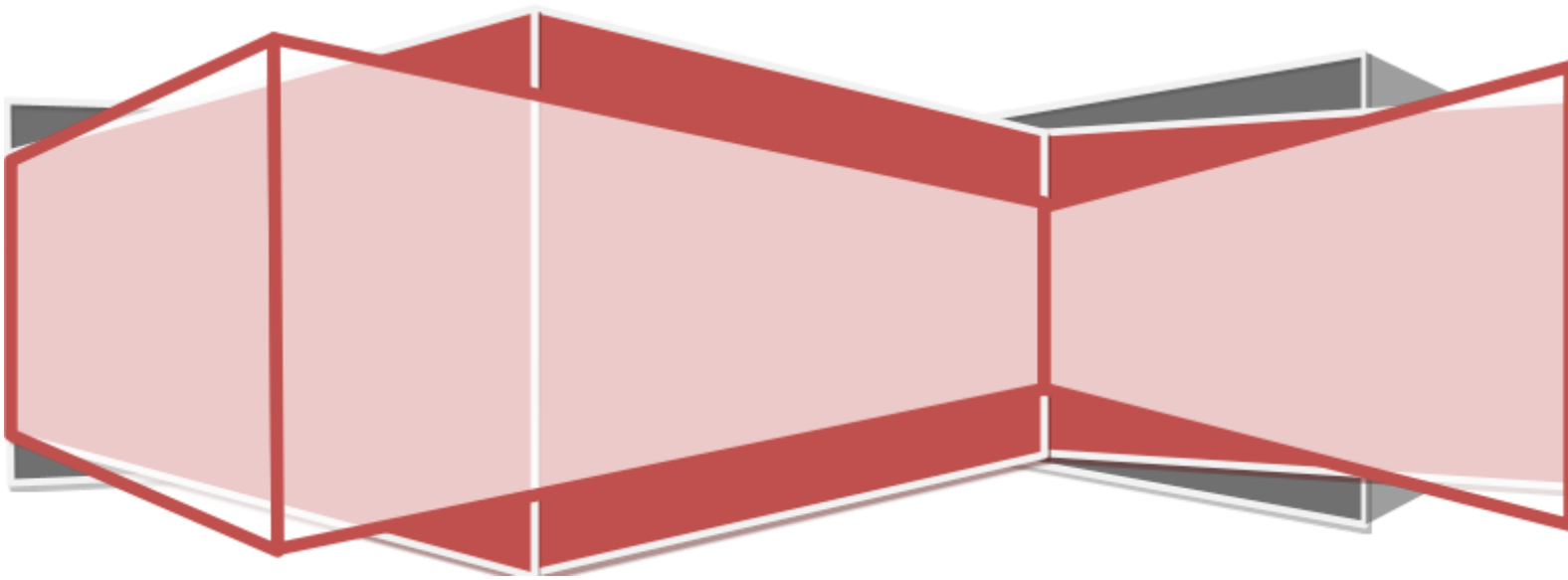


DFCC Bank – DFCC Online

User guide



Welcome to DFCC Online

Now that you have signed up for DFCC Online, we want to make it as easy as possible for you to get the best out of it.

This guide will explain the steps you need to follow at various stages of online banking. You will also find **key product information** that will help you throughout your online journey.

You can save this guide as it contains important information to help you operate your online banking account at ease.

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1. General Information

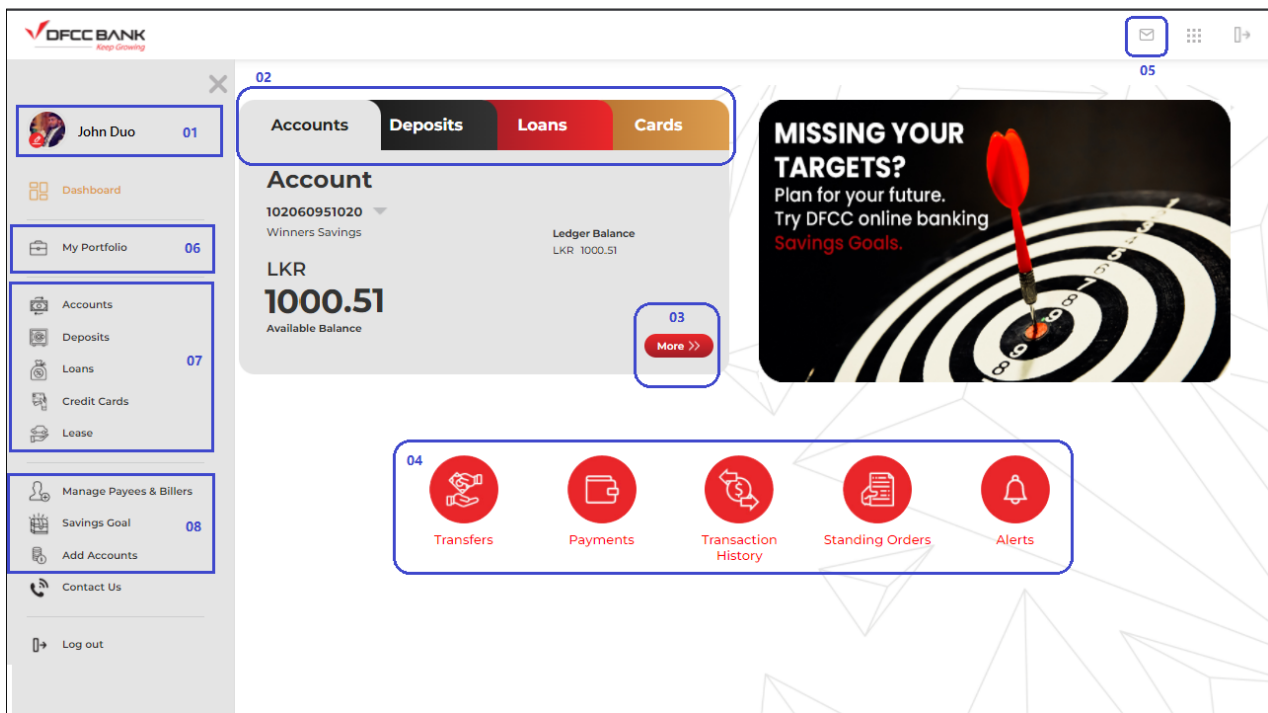
What is DFCC Online?

DFCC Online is one of the most convenient alternatives to visiting the bank counters to perform your banking needs.

Can I access DFCC Online when I am travelling out of Sri Lanka?

DFCC Online is accessible from anywhere in the world via the internet, providing you access to your accounts around the clock and across the seas.

Navigation from Dashboard



01. Profile Settings

- Profile Image Change
- Contact Details update
- Set up Travel Notifications
- Change Login Password
- Account Nickname setting up

02. Tab Navigation between bank facilities Accounts, Deposits, Loans and Cards

03. More: Navigate to "More information" with regards to a specific Account or Facility

04. Main options enabled through DFCC Online regarding a specific facility.

05. Secure message inbox to communicate with the bank

06. My Portfolio: Access your entire banking portfolio maintained at DFCC Bank with one click. Allows to past 6 months statements

07. Menu navigation between bank facilities Accounts, Deposits, Loans Cards and Lease

08. Other Value-added Services

- Manage Payees and Biller details for ease of future use
- Create a Savings Goal
- Add accounts: Open Savings and Fixed Deposit realtime

2. Sign Up

How do I register for DFCC Online?

If you are an existing DFCC Bank customer, you just need to contact our Contact Centre on 0112350000 to register for the services.

If you are a new bank customer, you can simply give the consent to be onboarded to online banking when you apply for the account.

Is there a registration fee or an annual subscription fee?

Yes, there is an annual subscription fee. Kindly refer to our tariff.

At the first login, you will be able to select the preferred account to debit the annual subscription Fee.

What do I need to log in to my DFCC Online profile?

You will need a computer, tab or smart mobile device enabled with an internet connection and an internet browser. You should visit <https://online.dfcc.lk> and enter the User ID and your login password.

Or you may download the DFCC Online app through Google Playstore or IOS App Store for free

How do I get my user ID and the login password?

Once registered, you will receive the temporary User ID and password to your registered email address and mobile number.

Upon receipt of the temporary user ID and password, you can access the online banking portal and create your own preferred User ID and Login Passwords. own preferred User ID and Login Passwords.

Step 01 - Access DFCC Online via <https://online.dfcc.lk>

Step 02 - Key in the received temporary user ID and temporary password

Step 03 - Subsequently, enter the OTP (one time password) sent to your registered mobile number

Step 04 - Set up your preferred username* and password**

Step 05 - Agree to the Terms & Conditions

Step 06 - Choose the account for the annual fee to be charged (Charges may be applicable for selected client segments as per the tariffs)

Step 07 - Re Login using the newly created username and password

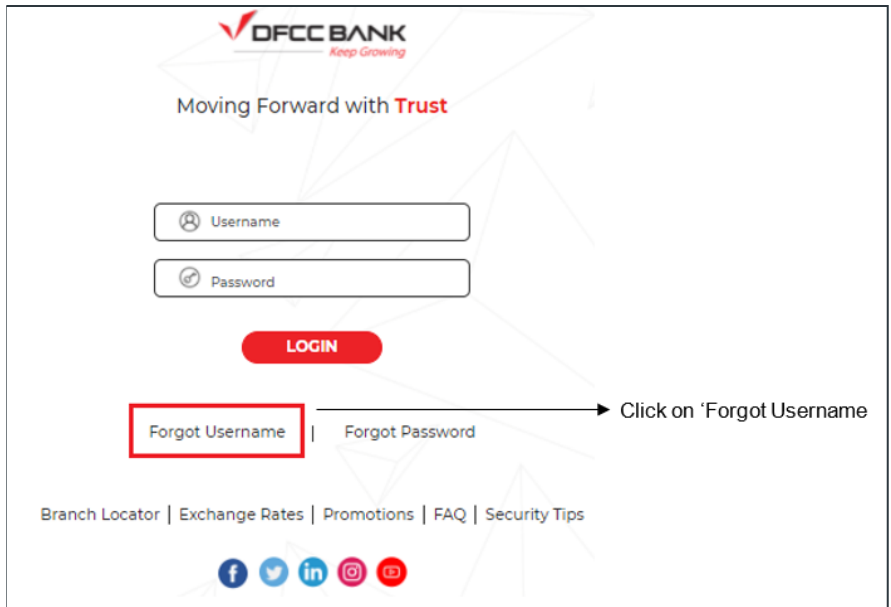
3. Forgotten User Credentials?

What can I do if I forget my User Name?

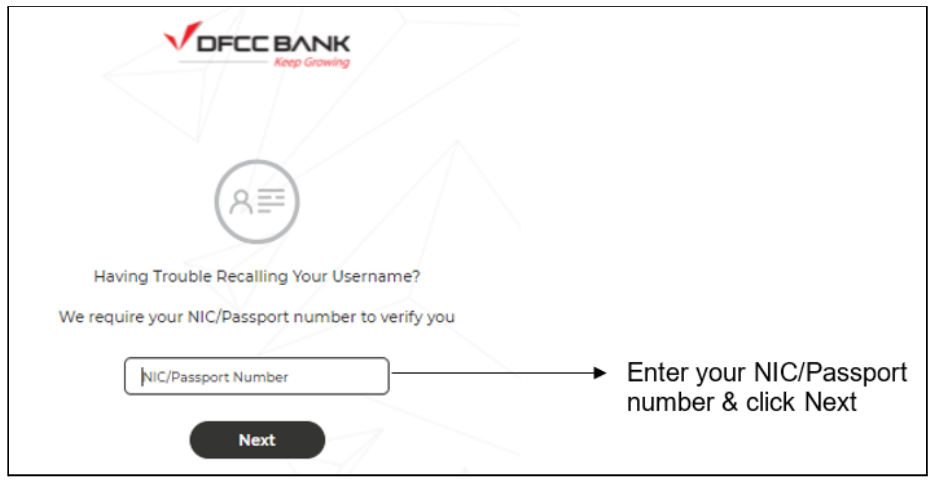
If you have accidentally deleted the mail or SMS that contained your temporary credentials, prior to activating the online banking profile, you can request a duplicate email and SMS by calling the Call Center on +9411 235 0000.

If you have forgotten your Username after setting up your very own credentials, you can use the 'Forgot Username' option on the pre-login page and after providing the correct information, your user ID will be displayed to login.

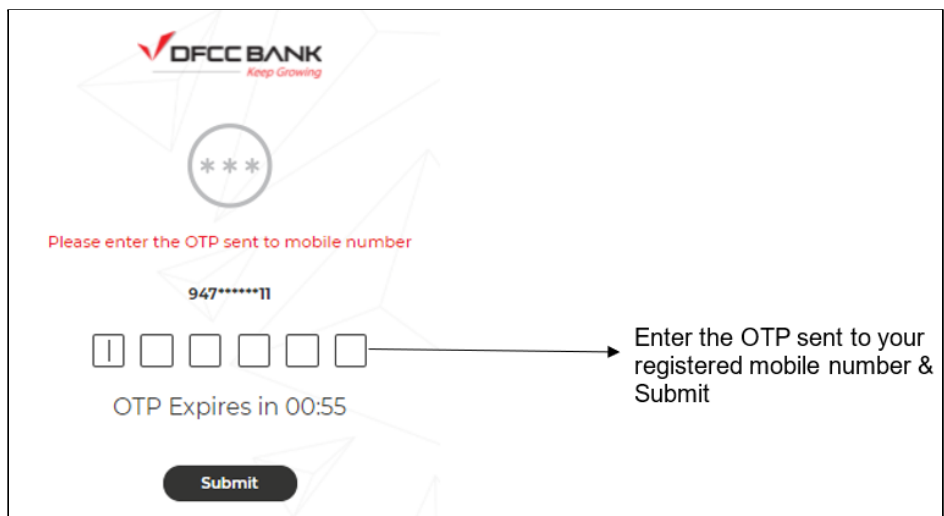
Step 01



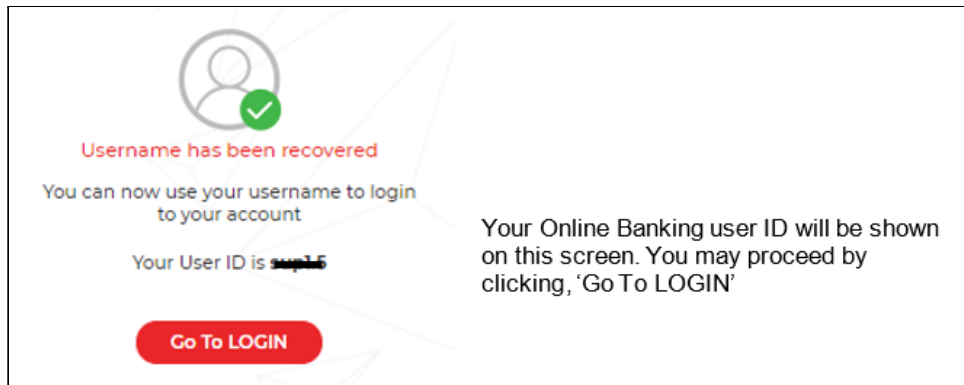
Step 02



Step 03



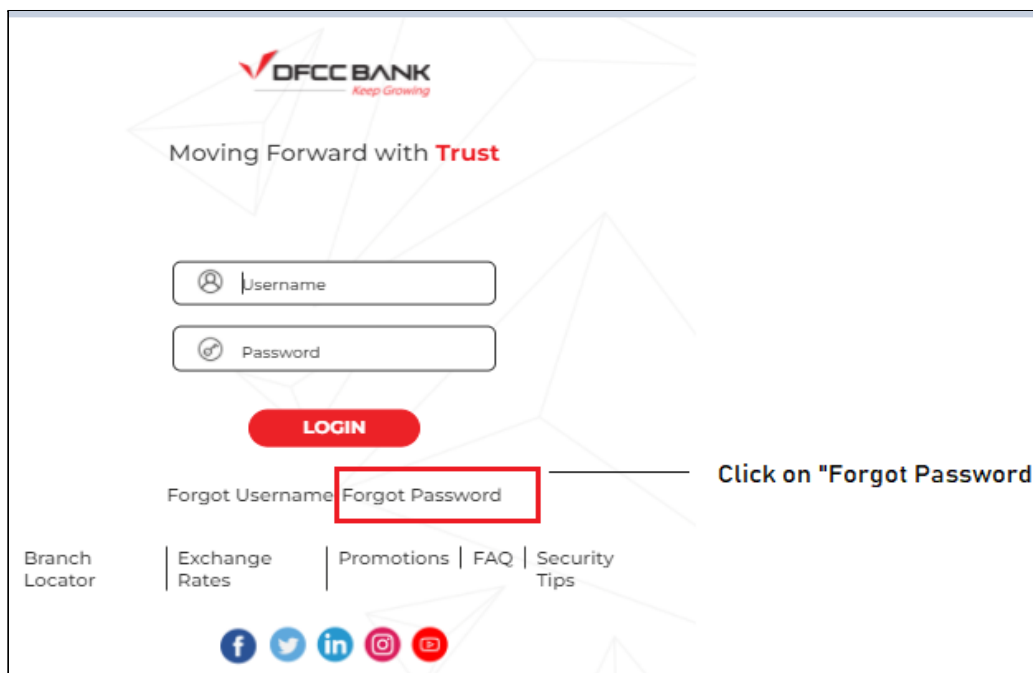
Step 04



What can I do if I forget my Login Password?

If you have accidentally deleted the mail or SMS that contained your temporary credentials, prior to activating the online banking profile, you can request a duplicate email and SMS, by contacting the Call Centre on +9411 235 0000 and upon successful verification of the personal identification questions correctly.

Use the 'Forgot Password' option given on the login screen. Provide the required information correctly and thereby, you will be able to update your password and relogin.



4. Locked DFCC Online Profile

Why would my DFCC online profile be locked?

Your profile can get locked due to entering the incorrect login password continuously 3 times and that is to ensure the safety of your profile and the funds.

How to get my DFCC Online profile unlocked?

Contact the Call Centre on +9411 235 0000 and answer the security questions correctly. Upon establishing your identity, you can request a new login password or simply unlock the DFCC Online profile.

5. DFCC Online Transactions and Limits

What are the services available through DFCC Online?

A wide array of services are offered through online banking, some of which are as follows:

- Check your 360° banking relationship
- Check loan, credit card and lease details
- Pay utility bills
- Transfer funds to your own accounts or to other accounts at DFCC Bank
- Transfer funds between accounts outside the bank
- Set up future-dated or standing orders for Transfers and Payments
- Request for cheque Books
- Stop cheques
- Repay due loan installments
- Activate/ block your credit card
- Subscribe for SMS alerts
- Set up Savings Goals: Open a Goal savings account and automate your savings to achieve your financial goals
- Open savings accounts and fixed deposits with a few clicks.
- Download transaction receipts for payment confirmations
- Communicate with the Bank securely through the built-in message facility

What are the types of Payments that can be paid through DFCC Online?

The 'Payment' option will be shown inside all "Accounts Where debits are allowed in order to make Bill Payments and Other Bank Credit Card Payments.

What are the types of Bill Payments that can be paid through DFCC Online?

You can do the bill payment as a one-time payment or save the biller while making the payment. The details that should be registered in the case of each utility service provider are as follows:

Billing Institution	Payment type	Registration Code	Remarks
Dialog Axiata	Mobile Post paid Mobile Pre paid Mobile Broadband	Subscriber number	10 digits. usually number starts with 077 or 076 E.g.: - 077XXXXXXX
Dialog Broadband	Fixed line Home Broadband Wimax	Subscriber number	10 digits. Number starts with the area code
Dialog Television		Account number	Acc No
Mobitel	Mobile Post paid Mobile Pre paid	Mobile number	E.g.: - 071XXXXXXX
Sri Lanka Telecom	Fixed line	Phone number	The number should be entered along with the code E.g.: - 011XXXXXXX
Lanka Bell		Lanka Bell	E.g.: - 0115XXXXXX
LECO	Electricity	Account number	Usually a 10 digit number
CEB	Electricity	Account number	Usually a 10 digit number
National Water Supply	Water	Account number	Usually a 12 Digit Number. The number should not contain special characters
Union Assurance		Policy number	Insurance Policy number
AIA Insurance		Policy number	Insurance Policy number

Further, it allows you to do transactions Real-time or as a Futuredated Payment or as a Standing order.

How can funds be transferred to other accounts maintained at DFCC Bank or other banks?

The 'Transfer' option will be shown inside all CASA where debits are allowed in order to make Fund Transfer.

'Transfer' option consists of Own Account Transfers, within DFCC Transfers and Other Bank Transfers

- Own account Transfers*: Allow transfers between your own accounts current or saving accounts
- Within DFCC Transfers*: Allow transfers between third party current/saving accounts maintained at DFCC Bank
- Other Bank Transfers: Allow transfers to other local bank accounts maintained in local currency

All above transaction types allow Real-time, Futurdated and Standing orders (Recurring Transfers)

**Transfers between local currency accounts and transfers from Foreign currency to Local currency accounts are allowed without any restrictions (unless otherwise the account type is restricted for transactions as per the regulatory or compliance requirements)*

What if I open an account or obtain a facility (Loan/Credit card/ Lease account subsequent to obtaining DFCC Online Facility?)

Any account opened or facility obtained will automatically show in your Online Banking profile.

Do charges apply when I perform transactions through DFCC Online?

Based on the type of transaction, charge may be applicable. Kindly refer to tariffs.

6. Password Expiry

How often does my password expire on DFCC Online?

Your login password will expire after 90 days from your last password change/extend as a security measure.

How will I be notified of the password expiry?

The Login Password expiry will be notified at the point of login and it will give you the option to extend the same for another 90 days.

On your first login after the expiry of the login password, the system will automatically prompt you to change or extend the password.

If you wish to change the password follow the below steps.

Step 01 - Enter the current password

Step 02 - Enter the new password and confirm the new password

Step 03 - Click on "Submit"

After submitting the change, the system will redirect to the login page where you have to enter the Username ID and the changed password to login.

7. Profile Customization

How can I add or change my profile image?

Click on the profile icon on the top left-hand which is shown in the menu, Next, Click on the Image and choose and upload a preferred profile image of yours.

How can I change the Login Password before it expires?

Click on the profile icon on the top left-hand which is shown in the menu, Next click on the "Security" tab and follow the password change instructions

What are Travel Notifications

If you plan to travel abroad, you could keep the bank notified via this option. This will help us to keep you secure and ensure that you can use all your banking facilities whilst you are away.

How can I change the Nickname of my accounts?

Click on the profile icon on the top left-hand which is shown in the menu, Next click on "Account Nickname" and click on the "edit icon". Next key in the preferred Display nickname field and Save.

How can I set up my primary account for DFCC Online transactions?

Click on the Star icon of the preferred Current or savings account and confirm the change by clicking "Yes".

The primary account set will be automatically populated as the “from account” for your DFCC Online transactions.

If I wish to change the email address/mobile number given to the bank, how can it be done?

You could make a request to the branch to update your email address /mobile number

Or if you are already a DFCC Online user, you may make the relevant changes to the Online Banking profile itself.


Step 01 - Login to your DFCC Online profile

Step 02 - Click on your profile icon, shown next profile name. (Shown on the top left side)

Step 03 - You'll be landing on the “Contact Detail” tab

Step 04 - By clicking on the “Edit” button in front of the Mobile number & Email address, you will be able to make the relevant changes.

8. Contacting Us

You can send a message via the DFCC Online Messaging option by clicking the message  icon on the top right corner. Or call us on your 24-hour Contact Centre on +94(11)2350000 or write to us on info@dfccbank.com Further, you can also visit any of our Branches as detailed on our website.