Citadele

DIGIPASS (500) DEVICE – OPERATING INSTRUCTIONS

Attention!	Immediately after receiving the new authorisation device, and not having used the device for a long period, please, check the correctness of the timer setup, which is important for generating correct electronic signatures – see point 5.

- DIGIPASS – electronic device that is used by Citadele Bank Clients for calculation of electronic signatures that can be accepted by the Bank to substitute to Client signature and/or seal. Electrinic signatures are calculated by the Client, based on data derived from instructions that Client submits to the Bank.
- Each particular device can be configured to operate one or several Client accounts. Also, several different devices can be used to manage one Client account.
- Based on the client instructions (signed with electronic signatures) Bank may issue an additional DIGIPASS device capable to handle electronic signature calculation for the client account to the client' attorney, which will allow for independent account management.
- DIGIPASS device, apart from regular calculator keys layout is fitted with three special buttons (I,S,T), as well as with 12 digits alphanumerical LCD (liquid crystal display).
- DIGIPASS is switched on by pressing "ON/OFF" button. Sequential push on "ON/OFF" button will switch off the device. DIGIPASS will switch itself off automatically if left idle (no buttons pressed) for 30-40 seconds.
- To access the DIGIPASS functions (excluding the calculator functions) user has to enter 5-digit PIN-code. **ATTENTION!!!**: DIGIPASS will be blocked after 3 (three) unsuccessful attempts of PIN-code entry. In this case, client will have to return currently used DIGIPASS device to the Bank and apply for a new DIGIPASS, after having paid the correspondent fee. The device is blocked when pressing the key "I" symbol "0" is displayed on screen, and pressing the key "S" the serial number of the device is displayed on screen.
- DIGIPASS can be used for electronic signature calculation only after it's initial PIN-code that is advised to the client initially have been changed to the client's own PIN-code.
- Client is solely responsible for keeping DIGIPASS PIN-code private (i.e. keeping it securely and not giving it out to the unauthorised personas, including Bank' staff), loss of the DIGIPASS device, and all the transactions that have been executed by the Bank based on the instructions signed with the electronic signatures calculated by the client (or otherwise duly authorised person) using DIGIPASS device.
- DIGIPASS device utilizes a power source in a form of lithium (Li) batteries with the nominal charge that would be able to support DIGIPASS operation for 2-3 years, depending on the use frequency. Once there is a sign that the batteries low on power (message on display – "BATTERY LOW") they should be changed sequentially: first the larger, then the smaller. Should the user attempt to change the batteries both at the same time, or should the user fail to change the batteries in a timely manner, this will cause a full erasing of the DIGIPASS device. Should this happen, the DIGIPASS device shall be returned to the Bank for the re-conditioning.
- Use and storage of the DIGIPASS device near the source of electro-magnetic fields (near cellular phones, loud speakers, other emitting devices) is strictly **PROHIBITED,** as it may cause a permanent damage to the device.
- If the device is transported from the between areas of different temperatures (from cold to warm or vice-versa) it should be given 20-30 minutes to adjust to the temperature change.
- Each and every pair of electronic signatures should be calculated using **strictly** the fields of a corresponding message.

1. Change of the initial PIN-code to the client own PIN-code

ATTENTION!!!
This procedure is mandatory and should be done **one time only** – when the DIGIPASS device is received and switched on for the first time. The following actions should be undertaken:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "I" button	**INIT PIN**	This message indicates that no one has operated this device before you.
3. Key-in 5 digits of the initial PIN-code.	*****	Provided by the Bank.
4. Press "=" key	**PIN?**	
5. Key in a PIN-code that is invented by **YOU**	*****	PIN-code can be a combination of any 5 digits, except for 5 sequential or 5 similar digits.
6. Press "=" button	**WEAK PIN** **PIN?**	This indicates that Your PIN-code security is low. Please enter a new PIN-code.
	REPEAT PIN:	Confirm your PIN-code.
7. Re-enter your PIN-code	*****	
8. Press "=" button	**0**	Your new PIN-code has been set

When required by the DIGIPASS to enter Your PIN-code, please use the code that you have newly formed.

2. PIN-code modification

If you want to change your current PIN-code, please follow the instructions:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press “ON/OFF” button	**0**	
2. Press “I” button	**PIN?**	
3. Simultaneously press and release buttons “T” and “+”	**OLD PIN?**	
4. Key-in current 5 digit PIN-code number	*****	Enter Your current PIN-code.
5. Press “=“ button	**NEW PIN?**	
6. Key-in newly formed PIN-code	*****	
7. Press “=“ button	**WEAK PIN PIN?**	PIN-code can be a combination of any 5 digits, except for 5 sequential or 5 similar digits.
	REPEAT PIN:	Confirm your PIN-code.
8. Re-enter your PIN-code	*****	
9. Press “=“ button	**0**	Your PIN-code has been changed.

3. Electronic signature calculation

Please note: if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

Attention !!! It is a mandatory requirement that all the data used in electronic signature calculations should be present in any instructions given by the client to the Bank. Calculation sequence should be strictly followed.

3.1. Calculating an electronic signature for a payment order

For an electronic signature calculation while completing a payment order, please follow the instructions below:

<table>
<tr><th>ACTION</th><th>DISPLAY MESSAGE</th><th>NOTES</th></tr>
<tr><td>1. Press “ON/OFF” button</td><td>0</td><td></td></tr>
<tr><td>2. Press “S” button</td><td>PIN?</td><td></td></tr>
<tr><td>3. Key-in PIN-code</td><td>*****</td><td></td></tr>
<tr><td>4. Press “=“ button</td><td></td><td>Wait till symbol ”_” (underscore) appears.</td></tr>
<tr><td>5. Key-in current account number</td><td></td><td>Citadele bank account number consists of 21 symbol (IBAN standard). It is necessary to enter the account’s last 12 digits.</td></tr>
<tr><td>6. Press “=” button</td><td></td><td>Wait till symbol ”_” (underscore) appears</td></tr>
<tr><td>7. Key-in currency code</td><td></td><td>Use the value (3 digits) from the «Currency codes» table.</td></tr>
<tr><td>8. Press “=” button</td><td></td><td>Wait till symbol ”_” (underscore) appears.</td></tr>
<tr><td>9. Key-in the payment amount</td><td></td><td>Enter the amount without decimal part (i.e. omit cents, pens, etc).</td></tr>
<tr><td>10. Press “=” button</td><td></td><td>Wait till symbol ”_” (underscore) appears.</td></tr>
<tr><td>11. Key-in the beneficiary account number</td><td></td><td>a) If the beneficiary account number consist of 12 digits or less and contains numerical characters only, then the whole number should be keyed in;
b) if the beneficiary account number consists of more then 12 digits, then only last 12 digits should be used for calculation;
c) if the beneficiary account number contains non-numerical characters (letters, punctuation, etc), those should be omitted, and only numbers used for calculation. If beneficiary account contains more then 12 digits, rule b) is applied
For Example:
<table>
<tr><th></th><th>Beneficiary account number on the payment</th><th>Numbers used for calculation</th></tr>
<tr><td>a)</td><td>00 099 0000</td><td>000990000</td></tr>
<tr><td>b)</td><td>111222333444555666777</td><td>444555666777</td></tr>
<tr><td>c)</td><td>31A2D2984-589M111</td><td>122984589111</td></tr>
<tr><td>d)</td><td>LV84LACB0000435195001</td><td>000435195001</td></tr>
</table></td></tr>
<tr><td>12. Press “=” button</td><td></td><td>Wait till symbol ”_” (underscore) appears</td></tr>
</table>

13. Press "=" button, do not enter any parameters	**K"XX"**	That is the first electronic signature in the pair. "XX" is circling from "00" to "99". Write this signature to the payment order.
14. Press "=" button, do not enter any parameters	**"XXXXXXXXXX"**	This is the second electronic signature in the pair. It should be 10 digits long. Write this electronic signature to the payment order.

3.2. Calculating an electronic signature for cash withdrawal preliminary arrangements

Please note: if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

For an electronic signature calculation it is necessary to do the following:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "S" button	**PIN?**	
3. Enter PIN-code	*****	
4. Press "=" button		Wait till symbol "_" (underscore) appears
5. Key-in your account number		Citadele bank account number consists of 21 symbol (IBAN standard). It is necessary to enter the account's last 12 digits.
6. Press "=" button		Wait till symbol "_" (underscore) appears
7. Key-in currency code		Use the value (3 digits) from the **«Currency codes»** table.
8. Press "=" button		Wait till symbol "_" (underscore) appears
9. Key-in the withdrawal amount		Enter the amount without decimal part (i.e. omit cents, pens, etc).
10. Press "=" button		Wait till symbol "_" (underscore) appears
11. Key-in the beneficiary ID number		All numerical elements from the passport or driver license number are keyed in, **except** roman numerical
12. Press "=" button		Wait till symbol "_" (underscore) appears
13. Press "=" button	**K"XX"**	That is the first electronic signature in the pair. "XX" is circling from "00" to "99". Write this signature to the payment order.
14. Press "=" button	**"XXXXXXXXXX"**	This is the second electronic signature in the pair. It should be 10 digits long.

To draw the cash from the **First Continental Bank** Cards, please use the algorithm **3.1**, keying-in the FCB account number as the beneficiary account

3.3. Completing application for placing a term deposit

Please note: if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

For an electronic signature calculation while completing a application for placing a term deposit it is necessary to do the following:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "S" button	**PIN?**	
3. Enter PIN-code	*****	
4. Press "=" button		Wait till symbol "_" (underscore) appears.
5. Key-in current account number		Citadele bank account number consists of 21 symbol (IBAN standard). It is necessary to enter the account's last 12 digits.
6. Press "=" button		Wait till symbol "_" (underscore) appears
7. Key-in currency code		Use the value (3 digits) from the **«Currency codes»** table.
8. Press "=" button		Wait till symbol "_" (underscore) appears.
9. Key-in the payment amount		Enter the amount without decimal part (i.e. omit cents, pens, etc).
10. Press "=" button		Wait till symbol "_" (underscore) appears.

11. Enter interest rate		In this field enter the **interest rate**. Before entering the interest rate, it has to be multiplied by 10 000. *Example:* **Interest rate** / **Input number** a) 1,7% / 17000 b) 5,25% / 52500
12. Press "=" button		Wait till symbol "_" (underscore) appears
13. Press "=" button, do not enter any parameters	**K"XX"**	That is the first electronic signature in the pair. "XX" is circling from "00" to "99". Write this signature to the payment order.
14. Press "=" button, do not enter any parameters	**"XXXXXXXXXX"**	This is the second electronic signature in the pair. It should be 10 digits long. Write this electronic signature to the payment order.

3.4. Calculating an electronic signatures for free-form instructions

Please note: if you operate the device in order to sign a document in Citadele online banking, all the parameters for generating the electronic signatures are displayed on the document signature screen!

If you want to execute transfer investigations or cancellation, phone password change etc., it is necessary to deliver a free-form application to the Bank.

For an electronic signature calculation it is necessary to do the following:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "S" button	**PIN?**	
3. Key-in PIN-code	*****	
4. Press "=" button		Wait till symbol "_" (underscore) appears
5. Key-in your account number		Citadele bank account number consists of 21 symbol (IBAN standard). It is necessary to enter the account's last 12 digits.
6. Press "=" button		Wait till symbol "_" (underscore) appears
7. Press "=" button	**K"XX"**	This is the first electronic signature in the pair. "XX" is circling from "00" to "99".
8. Press "=" button	**"XXXXXXXXXX"**	This is the second signature in the pair. It should be 10 digits long.

4. Calculating an electronic signature for access to Citadele online banking

Generation of authorization code for Internet banking is performed in the following sequence:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "I" button	**PIN?**	
3. Key-in PIN-code	*****	
4. Press "=" button	**6-digit number**	Input the 6-digit code into "Authorization Code" field when prompted to by Citadele online banking.

5. To check the DIGIPASS device integrity (perform integrity and calculation check)

If you doubt the integrity of the DIGIPASS device, it is necessary to do the following:

ACTION	*DISPLAY MESSAGE*	*NOTES*
1. Press "ON/OFF" button	**0**	
2. Press "T" button	**1) First 7 digits of device serial number; 2) after 5-7 seconds - 6 digits test sequence number**	To check the device integrity please communicate the 6 digits of test sequence number to the bank account officer immediately The code is valid for 30 min.

CURRENCY CODES

AED (United Arab Emirates Dirham)	784	**GBP** (British Pound)	826	**NZD** (New Zealand Dollar)	554
AUD (Australian Dollar)	36	**HKD** (Hon Kong Dollar)	344	**PLN** (Polish Zloty)	616
BGN (Bulgarian Lev)	100	**HUF** (Hungary Forint)	348	**RUR** (Russian Ruble)	643
BYR (Belarussian Ruble)	974	**ILS** (Israeli Shekel)	376	**SEK** (Swedish Krona)	752
CAD (Canadian Dollar)	124	**ISK** (Iceland Krona)	352	**SGD** (Singapore Dollar)	702
CHF (Swiss Franc)	756	**JPY** (Japanese Yen)	392	**SKK** (Slovak Koruna)	703
CYP (Cyprus Pound)	196	**KZT** (Kazakhstan Tenge)	398	**TRL** (Turkish Lira)	792
CZK (Czech Koruna)	203	**LTL** (Lithuanian Litas)	440	**UAH** (Ukrainian Hryvna)	980
DKK (Danish Krone)	208	**LVL** (Latvian Lats)	428	**USD** (US Dollar)	840
EEK (Estonian Kroon)	233	**MDL** (Moldovan Leu)	498	**UZS** (Uzbekistan Sum)	860
EUR (Euro)	978	**MTL** (Maltese Lira)	470	**ZAR** (South African Rand)	710
		NOK (Norwegian Krone)	578	**Other currencies**	0