

Welcome to
COMBANK
DIGITAL
Web Application



**User Guide for easy access
to the Web (PC) Application users**

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ComBank Digital

We are pleased to inform you that the ComBank Online Banking platform has been upgraded to ComBank Digital with state of the art security enhancements and utmost convenience with a multitude of advanced features to make your personal banking experience truly seamless.

Welcome to “ComBank Digital”.

The ComBank Digital application comes with separate mobile applications for Android, iOS and Huawei. Further, the responsive web application can be used in desktop and laptop computers, tabs and smart phones with the screen automatically fitting into the screen size of the device.

ComBank Digital also allows “self-onboarding” through which, any ComBank accountholder can get registered to the facility without stepping into a Branch.



2. How to login to the ComBank Digital Web Application

- Visit www.combankdigital.com to access the login page.

2.1 Existing Users

- Type in the existing User Name provided by the Bank in CAPITAL LETTERS followed by the Password.
- Once logged in, the Home Page will appear.
- If you cannot remember your User Name or Password, click on “Having trouble logging in?” and follow the instructions to reset the User Name or Password.

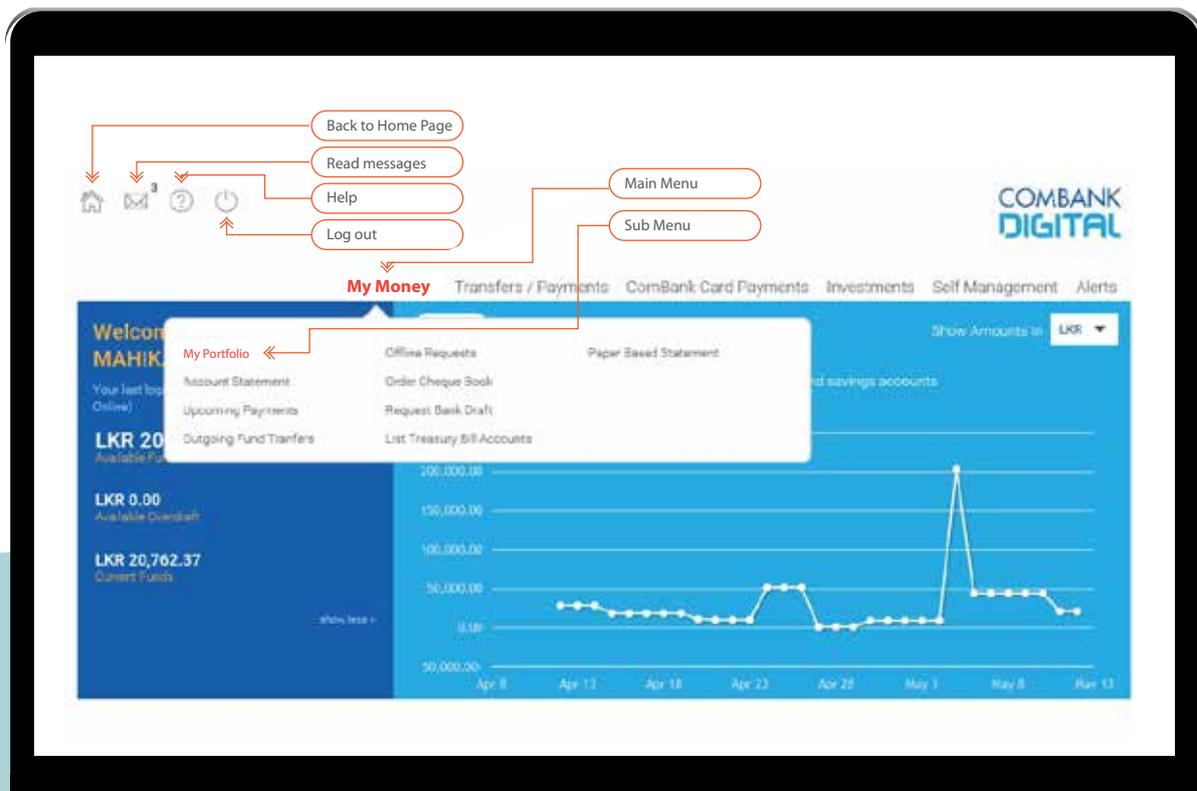
2.2 New Users

- Any Commercial Bank accountholder with updated credentials (e-mail address, mobile number registered with the Bank) will be able to self-register with ComBank Digital through the “Enroll to ComBank Digital” option available in the login page.
- Once registered with ComBank Digital you may log in to www.combankdigital.com and the Home Page will appear.



3. Home Page

- Main Menus are available in the Home Page (as shown below).
- Sub Menus will be shown when clicked on the desired menu item.
- Refer the below screenshot to view the Main Menu.
Eg: Click on My Money (Main Menu) and the relevant Sub Menu will appear.

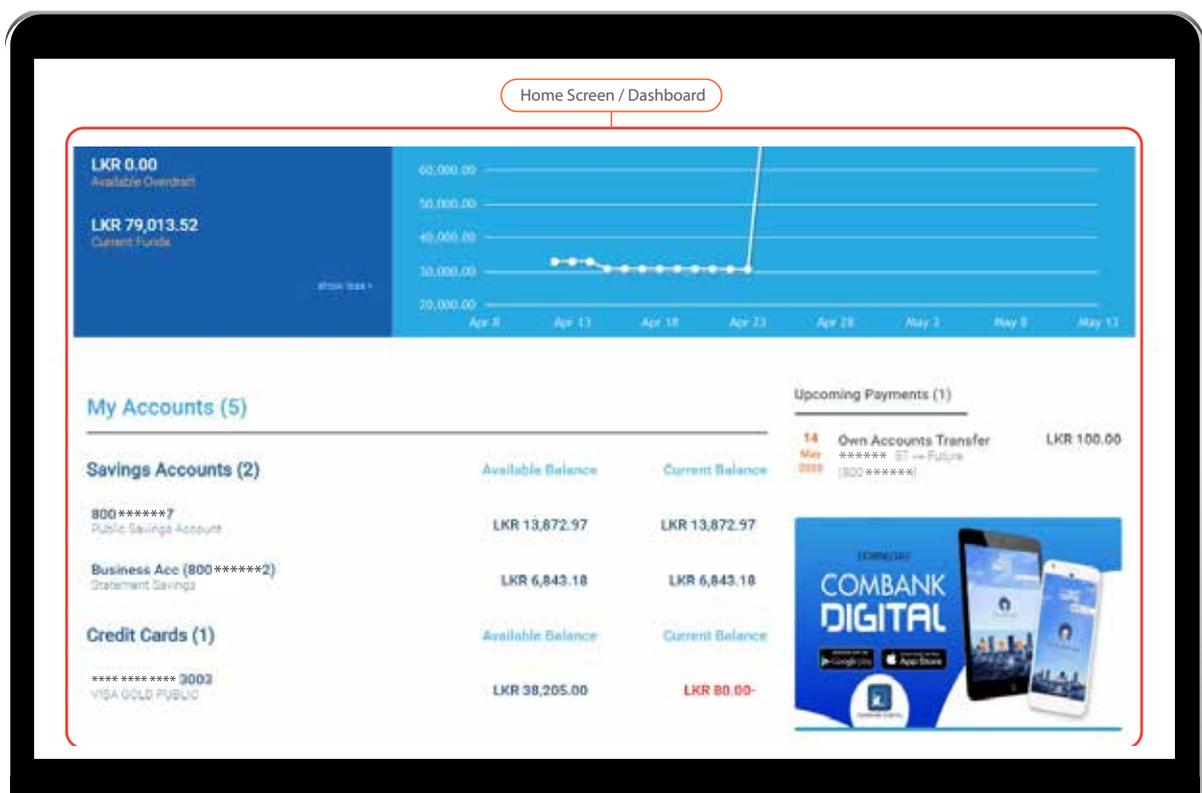


4. How to view Accounts and Transaction History

Current / Savings / FD / Loan / Credit Cards

Select one of the following options to view all accounts attached to the user.

- My Money -> My Portfolio
- or
- Select Home Icon  (Home Page)
- All accounts will appear on screen under “My Accounts”
- Click on the required Account to get the transaction history.

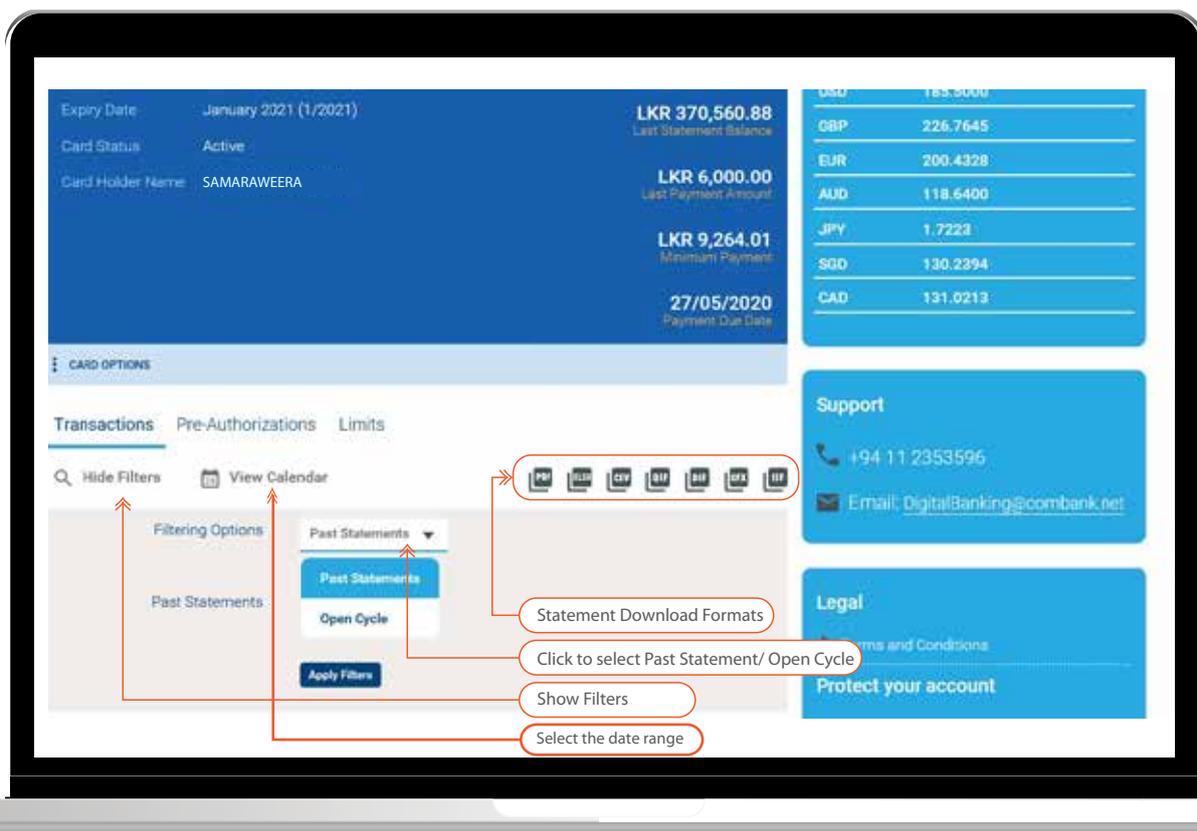


4.1 How to view the Account Statement

- Home Page or My Money -> My Portfolio
- Click on the desired Account - > Click “Show Filters” to select filtering options. Select the required date range from “View Calender” or from “Past Statements”.
- You may download the statement using the formats given in the right-hand side of the screen.

4.2 How to view the Credit Card Statements

- Click on the Credit Card number on the Home Page, and the Open Cycle items (transactions related to the next month’s bill) along with the other relevant details will be shown.
- To view past statements, click on “Show Filters” and change the filtering option to “Past Statements”.
- Select the past statement date you wish to obtain and click on “Apply Filters”.
- Scroll down to view the transactions pertaining to the selected statement date.
- You may download the statement using the formats given in the right-hand side of the screen.



5. How to deactivate Credit/ Debit Cards

5.1 Debit / Credit Cards can be blocked / deactivated

Eg; Lost, Stolen or Damaged cards

- Home Page or My Money -> My Portfolio
- Select the relevant card that needs to be blocked -> Card Options -> Block Card

The user has to contact the Bank (Card Centre) to re-activate the blocked card.

To apply for a replacement card.

- My Money -> My Portfolio or Home Page
- Select the Blocked Card -> Card Options -> Request for Replacement Card.

5.2 View withdrawal / purchase limits and Accounts linked to Debit Cards

- The user can view daily withdrawal and purchase limits allocated to the Debit Card, and the Accounts linked to the card.
- My Money -> My Portfolio or Home Page
- Debit Cards -> Select Limits / Linked Accounts

6. Fund Transfers

6.1 Own Accounts within the Bank

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

- Home Page -> Payments / Transfers -> Select Payment Type -> Own Account Transfer
- The transfer can be single or repeated

6.2 Third party Accounts of ComBank

- Home Page -> Payments / Transfers -> Select Payment Type -> Intrabank Transfers
- The transfer can be single or repeated

6.3 Other Banks Transfers - Domestic Payments

This option can be used to make fund transfers to other local Banks.

- Home Page -> Payments / Transfers -> Select Payment Type -> Domestic Payments
- The transfer can be single or repeated

6.4 Real Time Gross Settlement (RTGS) System

- Fund transfers above Rs 5.00 Mn will be effected in “Real Time Gross Settlement” (RTGS) mode on the same day.

A: Requirements for RTGS transfers

- Transaction value should be above Rs 5.0 Mn
- Cut-off time to request a RTGS transfer will be 10.00 am on a normal working day. For requests made after the cut-off time or a holiday, the transfer will be effected on the next working day.

Bank charges for RTGS transfers will be different from CEFT / SLIP and will be applied according to the prevailing tariffs and charges of the Bank.

6.5 Real Time Transactions

- Real time transactions are fund transfers to other local banks which will be effected immediately.
- If the selected (Beneficiary's) Bank has real time transactions facility, the transfer will be affected 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.

6.6 Bill payments and payments to other institutions

All payments are listed under Payments / Transfers

- Home Page -> Payments / Transfers -> Select Bill Payments from Payment Type.
- Bill Payments -> Select the service provider by selecting the Biller using the drop down menu.
- For easy access, place the cursor on the Biller field and type the first few letters of the service provider's name. Then the selected names will be highlighted.
- The payment can be single or repeated.

6.7 How to view the status of transactions

- Select "Online Activity" from the "Self- Management" menu.
- Click "Show Filters" and input details for filtering.
- The current transaction status will be shown in the right-hand side of the screen.

Eg: Completed, Rejected, In Progress.

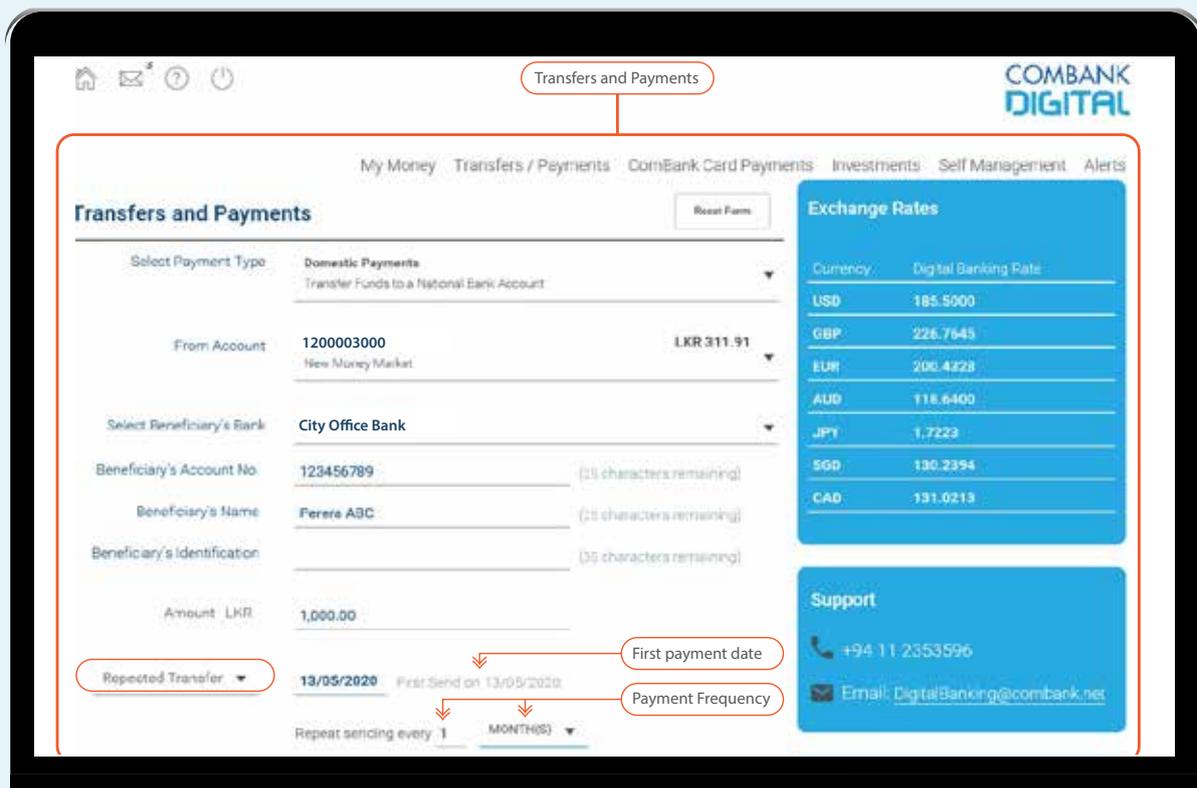
6.8 Recurring Payments - similar to Standing Orders

These are repeated fund transfers / payments

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

How to view Upcoming/ Scheduled payments in customers portfolio

- Home Page -> My Money -> Upcoming Payments
- or
- Details will appear as “Upcoming Payments” on the Home Page



The screenshot displays the 'Transfers and Payments' section of the ComBank Digital interface. The main form is titled 'Transfers and Payments' and includes a 'Repeat Form' button. The form fields are as follows:

- Select Payment Type:** Domestic Payments (Transfer Funds to a National Bank Account)
- From Account:** 1200003000 (New Money Market) with a balance of LKR 311.91
- Select Beneficiary's Bank:** City Office Bank
- Beneficiary's Account No.:** 123456789 (25 characters remaining)
- Beneficiary's Name:** Perera ABC (25 characters remaining)
- Beneficiary's Identification:** (35 characters remaining)
- Amount:** LKR 1,000.00
- Payment Type:** Repeated Transfer
- First payment date:** 13/05/2020 (First Send on 13/05/2020)
- Payment Frequency:** Repeat sending every 1 MONTH(S)

On the right side, there is an 'Exchange Rates' table and a 'Support' section.

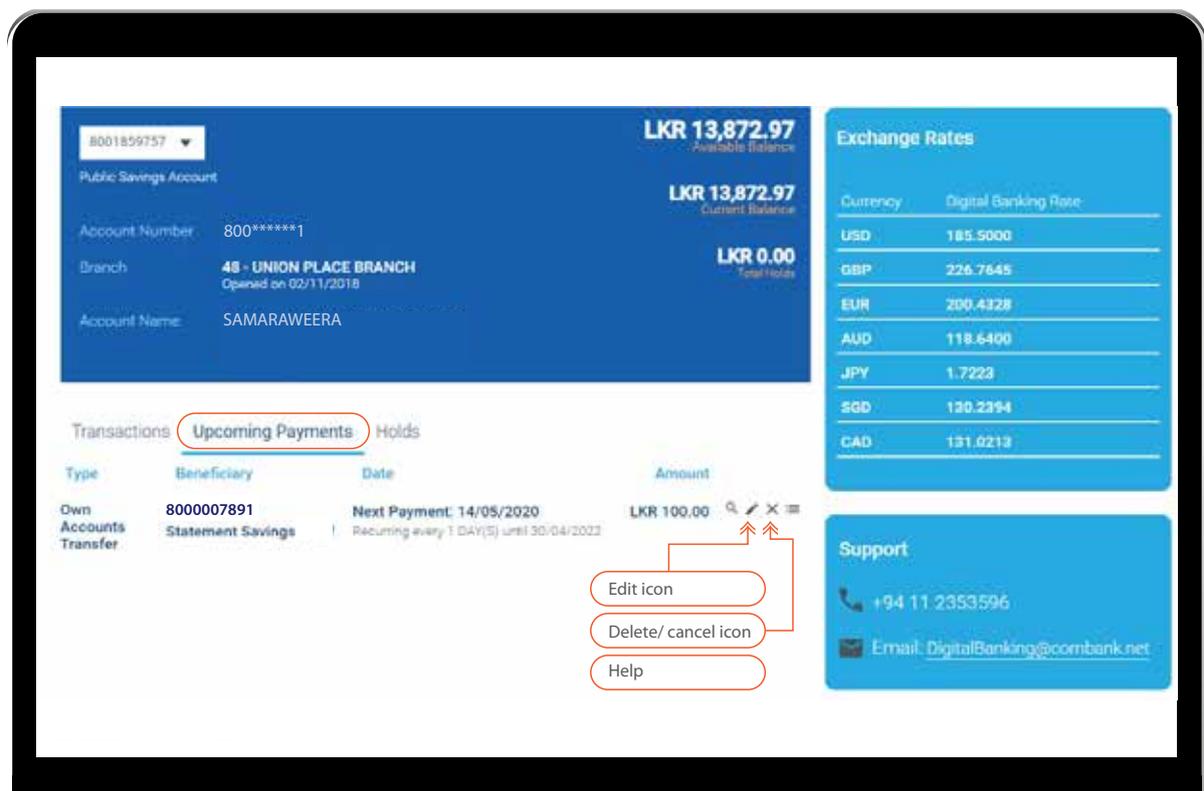
Currency	Digital Banking Rate
USD	185.5000
GBP	226.7645
EUR	208.4828
AUD	118.6400
JPY	1,7223
SGD	130.2394
CAD	131.0213

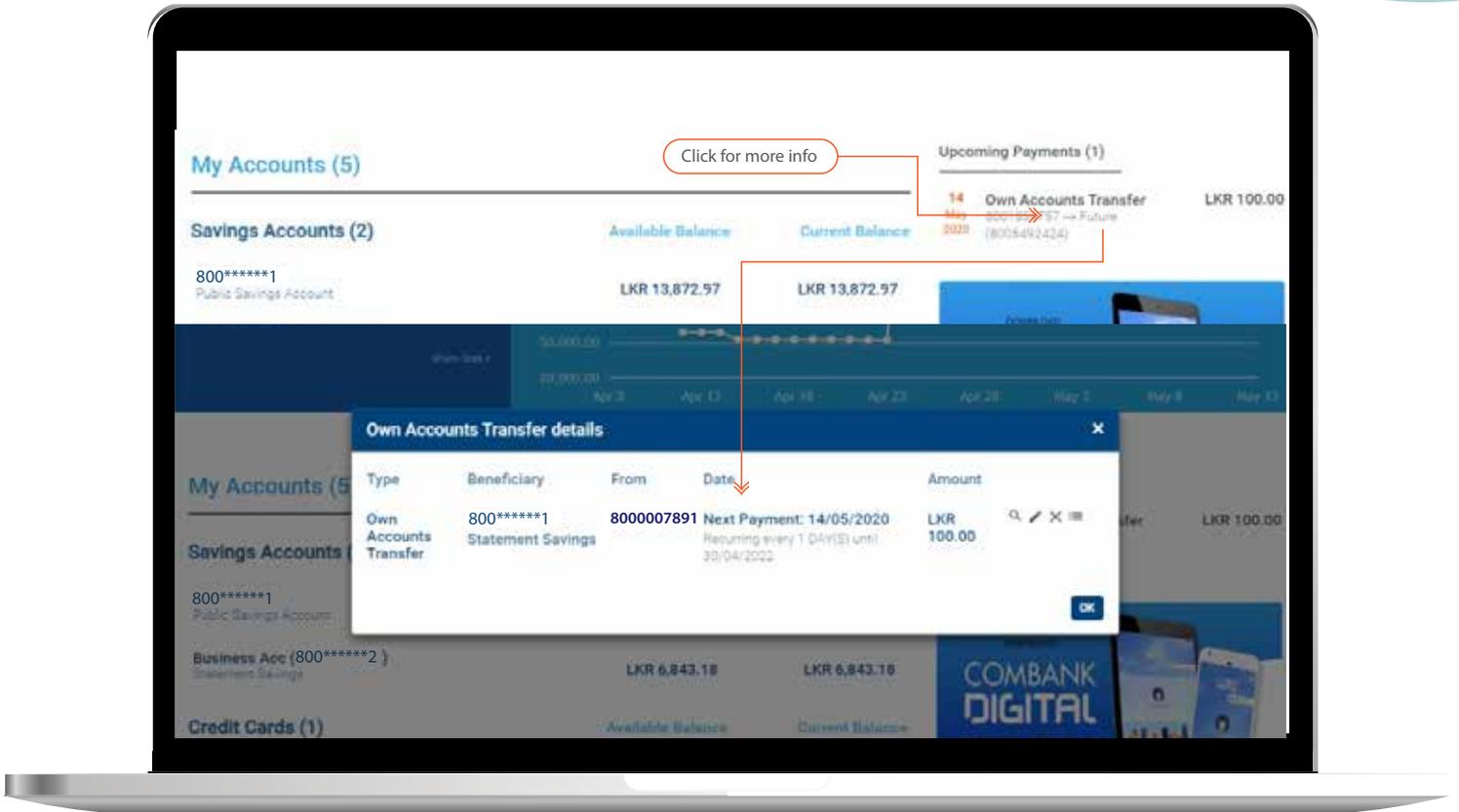
Support
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 Email: DigitalBanking@combank.net

6.9 How to view / edit / cancel Upcoming Payments under existing Recurring Payments

Use the following steps;

- My Money -> My Portfolio -> Select Account
- Select “Upcoming Payments”
- Select the desired recurring payment and select a suitable action (refer below screen)





6.10 Transfer Orders (TO) cancellation

Amendments / Cancellations to existing TO's

- The user will have to forward the request through “Message to Bank” option available in the Home Page.

7. Credit Card Payments - within the Bank and other Banks

7.1 Payments to ComBank Credit Card - Own cards

Follow the below steps;

- Home Page -> ComBank Card Payments -> Own Credit Card Payments

7.2 Payments to ComBank Credit Card - Third Party cards

Users have the option to make payments to ComBank Credit Cards of another cardholder.

- Home Page -> ComBank Card Payments
- IntraBank Credit Card Payment -> Enter beneficiary's Card number

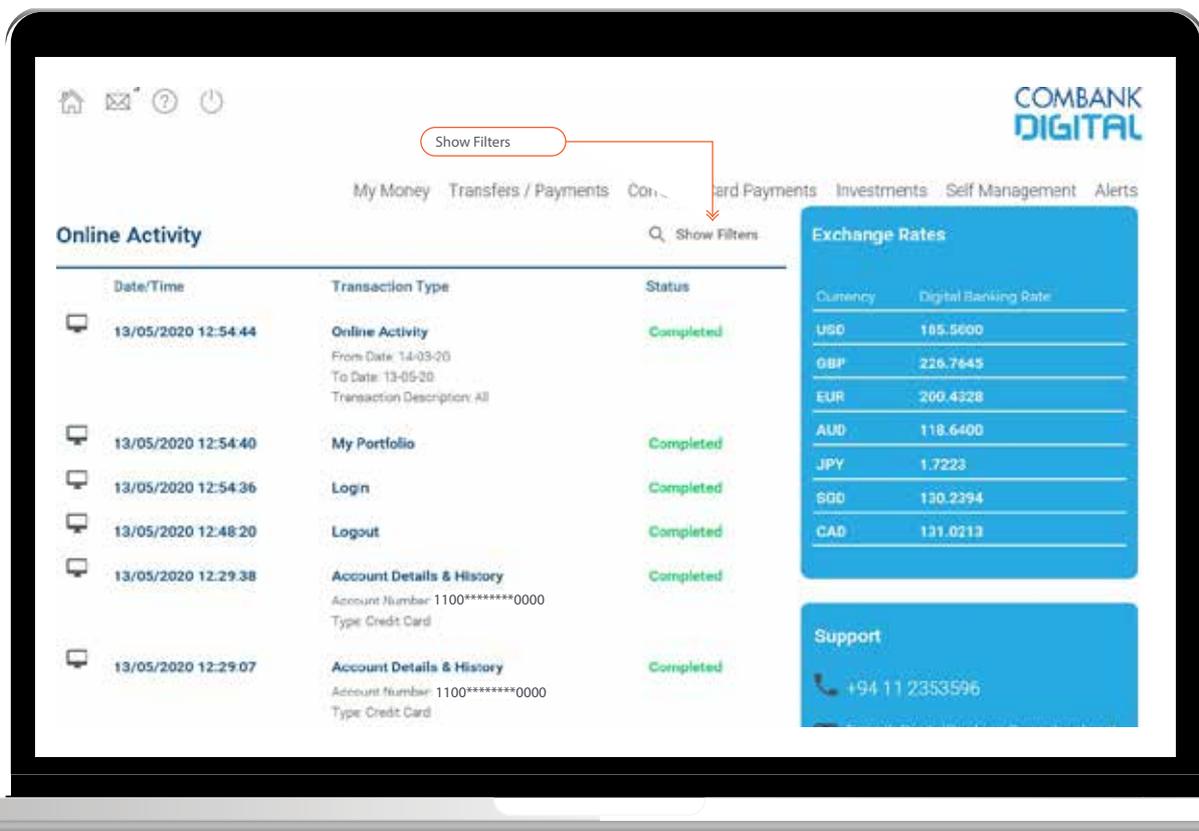
7.3 Credit Card payment to other bank cards

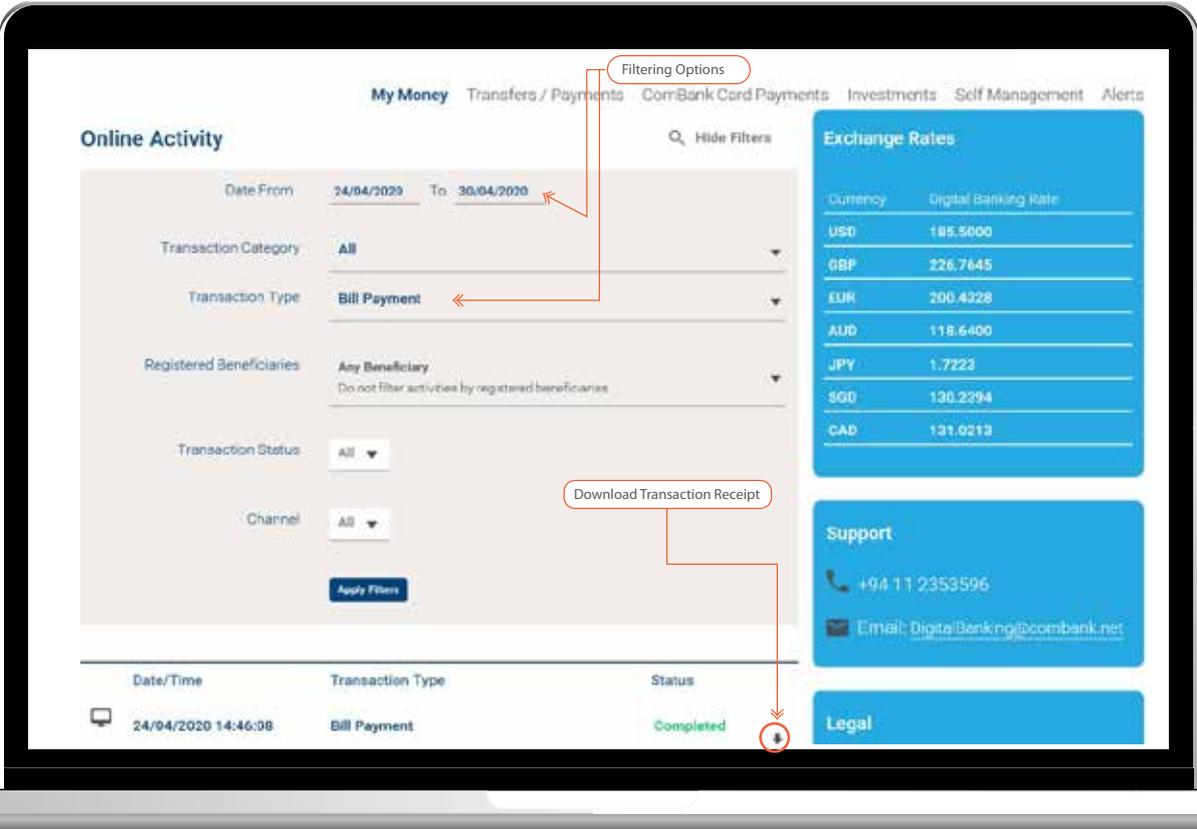
- Home Page -> Payments / Transfers -> Domestic Payments
- Select the "Card Centre" of the desired Bank as the "Beneficiary's Bank" and Card Number as the "Beneficiary Account Number"

8. Download Transaction Receipt (Cyber 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 arrow icon to download or email the electronic receipt





9. Open a Electronic Fixed Deposit (eFD)

Fixed Deposit accounts can be opened in the same currency type as the currency type of the funding (debit) Account.

To open a Fixed Deposit,

- Select “Create Time Deposits” from “Investments” in the main menu

9.1 How to uplift a Fixed Deposit Account opened through ComBank Digital (Matured / Pre-matured)

- Direct encashment is not allowed against the Electronic Fixed Deposit and all transactions should be through an account.
- Over the counter withdrawal is not permitted. Once a message to uplift the Electronic Fixed Deposit is received from a customer, the Digital Banking Unit will inform the account owning branch.
- A deposit acknowledgement could be obtained as a cyber receipt under “Online Activities”.

Uplift the eFD (Matured) / Early redemption (Pre-matured)

- FD holder can uplift the eFD online without reaching the Branch and the proceeds will be credited to the account of the FD holder.
- Automated early redemption is allowed only for LKR ‘eFDs’ opened with a tenor of up to one year.
- When you selects an ‘eFD’ to be uplifted, system will calculate the penalty based on the early redemption penalty structure prevailing at the time of uplifting the ‘eFD’, and the net amount payable will be displayed for the user to accept with an OTP.

9.2 Special conditions for eFD’s

1. An electronic receipt is provided as an acknowledgement to the deposit. A hard copy will not be issued.
2. Funds will be credited to the principle account/ debiting account at the time of uplifting the fixed deposit.
3. There is no obligation on the part of the bank to release the proceeds of any eFD before its maturity.
4. All renewals of Fixed Deposits will be at rates of interest in force at the time of such renewal.

10. Templates

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

10.1 How to create Templates

Use the following steps to create Templates;

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

10.2 Create Templates for other Bank Credit Card payments

- Home Page-> Self Management ->Manage Templates-> Create Domestic Templates -> Fill the relevant details
- Insert the Credit Card Number as the beneficiary’s Account number
- Select relevant bank Card Center as the beneficiary’s Bank
- Select the purpose of the payment as “Credit Card Settlement”

10.3 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.

10.4 How to define pre-authorized limits

Select one of the options below to define pre-authorized limits

a. - Home Page -> 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)

OR

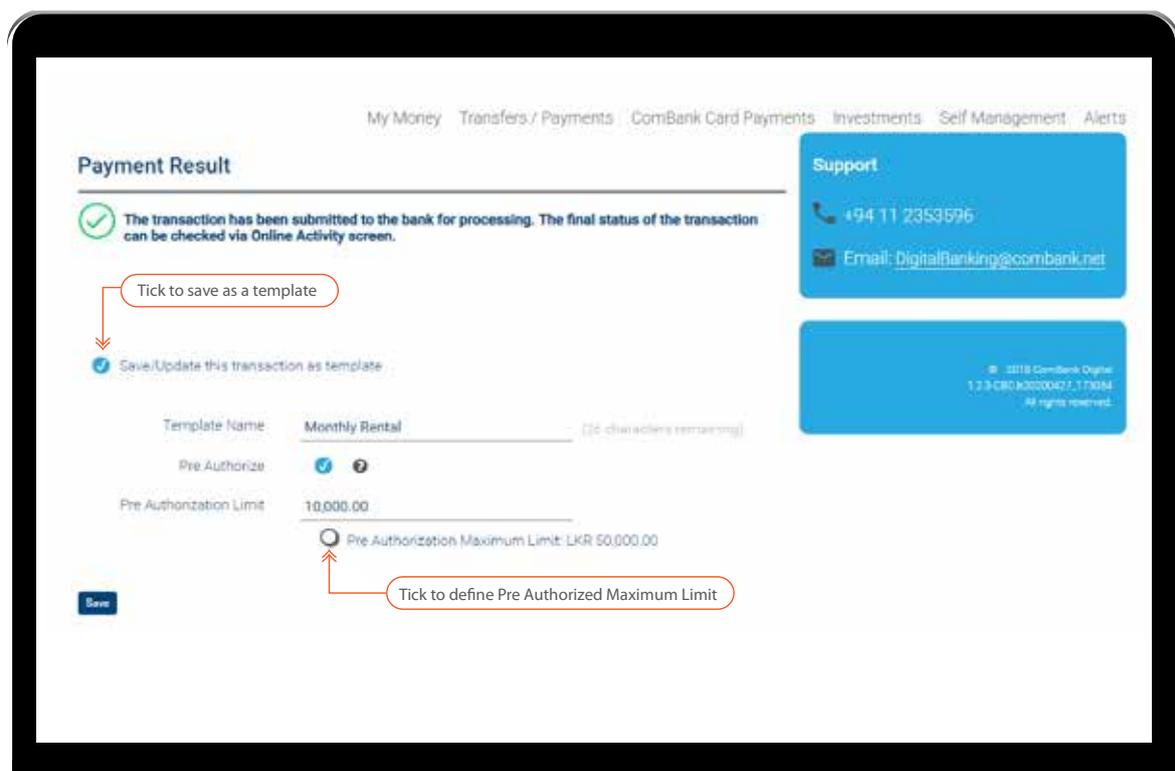
b. Self-Management -> Manage Template -> Select Template Type -> Edit Existing Template

- 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 Transfers)

- Define the pre-authorized amount



10.5 Edit / change Templates

- Home Page -> Self - Management -> Manage Templates
- Edit existing Template -> Select existing Template from the drop down -> All saved Templates will be listed.
- The user can edit / change pre-authorized limits.

11. How to Close Accounts - All Account types

- User can request to close an Account by sending a secured message to the Bank.
- “Message to Bank” function could be used for this purpose.

12. Alerts

As a security measure, accountholder has the option to receive details of the account status and transactions of accounts. Pre-defined set of alerts are available and accountholder can select alerts from the list. Further the accountholder can set a limit for specific transactions at his/her own discretion.

12.1 Delivery Modes

Alerts can be obtained in following modes. (Accountholder has the option to select one or more modes).

1.1 SMS to the registered mobile number.

1.2 Push Notification - To obtain push notifications, mobile data should be switched on.

1.3 Email.

12.2 How to Setup Alerts

- Home Page -> Alerts -> Alert Setup.
- Select the Account number and the list of notifications will appear.
- The accountholder can select the notifications from the list.
- The limits can be set up for the alerts.

13. Order Cheque Books / Request Bank Drafts

13.1 Order Cheque Books

- Home Page -> My Money -> Order Cheque Books
- Preferred branch should be selected to collect the cheque book
(It is mandatory to collect the cheque book from a Commercial Bank Branch).

13.2 Request Bank Drafts

- Home Page -> My Money -> Request Bank Drafts
- Collecting Branch to be selected.

14. Manage Beneficiary

14.1 Types of Beneficiaries

Details of Beneficiary accounts used frequently, can be saved to be used for future transactions. Following beneficiary types are available in the application.

- I. Domestic Beneficiary
- II. IntraBank Beneficiary
- III. International Beneficiary

14.2 How to Create a Beneficiary

- Home Page -> Self - Management -> Manage Beneficiary -> Select Beneficiary Type

14.3 Edit an Existing Beneficiary

Beneficiary details can be edited by following the below steps;

- Home Page -> Self - Management -> Manage Beneficiary -> Edit an Existing Beneficiary -> Select Beneficiary
- Beneficiary can be deleted by click on the “X” in front of the “Beneficiary”

15. Paper Based Statements

Paper based statements can be stopped using this application.

- Home Page -> Self - Management -> Paper Based statement -> Select the Account

Note;

Option is available only for Savings and Current Accounts

The relevant Account should be a Statement Savings Account (Not a Passbook Savings Account)

15.1 How to view requests made to the Bank and current status of the requests

Requests made or applications submitted to the Bank through the App, and its status can be viewed using the following path.

- Home Page -> My Money -> Offline Requests

E.g.:

Cheque book request

Requests for Bank drafts

Activation / deactivation of paper based statements



My Money Transfers / Payments ComBank Card Payments Investments Self Management Alerts

Welcome MAHIK
Your last log (Online)
LKR 20 Available Fund
LKR 0.00 Available Overdraft

Show Amounts In LKR

- My Portfolio
- Account Statement
- Upcoming Payments
- Outgoing Fund Transfers
- Offline Requests
- Order Cheque Book
- Request Bank Draft
- List Treasury Bill Accounts
- Paper Based Statement

200,000.00
150,000.00
100,000.00

Offline Requests

My Money Transfers / Payments ComBank Card Payments Investments Self Management Alerts

Hide Filters

Date From 01/01/2020 To 13/05/2020

Transaction Type All Transactions

Status

- All Statuses
- Approved
- Cancelled
- Completed
- Declined
- In Progress
- Not Interested
- Rejected
- Sent to the Bank

Apply Filters

Currency	Digital Banking Rate
USD	185.5000
GBP	226.7645
EUR	200.4328
AUD	118.6400
JPY	1.7223
SGD	130.2394
CAD	131.0213

Support

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Email: DigitalBanking@combank.net

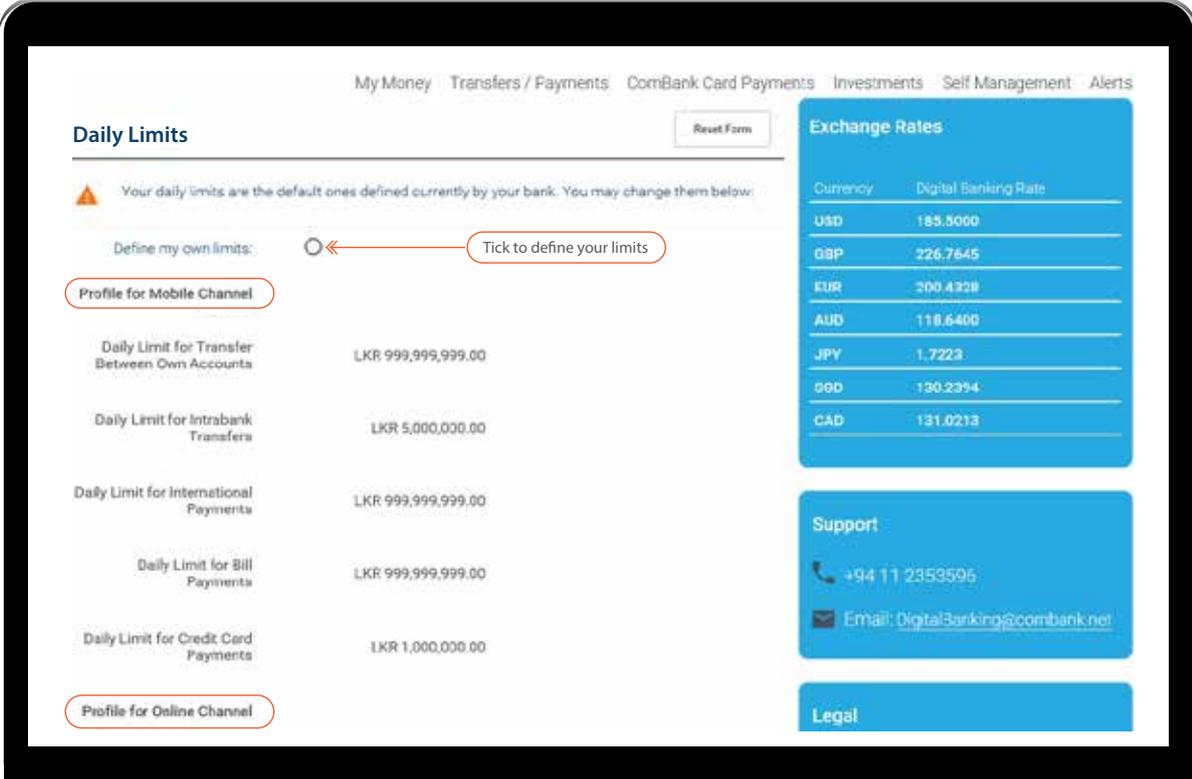
Legal

Date	Transaction	Status
13/01/2020	Order Cheque Book	Completed

16. How to set Daily Limits

Apart from the daily transaction limits set by the Bank, the accountholder can also define own limits for various types of transactions. Separate limits can be set up for online and mobile channels.

- Home Page -> Self-Management -> Daily Limits Self-Management
- Tick “Define my own limits”



My Money Transfers / Payments ComBank Card Payments Investments Self Management Alerts

Daily Limits Reset Form

 Your daily limits are the default ones defined currently by your bank. You may change them below:

Define my own limits: ← Tick to define your limits

Profile for Mobile Channel

Daily Limit for Transfer Between Own Accounts	LKR 999,999,999.00
Daily Limit for IntraBank Transfers	LKR 5,000,000.00
Daily Limit for International Payments	LKR 999,999,999.00
Daily Limit for Bill Payments	LKR 999,999,999.00
Daily Limit for Credit Card Payments	LKR 1,000,000.00

Profile for Online Channel

Exchange Rates

Currency	Digital Banking Rate
USD	185.5000
GBP	226.7645
EUR	200.4328
AUD	118.6400
JPY	1.7223
SGD	130.2394
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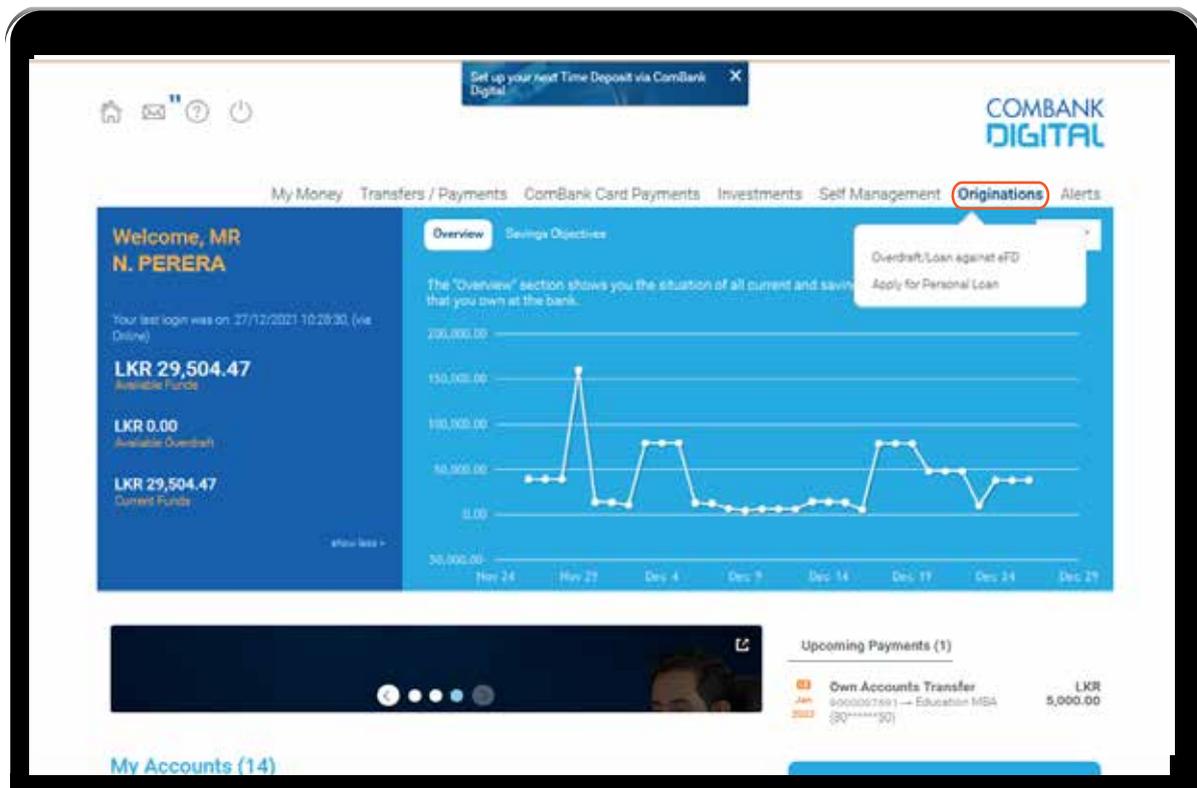
 Email: DigitalBanking@combank.net

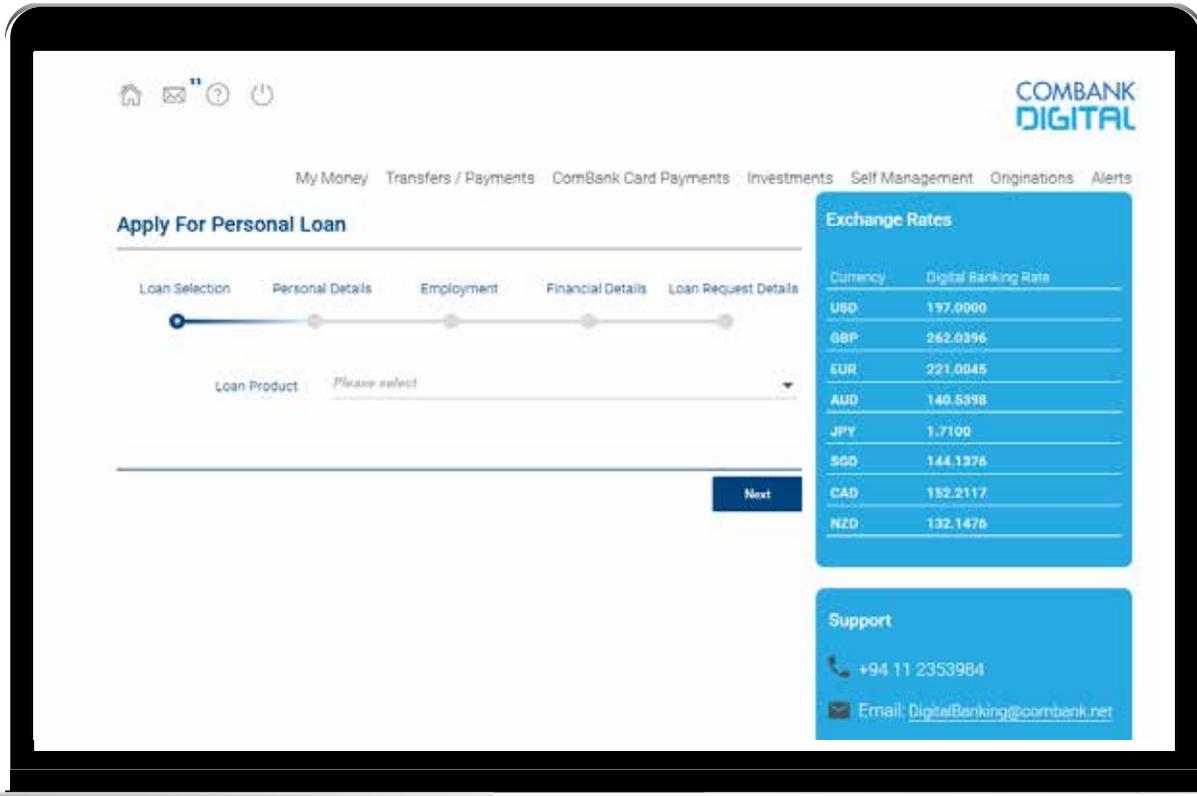
Legal

17. Apply for a Personal Loan and Overdraft/Loan against Electronic Fixed Deposit (eFD)

17.1 Apply for Personal Loan

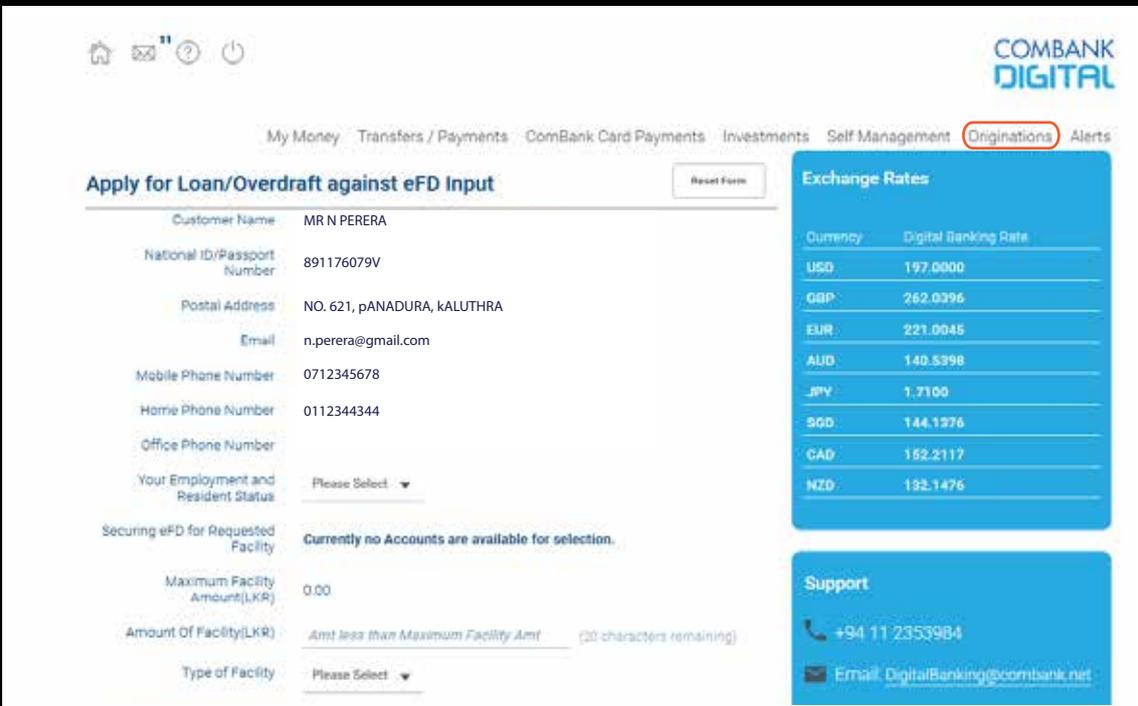
- Originations -> Apply for Personal Loan -> Select the Loan product from drop-down menu.
- Fill in personal details, employment details, financial details and loan request details and submit the application.
- If you are eligible, you will receive an instant approval online.
- The loan application will be processed by the relevant branch and will contact you for further requirements and completion of documentation.





17.2 Overdraft/Loan Against eFD

- You can apply for an Overdraft or a Loan against eFD
- Originations -> Overdraft/Loan against eFD -> Select the relevant details from the drop-down menu and submit the application
- Your eligible “Maximum Facility Amount” will be displayed on the application.
- Mention the purpose of the application before submitting the application.



My Money Transfers / Payments ComBank Card Payments Investments Self Management **Originations** Alerts

Apply for Loan/Overdraft against eFD Input Reset Form

Customer Name	MR N PERERA
National ID/Passport Number	891176079V
Postal Address	NO. 621, pANADURA, kALUTHRA
Email	n.perera@gmail.com
Mobile Phone Number	0712345678
Home Phone Number	0112344344
Office Phone Number	
Your Employment and Resident Status	Please Select ▾
Securing eFD for Requested Facility	Currently no Accounts are available for selection.
Maximum Facility Amount(LKR)	0.00
Amount Of Facility(LKR)	Amt less than Maximum Facility Amt (20 characters remaining)
Type of Facility	Please Select ▾

Exchange Rates

Currency	Digital Banking Rate
USD	197.0000
GBP	262.0396
EUR	221.0045
AUD	140.5398
JPY	1.7100
SGD	144.1376
CAD	162.2117
NZD	132.1476

Support

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COMBANK DIGITAL

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Visit – <https://www.combank.lk/services/combank-digital>