



Cargills Bank Internet Banking

User Guide

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

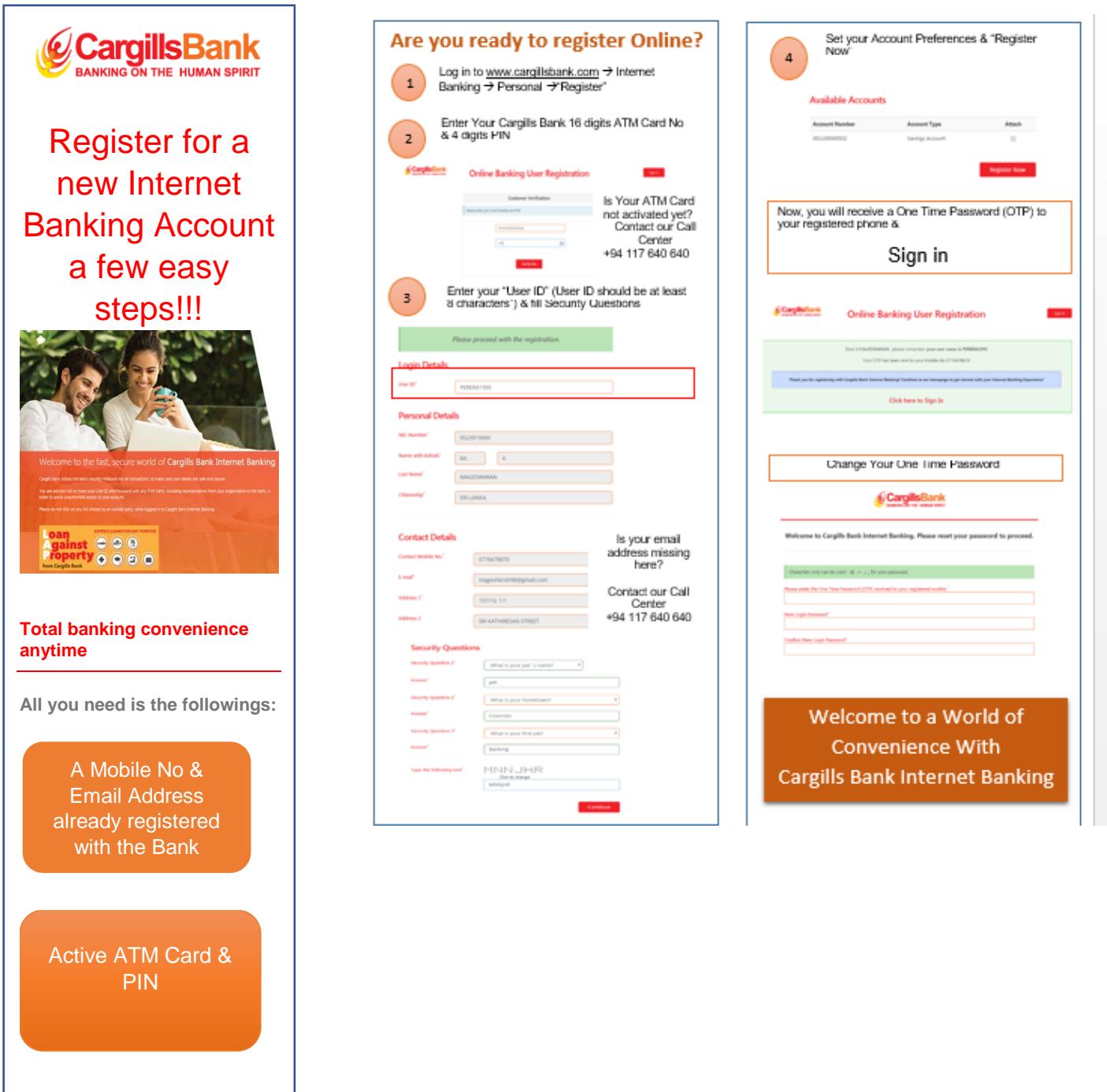
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1. Registration on Internet Banking

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



The figure displays a composite screenshot of the CargillsBank website for internet banking registration. It is divided into three main sections:

- Left Panel:** A promotional banner for "Register for a new Internet Banking Account a few easy steps!!!". It features a photo of a couple using a laptop, a "CargillsBank Expresso for Any Purpose" logo, and a section titled "Total banking convenience anytime". Below this, it lists requirements: "All you need is the followings:" followed by two orange callout boxes: "A Mobile No & Email Address already registered with the Bank" and "Active ATM Card & PIN".
- Middle Panel:** A step-by-step guide titled "Are you ready to register Online?".
 - Log in to 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*) & 101 Security QuestionsA screenshot of the "Online Banking User Registration" page shows fields for "Customer Verification" (ATM Card No and PIN), "Login Details" (User ID and Password), "Personal Details" (Name, Address, City, Country), "Contact Details" (Mobile No, Email, Address), and "Security Questions". A note says "Is your email address missing here?" and provides a "Contact our Call Center" number.
- Right Panel:** A continuation of the registration process.
 - Set your Account Preferences & "Register Now"
 - Available Accounts**: Shows a table with columns "Account Number", "Account Type", and "Status". An account number "0001234567890123" is listed as a "Savings Account". A "Register Now" button is present.
 - OTP Receipt:** A note states "Now, you will receive a One Time Password (OTP) to your registered phone &". A "Sign in" button is shown.
 - OTP Verification:** A screenshot of the "Online Banking User Registration" page shows a message "Please enter the One Time Password (OTP) received to your registered mobile." Fields for "New Login Password" and "Confirm New Login Password" are provided.
 - Welcome Message:** A large orange box at the bottom right says "Welcome to a World of Convenience With Cargills Bank Internet Banking".

Figure 1 : Registration on Internet Banking

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.

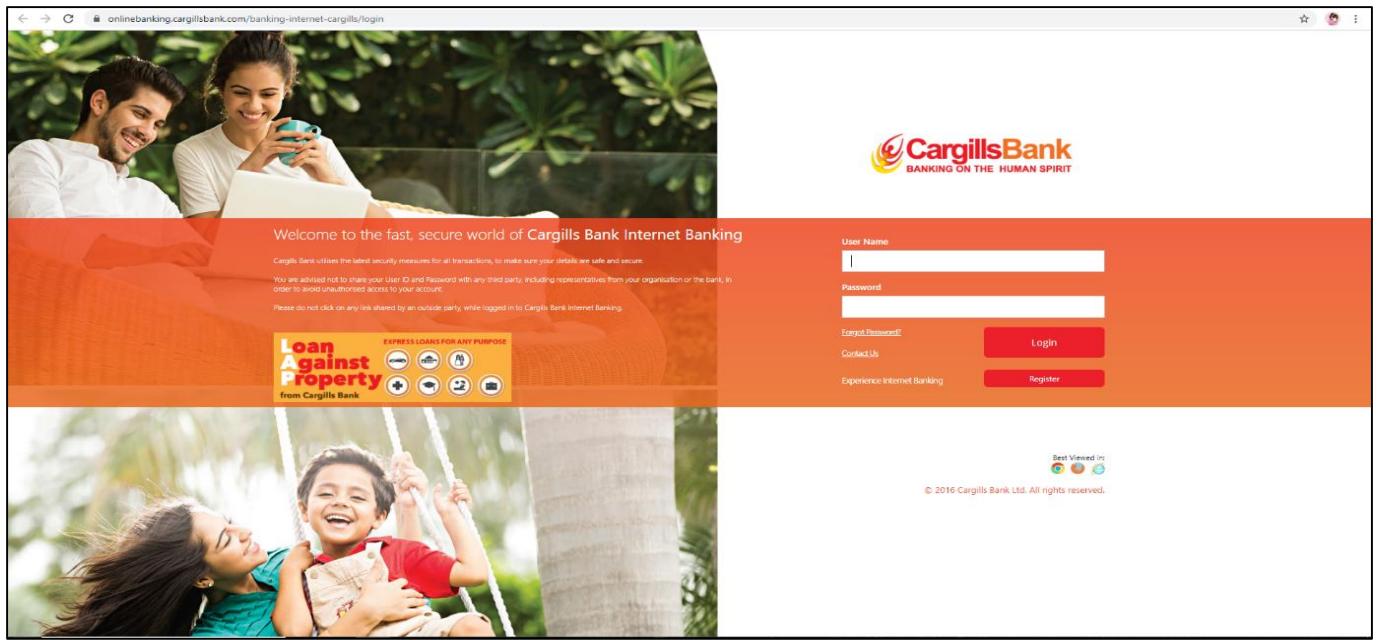


Figure 2: Log In

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

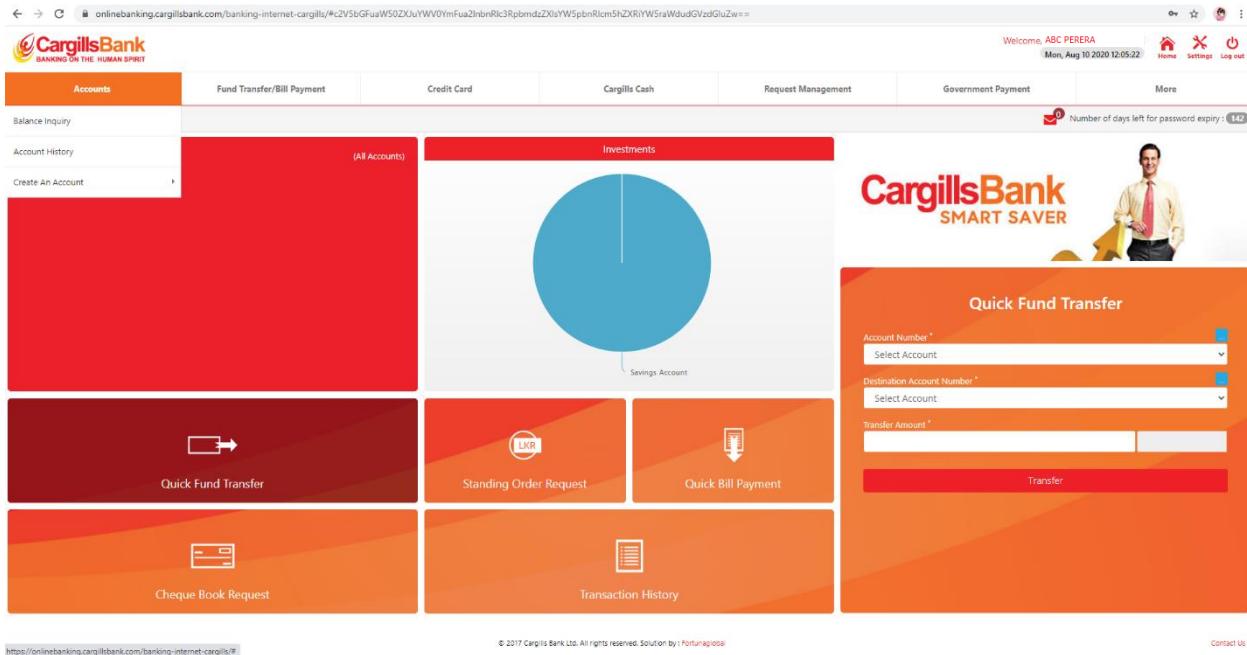


Figure 3: Accounts

4.1.1 Balance Inquiry

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

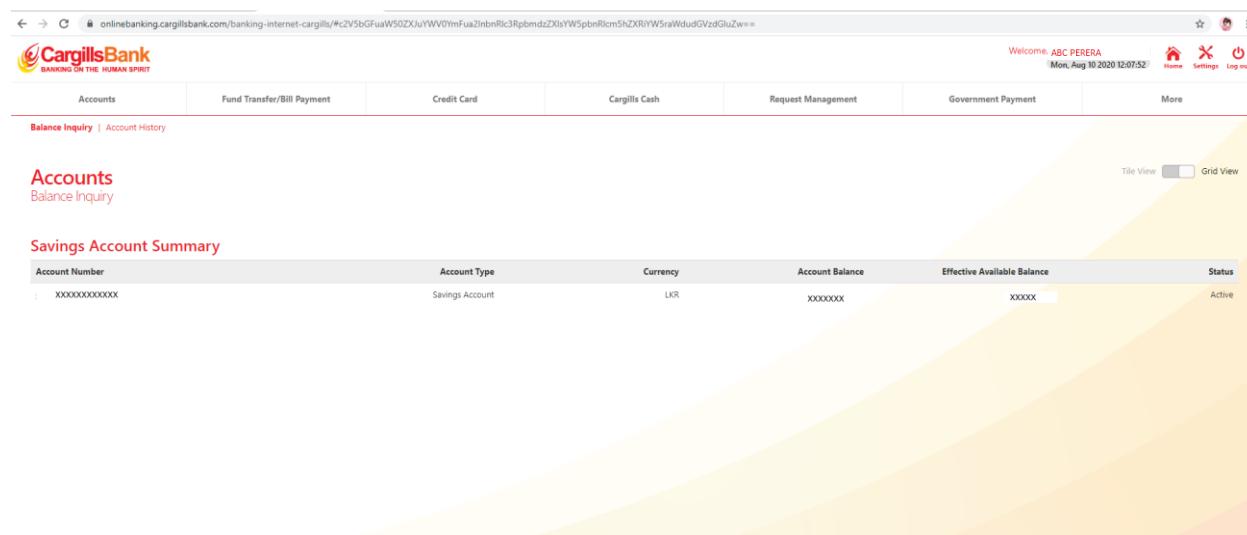


Figure 4: Balance Inquiry

4.1.2 Account History

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

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		19,753.88
3	31-JUL-2020	IB3FT1163923-FndTrf-		20,000.00	17,873.88
4	31-JUL-2020	SEND CASH-CB22021301NIT		50,000.00	37,873.88
5	31-JUL-2020	SEND CASH-CB00221300NIT		50,000.00	37,873.88
6	31-JUL-2020	DEP-CFC-A801363750-[1308-Express Ba mbalapitiya]-	100,000.00		137,873.88
7	30-JUL-2020	ATM CHG At Werahera----- Werahera On 30/07/2020 18:15:48		30.00	37,873.88
8	30-JUL-2020	ATM At Werahera----- Werahera On 30/07/2020 18:15:48		20,000.00	37,903.88
9	30-JUL-2020	DEP-CFC-A801362166-[1308-Express Ba mbalapitiya]-		20,000.00	57,903.88
10	30-JUL-2020	ATM Reimbursement Fee Total		35.00	37,903.88

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

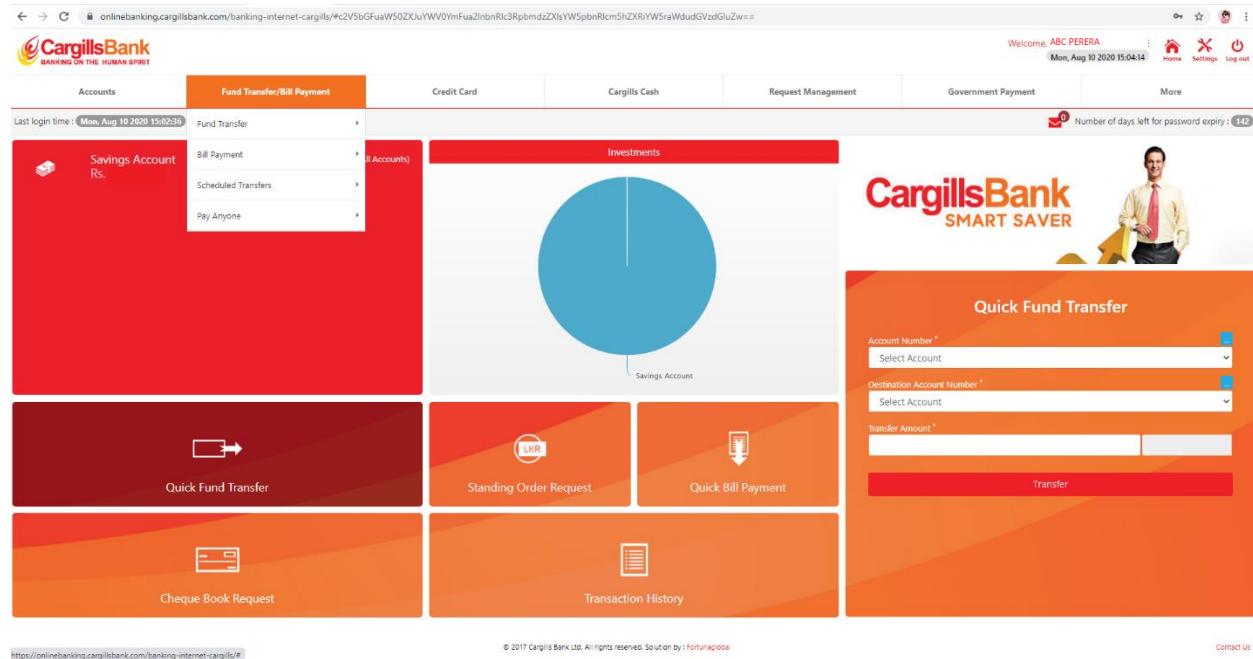


Figure 7: Fund / Bill Payments

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.

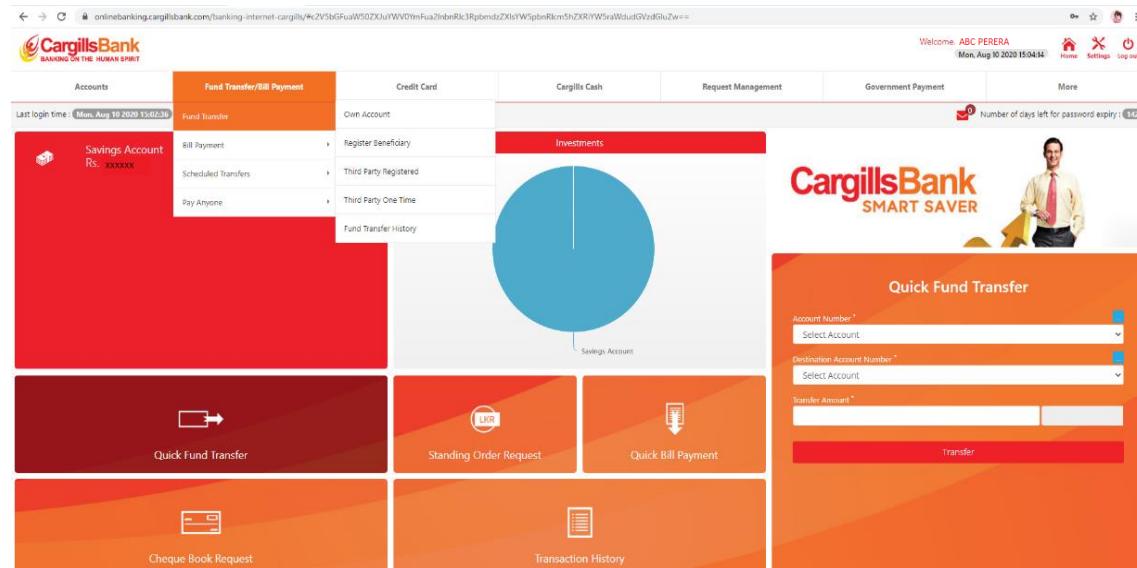


Figure 8: Fund Transfer

5.1.1 Own Account

Transfer funds between customer's own accounts at Cargills Bank

The screenshot shows the CargillsBank online banking dashboard. The top navigation bar includes links for 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment', and 'More'. A sub-menu under 'Fund Transfer' is open, showing options: 'Fund Transfer' (selected), 'Own Account', 'Bill Payment', 'Scheduled Transfers', 'Pay Anyone', and 'Fund Transfer History'. A message at the bottom of this menu states 'Need at least two accounts to do the transaction'. Below this, there are fields for 'Source Account Number' (with dropdown menus for 'Select Account'), 'Destination Account Number' (with dropdown menus for 'Select Account'), and 'Transfer Amount' (with a numeric input field). Under 'Payment Type', the 'Immediate' option is selected. At the bottom are 'Proceed' and 'Reset' buttons.

Need at least two accounts to do the transaction

Source Account Number *

Select Account

Destination Account Number *

Select Account

Transfer Amount *

Payment Type *

Immediate Payment

Immediate

Schedule Payment

Future

Recurrent

Proceed Reset



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/)

The screenshot shows the 'Fund Transfer - Register Beneficiary' section of the CargillsBank online banking portal. The left sidebar has 'Fund Transfer' selected under 'Fund Transfer/Bill Payment'. The main form fields include 'Beneficiary Name*', 'Fund Transfer Type*' (set to 'To Another Cargills Bank Account'), and 'Beneficiary Account No*'. To the right, a table titled 'Registered Beneficiaries' displays four rows of data with columns for '#', 'Name / Acc.No.', 'Bank Name / Branch', 'Card/Account', and 'Action' (with edit and delete buttons). The top right corner shows the user 'ABC PERERA' and the date 'Mon, Aug 10 2020 15:09:25'.

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.

The screenshot shows the 'Fund Transfer - Third Party Registered' section of the CargillsBank online banking portal. The left sidebar has 'Fund Transfer' selected under 'Fund Transfer/Bill Payment'. The main form fields include 'Source Account Number*', 'Transfer Amount*', 'Payment Type' (with 'Immediate Payment' selected), and several dropdowns for 'Select Beneficiary' and 'Beneficiary Bank Name'. At the bottom, there are 'Proceed' and 'Reset' buttons. The top right corner shows the user 'ABC PERERA' and the date 'Mon, Aug 10 2020 15:09:21'.

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 shows the CargillsBank online banking interface. The top navigation bar includes links for Home, Settings, and Log out. The main menu has 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. Under 'Fund Transfer', the 'Third Party One Time' option is highlighted. The form fields include:

- Source Account Number*
- Select Account
- Transfer Amount*
- Fund Transfer Remarks
- Payment Type*: Immediate Payment (selected), Future Date, Recurrent
- Beneficiary Account No*
- Beneficiary Name*
- Check boxes for 'New As Beneficiary' and 'Send SMS to Beneficiary'

At the bottom are 'Proceed' and 'Reset' buttons.

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 shows the CargillsBank online banking interface. The top navigation bar includes links for Home, Settings, and Log out. The main menu has 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. Under 'Fund Transfer', the 'Fund Transfer History' option is highlighted. The form fields include:

- User Account Number (dropdown with 'Select user account')
- From Date: 2020/06/01
- To Date: 2020/06/10
- Beneficiary Account Number (dropdown with 'Select beneficiary account')
- Transaction Status: All (dropdown with 'No data available')
- Transfer Type (dropdown with 'Select transfer type')

At the bottom is a table header for the transfer history:

#	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
---	----------------------------	----------------	------------------	----------------------------	-----------	-------------	---------------	-------------------	---------------	-----------------	-----------------

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.

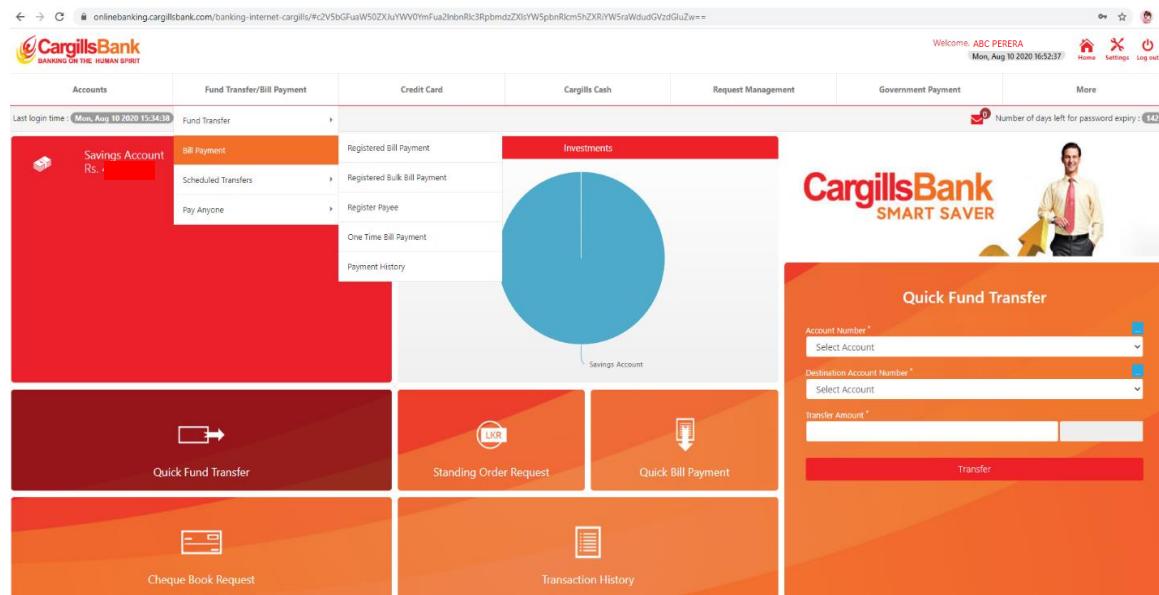


Figure 14 : Bill Payment

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.

A screenshot of the 'Registered Bill Payment' page. At the top, there's a header with links for 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment', and 'More'. Below the header, there's a message: 'Third Party Fund Transfers to utility accounts of Cargills Bank. All utility payments are subject to bank's verification and would not be instant.' There are several input fields: 'Account Number' (dropdown), 'Bill Payment Name' (dropdown), 'Service Provider Category' (dropdown), 'Service Provider' (dropdown), 'Payment Reference No.' (text input), 'Remarks' (text input), 'Payment Amount' (text input), and 'Payment Type' (dropdown with 'Immediate Payment' selected). To the right, there's a table titled 'Latest Payments' with columns for 'Txn Date', 'Service Provider', 'Payment Reference No.', and 'Payment Amount'. It shows two entries: one for 'Mobile Mobile Payment' on 2020/08/05 with amount LKR 100.00, and another for 'Dialog Prepaid' on 2020/07/13 with amount LKR 200.00. The URL in the address bar is https://onlinebanking.cargillsbank.com/banking-internet-cargills/#/registered-bill-payment.

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.

Date	Service Provider	Reference No	Payment Amount
2020/08/03	Mobilet Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2020/08/05	Mobilet Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2020/08/01	Mobilet Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2020/07/24	Mobilet Mobile Payment	XXXXXXXXXXXX	LKR 100.00
2020/07/23	Mobilet 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

Service Provider Category	Service Provider	Action
LIFE INSURANCE	AIA INSURANCE (SRI LANKA) LTD - LIFE	<input type="button" value="Add"/>
AMTEL	Amtel	<input type="button" value="Add"/>
LIFE INSURANCE	Allianz Insurance Lanka Limited - LIFE	<input type="button" value="Add"/>
LIFE INSURANCE	Amans Takalik PLC - LIFE	<input type="button" value="Add"/>
LIFE INSURANCE	Asian Alliance Insurance PLC - LIFE	<input type="button" value="Add"/>
DONATIONS	Buddha Sutta	<input type="button" value="Add"/>
LASTING ARRANGEMENT	C2B - C2T2CNO 209152PMTN BANK	<input type="button" value="Add"/>
ELECTRICITY	CLLP - Ceylon Electricity Board	<input type="button" value="Add"/>
LASTING ARRANGEMENT	Central Finance	<input type="button" value="Add"/>
DAILOD, SRI LANKA AND POSTROAD	Dialog Prepaid Card Prepaid	<input type="button" value="Add"/>
DAILOD, SRI LANKA AND POSTROAD	Dialog Prepaid Card Postpaid	<input type="button" value="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

The screenshot shows the 'One Time Bill Payment' section of the online banking interface. At the top, there are navigation links: 'Registered Bill Payment', 'Registered Bulk Bill Payment', 'Register Payee', 'One Time Bill Payment' (which is highlighted in red), and 'Bill Payment History'. Below these, the title 'Bill Payment' is displayed in red, followed by 'One Time Bill Payment'. A note states: 'Third Party Fund Transfers to utility accounts at Cargills Bank. All utility payments are subject to Bank's verification and would not be instant.' The form fields include:

- Account Number***: A dropdown menu labeled 'Select Account'.
- Service Provider Category***: A dropdown menu labeled 'ELECTRICITY'.
- Service provider***: A dropdown menu labeled 'CEB - Ceylon Electricity Board (Ex: XXXXXXXXX)'.
- Payment Reference No***: An input field.
- Remarks**: An input field.
- Payment Amount***: An input field.

Below the form, there is a checkbox for 'Save As a Utility Payee'. Under 'Payment Type *', there are two options: 'Immediate Payment' (selected) and 'Schedule Payment' (with 'Future' and 'Recurrent' sub-options). At the bottom are 'Proceed' and 'Reset' buttons.

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”

#	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

Showing 1 to 3 of 3 entries

[-] [1] [+]

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Contact Us

Figure 19: Bill Payment – Payment History

5.3 Scheduled Transfers

Customers can schedule the bill payments to future dates.

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 "CPXXXXXXXXX" Code and by sending that generated code to beneficiary, beneficiary can withdraw that amount from any Cargills food city

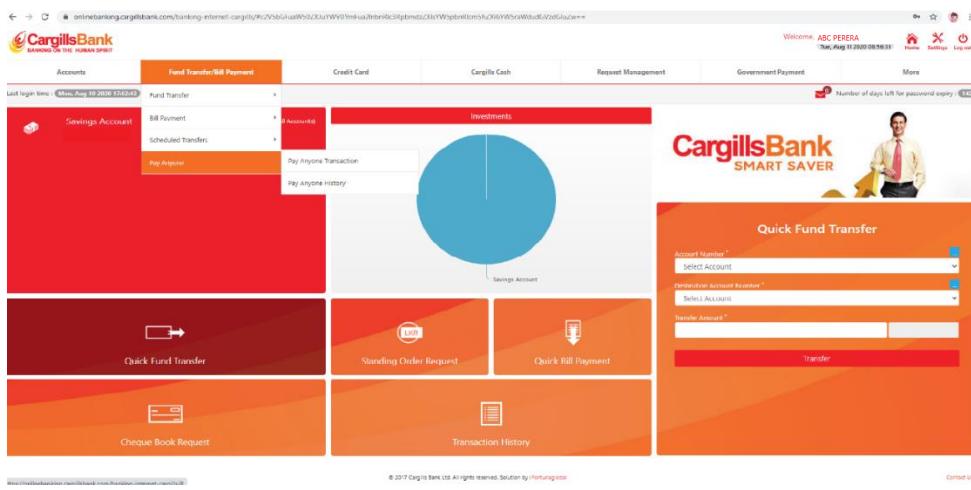


Figure 21: Pay Anyone

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

A screenshot of the 'Pay Anyone - Send Cash' transaction form. The form includes fields for 'Transaction Method' (Mobile selected), 'Mobile Number', 'Source Account Number' (Select Account dropdown), 'Transfer Amount', 'Remarks', and two buttons: 'Proceed' (red) and 'Reset'. The URL in the browser is https://onlinebanking.cargillsbank.com/banking/internet/cargills/#/v2/b6GuaW50ZXluYWV0ImFuaIbnRlc3RpYmduZ21xYW5pbteRcm5nJ2XHrW5raWludGzofGluZenw=.

Figure 22: Pay Anyone – Send Cash

5.4.2 Pay Anyone History

The screenshot shows the CargillsBank online banking homepage with a navigation bar at the top. The main content area is titled "Pay Anyone History". It features a search form with fields for "User Account Number" (dropdown menu), "From Date" (2020/08/01), "To Date" (2020/08/10), and a search button. Below the search form is a table header with columns: "Source Account No", "Transaction Method", "Email/Mobile", "Amount", "Status", and "Txn Date/Time". A message "No data available" is displayed below the header.

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

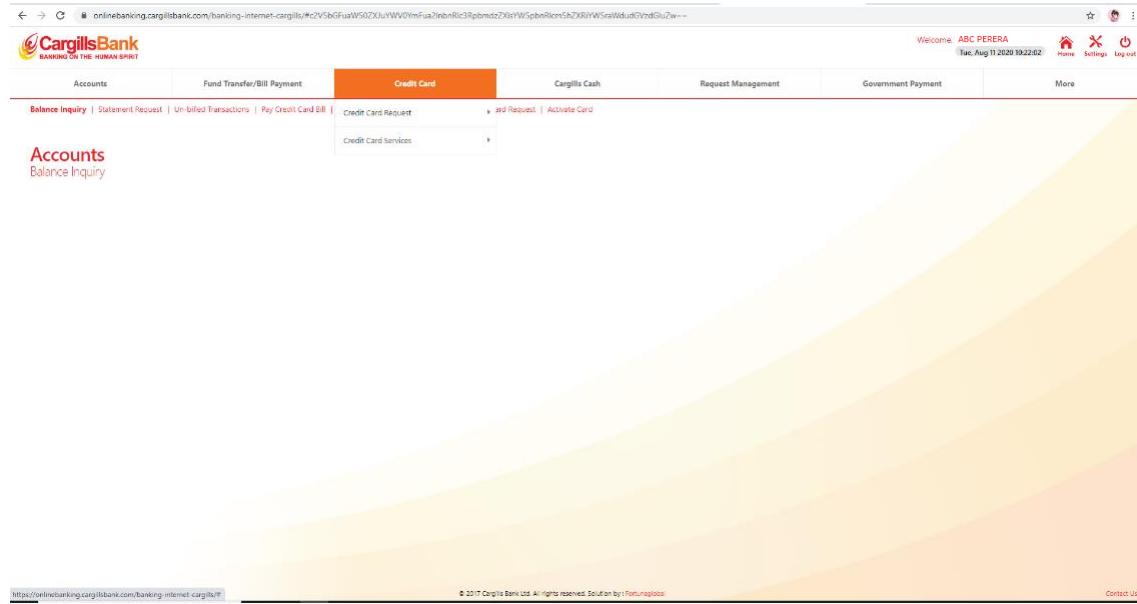


Figure 24: Credit Cards

6.1 Credit Card Request

6.1.1 Credit Card Request – Balance Inquiry

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

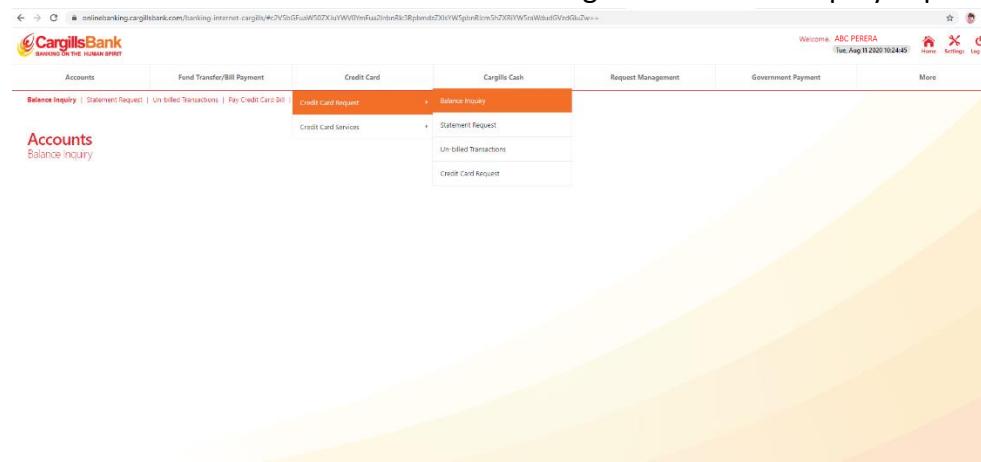


Figure 25: Credit Card Request – Balance Inquiry

6.1.2 Credit Card Request – Statement Request

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

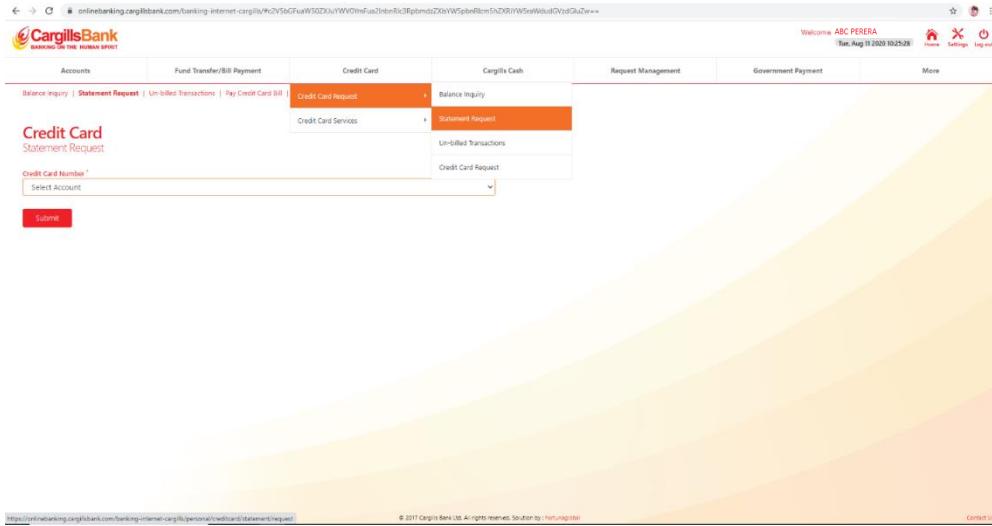


Figure 26 Credit Card Request – Statement Request

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,

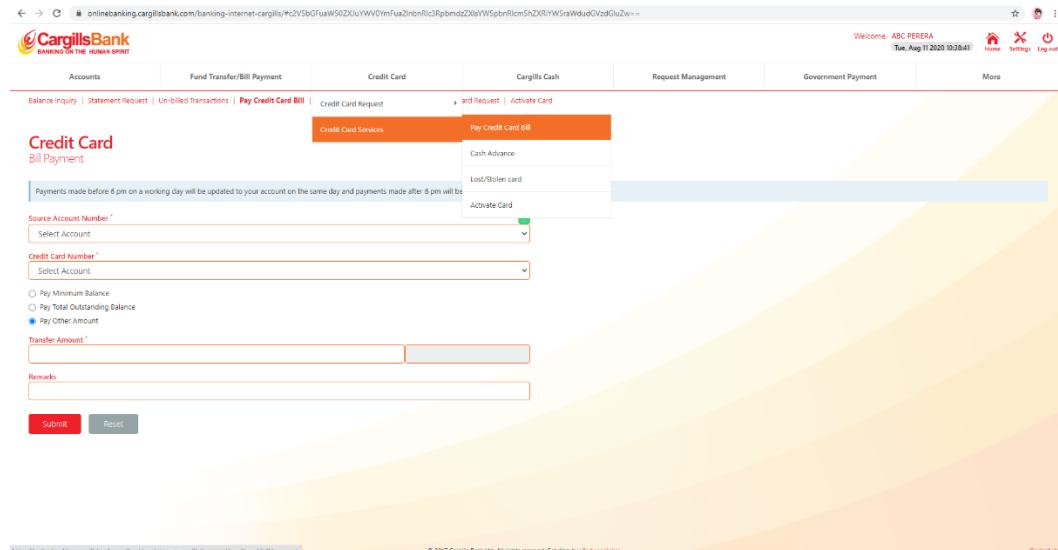


Figure 27: Credit Card Services – Credit Card Bill Payment

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 shows the Cargills Bank online banking dashboard. The main menu includes Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. Under the Credit Card section, there are links for Balance Inquiry, Statement Request, Un-billed Transactions, Pay Credit Card Bill, Credit Card Request, Credit Card Services, Pay Credit Card Bill, Cash Advance, Lost/Stolen card, and Activate Card. The 'Cash Advance' link is currently selected and highlighted in orange. Below this, there is a form for transferring funds from a credit card to a bank account. Fields include Credit Card Number, Select Account, Destination Account Number, Select Account, Transfer Amount, Remarks, and two buttons: Submit and Reset.

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

This screenshot shows the same Cargills Bank online banking interface as Figure 28, but with a different form displayed. The 'Lost/Stolen card' link under the Credit Card Services section is now highlighted in orange. The form below it asks for the Credit Card Number and the Lost or Stolen Status, with dropdown menus for both fields. It also includes 'Submit' and 'Reset' buttons.

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.

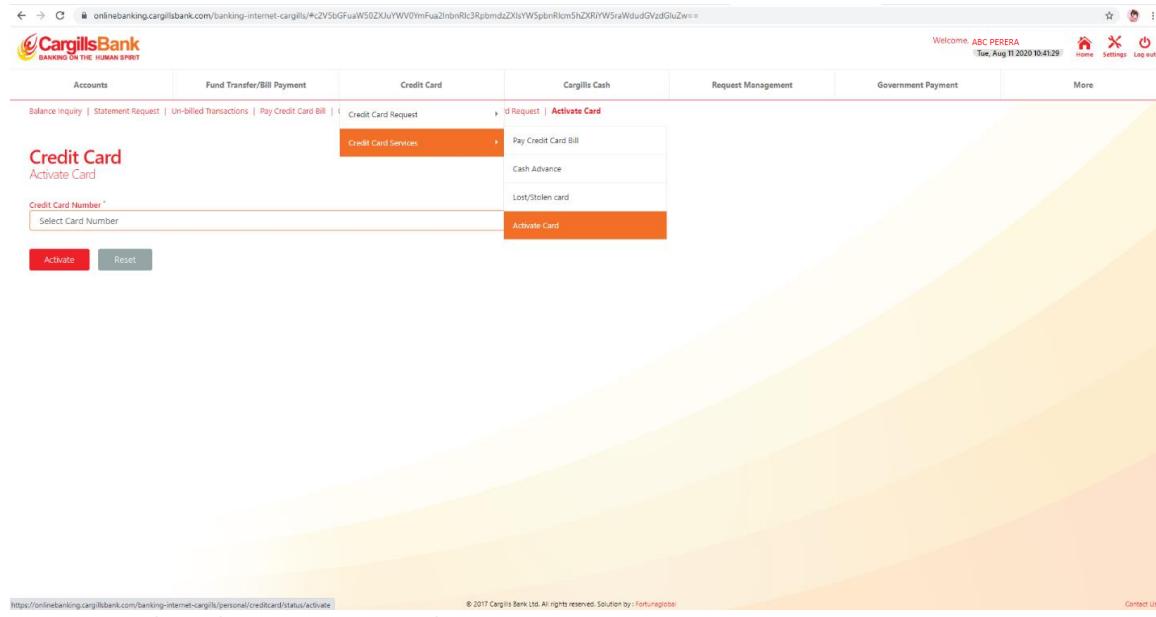


Figure 30: Credit Card Services – Active Card

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 “CBXXXXXXX” Code and by sending that generated code to beneficiary, beneficiary can withdraw that amount from any Cargills Food City.

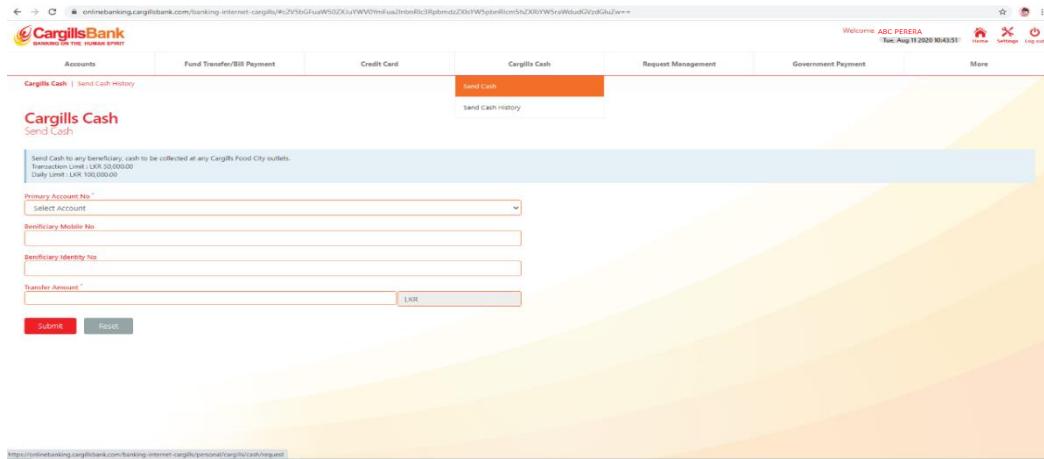


Figure 31: Cargills Cash – Send Cash

7.2 Send Cash History

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

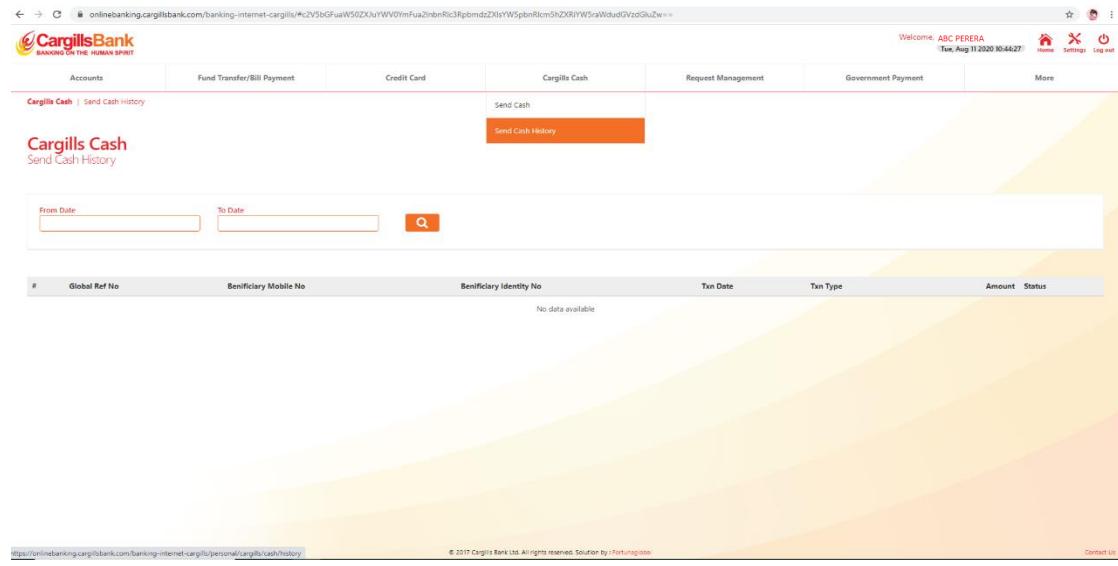


Figure 32: Cargills Cash – Send Cash History

8. Request Management

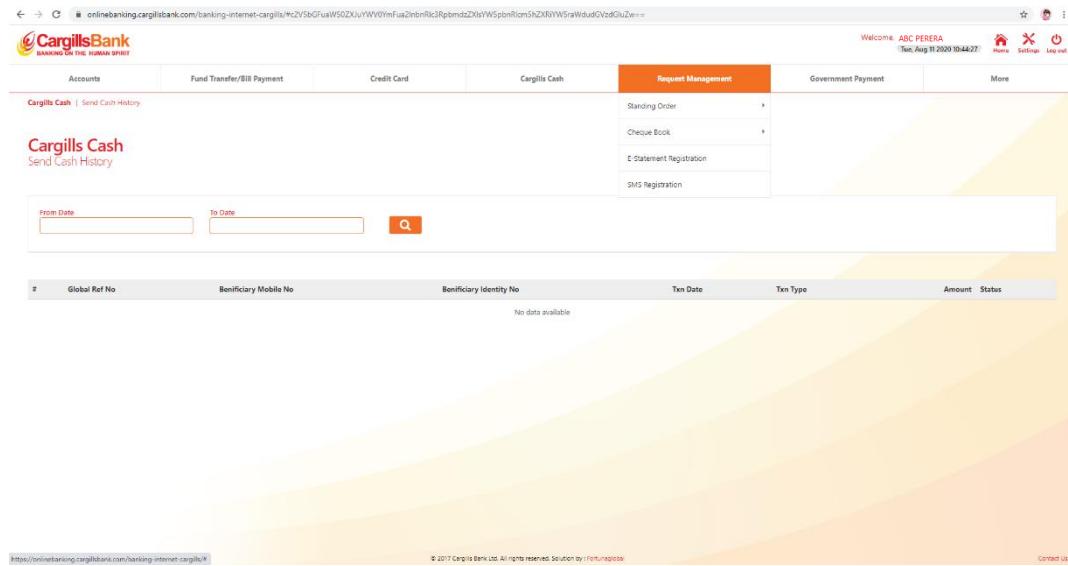


Figure 33: Request Management

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 'Fund Transfer/Bill Payment' section of the CargillsBank online banking interface. A dropdown menu under 'Request Management' is open, showing 'Standing Order' and 'Standing Order Request'. The 'Standing Order Request' option is highlighted. The main form is titled 'Standing Order Request' and includes fields for 'Source Account Number', 'Fund Transfer type', 'Amount', 'Destination Account Number', 'Frequency', and 'Remarks'. Buttons for 'Submit' and 'Reset' are at the bottom.

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

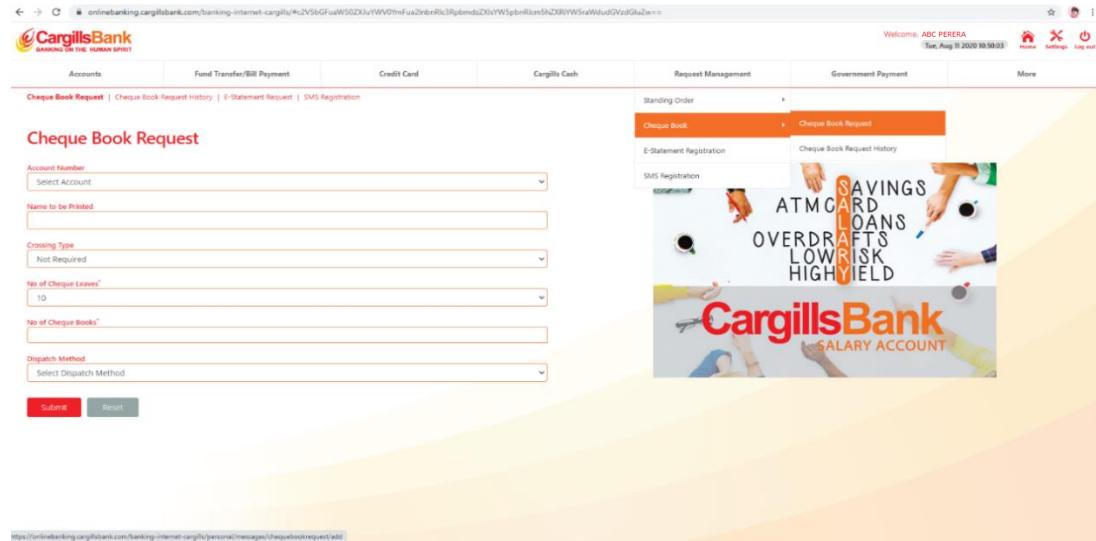
The screenshot shows the 'Fund Transfer/Bill Payment' section of the CargillsBank online banking interface. A dropdown menu under 'Request Management' is open, showing 'Standing Order' and 'Standing Order Request'. The 'Standing Order Request History' option is highlighted. The main form is titled 'Standing Order Request' and includes a search field for 'From Account Number'. Below the search field is a table with columns: No, Global Ref No, Start Date, End Date, Amount, Beneficiary Acc No, Beneficiary Name, and Status. The table displays the message '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

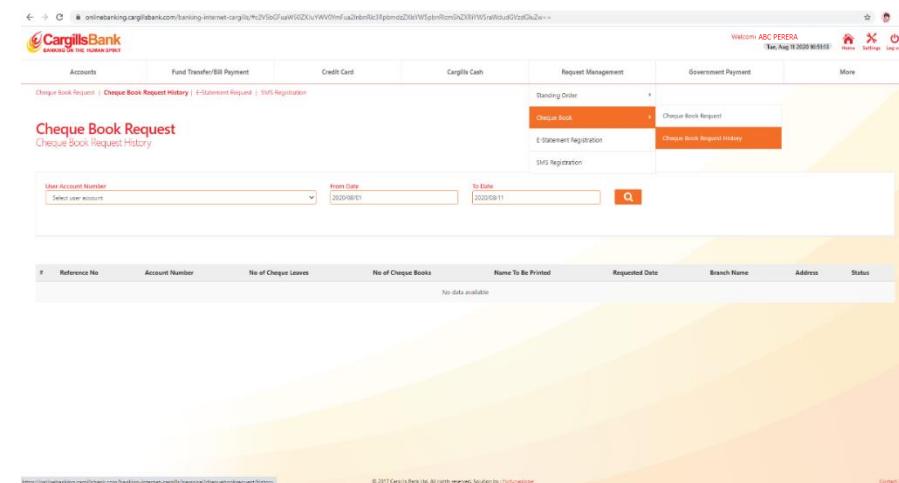


The screenshot shows the CargillsBank online banking homepage with a yellow header bar. Below the header, there's a main menu with tabs like Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. Under Request Management, the 'Cheque Book Request' tab is highlighted. On the left, there's a form titled 'Cheque Book Request' with fields for Account Number (dropdown), Name to be Printed (text input), Crossing Type (dropdown), No of Cheque Leaves (dropdown set to 10), No of Cheque Books (text input), Dispatch Method (dropdown), and two buttons at the bottom: 'Submit' and 'Reset'. To the right of the form is a promotional banner for 'CargillsBank SALARY ACCOUNT' featuring text like 'SAVINGS', 'ATM CARD', 'LOANS', 'OVERDRAFTS', 'LOW RISK', and 'HIGH YIELD'. At the bottom of the page, there's a URL: <https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/messages/chequebookrequest/add>.

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



This screenshot shows the same CargillsBank online banking interface as Figure 36, but the 'Cheque Book Request History' tab is now highlighted under the Request Management menu. The left side has a form for 'Cheque Book Request History' with fields for User Account Number (dropdown), From Date (2020/08/01), To Date (2020/08/11), and a search button. Below the form is a table header with columns: Reference No, Account Number, No of Cheque Leaves, No of Cheque Books, Name To Be Printed, Requested Date, Branch Name, Address, and Status. A note below the table says 'No data available'. At the bottom, there's a URL: <https://onlinebanking.cargillsbank.com/banking-internet-cargills/personal/messages/chequebookrequest/history>.

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

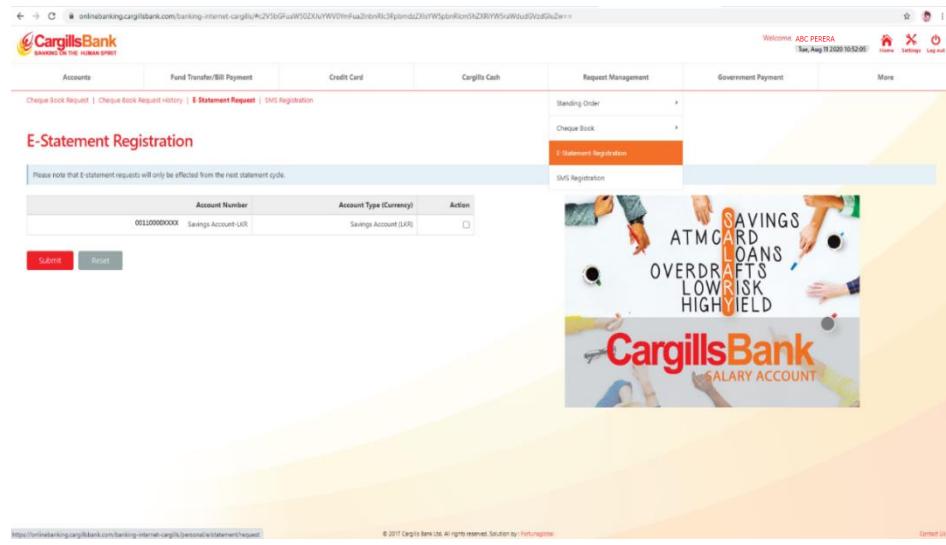


Figure 38: E – Statement Registration

8.4 SMS Registration

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

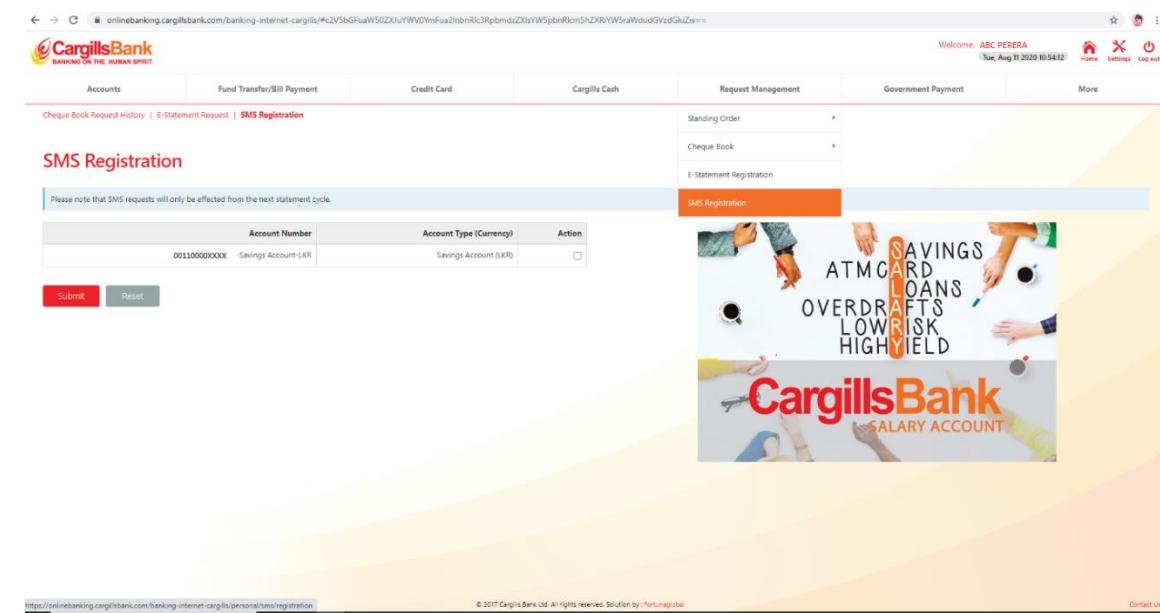


Figure 39: SMS Registration

9. Government Payments

9.1 Customer Payment

The screenshot shows the 'Customer Payment' section of the CargillsBank website. At the top, there are tabs for 'Accounts', 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment' (which is highlighted in orange), and 'More'. Below these tabs, there are sub-tabs for 'Customs Payment' and 'Customs Payment History'. The main form area is titled 'Government Payment' and 'Customs Payment'. It contains several input 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), and 'Amount to be Paid' (text input with a dropdown menu showing 'LKR'). At the bottom of the form are two buttons: 'Proceed' (red) and 'Reset' (grey).

Figure 40: Customer Payment

9.2 Customer Payment History

The screenshot shows the 'Customer Payment History' section of the CargillsBank website. At the top, there are tabs for 'Accounts', 'Fund Transfer/Bill Payment', 'Credit Card', 'Cargills Cash', 'Request Management', 'Government Payment' (highlighted in orange), and 'More'. Below these tabs, there are sub-tabs for 'Customs Payment' and 'Customs Payment History'. The main form area is titled 'Government Payment' and 'Customs Payment History'. It contains a search bar with fields for 'User Account Number' (dropdown menu), 'From Date' (2020/08/01), 'To Date' (2020/08/11), and 'Transaction Status' (All). Below the search bar is a table showing transfer history:

#	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	TT1369678	Unltd			Bank of Ceylon	Hall - Da	REGISTERED	IBFTT1369678-CETF-	2020/08/04	APPROVED	LKR 20,000.00
2	TT1366375	Unltd			Bank of Ceylon	Hall - Da	REGISTERED	IBFTT1366375-CETF-	2020/08/01	APPROVED	LKR 15,000.00

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”

The screenshot shows the CargillsBank online banking homepage with a navigation bar at the top. Below the navigation, there's a sub-menu with links like 'User Profile', 'Change Password', 'Change Debit Card Pin', and 'Change OTP Sending Method'. The main content area is titled 'Change Debit Card Pin' and contains fields for 'Card No*', 'Pin No*', 'Card Expiry Date (YYMM)*', 'New Pin*', and 'Confirm New Pin'. At the bottom are buttons for 'Cancel', 'Change Pin' (highlighted in green), and 'Reset'.

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

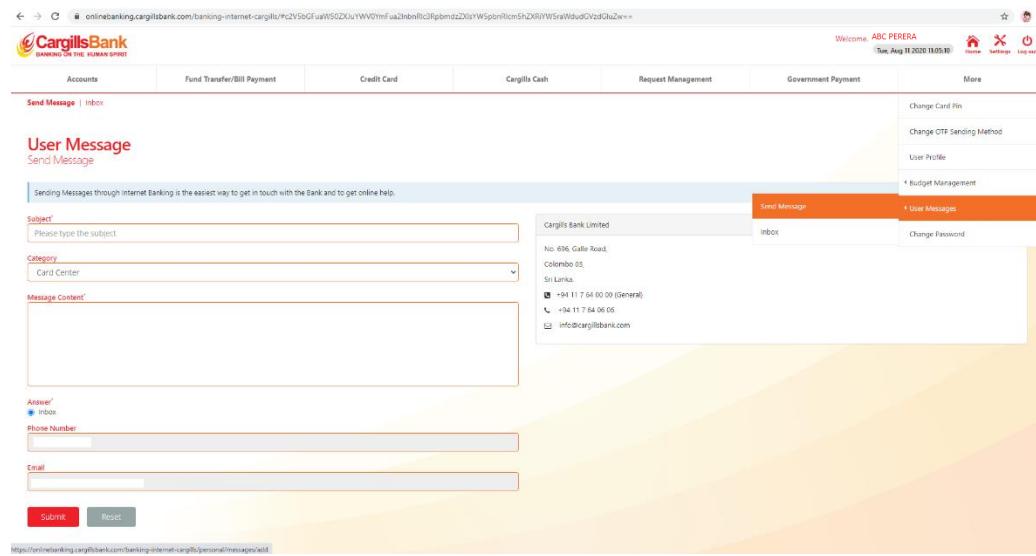
The screenshot shows the CargillsBank online banking homepage with a navigation bar at the top. Below the navigation, there's a sub-menu with links like 'User Profile', 'Change Password', 'Change Debit Card Pin', and 'Change OTP Sending Method'. The main content area is titled 'Change OTP Generation Mode' and displays a message: 'SMS is enabled on your account as the OTP generation mode. Please select the preferred OTP generation mode.' It shows two options: 'Email' (disabled) and 'SMS' (selected). A note at the bottom states: 'Two-Factor authentication makes your online banking transactions secure.'

Figure 43: Change OTP Sending Method

10.3 User Message

10.3.1 Send Message

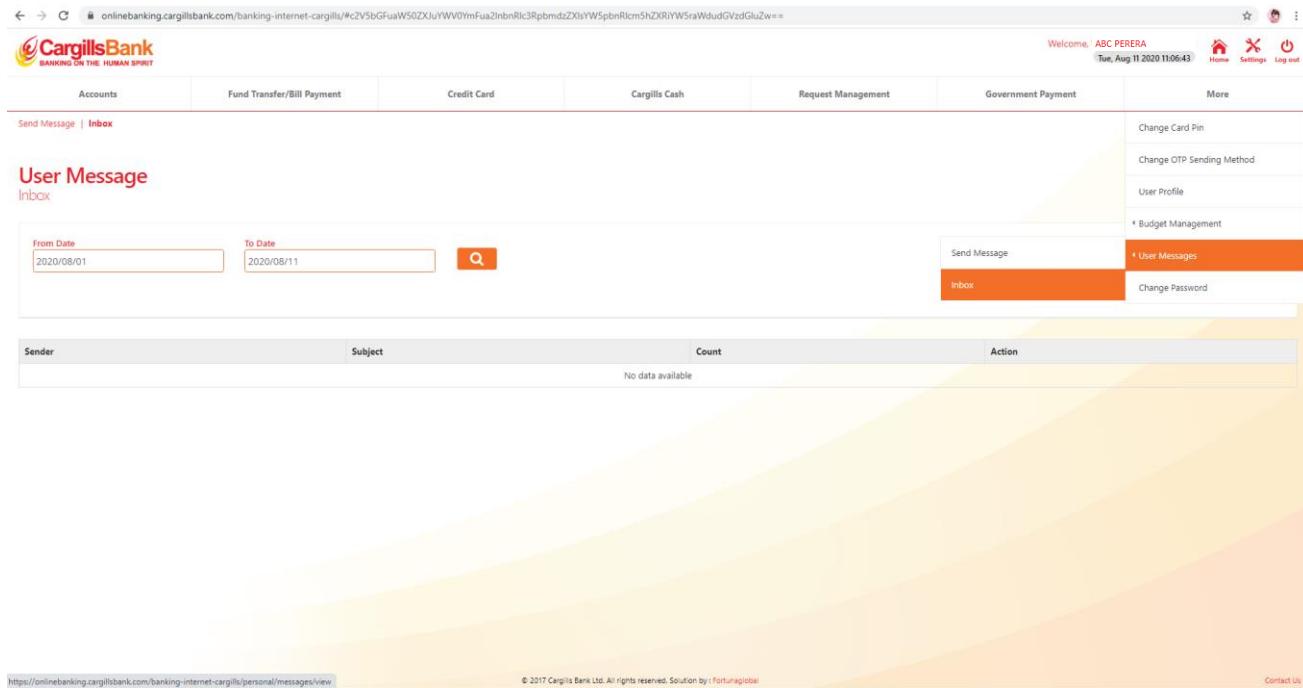
Customers can send message via online banking to get online help through “Send Message option”



The screenshot shows the 'Send Message' interface. At the top, there's a navigation bar with links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'More' menu is open, showing options like Change Card Pin, Change OTP Sending Method, User Profile, Budget Management, and User Messages (which is highlighted in orange). Below the navigation is a sub-navigation bar with links for Send Message and Inbox. The main content area is titled 'User Message' and 'Send Message'. It contains fields for 'Subject' (with placeholder 'Please type the subject'), 'Category' (set to 'Card Center'), 'Message Content' (a large text area), and 'Recipient' (radio buttons for 'Alumni' and 'Inbox', with 'Inbox' selected). There are also fields for 'Phone Number' and 'Email'. At the bottom are 'Submit' and 'Reset' buttons.

Figure 44: Send Message

10.5.3 Inbox



The screenshot shows the 'Inbox' interface. At the top, there's a navigation bar with links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The 'More' menu is open, showing options like Change Card Pin, Change OTP Sending Method, User Profile, Budget Management, and User Messages (which is highlighted in orange). Below the navigation is a sub-navigation bar with links for Send Message and Inbox (which is highlighted in orange). The main content area is titled 'User Message' and 'Inbox'. It contains fields for 'From Date' (2020/08/01) and 'To Date' (2020/08/11), and a search button. There's also a table with columns for 'Sender', 'Subject', 'Count', and 'Action'. The table shows a single row with the message 'No data available'. At the bottom are 'Send Message' and 'Inbox' buttons.

Figure 45: Inbox

10.6 Change Password

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

The screenshot shows the CargillsBank online banking interface. At the top, there is a navigation bar with links for Accounts, Fund Transfer/Bill Payment, Credit Card, Cargills Cash, Request Management, Government Payment, and More. The More menu is open, showing options like Change Card Pin, Change OTP Sending Method, User Profile, Budget Management, User Messages, and Change Password, with Change Password highlighted in orange. Below the navigation is a sub-navigation bar with links for User Profile, Change Password, Change Debit Card Pin, and Change OTP Sending Method. The main content area is titled "Change Password". It contains three input fields: "Current Login Password", "New Login Password", and "Confirm New Login Password". A note above the first field states: "Please note only / @ # \$ % () _ + - , . / special characters can be used for your password." Below the input fields are two buttons: "Confirm" (in red) and "Reset". At the bottom of the page, there is a URL bar with the address https://onlinebanking.cargillsbank.com/banking/internet-cargills/personal/password/change, a copyright notice (© 2017 Cargills Bank Ltd. All rights reserved. Solution by iFortumGlobal), and a "Contact Us" link.

Figure 46: Change Password