

Code Calculator DIGIPASS User Manual

The code calculator DIGIPASS is an electronic device for generating digital codes.

The code calculator DIGIPASS is required for:

- obtaining information and managing your account via remote account management systems as “Internet-Banking” and “Phone-banking”;
- managing your account via fax.

DIGIPASS generates two types of codes – access codes and transaction confirmation codes.

DIGIPASS is protected by a PIN code. Please note that a new PIN code that you will generate when activating the DIGIPASS device is strictly confidential and must not be available to the third party!

Take precautions to prevent disclosure of this information to the third parties!

Please take your time to study this manual carefully! Remember that the device can be blocked by unauthorised actions.

If you have any questions regarding operations of the device, please turn to the Bank for assistance.

In case of loss, theft, or damage of the device please turn to the Bank immediately to block the device.

Content

Section 1. General Information.	Page 2
Section 2. Changing PIN Code.	Page 2
Section 3. Generating Codes for “Internet-Banking” System.	Page 3
Section 4. Generating Codes for Information and Making Transactions via Phone.	Page 4
Section 5. Generating Codes for Work via Fax.	Page 5
Section 6. Frequently Asked Questions.	Page 7
Annex No. 1.	Page 8

1. General Information

- The code calculator is turned on and off by pressing the ON/OFF button (symbol “◀”).
- DIGIPASS turns off automatically if you take no actions for 30-40 seconds. Therefore, it is recommended to generate a new code only when you are going to use it.
- Access to all functions of the DIGIPASS device is granted after entering a 5-digit PIN code.
- The initial PIN code is disclosed to the customer when the DIGIPASS device is issued and it must be changed by the customer to their own PIN code (see Section “Changing Initial PIN Code”). This combination of digits MAY NOT be disclosed to ANYONE (including the Bank employees).
- If the PIN code is entered incorrectly, the error message “FAIL” pops up. After the 5th (fifth) unsuccessful attempt, the programme of the code calculator will automatically block. If the code calculator is blocked, you should visit the Bank to replace the DIGIPASS device.
- If the PIN code was accidentally disclosed or might have been disclosed to another person, the PIN code should be changed immediately (see Section “Changing Current PIN Code”).
- The warranty for the code calculator DIGIPASS is 2 years.

2. Changing PIN Code

2.1. Changing Initial PIN Code

The initial PIN code of the code calculator is a 5-digit combination stated in the envelope received at the Bank. When using the code calculator for the first time, the user is to change the initial PIN code with his/her own created 5-digit PIN code.

User's Actions	Message on Code Calculator Display
Turn the code calculator on (symbol “◀”)	PIN
Enter the current PIN code	NEW PIN
Enter a 5-digit PIN code	PIN CONF
Repeat the new PIN code	NEW PIN CONF and APPLI-

Attention! The new PIN code should be memorised. For security reasons, it is not recommended to write it down.

2.2. Changing Current PIN Code

User's Actions	Message on Code Calculator Display
Turn the code calculator on (symbol “  Enter the current PIN code and hold the ON/OFF button (symbol “ 	NEW PIN
Enter a new PIN code	PIN CONF
Repeat the new PIN code	NEW PIN CONF

Attention! The new PIN code should be memorised. For security reasons, it is not recommended to write it down.

3. Generating Codes for “Internet – Banking” System

3.1. Generating Access Code for Logging into “Internet – Banking” System

User's Actions	Message on Code Calculator Display
Press the ON/OFF button (symbol “	

3.2. Generating Confirmation Code for Payments

User's Actions	Message on Code Calculator Display
Press the ON/OFF button (symbol “◀”)	PIN
Enter the PIN code	APPLI-
Press “2”	APPLI 2; -----;
Enter the Code from the screen suggested by the Internet-Banking	XXXXXXXX; an 8-digit code is generated to confirm the payment
Enter the generated Code in the respective field on the Internet-Banking screen.	--

Press the ON/OFF button (symbol “◀”) to turn the code calculator off.

Attention! The same access code cannot be used twice. The generated code becomes invalid in approximately 30 seconds.

3.3. Generating Confirmation Code for Free Format Messages

User's Actions	Message on Code Calculator Display
Press the ON/OFF button (symbol “◀”)	PIN
Enter the PIN code	APPLI-
Press “1”	APPLI 1; An <u>8-digit</u> code is generated
Enter the Code in the respective field on the Internet-Banking screen.	-

Press the ON/OFF button (symbol “◀”) to turn the code calculator off.

Attention! The same access code cannot be used twice. The generated code becomes invalid in approximately 30 seconds.

4. Generating Codes for Information and Making Transactions via Phone

To obtain financial and confidential information and to make transactions over the telephone the Bank employee asks the customer to name the following parameters:

- 1) the customer's code – the customer's code consists of six digits that are a part of the account number.

Example: if the account number is – LV25RGNS4300**1234**00010 – the customer's code would be 00**1234**;

- 2) the DIGIPASS device's number – the number is available on backside of the device;
- 3) a code generated using the DIGIPASS device, which is created as follows:

	User's Actions	Message on Code Calculator Display	Notes
1	Press the ON/OFF button (symbol "◀")	PIN	
2	Enter the PIN code	APPLI -	
3	Press "1"	XXXXXXXX	An 8-digit code is generated and it should be named to the Bank employee.

5. Generating Codes for Work via Fax

The code calculator DIGIPASS allows signing payment orders and sending them to the Bank by fax. To do this, it is necessary to fill in the payment order template that is available on the Bank's website – www.rigensisbank.com, to generate a code and to enter it in the payment order.

Then the payment order should be sent to the Bank to the fax number + 371 673 333 03.

5.1. Generating Code for Payment Order

	User's Actions	Message on Code Calculator Display	Notes
1	Press the ON/OFF button (symbol "◀")	PIN	
2	Enter the PIN code	APPLI -	
3	Press "3"	1 - - - - -	
4	Enter the payment amount, press and hold the "◀" button until proceeding to the next stage	2 - - - - -	The payment amount without decimals
5	Enter the currency code, press and hold the "◀" button until proceeding to the next stage	3 - - - - -	The currency code is a 3-digit combination (see Annex No.1)
6	Enter the modified beneficiary account number	4 - - - - -	The last eight digits of the account number, excluding all other symbols. Example: if the account number is – LV25HABA4300 123400A10 – the modified account number would be 12340010 .

7	Enter the customer code, press and hold the “◀” button until receiving a signature code	XXXXXXXX	The customer code consists of six digits that are a part of the account number. Example: if the account number is – LV25RGNS4300 1234 00010 – the customer code would be 00 1234 .
---	---	----------	--

5.2. Generating Code for Currency Exchange Order

	User's Actions	Message on Code Calculator Display	Notes
1	Press the ON/OFF button (symbol “◀”)	PIN	
2	Enter the PIN code	APPLI -	
3	Press “3”	1 - - - - -	
4	Enter the amount, press and hold the “◀” button until proceeding to the next stage	2 - - - - -	The currency amount to be sold or purchased without decimals
5	Enter the currency code, press and hold the “◀” button until proceeding to the next stage	3 - - - - -	The currency code is a 3-digit combination (see Annex No.1)
6	Enter your modified account number	4 - - - - -	The last eight digits of the account number, excluding all other symbols. Example: LV25RGNS4300 123400010
7	Enter the customer code, press and hold the “◀” button until receiving a signature code	XXXXXXXX	The customer code consists of six digits that are a part of the account number. Example: if the account number is – LV25RGNS4300 1234 00010 – the customer code would be 00 1234 .

5.3. Generating Code for Application or Agreement

	User's Actions	Message on Code Calculator Display	Notes
1	Press the ON/OFF button (symbol “◀”)	PIN	
2	Enter the PIN code	APPLI -	
3	Press “3”	1 - - - - -	
4	Press „0”, press and hold the “◀” button until proceeding to the next stage	2 - - - - -	
5	Press „0”, press and hold the “◀” button until proceeding to the next stage	3 - - - - -	
6	Enter the date	4 - - - - -	The date format is DDMMYYYY
7	Enter the customer code, press and hold the “◀” button until receiving a signature code	XXXXXXXX	The customer code consists of six digits that are a part of the account number.

Rigensis Bank AS | Teatra Street 3, Riga, Latvia, LV – 1050; Phone: (+371) 675 555 51;
66 11 88 00; Fax: (+371) 673 333 03; e-mail: info@rigensisbank.com; www.rigensisbank.com

			Example: if the account number is – LV25RGNS4300 1234 00010 – the customer code would be 00 1234 .
--	--	--	---

6. Frequently Asked Questions

1. What do I do if a wrong PIN code has been entered?

If a wrong PIN code has been entered, the error message “FAIL 1-5” will pop up on the code calculator display. The digit at the end of the message matches the number of erroneous attempts to enter the PIN code.

For example, if the message “FAIL 1” appears on the code calculator display, press the ON/OFF button (symbol “◀”). This will allow entering the correct PIN code. If a wrong PIN code is entered 5 times in a row, the code calculator will show the “LOCK PIN” message and the device will block.

2. What do I do if, instead of a code, 8 zeros or other inappropriate symbols appear on the display?

It is possible that the code calculator has been damaged or its battery is low. In this case, you should visit the Bank taking your code calculator and your identity document with you. You will be issued a new code calculator at the Bank.

NB! The code calculator must not be open and you must not replace the battery yourself.

3. What do I do if the code calculator has been lost?

In this case, you should notify the Bank of the loss by calling the number +371 675 555 51 or by visiting the Bank in person.

Annex No.1
to the Rigensis Bank AS Code Calculator
DIGIPASS User Manual

Currency Codes

AUD (Australian dollar)	036	LTL (Lithuanian litas)	440
BYR (Belarus rouble)	112	LVL (Latvian lats)	428
CAD (Canadian dollar)	124	NOK (Norwegian krone)	578
CHF (Swiss franc)	756	PLN (Polish zloty)	985
CZK (Czech koruna)	203	RUB (Russian rouble)	643
DKK (Danish krone)	280	SEK (Swedish krona)	752
EUR (Euro)	978	UAH (Ukrainian hryvna)	804
GBP (Pound sterling)	826	USD (US dollar)	840
JPY (Japanese yen)	392	Other currencies	0