



Corporate Internet Banking



Version Control	Owner	Approval
Version 01 - 2017	Operation Department _ Cargills Bank Ltd	AGM – Operations
Version 02 - 2020	Retail Business _ Cargills Bank Limited	AGM – Retails Business

1. How do I get registered to Corporate Internet Banking?

By submitting the completed set of documents to the nearest branch you can register with Corporate Internet Banking. Following are the documents which are required to be completed.

- Duly signed Application
- Resolution passed by the board of directors
- Certified NIC copies of the users

2. Are there any registration or service charges applicable for Online Banking?

The Charges will be applicable as per the bank's Standard Tariff Structure

3. How to get started with CIB?

Once the registration is done the users will receive the User ID via Email and the OTP to the registered mobile number. Then you may enter the user ID and OTP to login.

4. What is OTP?

One Time Password (OTP) is a password that is valid for only one login session or transaction. At the time of registration, the Bank will issue a One Time Password as the temporary login password to registered mobile number. This OTP is valid till 48 Hours only. Customer should change this OTP to a new password according to the password policies defined by the Bank.

5. If I forget my Password?

Contact our customer contact center (011 7 640 640) and verify User details (registered details with us) to obtain a new OTP which will enable you to access the CIB portal.

6. Can I change my password before the automatic expiration of the password?

Yes, select 'User Profile' option from the Menu pane and follow the link 'Change password'. If the password expires automatically you may call our customer contact center to obtain a fresh OTP.

7. What are the User roles related to Corporate Internet Banking?

There are two types of User roles related to CIB. That is Primary Users who are the authorizers for transactions and the Secondary Users are the Inputters to the system.

8. How do I change Users and Accounts linked to my CIB?

You can simply add, change or delete Users and Accounts by submitting us a duly completed application with the specific instructions along with the Resolution passed by the Board of Directors.

9. What are the services available with Corporate Internet Banking?

- a. Account Inquiry – Account Balance and Account History
- b. Fund Transfer – Own or Third Party Accounts. (Internal/CEFT/SLIPS)
- c. Bulk Payments – Own or Third Party Accounts. (Internal/CEFT/SLIPS)
- d. Bulk Remittance
- e. Cheque Book Requests

Transfer funds to Other Bank Account using “CEFT” enables you to transfer funds instantly. A transaction will be completed within 30 seconds and the facility is available 24x7, 365 days a year with no cut off Times.

CEFT Member Banks/ Institutes: Please refer <https://www.lankaclear.com/our-customers/>

10. Can I have more details about Bulk Fund Transfers?

You can transfer funds to several beneficiary accounts at once. Those beneficiary accounts can be maintained at Cargills Bank or any other bank.

Employee Salaries / Supplier Payments / Petty Cash Payments / Any other transfers

11. How can I proceed?

Four simple steps (Please refer annexure 01 for more details)

1. Prepare you EXCEL FILE
2. Convert EXCEL File to CSV File Format and upload it to Corporate IB
3. Upload and Verification
4. Authorization

12. How to download an Account Statement?

Select “Accounts” from the menu pane and then follow the link “Accounts history”. You may select the date range required and select ‘submit

13. How far back can I search the transaction history?

You can view and download the transaction history which are up to 90 days old.

14. What if I enter erroneous details of the payment?

The authorizers can reject the transactions through the approval management screen which will allow the inputter to refer the failed transactions and to amend and resend for authorization.

15. Are there any charges for the Fund Transfers made via CIB?

Yes, charges are applicable for the Fund Transfers made via CIB. However, these charges may change from time to time at sole authority by the Bank. Please refer the rates and tariff page for the latest information

16. Can I schedule my Payments?

Yes, you are allowed to enter your transaction details and schedule the same to be processed in a future value date.

17. Can the Inputter feed data to the system on a particular date and the authorizer approve on a different date?

Yes, this option is **available for SLIPS transfers up to 14 days**. If SLIPS instructions are not being authorized within 14 days' system will automatically delete such records.

18. How Can I learn more about CIB?

You can also contact your Relationship Manager / Any Cargills Bank Branch or 24/7 Cargills Bank Call Center on +94 11 7 640 640