FAQ

1. **What is Vardhana *e*Banking?**

   Vardhana eBanking is one of the most convenient alternatives to visiting the bank counter to perform your banking needs.

2. **How do I sign up for *e*Banking?**

   Personal Users can fill in a 'Vardhana eBanking Sign Up Form' and join the e enabled clientele of DFCC Bank.

3. **Is there a registration fee or annual subscription?**

   The service is absolutely free.

4. **Do charges apply when I perform transactions through *e*Banking?**

   No additional fees or levies are applicable to transactions that are performed through eBanking. Please refer the charge sheet for charges that are applicable to transactions regardless of whether you use eBanking or visit the bank counters.

5. **How safe is Vardhana *e*Banking?**

   *Vardhana eBanking is Verisign certified and all the information transmitted through **www.dvb.lk** is encrypted, the decryption happens only once the information is received by the bank. Please refer the document 'Vardhana eBanking Safety Measures' for further details on how you can safeguard your eBanking profile and how the bank continues to ensure the safety of same.*

6. **Who can help me if I need assistance when using the system?**

   The 24 hour Call Centre of DFCC Bank Call Centre can be contacted on +9411-235-00-00 in the event you require any assistance.

7. **Can the same *e*Banking profile be accessed simultaneously from two computers?**

   The Vardhana eBanking system prevents multiple logins with the same User Identification as a security measure.

8. **What system requirements need to be fulfilled?**

   You will require a computer with an Internet connection and an Internet Browser with a minimum 128-bit encryption.

9. **Can I access Vardhana *e*Banking from outside Sri Lanka?**

   Yes. You can access your Vardhana eBanking profile wherever you are in the world if you have an Internet connection and the other requirements stated in 7 above.

10. **What can I do if I forget my User Identification and/ or Passwords?**

   ➢ **User Identification**

   If you forget your User Identification, contact the Call Centre on +9411-235-00-00 and answer the security questions correctly. If your identity can be established without a doubt through those questions, your User Identification will be given to you instantly.
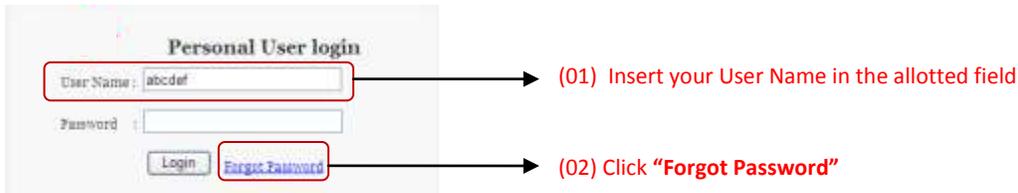
   ➢ **Login Password**

   o *If you forget your Login Password, contact the Call Centre on +9411-235-00-00 and answer the security questions correctly to receive a fresh Login Password.*

   Or

   o **Use the 'Forgot Password' option**

   Use the 'Forgot Password' option given on the Login Screen. First you will receive a One Time Password to your email, upon submitting same the system will send you a new login password using which you can login to the system. The steps to be followed are given below:-
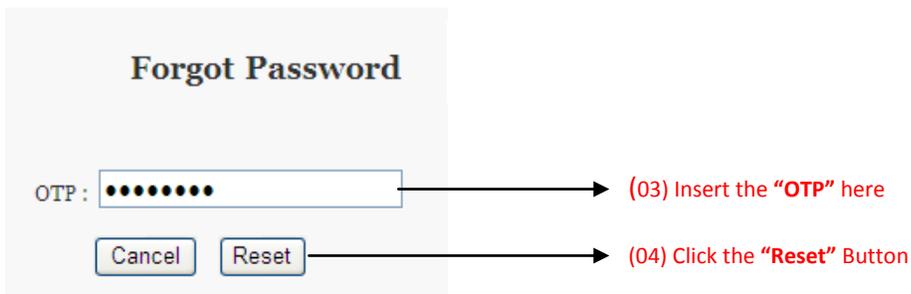

(01) Insert your User Name in the allotted field

(02) Click **"Forgot Password"**

Note: - The following dialog box will appear, click **"OK"** and proceed to your e-Mail in box **without** closing the browser (Web Page)

Note: - The One Time Password (OTP) received to your email should be entered on the following screen:

(03) Insert the **"OTP"** here

(04) Click the **"Reset"** Button

Note: - The following dialog box will appear

(05) Click **"Close"** Button

Note: - Proceed to your e-Mail in box again; where you would have received a 'New Login Password'. Enter the password along with your User ID on the following screen:

(06) Insert your **"User Name"** here

(07) Insert the **"New Login Password"** here

(08) Click the **"Login"** Button

Note:-The system will prompt you to change your Login Password and will direct you to the system.

➢ **Transaction Password**

   Please submit a written request to the closest branch, requesting a new one. Generally facsimiles and emails with such requests cannot be accepted by the bank.

11. **What can I do if I feel someone has obtained illegal access to my *e*Banking profile?**

   Inform the DFCC Bank Call Centre immediately on +9411-235-00-00 and they will do the needful. Please refer our page on 'Protect Yourself from Online Banking Threats' for further details on how you can safeguard yourself online.

12. **What if I open an account subsequent to obtaining *e*Banking facilities?**

   Please login to your eBanking profile and use the 'Compose Mail' option under the Mail Inbox to send a request to the bank with the necessary details.

13. **What should I do if I wish to modify the services available to me through *e*Banking?**

   Please login to your eBanking profile and use the 'Compose Mail' option under the Mail Inbox to send a request to the bank with the necessary details.

14. **What should I do when my passwords expire?**

   Both your Login Password and your Transaction Password will expire within 90 days as a security measure. On your first login after the expiry of the Login Password, the system will automatically prompt you to change your Login Password.

   You will be informed of the expiry of your Transaction Password only upon using same to authorize a transaction. At which point, select 'My Services' from 'My Menu' and use the 'Change My Transaction Password' option to do the needful.

15. What online services are available through Vardhana *e*Banking?

A host of services that can be done at the bank counter can be performed through Vardhana eBanking, some of which are as follows:

- ✓ *Check Account Balances*
- ✓ *Check Loan Balances*
- ✓ *Pay Bills (Dialog, Mobitel, Lanka Bell, Sri Lanka Telecom, National Water Board, LECO and DFCC Credit Card)*
- ✓ *Transfer Funds to your own accounts, to other accounts at DFCC Bank or accounts outside the bank*
- ✓ *Request for Cheque Books*
- ✓ *Stop Cheques*
- ✓ *Repay Loans*
- ✓ *Request for Loan Disbursements*
- ✓ *Subscribe for Alerts*

16. If I wish to change the email address given to the bank, how can it be done?

Please hand over a written request to the closest branch with the new email address clearly indicated.

17. What bills can be paid through Vardhana *e*Banking?

Payments to Dialog, Mobitel, Sri Lanka Telecom, Lanka Bell, LECO, Water Board and DFCC Credit Card can be done through the system.

18. How can such bill payments be made?

Bills need to be registered through the 'Maintain Billing Details' option, found under the 'Maintain Services' option.

Select 'Maintain Billing Details' and do a onetime registration of your bills.

The details that should be registered in the case of each utility service provider are as follows:

Billing Institution	Registration Code	Remarks
S L T	Phone Number	The number should be entered along with the code
L a n k a B e l l	Phone Number	E.g.: - 0115XXXXXX
D i a l o g	Mobile Number	E.g.:- 077XXXXXXX
M o b i t e l	Mobile Number	E.g.: - 071XXXXXXX
W a t e r B o r d	Account Number	Usually a 12 Digit Number. The number should not contain special characters
D F C C C r e d i t C a r d	Card Number as it appears on the face of the card	All 16 digits are to be entered without the spaces
L E C O	Account Number	Usually a 10 digit number

19. How can funds be transferred to other accounts maintained at DFCC Bank?

Link the account that is to receive the money as a beneficiary account to ensure that funds are being transferred to the intended party.

20. What are the transaction limits that are applicable to my Personal Vardhana eBanking account?

Service Type	Single Transaction Limit	Daily Limit
Bill Payments	100,000	1,000,000
Fund Transfers	1,000,000	10,000,000
Payment Orders	10,000,000	50,000,000
Loan Repayments	50,000,000	50,000,000