

# CARGILLS BANK PERSONAL ONLINE BANKING FAQ





## FAQs – Registration / Activation

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

Cargills Bank Online Banking Services (“Online Banking”) provides regular banking services through the online network. Online Banking is a tool that allows you to use a personal computer with an Internet connection to conduct your banking online.

Cargills Bank “Digital Banking” gives the convenience of accessing all bank [online channels \(Internet Banking / Online Banking – Online Application\)](#) 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. How can I register / sign up for online banking?

**To sign up for Online Banking, you'll need:**

Current / Savings Account / Fixed Deposit / Loan facility or Credit Card with Cargills Bank.

A registered email address & mobile number.

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

#### **Option 01:**

**Register online – Click here to register**

[<https://onlinebanking.cargillsbank.com/banking-internet-cargills/terms-conditions>](https://onlinebanking.cargillsbank.com/banking-internet-cargills/terms-conditions)

In order to register online you need to have an active Debit/ Credit Card & PIN with the bank. Further your latest mobile number and email address should be registered with the bank.

[Steps to follow <Please refer the Online banking self-registration steps>](#)

## Option 02: You can visit the nearest Cargills bank branch and request for the facility.

Once your request is processed by the Bank, you will receive an “online 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.

Please note: 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.

### 3. Where are the Terms and Conditions?

The Terms and Conditions are available on the application form as well as on the web site. You will need to accept our Terms and Conditions online when you follow self-registration.

### 4. What Type of Browsers Can I Use to access Online Banking?

The Online Banking website supports most current Internet browsers. It's best to have the latest version of whatever browser you use. The following versions are recommended for the best experience.

- Safari
- Google Chrome
- Mozilla Firefox
- Internet Explorer Version 9.0 and above

### 5. Are there any registration or service charges for Online Banking?

Please [Refer the Standard Tariff](#)

## Manage Your Account

### ▪ ACCOUNT BALANCES AND STATEMENTS

#### 6. Can I view all my accounts online?

Once you register for Cargills Internet Banking, all the accounts that you hold with the Bank that are currently supported by Cargills Internet Banking will be automatically displayed at the first log in. User need to select the accounts that he or she needs to operate by checking the check boxes.

Otherwise, you can contact our call center on +94 11 7 640 640 to request to link any account which has not linked to your user profile.

#### 7. Can I download my statements?

You can download your statements by clicking on the download' options on your "Account History" page.

#### ▪ TRANSFERS

#### 8. What are the transfers that I can carry out?

The transfers that you can perform are:

##### Online:

- From one of your accounts to any of your other accounts.
- From one of your accounts to a third party account at Cargills Bank.
- Transfers to accounts at other local Banks instantly through CEFT.
- Transfers to accounts at other local Banks (through SLIPS).

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/>

Further, 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

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

Transaction Fees may apply depending on the type of transaction.

Please visit <https://www.cargillsbank.com/rates-and-charges/fees-charges/>

#### **11. How do I know that my transaction has been processed?**

Once the transaction has been completed, the system will prompt a message “Fund Transfer has been Completed Successfully” with a transaction reference number. Customer can double check the transaction with the generated reference number through Account history view

#### **12. Are the transfers done immediately / how soon will payments made on line be realized or processed?**

Transfers made to beneficiary accounts within the Bank and CEFT transfers will be processed immediately. Other transfer requests are subject to cut-off time and may be processed on the same day or by the next working day.

#### **13. Can I change or delete transfers?**

You will not be able to stop or cancel payments made “immediately”. Any other scheduled or recurring payments may be canceled or modified if done within/before the process date as follows.

Manu ---> schedule transfers----> view schedule transfer s----> search the scheduled transactions and cancel the same. Bank admin cannot cancel the transactions scheduled by customer.

You can cross check the details of the transfer before proceeding.

### **Utility Bill Payments**

#### **14. How do I pay my Utility Bill Payments via Cargills Bank Online Banking?**

With Cargills Bank Online 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:

- Login to Cargills Bank Online Banking ➤ Select Bill Payment ➤ One Time Payment
- Select the Service Provider
- Enter the Biller details / Amount and proceed

- Authenticate the payment using One Time Password (OTP)

## 2. Register & Pay

Register your all regular billers through “Register Payee”

Pay in 4 simple steps:

- Login to Cargills Bank Online Banking and Go to on “Register Payee” under Bill Payment
- Register your biller details
- Then go to on “Registered Bill Payment” option and Select “Bill Payment” Name
- Authenticate the payment using One Time Password (OTP)

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

## Credit Card Services

### 15. How can I settle my Credit card via Online Banking?

- For other bank credit cards

Go to Fund Transfer → Select Third Party one time fund transfer → Enter Source Account Details / amount and Remarks → Select Fund Transfer type as “Transfer Beneficiary Now – CEFT)” → Enter Credit Card Number → Select “Card” → enter Card Holder’s Name → Select “Immediate” → proceed

- For Cargills Bank Credit Cards

Go to Credit cards -- > Credit Card Services → Pay your Credit Card

## Other Services

### 16. 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.

### 17. 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.

### 18. 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 Online 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.

#### **19. Can I set up standing order instructions?**

Click on the Menu or Click on the Standing Order widget on the home screen. Follow the instructions on the screen to give the necessary details to set up the Standing order.

This is only a request. Respective account holding branch will input the customer request to the core banking system. However, schedule payments scheduled by customer himself will be executed according to frequency set by him without intervention of the bank, if the account balances and other conditions are in according to the bank rules and regulations..

#### **20. How can I make international transfers involving Foreign Exchange?**

Not allowed.

#### **21. How can I send messages to the Bank?**

To send a message to the Bank, Click on Menu and select Send Message under “User Messages”, type in your message, and click the “Submit” button

#### **22. How can I confirm the transactions are successfully accepted by Online 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 online 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.

### 23. What are the passwords I need?

The first is a One Time password (OTP) that you will receive at registration which you will need to use to login to Cargills Bank Internet Banking. Once logged in using the OTP system will ask you to change the password.

#### *One Time Logging Passwords*

Initial logging password which receive to the registered mobile number with the bank at the time of registration or password recovery

#### *One time transaction passwords*

Based on the transaction type, customer will receive a onetime password when he perform a transaction through on line banking to the registered mobile number with the bank.

### 24. What are the requirements for my Username?

Your Username and Password cannot be the same. Your Username must be 8-15 characters and can't include any spaces.

### 25. What are the requirements for my password?

Your Username and Password cannot be the same. Your Password must be 8-15 characters long and include at least one uppercase letter, lowercase letter, number or special character. It cannot contain any spaces. It can also include the following special characters: @!.\*&#\$

### 26. 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 online number.

### 27. What should I do if I lose my Password?

You can use Forget password option and answer to the security questions which you have has previously answered at the time of initial login.

If not, please call the call center on +94 11 7 640 640 to obtain a new password.

### 28. 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.

### 29. . 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.

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

Our system will automatically lock out users when an incorrect password is entered 05 consecutive times. If you are locked out, please contact a Cargills Bank Customer Service Representative on + 94 11 7 640 640.

## **FAQs – Security Related**

### **31. How secure is Cargills Bank Online Banking?**

To ensure security of your account information and transactions, multiple layers of security have been built into Cargills Bank Online 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 online number with Cargills Bank, to confirm the transaction is initiated by you.
- Automatic Time-out of Idle Connections: For security reason, if you stay on a screen inactively for more than 5 minutes, your Online 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.
- 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.

### **32.. How can I protect my account?**

Here are some few tips for protecting your online account:

- Create a unique Username and Password for Online Banking. Both of these should be difficult for others to guess.
- Memorize your Username and Password – never write them down. And never share them with anyone.
- Refresh or change your Username and Password often.
- Strengthen your Password by avoiding personal information like birthdays or the names of pets. Instead, use a combination of letters, numbers and special characters.
- When you are finished banking online, click the "log out" link. Simply closing your browser window could allow access to your information the next time it's opened.

- Cargills will never send you an email asking for your account or Password information. If you receive such a message, do not respond to it in any way. Instead, please forward the email to us at [onlinebanking@cargillsbank.com](mailto:onlinebanking@cargillsbank.com)

**For more information, please see < online banking security tips >**

How do I know I am visiting a secure Internet site?

Internet Banking is accessed through a secured Internet site, which helps ensure your financial information remains private and secure. You will know you are at a secured site when you see the <https://> in the address field on your browser and the padlock symbol at the bottom of your screen.

## **FAQs – General**

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

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

### **34. Can I access Online Banking Service when I am abroad?**

Yes, you can access your accounts from anywhere as long as you have Internet access with browser

### **35. What do I do if my computer crashes, or if I get disconnected from the Internet when I am performing a request?**

Once you are back online, check your account balances and statement, to see if any online transactions you may have just performed have gone through, or contact our Helpdesk for assistance.

### **36. What should I do if I have a problem connecting to the Internet?**

You will need to call your local ISP (Internet Service Provider) to have them look into this problem.

### **37. 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 Online App from your online device.

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

**38. If I still have other issues regarding the use of Cargill Bank Online 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@cargillsbank.com](mailto:onlinebanking@cargillsbank.com) for inquiry.