



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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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.

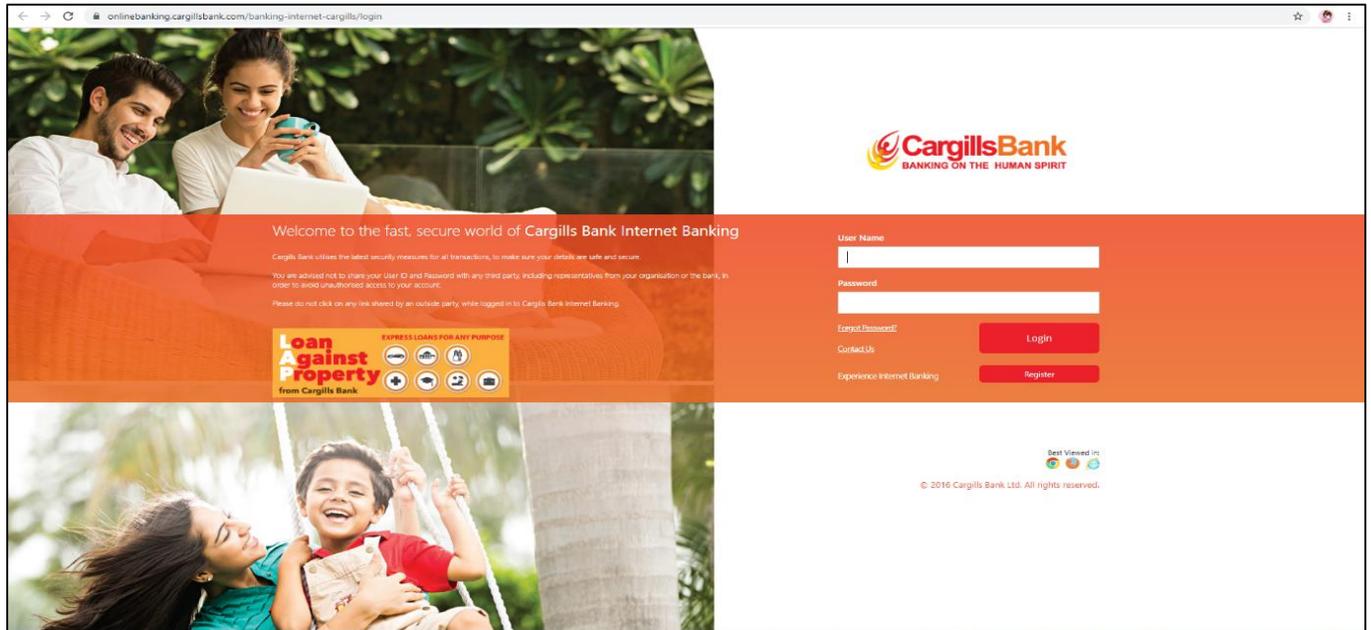


Figure 2: Log In

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

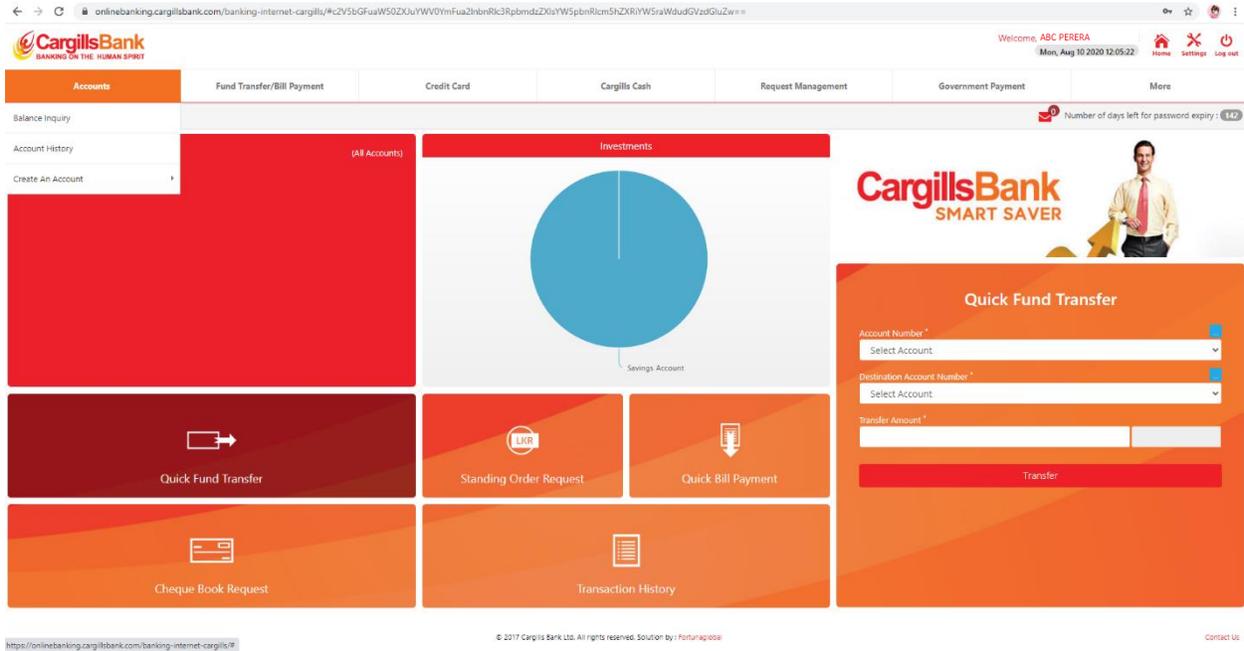


Figure 3: Accounts

4.1.1 Balance Inquiry

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

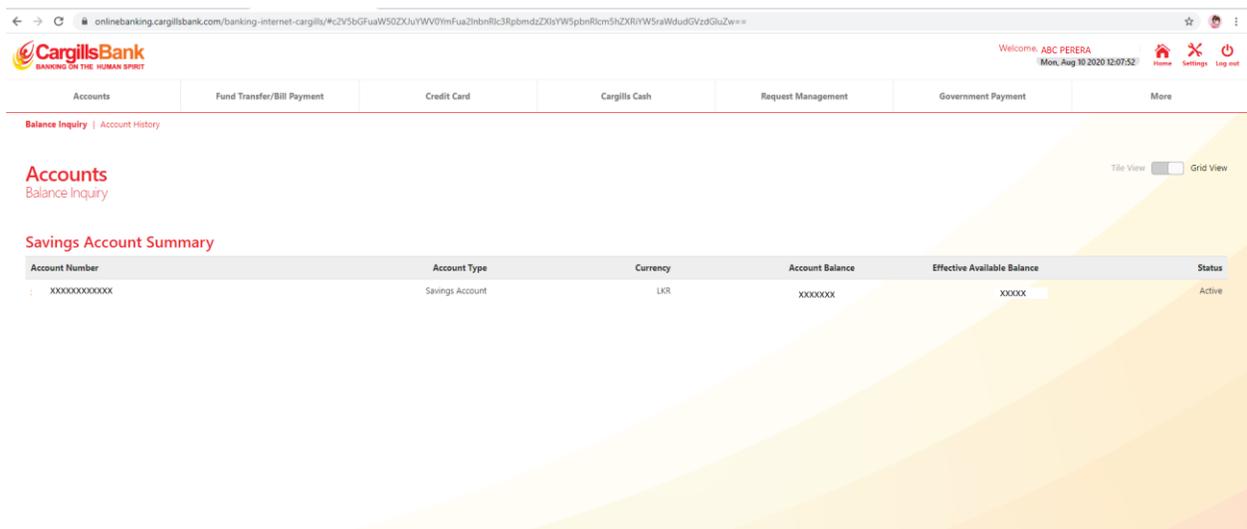


Figure 4: Balance Inquiry

4.1.2 Account History

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

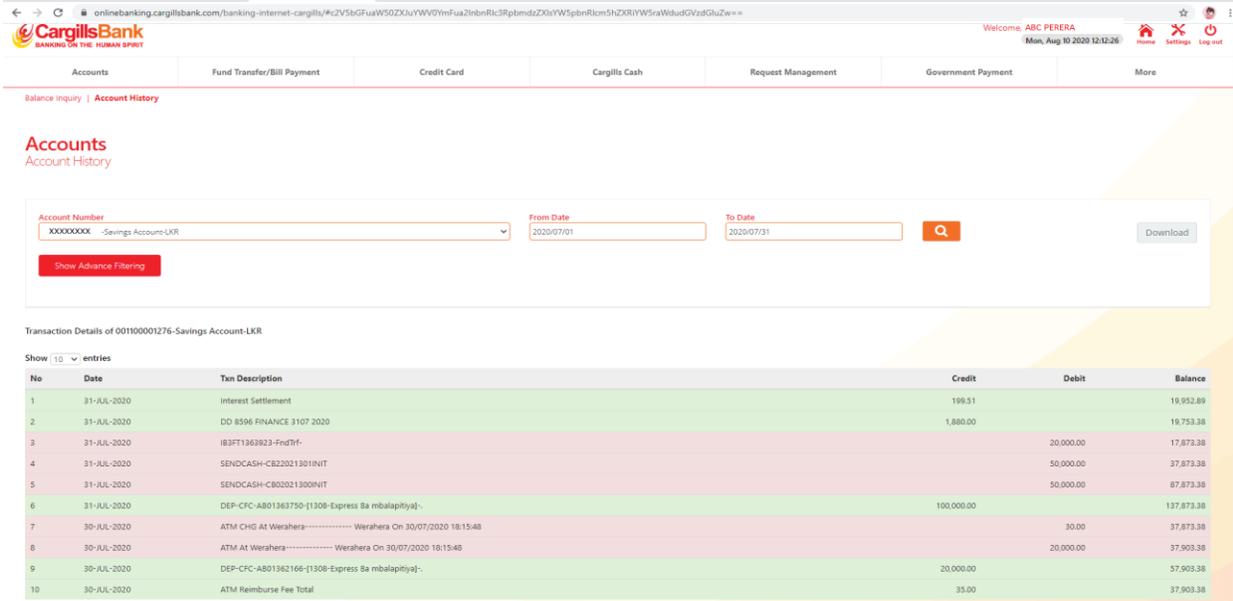


Figure 5: Account History

4.1.3 Create an Account

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

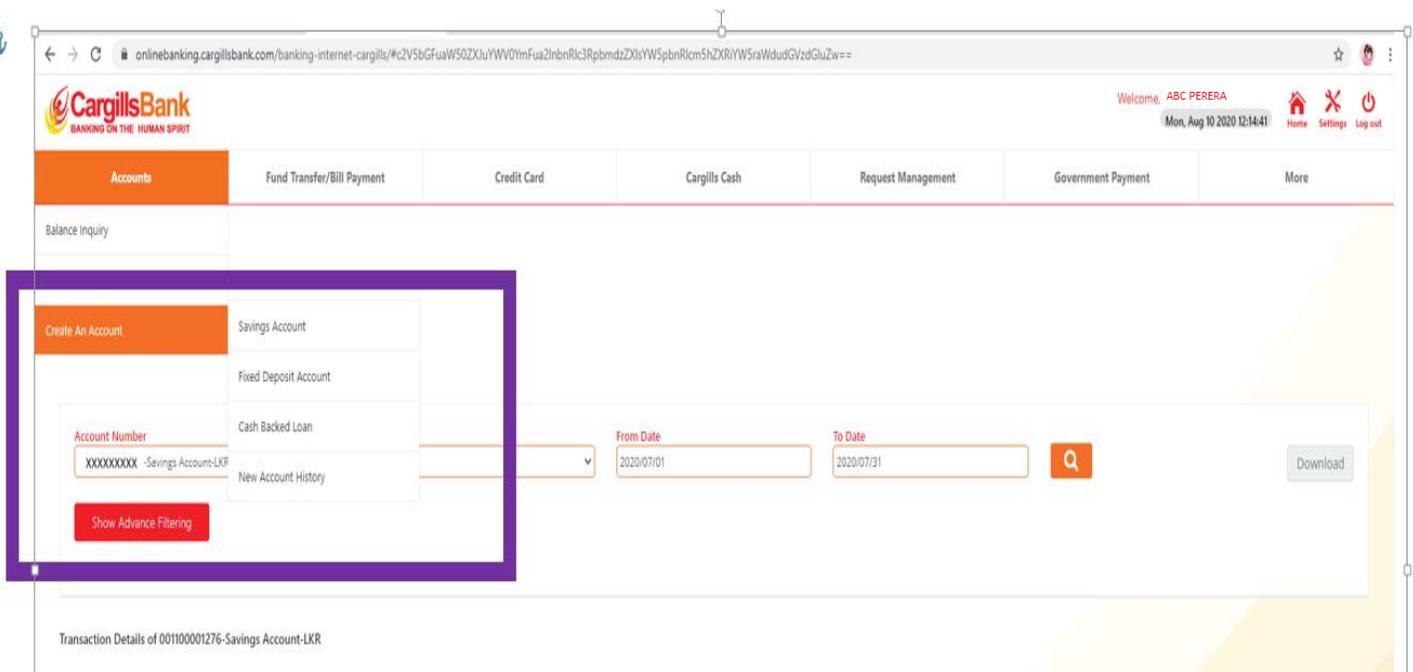


Figure 6: Create an Account

5. Fund/Bill Payments

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

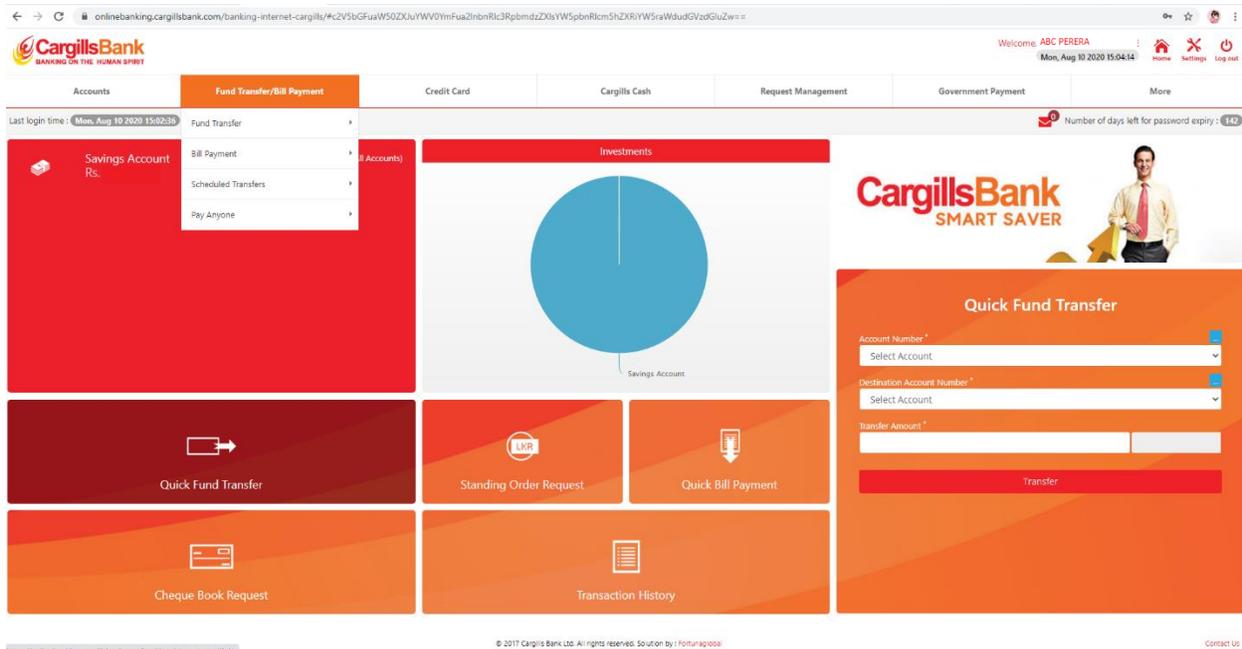


Figure 7: Fund / Bill Payments

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.

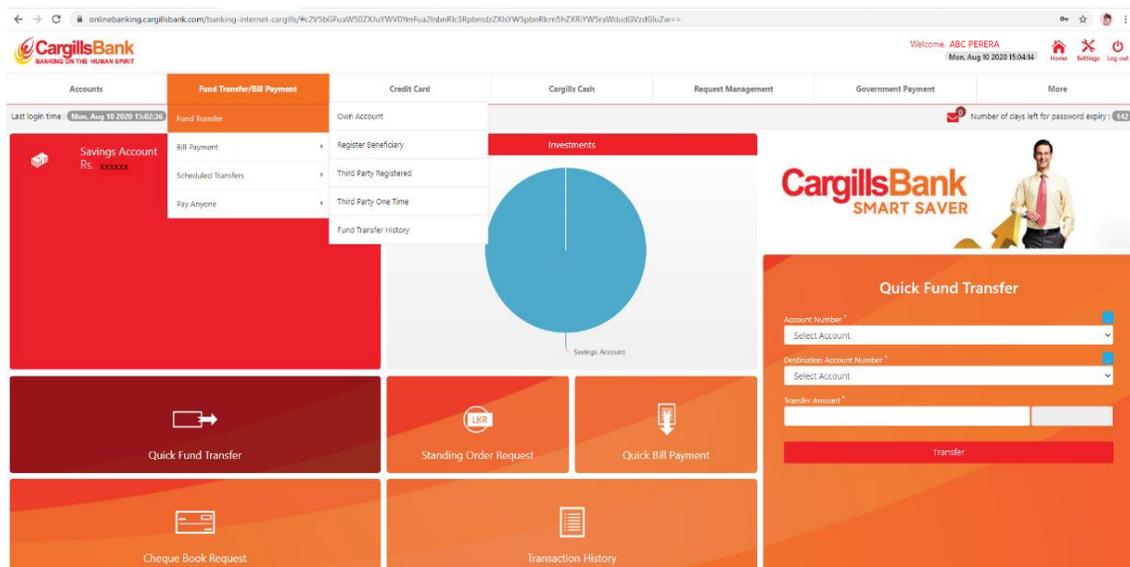


Figure 8: Fund Transfer

5.1.1 Own Account

Transfer funds between customer's own accounts at Cargills Bank

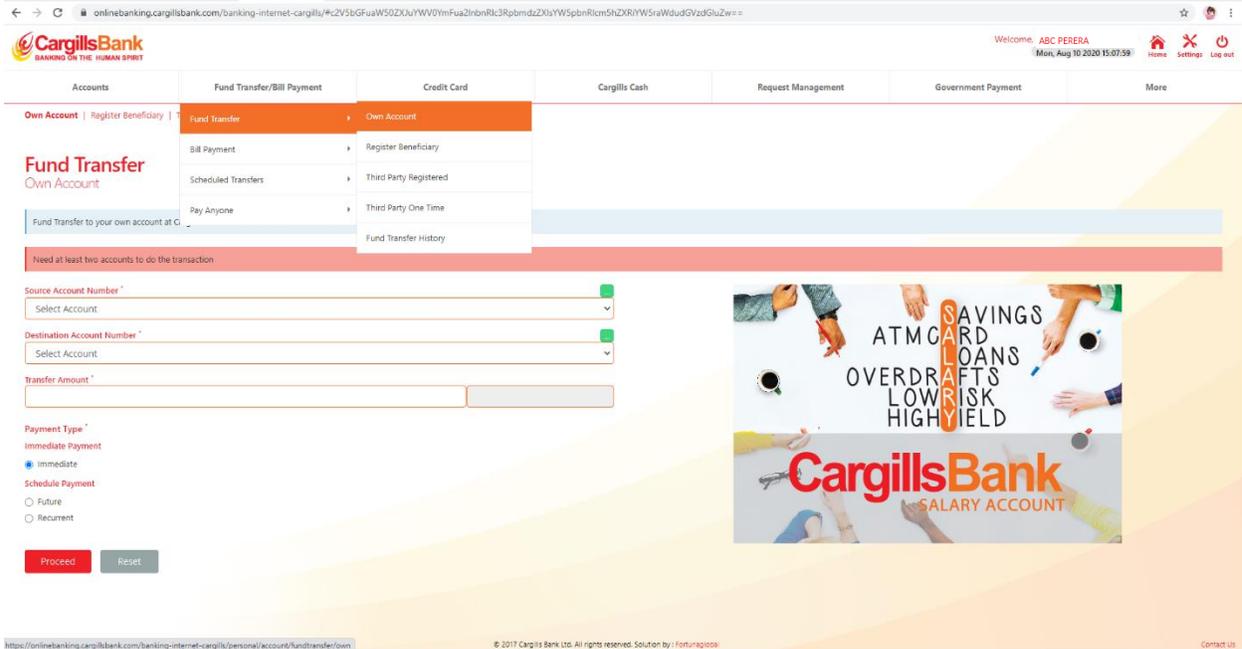


Figure 9: Fund Transfer – Own Account

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/)

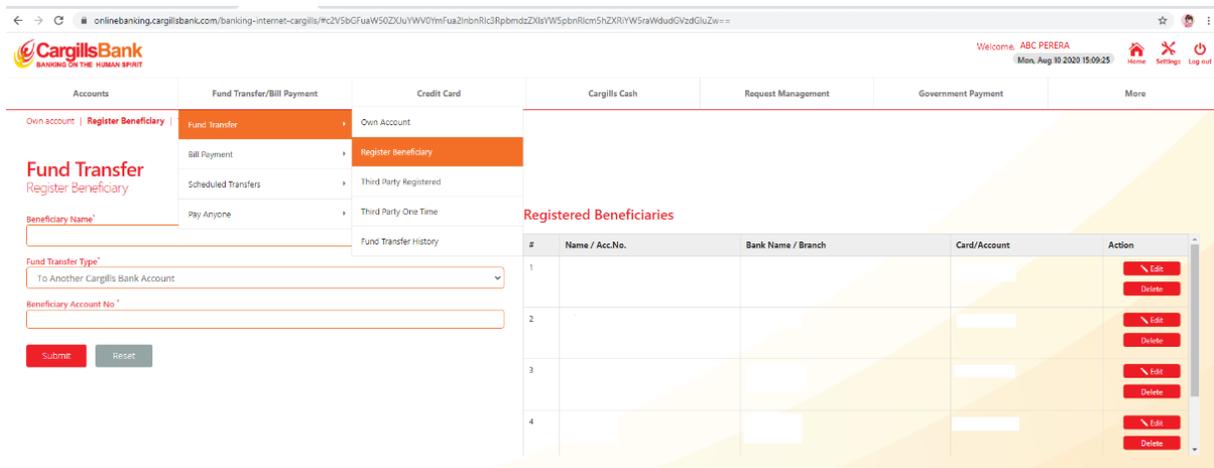


Figure 10: Fund Transfer – Register Beneficiary

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.

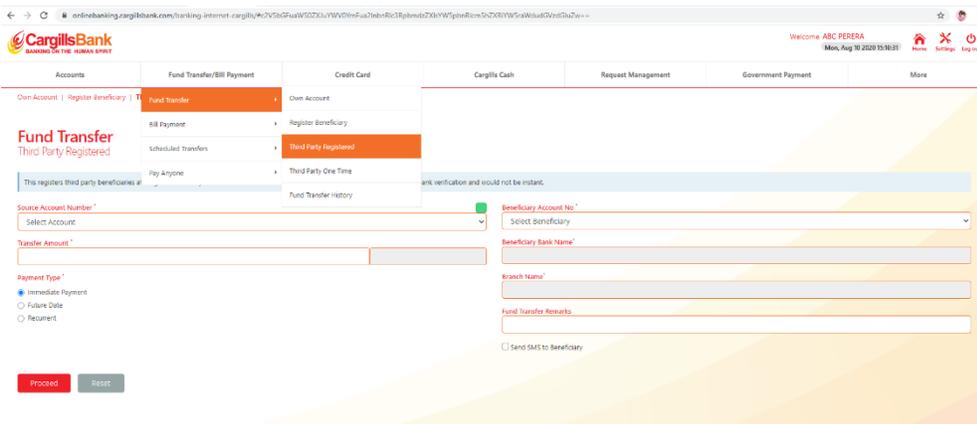


Figure 11: Fund Transfer – Third Party Beneficiary

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.

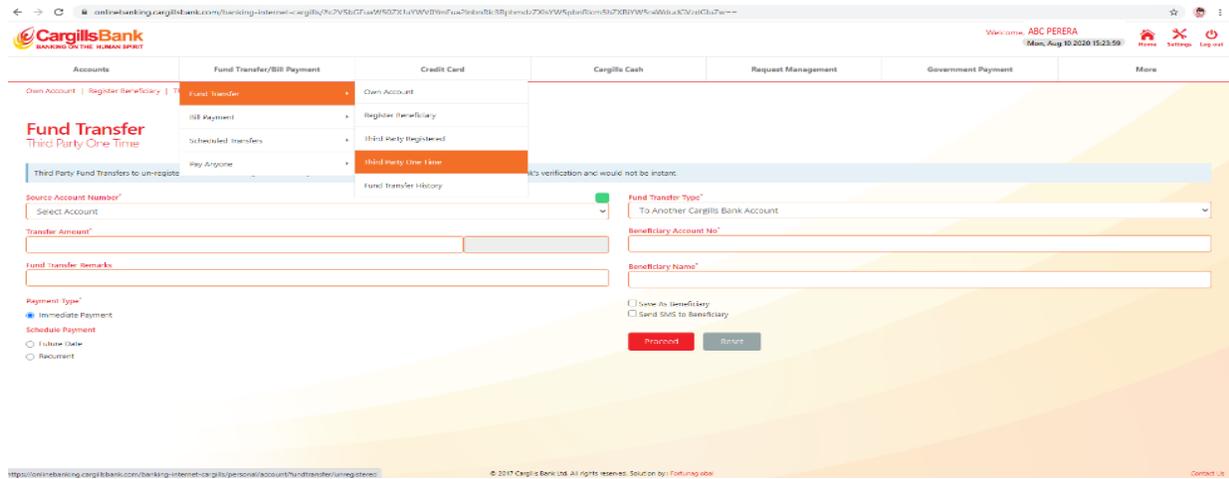


Figure 12 : Third Party One Time

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.

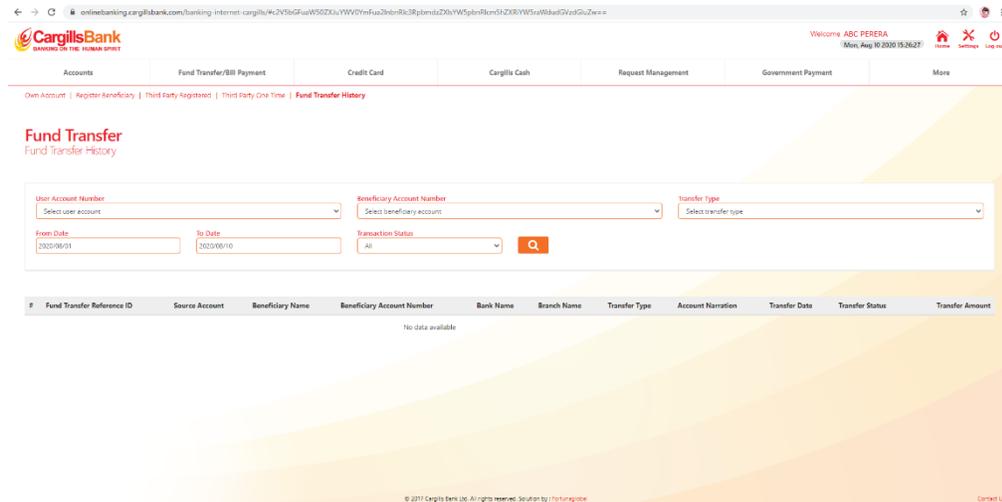


Figure 13: Fund Transfer – Fund Transfer History

5.2 Bill Payment

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

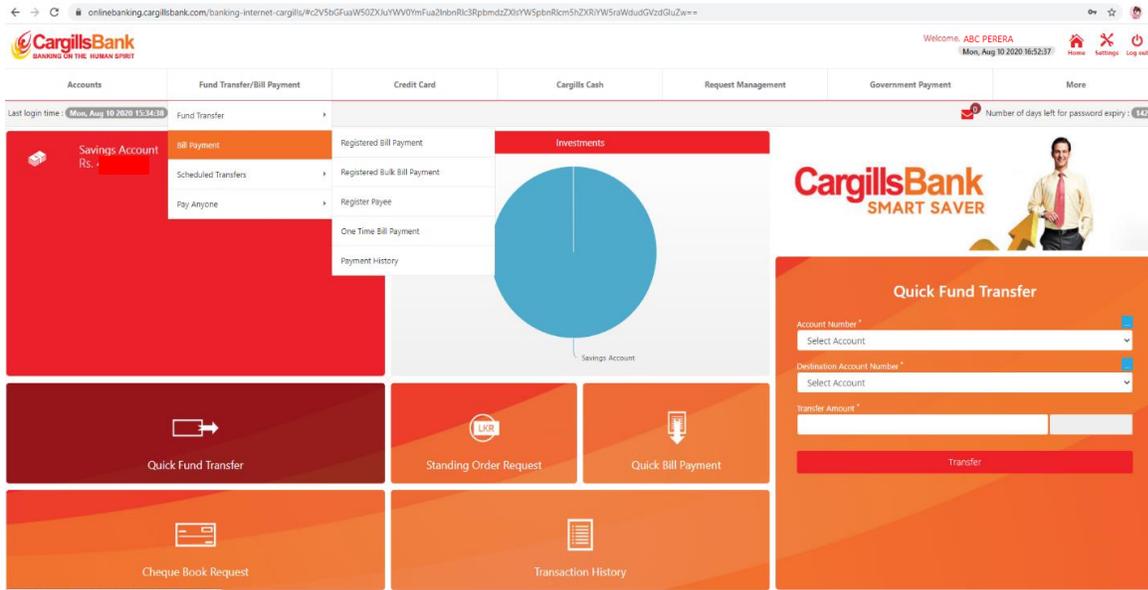


Figure 14 : Bill Payment

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.

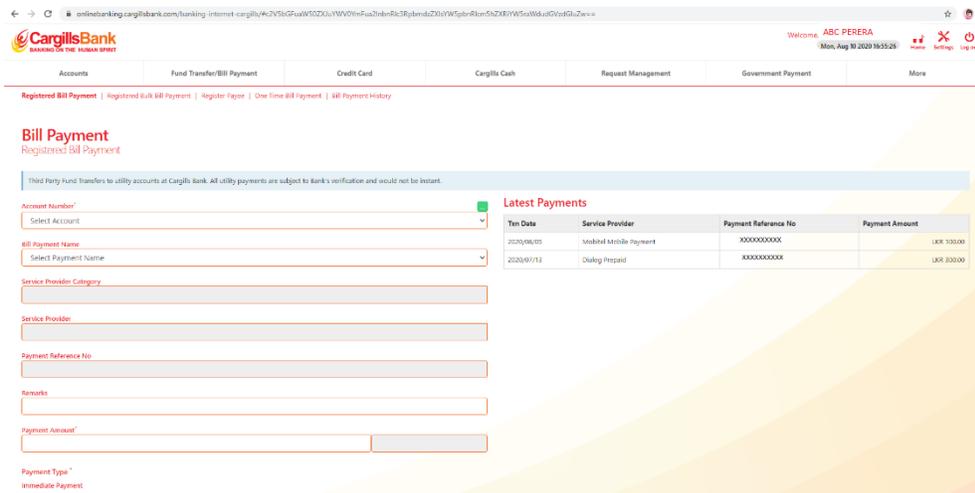


Figure 15: Bill Payment – Registered Bill Payment

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.

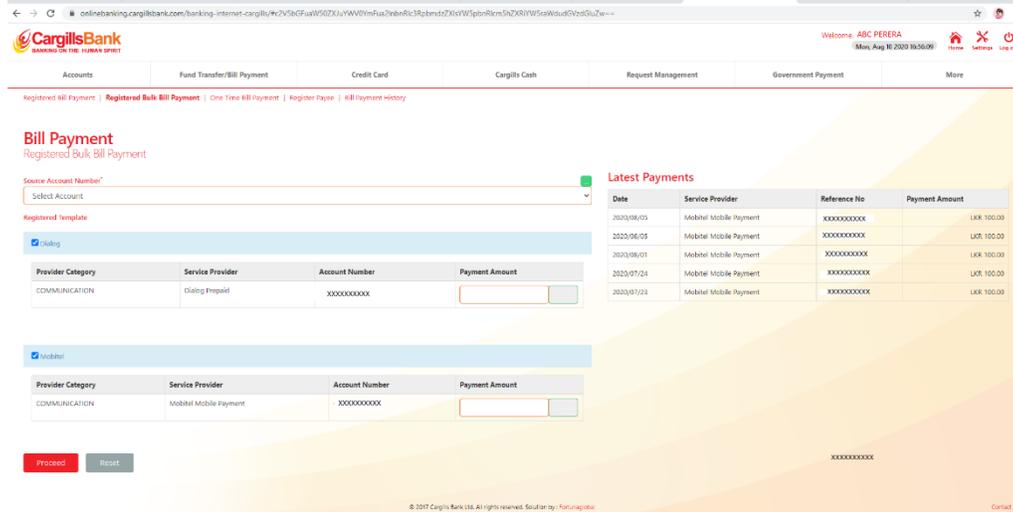


Figure 16: Bill Payment – Registered Bulk Bill Payment

5.2.3 Bill Payment – Register Payee

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

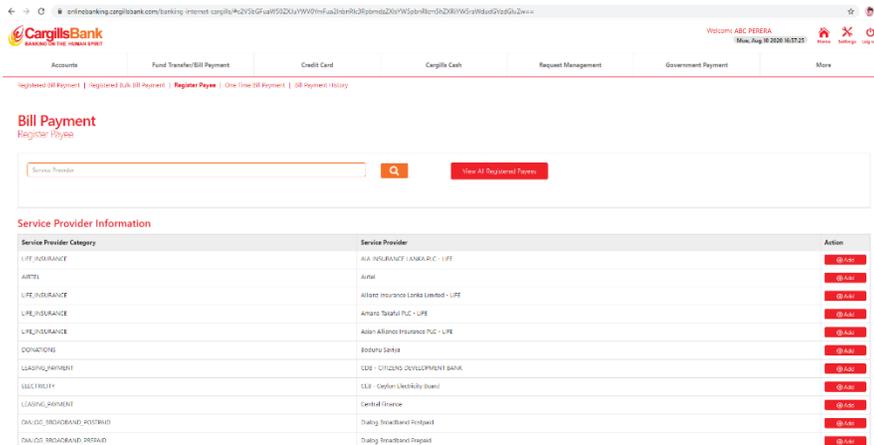


Figure 17: Bill Payment – Register Payee

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

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: XXXXXXXXXXX)

Payment Reference No*

Remarks

Payment Amount*

Save As a Utility Payee

Payment Type*

Immediate Payment

Immediate

Schedule Payment

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

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 'Bill Payment Payment History' page. At the top, there's a navigation bar with 'Accounts', 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment', and 'More'. Below this, there's a search filter with 'Service Provider' set to 'All', 'From Date' as '2020/08/01', and 'To Date' as '2020/08/10'. A 'Download' button is on the right. The main content area shows a table with 3 entries:

#	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

Below the table, it says 'Showing 1 to 3 of 3 entries' with a pagination control showing '1'.

Figure 19: Bull Payment – Payment History

5.3 Scheduled Transfers

Customers can schedule the bill payments to future dates.

The screenshot shows the 'Scheduled Transfers' page. The top navigation bar is the same as in Figure 19. The main content area is divided into several sections. On the left, there's a 'Savings Account' section with a 'Quick Fund Transfer' button. In the center, there's a 'View Scheduled Transactions' section with a pie chart labeled 'Savings Account'. On the right, there's a 'Quick Fund Transfer' form with the following fields:

- Account Number * (Dropdown menu)
- Destination Account Number * (Dropdown menu)
- Transfer Amount * (Text input)
- Transfer button

At the bottom, there's a footer with the Cargills Bank logo and contact information.

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

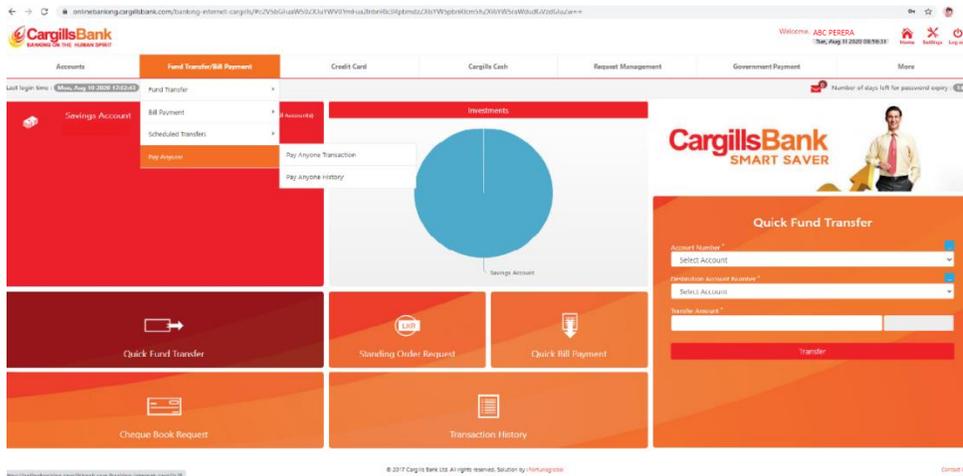


Figure 21: Pay Anyone

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

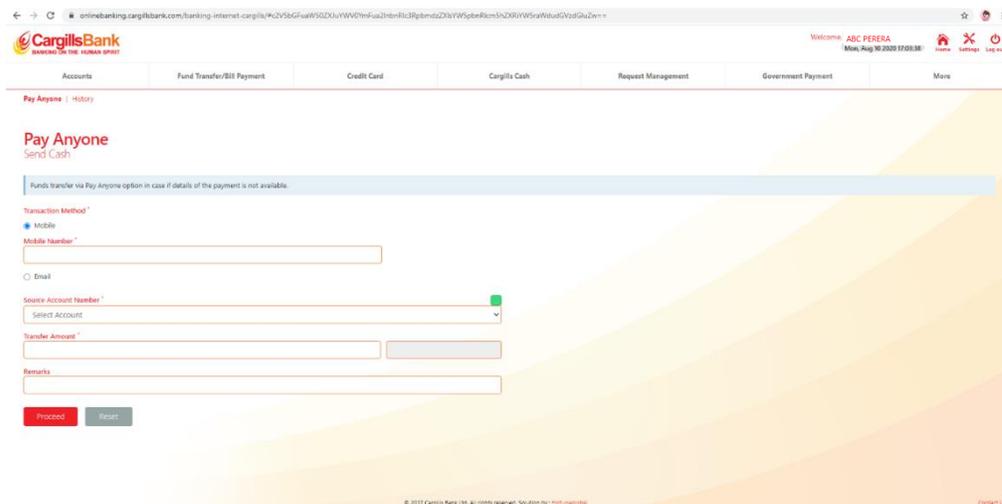


Figure 22: Pay Anyone – Send Cash

5.4.2 Pay Anyone History

The screenshot shows the Cargills Bank online banking interface. At the top, there is a navigation menu with options: Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The user is logged in as ABC PERERA, and the date is Mon, Aug 10 2020 17:04:34. The main heading is 'Pay Anyone' with a sub-heading 'Pay Anyone History'. Below this is a search filter section with a dropdown menu for 'User Account Number' (Select user account), and two date pickers for 'From Date' (2020/08/01) and 'To Date' (2020/08/10). A search button is located to the right of the date pickers. Below the search filter is a table with the following columns: Source Account No, Transaction Method, Email/Mobile, Amount, Status, and Txn Date/Time. The table currently displays 'No data available'.

Figure 23: Pay Anyone History

6. Credit Cards

Manage your Cargills Bank Credit Card via this option

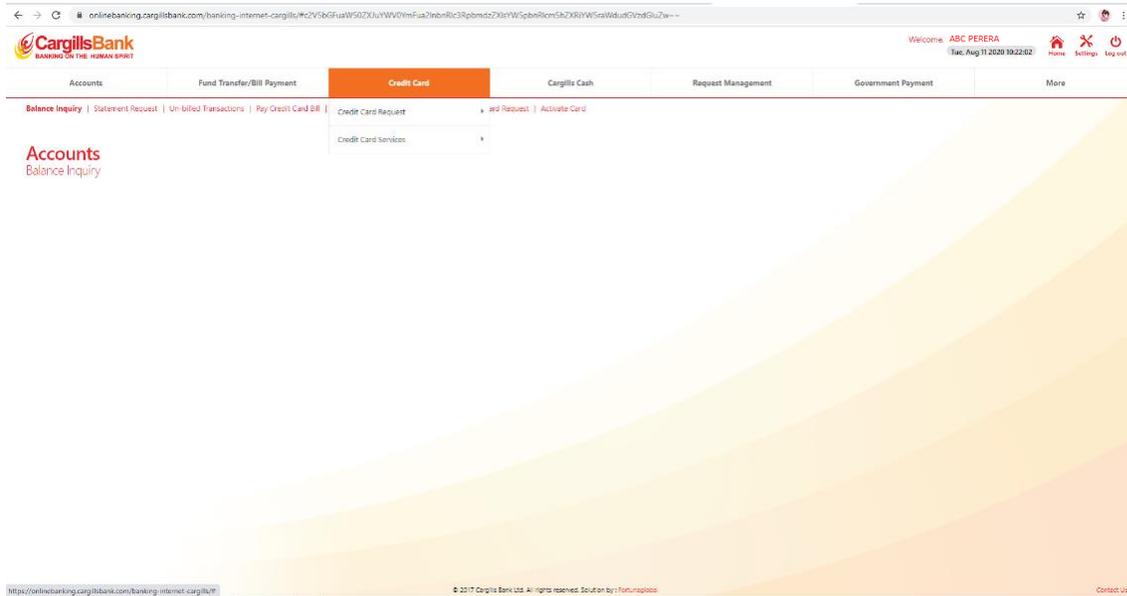


Figure 24: Credit Cards

6.1 Credit Card Request

6.1.1 Credit Card Request – Balance Inquiry

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

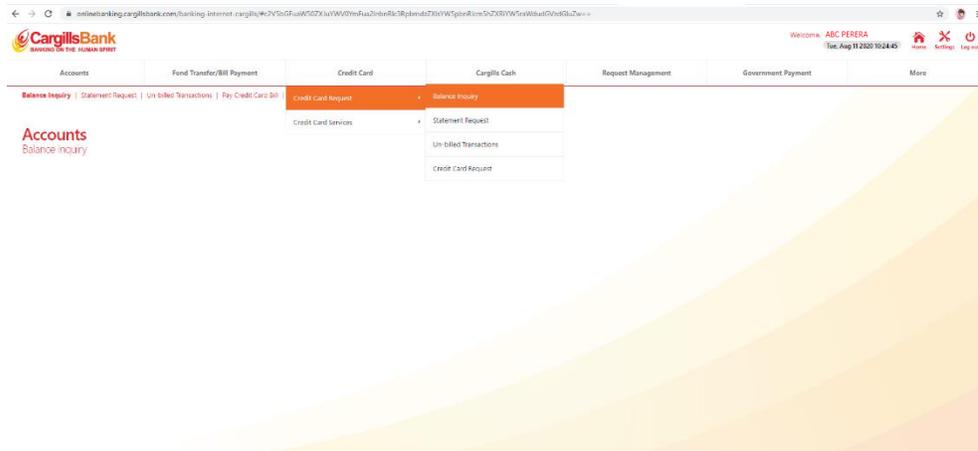


Figure 25: Credit Card Request – Balance Inquiry

6.1.2 Credit Card Request – Statement Request

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

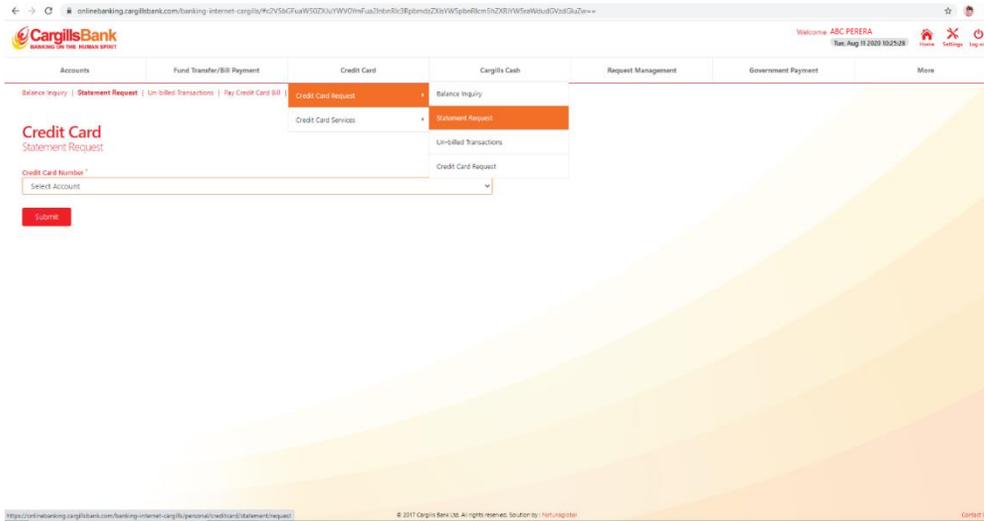


Figure 26 Credit Card Request – Statement Request

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,

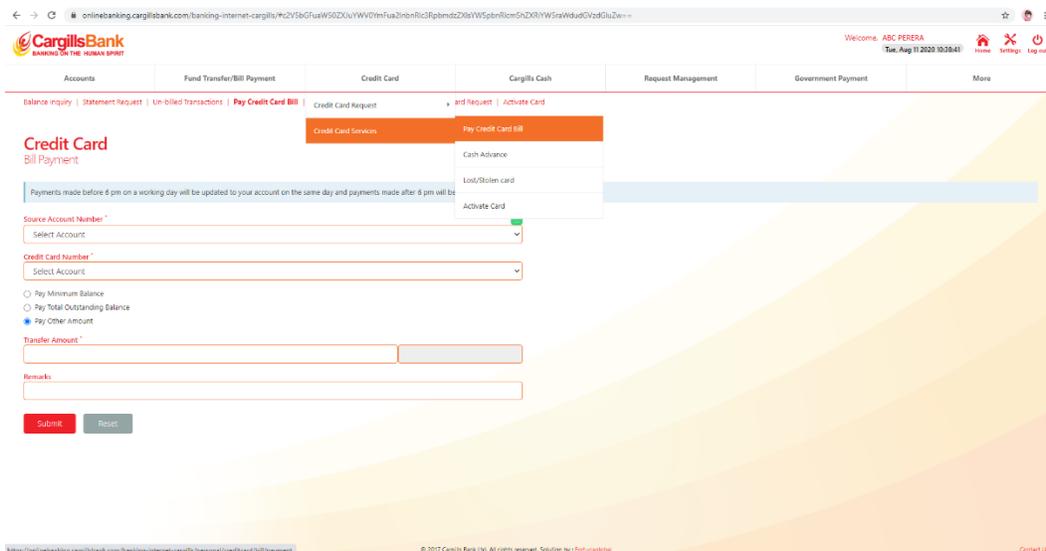


Figure 27: Credit Card Services – Credit Card Bill Payment

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.

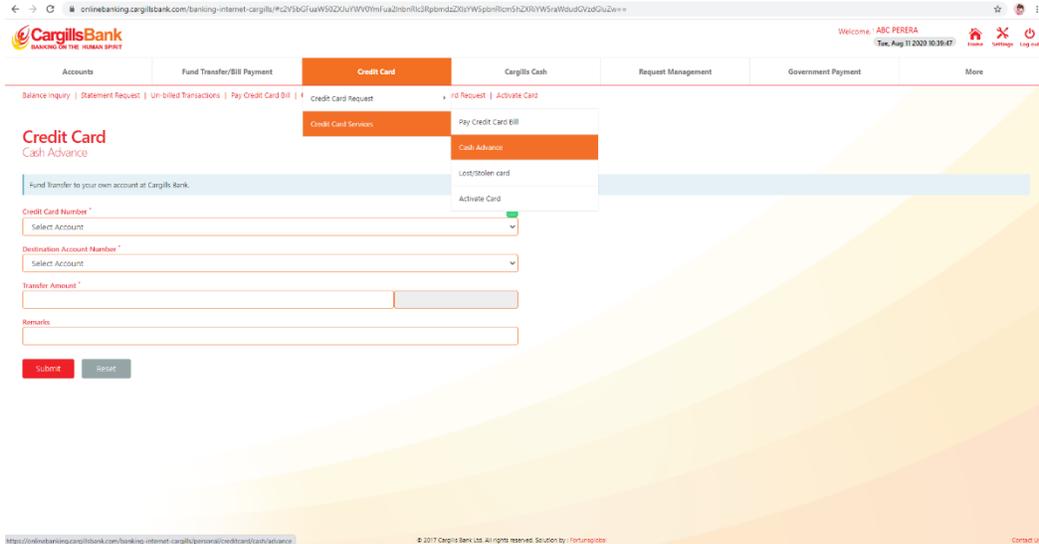


Figure 28: Credit Card Services – Cash Advance

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

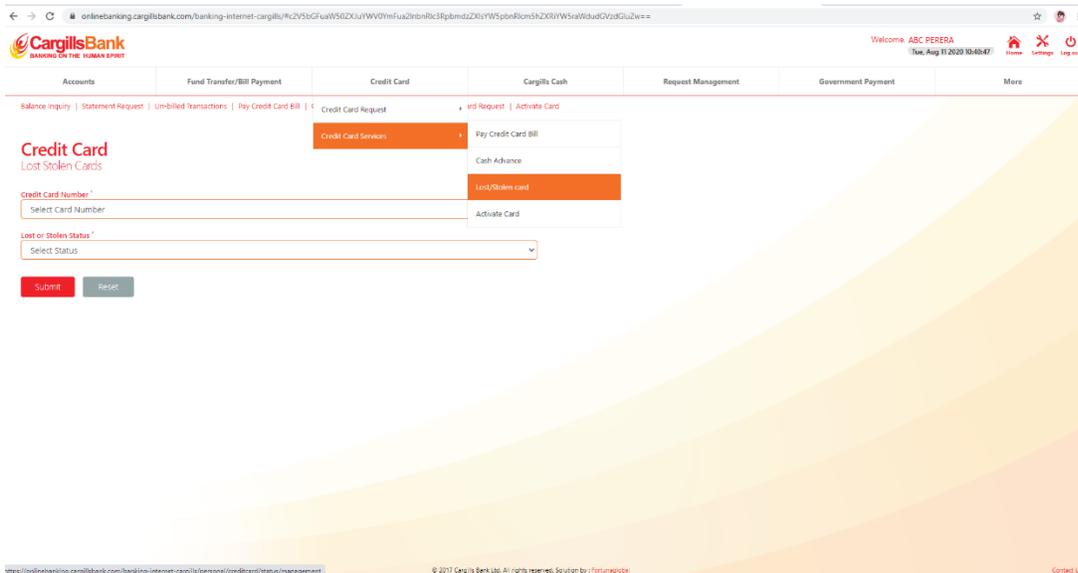


Figure 29: Credit Card Services – Lost/Stolen Card

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.

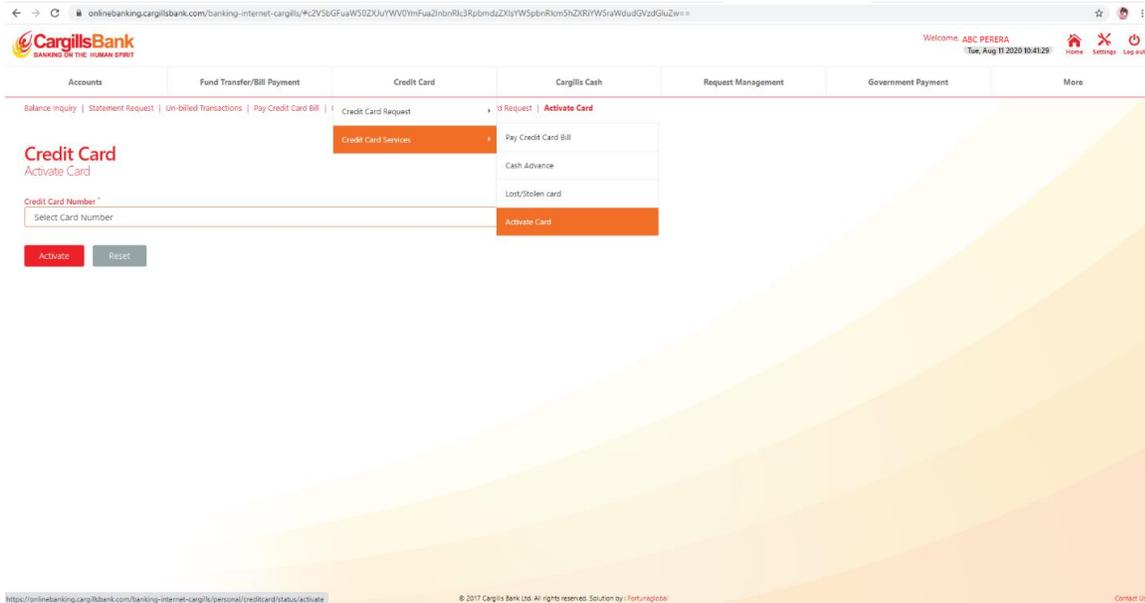


Figure 30: Credit Card Services – Active Card

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.

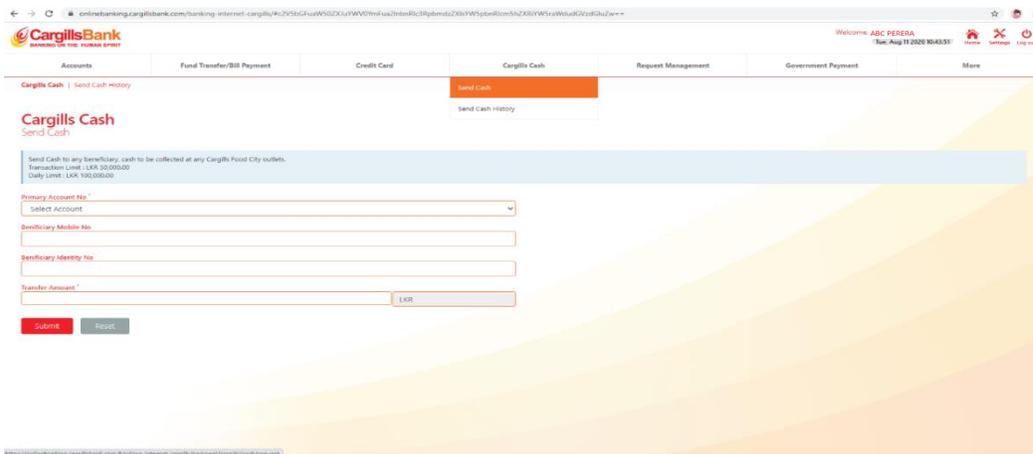


Figure 31: Cargills Cash – Send Cash

7.2 Send Cash History

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

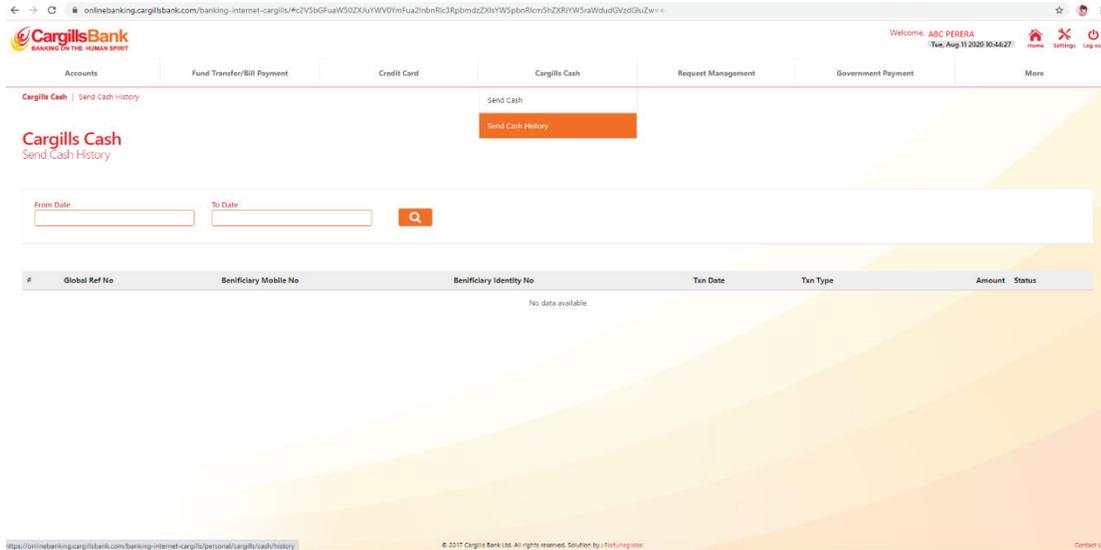


Figure 32: Cargills Cash – Send Cash History

8. Request Management

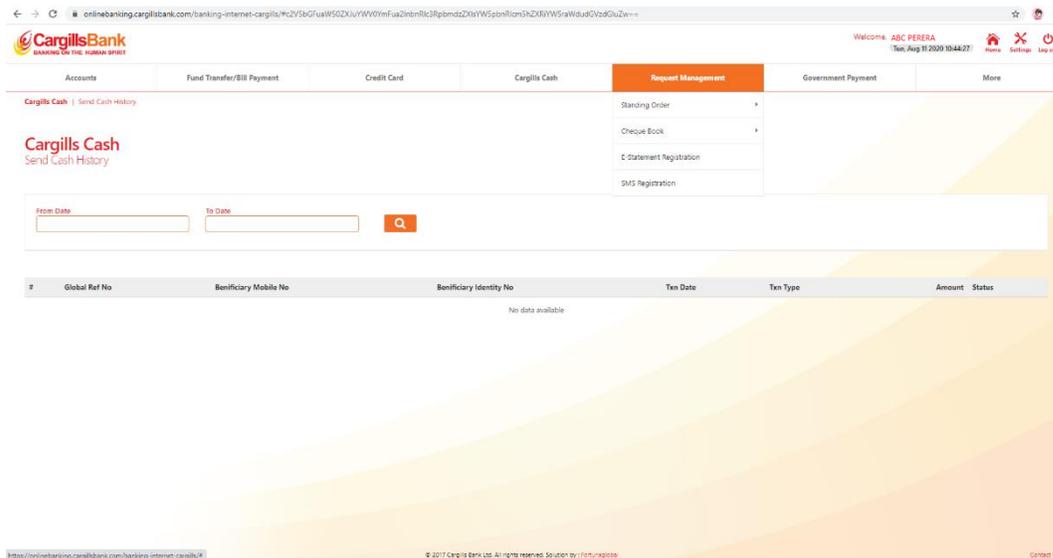


Figure 33: Request Management

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 warning message: "Please note that this standing order will be only effected once this request maintain in the core banking system". The form has the following fields: Source Account Number (dropdown), Amount (text input), Frequency (dropdown), Fund Transfer Type (dropdown), Destination Account Number (dropdown), and Remarks (text input). A 'Submit' button is located at the bottom left of the form.

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 for From Account Number. Below the search bar is a table with the following 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

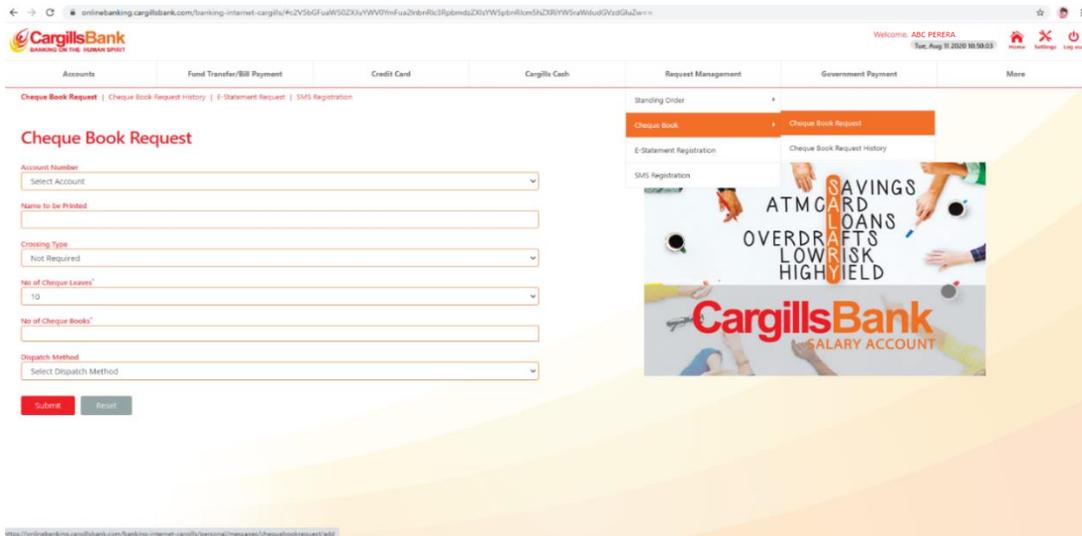


Figure 36: Cheque Book - Cheque Book Request

8.2.2 Cheque Book - Cheque Book Request History

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

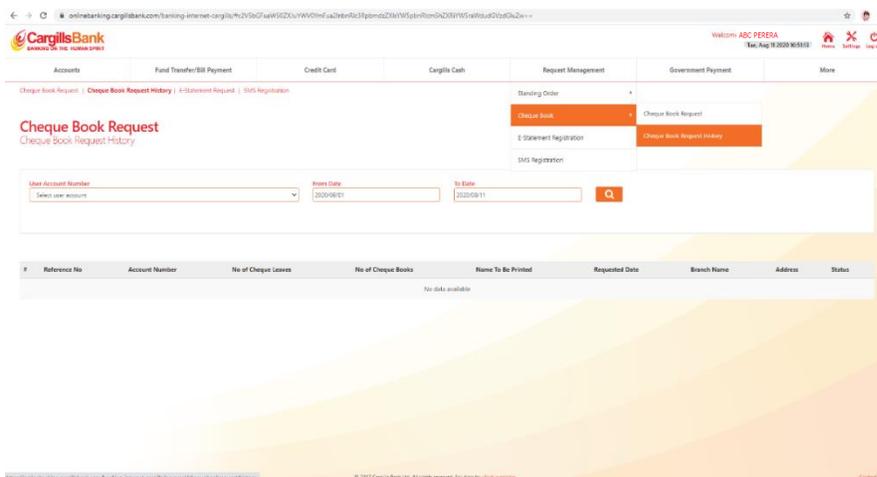


Figure 37: Cheque Book - Cheque Book History Request

8.3 E-Statement Registration

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

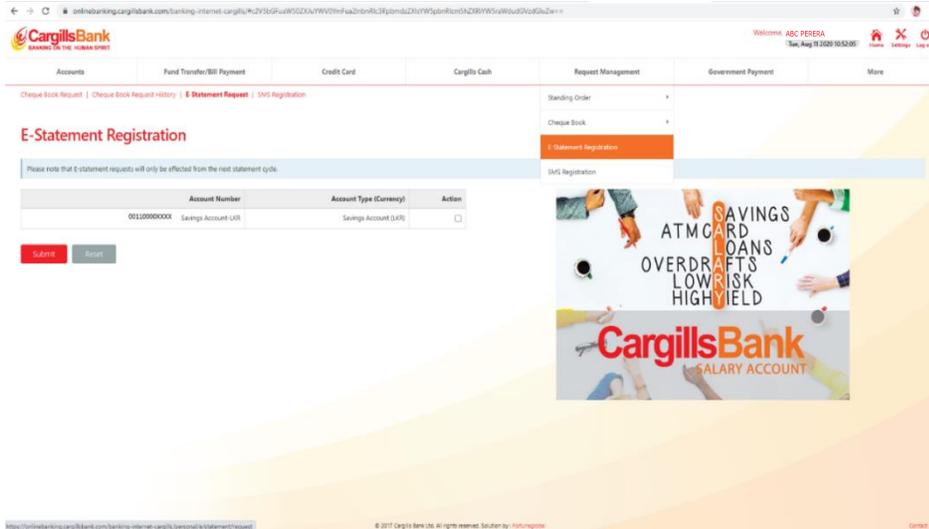


Figure 38: E – Statement Registration

8.4 SMS Registration

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

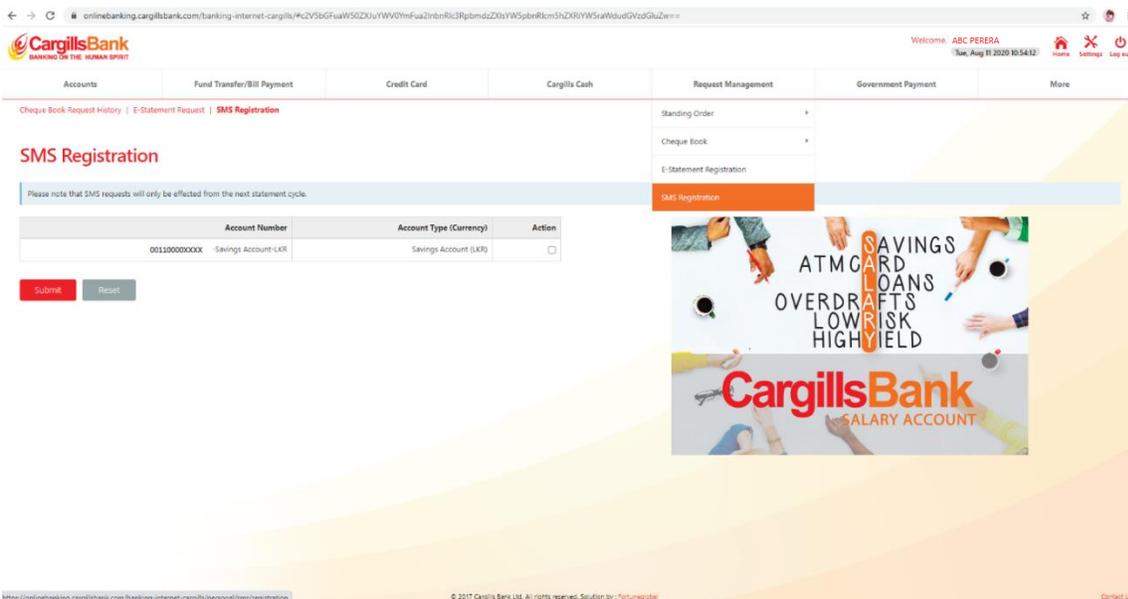


Figure 39: SMS Registration

9. Government Payments

9.1 Customer Payment

The screenshot shows the 'Government Payment' form in the Cargills Bank online banking system. The form is titled 'Government Payment' and 'Customs Payment'. It contains the following fields:

- Source Account Number* (dropdown menu)
- Office Code* (dropdown menu)
- Registration Year* (text input)
- Registration Serial* (text input)
- Registration no.* (text input)
- Company Code* (text input)
- Amount to be Paid* (text input with an 'LXR' button)

At the bottom of the form, there are two buttons: 'Previous' (red) and 'Reset' (grey).

Figure 40: Customer Payment

9.2 Customer Payment History

The screenshot shows the 'Customer Payment History' page in the Cargills Bank online banking system. The page is titled 'Government Payment' and 'Customs Payment History'. It includes a search filter with the following fields:

- User Account Number (dropdown menu)
- From Date (text input: 2020/08/01)
- To Date (text input: 2020/08/11)
- Transaction Status (dropdown menu: All)

Below the search filter, there is a table with the following columns: #, 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 contains two rows of data:

#	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	FT1368676		thaire		Bank of Ceylon	Hali - Ela	REGISTERED	IBFTTT1368676 - CEFT	2020/08/04	APPROVED	LKR 20,000.00
2	FT1368675		thaire		Bank of Ceylon	Hali - Ela	REGISTERED	IBFTTT1368675 - CEFT	2020/08/01	APPROVED	LKR 15,000.00

At the bottom of the table, it says 'Showing 1 to 2 of 2 entries' and there is a pagination control showing '1'.

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”

onlinebanking.cargillsbank.com/banking-internet-cargills/personal/change/debit/card/pin

© 2017 Cargills Bank USA. All rights reserved. Solution by: Fortunaepoch

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

https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/change/otp/method

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”

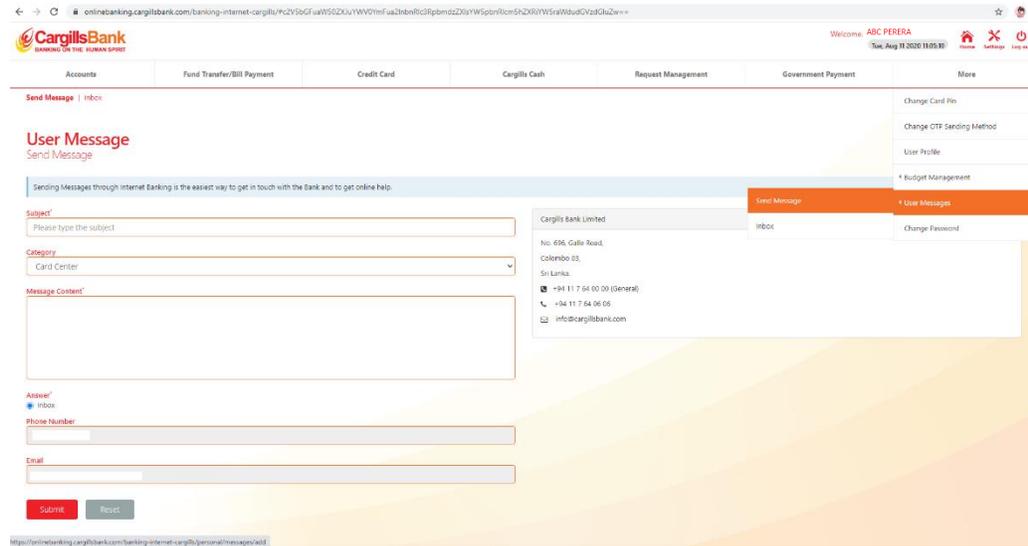


Figure 44: Send Message

10.5.3 Inbox

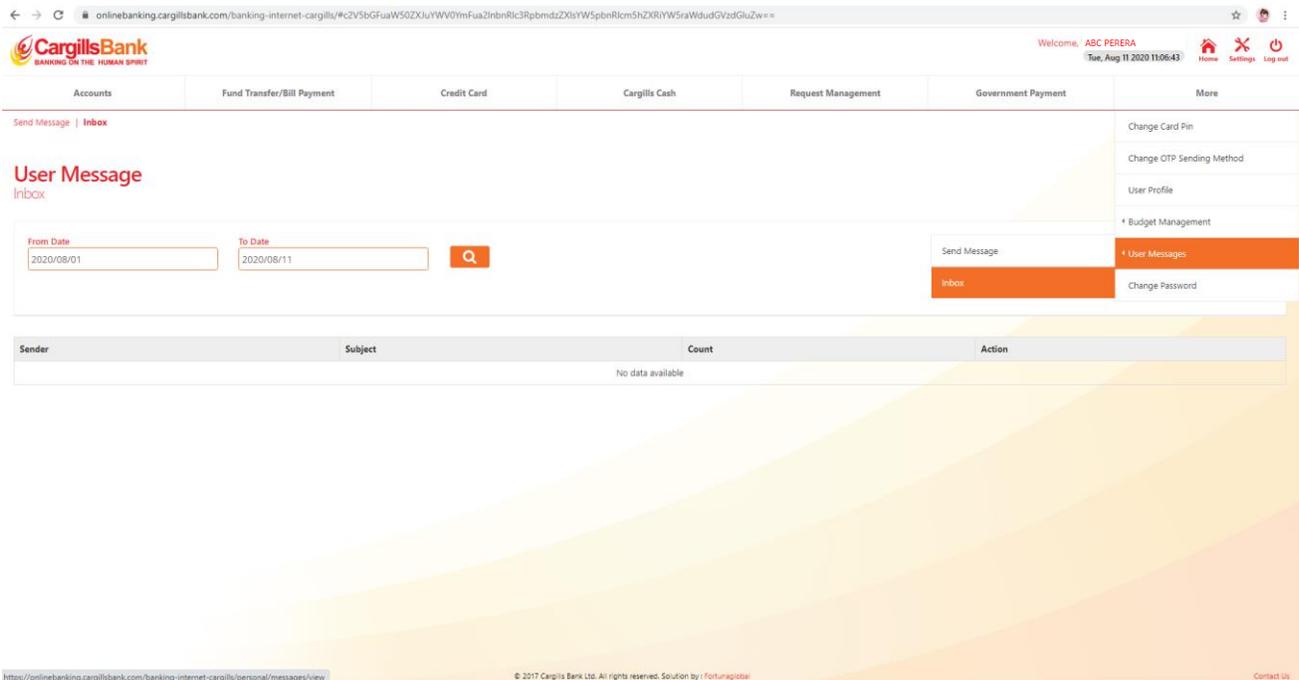


Figure 45: Inbox

10.6 Change Password

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

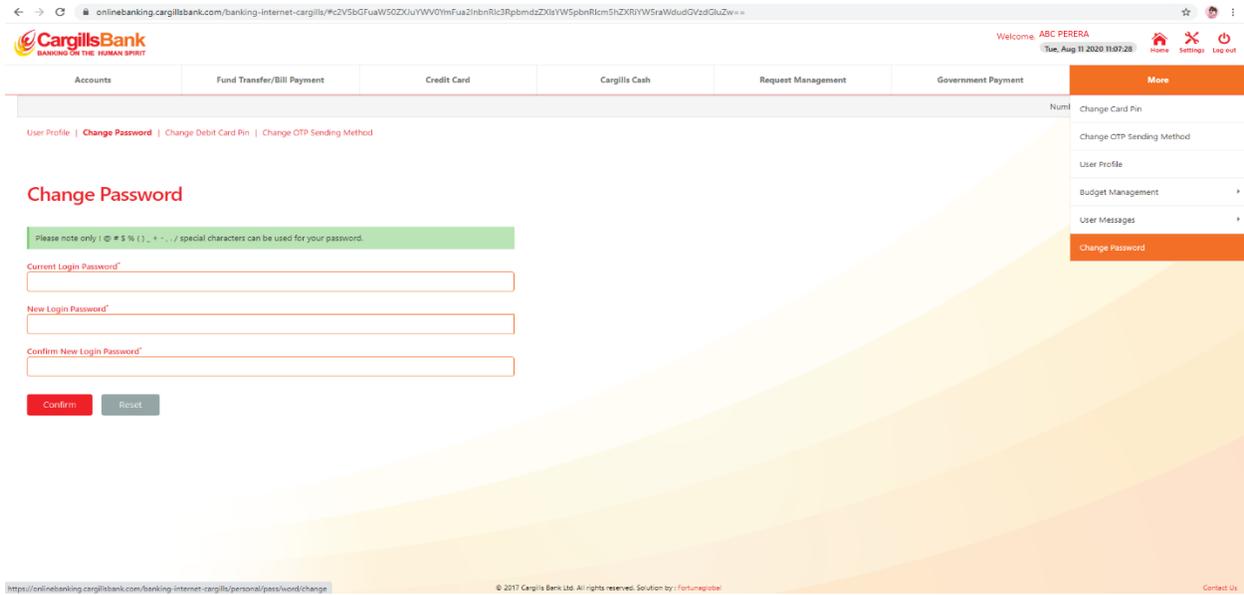


Figure 46: Change Password