DNBC®
Financial Group

DNBC*net* **App**
Userguide

Update 20 Sep 23

TABLE OF CONTENT

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 **+1 604 227 7007**
or send an email to **customersupport@dnbcgroup.com.**
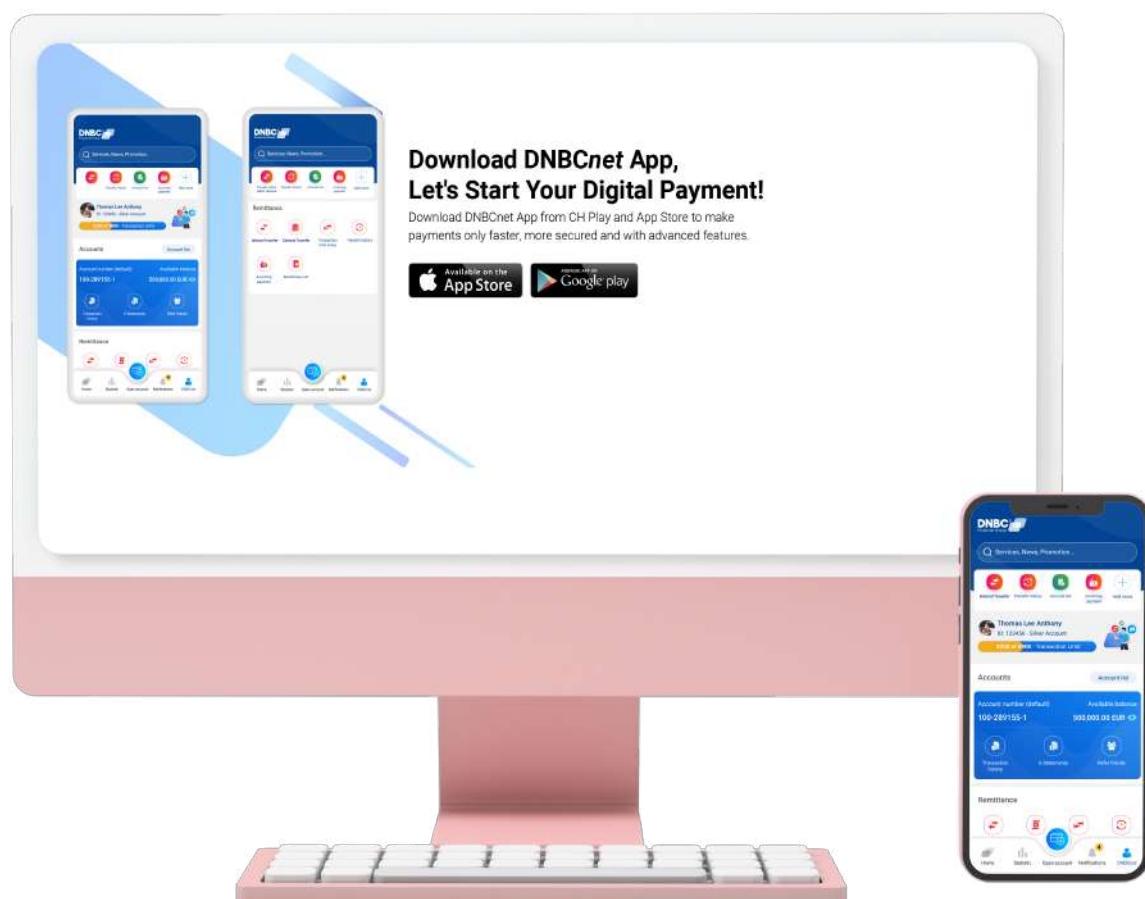
B. INTRODUCTION

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?
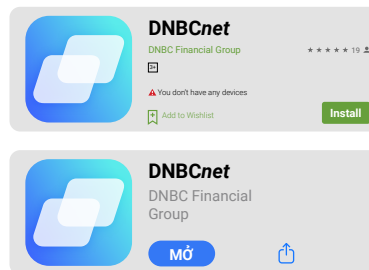
STEP 1   Access to

Google Play   **App Store**

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

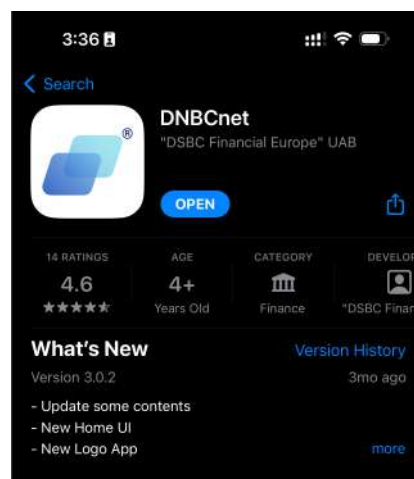Or Scan

QR code

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 4 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.

4 Steps to Open a Personal Account / Business Account

Open a Personal / Business Account
4 STEPS

STEP ONE 01

Account Registration
Click the "Open an account" button on our website, select Personal Account tab or Business Account tab and fill in all the required information

STEP TWO 02

Document Submission
Prepare Documents and Legal entity Documents. After that, Relationship Manager will contact & support you in document processing

STEP THREE 03

Short Remote Interview
A short remote interview will be arranged if necessary.

STEP FOUR 04

Account Approval
Once your account is approved, you can start transferring money with DNBC Financial Canada.

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 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 DNBC*net* app.
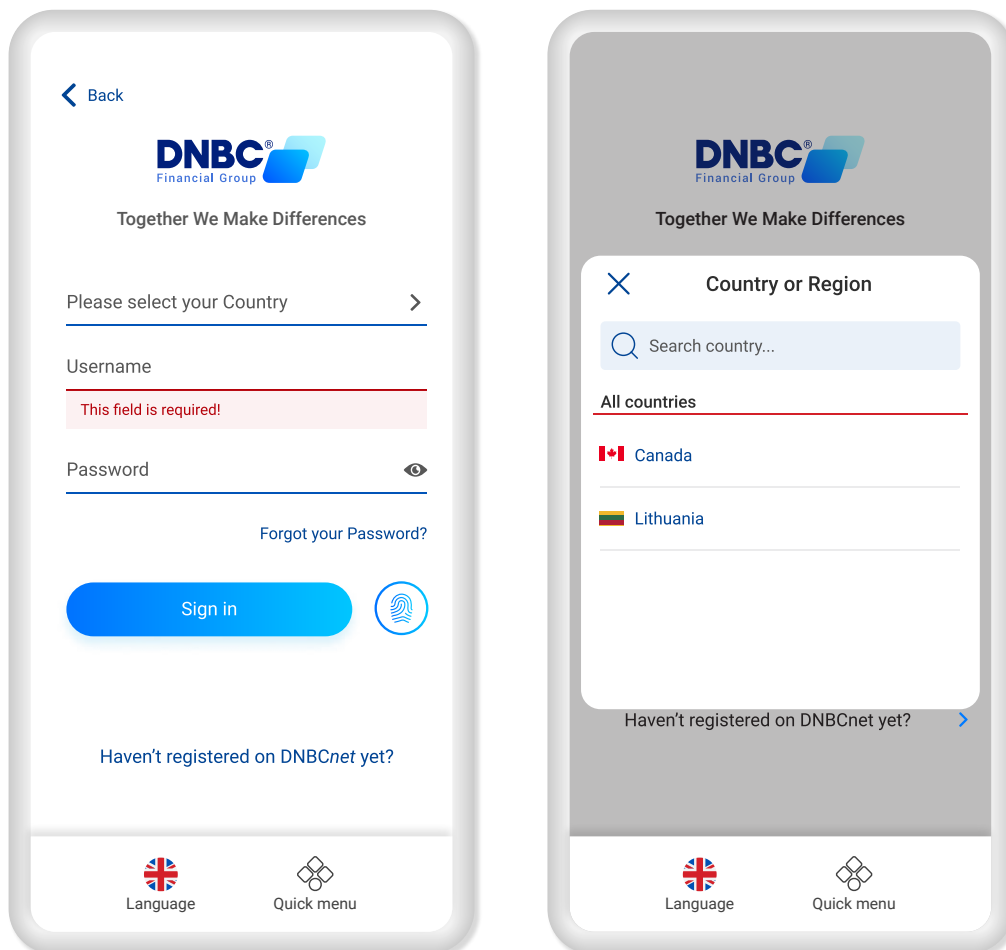
2 Login - Authy App

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.

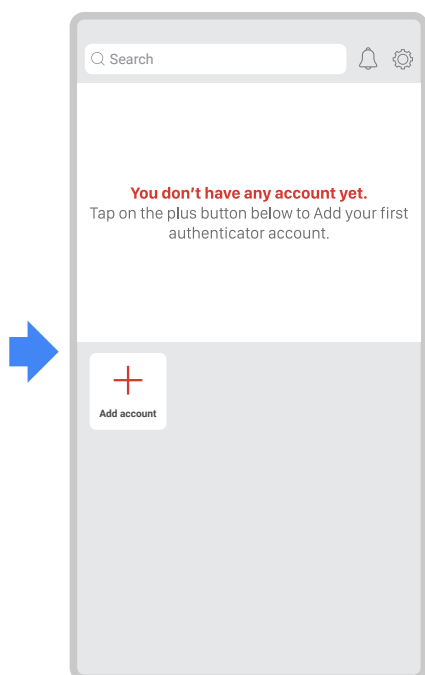- ◾ **Step 1 :** Download the Authy App from ⬛App Store **or** ▶Google play

- ◾ **Step 2 :** Set up the app following the automatic instructions.
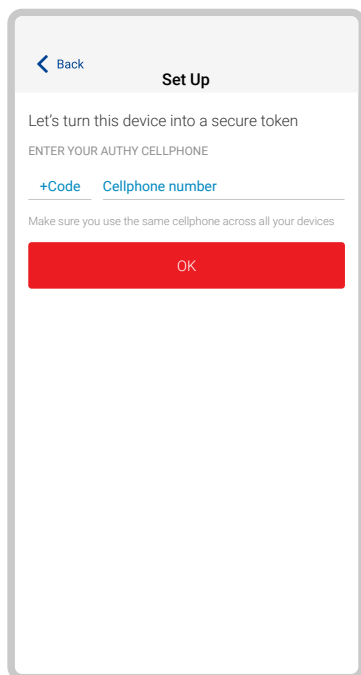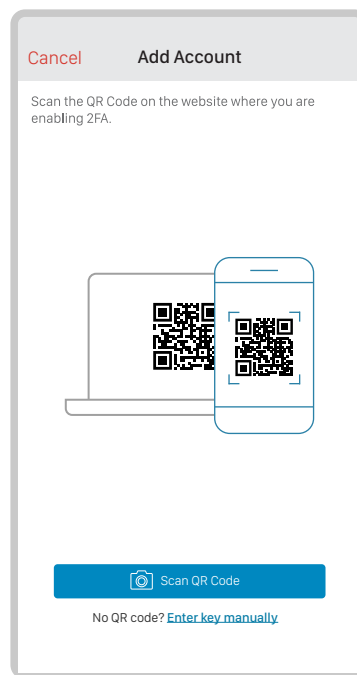
Choose a method of verification
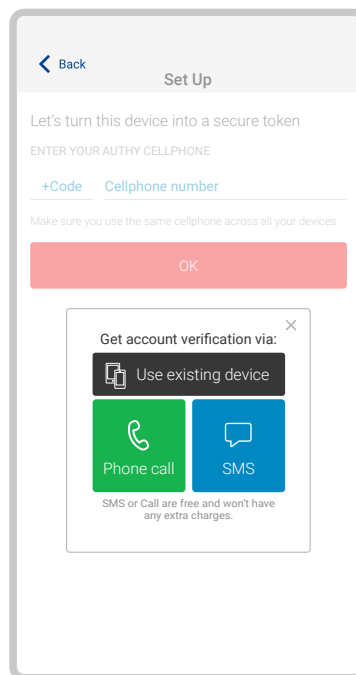
Enter your phone number and email address

Choose Add account
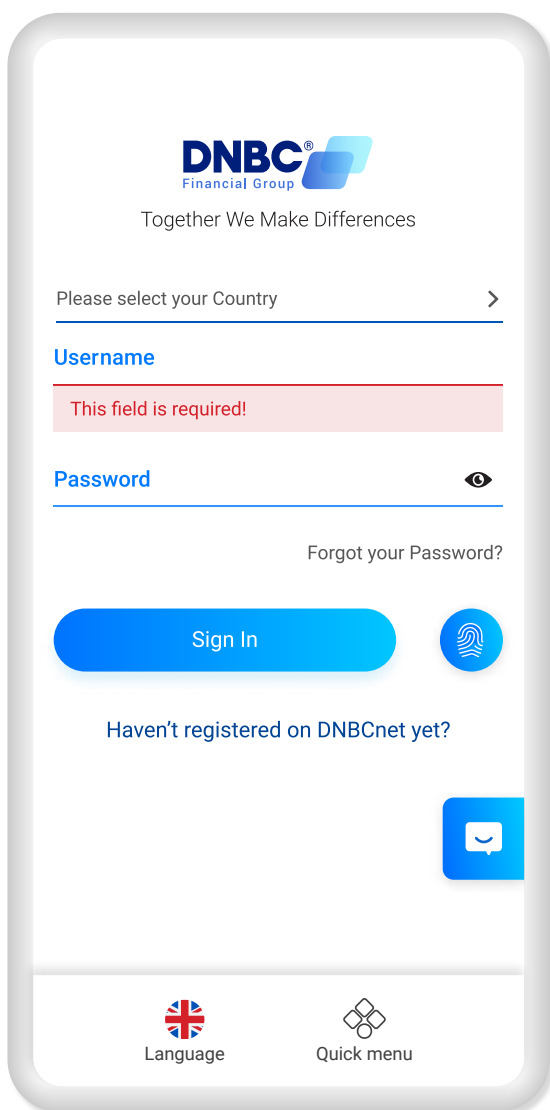
Scan the QR Code on DNBCnet website

3 Login - Regular login

- **Step 1:** Open 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.
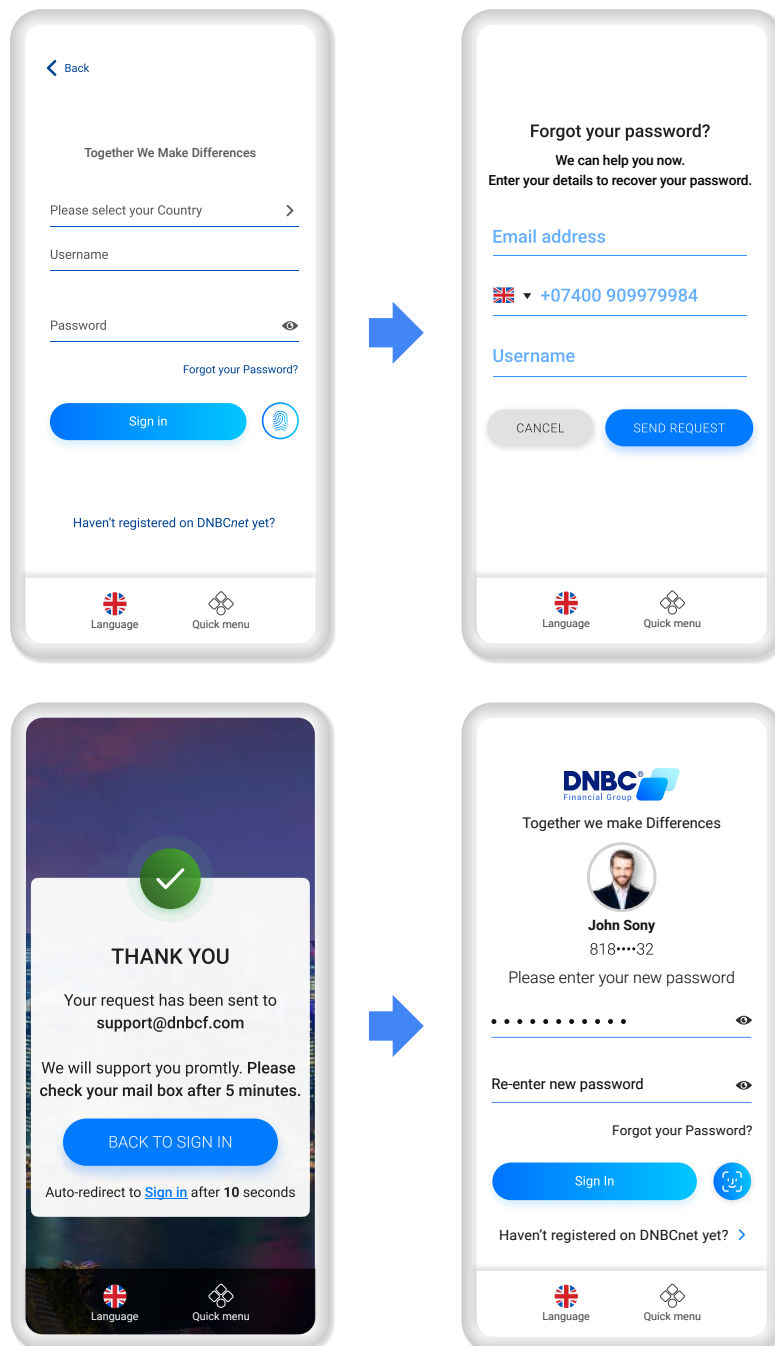
5 Change language

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.

‹ Home

Change language

🇬🇧	English	✓
🇻🇳	Vietnamese	○
🇪🇸	Spanish	○

We are still updating more languages,
Please wait for the next update.

🇬🇧
Language   Quick menu
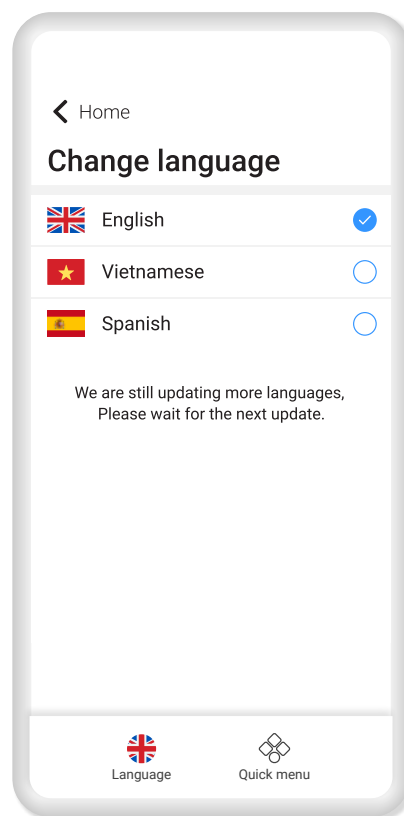
6 News

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.

Publications   Notifications ⁹⁺

Publications

Search in Publications

DNBCnet Introducing New Features Top-up Mobile

DNBC Financial Group® has been launching a new Top-up Mobile feature on the DNBCnet application since September 2021. With this new feature, users are...

13 Oct, 2021   Insights

LIMITED OFFER
30% Off
OPEN NEW CORPORATE ACCOUNT

Home   Statistic   Open account   Notifications   DNBC*net*

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**".
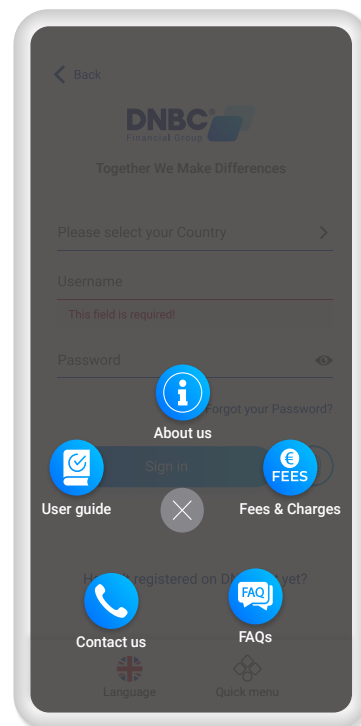
8 Personal Information

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,...
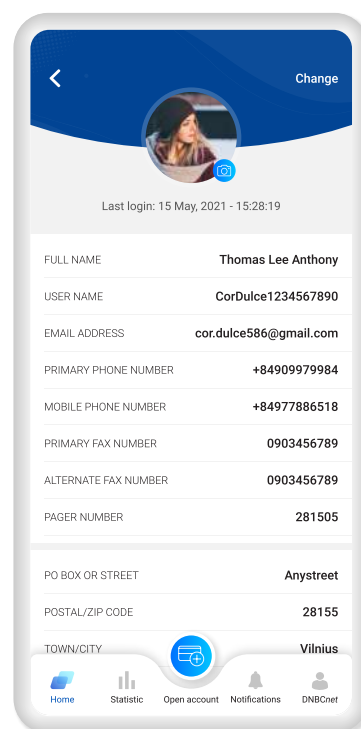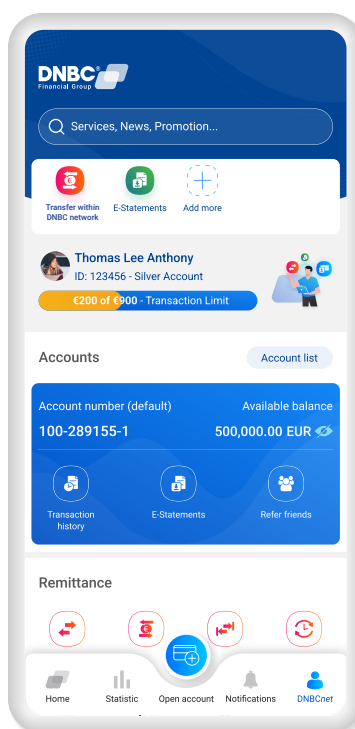
D. ACCOUNT MANAGEMENT

1 Account list & details

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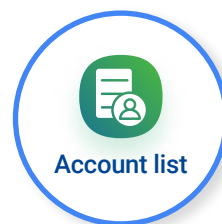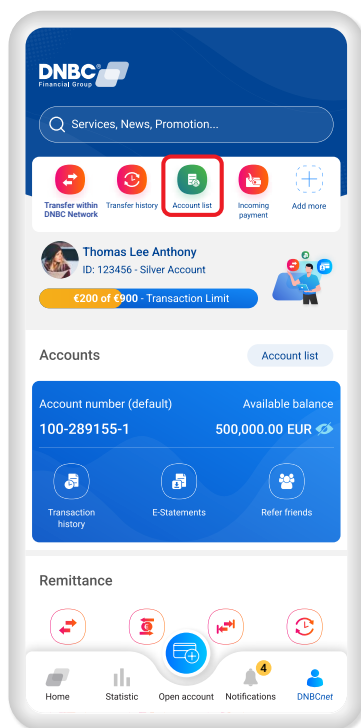
Manage account details

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

On the dashboard, Tap on **"Account list"**
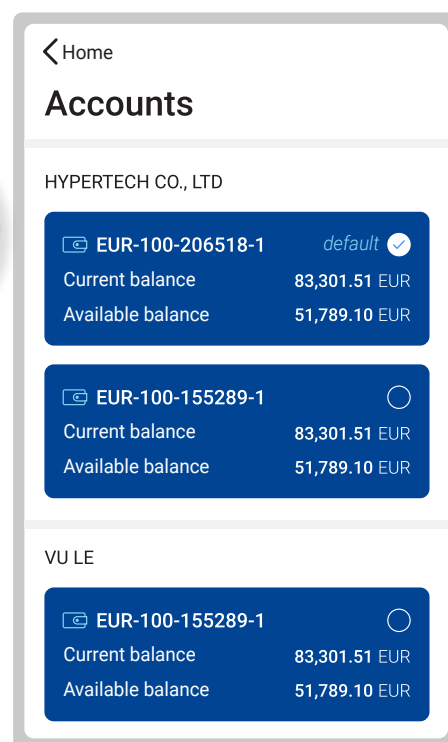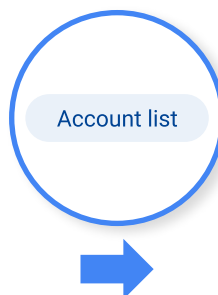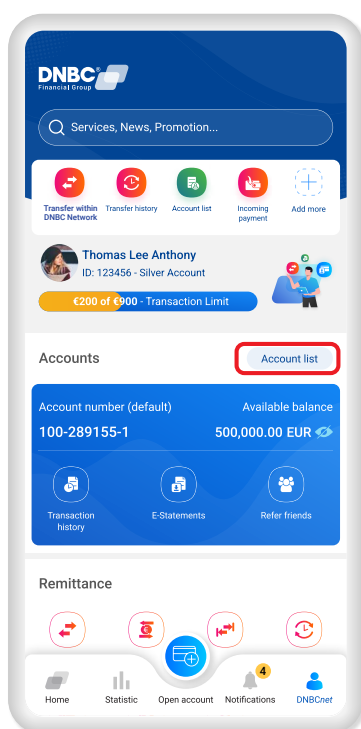
All your accounts will be shown in here, just choose the account you want to track in detail.

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.
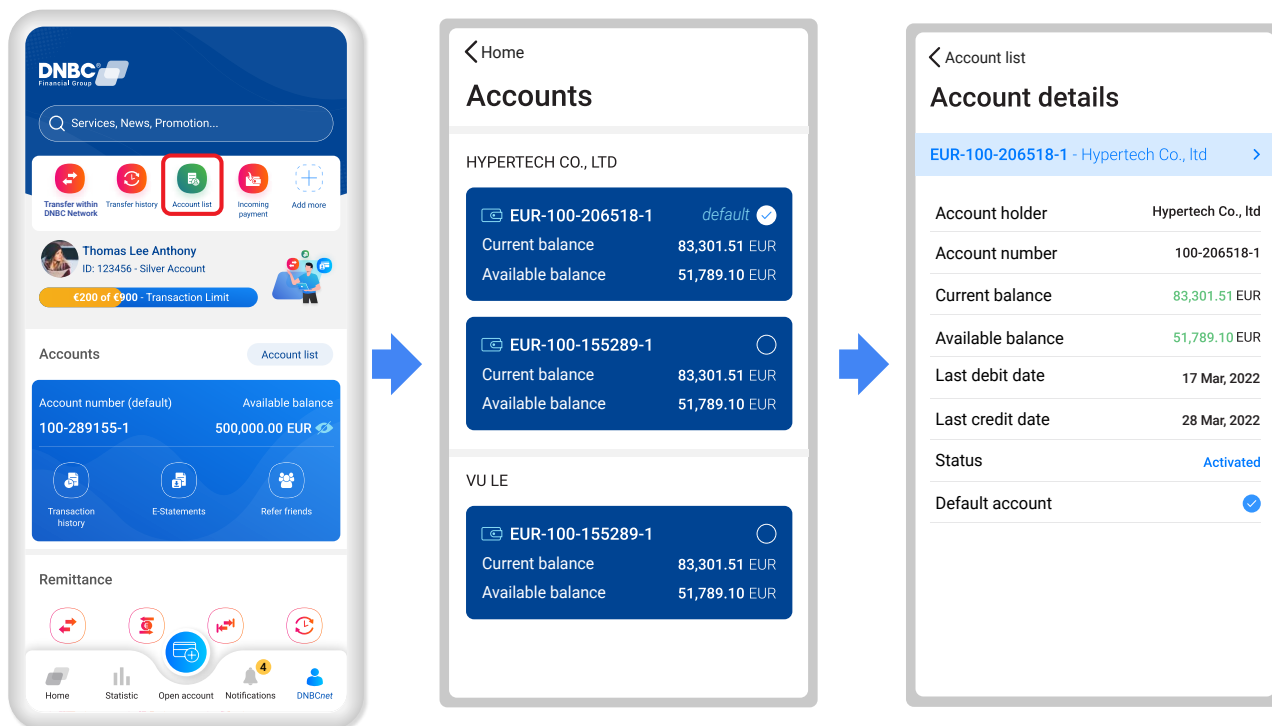
Setting default account

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.
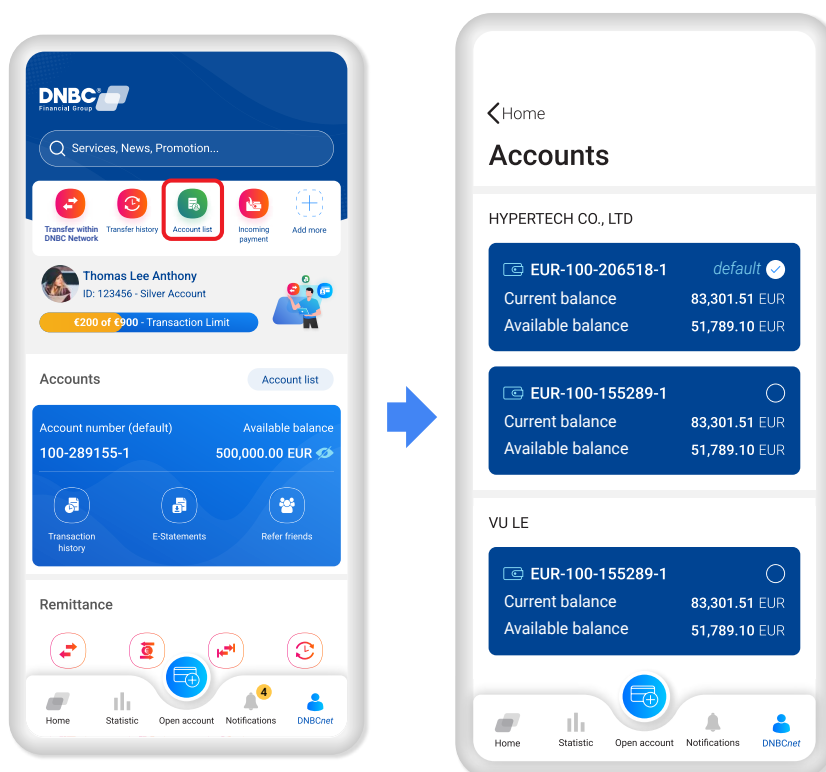
2 **Transaction history**

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.
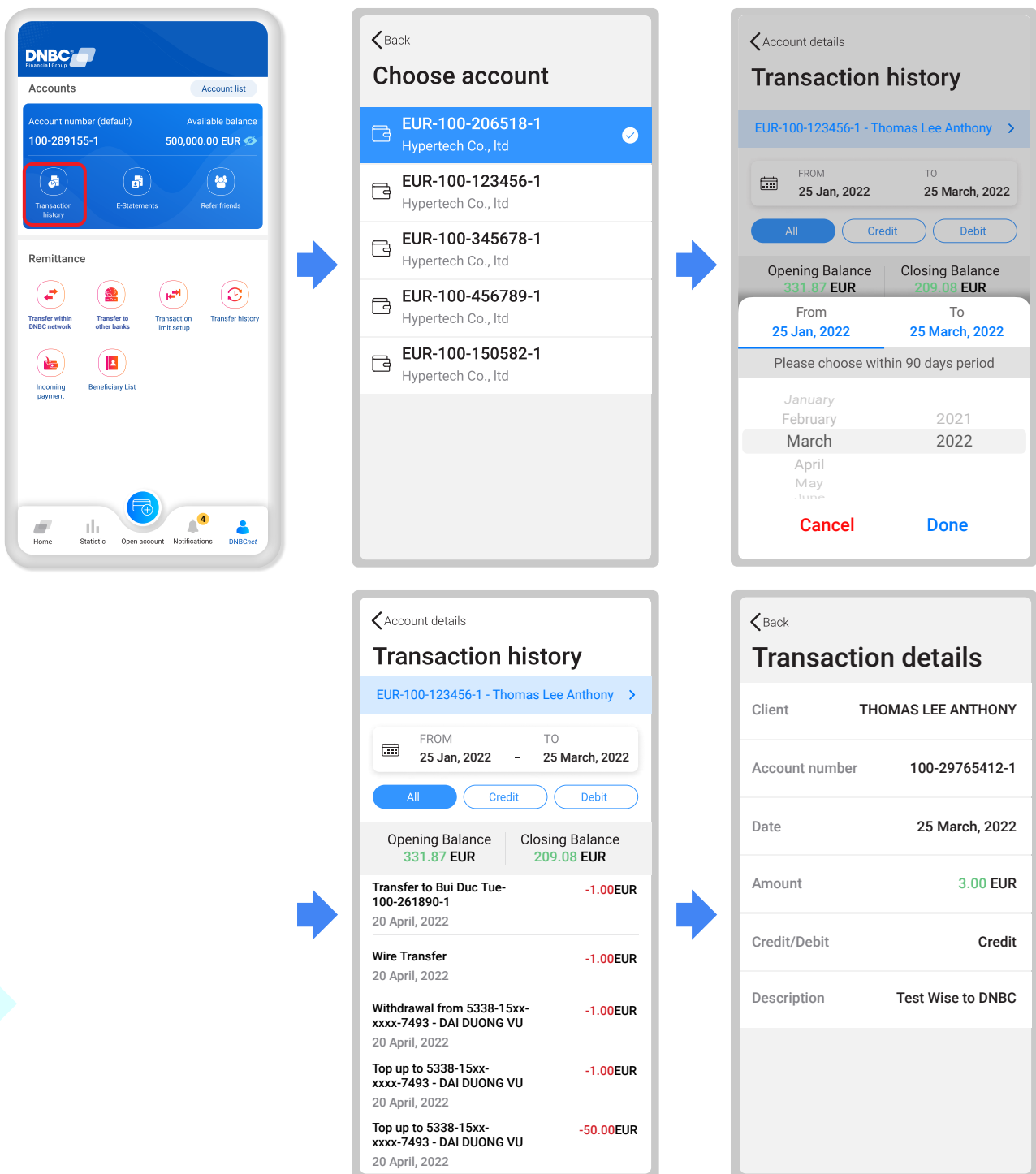
3 E-statements

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**".
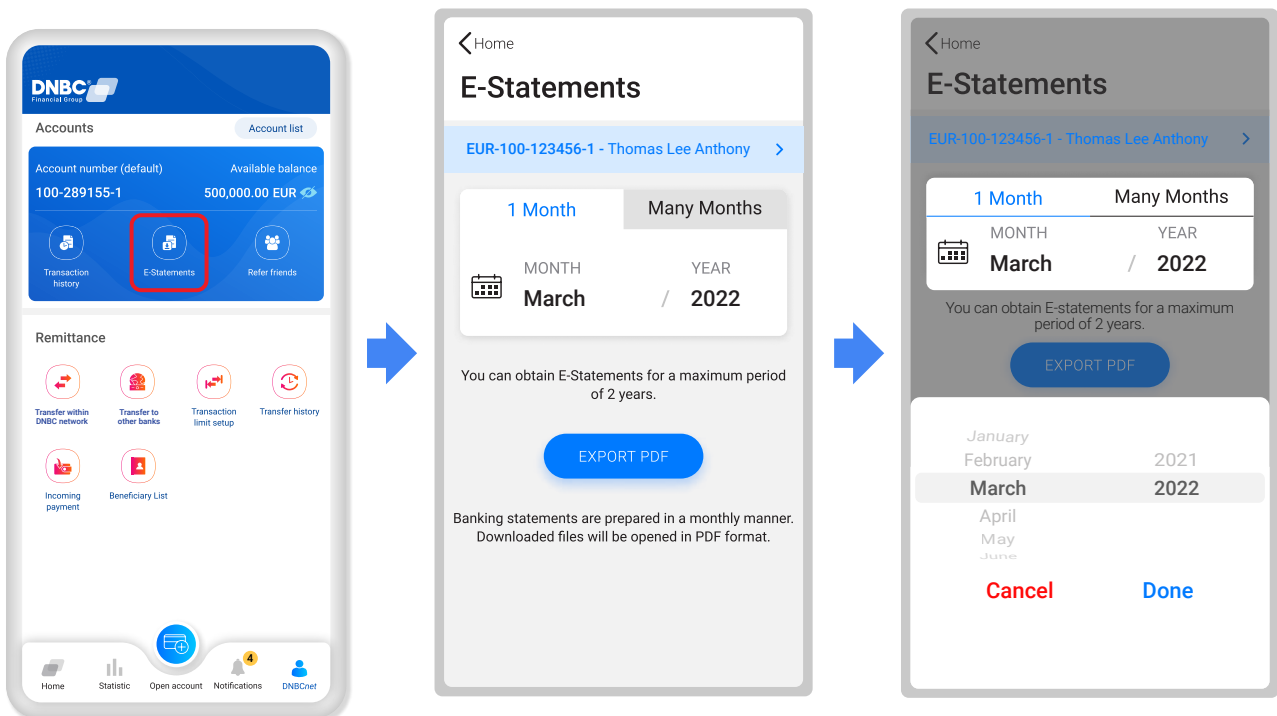
How to export e-statements in many months

- **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.
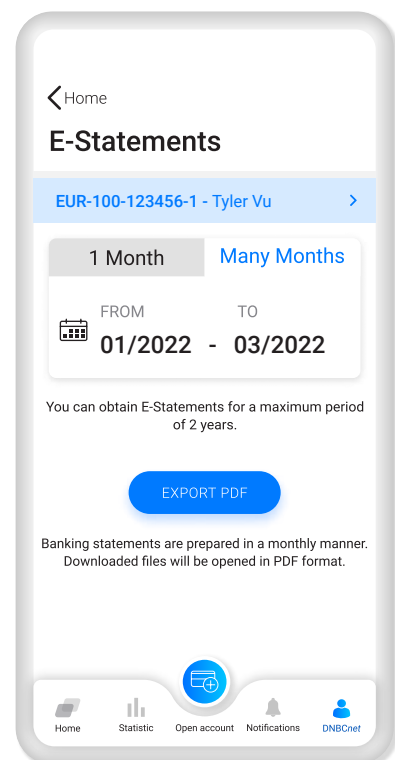
4 Refer friends

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.
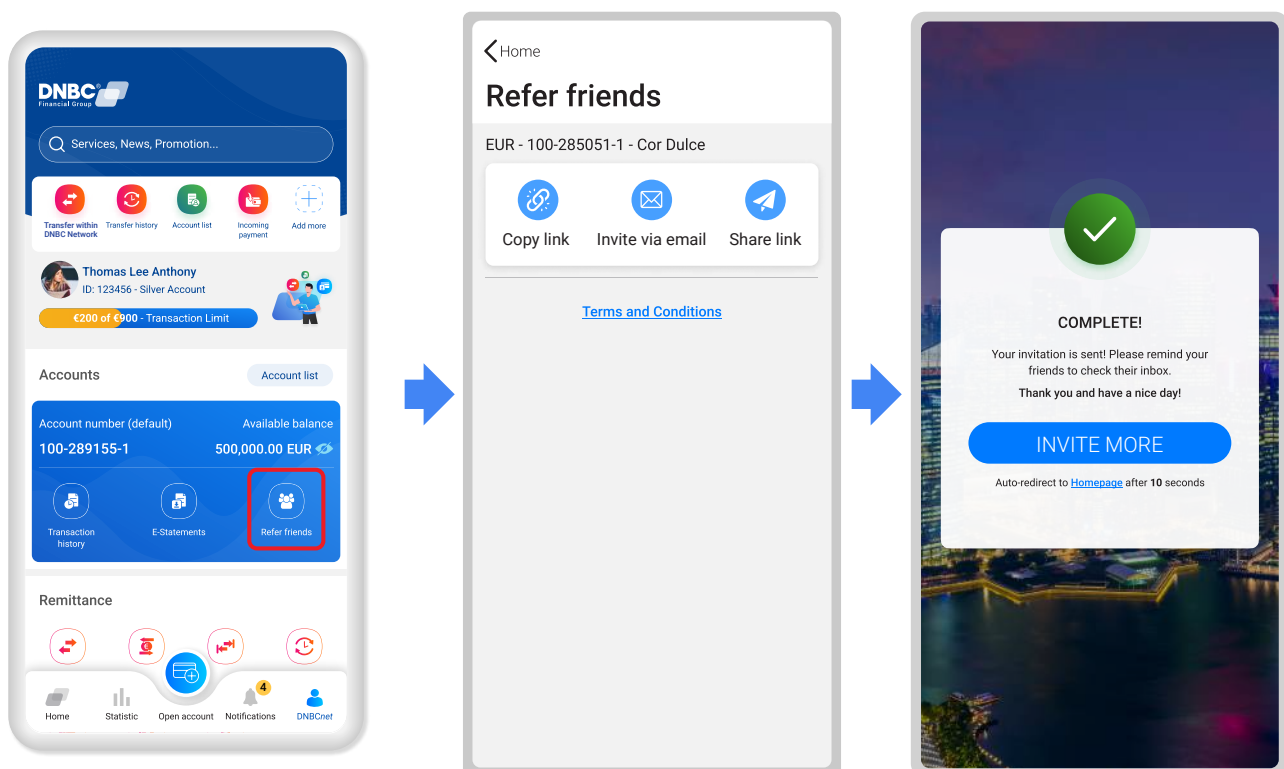
E. REMITTANCE

DNBC Financial Group supports transactions 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.
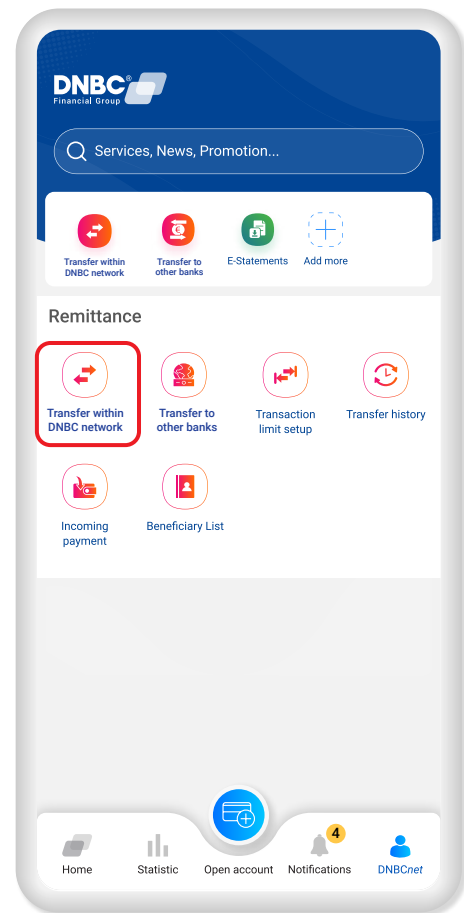
Panel 1:

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

Panel 2:

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

Panel 3:

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.
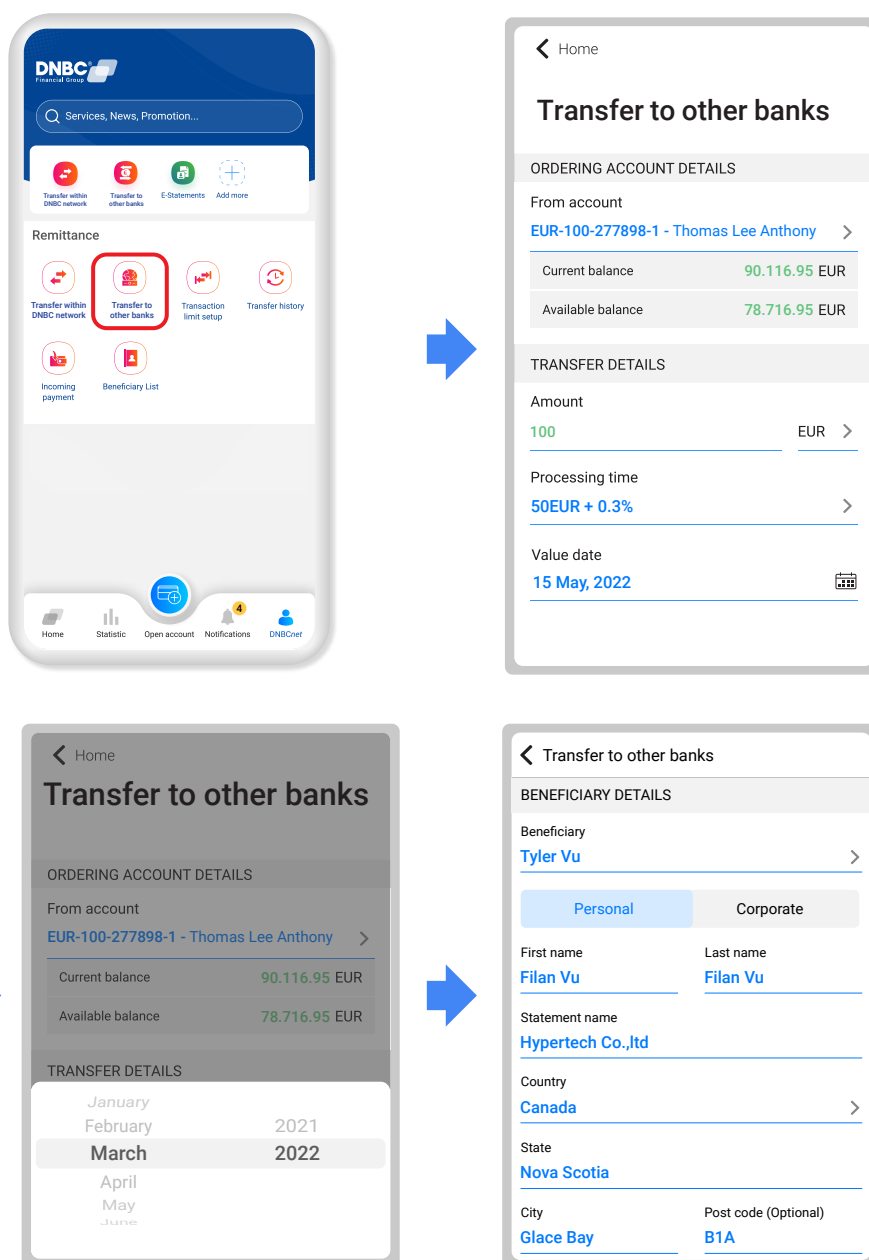
3 Transaction limit

"**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 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 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.
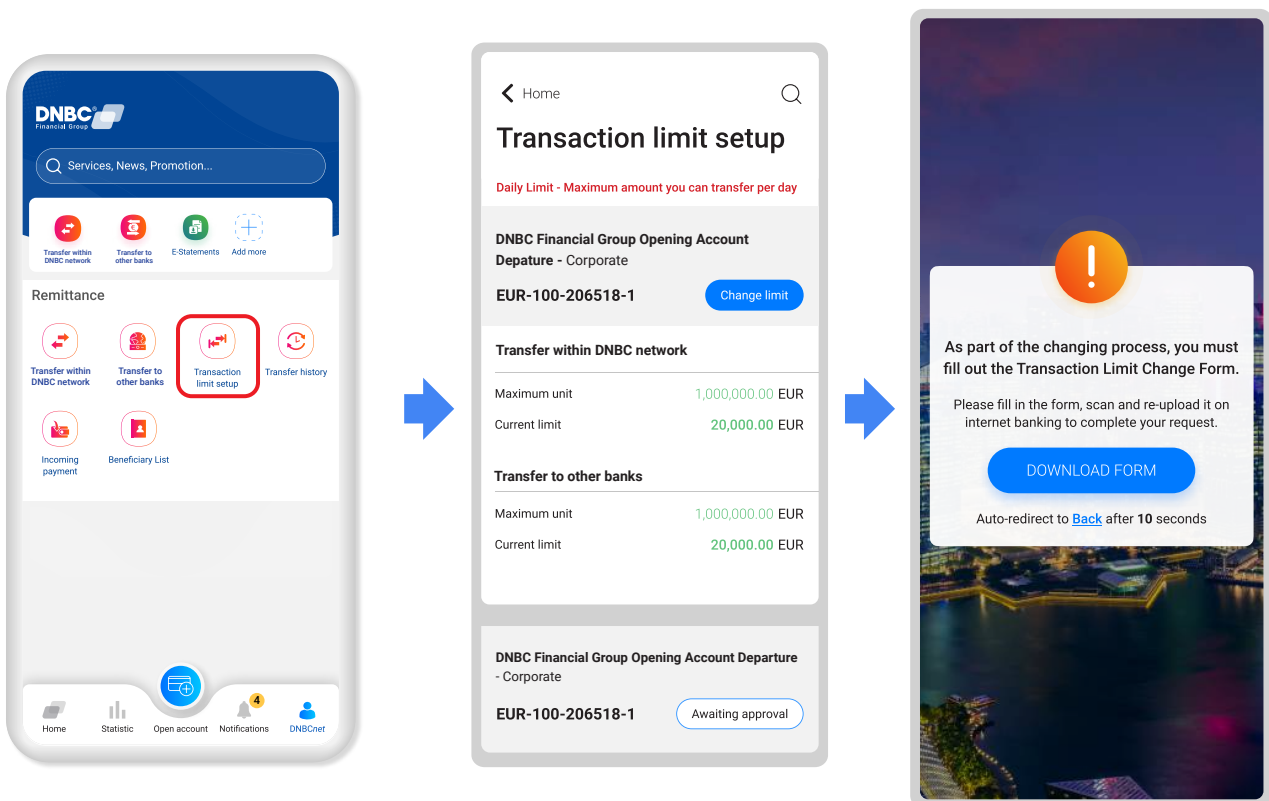
4 Beneficiary List

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 [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.
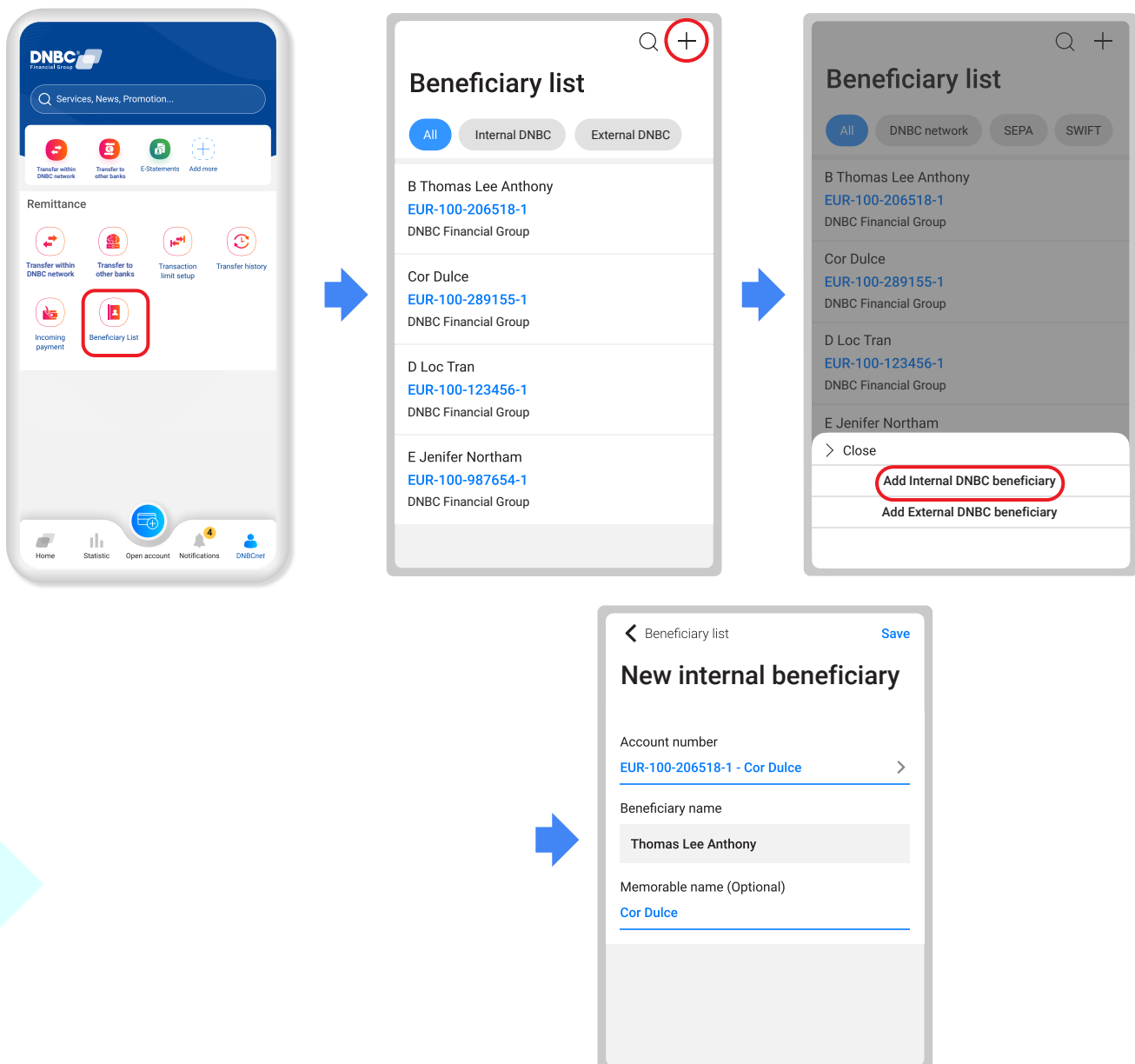
Adding a new External DNBC beneficiary

- **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"**.
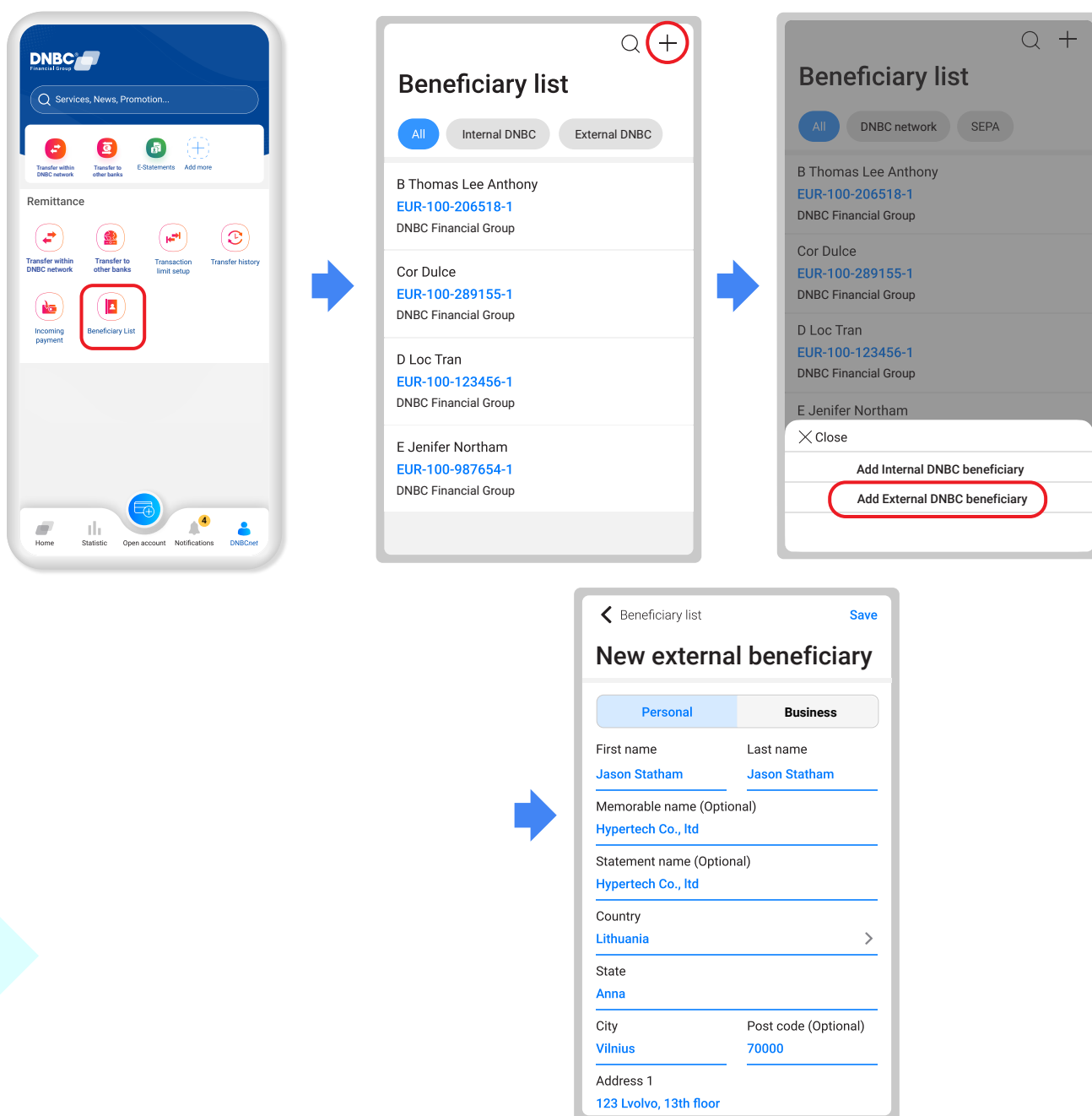
- **Step 5 :** A pop-up is going to notify that **"New beneficiary added"**, and you have done the process of adding a new **External DNBC beneficiary** beneficiary. **External DNBC beneficiary** beneficiary list consists of personal accounts and corporate accounts.

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.
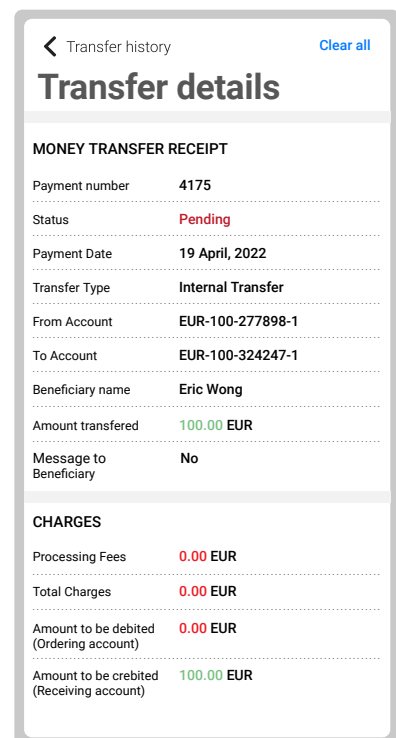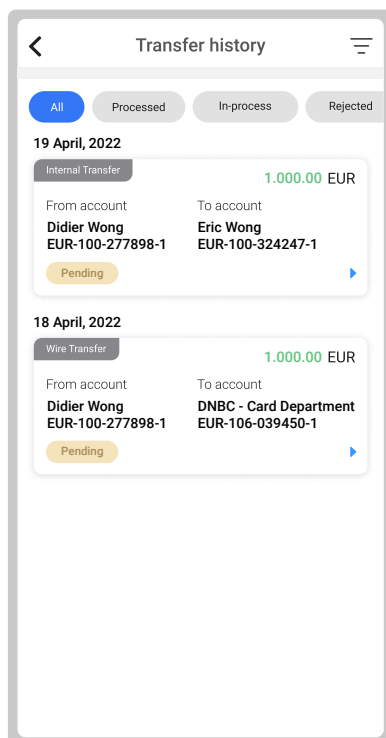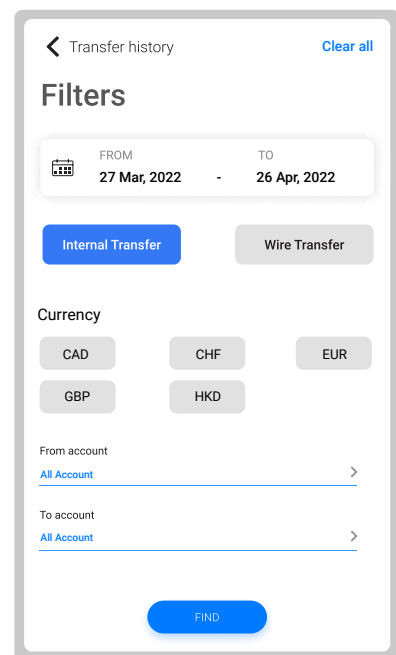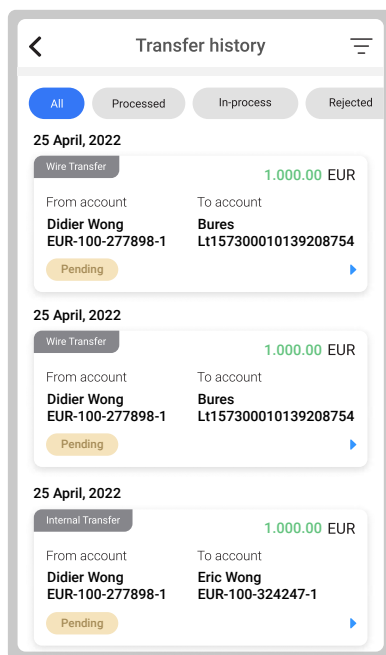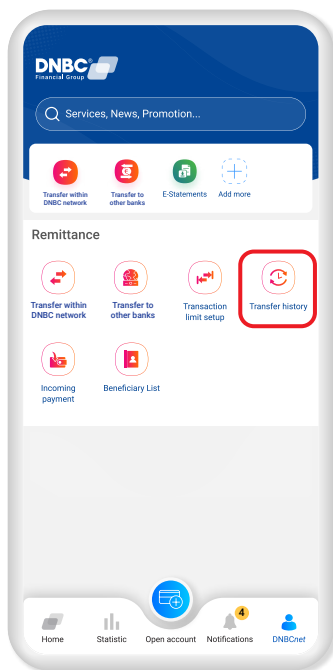
6 Incoming payment

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"**.
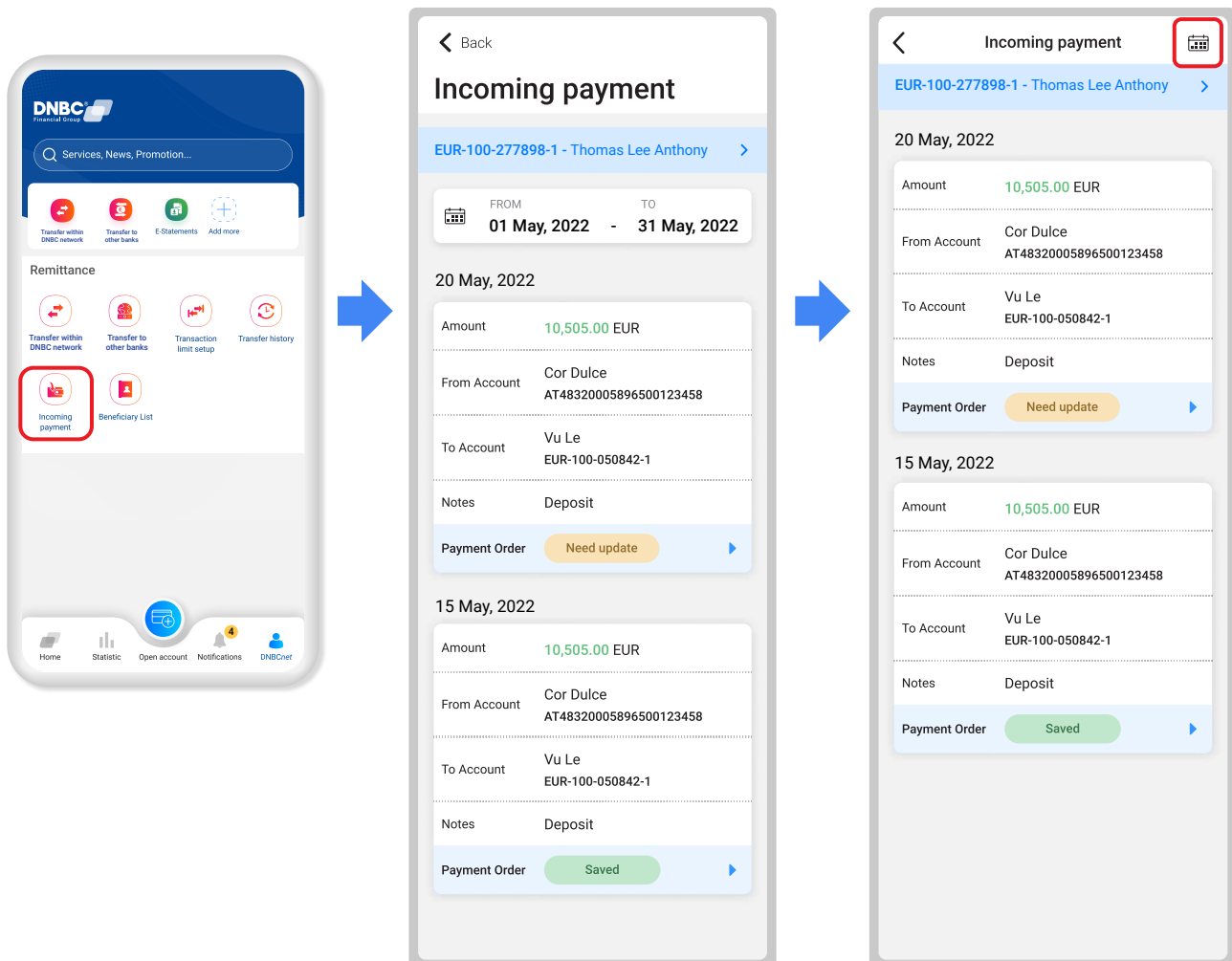
A list of incoming transactions will be displayed.

F. MENU AND SETTINGS

1 OTP receiving method

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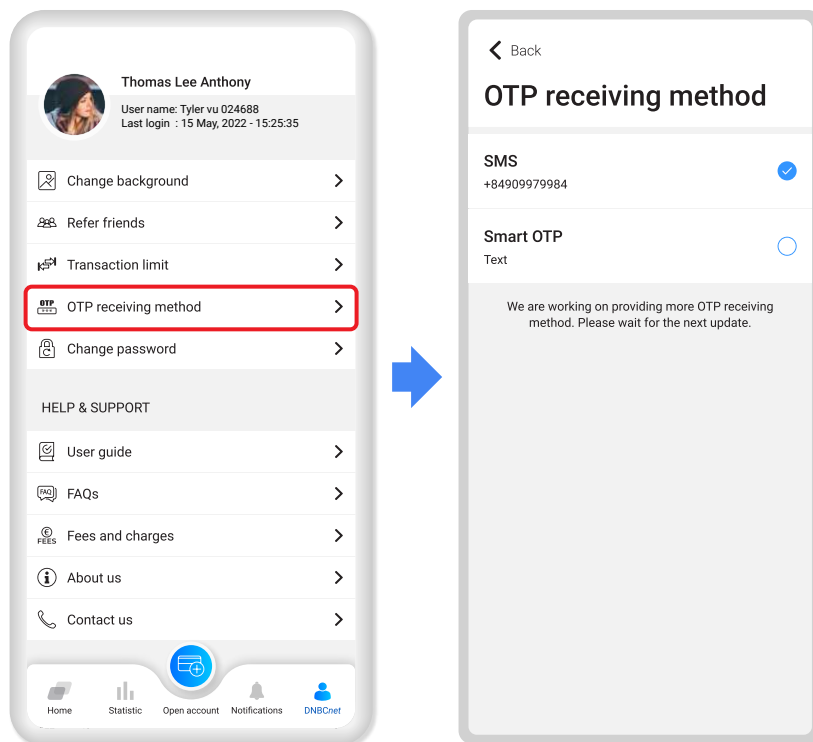
2 Change password

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

- **Step 1 :** Tap on icon [DNBC*net*] 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.
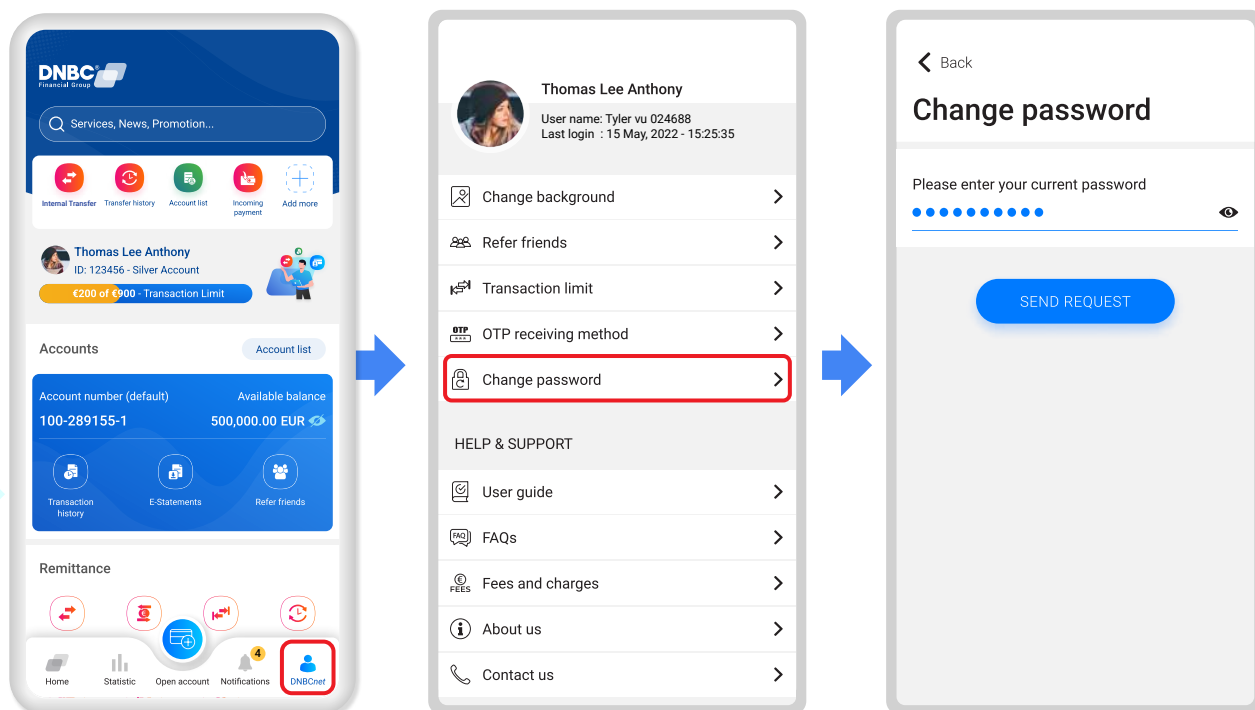
4 User guide

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

Thomas Lee Anthony
User name: Tyler vu 024688
Last login : 15 May, 2022 - 15:25:35

- Change background >
- Refer friends >
- Transaction limit >
- OTP receiving method >
- Change password >

HELP & SUPPORT

- User guide >
- FAQs >
- Fees and charges >
- About us >
- Contact us >

Home   Statistic   Open account   Notifications   DNBCnet

DNBC*net* App
Userguide

www.dnbcnet.com
Version 240223
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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.

Thomas Lee Anthony
User name: Tyler vu 024688
Last login : 15 May, 2022 - 15:25:35

- Change background >
- Refer friends >
- Transaction limit >
- OTP receiving method >
- Change password >

HELP & SUPPORT

- User guide >
- FAQs >
- Fees and charges >
- About us >
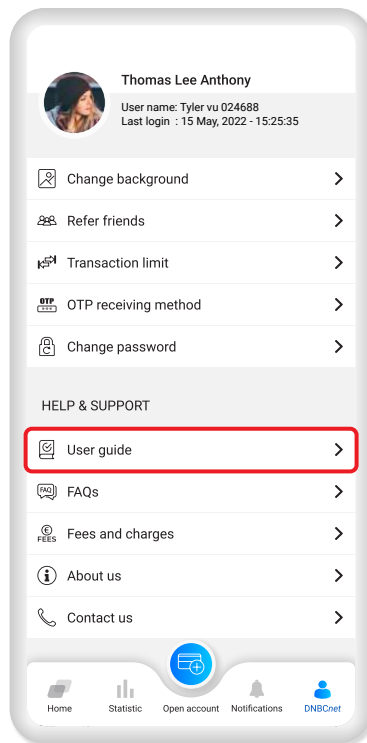- Contact us >

Home   Statistic   Open account   Notifications   DNBCnet

FAQs

Search faqs...

Personal Account   +

Business Account   +

International Account   +

Foreign Exchange   +

International Transfer   +

Cash Management   +

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.

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Change background ›
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Transaction limit ›
OTP receiving method ›
Change password ›
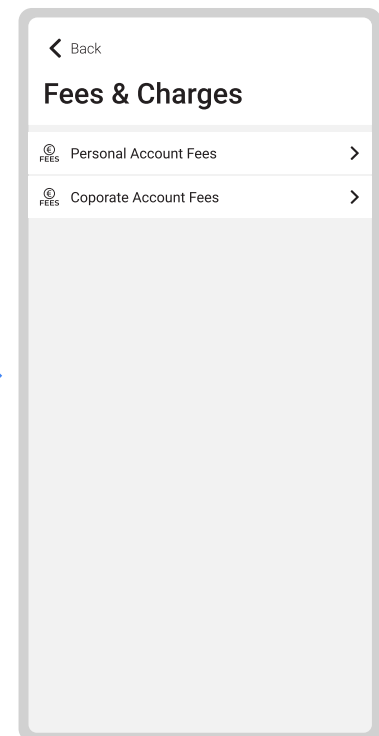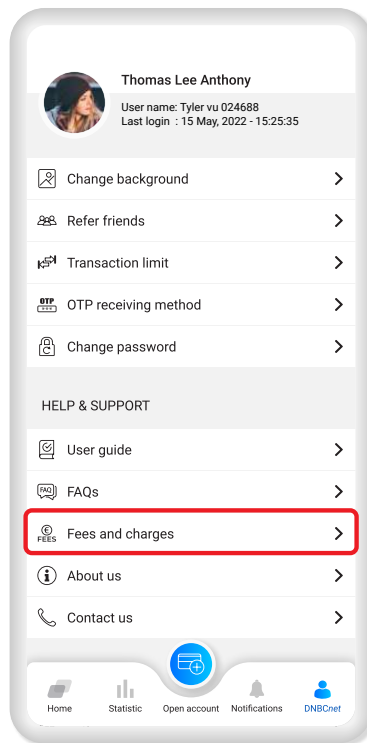
HELP & SUPPORT

User guide ›
FAQs ›
Fees and charges ›
About us ›
Contact us ›

Home   Statistic   Open account   Notifications   DNBCnet

‹ Back

Fees & Charges

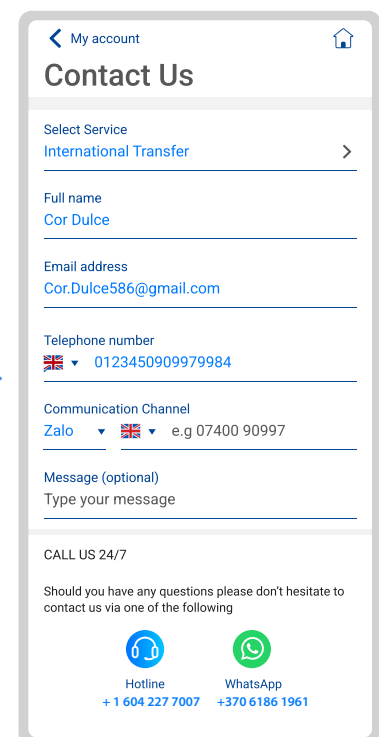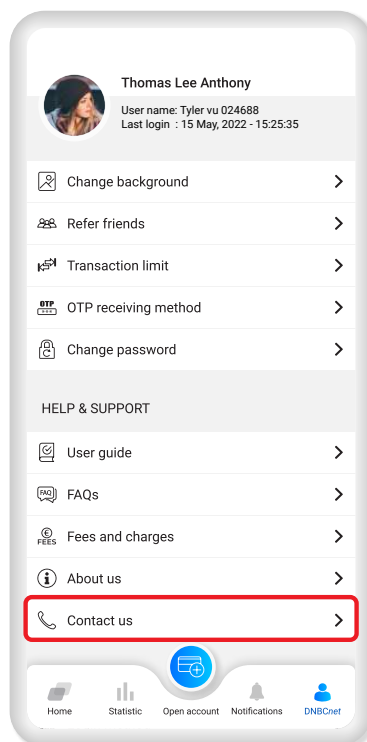Personal Account Fees ›
Coporate Account Fees ›

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**".

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Change background ›
Refer friends ›
Transaction limit ›
OTP receiving method ›
Change password ›

HELP & SUPPORT

User guide ›
FAQs ›
Fees and charges ›
About us ›
Contact us ›

Home   Statistic   Open account   Notifications   DNBCnet

‹ My account

Contact Us

Select Service
International Transfer ›

Full name
Cor Dulce

Email address
Cor.Dulce586@gmail.com

Telephone number
0123450909979984

Communication Channel
Zalo ▾   e.g 07400 90997

Message (optional)
Type your message

CALL US 24/7

Should you have any questions please don't hesitate to contact us via one of the following

Hotline
+ 1 604 227 7007

WhatsApp
+370 6186 1961

24

9 Login method

On the dashboard, click on "**Login method**" then choose the way to login to your app.
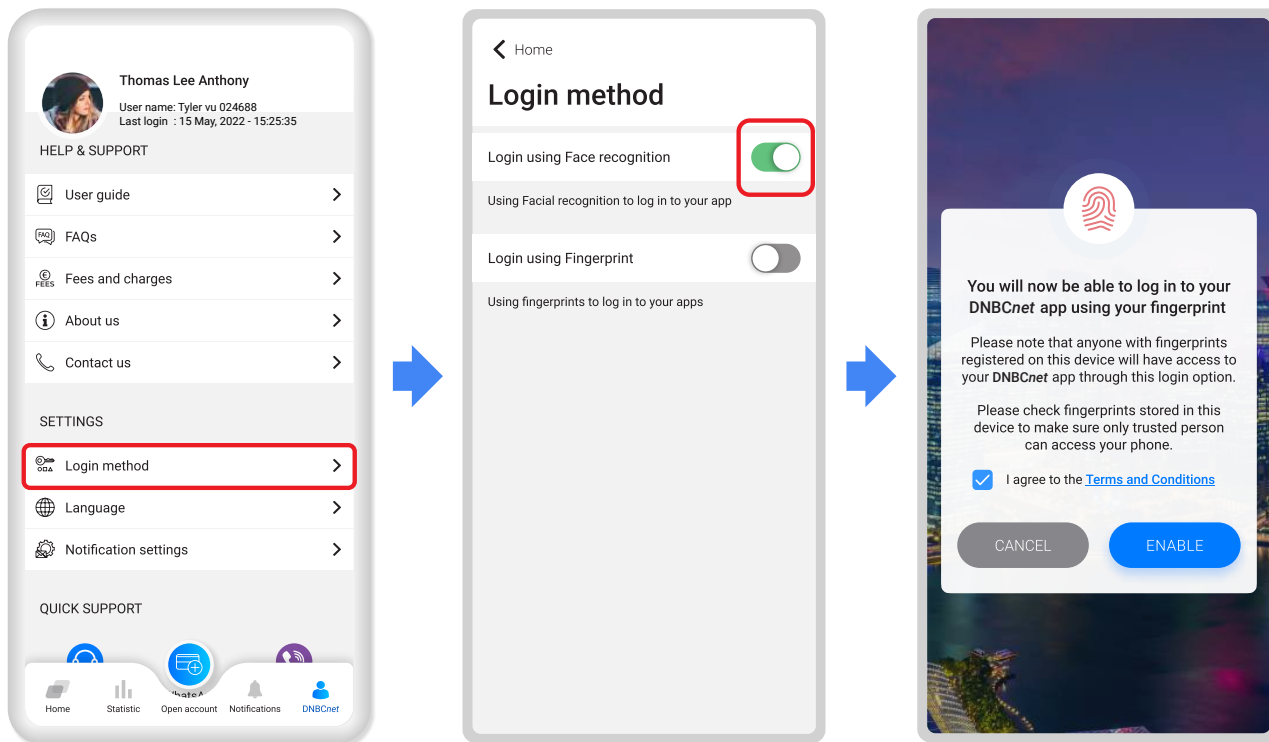
G.NOTIFICATIONS

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.

DNBC Financial Group

Email:

customersupport@dnbcgroup.com

Hotline: +1 604 227 7007

Website: dnbcgroup.com