



Baltic International Bank

Digipass Device (DIGIPASS 275) and Digipass for Mobile Software (B Digipass) User Guide

Digipass Device (DIGIPASS 275):	Page
<u>Description of the Digipass Device</u>	2
<u>Setting a PIN Code When Starting to Use the Device</u>	2
<u>Turning the Device on and Changing the PIN Code</u>	2
Digipass for Mobile Software (B Digipass):	Page
<u>Description of the Digipass for Mobile Software (B Digipass)</u>	3
<u>Setting up and Activating the Software</u>	3
<u>Changing the Language</u>	3
Logging onto the Internet Banking and Transaction Authorization in the Internet Banking	Page
<u>Logging onto the Internet Banking</u>	4
<u>Transaction Authorization and Digital Signature Generation</u>	5

Description of the Digipass Device (DIGIPASS 275)

The electronic Digipass device (model: DIGIPASS 275) is used:

- ✓ to protect data when working in the Internet Banking system by generating a unique dynamic one-time password, or User password, for each Authorization;
- ✓ to create a unique User Digital Signature, which serves for Authorization of Orders given to the Bank.

The device only works after entering the PIN code.

Creating a PIN Code of the Digipass Device (DIGIPASS 275)



To turn the device on and set a PIN code for it, follow these steps:

- 1) press the "OK" button and hold it down for two seconds;
- 2) after the prompt "NEW PIN" is displayed, create and enter the PIN code of the device. Press "OK".

The PIN code consists of 4 digits. You must not enter a PIN code consisting of a simple combination of digits, in which case the message "not SAFE" will be displayed.

- 3) after the prompt "PIN CONF" is displayed, re-enter the PIN code and press "OK" (use the "X" button to adjust incorrectly entered digits);
- 4) after the prompt "SELECT" is displayed, the PIN code will be set successfully and the device will be ready for use.

Turning the Digipass Device (DIGIPASS 275) on and off



To turn the device on, follow these steps:

- 1) press the "OK" button and hold it down for two seconds;
- 2) after the prompt "PIN" is displayed, enter the PIN code of the device and press "OK";
- 3) after the prompt "SELECT" is displayed, the device will be ready for use.

To turn the device off manually, press the "X" button. If no operation is performed with the device for more than 30 seconds, it turns off automatically. If the PIN code is entered incorrectly three times, the device will be locked and you will see the message "LOCK PIN". To unlock it, you need to contact your personal banker.

Changing the PIN Code of the Digipass Device (DIGIPASS 275)



To change the PIN code, follow these steps:

- 1) press the "OK" button and hold it down for two seconds;
- 2) after the prompt "PIN" is displayed, enter the PIN code of the device and press "OK";
- 3) after the prompt "SELECT" is displayed, press the "OK" button and hold it down for two seconds;
- 4) after the prompt "PIN" is displayed, re-enter the current PIN code of the device and press "OK";
- 5) enter the new PIN code "NEW PIN" and press "OK";
You must not enter a PIN code consisting of a simple combination of digits (e.g. 1234 or 0000). If such a combination is entered, the message "not SAFE" will be displayed.
- 6) confirm the new PIN code "PIN CONF" and press "OK" (use the "X" button to adjust incorrectly entered digits);
- 7) if the PIN code has been changed successfully, the prompt "SELECT" will be displayed.

Description of the Digipass for Mobile Software (B Digipass)



The Digipass for Mobile software (hereinafter referred to as B Digipass) is used:

- ✓ to protect data in the Internet Banking and generate a User password for Authentication;
- ✓ to create a unique Digital Signature, which serves for Authorization of Orders given to the Bank.

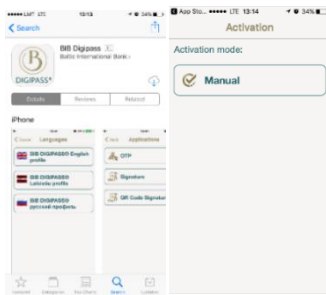
To get started with B Digipass, you need a smartphone or a tablet where you can install the free B Digipass software:

- ✓ iPhone or iPad with the iOS 7.1 operating system and later. [B Digipass](#) for these devices can be downloaded from the Apple Store using iTunes.
- ✓ Smartphones or tablets with the Android 2.3.3 operating system and later, such as those manufactured by Samsung, LG, HTC, Sony Ericsson, HUAWEI, etc. [B Digipass](#) for these devices can be downloaded directly from Google Play.



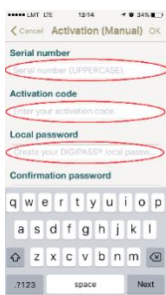
After successful installation, the B Digipass software should appear on your device, and it must be activated the first time you start it.

Setting up and Activating B Digipass



To activate the application, make sure your device is connected to the Internet.

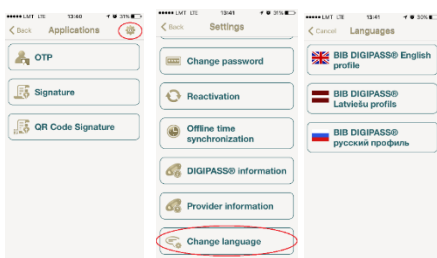
1. Download B Digipass from the App Store or Google Play.
2. Launch the application on your device.
3. Select the activation type "Enter credentials for online activation".



4. When starting the application for the first time, enter:
 - a. The assigned B Digipass serial number specified in the contract (enter all capital letters and numbers, such as **FDM2426866** in the given example);
 - b. The Activation code sent by SMS and/or email to the mobile phone and/or email specified in the contract;
 - c. The Activation password sent by SMS and/or email to the mobile phone and/or email specified in the contract;
 - d. Create and enter a 6-character local password;
 - e. Re-enter the created local password;
 - f. Press "OK".

After successful installation, you can use B Digipass to log onto the Internet Banking as well as to Authorize transactions with the Digital Signature.

Changing the Language in B Digipass



To change the software language:

1. Select your B Digipass,
2. Press the "Settings" button.
3. Select the command "Change language",
4. Select the desired language.

Logging onto the Internet Banking

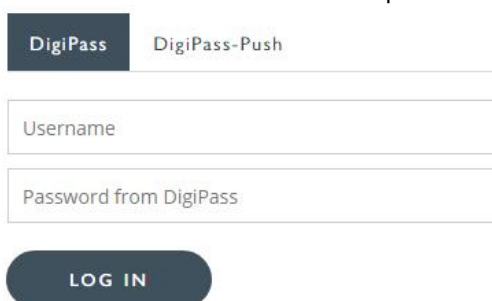
In order for the User to start working with the Internet Banking, he/she must go to the website <https://ib.bib.eu/EN> or the Bank's website www.bib.eu and select "INTERNET BANKING".

The User must choose the way to log onto the Internet Banking:

- Digipass must be selected if the User uses the Digipass device (DIGIPASS 275) or wants to manually enter the password from Digipass for Mobile (B Digipass).
- Digipass-Push must be selected to receive the Password as a push message using B Digipass.

Digipass

After entering the Username, the User must enter the one-time password generated by Digipass.



Digipass 275: follow these steps to receive an access password:

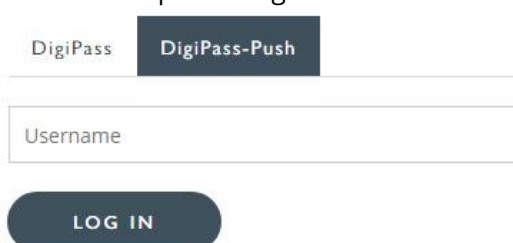
- 1) press the "OK" button and hold it down for two seconds to turn the device on;
- 2) after the prompt "PIN" is displayed, enter the PIN code of the device and press "OK";
- 3) after the prompt "SELECT" is displayed, press the button "1" (Login);
- 4) enter the generated password.

B Digipass application: follow these steps to receive an access password:

- 1) select the tab "OTP (One-time password)" to generate a password;
- 2) enter the Local Password of the software and press "OK";
- 3) enter the generated password in the relevant field in the Internet Banking system.

Digipass - Push

After entering the Username, the User must press "Log on".



Internet Banking

The Internet Banking will generate a push message with the control number and information about the Transaction.

Pieslēgties



B Digipass application

- 1) A push message will be received in the application.
- 2) When you open the push message, make sure that the control numbers match and the Transaction information is correct:
 - If everything is correct, press the "Accept" button.
 - If information is incorrect or you do not want to continue, press the "Deny" button.



Make sure that the control number in the Internet Banking matches the number you see in the B Digipass application and that the information about the Transaction is correct!

Transaction Authorization and Digital Signature Generation

After the Transaction has been entered, the User needs to Authorize it with a Digital Signature. The method used by the User to log onto the Internet Banking will also have to be used for Transaction Authorization.



Customer Logon Using DigiPass

Digipass 275

Parakstīšana



Follow these steps to generate a Digital Signature:

- 1) press the "OK" button and hold it down for two seconds to turn the device on;
- 2) after the prompt "PIN" is displayed, enter the PIN code of the device and press "OK";
- 3) after the prompt "SELECT" is displayed, press the button "3" (Sign);
- 4) enter the "Verification code" of the device from the Internet Banking and press "OK";
- 5) enter the generated Digital Signature.

B Digipass

Parakstīšana



Follow these steps to generate a Digital Signature:

- 1) Select:
 - a. the tab "Signature" to manually enter the "Verification code" in the field "IB Key/Amount/Doc No.",
 - b. the tab "QR Code Signature" to scan the "Verification code";
- 2) enter the local password of the application and press "OK";
- 3) enter the generated Digital Signature in the relevant field in the Internet Banking.

Customer Logon Using DigiPass - Push

Internet Banking

The Internet Bank will generate a push message with the control number and additional information about the particular Transaction.

B Digipass application

A push message will be received in the application. When you open it, make sure that the control numbers match and the Transaction information is correct:

- If everything is correct, press the "Accept" button.
- If information is incorrect or you do not want to verify it, press the "Deny" button.

Parakstīšana



Make sure that the control number in the Internet Banking matches the number you see in the B Digipass application and that the information about the Transaction is correct!