



# Cargills Bank Internet Banking User Guide

Date	Version 01	Owner	Description
01.08.2020		Retail Business	User Guide – Personal online (Internet Banking)

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## 1. Registration on Internet Banking

Existing Cargills Bank customers can simply register for internet banking using the following link  
<https://www.cargillsbank.com>



**Register for a new Internet Banking Account a few easy steps!!!**



Welcome to the fast, secure world of Cargills Bank Internet Banking

Cargills Bank offers the most secure method of transactions, to make your life easy and secure.

You are advised not to share your user ID/password with any third party, including representatives from your organization or the bank, in order to avoid fraudulent access to your account.

Please do not click on any link received by an outside party, while logged in to Cargills Bank Internet Banking.



Loan against property

**Total banking convenience anytime**

**All you need is the followings:**

A Mobile No & Email Address already registered with the Bank

Active ATM Card & PIN

### Are you ready to register Online?

- Log in to [www.cargillsbank.com](https://www.cargillsbank.com) → Internet Banking → Personal → Register
- Enter Your Cargills Bank 16 digits ATM Card No & 4 digits PIN
- Enter your "User ID" (User ID should be at least 8 characters) & fill Security Questions

Please proceed with the registration.

#### Login Details

Enter ID:

#### Personal Details

MC Number:

Name with Initial:   
Last Name:   
Username:

#### Contact Details

Contact Mobile No:   
E-mail:   
Address 1:   
Address 2:

#### Security Questions

Security Question 1:   
Answer:   
Security Question 2:   
Answer:   
Security Question 3:   
Answer:   
Type the following text:   
2000 to 9999  
Mandatory

Is Your ATM Card not activated yet?  
Contact our Call Center  
+94 117 640 640

Is your email address missing here?  
Contact our Call Center  
+94 117 640 640

**Continue**

### 4 Set your Account Preferences & "Register Now"

**Available Accounts**

Account Number	Account Type	Attach
0000000000	Savings Account	

**Register Now**

Now, you will receive a One Time Password (OTP) to your registered phone &

**Sign in**

#### Online Banking User Registration


Enter a OneTimePassword, please remember your user name is PERDIA1985

Your OTP has been sent to your Mobile No 9776678670

Please log in by registering with Cargills Bank Internet Banking. Click here to get details on our Internet Banking Services.

**Click here to Sign In**

**Change Your One Time Password**



Welcome to Cargills Bank Internet Banking. Please reset your password to proceed.

Character only can be used - 0-9, A-Z, a-z, for your password

Please enter the One Time Password (OTP) received in your registered mobile:

One Time Password:

Confirm New Login Password:

**Welcome to a World of Convenience With Cargills Bank Internet Banking**

Figure 1 : Registration on Internet Banking

Version 01 - Retail Business Unit – Cargills Bank Limited

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## 2. Internet banking login

Customers who are already registered in Mobile Banking can use the same User ID and Passwords to login to internet banking.

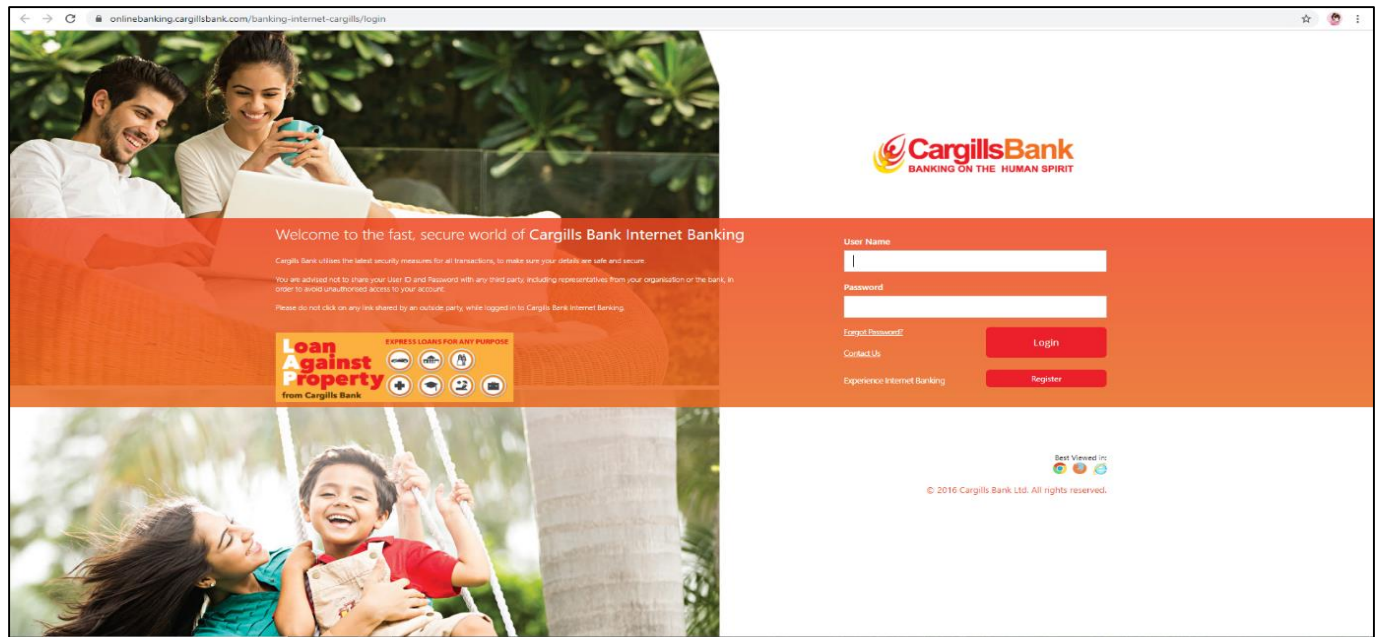


Figure 2: Log In

## 3. Password

Upon successful registration for the Internet Banking, customer will receive an “Internet 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.

Password Policies: Password should have Minimum 8 Characters to Maximum 15 Characters, Alpha Numeric & @+., User name cannot be used as the Password

## 4. Main Functions

### 4.1 Accounts

Customers can check their Account balances, Account History and they can create an account through the “Accounts” option

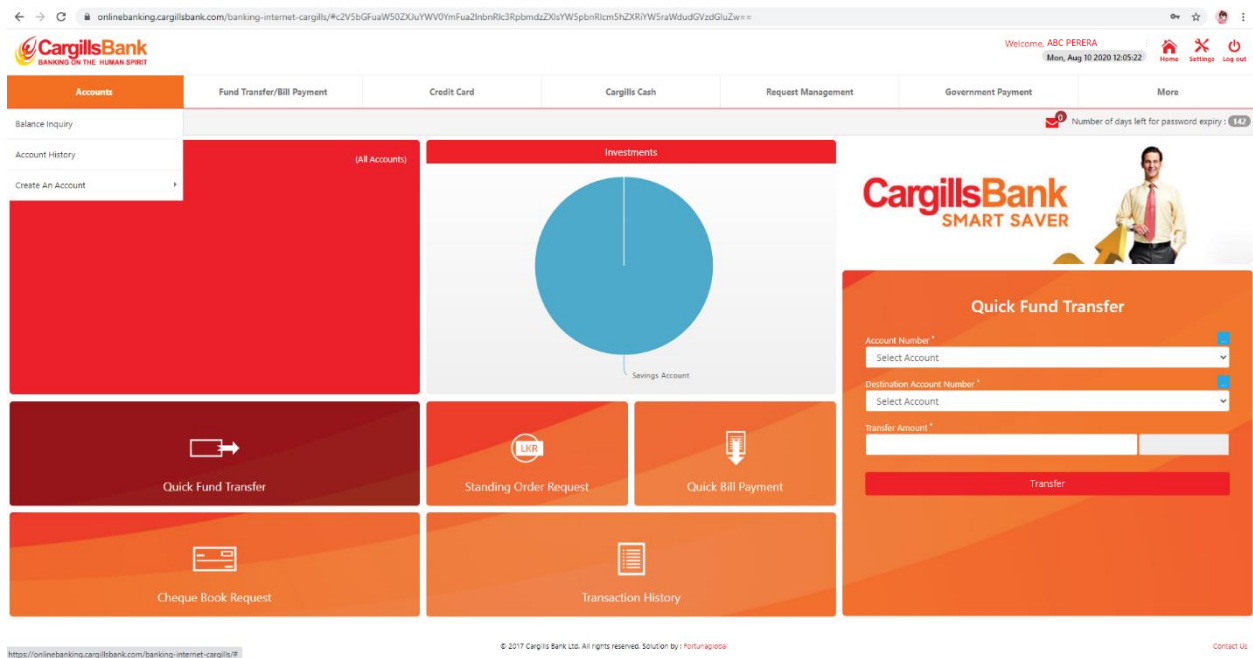


Figure 3: Accounts

#### 4.1.1 Balance Inquiry

Customers can check their Account Balance Through “Balance inquiry” option

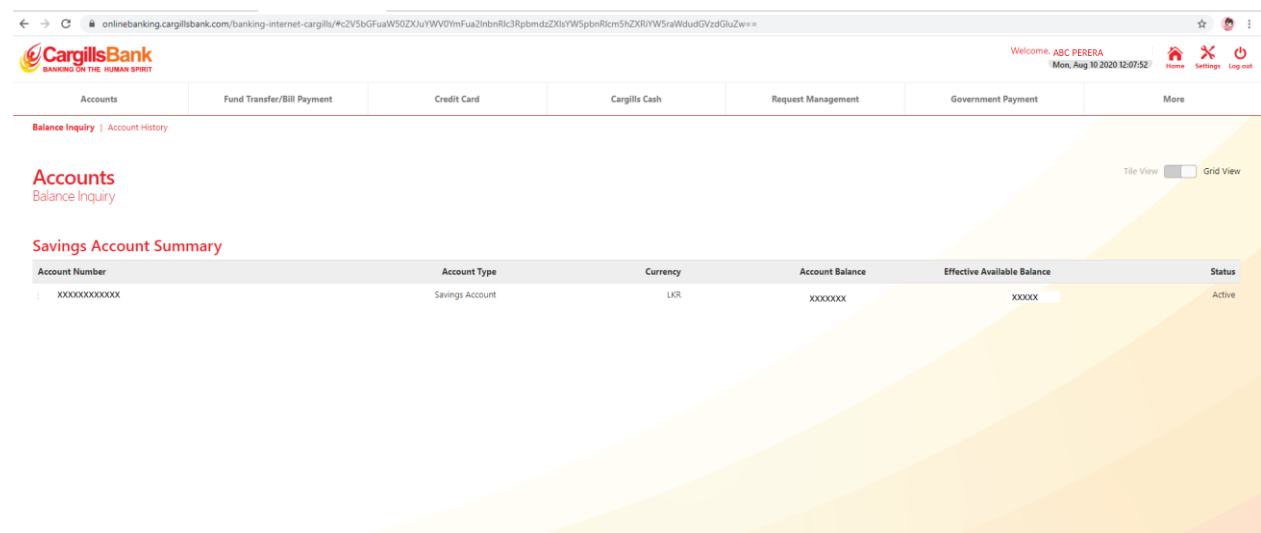


Figure 4: Balance Inquiry

#### 4.1.2 Account History

Customers can simply check their account history by selecting the respective account and the required time period.

The screenshot shows the Cargills Bank online banking interface. The top navigation bar includes links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The main content area is titled "Accounts" and "Account History". It features a search bar with fields for Account Number (XXXXXXX - Savings Account-LKR), From Date (2020/07/01), and To Date (2020/07/31). Below the search bar is a "Show Advance Filtering" button. The transaction details table for 001100001276-Savings Account-LKR is shown below.

No	Date	Txn Description	Credit	Debit	Balance
1	31-JUL-2020	Interest Settlement	199.51		19,952.89
2	31-JUL-2020	DD 8596 FINANCE 3107 2020	1,880.00		19,753.38
3	31-JUL-2020	IB3FT1363923-FndTrf-		20,000.00	17,873.38
4	31-JUL-2020	SEND CASH-CB22021301INIT		50,000.00	37,873.38
5	31-JUL-2020	SEND CASH-CB22021300INIT		50,000.00	87,873.38
6	31-JUL-2020	DEP-CFC-AB01363750-[1308-Express Ba mbalapitya]-	100,000.00		137,873.38
7	30-JUL-2020	ATM CHG AT Werahera----- Werahera On 30/07/2020 18:15:48		30.00	37,873.38
8	30-JUL-2020	ATM AT Werahera----- Werahera On 30/07/2020 18:15:48		20,000.00	37,903.38
9	30-JUL-2020	DEP-CFC-AB01362166-[1308-Express Ba mbalapitya]-	20,000.00		57,903.38
10	30-JUL-2020	ATM Reimburse Fee Total	35.00		37,903.38

Figure 5: Account History

#### 4.1.3 Create an Account

Existing Customers can create Savings Account, Fixed Deposit Account, and Cashed Back Loan

The screenshot shows the Cargills Bank online banking interface. The top navigation bar includes links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The main content area is titled "Accounts" and "Account History". It features a search bar with fields for Account Number (XXXXXXX - Savings Account-LKR), From Date (2020/07/01), and To Date (2020/07/31). Below the search bar is a "Show Advance Filtering" button. The transaction details table for 001100001276-Savings Account-LKR is shown below.

The "Create An Account" dropdown menu is open, showing the following options:

- Savings Account
- Fixed Deposit Account
- Cash Backed Loan
- New Account History

Figure 6: Create an Account

## 5. Fund/Bill Payments

Customers can transfer their funds and Utility Bill payments through “Fund/Bill Payment” Option

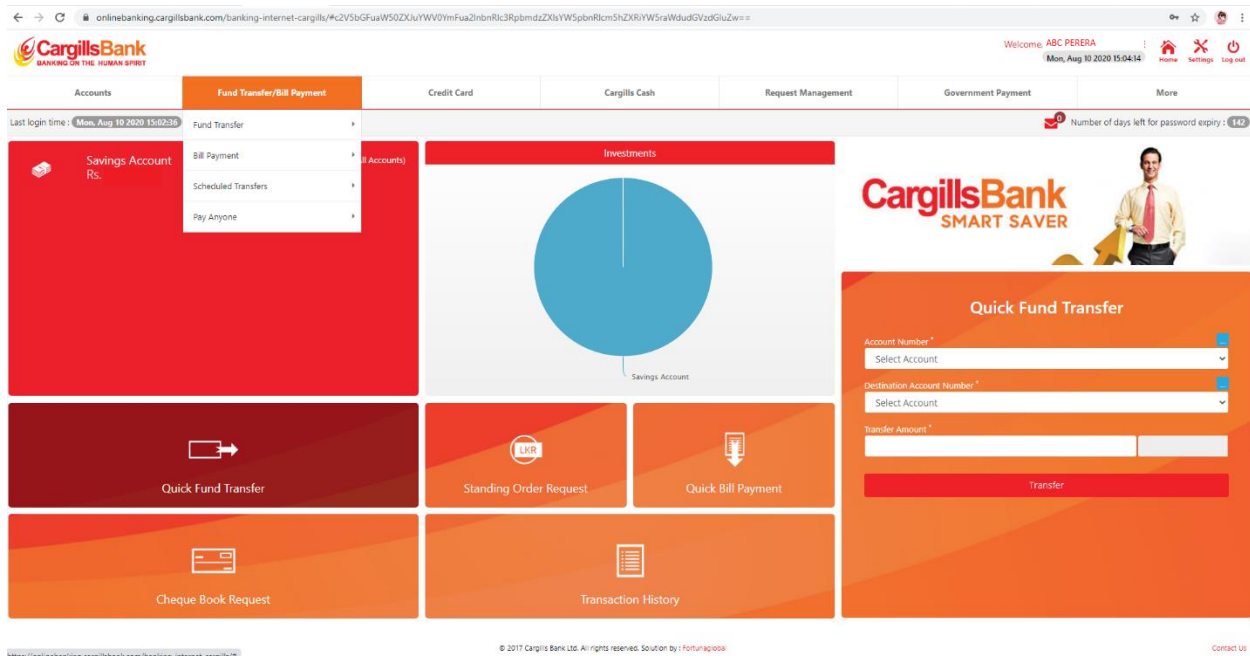


Figure 7: Fund / Bill Payments

### 5.1 Fund Transfer

Transfer funds within your accounts, registered accounts and other bank accounts / other bank credit cards. The fund transfers are processed subsequent to the validation from the bank system.

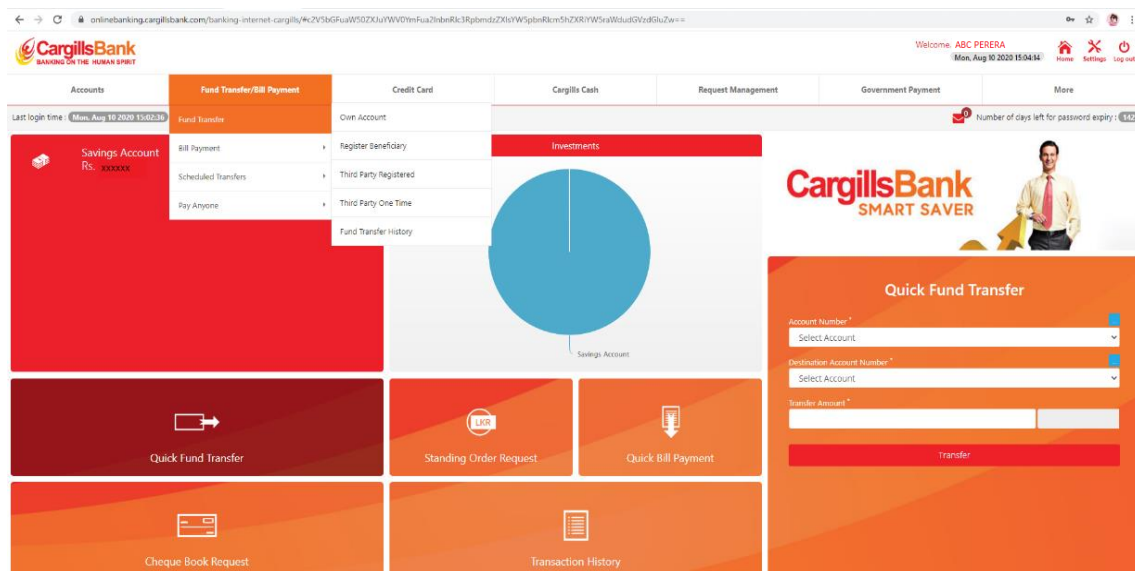


Figure 8: Fund Transfer



### 5.1.1 Own Account

Transfer funds between customer's own accounts at Cargills Bank

The screenshot displays the Cargills Bank online banking interface for fund transfers. The top navigation bar includes the Cargills Bank logo and a welcome message for user ABC PERERA. The main menu is divided into several categories: Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Fund Transfer/Bill Payment' category is expanded, showing options like Fund Transfer, Bill Payment, Scheduled Transfers, Pay Anyone, and Fund Transfer History. The 'Fund Transfer' option is selected, leading to the 'Fund Transfer - Own Account' screen. This screen contains a form for transferring funds between the user's own accounts. The form includes fields for 'Source Account Number' and 'Destination Account Number', both with dropdown menus for selection. Below these is a 'Transfer Amount' field. The 'Payment Type' section offers three options: 'Immediate Payment' (selected), 'Future Payment', and 'Recurrent Payment'. A 'Proceed' button is visible at the bottom of the form. A promotional banner for Cargills Bank Salary Account is displayed on the right side of the screen, featuring text like 'SAVINGS', 'ATM CARD', 'OVERDRAFTS', 'LOANS', 'LOW RISK', and 'HIGH YIELD'.

Figure 9: Fund Transfer – Own Account

#### Payment Type:

**Immediate:** The funds are transferred immediately

**Future Date:** The Funds are transferred on a specific date. When you select this option, the following fields appear

- o Effective date: The date on which the transfer should take place

**Recurrent:** The funds are transferred at a specific frequency, during a specific period. When you select this option, the following fields will appear.

- o From Date: the start date of the transaction

- o To Date: the end date of the transfers

- o Frequency: How often the transfer is done (daily/weekly/monthly or annually. Specify the day, date. Month as applicable in the fields that appear

### 5.1.2 Fund Transfer – Register Beneficiary

Transfer funds to the accounts that customers have registered with the system. These accounts can be your own account in other banks or third-party accounts in other banks. You can register the beneficiary details in the system under the “Register Beneficiary” Option.

Customer needs to enter beneficiary name, Fund Transfer type – To Another Cargills Bank, CEFT (Immediate credit) or SLIPS (Credits are based on Bank’s cutoff time) and Beneficiary Account Number. Then click on “Submit” to register.

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/](https://www.lankaclear.com/our-customers/)

Figure 10: Fund Transfer – Register Beneficiary

### 5.1.3 Fund Transfer – Third Party Resisted

Customers can transfer fund to the registered beneficiaries through “Third Party Registered” option. Customer needs to select source account, third party registered beneficiary, enter transfer amount, payment type and click on “Proceed” to transfer funds.

Figure 11: Fund Transfer – Third Party Beneficiary

#### 5.1.4 Fund Transfer – Third Party One Time

Use this procedure to transfer funds between accounts that are not registered with the system. (Onetime payment or in frequent payments).

These accounts can be your own account in other banks or third-party accounts in other banks.. Customer needs to select source Account, enter transfer amount, Fund transfer remarks, Payment type, Fund transfer type, Beneficiary Account number, beneficiary name and click on “Proceed” to transfer funds.

The screenshot displays the Cargills Bank online banking interface. The top navigation bar includes the Cargills Bank logo, a welcome message for 'ABC PERERA', and a date/time stamp. Below the navigation bar, there are tabs for 'Accounts', 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment', and 'More'. The 'Fund Transfer/Bill Payment' tab is selected, and a dropdown menu is open, showing options like 'Fund Transfer', 'Bill Payment', 'Scheduled Transfers', and 'Pay Anyone'. The 'Fund Transfer' option is selected, leading to the 'Fund Transfer Third Party One Time' form. The form includes fields for 'Source Account Number', 'Transfer Amount', 'Fund Transfer Remarks', 'Payment Type' (with options for Immediate, Schedule, Future Date, and Recurrent), 'Fund Transfer Type' (with options for To Another Cargills Bank Account and To Another Beneficiary), 'Beneficiary Account No.', and 'Beneficiary Name'. There are 'Proceed' and 'Cancel' buttons at the bottom of the form.

Figure 12 : Third Party One Time

#### 5.1.5 Fund Transfer – Fund Transfer History

Customers can check their fund transfer history by selecting the User Account, Beneficiary Account Number, Transfer Type, Transaction Status and the required time period.

The screenshot displays the Cargills Bank online banking interface. The top navigation bar includes the Cargills Bank logo, a welcome message for 'ABC PERERA', and a date/time stamp. Below the navigation bar, there are tabs for 'Accounts', 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment', and 'More'. The 'Fund Transfer/Bill Payment' tab is selected, and a dropdown menu is open, showing options like 'Fund Transfer', 'Bill Payment', 'Scheduled Transfers', and 'Pay Anyone'. The 'Fund Transfer' option is selected, leading to the 'Fund Transfer History' form. The form includes fields for 'User Account Number', 'Beneficiary Account Number', 'Transfer Type', 'From Date', 'To Date', and 'Transaction Status'. There is a search button at the bottom of the form. Below the form, there is a table with columns for 'Fund Transfer Reference ID', 'Source Account', 'Beneficiary Name', 'Beneficiary Account Number', 'Bank Name', 'Branch Name', 'Transfer Type', 'Account Narration', 'Transfer Date', 'Transfer Status', and 'Transfer Amount'. The table currently shows 'No data available'.

Figure 13: Fund Transfer – Fund Transfer History

## 5.2 Bill Payment

Use this procedure to register a merchant to your user account to facilitate recurring utility payments.

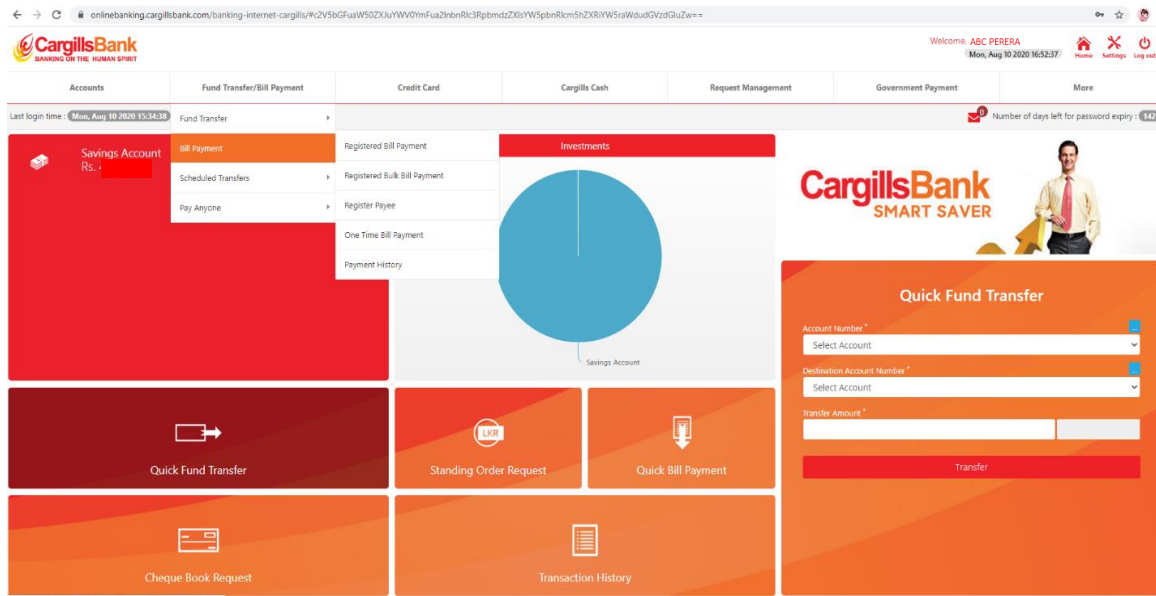


Figure 14 : Bill Payment

### 5.2.1 Bill Payment – Registered Bill Payment

Use this procedure to pay a bill to a merchant you have registered to your user account. You can register any merchant that is listed in the application.

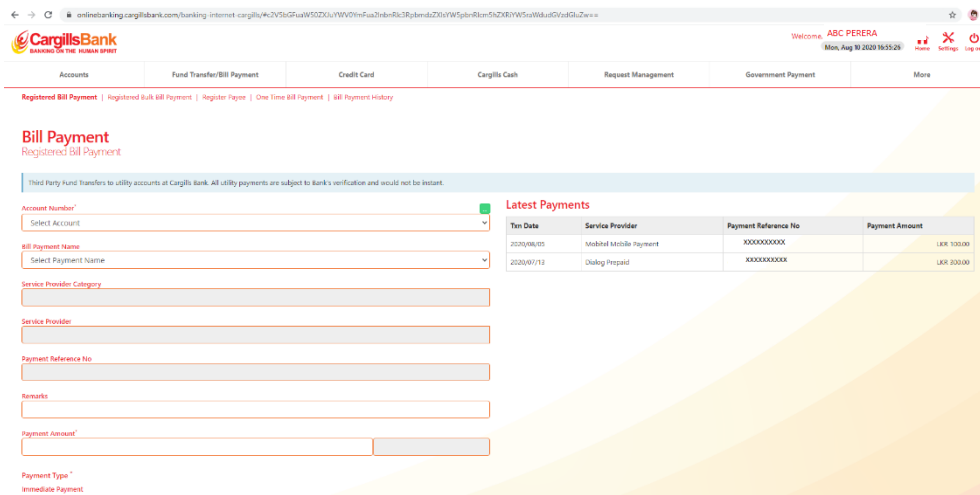


Figure15: Bill Payment – Registered Bill Payment

### 5.2.2 Bill Payment – Registered Bulk Bill Payment

“Registered Bulk Bill Payment” option helps customers to pay their all bill at once, when they registered their service providers. Customer needs to tick the service provider name and enter the amounts and finally click on “Proceed” to pay all bills at once.

The screenshot shows the Cargills Bank online banking interface for Bill Payment. The user is logged in as ABC PERERA. The navigation bar includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The main menu highlights Registered Bill Payment, Registered Bulk Bill Payment, One Time Bill Payment, Register Payee, and Bill Payment History. The Registered Bulk Bill Payment section is active, showing a 'Source Account Number' dropdown, a 'Registered Template' section with a 'Dialing' checkbox, and a table for 'Latest Payments'. The table has columns for Date, Service Provider, Reference No, and Payment Amount. The 'Proceed' button is visible at the bottom.

Date	Service Provider	Reference No	Payment Amount
2023/08/05	Mobile Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2023/08/05	Mobile Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2023/08/05	Mobile Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2023/07/24	Mobile Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2023/07/23	Mobile Mobile Payment	XXXXXXXXXXXX	LKR 100.00

Figure 16: Bill Payment – Registered Bulk Bill Payment

### 5.2.3 Bill Payment – Register Payee

Customers can register their service providers simply search and click “Add” to Register payee

The screenshot shows the Cargills Bank online banking interface for Bill Payment. The user is logged in as ABC PERERA. The navigation bar includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The main menu highlights Registered Bill Payment, Registered Bulk Bill Payment, Register Payee, One Time Bill Payment, and Bill Payment History. The Register Payee section is active, showing a search bar for 'Service Provider' and a 'New H Registered Payee' button. Below the search bar is a table for 'Service Provider Information' with columns for Service Provider Category, Service Provider, and Action. The table lists various service providers and their corresponding actions.

Service Provider Category	Service Provider	Action
LIFE INSURANCE	AIA INSURANCE (Lanka P.C. - LIFE	[Add]
AIRTEL	Airtel	[Add]
LIFE INSURANCE	Allianz Insurance Lanka Limited - LIFE	[Add]
LIFE INSURANCE	Allianz Takaful PLC - LIFE	[Add]
LIFE INSURANCE	Allianz Assurance Insurance PLC - LIFE	[Add]
COOPERATION	Brother's Service	[Add]
LEASING/RENTAL	CEB - CITIZENS DEVELOPMENT BANK	[Add]
ELECTRICITY	CEB - Ceylon Electricity Board	[Add]
LEASING/RENTAL	Central Finance	[Add]
DIALING BROADBAND POSTPAID	Dialing Broadband Postpaid	[Add]
DIALING BROADBAND PREPAID	Dialing Broadband Prepaid	[Add]

Figure 17: Bill Payment – Register Payee

## 5.2.4 Bill Payment – One Time Bill Payment

Use this procedure to pay a bill to a merchant that you have not registered to your user account

← → ↻ onlinebanking.cargillsbank.com/banking-internet-cargills/#c2V5bGFuaW50ZXJlYWV0YmFua2lnbnRlc3RpbmdzZXIsYW5pbmRlcm5hZXRlYW5raWdudGVzdGluZw==

Registered Bill Payment | Registered Bulk Bill Payment | Register Payee | **One Time Bill Payment** | Bill Payment History

### Bill Payment

One Time Bill Payment

Third Party Fund Transfers to utility accounts at Cargills Bank. All utility payments are subject to Bank's verification and would not be instant.

**Account Number\***  
Select Account

**Service Provider Category\***  
ELECTRICITY

**Service provider\***  
CEB - Ceylon Electricity Board (Ex: XXXXXXXXXX)

**Payment Reference No\***

**Remarks**

**Payment Amount\***

☐ Save As a Utility Payee

**Payment Type\***  
Immediate Payment  
☒ Immediate  
☐ Future  
☐ Recurrent

**Latest Payments**

Txn Date	Service Provider	Payment Reference No	Payment Amount
2020/08/05	Mobitel Mobile Payment	XXXXXXXXXX	LKR 100.00
2020/08/01	Mobitel Mobile Payment	XXXXXXXXXX	LKR 100.00
2020/07/24	Mobitel Mobile Payment	XXXXXXXXXX	LKR 100.00
2020/07/23	Mobitel Mobile Payment	XXXXXXXXXX	LKR 100.00
2020/07/21	Mobitel Mobile Payment	XXXXXXXXXX	LKR 100.00

**Proceed** **Reset**

Figure 18: Bill Payment – One Time Bill Payment

### 5.2.5 Bill Payment – Payment History

Customers can check their Bill Payment History for required time period and they can download it by clicking on “Download”

The screenshot shows the Cargills Bank online banking interface. The top navigation bar includes the Cargills Bank logo and a welcome message for ABC PERERA. The main menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The Bill Payment section is active, showing a list of payment history entries. The table displays the following data:

#	Global Ref No	Account Number	Service Provider	Payment Reference No	Transaction Date	Amount	Payment Status
1	UT159279	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-05-2020 18:04:04	LKR 100.00	APPROVED
2	UT159255	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-05-2020 14:44:21	LKR 100.00	APPROVED
3	UT158714	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-01-2020 20:32:17	LKR 100.00	APPROVED

The page also includes a search bar with filters for Service Provider, From Date, and To Date, and a Download button. The footer shows the copyright notice for Cargills Bank Ltd. and the solution provider, FortunaGlobal.

Figure 19: Bull Payment – Payment History

### 5.3 Scheduled Transfers

Customers can schedule the bill payments to future dates.

The screenshot shows the Cargills Bank online banking interface. The top navigation bar includes the Cargills Bank logo and a welcome message for ABC PERERA. The main menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The Scheduled Transfers section is active, showing a list of scheduled transfers. The table displays the following data:

#	Global Ref No	Account Number	Service Provider	Payment Reference No	Transaction Date	Amount	Payment Status
1	UT159279	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-05-2020 18:04:04	LKR 100.00	APPROVED
2	UT159255	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-05-2020 14:44:21	LKR 100.00	APPROVED
3	UT158714	00110000XXXX	Mobitel Mobile Payment	XXXXXXXXXXXX	08-01-2020 20:32:17	LKR 100.00	APPROVED

The page also includes a search bar with filters for Service Provider, From Date, and To Date, and a Download button. The footer shows the copyright notice for Cargills Bank Ltd. and the solution provider, FortunaGlobal.

Figure 20: Scheduled Transfer

## 5.3 Pay Anyone

Cargills bank Customers can send money to anyone who has a mobile number/email address. Once the sender send cash to beneficiary, beneficiary gets the link to his mobile number and then he can deposit that money to his own account or transfer to someone's account. Meantime, sender gets the generated “CPXXXXXXX” Code and by sending that generated code to beneficiary, beneficiary can withdraw that amount from any Cargills food city

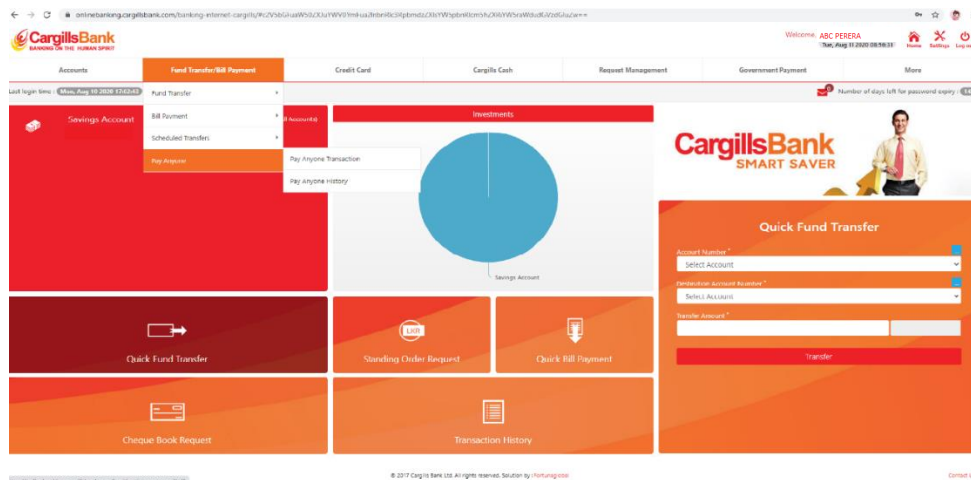


Figure 21: Pay Anyone

### 5.4.1 Pay Anyone Transaction

Customer can enter beneficiary's mobile number or email address, transfer amount, and select the source account and click on “Proceed” to send cash

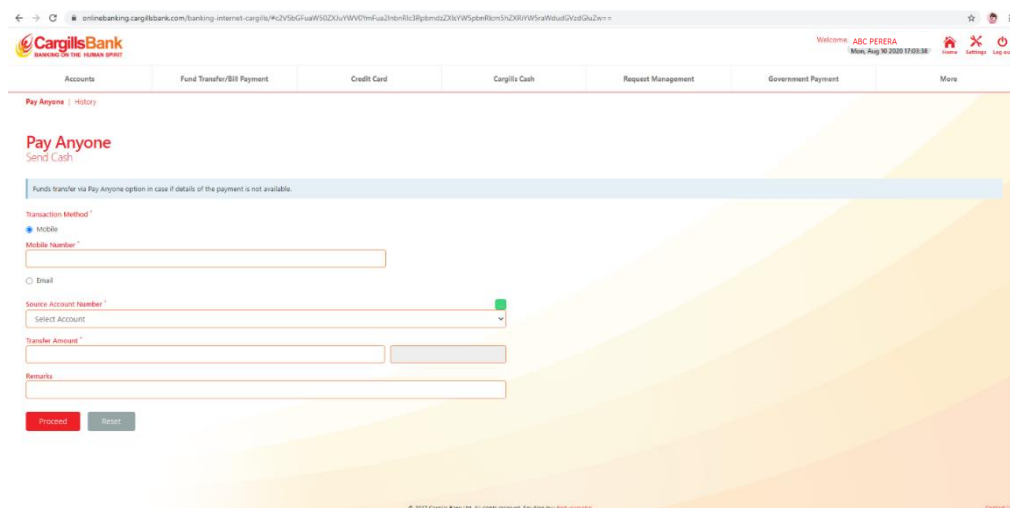


Figure 22: Pay Anyone – Send Cash



## 5.4.2 Pay Anyone History

onlinebanking.cargillsbank.com/banking-internet-cargills/#c2Y5bGFuaW50ZXJhYVW0YmFua2lnbnRlc3RpbmdzZXstYW5pbmRlcm5hZXRIYW5raWduQVzdGluZw==

Welcome **ABC PERERA**  
Mon, Aug 10 2020 17:04:14

Accounts Fund Transfer/Bill Payment Credit Card Cargills Cash Request Management Government Payment More

Pay Anyone | **History**

### Pay Anyone

Pay Anyone History

User Account Number  
Select user account

From Date  
2020/08/01

To Date  
2020/08/10

Search

Source Account No	Transaction Method	Email/Mobile	Amount	Status	Txn Date/Time
No data available					

Figure 23: Pay Anyone History

## 6. Credit Cards

Manage your Cargills Bank Credit Card via this option

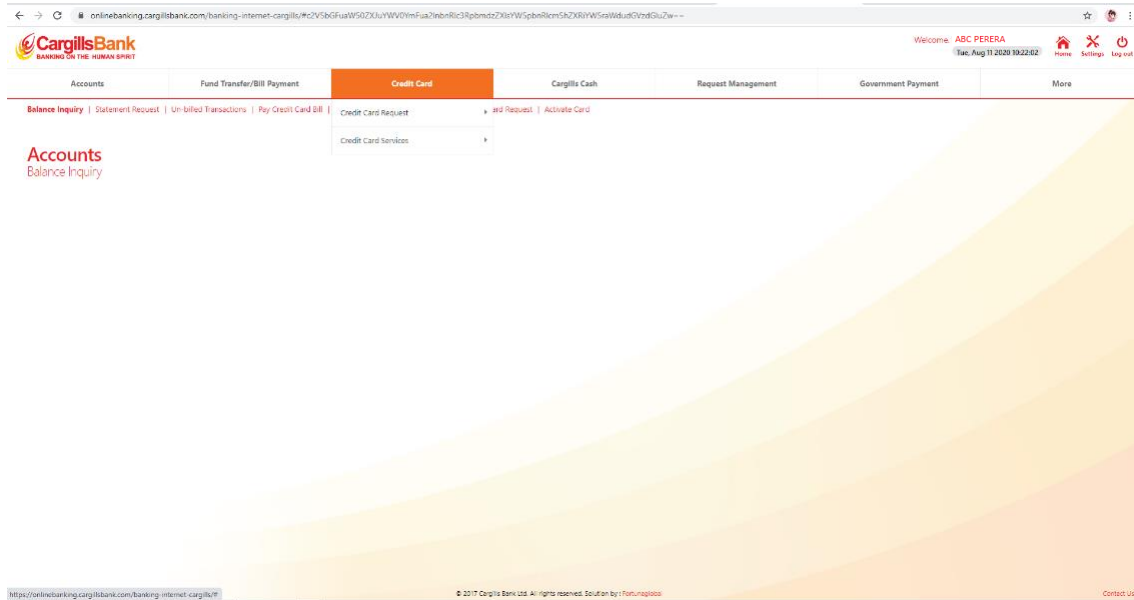


Figure 24: Credit Cards

### 6.1 Credit Card Request

#### 6.1.1 Credit Card Request – Balance Inquiry

Customers can check their balance through the “Balance inquiry” option

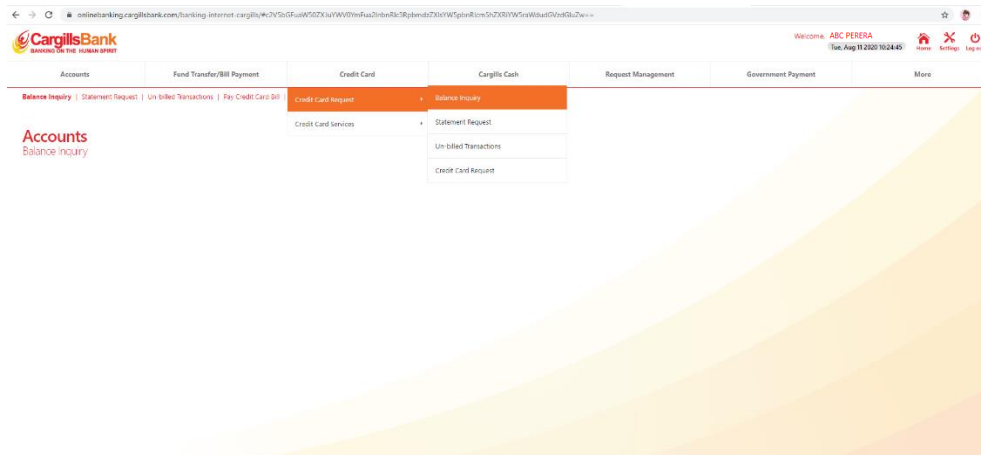


Figure 25: Credit Card Request – Balance Inquiry

## 6.1.2 Credit Card Request – Statement Request

Customers can request their credit card statement through “Statement Request”

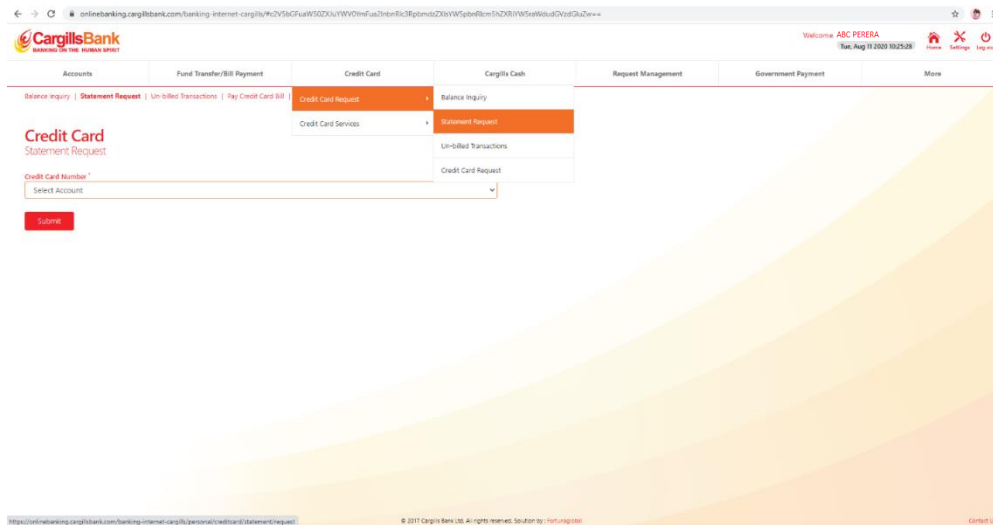


Figure 26 Credit Card Request – Statement Request

## 6.2 Credit Card services

### 6.2.1 Credit Card services – Pay Credit Card Bill

Customers can pay Cargills Bank Credit Card bill through “Pay Credit Card Bill” option,

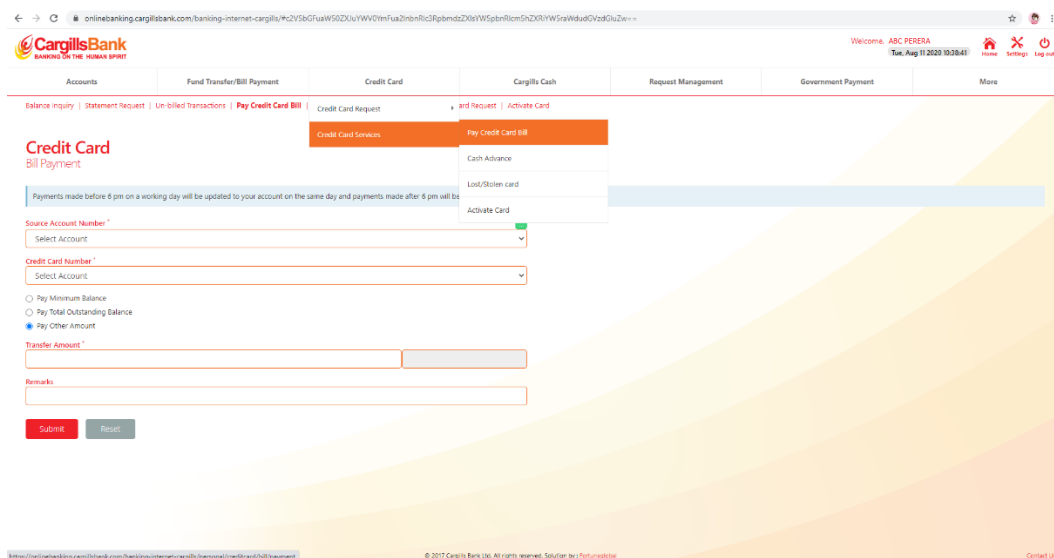


Figure 27: Credit Card Services – Credit Card Bill Payment

### 6.2.2 Credit Card services – Cash Advance

Cargills Bank customers can take immediate cash advance from their credit card to their own account at Cargills bank through “Cash Advance” option.

The screenshot displays the Cargills Bank online banking portal. The user is logged in as 'ABC PERERA' on Tuesday, August 11, 2020, at 10:28:47. The navigation menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Credit Card' section is active, showing options like Balance Inquiry, Statement Request, Un-billed Transactions, Pay Credit Card Bill, Credit Card Request, and a dropdown menu for 'Credit Card Services'. The 'Cash Advance' option is highlighted. The 'Credit Card Cash Advance' form is visible, featuring fields for 'Credit Card Number' (with a 'Select Account' dropdown), 'Destination Account Number' (with a 'Select Account' dropdown), 'Transfer Amount', and 'Remarks'. 'Submit' and 'Reset' buttons are at the bottom. The footer contains the URL 'https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/creditcard/cashadvance', copyright information '© 2017 Cargills Bank Ltd. All rights reserved. Solution by: fortunaglobe', and a 'Contact Us' link.

Figure 28: Credit Card Services – Cash Advance

### 6.2.3 Credit Card Services – Lost/Stolen Card

Customers can inform the lost or stolen status about the credit card through “Lost/Stolen” option

The screenshot displays the Cargills Bank online banking portal. The user is logged in as 'ABC PERERA' on Tuesday, August 11, 2020, at 10:48:47. The navigation menu is the same as in Figure 28. The 'Credit Card' section is active, and the 'Lost/Stolen Card' option is highlighted under the 'Credit Card Services' dropdown. The 'Credit Card Lost/Stolen Card' form is visible, featuring fields for 'Credit Card Number' (with a 'Select Account' dropdown) and 'Lost or Stolen Status' (with a 'Select Status' dropdown). 'Submit' and 'Reset' buttons are at the bottom. The footer contains the URL 'https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/creditcard/statusmanagement', copyright information '© 2017 Cargills Bank Ltd. All rights reserved. Solution by: fortunaglobe', and a 'Contact Us' link.

Figure 29: Credit Card Services – Lost/Stolen Card

## 6.2.4 Credit Card services – Activate Card

Customers can activate their lost/stolen credit card (if they found within 24 hours) through “Active Card” option, by simply entering the credit card number.

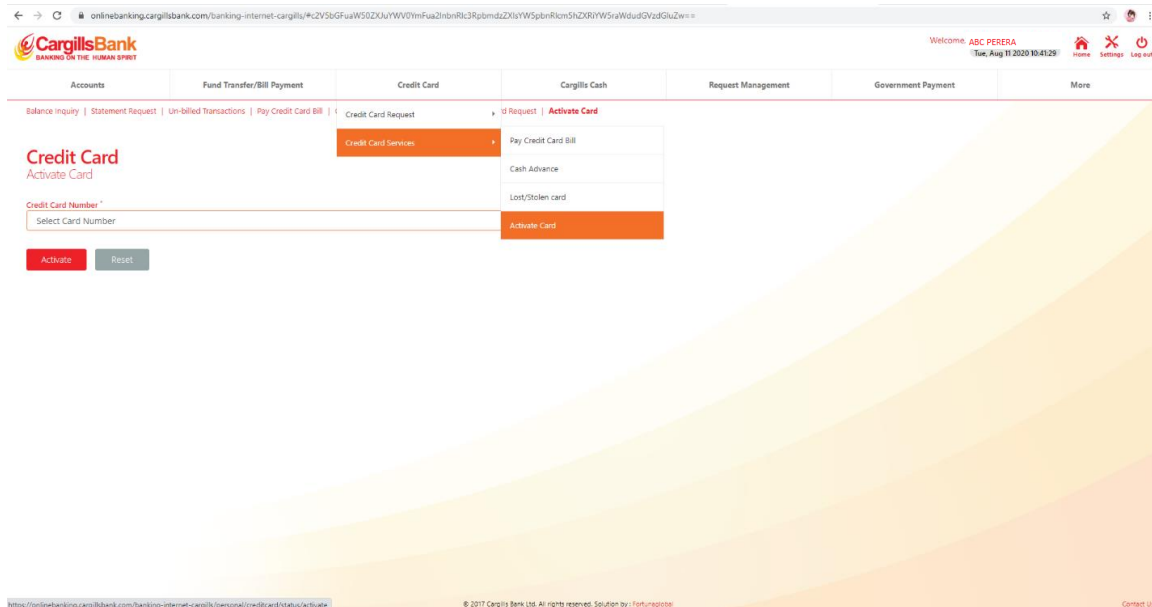


Figure 30: Credit Card Services – Active Card

## 7. Cargills Cash

### 7.1 Send Cash

Cargills bank Customers can send money to any kind of beneficiary, who has mobile number and NIC number. Once the sender send cash to beneficiary, sender gets the generated “CBXXXXXXXX” Code and by sending that generated code to beneficiary, beneficiary can withdraw that amount from any Cargills Food City.

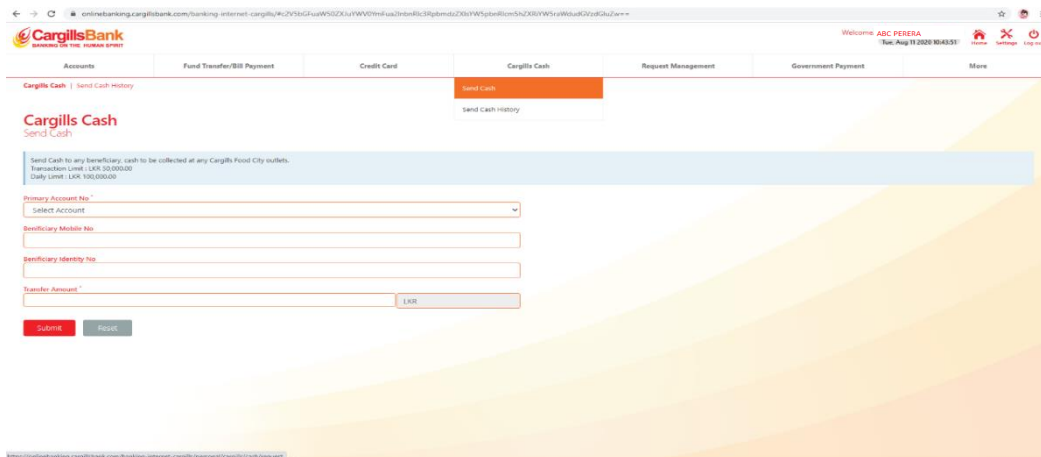


Figure 31: Cargills Cash – Send Cash

## 7.2 Send Cash History

Send Cash history can be seen through “Send Cash History” option by setting the required time period

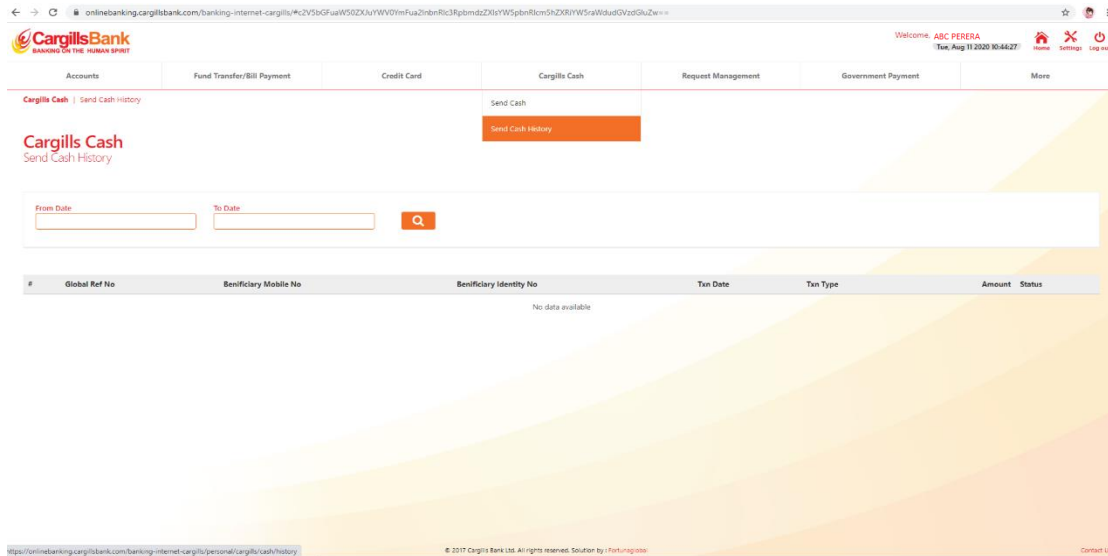


Figure 32: Cargills Cash – Send Cash History

## 8. Request Management

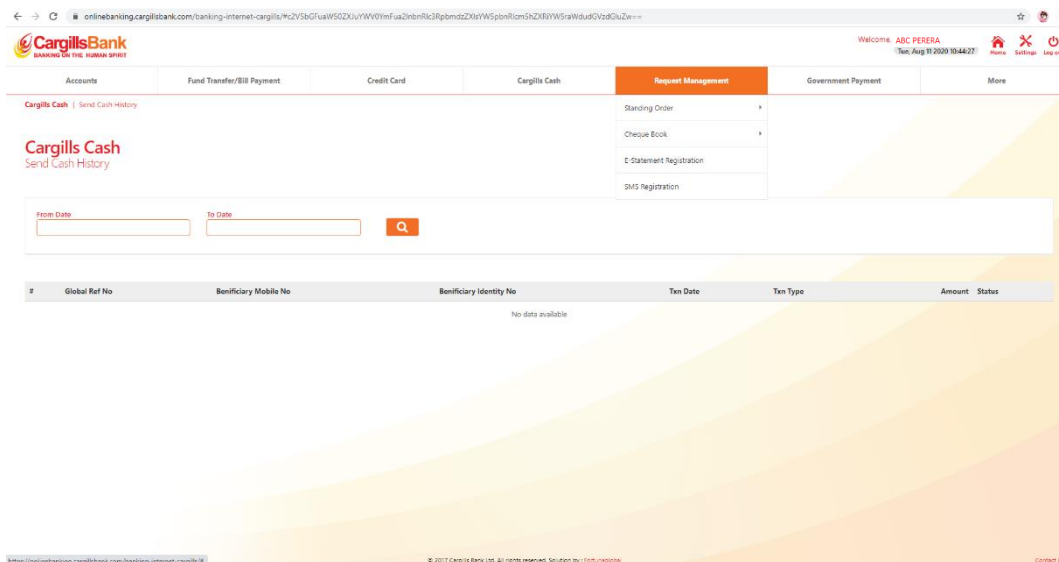


Figure 33: Request Management

## 8.1 Standing Order

### 8.1.1 Standing Order – Standing Order Request

Customers can request standing order through “Standing Order Request” option

The screenshot shows the Cargills Bank online banking interface. The user is logged in as ABC PERERA. The navigation menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Request Management' menu is expanded, showing options for Standing Order, Standing Order Request, Standing Order Request History, Cheque Book, E-Statement Registration, and SMS Registration. The 'Standing Order Request' form is displayed, featuring a 'Fund Transfer' section with fields for Source Account Number, Amount, Frequency, and Fund Transfer Type. A 'Remarks' field is also present. The form includes 'Submit' and 'Reset' buttons. A note at the top states: 'Please note that this standing order will be only effected once this request maintain in the core banking system'.

Figure 34: Standing Order – Standing Order Request

### 8.1.2 Standing Order – Standing Order Request History

Customers can request standing order history through “Standing Order History Request” option

The screenshot shows the Cargills Bank online banking interface. The user is logged in as ABC PERERA. The navigation menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Request Management' menu is expanded, showing options for Standing Order, Standing Order Request, Standing Order Request History, Cheque Book, E-Statement Registration, and SMS Registration. The 'Standing Order Request History' page is displayed, featuring a search bar with a 'From Account Number' dropdown and a search icon. Below the search bar is a table with columns: No, Global Ref No, Start Date, End Date, Amount, Beneficiary Acc No, Beneficiary Name, and Status. The table currently shows 'No data available'.

Figure 35: Standing Order – Standing Order Request History

## 8.2 Cheque Book

### 8.2.1 Cheque Book - Cheque Book Request

Customers can request a Cheque book through “Cheque Book Request” option

The screenshot displays the Cargills Bank online banking portal. The top navigation bar includes links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Request Management' section is active, showing a dropdown menu with 'Cheque Book' and 'Cheque Book Request' options. The 'Cheque Book Request' form is displayed, featuring the following fields: Account Number (Select Account), Name to be Printed, Chequing Type (Not Required), No of Cheque Leaves (10), No of Cheque Books, and Dispatch Method (Select Dispatch Method). A 'Submit' button is located at the bottom of the form. A sidebar menu on the right shows 'Cheque Book' and 'Cheque Book Request' options. A promotional banner for 'Cargills Bank SALARY ACCOUNT' is also visible.

Figure 36: Cheque Book - Cheque Book Request

### 8.2.2 Cheque Book - Cheque Book Request History

Customers can check their Cheque book history by requesting through “Cheque Book Request History” option

The screenshot displays the Cargills Bank online banking portal. The top navigation bar includes links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'Request Management' section is active, showing a dropdown menu with 'Cheque Book' and 'Cheque Book Request' options. The 'Cheque Book Request History' page is displayed, featuring a search bar with the following fields: User Account Number (Select user account), From Date (2020/08/01), and To Date (2020/08/11). Below the search bar is a table with the following columns: Reference No, Account Number, No of Cheque Leaves, No of Cheque Books, Name To Be Printed, Requested Date, Branch Name, Address, and Status. The table currently shows 'No data available'.

Figure 37: Cheque Book - Cheque Book History Request



## 8.3 E-Statement Registration

Customers can register for E- Statement facility through “E – Statement Registration” option

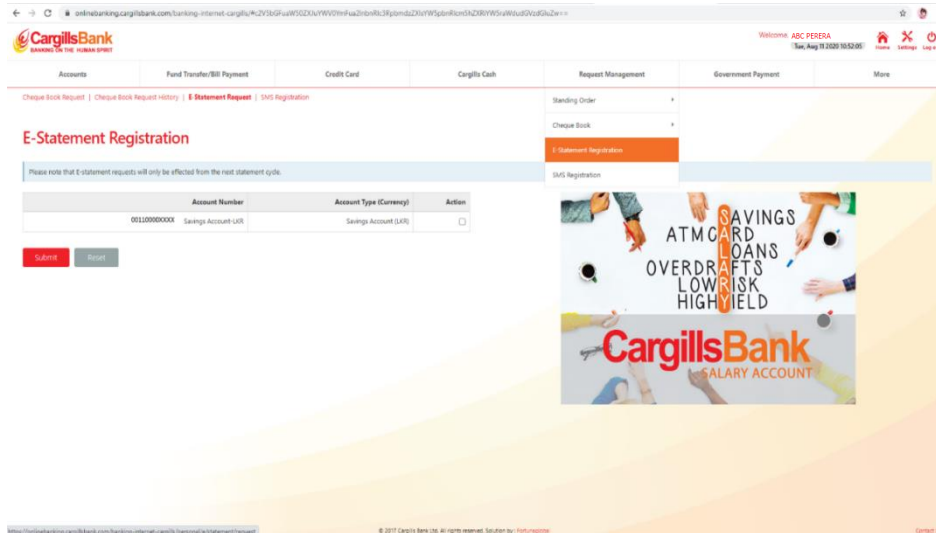


Figure 38: E – Statement Registration

## 8.4 SMS Registration

Customers can register for SMS facility through “SMS Registration” option

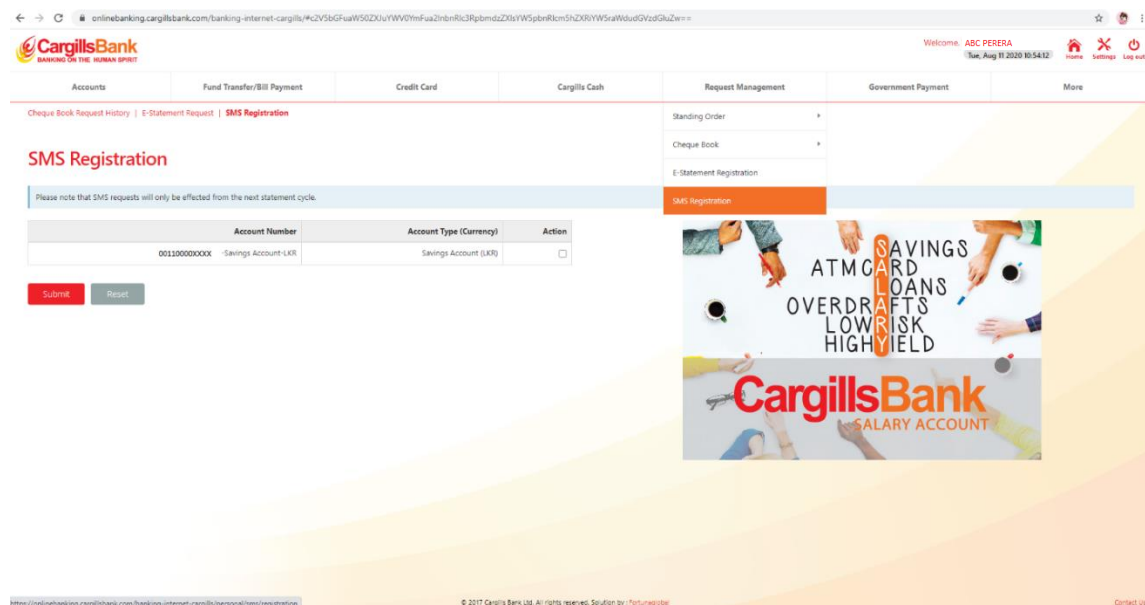


Figure 39: SMS Registration

## 9. Government Payments

### 9.1 Customer Payment

onlinebanking.cargillsbank.com/banking-internet-cargills/2V5GfuaW5ZD3uYVW2mfa2nbnft3RpbndZ3uYV5pbf8on5aZ08fW5aW5uGv0d3uZw...

Welcome: ABC PERERA  
Tue, Aug 12 2020 10:55:37

Accounts Fund Transfer/Bill Payment Credit Card Cargills Cash Request Management **Government Payment** More

Customs Payment Customs Payment History

**Government Payment**  
Customs Payment

Source Account Number \*  
Select Account

Office Code \*  
Select Office Code

Registration Year \*  
Registration Serial \*  
Registration no \*  
Company Code \*

Amount to be Paid \*  
LKR

Proceeded Submit

Figure 40: Customer Payment

### 9.2 Customer Payment History

onlinebanking.cargillsbank.com/banking-internet-cargills/2V5GfuaW5ZD3uYVW2mfa2nbnft3RpbndZ3uYV5pbf8on5aZ08fW5aW5uGv0d3uZw...

Welcome: ABC PERERA  
Tue, Aug 12 2020 10:55:37

Accounts Fund Transfer/Bill Payment Credit Card Cargills Cash Request Management **Government Payment** More

Customs Payment Customs Payment History

**Government Payment**  
Customs Payment History

User Account Number  
Select user account

From Date To Date Transaction Status

2020/08/04 2020/08/11 All

Show 10 entries

#	Fund Transfer Reference ID	Source Account	Beneficiary Name	Beneficiary Account Number	Bank Name	Branch Name	Transfer Type	Account Narration	Transfer Date	Transfer Status	Transfer Amount
1	FT1369670		thains		Bank of Ceylon	Hali - Ota	REGISTERED	IBFTTT1369670 - CFT	2020/08/04	APPROVED	LKR 20,000.00
2	FT1369670		thains		Bank of Ceylon	Hali - Ota	REGISTERED	IBFTTT1369670 - CFT	2020/08/01	APPROVED	LKR 15,000.00

Showing 1 to 2 of 2 entries

1

https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/customers/payment/history

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Contact Us

Figure 41: Customer Payment History

10. More

## 10.1 More – Change Card PIN

If customer forgets Cargills Bank Credit / Debit Card PIN, customer can request a temporarily One Time Password from Cargills Bank Call Center. This One Time Password can change to his/her own password via “Change Card PIN”

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# Cargills Bank

BANKING ON THE HUMAN SPIRIT

Welcome ABC PERERA  
Tue Aug 11 2020 10:59:02

- Home
- Settings
- Log out

Accounts	Fund Transfer/Bill Payment	Credit Card	Cargills Cash	Request Management	Government Payment	More
<a href="#">User Profile</a>   <a href="#">Change Password</a>   <a href="#">Change Debit Card Pin</a>   <a href="#">Change OTP Sending Method</a>						<a href="#">Change Card Pin</a> <a href="#">Change OTP Sending Method</a> <a href="#">User Profile</a> <a href="#">Budget Management</a> <a href="#">User Messages</a> <a href="#">Change Password</a>

## Change Debit Card Pin

Card No.\*

Pin No.\*

Card Expiry Date (YY/MM)\*  
(YY)  (MM)

New Pin\*

Confirm New Pin\*

Cancel Change Pin Reset

\*Mandatory Fields

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Figure 42: Change Card PIN

## 10.2 More – Change OTP sending Method

Customers can select their preferred mode of receiving OTP via SMS or Email, Through “Change OTP Sending Method” option

← →

onlinebanking.cargillsbank.com/banking-internet-cargills/#C2V5bGfuaWSQZKJjVWVOYmfua2btrnlRk3RpbmdZKxYWSpbnfcm5N2X8YVWsaWduODVzdGUzZw==



**CargillsBank**  
BANKING ON THE HUMAN SPIRIT

Welcome **ABC PERERA**

Tue, Aug 11 2020 11:00:02

ABC PERERA

[Home](#) [Settings](#) [Log out](#)

Accounts

Fund Transfer/Bill Payment

Credit Card

Cargills Cash

Request Management

Government Payment

More

User Profile | [Change Password](#) | [Change Debit Card Pin](#) | [Change OTP Sending Method](#)

Change Card Pin

**Change OTP Sending Method**

User Profile

Budget Management

User Messages

Change Password


## Change OTP Generation Mode

SMS is enabled on your account as the OTP generation mode.

Please select the preferred OTP generation mode.


Email

Email: **XXXXXXXXXX@gmail.com** to be set as the preferred OTP receiving mode.



SMS

SMS to **071 XXXXXX** to be set as the preferred OTP receiving mode.



Two-Factor authentication makes your online banking transactions secure.

Figure 43: Change OTP Sending Method

## 10.3 User Message

### 10.3.1 Send Message

Customers can send message via online banking to get online help through “Send Message option”

The screenshot shows the 'Send Message' page in the Cargills Bank online banking interface. The page has a header with the Cargills Bank logo and navigation tabs. The main content area is titled 'User Message' and 'Send Message'. It includes a form with the following fields:

- Subject:** A text input field with a placeholder 'Please type the subject'.
- Category:** A dropdown menu with 'Card Center' selected.
- Message Content:** A large text area for the message body.
- Recipient:** A dropdown menu with 'Inbox' selected.
- Phone Number:** A text input field.
- Email:** A text input field.

Below the form are 'Submit' and 'Reset' buttons. On the right side, there is a sidebar with a list of links: 'Change Card Pin', 'Change OTP Sending Method', 'User Profile', 'Budget Management', 'Send Message' (highlighted), 'User Messages' (highlighted), and 'Change Password'. The 'Send Message' button is also highlighted in the main content area.

Figure 44: Send Message

### 10.5.3 Inbox

The screenshot shows the 'Inbox' page in the Cargills Bank online banking interface. The page has a header with the Cargills Bank logo and navigation tabs. The main content area is titled 'User Message' and 'Inbox'. It includes a search bar with 'From Date' and 'To Date' fields, and a search button. Below the search bar is a table with the following columns:

Sender	Subject	Count	Action
No data available			

On the right side, there is a sidebar with a list of links: 'Change Card Pin', 'Change OTP Sending Method', 'User Profile', 'Budget Management', 'Send Message', 'Inbox' (highlighted), 'User Messages' (highlighted), and 'Change Password'. The 'Inbox' button is also highlighted in the main content area.

Figure 45: Inbox

Customers can change their login password through “Change Password” option”

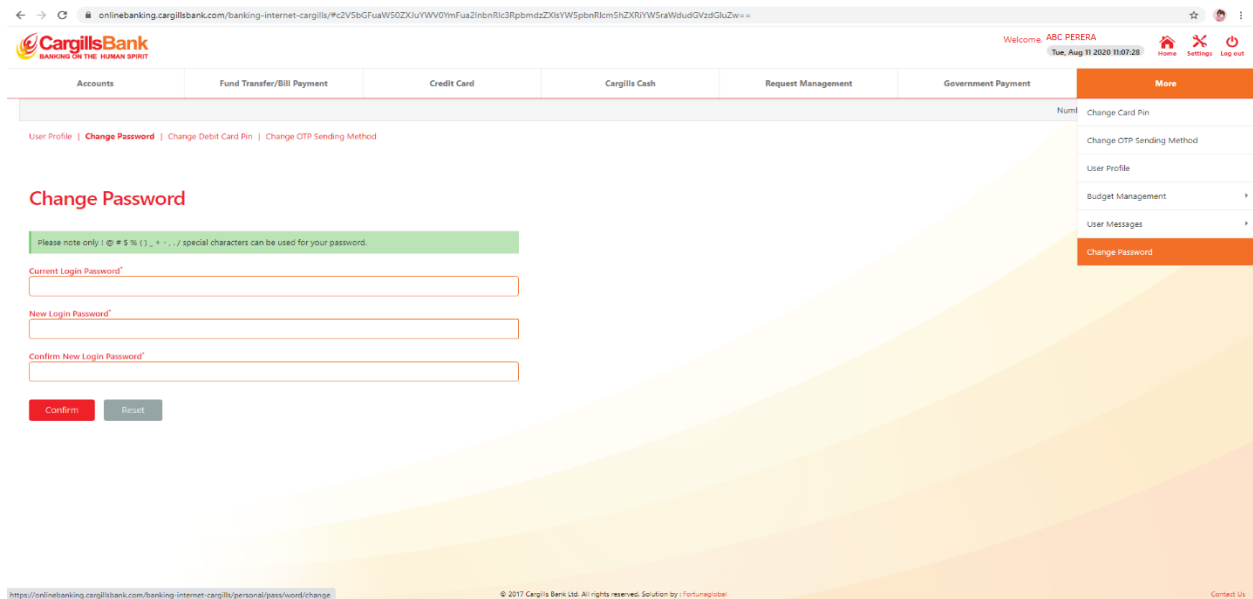


Figure 46: Change Password