

AS EXPOBANK Internet Banking System User Guide

Questions regarding Online Banking system and its use:
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1. INTRODUCTION

For use of the Internet Banking system of AS Expobank and all its overseas Branches (hereinafter - the Bank) it is necessary to:

- open a demand deposit account in the Bank;
- sign an agreement with the Bank for the use of the Internet Banking system (by signing of the agreement the customer chooses a user name to connect to the Internet Banking system and receives a sealed envelope with initial password for entering the Internet Banking system and an authorization tool - DIGIPASS device with an initial PIN code.

2. INTERNET BANKING SYSTEM

2.1. GENERAL DESCRIPTION

The Internet Banking system is a modern and convenient remote account management system offered by the Bank that allows remote management of financial resources from anyplace in the world 24 hours a day, 7 days a week.

Activities that can be taken in the Internet Banking system:

- obtain information on cash flow (to obtain information about account balances, receive account statements for any account and any period, review payments, order and other transaction history, find every payment or order status established by the Internet Banking system);
 - execute payments (transfers, and currency exchange deals);
- for the accounts opened in the Head office in Latvia, log in and use the services offered by the Bank (to apply applications for a cash withdrawal, block payment cards);
- communicate with the Bank (send free-form orders to the Bank, reports, statements and documents, obtain information announcements and documents from the Bank, get familiar with the Bank's newsletter, view exchange rates etc.) ;
- receive other Banks and Online Banking services offered by the system.

The Online Banking system allows to choose one of three user interface languages:

- Latvian;
- Russian;
- English.

There are available three standard modes that the user may use in the Internet Banking system.:

- Full mode – allows to use all listed above possibilities of the Internet Banking system;
- The limited mode - allows to receive information about the accounts, make orders, notifications, applications and other documents without the right to sign and send to the Bank;
- Informative mode - allows to receive information about the connected customer and his accounts.

To work with the Internet Banking system is necessary:

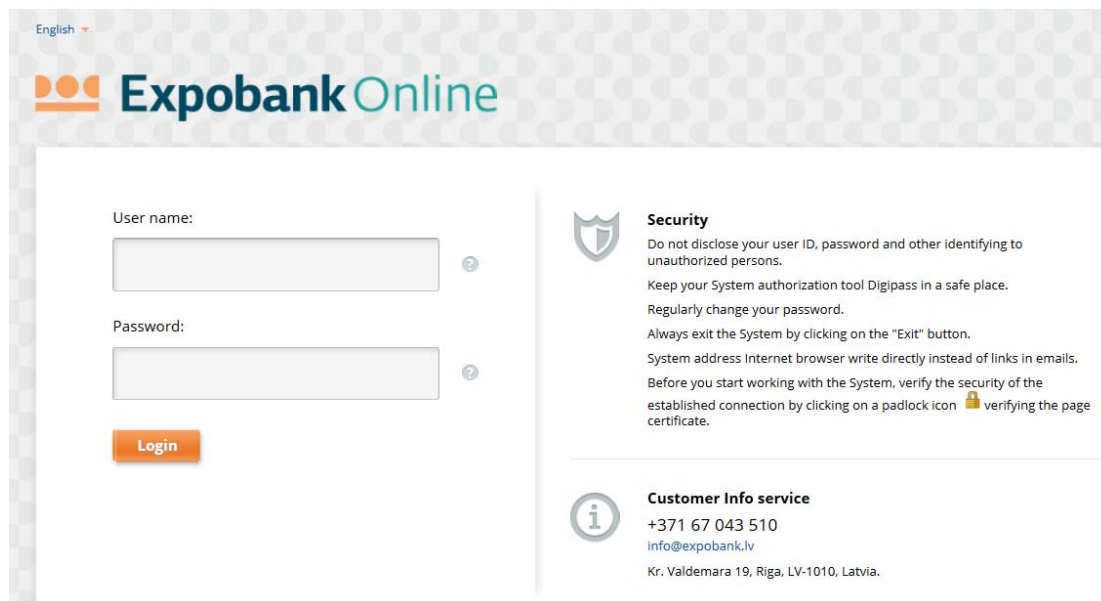
- a computer
- internet connection;
- a browser Microsoft Internet Explorer (version 8.0 and higher), Firefox (version 3.0 and later), Safari, Chrome.

The Internet Banking system uses the newest data protection principles. To prevent unauthorized person access to the Internet Banking system a multi-level security system with a dedicated secure socket layer (SSL - Secure Socket Layer) is created.

2.2. STARTING THE USE OF THE SYSTEM

To start working with the Internet Banking system enter the address <https://ib.expobank.eu> (Latvia) or <https://ib.expobankcyprus.com> (Cyprus) in your web browser. or use the Bank's website : www.expobank.eu.

After filling in the address, the web browser opens the login screen (Picture Nr. 1).

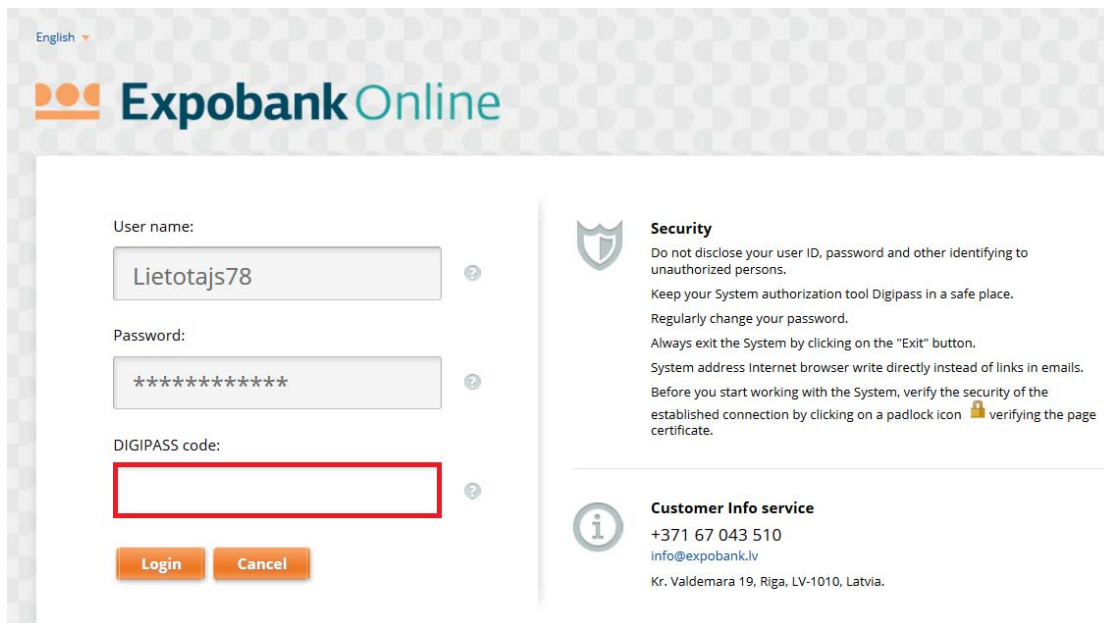


Picture Nr. 1. Login into the Online Banking system

1. Enter the user name specified in the agreement for the use of the Internet Banking system in the field „**User name**”.
2. Enter a user password in the field "**Password**".

Note: When working with the Internet Banking system for the first time enter, the initial password received in an envelope from the Bank in the field "**Password**". This password has to be changed immediately by logging into Internet Banking system.

After entering the correct "**User name**" and "**Password**", the web browser will open the screen form illustrated in the picture nr. 2.




English ▾

Expobank Online

User name:

Password:

DIGIPASS code:

Security
Do not disclose your user ID, password and other identifying to unauthorized persons.
Keep your System authorization tool Digipass in a safe place.
Regularly change your password.
Always exit the System by clicking on the "Exit" button.
System address Internet browser write directly instead of links in emails.
Before you start working with the System, verify the security of the established connection by clicking on a padlock icon  verifying the page certificate.

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Picture Nr. 2. Internet Banking system login
(DIGIPASS device generated code/password entry)

In the field "**DIGIPASS code**" enter the value that will create and show the DIGIPASS device (the "I" program for DIGIPASS DP700 or application "1" for DIGIPASS DP260). Use of DIGIPASS device is described in the [user manual of the device](#).

When user name, password, and DIGIPASS code is entered press button "**Login**". The main menu of the system will appear and Online Banking system will be ready to work.

When connecting to the Internet Banking system for the first time, Y
COMPULSORY AND IMMEDIATELY CHANGE THE INITIAL USER PASSWORD
issued by the Bank.

2.3. CHANGE OF PASSWORD

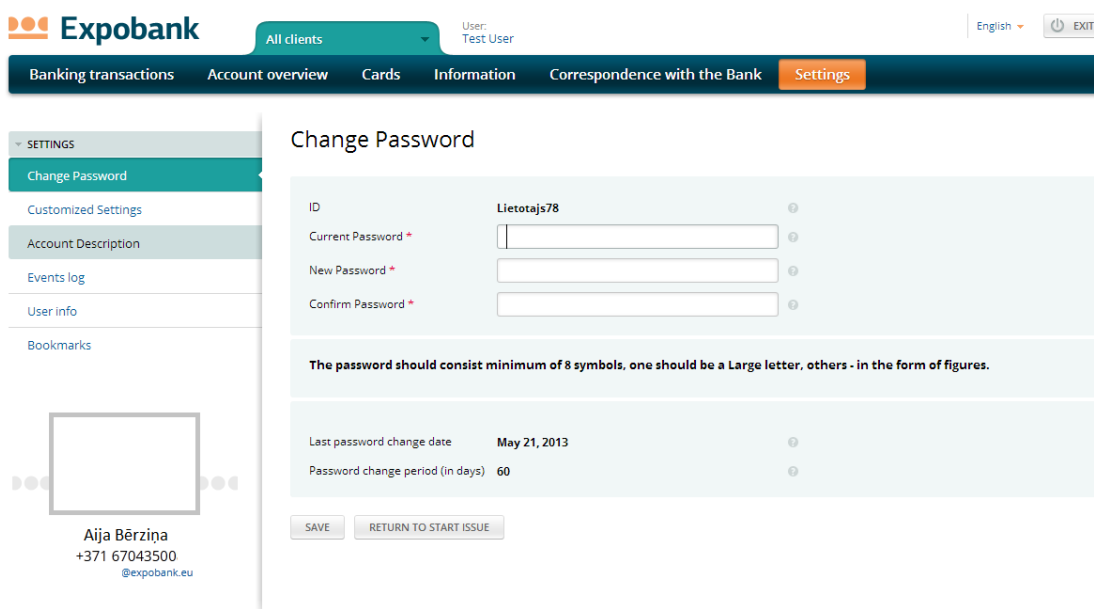
The change of password is requested:

- after the first access to the Internet Banking system;
- periodically, by the end of the password protection period (usually 90 days).

However, user may change his password at any time by choosing the systems' menu "Settings" -> "Change Password".

To change the password (Picture Nr. 3):

- enter the current password;
- enter and confirm the new password;
- click on the button "**Save**".



Picture Nr. 3. Change of the password

2.4. PAYMENT (TRANSFER) AND CURRENCY CONVERSION

Payments (transfers) are available in the menu "Banking transactions".

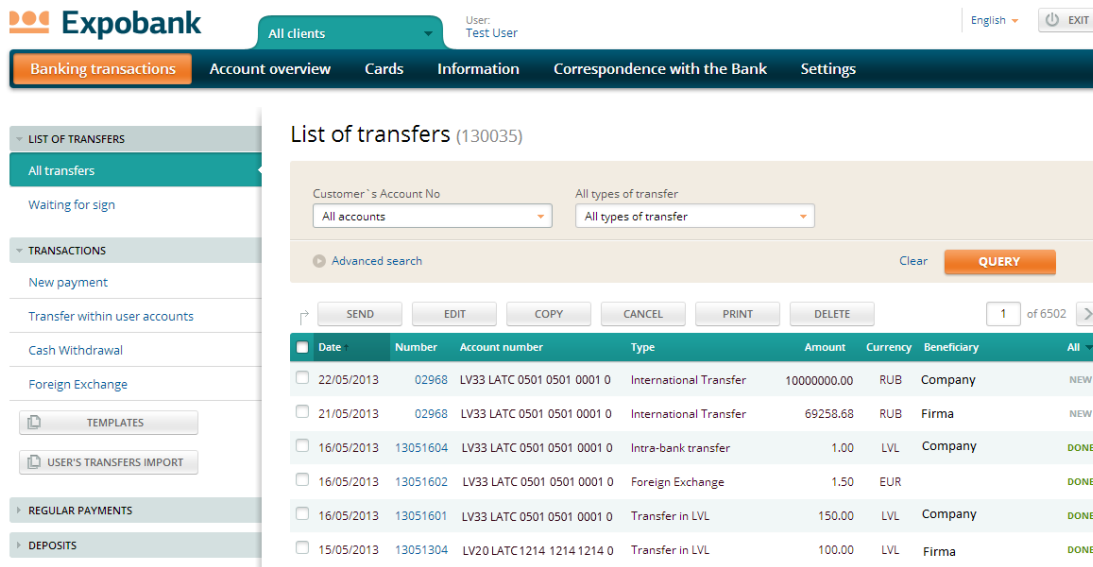
Payment instructions to the Bank can be prepared in three different ways:

- Complete a new order for payment;
- Copy an existing payment order;
- Use a payment order template prepared in advance.

Currency conversion request can be made in the same three ways as payments.

Filling in a new payment order

Select menu "**New payment**" or "**Transfer within user accounts**" (Picture 4) in case the payment (transfer) shall be executed between two user accounts within the Bank.



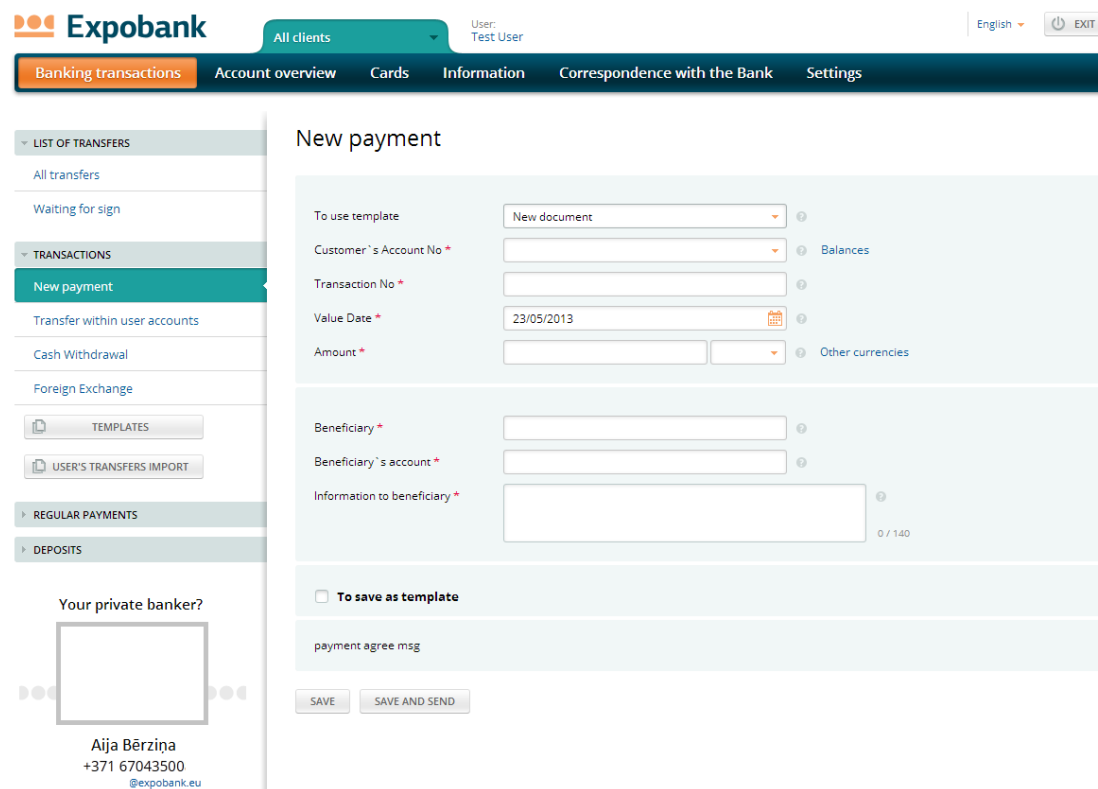
The screenshot shows the Expobank internet banking interface. The top navigation bar includes 'Banking transactions', 'Account overview', 'Cards', 'Information', 'Correspondence with the Bank', and 'Settings'. The left sidebar contains a menu with 'LIST OF TRANSFERS' (All transfers, Waiting for sign) and 'TRANSACTIONS' (New payment, Transfer within user accounts, Cash Withdrawal, Foreign Exchange). Below the menu are buttons for 'TEMPLATES' and 'USER'S TRANSFERS IMPORT'. The main content area is titled 'List of transfers (130035)' and features search filters for 'Customer's Account No' (set to 'All accounts') and 'All types of transfer' (set to 'All types of transfer'). A 'QUERY' button is present. Below the filters are action buttons: SEND, EDIT, COPY, CANCEL, PRINT, DELETE, and a pagination indicator '1 of 6502'. The main table displays a list of transfers with columns: Date, Number, Account number, Type, Amount, Currency, Beneficiary, and All. The table contains six rows of data.

Date	Number	Account number	Type	Amount	Currency	Beneficiary	All
22/05/2013	02968	LV33 LATC 0501 0501 0001 0	International Transfer	10000000.00	RUB	Company	NEW
21/05/2013	02968	LV33 LATC 0501 0501 0001 0	International Transfer	69258.68	RUB	Firma	NEW
16/05/2013	13051604	LV33 LATC 0501 0501 0001 0	Intra-bank transfer	1.00	LVL	Company	DONE
16/05/2013	13051602	LV33 LATC 0501 0501 0001 0	Foreign Exchange	1.50	EUR		DONE
16/05/2013	13051601	LV33 LATC 0501 0501 0001 0	Transfer in LVL	150.00	LVL	Company	DONE
15/05/2013	13051304	LV20 LATC1214 1214 1214 0	Transfer in LVL	100.00	LVL	Firma	DONE

Picture Nr. 4 Banks transactions menu

Selecting the menu "**New payment**" opens a new payment order preparation form (Picture Nr.5), which initially shall be filled with specified and primary necessary information required for payment (transfer) realization. By the filling of the payment order form, the Internet Banking system open additional fields necessary for the successful execution of the specific payment (transfer).

Selecting the menu "**Transfer within user accounts**", the order shall be filled with the payer account and the beneficiaries account, the amount to be transferred, currency and payment information to the beneficiary. The other details will apply automatically.



Expobank All clients User: Test User English EXIT

Banking transactions Account overview Cards Information Correspondence with the Bank Settings

LIST OF TRANSFERS
All transfers
Waiting for sign

TRANSACTIONS
New payment
Transfer within user accounts
Cash Withdrawal
Foreign Exchange

TEMPLATES
USER'S TRANSFERS IMPORT

REGULAR PAYMENTS
DEPOSITS

Your private banker?
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New payment

To use template: New document

Customer's Account No: [Field] Balances

Transaction No: [Field]

Value Date: 23/05/2013

Amount: [Field] Other currencies

Beneficiary: [Field]

Beneficiary's account: [Field]

Information to beneficiary: [Field] 0 / 140

To save as template

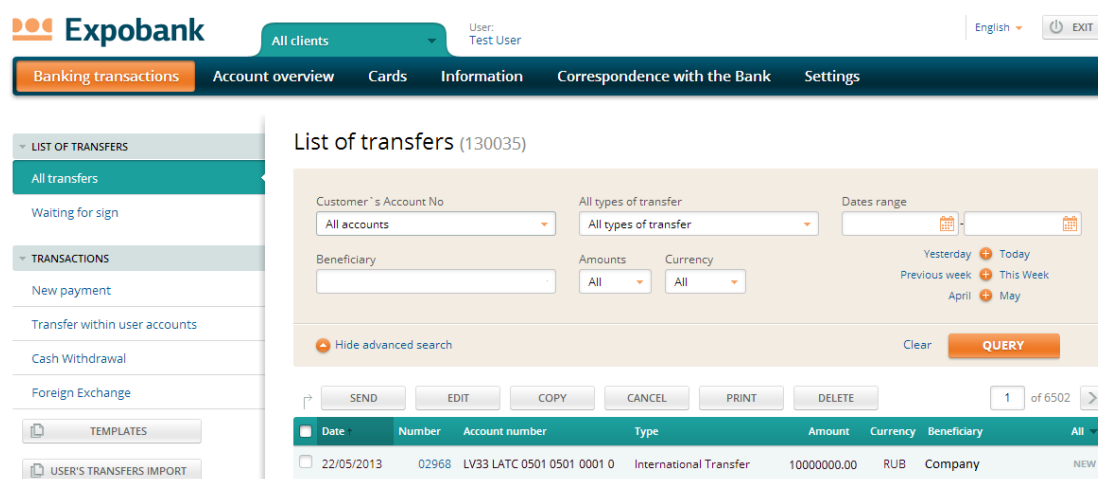
payment agree msg

SAVE SAVE AND SEND

Picture Nr. 5. New payment order form

Making copy of existing payment

All the previously executed payments (transfers) and foreign exchange transactions (Picture Nr. 4) can be seen by using the menu **"All transfers"**. Payment filter allows to easier find the necessary order in the Internet Banking system (Picture Nr. 6).



Expobank All clients User: Test User English EXIT

Banking transactions Account overview Cards Information Correspondence with the Bank Settings

LIST OF TRANSFERS
All transfers
Waiting for sign

TRANSACTIONS
New payment
Transfer within user accounts
Cash Withdrawal
Foreign Exchange

TEMPLATES
USER'S TRANSFERS IMPORT

List of transfers (130035)

Customer's Account No: All accounts

All types of transfer: All types of transfer

Dates range: [Calendar]

Beneficiary: [Field]

Amounts: All Currency: All

Yesterday Today
Previous week This Week
April May

Hide advanced search Clear QUERY

SEND EDIT COPY CANCEL PRINT DELETE 1 of 6502

Date	Number	Account number	Type	Amount	Currency	Beneficiary	All
22/05/2013	02968	LV33 LATC 0501 0501 0001 0	International Transfer	10000000.00	RUB	Company	NEW

Picture Nr. 6. Filter

Select the payment order in the list and click on the button **"Copy"**.

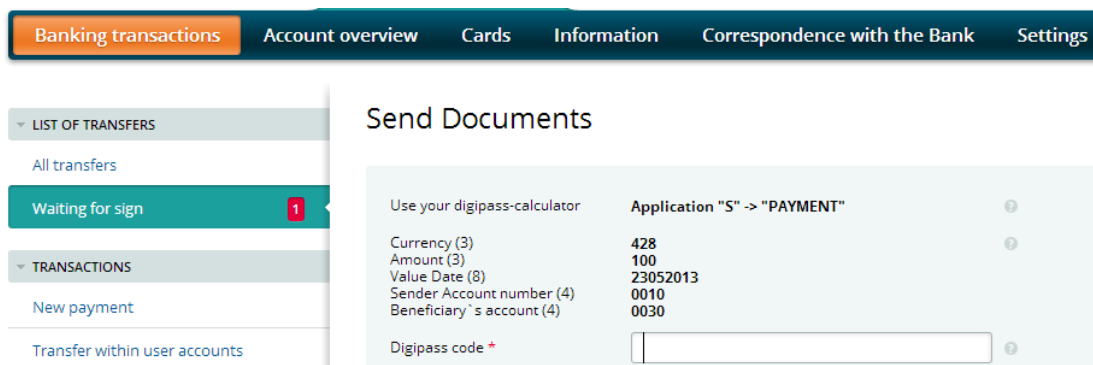
Sending the orders for execution

Prepared payment and conversion orders can be sent to the Bank for further execution in two different ways:

- by saving the order;
- several prepared orders simultaneously.

Use the menu **"All transfers"/ "Transactions"** -> **"waiting for sign"** (Picture Nr. 6) to forward to the Bank several prepared orders at the same time. All orders available for execution will display. When orders for execution are selected, press the button **"Send"**.

When one or more document signing form is opened (Picture Nr. 7), the system displays codes to enter into DIGIPASS device. After entering the codes in the DIGIPASS device, it generates the code required for signature. The code shall be entered in the form field **"Digipass code"**.



The screenshot shows the 'Send Documents' form in the Expobank online banking system. The top navigation bar includes 'Banking transactions' (highlighted), 'Account overview', 'Cards', 'Information', 'Correspondence with the Bank', and 'Settings'. The left sidebar shows a menu with 'LIST OF TRANSFERS' (containing 'All transfers' and 'Waiting for sign' with a red notification badge) and 'TRANSACTIONS' (containing 'New payment' and 'Transfer within user accounts'). The main content area is titled 'Send Documents' and contains a table of transaction details and a 'Digipass code' input field.

Use your digipass-calculator	Application "S" -> "PAYMENT"	
Currency (3)	428	
Amount (3)	100	
Value Date (8)	23052013	
Sender Account number (4)	0010	
Beneficiary 's account (4)	0030	
Digipass code *	<input type="text"/>	

Picture Nr. 7. Form for document signing

2.5. EXITING FROM THE SYSTEM

To quit the Online Banking system, press the button **"QUIT"** on the top right corner. If there is no activity in the Internet Banking system for more than 15 minutes, the Internet Banking system's session is closes automatically.

3. AUTHORIZATION DEVICE - DIGIPASS

3.1. GENERAL INFORMATION

DIGIPASS device is an electronic device used in the Internet Banking system for the generation of login password as well as document signing password. It replace the client's signature and stamp. The bank offers two models of DIGIPASS: DP260 and DP700.

!!! In case if the DIGIPASS device has been lost, stolen or blocked user shall inform the BANK immediately.

3.2. DIGIPASS DP260

The DIGIPASS device DP 260 on the Picture Nr. 9



To turn DIGIPASS device on or off use the arrow button (button "<").

DP260 DIGIPASS device generates two types of passwords: simple unique password and password for signing.

Picture Nr.9

DIGIPASS device uses a lithium battery with activity up to 5 years, depending on the DIGIPASS device usage patterns. After the end of the battery life inform the Bank in order to change the DIGIPASS.

Passwords generated by DIGIPASS cannot be predicted; they depend on the date, time, DIGIPASS device identification information and / or content of the document.

DIGIPASS device turns on by pressing the "<". Repeatedly pressing this button, DIGIPASS turns off. DIGIPASS device turns off by itself when 30 to 40 seconds there has not been any action made.

All of the DIGIPASS device features are available only after a 6-digit **PIN code** input. When new DIGIPASS device is used for the first time, the initial **PIN code** shall be changed. Simple number combinations (such as 123456 or 111111) should not be used as the PIN.

DIGIPASS device activation

DIGIPASS device can be activated in the following order:

- Press the DIGIPASS device button „<“.
- The device displays a request for a PIN code „**PIN**“. Enter the **PIN code** and press the button „**ENTER**“.

!!! When activating the DIGIPASS device for the first time, enter initial PIN code issued by the Bank together with the DIGIPASS. When the initial code is infused and approved, enter and confirm your chosen new PIN code. Further, for DIGIPASS device activation use the new PIN code.

Simple unique password generation

Simple unique password is generated in cases when the Internet Banking system requires 1st application code. For appropriate PIN code generation turn on the DIGIPASS device and enter a PIN code. After entering of the PIN code, the DIGIPASS screen display the message "**APPLI**"; enter the digit **1**. Device shows the generated 8-digit password.

Generation of documents signing password

To sign documents, choose the 2. DIGIPASS program. After the DIGIPASS device is switched on and the PIN code is entered, the screen display "**APPLI**"; enter the digit **2**. For signature password generation there shall be entered two six-digit numbers, which are displayed by Internet Banking system for document signing. After input of those two numbers, DIGIPASS device shows the generated 8 digit sign number.

When the document is signed, generated signature password shall be cleared on DIGIPASS by clicking on the "<" button.

DIGIPASS device PIN code change

To change PIN code of the DIGIPASS device, when device is turned, hold the button "<". The new PIN code shall be entered twice: the DIGIPASS requires to enter the new PIN ("**NEW PIN**") and to confirm it ("**PIN CONF**").

3.3. DIGIPASS DP700

The DIGIPASS device DP700 in the Picture Nr. 10.



Picture 10

ON/OFF - turn on/off the DIGIPASS device

ENTER - finish data input

I - generate unique password

S - generate password for document signing

CC - to return to the previous mode or erase the last entered character

F - service Mode selection (necessary mode select by multiple pressing)

DIGIPASS device uses a lithium battery with a life of up to 5 years, depending on the DIGIPASS device usage patterns. When the battery comes to an end, inform the Bank in order to change the device.

Passwords generated by DIGIPASS cannot be predicted, they depend on the date, time, DIGIPASS device identification information and / or content of the document.

DIGIPASS device turns on by pressing the "**ON/OFF**". Repeatedly pressing this button, DIGIPASS turns off. DIGIPASS device turns off by itself when 30 to 40 seconds there has not been any action made.

All of the DIGIPASS device features are available only after a 6-digit **PIN code** input. When new DIGIPASS device is used for the first time, the initial **PIN code** shall be changed. Simple number combinations (such as 123456 or 111111) should not be used as the PIN. An indication that the DIGIPASS device has not been used previously is the statement "**NEW TOKEN**" in DIGIPASS display after the device is turned on.

DIGIPASS device activation

DIGIPASS device is activated in the following order:

- Press the DIGIPASS button „**ON/OFF**“.
- The device displays the message "**WELCOME**". Press the "**Enter**" button.
- The screen displays the PIN code request "**ENTER PIN**". Enter the **PIN code** and press the "**Enter**" button.

!!! When activating the DIGIPASS device for the first time, enter initial PIN code issued by the Bank together with the DIGIPASS. When the initial code is entered and approved, enter and confirm your new PIN code. Further, for DIGIPASS device activation use the new PIN code. If necessary, the PIN code can be changed at any time (see **SERVICE FUNCTIONS**).

The menu appears "**SELECT I S F.**" on the screen. The desired mode can be selected by pressing the corresponding button.

Types of passwords

The DIGIPASS can create two types of passwords:

- Simple unique password, which depends only on the specific DIGIPASS, date and time;
- Signing password, which depends on the content of the document to be signed.

Simple unique password generation

This mode is designed to generate a simple unique password used to connect to the Internet Banking system. This password is also used for letter (report) signing.

The signing password is generated by the DIGIPASS device by pressing the **"I"** button (the device shall be turned on).

Generation of documents signing password

To start the document signing programs on the DIGIPASS device, after turning on the device, press the button **"S"**. The DIGIPASS displays the document signature program name **"PAYMANT."** Press the **"Enter"** button. To generate signing password enter the necessary data from the document, which are required by the Internet Banking system in the signature form:

- Currency (DIGIPASS value **CURRENCY**);
- Amount (DIGIPASS value **AMOUNT**);
- Value date (DIGIPASS value **VALUEDATE**);
- Sender account number (DIGIPASS value **SENDER ACC**);
- Beneficiary account number (DIGIPASS value **RECEIVER ACC**).

Press **"ENTER"** button after the input of each field is completed. When all of the data have been entered, DIGIPASS device generates and shows the signature password.

Service functions

By pressing the **"F"** button, DIGIPASS device can be switched to one of the service modes:

- **Change the PIN code of DIGIPASS.**
In this mode can be changed the DIGIPASS PIN code. After selecting the mode screen displays the text **"Change PIN?"**. To change the PIN code, press the "Enter" button. The DIGIPASS switches on the mode for PIN code change. To deny PIN code change or to quit this mode, use button **"CC"**;
- **View Greenwich (GMT - Greenwich Mean Time) date;**
- **View Greenwich (GMT - Greenwich Mean Time) time.**

3.4. DIGIPASS DP320



OK - turn on/off the DIGIPASS device

"<", ">" buttons-change the applications

"x" button-delete entered digits and return to previous application

Picture 11

DIGIPASS is e-signature device with dual line graphical display with enhanced scrolling menu. The expected battery lifetime is up to 5 years.

When the battery comes to an end, inform the Bank in order to change the device.

DIGIPASS supports up to four different applications and offers multi-language support, one-time password, challenge/response and signing functionalities.

Device turns on by pressing the **"OK"**. Repeatedly pressing this button, DIGIPASS turns off. DIGIPASS device turns off by itself when 25 to 30 seconds there has not been any action made.

DIGIPASS device activation

DIGIPASS device can be activated in the following order:

- Press the DIGIPASS device button **„OK“**.
- The device displays a request for a PIN code **„PIN“**. Enter the **PIN code** and press the button **„OK“**.

!!! When activating the DIGIPASS device for the first time, enter initial PIN code issued by the Bank together with the DIGIPASS. When the initial code is infused and approved, enter and confirm your chosen new PIN code. Further, for DIGIPASS device activation use the new PIN code.

Simple unique password generation

Simple unique password is generated in cases when the Internet Banking system requires 1st application -login. For appropriate PIN code generation turn on the DIGIPASS device and enter a PIN code. After entering of the PIN code, the DIGIPASS screen display the message **"LOGIN"**; press the button **„OK“**. Device shows the generated 8-digit password.

Generation of documents signing password

To sign documents, choose the 2. DIGIPASS program. After the DIGIPASS device is switched on and the PIN code is entered, find message **"PAYMENT"** by pressing button ">"; press the button „**OK**“. For signature password generation there shall be entered two six-digit numbers, which are displayed by Internet Banking system for document signing. After input of those two numbers, DIGIPASS device shows the generated 8 digit sign number.

When the document is signed, generated signature password shall be cleared on DIGIPASS by clicking on the "x" button.

DIGIPASS device PIN code change

To change PIN code of the DIGIPASS device, when device is turned, **"SETTINGS"** by pressing button ">"; press the button „**OK**“. Chose 2nd message **"CHANGE PIN"**. The new PIN code shall be entered twice: the DIGIPASS requires to enter old PIN, then the new PIN (**"NEW PIN"**) and to confirm it (**"CONFIRM PIN"**).