

What is online identification?

This is the process of identifying the customer by using remote means of communication. Online identification replaces personal meeting of the client with the Bank's representative, so the client does not need to visit the branch-office to open an account.

Who can use online identification?

Currently online identification is available to natural persons-holders of passports of the Republic of Latvia (citizens and non-citizens), residing in the territory of Latvia or abroad.

What services are available to clients who have passed online identification?

The following banking services are available to clients who have passed online identification:

- ✓ Current account with monthly turnover limit of up to EUR 5000;
- ✓ Payment card without credit limit.

How to apply for other banking services?

If the client requires full scope of services, the client must undergo the identification procedure in person. The client may still fill out the questionnaire in the Client Cabinet, perform preliminary online identification, and then arrive to the Bank's Customer Service Centre to undergo the identification procedure in person and receive the services.

How is the personal identification performed in BluOr Bank?

Personal identification in the bank is replaced with a video session by using the Zoom application.

What does the client need for the video session?

The client needs to do the following:

- ✓ Log in and register in the Client Cabinet — <https://online.bluorbank.lv>;
- ✓ Fill in the Account Opening application and questionnaire;
- ✓ Upload a photo/scanned image of an ID document;
- ✓ Specify the time of the video session in free form, e.g. "from 15.00 up to 16.00";
- ✓ In advance, download to the phone/tablet the necessary add-in/plugin (Zoom);



- ✓ At the specified time to connect to the Client Cabinet, enter the eight-digit password (displayed ahead in the Client Cabinet), enter the client's name and surname, and allow the use of video and audio on the device. After that the video session can be started.

What is required for a video session to be successful?

To successfully conduct a video session, you need to:

- ✓ Prepare your identification document — passport or ID card;
- ✓ Use the phone, tablet or computer with a camera (web camera) and a microphone;

- ✓ Remain in a quiet, well-lit place;
- ✓ Have a stable good internet connection¹;
- ✓ Make sure that the power charge of your device will last for up to 20 minutes.

In what languages can the video session be held?

The Bank offers video-sessions in Latvian, English and Russian according to the needs of the client.

How long does a video session last on average?

The video session takes about 20 minutes on average.

What is the procedure of the video session?

During the video session, the Bank's employee will ask you to:

- ✓ Show your identity document — passport or ID card;
- ✓ Repeat the answers to some questions of the questionnaire, for example, about your name, surname, address and date of birth, and, if necessary, additional questions²;
- ✓ Verbally confirm your consent to processing of data and acknowledge that you have read the regulations of the Bank;
- ✓ Sign on a sheet of paper and show the Bank's employee your signature.

Please note that the video session will be recorded and screenshots of the client and the client's personal identity documents will be made.

What happens after the video session?

We will review your questionnaire within one working day and we will notify you about the opening of the account by sending an e-mail message to the e-mail address specified during registration. At the same time, we will proceed with the preparation of the payment card, which usually takes 2 working days.

After you have received the information on the opening of the account, you can credit your account and start using it.

A precondition is the requirement to settle your first payment from your own account opened with another bank to your new account with BluOr Bank. The amount of the first payment is not defined, but it should not exceed EUR 5000.

How will the client receive the payment card and the access to the Internetbank?

The payment card can be mailed to your postal address specified when opening the account.

Internetbank can be accessed via the Mobile Digipass BlueKey, which is installed and activated online.

Activation instructions will be available in the e-mail message confirming the opening of your account.

¹ See technical details below

² [More information](#)

Can the client fill out the questionnaire in the Client Cabinet without undergoing online identification?

Of course! You can fill out the questionnaire and then come to our Customer Service Centre.

Technical details:

- ✓ The client must use PC, tablet or smartphone with a Hi-res digital camera of at least 1080p and 10 MP resolution.
- ✓ The lighting conditions in the zone of the video session should be sufficient to allow the recognition of the face. The Bank's representative may ask the client to switch on additional lights.
- ✓ During the video session, the voice of the speaker should be clear, with no background noise.
- ✓ The face and items to be recognised must be in focus.
- ✓ The client must use the colour web-camera.
- ✓ The speed of the internet connection during the online video session should be at least 8 Mbit/s.
- ✓ The Zoom software must be installed.
- ✓ Web browser software must be installed.