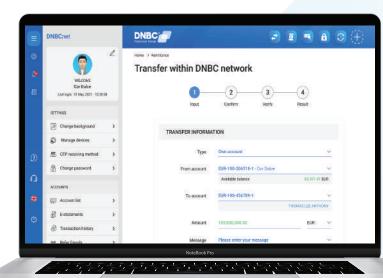


DNBCnet 3.0 Internet Banking

Userguide







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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.

BINTRODUCTION

DNBCnet 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 DNBCnet account on both the official website and DNBCnet app on your mobile.

2 How to register your account on DNBCnet?

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 DNBCnet 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 DNBCnet, it's ready to use our internet banking.

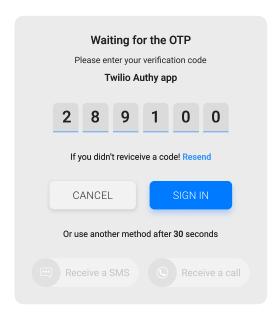
C LOGIN SCREEN

- 1 Login Process
- Step 1: Go to the page <u>www.secure.dnbcnet.com/login</u>
- **Step 2:** Enter your name and password to login.



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.



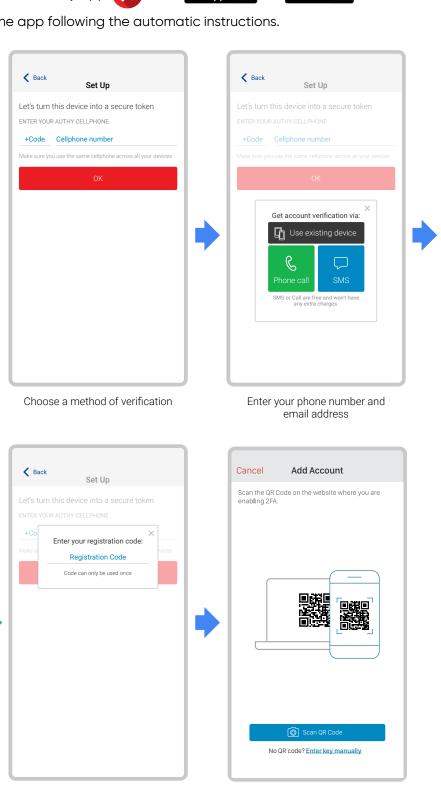
Login - Authy App

DNBC recommends you log in to DNBCnet 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

Input OTP code

Step 2: Set up the app following the automatic instructions.

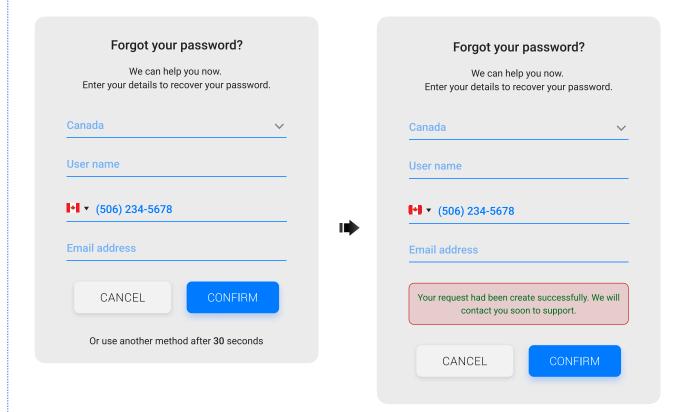


Scan the QR Code on DNBCnet website

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.**



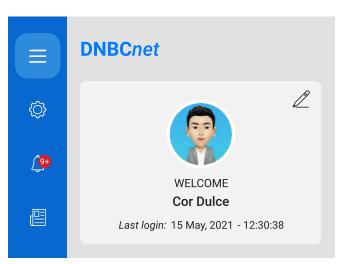
- **Step 4:** Your request has been approved, we will send you the new password through email.
- **Step 5:** Login with your new password. Then, you can change your password later.

D

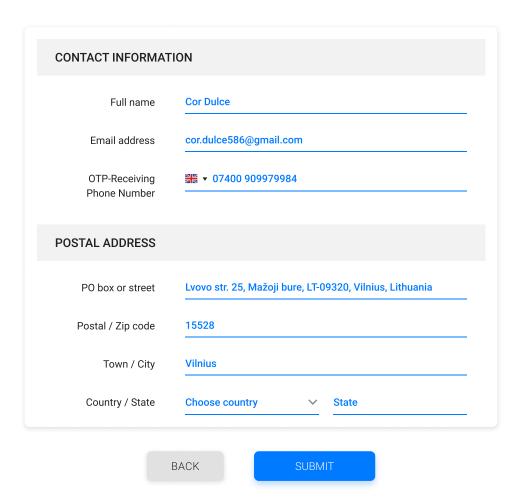
PERSONAL INFORMATION SETTING

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.

ullet Step 1: Click the icon $\overset{ extstyle }{ extstyle }$ near the avatar to check or **EDIT** your personal information.



Step 2: Fill in all available information that you want to change. Then, click the "SUBMIT" button.



E ACCOUNT

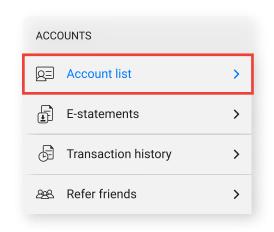
1 Account list & details

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

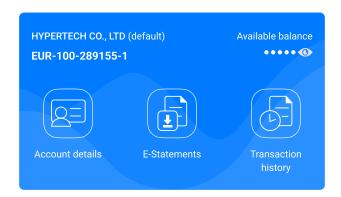
Manage account details

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.

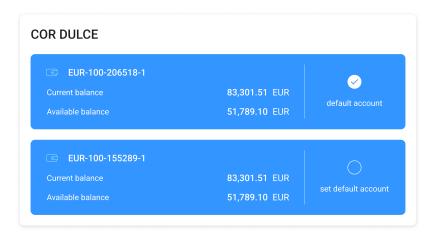


You can instantly open the default account's **E-statements** and **Transaction history** right on the homepage.



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.



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.

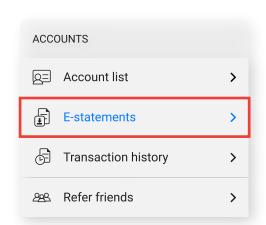
One month

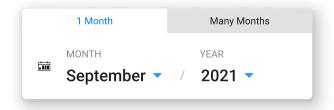
Step 2:

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

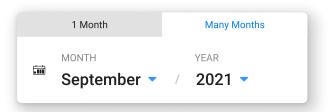




Many months

Step 2:

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

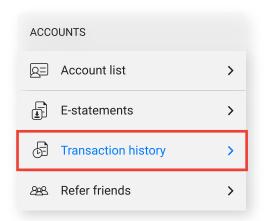


Step 3:
Select a specific month to export your
E-statements. Then, click

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"**.



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

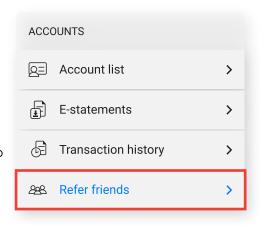


Step 3: All transactions within the selected account or time period will be displayed, and you can click on any transaction to see more details.

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.

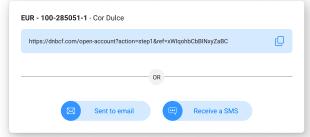
Step 1: Choose the **Refer friends** icon on the menu to access this feature.



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



Step 3: Now you can copy the referral link and send the invitation via **Email** or **SMS** to everyone you know.

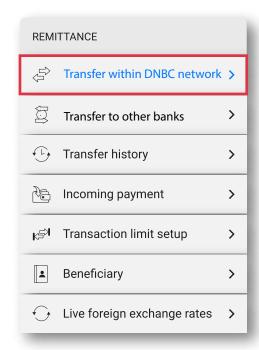


F REMITTANCE

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.

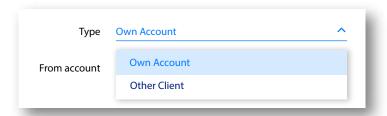
1 Transfer within DNBC network

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



• 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".



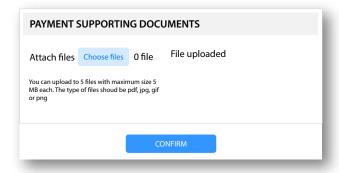
Step 3: Choose which account to transfer from "From account". Select a beneficiary account in "Beneficiary". If the recipient's account has not been added, choose "New beneficiary". Enter the recipient's account number in the "To account" section.



Step 4: Enter the amount of transfer and choose the currency.

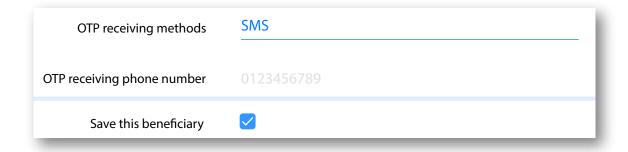
Amount	100	CAD	~

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



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

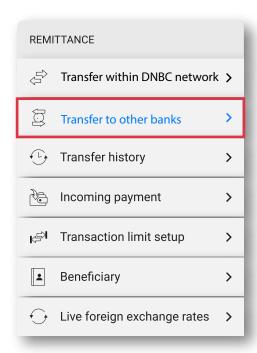
 * The option "**Email**" is only available when you do not input SMS or Authy code after 30 seconds



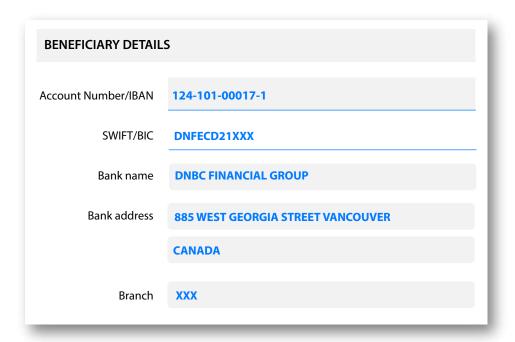
Step 7: Check the Outgoing payment report via your registered email.

2 Transfer to other banks

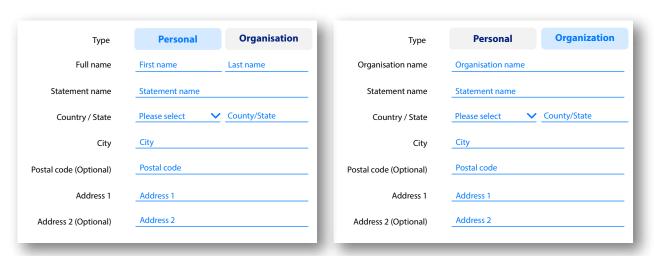
Step 1: Select "**Transfer to other banks**" on the menu.



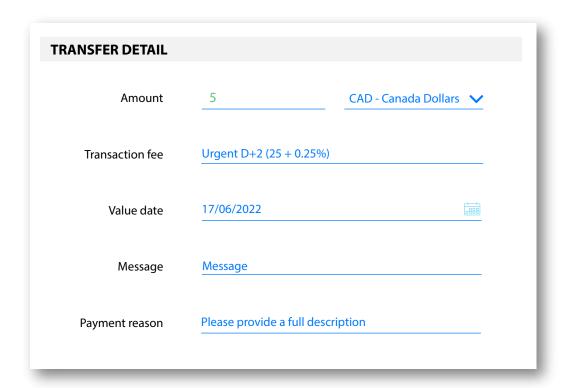
Step 2: Choose the account that you want to transfer. Enter the "Account Number/IBAN" and the "SWIFT/BIC code".



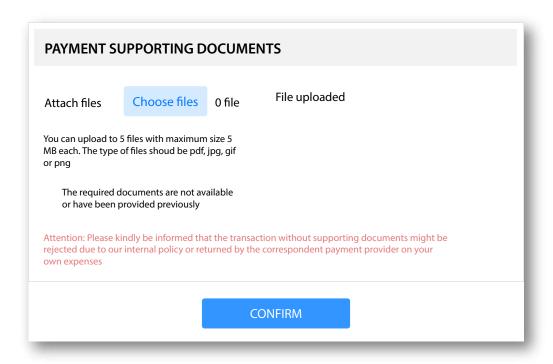
• Step 3: Choose identification's type (Personal or Organization). Fill in all of your personal or business details.



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

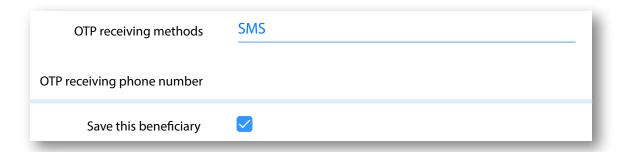


Step 5: Attach documents if necessary and click "CONFIRM".



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

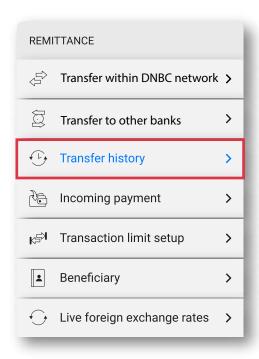


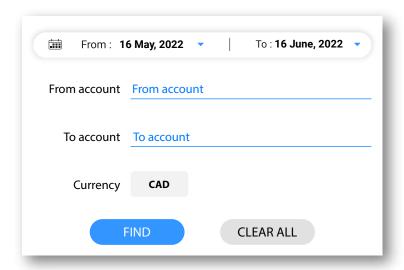
Step 7: Check the Outgoing payment report via your registered email.

3 Transfer history

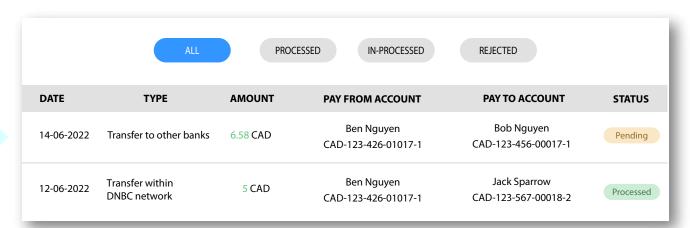
• Step 1: Click on "Transfer history" on the menu.

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





• **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.

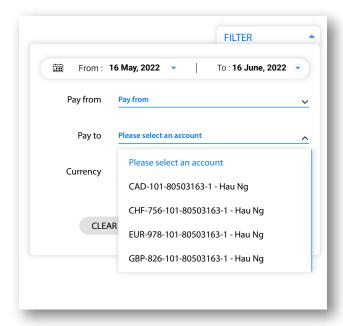


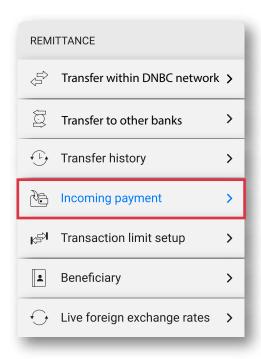
4 Incoming payment

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

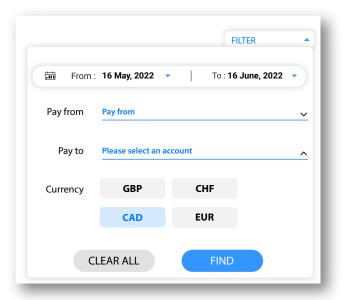
Step 1: Select "Incoming payment" on the dashboard.

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



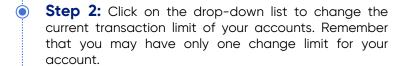


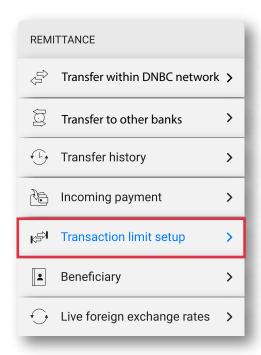
Step 3: Click on "**Filter**" on the right corner to choose the period of time, currency, or a specific account you want to track transaction details. Then, click "**Find**". A list of filtered incoming transactions will be displayed.



5 Transaction Limit

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

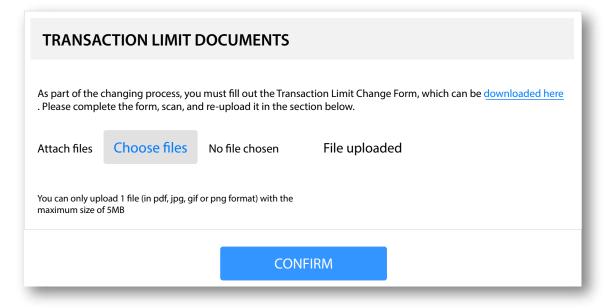




LIMIT TYPE	MAXIMUM LIMIT	CURRENT LIMIT	NEW LIMIT
Personal: CAD-101-80503163-1 - Hau Ng			
Fransfer within DNBC network	1,000,000.00 CAD	500,000.00 CAD	No change ^
Transfer to other banks	1,000,000.00 CAD	200,000.00 CAD	No change
Personal: CHF-756-80503163-1 - Hau Ng			0.00 CAD
Transfer within DNBC network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

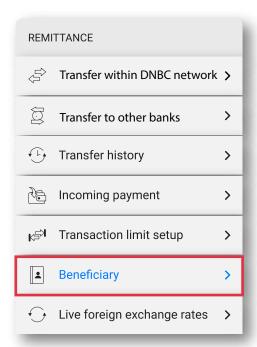
*Pictures are for reference only. Please contact Customer Support for details.

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.

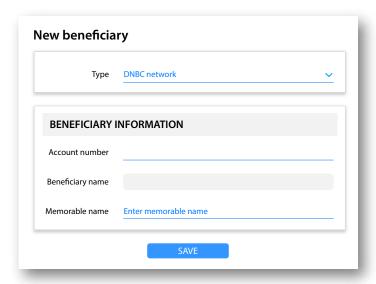


6 Beneficiary (DNBC Network)

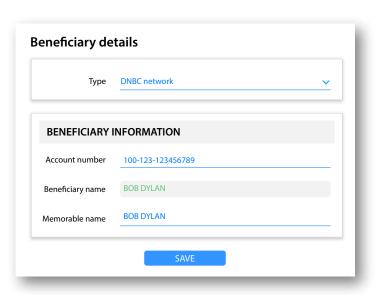
• Step 1: Click "Beneficiary" on the menu.



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

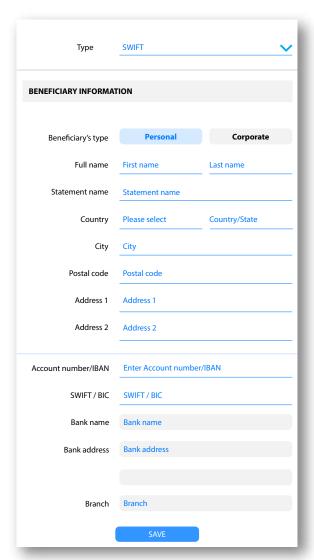


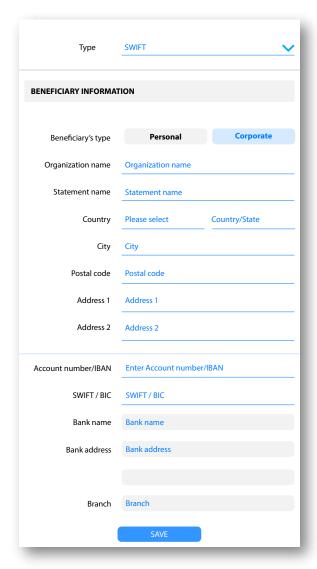
- Step 2.2: Click (Edit) change current beneficiary information
- Step 2.3: Click Delete to remove current beneficiary.



6 Beneficiary (SWIFT)

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





- Step 3.2: Click (Edit) to change current beneficiary information
- Step 3.3: Click Delete to remove current beneficiary.

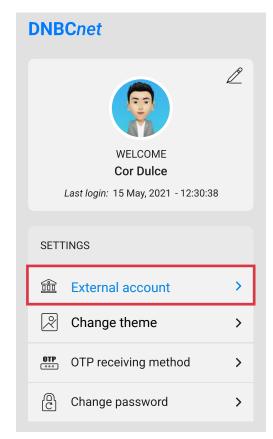
H SETTINGS

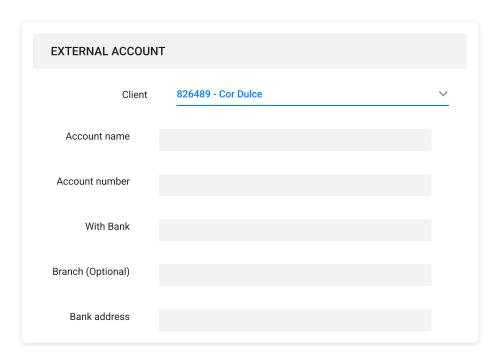
1 External account

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.

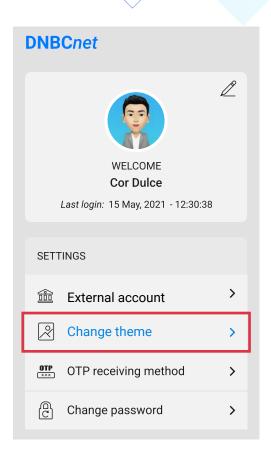


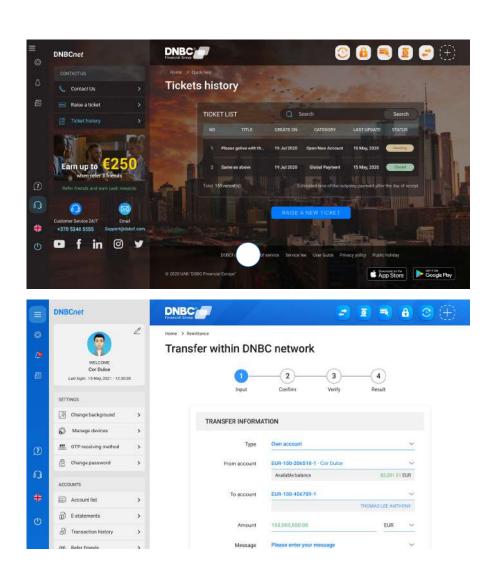


2 Change background

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.

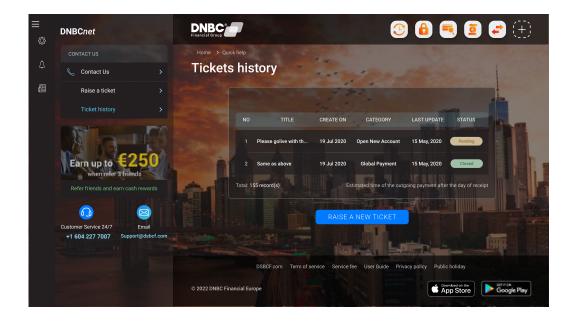




Step 3: Click on the "SAVE" button and "YES" to save the new background.



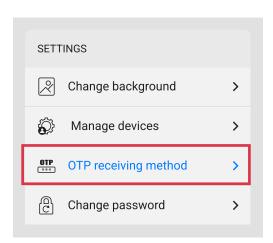
Step 4: You have successfully changed your theme background.

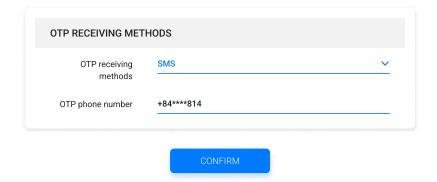


3 OTP receiving method

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 \mathbb{Z} on the top menu.

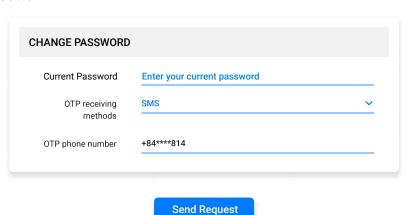


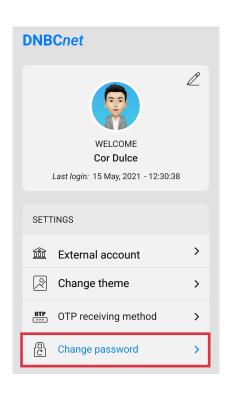


4 Change password

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







DNBC Financial Group

Email:

customersupport@dnbcgroup.com

Hotline: +1 604 227 7007

Website: dnbcgroup.com