

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

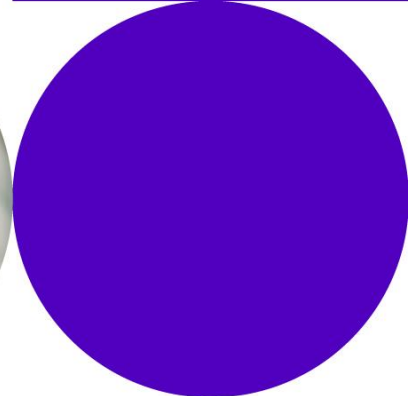
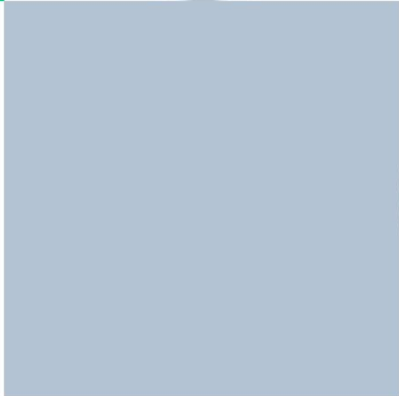
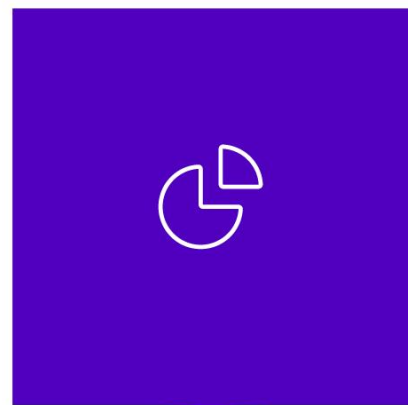
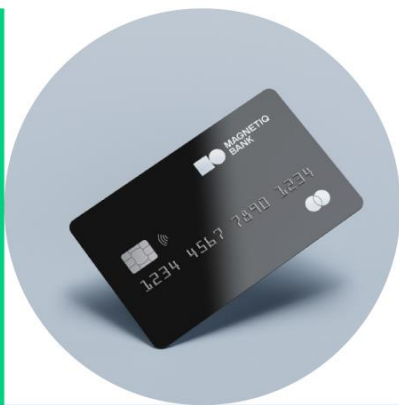






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1 Registration

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 or to request access for an additional user, Legal entity should be selected. If you are registering to pass the identification to receive an additional card or to activate an additional Internetbank user, Physical entity has to be selected.

2 Entering client information

2.1 The client is physical entity

2.1.1 Client information

 **Registration** ✕



1 Registration

2 Contacts

3 Verification

Information about client activation

☒ Physical entity

☐ Legal entity

Citizenship (maximum 2)


choose a country from a list

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 [Notice to Data subjects regarding the Processing of Personal data \(Previously LPB Bank Personal Data Processing Policy\)](#).

☒ I have read the [General Terms of Service](#), [Bank Price List](#), [Remote Identification regulation](#), [Simplified regulations for remote identification](#) and [Remote Identification manual](#).

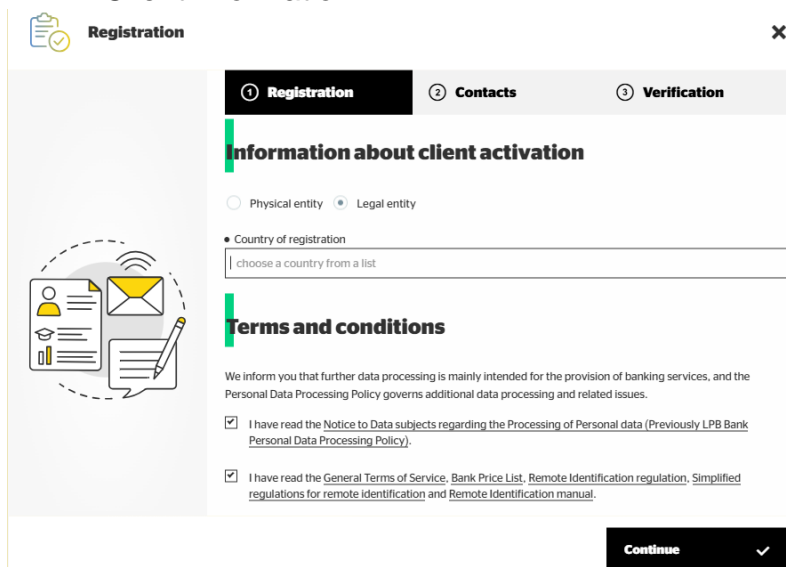
Continue 

- 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 (Previously - Personal Data Processing Policy);

- Get acquainted and confirm that you will comply with the General Terms of Service, Price list, General Terms of Remote Client Identification, Simplified regulations for remote identification and 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

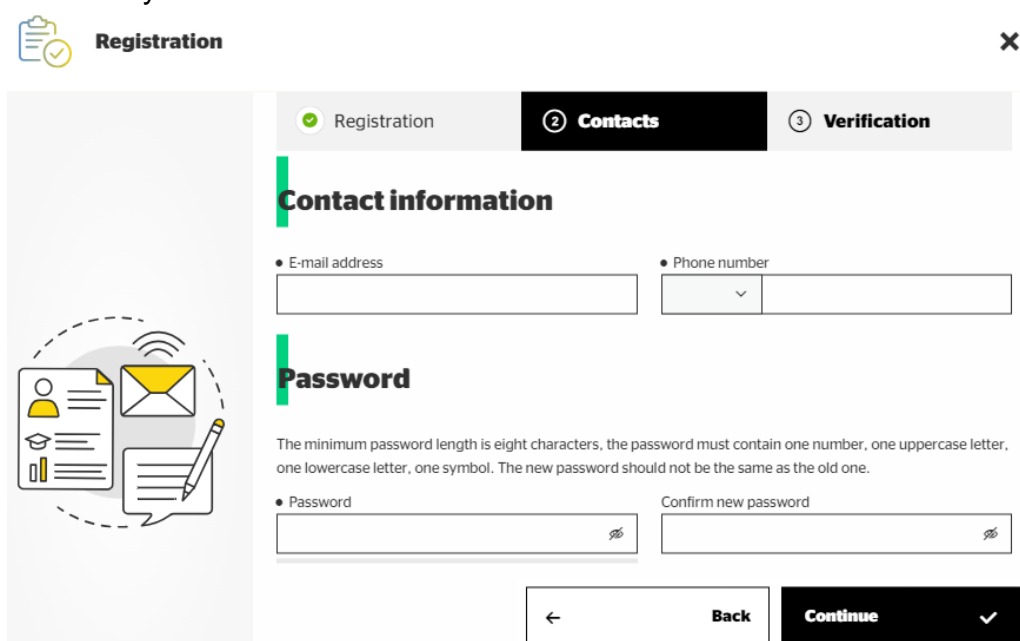


The screenshot shows the 'Registration' step of a client activation process. On the left is a sidebar with a checklist icon and a document icon. The main area has a progress bar with three steps: 1. Registration (active), 2. Contacts, and 3. Verification. Below the progress bar is the title 'Information about client activation'. There are two radio buttons: 'Physical entity' (unselected) and 'Legal entity' (selected). Below this is a dropdown menu for 'Country of registration' with the placeholder text 'choose a country from a list'. Further down is the 'Terms and conditions' section, which includes a paragraph of text and two checkboxes, both of which are checked. The first checkbox refers to the 'Notice to Data subjects regarding the Processing of Personal data (Previously LPB Bank Personal Data Processing Policy)'. The second checkbox refers to the 'General Terms of Service, Bank Price List, Remote Identification regulation, Simplified regulations for remote identification and Remote Identification manual'. At the bottom right is a black 'Continue' button with a white checkmark.

- 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 (Previously - Personal Data Processing Policy);
- Get acquainted and confirm that you will comply with the General Terms of Service, Price list, General Terms of Remote Client Identification, Simplified regulations for remote identification and Manual for performing remote client identification in the user's cabinet;
- Press **Continue**;

2.3 Entering contact details

2.3.1 Key information

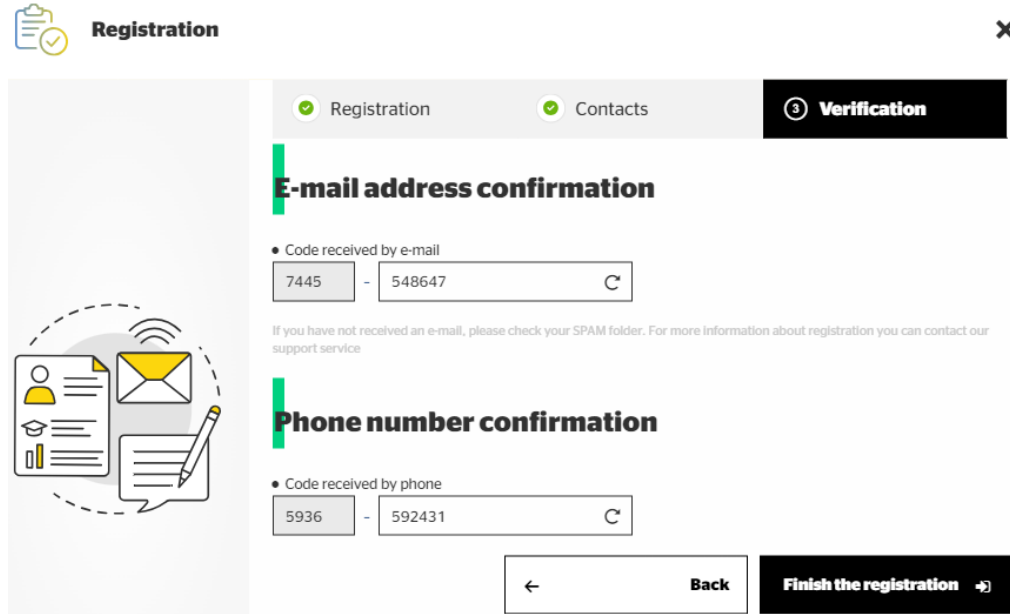


The screenshot shows the 'Contacts' step of the client activation process. The progress bar now shows 'Registration' as completed and 'Contacts' as the active step. The title is 'Contact information'. There are two input fields: 'E-mail address' and 'Phone number'. The 'Phone number' field has a dropdown arrow. Below this is the 'Password' section, which includes a paragraph of text stating the minimum password length and requirements. There are two input fields for the password: 'Password' and 'Confirm new password'. At the bottom right are two buttons: a white 'Back' button with a left arrow and a black 'Continue' button with a white checkmark.

- 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 and 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



Registration ✕

Registration Contacts **3 Verification**

E-mail address confirmation

- Code received by e-mail

7445 - 548647 ↺

If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service

Phone number confirmation

- Code received by phone

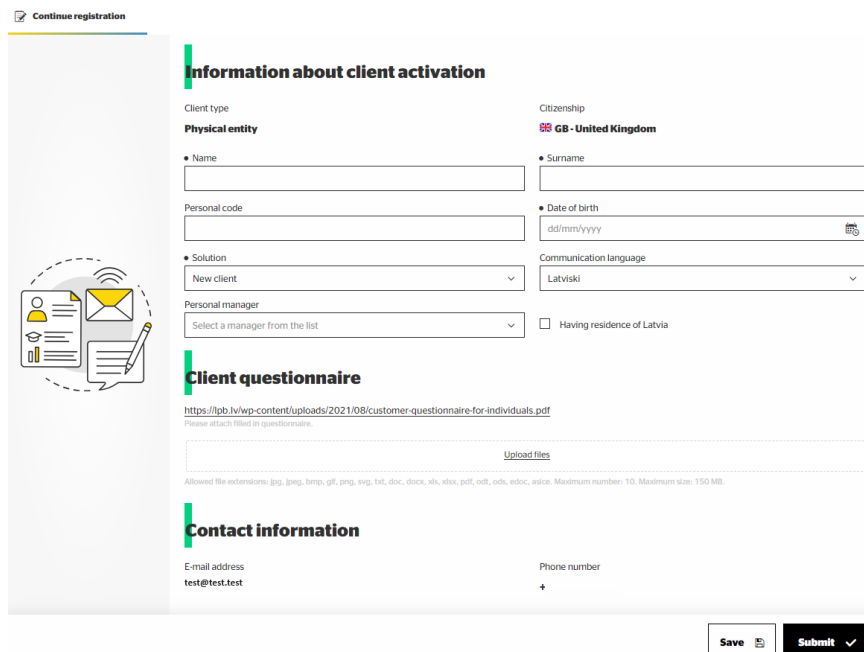
5936 - 592431 ↺

← **Back** **Finish the registration** ➔

- 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

3.1 Client form for physical entities



☒ Continue registration

Information about client activation

Client type: **Physical entity** Citizenship: **GB - United Kingdom**

• Name: • Surname:

Personal code: • Date of birth: dd/mm/yyyy

• Solution: **New client** • Communication language: **Latviski**

Personal manager: **Select a manager from the list** ☐ Having residence of Latvia

Client questionnaire

<https://lpb.lv/wp-content/uploads/2021/08/customer-questionnaire-for-individuals.pdf>

Please attach filled in questionnaire.

Upload files

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

Contact information

E-mail address: **test@test.test** Phone number:

Save **Submit**

3.1.1 Client information

Please select Solution:

- New client – for the registration of a new client;
- User of additional card/ Internetbank user – for a registration of a person to receive additional card or to activate an Internetbank user.

Fill out the fields:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **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 or as an Internetbank user:

- 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 and Internetbank user)


- 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**.

3.2 Client form for representatives of legal entities

 Continue registration



Services of interest

- Name
not selected

Company information

Client type
Legal entity

Country of registration
LV - Latvia

- Company name
- Registration number
- Communication language


Information submitter


- Name
- Surname
- Personal code
- Date of birth

Contact information

E-mail address
test@test.test

Phone number
+371

Save 

Submit 

Services of interest – select the type of services you are interested in (only one can be chosen):

- **For business** – Current account, POS terminals, Payment cards;
- **Banking as a Service (BaaS)** – Segregated accounts, Visa, Mastercard and Apple pay acquiring, Addressable BIC in SEPA, SEPA Instant, TARGET2;
- **E-commerce** – Payment cards acceptance, Apple Pay and Google integrations. This option should also be selected if it's necessary to update a document's information for an existing E-commerce client or to request user rights for additional user.

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 (for example, Current account) you have to choose only services For business and inform employee of the Bank with a message or during the conversation that you also need E-commerce services.

3.2.1. If in services of interest you selected **For business**, please fill in Company information:

- **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;

- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list.

Fill in information about the information submitter:

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

Fill in the 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.

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**.

3.2.2 If in the Services of interest, you selected Banking as a Service (BaaS), please fill in Company information:

- **Resource URL which the service will be used for** – please type in the address of your web-page, this can be e-shop address;
- **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;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list.

Fill in information about the information submitter:

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

Fill in the 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.

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**.

3.2.3 If in the Services of interest, you selected **E-commerce** you will see new section **Solution**:

- **New client** – if it's necessary to submit an application for a new client activation;
- **Update documents** – if it's necessary to update documents for an existing client;
- **Additional user** – if it's necessary to request access right to an additional user.

3.2.3.1 If in Solution you selected Addition user, please fill in Company information:

- **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;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;
- **Parent company name** – fill in the name of the parent company.

Fill in information about the information submitter:

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

Leave section "List of documents" empty, in case it will be necessary to submit any documents, Bank manager will contact you and inform about which documents to submit.

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**.

3.2.3.2 If in Solution you selected Update documents, please fill in Company information:

- **Resource URL which the service will be used for** – please type in the address of your web-page, this can be e-shop address;
- **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;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;

Fill in information about the information submitter:

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

In the "List of documents" section, you need to upload a new document copy with a handwritten note saying, "Copy submitted to AS Magnetiq Bank," along with your signature and the date. This note can also be in English or Russian.

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**.

3.2.3.3 If in Solution you selected New client, please fill in Company information:

- **Company name** – in Latvian or English;
- **Registration number** – the company's registration number;

- **Registration date** – the company's registration date;
- **Company activity** – select company activity;
- **Communication language** – this is the language in which Bank employees will communicate with you;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;
- **URL address of the e-shop** – type in the address of the e-shop E-commerce services will be used for;
- **Previous year turnover** – select previous year turnover in EUR.

Fill in the information about Representative of the company:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – information submitter must be at least 18 years of age at the time of filling out this form;
- **Citizenship** – select the citizenship;
- **Basis/position of representative** – select the basis/position of representative;
- **Type** – select type of the representative.

Fill in the information about owner of the company (physical entity) if there are any:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – owner of the company must be at least 18 years of age at the time of filling out this form;
- **Citizenship** – select the citizenship of the physical entity;
- **Residence** – select the residence of the physical entity;
- **Share of company** – type in the share of a company in percentages.

Fill in the information about owner of the company (legal entity) if there are any:

- **Company name** – in Latvian or English;
- **Registration number** – the company's registration number;
- **Registration date** – the company's registration date;
- **Share of company** – type in the share of the company in percentages;
- **Country of registration** – select country of registration of the legal entity;
- **Share of company** – type in the share of a company in percentages.

Fill in the information about Ultimate Beneficial Owner (UBO):

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – owner of the company must be at least 18 years of age at the time of filling out this form;
- **Citizenship** – select the citizenship of the physical entity;
- **Share of UBO** - type in the share of UBO in percentages.

Fill in information about the information submitter:

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

- **Role in company** – select the role in company of information submitter.

The Bank may apply simplified remote identification using a Secure electronic signature; however, operational restrictions will be imposed until identification is completed in person or via video identification:

- Payouts of accumulated funds are suspended;
- Maximum funds for accumulation: €10,000.

If you wish to operate without restrictions immediately, you must inform the Bank manager by sending a message via the user cabinet to proceed with video identification.

In section “List of documents” please upload company documents. Bank manager will contact you and inform about which additional documents are needed to be submitted.

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**.

After submitting the information, you will be shown informational rates for E-commerce services. Personalized rates will be agreed upon with you by the Bank’s manager and will be included in the contract between you and the Bank.

Based on the provided information and after checking the company and related persons, the Bank may decide to:

- Decline your application for E-commerce services;
- Approve your application for E-commerce services and apply remote identification using a video-interview;
- Approve your application for E-commerce services and apply simplified remote identification using a Secure electronic signature.

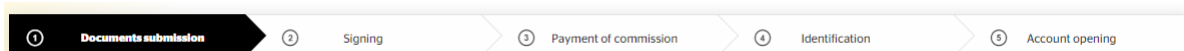
You will be informed of the decision in user cabinet.

4 Stages of opening an account

There are several steps to opening your account:

- 4.1 Document Submission;
- 4.2 Signing of the documents;
- 4.3 Payment of commission (not applicable to E-commerce clients and persons who are registered as Users of additional card or as an Internetbank user);
- 4.4 Identification;
- 4.5 Account Opening/Service activation or document’s information update or additional user activation (applicable to E-commerce clients)/ additional card issuance or Internetbank user activation.

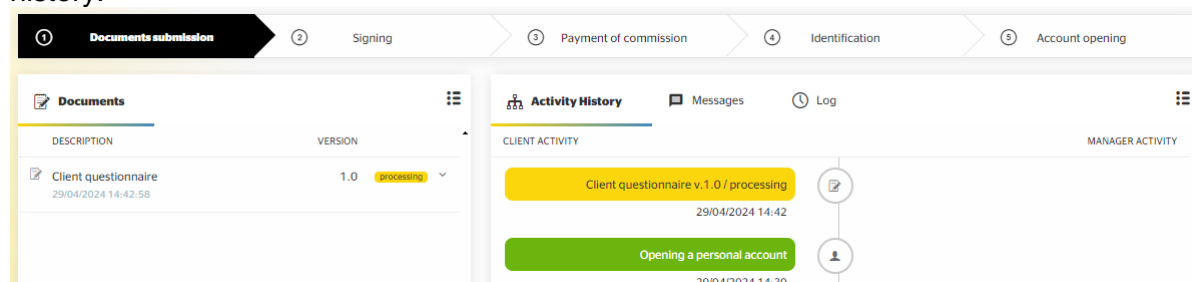
These steps are visible on the main screen:



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 Entrust system.

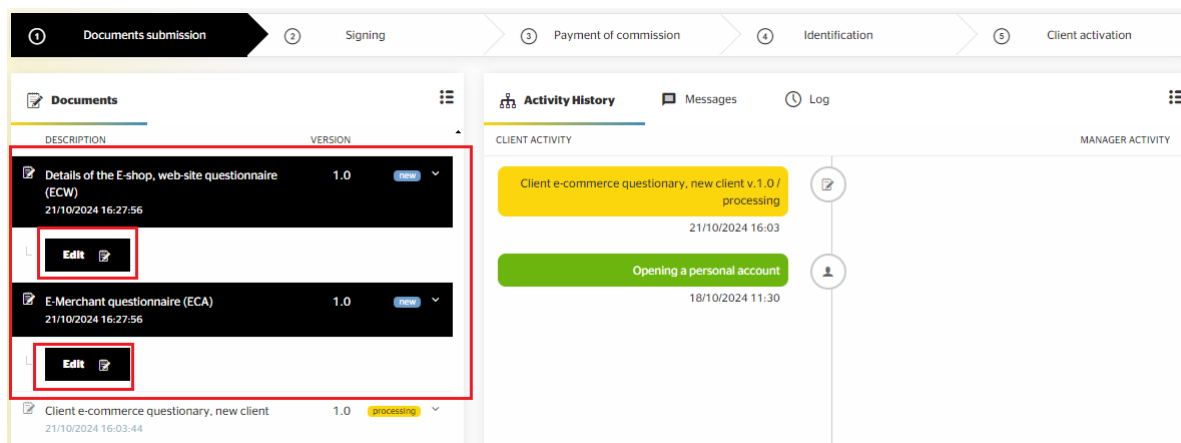
5.2.1 Client activities at the Document Submission stage

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**.

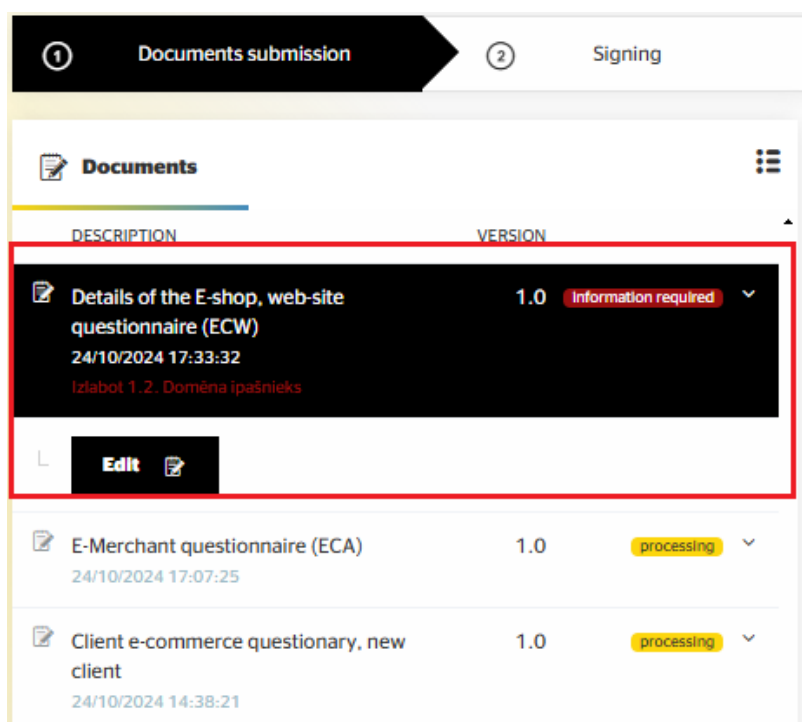
If after reviewing the information you submitted, the Bank has approved your application for E-commerce services and decided to apply simplified remote identification using a Secure electronic signature, you will need to complete two additional forms – the **Details of the E-shop, website questionnaire** and **E-Merchant questionnaire**.

You will see this information in user cabinet.



To complete the forms, select the form, press the Edit button, and fill in all the required information. During the completion process, you have the option to save the entered information without submitting it by pressing the **Save** button and continue filling it in later. The submission of the form is done by pressing the **Submit** button.

In case any corrections or clarifications are needed in the form, you will receive a notification from the Bank and will also see this information in user cabinet.



By pressing the "Edit" button, you will be able to edit the form, and a comment will be displayed indicating which field needs correction.

1 Documents submission
2 Signing
3 Payment of commission
4 Identification
5 Client activation

Details of the E-shop, web-site questionnaire (ECW) v.1.0 / information required

Manager comment:
Please correct 1.2. point.

1. General information

1.1. URL address of the e-shop:*

1.2. Owner of a domain name:*

URL address

Owner of a domain

Submitting the form is done by pressing the "Submit" button.

If the Bank has decided to apply simplified remote identification using a Secure electronic signature, please proceed to clause 5.2.2.4. "Signing with a Secure electronic signature using the external service provider".

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:

1 Documents submission
2 Signing
3 Payment of commission
4 Identification
5 Account opening

Document signing

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.

Documents sign

Information about client activation

E-mail address	Phone number
test@test.test	+371
Client type	Citizenship
Physical entity	LV - Latvia
Name	Surname
Name	Surname
Personal code	Date of birth
111111-11111	30/04/2006
Personal manager	

Services of interest

Name

For myself

Attachments

[Test doc to sign.pdf](#)

Sign

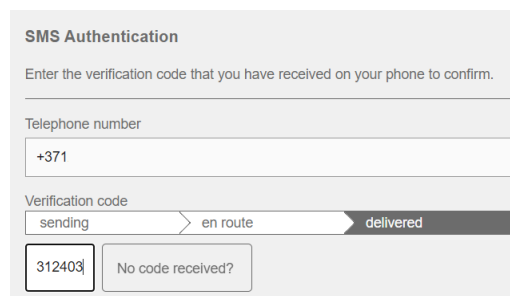
Press **Sign**. This will redirect you to a page in the system that enables digital document signing.

5.2.2.2 Document signing in Entrust

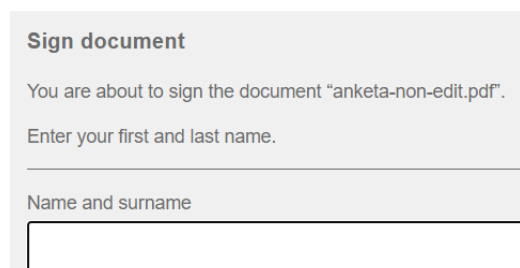
If you are opening an account as a physical entity or as the representative of a legal entity who registered the user's cabinet, you will see in user's cabinet button Sign. Click it to access the Entrust digital document signing system.

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 Entrust digital document signing system.

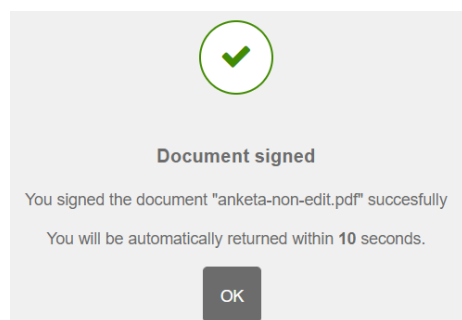
Once you have verified that all of the information provided is correct, press **Next** in the lower right corner of the screen. You will receive a 6-digit SMS code to your phone number, which should be entered into the corresponding field.



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 user cabinet.

Documents		
DATE	DESCRIPTION	VERSION
06/03/2023 10:53	Two sided signing	1.0
<div> <div></div> <div>Start signing</div> </div>		
06/03/2023 10:52	E-commerce clients documents	1.1
<div> <div></div> <div>Start signing</div> </div>		

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 clause 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 clause 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.

5.2.2.4 Signing with Secure electronic signature using the external service provider

If the Bank decides to apply simplified remote identification using a Secure electronic signature, both the Ultimate Beneficial Owners and the Authorized Signatories will receive an invitation to sign using the external service provider Dokobit. Signing via Dokobit is available with an active, valid Secure electronic signature, and if such a signature is not available, it can be obtained by going through the identification process with Dokobit. The identification process involves scanning an identity document and taking a selfie. Upon successful identification, a Secure electronic signature will be issued, which can be used for signing documents and will serve as the basis for the Bank’s identification process.

5.2.2.4.1 Signatures of Ultimate Beneficial Owners

The Ultimate Beneficial Owners will be the first to receive the invitation. They will need to upload a copy of their identity document and sign it using their active, valid Secure electronic signature, or, if they do not have one, they can obtain it by going through the identification process via Dokobit and then sign with it.



DOCUMENTS UPLOAD

Please make a copy of your person identification document, scan it and upload it in Upload files

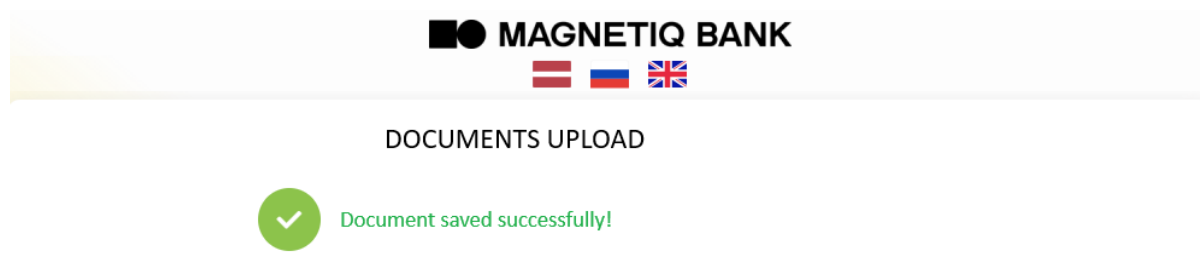
Allowed file extensions : jpg, jpeg, bmp, gif, png, svg, txt, doc, docx, xls, xlsx, pdf, odt, ods, edoc, asice. Maximum number:10. Maximum size:150 MB.

Upload

Upon receiving the message and opening the link, the Ultimate Beneficial Owner will see a window where they need to upload a copy of their identity document. To do this, they need to:

- Click on the text “Please make a copy of your person identification document, scan it and upload it in the Documents upload”;
- Select the necessary file;
- Click the "Upload" button.

After a few seconds, the message “Document saved successfully” will appear. Shortly thereafter, the Ultimate Beneficial Owner will receive an invitation to sign using the external service provider Dokobit.



The signing process is described in clause 5.2.2.5. Using Dokobit.

5.2.2.4.2 Signatures of Authorized Signatories

Once all Ultimate Beneficial Owners have signed copies of their identity documents, the Authorized Signatories will receive an invitation to sign the document set. Authorized Signatories can also sign either with their active, valid Secure electronic signature or, if they do not have one, by obtaining it through the identification process, as in the case of the Ultimate Beneficial Owners. The signing process is described in clause 5.2.2.5. Using Dokobit.

5.2.2.5 Using Dokobit

Upon receiving the invitation to sign from Dokobit, Ultimate Beneficial Owners and Authorized Signatories can review the document package to be signed.

By default, Dokobit will determine the person's location and offer signing options supported in that country. If necessary, the country can be changed, and the list of signing options will update automatically. If the person does not have a Secure electronic signature, they can obtain one by completing the identification process through Dokobit.

When completing the identification and signing processes with Dokobit, please follow all instructions and take all necessary steps.

After the successful signing process, the Ultimate Beneficial Owners and the Authorized Signatories will receive copies of the signed documents.

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

If you are registering as a legal entity and in the Services of interest you selected:

- E-commerce + Solution Update documents;
- E-commerce + Solution Additional user;
- E-commerce + Solution New Client and the Bank has decided not to apply simplified remote identification using a Secure electronic signature

Or if you are registering as a physical entity and in Solution you selected:

- user of additional card;
- Internetbank user

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.

If you are registering as a legal entity and in the Services of interest you selected E-commerce + Solution New Client and the Bank has decided to apply simplified remote identification using a Secure electronic signature you can move on to the section 9 Information displayed in the user's cabinet at the Service Activation 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.

1 Documents submission 2 Signing 3 Payment of commission Deadline 29/04/2024 4 Identification 5 Client activation

Pay commission

Payment of commission

Recipient requisites

Recipient
AS Magnetiq Bank

Transit account number
LV78LAPB0000004550026

SWIFT
LAPBLV2X

Payment information

Amount
1.00 EUR

Payment purpose
Client payment

Attachments

Dear client,

you must pay a fee for opening a bank account. Pay the bill from your account with another bank, indicating the correct payment purpose. Details for making payment are available on the right side of the screen.

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 as you were registering a legal entity and in the Services of interest you selected:

- E-commerce + Solution Update documents;
- E-commerce + Solution Additional user;
- E-commerce + Solution New Client and the Bank has decided not to apply simplified remote identification using a Secure electronic signature

Or if you are registering as a physical entity and in Solution you selected:

- user of additional card;
- Internetbank user

Or the fee has been paid, the Bank will inform you about the option of performing identification remotely. Remote identification is available only during Bank's working hours at the previously agreed date and time.

- Access the user's cabinet at the previously agreed date and time

If you are opening an account as a physical entity or registering as a user of additional card or as an Internetbank user, 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), you need to use the same identification document that was previously submitted to the Bank in the user's cabinet;
- 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 a Secure electronic signature, signing confirmation does not have to be prepared.

Transaction receipt

The document is successfully signed.

Transaction details:

Transaction ID	610d0805-11b5-4417-885e-5cc215581eb
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;
- Make sure you are in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Answer all 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**.

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	PHONE
Name Surname	test@test.test	+371

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 the representative of a legal entity who registered the user cabinet and in Services of interest you selected:

- For business;
- Banking as a Service (Baas);
- E-commerce + Solution Update documents;
- E-commerce + Solution Additional user;
- E-commerce + Solution New Client and the Bank has decided not to apply simplified remote identification using a Secure electronic signature

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), you need to use the same identification document that was previously submitted to the Bank in the user's cabinet;
- 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. If you signed the document package with a Secure electronic signature, signing confirmation does not have to 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;
- Make sure you are in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Answer all 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**.

1 Documents submission


2 Signing

3 Payment of commission

4 Identification
Deadline 29/04/2024

5 Client activation

About 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	PHONE	
Name Surname	test@test.test	+371	not identified
Name Surname	test@test.test	+371	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.sumsb.com/idensic/>), you will need to perform video identification.

To ensure that the identification process is successful, open the received link at the previously agreed date and time:

- Prepare an identification document (passport or ID card), you need to use the same identification document that was previously submitted to the Bank in the user's cabinet;
- 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. If you signed the document package with a Secure electronic signature, signing confirmation does not have to be prepared.

Transaction receipt

The document is successfully signed.

Transaction details:

Transaction ID	610d0805-11b5-4417-885e-5cc215581eb
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;
- Make sure you are in a well-lit indoor space;
- Connect to the call alone, without the presence of third parties;
- Answer all 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 Video identification following simplified remote identification with a Secure electronic signature

If you opened an account as a representative of a legal entity who registered a user cabinet and you were identified using a Secure electronic signature, or if you were identified with a Secure electronic signature without registering a user cabinet and now received a link by email (link format: <https://in.sumsub.com/idensic/>), it means you have certain transaction limitations until in-person or video identification is completed:

- Withdrawal of accumulated funds is on hold;
- Maximum accumulation limit is 10,000 EUR.

To remove transaction limitations, you must complete video identification or in-person identification at the Bank. If case of video identification, to ensure that the video identification process is successful, open the received link at the previously agreed with Bank manager date and time:

- Prepare an identification document (passport or ID card), you need to use the same identification document that was previously submitted to the Bank;
- Prepare your mobile phone – it will receive a code to be inputted before the start of the video identification;
- Use a device with a good-quality camera;
- Make sure you are in a well-lit indoor space;
- Connect to the video identification call alone, without the presence of third parties;
- Answer all questions asked by the operator;
- Follow the instructions given to you by the operator;
- Expect the call to take about 10 minutes.

Please note that recording begins immediately upon automatic redirection after clicking the link. After completing the video identification, wait for the Bank's response.

7.2 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 user's cabinet and receive a notification via e-mail and SMS.

7.3 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.

7.4 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.

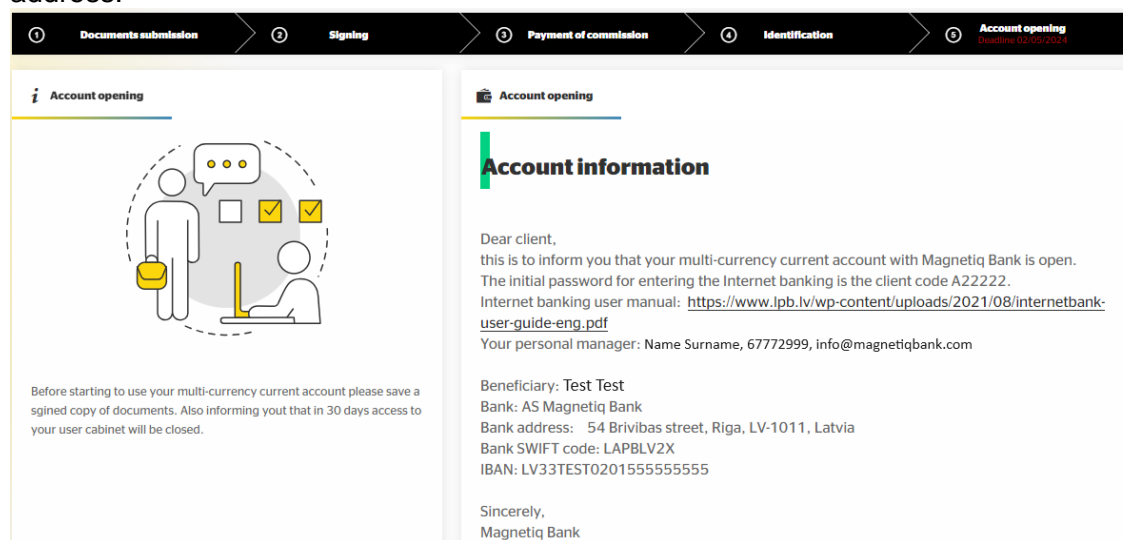
8 Information displayed in the user's cabinet at the Account Opening stage

If in the Services of interest, you selected E-commerce and any of the Solutions 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 or as an Internetbank user then you can move on to the section 10 Information displayed in the user's cabinet at the additional card issuance/ Internetbank user activation 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 user's cabinet. We will also send the relevant notification to your e-mail address.



8.2 Account not opened

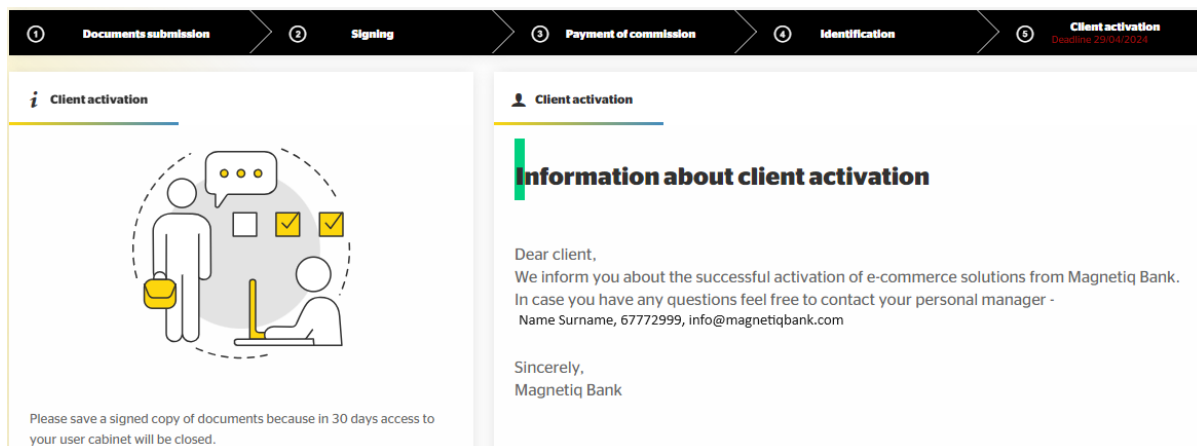
If the decision is to decline the opening of a multi-currency account, you will be able to see this information in user's cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6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



Please note that if you were identified with a Secure electronic signature, it means you have certain transaction limitations until in-person or video identification is completed:

- Withdrawal of accumulated funds is on hold;
- Maximum accumulation limit is 10,000 EUR.

A Bank manager will inform you if in-person identification or a video identification process is required and if any other actions are needed.

The video identification process following simplified remote identification with a Secure electronic signature is described in clause 7.1.

9.2 Activation declined

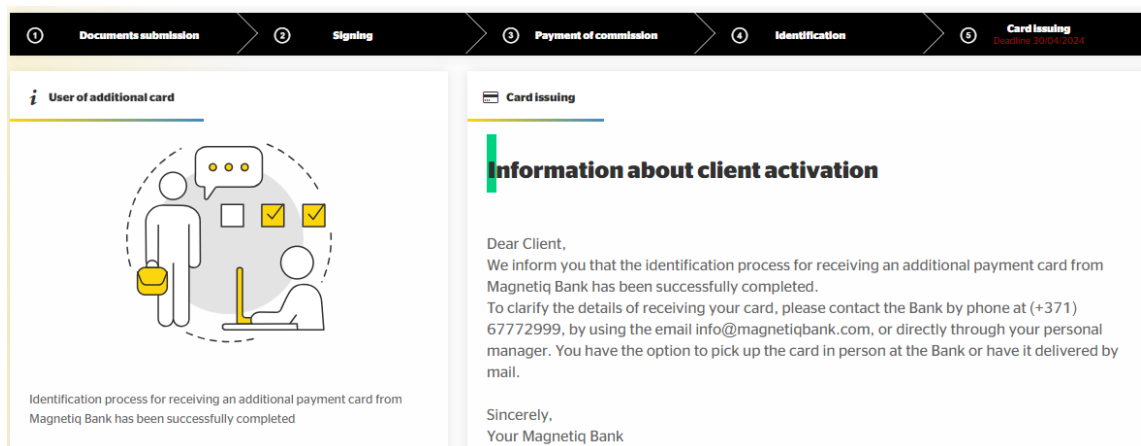
If the decision is to decline your cooperation application or decline document's information update or to decline additional user activation, you will be able to see this information in user's cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6 777 2 999. Please note that access to the onboarding.magnetiqbank.com 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/ Internetbank user activation 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 or an Internetbank user.

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 user's cabinet. We will also send the relevant notification to your e-mail address.

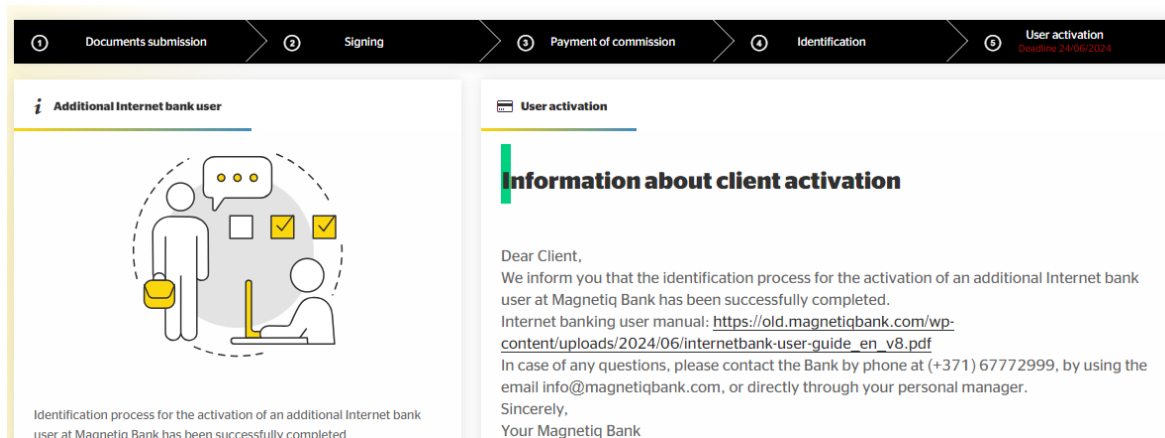


10.2 Additional card will not be issued

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 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.magnetiqbank.com user's cabinet will be closed within 30 days after the decision was made.

10.3 Internetbank user will be activated

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



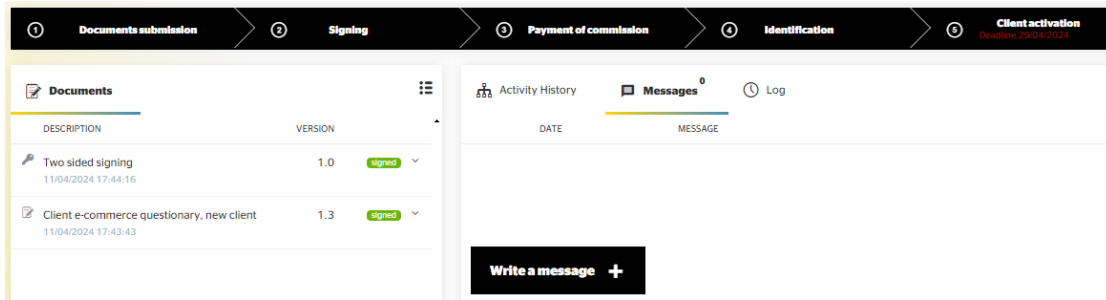
10.4 Internetbank user will not be activated

If the decision is to decline your application to become an Internetbank user, you will be able to see this information in 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.magnetiqbank.com 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:

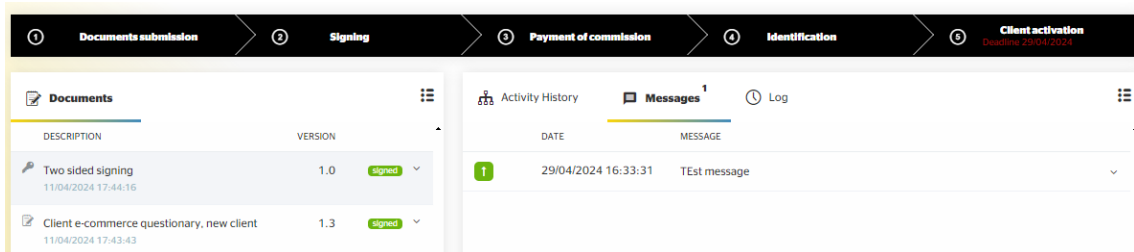
- Press **Document Submission** and open the **Messages** section



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

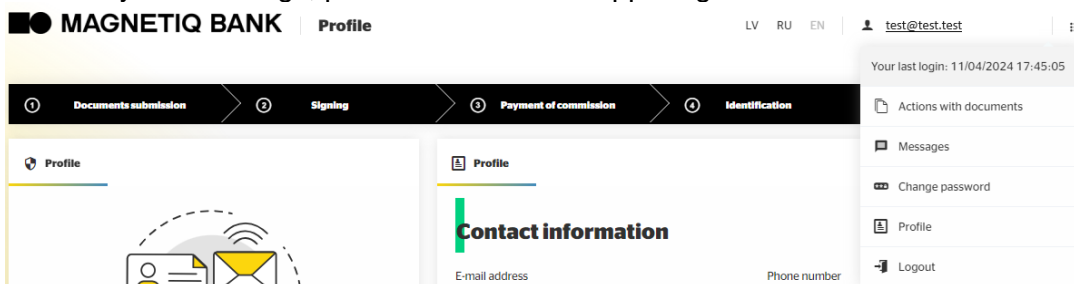
- Enter the text of your message;
- Attach files if necessary;
- Press **Send**.

Your message will be visible in the messages list:

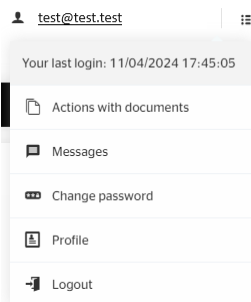


12 User settings

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

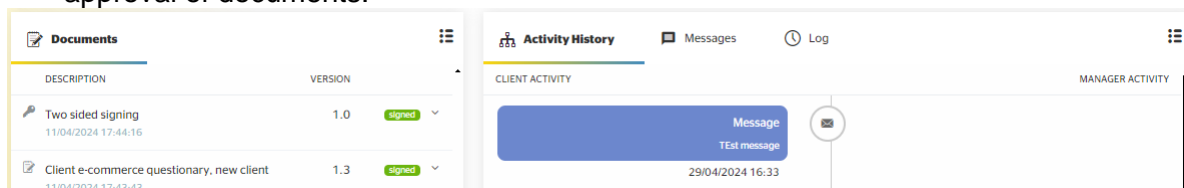


This will display a list of available actions:

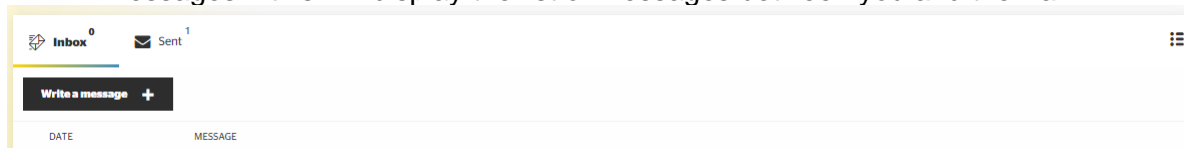


Select the appropriate option:

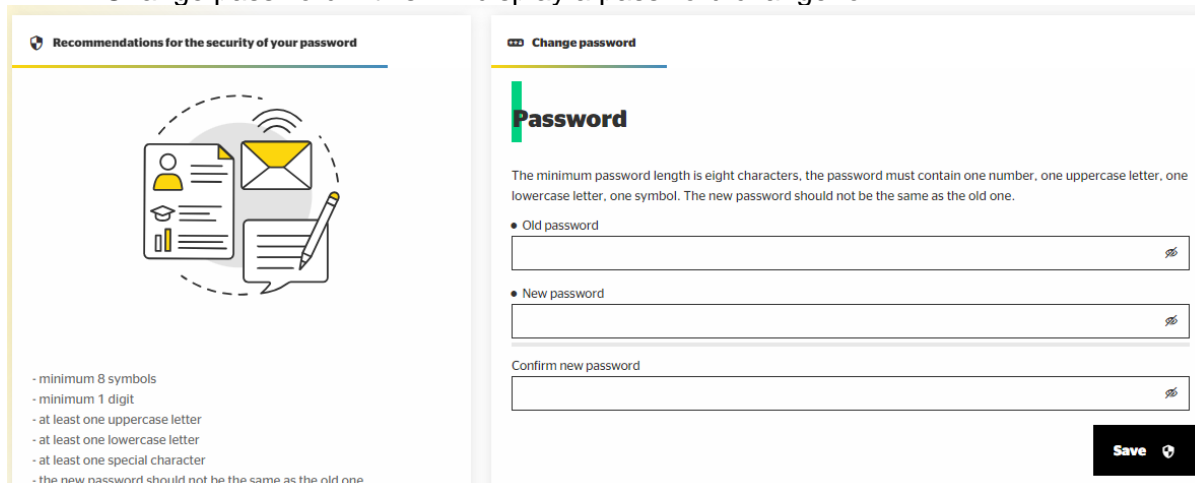
- Actions with documents – this will display a form containing information on the approval of documents.



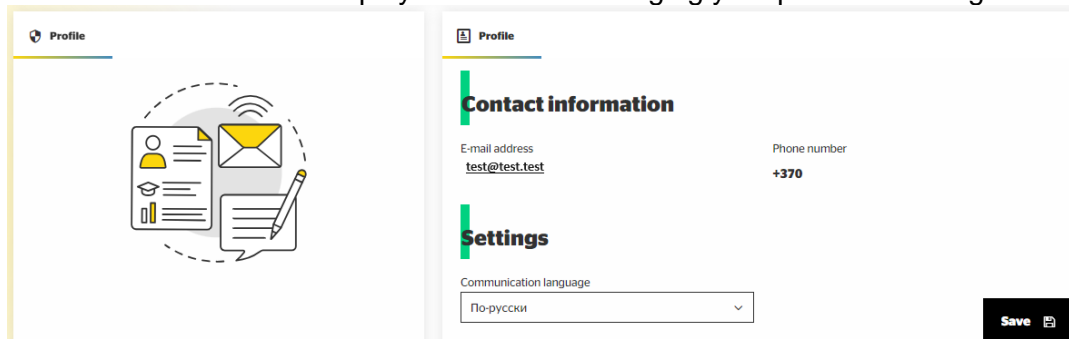
- Messages – this will display the list of messages between you and the Bank.



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



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

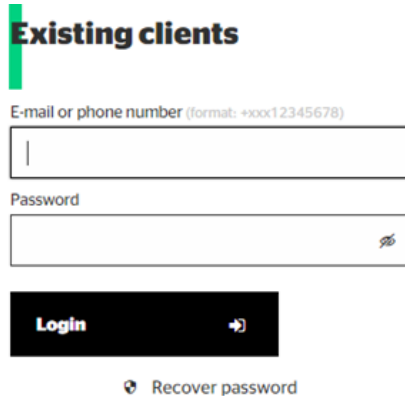


- Log out – exit the user's cabinet.

13 Accessing the system later

13.1 Logging in

Open the link onboarding.magnetiqbank.com and select **Existing customer**. This will display the system's log in form:



The login form is titled "Existing clients" with a green vertical bar to the left. It contains two input fields: "E-mail or phone number (format: +xxx12345678)" and "Password". Below the password field is a "Login" button with a right arrow icon. At the bottom, there is a link "Recover password" with a key icon.

- Fill out the corresponding fields:

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

Password – enter the password you provided upon registration;

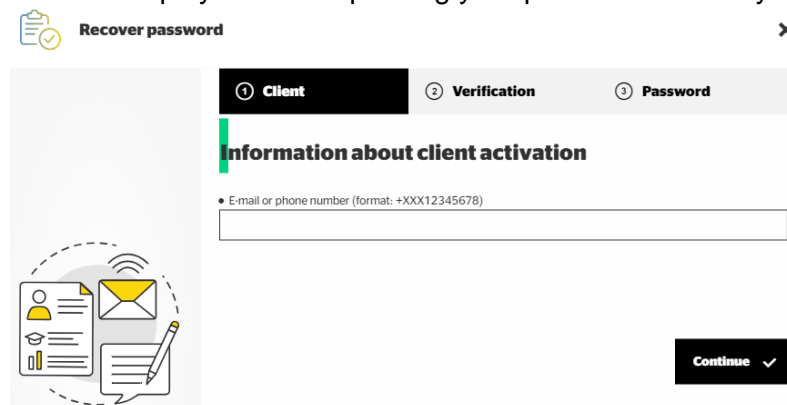
- Press **Login**.

13.2 Password recovery

To recover a lost password:

- Press **Recover password**

This will display a form requesting your password recovery information



The password recovery form is titled "Recover password" with a checkmark icon. It has a progress bar with three steps: "1 Client", "2 Verification", and "3 Password". The "Client" step is active. Below the progress bar is a section titled "Information about client activation" with a sub-label "E-mail or phone number (format: +XXX12345678)" and an input field. At the bottom right is a "Continue" button with a checkmark icon. On the left side of the form, there is an illustration of a person, a document, and an envelope.

- **E-mail or phone number** (format +xxx12345678) – provide the e-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

② Verification

③ Password

You have been sent an code

• Your verification code

8277

-

834540

✕

If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service

Continue ✓

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

Recover password

×

✓ Client

✓ Verification

③ Password

Operation completed

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

If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service

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 and one symbol;
- Repeat the new password;
- Press **Login**.

Existing clients

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

test@test.com

Password

••••••••

✕

New password

✕

Confirm new password

✕

Login →

Recover password



 magnetiqbank.com

 info@magnetiqbank.com