DNBC*net* 3.0
Internet Banking
Userguide

Available on the **App Store**

ANDROID APP ON **Google** play
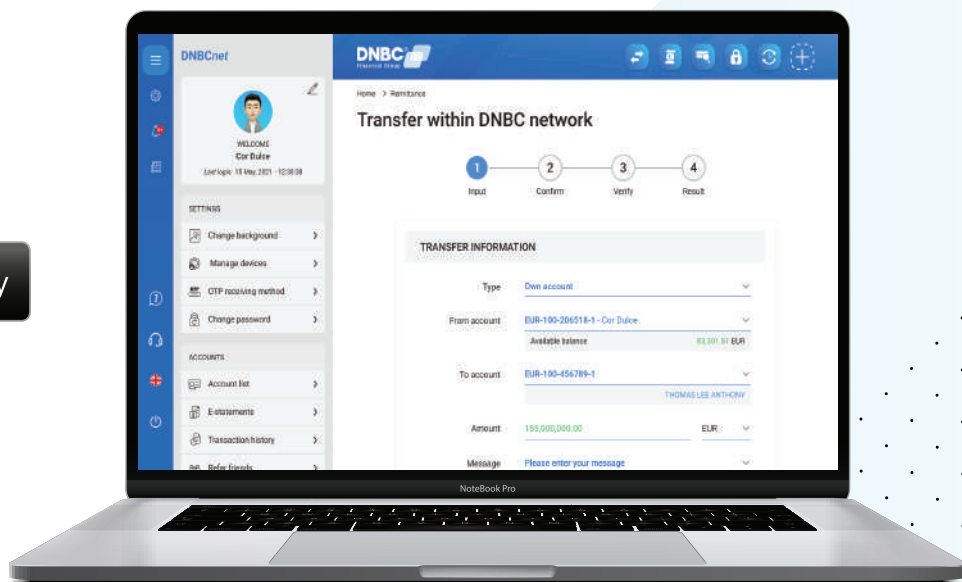
TABLE OF CONTENT

A TECHNICAL REQUIREMENT

To access DNBC*net*, you will need the appropriate operating systems (recommended: Windows 7, 10; Mac OS Mojave or above) on your computer.

For other technical support, you can contact our hotline +1 604 227 7007 or send an email to customersupport@dnbcgroup.com.

B INTRODUCTION

DNBC*net* Overview

DNBC*net* is an internet banking website. 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 going to the website www.secure.dnbcnet.com from your computer. Everything you need will be on your computer.

1 Condition of usage

To use the internet banking account and execute transactions, you need to at least:

- Have an activated current account registered with DNBC, it can either be a personal or a corporate account.
- Sign up with DNBC internet banking by applying on our website and using the username and password we sent you via your email address and SMS.
- You can apply for a DNBC*net* account on both the official website and DNBC*net* app on your mobile.

2 How to register your account on DNBC*net*?

If you haven't registered with DNBC*net* yet, access the site: www.secure.dnbcnet.com/login. Then, you can click on **"Haven't registered on DNBC*net* yet?"** button and this will lead you to our application page to open an account.
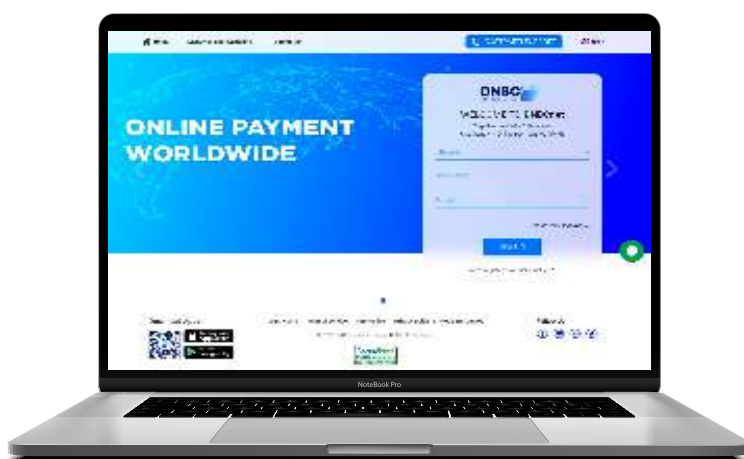
Choose which type of account (including prefered package) you want to register, then fill in all registration information. Follow the required steps for opening:

- **Personal Account:** There will be 3 simple steps for you to take. You will have to submit your personal information and wait for approval to get a personal account.
- **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.

After your registration requirement is approved by our department. This process typically takes about 3-5 working days. Your password and ID will be sent to your email and via your phone.
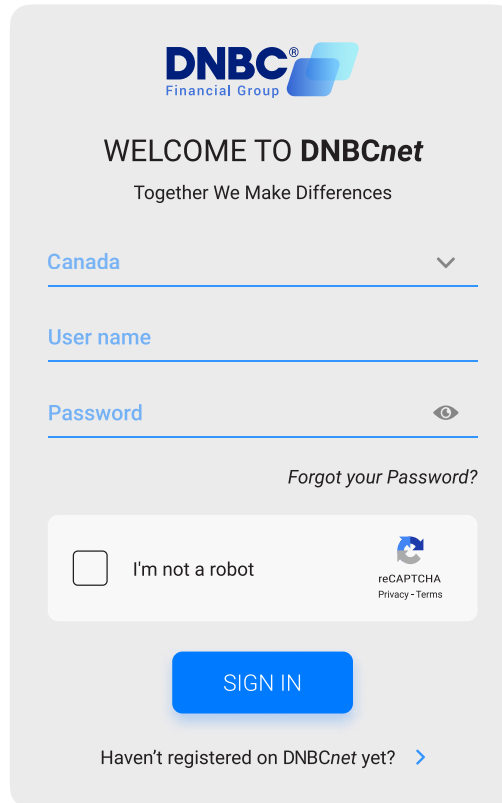
Since you already own an account on DNBC*net*, it's ready to use our internet banking.
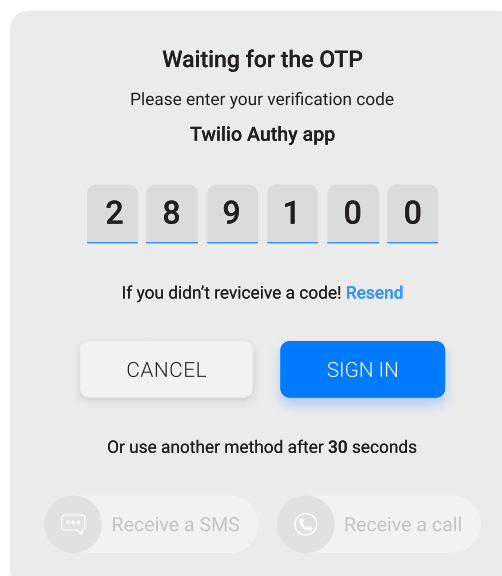
C   LOGIN SCREEN

1 Login Process

Step 1: Go to the page **www.secure.dnbcnet.com/login**

Step 2: Enter your name and password to login.

WELCOME TO DNBC*net*

Together We Make Differences

Canada

User name

Password

Forgot your Password?

I'm not a robot

reCAPTCHA
Privacy - Terms

SIGN IN

Haven't registered on DNBC*net* yet?

Step 3: Verify with **Twilio Authy 2-Factor Authentication.**

In order to access the internet banking, it is required to enter the code from the **Twilio Authy App** on your smartphone (or desktop). You can download and install the Authy App on your desktop for your login-verification. Otherwise, you can receive the OTP verification via SMS or call on the phone.

Waiting for the OTP

Please enter your verification code

Twilio Authy app

| 2 | 8 | 9 | 1 | 0 | 0 |

If you didn't reviceive a code! Resend

CANCEL   SIGN IN

Or use another method after **30** seconds

Receive a SMS   Receive a call

2 **Login - Authy App**

DNBC recommends you log in to DNBC*net* using the Authy app. After your first login, you can enable **Authy Two-Factor Authentication** and use it as a soft token to input the verification code. Here is your guide to installing the Authy app.

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

Step 2: Set up the app following the automatic instructions.
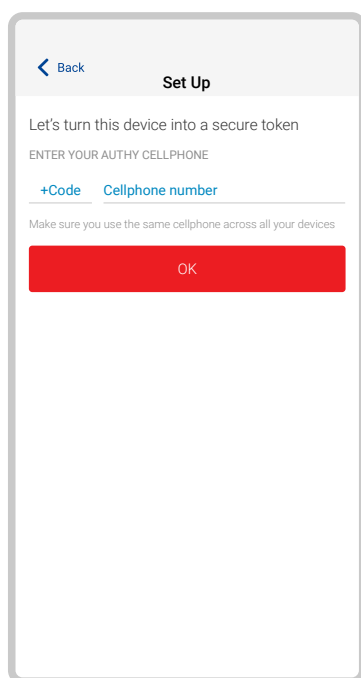
Choose a method of verification
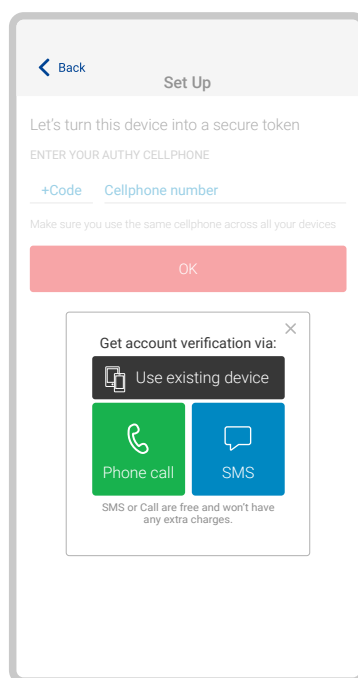
Enter your phone number and email address
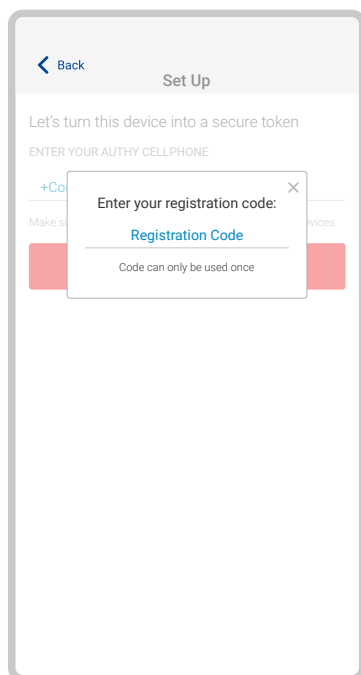
Input OTP code
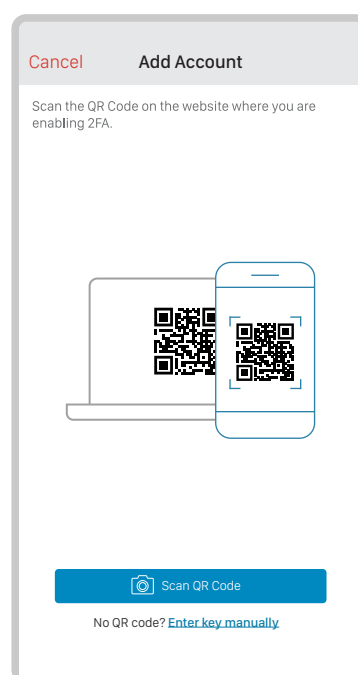
Scan the QR Code on DNBCnet website

3   Forgot password

In case of forgetting your password, you can request support for resetting the password.

Step 1: Click **"Forgot your Password?"** at the dashboard.

Step 2: Enter your Username, registered phone number and email address. Then, click **"COFIRM".**

Step 3: We will send you an email to confirm your request, and it is being processed. Please check your email after **CONFIRM.**

Forgot your password?

We can help you now.
Enter your details to recover your password.

Canada

User name

🇨🇦 ▾ (506) 234-5678

Email address

CANCEL	CONFIRM

Or use another method after **30** seconds

Forgot your password?

We can help you now.
Enter your details to recover your password.

Canada

User name

🇨🇦 ▾ (506) 234-5678

Email address

Your request had been create successfully. We will contact you soon to support.

CANCEL	CONFIRM

Step 4: Your request has been approved, we will send you the new password through email.

Step 5: Login with your new password. Then, you can change your password later.

D   PERSONAL INFORMATION SETTING

This is where you check and **EDIT** all your personal information. You can also request for changing your OTP receiving method and phone number here.

Step 1: Click the icon ✎ near the avatar to check or **EDIT** your personal information.

DNBC*net*

WELCOME
Cor Dulce
Last login: 15 May, 2021 - 12:30:38
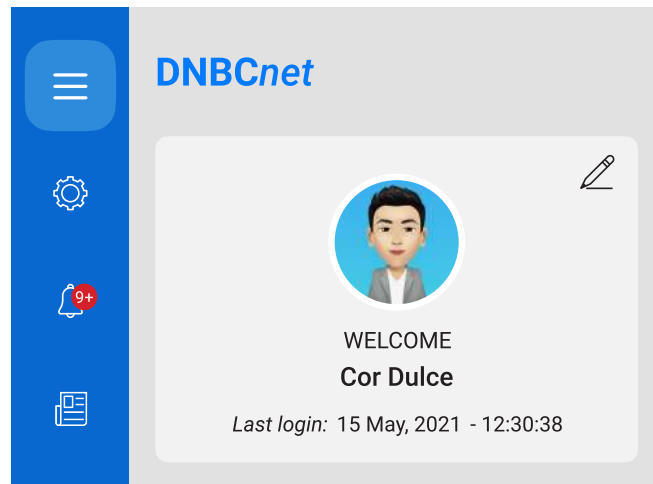
Step 2: Fill in all available information that you want to change. Then, click the **"SUBMIT"** button.

CONTACT INFORMATION	
Full name	Cor Dulce
Email address	cor.dulce586@gmail.com
OTP-Receiving Phone Number	▼ 07400 909979984

POSTAL ADDRESS	
PO box or street	Lvovo str. 25, Mažoji bure, LT-09320, Vilnius, Lithuania
Postal / Zip code	15528
Town / City	Vilnius
Country / State	Choose country ⌄ State

BACK   SUBMIT

E ACCOUNT

1 Account list & details

The account details is where you can manage all of your DNBC current accounts, including your accounts in different currencies.

Manage account details

On the left menu, choose "Account list".
All your accounts will be shown in here, please choose the account you want to track in details.

When you click on any account from your "Account list", all information of the account will be displayed such as client type, account number, available balance. You can also download PDF export from your current account.

ACCOUNTS

🪪 Account list	›
📥 E-statements	›
📄 Transaction history	›
👥 Refer friends	›

You can instantly open the default account's **E-statements** and **Transaction history** right on the homepage.

HYPERTECH CO., LTD (default)   Available balance
EUR-100-289155-1   ●●●●● 👁

Account details   E-Statements   Transaction history
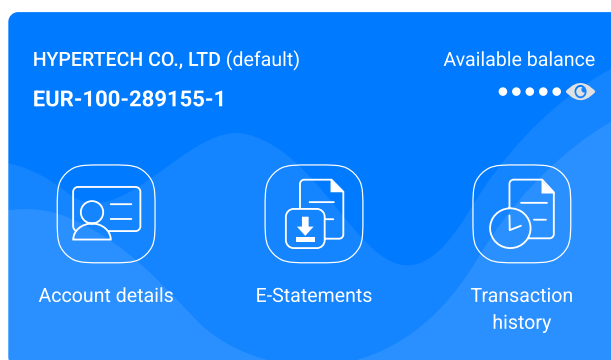
Setting default account

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 clicking the icon.

COR DULCE

💳 EUR-100-206518-1		
Current balance	83,301.51 EUR	✓
Available balance	51,789.10 EUR	default account

💳 EUR-100-155289-1		
Current balance	83,301.51 EUR	○
Available balance	51,789.10 EUR	set default account
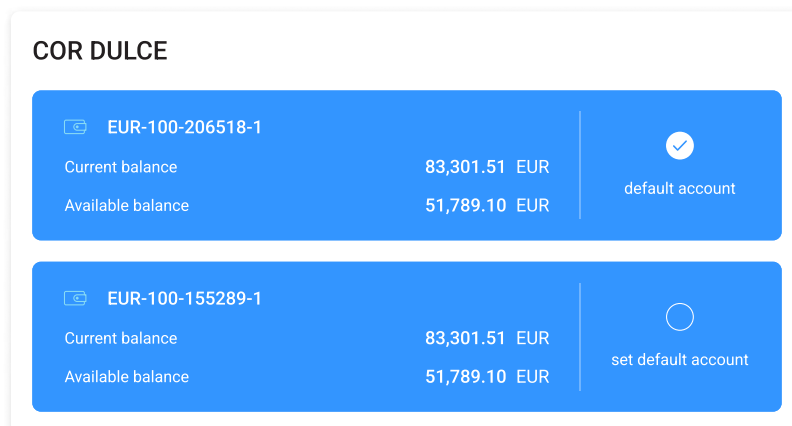
2 **E-statement**

Clients can download **E-statements** from DNBCnet for your convenience. You can export **E-statements** of your transactions for **a month** or **several months**.

Step 1:
Select **"E-Statements"** on the left menu.

One month

Step 2:
Choose the **"Month"** section and choose the account that you want to export **E-statements**.

Step 3:
Select a specific month to export your **E-statements**. Then, click EXPORT PDF

ACCOUNTS	
Account list	>
E-statements	>
Transaction history	>
Refer friends	>

1 Month	Many Months
MONTH	YEAR
September ▼	/ 2021 ▼

Many months

Step 2:
Choose the **"Many Months"** section and choose the account that you want to export **E-statements**.

1 Month	Many Months
MONTH	YEAR
September ▼	/ 2021 ▼

Step 3:
Select a specific month to export your **E-statements**. Then, click EXPORT PDF

3 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 DNBCnet will process.

Step 1: From the left menu or from the dashboard of your account, choose **"Transaction history"**.

ACCOUNTS		
🪪 Account list		>
📄 E-statements		>
📲 Transaction history		>
👥 Refer friends		>

Step 2: Select the account and the period of time you want to track the transactions.

📅 From : 01 May, 2020 ▾ | To : 31 May, 2020 ▾   Submit

Step 3: All transactions within the selected account or time period will be displayed, and you can click on any transaction to see more details.

4 Refer friends

Earn extra rewards by referring our services to your friends. With every 3 new people successfully joining DNBC, you will earn a certain reward and there is no limit to how much you can earn through this program.

Step 1: Choose the **Refer friends** icon on the menu to access this feature.

ACCOUNTS		
🪪 Account list		>
📄 E-statements		>
📲 Transaction history		>
👥 Refer friends		>

Step 2: Choose the account you want to get the benefits from this program.

Choose account   EUR-100-456789-1

THOMAS LEE ANTHONY

☑ I agree to the Terms and Conditions of this program.

GENERATE UNIQUE LINK

Step 3: Now you can copy the referral link and send the invitation via **Email** or **SMS** to everyone you know.
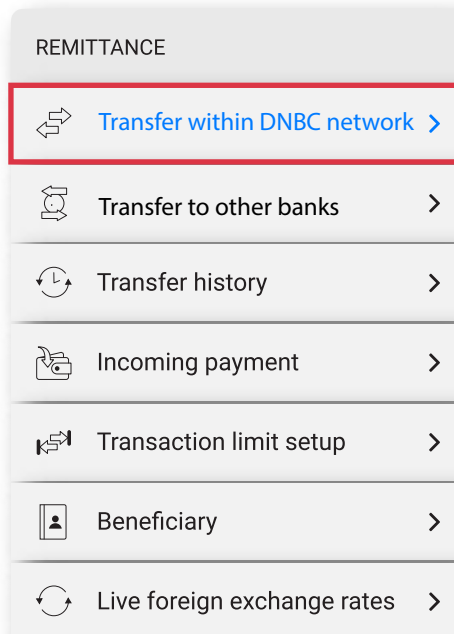
EUR - 100-285051-1 - Cor Dulce

https://dnbcf.com/open-account?action=step1&ref=xWIqohbCbBINxyZaBC

OR

✉ Sent to email   💬 Receive a SMS

F   REMITTANCE

DNBC Financial Group supports transactions everywhere such as internal networks or international countries of the EU and SWIFT. The feature is also used for transferring money between internal DNBC's entities.

1 Transfer within DNBC network

◉ **Step 1:** Select "**Transfer within DNBC network**" on the menu.

REMITTANCE

⇄ Transfer within DNBC network >

🏦 Transfer to other banks >

🕐 Transfer history >

📲 Incoming payment >

⇄ Transaction limit setup >

👤 Beneficiary >

🔄 Live foreign exchange rates >

◉ **Step 2:** Select the type of account you wish to transfer. Select "**Other Client**" (default) if transferring to another DNBC account (e.g. Canada). if transferring to your account in your "**Account list**", choose "**Own Account**" .
*The option of "**Own Account**" is only available when you own more than one account in your "**Account list**".

Type	Own Account ^
From account	Own Account
	Other Client
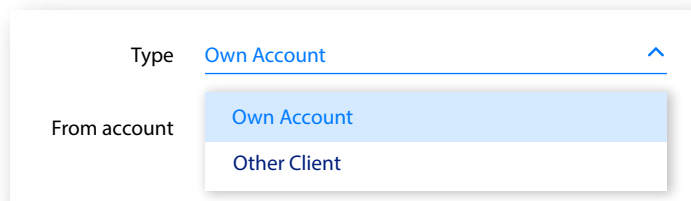
◉ **Step 3:** Choose which account to transfer from "**From account**". Select a beneficiary account in "**Beneficiary**". If the recipient's account has not been added, choose "**New beneficiary**". Enter the recipient's account number in the "**To account**" section.

Beneficiary	Bob ng ⌄
To account number	124-101-00017-1
	BOB NGUYEN
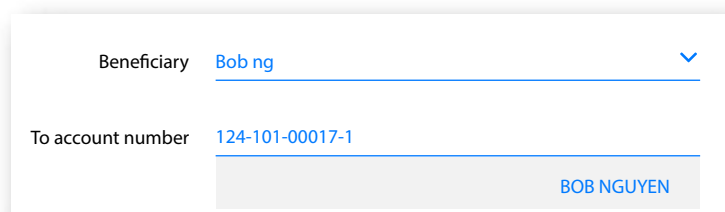
Step 4: Enter the amount of transfer and choose the currency.

Amount	**100**	**CAD** ⌄

Step 5: Upload your payment supporting documents (if necessary) and click on "**CONFIRM**" to continue the following OTP-authentication steps to complete the transaction.

PAYMENT SUPPORTING DOCUMENTS

Attach files [Choose files] 0 file   File uploaded

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

[CONFIRM]

Step 6: Choose the method and enter the OTP code sent to your registered phone number (SMS) or Authy app to complete the transaction.
*The option "**Email**" is only available when you do not input SMS or Authy code after 30 seconds

OTP receiving methods	SMS
OTP receiving phone number	0123456789
Save this beneficiary	☑

Step 7: Check the Outgoing payment report via your registered email.

2 **Transfer to other banks**

Step 1: Select "**Transfer to other banks**" on the menu.

REMITTANCE

⇄ Transfer within DNBC network ›

🐷 Transfer to other banks ›

🕐 Transfer history ›

💳 Incoming payment ›

↗ Transaction limit setup ›

📇 Beneficiary ›

🔄 Live foreign exchange rates ›

Step 2: Choose the account that you want to transfer. Enter the "**Account Number/IBAN**" and the "**SWIFT/BIC code**".

BENEFICIARY DETAILS

Account Number/IBAN	**124-101-00017-1**
SWIFT/BIC	**DNFECD21XXX**
Bank name	**DNBC FINANCIAL GROUP**
Bank address	**885 WEST GEORGIA STREET VANCOUVER**
	CANADA
Branch	**XXX**

Step 3: Choose identification's type (**Personal** or **Organization**). Fill in all of your personal or business details.

Type	Personal	Organisation
Full name	First name	Last name
Statement name	Statement name	
Country / State	Please select ⌄	County/State
City	City	
Postal code (Optional)	Postal code	
Address 1	Address 1	
Address 2 (Optional)	Address 2	

Type	Personal	Organization
Organisation name	Organisation name	
Statement name	Statement name	
Country / State	Please select ⌄	County/State
City	City	
Postal code (Optional)	Postal code	
Address 1	Address 1	
Address 2 (Optional)	Address 2	

Step 4: Choose your transfer details. Enter the transfer amount, currency, payment reason, and message.

TRANSFER DETAIL

Amount	5	CAD - Canada Dollars ⌄
Transaction fee	Urgent D+2 (25 + 0.25%)	
Value date	17/06/2022	📅
Message	Message	
Payment reason	Please provide a full description	

Step 5: Attach documents if necessary and click "**CONFIRM**".

PAYMENT SUPPORTING DOCUMENTS

Attach files   **Choose files** 0 file   File uploaded

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

The required documents are not available or have been provided previously

Attention: Please kindly be informed that the transaction without supporting documents might be rejected due to our internal policy or returned by the correspondent payment provider on your own expenses

CONFIRM

Step 6: Choose the method and enter the OTP code sent to your registered phone number (SMS) or Authy app to complete the transaction.

*The option "**Email**" is only available when you do not input SMS or Authy code after 30 seconds

OTP receiving methods	SMS
OTP receiving phone number	
Save this beneficiary	☑

Step 7: Check the Outgoing payment report via your registered email.

3 **Transfer history**

Step 1: Click on "**Transfer history**" on the menu.

REMITTANCE

⇄ Transfer within DNBC network ›

🖳 Transfer to other banks ›

🕐 Transfer history ›

💳 Incoming payment ›

⇄ Transaction limit setup ›

📇 Beneficiary ›

🔄 Live foreign exchange rates ›

Step 2: Click on the "**Filter**" to search for a specific beneficiary. Enter all the information about the trans-action and click on "**Find**". A list of transactions with your selected period of time will be displayed. Other-wise, you can scroll down the screen to look for a specific transaction.

From : **16 May, 2022** ▾ | To : **16 June, 2022** ▾

From account   From account

To account   To account

Currency   **CAD**

FIND   CLEAR ALL

Step 3: Choose the transaction you want to check its transfer information such as status, payment date, or payment number. You can check the status or any information of money that was transferred to your account (incoming payment) by this feature.

	ALL	PROCESSED	IN-PROCESSED	REJECTED	
DATE	**TYPE**	**AMOUNT**	**PAY FROM ACCOUNT**	**PAY TO ACCOUNT**	**STATUS**
14-06-2022	Transfer to other banks	6.58 CAD	Ben Nguyen CAD-123-426-01017-1	Bob Nguyen CAD-123-456-00017-1	Pending
12-06-2022	Transfer within DNBC network	5 CAD	Ben Nguyen CAD-123-426-01017-1	Jack Sparrow CAD-123-567-00018-2	Processed

4 **Incoming payment**

You can check the status or any information of money that was transferred to your account (incoming payment) by this feature.

Step 1: Select "**Incoming payment**" on the dashboard.

REMITTANCE

⇄ Transfer within DNBC network ›

⮢ Transfer to other banks ›

🕓 Transfer history ›

🗃 Incoming payment ›

⤨ Transaction limit setup ›

▤ Beneficiary ›

↻ Live foreign exchange rates ›

Step 2: Click on "**Filter**" on the right corner to select the account you want to track transaction details.

FILTER ▲

📅 From : 16 May, 2022 ▾ | To : 16 June, 2022 ▾

Pay from   Pay from ⌄

Pay to   Please select an account ⌃

Please select an account

CAD-101-80503163-1 - Hau Ng

CHF-756-101-80503163-1 - Hau Ng

Currency

EUR-978-101-80503163-1 - Hau Ng

GBP-826-101-80503163-1 - Hau Ng

CLEAR

Step 3: Click on "**Filter**" on the right corner to choose the period of time, currency, or a specific account you want to track transaction details. Then, click "**Find**". A list of filtered incoming transactions will be displayed.

FILTER ▲

📅 From : 16 May, 2022 ▾ | To : 16 June, 2022 ▾

Pay from   Pay from ⌄

Pay to   Please select an account ⌃

Currency   GBP   CHF

CAD   EUR

CLEAR ALL   FIND

5 **Transaction Limit**

Step 1: Click "**Transaction limit setup**" on the menu.

> REMITTANCE
>
> ⇄ Transfer within DNBC network 〉
>
> 🔲 Transfer to other banks 〉
>
> 🕐 Transfer history 〉
>
> 💳 Incoming payment 〉
>
> 🔀 **Transaction limit setup** 〉
>
> 📇 Beneficiary 〉
>
> 🔄 Live foreign exchange rates 〉

Step 2: Click on the drop-down list to change the current transaction limit of your accounts. Remember that you may have only one change limit for your account.

LIMIT TYPE	MAXIMUM LIMIT	CURRENT LIMIT	NEW LIMIT
Personal: CAD-101-80503163-1 - Hau Ng			
Transfer within DNBC network	1,000,000.00 **CAD**	500,000.00 **CAD**	No change ⌃
Transfer to other banks	1,000,000.00 **CAD**	200,000.00 **CAD**	No change
Personal: CHF-756-80503163-1 - Hau Ng			0.00 CAD
Transfer within DNBC network	1,000,000.00 **CHF**	500,000.00 **CHF**	50,000.00 CAD
Transfer to other banks	1,000,000.00 **CHF**	200,000.00 **CHF**	200,000.00 CAD
			500,000.00 CAD

*Pictures are for reference only. Please contact Customer Support for details.

Step 3: In order to change your transaction limit, you must complete the **Transaction Limit Change Form**, which can be located on that page. After uploading the files, click "**Confirm**" to continue.

TRANSACTION LIMIT DOCUMENTS

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 in the section below.

Attach files   Choose files   No file chosen   File uploaded

You can only upload 1 file (in pdf, jpg, gif or png format) with the maximum size of 5MB

CONFIRM

16

6   **Beneficiary (DNBC Network)**

Step 1: Click "**Beneficiary**" on the menu.

REMITTANCE

⇄ Transfer within DNBC network ›

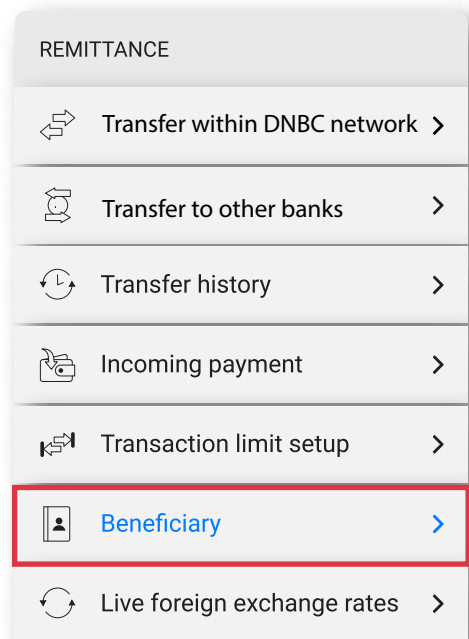💳 Transfer to other banks ›

🕐 Transfer history ›

💳 Incoming payment ›

⤼ Transaction limit setup ›

📇 Beneficiary ›

🔄 Live foreign exchange rates ›

Step 2.1: Click ⬭ADD⬭ to add a new beneficiary, choose Type of beneficiary: DNBC network

New beneficiary

Type	DNBC network ⌄

BENEFICIARY INFORMATION

Account number

Beneficiary name

Memorable name   Enter memorable name

SAVE

Step 2.2: Click (Edit) change current beneficiary information

Step 2.3: Click (Delete) to remove current beneficiary.

Beneficiary details

Type	DNBC network ⌄

BENEFICIARY INFORMATION

Account number   100-123-123456789

Beneficiary name   BOB DYLAN

Memorable name   BOB DYLAN

SAVE

6 **Beneficiary (SWIFT)**

Step 3.1: Click ADD to add a new beneficiary, choose Type of beneficiary: **SWIFT**

Type	SWIFT ⌄

BENEFICIARY INFORMATION

Beneficiary's type	**Personal**	Corporate
Full name	First name	Last name
Statement name	Statement name	
Country	Please select	Country/State
City	City	
Postal code	Postal code	
Address 1	Address 1	
Address 2	Address 2	
Account number/IBAN	Enter Account number/IBAN	
SWIFT / BIC	SWIFT / BIC	
Bank name	Bank name	
Bank address	Bank address	
Branch	Branch	

SAVE

Type	SWIFT ⌄

BENEFICIARY INFORMATION

Beneficiary's type	Personal	**Corporate**
Organization name	Organization name	
Statement name	Statement name	
Country	Please select	Country/State
City	City	
Postal code	Postal code	
Address 1	Address 1	
Address 2	Address 2	
Account number/IBAN	Enter Account number/IBAN	
SWIFT / BIC	SWIFT / BIC	
Bank name	Bank name	
Bank address	Bank address	
Branch	Branch	

SAVE

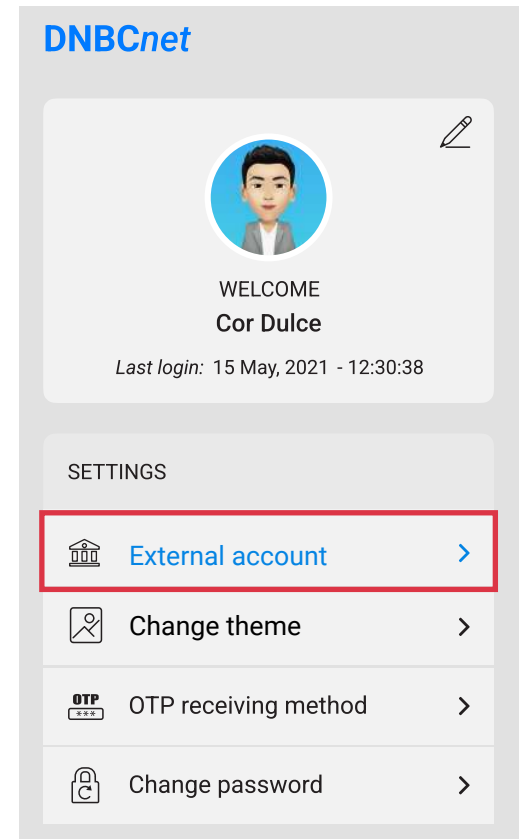**Step 3.2:** Click Edit to change current beneficiary information

Step 3.3: Click Delete to remove current beneficiary.

H   SETTINGS

1   External account

This section will show the customer's other backup account. When you first open an account, you can provide this information.

Step 1: Click on the "External account" button of the setting section on the menu.

Step 2: You can view your external account's information such as account name, account number, bank's name, ect. If you want to edit the information, you can click on the information and change it. Then, click "SUBMIT" to send the updated information to DNBC's system. When there is an emergency or problem, DNBC can send money to customers through this external account.

DNBC*net*

WELCOME
Cor Dulce

Last login: 15 May, 2021 - 12:30:38

SETTINGS

🏛 External account   ›

Change theme   ›

OTP receiving method   ›

Change password   ›

EXTERNAL ACCOUNT

Client   826489 - Cor Dulce   ⌄

Account name

Account number
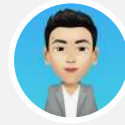
With Bank

Branch (Optional)

Bank address

2 Change background

You can change the background of internet banking according to your personal preferences. There are different backgrounds for you to choose.

Step 1: Select "Change theme" on dashboard.

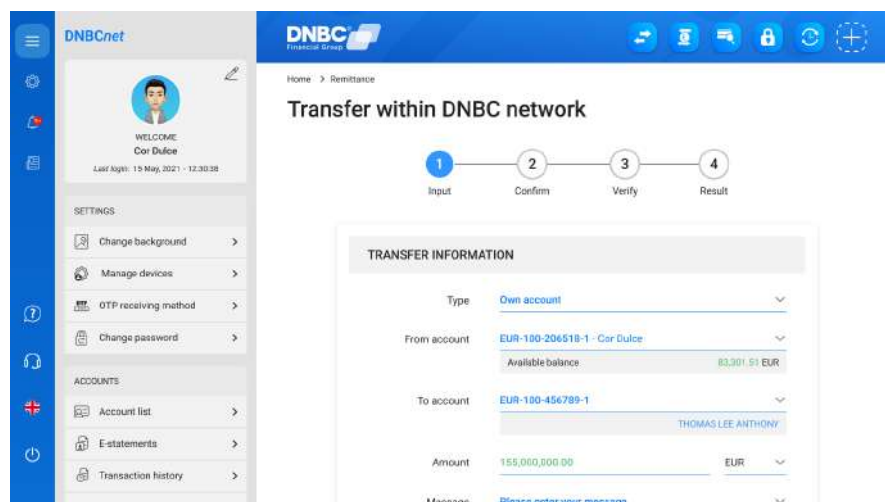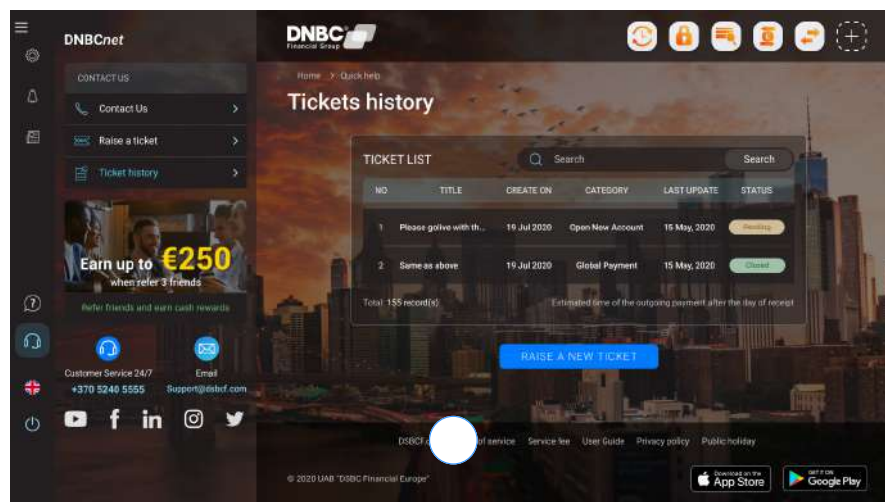**Step 2:** Given backgrounds will be displayed, you can click to choose the theme that you like.
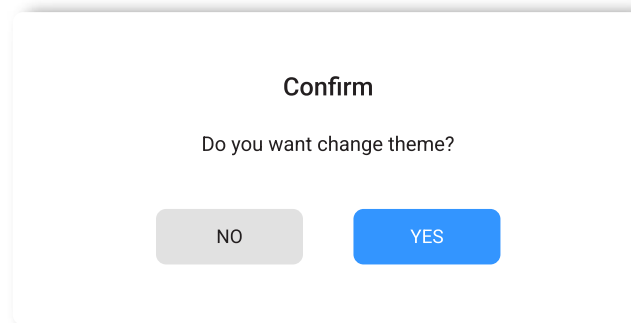
DNBC*net*

WELCOME
Cor Dulce
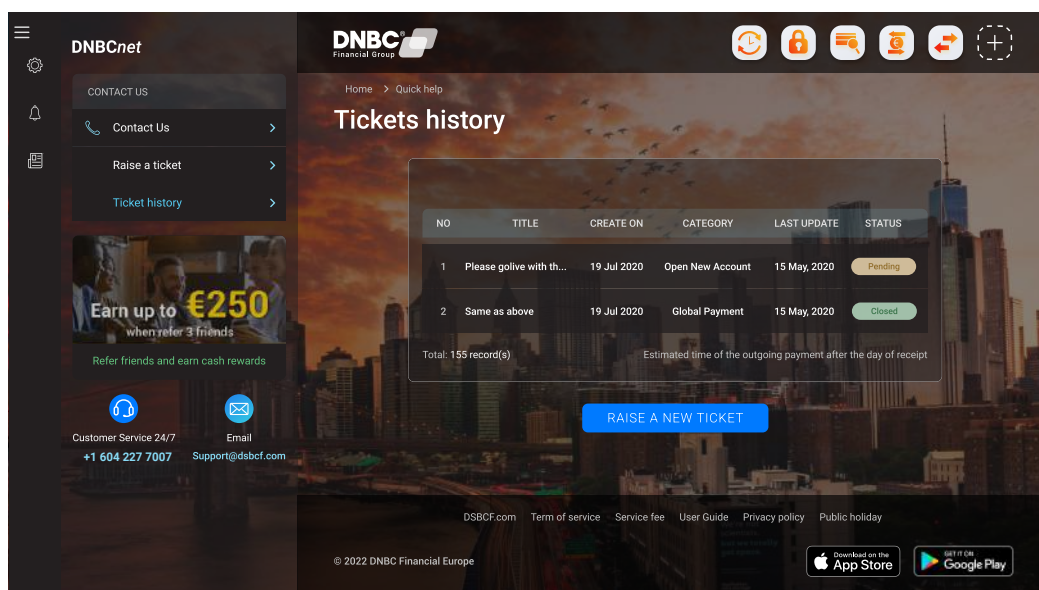
Last login: 15 May, 2021 - 12:30:38

SETTINGS

🏛 External account ⟩

🖼 Change theme ⟩

OTP OTP receiving method ⟩

🔓 Change password ⟩

Step 3: Click on the "SAVE" button and "YES" to save the new background.

Confirm

Do you want change theme?

NO   YES

**Step 4:** You have successfully changed your theme background.

3 OTP receiving method

OTP code of DNBCnet will be sent via your SMS or email. You can go to the "OTP receiving method" section to check your registered phone number information.

Step 1: Select "OTP receiving method" button of the settings section on the menu.

Step 2: Check and request to change the OTP receiving method by choose ✎ on the top menu.

SETTINGS

Change background   >

Manage devices   >

OTP OTP receiving method   >
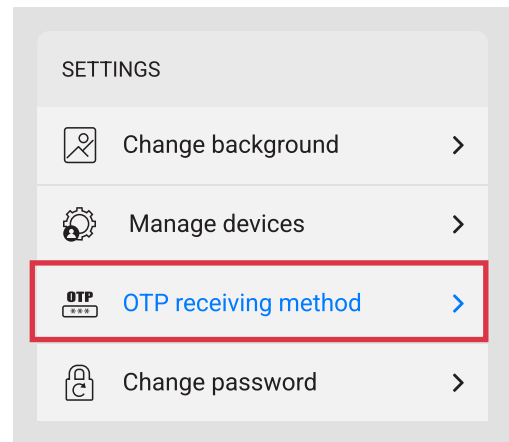
Change password   >

OTP RECEIVING METHODS

OTP receiving   SMS   ⌄
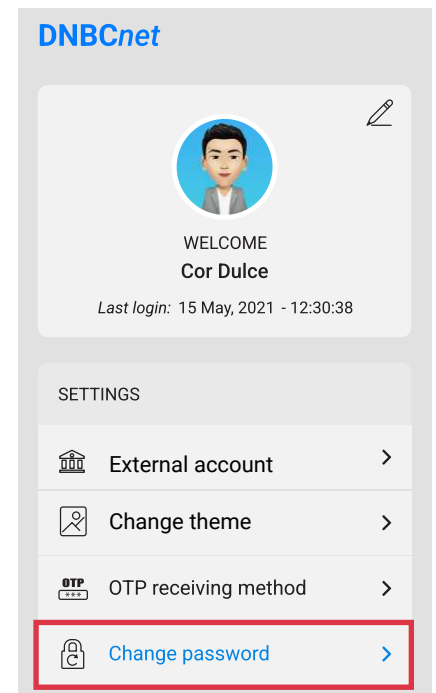methods

OTP phone number   +84****814

CONFIRM

4 Change password

You are encouraged to change your password periodically via this feature to protect your account.

Step 1: Click on the "Change password" button of the setting section on the menu.

Step 2: Enter your current password, choose OTP receiving method and click on "Request" button

CHANGE PASSWORD

Current Password   Enter your current password

OTP receiving   SMS   ⌄
methods

OTP phone number   +84****814

Send Request

DNBCnet

WELCOME
Cor Dulce
Last login: 15 May, 2021 - 12:30:38

SETTINGS

External account   >

Change theme   >

OTP OTP receiving method   >

Change password   >

DNBC Financial Group

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