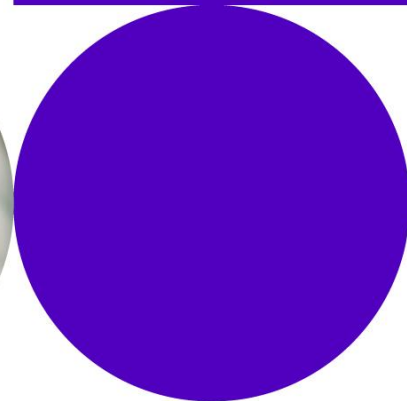
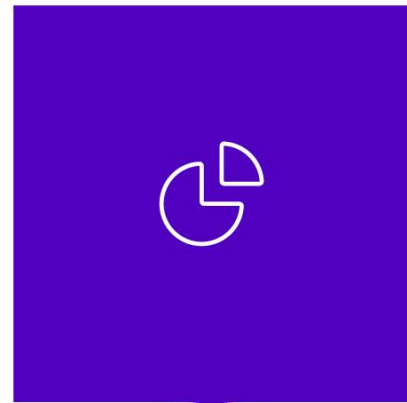
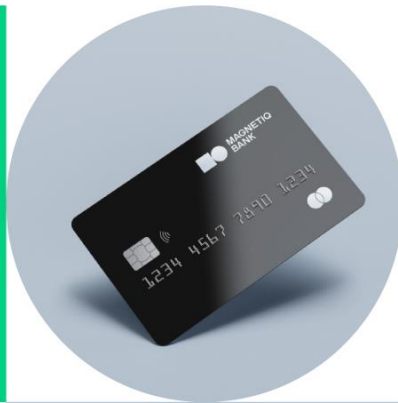


Magnetiq Bank Internet Bank User Guide



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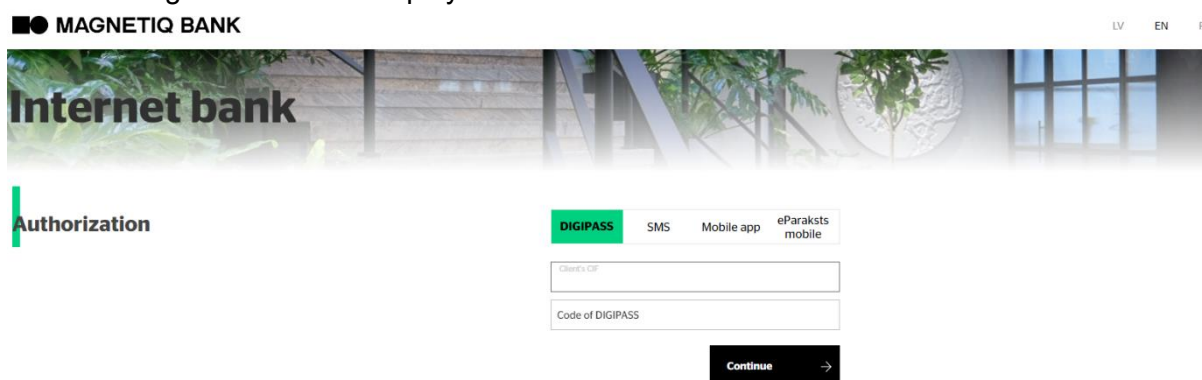
1. Getting started

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.magnetiqbank.com>.



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.



Authorization

DIGIPASS
 SMS
 Mobile app
 eParaksts mobile

Account
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**”.



Authorization

DIGIPASS
 SMS
 Mobile app
 eParaksts mobile

Enter DIGIPASS number

×
 →

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.



Authorization

DIGIPASS
 SMS
 Mobile app
 eParaksts mobile

Account
A14219

Code of DIGIPASS

Continue →

⚠ DIGIPASS blocked.

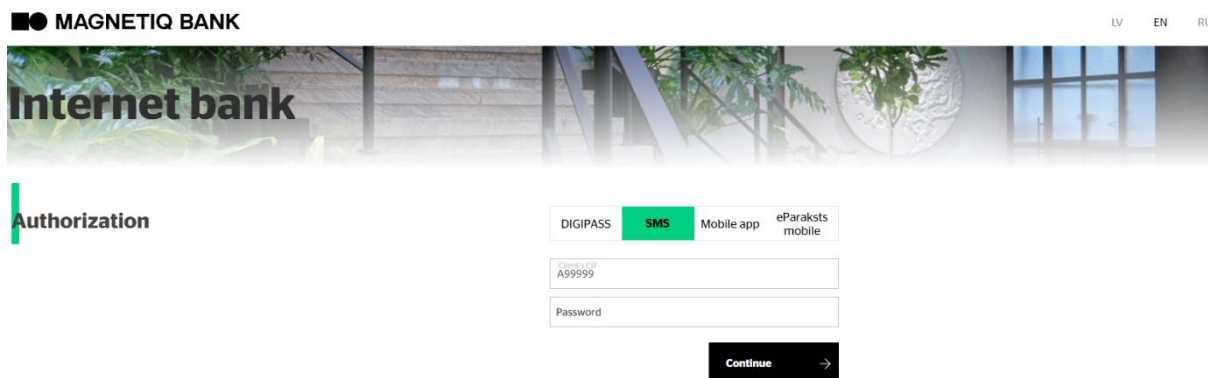
If you have blocked the **DIGIPASS** Code calculator, you can unblock the **DIGIPASS** Code calculator by calling the Bank at (+371) 6 777 2 999 or visiting the Customer Service Center the at Bank in person.

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

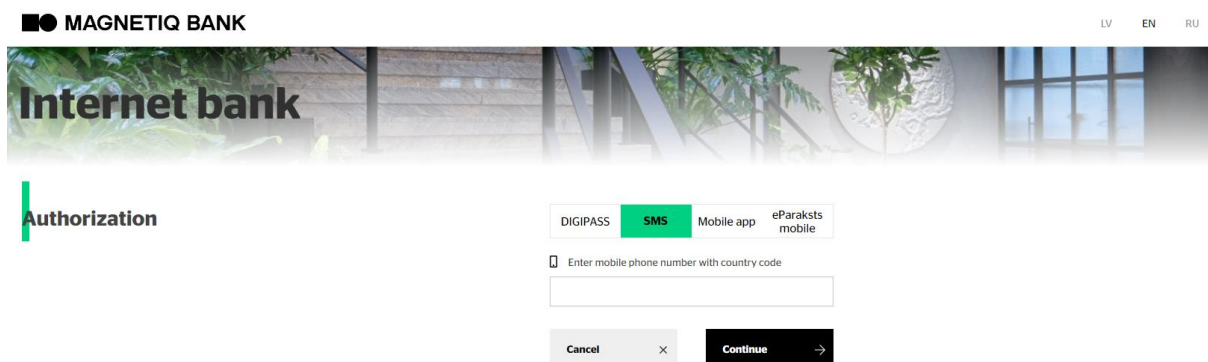
First-time authorization

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.



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 x 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.



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 x 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.



Authorization

DIGIPASS **SMS** Mobile app eParaksts mobile

Account ID A11111

Password

Cancel x

⚠ 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 an authorizations tool, no matter what device you use to log in for the first time.

Change Password



A form with three input fields: "Current Password *", "New Password *", and "Confirm Password *". A blue "Save" button is located at the bottom right of the form.

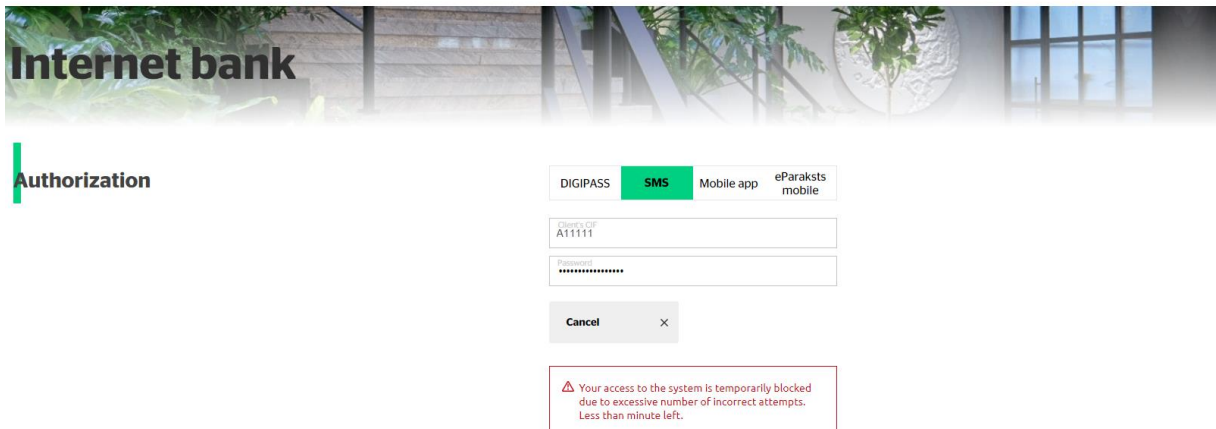
In the field **“Current password”**, enter a password assigned to you by the Bank, in this situation - the same as your CIF code. In the field **“New password”**, enter a safe password created by you and enter it again in the field **“Confirm password”**, and then click the button **“Save”**. The new 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

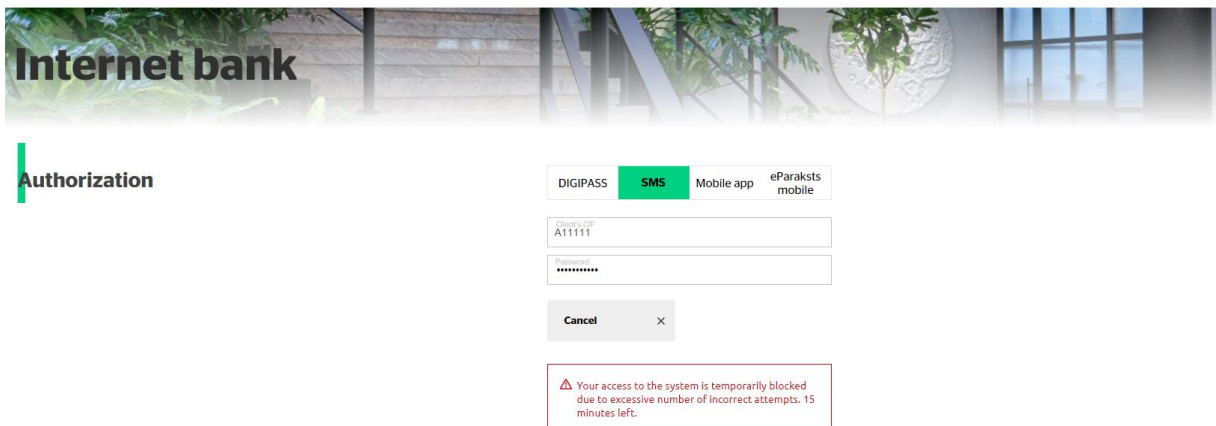


The screenshot shows the "Internet bank" header and "Authorization" section. The "SMS" option is selected. The "Client's CIF" field contains "A11111" and the "Password" field is masked with asterisks. A "Cancel" button is visible. A red-bordered error message box states: "Your access to the system is 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.

● MAGNETIQ BANK

LV EN RU



The screenshot shows the "Internet bank" header and "Authorization" section. The "SMS" option is selected. The "Client's CIF" field contains "A11111" and the "Password" field is masked with asterisks. A "Cancel" button is visible. A red-bordered error message box states: "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.

●● MAGNETIQ BANK

LV EN RU

The screenshot shows the Magnetiq Bank Internet Bank authorization interface. At the top, there is a header with the bank logo and language options (LV, EN, RU). Below the header is a banner image with the text "Internet bank". On the left, there is a vertical bar with the word "Authorization". In the center, there are four tabs: "DIGIPASS", "SMS", "Mobile app", and "eParaksts mobile". The "SMS" tab is selected. Below the tabs are two input fields: "Client's CIF" with the value "A11111" and "Password" with masked characters. A "Cancel" button with a close icon is visible. At the bottom, a red-bordered box contains a warning message: "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**”.

●● MAGNETIQ BANK

LV EN RU

The screenshot shows the Magnetiq Bank Internet Bank authorization interface. At the top, there is a header with the bank logo and language options (LV, EN, RU). Below the header is a banner image with the text "Internet bank". On the left, there is a vertical bar with the word "Authorization". In the center, there are four tabs: "DIGIPASS", "SMS", "Mobile app", and "eParaksts mobile". The "Mobile app" tab is selected. Below the tabs are two input fields: "Client's CIF" with the value "A99999" and "Password" with masked characters. A "Continue" button with a right arrow is visible.

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



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.



Authorization

DIGIPASS SMS Mobile app **eParaksts mobile**


Confirm authentication in eParaksts mobile app



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 

All clients ACCOUNTS OPERATIONS ¹⁴ MESSAGES 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.

Customer ?
Confirmation Method ?

Press “Sign”.

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

Customer ?
Confirmation Method ?
Password ?

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

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

Customer ?
Confirmation Method ?

One-Time Security Code has been sent to your mobile phone number +371291212121 or signing the document.

Enter One-Time Security code [267]

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

The screenshot shows a form with the following fields and elements:

- Customer:** Test Test
- Confirmation Method:** Mobile phone (+37129121212)
- Notification:** One-Time Security Code has been sent to your mobile phone number +37129121212 for signing the document.
- Enter One-Time Security code:** A text input field containing six asterisks (*****), with a character count of [630].
- Resend:** A button located below the security code field.

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

The screenshot shows a form with the following fields and elements:

- Customer:** Test Test
- Confirmation Method:** Mobile phone (+37129121212)

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

The screenshot shows a form with the following fields and elements:

- 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 (619999999)	
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	Test Test	?
Confirmation Method	DIGIPASS (619999999)	

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	Test Test	?
Confirmation Method	Mobile app (390347)	
Control number	857779	

Press “**Send**”.

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

The screenshot shows a form with three fields: 'Customer' with a dropdown menu containing 'Test Test', 'Confirmation Method' with a dropdown menu containing 'Mobile app (390347)', and 'Control number' with a text input field containing '857779'. A blue question mark icon is visible to the right of the 'Customer' field. Below the fields, a message states: '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

The screenshot shows a form with two fields: 'Customer' with a dropdown menu containing 'Test Test' and 'Confirmation Method' with a dropdown menu containing 'eParaksts mobile'. A blue question mark icon is visible to the right of the 'Customer' field. A blue 'Sign' button is located to the right of the 'Confirmation Method' field.

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

Send Documents

The screenshot shows a form with three fields: 'Customer' with a dropdown menu containing 'Test Test', 'Confirmation Method' with a dropdown menu containing 'eParaksts mobile', and 'Control number' with a text input field containing '1107'. A blue question mark icon is visible to the right of the 'Customer' field. Below the fields, a message states: '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

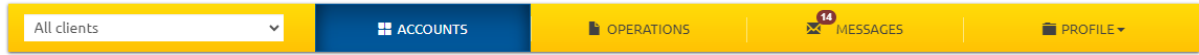
The Internet Bank consists of 4 main functional sections.

- 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.

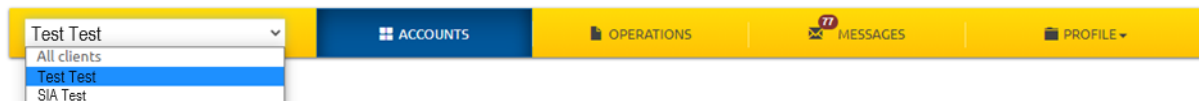
MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A11111 EXIT



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

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

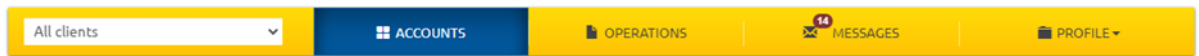


4. “Accounts”

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

MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A1 EXIT



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"/> LV49LAPB000049494949 (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

5454545454545454 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:	.i1
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

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 !01	2 8
1	5.13	7 3	15	.88
017	35 0	73.	.51	2: .88

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

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.

Test Test

ACCOUNTS OPERATIONS MESSAGES PROFILE

TEST TEST

Settlement accounts and Payment Card Accounts 26.04.2018

Account	Currency	Account type	Current balance	Reserved amount	Available Balance	Available overdraft
LV56LAPB0000077605060	EUR	Card account	2512.46	0.00	2512.46	0.00
5421888168889562 TEST TEST	EUR	EXP 01/19 Active ID Check Settings				

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

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

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

If you choose the **DIGIPASS** Code calculator when selecting a device type, only a **DIGIPASS** Code calculator, which has been allocated to you by 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.

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

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

Next, please confirm registration with the received One-Time Security Code, 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.

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 **ID Check Settings**

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"/> LV01LAPB00000111111111	EUR	Card account	.42	2	.13	0.00
 5111111111111111 TEST TEST	EXP 03/23	Active	ID Check Settings			

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

[ID Check Settings](#)  5111111111111111

Personal Assurance Message Save

Add device ▾

Password for online purchases Not Set

New Password Save

Confirm Password

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 * ▾

Theme * ▾

Message *

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.

[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](#)

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

№	Theme	Currency	Amount	Beneficiary
151	Free format message		0.00	

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?](#)

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.

LAT RUS ENG

 **mastercard**
ID Check

Password for online purchases

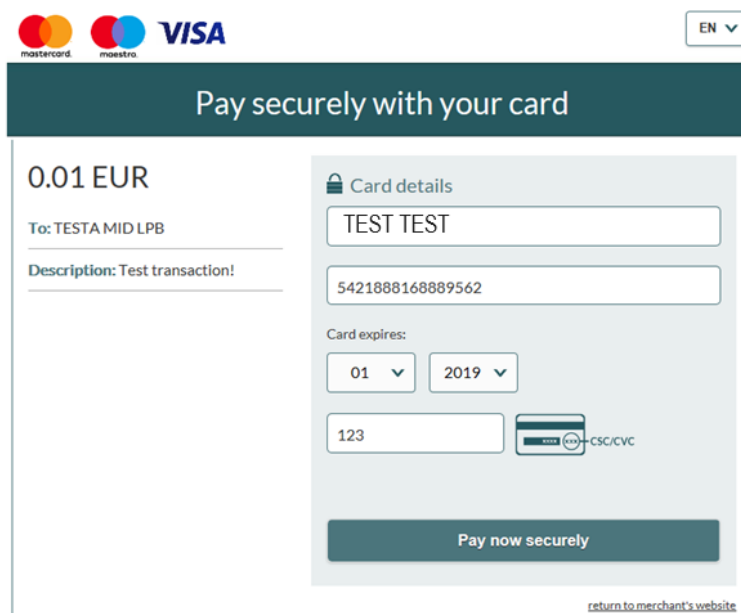
You can set a new password via Internet-bank. To set a password, go to the "Accounts" section and click on the yellow "ID Check Settings" link, which you will find to the right of your card information

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

4.3. Online purchases

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



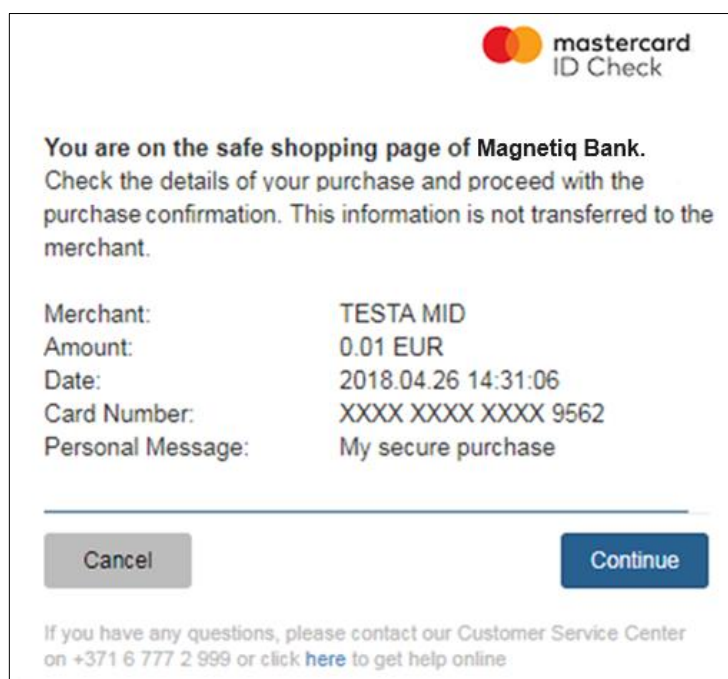
The screenshot shows a payment interface with the following elements:

- Logos for Mastercard, Maestro, and VISA at the top left.
- A language dropdown menu set to 'EN' at the top right.
- A dark green header with the text 'Pay securely with your card'.
- Payment amount: '0.01 EUR'.
- Merchant name: 'To: TESTA MID LPB'.
- Description: 'Description: Test transaction!'.
- Card details section with a lock icon and the following fields:
 - Cardholder name: 'TEST TEST'.
 - Card number: '5421888168889562'.
 - Card expires: '01' (month) and '2019' (year).
 - CVC code: '123'.
 - Card icon showing 'csc/cvc'.
- A 'Pay now securely' button.
- A link at the bottom right: 'return to merchant's website'.

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”**.

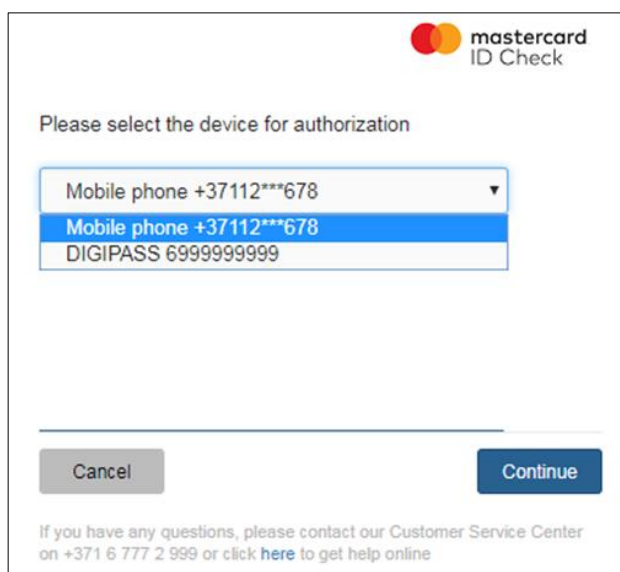


The screenshot shows the Mastercard ID Check safe shopping page with the following content:

- Mastercard ID Check logo at the top right.
- Text: '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.'
- Payment details table:

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
- Buttons: 'Cancel' and 'Continue'.
- Footer text: '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.

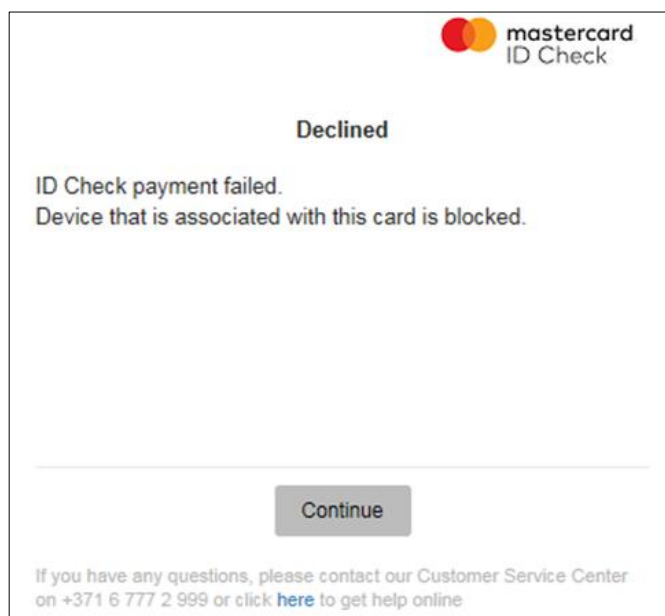


Depending on the selected device, enter One-Time Security Code or generated signature code from the **DIGIPASS** code calculator and press “**Pay**”.

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.

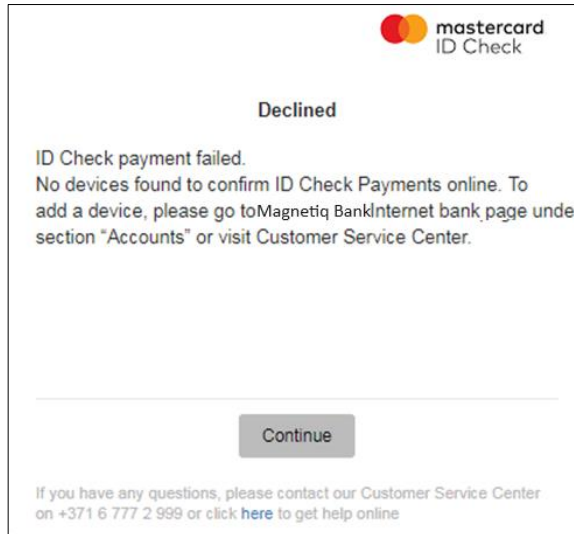
To unblock the device, please get in touch with Bank’s specialists by phone: +371 67772999, write a message in the Internet bank, or visit the Client Service Center and submit a free-form application.



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.

MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A11111 EXIT

Test Test | ACCOUNTS | OPERATIONS | 10 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

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							
Date	Number	Account number	Type	Amount	Currency	Beneficiary	Status
16.05.2017	90	LV56LAPB0000077605060	Transfer to Europe	1.00	EUR	Testing Testing	Sent
20.04.2017	84	LV56LAPB0000077605060	Intra-bank payments	1.00	EUR	Testing Testing	New document
20.04.2017	81	LV56LAPB0000077605060	Transfer to Europe	1.00	EUR	Testing Testing	Passed to execution
20.04.2017	80	LV56LAPB0000077605060	Transfer to Europe	12.00	EUR	Testing Testing	Cancelled in bank
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 N°	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 **Cancelled**

Edit Send Print Copy Cancel Delete

06.07.2016 - 06.07.2017

Date	Number	Account number	Type	Amount	Currency	Beneficiary	Status
20.04.2017	81	LV56LAPB00000606060	Payment to Europe	12.00	EUR	Testing Testing	Cancelled in bank

Edit Send Print Copy Cancel Delete

Payment to Europe

TRANSACTION DETAILS	
Status	⊘ - Cancelled in bank (Incorrect login or password)
Customer Account N ^o *	LV56LAPB0000060606060
Customer	Test Test
Payment order N ^o *	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	

[Print](#)

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.

[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
 07.03.2024 05.06.2024
 Amount
 From till
 Search keyword

INFORMATION

Correspondent banks

Payment to Europe

PAYMENT INFO

To use template ⓘ

Customer Account N° * ⓘ

Customer ⓘ

Payment order N° * ⓘ

Value Date * ⓘ

Amount * ⓘ

Payment Type ⓘ

Commission ⓘ

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

INFORMATION ON BENEFICIARY:

Beneficiary * ⓘ

Beneficiary registration number ⓘ

Beneficiary country code * ⓘ

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.

MAGNETIQ BANK LAT RUS ENG
CLIENT CODE (CIF): A11111 EXIT

Test Test 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 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)	.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 N^o * ?

LV56LAPB0000077605060 EUR 4.00

Customer ?

Test Test

Exchange order N^o * ?

105

Value Date * ?

11.05.2017

Sold Amount and Currency * ?

20.00 EUR

Beneficiary account * ?

LV82LAPB0000026062607

Purchased Amount and Currency ?

14

Exchange rate ?

Standard course 7

Information to the bank ?

Currency Exchange

21/105

Exchange rate is shown according to the rates valid at the moment and it may not be the basis of the subsequent actual conversion.

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.

MAGNETIQ BANK

LAT RUS ENG
CLIENT CODE (CIF): A14219 EXIT

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 End of the Term 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 N° * LV12LAPB0000056065392 EUR (998752802.41)

Customer PIXAJIJKZO OEXUXD

Deposit order N° * 338

DEPOSIT DESCRIPTION:

Deposit Type * Interest Repayment at the End of the Term

Period * 2 years

Amount * 65000.00 EUR

Deposit Rate * 3 % per year Standard rate

Value Date * 11.06.2024

Deposit Term to * 11.06.2026

The amount at maturity 50.0 EUR

Information to the bank
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) No file chosen ?

Import format ?

File Encoding ?

Value date in imported documents ?

Settings of CSV file format for document import

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:

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.

MAGNETIQ BANK LAT_RUS_ENG
CLIENT CODE (CIF): A11111 EXIT

All clients ACCOUNTS OPERATIONS **MESSAGES** PROFILE

New message to the Bank

Client * Test Test

Theme * Outgoing / Incoming Payment Documents

Message * 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

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

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 Test Test

Confirmation Method 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 Test Test




Confirmation Method DIGIPASS (619999999)

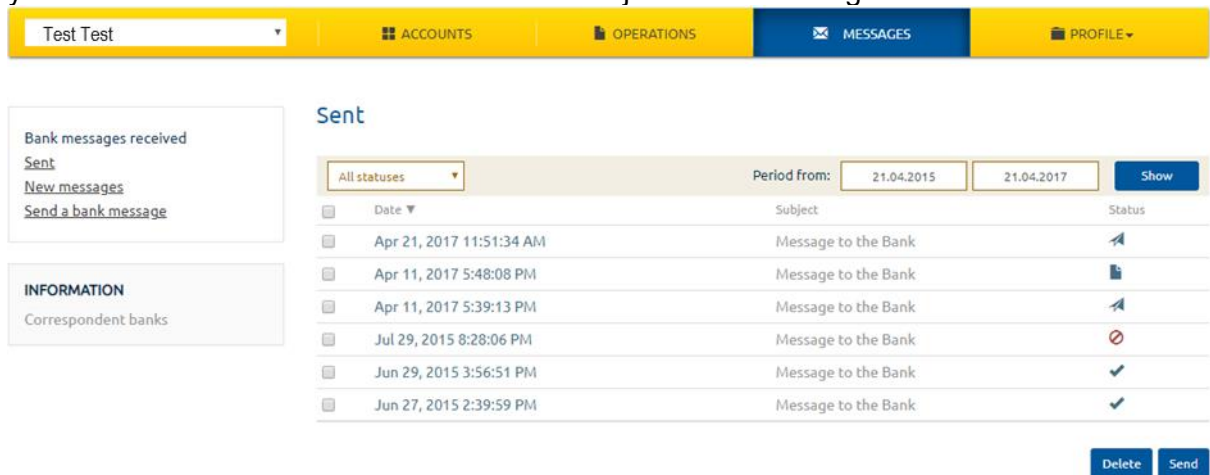
No	Type	Currency	Amount	Beneficiary
126	Free format message		0.00	

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).

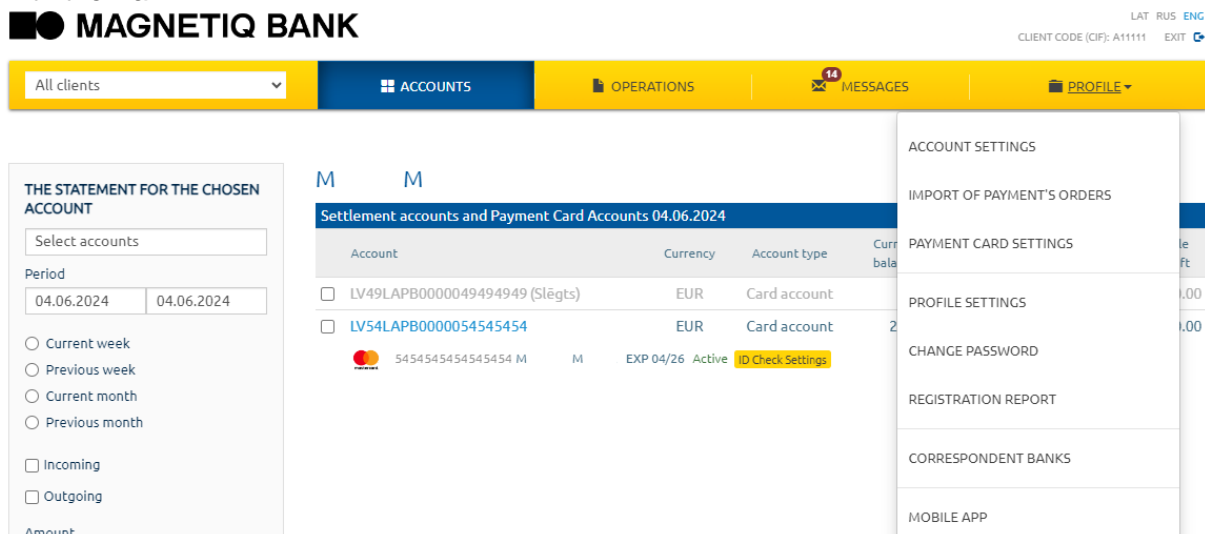
The message status  means that the message was signed by you and sent to the Bank for execution. The status  means that the Bank has executed the message sent by you. The status  means that the Bank has rejected the message.



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



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	Introclient 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 *	<input type="text" value="+37112345678"/>
Card number	5421*****9562
Card type	 MasterCard Standard
Card owner	Test Test
Reason for cancellation *	<input type="text" value="lost"/>
Date of loss/theft *	<input type="text" value="25.05.2017"/>
Place of loss/theft *	<input type="text" value="Riga"/>
Country of loss/theft *	<input type="text" value="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 *	<input type="text" value="Customer service center (54 Brivibas street)"/>
Information to the bank	<input type="text" value="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	<input type="text" value="English"/>
Start Window	<input type="text" value="Accounts"/>
User session time (minutes)	<input type="text" value="30"/>
The frequency of changing permanent password (sessions count)	<input type="text" value="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 *	<input type="text"/>
New Password *	<input type="text"/>
Confirm Password *	<input type="text"/>

[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

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 LV95LAPB0000077605060
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 LV95LAPB0000077605060
A99999	Send	26/07/2017 13:11:31	Foreign Exchange, Nr 1712, Ammont 5000.0 EUR, Account LV95LAPB0000077605060, (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 LV95LAPB0000077605060

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 infoActivity informationInformation 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.

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.