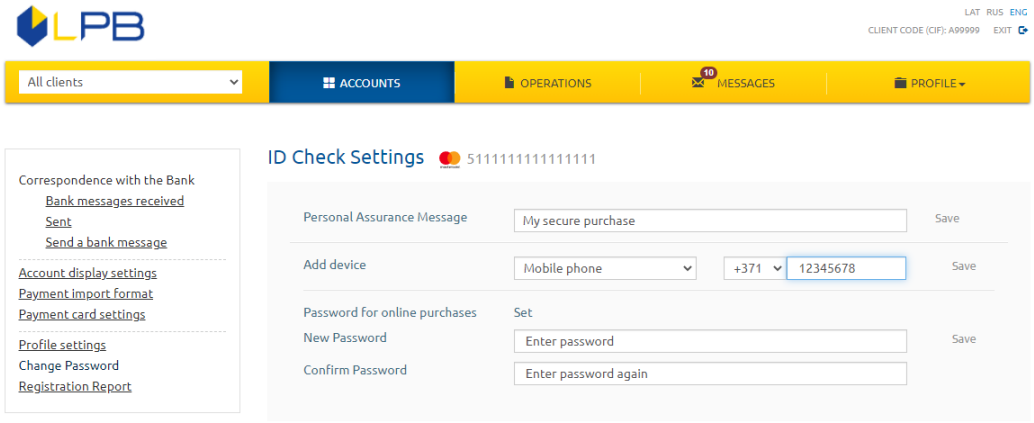


To confirm the registration of the selected device for ID Check, please use the device that has been allocated to you by LPB Bank at the time of signing the "Service Agreement". Select the device and press **"Save and send"**.

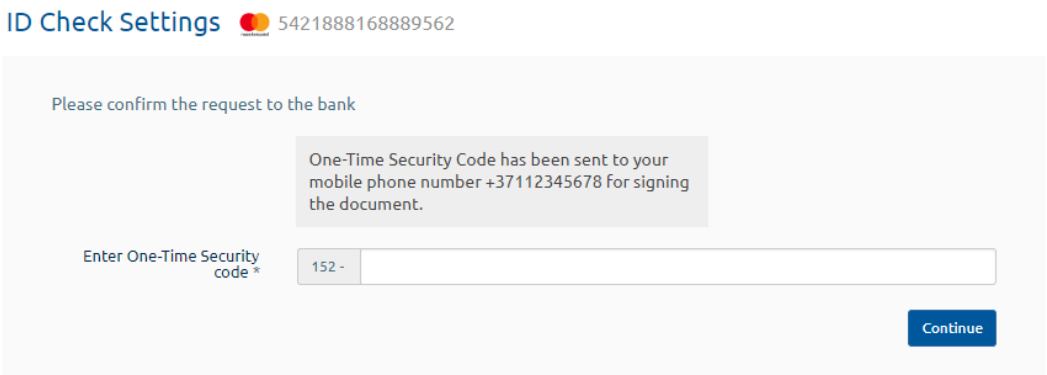


Next, please confirm registration with the received One-Time Security Code, mobile app Key2LPB or generated signature code from the **DIGIPASS** code calculator (Section 2).

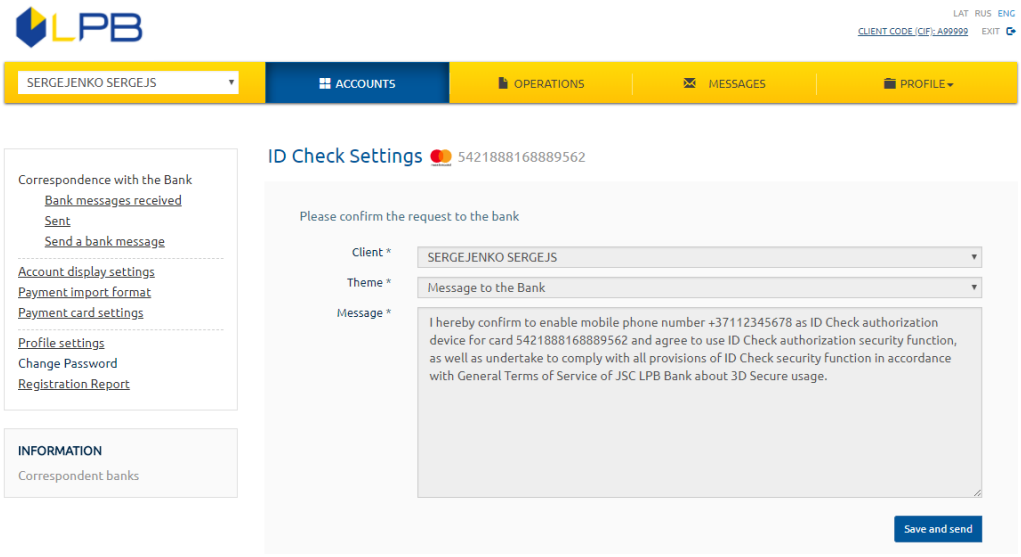
If you choose a mobile phone number when selecting a device type, you may enter any mobile phone number to which One-Time Security Code will be sent to approve the online purchase.



If the mobile phone number you registered for ID Check is different from the identification device in the Internet Bank, the Bank will request you to confirm this identification device by sending it One-Time Security Code to complete ID Check registration.



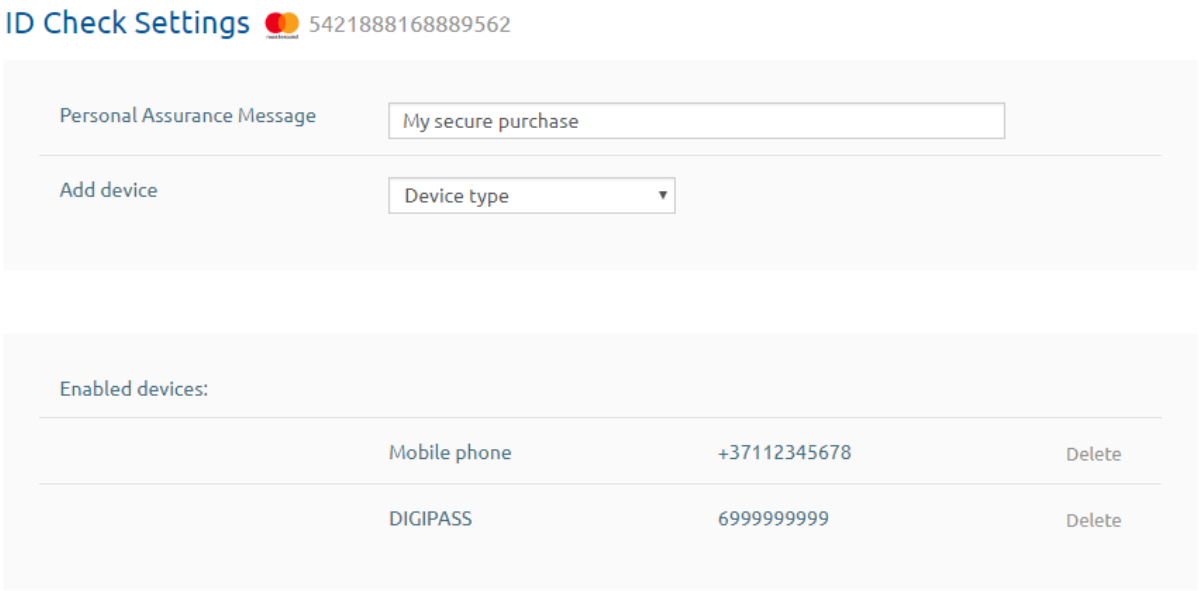
Enter One-Time Security Code and press **"Continue"**.



After that, press **"Save and send"**.

Next, please confirm registration with the received One-Time Security Code, mobile app Key2LPB or generated signature code from the **DIGIPASS** code calculator (Section 2).

ID Check Settings allow you to make changes both for **"Personal Assurance Message"** and for approving online shopping.



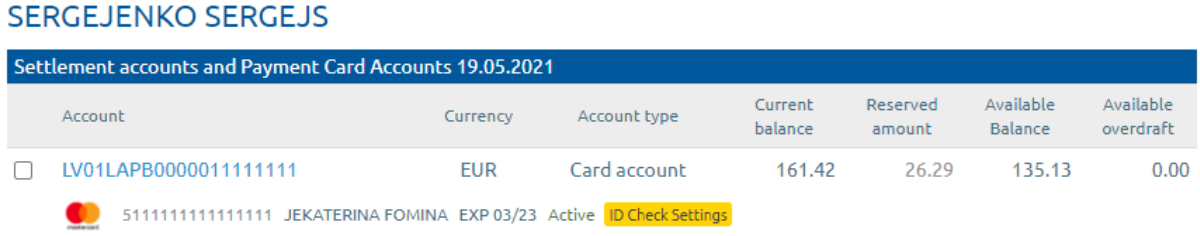
After activating the ID Check at the Internet bank, all your payments will be verified with ID Check if you make purchases with the Merchant supporting 3D Secure payments.

4.2. Change of password MasterCard© Identity Check™

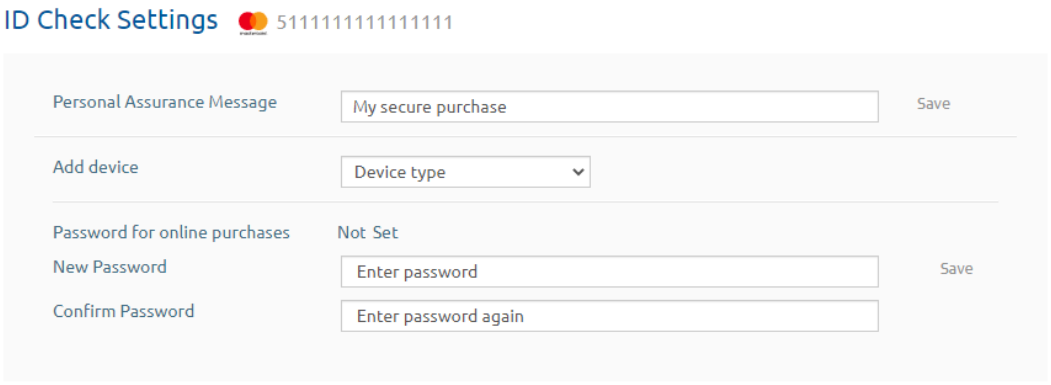
If you have activated MasterCard© Identity Check™ before 28.02.2021., but haven't confirmed the password, you won't be able to make purchases on the internet if you do not confirm the new password in Internet bank.

To confirm the new password, you have to:

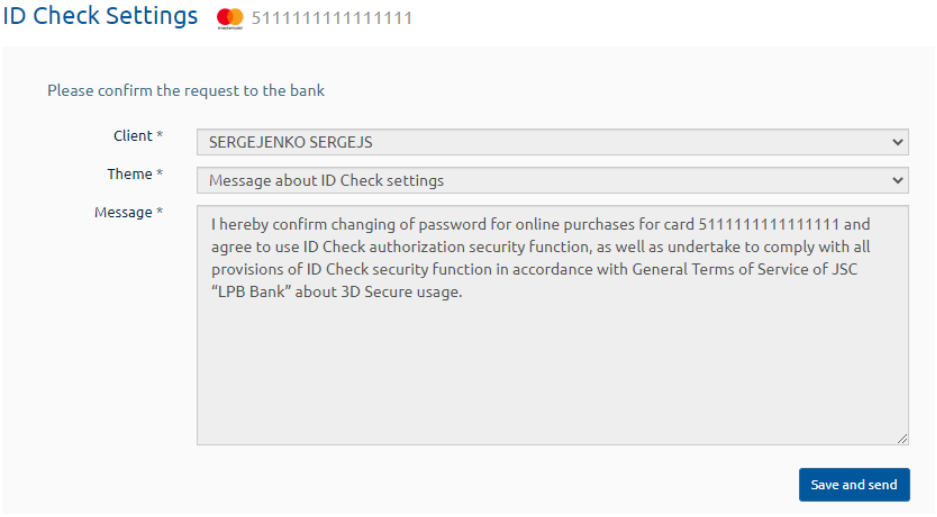
- Sign in Internet Bank;
- Go to section "Accounts";
- Click the button ID Check Settings



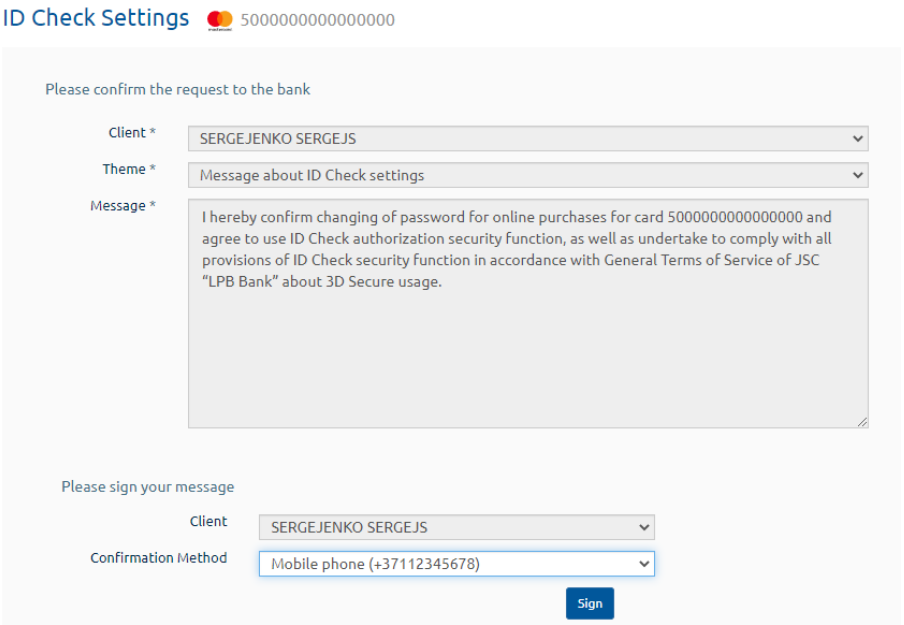
If you haven't changed the password in Internet bank, then, when you will sign in, you'll see the form, where it will be indicated "Not Set".

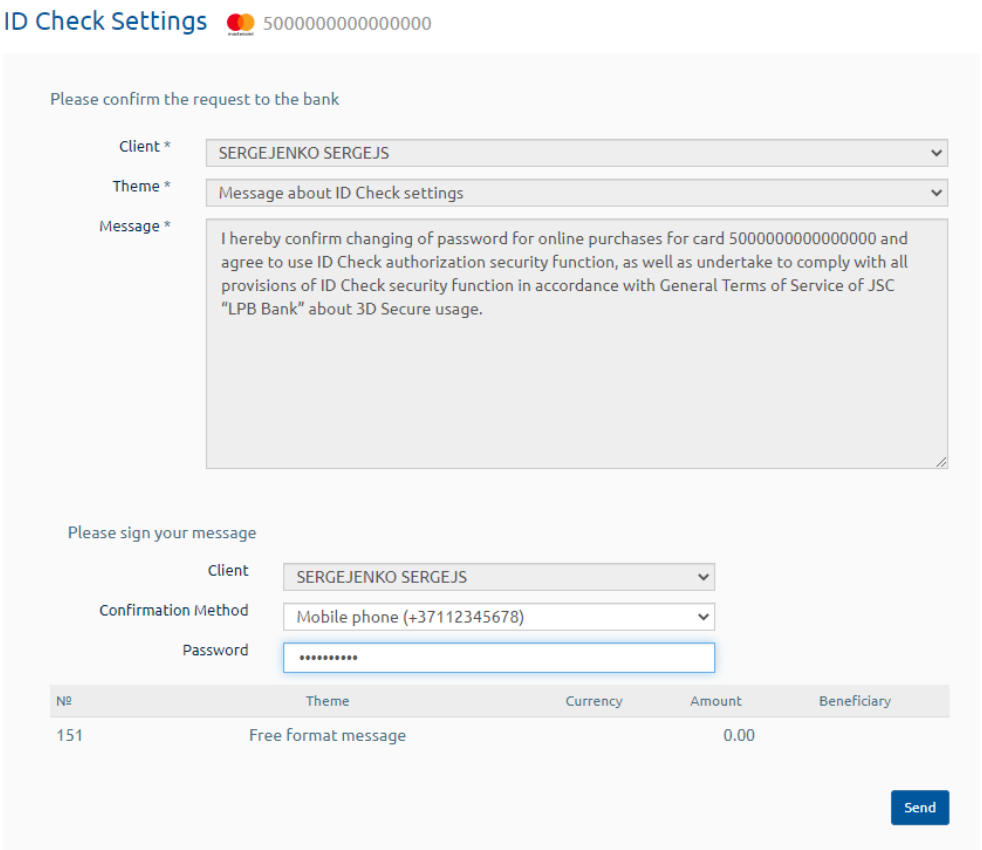


To change the password, fill the fields "New Password" and "Confirm Password" and sign a request to the Bank with the received One-Time Security Code, mobile app or generated signature code from the **DIGIPASS** code calculator (Section 1.2).



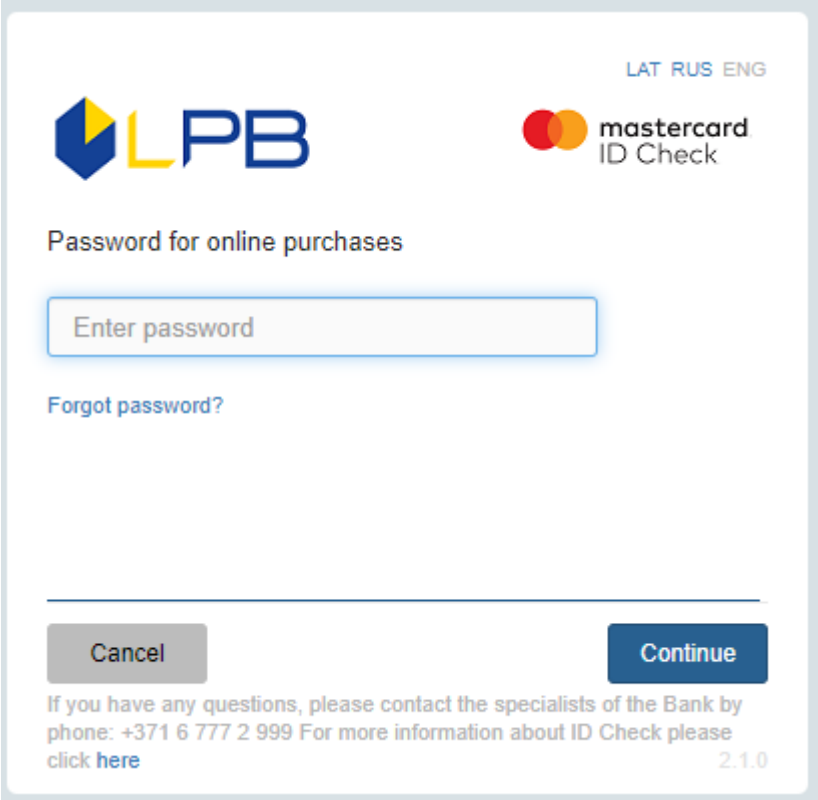
Next, please confirm registration with the received One-Time Security Code, mobile app Key2LPB or generated signature code from the **DIGIPASS** code calculator (Section 2).



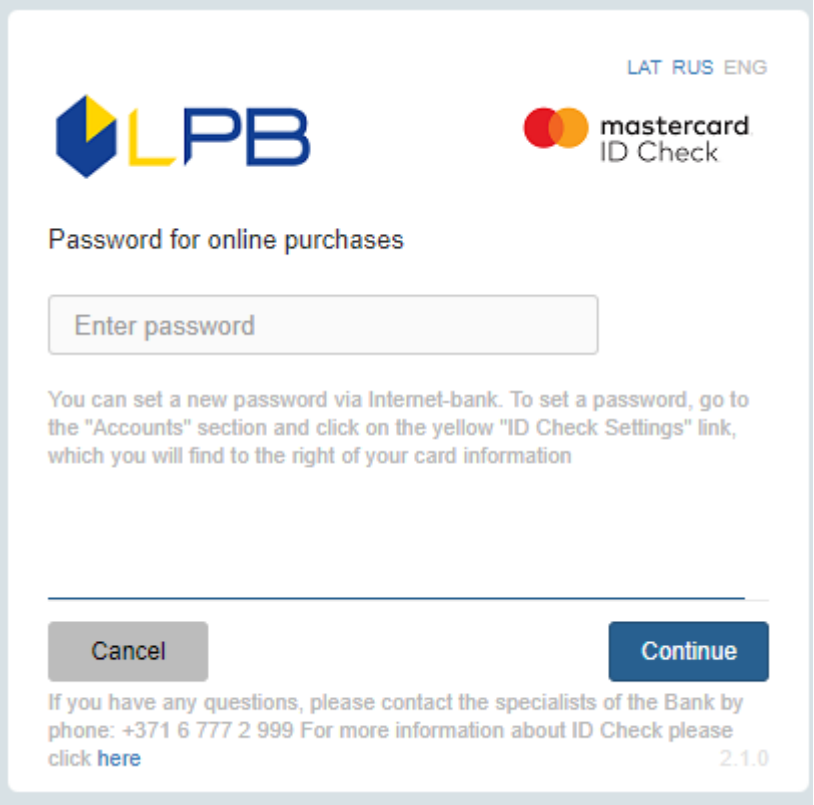


If you have forgotten your password, you can change it again in Internet bank. Actions for changing the password will be the same as for setting a new password.

If you purchase one the internet, then on the form for entering the password, there is a link "Forgot password?"

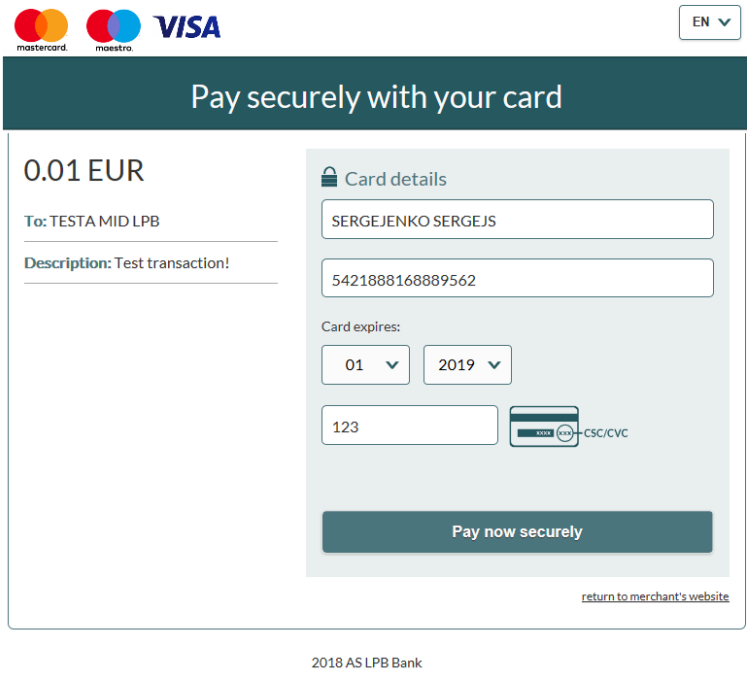


When you press the link "**Forgot password?**" there is a guide on how to change the password in Internet bank.



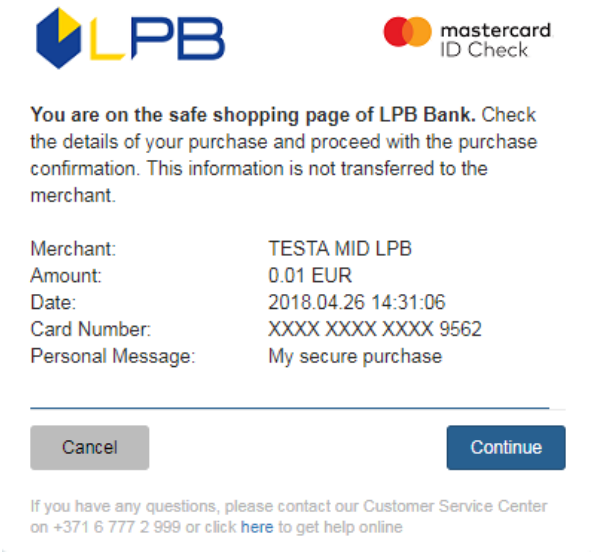
4.3. Online purchases

When making online payments, fill out the payment form: name, surname, payment card number, card expiration date, and CVC code.

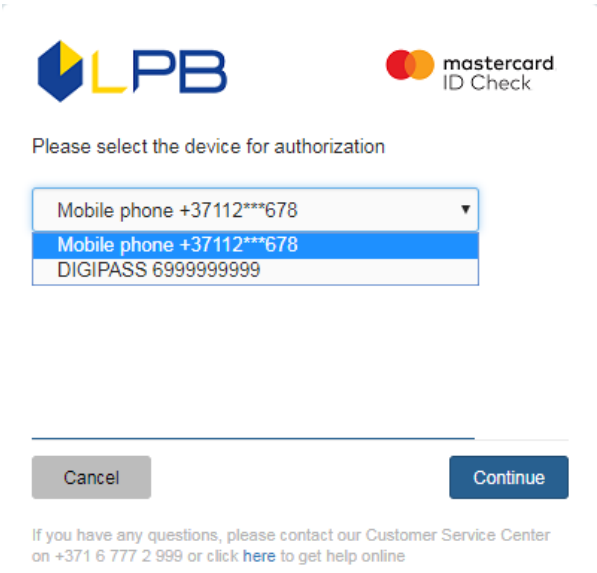


After you enter and verify your payment card details, you'll be redirected to ID Check safe shopping page. This page should show your **"Personal Assurance Message"** and the payment details.
If a personal assurance message other than yours appears on the screen, please do not proceed with the payment and press **"Cancel"**, as fraudulent action may occur. In such case, we advise you to review your ID Check settings (including the text of your **"Personal Assurance Message"**) in the Internet Bank, under section "Accounts" or address Bank's specialists by phone: +371 67772999, write a message on the Internet Bank, or visit Customer Service Center and submit a free-form application.

To confirm payment details, press **"Continue"**.



If you have registered several devices for the ID Check, all devices will be visible in the drop-down list.

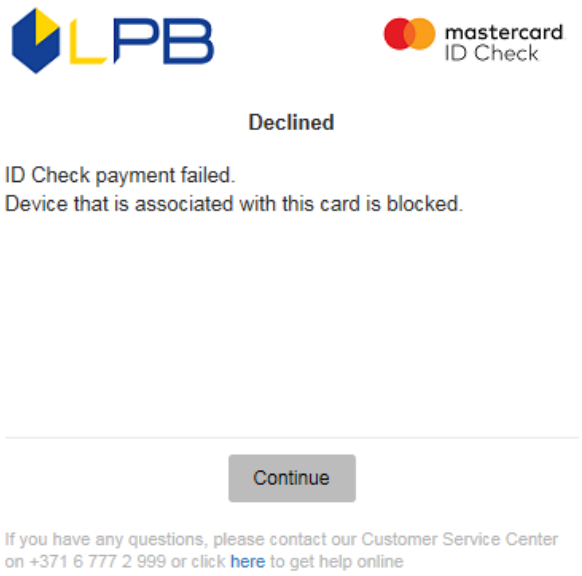


Depending on the selected device, enter One-Time Security Code or generated signature code from the **DIGIPASS** code calculator and press **"Pay"**.

After 5 consecutive incorrect attempts of entering the One-Time Security Code when signing an online payment, the Bank blocks sending of the One-Time Security Code to the mobile phone used at that moment for signing the payment.

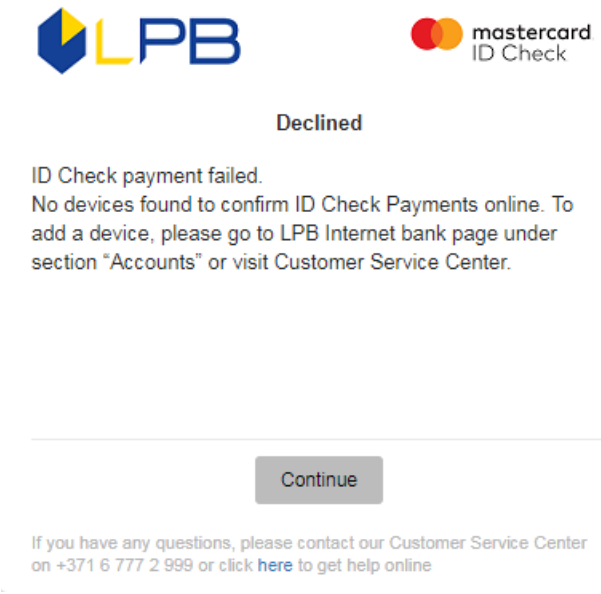
After 5 consecutive incorrect attempts of entering generated signature code from the **DIGIPASS** code calculator (**Login**) when signing online payment, the **DIGIPASS** code calculator is blocked.

To unblock the device, please get in touch with Bank's specialists by phone: +371 67772999, write a message in the Internet bank, or visit the Client Service Center and submit a free-form application.



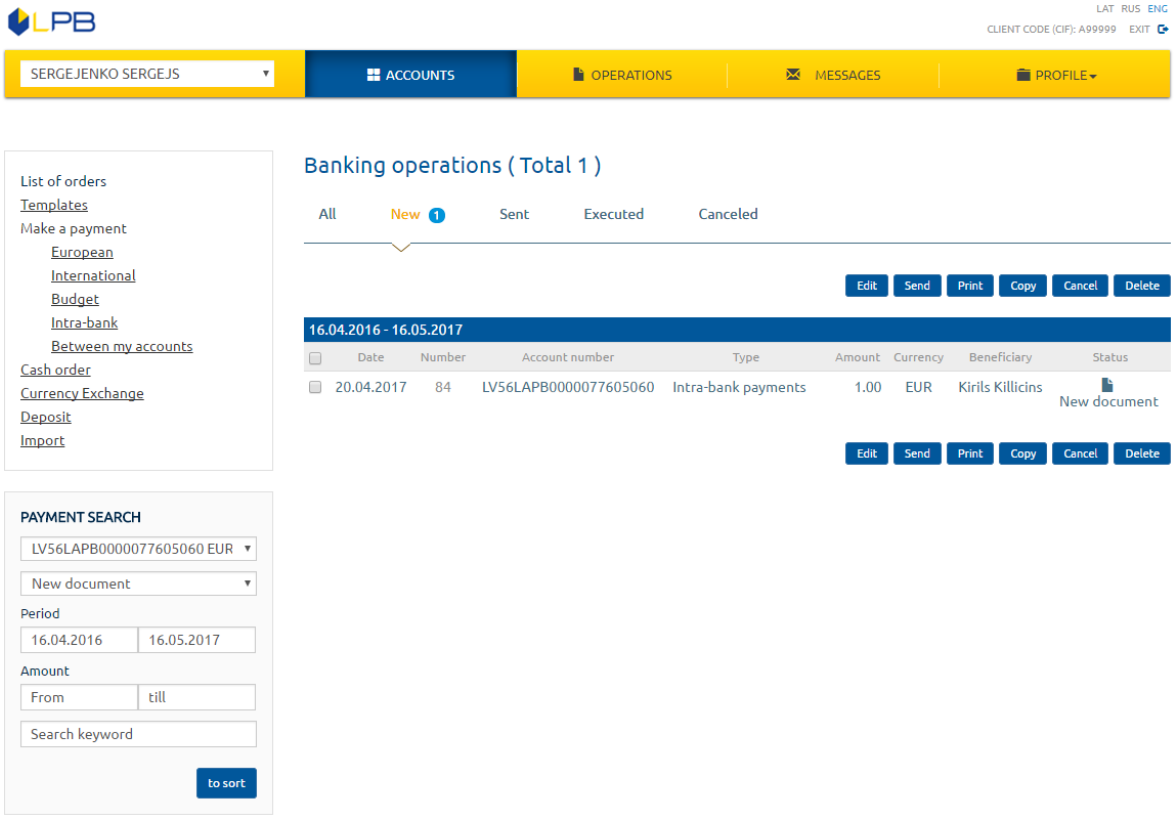
After the payment is confirmed, you will be redirected to the Merchant's page.

If no device is registered for your payment card for ID Check payment confirmation, you will not be able to do shopping online at the web pages supporting 3D Secure payments. To register devices for ID Check payments, visit LPB Bank Internet Bank section **"Accounts"**, or contact Bank's specialists by phone: +371 67772999, write a message in the Internet bank, or visit Customer Service Center and submit a free-form application.

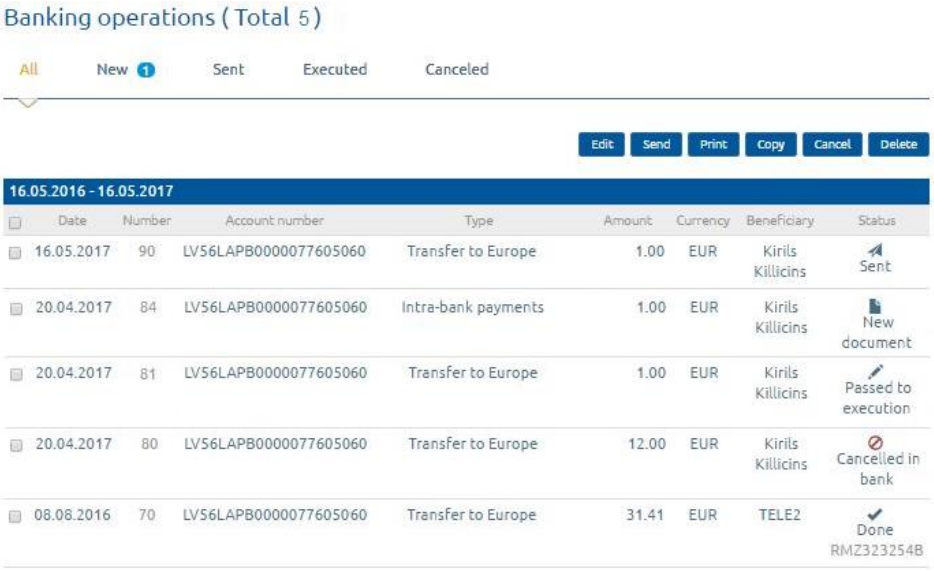


5. Operations

The section **"Operations"** contains a full list of all your Banking transactions. The Banking transactions are divided into the following: "New", "Sent", "Completed", and "Cancelled". In the section **"New",** you will see a number of the saved but not signed payments. In the section **"Sent",** you will see the payment orders signed and sent to the Bank for execution. In the section **"Executed",** you will see the payment orders executed by the Bank. In the section **"Cancelled",** you will see the payment orders cancelled by the Bank.

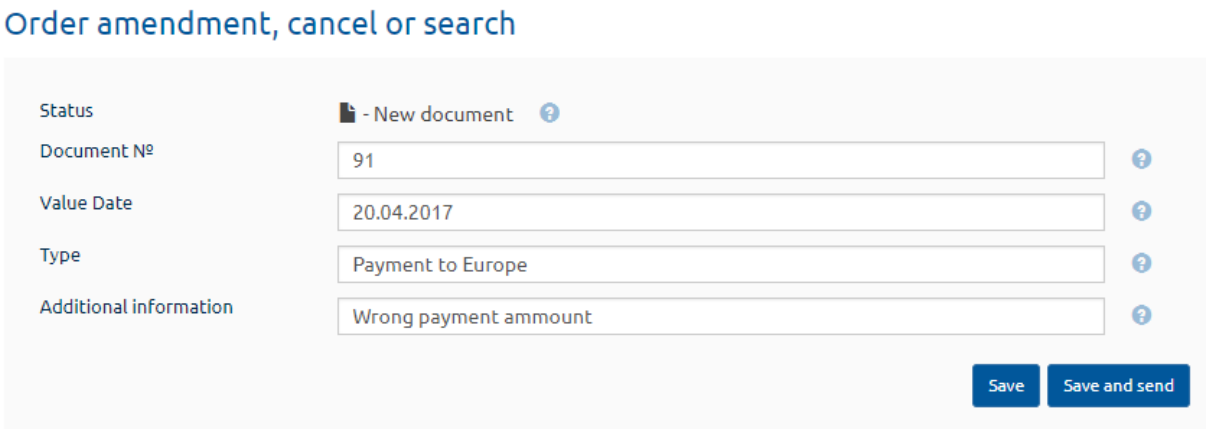


5.1. Payment status



The payment status **"New document"** will be shown if you have saved the payment but have not signed it, i.e., have not sent it to the Bank for execution. If changes need to be made to the payment order, select the necessary payment order and click the button **"Edit".** If you wish to send a previously saved payment with the status **"New document"** for the execution by the Bank, select the necessary payment and click the button **"Send".**

The payment status **"Sent"** will appear in the situation when a payment is **signed** by the One-Time Security Code, mobile app Key2LPB or authorization code, generated by the **DIGIPASS** code calculator and sent to the Bank for execution. If you would like to cancel the execution of the sent payment, click the button **"Cancel".** In the next window, indicate a reason for cancelling the payment and click the button **"Save and send"**.



Then sign the cancellation of the payment using the One-Time Security Code or authorization code generated by the **DIGIPASS** code calculator. You may find the instructions sent for the cancellation of the payment in the list of Banking transactions under the section **"All"**.

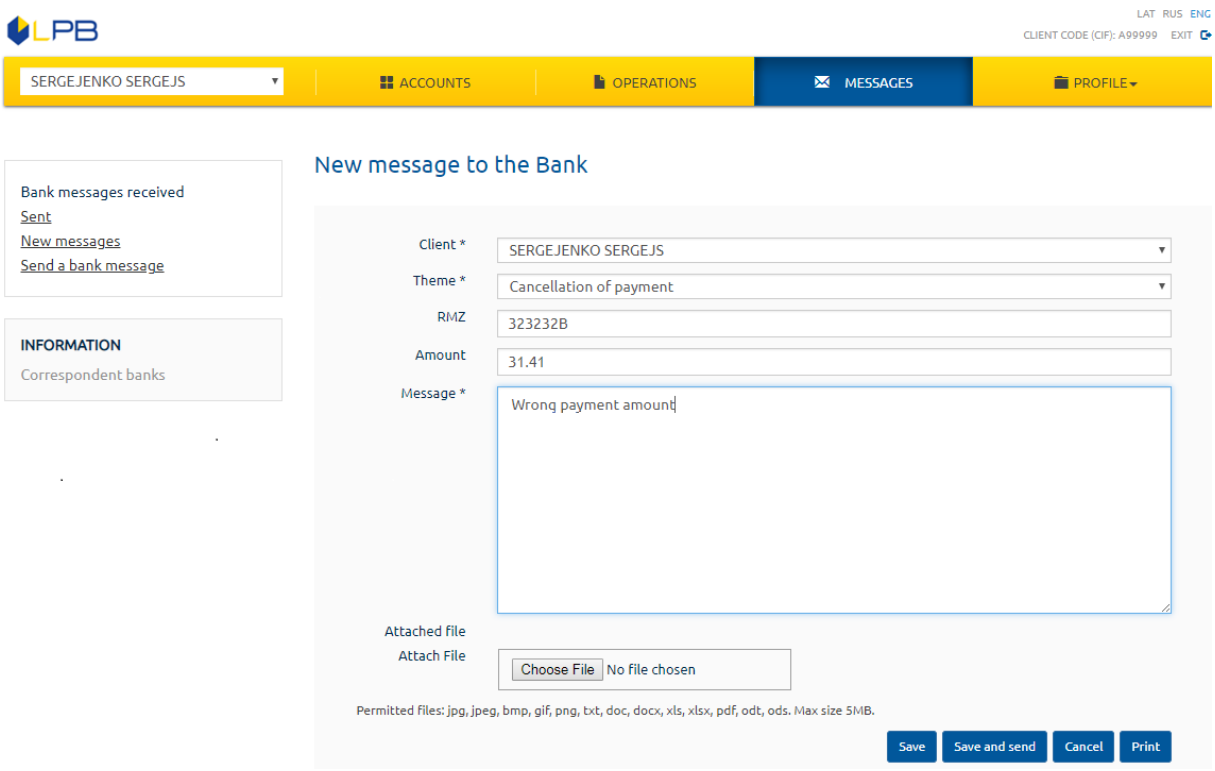
The payment status **"Sent for execution"** will appear in the situation when a payment is **signed** by the One-Time Security Code, mobile app Key2LPB or authorization code, generated by the **DIGIPASS** code calculator, and the Bank begins verification of the payment order. If you would

like to cancel the execution of the payment, click the button **"Cancel".** In the next window, indicate a reason for canceling the payment and click the button **"Save and send"**.

Next please confirm change of Password with the received One-Time Security Code, mobile app Key2LPB or generated signature code from the **DIGIPASS** code calculator (Section 2).

You may find the instructions for the cancellation of this payment in the list of Banking transactions under the section **"All"**.

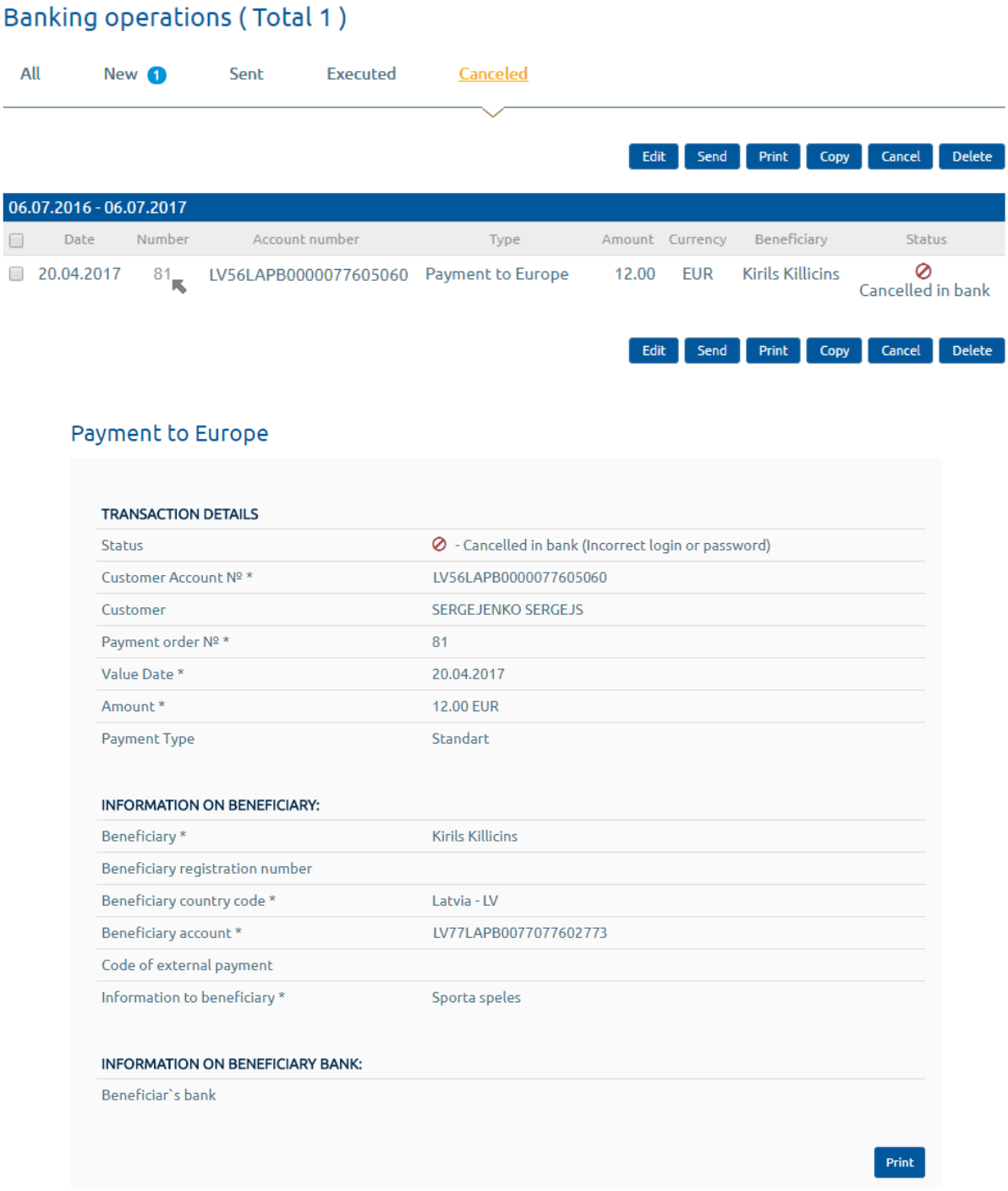
The payment status **"Executed"** will appear if the Bank has verified and executed your payment order. You have an opportunity to submit an instruction for the cancellation of this payment. Then the Bank will review your instruction for the cancellation and make a decision. You will receive the Bank's decision as a message. You may submit an instruction for a cancellation of the payment in the status **"Executed"** in two ways: by clicking the button **"Cancellation"** or by sending a message. In order to send a message regarding the cancellation of the payment, enter the section **"Profile"** and select **"Send a message".** Provide RMZ number of the payment, a sum of the prepared payment, and a reason for the cancellation thereof. You have an option to attach a file to the message. Then click the button **"Save and send"**.



Next, please confirm registration with the received One-Time Security Code, mobile app Key2LPB or generated signature code from the **DIGIPASS** code calculator (Section 2).

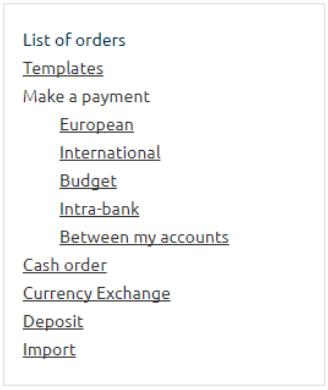
The Bank will review your instruction for cancellation and make a decision. You will receive a decision from the Bank as a message.

A payment status **"Cancelled in Bank"** will appear if the Bank refuses to process your payment due for any reason. You may view a reason for the refusal to process your payment by clicking on the number of the payment in the banking operations under the section **"Cancelled"**.



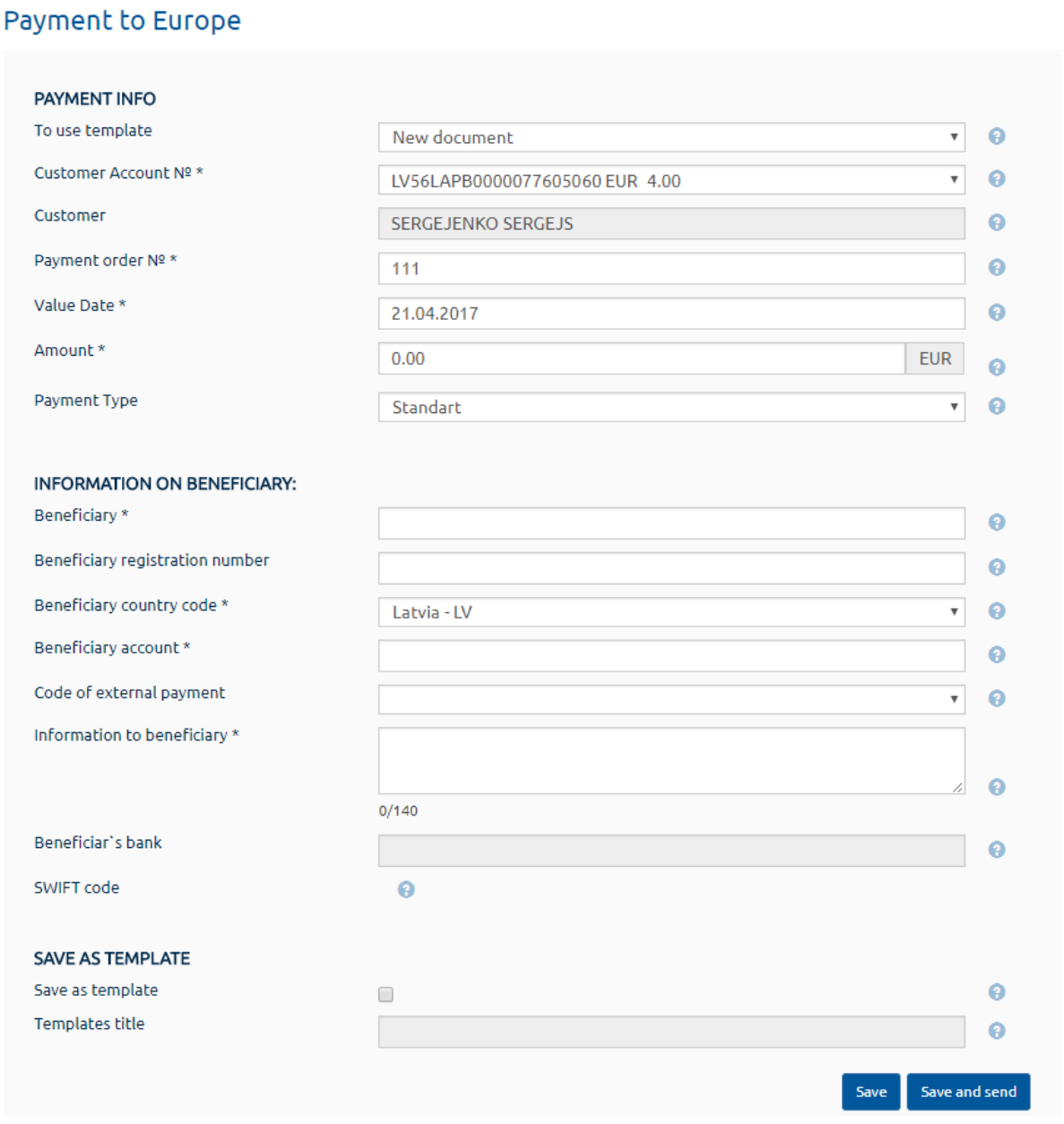
5.2. Preparation of the payment

To prepare a new payment, select a payment type from the **"List of orders"** in the sub-menu **"Make a payment"**. The payment **"European"** includes all payments in EUR currency in any commercial bank of the EEZ countries, including any payments in the EUR currency in Latvia.; **"International" -** payments in any currency to commercial banks of other countries, including currency payments within Latvia. **"Budget" -** payments in EUR currency to the State Treasury of Latvia. **"Intra - bank" -** payments to the accounts of JSC "LPB Bank". **"Between my accounts" –** payments between your accounts in JSC "LPB Bank", **"Cash order" –** a reservation of cash. **"Currency Exchange" –** payments between your accounts in JSC LPB Bank with currency exchange**. "Deposit" -** placing funds on deposit. **"Import" -** ensures import of data between the Internet Bank and various accounting programs.



All fields of this payment will be subsequently reviewed based on the example of the payment **"Payment to Europe"**.

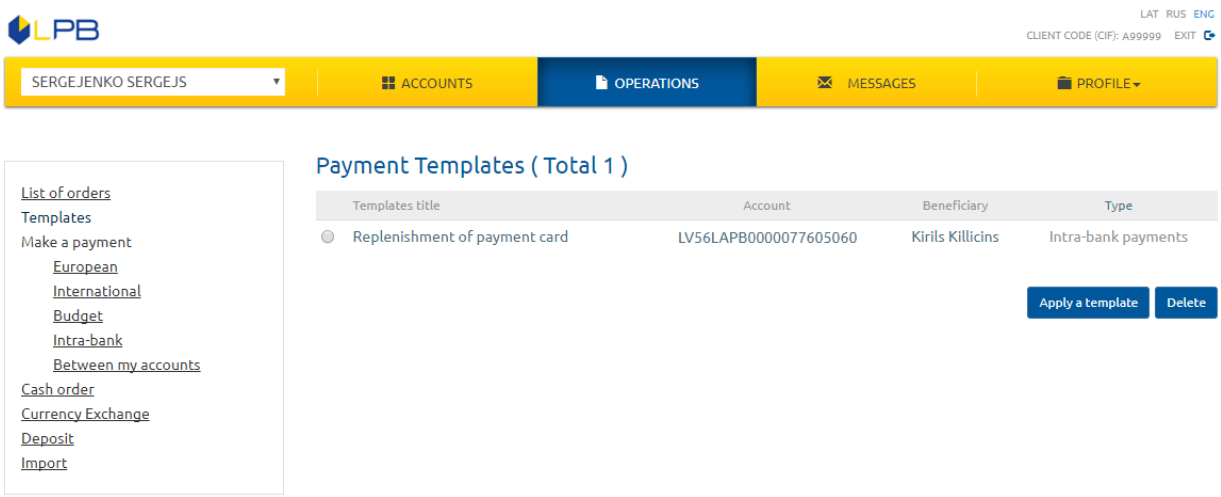
Fields mandatory for filling out are marked with *. A row where you may select from the offered options are marked with ▾. The end of each field is marked with ?. If you place a mouse cursor on this symbol, a pop-up help filling out this field will appear.



- **To use a template** – if you prepare a payment for the first time, the value of this field will be "New document". For a repeated preparation of the payment with the relevant recipient, you may select a template prepared and saved earlier.
- **Customer Account No.** – select one of the accounts to prepare of a payment.
- **Customer** – The Customer's name, surname, or title is indicated.
- **Payment order No.** – a consecutive number of the payment order, automatically assigned.
- **Value date** – indicate a sending date of the payment order to the Bank. You may provide a future date if you would like to ensure that the payment is sent for execution to the Bank on a specific date.
- **Amount** – indicate the necessary payment amount.
- **Payment Type** – depends on the urgency of the payment execution. There are three types of payments: **standard**, **urgent** and **express** payments. The payment cost depends on the term of its execution and currency. More detailed information is available by clicking on the link: https://lpb.lv/en/banking-services-for-businesses/
- **Beneficiary** – if a beneficiary is a private individual, please indicate their name and surname. In the case of a legal entity, please indicate the title of the company to which this payment will be sent.
- **Beneficiary registration number** – for a private individual, please specify a personal identification number or number of the personal identification document. In the case of a legal entity, enter company's registration number.
- **Beneficiary country code** – select the country to where the payment will be sent to.
- **Beneficiary account** – enter the beneficiary's account number in the IBAN format.
- **External payment code** – a three-digit payment code is issued, for each external payment, according to the classification of external payments approved by the Bank of Latvia.
- **Information to the beneficiary** – enter detailed information regarding the payment content and purpose.
- **Beneficiary's bank** – enter an exact precise and full name of the beneficiary's bank (filled out automatically when you enter the account number in IBAN format).
- **SWIFT code** – enter the SWIFT code of the beneficiary bank (filled out automatically when you enter the account number in IBAN format).
- **Information to Bank** – enter comments on the payment and attach one or more documents.

If you would like to save a payment template from being able to use it regularly, mark **"Save as template"** in the payment form indicating the name of this template in the field **"Template title"** and click the button **"Save"** or **"Save and send".**

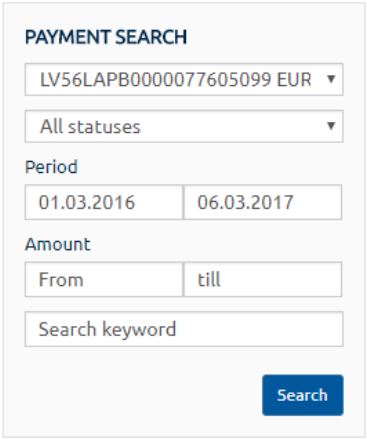
All your prepared templates will be saved in the **"Operations" – "Templates" section.** In order to use the previously saved template, select the necessary template and click the button **"Apply a template"**.



Payment will be opened, where all fields will be filled out based on the payment saved earlier by you as a template. Enter the necessary changes, check all payment data and click **"Save and send"**.

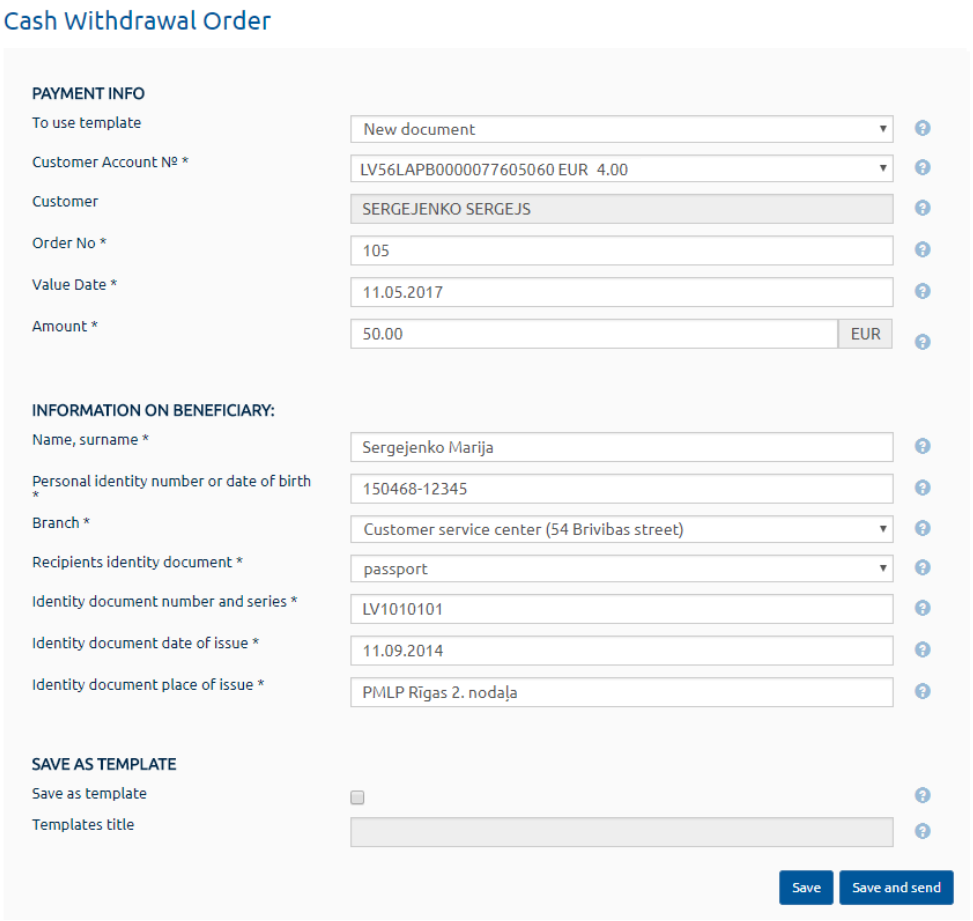
5.3. A search of an outgoing payment

To find your order in the section **"Operations"** based on the name and surname of the beneficiary, select **"Payment Search"**. Select the necessary account in the list and indicate a time frame. Click the button **"Filter"**.



5.4. Cash withdrawal

Cash withdrawal will allow you to order cash withdrawal in the Customer Service Center of the Bank. In this order, you must indicate the amount, beneficiary information (name, surname, personal identification number, or birth date), cash withdrawal place, beneficiary's personal identification document, the serial number of the document, and the place and date of this document's issuance.

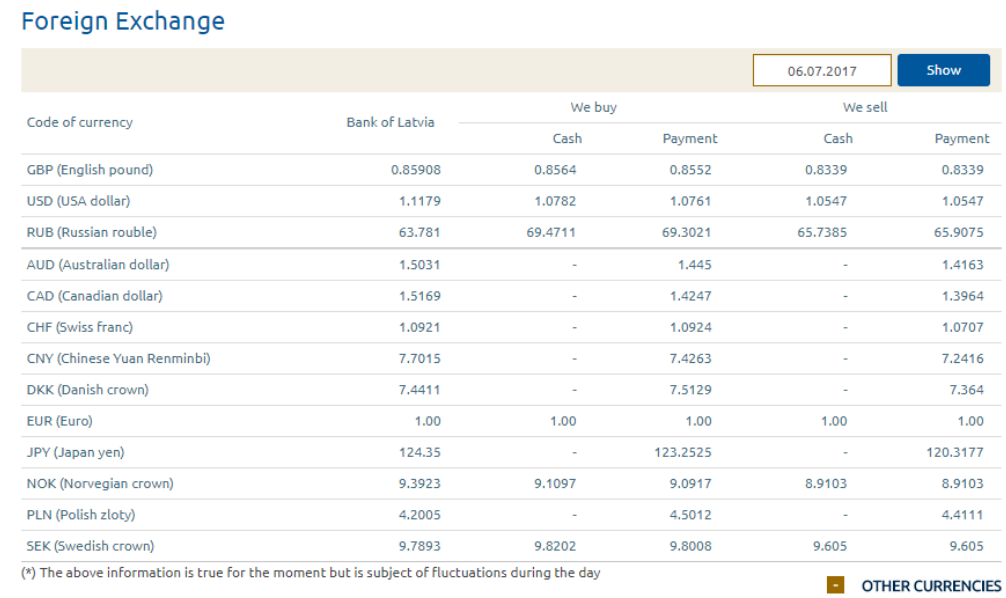


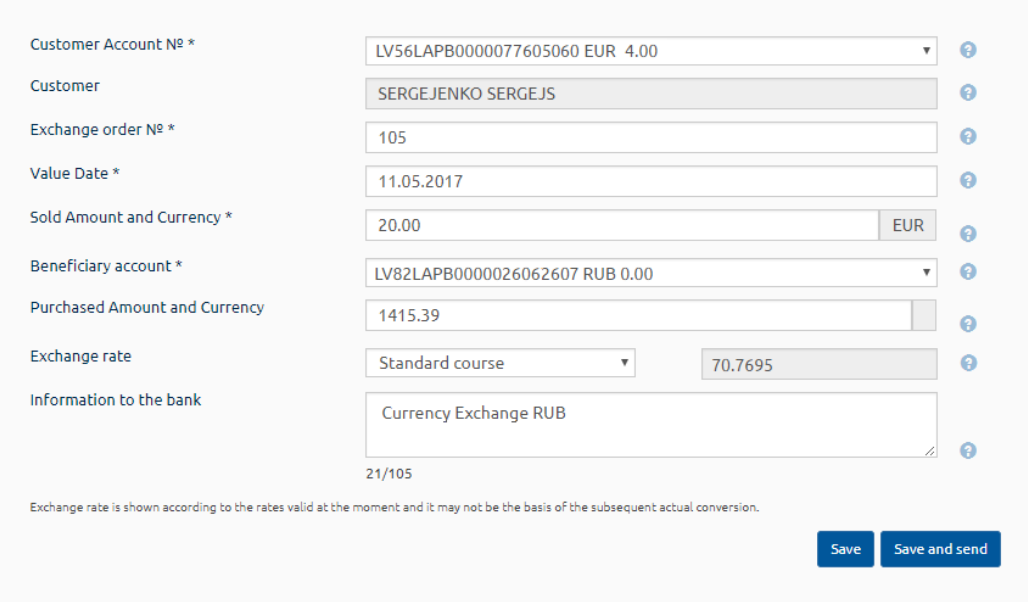
Once you have filled out and verified the data of the **"Cash withdrawal"** payment order, click the button **"Save and send"** and sign it using the One-Time Security Code, mobile app Key2LPB or signature code generated by the **DIGIPASS** Code calculator (Section 2).

If you want to save a payment order but not send it to the Bank form execution, press **"Save"**. Your payment order will be saved in the list of Bank operations in status "New". For sending a payment order for the execution, choose it in new and press **"Send"**.

5.5. Foreign exchange

In the section **"Foreign exchange"**, you may execute the payments of funds with currency exchange based on the currency exchange rate established by the Bank.



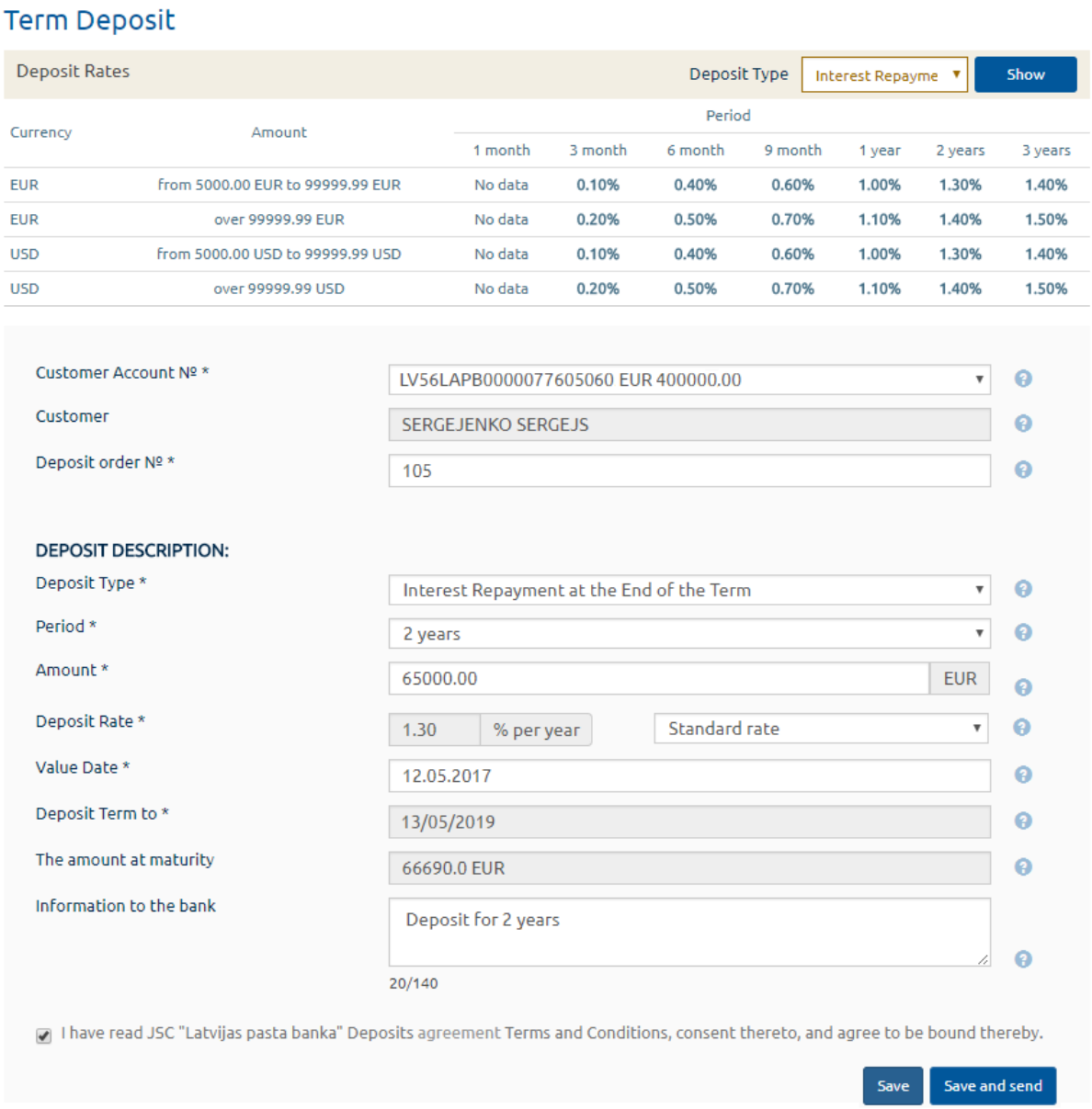


After filling out information of the payment instruction **"Foreign exchange",** click the button **"Save and send"** and sign the payment using the One-Time Security Code, mobile app Key2LPB or signature code generated by the **DIGIPASS** Code calculator (Section 2).

If you want to save a payment order but not send it to the Bank form execution, press **"Save"**. Your payment order will be saved in the list of Bank operations in status "New". For sending payment order for the execution choose it in new and press **"Send"**.

5.6. Deposits

In the section **"Deposits",** you may request the opening of a deposit with payment of interest at the end of each month or the end of the term. You may open the deposit for 3 months to 3 years.



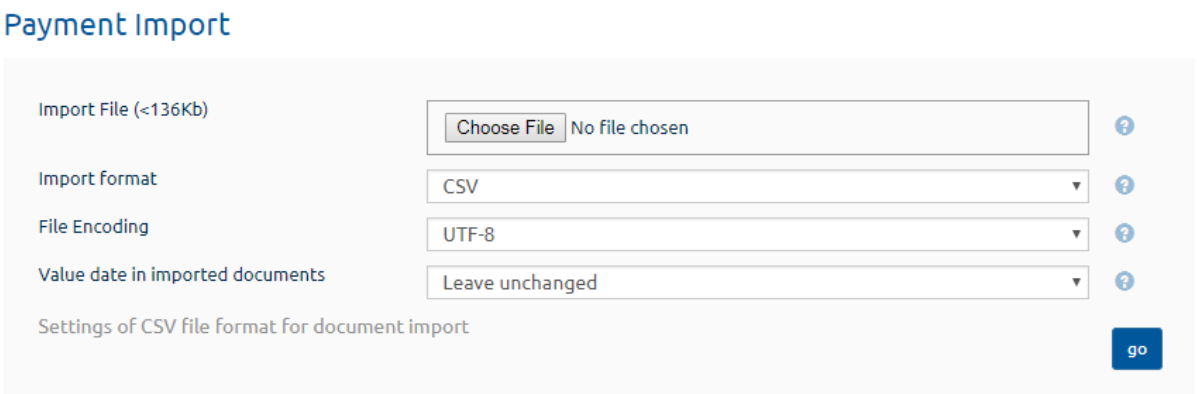
Once you have filled out and verified the information in the payment order **"Deposit"**, confirm that you have familiarised yourself with the terms of the Deposit Agreement of JSC "LPB Bank". After that, click **"Save and send"** button and sign the payment using the One-Time Security Code, mobile app Key2 LPB or signature code generated by the **DIGIPASS** Code calculator (Section 2).

If you want to save order, but not to send it to the Bank form execution, press **"Save"**. Your payment order will be saved in the list of Bank operations in status "New". For sending payment order for the execution choose it in new and press **"Send"**.

5.7. Import

If you need to import payments between the Internet bank and various accounting programs, select **"Import"** section.

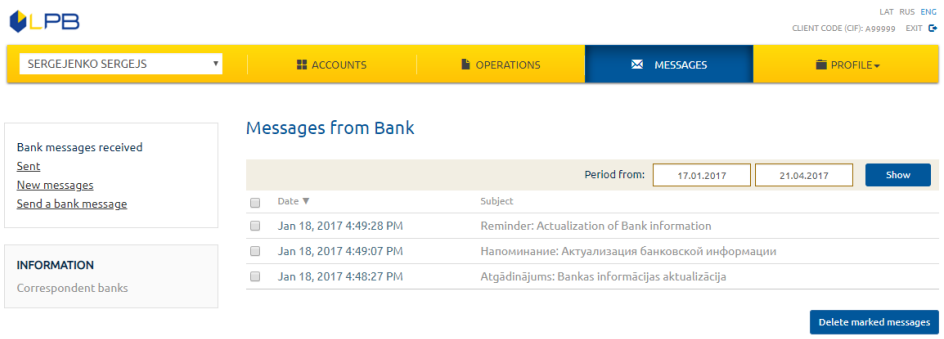
Click the button **"Choose File"**, select your imported file with payments, and indicate the format of importing, file encoding, and currency exchange date. For the confirmation of specified data, click the button **"Next"**.



Verify the entered data for the loaded payments and click **"Save".** Your imported payments will be saved in the status **"New document"** under the menu **"Operations"** – **"List of banking operations"** – **"New"**. Select, the necessary payments and click the button **"Send"** to send the payments. Then sign payments using the One-Time Security Code, mobile app Key2LPB or authorization code generated by the **DIGIPASS** Code calculator (Section 2).

6.Messages

This section shows a history of all messages received from the Bank and sent by you. In the section **"Received messages", y**ou may see all messages received from the Bank. To find a message, indicate the period and click **"Show".** You will see all messages received from the Bank during the indicated period.



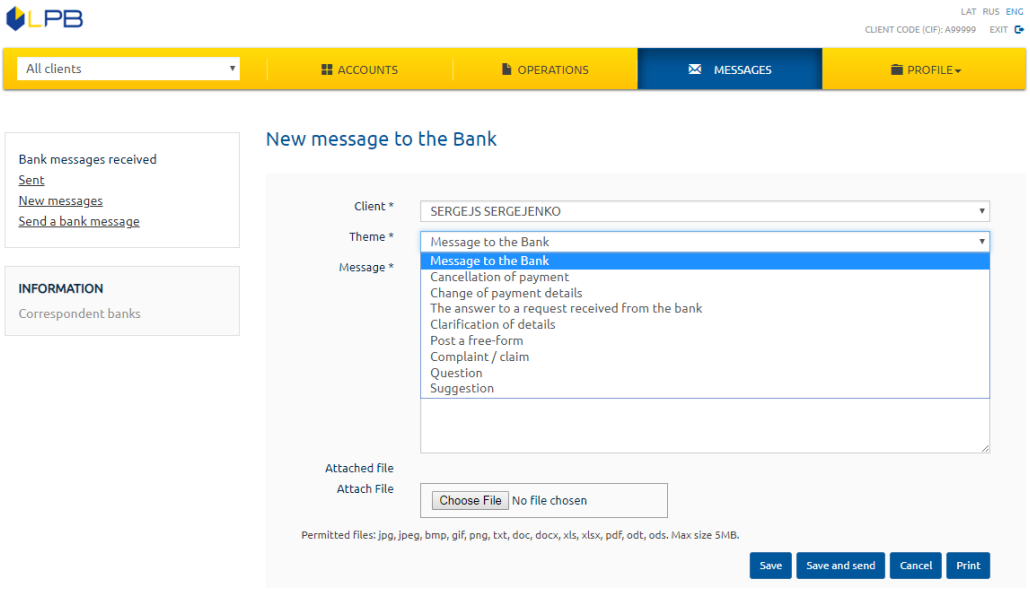
To send messages to the Bank, the following sections are intended:

- Section **"New messages",** where are placed filled, but not sent messages. To send a message, choose a document from a list and click **"Send"**.
- Section **"Send a bank message"**, where you can create a new message. Filling the message, it is necessary to choose a theme, fill the text of the message and attach files. To save the message click, **"Save"**, to confirm and send the message, click **"Save and send"**.

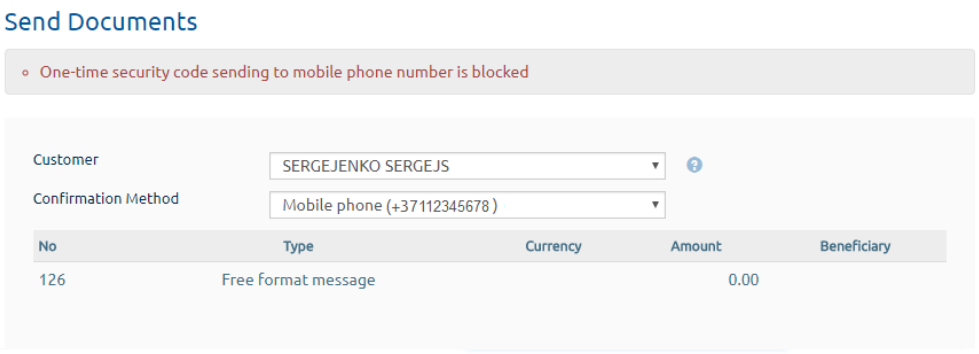
After that, verify the entered information and sign the document using the One-Time Security Code, mobile app Key2LPB or authorization code generated by the **DIGIPASS** Code calculator (Section 3).

On the signing form will appear the field "Password". Enter the password you use to sign in to Internet bank, and press "Send".

After entering the password, you will receive a One-Time security code to your mobile phone.

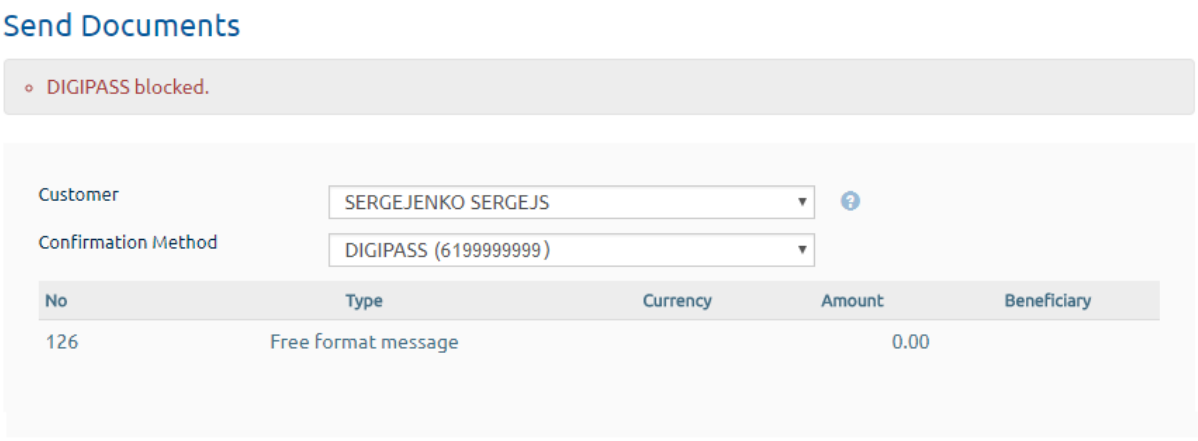


If you entered a wrong One-Time Security Code 5 consecutive times during signing of a message in the Internet Bank, the Bank will block sending the One-Time Security Code to your mobile phone number, which you wish to use for the authorization in the Internet Bank at the moment.



If the Bank has blocked sending the One-Time Security Code to your mobile phone number, you may unblock sending of the One-Time Security Code by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center of the Bank in person.

During the signing of a message in the Internet Bank, if you entered a wrong value of the **DIGIPASS** code (**Sign**) generated by the **DIGIPASS** Code calculator for 5 consecutive times, the **DIGIPASS** Code calculator will be blocked.

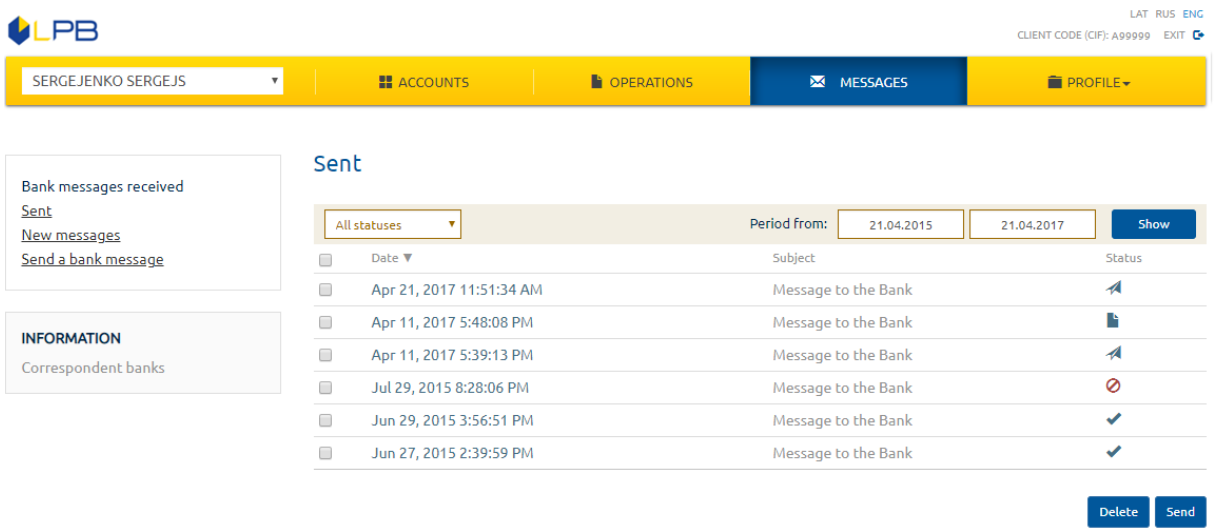


If you have blocked the DIGIPASS Code calculator, you may unblock the **DIGIPASS** Code calculator by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center of the Bank in person.

In the section **"Sent",** you may see all messages: saved without a confirmation, sent for execution, sent and executed by the Bank, sent and rejected by the Bank.

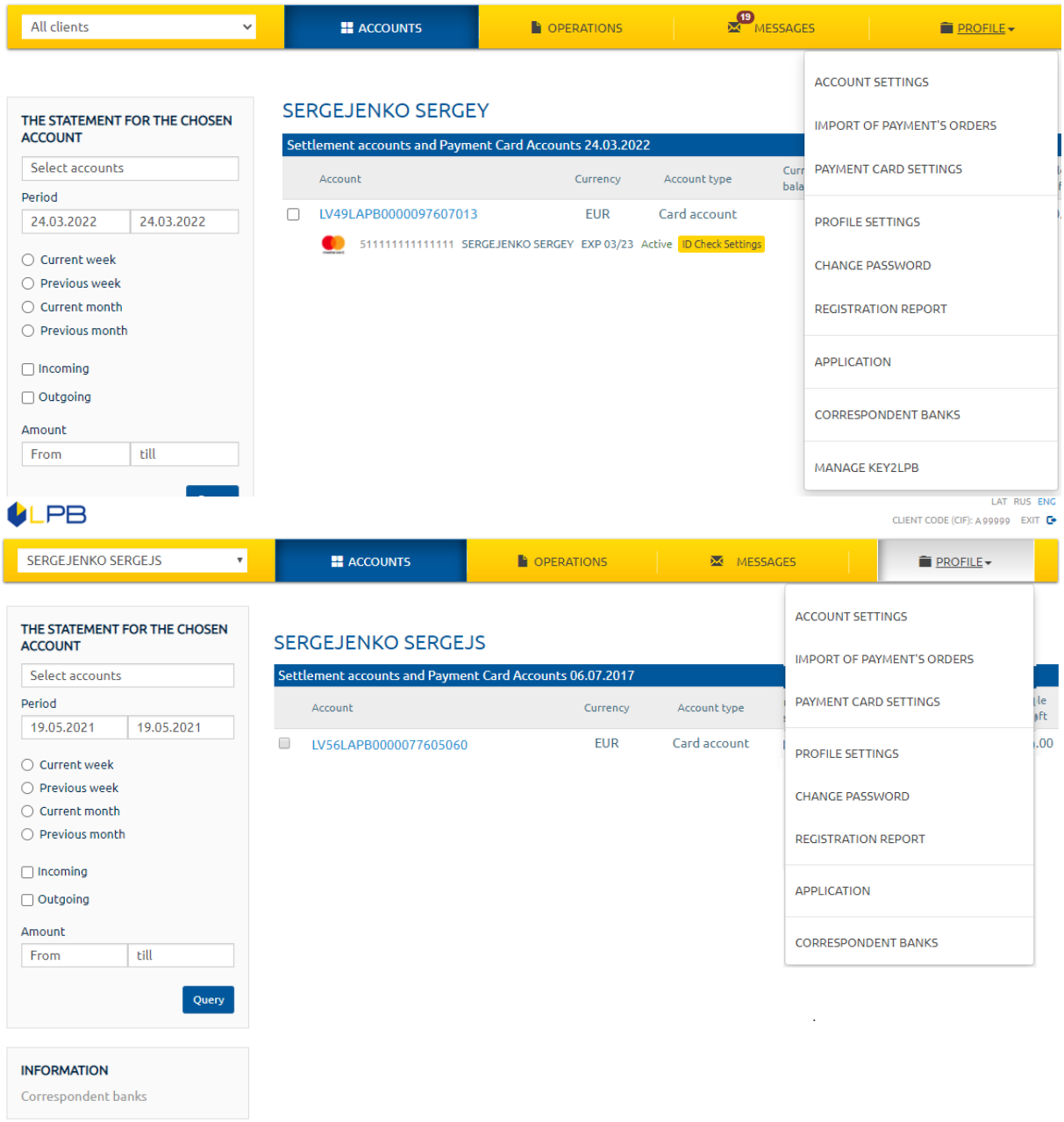
Messages under the status mean that you have saved a new message but have not signed it for the execution. To sign and send a message for execution, select the necessary message and click **"Send"**, then sign the message using the One-Time Security Code or signature code generated by the **DIGIPASS** Code calculator (Section 2).

The message status means that the message was signed by you and sent to the Bank for execution. The status means that the Bank has executed the message sent by you. The status means that the Bank has rejected the message.



7.Profile

In the section **"Profile"**, you may set viewing of accounts and payment format for import, see information for the payment cards with an option of blocking cards. In this section, you may change the settings of your profile and authorization password, view the action log in the Internet bank, and familiarise yourself with a full list of correspondent banks cooperating with the Bank.



7.1. Account view settings

Under **"Account Description"**, you may see all accounts available to you based on the rights of the identification device. You may assign a name to each account, and in the field **"Show in system"** select the accounts to be shown and activated in the sections **"Accounts"** and **"Operations"**. To save your changes, click the button **"Save"**.

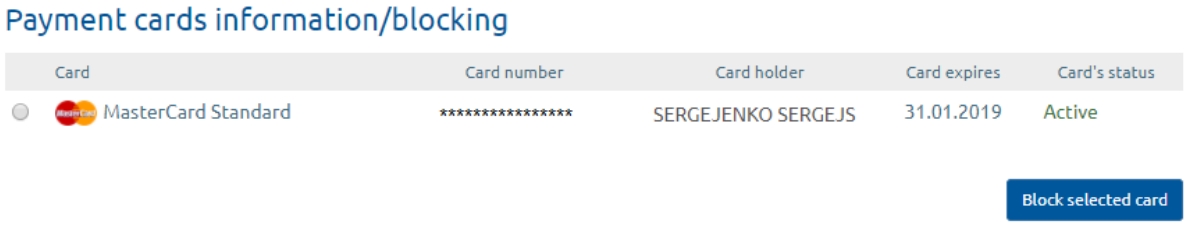
7.2. Payment format for import

Section **"Payment format for import"** contains a *CSV* format description of the payment order structure. You may change a sequence of fields and provide a separator symbol to be used in the imported file.

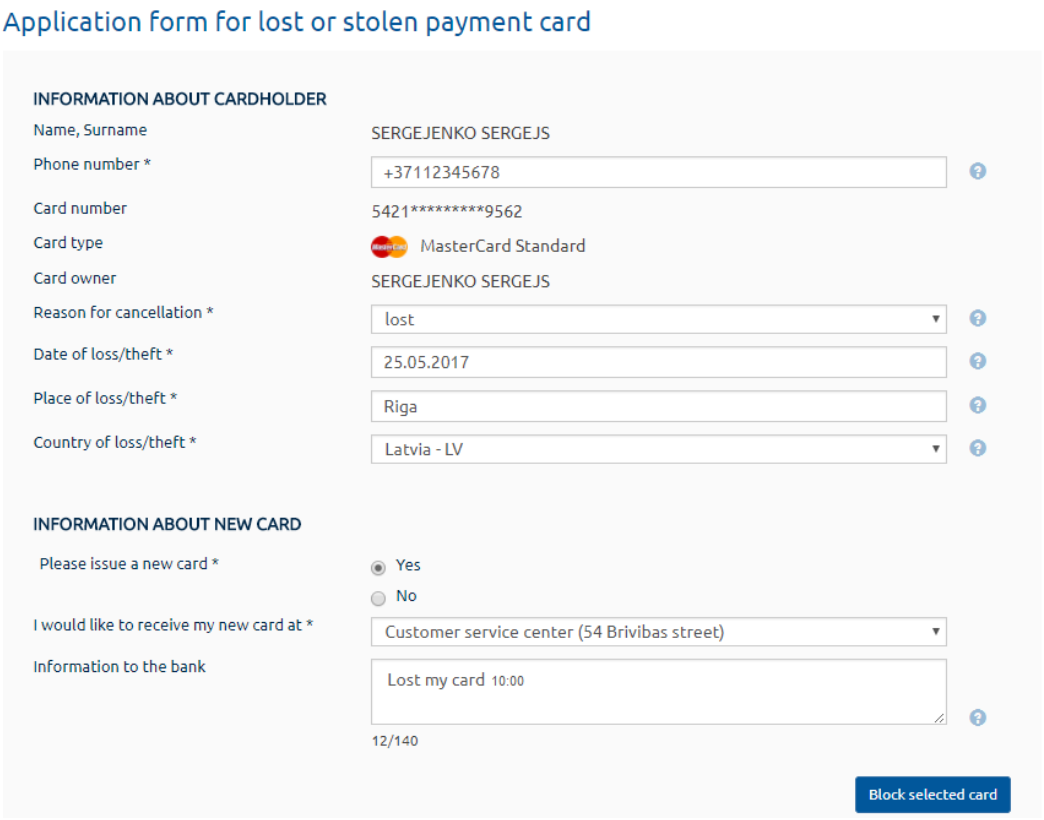
N	Field name	Field"s description	Amount of characters	Mandatory				Fields order at will of client
				International payments	Local payments	Introbank payments	Introklient payments	
1	Document №	Unique number of executable payment	no more than 8 characters	[x]	[x]	[x]	[x]	1
2	Currency	Currency, in which is payment made, for example, EUR	no more than 3 characters	[x]	[x]	[x]	[x]	2
3	Amount	Sum of executable payment	no more than 15 characters	[x]	[x]	[x]	[x]	3

7.3. Payment card settings

In this section, you may see your payment card's number, validity term, and status. If you need to block a payment card, select the necessary card and click the button **"Block selected card"**. Next, an application for the loss or theft of the chosen bank card will appear.

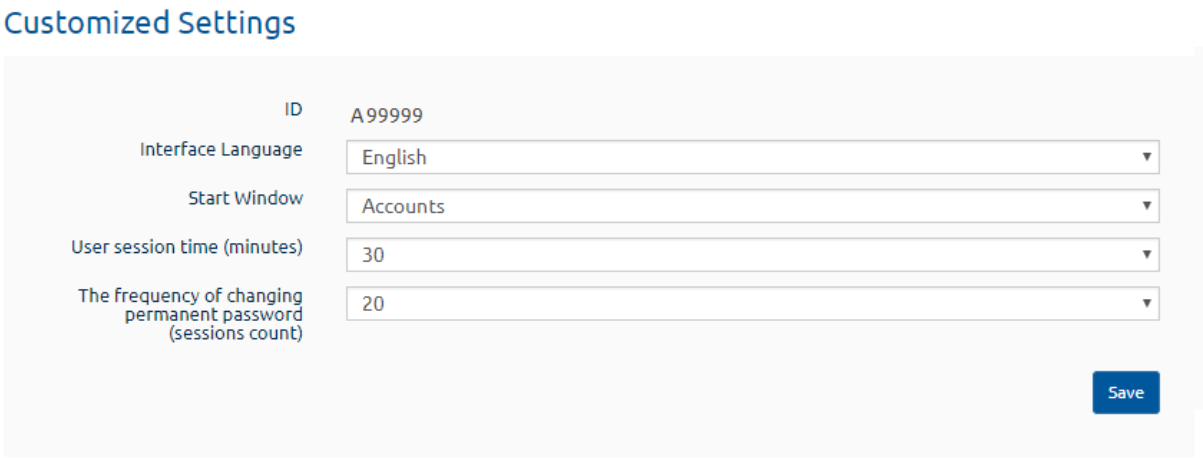


In the application, you need to indicate the requested information regarding the payment card, and to confirm the application click the button **"Block selected card"**.



7.4. Profile settings

You may adjust the personal profile settings at your discretion for more convenient work in the Internet bank. You may set the language of the interface, a starting work window, session time, and password change time in the Internet Bank (a maximum of 50 business sessions when entering using the mobile phone number). To save your changes, click the button **"Save"**.



7.5. Change password

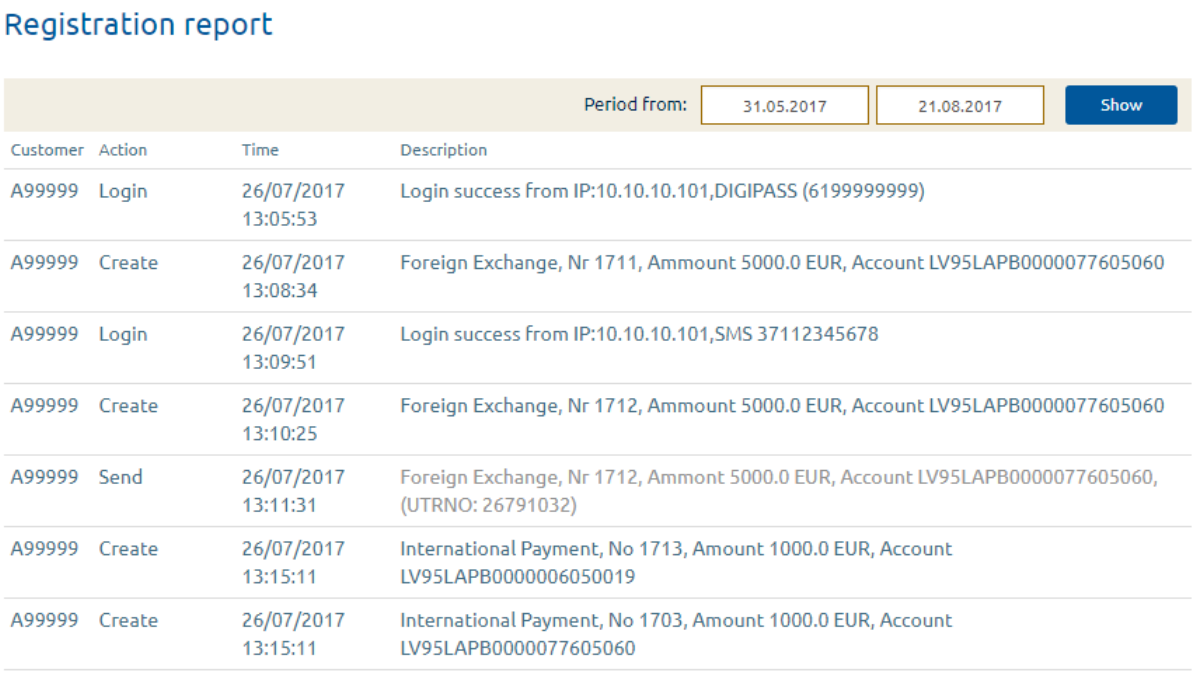
If necessary, you may change the existing password for a new one. The new password must consist of at least 8 symbols, including one capital Latin letter and a symbol not contained in the Latin alphabet, for example, 5, 9, 0, !, $, #, %, &, ?.

7.6. Registration log

The activity log contains a detailed history of all your activities in the Internet Bank. You can see what IP addresses were used for authorization in the Internet bank, during what period of time, the CIF code used for the authorization in the Internet bank, and the type of identification device used to gain access: a One-Time Security Code or **DIGIPASS** Code calculator.

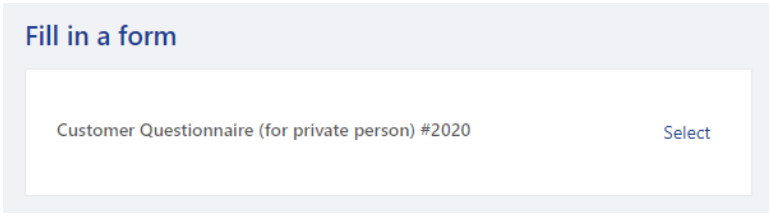
In the log, you may see a history of payments made by you, the account you used to make payments, the sum of the payment, and its period of time. Any request to issue the account statement for a specific period of time is also recorded.

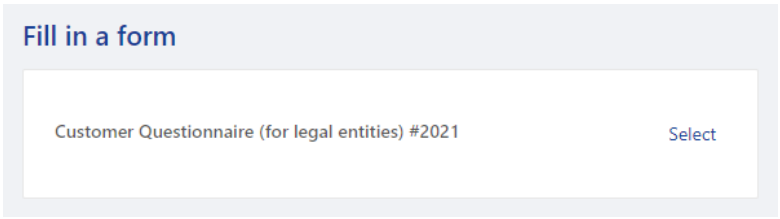
Messages to the Bank created by you, a subject of the message, and a period for the creation of the messages and information regarding any messages read by you, are also displayed.



7.7. Application

The questionnaire for updating Customer data is available both for private persons and for legal entities.

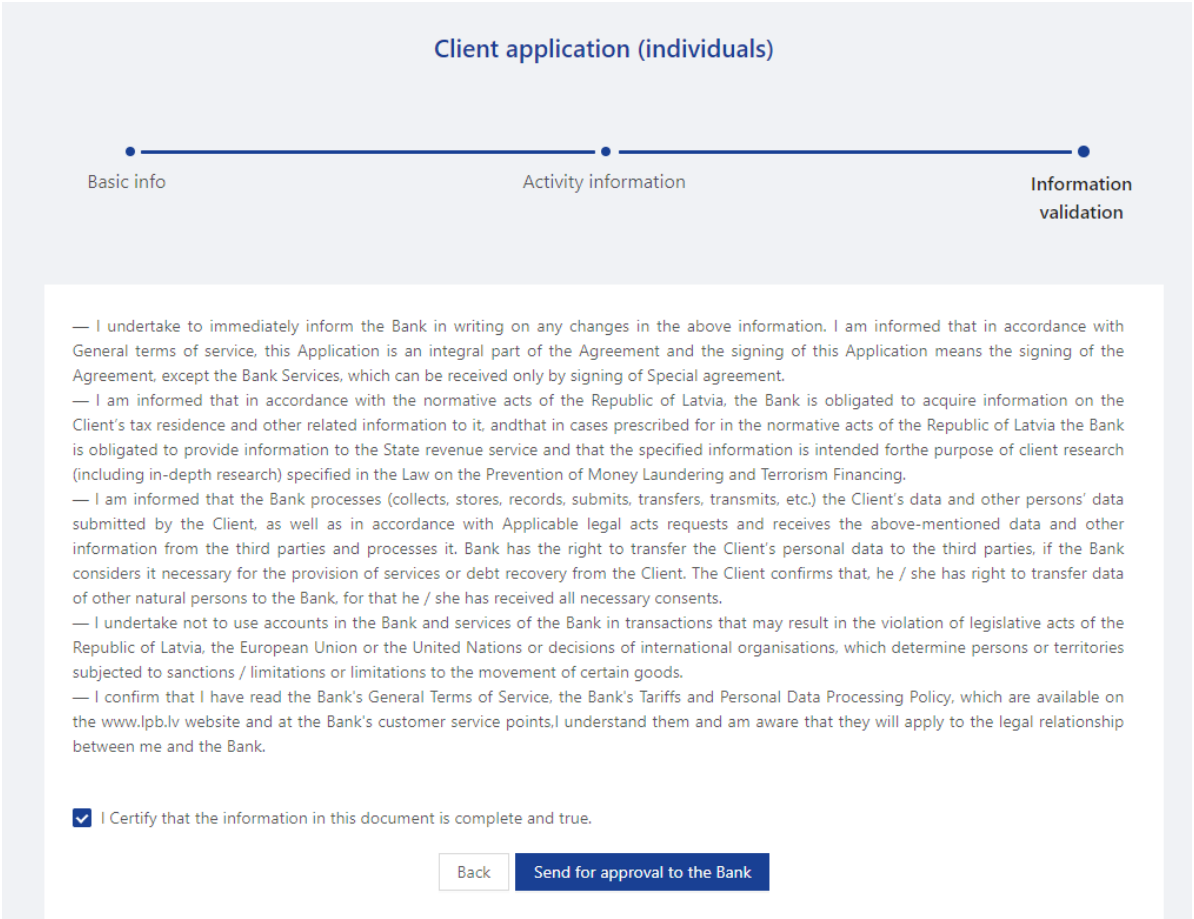




If you have not filled in the last version of the questionnaire till 15.10.2020., it will be opened unfilled.

If you have filled the last version of the questionnaire, it will be opened filled and you can update your data.
Required fields are marked with *.

After filling in the information confirmation form will appear:



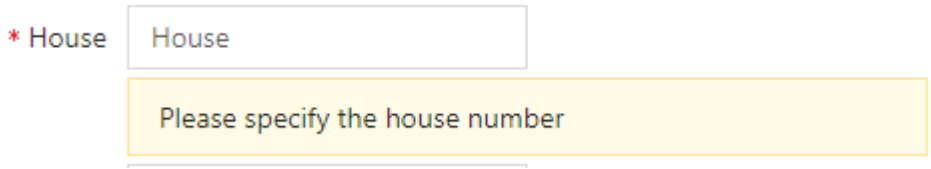
If you have to make some changes to the questionnaire you can click “Back”.
To send the document for approval to the Bank, you need to:

- Select the check box “I Certify that the information in this document is complete and true”;
- Click the button “Send for approval to the Bank”.

After that, it is necessary to sign the document using a One-Time Security Code, mobile app Key2LPB or authorization code generated by the **DIGIPASS** Code calculator (Section 2).

After signing, the questionnaire will be sent for approval to the Bank.

If Bank’s employees have any questions, you will see in your Internet bank the questionnaire with comments from Bank’s employees.



7.8. Correspondent Banks

The section shows the full list of correspondent banks with which JSC “LPB Bank” cooperates.

7.9. Managing of Key2LPB

If you use your accounts at LPB Bank as an individual, you can install and use the mobile app Key2LPB. Install the app by “Key2LPB Mobile App Installation and Usage Guide” to access the Internet bank.