



Reģionālā
Investīciju Banka

Manual

Use of SMS Banking Service

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Use of SMS Banking Service



1 General Description of the Service

The SMS Banking service provides customers with the possibility of receiving information about transactions in a current account and with a payment card by using short messages or SMS.

The service includes the following:

- ✓ reception of information on incoming and outgoing payments in a current account and/or card account with the possibility of indicating the minimum amount, starting from which short messages are sent;
- ✓ the possibility of including information on the possible balance of funds in a card account or current account at the moment a short message is sent;
- ✓ information on transactions, including purchases, made with payment cards;
- ✓ suspension and re-activation of the SMS Banking service by means of a short message.

SMS Banking service number:



+371 20 00 2004

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2 Connection

- ✓ To use the SMS Banking service, a customer must enter into an agreement on the use of SMS Banking services at the Bank in person or via the Internet Banking system.
- ✓ If a payment card is issued, the SMS Banking service is connected after the respective agreement is signed.

3 Language of Short Messages

- ✓ Short messages can be received in Latvian, English or Russian (with Latin letters). The customer specifies the preferable language of short messages in the agreement.
- ✓ After signing the agreement, the selected language can be changed via the Internet Banking system by signing a new application (agreement).

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4 Types of Short Messages

Within the SMS Banking service, the customer can use two types of messages.

1 On-demand short messages

Information is sent after the customer's request message.

Request message	Function description
ON	Reactivation of the SMS Banking service.
OFF	Temporary suspension of provision of the SMS Banking services. Note: cannot be used for cards of legal entities with regard to short messages about outgoing amounts. A legal entity may refuse from receiving short messages about outgoing amounts from its card account by submitting a signed application to the Bank. By submitting the said application, the customer simultaneously undertakes full responsibility for the possible decrease in the card account balance that might occur as a result of unauthorised transactions.
CBAL#XXXX	XXXX - last four digits of the payment card number. Information is sent about the actually available funds in a card account or current account at the moment a short message is sent.

2 Automatic short messages

Information is sent automatically according to the parameters specified in the agreement – on incoming or outgoing transactions or both, including or not including information on the actual account balance, in the selected language and at the selected time.

The customer can choose **the time of sending of short messages:**

- ✓ 24h a day;
- ✓ from 8 a.m. to 10 p.m.
Short messages about transactions outside this timeframe are sent the next day at 8 a.m.

Note: Short messages are sent according to the time zone GMT+02:00.



5 SMS Recipient's Mobile Phone Number

Upon entering into the agreement on the use of SMS Banking services, the customer can specify:

- ✓ one mobile phone number for all accounts and cards;
- ✓ different phone numbers for each account or card.
Only one phone number can be specified for each card and up to three phone numbers can be specified for a current account.

Note: Upon entering into the agreement on the use of SMS Banking services via the Internet Banking system, the phone number must be specified in the international format (indicating the country code and region code, if any) without the “+” symbol.

If the customer wishes to change his/her phone number, to where short messages are sent, the customer must submit a free-form signed application to the Bank in person or via the Internet Banking system.



6 Methods of Payments for Short Messages

The customer can choose one of the two payment methods for sending of short messages:

1 One current account for all short messages

The commission fee for all sent short messages is deducted from one current account selected by the customer.

2 Respective account for short messages of the account

The commission fee for sending of short messages is deducted from the account, regarding which a short message is sent.

The commission fee is calculated for each sent message according to the price list.

The commission fee is deducted once a day (at the end of the day) by summing up all short messages sent within this timeframe.



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Contact Details

Should you have any questions or require assistance with the actions above, please contact

- ✓ **your customer manager**
or
- ✓ our **Customer Service Centre:**



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