

# Internet – Banking User Manual

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# 1.Introduction

## 1.1. Document purpose

The purpose of this document is to describe the Internet banking, its functionality and how to work with it. This document is confidential Customer and Developer document and is available only to members of both (Customer and Developer) project groups.

## 1.2. Document structure

Document consists of following sections:

- 1. section introduces with document and it's structure.
- 2. section describes languages supported in the System.
- 3. section describes how customer users can authenticate in the System.
- 4. section gives insight in the summary of accounts available to customer, as well as it describes how to prepare account statement and export it.
- 5. section introduces with payment section. It gives insight, how to create payments, save, execute, print and edit them, as well as how to sign the payment. This section also gives insight how to work with payment archive.
- 6. section describes how to create term deposit application.
- 7. section gives insight in the work with section „Message center”. It describes how to create, delete and save the messages.
- 8. section introduces with settings section. It describes how to change the account name and how to view the history of online sessions.
- 9. section consists of short description about the currencies and their rates used in Rigensis and Bank of Latvia.

## 2.Supported Languages

Rigensis Internet Banking supports three languages – Latvian, Russian and English. Customer user must click the link of correspondent language in the language menu (see *Pic. 1 Language Menu*) to select the necessary language.

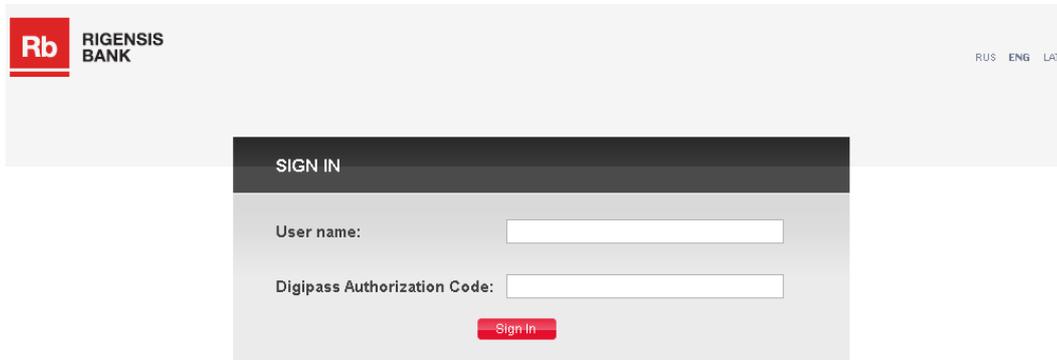


***Pic. 1 Language Menu***

System's language is changed to selected.

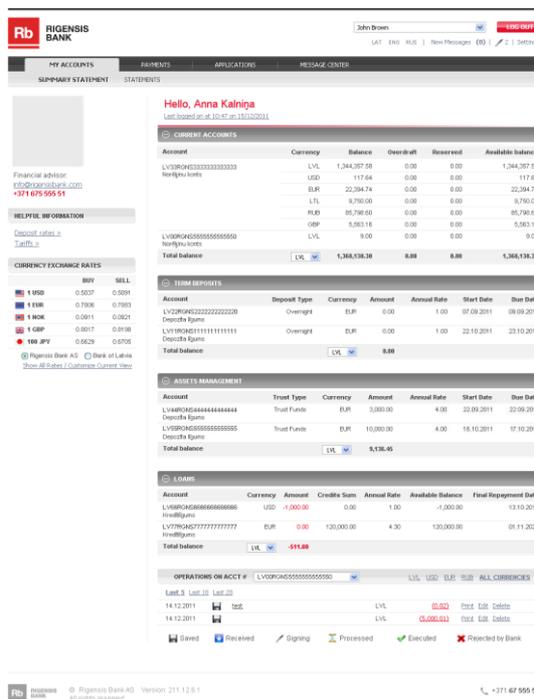
### 3.Connect to the System

Customer user must enter his or her user name and digipass authorization code and press the button „Sign In” to connect to the System (see *Pic. 2 Connect to the Internet Banking*).



**Pic. 2 Connect to the Internet Banking**

If entered data is correct, System opens the main menu of Internet banking (see *Pic. 3 Main Menu*), otherwise it gives an error message and user must try to sign in once more.



**Pic. 3 Main Menu**

**Note:**  
If customer user inputs incorrect user name and/or digipass authorization code 3 times in turn, System stops it.

## 4.Section „My Accounts”

### 4.1. Summary statement

In the section’s „My Accounts” subsection „Summary statement” customer user can view information about his or her accounts, for instance, available balance in account, reserved amount etc., as well as the last operations on account

#### 4.1.1. Accounts

Customer users can have following accounts (see *Pic. 4 Account Statement*):

- Current accounts;
- Term deposits;
- Assets management;
- Loans.

CURRENT ACCOUNTS					
Account	Currency	Balance	Overdraft	Reserved	Available balance
LV33RGN3333333333333333 Norējmu konts	LVL	1,344,357.58	0.00	0.00	1,344,357.58
	USD	117.64	0.00	0.00	117.64
	EUR	22,394.74	0.00	0.00	22,394.74
	LTL	9,750.00	0.00	0.00	9,750.00
	RUB	85,798.60	0.00	0.00	85,798.60
	GBP	5,563.16	0.00	0.00	5,563.16
LV00RGN555555555555550 Norējmu konts	LVL	9.00	0.00	0.00	9.00
<b>Total balance</b>	LVL	<b>1,368,138.30</b>	<b>0.00</b>	<b>0.00</b>	<b>1,368,138.30</b>

TERM DEPOSITS						
Account	Deposit Type	Currency	Amount	Annual Rate	Start Date	Due Date
LV22RGN222222222222220 Depozīta līgums	Overnight	EUR	0.00	1.00	07.09.2011	09.09.2011
LV11RGN111111111111111 Depozīta līgums	Overnight	EUR	0.00	1.00	22.10.2011	23.10.2011
<b>Total balance</b>		LVL	<b>0.00</b>			

ASSETS MANAGEMENT						
Account	Trust Type	Currency	Amount	Annual Rate	Start Date	Due Date
LV44RGN444444444444444 Depozīta līgums	Trust Funds	EUR	3,000.00	4.00	22.09.2011	22.09.2012
LV55RGN555555555555555 Depozīta līgums	Trust Funds	EUR	10,000.00	4.00	16.10.2011	17.10.2011
<b>Total balance</b>		LVL	<b>9,136.45</b>			

LOANS						
Account	Currency	Amount	Credits Sum	Annual Rate	Available Balance	Final Repayment Date
LV66RGN666666666666666 Kreditlīgums	USD	-1,000.00	0.00	1.00	-1,000.00	13.10.2012
LV77RGN777777777777777 Kreditlīgums	EUR	0.00	120,000.00	4.30	120,000.00	01.11.2021
<b>Total balance</b>		LVL	<b>-511.00</b>			

**Pic. 4 Account Statement**

It is possible to view the total balance of each account in LVL, EUR, USD and RUB currencies. User must select the necessary currency in the drop down list „Total balance” (see *Pic. 5 Drop down list „Total balance”*) and the System will calculate the balance in the selected currency.



**Pic. 8 Message "No transactions found for this account"**

**Filter list**

If user wants to view last 10 or 20 operations, he or she must click the link with appropriate name „last 10” or „last 20” (see Pic. 9 Links "last 5/10/20" operations on account).



**Pic. 9 Links "last 5/10/20" operations on account**

But, if user wants to filter operations created in specific currency, he or she must click the appropriate link – LVL, USD, EUR or RUB (see Pic. 10 Currency links). By default, system displays last operations in all currencies.



**Pic. 10 Currency links**

**Print payment**

If user wants to print payment, he or she must click the link “Print” (see Pic. 7 Section „Operations on acct #”) in the section “Operations on acct #”. System opens payment printout form (see Pic. 11 Payment print out form), which user can print and/or export in .pdf file.

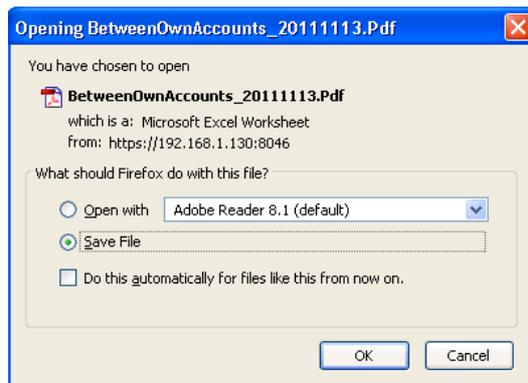
 Print  Export PDF



**Pic. 11 Payment print out form**

If user wants to print the payment, he or she must click the link “Print” in the upper right corner ( Print).

If user wants to export the payment, he or she must click the link “Export/PDF” in the upper right corner (  [Export/PDF](#) ). System opens pop-up window (see *Pic. 12 Pop-up window of payment export*), in which user must select, whether he or she wants to save or open it.



**Pic. 12 Pop-up window of payment export**

### **Edit payment**

If user wants to edit saved payment, he or she must click the link “Edit” (see *Pic. 7 Section „Operations on acct #”*). System opens form of correspondent payment (see *Pic. 13 Editable form of saved payment*), in which user can make changes and save them using the button “Save” or send the payment to execution using the button “Continue”.

#### **Transfer Between own Accounts**

From Account No. *	LV33RGNS3333333333333333 - Demand deposit
Document Number *	10
To Account No. *	LV00RGNS5555555555555550 - Demand deposit
Execution Date *	15.12.2011
Amount *	1.12 1,344,357.58
Currency *	LVL
Payment purpose	for travel
Information for Customer's Bank	

\* Mandatory fields

[Back to Payments](#) Save Continue

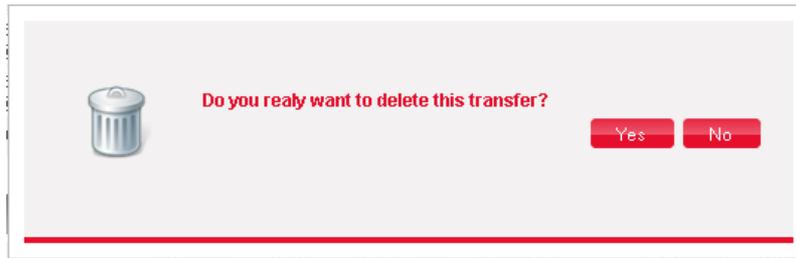
**Pic. 13 Editable form of saved payment**

#### **Note:**

The link “Edit” is visible only to payments that are in status “Saved”.

### **Delete payment**

If user wants to delete one of the saved payments, he or she must click the link “Delete” (see *Pic. 7 Section „Operations on acct #”*). System opens pop-up window, in which user must press the button “Yes” to confirm that he or she really wants to delete this transfer, otherwise user must press the button “No” (see *Pic. 14 Pop-up window "Do You really want to delete this transfer?"*).



**Pic. 14 Pop-up window "Do You really want to delete this transfer?"**

Deleted transfer is not visible in the list anymore.

**Note:**

Link "Delete" is visible only to payments that are in status "Saved".

**View payment**

If user wants to view payment detailed information, he or she must click the payment or amount link of correspondent payment (see *Pic. 15 Links to open payment details*).

OPERATIONS ON ACCT #		LV33RGNS333333333333	LVL USD EUR RUB ALL CURRENCIES				
Last 5 Last 10 Last 20							
15.12.2011		for travel	LVL	(1.12)	Print	Edit Delete	
09.12.2011		sveiks	EUR	(0.56)	Print		

**Pic. 15 Links to open payment details**

System opens non-editable form of payment, in which user can view the payment detailed information, as well as create a similar payment (see *Pic. 16 Non-editable form of payment details*).

**Internal Transfer**

From Account No.	LV33RGNS333333333333
Document Number	6
Execution Date	09.12.2011
Amount	0.56
Currency	EUR
Beneficiary's Name	Mazais Stjuarts
Beneficiary's Account No.	LV02RGNS222222222220
	<input checked="" type="checkbox"/> LR Resident
Recipient Country	Latvia
Payment purpose	sveiks
Commission Fee	According to price list

[Back to Payments](#)
[Click here to make similar payment](#)

**Pic. 16 Non-editable form of payment details**

To create a payment with same data, user must click the link "Click here to make similar payment" ([Click here to make similar payment](#)). System opens appropriate payment form with already filled fields (see *Pic. 17 Similar payment form*).

### Internal Transfer

Select Template For This Transaction

From Account No. *	<input type="text" value="LV33RGNS3333333333"/>
Document Number *	<input type="text" value="6"/>
Execution Date *	<input type="text" value="09.12.2011"/> 
Amount *	<input type="text" value="0.56"/> 22,394.74
Currency *	<input type="text" value="EUR"/>
Beneficiary's Name *	<input type="text" value="Mazais Stjuarts"/>
Beneficiary's Account No. *	<input type="text" value="LV02RGNS2222222222"/>
Reg.No./ID No./Date of Birth	<input type="text"/>
Address	<input type="text"/>
	<input checked="" type="checkbox"/> LR Resident
Recipient Country *	<input type="text"/>
Payment purpose *	<input type="text" value="sveiks"/>
Information for Customer's Bank	<input type="text"/>

\* Mandatory fields

[Back to Payments](#)

**Pic. 17 Similar payment form**

## 4.2. Account statements

If user wants to view account statements, he or she must open subsection “Statements” of section “My Account”. System opens search form of account statement (see *Pic. 18 Account statement search form*) in which user can specify account, period and format of statement.

**STATEMENTS**

**Account**

**Please choose preset period or select specific dates**

<a href="#">This Week</a>	Start	<input type="text" value="15.12.2011"/> 
<a href="#">This Month</a>	End	<input type="text" value="15.12.2011"/> 
<a href="#">Previous Month</a>		
<a href="#">This Year</a>		

**STATEMENT FORMAT**

- On screen
- PDF
- Excel

**Pic. 18 Account statement search form**

When all required information is specified user must press the button “Generate statement”. System opens account statement form (see *Pic. 19 Account statement*), which user can print by clicking link “Print” ( [Print](#)) and/or export using link “Export/PDF” ( [Export/PDF](#)).

[Return to the previous screen](#)

[Print](#) [Export PDF](#)



RIGENSIS BANK AS  
 Reg. No. 4010342640  
 Legal Address: Dunties street 9, Riga, LV-1013  
 SWIFT code/BIC: RGNLSV22

**Account Statement**

John Brown Account: LV33 RGN3 3333 3333 3  
 Reg. No./ID No: 111111-11111  
 Address:  
 Period: 01/10/2011 - 03/10/2011

Preparation Date: 16.12.2011 15:04

Currency: EUR

Date (Value Date)	Doc. No.	Beneficiary/Payer	Transaction Description	Reference No.	Debit	Credit	Transaction Type
						Opening Balance 01/10/2011	33,908.18
						including	
						Unused Credit Limit	0.00
						Hold Amount	0.00
01/10/2011 (01/10/2011)	01110010000000	Ana Kalniga	Reg. No. 111111-11111, RIGENSIS BANK AS, Acc. No. LV00 RGN3 6556 5556 5556 0.	KS-IE2		0.56	Book transfer
03/10/2011 (03/10/2011)	01110030000000	Ana Kalniga	Reg. No. 111111-11111, Rigensis Bank AS, Acc. No. LV00 RGN3 6556 5556 5556 0. Я нєує нє прєчєкєм, Кā аил лєтєвєкєл.	KS-W1	-67.00		Book transfer
03/10/2011 (03/10/2011)	01110030000000			KS-W1	-5.00		Banking charges
						Closing Balance 03/10/2011	33,836.74
						including	
						Unused Credit Limit	0.00
						Hold Amount	0.00
						Debit Turnover EUR	-72.00
						Credit Turnover EUR	0.56

Currency: LVL

Date (Value Date)	Doc. No.	Beneficiary/Payer	Transaction Description	Reference No.	Debit	Credit	Transaction Type
						Opening Balance 01/10/2011	1,337,656.82
						including	
						Unused Credit Limit	0.00
						Hold Amount	0.00
01/10/2011 (01/10/2011)	01110010000000			0000172011		0.37	Interest on deposit

**Pic. 19 Account statement**

To return to the search form of account statement, user must click the link “Return to the previous screen” ([Return to the previous screen](#)), located in the upper left corner of the form.

## 5.Section “Payments”

In the section “Payments” is possible to create and save payments, edit and delete the saved ones, as well as view the payment archive.

### 5.1.Create payment

The subsection “External transfer” is opened by default, if user opens section “Payments”.

To transfer money to account in the Rigensis Bank, customer user must choose to make payment within the bank by opening section’s “Payment” subsection “Internal transfer”. System opens payment form (see *Pic. 20 Payment "Internal transfer"*), in which all mandatory fields are marked with asterisk (\*).

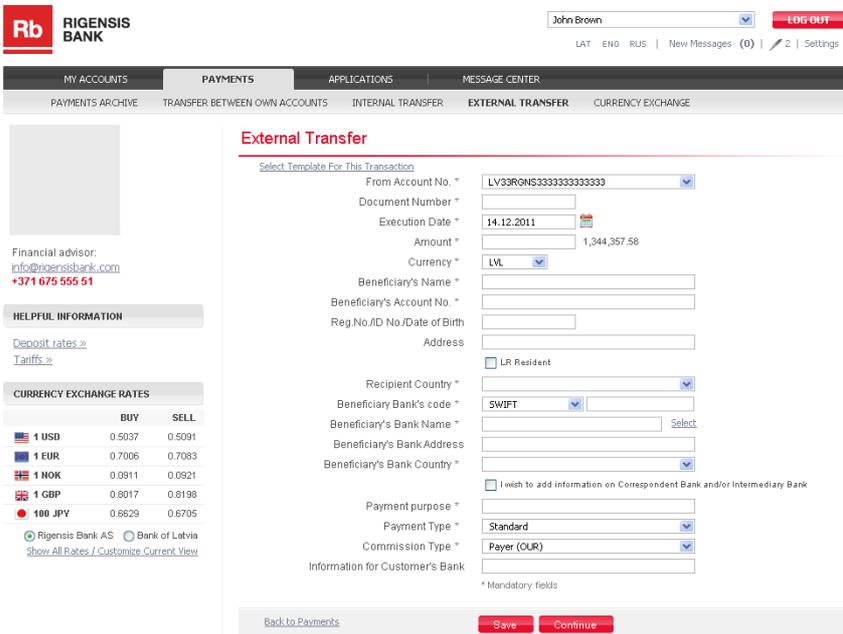
	BUY	SELL
1 USD	0.5037	0.5091
1 EUR	0.7006	0.7083
1 NOK	0.0911	0.0921
1 GBP	0.8017	0.8198

**Pic. 20 Payment "Internal transfer"**

To transfer money between own accounts, customer user must open subsection “Transfer between own accounts”. System opens payment form (see *Pic. 21 Payment "Transfer between own accounts"*), in which all mandatory fields are marked with asterisk (\*).

**Pic. 21 Payment "Transfer between own accounts"**

To transfer money to another bank of Latvia or to the international bank, customer user must open external payment form, by clicking the subsection “External transfer”. System opens payment form (see *Pic. 22 Payment "External transfer"*), in which all mandatory fields are marked with asterisk (\*).



**External Transfer**

Select Template For This Transaction

From Account No. \* LV33RONS333333333333

Document Number \*

Execution Date \* 14.12.2011

Amount \* 1,344,387.58

Currency \* LVL

Beneficiary's Name \*

Beneficiary's Account No. \*

Reg.No./ID No./Date of Birth

Address

LR Resident

Recipient Country \*

Beneficiary Bank's code \* SWIFT

Beneficiary's Bank Name \* Select

Beneficiary's Bank Address

Beneficiary's Bank Country \*

I wish to add information on Correspondent Bank and/or Intermediary Bank

Payment purpose \*

Payment Type \* Standard

Commission Type \* Payer (OUR)

Information for Customer's Bank

\* Mandatory fields

Back to Payments Save Continue

	BUY	SELL
1 USD	0.5937	0.5091
1 EUR	0.7006	0.7083
1 NOK	0.0911	0.0921
1 GBP	0.8017	0.8198
100 JPY	0.6629	0.6705

**Pic. 22 Payment "External transfer"**

**Note:**

If payment amount exceeds 5000 LVL or its equivalent in other currency and one of the parts, involved in payment, is LR resident, then the field “External payment code” is mandatory.

**Save payment**

If customer user does not want to send the created payment to execution immediately, but use it later, he or she can save it by pressing the button “Save”. System displays informative message of successful payment saving (see *Pic. 23 Message "Payment is saved"*).

### Internal Transfer

Select Template For This Transaction

From Account No. *	Norējīnu konts -Only my account
Document Number *	3
Execution Date *	14.12.2011
Amount *	0.02 9.00
Currency *	LVL
Beneficiary's Name *	Jānis Bērziņš
Beneficiary's Account No. *	LV00RGN5555555555550
Reg.No./ID No./Date of Birth	
Address	
<input checked="" type="checkbox"/> LR Resident	
Recipient Country *	
Payment purpose *	test
Information for Customer's Bank	

\* Mandatory fields

Payment is saved

[Back to Payments](#)

**Pic. 23 Message "Payment is saved"**

### Execute payment

If customer user wants to send a payment to the Bank, firstly, he or she must fill all mandatory fields and, secondly, press the button "Continue". System checks the entered data and, in case of validation errors, displays them on the screen (see *Pic. 24 Error in the input data of payment*).

### Internal Transfer

Select Template For This Transaction

From Account No. *	LV33RGN5333333333333
Document Number *	10
Execution Date *	15.12.2011
Amount *	0.09 22,394.74
Currency *	EUR
Beneficiary's Name *	Laivinieks
Beneficiary's Account No. *	Please enter recipient's account
Reg.No./ID No./Date of Birth	
Address	
<input checked="" type="checkbox"/> LR Resident	
Recipient Country *	
Payment purpose *	for trip
Information for Customer's Bank	

\* Mandatory fields

[Back to Payments](#)

**Pic. 24 Error in the input data of payment**

Otherwise system opens payment confirmation form (see *Pic. 25 Payment confirmation form*), in which user must enter generated code of digipass and press the button "Confirm" to send the payment to the execution.

### Internal Transfer

From Account No.	LV33RGNS333333333333
Document Number	10
Execution Date	15.12.2011
Amount	0.09
Currency	LVL
Beneficiary's Name	Laivinieks
Beneficiary's Account No.	LV02RGNS222222222220
	<input checked="" type="checkbox"/> LR Resident
Recipient Country	Latvia
Payment purpose	for trip
Commission Fee	According to price list

Enter security code   
Code: **33776476**

[Back to Payments](#)

**Pic. 25 Payment confirmation form**

System checks entered code and, if there are no validations errors, displays message that payment is successfully sent to Bank (see *Pic. 26 Message "Payment successfully sent to Bank"*).

### Internal Transfer

 Payment transferred to the Bank 

Would you like to create a payment template for this transaction?  
If yes, please enter the name for the template

**Pic. 26 Message "Payment successfully sent to Bank"**

To create a template of just created payment, customer user must enter the name of template and press the button . Payment is successfully saved in the list of defined payments.

**Note:**

If user has created and saved a payment template, he or she can select them by clicking the link "Select template for this transaction" in the payment forms "Internal transfer" and "External transfer".

## 5.2. Currency exchange

To create currency exchange payment, customer user must open subsection "Currency exchange" of section "Payments". System opens currency exchange form (see *Pic. 27 Currency exchange payment*), in which all mandatory fields are marked with asterisk (\*).

Financial advisor:  
[info@rigensisbank.com](mailto:info@rigensisbank.com)  
 +371 675 555 51

HELPFUL INFORMATION  
[Deposit rates >](#)  
[Tariffs >](#)

CURRENCY EXCHANGE RATES		
	BUY	SELL
1 LVL	1.0000	1.0000
1 USD	0.5037	0.5091
1 EUR	0.7006	0.7083
1 RUB	0.0165	0.0167
100 JPY	0.6529	0.6705
1 CAD	0.4980	0.5020
1 CHF	0.5729	0.5790
1 AUD	0.5219	0.5276
1 SEK	0.0769	0.0777
1 NOK	0.0911	0.0921

Buy / Sell CURRENCIES

Enter Information Confirm

Document Number \*

Select Account LV33RONS333333333333

Information for Customer's Bank

Buy

Select Currency AUD

Enter Amount

Date 16.12.2011

Payments are made on the transaction date  
 Payments are made on the next business day following the transaction in accordance with the previously set exchange rate

1 AUD = 0.748400 EUR EUR → AUD 1 EUR = 1.336184 AUD

Sell

Select Currency EUR

Enter Amount

Available Balance: 22,394.74

Back to Payments Cancel Save Continue

**Pic. 27 Currency exchange payment**

If customer user does not want to send the created currency exchange payment to execution immediately, but use it later, he or she can save it by pressing the button “Save”. Created payment is successfully saved. Whereas, if user wants to send the payment to execution, he or she must press the button “Continue” instead of “Save”. System opens confirmation form, in which user must input the generated code of digipass and press the button “Confirm” to send the payment to the Bank. To return to the previous form, user must press the button “Back” in the payment confirmation form; whereas to cancel the payment, he or she must press the button “Cancel”.

**Negotiate currency rate with dealer**

If the amount from which user can negotiate currency rate with dealer is specified in the customer users data or if the amount of currency exchange payment is in range from 10 000 LVL to 100 000 LVL (including), customer user can agree upon currency exchange rate with dealer, by clicking the link “Please press here to negotiate exchange rate” (see *Pic. 28 Currency exchange payment - link "Please press here to negotiate exchange rate"*).

BUY / SELL CURRENCIES

1  
Enter Information

2  
Confirm

Document Number \*

Select Account

Information for Customer's Bank

BUY

Select Currency

Enter Amount

Date

Payments are made on the transaction date  
 Payments are made on the next business day following the transaction in accordance with the previously set exchange rate

SELL

Select Currency

Enter Amount

Available Balance: 22,394.74

1 AUD = 0.748400 EUR    EUR → AUD    1 EUR = 1.336184 AUD

Please press here to negotiate exchange rate

[Back to Payments](#)

**Pic. 28 Currency exchange payment - link "Please press here to negotiate exchange rate"**

Payment is successfully sent to the dealer for exchange rate negotiation. System opens non-editable form in which user can find the dealer's telephone number (see Pic. 29 Currency exchange payment - rate negotiation with dealer).

BUY / SELL CURRENCIES

Document Number Doc1

Select Account LV33RGNS3333333333

BUY

Select Currency AUD

Enter Amount

Date

Payments are made on the transaction date

EUR → AUD

SELL

Select Currency EUR

Enter Amount

Available Balance: 22,394.74

Optionally you may contact the Bank's dealer by calling up at +371 66118870.

[Back to Payments](#)

**Pic. 29 Currency exchange payment - rate negotiation with dealer**

When user has agreed upon rate with the Bank's dealer, he or she must press the button "Negotiate Refresh". The new rate appears in the payment form and customer user can confirm it by entering digipass code and pressing the button "Negotiate Confirm", or cancel it using the button "Cancel" (see Pic. 30 Currency exchange payment - approval of negotiated rate).

BUY / SELL CURRENCIES

Document Number Doc1  
Select Account LV33RGN8333333333333

BUY

Select Currency AUD  
Enter Amount 2.50  
Date 16.12.2011  
 Payments are made on the transaction date

**1 AUD = 0.800000 EUR    EUR → AUD    1 EUR = 1.250000 AUD**

SELL

Select Currency EUR  
Enter Amount 2.00  
Available Balance: 22,394.74

Enter security code   
Code: **01747383**

Optionally you may contact the Bank's dealer by calling up at +371 66118870.

[Back to Payments](#)

**Pic. 30 Currency exchange payment - approval of negotiated rate**

System shows a message about successful approval of payment after confirmation of new rate (see Pic. 31 Message "Payment confirmed successfully").



**Pic. 31 Message "Payment confirmed successfully "**

**Note:**  
If amount of currency exchange payment exceeds 100 000 LVL or its equivalent in other currency then it is not possible to send the payment to negotiation with dealer. System shows a message "Large amount currency exchange transactions can be processed via Phone-banking service only. Please contact the Bank's dealer at phone +371 66118877 to agree on exchange rate and make the transaction".

### 5.3. Payment signing

Customer user, who has such rights, can sign a payment and afterwards it is given to execution, as well as he or she can create the payments and send to the Bank to execution. Whereas, customer user, who has no such rights, can create new payment and send it to execution, system sets the status "Signing" to such payment. Only customer user, who has such rights, can send such payment that is in status "Signing" to execution.

User can find the payments that are in status "Signing" in the payment archive or by clicking the link in the upper right corner of the page (see Pic. 32 Link to payments sent to signing).

John Brown ▼ LOG OUT

LAT ENG RUS | New Messages (0) ✎ 2 Settings

**Pic. 32 Link to payments sent to signing**

To sign a payment, customer user, who has such rights, must open the payment in status “Signing” and input the generated code in the corresponding field and press the button “Sign” (see *Pic. 33 Payment in status “Signing”*).

### Internal Transfer

From Account No.	LV33RGN83333333333333
Document Number	10
Execution Date	15.12.2011
Amount	0.09
Currency	EUR
Beneficiary's Name	Laivinieks
Beneficiary's Account No.	LV02RGN82222222222220
	<input checked="" type="checkbox"/> LR Resident
Recipient Country	Latvia
Payment purpose	for trip
Commission Fee	According to price list
Enter security code	<input type="text"/>
Code: 11177964	

[Back to Payments](#) Sign [Click here to make similar payment](#)

**Pic. 33 Payment in status “Signing”**

Payment is successfully signed and user can find a new record in the list of signatures (see *Pic. 34 Record of signed payment*).

Status	User	Name, surname	Signing time
Level group 2 (1/1) Signed	418487	Ašais Racējs	09.12.2011 15:33

**Pic. 34 Record of signed payment**

When the necessary amount of customers has signed the payment, it’s given to the Bank for execution.

**Note:**

The number of signers is indicated in the payment approval rule. If the number of customer users, who have such rights, exceeds the number of approvals necessary to send the payment to Bank, then payment must sign only the necessary number of signers not all customer users. It is not essential, which users sign the payment, unless their confirmation is not specially marked during creation of payment approval rule.

## 5.4. Payments archive

To view all created payments, customer user must open the subsection “Payments archive” of section “Payments”. System opens payment archive form (see *Pic. 35 Payment archive*), in which customer user can indicate necessary search criteria – operation type, account type, currency, period of time – or select to view last 5, 10, 20 or 50 operations.

**Pic. 35 Payment archive**

Customer user can view payment detailed information form, print payments, delete saved payments, edit existing ones, as well as send the payment to execution in the payment archive.

**View payment**

To view payment detailed information, user must click the link of correspondent payment in the column “Payment type” or the link of amount or account number (see *Pic. 36 Links to payment details*).

<input type="checkbox"/>	Date	Status	Type of Operation	Currency	Amount	Account #	
<input type="checkbox"/>	09.12.2011		Internal	EUR	0.56	LV33RGN53333333333333	<a href="#">Print</a>
<input type="checkbox"/>	09.12.2011		Currency selling	EUR	12.00	LV33RGN53333333333333	<a href="#">Print</a>
<input type="checkbox"/>	09.12.2011		Internal	LVL	0.10	LV33RGN53333333333333	<a href="#">Print</a>

**Pic. 36 Links to payment details**

System opens non-editable payment form, in which user can view the payment details, as well as create a similar payment (see *Pic. 37 Non-editable payment’s detailed information form*).

### Internal Transfer

From Account No. LV33RGNS333333333333  
Document Number 6  
Execution Date 09.12.2011  
Amount 0.56  
Currency EUR  
Beneficiary's Name Mazais Stjuarts  
Beneficiary's Account No. LV02RGNS222222222220  
 LR Resident  
Recipient Country Latvia  
Payment purpose sveiks  
Commission Fee According to price list

[Back to Payments](#)

[Click here to make similar payment](#)

Status	User	Name, surname	Signing time
Level group 2 (1/1) Signed	418487	Ašais Racējs	09.12.2011 15:33

**Pic. 37 Non-editable payment's detailed information form**

To create a payment with same data, user must click the link "Click here to make similar payment" ([Click here to make similar payment](#)). System opens appropriate payment form with already filled fields (see *Pic. 38 Similar payment form*).

### Internal Transfer

Select Template For This Transaction

From Account No. \*

Document Number \*

Execution Date \*

Amount \*  22,394.74

Currency \*

Beneficiary's Name \*

Beneficiary's Account No. \*

Reg.No./ID No./Date of Birth

Address

LR Resident

Recipient Country \*

Payment purpose \*

Information for Customer's Bank

\* Mandatory fields

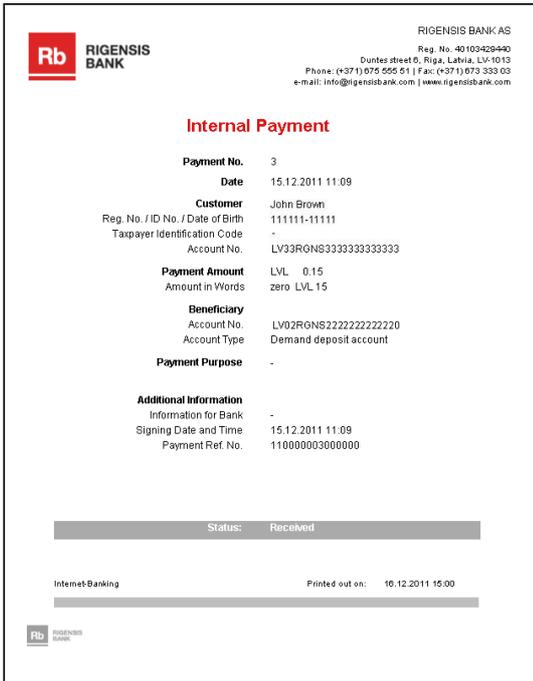
[Back to Payments](#)

**Pic. 38 Similar payment form**

### Print payment

If user wants to print payment from payment archive, he or she must click the link "Print" (see *Pic. 35 Payment archive*). System opens payment printout form (see *Pic. 39 Payment print out form*), which user can print and/or export in .pdf file.

 Print  Export/PDF

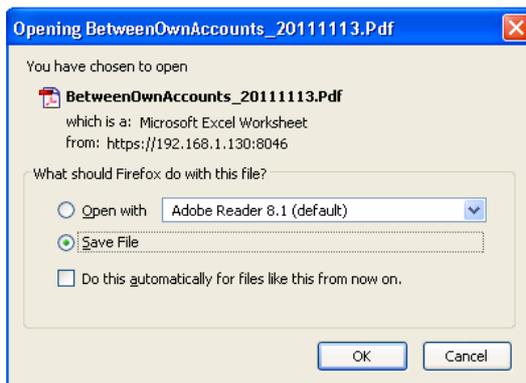


The image shows a payment printout form from Rigensis Bank AS. At the top left is the bank logo and name. At the top right is the bank's contact information. The main title is "Internal Payment". Below this, there are several sections of data: "Payment No." (3), "Date" (15.12.2011 11:09), "Customer" (John Brown), "Reg. No./ID No./Date of Birth" (111111-11111), "Taxpayer Identification Code" (-), "Account No." (LV33RGN333333333333), "Payment Amount" (LVL 0.15), "Amount in Words" (zero LVL 15), "Beneficiary" (LV02RGN322222222222), "Account No." (LV02RGN322222222222), "Account Type" (Demand deposit account), "Payment Purpose" (-), and "Additional Information" (Information for Bank (-), Signing Date and Time (15.12.2011 11:09), Payment Ref. No. (110000003000000)). At the bottom, there is a "Status: Received" bar, "Internet Banking" text, and "Printed out on: 10.12.2011 16:00".

**Pic. 39 Payment print out form**

If user wants to print the payment, he or she must click the link "Print" ( [Print](#)) in the upper right corner of printout form.

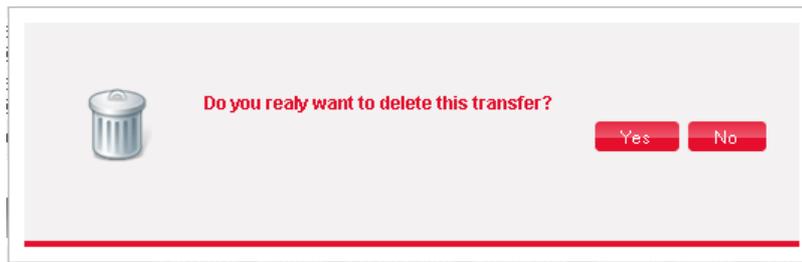
If user wants to export the payment, he or she must click the link "Export/PDF" ( [Export/PDF](#)) in the upper right corner of printout form. System opens pop-up window (see *Pic. 40 Pop-up window of payment export*), in which user must select, whether he or she wants to save or open it.



**Pic. 40 Pop-up window of payment export**

### **Delete payment**

If user wants to delete one of the saved payments, he or she must click the link "Delete" (see *Pic. 35 Payment archive*). System opens pop-up window, in which user must press the button "Yes" to confirm that he or she really wants to delete this transfer, otherwise user must press the button "No" (see *Pic. 41 Pop-up window "Do You really want to delete this transfer?"*).



**Pic. 41 Pop-up window "Do You really want to delete this transfer?"**

Deleted transfer is not visible in the list anymore.

**Note:**

Link "Delete" is visible only to payments that are in status "Saved".

**Execute payment**

It is possible to send the payment to execution from the payment archive, too. Customer user must tick off necessary payments that are in the status "Saved" in the list of payment archive and press the button "Confirm selected payments" (see *Pic. 42 Send payment to execution from payment archive*). The new input field is displayed "Enter security code Code: xxxxxxxx", in which user must enter the generated code of digipass.

<input type="checkbox"/>	Date	Status	Type of Operation	Currency	Amount	Account #	
	09.12.2011	↓	Internal	EUR	0.56	LV33RGN5333333333333333	<a href="#">Print</a>
	09.12.2011	↓	Currency selling	EUR	12.00	LV33RGN5333333333333333	<a href="#">Print</a>
	09.12.2011	↓	Internal	LVL	0.10	LV33RGN5333333333333333	<a href="#">Print</a>
<input type="checkbox"/>	09.12.2011	📁	Internal	EUR	1.25	LV33RGN5333333333333333	<a href="#">Print Delete</a>
<input checked="" type="checkbox"/>	09.12.2011	📁	Internal	EUR	1.25	LV33RGN5333333333333333	<a href="#">Print Delete</a>

Page 1 of 3    1 2 [Next Page](#)    Items per page 5 10 25 50

Saved   
  Received   
  Signing   
  Processed   
  Executed   
  Rejected by Bank

[Confirm selected payments](#)

**Pic. 42 Send payment to execution from payment archive**

Afterwards user must press the button "Confirm selected payments" and system checks the correctness of selected payment data. If there are no validation errors, payment is successfully sent to execution, otherwise error message is displayed and the record of incorrect payment marked with red (see *Pic. 43 Payment archive - error message*).

<input type="checkbox"/>	Date	Status	Type of Operation	Currency	Amount	Account #	
<input type="checkbox"/>	09.12.2011	↓	Internal	EUR	0.56	LV33RGNS33333333333333	Print
<input type="checkbox"/>	09.12.2011	↓	Currency selling	EUR	12.00	LV33RGNS33333333333333	Print
<input type="checkbox"/>	09.12.2011	↓	Internal	LVL	0.10	LV33RGNS33333333333333	Print
<input type="checkbox"/>	09.12.2011	📄	Internal	EUR	1.25	LV33RGNS33333333333333	Print Delete
<input checked="" type="checkbox"/>	09.12.2011	📄	Internal	EUR	1.25	LV33RGNS33333333333333	Print Delete

Page 1 of 3    1 2 Next Page

Items per page    5 10 25 50

Saved   
  Received   
 ✍ Signing   
 ⚙ Processed   
 ✓ Executed   
 ✗ Rejected by Bank

Confirm selected payments

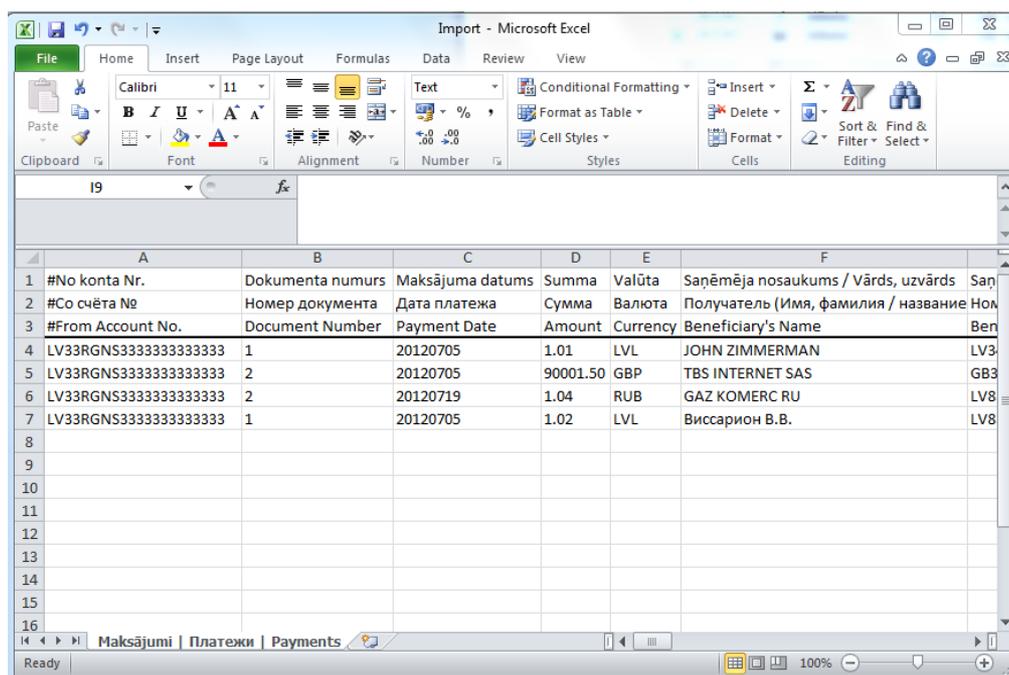
Please enter recipient's account  
Execution date can not be earlier than todays date

**Pic. 43 Payment archive - error message**

Customer user must open the incorrect payment, make changes and try to send the payment to the Bank once more.

## 5.5. Payment import

User must create payment import file in the MS Excel (see *Pic. 44 Sample of payment import file*).



#	No konta Nr.	Dokumenta numurs	Maksājuma datums	Summa	Valūta	Saņēmēja nosaukums / Vārds, uzvārds	Saņ.
2	#Co счёта №	Номер документа	Дата платежа	Сумма	Валюта	Получатель (Имя, фамилия / название)	НОМ
3	#From Account No.	Document Number	Payment Date	Amount	Currency	Beneficiary's Name	Ben
4	LV33RGNS33333333333333	1	20120705	1.01	LVL	JOHN ZIMMERMAN	LV3
5	LV33RGNS33333333333333	2	20120705	90001.50	GBP	TBS INTERNET SAS	GB3
6	LV33RGNS33333333333333	2	20120719	1.04	RUB	GAZ KOMERC RU	LV8
7	LV33RGNS33333333333333	1	20120705	1.02	LVL	Виссарион В.В.	LV8

**Pic. 44 Sample of payment import file**

**Note:**

The first rows of the field names **must start** with symbol „#”.

**Format of payment import file**

Following format requirements must be taken into consideration to successfully import payment (see Table 1 Format of payment import file).

Field Name	Mandatory (Y/N)	Format
From Account No.	Y	Payer's account no., IBAN format
Document Number	Y	
Payment Date	Y	YYYYMMDD
Amount	Y	Separator of decimals „.", no thousand separators (spaces). Amount must be greater than 0. For example, 200553.22
Currency	Y	ISO 4217 three-character currency code, e.g., EUR
Beneficiary's Name	Y	
Beneficiary's Account No.	Y	
Reg.No./ID No./Date of Birth		
Taxpayer Identification Number	Y (if any, field is mandatory for RUB payments)	
KPP code (Taxpayer classification code)		
Beneficiary Address		
LR Resident	Y (internal, external transfer)	Digit: 1 – is resident or 0 – non-resident
Recipient Country	Y	ISO 3166 two-letter country code, e.g., if recipient country is Latvia, then code will be LV
Beneficiary Bank's Code Type	Y (external transfer)	Values: SW, FW, CH, BL, CP, 00 or BK, where SW means SWIFT, FW – ABA, CH – CHIPS, BL – BLZ, CP – CHAPS, 00 – Other, BK - BIK
Beneficiary Bank's Code	Y (external transfer)	
Beneficiary's Bank Name	Y (external transfer)	
Beneficiary's Bank Address		
Beneficiary's Bank Country	Y (external transfer)	ISO 3166 two-letter country code, e.g., if beneficiary's bank country is United Kingdom, then code will be GB
Beneficiary Bank's Correspondent Account in Russian Central Bank	Y (if any, field is mandatory for RUB payments)	
Correspondent Bank Name		
Correspondent Bank Code Type		Values: SW, FW, CH, BL, CP, 00 or BK,

Field Name	Mandatory (Y/N)	Format
		where SW means SWIFT, FW – ABA, CH – CHIPS, BL – BLZ, CP – CHAPS, 00 – Other, BK - BIK
Correspondent Bank Code		
Correspondent Bank Address		
Correspondent Bank Account		
Intermediary Bank Name		
Intermediary Bank Code Type		Values: SW, FW, CH, BL, CP, 00 or BK, where SW means SWIFT, FW – ABA, CH – CHIPS, BL – BLZ, CP – CHAPS, 00 – Other, BK - BIK
Intermediary Bank Code		
Intermediary Bank Address		
Intermediary Bank Account		
Payment purpose	Y	
External Payment Code	Y (if any)	Three-digit code
Payment Type	Y (external transfer)	Character: N – standard, U – urgent or X – express
Commission Type	Y (external transfer)	BEN, FULL OUR, OUR, SHA
Information for Customer's Bank		

**Table 1 Format of payment import file**

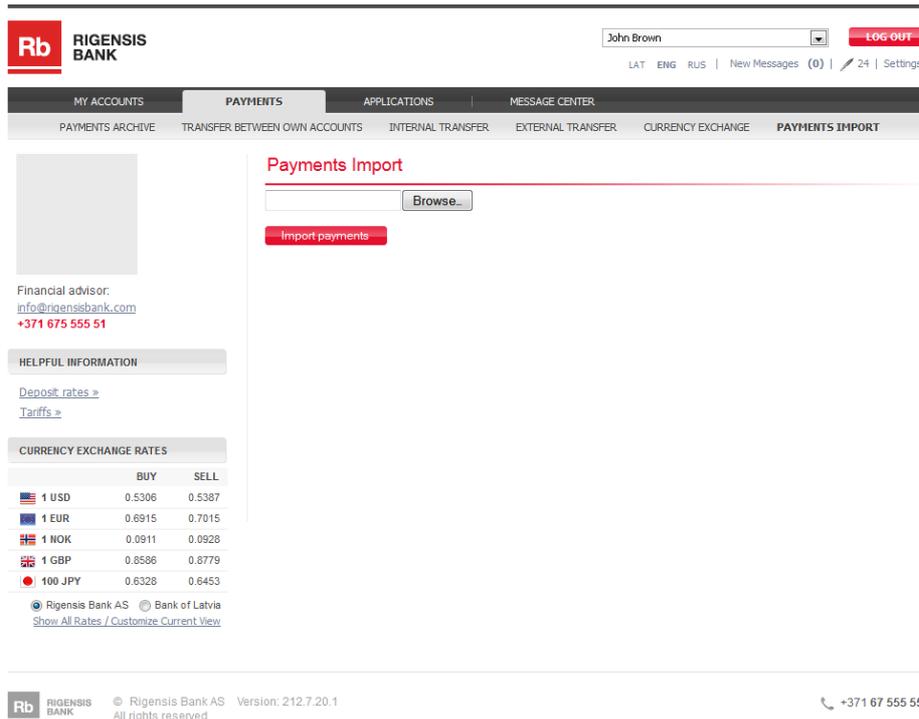


Example of payment import file in MS Excel (double click to open):

File must be saved as Unicode Text (press the menu item “File”, then select “Save As” and in the drop-down field “Save as type” select “Unicode Text”). Payment import file, which will be imported in the System, is created with extension *.txt*.

**Payment file import**

Customer user must open subsection „Payment import” of section „Payments” to import payment (see *Pic. 45 Payment import*).



**Pic. 45 Payment import**

He or she must press the button „Browse” to select the created payment file and press the button „Import payments”. System imports payment and verifies correctness of payment data. Found errors, if any, are displayed on the screen (see *Pic. 46 Payment import - list of errors*).

### Payments Import

Imported 0 payments

#### Line number Errors

- 5 Back-dated payment can not be imported 20120808  
Incorrect external payment code 253
- 6 Please enter sum

**Pic. 46 Payment import - list of errors**

Customer user must correct displayed errors and import changed payment file once more.

If no errors are found, System displays message of successfully imported payments and link to payments archive (see *Pic. 47 Message of successfully imported payments*). Imported payments are in status „Imported” and can be found in payments archive.

### Payments Import

Imported 2 payments

[Go to payments archive](#)

**Pic. 47 Message of successfully imported payments**

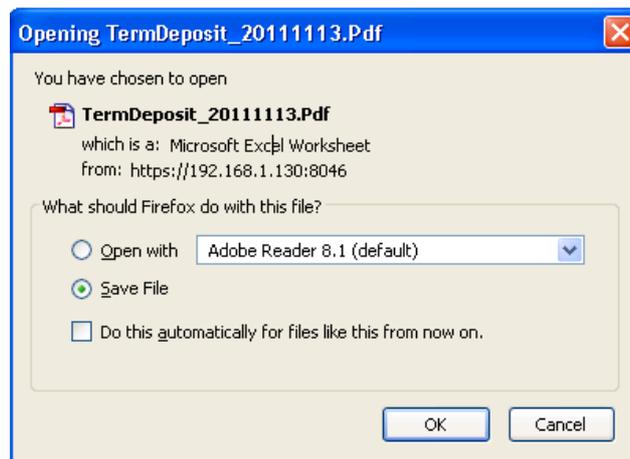
## 6.Section “Applications”

Customer user must open section “Applications” to create a term deposit application. System opens term deposit application form (see *Pic. 48 Term deposit application*).

The screenshot shows the 'Term Deposit' application form in the Rigensis Bank web interface. The user is logged in as John Brown. The form fields are: Name, Surname: John Brown; Account Number: LV33RONS333333333333; Deposit Type: Term Deposit (selected); Amount: LVL; Annual Rate: %; Deposit start Date: 14.12.2011; Term date: 1 month, 3 months, 6 months, 9 months, 12 months; Special conditions: A list of terms and conditions; Customer declares, that: I Agree (checkbox); Buttons: Back, Prepare Document.

**Pic. 48 Term deposit application**

Customer user must fill the necessary fields and press the button “Prepare document”. If all mandatory fields are filled, system opens a pop-up window (see *Pic. 49 Pop-up window - save or open term deposit application*), in which user must select, whether he or she wants to open or save the document.



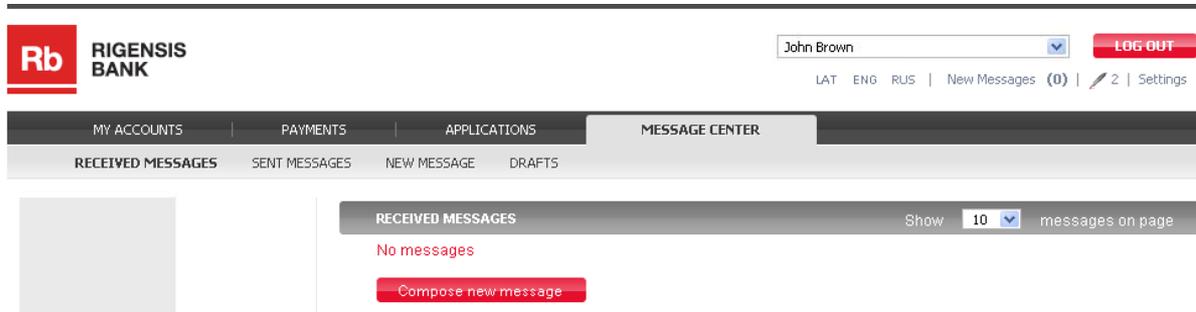
**Pic. 49 Pop-up window - save or open term deposit application**

### Note:

Customer user can send the saved term deposit application to the operator under the section “Message center”.

## 7.Section “Message center”

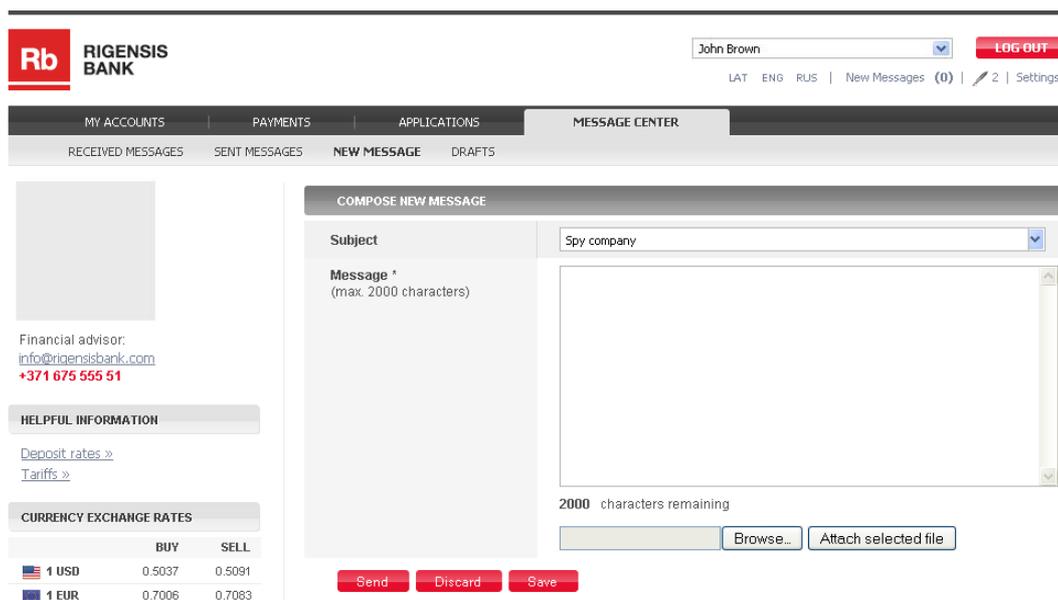
Customer user can view all received and sent messages, as well as create a new message in the section “Message center”. By default the subsection “Received messages” is opened (see *Pic. 50 Section “Message center”*).



*Pic. 50 Section “Message center”*

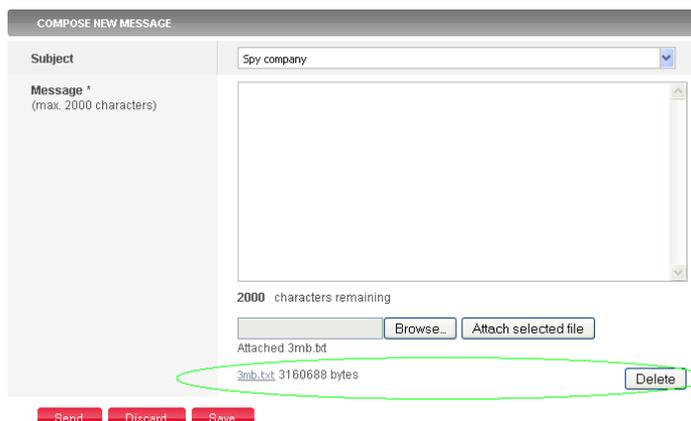
### 7.1.Compose message

Customer user must press the button “Compose new message”, if he or she wants to send a message to the Bank. System opens form of new message (see *Pic. 51 Form “Compose message”*).



*Pic. 51 Form “Compose message”*

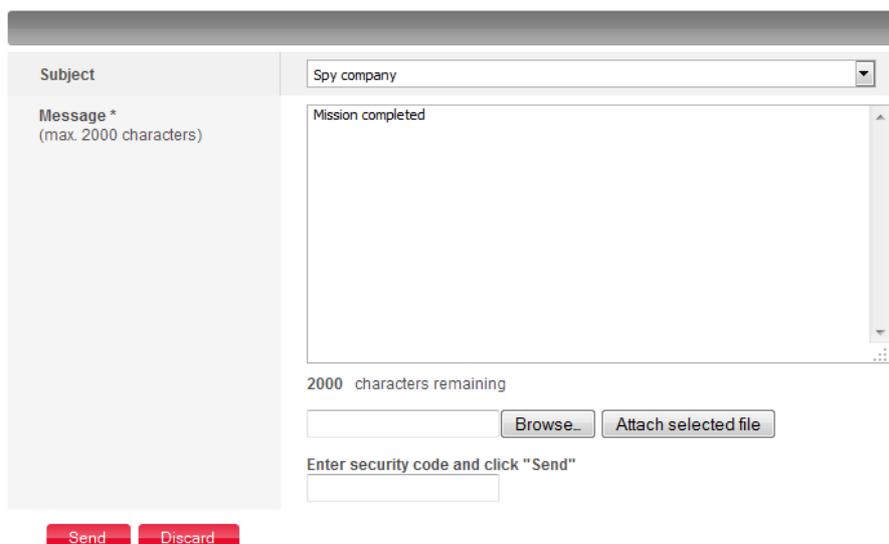
Customer user can select one of already defined subjects or enter the new one in the drop-down list “Subject”. If there is a necessity to attach a file to the message, user must press the button “Browse” to select the necessary file and then the button “Attach selected file”. Selected file is successfully attached to the message. Attached file is possible to delete using the button “Delete” (see *Pic. 52 Message with attachment*).



The screenshot shows a web form titled "COMPOSE NEW MESSAGE". The "Subject" field contains "Spy company". The "Message" text area is empty. Below the text area, it indicates "2000 characters remaining". There is a "Browse..." button and an "Attach selected file" button. Below these, an attachment is listed as "3mb.txt 3180688 bytes", which is circled in green. A "Delete" button is next to the attachment. At the bottom, there are three buttons: "Send", "Discard", and "Save".

**Pic. 52 Message with attachment**

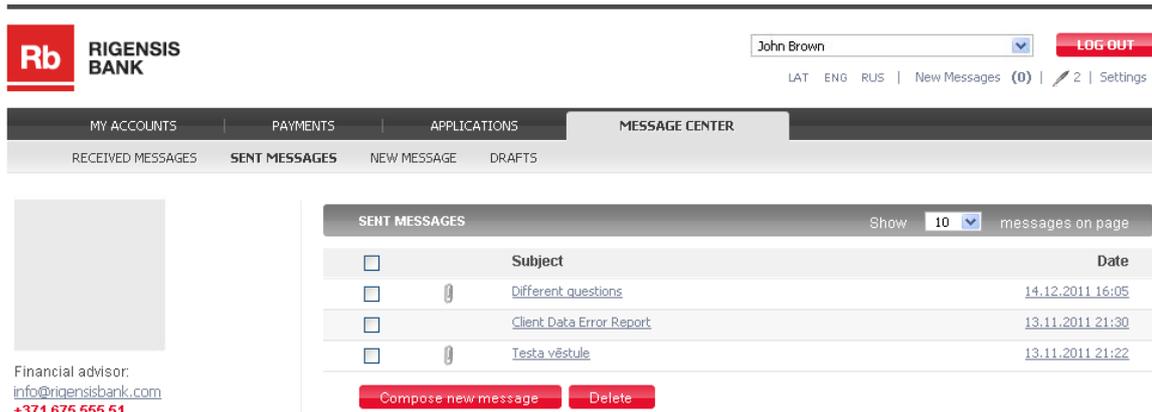
To send the message, customer user must press the button "Send", but to save the entered information, user must press the button "Save". Saved messages are possible to find under subsection "Drafts". If user wants to cancel the message creation, he or she must press the button "Discard" in the new message form. If user has pressed the button "Send", System checks whether all mandatory fields are filled. If it finds no validation errors, new field appears in which user must input code of digipass and press the button "Send" to send a message to the Bank (see *Pic. 53 Message with digipass code*). If System finds some validation errors, then displays appropriate error message.



The screenshot shows the same "COMPOSE NEW MESSAGE" form. The "Subject" field contains "Spy company". The "Message" text area now contains the text "Mission completed". Below the text area, it indicates "2000 characters remaining". There is a "Browse..." button and an "Attach selected file" button. Below these, there is a new field labeled "Enter security code and click 'Send'" with an input box. At the bottom, there are two buttons: "Send" and "Discard".

**Pic. 53 Message with digipass code**

Sent message is possible to find under the subsection "Sent messages" (see *Pic. 54 Sent messages*).



**Pic. 54 Sent messages**

## 7.2.View message

If user wants to view the message, he or she must click the link of message subject. System opens message details form (see *Pic. 55 Detailed information form of message*).



**Pic. 55 Detailed information form of message**

Customer user can download attached file by clicking the link of file or delete the correspondent message by pressing the button "Delete".

## 7.3. Delete message

If user wants to delete the message from the list, he or she must tick off the necessary check-boxes and press the button "Delete". System opens a pop-up window (see *Pic. 56 Pop-up window "Do You really want to delete this message?"*), in which user must approve that he or she really wants to delete the message using the button "OK".



**Pic. 56 Pop-up window "Do You really want to delete this message?"**

Deleted message is not visible in the list of messages.

## 8.Settings

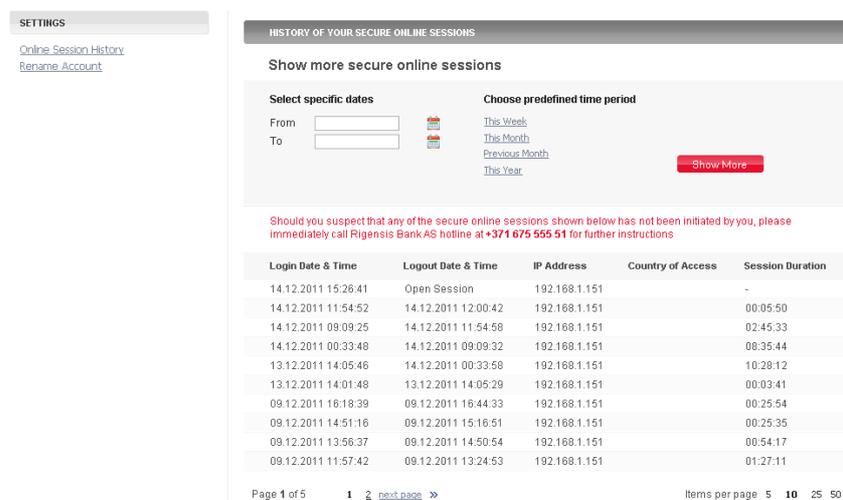
To view sessions' history or to change the name of account, customer user must click the link "Settings" in the upper right corner of page (see *Pic. 57 Link to settings*).



**Pic. 57 Link to settings**

### Session history

By default the section of online session history is shown, if user opens section "Settings" (see *Pic. 58 Session history*). Customer user can filter sessions indicating time period or selecting one of already defined periods of time.



**SETTINGS**

[Online Session History](#)  
[Rename Account](#)

**HISTORY OF YOUR SECURE ONLINE SESSIONS**

Show more secure online sessions

Select specific dates

From:  To:

Choose predefined time period

[This Week](#)  
[This Month](#)  
[Previous Month](#)  
[This Year](#)

Show More

Should you suspect that any of the secure online sessions shown below has not been initiated by you, please immediately call Rigensis Bank AS hotline at +371 675 555 51 for further instructions

Login Date & Time	Logout Date & Time	IP Address	Country of Access	Session Duration
14.12.2011 15:26:41	Open Session	192.168.1.151		-
14.12.2011 11:54:52	14.12.2011 12:00:42	192.168.1.151		00:05:50
14.12.2011 09:09:25	14.12.2011 11:54:08	192.168.1.151		02:45:33
14.12.2011 00:33:48	14.12.2011 09:09:32	192.168.1.151		08:35:44
13.12.2011 14:05:46	14.12.2011 00:33:59	192.168.1.151		10:28:12
13.12.2011 14:01:48	13.12.2011 14:05:29	192.168.1.151		00:03:41
09.12.2011 16:18:39	09.12.2011 16:44:33	192.168.1.151		00:25:54
09.12.2011 14:51:16	09.12.2011 15:16:51	192.168.1.151		00:25:35
09.12.2011 13:56:37	09.12.2011 14:50:54	192.168.1.151		00:54:17
09.12.2011 11:57:42	09.12.2011 13:24:53	192.168.1.151		01:27:11

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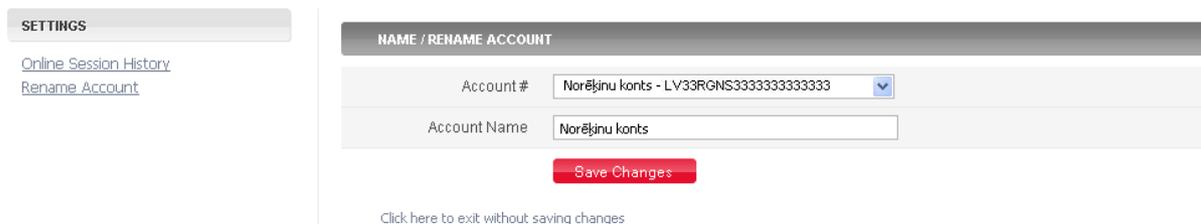
**Pic. 58 Session history**

### **Note:**

User can open the section of session history using the link "Last logged on at HH:MM at DD/MM/YYYY" under subsection "Summary statement" of section "My accounts".

### Rename account

If customer user wants to rename account, he or she must open section "Settings" and click the link "Rename account". System opens form "Name/rename account" (see *Pic. 59 Rename account*).



**SETTINGS**

[Online Session History](#)  
[Rename Account](#)

**NAME / RENAME ACCOUNT**

Account #

Account Name

Save Changes

[Click here to exit without saving changes](#)

**Pic. 59 Rename account**

Customer user must enter the account name in the field "Account name" and press the button "Save changes". System shows a message that the account name is successfully changed (see *Pic. 60 Message "You have successfully renamed Your account"*).

NAME / RENAME ACCOUNT	
Account #	Norēķinu kots -Only my account - LV33RONS3333
Account Name	Norēķinu kots -Only my account

**You have successfully renamed your account.**

[Please click here to continue using the internet bank](#)

***Pic. 60 Message "You have successfully renamed Your account"***

To continue work with Internet bank, customer user must click the link "Click here to exit without saving changes".

## 9.Currency exchange rates

Customer user can view exchange rates of Bank of Latvia and Rigensis Bank in the left side of page. The radio button “Rigensis Bank AS” is selected by default (see *Pic. 61 Section "Currency exchange rates"*).

CURRENCY EXCHANGE RATES		
	BUY	SELL
1 USD	0.5037	0.5091
1 EUR	0.7006	0.7083
1 NOK	0.0911	0.0921
1 GBP	0.8017	0.8198
100 JPY	0.6629	0.6705
1 CAD	0.4980	0.5020

Rigensis Bank AS    Bank of Latvia  
[Show All Rates / Customize Current View](#)

**Pic. 61 Section "Currency exchange rates"**

To view rates of Bank of Latvia, customer user must select radio-button “Bank of Latvia”. If customer user wants to change the number of currencies visible in the left side of page under section “Currency exchange rates”, he or she must click the link “Show all rates / customize current view”. System opens list of Bank’s rates (see *Pic. 62 Currency exchange rates – Bank’s Rates*).

Financial advisor:  
[info@rigensisbank.com](mailto:info@rigensisbank.com)  
**+371 675 555 51**

**HELPFUL INFORMATION**

[Deposit rates >>](#)  
[Tariffs >>](#)

CURRENCY EXCHANGE RATES		
	BUY	SELL
1 USD	0.5037	0.5091
1 EUR	0.7006	0.7083
1 NOK	0.0911	0.0921
1 GBP	0.8017	0.8198
100 JPY	0.6629	0.6705

Rigensis Bank AS    Bank of Latvia  
[Show All Rates / Customize Current View](#)

**Bank's Rates**   Bank of Latvia Rates   Cross Rates

You may select currencies, exchange rates of which you would like to view on the permanent Currency Exchange Rates console of the internet bank by checking the boxes next to them.

	Buy	Sell
<input type="checkbox"/> 1 LVL (Latvijas Lati)	1.0000	1.0000
<input checked="" type="checkbox"/> 1 USD (ASV dolāri)	0.5037	0.5091
<input checked="" type="checkbox"/> 1 EUR (Eiropas monetārās savienī)	0.7006	0.7083
<input type="checkbox"/> 1 SEK (Zviedrijas kronas)	0.0769	0.0777
<input type="checkbox"/> 1 CHF (Šveices franki)	0.5729	0.5790
<input type="checkbox"/> 1 RUB (Krievijas rubļi)	0.0165	0.0167
<input type="checkbox"/> 1 AUD (Austrālijas dolāri)	0.5219	0.5276
<input checked="" type="checkbox"/> 1 NOK (Norvēģijas kronas)	0.0911	0.0921
<input type="checkbox"/> 1 PLN (Polijas zlots)	0.1605	0.1622
<input checked="" type="checkbox"/> 1 GBP (Anglijas mārciņas)	0.8017	0.8198
<input checked="" type="checkbox"/> 100 JPY (Japāņu jēnas)	0.6629	0.6705
<input type="checkbox"/> 1 LTL (Lietuvas liti)	0.2007	0.2027
<input type="checkbox"/> 1 CAD (Kanādas dolāri)	0.4980	0.5020

**Pic. 62 Currency exchange rates – Bank’s Rates**

To view rates of Bank of Latvia, customer user must click the tab “Bank of Latvia Rates”. System opens list of rates of Bank of Latvia (see *Pic. 63 Currency exchange rates - Bank of Latvia Rates*).

Bank's Rates	Bank of Latvia Rates	Cross Rates
You may select currencies, exchange rates of which you would like to view on the permanent Currency Exchange Rates console of the internet bank by checking the boxes next to them.		
<input type="checkbox"/>	<b>1 LVL</b> (Latvijas Lati)	1.0000
<input checked="" type="checkbox"/>	<b>1 USD</b> (ASV dolāri)	0.5110
<input checked="" type="checkbox"/>	<b>1 EUR</b> (Eiropas monetārās savienī)	0.7028
<input type="checkbox"/>	<b>1 SEK</b> (Zviedrijas kronas)	0.0773
<input type="checkbox"/>	<b>1 CHF</b> (Šveices franki)	0.5720
<input type="checkbox"/>	<b>1 RUB</b> (Krievijas rubļi)	0.0167
<input type="checkbox"/>	<b>1 AUD</b> (Austrālijas dolāri)	0.5290
<input checked="" type="checkbox"/>	<b>1 NOK</b> (Norvēģijas kronas)	0.0908
<input type="checkbox"/>	<b>1 PLN</b> (Polijas zlots)	0.1610
<input checked="" type="checkbox"/>	<b>1 GBP</b> (Anglijas mārciņas)	0.8180
<input checked="" type="checkbox"/>	<b>100 JPY</b> (Japāņu jēnas)	0.6530
<input type="checkbox"/>	<b>1 LTL</b> (Lietuvas liti)	0.2040
<input checked="" type="checkbox"/>	<b>1 CAD</b> (Kanādas dolāri)	0.5020

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**Pic. 63 Currency exchange rates - Bank of Latvia Rates**

To view cross rates, customer user must click the tab “Cross Rates”. System opens list with cross rates (see Pic. 64 Currency exchange rates - Cross Rates).

Bank's Rates	Bank of Latvia Rates	Cross Rates																																																																						
		<table border="1"> <thead> <tr> <th></th> <th>BUY FOR USD</th> <th>SELL FOR USD</th> <th>BUY FOR EUR</th> <th>SELL FOR EUR</th> </tr> </thead> <tbody> <tr> <td><b>AUD</b></td> <td>1.0324</td> <td>1.0408</td> <td>0.7421</td> <td>0.7484</td> </tr> <tr> <td><b>CAD</b></td> <td>0.9818</td> <td>0.9898</td> <td>0.7059</td> <td>0.7117</td> </tr> <tr> <td><b>CHF</b></td> <td>1.1331</td> <td>1.1426</td> <td>0.8147</td> <td>0.8215</td> </tr> <tr> <td><b>EUR</b></td> <td>1.3853</td> <td>1.3966</td> <td>1.0000</td> <td>1.0000</td> </tr> <tr> <td><b>GBP</b></td> <td>1.5953</td> <td>1.6082</td> <td>1.1469</td> <td>1.1564</td> </tr> <tr> <td><b>JPY(100)</b></td> <td>1.3113</td> <td>1.3221</td> <td>0.9428</td> <td>0.9505</td> </tr> <tr> <td><b>LTL</b></td> <td>0.3895</td> <td>0.3949</td> <td>0.2680</td> <td>0.2735</td> </tr> <tr> <td><b>LVL</b></td> <td>1.9643</td> <td>1.9853</td> <td>1.4118</td> <td>1.4274</td> </tr> <tr> <td><b>NOK</b></td> <td>0.1801</td> <td>0.1817</td> <td>0.1295</td> <td>0.1306</td> </tr> <tr> <td><b>PLN</b></td> <td>0.3170</td> <td>0.3199</td> <td>0.2279</td> <td>0.2300</td> </tr> <tr> <td><b>RUB</b></td> <td>0.0326</td> <td>0.0328</td> <td>0.0234</td> <td>0.0236</td> </tr> <tr> <td><b>SEK</b></td> <td>0.1520</td> <td>0.1532</td> <td>0.1093</td> <td>0.1102</td> </tr> <tr> <td><b>USD</b></td> <td>1.0000</td> <td>1.0000</td> <td>0.7160</td> <td>0.7219</td> </tr> </tbody> </table>		BUY FOR USD	SELL FOR USD	BUY FOR EUR	SELL FOR EUR	<b>AUD</b>	1.0324	1.0408	0.7421	0.7484	<b>CAD</b>	0.9818	0.9898	0.7059	0.7117	<b>CHF</b>	1.1331	1.1426	0.8147	0.8215	<b>EUR</b>	1.3853	1.3966	1.0000	1.0000	<b>GBP</b>	1.5953	1.6082	1.1469	1.1564	<b>JPY(100)</b>	1.3113	1.3221	0.9428	0.9505	<b>LTL</b>	0.3895	0.3949	0.2680	0.2735	<b>LVL</b>	1.9643	1.9853	1.4118	1.4274	<b>NOK</b>	0.1801	0.1817	0.1295	0.1306	<b>PLN</b>	0.3170	0.3199	0.2279	0.2300	<b>RUB</b>	0.0326	0.0328	0.0234	0.0236	<b>SEK</b>	0.1520	0.1532	0.1093	0.1102	<b>USD</b>	1.0000	1.0000	0.7160	0.7219
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**Pic. 64 Currency exchange rates - Cross Rates**

Customer user can select the currencies, which he or she wants to see in the left side of page, using the check boxes in the tab “Bank’s Rates” or “Bank of Latvia Rates” and pressing the button “Save changes”. Marked currencies are displayed in the section “Currency exchange rates” in the left side of page.

If user wants to print the list of currencies and their buy/sell rates, customer user must press the link “Print” ([Print](#)). System opens printout form of currency list (see Pic. 65 Currency list - printout form).

	BUY	SELL
1 LVL (Latvijas Lati)	1.0000	1.0000
1 USD (ASV dolāri)	0.5037	0.5091
1 EUR (Eiropas monetārās savienī)	0.7006	0.7083
1 SEK (Zviedrijas kronas)	0.0769	0.0777
1 CHF (Šveices franki)	0.5729	0.5790
1 RUB (Krievijas rubļi)	0.0165	0.0167
1 AUD (Austrālijas dolāri)	0.5219	0.5276
1 NOK (Norvēģijas kronas)	0.0911	0.0921
1 PLN (Polijas zlots)	0.1605	0.1622
1 GBP (Anglijas mārciņas)	0.8017	0.8198
100 JPY (Japāņu jēnas)	0.6629	0.6705
1 LTL (Lietuvas liti)	0.2007	0.2027
1 CAD (Kanādas dolāri)	0.4980	0.5020

**Pic. 65 Currency list - printout form**

If user wants to export currency list, he or she must press the link “Export/MS Excel” ( [Export/MS Excel](#)) or “Export/PDF” ( [Export/PDF](#)). System opens a pop-up window and user must select whether he or she wants to save or open it.