**SOLO CUSTOMERS**

**STRUCTURE**

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**SOLO**

* Welcome to SOLO, a groundbreaking digital wallet brought you by HNB. We are proud to introduce an innovative solution that aims to revolutionize the way you handle your finances and make everyday transactions simpler and more convenient.

**ELIGIBILITY CRITERIA**

* Sri Lankan residence
* Minimum age of 16 years
* Valid NIC or Passport

**REQUIREMENTS**

* Smartphone
* An active Sri Lankan mobile number
* Valid Sri Lankan bank account or VISA / Master Card
* Bank SMS alerts enabled to the respective account / card from Rs. 1 onwards

**DOWNLOAD**

* IOS 11.0 version or above– App Store

(Link)

* Android 7 version or above –Play Store

(Link)

* Huawei Harmony OS– App Gallery

(Link)

**REGISTRATION**

* Click on ‘Register for Solo’
* Select the eligibility criteria and Get Started
* Enter your mobile number
* Enter the 4-digit code sent to your mobile number
* Enter your name
* Select & enter the NIC / Passport No
* Create a password
* Re-enter the password to confirm
* Create a PIN
* Re-enter the PIN to confirm

**PAYMENT INSTRUMENTS**

**ADD A BANK ACCOUNT**

* Click on ‘Add a Bank Account’
* Select the bank
* Accept Terms & Conditions
* Enter your bank account number
* Assign a nickname to your bank account
* Add a dash of colour
* Enter the OTP / verification amount received as a SMS

**ADD A DEBIT / CREDIT CARD**

* Click on ‘Add a Debit / Credit Card’
* Enter the card number
* Enter the expiration date and card security code (CVV / CVC)
* Assign a nickname to your card
* Add a dash of colour
* Enter the verification amount received as a SMS

**CREATE A SOLO MAX WALLET**

* Click on ‘Create a Solo Max Wallet Account’
* Enter the 4-digit code sent to the mobile number
* Accept Terms & Conditions
* Select the preferred HNB Branch

**GENERAL FEATURES**

* QR Pay
* Bill Payments
* Mobile Reloads
* Direct Pay
* Loyalty & Rewards
* Coupons

**QR PAY**

* You can scan any LANKAQR code to make cashless and contactless payments with SOLO.

**HOW TO DO A QR PAYMENT?**

* Click on scan QR
* Place the QR code inside the box
* Enter the amount / reference
* Select the payment instrument
* Enter the PIN or Biometrics

**BILL PAYMENTS**

* You can pay all your bills in just a few taps with SOLO.

**HOW TO DO A BILL PAYMENT?**

* Click on ‘Bill Payments’
* Select the biller
* Enter the amount / reference
* Select the payment instrument
* Enter the PIN or Biometrics

**MOBILE RELOADS**

* You can instantly recharge any mobile network with SOLO.

**HOW TO DO A MOBILE RELOAD?**

* Click on ‘Mobile Reloads’
* Enter / Select the mobile number
* Enter the amount / Select the package
* Select the payment instrument
* Enter the PIN or Biometrics

**DIRECT PAY**

* You can make remote payments to merchants from anywhere at any time.

**HOW TO DO A DIRECT PAYMENT?**

* Click on ‘Direct Pay’
* Select the merchant
* Enter the amount / reference
* Select the payment instrument
* Enter the PIN or Biometrics

**LOYALTY & REWARDS**

* You can earn points for each transaction and get loyalty points from selected merchants.

**COUPONS**

* You can purchase discount coupons and redeem at select merchants.

**HOW TO BUY A COUPON?**

* Click on ‘Deals & Coupons’
* Select the desired coupon
* Click on ‘Buy Coupon’
* Select the payment instrument
* Enter the PIN or Biometrics

**HOW TO REDEEM A COUPON?**

* Click on scan QR
* Place the QR code inside the box
* Enter the amount (Actual value of the coupon + LKR 10/=)
* Select the coupon which needs to redeem
* Select the payment instrument
* Enter the PIN or Biometrics

**SOLO MAX WALLET**

* SOLO Max Wallet is a virtual account which can be created by a HNB customer within the SOLO app.

**ELIGIBILITY CRITERIA**

* Needs to have an active HNB account with e-Statement facility.

**CREATE A SOLO MAX WALLET**

* Click on ‘Create a Solo Max Wallet Account’
* Enter the 4-digit code sent to the mobile number
* Accept Terms & Conditions
* Select the preferred HNB Branch

**HOW TO TOP UP THE SOLO MAX WALLET?**

* Click on ‘Add Money’
* Enter amount / reference
* Select the payment instrument
* Enter the PIN or Biometrics

**SOLO MAX WALLET FEATURES**

* Send Money
* Transfer Money
* Request Money
* Cash to Mobile
* Split Pay

**SEND MONEY**

* You can send funds from one SOLO Max Wallet to another SOLO Max Wallet using Send Money option.

**HOW TO DO A SEND MONEY?**

* Click on ‘Send’
* Enter / Select the mobile number
* Enter the amount & references
* Slide to Transfer
* Enter the PIN or Biometrics

**TRANSFER MONEY**

* You can transfer funds from SOLO Max Wallet to many bank accounts using Fund Transfer option.

**HOW TO DO A TRANSFER MONEY?**

* Click on ‘Transfer Money’
* Select the payee or own account
* Enter the amount & references
* Slide to Transfer
* Enter the PIN or Biometrics

**REQUEST MONEY**

* You can request funds from another SOLO Max Wallet holder using Request Money option.

**HOW TO DO A REQUEST MONEY?**

* Click on ‘Request’
* Enter / Select the mobile number
* Enter the amount & reference
* Slide to Request
* Enter the PIN or Biometrics

**CASH TO MOBILE**

* You can withdraw fund from any HNB ATM without the ATM Card using Cash To Mobile option.

**HOW TO DO A CASH TO MOBILE?**

* Click on ‘Cash to Mobile’
* Enter / Select the mobile number
* Enter the amount & reference
* Slide to Send
* Enter the PIN or Biometrics

**SPLIT PAY**

* You can split your bills among SOLO Max Wallet holders using Split Pay option.

**HOW TO DO A SPLIT PAY?**

* Click on ‘Split Pay’
* Enter the amount & reference
* Select how would you like to split
* Select with whom you wish to split
* If you wish to split in custom, enter the share you wish to get from each.
* Slide to Request
* Enter the PIN or Biometrics

**PASSWORD & PIN**

**HOW TO RESET MY PASSWORD WHEN THE PASSWORD IS FORGOTTEN?**

* Click on ‘Forgot Password’
* Enter NIC / Passport number
* Enter the mobile number registered with SOLO
* A 4-digit will be sent your mobile
* Enter the 4-digit code
* Create a new password
* Re-enter the password to confirm

**HOW TO CHANGE THE CURRENT PASSWORD TO A NEW PASSWORD?**

* Click on the Menu Button on the left corner
* Click on ‘Edit profile’
* Enter your current password
* Click on ‘Password’
* Enter the current password
* Create a new password
* Re-enter the password to confirm

**HOW TO RESET MY PIN WHEN THE PIN IS FORGOTTEN?**

* Click on the Menu Button on the left corner
* Click on ‘Edit profile’
* Enter your current password
* Click on ‘PIN’
* Click on ‘Forgot Your PIN’
* A 4-digit will be sent your mobile
* Enter the 4-digit code
* Create a PIN
* Re-enter the PIN to confirm

**HOW TO CHANGE THE CURRENT PIN TO A NEW PIN?**

* Click on the Menu Button on the left corner
* Click on ‘Edit profile’
* Enter your current password
* Click on ‘PIN’
* Enter the current PIN
* Create a PIN
* Re-enter the PIN to confirm

**LIMITS**

|  |  |  |
| --- | --- | --- |
|  | **MIN LIMIT**  **(LKR)** | **MAX LIMIT**  **(LKR)** |
| LankaQR | 10 | 200,00 |
| In-App | 10 | 50,000 |
| Add  Money | 100 | 1,000,000 |
| Send  Money | 10 | 100,000 |
| Transfer  Money | 10 | 1,000,000 |
| Request  Money | 10 | 100,000 |
| Cash to Mobile | 100 | 40,000 |
| Split Pay | 10 | 100,000 |

**FEE**

* Registration and Login
* FOC
* Addition of bank account / VISA / Master Card
* FOC
* Monthly / Annual Service Fee
* FOC
* SOLO Max Wallet top via HNB accounts
* FOC
* SOLO Max Wallet top via other bank accounts
* FOC
* Send Money / Request Money / Split Pay
* FOC
* Transfer Money to HNB accounts
* FOC
* Transfer Money to other bank accounts
* LKR 30/-
* Cash to Mobile
* LKR 20/-
* Bill Payments via bank accounts
* Utility / Telecommunication / Television / Internet / Donation – FOC
* Insurance / Finance / Education / Dealers & Distributors / Condominiums / Clubs & Society – Between LKR 1 to LKR 20 depending on the transaction value
* Bill Payments via HNB debit / credit cards
* Utility / Telecommunication / Television / Internet / Donation – FOC
* Insurance / Finance / Education / Dealers & Distributors / Condominiums / Clubs & Society – 1% of the transaction value
* Bill Payments via other bank debit / credit cards
* Condominiums – 3.0% of the transaction value
* Telecommunication / Television / Internet / Donations / Finance / Clubs & Society – 2.50% of the transaction value
* Insurance / Deals & Distributors – 1.50% of the transaction value
* Utility – 1.40% of the transaction value