

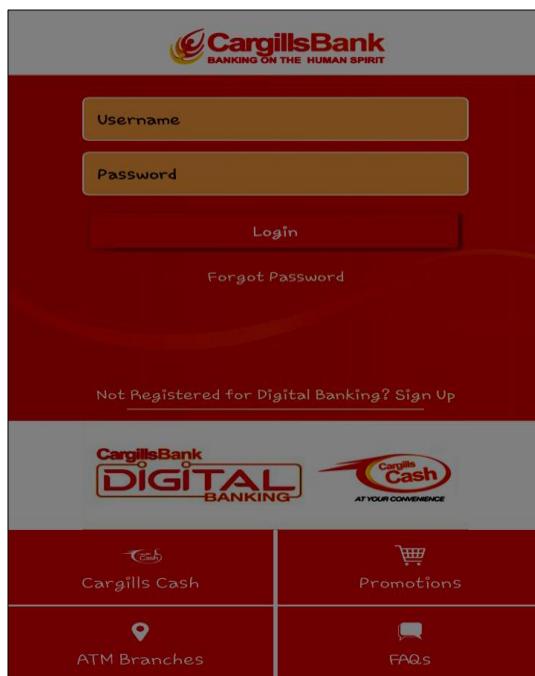
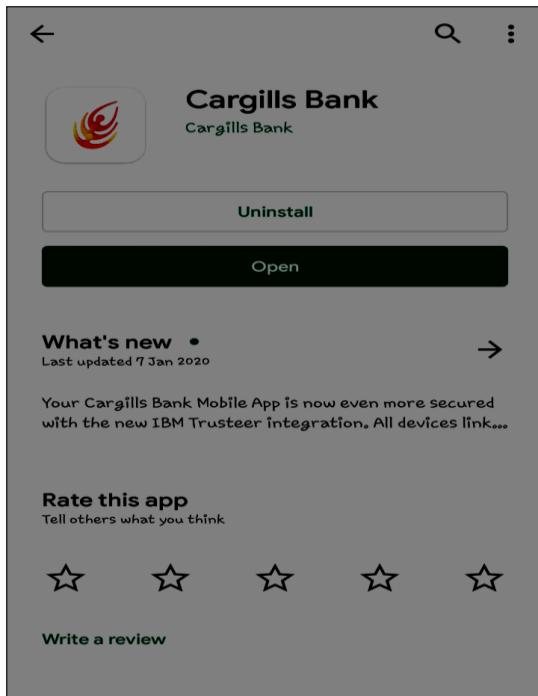
Cargills Bank Personal Mobile Banking User Guide (Main Functions)

Cargills Bank Mobile Banking – User Manual

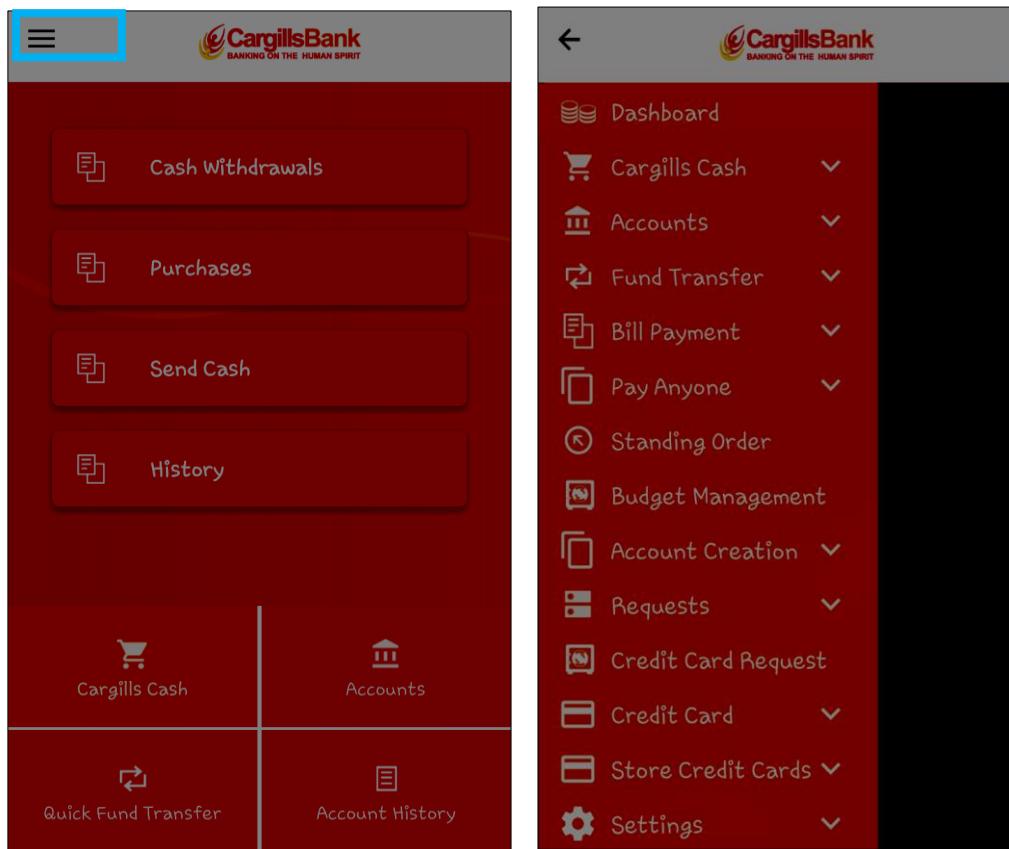
Date	Version	Owner	Description
10.07.2020	01	Retail Business	User Guide – Personal Mobile Banking

Login - Cargills Bank Mobile App

- Step 1: Download the Cargills Bank Mobile App through Google Play or App Store / and install
- Step 2: Open the app and Enter your Username and Password
- Step 3: Tap on <Login>



Cargills Cash – On Mobile Banking App

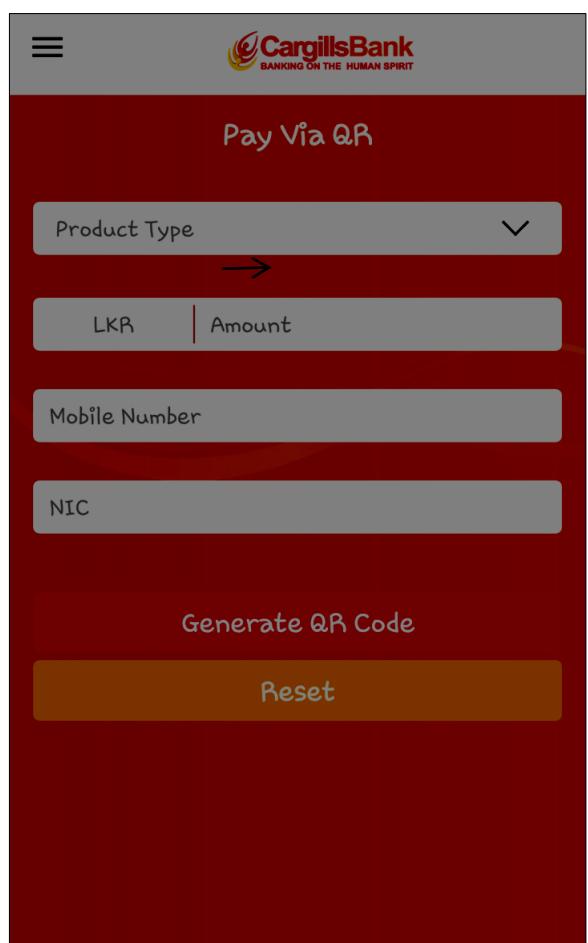
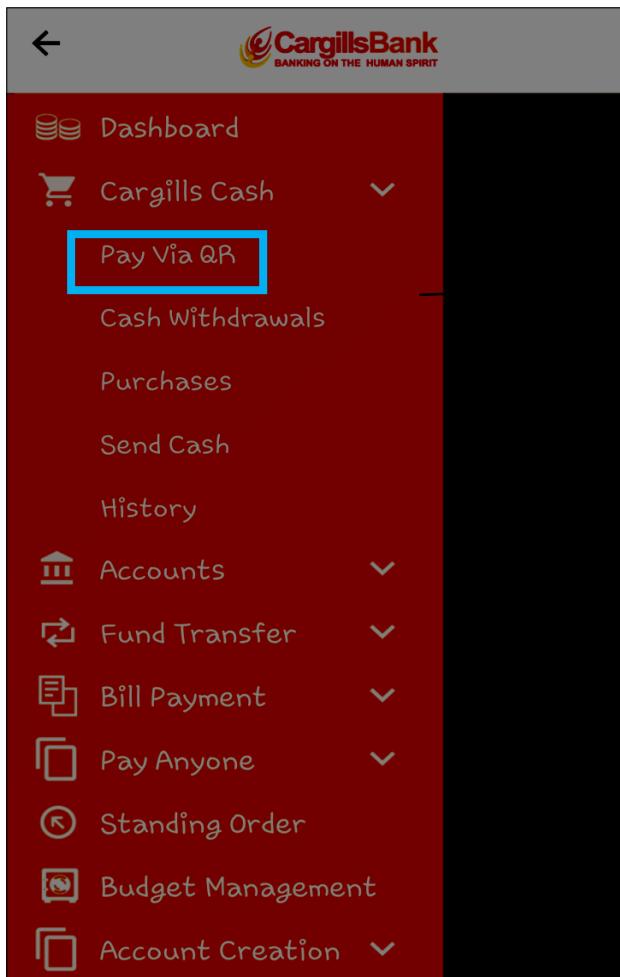


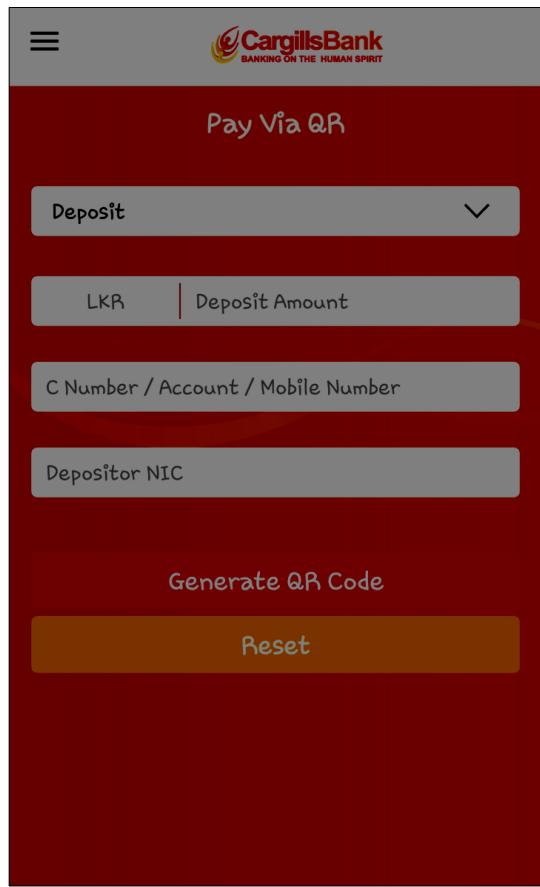
- Step 1: Log in to Cargills Mobile App
- Step 2: Tap on the Menu (Three horizontal lines on the upper left Corner)
- Step 3: Tap on < Cargills Cash >

Cargills Cash – Deposits Via QR Code

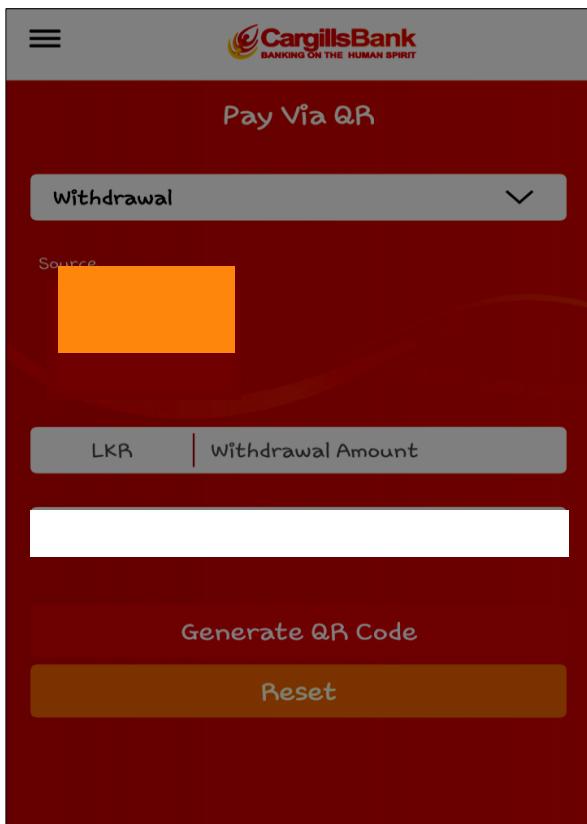
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Cargills Cash >
- Step 4: Tap on < Pay via QR >
- Step 5 : Tap on < Product Type >
- Step 6 : Tap on < Deposit>
- Step 7 : Enter Deposit Amount
- Step 8 : Enter your C Number /Account Number / Mobile Number
- Step 9 : Enter Depositor NIC Number
- Step 10 : Tap on < Generate QR Code >

Once QR Code generates, scan the QR code to QR reader at the CFC Counter



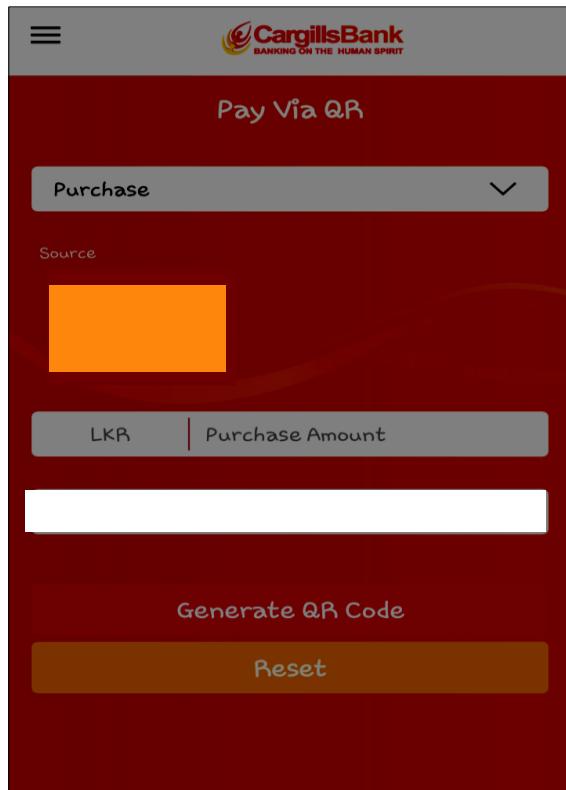


Cargills Cash – Withdrawal via QR Code



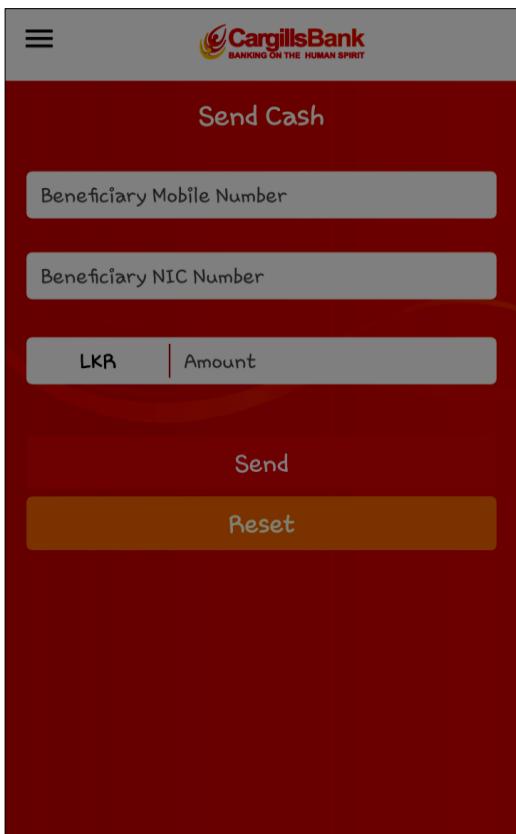
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Cargills Cash >
- Step 4: Tap on < Pay via QR >
- Step 5 : Tap on < Product Type >
- Step 6 : Tap on < Withdrawal >
- Step 7 : Enter Withdrawal Amount
- Step 8: Tap on < Generate QR Code >

Cargills Cash – Purchase Via QR Code



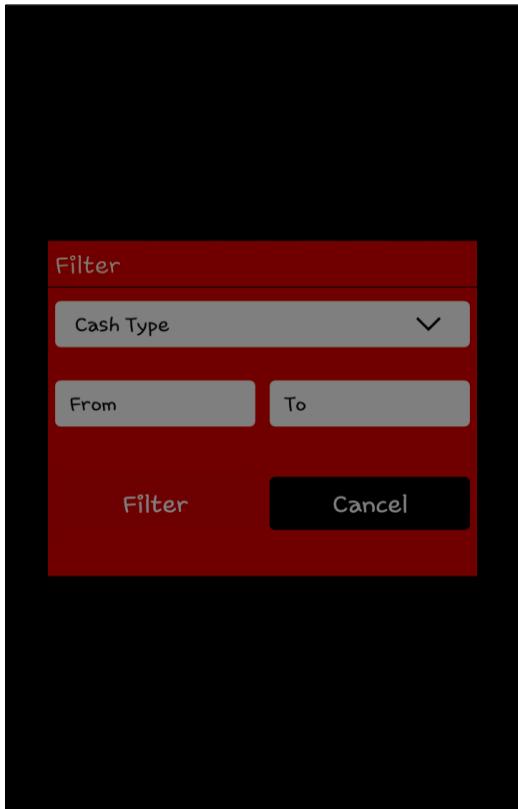
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Cargills Cash >
- Step 4: Tap on < Pay via QR >
- Step 5 : Tap on < Product Type >
- Step 6 : Tap on < Purchase >
- Step 7 : Enter Purchase Amount
- Step 8 : Tap on < Generate QR Code >

Cargills Cash – Send Cash



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on < Send Cash >
- Step 3 : Enter Beneficiary Mobile Number
- Step 4 : Enter Beneficiary NIC Number
- Step 5 : Enter the Amount
- Step 6 : Tap on < Send >

Cargills Cash – History

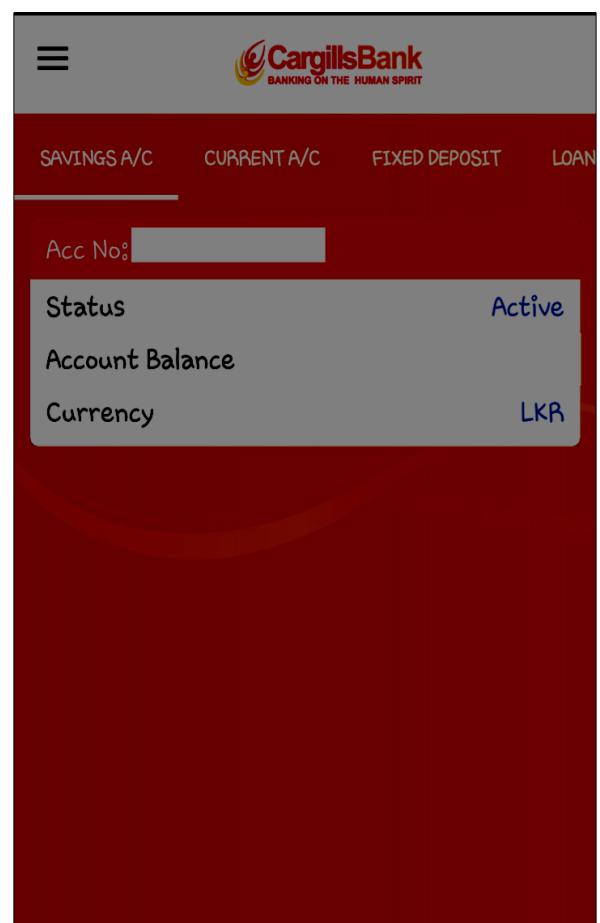
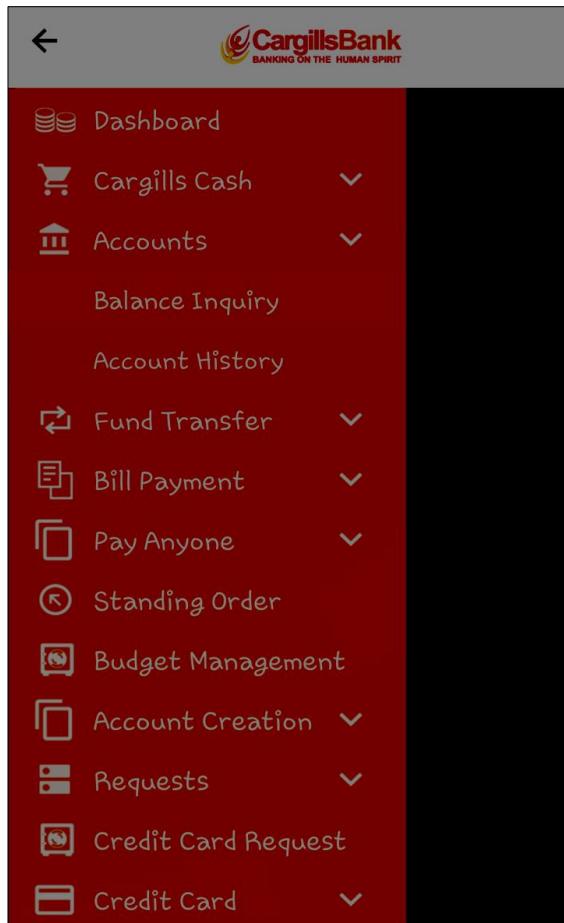


- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the Upper left corner
- Step 3 : Tap on < Cargills Cash >
- Step 4 : Tap on < History >
- Step 5 : Search Button
- Step 6 : Tap on < Cash Type >
- Step 7 : Select Required Cash Type (Deposit , Withdrawal, Purchase or Send Cash)
- Step 8: Select Required time period Where you want the history
- Step 9: Tap on < Filter >

Accounts – Balance Inquiry

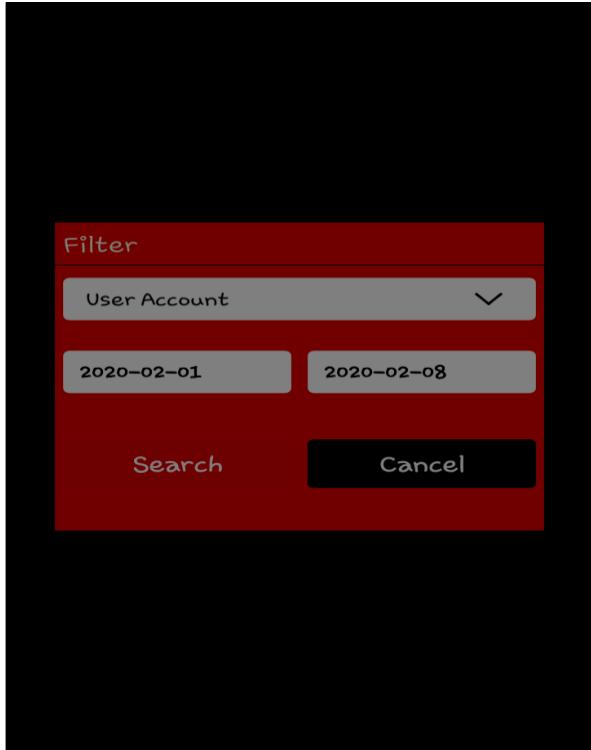
View details of your accounts – savings, current, fixed deposits, loans, and credit cards

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Accounts>
- Step 4 : Tap on < Balance Inquiry >



Accounts – Account History

Use this procedure to view the transaction history of an account for a selected period



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Accounts>
- Step 4 : Tap on < Account History>
- Step 5 : Tap on < Search Button >
- Step 6 : Tap on <User account >
- Step 7 : Select the time period
(Which you want to know the History-Savings / Current / Fixed Deposit / Loan / Credit)
- Step 8 : Tap on < Search >

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.

Fund Transfer - Own Account

Transfer funds between customers own accounts in the bank.

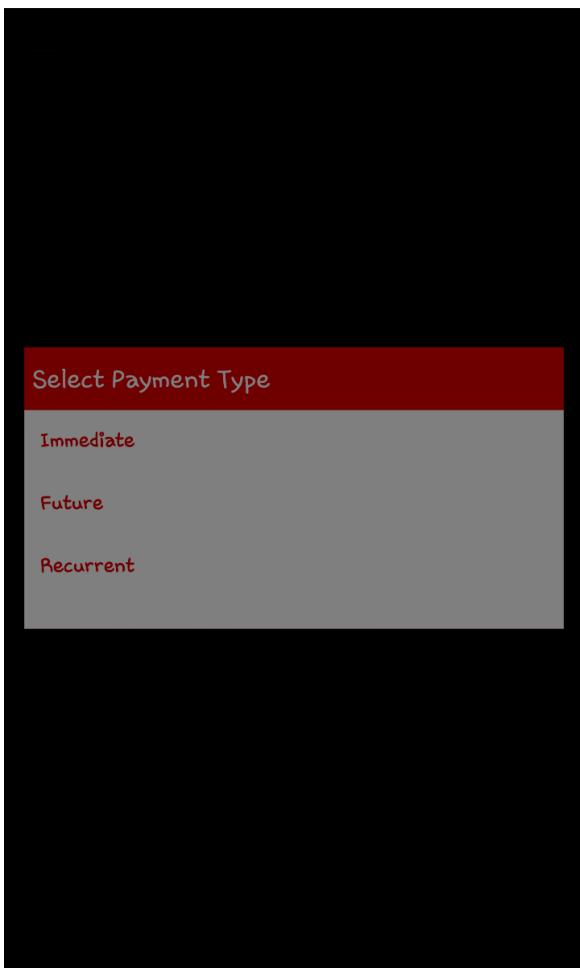
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Fund Transfer>
- Step 4 : Tap on < Own Account >
- Step 5 : Tap on <Source Account Number > and select the account
(The account from which the transfer is being made)
- Step 6 : Tap on < Destination Account Number >
(The Account to which you are transferring)
- Step 7 : Enter the amount
- Step 8 : Tap on < Payment Type >

- Step 9 : Select Payment Type
- Step 10: Tap on < Transfer >

The image displays two screenshots of the CargillsBank mobile application interface.

Left Screenshot: Shows the main menu of the app. The 'Fund Transfer' option is selected, revealing a list of sub-options: Own Account, Register Beneficiary, Registered, One Time, Manage Beneficiary, and History.

Right Screenshot: Shows the 'Transfer' screen. It includes fields for 'Source Account Number' and 'Destination Account Number'. An amount field is set to 'LKR 0.00'. A 'Payment Type' dropdown is present. At the bottom is a large orange 'Transfer' button.



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

- 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.

- From Date: the start date of the transaction
- To Date: the end date of the transfers
- Frequency: How often the transfer is done (daily/weekly/monthly or annually). Specify the day, date, Month as applicable in the fields that appear

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.

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Fund Transfer>
- Step 4 : Tap on <Register Beneficiary>
- Step 5 : Enter Beneficiary Name
- Step 6 : Tap on < Fund Transfer Type >

Three Types;

1. If you select “To another Cargills Bank Account, Enter the Cargills Bank Account Number or Cargills Bank Credit Card Number – (Not C Account Number)
 2. 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/>

If you select “CEFT”, You will require to enter following details

Beneficiary Account Type

Beneficiary Account Number / Card Number

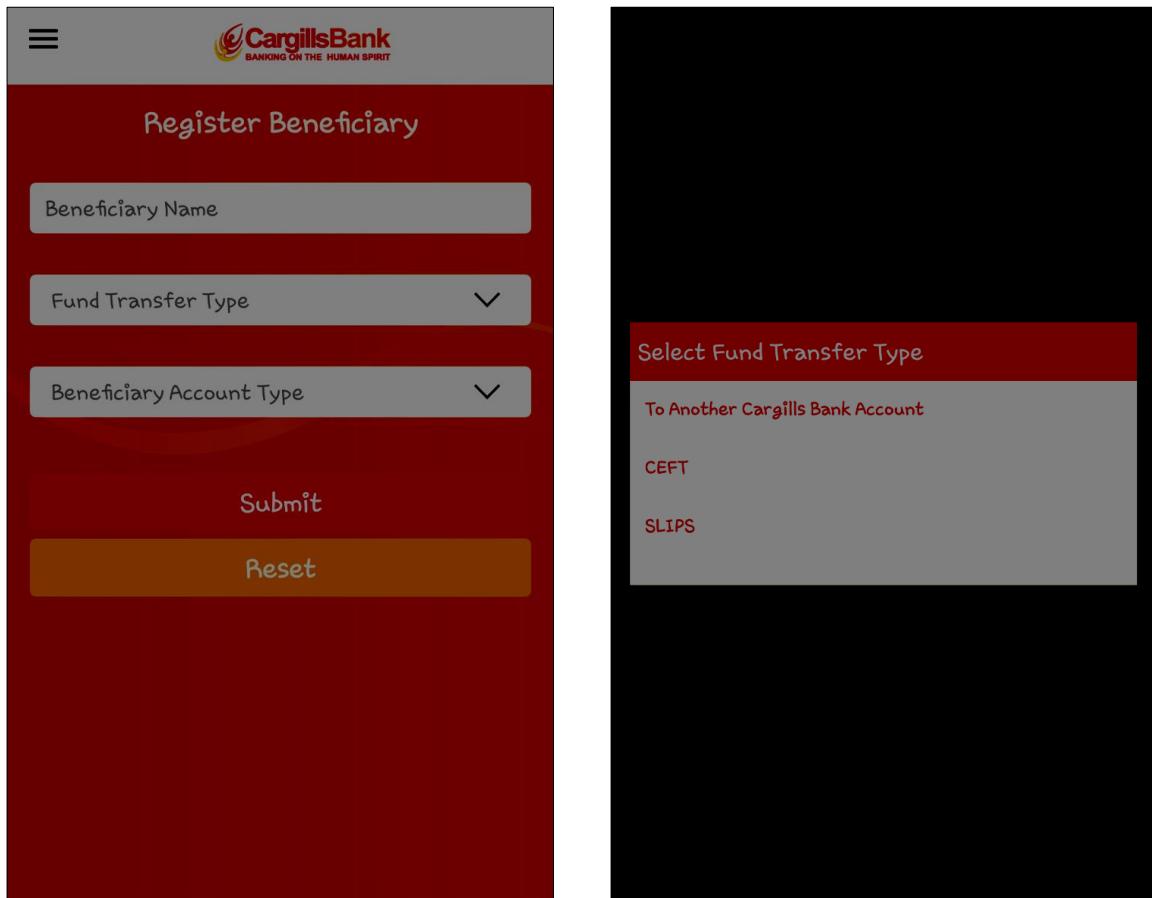
Beneficiary Bank Name – the name of the beneficiary’s bank

Beneficiary Branch Name – the name of the beneficiary’s bank branch

3. Transfer funds to Other Bank Account using “SLIPS” enables you to transfer funds based on the cutoff times.

The Same details as above, should be filled

- o Step 7 : Tap on < Register >

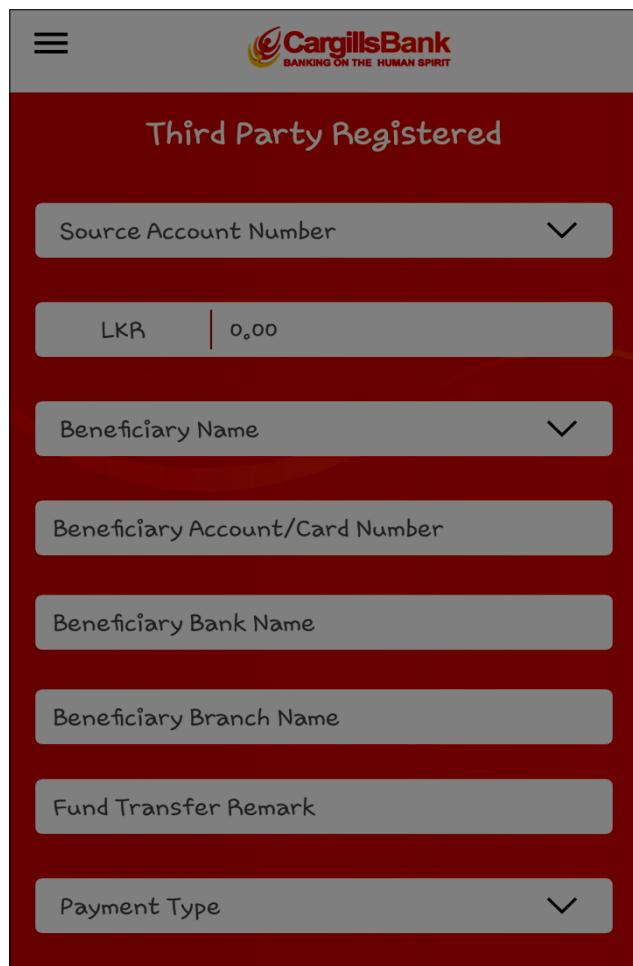


Fund Transfer – Registered

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Fund Transfer>
- Step 4 : Tap on <Registered>
- Step 5 : Tap on < Source Account Number > and select the source account number
- Step 6 : Enter the amount

- Step 7 : Tap on <Beneficiary Name > The name of the registered beneficiary ; appears by default once the beneficiary's account number is selected.
- Step 8: Enter fund transfer remarks (a brief description of the transfer)
- Step 9: Tap on < Payment Type > and select payment type
- Step 12 : Tap on < Send SMS to Beneficiary >
- Step 13 : Tap on < Transfer >

OTP Password – The one-time password will be generated by the bank – requires entering to proceed the transfer successfully.



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

- 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.

- From Date: the start date of the transaction
- To Date: the end date of the transfers
- Frequency: How often the transfer is done (daily/weekly/monthly or annually. Specify the day, date, Month as applicable in the fields that appear

Fund Transfer – One Time

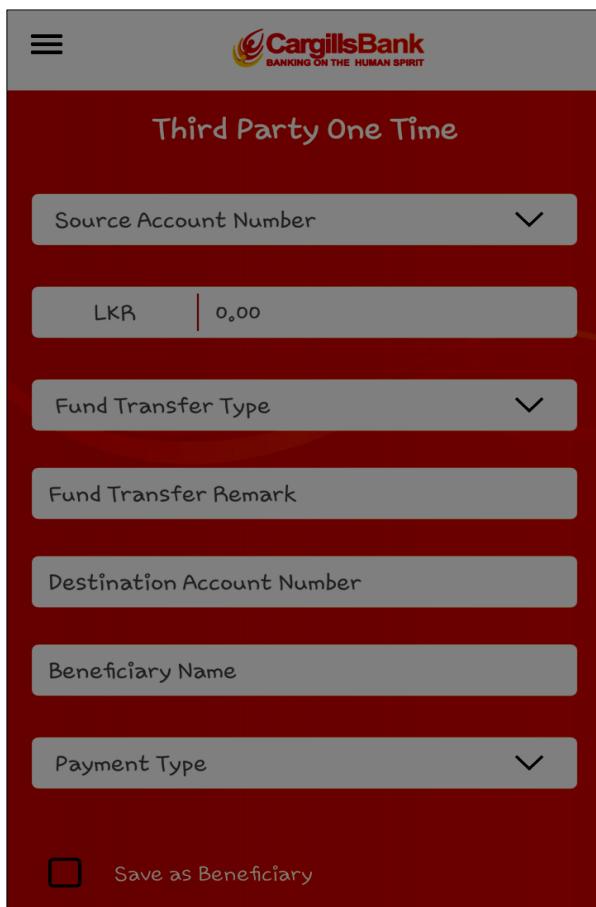
Use this procedure to transfer funds between accounts that are not registered with the system. (Onetime payment or infrequent payments) These accounts can be your own account in other banks or third-party accounts in other banks. You can register the details in the system.

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Fund Transfer>
- Step 4 : Tap on < One Time >

- Step 6 : Tap on < Source Account Number > and select the source account number
The account from which the transfer is being made.
- Step 7 : Enter the amount to be transferred.
- Step 8 : Tap on < Fund Transfer Type >
- Step 9: Select Payment Type
- Step 10: Tap on < Transfer >

OTP Password – The one-time password will be generated by the bank – requires entering to proceed the transfer successfully.

Save as Beneficiary: if this check box is selected, the beneficiary details will be saved as a registered beneficiary. Thereafter, the beneficiary details can access from the Fund Transfer Third party registered screen



1. If you select “To another Cargills Bank Account, Enter the Cargills Bank Account Number or Cargills Bank Credit Card Number – (Not C Account Number)

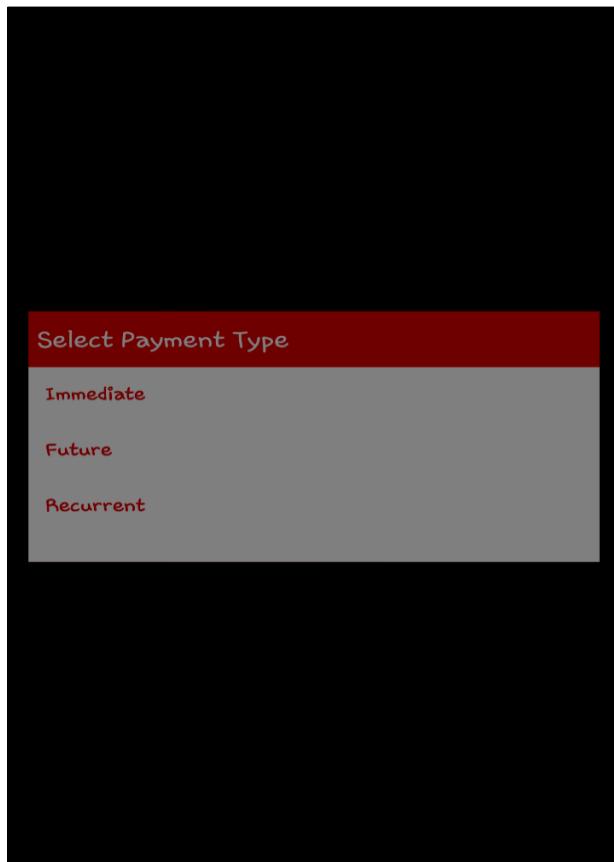
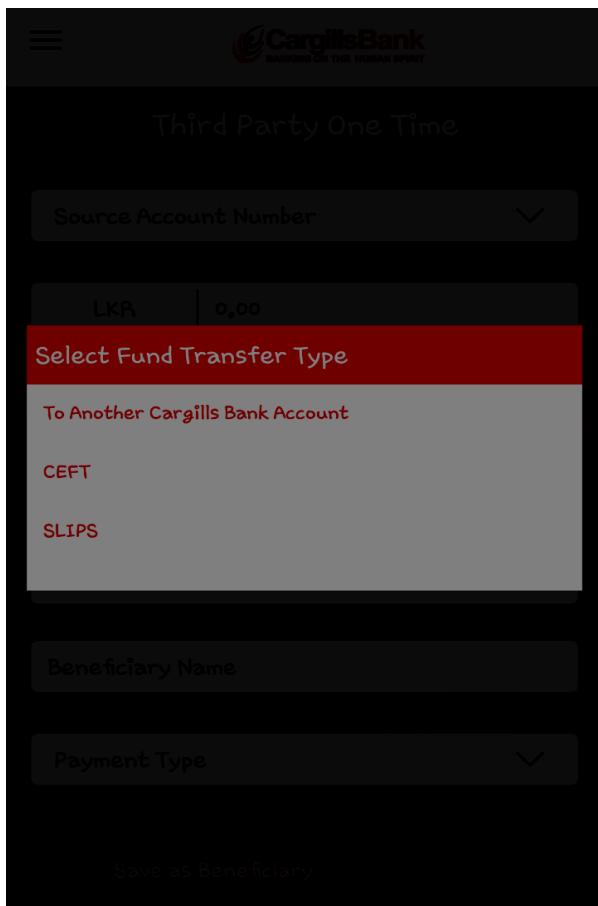
2. Transfer funds to Other Bank Account using “CEFT” enables you to transfer funds instantly.

A transaction will be completed within 30 seconds and the facility is available 24x7, 365 days a year with no cut off Times.

If you select “CEFT”, you will require to enter following details

- ✓ Beneficiary Account Type
- ✓ Fund transfer remark; a brief description about the fund transfer
- ✓ Destination Account Number / Card Number
- ✓ Beneficiary Name
- ✓ Beneficiary Bank Name – the name of the beneficiary's bank
- ✓ Beneficiary Branch Name – the name of the beneficiary's bank branch
- ✓ Beneficiary Account Type as Account or another bank credit card

Transfer funds to Other Bank Account using “SLIPS” enables you to transfer funds based on the cutoff times



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

- 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.

- From Date: the start date of the transaction
- To Date: the end date of the transfers
- Frequency: How often the transfer is done (daily/weekly/monthly or annually). Specify the day, date, Month as applicable in the fields

Manage Beneficiaries

You can edit (update) or delete the already registered beneficiary details under the register beneficiary option

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Fund Transfer>
- Step 4 : Tap on <Manage Beneficiary>
- Step 5 : Tap on < Delete > or < Edit>



Fund Transfer – History

Use this procedure to view the fund transfer history of an account for a selected period

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

Step 3 : Tap on <Fund Transfer>

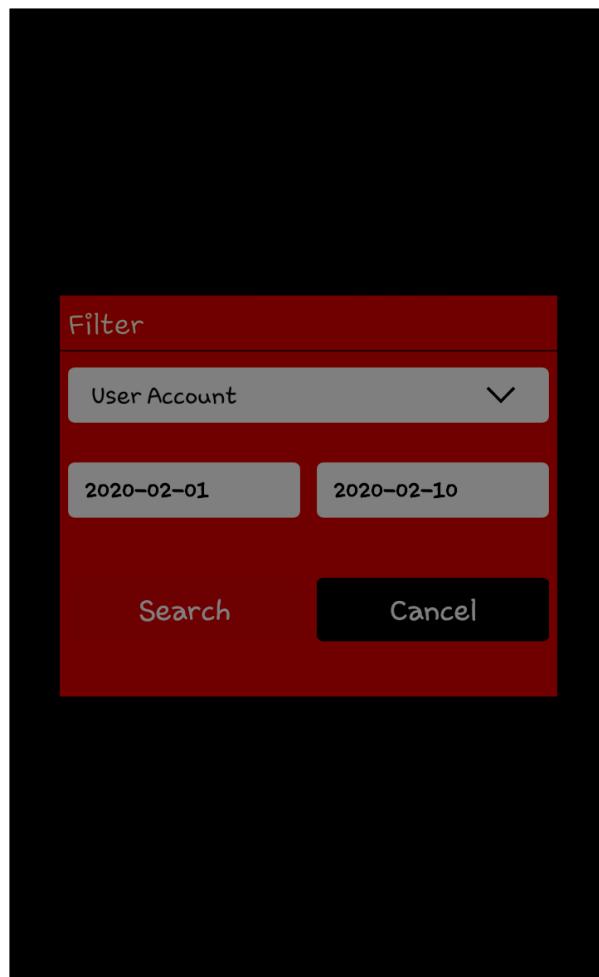
Step 4 : Tap on <History>

Step 5 : Tap on <Search >

Step 6 : Tap on <User Account > and select the applicable account from the list

Step 7 : Enter the Search period in the from date and to date fields

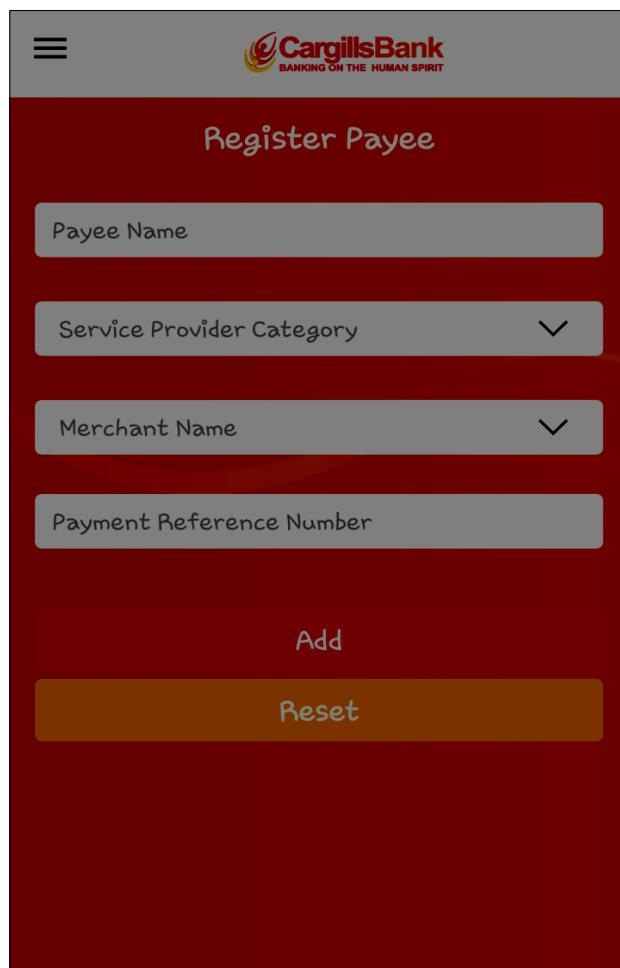
Step 8 : Tap on Search



Bill Payment – Register Payee

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

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Bill Payment>
- Step 4 : Tap on < Register Payee >
- Step 5 : Enter the Payee Name
- Step 6 : Tap on < Service Provider Category> and select the category name
- Step 7 : Tap on < Merchant Name> and select the provider name
- Step 8 : Enter Payment Reference Number (e.g., utility account number)
- Step 9 : Tap on < Add >



Bill Payment – Registered

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.

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Bill Payment>
- Step 4 : Tap on < Registered >
- Step 5 : Tap on < Source Account Number> and select relevant account number
- Step 6 : Enter the Amount
- Step 7 : Tap on < Bill Payment Name > and select the bill payment name
The identifier of the bill payment. This value is entered at the time of registering the payee in the registered payee screen
- Step 8 : Tap on < Service provider category > and select the Service provider category
The category to which the merchant belongs
- Step 9 : Tap on < Service provider Name > and select the Service provider name
- Step 10 : Enter Payment Reference Number (e.g., utility account number)
- Step 11 : Select Payment Type
- Step 12 : Tap on < Transfer >

OTP Password –
The one-time password will be generated by the bank – requires entering to proceed the transfer successfully.

Payment Type:

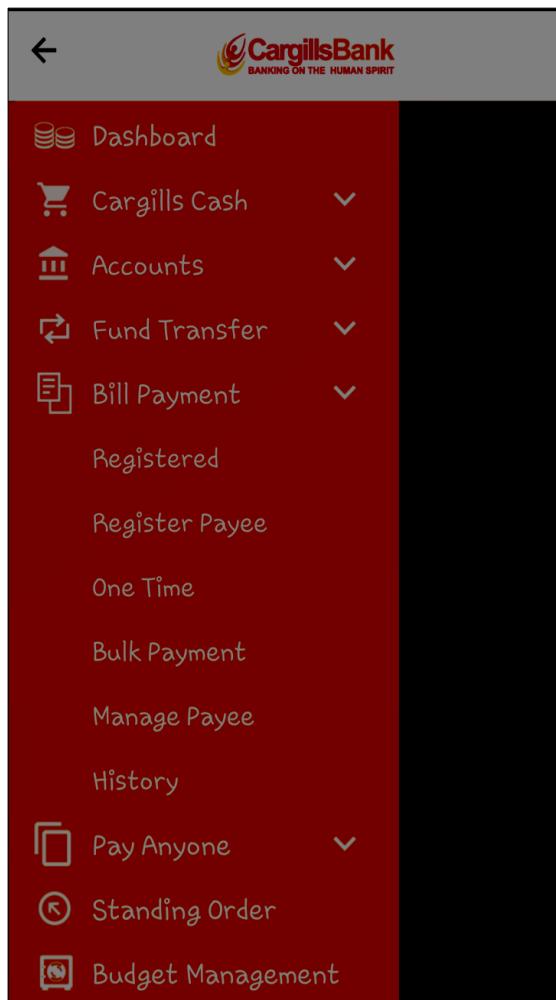
Immediate: The funds are transferred immediately

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

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

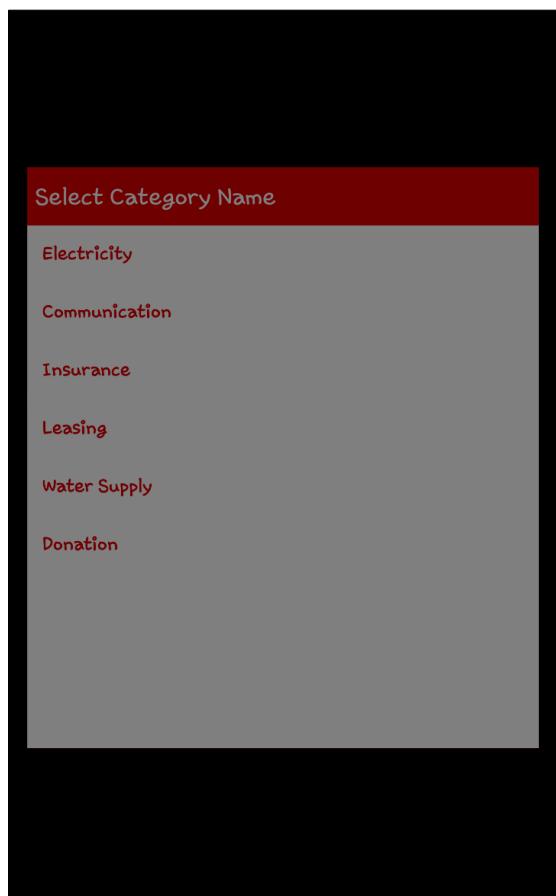
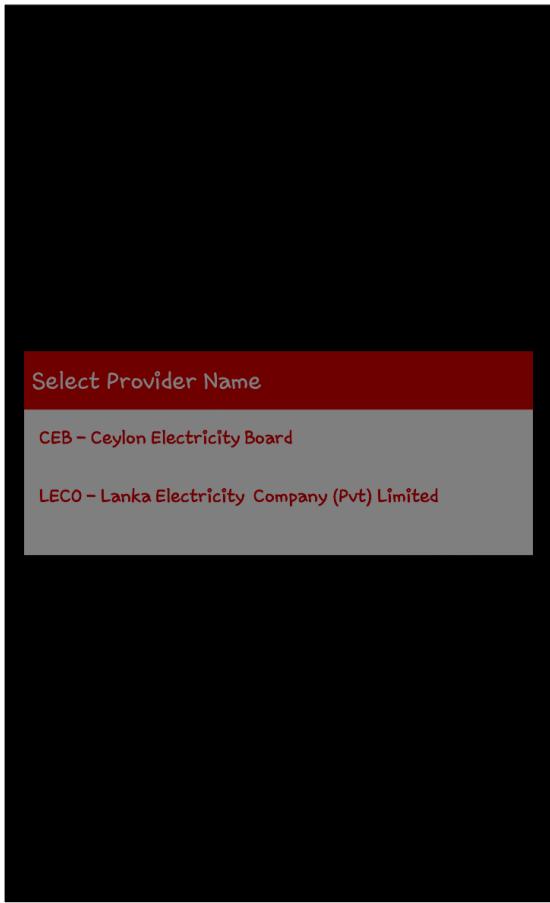
Recurrent: The funds are transferred at a specific frequency, during a specific period. When you select this option, the following fields will appear.

- From Date: the start date of the transaction
- To Date: the end date of the transfers
- Frequency: How often the transfer is done (daily/weekly/monthly or annually. Specify the day, date, Month as applicable in the fields that appear



The registered bill payment screen for CargillsBank mobile banking application. It displays fields for entering payment details:

- Source Account Number (dropdown)
- LKR 0.00 (amount field)
- Bill Payment Name (dropdown)
- Service Provider Category
- Service Provider Name
- Payment Reference Number
- Remark
- Payment Type (dropdown)



Bill Payment – one time

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

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Bill Payment>
- Step 4 : Tap on < One Time >
- Step 5 : Tap on < Source Account Number> and select relevant account number
- Step 6 : Enter the Amount
- Step 7 : Tap on < Service Provider Category> and select the category name
- Step 8 : Tap on < Service provider Name > and select the Service provider name
- Step 9 : Enter Payment Reference Number
- Step 10 : Select Payment Type
- Step 11 : Tap on < Transfer >

Payment Type:

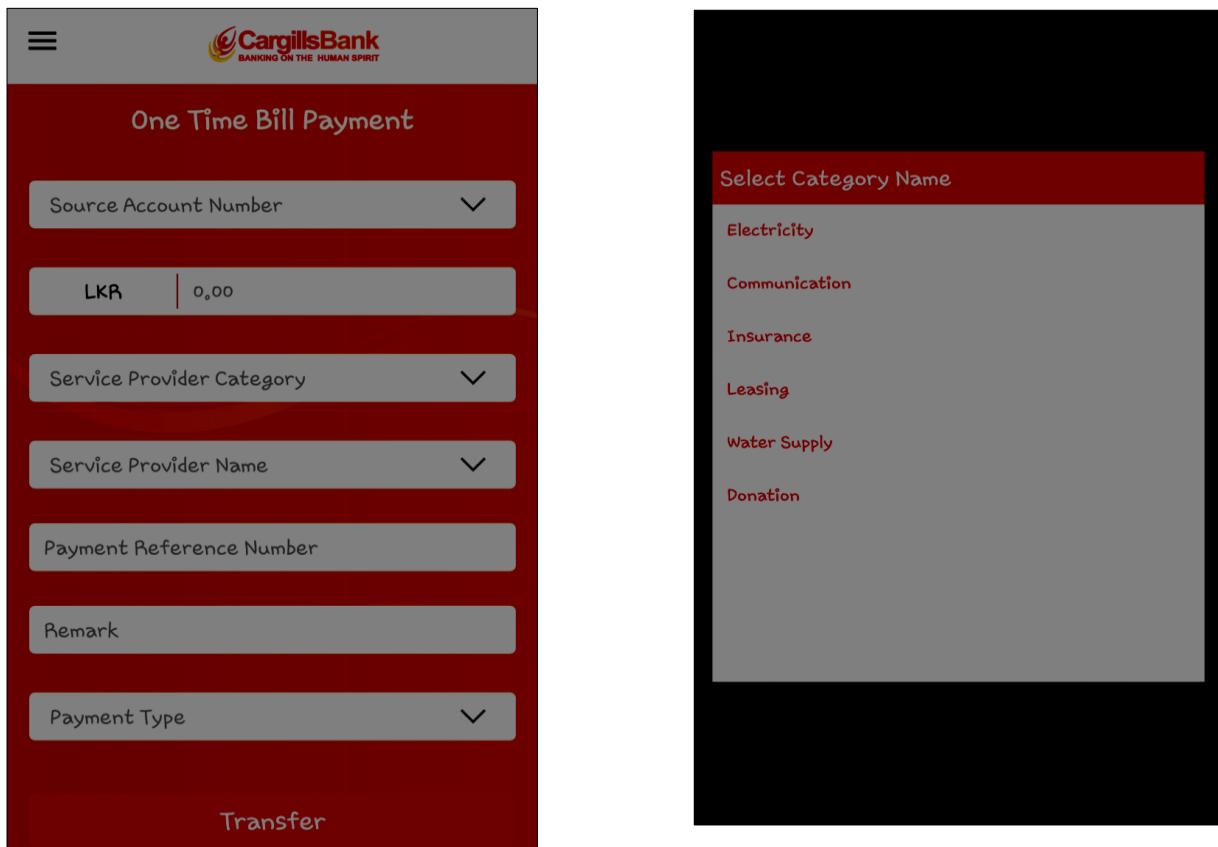
Immediate: The funds are transferred immediately

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

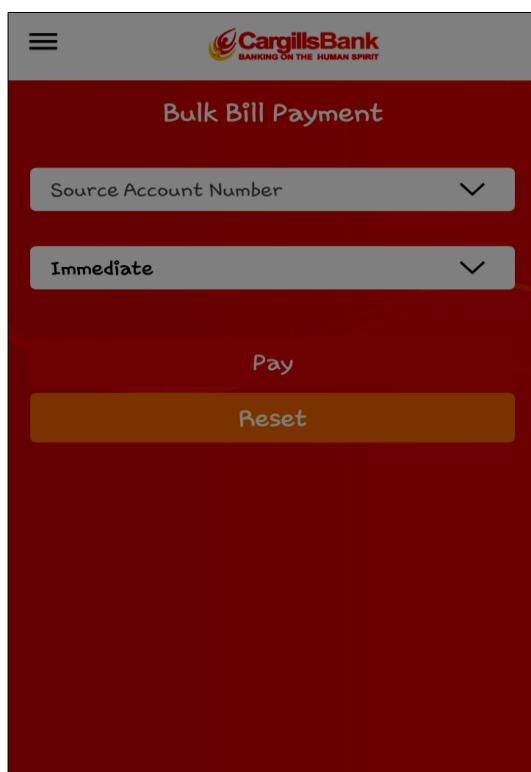
- Effective date: The date on which the transfer should take place

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

- From Date: the start date of the transaction
- To Date: the end date of the transfers
- Frequency: How often the transfer is done (daily/weekly/monthly or annually. Specify the day, date. Month as applicable in the fields that appear



Bill Payment – Bulk Payments



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on <Bill Payment>
- Step 4 : Tap on < Bulk Bill Payment >
- Step 5 : Tap on < Source Account Number> and select relevant account number
- Step 6 : Select the payment Type
- Step 7: < Tap on < Pay >

Bill Payment – Payment History

Use this procedure to view the utility payment history for a selected period

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

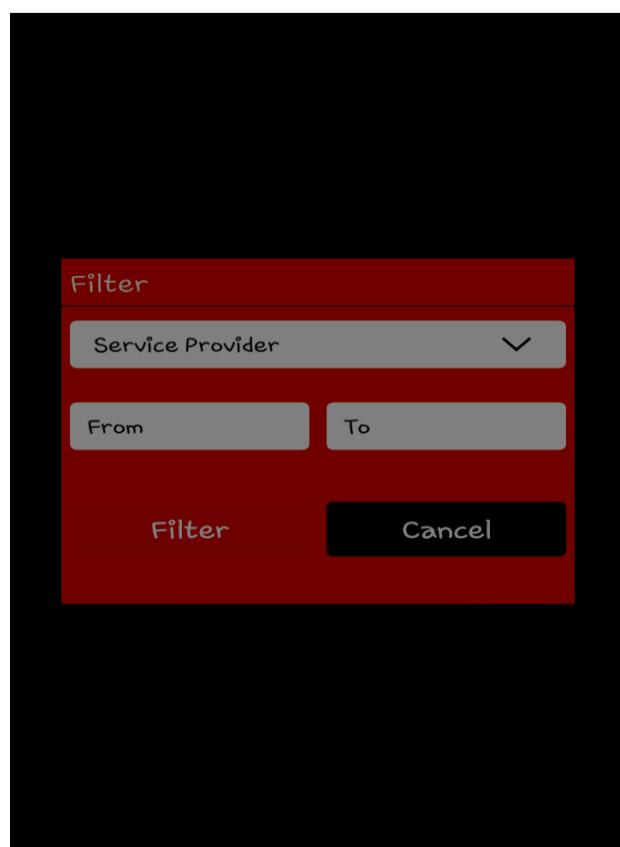
Step 3 : Tap on <Bill Payment>

Step 4 : Tap on < Payment History>

Step 5 : Tap on < Search >

Step 6 : Select the Service provider which you want to see the payment history

Step 7 : Set the time period you want to get the history



Pay Anyone – Send Money

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.

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

Step 3 : Tap on <Pay Anyone>

Step 4 : Tap on < Send Money>

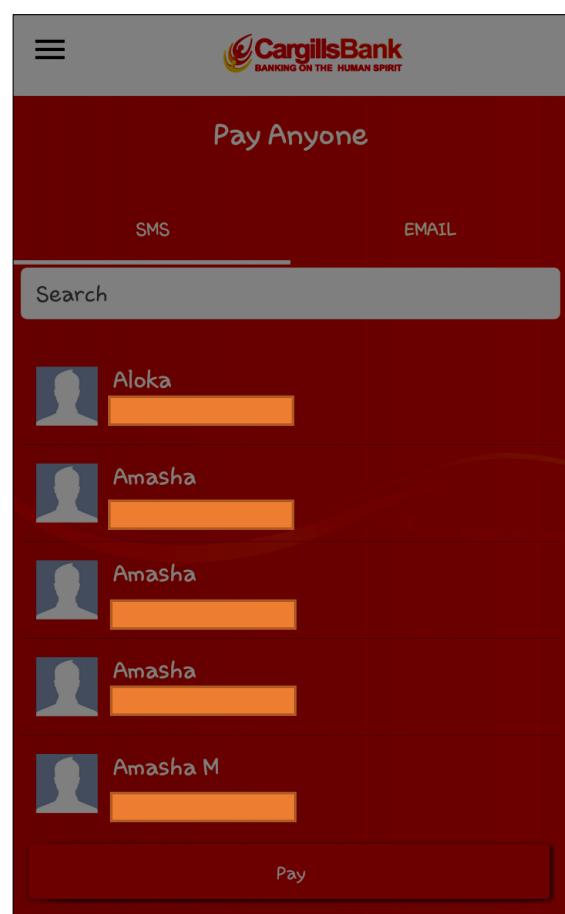
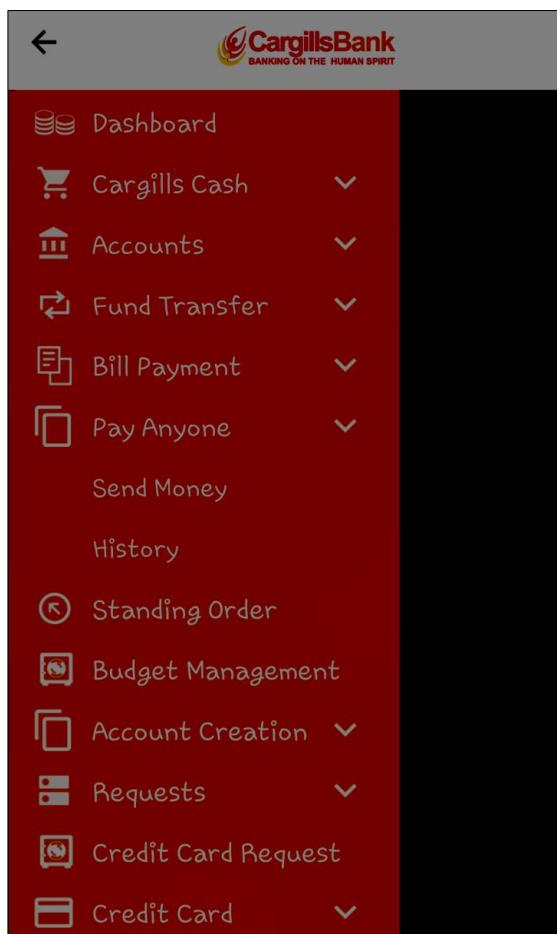
Step 5 : Tap on the contact you want to do the payment

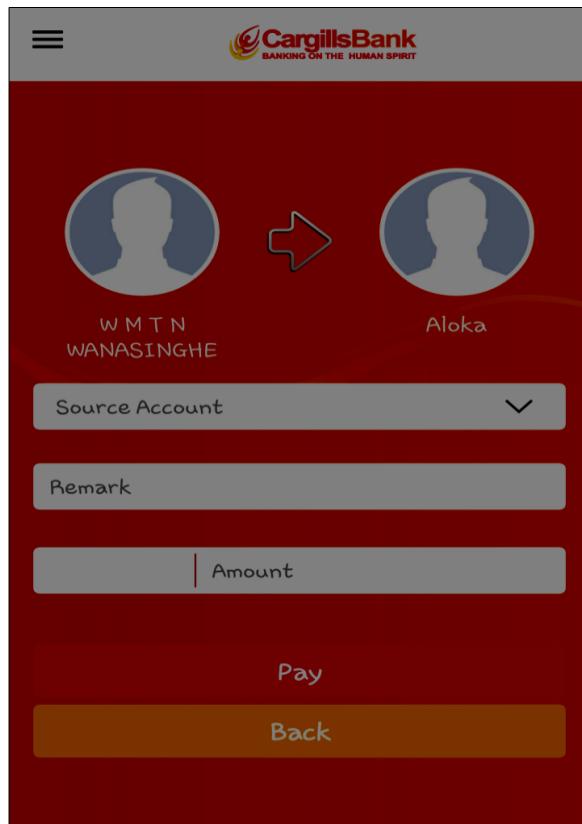
Step 6 : Tap on < Source Account Number> and select relevant account number

Step 7 : Enter remarks (a brief description about the transaction)

Step 8 : Enter the amount

Step 9 : Tap on < Pay>





Pay Anyone – History

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

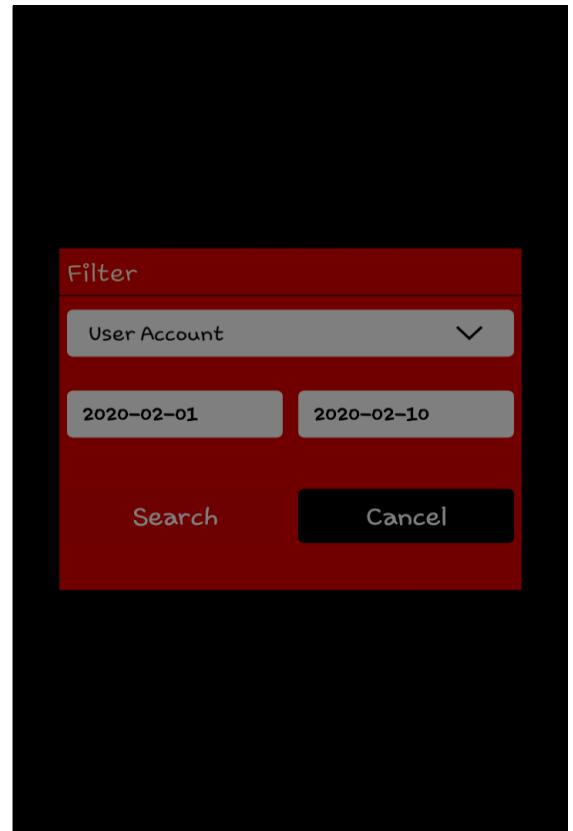
Step 3 : Tap on <Pay Anyone >

Step 4 : Tap on < Pay Anyone History>

Step 5 :Tap on  < >

Step 6 : Select the Pay Anyone History Account which you want to know the history

Step 7 : Set the time period you want to get the history



Standing Order

Standing orders can be used to instruct the institution to make an automatic fixed payment from your account to a beneficiary account at a specified time period

Use this procedure to create a standing order for fund transfers

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

Step 3 : Tap on < Source Account Number> and select relevant account number

Step 4 : Enter the Amount

Step 7 : Tap on < Fund Transfer Type and > and select the required transfer type

Specify whether the third-party account is a Cargills Bank account or another bank account and enter the beneficiary name / remark / destination account number

If the third-party account is another bank account, select the fund transfer method as "SLIPS" And enter the respective bank account details of the beneficiary.

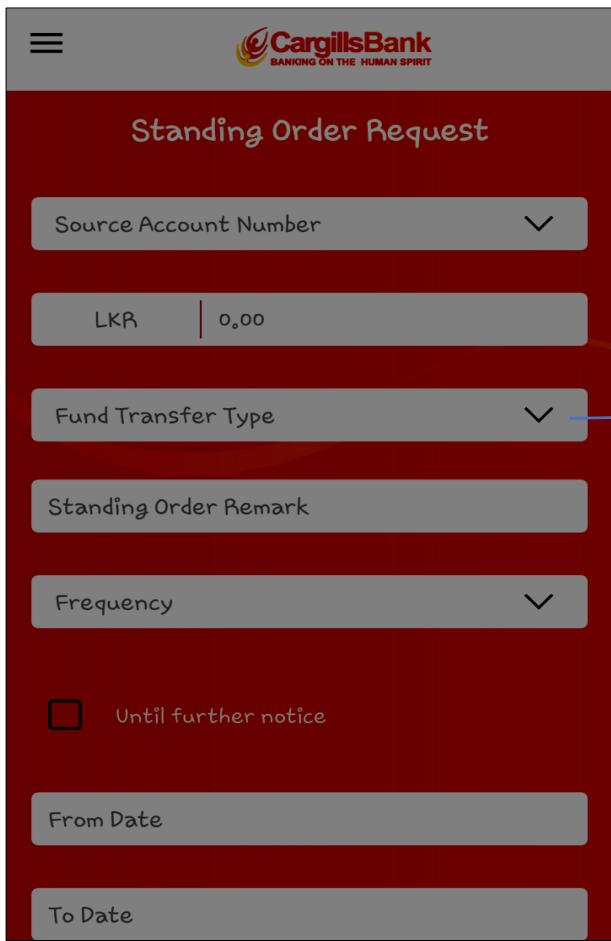
Step 8 : Tap on < Frequency > and select the frequency of the transfer – daily / weekly / Monthly and enter the details in the respective fields that appear

Step 9 : Tap on < Until further notice >

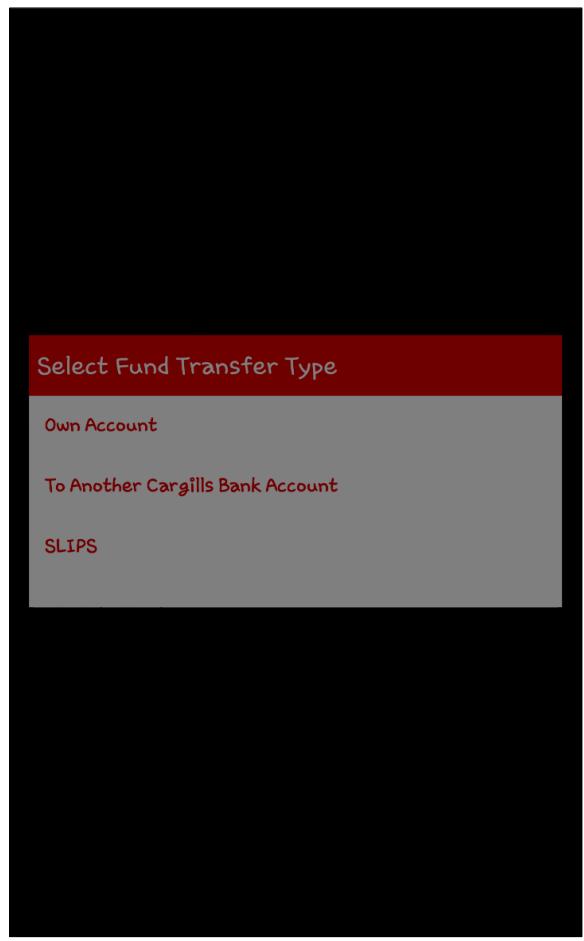
Step 10 : Tap on < From Date > and set the date

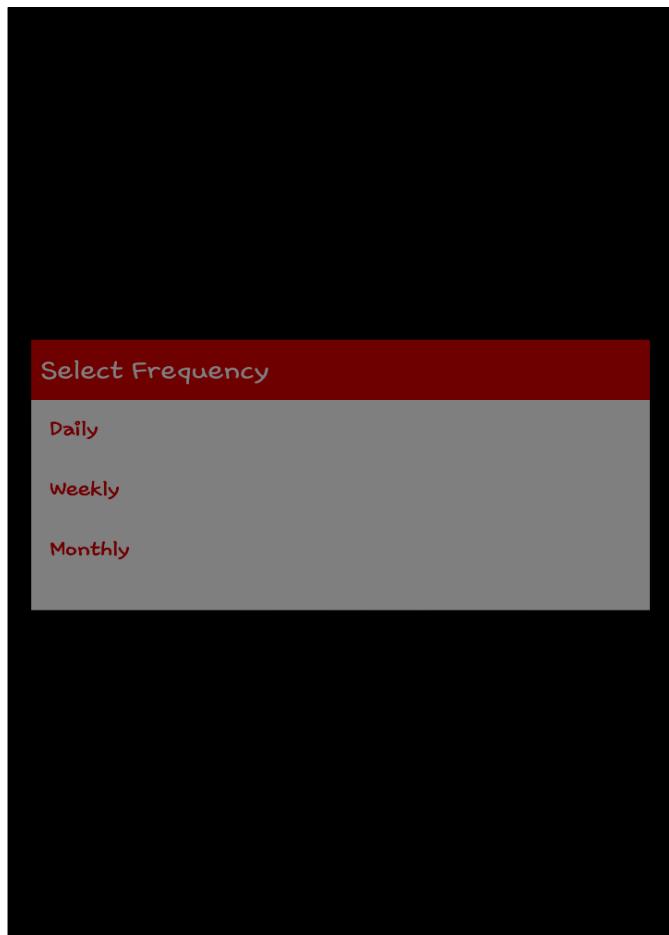
Step 11: Tap on < To Date > and set the date

Step 12 : Tap on < Submit >



The image shows a mobile application interface for a 'Standing Order Request'. At the top, the CargillsBank logo is displayed with the tagline 'BANKING ON THE HUMAN SPIRIT'. Below the logo, the title 'Standing Order Request' is centered. The form consists of several input fields: 'Source Account Number' (dropdown), 'Amount' (LKR 0.00), 'Fund Transfer Type' (dropdown), 'Standing Order Remark' (text input), 'Frequency' (dropdown), and two checkboxes: 'Until further notice' and 'SLIPS'. Below these fields are 'From Date' and 'To Date' input fields.





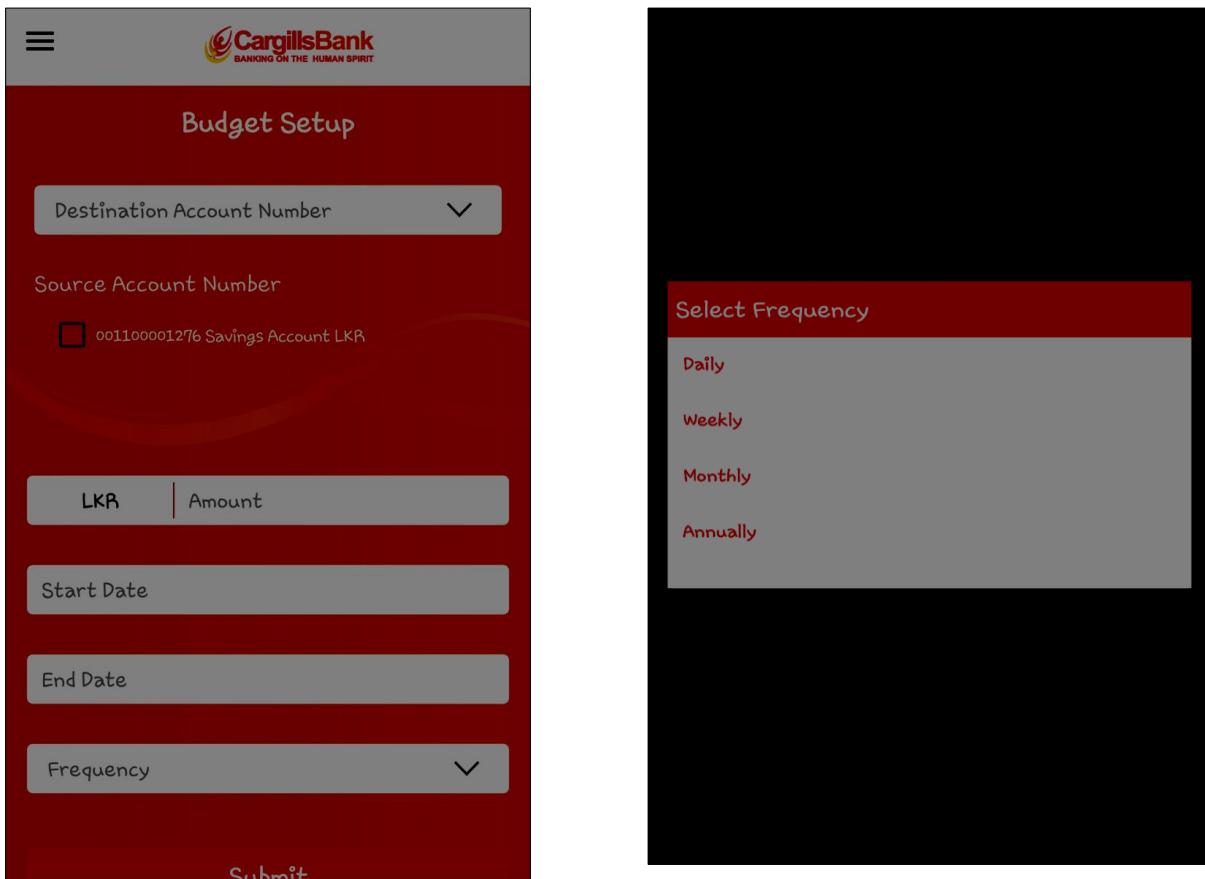
Budget Management

Use this option to set up an automatic transfer of funds from one or more of your accounts to another account within the bank. This feature allows you to create a reserve of funds while giving you total control of the amount and frequency of the transfers to the selected account

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Budget Management >

(You need to have Registered Savings plan Account)

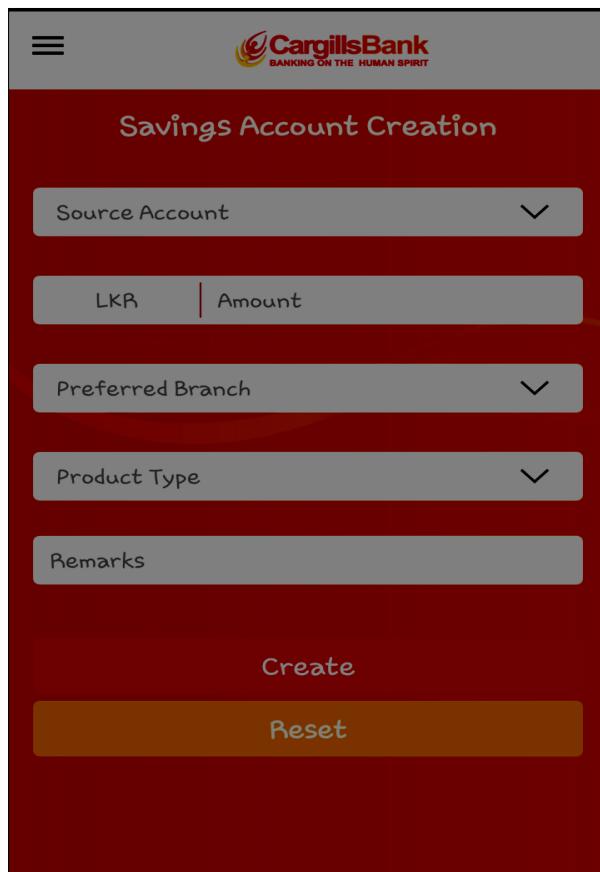
- Step 4 : Tap on < Destination Account Number > and Select one
- Step 5 : Enter the Amount
- Step 6 : Enter the Start Date
- Step 7 : Enter the End Date
- Step 8 : Tap on < Frequency > and select the frequency
- Step 9 : Tap on < Submit >



Account Creation – Savings Account

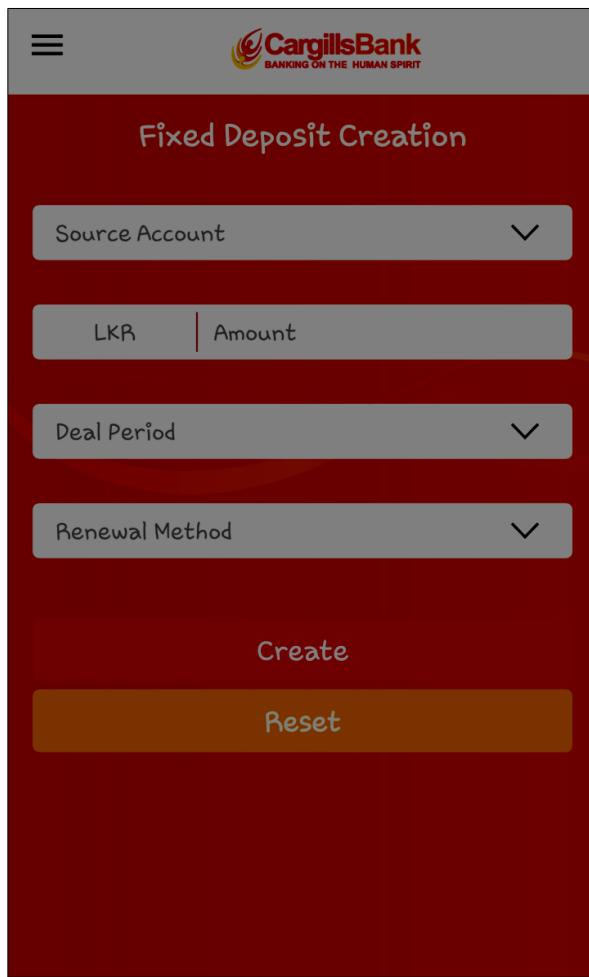
Use this procedure to set up a new savings account and automatic transfer of funds to this newly created account. You will receive account number where this account is not allowed for debit transfers until bank admin completes the account modification.

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Account Creation >
- Step 4 : Tap on < Savings Account >
- Step 5: Tap on < Source Account > And select the source account
- Step 6 : Enter the Amount
- Step 7 : Tap on < Preferred Branch > and select the branch
- Step 8 : Tap on < Product Type > and select product type
- Step 9 : Tap on < Create >



Account Creation – Fixed Deposit

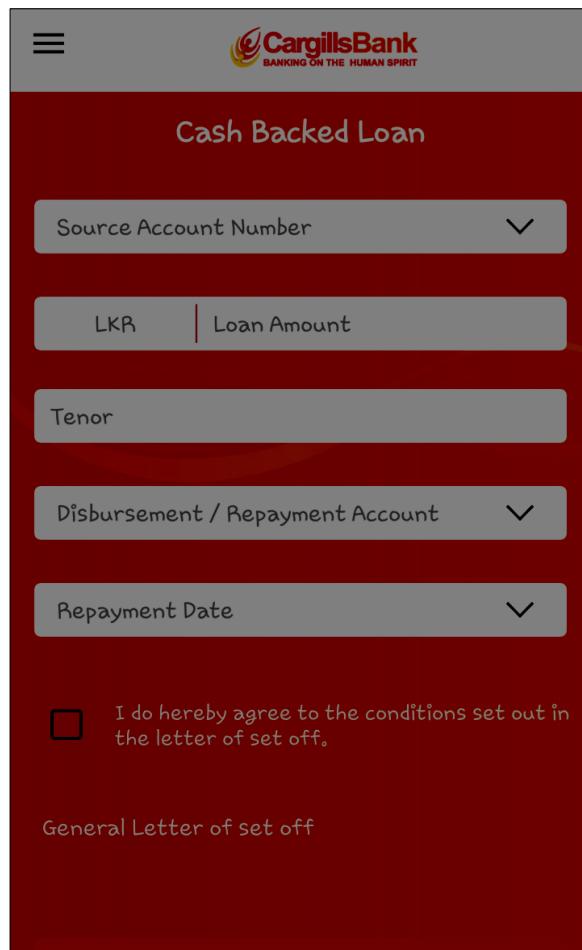
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Account Creation >
- Step 4 : Tap on < Fixed Deposit >
- Step 5 : Enter the Amount
- Step 6 : Tap on < Deal Period > and select the period
- Step 7 : Tap on < Renewal Method > and select product type
- Step 8 : Tap on < Create >



Account Creation – 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 Mobile App. You can enjoy a repayment period up to 60 months (5 years) It's 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.

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Account Creation >
- Step 4 : Tap on < Cash Backed Loan >
- Step 5 : Enter the Amount
- Step 6 : Enter the Tener
- Step 7 : Tap on < Disbursement / Repayment Account > and select the Account
- Step 8 : Tap on < Repayment Date > and select the date
- Step 9 : Tap on the Agreement
- Step 10 : Tap on < Submit >



Request – Cheque Book

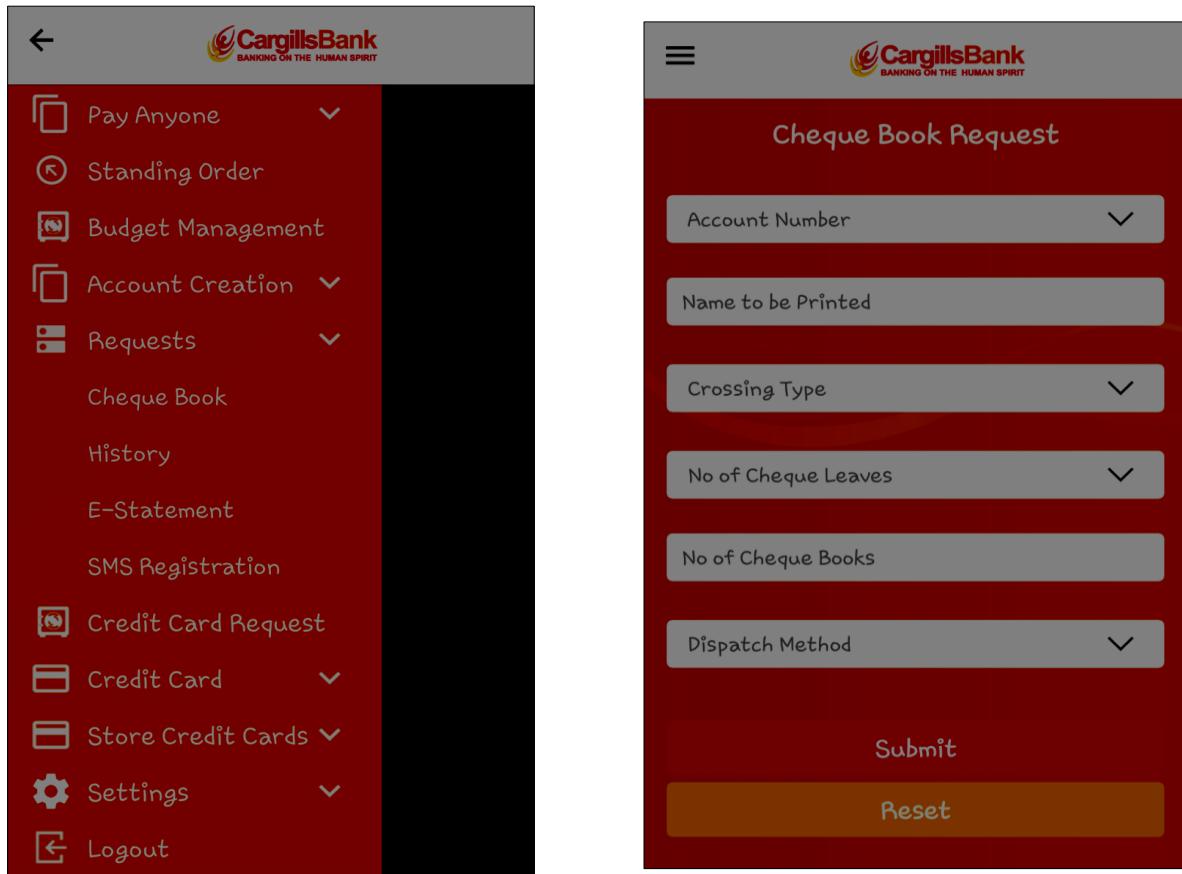
If you make your cheque book request during bank working hours 8.00 AM and 3.00 PM, your cheque book request will be processed and delivered within next bank working day. If you make your cheque book after 3.00 PM and your request will be processed within two working days

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

Step 3 : Tap on < Requests >

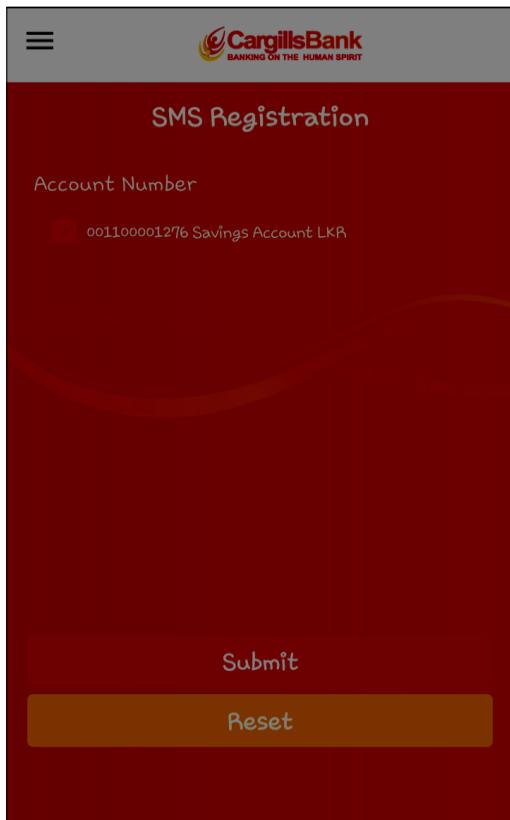
Step 4 : Tap on <Cheque Book >



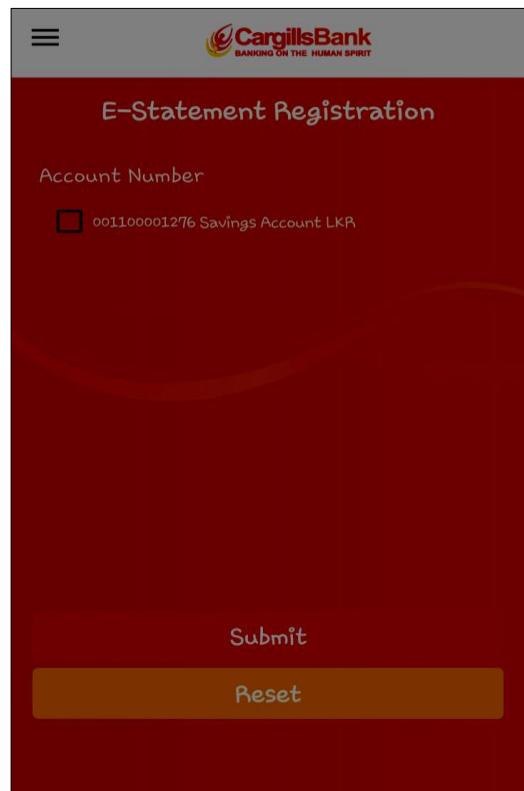
Request – SMS Registration / Request – E Statement

Step 1 : Log in to Cargills Mobile App
 Step 2 : Tap on the three horizontal lines on the upper left corner
 Step 3 : Tap on < Requests >
 Step 4 : Tap on < SMS Registration >
 Step 5 : Tap on the box
 Step 5 : Tap on < Submit >

Step 1 : Log in to Cargills Mobile App
 Step 2 : Tap on the three horizontal lines on the upper left corner
 Step 3 : Tap on < Requests >
 Step 4 : Tap on < E – Statement >
 Step 5 : Tap on the box
 Step 6 : Tap on < Submit >



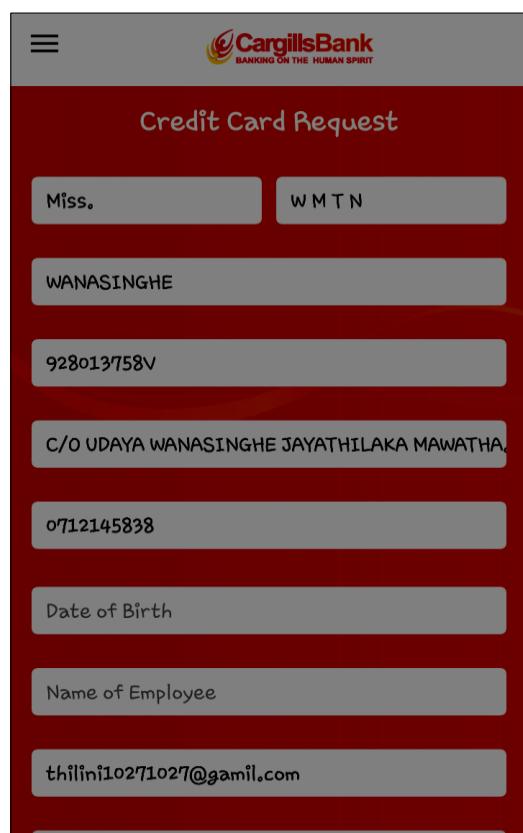
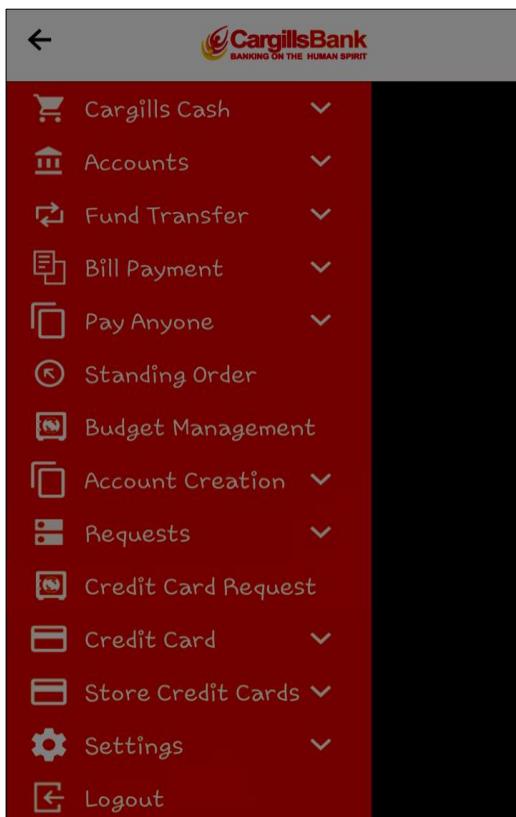
The image shows a mobile application interface for 'SMS Registration'. At the top, there is a grey header bar with the CargillsBank logo and the slogan 'BANKING ON THE HUMAN SPIRIT'. Below the header, the title 'SMS Registration' is displayed in white. A red input field labeled 'Account Number' contains the value '001100001276 Savings Account LKR', with a small red checkmark icon to its left. At the bottom of the screen are two buttons: 'Submit' in white text on a dark grey background, and 'Reset' in white text on a light orange background.



The image shows a mobile application interface for 'E-Statement Registration'. It has a similar layout to the SMS registration page, with a grey header bar featuring the CargillsBank logo and slogan. The title 'E-Statement Registration' is shown in white. A red input field labeled 'Account Number' contains the value '001100001276 Savings Account LKR', with a small red checkmark icon to its left. At the bottom of the screen are two buttons: 'Submit' in white text on a dark grey background, and 'Reset' in white text on a light orange background.

Credit Card Request

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card Request >
- Step 4 : Tap on < Date of Birth > and enter your Birth day
- Step 5 : Tap on < Name of Employee > and enter the name
- Step 6 : Tap on < Mother's Maiden Name > and enter your mother's name
- Step 7 : Tap on < Submit >

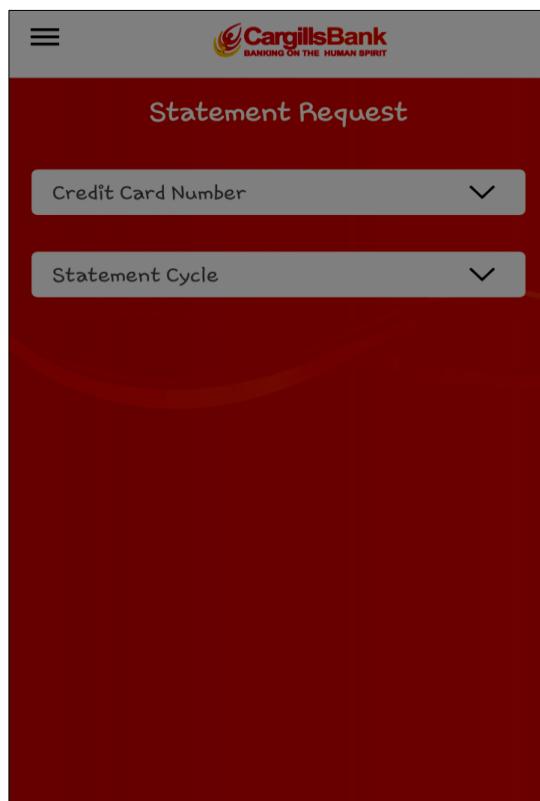


Credit Card – Balance Inquiry

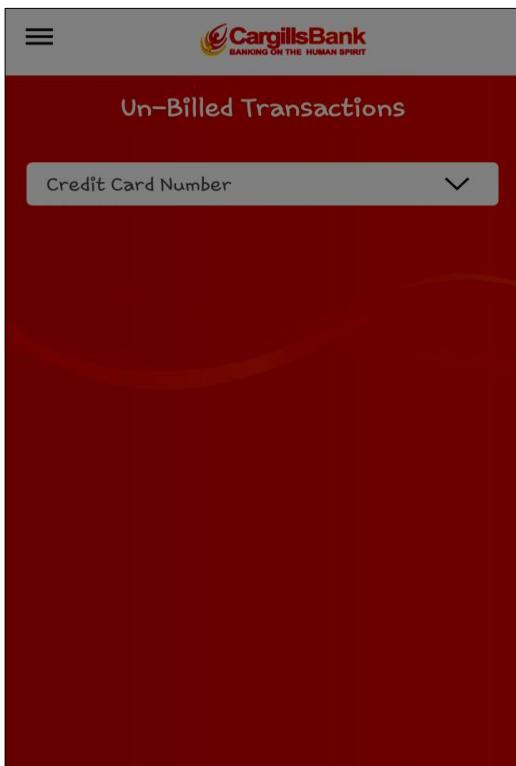
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card >
- Step 4 : Tap on < Balance Inquiry >

Credit Card – Statement Request

- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card >
- Step 4 : Tap on < Statement Request >
- Step 5 : Tap on < Credit Card Number > and select the number
- Step 6 : Tap on < Statement Cycle > and select

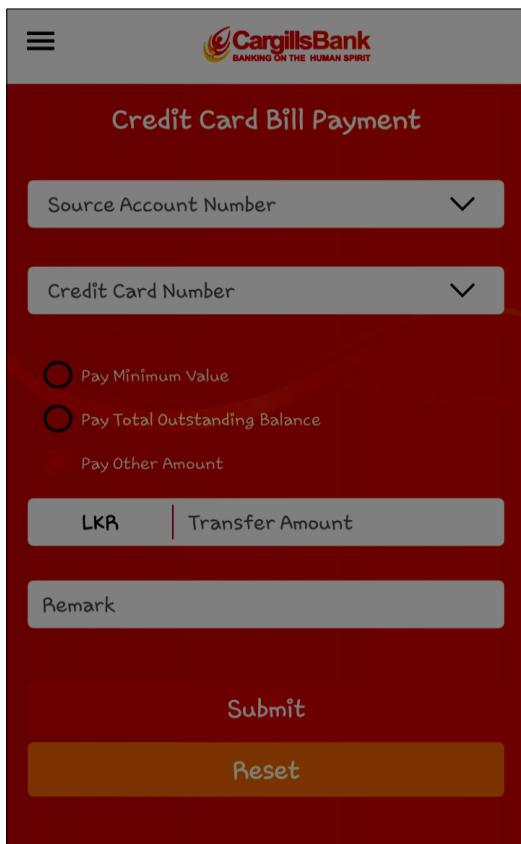


Credit Card – Un - Billed Transaction



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card >
- Step 4 : Tap on < Un – Billed Transaction >
- Step 5 : Tap on < Credit Card Number > and select the number

Credit Card – Pay Credit Card Bill



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card >
- Step 4 : Tap on < Pay Credit Card Bill >
- Step 5 : Tap on < Source Account Number > and select the Account number
- Step 6 : Select the payment type you want to pay Minimum Balance / total outstanding balance / pay other amount
- Step 7 : Enter the Transfer Amount
- Step 8 : Tap on < Submit >

Credit Card – Cash Advance

You can take immediate cash advance to your account (up to 35 % from available amount in the Credit Card)

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

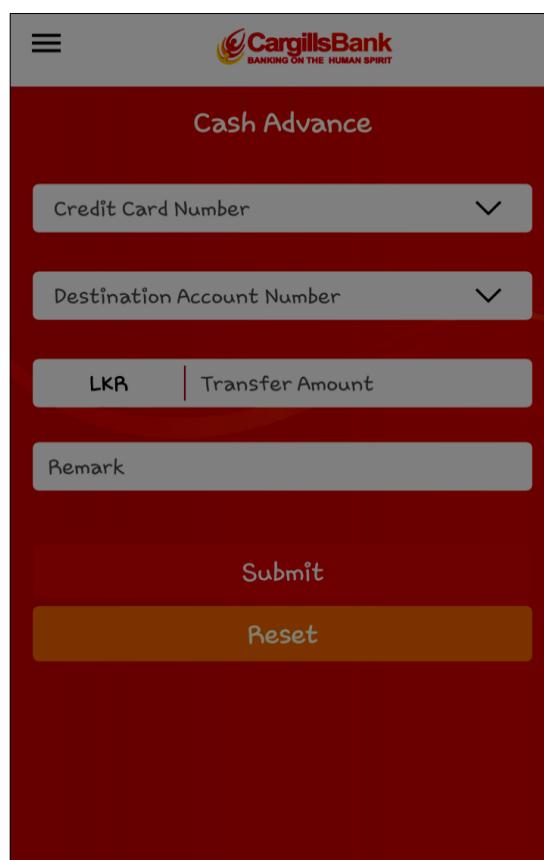
Step 3 : Tap on < Credit Card >

Step 4 : Tap on < Cash Advance >

Step 5 : Tap on < Destination Account Number > an Select the Account number

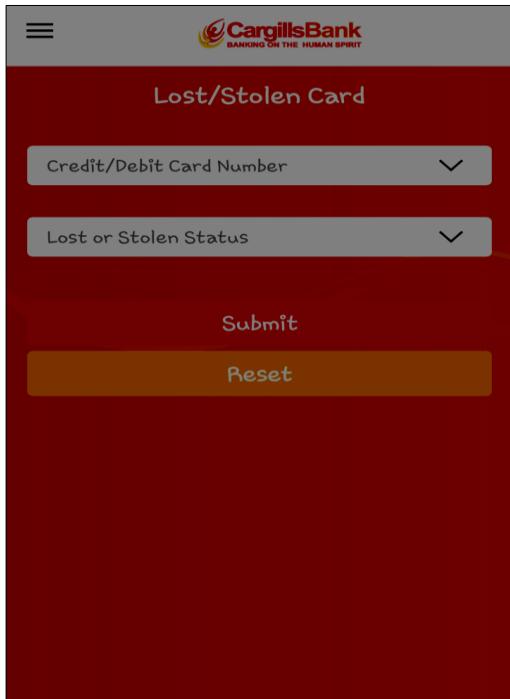
Step 6 : Enter the Transfer Amount

Step 7 : Tap on < Submit >



Credit Card – Lost / Stolen Card

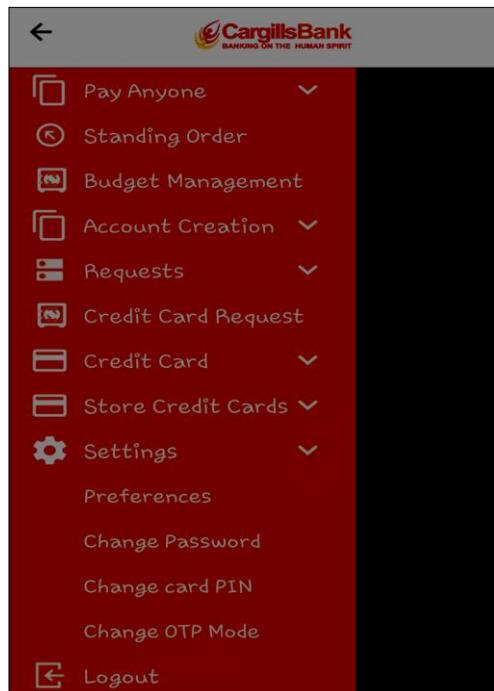
You can immediately block your stolen or lost credit card



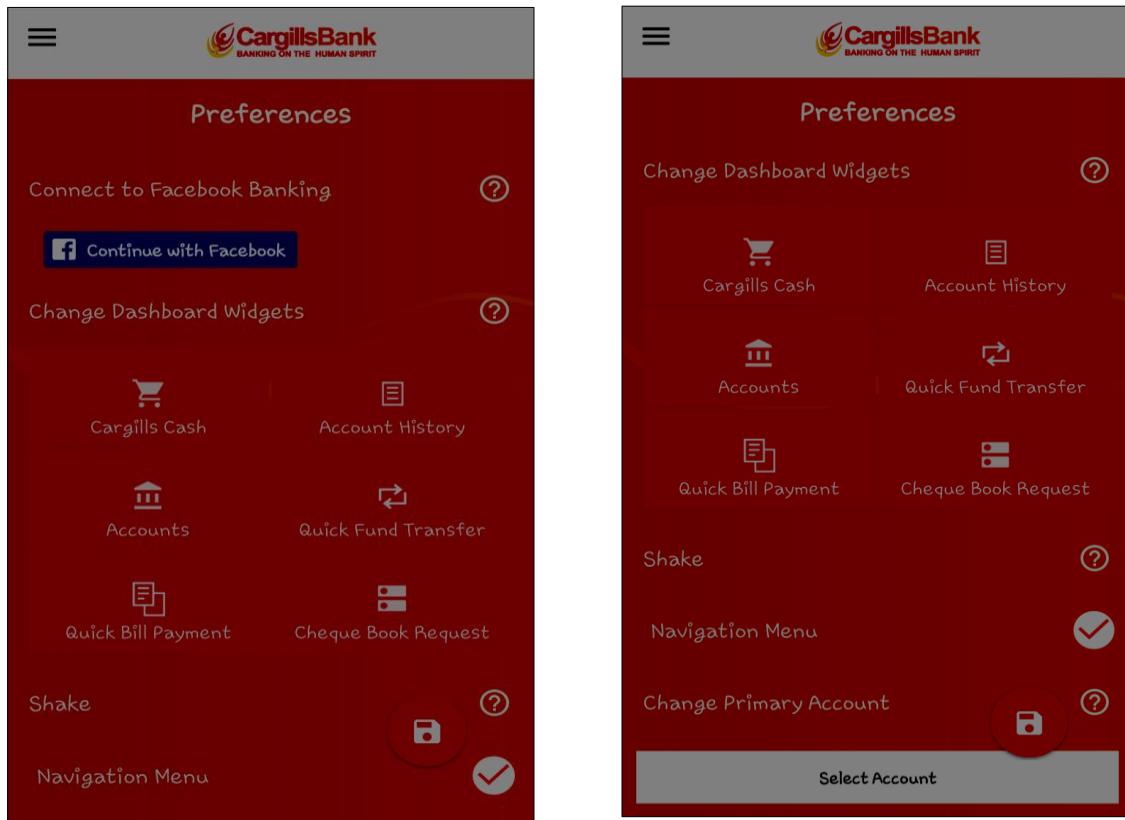
- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Credit Card >
- Step 4 : Tap on < Lost/Stolen Card>
- Step 5 : Tap on < Debit or Credit Card Number > and Select the Account number
- Step 6 : Tap on < Lost or Stolen Status > and select it
- Step 7 : Tap on < Submit >

Settings – Preferences

You can change the dashboard widgets as you wish. Also, you can register for the face book banking via mobile app



- Step 1 : Log in to Cargills Mobile App
- Step 2 : Tap on the three horizontal lines on the upper left corner
- Step 3 : Tap on < Settings >
- Step 4 : Tap on < Preferences >



Settings – Change Password

Step 1 : Log in to Cargills Mobile App

Step 2 : Tap on the three horizontal lines on the upper left corner

Step 3 : Tap on < Settings >

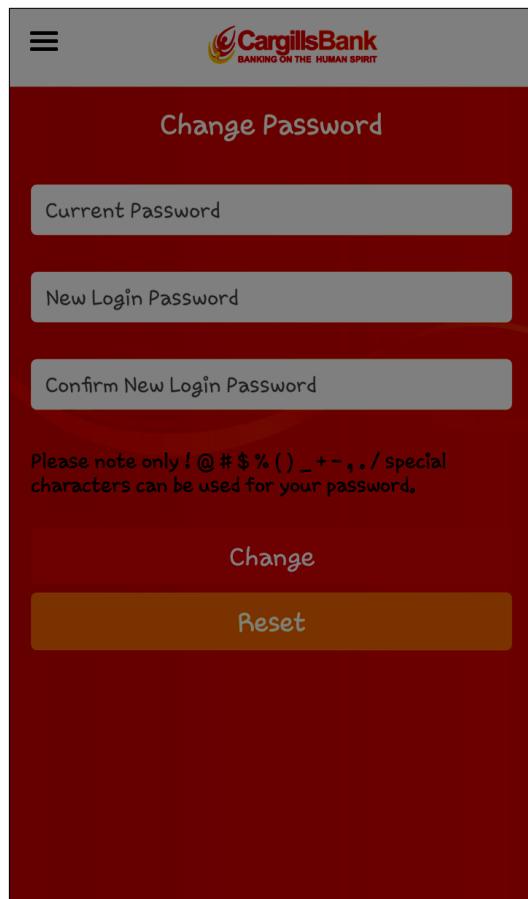
Step 4 : Tap on < Change Password >

Step 5 : Tap on < Current Password > and enter your Current Password

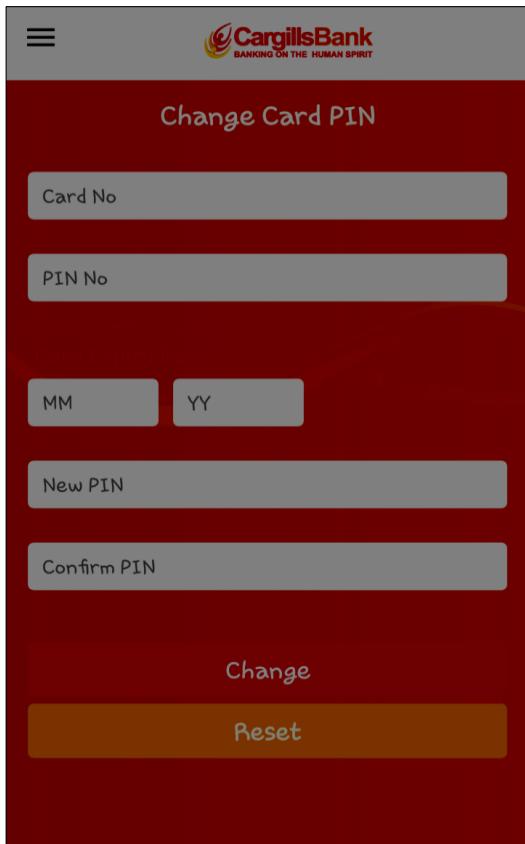
Step 5 : Tap on < New Login Password > Enter your New Password

Step 6 : Confirm your New Login Password

Step 7 : < Tap on < Change >



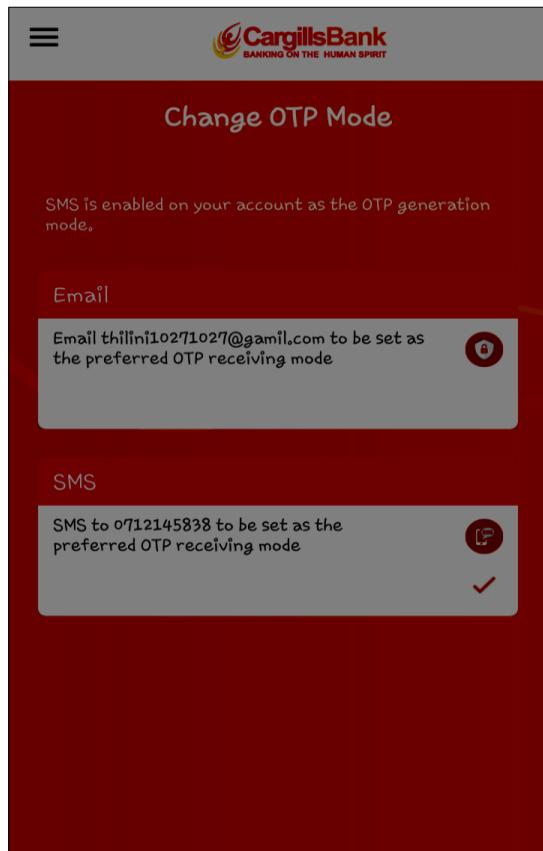
Settings – Change Card PIN



Step 1 : Log in to Cargills Mobile App
Step 2 : Tap on the three horizontal lines on the upper left corner
Step 3 : Tap on < Settings >
Step 4 : Tap on < Change Card PIN >
Step 5 : Tap on < Card No > and enter your Card No
Step 6 : Tap on < PIN No > and enter your PIN No
Step 7 : Enter your Card Expiry Date
Step 8 : Tap on < New PIN > and enter your new PIN
Step 9 : Tap on < Confirm PIN > and enter your new PIN again
Step 10 : < Tap on < Change >

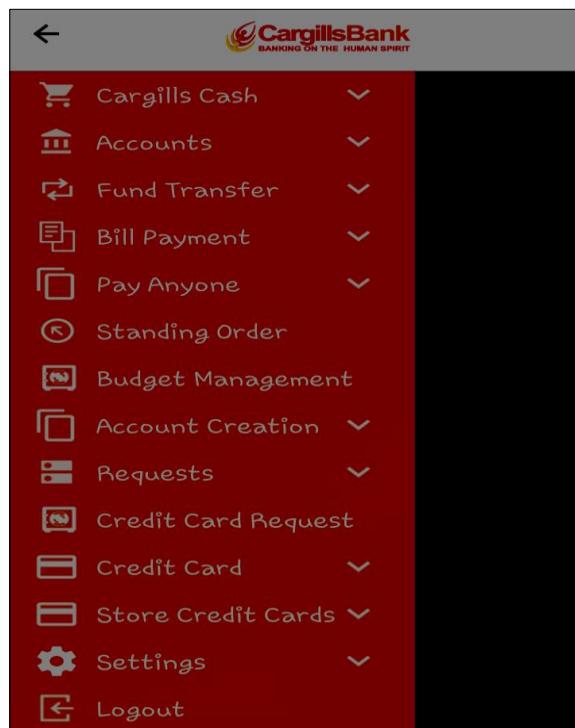
Settings – OTP Mode

You can change the OTO receiving method to SMS or Email as your preference



- Step 1 : Log in to Cargills Mobile App
Step 2 : Tap on the three horizontal lines on the upper left corner
Step 3 : Tap on < Settings >
Step 4 : Tap on < Change OTP Mode >

Logout



- Step 1 : Log in to Cargills Mobile App
Step 2 : Tap on the three horizontal lines on the upper left corner
Step 3 : Tap on < Logout >

