

USER GUIDE

UNDERSTANDING THE SYSTEM



SMART ONLINE BANKING SYSTEM

ELECTRONIC BANKING UNIT,
21ST FLOOR,
BANK OF CEYLON – HEAD OFFICE.

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One Time Password (OTP)

You can use “One Time Password” feature to confirm your actions in the “BOC SAMRT Online Banking System”. It’s no need to remember your transaction password anymore because the transaction password will not be used hereafter in the system.

You will be prompted to “Transaction Initiation Authorisation” window when you do some transactions in the system.

One Time password will be sent to your mobile number which is registered with the Bank and it will be expired after a preconfigured time period.

You can’t go beyond this “Transaction Initiation Authorisation” window without entering the OTP. So, please request a new OTP using “Resend OTP” button. If no any button available to “Resend OTP” please retry the function from the beginning.

Transaction Initiation Authorisation 17-11-2017 14:24:17

Transaction Reference Number : 934424378270292

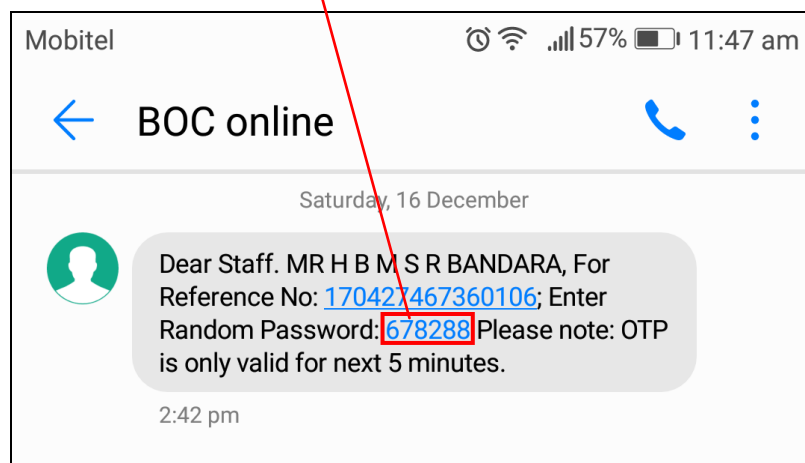
Transaction Password * : [masked]

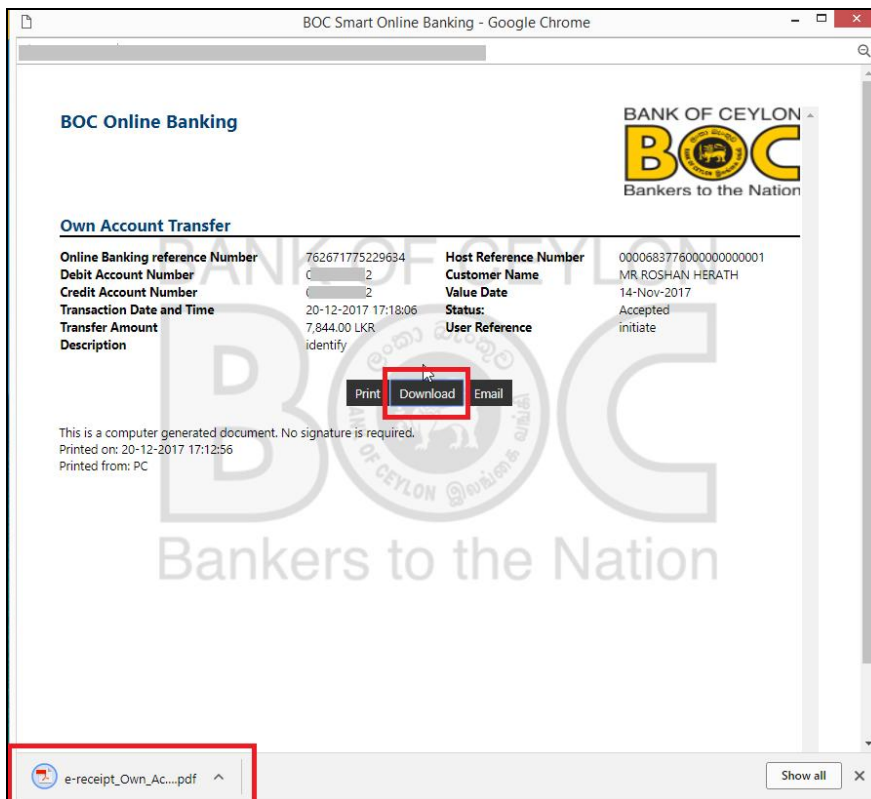
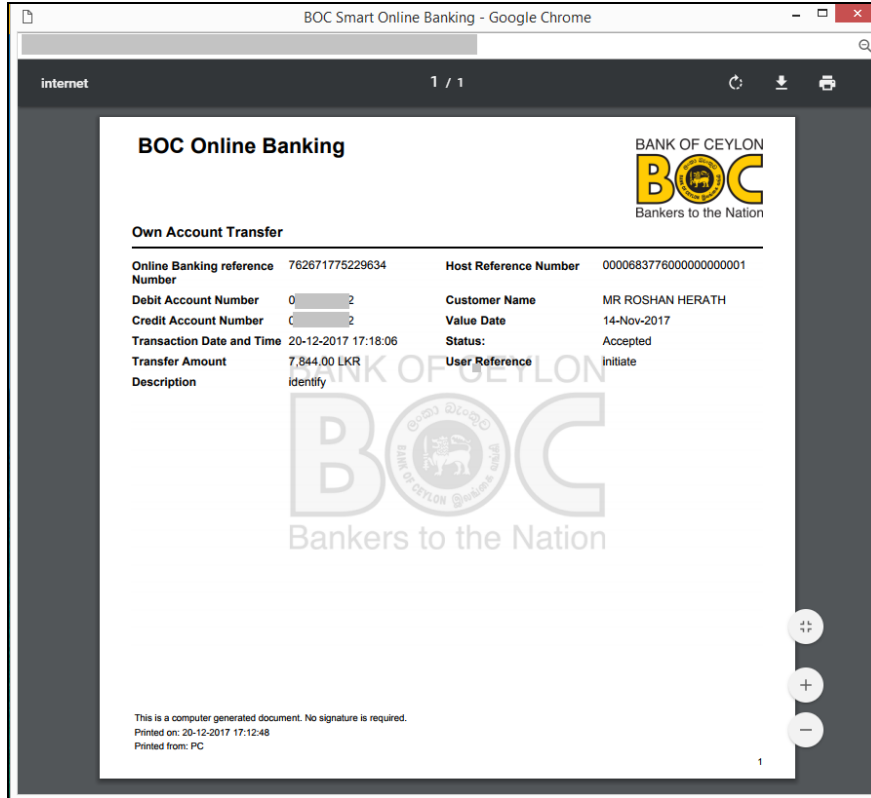
*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.

Use virtual keyboard

Upper Delete Clear All Not Mixed

Submit





The screenshot displays the BOC Smart Online Banking interface in a Google Chrome browser window. The page title is "BOC Online Banking" and the logo for "BANK OF CEYLON" is visible in the top right corner, with the tagline "Bankers to the Nation".

The main content area is titled "Own Account Transfer" and contains the following transaction details:

Online Banking reference Number	762671775229634	Host Reference Number	000068377600000000001
Debit Account Number	00 2	Customer Name	MR.ROSHAN HERATH
Credit Account Number	00 2	Value Date	14-Nov-2017
Transaction Date and Time	20-12-2017 17:18:06	Status:	Accepted
Transfer Amount			initiate
Description			

A confirmation message is displayed in the center: "Email Sent Successfully" with a green checkmark icon. The message states: "An e-receipt has been successfully sent to your email ID." Below the message are buttons for "Print", "Download", and "Email".

At the bottom of the page, there is a footer note: "This is a computer generated document. No signature is required." followed by an "OK" button. Below this, it says "Printed on: 20-12-2017 17:13:00" and "Printed from: PC".

The browser's taskbar at the bottom shows a PDF file named "e-receipt_Own_Ac...pdf" and a "Show all" button.

Dashboard

The screenshot displays the BOC Smart Online Banking Dashboard for user MR ROSHAN HERATH. The interface includes a top navigation bar with the BOC logo and a main menu with options: Home, Accounts, Payments, Bill Payments, My Profile, Tools, Cards, and Customer Services. A 'Logout' button is located in the top right corner. The dashboard features several widgets: 'Financial Summary' showing assets (14,481,657.56 LKR) and liabilities (1,822,847.73 LKR); 'Mini Statement' for account selection; 'Service Requests' (no records found); 'Session Summary' listing previous access times; 'Recent Activity' showing a 'Change Users Limits' transaction; and 'My Transactions' showing the same transaction. A 'Footer' area at the bottom contains 'Dashboard' and 'Preferences' buttons.

Widgets

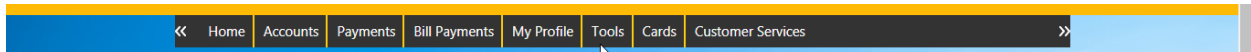
You will see the dashboard if you logged in correctly. You will see a summary of your assets and liabilities. Further you can add upto 5 widgets you prefer to see on your dashboard.

(go to Customer services -> Dashboard widget management and select which you prefer to see as soon as you login in to the system. Saved preferences will be activated from the next login onwards.)

Eg:If you prefer to view the Recent activity, you can activate “Recent activity” widget.

Main menu

This is the central point to all functions & services inside the Internet & Mobile Banking System.



Footer

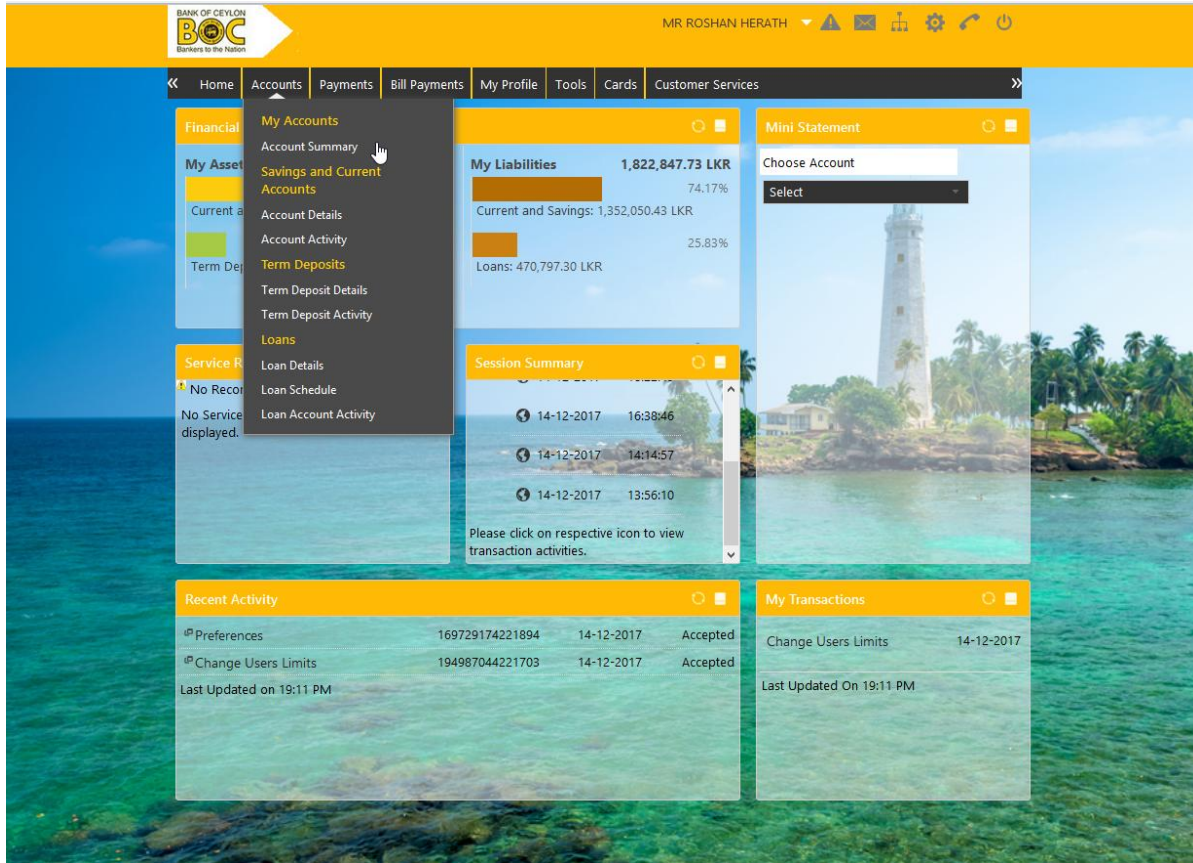
A window will be opened when you work on the system and the opened window name will be displayed here. (Up to 5 windows and you can go through these windows by clicking on the name). If you see an error message like the one displayed below, please close any window which is opened by clicking on the cross icon at the top right

A screenshot of the Bank of Ceylon online banking interface. The page title is "Account Summary" and the user is identified as "MR ROSHAN HERATH". The main content area shows an "Overview" section with a table of account balances:

Account Type	Balance
Current Account & Savings Account	LKR 9,879,607.13
Term Deposits	LKR 3,250,000.00
Loans	LKR 470,797.30
Total Balance:	LKR 12,658,809.83

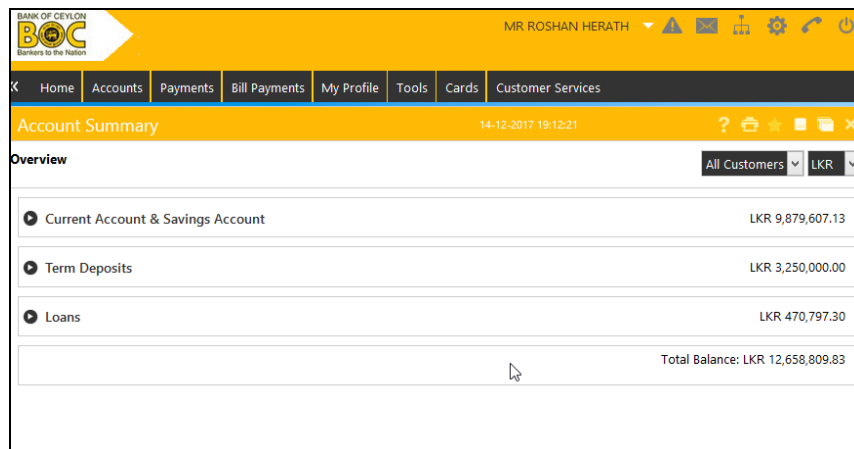
An "Alert" window is overlaid on the page, containing the text: "Maximum limit reached for number of open windows. Please close a window to open new Transaction." A red box highlights this alert. A callout bubble labeled "Window Close" points to the close icon (an 'x') in the top right corner of the alert window. Another callout bubble labeled "Opened window" points to the "Account Summary" item in the footer navigation bar. The footer bar also includes "Dashboard", "Reset Security Question", "FAQ", "Own Account Transfer", and "Register Biller".

Accounts

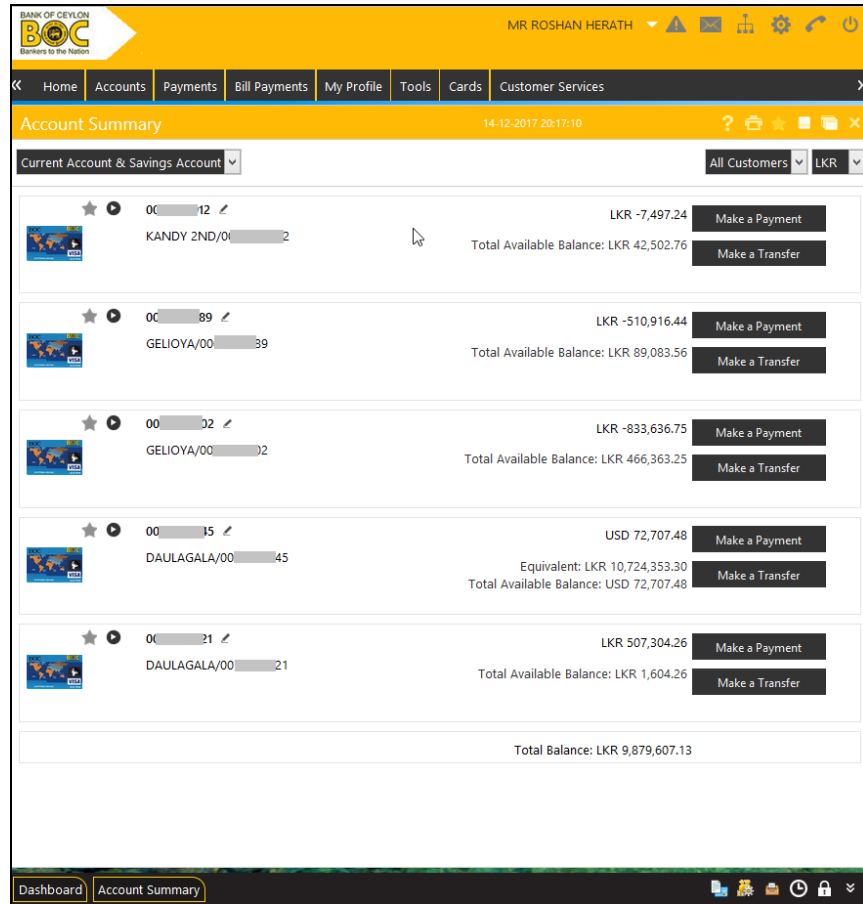


Account Summary

Click on “Accounts” then “Account Summary” will display a categorized summary view of your accounts.



Clicking on a category will display account summary



To view account details and activities, please use “Accounts” Dropdown from the “Main menu” or simply click on the “account name/nickname” in the “account summary” window.

You can view “details” and “activities” of accounts, term deposit, loans by clicking on the appropriate label of the “Accounts” drop down in main menu.

Account Activity (Current & Savings Accounts, Term Deposits & Loans)

You can view account activity for the account types as follows.

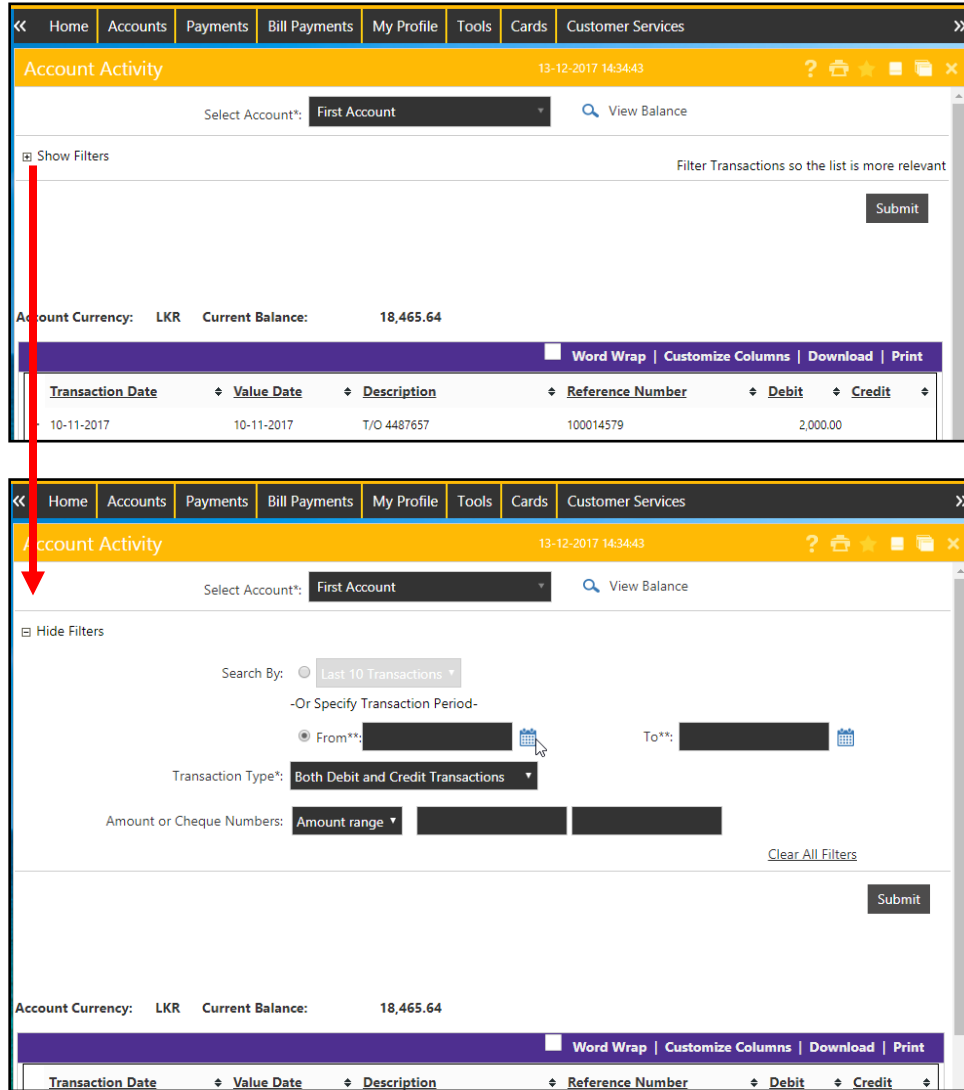
- | | |
|----------------------------|---|
| Current & Savings Activity | <ul style="list-style-type: none"> Click on “Accounts” from the main menu and then “Account Activity” under “Current & Savings Accounts” |
| Term Deposit Activity | <ul style="list-style-type: none"> Click on “Accounts” from the “Main menu” and then “Term Deposit Activity” under “Term Deposits” |
| Loan Account Activity | <ul style="list-style-type: none"> Click on “Accounts” from the “Main menu” and then “Loan Account Activity” under “Loans” |

(Hope you will understand to use the account activity pages even there are some differences in the fields)

Account Activity

You can see last 10 records of the account & the transactions for a specific date range. (Maximum records will be limited to 250. So, please use search filters to get results.)

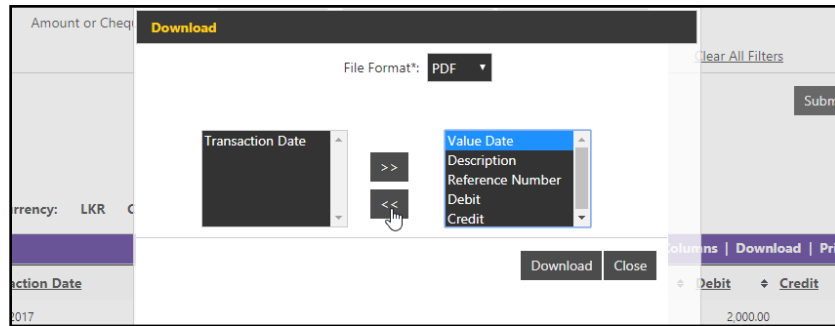
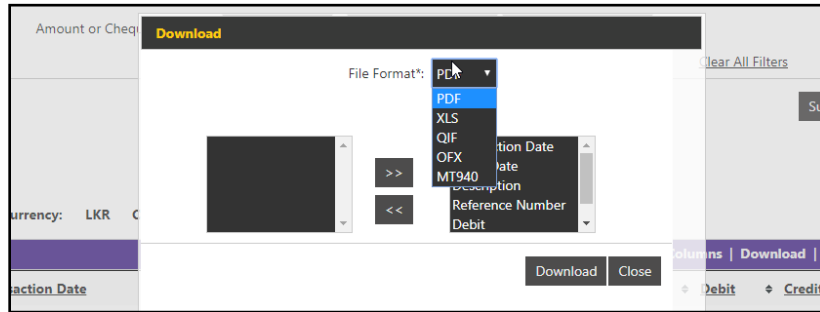
Search filters will be displayed if you pressed on the + sign which is with “Show filters” label



Download records

Click on download label to download the records which are displayed

You can select the columns which needed to be available in the file downloaded by selecting and pressing arrows. (Column labels which are in the right cage will be available in the report downloaded)



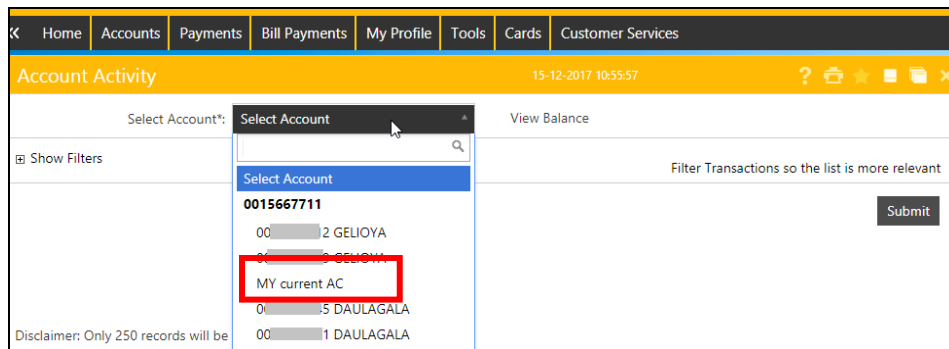
Nicknames

You can add nicknames to each account to easily identify the accounts.

To add nicknames please click on the “pencil” icon near the account number.



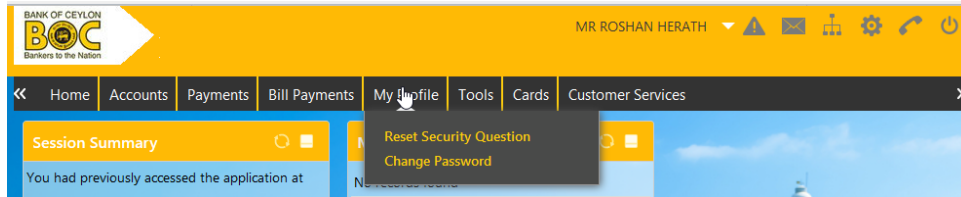
These nicknames will be displayed in the account selection lists. If no nickname added, account number will be displayed in the account dropdown lists.



My profile

Change Password

Click on “My profile” and then “Change Password”



You will see the “Change password” window

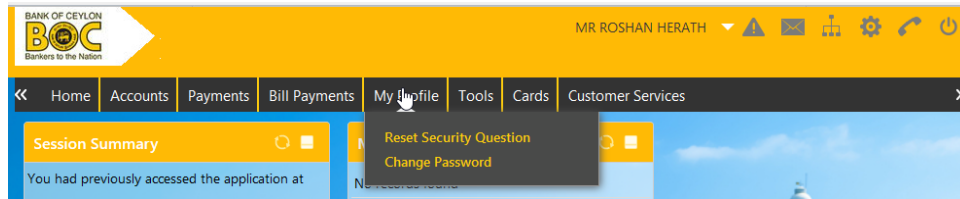
 A screenshot of the 'Change Password' window in the BOC Smart Online Banking interface. The window title is 'Change Password' and the date/time is '14-12-2017 12:53:42'. The user ID is '0015667711'. The 'Change Option' is set to 'Login Password'. There are three password input fields: 'Enter Old Password', 'New Password', and 'Confirm New Password'. A red box highlights the 'Policy to be followed' section, which contains a message: 'Please read the password policy by clicking on “policy to be followed”'. Below this, there are two checkboxes: 'Use virtual keyboard' (checked) and 'Click here to enter by hovering' (checked). A red box highlights the 'Use virtual keyboard' checkbox with the text: 'You can use the virtual keyboard to type the password. If you don't wish to use it please un-tick the “Use virtual keyboard” to proceed with the keyboard attached to your computer.' At the bottom right, there are 'Clear' and 'Change' buttons. The bottom navigation bar shows 'Dashboard', 'Account Summary', and 'Change Password'.

Please enter the old password at the “Enter Old Password” field

Type your desired password in the “New Password” and “Confirm New Password” fields

Reset security questions

Click on “My profile” and then “Reset Security Question”



You will see “Set security questions” page

 A screenshot of the 'Set Security Questions' page in the BOC Smart Online Banking interface. The page title is 'Set Security Questions' and the date/time is '14-12-2017 16:38:58'. The page contains five security questions, each with a dropdown menu for the question and a text input field for the answer. The questions and answers are:

- Security Question 1: What is the middle name of your eldest child. Answer: eldstchid
- Security Question 2: In what town was your first job. Answer: fstjb
- Security Question 3: What was your favorite food as a child. Answer: fvfdasachld
- Security Question 4: What is your favorite sports team. Answer: fvsprrtm
- Security Question 5: Which school did you attend for grade six. Answer: atndfgrsx

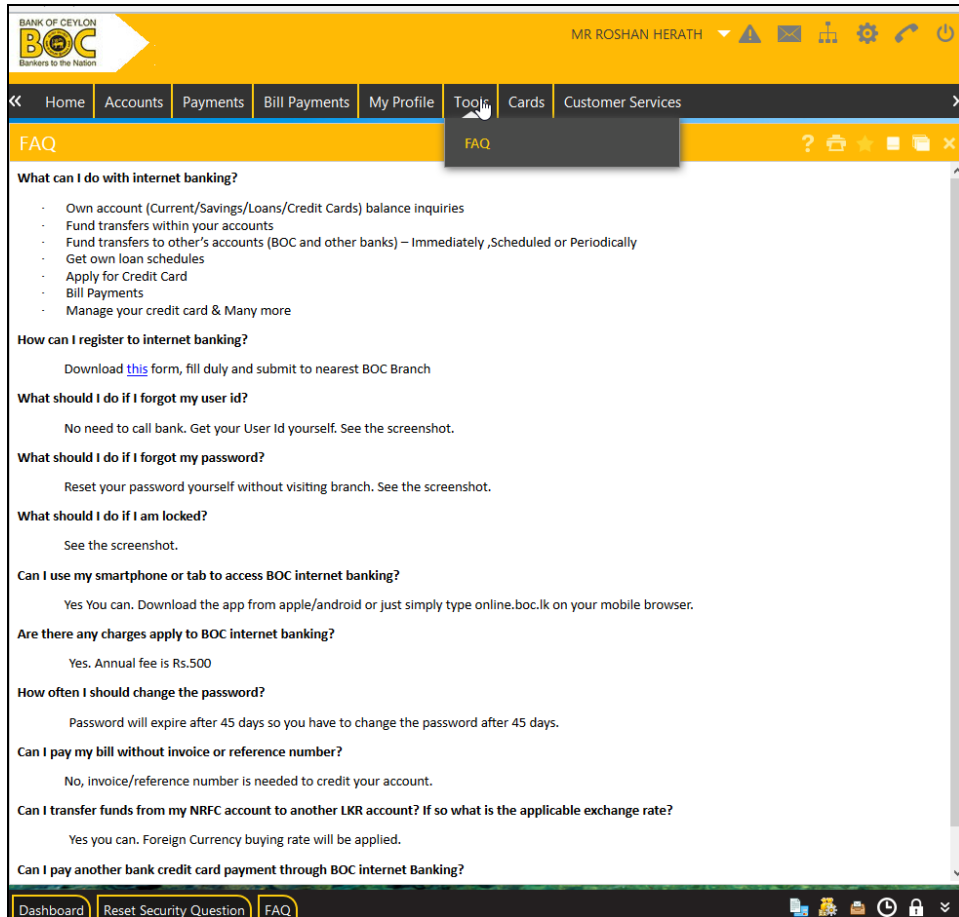
 A 'Save' button is located at the bottom right of the form. Below the form, there is a note: 'Answers length should be between 3 to 40 characters. Only Alphabets and numeric characters allowed.' At the bottom of the page, there is a navigation bar with 'Dashboard' and 'Reset Security Question' buttons.

Selected security questions will be used to recover your password in case of your forgot password.

(If you forgot your password, you will be prompted to enter the random password received to your mobile and answer some of the security questions before reset your password)

FAQ

You can view the Frequently Asked Questions (FAQ) by clicking on “Tools” and then “FAQ”



BANK OF CEYLON
BOC
Bankers to the Nation

MR ROSHAN HERATH

Home Accounts Payments Bill Payments My Profile **Tools** Cards Customer Services

FAQ

What can I do with internet banking?

- Own account (Current/Savings/Loans/Credit Cards) balance inquiries
- Fund transfers within your accounts
- Fund transfers to other's accounts (BOC and other banks) – Immediately ,Scheduled or Periodically
- Get own loan schedules
- Apply for Credit Card
- Bill Payments
- Manage your credit card & Many more

How can I register to internet banking?

Download [this](#) form, fill duly and submit to nearest BOC Branch

What should I do if I forgot my user id?

No need to call bank. Get your User Id yourself. See the screenshot.

What should I do if I forgot my password?

Reset your password yourself without visiting branch. See the screenshot.

What should I do if I am locked?

See the screenshot.

Can I use my smartphone or tab to access BOC internet banking?

Yes You can. Download the app from apple/android or just simply type online.boc.lk on your mobile browser.

Are there any charges apply to BOC internet banking?

Yes. Annual fee is Rs.500

How often I should change the password?

Password will expire after 45 days so you have to change the password after 45 days.

Can I pay my bill without invoice or reference number?

No, invoice/reference number is needed to credit your account.

Can I transfer funds from my NRFC account to another LKR account? If so what is the applicable exchange rate?

Yes you can. Foreign Currency buying rate will be applied.

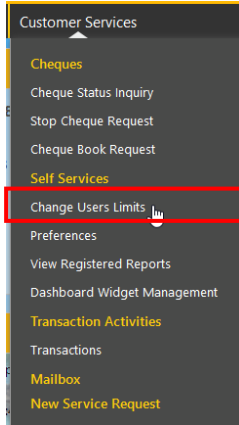
Can I pay another bank credit card payment through BOC internet Banking?

Dashboard Reset Security Question **FAQ**

Customer Services

Change user limits

Click on “Customer Services” and then “Change User Limits”



You will see the “Change user limits” page

The screenshot shows the 'Limits applicable to me' page. At the top, there is a navigation bar with 'Home', 'Accounts', 'Payments', 'Bill Payments', 'My Profile', 'Tools', 'Cards', and 'Customer Services'. Below this, the page title is 'Limits applicable to me' with a timestamp '14-12-2017 12:54:42'. A red box highlights the text 'Select transactions from this panel' with an arrow pointing to the 'My Transactions' section. The table below shows the following data:

Limit Type	Initiation Limit		Authorization Limit	
	Min. Amount	Max. Amount	Total Amount	No. of Transactions
Bank allocated limits	0.00 LKR	400,000.00 LKR	Unlimited	40
Current Limits	0.00 LKR	400,000.00 LKR	Unlimited	40
New limits				

Below the table, there is a red box containing the following definitions:

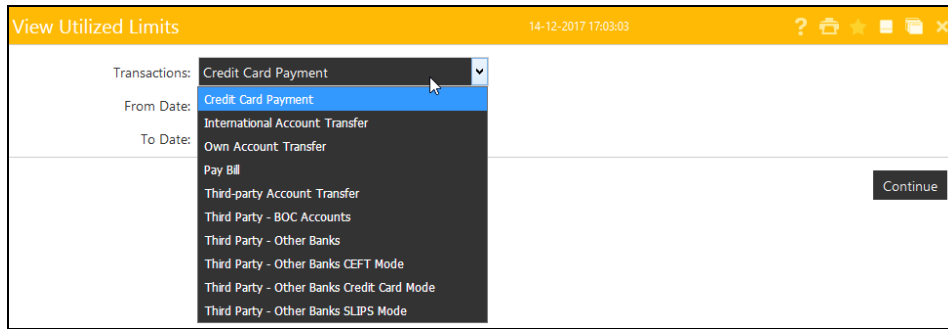
- **Min Amount-** Minimum amount of one transaction
- **Max amount-**Maximum amount of one transaction
- **No of transactions-**No of transactions could be made within a day
- **Bank allocated limits-**Limits allocated by the bank
- **Current limits-**Limits added by you within the bank allocated limits

At the bottom of the page, there is a 'Change' button and a footer with navigation links: Dashboard, Account Summary, Change Password, Reset Security Question, and Change Users Limits.

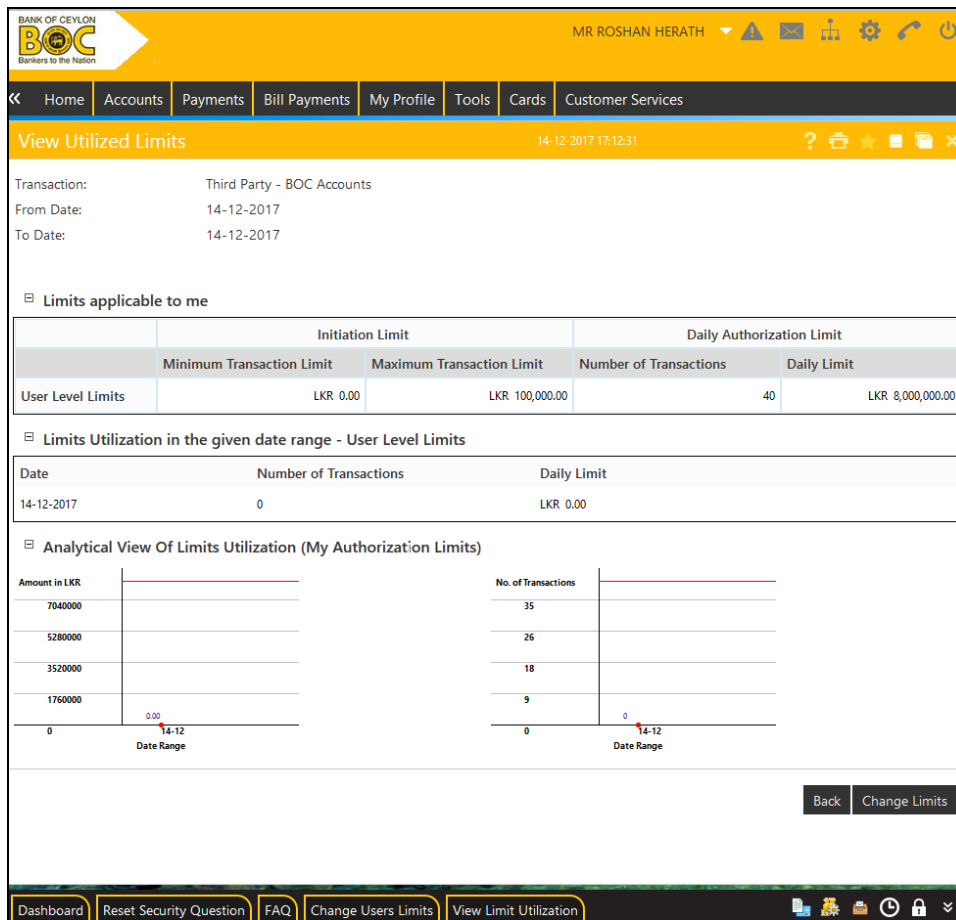
Bank allocates limit package for each customer. You can change the limit assigned to different category by yourself within the allocated limits and will be applied at the same time.

If you need to do any transaction beyond the limits currently allocated by the bank, please be kind enough to contact the bank. New limit package will be assigned by the bank official considering the request.

Used limits could be viewed by clicking on “Payments” then “View limit utilization”



Selecting Transactions and pressing continue will show you the utilized limits by you



Preferences

Clicking “Customer services” and then “Preferences” will display Preferences window

MR ROSHAN HERATH

Home Accounts Payments Bill Payments My Profile Tools Cards Customer Services

Preferences

You can set the time zone

Set Language Preference Set Timezone Set Layout Style

Languages: Default Timezone: Default Login Layout: Default

Set Landing Page

Transaction List** : Account Activity

Set As Favourite

<input type="checkbox"/> Account Activity	<input type="checkbox"/> Account Details	<input type="checkbox"/> Account Summary
<input type="checkbox"/> Beneficiary Maintenance	<input type="checkbox"/> Change Password	<input type="checkbox"/> Change Users Limits
<input type="checkbox"/> Cheque Book Request	<input type="checkbox"/> Cheque Status Inquiry	<input type="checkbox"/> Credit Card Payment
<input type="checkbox"/> Credit Card Statement	<input checked="" type="checkbox"/> Credit Card Summary	<input type="checkbox"/> Dashboard Widget Management
<input type="checkbox"/> FAQ	<input checked="" type="checkbox"/> Loan Account Activity	<input type="checkbox"/> Loan Details
<input type="checkbox"/> Loan Schedule	<input checked="" type="checkbox"/> Mailbox	<input type="checkbox"/> New Service Request
<input type="checkbox"/> Own Account Transfer	<input type="checkbox"/> Pay Bill	<input type="checkbox"/> Preferences
<input type="checkbox"/> Register Biller	<input type="checkbox"/> Reset Security Question	<input type="checkbox"/> Stop Cheque Request
<input type="checkbox"/> Term Deposit Activity	<input type="checkbox"/> Term Deposit Details	<input type="checkbox"/> Third Party - BOC Accounts
<input type="checkbox"/> Third Party - Other Banks	<input type="checkbox"/> Transactions	<input type="checkbox"/> View Limit Utilization
<input type="checkbox"/> View Registered Reports	<input type="checkbox"/> View Standing Instruction	

Selected items from “Set as Favourite” will be displayed here from the next login onwards. This could be used as the quick access point for your preferred functions

Set Preference

Dashboard Reset Security Question FAQ Change Users Limits Preferences

Transactions

Clicking on “Transactions” in “Customer services” will display “View Initiated Transactions” page

You can see the status and the history of transactions using this function and also you can obtain an e-receipt for some transactions which you have done previously

Transaction Type	Status	Count	Percentage
Cheque Book Request	Pending	2	16.67%
	Processed	1	8.33%
Stop Cheque Request	Accepted	6	50.00%
Third Party - Other Banks Beneficiary	Accepted	3	25.00%

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On	Crea
	135727085224876	Pay Bill	Accepted	14-12-2017 18:00:40 GMT +0530	14-12-2017 18:00:54 GMT +0530	ROSH

Records 1 to 1 of 1

Note : ∞ Indicates Linked References.

The screenshot displays the 'View Initiated Transactions' page in the Bank of Ceylon online banking system. The user is identified as MR K W R HERA. The main transaction is a 'Pay Bill' with reference number 135727085222476, created on 14-12-2017 at 18:00:40 GMT, and updated on 14-12-2017 at 18:00:54 GMT. The status is 'Accepted [5]' with a value date of 14-11-2017 and a host reference number of 000068300001. The customer name is MR K W R HERA, the biller is MOBITEL (PVT) LTD, and the payment amount is 100.00 LKR. The transaction date and time are 14-12-2017 18:00:40, and the status is 'Accepted'. An 'E-Receipt' button is visible at the bottom right of the transaction details.

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date	Host Reference Number
135727085222476	Pay Bill	14-12-2017 18:00:40 GMT +0530	ROSHA [REDACTED]	14-12-2017 18:00:54 GMT +0530	Accepted [5]	1	14-11-2017	000068300001

Customer Name: MR K W R HERA [REDACTED]
Biller: MOBITEL (PVT) LTD
Bill Reference Number: 071 [REDACTED] 4
Account: 00 [REDACTED] 7
Payment Amount: 100.00 LKR
Pay Now: 14-11-2017
Transaction Date and Time: 14-12-2017 18:00:40
Status: Accepted

Note:

Updated By	Updated On	Status	Value Date	Amount	Note
ROSHANI [REDACTED]	14-12-2017 18:00:54 GMT +0530	Accepted [5]	14-Nov-2017	LKR 100.00	
ROSHANI [REDACTED]	14-12-2017 18:00:54 GMT +0530	Under Process [25]	14-Nov-2017	LKR 100.00	
ROSHANI [REDACTED]	14-12-2017 18:00:40 GMT +0530	Authorised [5]	14-Nov-2017	LKR 100.00	

Note : In case of modification, notes will be ignored.

can obtain an e-receipt for some transactions which you have done previously

Dashboard Transactions Pay Bill Transactions