**Knowledge Base for Genie ChatBOT**

**Why Genie**

1. Genie is a mobile App which will provide a one stop financial solution to the consumer through a **Financial Services Marketplace**. The marketplace will provide individual customers fast and easy access to fulfill all his/her financial requirements. Further Genie is the convenient, efficient, and smarter way to manage your finances, make easy bill payments, grow your wealth and track your loyalty points.
2. Genie Services - Genie make quick and easy payments and cash transfers, with just a tap of your finger. Manage your Credit or Debit Cards, Savings Accounts. Can use genie to make digital payments directly from your Dialog Finance and other bank Savings Accounts, cards or eZ Cash wallet; scan and pay with LANKAQR, and even transfer money to another eZ Cash wallet or bank account. Your entire financial world can now be managed through one super app!
   1. How to pay with Genie – Genie make mobile payments for utility bills and shop over-the-counter or online using genie. Simply link your credit or debit cards, Savings Accounts or eZ Cash wallet on Genie and pay for anything, anytime, anywhere. Whether you are paying monthly utility bills or indulging in retail therapy, you can now make all your payments through a variety of options available on Genie. Offering simple, secure and convenient payment solutions, the Genie digital wallet allows you to store Credit and Debit cards, Current and Savings accounts, and your eZ Cash wallet on a single app in your mobile phone. You can go completely cashless and make payments at a large number of merchants and utility providers with just a tap of your finger. Genie also offers you the chance to oversee all your money in one convenient place, so that you can keep track of spending and manage your finances smarter.

**Key benefits of paying with Genie**

* + 1. Multiple payment options available in Genie app
       1. Visa and Master - Credit or Debit card
       2. Connect Savings Accounts from Dialog Finance or any other bank to Genie and pay directly from your account
       3. eZ Cash wallet
    2. convenience and security of going cashless which is facilitated by Genie
       1. There is no need to worry about carrying cash at all times
       2. Reduce the risk of theft and transmission of infectious diseases
       3. Genie’s payment platform is PCI DSS certified, and all leading security controls are enforced to ensure the safety of your cards and accounts
    3. Genie facilitate seamless payment experience
       1. Manage all your cards and accounts through one single app, instead of monitoring multiple apps from multiple providers
       2. Save all your accounts on Genie and pay your monthly bills through your phone
       3. Make remote payments, no matter where you are located, by simply accepting the payment request sent by a merchant/partner and authorizing the payment
       4. Make over the counter payments at selected merchants
  1. How to Scan with Genie - Simply scan a LANKAQR code through the Genie App to make payments at almost 200,000 LANKAQR enabled merchants island wide. It is completely cashless, includes no transaction cost and you can use multiple payment options. Make sure to look out for the LANKAQR logo at merchant outlets. Simply open the Genie App on your phone, scan the LANKAQR code displayed at a merchant’s point of sale or on the online transaction and pay through the Credit/Debit card, Savings Account or eZ Cash wallet linked to your Genie account. It is secure and efficient, and means you don’t have to bother with cash or cards for in-person payments any more!

**Key benefits of scanning with Genie**

* + 1. Convenient, touch-free payments
       1. LANKAQR is the easiest way to make contactless digital payments, in-person and online
       2. Just select ‘Scan’ on Genie, hold your phone up to the QR code and select how you want to pay – Credit Card, Savings Account or eZ Cash wallet
       3. Make payments at almost 200,000 LANKAQR enabled merchant outlets
    2. Secure and fast transactions
       1. Make secure payments with LANKAQR, Sri Lanka’s National QR program, initiated by the Central Bank of Sri Lanka
       2. There is no requirement for cash or cards when you use Genie to scan and make QR code payments
       3. There are no transaction costs to customer
  1. How to Send funds with Genie - Use Genie app to send money digitally to friends and family in an emergency, by transferring funds to any Sri Lankan bank account or eZ Cash wallet.

**Key benefits of sending funds with Genie**

* + 1. Send money to any Sri Lankan bank account or eZ cash wallet instantly
       1. Use Genie to send money from your Dialog Finance Savings Account to any other Sri Lankan bank account or eZ Cash wallet
       2. Experience a seamless service with the best app for online money transfers
       3. Transfer money securely and instantly

1. Genie is powered by is powered by Dialog Axiata, Sri Lanka’s market leader in the Mobile Telecommunications sector. Dialog has been spearheading innovation and digitization in the mobile industry for over two decades, venturing into a number of sectors, diversifying its portfolio and offering customers innovative and inspired solutions. Genie marks a milestone in Dialog’s foray into the fintech landscape – the launch of a groundbreaking financial super app that can address a customer’s every financial need.
   1. Further
2. What Genie Do - Genie is making a paradigm shift in the fintech market by building Sri Lanka’s first comprehensive digital financial marketplace. This exponential leap from merely offering customers a mobile money app for managing payments, to introducing a financial super app with innovative products from multiple partners marks the first time a Sri Lankan company has created a single platform to host a wide range of financial services. Whether it is making contactless payments, mobile money transfers, managing an eZ Cash digital wallet, applying for device loans, applying for a quick loan or growing wealth with mutual funds and savings plans, Genie enables customers to manage all their financial needs through one revolutionary super app.
3. Security of Genie - Genie has been backed by the strength of Dialog, Genie’s payments platform is fully certified by the PCI Data Security Standards body, which is a globally recognized security standard for storing cardholder data, mandated by leading card brands VISA and MasterCard. All customer touch points, transactions, data and storage locations in the Genie payments platform are well secured with high-end technologies such as dual authentication and encryption, SIEM, digital certifications and secure connections. Furthermore, all partners who offer financial products and services via Genie are governed by the Central Bank of Sri Lanka.
4. Products available in Genie - Genie is the convenient, efficient, and smarter way to manage your finances, make easy bill payments, grow your wealth and track your loyalty points.  
   Explore the numerous products available on Genie and learn how you can take control of your financial life like never before!
   1. Dialog Fiannce Savings Account on Genie - Experience a cool way to save at the convenience of your fingertips with Dialog Finance\* Digital Savings Accounts. Withdraw cash from any LankaPay enabled Debit, or even make fund transfers to other bank accounts, while earning attractive interest rates on your savings. Our completely digitized onboarding process removes the trouble of standing in queues and saves time, making this the most hassle-free account opening process you will experience.

**Key benefits of Dialog Fiannce Saving Account on Genie**

* + 1. Make payments conveniently
       1. Pay for your shopping at Genie registered vendors
       2. Scan and pay directly from your account at LANKAQR merchants
       3. Make utility and mobile bill payments with ease
    2. Transfer funds conveniently and securely
       1. Receive fund transfers from any type of account
       2. Transfer funds from your account to any other bank account
       3. Save your money confidently and securely
       4. Eligible deposit liabilities are insured with the Sri Lanka Deposit Insurance Scheme implemented by the Monetary Board for compensation up to a maximum of Rs. 1,100,000 per depositor
    3. Manage your ATM card
       1. Use your ATM card to withdraw funds from any LankaPay enabled ATM
       2. Request for a new card, reset your PIN, or even cancel your card directly through the Genie mobile app
  1. Goal Based Savings on Genie - You can save as much as you want, as often as you want, with Goal Based Savings from Genie. Geine Goal Based Savings plans allow you to choose how much you want to save each month, depending on your final savings goal. You also have the freedom to select your savings maturity period and funding date based on your convenience. So, start your savings journey today with just a tap on your mobile screen, and get closer to reaching your financial goals.
  2. Device Loans - An easy micro loan facility that enables you to own a brand-new device in just a few simple steps. Dialog customers can choose from a wide range of mobile phones and tablets under our device loan solution and purchase them on monthly instalment schemes. Just download Genie, complete our fully digitized application process and once it is approved, collect your device from the nearest Dialog Experience Centre.

**Key benefits of Device Loan on Genie**

* + 1. Choose from a variety of devices
       1. Select from a range of mobile phones and tablets from world renowned brands
       2. Login to Genie to find which devices you are eligible to purchase
    2. Easy payment schemes
       1. Make an affordable down payment and walk away with your device
       2. Select a device loan repayment plan that works for you
       3. Make payments using multiple payment options
       4. No need to rely on credit cards or guarantors
    3. A quick and hassle-free service
       1. Make an affordable down payment and walk away with your device
       2. Select a device loan repayment plan that works for you
       3. Make payments using multiple payment options
       4. No need to rely on credit cards or guarantors
  1. Quick Loan on Genie - Fast and easy Loan facility which will ensure you have cash in your hand in no time.  
     Whatever your financial emergency may be, all you have to do is download Genie, select the loan option and check your eligibility to apply. The in-app loan calculator will provide details, including interest rate, monthly instalment and repayment period, based on the value of the loan you are applying for. Genie completely digitized process will facilitate to apply for a loan anytime and anywhere, without the hassle of visiting a branch. And you don’t have to worry about bank accounts, as you will receive a complimentary Dialog Finance Savings Account once your loan is approved. Loan repayments can be done through the account, and as an added advantage,  
     there is no penalty for early loan settlement
     1. Fastest regulated quick loan service
        1. Completely digitized application
        2. Fast processing of loan application and cash received in just two days
        3. Regulated by the Central Bank of Sri Lanka
     2. Make payments conveniently
        1. Mobile loan repayments can be done through your Dialog Finance Savings Account
        2. There are no penalties for early loan settlement
     3. Smartest alternate credit model
        1. You don’t need an existing bank account to apply for the Quick Loan
        2. Eligibility for the loan is based on your relationship with Dialog
        3. All applications are subject to CRIB process
  2. Mutual Funds on Genie - With Genie partnership with Softlogic Invest, Genie offer you the opportunity of making investments in the Softlogic Money Market Fund through Genie. You can start by investing as low as Rs. 5,000 and expect the best possible short-term returns, while having the assurance that your capital is cashable at any time.
     1. What are Mutual Funds?
        1. Mutual Funds are investment portfolios that are professionally managed, enabling many investors to pool their resources to invest in stocks, bonds and other securities
        2. Mutual Funds fall into different categories such as Money Market Funds and Equity Funds, with each category having different risks and returns
     2. Benefits of invest in a Money Market Fund?
        1. By investing in a Money Market Fund, you get access to a diversified portfolio of short-term securities such as Government Treasury Bills, Fixed Deposits and Debentures
        2. Money Market Funds are ideal for those looking for short-term or interim investment opportunities
        3. You can enter the fund, as well as exit when you want with no penalty, making Money Market Funds more flexible than fixed deposits
        4. A qualified fund manager will manage your fund and work towards getting you the best possible return
     3. Benefits of Genie mutual funds
        1. convenient
        2. You can begin your investment in a Money Market Fund with just Rs. 5,000 and top up when you want to
        3. Payments can be made via Genie, from your debit card or Savings Account (credit card and eZ cash payments will be introduced soon)
        4. Your capital is cashable at any time
  3. Saving Pockets on Genie - Savings Pockets offer a simple way to plan and allocate your income seamlessly into designated pockets, ensuring your money goes where it matters most. With up to 7 customizable pockets, you can address a spectrum of daily, monthly, annual financial needs, from essential expenses to special occasions. Remember, financial discipline is not a destination but an ongoing journey. Cultivate discipline, and you’ll gain control over your money.

**Key benefits of saving pockets on Genie**

* + 1. Customize your Savings Pockets - We offer you the option to create up to 07 separate savings pockets. Whether it’s your rent, home renovation, car maintenance, education fees, medical bills, birthday of a loved one, credit card bills or vacation fund, have a dedicated pocket for each of these financial needs.
    2. Track your transactions - You can monitor the savings and expenses against each customized pocket you create and track your financial discipline.
    3. How Savings Pockets work - To get started, you must first have a genie Digital Savings Account and ensure its funded. Once you have your genie Digital Savings account set up, you can create Savings Pockets for specific financial needs. To add money to these pockets, initiate transfers from your genie Digital savings account. When the need arises to spend for the purpose you have opened the savings pocket, you can transfer funds from the selected Savings Pockets back to your genie Digital Savings account and spend for the purpose it was opened for. Direct transfers to and out to other bank accounts to a savings pocket, genie debit card and ATM transaction, QR payments are not allowed from your savings pocket to ensure your savings in the pocket stay dedicated to their intended purposes.
  1. e**ZCash on Genie –**This unique service is available to you even if you don't have a bank account. eZ Cash is a novel product which enables you to perform a wide array of financial transactions using your Dialog mobile phone anytime, anywhere! eZ Cash enables you to have a Cash Account in your mobile phone which you can top-up and carry out a range of cash transactions direct from your mobile phone. You can also withdraw money from your eZ Cash account. eZ Cash is Approved by the Central Bank of Sri Lanka, Cheapest way to transact with cash and Available to ALL postpaid and prepaid customers of Dialog. By dialing #111# or Downloading Genie app on registration you'll get a classic account with transaction limit of Rs. 10,000.00/Day. You can register for or enhance your existing eZ Cash account Limit to an account limit of up to Rs.150,000/=

**Key services facilitated by eZCash**

* + 1. Send money to any eZ Cash customer
    2. reload any Dialog / Hutch / Airtel via eZ Cash.
    3. A new and easy way to instantly receive foreign remittances directly to your mobile.
    4. Pay your Dialog Mobile, Hutch Mobile, Airtel Mobile, Dialog TV, Fixed Line or Fixed Broadband bills
    5. Pay your CEB, LECO and Water (NWSDB)
    6. Pay for Goods & Services purchased at eZ Cash Merchant Points
    7. Pay your installment payments, Insurance Premiums etc
    8. Pay for online purchases, e-channeling etc

1. Latest new features on Genie are Pay multiple bills and ability to Nickname your payment options. Pay multiple bills option allow you to select all the bills you want to settle and pay the total accumulated amount at once with one tap. Nickname your payment option Give your payment options a nickname so that you can easily identify the payment instruments (Credit/Debit cards and Bank accounts) which you have saved in genie.
2. How is Genie helping business partners (merchants ) to grow – Business partners ( merchants ) can grow by being Genie partners while getting below benefits.

**Key benefits of being Genie Mercahnt**

* 1. NO Annual Maintenance Fees
  2. NO Minimum Commitment
  3. Free content and artwork designs for Advertising
  4. Seasonal promos leveraged through Dialog synergies
  5. Free Social Media awareness for promotions
  6. Free Awareness on Dialog properties (outlets, digi screens, arcades, cafeterias) for promotions
  7. Free Targeted SMS campaigns
  8. Internal communications to over 4000+ staff (Email/ SMS)

1. Genie Business is a comprehensive payment acceptance solution to accept payments from any bank, any card or any app. The all-in-one payment acceptance solution that accepts payments from simply any card, any bank or any app enabling customers to have wider reach. The all-inclusive solution enables you the possibility to accept payments through QR as well as the internet payment gateway. Genie business also empowers you to expand your business through lending, providing you with working capital which will be available after three months of maintaining your relationship with genie business and value-added benefits such as accessing customer bases through dialog and to experience the entire dialog eco system. Helping you take your first steps to the online world. Further businesses can create their own e-store instantly and start selling their goods/services online.  
     
   You could be an established merchant or a start-up business, Genie business is the solution with the utmost convenience to cater to all your payments acceptance needs at any time and place.  
     
   Genie Business allows you to simply register using your NIC which opens doors to small businesses such as home-based startups to boost their sales and grow exponentially.
   1. Genie Business QR payments - Accept payments from any Lanka QR enabled payment wallet.
   2. Genie Internet Payment Gateway (IPG) - A payment gateway to boost your online sales with all card types enabled such as Visa, Mastercard, American Express, Diners Club, JCB, Union Pay.
   3. Genie Business Create Payment Links -Ability to create and share payment links whenever needed where the receiver just requires to click to checkout.
   4. Genie Business e-store - Do not have a website to sell online? No worries. The Genie Business solution enables you to set up your e-store instantly.
2. Merchants can get below benefits by being partnering with Genie Business
   1. No business registrations required - If you are a startup or a homebound business yet to register, we have got you covered. We only need your NIC to enroll and get started!
   2. Easy reconciliation – You will get all your records in one place. If you are already accepting payments via multiple vendors, then you know the hassle of reconciling all payments liaising with different parties and accessing different outdated systems. Genie Business gives you the comfort of reconciling all payments in one place with simply accessing one login.
   3. More reach, more sales -The solution is owned by Dialog Axiata PLC and it opens the opportunity to avail your products/services to possibly the larger clientele via various strategic partnerships. It accepts payments from all types of banks, cards and apps which is an added advantage.
   4. Single Acquirer, multiple payment acceptance options - The all in one, one for all payment acceptance solution gives you the comfort of having to operate with a single service provider to accept payments from multiple payment tools.
   5. Manage your finances better - Faster settlements and low fees. The waiver on set up and annual fees contributes to better returns. You can also obtain quick business loans based on your turnover after 3 months.  
      1. Financial benefits that will uplift your business.
      2. The opportunity to cater to our 9 million loyal customers.
      3. Be a part of the Dialog merchant network.
      4. Assurance that your money will be settled to you as promised.
   6. Communications support - The partnership allows merchants to added benefits such as dedicated SMS, social media campaigns and obtaining expert services on creating communicational materials. Also, the Dialog properties such as on-screen airtime at locations as well as access to 4,000+ Dialog staff to promote the products/services.
   7. One solution that fits all - Whether you are a small business, medium size enterprise or a large-scale business with a bigger network of outlets, Genie Business will serve you seamlessly.
   8. No paperwork required - You can go completely paperless with genie Business and save costs while moving towards a greener environment.
   9. Providing you with working capital - Loan facilities to develop your business based on the turnover for the last 3 months.
3. Genie business provide convenient integration process with Genie Business plugin for OpenCart and WooCommerce. You can get more details by referring Genie Business web links <https://www.opencart.com/index.php?route=marketplace/extension/info&extension_id=44044&filter_search=Genie> and <https://wordpress.org/plugins/genie-business-payment-gateway/>
4. Genie Business cater all business type including, Startups or home-based small-scale businesses, e-commerce merchants, Medium to large enterprises with one or multiple outlets/branches and Professional services.
5. You can get in touch with Genie through [genie@dialog.lk](mailto:genie@dialog.lk) or Genie Facebook, Instagram or YouTube channels

Also By email - service@dialog.lk or genie@dialog.lk , By visiting our website: https://www.genie.lk , By phone number: +94 760 760 760 (only to block or unblock your Genie PIN number) and By WhatsApp: +94 777 678 678

1. Dialog Finance PLC, is a subsidiary of Dialog Axiata PLC. Registered with the Monetary Board of the Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011, Dialog Finance offers an array of digital financial services including fixed deposits, margin trading services, revolving loans, factoring, and other financial facilities. Dialog Finance PLC is at the forefront of innovation in the finance industry in Sri Lanka, with a vision to propel the nation’s financial technology to a level of advancement on par with the developed world. Dialog Finance PLC delivers convenient, accessible, and affordable financial tools to underbanked segments of society, employing cutting-edge technology to deliver industry-leading products and services. Fitch Ratings Lanka has rated Dialog Finance PLC national long-term rating of 'AA(lka)' with a stable outlook; the highest rating thus far assigned in the industry. Dialog Finance is open on Mon - Fri: 9AM to 3PM and Closed on Weekends, Mercantile and Poya Holidays

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1. Dialog Fiannce offer large range of products. For individual Dialog Fiannce offer Savings, Gole based fixed deposits, fixed deposits, margin trading and vehicle leasing loans. For corporates Dialog Fiannce offer factoring and PO financing, corporate fixed deposits, corporate loans and leasing. As fintech solutions Dialog Fiannce offer just pay and lankaQR
2. Just Pay make retail payments within a few clicks on your smart device with JustPay. Now you can transfer funds from your savings or current account and send cash directly to your merchant’s account. With JustPay, you can securely transfer cash from your savings or current account and deposit it direct into merchant accounts – its fast, simple and seamless. With JustPay, you can enjoy incredibly low tariff schemes for all your retail payments
3. Lanka QR is an Fast and Efficient Integrated Payment System. LankaQR offers an entirely new dynamic to the fintech landscape in Sri Lanka – it is a simple, easy-to-use payment system powering seamless financial transactions. With the Genie mobile app, you could now make payments at any LankaQR-enabled establishment by just scanning the QR code that is displayed near the payment counter. With LankaQR, you can securely transfer cash from your savings or current account into the seller’s account – its fast, simple and seamless. Once payment is authorized via your smartphone, the specified amount is immediately transferred – there’s no need to wait around. Once payment has been made to any LankaQR registered merchant, the seller will immediately receive an SMS confirming payment.
4. eZBanking facilitate deposits to Dialog Fiannce saving account over 1300 eZ Banking outlets. With over 1300 eZ banking retailers spread throughout the island, you can find a location closer to your home, making it more convenient for you to access banking services. This means you don’t have to travel long distances or wait in lines at the bank to deposit money into your DF saving account. The genie Digital Savings by Dialog Finance offers the convenience of ‘eZ Banking’ through their Agency Banking Service. This service allows customers to make deposits to their genie Digital Savings Accounts at over 1300 Dialog eZ banking retailers located across the island. By using this service, you can experience the benefits of safety and security while conducting your banking transactions. The service enables real-time transactions, allowing you to deposit funds into your genie Digital Savings Account without the need to visit a traditional bank branch.
5. To be eligible for making deposits via eZBanking , you need to be a Sri Lankan citizen and possess a valid National Identity Card (NIC). Additionally, you must have a valid mobile number registered in your name. These requirements ensure that you can securely access the deposit services available and enjoy the convenience of Ez Banking through the genie Digital Savings Account. A Convenience Fee will be charged for the deposits made between the amounts of Rs.500 to Rs.250,000. Kindly refer the Rates and Charges section on the website for Fee details. The daily transaction limit per person per day for the genie Digital Savings Account is set between Rs.500 to Rs.250,000. You can find eZBanking locations at <https://bit.ly/eZ_Banking_Locations>

FAQ – Savings

1. DF is stand for Dialog Finance
2. a/c is stands for account
3. Dialog Finance Saving account also known as DF savings, Digital savings, eZ savings, Genie Digital Saver, Genie Savings account, Genie Digital savings account
4. What is DF Savings?

It is an innovative digital savings product, which allows you to access your money directly from your mobile phone anytime, anywhere 24\*7

1. Who are eligible for opening the DF Savings account?
2. ears and above individuals (Srilankans citizens only) can open this savings account.
3. How do I open DF Savings account?
   1. Download the Genie App from the Google Play Store or App Store and register into the App.
   2. Click on ‘Open a Savings Account’ and follow the instructions.
4. What are the documents required for opening the DF Savings Account?
   1. Valid ID proof (NIC)
   2. If the mailing address is different from submitted ID proof, any of the following billing proofs, which is not more than 3 months old should be submitted.
   3. Below documents can be submitted as billing proofs
      1. Fixed Line bill
      2. Utility bill (EXCEPT mobile bill)
      3. Bank Statement /Passbook / Credit card statement
      4. Letter from a public authority
      5. Rent Agreement
      6. Income tax receipt / Assessment notice
5. How do I deposit money to my DF Savings account?

You can use ‘Add Money’ option under the savings account balance and pull money from your other bank accounts via Just Pay option. Further you can deposit through eZBanking agents island wide up to a maximum limit of LKR 250,000

1. How do I view my account balances?

Log in to the Genie App and view the Savings Account Information page

1. What are the features include in the DF Savings account?
   1. Add money from other banks via Just Pay option
   2. Bill payments via savings account
   3. ATM card request & management
   4. QR / OTC payments via Savings account
   5. Transfer money to DFP A/c or other bank A/c
   6. Credit card settlements via DF Savings
   7. eZ cash top up via DF Savings
   8. View your transaction history
   9. Existing customer can link their savings accounts and enjoy the benefits in Genie App
2. What is the minimum deposit amount required to open a DF Savings account?

There is no minimum deposit amount to open a DF Savings account

1. What is the withdrawal limit per day?
   1. ATM withdrawals LKR250,000/- per day
   2. POS transactions LKR400,000/- per day
   3. Online transactions LKR700,000/- per day
   4. To other banks LKR2,000,000/- per transaction
   5. To DF-to-DF savings A/c LKR1,000,000/- per transaction
2. Can I get a physical document for my transactions?

No, you will receive an e-statement at the end of each month to your registered email address.

1. Can I get a certified copy of that e-statement when I needed? How?

Yes. You has to visit the Dialog Finance branch to get the certified copy.

1. What is the interest rate of this product?

You will eligible for 5.50% interest rate (The Company shall have the right to change or vary interest rates as and when required due to regulatory directions or company decisions)

1. When can I start earning interest on my DF Savings account?

From the first date of deposit onwards

1. How is the interest on my DF Savings account calculated?

Interest is calculated on a daily basis at the end of day balance. This interest will be credited to customers account on every 25th of each month.

1. Are there any charges applicable for this savings account?
   1. All outward CEFT transfers are FOC (till 1st June 2024)
   2. ATM card charges will apply (refer #18)
   3. All Bill payments are free of charge other than the Credit card bill payment. For credit card bill payment, fee will be LKR30/-
2. Am I required to maintain a minimum balance in the account?

There is no any minimum balance requirement at present

1. Can I open a joint savings account?

Currently No, you can only open an individual DF Savings A/c

1. Can I make bill payments via my savings account?

Yes, you can pay your utility bills, telecommunication bills, institutional payments, and credit card settlements

via your savings account.

1. Are there any charges applicable for the bill payments?

Other than the credit card bill payments all other bill payments are free of charge. For credit card bill payment

we are charging LKR30/-.

1. What is the min and maximum value of the credit card settlements?

Min value is LKR1/- and max value is LKR2,000,000/-

1. What are the min and maximum values of the eZ cash top-ups?

Min value is LKR10/- and max value is LKR150,000/-

1. Can we top up other persons wallet also?

Yes, you can top up your wallet as well as other persons wallets.

Debit Card

1. Dialog Fiannce Debit Card is also known as DF Debit Card, Genie Debit card and DF Debit Card
2. What is my eligibility to obtain a DF Saving account Debit card?

You should open a savings account with Dialog Finance PLC via the genie app

1. How do I request a DF debit card via the App?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Click on ‘Get your Debit card’ 🡪 Follow the path

1. How do I link my DF debit card to my savings account?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Select “Activate your debit card” 🡪 Enter your Debit card No 🡪 Validate the OTP 🡪 Set 4 digits PIN

1. How do I Reset my DF debit card PIN?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Select ‘Reset PIN’ 🡪 Validate the OTP 🡪 Set new 4 digits PIN

1. How do I temporarily block my DF debit card?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Select ‘Temporary card block’ 🡪 Validate the OTP

1. How do I Unblock my DF debit card?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Click on ‘Unblock your card to use it’ 🡪 Enter the ATM PIN

1. How do I Replace my damaged DF debit card?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Click on “Request a new card” 🡪 Select “I have damaged my card” 🡪 Validate the OTP 🡪 Follow the path

1. How do I Permanently block my DF Debit Card if it’s lost or stolen?

Click on ‘Savings’ on the genie home page 🡪 Click on the “Cards” tab 🡪 Click on ‘Report Lost /Stolen card’ 🡪 Validate OTP 🡪 Follow the path

1. What are the DF debit card charges?
   1. Withdrawals from other bank ATMs is LKR25/- per transaction.
   2. Balance inquiry is LKR7.50
2. Where I can use my DF Debit Card?

Any Mastercard-accepted ATMs in Sri Lanka

1. What are my DF debit card's daily limits?
   1. ATM  -              Rs. 250,000/-
   2. Purchase (POS) -              Rs. 400,000/-
   3. Online -              Rs. 700,000/-
2. Can I use my DF Debit card overseas?

Yes, you can use the card for overseas MasterCard-accepted ATMs, POS, and online transactions. You can utilize up to Rs. 1Mn per week.

1. How do I change my DF Debit card limits (POS / ATM / Online)?

Click on ‘Savings & investment’ card 🡪 Click on ‘Cards’ 🡪 Set limits

1. Can I use my DF debit card for purchases at merchant outlets?

Yes, at any MasterCard merchant outlet

1. Can I use my DF debit card for online transactions?

Yes, at any MasterCard merchant-supported payment gateway

1. Can I make contactless (NFC) payments with my DF debit card?

Yes, at any supported POS machine

1. How much would I charged when I am taking a DF Debit Card?

Annual card fees – LKR 600/- (subject to change from time to time under the company sole discretion)

Goal Based Savings on Genie

1. Goal Based Savings on Genie is also known as Genie goal base saving, goal based fixed deposit, Gole based saving, goal-based fixed deposit
2. What is Save towards a goal / goal-based fixed deposits?

You can save a fixed monthly amount to achieve your savings goal at the end of the period.

1. What are the features available in goal-based fixed deposit products?
   1. You can choose either your desired maturity value or the monthly commitment value.
   2. You can choose your preferred funding date.
   3. No restrictions on goal setup period. You can select any period between 12 months to 60 months.
   4. The minimum monthly installment value starts from LKR 100/-
   5. Free transactional savings account is offered with the goal-based fixed deposit account.
   6. Can earn a higher interest rate.
2. How do I fund the Goal-based fixed deposit account?

You can deposit monthly installments on or before the funding date to your transactional DF savings account

and via a standing instruction that installment value will be credited to your goal-based savings account automatically.

Direct deposits, fund transfers, or CEFT transfers are not allowed for the goal-based savings account.

1. What is the interest rate, offering for this product?

You will be eligible for the interest rate of 11.25% p.a. (The Company shall have the right to change or vary interest rates as and when required due to regulatory directions or company decisions)

1. Can I change the tenor or funding date or monthly installment value after I open the goal-based fixed deposit account?

No, then you have to close the account and open a new account.

1. How I request a pre-mature closure for goal-based fixed deposit account?

You need to send the request via your registered email to [financialservice@dialog.lk](mailto:financialservice@dialog.lk). Dialog Finance will apply the

Penal rate for the account and transfer the funds to your transactional savings account.

1. What is the penal interest rate for the pre-mature closures for goal-based fixed deposit account?

Condition 1 - Interest will be accommodated/ paid for the completed investment period at the interest rate as per the below formula subject to condition 2 - Lower Digital Savings Rate or rate of interest of the uplifting goal-based fixed deposit

Condition 2 - No interest will be accommodated/paid in the event a deposit is pre-matured before the completion of at least a month.

1. What are the main conditions of goal-based fixed deposit account ?

If you fail to deposit the monthly installment in two consecutive months, your account will be terminated based on the T&C and a penal interest rate for the number of days will be applied. The closure value will be credited to the transactional savings account.

1. How am I getting my maturity proceeds of my goal-based fixed deposit account?

Maturity proceeds will be transferred to your savings account at maturity or the next working day if it matures on a mercantile holiday or a weekend. In case funds lie in the Goal  base fixed deposit account beyond maturity we pay Goal Based fixed deposit interest rate.

**Dialog Fiannce Fixed Deposit**

1. FD is stands for Fixed deposit
2. What are the eligibility criteria to open a DF Fixed Deposit (Digitally)?
   1. **18 Years and above individuals (Srilankans citizens only) can open this account.**
   2. **Customer needs to have a genie Digital Saver account with available balance.**

1. Is there is a minimum & maximum amount limit for DF Fixed Deposit?

Minimum deposit will be Rs.5,000/- and maximum deposit will be the available balance of the savings account.

1. What is the minimum & maximum tenor I can make the DF Fixed Deposit for ?

Minimum deposit period is 1 month, and maximum period is 60 months.

1. Do I get the senior citizen rates if I am eligible for DF Fixed Deposit?

Yes.

1. What is the age limit for senior citizen criteria?

More than 60 years are eligible for the senior citizen rates.

1. I am a Sri Lankan living overseas can I open a DF fixed deposit account?

If you enable the roaming facility to your genie registered mobile number, then you can access the App via overseas.

1. Can I add a nominee to my DF Fixed Deposit account ?

Yes, you can. You need to share the Nominee Name, Nominee NIC/BR No, Nominee Address, Relationship info via your registered email to [financialservice@dialog.lk](mailto:financialservice@dialog.lk)

1. How am I getting my maturity proceeds of my DF Fixed Deposit?

**Maturity proceeds will be transferred to your savings account at maturity**, automatically.

1. What mode do I get the interest paid of my DF Fixed Deposit?

Interest will pay monthly or maturity basis upon the selection of the customer.

1. Do I have the option to withdraw my DF Fixed Deposit monthly/Annually?

Customer will be able to withdraw the FD on its maturity date.

1. Can I request my interest to be deposited to another bank account?

No. interest will deposit only to the Dialog Finance Digital Saver account and customer can do the bank transfers using the genie App.

1. What are the current Fixed Deposit interest rates ?

Kindly refer the Dialog Finance website ([www.dialogfinance.lk](http://www.dialogfinance.lk)) to view the interest rates.

1. How do I get the DF Fixed Deposit Certificate?

You will receive only an e-receipt for the Digital FD.

1. If preferred, can I get a physical/hard copy of my DF Fixed Deposit Certificate?

For Digital FDs we are not issuing a physical FD certificate. If required, you can obtain a Balance confirmation letter.

1. Can I add funds time to time to my DF Fixed Deposit amount?

Currently not facilitated. Customer can open multiple Digital FD accounts as an option.

1. Can I withdraw my DF Fixed Deposit amount prematurely?

Yes, subject to penal interest rate. For one-month FDs no interest payment will be made for early withdrawals. Hence no charges applicable for those FDs. Penal interest rate changes takes place through ALCO/ management decisions subject to regulatory directions.

1. Can I change the renewal instructions for my DF Fixed Deposit?

Yes, you can. Write to [financialservice@dialog.lk](mailto:financialservice@dialog.lk) via your registered email address. Requested renewal instructions will apply only on the FD maturity date.

DF Saving Pockets

1. What are Savings Pockets on Genie Saving account?

Savings pockets serve as a tool to help you identify your financial priorities for the month and ensure you're well-prepared, reducing the likelihood of unexpected financial surprises. We offer you the option to create up to 07 separate savings pockets for better financial planning.

1. Is there a minimum amount required when opening a Savings Pocket?

Yes, you are required a minimum amount of LKR 100 when setting up a Savings Pocket.

1. Do I earn an interest on the balance in my Savings Pockets?

Yes, you will get the same interest as your genie Digital Savings account.

1. How can I create a Savings Pocket?

Go to Savings -> Pockets -> Get Started -> Accept terms and conditions -> Label your pocket and enter the amount -> Submit!

1. How can I add money to my Savings Pockets?

To activate a Savings Pocket, you must initially have a genie Digital Savings Account. Typically, you can only add funds into your Savings Pockets from this Savings Account.

1. Is it possible to close a Savings Pocket?

Yes, you can close your Savings Pocket anytime via “Manage Pocket” option in the genie app.

1. Can I make transactions with merchants, pay bills, transfer funds, etc. using the Savings Pockets?

No, you can only withdraw funds into your genie Digital Savings account.

1. How do I transfer funds from my Savings Pockets?

You can transfer funds from your Savings Pocket to your genie Digital Savings Account via using Transfer Money out option. However, direct transfers to other accounts or using alternative methods such as QR payments, bill payments, or ATM withdrawals are not permitted.

1. Are there any charges or taxes included in this Savings Pocket Account?

No charges applied. However, Advance Personal Income Tax is applying for the Savings Pocket interest amount.

1. Can a customer change the Pocket Account name after the Pocket account creation?

No. If so, customer has to close the Pocket Account and open a new account with DF.

1. How many maximum Savings Pocket accounts that customer can open?

Currently, 7 Savings Pocket accounts can open by the customer.

1. How many Savings Pocket accounts can be closed per day?

Currently, 5 Savings Pocket accounts can be closed per day.

1. Is there any min or maximum value configure for the Add Money option?

Yes, minimum value is Rs.1.00 and maximum value will be the genie Digital Saver account current balance.

1. Are there any min or max value configure for the Transfer Money Out option?

Yes, customer has to maintain the minimum value of Rs.100.00 in the Savings Pocket account and can transfer the rest value in the Savings Pocket account to genie Digital Saver account.

1. What will happen if the Savings Pocket is having a balance amount in the account when initiating a closure ?

Automatically transfer that balance to the genie Digital Saver account.

Quick Loan

1. What is Quick loan?

A financial solution launched by Dialog Finance PLC (DFP), that allows pre-selected customers to request loan facilities via a mobile through the Genie app.

1. How do I obtain a Quick loan?

You can log in to the Genie app, click on the loans tile and then select Quick loan feature. Upon selecting the Quick Loan feature, the eligible loan amount will be displayed. You can proceed by selecting the loan amount (within the eligible loan value), and preferred loan period to proceed with the application submission. After which your details will be evaluated followed by a video call verification.

1. What are the Quick loan options available?

Based on your credit eligibility, a pre-assigned amount will be available for you. Any amount between the minimum and maximum amount assigned to you, can be obtained as a loan.

1. What is my Quick loan duration or repayment period?

Loan duration period is between Three to Six months, and you will be able to select between the minimum and maximum tenures assigned to you in the app.

1. Do I need to have guarantor to obtain a Quick loan?

Yes. You need a personal guarantor. Once you enter the guarantor details in the app, we will notify your guarantor via a SMS to provide his consent by accessing the link on the SMS. Then DFP will verify the guarantor via a video call.

1. Do I need to visit an outlet to get Quick loan?

No.

1. Do I have to submit any documents to get Quick loan?

An image of your NIC, Proof of billing (Only if it’s different from NIC address), and Selfie needs to be uploaded in the e-form.

1. How do I know my Quick loan application status?

If the application is complete, you will get a video call from one of our agents within 2 working days, if there are any issues you will be notified for resubmission. In case of a delay, you can report to 0114371317

1. Me/My guarantor was unable to answer the call, what do I do?

Wait for our call, if you/your guarantor has failed to answer the verification call for more than 3 times, the loan application will be rejected for guarantor verification failure. You can re-enter a new guarantor to proceed.

1. Will my Quick loan performance be reported to the Credit Information Bureau of Sri Lanka (CRIB)?

Yes. It will be reported to the Credit Information Bureau of Sri Lanka (CRIB).

1. To which account will my Quick loan be deposited?

We will be opening a savings account for you in DF to which your loan will be deposited. If you already have an account with us, the loan will be disbursed to same account.

1. How much will I be charged as interest for my Quick loan?

You can view all charges and the monthly instalment before you select the loan amount in the app.

1. Will I be charged for late payments?

Yes. An additional 3% will be charged on the capital in arrears.

1. Do I get charged for loan processing?

Yes. Charged amount will be displayed as a processing fee when you are selecting the loan amount and this will be deducted from your granted amount.

1. What is the definition of a month for Quick loan?

A 30-day month from the day the loan is obtained (not a calendar month). E.g.: If a customer takes a loan on 5th January for 3 months, it will be due on 4th April.

1. How is my Quick loan daily penalty interest calculated for late payment?

The number of days elapsed are taken for penalty interest calculation.

E.g.: If a loan is due on 2nd June and repaid on 4th June, penalty interest is charged for 2 days. This includes weekends and holidays.

1. Can I place a standing order to send the monthly instalment to Dialog Finance savings account?

Yes. Instalment will be automatically deducted from your DF savings account. You can place a standing order to fund your DFP savings account or fund via the Genie app.

1. How do I make my repayments?

Fund your DF savings account and the dues will be auto deducted on the due date. Amount due will be blocked on the savings account, 7 days before the due date. Or Visit the nearest eZCash merchant, and provide the Quick Loan ID (0010 4XXX XXXX) to make the payment. This payment will be accepted real-time and will be updated on the due date.

1. Can I settle the Quick loan in full at any given time?

Yes. You can go to the full loan settlement option in the app and settle the loan using funds in your DF savings account.

1. Am I entitled to any benefits for Quick loan early settlement?

You will only be charged interest to the date that you are early settling the loan.

1. Do I get charged for instalment payments?

No service charges are applicable for instalment payments which is auto recovered from the savings.

1. How do I view my Quick Loan details?

All loan details are available on the app under Quick loan.

Mutual Funds

1. What is a mutual fund?

A fund is a collective investment pool made by many investors with a common investment objective. This pool of money is used to purchase a portfolio of financial securities (T- bills, Fixed deposits, Commercial papers, and Trust certificates). In exchange for the money invested, the fund issues units to each investor, who are then known as unit holders. A fund is set up by a Trust Deed and is an independent legal entity. It has its own financial accounts and files tax returns. The Trust is administered by its Trustee, which is a licensed commercial bank.

1. What are the documents required for opening a mutual funds account
   1. NIC (both sides)
   2. Recent picture of yourself – a selfie would do
   3. Proof of Residency (Water bill/ Electricity Bill issued within the last 3 months) – this is only required if the address provided in the application differs from the address stated in your NIC
2. What is an open-ended mutual fund?

Open-ended funds are funds where investors can enter and exit the fund at any time. There is no restriction on the number of units to be issued by the fund and the fund has no maturity.

1. What is a Money Market Fund?

A Money Market Fund is ideal for investors looking for short-term gains as the fund holding period is typically 12 months. It also provides higher liquidity and the ability for investors to enter and exit anytime without a fee. Money Market funds primarily invest on short-term securities such as Repos, T- bills, Fixed deposits, Commercial papers, and Trust certificate

1. Who is the Trustee & Custodian?

Softlogic Invest - Hatton National Bank PLC

1. What is the fund unit valuation method?

Funds are valued every business day by calculating its NAV (Net Asset Value) per unit. This is calculated by adding up the current value of all shares, debentures, trust certificates, repos, other securities and cash in its portfolio. After subtracting out certain expenses of running the fund (e.g. Management fee, Trustee fee, Custodian fee and other operating expenses), the final figure is divided by the fund’s total number of units in issue to arrive at the NAV per fund unit. For example, assume you will get 50 units at the price of Rs. 100 per unit for a total investment of Rs. 5,000. If the price appreciates after 6 weeks to Rs. 110, this means that the market value of your total investment has increased from Rs. 5,000 to Rs. 5,500.

1. Can I lose my capital investment in funds?

An investor’s investment value in a fund is determined based on the Unit Price as at date. Unit prices are variable and subject to change, driven by the risks associated with the underlying instrument the fund invests in. This is mainly applicable for Equity Mutual Funds where Unit Prices reflect the change in share prices. But this can also be applicable for Mutual Funds invested in fixed income securities, which are exposed to risks such as default.

1. How can I get my money back?

Select the “Withdrawal” option 🡪 Enter your bank account details  🡪 Click submit 🡪 Withdrawals will be credited to your bank account within 2 business days

1. What is the governance framework for Mutual Funds?
   1. Trustee/Custodian bank (HNB)
   2. Fund auditors
   3. Fund managers governed by the CFA institute code of ethics and standards of professional conduct
   4. Internal compliance and risk management team
2. How do I open mutual funds account?

Download the Genie App from the Google Play Store or App Store 🡪 Click on “Mutual Funds” and follow the instructions to register

1. Are there any charges applicable for my Mutual Funds account?
   1. Softlogic Invest Money Market Fund Management Fee - 0.45%
   2. Trustee Fee - 0.15%
   3. Custodian Fee - Rs. 15,000/- per month
   4. Registrar Fee - Rs. 20,000/- per month
   5. Exit Fee - N/A
   6. All above fees are charged to the fund and NOT from individual unit holders. The fund yield reflects the net return after of all the above-mentioned charges.

1. Why invest in Mutual funds?

Unlike other investment tools, Mutual Funds were introduced so that people could start investing with small amounts such as Rs 5,000, since usually this is not the case. Also, pooling your money with other investors can offer these advantages:

* 1. Diversification: A single fund can hold more securities than you as an individual or a company could buy with limited resources.
  2. Professional management: A professional fund manager will manage the fund and continuously monitor its investments.
  3. Convenience: Fund units can be bought and sold on any business day.

1. Where will the Money Market Fund invest in?

The money market fund will predominantly invest in short-term (12 months or less) fixed income securities such as:

* 1. Government bonds
  2. Treasury bills
  3. Bankers’ acceptances
  4. Commercial papers
  5. Securitized trust certificates
  6. Fixed deposits
  7. Repos and reverse repos

1. What is meant by trustee/custodian fees?

These are the fees charged by the Trustee and Custodian to maintain the security of the underlying assets and the securities that are in the funds’ name. This fee will be charged to the fund and not to individual investors.

1. Who can invest in Mutual Funds?
   1. Citizens of Sri Lanka who are resident within Sri Lanka
   2. Companies, corporations or institutions incorporated or established within Sri Lanka
   3. Approved provident funds and approved contributory pension schemes registered/ incorporated/ established in Sri Lanka
   4. Non-residents: Persons who are not residents of Sri Lanka, companies with limited liability or bodies corporate established/ incorporated outside Sri Lanka
2. How long does it take to create units?

Once the investment is made it will take 3 business days for the units to be created and reflected in your portfolio.

1. Can I get a portion of my investment?

Yes. The available amount to withdraw is shown on the Genie App Mutual Funds dashboard and in the “Withdraw” page

PAY

1. What are the card types that I can store under my Genie Account?

You can use any Sri Lankan VISA or Master card that is enabled for online use by your card issuing bank. If you are not sure please check with your bank.

1. How do I add my Credit or Debit card?

Click on “Add payment option” 🡪 Select credit or debit card option 🡪 Enter your Card details 🡪 We will perform a transaction for verification with an amount between Rs. 1- Rs. 5 🡪 Enter the transaction amount to activate 🡪 Done! Your card has been successfully added.

1. What is the process of verifying my card with Genie ?

We don’t want to leave space for fraudulent transactions. When you add a card it is verified by;

* 1. entering the OTP as part of 3DS Authentication by your bank OR
  2. Entering the random transaction value which can be found through your mobile banking / internet banking or calling your bank hotline

1. Why does it pop-up a mobile number/e-mail confirmation page when adding a card ?

Since your card is 3D secured, bank requests your confirmation on the OTP communication mode in order to continue the transaction

1. What is 3DS?

3D secure is the secure protocol designed to ensure strong authentication for you when you use your debit or credit cards for online transactions

1. Can I change the mobile number / e-mail address of the OTP?

You can’t change the mobile number / e-mail address of the OTP as it’s assigned from your bank upon on your consent. Please contact the bank if you wish to do so.

1. How long does it allow me to enter the OTP?

OTP validation period is controlled by the bank only

1. Do I need to go through the 3D secure verification process for recurrent transactions as well?

3D secure verification is only applicable for card addition only. 3DS verification will not be impacted for recurrent transactions

1. If my card if not 3D secured, still can I use that card on Genie ?

Yes you can use the same cards on Genie as usual.

1. Are there any charges for Card payments?
   1. National Water Supply and Drainage Board (NWSDB) - Rs 50
   2. Lanka Electricity Company (LECO) - Rs 70
   3. Ceylon Electricity Board (CEB) - Rs 70
2. Can I use any of my credit cards or debit cards with Genie?

Yes, but if you have any problems registering your cards with Genie please contact your bank for clarifications.

1. What are the Savings Accounts I can store under my Genie account?

Savings Accounts are facilitated by Lanka Clear using a service called JustPay to perform day-day transactions. You can check the Genie app for the updated list of supported banks facilitated by Lanka Clear.

1. How do I add a Savings Account?

Click “Add Payment Options” Icon 🡪 Select “Savings Accounts” 🡪 Enter Savings Account Details 🡪 Agree to Terms & Conditions 🡪 Enter the transaction amount to activate 🡪 We will perform a transaction for verification with an amount less than Rs.100 🡪 Enter the transaction amount to activate 🡪 Done! Your bank account has been successfully added

1. What is the process of verifying my Savings Account with Genie?

We don’t want to leave space for fraudulent transactions.

* 1. When you add a Savings Account, we will perform a random transaction between the value of from your Savings Account
  2. You could verify your Savings Account by entering the random transaction value which can be found through your mobile banking / internet banking.

1. How can I access my transaction data?

Your transaction history will be shown on your Genie mobile app under “Transactions” Tab.

1. Why doesn’t it show the other saved payment options in the wallet when I try to change the payment option during a transaction?
   1. If the other payment options in your wallet are not verified
   2. If the other saved payment options are not compatible with the respective merchant/ biller
   3. If you have only one payment option in the wallet
2. Will I be notified whenever any secure activity is performed?

You will get a SMS /In App Notification for every successful activity relating to a transaction, registering of a card.

1. Fees applicable to Genie business partners are as followes

**Plan 1 - *QR / International QR / Tap to Pay***

* Tap to Pay (Visa & Mastercard Only) – 2.75%
* QR – 0.50%
* International QR – 1.80%
* Monthly Processing fee – Rs. 1,000/-
* genie Business Mini Device – FOC

**Plan 2 - *QR / International QR / Tap to Pay / E-shop / Payment Links***

* Tap to Pay (Visa & Mastercard Only) – 2.75%
* QR – 0.50%
* International QR – 1.80%
* E-shop - Visa & Mastercard – 2.50%
* E-shop - Amex – 3.50%
* Payment Links (Visa/Master Only) – 2.50%
* Payment Links Amex – 3.50%
* Monthly Processing fee – Rs. 1,250/-
* Genie Biz Mini Device – FOC

**Plan 3 - *QR / International QR / E-shop / Payment Links / Internet Payment Gateway (IPG)***

* QR – 0.50%
* International QR – 1.80%
* E-shop (Visa/Master Only) – 2.50%
* E-shop Amex – 3.50%
* Payment Links (Visa/Master Only) – 2.50%
* Payment Links Amex – 3.50%
* IPG (Visa/Master Only) – 2.50%
* IPG Amex – 3.50%
* Monthly Processing fee – Rs. 500/-

**Plan 4 (Tourism) - *QR / International QR / Tap to Pay / E-shop / Payment Links***

* Tap to Pay (Excluding Amex) Local – 2.75%
* Tap to Pay (Excluding Amex) International – 3.75%
* QR – 0.50%
* International QR – 1.80%
* E-shop (Visa/Mastercard Only) – 2.50%
* E-shop Amex – 3.50%
* Payment Links (Visa/Mastercard) Local – 2.50%
* Payment Links Amex Local – 3.50%
* Payment Links (Visa/Mastercard Only) International – 3.50%
* Monthly Processing fee – Rs. 1,250/-
* Genie Biz Mini Device – FOC

Criteria’s to be checked

* South Belt
* Negombo – Beach Road
* Arugam bay
* Ella
* Hotels/Lodging/Accommodation
* Restaurants
* Souvenir Shops
* Surf shops
* Rentals for transport (Bike/Tuks)
* SPA`s