INSTRUCTION ON HOW TO USE SMART-ID FOR ON-LINE BANKING

To start using the Smart-ID, you must first download the free Smart-ID applet to your **Smartphone** or tablet from „AppStore" or „Google Play" shops and register an account using the identity verification means issued by Šiaulių bankas (the Bank): code generator, PIN card + the code received by SMS or mobile signature (the M-signature), electronic signature in microchip card, drive (the E-signature) issued by digital certification centres.

1. **Login to on-line banking (the OB) system by using Smart-ID**
1.1.   It is recommended that before initiating a login, you make sure that your mobile phone keypad is unlocked and internet connection is on.
1.2.   in the Web browser window, type the address https://online.sb.lt.
1.3.   In the opened OB login window, do the following:
   - Select the security tool Smart-ID.
   - Enter User ID. This is the name given by the Bank, which is used to connect to the OB, it is specified in paragraph 1.2 of the Contract for Provision of On-line banking Service (the Contract).
   - Enter the password. This is the initial password provided by the Bank or the personal password created by the User after the first login to the OB used to access the IB.
   - Push Login button. If you entered the correct User Name and password, the OB login window will open, which initiates the login process, provides login security code and starts timer calculating the time in reverse order, over which you have complete the login via Smart-ID process.
1.4.   Carry out following steps on mobile phone:
   - Smart-ID applet will activate in mobile, which will initiate the login process, and the applet window will show login initiation information: the name of the service provider (Šiaulių bankas AB), security code (xxxx). Make sure that the security code on the applet screen (xxxx) is identical with the number on the Web browser window (xxxx). If the codes match, enter Smart-ID PIN1 code, if they don't match, cancel login by pushing Cancel button in the applet.
   - When you enter the correct PIN1 code, login process will be automatically approved and completed.
1.5.   If within the given period of time you fail to complete the login Smart-ID process, the message will appear in the browser window: Time for Smart-ID authentication has expired. Repeat the login process by pushing Login button.

2. **Signing transactions via OB with Smart-ID.**
2.1.   It is recommended, before initiating a signature, to make sure that your mobile phone keypad is unlocked and Internet connection is on.
2.2.   Select the transaction(s) you want to sign, select the signing security measure Smart-ID and initiate a signature.
2.3.   Carry out following steps on mobile phone:
   - Smart-ID applet will activate in mobile, which will initiate the login process, and the applet window will show login initiation information: the name of the service provider (Šiaulių bankas AB), security code (xxxx). Make sure that the security code on the applet screen (xxxx) is identical with the number on the Web browser window (xxxx). If the codes match, enter Smart-ID PIN1 code, if they don't match, cancel login by pushing Cancel button in the applet.
   - When you enter the correct PIN1 code, login process will be automatically approved and completed.
2.4.   If within the given period of time you fail to complete the login Smart-ID process, the message will appear in the browser window: Time for Smart-ID authentication has expired. Repeat transaction signing.

3. **Changing the Smart-ID protection codes (PIN1, PIN2).**
3.1.   If you suspect that Smart-ID codes (PIN1 and/or PIN2) became known to the third party, be sure to delete in the Smart-ID applet the account you have created, by selecting the menu item Delete Account. By doing so, you will need to repeat the account registration process, during which you will be able to create new PIN1, PIN2.

4. **Support after blocking the Smart-ID codes (PIN).**
4.1.   If you enter incorrect PIN code three times in a row, the applet is blocked for 3 hours. While the PIN code is blocked, you will see the reverse countdown, and then you will be able to try again.
4.2.   If you for the second time enter incorrect PIN code three times in a row (a total of 6 times already), it will be blocked for 24 hours. Before allowing you to try to enter the code again, the reverse countdown will be shown again.
4.3.   If you for the third time enter wrong PIN code three times in a row (a total of 9 times in a row), the PIN code will be blocked completely. In this case, you need to remove your account and then create a new account, again confirming your identity.

5. Help if you lose your phone

5.1. If you have lost your phone, you should remove your Smart-ID account. You can do this in two ways:

- By visiting the Smart-ID self-service portal and removing the account. You can login using the E-signature or M-signature. If you have multiple active Smart-ID accounts in different smart devices, you can also login to the self-service site using a different device which has the Smart-ID applet installed;
- By contacting Smart-ID customer service and asking to remove your account.

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