



DNBC*net* App

Userguide



TABLE OF CONTENT

A. Technical requirement	01
B. Introduction	02
1. Condition of usage	02
2. How to install DNBCnet app on your phone?	02
3. Haven't registered on DNBCnet yet?	03
C. Login screen	05
1. Login Process - First time login	05
2. Login - Authy Verification (App and Desktop)	06
3. Login - Regular login	07
4. Forgot password	08
5. Change language	09
6. News	09
7. Quick Menu	10
8. Personal Information	10
D. Account management	11
1. Account list & details	11
2. Transaction history	13
3. E-statements	14
4. Refer friends	15
E. Remittance	16
1. Transfer within DNBC network	16
2. Transfer to other banks	17
3. Transaction limit	18
4. Beneficiary list	19
5. Transfer History	21
6. Incoming payment	22
F. Menu and Settings	23
1. OTP receiving method	23
2. Change password	23
3. User guide	24
4. FAQs	24
5. Fees and charges	25
6. About us	25
7. Contact us	25
8. Login method	26
G. Notifications	26
1. All record	26
2. Balance Alert	26
3. Latest activities	26
4. Log out	26

A. TECHNICAL REQUIREMENT

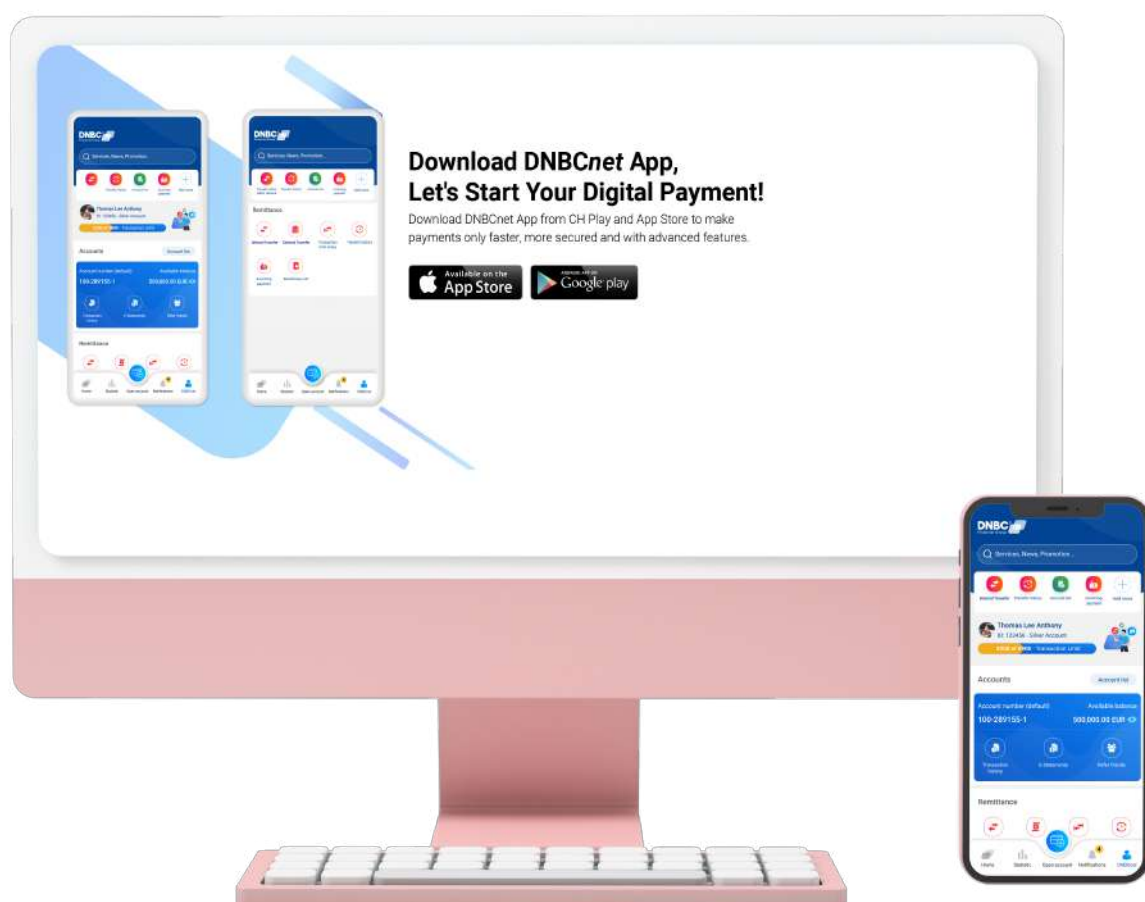
The DNBCnet mobile banking app will be most compatible with:

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 **+ 65 6572 8885**
or send an email to customersupport@dnbcf.com.



B. INTRODUCTION

DNBCnet Overview

DNBCnet 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 DNBCnet 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 DNBCnet 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 DNBCnet app on your phone.

2 How to install DNBCnet app on my phone?

STEP 1

Access to



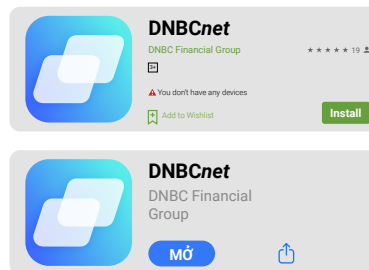
Google Play



App Store

STEP 2

Search DNBCnet and install the application on your phone.

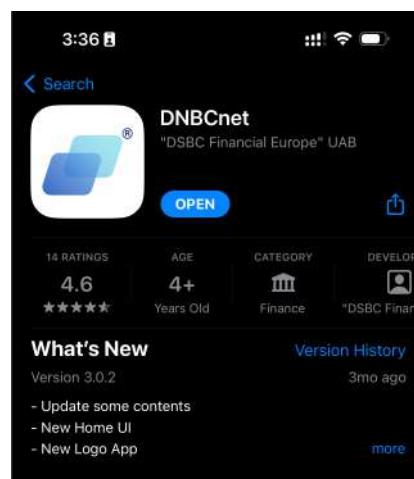


Or Scan



STEP 3

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



3 Haven't registered on DNBCnet yet?

If you haven't registered with DNBCnet yet and have not owned an active current account with us. When you open the app, you can tap on **"Haven't registered on DNBCnet 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.

The image shows a mobile app interface for DNBCnet. At the top, there is a blue arrow and the text "Back". Below this is the DNBC Financial Group logo, which consists of the text "DNBC" in bold blue letters, a registered trademark symbol, and "Financial Group" in smaller blue letters below it. Under the logo is the tagline "Together We Make Differences".

The main form area contains the following elements:

- A text input field labeled "Please select your Country" with a blue underline and a right-pointing chevron icon.
- A text input field labeled "Username" with a red underline and a red error message below it: "This field is required!".
- A text input field labeled "Password" with a blue underline, an eye icon to toggle visibility, and a link below it that says "Forgot your Password?".
- A large blue rounded rectangular button with the text "Sign in".
- A circular icon with a fingerprint symbol.

At the bottom of the screen, there are two icons: a UK flag icon labeled "Language" and a four-diamond icon labeled "Quick menu".

A large, rounded blue callout bubble is overlaid on the bottom left of the screen, containing the text "Haven't registered on DNBCnet yet?".

Home > Open an Account > Step 1

Step 1: Chosse your account type

1

2

3

4

Setup Service
"DNBC Financial Group" Account Type [?]
Please select

Summary of your inquirees
"DNBC Financial Group" Account Type [?]
Please select
Have a Promo Code?

NEXT

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

Home > Open an Account > Step 1

Step 1: Chosse your account type

1

2

3

4

Setup Service
"DNBC Financial Group" Account Type [?]
Corporate Account
Jurisdiction of your company [?]
Please select
Type of Company [?]
Please select
Number of Director (s) in Company [?]
Please select

Summary of your inquirees
"DNBC Financial Group" Account Type [?]
Corporate Account
Jurisdiction of your company [?]
Please select
Type of Company [?]
Please select
Number of Director(s) in Company [?]
Please select
Have a Promo Code?

Recommended Service [?]
☐ Open a Debit/Prepaid for your company
☐ Merchant Account registration for your website (Review Document and Consult)


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.

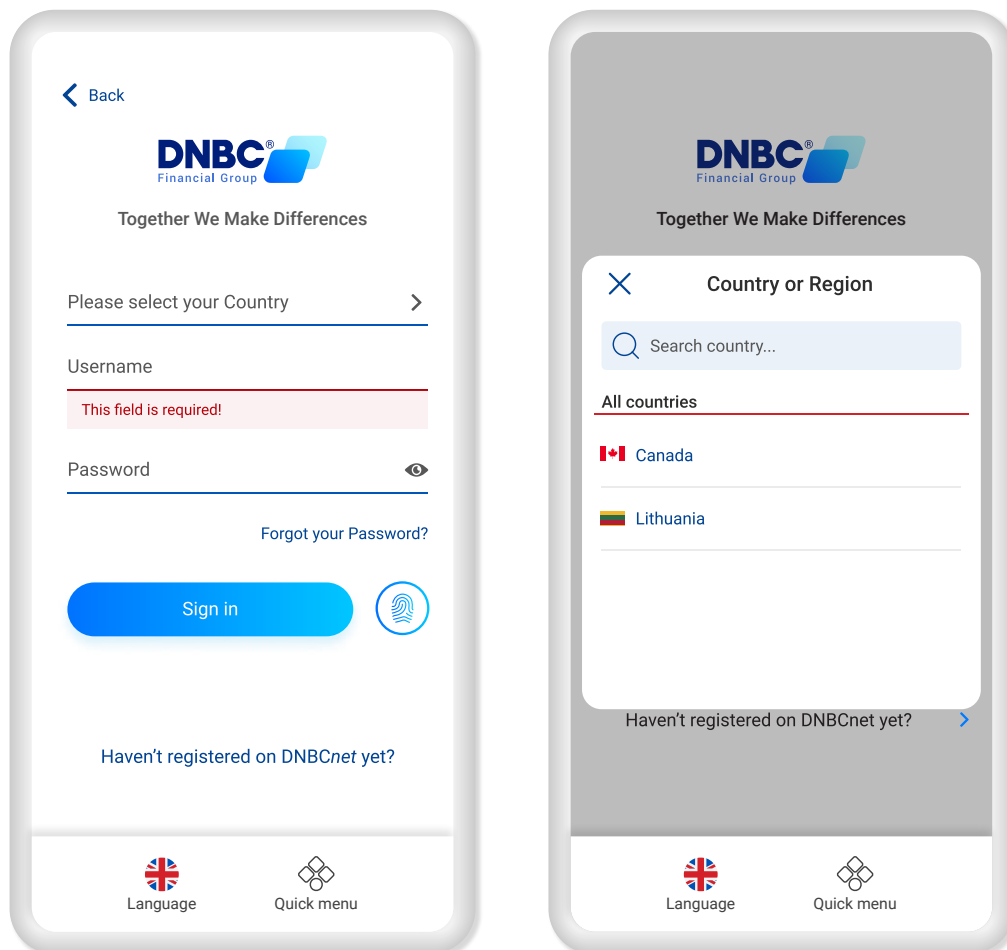
Since you already own an account on DNBCnet, it's ready to use our internet banking app.

C. LOGIN SCREEN

1 Login Process - First time login




* If you have already had a DNBCnet Internet Banking account, please skip this “**First-time login**” instruction.

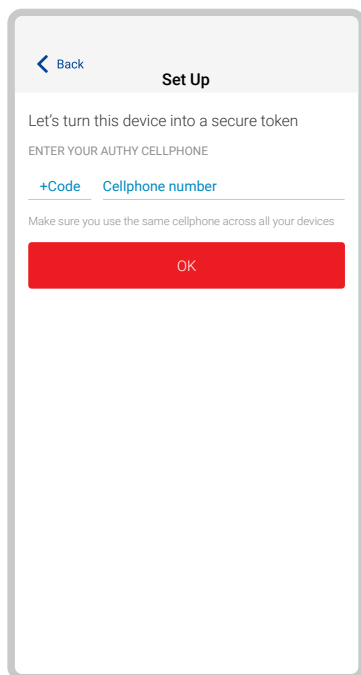
- **Step 1:** Open DNBCnet app
Tap on DNBCnet app icon  to launch the application on your mobile device.
- **Step 2:** Log in.
 - Check your mailbox to get a username.
 - We will send you a temporary password via SMS.
 - Input your username and temporary password to log in.
 - We will send a 6-digit 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 contain a **letter** (a-Z) and a **number**, and a **special character** (!@#\$%&*~+<>_?), and at least **8 characters**.
 - After changing your password, you can continue to experience the DNBCnet app.



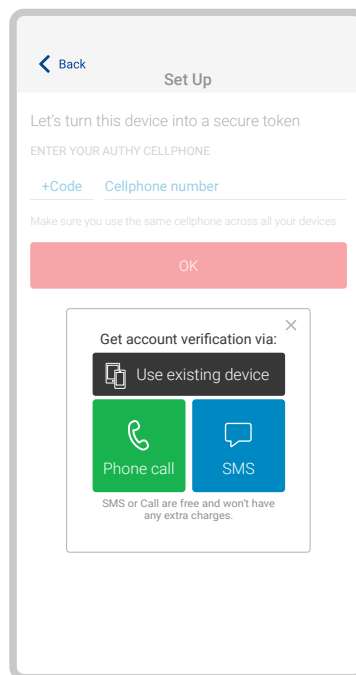
2 Login - Authy App

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.

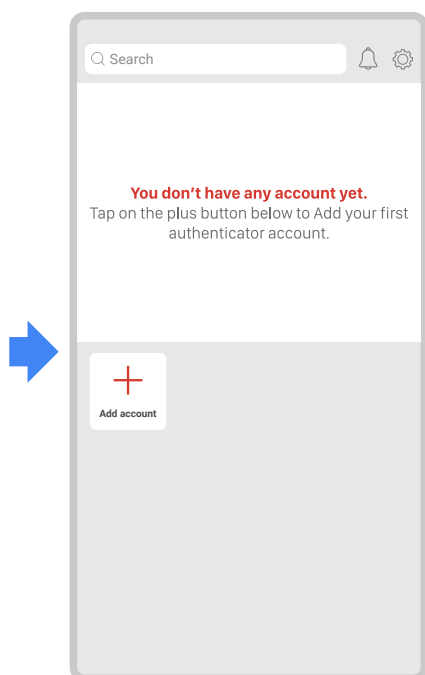
- **Step 1 :** Download the Authy App  from  or 
- **Step 2 :** Set up the app following the automatic instructions.



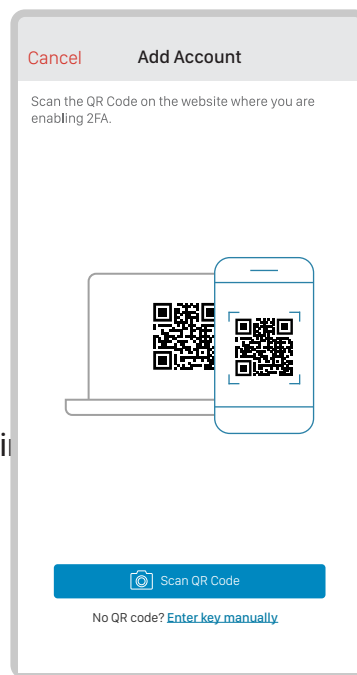
Choose a method of verification



Enter your phone number and email address




Choose Add account



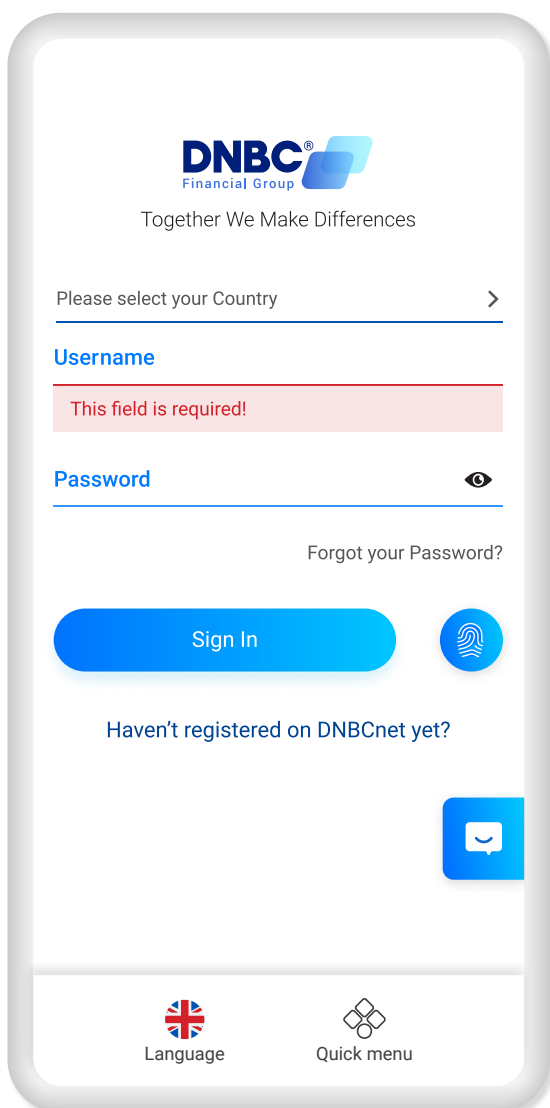
Scan the QR Code on DNBCnet website

3 Login - Regular login

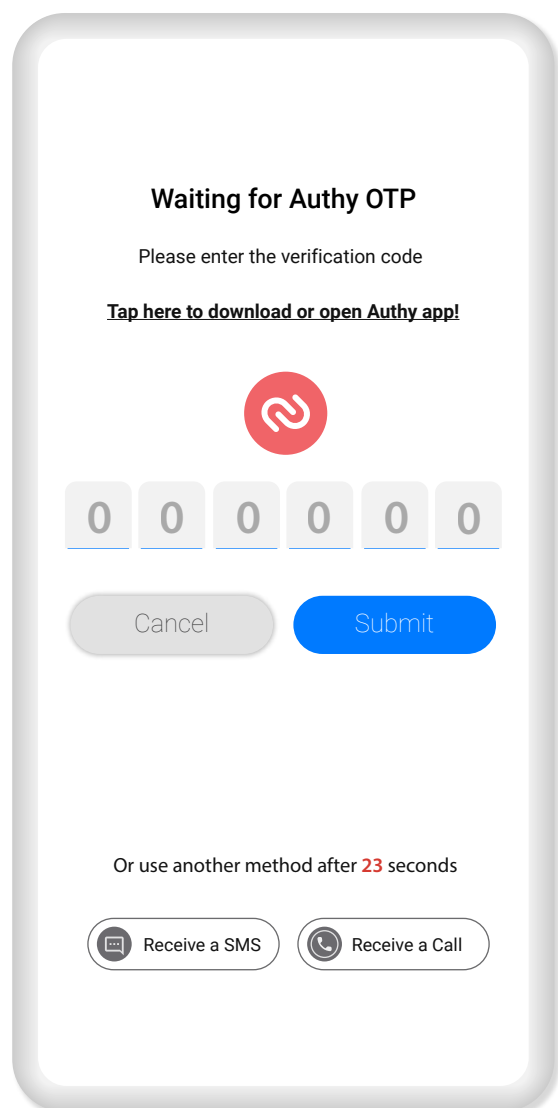
- **Step 1:** Open DNBCnet app.
Tap on DNBCnet app icon  to launch the application on your mobile device.
- **Step 2:** Log in.
Input your name and password to log in.
- **Step 3:** Verify with Two-factor authentication.

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

If you have the Authy app on the same phone as your DNBCnet app, you can quickly launch the Authy app by tapping the “**Twilio Authy app**” on the screen.



The login screen features the DNBCnet logo and tagline at the top. Below is a country selection dropdown. The 'Username' field is highlighted with a red error message 'This field is required!'. The 'Password' field has a toggle for visibility. A 'Forgot your Password?' link is present. A blue 'Sign In' button is next to a fingerprint icon. At the bottom, there is a 'Haven't registered on DNBCnet yet?' link, a chat icon, and footer links for 'Language' and 'Quick menu'.

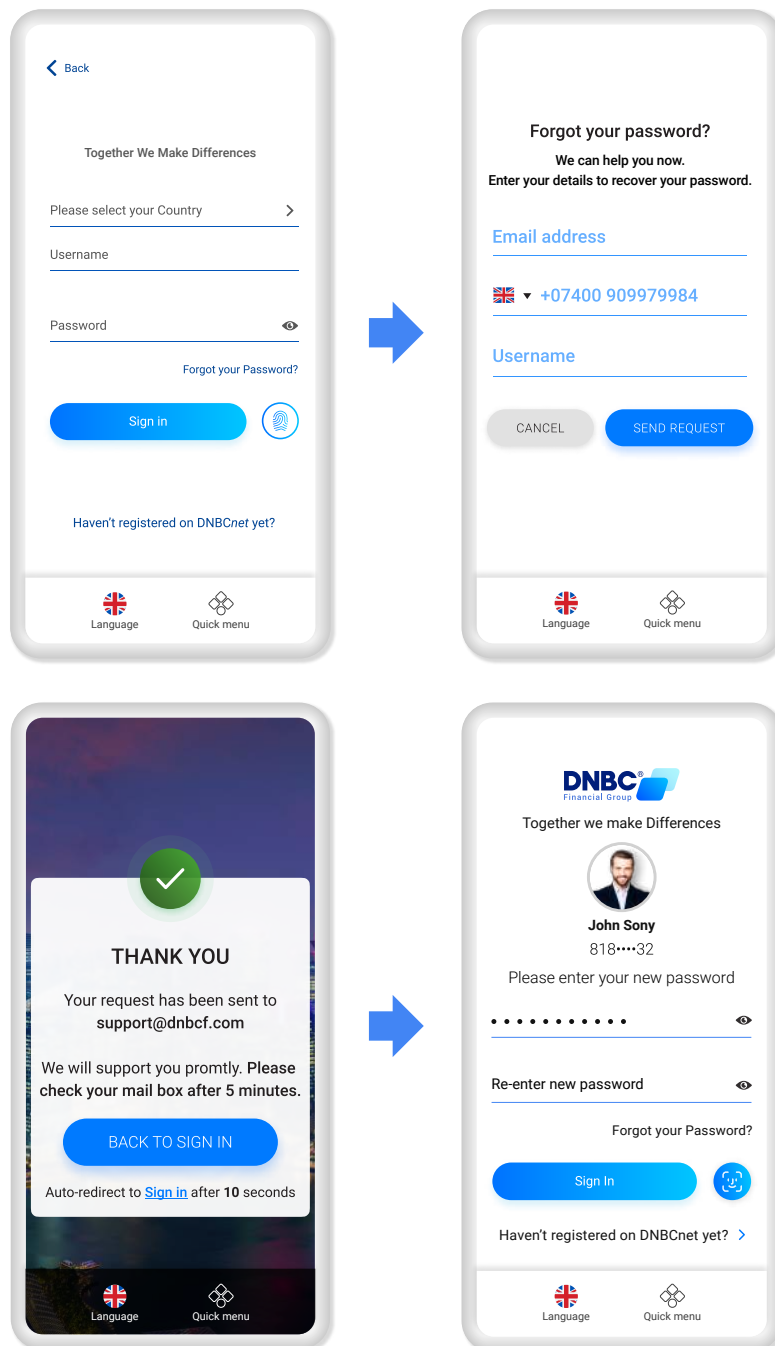


This screen is titled 'Waiting for Authy OTP' and asks the user to enter a verification code. It includes a link to download or open the Authy app, a numeric keypad with six '0' buttons, and 'Cancel' and 'Submit' buttons. A red circular icon with a white 'X' is positioned above the keypad. At the bottom, it states 'Or use another method after 23 seconds' and provides buttons for 'Receive a SMS' and 'Receive a Call'.

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

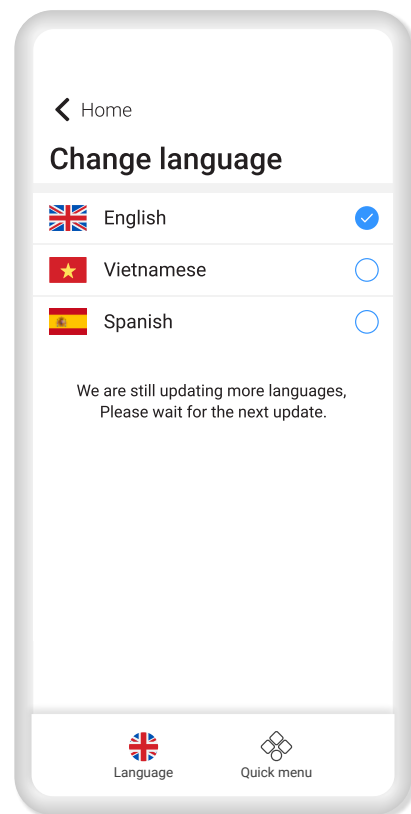
DNBC Financial Group is an international financial institution that offers payment services worldwide.

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 DNBCnet mobile banking app.
- **Step 2** : Choose “Menu”.
- **Step 3** : Find “Language”. Then, you can choose your preferred language in this section.

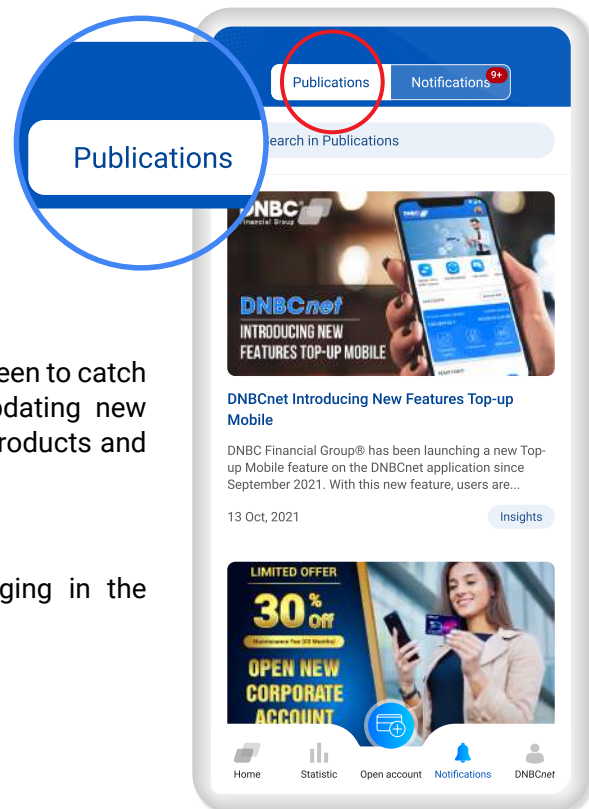


6 News

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

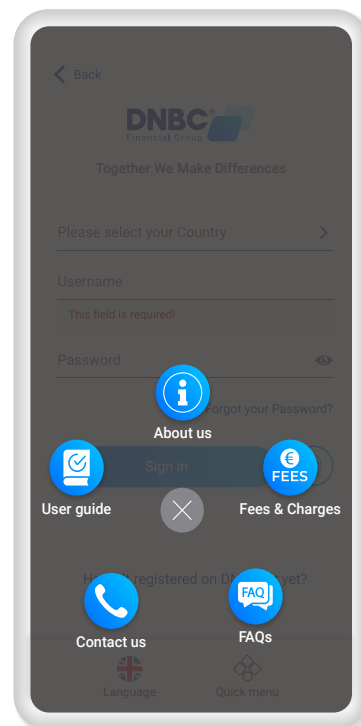
Every service that DNBC offers has different corresponding fees. The **"Fees & charges"** helps our customers acknowledge in-depth information about our services before registering for an account.

User Guide and FAQs

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

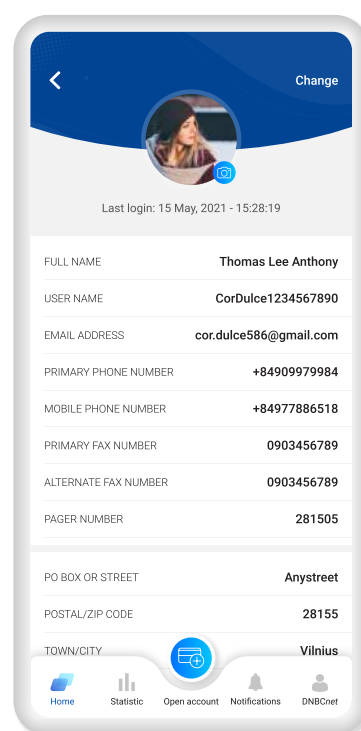
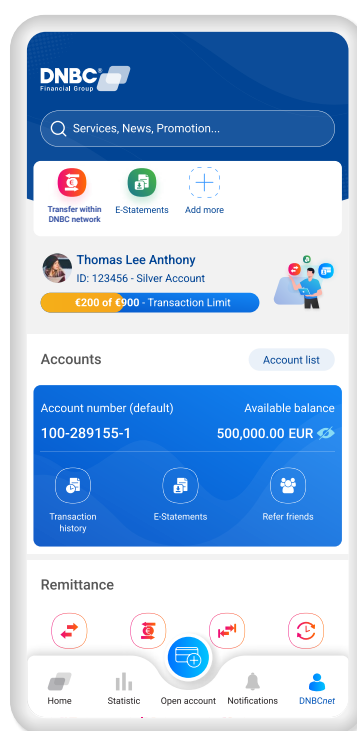
Contact us

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

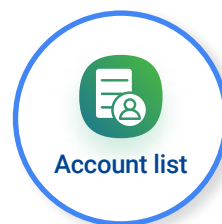
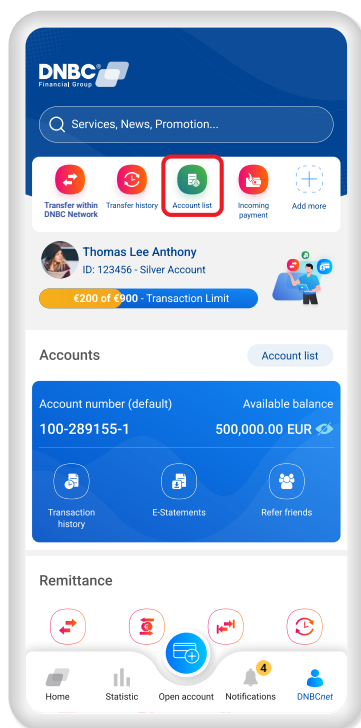
This is where you can view all your personal information. By tapping on your avatar, you can view a list of your information such as name, email, phone number, address,...



D. ACCOUNT MANAGEMENT

1 Account list & details

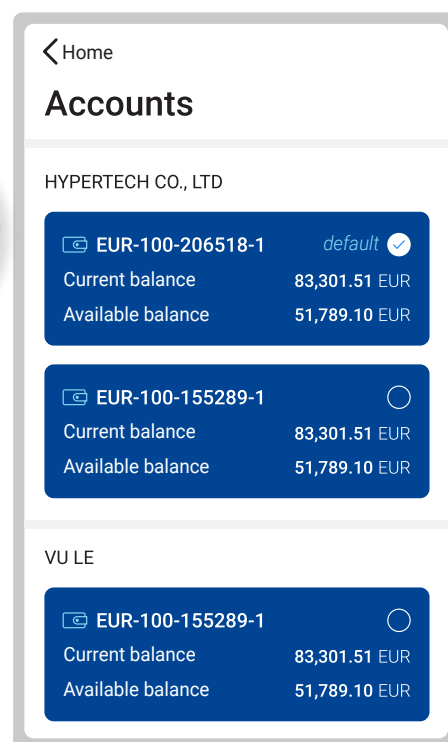
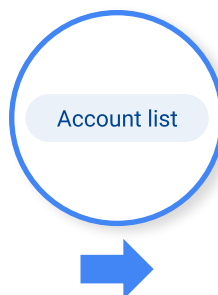
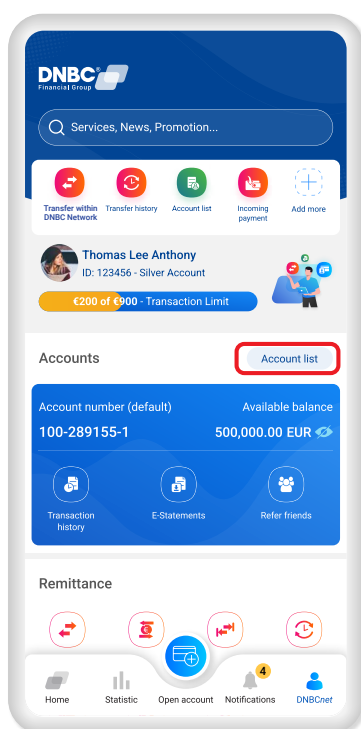
The account details is where you can manage all of your DNBC current accounts, including personal accounts, corporate accounts.



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**”



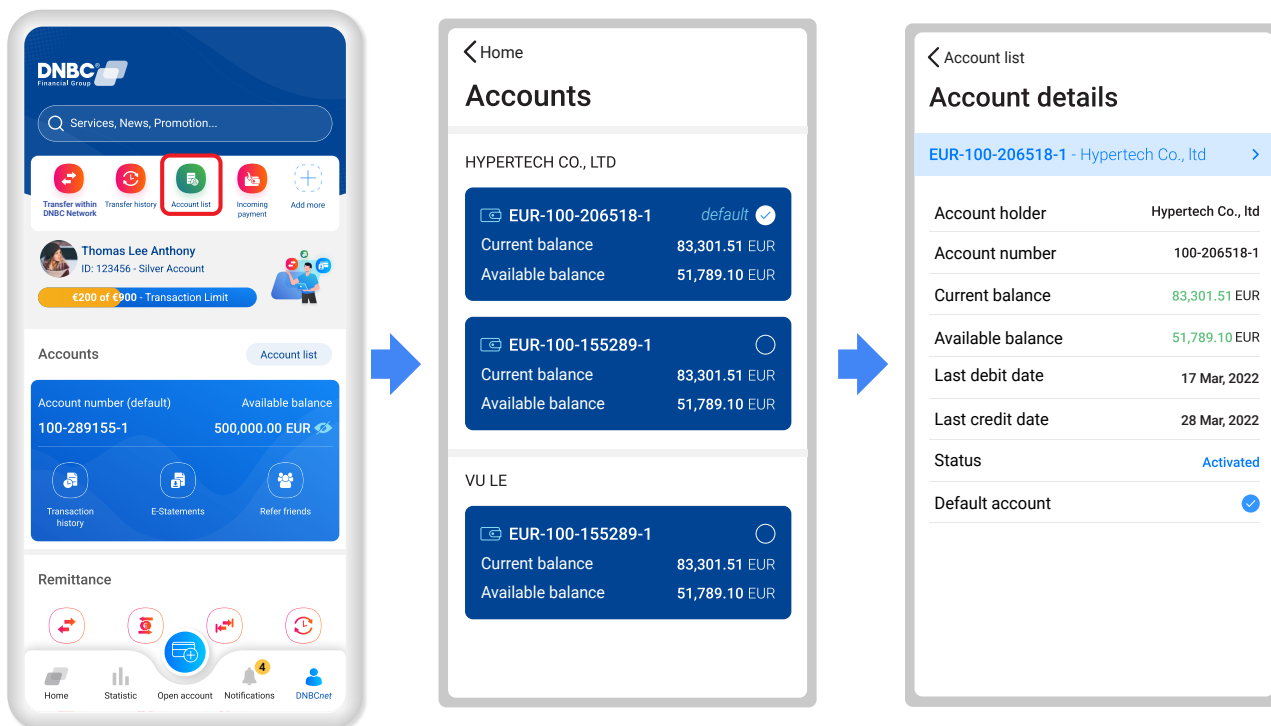
All your accounts will be shown in here, just choose the account you want to track in detail.

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.

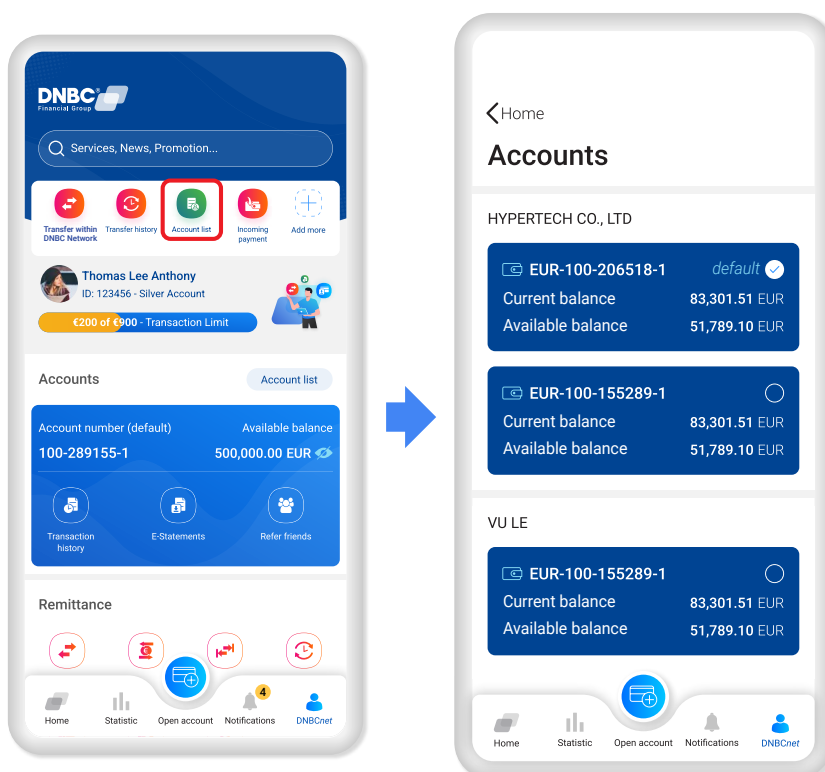
* You can manage to execute various features within account details.



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:

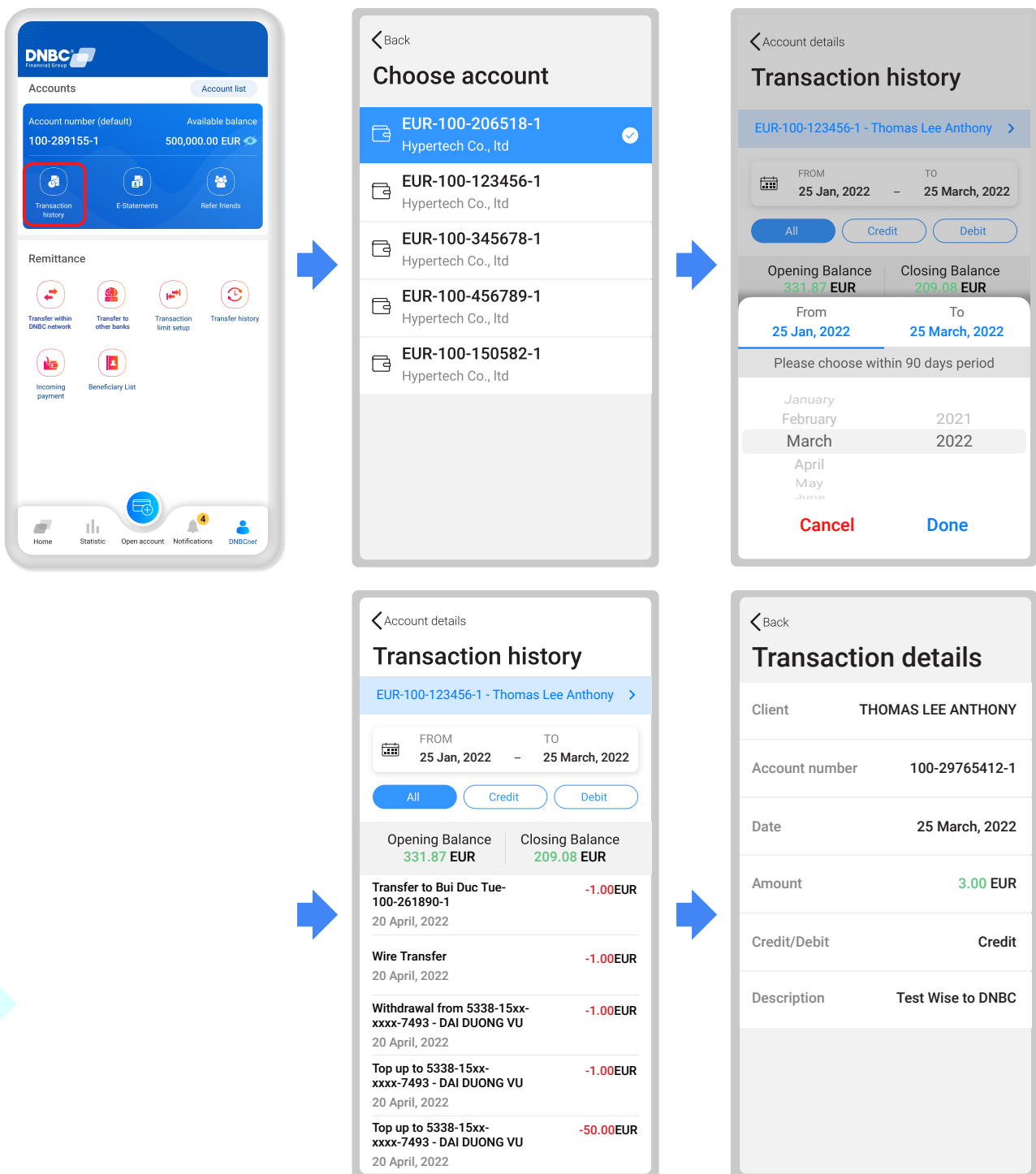
- You can quickly check the default account balance on the dashboard by tapping the icon
- One-touch interface immediately opens default account’s e-statements and transaction history when interacting on the home page.



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 DNBCnet 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.

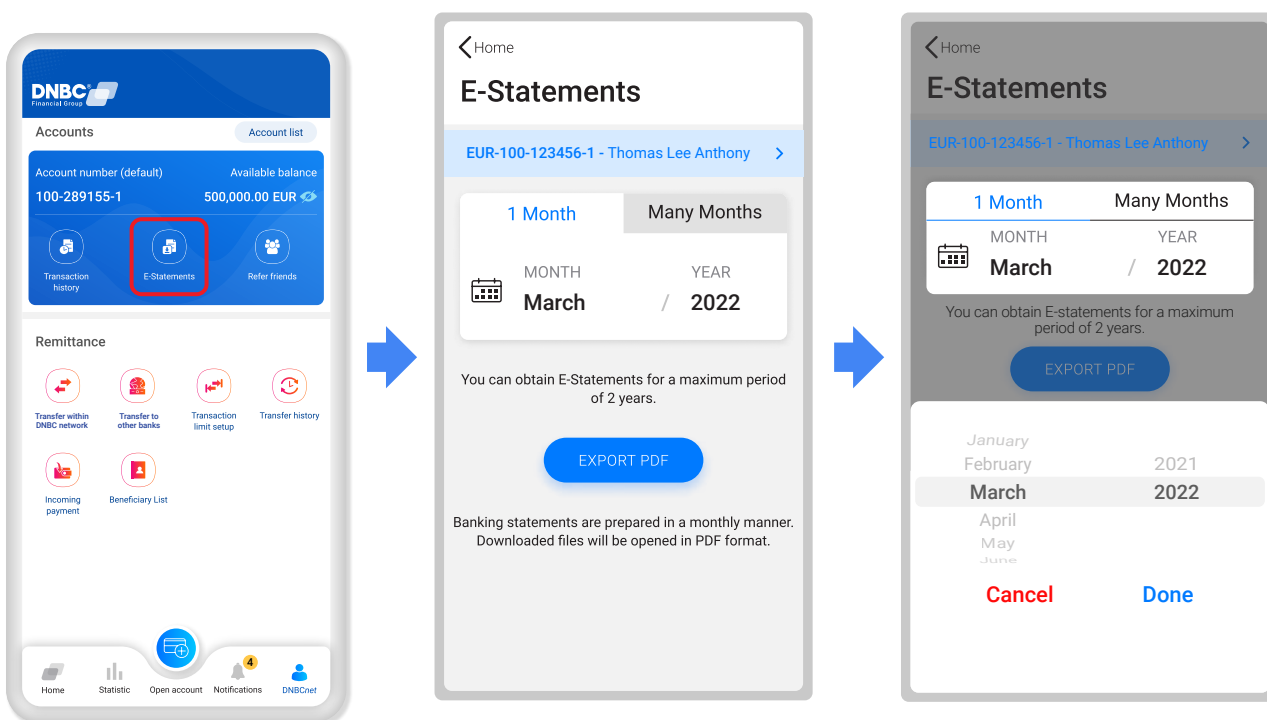


3 E-statements

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

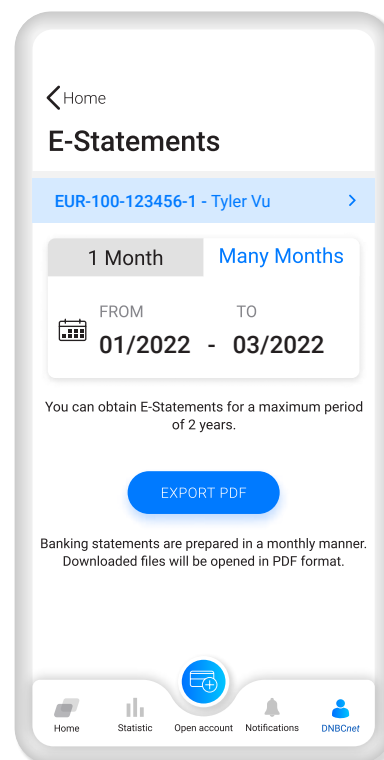
Export e-statements within a month

- **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

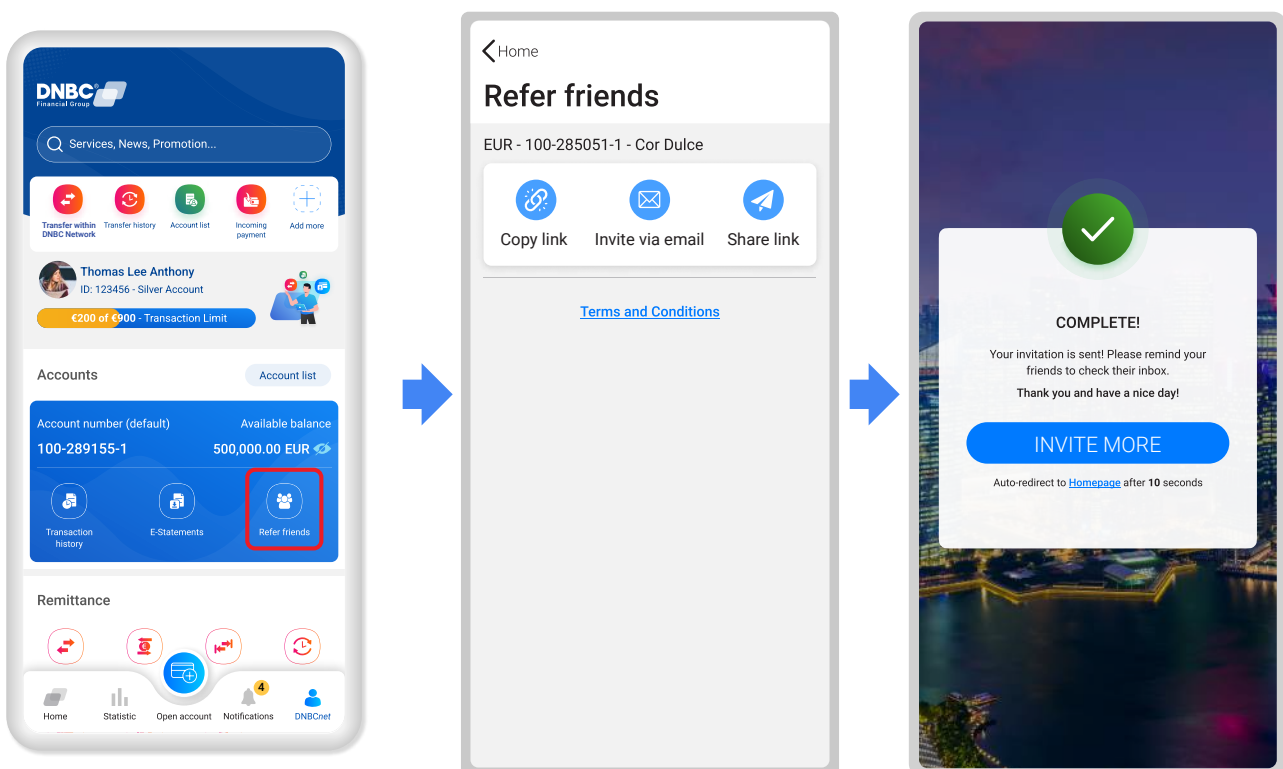
- **Step 1-2 :** Similar to exporting e-statements within 1 month.
- **Step 3 :** Select the time to export your e-statements. Then, select “Export PDF”.
- **Step 4 :** After choosing “Export PDF”, a file of e-statements list will be downloaded. Then, you can select the specific reports and open to see.



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

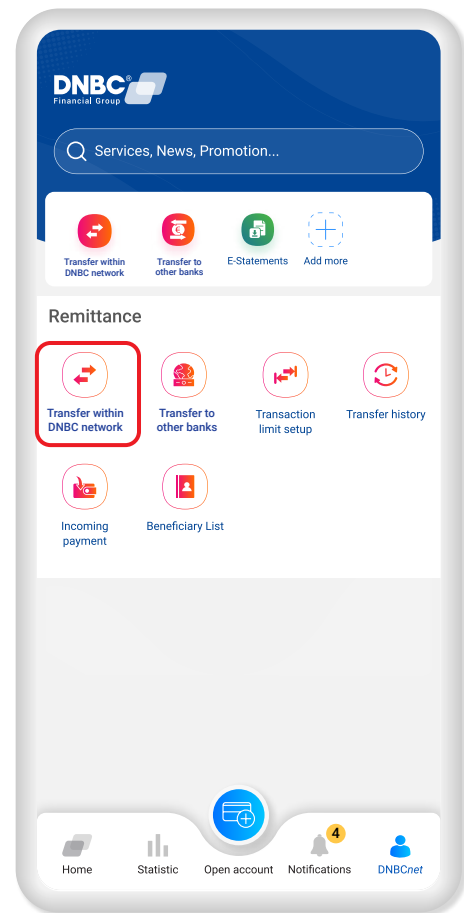
DNBC Financial Group supports transactions for internal or external DNBC network.

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 Account number 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.



< Home Confirm

Transfer within DNBC network

TRANSFER INFORMATION

Type
Own Account >

From account
EUR-100-206518-1 - Cor Dulce >

Available balance 83,301.51 EUR

To account number
EUR-100-285015-1 >

THOMAS LEE ANTHONY

Amount
0.00 EUR >

Message
Please enter your message

PAYMENT SUPPORTING DOCUMENTS
You can upload to 5 files with maximum size 5MB for each.

Please choose attached files +

CONFIRM



< Home Confirm

Transfer within DNBC network

TRANSFER INFORMATION

Type
Own Account >

From account
EUR-100-206518-1 - Cor Dulce >

Available balance 83,301.51 EUR

To account number
EUR-100-285015-1 >

THOMAS LEE ANTHONY

Amount
10,000.00 EUR >

Message
Please enter your message

PAYMENT SUPPORTING DOCUMENTS
You can upload to 5 files with maximum size 5MB for each.

Please choose attached files +

CONFIRM



< Home Confirm

Amount
10,000.00 EUR >

Message
Please enter your message

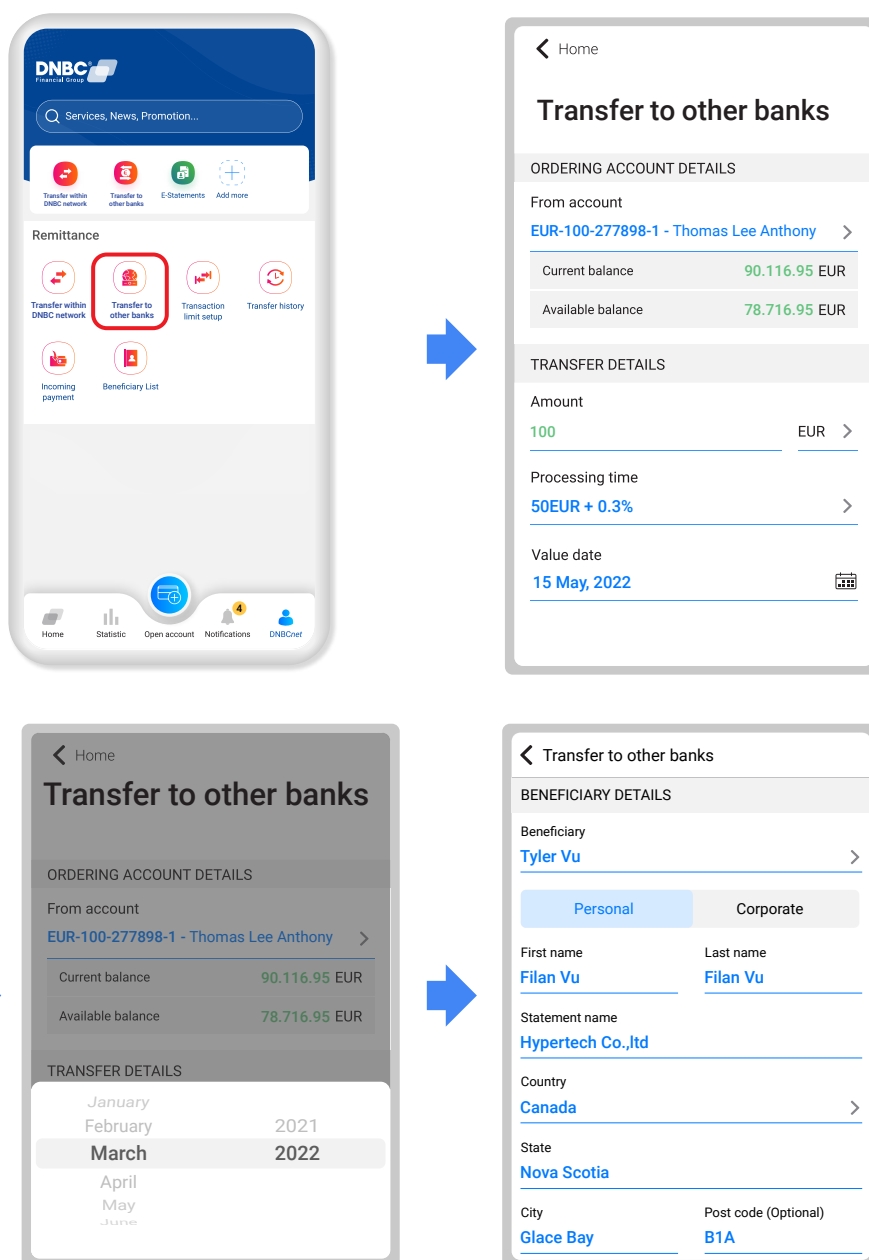
PAYMENT SUPPORTING DOCUMENTS
You can upload to 5 files with maximum size 5MB for each.

Please choose attached files +

CONFIRM

2 Transfer to other banks

- **Step 1** : Select “**Transfer to other banks**” on the dashboard.
- **Step 2** : Choose which account to transfer from at “**From account**”.
- **Step 3** : Enter the amount of money and currency
- **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.

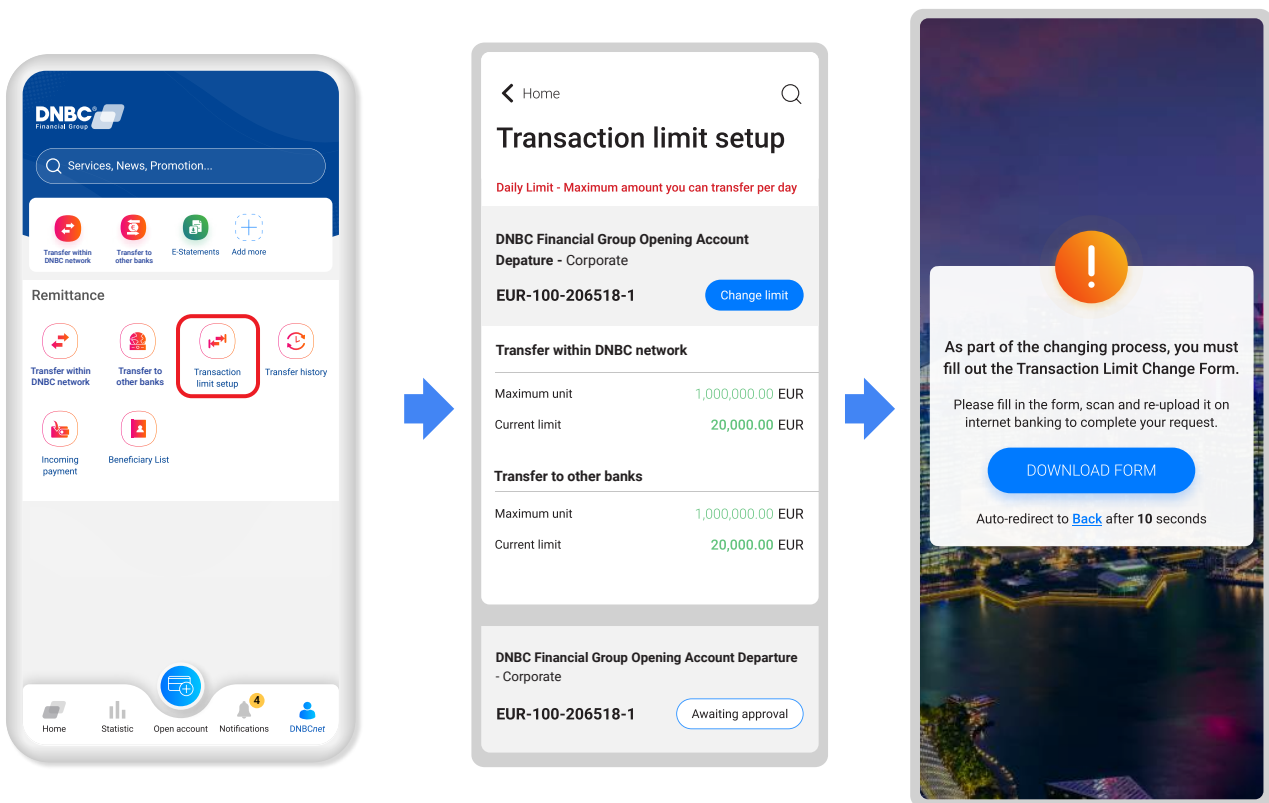


3 Transaction limit

“**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 non-SWIFT 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 non-SWIFT is EUR 500,000.

Transaction limit cannot be changed using DNBCnet mobile app. Here is how to change transaction limit on DNBCnet 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 as showing on the screen.
- **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.




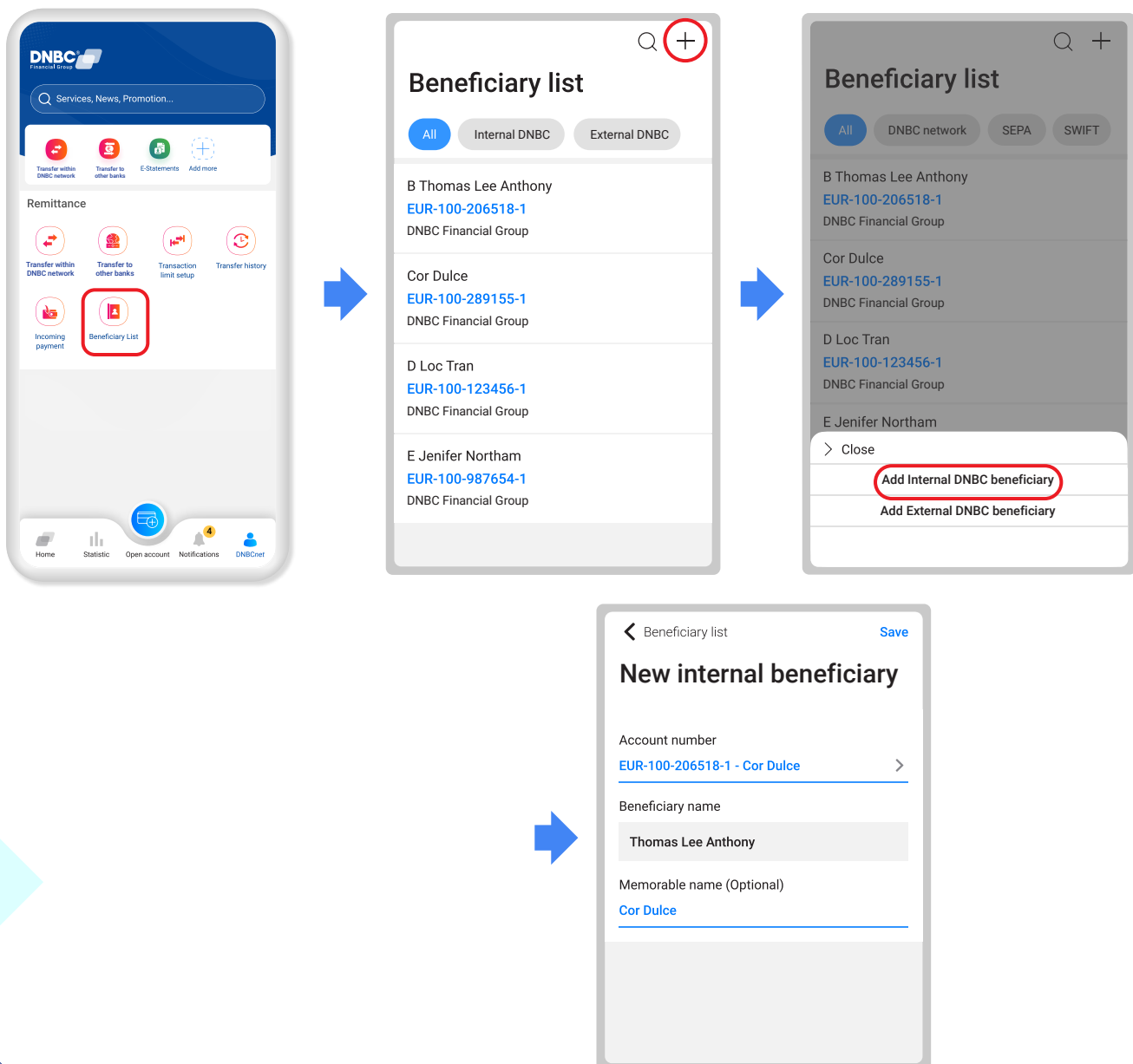
4 Beneficiary List

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 internal or external DNBC beneficiary).

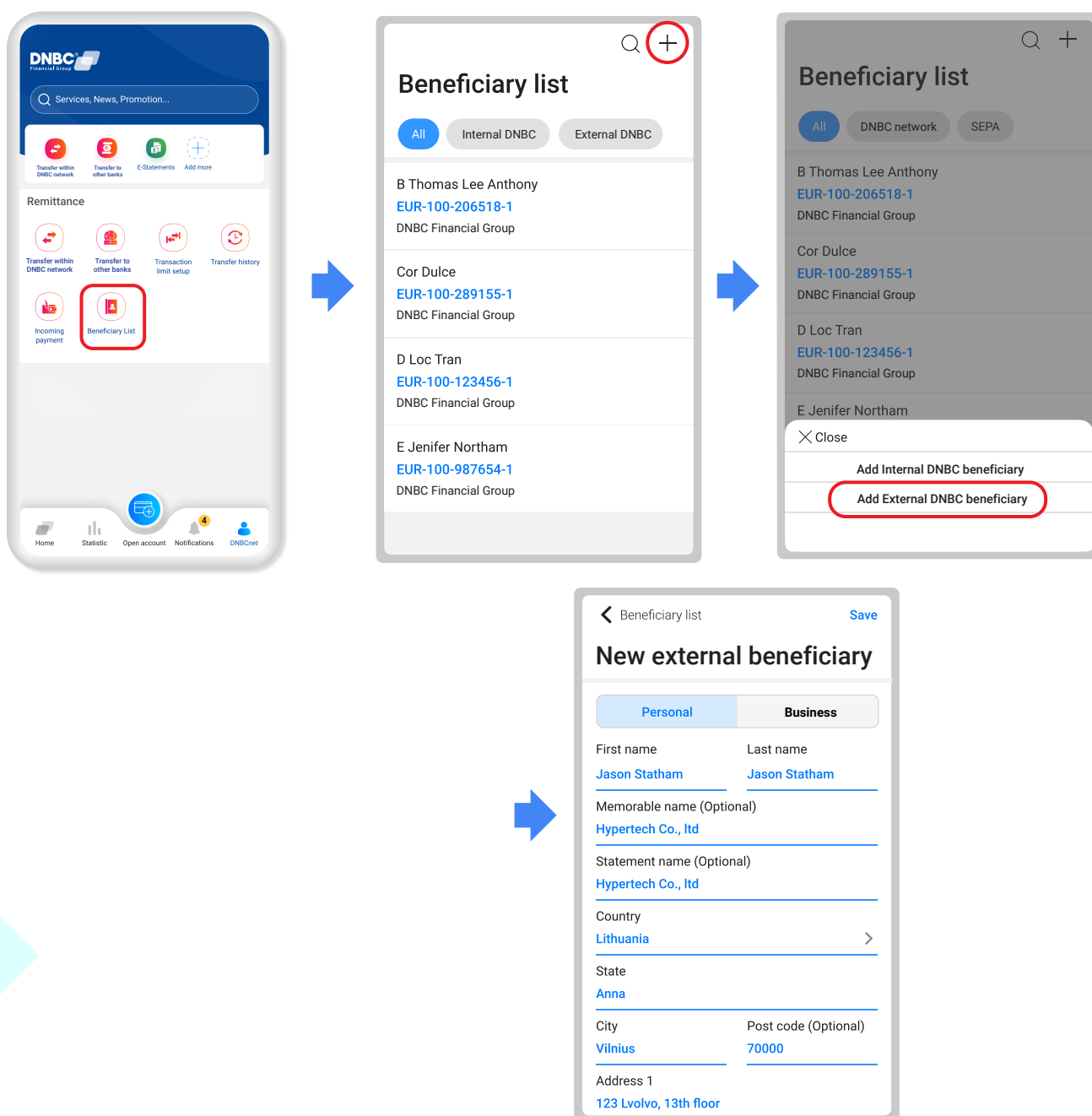
Adding a new Internal DNBC beneficiary

- **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 **Internal 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.



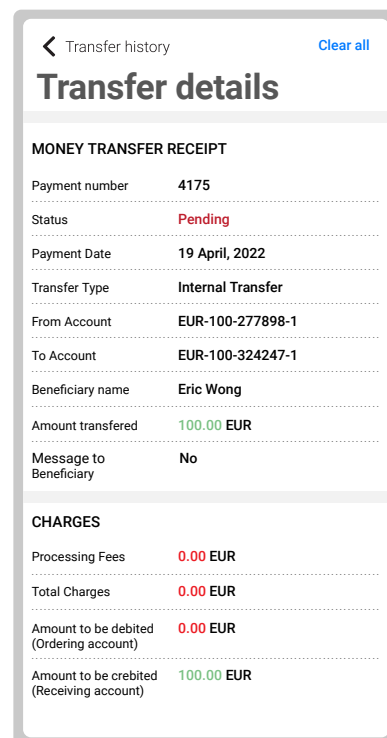
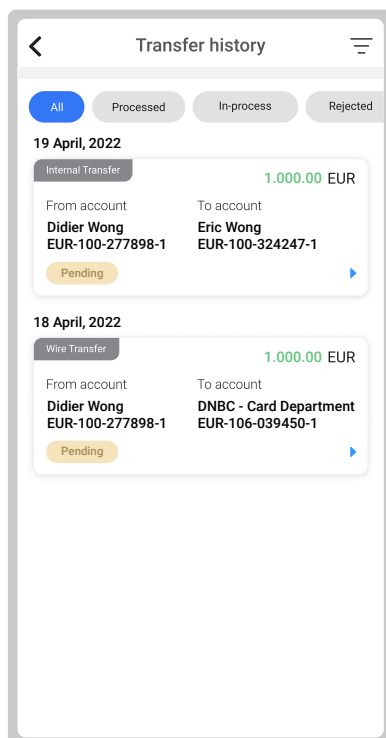
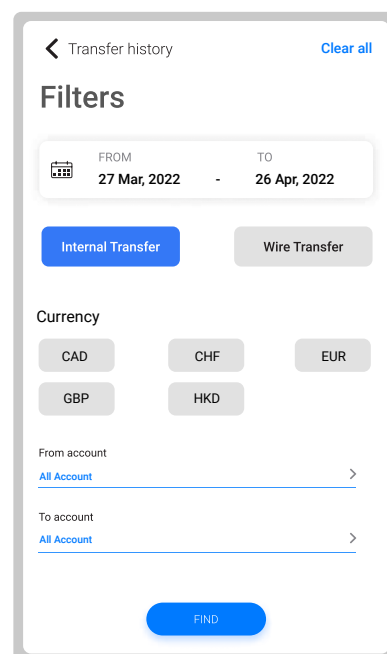
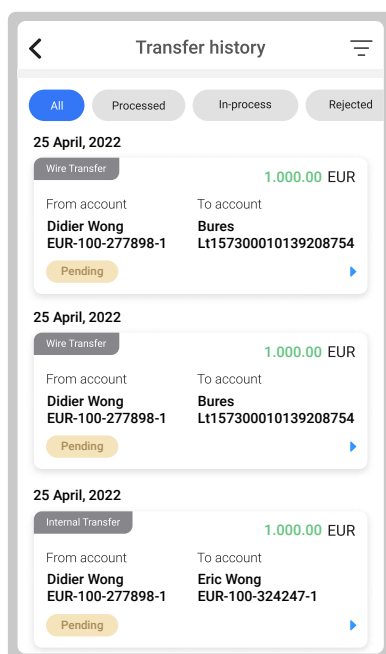
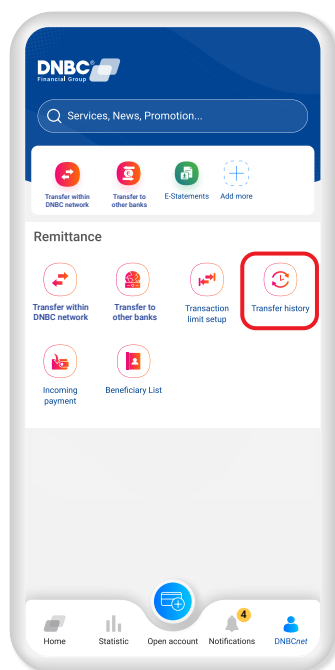
Adding a new External DNBC beneficiary

- **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 **External DNBC 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 **External DNBC beneficiary** beneficiary. **External DNBC beneficiary** beneficiary list consists of personal accounts and corporate accounts.




5 Transfer History

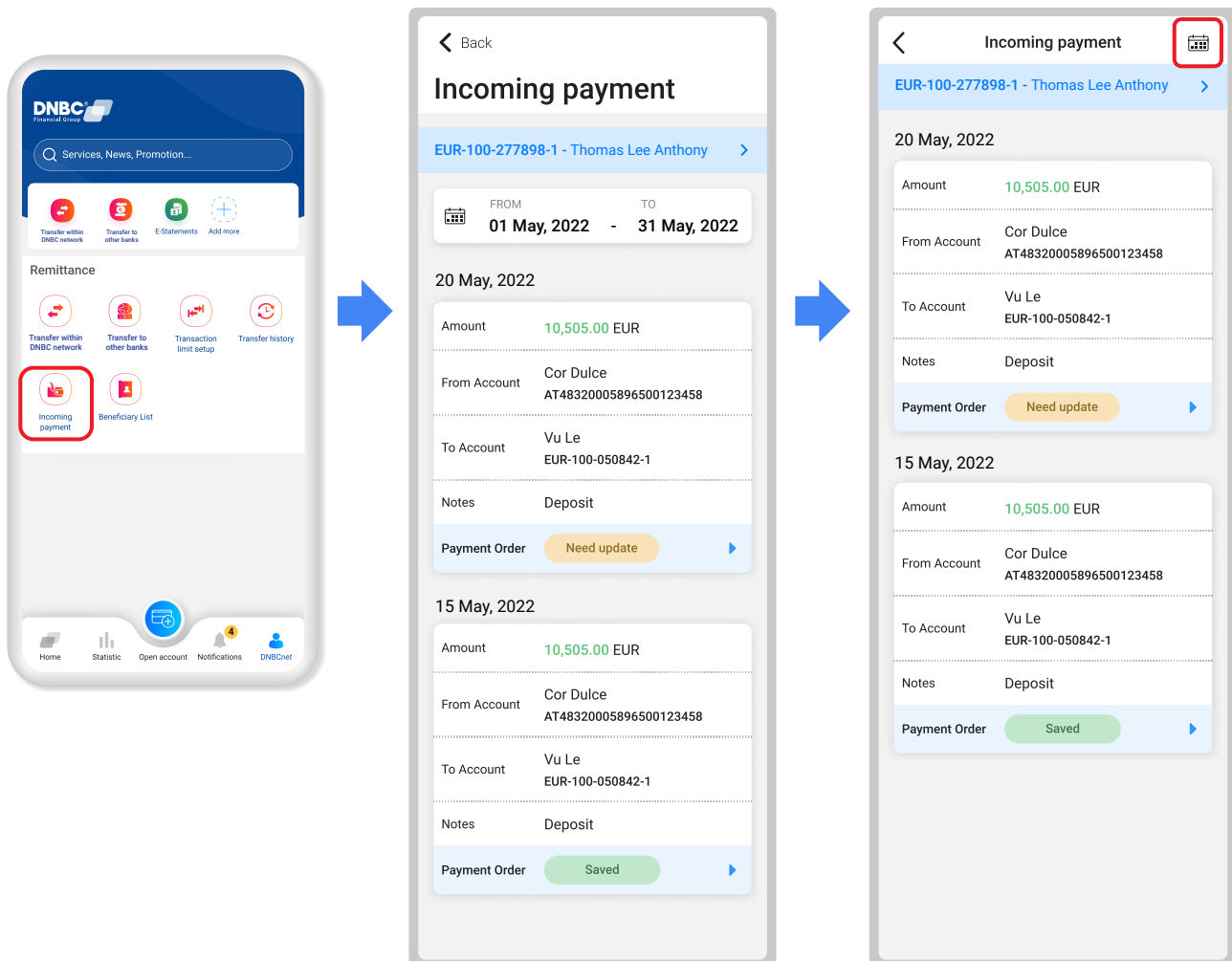
- **Step 1 :** Tap on “Transfer history” on the dashboard.
- **Step 2 :** Tap on the icon to filter or icon to search for a specific beneficiary. Alternatively, you can scroll down the screen to look for that specific transaction.
- **Step 3 :** Enter all the information about the transaction and choose “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.



6 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”.

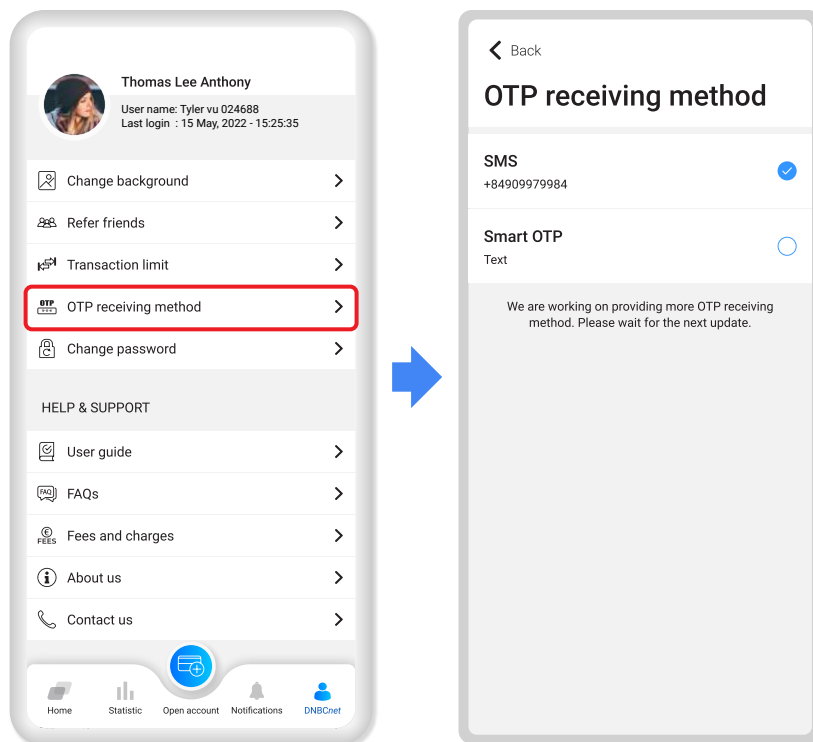


A list of incoming transactions will be displayed.

F. MENU AND SETTINGS


1 OTP receiving method

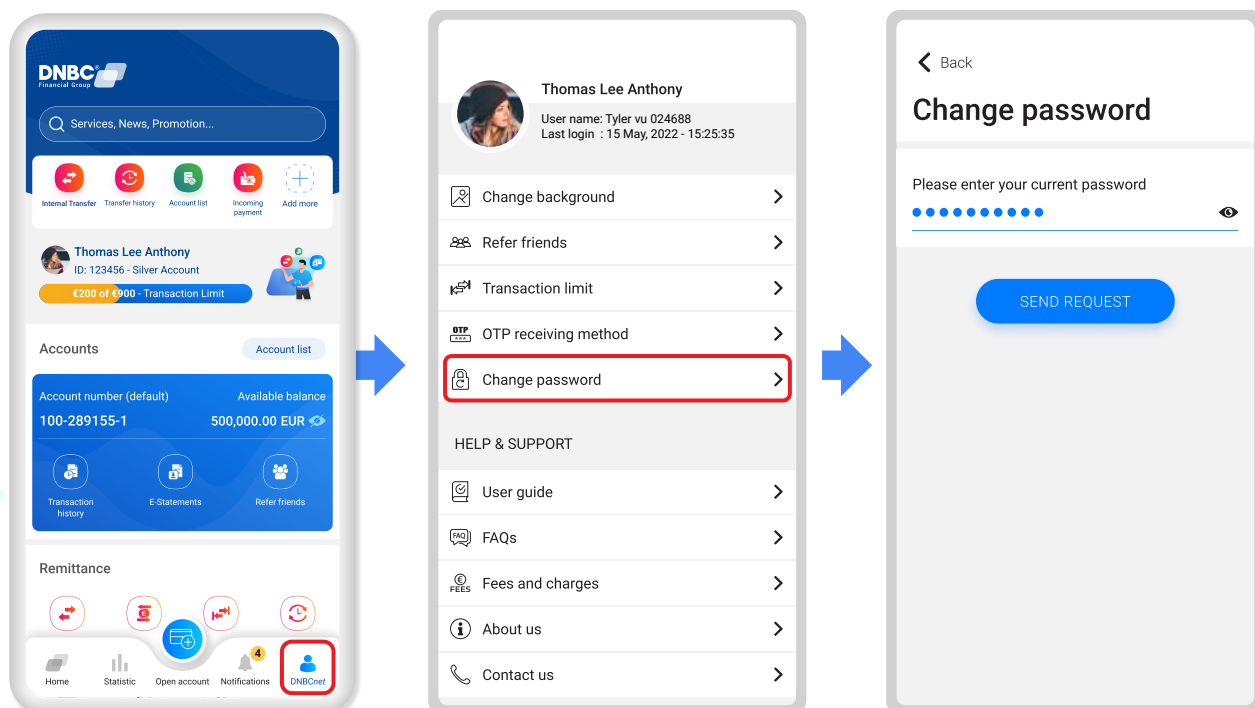
OTP code of DNBCnet will be sent via your SMS. You can go to the "OTP receiving method" section to check your registered phone number information.



2 Change password


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

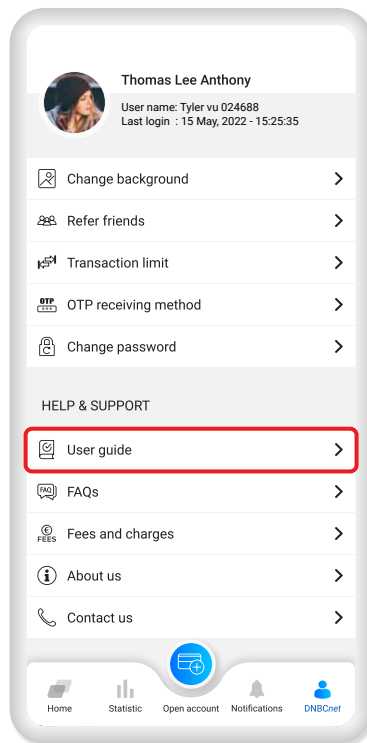
- **Step 1 :** Tap on icon  menu on the dashboard.
Then choose **"Change password"**.
- **Step 2 :** Input your current password and Tap **"Send request"**.
- **Step 3 :** Enter the OTP sent to your mobile phone. Then your request will be sent to us, we will send you password changing confirmation and 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 

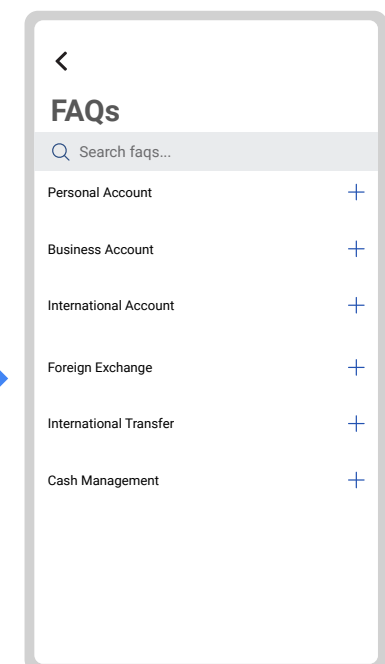
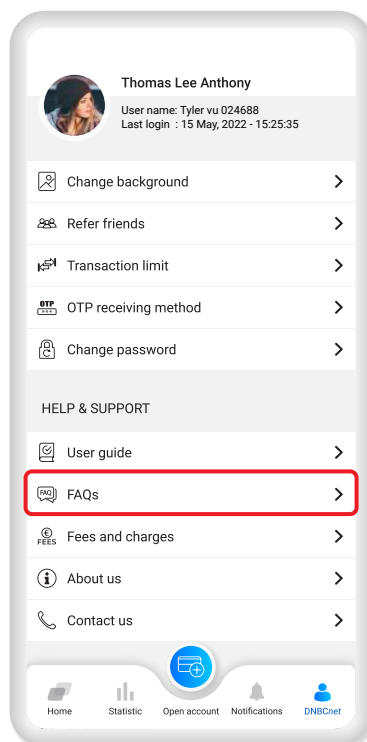


5 FAQs

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.

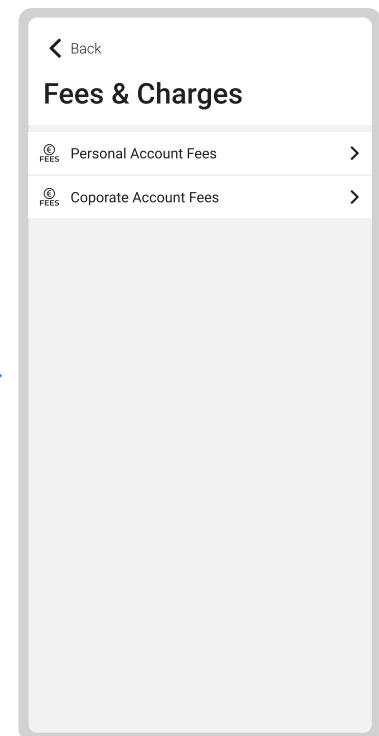
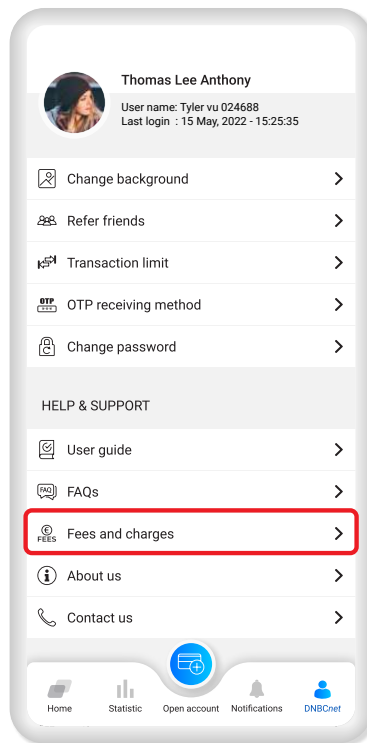


6 Fees and charges

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.

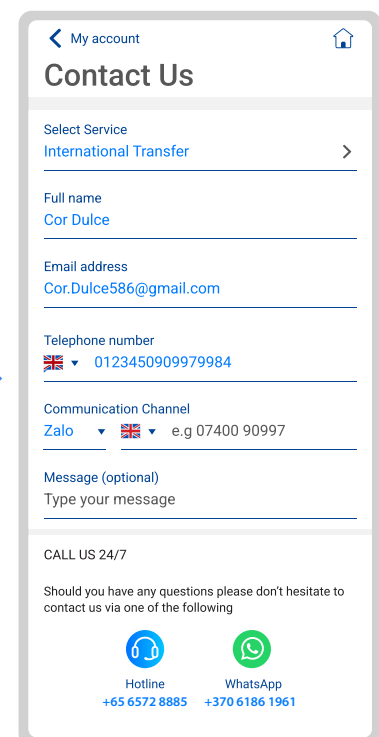
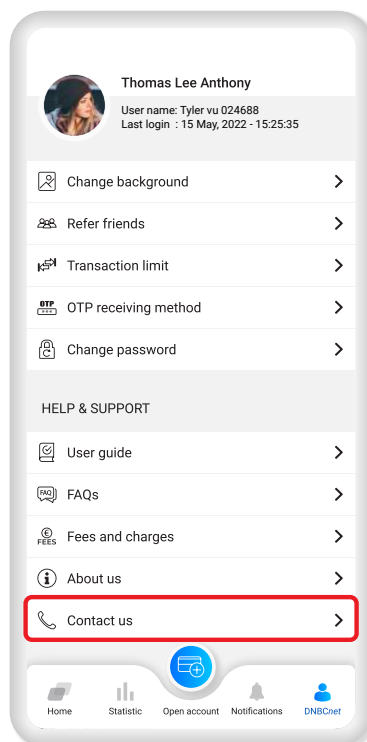


7 About us

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.

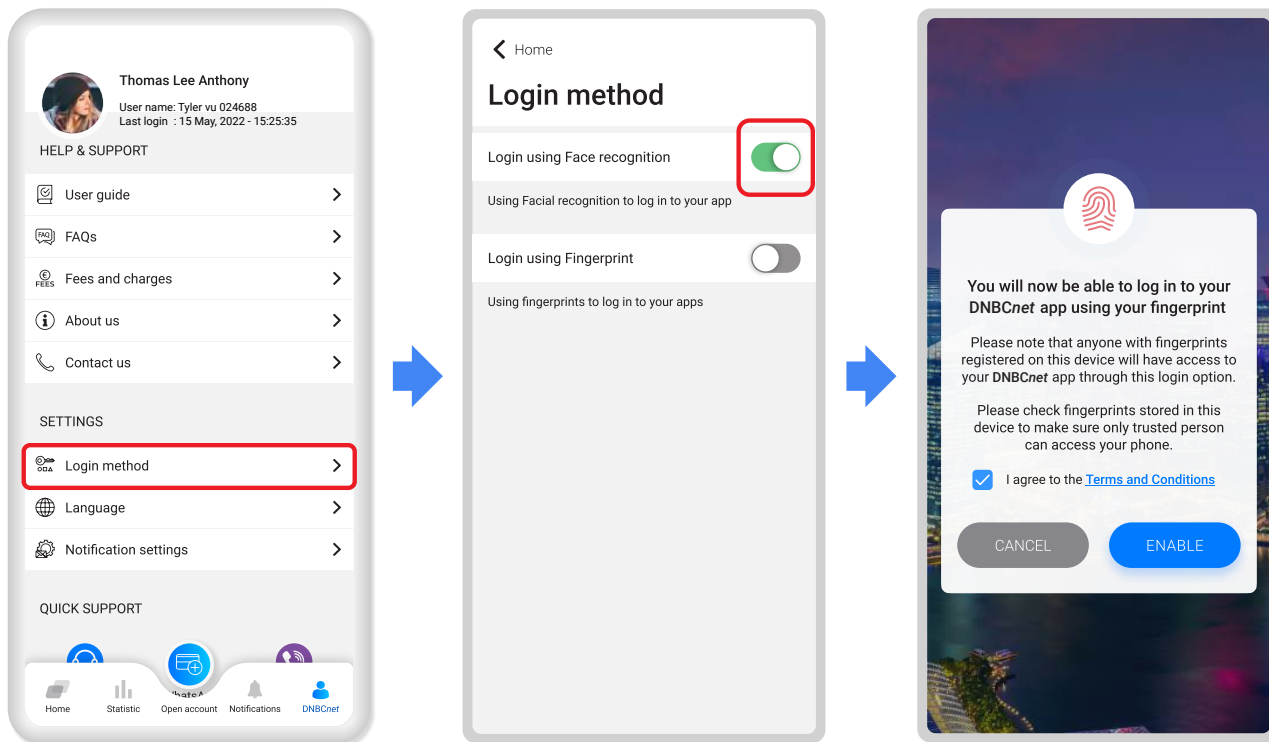
8 Contact us

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.



G.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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