

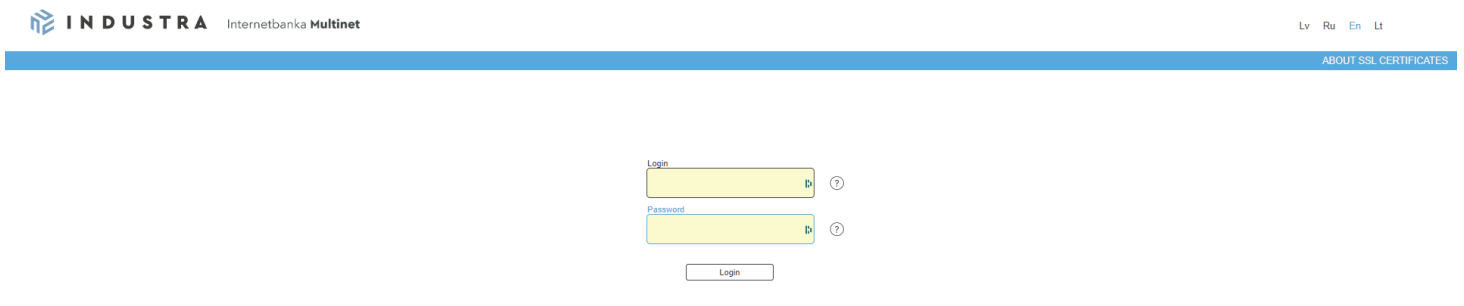
The instruction describes how to connect to the Internet Bank, what features are available, and where to find additional information.

On the Internet bank you can make payments and currency exchange, view payment history and account balance, as well as receive information about the Bank's news and answers to your questions.

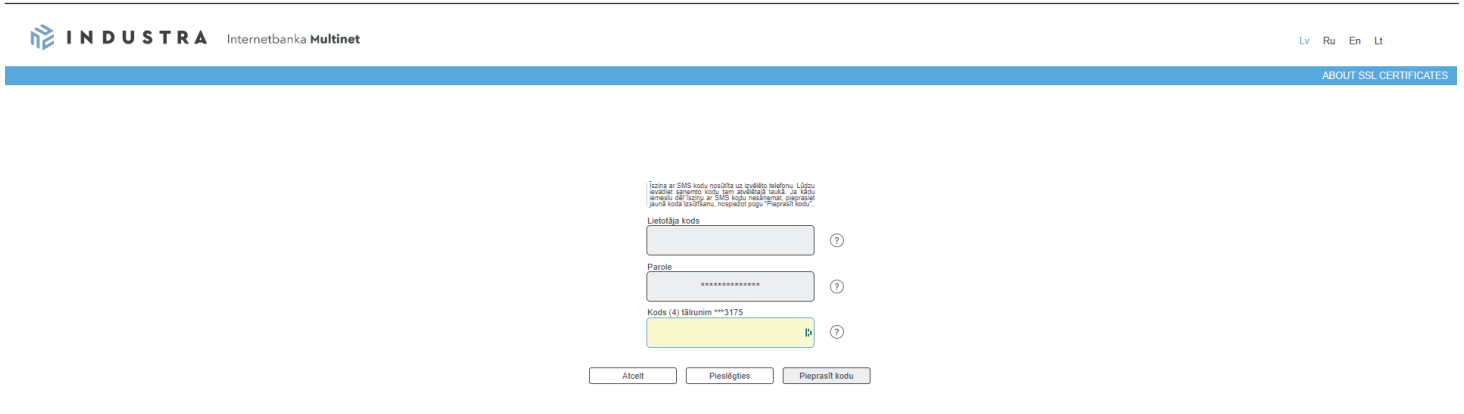
Frequently Asked Questions and Answers

GETTING STARTED – GETTING CONNECTED TO THE INTERNET BANK

1. Open the web browser and enter the Internet Bank address (www.multinetbank.eu). After entering the address, press <Enter>. A new window for user authentication will open.



2. Choose one of the languages available - Latvian (Lv), Russian (Ru), English (En) or Lithuanian (Lt).
3. Enter the user name and password. Use the password received from the Bank when connecting to the Internet Bank for the first time.
4. After entering the correct username and password, the dialogue box corresponding to the selected authentication tool will open with the security code entry field.



5. The Bank offers the following two factor authentication solutions:

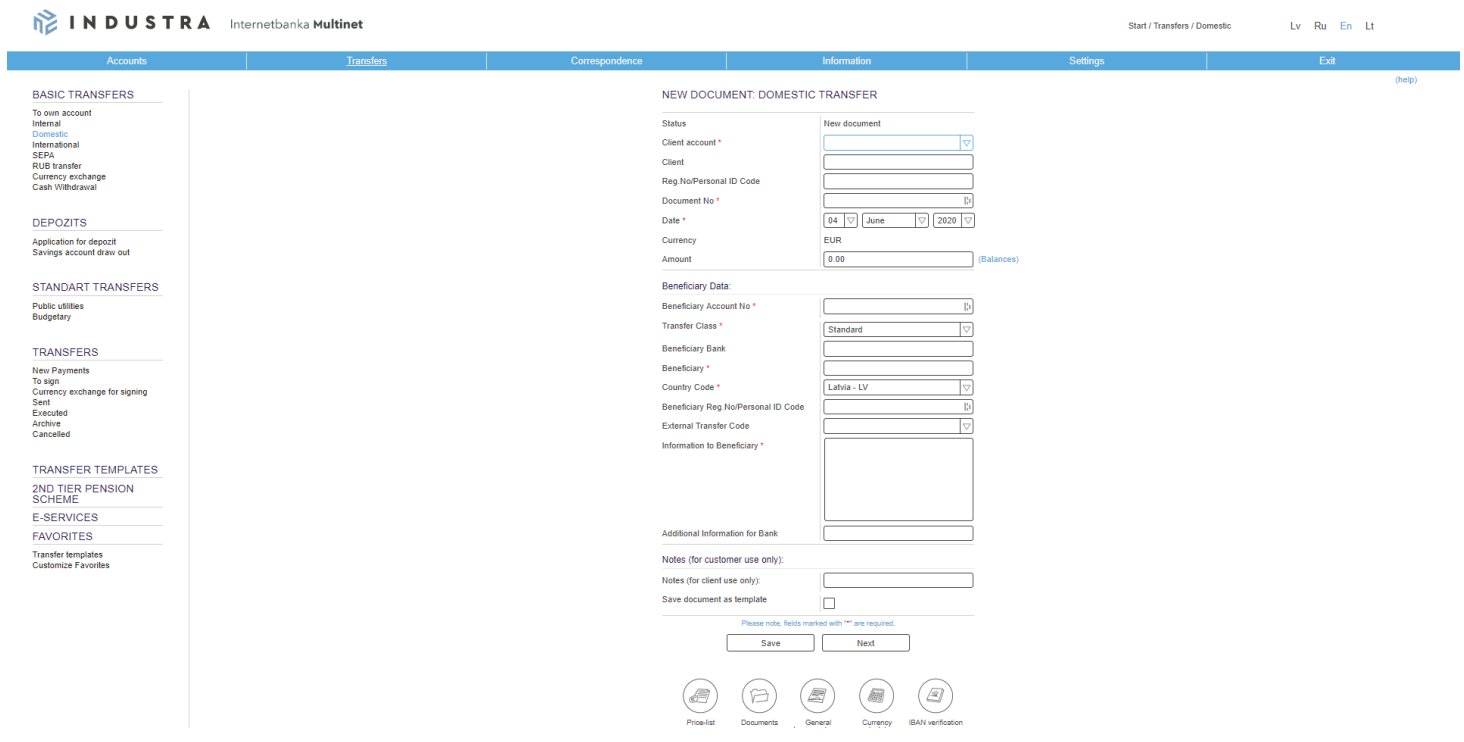
SMS authorization

Code calculator DigiPass DP 260

Code calculator DigiPass GO-6

Code card – authentication and order authorization for transfers up to EUR 100 per day with a limit of 30 EUR per transfer.

6. Enter the security code according to the authentication tool you have selected and you can start working!*



You can find detailed information on the open section at the top of the internet bank section (help).

* The first time you open the internet bank, you need to change the password you received from the Bank. In order to increase the security level, it is recommended to change the user password regularly. It can be done in the Settings section, selecting the Change Password category.

SECTIONS OF THE INTERNET BANK – MAIN SECTIONS OF THE INTERNET BANK AND THEIR FUNCTIONALITY.

1. ACCOUNTS

The list of Customer's Bank accounts, information about the accounts and the balances, account statements.

Accounts section:

- Account Balances – Account and Card Account balances
- Statement Query – Account statement based on the chosen criteria
- Statement Export in FiDAViSta format – Account statement based on the chosen criteria (XML)
- Statement Export in ISO 20022 format – Account statement based on the chosen criteria (XML)

2. TRANSFERS

Transfers or other necessary operations with transfer templates, Bank operations statuses.

Transfers section:

Basic transfers

- To own account – Transfer to own account
- Internal – Internal transfers
- Domestic – Domestic EUR transfers
- International – International transfers
- SEPA – EUR transfers in SEPA format
- RUB transfer – RUB transfers
- Currency exchange – Foreign exchange
- Cash Withdrawal – Cash withdrawal application, indicating the beneficiary

Deposits

- Application for deposit – Deposit type, currency and term selection and application for deposit
- Savings account draw out – Application for savings account draw out

Standard transfers

- Public utilities – Templates of standard transfers for public utilities
- Budgetary – Budgetary transfers to the State Treasury

Transfers – The list of Bank operations, grouped by execution status

- New Payments
- To sign
- Currency exchange for signing
- Sent
- Executed
- Archive
- Cancelled

3. CORRESPONDENCE

Received messages and composed orders to the Bank by the user.

Correspondence section:

- Received – Received messages
- Compose – New message in free format
- Investment / Trust account report – Request for investment or trust account report
- Safe online shopping – Connecting or disabling 3D authentication
- Drafts – Saved messages, saved templates
- For signing – List of messages prepared for signing
- Sent – List of sent messages
- Archive – Search the messages in the archive

4. INFORMATION

The section contains currency rates, deposit rates and security information.

Information section:

- Security information – List of I-bank transactions: time, action and description
- Currency exchange rates – Exchange rates according to the requested date and type
- Term Deposit – Deposit types and rates for certain periods

5. SETTINGS

- Change password – Password creation
- Individual – Configuration of the preferred payment type, currency, list of documents
- Account names – Name assignment to account number
- Tuning of SMS notification – SMS notifications for transactions and account balances**
- Phone management – Phone number registration, editing and deletion

** With the help of this service, the Customer can receive SMS notifications on his/her mobile phone if the account balance was changed, for example, if salary, pension or scholarship has been credited, or any other transfers have been made, including payments with the payment cards. SMS notifications also ensure the prompt reception of a wide range of information from AS „Industra Bank“.

6. EXIT

End of internet banking session. For security reasons, we recommend to close the web browser.

7. IMPORTS

Transaction imports in CSV format from the customer's accounting system. Available upon request.

8. IMPORTS FROM XML

Transaction imports in FiDAViSta v1.2 or v1.01 XML format. Available upon request.

9. FAVORITES

Customize Favorites – Possibility to add most commonly used sections to the main screen for easier access.

10. TRANSFER TEMPLATES

Customer's individual standard transfer templates.

11. E-SERVICES

Authentication on the following e-services:

- ePakalpojumi.lv
- rekini.lv
- LURSOFT
- Latvija.lv
- Lattелеcom
- LMT
- Rīgas namu pārvaldnieks

OTHER VALUABLE SOURCES

[Internet Banking security](#)

[List of terms](#)

[Documents](#)

[Currency calculator](#)

[IBAN verification](#)

[Price list](#)