



**DSBC**  
Financial Group



# PAYMENT CARD

## User Guide

V2\_012021

# Table of Content

<b>INSTRUCTIONS FOR USING CARDS SAFELY .....</b>	<b>4</b>
<b>PASSPHRASE.....</b>	<b>5</b>
<b>HOW TO ACTIVATE YOUR PAYMENT CARD .....</b>	<b>6</b>
<b>TO ACTIVATE YOUR PHYSICAL CARD .....</b>	<b>6</b>
<b>TO ACTIVATE YOUR DIGITAL CARD .....</b>	<b>7</b>
<b>HOW TO TOP UP FROM DSBC CURRENT ACCOUNT TO PAYMENT CARD .....</b>	<b>9</b>
<b>HOW TO WITHDRAW FROM PAYMENT CARD TO DSBC CURRENT ACCOUNT .....</b>	<b>11</b>
<b>HOW TO TEMPORARILY BLOCK/ UNBLOCK YOUR PAYMENT CARD .....</b>	<b>13</b>
<b>PAYMENT CARD FEES.....</b>	<b>16</b>
<b>PAYMENT CARD CANCELLATION.....</b>	<b>16</b>



At DSBC Financial Europe ("DSBC"), we offer two types of payment cards which are Physical and Digital Card for each DSBC Debit & Prepaid Mastercard. They are used to pay at more than 25 million locations accepting Mastercard payments worldwide. Each type of card can make transactions or query information at the checkout points, or many local and international ATMs of banks with the MasterCard logo as follows:



Physical Card	Digital Card
<ul style="list-style-type: none"> <li>• Withdrawal.</li> <li>• Reset Card PIN.</li> <li>• Check card balance.</li> <li>• Transfer money in the SEPA system.</li> <li>• Online payments.</li> <li>• POS transactions.</li> <li>• Pay when you are abroad.</li> <li>• Quickly access card information, card transaction history.</li> <li>• Status update with SMS text.</li> </ul>	<ul style="list-style-type: none"> <li>• Online payments.</li> <li>• Pay when you are abroad.</li> </ul> <hr/> <p>Only on DSBCnet:</p> <ul style="list-style-type: none"> <li>• Reset Card PIN.</li> <li>• Check card balance.</li> <li>• Transfer money in the SEPA system.</li> <li>• Quickly access card information, card transaction history.</li> <li>• Status update with SMS text.</li> </ul>

## | Instructions For Using Cards Safely

To ensure safety when making transactions with the payment card, please note the followings:

- ▶ Take care of your card, never give it to others.
- ▶ Confidentiality of personal information such as Full name, address, date of birth, ID card number, etc., and card security information such as Card number, expiration date, CVV number - Card verification value (a 03-digit number on the MasterCard Payment), a personal password (PIN), an OTP code as well as other personal, account, and card information.
- ▶ Immediately notify DSBC via 24/7 hotline **+370 5 240 5555** or email to [cards@dsbcf.com](mailto:cards@dsbcf.com) to check if there is a notice of deduction but not done or allowed by the Cardholder.
- ▶ Change PIN at ATMs with the Mastercard logo right after receiving the card and change it at least every 3 months.
- ▶ If your payment card is lost, stolen, seized, or suspected of being used, let us know straight away via our 24/7 hotline **+370 5 240 5555** or email to [cards@dsbcf.com](mailto:cards@dsbcf.com), or use the Block / Unblock function to block the card on the DSBCnet.

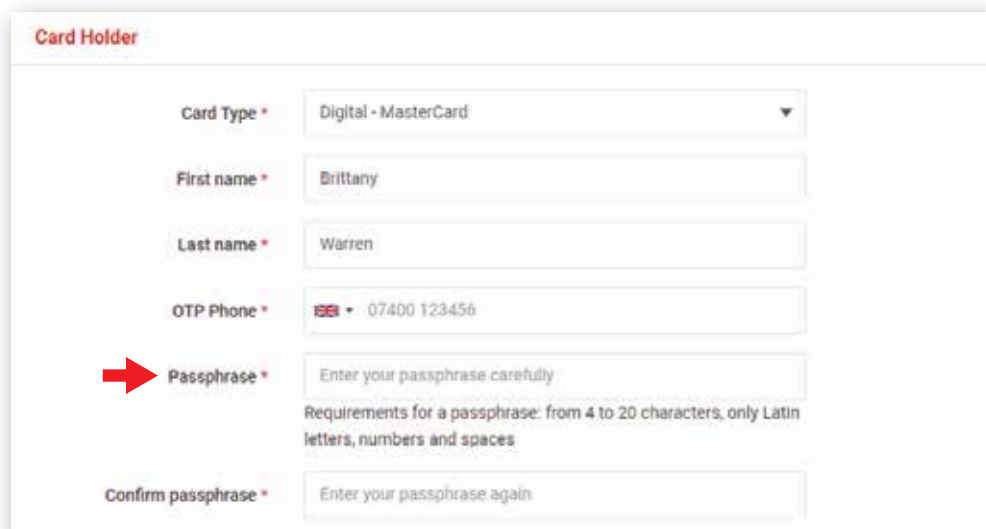


## Passphrase

In the recent updates, we have upgraded payment card passphrase identification to protect our customers' safety. Every customer must have their own passphrase for each payment card to maximise the safety of remittance.

### Create passphrase when requesting for a new card

From now on, while requesting for a new card, customers will need to create a passphrase for extra protection.





**Card Holder**

Card Type \* Digital - MasterCard

First name \* Brittany

Last name \* Warren

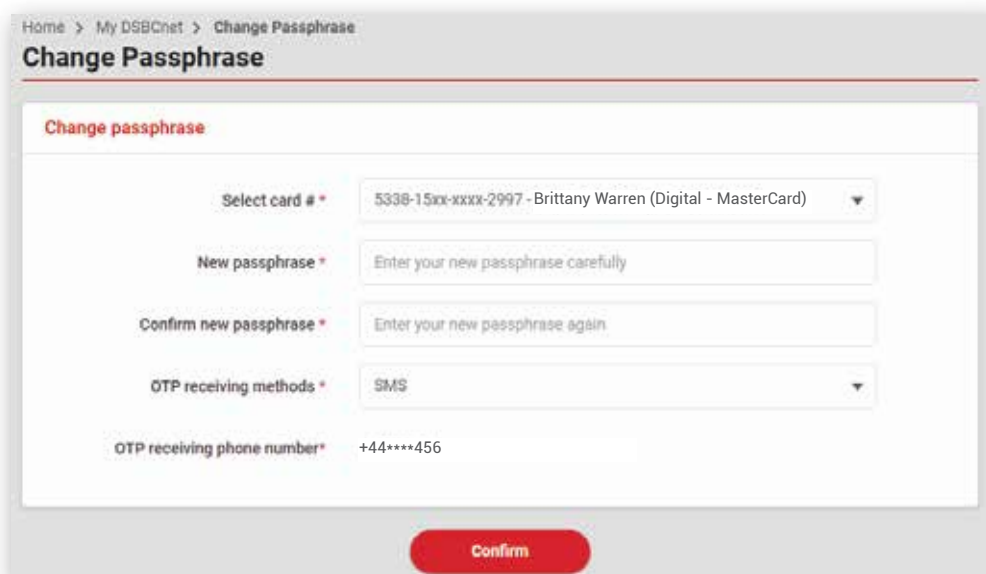
OTP Phone \*  07400 123456

 Passphrase \* Enter your passphrase carefully  
Requirements for a passphrase: from 4 to 20 characters, only Latin letters, numbers and spaces

Confirm passphrase \* Enter your passphrase again

### Change passphrase

- Go to the Menu toolbar, look for Account/Card details, then click Change passphrase.
- Choose the right card that you want to change its passphrase, then fill out the information.
- Click confirm and wait for the OTP sent to your phone. Input the OTP, then you have successfully changed your card passphrase.



Home > My DSBOnet > Change Passphrase

**Change Passphrase**

**Change passphrase**

Select card # \* 5338-15xx-xxxx-2997 - Brittany Warren (Digital - MasterCard)

New passphrase \* Enter your new passphrase carefully

Confirm new passphrase \* Enter your new passphrase again

OTP receiving methods \* SMS

OTP receiving phone number \* +44\*\*\*\*456

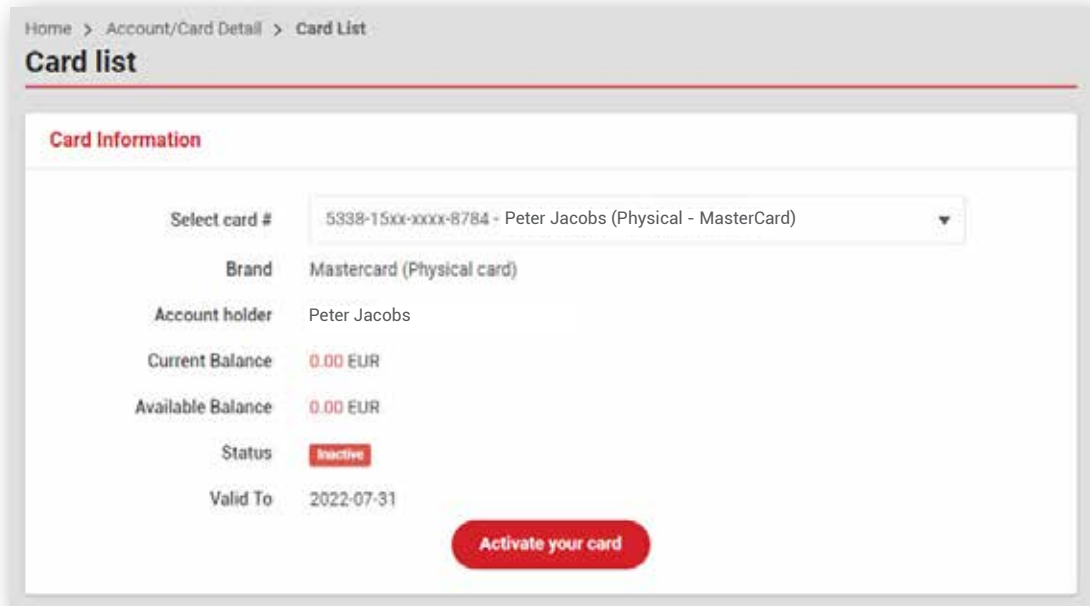
**Confirm**

## How to activate your Payment Card

To start transactions with the DSBC Financial Europe payment card, kindly make sure that your Physical Card has been activated on your DSBCnet banking account.

### TO ACTIVATE YOUR PHYSICAL CARD:

- Firstly access your DSBCnet account, click the **“Account/Card details”** on the header, choose **“Card list”**, and choose which payment card you want to activate.



Home > Account/Card Detail > Card List

### Card list

**Card Information**

Select card #	5338-15xx-xxxx-8784 - Peter Jacobs (Physical - MasterCard)
Brand	Mastercard (Physical card)
Account holder	Peter Jacobs
Current Balance	0.00 EUR
Available Balance	0.00 EUR
Status	Inactive
Valid To	2022-07-31

**Activate your card**

- Click the **“Activate your card”** button. A pop-up message will request you to enter the last 6 digits of the payment card number.



**Do you want continue ?**

Activation Code: \*

**Yes** **No**



- Click **“Yes”** to continue. Then, you will receive an email to confirm that your payment card has been activated successfully. At the same time, your payment card status on DSBCnet will also turn to **“Activated”**.

Home > Account/Card Detail > Card List

### Card list

**Card Information**

Your card is Active

Select card #	5338-15xx-xxxx-8784 - Peter Jacobs (Physical - MasterCard)
Brand	Mastercard (Physical card)
Account holder	Peter Jacobs
Current Balance	0.00 EUR
Available Balance	0.00 EUR
Status	Activated
Valid To	2022-07-31

[Block card](#)

#### TO ACTIVATE YOUR DIGITAL CARD:

- Firstly access your DSBCnet account, click the **“Account/Card details”**, choose **“Card list”**, and choose which payment card you want to activate.

Home > Account/Card Detail > Card List

### Card list

**Card Information**

Select card #	5338-15xx-xxxx-8530 - Peter Jacobs (Digital - MasterCard)
Brand	Mastercard (Digital card)
Account holder	Peter Jacobs
Current Balance	0.00 EUR
Available Balance	-15.00 EUR
Status	Inactive
Valid To	2022-07-31

[Activate your card](#)

- Click the **“Activate your card”** button. A pop-up message will appear to confirm your request.

### Confirm to activate your card

Are you sure you want to activate this card?

**Yes** No

- Click **“Yes”** to continue. Then, you will receive an email to confirm that your payment card has been activated successfully. At the same time, your payment card status on DSBCnet will also turn to **“Activated”**.

#### Card Information

Your card is Active

Select card #	5338-15xx-xxxx-8530 - Peter Jacobs (Digital - MasterCard)
Brand	Mastercard (Digital card)
Account holder	Peter Jacobs
Current Balance	0.00 EUR
Available Balance	-15.00 EUR
Status	Activated
Valid To	2022-07-31

Block card



## How To Top Up From DSBC Current Account To Payment Card

At first, you need to make sure your current account linked to the card has enough funds. Then, you can top-up your payment card from DSBC current account with just a few clicks by following these steps:

- Click the **"Account/Card details"**, select **"Top-up"**.
- In the "Top-up Card" dashboard, choose the DSBC current account in the "From account" section. Please note that the current account and payment card have to be owned by the same people.
- Next, **type the amount** you want to top up your card (here you can choose the payment card you want to top up in the "To card" section), click the Captcha, and **"Confirm"**.

[Home](#) > [Card](#) > [Top up your Card](#)

### Top up your Card

**Top up Information**

Select Card \*

5338-15xx-xxxx-8530 - Peter Jacobs (-15.00 EUR) ▼

From account \*

EUR-100-713061-1 - Peter Jacobs (10,000.00 EUR) ▼

Current balance

10,000.00 EUR

Available balance

10,000.00 EUR

Amount \*

100

Euro ▼


OTP receiving method \*

SMS ▼

+370\*\*\*\*\*17

Captcha \*

✓ I'm not a robot

  
reCAPTCHA  
[Privacy](#) - [Terms](#)

Confirm

- You are required to enter the OTP verification code sent to you via SMS.

[Home](#) > [Card](#) > [Top up your Card](#)

## Top up your Card

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### Top up Information - OTP Verification

To card	5338-15xx-xxxx-8530 - Peter Jacobs (-15.00 EUR)
From account	EUR-100-713061-1 - Peter Jacobs
Available balance	10,000.00 EUR
Amount	<b>100.00 EUR</b>
OTP receiving method	SMS
OTP receiving phone number	+370*****17

Please check the OTP sent to your mobile phone! (Ref. 954727)

OTP \*

CancelConfirm

#### **When the top-up is failed**

since your current account does not have enough funds or due to the network/ system errors, the fund will be transferred back to your chosen current account.

#### **If successful,**

your card will be credited right away. The SMS message and email notification will be sent to inform you about the new balance of the card and current account.

*\*The process is applied the same for both Physical and Digital Cards.*



## How To Withdraw From Payment Card To DSBC Current Account

To withdraw from payment card to the DSBC current account, first:

- Click the **"Account/Card details"**, select **"Withdrawal"**.
- In the "Withdrawal" dashboard, choose the DSBC payment card in the "From card" section. *Please note that the current account and payment card have to be owned by the same people.*
- Next, type the amount you want to withdraw to DSBC current account (here you can choose the account you want to receive the fund in the "To account" section). Click the Captcha, and **"Confirm"**.

Home > Card > Withdrawal

### Withdrawal

**Withdrawal Information**


Select Card • 5338-15xx-xxxx-8530 • Peter Jacobs (985.00 EUR) ▼

To account • EUR-100-713061-1 • Peter Jacobs ▼

Available balance 985.00 EUR

Amount •  Euro ▼

OTP receiving method • SMS ▼ +370\*\*\*\*\*17

Captcha • ☐ I'm not a robot 

**Confirm**

- You are required to enter the OTP verification code sent to you via SMS.

Please check the OTP sent to your mobile phone! (Ref. 881880)

OTP \*

 **When the withdrawal is failed**

since your card does not have enough money or due to the network/ system errors, the fund will be transferred back to your chosen payment card.

 **If successful,**

your current account will be credited right away. The SMS message and email notification will be sent to inform you about the new balance of the card and current account.

*\*The process is applied the same for both Physical and Digital Cards.*

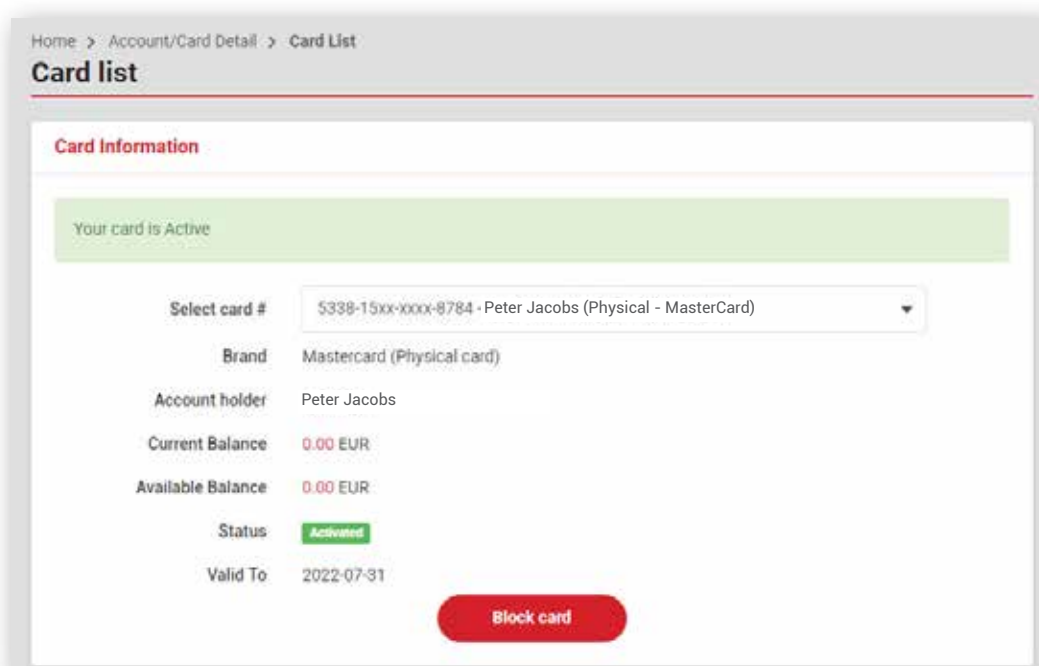


## How To Temporarily Block/ Unblock Your Payment Card

If you have any suspects about the security of payment card or stolen card information, please notify us immediately through 24/7 hotline **+370 5 240 5555** or email to [cards@dsbcf.com](mailto:cards@dsbcf.com) to be promptly processed.

At the same time, please also BLOCK YOUR CARD immediately following these instructions:

- Login DSBCnet account <https://secure.dsbcnet.com/login> or sign in your DSBCnet Mobile App.
- Choose the **“Account/Card details”** section, choose **“Card list”**, and the payment card that you want to block.



The screenshot shows the 'Card list' page in the DSBCnet interface. At the top, there is a breadcrumb trail: 'Home > Account/Card Detail > Card List'. Below this, the title 'Card list' is displayed. A green banner indicates 'Your card is Active'. The main section, titled 'Card Information', contains the following details:

Select card #	5338-15xx-xxxx-8784 · Peter Jacobs (Physical - MasterCard)
Brand	Mastercard (Physical card)
Account holder	Peter Jacobs
Current Balance	0.00 EUR
Available Balance	0.00 EUR
Status	Activated
Valid To	2022-07-31

At the bottom right of the card information section, there is a red button labeled 'Block card'.



- Fill in the reason that you want to block your card. Click **“Block”** to continue. Then, your payment card status will change to **Blocked**.

#### To UNBLOCK THE CARD:

- Log in DSBCnet account <https://secure.dsbcnet.com/login> or sign in your DSBCnet Mobile App.
- Choose the **“Account/Card details”** section, choose **“Card list”**, and the payment card that you want to unblock. Click **“Unblock card”**.

- Fill in the reason that you want to unblock, click the **“Captcha”**. You are required to enter the OTP verification code sent to you via SMS. Then, your payment card status will change to **Active** again.

*\*The process is applied the same for both Physical and Digital Cards.*

## Check Payment Card Balance & E-Statement

Your payment card balance can be kept track through DSBCnet, SMS Banking, or at any ATMs easily, at any time and anywhere.

To look up your balance on DSBCnet and download the e-Statement:

- Click the **"Account/Card Details"**, select **"Card list"**.
- Choose the payment card you want to check your available balance, also transaction history.
- In the **"Transactions history"** dashboard, you can download your e-statement within the latest 3 months by selecting the **"Start date"**, **"To date"** and click **"Export PDF"**.

The screenshot shows the DSBCnet interface. At the top, there is a breadcrumb trail: Home > Account/Card Detail > Card List. Below this is the 'Card list' section. It contains a 'Card Information' panel with a dropdown menu for 'Select card #' showing '5338-15xx-xxxx-8530 - Peter Jacobs (Digital - MasterCard)'. Below the dropdown are fields for 'Brand' (Mastercard (Digital card)), 'Account holder' (Peter Jacobs), 'Current Balance' (1,000.00 EUR), 'Available Balance' (985.00 EUR), 'Status' (Activated), and 'Valid To' (2022-07-31). A red 'Block card' button is at the bottom of this panel. Below the 'Card Information' panel is the 'Transactions history' section. It has a date range selector with 'Start date (YYYY-MM-DD)' set to '2020-07-04' and 'To date (YYYY-MM-DD)' set to '2020-08-04'. A red 'Submit' button is next to the date range. A red circle highlights the 'Export PDF >' button in the top right corner of the 'Transactions history' section. Below the date range selector is a table with the following data:

Date	Description	Debit Amount	Credit Amount	Balance
2020-08-03	#10252. Top up from 100-713061-1 - Peter Jacobs		1,000.00 EUR	1,000.00 EUR

*\*The process is applied the same for both Physical and Digital Cards.*

## Payment Card Fees

You can find the payment card fees and any information about the card limits, operation fees, etc at <https://www.dsbcf.com/card/card-fees>

## Payment Card Cancellation

If you wish to stop using DSBC Financial Europe's payment card service, you may submit your request to us by sending an email to:

**DSBC Financial Europe's Customer Services:**

✉ [cards@dsbcf.com](mailto:cards@dsbcf.com)

☎ +370 5 240 5555

We will check the condition of your payment card and update the card status to **Blocked Permanently**. The email notification will be sent to inform you about the changed status of your payment card.

*\*The process is applied the same for both Physical and Digital Cards.*



## UAB "DSBC FINANCIAL EUROPE"

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