

Instruction for accounts and access rights management

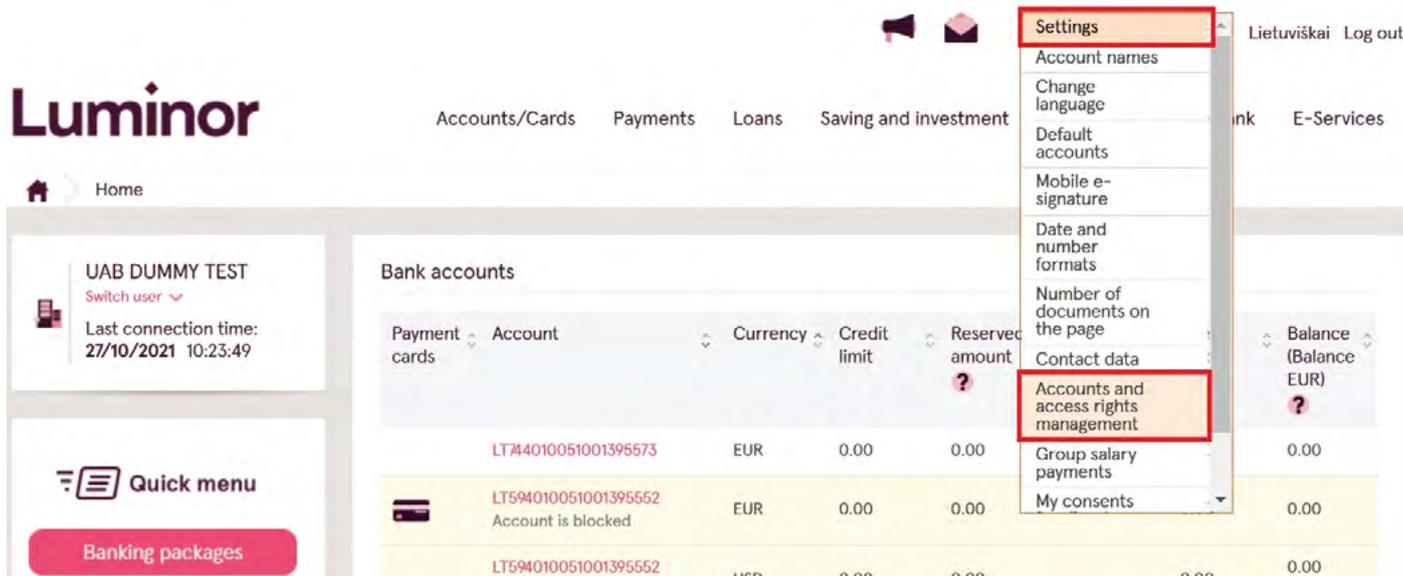
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1. Description of functionality and rights granting

Accounts and access rights can be managed by a person who has the first signature right to at least one business account in the Internet Bank and to whom such the right has been granted by the company manager or his authorized person by signing the Internet Bank Service Agreement or in the Internet Bank/Bank branch by signing the application (“Grant the right to administer the account users’ rights”).

Accounts and access rights are managed by selecting “**Accounts and access rights management**” under the menu item “**Settings**”.



The accounts and access rights management window allows the following actions:

- Grant/cancel the signature right of any level to use one, several or all accounts in the Internet Bank for the existing and newly added account users;
- Grant/cancel the rights to generate payment orders, view account balances and statements of accounts for the existing and newly added account users;
- Grant/cancel the right to make agreements in the Internet Bank for the existing and newly added account users;
- Set limits on payment transactions to the account users and on all accounts within the limits set by the Bank.

IMPORTANT. If after login to the Internet Bank the menu item “**Accounts and access rights management**” is not displayed, it means that you are not authorized to administrate the account users’ rights (the Administrator’s rights) are not granted to you.

The request to grant the Administrator's rights can be filled in in the Internet Bank. The request must be signed by the company manager or his authorized person. The request is filled in by selecting **"New application"** > **"Document groups"** under the menu item **"Applications"**: **"Accounts"** > **"Applications"**: **"Grant the right to administer the account users' rights"**. The validity period recommended for the Administrator's rights is not shorter than 3 years.

Luminor Accounts/Cards Payments Loans Saving and investment **Applications** M-Bank E-Services

Applications Applications New application

UAB DUMMY TEST
Switch user ▾
Last connection time:
27/10/2021 10:23:49

APPLICATIONS
My applications
New application

APPLICATIONS AND OTHER DOCUMENTS

Document groups Accounts ▾

Applications ---

Search

Fill in

Grant the right to administer the account users' rights

Open USD account
Request for a bank account statement
Request for a bank statement about accounts and account balances
Request for a bank statement about existing products or services
Request for a letter of reference

Contact us
Luminor Customer Support
For private customers: I-V 8:00-20:00; VI 9:00-16:00;
For business customers: I-V 8:00 - 18:00

2. Adding of account users to the list of account users

The Administrator can review and edit the rights of those representatives (hereinafter – the Account Users) who are added to the business account management in the Internet Bank. To add new Account Users to the business account management in the Internet Bank the Administrator needs to fill in the application **"Add a new user to the Internet Bank and/or grant credentials"**. To find the application: under **"Applications"** select **"New application"** > **"Document groups"**: **"Accounts"** > **"Applications"**: Application to **"Add a new user to the Internet Bank and/or grant credentials"**.

Luminor Accounts/Cards Payments Loans Saving and investment **Applications** M-Bank E-Services

Applications Applications New application

UAB DUMMY TEST
Switch user ▾
Last connection time:
27/10/2021 10:23:49

APPLICATIONS
My applications
New application

APPLICATIONS AND OTHER DOCUMENTS

Document groups Accounts ▾

Applications ---

Search

Fill in

Add a new user to the Internet Bank and/or grant credentials

Cancel the right to administer the account users' rights
Grant the right to administer the account users' rights
Open USD account

Settings ▾ Lietuviškai Log out

A new Account User will be added to the list of the company's list of Account Users after indication whether or not a person already is the Internet Bank user (has a login code for the Internet Bank).

ADD A NEW USER TO THE INTERNET BANK AND/OR GRANT CREDENTIALS



Customer information

Confirmation

Review and signing

Customer: UAB Dummy test

Customer's code: 11223344

Mob. phone number:

E-mail address:

tesukasAK@luminor.lt

Authorised user of the accounts

Please grant/assign a login to the customer's internet bank and issue credentials for the person specified below:

Name, Surname: *

Personal number: *

Position: *

Login: *

The person has a login code to the internet bank

The person does not have a login code to the internet bank

The person has a login code to the internet bank but no login tool

Back

Next

Save for filling later

If the Account User has a login code for the Internet Bank (e.g. with the same code logs in to other companies of the group), you'll have to choose: **"Person has a login code for the Internet Bank"**.

If the Account User has no login code for the Internet Bank and is not registered in the Bank, select: **"Person has no login code for the Internet Bank"** and choose the type of credentials to be granted to the Account User. In this case a new Account User will have to come to the nearest branch, provide his data and, if needed collect the means of authentication (**important**: to have an ID document – passport or personal identity card, no need for any authorizations signed by the company manager).

If the Account User has a login code for the Internet bank but has no valid credentials (e.g. the user previously had a login code some time ago but no longer has valid credentials due to maternity/paternity leave), you should choose: "Person has a login code for the Internet Bank but no credentials" and choose the type of credentials to be granted to the Account User. In this case you'll be able to choose the method to receive credentials - either collecting at the nearest branch or receiving by post.

3. Reviewing and editing of users of business accounts

The Administrator can review and edit the rights of all Account Users to whom access to business accounts is granted in the Internet Bank, grant the rights to newly added representatives (e.g. to the company's new financier), however he is not authorized to cancel the 1st or A signature right for himself.

ACCOUNTS AND ACCESS RIGHTS MANAGEMENT

Accounts managers

[Show filter](#)

Login name ?	Name, surname	Status ?	Capable till ?	Accounts signatures ?	Action
1375341	Elė, Basanė	Active		-; 1	   
6005755	Jonis, Basanis	Active		A	 
3781075	Jonis, Basanis	Active		-; A	   

Customer's accounts

Account	Signing scheme	Signatures ?	Operation limit, EUR ?	Daily limit, EUR ?	Monthly limit, EUR ?	Action
LT044010051001395475 Account is blocked	Signature group	1				 
LT594010051001395552 Account is blocked	Signature group	1				 
LT744010051001395573	Signature group	1				 

Edit

Standard limits 

View changes report

IMPORTANT. Clicking on “Show filter” allows you to choose the status of the Account Users you want to view – only active, only blocked, or all Account Users.

When editing the access rights of the Account Users the Administrator can perform the following actions:

Icon	Action
	<p>Edit the representative's access rights to accounts:</p> <ul style="list-style-type: none"> ● Grant/cancel the right to conclude agreements (agreement right); ● Grant/cancel the signature right (in view of the granted/cancelled signature right of the Account User, the overall signature level applied to the account will be recalculated automatically. E.g., if 2 Account Users with the first signature right are added to the account, the account will be operated with 1 signature, but if at least one Account User changes the signature right into the 2nd signature right the signature level for the account will be recalculated automatically and the account will be managed with 2 signatures); ● Grant/cancel to right to view statements of account (statement right), generate payment orders (operation right); ● Change the operation, daily or monthly limits on payment transaction amounts; ● Set the expiry date for the account user's rights to access accounts.
	<p>Block the access rights of the Account User. E.g., to block access temporarily during employee's vacation.*</p>
	<p>Unblock the access rights of the Account User.</p>
	<p>Cancel the company representative's access to the company accounts in the Internet Bank.* Important. Upon cancellation of the Account User the Administrator will have no possibility to restore his access rights.</p>
	<p>To view when and what changes have been made by the Administrator/Bank employee with the specific Account User.</p>

* After blocking or cancelling of the Account User's access the signature level will not be recalculated at the account level, therefore it is necessary to pay attention whether after blocking of the rights the required consistency of signatures will remain at the signature level applied to the account. E.g., if the account is managed with 2 signatures and two Account Users with the 1st and 2nd signature right are added to it, after blocking of the Account User the account will be further managed with 2 signatures. If the remaining active Account User enters a payment it will remain signed partially and will not be made. In that case, after blocking of the Account User his signature right should be changed additionally, or the same level signature right should be added to another representative.

3.1. Account User editing

EDIT ACCOUNT MANAGER

Login name	1375341	
Name, surname	Elè Basanè	
Authentication types	Smart-ID, Password generator DP260	?
Status	Active	?
VIP limits	Yes	?
Capable till	<input type="text"/> 	?
Agreement right	<input checked="" type="checkbox"/> ?	

Limits		
Operation limit, EUR	9,000	?
Daily limit, EUR	25,000	?
Monthly limit, EUR	106,666,666	?

Standard limits 

Rights to accounts

Account	Signing scheme	Signature level	Balance right	Statement right	Operation right		
LT044010051001395475 Account is blocked	Signature group	<table border="1"><tr><td>-</td></tr><tr><td>1</td></tr></table>	-	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
-							
1							
LT594010051001395552 Account is blocked	Signature group	<table border="1"><tr><td>2</td></tr><tr><td>A</td></tr></table>	2	A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2							
A							
LT744010051001395573	Signature group	1 	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Save

Cancel

The Account User editing window allows the Administrator to perform the following actions:

- In the “Valid until” field to set the expiry date for the Account User’s rights to access a business account(s).
- In the “Agreement right” field to check whether the Account User is authorized to conclude agreements.
- In the “Limits” column to set the operation, daily or monthly limits applied to the particular account user that cannot exceed the maximum limits applied to the types of authentication (generator, m-signature). If the fields are left empty, the operation limits set by the Bank, which you can view by clicking on “Standard limits”, are applied. In order to set higher than standard transaction limits account manager who has the first signature right needs to fill in the application “Request to change transaction limits on the internet bank”. To find the application: under “Applications” select “New application” > “Document groups”: “Other services” > “Applications”: “Request to change transaction limits on the internet bank”.
- In the “Account access rights” column to grant/cancel the access rights to the accounts:

Signature level	To grant/cancel the signature level authority. The signature levels are from A, 1 to 3 or A, 2P, 3P, if “-” is selected, the Account User will not be the signature authority for such account. IMPORTANT. When the signature level is changed from lower to higher it is necessary to obtain assurance as to the availability of at least per one Account User who can confirm transfers with the respective level signatures, otherwise, no transfers will be possible. E.g., when the signature level is changed from 1 to 2, there must be at least one Account User with the 1st signature right. Accordingly, when the signature level is changed from 2 to 3, there must be at least per one Account User with the 1st and 2nd signature right.
Balance right	To grant/cancel the right to view account balances.
Statement right	To grant/cancel the right to view account statements.
Operation right	To grant/cancel the right to create operations. IMPORTANT: if the signature right is not granted to the Account User (“-”) however he holds the right to perform transaction, the Account User can create a transaction however it should be confirmed by the other Account User having the signature right.

4. Reviewing of business accounts and editing of their access rights

In the “Customer accounts” column all existing opened accounts can be viewed as well as their signature levels and, if applicable, the limits on payment transaction amounts on the account level, and the used limit amount.

Customer's accounts

Account	Signing scheme	Signatures	Operation limit, EUR	Daily limit, EUR	Monthly limit, EUR	Action
LT044010051001395475 Account is blocked	Signature group	1				 
LT594010051001395552 Account is blocked	Signature group	1				 
LT744010051001395573	Signature group	1				 

Edit

IMPORTANT. If the account is blocked for credit, debit or credit and debit operations it will be indicated “Account blocked” by the account. If no information is available in the columns “Operation limit”, “Daily limit”, “Monthly limit”, it means that no limits are set on operation amounts and standard transaction limits apply.

When editing the rights to accounts the Administrator can perform the following actions:

Icon	Action
	Edit the representatives' access rights to accounts: <ul style="list-style-type: none"> To grant/cancel the signature right; To grant/cancel to right to view statements of account, balance, or generate payment orders.
	To view when and what changes have been made by the Administrator/Bank employee with the specific Account User.
	To set limits on payment transaction amounts at the account level (per single operation, daily or monthly limits), that can not be higher than standard transaction limits.

4.1. Editing of account access rights

ACCOUNT EDITING

Account LT044010051001395475
 Signing scheme Signature group
 Signature level 1

Accounts managers

Name, surname / Login code	Signature level	Balance right	Statement right	Operation right
Elè Basanè 1375341	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Jonis Basanis 6005755	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Jonis Basanis 3781075	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Save

Cancel

The account editing window displays the number of signatures for using the account. The signature level for the account is set automatically according to the signature rights granted to the Users of Accounts. E.g., if two Account Users with the first and second signature right are added to the account, then the 2-signature authority will be set automatically for such account, however if three Account Users with the first signature right are added to the account, then the 1-signature authority will be automatically set for the account.

IMPORTANT. When changing the signature rights of the Users of Accounts, it is important to pay attention that the sequence of the signature rights is maintained. E.g., if the Account User is granted the 3rd signature right, at least per one Account User with the first and second signature right must be added to the account, otherwise, payment transactions will not be possible.

4.2. Editing of account limits

In the “**Customer accounts**” window the Administrator can set limits on payment transaction amounts on the account level: per single operation, daily and monthly limits. After setting of the limits the system will verify the amounts of all transactions performed by the Account Users and, if the threshold is exceeded, no transactions will be allowed.

CUSTOMER'S ACCOUNTS

Account	Signing scheme	Signatures ?	Operation limit, EUR ?	Daily limit, EUR ?	Monthly limit, EUR ?
LT044010051001395475 Account is blocked	Signature group	1	10000		
LT594010051001395552 Account is blocked	Signature group	1			10000
LT744010051001395573	Signature group	1		10000	

4.3. Modifying the Signature Scheme

Modifying the Signature Scheme In the Client Accounts window, the Administrator can set the account signature scheme. There are two signature schemes: the signature group scheme and the signature quantity scheme.

IMPORTANT: After changing signing scheme all partially signed payment from this account will be rejected.

ACCOUNT SIGNING SCHEME EDITING

After changing signing scheme all partially signed payment from this account will be rejected

Account: LT044010051001395475 LT044010051001395475

New scheme: **Signature group**
Signature count

Signature count scheme

- A

or

- 2P

or

- 3P

Signature group scheme

- A

or

- 1

1 group*

+ - 2

1 group* 2 group*

+ + - 3

1 group* 2 group* 3 group*

* 1 executor from the group

You can read more about signature level scheme [here](#)

5. Reviewing of standard limits

Clicking on “Standard limits” in the “Accounts and access rights management” window allows viewing what standard limits on operations are applied to Account Users according to the applicable authentication measures.

Standard limits ^

Authentication type	Operation limit, EUR	Daily limit, EUR	Monthly limit, EUR
Digipass	200,000	200,000	2,000,000
Mobile e-signature	200,000	200,000	2,000,000

If need be, lower limits on operations can be set to the Account Users (see column “Account User editing”).

6. Changes report

The changes report is intended for the Administrator and the company manager to assist in controlling when and who added, cancelled or changed the account access rights for the company’s representatives. The report reflects the changes made by the Administrator and Bank employees.

CHANGES REPORT

Date from till

Current month Previous month Previous and current months

Changes with User's accounts and rights Customer's accounts

Select user(s) Select all

- Elé Basané (1375341)
- Jonis Basanis (3781075)
- Jonis Basanis (6005755)
- Vardenis Pavardenis(Removed)

Date and time	Who changed	Event	Old value	New value
Elé Basané				
27/10/2021 10:59:41	Jonis Basanis	Changed user's account rights Account: LT594010051001395552	Signature: A Balance: yes Statement: yes Operation: yes	Signature: - Balance: yes Statement: yes Operation: yes
27/10/2021 10:59:41	Jonis Basanis	Changed user's account rights Account: LT044010051001395475	Signature: A Balance: yes Statement: yes Operation: yes	Signature: - Balance: yes Statement: yes Operation: yes
27/10/2021 10:51:17	Jonis Basanis	User activated (unblocked)	Blocked	Active