



# **ONLINE BANKING**

## **USER GUIDE**

**March 2007**

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## HOW TO LOG IN?

The NDB customer who wishes to access his/her account through the internet has to access the NDB website and log in with the User ID and the password which was sent by post.

**Step 1:** Log in to the website

➔ [www.ndbbank.com](http://www.ndbbank.com) ➔ Click **Log in**



Figure 1

**Step 2:** Enter the User ID received with the Welcome letter.

Input the following in order to access your account:

- Username
- Password

➔ Enter the password which was on the PIN mailer. ➔ Press **Login**



Figure 2

**Step 3:** The **Terms and Conditions** will appear. Read it carefully

Once a user is validated system displays the **'Welcome'** screen along with the menu options to select from. First time will be required to agree to **Terms and Conditions** before proceeding further, and prompted to change the *User Password* and *Transaction password*. The password initially generated by the Bank can be used for the first time as both the login password and the

transaction password, when the system prompts for the change of password.

🌟 **Step 4:** Change the **Login password**

After the first successful log in the user is requested to change the password (illustrated below – **Figure 3**).

Enter the current password ➡ enter a new Password ➡ Confirm the new password

**Important:** The customer has to change the Login password.

Change Password

Please change your **login password...**

Enter the current Password  \*

Enter the New Password  \* (should be between 8-16 characters)

Confirm New Password  \* (should be between 8-16 characters)

**SUBMIT**

*Note : Fields marked by an asterisk \* are mandatory*

**Figure 3**

🌟 **Step 5:** The following message will appear once the **login password change** is successful

➡ **Press OK**



**Figure 4**

🌟 **Step 6:** Change the **Transaction password**

Input the following information:

Enter the current password ➡ enter a New Password (can use the same login password for transaction password) ➡ confirm the new password

**Important:** The customer has to change the transaction password

### Change Password

Please change your **transaction password...**

Enter the current Password  \*

Enter the New Password  \* (should be between 8-16 characters)

Confirm New Password  \* (should be between 8-16 characters)

Note : Fields marked by an asterisk \* are mandatory

Figure 5

• **Step 7:** The following message will appear if the **Transaction password change** is successful.

• Press **OK**


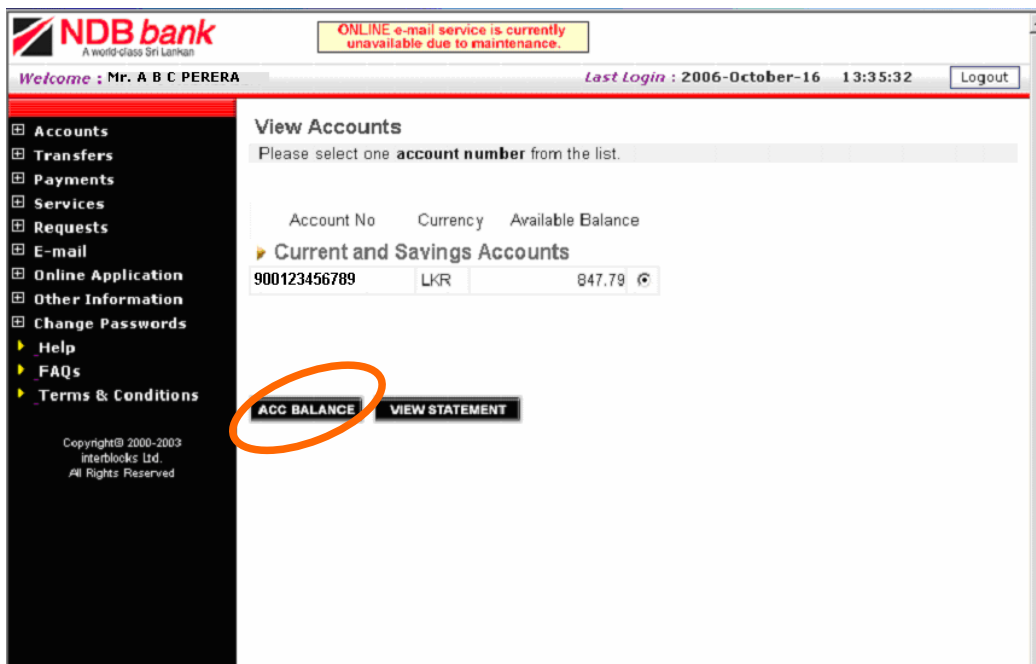
 Transaction Password was successfully modified.  
Please click here to proceed.



Figure 6

• **Step 8:** The following is the first screen which will appear with the customer's account balances



ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA Last Login : 2006-October-16 13:35:32 Logout

### View Accounts

Please select one **account number** from the list.

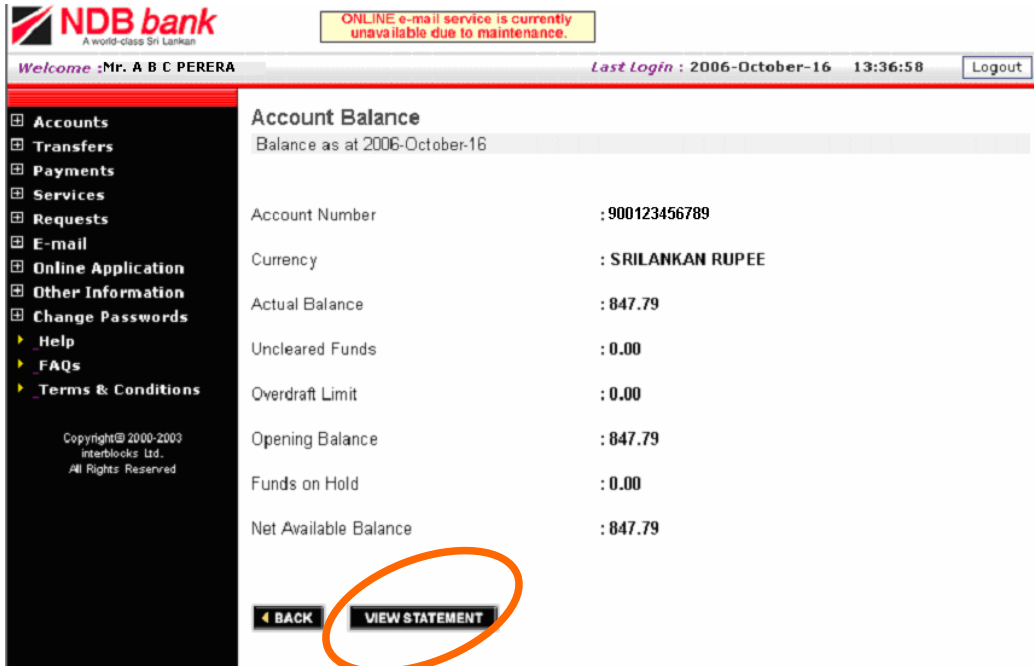
Account No	Currency	Available Balance
▶ Current and Savings Accounts		
900123456789	LKR	847.79 ©

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Figure 7

**Step 9: Account Balance**

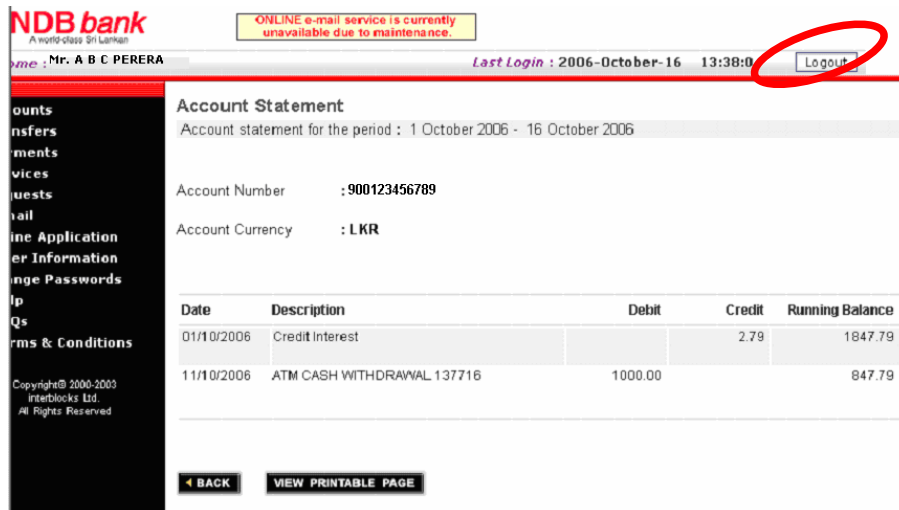
- Click on the **Acc balance** (illustrated on **Figure 7**) to view the following screen



**Figure 8**

**Step 10: View Statement**

- Click **View statement** to see the transactions as in **Figure 8**



**Figure 9**

**How to Log out**

Click on the **'Logout'** (as illustrated in **Figure 9**) button at the top of the screen to log out from the system. If a User shuts down the Internet Banking application, without using the **'Logout'** button, the User ID will be locked out of the system for approximately 15 minutes. It will then be automatically re-set, and the user will be able to log in again.

- [CLICK HERE TO RETURN TO CONTENTS](#)

# 1. Accounts

## 1.1 Balance Inquiry

### Step 1

Select the '**Balance Inquiry**' menu option to display all accounts linked to NDB Bank Online.

### Step 2

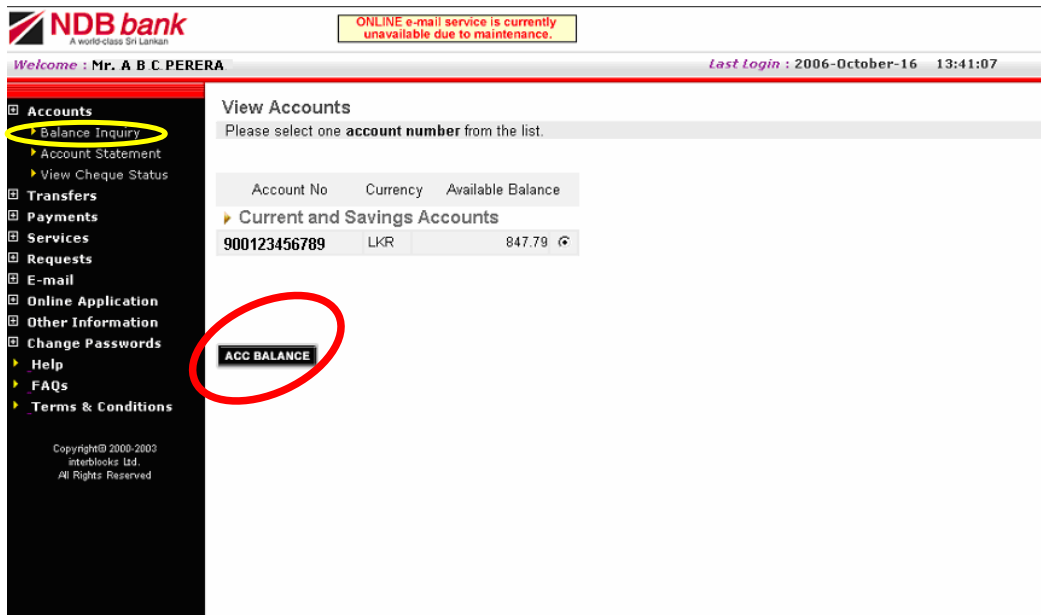
Select the required account, by clicking on the relevant box.

### Step 3

Click on the '**Acc Balance**' button to display the 'Account Balance' screen.

### Step 4

To check the balance of another account, click on the '**Back**' button to return to the '**Balance Inquiry**' screen.



ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C. PERERA Last Login : 2006-October-16 13:41:07

- Accounts
  - Balance Inquiry**
  - Account Statement
  - View Cheque Status
- Transfers
- Payments
- Services
- Requests
- E-mail
- Online Application
- Other Information
- Change Passwords
- Help
- FAQs
- Terms & Conditions

View Accounts  
Please select one **account number** from the list.

Account No	Currency	Available Balance
▶ Current and Savings Accounts		
900123456789	LKR	847.79

**ACC BALANCE**

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Figure 10

 [CLICK HERE TO RETURN TO CONTENTS](#)

## 1.2 Account Statement

To view or print an account statement for the current month or for a previous period:

### Step 1

Select the **'Account Statement'** menu option to display all accounts linked to NDB Bank Online

### Step 2

Select the required account, by clicking on the relevant box.

### Step 3

Click on the **'View Statement'** button, to display the 'Select Period' screen.

### Step 4

Select the **'Current Period'** option or, for another period, click on the **'Select Period'** option and select the start and end dates of period from the drop down menus.

### Step 5

Click on the **'Submit'** button.

### Step 6

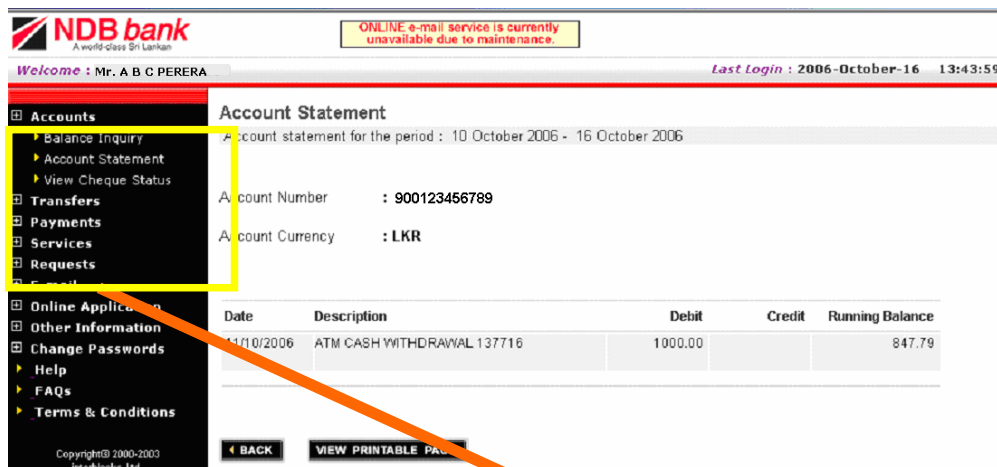
The Account Statement will be displayed on the screen. If the statement is longer than one page, click on the **'Next'** button to view the continuation of the statement. Click on the **'Back'** button to go back to the previous screen.

### Step 7

If a printout is required, click on the **'View Printable Page'** button. The printable page will be displayed on the screen. Click on the **'Print'** button to get a printout of the statement

### Step 8

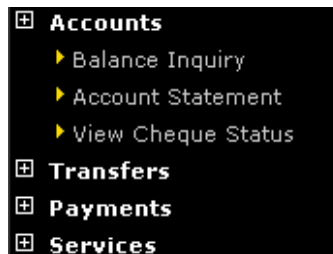
To view another statement, go back to the **'View Account Statement'** screen by clicking on the **'Back'** button



The screenshot shows the NDB Bank Online interface. At the top, there is a banner for "ONLINE e-mail service is currently unavailable due to maintenance." Below this, the user is logged in as "Mr. A B C PERERA" with a last login time of "2006-October-16 13:43:59". The main menu on the left includes "Accounts", "Transfers", "Payments", "Services", "Requests", "Online Application", "Other Information", "Change Passwords", "Help", "FAQs", and "Terms & Conditions". The "Accounts" menu is expanded, showing "Balance Inquiry", "Account Statement", and "View Cheque Status". The "Account Statement" page is displayed, showing the account number "900123456789" and currency "LKR". A table of transactions is shown with columns for Date, Description, Debit, Credit, and Running Balance. The first transaction is dated "14/10/2006" and described as "ATM CASH WITHDRAWAL 137716" with a debit of "1000.00" and a running balance of "847.79". At the bottom of the page, there are buttons for "BACK" and "VIEW PRINTABLE PAGE".

Figure 11

 **CLICK HERE TO RETURN TO CONTENTS**



A close-up of the "Accounts" menu in the NDB Bank Online interface. The menu is expanded, showing the following options: "Balance Inquiry", "Account Statement", and "View Cheque Status". Below these are the main menu categories: "Transfers", "Payments", and "Services".

Figure 11.1

### 1.3 View cheque status

Enter the cheque number in the space allotted and click '**View Cheque Status**'. This will display if the cheque is paid or unpaid.

#### Step 1

Select the '**View Cheque Status**' menu option to display all current accounts linked to NDB Bank Online.

#### Step2

Select the required account by clicking on the relevant box. Enter the cheque number of which the status is to be checked.

Click on the '**View Cheque Status**' button to display the '**Cheque Status**' screen.

#### Step3

The system will display the '**Cheque Status**' screen.

If you wish to continue with the '**View Cheque Status**' Function, click the '**BACK**' button at the bottom of the screen.

#### Step 4

To view the status of another cheque go back to the '**View Cheque Status**' screen by clicking on the '**BACK**' button.

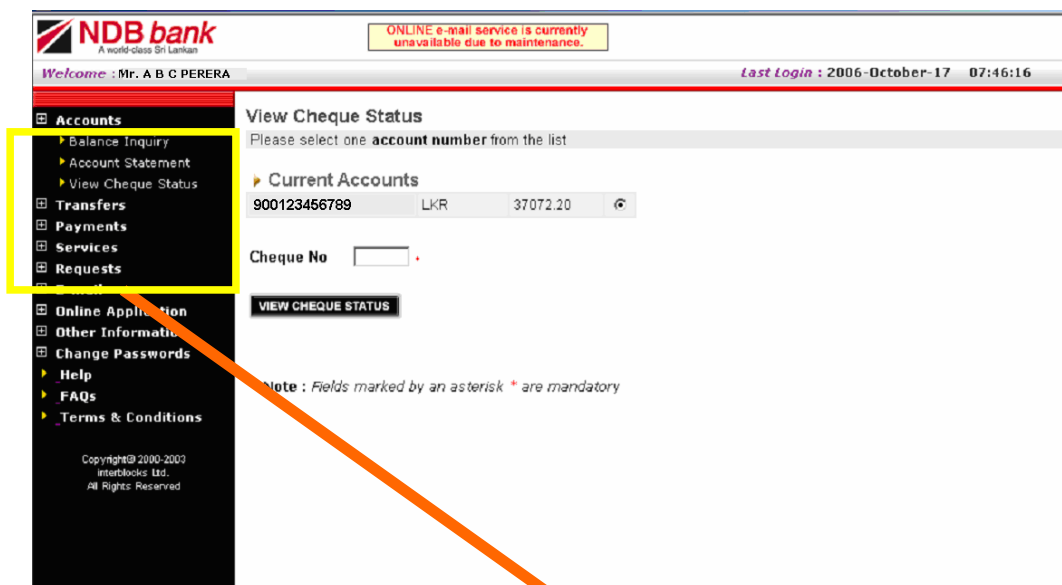


Figure 12

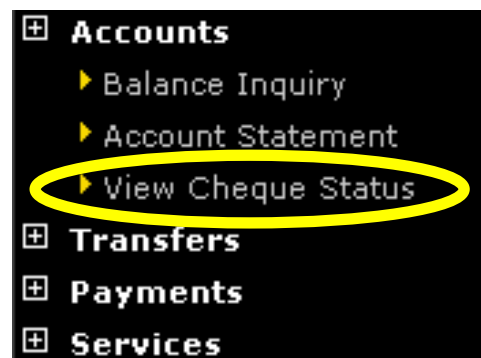


Figure 12.1

 [CLICK HERE TO RETURN TO CONTENTS](#)

## 2. Transfers

### **2.1 Fund transfer between your own accounts**

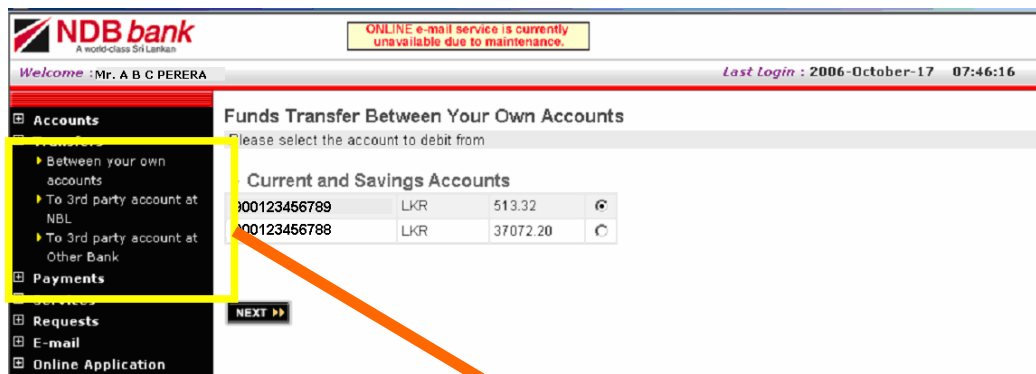
To transfer funds between own accounts at NDB Bank.

#### **Step 1**

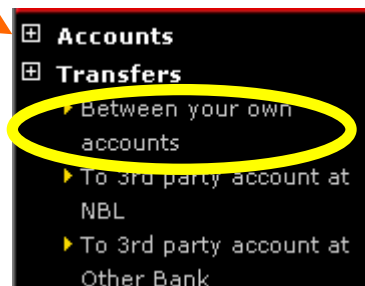
Select the '**Transfer of Funds Between Your Own Accounts**' menu option to display all Savings and Current Accounts linked to NDB Bank Online.

#### **Step 2**

Select the account to be debited by clicking on the relevant box and go to the next page by clicking on the '**Next**' button.



**Figure13**



**Figure13.1**

#### **Step 3**

The System will display all Savings and Current Accounts linked to NDB Bank Online. Select the account to be credited by clicking on the relevant button

#### **Step 4**

Select the date of transfer by clicking on the relevant button. If the transfer is to be made on a specified future date then select the date from the drop down menu. Enter the amount and the transaction password. Click on the '**Reset**' button to re-enter data, if required.

#### **Step 5**

Click on the '**Transfer Now**' button to complete the transaction.

**Next >>**

## Funds Transfer Between Your Own Accounts

Please select an account to credit to

### ▶ Current and Savings Accounts

900123456789	LKR	7072.20	
--------------	-----	---------	-----------------------------------------------------------------------------------

**Transfer**

immediately

on a specified date

17 | October | 2006

**Amount to transfer**

\*

**Transaction Password**

\*

Please note that Online transaction requests will only be processed **if sufficient funds are available** in the selected account, at the time of processing.

**TRANSFER NOW**

*Note : Fields marked by an asterisk \* are mandatory*

**Figure14**

### Step 6

System will display all details relating to the transaction. Click on the cancel button to go back to the previous screen, if required.

### Step 7

Click on the '**Confirm**' button to confirm.

### Step 8

The System will display a successful message with the transaction reference number.

### Step 9

If a printout is required, click on the '**VIEW PRINTABLE PAGE**' button. The printable page will be displayed on the screen. Click on the 'PRINT' button to get a printout.

### Step 10

The screen will display the printable page of the details of the transaction. Click on the '**Print**' button to get a printout.

### Step 11

To effect another transfer click on the '**Back**' button to go back to the '**Transfer of Funds Between Your Own Accounts**' screen.

 [CLICK HERE TO RETURN TO CONTENTS](#)

## 2.2 Fund transfer to third party accounts at NBL

This feature allows the customer to transfer funds from one NDB account to another without visiting a branch and deposit cash. Select the account to be debited and click '**Next**'. Fill all the fields with the respective details.

### Step 1

Select the '**Funds Transfer to 3rd Party Accounts**' menu option to display all savings and current accounts linked to NDB Bank Online.

### Step 2

Select the account to be debited by clicking on the relevant box and click on the 'next' button to go to the next page.

### Step3

Select the account to be credited from the drop down menu. Select '**Immediately**' or '**On a Specified Date**' by clicking on the relevant box. Select the date from the drop down menu if the transaction is to be made on a specified future date. Enter the amount and the transaction password. Click on the '**Transfer Now**' button.

### Step 4

All details relating to the transaction will be displayed. Click on the '**Cancel**' button to go back to the previous screen to edit details. Click on the '**Confirm**' button to confirm.

### Step 5

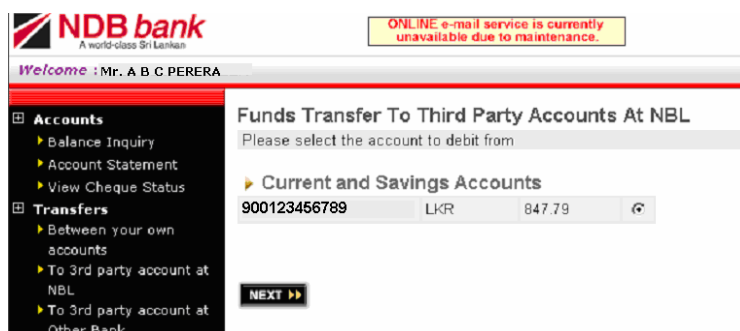
Successful message will be displayed on the screen with transaction details and the transaction reference number.

### Step 6

If a printout is required, click on the '**View Printable Page**' button. The printable page will be displayed on the screen. The screen will display the printable page of the details of transaction. Click on the '**Print**' button to get a printout.


### Step 7

To make another transfer, go back to the '**Funds Transfer to 3rd Party Accounts**' screen by clicking on the '**Back**' button.



**Figure15**

**NOTE:** If there isn't any other account linked to NBO the following message will be displayed

 There are no predefined third party accounts specified in your profile. Please contact NDB Bank to assign third party accounts to your profile.

**Figure16**

If you wish to add third party accounts to your NBO account please submit a request letter to the nearest branch.

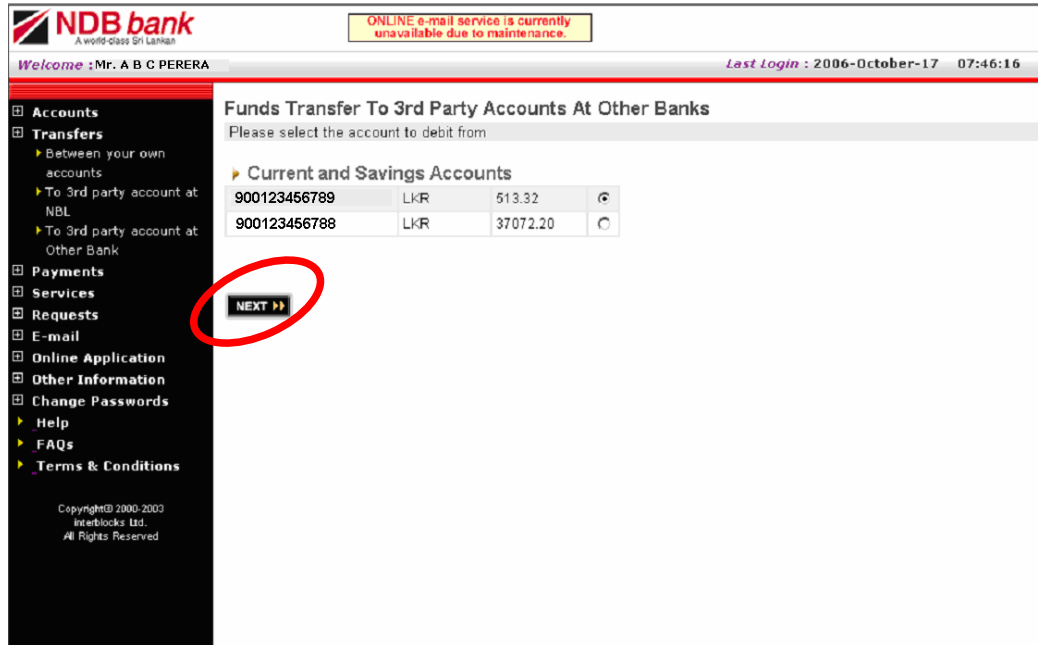
 [CLICK HERE TO RETURN TO CONTENTS](#)

### **2.3 To 3<sup>rd</sup> party account at Other Bank**

This way you can transfer funds not only within NDB *bank* but also to third party accounts at other banks also. The user can transfer funds from his/her account to another account holder of another bank by following this procedure.

#### **Step 1**

Select the '**Funds Transfer to 3rd Party Accounts at Other Banks**' menu option to display all savings and current accounts linked to NDB Bank Online.



The screenshot shows the NDB Bank Online interface. At the top, there is a banner for NDB bank with the tagline 'A world-class Sri Lankan'. A notification box states 'ONLINE e-mail service is currently unavailable due to maintenance.' The user is logged in as 'Mr. A B C PERERA' and the last login was on '2006-October-17 07:46:16'. The main menu on the left includes 'Accounts', 'Transfers', 'Payments', 'Services', 'Requests', 'E-mail', 'Online Application', 'Other Information', 'Change Passwords', 'Help', 'FAQs', and 'Terms & Conditions'. The 'Transfers' menu is expanded, showing options for 'Between your own accounts', 'To 3rd party account at NBL', and 'To 3rd party account at Other Bank'. The 'To 3rd party account at Other Bank' option is selected, leading to the 'Funds Transfer To 3rd Party Accounts At Other Banks' page. This page prompts the user to 'Please select the account to debit from' and displays a table of 'Current and Savings Accounts'.

Current and Savings Accounts			
900123456789	LKR	513.32	<input type="checkbox"/>
900123456788	LKR	37072.20	<input type="checkbox"/>

A 'NEXT >>' button is circled in red, indicating the next step in the process.

**Figure17**

#### **Step 2**

Select the required account to be debited by clicking on the relevant box. Click on the '**Next**' button.

 **Next>>**

### Funds Transfer To 3rd Party Accounts At Other Banks

Please enter the following information

Requests reaching the Bank after 3 p.m. will be processed on the following working day

#### Beneficiary's Details

Name

Account Number

Bank

Branch

#### Transfer

immediately  
 on a specified date

#### Amount

LKR

Particulars

Transaction Password

Please note that Online transaction requests will only be processed **if sufficient funds are available** in the selected account, at the time of processing.

**Figure18**

### Step3

Enter beneficiary's details. Select the date of transfer by clicking on the relevant box. If the transfer is to be made on a specified future date, select the date from the drop down menu. Enter the amount and the transaction password. Click on the '**Reset**' button to re-enter data.

### Step 4

Click on the '**Submit**' button to complete the transaction.

### Step 5

The system will display all details relating to the transaction on the screen & click on the '**Cancel**' button to go back to the previous screen, if you need to change the details.

### Step 6

Click on the '**Confirm**' button to confirm.

### Step 7

The system will display a successful message with the details of the request and the transaction number.

### Step 8

Click on the '**back**' button to go back to '**Funds Transfer to 3rd Party Accounts at Other Banks**' screen.

### Step 9

If a printout is required, click on the '**View Printable Page**' button.

### Step 10

The screen will display the printable page of the details of the transaction. Click on the 'Print' button to get a printout.

### Step 11

To request another transfer click on the 'back' button to go back to the 'Funds Transfer to 3rd Party Accounts at Other Banks' screen.

➔ [CLICK HERE TO RETURN TO CONTENTS](#)

## 3. Utility Bill payments

### Step 1

Select the 'Utility Bills' menu option to display savings and current accounts linked to NDB Bank Online.

### Step 2

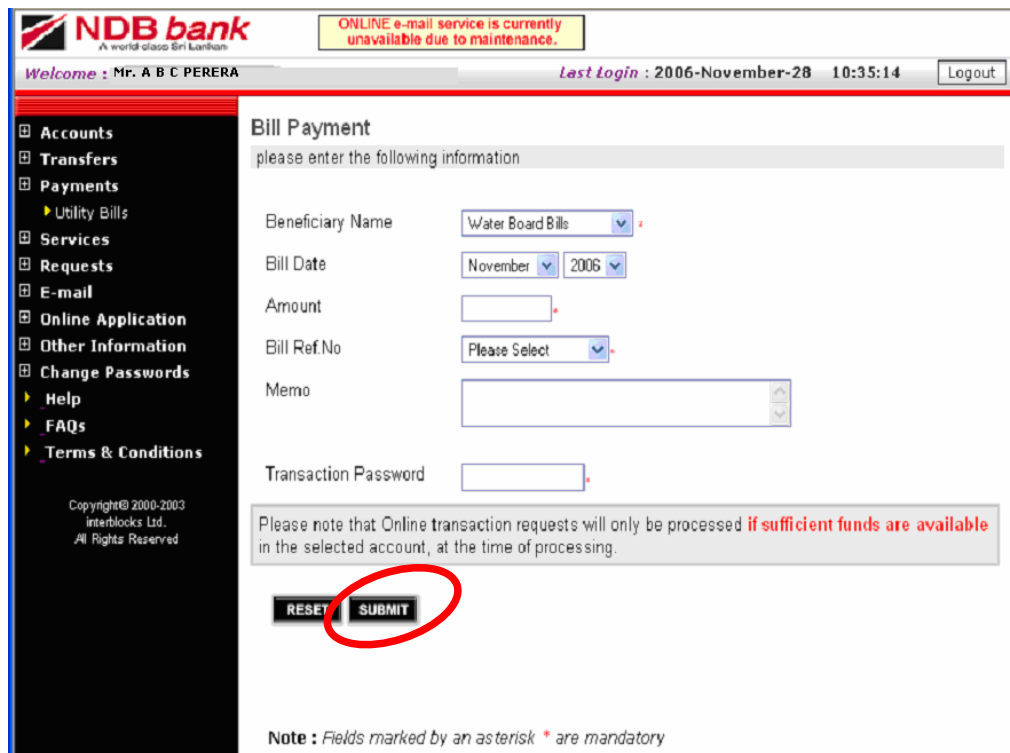
Select the required account to be debited by clicking on the relevant box. Click on the 'Next' button to go to the next page.

### Step 3

Select beneficiary's name (utility type), Bill Date, Bill Ref Number (Utility Co. Customer /account No.) from drop down menus. Enter the amount and the transaction password. Click on the 'Reset' button to re-enter data, if required.

### Step 4

Click on the 'Submit' button.



**NDB bank**  
A world-class Sri Lankan

ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA Last Login : 2006-November-28 10:35:14 Logout

### Bill Payment

please enter the following information

Beneficiary Name

Bill Date

Amount

Bill Ref.No.

Memo

Transaction Password

Please note that Online transaction requests will only be processed **if sufficient funds are available** in the selected account, at the time of processing.

Note : Fields marked by an asterisk \* are mandatory

Figure 19

### **Step 5**

The system will display all the details relating to the transaction on the screen. Click on the '**Cancel**' button if you wish to go back to the previous screen.

### **Step 6**

Click on the '**Confirm**' button.

### **Step 7**

The system will display a successful message with the details of the transaction and the transaction reference number.

### **Step 8**

If a printout is required, click on the '**View Printable Page**' button. The printable page will be displayed on the screen. Click on the '**Print**' button to get a printout.

### **Step 9**

To pay another utility bill click on the '**Back**' button to go back to the Utility Bill Payment' Screen.

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## **4. Services**

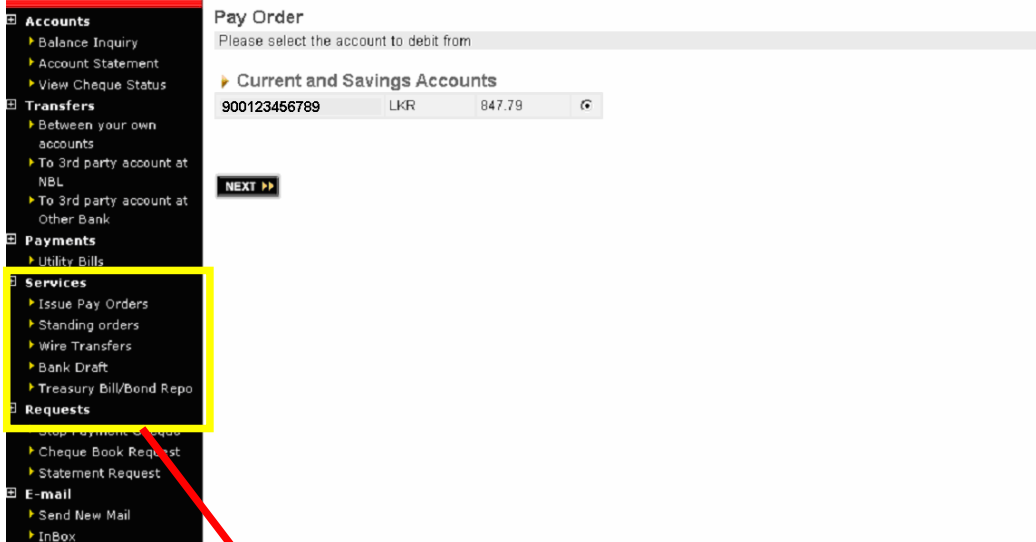
### ***4.1 Issue pay orders***

The user also has the facility of issuing pay orders. If the account holder wishes to issue pay orders he/she can do this through NBO in the following procedure. The pay order will be posted to the address entered.

#### **Step 1**

Select the '**Issue Pay Orders**' menu option to display all accounts linked to the NDB *bank* Online.

**NOTE:** It's mandatory to enter the fields which are marked with an asterisk.



**Pay Order**  
Please select the account to debit from

▶ **Current and Savings Accounts**

900123456789	LKR	847.79	<input type="checkbox"/>
--------------	-----	--------	--------------------------

**NEXT** ▶▶

- Accounts
  - Balance Inquiry
  - Account Statement
  - View Cheque Status
- Transfers
  - Between your own accounts
  - To 3rd party account at NBL
  - To 3rd party account at Other Bank
- Payments
  - Utility Bills
- Services**
  - Issue Pay Orders
  - Standing orders
  - Wire Transfers
  - Bank Draft
  - Treasury Bill/Bond Repo
- Requests
  - Stop Payments Cheque
  - Cheque Book Request
  - Statement Request
- E-mail
  - Send New Mail
  - InBox

Figure20



- Services**
  - ▶ Issue Pay Orders
  - ▶ Standing orders
  - ▶ Wire Transfers
  - ▶ Bank Draft
  - ▶ Treasury Bill/Bond Repo

Figure 20.1

## Step 2

Select the account to be debited by clicking on the relevant box. Click on the 'Next' button.

Next>>

**Pay Order**  
Please enter the following information

**Beneficiary's Details**

Name  \*

Address

Account Number

Bank

Amount (LKR)  \*

Payment Details

Method of Delivery  \*  
Please Select  
If "to be mailed" enter the mailing address

Initiate transaction  immediately  
 on a specified date  
16 October 2006

Transaction Password  \*

Please note that Online transaction requests will only be processed **if sufficient funds are available** in the selected account, at the time of processing.

Note : Fields marked by an asterisk \* are mandatory

**Figure21**

### Step 3

Enter the beneficiary. Select the '**Delivery Method**' from the drop down menu. Indicate whether the request is to be initiated immediately or at a future date by clicking on the relevant box.

### Step 4

Enter the transaction password. Click on the '**Reset**' button to re-enter the details, if required.

### Step 5

Click on the '**Submit**' button.

### Step 5

System will display all details relating to the transaction. Click on the '**Cancel**' button to go back to the previous screen.

## Step 6

Click on the '**Confirm**' button to confirm. System will display a message with the details of the request and the transaction reference number to indicate that the transaction request was successfully sent.

## Step 7

If a printout is required, click on the '**View Printable Page**' button. The printable page will be displayed on the screen. Click on the '**Print**' button to get a printout.

## Step 8

To request another Pay Order go back to the '**Pay Order**' screen by clicking on the '**Back**' button.

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## 4.2 Standing order (Refer Figure 20.1 on page 17)

If the customer has funds to be transferred to an account at NDB or at another bank regularly during a period of time it can be done by a Standing order instruction. When the **Day of the month, Commencing date** and the **End date** has been selected the entered amount will be transferred to the other account every month on the mentioned date till the end date.

Eg: You have a Regular Savings account with NDB bank and your salary is been remitted to this account. You've borrowed a loan from another bank and has to pay a monthly installment of Rs 10,000/-. Your employer is not willing to remit your salary to any other bank other than NDB. So the most convenient method would be a *Standing Order Instruction*.

Enter the information required on the web-form and the monthly installment will be remitted to your loan account at the other bank. This way you don't have to make cash deposits at the other bank and waste your precious time waiting in a long queue!

### Step 1

Select the '**Standing Orders**' menu option to display all accounts linked to NDB Bank Online.

### Step 2

Select the account to be debited by clicking on the relevant box. Click on the '**Next**' button to display the '**Standing Order Mandate**' Screen.

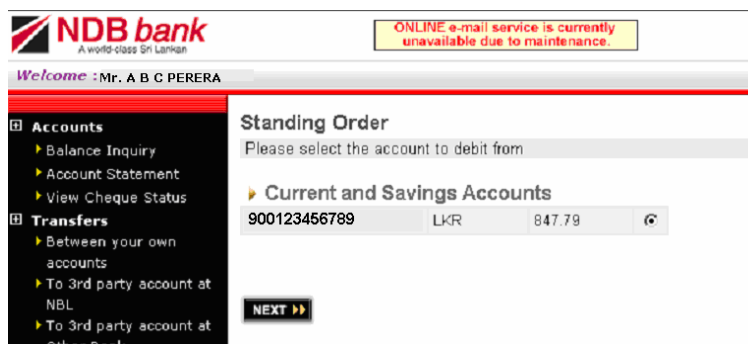


Figure 22

➡ **Next >>**

### Step 3

Enter beneficiary details and payment details. Select the 'Commencing Date' from the drop down menu. Select '**End Date**' or '**Until further Notice**' option by clicking on the relevant box. If the '**End Date**' is selected, select the date from the drop down menu.

### Step 4

Enter the password. Click on the '**Reset**' button to modify any details if required.

### Step 5

Click on the '**Submit**' button.

#### Standing Order Mandate

Please enter the following information

**Beneficiary's Details**

Name  \*

Address

Account Number (If Applicable)

Bank

Bank Address

**Payment Details**

Amount LKR  \* on or about  day of each month

Commencing Date

Payment End Date     or,  
 Until further notice

Reference No(s) to be quoted for the payment, if any

Delivery Method  Please Select  or,  
 Credit Beneficiary's Account at NBL  
 Credit Beneficiary's account at Beneficiary's bank  
If "**to be mailed**" enter the mailing address

Transaction Password  \*

Note : Fields marked by an asterisk \* are mandatory

**Figure23**

➔ **Submit**

### Step 6

All details relating to the transaction will be displayed on the screen. Click on the **Cancel** button to go back to the previous screen.

### Step 7

Click on the **Confirm** button to confirm.

### Step 8

The system will display a successful message with the details of the request and the transaction reference number.

### Step 9

If a printout is required, click on the **VIEW PRINTABLE PAGE** button. The printable page will be displayed on the screen. Click on the **PRINT** button to get a printout.

### Step 10

Click on the 'Back' button to go back to the **Standing Order Mandate** Screen.

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## 4.3 Wire transfer (Refer Figure 20.1 on page 17)

It's also popularly known as Telegraphic or Swift Transfer. This facility can be used to send foreign remittances much faster in a secure method but is possible only for Foreign Currency account holders. The user can remit funds to a third party who is abroad. The remittance will be credited to the Beneficiary's account faster if he/she is an account holder of a corresponding bank of NDB bank. Otherwise, it will take some time as the remittance will be routed through one of NDB bank's corresponding bank.

### Step 1

Select the **Wire Transfer** menu option to display all foreign currency accounts linked to NDB Bank Online.

### Step 2

Select the account to be debited by clicking on the relevant box and click on the **Next** button.

### Step 3

Select the type of foreign currency from the drop down menu. Enter the amount and other details. Enter the transaction password. Click on the **Reset** button to re-enter data, if required.

### Step 4

Click on the **Submit** button.

### Step 5

The System will display all details relating to the transaction.

### Step 6

Click on the '**Confirm**' button or Click on the '**Cancel**' button to go back to the previous screen.

### Step 7

The screen will display a successful message with the details of the request and the transaction reference number.

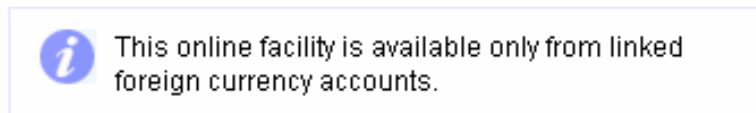
### Step 8

If a printout is required, click on the '**VIEW PRINTABLE PAGE**' button. The printable page will be displayed on the screen. Click on the '**PRINT**' button to get a printout.

### Step 9

To request another transfer, click on the '**Back**' button to go back to the '**Wire Transfer**' screen.

**NOTE:** The following will be displayed if the user is not a Foreign Currency account holder



**Figure24**

 [CLICK HERE TO RETURN TO CONTENTS](#)

## **4.4 Bank Draft (Refer Figure 20.1 on page 17)**

This is something similar to a *Pay Order* but the only difference is that this is in *Foreign Currency* for a beneficiary abroad. Unlike the *Wire Transfer* this will be posted to the postal address mentioned in the form.

### Step 1

Select '**Bank Draft**' menu option to display all foreign currency savings and current accounts linked to NDB Bank Online. Click on the '**Next**' button.

### Step 2

Select the account to be debited by clicking on the relevant box. Click on the '**Next**' button.

### Step 3

Enter beneficiary details and the amount. Select the '**Delivery Method**' from the drop down menu.

#### Step 4

Select '**Immediately**' or '**On a Specified Date**' by clicking on the relevant box. Select the date from the drop down menu if the transaction is to be made on a specified future date.

Enter the transaction password. Click on the '**Reset**' button to re-enter the information, if required.

#### Step 5

Click on the '**Confirm**' button to confirm. System will display all details relating to the transaction. Click on the '**Cancel**' button to go back to the previous screen.

#### Step 6

Click on the '**Submit**' button.

#### Step 7

The screen will display a successful message with the details of the request and the transaction reference number.

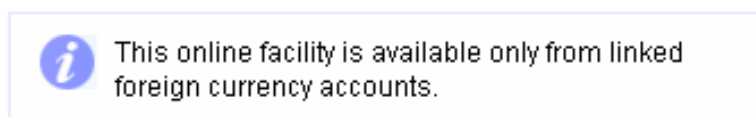
#### Step 8

If a printout is required, click on the '**View Printable Page**' button. The printable page will be displayed on the screen. Click on the '**Print**' button to get a printout.

#### Step 9

To request another bank draft, click on the '**back**' button. To go back to the '**Bank Draft**' screen

**NOTE:** The following will be displayed if the user is not a Foreign Currency account holder



**Figure25**

 [CLICK HERE TO RETURN TO CONTENTS](#)

### **4.5 Treasury Bill / Bond Repo (Refer Figure 20.1 on page 18)**

The customer has the option of investing his/her funds of liability on a Treasury Bill. The client will receive the Bond REPO on investing.

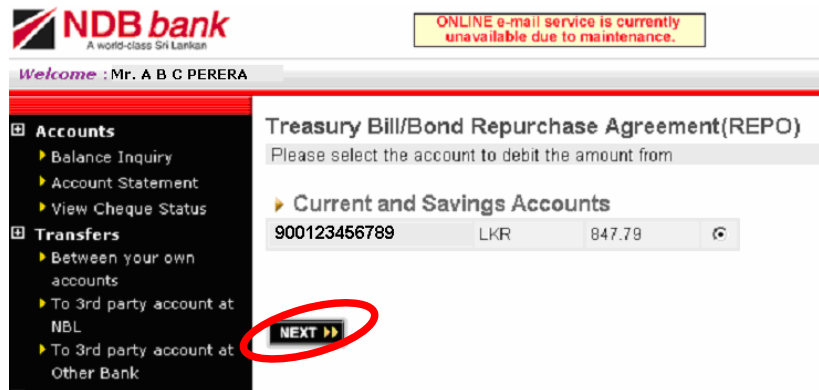
A Treasury Bill is similar to a Fixed Deposit but yields a slightly lower interest rate. On the other hand, the client does not have to pay with-holding tax to The Central Bank. (To view the rates please refer to *Page 34*)

#### Step 1

Select the '**Treasury Bill/Bond Repurchase Agreement (Repo)**' menu option to display all savings and current accounts linked to NDB Bank Online.

## Step 2

Select the account to be debited by clicking on the relevant box and click on the 'Next' button.



The screenshot shows the NDB bank online interface. At the top, there is a banner for 'Treasury Bill/Bond Repurchase Agreement(REPO)' with a message: 'Please select the account to debit the amount from'. Below this, there is a section for 'Current and Savings Accounts' with a table showing account details: '900123456789', 'LKR', and '847.79'. A 'NEXT >>' button is highlighted with a red circle.

Figure26

➔ Next >>

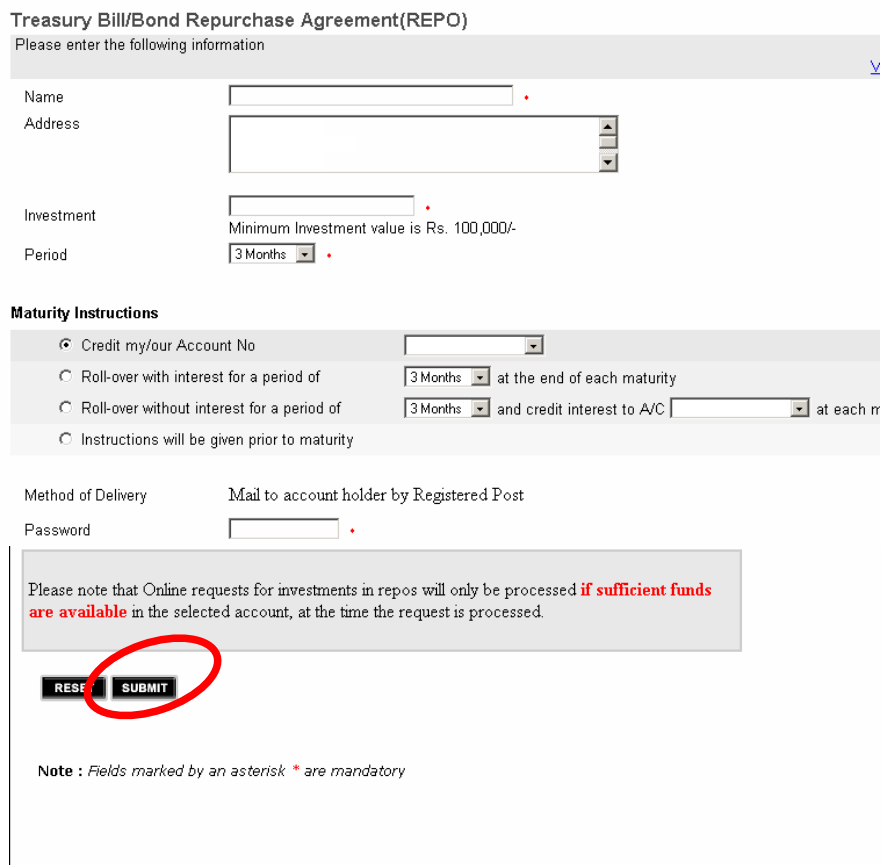
## Step 3

Enter required details and investment value. Select investment period from the drop down menu.

## Step 4

Select maturity instructions

**NOTE:** It's mandatory to enter the fields which are marked with an asterisk.



The screenshot shows the 'Treasury Bill/Bond Repurchase Agreement(REPO)' form. It includes fields for 'Name', 'Address', 'Investment', and 'Period'. Below these is the 'Maturity Instructions' section with radio buttons for different options. The 'Method of Delivery' is set to 'Mail to account holder by Registered Post'. There is a 'Password' field and a note: 'Please note that Online requests for investments in repos will only be processed if sufficient funds are available in the selected account, at the time the request is processed.' The 'SUBMIT' button is circled in red.

Figure27

➔ Submit

[CLICK HERE TO RETURN TO CONTENTS](#)

## 5. Requests

### **5.1 Stop payment cheque**

Current Account holders have the facility to stop the payment of cheques. Enter the **Cheque No.** and **Reason** and click on **STOP CHEQUE PAYMENT**.

#### **Step 1**

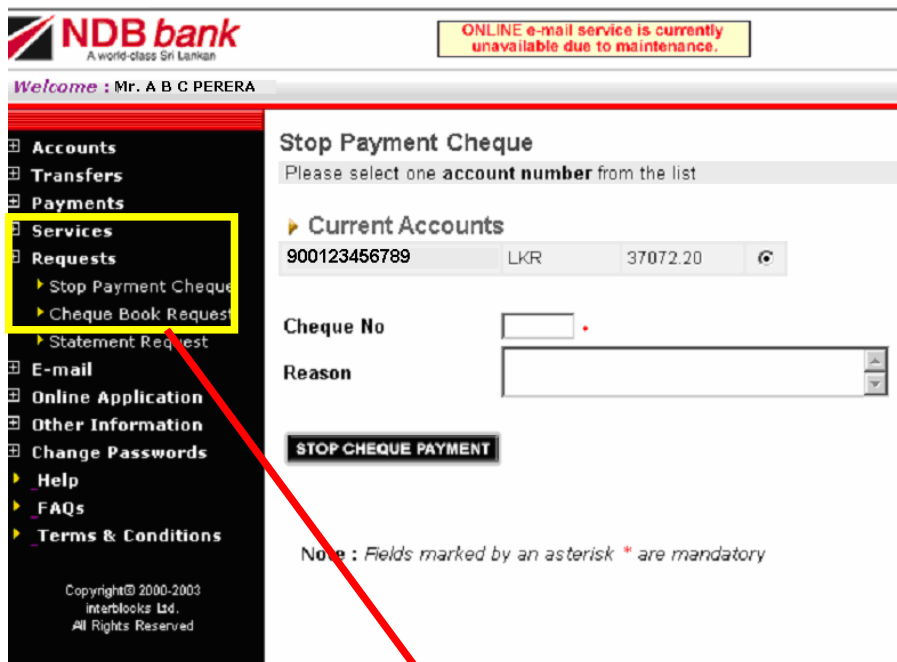
Select the '**Stop Payment of Cheques**' menu option to display all current accounts linked to the NDB Bank Online.

#### **Step 2**

Select the required account by clicking on the relevant box. Enter the cheque number and the details.

#### **Step 3**

Click on the '**Stop Cheque Payment**' button. System will display all the details on the screen. Click on the '**Cancel**' button to go back to the previous screen, if you need to change the details.



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ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA

**Stop Payment Cheque**  
Please select one **account number** from the list

**Current Accounts**

900123456789	LKR	37072.20	
--------------	-----	----------	--

Cheque No

Reason

**STOP CHEQUE PAYMENT**

Note : Fields marked by an asterisk \* are mandatory

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Figure28



Figure 28.1

#### Step 4

Click on the '**Confirm**' button to confirm.

#### Step 5

The system will display a successful message.

#### Step 6

To stop another cheque, click on the '**back**' button to go back to the '**Stop Payment Cheque**' screen.

 [CLICK HERE TO RETURN TO CONTENTS](#)

### 5.2 Cheque Book request

Current account holders also have the facility of requesting a cheque book through NBO. Choose the *Current Account*, the *No of Cheque leaves* required and *Delivery Instructions* on the screen and click on '**SEND CHEQUE BOOK REQUEST**'.

#### Step 1

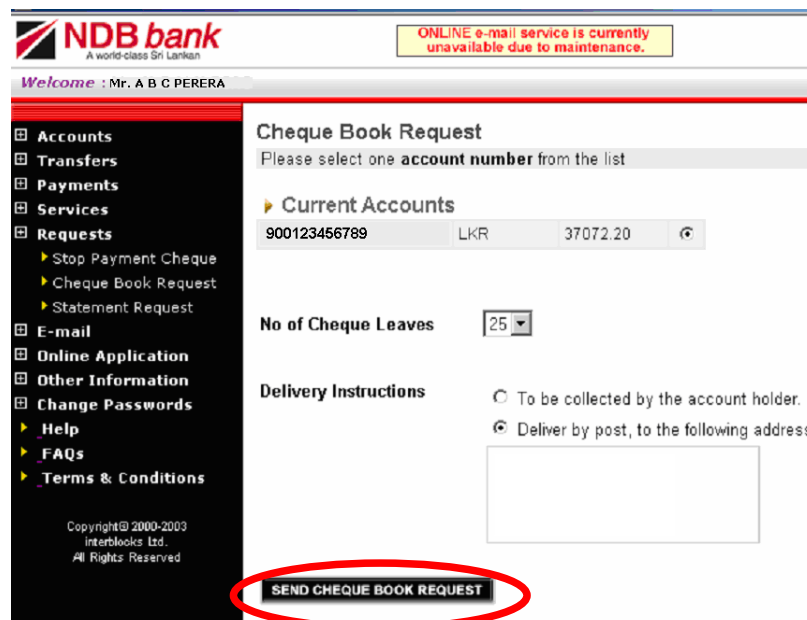
Select '**Cheque Book Request**' menu option to display all current accounts linked to NDB Bank Online.

#### Step 2

Select the required current account by clicking on the relevant box. Select number of cheque leaves from the dropdown menu and the delivery method by clicking on the relevant box.

#### Step 3

Click on the '**Send Cheque Book Request**' button. System will display the details of the request on the screen. Click on the '**cancel**' button to go back to the previous screen.



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ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA


- Accounts
- Transfers
- Payments
- Services
- Requests
  - Stop Payment Cheque
  - Cheque Book Request
  - Statement Request
- E-mail
- Online Application
- Other Information
- Change Passwords
- Help
- FAQs
- Terms & Conditions

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### Cheque Book Request

Please select one account number from the list

Current Accounts

900123456789	LKR	37072.20	
--------------	-----	----------	---------------------------------------------------------------------------------------

No of Cheque Leaves:

Delivery Instructions:

To be collected by the account holder.

Deliver by post, to the following address

**SEND CHEQUE BOOK REQUEST**

Figure 29

#### Step 4

Click on the **'confirm'** button to confirm.

#### Step 5

The screen will display a successful message with the transaction number.

#### Step 6

To request another cheque book go back to the **'Cheque Book Request'** screen by clicking on the **'Back'** button.

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

### 5.3 Statement Request

The account holder has the convenience of requesting statements also through NBO. He/she may select the period from which they want the transactions printed on the statement. It can be collected by the account holder or they also have the option to request NDB *bank* to post the statement to the address mentioned.

#### Step 1

Select the **'Statement Request'** menu option to display all accounts linked to NDB Bank Online.

#### Step 2

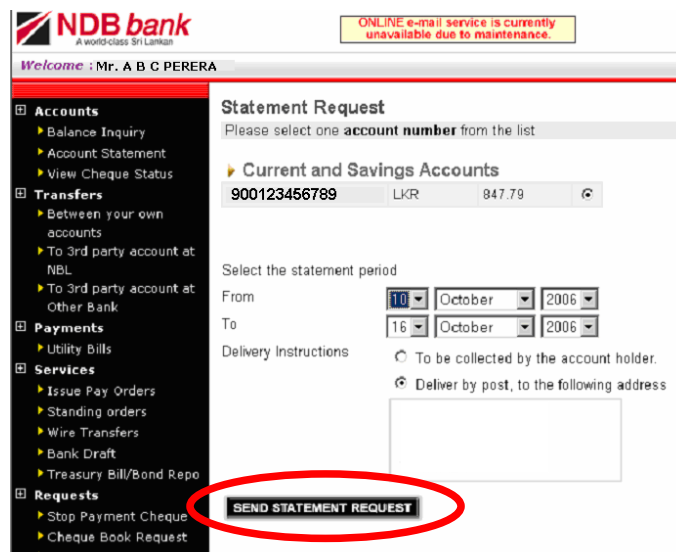
Select the required account, by clicking on the relevant box.

#### Step 3

Select start and end dates of period from the drop down menus. Select the delivery instructions by clicking on the relevant box.

#### Step 4

Click on the **'Send statement request'** button.



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ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA

**Statement Request**  
Please select one **account number** from the list

**Current and Savings Accounts**

900123456789	LKR	847.79
--------------	-----	--------

Select the statement period

From: 10 | October | 2006

To: 16 | October | 2006

Delivery Instructions

To be collected by the account holder.

Deliver by post, to the following address

**SEND STATEMENT REQUEST**

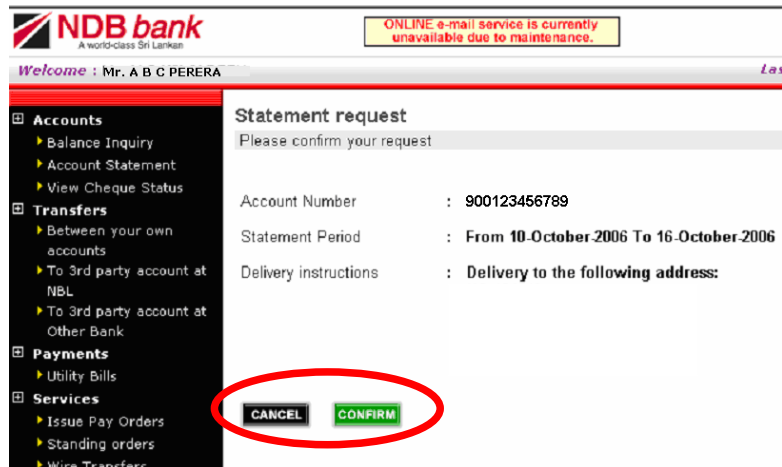
Figure30

## Step 5

The Screen will display the details of the request. Click on the '**Cancel**' button to go back to the previous screen, if you need to change the details.

## Step 6

Click on the '**Confirm**' button to confirm.



**Figure31**

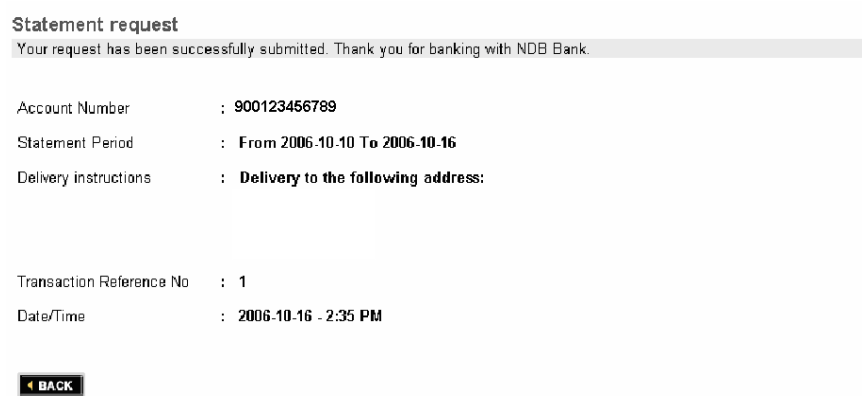
### ➔ Confirm or Cancel

## Step 7

The System will display a successful message with the details of the request and the transaction reference number.

## Step 8

Click on the '**back**' button to go back to the '**Statement Request**' screen.



**Figure32**

### ➔ [CLICK HERE TO RETURN TO CONTENTS](#)

## 6. E-mail

### 6.1 Send new Email

The customer can write to NDB bank with complaints, suggestions or with any queries they have via e-mail.

#### Step 1

Select the '**Send New Mail**' menu option to display the '**Compose Screen**'.

#### Step 2

Enter the subject and the message. Click on the '**Reset**' button to modify the message, if required.

#### Step 3

Click on the '**Send**' button.  
The screen will display a successful message.

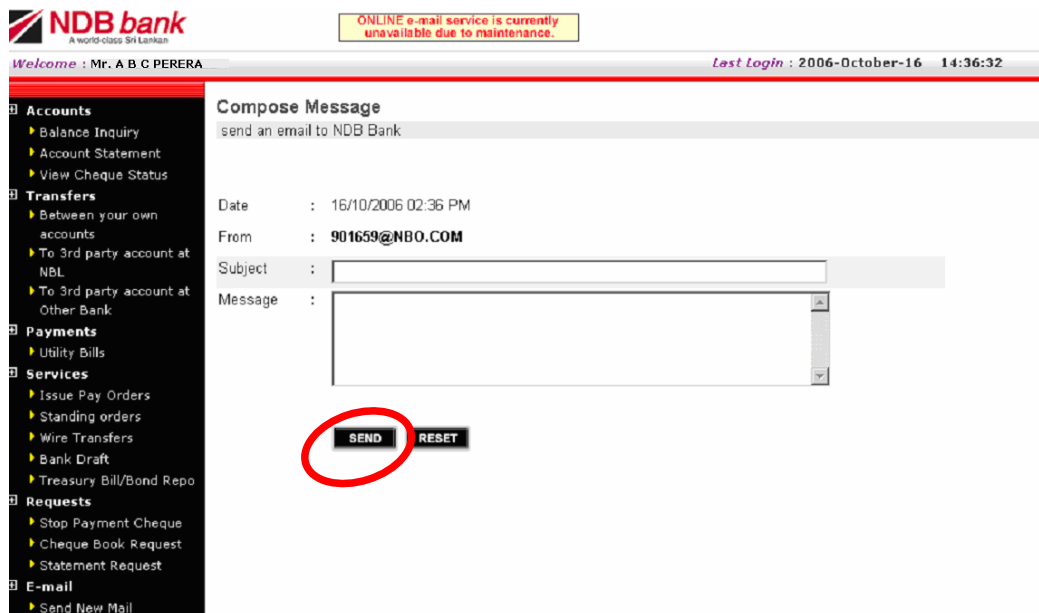


Figure33

Enter the "**Subject**" and type the message. Finally click "**Send**"  
After sending the message the following window appears (**Figure 34**)

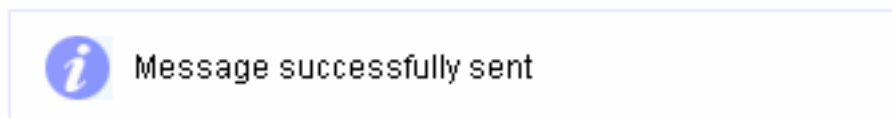


Figure34

[CLICK HERE TO RETURN TO CONTENTS](#)

### 6.2 Inbox

To view e-mails received from the bank.

### Step 1

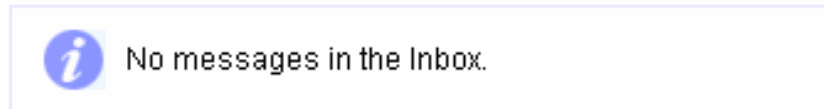
Select the '**In Box**' menu option.

### Step 2

The Screen will display the headings of e-mails received from the bank, if any.

### Step 3

Click on the '**View**' button to view the message.



**Figure35**

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## 6.3 OutBox

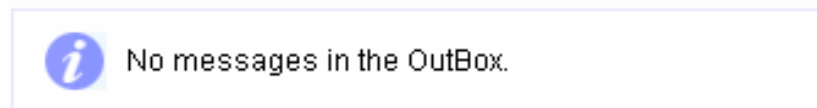
To view messages sent to the bank.

### Step 1

Select the '**Out Box**' menu option to display the headings of messages sent to the bank, if any.

### Step 2

Click on the '**View**' button to view the sent messages.



**Figure36**

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## 7. Online Application

### 7.1 Account opening

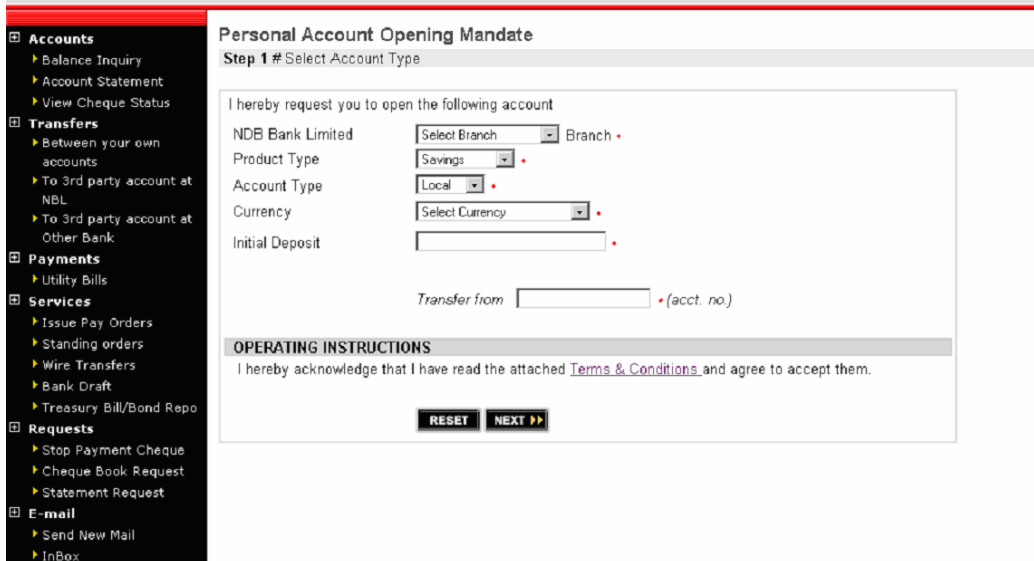
The client also has the option of opening a new account online. This can be done by transferring funds from an existing account to make the initial deposit.

### Step 1

Select '**Account Opening**' menu option to display the Account Opening Application.

### Step 2

Enter the information required. Click on the '**Reset**' button to re-enter information



The screenshot shows the 'Personal Account Opening Mandate' page, Step 1: Select Account Type. On the left is a navigation menu with categories: Accounts (Balance Inquiry, Account Statement, View Cheque Status), Transfers (Between your own accounts, To 3rd party account at NBL, To 3rd party account at Other Bank), Payments (Utility Bills), Services (Issue Pay Orders, Standing orders, Wire Transfers, Bank Draft, Treasury Bill/Bond Repo), Requests (Stop Payment Cheque, Cheque Book Request, Statement Request), and E-mail (Send New Mail, InBox). The main content area is titled 'Personal Account Opening Mandate' and 'Step 1 # Select Account Type'. It contains a form with the following fields: 'I hereby request you to open the following account', 'NDB Bank Limited' (with a dropdown for 'Select Branch' and 'Branch'), 'Product Type' (dropdown 'Savings'), 'Account Type' (dropdown 'Local'), 'Currency' (dropdown 'Select Currency'), 'Initial Deposit' (text input), and 'Transfer from' (text input with '(acct. no.)' label). Below the form is a grey bar with 'OPERATING INSTRUCTIONS' and the text 'I hereby acknowledge that I have read the attached [Terms & Conditions](#) and agree to accept them.' At the bottom of the form are 'RESET' and 'NEXT >>' buttons.

Figure37

### Step 3

Click on the '**Submit**' button to display the application with the information filled.  
Click on the '**Cancel**' button to go back to the previous screen.

### Step 4

Click on the '**Submit**' button.

### Step 5

The Screen will display the successful message with the reference number.

### Step 6


Click on the '**back**' button to go back to the first screen.

 **CLICK HERE TO RETURN TO CONTENTS**

## 8. Other Information

### 8.1 Interest rates

Interest rates on Deposits accounts can also be viewed via NBO which are up-to-date.



ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA Last Login : 2006-October-16 14:43:25 Logout

- Accounts
  - Balance Inquiry
  - Account Statement
  - View Cheque Status
- Transfers
  - Between your own accounts
  - To 3rd party account at NBL
  - To 3rd party account at Other Bank
- Payments
  - Utility Bills
- Services
  - Issue Pay Orders
  - Standing orders
  - Wire Transfers
  - Bank Draft
  - Treasury Bill/Bond Repo
- Requests
  - Stop Payment Cheque
  - Cheque Book Request
  - Statement Request
- E-mail
  - InBox
  - OutBox
- Online Application
  - Account Opening
- Other Information
  - Interest Rates
  - Currency & Exchange Rates
  - Treasury Bill/Bond Repo Rates
  - Cut-off Times & Tariff Charges
- Change Passwords
  - Login Password
  - Transaction Password
- Help
- FAQs
- Terms & Conditions

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#### Interest Rates

Effective date : 10 OCT 2006

##### 1. Fixed Deposits

Period	Rate p.a	Minimum Amount (Rs)
1 Month	12.00 %	100,000
3 Months	13.00 %	10,000
6 Months	13.00 %	10,000
12 Months	14.00 %	10,000
24 Months	13.50 %	10,000
36 Months	13.50 %	100,000
48 Months	13.50 %	100,000
60 Months	13.50 %	100,000

##### 2. Seven Days Notice of Withdrawal Account

Minimum Deposit Rs. 100,000/-

Amounts upto Lkr 1,000,000/- - 5.25 %

Amounts over Lkr 1,000,000/- - 6.25 %

##### 3. Savings Deposits - 6.5%

Minimum initial deposit Rs: 5000/-

##### 4. Certificates of Deposit

Period	Minimum Face Value	Yield p.a	Amt to be deposited
6 Months	100,000	6.25 %	96,970
12 Months	100,000	6.75 %	93,676
24 Months	100,000	6.25 %	88,581

##### 5. Minor's Savings Deposits - Up to Rs. 100,000 - 9.50 % , Above Rs. 100,000 - 10.50 %

##### 6. FOREIGN CURRENCY DEPOSIT RATES

	EFFECTIVE DATE
SAVINGS/CALL DEPOSITS(NRFC,RFC,RNNFC,FCBU)	10/OCT/2006
	Ref: 04/2006

CURRENCY	RATE %	CURRENCY	RATE %
USD	2.75	EUR	1
GBP	3.75	SGD	0
CHF	-	SEK	1
AUD	4.25	DKK	1
JPY	0.00		
CAD	1.75		
NOK	1.00		

##### FIXED DEPOSIT RATE DBU & FCBU

USD		GBP	
1MONTH	4.00	1MONTH	4.
3MONTH	4.50	3MONTH	4.
6MONTH	4.50	6MONTH	4.
12MONTH	4.75	12MONTH	4.

EUR		AUD	
1MONTH	2.00	1MONTH	4.
3MONTH	2.50	3MONTH	4.
6MONTH	2.50	6MONTH	4.
12MONTH	2.75	12MONTH	4.

NOTE: THE INTEREST RATES QUOTED ABOVE ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Figure38

[CLICK HERE TO RETURN TO CONTENTS](#)

## 8.2 Currency and Exchange rates

It is also possible to view the latest Foreign Exchange Rates through NBO.

### Step 1

Select '**Currency and Exchange Rates**' menu option to display Currency and Exchange rates.

### Step 2

Click on the '**Next**' button to view the continuation pages if any. Click on the '**Back**' button to go back to the previous screen.

Foreign Exchange Rates						
Currency Name	DD/TC Buying	DD/TC Selling	Notes Buy	Notes Sell	TT Buy	TT Sell
SRILANKAN RUPEE	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
US DOLLARS	104.950000	106.950000	104.350000	106.800000	104.950000	106.950000
AUSTRALIAN DOLLAR	78.045020	80.790030	78.304240	80.142720	78.229730	80.790030
CANADIAN DOLLAR	91.140405	94.822235	91.704015	93.857105	91.427825	94.822235
SWISS FRANC	81.412124	84.512054	81.811054	83.731874	81.641384	84.512054
DENMARK KRONER	17.243366	18.308026	17.487266	17.897846	17.225536	18.308026
EURO	130.022555	133.634025	129.602695	134.247605	130.347895	134.436155
BRITISH POUND STERLING	193.274875	198.231825	192.630095	198.754805	193.737695	199.033955
HONGKONG DOLLARS	13.189627	13.962867	13.399337	13.713937	13.258297	13.962867
JAPANESE YEN	0.868462	0.897592	0.871252	0.891712	0.871762	0.897592
NORWEGIAN KRONER	15.267782	16.063622	15.454222	15.817062	15.329002	16.077392
BRITISH POUND STERLING	193.274875	198.231825	192.630095	198.754805	193.737695	199.033955
HONGKONG DOLLARS	13.189627	13.962867	13.399337	13.713937	13.258297	13.962867
JAPANESE YEN	0.868462	0.897592	0.871252	0.891712	0.871762	0.897592
NORWEGIAN KRONER	15.267782	16.063622	15.454222	15.817062	15.329002	16.077392
Swedish Kroner	13.926672	14.710532	14.076812	14.407312	13.890542	14.710532
SINGAPORE DOLLARS	65.444865	67.900455	65.777865	67.322235	65.688175	67.900455
NEW ZEALAND DOLLAR	68.153485	70.865075	68.464035	70.071485	68.175515	70.865075
KUWAITI DINAR	350.862534	383.168534	360.922804	369.396794	350.862534	383.168534
UNITED ARAB EMIRATES DIRHAM	28.499658	29.201368	28.849558	28.849558	28.499658	29.201368
THAI BAHT	2.800905	2.854285	2.827595	2.827595	2.800905	2.854285
Malaysian Ringit	27.845585	28.376225	28.110905	28.110905	27.845585	28.376225
SAUDI RIYAL	27.616967	28.903847	28.251827	28.251827	27.616967	28.903847
BRUNEI DOLLAR	65.688175	67.900455	65.777865	67.322235	65.688175	67.900455



Figure39

 **Next >>**

### Foreign Exchange Rates

Currency Name	DD/TC Buying	DD/TC Selling	Notes Buy	Notes Sell	TT Buy	TT Sell
BRUNEI DOLLAR	65.688175	67.900455	65.777865	67.322235	65.688175	67.900455
BAHRAIN DINAR	278.396732	283.702052	278.805132	283.304152	278.396732	283.702052
JORDANIAN DINAR	148.234463	151.059323	149.646893	149.646893	148.234463	151.059323
SOUTH AFRICAN RAN	17.304771	17.634551	17.469661	17.469661	17.304771	17.634551
OMAN RIYAL	272.618641	277.813861	275.216251	275.216251	272.618641	277.813861

◀ PREV

NEXT ▶

Figure40

➡ Next>>

### Foreign Exchange Rates

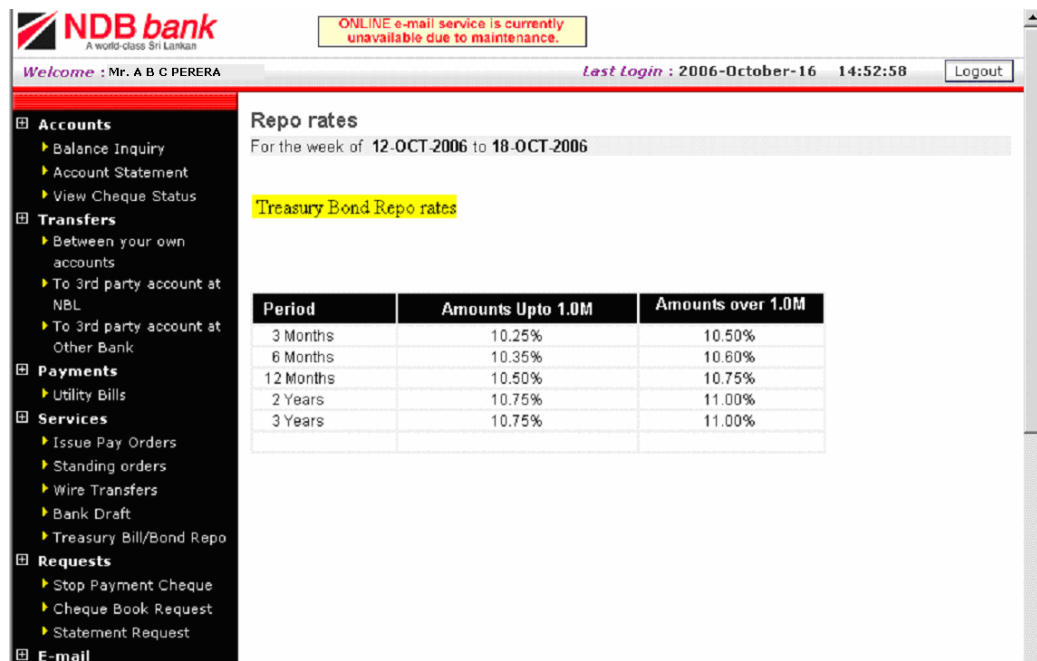
Currency Name	DD/TC Buying	DD/TC Selling	Notes Buy	Notes Sell	TT Buy	TT Sell
SOUTH AFRICAN RAN	17.304771	17.634551	17.469661	17.469661	17.304771	17.634551
OMAN RIYAL	272.618641	277.813861	275.216251	275.216251	272.618641	277.813861

◀ PREV

Figure41

➡ [CLICK HERE TO RETURN TO CONTENTS](#)

## 8.3 Treasury Bill / Bond Repo rates



**NDB bank**  
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ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA      Last Login : 2006-October-16 14:52:58      Logout

**Repo rates**  
For the week of 12-OCT-2006 to 18-OCT-2006

**Treasury Bond Repo rates**

Period	Amounts Upto 1.0M	Amounts over 1.0M
3 Months	10.25%	10.50%
6 Months	10.35%	10.60%
12 Months	10.50%	10.75%
2 Years	10.75%	11.00%
3 Years	10.75%	11.00%

**Accounts**

- Balance Inquiry
- Account Statement
- View Cheque Status

**Transfers**

- Between your own accounts
- To 3rd party account at NBL
- To 3rd party account at Other Bank

**Payments**

- Utility Bills

**Services**

- Issue Pay Orders
- Standing orders
- Wire Transfers
- Bank Draft
- Treasury Bill/Bond Repo

**Requests**

- Stop Payment Cheque
- Cheque Book Request
- Statement Request

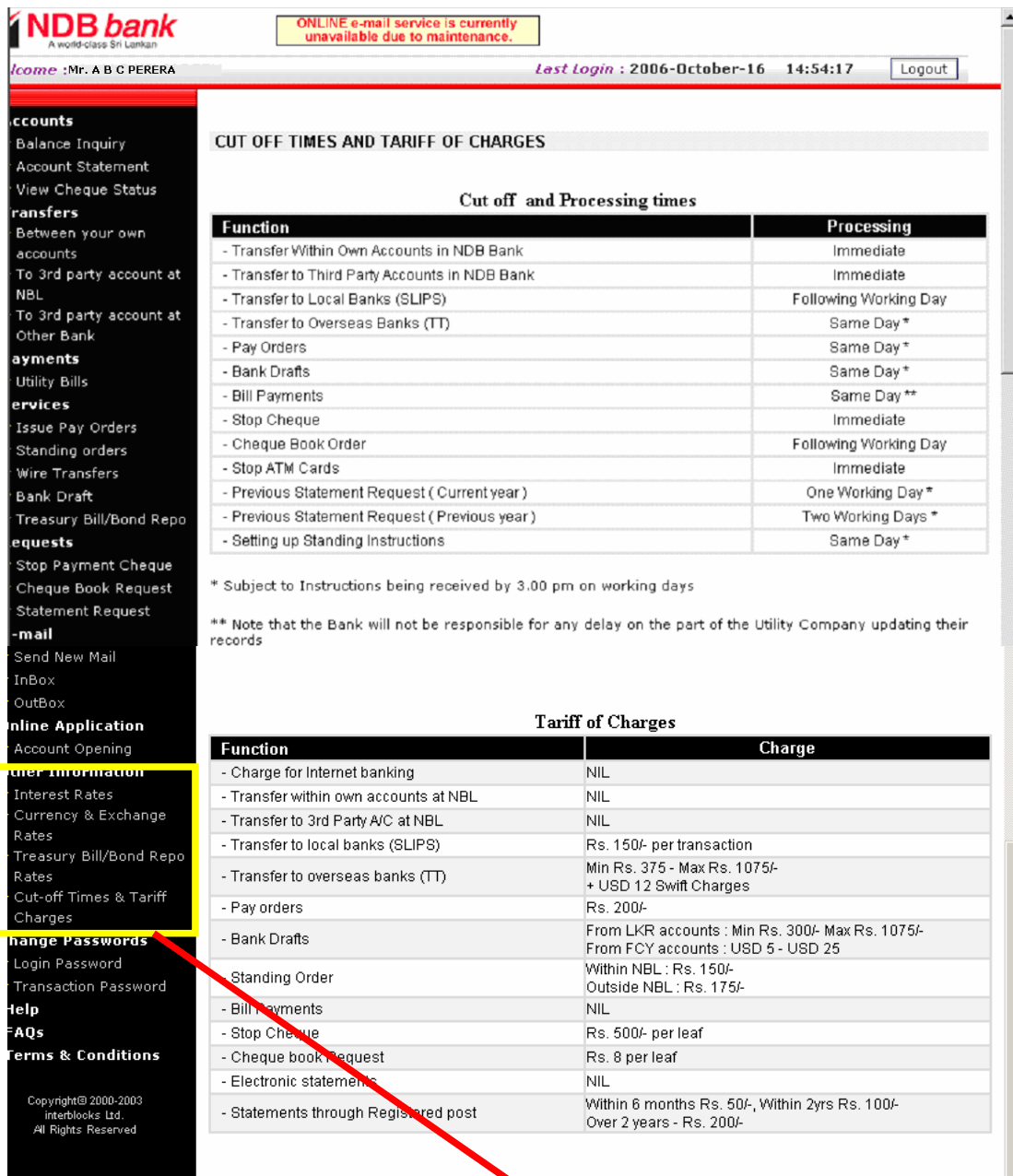
**E-mail**

Figure42

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## 8.4 Cut off times and Tariff charges

This information has been added for the customers' knowledge as to the procedures of NDB bank.



**ONLINE e-mail service is currently unavailable due to maintenance.**

Welcome : Mr. A B C PERERA      Last login : 2006-October-16 14:54:17      Logout

**CUT OFF TIMES AND TARIFF OF CHARGES**

**Cut off and Processing times**

Function	Processing
- Transfer Within Own Accounts in NDB Bank	Immediate
- Transfer to Third Party Accounts in NDB Bank	Immediate
- Transfer to Local Banks (SLIPS)	Following Working Day
- Transfer to Overseas Banks (TT)	Same Day*
- Pay Orders	Same Day*
- Bank Drafts	Same Day*
- Bill Payments	Same Day**
- Stop Cheque	Immediate
- Cheque Book Order	Following Working Day
- Stop ATM Cards	Immediate
- Previous Statement Request ( Current year )	One Working Day*
- Previous Statement Request ( Previous year )	Two Working Days*
- Setting up Standing Instructions	Same Day*

\* Subject to Instructions being received by 3.00 pm on working days

\*\* Note that the Bank will not be responsible for any delay on the part of the Utility Company updating their records

**Tariff of Charges**

Function	Charge
- Charge for Internet banking	NIL
- Transfer within own accounts at NBL	NIL
- Transfer to 3rd Party A/C at NBL	NIL
- Transfer to local banks (SLIPS)	Rs. 150/- per transaction
- Transfer to overseas banks (TT)	Min Rs. 375 - Max Rs. 1075/- + USD 12 Swift Charges
- Pay orders	Rs. 200/-
- Bank Drafts	From LKR accounts : Min Rs. 300/- Max Rs. 1075/- From FCY accounts : USD 5 - USD 25
- Standing Order	Within NBL : Rs. 150/- Outside NBL : Rs. 175/-
- Bill Payments	NIL
- Stop Cheque	Rs. 500/- per leaf
- Cheque book Request	Rs. 8 per leaf
- Electronic statements	NIL
- Statements through Registered post	Within 6 months Rs. 50/-, Within 2yrs Rs. 100/- Over 2 years - Rs. 200/-

**Other Information**

- Interest Rates
- Currency & Exchange Rates
- Treasury Bill/Bond Repo Rates
- Cut-off Times & Tariff Charges

Figure43



**Other Information**

- Interest Rates
- Currency & Exchange Rates
- Treasury Bill/Bond Repo Rates
- Cut-off Times & Tariff Charges

Figure43.1

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## 9. Change Password

### 9.1 Login Password

It is advisable for the customer to change the passwords occasionally for security reasons. Follow these instructions:

**It is compulsory to change your passwords after 100 days.**

#### Step 1

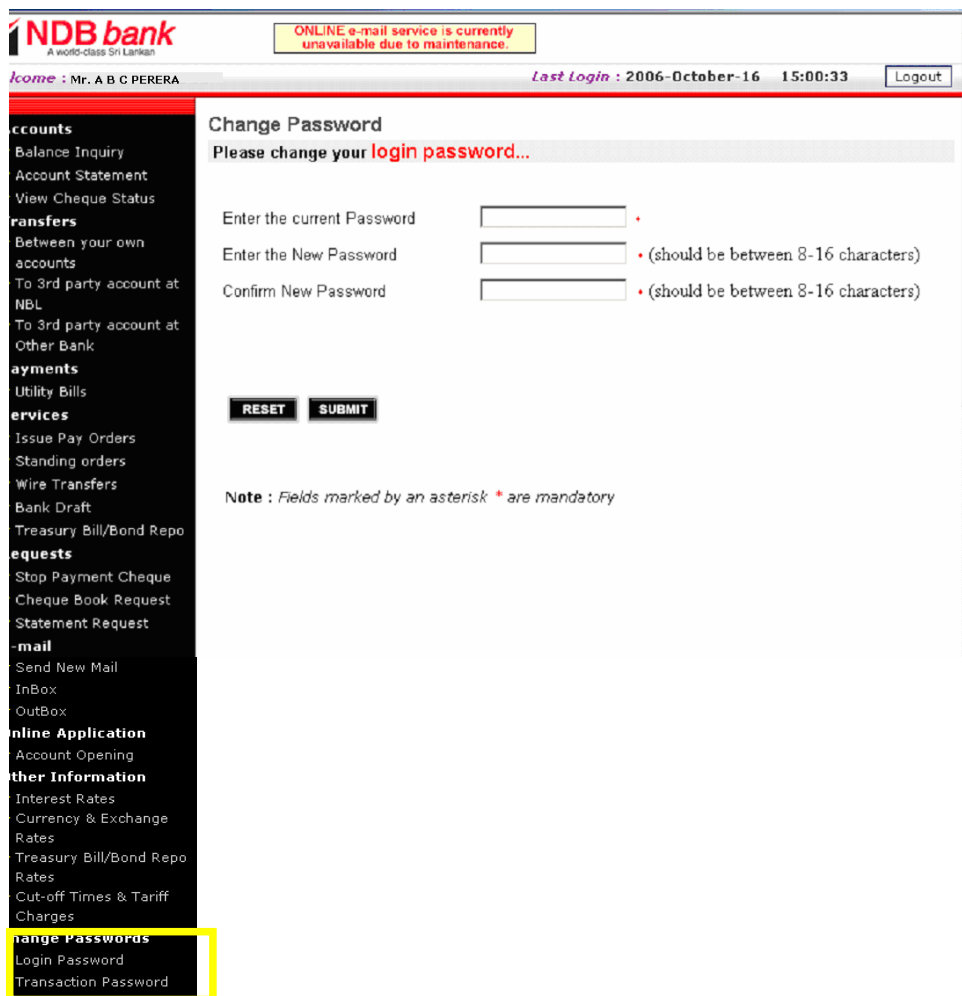
Select '**Change Password**' Function.

#### Step 2

'**Change Password**' Screen will be displayed. Enter the old password, new password and re-enter the same password in confirmation.

#### Step 3

Click on the '**Submit**' button.



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Home : Mr. A B C PERERA Last Login : 2006-October-16 15:00:33 Logout

**Change Password**  
Please change your login password...

Enter the current Password  \*

Enter the New Password  \* (should be between 8-16 characters)

Confirm New Password  \* (should be between 8-16 characters)

**RESET** **SUBMIT**

Note : Fields marked by an asterisk \* are mandatory

**Change Passwords**  
Login Password  
Transaction Password

Figure 44



Figure 44.1

#### Step 4

If the new passwords entered twice are not identical, the system will display an unsuccessful message enter the passwords again and re-submit.

#### Step 5

The system will display a successful message

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### 9.2 Transaction password

It is also recommended that the Transaction Password is also changed along with the Log In Password in the following manner.

**It is compulsory to change your passwords after 100 days.**

#### Step 1

Select "**Change Password**" Function.

#### Step 2

'**Change Password**' Screen will be displayed. Enter the old password, new password and re-enter the same password in confirmation.

#### Step 3

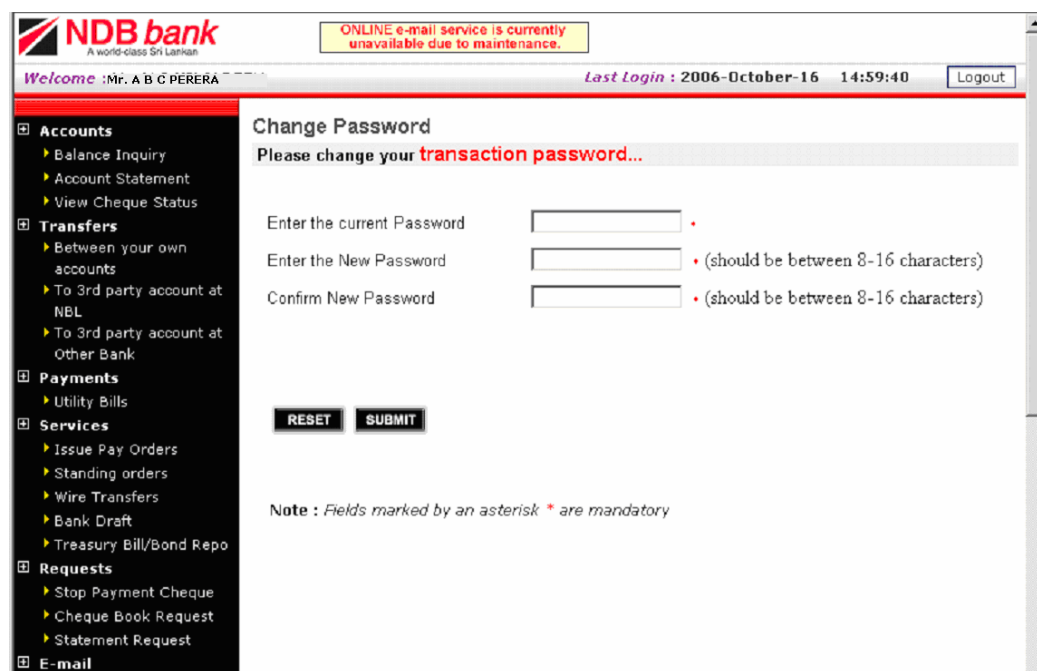
Click on the '**Submit**' button.

#### Step 4

If the new passwords entered twice are not identical, the system will display an unsuccessful message  
Enter the passwords again and re-submit.

#### Step 5

The system will display a successful message



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ONLINE e-mail service is currently unavailable due to maintenance.

Welcome : Mr. A B C PERERA Last Login : 2006-October-16 14:59:40 Logout

**Change Password**

Please change your **transaction password**...

Enter the current Password  \*

Enter the New Password  \* (should be between 8-16 characters)

Confirm New Password  \* (should be between 8-16 characters)

**RESET** **SUBMIT**

Note : Fields marked by an asterisk \* are mandatory

- Accounts
  - Balance Inquiry
  - Account Statement
  - View Cheque Status
- Transfers
  - Between your own accounts
  - To 3rd party account at NBL
  - To 3rd party account at Other Bank
- Payments
  - Utility Bills
- Services
  - Issue Pay Orders
  - Standing orders
  - Wire Transfers
  - Bank Draft
  - Treasury Bill/Bond Repo
- Requests
  - Stop Payment Cheque
  - Cheque Book Request
  - Statement Request
- E-mail

Figure45

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## 10. Help



**Figure46**

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