

Magnetiq Bank manual for performing remote client identification in the user's cabinet

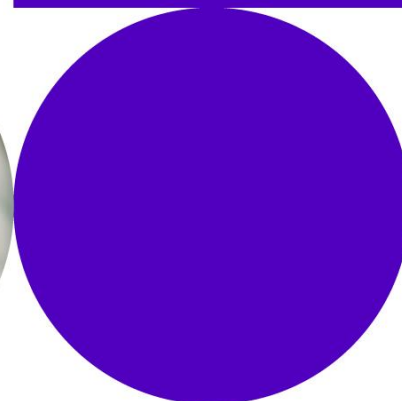
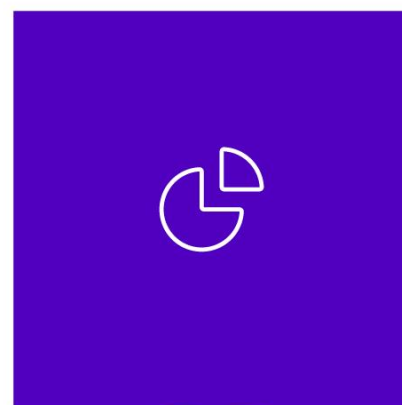
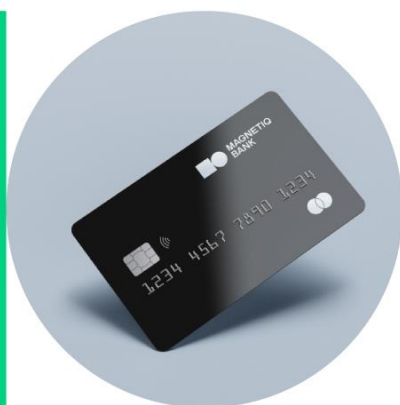






Table of contents

1	Registration	3
2	Entering client information.....	3
2.1	The client is physical entity	3
2.1.1	Client information	3
2.2	The client is a legal entity.....	4
2.2.1	Client information	4
2.3	Entering contact details.....	5
2.3.1	Key information	5
3	Filling out forms.....	6
3.1.2	Client questionnaire (not needed for User of additional card)	7
3.1	Client form for representatives of legal entities.....	7
3.2.1	Company details	7
3.2.2	Information on the representative of a legal entity.....	8
3.2.3	Client questionnaire	8
4	Stages of opening an account.....	9
5	Editing, updating and signing documents	9
5.1	Viewing document information	9
5.2	Document status at the Document Submission and Document Signing stages.....	9
5.2.1	Client activities at the Document Submission stage	10
5.2.2	Client activities at the Signing stage	10
6	Information displayed in the user's cabinet at the Payment of commission stage	12
7	Information displayed in the user's cabinet at the Identification stage.....	13
7.1	In-person identification required.....	15
7.2	Identification unsuccessful	16
7.3	Repeated identification.....	16
8	Information displayed in the user's cabinet at the Account Opening stage	16
8.1	Account opened	16
8.2	Account not opened	16
9	Information displayed in the user's cabinet at the Service Activation stage	17
9.1	Activation approved.....	17
9.2	Activation declined	17
10	Information displayed in the user's cabinet at the additional card issuance stage	17
10.1	Additional card will be issued	17
10.2	Additional card will not be issued.....	18
11	Messages	18
12	User settings	19
13	Accessing the system later	20
13.1	Logging in.....	20
13.2	Password recovery.....	20

1 Registration

Registration can be used for new clients, for an existing in case it's needed to update a document's information, and for clients that have to pass the identification to receive an additional card. To register an account, press **Registration**.

Do you want to become our client?

-  Fill in the questionnaire
-  Sign the documents with an electronic signature
-  Pay a fee for opening a bank account
-  Complete remote identification

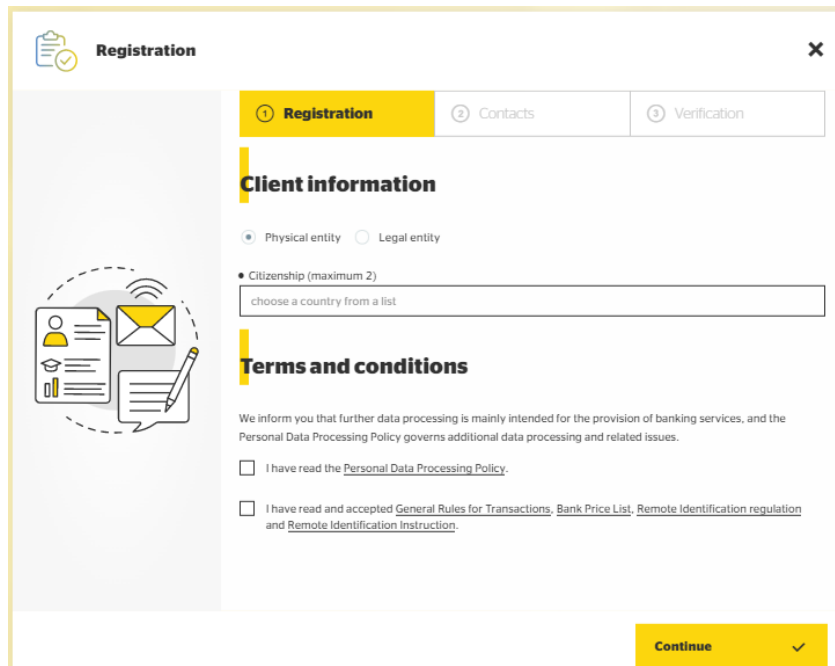
Registration →

This will display a form for entering client information. If you are registering to update a document's information for an existing client, Legal entity should be selected. If you are registering to pass the identification to receive an additional card, Physical entity has to be selected.

2 Entering client information

2.1 The client is physical entity

2.1.1 Client information



The screenshot shows a web form titled "Registration" with a close button (X) in the top right corner. The form is divided into three steps: 1. Registration (highlighted in yellow), 2. Contacts, and 3. Verification. Under the "Registration" step, there is a section for "Client information" with two radio buttons: "Physical entity" (selected) and "Legal entity". Below this is a field for "Citizenship (maximum 2)" with a dropdown menu showing "choose a country from a list". There is also a section for "Terms and conditions" with two checkboxes: "I have read the [Personal Data Processing Policy](#)." and "I have read and accepted [General Rules for Transactions](#), [Bank Price List](#), [Remote Identification regulation](#) and [Remote Identification Instruction](#)." At the bottom right, there is a yellow "Continue" button with a checkmark.

- Select the type of client (physical entity);

- Select your country of citizenship. If you happen to be a citizen of more than one country, please select the second country (the maximum number you can select is 2);
 - Get acquainted with the Notice to Data subjects regarding the Processing of Personal data by Magnetiq Bank (Previously Magnetiq Bank Personal Data Processing Policy);
- Get acquainted with and confirm your consent to the General Terms of Service, Price list, Remote Identification regulation, and this Manual for performing remote client identification in the user's cabinet;
- Press **Continue**;

2.2 The client is a legal entity

2.2.1 Client information

Registration ✕

1 **Registration** 2 Contacts 3 Verification

Client information

Physical entity Legal entity

• Country of registration

Terms and conditions

We inform you that further data processing is mainly intended for the provision of banking services, and the Personal Data Processing Policy governs additional data processing and related issues.

I have read the [Personal Data Processing Policy](#).

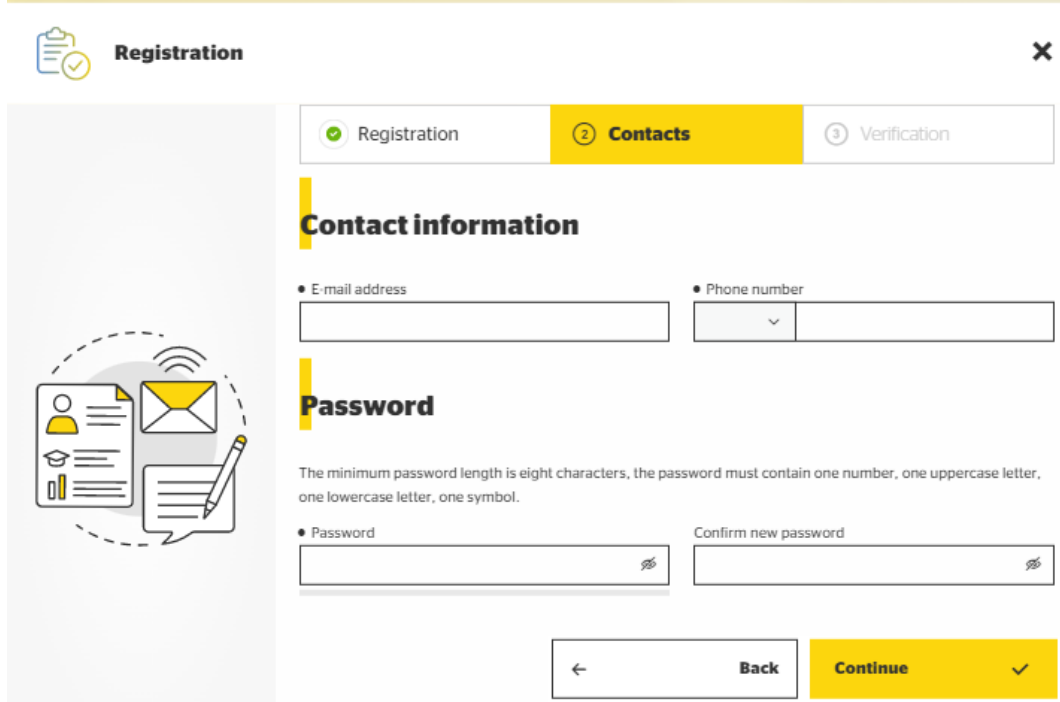
I have read and accepted [General Rules for Transactions](#), [Bank Price List](#), [Remote Identification regulation](#) and [Remote Identification Instruction](#).

Continue ✓

- Select the type of client (legal entity);
- Select the country of registration of the legal entity;
- Get acquainted with the Notice to Data subjects regarding the Processing of Personal data by Magnetiq Bank (Previously Magnetiq Bank Personal Data Processing Policy);
 - Get acquainted and confirm your consent to the General Terms of Service, Remote Identification regulation, and this Manual for performing remote client identification in the user's cabinet;
- Press **Continue**;

2.3 Entering contact details

2.3.1 Key information

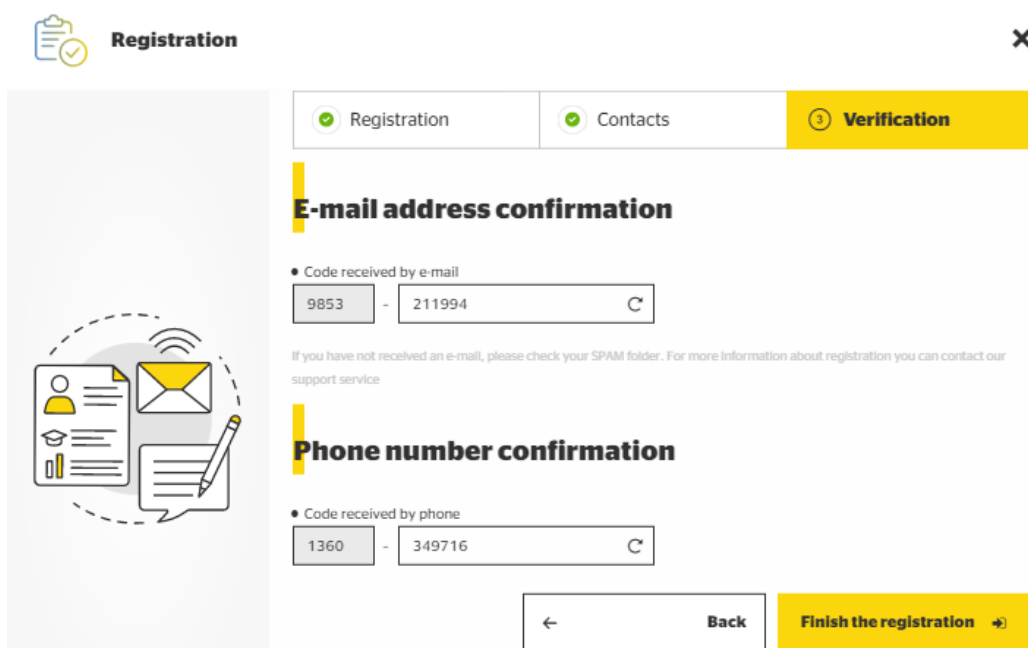


The screenshot shows a registration form with a progress bar at the top containing three steps: 'Registration' (completed), 'Contacts' (active), and 'Verification'. The 'Contacts' section is titled 'Contact information' and contains two input fields: 'E-mail address' and 'Phone number'. The 'Phone number' field includes a dropdown menu for country codes. Below this is the 'Password' section, which includes a text box for the password and a 'Confirm new password' field. A note specifies that the password must be at least eight characters long and contain one number, one uppercase letter, one lowercase letter, and one symbol. At the bottom, there are 'Back' and 'Continue' buttons.

- Enter the e-mail address;
- Select the country code and provide the phone number;
- Create and enter a password (minimum length of eight characters, must contain at least one digit, one lower-case letter, one upper-case letter, one symbol);
- Confirm your password;
- Press **Continue**.

You will receive confirmation codes to the stated e-mail address and phone number.

2.3.1.1 E-mail and phone number confirmation



The screenshot shows the registration form at the 'Verification' step. The progress bar now highlights 'Verification' as the active step. The 'E-mail address confirmation' section contains a text box with the code '9853 - 211994' and a refresh icon. A note below states: 'If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service.' The 'Phone number confirmation' section contains a text box with the code '1360 - 349716' and a refresh icon. At the bottom, there are 'Back' and 'Finish the registration' buttons.

- Enter the confirmation code you received via e-mail;
- Enter the confirmation code you received on your phone;
- Press **Finish the registration**.

3 Filling out forms

Client form for physical entities

Client information

Client type
Physical entity

Citizenship
EE - Estonia

• Name
[Text input field]

• Surname
[Text input field]

• Personal code
[Text input field]

Date of birth
[Date input field: dd/mm/yyyy]

Personal manager
[Dropdown menu: Select a manager from the list]

Communication language
[Dropdown menu: English]

Having residence of Latvia

Client questionnaire

https://ipb.lv/wp-content/uploads/2021/07/personas-datu-apstrades-politika_v6_eng.pdf
Please attach filled in questionnaire.

[Upload files button]

Allowed file extensions: jpg, jpeg, bmp, gif, png, svg, tiff, doc, docx, xls, xlsx, pdf, odt, ods. Maximum number: 10. Maximum size: 150 MB.

Contact information

E-mail address
test@test.lv

Phone number
+370

[Save button] [Submit button]

3.1.1 Client information

Please select the type of your registration:

- New client – for the registration of a new client;
- User of additional card – for a registration of a person to receive additional card.

Fill out the fields:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for Republic of Latvia citizens and residents;
- **Have Latvian residence permit** – activate the checkbox and enter your identity code if you are not a citizen, but have a residence permit in the Republic of Latvia;
- **Date of birth** – you must be at least 18 years of age at the time of filling out this form;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;
- **Communication language** – this is the language in which Bank employees will communicate with you;

- **Client questionnaire** – this is a link to an empty questionnaire you should fill out (not needed for User of additional card);
- **Upload** - once you fill out the questionnaire, attach it to the registration form. In case you selected User of additional card, please upload your scanned person identification document.

In case you are registering as a User of additional card:

- Primary (connected) Bank client – fill-in the full name and surname or company name of a primary/connected client;
- Person identification document – please make a copy of your person identification document, write text “This copy is for AS Magnetiq Bank” on it, sign it with your signature, add a date, scan it and upload it in **Upload files**.

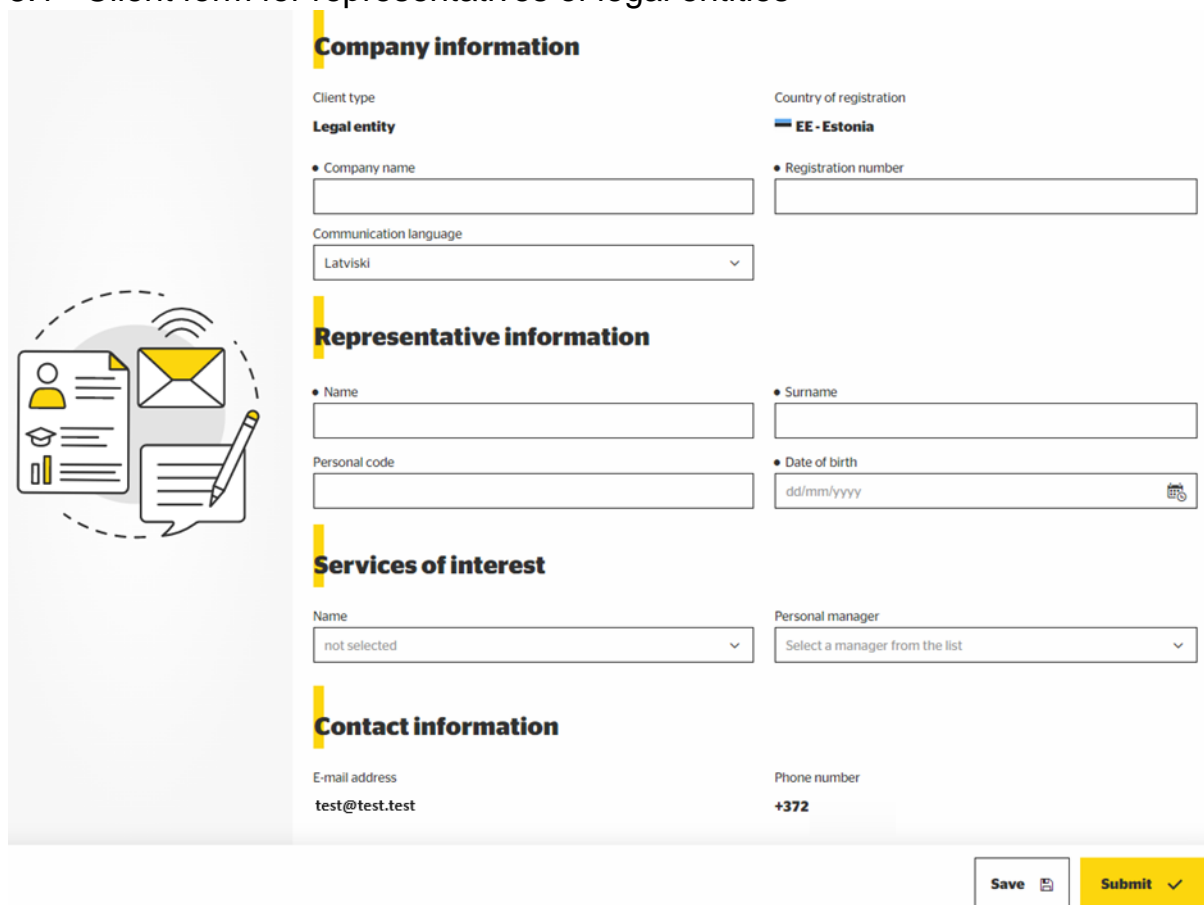
3.1.2. Client questionnaire (not needed for User of additional card)

- Use the link provided to download a PDF file containing the questionnaire;
- **Upload files** – once you fill out the questionnaire, attach it to the registration form.

To send the documents and information to the Bank for processing, press **Submit**.

To save the information and make changes to it later, press **Save**.

3.1 Client form for representatives of legal entities



Company information

Client type
Legal entity

Country of registration
EE - Estonia

• Company name

• Registration number

Communication language
Latviski

Representative information

• Name

• Surname

Personal code

• Date of birth

Services of interest

Name
not selected

Personal manager
Select a manager from the list

Contact information

E-mail address
test@test.test

Phone number
+372

Save Submit

3.2.1. Company details

Fill out the fields:

- **Company name** – in Latvian or English;
- **Registration number** – the company’s registration number;
- **Communication language** – this is the language in which Bank employees will communicate with you;
- **Services of interest** – choose the service you are interested in (you can choose only one):
 - E-commerce – Payment cards acceptance, Apple Pay integration. This options should also be selected if it’s necessary to update a document’s information for an existing E-commerce client;
 - For business – Current account, POS terminals, Payment cards;
 - Banking as a Service (BaaS) – Visa, Mastercard and Apple pay acquiring, Virtual IBAN, Addressable BIC in SEPA, SEPA Instant, TARGET2, Safeguarding accounts.

In case you are interested in E-commerce services and Banking as a Service (BaaS) you have to choose only Banking as a Service (BaaS) and inform employee of the bank with a message or during the conversation that you also need E-commerce services.

In case you are interested in E-commerce services and in services for business you have to choose only For business and inform employee of the bank with a message or during the conversation that you also need E-commerce services.

If in the Services of interest you selected E-commerce or Banking as a Service (BaaS) you will see new field:

- **Resource URL which the service will be used for** – please type in the address of your web-page, this can be e-shop address. This field can be left blank for an existing clients in case it’s needed to update a document’s information;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;

3.2.2. Information on the representative of a legal entity

Fill out the fields:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for Republic of Latvia citizens and residents;
- **Date of birth** – you must be at least 18 years of age at the time of filling out this form;

3.2.3. Client questionnaire

- Use the link provided to download a PDF file containing the questionnaire;
- **Upload files** – once you fill out the questionnaire, attach it to the registration form.

If in the Services of interest you selected E-commerce you will see new section “List of documents” with a possibility to upload documents (you can upload only part of the documents and bank manager will inform you about what else is needed). If you are registering as an existing client to update document’s information, you have to upload a copy of your new document with hand written text “This copy is for AS Magnetiq

Bank” on it, your signature and current date. This text can be stamped on and can be written in English, Latvian or Russian language.

Maximal size of documents is 150 MB, maximal number of documents is 10 and accepted formats are jpg, jpeg, bmp, gif, png, svg, txt, doc, docx, xls, xlsx, pdf, odt, ods, edoc, asice.

To send the documents and information to the Bank for processing, press **Submit**.

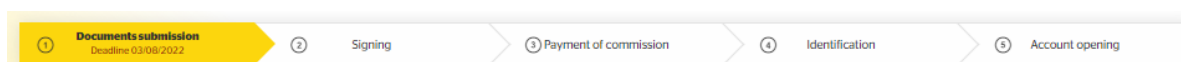
To save the information and make changes to it later, press **Save**.

4 Stages of opening an account

There are several steps to opening your account:

- Document Submission;
- Signing;
- Payment of commission (not applicable to E-commerce clients and persons who are registered as Users of additional card);
- Identification;
- Account Opening/Service activation or document’s information update (applicable to E-commerce clients)/ additional card issuance.

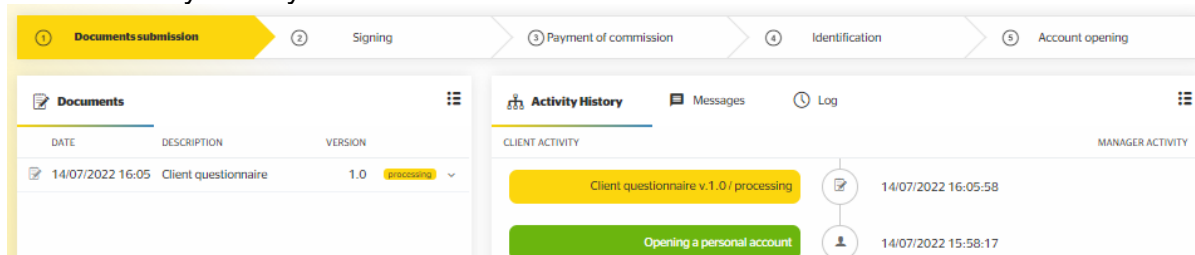
These steps are visible on the main screen:



5 Editing, updating and signing documents

5.1 Viewing document information

For more convenient management, we keep track of document versions and offer a tool for grouping the activities performed by the user and Bank employee chronologically under Activity history.



5.2 Document status at the Document Submission and Document Signing stages

During the account steps called Document Submission and Document Signing, documents have following statuses:

- **New** – the user has saved the document without sending it to the Bank for processing;
- **Processing** – the user has sent the document to the Bank for processing;
- **Information needed** – the Bank has accepted the document for processing but needs clarifications from the user;

- **Draft** – the user has saved the document since the previous version was processed by an employee of the Bank and assigned the status **Information needed**;
- **Review before signing** – the final package of documents has been sent for the user for review before signing;
- **Sign** – the final package of documents is approved for signing by the user;
- **Signed** – the final package of documents signed using a Secure Electronic Signature or in the Evidos system.

5.2.1 Client activities at the Document Submission stage

Clients may process documents with the following status:

- **New** – the user may edit such a document, save it again, or send it to the Bank for processing. If saved again, the document will have the status **New**. If sent for processing, the document will have the status **Processing**;
- **Information needed** – the user may attach files to such a document and resend it to the Bank for processing, or save the document. If sent for processing, the document will have the status **Processing**. If saved without sending, the document will have the status **Draft**;
- **Draft** – the user may edit such a document, save it again, or send it to the Bank for processing. If saved again without sending, the document will have the status **Draft**. If sent for processing, the document will have the status **Processing**.

5.2.2 Client activities at the Signing stage

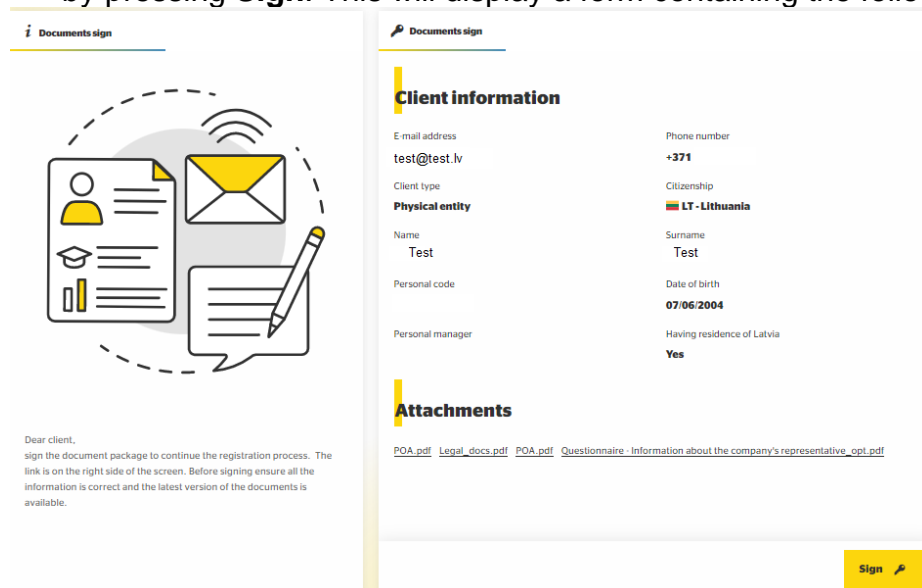
5.2.2.1 Available actions in the user's cabinet

The client may manage documents until the status **Signing**.

Once documents are assigned the status **Signing**, you will see information in the user's cabinet on how to sign the documents electronically. Please get acquainted with the current versions of the documents. If you have questions, please contact your personal manager. They will attach new documents and send them back for review.

NB! Please let the manager know if you have a Secure Electronic Signature. In this case, you will need to save the document package intended for signing, sign it using your Secure Electronic Signature, and upload it to the user's cabinet.

If you do not have a Secure Electronic Signature, you can still sign the documents by pressing **Sign**. This will display a form containing the following information:



Client information

E-mail address	Phone number
test@test.lv	+371
Client type	Citizenship
Physical entity	LT - Lithuania
Name	Surname
Test	Test
Personal code	Date of birth
	07/06/2004
Personal manager	Having residence of Latvia
	Yes

Attachments

[POA.pdf](#) [Legal_docs.pdf](#) [POA.pdf](#) [Questionnaire - Information about the company's representative_opt.pdf](#)

Dear client,
sign the document package to continue the registration process. The link is on the right side of the screen. Before signing ensure all the information is correct and the latest version of the documents is available.

Sign

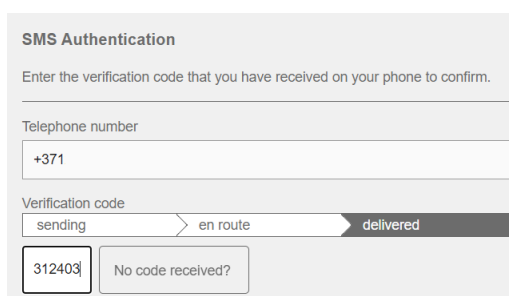
Press **Sign**. This will redirect you to a page in the system that enables digital document signing.

5.2.2.2 Document signing in Evidos

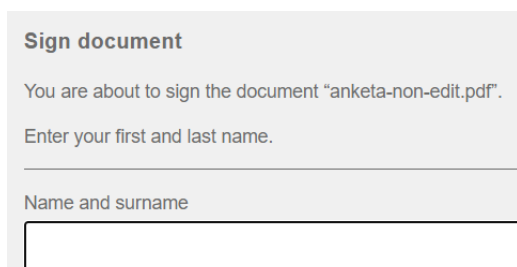
If you are opening an account as a physical entity or as the representative of a legal entity who registered the user's cabinet, you will see in user's cabinet button Sign. Click it to access the Evidos digital document signing system.

If you are opening an account as a legal entity's representative, and have received a link via e-mail (in the format <https://view.signhost.com/sign/XXXXXXXXXX>), you will have to sign the documents electronically. Click the link to access the Evidos digital document signing system.

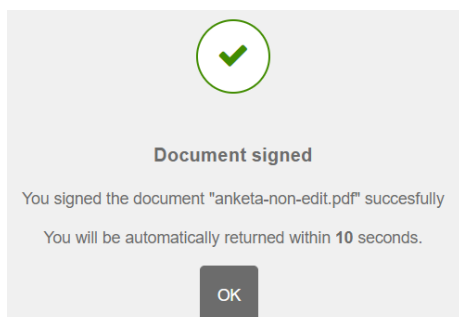
Once you have verified that all of the information provided is correct, press **Next** in the lower right corner of the screen. You will receive a 6-digit SMS code to your phone number, which should be entered into the corresponding field.



If the code has been entered correctly, enter your name and surname on the next screen (characters of the Latin alphabet only, with no diacritic marks) – this is how they will be displayed in the signed documents.

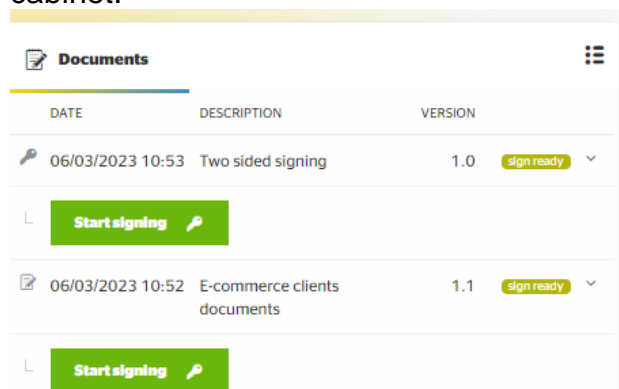


After entering the name and surname, press **Sign**. You will see the message **Document signed** as confirmation that the documents have been signed successfully.



5.2.2.3 Two-sided signing

Two-sided signature is necessary in cases when special financial conditions are applied to you. In cases when a document package has to be signed by you and by the Bank representatives, you will see the list of document packages in your user cabinet.



When you are ready to sign a document package, press **Start signing** near any of the packages. After pressing on the **Start signing** process happens as described in this manual in section 5.2.2.2.

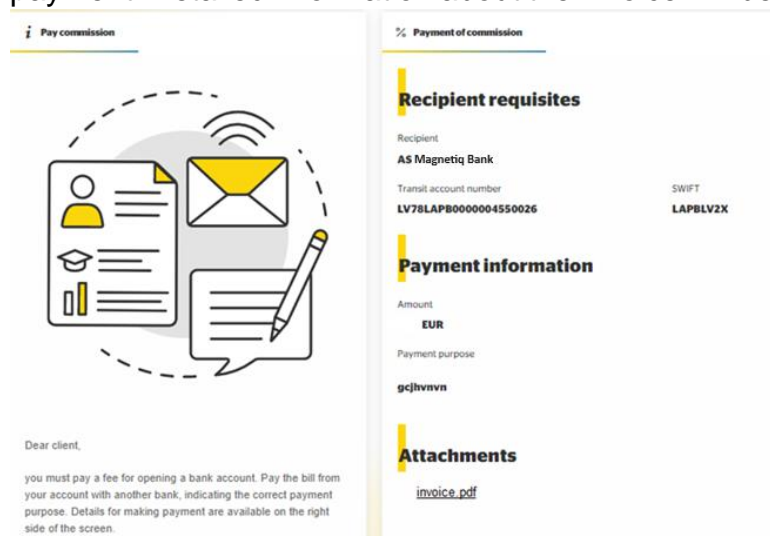
If you informed Bank manager that you want to sign a document package with the Secure Electronic Signature, after pressing “**Start signing**” near any of the packages, process happens as described in this manual in section 5.2.2.1.

After signing (**Document signed** status message), the user may exchange information with an employee of the Bank in the **Messages** section.

6 Information displayed in the user’s cabinet at the Payment of commission stage

If in the Services of interest you selected E-commerce or you are registering to update document’s information of an existing client or you are registering as a user of additional card, then it means that there is no commission payment for you and you can move on to the section 7 Information displayed in the user’s cabinet at the Identification stage.

Once the documents are signed, your manager at the Bank will issue an invoice for payment. Detailed information about the invoice will be displayed in the user’s cabinet.



You can make the payment from an account with any other bank/payment institution by stating the correct payment purpose. You can see a PDF file of the invoice in the attachments as well.

If you have paid only part of the fee, the user's cabinet will display updated information stating the remaining fee (to be paid).

7 Information displayed in the user's cabinet at the Identification stage

If commission payment step was not relevant for you (you selected E-commerce in Services of Interest and/or you are registering to update document's information of an existing client or you are registering as a user of additional card) or the fee has been paid, the Bank will inform you about the option of performing identification remotely.

- Access the user's cabinet

If you are opening an account as a physical entity or you are registering as a user of additional card, this will display a form containing your identification information. To begin the identification process, press **Start identification** in the user's cabinet or follow the link sent to you via e-mail (link format: <https://in.sumsub.com/idensic/>).

To ensure that the identification process is successful:

- Prepare an identification document (passport or ID card, also residence permit or visa if you have such);
- Prepare your mobile phone – it will receive a code to be inputted before the start of the video identification;
- Prepare the document signing confirmations sent to your e-mail: during video identification, the operator will ask you to state all reference numbers (ID). In case of a two-sided signature prepare any of the documents. If you signed the document package with an Secure Electronic Signature, signing confirmation should not be prepared;

Transaction receipt

The document is successfully signed.

Transaction details:

Transaction ID	610d0805-11b5-44f7-885e-5ccc215581eb
Created date	Wednesday, May 25, 2022 2:48:43 PM +02:00 2022-05-25T14:48:43+02:00

- Use a device with a good-quality camera;
- We recommend being in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Respond to the questions asked by the operator;
- Follow the instructions given to you by the operator;
- Expect the call to take about 30 minutes;

Please note that screen recording begins as soon as you follow the link or press **Start identification**.



Prepare for video identification.

Prepare an identity document (passport or ID-card).
Use a device with a good video and photo camera.
Connect to the call alone, without the presence of third parties.
It is advisable to be in a room with good lighting.
During the call, answer all questions of the operator.
Keep in mind that the recording starts immediately after clicking on the link or after clicking on the "Start Identification" button.
Follow all operator instructions.
The duration of the call will be approximately 30 minutes.

Identification

Dear Customer, Please use the video link option and go through the identification process remotely. To start the video identification process, click on the "Start Identification" button. A link for video identification has been additionally sent to you by e-mail.

[Start identification](#)

- Press **Start identification**.

You will be redirected to the video identification system. Once identification is complete, await a response from the Bank.

If you are opening an account as the representative of a legal entity who registered the processing, this will display a form containing the identification information of all representatives of the client.

To ensure that the identification process is successful:

- Prepare an identification document (passport or ID card);
- Prepare your mobile phone – it will receive a code to be inputted before the start of the video identification;
- Prepare the document signing confirmation sent to your e-mail: during video identification, the operator will ask you to state all reference numbers (ID). If you signed several documents packages, prepare all of the signing confirmations as the operator will ask you to state all of the reference numbers (IDs). In case of a two-sided signature prepare any of the documents;

Transaction receipt

The document is successfully signed.

Transaction details:

Transaction ID	610d0805-11b5-4417-885e-5ccc215581eb
Created date	Wednesday, May 25, 2022 2:48:43 PM +02:00 2022-05-25T14:48:43+02:00

- Use a device with a good-quality camera;
- We recommend being in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Respond to the questions asked by the operator;
- Follow the instructions given to you by the operator;
- Expect the call to take about 30 minutes;

Please note that screen recording begins as soon as you follow the link or press **Start identification**.



Prepare for video identification.

Prepare an identity document (passport or ID-card).
Use a device with a good video and photo camera.
Connect to the call alone, without the presence of third parties.
It is advisable to be in a room with good lighting.
During the call, answer all questions of the operator.
Keep in mind that the recording starts immediately after clicking on the link or after clicking on the "Start identification" button.
Follow all operator instructions.
The duration of the call will be approximately 30 minutes.

Identification

Dear Customer, We ask company representatives to use the video communication option and go through the identification process remotely. Links for passing video identification are sent to the e-mail addresses of company representatives indicated below in case they have not passed the video identification process.

NAME	E-MAIL	
Representative1	test@test.test	not identified
Representative2	test2@test.test	not identified

If you have not completed the video identification process, then click on the "Start identification" button.

Start identification

- Press **Start identification**.

You will be redirected to the video identification system. Once identification is complete, await a response from the Bank.

If you are opening an account as a representative of a legal entity, and have received a link sent to you via e-mail (link format: <https://in.sumsub.com/idensic/>), you will need to perform video identification.

To ensure that the identification process is successful:

- Prepare an identification document (passport or ID card);
- Prepare your mobile phone – it will receive a code to be inputted before the start of the video identification;
- Prepare the document signing confirmation sent to your e-mail: during video identification, the operator will ask you to state all reference numbers (ID). If you signed several documents packages, prepare all of the signing confirmations as the operator will ask you to state all of the reference numbers (IDs). In case of a two-sided signature prepare any of the documents;

Transaction receipt

The document is successfully signed.

Transaction details:

Transaction ID	61030805-11b5-4417-885e-5cc0215581eb
Created date	Wednesday, May 25, 2022 2:48:43 PM +02:00 2022-05-25T14:48:43+02:00

- Use a device with a good-quality camera;
- We recommend being in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Respond to the questions asked by the operator;
- Follow the instructions given to you by the operator;
- Expect the call to take about 30 minutes;

Please note that screen recording begins as soon as you follow the link. Once identification is complete, await a response from the Bank.

7.1 In-person identification required

In some cases, the Bank may require you to undergo identification by personally visiting the Bank's offices. To arrange for in-person identification, please contact your manager or call (+371) 6 777 2 999. You will see the relevant information in your user's cabinet and receive a notification via e-mail and SMS.

7.2 Identification unsuccessful

In some cases, the Bank may decide to consider remote identification unsuccessful. If this happens, the information will be provided to you in the user's cabinet, as well as via e-mail and SMS. For more information, please contact your manager or call (+371) 6 777 2 999.

7.3 Repeated identification

In some cases, the Bank may decide to repeat the identification of one or several representatives of your company. If this happens, the information will be provided to you in the user's cabinet, as well as via e-mail and SMS. For more information, please contact your manager or call (+371) 6 777 2 999.

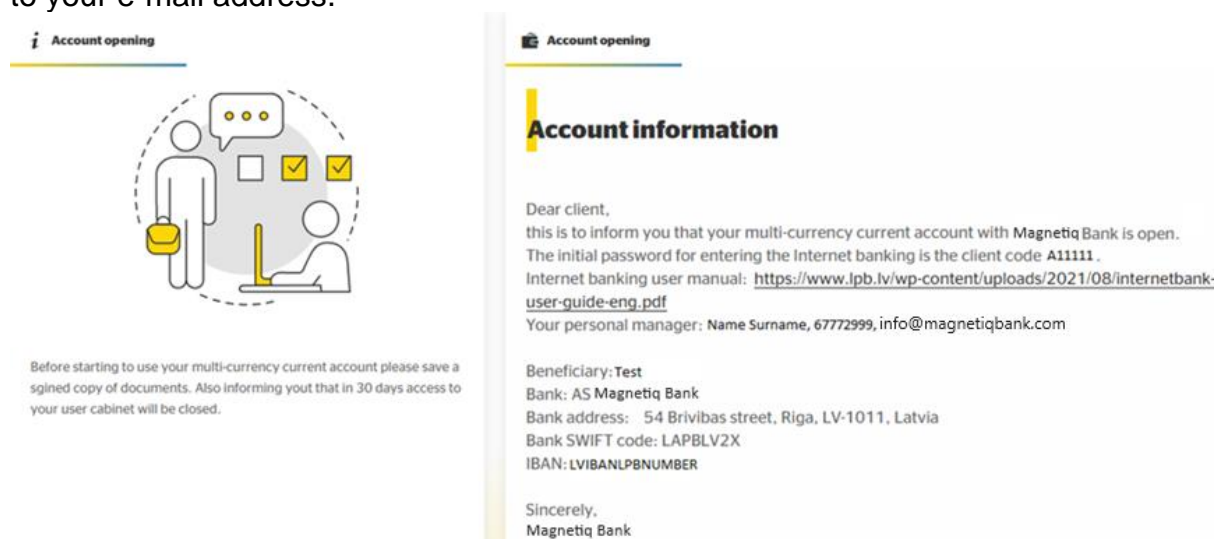
8 Information displayed in the user's cabinet at the Account Opening stage

If in the Services of interest you selected E-commerce then you can move on to the section 9 Information displayed in the user's cabinet at the Client Opening stage.

If you are registering as a user of additional card then you can move on to the section 10 Information displayed in the user's cabinet at the additional card issuance stage. Once you complete remote identification, the Bank will make a decision to approve or decline your multi-currency account application.

8.1 Account opened

If the decision is to approve the opening of a multi-currency account, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address.



The screenshot displays the 'Account opening' section of a user's cabinet. It features a header with an information icon and the text 'Account opening'. Below the header is a circular icon depicting a person with a briefcase, a speech bubble, and checkmarks, symbolizing account opening. A text box below the icon reads: 'Before starting to use your multi-currency current account please save a signed copy of documents. Also informing you that in 30 days access to your user cabinet will be closed.'

The main content area is titled 'Account information' and contains the following text:

Dear client,
this is to inform you that your multi-currency current account with Magnetiq Bank is open.
The initial password for entering the Internet banking is the client code A11111.
Internet banking user manual: <https://www.lpb.lv/wp-content/uploads/2021/08/internetbank-user-guide-eng.pdf>
Your personal manager: Name Surname, 67772999, info@magnetiqbank.com

Beneficiary: Test
Bank: AS Magnetiq Bank
Bank address: 54 Brivibas street, Riga, LV-1011, Latvia
Bank SWIFT code: LAPBLV2X
IBAN: LVIBANLPBNUMBER

Sincerely,
Magnetiq Bank

8.2 Account not opened

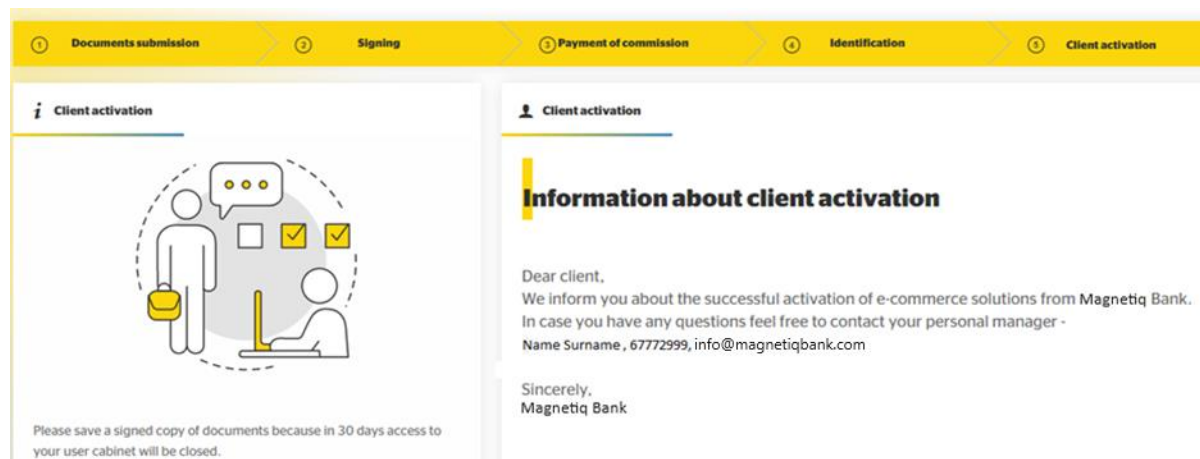
If the decision is to decline the opening of a multi-currency account, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6 777 2 999. Please note that access to the onboarding.lpb.lv user's cabinet will be closed within 30 days after the decision was made.

9 Information displayed in the user's cabinet at the Service Activation stage

Once you complete remote identification, the Bank will make a decision to approve or decline your cooperation application with Magnetiq Bank, to approve or decline document's information update.

9.1 Activation approved

If the decision is to approve your cooperation application or approve document's information update, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address.



9.2 Activation declined

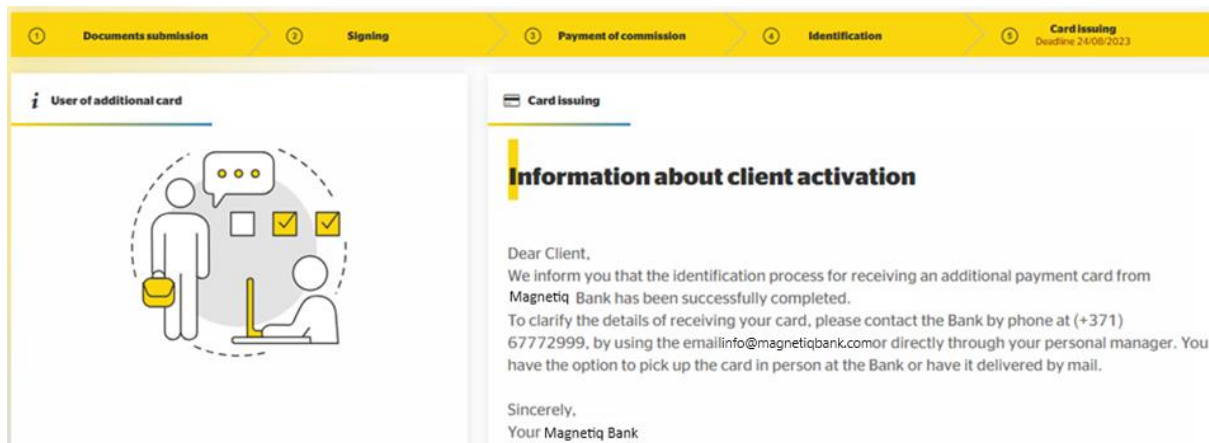
If the decision is to decline your cooperation application or decline document's information update, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6 777 2 999. Please note that access to the onboarding.lpb.lv user's cabinet will be closed within 30 days after the decision was made.

10 Information displayed in the user's cabinet at the additional card issuance stage

Once you complete remote identification, the Bank will make a decision to approve or decline your application to become a user of an additional card.

10.1 Additional card will be issued

If the decision is to approve your application to become a user of an additional card, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address.



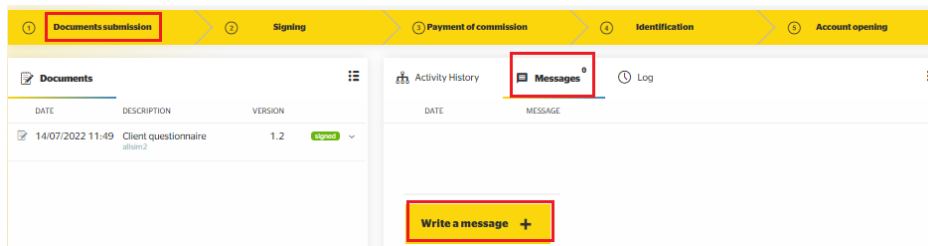
10.2 Additional card will not be issued

If the decision is to decline your application to become a user of an additional card, you will be able to see this information in your user's cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your personal manager or call (+371) 6 777 2 999. Please note that access to the onboarding.lpb.lv user's cabinet will be closed within 30 days after the decision was made.

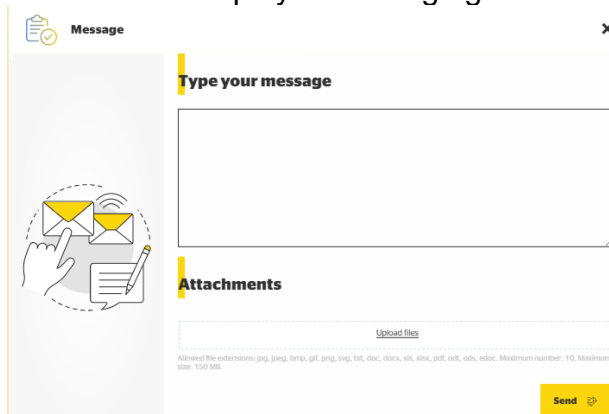
11 Messages

If you want to send a message to the Bank:

- Press **Document Submission** and open the **Messages** section

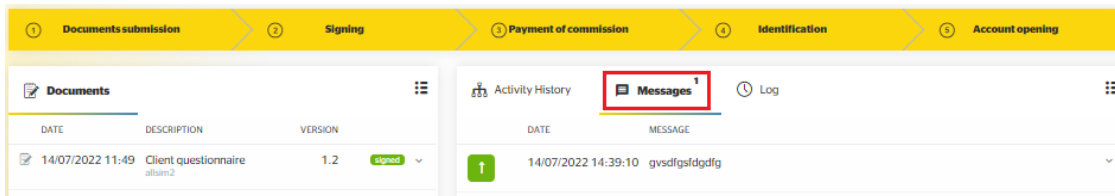


- To send a message, press **Write a message**. This will display a messaging form:



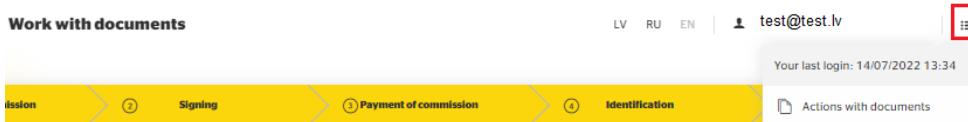
- Enter the text of your message
- Attach files if necessary
- Press **Send**

Your message will be visible in the messages list:

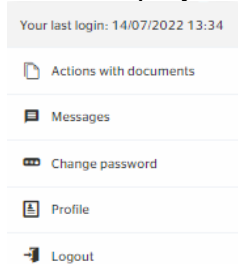


12 User settings

To modify user settings, press the icon in the upper right corner of the screen:

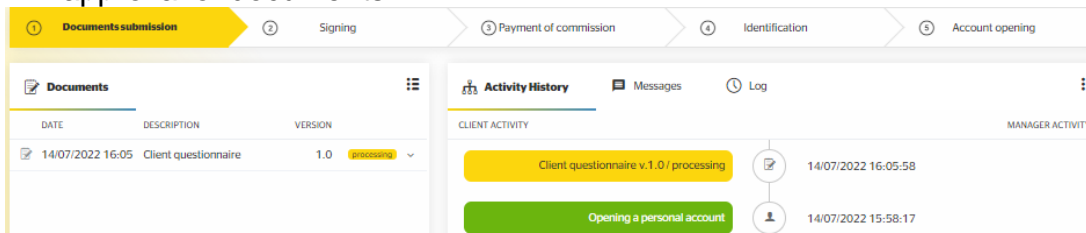


This will display a list of available actions:

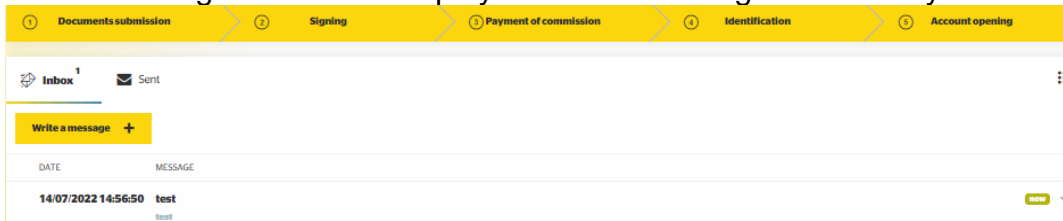


Select the appropriate option:

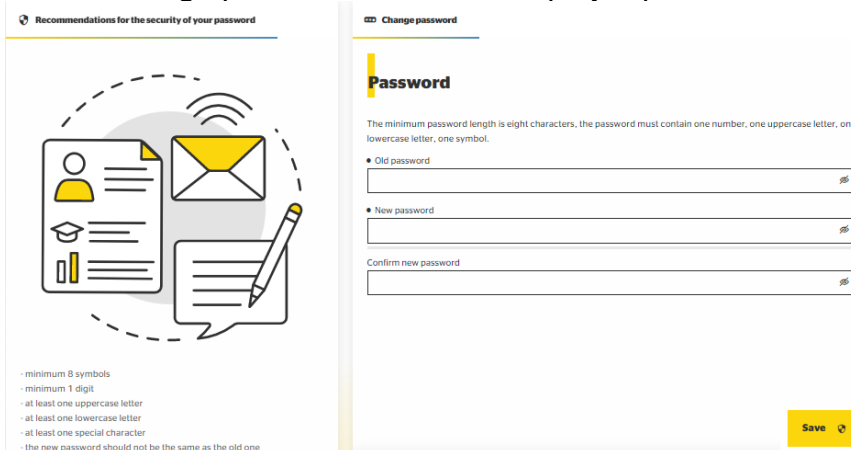
- **Actions with documents** – this will display a form containing information on the approval of documents.



- **Messages** – this will display the list of messages between you and the Bank.



- **Change password** – this will display a password change form.



- Profile – this will display a screen for changing your personal settings.

The screenshot shows a 'Profile' page with a yellow header. Under 'Contact information', the email address is 'test@test.test' and the phone number is '+371'. Under 'Settings', the communication language is set to 'По-русски' in a dropdown menu.

- Log out – exit the user’s cabinet.

13 Accessing the system later

13.1 Logging in

Open the link onboarding.lpb.lv and select **Existing customer**. This will display the system’s log in form:

The screenshot shows the 'Existing clients' login form. It has two input fields: 'E mail or phone number (format: +xxx12345678)' with 'test@test.lv' entered, and 'Password' with asterisks. Below the fields is a yellow 'Login' button with a right arrow and a 'Recover password' link.

- Fill out the corresponding fields:

E-mail or phone number (format: +xxx12345678) – provide the electronic mail address or phone number you used for registration;

Password – enter the password you provided upon registration;

- Press **Login**.

13.2 Password recovery

To recover a lost password:

- Press **Recover password**

This will display a form requesting your password recovery information

The screenshot shows the 'Recover password' form with a progress bar at the top containing 'Client', 'Verification', and 'Password' steps. The 'Client' step is active. Below it is the 'Client information' section with an input field for 'E mail or phone number (format: +XXX12345678)'. A yellow 'Continue' button is at the bottom right.

- **E-mail or phone number** (format **+xxx12345678**) – provide the electronic mail address or phone number you used for registration
- Press **Continue**

You will receive the confirmation code to this e-mail or phone number:

- Enter the code in the corresponding field
- Press **Continue**

Recover password

Client Verification Password

You have been sent a code

Verification code

5288 - []

[Continue](#)

A temporary new password will be sent to the same e-mail address or phone number:

Recover password

Client Verification Password

Operation completed

Your password was successfully reset! Temporary password has been send to your identification device.

[Go to authorization](#)

[Close](#)

- Press **Go to authorization**
- Enter the temporary password in the log-in form

This will display a password change form:

- Enter the temporary password into the **Password** field
- Create and enter a new password matching the following criteria: minimum length of eight characters, must contain at least one digit, one lower-case letter, one upper-case letter, one symbol
- Repeat the new password
- Press **Login**

Existing clients

E-mail or phone number (format: +xxx12345678)

test@test.lv

Password

.....

New password

Confirm new password

[Login](#)

[Recover password](#)