

DSBCnet

User's Guide

A

Technical requirements

To access the DSBCnet, you will need the appropriate browser (recommended: latest version of Edge, Chrome, Opera, Safari) and operating systems (recommended: Windows 7, 10; Mac OS Mojave or above) on your computer.

For other technical support, you can contact our hotline + 370 5 240 5555 or send email to support@dsbcf.com.



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B

Log in, Balance & Account list

This is a **step-by-step** guide to help you use our online banking platform and navigate through the various features it has to offer.

1. Login - First time Login

Step 1: Access to dsbchnet to log in

- Visit <http://www.dsbcf.com> or <http://www.dsbchnet.com>
- Click “Login” button on the right.

Step 2: Log in

- Check your mail box to get a username.
- Temporary password will be sent via SMS.
- Input your username and temporary password to login.

HOME DSBCnet User Guideline Promotion Customer Services 24/7: +370 5 240 5555

WELCOME TO DSBCnet
Fast Transfer - Online Payment Worldwide

Username *

Password *

Mandatory fields are marked with an asterisk (*)

I'm not a robot reCAPTCHA

Log in Forgot Password?

Haven't registered on DSBCnet yet? >

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Step 3: Change new password

- Change your new password for the first time login.
- The new password must be at least 8 characters and contains uppercase characters (A-Z), lowercase characters (a-z) and digits (0-9).
- After changing your password, you can continue to experience DSBCnet.

Change password

Please enter your new password below.

Username 003780 - Lucas

New password *

Re-enter new password *

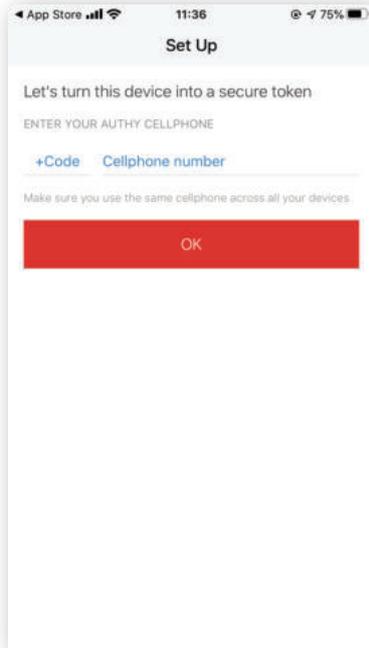
Change Password

1.2 Login - Authy App

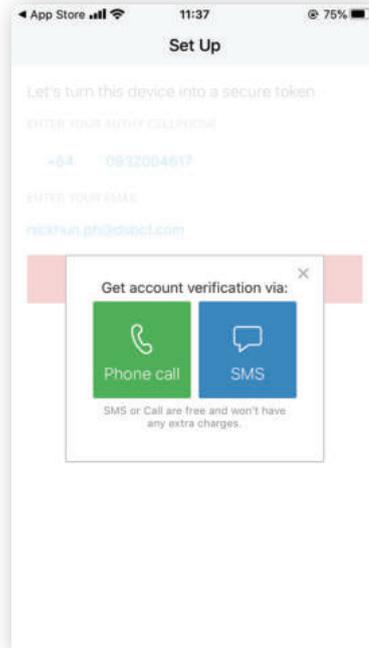
- DSBCE Financial Europe recommends you log into DSBCEnet by using the Authy app. Authy is a free mobile / desktop app for Two-factor authentication. We use Authy like a soft token to input verification code.
- How to install?

Step 1 : Download the Authy App  from  or .

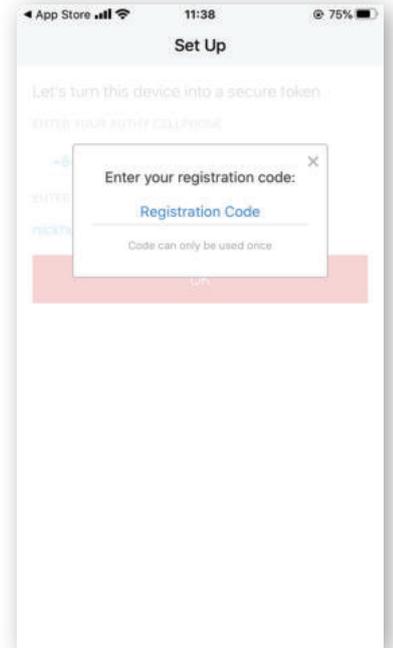
Step 2 : Set up app as below instructions.



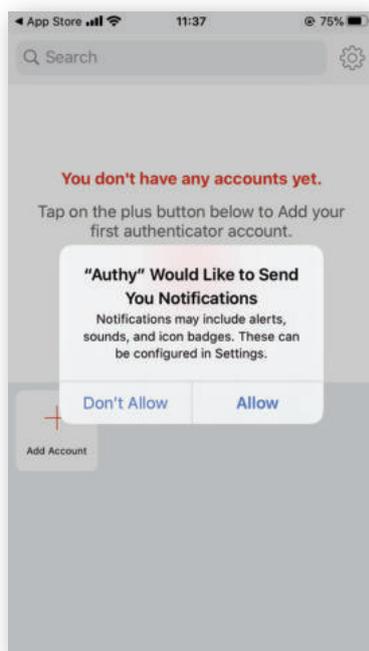
Enter your phone number and email address



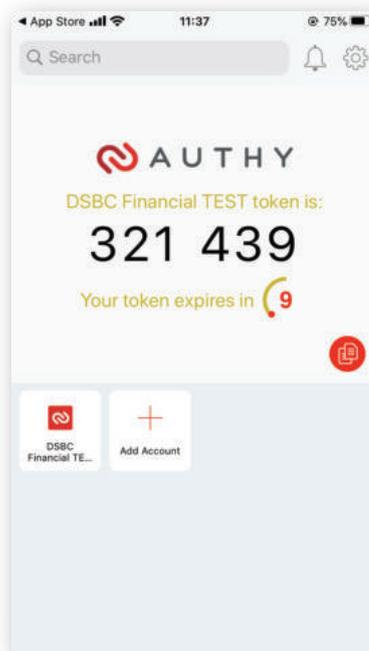
Choose method of verification



Input OTP code



Choose notifications alert setting



Successful screen

1.3 Login - Regular Login

Step 1: Access to dsbchnet to log in

- Visit <http://www.dsbcf.com> or <http://www.dsbchnet.com>
- Click “Login” button Internet Banking with DSBCnet on the right.

Step 2: Log in

- Input your username and password to login.

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WELCOME TO DSBCnet
Fast Transfer - Online Payment Worldwide

Regular updates for Promotions & Special Offers

Free Account Opening Fee - Save up to €550

- ✓ Unlimited transfer & payment with DSBC Financial Europe Account
- ✓ Track your account anytime & anywhere
- ✓ Free Internet Banking - Free Multi-Currency Account Opening

Click here to know more

Username *

Password *

Mandatory fields are marked with an asterisk (*)

I'm not a robot reCAPTCHA

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Step 3: Verify with Two-factor Authentication

- Open your Authy app on your smartphone and enter the token code.
- If you prefer to access by OTP via SMS or call, you can choose other two methods below.

Enable Two-Factor Authentication

Enter your verification code

Input the code (6 digit) we sent to +370-XXX-XXX-17 to access your account.

Please type verification code

Submit

Choose another method

Resend SMS Phone Call

2. Notice Board

Once you have logged in, you will see the announcement board. This is used to display useful information, maintenance updates and the introduction of new services.

Dashboard

NOTICE

LABOR DAY 2020 NOTICE

Created date: 2020-05-25

Dear Valued Customers,

Friday, 1st May 2020, is Labor Day. DSBC Financial Europe's offices will be closed all day and will open again as usual working hours at 08:00 a.m. on Monday, 4th May 2020.

Closing time	Re-opening time
Friday, 1st May 2020 (All day)	08:00 a.m. on Monday, 4th May 2020

Please note that:

Online banking: All payment instructions submitted to the system between Thursday, 30th Apr 2020 and Friday, 1st May 2020 with D+2 settlement day should be indicated as **Monday, 4th May 2020**.

We hope you will enjoy the holiday with your family and friends.

Thank you and best regards,

UAB "DSBC Financial Europe" Team.

3. Balance and Account List

3.1 Accounts Information

The DSBCnet dashboard displays your account balances. It varies depending on whether you have a single account or multiple accounts.

- Single account

Accounts Information

Current Account

Account number	Client	Currency	View details
EUR-100-003780-1	Lucas	EUR	View details >

- Multiple accounts

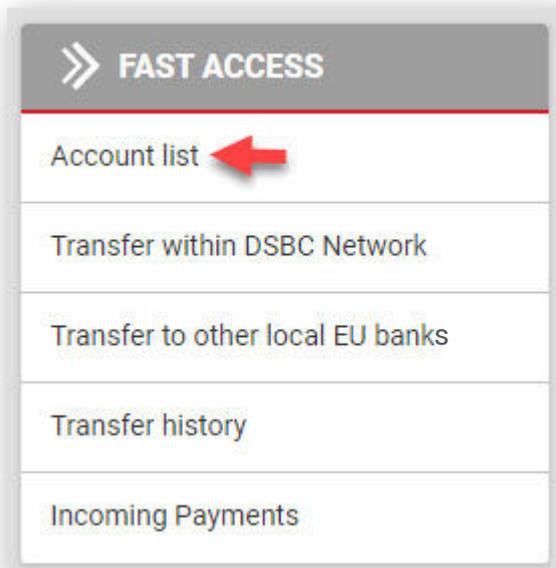
Accounts Information

Current Account

Account number	Client	Currency	View details
EUR-100-323808-2	Anele Vazgeleviciute	EUR	View details >
EUR-100-323808-3	Anele Vazgeleviciute	EUR	View details >
EUR-100-323808-1	Anele Vazgeleviciute	EUR	View details >

3.2 Check Account List & View Account Details

To check your Account list, click the **“Account list”** on the left menu.



Then, you can view your account information in detail by clicking the **“View details”** button.

Account list

Account Information

Select account #

Opening balance 10,000.00 EUR

Current balance 10,000.00 EUR

Available balance 10,000.00 EUR

View details

A screenshot of the 'Account list' page. It shows account information for a selected account: 'EUR-100-003780-1 - Lucas'. The opening, current, and available balances are all 10,000.00 EUR. A red arrow points to the 'View details' button at the bottom.

4. Transaction History

4.1 Latest Payments

At the Dashboard, when logging in, you can view your latest payment activities.

Latest Payments					
Date	Type	Amount	Pay from account	Pay to account	Status
2019-09-24	WireTransfer	425.00 EUR	Anele Vazgeleviciute EUR-100-323808-2	AleneVazgeleviciute LT743000377000000262 Bank of Lithuania	Sent
2019-09-23	WireTransfer	555.00 EUR	Anele Vazgeleviciute EUR-100-323808-2	AleneVazgeleviciute LT743000377000000262 Bank of Lithuania	Sent
2019-09-23	WireTransfer	255.00 EUR	Anele Vazgeleviciute EUR-100-323808-2	AleneVazgeleviciute LT743000377000000262 Bank of Lithuania	Sent
2019-09-20	WireTransfer	115.00 EUR	Anele Vazgeleviciute EUR-100-323808-2	AleneVazgeleviciute LT743000377000000262 Bank of Lithuania	Sent

4.2 Retrieve Transfer History

To view more transactions, you can click to “**Transfer history**” on the left menu.

» FAST ACCESS	
Account list	
Transfer within DSBC Network	
Transfer to other local EU banks	
Transfer history	←
Incoming Payments	

Then you will see a “Find” button that can help you sort out the period that you intend to retrieve.

Transfer history

Search for payments

Type: WireTransfer (dropdown) From: 2020-04-25 (calendar icon) To: 2020-05-25 (calendar icon) Search: **Find** (red button with arrow)

Total: 0 record(s)

Date	Type	Amount	Pay from account	Pay to account	Status
------	------	--------	------------------	----------------	--------

5. Incoming Payments

To check incoming payments, you can choose the “Incoming Payments” option of “Fast Access” menu.

FAST ACCESS

- Account list
- Transfer within DSBC Network
- Transfer to other local EU banks
- Transfer history
- Incoming Payments** (red arrow)

In this section, you can view in details.

Incoming Payments

Total: 4 record(s)

Date	Amount	From	To	Notes
2019-09-06	100.00 EUR	Lucas	100-323808-2	Deposit
2019-09-06	100.00 EUR	Lucas	100-323808-3	Deposit
2019-09-06	100.00 EUR	Lucas	100-323808-3	Deposit
2019-09-06	123.45 EUR	Lucas	100-323808-3	Deposit

6. Download and Print

- You can download your e-statement in PDF format by clicking to “Export PDF” on the right side.
- Banking statements are prepared in a monthly manner.
- Downloaded files will be opened in PDF format and Adobe software is required to view statements.

Home > Account/Card details > Account details

Account details

Account number

Select account: EUR-100-003780-1 - Lucas

Client type: Personal

Client number: 003780

Statement name: Lucas

Current account Export PDF >

Account number: 100-003780-1

IBAN number: LT453270001000037801

Status: Activated

Today's balance: 10,000.00 EUR

Available balance: 10,000.00 EUR

Last credit date: 2020-04-29

Transactions history Export PDF >

Start date (YYYY-MM-DD): 2020-04-25 

To date (YYYY-MM-DD): 2020-05-25 

[Submit](#)

Date	Description	Debit Amount	Credit Amount	Balance
	CLOSING BALANCE			10,000.00 EUR
2020-04-29	Deposit		10,000.00 EUR	10,000.00 EUR
	OPENING BALANCE			0.00 EUR

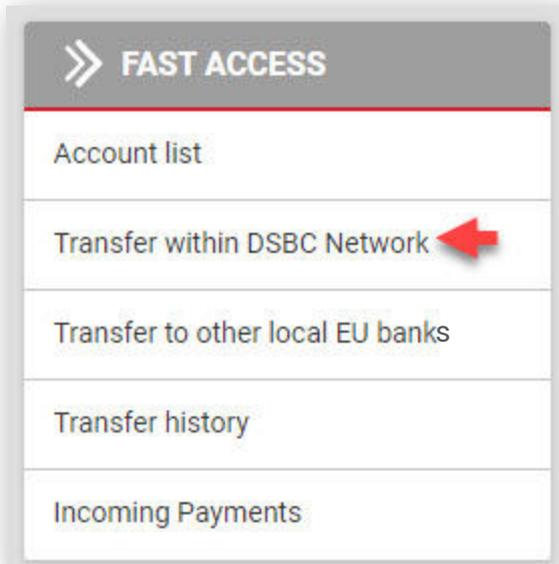
C

Making transfers and payments

This guide is to help you with transfers and payments when using the online banking platform.

7. Transfer Within DSBC Network

From the DSBCnet dashboard, move to the left menu and select “Transfer within DSBC Network”.



Then the transfer dashboard will appear as below:

A screenshot of the DSBCnet 'Transfer within DSBC Network' dashboard. The breadcrumb trail is 'Home > Remittance > Transfer within DSBC Network'. The title is 'Transfer within DSBC Network'. Below the title is a section titled 'Transfer Information' with the following fields:

- Type * (dropdown menu): Other Client
- From account * (dropdown menu): EUR-100-003780-1 - Lucas (10,000.00 EUR)
- Current balance: 10,000.00 EUR Available balance: 10,000.00 EUR
- Beneficiary * (dropdown menu): New beneficiary
- To account number * (text input field)
- Beneficiary name (text input field)
- Amount * (text input field) Euro (dropdown menu)
- Message * (text area with placeholder 'Message')

- To make a transfer, you can choose which account you want to send money from and fill in all the required information. Finally, choose “**Confirm**” to complete the transfer.

Transfer within DSBC Network

Transfer Information - Review

Type	Other Client
From account	EUR-100-003780-1 - Lucas
Available balance	10,000.00 EUR
To account	100-323808-1
Beneficiary name	ANELE VAZGELEVICIUTE
Amount	500.00 EUR
Message	Transfer
Supporting documents	No documents uploaded.
OTP receiving method *	<input type="text" value="SMS"/>
OTP receiving phone number	+370*****17
Captcha *	<input type="checkbox"/> I'm not a robot  reCAPTCHA Privacy - Terms

- A Review table will be shown on the next screen. You can cross check your information before sending money. Next, enter OTP and finish.

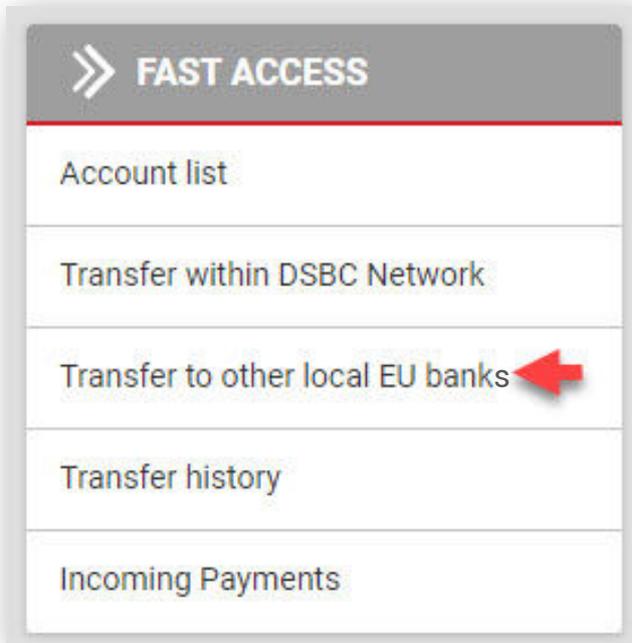
OTP receiving method	SMS
OTP receiving phone number	+370*****17

Please check the OTP sent to your mobile phone! (Ref. 918526)

OTP *

8. Transfer to Other Local EU Banks

Select the “Transfer to other local EU banks” option on the left menu.



Transfer dashboard will appear as below:

A screenshot of the 'Transfer to other local EU banks' dashboard. The page has a breadcrumb trail: 'Home > Remittance > Transfer to other local EU banks'. The main heading is 'Transfer to other local EU banks'. Below this is a section titled 'Ordering account details' with a dropdown menu for 'From account' showing 'EUR-100-003780-1 - Lucas (10,000.00 EUR)'. Below the dropdown are two rows of account information: 'Account number 100-003780-1' and 'Account name Lucas', and 'Current balance 10,000.00 EUR' and 'Available balance 10,000.00 EUR'. The 'Transfer details' section contains four input fields: 'Amount' (0.00), 'Currency' (Euro), 'Value date' (2020/05/27), and 'Processing time' (Standard D+2 (25 EUR + 0.25%)). The 'Date for payment' field is set to 2020/05/25.

Beneficiary details

Beneficiary *	New beneficiary ▼	IBAN *	Enter IBAN
Type *	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Organization	SWIFT / BIC	
Full name *	First name <input type="text"/> Last name <input type="text"/>	Bank number	
Statement name *	Statement name <input type="text"/>	Bank name	
Country *	Please select ▼	Bank address	
Address 1 *	Address 1 <input type="text"/>		
Address 2	Address 2 <input type="text"/>	Message *	Message <input type="text"/>
City *	City <input type="text"/> County/State <input type="text"/>	Payment reason *	Please provide a full description <input type="text"/>
Postal code	Postal code <input type="text"/>		
Beneficiary phone *	 612 34 56 78		

- Choose the account you want to send money from.
- Fill in mandatory transfer information in “**Transfer details**” and “**Beneficiary details**” sections.
- For corporate transfers, you should include supporting documents, invoices to show payment purposes. You can upload to 5 files with a maximum 5 MB for each. The type of files should be pdf, jpg, gif or png.
- Then click “**Confirm**” to continue.

Payment supporting documents

Attach files No file chosen Files uploaded

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

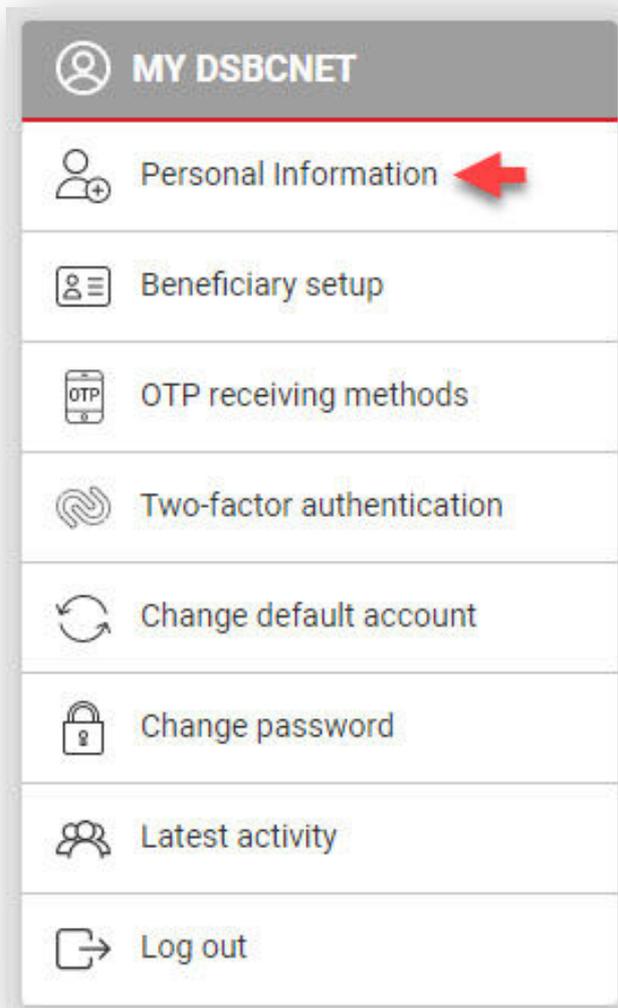
D

User administration

This guide is to help you to manage your DSBCnet account from your personal profile to payees list and security set up.

9. **Update Personal Information**

To check and update your personal information, you can visit the "My DSBCNET" dashboard on the left menu. Then choose "**Personal Information**".



● Contact Information

- The below screen is the contact details table.
- Full name and email address are mandatory fields. Full name is an uneditable field.
- To update new information, click the boxes that you want to make a change.
- Then choose submit.

Personal Information

Contact information

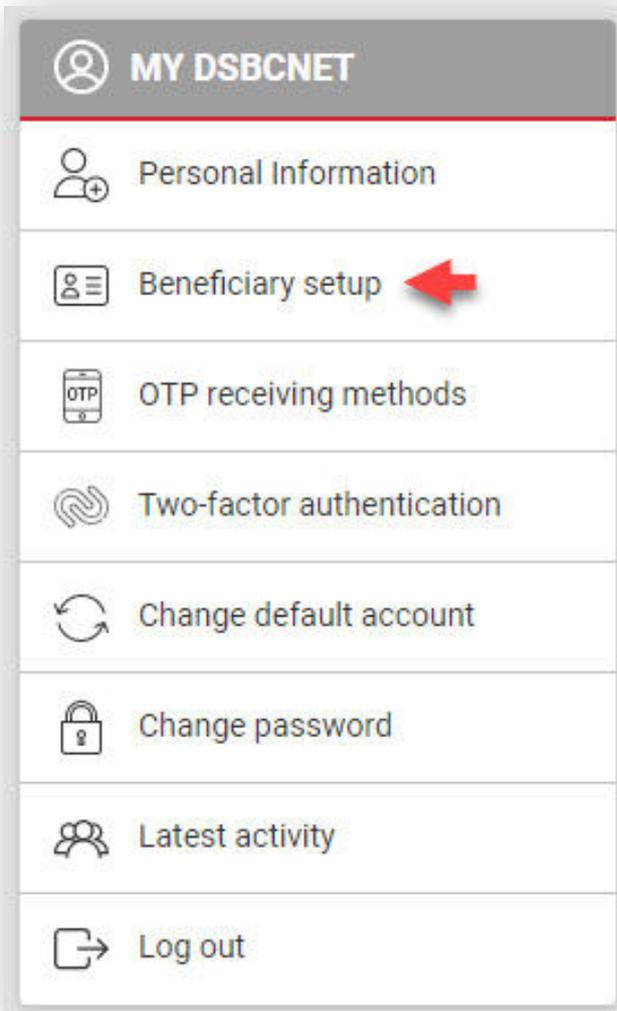
Full Name *	<input type="text" value="Alene Vazgeleviciute"/>
Email address *	<input type="text" value="aneletest148@test.abc"/>
Primary telephone number	<input type="text" value="🇪🇸 612 34 56 78"/>
Secondary telephone number	<input type="text" value="🇪🇸 612 36 54 98"/>
Mobile phone number	<input type="text" value="🇪🇸 612 34 58 56"/>
Alternate mobile phone number	<input type="text" value="🇿🇦 e.g 071 123 4567"/>
Primary fax number	<input type="text"/>
Alternate fax number	<input type="text"/>
Pager number	<input type="text"/>

Postal address

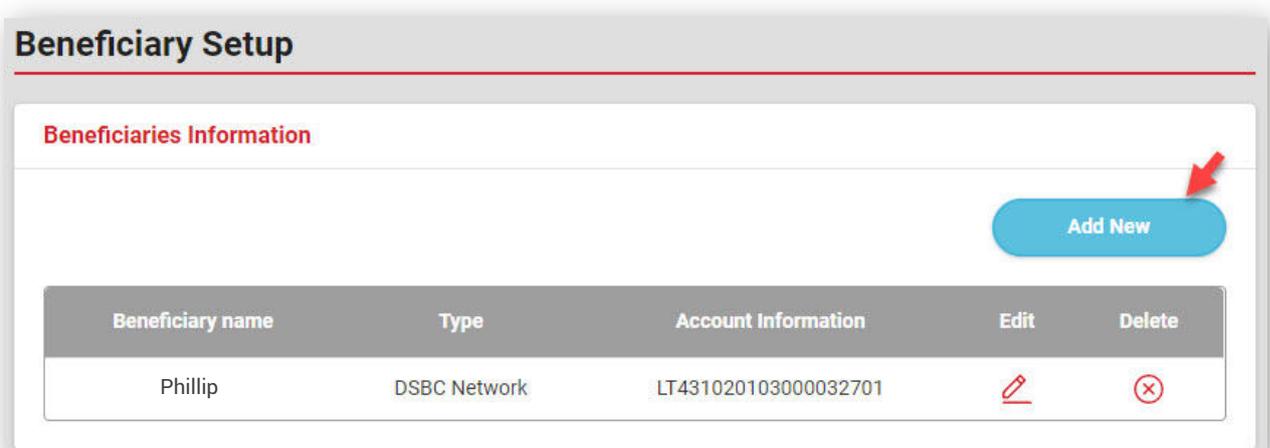
PO box or street *	<input type="text" value="Lvovo str.25, Mazoji bure, 15th floor"/>
Postal/Zip code *	<input type="text" value="LT-09320"/>
Town/City *	<input type="text" value="Vilnius"/>
County/State	<input type="text"/>
Country *	<input type="text" value="Lithuania"/>

10. Beneficiary Setup

On the “My DSBCNET” dashboard, choose the “Beneficiary Setup” option.



To add a new payee, click the “Add New” button on the right.



- Input your new beneficiary details.
- And choose “Save” new additional information.

Create new beneficiary

Beneficiary Information

Type *

Account number *

Beneficiary name

Memorable name

Save

11. Security set up

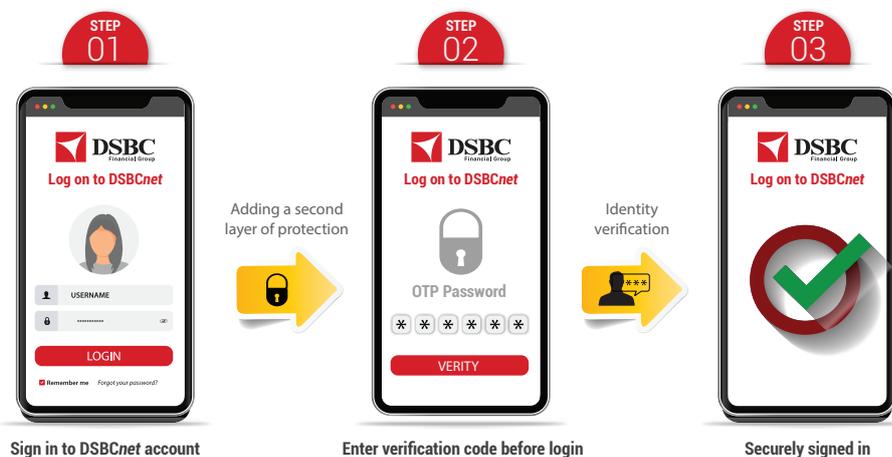
11.1 Two-Factor Authentication

In order to ensure safe business transactions and prevent any potential frauds for customers and businesses, DSBCnet updates a new feature that allows "Two-Factor Authentication" every time customers log into Internet Banking and make transactions on our system.

What is Two-Factor Authentication?

Two-Factor Authentication is a security tool that helps to protect accounts from unauthorized access. At DSBCnet, we use three different forms of identity that are through the Authy app, SMS text message and Phone call for customers to receive verification code before logging in.

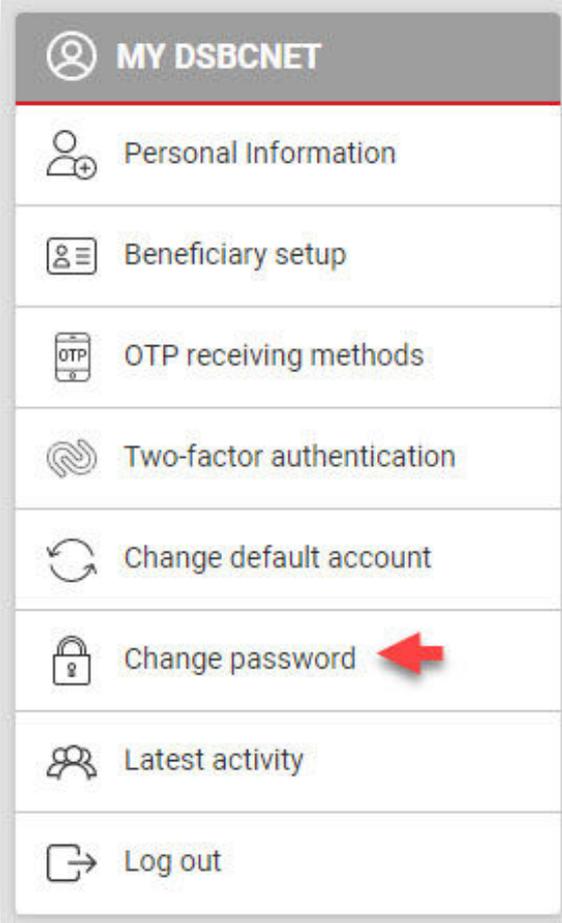
Two-Factor Authentication On DSBCnet



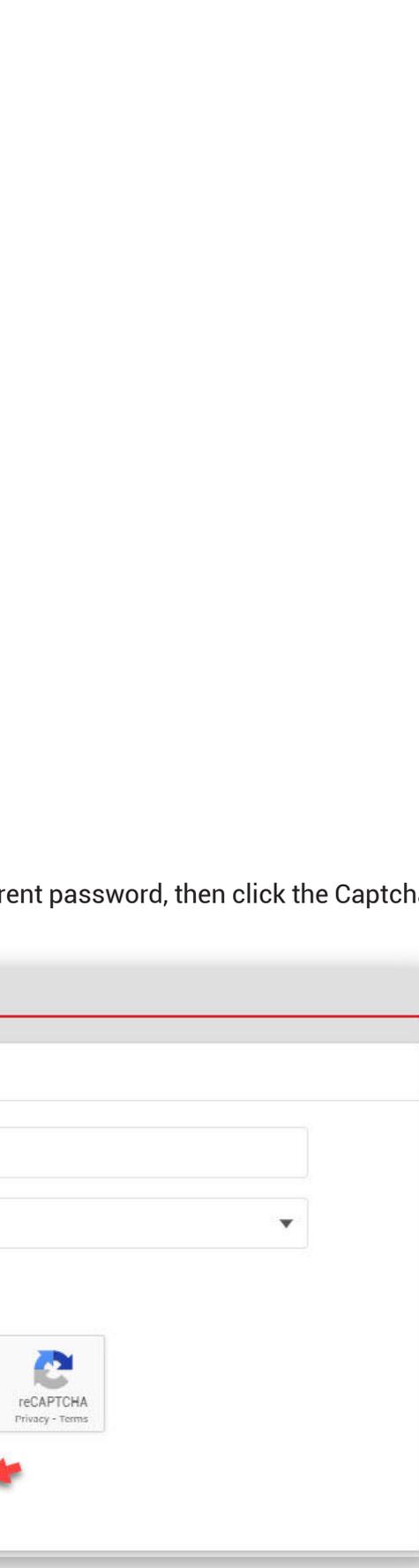
When it comes to transfer, you are required to enter OTP code via SMS in the second verification step. This function helps you enhance security and protects your account.

11.2 Change Password

Step 1: From “My DSBCNET” dashboard, select “Change password”.



Step 2: A new table will be shown on screen. Input your current password, then click the Captcha section and after that choose “Send Request”.



A screenshot of the 'Change Password' form. The form has a title 'Change Password' in red. Below the title, there are four rows of input fields:

- 'Current password *' with a text input field containing the placeholder 'Enter your current password'.
- 'OTP receiving method *' with a dropdown menu showing 'SMS'.
- 'OTP receiving phone number *' with the value '+370*****17'.
- 'Captcha *' with a checkbox labeled 'I'm not a robot' and a reCAPTCHA logo.

At the bottom of the form, there is a red button labeled 'Send Request' with a red arrow pointing to it.

Step 3: OTP Verification - After receiving your OTP, input the code and select “**Confirm**” to complete the process.

Change Password - OTP Verification

Change Password - OTP Verification

OTP receiving method SMS

OTP receiving phone number +370****17

Please check the OTP sent to your mobile phone! (Ref. 210262)

OTP *

Step 4: Then you need to wait for the approval process.

Change Password

Change Password

Your requested password changes is awaiting approval by customer service!

Step 5: Log out your account and check your mail box. You may receive 2 emails: the first one is “**Request change password**” notification, the second email is “**Approval Result**” confirmation.

Step 6: Login again and select “**Change Password**” you will see notification.

Change Password

Change password

Your requested password changes is APPROVED by customer service!

Current password *

New password *

Confirm new password *

OTP receiving method * SMS

OTP receiving phone number * +370****17

Captcha * I'm not a robot  reCAPTCHA
Privacy - Terms

- **Step 7:** Change your password and click **“Confirm”**. Then, OTP verification and **“Confirm”**.

Home > My DSBCnet > Confirm Change Password > OTP Verification

Change Password - OTP Verification

Change Password - OTP Verification

OTP receiving method SMS

OTP receiving phone number +370*****17

Please check the OTP sent to your mobile phone! (Ref. 693189)

OTP *

Next, you will see the confirmation screen that your password has been changed successfully.

Change Password

Change Password

You have changed password successfully.

Current password *

OTP receiving method * SMS

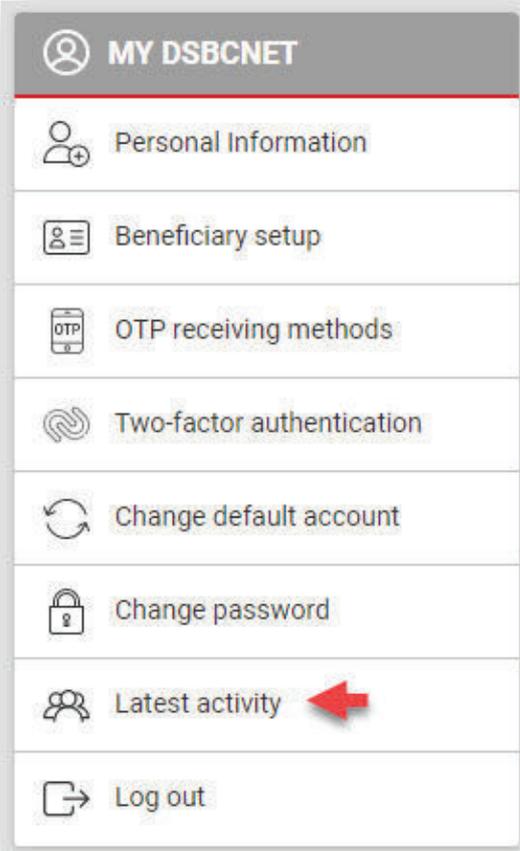
OTP receiving phone number * +370*****17

Captcha * I'm not a robot  reCAPTCHA
Privacy - Terms

11.3 Check Latest Activities

DSBCnet allows you to check all activities on the internet banking account to facilitate user check activities on devices and manage risk any time.

- Select “**Latest activity**” on “My DSBCNET” menu and check your activities.



- Move to the next screen to view history.

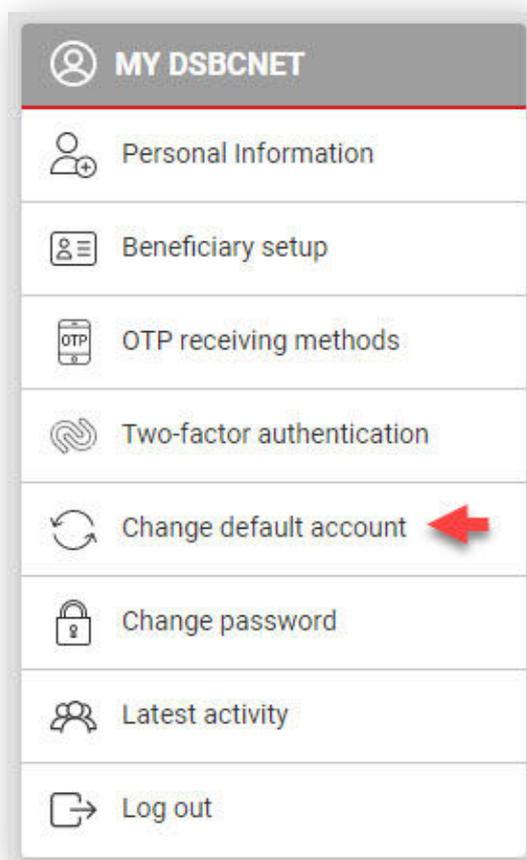
Latest Activity

Latest Activity

Date Time	Description	Ip Address
2020-05-25 07:31:29	Change password successfully	115.73.214.145
2020-05-25 07:27:35	Two-factor authentication successfully via Call	115.73.214.145
2020-05-25 07:26:50	Login, need Two-factor authentication	115.73.214.145
2020-05-25 07:15:59	Request change password	115.73.214.145
2020-05-25 06:21:45	Two-factor authentication successfully via Call	115.73.214.145
2020-05-25 06:20:51	Login, need Two-factor authentication	115.73.214.145
2020-05-25 06:04:07	Register Authentication successfully via Call	115.73.214.145
2020-05-25 06:01:46	Login, need Two-factor authentication	115.73.214.145

11.4 Default Account Setting

If you need to change new default account, you can choose “Change default account” option on “My DSBCNET” menu.



And change to another account.

Change default account

Change default account

Current default account * EUR-100-003780-1

New default account

Confirm



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HEAD OFFICE

Lvovo str. 25, Mažoji bure, 15th floor, LT-09320, Vilnius, Lithuania. | Tel: + 370 5 240 5555 | Email: support@dsbcf.com
Website: www.dsbcf.com | Internet Banking: www.dsbcnet.com