

Magnetiq Bank Manual for performing remote client identification in the user's cabinet

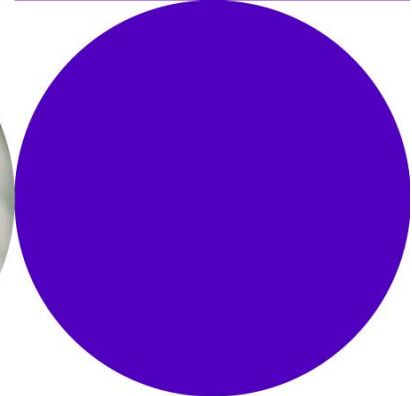
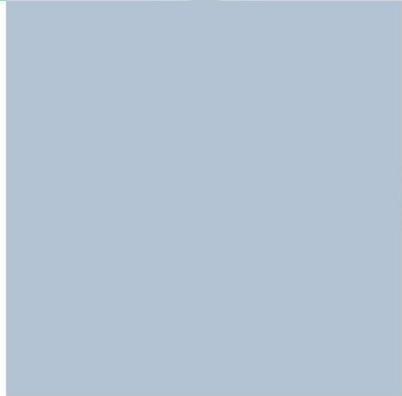
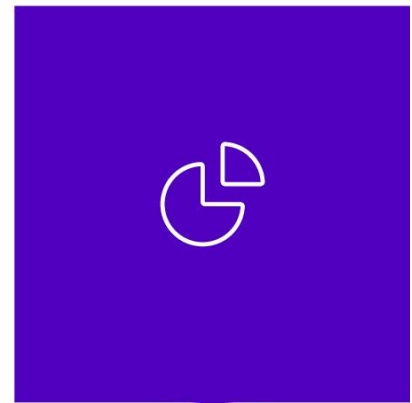
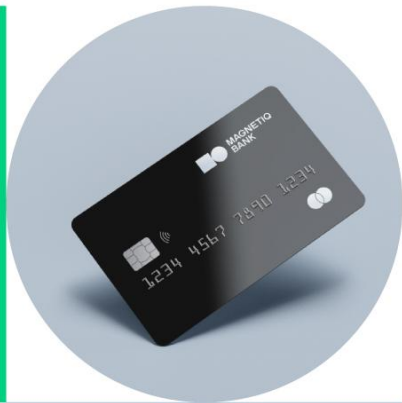







Table of contents

1	Registration.....	3
2	Entering client information.....	3
2.1	The client is an individual.....	3
2.2	The client is a legal entity.....	4
2.3	Entering contact details.....	5
3	Filling out forms.....	6
3.1	Client form for individuals.....	6
3.2	Client form for representatives of legal entities.....	7
4	Main stages of establishing a business relationship.....	9
4.1	Submission of initial information.....	10
4.2	Photo identification of the Representatives of the company who will represent the client in relations with the Bank, or of the client (individual).....	10
4.3	Submission of documents, completion of questionnaires and signing.....	10
4.4	Payment of commission fee.....	10
4.5	Video Identification of the Representatives of the company who will represent the client in relations with the Bank or of the client (individual).....	10
4.6	Account Opening/Service activation or document's information update or additional user activation (additional payment card issuance or Internetbank user activation).	10
5	Photo identification.....	10
5.1	Photo identification of an individual.....	10
5.2	Photo identification of Legal Entity Representatives.....	10
6	Documents submission and completing questionnaires.....	11
6.1	Documents submission and completing questionnaires for individuals.....	11
6.2	Documents submission and completing questionnaires for legal entity.....	11
6.3	Viewing information.....	12
6.4	Document status at the Document Submission and Document Signing stages.....	12
7	Information displayed in the User's Cabinet at the Payment of commission stage.....	19
8	Information displayed in the User's Cabinet at the Identification stage.....	20
8.1	Video identification of an individuals and legal entities after Photo Identification... ..	21
8.2	In-person identification required.....	21
8.3	Identification unsuccessful.....	21
8.4	Repeated identification.....	21
9	Information displayed in the User's Cabinet at the Account Opening stage.....	22
9.1	Account opened.....	22
9.2	Account not opened.....	22
10	Information displayed in the User's Cabinet at the Service Activation stage.....	22
10.1	Activation approved.....	23
10.2	Activation declined.....	23
11	Information displayed in the User's Cabinet at the additional payment card issuance/ Internetbank user activation stage.....	23
11.1	Additional payment card will be issued.....	23
11.2	Additional payment card will not be issued.....	24
11.3	Internetbank user will be activated.....	24
11.4	Internetbank user will not be activated.....	24
12	Modification of Services of interest.....	24
13	Messages.....	25
14	User settings.....	25
15	Accessing the system.....	27
15.1	Logging in.....	27
15.2	Password recovery.....	27

1 Registration

Registration can be used for new clients, for an existing in case it's needed to update a document's information, and for clients that have to pass the identification to receive an additional payment card or to activate an additional Internetbank user. To register an account, press **Registration**.

Do you want to become our client?

-  Fill in the information
-  Pass the photoidentification
-  Sign documents
-  Pay a fee for opening a bank account
-  Start working

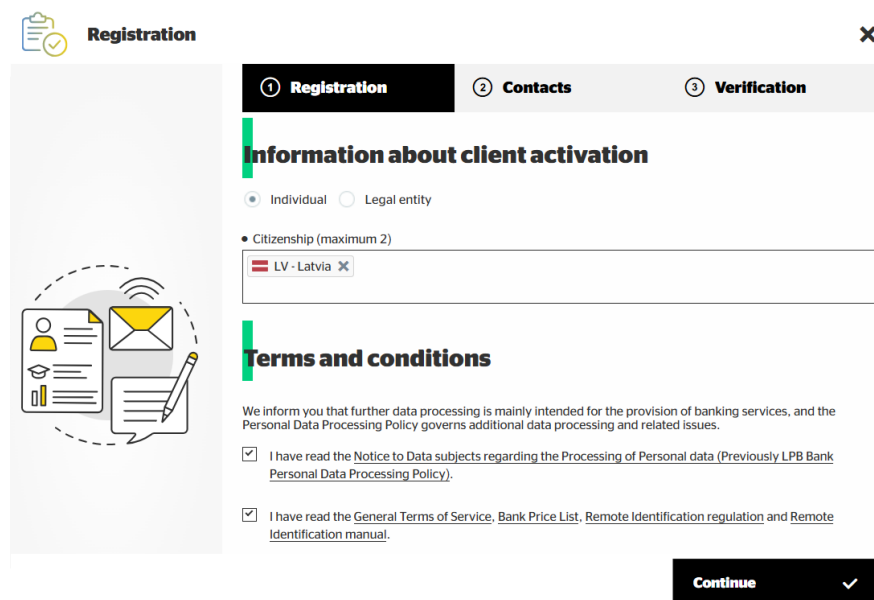
Registration ➔

This will display a form for entering client information. If you are registering to update a document's information for an existing client or to request access for an additional user, Legal entity should be selected. If you are registering to pass the identification to receive an additional payment card or to activate an additional Internetbank user, Individual has to be selected.

2 Entering client information

2.1 The client is an individual

2.1.1 Client information




The screenshot shows a mobile application registration screen. At the top, there is a header with a clipboard icon and the word "Registration" in bold, followed by a close button (X). Below the header is a progress bar with three steps: 1. Registration (active), 2. Contacts, and 3. Verification. The main content area is titled "Information about client activation" and features two radio buttons: "Individual" (selected) and "Legal entity". Below this is a section for "Citizenship (maximum 2)" with a dropdown menu showing "LV - Latvia" and a close button (X). The next section is "Terms and conditions", which includes a short notice about data processing and two checked checkboxes: "I have read the Notice to Data subjects regarding the Processing of Personal data (Previously LPB Bank Personal Data Processing Policy)." and "I have read the General Terms of Service, Bank Price List, Remote Identification regulation and Remote Identification manual." At the bottom right, there is a "Continue" button with a checkmark.

- Select the type of client (individual);
- Select your country of citizenship. If you happen to be a citizen of more than one country, please select the second country (the maximum number you can select is 2);

- Get acquainted with the Notice to Data subjects regarding the Processing of Personal data;
- Get acquainted and confirm that you will comply with the General Terms of Service, Price list, General Terms of Remote Client Identification and Manual for performing remote client identification in the User's Cabinet;
- Press **Continue**;

2.2 The client is a legal entity

2.2.1 Client information

 **Registration**
✕

① **Registration**
② **Contacts**
③ **Verification**

Information about client activation

Individual
 Legal entity

• Country of registration

EE - Estonia
✕

Terms and conditions

We inform you that further data processing is mainly intended for the provision of banking services, and the Personal Data Processing Policy governs additional data processing and related issues.

I have read the [Notice to Data subjects regarding the Processing of Personal data \(Previously LPB Bank Personal Data Processing Policy\)](#).

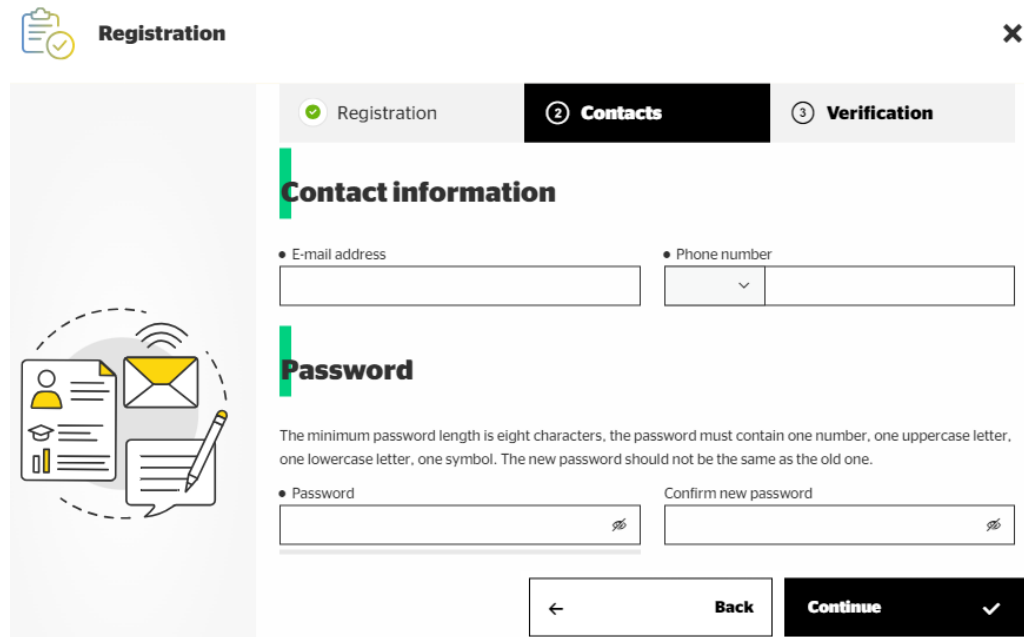
I have read the [General Terms of Service](#), [Bank Price List](#), [Remote Identification regulation](#) and [Remote Identification manual](#).

Continue ✓

- Select the type of client (legal entity);
- Select the country of registration of the legal entity;
- Get acquainted with the Notice to Data subjects regarding the Processing of Personal data;
- Get acquainted and confirm that you will comply with the General Terms of Service, Price list, General Terms of Remote Client Identification and Manual for performing remote client identification in the User's Cabinet;
- Press **Continue**;

2.3 Entering contact details

2.3.1 Key information

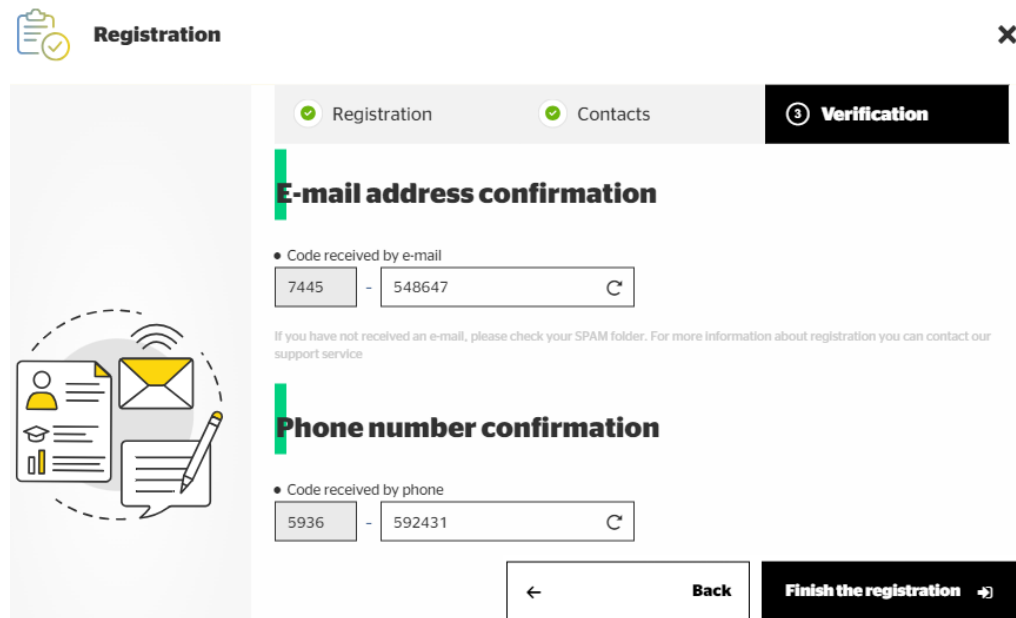


The screenshot shows a registration form with three steps: 1. Registration (completed), 2. Contacts (current step), and 3. Verification. The 'Contacts' section is titled 'Contact information' and contains two input fields: 'E-mail address' and 'Phone number'. The 'Phone number' field includes a dropdown menu for country code selection. Below this is the 'Password' section, which includes a text box for the password and a 'Confirm new password' field. A note specifies that the password must be at least eight characters long and contain one number, one uppercase letter, one lowercase letter, and one symbol. At the bottom, there are 'Back' and 'Continue' buttons.

- Enter the e-mail address;
- Select the country code and provide the phone number;
- Create and enter a password (minimum length of eight characters, must contain at least one digit, one lower-case letter, one upper-case letter and one symbol);
- Confirm your password;
- Press **Continue**.

You will receive confirmation codes to the stated e-mail address and phone number.

2.3.1.1 E-mail and phone number confirmation





The screenshot shows the registration form at the 'Verification' step. The 'Contacts' step is also marked as completed. The 'E-mail address confirmation' section has a text box for the code received by e-mail, with the example '7445 - 548647'. Below this is a note: 'If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service'. The 'Phone number confirmation' section has a text box for the code received by phone, with the example '5936 - 592431'. At the bottom, there are 'Back' and 'Finish the registration' buttons.

- Enter the confirmation code you received via e-mail;
- Enter the confirmation code you received on your phone;
- Press **Finish the registration**.

3 Filling out forms

3.1 Client form for individuals

 Continue registration



Services of interest

Select an offer from the list

Information about client activation

Client type
Individual

Citizenship
LV - Latvia

• Name

• Surname

• Date of birth



• Personal code

Communication language

Contact information

E-mail address
test@test.test

Phone number
+371

Save  **Submit** 

3.1.1 Client information

Please select **Services of interest** – select the type of services you are interested in (several of them can be chosen):

- New client – for the registration of a new client;
- User of additional payment card/ Internetbank user – for a registration of a person to receive additional payment card or to activate an Internetbank user.

Fill out the fields:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Have Latvian residence permit** – tick the checkbox and enter your identity code if you are not a citizen, but have a residence permit in the Republic of Latvia;
- **Date of birth** – you must be at least 18 years of age at the time of filling out this form;
- **Communication language** – this is the language in which Bank employees will communicate with you.


In case you are registering as a User of additional payment card or as an Internetbank user:


- Primary (connected) Bank client – fill-in the full name and surname or company name of a primary/connected client.

To send the documents and information to the Bank for processing, press **Submit**.

To save the information and make changes to it later, press **Save**.

3.2 Client form for representatives of legal entities

 Continue registration



Services of interest

Select an offer from the list

Company information

Client type
Legal entity

Country of registration
EE - Estonia

• Company name

• Registration number

Communication language
English

Personal manager (not mandatory)

Information submitter

• Name

• Surname



• Date of birth
dd/mm/yyyy

Personal code

Contact information

E-mail address
test@test.test

Phone number
+ phone number

Save  **Submit** 

Client type – select the type of the client:

- **CASP / VASP;**
- **Corporate;**
- **EMI / PSP;**
- **Pre licensed institutions.**

Services of interest – select the type of services you are interested in (several of them can be chosen):

- Current account;
- Segregated account;
- Acquiring/E-commerce services;
- Payment cards;
- Term deposits;
- Overnight deposits;
- Non-personalized virtual IBANs;
- Loan services;
- Escrow accounts;
- Brokerage services/Financial accounts
- Document update (including change of Representative / UBO / Owner(s));
- E-commerce document update (including change of Representative / UBO / Owner(s)).

3.2.1 If in Services of interest you selected Document update or E-commerce document update, please fill in Company information:

- **Resource URL which the service will be used for** – please type in the address of your web-page, this can be e-shop address;
- **Company name** – in Latvian or English;
- **Registration number** – the company's registration number;
- **Communication language** – this is the language in which Bank employees will communicate with you;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;

Fill in information about the information submitter:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – information submitter must be at least 18 years of age at the time of filling out this form.

To send the documents and information to the Bank for processing, press **Submit**.

To save the information and make changes to it later, press **Save**.

3.2.2 If in Services of interest you selected Current account and/or Segregated account and/or Acquiring/E-commerce services and/or Payment cards and/or Term deposits and/or Overnight deposits and/or Non-personalized virtual IBANs and/or Loan services and/or Escrow account and/or Brokerage services/Financial accounts please fill in Company information:

- **Company name** – in Latvian or English;
- **Registration number** – the company's registration number;
- **Registration date** – the company's registration date;
- **Company activity** – select company activity;
- **Communication language** – this is the language in which Bank employees will communicate with you;
- **Personal manager** – if you previously contacted an employee of the Bank, please select their name from the list;
- **URL address of the e-shop** – type in the address of the e-shop E-commerce services will be used for (required only if ' Acquiring/E-commerce services ' was selected);
- **Number of employees in the company** – select number of employees in the company;
- **Is the client a legal entity related to the USA** – tick the checkbox if the client is a legal entity related to the USA (place of registration, tax resident, residence or correspondence address, UBO is a citizen/resident for tax purpose, etc.);
- **Licensed payment institution** – tick the checkbox if the company is a licensed payment institution.

Fill in the information about Representative of the company:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – information submitter must be at least 18 years of age at the time of filling out this form;
- **Citizenship** – select the citizenship;
- **Basis/position of representative** – select the basis/position of representative;

- **Type** – select type of the representative;
- **Email** – please indicate the contact emails of the company's representatives;
- **Represents client interests in the Bank** – tick the checkbox if the company's representative will represent client interests in the Bank.

Fill in the information about owner of the company (individual) if there are any:

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – owner of the company must be at least 18 years of age at the time of filling out this form;
- **Citizenship** – select the citizenship of the individual;
- **Residence** – select the residence of the individual;
- **Share of company** – type in the share of a company in percentages.

Fill in the information about owner of the company (legal entity) if there are any:

- **Company name** – in Latvian or English;
- **Registration number** – the company's registration number;
- **Registration date** – the company's registration date;
- **Share of company** – type in the share of the company in percentages;
- **Country of registration** – select country of registration of the legal entity;
- **Share of company** – type in the share of a company in percentages.

Fill in the information about Ultimate Beneficial Owner (UBO):

- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – UBO of the company must be at least 18 years of age at the time of filling out this form;
- **Country of tax residence** – select the country that is the tax residence of the UBO;
- **Citizenship** – select the citizenship of the individual;
- **Share of UBO** – type in the share of UBO in percentages.

Fill in information about the information submitter:

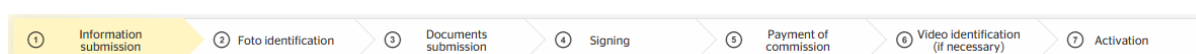
- **Name, surname** – in Latvian or English;
- **Personal code** – mandatory for citizens and residents of Republic of Latvia;
- **Date of birth** – information submitter must be at least 18 years of age at the time of filling out this form;
- **Role in company** – select the role in company of information submitter.

4 Main stages of establishing a business relationship

There are several steps to establishing a business relationship:

- 4.1 Submission of initial information;
- 4.2 Photo identification of the Representatives of the company who will represent the client in relations with the Bank, or of the client (individual);
- 4.3 Submission of documents, completion of questionnaires and signing;
- 4.4 Payment of commission fee (not applicable to legal entities if Acquiring or Document update or E-commerce document update were chosen and persons who are registered as Users of additional payment card or as an Internetbank user);
- 4.5 Video Identification of the Representatives of the company who will represent the client in relations with the Bank or of the client (individual) – may be required at the Bank's discretion. The Bank reserves the right to request video identification at any stage during the course of the business relationship;
- 4.6 Account Opening/Service activation or document's information update or additional user activation (additional payment card issuance or Internetbank user activation).

These steps are visible on the main screen:



5 Photo identification

5.1 Photo identification of an individual

If you registered your User Cabinet as an individual to open a new account and/or receive an additional payment card and/or activate Internetbank user, a form containing photo identification information will be displayed. To start the photo identification process, click **"Start Identification"** in the User Cabinet.

To ensure a successful photo identification process:

- Prepare a valid identity document (passport or ID card);
- Use a device with a good-quality video and photo camera;
- Follow all instructions provided by the photo identification system regarding the identity document and the selfie photographs;
- The process will take approximately 5 minutes (photo identification can be performed at any time of day).

5.2 Photo identification of Legal Entity Representatives

If you registered your User Cabinet as a legal entity representative and selected "Document update" or "E-commerce, document update" in the services of interest, a form containing photo identification information will be displayed. To start the photo identification process, click **"Start Identification"** in the User Cabinet. You may also start the process later by using the link received via email.

If you registered your User Cabinet as a legal entity representative and selected "Current account for business needs" and/or "Safeguarding, BaaS, Segregated account for Payment Institutions, VASPs, CASPs" and/or "Acquiring", all company representatives who will represent the Client in relation with the Bank must complete the photo identification process.

If you are registering the User Cabinet as a legal entity representative who will represent the Client in relation with the Bank, you must go through the photo identification process. Click **"Start Identification"** in the User Cabinet. You can also start the identification process later using the link received via email.

You will also see a form containing photo identification status information for all Client representatives who will represent the Client in relation with the Bank.

If you are not registering the User Cabinet yourself, but are a legal entity representative who will represent the Client in relation with the Bank and you have received an link via email, you are required to complete the photo identification process.

To ensure a successful photo identification process:

- Prepare a valid identity document (passport or ID card);
- Use a device with a good-quality video and photo camera;
- Open the link received via email;
- Follow all instructions provided by the photo identification system regarding the identity document and the selfie photographs;
- The process will take approximately 5 minutes (photo identification can be performed at any time of day).

6 Documents submission and completing questionnaires

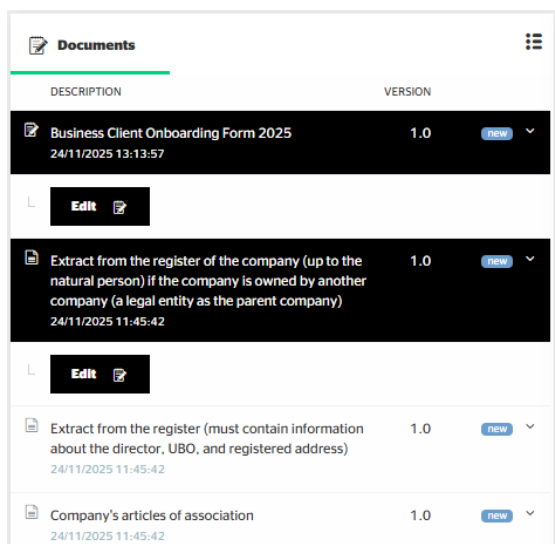
6.1 Documents submission and completing questionnaires for individuals

If you registered a User Cabinet as an individual to receive an additional payment card and/or activate Internetbank user and have successfully completed the photo identification process, you will be shown the Documents section where all questionnaires for completion will be available.

Next to the relevant questionnaire, click **"Edit"**, download the PDF form using the provided link, fill it in, and upload it using the **"Upload"** option. To submit the completed questionnaire to the Bank for processing, click **"Submit"**. To save the information with the option to make changes later, click **"Save"**.

6.2 Documents submission and completing questionnaires for legal entity

If you registered a User Cabinet as a legal entity representative, once all Client representatives who will represent the Client in relation with the Bank have successfully completed the photo identification process, you will be shown the **Documents** section where the questionnaire for completion will be available as well as a list of documents to be submitted.



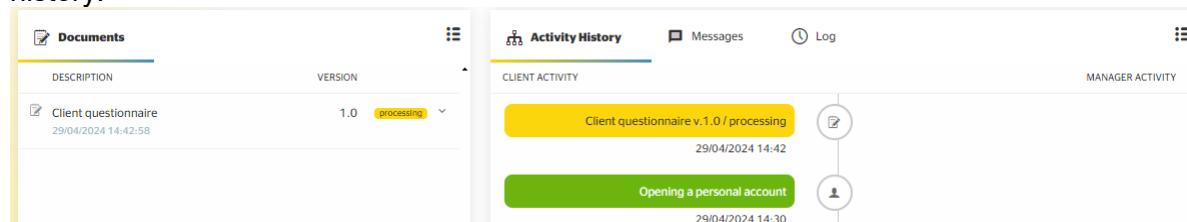
DESCRIPTION	VERSION
Business Client Onboarding Form 2025 24/11/2025 13:13:57	1.0 NEW
Extract from the register of the company (up to the natural person) if the company is owned by another company (a legal entity as the parent company) 24/11/2025 11:45:42	1.0 NEW
Extract from the register (must contain information about the director, UBO, and registered address) 24/11/2025 11:45:42	1.0 NEW
Company's articles of association 24/11/2025 11:45:42	1.0 NEW

Next to the questionnaire, click **"Edit"** and fill in all the requested information. During the filling process, you have the option to save the entered information without submitting it by clicking **"Save"**, and continue filling it in later. To submit the completed questionnaire to the Bank for processing, click **"Submit"**.

Click **"Edit"** for the respective document, attach the document using the **Upload** option, and click **"Submit"** to send the document for processing by the Bank.

6.3 Viewing information

For more convenient management, we keep track of document versions and offer a tool for grouping the activities performed by the user and Bank employee chronologically under Activity history.



6.4 Document status at the Document Submission and Document Signing stages

During the account steps called Document Submission and Document Signing, documents have following statuses:

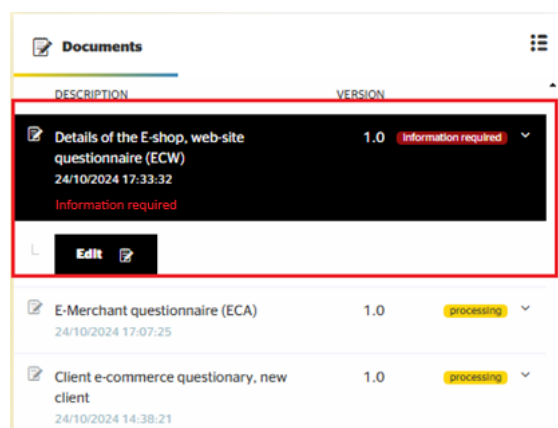
- **New** – the user has saved the document without sending it to the Bank for processing;
- **Processing** – the user has sent the document to the Bank for processing;
- **Information needed** – the Bank has accepted the document for processing but needs clarifications from the user;
- **Draft** – the user has saved the document since the previous version was processed by an employee of the Bank and assigned the status **Information needed**;
- **Review before signing** – the final package of documents has been sent for the user for review before signing;
- **Sign** – the final package of documents is approved for signing by the user;
- **Signed** – the final package of documents signed using a Secure electronic signature.

6.4.1 Client activities at the Document Submission stage

Clients may process documents with the following status:


- **New** – the user may edit such a document, save it again, or send it to the Bank for processing. If saved again, the document will have the status **New**. If sent for processing, the document will have the status **Processing**;
- **Information needed** – the user may attach files to such a document and resend it to the Bank for processing, or save the document. If sent for processing, the document will have the status **Processing**. If saved without sending, the document will have the status **Draft**;
- **Draft** – the user may edit such a document, save it again, or send it to the Bank for processing. If saved again without sending, the document will have the status **Draft**. If sent for processing, the document will have the status **Processing**.

In case any corrections or clarifications are needed in the form, you will receive a notification from the Bank and will also see this information in User Cabinet.



By pressing the "Edit" button, you will be able to edit:

- electronic form and for each field that needs to be corrected, a comment will be displayed indicating what needs to be fixed;

Name*	<input type="text" value="Name"/>
	<input type="text" value="Comment"/>
Incorporation date*	<input type="text" value="24/07/2011"/> 
	<input type="text" value="Comment"/>
Registration number*	<input type="text" value="722017220172201"/>
	<input type="text" value="Comment"/>

- PDF form, and a comment will be displayed indicating which field needs correction.

Submitting the edited form is done by pressing the "Submit" button.

6.4.2 Client activities at the Signing stage

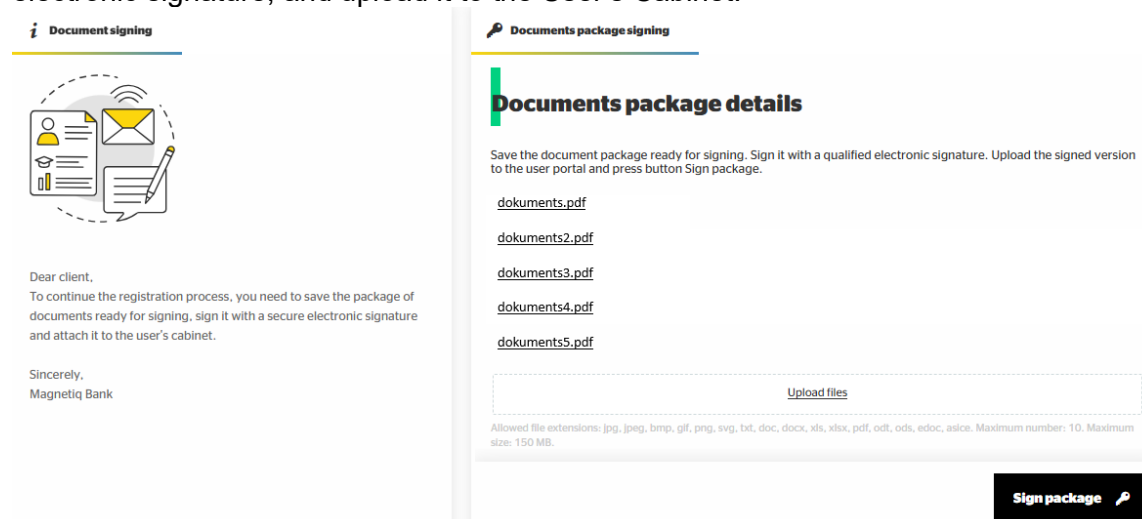
6.4.2.1 Available actions in the User's Cabinet

The client may manage documents until the status **Signing**.

Once documents are assigned the status **Signing**, you will see information in the User's Cabinet on how to sign the documents electronically. Please get acquainted with the current versions of the documents. If you have questions, please contact your personal manager. They will attach new documents and send them back for review.

6.4.2.2 Document signing with Secure electronic signature

Please let the manager know if you have a Secure electronic signature. In this case, you will need to save the document package intended for signing, sign it using Secure electronic signature, and upload it to the User's Cabinet.



Document signing

Dear client,
To continue the registration process, you need to save the package of documents ready for signing, sign it with a secure electronic signature and attach it to the user's cabinet.

Sincerely,
Magnetiq Bank

Documents package signing

Documents package details

Save the document package ready for signing. Sign it with a qualified electronic signature. Upload the signed version to the user portal and press button Sign package.

- [dokuments.pdf](#)
- [dokuments2.pdf](#)
- [dokuments3.pdf](#)
- [dokuments4.pdf](#)
- [dokuments5.pdf](#)

Allowed file extensions: jpg, jpeg, bmp, gif, png, svg, txt, doc, docx, xls, xlsx, pdf, odt, ods, edoc, asice. Maximum number: 10. Maximum size: 150 MB.

Sign package

6.4.2.3 Document signing if you don't have Secure electronic signature

When the Bank prepares the document package for signing:

- the individual who registered the User Cabinet for opening a new account and/or receiving an additional payment card and/or activating the Internet Banking user,
- or the representative of a legal entity who registered the User Cabinet for Document Update or E-commerce Document Update,
- or all representatives of the legal entity who will represent the Client in relations with the Bank,

will receive an email link to sign the document package via the external service provider Dokobit.

Signing via Dokobit is available with an active, valid Secure electronic signature, and if such a signature is not available, it can be obtained by going through the identification process with Dokobit. The identification process involves capturing a photo of an identity document and a selfie. Upon successful identification, a Secure electronic signature will be issued, which can be used for signing documents.

6.4.2.4 Using Dokobit

Upon receiving the invitation to sign from Dokobit, the document package to be signed has to be reviewed.

By default, Dokobit will determine the person's location and offer signing options supported in that country. If necessary, the country can be changed, and the list of signing options will update automatically.

If the person holds a Qualified Electronic Signature, it can be used for signing in accordance with section 6.4.2.4.1 How to sign documents using Dokobit with your Qualified Electronic Signature.

If the person does not have a Secure electronic signature, they can obtain one by completing the identification process through Dokobit in accordance with section 6.4.2.4.2 How to sign documents using SignicatID.

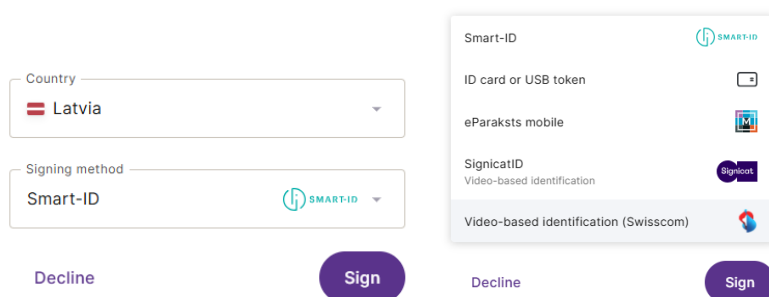
6.4.2.4.1 How to sign documents using Dokobit with your Qualified Electronic Signature

Open the Dokobit invitation email you received and click "View and sign."

After being redirected to the document signing page, review the document/document package that you will need to sign by clicking "Click to expand" next to each file name, then click "Continue."



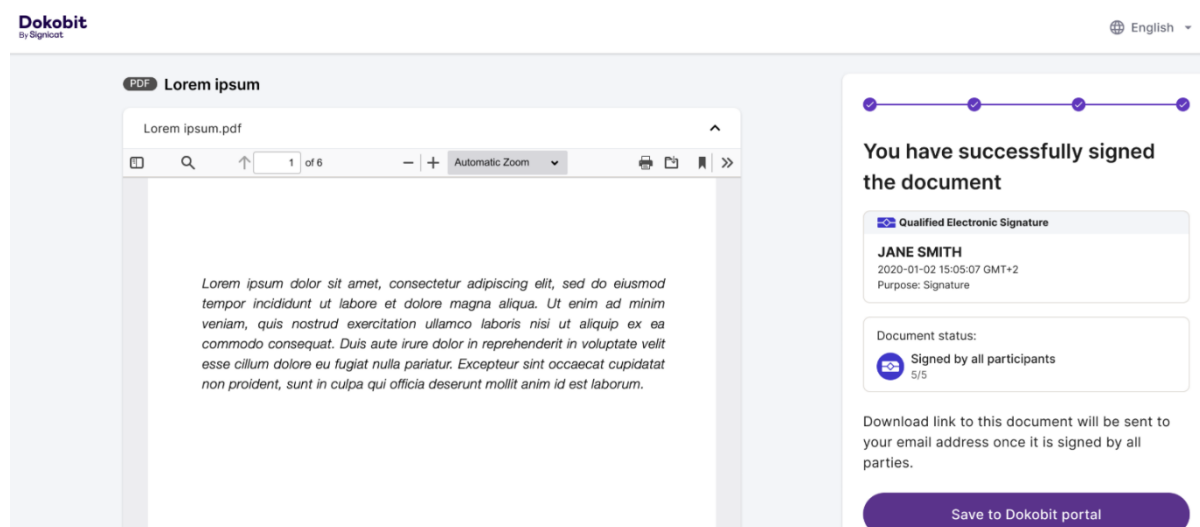
In the first dropdown menu, select the country of your Qualified Electronic Signature, and in the second, select the signing method, then click "Sign."



Follow all instructions provided by the Dokobit system. Depending on the signing method, you may be required to enter your phone number and/or personal identification code and/or

username and/or user number, as well as confirm your actions using Strong Customer Authentication.

After the document is signed successfully, you will see a confirmation message similar to the example shown below.



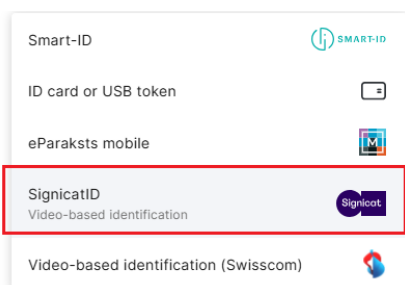
If other participants still need to sign the document, the download link will not yet be available. Once all parties have signed, the link will be sent to your email address to download copies of the signed documents.

After signing (status "Signed"), the exchange of information between the Bank's employee and the registered user takes place in the **"Messages"** section.

6.4.2.4.2 How to sign documents using SignicatID

Open a Dokobit email invitation that you received and press "Review and sign".

After you are redirected to the signing page, select the country that issued your ID in the first drop-down menu, and choose the SignicatID signing option in the second. Issuing country options are – Albania, Andorra, Angola, Argentina, Armenia, Australia, Austria, Belarus, Belgium, Brazil, Bulgaria, Canada, China, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Georgia, Greece, Hong Kong, Hungary, Iceland, India, Indonesia, Ireland, Israel, Italy, Jamaica, Japan, Kuwait, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Malaysia, Malta, Mexico, Netherlands, North Macedonia, Norway, Panama, Paraguay, Peru, Poland, Portugal, Romania, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Thailand, Tunisia, Turkey, Ukraine, United Kingdom, United States, Vietnam. If your issuing country is not listed, this signing method will not be available. In such case, please contact your manager or call (+371) 6 777 2 999.



Select the country of your mobile operator, enter your phone number, and click "Continue".

Review the information about the upcoming steps and click "Start".

Signature Certificate: Onboarding 1 of 5 steps

Get your certificate to sign

After receiving the certificate, you can sign with a password and an SMS code for 2 years without repeating the process.

You will need to:

- Accept terms and conditions
- Identify yourself with a video
- Approve the signature certificate contract
- Choose your secure password

Start

Accept the terms of service by ticking the required checkboxes and clicking "Continue".

Once again, choose the issuing country of your ID and the type of document you will use, then press "Start". The document types that can be used are either a passport or an identity card (ID card); a residence permit cannot be used for this purpose. In such case, please contact your manager or call (+371) 6 777 2 999.

Signature Certificate: Identity verification 3 of 5 steps

We are going to make a video recording to verify your identity

Choose a document you are going to use and click "Start".

Country
Portugal

Document type
Identity card

Start

Read through the requirements to ensure you can complete the signing process successfully, then click "Continue".

Your device's camera will activate and prompt you to align the front side of your document within the frame. Follow the on-screen instructions. After your document is captured, continue with the facial capture to complete the identity verification.

Signature Certificate: Identity verification 3 of 5 steps



Show the front side of your document and frame it

After the recording is finished, you will receive an SMS containing a verification code. Enter the code in the provided fields and click "Continue".

Signature Certificate: Identity verification 3 of 5 steps

Enter the verification code
Enter the code you received in +34600000000:

Isn't that your phone number? [Change it.](#)

Continue

Wait while your identity is being verified. This usually takes up to 5 minutes, but the process may take longer in some cases.

Signature Certificate: Identity verification 3 of 5 steps

Identity verification process in progress

Please do not close this page. After your identity is verified, next step will open automatically.

04:58
Verification process might take up to 5 minutes.

Cancel

Read through the certificate issuance agreement and click "Agree". You must scroll to the bottom before the button becomes active.

Signature Certificate: Contract 5 of 5 steps

Please review and agree to the certificate issuance contract

138%

Signicat Contract for the Provision of Trust Services

On the one hand, SelloPjnubeQ Signicat, SandBox holder of the Identity Document/NIE/Passport number 0000000T, with email operaciones@namirial.com, acting in his/her capacity as authorized registration operator of the trust service provider SIGNICAT S.L.U. (Previously Electronic Identification S.L.), with NIF number B86681533 (hereinafter referred to as SIGNICAT SPAIN) and;

On the other hand, [redacted] holder of the Identity Document/NIE/Passport number [redacted] acting on his/her own behalf (hereinafter referred to as THE SUBSCRIBER);

AGREE IN WRITING

1. That THE SUBSCRIBER requested the service of issuance of a qualified certificate from PFnubeQEF with a validity period of 730 days, in accordance with the general conditions for the provision of the service provided for said services, and which are published at <https://www.signicat.com/about/qualified-certificates-for-electronic-signatures>.

2. That according to the request made by THE SUBSCRIBER, SIGNICAT SPAIN will issue and deliver the requested qualified certificate in the corresponding manner according to the requested qualified certificate profile.

Create a password that meets all listed criteria and click "Continue". This password will be required for future SignicatID signatures. If you lose or forget it, you will need to revoke your certificate and create a new one here (<https://support.dokobit.com/article/842-electronicid#How-to-revoke-a-SignicatID-certificate-eizMF>).

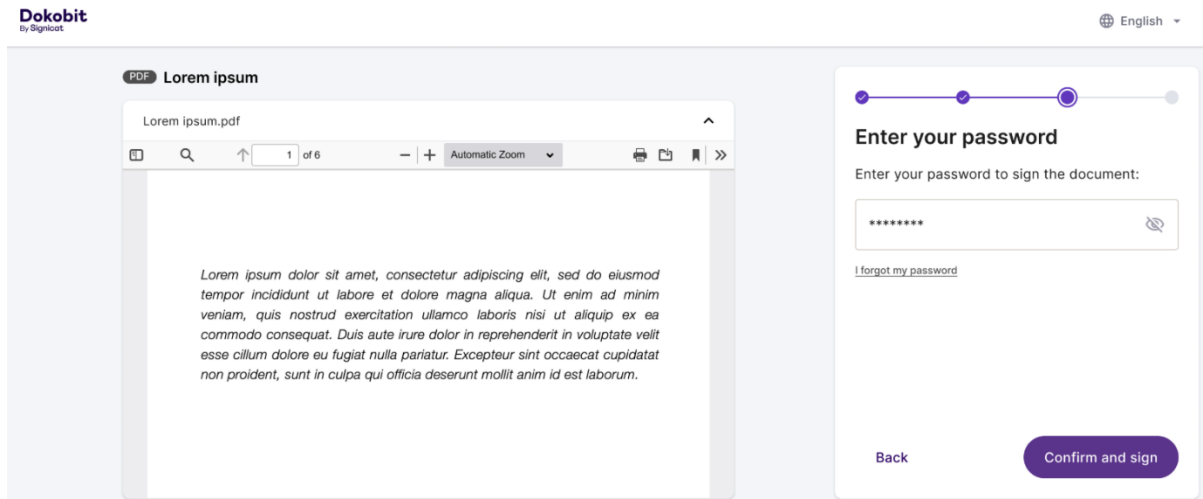
Once your certificate is issued, you can proceed to sign the document. Click "Start signing".

Your certificate is now ready to be used for signing

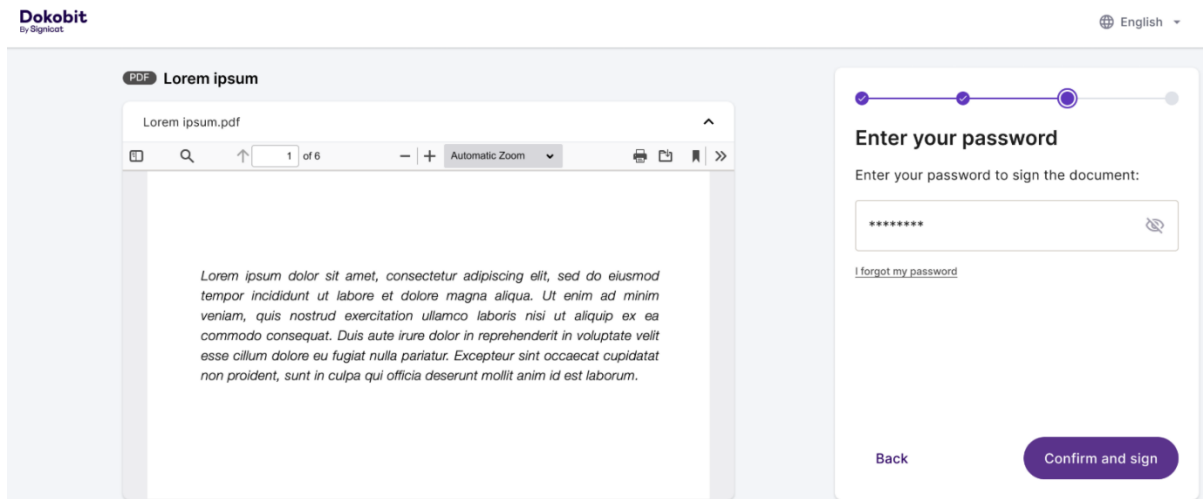
You will receive an email with certificate details shortly. Don't forget the password you have created, as it will be required for signing this and other documents in the future.

Start signing

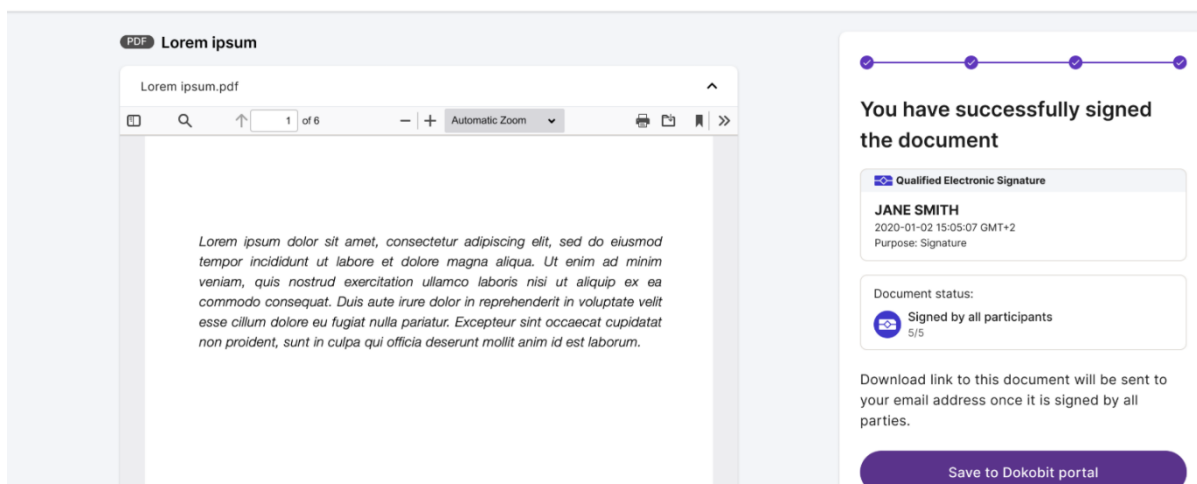
Enter the password you created and click "Confirm and sign".



Enter the verification code in the boxes provided and click " Confirm and sign".



After the document is signed successfully, you will see a confirmation message similar to the example shown below.



If other participants still need to sign the document, the download link will not yet be available. Once all parties have signed, the link will be sent to your email address to download copies of the signed documents.

If you have already received a SignicatID certificate earlier, you can use it for signing. To do this:

- Open a Dokobit email invitation that you received and press "Review and sign";
- On the signing page, enter your mobile country and phone number that you have used for receiving the SignicatID certificate;
- Since you already have a SignicatID certificate, you will be taken directly to the signing steps.

Once the document has been successfully signed, a confirmation message will be displayed.

If other participants still need to sign the document, the download link will not yet be available. Once all parties have signed, the link will be sent to your email address to download copies of the signed documents.

After signing (status "Signed"), the exchange of information between the Bank's employee and the registered user takes place in the "**Messages**" section.

7 Information displayed in the User's Cabinet at the Payment of commission stage

If you are registering as a legal entity and in the Services of interest you selected:

- Acquiring;
- Document update;
- E-commerce document update,

Or if you are registering as an individual and in Services of interest you selected:

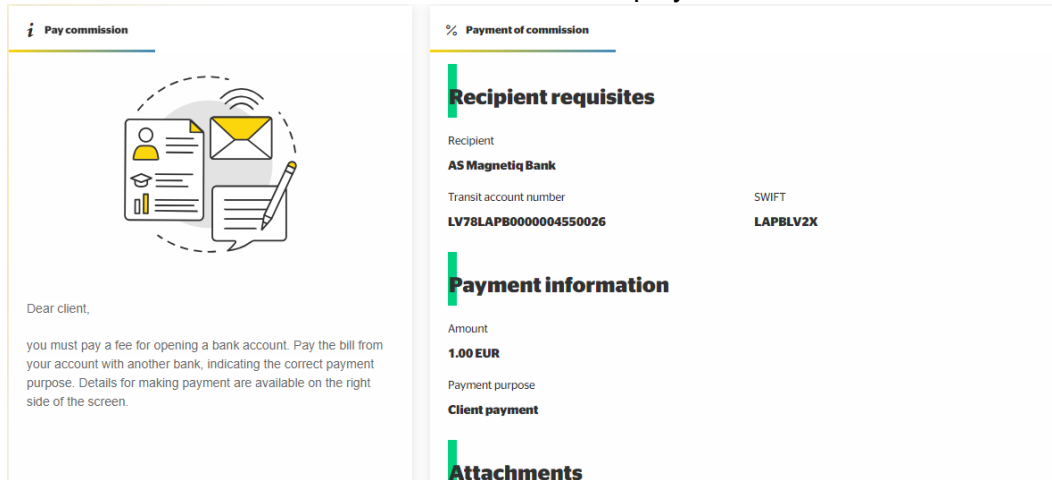
- user of additional payment card;
- Internetbank user

then it means that there is no commission payment for you and you can move on to the section 10 Information displayed in the User's Cabinet at the Service Activation stage.

If you are registering as a legal entity and in the Services of interest you selected:

- Current account for business needs;
- Safeguarding, BaaS, Segregated account for Payment Institutions, VASPs, CASPs;

once the documents are signed, your manager at the Bank will issue an invoice for payment. Detailed information about the invoice will be displayed in the User's Cabinet.



You can make the payment from an account with any other bank/payment institution by stating the correct payment purpose. You can see a PDF file of the invoice in the attachments as well.

If you have paid only part of the fee, the User's Cabinet will display updated information stating the remaining fee (to be paid).

8 Information displayed in the User's Cabinet at the Identification stage

If commission payment step was not relevant for you as you were registering a legal entity and in the Services of interest you selected:

- Acquiring/E-commerce services;
- Document update;
- E-commerce document update,

You can move on to the section 10 Information displayed in the User's Cabinet at the Service Activation stage.

If commission payment step was not relevant for you as you were registering as an individual and in Services of interest you selected:

- user of additional payment card;
- Internetbank user,

You can move on to the section 11 Information displayed in the User's Cabinet at the additional payment card issuance/ Internetbank user activation stage.

If you are registering as a legal entity and in the Services of interest you selected:

- Current account;
- Segregated account;
- Payment cards;
- Term deposits;
- Overnight deposits;
- Non-personalized virtual IBANs;
- Loan services;
- Escrow accounts;
- Brokerage services / Investment accounts,

When the commission fee has been paid you can move on to the section 9 Information displayed in the User's Cabinet at the Account Opening stage.

8.1 Video identification of an individuals and legal entities after Photo Identification

Once business relationship with the Bank has been established, the Bank may request a video identification or in-person identification for you as an individual or for all legal entity representatives who will represent the Client in relations with the Bank. Video identification is only available during the Bank's working hours, and must be pre-arranged with a Bank employee by agreeing on the date and time of the video call.

If you have registered the User Cabinet either as an individual or as a representative of a legal entity who will represent the Client in relations with the Bank, a form containing video identification information will be displayed. To start the video identification process, on the agreed date and time, access the User Cabinet and click "**Start Identification**" or open the link received by email (which looks like this: <https://in.sumsb.com/idensic/>).

If you did not register the User Cabinet and you are a representative of a legal entity who will represent the Client in relations with the Bank, you will receive a link (which looks like this: <https://in.sumsb.com/idensic/>) via email. To start the video identification process, open the received link at the agreed date and time.

To ensure a successful video identification process:

- Prepare your identity document (passport or ID card) — it must be the same document that was previously submitted to the Bank;
- Prepare a mobile phone where you will receive a code that must be entered before the start of the video identification;
- Use a device with a high-quality video and photo camera;
- Make sure you are indoors with good lighting;
- Join the video identification alone — ensure that no other persons are present in the room;
- Answer all the operator's questions;
- Follow all instructions given by the operator;
- The video call will last approximately 10 minutes.

Please note that screen recording starts immediately after automatic redirection when you click on the link. After completing the video identification, please wait for an answer from the Bank.

8.2 In-person identification required

In some cases, the Bank may require you to undergo identification by personally visiting the Bank's offices. To arrange for in-person identification, please contact your manager or call (+371) 6 777 2 999. You will see the relevant information in User's Cabinet and receive a notification via e-mail and SMS.

8.3 Identification unsuccessful

In some cases, the Bank may decide to consider remote identification unsuccessful. If this happens, the information will be provided to you in the User's Cabinet, as well as via e-mail and SMS. For more information, please contact your manager or call (+371) 6 777 2 999.

8.4 Repeated identification

In some cases, the Bank may decide to repeat the identification of one or several representatives of your company. If this happens, the information will be provided to you in the User's Cabinet, as well as via e-mail and SMS. For more information, please contact your manager or call (+371) 6 777 2 999.

9 Information displayed in the User's Cabinet at the Account Opening stage

If you were registering a legal entity and in the Services of interest you selected:

- Acquiring/E-commerce services;
- Document update;
- E-commerce document update,

then you can move on to the section 10 Information displayed in the User's Cabinet at the Client Opening stage.

If you were registering as an individual and in the Services of interest you selected

- user of additional payment card;
- or Internetbank user,

then you can move on to the section 11 Information displayed in the User's Cabinet at the additional payment card issuance/ Internetbank user activation stage.

If you were registering a legal entity and in the Services of interest you selected:

- Current account;
- Segregated account;
- Payment cards;
- Term deposits;
- Overnight deposits;
- Non-personalized virtual IBANs;
- Loan services;
- Escrow accounts;
- Brokerage services/Financial accounts,

Once you complete all the necessary steps, the Bank will make a decision to approve or decline your multi-currency account application.

9.1 Account opened

If the decision is to approve the opening of an account, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address.

Account opening

Before starting to use your multi-currency current account please save a signed copy of documents. Also informing you that in 30 days access to your user cabinet will be closed.

Account information

Dear client,
this is to inform you that your multi-currency current account with Magnetiq Bank is open.
The initial password for entering the Internet banking is the client code A22222.
Internet banking user manual: <https://www.lpb.lv/wp-content/uploads/2021/08/internetbank-user-guide-eng.pdf>
Your personal manager: Name Surname, 67772999, info@magnetiqbank.com

Beneficiary: Test Test
Bank: AS Magnetiq Bank
Bank address: 54 Brivibas street, Riga, LV-1011, Latvia
Bank SWIFT code: LAPBLV2X
IBAN: LV33TEST020155555555

Sincerely,
Magnetiq Bank

9.2 Account not opened

If the decision is to decline the opening of an account, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6 777 2 999.

10 Information displayed in the User's Cabinet at the Service Activation stage

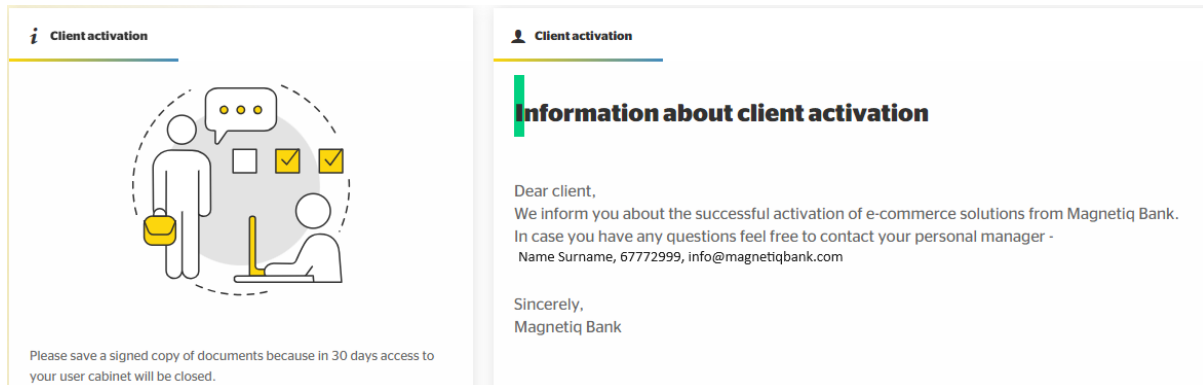
If you were registering a legal entity and in the Services of interest you selected:

- Acquiring/E-commerce services;
- Document update;
- E-commerce document update,

once you complete all the necessary steps, the Bank will make a decision to approve or decline your cooperation application with AS Magnetiq Bank, to approve or decline document's information update.

10.1 Activation approved

If the decision is to approve your cooperation application or approve document's information, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address.



Client activation

Information about client activation

Dear client,
 We inform you about the successful activation of e-commerce solutions from Magnetiq Bank.
 In case you have any questions feel free to contact your personal manager -
 Name Surname, 67772999, info@magnetiqbank.com

Sincerely,
 Magnetiq Bank

Please save a signed copy of documents because in 30 days access to your user cabinet will be closed.

10.2 Activation declined

If the decision is to decline your cooperation application or decline document's information update, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your manager or call (+371) 6 777 2 999.

11 Information displayed in the User's Cabinet at the additional payment card issuance/ Internetbank user activation stage

If you were registering as an individual and in the Services of interest you selected


- user of additional payment card;
- or Internetbank user,

once you complete all the necessary steps, the Bank will make a decision to approve or decline your application to become a user of an additional payment card or an Internetbank user.

11.1 Additional payment card will be issued

If the decision is to approve your application to become a user of an additional payment card, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address.

i User of additional card



Identification process for receiving an additional payment card from Magnetiq Bank has been successfully completed

Card issuing

Information about client activation

Dear Client,
We inform you that the identification process for receiving an additional payment card from Magnetiq Bank has been successfully completed.
To clarify the details of receiving your card, please contact the Bank by phone at (+371) 67772999, by using the email info@magnetiqbank.com, or directly through your personal manager. You have the option to pick up the card in person at the Bank or have it delivered by mail.

Sincerely,
Your Magnetiq Bank


11.2 Additional payment card will not be issued

If the decision is to decline your application to become a user of an additional payment card, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your personal manager or call (+371) 6 777 2 999.

11.3 Internetbank user will be activated

If the decision is to approve your application to become an Internetbank user, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address.

i Additional Internet bank user



Identification process for the activation of an additional Internet bank user at Magnetiq Bank has been successfully completed

User activation

Information about client activation

Dear Client,
We inform you that the identification process for the activation of an additional Internet bank user at Magnetiq Bank has been successfully completed.
Internet banking user manual: https://old.magnetiqbank.com/wp-content/uploads/2024/06/internetbank-user-guide_en_v8.pdf
In case of any questions, please contact the Bank by phone at (+371) 67772999, by using the email info@magnetiqbank.com, or directly through your personal manager.

Sincerely,
Your Magnetiq Bank

11.4 Internetbank user will not be activated

If the decision is to decline your application to become an Internetbank user, you will be able to see this information in User's Cabinet. We will also send the relevant notification to your e-mail address and phone number. For more information about the decision, please contact your personal manager or call (+371) 6 777 2 999.

12 Modification of Services of interest

After you complete all the necessary steps it's possible to modify the services of interest if it's needed. To do this:

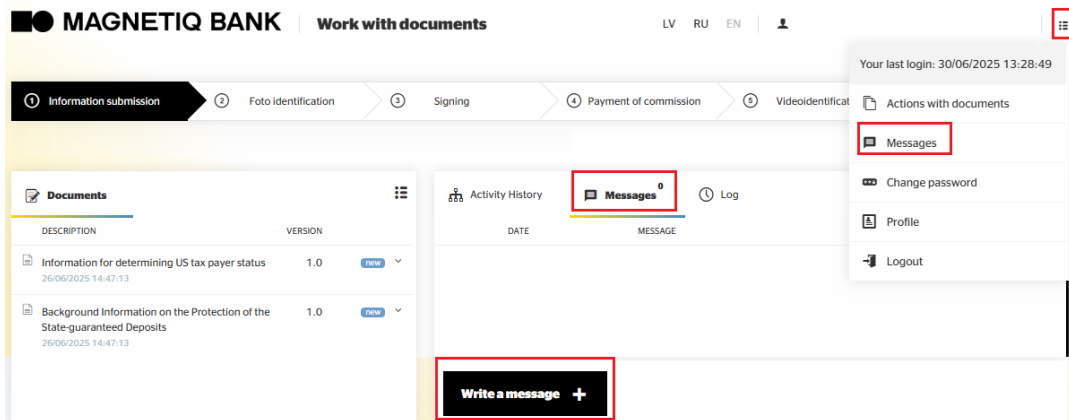
- Press +add services of interest;
- Choose additional services of interest;
- Review the entered information;
- Confirm the desired submission;
- Wait for a response from the Bank and follow the further instructions.

Plugged services of interest: [current account for business needs \(not applicable for segregated and safeguarding accounts\)](#) + [add services of interest](#)

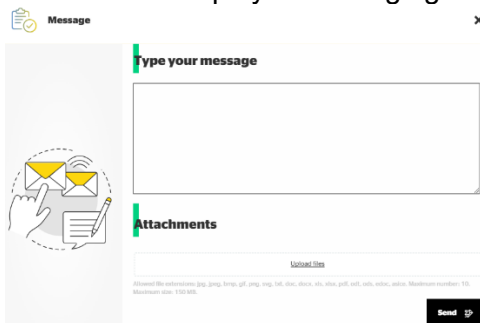
13 Messages

If you want to send a message to the Bank:

- Press **Information Submission**
- Or press the icon in the upper right corner of the screen and open the **Message** section.

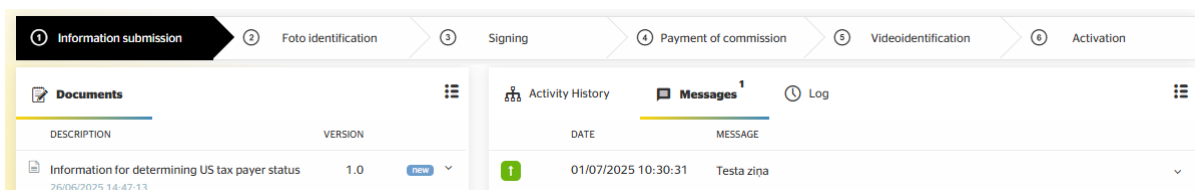


- To send a message, press **Write a message**. This will display a messaging form:



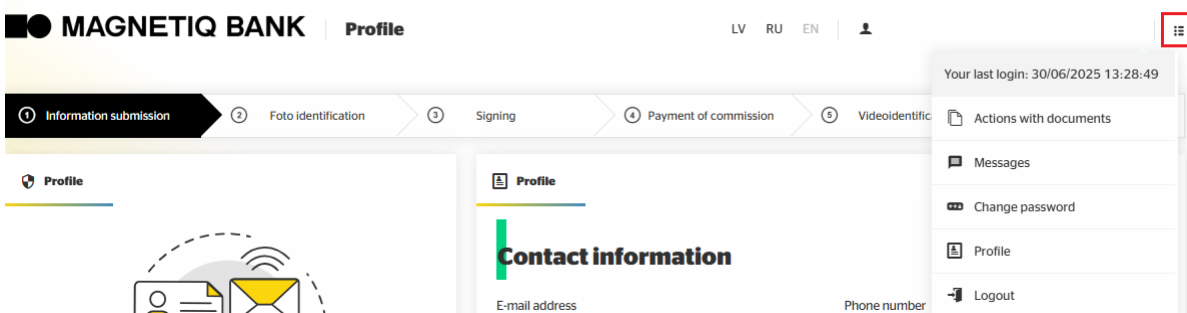
- Enter the text of your message;
- Attach files if necessary;
- Press **Send**.

Your message will be visible in the messages list:

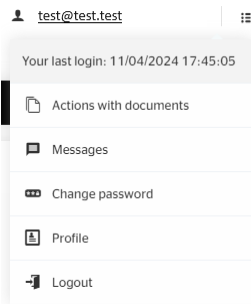


14 User settings

To modify user settings, press the icon in the upper right corner of the screen:

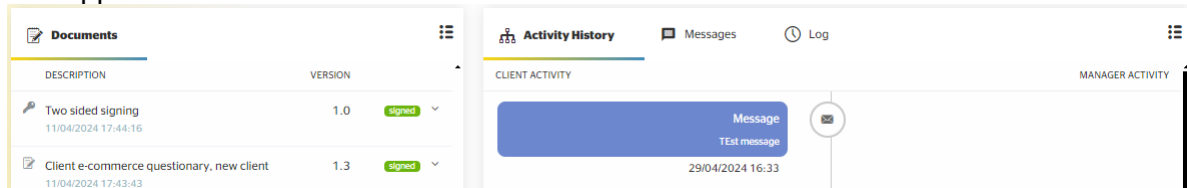


This will display a list of available actions:

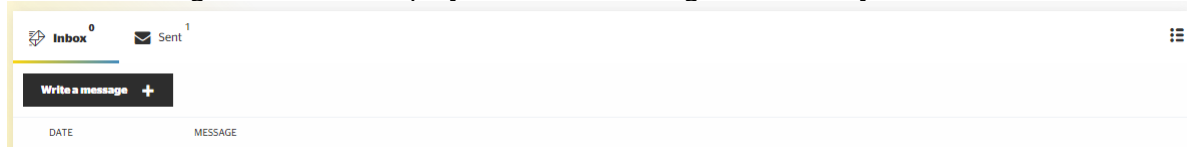


Select the appropriate option:

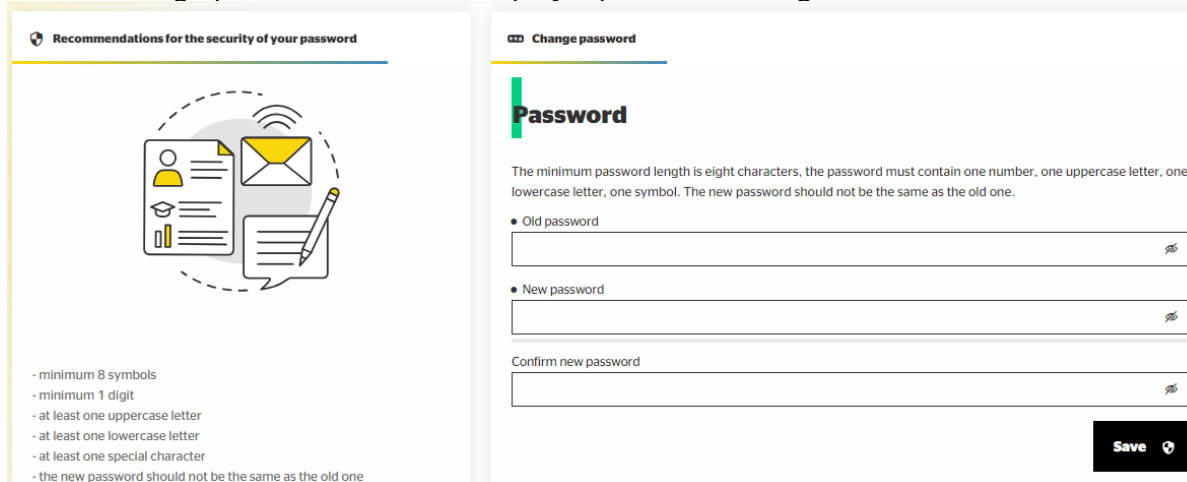
- **Actions with documents** – this will display a form containing information on the approval of documents.



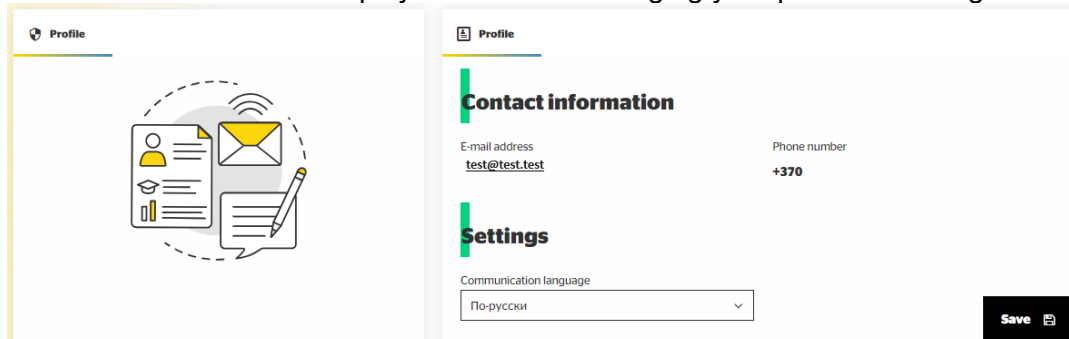
- **Messages** – this will display the list of messages between you and the Bank.



- **Change password** – this will display a password change form.



- **Profile** – this will display a screen for changing your personal settings.

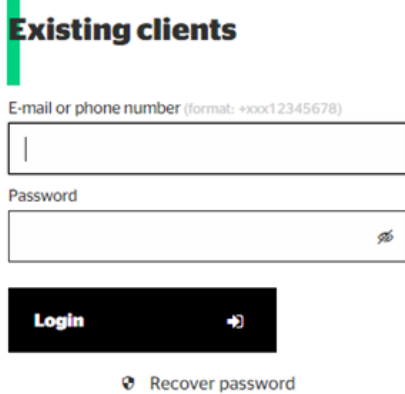


- **Log out** – exit the ser's caCbinet.

15 Accessing the system

15.1 Logging in

Open the link onboarding.magnetiqlbank.com and select **Existing customer**. This will display the system's log in form:



The screenshot shows a login form titled "Existing clients". It contains two input fields: "E-mail or phone number (format: +xxx12345678)" and "Password". Below the fields is a black "Login" button with a right-pointing arrow. At the bottom, there is a link for "Recover password" with a key icon.

- Fill out the corresponding fields:

E-mail or phone number (format: +xxx12345678) – provide the e-mail address or phone number you used for registration;

Password – enter the password you provided upon registration;

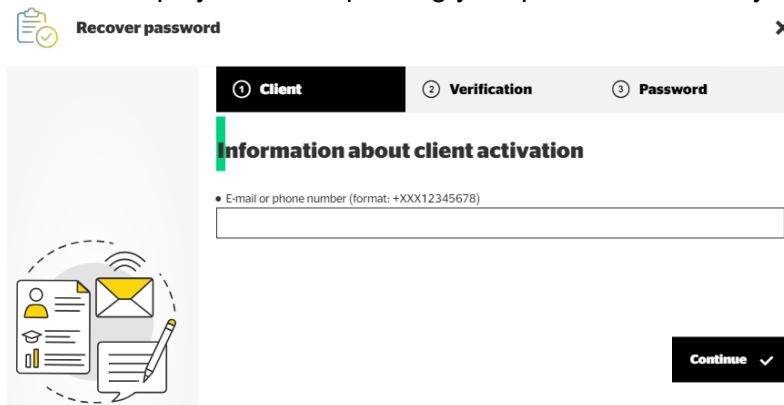
- Press **Login**.

15.2 Password recovery

To recover a lost password:

- Press **Recover password**

This will display a form requesting your password recovery information



The screenshot shows a "Recover password" form. It has a title bar with three steps: "Client", "Verification", and "Password". The "Client" step is active. The form is titled "Information about client activation" and contains a single input field for "E-mail or phone number (format: +XXX12345678)". A "Continue" button with a checkmark is at the bottom right. On the left, there is an illustration of a person's profile, an envelope, and a document with a pencil.

- **E-mail or phone number** (format +xxx12345678) – provide the e-mail address or phone number you used for registration

- Press **Continue**

You will receive the confirmation code to this e-mail or phone number:

- Enter the code in the corresponding field

- Press **Continue**

Client2 Verification3 Password

You have been sent an code

• Your verification code

- C

If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service

Continue ✓

A temporary new password will be sent to the same e-mail address or phone number:

ClientVerification3 Password

Operation completed

Your password was successfully reset! Temporary password has been send to your identification device.

If you have not received an e-mail, please check your SPAM folder. For more information about registration you can contact our support service

Go to authorization ➔

Close ✕

- Press **Go to authorization**;
- Enter the temporary password in the log-in form;

This will display a password change form:

- Enter the temporary password into the **Password** field;
- Create and enter a new password matching the following criteria: minimum length of eight characters, must contain at least one digit, one lower-case letter, one upper-case letter and one symbol;
- Repeat the new password;
- Press **Login**.

Existing clients

E-mail or phone number (format: +xxx12345678)

test@test.com

Password

••••••

New password


Confirm new password

Login ➔

[Recover password](#)



 magnetiqlbank.com

 info@magnetiqlbank.com