DNBC®
Financial Group

DNBC*net* App
Userguide

Available on the App Store

ANDROID APP ON Google play

Version 020822

www.dnbcnet.com

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A. TECHNICAL REQUIREMENT

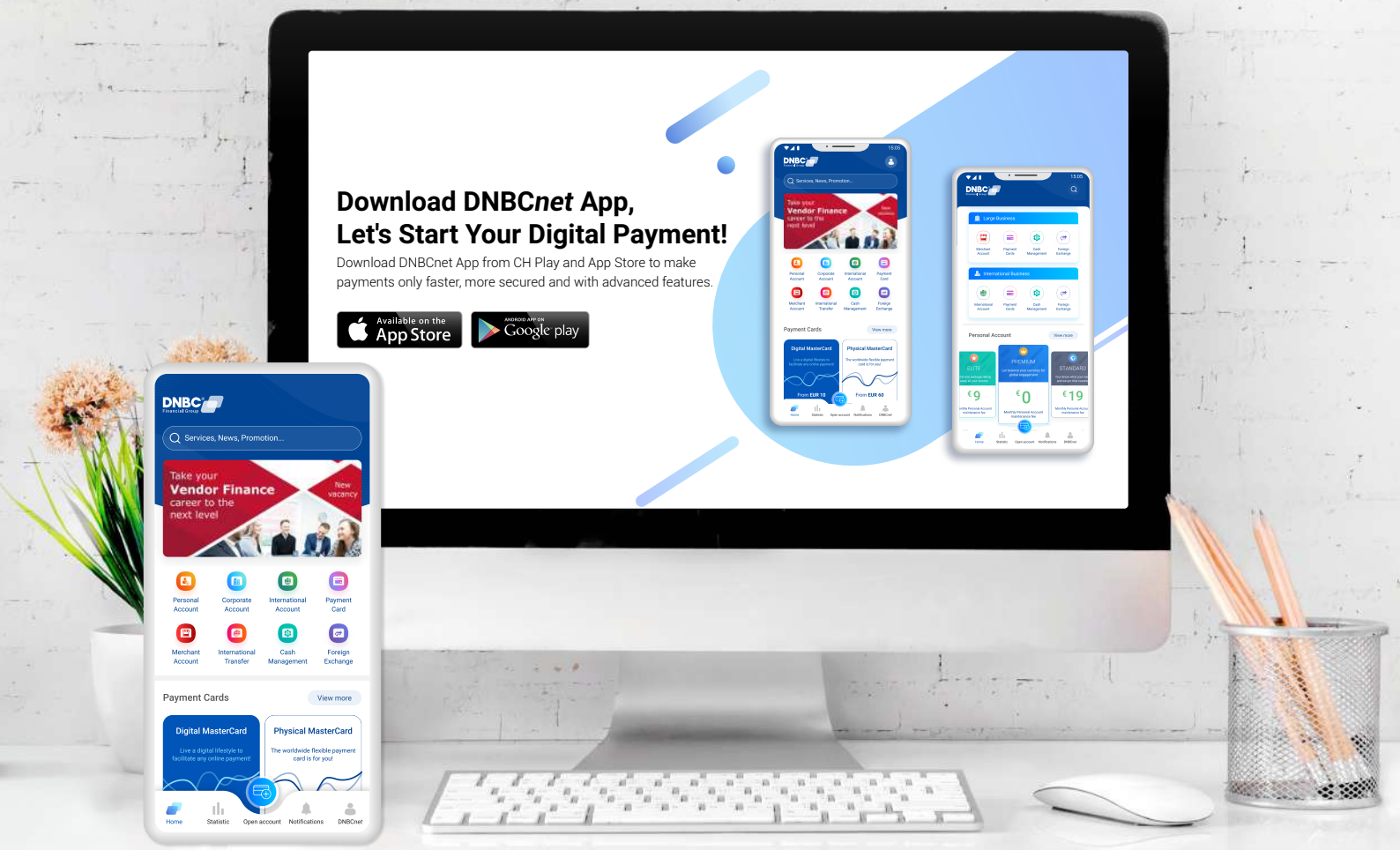
The DNBC*net* mobile banking app will be most compatible with:

For Android: Version 6.0 or later (does not support Tablet, yet).

For iOS: Most compatible with iOS version 11.0 or later and iPhone 5S or newer.

* Older device models and operating systems can still work with the app but might experience unexpected problems.

For other technical support, please contact our hotline **+ 370 5240 5555**
or send an email to **support@dnbcf.com.**



B. INTRODUCTION

DNBC*net* Overview

DNBC*net* is a secure mobile banking application available for both Android and iOS devices. It provides you with a quick and convenient way to manage your account, making wire transfer anywhere you want. All you need to do is installing DNBC*net* from App Store or Google Play, and everything you need will be in your hand.

1 Condition of usage

To use the app and execute transactions, you need to at least:

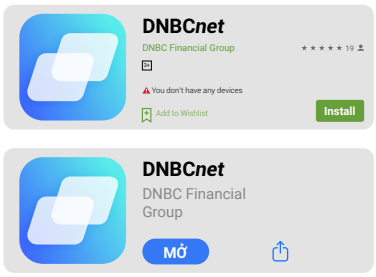
- Have an activated current account registered with DNBC, it can either be a personal or a corporate account.
- Sign up with DNBC internet banking and DNBC*net* app by using the username and password we sent you via your email address and SMS.
- You only need to register and activate your account once for both DNBC internet banking and DNBC*net* app on your phone.

2 How to install DNBC*net* app on my phone?

STEP 1 Access to

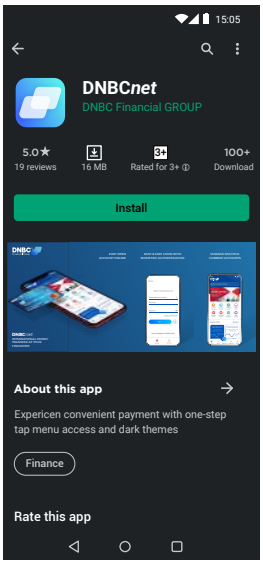
Google Play App Store

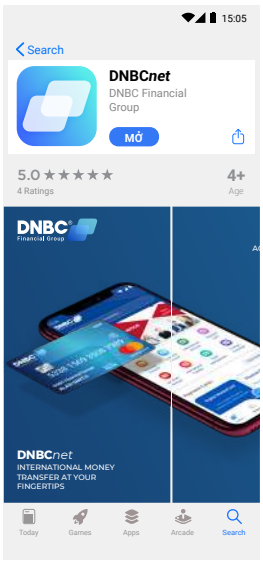
STEP 2 Search DNBC*net* and install the application on your phone.



Or Scan

STEP 3 It's time to enjoy the convenience in the palm of your hand.



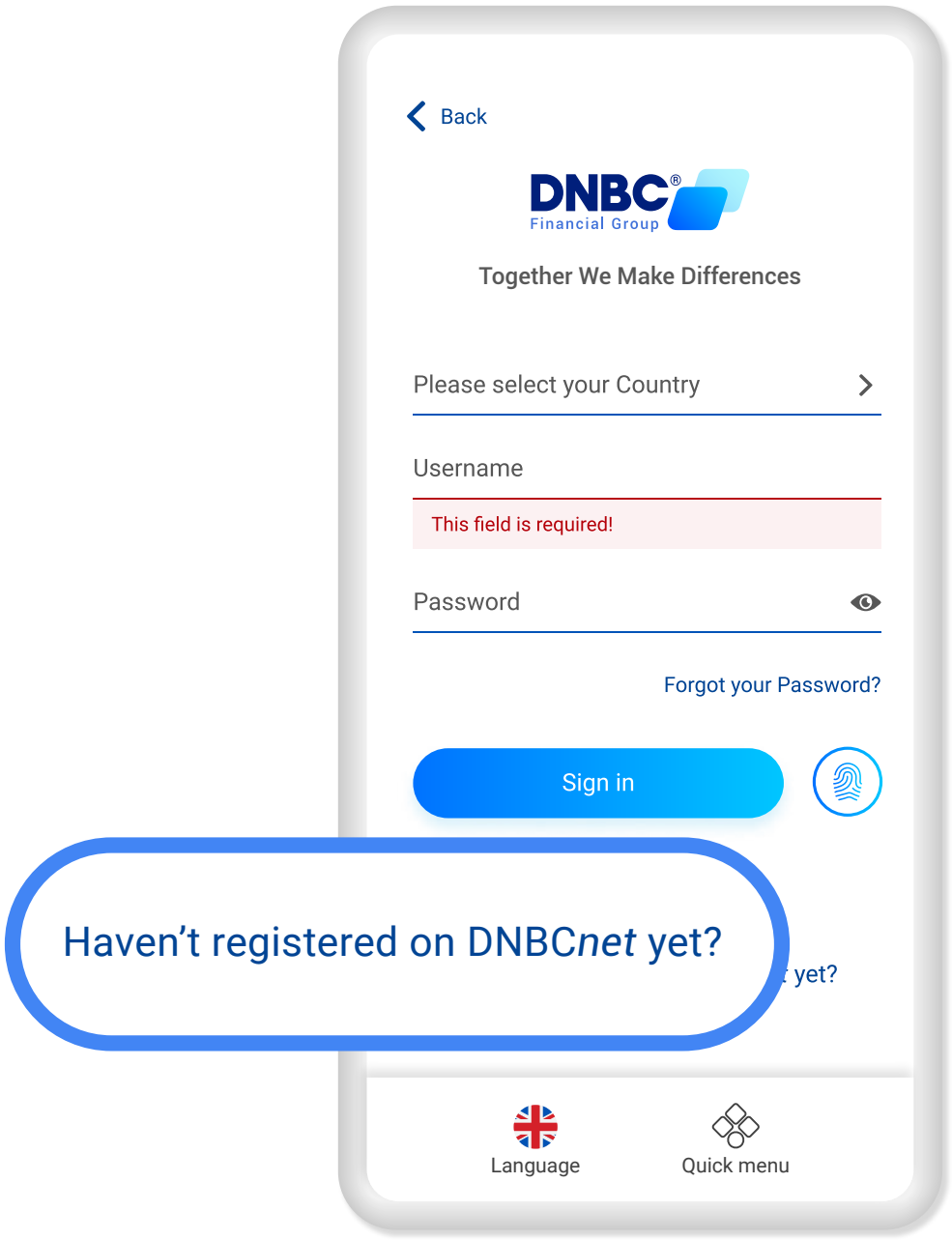


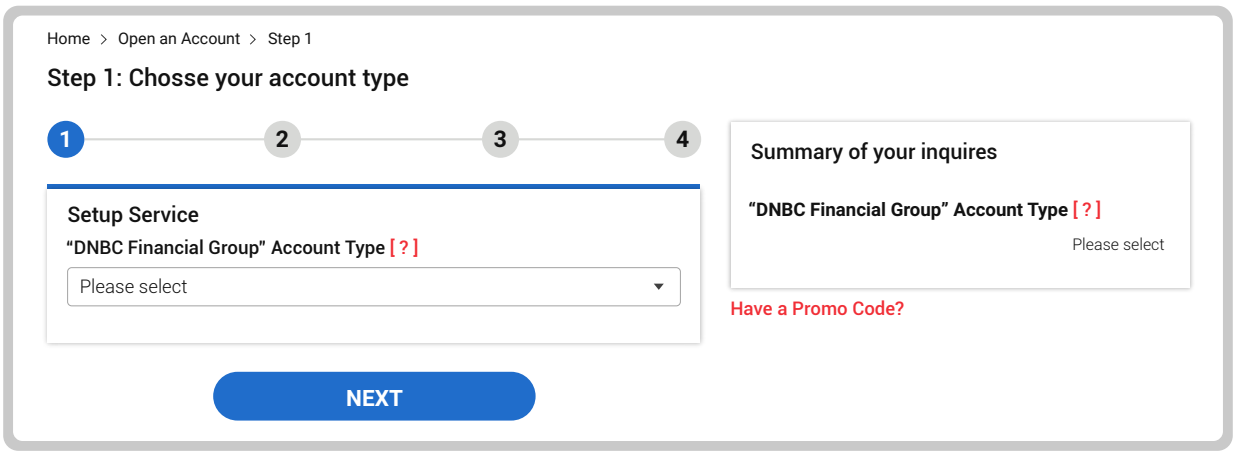
3 Haven't registered on DNBC*net* yet?

If you haven't registered with DNBC*net* yet and have not owned an active current account with us. When you open the app, you can tap on "**Haven't registered on DNBC*net* yet?**" button and this will lead you to our page to open an account.

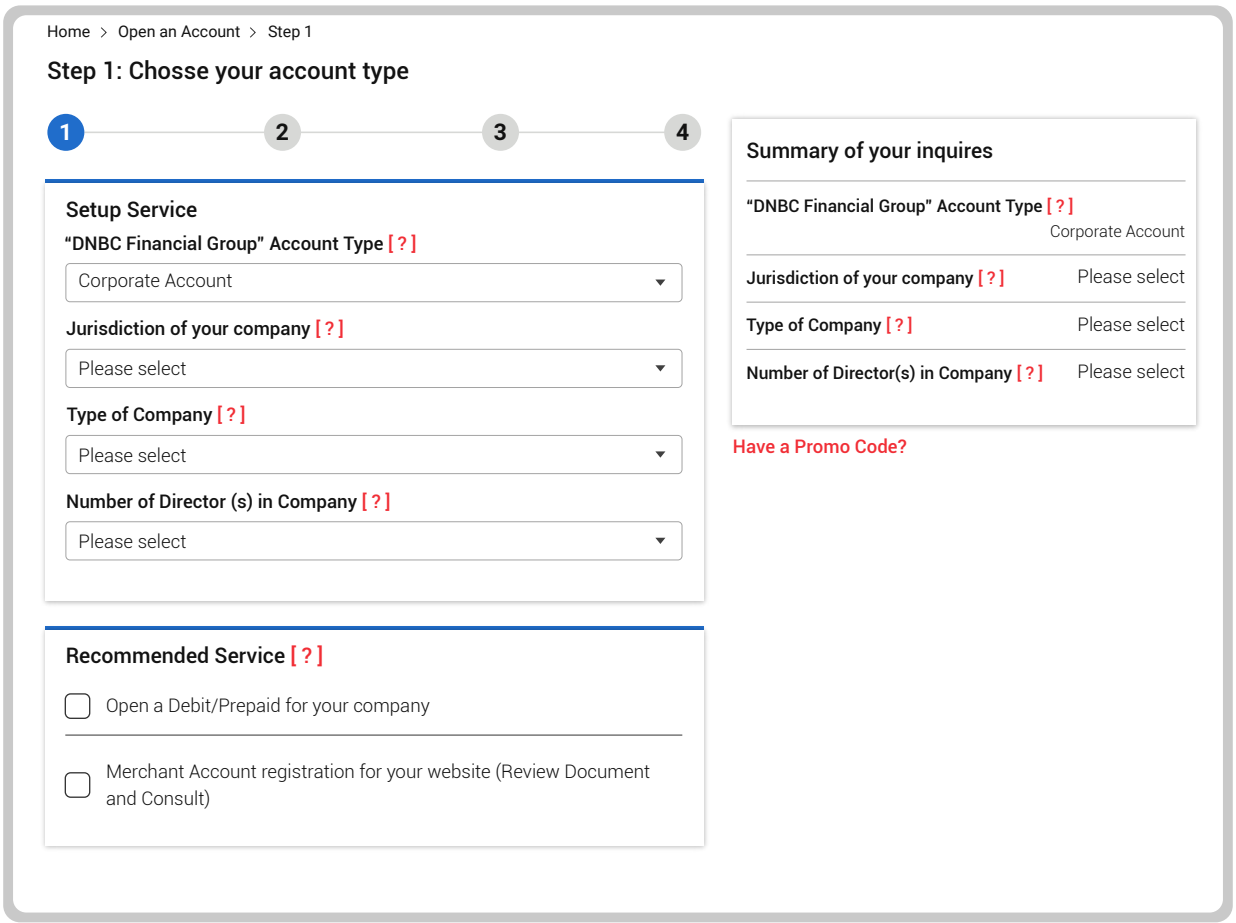
Please follow the steps shown to you to create an account. If you are:

- **Creating a personal account:**
  There will be 3 simple steps for you to take. You will have yourself the personal account in no time.
- **Creating a corporate account:**
  There will be 4 steps to create a corporate account. The process of registering for this account is similar to the personal account's one but requires your enterprise information.





Choose which type of account (including prefered package) you want to register, then fill in all registration information.



After your registration requirement is approved by our department. This process typically takes about 3-5 working days. Your password and ID will be sent to your email and via your phone.

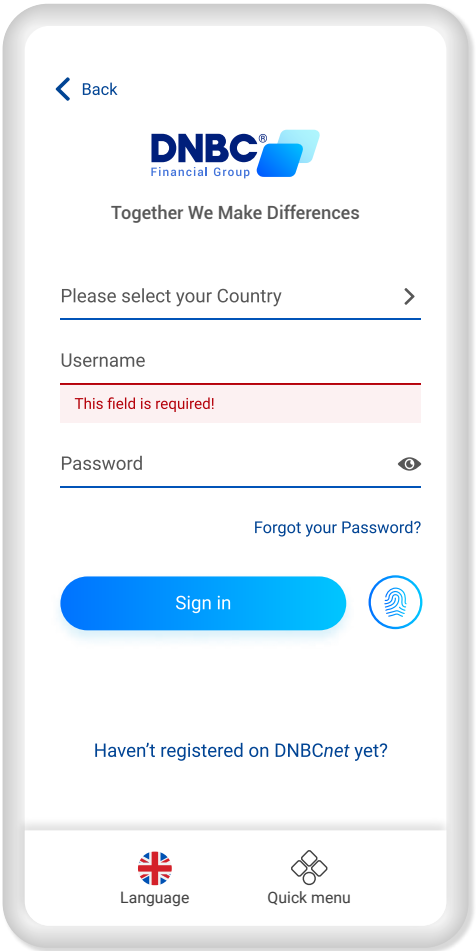
Since you already own an account on DNBC*net*, it's ready to use our internet banking app.

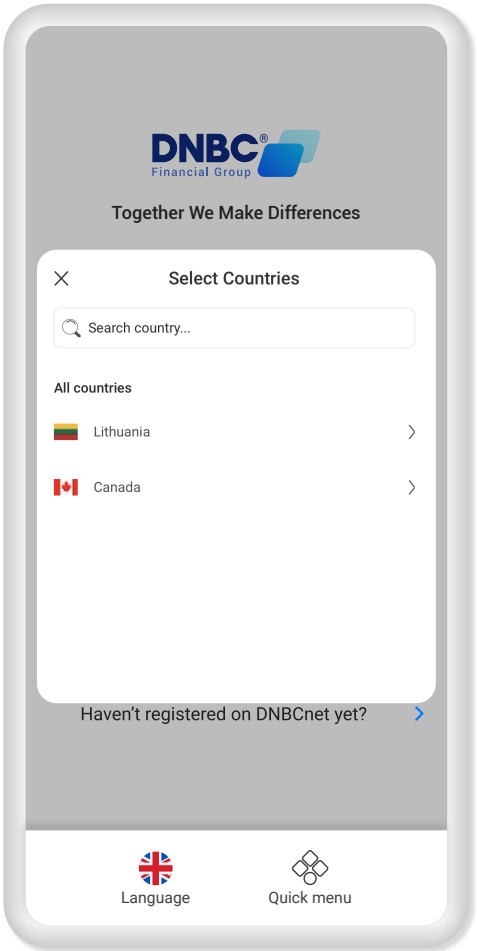
C. LOGIN SCREEN

1 Login Process - First time login

* If you have already had a DNBC*net* Internet Banking account, please skip this "**First-time login**" instruction.

- **Step 1:** Open DNBC*net* app
  Tap on DNBC*net* app icon to launch the application on your mobile device.
- **Step 2:** Log in.
  - Check your mailbox to get a username.
  - We will send you a temporary password via SMS.
  - Input your username and temporary password to log in.
  - We will send a 6-digit OTP code via SMS again.
  - Enter the code and tap submit to log in
- **Step 3:** Change your new password.
  - Change your new password for the first time login.
  - The new password must be at least eight characters and contains uppercase characters (A-Z), lowercase characters (a-z) and digits (0-9).
  - After changing your password, you can continue to experience the DNBC*net* app.

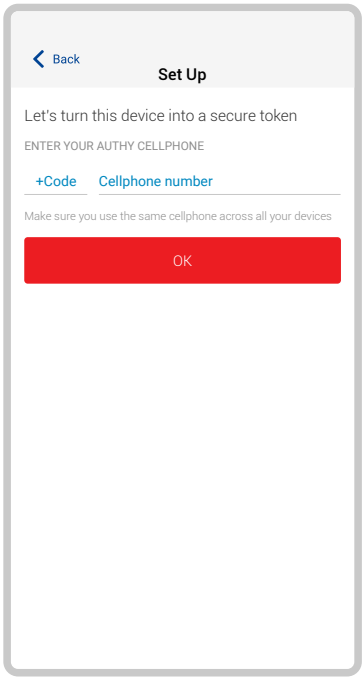




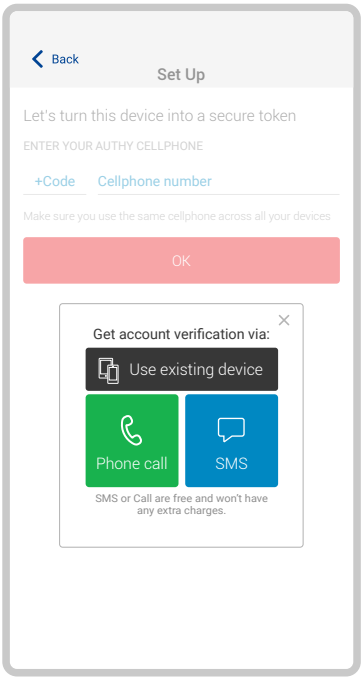
2 Login - Authy App

DNBC recommends you log in to DNBC*net* using the Authy app. After your first login, you can enable **Authy Two-Factor Authentication** and use it as a soft token to input the verification code. Here is your guide to installing the Authy app.

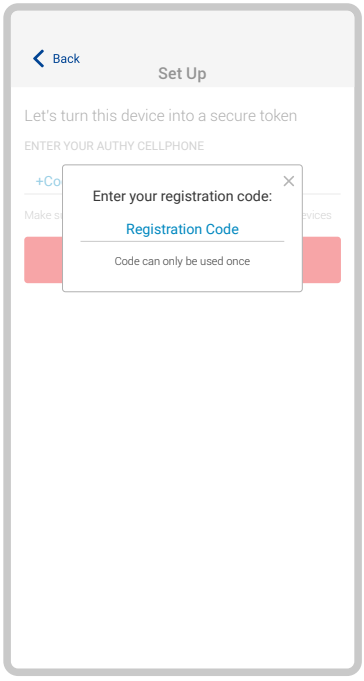
- **Step 1 :** Download the Authy App from Available on the App Store or ANDROID APP ON Google play
- **Step 2 :** Set up the app following the automatic instructions.



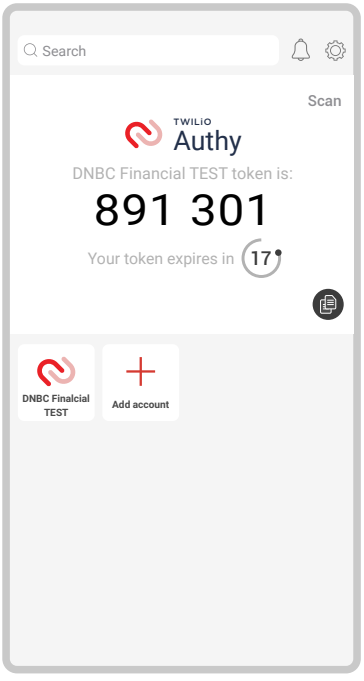
Choose a method of verification



Enter your phone number and email address



Input OTP code



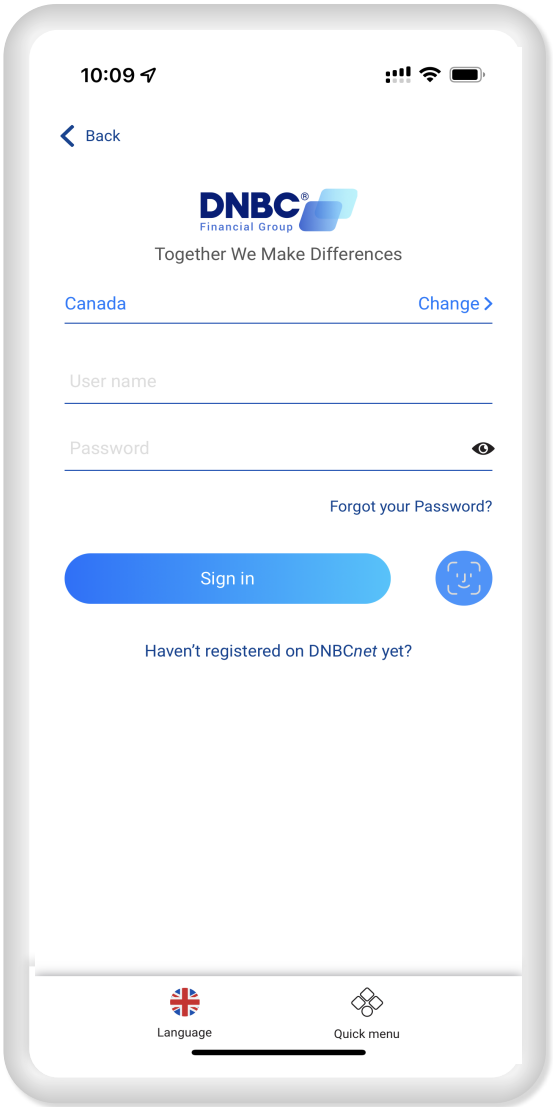
Successful screen

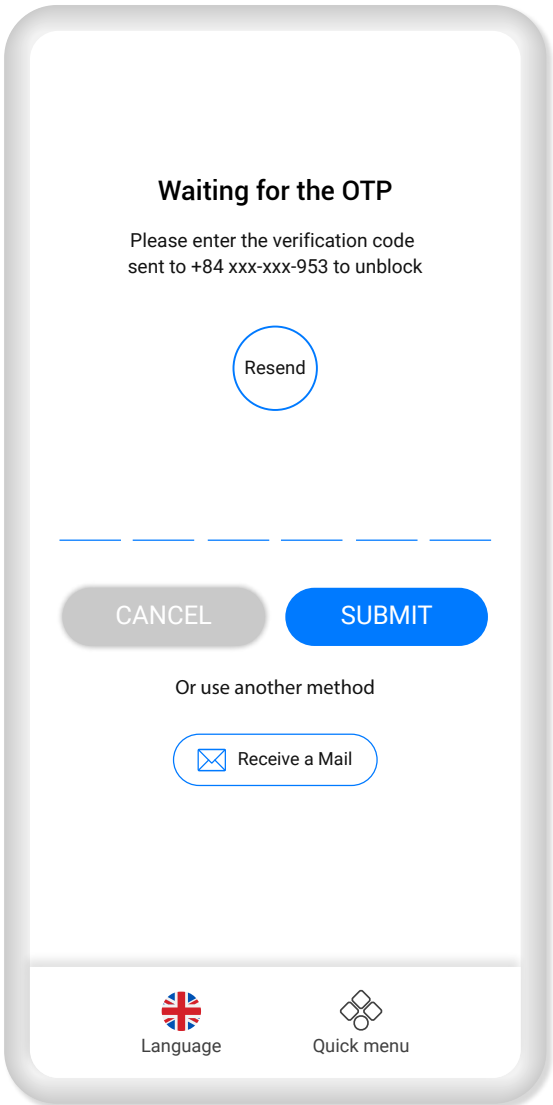
3 Login - Regular login

- **Step 1:** Open DNBC*net* app.
  Tap on DNBC*net* app icon to launch the application on your mobile device.
- **Step 2:** Log in.
  Input your name and password to log in.
- **Step 3:** Verify with Two-factor authentication.

  Open your Authy app on your smartphone and enter the token code.

  If you have the Authy app on the same phone as your DNBC*net* app, you can quickly launch the Authy app by tapping the "**Twilio Authy app**" on the screen.

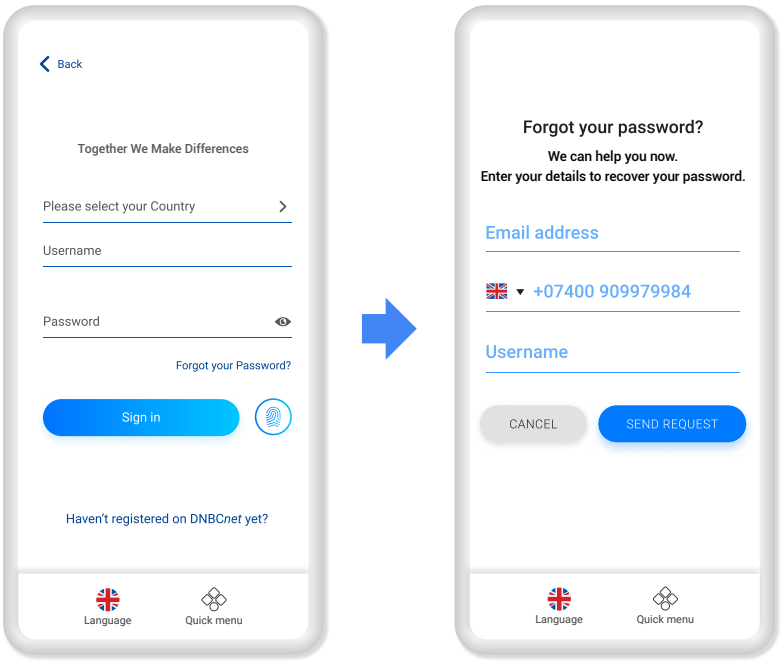


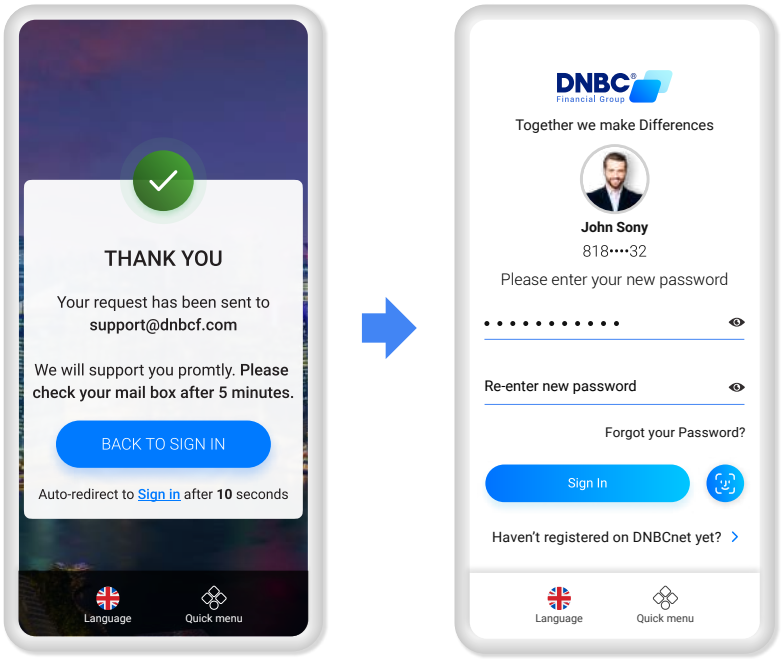


4 Forgot Password

In case of forgetting your password, you can request support for a password reset.

- **Step 1:** Tap "**Forgot your Password?**" at the login screen.
- **Step 2:** Enter your User name, mobile phone number and email address. Then, Tap "**Send Request**"
- **Step 3:** We will send you an email to confirm your request, and it is being processed. Please check your email after CONFIRM.
- **Step 4:** Once your request has been approved, we will send you the new temporary password through email.
- **Step 5:** Log in with your new temporary password. Then, you can change your password later.





5 Change language

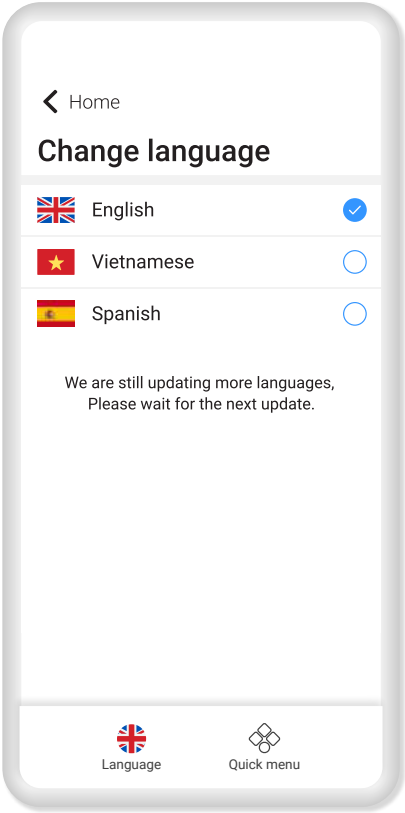
DNBC Financial Group is an international financial institution that offers payment services worldwide.

We also provide many languages so that customers can enjoy a better experience whilst using our mobile banking app.

* New languages are being updated regularly to provide customers with the best experience. English is currently the first language. At the login screen, you can adjust your preferred language.

Alternatively

- **Step 1 :** Log in to your account in DNBC*net* mobile banking app.
- **Step 2 :** Choose "**Menu**".
- **Step 3 :** Find "**Language**". Then, you can choose your preferred language in this section.

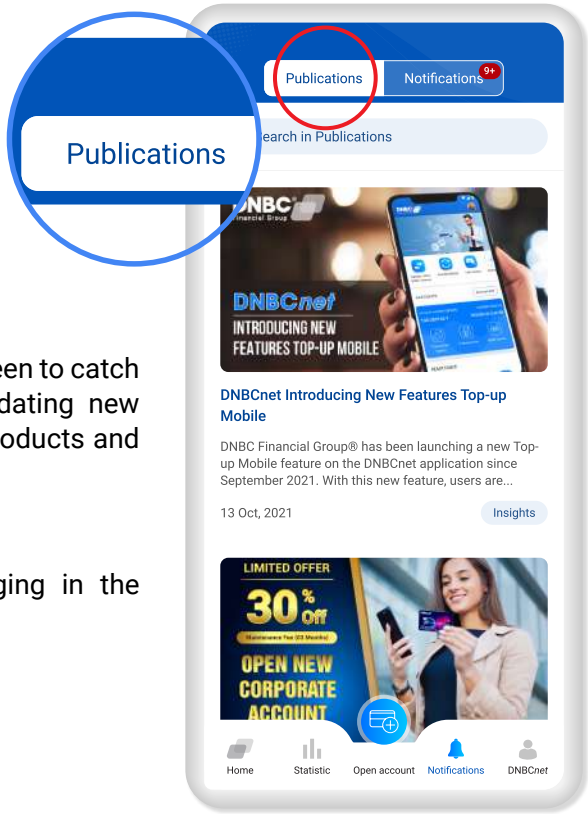


6 News

You can get access to DNBC News at the login screen to catch up with our latest activities. We are always updating new insights, press releases, information about new products and services, etc.

Alternatively

You can get access to DNBC News after logging in the dashboard.



7 Quick Menu

The “**Quick menu**” lets you have some basic information about DNBC, its service charges, FAQs, customer services and user guide without the need to sign in.

Or you can visit “**Menu**” after logging in “**Help & Support**” and get up-to-date information about DNBC and our latest promotions.

About us

Available in “**Help & Support**”. This section supports us to demonstrate to our valuable customers who we are, what we do, and how we manage to offer international money remittance services.

Fees and charge information

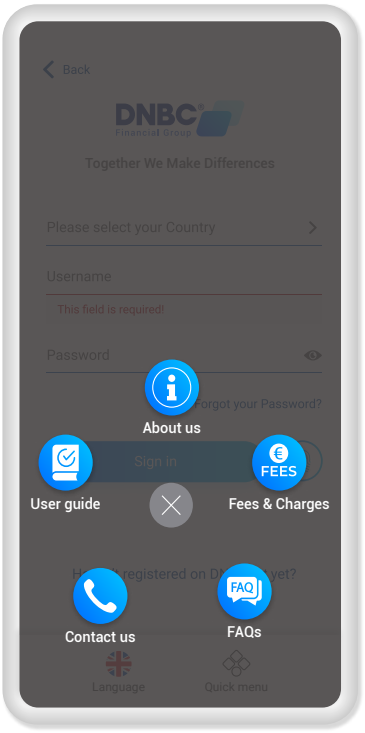
Every service that DNBC offers has different corresponding fees. The “**Fees & charges**” helps our customers acknowledge in-depth information about our services before registering for an account.

User Guide and FAQs

“**User Guide**” provides fully step-by-step instructions on how to properly use and optimise the DNBC*net* mobile banking app, helping customers with better and ever-improving digital money remittance experience.

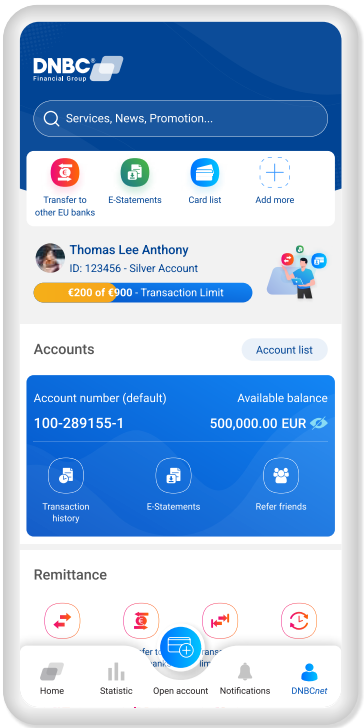
Contact us

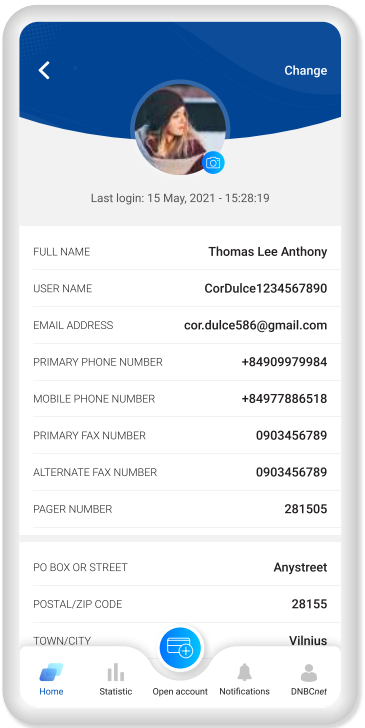
Whenever you need personal support from DNBC, we will always be available. Directly contact us via hotline, WhatsApp, Viber.
More information at “**Menu**”.



8 Personal Information

This is where you can view all your personal information. By tapping on your avatar, you can view a list of your information such as name, email, phone number, address,...

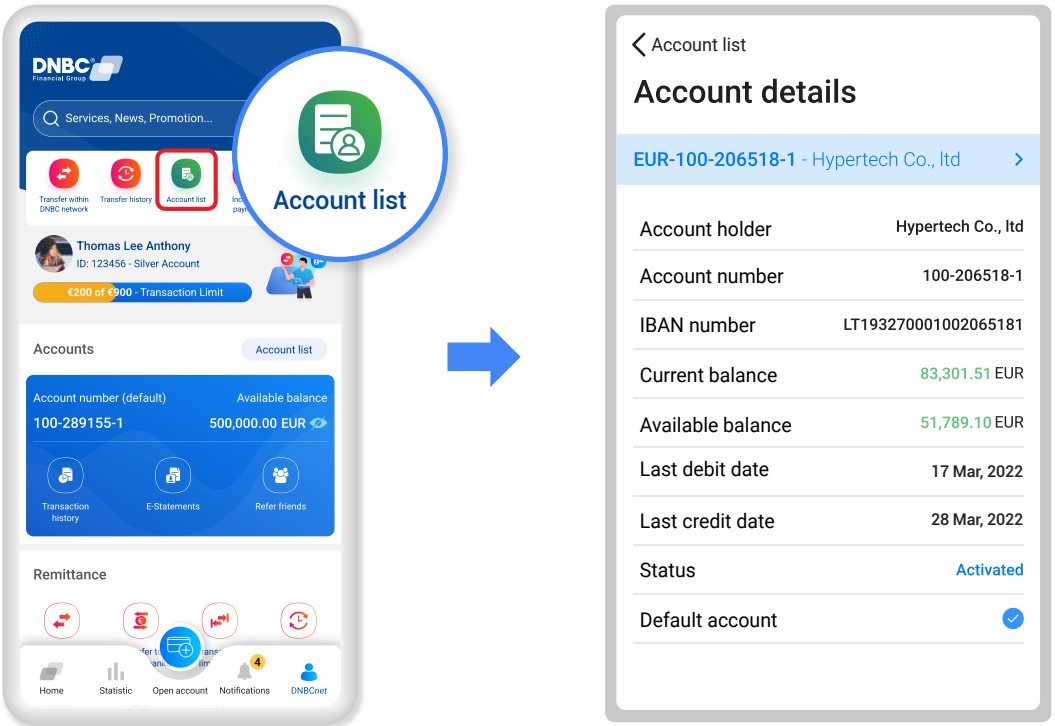




D. ACCOUNT MANAGEMENT

1 Account list & details

The account details is where you can manage all of your DNBC current accounts, including personal accounts, corporate accounts.

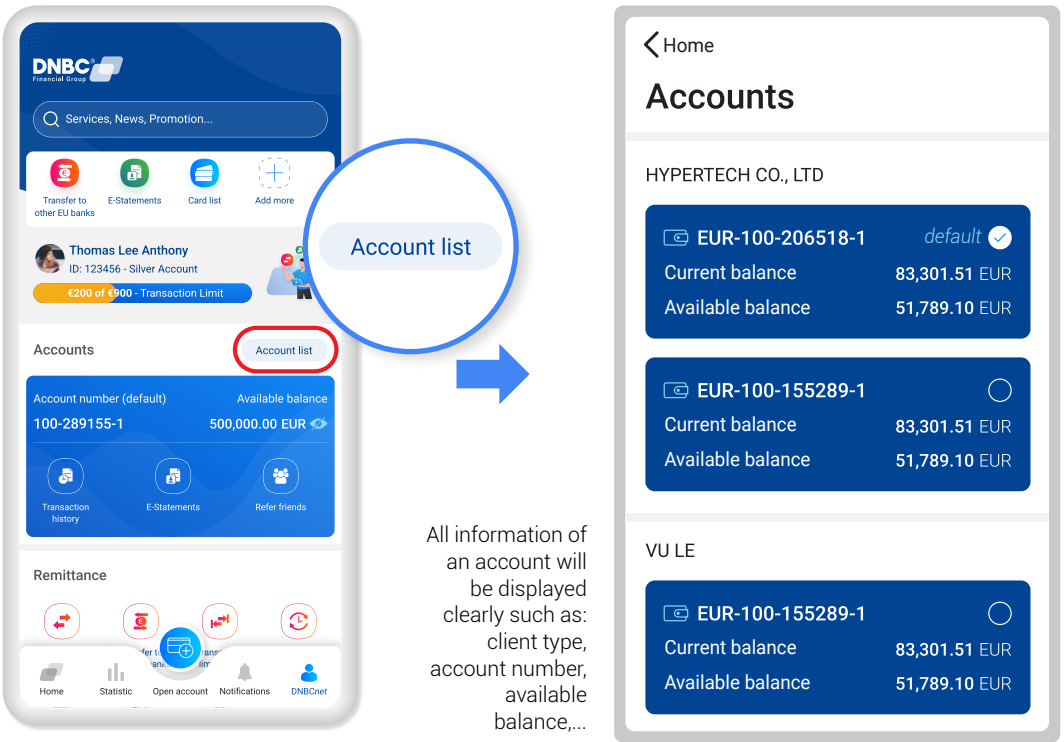


Manage account details

You can get access to account details on the dashboard after logging in, or through "**Account list**".

On the dashboard, Tap on "**Account list**"

All your accounts will be shown in here, just choose the account you want to track in detail.

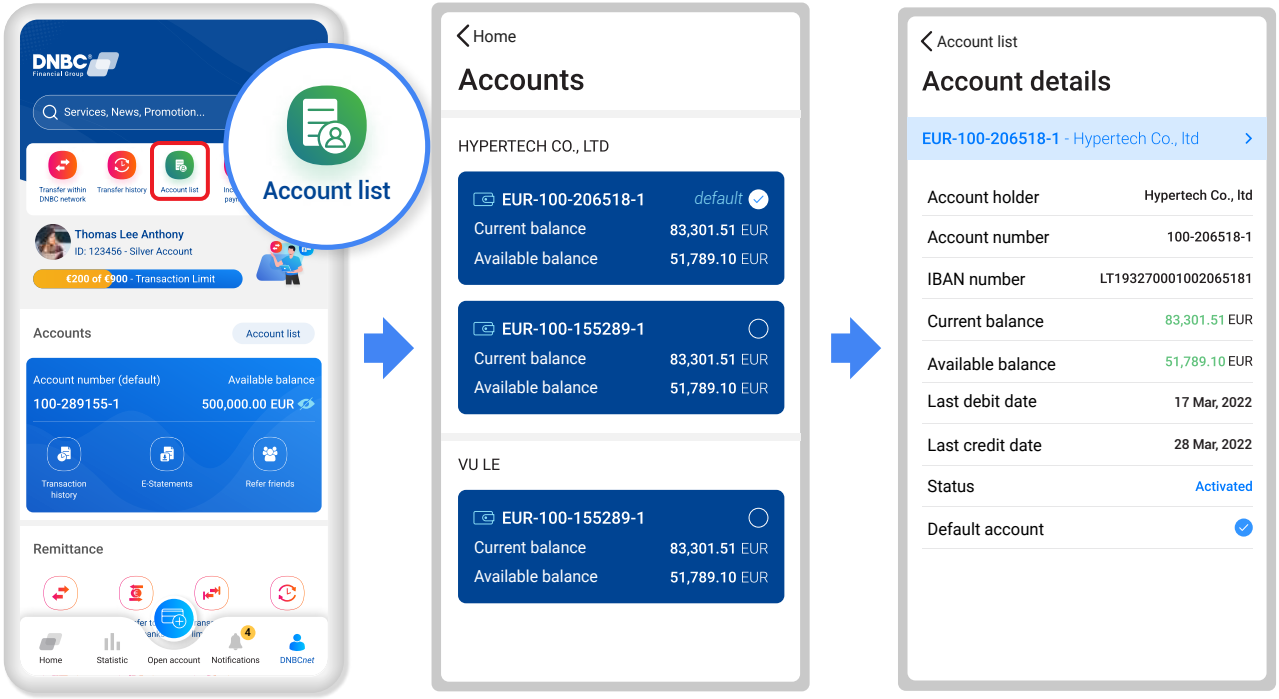


All information of an account will be displayed clearly such as: client type, account number, available balance,...

Manage account details through “Account list”

- **Step 1:** Choose “**Account list**” on the dashboard Or, you can choose “**Account details**” on the dashboard to immediately jump into your default account’s details.
- **Step 2:** Select the current account that you want to inspect details.

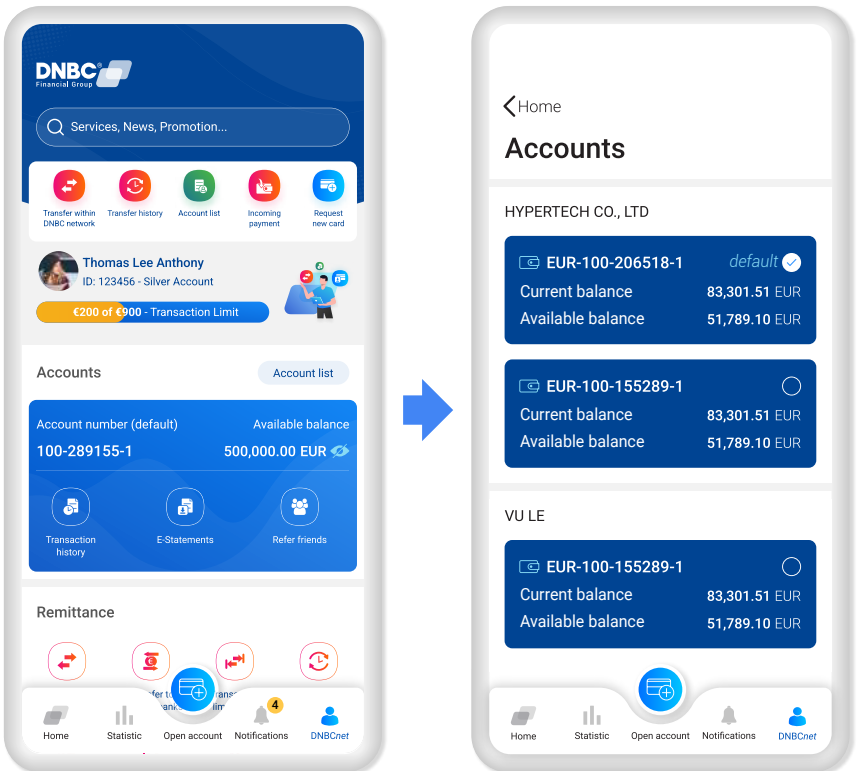
  * You can manage to execute various features within account details.



Setting default account

When you are in the “**Account list**”, you can set any of your accounts as default. Default account can provide you with many convenient features:

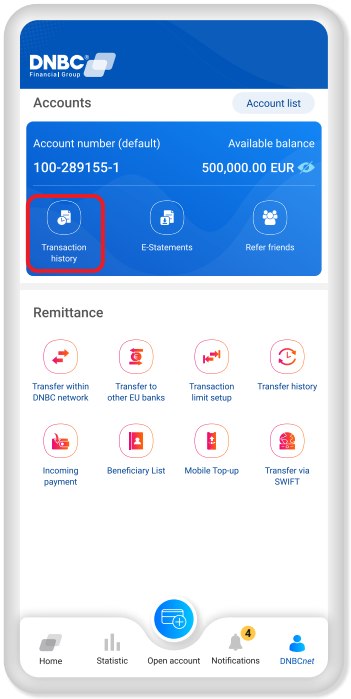
- You can quickly check the default account balance on the dashboard by tapping the icon
- One-touch interface immediately opens default account’s e-statements and transaction history when interacting on the home page.

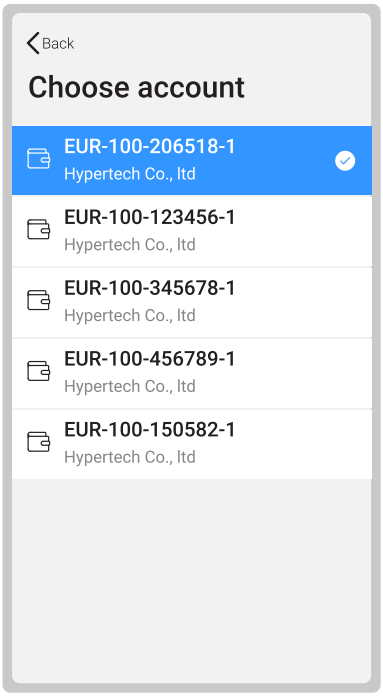


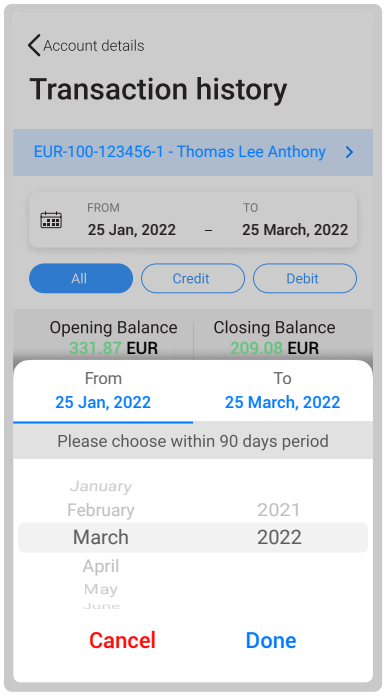
2 Transaction history

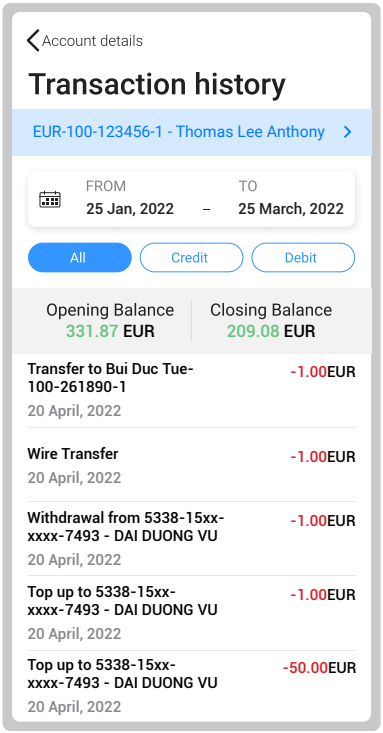
Transaction history is where you can track both incoming and outgoing transactions. Select an account you want to track, select the date and DNBC*net* will process.

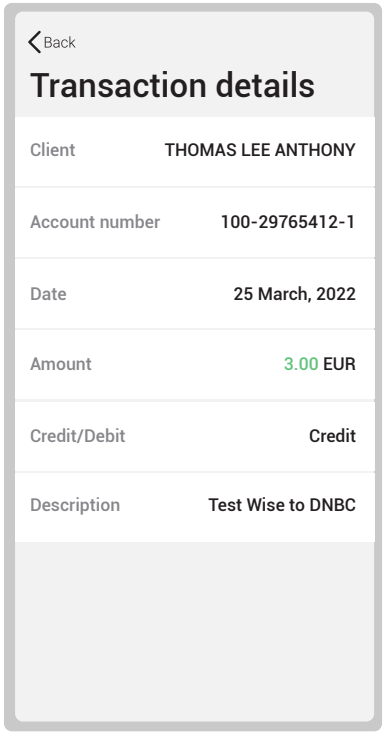
- **Step 1 :** From the dashboard, choose "**Transaction history**" then select the account you want to track.
- **Step 2 :** Select the period of time you want to track.
- **Step 3 :** Transactions within the selected time period will be displayed.
- **Step 4 :** Select a transaction to see all of the details.









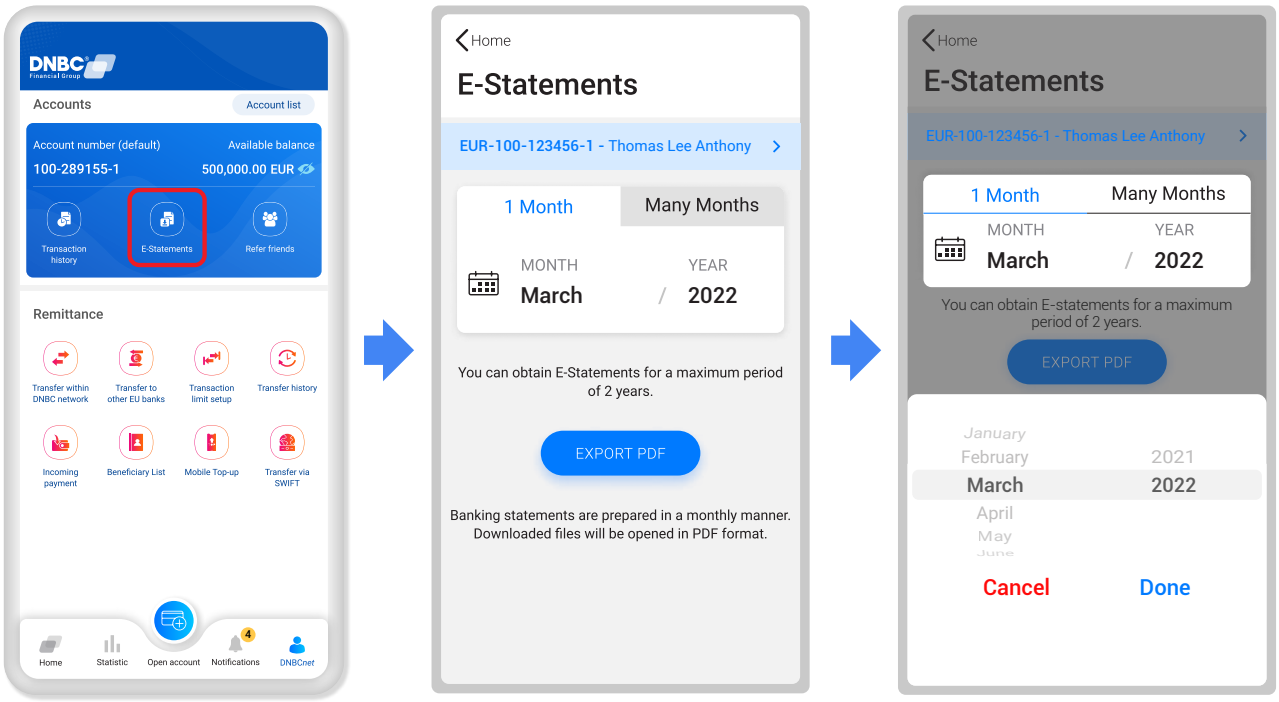


3 E-statements

Customers can download e-statements from DNBC*net* for personal and corporate accounts. You can also export e-statements of your transactions within 1 month or in many months.

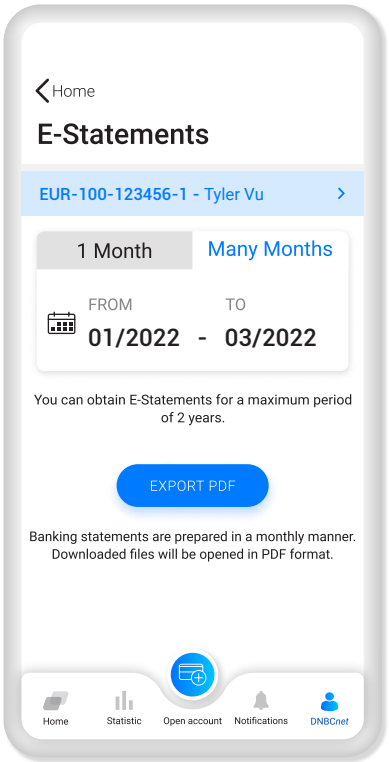
Export e-statements within a month

- **Step 1 :** Select "**E-Statements**" on the dashboard.
- **Step 2 :** Choose the account that you want to export e-statements from.
- **Step 3 :** Select the time to export your e-statements. Then, select "**Export PDF**".



How to export e-statements in many months

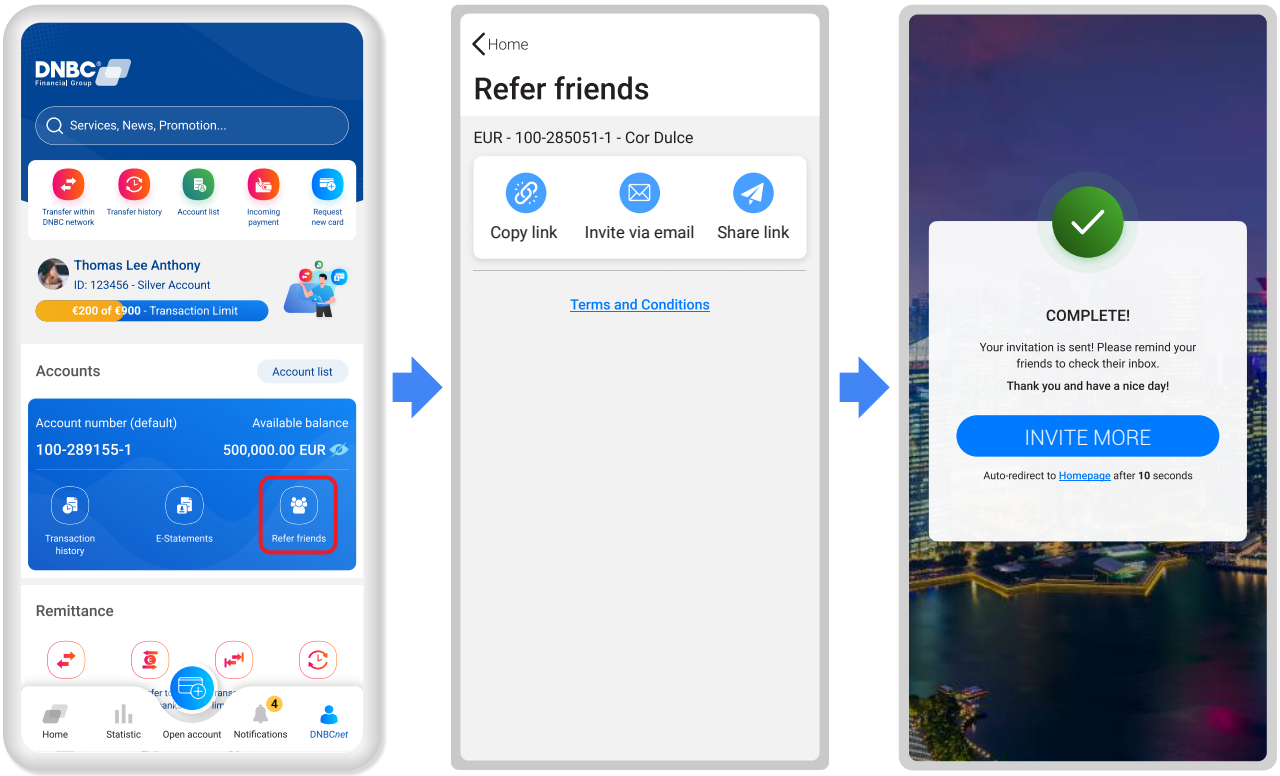
- **Step 1-2 :** Similar to exporting e-statements within 1 month.
- **Step 3 :** Select the time to export your e-statements. Then, select "**Export PDF**".
- **Step 4 :** After choosing "**Export PDF**", a file of e-statements list will be downloaded. Then, you can select the specific reports and open to see.



4 Refer friends

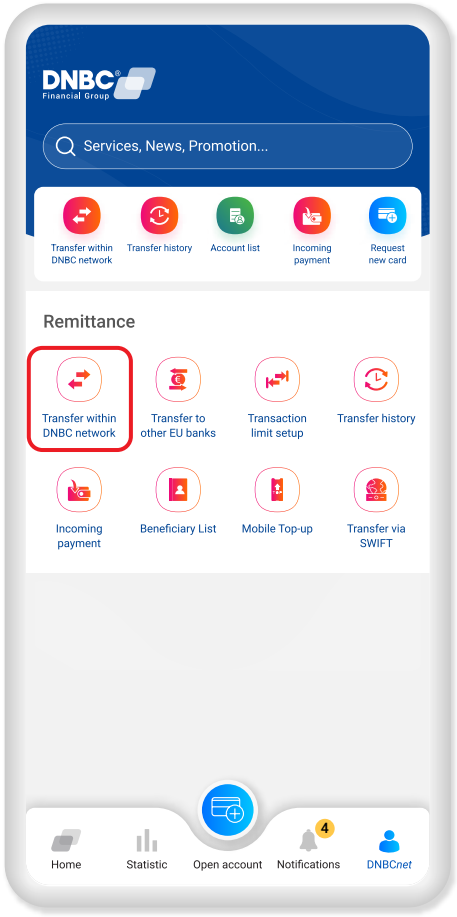
With our promotion, you can earn extra rewards by referring our services to your friends. With every 3 new people joining DNBC, you will earn a certain reward and there is no limit to how much you can earn through this program. You can learn more about our program here. You can easily invite your friends by following these steps.

- **Step 1 :** Find and choose the Refer friends icon to access this function.
- **Step 2 :** Choose the account you want to benefit from this program.
- **Step 3 :** Now you can copy the link, send the invitation via email or SMS to your loved ones by simply tapping on the appropriate option.



E. REMITTANCE

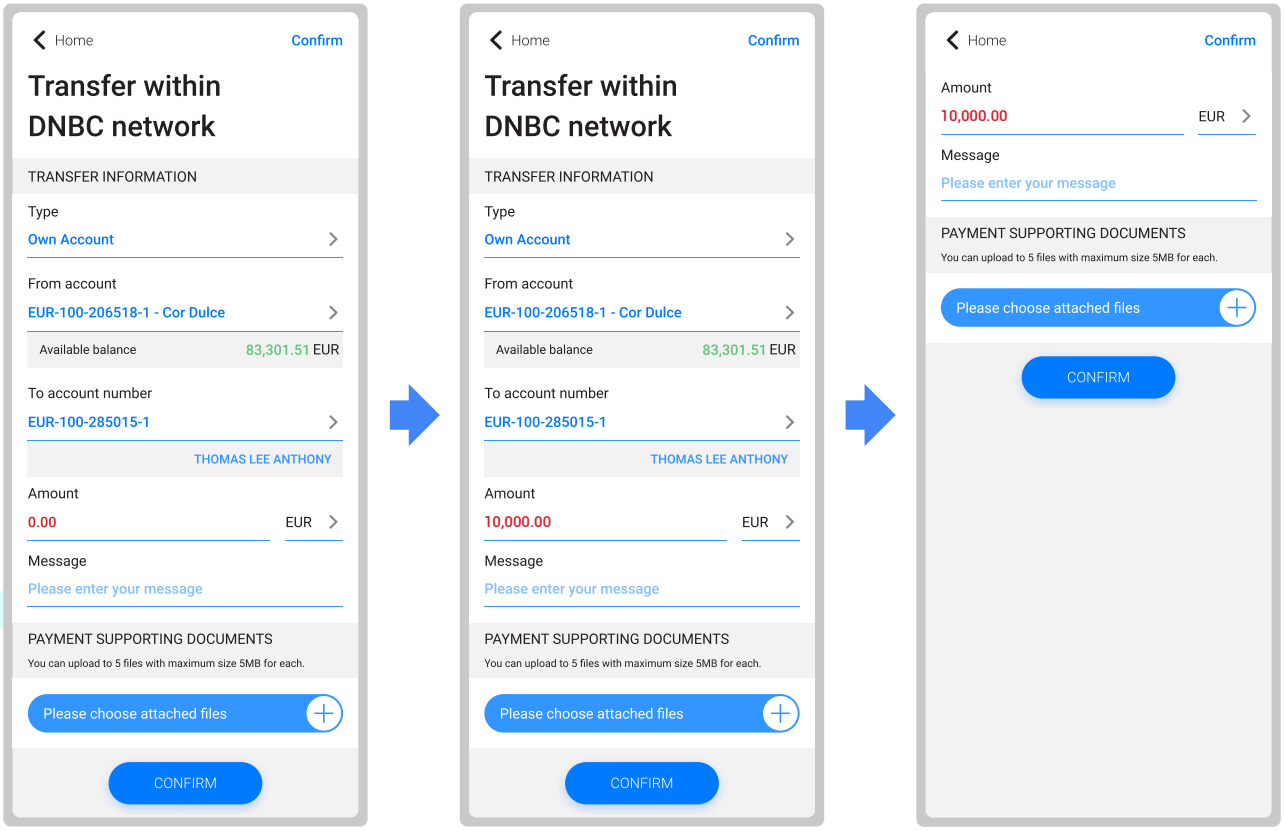
DNBC Financial Group supports transactions within its network, countries belonging to SEPA and out of SEPA.



1 Transfer within DNBC network

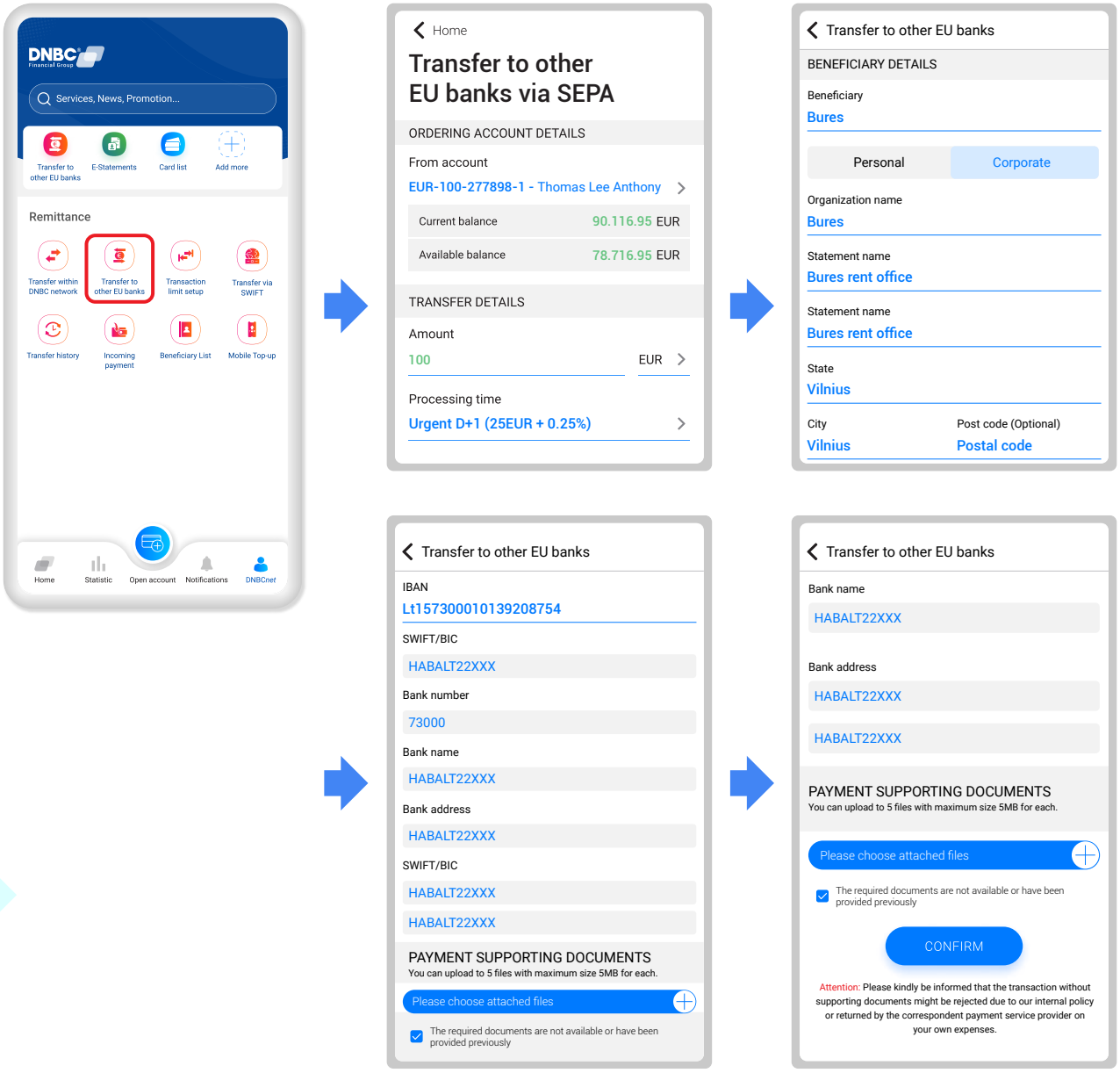
- **Step 1:** Select "**Transfer within DNBC network**" on the dashboard.
- **Step 2:** Select the type of account you wish to transfer to. Choose "**Own Account**" if transferring to your other DNBC account. Select "**Other Client**" if transferring to a recipient's DNBC account.

  *The option "**Own Account**" is only available when you own more than one IBAN account within your DNBCnet account.
- **Step 3:** Choose which account to transfer from at "**From account**"
- **Step 4:** Select the beneficiary account in "**Beneficiary**". If the recipient's account has not been added, choose "**New beneficiary**".
- **Step 5:** Enter the recipient's account number in "**To account number**".
- **Step 6:** Enter the amount of money and currency (There will be more currencies other than EUR in the future).
- **Step 7:** Upload your payment supporting documents (if necessary) and Tap confirm.
  Then, fill in the OTP you received after confirmation.



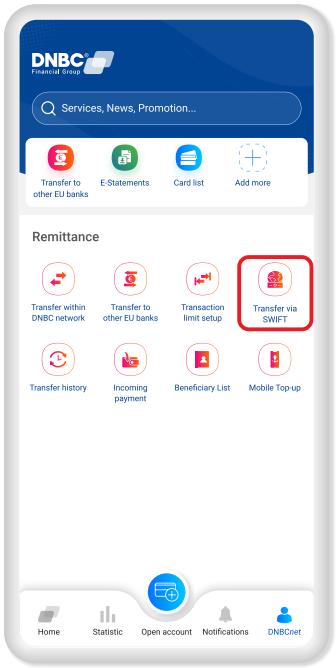
2 Transfer to other EU banks via SEPA

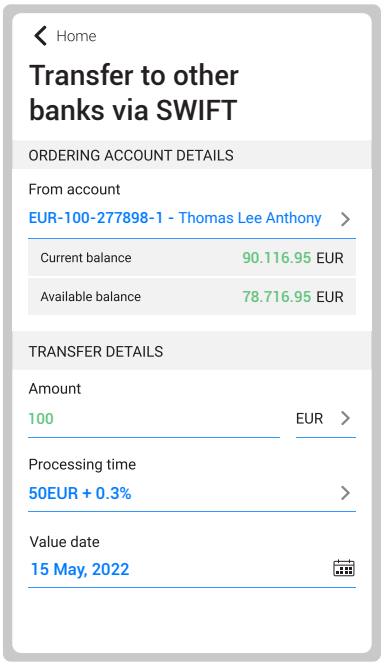
- **Step 1 :** Select "**Transfer to other EU banks**" on the dashboard.
- **Step 2 :** Choose which account to transfer from at "**From account**".
- **Step 3 :** Enter the amount of money and currency (There will be more currencies other than EUR in the future).
- **Step 4 :** Select the processing time and value date (the date to perform the transaction)
- **Step 5 :** Select the beneficiary account in "**Beneficiary**". If the recipient's account has not been added, choose "**New beneficiary**" and fulfil required recipient's details.
- **Step 6 :** Upload your payment supporting documents (if necessary). Tap "**Confirm**".
- **Step 7 :** Review the transaction and Tap "**Confirm**" again.
- **Step 8 :** Enter the OTP sent to your phone number.

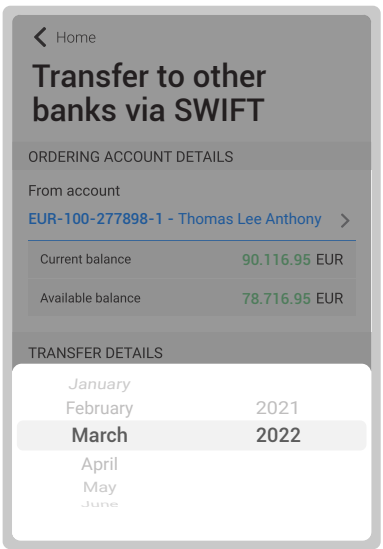


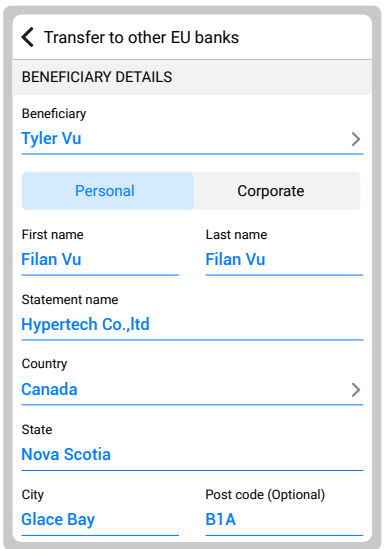
3 Transfer to other banks via SWIFT

- **Step 1 :** Select "**Transfer to other banks via SWIFT**" on the dashboard.
- **Step 2 :** Choose which account to transfer from at "**From account**".
- **Step 3 :** Enter the amount of money and currency
  (There will be more currencies other than EUR in the future).
- **Step 4 :** Select the processing time and value date (the date to perform the transaction)
- **Step 5 :** Select the beneficiary account in "**Beneficiary**". If the recipient's account has not been added, choose "**New beneficiary**" and fulfill required recipient's details.
- **Step 6 :** Upload your payment supporting documents (if necessary). Tap "**Confirm**".
- **Step 7 :** Review the transaction and Tap "**Confirm**" again.
- **Step 8 :** Enter the OTP sent to your phone number.







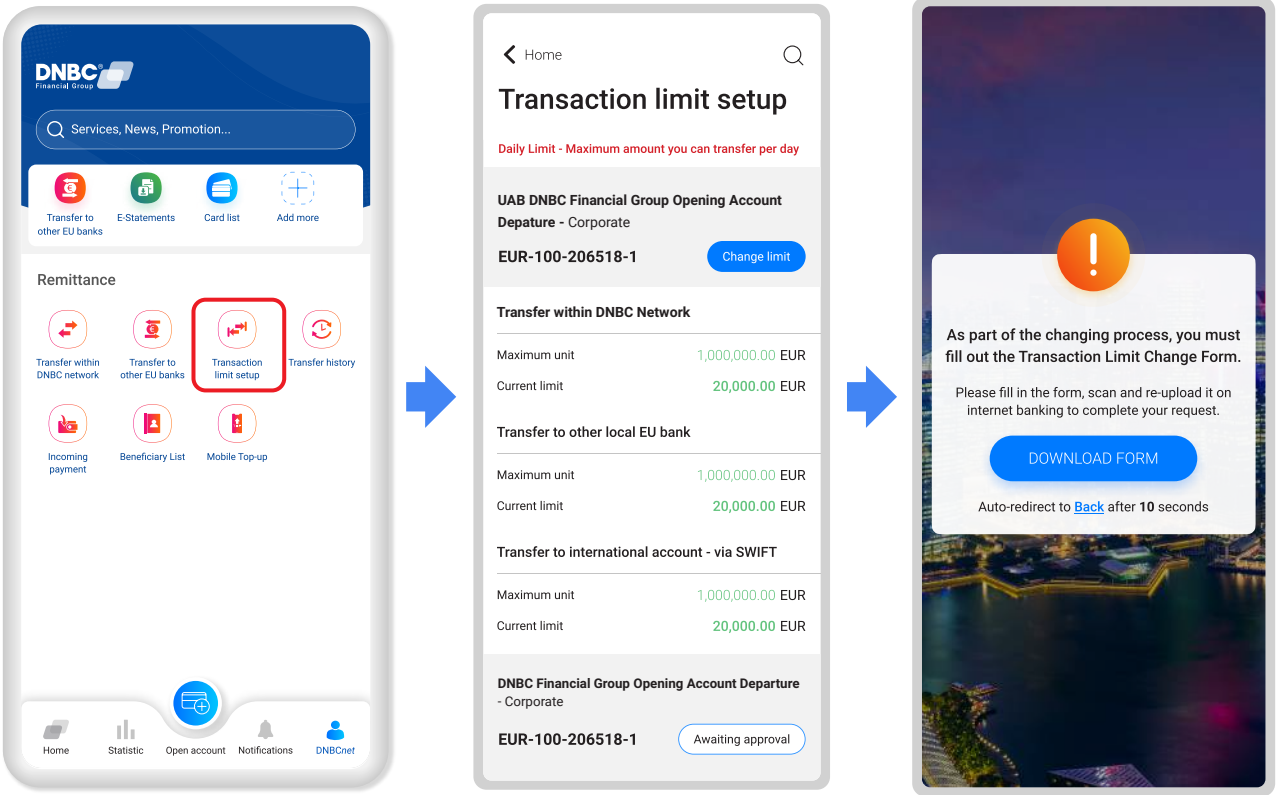


4 Transaction limit

"**Transaction limit**" limits your amount of money transferred during a day. The current maximum funds that can be transferred in the DNBC network is EUR 500,000; to other bank accounts within SEPA is EUR 200,000 (for Personal Account). For Corporate Account, maximum funds can be transferred within the DNBC network is EUR 1,000,000; to other bank accounts in SEPA is EUR 500,000.

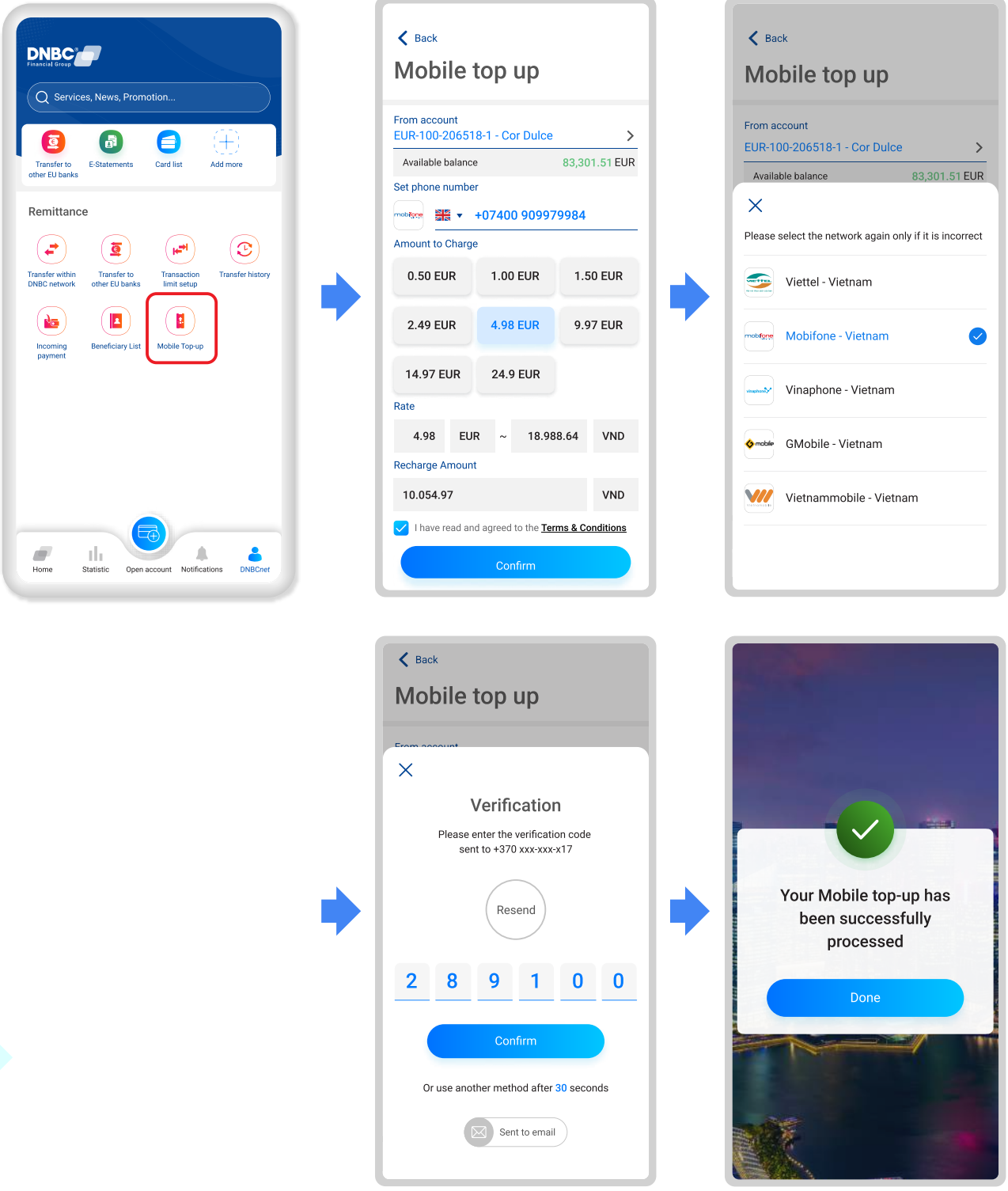
Transaction limit cannot be changed using DNBC*net* mobile app. Here is how to change transaction limit on DNBC*net* Internet Banking:

- **Step 1:** Tap "**Transaction limit setup**" on the dashboard.
- **Step 2:** Tap on Change limit button.
- **Step 3:** As part of the changing process, you must fill out the Transaction Limit Change Form, which can be downloaded here.
- **Step 4:** You will be redirected to Download & Form on DNBC's official website. Please download, complete the form, scan, and re-upload it. You can change transaction limits one time for one account upon your request.



5 Mobile Top up

- **Step 1 :** Tap the “**Mobile Top up**” in the ‘Remittance’ section on the dashboard.
- **Step 2 :** Select the card you want to top-up, then enter the mobile number you want to top up. Fill in the amount of money, then Tap “**Confirm**”.
- **Step 3 :** Fill in the OTP sent to your phone number, then Tap “**Confirm**”.



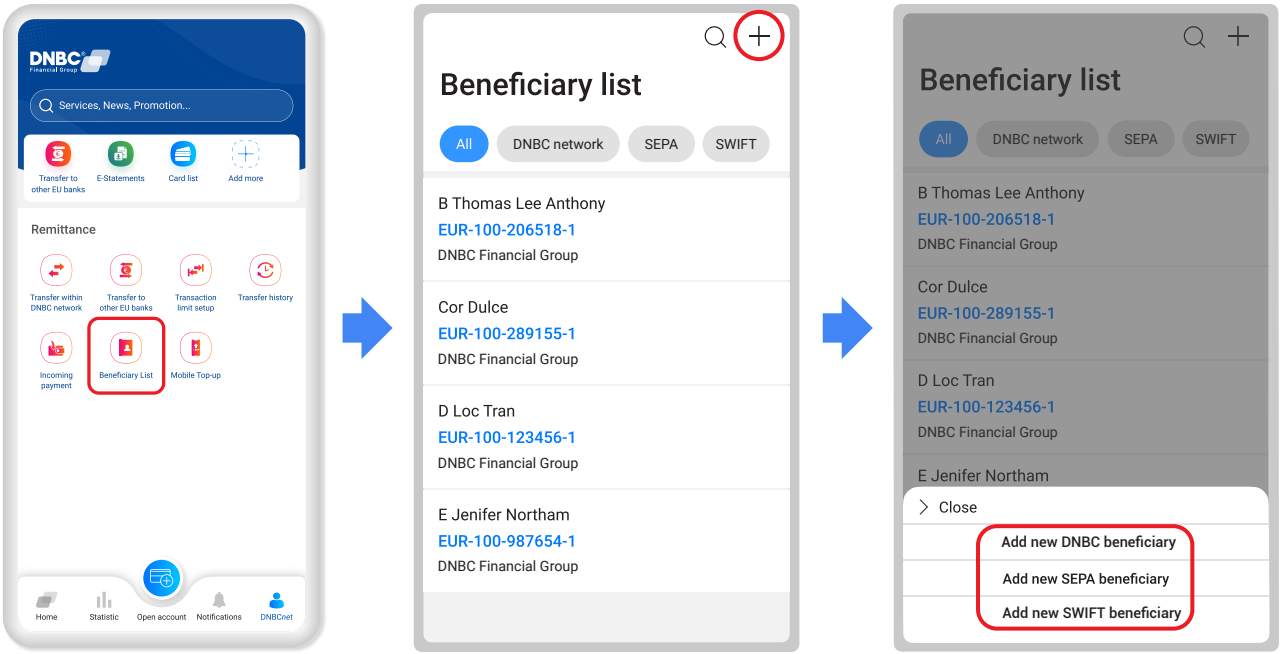
6 Beneficiary List

Setting up new beneficiary

Adding beneficiaries ease your money remittance process. It only takes seconds to start transferring to recipients once added in your beneficiary list (whether they are within DNBC networks or SEPA networks).

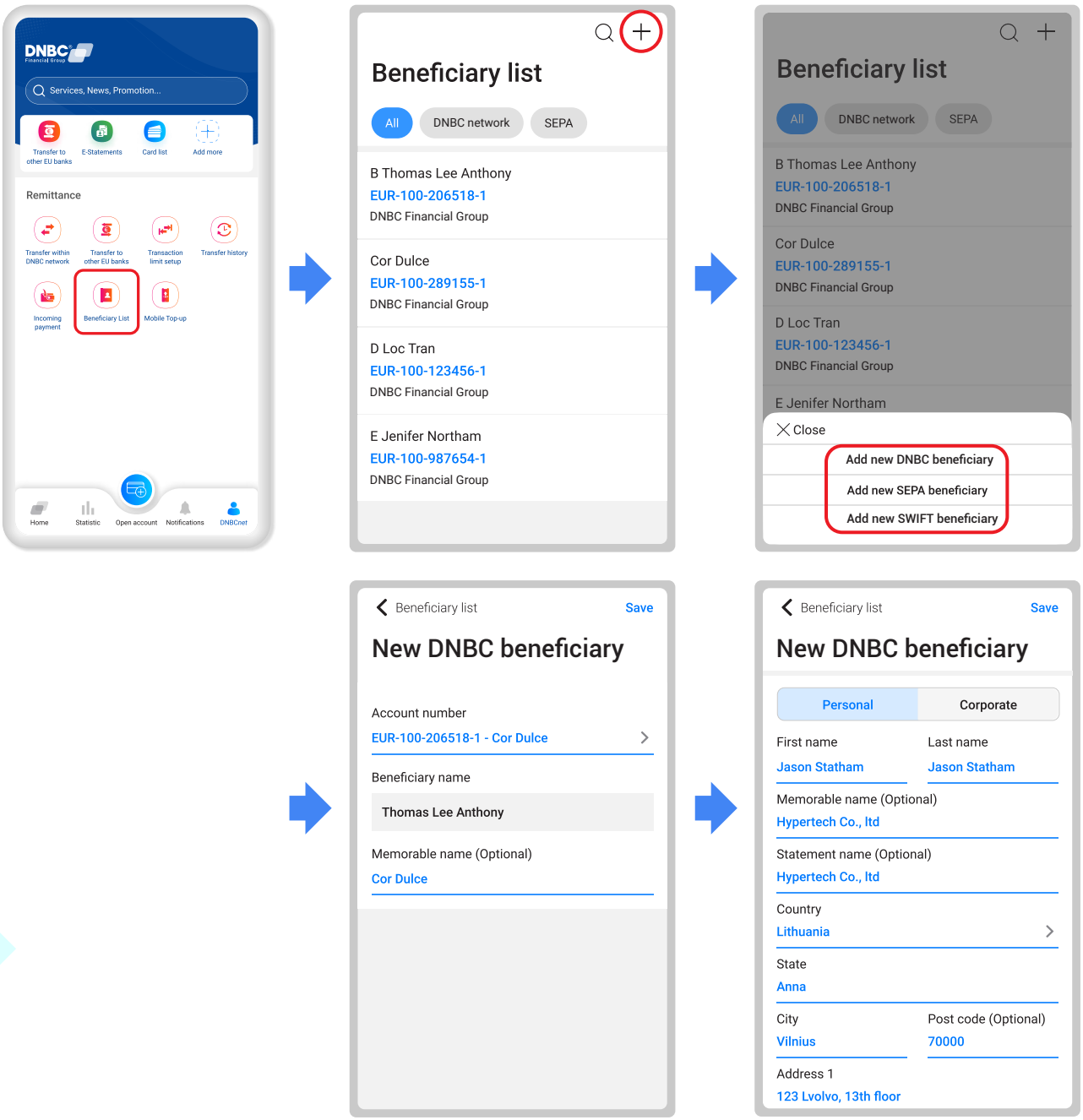
Adding a new DNBC beneficiary

- **Step 1 :** Tap on the icon on the toolbar.
- **Step 2 :** Tap the Plus icon to add a new DNBC beneficiary.
- **Step 3 :** Choose Add new DNBC beneficiary.
- **Step 4 :** Fill out the beneficiary's information, then tap Save
  A pop-up will say that "**New beneficiary added**", and you have done the process of adding a new DNBC beneficiary.



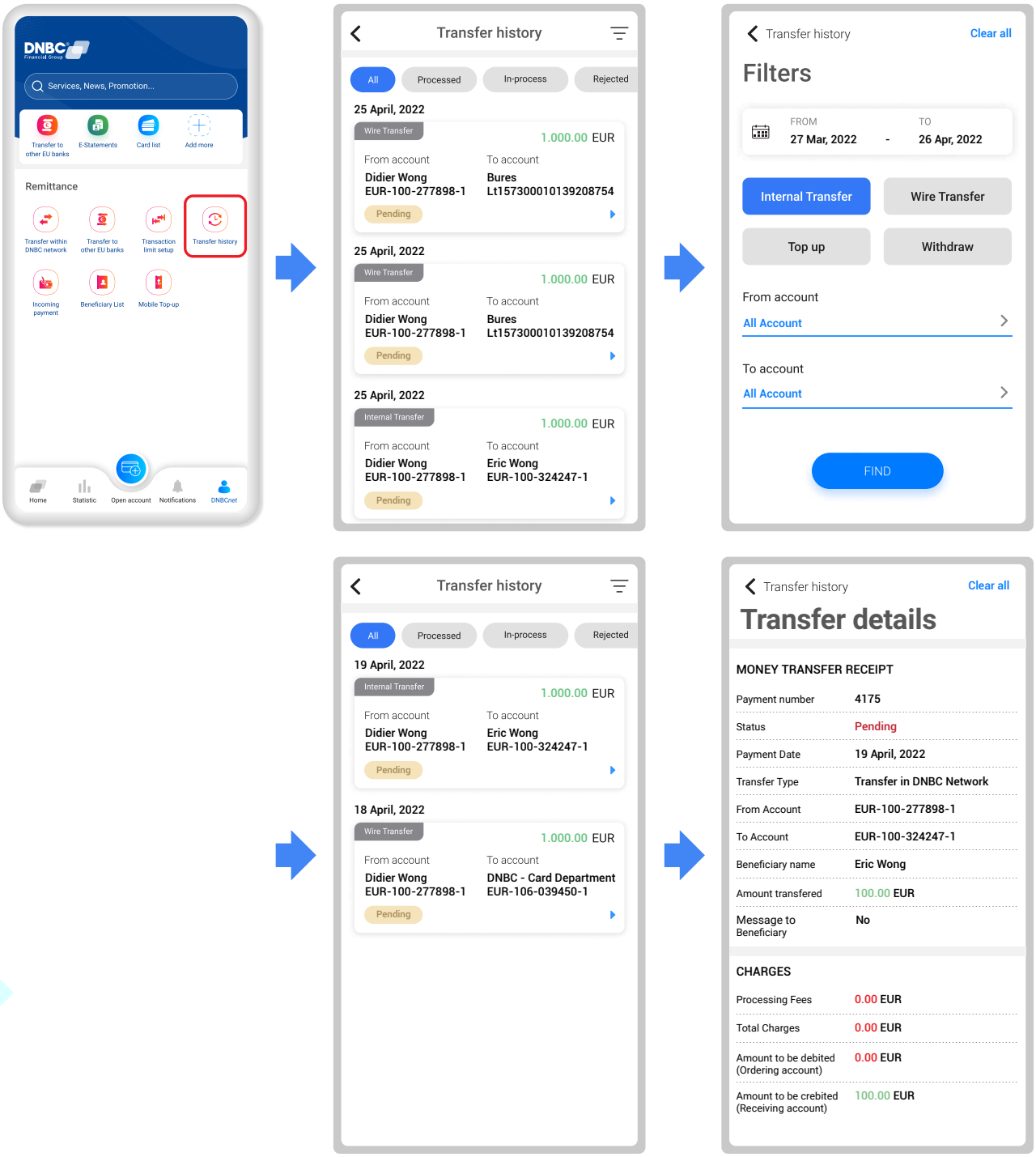
Adding a new SEPA beneficiary

- **Step 1 :** Tap on the icon on the toolbar.
- **Step 2 :** Tap the Plus icon to add a new DNBC beneficiary.
- **Step 3 :** Choose Add new **SEPA/SWIFT** beneficiary.
- **Step 4 :** If you are adding a personal IBAN account, choose "**Personal**". Otherwise, choose "**Corporate**" to add a corporate IBAN account. Fulfil the beneficiary's personal/corporate details and their IBAN. Then, Tap "**Save**".
- **Step 5 :** A pop-up is going to notify that "**New beneficiary added**", and you have done the process of adding a new **SEPA/SWIFT** beneficiary. ***SEPA/SWIFT** beneficiary list consists of personal accounts and corporate accounts.



7 Transfer History

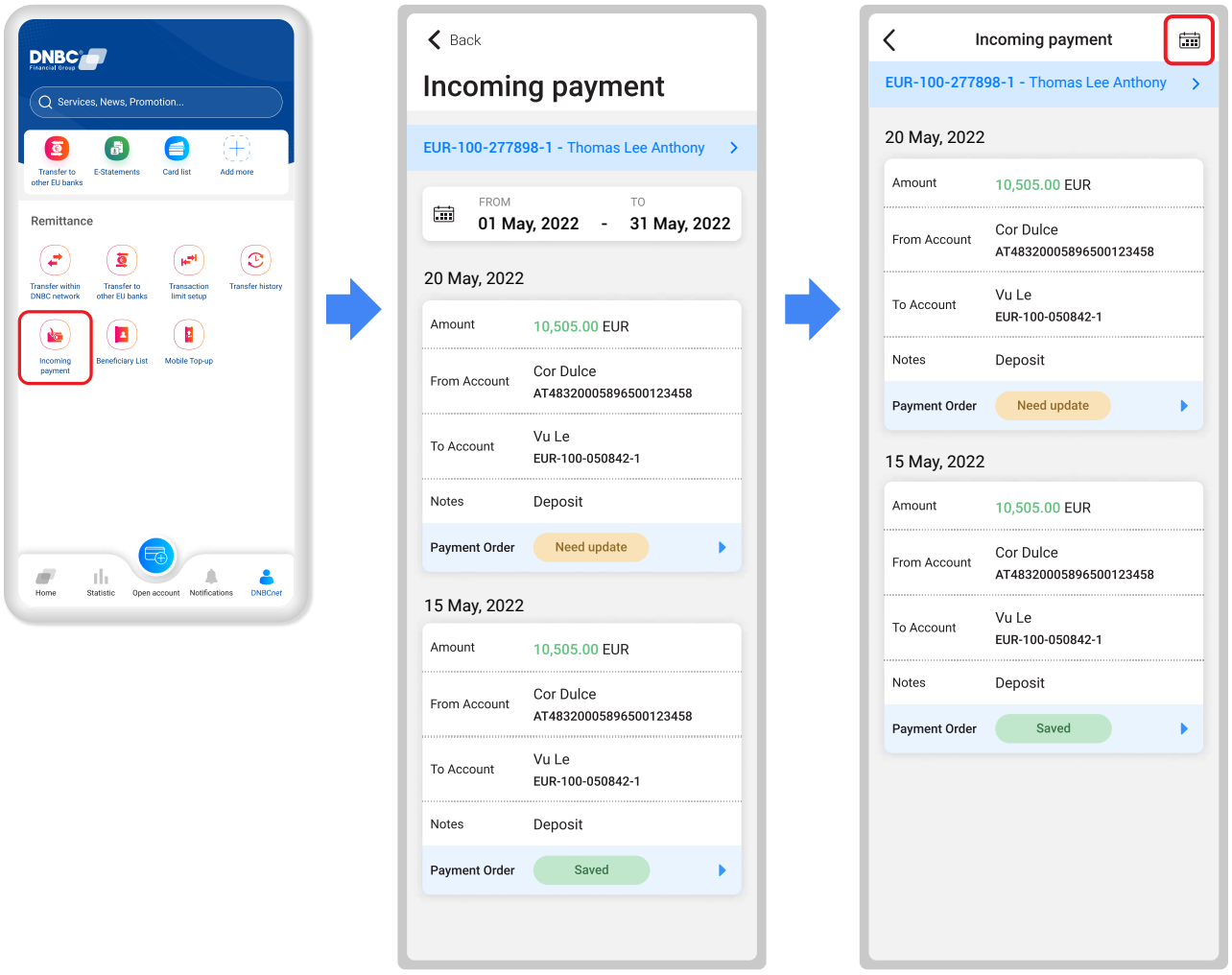
- **Step 1 :** Tap on "**Transfer history**" on the dashboard.
- **Step 2 :** Tap on the icon to filter or icon to search for a specific beneficiary. Alternatively, you can scroll down the screen to look for that specific transaction.
- **Step 3 :** Enter all the information about the transaction and choose "**Find**".
- **Step 4 :** A list of transactions in your selected period of time will be displayed.
- **Step 5 :** Choose the transaction you want to check.



8 Incoming payment

You can check the money that came into your account by this feature.

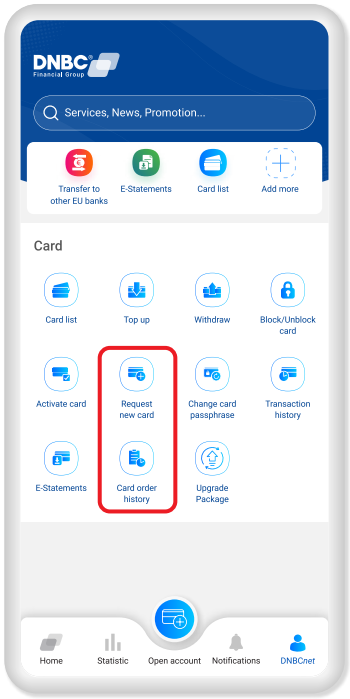
- **Step 1 :** Select "**Incoming payment**" on the dashboard.
- **Step 2 :** Select the account you want to track.
- **Step 3 :** Tap on the icon to choose the period of time you want to track, then Tap "**Find**".



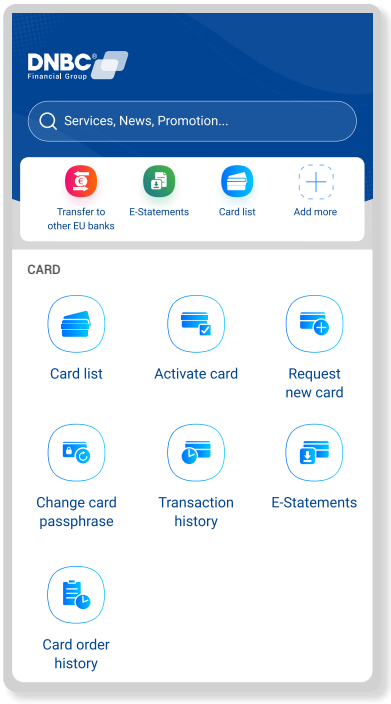
A list of incoming transactions will be displayed.

F. PAYMENT CARD

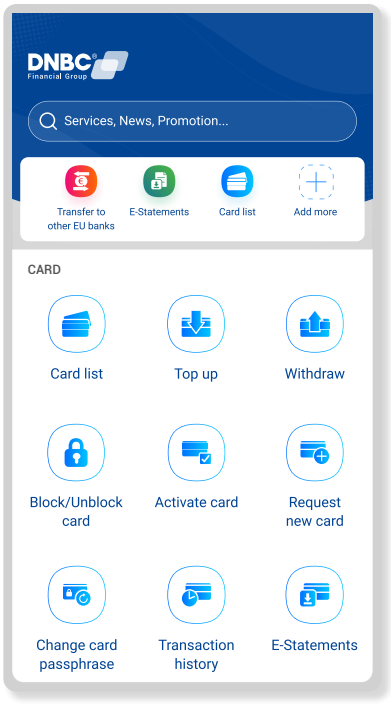
The homepage displays different sets of payment card icons based on your current card's status. There are 02 different situations.



When you have no payment card



When you have inactive payment cards



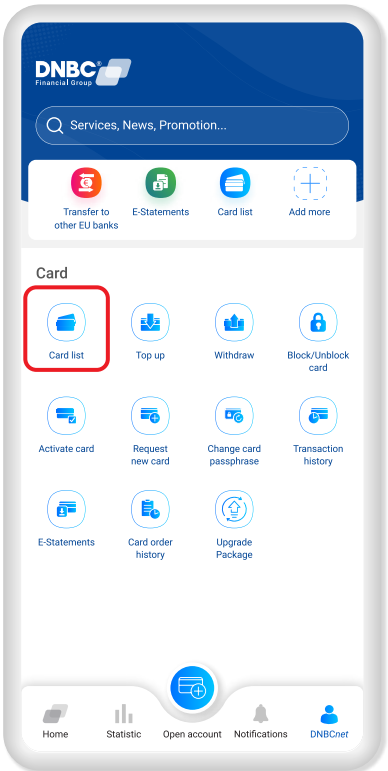
When you have 01 or multiple activated payment card(s)

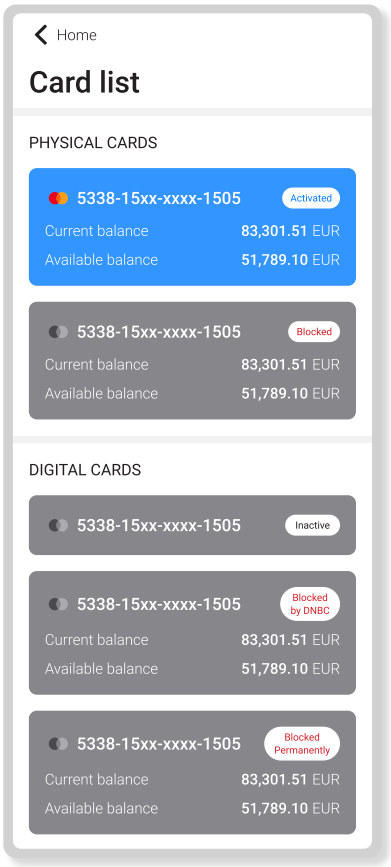
1 Card list

Card list is a great tool to manage and keep track of your payment cards. This is where you can find all your physical and digital payment cards, including their status.

Tap on "**Card list**" on the dashboard to access the list.

Your cards will be shown up including digital and physical cards; activated and inactive cards.



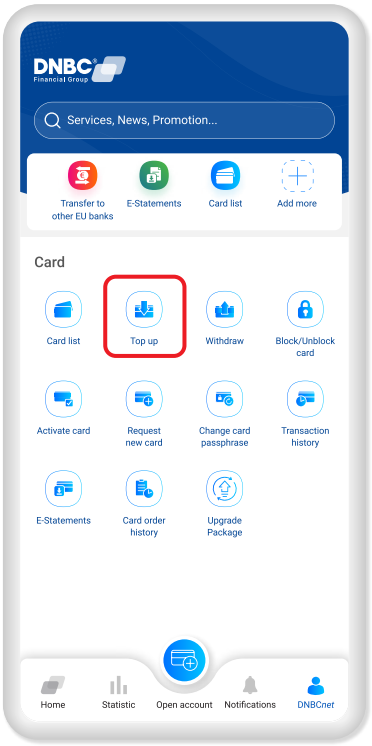


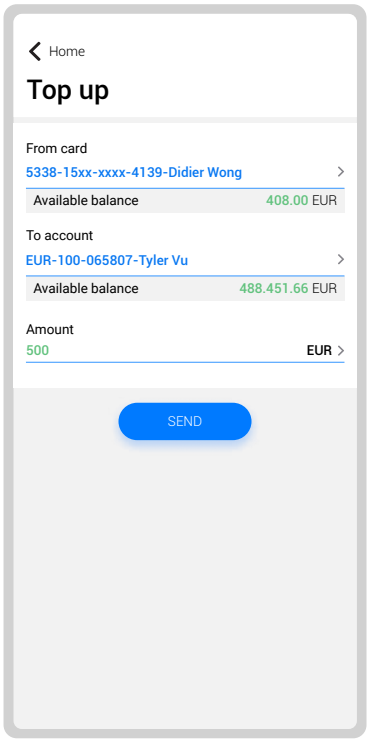
2 Top-up

You can deposit your card from your current account with top-up function by following these steps.

- **Step 1:** Tap "**Top-up**" of card section on the dashboard.
- **Step 2:** Select the card you want to top-up, then choose the account you want to withdraw from. Fill in the amount of money you need to top-up, then Tap "**Send**".
- **Step 3:** Fill in the OTP sent to your phone number, then Tap "**Submit**".

Your top-up request is done successfully. Now you just wait for the approval from DNBC's system.

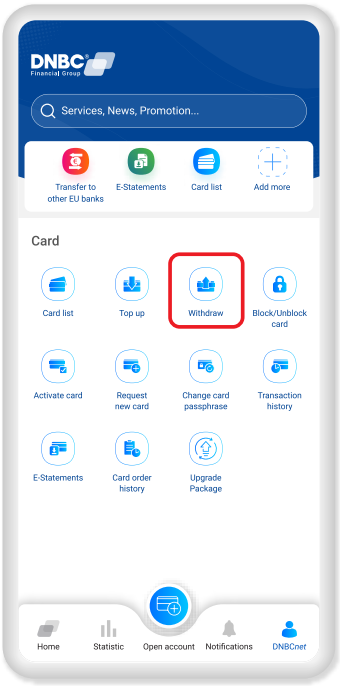


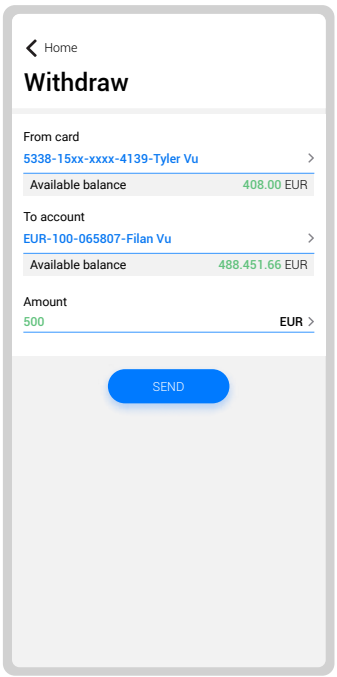


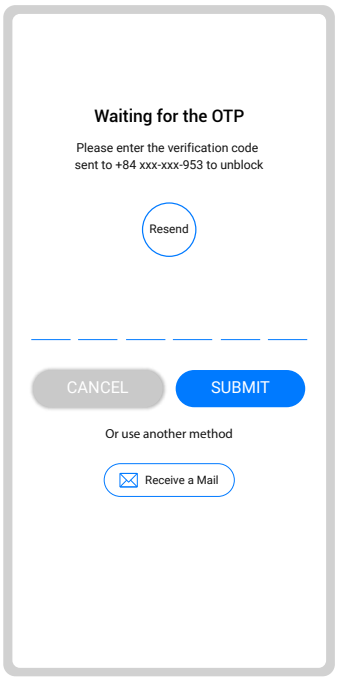
3 Withdraw

You can also deposit your current account from your cards by following these steps.

- **Step 1:** Tap "**Withdraw**" of card section on the dashboard.
- **Step 2:** Select the card you want to withdraw, then choose the account you want to deposit. Fill in the amount of money you need to transfer, then Tap "**Send**".
- **Step 3:** Fill in the OTP sent to your phone number, then Tap "**Submit**". Your card is now withdrawn successfully.



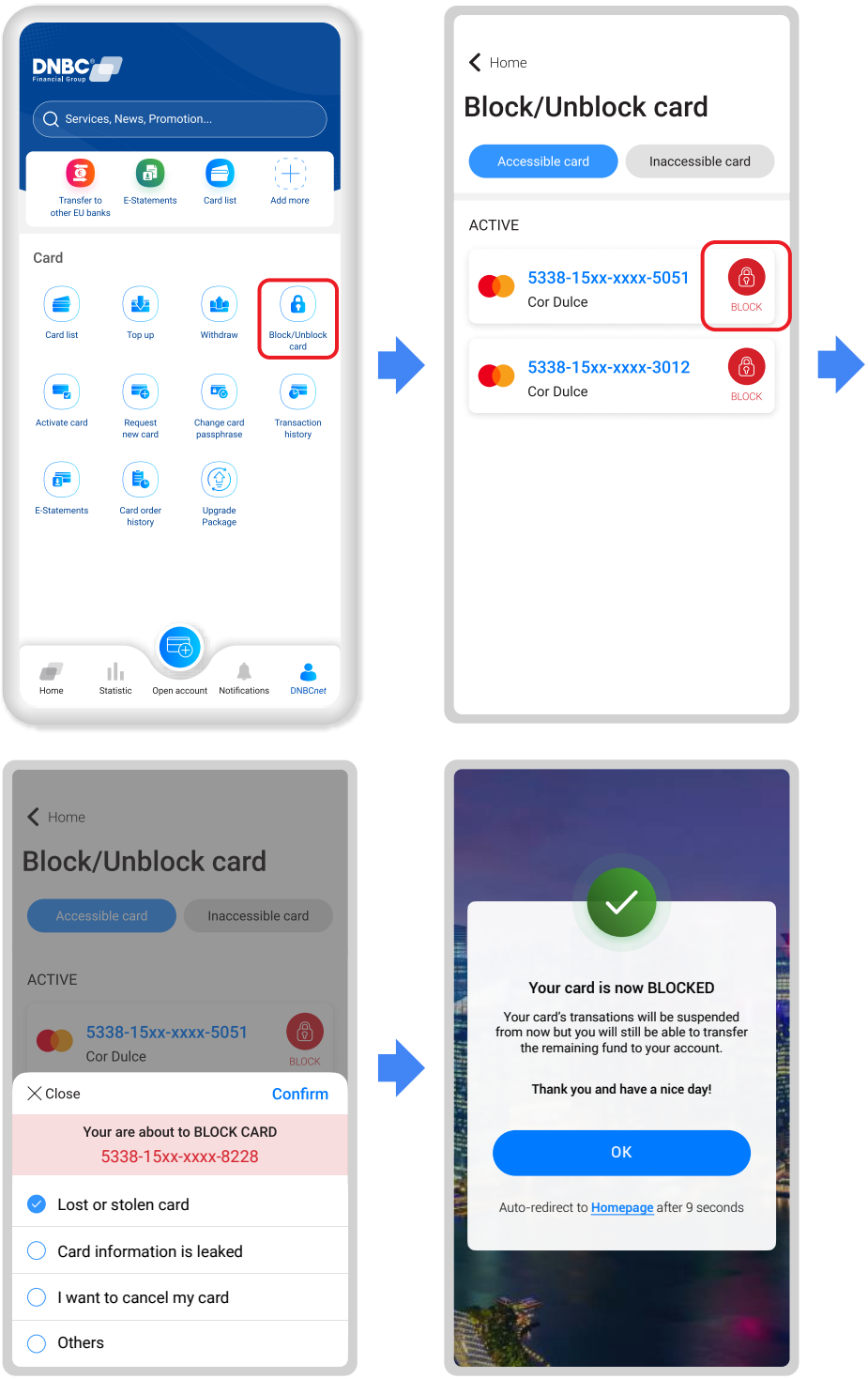




4 Block/Unblock card

Block card

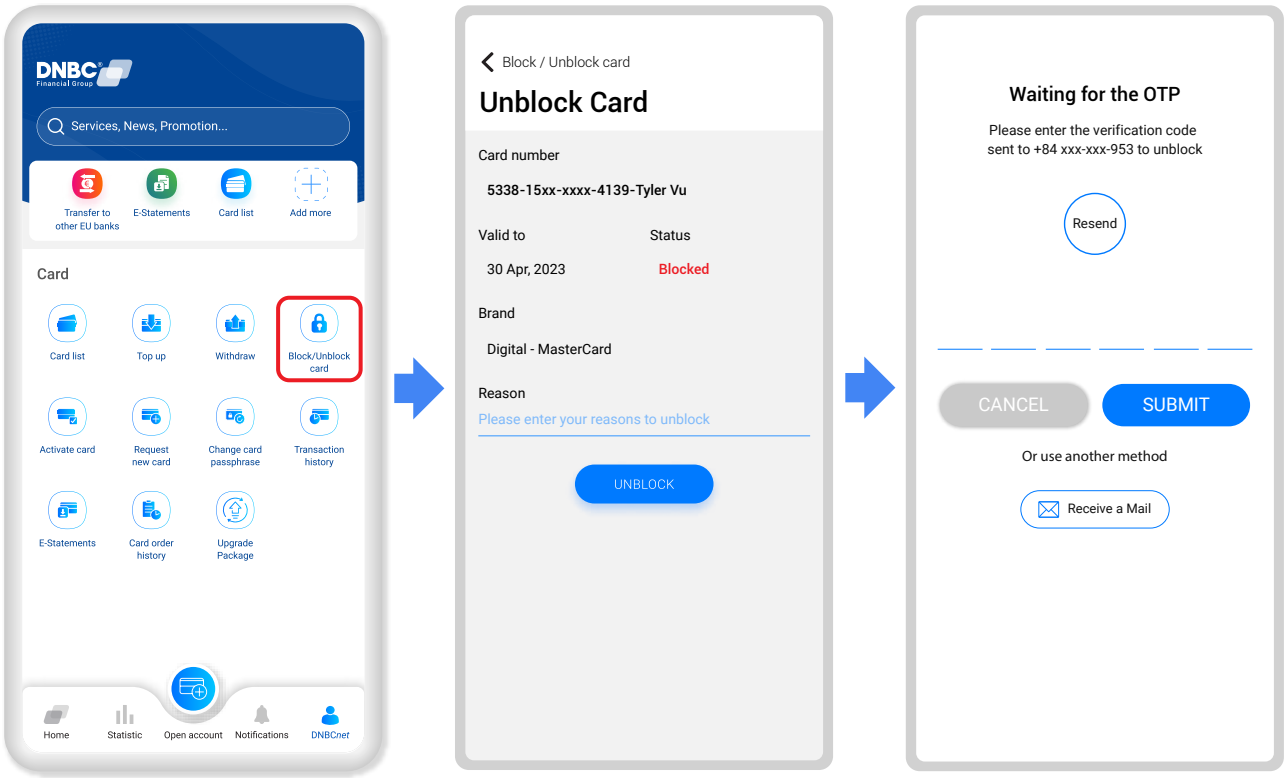
- **Step 1 :** On the dashboard, Tap on “**Block/Unblock card**” then choose the card you want to block. Tap on block icon on the card.
- **Step 2 :** Fill in your reason to block the payment card. Then, choose Block.
- **Step 3 :** Your card is now blocked and some feature is unavailable until you have unblocked it. Tap OK or wait for 10s to go back to the homepage.



Unblock card

- **Step 1 :** On the dashboard, Tap on "**Block/Unblock card**" then choose the card you want to unblock. Tap on unblock icon on the card.
- **Step 2 :** Fill in your reason to unblock the payment card. Then, Tap Unblock.
- **Step 3 :** Enter the OTP sent to your phone number (or email) after that.
- **Step 4 :** Your card will be unblocked and all features are available. Tap OK or wait for 10s to go back to the homepage.

* The unblocking process may take up to a few minutes before you can use your card like usual.

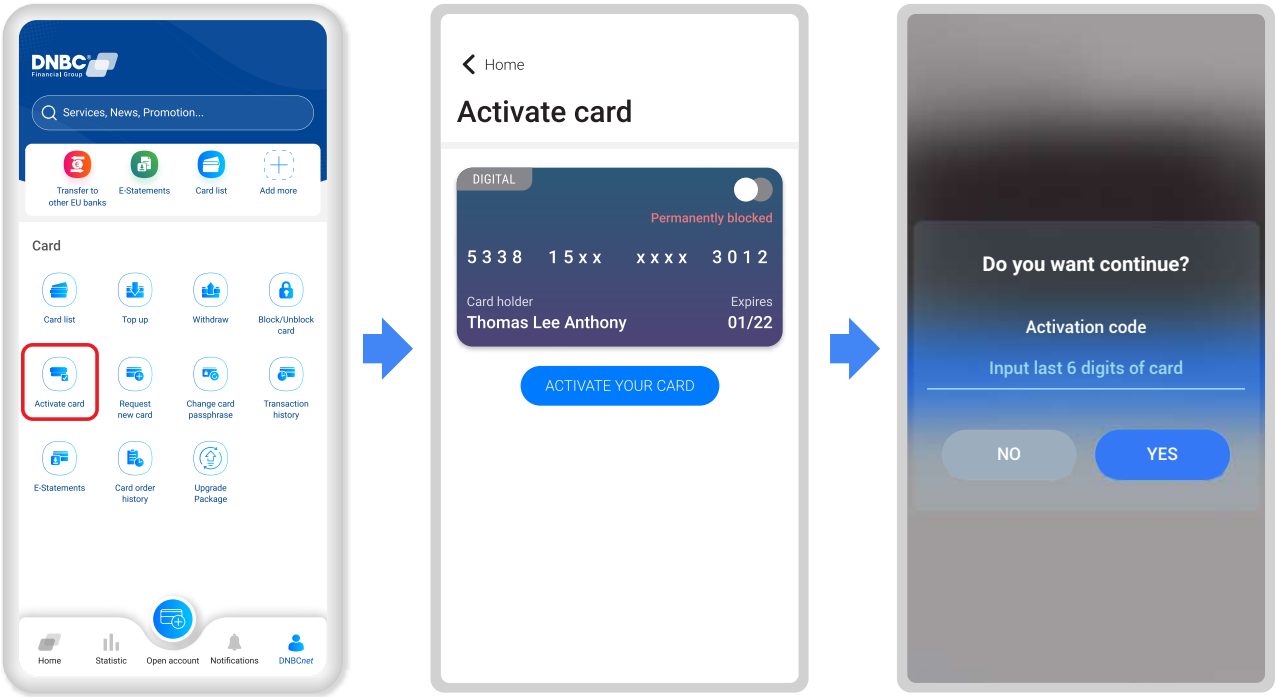


5 Activate card

Physical card

After the customer successfully requested to create and received the card, the next stage is to activate the card. To activate your card, follow these steps.

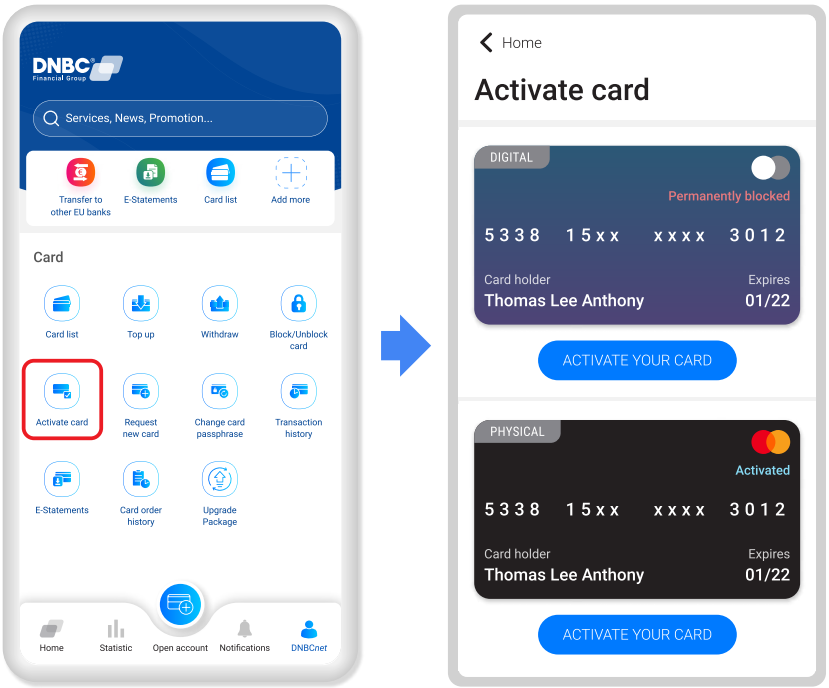
- **Step 1 :** Tap on "**Activate card**" on dashboard.
- **Step 2 :** Tap on "**Activate Your Card**" button.
- **Step 3 :** Confirm to activate your card by inputting the last 6 digits of the card you have just received, then Tap Yes. And your card is activated successfully. Now you can use it.



Digital card

To activate digital card, follow these steps.

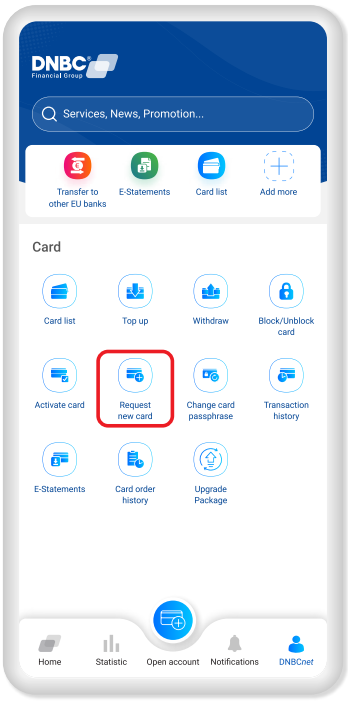
- **Step 1 :** Tap on "**Activate card**" on dashboard.
- **Step 2 :** Do the same as Physical card. The difference is the digital card number will be sent to your SMS. You then use these numbers to activate your digital card.

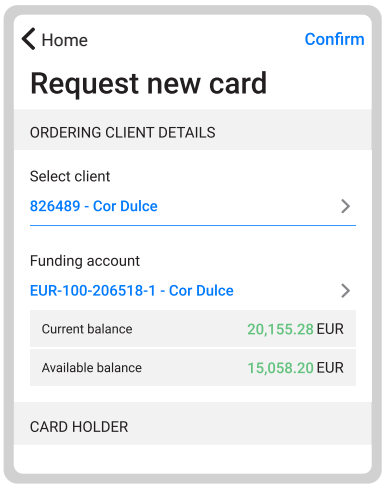


6 Request a new card

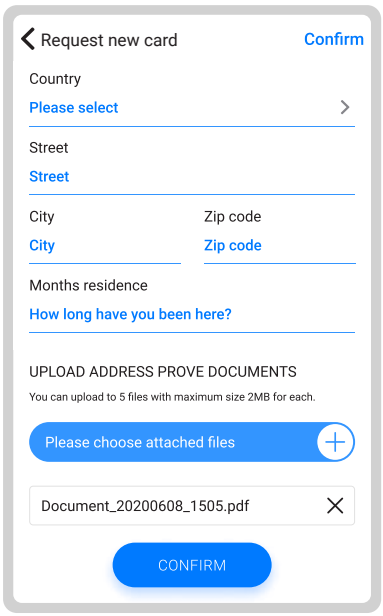
If you haven't owned a DNBC payment card, you can easily do so by applying for one via the "**Request new card**" function.

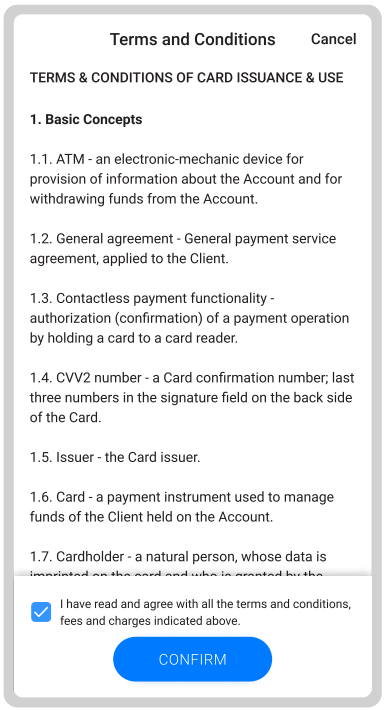
- **Step 1:** While on the homepage, choose Request new card.
- **Step 2:** Fill out all of the required information, choose the funding amount for the payment card. Upload the supporting documents and Tap Confirm.
- **Step 3:** Read our Terms & Conditions to protect your rights and Tap Confirm. Then, review your information once again and Tap Confirm.
- **Step 4:** Input the OTP Verification that has been sent to your phone, and you have requested a new payment card.

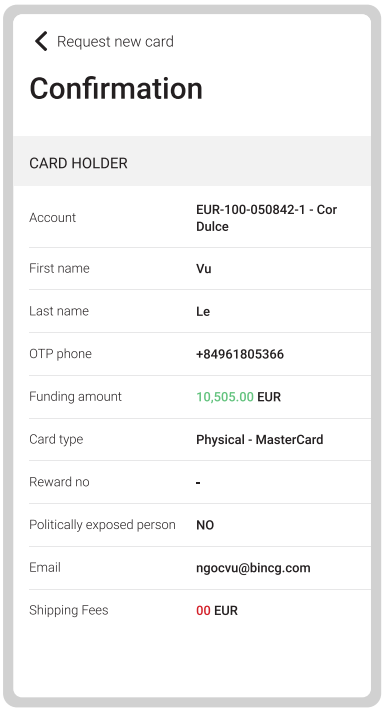




Note: Card passphrase is a new security practice that helps customers protect their payment card information and prevent frauds, cyberattacks.



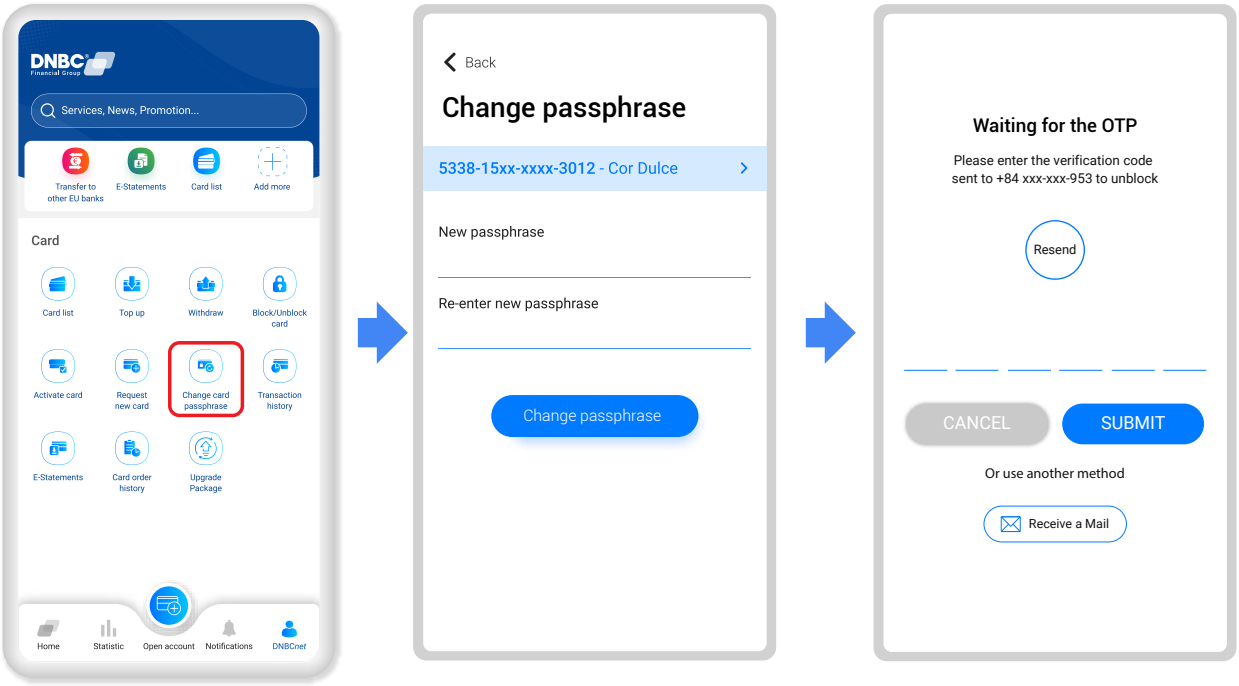




7 Change card passphrase

- **Step 1 :** On the dashboard, Tap on Change card passphrase.
- **Step 2 :** Choose which card you would like to change its passphrase. Fill in a new passphrase in the **New passphrase field**. Then, re-enter the new passphrase in the next field to confirm it. Finally, Tap Change Passphrase

  * You can Tap on the icon to view the passphrase. Taping again will hide the passphrase.
- **Step 3:** Fill out the OTP sent to your phone number and Tap Submit again to complete changing your card passphrase.



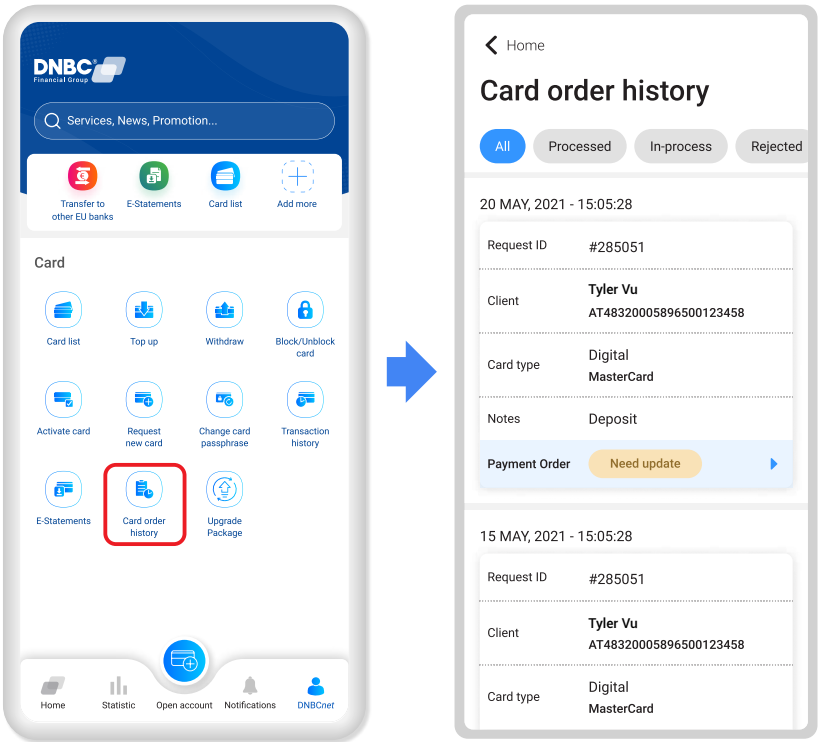
8 Card order history

You can track your registered payment cards by Taping on Card order history. You can see a list of cards you have ordered.

Completed: Refers to payment cards leaving the manufacturer and currently on the way to their owner.

Processing: We have received your request and are currently working on it.

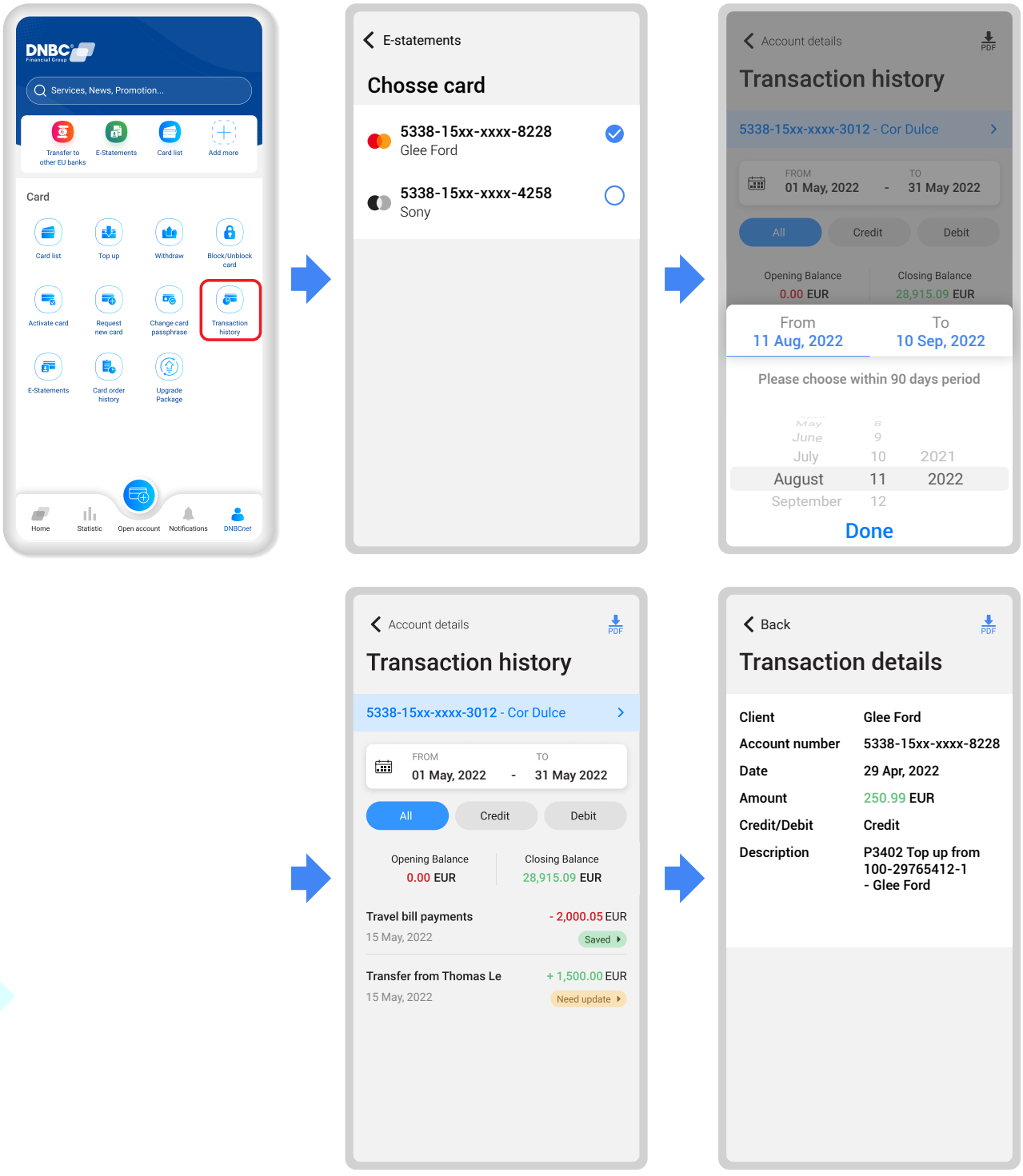
Reject: Consists of rejected cards due to many causes. To find out exactly the reason for this rejection, please call our Relationship Manager.



9 Transaction history

Transaction history is where you can track both incoming and outgoing transactions. Select a card you want to track, select the date and DNBC*net* will process.

- **Step 1:** From the card section on the dashboard, choose **"Transaction history"** then select the card you want to track.
- **Step 2:** Select the period of time you want to track.
- **Step 3:** Transactions within the selected time period will be displayed.

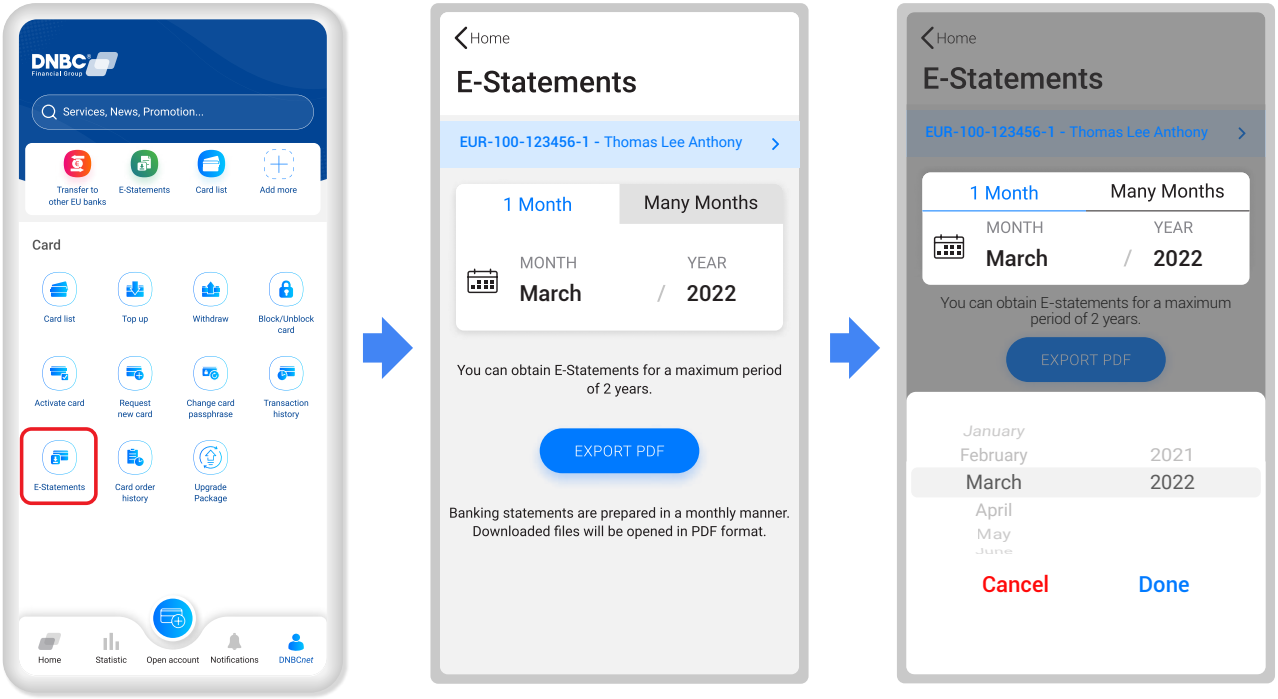


10 E-statements

Customers can download e-statements from DNBC*net* for personal and corporate accounts. You can also export e-statements of your transactions within 1 month or in many months.

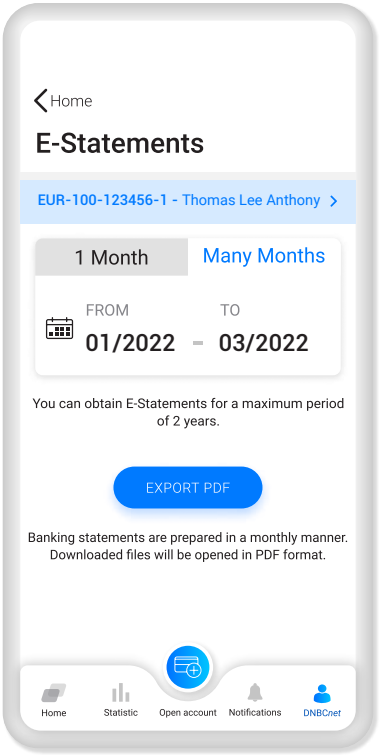
Export e-statements within a month

- **Step 1 :** Select "**E-Statements**" on the dashboard.
- **Step 2 :** Choose the account that you want to export e-statements from.
- **Step 3 :** Select the time to export your e-statements. Then, select "**Export PDF**".



How to export e-statements in many months

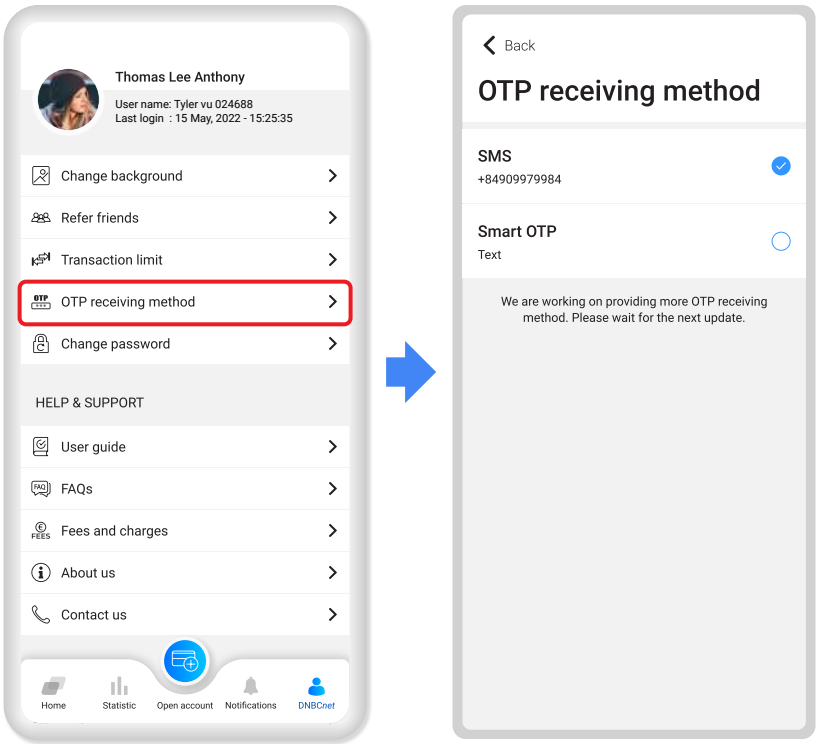
- **Step 1-2 :** Similar to exporting e-statements within 1 month.
- **Step 3 :** Select the time to export your e-statements. Then, select "**Export PDF**".
- **Step 4 :** After choosing "**Export PDF**", a file of e-statements list will be downloaded. Then, you can select the specific reports and open to see.



G. MENU AND SETTINGS

1 OTP receiving method

OTP code of DNBC*net* will be sent via your SMS. You can go to the "OTP receiving method" section to check your registered phone number information.

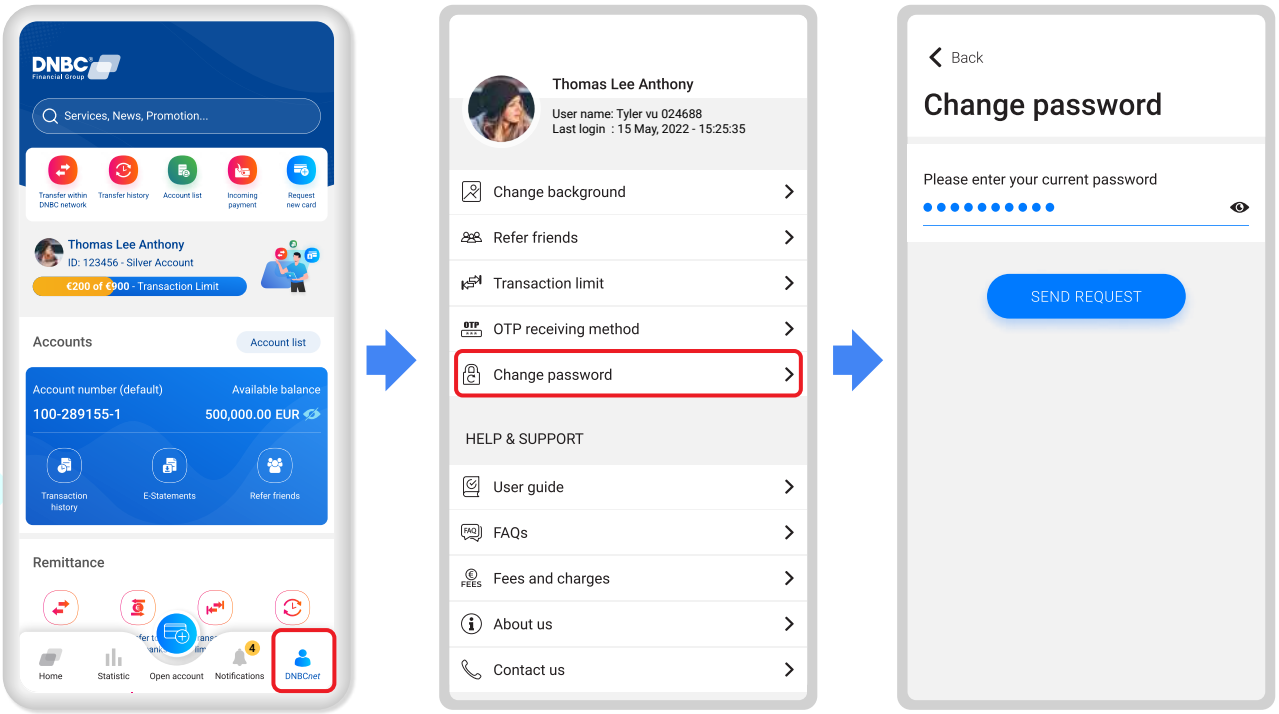


2 Change password

You are encouraged to change your password periodically. You can do that by following these steps:

- **Step 1 :** Tap on icon DNBCnet menu on the dashboard.

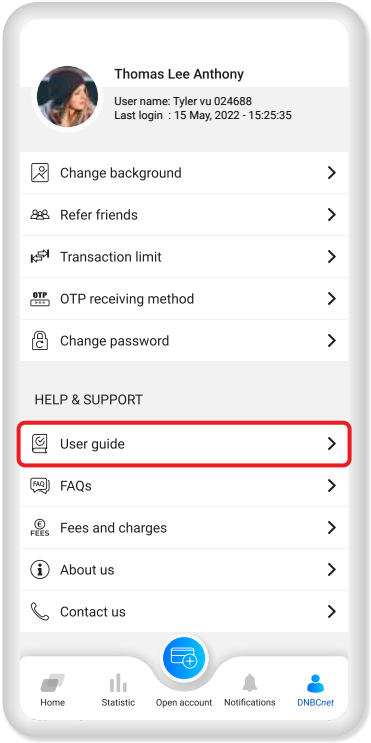
  Then choose "**Change password**".
- **Step 2 :** Input your current password and Tap "**Send request**".
- **Step 3 :** Enter the OTP sent to your mobile phone. Then your request will be sent to us, we will send you password changing confirmation and then you can log in again to change your password.



4 User guide

You can view the instruction file of using DNBCnet Internet Banking in detail by tapping on the "**User guideline**" section on the dashboard.

You can also share the file for later use by tapping on share icon

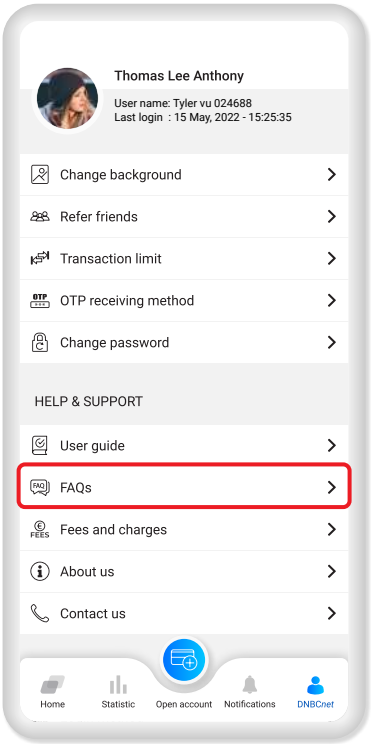


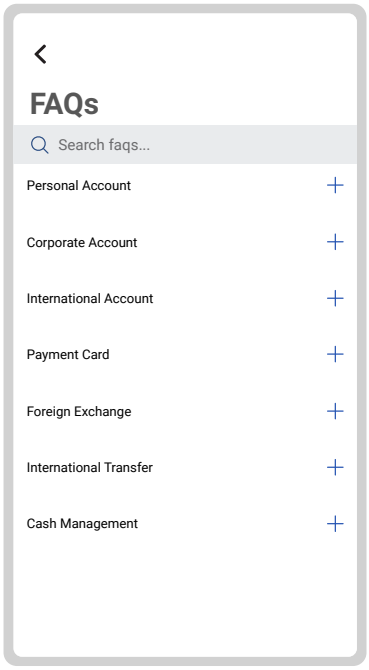
5 FAQs

This section will show you the questions that users often ask when using the service at DNBC

First, you tap on the FAQs section on the dashboard.

By tapping on "**FAQs**" you will be directed to DNBC's website with a list of frequently asked questions for references.



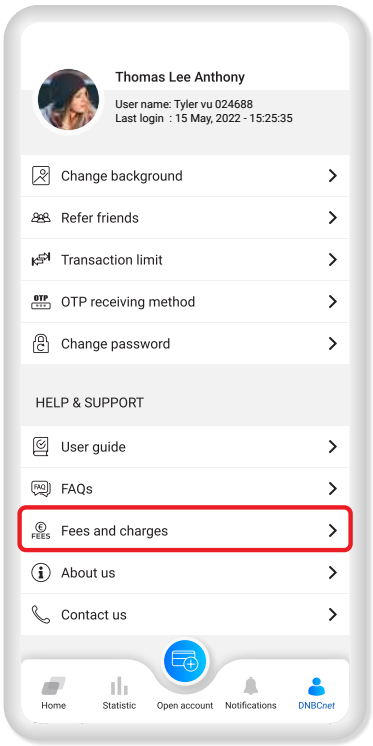


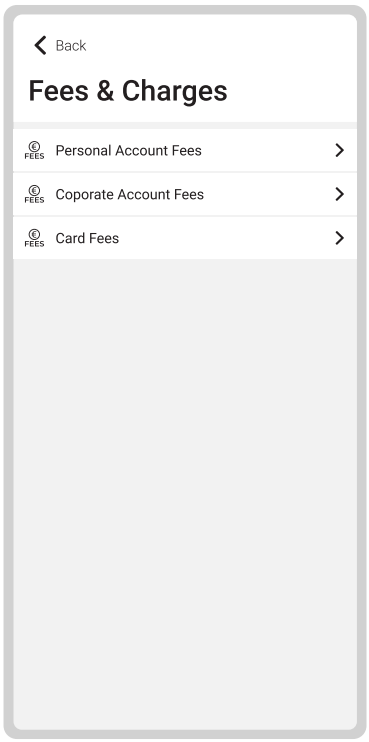
6 Fees and charges

This section will show you the fees of services at DNBC.

On the dashboard, tap on the "**Fees and Charges**" section. The fees are divided into 3 groups corresponding to 3 service groups at DNBC.

Tap on the service group you want to check the fees. After tapping on the service group, you will be redirected to the fee page on DNBC's official website.



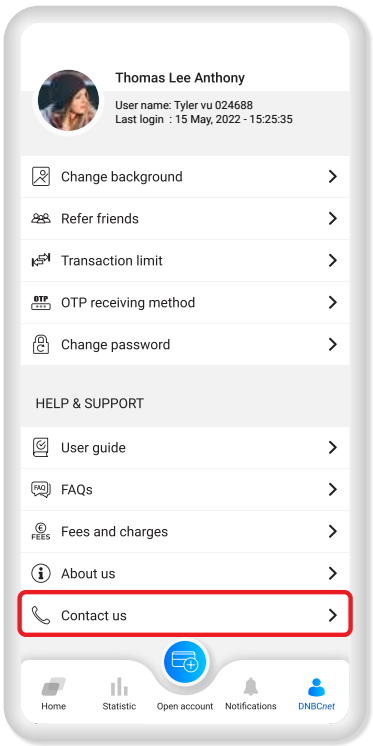


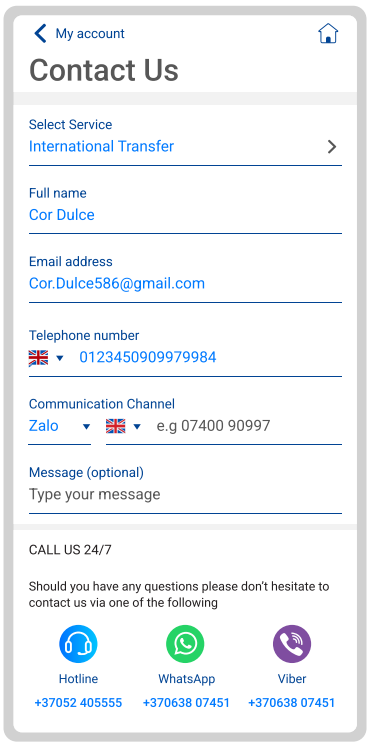
7 About us

This section supports us to demonstrate to our valuable customers who we are, what we do, and how we manage to offer international money remittance services.

8 Contact us

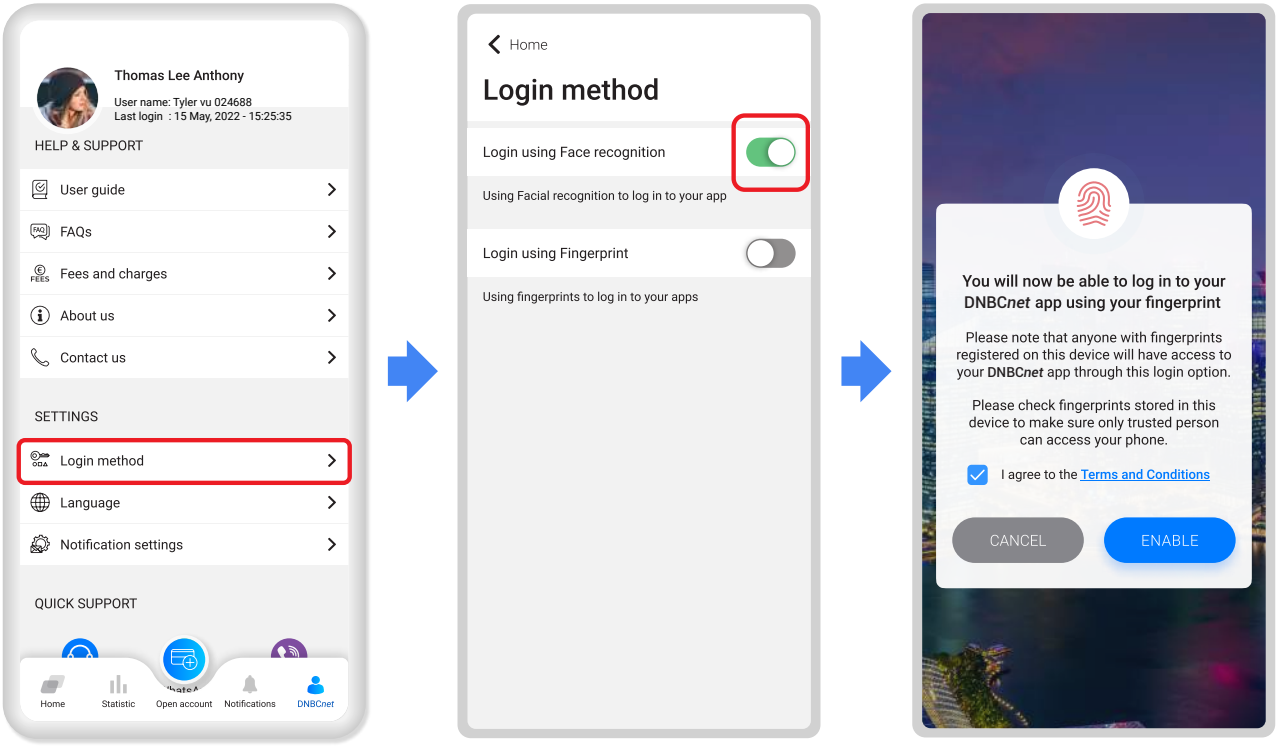
Whenever you need personal support from DNBC, we will always be available. Directly contact us via hotline, WhatsApp, Viber. More information at "**Menu**".





9 Login method

On the dashboard, click on “**Login method**” then choose the way to login to your app.



H. NOTIFICATIONS

1 All record

This section will show all the activities the customer has done on the account so far. To be able to track the customer's past activities, follow these steps:

Tap on the bell icon on the dashboard, then choose “**All**”

A record of all past activities will be displayed. You can track back for reference.

2 Balance Alert

This section will display notifications about money transactions in and out of your account.

Tap on “**Balance Alert**” to view the list of transactions.

3 Latest activities

This section will show you the activities you has done most recently

Tap on “**Latest Activity**” to view the details.

4 Log out

If you finish using the app, you can tap on the icon to log out.

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