



DNBCnet 3.0 Internet Banking Userguide

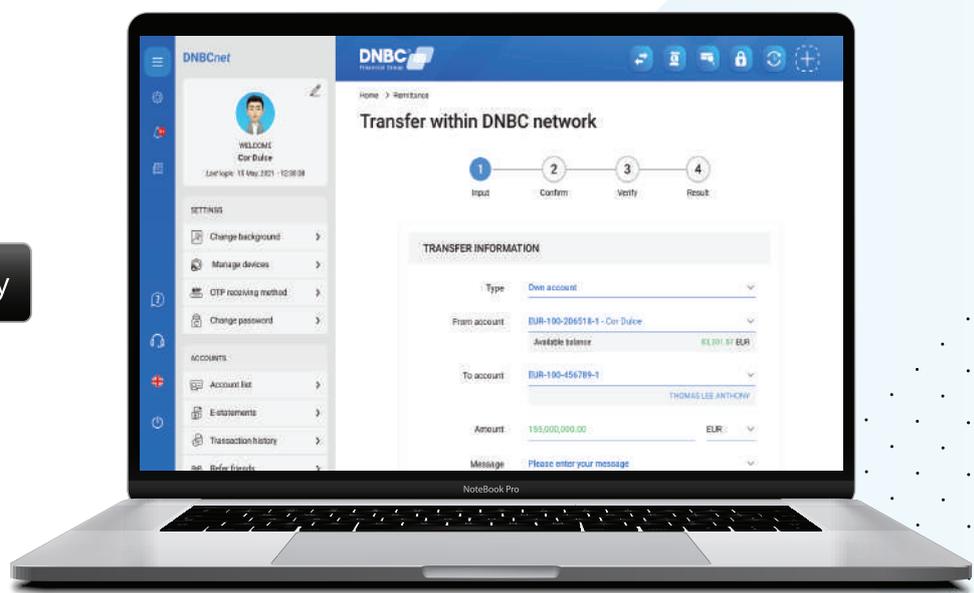


TABLE OF CONTENT

A	Technical requirement	2
B	Introduction	3
	1. Condition of usage.....	2
	2. How to register your account on DNBCnet.....	3
C	Login screen	3
	1. Login Process.....	3
	2. Twilio Authy App (Available on App Stores).....	4
	3. Forget password.....	5
D	Personal Information Setting	6
E	Account	7
	1. Account list & details.....	7
	2. E-statements.....	8
	3. Transaction history.....	9
	4. Refer friends.....	9
F	Remittance	10
	1. Transfer within DNBC network.....	10
	2. Transfer to other banks.....	12
	3. Transfer history.....	15
	4. Incoming payment.....	16
	5. Transaction limit setup.....	17
	6. Beneficiary.....	18
	7. Live foreign exchange rates.....	19
G	Setting	20
	1. External account.....	20
	2. Change background.....	21
	3. OTP receiving method.....	23
	4. Change password.....	23

A

TECHNICAL REQUIREMENT

To access DNBCnet, you will need the appropriate operating systems (recommended: Windows 7, 10; Mac OS Mojave or above) on your computer.

For other technical support, you can contact our hotline +65 6572 8885 or send an email to customersupport@dnbcf.com.

B

INTRODUCTION

DNBCnet Overview

DNBCnet is an internet banking website. 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 going to the website www.secure.dnbcnet.com from your computer. Everything you need will be on your computer.

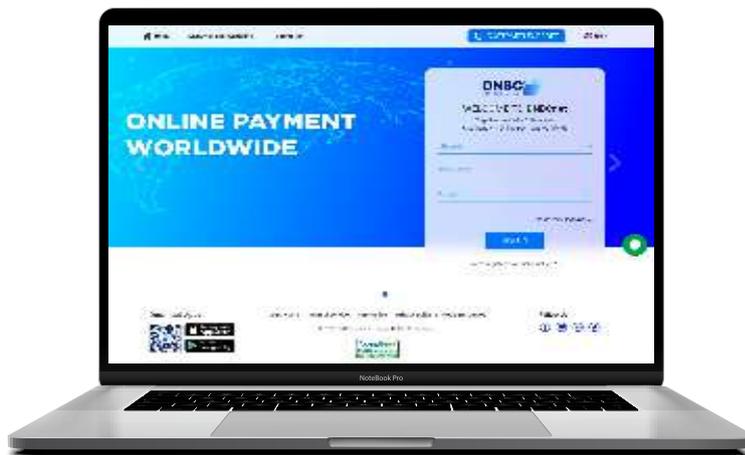
1 Condition of usage

To use the internet banking account 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 by applying on our website and using the username and password we sent you via your email address and SMS.
- You can apply for a DNBCnet account on both the official website and DNBCnet app on your mobile.

2 How to register your account on DNBCnet?

If you haven't registered with DNBCnet yet, access the site: www.secure.dnbcnet.com/login. Then, you can click on **"Haven't registered on DNBCnet yet?"** button and this will lead you to our application page to open an account.



Choose which type of account (including preferred package) you want to register, then fill in all registration information. Follow the required steps for opening:

- **Personal Account:** There will be 3 simple steps for you to take. You will have to submit your personal information and wait for approval to get a personal account.
- **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.

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 DNBCnet, it's ready to use our internet banking.

C

LOGIN SCREEN

1 Login Process

- Step 1: Go to the page www.secure.dnbcnet.com/login
- Step 2: Enter your name and password to login.

DNBC[®]
Financial Group

WELCOME TO **DNBCnet**
Together We Make Differences

Canada

User name

Password

[Forgot your Password?](#)

I'm not a robot  reCAPTCHA
Privacy - Terms

SIGN IN

[Haven't registered on DNBCnet yet? >](#)

- Step 3: Verify with **Twilio Authy 2-Factor Authentication**.

In order to access the internet banking, it is required to enter the code from the **Twilio Authy App** on your smartphone (or desktop). You can download and install the Authy App on your desktop for your login-verification. Otherwise, you can receive the OTP verification via SMS or call on the phone.

Waiting for the OTP
Please enter your verification code
Twilio Authy app

2 8 9 1 0 0

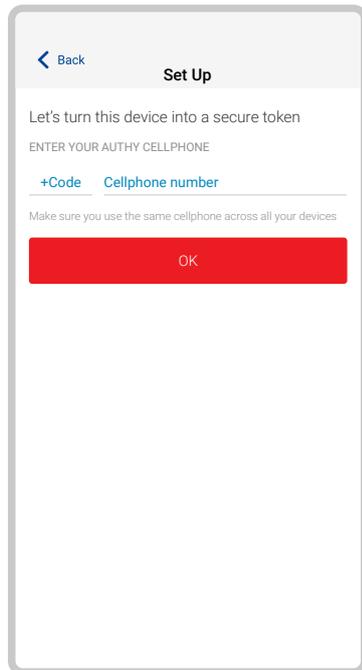
If you didn't receive a code! [Resend](#)

Or use another method after 30 seconds

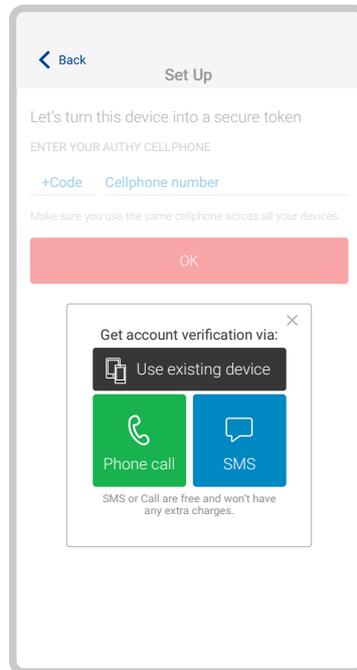
2 Login - Authy App

DNBC recommends you log in to DNBCnet 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.

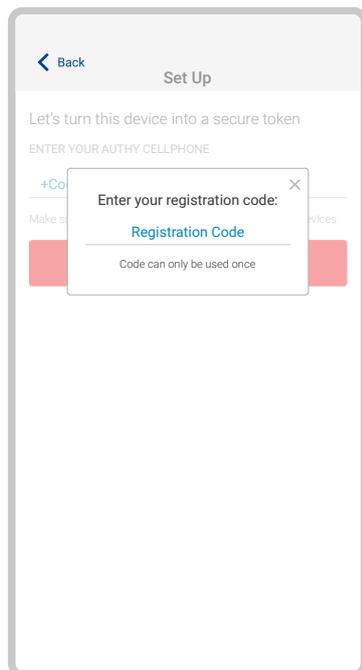
- Step 1: Download the Authy App  from  or 
- Step 2: Set up the app following the automatic instructions.



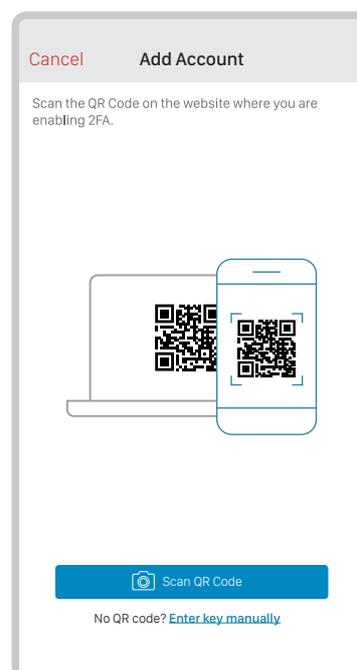
Choose a method of verification



Enter your phone number and email address



Input OTP code



Scan the QR Code on DNBCnet website

3 Forgot password

In case of forgetting your password, you can request support for resetting the password.

- Step 1: Click **"Forgot your Password?"** at the dashboard.
- Step 2: Enter your Username, registered phone number and email address. Then, click **"CONFIRM"**.
- Step 3: We will send you an email to confirm your request, and it is being processed. Please check your email after **CONFIRM**.

Forgot your password?

We can help you now.
Enter your details to recover your password.

Canada

User name

+1 (506) 234-5678

Email address

CANCEL CONFIRM

Or use another method after 30 seconds

Forgot your password?

We can help you now.
Enter your details to recover your password.

Canada

User name

+1 (506) 234-5678

Email address

Your request had been create successfully. We will contact you soon to support.

CANCEL CONFIRM

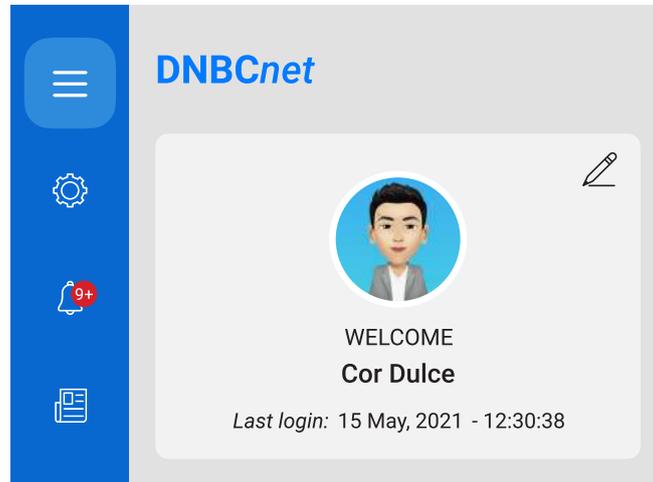
- Step 4: Your request has been approved, we will send you the new password through email.
- Step 5: Login with your new password. Then, you can change your password later.

D

PERSONAL INFORMATION SETTING

This is where you check and **EDIT** all your personal information. You can also request for changing your OTP receiving method and phone number here.

Step 1: Click the icon  near the avatar to check or **EDIT** your personal information.



Step 2: Fill in all available information that you want to change. Then, click the **"SUBMIT"** button.

CONTACT INFORMATION

Full name

Email address

OTP-Receiving Phone Number

POSTAL ADDRESS

PO box or street

Postal / Zip code

Town / City

Country / State

BACK

SUBMIT

1 Account list & details

The account details is where you can manage all of your DNBC current accounts, including your accounts in different currencies.

Manage account details

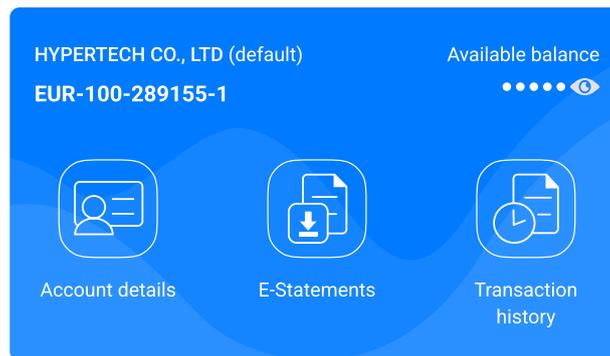
On the left menu, choose "Account list". All your accounts will be shown in here, please choose the account you want to track in details.

When you click on any account from your "Account list", all information of the account will be displayed such as client type, account number, available balance. You can also download PDF export from your current account.

ACCOUNTS

-  [Account list](#) >
-  [E-statements](#) >
-  [Transaction history](#) >
-  [Refer friends](#) >

You can instantly open the default account's **E-statements** and **Transaction history** right on the homepage.



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 clicking the icon.

COR DULCE		
EUR-100-206518-1	Current balance: 83,301.51 EUR Available balance: 51,789.10 EUR	<input checked="" type="checkbox"/> default account
EUR-100-155289-1	Current balance: 83,301.51 EUR Available balance: 51,789.10 EUR	<input type="checkbox"/> set default account

2 E-statement

Clients can download **E-statements** from DNBCnet for your convenience. You can export **E-statements** of your transactions for **a month** or **several months**.

Step 1:

Select **"E-Statements"** on the left menu.

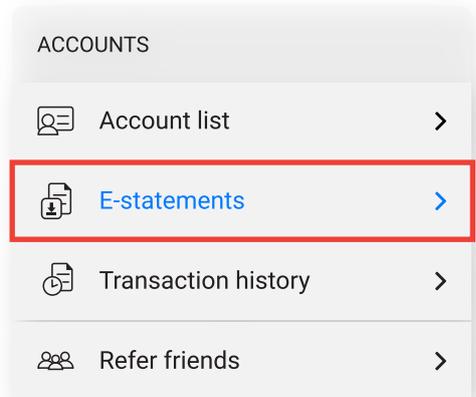
One month

Step 2:

Choose the **"Month"** section and choose the account that you want to export **E-statements**.

Step 3:

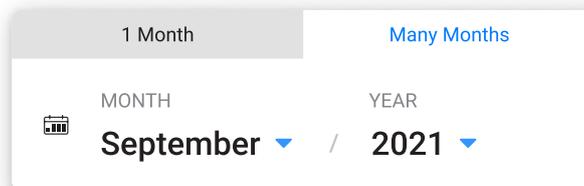
Select a specific month to export your **E-statements**. Then, click 



Many months

Step 2:

Choose the **"Many Months"** section and choose the account that you want to export **E-statements**.



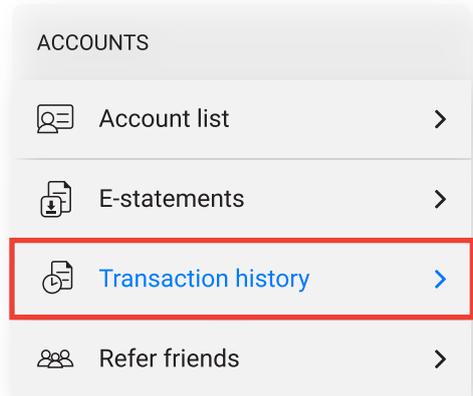
Step 3:

Select a specific month to export your **E-statements**. Then, click 

3 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 DNBCnet will process.

Step 1: From the left menu or from the dashboard of your account, choose **"Transaction history"**.



Step 2: Select the account and the period of time you want to track the transactions.

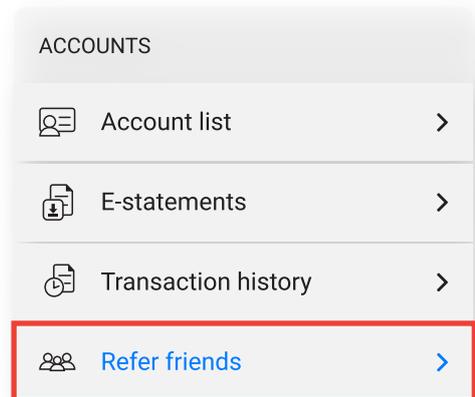


Step 3: All transactions within the selected account or time period will be displayed, and you can click on any transaction to see more details.

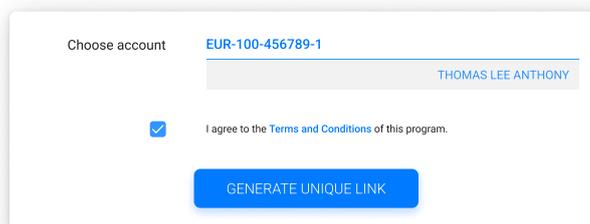
4 Refer friends

Earn extra rewards by referring our services to your friends. With every 3 new people successfully joining DNBC, you will earn a certain reward and there is no limit to how much you can earn through this program.

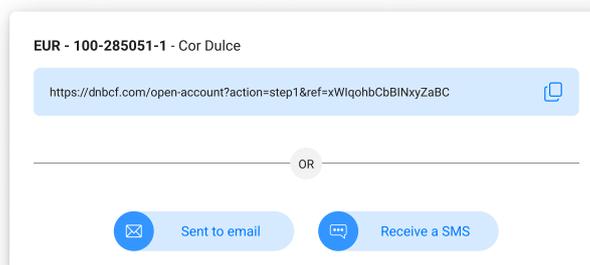
Step 1: Choose the **Refer friends** icon on the menu to access this feature.



Step 2: Choose the account you want to get the benefits from this program.

A screenshot of a form titled 'Choose account'. It shows the account number 'EUR-100-456789-1' and the name 'THOMAS LEE ANTHONY'. Below this is a checked checkbox with the text 'I agree to the Terms and Conditions of this program.' At the bottom is a blue button labeled 'GENERATE UNIQUE LINK'.

Step 3: Now you can copy the referral link and send the invitation via **Email** or **SMS** to everyone you know.

A screenshot of a referral link generation screen. It shows the account 'EUR - 100-285051-1 - Cor Dulce' and a long URL: 'https://dnbcf.com/open-account?action=step1&ref=xWlqohbCbBINxyZaBC'. Below the URL is an 'OR' separator. At the bottom are two buttons: 'Sent to email' (with an envelope icon) and 'Receive a SMS' (with a speech bubble icon).

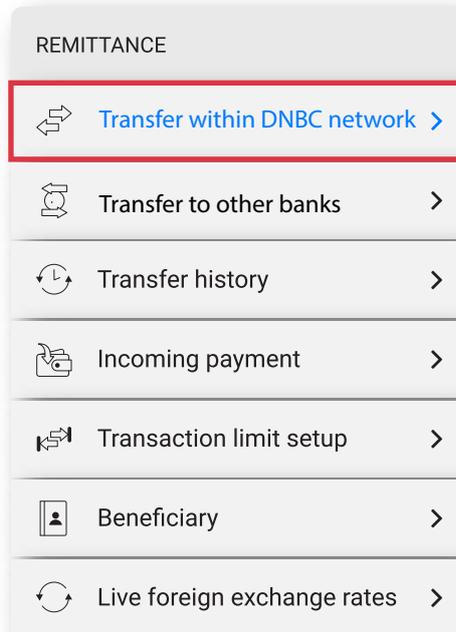
F

REMITTANCE

DNBC Financial Group supports transactions everywhere such as internal networks or international countries of the EU and SWIFT. The feature is also used for transferring money between internal DNBC's entities.

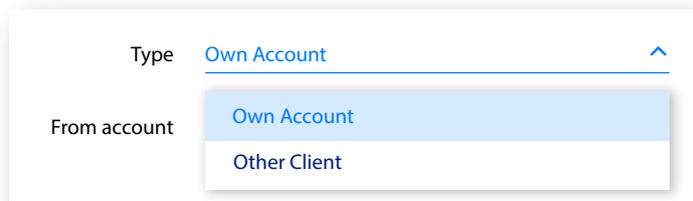
1 Transfer within DNBC network

Step 1: Select **"Transfer within DNBC network"** on the menu.

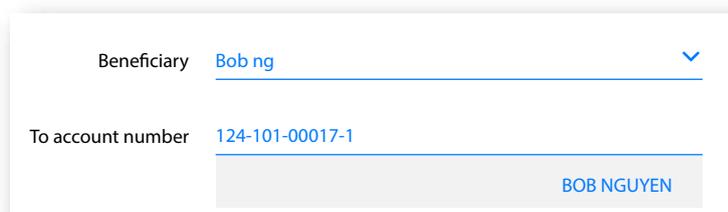


Step 2: Select the type of account you wish to transfer. Select **"Other Client"** (default) if transferring to another DNBC account (e.g. Lithuania and Canada). If transferring to your account in your **"Account list"**, choose **"Own Account"**.

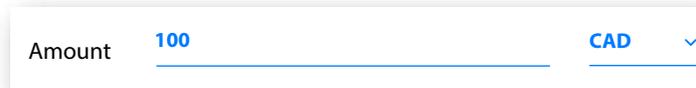
*The option of **"Own Account"** is only available when you own more than one account in your **"Account list"**.



Step 3: Choose which account to transfer from **"From account"**. Select a beneficiary account in **"Beneficiary"**. If the recipient's account has not been added, choose **"New beneficiary"**. Enter the recipient's account number in the **"To account"** section.

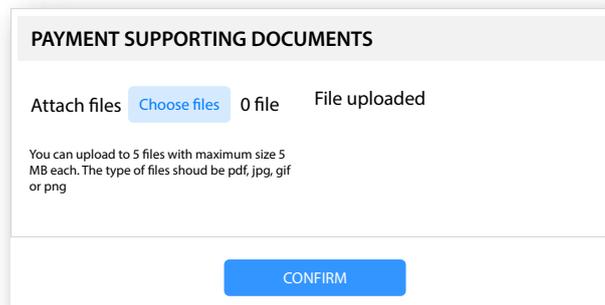


Step 4: Enter the amount of transfer and choose the currency.



Amount

Step 5: Upload your payment supporting documents (if necessary) and click on “**CONFIRM**” to continue the following OTP-authentication steps to complete the transaction.



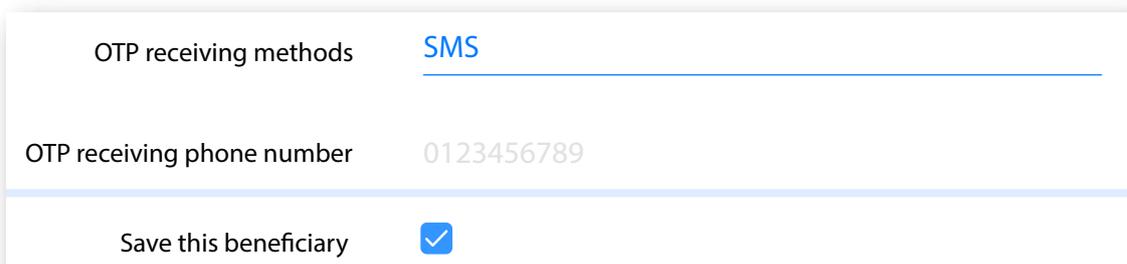
PAYMENT SUPPORTING DOCUMENTS

Attach files [Choose files](#) 0 file File uploaded

You can upload to 5 files with maximum size 5 MB each. The type of files should be pdf, jpg, gif or png

Step 6: Choose the method and enter the OTP code sent to your registered phone number (SMS) or Authy app to complete the transaction.

*The option “**Email**” is only available when you do not input SMS or Authy code after 30 seconds



OTP receiving methods

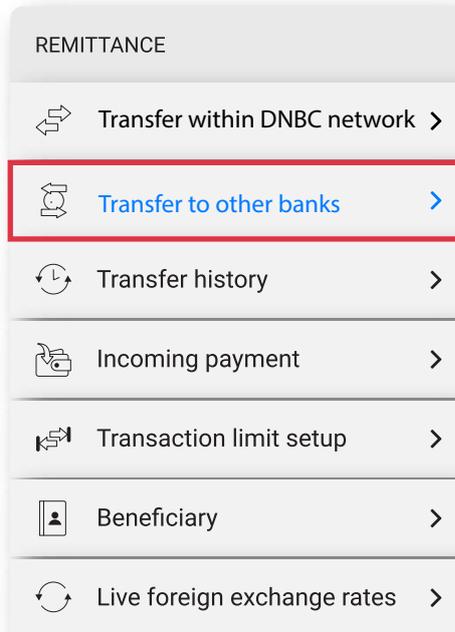
OTP receiving phone number

Save this beneficiary

Step 7: Check the Outgoing payment report via your registered email.

2 Transfer to other banks

Step 1: Select “Transfer to other banks” on the menu.



Step 2: Choose the account that you want to transfer. Enter the “Account Number/IBAN” and the “SWIFT/BIC code”.

BENEFICIARY DETAILS	
Account Number/IBAN	124-101-00017-1
SWIFT/BIC	DNFCD21XXX
Bank name	DNBC FINANCIAL GROUP
Bank address	885 WEST GEORGIA STREET VANCOUVER
	CANADA
Branch	XXX

Step 3: Choose identification's type (**Personal** or **Organization**). Fill in all of your personal or business details.

Type	Personal	Organisation
Full name	<input type="text" value="First name"/>	<input type="text" value="Last name"/>
Statement name	<input type="text" value="Statement name"/>	
Country / State	<input type="text" value="Please select"/>	<input type="text" value="County/State"/>
City	<input type="text" value="City"/>	
Postal code (Optional)	<input type="text" value="Postal code"/>	
Address 1	<input type="text" value="Address 1"/>	
Address 2 (Optional)	<input type="text" value="Address 2"/>	

Type	Personal	Organization
Organisation name	<input type="text" value="Organisation name"/>	
Statement name	<input type="text" value="Statement name"/>	
Country / State	<input type="text" value="Please select"/>	<input type="text" value="County/State"/>
City	<input type="text" value="City"/>	
Postal code (Optional)	<input type="text" value="Postal code"/>	
Address 1	<input type="text" value="Address 1"/>	
Address 2 (Optional)	<input type="text" value="Address 2"/>	

Step 4: Choose your transfer details. Enter the transfer amount, currency, payment reason, and message.

TRANSFER DETAIL	
Amount	<input type="text" value="5"/> <input type="text" value="CAD - Canada Dollars"/>
Transaction fee	<input type="text" value="Urgent D+2 (25 + 0.25%)"/>
Value date	<input type="text" value="17/06/2022"/> 
Message	<input type="text" value="Message"/>
Payment reason	<input type="text" value="Please provide a full description"/>

Step 5: Attach documents if necessary and click **"CONFIRM"**.

PAYMENT SUPPORTING DOCUMENTS

Attach files Choose files 0 file File uploaded

You can upload to 5 files with maximum size 5 MB each. The type of files should be pdf, jpg, gif or png

The required documents are not available or have been provided previously

Attention: Please kindly be informed that the transaction without supporting documents might be rejected due to our internal policy or returned by the correspondent payment provider on your own expenses

CONFIRM

Step 6: Choose the method and enter the OTP code sent to your registered phone number (SMS) or Authy app to complete the transaction.

*The option **"Email"** is only available when you do not input SMS or Authy code after 30 seconds

OTP receiving methods SMS

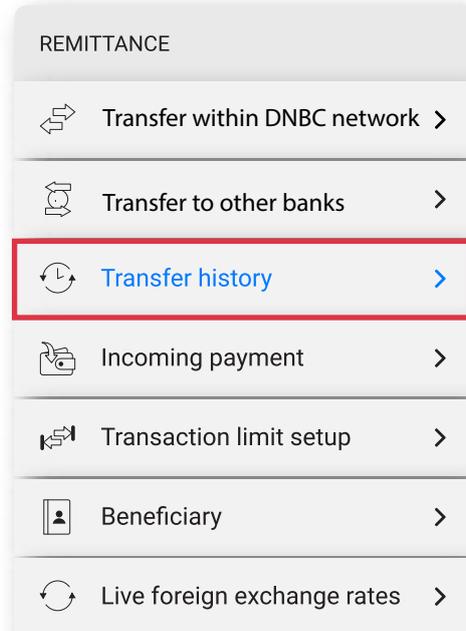
OTP receiving phone number

Save this beneficiary

Step 7: Check the Outgoing payment report via your registered email.

3 Transfer history

Step 1: Click on "Transfer history" on the menu.



Step 2: Click on the "Filter" to search for a specific beneficiary. Enter all the information about the transaction and click on "Find". A list of transactions with your selected period of time will be displayed. Otherwise, you can scroll down the screen to look for a specific transaction.

A screenshot of a filter form. At the top, there are two date pickers: "From: 16 May, 2022" and "To: 16 June, 2022". Below are three input fields: "From account" with the placeholder "From account", "To account" with the placeholder "To account", and "Currency" with a dropdown menu showing "CAD". At the bottom, there are two buttons: "FIND" (blue) and "CLEAR ALL" (grey).

Step 3: Choose the transaction you want to check its transfer information such as status, payment date, or payment number. You can check the status or any information of money that was transferred to your account (incoming payment) by this feature.

A screenshot of a table showing transaction history. At the top, there are four filter buttons: "ALL" (blue), "PROCESSED", "IN-PROCESSED", and "REJECTED". The table has six columns: DATE, TYPE, AMOUNT, PAY FROM ACCOUNT, PAY TO ACCOUNT, and STATUS. Two transactions are listed.

DATE	TYPE	AMOUNT	PAY FROM ACCOUNT	PAY TO ACCOUNT	STATUS
14-06-2022	Transfer to other banks	6.58 CAD	Ben Nguyen CAD-123-426-01017-1	Bob Nguyen CAD-123-456-00017-1	Pending
12-06-2022	Transfer within DNBC network	5 CAD	Ben Nguyen CAD-123-426-01017-1	Jack Sparrow CAD-123-567-00018-2	Processed

4 Incoming payment

You can check the status or any information of money that was transferred to your account (incoming payment) by this feature.

Step 1: Select "Incoming payment" on the dashboard.

Step 2: Click on "Filter" on the right corner to select the account you want to track transaction details.

The screenshot shows a 'FILTER' dialog box with the following fields and options:

- From:** 16 May, 2022
- To:** 16 June, 2022
- Pay from:** Pay from
- Pay to:** Please select an account
- Currency:** Please select an account
- Account list:**
 - CAD-101-80503163-1 - Hau Ng
 - CHF-756-101-80503163-1 - Hau Ng
 - EUR-978-101-80503163-1 - Hau Ng
 - GBP-826-101-80503163-1 - Hau Ng
- CLEAR** button

Step 3: Click on "Filter" on the right corner to choose the period of time, currency, or a specific account you want to track transaction details. Then, click "Find". A list of filtered incoming transactions will be displayed.

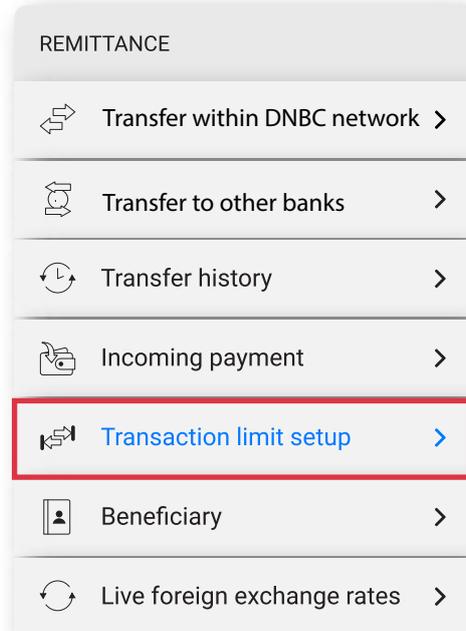
The screenshot shows the 'FILTER' dialog box with the following fields and options:

- From:** 16 May, 2022
- To:** 16 June, 2022
- Pay from:** Pay from
- Pay to:** Please select an account
- Currency:** GBP, CHF, CAD, EUR
- CLEAR ALL** button
- FIND** button

REMITTANCE	
	Transfer within DNBC network >
	Transfer to other banks >
	Transfer history >
	Incoming payment >
	Transaction limit setup >
	Beneficiary >
	Live foreign exchange rates >

5 Transaction Limit

Step 1: Click "Transaction limit setup" on the menu.



Step 2: Click on the drop-down list to change the current transaction limit of your accounts. Remember that you may have only one change limit for your account.

LIMIT TYPE	MAXIMUM LIMIT	CURRENT LIMIT	NEW LIMIT
Personal: CAD-101-80503163-1 - Hau Ng			
Transfer within DNBC network	1,000,000.00 CAD	500,000.00 CAD	No change ^
Transfer to other banks	1,000,000.00 CAD	200,000.00 CAD	No change
Personal: CHF-756-80503163-1 - Hau Ng			
Transfer within DNBC network	1,000,000.00 CHF	500,000.00 CHF	0.00 CAD
Transfer to other banks	1,000,000.00 CHF	200,000.00 CHF	50,000.00 CAD
			200,000.00 CAD
			500,000.00 CAD

**Pictures are for reference only. Please contact Customer Support for details.*

Step 3: In order to change your transaction limit, you must complete the **Transaction Limit Change Form**, which can be located on that page. After uploading the files, click "Confirm" to continue.

TRANSACTION LIMIT DOCUMENTS

As part of the changing process, you must fill out the Transaction Limit Change Form, which can be [downloaded here](#). Please complete the form, scan, and re-upload it in the section below.

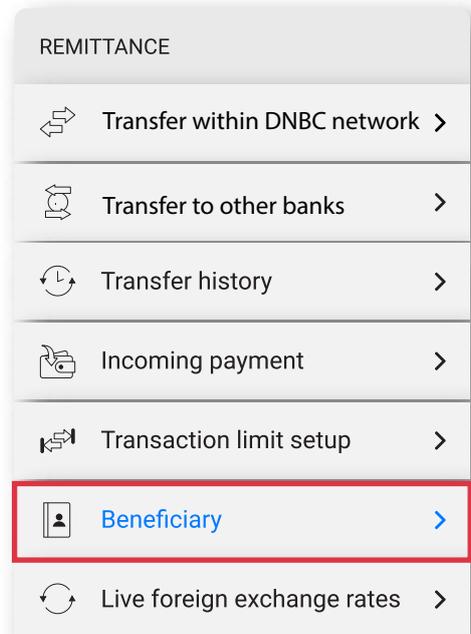
Attach files Choose files No file chosen File uploaded

You can only upload 1 file (in pdf, jpg, gif or png format) with the maximum size of 5MB

CONFIRM

6 Beneficiary (DNBC Network)

Step 1: Click "Beneficiary" on the menu.



Step 2.1: Click **ADD** to add a new beneficiary, choose Type of beneficiary: DNBC network

A screenshot of the "New beneficiary" form. The "Type" dropdown is set to "DNBC network". The "BENEFICIARY INFORMATION" section contains three input fields: "Account number", "Beneficiary name", and "Memorable name" (with a placeholder "Enter memorable name"). A blue "SAVE" button is at the bottom.

Step 2.2: Click **Edit** change current beneficiary information

Step 2.3: Click **Delete** to remove current beneficiary.

A screenshot of the "Beneficiary details" form. The "Type" dropdown is set to "DNBC network". The "BENEFICIARY INFORMATION" section contains three input fields: "Account number" (100-123-123456789), "Beneficiary name" (BOB DYLAN), and "Memorable name" (BOB DYLAN). A blue "SAVE" button is at the bottom.

6 Beneficiary (SWIFT)

Step 3.1: Click **ADD** to add a new beneficiary, choose Type of beneficiary: **SWIFT**

Type SWIFT

BENEFICIARY INFORMATION

Beneficiary's type **Personal** **Corporate**

Full name First name Last name

Statement name Statement name

Country Please select Country/State

City City

Postal code Postal code

Address 1 Address 1

Address 2 Address 2

Account number/IBAN Enter Account number/IBAN

SWIFT / BIC SWIFT / BIC

Bank name Bank name

Bank address Bank address

Branch Branch

SAVE

Type SWIFT

BENEFICIARY INFORMATION

Beneficiary's type **Personal** **Corporate**

Organization name Organization name

Statement name Statement name

Country Please select Country/State

City City

Postal code Postal code

Address 1 Address 1

Address 2 Address 2

Account number/IBAN Enter Account number/IBAN

SWIFT / BIC SWIFT / BIC

Bank name Bank name

Bank address Bank address

Branch Branch

SAVE

Step 3.2: Click **Edit** to change current beneficiary information

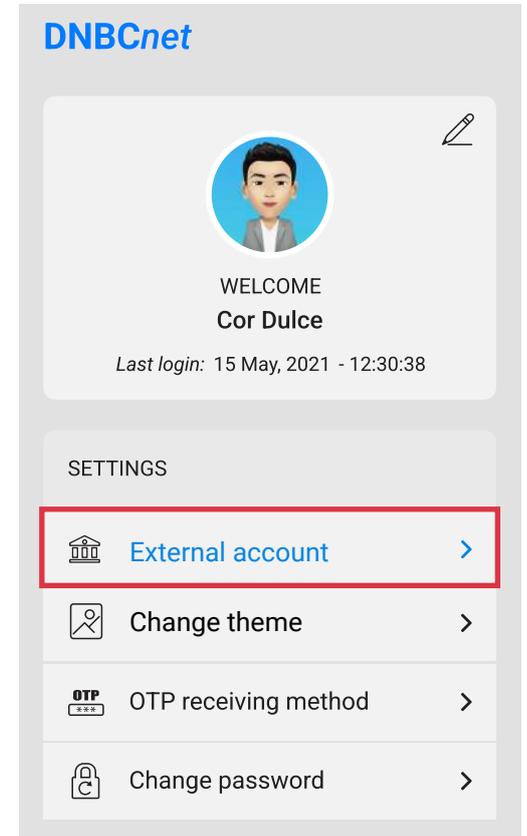
Step 3.3: Click **Delete** to remove current beneficiary.

1 External account

This section will show the customer's other backup account. When you first open an account, you can provide this information.

Step 1: Click on the "External account" button of the setting section on the menu.

Step 2: You can view your external account's information such as account name, account number, bank's name, ect. If you want to edit the information, you can click on the information and change it. Then, click "SUBMIT" to send the updated information to DNBC's system. When there is an emergency or problem, DNBC can send money to customers through this external account.



EXTERNAL ACCOUNT

Client 826489 - Cor Dulce ▼

Account name

Account number

With Bank

Branch (Optional)

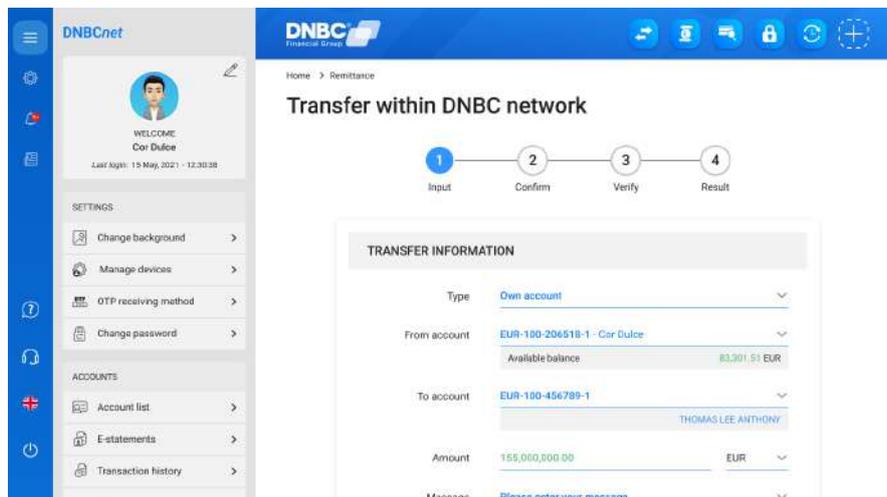
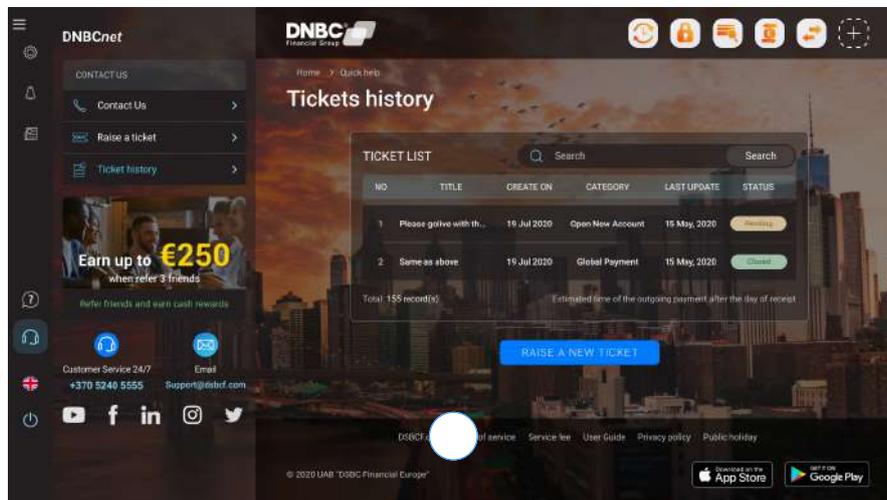
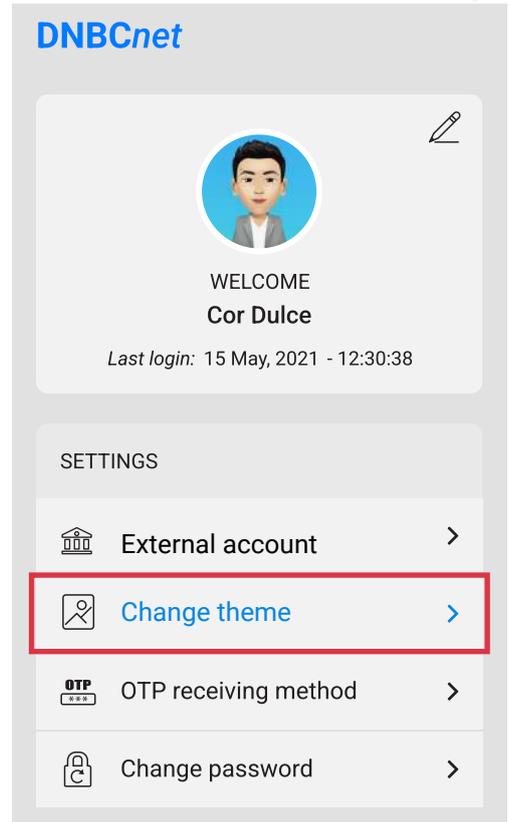
Bank address

2 Change background

You can change the background of internet banking according to your personal preferences. There are different backgrounds for you to choose.

Step 1: Select "Change theme" on dashboard.

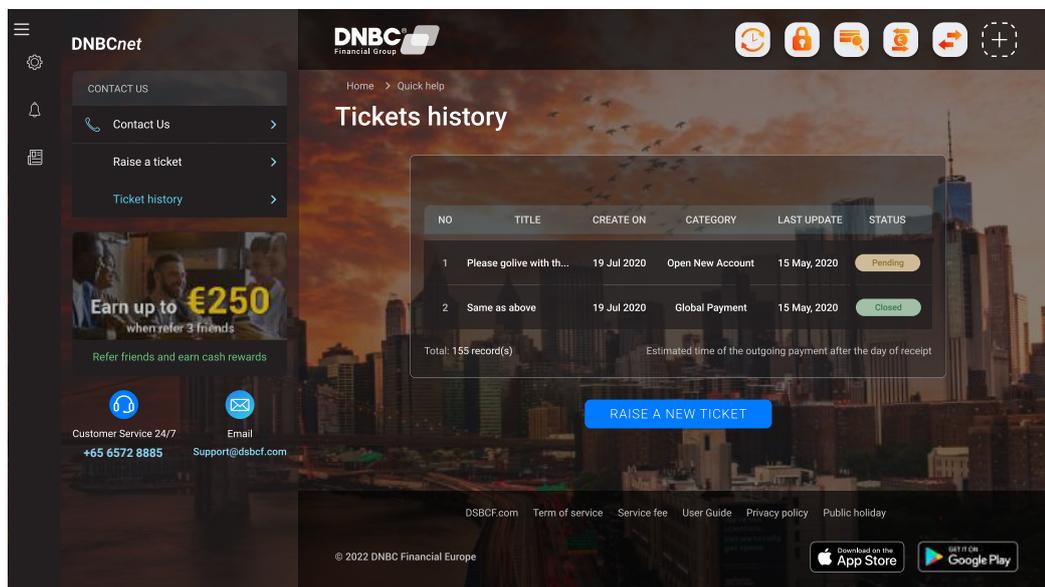
Step 2: Given backgrounds will be displayed, you can click to choose the theme that you like.



Step 3: Click on the "SAVE" button and "YES" to save the new background.



Step 4: You have successfully changed your theme background.

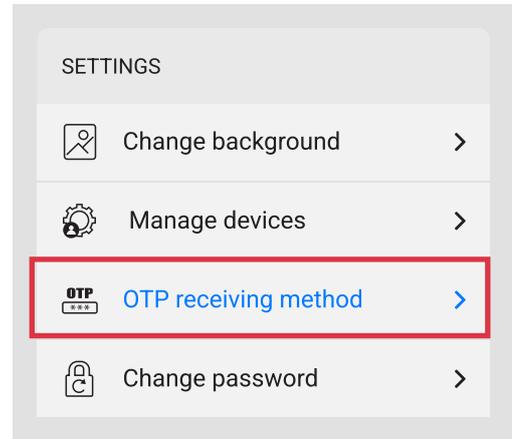


3 OTP receiving method

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

Step 1: Select "OTP receiving method" button of the settings section on the menu.

Step 2: Check and request to change the OTP receiving method by choose  on the top menu.



OTP RECEIVING METHODS

OTP receiving methods SMS 

OTP phone number +84****814

CONFIRM

4 Change password

You are encouraged to change your password periodically via this feature to protect your account.

Step 1: Click on the "Change password" button of the setting section on the menu.

Step 2: Enter your current password, choose OTP receiving method and click on "Request" button

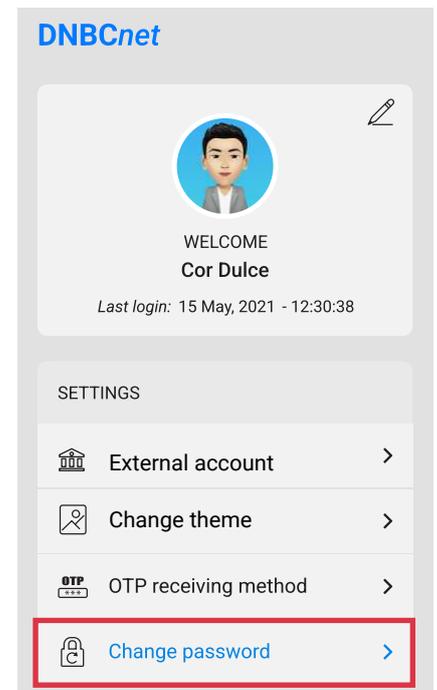
CHANGE PASSWORD

Current Password Enter your current password

OTP receiving methods SMS 

OTP phone number +84****814

Send Request





DNBC Financial Group

Email: customersupport@dnbcf.com

Hotline: +65 6572 8885

Website: dnbcgroup.com