



Bank on your Mobile  
while you stay mobile!

011 7 640 640

## Cargills Bank Mobile Banking Frequently Asked Questions (FAQs)

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### FAQs – Registration / Activation

#### 1. What is Cargills Bank “Mobile Banking” facility?

Cargills Bank Mobile Banking Services (“Mobile Banking”) provides regular banking services through the mobile network.

You can now experience full featured Cargills Bank Digital Banking Experience on a mobile app.

Cargills Bank “Digital Banking” gives the convenience of accessing all bank **online channels (Internet Banking / Mobile Banking – Mobile Application)** via **Single User ID and Password**. This unique feature brings much awaited convenience to Bank Customer by introducing “Omni-Channel” concept to Sri Lankan Banking industry.

#### 2. Who Can Register for Cargills Bank “Mobile Banking” facility?

Any Cargills Bank customer with an active savings or personal Current accounts and email / mobile phone number registered with us.

#### 3. How do I Register for Cargills Bank “Mobile Banking” facility?

If you are already registered with our Internet Banking Service, you can use same User ID and Password to Mobile Banking.

Have you not registered with Cargills Bank Internet Banking / Mobile Banking yet??

Simply visit any Cargills Bank Branch and request to register with the facility.

Once your request is processed by the Bank, you will receive a “Mobile Banking” User ID and a Password as mentioned below.

**User ID – will be sent to your email account registered with the Bank**

**Temporary One Time Password (OTP) – will be sent to your mobile number registered with the Bank.**

This OTP is valid till 48 Hours and you need to change this OTP to new password according to the Password policies defined by the Bank.

#### 4. What are the types of mobile devices that can be used to access accounts?

Cargills Bank Digital banking is compatible with Android – (5.0 and above versions) iOS – 7.0 and above versions & iOS – 7.0 and above versions

#### 5. From where can I download the Cargills Bank Mobile App?

Android devices - Play Store

Apple devices - iTunes App Store

#### 6. Will I be charged a Registration Fee?

No. Registration for Cargills Bank Mobile Banking is free.

### FAQs – Transactions Related

#### 7. Do I need to pay transaction fees for this service?

Transaction Fees may apply depending on the type of transaction.

The tariff applicable as at 01/03/2020 as follows:

| Transaction Type   | Transaction Charge (LKR) |
|--|--------------------------|
| Cargills Cash Withdrawals / Purchases / Send Cash  | Free                     |
| Fund Transfers   |                          |
| Your own Cargills Bank Account   | Free                     |
| Other Cargills Bank Account  | Free                     |
| Other Bank Account using “CEFT”  | 50/-                     |
| Other Bank Account using “SLIPS”   | 50/-                     |
| Utility Bill Payments  | Free                     |
| Apply for a Cheque Book ( Cheque Book Issuance charges will be applicable as per to normal tariff) | Free                     |
| Standing order Request   | Free                     |
| E Statements / SMS Alerts Requests   | Free                     |

## 8. What are the types of Fund Transfers that I can perform using my Mobile App?

You can transfer funds to

1. Your own Cargills Bank Account
2. Other Cargills Bank Account
3. Other Bank Account using “CEFT”

Transfer funds to Other Bank Account using “CEFT” enables you to transfer funds instantly. A transaction will be completed within 30 seconds and the facility is available 24x7, 365 days a year with no cut off Times.

CEFT Member Banks/ Institutes: Please refer <https://www.lankaclear.com/our-customers/>

You can set **real time and schedule transfers** from your account to any other bank account maintained at a CEFTS member banks/institutes island wide with three options available – Immediate, Future and Set up Recurring Transfer.

4. Other Bank Account using “SLIPS”

## 9. Are there any transaction limits for Fund Transfers?

| Transaction Type                 | Minimum Transaction Value (LKR) | Maximum Limit per Transaction (LKR) | Transaction Limit per Day (LKR) |
|----------------------------------|---------------------------------|-------------------------------------|---------------------------------|
| Own Account                      | 100.00                          | Un Limited                          | Un Limited                      |
| Other Cargills Bank Account      | 100.00                          | 500,000.00                          | 1,000,000.00                    |
| Other Bank Account using “CEFT”  | 100.00                          | 500,000.00                          | 1,000,000.00                    |
| Other Bank Account using “SLIPS” | 100.00                          | 500,000.00                          | 1,000,000.00                    |

Note: Customers can make third party transfers (to other Cargills Bank Account) or transfers to Other Bank’s account (CEFT / SLIPS) cumulative of 1,000,000.00 per day.

## 10. How do I pay my Utility Bill Payments via Cargills Bank Mobile App?

With Cargills Bank Mobile Banking, paying your all utility bills from your Cargills Bank account is very simple. You can choose, any option given below.

### 1. “One Time” without registration

#### Pay in 4 simple steps:

1. Login to Cargills Bank Mobile Banking → Select Bill Payment → One Time Payment
2. Select the Service Provider
3. Enter the Biller details / Amount and proceed
4. Authenticate the payment using One Time Password (OTP)

### 2. Register & Pay

Register your all billers through “Register Payee”

#### Pay in 4 simple steps:

1. Login to Cargills Bank Mobile Banking → and Go to on “Register Payee” under Bill Payment
2. Register your biller details
3. Then go to on “Registered Bill Payment” option and Select “Bill Payment” Name
4. Authenticate the payment using One Time Password (OTP)

Please visit <https://www.cargillsbank.com/products/utility-payments/> for Service Provider Details

## 11. How long will it takes to process my cheque book request?

If you make your cheque book request during bank working hours 8.00 AM and 3.00 PM, your cheque book request will be processed and delivered within next bank working day.

If you make your cheque book after 3.00 PM and your request will be processed within two working days.

## 12. What does it mean by “pay anyone”?

Now, you can send money to anyone on your contact or email list in Sri Lanka, with the funds credited to their bank account or collected at any Cargills Food City supermarket.

Rs 10/- will be charged as the service fee.

### **13. What does it mean by “Cash Backed Loan”?**

You can now obtain a speed loan against your fixed deposit up to a maximum of 90% of your deposit through your Mobile App. You can enjoy a repayment period up to 60 months (5 years) Its so easy now.

Submit your request via “Cash Backed Loan” option. Requests which are submitted during bank working hours between 8.00 am and 4.30 PM, will be processed within 30 Minutes. Requests which are submitted after bank working hours including bank holidays, will be processed on next working day.

### **14. How can I confirm the transactions are successfully accepted by Mobile Banking Services?**

Upon completion of each online financial transaction, the Bank will issue a message to you to confirm the completion of such transaction. During the transaction process, if unfortunately your mobile device breaks down or the internet connection drops, you can still check the transaction by reviewing your account balance or transaction history records. You may simply dial our Call Center on + 94 11 7 640 640 for any further assistance.

## **FAQs – User IDs and Passwords**

### **15. What is the One Time Password?**

One **Time Password (OTP)** is a password that is valid for only one login session or transaction.

At the time of registration, the Bank will issue a One Time Password as the temporary login password to registered mobile number. This OTP is valid till 48 Hours only. Customer should change this OTP to a new password according to the password policies defined by the Bank.

### **16. What can I do if I have lost this One Time Password (OTP) or if my OTP has expired?**

Contact the bank on the 24 hour hot line +94 7 640 640. A new OTP will be sent to your registered mobile number.

### **17. What should I do if I have forgotten my login password?**

A fresh password should be obtained from us to login again.

You can click on Forgot Password? The link available on login page to change your password. You must enter your account details, and answers to security questions to reset the password through this option.

You can also contact the bank on the 24-hour hot line + 94 11 7 640 640 to request a new One Time Password.

### **18. What can I do if I have forgotten my login User ID?**

Contact the bank on the 24 hour hot line +94 7 640 640. Your User ID will be sent to your registered Email after successful verification of your details registered with the bank.

### **19. What is the Error message says, “Password Expired”?**

For security reason, your login password will be expired after 360 days. You need to change an existing password to a new password.

### **20. What is the Error message says, “Your User ID Is Temporary Blocked”?**

If you enter incorrect login passwords for 5 consecutive time, Your Mobile Banking Service will be temporary suspended. Resetting is done only on a signed request.

You could fax your written request to +94 11 7 640 615 or send it to [onlinebanking@cargillsbank.com](mailto:onlinebanking@cargillsbank.com) as an attachment or you should handover your request (hard copy) to the nearest branch.

## **FAQs – Security Related**

### **21. How secure is Cargills Bank Mobile Banking?**

To ensure security of your account information and transactions, multiple layers of security have been built into Cargills Bank Mobile Banking.

- Secure Login – No one can access your account information without knowing your secret USER ID and Password.
- One-time password for all transactions – you authenticate every payment transaction using an OTP that is sent to your registered mobile number with Cargills Bank, to confirm the transaction is initiated by you.
- Automatic Time-out of Idle Connections: if you are inactive for a long period, your Mobile Banking session will automatically time-out. In this case you will be able to sign-on again after 8 Minutes.
- Automatic lock-out: Your user ID will be disabled or blocked by the system if there are several repeated invalid login attempts. You can re-activate your account by contacting the bank.

## **22. What are access permission messages? What happens if I deny access permission messages?**

As part of a recent security upgrade, Android Play Store may generate access permission messages to your photos / media / device location etc. This access is for the security features on your mobile banking application only. Cargills bank has no access to your mobile data. Please allow permission in this case.

If you deny permission, you will not be able to login to the app and error message will appear as "Service unreachable".

## **23. How many devices can I use for log in?**

You may use up to 3 mobile devices. If you wish to use more devices, please contact Cargills Bank Call Center on 011 7 640 640.

When logging in using a new device, you will receive a SMS saying "Cargills IB: new Device XXXXX has been linked to your account".

You can request the bank to remove unused devices.

## **24. What does it mean by "Device is already registered with another username"?**

A device can be used by only 01 person to access Mobile Banking. The same device cannot be shared (e.g. by 02 family members) to each access their Mobile Banking.

### **FAQs – General**

## **25. Can I link a joint account maintained with Cargills Bank to my Mobile Banking?**

Yes, provided that the operating instructions for the account allow same.

## **26. Can I access Mobile Banking Service when I am abroad?**

You can use Mobile Banking facility even while travelling abroad. You need to ensure that you have subscribed to the international roaming facility provided by your service provider to ensure uninterrupted Service. However, please note that in such case, roaming data charges may apply

## **27. What should I do if I lose my mobile device?**



As your Mobile App is secured with a Password, No one can access to your Mobile App without knowing your password. However, as a precautionary method, immediately contact the bank's call center on +94 7 640 640.

The call center agent will verify your details and deactivate your account. Once you finalized the arrangements with your mobile operator you may get the password reset done.

Note: In the event of a deactivation of the Mobile Banking Application, you will **also** not be able to log in to Cargills Bank Internet Banking portal.

22.

### **28. What do I need to pay attention to while using Cargills Bank Mobile Banking Services?**

- For protecting your own privacy, please do not disclose your User ID and password to any parties.
- You are also recommended to change your password from time to time for security reasons.
- Please do not leave your mobile device alone when it is in use.
- Upon completion of your transactions, please remember to logout from Mobile Banking app.
- We suggest you to use trusted and password-protected wireless networks.
- For security reason, if you stay on a screen inactively for more than 5 minutes, your Mobile Banking Services connection will be automatically closed. When this happens, you are required to re-enter your User Name and password to re-login after 8 Minutes in order to continue using the service.

### **29. Will the app time out, log me out automatically?**

Cargills Bank Mobile app will time out if it is not used for a specified period of time.

### **30. What happens if I lose communication/signal during transaction?**

When you complete a transaction from your mobile device, you will receive a SMS message confirmation that the transaction was successful.

If you do not receive this message due to a dropped call or lost signal, check your account and re-submit any transactions that did not process.

### **31. What do I need to do if I get a new Phone?**

If you get a new phone, but are using the same mobile number and mobile operator, then no change is necessary.

You can download the Cargills Bank Mobile Banking App to your new smart phone and login with your existing credentials.

If you switch providers and/or phone numbers, you must notify the bank in writing of the change, and have your details updated.

You will not receive one-time password (OTP) text messages for your Mobile Banking transactions if your mobile number incorrect.

### **32. How can I search for a transaction?**

You will be able to view previous transaction history on your mobile device.

### **33. What if I want to terminate the Cargills Bank Digital Banking Services?**

You must issue written instruction to the bank to discontinue your services.

If you wish to continue with Internet Banking Services, then simply uninstall the Cargills Bank Mobile App from your mobile device.

Note: In the event of a deactivation of the Cargills Bank Mobile Banking Application, you will also not be able to log in to Cargills Bank Internet Banking portal.

## **FAQs – Cargills Cash**

### **34. What is Cargills Cash facility?**

- For the first time in Sri Lanka, you can deposit and withdraw cash at any Cargills Food City outlet and purchase goods using your mobile phone.
- You can Send Cash instantly to any mobile phone, and Withdraw Cash from any Cargills Food City outlet.
- You get guaranteed Cash, at any Cargills Food City outlet.
- You can access your bank account securely and instantly, anytime, anywhere and on any day.
- You have the utmost convenience, whether you are at home or out shopping.

**35. Can you describe the types of transactions that I can perform using Cargills Cash Mobile Banking App?**

1. Cash Deposits using QR - you can deposit cash to any bank account
2. Cash withdrawals using QR - you can withdraw money from your primary account linked to your mobile number at Cargills Food City outlets.
3. Purchase bill settlements- you can pay your Cargills Food City bills through the Cargills Cash Mobile Banking App instead of using Credit and Debit Card.

The primary account linked to the mobile number will get deducted/ debited when paying Cargills Food City Bills using your Cargills Cash Mobile Banking App.

4. Send Cash - This facility is used to send cash to any Sri Lankan citizen with a valid National Identity Card (NIC) and a Mobile Number.

You can log in to Cargills Cash Mobile Banking App and enter the “Beneficiary” details and share the PIN generated with the beneficiary.

The recipient/ beneficiary can obtain cash from any Cargills Food City outlet by producing NIC, Send Cash PIN and after verification by Cargills Food City Staff.

The recipient/ beneficiary can collect the funds received within 3 days.

Funds will be reversed to the sender/ drawers account after 3 days if not collected.

**36. Is there any transaction limits and fees applicable for Cargills Cash Transactions?**

*Current Transaction Limits for mobile banking registered customers*

| <b>Transaction Type</b> | <b>Transaction Limit</b> | <b>Daily Limit</b> |
|-------------------------|--------------------------|--------------------|
| Deposit                 | 100,000                  | 500,000            |
| Withdrawals             | 50,000                   | 100,000            |
| Purchases               | 50,000                   | 100,000            |
| Send Cash Withdrawals   | 50,000                   | 100,000            |

Currently, no charge will be applicable for Cargills Cash transactions

**37. If I still have other issues regarding the use of Cargill Bank Mobile Banking Services, what should I do?**

You are always welcome to visit any of our bank branch or contact our customer care hot line on + 94 11 7 640 640. You may also send e-mail to [onlinebanking@carqillsbank.com](mailto:onlinebanking@carqillsbank.com) for inquiry.