

PrivatOnline

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Introduction

Dear Customer,

If you are reading this you are a user of the remote account management system through the Internet. We offer the new PrivatOnline system for account management. This manual describes the principles of system operation and usage.

Please read all the chapters of the given manual carefully before using the system. Pay special attention to the chapters that concern the safety of system usage.

We hope you enjoy the new system.

System requirements

The system requires the following parameters:

- Internet connection through a provider.
- Computer with Internet access configurations.
- Internet browser installed on the user's computer.
- Internet browser set up done in accordance with the recommendations specified on the **PrivatOnline** website.

Work safety

The system safety is secured by connection with the server via SSL protocol, therefore you should carefully check the correctness of connection established with the server. For this purpose, use ibank.privatbank.lv only to enter the server.

Figure 1

Before entering the user name and password to the bank server (see Figure 1) you should have the secret connection with the server already established. It may be easily identified by the image

of small lock in the browser (on the lower panel of the window, see Figure 1). It is important for in this case the name and password are sent to the server in cipher. When establishing connection with the server you should not receive error notifications (e.g. **Invalid certificate** or others). Contact the Customer cooperation department to define possible reasons for such errors. Do not work via unprotected connection with the bank.

The system automatically turns off the connection with users if they do not use the system within 20 minutes. In such case the browser window would request the name and access password to continue work with the system.

For safe exit from the system please use the **Exit** menu option.

Password

The system access password should consist of not less than 10 symbols. It may consist of upper and lower case letters, digits, special keyboard symbols. Keep in mind that the system is sensitive to symbol cases.

Password safety

1. Do not disclose your password.
2. Do not write down your password.
3. Choose a password that is impossible to guess.
4. If you think that there is any chance that someone knows your password you have to change it immediately.
5. Make sure there is no one around you when you enter your password.
6. If possible, do not use public computers for using the system.
7. If someone finds out, guesses or gets your password, he would be able to manage the system on your behalf and with your rights.

Blocking a password

PrivatOnline system securely protects you from unauthorized access to your accounts and signing your documents. Therefore in case of recurrent erroneous password entry the system warns you that your access is blocked and indicates the time when you can enter the system again.

The maximum number of abortive attempts to enter the system is 5. The maximum number of abortive attempts to sign a document in the system is 3.

User's manual

For working with the described system you should connect to the Internet and launch *Internet Explorer* or *Netscape Navigator*. In the **URL** field type ibank.privatbank.lv and press **Go** or **Enter** key. The browser as a rule will warn that you are accessing a safe page. Press **Yes**, after that the PrivatOnline system access page will open. In the right part of the page you need to enter the system access name and password in the corresponding fields of Login Name and Password. These parameters are given in the documents received by you from the Bank. After that, press the **Login** button. Keep in mind that the system is sensitive to symbol cases. When the input of these parameters is successful you will enter your **PrivatOnline** home page.

First login

When you receive the documents on account opening and means of its management, you get the access to the following menu options: **Correspondence with the Bank, Information, Set up,**

Help. You gain access to all menu options only after the Bank receives all the duly completed documents on account opening.

During the first connection with the bank it is necessary to change the system access and document signature passwords that you have received for your own passwords. For this purpose, you need to go to the **Settings** option and choose the password you want to change, and then enter the old password and twice the new one. Be careful when changing the passwords. Make sure you remember the new passwords.

Keep in mind!

The passwords may not be less than 10 (ten) symbols. The system is sensitive to symbol cases.

Main menu

Work in the system is organized with the help of the following menu (see Figure 3):

- **Banking operations** – transfers, orders, exchanges;
- **Messages** – sending and receiving messages from the Bank;
- **Accounts** – Balances, rests, changing settlement card statuses;
- **Information** – Information;
- **Settings** – Personal settings, password changing, etc.;
- **Help** – System description;
- **Exit** – Exit from the system.

The Latvian time of the last login to PrivatOnline system is also indicated on the home page.

Figure 3

Transfers

Internal Transfer

In order to create an Internal transfer, press the corresponding text link. A new Internal Transfer document will be opened in the work window. The descriptions of fields are given below.

Status

- Document Status. When creating a new document it is always "New Document"

Customer account number

- the customer's account number, from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- The personal ID code of the private individual or the registration number of the legal entity

Document No.

- The number of the order that consists only of numbers

Date

- The date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary

- The name of an individual or legal entity that is the ultimate beneficiary

Country code

- The country code of the beneficiary (choose from the list).

Beneficiary account number

- Beneficiary account number in IBAN format

Details of payment

- specify payment details

External transfer code

- External transfer code (choose from the list). The field is mandatory if three conditions exist at the same time:

- remitter - resident of the Republic of Latvia;
- beneficiary - non-resident of the Republic of Latvia;
- the order amount equals or exceeds 1000 LVL (or equivalent in another currency by the Bank of Latvia rate)

Information to Bank employees

- The information specified in this field is meant for bank employees only and will not be displayed to the beneficiary!

Customer notes

- Possibility to save any note regarding the given transfer. This note will not be sent to the bank

List of notes

- Possibility to choose one of the notes previously constructed in Edit notes form for the given order.

Save document as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document only press the Save button

International Transfer

In order to create an International Transfer, press the corresponding text link. A new International Transfer document will be opened in the work window. The descriptions of fields are given below.

Status

- Document Status. When creating a new document it is always "New Document"

Customer account number

- the customer's account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- The personal ID code of the Privat individual or registration number of the legal entity

Document No.

- The number of the order that consists only of digits

Date

- The date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary

- The name of an individual or legal entity that is the ultimate beneficiary

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);
- Beneficiary personal code if beneficiary is an individual

Country code

- Beneficiary's country code (choose from the list).

Beneficiary address

- Beneficiary permanent residence address or legal address where the company is registered

Beneficiary bank name

- The name of the bank where the Beneficiary has an account. Enter the name of the bank or choose it from the list

Beneficiary bank code

- Choose Beneficiary bank code from the list proposed (SWIFT, ABA, BLZ, SC, BIC, MFO) and type the chosen code in the next field. The preferences are as follow:

- ABA - for transfers in USD if the beneficiary bank is located in USA,
- BLZ - for payments in EUR if the beneficiary bank is located in Germany,
- SORT CODE - for payments in GBP if the beneficiary bank is located in Great Britain,
- BIC - for transfers in RUB, RBL;
- MFO - for payments in BYR, UAH, KZT, MDL.

If there are several codes indicate this information in the "Payment details" field

Beneficiary bank address (city, country, branch)

- The city where the beneficiary bank is located. In case additional information is available, including various additional beneficiary bank codes (CAB, ABI, BLZ, SC, Code banque, Code guichet, cle rib, etc.), specify this information in the „Information to Bank employees” field.

*** Note!** When filling in the order to the US bank it is necessary to indicate the city and state where the beneficiary bank is located.

Beneficiary account number

- Digital and literal value of beneficiary account number.

Intermediary bank name

- Intermediary bank name. Enter the name of the bank or choose it from the list

Intermediary bank code

- Choose Intermediary bank code from the list proposed (SWIFT, ABA, BLZ, SC, BIC, MFO) and type the chosen code in the next field. The preferences are as follow:

- ABA - for transfers in USD if the beneficiary bank is located in USA,
- BLZ - for payments in EUR if the beneficiary bank is located in Germany,
- SORT CODE - for payments in GBP if the beneficiary bank is located in Great Britain,
- BIC - for transfers in RUB, RBL;
- MFO - for payments in BYR, UAH, KZT, MDL.

If there are several code values indicate this information in the "Payment details" field

Intermediary bank address (city, country, branch)

- City, country and branch of Intermediary bank in which Intermediary bank is located.

Payment details

- Payment details

Type of payment

- Choose the type of payment
 - Regular
 - Urgent
 - Express

Commission payer

- Specify who will pay commission charges

- OUR (Remitter)
- BEN (Beneficiary)
- FULL OUR (Remitter)

Information to Bank employees

- The information specified in this field is meant for bank employees only and will not be displayed to the beneficiary!

Customer notes

- Possibility to save any note regarding the given order. This note will not be sent to the bank.

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document press the Save button

Budget transfer to Valsts kase

In order to create a Budget Transfer press the corresponding text link. A new Budget Transfer document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Date

- Date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary

- Valsts kase

Beneficiary account number (IBAN)

- Digital or literal beneficiary IBAN account number. Enter manually or choose from the list.

Description

- Description of the account which the transfer is made to

Beneficiary bank name

- Valsts kase

Payment details

- The information specified in this field is meant for the beneficiary only and will not be considered by the banks involved in the payment

Type of payment

- Type of payment (regular, urgent, express)

Information to Bank employees

- The information specified in this field is meant for bank employees only and will not be displayed to the beneficiary

Customer notes

- Possibility to save any note regarding the given transfer. This note will not be sent to the bank

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document, press the Send button

In order to save the new document, press the Save button

Transfer between accounts

In order to create a Transfer between accounts press the corresponding text link. A new Transfer between accounts document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

Company registration number if the beneficiary is a legal entity
(for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Date

- The date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary account number (IBAN)

- Customer account number in IBAN format, to which the transfer is made. Choose from the list

Beneficiary

- The name of an individual or legal entity that is the ultimate beneficiary

Payment details

- The information specified in this field is meant for the beneficiary only and will not be considered by the banks involved in the payment

Information to bank employees

- The information specified in this field is meant for bank employees only and will not be displayed to the beneficiary!

Customer notes

- Possibility to save any note regarding the given transfer. This note will not be sent to the bank.

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document only press the Save button

Cash withdrawal

In order to create a cash withdrawal order press the corresponding text link. A new cash withdrawal document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Date

- Date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary

- Name of the individual that is the ultimate beneficiary (the person who will receive cash at a bank branch)

Pers. ID code / Date of birth

- Personal code of individual who is the ultimate beneficiary: (the person who will receive cash at a bank branch)

Documents to be presented at the Bank

Document identifying the beneficiary (number and series of the document, issuing authority, date and place of issue, validity of the document)

Withdrawal purpose

- Specify the purpose of this withdrawal

Information to bank employees

- The information specified in this field is meant for bank employees only

Customer notes

- Possibility to save any note regarding the given transfer. This note will not be sent to the bank

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document only press the Save button

PrivatMoney

Using PrivatMoney system, you can send and receive money from more than 2000 localities in Ukraine, largest cities of Russia as well as Azerbaijan, Armenia, Belarus, Cyprus and Moldova. In order to create a send/receive order, press the PrivatMoney text link. A new PrivatMoney document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number, from which the transfer is to be made (Choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Date

- Date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Type of operation

- Choose the order type: send or receive

PrivatMoney transfer receive

Reference number

- Reference number received from the sender

Sender's Name, Last Name

- Specify the sender's name and last name

Purpose of receiving funds

- specify the purpose of receiving funds

PrivatMoney transfer send

Recipient's Name, Last Name

- Specify the recipient's name and last name

Recipient's country

- Recipient's country

Mobile phone number for sending dispatch confirmation to sender

- Mobile phone number for sending dispatch confirmation to the sender

Mobile phone number for sending dispatch confirmation to recipient

- Mobile phone number for sending dispatch confirmation to the recipient

Code question

- Code question

Code answer

- Answer to the code question

Message to recipient

- you have a possibility to send up to 10 words free of charge.

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document only press the Save button

PrivatDirect

The PrivatDirect order is an internal transfer made automatically without a Bank operator. In order to create a PrivatDirect order, press the corresponding text link. A new PrivatDirect document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer a

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Type

- "account-account" is a transfer from Customer's account to an account of any other (or the same) Customer at the Bank
- "account-card" is a transfer from customer's account to a payment card of any other (or the same) Customer at the Bank, indicating the card number and expiry date instead of beneficiary account number.

Date

- Date of completing the order (choose from the list)

Amount and currency

- Amount and currency of the order

Beneficiary account number (IBAN)

- Beneficiary account number in case of the "account-account" transfer

Beneficiary card number

- Payment card number of the Beneficiary (16 digits without spaces) in case of the "account-card" transfer

Beneficiary card expiry date

- Month and year - beneficiary card expiry date in case of the "account - card" transfer. Choose from the list

Country code

- choose the country code from the list (jurisdiction)
- External payment code (choose from the list).
This field is mandatory if three conditions exist at the same time:

- Remitter - resident of the Republic of Latvia;
- Beneficiary - non-resident of the Latvian Republic;
- The order amount equals or exceeds 1000 LVL (or equivalent in other currency by the Bank of Latvia rate)

Payment details

- Information for the beneficiary of this payment

Customer notes

- Possibility to save any note regarding the given transfer. This note will not be sent to the bank

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

Save as template

- Tick the box to save the given order as a template for future transfers

In order to save and send the new document press the Send button

In order to save the new document only press the Save button

Foreign exchange

In order to create a foreign exchange order, press the corresponding text link. A new foreign exchange document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer is to be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

* If exchange is performed according to the rate coordinated with the Bank, one should specify the transaction number received from an employee of the Bank.

Date

- Date of completing the order (choose from the list)

Type of deal

- Type of transaction (Buy currency, Sell currency)

Amount and currency

- Amount and currency of the order

Rate

- Bank's rate

Agreed rate

- The rate agreed with the bank

Result

- Result of conversion

Information to Bank employees

- Enter information for the Bank employees
 - * for NETTING deals
 - the Customer can specify one or several conversion numbers that he would like to include in NETTING on one execution (valuation) date.
 - the Customer upon agreement with dealers can specify that it is necessary to include in NETTING all conversions for which a certain currency pair is set on one execution (valuation) date. For example, EUR/USD or JPY/USD.
 - If the Customer has not provided information on NETTING to the Bank, the bank is entitled to include in it all Customer's conversions available on one execution date.

Customer notes

- Possibility to save any note regarding the given order. This note will not be sent to the bank.

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

In order to save and send the new document, press the Save and send button

Deposit Application

In order to create a Deposit Application, press the corresponding text link. A new deposit document will be opened in the work window. The descriptions of fields are given below.

Status

- Document status. When creating a new document it is always „New Document”

Customer account number

- Customer account number from which the transfer will be made (choose from the list)

Customer

- The name of individual or legal entity

Customer address

- The address of the individual or corporate customer

Reg. No./Personal ID code

- Company registration number if the beneficiary is a legal entity (for the residents of the Republic of Latvia, taxpayer's code is desirable);

Document No.

- The number of the order that consists only of digits

Deposit type

- Deposit type (choose from the list)

Amount and currency

- Amount and currency of the order

Interest rate

- The deposit rate amount according to the bank rates or upon agreement with the bank

Order date

- Date of execution of the order. By default –current date

Deposit expiry date

- Deposit expiry date

Notes

- Information that you want to report to the bank regarding the deposit processed

Customer notes

- Possibility to save any note regarding the given order. This note will not be sent to the bank.

List of notes

- Possibility to choose one of the notes previously created in Edit notes form for the given order

In order save and send the new document press Save and Send button

Correspondence with the Bank

Messages from the Bank

Figure 4

The list of messages from the Bank shows all the messages sent by bank employees.

- You can reply to any message by selecting it and pressing the reply button
- You can delete the message
- You can view the message

All messages

This section will be as shown in Figure 4, and it will include both messages from the bank and messages to the bank.

Messages to the Bank

Figure 5

In this section you can write a message to the Bank

Message No.

- Sequence number in the Customer's file register

Customer

- Choose the name on behalf of which the message is to be sent

Department

- Choose the department where the message is to be sent

Subject

- Specify the subject of the message

Message body

- Enter the text of the message

Attach a file

- There is a possibility to attach a file to the message

In order to send the message press the Send button

In order to save the message press the Save button

Templates

Customer's personal list of templates. It is shown as in Figure 4.

Archive

Customer's personal archive. All messages that are shown in the interface as **All messages** and marked for archiving will be shown in this section.

Accounts

Account balances

The balances in all currencies on all accounts connected to PrivatOnline system are shown.

Balance request

Figure 6

In order to request the balance you should indicate the following:

- Account number
- Balance period (it is possible to choose it from the list of predefined periods)

Balance in CSV format

This option provides you with balances that can be imported into bookkeeping or accounting programs in the future.

Payment cards

- List of cards

Figure 7

The given list shows the complete list of Customer's payment cards. It is possible to block a card by pressing the Block button for reasons of security, and unblock it by pressing the Unblock button correspondingly.

- Card balance

Figure 8

In order to request a balance you should indicate the following:

- Account number
- Balance period (it is possible to choose it from the list of predefined periods)

Information

Currency exchange rates

Figure 9

This section shows the currency exchange rates as on the current date and the base currency for exchange.

Deposit rates

Figure 10

This section shows the current rates on term deposits, the applications for which are available in **PrivatOnline** system.

SWIFT confirmations

Figure 11

When choosing a date of SWIFT confirmations it is possible to receive the list of all SWIFT confirmations per the given day.

Settings

Changing system access password

Figure 12

In order to change the system access password you should do the following:

- Enter the active password
- Enter a new password
- Confirm the new password

The new password takes effect after you press the save button.

Changing signature password

The change of signature password is done in the same way as in changing system access password.

Attention!! In PrivatOnline system, it is impossible to change DigiPass signature password. It should be done on the device itself.

Favorites

Figure 13

In this section you can choose personal favorites; the links to these favorites will appear in the marked zone.

Preferences

Figure 14

Start window

When you choose any of positions, that section will open first when entering PrivatOnline.

Show messages for the last days

It shows the number of days, for which the documents and messages should be displayed.