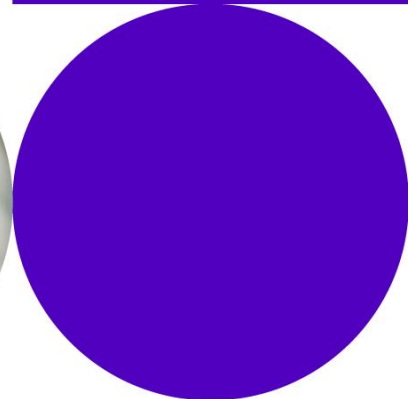
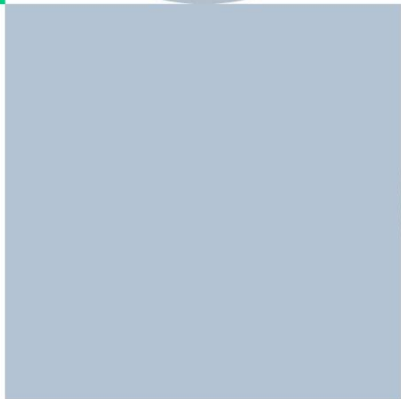
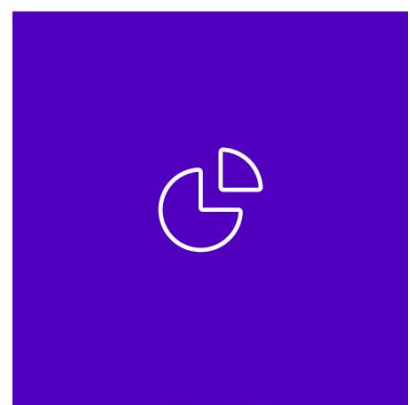
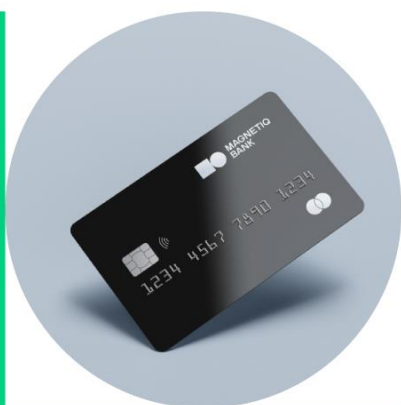


Magnetiq Bank Internet Bank User Guide



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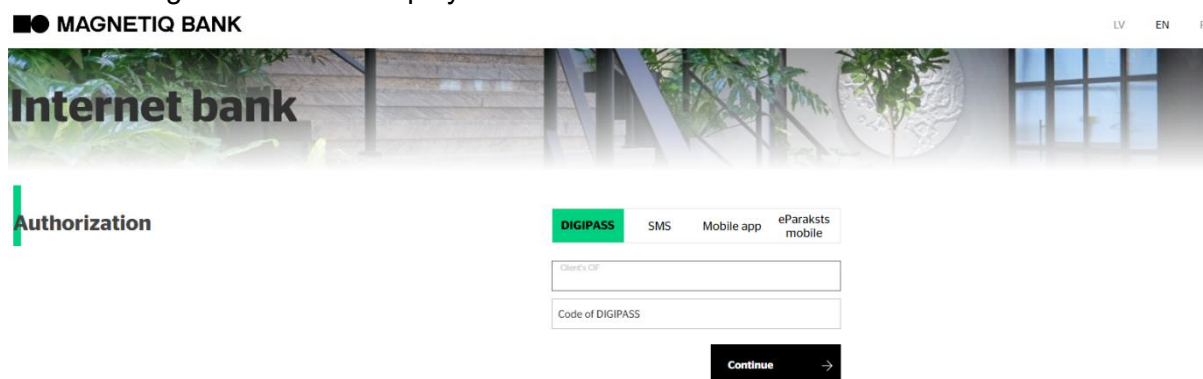
1. Getting started

1.1. How to access the Internet Bank?

Open the **Bank`s** website at www.magnetiqbank.com and click the button “Internet Bank” or enter a link of the Internet Bank in the browser – <https://ib.lpb.lv>.



The login form will be displayed



Choose type of the device:

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

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

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

Internet bank

Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's ID
A99999

Code of DIGIPASS

Continue →

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

Internet bank

Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Enter DIGIPASS number

Cancel × Continue →

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

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

Internet bank

Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's ID
A14219

Code of DIGIPASS

Continue →

⚠ DIGIPASS blocked.

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

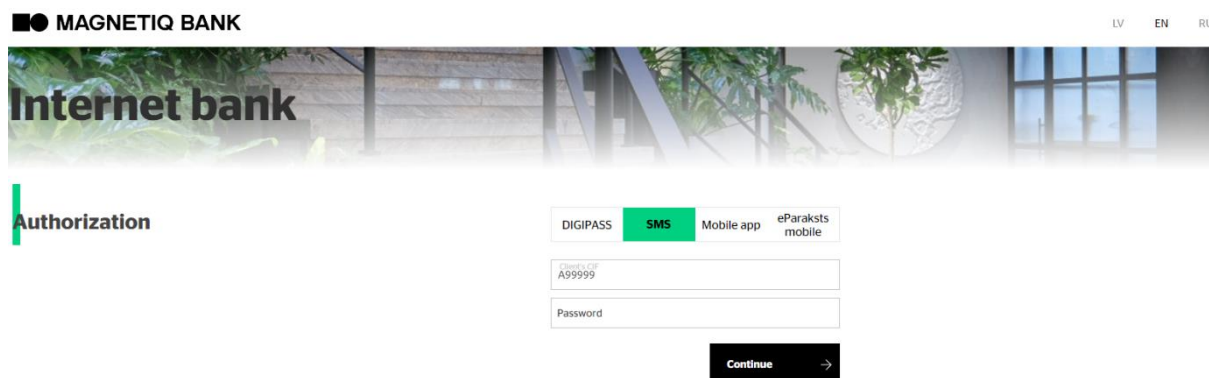
Center the at Bank in person.

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

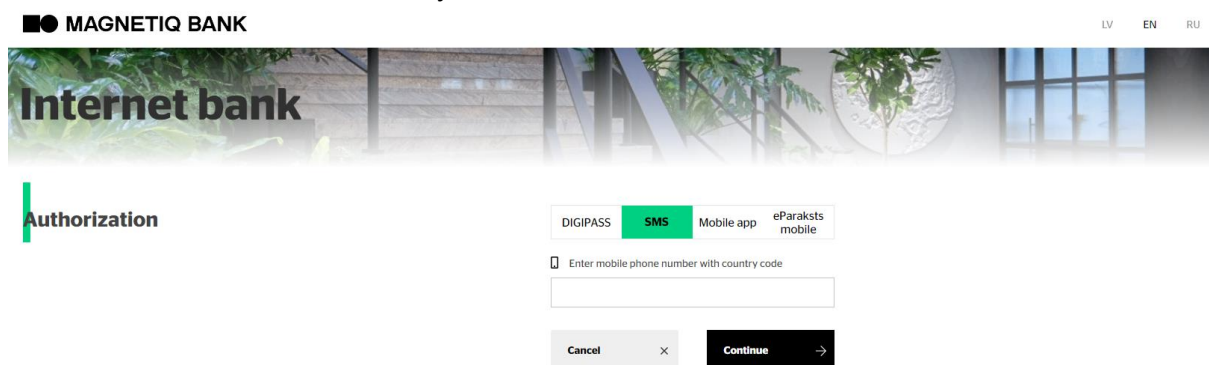
First-time authorization

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

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



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



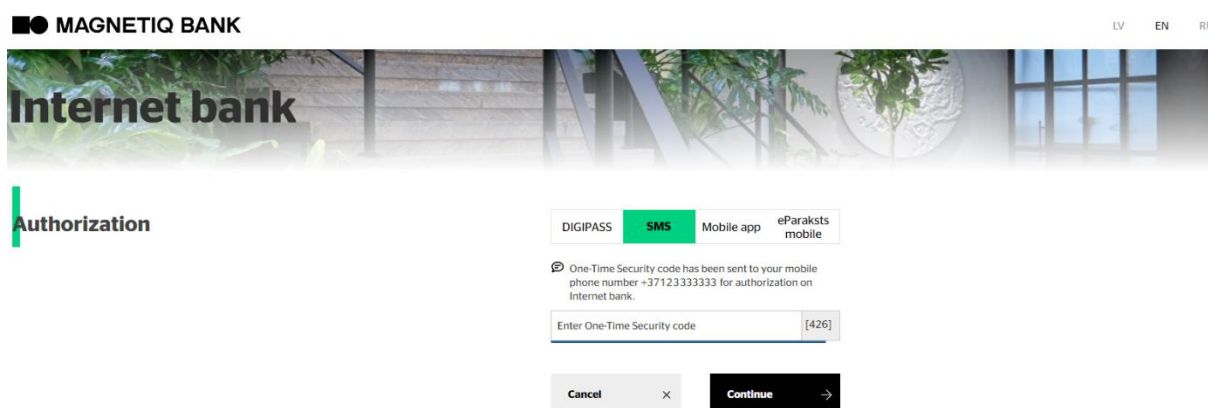
After entering the mobile phone number, please click “**Continue**”.

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

Your One-Time Security Code for
authorization: 199758 [390]

The numbers of a One-Time Security Code consist of two parts. Last 3 digits of a One-Time Security Code will already be indicated in the field “**One-Time Security Code**”. Make sure that the last part of a One-Time Security Code matches the last 3 digits of the received

code. Thus, you need to enter only the last 6 digits and click the button **“Continue”** for confirmation.



MAGNETIQ BANK LV EN RU

Internet bank

Authorization

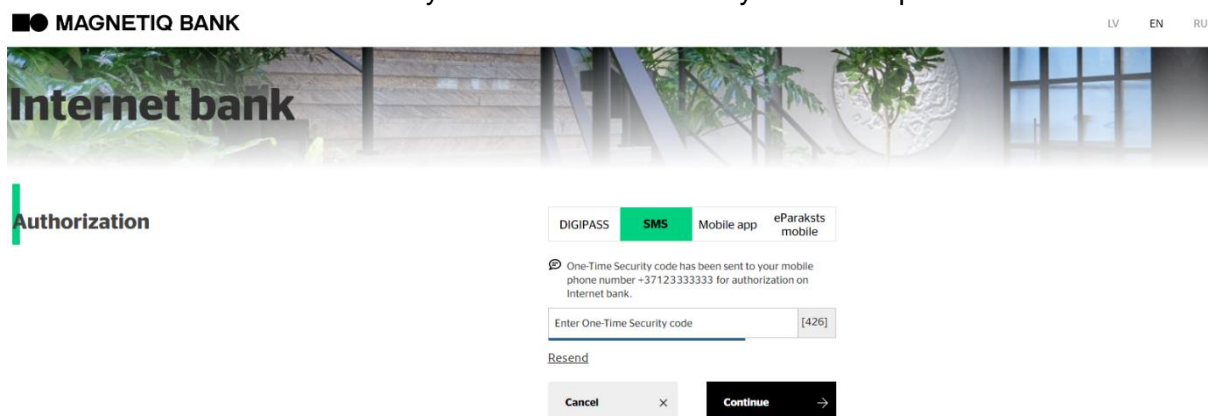
DIGIPASS **SMS** Mobile app eParaksts mobile

One-Time Security code has been sent to your mobile phone number +37123333333 for authorization on Internet bank.

Enter One-Time Security code [426]

Cancel × Continue →

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



MAGNETIQ BANK LV EN RU

Internet bank

Authorization

DIGIPASS **SMS** Mobile app eParaksts mobile

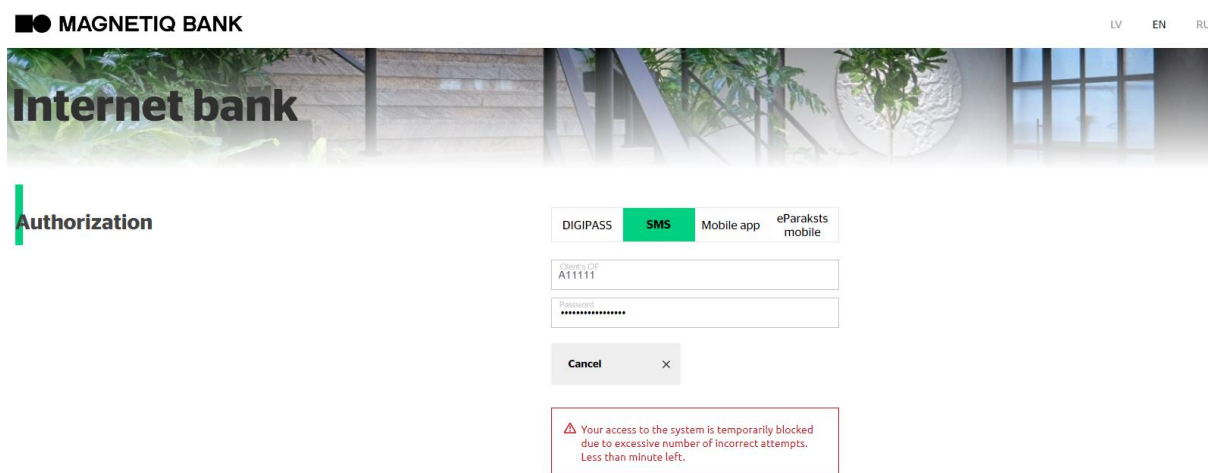
One-Time Security code has been sent to your mobile phone number +37123333333 for authorization on Internet bank.

Enter One-Time Security code [426]

[Resend](#)

Cancel × Continue →

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



MAGNETIQ BANK LV EN RU

Internet bank

Authorization

DIGIPASS **SMS** Mobile app eParaksts mobile

Access code A11111

Password

Cancel ×

⚠ Your access to the system is temporarily blocked due to excessive number of incorrect attempts. Less than minute left.

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

1.4. Change of the First-Time Password

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

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

Change Password

A form titled "Change Password" with three input fields: "Current Password *", "New Password *", and "Confirm Password *". Each field is a simple rectangular box. To the right of the "Confirm Password *" field is a blue button with the text "Save" in white.

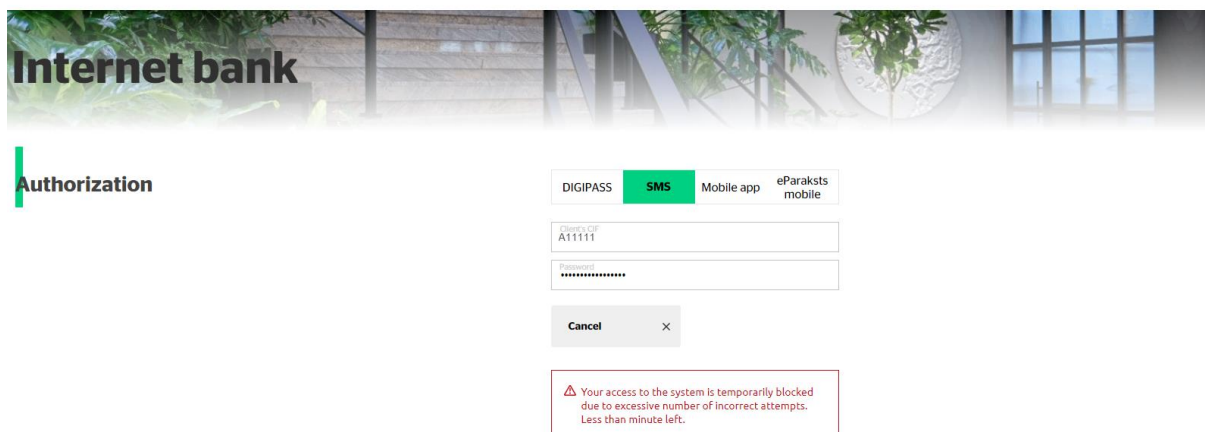
In the field “**Current password**”, enter a password assigned to you by the Bank, in this situation - the same as your CIF code. In the field “**New password**”, enter a safe password created by you and enter it again in the field “**Confirm password**”, and then click the button “**Save**”. The new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

1.5. Temporary restriction of access to the Internet Bank

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

● MAGNETIQ BANK

LV EN RU

A screenshot of the "Internet bank" authorization interface. At the top, there's a header with "Internet bank" and a background image of a modern building. Below the header, on the left, is a green vertical bar with the word "Authorization" in white. To the right of this bar are four buttons: "DIGIPASS", "SMS" (highlighted in green), "Mobile app", and "eParaksts mobile". Below these buttons are two input fields: "Client's CIF" with the value "A11111" and "Password" with masked characters. Below the password field is a "Cancel" button with a close icon. At the bottom, there's a red-bordered box with a warning icon and the text: "Your access to the system is temporarily blocked due to excessive number of incorrect attempts. Less than minute left."

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



Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's CIF
A11111

Password

Cancel

⚠ Your access to the system is temporarily blocked due to excessive number of incorrect attempts. 15 minutes left.

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



Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's CIF
A11111

Password

Cancel

⚠ Your access to the system is temporarily blocked due to excessive number of incorrect attempts. 60 minutes left.

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

1.6. Access the Internet Bank with Magnetiq Bank mobile app

If you use your accounts at Magnetiq Bank as an individual or a legal entity, you can install and use the Magnetiq Bank mobile app. Install the app by “Magnetiq Bank Mobile App Installation and Usage Guide” to access the Internet Bank.

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



Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's CIF
A99999

Password

Continue →

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

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

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



Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

A notification was sent to your mobile device to confirm the login to the Internet bank.

0809
Control number

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

1.7. Access the Internet Bank with mobile app eParaksts mobile

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

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



Authorization

DIGIPASS
SMS
Mobile app
eParaksts mobile

Client's CIF
A99999

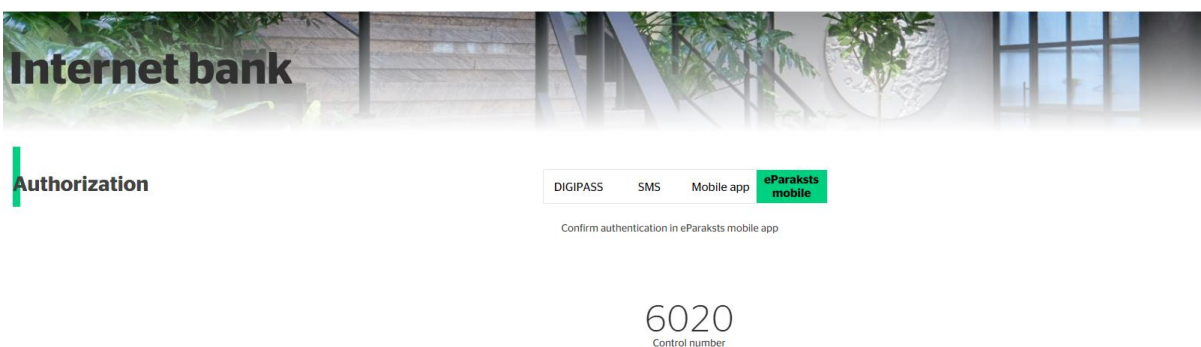
Personal identifier
1 - 7

Continue →

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

●● MAGNETIQ BANK

LV EN RU




The screenshot shows the 'Internet bank' authorization page. At the top, there's a header with the bank logo and language options. Below the header, the word 'Internet bank' is prominently displayed. Underneath, there's a section for 'Authorization' with four buttons: 'DIGIPASS', 'SMS', 'Mobile app', and 'eParaksts mobile' (highlighted in green). Below these buttons, a small text says 'Confirm authentication in eParaksts mobile app'. In the center, a large number '6020' is shown with 'Control number' written below it.

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

1.8. Exiting the Internet Bank

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

If you have finished your work in the Internet Bank, we strongly recommend clicking the “Exit”  button to complete your work session.

●● MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A11111 EXIT 

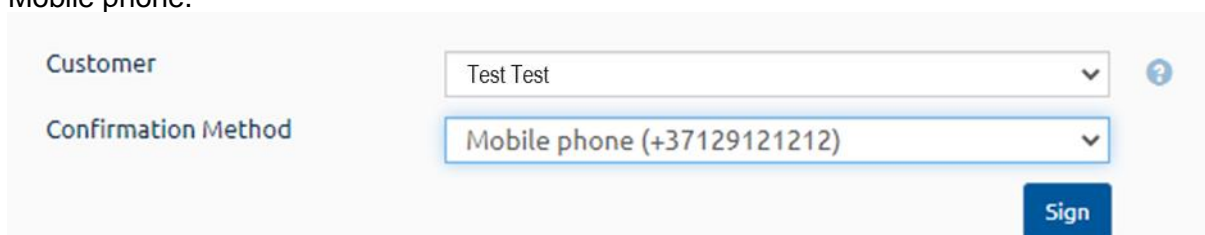


The screenshot shows the main menu of the Internet Bank. It features a yellow header bar with a dropdown menu for 'All clients' and four main navigation buttons: 'ACCOUNTS', 'OPERATIONS', 'MESSAGES' (with a '14' notification badge), and 'PROFILE'.

2. Signing Documents at Internet Bank

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

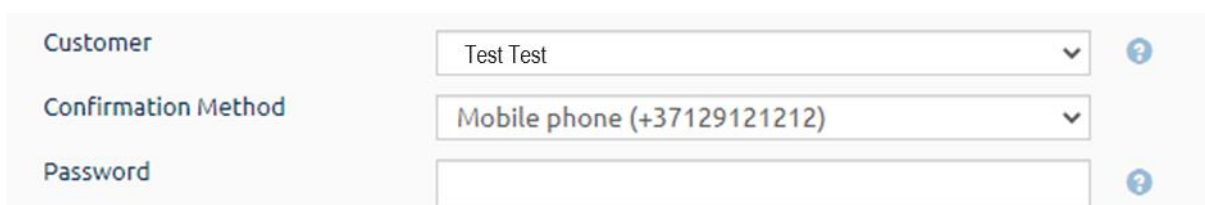
To send another type of order to the Bank for execution, sign it. From the dropdown “Confirmation Method”, select one of the devices connected for signing:
Mobile phone.



The screenshot shows a signing form. It has two dropdown menus: 'Customer' with 'Test Test' selected, and 'Confirmation Method' with 'Mobile phone (+37129121212)' selected. A blue 'Sign' button is located at the bottom right of the form.

Press “Sign”.

On the signing form will appear the field “**Password**”.



The screenshot shows the signing form after clicking 'Sign'. It now includes a third dropdown menu labeled 'Password' with an empty text input field next to it. The 'Customer' and 'Confirmation Method' fields remain the same.

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

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

The screenshot shows a web form with two dropdown menus: 'Customer' set to 'Test Test' and 'Confirmation Method' set to 'Mobile phone (+37129121212)'. A grey message box states: 'One-Time Security Code has been sent to your mobile phone number +3712912121 or signing the document.' Below this is a text input field for the 'Enter One-Time Security code' with a character count of '[267]'. A 'Resend' button is located at the bottom.

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

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

Send Documents

This screenshot is similar to the previous one, but the 'Enter One-Time Security code' field now contains a masked code represented by six dots '.....' and the character count is '[630]'. The 'Resend' button remains at the bottom.

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

◦ One-time security code sending to mobile phone number is blocked

This is a partial screenshot showing the top part of the form. The 'Customer' dropdown is set to 'Test Test' and the 'Confirmation Method' dropdown is set to 'Mobile phone (+37129121212)'. The rest of the form is cut off.

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

If you selected the DIGIPASS code calculator, a code would be automatically generated in the field “Data to generate DIGIPASS code”. Enter this code in the DIGIPASS Code calculator in

“Menu Sign”. The DIGIPASS code calculator will generate a “Signature” code (8 digits), and you have to enter it in the Internet Bank field “DIGIPASS code” and click “Send”. Your document will be sent to the Bank for execution.

Send Documents

Customer

Test Test

?

Confirmation Method

DIGIPASS (6199999999)

Data to generate DIGIPASS code

718828

DIGIPASS code

21122112

No	Type	Currency	Amount	Beneficiary
104	Intra-bank payments	EUR	1.00	Testing Testing

Send

DIGIPASS calculator

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

Send Documents

Customer

Test Test

?

Confirmation Method

DIGIPASS (6199999999)

Data to generate DIGIPASS code

718828

DIGIPASS code

21122112

No	Type	Currency	Amount	Beneficiary
104	Intra-bank payments	EUR	1.00	Testing Testing

Send

If you would like to save a document but avoid sending it to the Bank for execution, click “Save”. Your document will be saved in the list of the Banking operations under the status “New”. For the execution of the document, select the document in the section “New” and click “Send”. Then sign the document using the One-Time Security Code or authorization code generated by the DIGIPASS Code calculator.

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

Send Documents

• DIGIPASS blocked.

Customer	<input type="text" value="Test Test"/>	?
Confirmation Method	<input type="text" value="DIGIPASS (6199999999)"/>	

No	Type	Currency	Amount	Beneficiary
112	Payment to Europe	EUR	1.00	Testing Testing

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

Mobile app Magnetiq Bank

Information in the field “**Control number**” will appear automatically.

Customer	<input type="text" value="Test Test"/>	?
Confirmation Method	<input type="text" value="Mobile app (390347)"/>	
Control number	<input type="text" value="857779"/>	

Press “**Send**”.

You will see a message about sending a notification to confirm the signing at Magnetiq Bank mobile app.

Customer	<input type="text" value="Test Test"/>	?
Confirmation Method	<input type="text" value="Mobile app (390347)"/>	
Control number	<input type="text" value="857779"/>	

A notification was sent to your mobile device to confirm the document's signing

Your document will be sent to the Bank for execution.

Mobile app eParaksts mobile

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


Send Documents

Customer	<input type="text" value="Test Test"/>	?
Confirmation Method	<input type="text" value="eParaksts mobile"/>	

Sign

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

Send Documents

Customer	<input type="text" value="Test Test"/>	
Confirmation Method	<input type="text" value="eParaksts mobile"/>	
Control number	<input type="text" value="1107"/>	

A notification was sent to your mobile device to confirm the document's signing

Your document will be sent to the Bank for execution.

3. Sections of the Internet Bank

The Internet Bank consists of 4 main functional sections.

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

MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A11111 EXIT

<input type="text" value="All clients"/>	ACCOUNTS	OPERATIONS	MESSAGES 14	PROFILE
--	----------	------------	-------------	---------

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

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

<input type="text" value="Test Test"/> <input type="text" value="All clients"/> <input type="text" value="Test Test"/> <input type="text" value="SIA Test"/>	ACCOUNTS	OPERATIONS	MESSAGES 17	PROFILE
---	----------	------------	-------------	---------

4. “Accounts”

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

THE STATEMENT FOR THE CHOSEN ACCOUNT

Select accounts

Period

03.06.2024 03.06.2024

☐ Current week
☐ Previous week
☐ Current month
☐ Previous month

☐ Incoming
☐ Outgoing

Amount

From till

Получатель/отправитель

Информация о платеже

Query

TEST TEST

Settlement accounts and Payment Card Accounts 03.06.2024

Account	Currency	Account type	Current balance	Reserved amount	Available Balance	Available overdraft
<input type="checkbox"/> LV49LAPB0000049494949 (Closed)	EUR	Card account	0.00	0.00	0.00	0.00
<input type="checkbox"/> LV54LAPB0000054545454	EUR	Card account	.81	0.00	.81	0.00

54545454545454 M M EXP 04/26 Active [ID Check Settings](#)

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

Account statement

Accounts: LV56LAPB0000060606060

Period: 05/03/2017 - 06/03/2017

prepared: 06.03.2017 13:30:47

Export to PDF format Save Print

Client:	Beneficiary req. № / Personal ID №:	Account:			
Test Test	111111-11111	LV56LAPB0000060606060			
Nr.	Date	About transaction	Debit(D)	Credit(C)	Account balance
EUR Opening balance 06/03/2017:					.02 EUR
Debit turnover:					0.00 EUR
Credit turnover:					0. EUR
Reserved amount:					0.00 EUR
EUR Closing balance 16.05.2017:					6. EUR

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

You may print an account statement by clicking **“Print”**.

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

ACCOUNTS

OPERATIONS

MESSAGES

PROFILE

THE STATEMENT FOR THE CHOSEN ACCOUNT

Select accounts

Period

13.02.2023 13.02.2023

☐ Current week
☐ Previous week
☐ Current month
☐ Previous month

☐ Incoming
☐ Outgoing

Amount

From till

Recipient/sender

About transaction

Query

Loan details Payment schedule

Loan details

Client: Test Test

Contract number: 16-4/A1 /4/414-K

Payment account: LV56LAPB0000077605060

Loan common information

Start balance:	00
Used:	35 5
Currency:	EUR
Base rate:	0 % per year
Added rate:	5 per year
Total rate:	per year
Base rate change date:	1 17
Reservation procent:	1.
Loan maturity date:	1 022

Repayment details

Next instalment date:	1 017
Instalment:	1
Next interest payment date:	16. 7
Interest:	14
Date of next payment 017	
Total amount of next payment	23

Past due payment

Instalment:	0.00
Interest:	0.00
Penalty fee:	0.00
Charges:	0.00
Total	0.00

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

Test Test

ACCOUNTS

OPERATIONS

MESSAGES

PROFILE

THE STATEMENT FOR THE CHOSEN ACCOUNT

Select accounts

Period

13.02.2023 13.02.2023

☐ Current week
☐ Previous week
☐ Current month
☐ Previous month

☐ Incoming
☐ Outgoing

Amount

From till

Recipient/sender

About transaction

Query

Loan details Payment schedule

Download Payment schedule

Term	Principal balance	Principal payment	% per period	Payment, total
	EUR	EUR	EUR	EUR
1 2017	3. 35	7	5,44	22
10/ 17	35,2	.84	1 101	2 8
1	5.13	7 3	15	.88
017	35. 0	73.	.51	2. .88

4.1. Activation of Mastercard© Identity Check™

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

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

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

The screenshot shows the bank's online interface. At the top, there is a navigation bar with a dropdown menu set to "Test Test" and buttons for "ACCOUNTS", "OPERATIONS", "MESSAGES", and "PROFILE". On the left, a sidebar titled "THE STATEMENT FOR THE CHOSEN ACCOUNT" contains filters for "Select accounts", "Period" (13.02.2023 to 13.02.2023), radio buttons for "Current week", "Previous week", "Current month", and "Previous month", checkboxes for "Incoming" and "Outgoing", and an "Amount" section with "From" and "till" fields. Below these are fields for "Recipient/sender" and "About transaction", and a "Query" button. The main area displays "TEST TEST" and a table titled "Settlement accounts and Payment Card Accounts 26.04.2018". The table has columns: Account, Currency, Account type, Current balance, Reserved amount, Available Balance, and Available overdraft. The first row shows account "LV56LAPB0000077605060" with currency "EUR", account type "Card account", and a current balance of "2512.46". Below the table, there is a card icon, the card number "5421888168889562", the name "TEST TEST", the expiration date "EXP 01/19", the status "Active", and a button labeled "ID Check Settings".

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

The screenshot shows the "ID Check Settings" page. At the top, there is a navigation bar with a dropdown menu set to "All clients" and buttons for "ACCOUNTS", "OPERATIONS", "MESSAGES" (with a notification icon), and "PROFILE". On the left, a sidebar titled "Correspondence with the Bank" contains links: "Bank messages received", "Sent", "Send a bank message", "Account display settings", "Payment import format", "Payment card settings", "Profile settings", "Change Password", and "Registration Report". The main area is titled "ID Check Settings" and shows the card number "5111111111111111". Below this, there are four sections: "Personal Assurance Message" with a text field containing "My secure purchase" and a "Save" button; "Add device" with a "Device type" dropdown menu; "Password for online purchases" with a "Set" button; and "New Password" with a text field containing "Enter password" and a "Save" button. Below the "New Password" field is a "Confirm Password" field containing "Enter password again".

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

The screenshot shows the "ID Check Settings" page, similar to the previous one, but with the "Add device" dropdown menu open. The dropdown menu shows three options: "Device type", "Mobile phone", and "DIGIPASS". The "Personal Assurance Message" field still contains "My secure purchase" and has a "Save" button. The "New Password" field contains "Enter password" and has a "Save" button. The "Confirm Password" field contains "Enter password again".

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

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

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

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

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

ID Check Settings  5421888168889562

Please confirm the request to the bank

One-Time Security Code has been sent to your mobile phone number +37112345678 for signing the document.

Enter One-Time Security code *


152 -

[Continue](#)

Enter One-Time Security Code and press “**Continue**”.

Test Test

ACCOUNTS OPERATIONS MESSAGES PROFILE

ID Check Settings  5421888168889562

Please confirm the request to the bank

Client * Test Test

Theme * Message to the Bank

Message *

I hereby confirm to enable mobile phone number +37112345678 as ID Check authorization device for card 5421888168889562 and agree to use ID Check authorization security function, as well as undertake to comply with all provisions of ID Check security function in accordance with General Terms of Service of AS Magnetiq Bank about 3D Secure usage.

[Save and send](#)

Correspondence with the Bank

[Bank messages received](#)

[Sent](#)

[Send a bank message](#)

[Account display settings](#)

[Payment import format](#)

[Payment card settings](#)

[Profile settings](#)

[Change Password](#)

[Registration Report](#)

INFORMATION

Correspondent banks

After that, press “**Save and send**”.

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

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

ID Check Settings  5421888168889562

Personal Assurance Message

Add device

Enabled devices:


Mobile phone	+37112345678	Delete
DIGIPASS	6999999999	Delete

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


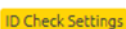
4.2. Change of password MasterCard® Identity Check™

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

To confirm the new password, you must:

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

TEST TEST

Settlement accounts and Payment Card Accounts 19.05.2021						
Account	Currency	Account type	Current balance	Reserved amount	Available Balance	Available overdraft
<input type="checkbox"/> LV01LAPB0000011111111	EUR	Card account	.42	2	.13	0.00
 5111111111111111 TEST TEST EXP 03/23 Active 						

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

[ID Check Settings](#)  5111111111111111

Personal Assurance Message	<input type="text" value="My secure purchase"/>	Save
Add device	<input type="text" value="Device type"/>	
Password for online purchases	Not Set	
New Password	<input type="text" value="Enter password"/>	Save
Confirm Password	<input type="text" value="Enter password again"/>	

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

[ID Check Settings](#)  5111111111111111

Please confirm the request to the bank	
Client *	<input type="text" value="Test Test"/>
Theme *	<input type="text" value="Message about ID Check settings"/>
Message *	<div>I hereby confirm changing of password for online purchases for card 5111111111111111 and agree to use ID Check authorization security function, as well as undertake to comply with all provisions of ID Check security function in accordance with General Terms of Service of AS Magnetiq Bank about 3D Secure usage.</div>
<input type="button" value="Save and send"/>	

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

ID Check Settings 5000000000000000

Please confirm the request to the bank

Client *

Theme *

Message *

I hereby confirm changing of password for online purchases for card 5000000000000000 and agree to use ID Check authorization security function, as well as undertake to comply with all provisions of ID Check security function in accordance with General Terms of Service of AS Magnetiq Bank about 3D Secure usage.

Please sign your message

Client

Confirmation Method

[Sign](#)

ID Check Settings 5000000000000000

Please confirm the request to the bank

Client *

Theme *

Message *

I hereby confirm changing of password for online purchases for card 5000000000000000 and agree to use ID Check authorization security function, as well as undertake to comply with all provisions of ID Check security function in accordance with General Terms of Service of AS "LPB Bank" about 3D Secure usage.

Please sign your message

Client

Confirmation Method

Password


Nº	Theme	Currency	Amount	Beneficiary
151	Free format message		0.00	

[Send](#)

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

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

LAT RUS ENG

 **mastercard**
ID Check

Password for online purchases

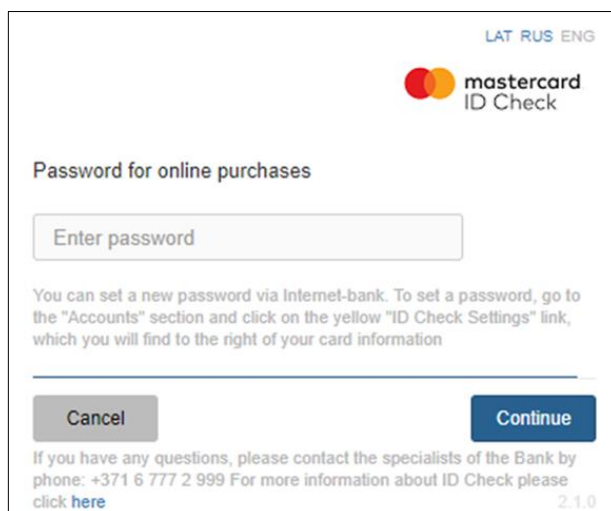
[Forgot password?](#)

[Cancel](#) [Continue](#)

If you have any questions, please contact the specialists of the Bank by phone: +371 6 777 2 999 For more information about ID Check please [click here](#)

2.1.0

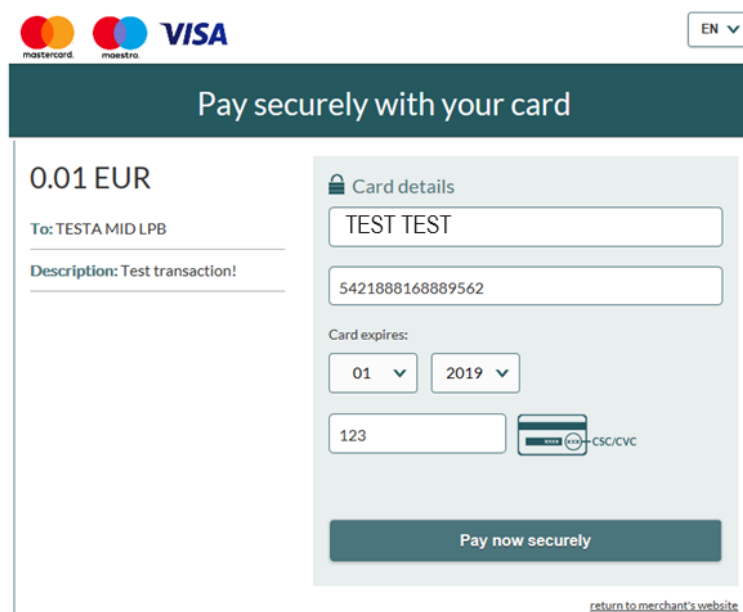
When you press the link “Forgot password?” there is a guide on how to change the password in Internet Bank.



The screenshot shows the 'mastercard ID Check' interface. At the top right are language options 'LAT RUS ENG'. The main heading is 'Password for online purchases'. Below it is a text input field labeled 'Enter password'. A paragraph of text explains that a new password can be set via Internet-bank by going to the 'Accounts' section and clicking the yellow 'ID Check Settings' link. At the bottom are 'Cancel' and 'Continue' buttons. A footer note provides contact information for specialists (+371 6 777 2 999) and a link to more information, with the version number '2.1.0' in the bottom right corner.

4.3. Online purchases

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

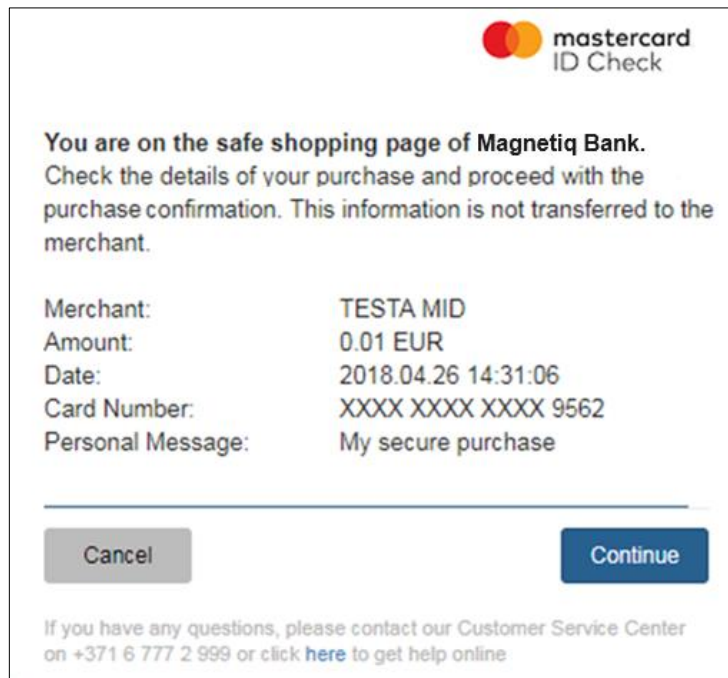


The screenshot displays a payment form titled 'Pay securely with your card'. It features logos for Mastercard, maestro, and VISA at the top, along with a language dropdown set to 'EN'. The transaction amount is '0.01 EUR' and the recipient is 'To: TESTA MID LPB'. The description is 'Description: Test transaction!'. The 'Card details' section includes fields for the cardholder's name ('TEST TEST'), the card number ('5421888168889562'), the expiration date (month '01' and year '2019'), and the CVC code ('123'). A small card icon with 'CSC/CVC' is shown next to the CVC field. A 'Pay now securely' button is at the bottom of the card details section. A link 'return to merchant's website' is located at the bottom right of the form.

After you enter and verify your payment card details, you'll be redirected to ID Check safe shopping page. This page should show your “**Personal Assurance Message**” and the payment details.

If a personal assurance message other than yours appears on the screen, please do not proceed with the payment and press “**Cancel**”, as fraudulent action may occur. In such case, we advise you to review your ID Check settings (including the text of your “**Personal Assurance Message**”) in the Internet Bank, under section “Accounts” or address Bank’s specialists by phone: +371 67772999, write a message on the Internet Bank, or visit Customer Service Center and submit a free-form application.

To confirm payment details, press “**Continue**”.



mastercard
ID Check

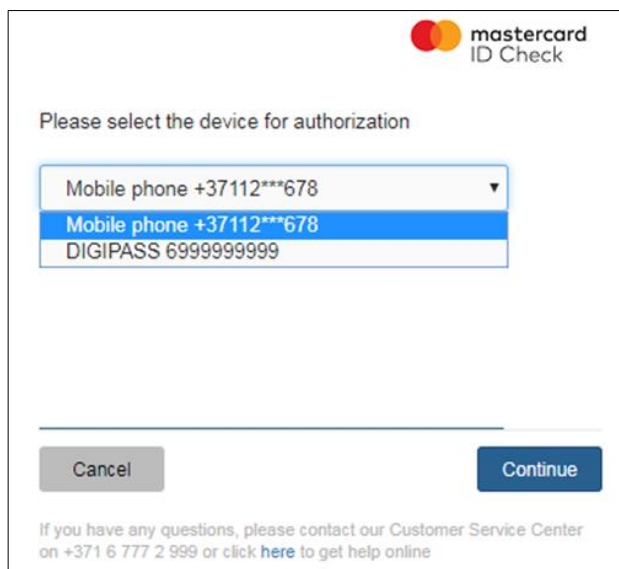
You are on the safe shopping page of Magnetiq Bank.
Check the details of your purchase and proceed with the purchase confirmation. This information is not transferred to the merchant.

Merchant:	TESTA MID
Amount:	0.01 EUR
Date:	2018.04.26 14:31:06
Card Number:	XXXX XXXX XXXX 9562
Personal Message:	My secure purchase

[Cancel](#) [Continue](#)

If you have any questions, please contact our Customer Service Center on +371 6 777 2 999 or click [here](#) to get help online

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



mastercard
ID Check

Please select the device for authorization

Mobile phone +37112***678

Mobile phone +37112***678

DIGIPASS 6999999999

[Cancel](#) [Continue](#)

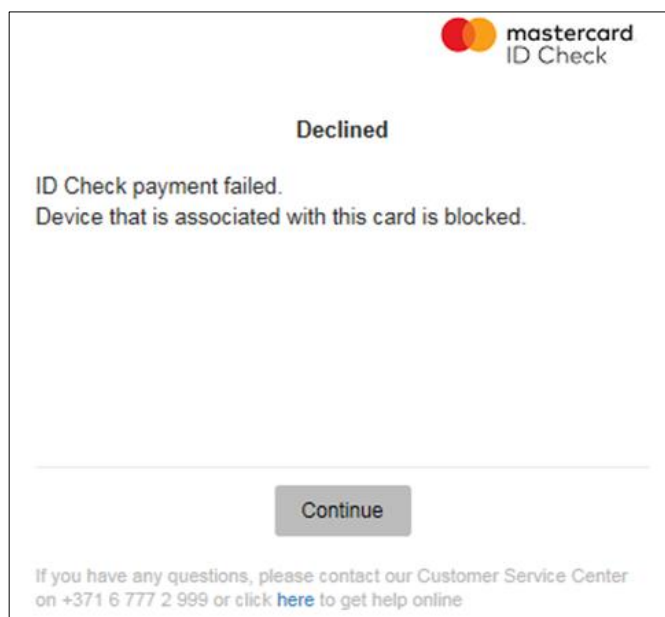
If you have any questions, please contact our Customer Service Center on +371 6 777 2 999 or click [here](#) to get help online

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

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

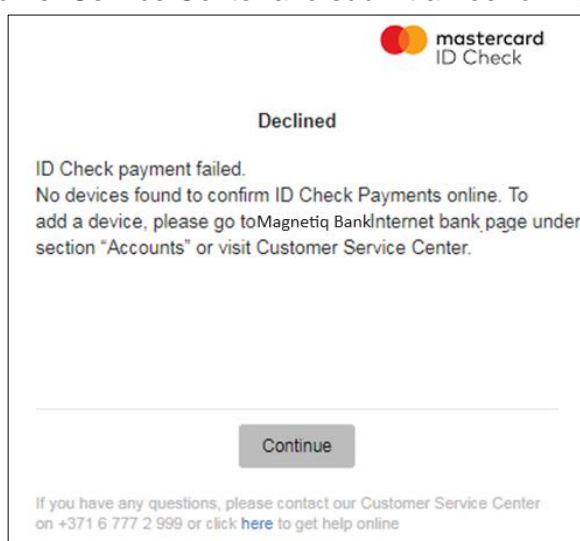
After 5 consecutive incorrect attempts of entering generated signature code from the **DIGIPASS** code calculator (**Login**) when signing online payment, the **DIGIPASS** code calculator is blocked.

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



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

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



5. “Operations”

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

- List of orders
- Templates
- Make a payment
 - European
 - International
 - Budget
 - To the single tax account
 - To other tax accounts
 - Intra-bank
 - Between my accounts
- Currency Exchange
- Deposit
- Import

Banking operations (Total 85)

All New Sent Executed Canceled

Edit Send Print Copy Cancel Delete

06.03.2024 - 04.06.2024

<input type="checkbox"/>	Date	Number	Account number	Type	Amount	Currency	Beneficiary	Status
<input type="checkbox"/>	04.06.2024	3	LV35LAPB0000087000000	Payment to Europe	1.00	EUR	AADU KALA	Passed to execution
<input type="checkbox"/>	04.06.2024	2	LV35LAPB0000087000000	Payment to Europe	2.00	EUR	MAGNUS MERI	Passed to execution

5.1. Payment status

Banking operations (Total 5)

All New 1 Sent Executed Canceled

Edit Send Print Copy Cancel Delete

16.05.2016 - 16.05.2017

<input type="checkbox"/>	Date	Number	Account number	Type	Amount	Currency	Beneficiary	Status
<input type="checkbox"/>	16.05.2017	90	LV56LAPB0000077605060	Transfer to Europe	1.00	EUR	Testing Testing	Sent
<input type="checkbox"/>	20.04.2017	84	LV56LAPB0000077605060	Intra-bank payments	1.00	EUR	Testing Testing	New document
<input type="checkbox"/>	20.04.2017	81	LV56LAPB0000077605060	Transfer to Europe	1.00	EUR	Testing Testing	Passed to execution
<input type="checkbox"/>	20.04.2017	80	LV56LAPB0000077605060	Transfer to Europe	12.00	EUR	Testing Testing	Cancelled in bank
<input type="checkbox"/>	08.08.2016	70	LV56LAPB0000077605060	Transfer to Europe	31.41	EUR	Testing Testing	Done

RMZ323254B

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

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

Order amendment, cancel or search

Status

- New document ?

Document №

91

?

Value Date

20.04.2017

?

Type

Payment to Europe

?

Additional information

Wrong payment amount

?

Save

Save and send

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

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

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

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

Test Test

ACCOUNTS OPERATIONS MESSAGES PROFILE

Bank messages received
[Sent](#)
[New messages](#)
[Send a bank message](#)

INFORMATION
Correspondent banks

New message to the Bank

Client * Test Test

Theme * Cancellation of payment

RMZ 323232B

Amount 31.41

Message * Wrong payment amount

Attached file
Attach File Choose File No file chosen

Permitted files: jpg, jpeg, bmp, gif, png, txt, doc, docx, xls,xlsx, pdf, odt, ods. Max size 5MB.

Save Save and send Cancel Print

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

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

A payment status **"Cancelled in Bank"** will appear if the Bank refuses to process your payment due for any reason. You may view a reason for the refusal to process your payment

by clicking on the number of the payment in the banking operations under the section **“Cancelled”**.

Banking operations (Total 1)

All

New 1

Sent

Executed

Canceled

Edit

Send

Print

Copy

Cancel

Delete

06.07.2016 - 06.07.2017

<input type="checkbox"/>	Date	Number	Account number	Type	Amount	Currency	Beneficiary	Status
<input type="checkbox"/>	20.04.2017	81	LV56LAPB0000060606060	Payment to Europe	12.00	EUR	Testing Testing	<div> <div></div> <div>Cancelled in bank</div> </div>

Payment to Europe




TRANSACTION DETAILS	
Status	⊘ - Cancelled in bank (Incorrect login or password)
Customer Account N° *	LV56LAPB0000060606060
Customer	Test Test
Payment order N° *	81
Value Date *	20.04.2017
Amount *	12.00 EUR
Payment Type	Standart
INFORMATION ON BENEFICIARY:	
Beneficiary *	Testing Testing
Beneficiary registration number	
Beneficiary country code *	Latvia - LV
Beneficiary account *	LV77LAPB0076077606060
Code of external payment	
Information to beneficiary *	Sporta speles
INFORMATION ON BENEFICIARY BANK:	
Beneficiary's bank	

5.2. Preparation of the payment

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



[List of orders](#)
[Templates](#)
[Make a payment](#)
 [European](#)
 [International](#)
 [Budget](#)
 [To the single tax account](#)
 [To other tax accounts](#)
 [Intra-bank](#)
 [Between my accounts](#)
[Currency Exchange](#)
[Deposit](#)
[Import](#)

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

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

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 [To the single tax account](#)
 [To other tax accounts](#)
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 [Between my accounts](#)
[Currency Exchange](#)
[Deposit](#)
[Import](#)

PAYMENT SEARCH



All accounts 
All statuses 
Period
07.03.2024 05.06.2024
Amount
From till
Search keyword


INFORMATION


Correspondent banks


Payment to Europe


PAYMENT INFO


To use template  New document 



Customer Account № *  LV82LAPB000005656565 EUR (130.00)


Customer  Test Test

Payment order № *  331

Value Date *  05.06.2024


Amount *  0.00 EUR


Payment Type  Standart 



Commission 


The commission is informative and can be changed during the payment processing.


INFORMATION ON BENEFICIARY:


Beneficiary * 

Beneficiary registration number 


Beneficiary country code *  Latvia - LV 


Beneficiary account * 

Code of external payment 



Information to beneficiary * 


0/140

Beneficiary's bank 


SWIFT code 

SAVE AS TEMPLATE


Save as template  

Templates title 

INFORMATION TO BANK

Comments 

0/1500

Attached file 

Permitted files: jpg, jpeg, bmp, gif, png, txt, doc, docx, xls, xlsx, pdf, odt, ods, zip, rar, edoc, asice. Max size 20MB.

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

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

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

In the “Information to Bank” section you may add a comment and attach a file. Permitted file formats are: jpg, jpeg, bmp, gif, png, txt, doc, docx, xls, xlsx, pdf, odt, ods, zip, rar, edoc, and asice. The maximum file size is 20MB.

- List of orders
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- [Templates](#)
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-
- [To other tax accounts](#)
-
- [Intra-bank](#)
-
- [Between my accounts](#)
-
- [Currency Exchange](#)
-
- [Deposit](#)
-
- [Import](#)

Payment Templates (Total 1)

Templates title	Account	Beneficiary	Type
● Replenishment of payment card	LV56LAPB0000077605060	Testing Testing	Intra-bank payments

Apply a template Delete

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

5.3. A search of an outgoing payment

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

PAYMENT SEARCH

LV56LAPB0000077605099 EUR

All statuses

Period

01.03.2016

06.03.2017

Amount

From

till

Search keyword

Search

5.4. Foreign exchange

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

Foreign Exchange

05.06.2024
Show

Code of currency	Bank of Latvia	We buy		We sell	
		Cash	Payment	Cash	Payment
GBP (English pound)	0.85	24	24	73	73
USD (USA dollar)	42	7	1.1	1.0	1.
RUB (Russian rouble)	9	-	1.	-	3
CHF (Swiss franc)	72	-	0.	-	6
CNY (Chinese Yuan Renminbi)	7.	-	32	-	7.6
CZK (Czech crown)	2	-	2 6	-	2
EUR (Euro)	1.00	00	1.00	1.	1.00
HUF (Hungarian forint)	0	-	3	-	.959
JPY (Japan yen)	1	-	615	-	58.5
NOK (Norwegian crown)	1 5	-	1	-	1 8
PLN (Polish zloty)	4	-	3	-	.9

(*) The above information is true for the moment but is subject of fluctuations during the day

OTHER CURRENCIES

Customer Account № *

Customer

Exchange order № *

Value Date *

Sold Amount and Currency *

Beneficiary account *

Purchased Amount and Currency

Exchange rate

Information to the bank

LV56LAPB0000077605060 EUR 4.00

Test Test

105

11.05.2017

20.00 EUR

LV82LAPB0000026062607

14

Standard course 7

Currency Exchange

Save
Save and send

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

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

5.5. Deposits

In the section **“Deposits”**, you may request the opening of a deposit with payment of interest at the end of each month or the end of the term. You may open the deposit for 1 month to 5 years.

PIXAJIJKZO OEXUXD

ACCOUNTS

OPERATIONS

MESSAGES

PROFILE

List of orders
Templates
Make a payment

European
International
Budget

To the single tax account
To other tax accounts
Intra-bank
Between my accounts
Currency Exchange
Deposit
Import

PAYMENT SEARCH

All accounts
All statuses
Period
13.03.2024 11.06.2024
Amount
From till
Search keyword
Search

INFORMATION
Correspondent banks

Term Deposit

Deposit Rates

Deposit Type
Interest Repayment at the
Show

Currency	Amount	Period							
		1 month	3 month	6 month	9 month	1 year	2 years	3 years	5 year
EUR	over 5000.00 EUR	2.	5%	5%	3	0%	3.1	3	5%

Customer Account № *

Customer

Deposit order № *

DEPOSIT DESCRIPTION:

Deposit Type *

Period *

Amount *

Deposit Rate *

Value Date *

Deposit Term to *

The amount at maturity

Information to the bank

LV12LAPB0000056065392 EUR (998752802.41)

PIXAJIJKZO OEXUXD

338

Interest Repayment at the End of the Term

2 years

65000.00 EUR

3 % per year Standard rate

11.06.2024

11.06.2026

50.0 EUR

Deposit for 2 years

19/140

☒ I have read JSC Magnetiq Bank Deposits agreement Terms and Conditions, consent thereto, and agree to be bound thereby.

Save
Save and send

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

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

5.6. Import

If you need to import payments between the Internet Bank and various accounting programs, select **“Import”** section.

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

Payment Import

Import File (<136Kb)	<input type="button" value="Choose File"/> No file chosen	?
Import format	CSV	?
File Encoding	UTF-8	?
Value date in imported documents	Leave unchanged	?
Settings of CSV file format for document import		<input type="button" value="go"/>

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

6. “Messages”

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

Test Test	ACCOUNTS	OPERATIONS	MESSAGES	PROFILE
-----------	----------	------------	----------	---------

Bank messages received

[Sent](#)

[New messages](#)

[Send a bank message](#)

INFORMATION

Correspondent banks

Messages from Bank

Period from: 17.01.2017 21.04.2017

Date	Subject
Jan 18, 2017 4:49:28 PM	Reminder: Actualization of Bank information
Jan 18, 2017 4:49:07 PM	Напоминание: Актуализация банковской информации
Jan 18, 2017 4:48:27 PM	Atgādinājums: Bankas informācijas aktualizācija

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

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

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

On the signing form will appear the field **“Password”**. Enter the password you use to sign in to Internet Bank, and press **“Send”**.

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

[Bank messages received](#)
[Sent](#)
[New messages](#)
[Send a bank message](#)

INFORMATION
Correspondent banks

New message to the Bank

Client *
Theme *
Message *

Test Test
Outgoing / Incoming Payment Documents
Outgoing / Incoming Payment Documents
Respond to the Bank's request
Changes of payment details
Payment cancellation
Client Questionnaire
Information about the Beneficial owner
Filled-in Bank's forms
Question
Complaints / claims
Loans
Free-form message

0/1500

Attached file
Browse ...

Permitted files: jpg, jpeg, bmp, gif, png, bxt, doc, docx, xls, xlsx, pdf, odt, ods, zip, rar, edoc, asice. Max size 20MB.

Save Save and send Cancel Print

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

Send Documents

One-time security code sending to mobile phone number is blocked

Customer
Confirmation Method

Test Test
Mobile phone (+37112345678)

No	Type	Currency	Amount	Beneficiary
126	Free format message		0.00	

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

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

Send Documents

DIGIPASS blocked.


Customer
Confirmation Method




Test Test
DIGIPASS (6199999999)

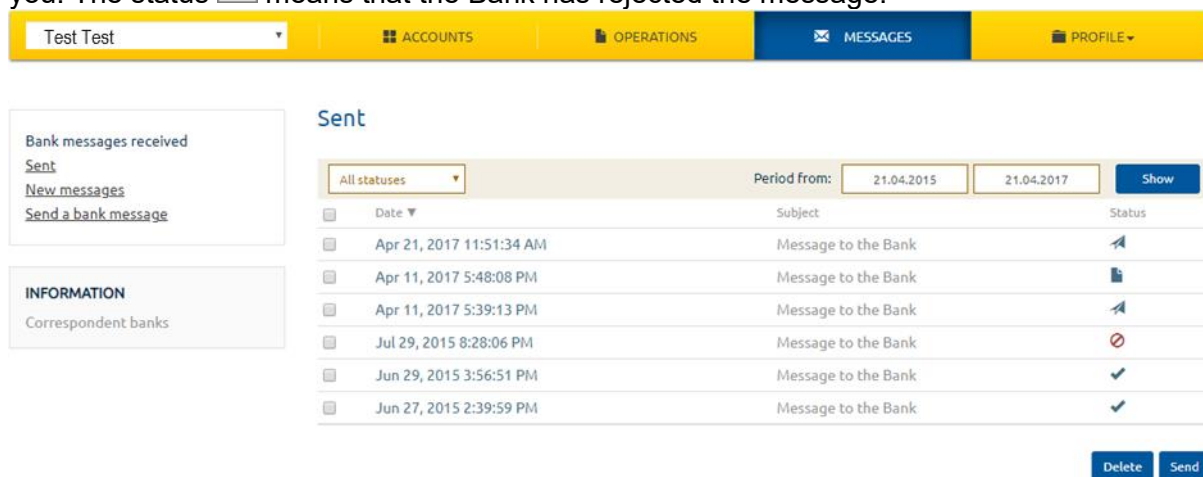
No	Type	Currency	Amount	Beneficiary
126	Free format message		0.00	

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

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

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

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

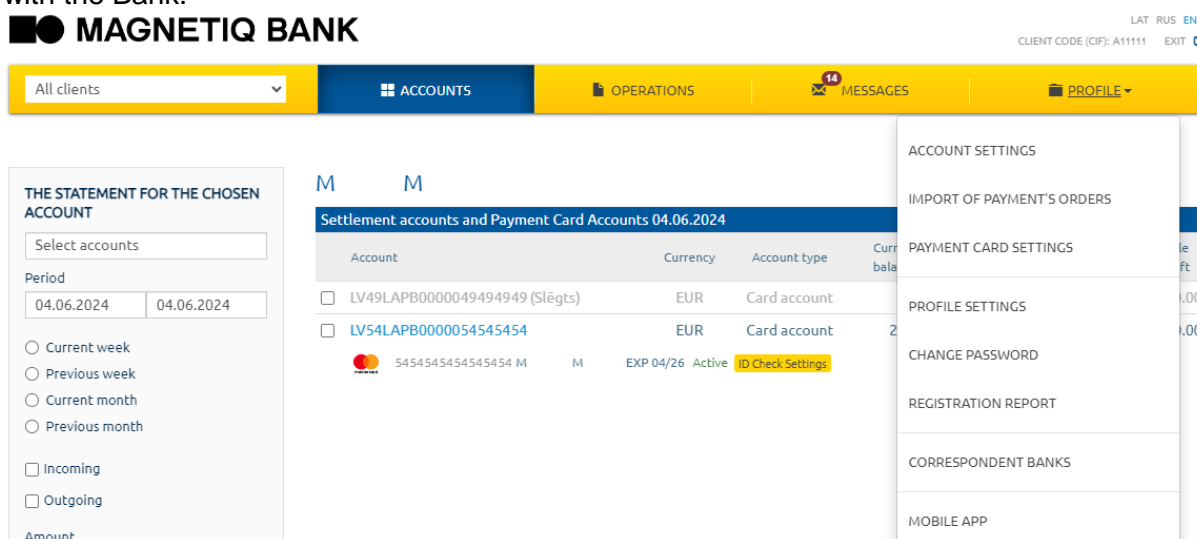


Date	Subject	Status
Apr 21, 2017 11:51:34 AM	Message to the Bank	
Apr 11, 2017 5:48:08 PM	Message to the Bank	
Apr 11, 2017 5:39:13 PM	Message to the Bank	
Jul 29, 2015 8:28:06 PM	Message to the Bank	
Jun 29, 2015 3:56:51 PM	Message to the Bank	
Jun 27, 2015 2:39:59 PM	Message to the Bank	

7. “Profile”

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

MAGNETIQ BANK



Account	Currency	Account type	Current balance
<input type="checkbox"/> LV49LAPB0000049494949 (Slēgts)	EUR	Card account	
<input type="checkbox"/> LV54LAPB0000054545454	EUR	Card account	2.00

7.1. Account view settings

Under **“Account Description”**, you may see all accounts available to you based on the rights of the identification device. You may assign a name to each account, and in the field **“Show in system”** select the accounts to be shown and activated in the sections **“Accounts”**

and **“Operations”**. To save your changes, click the button **“Save”**.

Account Description

Account	Label	Show in system
LV56LAPB0000077605060	<input type="text"/>	<input checked="" type="checkbox"/>
LV64LAPB0000075707566	<input type="text"/>	<input checked="" type="checkbox"/>

Save

7.2. Payment format for import


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

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

7.3. Payment card settings

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


Payment cards information/blocking

Card	Card number	Card holder	Card expires	Card's status
 MasterCard Standard	*****	TEST TEST	31.01.2019	Active

Block selected card

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

Application form for lost or stolen payment card

INFORMATION ABOUT CARDHOLDER	
Name, Surname	Test Test
Phone number *	+37112345678
Card number	5421*****9562
Card type	 MasterCard Standard
Card owner	Test Test
Reason for cancellation *	lost
Date of loss/theft *	25.05.2017
Place of loss/theft *	Riga
Country of loss/theft *	Latvia - LV
INFORMATION ABOUT NEW CARD	
Please issue a new card *	<input checked="" type="radio"/> Yes <input type="radio"/> No
I would like to receive my new card at *	Customer service center (54 Brivibas street)
Information to the bank	Lost my card 10:00

12/140

Block selected card

7.4. Profile settings

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

Customized Settings

ID	A99999
Interface Language	English
Start Window	Accounts
User session time (minutes)	30
The frequency of changing permanent password (sessions count)	20

Save

7.5. Change password

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

Change Password

Current Password *	
New Password *	
Confirm Password *	

Save

7.6. Registration log

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

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

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

Registration report

Period from:				Show
				31.05.2017
				21.08.2017
Customer	Action	Time	Description	
A99999	Login	26/07/2017 13:05:53	Login success from IP:10.10.10.101,DIGIPASS (6199999999)	
A99999	Create	26/07/2017 13:08:34	Foreign Exchange, Nr 1711, Ammount 5000.0 EUR, Account LV95LAPB00000077605060	
A99999	Login	26/07/2017 13:09:51	Login success from IP:10.10.10.101,SMS 37112345678	
A99999	Create	26/07/2017 13:10:25	Foreign Exchange, Nr 1712, Ammount 5000.0 EUR, Account LV95LAPB00000077605060	
A99999	Send	26/07/2017 13:11:31	Foreign Exchange, Nr 1712, Ammont 5000.0 EUR, Account LV95LAPB00000077605060, (UTRNO: 26791032)	
A99999	Create	26/07/2017 13:15:11	International Payment, No 1713, Amount 1000.0 EUR, Account LV95LAPB0000006050019	
A99999	Create	26/07/2017 13:15:11	International Payment, No 1703, Amount 1000.0 EUR, Account LV95LAPB00000077605060	

7.7. Application

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

Fill in a form

Customer Questionnaire (for private person) #2020

Select

Fill in a form

Customer Questionnaire (for legal entities) #2021

Select

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

If you have filled the last version of the questionnaire, it will be opened filled and you can update your data.

Required fields are marked with *.

* Street

Required field

* House

Required field

After filling in the information confirmation form will appear:

Client application (individuals)

Basic info

Activity information

Information validation

— I undertake to immediately inform the Bank in writing on any changes in the above information. I am informed that in accordance with General terms of service, this Application is an integral part of the Agreement and the signing of this Application means the signing of the Agreement, except the Bank Services, which can be received only by signing of Special agreement.

— I am informed that in accordance with the normative acts of the Republic of Latvia, the Bank is obligated to acquire information on the Client's tax residence and other related information to it, and that in cases prescribed for in the normative acts of the Republic of Latvia the Bank is obligated to provide information to the State revenue service and that the specified information is intended for the purpose of client research (including in-depth research) specified in the Law on the Prevention of Money Laundering and Terrorism Financing.

— I am informed that the Bank processes (collects, stores, records, submits, transfers, transmits, etc.) the Client's data and other persons' data submitted by the Client, as well as in accordance with Applicable legal acts requests and receives the above-mentioned data and other information from the third parties and processes it. Bank has the right to transfer the Client's personal data to the third parties, if the Bank considers it necessary for the provision of services or debt recovery from the Client. The Client confirms that, he / she has right to transfer data of other natural persons to the Bank, for that he / she has received all necessary consents.

— I undertake not to use accounts in the Bank and services of the Bank in transactions that may result in the violation of legislative acts of the Republic of Latvia, the European Union or the United Nations or decisions of international organisations, which determine persons or territories subjected to sanctions / limitations or limitations to the movement of certain goods.

— I confirm that I have read the Bank's General Terms of Service, the Bank's Tariffs and Personal Data Processing Policy, which are available on the www.lpb.lv website and at the Bank's customer service points. I understand them and am aware that they will apply to the legal relationship between me and the Bank.

☒ I certify that the information in this document is complete and true.

Back

Send for approval to the Bank

If you have to make some changes to the questionnaire you can click "Back".

To send the document for approval to the Bank, you need to:

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

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

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

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

* House

House

Please specify the house number

7.8. Correspondent Banks

The section shows the full list of correspondent banks with which AS Magnetiq Bank cooperates.

7.9. Managing of Magnetiq Bank mobile app

If you use your accounts at Magnetiq Bank as an individual or as a legal entity, you can install and use the Magnetiq Bank mobile app. Install the app by “Magnetiq Bank Mobile App Installation and Usage Guide” to access the Internet Bank.