
User Guide for PNB Internetbank



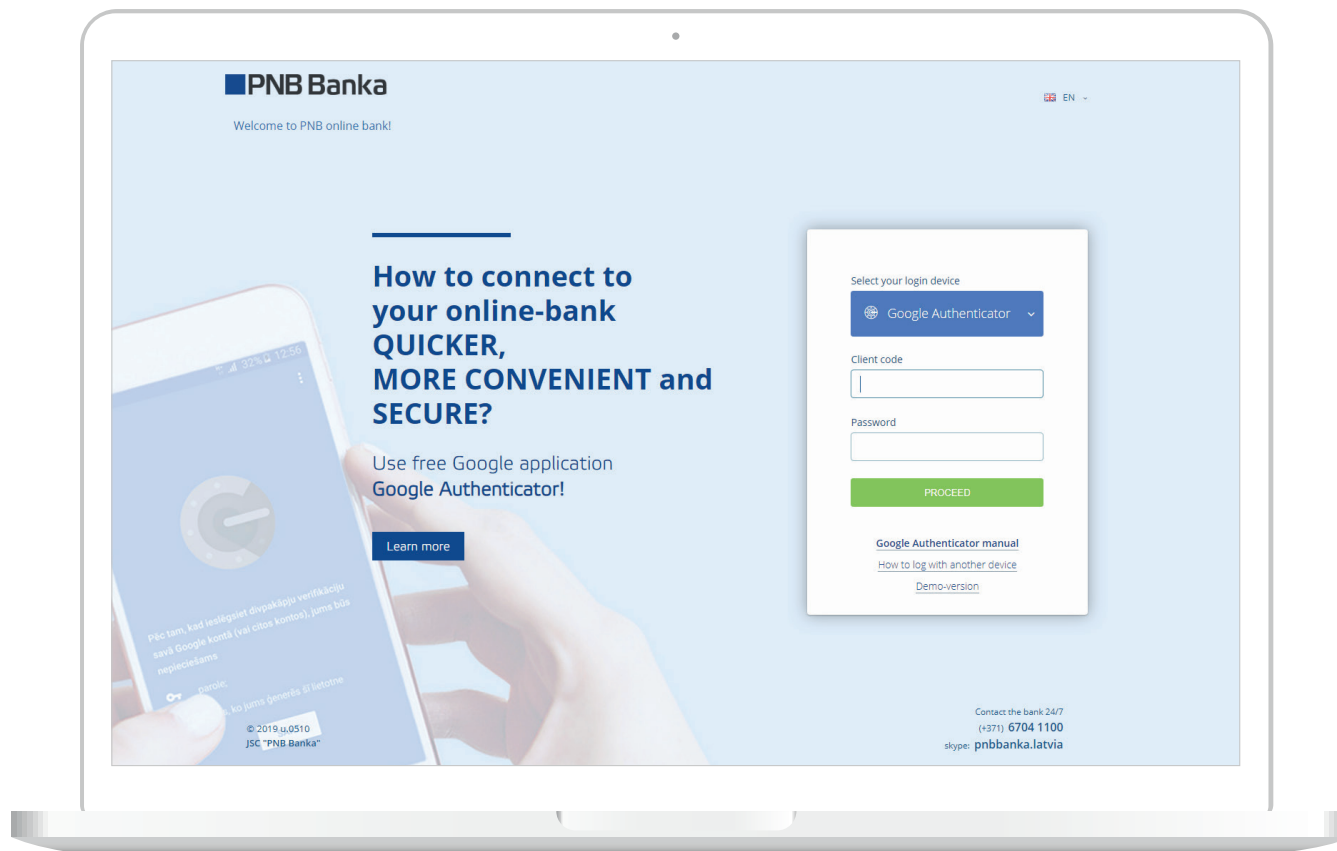
*We have created
a service that
ensures simple and
user-friendly daily
banking.*

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Logging in PNB Internetbank

- Open the PNB Internetbank's home page: ib.pnbbanka.eu
- Choose a language for using Internetbank
- Choose the type of authorisation – code calculator, SMS PIN or Google Authenticator
- Enter the client's code
- Enter the password



On the home page, daily required functions are available

1.

Create new payment:

- Payment in euro area
- Internal payments
- Utility payments
- International payment
- Currency exchange
- Deposit placement
- My templates

2.

If required, a previously made payment can be easily found

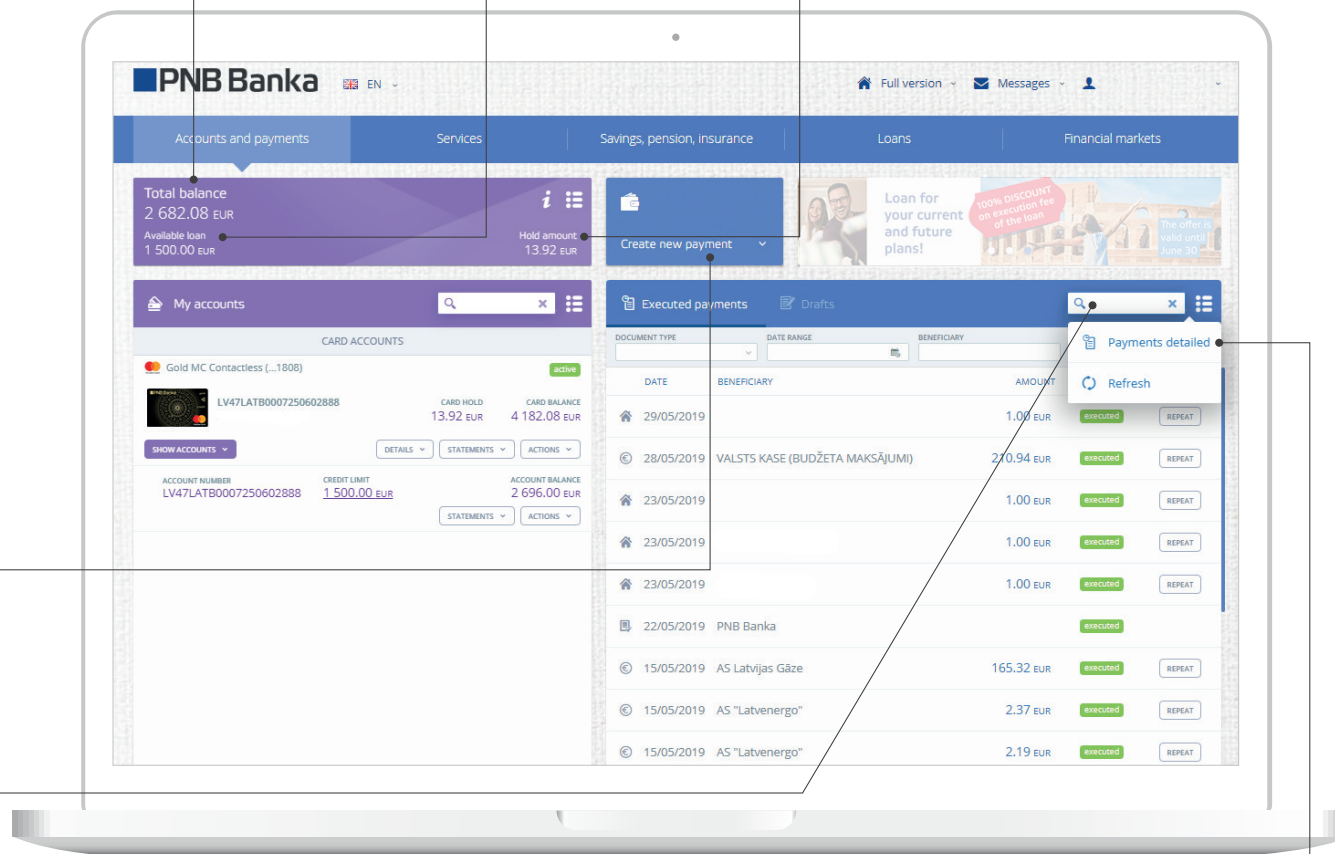
Enter one of the search parameters:

- Beneficiary's name
- Amount
- Comment to the payment

Total available balance

Available credit limit amount

Amounts reserved on the card



3.

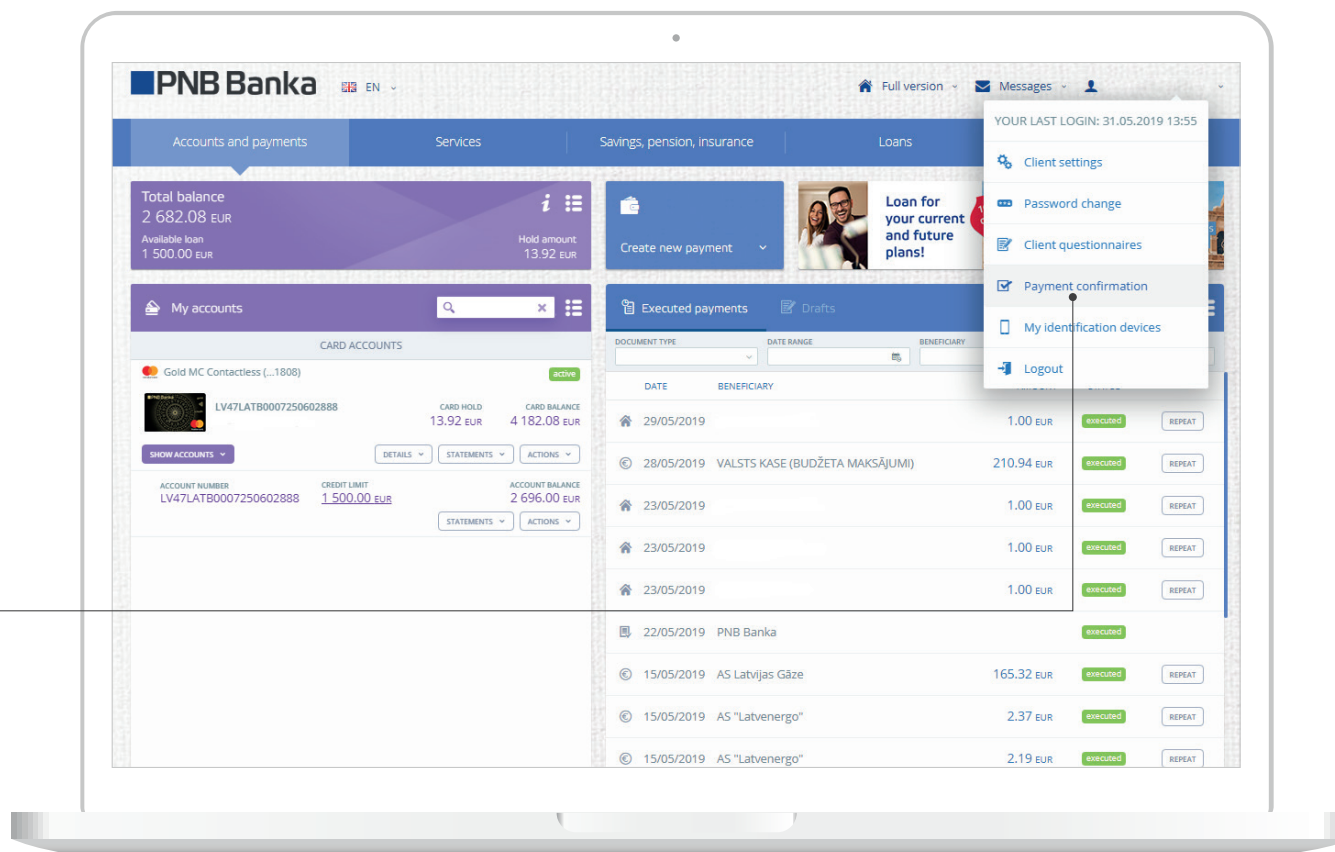
Payment history

Having chosen additional options on PNB Internetbank's home page, it is possible to review the history of the payments made


Payment approval

Save your time and choose a new PNB Internetbank's option – "Payment approval"

In the user menu, choose the function **"Payment approval"** and in the future, when making a payment, you will not have to enter additionally the parameters of your identification tools



If you have been inactive in the PNB Internetbank for some time, we will remind you of that

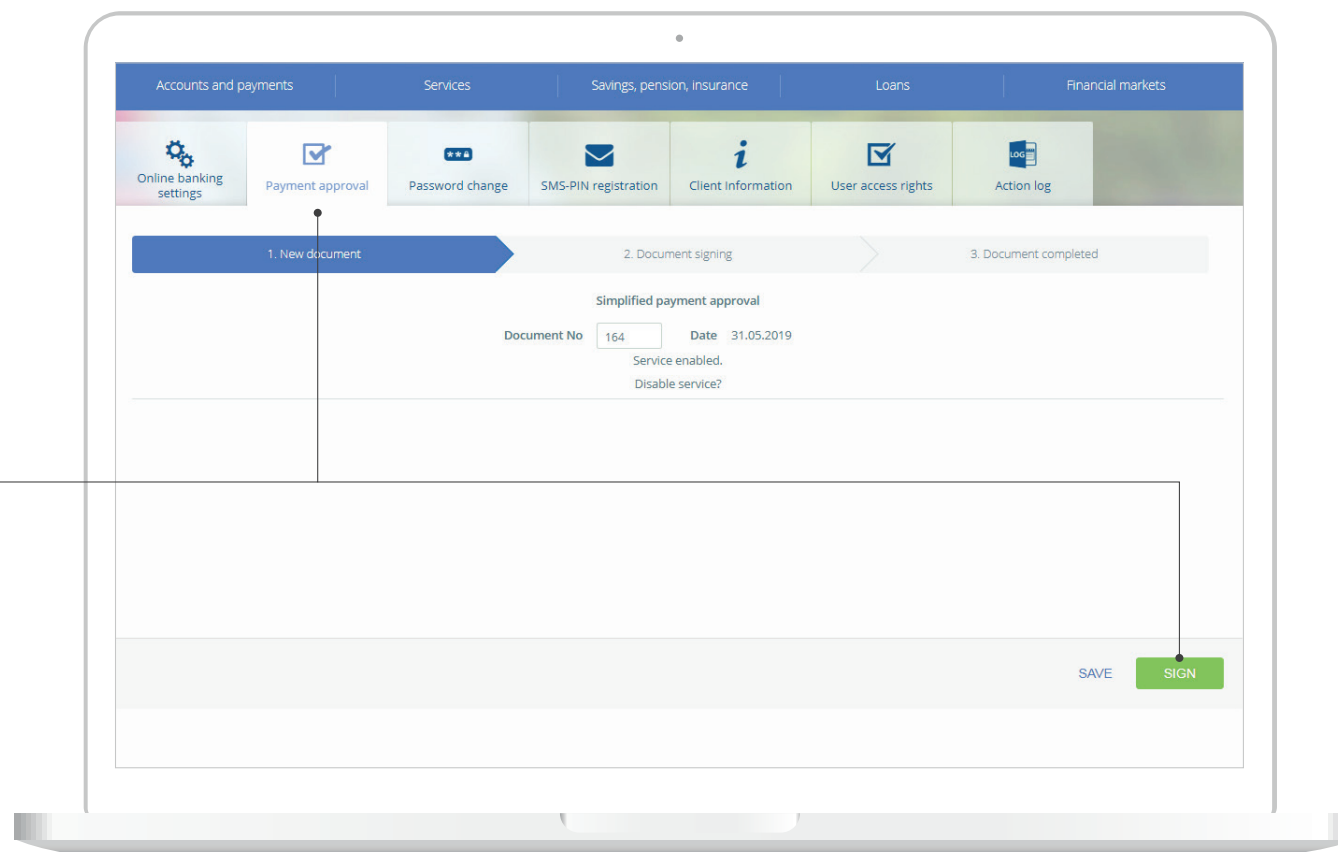


Your session will be terminated in 04:34
CONTINUE SESSION >

Payment approval

How to set the "Approval of payments"?

On the home page, in the user menu, choose the function **"Approval of payments"**, click the **"Sign"** button, and the service will be enabled

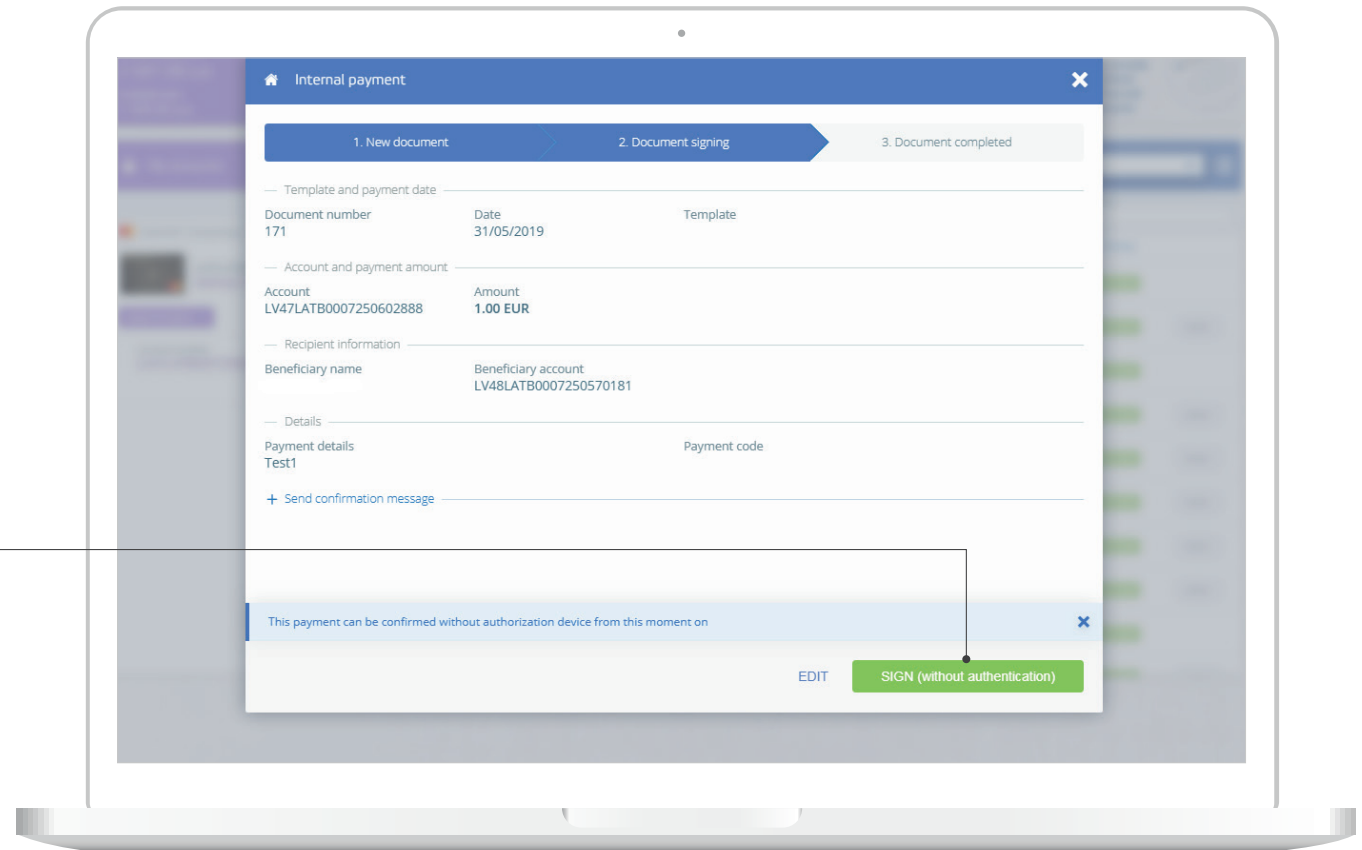


Payment approval

It's as simple as that!

In the future, when making transfers between one's own accounts in the same currency, or within the EEA, or when paying the utility bills, they have to be approved by clicking the **"Sign"** button

SIGN (without authentication)



The most requested daily banking services combined in the Light version of PNB Internetbank

1.

Utility payments and invoice payment

2.

Create new payment:

- Internal payment
- Payment in euro area

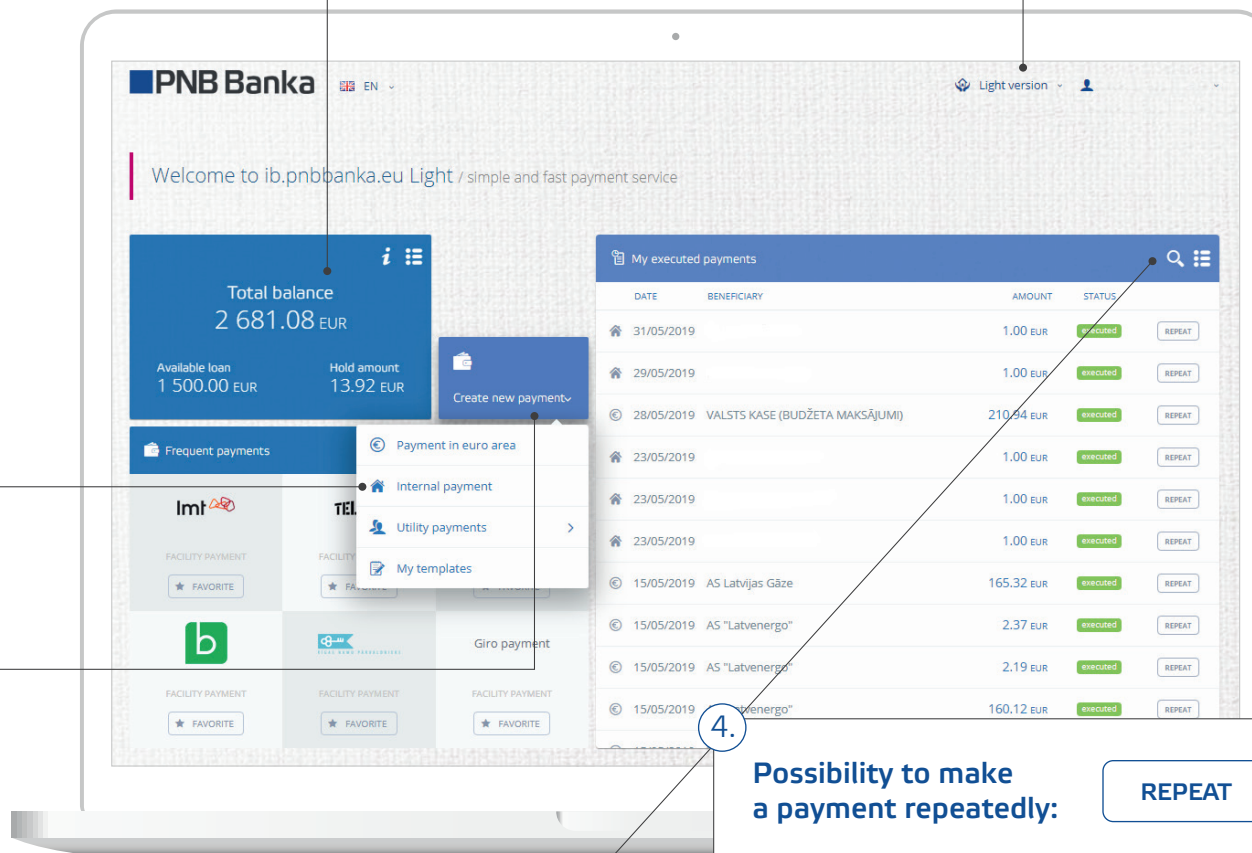
3.

Payment search

Search for previously made payments by an account number, beneficiary or payment purpose

Total available balance

Light version of PNB Internetbank



4.

Possibility to make a payment repeatedly:

REPEAT

- In the menu "My executed payments", click the "Repeat" button
- If required, change the transfer information and click the "Sign" button

Daily invoices

Are there any invoices you pay most frequently?

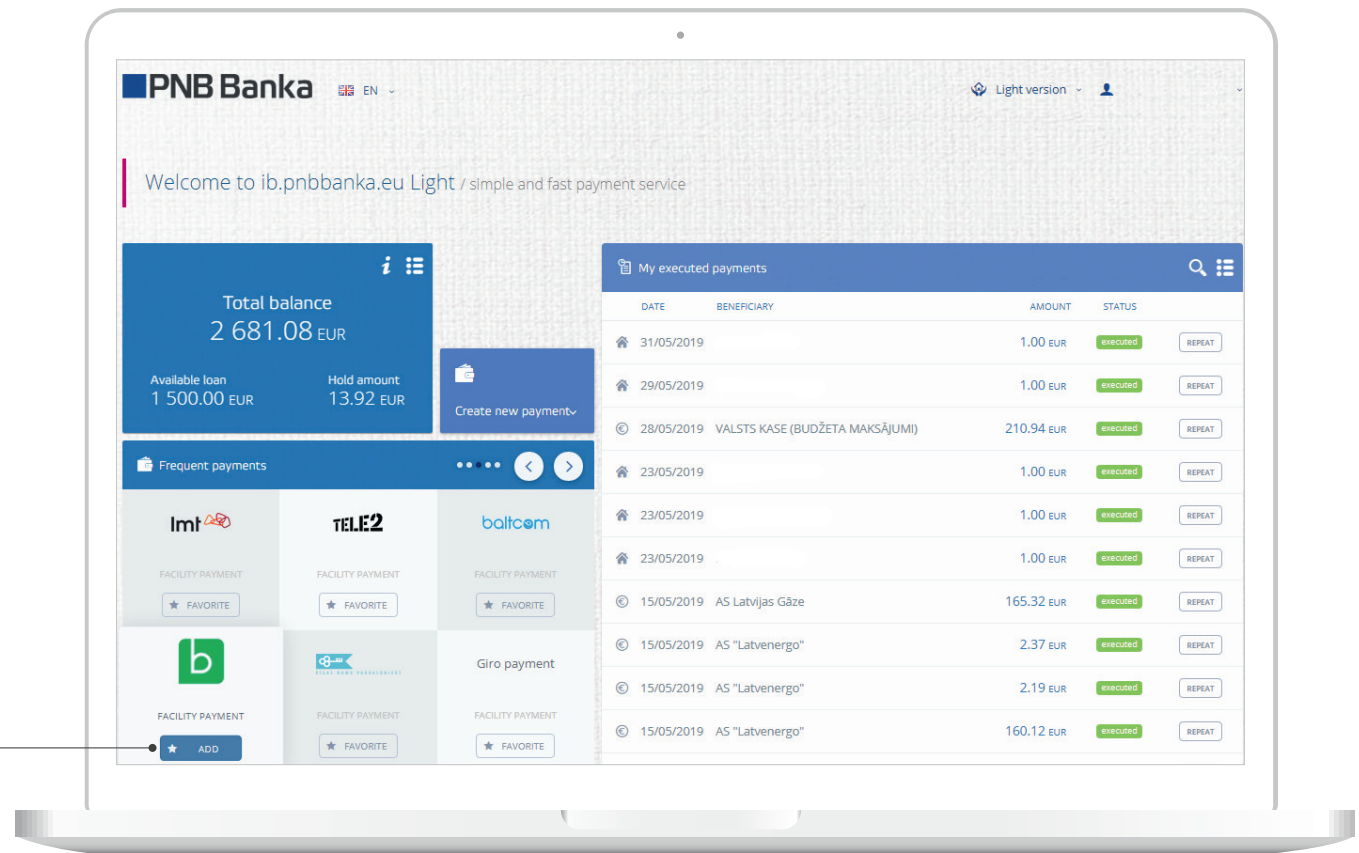
When using PNB Internetbank's Light version, choose the required payment beneficiary and add them to **"Favourites"** by clicking the **"Add"** button

★ ADD

The "favourite" payments will always be visible on the home page of the PNB Internetbank's Light version

If you want to remove a payment from **"Favourites"**, choose the **"Remove"** function

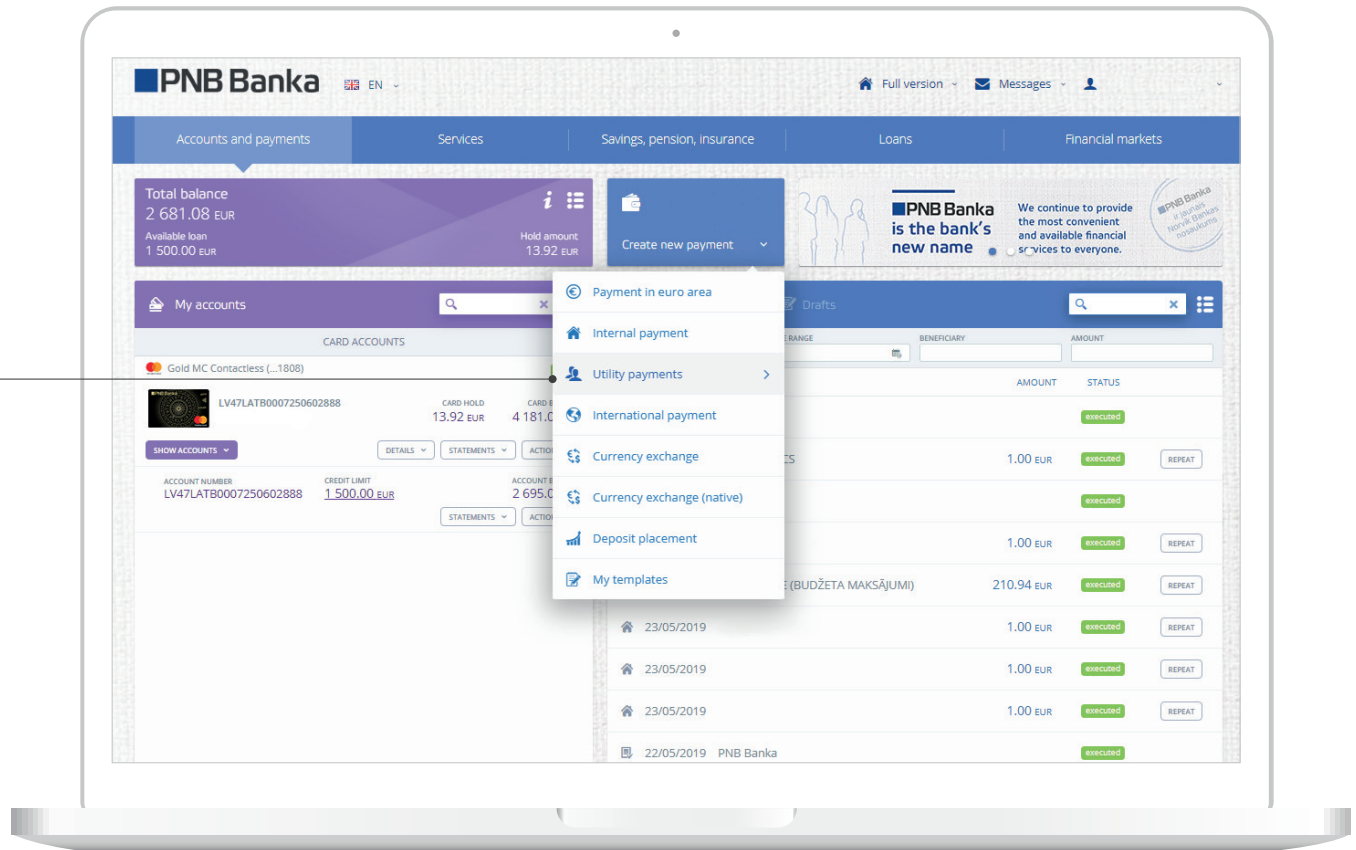
★ REMOVE



Daily invoices

On the home page, in the menu “Utility payments”, choose the payment beneficiary:

- To pay invoices, you may choose the bank’s defined payments
- Enter the amount, payment purpose (electricity, telephone, etc.) and pay the invoice



Daily invoices

Save the payment as a template, name it and next time it will be available to you in the section **"My templates"**

- ☒ Template name
- ☐ The template is available in SMS-banking

Click the **"Sign"** button, and the payment is made

Bite Latvija facility payment

1. New document 2. Document signing 3. Document completed

Template BITE Latvija

Payment title BITE Latvija

Document No 172 Date 31.05.2019

Account LV47LATB0007250602888 (EUR) 4181.08

Client number

Amount 0.00 EUR

Beneficiary SIA BITE Latvija

Beneficiary bank SWEDBANK AS

Save as template

☒ Template name

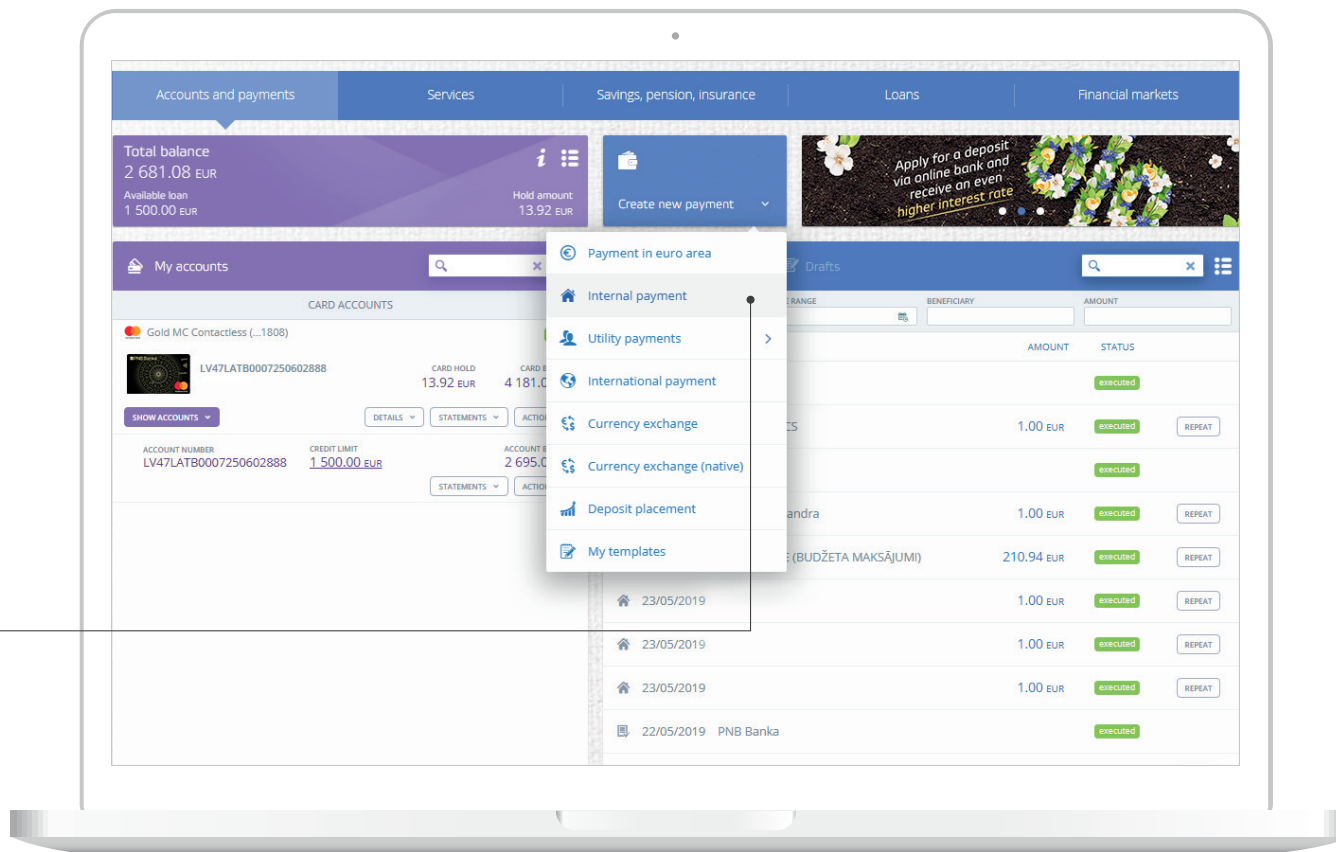
☐ Template available in SMS-banking

SAVE SIGN

Internal money transfers

On the home page, choose the **“Create new payment”** section

Choose the option **“Internal payment”**



To print a payment, choose the following icon:



Internal money transfers

Fill in the required payment fields:

- Amount
- Currency
- Beneficiary name
- Registration number / identity number
- Beneficiary account
- Details (payment purpose)

Choose the **“Continue”** button, and the payment will be sent for execution

Internal payment

1. New document 2. Document signing 3. Document completed

Template and payment date

Template: Type to search by template Document number: 172 Date: 31/05/2019

Account and payment amount

Account: Type to search by account Amount: 0.00 Commission: 0.00 EUR

Recipient information

Beneficiary name: Type to search by most frequent beneficiary ☐ Transfer to own account

Beneficiary account: Type to search by most frequent beneficiary

Payment details

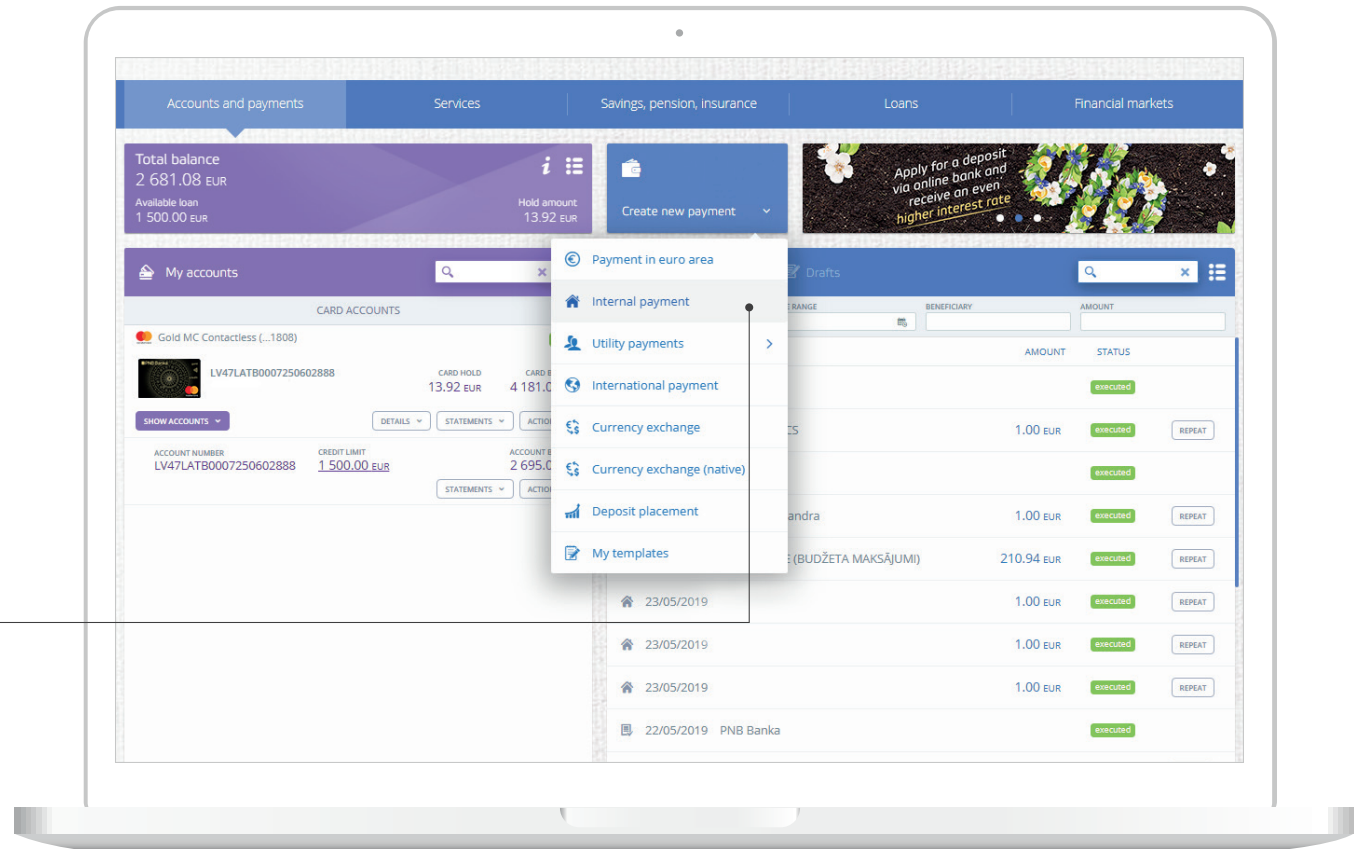
Payment code

SAVE RESET SAVE AS TEMPLATE CONTINUE

Transfers between the user's accounts

On the home page,
choose the **"Create
new payment"** section

Choose the option
"Internal payment"



Transfers between the user's accounts

In the menu, tick the box
"Transfer to own account"

☒ Transfer to own account

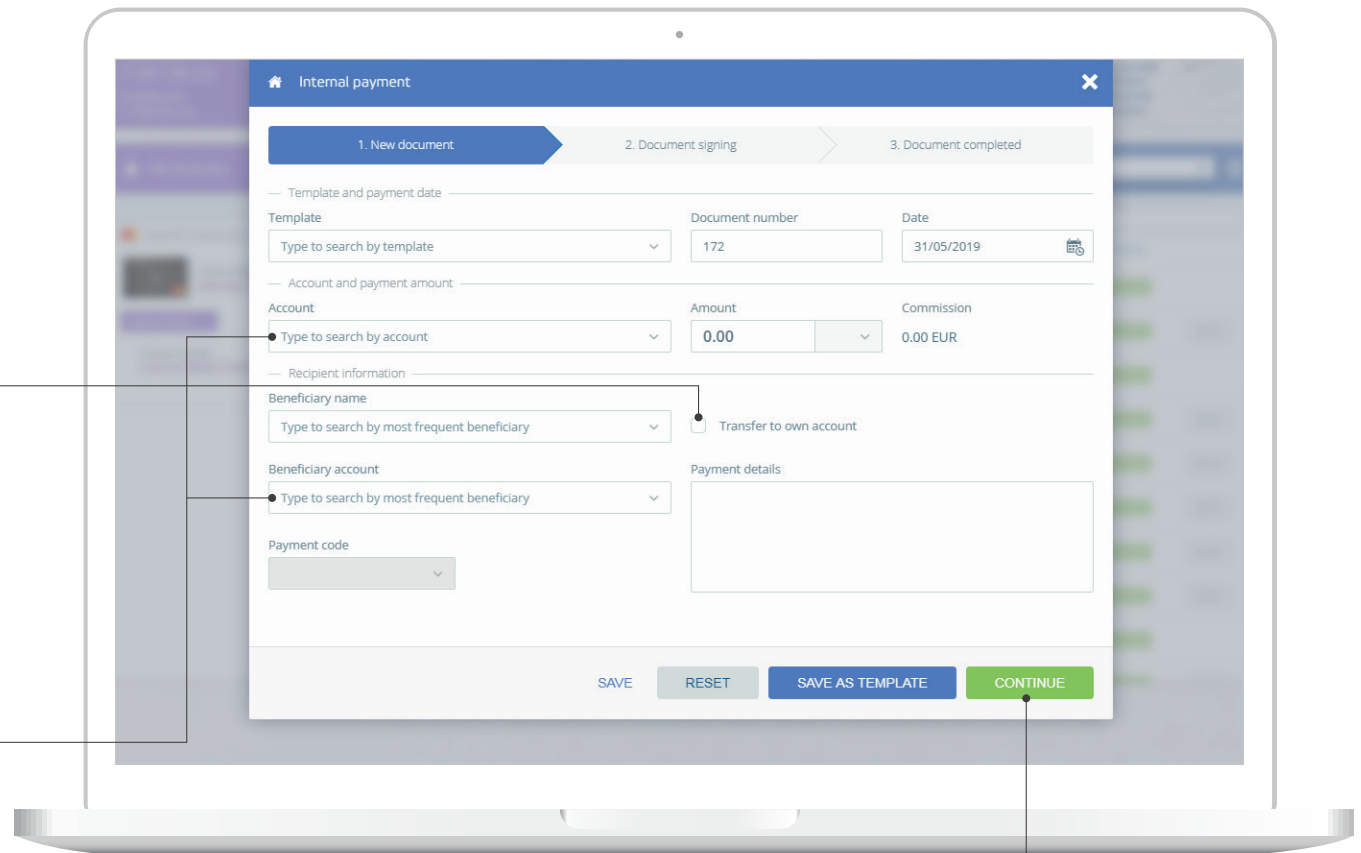
In the **"Account"** section,
choose the account, from
which the funds will be
transferred

In the **"Beneficiary account"**
section, choose the account,
to which the funds will be
transferred

Fill in: amount, currency,
details (payment purpose)

Choose the **"Continue"** button,
and the payment will be sent
for execution

To print a payment,
choose the
following icon:

A screenshot of a laptop displaying a web application titled "Internal payment". The form is divided into several sections: "Template and payment date" with fields for Template (a dropdown menu), Document number (172), and Date (31/05/2019); "Account and payment amount" with fields for Account (a dropdown menu), Amount (0.00), and Commission (0.00 EUR); "Recipient information" with fields for Beneficiary name (a dropdown menu), Beneficiary account (a dropdown menu), and Payment code (a dropdown menu). There is a checkbox labeled "Transfer to own account" which is checked. At the bottom of the form are four buttons: "SAVE", "RESET", "SAVE AS TEMPLATE", and "CONTINUE". The "CONTINUE" button is highlighted with a green border. A line from the text box on the left points to the "Transfer to own account" checkbox. Another line from the text box on the left points to the "Account" dropdown menu. A third line from the text box on the left points to the "Beneficiary account" dropdown menu. A fourth line from the text box on the right points to the "CONTINUE" button.

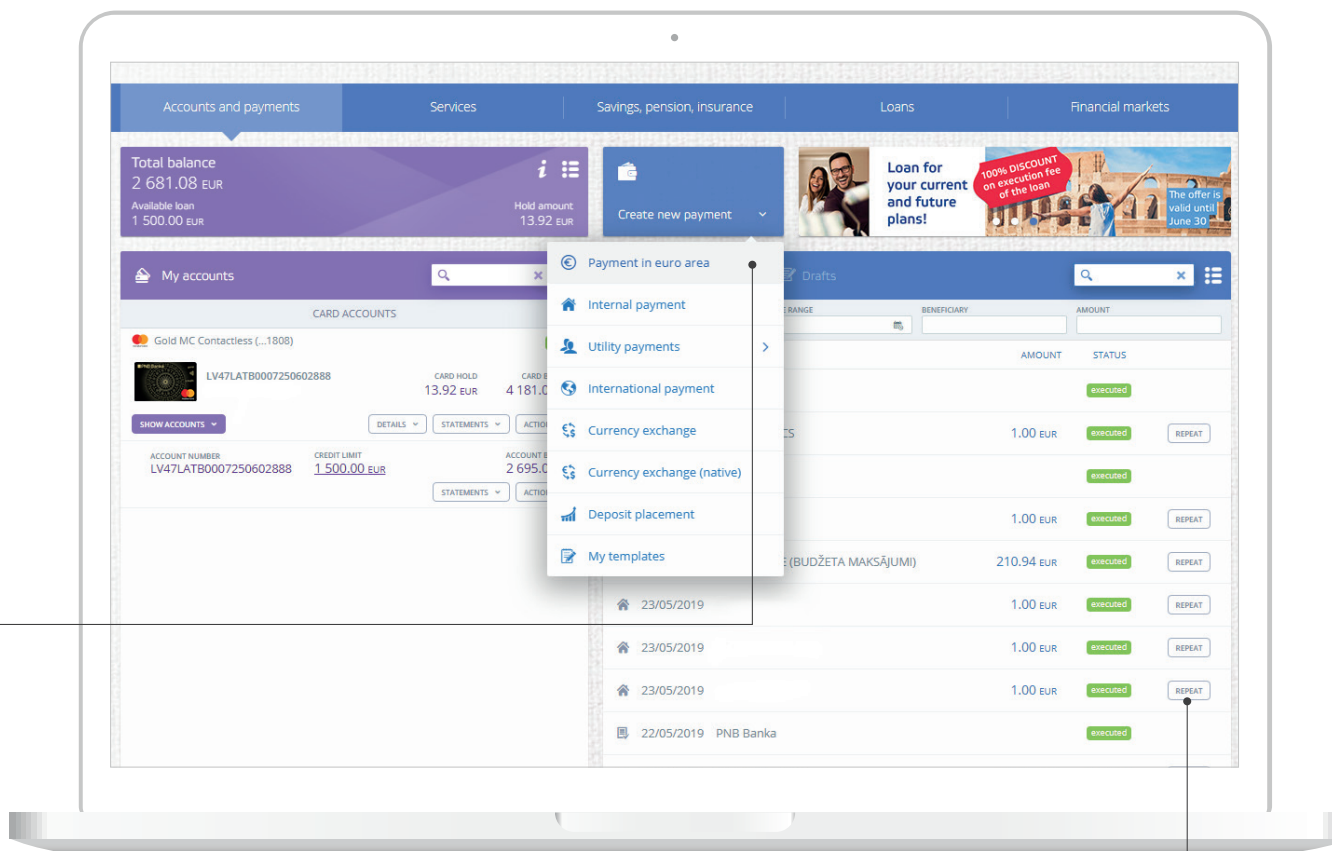
Payments within EEA countries (in EUR currency)

On the home page, choose the **"Create new payment"** section

Choose the option **"Payment in euro area"**

REPEAT

If you need to pay an invoice repeatedly, choose the **"Repeat"** button, and the invoice will be paid



European Economic Area (EEA) countries: Iceland, Norway, Liechtenstein and 28 EU member states – Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Croatia, Estonia, Italy, Ireland, Cyprus, Latvia, Great Britain, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden

Payments within EEA countries (in EUR currency)

Fill in the required payment fields:

- Amount
- Beneficiary
- Beneficiary's account
- Registration number / identity number
- Beneficiary's registration country
- Beneficiary's bank
- Details (payment purpose)

Choose the **"Continue"** button, and the payment will be sent for execution

Payment in euro area

1. New document 2. Document signing 3. Document completed

Template and payment date

Template: Type to search by template Document number: 172 Date: 31/05/2019

Priority: Standart Payment value date: 03/06/2019 Charges and payments terms Set accounts for writing off commission

Account and payment amount

Account: Type to search by account Amount: 0.00 Commission: 0.00 EUR

Recipient information

Beneficiary name: Type to search by most frequent beneficiary Residence: Beneficiary account: Type to search by most frequent beneficiary Beneficiary bank:

+ Beneficiary additional information

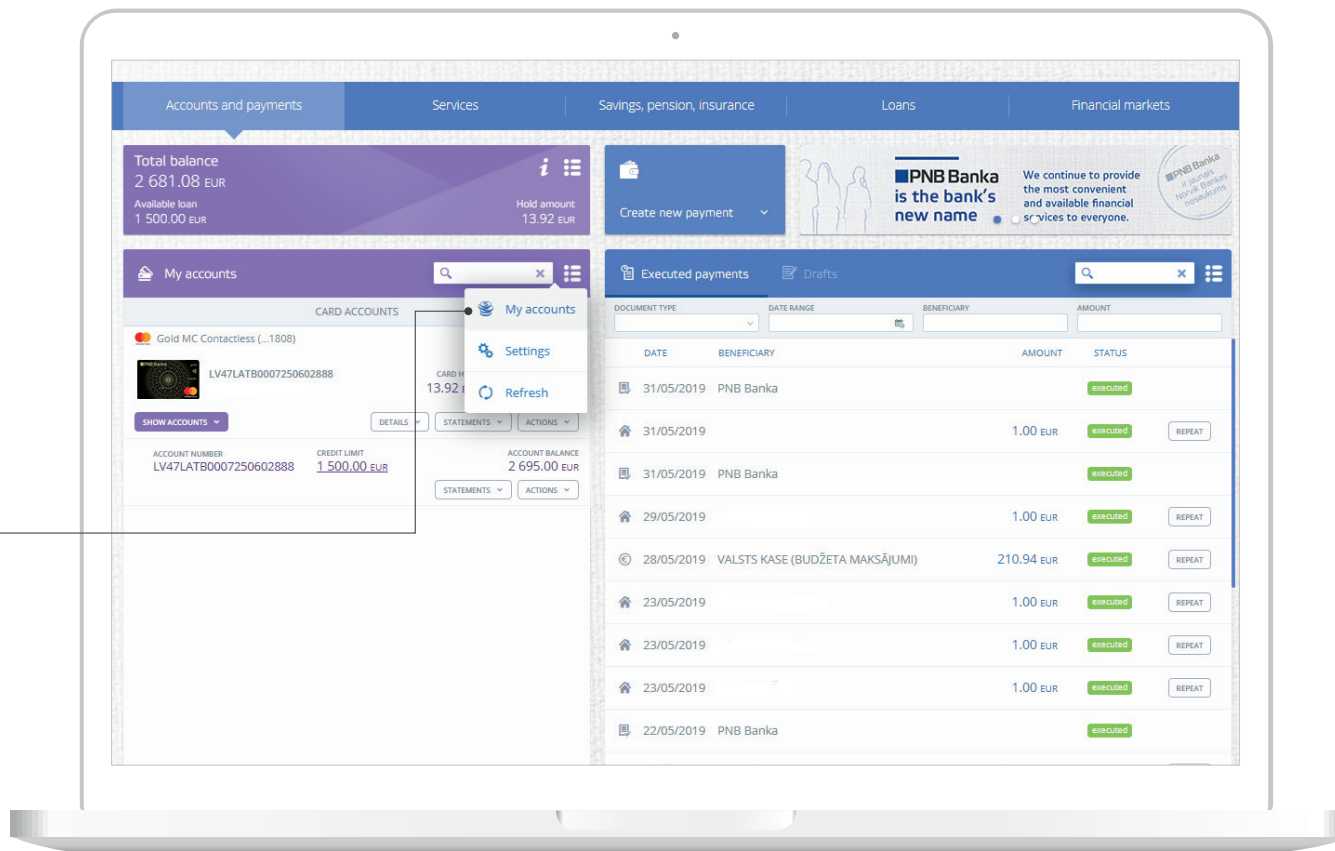
Details

SAVE RESET SAVE AS TEMPLATE CONTINUE

Information on available accounts

To obtain a detailed information on each account:

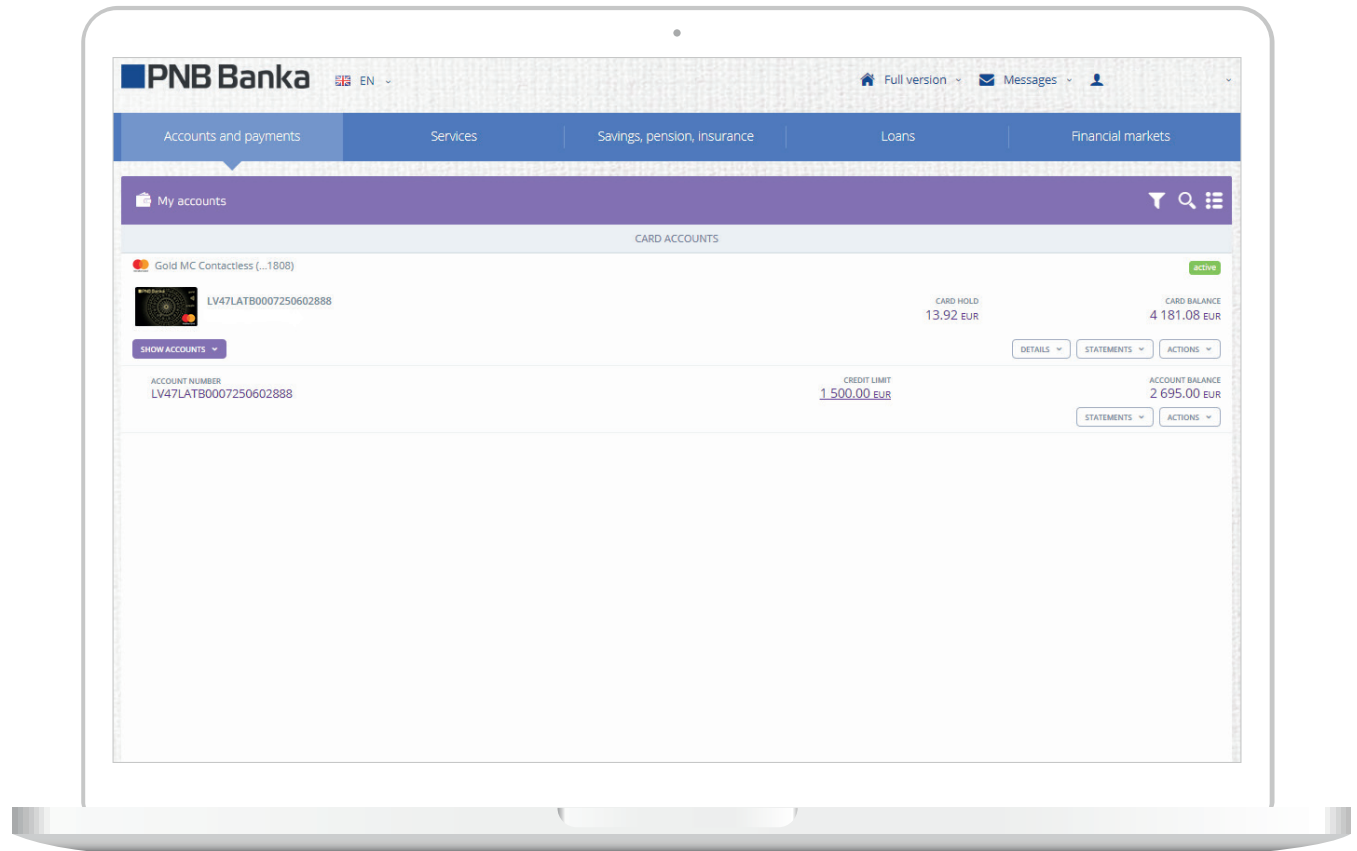
- On the home page, click the additional menu
- Choose the option – **“My accounts”**



Information on available accounts

Choose the “My accounts” option and you will see a detailed information on each account:

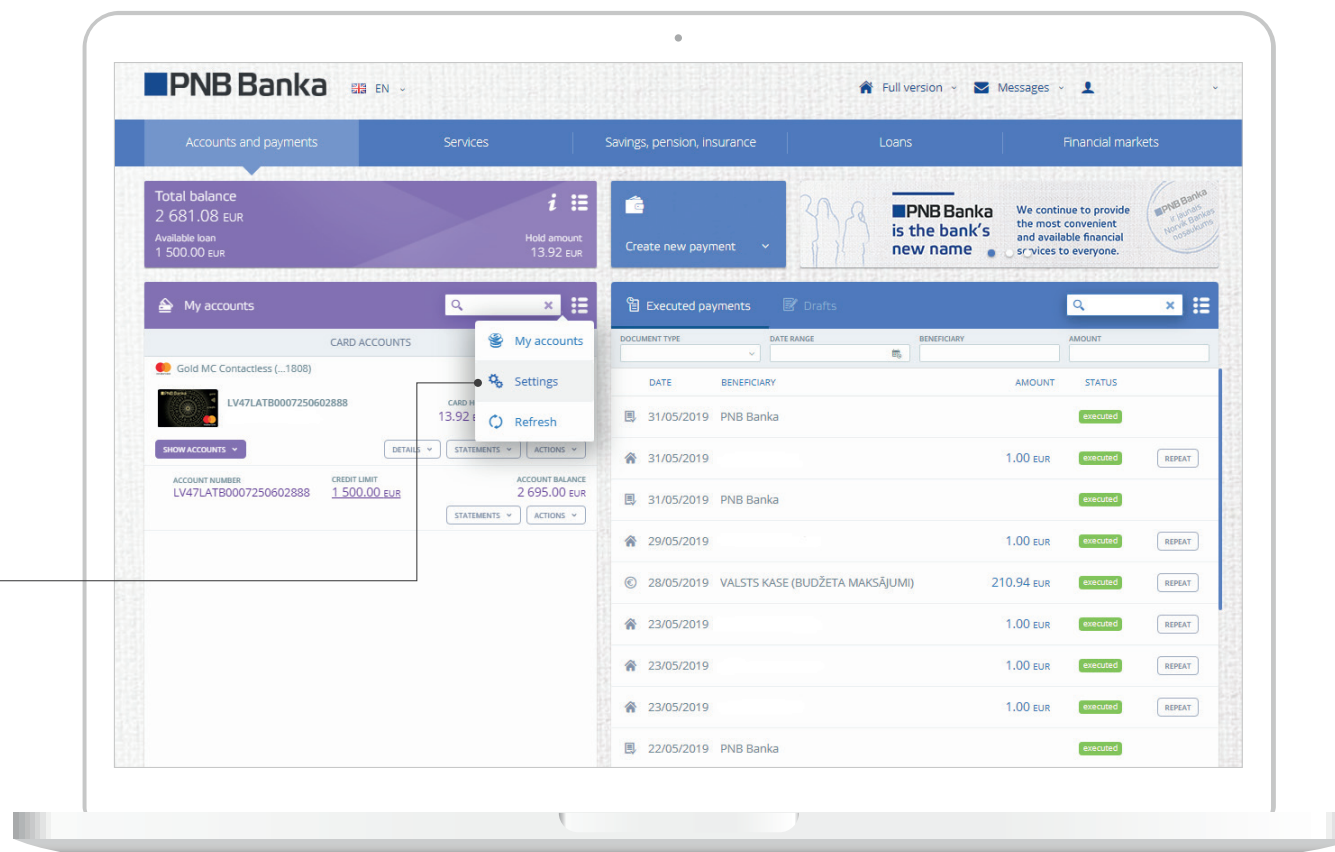
- Card number
- Card owner’s name, surname
- Reserved amounts
- Available credit
- Available balance



Account settings

On the PNB Internetbank's home page, it is possible to set the required account settings:

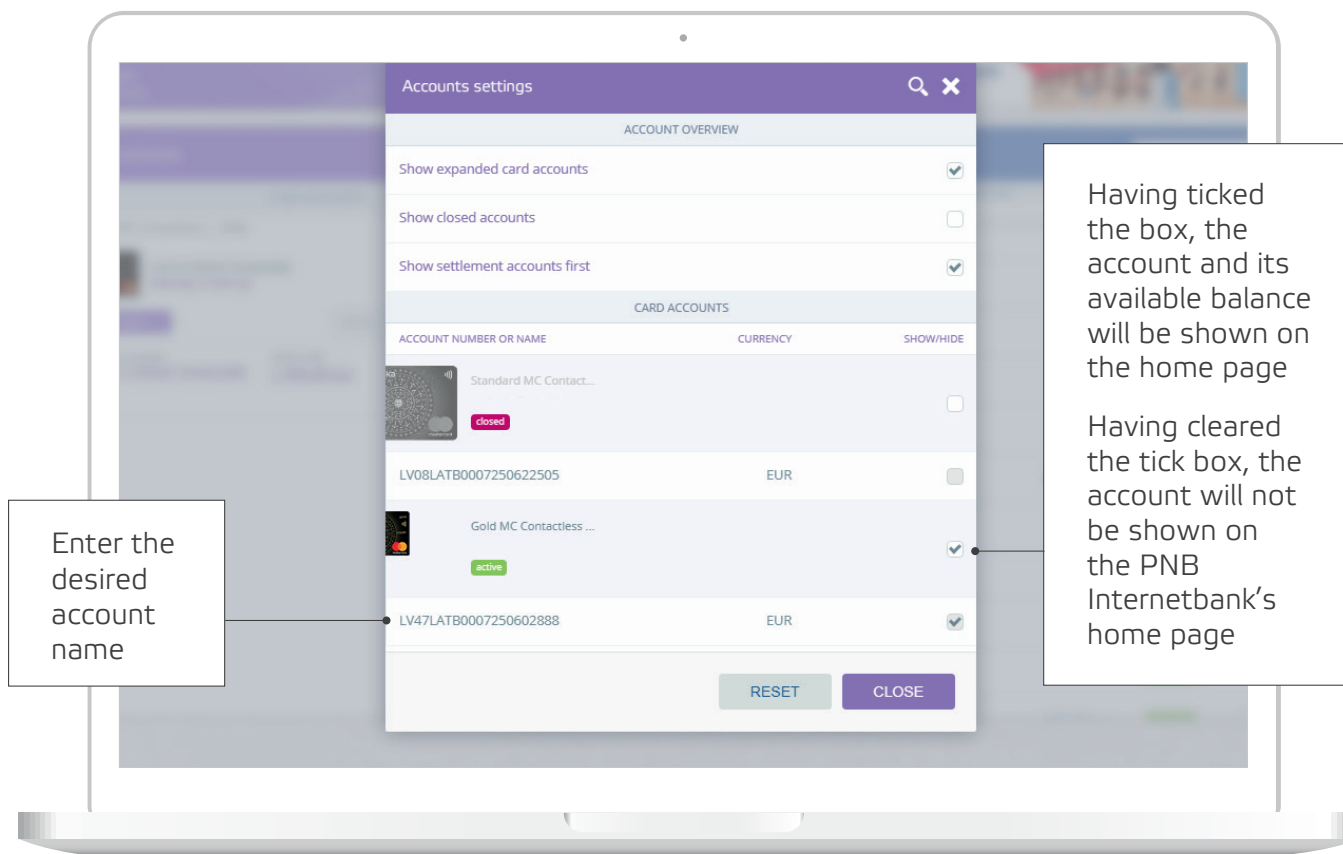
- Click the additional menu
- Choose the option – **"Settings"**



Account settings

In the account setting section, it is possible to:

- Assign a name to any of your accounts
- Place any of your accounts to the PNB Internetbank's home page or remove it from there



Account statement

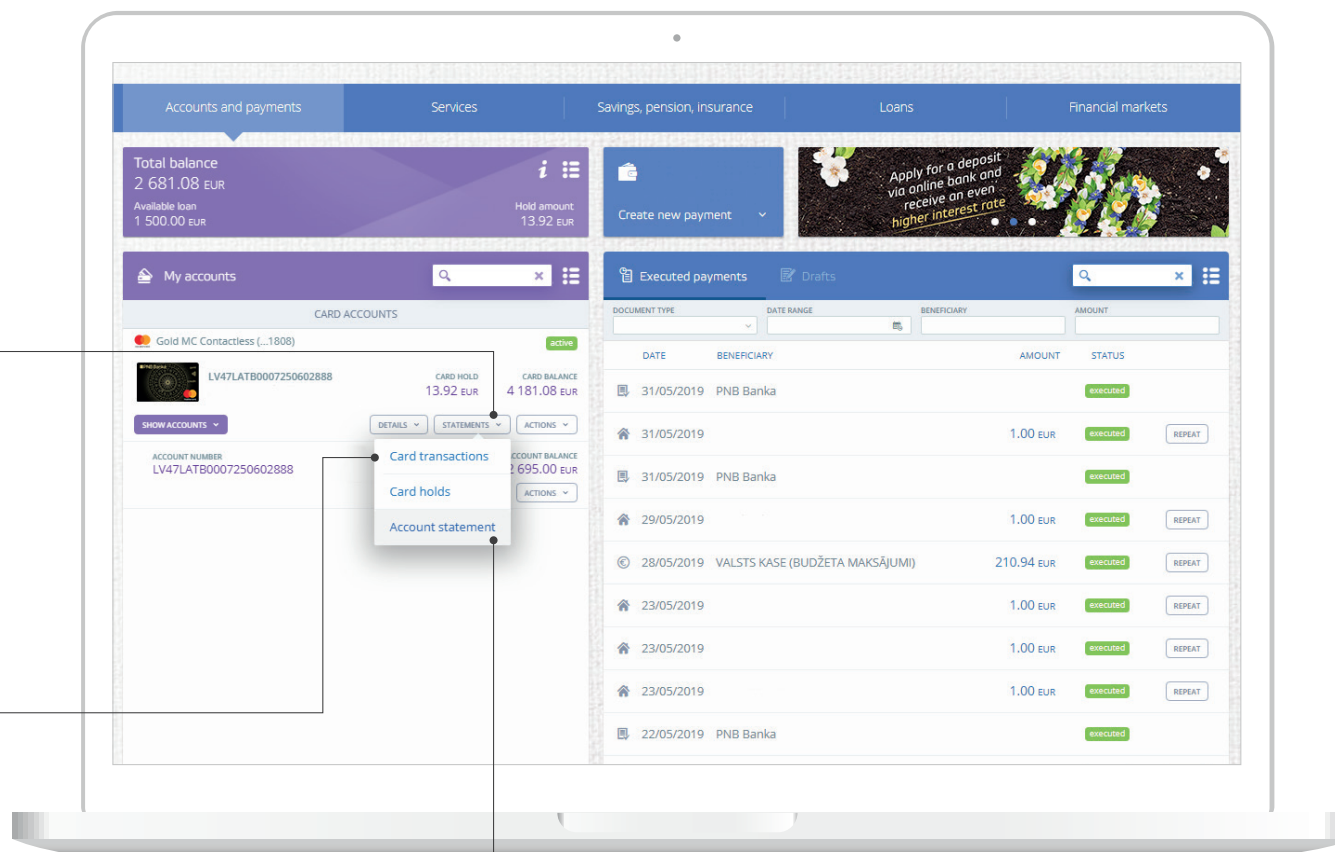
The account statement is available on the PNB Internetbank's home page

Choose the necessary account number and the desired period of the account statement

STATEMENTS ▾

Choose the option
"Card transactions"

Choose the option
"Account statement"
and specify the required period of the account statement

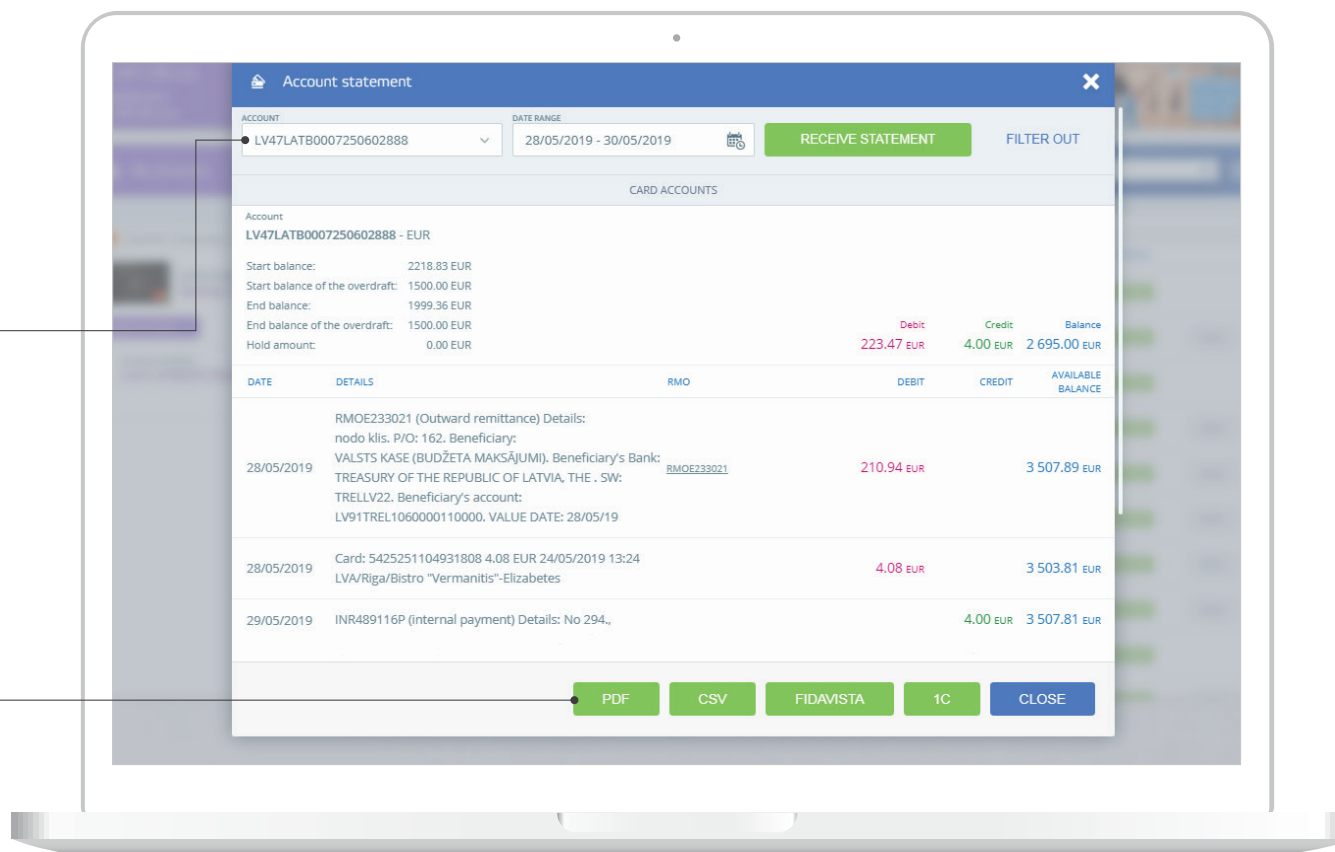


Account statement

Review of the latest transactions:

Choose the desired account, click on it and get a review of your latest transactions

Save the account statement in the desired format

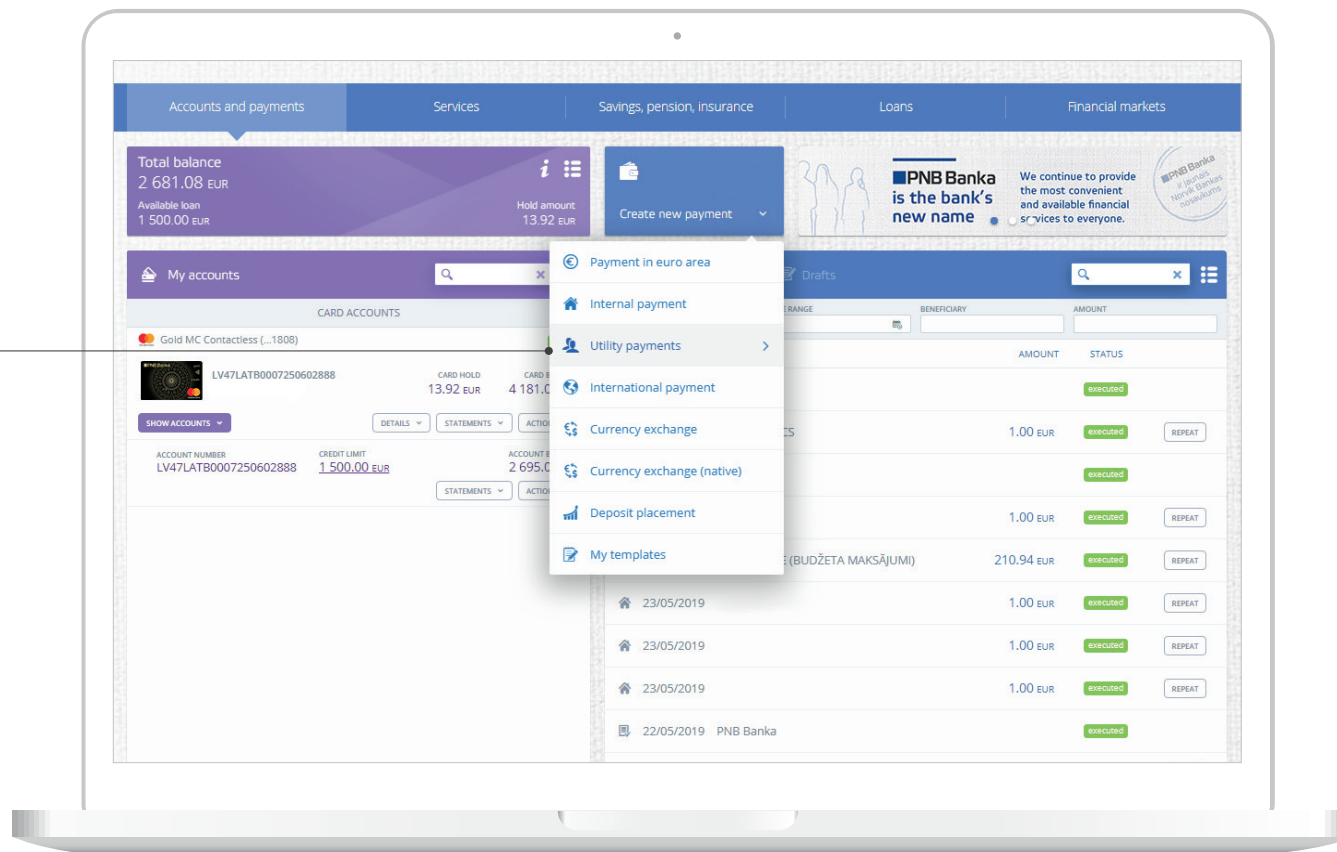


To print a payment, choose the following icon:



Topping up of a prepayment card

In the “**Utility
payments**” menu,
choose the desired
service provider



Topping up of a prepayment card

Enter the Client number and the payment amount

Choose the **"Sign"** button, and the balance of the prepayment card will be topped up

Bite Latvija facility payment

1. New document 2. Document signing 3. Document completed

Template BITE Latvija

Payment title BITE Latvija

Document No 172 Date 31.05.2019

Account LV47LATB0007250602888 (EUR) 4181.08

Client number

Amount 0.00 EUR

Beneficiary SIA BITE Latvija

Beneficiary bank SWEDBANK AS

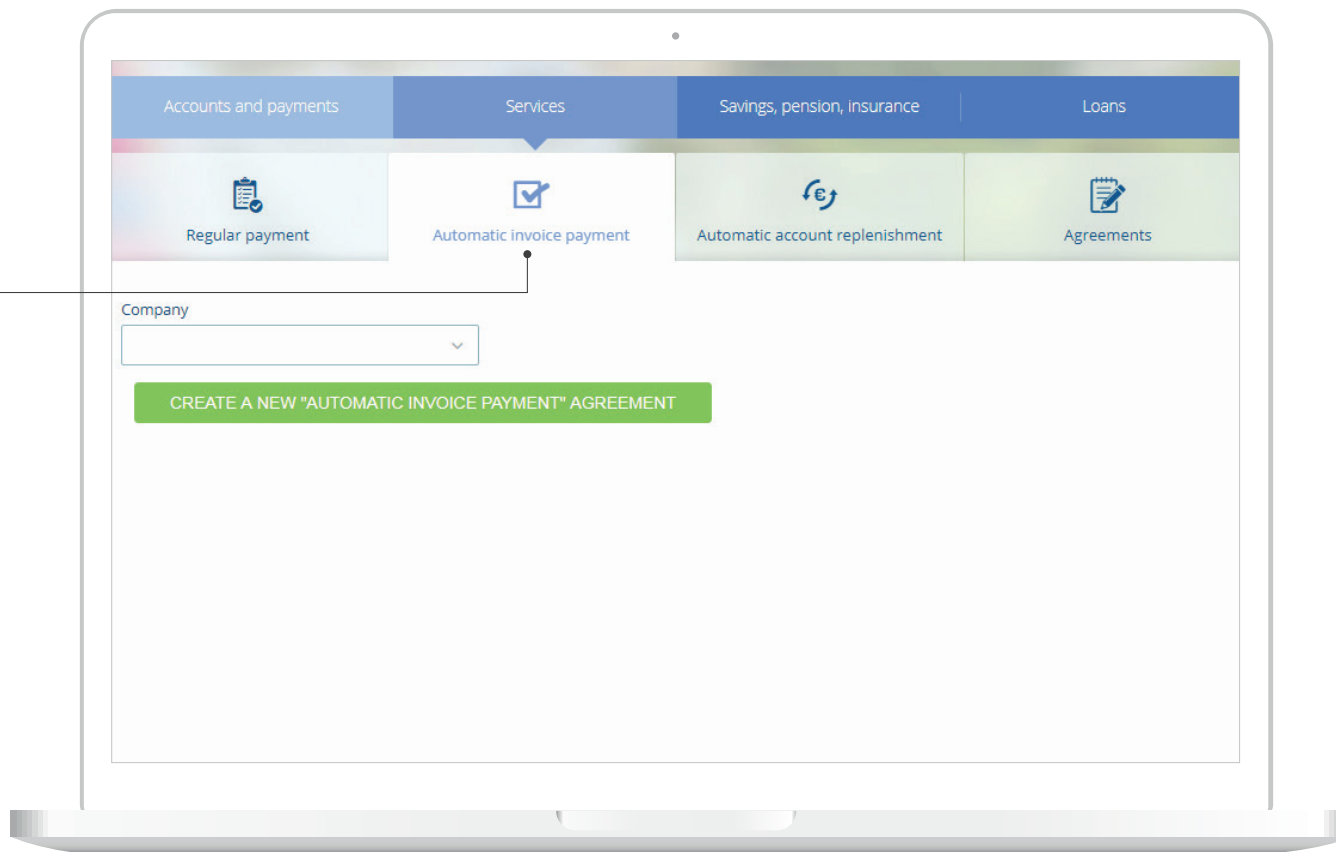
Save as template ☐ Template name

☐ Template available in SMS-banking

SAVE SIGN

Automatic invoice payment

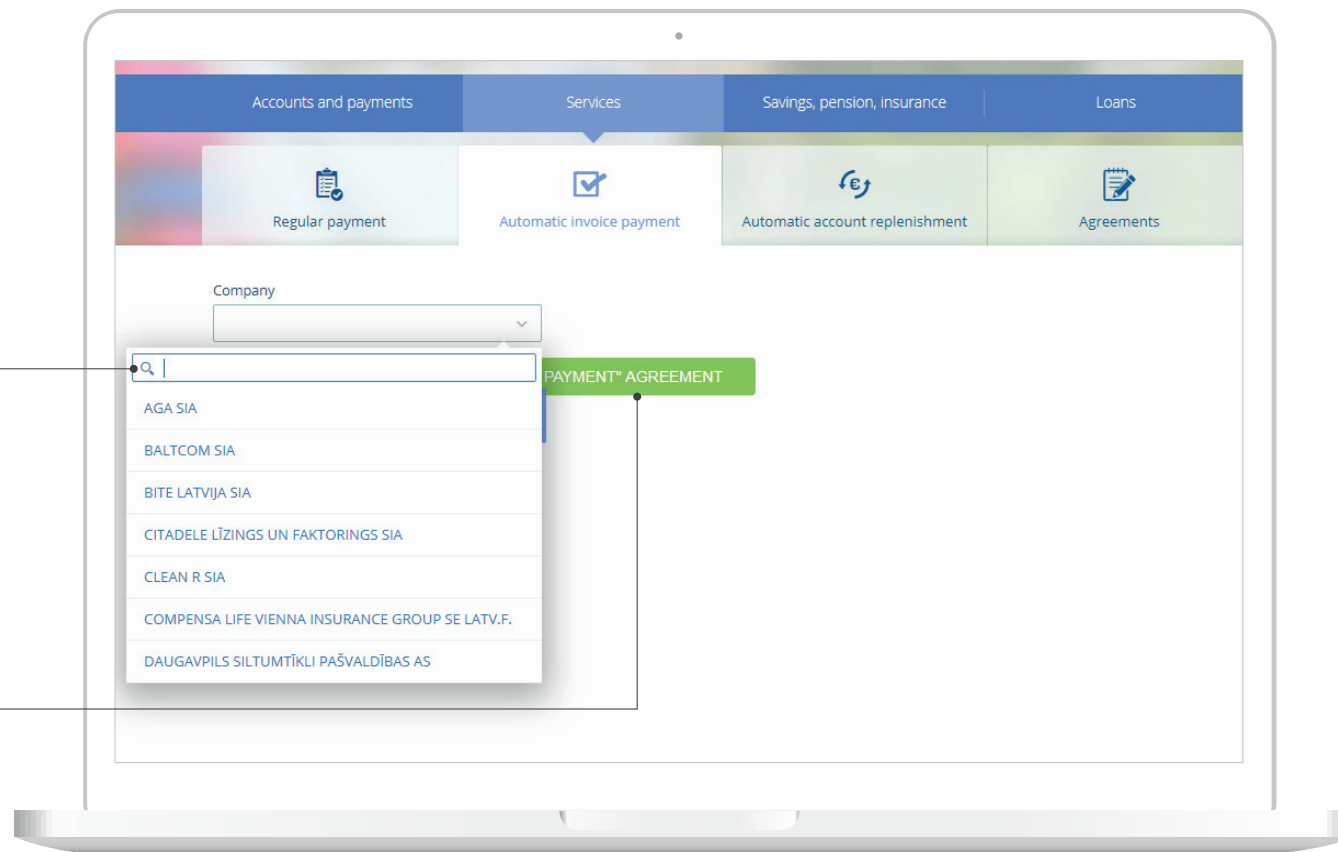
On the home page, in the **"Services"** section, choose the option **"Safebox, Regular payments"** and **"Automatic invoice payment"**



Automatic invoice payment

Choose a service provider

Click **“Create a new automatic invoice payment agreement”**



Automatic invoice payment

Fill in the required fields and click the **"Sign"** button

The screenshot shows a web application interface for managing payments. The top navigation bar includes 'Accounts and payments', 'Services', 'Savings, pension, insurance', 'Loans', and 'Financial markets'. Below this, there are four main service tiles: 'Regular payment', 'Automatic invoice payment' (which is selected), 'Automatic account replenishment', and 'Agreements'. A progress bar at the top of the form indicates three steps: '1. New document' (active), '2. Document signing', and '3. Document completed'. The form itself is titled 'Automatic invoice payment request No' and contains several fields: 'Automatic invoice payment request No' (172), 'Company' (G4S LATVIA AS), 'Customer number' (empty), 'Account' (LV47LATB0007250602888 (EUR) 4181.08), 'One payment limit' (0.00 EUR), 'Commission for payment' (0.35 EUR), 'Valid' (from 01 June 2019 to a date selector), 'Attempts' (10 Attempts to write off the amount (from 3 to 24 days)), and 'Partial payment' (No). At the bottom of the form, there is a checkbox labeled 'With Bank's General Provisions for Transactions got acquainted and agree with them'. The bottom right corner of the form has two buttons: 'SAVE' and 'SIGN'.

Accounts and payments | Services | Savings, pension, insurance | Loans | Financial markets

Regular payment | Automatic invoice payment | Automatic account replenishment | Agreements

1. New document | 2. Document signing | 3. Document completed

Automatic invoice payment request No 172

Company G4S LATVIA AS

Customer number

Account LV47LATB0007250602888 (EUR) 4181.08

One payment limit 0.00 EUR

Commission for payment 0.35 EUR

Valid from 01 June 2019 to

Attempts 10 Attempts to write off the amount (from 3 to 24 days)

Partial payment No

With Bank's General Provisions for Transactions got acquainted and agree with them

SAVE SIGN

Automatic invoice payment

In the **“Agreements”** section, you will find all the placed orders for automatic payments

Automatic invoice payment:						
Company	Agreement No	Valid	Account	Limit	Details	
NESTE LATVIJA SIA	10374780	06.02.2006 - 31.12.2019	LV64LATB0002DEMO23456	142.29 EUR	07184020	
NESTE LATVIJA SIA	10373720	10.05.2007 - 31.12.2019	LV64LATB0002DEMO23456	170.74 EUR	07184020	
DIENAS MEDIJI SIA	10018870	01.02.2005	LV88LATB0002DEMO34567	0.00 EUR	ACD-28922	
LATVIJAS GAZE A	10373721	11.05.2007 - 31.12.2019	LV64LATB0002DEMO23456	42.69 EUR	12 360125	
G4S LATVIA AS	11224661	01.05.2008	LV64LATB0002DEMO23456	0.00 EUR	21351	
G4S LATVIA AS	10373822	08.04.2008	LV64LATB0002DEMO23456	71.14 EUR	21351	
LATVIJAS MOBILAIS TELEFONS SIA	10422785	28.11.2005 - 31.12.2019	LV64LATB0002DEMO23456	71.14 EUR	49718 9251888	
LATVIJAS MOBILAIS TELEFONS SIA	10374890	18.12.2006 - 31.12.2019	LV64LATB0002DEMO23456	71.14 EUR		
LATVIJAS MOBILAIS TELEFONS SIA	10374749	01.12.2005 - 31.12.2019	LV64LATB0002DEMO23456	71.14 EUR	49718 9251888	

Good luck!

Should you have any questions, please contact the bank:

☎ **6704 1100** (Client Support Service 24/7)