



Swedbank Business Internet Banking
User Manual

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INTRODUCTION

Swedbank Business Internet Banking is easy-to-use and quick environment designed with business needs in mind. With Internet Banking, you can:

- readily access funds in your account on a 24/7 basis from any location worldwide;
- save time and money (as per Swedbank [price list](http://www.swedbank.lv/eng/cenas/cenradis-u.php?nr=1-3), (<http://www.swedbank.lv/eng/cenas/cenradis-u.php?nr=1-3>) commission fees for making payments in Internet Banking are lower as compared to making payments at branches of the bank);
- send messages to the bank;
- You can import and export data between Internet Banking and various [accounting software programs](http://www.swedbank.lv/eng/pakalp/jr_3_0_0_2.php) (http://www.swedbank.lv/eng/pakalp/jr_3_0_0_2.php);
- keep track of your account activity, card transactions, payments history, get electronically signed standard account statements;
- perform many other banking transactions.

1. HOW TO START

On the Business Internet Banking website you will be asked to provide your Internet Banking user ID and password. For the user ID, see your Remote Banking Services Agreement. For the password, enter:

- your permanent password and one of the codes shown on the code card (you will be prompted to enter one specific code), or
- the code generated by the security token.

Choose authentication

Help 67 444 444

uznemumi@swedbank.lv

Code card	Code calculator
User ID	Permanent password
<input type="text"/>	<input type="text"/>
<input type="button" value="Log in"/>	
Demo version » Get acquainted with the changes » Users guide » Unable to login? » Lost code card / token? »	

1.1. USING INTERNET BANKING

Once logged on to the Business Internet Banking, you can select the required action by clicking on name of the necessary section in the left menu.

Unlike in other websites, it is recommended that you move between pages using the navigation buttons on the website not your browser. It means that you should not use the „Back”, „Forward”, and „Refresh” buttons of your browser window. In case you have pressed a button but there is no immediate response, do not press that button again as it may actually slow down your connection. Pressing the button again will cause the instruction to be re-sent to the bank.

1.2. TERMINATING INTERNET BANKING SESSION

To log off from the Business Internet Banking, click on Exit on the top right corner of the page and close the browser. After being idle for **10 minutes** on the site, the Internet Banking will display the following notification:

You will have a choice between Continue session and End session. If none of the two possible actions is selected within 5 minutes, the Internet Banking session will automatically be terminated for security reasons.

2. INTERNET BANKING SECURITY

The customers of the bank can employ means of maximum security to protect their personal account information. Business Internet Banking is as safe to use as other banking transaction channels. In order to guarantee confidentiality, authenticity and completeness of your operations, Internet Banking utilizes a combination of security measures as explained below.

2.1. PASSWORD SYSTEM

Upon entry into contract with the bank for using remote banking services, the customer / user is given an Internet Banking user ID. It is a 6 or 7-digit combination by which Internet Banking users are identified. The user ID may be linked to one of the two authorization systems:

- **Permanent password and code card.** Initially, the permanent password is a combination of at least six characters which is issued in a closed secure envelope upon entry into contract; this password must be changed on first log-on to Internet Banking. The code card consists of six-digit codes. Every time you log on to Business Internet Banking, you will be asked to enter a code given on the code card.
- **Security token.** Also referred to as 'code calculator' or 'Digi pass', it is a small device that generates access codes for Internet Banking and confirmation codes for executing payments. The security token is protected by a 5-digit PIN. This PIN needs to be set up on the first use of the security token. The first password is '11111' and it can be changed at any time. [Security Token User Manual](#).

Do not write down your permanent password on the code card, or the PIN on the security token!

In case your authentication details have become known to any third party, immediately call our Customer Service on 67444444 and, in consultation with specialists, cancel/block your user rights until new means of authentication are received.

Any instructions given during authenticated Business Internet Banking sessions will be treated as having been given by the customer/user and will be executed.

2.2. USER RIGHTS

A number of company accounts may be linked to one user ID. Also, one company account may be linked to many user IDs, plus different user IDs may be given different user rights for different accounts.

Four user right profiles, or [operating modes](#) (http://www.swedbank.lv/eng/pakalp/jr_3_0_2.php), are defined and in every next level the functions of preceding operating modes are available.

Payment Preparation Mode – only allows the user to prepare payments or import payments from a file. The user can view all payments prepared, while no other functionality is available.

Information Mode – in addition to the above, the user can access information on transactions in the account: check account balance, get account summaries and account statements.

Transactions Mode (information + payments) - in addition to all of the above, allows the user to confirm payments (send payments for execution).

Full Access Mode - allows to enjoy all the benefits of Business Internet Banking i.e. perform any Internet Banking operations.

2.3. DATA PROTECTION

In Internet Banking, data is exchanged through a secure channel that protects customer's interaction with the bank from any potential outside interference. Security starts with the browser that utilizes SSL (Secure Sockets Layer) protocol designed to provide a secure channel between the computer of the customer / user and the bank. The browser can communicate with the bank using maximum encryption (128-bit key).



The SSL protocol ensures security of the data transfer channel, therefore we advise that users exercise caution when using publicly available computers (e.g. at Internet cafes).

CONTACT DETAILS

Phone +371 67444444 (business days from 8:00 to 20:00)
E-mail uznemumi@swedbank.lv

USE

Business Internet Banking is a web-based software program where you can do virtually all settlements that are possible at branches, as well as retrieving any necessary information about account activity.

The country, company and account you wish to work with can be selected from list at the top of the page.

You can add up to 10 sections to your shortcuts to improve your day-to-day Internet Banking experience. If you wish to add a section to shortcuts, go to that section and add it by clicking on the link **Add page to shortcuts**.

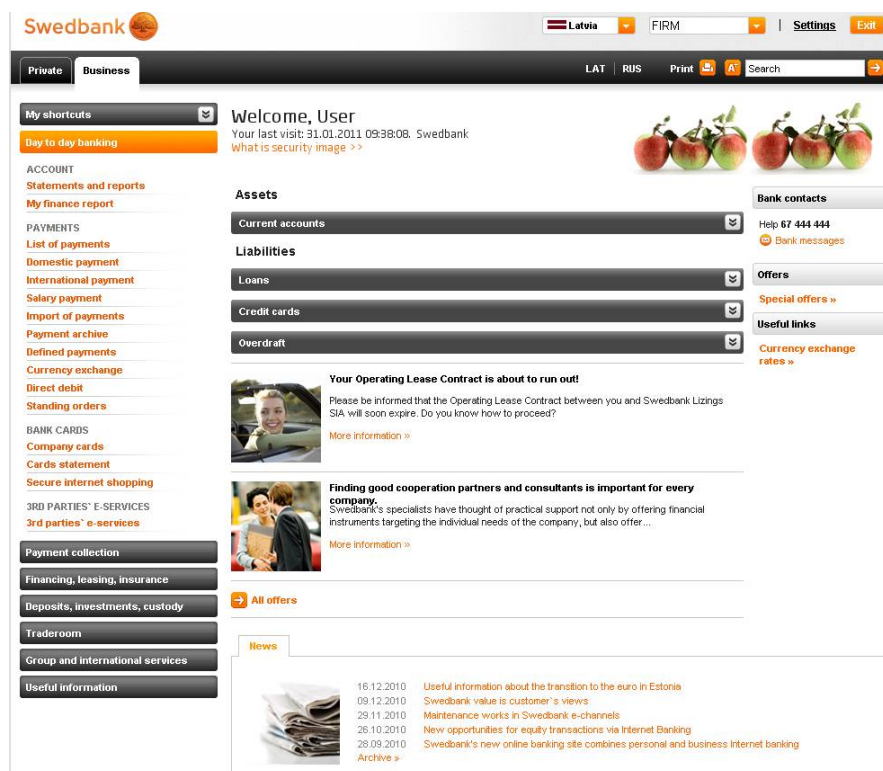


Business Internet Banking consists of 7 parts:

- Day to day banking
- Payment collection
- Finances, Leasing, Insurance
- Deposits, investments, custody
- Traderoom
- Group and international services
- Useful Information

I. DAY TO DAY BANKING

After logging on to Internet Banking, the first page shows information about all of the company's accounts and liabilities, offers from the bank, unread messages from the bank.



Information is grouped in two parts:

ASSETS

CURRENT ACCOUNT:

- Account No. - current account number;
- Balance - account balance;
- Credit – credit limit approved for the account;
- Reserved – an amount of money reserved for execution of a payment (e.g. card payments)
- Available balance – amount in the account available for use. The available balance is calculated as the sum of balance and credit limit minus any reserved amounts.
- Total – the account balance in LVL currency as calculated at Swedbank exchange rate.

DEPOSITS:

- Account number – deposit account number;
- Maturity date – the date until which the amount remains in deposit;
- Amount – the amount of deposit in the relevant currency;
- Exchange rate – Swedbank exchange rate at which the account's currency value is calculated in LVL;
- Value – the amount of deposit in LVL currency as calculated at Swedbank exchange rate;
- Total – the total deposit account balance in LVL currency.

SECURITIES:

- Account – securities account number;
- Price – security's market price and currency (the market price may differ from the actual market price as data is updated every 15 – 20 minutes);
- Quantity – the number of securities;
- Value – the price of the security multiplied by the number of securities;
- Exchange rate – Swedbank exchange rate at which the account's currency value is calculated in LVL;
- Market value – the value of the security multiplied by Swedbank exchange rate;
- Total – the total market value in LVL currency.

Total assets – the combined balance of current accounts, deposits and securities accounts as calculated at Swedbank exchange rate, and in other currencies reflected.

To have your total assets re-calculated in a currency of your choice, select it from the currency menu.

The total amount is shown based on the positions visible / open on the screen only.

LIABILITIES (previous day's situation is shown as data is retrieved from the bank's database).

LOANS:

Loan type – name of the loan;

Expiration date – the end date of the loan contract;

Interest rate – rate of interest on the loan;

Limit (LVL/USD/EUR) – limit of approved loans;

Loan balance (LVL/USD/EUR) – the outstanding loan balance.

Total liabilities – total overdraft (credit line), loan, credit card balance and the utilized credit limit, calculated at Swedbank exchange rate in LVL currency. This shows the total amount of liabilities for all positions in individual currencies, and in LVL currency at Swedbank exchange rate. To have your total liabilities re-calculated in a currency of your choice, select it from the currency menu.

The total amount is shown based on the positions visible on the screen only.

1. ACCOUNT / REPORTS AND STATEMENTS

Account balance

The present balance of current accounts, credit line limits, reserved amounts, term deposit status, and amount of funds available. Accounts can be selected from menu at the top. If there are any reserved amounts in the account, you can access further details by clicking on the reserved amount label. The reserved amount will be shown in a new window and contain the following parameters:

- date – the day when the amount was reserved (if the amount was reserved as a result of e.g. card payment, then it will be the date of that payment);
- amount – amount reserved;
- details – further information on the amount reserved.

The screenshot shows the Swedbank online banking interface. At the top, there is a navigation bar with the Swedbank logo, a language selector (Latvia), a user identifier (FIRM), and an account number (LV10HABA0551003702618). Below this, there are tabs for 'Private' and 'Business', and a search bar. The main content area is titled 'Account balance' and includes a 'Send query' button. Below the button, there is a table with the following data:

Currency	Balance	Credit	Reserved	Available balance
LVL	0.00	0.00	0.00	0.00

When a term deposit account is selected, the following information becomes available:

- opening date – the day when the deposit was registered;
- deposit type – type of deposit;
- currency – the currency in which the deposit was registered;
- contract amount – the registered amount of deposit;
- deposit balance – the amount transferred into the deposit account;
- period – the deposit start and end date and period;
- interest per annum – the rate of interest the deposit pays on annual basis;
- accrued interest – the interest accrued up to and including the preceding day;
- calculated interest – interest to be paid at the end of the deposit period;
- principal amount will be transferred to – name of the company and the number of the account to which the originally deposited amount will be transferred upon maturity;
- interest will be transferred to – name of the company and the number of the account to which interest accrued on the deposit will be transferred upon maturity;
- extension – the terms and conditions of extending the deposit;
- deposit status – information about whether the deposit is open (only registered, no interest accrues), active (with accrual of interest), or closed.

1.2. Account statement

Select the number of the required account from the account menu at the top of the screen:
Specify the time period you wish to be covered in the account statement:

- by period – select the relevant time period in the menu (today, yesterday, current week, current month, previous week, previous month, from the beginning of last month to today),
- by start and end of period – select the start and end date of the period you need. The account report can show all information about transactions in the account from the time it was opened however not earlier than start of 2000. The maximum time span in

one account statement is 2 years, while the number of entries in one request cannot exceed 5000.

Statement format:

- **Short format** - form of account statement that shows the main elements of account transactions, all being arranged in one row. Account statement data can be sorted by: operation date, document number, transaction amount, information to payee.
- **Long format** – form of account statement where more payment details, payment reference number, archive code are shown. Payments can be opened and printed by clicking on the transaction counterparty's name, registration number, information to payee.

Salary payments: If the parameter is selected separately, the account statement will show salary payments to every payee in the list. If the parameter is selected on group basis, the total amount of payroll will be shown for each beneficiary bank separately.

Commission fee: select this parameter to see the total amount of the day's commission fees as one amount. If selected on separate basis, the statement will show each commission fee with a separate explanation of the basis for charging that fee.

The screenshot shows the 'Account statement' configuration page in the Swedbank online banking system. The page is titled 'Account statement' and displays the account number 'LV10HABA651003702618'. The user is logged in as 'Help 67 444 444'. The page includes a sidebar with navigation options like 'My shortcuts', 'Day to day banking', 'ACCOUNT', 'Statements and reports', 'My finance report', 'PAYMENTS', and 'BANK CARDS'. The main content area shows the 'Account statement' configuration options, including 'Beginning of period' and 'End of period' (both set to 31.01.2011), 'Format' (short format selected), 'Salary payment' (separately selected), and 'Commission' (separately selected). There is also an 'Advanced filters' section with a table for filter fields, conditions, and values.

Filter fields	Condition	Value
Transaction type	= (equals)	

If some special search criteria need to be specified, that can be entered as filter parameters (Advanced filters). Filter parameters can be saved for future use.

The resulting account report can be saved as a data file. To do that, first select the required type of account statement and then click on the 'Save as file' button. Data can be saved in a range of formats e.g. CSV, Telehansa, etc. File format descriptions are available on the website at http://www.swedbank.lv/eng/pakalp/jr_3_0_6.php

The screenshot shows the 'Account statement' for the period 15.09.2010 - 15.09.2010. The page displays the account statement details, including the generated date (31.01.2011 / 13:41:53), client information (LV92HABA0551004581029, RITA PUŠŅAKOVA), and a table of transactions. The table shows transactions for EUR and LVL, including opening and closing balances, credit turnover, total service fees, and debit turnover.

Transdate	Archiving ID	Doc. No. Code	Counterparty name Registration number / Details	Account No. Bank (SWIFT)	Debit	Credit
15.09.2010					Opening Balance	0.00
1.	15.09.2010	2010091500383330	EUR currency exchange LVL.01 -> EUR kurss. 7147			0.01
15.09.2010					Credit turnover	0.01
15.09.2010					Total service fee	0.00
15.09.2010					Closing Balance	0.01
15.09.2010					Opening Balance	0.80
1.	15.09.2010	2010091500383330	EUR currency exchange LVL -> EUR. 01 kurss. 7147			0.01
15.09.2010					Debit turnover	0.01
15.09.2010					Total service fee	0.00
15.09.2010					Closing Balance	0.79

File format type can be selected in section Settings / General settings / Exchange file settings. Additionally, the file can be saved in PDF document format (by selecting the extended format) for later viewing or for forwarding to a colleague.

1.3. Standard statement

Standard statements are prepared in compliance with regulations of the Bank of Latvia. This section contains pre-ordered account statements. Here, you can also make new requests for account statements.

The screenshot shows the 'Standard statement' page in the Business Internet Banking system. The page title is 'Standard statement' and it includes a warning: 'NB! Statements older than one month will be deleted automatically'. A table lists various statements with columns for 'Mark', 'Period', 'Type', and 'File name'. The table contains 13 rows of data, including daily statements from 2011 and monthly statements from 2010. Below the table are buttons for 'Delete selected', 'Request standard statement', and 'Check digital id'. The left sidebar contains a navigation menu with categories like 'ACCOUNT', 'STATEMENTS AND REPORTS', 'PAYMENTS', and 'STANDING ORDERS'.

Mark	Period	Type	File name
<input type="checkbox"/>	30.01.2011	day	P551004581029--367.PDF
<input type="checkbox"/>	29.01.2011	day	P551004581029--366.PDF
<input type="checkbox"/>	28.01.2011	day	P551004581029--365.PDF
<input type="checkbox"/>	25.01.2011	day	P551004581029--364.PDF
<input type="checkbox"/>	24.01.2011	day	P551004581029--363.PDF
<input type="checkbox"/>	06.01.2011	day	P551004581029--362.PDF
<input type="checkbox"/>	05.01.2011	day	P551004581029--361.PDF
<input type="checkbox"/>	04.01.2011	day	P551004581029--360.PDF
<input type="checkbox"/>	02.01.2011	day	P551004581029--359.PDF
<input type="checkbox"/>	01.12.2010 - 31.12.2010	month	K551004581029--018.PDF
<input type="checkbox"/>	30.12.2010	day	P551004581029--358.PDF
<input type="checkbox"/>	01.11.2010 - 30.11.2010	month	K551004581029--017.PDF

To open Standard statement, click on the required standard statement number and the standard statement will be shown in a separate window. Account statements can be printed or saved in file by clicking on the relevant button. To delete a standard statement from the list, mark the relevant field and click on **Delete selected**. Standard statements that are more than month old will be deleted automatically. By clicking on button **Request standard statement**, you can view statements already ordered for the specific account, as well as order new ones.

In Business Internet Banking, account statements can be ordered for the following periods:

- Day;
- Decade;
- Month.

At branches, in addition to the above, statements for the following periods can be ordered:

- Week;
- Quarter;
- Six-months;
- Year.

Standard statements can be ordered in Latvian or in English. Statements are electronically signed.

These statements are officially valid for accountants and auditors without the bank's original stamp. Information on all parameters, fields and data required to be included in the statement under regulations of the Bank of Latvia is available on the website of the Bank of Latvia at http://www.bank.lv/lat/main/all/noract/mak_sist/bkisnoteikumi.

1.4. Incoming international payments

Information on international payments transferred to or expected in the current account.

The screenshot shows the Swedbank Business portal interface. At the top, there's a header with the Swedbank logo, a language selector (Latvia), a user identifier (FIRM), and an account number (LV10HABA0551003702618). Below the header, there are tabs for 'Private' and 'Business', and a search bar. The main content area is titled 'Incoming international payments' and includes a navigation menu on the left with options like 'Day to day banking', 'Statements and reports', 'Incoming international payments', 'My finance report', and 'PAYMENTS'. The main content area has a sub-header 'Current month | Previous month | The month before the previous' and a date range selector showing 'Beginning of period: 31.12.2010' and 'End of period: 31.01.2011'. A 'Send enquiry' button is visible. At the bottom, a red message states 'No data on the selected period!'.

In this section, you can view all incoming international payments – both which already transferred to the account and which are in processing. Here, you can specify a future date as the end date in case the incoming international payment is expected in future.

1.5. Overdraft report

Information about the credit line: limit used, interest rate, accrued interest.

The screenshot shows the Swedbank Business portal interface for the 'Overdraft report'. The header and navigation menu are similar to the previous screenshot. The main content area is titled 'Overdraft report' and includes a sub-header 'Today | Yesterday | Current week | Current month | Last week | Previous month | From the beginning of last month to today'. Below this, there are date range selectors for 'Beginning of period: 31.01.2011' and 'End of period: 31.01.2011'. A 'Send enquiry' button is visible at the bottom right.

Data can be requested on specific periods – previous month, week, etc.

1.6. POS reports

Reports on transactions in Swedbank POS terminal are ordered upon signing agreement for use of POS terminal. If they were not ordered then, it can be done later by writing an application to the bank.

The screenshot shows the Swedbank Business portal interface for the 'POS reports' section. The header and navigation menu are consistent with the previous screenshots. The main content area is titled 'POS reports' and features a prominent orange banner with the text 'Reports not ordered'.

1.7. Factoring reports

This shows data about your factoring contracts and the latest factoring invoice and amount.

2. ACCOUNT REPORTS / MY FINANCE REPORT

To enter the finance report data, select “New report” sub-section in the program and complete all required report sheet fields.

ASSETS			
1. LONG - TERM INVESTMENTS			
Intangible investments			
1. Research and development costs	010		0
2. Concessions, patents, licences, trade-marks and similar rights	020		0
3. Other intangible rights	021		0
4. Intangible value of enterprise	030		0
5. Advance payments of intangible investments	040		0
Total			0

Once the balance data and Loss and income statement is completed, the user can save it by clicking on “Save” button under the balance sheet or send it to the bank by clicking on “Submit to the bank”. Balance report can be submitted when in **Full Access** or **Transactions Mode**.

Balance reports that have been submitted or are in progress can be viewed in section “Overview”.

The company manager will see the balance report and approve it. You will have the chance to know it when the balance sheet status changes to “Approved” in section **Account Reports > My finance report > Overview**.

PAYMENTS

Payments section can be used for performing all transactions related to accounts (domestic, international, salary payments and currency exchange transactions). Here, you can:

- Set up or import payment orders from a file, or set up currency exchange transactions;
- Correct details of payments or currency exchange transactions;
- Confirm payments and currency exchange orders;
- Check, or keep track of, payment and currency exchange order statuses;
- Set up defined payments on the basis of an existing payment or create new defined payments for domestic, international and salary payments;
- See the information contained in the payments archive about recent payments made within last 3 months or last 100 transactions (in case a payment can no longer be found in this section, you can locate it in the account statement by choosing “long format”)

1. PAYMENTS/LIST OF PAYMENTS

The list of payments shows all payment orders (domestic, international and salary payments), as well currency exchange orders.

The screenshot displays the 'List of payments' page. At the top, there are tabs for 'Private' and 'Business', and a search bar. The left sidebar contains a navigation menu with categories like 'ACCOUNT', 'STATEMENTS AND REPORTS', 'PAYMENTS', and 'BANK CARDS'. The main content area is titled 'List of payments' and features a 'Payment filters' section with checkboxes for various payment types and statuses. Below the filters is a table with columns: Mark, Type, Doc.No., Date, Beneficiary's name, Details, Amount, and Status. The table shows two entries: a domestic payment of 20.00 LVL and a salary payment of 402.00 LVL, both with a status of 'Prepared'.

The list contains information about payments with the following statuses:

- **Prepared** – payment orders that have been prepared and saved, but not confirmed any user; in case of requirement to be confirmed by two users, the payment has not been confirmed such two users, and in case of requirement to be confirmed by one user, the payment lacks confirmation by any user;
- **Executing** – payment orders submitted to the bank, but not yet executed (not moved to payment history); international payments that lack the necessary funds to be executed;
- **Accepted (username)** – this status may only appear when the payment is to be confirmed by two users. The payment order has already been confirmed once, yet it needs to be confirmed by another user;
- **Defective**– payment orders which for some reason have been refused / cancelled (e.g. ‘error in payee’s name’, ‘payment order already exists’, ‘error in beneficiary bank’, ‘cancelled by the customer / bank’).
- **Waiting for crediting** – if a future execution date is specified for a payment.

- **Waiting for funds** – if a payment has been confirmed by the account lacks sufficient amount of money for execution of payment. (payments remain in this status for 10 calendar days, awaiting sufficient funds for execution of the payment)

Payment orders can be prepared through menu **Payments / Domestic payments** and **Payments / International payments**. For currency exchange transactions, go to **Payments / Currency exchange**.

Payment list – processing of payments

The payment list can sort payments in ascending or descending order by column names:

- **Type** – in alphabetic order by payment types;
- **Doc. No.** - document number;
- **Date** – transaction/payment date;
- **Beneficiary's name** – in alphabetic order, by names;
- Details;
- **Amount**;
- **Status** – payment status.

All payments you wish to delete, execute or confirm can be selected together by check-marking the field Mark all .

If you wish to delete, execute or confirm only some of the payments listed, check-mark those individual payments. After deleting, submitting or confirming payments, the choice must be confirmed by clicking on the relevant button, after which payments will be sent to the bank or deleted.

Payments can be deleted from the payment list if they have one of the following statuses: prepared, confirmed, defective, waiting execution date.

Payments with a future execution date can be deleted through Internet Banking. After deletion, the payment will be shown in the payment list with status 'defective'.

Payment execution / acceptance

To avoid having to confirm every payment by a code from the code card or security token, Internet Banking offers an alternative way of how users can confirm payments for delivery to the bank.

Mark	Type	Doc.No.	Date	Beneficiary's name	Details	Amount	Status
<input type="checkbox"/>	dom	22	25.01.2010	ALGU MAKSÄJUMI	invoice nr.67567	20.00 LVL	Prepared
<input type="checkbox"/>	salary	513	01.02.2011	Salary payment Nr. 513	Salary payment	402.00 LVL	Prepared

Payments available for confirmation by the user are listed with status 'prepared' or with status "Acceptor surname" (if the Remote Banking Services Agreement contains a requirement that payments must be confirmed by 2 users).

Approval of payments requires the following actions to be confirmed:

Select the check box in the first column opposite to the payment you wish to "execute / accept". Alternatively, you can mark all payments for authorization by ticking the "Mark all" check box in the first row.

Click the button “Execute / accept selected transactions”.

The screen will change to summary and confirmation window. The confirmation window shows how many and what type of payments, grouped according to currencies, have been marked for confirmation. The summary information lets you make sure, for the last time before execution or **acceptance**, that the total amount of selected payments is correct.

If information in the summary is correct, the user enters the required code from the security token or the required partial code from the code card and clicks on “**Execute transactions**”.

Payments are sent to the bank for execution and now their status in the payment list changes to “Executing”.

Execution of payments can be monitored in the payment list. Once the money is debited from the company’s current account, the payment is automatically moved to the **payment archive**. Normally, it takes 5 – 15 minutes. If the payment contains an error preventing it from being executed, the payment will be in the **payment list** with ‘defective’ status. It will be available for correction and approve payment again.

Payment order correction

Payment orders can be corrected if they have been prepared, are awaiting second confirmation or are defective:

- click on the payee’s name in the payment order (in case of currency exchange, it is the company’s name in whose account the transaction is being made);

Payments details are then shown, the necessary information can be edited, and payments can be saved, submitted for execution and confirmed. Also, previous confirmer's name and confirmation date will be shown here.

Private Business LAT RUS Print Bank messages

My shortcuts Payments > Domestic payment Help 67 444 444

Day to day banking Domestic payment

ACCOUNT

Statements and reports

My finance report

PAYMENTS

List of payments

Domestic payment

International payment

Salary payment

Import of payments

Payment archive

Defined payments

Currency exchange

Direct debit

Standing orders

BANK CARDS

Company cards

Cards statement

Secure internet shopping

3RD PARTIES' E-SERVICES

3rd parties' e-services

Payment collection

Not bank defined Bank defined

Defined payments

Document No * 22

Value date * 25.01.2010

Beneficiary's name * ALGU MAKSĀJUMI

Beneficiary's account * LV10HABA0551003702618

Beneficiary's bank * Swedbank AS

Beneficiary's ID * 080679-11455

Amount * 20.00 LVL 174.59

Details of payment * Invoice nr.67567

Back Save Execute or accept transaction

I hereby confirm the correctness of given information and agree with the general conditions of "Swedbank" AS

Warning!

Only Latin alphabet may be used in payment details.

Payment can be credited in accordance with indicated beneficiary's **account number** only.

The service fees and transfer times of payments are in accordance with the **Price List**.

After any changes in the payment, you need to click on **Save**; if you click on **Back**, you will be taken to the previous menu without changes being saved. In case of two confirmers, clicking on Save will cause the first confirmation to become invalid due to changes having been made and the payment status changing to "prepared".

2. PAYMENTS / DOMESTIC PAYMENTS

When you start preparation of a domestic payment order from the menu **Payments / Domestic payments**, the screen will display a blank payment order form. You will have a choice between filling in a new payment or using a payment defined by the bank.

Payments > Domestic payment Help 67 444 444

Domestic payment Bank messages

Not bank defined Bank defined

Defined payments

Document No * 634

Value date * 02.02.2011

Beneficiary's name *

Beneficiary's account *

Beneficiary's bank * Swedbank AS

Beneficiary's ID *

Amount * LVL 174.59

Details of payment *

Save Execute or accept transaction

I hereby confirm the correctness of given information and agree with the general conditions of "Swedbank" AS

Warning!

Only Latin alphabet may be used in payment details.

Payment can be credited in accordance with indicated beneficiary's **account number** only.

The service fees and transfer times of payments are in accordance with the **Price List**.

A standard payment form needs to be filled in. After filling in data, the payment can be executed at once or saved as a template.

The “execute/accept transaction” button is only available to users operating in **Transactions** or **Full Access** mode.

Select the “**Save**” button to have the payment order saved in the payment list for later confirmation.

Clicking on the **Execute/accept transaction** button will cause the payment status to be changed to:

Accepted – second user’s confirmation required for submitting the payment order to the bank;

Executing – if one confirmation is required for submitting the order to the bank.

Waiting for funds – if, at the time of execution of the payment order, the funds are not sufficient (as soon as the required amount of money is in the account, the payment will be automatically executed within 10 – 15 minutes; however, if the required amount does not become available within 10 calendar days, the payment will be cancelled and get “defective” status.

The payment status is shown in the menu **Payments / List of payments** if the payment order is not executed, or in the menu **Payments / Payment archive** if it is executed. Executed payments can be added to defined payments or set up a new payment.

3. PAYMENTS / INTERNATIONAL PAYMENTS

After you start setting up a payment order in the menu **Payments / International payments**, a blank payment order form will be displayed. On the top of the page, you will need to select the form of payment – International or European.

Fields in the international payment order:

1. Defined payment – you can select a payment based on already provided templates (defined payments);
2. To Swedbank Group bank – payments made to Swedbank in Estonia, Lithuania, Sweden, Finland, Denmark, Norway, or Russia. If any of these banks is selected, some payment details will be completed automatically in the form. This payment form is always recommended in case of transferring money to a Swedbank Group bank.
3. Document number – the next sequential number is offered. This can be edited according to your preferences. Document numbering is shared for all payments (domestic, international, salary payments, currency exchange);
4. Payment processing date – may not be earlier than the document date or the present date;
5. Payment type – choice between economical, standard or express payment.
6. Transaction costs paid by – choice of the party to the transactions who will cover the cost of the transfer:
 - a) “Shared” – payer bank’s charges are covered by the payer and beneficiary bank’s charges are covered by the payee;
 - b) “Remitter” – the payer bank’s and the beneficiary bank’s charges are covered by the payer;

International payment

Account: Uzņēmuma konts

- International payment
 European payment (EUR)

Use option **European payment** if Your payment is in *EUR currency to EU country*
Only Latin alphabet may be used in payment details.

Useful links

- **International transfers**
- **Payment orders in Russian roubles**
- **Countries to which international payments cannot be made**

Defined payments	<input type="text"/>
Swedbank group payment	<input type="text"/>
Document No *	<input type="text" value="1"/>
Payment processing date *	<input type="text" value="02.02.2011"/>
Payment type *	<input type="text" value="Economical"/>
Transaction costs paid by *	<input type="text" value="Shared"/>
Beneficiary's name *	<input type="text"/>
Beneficiary address	<input type="text"/>
Beneficiary country	<input type="text"/>
Beneficiary's account or IBAN *	<input type="text"/>
Beneficiary bank name and address *	<input type="text"/>
SWIFT code	<input type="text"/>
<input type="checkbox"/> Add correspondent bank and intermediary bank data	
Amount *	<input type="text"/> LVL
coverage currency	<input type="text" value="LVL"/>
Payment Details *	<input type="text"/>
Balance of payments code *	<input type="text"/>
Bank info	<input type="text"/>



I hereby confirm the correctness of given information and agree with the general conditions of Swedbank JSC

NE! Completion of the „Bank info“ field will cause the payment to be processed manually and be executed during business hours of the bank!

Forward

Fill out the standard payment form and then click on the “**Forward**” button.

In the next window, check the information you have entered and either execute the payment or save it for processing later.

Clicking on the **Execute transaction** button will cause the payment status to be changed to: **Accepted** – second user's confirmation required for submitting the payment order to the bank; **Executing** – if one confirmation is required for submitting the order to the bank.

Click on the **Save** button to have the payment saved in the payment list;

Click on the **Edit payment** button to go one step back (filling in the payment form).

The payment status is shown in the menu **Payments /List** of payments if the payment order is not executed, or in the menu **Payments / Payment archive** if it is executed.

International EUR payment

European payments can be made to European Union member states and in EUR only (for further information about European payments, go to http://www.swedbank.lv/eng/pakalp/pr_1_2_7.php).

Account: Uzņēmuma konts

International payment Use option **European payment** if Your payment is in *EUR currency to EU country*
 European payment (EUR) Only Latin alphabet may be used in payment details.

Swedbank group payment

Document No *

Payment processing date *

Payment type *

Transaction costs paid by * Shared

Beneficiary's name *

Beneficiary address

Beneficiary country

Beneficiary's IBAN *

Beneficiary bank's SWIFT/BIC

Amount * EUR

coverage currency

Type of remittance info Details of payment Creditor reference

Payment Details *

[+ Add additional data](#)

Balance of payments code *

Bank info

- Useful links**
- International transfers
 - Payment orders in Russian roubles
 - Countries to which international payments cannot be made



I hereby confirm the correctness of given information and agree with the general conditions of Swedbank JSC

NB! Completion of the „Bank info“ field will cause the payment to be processed manually and be executed during business hours of the bank!

[Forward](#)

Select European Payment. Some fields are completed automatically, some need to be filled in with the required information manually. If you wish to, you can add SEPA attributes in the payment (these attributes are not mandatory). The rest of the process is identical to international payments.

4. PAYMENTS / SALARY PAYMENTS

To prepare salary payments and send them to the bank for execution for a number of employees through Internet Banking, use the **Payments / Salary payments** menu. The **Salary payment** list (payroll) will need to be set up from scratch only once as in future you will be able to supplement and modify the list by deleting or adding faulty or new entries.

Private Business LAT RUS Print Search

My shortcuts Payments > Salary payment Help 67 444 444
 Bank messages

Day to day banking **Salary payment** [Import payments](#)

ACCOUNT

Statements and reports

My finance report

PAYMENTS

List of payments

Domestic payment

International payment

▶ **Salary payment**

Import of payments

Payment archive

Defined payments

Currency exchange

Direct debit

Standing orders

BANK CARDS

List name [Import payments](#)

List number

Value date

Currency

Details

Total amount: 0.00

Number of benef.: 1

Doc.no.	Beneficiary name	Reg.no.	Amount	Account	Beneficiary bank
1-1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[Delete selected](#) [Add new beneficiary](#)

Add data from defined payment: [Add defined](#)

[Save](#) [Forward](#)

Opening the **salary payment** form will display a partially filled-in salary payment. You need to fill in the blank payment form fields – salary recipients.

1. **List name** – the field is completed with the text “Salary list No. ...” this may be modified as necessary. The salary list can be found by this name in the **Payment list** menu while in processing at the bank. If the list is saved with this name, it will be stored under **Defined payments** menu and be available for future use with only minor modifications to be done as necessary.
2. **Details** – these are payment details to be shown in each payee’s account statement as payment information. The payment explanation will be the same for all payees.
3. **Delete** – clicking on “Delete selected” will cause line (-s) of payee (-s) to be deleted.
4. **Add new beneficiary** – add new payee line to the list.
5. **Total amount** and **Number of beneficiaries** will be shown in the list’s total amount and number of **beneficiaries**. This allows checking the accuracy of the list at any time.
6. Similarly to domestic payments, salary payments can be saved by clicking on **Save** button. The saved payment can be modified, deleted, or executed. Saved payments can be found under List of **payment**.
7. After clicking on the **Forward** button, payments can be **confirmed** for execution.

In the account statement and in the payment archive, the salary list will be broken down and payments will be shown as **domestic payments**. The payment can be **saved as a defined salary payment** immediately after authorization and while in processing. Save the salary payment as a defined payment to avoid having to do this all from scratch the next time you’ll need to transfer salaries.

5. PAYMENTS > PAYMENT IMPORT

Payment files can be imported in section Payments / Payment import. Click on the **Browse** button to locate the file for import and upload it to Internet Banking site by clicking on the **Import selected file** button.

The screenshot shows the 'Import of payments' page in a web browser. At the top, there are tabs for 'Private' and 'Business', and a search bar. The main content area is titled 'Import of payments' and features two radio buttons: 'Ordinary (domestic/foreign)' (selected) and 'Salary payments'. Below these is a 'Select file:' label followed by a text input field and a 'Browse...' button. At the bottom right of the main content area is an orange 'Import selected file' button. On the left side, there is a navigation menu with categories: 'ACCOUNT' (Statements and reports, My finance report), 'PAYMENTS' (List of payments, Domestic payment, International payment, Salary payment, Import of payments, Payment archive, Defined payments, Currency exchange, Direct debit, Standing orders), and 'My shortcuts' (Day to day banking). The 'Import of payments' option is currently selected in the menu.

Importing can be done for files with domestic payments, international payments, and salary payments. If payments are imported in the salary payment format, then in the payment list all payees will be shown as one single payment order (clicking on this prepared salary payment will reveal each separate payee).

Information on file formats supported by Internet Banking is available at http://www.swedbank.lv/eng/pakalp/jr_3_0_6.php.

After file import, information about the number of payments and total amount is shown.

Import of payments

Total number of payments recognized in file - 3
LVL 3 in amount 192.24

Do you wish to save correct payments?

No

Yes

Lines that contain errors will not be imported. All imported payments will be available in section **Payments / List of payments**.

6. PAYMENTS / PAYMENT ARCHIVE

Section **Payments / Payment archive** shows payment orders (domestic and international) and currency exchange orders executed by the bank. The payment history covers last 3 months or last 100 transactions. You can select how many of the recent entries you wish to see in one page / screen on the top of the page.

Show 10 on page

Mark	Type	Doc.no.	Date	Beneficiary name	Details	Amount	Archiving ID
<input type="checkbox"/>	Mark all						
<input type="checkbox"/>	int	8	21.12.2010	NEXEN	Proforma 40027152	4 756.40 EUR	201012210057
<input type="checkbox"/>	int	6	21.12.2010	DA	INV.DBA037979	899.79 EUR	201012210056
<input type="checkbox"/>	int	7	21.12.2010	ALLIANCE	INV.178808	367.34 EUR	201012210056
<input type="checkbox"/>	int	5	21.12.2010	TYRE	INV.TIT0010390	556.08 EUR	201012210056
<input type="checkbox"/>	dom	3	24.11.2010	Grāmatvežu	Rēķins Nr. 152 no 23.10.2010, sert. Nr. 394	1.27 LVL	201011240066
<input type="checkbox"/>	dom	3	24.11.2010	VALSTS KASE	Ievedmuitas nod.	61.09 LVL	201011240048
<input type="checkbox"/>	int	57	17.11.2010	Euro	Order Conf.200887656	600.00 EUR	201011170034

Show 10 on page

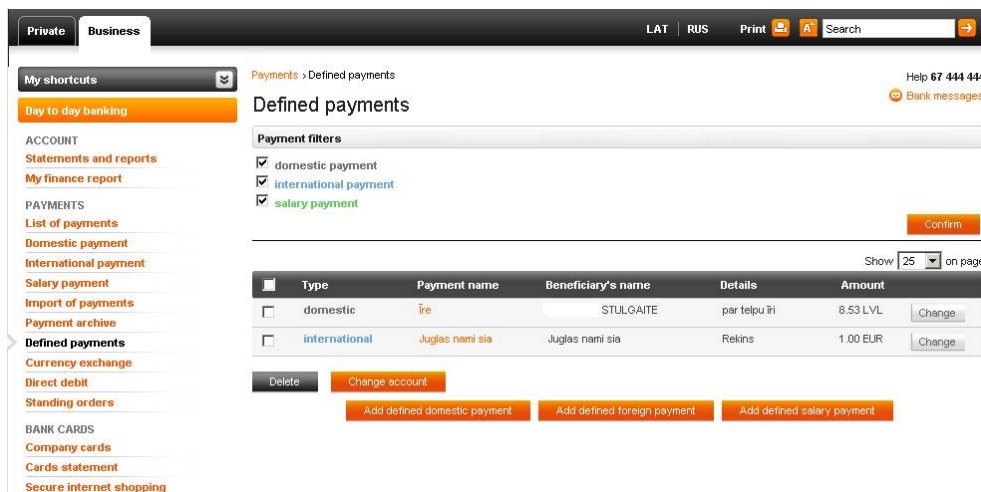
[Print in PDF format](#)

Payments can be filtered by order type (domestic, international, currency exchange / conversions).

The payment archive can be used to set up a new payment with the same details. To do so, click on the payee's name or archive number and then on **Start new payment**, after which a new payment orders will be displayed containing editable payment detail fields. The new payment can be saved as "Prepared" or confirmed. One or a number of payments can also be printed in PDF format.

7. PAYMENTS / DEFINED PAYMENTS

Section **Payments / Defined payments** contains a list of currently defined payments, also offering to set up new ones or modify and delete payment order templates. Defined payment orders are grouped by types – domestic, international, and salary payments. Execution of a payment with a defined payment details will open a payment order form will completed but editable payment order fields / details.



There are 2 ways to start a payment with defined payment details:

- Go to section **Payments / Domestic, International or Salary payments**. Choose the necessary payment from the „Defined payments” field (in case of salary payments, click on the defined payment name and press **Add defined** button).
- Go to section **Payments / Defined payments**. Click on the existing defined payment name, after which an already filled-out payment form will open.

Then, all actions are the same as with making payments in section **Payments / Domestic payments; Payments / International payments** or **Payments / Salary payments**.

Setting up new defined payments

Domestic defined payment

To create a new domestic defined payment, click on the **Add domestic defined payment** button, after which the defined domestic payment form will be opened.

International defined payment

To create a new international defined payment, click on the **Add international defined payment** button, after which the defined international payment form will be opened.

Defined salary payment

To create a new defined salary payment, click on the **Add defined salary payment** button, after which the defined salary payment form will be opened.

The new defined payment can be saved or submitted for execution.

To edit details of a defined payment, click on the **Edit** at the end of line of the relevant defined payment.

After modification, click on **Save** or **Back** button if you do not wish to save the changes made.

To delete a defined payment, select the payment and click on the **Delete selected** button.

8. PAYMENTS / CURRENCY EXCHANGE

Currency exchange transactions can be set up in section **Payments / Currency exchange**.

The currency exchange form is displayed on the screen. It also shows the amounts (in all currencies) available in the selected account.

Currency exchange

Document number:

Amount bought: LVL(1.000000)

Amount sold: LVL(1.000000)

Available balance: 287.56 EUR
174.59 LVL

Exchange between two foreign currencies (which is not LVL) is calculated using rates against LVL. According to the terms of your current account, only the allowed currencies will be kept on the account. All other currencies will be converted into the main currency by the following day.

Calculate

Save

Convert

You need to complete just one of the blank fields (**Amount bought** or **Amount sold**), the other value will be calculated automatically. Click on the **Calculate** button to have the amount and the exchange rate displayed. Exchange rate information is available in section **Payments / Currency exchange / Exchange rates**. Click on the **Convert** button and the purchased amount will be transferred to the account. Click on **Save** to have the exchange transaction saved for later processing and make it available in section **Payments / Payment list**. Currency exchange order statuses can be viewed in section **Payments / List of payments** if the currency exchange transaction is pending or in section **Payments / Payment archive** if the currency exchange transaction has already been completed.

9. PAYMENTS / DIRECT DEBIT

In Internet Banking, you can enter into new Direct Debit contracts or terminate existing ones. Existing contracts can also be viewed here.

Go to section **Payments / Direct Debit** to see all presently valid direct debit agreements.

The screenshot shows the 'My direct debit agreements' page in the Internet Banking system. The page is titled 'My direct debit agreements' and includes a search bar for beneficiaries. Below the search bar, there are three tables of active direct debit contracts, each with a header for the beneficiary name: 'NESTE LATVIJA', 'ATLETISMOS SIA', and 'LATVENERGO AS'. Each table lists the payer's account, agreement name, debiting start and end dates, limit, pending amount, due date, beginning and end dates, and agreement status.

NESTE LATVIJA									
Payer's account	Agreement name	Debiting start	Debiting end	Limit	Pending amount	Due date	Beginning date	End date	Agreement status
LV92HABA0551004581029	Neste			60.00 LVL	0.00 LVL		02.07.2009		Active

ATLETISMOS SIA									
Payer's account	Agreement name	Debiting start	Debiting end	Limit	Pending amount	Due date	Beginning date	End date	Agreement status
LV92HABA0551004581029	Atletika				0.00 LVL		01.01.2010		Active

LATVENERGO AS									
Payer's account	Agreement name	Debiting start	Debiting end	Limit	Pending amount	Due date	Beginning date	End date	Agreement status
LV92HABA0551004581029	Latvenergo	5	10	10.00 LVL	0.00 LVL		06.01.2010		Active

Direct debit contracts can be arranged to be viewed by various parameters. Choose one of the offered contract selection modes to see the following information about existing contracts:

Payee – the name of the beneficiary;

Payer's account – the account that will be debited according to direct debit orders,

Beginning date – date when the contract comes into force;

End date – the end date specified by the customer or indication of being open-ended.

Other direct debit contract details are also provided.

To view last 6 paid invoices, click on the Pending amount due for the contract, the invoices of which you wish to see.

The screenshot shows the 'Pending payments' section. At the top, there are tabs for 'Private' and 'Business', and a search bar. The main content area is titled 'Pending payments' and includes a 'Pending orders' section with a table. Below that is a 'Processed orders' section with a table. The 'Processed orders' table has the following data:

Beneficiary	Account to be debited	Due date	Claim amount	Debited amount	Status
LATVENERGO AS	LV92HABA0551004581029	06.11.2010	7.44 LVL	7.44 LVL	Fully debited
LATVENERGO AS	LV92HABA0551004581029	07.09.2010	5.20 LVL	5.20 LVL	Fully debited
LATVENERGO AS	LV92HABA0551004581029	06.10.2010	7.44 LVL	7.44 LVL	Fully debited
LATVENERGO AS	LV92HABA0551004581029	08.12.2010	7.44 LVL	7.44 LVL	Fully debited
LATVENERGO AS	LV92HABA0551004581029	06.08.2010	5.20 LVL	5.20 LVL	Fully debited

Setting up new Direct Debit contracts

New direct debit contracts can be added by selecting the Beneficiary from the alphabetically arranged list offered by the Bank.

The screenshot shows the 'New direct debit' form. The form includes the following fields and values:

- Beneficiary: LMT
- Agreement name: LMT
- Customer number with the company: [Empty]
- Number of mobile telephone: [Empty]
- Currency: LVL
- Limit: [Empty]
- Currency exchange permitted: Yes No
- Start date (dd.mm.yyyy): 01.03.2011
- End date (dd.mm.yyyy): [Empty]
- Account to be debited: LV06HABA0551002784585 - ALGU MAKSÄJUMI

Depending on the Beneficiary, the following information is shown or required in the next window:

Beneficiary's customer identifier (invoice number, telephone number, or contract ref. number) – this data is defined by that company you wish to sign the direct debit contract with;
Month and year of first payment (Start date) – will be shown automatically depending on the date on which you are entering into the direct debit contract;
In force until (End date) – here you can optionally enter an end date of your choice.
Payment limit – completion of this field is optional. If the limit specified by you is lower than the invoice amount, the direct debit payment will not be executed or will be executed partly.
Other required information.

Click on **Forward** to have all the entered information displayed and see the terms of the Direct Debit Agreement below it. Insert the requested code from the code card / security token and click on **Save** to enter into the Direct Debit Agreement and to have the signed Agreement and its details displayed on the screen.

Direct Debit Agreement termination / editing

In section **Payments / Direct Debit**, choose the agreement you wish to terminate / modify and click on the name of the Agreement. Click on the relevant button.

Private Business LAT RUS Print Search

My shortcuts Payments > Direct debit > My direct debit agreements Help 67 444 444
Bank messages

My direct debit agreements

Payer's direct debit contract

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PAYMENTS

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Domestic payment
International payment
Salary payment
Import of payments
Payment archive
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Currency exchange
Direct debit

> **My direct debit agreements**
> New direct debit
> Direct debit archive

Standing orders

BANK CARDS
Company cards

Agreement name: * Latvenergo Update

Beneficiary LATVENERGO AS

Payer's account LV92HABA0551004581029

Agreement number 1009612207

Start date: 5
End date: 10
Currency: LVL
Limit 10.00

Currency exchange permitted: Yes
Partial settlement is allowed: Yes

Beginning date 06.01.2010
End date

Back End contract Edit contract parameters

In case of termination, you will be prompted for confirmation of termination of the agreement and after clicking on "Yes", the agreement will be terminated.

10. PAYMENTS / STANDING ORDER

With standing orders, you can have a pre-defined, constant amount of money automatically transferred at specified time to one payee. Standing orders can be set up and cancelled.

Private Business LAT RUS Print Search

My shortcuts Payments > Standing orders > My standing orders Help 67 444 444
Bank messages

My standing orders

Beneficiary name	Period	Beneficiary's account	Amount	Expiration date
Juglas nami sia	30th day of each month	LV23PARXNP40700440001	50.00 LVL	
BALTKOM TV SIA	28th day of each month	LV80HABA0001408045255	15.90 LVL	

Add standing order

ACCOUNT

Statements and reports
My finance report

PAYMENTS

List of payments
Domestic payment
International payment
Salary payment
Import of payments
Payment archive
Defined payments
Currency exchange
Direct debit

Standing orders

> **My standing orders**
> Add new standing order

To create a new standing order, click on **Add new standing order** button. You can either select a payment defined by the bank or by you, or create new.

Private Business LAT RUS Print Search

My shortcuts Payments > Standing orders > Add new standing order Help 67 444 444
 Bank messages

Day to day banking Add new standing order

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Standing orders
 > My standing orders
 > **Add new standing order**

BANK CARDS

Company cards
Cards statement
Secure internet shopping
3RD PARTIES' E-SERVICES
3rd parties' e-services

Payment collection
Financing, leasing, insurance
Deposits, investments, custody
Traderoom
Group and international services

Defined payment:

Beneficiary's bank: *

Beneficiary name: *

Beneficiary account: *

Details: *

Amount: * LVL

Beginning of contract: 02.02.2011

First payment (dd.mm.yyyy): *

Last payment (dd.mm.yyyy): *

Payment frequency: *

1. Terms
Bank "Swedbank" AS, registration No. 40003074794
Customer a legal or private entity who has opened an account with the Bank
Account Customer's account indicated in the Payment order
Beneficiary a recipient of Standing Order indicated in the Payment Order
Standing Order a transfer of Customer's funds from Account to Beneficiary under instructions given by the Customer that are expressed in Payment Order and in conformity with provisions set herein
Payment Order Customer's instruction to the Bank to effect Standing Order
Reserved Balance on Account a balance of funds on the Account indicated in the Payment Order after performance of Payment Order
Account Agreement current or private/salary account agreement, concluded between the Bank and Customer
Terms and Conditions effective price-list on services delivered by the Bank

2. General Provisions

i Please confirm operation! Choose APPLI 2 in your code calculator and enter the "challenge code". It will generate code that you will have to enter in the field "Enter password from generator of identification codes"!

Please enter to the PIN-calculator's field „APPLI 2“ code: **82345377**

Please enter password generated by the PIN-calculator:

Conclude contract

The following payment order data are required:

- Beneficiary's bank – select one from the list provided;
- Beneficiary name;
- Beneficiary account;
- Details - payment details;
- Amount – if no amount of payment is specified, all funds in the given currency present in the account will automatically be transferred;
- Payment currency;

Conditions for execution of standing orders:

- Beginning of contract – by default, the present date is inserted;
- First payment – the date of first payment;
- Last payment – date on which the standing order is to be terminated. If not specified, the standing order contract will be open-ended;
- Payment frequency – the following execution frequencies are offered: daily, weekly, monthly, quarterly, one in 6 months, once a year.

After the payment order is filled out, read the terms of standing orders. To confirm the contract, insert the requested code from the code card / security token, click on "Confirm agreement", after which the standing order will be submitted to the bank.

BANK CARDS

2. BANK CARDS/COMPANY CARDS

In this section, all cards of the company may be viewed and card agreements can be changed (card limits, branch for receiving etc) When the section **Bank cards/Company cards** is opened, each card is shown in a separate row and the following information is shown:

- 1) Holder name (first name and surname);
- 2) Card number;
- 3) Card type;
- 4) Expiry date;
- 5) Card status (active, suspended etc);
- 6) Account number (account which the card is attached to);

The screenshot shows the 'Company cards' section of a banking portal. The page has a dark header with 'Private' and 'Business' tabs, and a search bar. The main content area is titled 'Company cards' and displays a table with the following data:

Holder name	Card number	Card type	Expiry date	Status	Account number	
MĀRA	427737003851	Visa Business LVL	10/2012	Active	LV05HABA0001408	View/change
VALDIS	427737003852	Visa Business LVL	11/2012	Active	LV05HABA0001408	View/change
AIVARS	427737100001	Visa Business EUR	12/2012	Active	LV05HABA0001408	View/change

The left sidebar contains a navigation menu with categories like ACCOUNT, PAYMENTS, and BANK CARDS. The 'Company cards' link is highlighted under the BANK CARDS section.

By clicking on the card number, the section "Cards statement" will be opened and the filtering criterion "show transactions with this card only" will be applied automatically.

The screenshot shows the 'Cards statement' section of a banking portal. The page has a dark header with 'Private' and 'Business' tabs, and a search bar. The main content area is titled 'Card statement' and displays the following information:

Account nr. Uzņēmuma konts

Today | Yesterday | Current week | Current month | Last week | Previous month | From the beginning of last month to today

Beginning of period: *

End of period: *

Format * short format long format

Advanced filters

Filter fields	Condition	Value
Card number	= (equals)	<input type="text"/>

Buttons: [Back](#) [Send enquiry](#)

To view the terms and conditions of the card and/or change them, click on **View/change**.

The following information is available in the agreement:

1. Card holder information
2. Card information
3. Card status and limits

The screenshot shows a web interface for a Visa Business EUR card agreement. The page is titled "Bank Cards > Company cards" and "Visa Business EUR 42773710000 agreement". It features a navigation menu on the left with categories like ACCOUNT, PAYMENTS, and BANK CARDS. The main content area is divided into three sections: "Card holder information" (Given names and surname, ID code), "Card information" (Card type: Visa Business EUR, Card number: 42773710000, Servicing account number: LV0SHABA00014080, Expiry date: 12/2012, Renew card at expiry: Yes, New cards will be sent to: RĪGA, ĶĪPSALA FIL., Rīga, Balasta dambis 1a), and "Card status and limits" (Card status: Active, Card payments allowed: Yes, 2 000.00 EUR per day, Cash withdraw allowed: Yes, 2 000.00 EUR per day, ATM payments allowed: No, Deposit: Yes, 10 000.00 EUR per day). At the bottom, there are buttons for "Back", "Download the PDF file", and "Change agreement".

Click on the **Back** button to go back one page/step. Card agreements can be viewed also in PDF format and saved or printed if required.

Changes in card agreements

If you want to change conditions of the card agreement, click on **View/change** by the respective card, and then the system will show complete information about the card and the conditions can be changed there. To make changes in the card agreement, user must have **full mode** for the account which the card is attached to. To change the status of a card, the user must have code calculator.

The screenshot shows the "Change agreement" form. It has a progress indicator at the top with three steps: 1. Changing conditions, 2. Terms and conditions, and 3. Confirmation. The form is divided into two main sections: "Card information" and "Card status and limits". In the "Card information" section, there are radio buttons for "Renew card at expiry" (Yes/No) and a dropdown menu for "New cards will be sent to" (RĪGA, ĶĪPSALA FIL., Rīga, Balasta dambis 1a). In the "Card status and limits" section, there are radio buttons for "Card status" (Active/Blocked) and five sets of controls for "Card payments allowed", "Cash withdraw allowed", "ATM payments allowed", and "Deposit". Each of these controls includes radio buttons for Yes/No, a numeric input field, a currency dropdown (LVL), and a frequency dropdown (per day). At the bottom, there are buttons for "Back", "Cancel", and "Forward".

It is possible to change the following agreement conditions:

- 1) renew or not the card upon expiration;
- 2) the branch which the card will be sent to if the card is renewed;
- 3) to permit or prohibit payments with the card and change the card limits for payments;
- 4) to permit or prohibit cash withdrawals with the card and set the card limits for cash withdrawals;
- 5) to permit or prohibit payments at ATMs with the card and change the card limits for bill payments;
- 6) to permit or prohibit cash deposits at bunch note acceptors (BNA) with the card and set the card limits for cash deposits at BNAs;

When the changes are done, click on the **Forward** button to see the new card limits and agreement conditions.

If you want to approve changes, approve the agreement conditions and click on **Confirm**.

Click on the **Back** button to go back one step.

If you decide not to approve any changes and want to return to the section **Bank/Agreements/Cards**, click on the **Cancel** button.

You can print or save card agreements in PDF format by clicking on the relevant link (Adobe Reader must be installed on your computer to view them).

II. TRADEROOM

Traderoom is a section on Swedbank's Business Internet Banking website where you can perform currency exchange (Spot), put money on term deposits, or execute foreign exchange Forward and Swap transactions.

Execution of transactions in the Traderoom facility requires the following agreements with a customer to be in force:

- Financial Market Transactions Agreement;
- Traderoom System Agreement.

The representative of the company willing to execute transactions in the Traderoom is required to have the Remote Banking Services Agreement signed and "**with transaction rights**" must be check-marked in the Traderoom system Agreement.

If you have any questions or uncertainty concerning the Traderoom facility, Spot, Forward, Swap or Deposit transactions, please get in touch with FX & Fixed Income Sales Sub-Department by calling 67 444 141 on working days from 9:00 till 17:00.

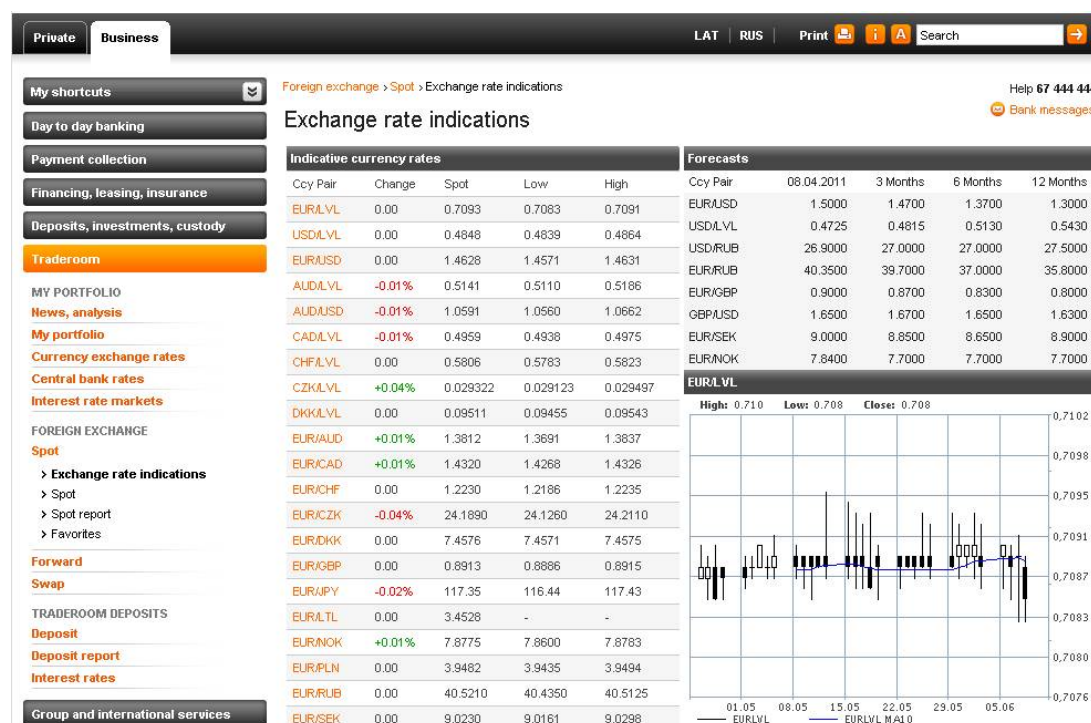
CURRENCY EXCHANGE TRANSACTIONS

1. FOREIGN EXCHANGE/SPOT

To exchange currency on Swedbank's Business Internet Banking website, proceed to section **Traderoom / Foreign Exchange / Spot**.

1.1. Exchange rate indications

The exchange rates displayed are indicative and the actual exchange **will not be** executed at these rates. The bank is not obliged to execute transactions with the Customer at the indicative exchange rates.



The actual exchange rate for transactions will be offered by the Bank after receiving request for a specific transaction.

1.2. Spot transactions

Select the currency to buy and the currency to sell in the **Foreign exchange/Spot/Spot** section and enter only single transaction amount. To find out the bank's offer for a specific foreign exchange transaction, click the **"Request transaction offer"** button. If you click the **"Calculate only"** button, the offered rate will be for informative purposes only and, hence, not be used for executing the transaction. If you request more than one transaction offer, the offered exchange rate may differ for different transactions.

The screenshot shows the 'Spot' transaction page. On the left is a navigation menu with categories like 'MY PORTFOLIO', 'FOREIGN EXCHANGE', and 'Swap'. The main area contains the following information:

- Client: Available balance: 1 962 605.91
- Client sells: LVL (dropdown menu)
- Client buys: EUR (dropdown menu) 5000
- Value Date: 09.06.2011
- Minimum deal amount: LVL 1 000.00 or equivalent

At the bottom of the main area, there are three buttons: 'Calculate only', 'Request transaction offer', and 'Add currency pair to Favorites'. A disclaimer at the bottom states: '* According to User Agreement all the prices are indications only and not an offer or solicitation in respect to any transaction. Valid rate offer will be made upon deal request only. Only the currencies listed in the terms of your Current Account Agreement will remain on your current account overnight. You can change your Current Account Agreement terms in the nearest Swedbank branch office. Prepayment of 3% will no longer be applied to foreign exchange spot deals starting from 01.09.2010. As a result, the amount of currency sold will not be split in two transactions (3% and 97% of the deal amount), but instead will be payable in a single transaction at the time of the currency purchase transaction. Swedbank Markets Division.'

If you would like to get a new price offer, click the **"Request new price"** button and a new exchange rate will be offered. The rate offered will depend on the situation in the currency market.

If you find the rate acceptable, you must confirm the transaction within 30 seconds by clicking **"Confirm transaction"** button.

This screenshot shows the same 'Spot' transaction page after a transaction has been confirmed. The main area now displays the following details:

- Client: Account:
- Rate: EUR:LVL 0.71110
- Time: 10.06.2011 13:03:53
- Client sells: LVL 3 555.50
- Client buys: EUR 5 000.00
- Value Date: 09.06.2011

At the bottom, there are two buttons: 'Request new price' and 'Confirm transaction'. A disclaimer at the bottom states: '* Deal request expires after 30 seconds. Only deals captured with unexpired Prices/Rates are accepted and confirmed by Bank. Price Request enables Rate refresh.'

After a confirmation, the transaction details and the transaction status will be displayed. Provided there are enough funds on the account for executing of the transaction, the

transaction will be booked on account within 15 minutes. Later the transaction details can also be accessed in **Foreign exchange/Spot/Spot report** section.

Private Business LAT RUS Print Search

Foreign exchange > Spot > Spot Help 67 444 444 Bank messages

Spot

Deal is Captured.

Swedbank AS
Balasta dambis 1a
Rīga, LV-1048
Reg. No. 40003074764
BIC: HABALV22

Client:
Pers.ID/Registration No:
Account:
Instrument: Spot
Deal No: 10332573
Trade Date: 10.06.2011
Trade Time: 13:04:03
Source: Traderoom
Value Date: 09.06.2011
Client sells: LVL 3 555.50
Client buys: EUR 5 000.00
Spot rate: EUR/LVL 0.71110

OK

TRADEROOM DEPOSITS
Deposit
Deposit report
Interest rates

Click the **“OK”** button to perform another Spot transaction – currency exchange.

If you are willing your most frequently performed Spot transactions to be saved as templates, proceed to **Foreign exchange/Spot/Spot** section, select the currency to sell and to buy, and click the **“Add currency pair to Favorites”** button.

Private Business LAT RUS Print Search

Foreign exchange > Spot > Spot Help 67 444 444 Bank messages

Spot

Client:
Available balance: 1 962 605.91
Client sells: LVL
Client buys: EUR 5000
Value Date: 09.06.2011
Minimum deal amount: LVL 1 000.00 or equivalent

Read more Indicative Quotes

Calculate only Request transaction offer Add currency pair to Favorites

* According to User Agreement all the prices are indications only and not an offer or solicitation in respect to any transaction.
Valid rate offer will be made upon deal request only.
Only the currencies listed in the terms of your Current Account Agreement will remain on your current account overnight. You can change your Current Account Agreement terms in the nearest Swedbank branch office.
Prepayment of 3% will no longer be applied to foreign exchange spot deals starting from 01.09.2010. As a result, the amount of currency sold will not be split in two transactions (3% and 97% of the deal amount), but instead will be payable in a single transaction at the time of the currency purchase transaction. Swedbank Markets Division.

More than one currency pair can be added. Every currency pair and transaction direction must be added separately. This will also allow calculating indicative exchange rates and requesting transaction offers in the **“Favorites”** section.

1.3. Spot report

Information about all the executed Spot transactions can be accessed through the "Spot report" section.

Foreign exchange > Spot > Spot report

Help 67 444 444

Bank messages

Today | Yesterday | Current week | Current month
Last week | Previous month | From the beginning of last month to today

Beginning of period: 01.06.2011
End of period: 10.06.2011
Currency: All

Send enquiry

01.06.2011 - 10.06.2011

Save to file

Deal	Maturity Date	Ccy Pair	Amount (Ccy1)	Amount (Ccy2)	Spot rate
10332458	06.06.2011	EUR/LVL	5 000.00	-3 556.00	0.71120
10332460	06.06.2011	EUR/LVL	10 000.00	-7 112.00	0.71120
10332461	06.06.2011	EUR/LVL	10 000.00	-7 112.00	0.71120
10332571	09.06.2011	EUR/LVL	5 000.00	-3 555.50	0.71110
10332572	09.06.2011	EUR/LVL	5 000.00	-3 555.50	0.71110
10332573	09.06.2011	EUR/LVL	5 000.00	-3 555.50	0.71110

The information available includes transaction date, currency pairs, transaction amount in each currency and the exchange rate. Click on the transaction number to access further details of the transaction.

1.4. Favorites

The following options are available in the "Foreign exchange/Spot/Favorites" section:

- Request an indicative price calculation by entering the amount to sell or to buy
- Request a transaction offer by entering the amount to sell or to buy
- Delete a currency pair

Foreign exchange > Spot > Favorites

Help 67 444 444

Bank messages

Client sells:	Client buys:	Actions		Remove from Favorites?
LVL <input type="text"/>	EUR <input type="text"/>	Calculate only	Request transaction offer	Remove
LVL <input type="text"/>	GBP <input type="text"/>	Calculate only	Request transaction offer	Remove
LVL <input type="text"/>	USD <input type="text"/>	Calculate only	Request transaction offer	Remove