

Seylan Bank SMS Banking & Seylan Bank Alerts

Thank you for registering to use Seylan Bank SMS Banking Service. Unlike the traditional way of Banking you now have the facility of performing several Banking Transactions using the SMS facility. This means, you are able to access your Bank while you are travelling anywhere in the world. Isn't it exciting?

There are two methods of SMS widely used in applications and are namely PUSH & PULL. Push SMS is sending a Message from an application to the Mobile Phone (Alert). It is a one way message. Pull SMS is sending a request and obtaining a reply. Seylan Mobile Banking includes both these types of messages.

Pre-requisites

Any customer having a GSM phone with SMS facility can access the Seylan Bank SMS Banking through the phone. There are two types of SIMs used by the four GSM providers in Sri Lanka. Depending on the SIM type, you have to vary the way of using the Seylan Bank SMS Banking. The first SIM type offers a menu based system to access Seylan Bank SMS Banking facility while the second type uses a short code and keyword based system. Presently, only Mobitel SIMs provides a menu based system.

Precautions

In case of a phone theft or lost phone inform the mobile operator as well as the Seylan Bank - eBanking Division immediately on (011) 2456666.

In case of a phone transfer inform the Seylan Bank on the above phone number to deactivate the Seylan Bank SMS Banking facility since your accounts are linked to the phone number.

In case you change your phone to a new phone, inform the eBanking Division to activate it.

Assistance

For specific information on message sending, you may refer your user guide or the operation manual of the phone. If you require more information on menu based system, please contact the mobile Operator.

We have also provided a Web Site to the subscribers to give more information on Seylan Bank SMS Banking and facility to configure the profile on their own. (eg: change PIN) Please refer section - Web Site for more information.

Limitations

As a rule, length of a SMS message is 160 characters. This is a limitation in SMS technology. Therefore the messages are abbreviated depending on the availability of the space.

Whenever there is a Pull Message, Seylan Bank SMS system will send the reply within 20-30 seconds. The reply will normally reach the subscriber within another 2-3 seconds. However in rare occasions, depending on the Service Providers lines being busy at that moment, the reply may get delayed further. For an example, during a Cricket match, the SMS Center (SMSC) of a Service Provider is used heavily, and sending & receiving SMS messages might get somewhat delayed at times due to heavy traffic.

PS: Bank will not take any responsibility for delayed messages.

Some of the services may not available in the night (20.00hrs to 06.00hrs) when periodic update is in process (Night Processing). In such cases the customer is notified that the service is not available at the moment.

Supporting Mobile Operators

Seylan Bank SMS Banking is supported worldwide by subscribers of any network using any of the following Numbers.

Mobitel GSM	-	Menu base System & 3040		
Dialog GSM	-	Menu base System & 3040		
Celltel GSM	-	+94	722	403040

Pls Note : If the Customer is using a different International connection - the message has to be sent to +94 777 503040 or +94 722 403040

Getting Started

This Booklet will guide you step by step on how to use this service successfully. Hence please read this guide in its entirety before you start operating the Seylan Bank SMS Banking.

Personal Identification Number (PIN)

When you subscribe for Seylan Bank SMS Banking you will receive a PIN through a PIN Mailer. This PIN is valid only with the corresponding mobile phone. The PIN is unique for the phone number, which means you can not use another phone with your PIN to request any service from Seylan Bank SMS Banking.

If you need to change the PIN you have to log into the SMS Web Site

(Refer Section - Web Site) or send a SMS request for PIN change.
(Refer Section - PIN Change)

Mobitel Phones using menu Systems

Select the required Menu Item. (SeylaAccounts or SeylaVisaCard or SeylaExtra)

```
>Mobitel Menu
>Financial      >SeylaAccounts
                 >SeylaVisaCard
                 >SeylaExtra
```

Other Phones not using Menu Systems

Select Messages, and Write Messages

```
>Messages
>Write Message
  <PIN>space<Service Type>space<A/C Code>
```

e.g.: 1234 BE 01

1234 = PIN

BE = Service Type (Balance Enquiry)*

01 = Account identification code**

*Service Type is not case sensitive (refer section - Service Type Codes List)

** If you have more than one account (01, 02, 03 etc.), will be assigned to the same sequence you have filled in the Application Form.

After typing the Message, send the SMS to the correct Mobile operator. For an example if you are using a Dialog phone send the message to 3040.

If you are using a Celltel Phone send the message to +94722403040.

If you are using the Mobitel Menu System, the message will be automatically sent to the correct number and thus, there is no need to manually enter a destination number.

Account Balance

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (AccBal)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    >AccBal
      >Enter PIN
      >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>BE<space><Account Code>
	<PIN><space>be<space><Account Code>
1234 BE 01 or 1234 be 01	A/C 0012096637100 Avail. Bal. is LKR 1,061.63,Curr. Bal. is LKR 1,061.63

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Mini Statement

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (MicroStmt)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    >MicroStmt
      >Enter PIN
      >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>MS<space><Account Code>
	<PIN><space>ms<space><Account Code>
1234 MS 01 or 1234 ms 01	A/C0012096637100 1)06/10/03 -2000 Dr 2)06/10/03 SEYLAN BANK MBP -2000 Dr 3)03/10/03 -3000 Dr 4)01/10/03 -4000 Dr 5)01/10/03 Dr Tax Charges - 50.53 Dr

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Last 5 Credit Transactions

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (Last5CrdTrns)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    > Last5CrdTrns
      >Enter PIN
      >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>CR<space><Account Code>
	<PIN><space>cr<space><Account Code>
1234 CR 01 or 1234 cr 01	A/C0012096637100 1)06/10/03 -2000 Dr 2)06/10/03 SEYLAN BANK MBP -2000 Dr 3)03/10/03 -3000 Dr 4)01/10/03 -4000 Dr 5)01/10/03 Dr Tax Charges - 50.53 Dr

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Last 5 Debit Transactions

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (Last5DbtTrns)

```
>Mobitel Menu
  >Financial
    >SeylaAccounts
      > Last5DbtTrns
        >Enter PIN
        >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>DR<space><Account Code>
	<PIN><space>dr<space><Account Code>
1234 DR 01 or 1234 dr 01	A/C0012096637100 1)06/10/03 -2000 Dr 2)06/10/03 SEYLAN BANK MBP -2000 Dr 3)03/10/03 -3000 Dr 4)01/10/03 -4000 Dr 5)01/10/03 Dr Tax Charges - 50.53 Dr

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Today's Clearing Total

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (TodayClrTot)

```
>Mobitel Menu
  >Financial
    >SeylaAccounts
      >CheqsRelated
        > TodayClrTot
          >Enter PIN
          >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>TC<space><Account Code>
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	<PIN><space>tc<space><Account Code>
1234 TC 01 or 1234 tc 01	Todays Clearing Cheques Tot. of A/C 0012096637000 is LKR 500.50

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Un Cleared Cheques Totals

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (UnclearedTot)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    >CheqsRelated
      > UnclearedTot
        >Enter PIN
        >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>UC<space><Account Code>
	<PIN><space>uc<space><Account Code>
1234 UC 01 or 1234 uc 01	Uncleared Cheques Tot. of A/C 0012096637100 is LKR 36,848.10

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Returned Cheques Totals

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (ReturnedTot)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    >CheqsRelated
      > ReturnedTot
        >Enter PIN
        >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>RC<space><Account Code>
	<PIN><space>rc<space><Account Code>
1234 RC 01 or 1234 rc 01	Returned Cheques Tot. of A/C 0012096637000 is LKR 10,000.00

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Cheque Book Request

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (ChqBkRequest)

```
>Mobitel Menu
>Financial
  >SeylaAccounts
    >CheqsRelated
      > ChqBkRequest
        >Enter PIN
        >Enter Acc Code
```

Other Phones not using Menu Systems

Format	<PIN><space>CB<space><Account Code>
	<PIN><space>cb<space><Account Code>
1234 CB 01 or 1234 cb 01	Your Cheque Book request is being processed. Await collection instructions. Thank you! <u>When the cheque book is ready;</u> Your Cheque Book is now ready for collection. Please call over at Millennium Branch. Thank you!

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Visa Card Balance

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (VisaCardBal)

```
>Mobitel Menu
>Financial
  > SeylaVisaCard
    > VisaCardBal
      >Enter PIN
      >Enter CrdCard Code
```

Other Phones not using Menu Systems

Format	<PIN><space>VB<space><Account Code>
	<PIN><space>vb<space><Account Code>
1234 VB 01 or 1234 vb 01	A/C 006192 Your Credit Card Bal. is LKR82441.81, Available Credit Amount is LKR 6755.19

Please note when sending the VISA card Number, the System sends only the last 6 digits of the Card Number for security reasons.)

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Visa Card – Next Payment Due Date

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (PaymtDueDate)

```
>Mobitel Menu
>Financial
  > SeylaVisaCard
    > PaymtDueDate
      >Enter PIN
      >Enter CrdCard Code
```

Other Phones not using Menu Systems

Format	<PIN><space>PD<space><Account Code>
	<PIN><space>pd<space><Account Code>
1234 PD 01 or 1234 pd 01	A/C 45119234006192 Min. Payment of LKR605.72 is due on 18/12/03 from Total Credit LKR8244.81

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Visa Card – Last Payment Details

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (LastPaymtDet)

```
>Mobitel Menu
>Financial
  >SeylaVisaCard
    > LastPaymtDet
      >Enter PIN
      >Enter CrdCard Code
```

Other Phones not using Menu Systems

Format	<PIN><space>LP<space><Account Code>
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	<PIN><space>lp<space><Account Code>
1234 LP 01 or 1234 lp 01	A/C 45119234006192 Your Credit card Last Payment of LKR656.08 was on 20/11/03

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Exchange Rates

You need not to register with us to enjoy this facility. This is open to anyone who has SMS facility.

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (ExchangRates)

```
>Mobitel Menu
  >Financial
    >SeylaExtra
      > ExchangRates
        >Enter Currency Code
```

Other Phones not using Menu Systems

Format	ER<space><Currency Code>
	er<space><Currency Code>
ER USD	TC Selling 1USD=LKR 95.05 Currency Buying 1USD=LKR 93.5 as at 06/10/03
ER eur	TC Selling 1EUR=LKR 112.1227 Currency Buying 1EUR=LKR 107.8148 as at 07/10/03
er jpy	TC Selling 1JPY=LKR 0.8274 Currency Buying 1JPY=LKR 0.7994 as at 12/08/03
Er lmr	Sorry, lmr Currency Info not availabe.

If you just send ER or er it will give the valid Currency Codes

ER	Type ER space and the currency code. EX:ER USD (Valid Codes - USD,GBP,EUR,DEM,JPY,CHF,FRF,NLG,AUD,CAD,SGD,HKD,N ZD,BEF,ITL,SEK,DKK,ATS,NOK,AED,SAR)
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Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Pin Change

Mobitel Phones or any other phone using menu Systems

Select the required Menu Item. (Change PIN)

```

>Mobitel Menu
>Financial
  >SeylaAccounts or >SeylaVisaCard
    > Change PIN
      >Enter PIN
      >Enter New Pin
      >Enter New Pin Again

```

Other Phones not using Menu Systems

Format	<PIN><space>PC<space><New PIN><space><Re-Enter New PIN>
	<PIN><space>pc<space><New PIN><space><Re-Enter New PIN>
1234 PC 3456 3456 or 1234 pc 3456 3456	Your PIN Number is successfully Changed

Send the message to relevant Mobile Operator. (Refer Section - Supporting Mobile Operators)

Dialing Seylaphone (Tele Banking)

Please note this facility is supported only by Mobitel. Select the required Menu Item. (Seylaphone)

```

>Mobitel Menu
  >Financial
    >SeylaExtra
      > Seylaphone

```

If you are using an Ericsson phone this will automatically connect you to the Seylan Bank Tele Banking Service. For other phones such as Nokia, you will have to press Call button to initiate the call.

Service Types & Codes

Service Types	Codes	Service Types	Codes
Balance	BE	Cheque Book	CB
Enquiry		requisition	

Mini Statement	MS	VISA card Balance	VB
Last 5 Credit Transactions	CR	VISA card Next Payment Details	PD
Last 5 Debit Transactions	DR	VISA card Last Payment Details	LP
Today's Clearing	TC	Exchange Rates	ER
Un-cleared Cheques	UC	PIN Change	PC
Returned Cheques	RC		

Currency Codes

Currency	Codes	Currency	Codes	Currency	Codes
United States Dollars	BE	Netherlands Guilders	NLG	Italian Lira	ITL
Great Britain Pounds	GBP	Australian Dollar	AUD	Swedish Kroner	SEK
EURO	EUR	Dollar Canadian	CAD	Danish Kroner	DKK
Deutsch Mark	DEM	Singapore Dollars	SGD	Austrian Schillings	ATS
Japanese Yen	JPY	Hong Kong Dollars	HKD	Norwegian Kroner	NOK
Swiss Francs	CHF	New Zealand Dollars	NZD	UAE Dirham	AED
French Francs	FRF	Belgian Franc	BEF	Saudi Riyal	SAR

Seylan Bank Alerts

Through Seylan Bank Alerts (Mobile Banking Alert) facility you can obtain specific information pertaining to your Bank Account and Credit Card Account on your mobile phone number. These are customised triggers that are required to be set or placed by you with the bank which shall enable the bank to send the corresponding Alerts to you for specific event/transactions relating to his Account.

Seylan Bank Alerts can be requested with the application form or visiting our web site and configuring by your self. You can change these trigger at any time by visiting our web site or by written request to eBanking Division. (Refer Contact details)

The available Seylan Bank Alerts are:-

- ✓ Standing Order Reminder
- ✓ Loan Payment Reminder
- ✓ VISA Monthly Payment Reminder
- ✓ VISA Transaction Alert
- ✓ Temporary OD Limit Expiration Alert

The bank will add more alerts in the near future and details will be placed in the web site.

Web Site

Open the software browser and type the given web address accurately in the address bar (<https://www.eseylanet.com/sms>)
Provided that the typed web address is accurate, the home page of the web site would be loaded on to your screen.

Home Page of the web site carries more general information on SMS Banking facility. You should give your User ID & the Password to enter to the specific instructions & maintenance of your user profile pages. User Name would be your mobile phone number and the password is your PIN number provided through the PIN Mailer.

One of those options available in the web site is "change of PIN (password)". When that link is clicked the user will directed to another page where you should enter your old PIN and the new PIN twice. If it was done successfully it will inform.

If you need to modify the triggers you have already enjoying, click the link "Modifying Alerts/ Triggers"

Contact Details

You may contact the eBanking Division of the Seylan Bank on following modes.

Telephone	: 2456666	
Fax	: 2452574	
e-Mail	: ebank@seylan.lk	
SMS	: +94777881008	
Mobile	: 0777-881008	
Mailing Address	:	Seylan Bank Ltd

eBanking Division Ceylinco Seylan Towers - Level 13 #90, Galle Road Colombo 3 Sri Lanka.

We appreciate your suggestions to improve this facility.