Welcome to

COMBANK DIGITAL

Mobile and Responsive Web Applications
where Banking is made simple

User Guide and FAQ's
for Business Users

Table of Contents

Introduction

ComBank Digital facility has been upgraded with many new features adding more value to the Business customers.

This is an extension of the application enabled to Retail customers and Business users too would be eligible to enjoy this in additional to the specific functions added recently.

Purpose of this user guide is to make the users aware of the new features of ComBank Digital Business User platform and its capabilities. Users are encouraged to refer the User Guide available for Retail Customers, to learn about common features.

2. Access to to ComBank Digital

2.1 Access

Access to "ComBank Digital" is enabled through the Bank's Corporate web site or by the direct URL https://www.combankdigital.com similar to the Retail user login. ComBank Digital Business platform too will have the following channels of accessing the account.

- Responsive Web & Native Mobile Apps

User Name and Password can be used to login to the app. In addition, Biometric Login can be enabled on native apps.

2.2 Transaction Authorization

Authorization modes are available in three different combinations

I. Single Authorization

Only one authorizer assigned for transaction authorization.

II. Dual Authorization

Two authorities should approve the transaction to get completed.

III. Multi Level Authorization

Three or more authorizers are required to complete a transaction. The system is capable of setting up a Signature Matrix per account as well as transaction type.

Assigned authorizers can authorize the transaction by using OTP delivered to their mobiles.

2.3 User Levels

The ComBank Digital Business app is capable of assigning and making payments according to company policies with different User Level Authorization options.

• Master User – Administrative User

Master User or the Admin is authorized to create, edit or delete other user profiles & other administrative functions such as assigning accounts, transactions, limits and signatures matrices. Initially this function will be kept with the Bank until the system becomes matured.

- **Maker**

Users assigned as "Maker" will only be able to initiate transactions.

- **Maker and Authorizer**

According to the signature matrix set up (Admin Function), users under this profile can either Initiate or Authorize transactions.

- **Authorizer (Approver)**

Users created under this category will only be able to authorize a specific activity / transaction initiated by "Maker".

System allows to set up three authorization levels. Eg - (A+B+C)
System can mutually exclude authorizers if needed.

2.4 User Enrolment Process

All business applicants should submit a duly completed set of applications to reach to Digital Banking Unit through their respective Branches.

Following documents should be duly completed by the applicant to enroll ComBank Digital

- Application form for ComBank Digital Business User
- User Information Form
- Board Resolution
- Terms and Conditions

- Initial set up

Initial set up of the account (Master / Admin User) will be created centrally at Digital Banking Unit.

- Creation of Additional Users

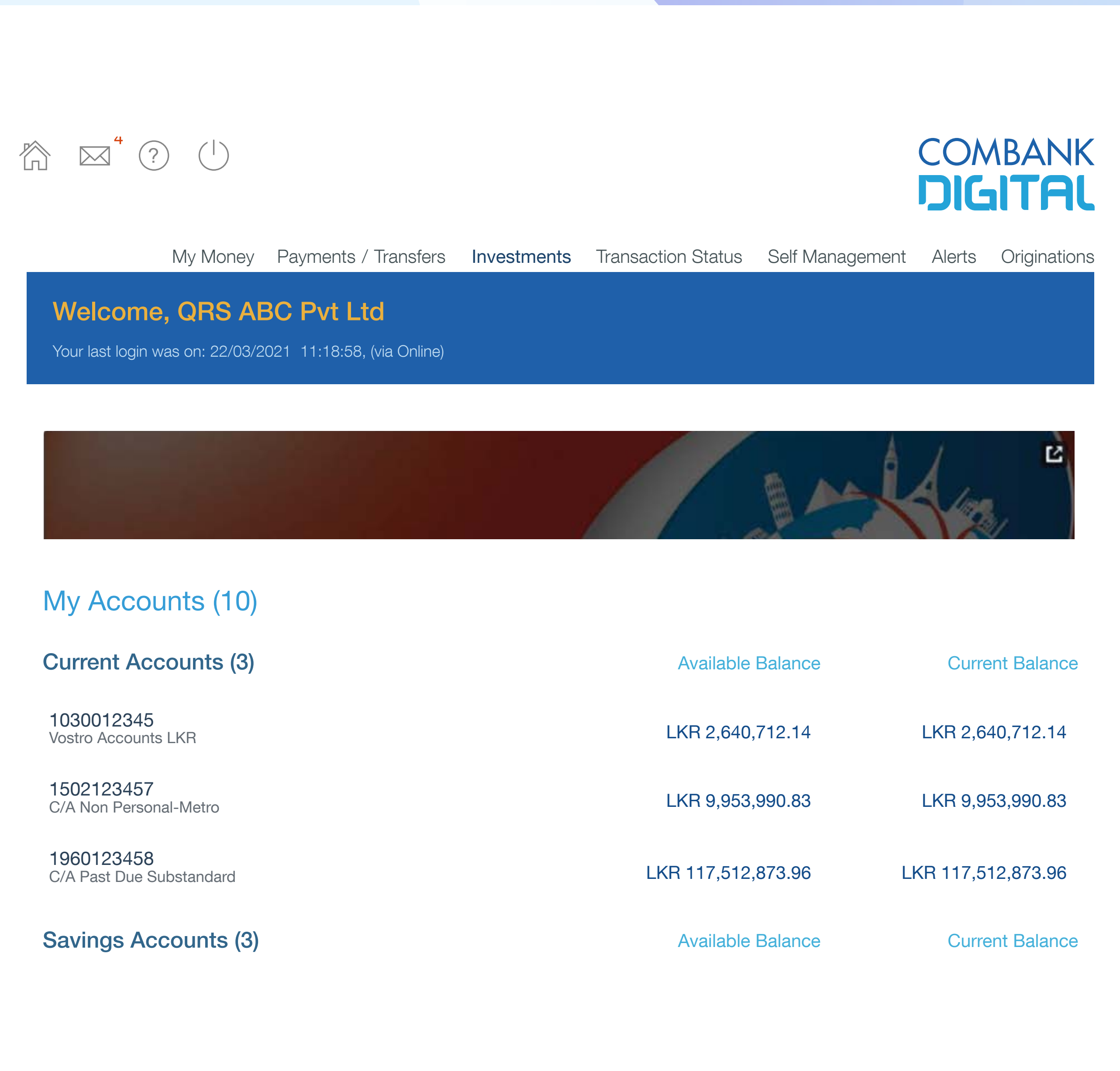
On behalf of the company, creation of subsequent users will be handled by the Bank.

However, subsequent users can be created by the master user itself and this facility will be assigned to companies at the discretion of the Bank.

3. Account Details and Inquiries

3.1 My Portfolio

When you log in, the below screen will appear.



Further, when you scroll down, all accounts attached to your portfolio will appear on the screen. This will include, all Current and Savings Accounts, Fixed Deposits and Treasury Bills, LC's and Guarantees (if any) and all Credits and Debit cards.

Master user can manage display of accounts to other users.

My Accounts (10)

Current Accounts (3)	Available Balance	Current Balance
1031234567 Vostro Accounts LKR	LKR 2,640,712.14	LKR 2,640,712.14
1501234537 C/A Non Personal-Metro	LKR 9,953,990.83	LKR 9,953,990.83
1960011234 C/A Past Due Substandard	LKR 117,512,873.96	LKR 117,512,873.96

Savings Accounts (3)	Available Balance	Current Balance
1000012345 NRFC Savings EURO	EUR 72,126.60	EUR 72,421.70
8002611234 Statement Savings Public	LKR 33,165.02	LKR 133,165.02
8002712345 Super Saver-Statement Savings	LKR 4,737.91	LKR 4,737.91

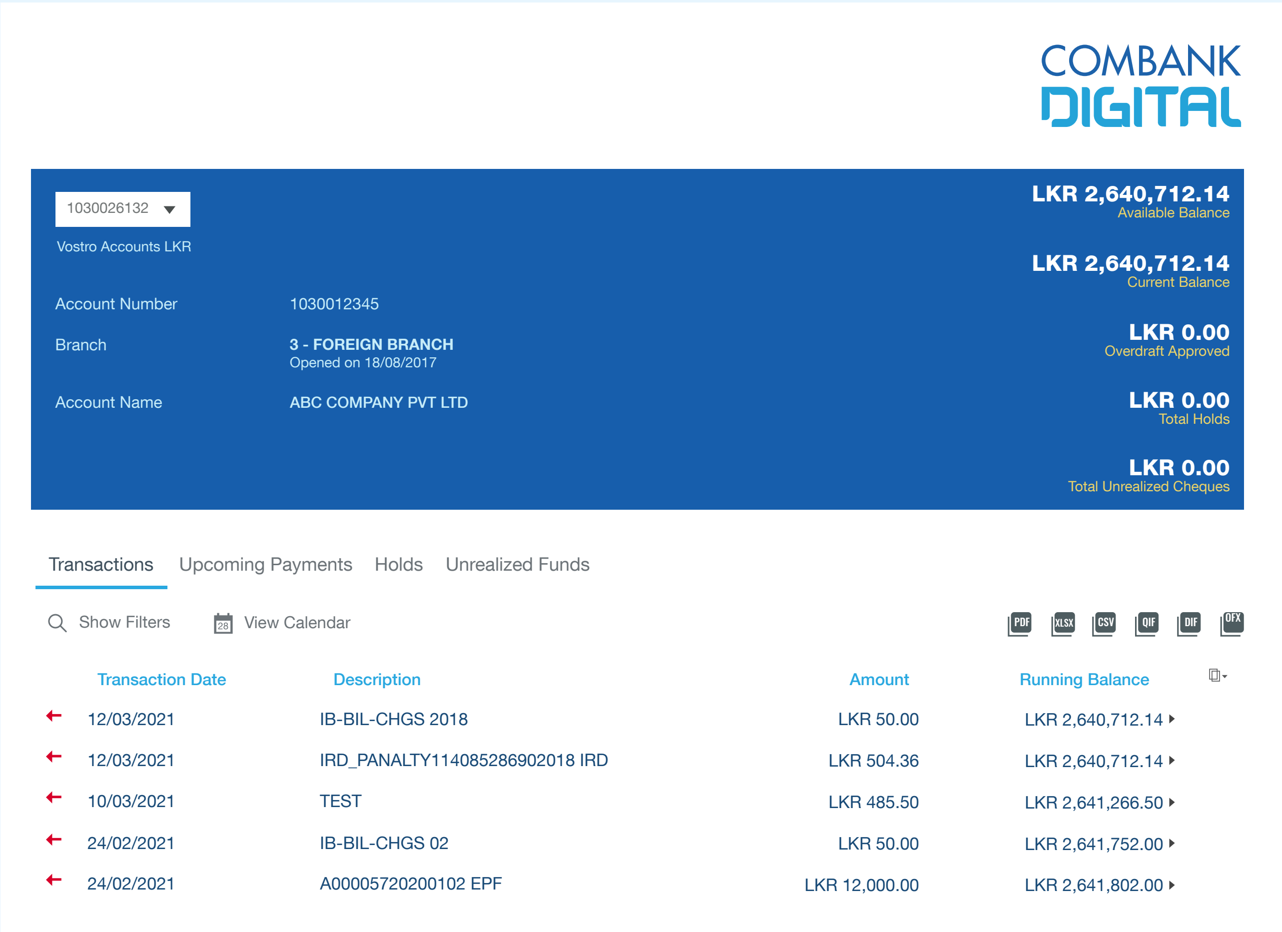
Time Deposits (1)	Current Balance
7196001234 LIEN SAVINGS ACCOUNT	LKR 18,254,713.74

Loans (3)	Current Balance
1912345678 FIXED PYMT LOANS (INDIVI.)-NEW	LKR 339,803.79

3.2 View Account History

Click on the account number of which you need to view the transactions. Click Show filters to set the date range.

You may also download the list of transaction in given formats (PDF/XLSX/CSV/QIF/DIF/OFX/IIF)



3.3 View and Download Account Statements

As per the statement cycle applicable for the account(s) i.e.: monthly, quarterly, the user can view or download prior statements via ComBank Digital Business User platform.

Follow the steps below:

Select My Money-->Account Statement

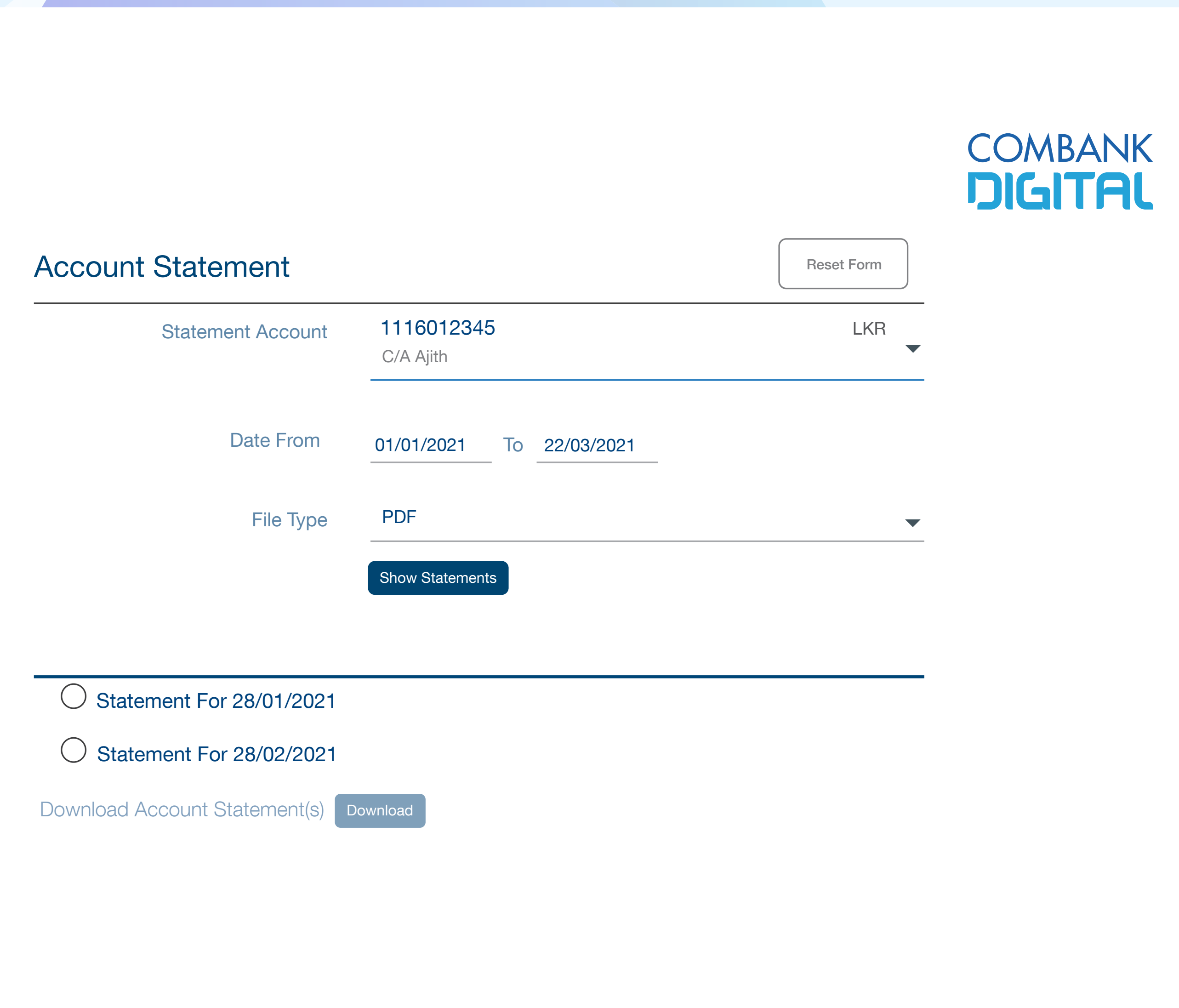
Select the account number from the drop down

Select the date range

Select file type (PDF / MT940) (MT940 on request only)

Click on "Show Statements"

Select the statement from the list and click "Download" if you wish to download the statement.



4. Payments and Settlements

4.1 Own Accounts (within the Bank)

An OTP will not be requested for fund transfers between Intrabank Own Accounts.

Follow the below steps;

- Home Screen -> Payments / Transfers -> Select Payment Type -> Own Account Transfer
- The transfer can be Single or Repeated

4.2 Third Party Accounts (within the Bank)-Intrabank Payments

- Home Screen -> Payments / Transfers -> Select Payment Type -> Intrabank Transfers
- The transfer can be Single or Repeated

4.3 Other Banks (Local) (Domestic Payments)

This option can be used to make fund transfers to other local Banks. Use the following path;

- Home Screen -> Payments / Transfers -> Select Payment Type -> Domestic Payments
- Beneficiary's Identification (Domestic Payments) (This field is not required / not compulsory)
- The transfer can be Single or Repeated

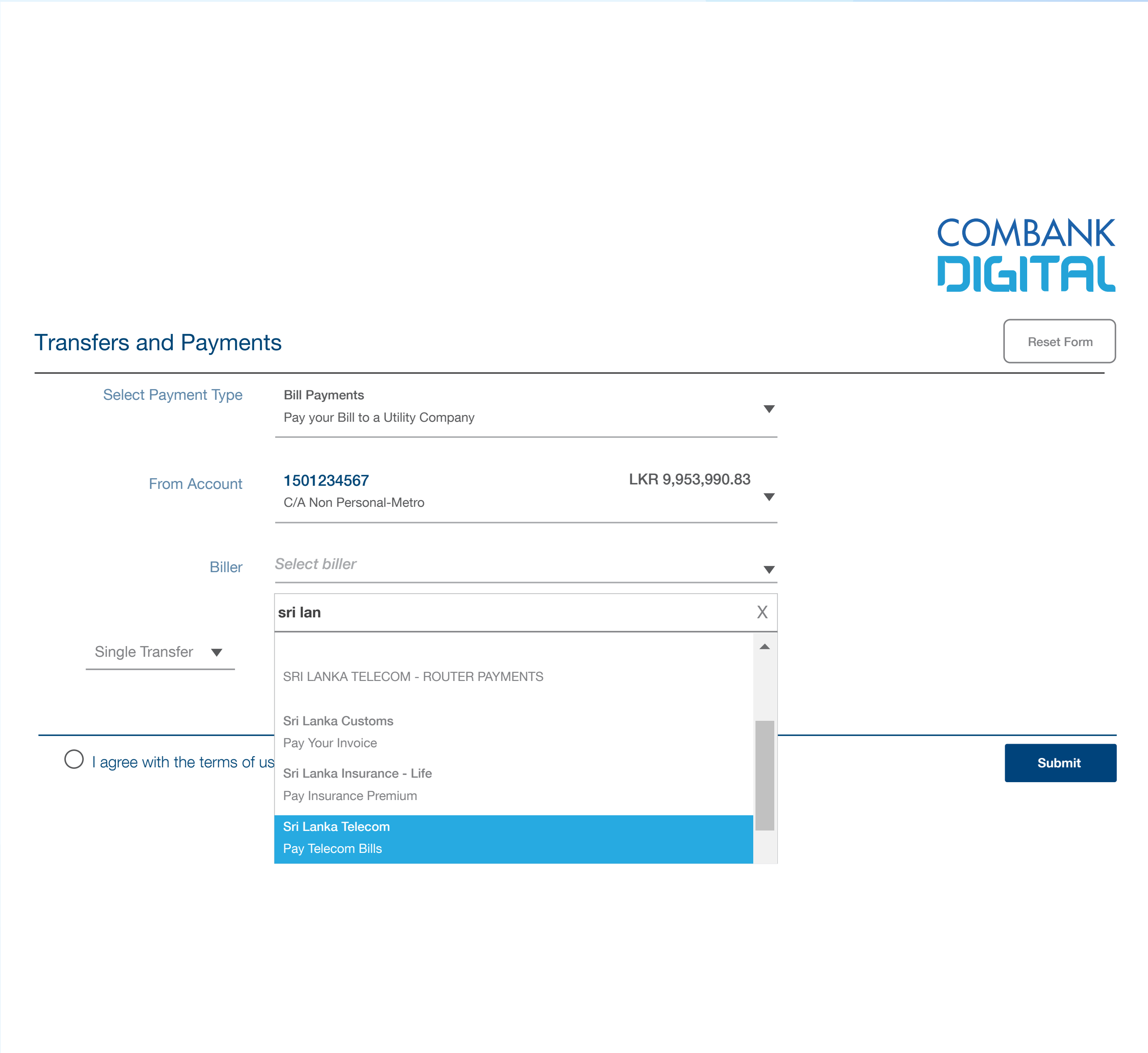
4.4 Payments to Government Institutions and Bill Payments

Along with other bill payments, the Business Users can now make payments directly to the following government authorities through the app.

- Sri Lanka Customs
- Sri Lanka Ports Authority
- Inland Revenue Department
- Employee Provident fund
- Board of Investment
- Employee Trust Fund

Follow the path below to effect payments

- Payment Transfers
- Then select Bill payments from the “Select Payment type” drop down
- Scroll down to select the biller



4.5 Real Time Gross Settlement (RTGS) System

- RTGS System has been introduced by Central Bank of Sri Lanka to facilitate the settlement of high value interbank fund transfers on the same day.
- Fund transfers above Rs 5.00 Mn will be effected in “Real Time Gross Settlement” (RTGS) mode.

- In ComBank Digital platform, a separate function is not available to select RTGS payments. Domestic Payment transactions over Rs 5.00 Mn will be treated as RTGS payments.
- Cut-off time to request RTGS transfer will be 12 noon on a normal Working Day. Requests made after the cut-off time and on a holiday, the transfer will be effected on the next working day. Cut-off times may vary according to Lanka Clear and Central Bank guidelines.
- Bank charges for RTGS transfers will be different from CEFTS / SLIPS and will be applied according to the prevailing Tariffs and Charges of the Bank.

4.6 Real Time Transactions

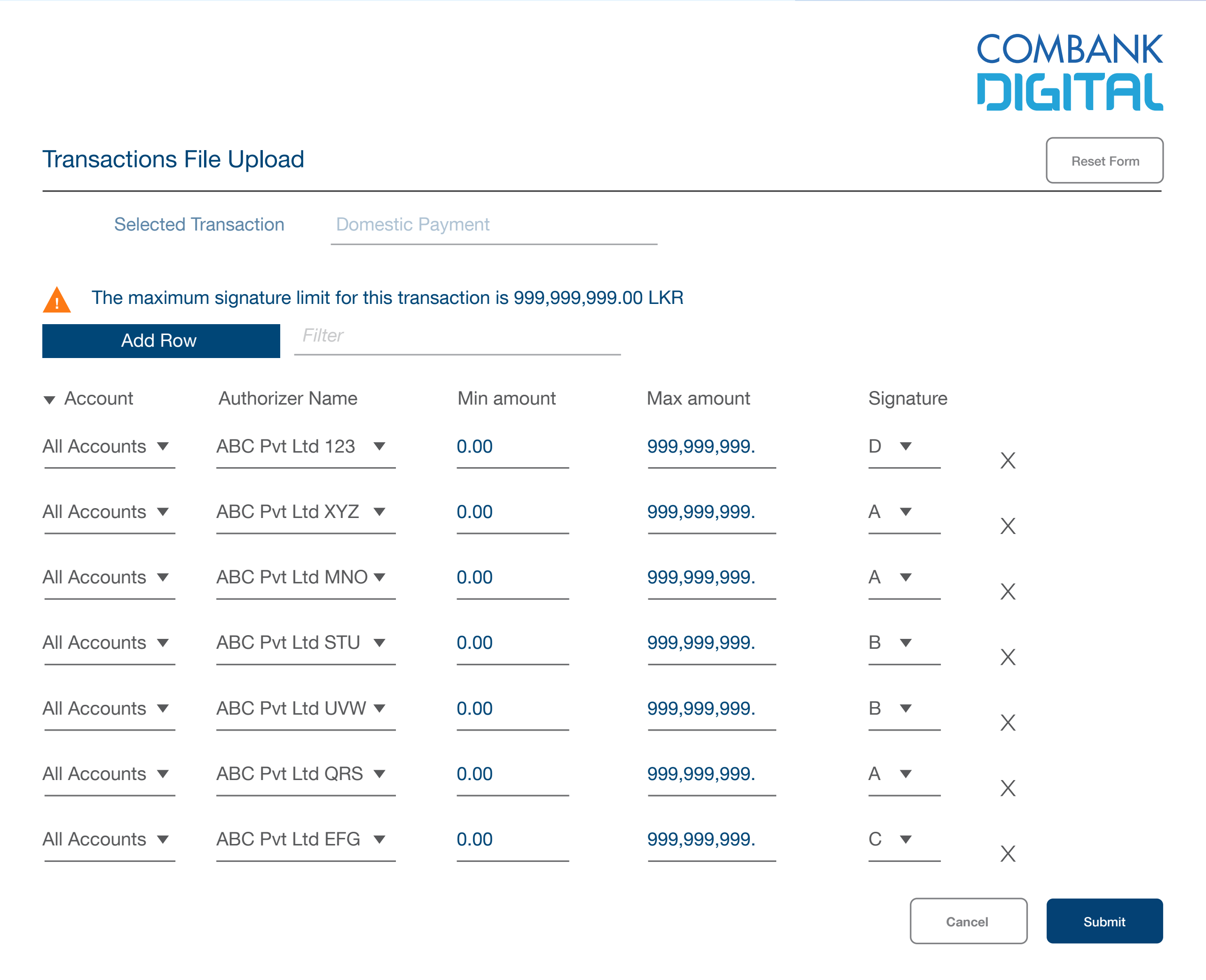
- Real Time transfers are fund transfers to other local banks that will effect the transfer immediately.
- Option to select “Real Time Option” is not available in the application
- If the selected (Beneficiary’s) Bank has Real Time facility, the transfer will effect in Real Time (CEFT) mode. Other transfers will be in SLIPS mode.
- Handling fees for CEFT and SLIPS payments will be applied according to the prevailing Tariffs and Charges of the Bank.

5. Transaction Process

5.1 Initiate and Authorize Transactions

Depending on the Account Operating Instructions signature matrix can be set up by the “Admin User”.

As per the operating instruction (signature matrices), users can be assigned to perform various type of activities and transactions with different combinations of authority levels.



Signature Matrix of the facility (Possible Combinations: A+A, A+B, A+C, C+D, D+E, E+F, F+F)

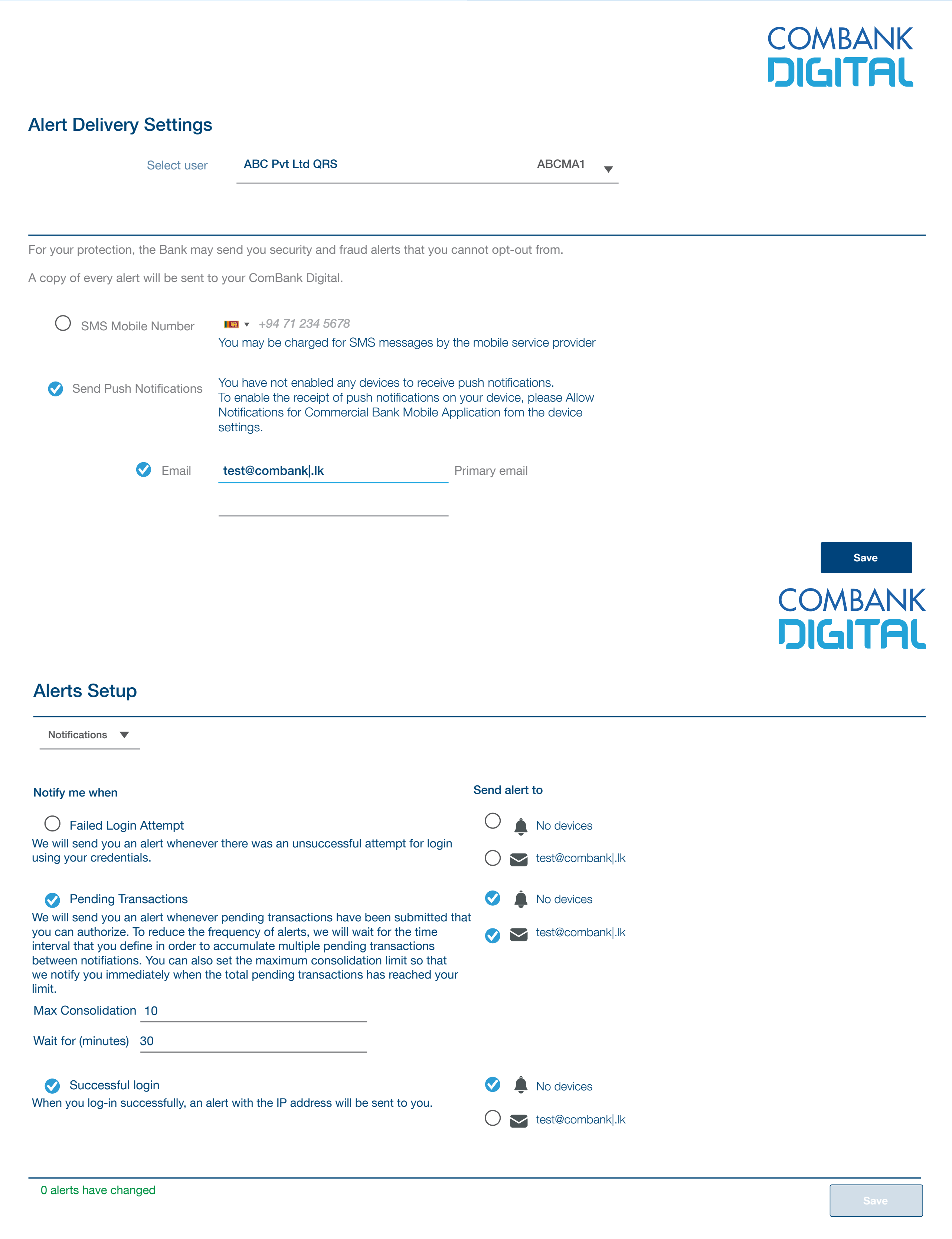
5.2 How to Identify Pending Transactions?

The system will notify the Pending Transactions to authorizers through the following channels.

- SMS
- Email
- Push notification

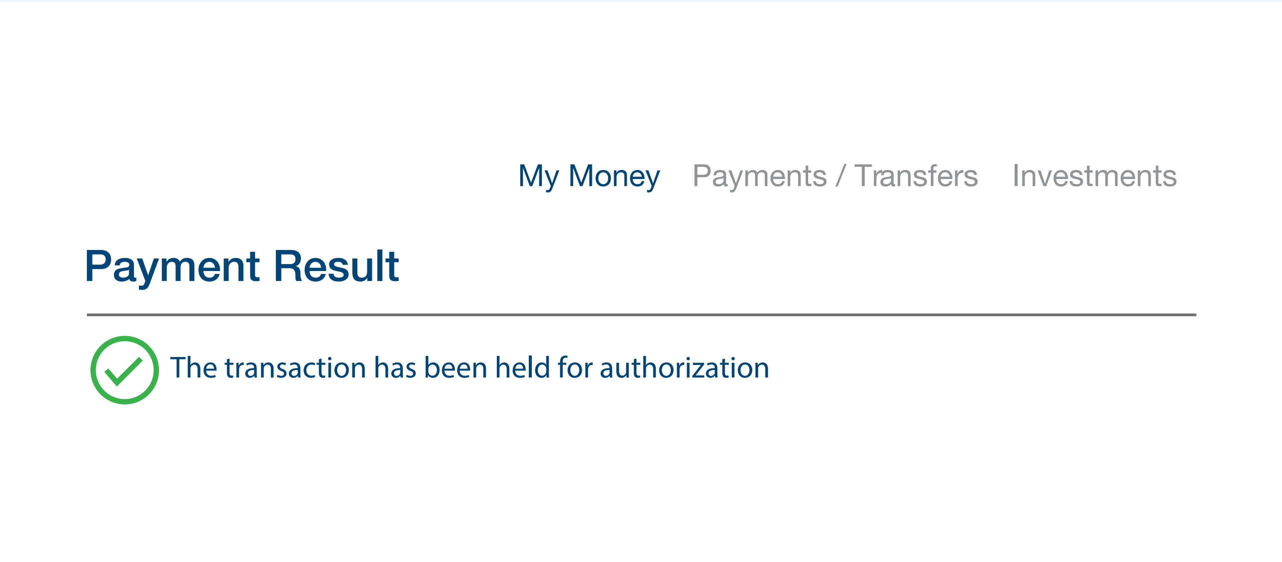
These notification delivery channels could be set up according to the user's requirement and convenience.

- Such Alerts can be set-up by selecting "Alerts" in the main menu.
- Select "Alerts Delivery Setting" to set up the delivery mode.
- Select "Alert Setup"-->"Notifications" to set up the Notification.



Maker – System Confirmation

After initiating and submitting the transaction, it will move to the next level (Authorizer) for authorization. When the transaction is moved to the next level, the following message will appear.



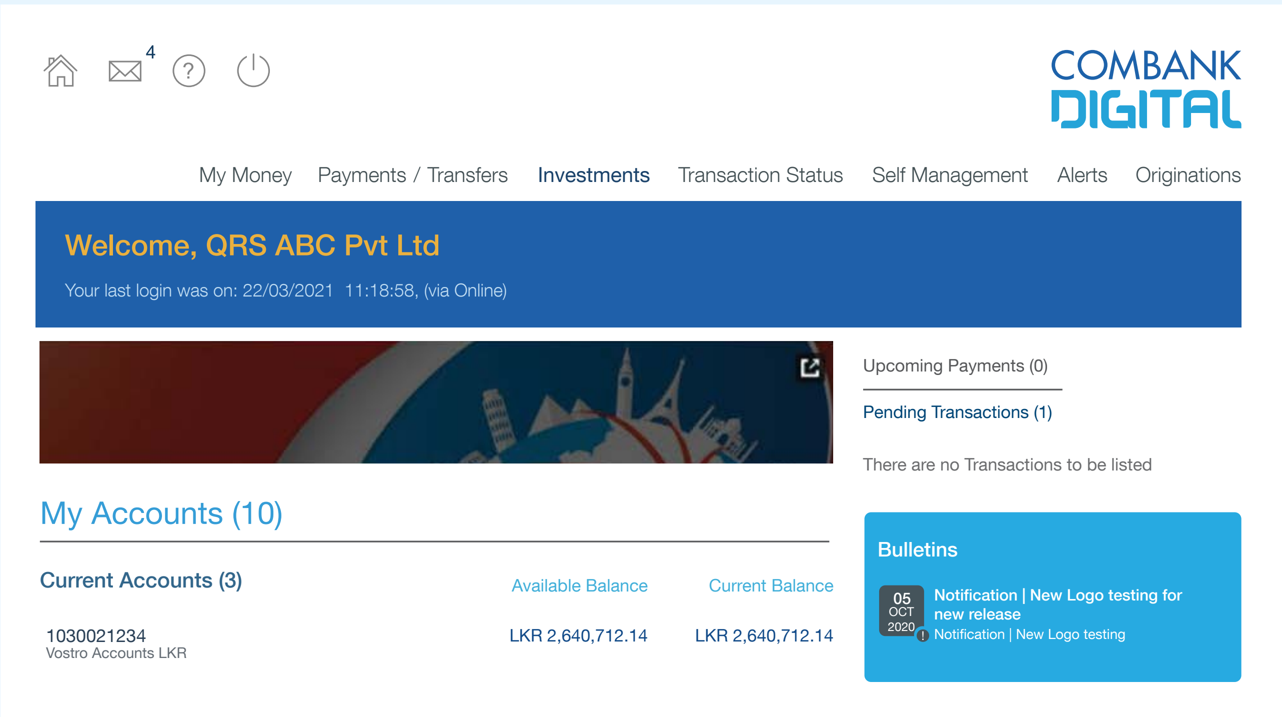
5.3 How to View and Authorize Transactions?

When the authorizer logs in, pending transactions will be listed in the dash board, in side bar.

a.

Option 01

Click on “Pending Transactions” on the dash board and then click “View Pending Transactions”.



Option 02

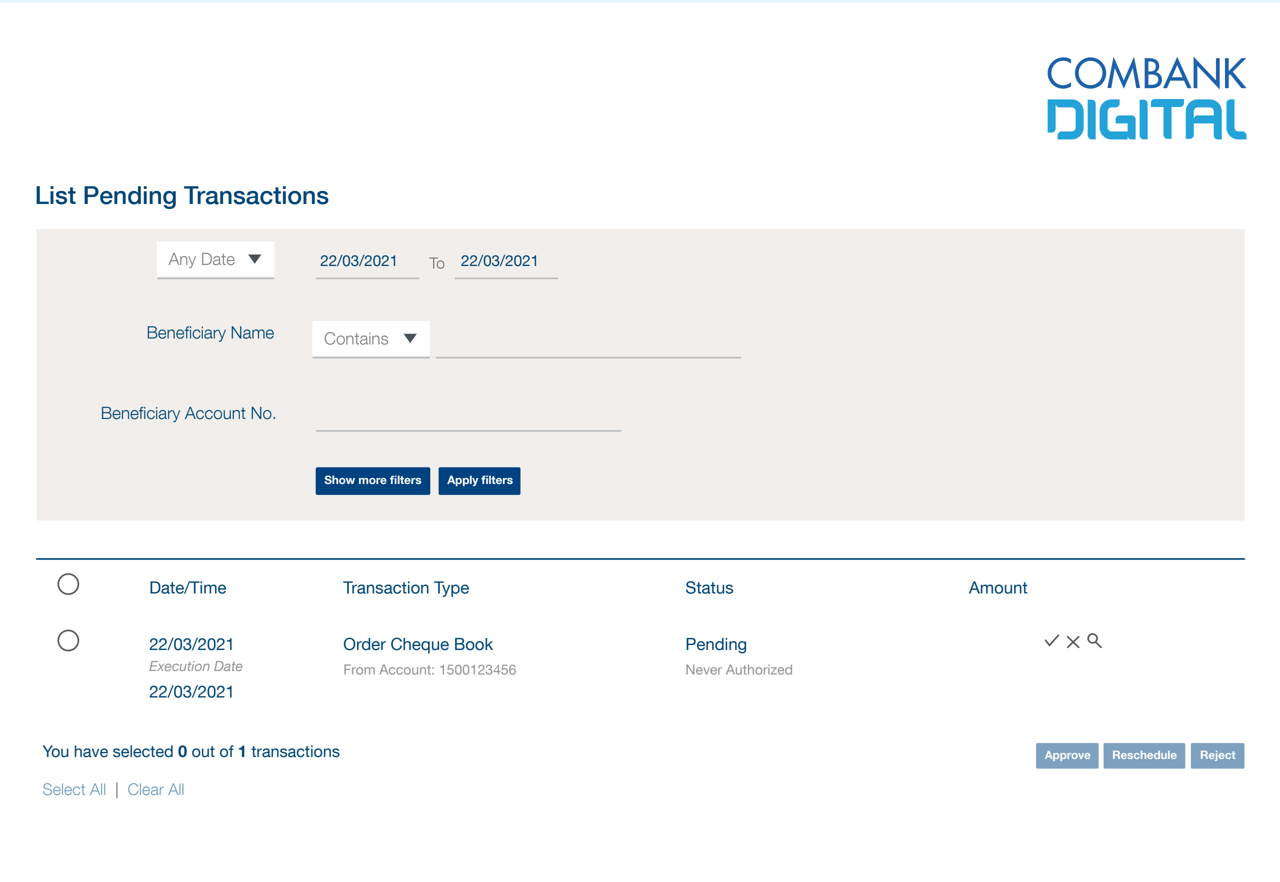
Click on "Transaction Status" in the main menu and select Display Pending

a. Click on the transaction that needs to be authorized

b. The Authorizer may Authorize, Reject or View a transaction by clicking on the signs available on the right-hand side of the transaction.

c. If the transaction is in order tick on the left-hand side of the transaction and select "Approve"

d. Authorizer can authorize all transactions by ticking all transactions & selecting Approve button



Note:

1. If the Authorizer has initiated the transaction, 'Modify' option will also be available.

2. A pending transaction is valid only for 24 hours. Thereafter the status of the transaction will be changed to "Expired". To effect such transactions, the status can be changed by clicking on "Reschedule" button.

6. Communication with the Bank

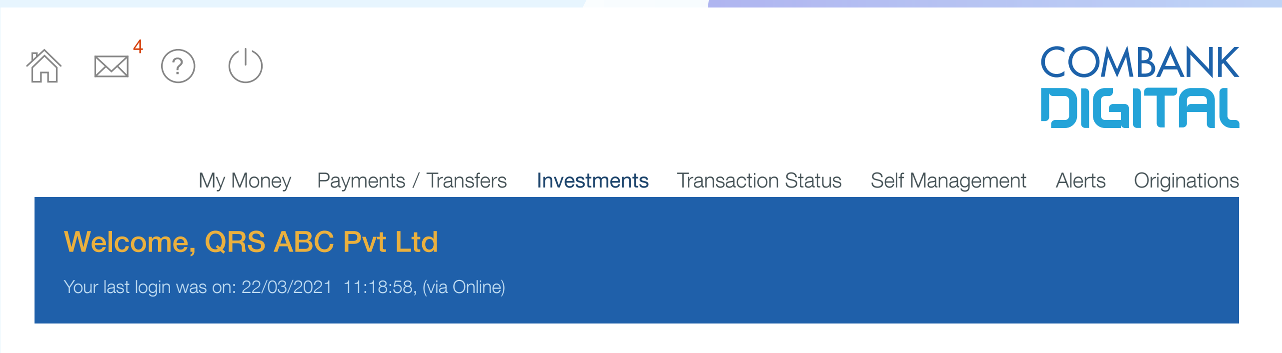
6.1 Receive and send messages to Bank

The authorized users can send or receive secure message to and from Bank by using the message to bank function.

Further, an option is available to upload a document when sending a message to Bank

To view received messages from the Bank, Select "Message Icon" in the top left hand corner. All the uncleared messages received from the Bank will display and unread messages will be in bold letter.

If you wish to send a message to Bank, select "+ New Message" to compose. Once completed click "send" and input OTP to send the message.



6.2 Special Instruction to Bank

This is a special feature where a user can send special instructions to the Bank through the signature matrix assigned. Users can input a particular message upto 800 characters. Such instructions can be sent under the following topics;

Special Instruction to Bank function will be available in "My Money" menu

1. General Request

2. Financial Transactions from specific accounts

Instruction with regard to a particular account (account number can be selected from the dropdown) can be sent.

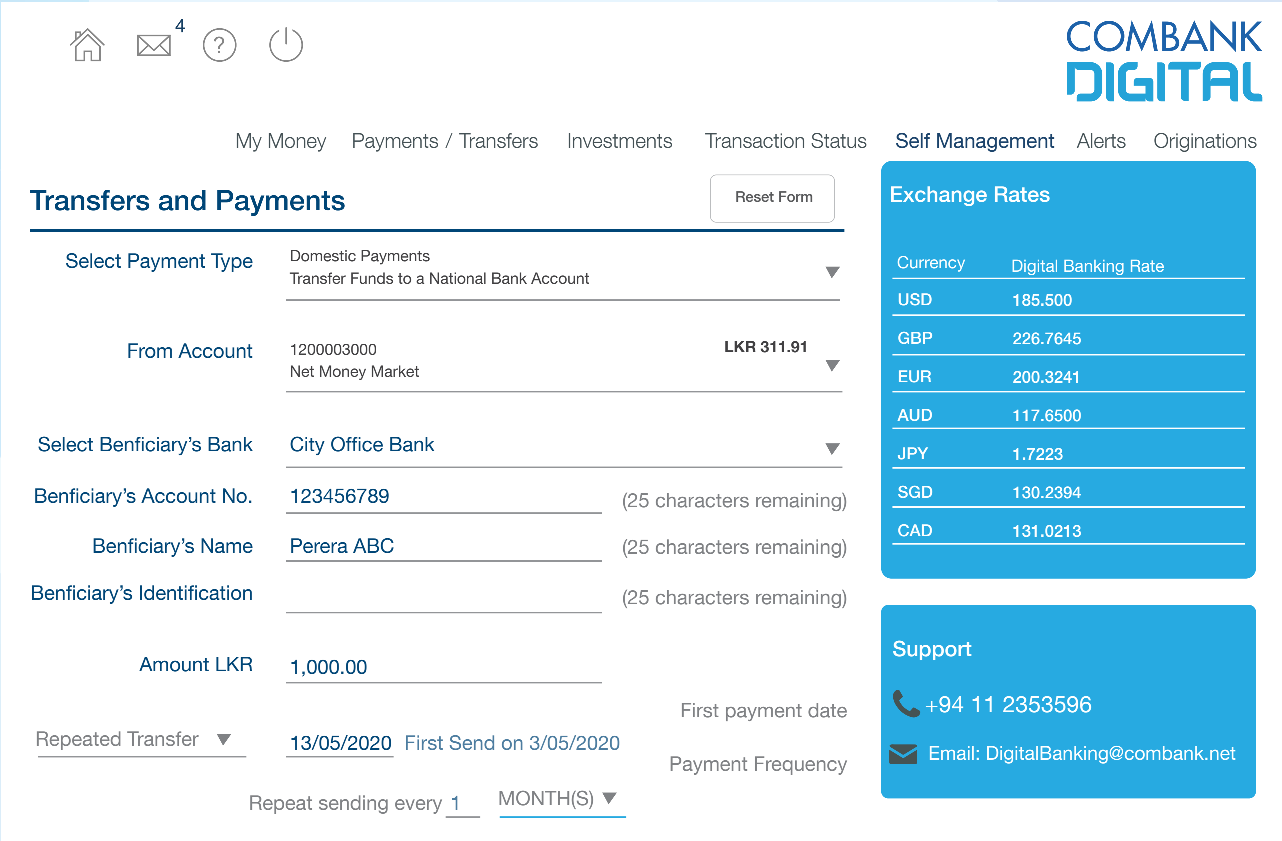
7. Recurring Payments (Similar to Standing Orders)

These are repeated fund transfers / payments (as mentioned in No 04)
Recurring payments can only be set up through "ComBank Digital"

7.1 How to create Recurring Payment?

Follow the below steps;

- Home Screen -> Payments / Transfers -> select Payment Type
- Change "Single Transfer" to Repeated Transfer
- Change payment frequency, first payment date and ending date



7.2 How to view Upcoming (Scheduled) payments in customers portfolio?

Follow the below steps;

- Home Screen -> My Money -> Upcoming Payments

or

Details will appear as "upcoming payments" on the Home Screen

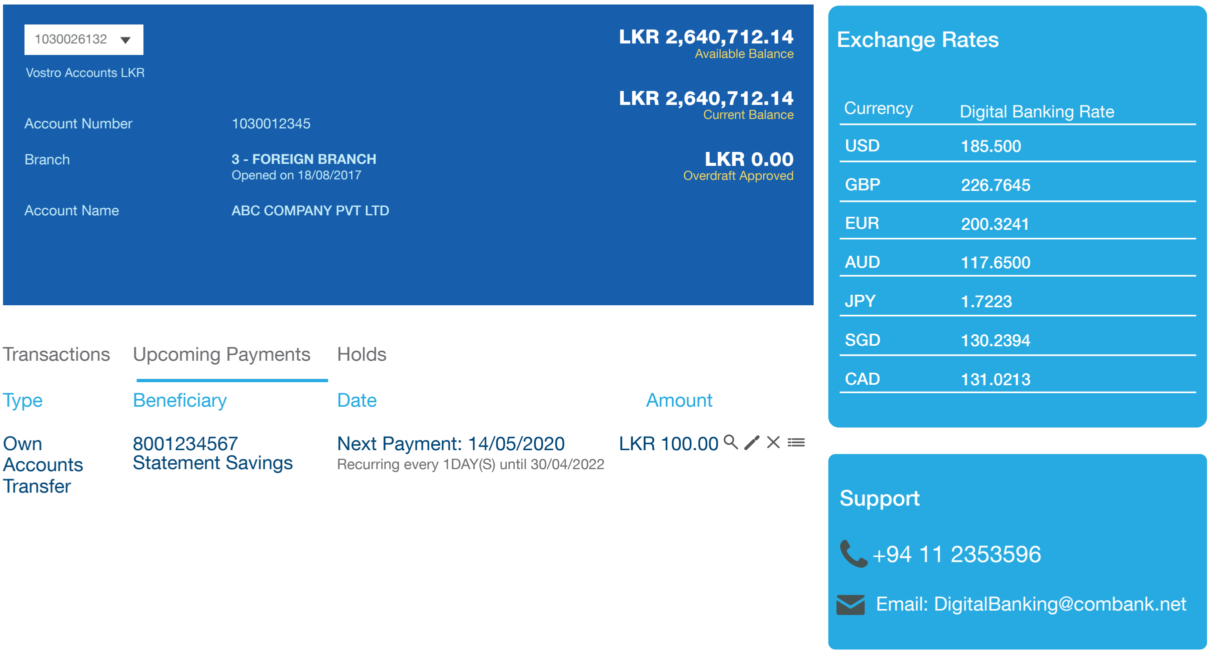
7.3 How to view / edit / cancel existing Recurring Payments (Upcoming Payments)?

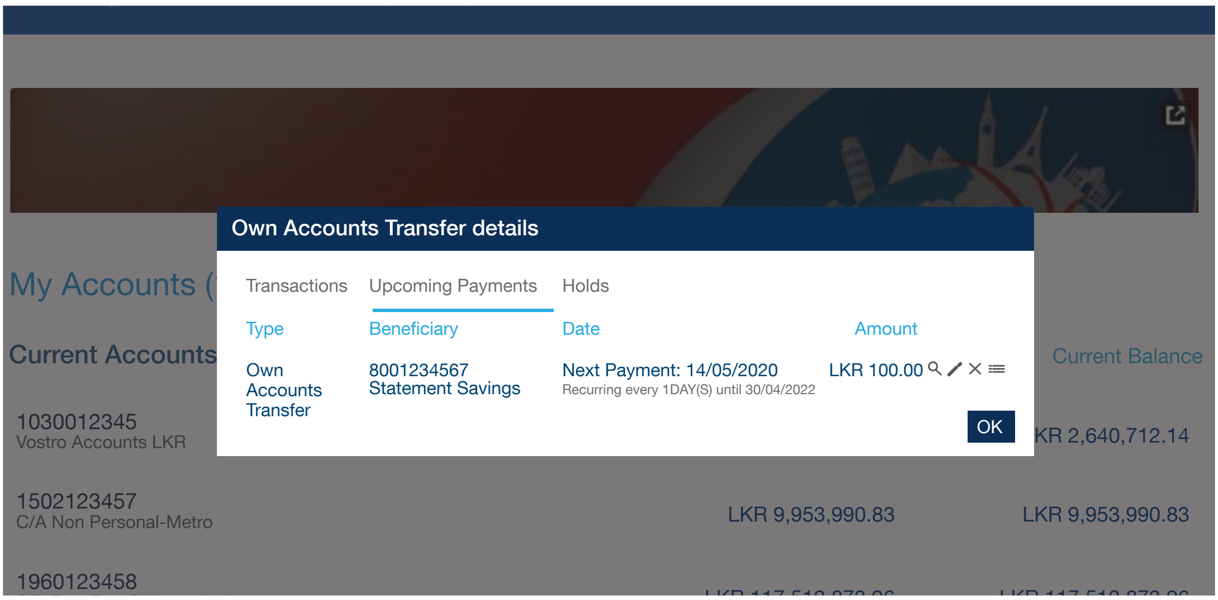
Use the following steps;

- My Money -> My Portfolio -> Select Account
- Select Upcoming Payments

OR

- Home Screen
- Select the desired Recurring Payment and select a suitable action (Refer below Screen)





8. File Uploading

Note: Step by step guideline is available in the help page in the application for both Bulk file upload and Beneficiary file uploading.

8.1 Bulk File Upload

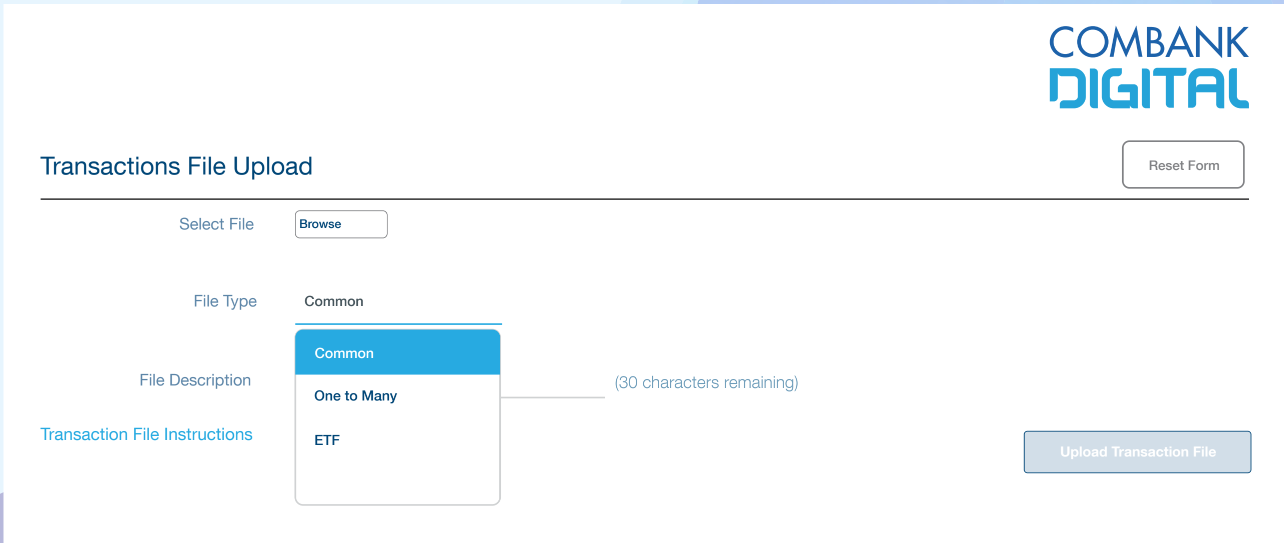
Following options (Bulk file upload) have been enabled in the ComBank Digital Business User platform.

- One to Many – Single debit & multiple credits
- Many to Many (also known as "Common") – Multiple debits & multiple credits.

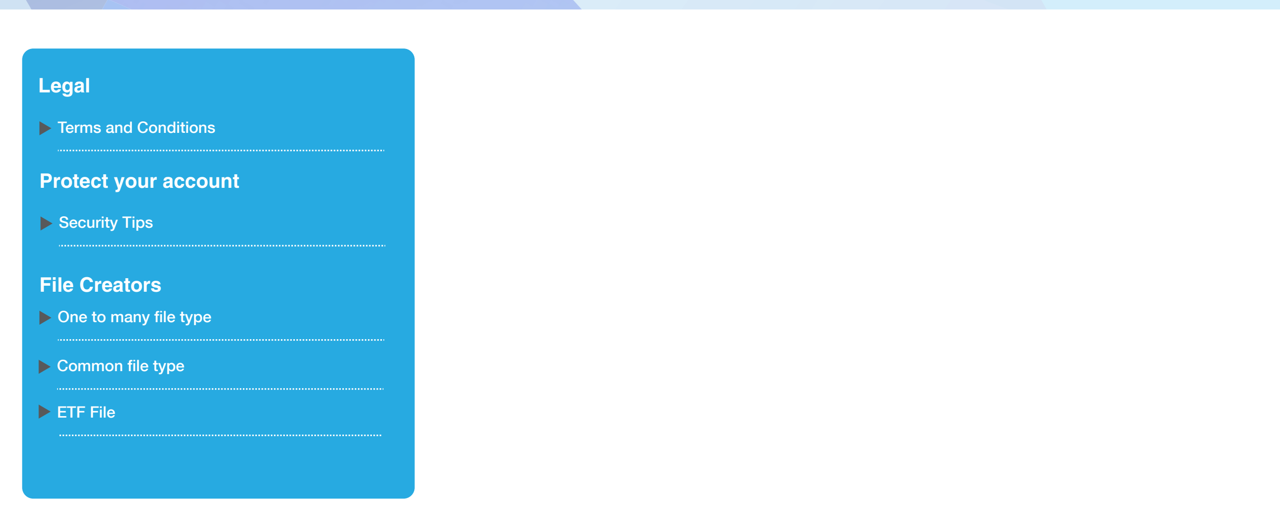
The above options are available for Intrabank Transfers and Domestic Payment functions.

Beneficiaries will be updated in real time.

Further, the payment can be scheduled to a future date by changing the effective date mentioned in the file.

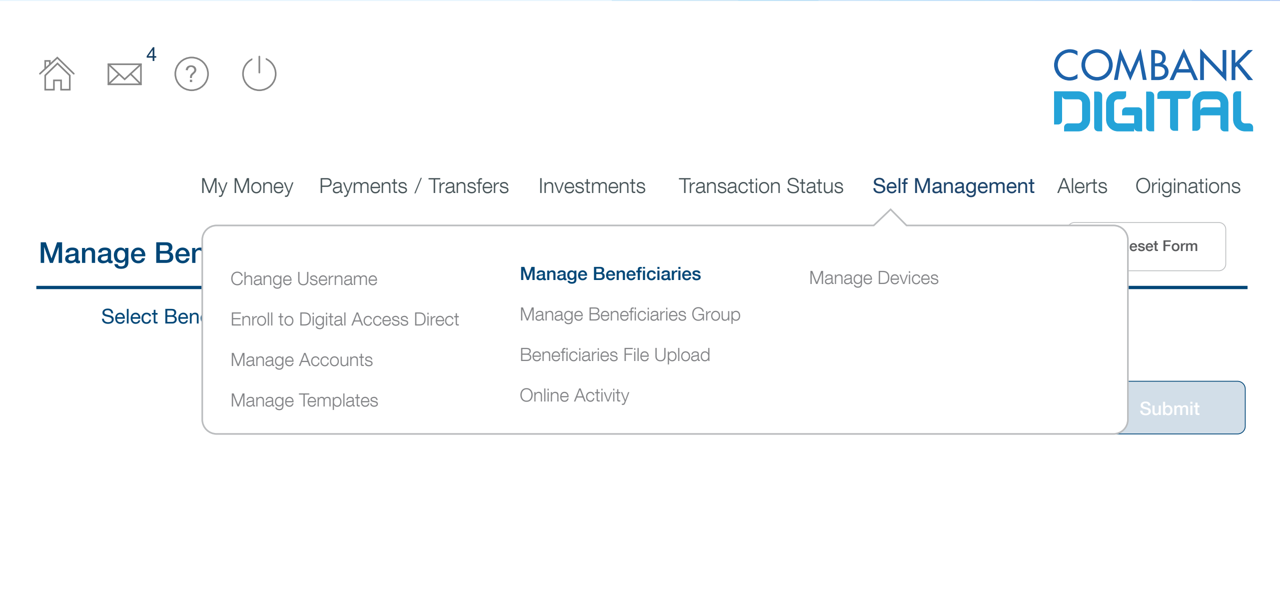


File Creators (One to many and Common file types) are available in Dash board for downloading.



8.2 Beneficiaries

Depending on the purpose, the User can create and save beneficiary templates to be used in frequent transactions. This can be for both single and multiple payments.

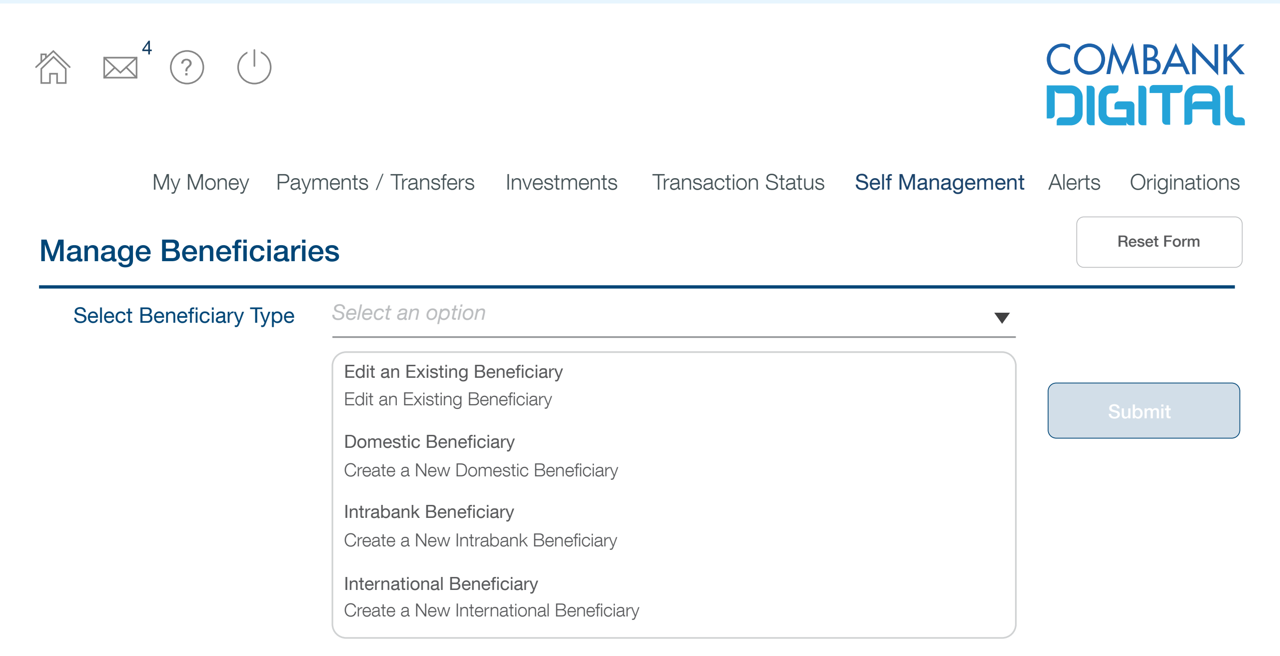


a. Individual Registration

Payment for a single beneficiary can be created and saved through the following path;

Self-management --> select Manage Beneficiaries

Select the dropdown and the following options will be available



b. Bulk Registration and Payment

I. Beneficiary File Upload

By using this option, several beneficiaries can be registered

The above option (4.2.a) can be followed to create individual beneficiary. If the beneficiary list is large, it can be uploaded to the system as a file.

Select Self-Management --> Beneficiary file upload

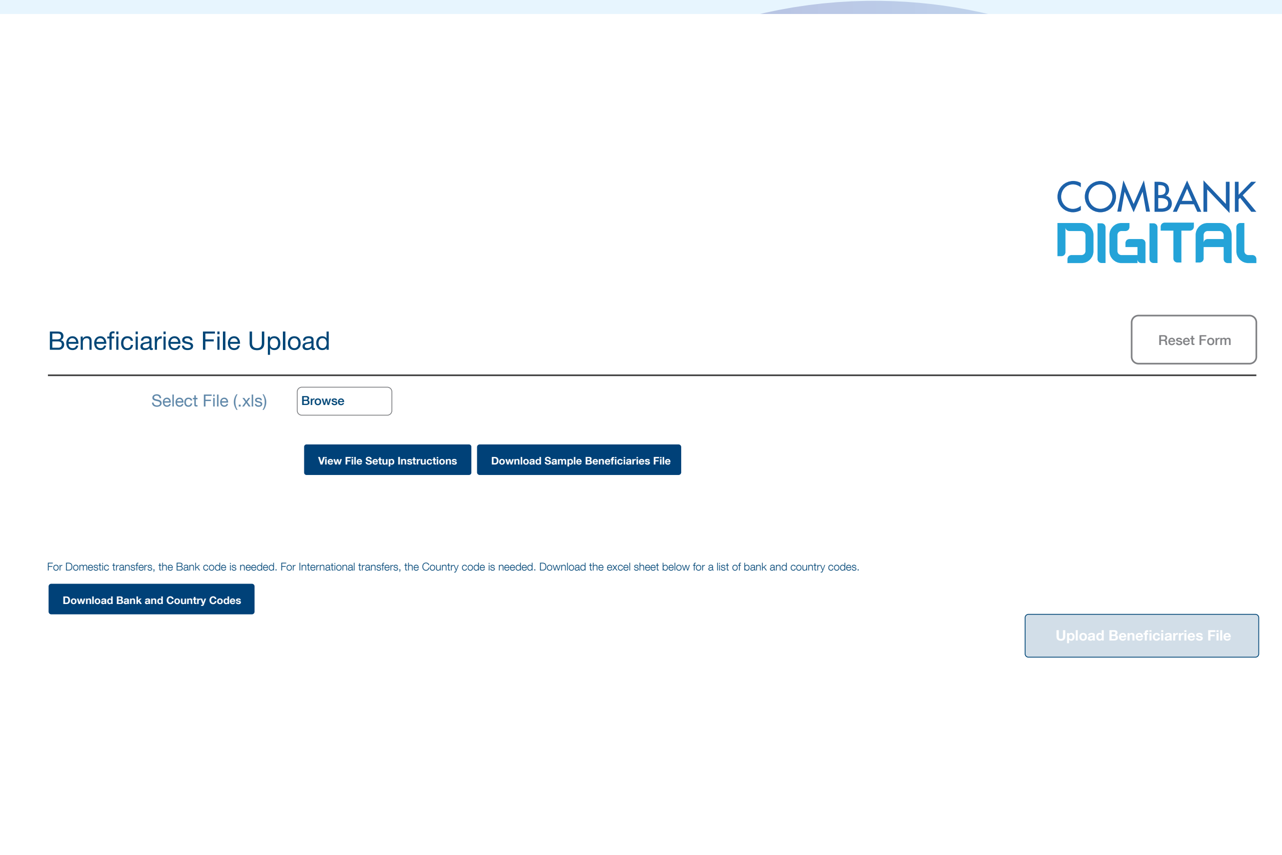
You may download the sample beneficiary file (".xls" format) to the device.

Click "View File Setup Instructions" before proceeding.

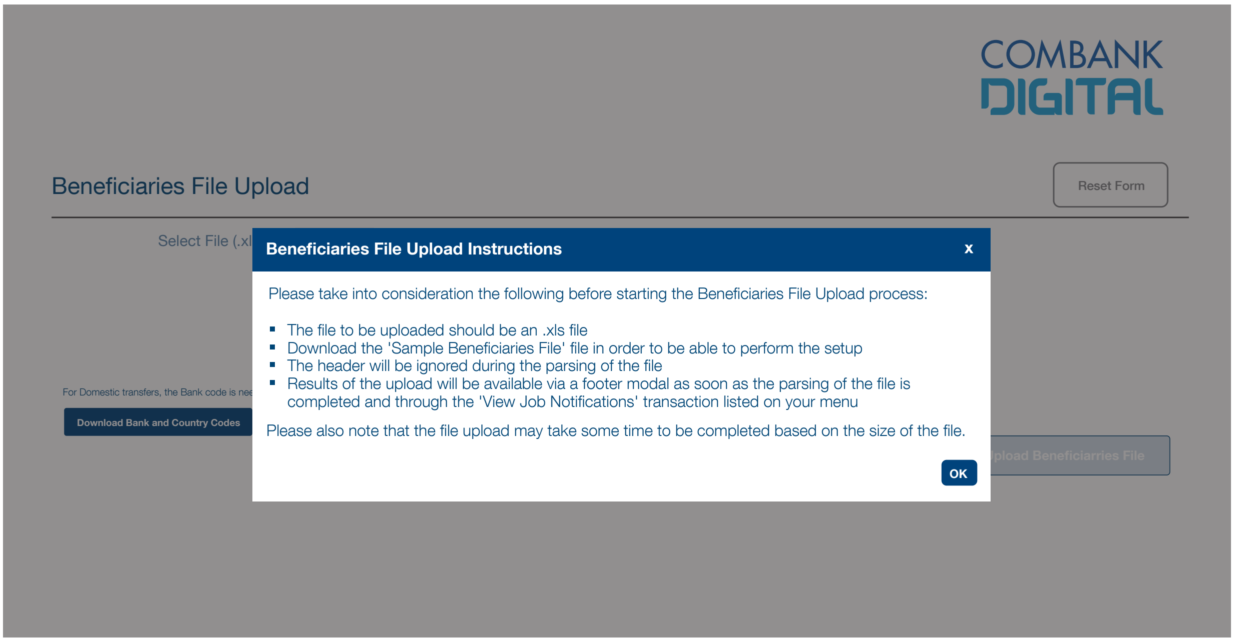
Provide required information of the beneficiaries in the downloaded file

Select "Browse" to select the file and then click "Upload Beneficiary File" to upload the Beneficiary details to the platform.

Note: You may click "Download Bank and Country Codes" to obtain details of Local Banks and other financial institutes.



Special Instruction to be followed when uploading Beneficiary files are as follows:



II. How to Create Beneficiary Group?

Select Manage Beneficiary Group from Self-Management menu

Click "+ New Group"

Select Beneficiary group from the "Create Group from" drop down

Drag and drop individual beneficiaries from the lists that appear according to the group selected.

III. How to Effect Group Payments?

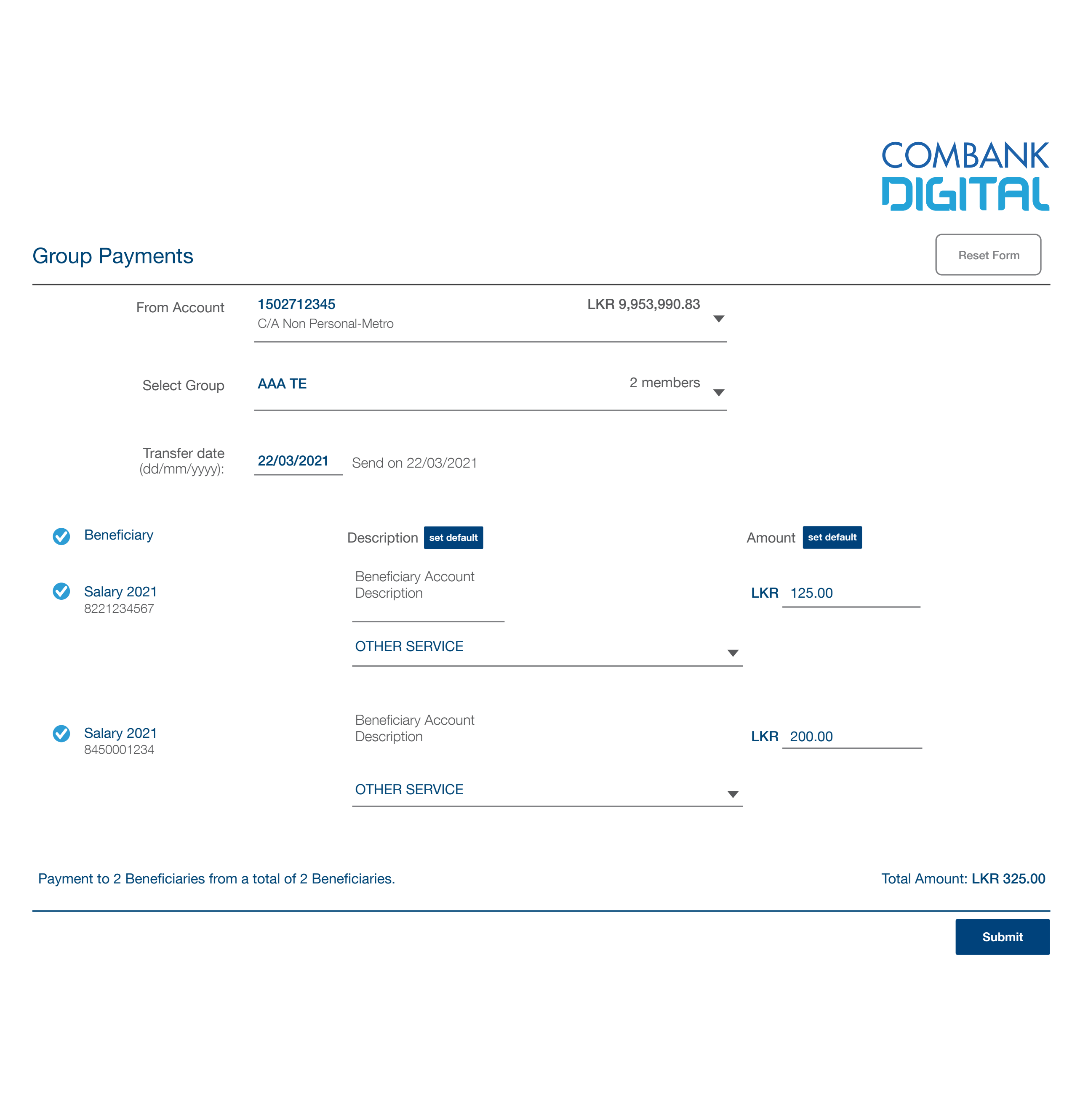
Multiple payments can be effected by selecting the beneficiary group created in the above steps.

Follow the below path to effect Group payments

Select "Group Payment" from Payment / Transfer menu

Select the required group from the dropdown

Change details of the individual beneficiaries (Eg Amount) and click "Submit"



Note:

“Set Default” Function

This function can be used if the beneficiary description or / and the amount is common for all payments in the group.

Eg:
Description - BONUS
Amount - 5000.00

9. Templates

Payments and transfers that occur on a regular basis can be saved as a Template, to be used in future transactions.

9.1 How to Create Templates?

Use the following steps to create Templates;

- Home Screen -> Self - Management -> Manage Templates
- Select the Template Type to be created from the drop down -> use a suitable name to save the Template

OR

- Home Screen -> Payments / Transfers -> Select Payment Type -> Complete the payment by submitting the OTP
- Tick "Save / Update this transaction as Template"

9.2 Define Pre-Authorized Amounts

The User can set up a Pre-Authorized Amount when creating a Template (option available for all payment types (except for Own Account Transfers).

The User has the option to define a Pre-Authorized Amount below the Transaction Limit assigned by the Bank.

When the Template is used for a payment below the Pre-Authorized Amount, the transaction will effect without an OTP.

Therefore, it is Recommended to set a pre-authorized limit for frequent fund transfers and payments which have been saved as a template to carry out transactions easily without an OTP.

9.3 How to Define Pre-Authorized Limit?

Select one of the options below to define Pre-Authorized Limit

a. - Home Screen -> Payments / Transfers -> Select Payment Type -> Complete the payment by submitting the OTP

- Tick "Pre-Authorized" and define a limit within the "Pre-Authorization Maximum Limit set up by the Bank (Refer below screen shot)

OR

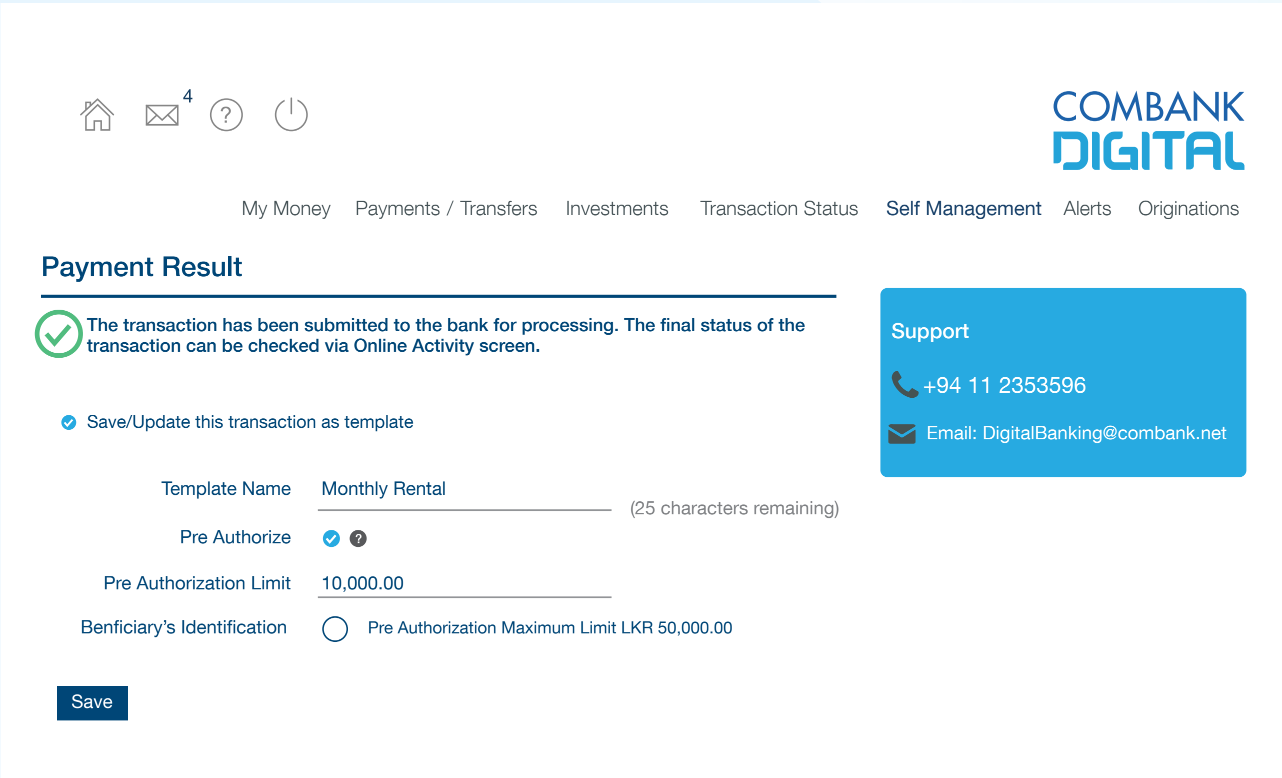
b. Self-Management -> Manage Template -> Select Template Type -> Edit Existing Template

- Select Desired Template -> Change Pre-Authorized Amount (Not available for Own Account Transfers)

OR

c. Self-Management -> Manage Template -> Select Template Type to Create (option not available for Own Account Fund Transfers)

- Define Pre-Authorized Amount



9.4 Edit / Change Templates

- Home Screen -> Self - Management -> Manage Templates

- Edit Existing Template -> Select Existing Template from the drop down -> All saved Templates will list down

- The User can edit / change the Pre-Authorized Limits

10. Order Cheque Books / Request Bank Drafts

Following steps to be used

10.1 Order Cheque Books

- Home Screen -> My Money -> Order Cheque Book

- Collecting Branch to be selected

(Cheque books cannot be received through post. The customer has to collect the Cheque book from the selected Commercial Bank Branch)

10.2 Request Bank Draft

- Home Screen -> My Money -> Request Bank Draft

- Collecting Branch to be selected

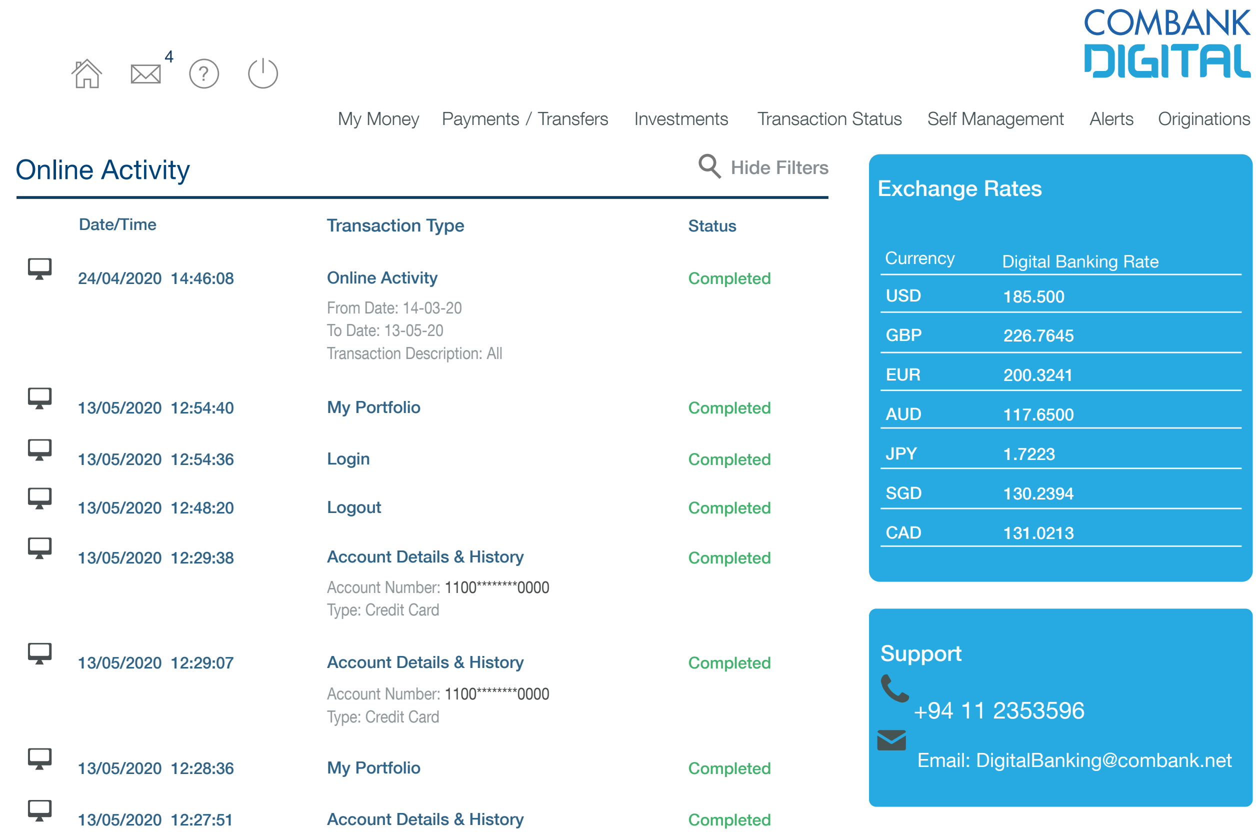
11. Usage of the Online Activity (Transaction history)

11.1 How to check the transaction history and download an electronic receipt?

The user can view the account history such as login details and other activities including transactions carried out using the application.

- Self-Management -> Online Activity -> select Show Filters to retrieve transactions

- Click on the download tab to download or email the electronic receipt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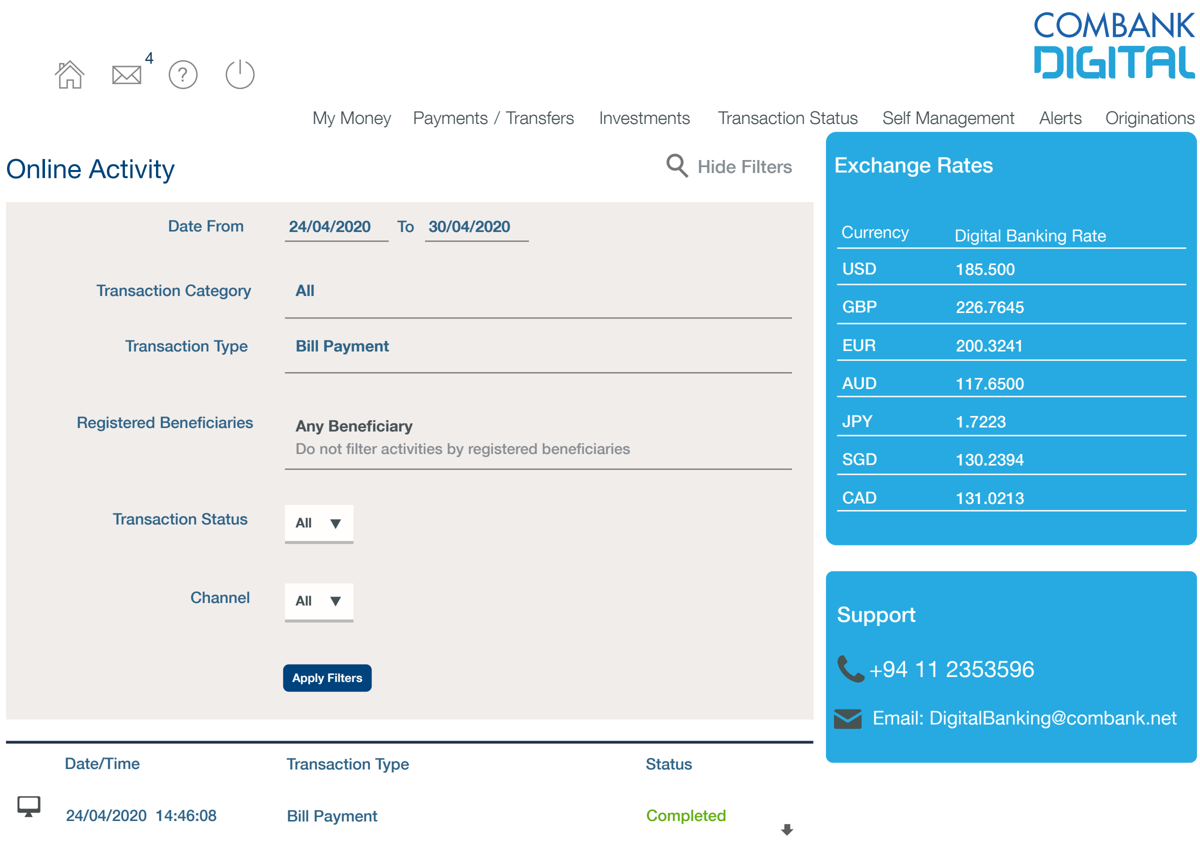
My Money
Payments / Transfers
Investments
Transaction Status
Self Management
Alerts
Originations
Online Activity
Hide Filters
Date/Time
Transaction Type
Status
24/04/2020 14:46:08
Online Activity
From Date: 14-03-20
To Date: 13-05-20
Transaction Description: All
Completed
13/05/2020 12:54:40
My Portfolio
Completed
13/05/2020 12:54:36
Login
Completed
13/05/2020 12:48:20
Logout
Completed
13/05/2020 12:29:38
Account Details & History
Account Number: 1100********0000
Type: Credit Card
Completed
13/05/2020 12:29:07
Account Details & History
Account Number: 1100********0000
Type: Credit Card
Completed
13/05/2020 12:28:36
My Portfolio
Completed
13/05/2020 12:27:51
Account Details & History
Completed
Exchange Rates
Currency
Digital Banking Rate
USD 185.500
GBP 226.7645
EUR 200.3241
AUD 117.6500
JPY 1.7223
SGD 130.2394
CAD 131.0213
Support
+94 11 2353596
Email: DigitalBanking@combank.net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Alerts
Originations
Online Activity
Hide Filters
Date From
24/04/2020
To
30/04/2020
Transaction Category
All
Transaction Type
Bill Payment
Registered Beneficiaries
Any Beneficiary
Do not filter activities by registered beneficiaries
Transaction Status
All
Channel
All
Apply Filters
Date/Time
Transaction Type
Status
24/04/2020 14:46:08
Bill Payment
Completed
Exchange Rates
Currency
Digital Banking Rate
USD 185.500
GBP 226.7645
EUR 200.3241
AUD 117.6500
JPY 1.7223
SGD 130.2394
CAD 131.0213
Support
+94 11 2353596
Email: DigitalBanking@combank.net

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