



# BUSINESS ONLINE USER MANUAL

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## Table of Contents

INTRODUCTION .....	3
SECURITY .....	4
WHAT IS DHB BUSINESS ONLINE? .....	5
User Profiles .....	5
APPLICATION .....	6
If you are already using DHB Netbanking and would like to apply for Business Online.....	6
If you are not using DHB Netbanking and will apply directly to Business Online .....	7
DHB Net Banking Authorization Form.....	7
Section 1 – Company general information.....	7
Section 2 – Bank account information .....	8
Section 3 - User Privileges.....	8
Declaration of Agreement.....	9
LOGIN .....	10
Logout.....	12
MY NETBANKING.....	14
Account List.....	14
My Payment Orders .....	14
Modification / Deletion of Periodic Domestic & SEPA payment orders .....	16
Address Book.....	17
Messages .....	18
Transaction Limits .....	19
Pending Transactions for Approval.....	20
Transaction History .....	24
DOMESTIC & SEPA TRANSFERS .....	25
Domestic and EU Transfers .....	26
Within My DHB Accounts.....	29
Within DHB Bank .....	31
INTERNATIONAL TRANSFERS .....	32
International Payments (Swift) .....	32
FOREIGN EXCHANGE .....	35
Foreign Exchange .....	35
TIME DEPOSIT ACCOUNTS.....	37

DHB Maxispaar Account .....	38
Interest Rates and Calculation .....	38
Account Opening.....	39
Account Modification.....	41
Conditions .....	43
Solidextra Deposit Account.....	44
HELPDESK.....	45
Contact.....	45
DOWNLOADS.....	46
Terms and Conditions.....	46
Forms .....	46
Financial Annual Review.....	47
SETTINGS .....	47
Change Password .....	47
Change Regional Settings .....	48
FAQ AND TROUBLESHOOTING .....	49

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## **INTRODUCTION**

This manual is meant for the users of DHB Business Online.

Business online is an internet banking application special for corporate customers.

Step by step and with clear screen shots, the possibilities and procedures are explained.

If you have any questions, please do not hesitate to contact our Internet Helpdesk on workdays from 9.00 to 17.15 via 0900-40 40 333 (local rate) or from outside the Netherlands +31104369151, or send an e-mail to [dhbnetbanking@dhbbank.com](mailto:dhbnetbanking@dhbbank.com).

## **SECURITY**

DHB Bank will never send you e-mails or call you asking for confidential details of your account / User ID /Password or personal details such as date of birth, mother's maiden name etc. Beware of anyone asking you for such information on behalf of the bank through e-mails or phone calls. Please do not provide your bank account details to emails offering a job or claiming that you have won a lottery or open attachment of mails from unknown email id. While it is our endeavour to provide you with the best of online services and facilities, the Bank is not responsible for any erroneous transactions made by you. The Bank shall also not be responsible for misuse of your account arising from any wrong, inadvertent or other kind of disclosure of such details by you.

## WHAT IS DHB BUSINESS ONLINE?

DHB Business online is a netbanking application specific for corporate customers. The main difference between normal netbanking and business online is that there can be multiple users with different profiles.

Most transactions like money transfers, foreign exchange are completed as two steps; initiate and authorize. Certain exceptional transactions like "DHB Maxispaar" and "Solidextra" time deposit openings are completed in one step.

Depending on the user profiles, the transactions can be completed as per four eyes principle when the user profiles are "Initiator" and "Authorizer" or as per two eyes principle when the user profile is "Single Authorizer".

The related Company account is debited for a transaction when the initiated transaction is authorized.

The initiated transactions can be authorized until next business day evening. When that time frame has passed, the initiated transactions are cancelled automatically.

### User Profiles

At DHB Business online the following profiles exist;

**View:** The user having this profile can view transactions of all accounts of the Company, download statements of all accounts of the Company. However this profile does not allow the user to initiate or authorize any transaction.

**Initiator:** The user having this profile has the option of initiating transactions within his limits, cancelling his own transactions before the transaction is authorized. The holder of the initiator profile can view all accounts of the Company and download statements of all accounts of the Company.

**Authorizer:** The user having this profile has the option of initiating, cancelling and authorizing a transaction, can view all accounts of the Company and download statements of all accounts of the Company. The holder of this profile can't authorize his own transactions. If the holder of this profile initiates a transaction then a different user with authorizer profile can authorize a transaction.

**Single Authorizer:** The user having this profile has the option of initiating, modifying, cancelling and authorizing his own transactions. This profile user can't authorize or cancel other user initiated transactions. This profile user initiated transactions can't be cancelled or authorized by other users. This profile holder can view all accounts of the Company and download statements of all accounts of the Company. The user with this type of profile can also open "DHB Maxispaar" or "Solidextra" time deposit accounts.

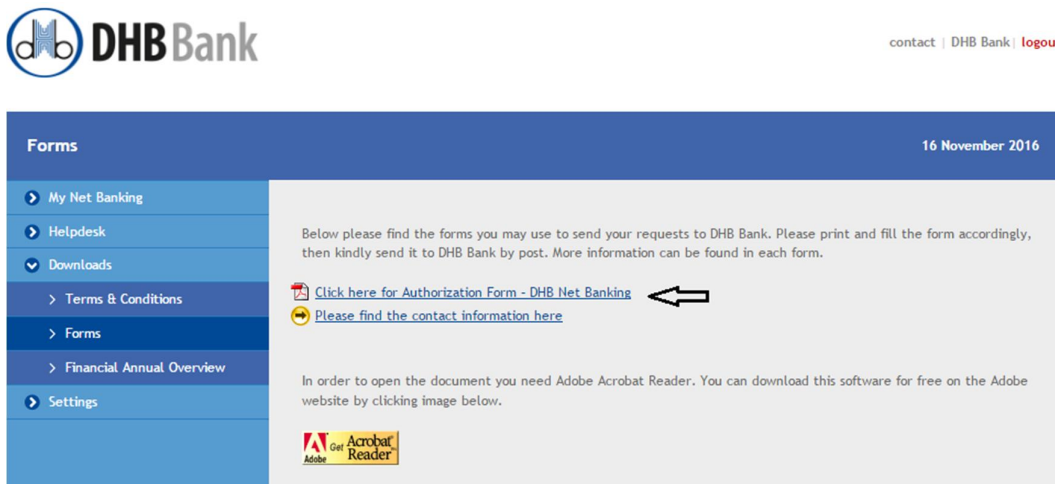
## APPLICATION

In order to use Business Online, you need to have a payment account at DHB Bank. If you don't have a payment account and would like to open one, please contact DHB Bank Corporate Marketing Department.

### If you are already using DHB Netbanking and would like to apply for Business Online

You can login to DHB Netbanking and afterwards you can download the related authorization form;

- Via Downloads -> Forms -> Authorization Form – DHB Netbanking




**DHB Bank** contact | DHB Bank | [logout](#)

**Forms** 16 November 2016


- My Net Banking
- Helpdesk
- Downloads
  - Terms & Conditions
  - Forms
  - Financial Annual Overview
- Settings

Below please find the forms you may use to send your requests to DHB Bank. Please print and fill the form accordingly, then kindly send it to DHB Bank by post. More information can be found in each form.

[Click here for Authorization Form - DHB Net Banking](#) 

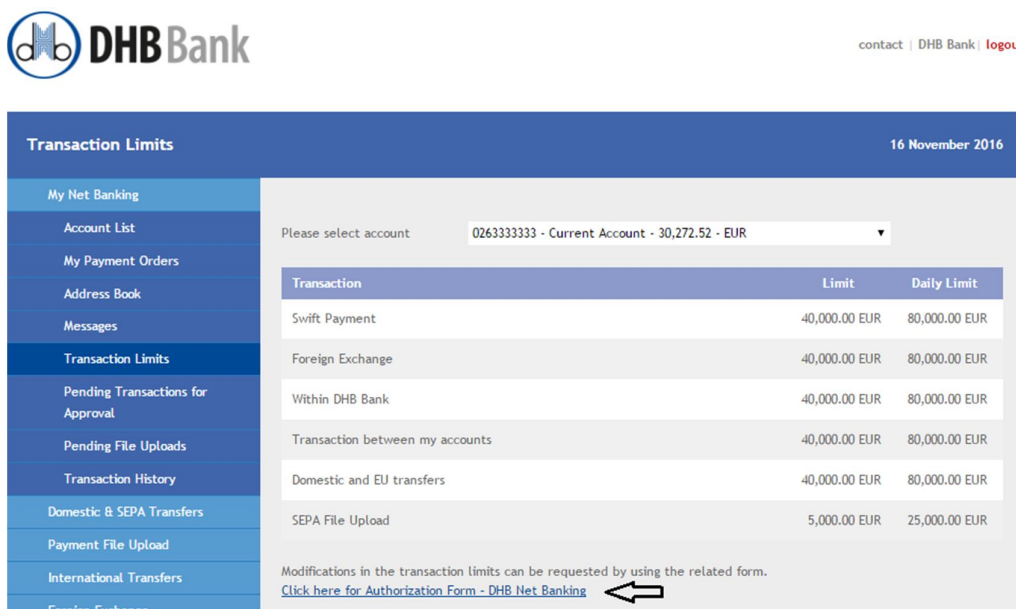
[Please find the contact information here](#)

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.



Or,

- Via My Net Banking -> Transaction Limits -> Authorization Form – DHB Netbanking



**DHB Bank** contact | DHB Bank | [logout](#)


**Transaction Limits** 16 November 2016

- My Net Banking
  - Account List
  - My Payment Orders
  - Address Book
  - Messages
  - Transaction Limits
  - Pending Transactions for Approval
  - Pending File Uploads
  - Transaction History
  - Domestic & SEPA Transfers
  - Payment File Upload
  - International Transfers
  - Foreign Exchange

Please select account: 0263333333 - Current Account - 30,272.52 - EUR

Transaction	Limit	Daily Limit
Swift Payment	40,000.00 EUR	80,000.00 EUR
Foreign Exchange	40,000.00 EUR	80,000.00 EUR
Within DHB Bank	40,000.00 EUR	80,000.00 EUR
Transaction between my accounts	40,000.00 EUR	80,000.00 EUR
Domestic and EU transfers	40,000.00 EUR	80,000.00 EUR
SEPA File Upload	5,000.00 EUR	25,000.00 EUR

Modifications in the transaction limits can be requested by using the related form.

[Click here for Authorization Form - DHB Net Banking](#) 

## If you are not using DHB Netbanking and will apply directly to Business Online

You can contact your account manager at DHB Bank. The Business Online Authorization form together with DHB Net-banking contract will be sent to you.

At both above cases; after your authorization form has been received by DHB Bank, the application process will follow the following further steps;



## DHB Net Banking Authorization Form

This form has certain sections. Each section can be used to request new authorizations or modify existing authorizations.

If you request to cancel your Business Online or you request to cancel the access right of only a specific user you can contact your DHB account manager in written.

### Section 1 – Company general information

The screenshot shows the 'Section 1 - Company general information' form. It has a light blue header with a blue triangle icon. Below the header, there is a section titled 'Please complete this section with information about your organisation.' followed by several input fields. The fields are organized into two columns. The first column contains 'Company Name:', 'Office Telephone:', 'Office Address:', 'Name of primary Contact Person:', 'E-mail address:', 'Name of secondary Contact Person:', and 'E-mail address:'. The second column contains 'Company E-mail Address:', 'Company Fax:', and 'Office Telephone/Extension:'. The form is designed for entering company details and contact information.

Within this section, your company general information can be entered.



## Section 2 – Bank account information

**Section 2 - Bank account information**

List the number(s) of your DHB Payment Accounts(s) that will be activated on DHB Net Banking in the boxes below:

Indicate the IBAN(s) for each currency for the account.

Daily Limits per transaction type in EUR currency

	Currency	SWIFT Payments	EU/SEPA Payments	Foreign Exchange - Spot*	Transfers within DHB	Transfer between own accounts
1						
2						
3						
4						
5						
6						

\*The maximum limit for Foreign Exchange-Spot per transaction is EUR25.000, USD25.000, GBP25.000, TRY100.000 & CHF10.000

The payment accounts that you would like to access via DHB Business Online should be mentioned by indicating the IBAN and the related currency. The daily limit is assigned to each account as per transaction type. Even if the transaction limits of the users are available, when the daily limit of the account for that transaction type is reached it is not possible to complete a transaction under that transaction type.

Daily limit for each transaction type is assigned in EUR currency regardless of the currency of the account.

If another existing account or a new account will be added to DHB Business Online, then this form should be filled in again for the transaction limits of the users and daily limit of the accounts for each transaction type.

## Section 3 - User Privileges

**Section 3 - User privileges**

\* Profile ✓

Transaction Limits in EUR currency\*\*

Name & Surname	E-mail Address of the user	View ***	Initiator	Authorizer	Single Authorizer	SWIFT Payments	EU/SEPA Payments	Foreign Exchange - Spot ****	Transfers within DHB	Transfer between own accounts
1										
2										
3										
4										
5										
6										

\* Please see the next page for the description of user profile types.  
 \*\* The maximum transaction limit per transaction type for each user cannot exceed EUR500.000.  
 \*\*\* If the user will only be assigned for 'View' profile you do not need to mention any transaction amount.  
 \*\*\*\* The maximum limit for Foreign Exchange-Spot per transaction is EUR25.000, USD25.000, GBP25.000, TRY100.000 & CHF10.000.

Within this section you can indicate the full name of the user (name and surname), the e-mail address of the user, the profile and the transaction limits for each different transaction type.

Regarding user profiles extra explanation within the form also exists. In this manual you can also refer the details of profiles at part "User Profiles".

Same user name can be mentioned only once in this section, because the same user can have only one profile.

All authorizers (persons with Authorizer or Single Authorizer profile) will be designated on DHB Net Banking in accordance with their mandates of the company as presented to Demir-Halk Bank (Nederland) N.V. Non-signatories to the accounts shall not be set-up as authorizers until the board resolution authorizing such person(s) to act in that capacity is submitted to Demir-Halk Bank (Nederland) N.V.

#### **Declaration of Agreement**

As last section of the DHB Net Banking Authorization form, the declaration of agreement should be signed by legal representative(s) of your company.

## LOGIN

To login to DHB Business Online you can type to your browser [www.dhbbank.com](http://www.dhbbank.com) and click DHB Netbanking start logo.

DHB Net Banking >

If at first opening language option is Dutch, you can change it to English by clicking EN on very top right corner of the page.

At the opened page you can enter your user name and password and then press "Continue" button.



NL

[contact](#) | [DHB Bank](#)

Welcome to DHB Net Banking Netherlands

- ▼ DHB Net Banking
  - > Application
  - > Login
  - > Information
  - > Home

Access to your DHB Accounts via internet from home or office

Username\*

Password\*

[CONTINUE](#)

[>> Forgot your password?](#)  
[>> Not registered for DHB Net Banking yet?](#)

If your user ID + password combinations are correct digipass response entry screen opens. You need to have your digipass ready at this stage.



NL


[contact](#) | [DHB Bank](#)

Digipass Response Entry

- > DHB Net Banking
- > Information
- > Home

Digipass provides secure access to your accounts

**Step 1**  
If you have more than one Digipass, please make sure that you are using the right one now by checking the serial number on the back side.

**Step 2**  
Please activate your Digipass using the triangle button  on the bottom right, then enter your 4-digit PIN Code.


**Step 3**  
Please enter this number to your Digipass: **45545573**

**Step 4**  
A new number will appear on your Digipass' screen!  
Enter the number you see on your Digipass here:

**Step 5**  
Please click PROCEED.

[← BACK](#) [PROCEED →](#)

At this screen at step 1 the serial number of the digipass assigned to you is displayed.

In order to activate your digipass you need to press  button on your digipass and then enter your digipass PIN.


Afterwards you enter the number displayed at step 3 to your digipass. Afterwards on your digipass new code will appear, and you need to enter this number at your screen to the field mentioned in step 4 and then click "Proceed" button. If your digipass response code is correct, you have successfully logged in to DHB Business Online net banking environment.

If your digipass response is not correct you are prompted a warning message as follows;



In that case you can re-try to login with correct digipass response code.

After you have successfully logged in to DHB Business Online, you will land on the page where your open accounts are displayed as follows;

 **DHB Bank**

contact | DHB Bank | [logout](#)

**Account List**

16 November 2016

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Pending File Uploads

Transaction History

Domestic & SEPA Transfers

Payment File Upload




International Transfers

Foreign Exchange


Helpdesk

Downloads

Settings

Current Account	Balance	Details
TEST CORPORATE NV 026333333	30,272.52 EUR	
TEST CORPORATE NV 026333334	26,703.62 EUR	
TEST CORPORATE NV 077333335	12,185.77 EUR	

Within this screen;

- Your open accounts are listed including payment accounts, loan accounts. If the related account  icon is pressed, you will be connected to the info details page of that chosen account.
- If you are a user;
  - with "Authorizer" profile and there are initiated by other users but not authorized yet transactions,
  - with "Single Authorizer" profile and there are initiated again by you but not authorized yet transactions,

on the top of page a warning can appear indicating "You have ... transaction(s) waiting for approval. Please click here to approve." If you click that link, or you click the sub menu "Pending Transactions for Approval" under "My Netbanking" the approval page will be opened. That page details are explained at following sections.

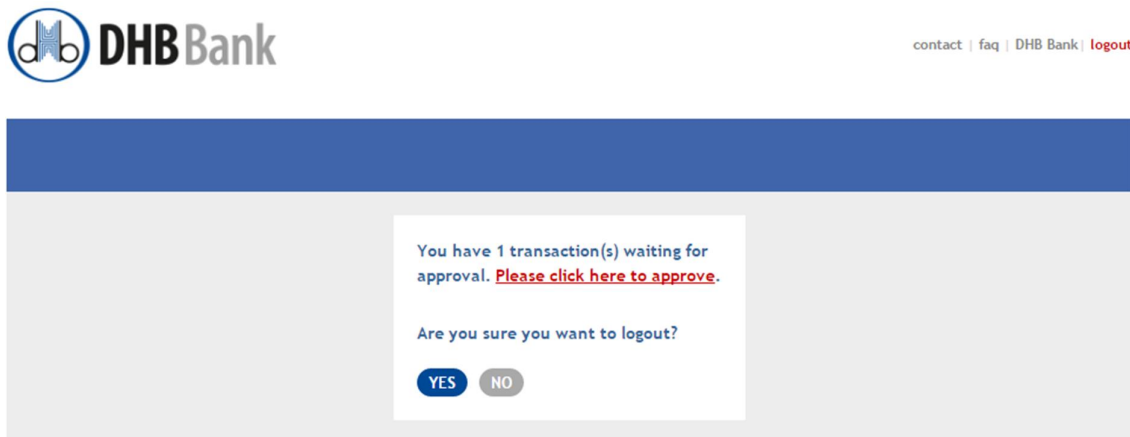
If you are a user with view, initiator profile or there are no waiting transactions to be authorized, the above mentioned warning will not be displayed.

## Logout

If after login you don't make any activity for 10 minutes your session will be closed automatically.

After you have completed your transactions and would like to logout from DHB Business Online you can click the red "logout" link at top right of the screen.

Logout screen will be displayed as follows;



- A confirmation is requested whether you want to logout.
- Also if you are a user;
  - with "Authorizer" profile and there are initiated by other users but not authorized yet transactions,

- with "Single Authorizer" profile and there are initiated again by you but not authorized yet transactions,

a warning is displayed indicating you have waiting transactions for approval.

If you want to continue logout you can press "Yes" or if you want to go back to DHB Business Online you can press "No".



- In case of a future payment, the clause "payment" is displayed together with the value date on which the payment will be executed.

Under column "From Account" your account number which will be debited is displayed.

Under column "Beneficiary" the beneficiary customer name together with beneficiary IBAN is displayed.

Under column "Amount" the transaction amount together with currency code is displayed.

Under column "Next Payment Date" both for periodic payments and future value date payments the next payment date is displayed.

If you don't have any open future value date payment or periodic payment then the screen is displayed as follows;



[contact](#) | [DHB Bank](#) | [logout](#)

My Payment Orders

16 November 2016

My Net Banking

> Account List

> My Payment Orders

> Address Book

> Messages

> Transaction Limits

> Pending Transactions for Approval

> Pending File Uploads

> Transaction History

> Domestic & SEPA Transfers


Please click on a payment to see the details, where you may also change or to delete the payment.

You have no future or periodic payments.



## Modification / Deletion of Periodic Domestic & SEPA payment orders

If you have an active periodic domestic & SEPA payment order or a future value domestic & SEPA payment, and want to modify it or delete totally, you can click the transaction at this screen. The payment details will be opened.

 **DHB Bank**

contact | faq | DHB Bank | [logout](#)

Payment Order Details

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Transaction History

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

Helpdesk

Downloads

Settings

Payment Type	Periodic
Periodicity	Every month
Next Payment Date	08/11/2016
End Date	03/02/2017
Entry Date	08/11/2016
From Account	0263333333 EUR
Amount	25.26 EUR
To Account	NL26ABNA0123456789
Beneficiary name	ABC COMPANY
Explanation	
Reference	16007PSC000008

BACK

MODIFY

DELETE

If your profile is “initiator” you can only modify the payment orders. You can’t delete them. In this case the “Delete” button on the screen will not be available.

If your profile is “authorizer” or “single authorizer” you have the right both for modification and also for deletion.

If you don’t want to modify or delete the transaction, you can just press “Back” button.

If you want to delete the transaction, you can press the “Delete” button.

**IMPORTANT:** When you press delete button, transaction will be deleted immediately. It doesn’t require any authorization.

If you want to modify the transaction, you can press the “Modify” button and at the opened screen you can modify the necessary details.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

Domestic and EU transfers

16 November 2016

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Transaction History

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

Helpdesk

Downloads

Settings

Please fill all fields marked with the \*

From Account\*

0263333333 - Current Account - 15,995.26 - EUR

Amount\*

EUR

25

26

Beneficiary country

NETHERLANDS

Select From Address Book

Please select...

Beneficiary IBAN / Account No.\*

NL26ABNA0123456789

Beneficiary name\*

ABC COMPANY

Explanation

SAMPLE EXPLANATION

☐ Add to the Address Book With This Description

Period\*

Every month

Start Date\*

08/11/2016

End Date

03/02/2017

SAVE, NEW ENTRY

PROCEED

After you made the necessary modifications you can click “Proceed” button. This modification transaction requires authorization.

## Address Book

This sub menu item is available for all profiles.

During payments it is possible to add the beneficiary details to your address book. In the following payments if you choose your beneficiary from your address book, the beneficiary name details / account number details are displayed automatically.

Via this sub menu item;

- It is not possible to add new beneficiary details.
- It is possible to display the info of previous entered address book details.
- It is possible to modify the address book details
- It is possible to delete a specific item from your address book.

For info display, modify, delete purposes you can press related icon for that specific address book item.



[contact](#) | [DHB Bank](#) | [logout](#)

**Address Book**16 November 2016

[My Net Banking](#)[Account List](#)[My Payment Orders](#)[Address Book](#)[Messages](#)[Transaction Limits](#)[Pending Transactions for Approval](#)[Pending File Uploads](#)[Transaction History](#)[Domestic & SEPA Transfers](#)[Payment File Upload](#)[International Transfers](#)[Foreign Exchange](#)

Beneficiary	Account Number			
ABC COMPANY	NL26ABNA0123456789			
TEST ORGANICZONA	PL24106000760000330123456789			

If you press X icon, a new window is opened asking your confirmation for deletion. If you confirm, the item will be removed from your address book.



[contact](#) | [DHB Bank](#) | [logout](#)

**Address Book**17 November 2016

[My Net Banking](#)[Account List](#)[My Payment Orders](#)[Address Book](#)[Messages](#)[Transaction Limits](#)[Pending Transactions for Approval](#)[Pending File Uploads](#)[Transaction History](#)[Domestic & SEPA Transfers](#)

DescriptionABC

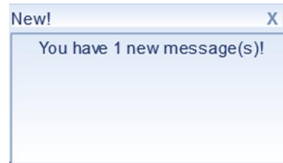
BeneficiaryABC COMPANY

Account NumberNL26ABNA0123456789

[CANCEL](#)[CONFIRM](#)

## Messages

If from DHB Bank an inbox message is sent to you, when you first login to DHB Business Online via a small dialog box on bottom right corner it is indicated that you have a message.



You can read / check your messages by clicking the sub menu item "Messages".

If you click the sub menu item "Messages" and if you have messages, they are listed according to the date.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**Messages**
17 November 2016

- My Net Banking
- Account List
- My Payment Orders
- Address Book
- Messages**
- Transaction Limits
- Pending Transactions for Approval
- Transaction History
- Domestic & SEPA Transfers

Status	Date	Subject
	14/04/2015	Welcome to Business Online

To read your message you can click the message.

If you don't have any message the following warning is displayed.

**Messages**
17 November 2016

- ▼ My Net Banking
  - > Account List
  - > My Payment Orders
  - > Address Book
  - > Messages

You don't have new messages.

## Transaction Limits

This sub menu will be available only if your profile is "initiator", "authorizer" or "single authorizer". If your profile is "view" this sub menu item will not be displayed.

Via this screen for each of your company account that you have access, you can see your limits per transaction and per day.

**Transaction Limits** 17 November 2016

- My Net Banking
- Account List
- My Payment Orders
- Address Book
- Messages
- Transaction Limits**
- Pending Transactions for Approval
- Pending File Uploads
- Transaction History
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange

Please select account 0263333333 - Current Account - 30,272.52 - EUR

Transaction	Limit	Daily Limit
Swift Payment	40,000.00 EUR	80,000.00 EUR
Foreign Exchange	40,000.00 EUR	80,000.00 EUR
Within DHB Bank	40,000.00 EUR	80,000.00 EUR
Transaction between my accounts	40,000.00 EUR	80,000.00 EUR
Domestic and EU transfers	40,000.00 EUR	80,000.00 EUR
SEPA File Upload	5,000.00 EUR	25,000.00 EUR

Modifications in the transaction limits can be requested by using the related form.  
[Click here for Authorization Form - DHB Net Banking](#)

If you have access to more than one account, to see your limits for each account, you can choose other accounts from list box at field "Please select account".

If the transaction limits need to be updated, the indicated authorization form can be downloaded. The filled and signed by your Company Legal Representative(s) form can be sent to your account manager at DHB Bank.

## Pending Transactions for Approval

In this sub menu screen, data is displayed if you have "initiator", "authorizer" or "single authorizer" profile and there are waiting transactions to be authorized.

**IMPORTANT:** The initiated transactions need to be authorized within 2 banking days.

If there are no waiting transactions the following warning is displayed.

**Pending Transactions for Approval** 17 November 2016

- ▼ My Net Banking
- > Account List
- > My Payment Orders
- > Address Book
- > Messages
- > Transaction Limits
- > Pending Transactions for Approval**
- > Pending File Uploads
- > Transaction History
- > Domestic & SEPA Transfers

There are no pending transactions waiting for approval.

If you have pending transactions waiting approval / authorization, they are listed at this screen with summary details.



[contact](#) | [DHB Bank](#) | [logout](#)

### Pending Transactions for Approval

17 November 2016

- My Net Banking
- Account List
- My Payment Orders
- Address Book
- Messages
- Transaction Limits
- Pending Transactions for Approval**
- Pending File Uploads
- Transaction History
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange

<input type="checkbox"/>	Payment Date Transaction Type	Source Account	Destination Account	Amount	Commission Rate Amount	
<input type="checkbox"/>	17/11/2016 SEPA-Once	0263333333	NL26ABNA0123456789 A.B.C. COMPANY	125.00 EUR	0.00	
<input type="checkbox"/>	17/11/2016 SEPA-Once Urgent	0263333333	DE50100900007493261111 XYZ GMBH	110.00 EUR	9.00	
<input type="checkbox"/>	17/11/2016 Swift	0263333333	TR930009900945689666666666... TEST COMPANY LTD.	175.00 EUR	7.00	

- If you want to see full details of entered transaction, you can click the icon.
- If you want to delete a transaction, you can click the X icon. The transaction will be deleted immediately.
- You can authorize / approve transactions;
  - Specific selected ones by clicking the related check box. In this case only the selected transactions will be authorized after confirmation.
  - You can select all transaction at once by clicking the check box next to the field "payment date". In this case all waiting transactions will be selected automatically.

To authorize / approve selected transactions you can press "Confirm" button.

If your chosen transaction(s) contain payment(s) with next business value date, you receive the following warning indicating your payment(s) will be sent with next day value date.

Value Date Warning

17 November 2016

> My Net Banking

> Account List

> My Payment Orders

> Address Book


> Messages

> Transaction Limits

> Pending Transactions for Approval

> Transaction History

> Domestic & SEPA Transfers

 You have pending orders which are normally going to be executed with next day value after your approval. If these orders are required to be executed with same day value, please kindly contact your Account Manager as soon as possible.

BACK

CONFIRM

If you want to confirm then you can press "Confirm" button.

Afterwards the following "Transaction Digipass confirmation" screen is opened.

Transaction Digipass confirmation

17 November 2016

> My Net Banking

> Account List

> My Payment Orders

> Address Book

> Messages

> Transaction Limits

> Pending Transactions for Approval

> Pending File Uploads

> Transaction History

> Domestic & SEPA Transfers

> Payment File Upload

> International Transfers


> Foreign Exchange

> Helpdesk

> Downloads

> Settings


Confirm your transaction with your Digipass



SEPA-Once 125.00 EUR

SEPA-Once Urgent 110.00 EUR

Swift 175.00 EUR



Digipass number

If you have more than one Digipass, please make sure that you are using the right one now by checking the serial number on the back side.

Challenge code

Please enter this number to your Digipass: 48409320

Response code

A new number will appear on your 'Digipass' screen!

Enter the number you see on your Digipass here:

< BACK

PROCEED >

At this screen, at the indicated part your selected transaction type(s), and total amounts are displayed.

You need to activate your digipass. Then you can enter your 4 digit digipass pin code, and afterwards you need to enter the challenge code to your digipass. The digipass response code needs to be entered to "response code" field.

If your digipass response code is correct, transactions are authorized and status screen is opened.



[contact](#) | [DHB Bank](#) | [logout](#)

Transaction Status

17 November 2016

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Pending File Uploads

Transaction History

Domestic & SEPA Transfers

Payment File Upload

International Transfers

Foreign Exchange

Helpdesk

Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print	Email
SEPA-Once 16007OSP002429	0263333333	NL26ABNA0123456789 ABC COMPANY	125.00 EUR	✓	<a href="#">Print</a>	<a href="#">Email</a>
SEPA-Once 16007TNS000115	0263333333	DE50100900007493261111 XYZ GMBH	110.00 EUR	✓	<a href="#">Print</a>	<a href="#">Email</a>
Swift 16007OMT001763	0263333333	TR93000990094568966666... TEST COMPANY LTD.	175.00 EUR	✓	<a href="#">Print</a>	<a href="#">Email</a>

If you would like to send your transaction slip to multiple email addresses, please use a semicolon (;) to separate them

- If your transactions are completed successfully, for each transaction under column "status" the icon ✓ is displayed.
- For each transaction you can press "Print" button to receive a receipt of your transaction. If there is more than one transaction, you need to receive the prints separately.
- If you want to send the receipts via e-mail, first you can write your e-mail addresses to the indicated fields and afterwards you can press "Email".

If your transaction can't be completed, the status is displayed with a red X and also info icons. If you hover over the info icon, the possible reason of the error is displayed.



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Transaction Status

My Net Banking

> Account List

> My Payment Orders

> Address Book

> Messages

> Transaction Limits

> Pending Transactions for Approval

> Pending File Uploads

> Transaction History

Domestic & SEPA Transfers

Payment File Upload

Entry Date	Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print
17/11/2016 16:54:09	SEPA-Once	0263333333	NL26ABNA0123456789 ABC COMPANY	100.00 EUR	✗	

If you would like to send your transaction slip to multiple email addresses, please use a semicolon (;) to separate them



Those unsuccessful transactions are still waiting under “Pending Transactions for Approval” menu. In the above example the transaction was unsuccessful because balance was insufficient. If the balance becomes sufficient, the waiting transaction can be authorized afterwards.

## Transaction History

At this screen the transactions completed (also by other Business Online users who have access to your company accounts) are listed.

You can search the transactions within a time frame.

For successfully completed transactions you can receive receipts by pressing “print”.

If there are deleted transactions, either by authorize users or automatically, they are displayed with red X icon.



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Transaction History

17 November 2016

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Pending File Uploads

Transaction History

Domestic & SEPA Transfers

Payment File Upload

International Transfers

Foreign Exchange

Helpdesk

Downloads

Settings

Start Date

15 ▼ November ▼ 2016 ▼

End Date

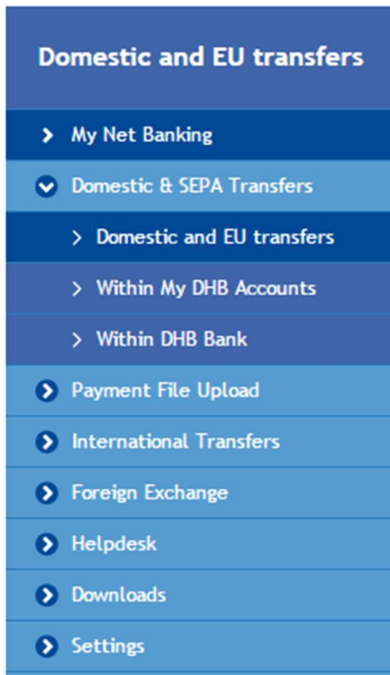
17 ▼ November ▼ 2016 ▼

SEARCH

Entry Date	Transaction Type/ Reference	Source Account	Destination Account	Amount	Status	Print
17/11/2016 12:59:11	Swift 16007OMT001763	0263333333	TR930009900945689666... TEST COMPANY LTD.	175.00 EUR	✓	<a href="#">Print</a>
17/11/2016 12:58:41	SEPA-Once 16007TNS000115	0263333333	DE501009000074932611... XYZ GMBH	110.00 EUR	✓	<a href="#">Print</a>
17/11/2016 12:58:11	SEPA-Once 16007OSP002429	0263333333	NL26ABNA0123456789 ABC COMPANY	125.00 EUR	✓	<a href="#">Print</a>

## DOMESTIC & SEPA TRANSFERS

This main menu item is available if you are not a user with a “view” profile.  
Under this main menu the following sub menu items are available.



Via the related pages, you can enter a SEPA payment, a payment within your accounts in the same currency, a payment to an account held with DHB Bank in the same country.

SEPA stands for Single European Payment Area. The European payment area is considered as domestic. Therefore there is no difference whether you initiate a transfer to an account within the Netherlands or to an account held in Germany, Bulgaria. The SEPA payments can be completed only in EUR currency.

## Domestic and EU Transfers

Your payments in EUR currency within European payment area can be entered via this sub menu item.

In order to initiate this type of payment you need to have a payment account in EUR currency. If you have savings, time deposit accounts or payment account in other currencies, they can't be used in this payment choice. When this sub menu item is clicked the related screen is opened.



[contact](#) | [DHB Bank](#) | [logout](#)

Domestic and EU transfers

17 November 2016

My Net Banking

Domestic & SEPA Transfers

**Domestic and EU transfers**

Within My DHB Accounts

Within DHB Bank

Payment File Upload

International Transfers

Foreign Exchange

Helpdesk

Downloads

Settings

Please fill all fields marked with the \*

From Account\*

0263333333 - Current Account - 29,828.52 - EUR

Amount\*

EUR 0 . 00

Beneficiary country

NETHERLANDS

Select From Address Book

Please select...

Beneficiary IBAN / Account No.\*

Beneficiary name\*

Explanation

☐ Add to the Address Book With This Description

Period\*

One-off

☐ Urgent

Payment Date

08/11/2016

SAVE, NEW ENTRY

PROCEED

- If you have more than one payment accounts in EUR currency that you have access, they are displayed at the field "From Account". If payment should be initiated from another account you can select it using the list box facility. If your company has other EUR payment accounts but at the list you can't see them, then it means you don't have access right to those accounts.
- To field "Amount" the payment amount can be entered.
- If payment will be sent to any other European country, from the list box related country can be chosen. At the list box the countries within European payment area are listed. It is not the same as EU countries. For instance although "Switzerland" is not an EU country, still a SEPA payment can be send to this country.

- If the payment was sent previously to the same beneficiary and was added to the "address book", you can choose the beneficiary from the address book. In that case the beneficiary details will be displayed automatically at related fields.
- To field "Beneficiary IBAN..." the beneficiary IBAN should be entered. The account number must be an IBAN. The format of IBAN is checked at transaction submitting stage. If the format is not correct you will receive a warning as follows and you need to check your entered IBAN.



Also your entered IBAN should be in accordance with the chosen country. If the IBAN doesn't belong to that country you will receive a warning as follows.



- The beneficiary full name must be entered.
- Acceptgiro is a special payment type used in the Netherlands. Only 16 digit reference can be entered as explanation to the reserved field. If acceptgiro codes are entered the explanation field disappears. If the payment is a normal payment you can enter any explanation to the provided explanation field.
- If you are sending payment to this beneficiary for the first time, and there is possibility you will repeat this transfer also in future, then you can add this beneficiary details by clicking the "Add to Address book" check box.
- If the payment is a one-time payment you must leave the option "One-off" for field "Option" as unchanged. However if this will be a periodic payment, then you can choose the period from the list box;

A screenshot of a payment form. It shows a label "Period\*" next to a dropdown menu currently set to "One-off". To the right of the dropdown is a checkbox labeled "Urgent" followed by an information icon. Below these is a label "Payment Date" next to a text field containing the date "21/11/2016".

- If you send a one-time payment however to be sent urgently as swift payment, you can leave period option still as "One-off" and click "Urgent". If you authorize an urgent payment after 16:30 Rotterdam time or at the weekends, the payment will be sent with following business day value date.
- If you plan to send a one-time payment, however on a future date, then for field "option" the choice "One-off" should still stay, but you can modify the "Payment Date" manually for the requested payment date.
- If your option is to define a periodic payment and choose the option "Every week" or "Every Month" for field "Period", then the following two fields appear on the screen, and you can enter start date and

end date. The start date indicates the first date the periodic payment will be sent. The end date is not mandatory. If no end date is entered, the periodic payment continues unless you cancel it via "My Payment Orders" sub menu under "My Net Banking."


Period*	Every month ▼
Start Date*	21/11/2016
End Date	

- If you want to initiate further payments you can press "Save, New Entry" button. If there is no other payment to be initiated you can press "Proceed" button.
  - If you have pressed "Save, New Entry", your transaction is saved and will be waiting authorization and you will see the payment screen ready for following payment entries. On top of the screen you will also see a warning indicating that your transaction is routed approval queue.

Domestic and EU transfers

17 November 2016

> My Net Banking  
 ▼ Domestic & SEPA Transfers  
 > Domestic and EU transfers  
 > Within My DHB Accounts

 Transaction is routed to approval queue.  
 Please fill all fields marked with the "\*"

- If you have pressed "Proceed" button, you will be linked to "Pending Transactions for Approval" screen.
  - If your profile is "Single Authorizer" you have the possibility to display details of entered payment, modify the payment, and delete the payment. The transactions initiated by you can only be authorized by you. No other person can delete / authorize your transactions. If they are not authorized within 2 days, they are deleted automatically.





[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

Pending Transactions for Approval

17 November 2016

My Net Banking  
 Account List  
 My Payment Orders  
 Address Book  
 Messages  
 Transaction Limits  
 Pending Transactions for Approval  
 Transaction History  
 Domestic & SEPA Transfers

Payment Date	Source Account	Destination Account	Amount	Commission Rate
Transaction Type				Amount
08/11/2016	0263333333	PL24106000760000331234567...	6.00 EUR	0.00
SEPA-Once		TEST ORGANICZONA		

CONFIRM

- If your profile is "Authorizer", you can display info of transactions entered by you or other users. You can delete the transactions entered by you or other users. However you can only authorize other users' entered transactions. You can't authorize your own entered transactions.



[contact](#) | [DHB Bank](#) | [logout](#)

**Pending Transactions for Approval**

My Net Banking
Account List
My Payment Orders
Address Book
Messages
Transaction Limits
Pending Transactions for Approval
Pending File Uploads
Transaction History
Domestic & SEPA Transfers
Payment File Upload
International Transfers
Foreign Exchange

Payment Date	Transaction Type	Source Account	Destination Account	Amount	Commission	Rate	
17/11/2016	SEPA-Once	0263333333	NL26ABNA0123456789 ABC COMPANY	100.00 EUR	0.00		
17/11/2016	Swift	0263333333	TR93000990094568966666... TEST COMPANY LTD.	250.00 EUR	7.00		

CONFIRM

- If your profile is "Initiator", you can display info of entered transaction, delete your own entered transaction. However you can't authorize any initiated transaction.

## Within My DHB Accounts

With this option, you can transfer money between your accounts in the same currency and held at DHB Bank at the same country. Via this option you can't transfer money from your EUR account to your USD account. In this case you need to use "Foreign Exchange" option. If your company has accounts both at DHB Netherlands, and DHB Germany, this option can't be used. This type of transactions must be entered via "Domestic and EU Transfers" option.

If you don't have more than one payment accounts in the same currency, you can't use this option.

When the screen is opened, your accounts are displayed as default. You can change your listed accounts at "From Account" and "To Account" fields. The account mentioned at "From Account" will be debited and the account mentioned at "To Account" will be credited.

**Within My DHB Accounts**

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Pending File Uploads

Transaction History

Domestic & SEPA Transfers

Payment File Upload

Please fill all fields marked with the \*

From Account

To Account

Amount\*  .  EUR

Explanation\*

SAVE, NEW ENTRY

PROCEED

- Via this option, when transaction is initiated and then authorized, with same value date the "From Account" will be debited and "To Account" will be credited.
- Via this option it is not possible to define a periodic payment or future value payment. If you want to instruct a EUR future value payment or a EUR periodic payment within your accounts, you can use "Domestic and EU Transfers" option and as beneficiary IBAN you can use your account to be credited.

## Within DHB Bank

This option is used to transfer money to a payment account in the same currency held in DHB Bank belonging to another customer. If you want to transfer a USD amount to another customer, that customer should have also a USD payment account at DHB Bank.



[contact](#) | [DHB Bank](#) | [logout](#)

The screenshot shows the 'Within DHB Bank' web interface. On the left is a blue sidebar menu with options: My Net Banking, Account List, My Payment Orders, Address Book, Messages, Transaction Limits, Pending Transactions for Approval, Pending File Uploads, Transaction History, Domestic & SEPA Transfers, Payment File Upload, and International Transfers. The main content area has a header 'Within DHB Bank' and a sub-header 'My Net Banking'. Below this is a form titled 'Please fill all fields marked with the \*'. The form fields are: Account (a dropdown menu showing '026333333 - Current Account - 29,818.52 - EUR'), Amount\* (a text input with '0' and a currency selector set to 'EUR'), Address Book (a dropdown menu showing 'Please select...'), Beneficiary Account\* (a text input), and Explanation\* (a text input). There is also a checkbox labeled 'Add to the Address Book With This Description'. At the bottom right of the form are two buttons: 'SAVE, NEW ENTRY' and 'PROCEED'.

Your account to be debited for the transfer is displayed at field "Account". If you want to make the transfer from another account, using the list-box you can choose your desired account. At this field your payment accounts can be used. Your savings, time deposit or loan accounts can't be used.

If you made a transfer previously to this beneficiary via this option and added to the address book, the details are listed at the address book. If you make the payment to this beneficiary for the first time and want to add to address book you can click the related check box.

To field "Beneficiary account" the customer DHB account must be entered. The account number can be entered both in domestic account format (in NL 10 digit) or also in IBAN format. You can't enter or display beneficiary name at this stage. Beneficiary name is displayed at "authorization" step.

If exists the details of payment can be entered to explanation field. If no other transaction will be defined, the button "Proceed" can be pressed, if other within DHB Bank transfers will be entered, then "Save, New Entry" button can be pressed.



## INTERNATIONAL TRANSFERS

Under this main menu one sub menu item is available "International Payments (Swift)"

### International Payments (Swift)

International swift payments can be entered via this option.



[contact](#) | [DHB Bank](#) | [logout](#)

#### International Payment (Swift)

[My Net Banking](#)[Domestic & SEPA Transfers](#)[Payment File Upload](#)[International Transfers](#)[International Payment \(Swift\)](#)[Foreign Exchange](#)[Helpdesk](#)[Downloads](#)[Settings](#)

Transactions within the below limits will be paid with same day value automatically. For the currencies not mentioned and transactions exceeding the below limits, please contact your Account Manager who will meet your request.  
USD: 200.000, - 13:30 hours (CET) / EUR: 500.000, - 15:00 hours (CET) / TRY: 50.000, - 11:00 hours (CET)

Account

Amount  .

Select From Address Book

Beneficiary IBAN / Account No.

BIC (Bank Identifier Code) of Beneficiary's Bank

- You can initiate payments in EUR / USD / TRY currencies. Also you must have a payment account in the payment currency. It is not possible to make a foreign exchange via this option. It means if you want to initiate a USD payment, you must have a USD payment account.
- Transactions within the below limits are sent with same day value date. For the currencies not mentioned and transactions exceeding the below limits, you can contact your Account Manager.
  - USD: 200.000, - 13:30 hours (CET)
  - EUR: 500.000, - 15:00 hours (CET)
  - TRY: 50.000, - 11:00 hours (CET)
- If you sent payment to a beneficiary previously and added the details to address book, and if this new payment goes to the same beneficiary, you can chose the beneficiary from the address book and beneficiary details are displayed automatically at related fields.
- If payment is sent to a country where IBAN is used, IBAN is mandatory. Beneficiary account can't be entered in normal format. You are warned to enter an IBAN as follows.

Beneficiary IBAN / Account No.	12345	
Please fill in International Bank Account Number (IBAN) of the beneficiary customer.		
BIC (Bank Identifier Code) of Beneficiary's Bank	BRASBRRJXXX	<b>BANK NAME</b>

- When IBAN is entered the beneficiary bank BIC is displayed automatically and you can't change it. By pressing "Bank Name" button you can display the name of the bank.

BIC (Bank Identifier Code) of Beneficiary's Bank	BRASBRRJXXX	<b>BANK NAME</b>
BANCO DO BRASIL S.A.		

- If the beneficiary country is a country where IBAN is not used, then you can enter normal account number and you need to enter manually the BIC code (8 or 11 characters). If you want to check the bank name, you can press "Bank name" button. Then the bank name will be displayed.

☐ The beneficiary is a company

Beneficiary First Name	<input type="text"/>
Beneficiary Surname	<input type="text"/>
Address: (Optional)	<input type="text"/>
Beneficiary City (Optional)	<input type="text"/>
Country of the Beneficiary	<div>Please select... ▼</div>
Explanation	<div><input type="text"/></div> <div><input type="text"/></div>
<input type="checkbox"/> Add to the Address Book With This Description	<input type="text"/>
Charges Will Be Paid By	<div>Shared ▼</div>

**SAVE, NEW ENTRY**

**PROCEED**

- If the beneficiary is a company then you can click related field. In that case the "Beneficiary First name"/ "Beneficiary Surname" fields disappear and "Company Name" field is enabled. Beneficiary company name can be entered to that field. Otherwise if beneficiary is a person, the related name / surname data must be entered.
- Beneficiary address details are optional.
- Beneficiary country must be entered. The country can be chosen from the list box.
- The details of payment can be entered to explanation field.
- If the payment needs to be added to the address book you can click related check box.
- At international swift payments regarding charges there are three options; shared / orderer / beneficiary. As default shared comes. In this case sender bank (DHB) charges belong to you and beneficiary bank charges belong to beneficiary. If the option is "orderer", then the beneficiary bank advises their charges to DHB Bank and the same is debited to your account. In case the option is "beneficiary" still our bank (DHB) charges are deducted from your account.
- When the payment details are entered, depending on situation you can press "Proceed" button, or if there are other swift payments to be initiated you can press "Save, New Entry" button.

## FOREIGN EXCHANGE

Under this main menu one sub menu item is available "Foreign Exchange"

### Foreign Exchange

In order to use this option you must have at least two payment accounts in different currencies.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

Foreign Exchange

My Net Banking

- Account List
- My Payment Orders
- Address Book
- Messages
- Transaction Limits
- Pending Transactions for Approval
- Transaction History
- Domestic & SEPA Transfers

Please fill all fields marked with the \*\*

Sell (From Account) 0263333335 - Current Account - 15,995.26 - EUR

Buy (To Account) 0263333337 - Current Account - 567,391.34 - USD

Amount\* Buy 0 . 00 USD

Explanation

SAVE, NEW ENTRY PROCEED

At foreign exchange transactions, your account at field "Sell (From Account)" is debited and your account at field "Buy (To Account)" is credited when your transaction is authorized.

To the right of amount field there is option "Buy" / "Sell".

Amount\* Buy 0 . 00 USD

Buy

Sell

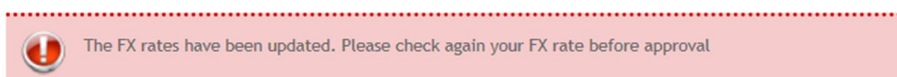
Explanation

Depending on your choice the indicated currency is also updated.


In above example if you buy USD 100, then option would be Buy and amount will be 100 USD. However if your purpose is to sell EUR then you can enter option "Sell" and the currency will be updated as EUR and you indicate the amount to be sold in EUR.

At initiation stage you can't see the applied FX rate or the counter value amount. They are displayed at approval stage.

**IMPORTANT:** At foreign exchange transactions at the time transaction is going to be authorized the FX rate is displayed. If you keep the authorization process too long and in the meantime FX rates are updated, you are warned to re-check the new FX rates as follows;



At authorization stage the display is as follows;



contact | [faq](#) | [DHB Bank](#) | [logout](#)

Pending Transactions for Approval

My Net Banking

Account List

My Payment Orders

Address Book

Messages


Transaction Limits


Pending Transactions for Approval

Transaction History

Payment Date	Source Account	Destination Account	Amount	Commission Amount	Rate
17/11/2016 FX - Buy	0263333337	0263333335	100.00 USD		0.9104

CONFIRM

At this stage the FX rate is displayed. However in order to see the counter value you need to press  icon to see the full details;



contact | [faq](#) | [DHB Bank](#) | [logout](#)

Foreign Exchange

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Transaction History

Domestic & SEPA Transfers

International Transfers

Foreign Exchange

Time Deposit Accounts

Details

Sell (From Account)

0263333335 - Current Account - 15,995.26 - EUR

Buy (To Account)

0263333337 - Current Account - 567,391.34 - USD

Sold Amount

91.04 EUR

Bought Amount

100.00 USD

Rate

1 USD = 0.91044979 EUR

Explanation

BACK

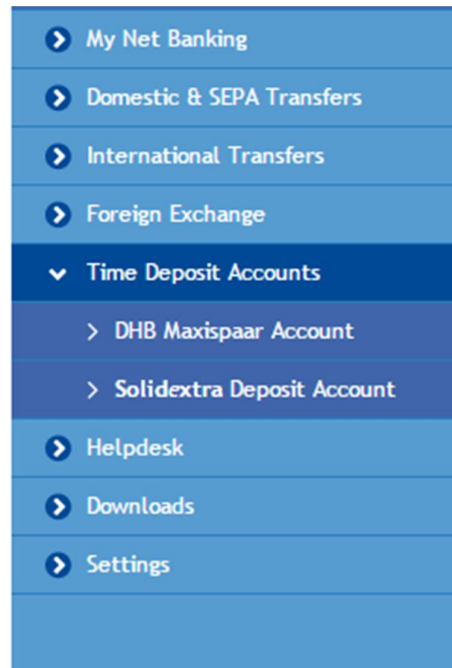
At this stage you can see full details of sold amount / bought amount and rate.

With back button you can return to authorization page. If details are OK, (if you have authorization right) you can authorize the transaction. If details are not OK you can delete the transaction.

## TIME DEPOSIT ACCOUNTS

This main menu item and its related sub menu items are available only if you have the profile "Single Authorizer". For other Business Online profiles this menu is not available.

Via this menu you can open "DHB Maxispaar" or "Solidextra" time deposit accounts.



The main difference between DHB Maxispaar account and Solidextra deposit account is that; the period of DHB Maxispaar account varies between 3 months to 5 years and the interest rate is fixed throughout the chosen period, whereas Solidextra is a time deposit account based on a flexible interest rate agreement with a guaranteed floor interest rate. The floor interest rate is checked and compared with a reference rate from the capital market together with a fixed spread. As reference rate; 3 months EURIBOR rate is used and 'spread' is added to reference rate and compared with the floor rate. If reference rate plus spread is higher than the floor rate then the higher interest rate is applied to the following quarter, if the reference rate plus the spread is lower than the floor rate then the interest rate of the following quarter remains unchanged.

Transactions under this main menu item with profile "Single Authorizer" don't require a separate authorization stage. When the transaction is confirmed the transaction is created.

## DHB Maxispaar Account

Under this menu item after a summary product description the related screen links for "Interest rates and Calculation", "Account Opening", "Account Modification", and "Conditions" are available.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

### DHB Maxispaar Account

- My Net Banking
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
  - DHB Maxispaar Account**
  - Solidextra Deposit Account
- Helpdesk
- Downloads

DHB Maxispaar Account is a time deposit account that can only be opened via internet and is linked to a 'S@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,-. More detailed information can be found via [this link](#) (only available in Dutch).

- [Interest Rates and Calculation](#)
- [Account Opening](#)
- [Account Modification](#)
- [Conditions](#)
- [Depositor Information Template](#)

## Interest Rates and Calculation

Via this menu, you can list the current DHB Maxispaar interest rates. There is also a calculator where you can enter your desired amount, period and can calculate the theoretical interest that you can expect.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

### DHB MaxiSpaar - Interest Rates

- My Net Banking
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
  - DHB Maxispaar Account**
  - Solidextra Deposit Account
- Helpdesk
- Downloads
- Settings

Term*	Interest rate
3 MONTHS / INTEREST PAYMENT AT MATURITY DATE	0.75%
6 MONTHS / INTEREST PAYMENT AT MATURITY DATE	0.80%
9 MONTHS / INTEREST PAYMENT AT MATURITY DATE	0.85%
1 YEAR / INTEREST PAYMENT AT MATURITY DATE	0.90%
2 YEAR / YEARLY INTEREST PAYMENT	1.05%
3 YEAR / YEARLY INTEREST PAYMENT	1.15%
4 YEAR / YEARLY INTEREST PAYMENT	1.25%
5 YEAR / YEARLY INTEREST PAYMENT	1.35%

#### Desired deposit

Here you can calculate how much interest you will receive.

Amount\*  .  EUR

Term\*

Value Date 08 November 2016

**CALCULATE**

If you use calculator, the maturity date, the interest payment date(s), the interest amounts will be displayed and there is also a link where you can open your Maxispaar account.

**Desired deposit**

Here you can calculate how much interest you will receive.

Amount\*  .  EUR

Term\*

Value Date

**CALCULATE**

Interest rate 0.9%

Maturity Date 17/11/2017

Interest payment date	Interest amount
17/11/2017	89.96 EUR

\*Click [here](#) to open a Maxispaar account.

## Account Opening

You can reach to this page either via the link at the calculator displayed above or via "Account Opening" link at the DHB Maxispaar page.

When the screen is opened, the terms and conditions are displayed. In order to continue you need to read and accept the terms and conditions.

NOTE: The terms and conditions are available only in Dutch language.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**Online DHB MaxiSpaar Opening**

- My Net Banking
- Domestic B-SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
  - > DHB MaxiSpaar Account
  - > Solidextra Deposit Account
- Helpdesk
- Downloads
- Settings

Conditions to open a DHB MaxiSpaar Account Online  
Voorwaarden DHB MaxiSpaarrekening

Definities:  
In deze voorwaarden wordt verstaan onder:  
Bank: Demir-Halk Bank (Nederland) N.V., handelend onder de naam DHB Bank;  
Rekeninghouder: De natuurlijke persoon, personen of de rechtspersoon op wiens naam de Rekening is geopend;  
Rekening: DHB MaxiSpaarrekening bij de Bank;  
DHB Tegenrekening: Een lopende DHB VoorSpoedrekening of een DHB S@veOnlinerekening bij de Bank;  
Valutadatum: Datum vanaf wanneer het saldo rentedragend wordt of tot en met welke datum het saldo rentedragend is;  
Website: De website van de Bank ([www.dhbbank.nl](http://www.dhbbank.nl)).

1. Openen  
Om een Rekening te kunnen openen dient men een lopende DHB Tegenrekening te hebben. De Rekening zal met de huidige gegevens van de DHB Tegenrekening geopend worden. Bij het openen van de Rekening zal de door de Rekeninghouder gekozen DHB Tegenrekening worden gedebiteerd. Rekening kan uitsluitend geopend worden door personen boven 18 jaar. De Bank behoudt zich het recht voor het openen van een Rekening te weigeren.

[\[Print\]](#) [Depositor Information Template](#)

☐ I/We accept Terms and Conditions DHB Bank MaxiSpaar account and acknowledge the receipt of the Depositor Information Template.

**CONTINUE**



Afterwards the screen DHB Maxispaar opening screen is opened. In order to open a DHB Maxispaar, you need to have an open payment account or a saving account (called contra account). The time deposit amount is debited to your entered contra account. At maturity as default the time deposit is closed and the initial amount plus accrued interest is credited to your contra account.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**Online DHB MaxiSpaar Opening**

My Net Banking
Account List
My Payment Orders
Address Book
Messages
Transaction Limits
Pending Transactions for Approval
Transaction History
Domestic & SEPA Transfers
International Transfers
Foreign Exchange
Time Deposit Accounts
Helpdesk

Please choose your DHB Contra account

Account
026333333 - Current Account - 15,000.00 - EUR

Balance
15,000.00 EUR

Account Holder(s)
TEST CORPORATE NV

Power of Attorney
TEST CUSTOMER

Please enter the amount to open the DHB MaxiSpaar Account\*

0
. 00 EUR

Please choose term\*

Please select...

Maturity Date

Value Date
17/11/2016

PROCEED

You can enter desired amount and choose the term from the list box. When the button "Proceed" is pressed you will face the conformation screen.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**Online DHB MaxiSpaar Opening**

My Net Banking
Account List
My Payment Orders
Address Book
Messages
Transaction Limits
Pending Transactions for Approval
Transaction History
Domestic & SEPA Transfers
International Transfers
Foreign Exchange
Time Deposit Accounts
Helpdesk
Downloads

Selected DHB Contra account
026333333 EUR

Balance
15,000.00 EUR

Account Holder(s)
TEST CUSTOMER NV

Power of Attorney
TEST CUSTOMER

Amount
10,000.00 EUR

Maturity Date
17/11/2017

Value Date
17/11/2016

Term
1 YEAR / INTEREST PAYMENT AT MATURITY DATE

EDIT
CANCEL
CONFIRM

At this screen you can check your entered details. If you want to cancel the entry you can press "Cancel" button. If you want to modify an item you can press "Edit" button. If everything seems correct, you can press "Confirm" button. Your contra account will be debited and your DHB Maxispaar time deposit account will be opened.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**Online DHB MaxiSpaar Opening**

My Net Banking
Account List
My Payment Orders
Address Book
Messages
Transaction Limits
Pending Transactions for Approval
Transaction History
Domestic & SEPA Transfers
International Transfers
Foreign Exchange
Time Deposit Accounts
Helpdesk
Downloads
Settings

You have successfully opened your DHB MaxiSpaar account.

Your DHB MaxiSpaar Account No	2012121212 EUR
Maturity Date	17/11/2017
Term	1 YEAR / INTEREST PAYMENT AT MATURITY DATE
Amount	10,000.00 EUR
Value Date	17/11/2016

Interest payment date	Interest amount
17/11/2017	89.96 EUR

At the maturity date, the balance of your Solidextra Deposit Account / MaxiSpaar Account together with the accrued interest will be credited to your selected DHB Contra Account. If you would like to extend your DHB Flex Deposit Account / MaxiSpaar Account with same conditions please refer to 'Account Modification' page before the maturity date of your Solidextra Deposit Account / MaxiSpaar Account.

FINISH
PRINT

When your account is successfully opened, you will be informed about your account number, maturity date and the interest you will receive. You can also receive a "Print" regarding this time deposit opening transaction.

### Account Modification

If you have an open DHB Maxispaar account, you can instruct what should be done at the maturity date. As default at maturity date the DHB Maxispaar account is closed and principal plus interest is credited to your contra account. If you want to instruct that your time deposit should behave differently at maturity date, you can do via this option.

You can change the close option, or you can instruct to extend your time deposit with a different period or with a different amount. You can reach to this screen via;

**DHB Maxispaar Account**

- My Net Banking
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
  - DHB Maxispaar Account**
  - Solidextra Deposit Account
- Helpdesk
- Downloads

DHB Maxispaar Account is a time deposit account that can only be opened via internet and is linked to a '5@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,-. More detailed information can be found via [this link](#) (only available in Dutch).

- [Interest Rates and Calculation](#)
- [Account Opening](#)
- [Account Modification](#)
- [Conditions](#)
- [Depositor Information Template](#)

At the modification screen you can choose from the list box your Maxispaar account that you want to modify.

**DHB MaxiSpaar Account Modification**

- My Net Banking
  - Account List
  - My Payment Orders
  - Address Book
  - Messages
  - Transaction Limits
  - Pending Transactions for Approval
  - Transaction History
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
- Helpdesk
- Downloads
- Settings

Please select your account\* 2012121212 - Time Deposit Account - 10,000.00 - EUR ▼

Account Holder(s) TEST CUSTOMER NV

DHB Contra account 026333333

Term 1 YEAR / INTEREST PAYMENT AT MATURITY DATE (0.9%)

Balance 10,000.00 EUR

Maturity Date 17/11/2017

New Term -

New Amount -

Selected close option Close automatically. In this case your account will be closed at maturity and the total will be paid to your selected DHB Contra account

**Modification options**

If you would like to change the existing closing option of your account please choose.

Selected close option Please select... ▼

If you also would like to change the existing closing option of your account please choose from the below mentioned choices:

- Please select...
- Extend the principal amount only
- Extend the principal amount together with accrued interest amount
- Extend with a different amount

Term Please select... ▼

It is only possible to change the term of your deposit account . If you would like to switch to another type of deposit account please open a new deposit account via 'Account Opening' page after the maturity date of this deposit account.

**PROCEED**

At the first part, the current details of your Maxispaar account are displayed.

At "Modifications options" part;

- The close option can be modified with a choice listed at the list box displayed above. If you choose to extend with a different amount, extra amount field is opened for entry.

**Modification options**

If you would like to change the existing closing option of your account please choose.

Selected close option

Amount  .  EUR  
(different amount cannot be higher than the principal amount)

- The new term can be chosen from the provided list box. In the example the account is a 1 year account. If you want to extend it at maturity for a three month you can choose the related option.

If you also would like to change the term of your account, please make the appropriate selection from the below mentioned choices:

Term

It is only possible to change the term of your deposit account . If you would like to switch to another type of deposit account please open a new deposit account via 'Account Opening' page after the maturity date of this deposit account.

**PROCEED**

After you entered your desired instructions you can press "Proceed" and at the opened screen you can confirm the transaction.

## Conditions

If you would like to check the full conditions of DHB Maxispaar account you can display it via the link;



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

**DHB Maxispaar Account**

- > My Net Banking
- > Domestic & SEPA Transfers
- > International Transfers
- > Foreign Exchange
- > Time Deposit Accounts
  - > DHB Maxispaar Account
  - > Solidextra Deposit Account
- > Helpdesk
- > Downloads

DHB Maxispaar Account is a time deposit account that can only be opened via internet and is linked to a 'S@veonline, Voorspoed or a Demand Deposit account with DHB Bank. You can manage your account directly after you log-in to Netbanking. The period of this type of time deposit account varies between 3 months to 5 years. The interest rate is fixed throughout the chosen period. The minimum deposit requirement is € 500,- and the maximum deposit amount cannot exceed €500,000,- More detailed information can be found via [this link](#) (only available in Dutch).

- [Interest Rates and Calculation](#)
- [Account Opening](#)
- [Account Modification](#)
- [Conditions](#)
- [Depositor Information Template](#)

NOTE: The conditions are available only in Dutch language.

## Solidextra Deposit Account

Under this menu item after a summary product description the related screen links for "Interest rates and Calculation", "Account Opening", "Account Modification", and "Conditions" are available.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

### Solidextra Deposit Account

- My Net Banking
- Domestic & SEPA Transfers
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
  - DHB Maxispaar Account
  - Solidextra Deposit Account
- Helpdesk
- Downloads
- Settings

Solidextra Deposit Account is a time deposit account based on a flexible interest rate agreement with a guaranteed floor interest rate. The floor interest rate is checked and compared with a reference rate from the capital market together with a fixed spread. As reference rate; 3 months EURIBOR rate is used and 'spread' is added to reference rate and compared with the floor rate. If reference rate plus spread is higher than the floor rate then the higher interest rate is applied to the following quarter, if the reference rate plus the spread is lower than the floor rate then the interest rate of the following quarter remains unchanged. The minimum deposit requirement is € 500 and maximum deposit amount cannot exceed € 500.000,- and linked to a DHB 5@veOnline, Voorspoed or a Demand Deposit account with DHB Bank. The period varies between 2 to 5 years and the interest is paid on yearly basis. More detailed information can be found via [this link](#) (only available in Dutch).

- [Interest Rates and Calculation](#)
- [Account Opening](#)
- [Account Modification](#)
- [Conditions](#)
- [Depositor Information Template](#)

The links regarding;

- Interest Rates and Calculation
- Account Opening
- Account Modification
- Conditions

all work in the same manner as "DHB Maxispaar" account explained above. The differences are; as terms the Solidextra periods are listed which are limited to

### Desired deposit

You can calculate here how much interest rate you will receive with floor rate.

Amount\*  .  EUR

Term\* 

Please select...

- Please select...
- SOLID EXTRA 2 YEAR / YEARLY INT PAYMENT (0.95%)
- SOLID EXTRA 3 YEAR / YEARLY INT PAYMENT (1.05%)
- SOLID EXTRA 4 YEAR / YEARLY INT PAYMENT (1.10%)
- SOLID EXTRA 5 YEAR / YEARLY INT PAYMENT (1.20%)

Value Date

[CALCULATE](#)

and at conditions the conditions of Solidextra accounts exist.

Account opening / modifications steps are the same with "DHB Maxispaar" account.

## HELPDESK

Under this main menu item the "Contact" page menu exists.

### Contact

If you have a trouble while using your Business Online, Digipass, Your Accounts, or you have any other questions with our other products you can use this page to send your request via e-mail.



[contact](#) | [faq](#) | [DHB Bank](#) | [logout](#)

### Contact Form

> My Net Banking

> Domestic & SEPA Transfers

> International Transfers

> Foreign Exchange

> Time Deposit Accounts

> Helpdesk

> Contact

> Downloads

> Settings

**By telephone**

For your information or service requests you may contact our Helpdesk by calling 0900 40 40 333 (local rate). The helpdesk is available during workdays from 9.00 h to 17.15 h.

From outside of the Netherlands: +31 (0) 10 436 91 51.

**By post**

Your requests for address, name or counter account modification for your account should be made in writing, signed by the account holder(s) and sent us by post to the following address. A postage stamp is not needed.

Antwoordnummer 5089  
3000 VB Rotterdam

Please note that you will need to send your Digipass to this address as well, once you stop using DHB Net Banking or you choose to close your account with us.

**Contact Form**

Your email

Subject of your message

Transaction

Your message

SEND

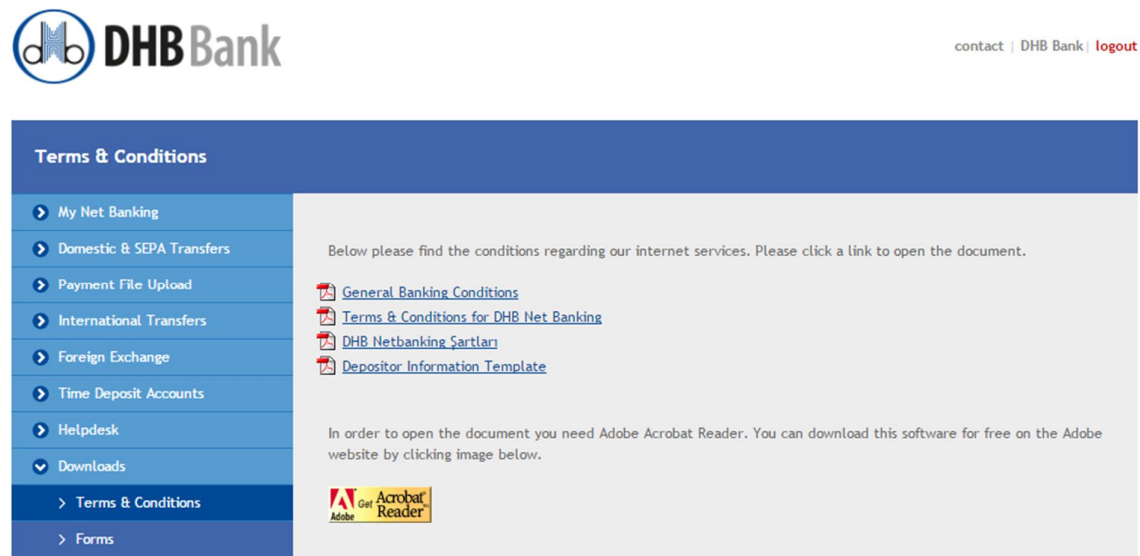
## DOWNLOADS

Under this main menu item the following options exist;

- Terms and Conditions
- Forms
- Financial Annual Review

### Terms and Conditions

Via this screen you can download as pdf the "General Banking Conditions" and "Terms and Conditions for DHB Netbanking".




**Terms & Conditions**

Below please find the conditions regarding our internet services. Please click a link to open the document.

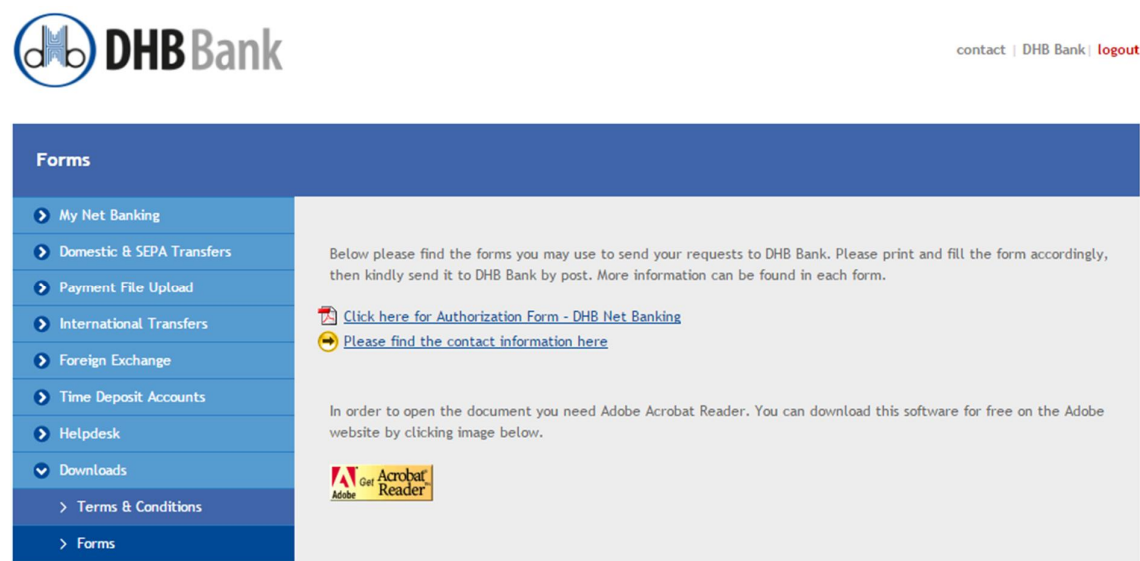
- [General Banking Conditions](#)
- [Terms & Conditions for DHB Net Banking](#)
- [DHB Netbanking Şartları](#)
- [Depositor Information Template](#)

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.



### Forms

Via this screen you can download "Authorization Form – DHB Net Banking" and you have also link to "Contact Information"




**Forms**

Below please find the forms you may use to send your requests to DHB Bank. Please print and fill the form accordingly, then kindly send it to DHB Bank by post. More information can be found in each form.

- [Click here for Authorization Form - DHB Net Banking](#)
- [Please find the contact information here](#)

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.





## Financial Annual Review

If for your company a financial annual letter is produced, you can download the "Financial Annual Reviews" belonging to the previous three years.



[contact](#) | [DHB Bank](#) | [logout](#)

### Financial Annual Overview

- My Net Banking
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
- Helpdesk
- Downloads
  - Terms & Conditions
  - Forms
  - Financial Annual Overview

Net Banking customers receive their 'Financial Annual Overview' in digital format only. You can here download your current personal 'Financial Annual Overview' as well as the 'Financial Annual Overview' of previous years. The current year's 'Financial Annual Overview' becomes available as of February for each year.

[Financial Annual Overview - 2015](#)  
[Financial Annual Overview - 2014](#)  
[Financial Annual Overview - 2013](#)

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.

## SETTINGS

Under this main menu item, the following options exist;

- Change Password
- Change Regional Settings

### Change Password

At DHB Business online, you can't change your "Username". However you can change your login password any time. For security reasons it is advised that you change your password periodically.



[contact](#) | [DHB Bank](#) | [logout](#)

### Change Password

- My Net Banking
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
- Helpdesk
- Downloads
- Settings
  - Change Password
  - Change Regional Settings

Please change your password here. Read the following remarks carefully.

- Choose a password consisting of min. 2 digits and min. 6 letters, with a max. of 24 characters. Use letters and/or digits. Do not use your name, surname or username.
- Choose a password that will be hard to guess for others and keep it strictly secret.
- The reminder may not contain your username or password.

#### Change Password

Please fill all fields marked with the \*

Current Password\*

New Password\*

Please re-enter password\*

Reminder text\*

In case you have forgotten your password, reminder text will help you remember it.

[CHANGE](#)

Your password must meet certain criteria which are explained on the screen. You can enter also a reminder text.



## Change Regional Settings

Via this option you can change your "Language" option. Current available languages in NL environment are "English" and "Dutch", in DE environment "German", in BE environment "Dutch" and "French".



[contact](#) | [DHB Bank](#) | [logout](#)

### Change Regional Settings

- My Net Banking
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange
- Time Deposit Accounts
- Helpdesk
- Downloads
- Settings**
  - Change Password
  - Change Regional Settings**

Change Regional Settings	English ▼
Interface Language	English
Digit Group Separator	, (1,000,000.00)
Decimal Separator	. (123.50)
Short Date Format	dd/MM/yyyy
Long Date Format	dd MMMM yyyy

USE THIS SETTINGS

After you change the language option you can press the button "Use this settings" to complete the new setting change.

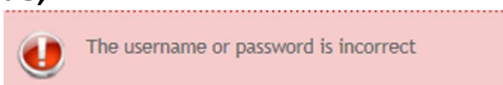
## FAQ AND TROUBLESHOOTING

When you have a problem while using DHB Business online, you can refer this manual. Below certain most common warnings are listed. If your problem continues you can contact always your account manager at DHB bank.

**Q) I received a "user name" from DHB Bank. I would like to change my user name.**

R) At DHB Business Online, you can't change your User ID.

**Q) I am sure I enter my user name correct. However I receive a warning as;**



R) When you receive this warning, you need to re-check your typed "username" as well as your "password". If one of them is not correct you will receive above warning.

**Q) I receive the following warning during login with my digipass;**



R) You need to enter the challenge code to your digipass and try to enter the response code to log screen again. Also make sure you are using the correct digipass, your digipass serial code must be the same displayed on the screen.

**Q) At "Pending Transactions for Approval" page I see transaction for approval. However I can't select them to approve. The select check box fields are disabled.**



[contact](#) | [DHB Bank](#) | [logout](#)

Pending Transactions for Approval						
My Net Banking						
Account List						
My Payment Orders						
Address Book						
Messages						
Transaction Limits						
Pending Transactions for Approval						
Pending File Uploads						
Transaction History						
Domestic & SEPA Transfers						
Payment File Upload						
International Transfers						
Foreign Exchange						
Payment Date	Transaction Type	Source Account	Destination Account	Amount	Commission Rate	
17/11/2016	SEPA-Once	0263333333	NL26ABNA0123456789 A.B.C. COMPANY	125.00 EUR	0.00	<input type="checkbox"/>
17/11/2016	SEPA-Once Urgent	0263333333	DE50100900007493261111 XYZ GMBH	110.00 EUR	9.00	<input type="checkbox"/>
17/11/2016	Swift	0263333333	TR93000990094568966666666666... TEST COMPANY LTD.	175.00 EUR	7.00	<input type="checkbox"/>

R) Either your profile is "Initiator" therefore you do not have approval right but just cancel right of your entered transactions, or you have "Authorizer" profile but those transactions were already initiated by you and therefore need to be approved by other users. Unless your profile is "Single Authorizer" you can't authorize your own initiated transactions.

**Q) I try to enter a payment transaction. Our account balance is sufficient. However I receive a warning as;**



R) For transactions there are certain limits for each transaction and also limits for daily amount. Your company account might be available. However you are still limited to initiate / authorize transactions with the limits requested by your company. In the above warning your limit amount is also displayed in place of XXXX. If those limits should be modified your company authorized representative can fill in the authorization form and contact your account manager at DHB bank.

**Q) There are initiated transactions waiting approval. However I can't see them now.**

R) There could be the following reasons;


- \* The transactions have already been approved by you or other users with authorize profile.
- \* The transactions have been cancelled by the initiator.
- \* The transactions were created more than 2 business days before. In that case they are cancelled automatically because they were not authorized within 2 business days allowed time limit.

In all cases you can search your company transactions via "My Netbanking / Transaction History"


**Q) We completed a payment transaction. However I forgot to receive the "receipt" print. What can I do?**

R) You can always receive a receipt print / download it via "My Netbanking / Transaction History".

**Q) I want to search debits / credits to my company account. Is it also possible to download them as pdf or in other formats?**

R) Under My Netbanking / Accounts your open accounts are listed. At column "Details" there is an  icon.

Account List		
My Net Banking		
Account List		
My Payment Orders		
Address Book		
Messages		
Transaction Limits		
Pending Transactions for Approval		
Pending File Uploads		
Transaction History		
Current Account		Balance
TEST CORPORATE NV 026333333		30,272.52 EUR
TEST CORPORATE NV 026333334		26,703.62 EUR
TEST CORPORATE NV 077333335		12,185.77 EUR

If you press that  icon you are linked to that account info details.



[contact](#) | [DHB Bank](#) | [logout](#)

Account Information - Current Account

My Net Banking

Account List

My Payment Orders

Address Book

Messages

Transaction Limits

Pending Transactions for Approval

Pending File Uploads

Transaction History

Domestic & SEPA Transfers

Payment File Upload

International Transfers

Foreign Exchange

Helpdesk

Downloads

Settings

Account Number	Customer Name
0263333333 EUR	TEST CUSTOMER NV PARKLAAN 9 3016BB ROTTERDAM

IBAN (International Bank Account Number)

NL33DHBN0263333333  
DHBNNL2R

Balance	Available Balance
15,000.00 EUR	15,000.00 EUR

Interest rate	Cumulative interest
0 %	0.00 EUR

Transaction History

From

11 ▼

November ▼

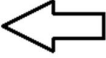
2016 ▼

To

18 ▼

November ▼

2016 ▼



SHOW

At the bottom of the info screen there is a section for "Transaction History". Within that section you can enter your desired time interval and press "Show" button. The following screen will be opened;

**Transaction History**


- My Net Banking
- Account List
- My Payment Orders
- Address Book
- Messages
- Transaction Limits
- Pending Transactions for Approval
- Pending File Uploads
- Transaction History
- Domestic & SEPA Transfers
- Payment File Upload
- International Transfers
- Foreign Exchange
- Helpdesk
- Downloads
- Settings

### Transaction History

Search within your transactions

[Print](#)
[Export to CSV format](#)

In order to open the document you need Adobe Acrobat Reader. You can download this software for free on the Adobe website by clicking image below.



Search within your transactions:

☐ Debit
 ☐ Credit
 ☒ All

Value Date From:

Value Date To:

Minimum Amount:  .  EUR

Maximum Amount:  .  EUR

Explanation:

**SEARCH**

Date	Value Date	Amount	Book Balance	Explanation
17/11/2016	17/11/2016	-10.00 EUR	15,000.00 EUR	NL26ABNA0123456789 ABC COMPANY 16007OSP002430
17/11/2016	17/11/2016	-25.00 EUR	15,010.00 EUR	16007OMT001763 f/o TEST COMPANY LTD. <a href="#">Please click here to see the Swift message</a>

- At the bottom of the screen your transactions are listed.
- If you want to filter your transactions, you can use available filter options (debit / credit or minimum / maximum amount or transactions containing a certain explanation).
- You can download your transaction history as pdf or as csv by pressing the on top provided buttons.