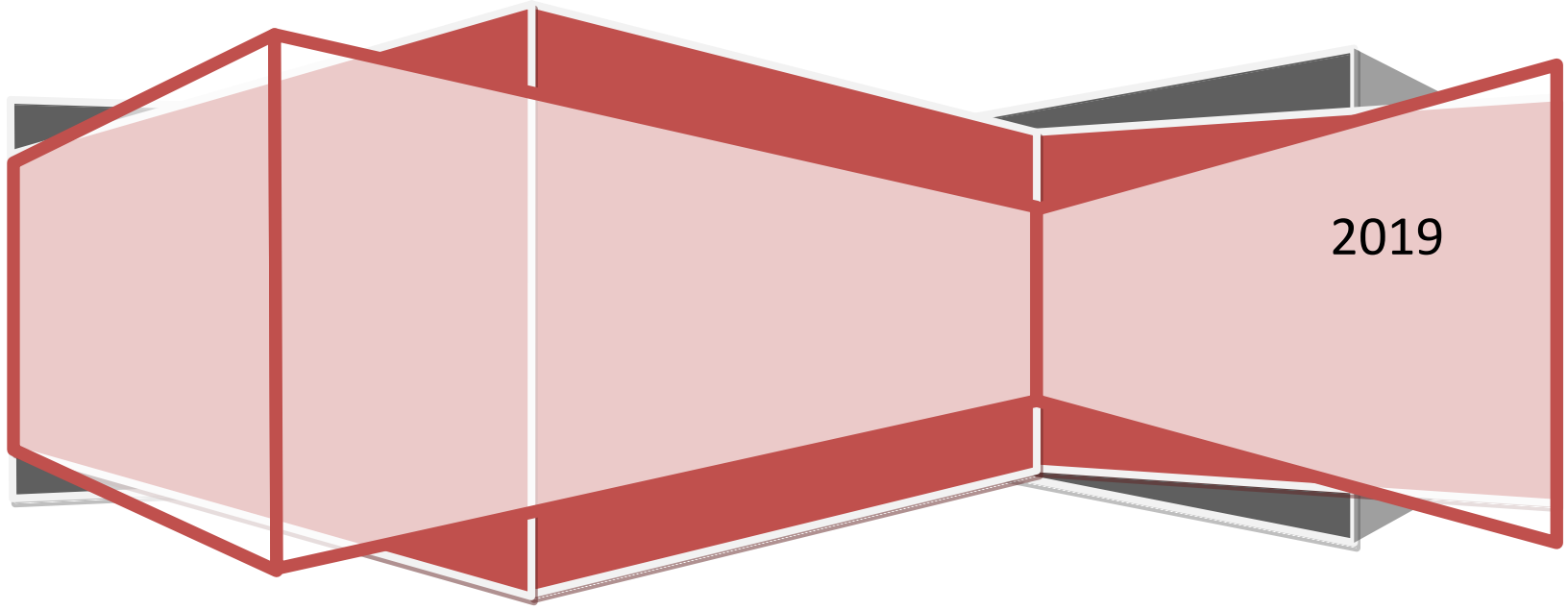


# DFCC Bank – eBanking

User guide



2019

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## Welcome to your

### DFCC Bank eBanking facility

Now that you have signed up for online banking, 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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## ▪ **General information**

### **What is DFCC eBanking?**

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

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### **How safe is DFCC eBanking?**

DFCC eBanking is VeriSign certified and all the information transmitted through DFCC ebanking is encrypted. The decryption happens only once the information is received by the bank.

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### **Can I access DFCC eBanking when I am travelling out of Sri Lanka?**

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

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### **What happens if I open another account subsequent to signing up for eBanking?**

You only need to send us a request to link the newly opened account through the secure mail inbox inbuilt in eBanking.

Step 1 – Login to your eBanking profile

Step 2 – Click on your user ID highlighted in blue (top right corner)

Step 3 – Click on 'compose mail'

Step 4 – Draft the link account request to Contact Centre and click Send

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### **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.

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- **What happens next?**

Once you have signed up for ebanking facility by filling up an application and handing over to the closest DFCC branch, the **User ID** will be sent to you through registered post by the Bank.

Once you receive the letter, call our Contact Centre on +94(11)2350000 accessible 24 hours – 7 days a week.

which is You need to login to DFCC ebanking with the user ID and passwords provided and change the passwords immediately.

We advise you not to write down these passwords on any of your belongings that are accessible to others.

The Contact Centre agent will verify your details and email you the login password and the transaction password.



## ▪ Sign up

### How do I register for eBanking?

Personal users can fill in an application form for eBanking and join the 'e clientele' of DFCC Bank. The application can be downloaded from [www.dfcc.lk](http://www.dfcc.lk) or you can visit one of our branches.

### Is there a registration fee or an annual subscription fee?

The service is absolutely free for our customers.

### What do I need to login to my eBanking profile?

You will need a computer or smart mobile device enabled with an internet connection and an internet browser with a minimum 128-bit encryption.

You should visit <https://online.dfcc.lk> then select 'Personal' and enter the User ID and your login password.

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

You will receive the User ID through registered post.

Upon receipt of the user ID, you should contact the Contact Center on +94(11)235 0000 to activate the profile. The login password will be sent to your registered email address. After you confirm the login password being received, the transaction password will be emailed to you.

## PERSONAL USER LOGIN

Enter User ID

Enter Password

Login

[Forgot password](#)



ABOUT SSL CERTIFICATES

### What is a transaction password?

A transaction password is needed to approve any financial transactions you make.

BILL PAYMENTS	
TRANSACTION DETAILS	
Institution/Payment Type	DIALOG AXIATA - POSTPAID/PREPAID/MOBILE BROADBAND
Account/Subscriber/Mobile Number	
Debit Account Number	LKR
Amount	LKR 1,000.00
Effective Date (DD/MM/YYYY)	10/07/2018
Transaction Reference	2018Bill
Account Number	
Enter Transaction Password *	<input type="password"/>

Please verify the details of your transaction. [<Prev](#) [Cancel](#) [Submit](#)

- **Forgotten User credentials?**

**What can I do if I forget my User identification and/ or passwords?**

**User identification** - If you have misplaced the User ID letter prior to activating the online banking profile, you can request for a duplicate letter to be collected from your preferred branch by calling our Call Center on +94(11)2350000.

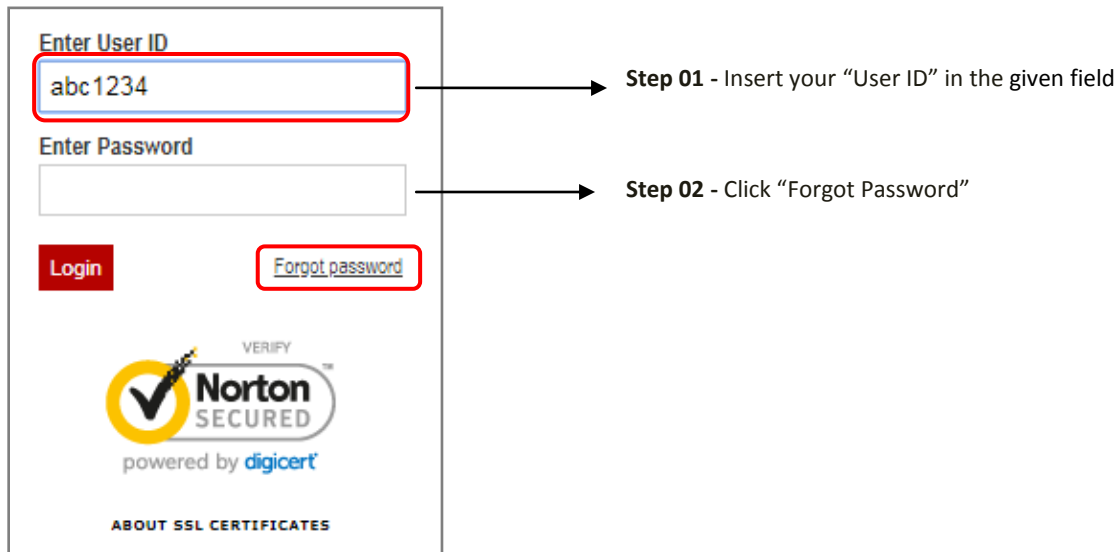
If you have forgotten your User ID after the initial activation, contact the Contact Centre on +94(11)2350000 and answer the personal identification questions correctly. Once your identity has been established, your User ID will be given to you instantly.

**Password** - If you have forgotten your login password, contact the Contact Centre on +94(11)2350000 and answer the personal identification questions correctly to receive a fresh login password to your registered email.

Or

Use the 'Forgot Password' option given on the login Screen. First you will receive a One Time Password (OTP) to your registered email, upon submitting same the system will send you a new login password using which you can login to the system.

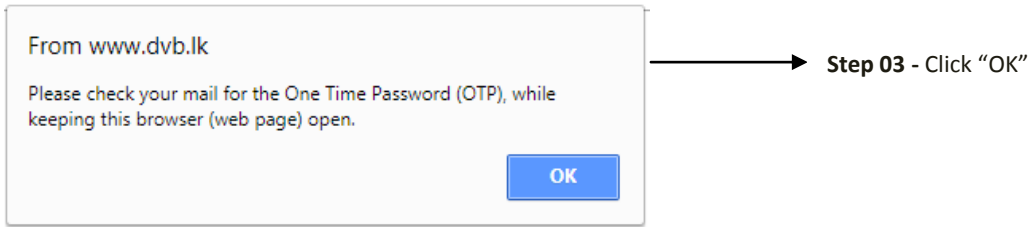
The steps to be followed are given below:-



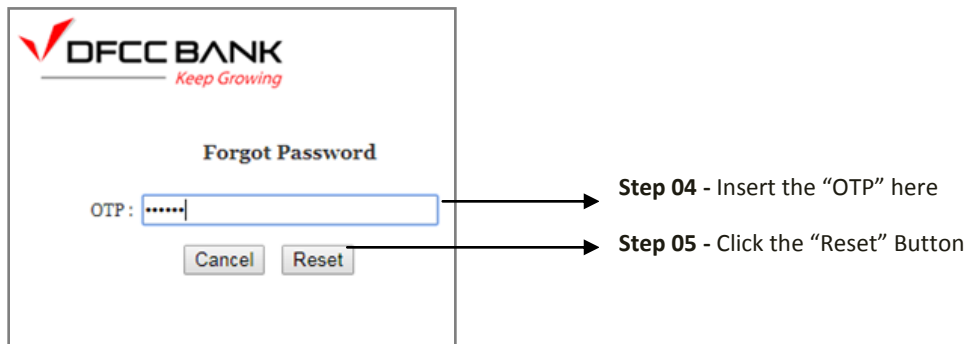
The image shows a login form with the following elements:

- Enter User ID**: A text input field containing "abc1234". An arrow points from this field to the text "Step 01 - Insert your 'User ID' in the given field".
- Enter Password**: A text input field. An arrow points from this field to the text "Step 02 - Click 'Forgot Password'".
- Login**: A red button.
- Forgot password**: A button with a red border.
- Norton SECURED**: A logo with a checkmark and the text "VERIFY", "Norton SECURED", and "powered by digicert".
- ABOUT SSL CERTIFICATES**: A link at the bottom.

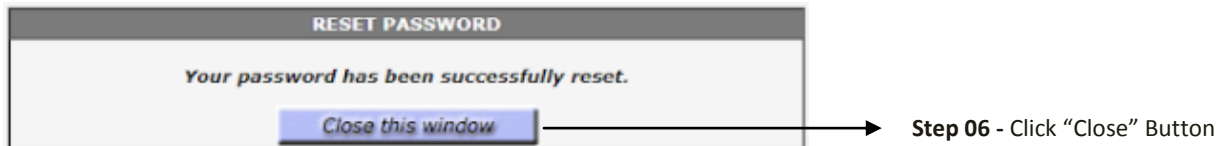
- The following dialog box will appear, click “OK” and proceed to your email inbox without closing the browser (Web Page)

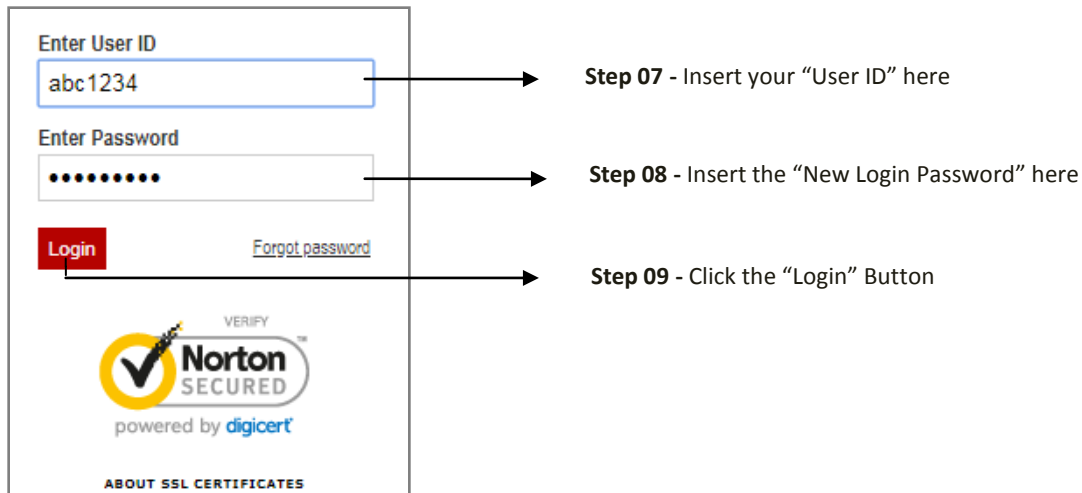


- Note: The One Time Password (OTP) received to your email should be entered on the following screen:



- Note: The following dialog box will appear





**step 10** - The system will prompt you to change your system generated login password. After submitting the change, the system will redirect to the login page where you have to enter the User ID and the changed password to login.

**Transaction password** - To ensure the safety of your funds we take the transaction password very seriously. If you wish to reset your password you have the below options.

**option 1** - Hand over a written request to the closest branch requesting for a new transaction password.

or

**option 2** - Send the request through the secure mail inbox inbuilt in eBanking. Here are the steps you need to follow;

**step 01** - Login to your eBanking profile

**step 02** - Click on your user ID highlighted in Blue (Shown on the top right side)

**step 03** - Click on "Compose Mail"

**step 04** - Draft the transaction password request to eCustomer Care and click on Send

After your request is received by the bank one of our agents will contact you to verify the authenticity of your request. Once your identity is established, your transaction password will be sent to your registered email address.

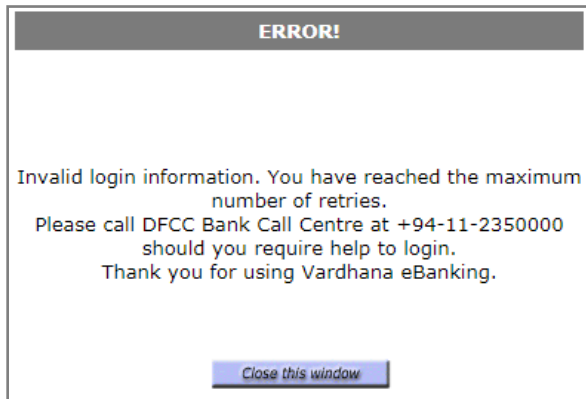
However if the verification is not satisfactory you will need to hand over a written request to the closest branch.



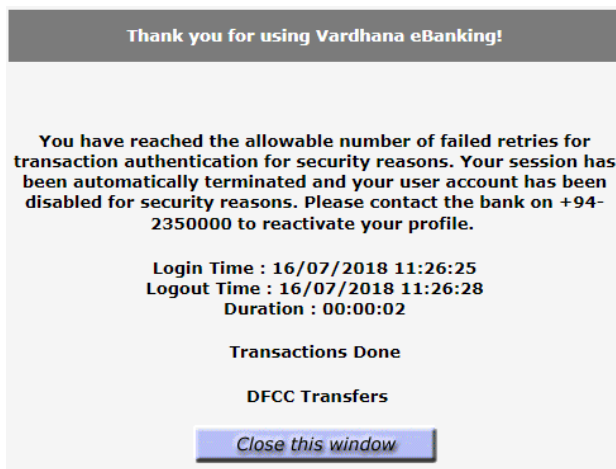
## ▪ Locked eBanking profile

Your profile can get locked due to few reasons to ensure the safety of your profile and the funds.

1. Entering the incorrect login password continuously for 3 times



2. Entering the incorrect transaction password continuously for 3 times



## How to unlock my eBanking profile?

Contact the Contact Centre on +94(11)2350000 and answer the security questions correctly.

Upon establishing your identity you can request for a new login password or simply request to unlock the eBanking profile.

## ▪ Transactions and limits

### What are the services available through eBanking?

- Check account balances and view account statements
- Check loan balances
- Pay utility bills
- Transfer funds to your own accounts or to another account at DFCC Bank
- Transfer funds between accounts outside the bank
- Request for cheque books
- Stop payments for cheques
- Repay loans
- Request for loan disbursements
- Subscribe for alerts

### What are the types of bills that can be paid through eBanking?

- Dialog (mobile prepaid, mobile postpaid, mobile broadband, home broadband, fixed line etc.)
- Mobitel (mobile prepaid, mobile postpaid)
- Sri Lanka Telecom (fixed line, broadband, peoTV)
- Lanka Bell
- Lanka Electricity Company (LECO)
- Ceylon Electricity Board (CEB)
- National Water Board (NWSDB)
- Union Assurance (life insurance)
- AIA Insurance
- DFCC credit card payments

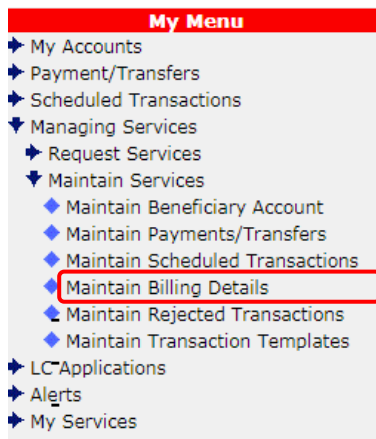
## How can I pay my utility bills?

Utility providers need to be registered through the 'Maintain Billing Details' option, found under the 'Managing Service' > 'Maintain Services' option.

**step 1** - Register the bill details using Managing Services > Maintain Services > Maintain billing details

**step 2** - Click on My Menu > Payment/Transfers > Bill payment

**step 3** - Fill in the relevant details and enter your transaction password



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

## What are the details you will need to know?

Billing Institution	Payment type	Registration Code	Remarks
Dialog Axiata	Mobile Post paid	Subscriber number	10 digits. usually number starts with 077 or 076 E.g.: - 077XXXXXXX
	Mobile Pre paid		
	Mobile Broadband		
Dialog Broadband	Fixed line	Subscriber number	10 digits. Number starts with the area code
	Home Broadband		
Dialog Television		Account number	Acc No
Mobitel	Mobile Post paid	Mobile number	E.g.: - 071XXXXXXX
	Mobile Pre paid		
Sri Lanka Telecom	Fixed line	Phone number	The number should be entered along with the code E.g.: - 011XXXXXXX
Lanka Bell		Phone number	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
DFCC Credit Card	Credit card	Card number	All 16 digits are to be entered without the spaces

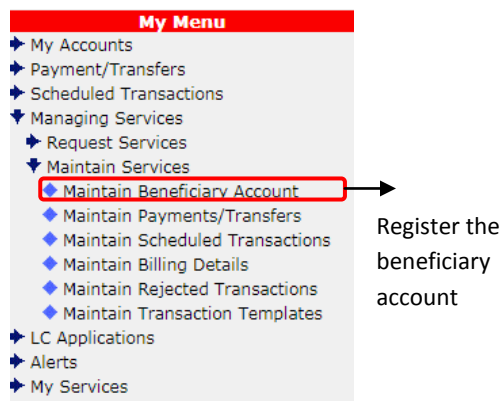
## How can funds be transferred to other accounts maintained at DFCC Bank?

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

**step 1** – Register the beneficiary account details using Managing Services > Maintain Services > Maintain Beneficiary Account

**step 2** – Click on My Menu > Payment > Transfers > DFCC transfers

**step 3** – Fill in the relevant details and enter your transaction password



## Do charges apply when I perform transactions through eBanking?

Based on the type of transaction, charge may be applicable. Please click here for the tariff sheet.

## What are the transaction limits that are applicable to my Personal eBanking account?

Service Type	Single Transaction Limit (Rs.)	Daily Limit (Rs.)
Bill Payments	100,000	1,000,000
Fund Transfers (Within DFCC accounts and to other banks)	1,000,000	10,000,000
Loan Repayments	50,000,000	50,000,000

### ▪ Password expiry

#### How often does my password expire on eBanking?

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

#### Can I use the same password(s) (login and transaction passwords) even after the expiry?

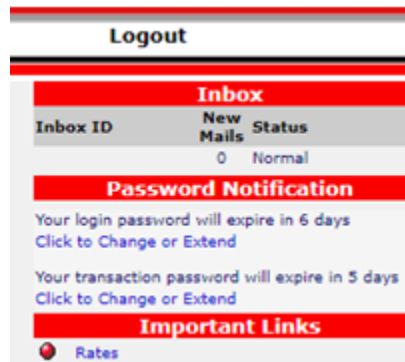
Yes. eBanking now allows you the option of extending the same password(s) for another 90 days

#### Is it possible to extend the existing password(s) multiple times?

Yes, that can be done

#### How will I be notified on the password expiry?

You will be notified 7 days before the expiration. The system will display a notification in home page under 'Password Notification'



## ▪ Login password expiry

### What should I do if my login password is expired at the point of login?

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

Below are the steps you need to follow to change the password;

step 1 – Enter the current password

step 2 – Enter the new password and confirm the new password

step 3 – Click on ‘Submit’

**CHANGE PASSWORD**  
Your password has expired. Please change your password.

Enter your Current Password \*

Create a New Password \*

Confirm your New Password \*

Clear Extend **Submit**

**NOTE:** 1. Fields marked with \* are mandatory.  
2. Minimum password length 6  
3. Maximum password length 20  
4. Alphanumeric mandatory  
5. Previous 3 passwords cannot be reused  
6. New password must not contain the previous password value.  
e.g. user1234 to user12 not allowed  
7. Password cannot contain the word password  
8. Password cannot contain any special characters such as '^', '\$', etc.  
9. Password must not be the same as your current user id  
10. New password must not be similar to the current password  
11. The newly created password is valid for 90 days  
12. Passwords are case sensitive

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

### What should I do if I want to extend the password?

step 1 – Click on ‘Extend’

**CHANGE PASSWORD**  
Your password has expired. Please change your password.

Enter your Current Password \*

Create a New Password \*

Confirm your New Password \*

Clear **Extend** Submit

step 2 – Click on the check box agreeing for the validity extension

step 3 – Enter the existing login password

step 4 – Click ‘Submit’

**PASSWORD VALIDITY EXTENSION AGREEMENT**

Please read the following terms and conditions to extend your password validity:

1. The system will extend your current password for another 90 days.
2. Your current password is strong and unique
3. Your current password is secure

I agree to extend my login password validity

Password .....

Submit Cancel

Step 02 Step 03 Step 04

**EXTEND PASSWORD VALIDITY**

Your login password validity has been extended and will expire on  
**MM/DD/YYYY**

Close this window

After clicking on submit, the system will redirect to the login page where you have to enter the User ID and the extended password.

## Is it possible to extend the password before the system prompts me?

Yes. Simply click on “My Services” then select “Change my login password” and follow below steps.

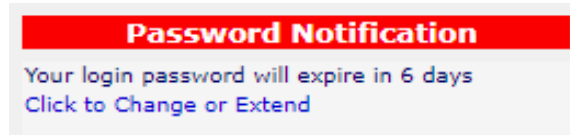
Step 1- Click on “Extend”

Step 2 - Click on the check box agreeing for the validity extension

Step 3 - Enter the existing login password

Step 4 - Click “Submit”

## What should I do if the login password expiry is shown under “Password Notification”?



You have few options;

Option 1 - Continue to use the login password till it expires and change or extend after the expiration.

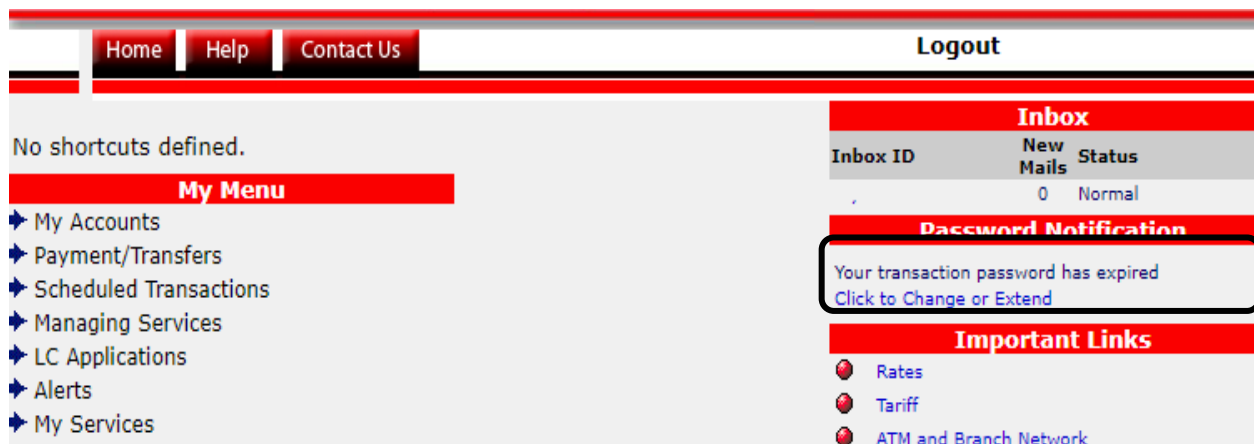
Option 2 - Click on “Click to Change or extend” which will redirect you to Change/ Extend my login password screen.

Option 3 – Change or extend the login password from My Menu> My Services> Change My Transaction Password

## ▪ Transaction password expiry

### What should I do when my transaction password expires?

The transaction expiry will be displayed on the home page under ‘Password Notification’. By clicking on the ‘Click to change or Extend’ notification, this will redirect you to the password change screen. You will have the choice to change or extend the expired transaction password.



The screenshot shows a web application interface with a navigation bar at the top containing 'Home', 'Help', and 'Contact Us' buttons, and a 'Logout' link. Below the navigation bar, there is a 'My Menu' section with a list of links: 'My Accounts', 'Payment/Transfers', 'Scheduled Transactions', 'Managing Services', 'LC Applications', 'Alerts', and 'My Services'. To the right of the 'My Menu' section, there is an 'Inbox' section with a table showing 'Inbox ID', 'New Mails', and 'Status'. Below the 'Inbox' section, there is a 'Password Notification' banner with a red header and the text 'Your transaction password has expired' and 'Click to Change or Extend'. Below the 'Password Notification' banner, there is an 'Important Links' section with a list of links: 'Rates', 'Tariff', and 'ATM and Branch Network'.

## You need to follow the steps below to change the password

step 1 - Enter the current password

step 2 - Enter the new password and confirm the new password

step 3 - Click on 'Save'

**CHANGE MY TRANSACTION PASSWORD**

Enter your Current Password \*

Create a New Password \*

Confirm your New Password \*

Clear Extend **Save**

**NOTE:**

- Fields marked with \* are mandatory.
- Minimum password length 6
- Maximum password length 20
- Alphanumeric mandatory
- Previous 3 passwords cannot be reused
- New password must not contain the previous password value.  
e.g. user1234 to user12 not allowed
- Password cannot contain the word password
- Password cannot contain any special characters such as '^', '\$', etc.
- Password must not be the same as your current user id
- New password must not be similar to the current password
- The newly created password is valid for **90** days
- Passwords are case sensitive

## If you wish to extend the password the following steps will guide you

step 1 - Click to 'Extend'

step 2 - Click the check box agreeing for the validity extension

step 3 - Enter the existing password

**CHANGE MY TRANSACTION PASSWORD**

Enter your Current Password \*

Create a New Password \*

Confirm your New Password \*

Clear Extend Save

step 1 - Click to 'Extend'

step 2 - Click the check box agreeing for the validity extension

step 3 - Enter the existing password

step 4 - Click on 'Submit'

**PASSWORD VALIDITY EXTENSION AGREEMENT**

Please read the following terms and conditions to extend your password validity:

- The system will extend your current password for another 90 days.
- Your current password is strong and unique
- Your current password is secure

I agree to extend my transaction password validity

Password: \*\*\*\*\*

Submit Cancel

Step 02 Step 03 Step 04

**CHANGE MY TRANSACTION PASSWORD**

Your transaction password validity has been extended and will expire on MM/DD/YYYY

## What should I do if the transaction password is shown under 'Password Notification?'

You can decide from the options below;

**option 1** - Continue to use the transaction password till it expires and change or extend after the expiration.

**option 2** - Click on "Click to Change or extend" which will redirect you to Change/ Extend my Transaction password screen.

**option 3** - Change or extend the transaction password from My Menu>My Services>Change My Transaction Password.

**Password Notification**

Your transaction password will expire in 5 days  
Click to Change or Extend

### **Is it possible to extend the password before the system prompts me?**

Yes. Simply click on “My Services” then select “Change my transaction password” and follow below steps.

**step 1** – Click on ‘Extend’

**step 2** – Click on the check box agreeing for the validity extension

**step 3** – Enter the existing transaction password

**step 4** – Click ‘Submit’

### **What will happen if I don’t change or extend my expired transaction password?**

You will be able to login to your online banking profile. But, you will not be able to do transactions till the transaction password is changed or extended.

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## **▪ Contacting us**

You can call us on your 24 hour Contact Centre on +94(11)2350000 or write to us on [info@dfccbank.com](mailto:info@dfccbank.com)

You can also visit any of our Branches as detailed on our website.