

## Mobile Banking / Dial Banking FAQ

### Q. How do I register for the service?

A.

Mobile Banking:

- Using your credit/debit card number and PIN number
- Using your existing NDB Internet Banking credentials
- Walking in to the nearest NDB branch

Dial Banking:

You need to visit a NDB branch to fill out a registration form.

After registration you can access the service by dialing #4488# on the dial pad.

### Q. On what devices can I use the service?

A. The Mobile Banking solution is phone/device agnostic. It works with any web-enabled mobile phone/device running on iOS, Android or Windows operating systems.

You can use Dial Banking on any mobile phone, even basic phones. You do not need to connect to the internet.

### Q. What functions can I perform?

A.

*Mobile Banking:*

- View Transaction History for up to 2 months
- View account balances
- Transfer funds between accounts (within NDB and other banks)
- Pay bills (registered and ad-hoc payments)
- Credit card settlements (NDB and other bank)
- Mobile recharge (Reloads),
- Beneficiary management
- Credit / Debit Card ON / OFF
- Pay to mobile
- Cheque Status inquiry
- Lost card reporting
- Card Activation / Deactivation

*Dial Banking:*

- View CASA, credit card, loan and deposit details
- Fund transfers between own accounts
- Own credit card settlement
- Bill payments (registered and one time)
- Mobile recharge (registered and one time)
- View cheque status
- Change mPIN

### Q. What happens if I receive a call/SMS during transaction?

A. Receipt of SMSs will not interfere with your Mobile Banking transaction process. If you receive a call, you can complete the call and continue with your transaction. However Mobile Banking login sessions will time out after one minute of inactivity. If your call lasts longer than this period, you will need to re-login and restart your transaction.

In Dial Banking, your session will terminate and you will need to enter your mPIN and re-login. Please note that your mobile operator will charge you LKR 2/= plus taxes per session.

When you complete a transaction from your mobile device you will receive a confirmation screen that the transaction was successful. If you do not receive this screen check your accounts and re-submit any transactions that did not get processed.

**Q. How can I search for a transaction?**

A. Using the Mobile Banking app you will be able to view 2 months' worth of transaction history on your mobile device. There is currently no search feature available.

The Dial Banking service does not have a function to search for transactions. You can view your account statements to view transaction details.

**Q. I forgot my username/mPIN. What should I do?**

A. If you have the Mobile Banking app, you can reset your mPIN using the "Forgot Password" link on your login screen. You must enter your credit/debit card details, and answers to security questions to reset the mPIN through this option.

You can also call the NDB Call Center for resetting your mPIN, and obtaining your username.

**Q. How do I register billers?**

A. You need to use the Manage Beneficiary option on the mobile app.

**Q. Can any mobile number be used for this service?**

A. Mobile Banking can be obtained using any mobile number. A customer can register for Dial Banking with Dialog, Mobitel, Airtel or Etisalat mobile numbers.

**Q. What do I need to do if I get a new phone?**

A. For Mobile Banking, you can download the app to your new device and login with your existing credentials.

For Dial Banking, you can dial #4488# on your new mobile device and login using your existing mPIN.

**Q. Can I have both USSD and Mobile Banking services?**

A. You can. You must use the same mobile number to register for both services. You must use the same mPIN to login to both systems.

**Q. What should I do if I lose my mobile device?**

A. The Mobile Banking app and the Dial Banking facility do not store your login credentials or transaction details on your phone. Therefore, there is no risk of unauthorized access, even if your device is stolen, unless you have provided your login details to a third party. We strongly recommend that you do not share your login details or store your usernames/mPINs on your phone (e.g. in your contact list), as details stored in it could be taken by any party who has access to your phone.

**Q. What should I do if I change my mobile number?**

A. You must notify the Bank in writing of the change, and have your details updated.

**Q. Is there a charge for using these services?**

A. Please visit [http://www.ndbbank.com/pages/english/individuals/mobile\\_app.jsp](http://www.ndbbank.com/pages/english/individuals/mobile_app.jsp) for details on applicable charges.

All applicable fees would be deducted from the primary account selected by you at the time of registration.

*In the case of a joint account holding – If the joint account is converted to a sole account, the joint account holder(s) is required to select one of his/her individual accounts as the primary account. If this is not done, the convenience fee will continue to be deducted from the joint account.*

**Q. How do I deactivate Mobile/Dial Banking?**

A. If you are registered for one channel, or you want completely deactivate your profile, you can call the Call Center and request to deactivate.

If you are registered for both channels and wish to disable one of the channels, you must visit a branch.

*Note: Disabling a channel would not stop the charging of the monthly convenience fee. The monthly convenience fee would stop only if your entire profile is deactivated through the Call Center.*

**Q. What should I do if I need help with using Mobile Banking or Dial Banking, or have any inquiries regarding my transactions?**

A. Please call our 24-hour Call Center on +94 112 448888.