

PAYMENT CARD

User Guide

Table of Content

INSTRUCTIONS FOR USING CARDS SAFELY	4
PASSPHRASE	5
HOW TO ACTIVATE YOUR PAYMENT CARD	7
HOW TO TOP UP FROM DSBC CURRENT ACCOUNT TO PAYMENT CARD	10
HOW TO WITHDRAW FROM PAYMENT CARD TO DNBC CURRENT ACCOUNT	11
HOW TO TEMPORARILY BLOCK/ UNBLOCK YOUR PAYMENT CARD	13
PAYMENT CARD FEES	18
PAYMENT CARD CANCELLATION	18



At DNBC Financial Group™ (“DNBC”), we offer two types of payment cards which are Physical and Digital Card for each DNBC 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"> • Withdrawal. • Reset Card PIN. • Check card balance. • Transfer money in the SEPA system. • Online payments. • POS transactions. • Pay when you are abroad. • Quickly access card information, card transaction history. • Status update with SMS text. 	<ul style="list-style-type: none"> • Online payments. • Pay when you are abroad. <hr/> <p>Only on DNBCnet:</p> <ul style="list-style-type: none"> • Reset Card PIN. • Check card balance. • Transfer money in the SEPA system. • Quickly access card information, card transaction history. • Status update with SMS text.

| Instructions For Using Cards Safely

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

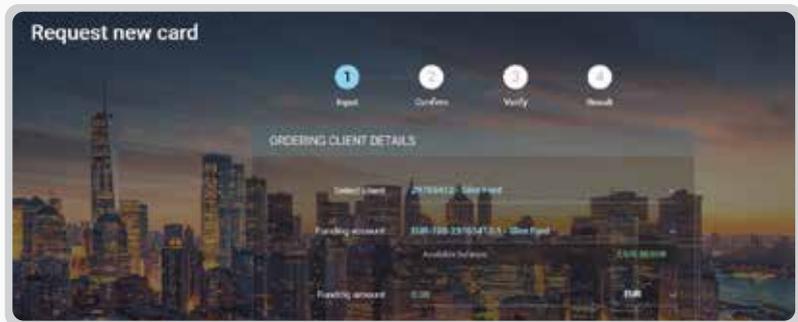
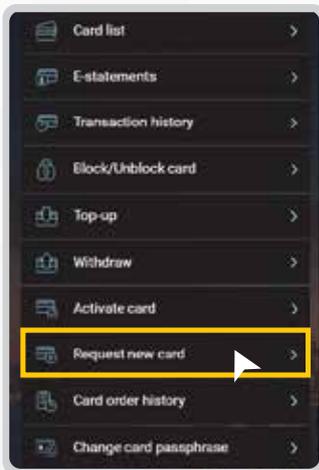
- ▶ Take care of your card, never give it to others.
- ▶ Confidentiality of personal information such as Full name, address, date of birth, ID card number, etc., and card security information such as Card number, expiration date, CVV number - Card verification value (a 03-digit number on the MasterCard Payment), a personal password (PIN), an OTP code as well as other personal, account, and card information.
- ▶ Immediately notify DNBC via 24/7 hotline **+370 5 240 5555** or email to cards@dnbcf.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@dnbcf.com, or use the Block / Unblock function to block the card on the DNBCnet.



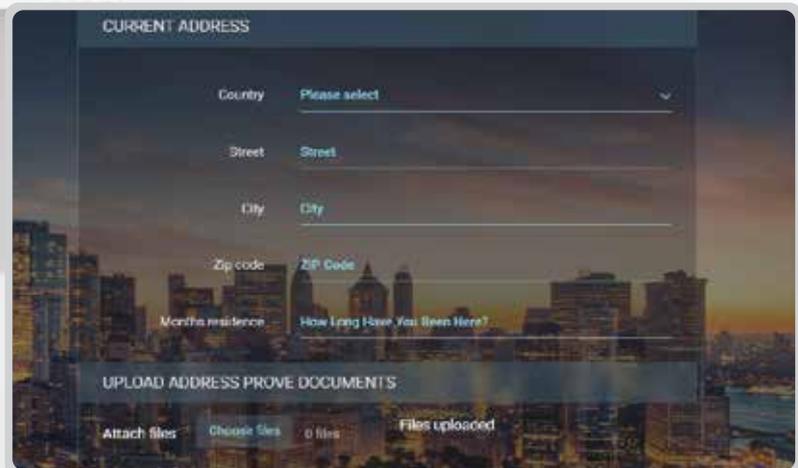
Passphrase

If you haven't owned a DNBC 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 click Confirm.
- **Step 3:** Read our Terms & Conditions to protect your rights and click Confirm. Then, review your information once again and click Confirm.
- **Step 4:** Input the OTP Verification that has been sent to your phone, and you have requested a new payment card.

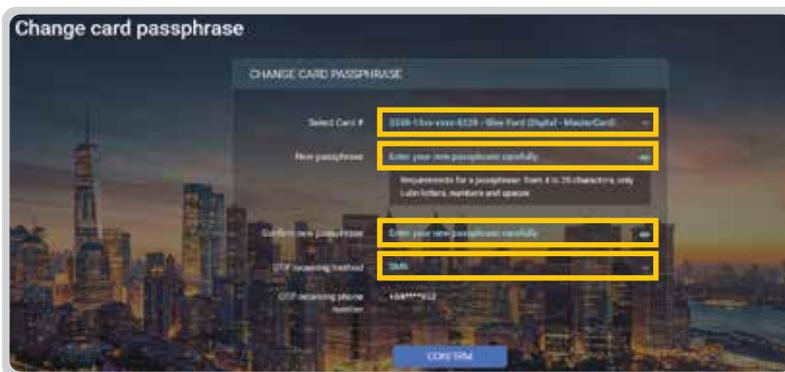
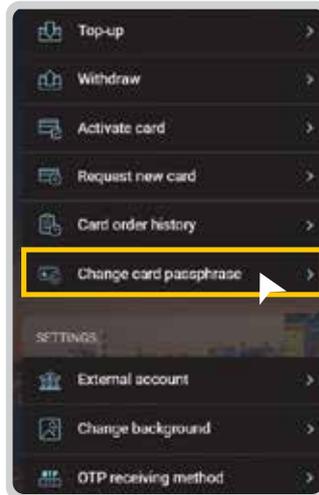


Note: Card passphrase is a new security practice that helps customers protect their payment card information and prevent frauds, cyberattacks.

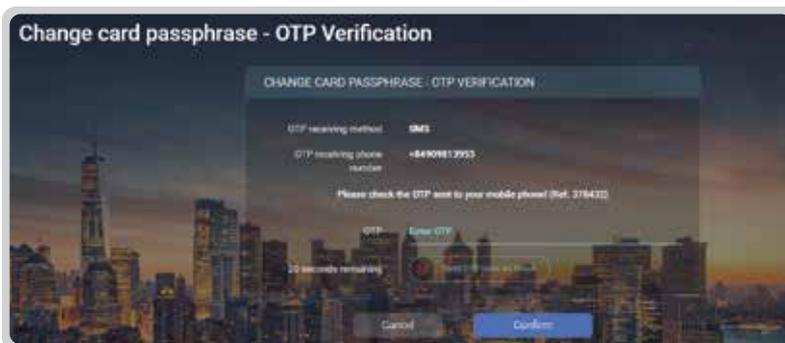


Change passphrase

- **Step 1:** On the dashboard, click on **Change card passphrase**.
- **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. Finally, click **Confirm**.
- **Step 3:** Fill out the OTP sent to your phone number and click Confirm again to complete changing your card passphrase.



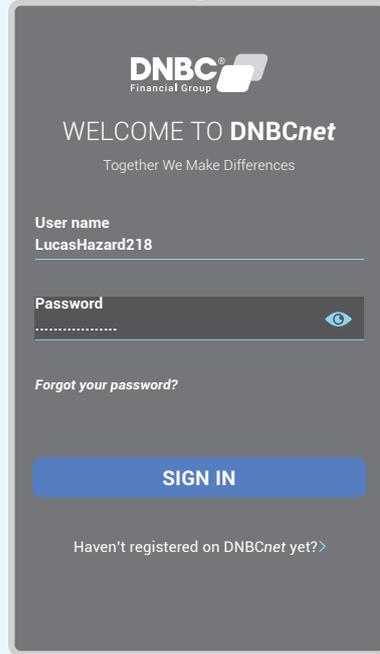
*You can click on the icon  to view the passphrase. Clicking again will hide the passphrase.



How to activate your Payment Card

PHYSICAL CARD

Login to your account on **www.dnbcnet.com**.
Enter your username and password to login.



DIGITAL CARD

Login to your account on **www.dnbcnet.com**.
Enter your username and password to login.

Verify with **Two-factor** authentication.

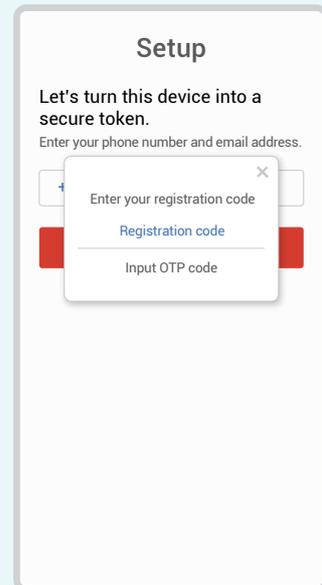
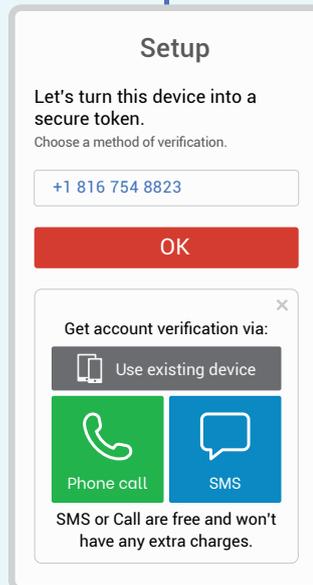
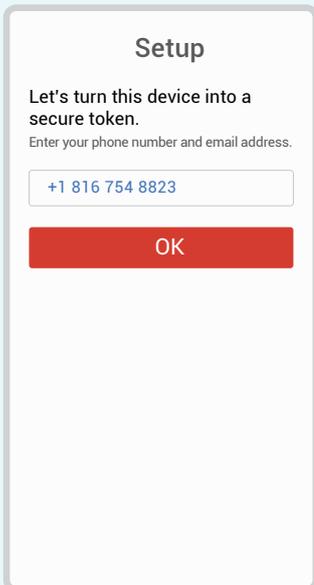
Download the **Authy App** 

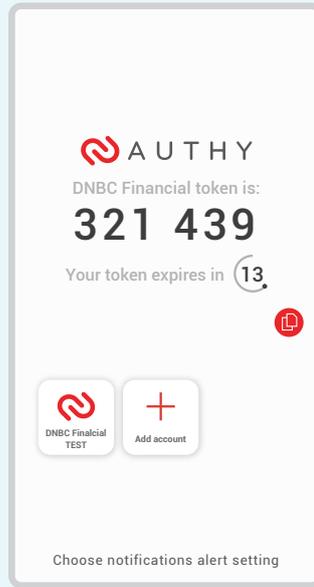
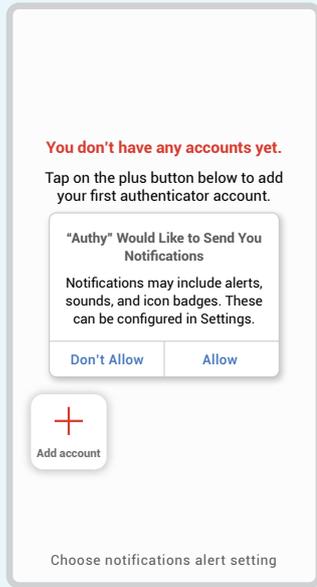
from  Available on the App Store or  Google play .

Verify with **Two-factor** authentication.

Download the **Authy App** 

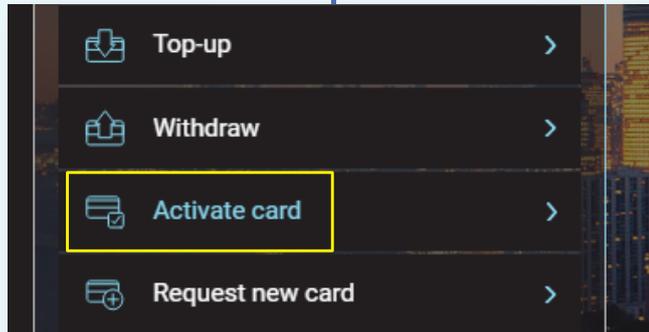
from  Available on the App Store or  Google play .





Click on **“Activate card”** on dashboard.

Click on **“Activate card”** on dashboard.



Click on **“Activate Your Card”** button.

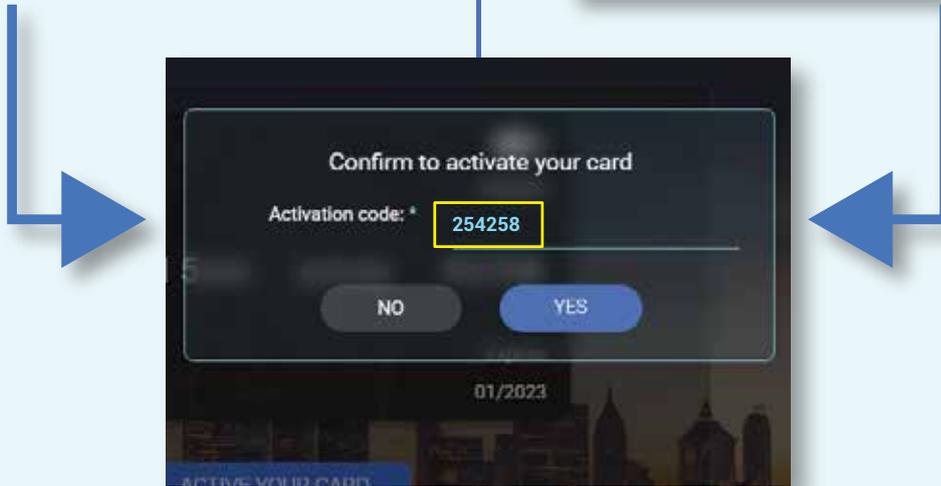
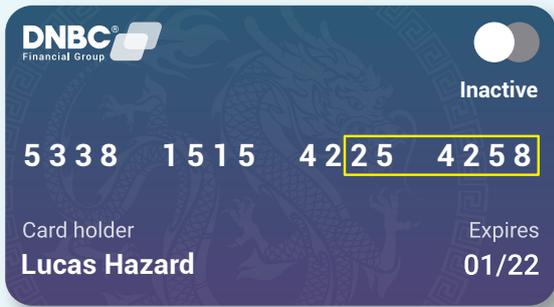
Click on **“Activate Your Card”** button.



Confirm to activate your card by inputting **the last 6 digits** of the card you have just received.

Step 4

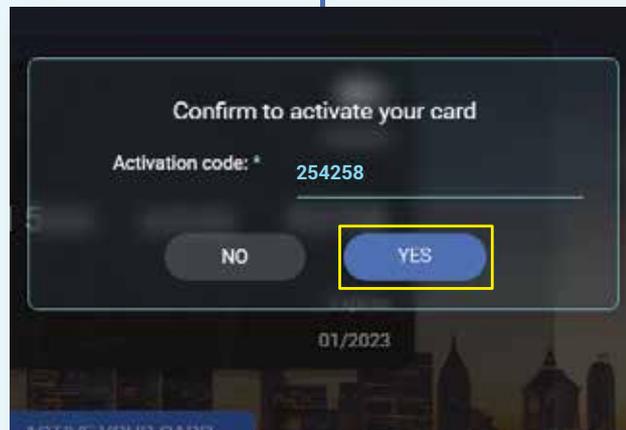
The **6 hidden card numbers** will be sent to your mobile phone.
*** Combine the last 2 hidden card numbers with the last 4 onscreen card numbers.**



Click **Yes**. And your card is activated successfully. Now you can use it.

Step 5

Click **Yes**. And your card is activated successfully. Now you can use it.

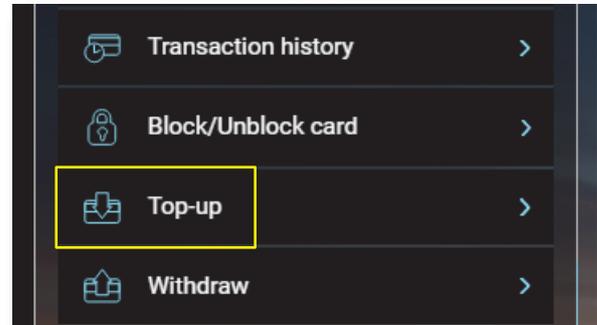


How To Top Up From DNBC Current Account To Payment Card

You can deposit your card from your current account with top-up function by following these steps

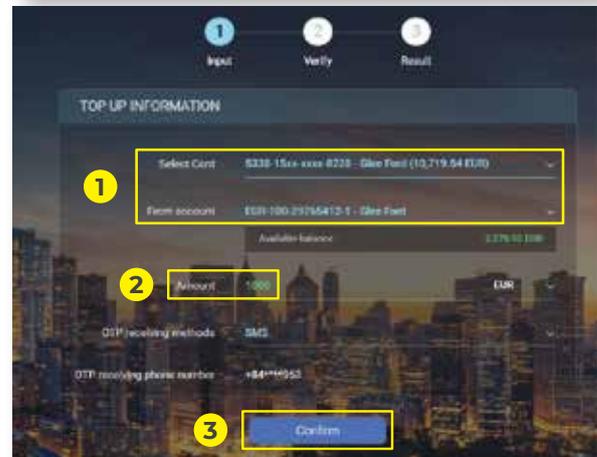


Click **"Top-up"** of card section on the dashboard.

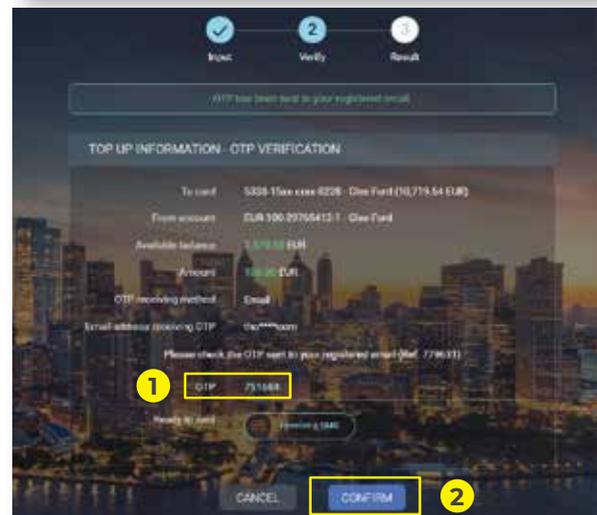


Select the card you want to top-up, then **choose the account** you want to withdraw from.

Fill in the amount of money you need to top-up, then click **"Confirm"**.



Fill in the OTP sent to your phone number, then click **"Confirm"**.



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.

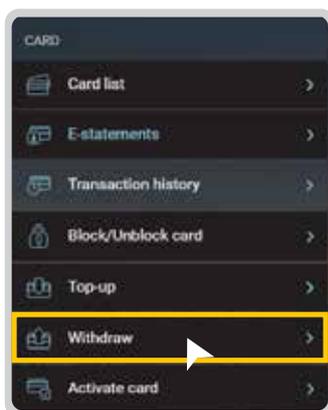
**The process is applied the same for both Physical and Digital Cards.*

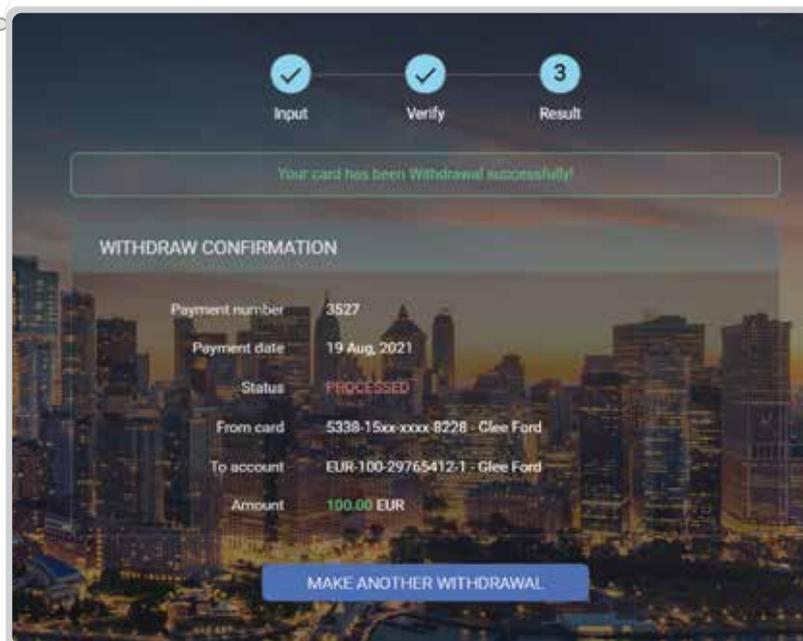
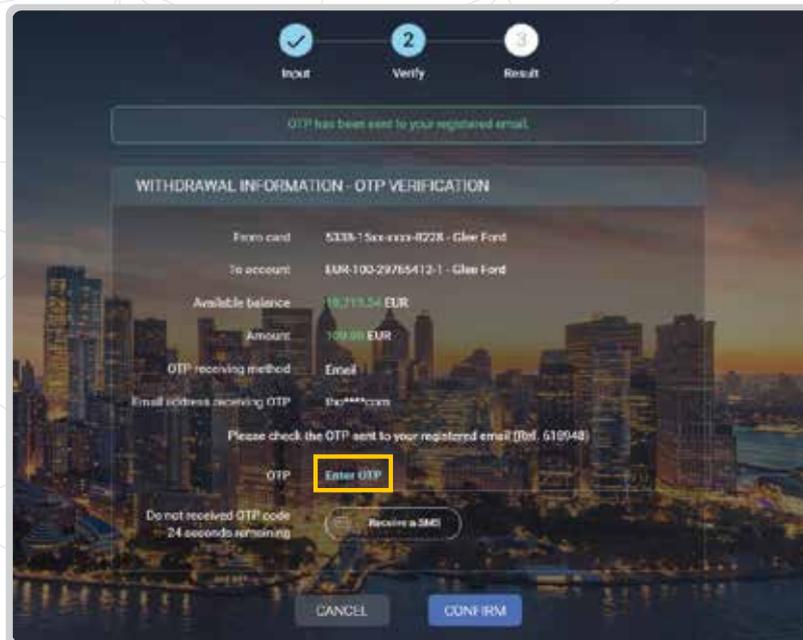


How To Withdraw From Payment Card To DNBC Current Account

You can also deposit your current account from your cards by following these steps.

- **Step 1:** Click "**Withdraw**" of card section on the dashboard.
- **Step 2:** Select the card you want to withdraw, then choose the account you want to deposit. Fill in the amount of money you need to transfer, then click "**Confirm**".
- **Step 3:** Fill in the OTP sent to your phone number, then click "**Confirm**".

A screenshot of the "WITHDRAWAL INFORMATION" form in a mobile app. The form has three steps: 1. Input, 2. Verify, and 3. Result. The "Input" step is active. The form fields are: "Select Card" (5338-15xx-xxxx-8228 - Glee Ford (10,719.54 EUR)), "To account" (EUR-100-29765412-1 - Glee Ford), "Amount" (0.00), "Available balance" (2,470.50 EUR), "OTP receiving methods" (SMS), and "OTP receiving phone number" (+84****953). A "Confirm" button is at the bottom. The "Select Card", "To account", and "Amount" fields are highlighted with yellow boxes.



Your card is now withdrawn successfully

✘ 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,

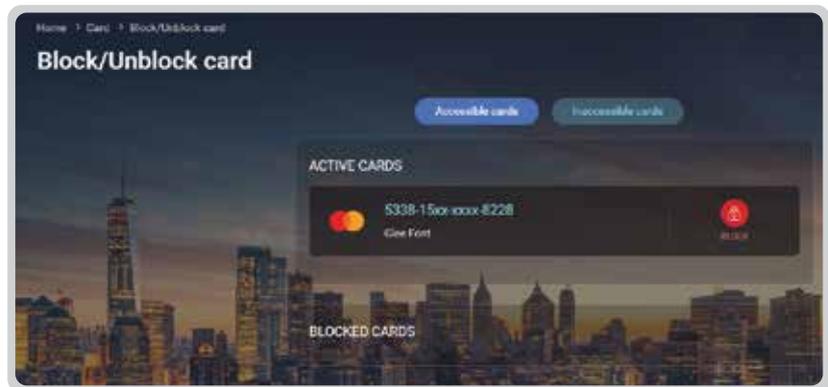
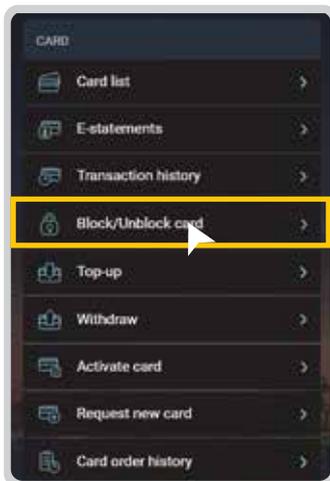
your current account will be credited right away. The SMS message and email notification will be sent to inform you about the new balance of the card and current account.

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

How To Temporarily Block/ Unblock Your Payment Card

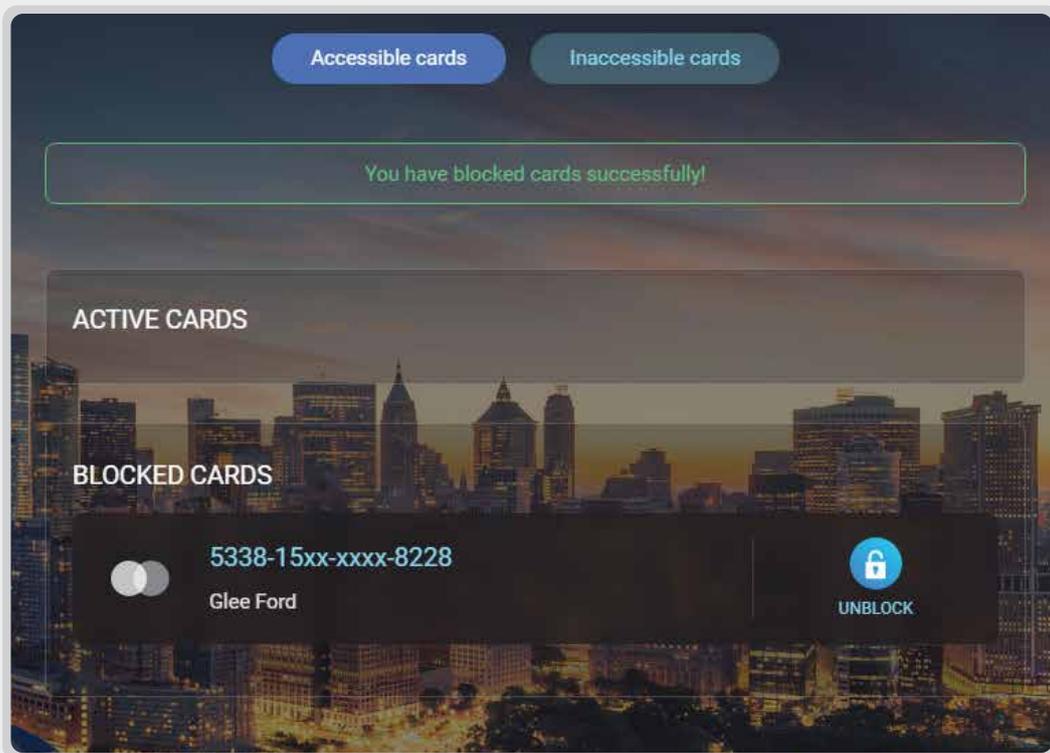
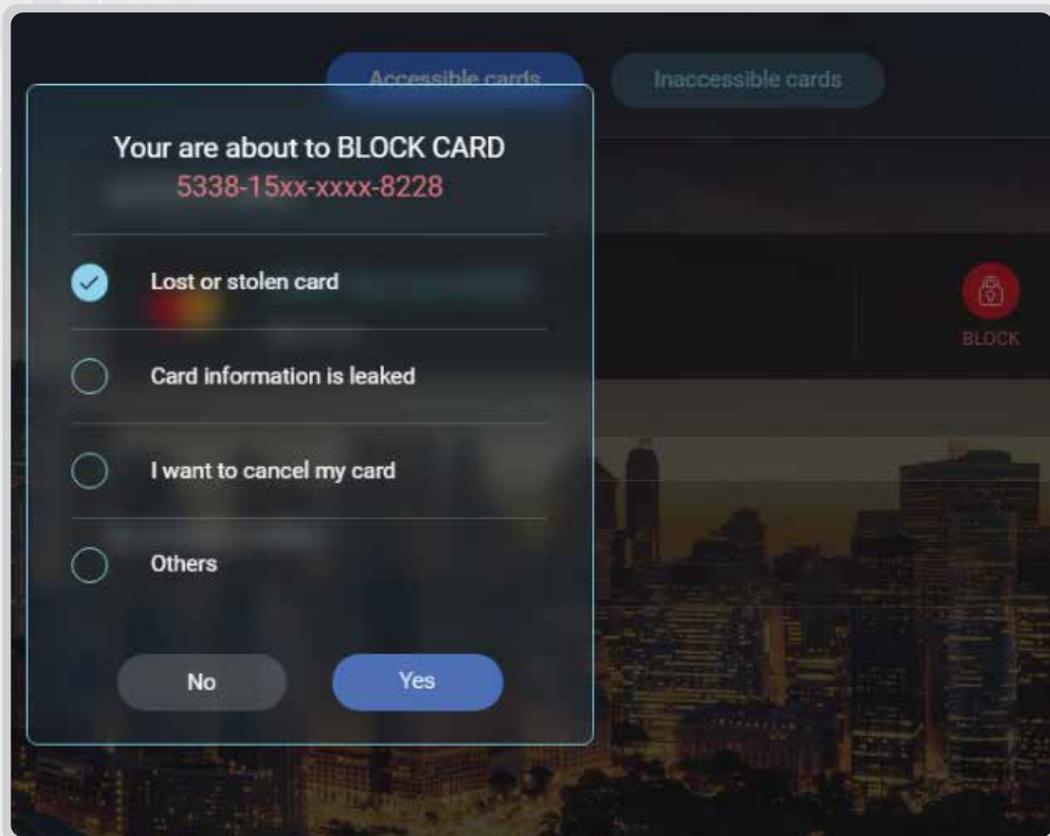
To BLOCK CARD:

- **Step 1:** On the dashboard, click on **"Block/Unblock card"** then choose the card you want to block.
- **Step 2:** Fill in your reason to block the payment card. Then, choose Block.
- **Step 3:** Your card is now blocked and some feature is unavailable until you have unblocked it. Click OK or wait for 10s to go back to the homepage.



Click on block icon on the card

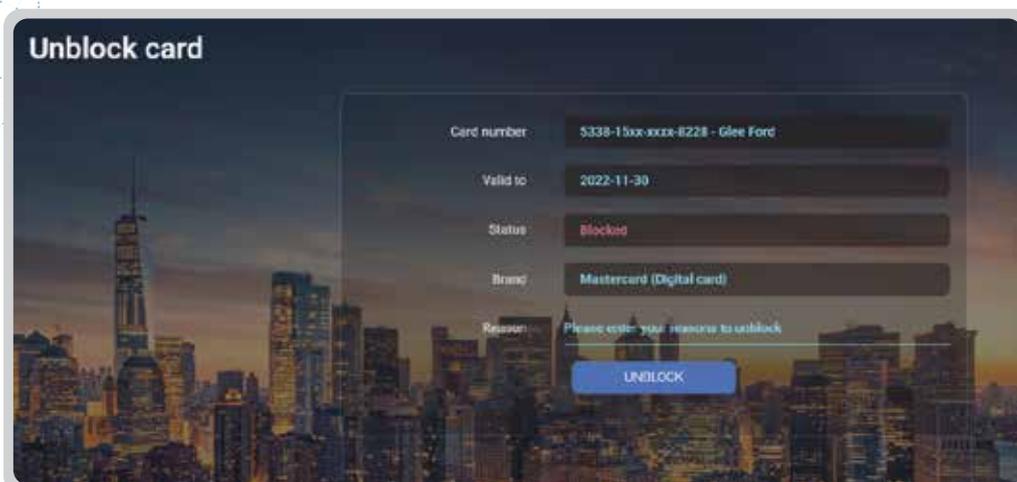
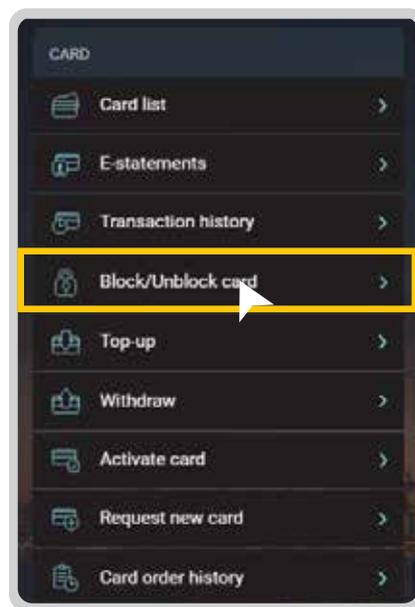




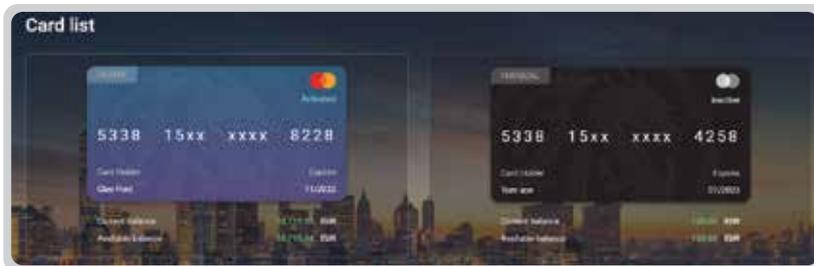
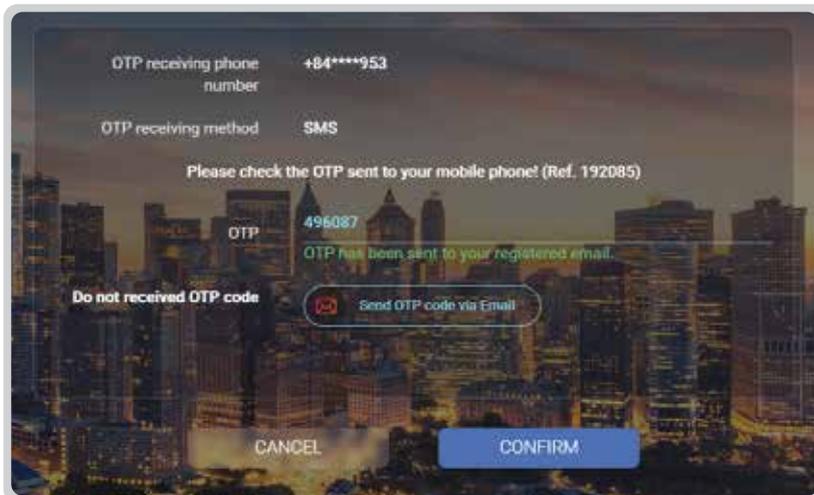
To UNBLOCK CARD:

- **Step 1:** On the dashboard, click on "Block/Unblock card" then choose the card you want to unblock.
- **Step 2:** Fill in your reason to unblock the payment card. Then, click 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. Click 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*



Click on unblock icon on the card  UNBLOCK



Check Payment Card Balance & E-Statement

Customers can download e-statements from DNBCnet for your cards.

You can also export e-statements of your transactions within 1 month or in many months.

- **Step 1:** Click on “E-statements” on the dashboard.
- **Step 2:** Select the card you want to track.
- **Step 3:** Select the time to export your e-statements. Then, select “Export PDF”.



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



Payment Card Fees

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

Payment Card Cancellation

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

DNBC Financial Group™'s Customer Services:

✉ cards@dnbcf.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.*



DNBC FINANCIAL GROUP™

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✉ cards@dnbcf.com



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