

# “Cargills Cash” Customer FAQs



Cargills Bank Limited

## Frequently Asked Questions (FAQ)

### Q1. What is Cargills Cash facility?

- ▶ Cargills Bank Limited have taken steps to establish a strategic alliance with Cargills Food City (CFC) to deliver customer account based mobile transactions to Bank's Customers.
- ▶ The facility allows any of Bank's Customers to transact using Cargills Food City Outlets (CFC)s island wide.
- ▶ This innovative facility is introduced to the Sri Lankan banking sector under mobile banking platform and enable the bank to venture into untouched markets in the country
- ▶ Type of Transactions allowed:
  - Accept deposits from customers
  - Enable customer withdrawals
  - Enable customers to purchases good from Food City and settle from Cargills Bank Account
  - Domestic Cash Remittances ( "Send Cash" facility)

### Q2. Can you describe the types of transactions that I can perform using Cargills Cash Service?

**Cash Deposits**- you can deposit cash to any bank account by simply filling the deposit slip available at Cargills Food City outlet. You can perform a cash deposit

#### 1. Using the mobile number or an account number

However, when the mobile number is used, cash can be deposited only to the primary account linked to the Cargills Bank Mobile application. Here, you have to register with Cargills Bank Mobile Application. Please refer (<https://www.cargillsbank.com/products/mobile-banking/>) for more details on Cargills Bank Mobile Banking Facility.

#### 2. Customers, who do not have the Mobile App, require using the Account Number to perform the cash deposit.

2. **Cash withdrawals**- you can withdraw money from your primary account linked to your Cargills Bank Mobile Application.

To perform withdrawals from CFC outlets, it is mandatory to register with Cargills Bank Mobile Application.

Upon data entry by the CFC cashier, you will have to log in to mobile banking application and enter the transaction OTP (One time Password) sent to your mobile and authorize the transaction.

3. **Goods purchase**- you can pay your Cargills Food City bills through the Cargills Cash Mobile Banking App instead of using Credit and Debit Card.

To perform “purchases” from CFC outlets, it is mandatory to register with Cargills Bank Mobile Application.

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.

### **Q3. Who can register for “Cargills Cash” facility?**

Any Cargills Bank customer with an active savings or personal Current accounts can register with Cargills Cash Facility.

Now Cargills Bank Account Holders can simply register for “Cargills Cash”, by downloading the Cargills Bank

Mobile App, from  or 

**Q4. Is there any transaction limits and fees applicable for Cargills Cash Transactions?**

*Current Transaction Limits*

<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

**Q5. Can I use the Online Banking User ID and Password to access Cargills Cash Mobile Banking App?**

Yes, this is a unique feature of Cargills Bank “Digital Banking” facility. The “Digital Banking” User ID and Password you create can be used to Login to any Digital/ Online channel like Online Banking, Cargills Cash Mobile Banking App etc.

**Q6. What are the restrictions on the type of the mobile devices that can be used to access accounts?**

Cargills Bank Digital banking is compatible with Android and iOS enabled mobile phone devices.  
Android – Ice cream sandwich above (4.0 and above versions)  
IOS – 7.0 and above versions  
And also USSD banking is compatible with all mobile devices text messaging capabilities and short codes enabled. (USSD banking is by default active for registered SMART phone users.)

**Q7. How do I know if transaction done through Cargills Cash Mobile Banking was completed successfully?**

Each time you perform a transaction, a screen will be displayed on your mobile device confirming the details of the action.

You can also view your transaction history, and check your account balances to confirm whether the transaction is processed.

Furthermore, if you register for SMS alert, then you will receive SMS confirmation for each transaction.

**Q10. What should I do if I lose my mobile device?**

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.

**Q11. 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.

**Q12. 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.

**Q13. How can I search for a transaction?**

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

**Q14. If I forget my user name/password what I should I do?**

You have to call Cargills Bank Call center on +94 7 640 640 and request for a new passwords.