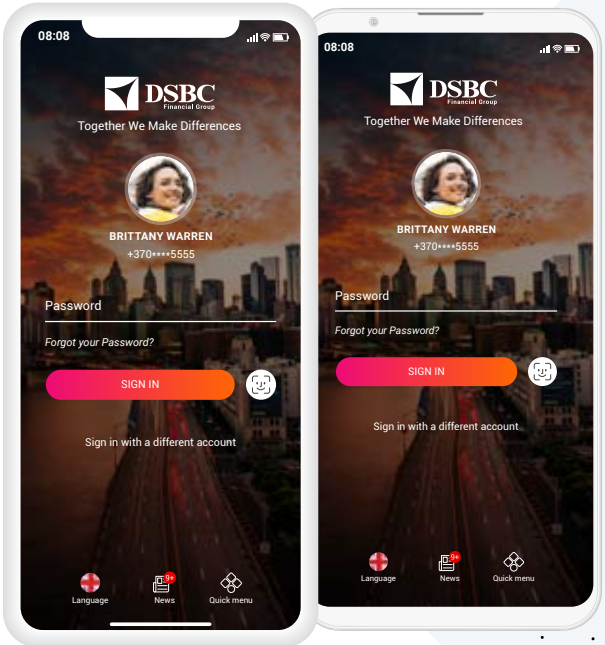
DSBC
Financial Group

DSBC*net* App Userguide



Available on the App Store

ANDROID APP ON Google play

www.dsbcnet.com

Version 04052021

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A TECHNICAL REQUIREMENT

The DSBC*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@dsbcf.com.

B INTRODUCTION

DSBC*net* Overview

DSBC*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 DSBC*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 DSBC, it can either be a personal or a corporate account.
- Sign up with DSBC internet banking and DSBC*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 DSBC internet banking and DSBC*net* app on your phone.

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

STEP 1

Access to

Google Play

App Store

STEP 2

Search DSBC*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.

C LOGIN SCREEN

1.1 Login - First time login

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

Step 1: Open DSBC*net* app

- Click on DSBC*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 DSBC*net* app.

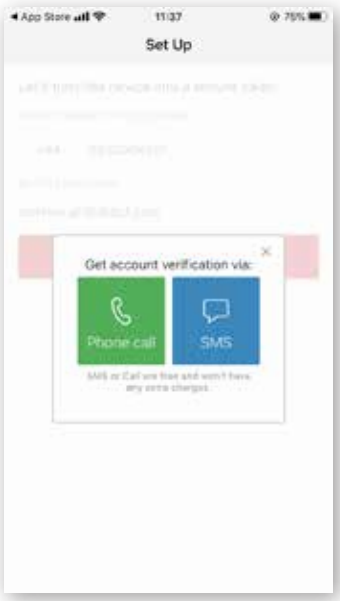
1.2 Login - Authy App

DSBC Financial Europe recommends you log in to DSBCnet 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

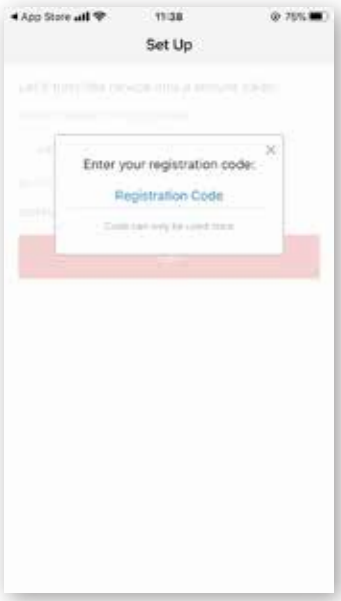
Step 1 : Download the Authy App from Available on the App Store or Google play

Step 2 : Set up the app as below instructions.

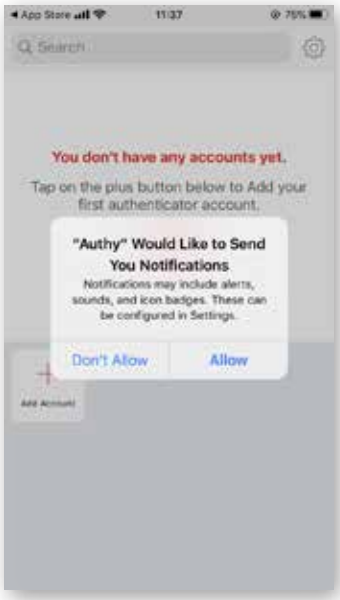
Enter your phone number and email address



Choose a method of verification



Input OTP code



Choose notifications alert setting

Successful screen

1.3 Login - Regular login

Step 1: Open DSBC*net* app

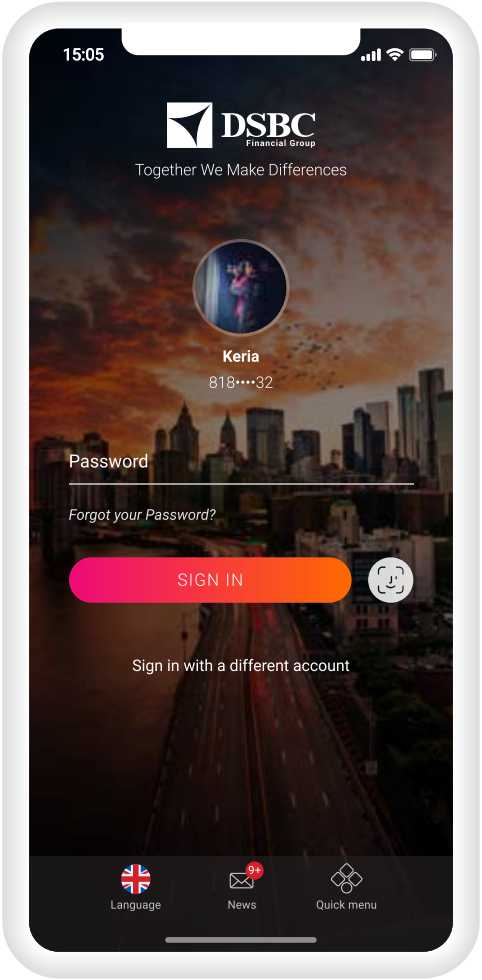
- Click on DSBC*net* app icon to launch the application on your mobile device.

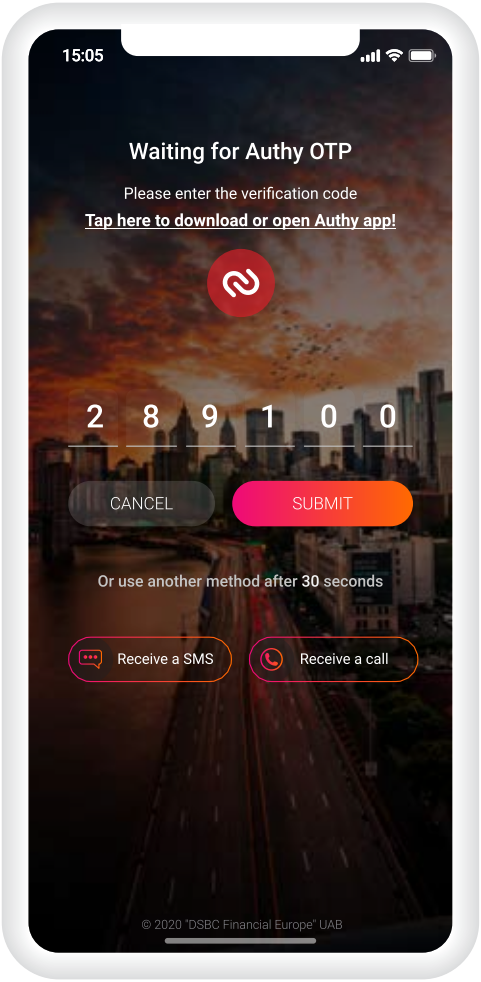
Step 2: Log in

- 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 DSBC*net* app, you can quickly launch the Authy app by tapping the **"Twilio Authy app"** on the screen.





1.3 Login - Regular login

Step 1: Open DSBC*net* app

- Click on DSBC*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.
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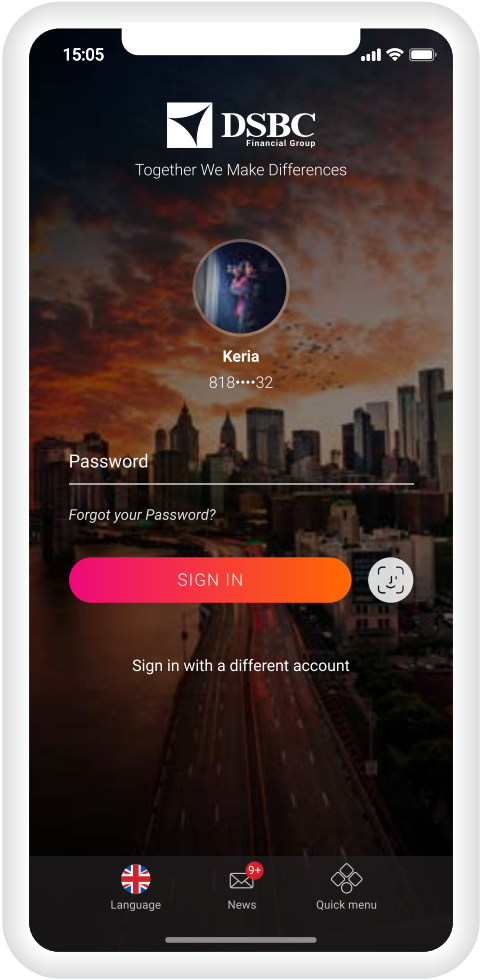

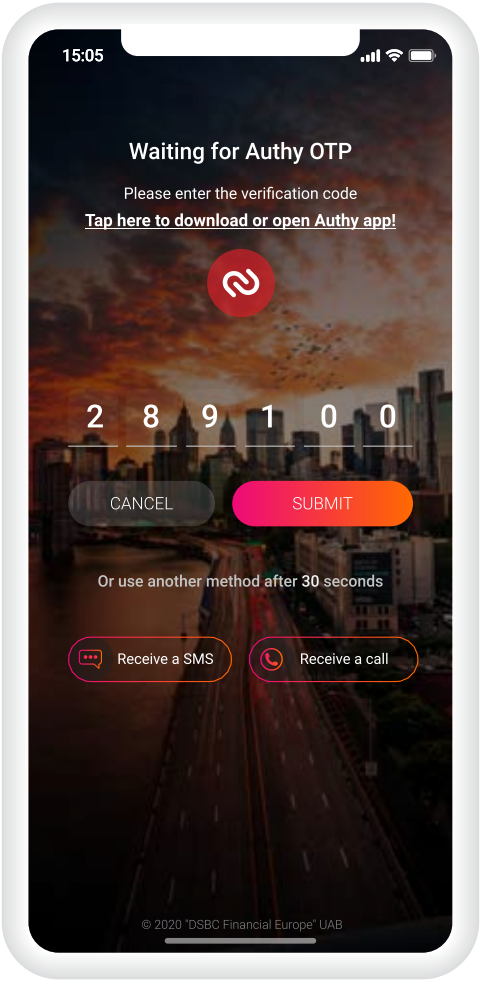

1.3 Login - Regular login

Step 1: Open DSBC*net* app

- Click on DSBC*net* app icon to launch the application on your mobile device.

Step 2: Log in

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Step 3: Verify with Two-factor authentication

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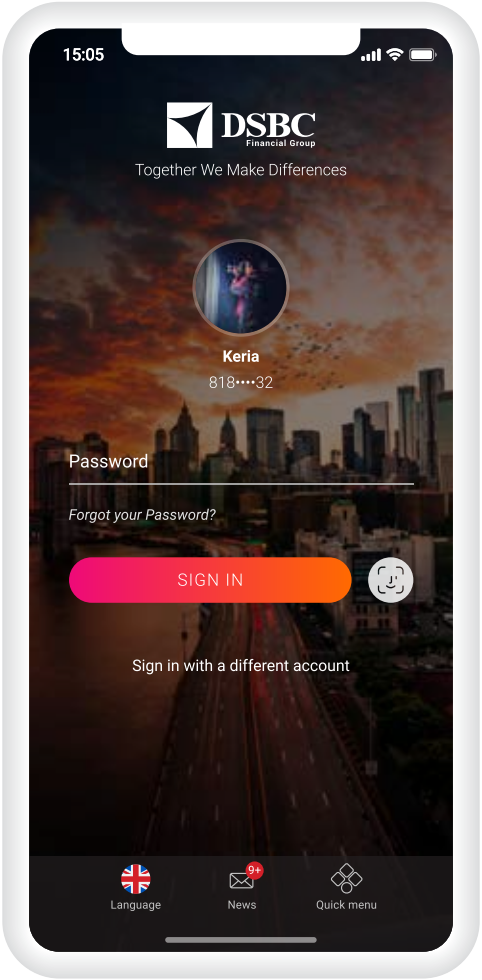
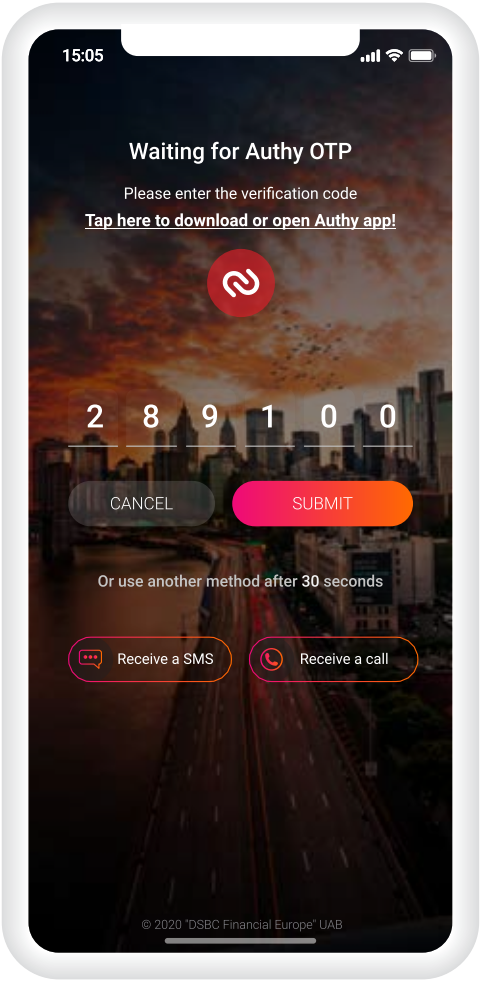




2 Forgot password

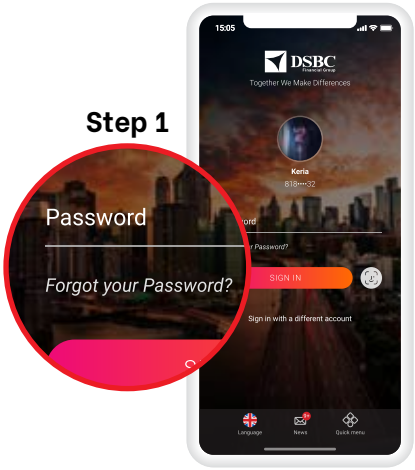
In case of forgetting your password, you can request support for a password reset.

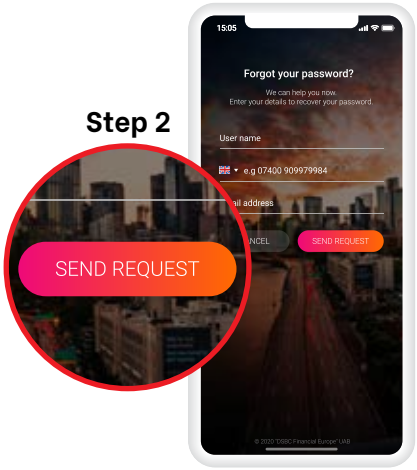
Step 1:

- 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:

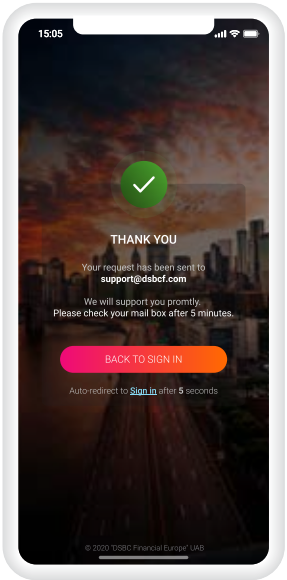
- We will send you an email to confirm your request, and it is being processed.

Step 4:

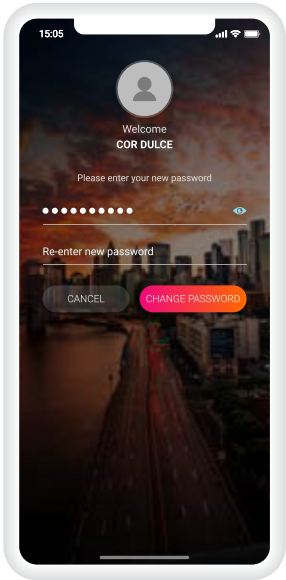
- Once your request has been approved, we will send you the new temporary password through email.

Step 5:

- Log in with your new temporary password. Then, you can change your password.



Step 3

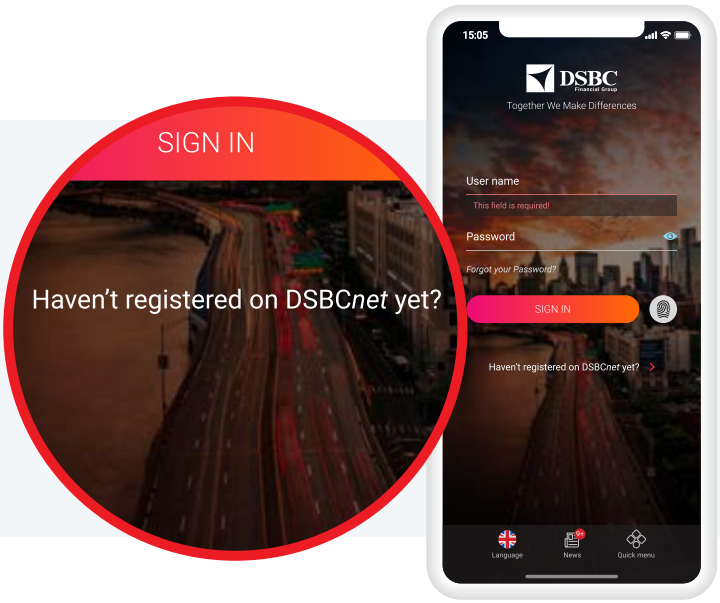


Step 5

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

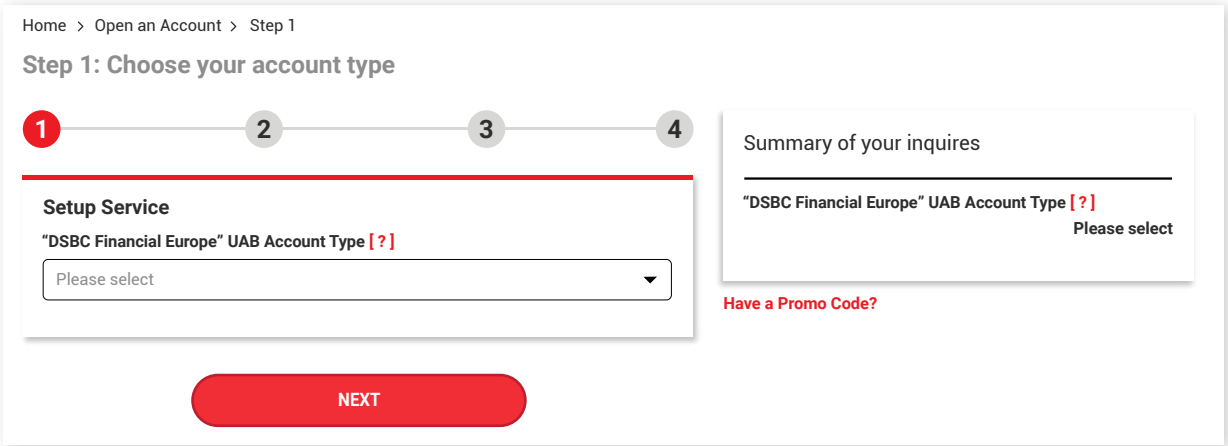
If you haven't registered with DSBC*net* yet and have not owned an active current account with us.

When you open the app, you can tap on **"Haven't registered on DSBC*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.



4 Change language

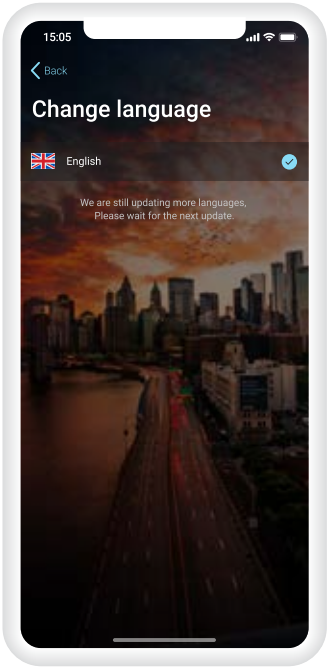
DSBC Financial Europe is an international financial institution that offers payment services worldwide. We also provide many languages so that customers can enjoy a better experience whilst using our mobile banking app.

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



5 News

You can get access to DSBC 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.

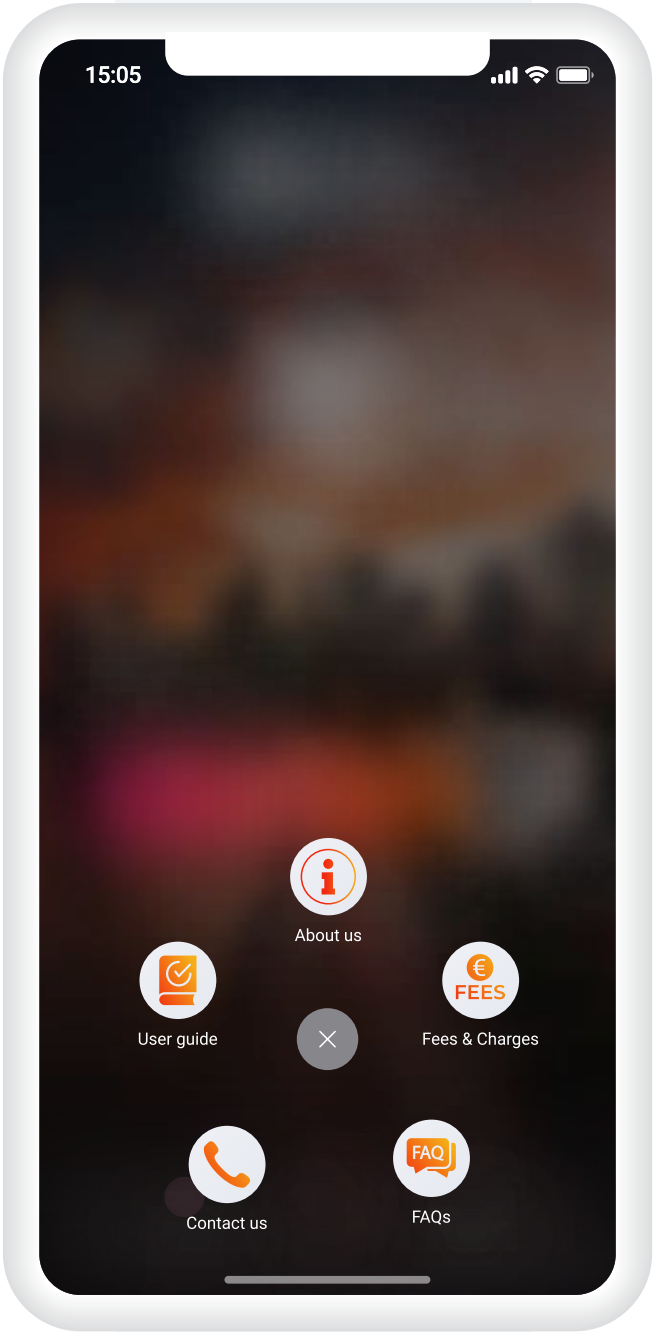
Alternatively,

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

6 Quick Menu

The **“Quick menu”** lets you have some basic information about DSBC Financial Europe, 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 DSBC Financial Europe 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 DSBC Financial Europe 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 DSBC*net* mobile banking app, helping customers with better and ever-improving digital money remittance experience.

Contact us

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

D ACCOUNT MANAGEMENT

1 Account list & details

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

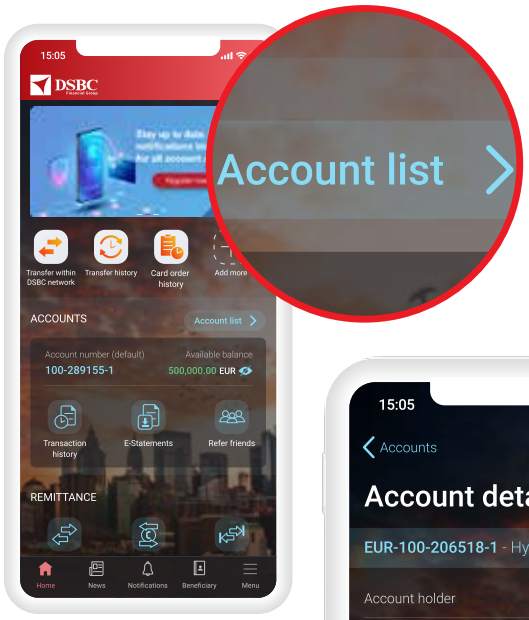
1.1 Manage account details

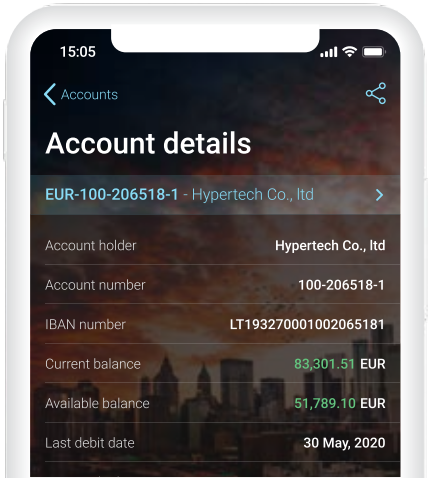
You can get access to account details on the dashboard after logging in, or through **"Account list"**.

1.2 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

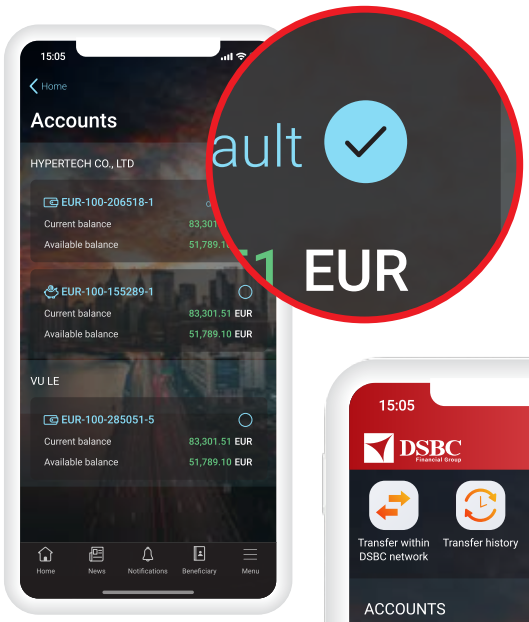
** You can manage to execute various features within account details*

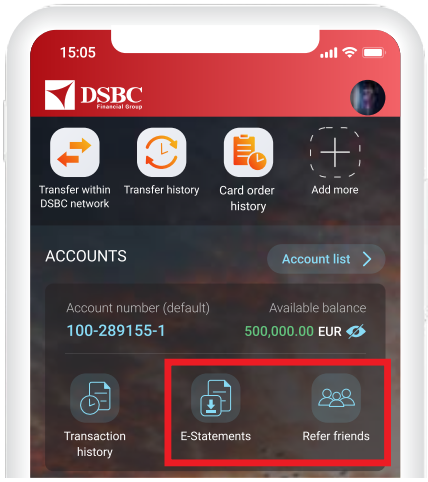
1.3 Setting default account

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 holding the icon.

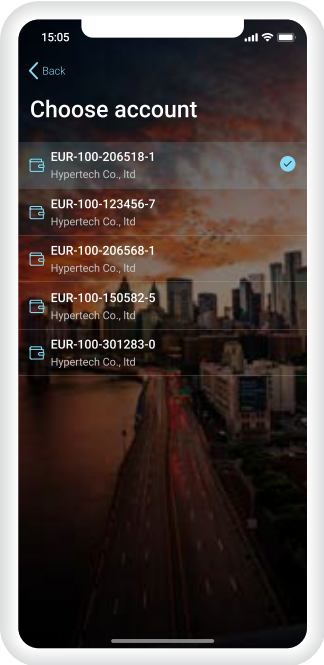
- One-touch interface immediately opens default account's e-statements and transaction history when interacting on the home page.



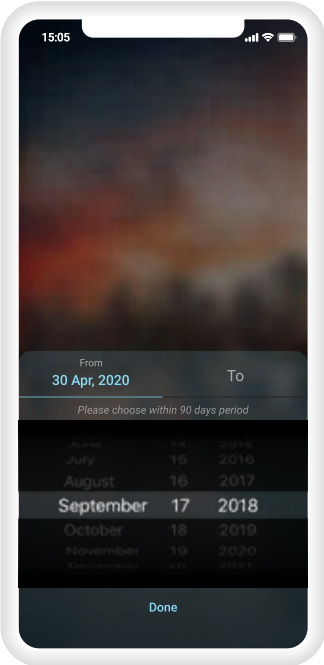


2 Transaction history

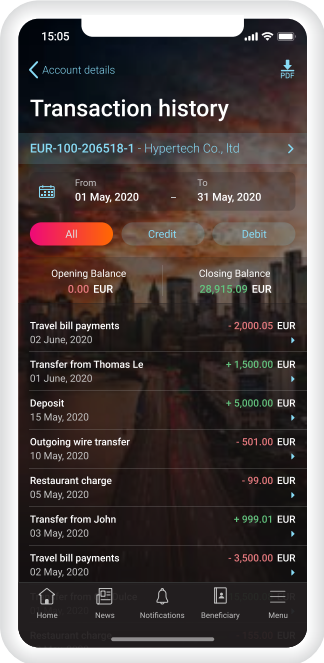
Transaction history is where you can track both incoming and outgoing transactions. Select an account you want to track, select the date and the DSBC*net* mobile app will process.



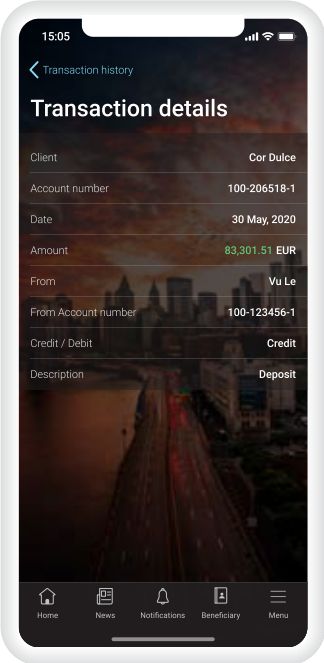
Step 1
Select the account you want to track.



Step 2
Tap on the "**From-To**" tab, select the period of time of your wish.



Step 3
Transactions within the selected time period will appear.



Step 4
Select a transaction to see all of the details.

Sharing feature

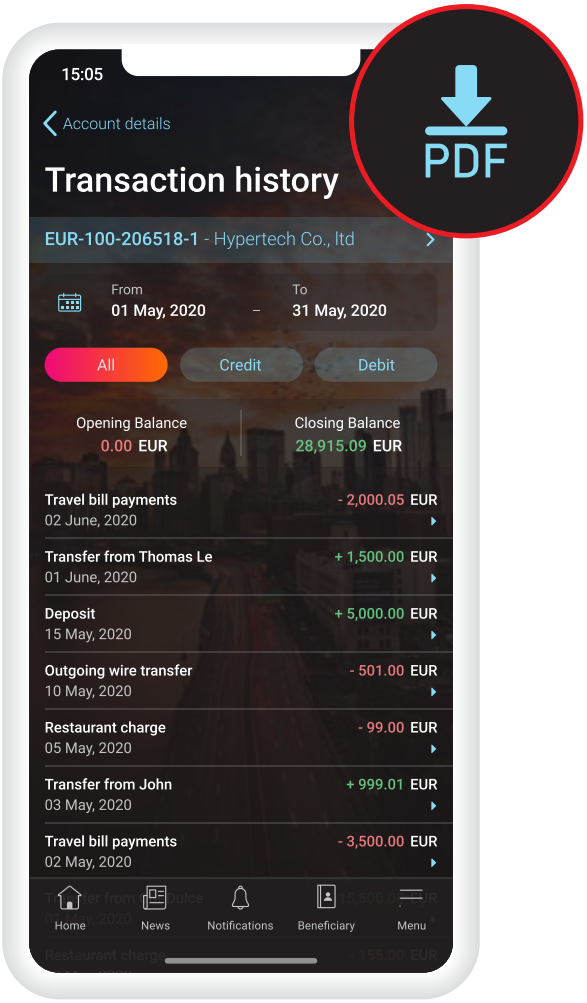
You can now share your transaction with other people by:

Step 1:

- Tap the PDF icon on the top right corner.

Step 2:

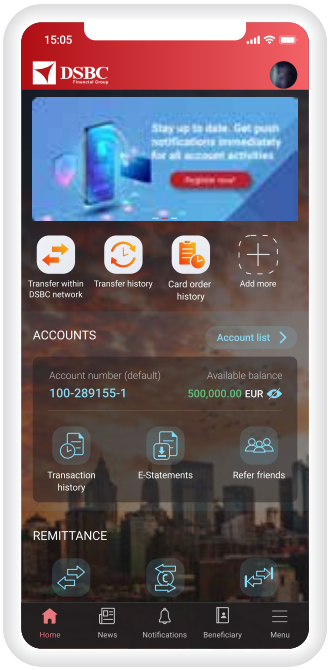
- Tap on and choose the contact you want to share with.



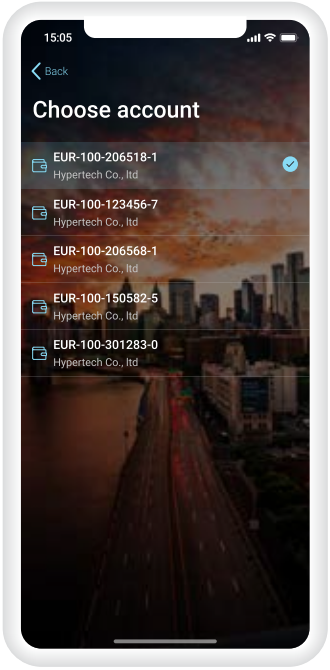
3 E-statement

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

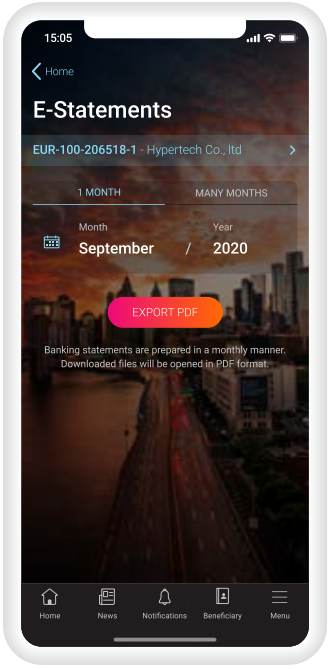
3.1 How to export e-statements within 1 month



Step 1
Select **"E-Statements"** on the dashboard.



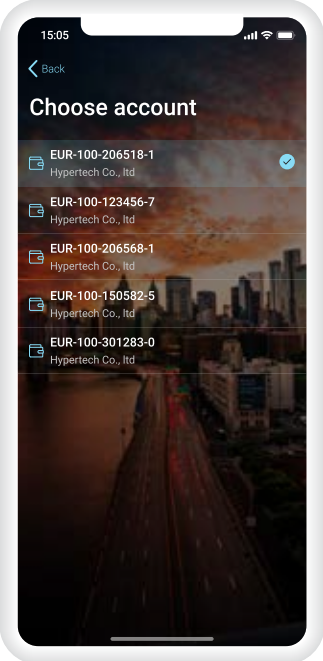
Step 2
Choose the account that you want to export e-statements from.



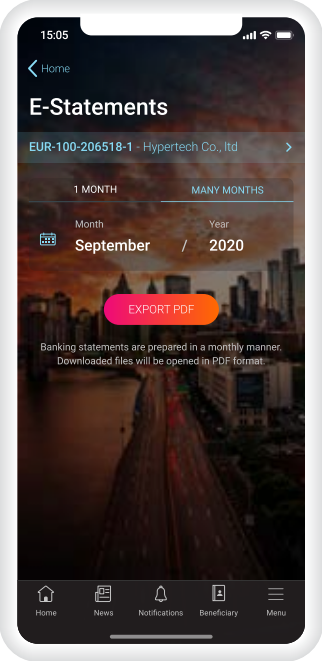
Step 3
Tap on the icon to select the time to export your e-statements.
Then, select **"Export PDF"**.

Step 4
You can either choose to download or share your e-statements.

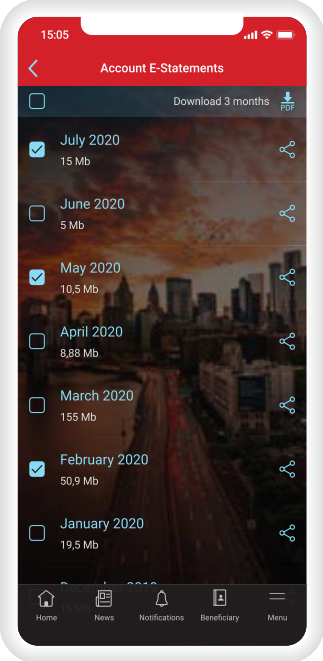
3.2 How to export e-statements in many months



Step 1-2
similar to exporting
e-statements within 1 month.



Step 3
Tap on the icon to select the time to export your e-statements.
Then, select **"Export PDF"**.



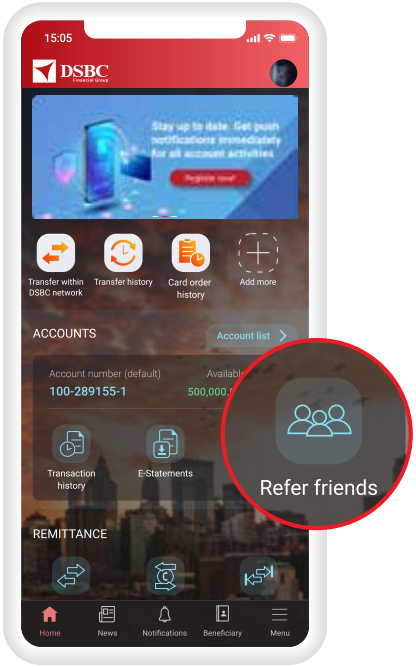
Step 4
After choosing **"Export PDF"**, a list of e-statements will show up. Then, you can select the specific reports and tap .

Step 5
You can either choose to download or share your e-statements.

4 Refer friends

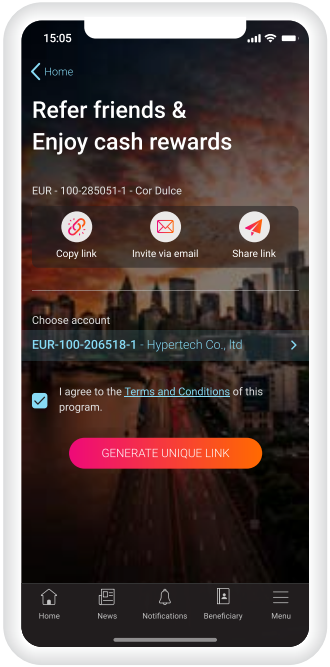
With our promotion, you can earn extra rewards by referring our services to your loved ones. With every 3 new people joining DSBC, you will earn a certain reward and there is no limit to how much you can earn through this program. You can learn more about our program here.

You can easily invite your friends by following these step:



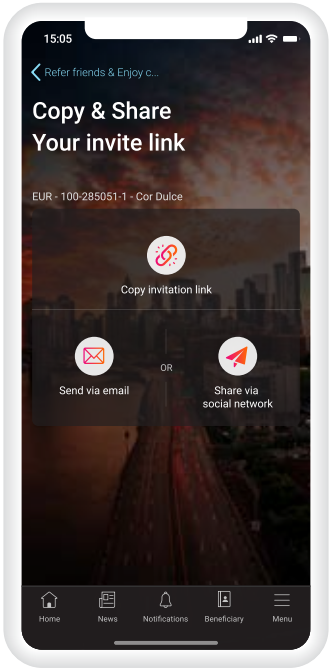
Step 1

Find and choose the **Refer friends** icon to access this function.



Step 2

Choose the account you want to benefit from this program and tap **Generate unique link** to create an invitation.



Step 3

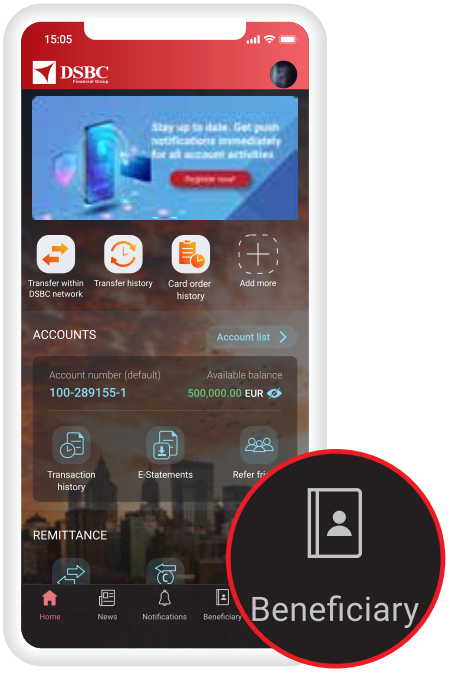
Now you can copy, send the invitation via email or social media to your loved ones by simply tap the appropriate option.

E BENEFICIARY SETUP

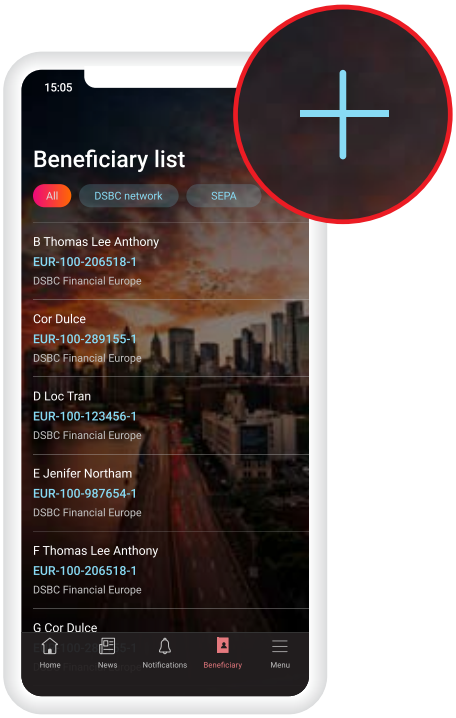
1 Setting up new beneficiary

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 DSBC network or SEPA network).

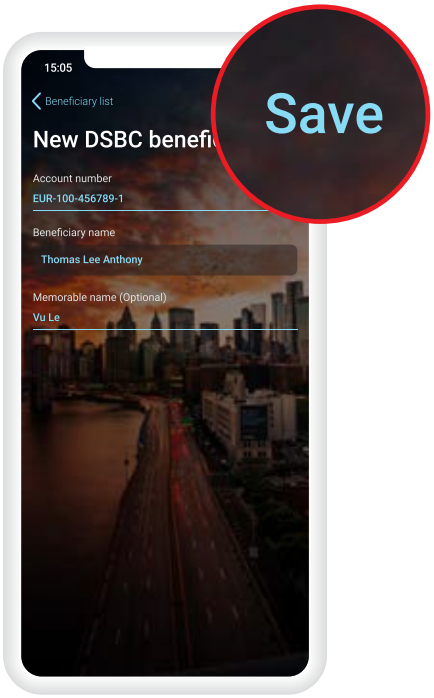
Adding a new DSBC beneficiary



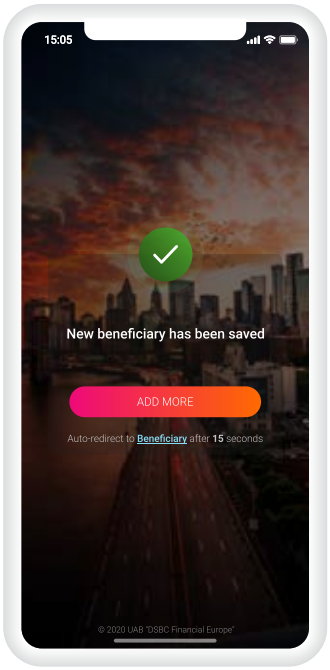
Step 1
Select **"Beneficiary"** on the toolbar.



Step 2
Tap +, choose
"Add new DSBC beneficiary".

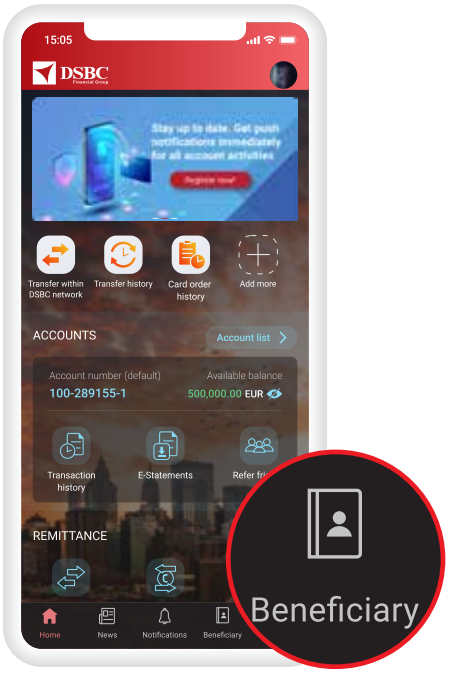


Step 3
Fulfil beneficiary's DSBC account number, then tap **"Save"**.

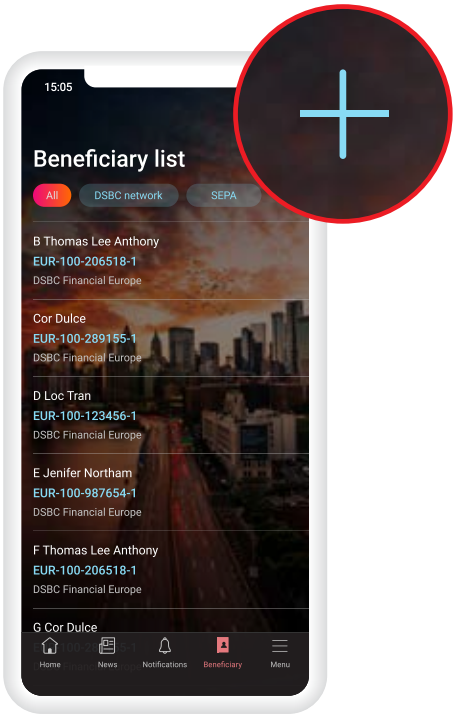


Step 4
A pop-up says **"New beneficiary added"**, and you are done adding a new DSBC beneficiary.

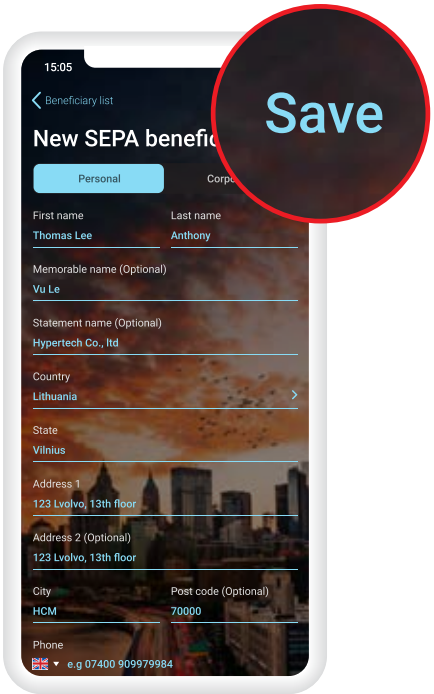
Adding a new SEPA beneficiary



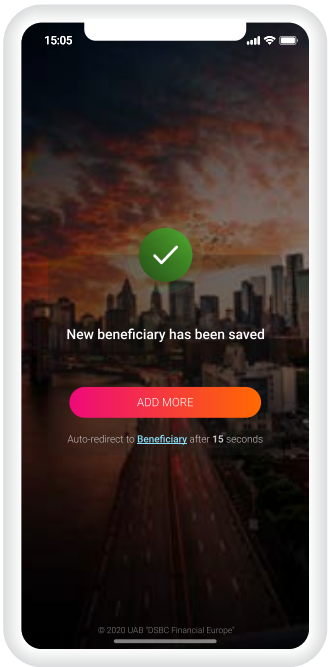
Step 1
Select **"Beneficiary"** on the toolbar.



Step 2
Tap +, choose
"Add new SEPA beneficiary".



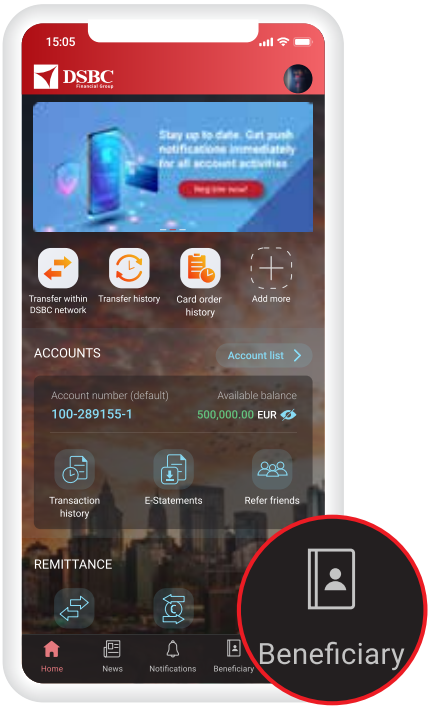
Step 3
If you are adding a **personal IBAN account**, choose **"Personal"**. Otherwise, choose **"Corporate"** to add a **corporate IBAN account.** Fulfil the beneficiary's personal/corporate details and their IBAN. Then, tap **"Save"**.



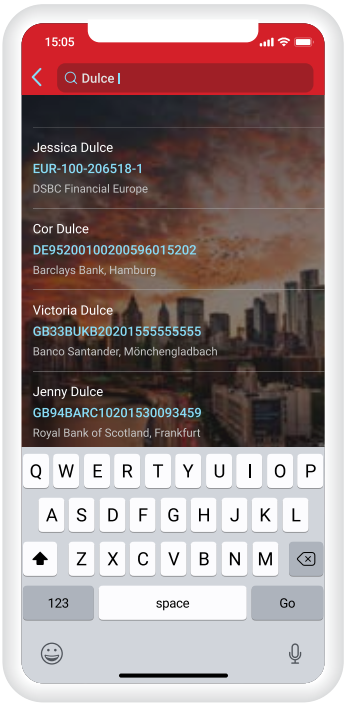
Step 4
A pop-up says **"New beneficiary added"**, and you are done adding a new SEPA beneficiary.

** SEPA beneficiary list consists of personal account and corporate account.*

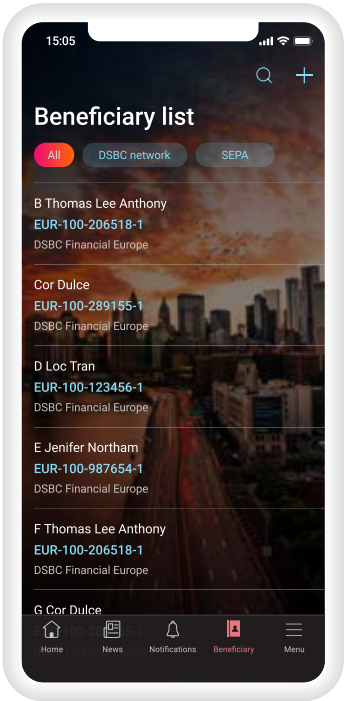
2 Edit or delete a beneficiary



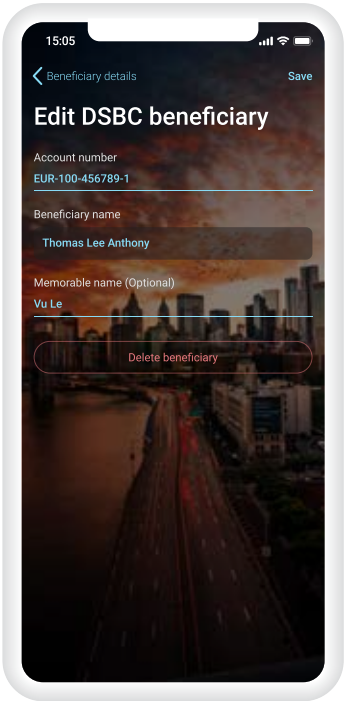
Step 1
Select **"Beneficiary"** on the toolbar.



Step 2
Tap on the icon on the top right corner to find the contact you want to edit.



Step 3
Tap on the beneficiary that you want to edit the information.



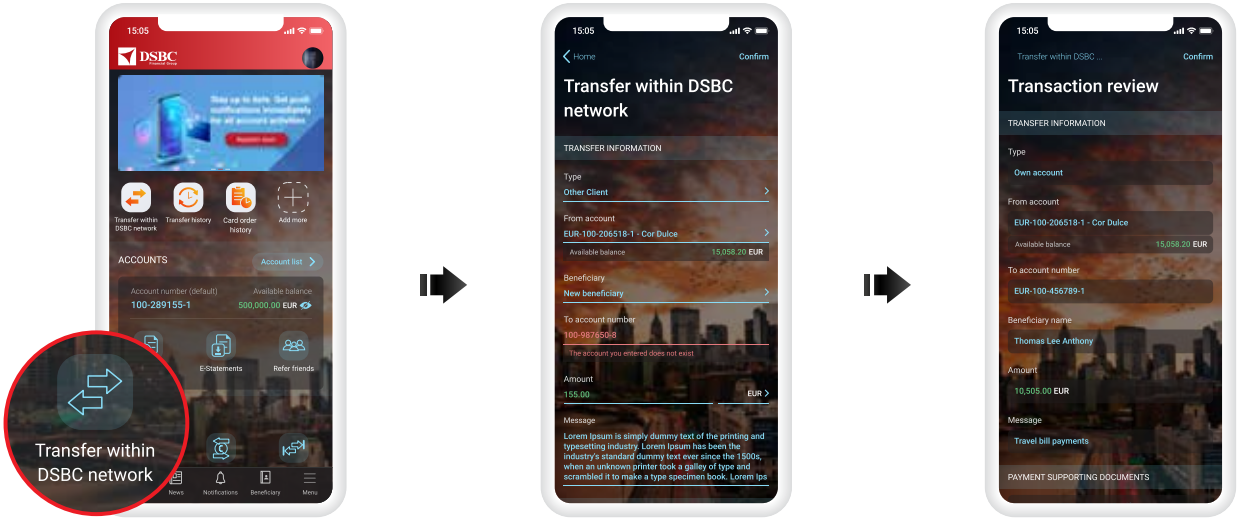
Step 4
Choose **"Save"** to confirm editing the beneficiary, or choose **"Beneficiary list"** to cancel editing. You can choose a specific beneficiary and tap **"Delete beneficiary"**.

F REMITTANCE

DSBC Financial Europe supports transactions within its network and countries belong to SEPA.

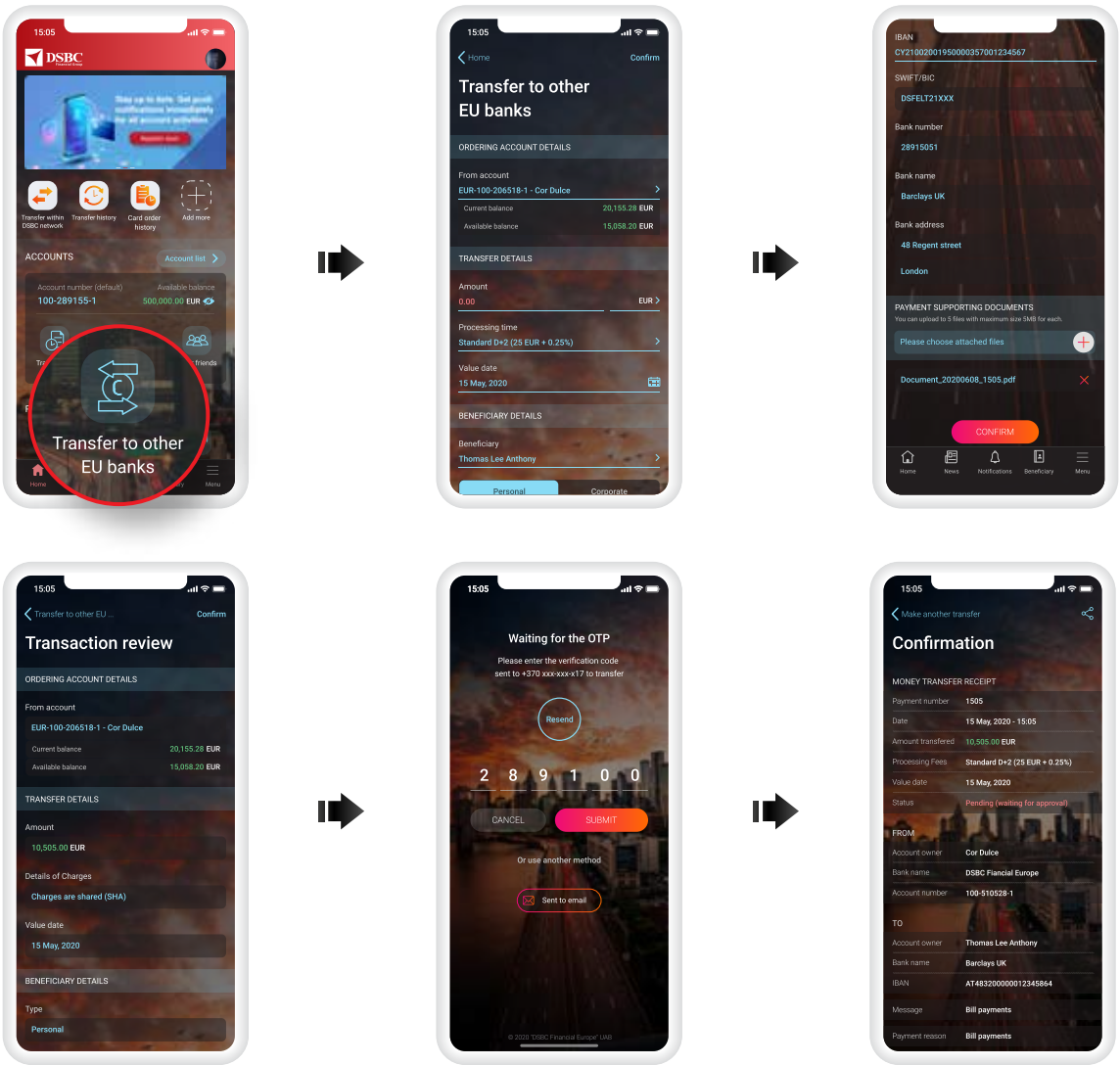
1 Transfer within DSBC network

- **Step 1:** Select **"Transfer within DSBC network"** on the dashboard.
- **Step 2:** Select the type of account you wish to transfer to. Choose **"Own Account"** if transferring to your other DSBC account. Select "Other Client" if transferring to a recipient's DSBC account.
  ** The option **"Own Account"** is only available when you own more than one IBAN account within your DSBCnet account.*
- **Step 3:** Choose which account to transfer from in **"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.

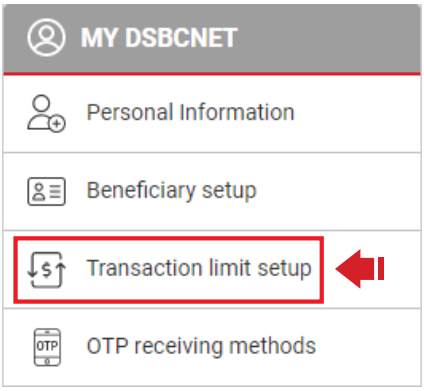


2 Transfer to other EU banks

- **Step 1:** Select **“Transfer to other EU banks”** on the dashboard.
- **Step 2:** Choose which account to transfer from in **“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.
- **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 Transaction limit

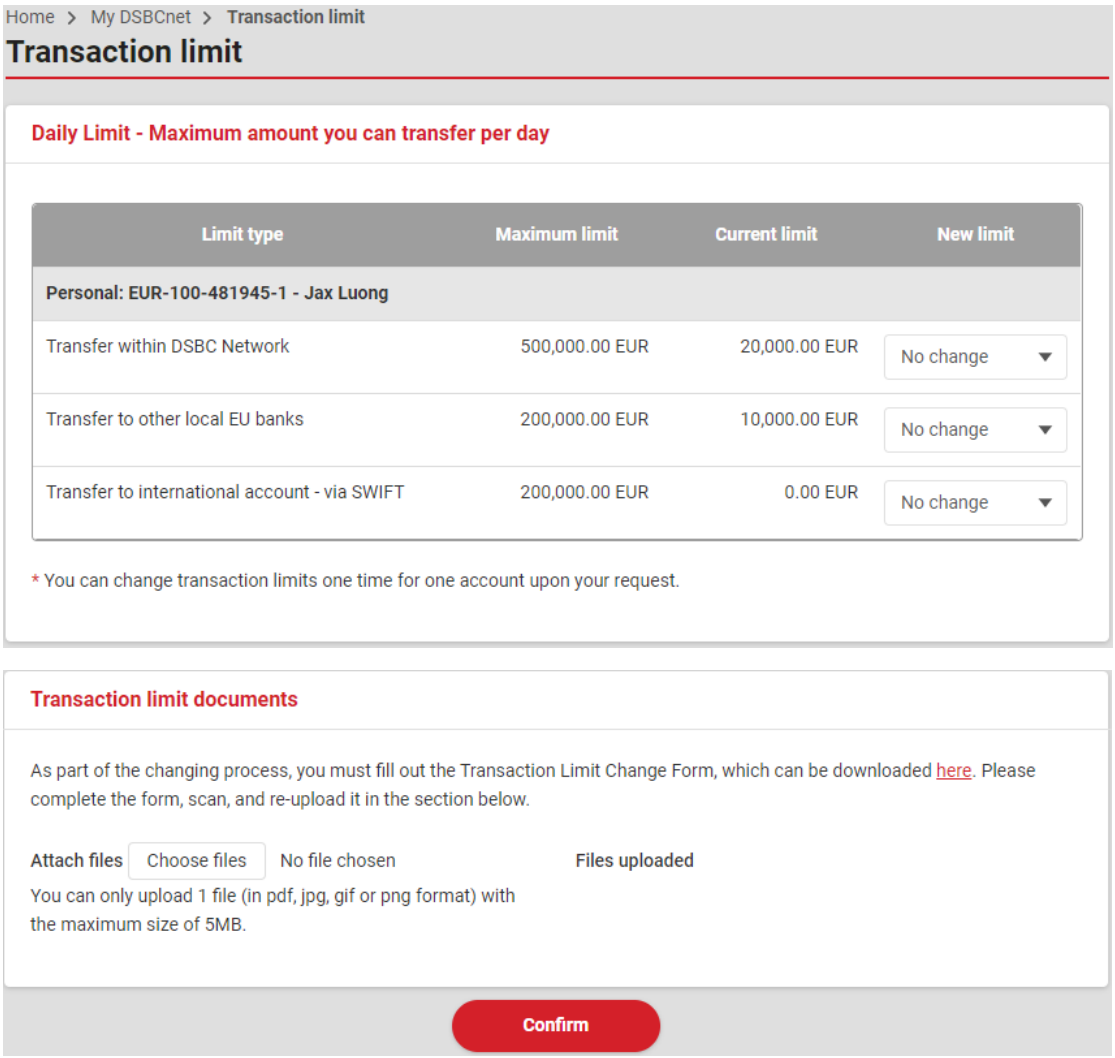


"Transaction limit" limits your amount of money transferred during a day. The current maximum funds can be transferred in the DSBC network is EUR 500,000.00; to other bank accounts within SEPA is EUR 200,000.00 (for **Personal Account**). For **Corporate Account**, maximum funds can be transferred within the DSBC network is EUR 1,000,000.00; to other bank accounts in SEPA is EUR 500,000.00.

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

- **Step 1:** Log in to DSBC*net* Internet Banking.
- **Step 2:** Click **"Transaction limit setup"** on **"My DSBC*NET*".**
- **Step 3:** Click on the drop-down list to change the current transaction limit of your accounts.
- **Step 4:** 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.

** You can change transaction limits one time for one account upon your request.*



4 Transfer history

Step 1:
- Tap on **“Transfer history”** on the dashboard.

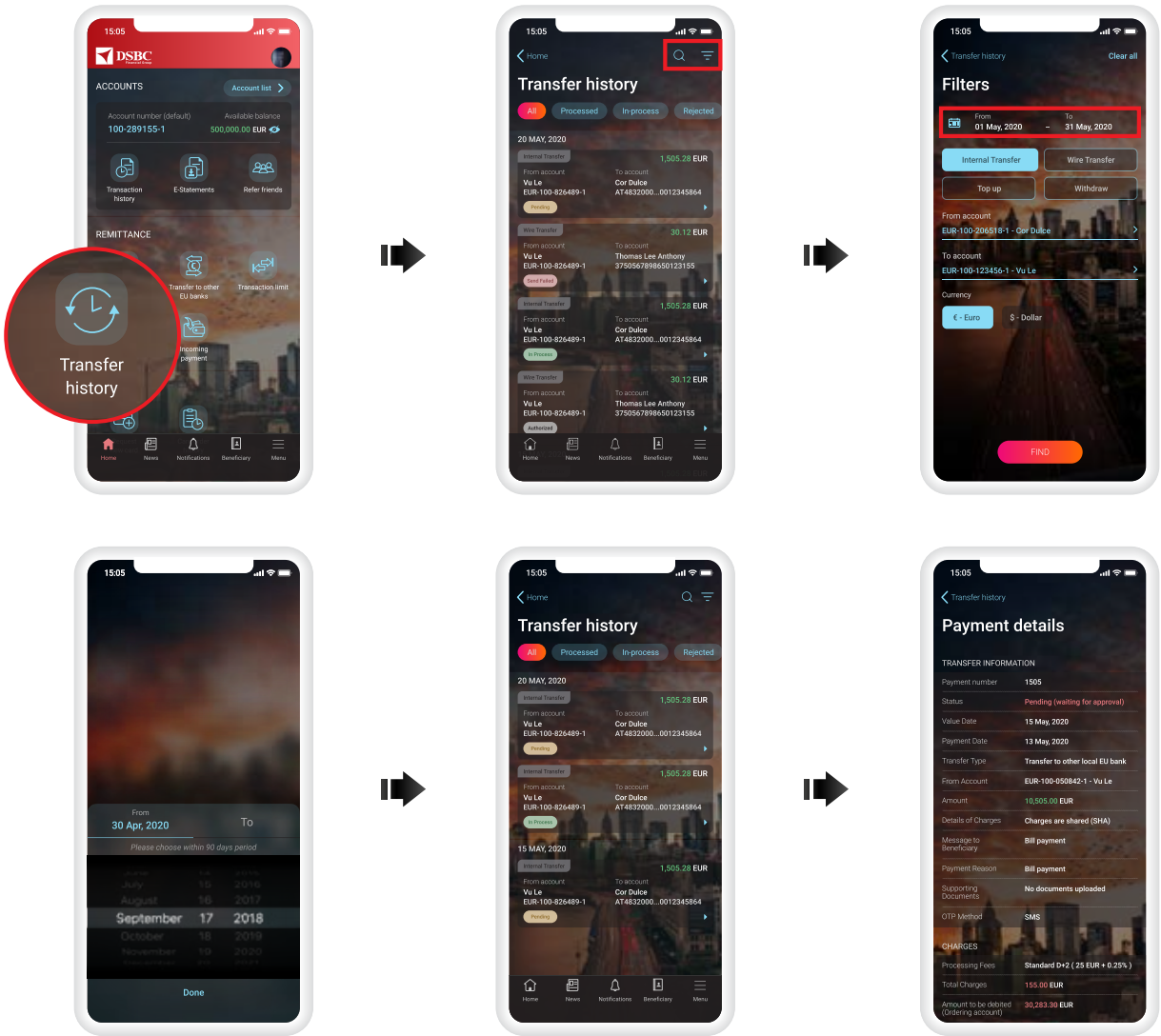
Step 2:
- Tap on the icon to filter or icon to search for a specific beneficiary.

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.



5 Incoming payment

Step 1:

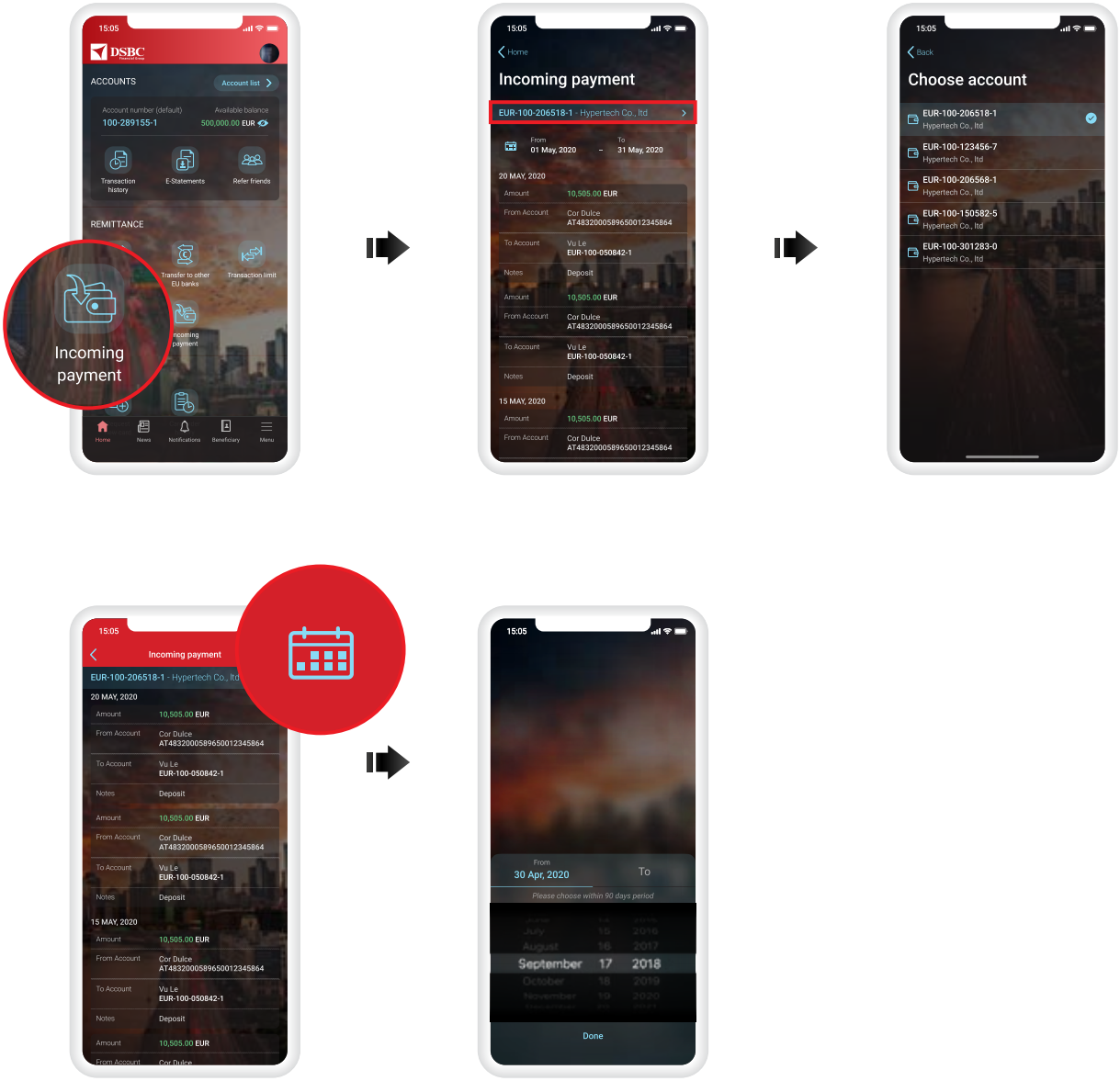
- Select **“Incoming payment”** on the dashboard.

Step 2:

- Select the account you want to track.

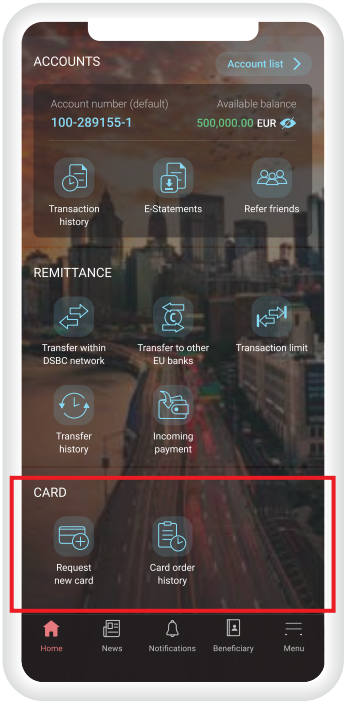
Step 3:

- Tap on the icon and choose the period of time, then tap “Done”.

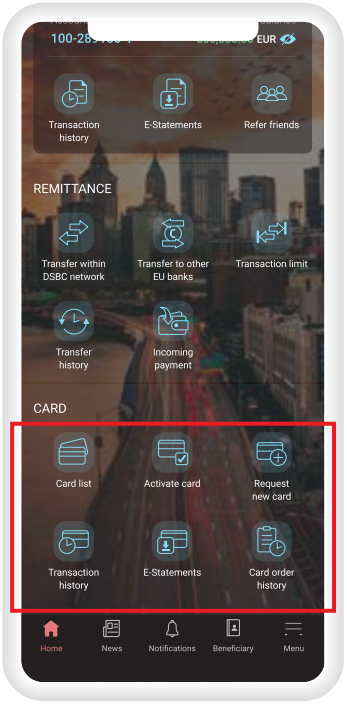


G PAYMENT CARD

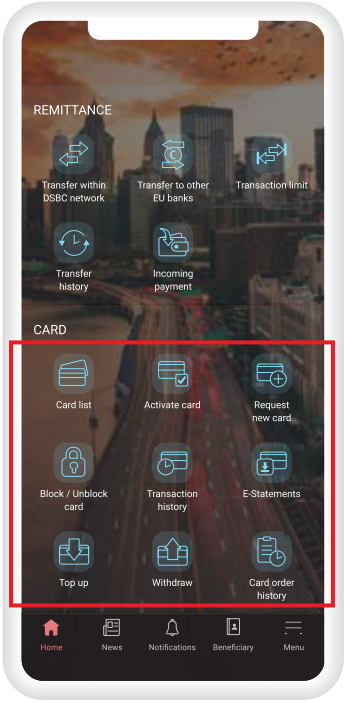
* The homepage displays different sets of payment card icons based on your current card's status. There are 03 different situations:



When you have no payment card



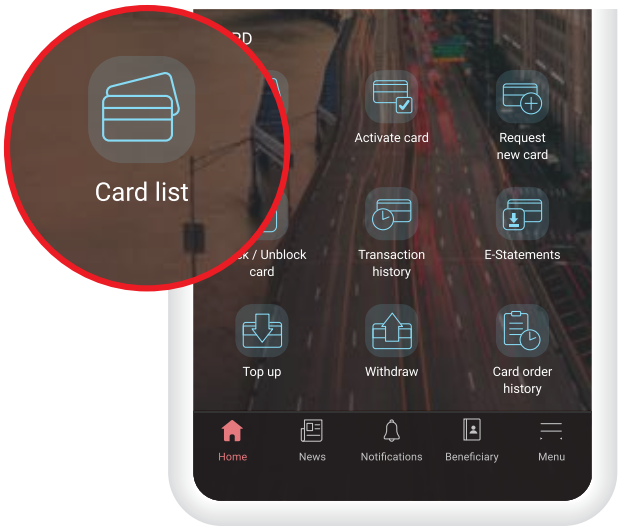
When you have inactive payment cards



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

1 Card list

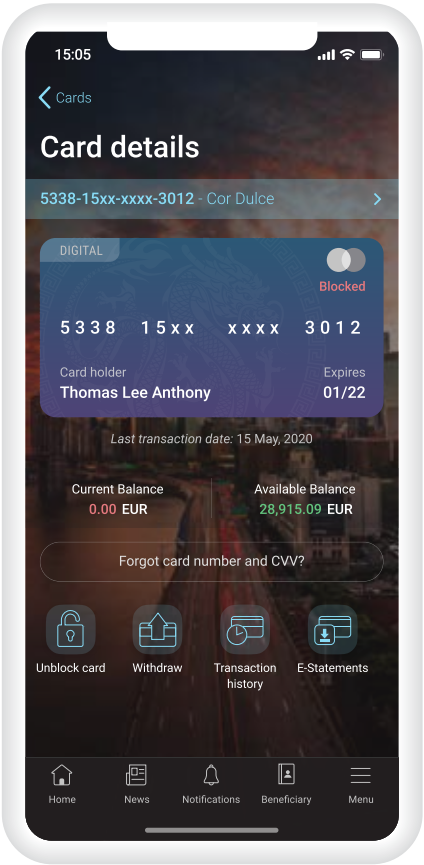
Card list is a great tool to manage and keep track of your payment cards. This is where you can find all your physical and digital payment cards, including their status.

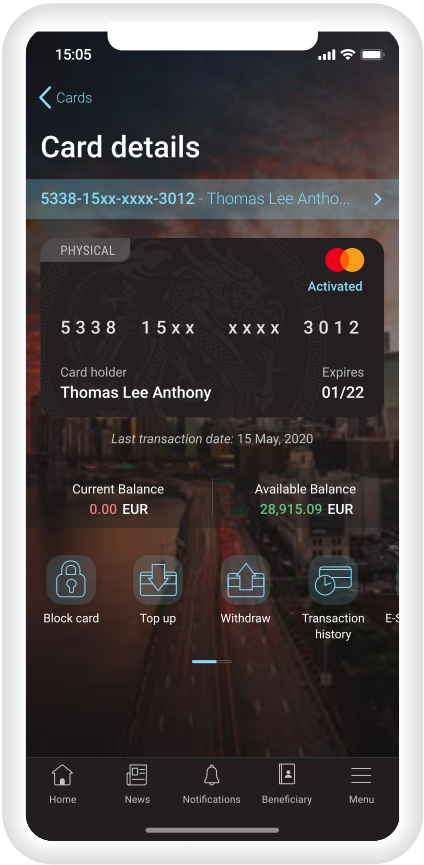


2 Card details

When in Card list, tap on any card to see its in-depth details e.g. Card status, expiry date, cardholder's name, last transaction date, current & available balance.

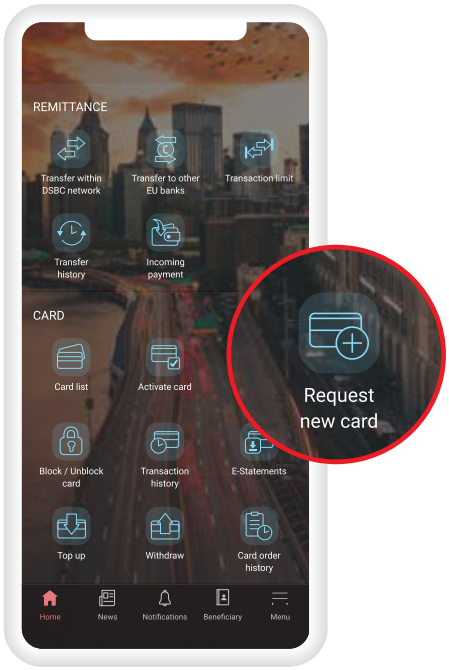
You can also get access to various features right at the Card details screen.





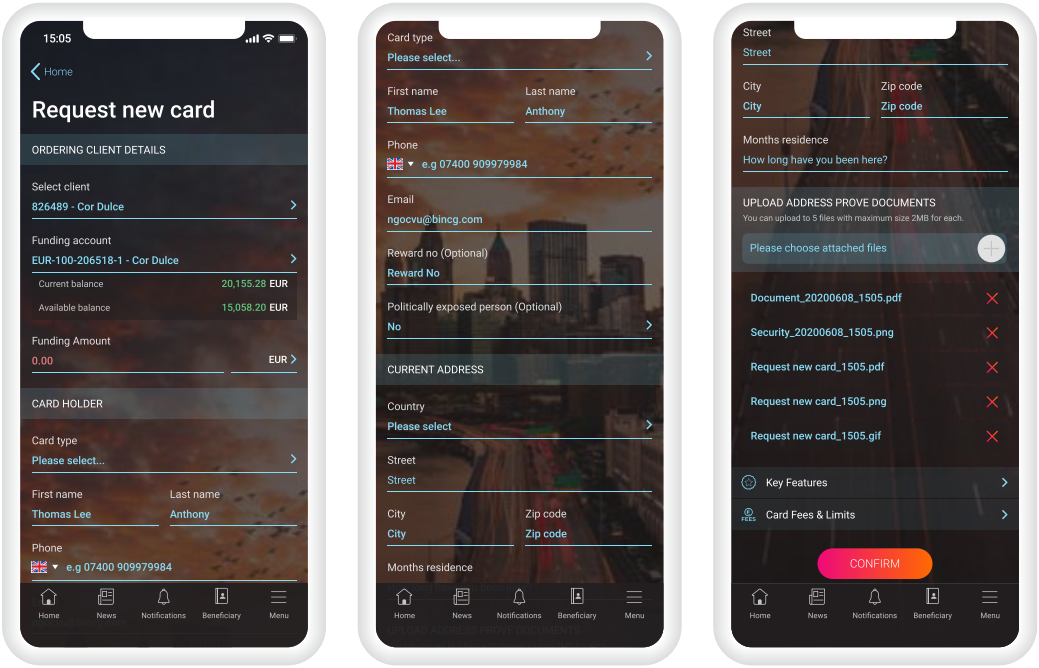
3 Request new card

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



Step 1

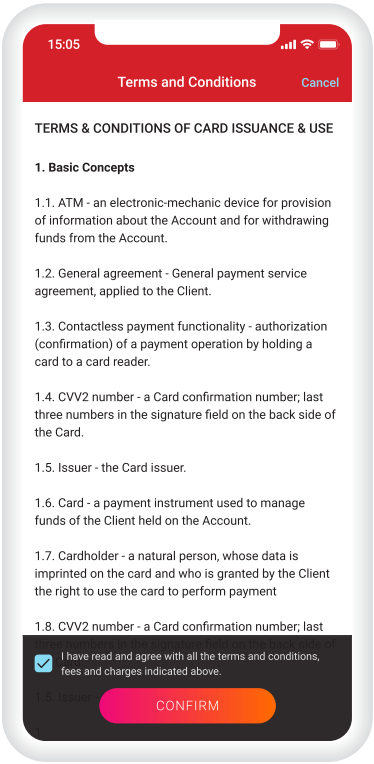
While on the homepage, choose **Request new card**

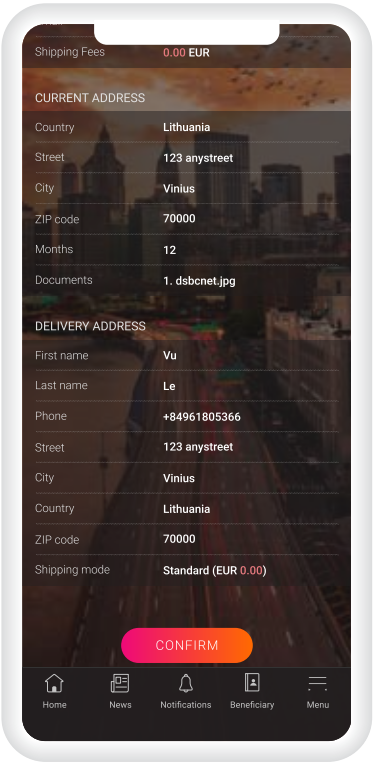


Step 2

Fill out all of the required information, choose the funding amount for the payment card. Upload the supporting documents and tap **Confirm.**

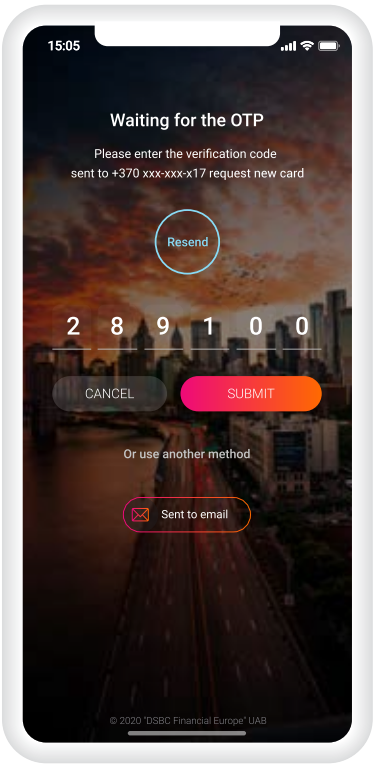
**Card passphrase is a new security practice that helps customers protect their payment card information and prevent frauds, cyberattacks.*

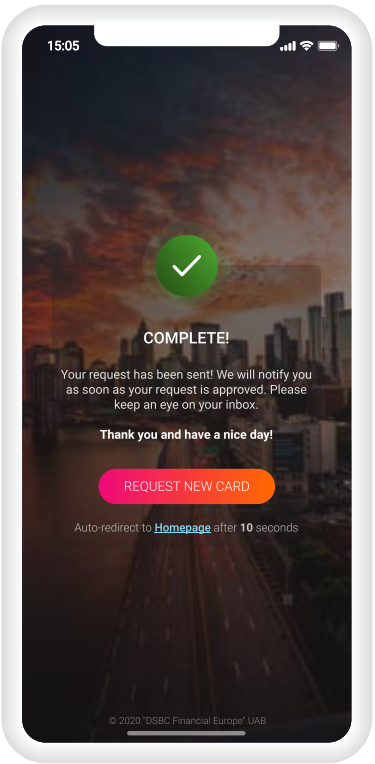




Step 3

Read our Terms & Conditions to protect your rights and tap **Confirm**.
Then, review your information once again and tap **Confirm**.

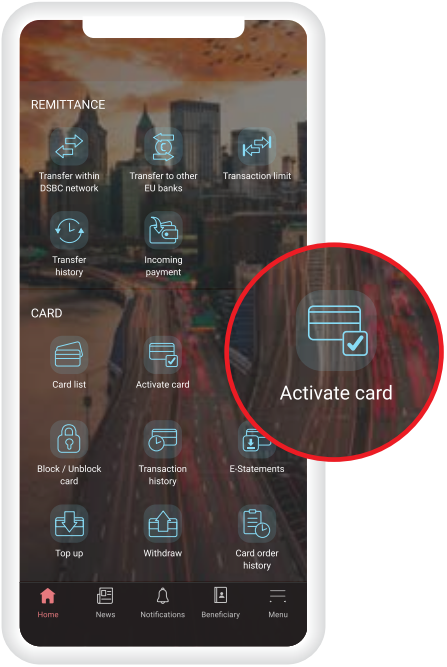




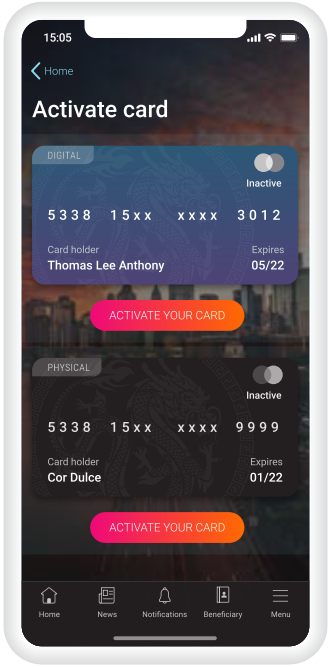
Step 4

Input the OTP sent to your phone, and you have requested a new payment card.

4 Activate your payment card

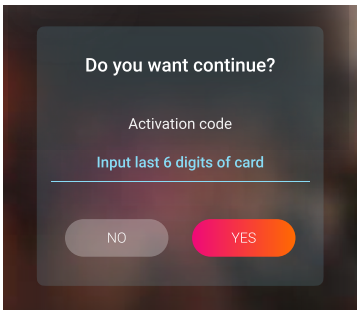


Step 1
On the homepage, find and choose the icon **Activate card** to access the function.

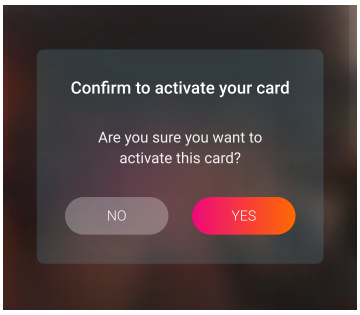


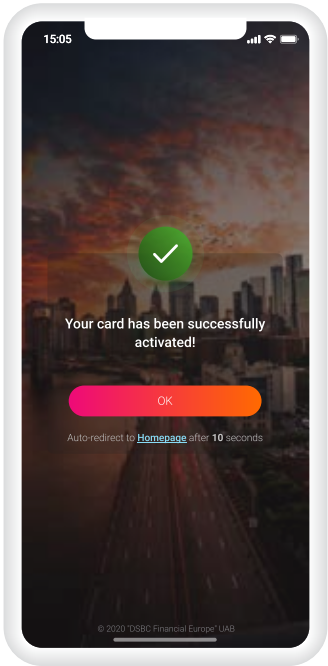
Step 2
Choose a payment card and tap **ACTIVATE YOUR CARD**

For physical card: A pop-up box will request you to input the last six digits of your card. After filling out, tap Yes to confirm.



For digital card: A pop-up box will appear, no request for card digits. Tap Yes to confirm.

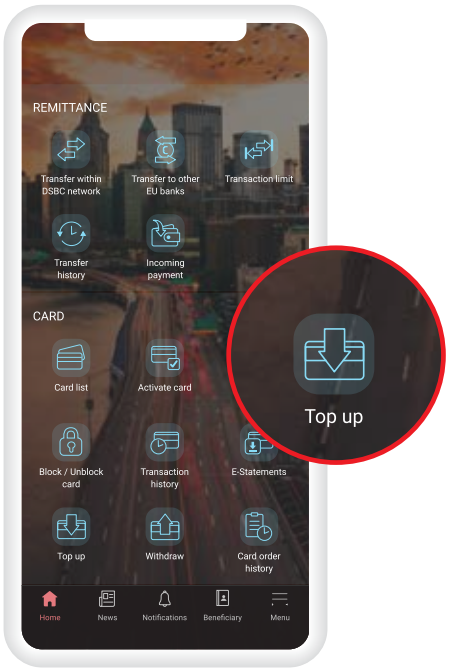




Step 3
You have successfully activated your payment card. Choose **OK** to stay or choose **Homepage** to redirect to the dashboard.

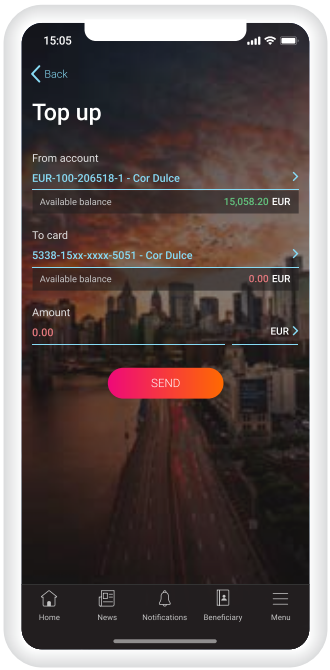
**If you haven't ordered any new card this screen will be empty without any card to activate.*

5 Top up



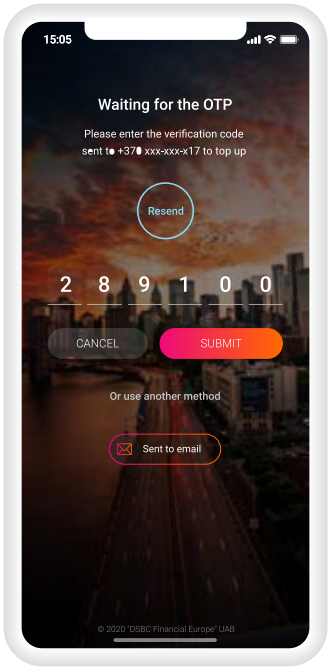
Step 1

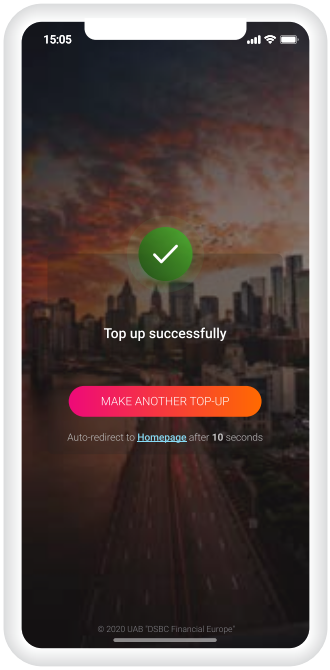
Tap **Top up** on the home screen to fund your payment card.



Step 2

Choose your card to top up at **To card** and account to fund from at **From account**. Then, type in the amount of money, select the preferred currency and tap **Send**

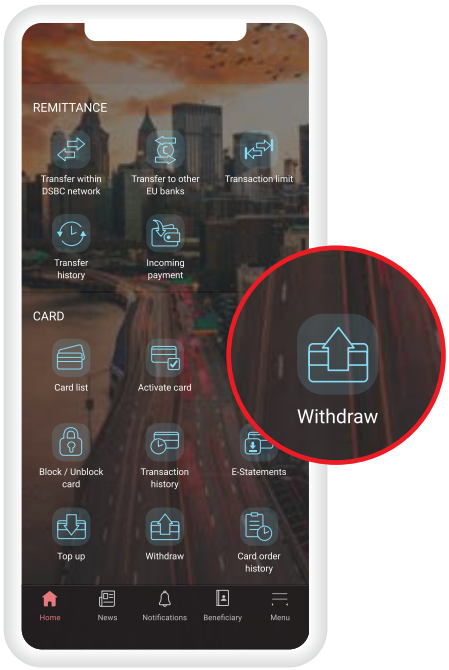




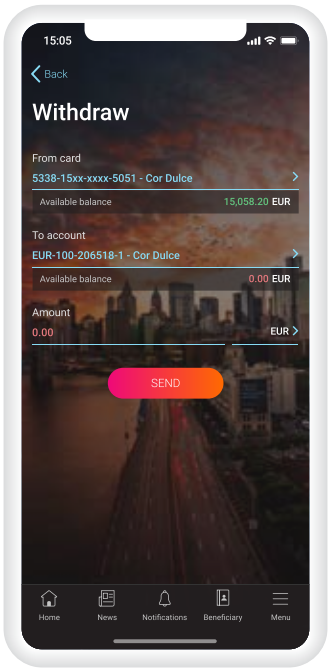
Step 3

Fill in the OTP sent into your registered mobile number (or email) and tap **Submit**. After successfully topping up your card, you can either **Make another Top-up** or redirect to the homepage.

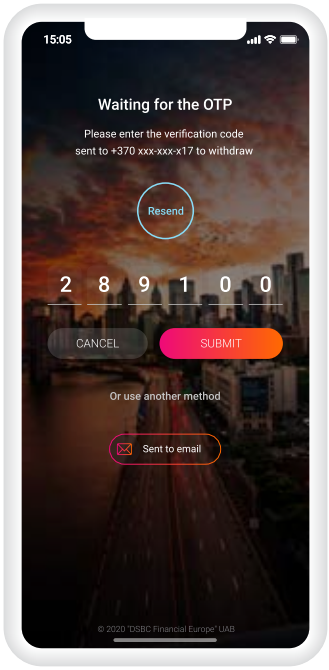
6 Withdraw money back to your account

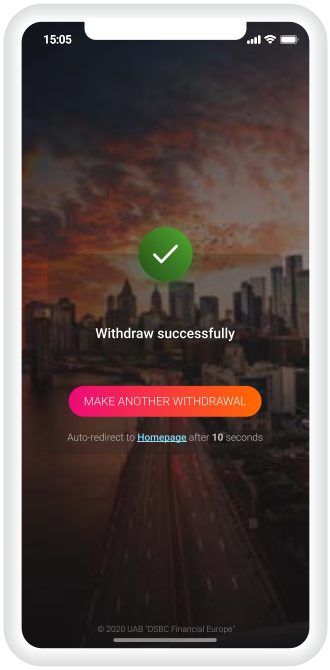


Step 1
Tap **Withdraw** on the homepage.



Step 2
Choose the account you wish to transfer funds back at **To account** and card to withdraw from at **From card**. Then, type in the amount of money, select the preferred currency and tap **Send**

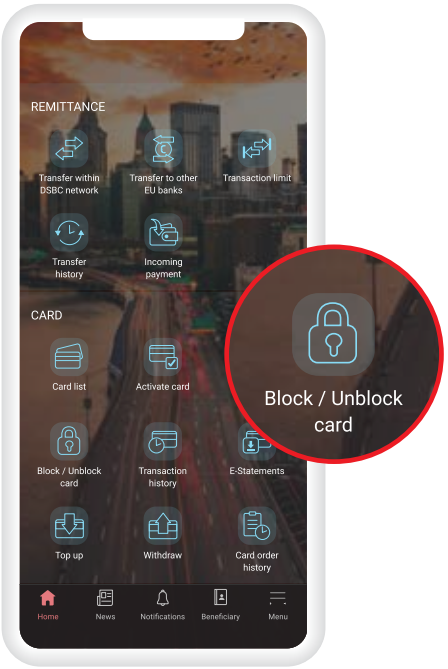




Step 3
Fill in the OTP sent into your registered mobile number (or email) and tap **Submit**. After successfully withdrawing from your card, you can either **Make another withdrawal** or redirect to the homepage.

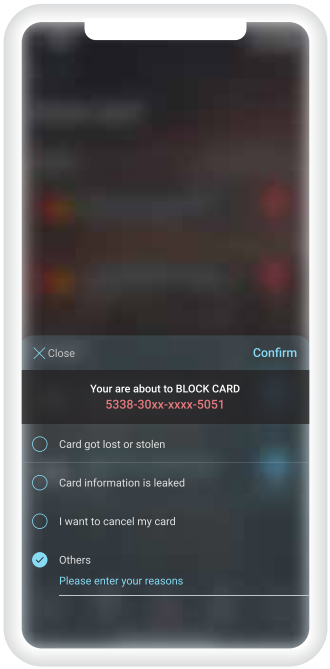
7 Block / Unblock card

7.1 Block card



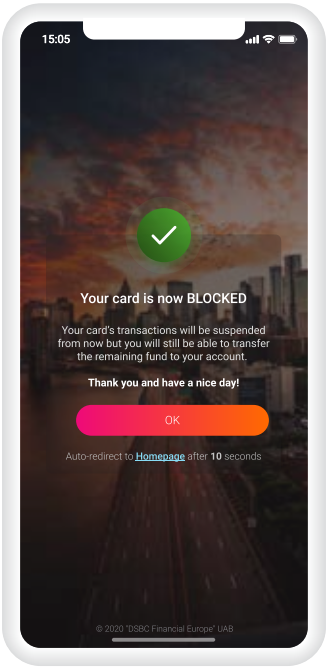
Step 1

On the homepage, select the **Block / Unblock card** icon. Tap the BLOCK button of the card you want to block.



Step 2

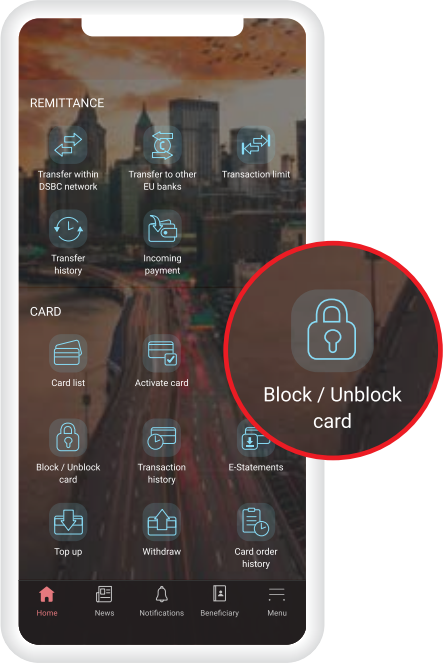
Choose your specific reason, and **Confirm** to proceed.



Step 3

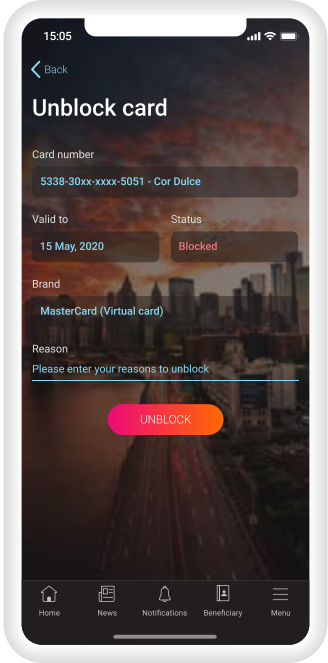
Your card is now blocked and some feature is unavailable until you have unblocked it. Tap **OK** or wait for 10s to go back to the homepage.

7.2 Unblock card



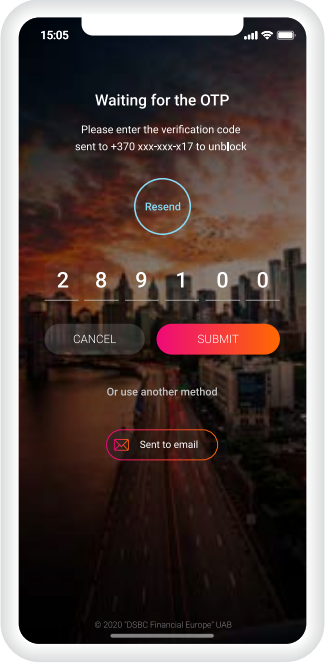
Step 1

On the homepage, select the **Block / Unblock card** icon. Tap the UNBLOCK button of the card you want to unblock.



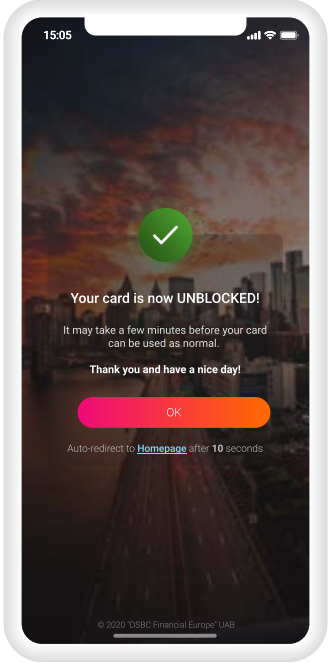
Step 2

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.

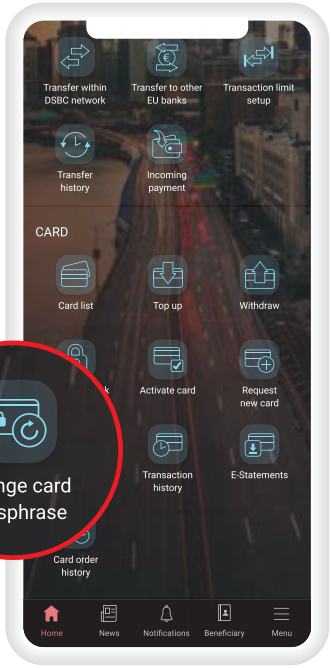


Step 4

Your card will be unblocked and all features are available. Tap **OK** or wait for 10s to go back to the homepage.

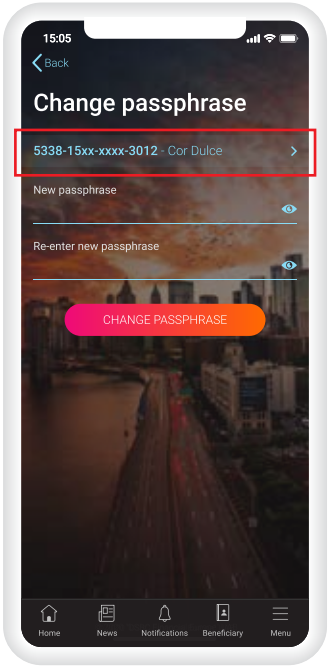
**The unblocking process may take up to a few minutes before you can use your card like usual*

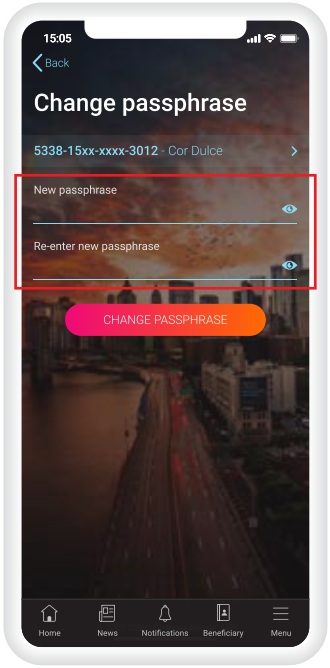
8 Change card passphrase



Step 1

On the homepage, tap the **Change card passphrase** icon



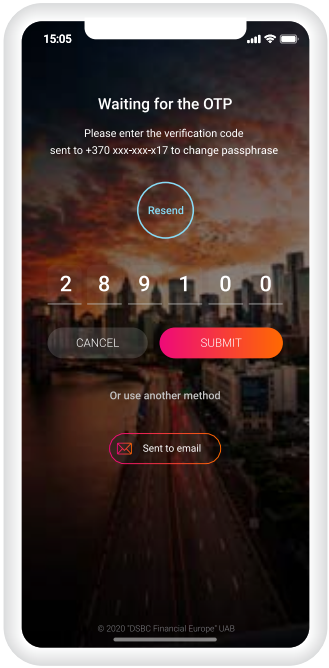


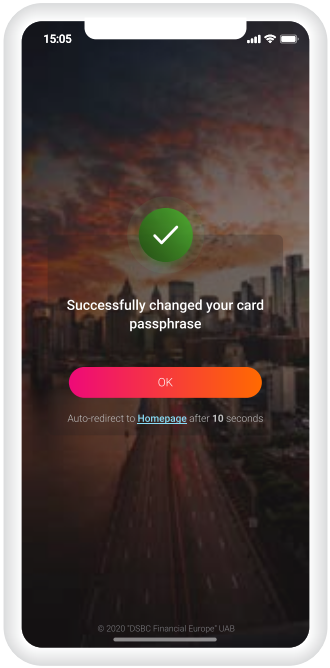
Step 2

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.

**You can tap and hold the icon to view the passphrase. Releasing will hide the passphrase.*



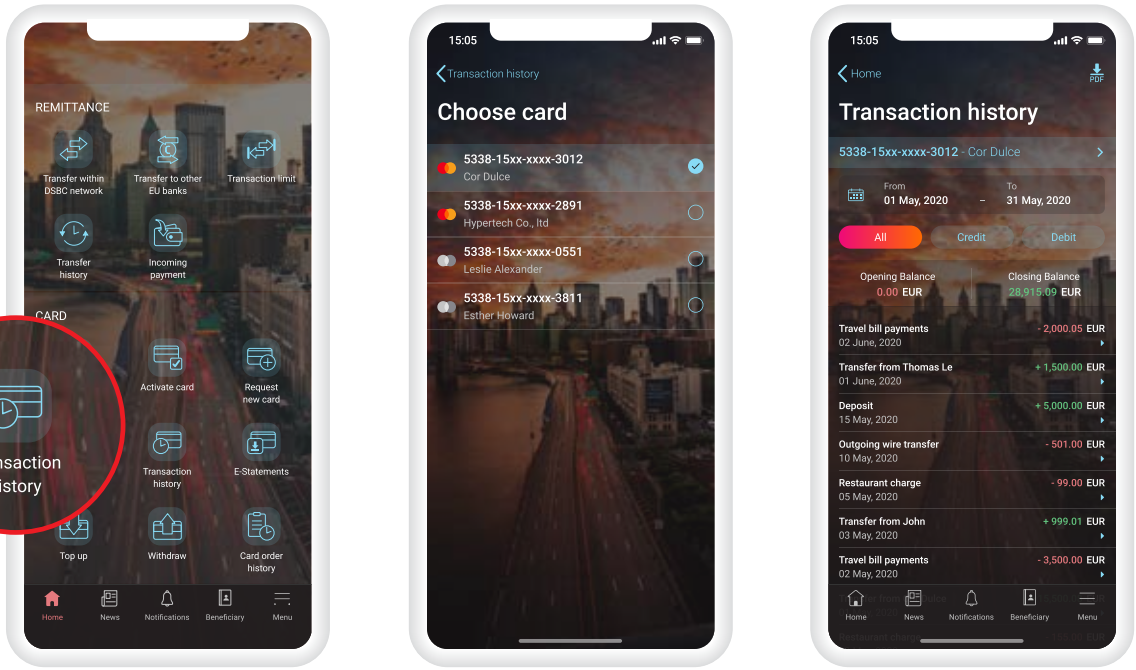


Step 3

Tap **Change passphrase**. Then, fill out the OTP sent to your phone number (or email) and **Submit**. Tap **Ok** to continue changing card passphrases or wait for 10s to go back to the homepage.

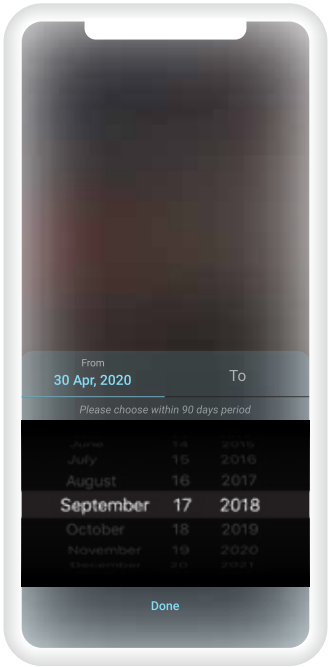
9

View and download card transaction history within a selected time range



Step 1

On the home screen, tap the **Transaction history** icon. Next, choose the card that you would like to view its history. You can change which card to review.



Step 2

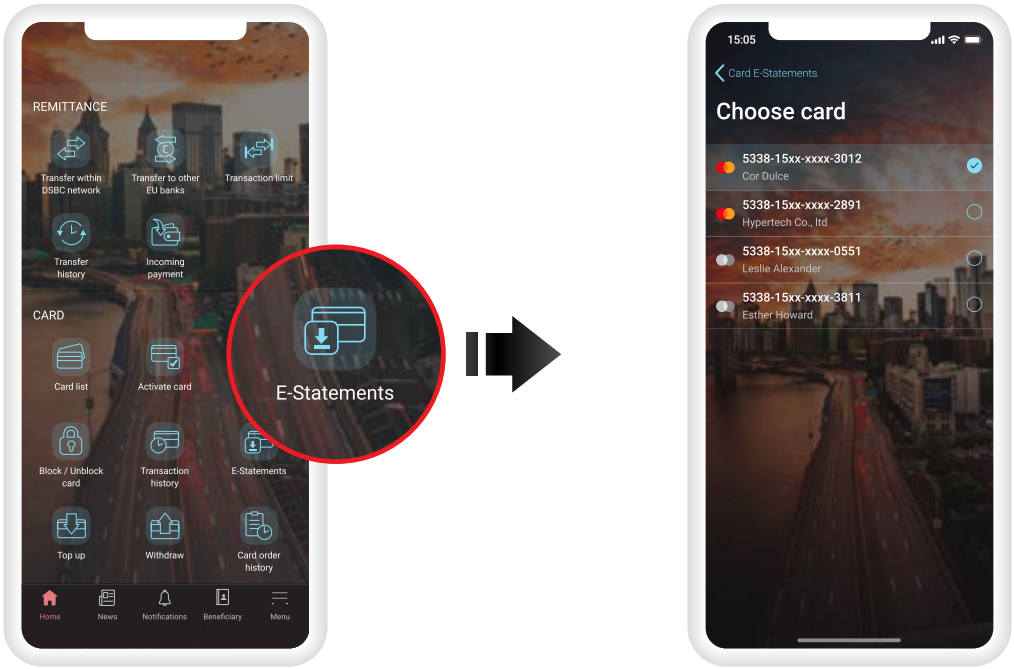
Choose the time range at
(You can only select within 90 days).

Step 3

If you wish to download & share the transaction history, please tap Then, tap to share.

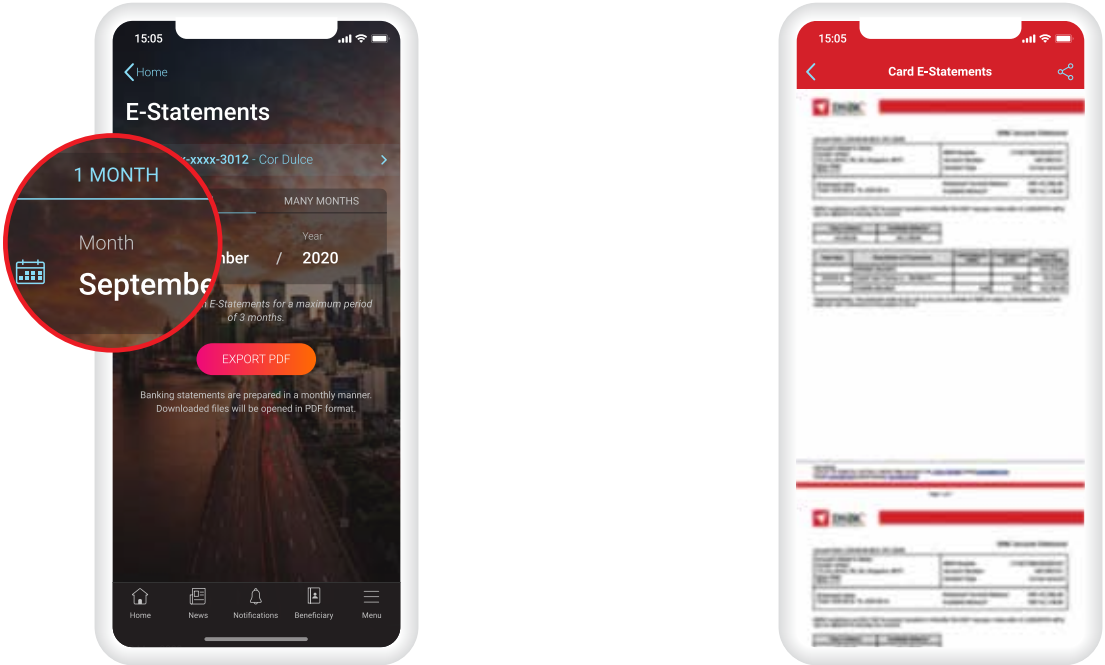
10 View and download card e-statements

10.1 View & share e-statements within a month



Step 1

On the home screen, tap the **E-Statements** icon. Next, choose the card that you would like to view its e-statements. You can change which card to review.



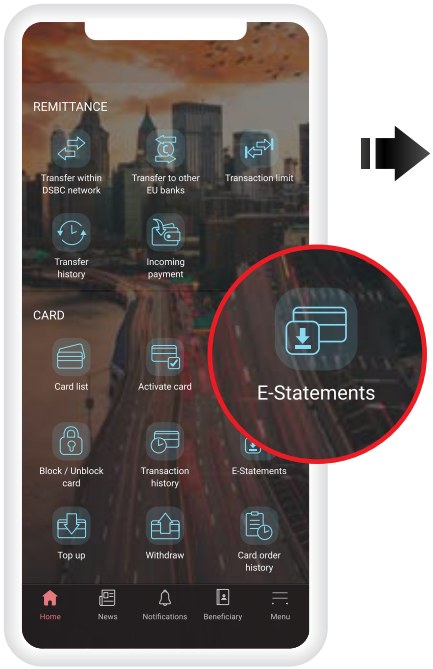
Step 2

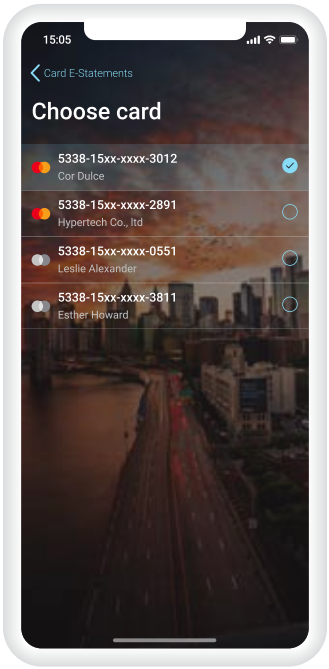
Tap on **1 MONTH**. Then, tap on the icon or the date to choose a specific time.

Step 3

Tap **Export PDF** to view e-statements. Tap to share.

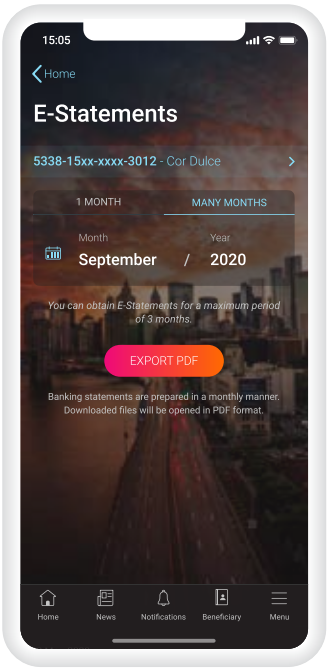
10.2 View & share e-statements in more than 1 month





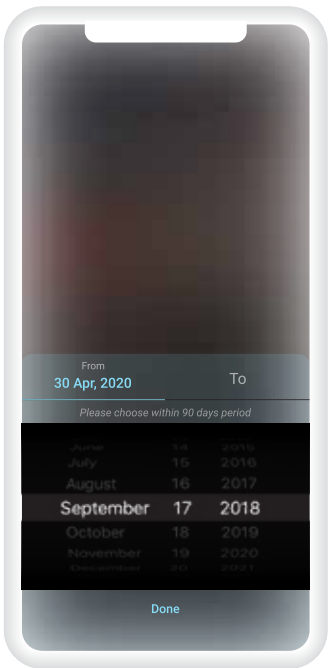
Step 1

On the home screen, tap the **E-Statements** icon. Next, choose the card that you would like to view its e-statements. You can change which card to review



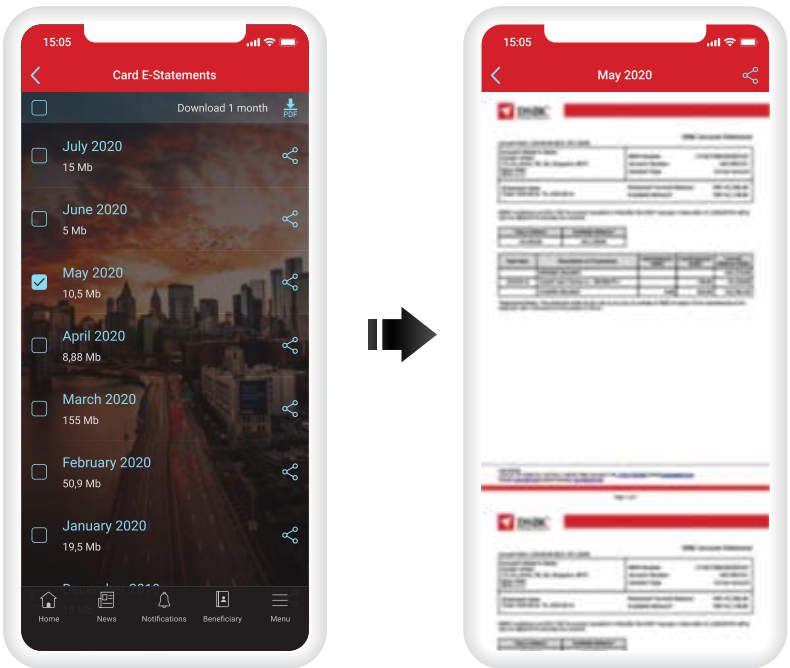
Step 2

Tap on **MANY MONTHS**. Then, select the icon or the date.



Step 3

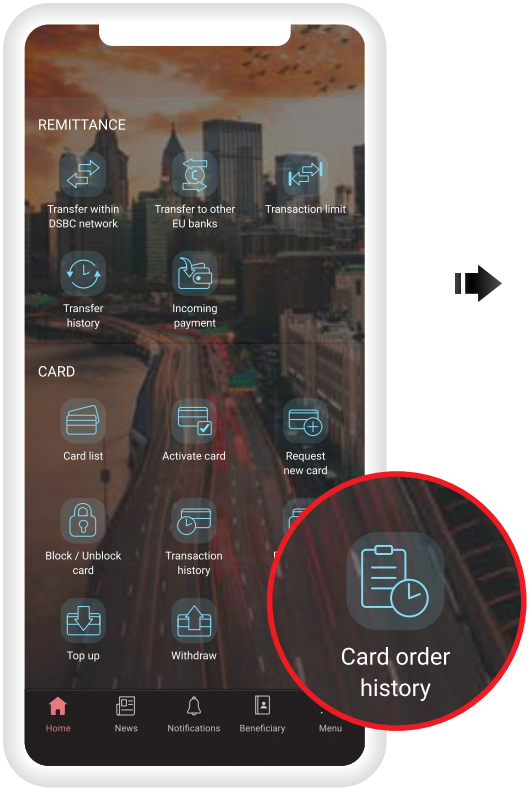
Choose a specific time within 3 months as any transaction has passed the aforementioned time will be deleted.

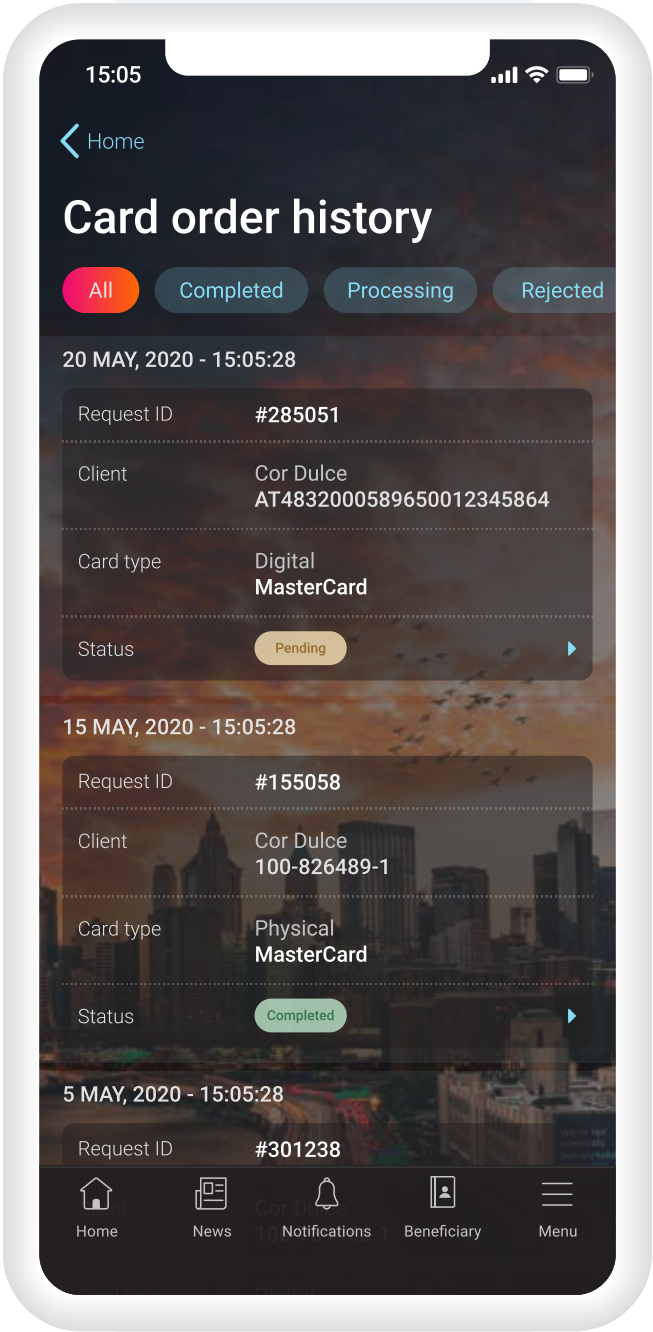


Step 4

Tap **Export PDF**. Then, you can select which e-statements to download and share .

11 Card order history





You can track your registered payment cards by tapping on **Card order history**.

- **All** is the entire list of cards that you have registered.
- **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.
- **Rejected** consists of rejected cards due to many causes. To find out exactly the reason for this rejection, please call our Relationship Manager.

H NOTIFICATION

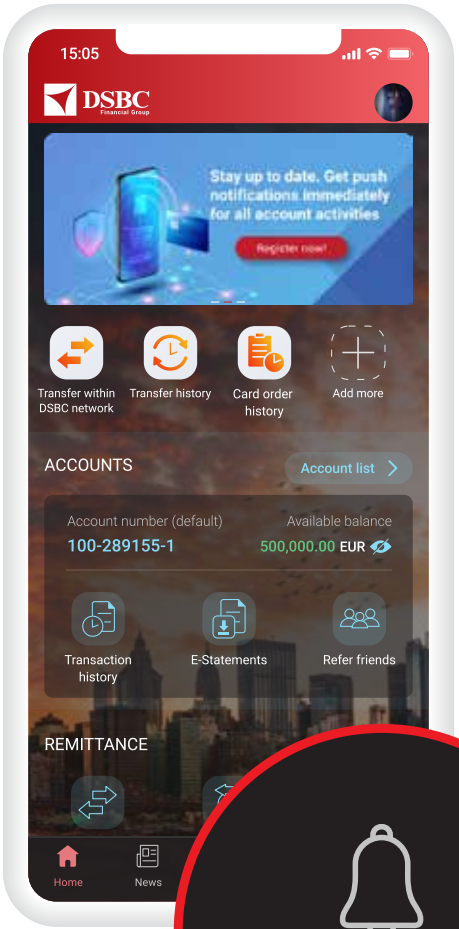
You can check for your latest changes in the account balance, recent login activities in **“Notifications”.** New notifications will be highlighted and the number in this icon will change, telling you how many notifications you have missed.

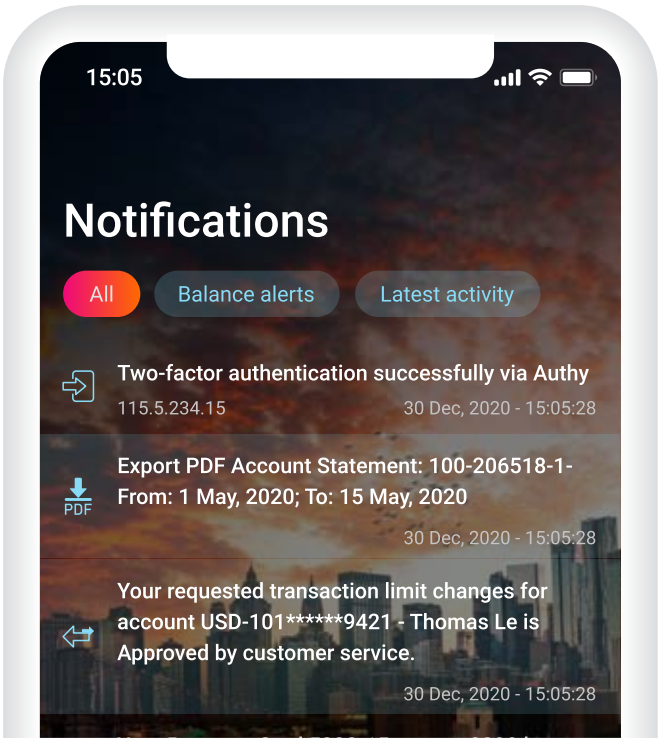
1 Balance alerts

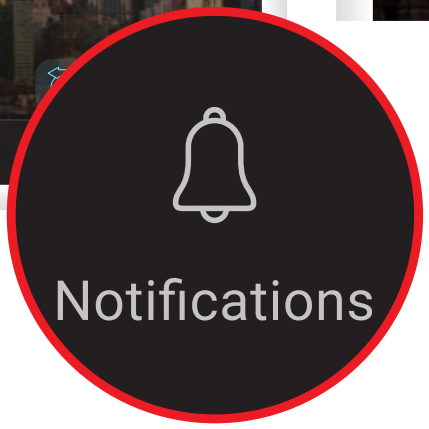
“Balance alerts” show you accounts and payment cards status along with incoming and outgoing payments.

2 Latest activities

Every activity that you make while using DSBC*net* mobile app will show up on **“Latest activities”** to help manage your IBAN accounts and payment cards for a better internet banking experience.







MENU AND SETTINGS

1 Personal information

Personal information is where you can review all of your registered details.

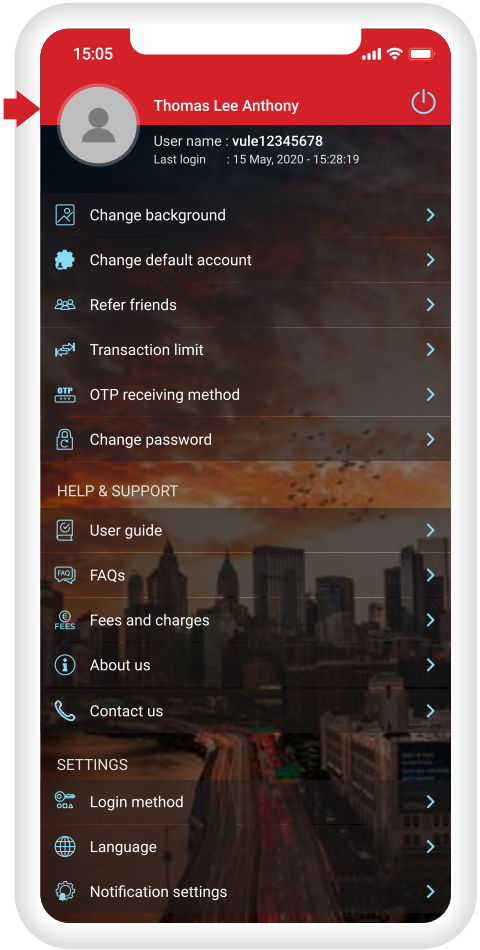
ACCESS PERSONAL INFORMATION

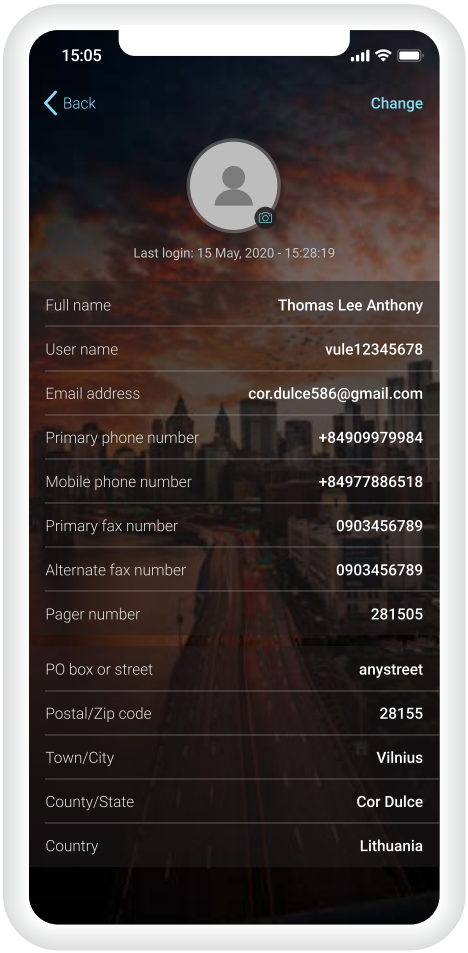
Step 1:

- Tap on your profile picture on the dashboard or on **“Menu”** to get access to **“Personal information”.**

Step 2:

- All of your personal information will appear for you to review.





CHANGE PERSONAL INFORMATION

** Changing personal information is currently unavailable in DSBCnet mobile banking. You can log in to DSBCnet internet banking to change your details.*

Step 1:

- Log in to DSBC*net*.

Step 2:

- Choose **"Personal Information"** on **"MY DSBCNET"**

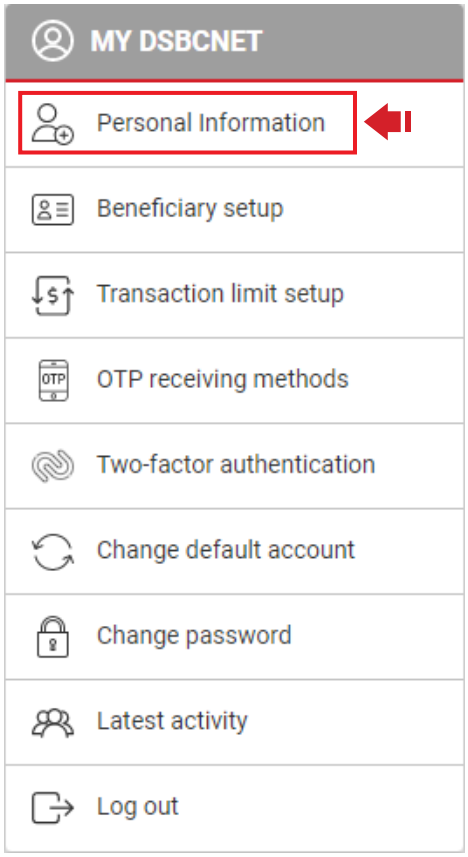
Step 3:

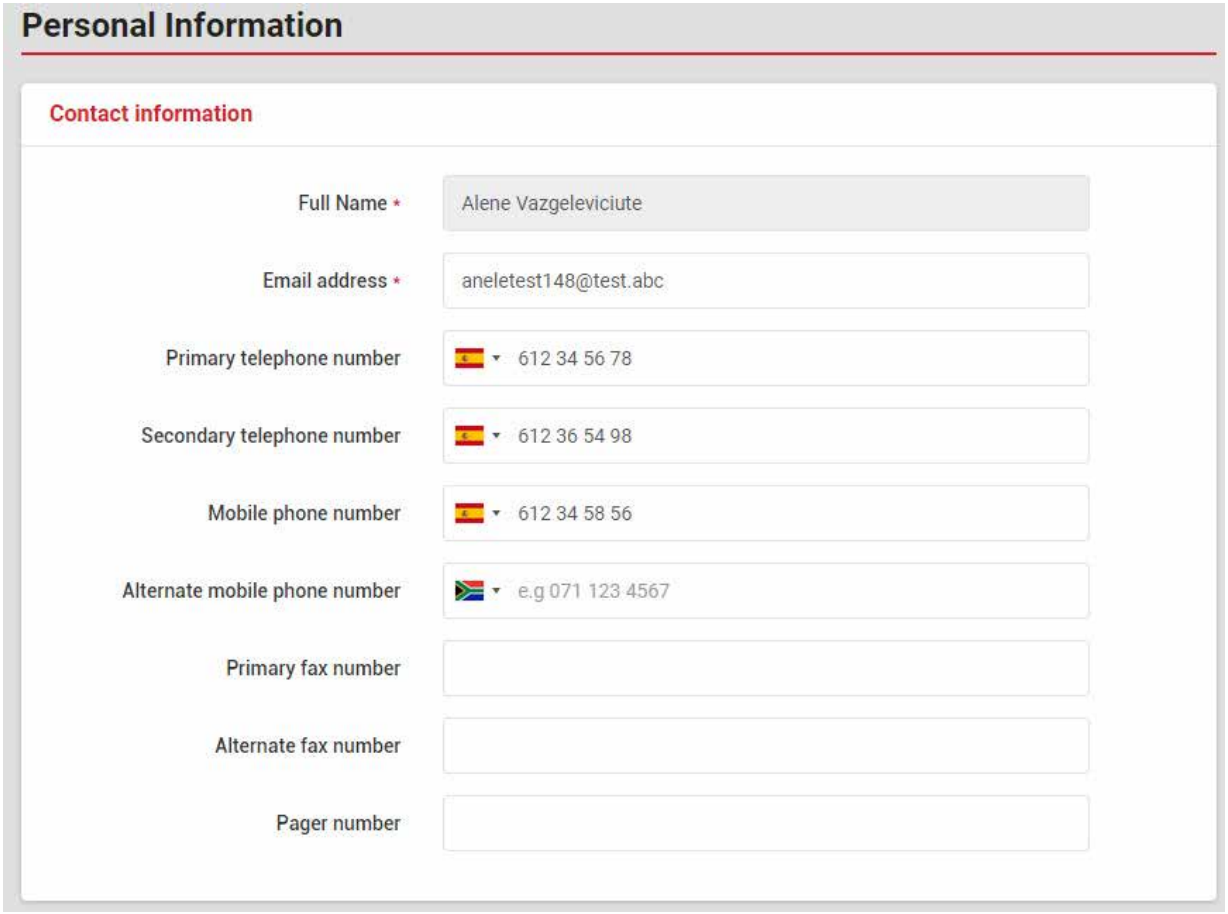
- Start changing your personal details, and then click **"Submit"**.

  ** Full name is uneditable.*

Step 4:

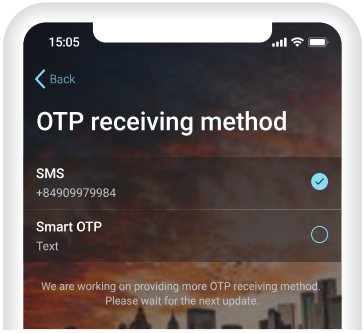
- After you have done editing, please click confirm to send us a request to change personal information. Your request will be processed at the earliest time, please wait for a confirmation email.





2 Change OTP receiving method

There will be more convenient, safer and faster ways to enhance Two-Factor Authentication (Authy App, Email, Smart OTP) throughout various devices coming in the next version of DSBC*net*.



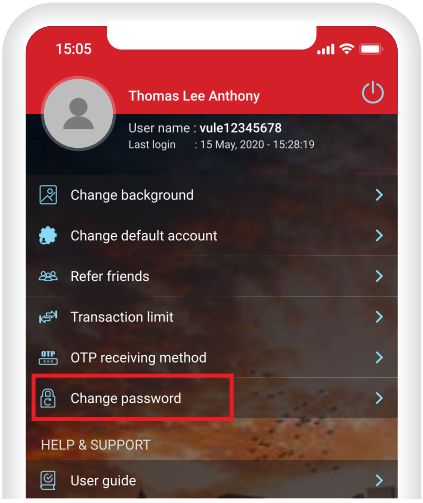
3 Change password

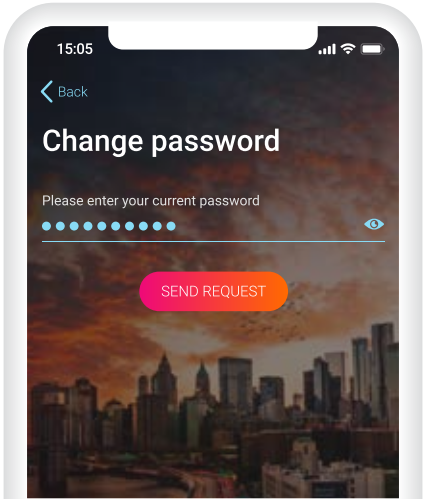
Step 1:
- Input your current password and tap **"Send request"**.

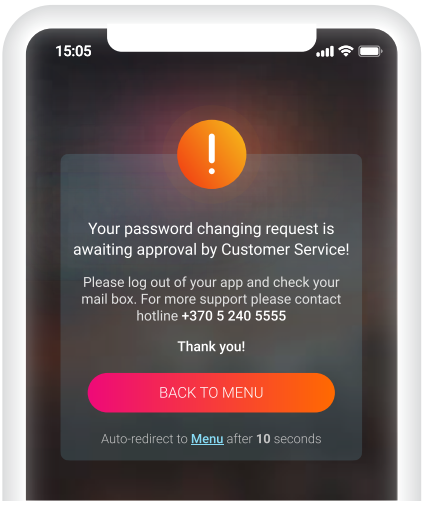
Step 2:
- Enter the OTP sent to your mobile phone. Then your request will be sent to us, we will send you password changing confirmation and then you can log in again to change your password.

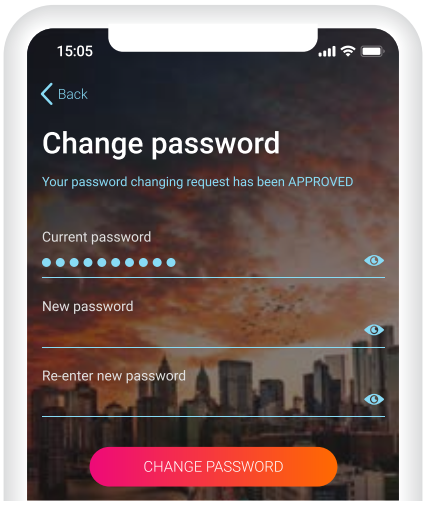
Step 3:
- Enter your current password again and create your new password.

Step 4:
- Tap **"Change password"**.









4 Log out

Step 1:

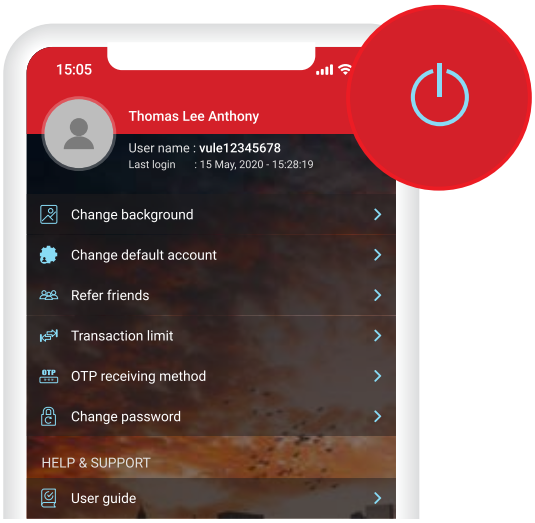
- Tap **“Menu”.**

Step 2:

- Select the icon on the top right corner of the screen.

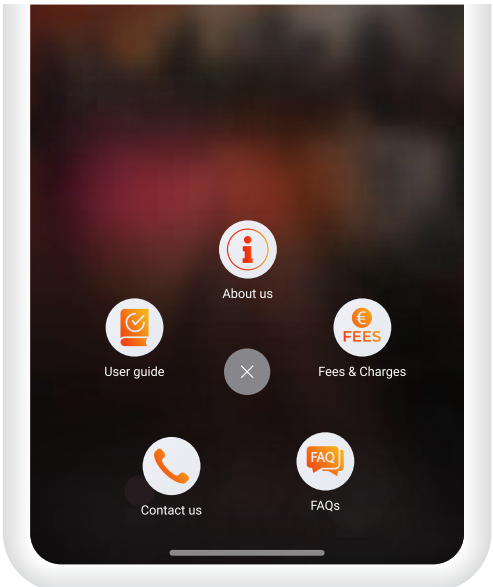
Step 3:

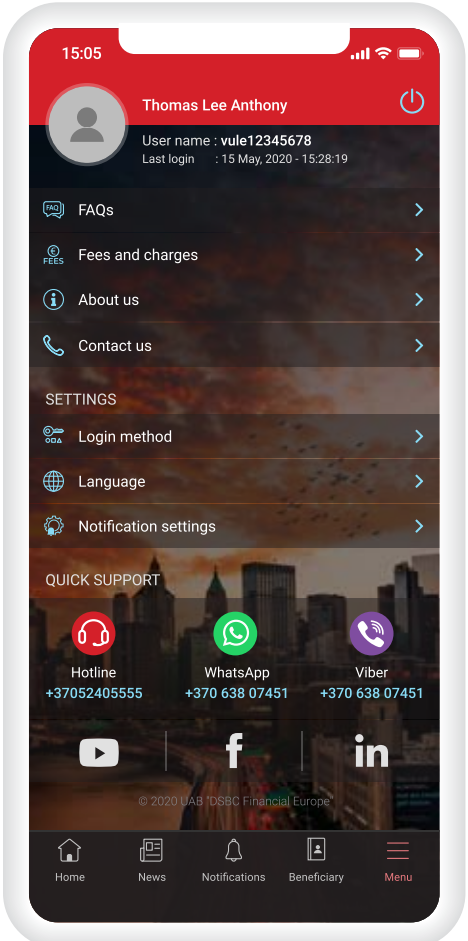
- Select **“Ok”** to continue logging out.



5 Quick support

Quick support can be accessed through **“Menu”** after logging in and **“Quick Menu”** on the login screen. You can contact us anytime during the day as we are available 24/7 and ready to support our valuable customers.





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