

AS EXPOBANK Internet Banking System User Guide

If you have any questions about the operations of the Internet Banking system,
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1 INTRODUCTION

For use of the Internet Banking system of AS Expobank (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 any place 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);
- 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 it is necessary to have:

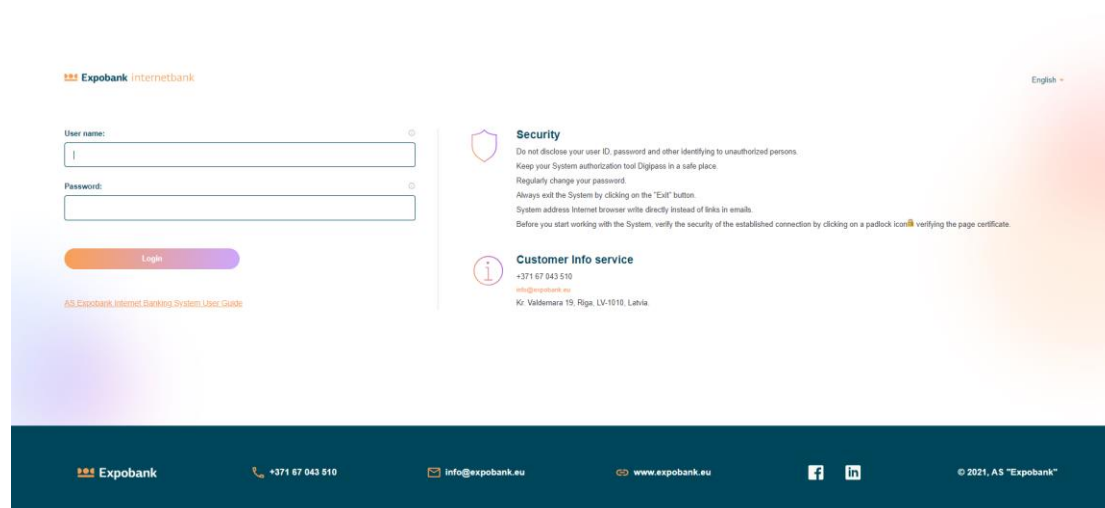
- a computer
- internet connection;
- a browser Microsoft Edge, Firefox, Safari, Google Chrome.

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> in your web browser or use the Bank's website: <https://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.

User name: i

Password: i

DIGIPASS code: i

Login X Cancel

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 (application "1" for DIGIPASS DP260, for DIGIPASS DP320 – “Choose 1. Login”). 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, **COMPULSORY AND IMMEDIATELY CHANGE THE INITIAL USER PASSWORD** issued by the Bank.

2.3 CHANGE OF PASSWORD

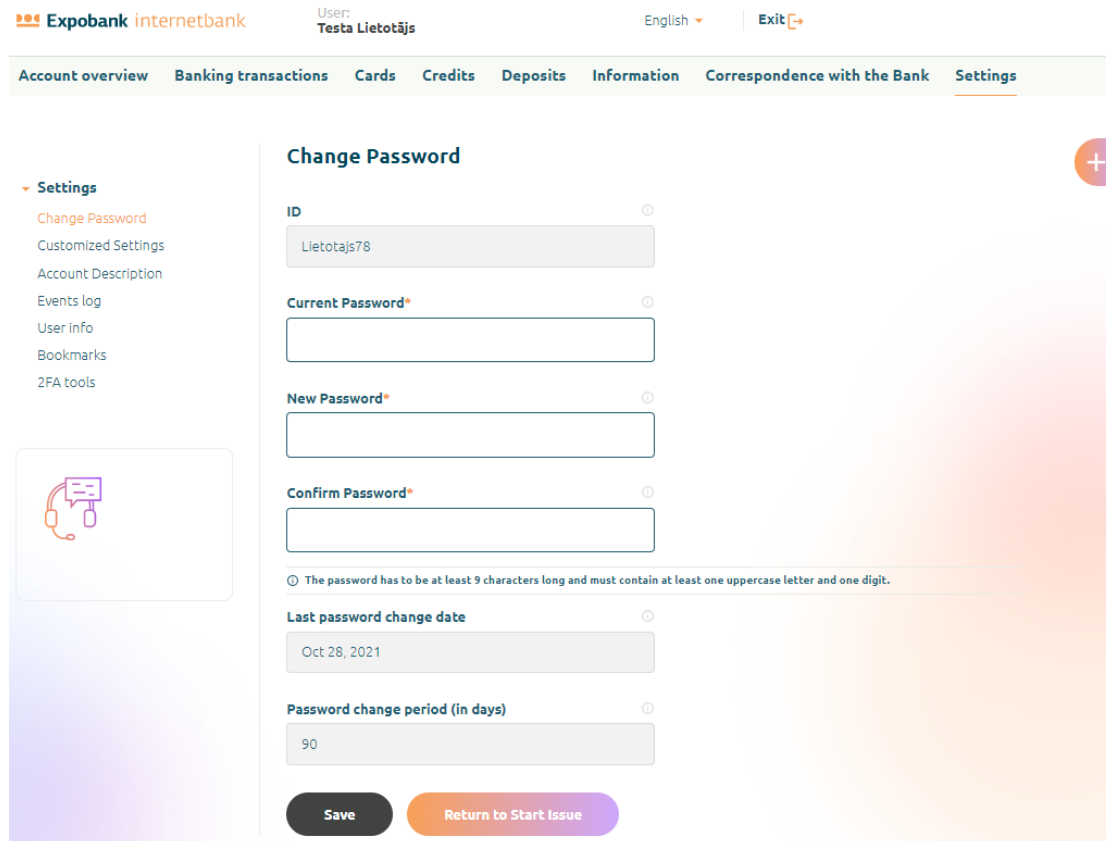
The change of password is requested:

- 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".

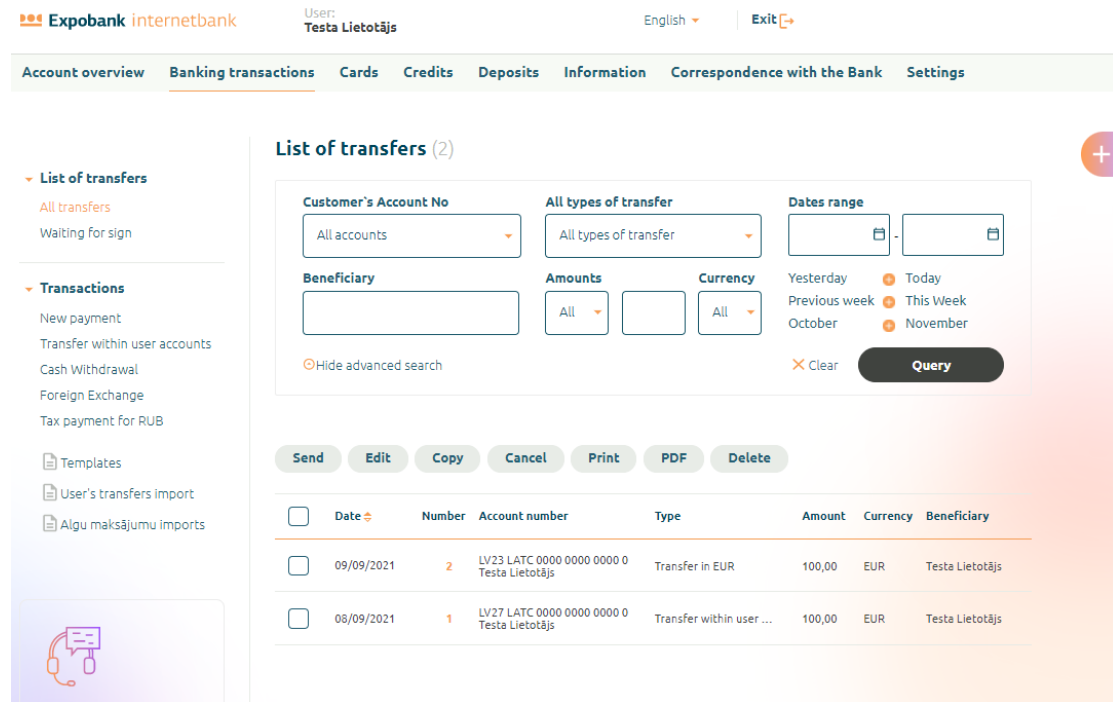
Payment instructions to the Bank can be prepared in three different ways:

- 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

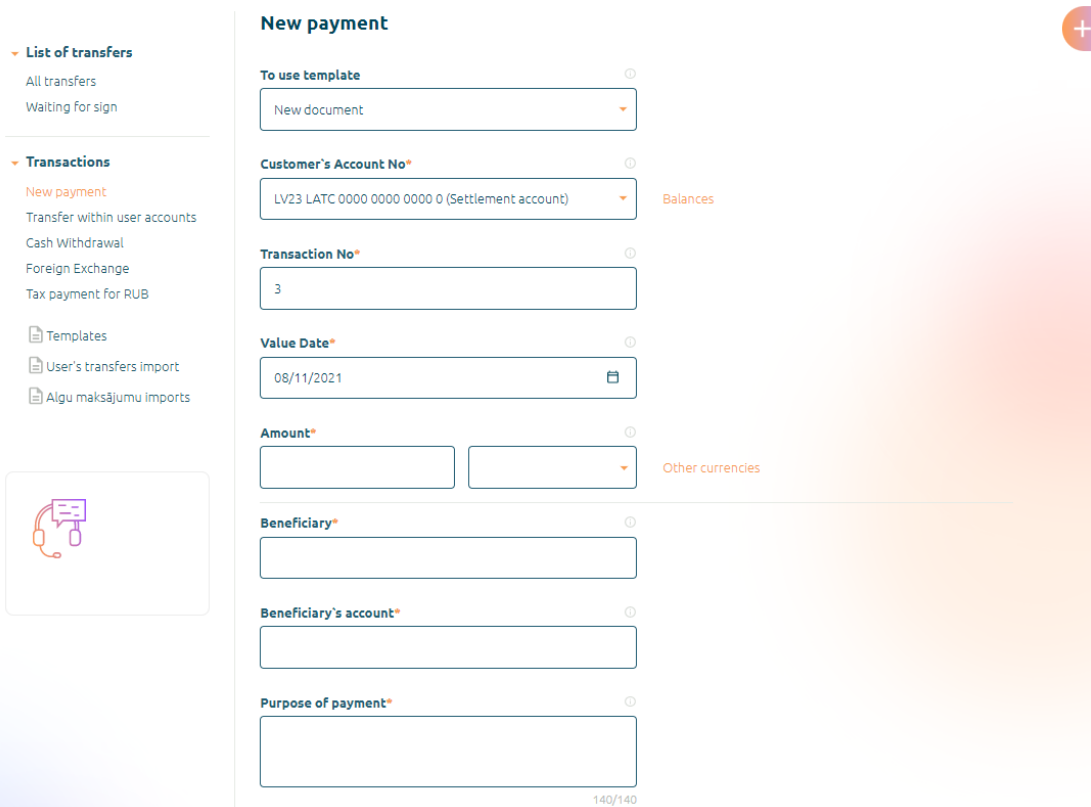
Select menu **"New payment"** or **"Transfer within user accounts"** (Picture 4) in case the payment (transfer) shall be executed between two user accounts within the Bank.



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 opens 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.



New payment

To use template ⓘ
New document ▾

Customer's Account No* ⓘ
LV23 LATC 0000 0000 0000 0 (Settlement account) ▾ Balances

Transaction No* ⓘ
3

Value Date* ⓘ
08/11/2021 📅

Amount* ⓘ
Other currencies ▾

Beneficiary* ⓘ
[Empty field]

Beneficiary's account* ⓘ
[Empty field]

Purpose of payment* ⓘ
[Empty field]

140/140

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 internetbank User: Testa Lietotājs English Exit

Account overview **Banking transactions** Cards Credits Deposits Information Correspondence with the Bank Settings

List of transfers (2)

Customer's Account No
 All accounts

All types of transfer
 All types of transfer

Dates range
 Yesterday Today
 Previous week This Week
 October November

Beneficiary
 [Empty field]

Amounts
 All

Currency
 All

Hide advanced search

<input type="checkbox"/>	Date	Number	Account number	Type	Amount	Currency	Beneficiary
<input checked="" type="checkbox"/>	09/09/2021	2	LV23 LATC 0000 0000 0000 0 Testa Lietotājs	Transfer in EUR	100,00	EUR	Testa Lietotājs
<input type="checkbox"/>	08/09/2021	1	LV27 LATC 0000 0000 0000 0 Testa Lietotājs	Transfer within user ...	100,00	EUR	Testa Lietotājs

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".

Send Documents

Information

- There are insufficient funds in the Account LV27 LATC 0000 0000 0000 0.

Authorisation code:*

Customer	No	Type	Currency	Amount	Beneficiary
Testa Lietotājs	3	Transfer within user accounts	EUR	100,00	Testa Lietotājs

Customer	Account	Currency	Balance	Accessible	To send	After operation
Testa Lietotājs	LV27 LATC 0000 0000 0000 0	EUR	0,00	0,00	100,00	-100,00

[Return to Start Issue](#) [Send](#)

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 AUTORIZATION 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 replaces the client's signature and stamp. The bank offers two models of DIGIPASS: DP260 and DP320.

!!! 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. 8



Picture Nr.8

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

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 DP320



OK - turn on/off the DIGIPASS device

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

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

Picture 9

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**").

4 SECURITY

- Check that the Internet banking system address <https://ib.expobank.eu> is correctly entered and the current security certificate is used.
- Always have the latest browser version on your computer.
- Have the latest software updates and anti-virus software on your computer.
- When using a computer that is foreign to the Internet banking system, you should take into account the risk that this device may have spy software or software that reveal Passwords, copy

your files, record all transactions, and pass it all to a villain who can use all the information or rights you obtain on your behalf.

- when you receive an e-mail from the Bank that seems unusual or raises questions, don't rush to open e-mail attachments or download documents on Internet links identified in e-mail. Contact the sender by calling to find out the authenticity and purpose of the consignment.
- if you suspect an unauthorized use of your Internet banking system, check the status of the last Internet banking session. The "Settings" section of the Internet bank contains an "Event Log".
- To securely complete your work on the Internet banking system, press the "Exit" button and close the Internet browser window.
- Do not leave the online banking system identified where it is available to third parties.
- if it is suspected that the Internet banking system identification data (User Code or Password) is in the hands of third parties, please contact the Bank.
- Change Password if you suspect unauthorized persons obtained it.
- Do not use a Password that reflects your name and personal data or the names and personal data of people close to you. Change your password regularly, at least once every three months (90 days).
- In case of suspicion, always contact the Bank. If you have questions as to whether you have lost your Internet banking system access data (e.g. DIGIPASS device) and if confidential information has been disclosed, please contact the Bank's customer service professionals by phone (+371) 6 704 3510 or by email: info@expobank.eu.
- The bank has never sent or will never send an email, phone or other electronic message asking you to change your password.
- The bank informs customers of the current threats and vulnerabilities that may affect the use of Internet banking and changes in security procedures that may affect the provision of services on the Internet.
- The rules for the safe use of the bank's remote account management features are available at <https://www.expobank.eu/en/it-security>