Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone: (+371) 675 555 51; 661 188 00;
Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

Internet – Banking

User Manual

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050;Phone: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e-mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

Table of Contents

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050;Phone: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e-mail: info@rigensisbank.com; www.rigensisbank.com

2

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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.

RUS   ENG   **LAT**

Pic. 1 Language Menu

System's language is changed to selected.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

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*).
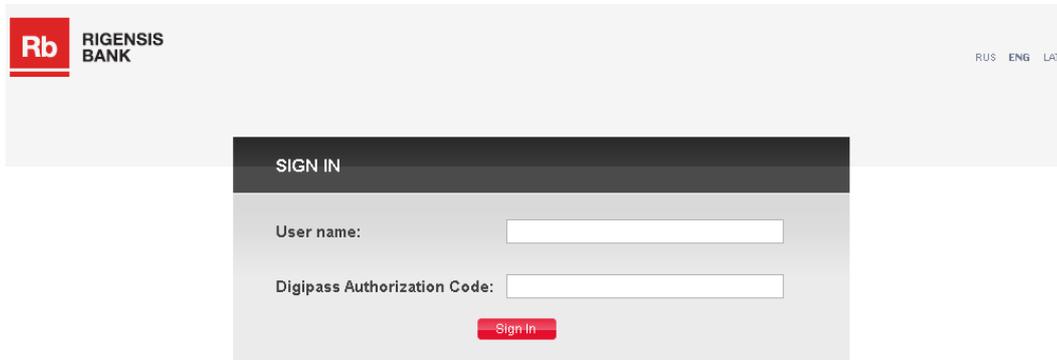
Pic. 2 Connect to the Internet Banking

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.
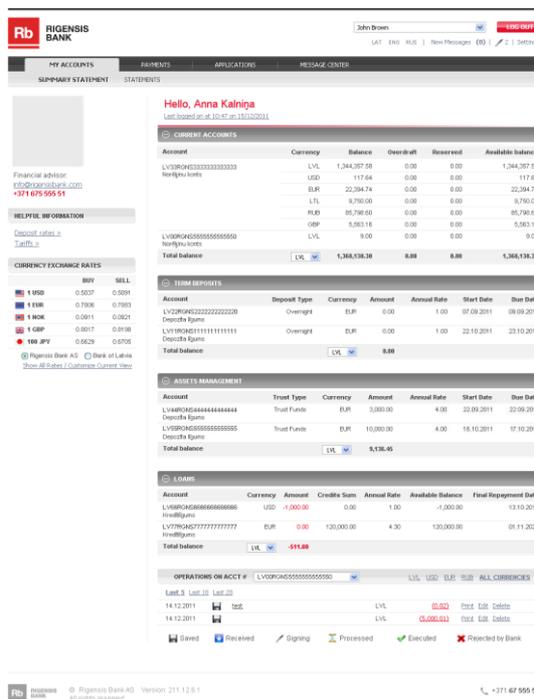
Pic. 3 Main Menu

Note:

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

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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
LV33RGNS3333333333333 Norēķinu 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
LV00RGNS5555555555550 Norēķinu konts	LVL	9.00	0.00	0.00	9.00
Total balance	LVL	**1,368,138.30**	**0.00**	**0.00**	**1,368,138.30**

TERM DEPOSITS

Account	Deposit Type	Currency	Amount	Annual Rate	Start Date	Due Date
LV22RGNS2222222222220 Depozīta līgums	Overnight	EUR	0.00	1.00	07.09.2011	09.09.2011
LV11RGNS1111111111111 Depozīta līgums	Overnight	EUR	0.00	1.00	22.10.2011	23.10.2011
Total balance		LVL	**0.00**			

ASSETS MANAGEMENT

Account	Trust Type	Currency	Amount	Annual Rate	Start Date	Due Date
LV44RGNS4444444444444 Depozīta līgums	Trust Funds	EUR	3,000.00	4.00	22.09.2011	22.09.2012
LV55RGNS5555555555555 Depozīta līgums	Trust Funds	EUR	10,000.00	4.00	16.10.2011	17.10.2011
Total balance		LVL	**9,136.45**			

LOANS

Account	Currency	Amount	Credits Sum	Annual Rate	Available Balance	Final Repayment Date
LV66RGNS6666666666666 Kredītlīgums	USD	-1,000.00	0.00	1.00	-1,000.00	13.10.2012
LV77RGNS7777777777777 Kredītlīgums	EUR	0.00	120,000.00	4.30	120,000.00	01.11.2021
Total balance	LVL	**-511.00**				

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

Pic. 5 Drop down list „Total balance"

I customer user does not have any of above mentioned accounts, then the message "You do not have any xxx to show in this section!" is displayed in the correspondent section (see *Pic. 6 Message "You do not have any credits to show in this section!"*), where instead of xxx is type of account.

Pic. 6 Message "You do not have any credits to show in this section!"

4.1.2. Operations on account

If customer user wants to view the last operations made from specific account, edit, print and/or view created payments, he or she must look to section „Operations on acct #" (see *Pic. 7 Section „Operations on acct #"*), that's located below all account types under subsection "Summary statement". By default, system displays last 5 operations created from selected account.

Pic. 7 Section „Operations on acct #"

If user has made no transactions from selected account, then System displays the message "No transactions found for this account" (see *Pic. 8 Message "No transactions found for this account"*) instead of list of transactions.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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.

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).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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.
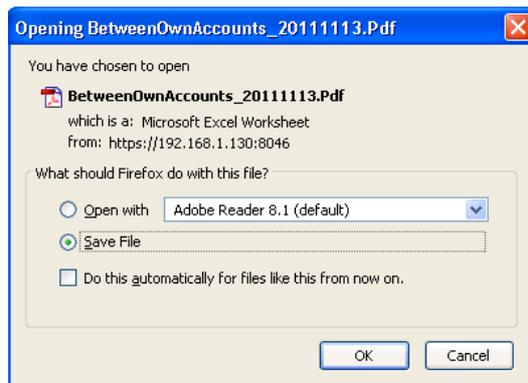
Pic. 12 Pop-up window of payment export

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".

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?"*).
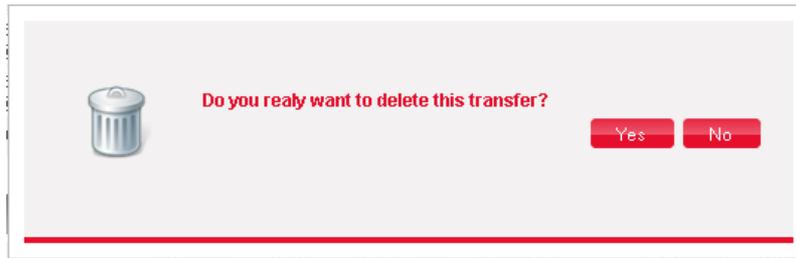
Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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*).

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.	LV33RGNS3333333333333
Document Number	6
Execution Date	09.12.2011
Amount	0.56
Currency	EUR
Beneficiary's Name	Mazais Stjuarts
Beneficiary's Account No.	LV02RGNS2222222222220
	✓ 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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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.

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).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

Return to the previous screen   Print   Export/PDF

Rb RIGENSIS BANK

RIGENSIS BANK AS
Reg. No. 40103429440
Legal Address: Duntes street 6, Riga, LV-1013
SWIFT code/ BIC: RGNSLV22

Account Statement

John Brown   Account: LV33 RGNS 3333 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 201110010000000 /2011)		Anna Kalniņa	Reg. No. 111111-11111, RIGENSIS BANK AS, Acc. No. LV00 RGNS 5555 5555 5555 0.	KS-IE2		0.56	Book transfer
03/10/2011 (03/10 201110030000000 /2011)		Anna Kalniņa	Reg. No. 111111-11111, Rigensis Bank AS, Acc. No. LV00 RGNS 5555 5555 5555 0. Я пишу на русском, Kā arī latviski!.	KS-W1	-67.00		Book transfer
03/10/2011 (03/10 201110030000000 /2011)				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		1,337,856.82
						including	
				Unused Credit Limit			0.00
				Hold Amount			0.00
01/10/2011 (01/10 201110012000000			Contract No. 3060/T/2011			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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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 (*).

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"

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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 (*).

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"*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

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*).

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

Internal Transfer

From Account No.	LV33RGNS3333333333333
Document Number	10
Execution Date	15.12.2011
Amount	0.09
Currency	LVL
Beneficiary's Name	Laivinieks
Beneficiary's Account No.	LV02RGNS2222222222220
	☑ LR Resident
Recipient Country	Latvia
Payment purpose	for trip
Commission Fee	According to price list

Enter security code
Code: **33776476**

Back to Payments   Back   Confirm

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 transfered 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 (*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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"*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb | **RIGENSIS BANK**

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*).

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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"*).

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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*).

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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*).

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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.
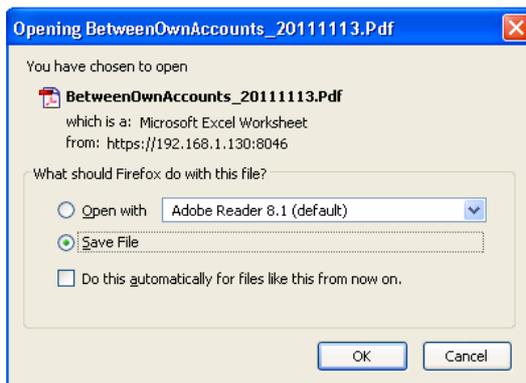
Pic. 40 Pop-up window of payment export

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?"*).
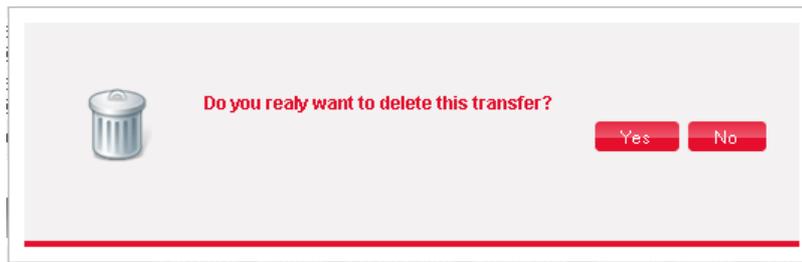
Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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.

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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*).

Pic. 44 Sample of payment import file

Note:

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

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

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 seperators (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,

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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

Microsoft Excel Worksheet

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK
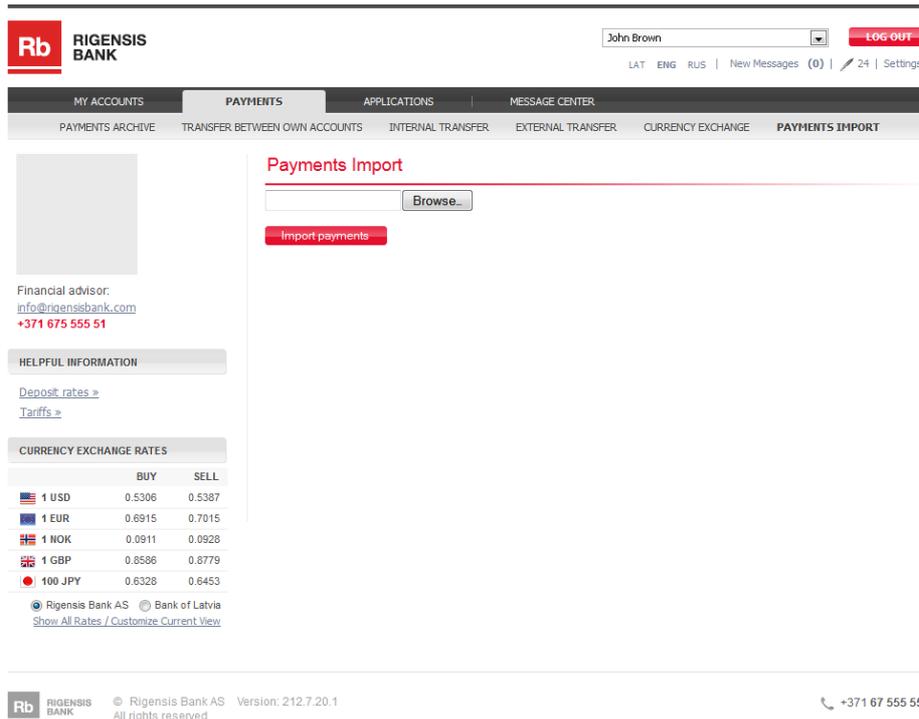
Pic. 45 Payment import

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*).

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.

Pic. 47 Message of successfully imported payments

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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*).

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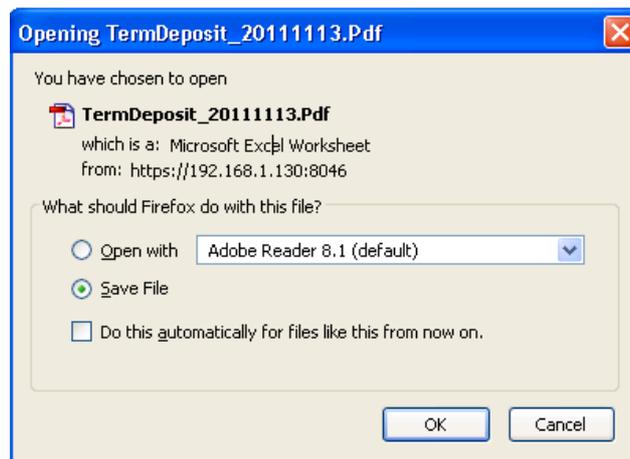
Pic. 49 Pop-up window - save or open term deposit application

Note:

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

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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"*).
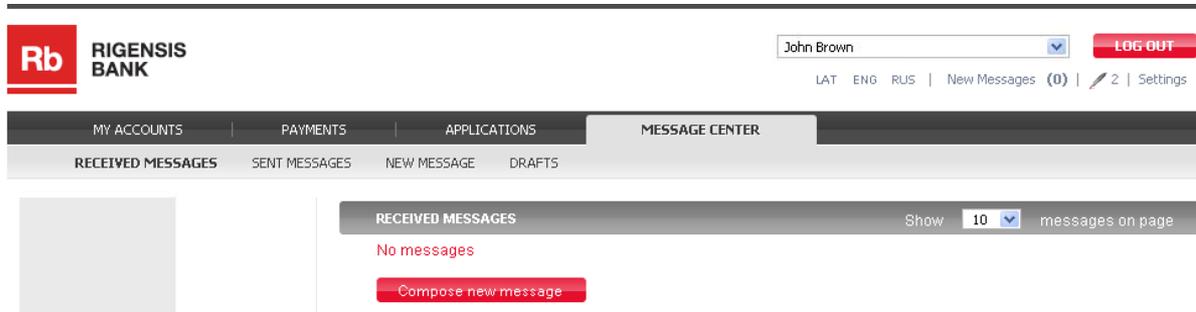
Pic. 50 Section "Message center"

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"*).
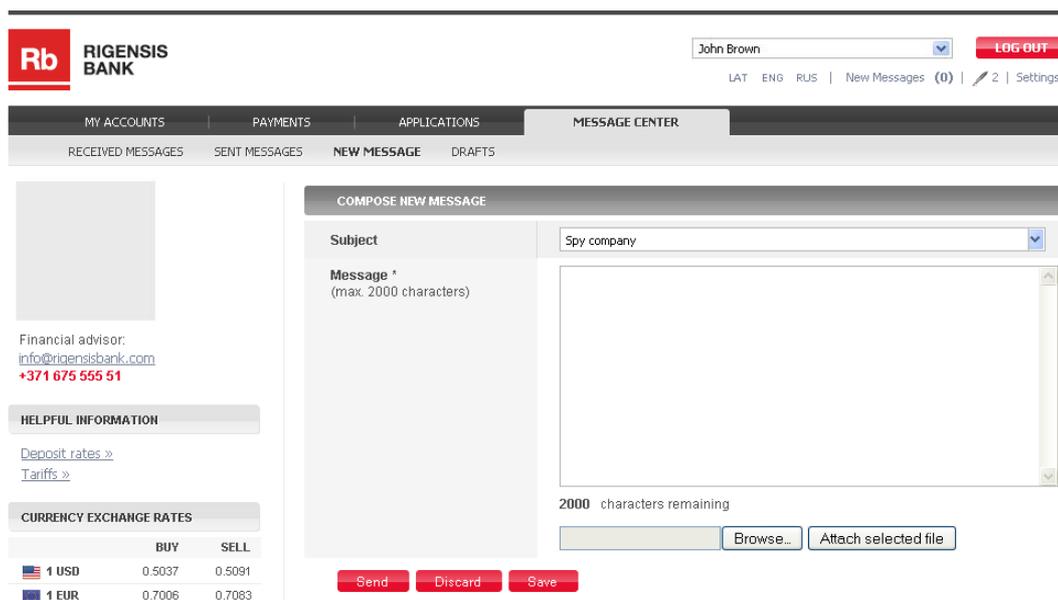
Pic. 51 Form "Compose message"

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*).
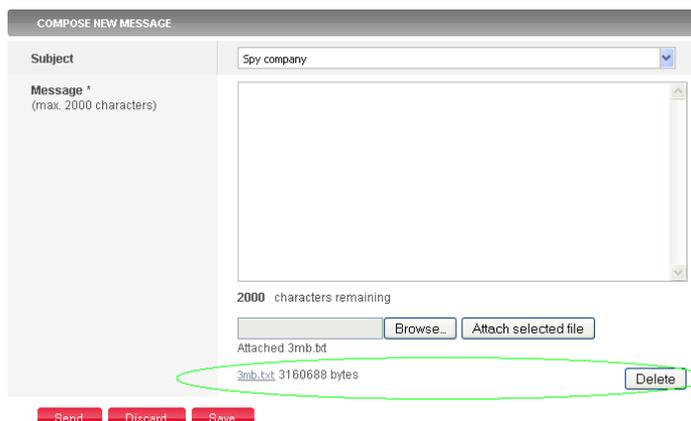
Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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.
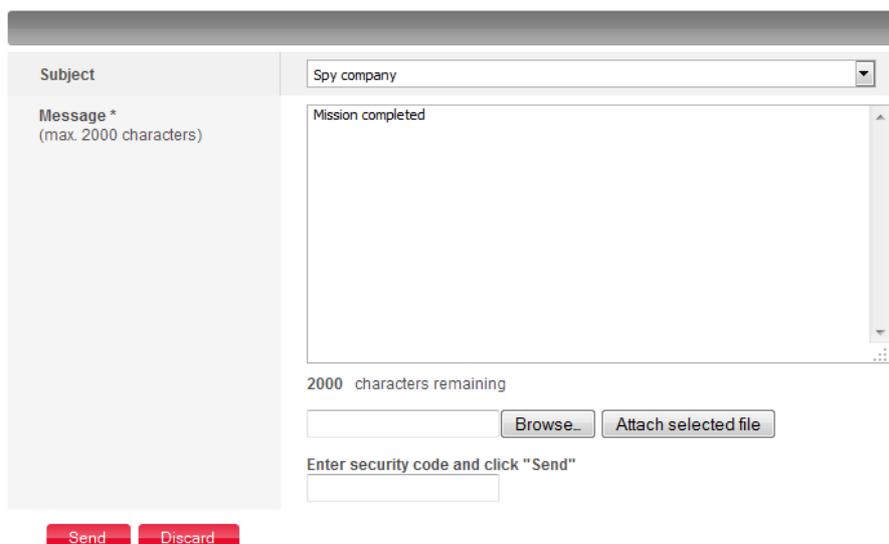
Pic. 53 Message with digipass code

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

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**
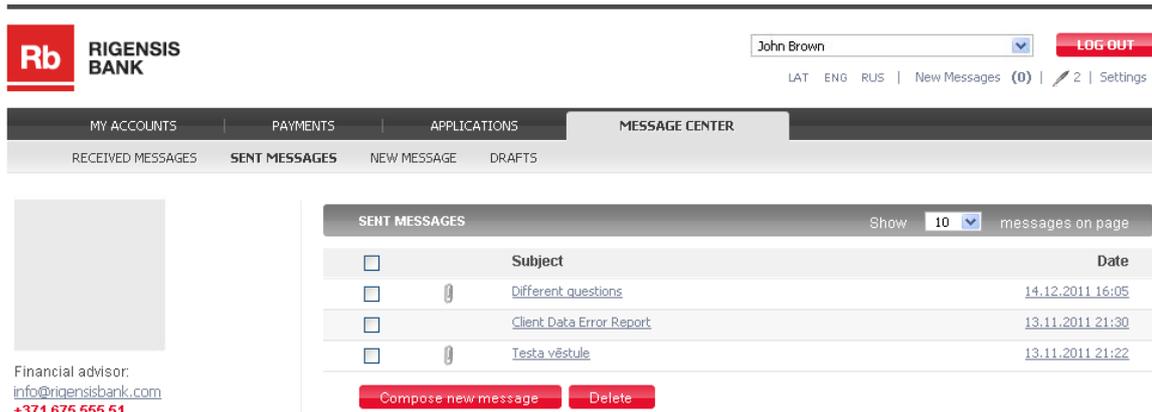
Pic. 54 Sent messages

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.

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

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.

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*).
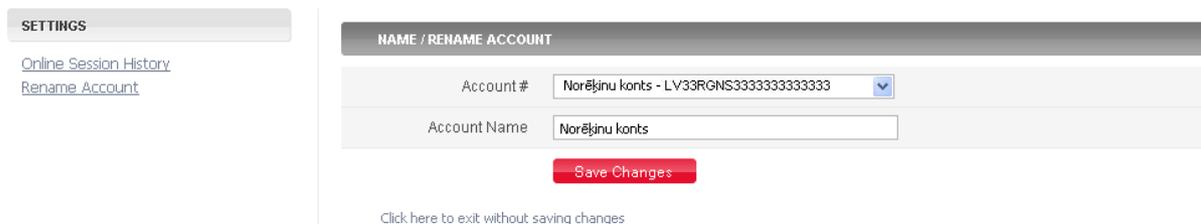
Pic. 59 Rename account

33

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb **RIGENSIS BANK**

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"*).

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".

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

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"*).

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*).

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

RIGENSIS BANK

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*).

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*).

Rigensis Bank AS | Teatra street 3, Riga, Latvia, LV – 1050; Phone.: (+371) 675 555 51; 661 188 00; Fax: (+371) 673 333 03; e- mail: info@rigensisbank.com; www.rigensisbank.com

Rb RIGENSIS BANK

	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.