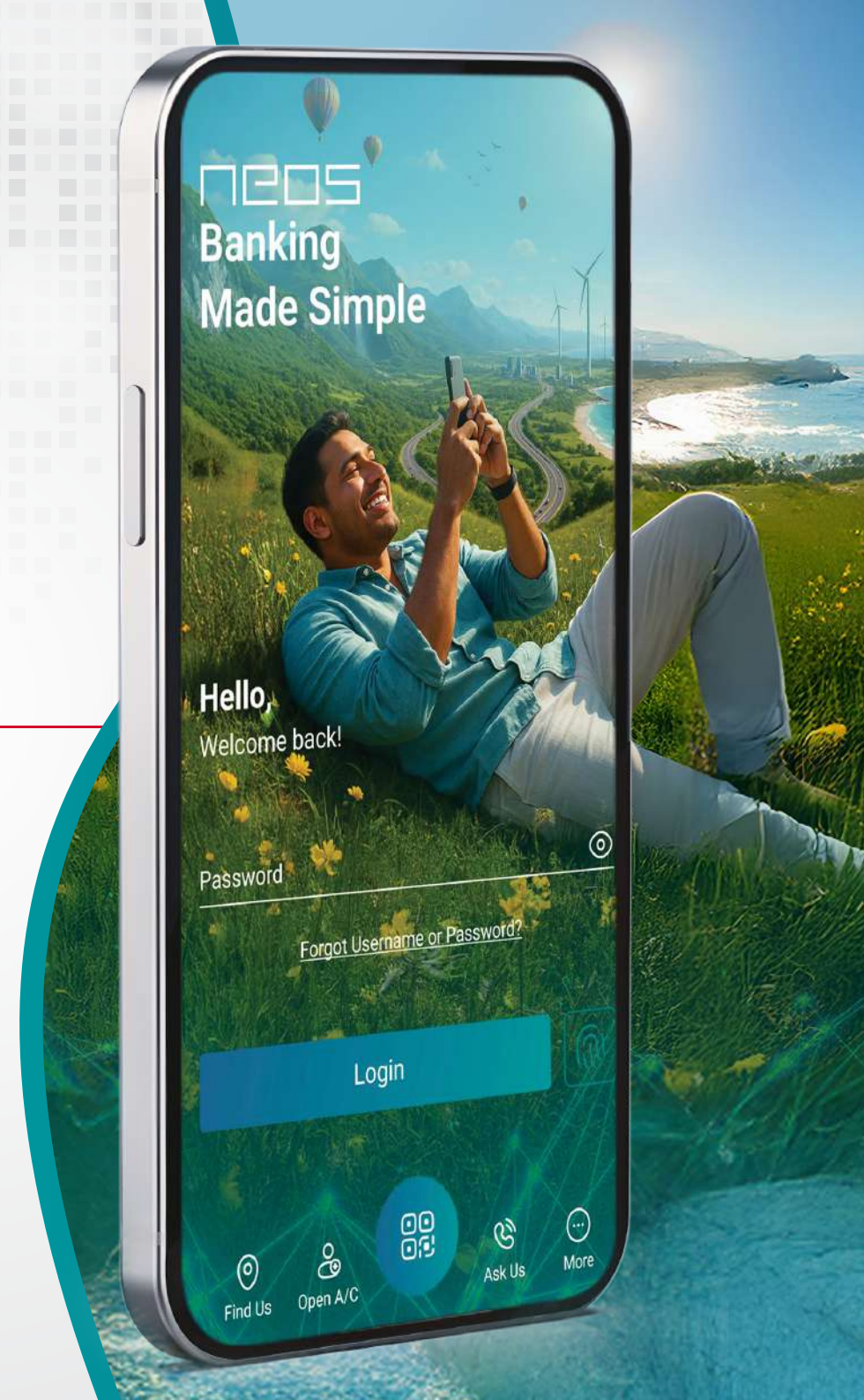


NEOS *Made Easy*

Everything You Need to Know About Using NEOS

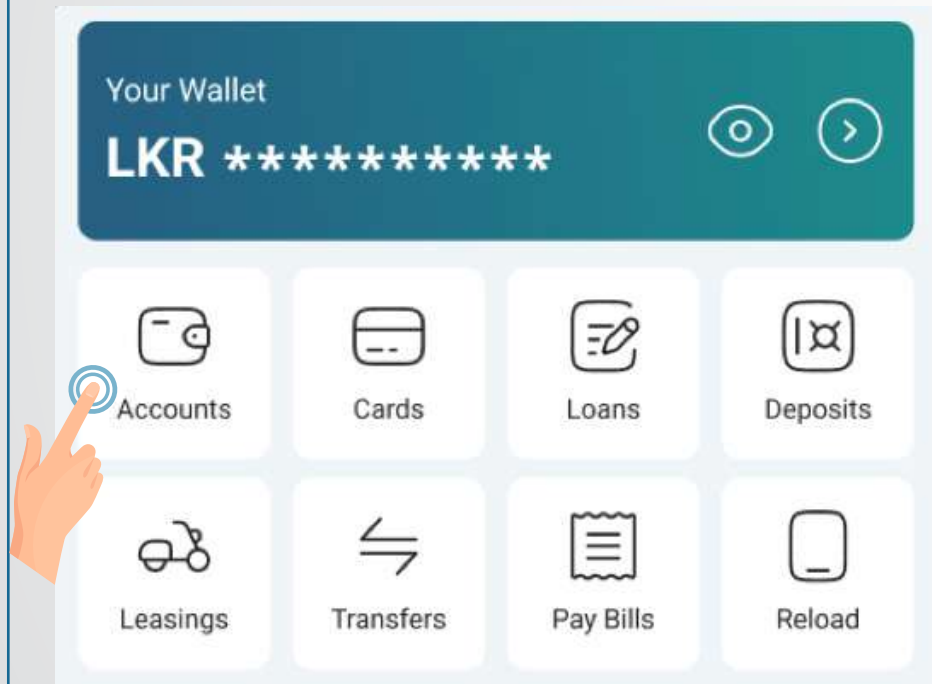


View all your Accounts on NEOS

1

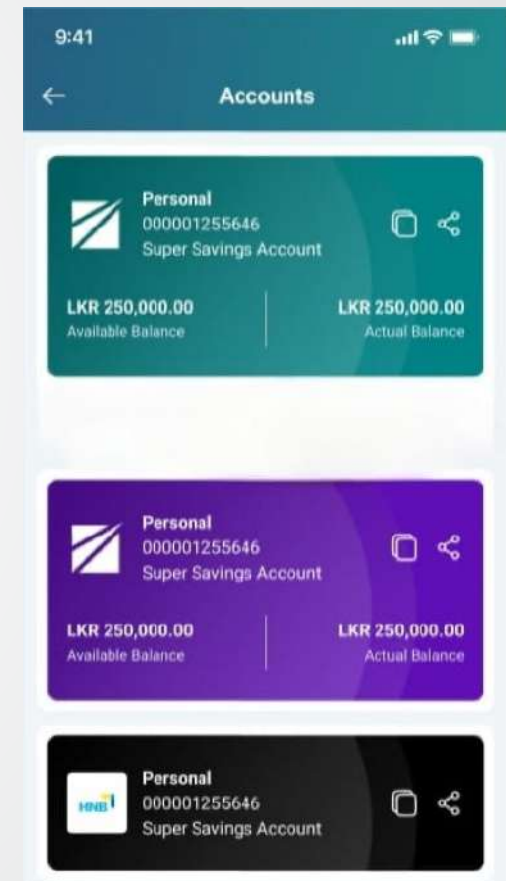
STEP 01

On the NEOS home page, click 'Accounts'.



STEP 02

On the 'Account' page, you can view all your NDB accounts along with any other bank accounts you've linked to NEOS.



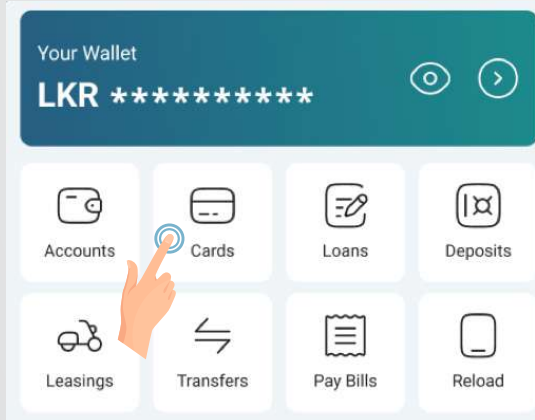
That's it! Your account details are at your fingertips.

View your Credit Cards on NEOS

2

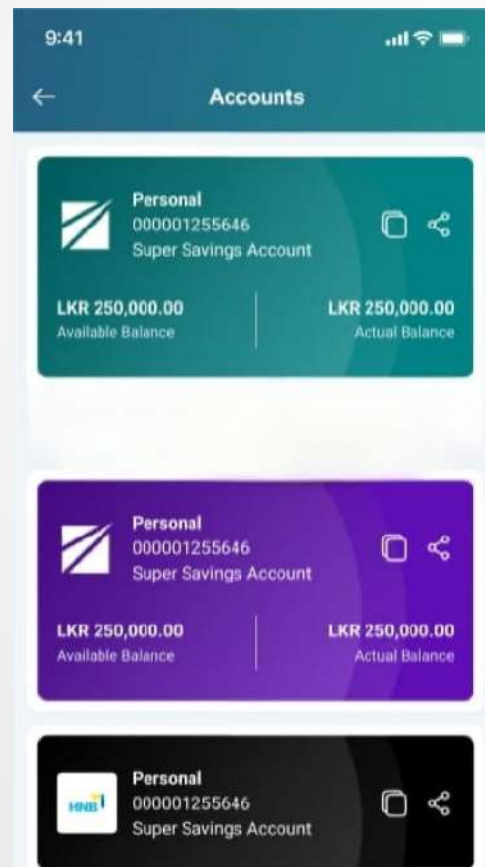
STEP 01

On the NEOS home page, click 'Cards'.



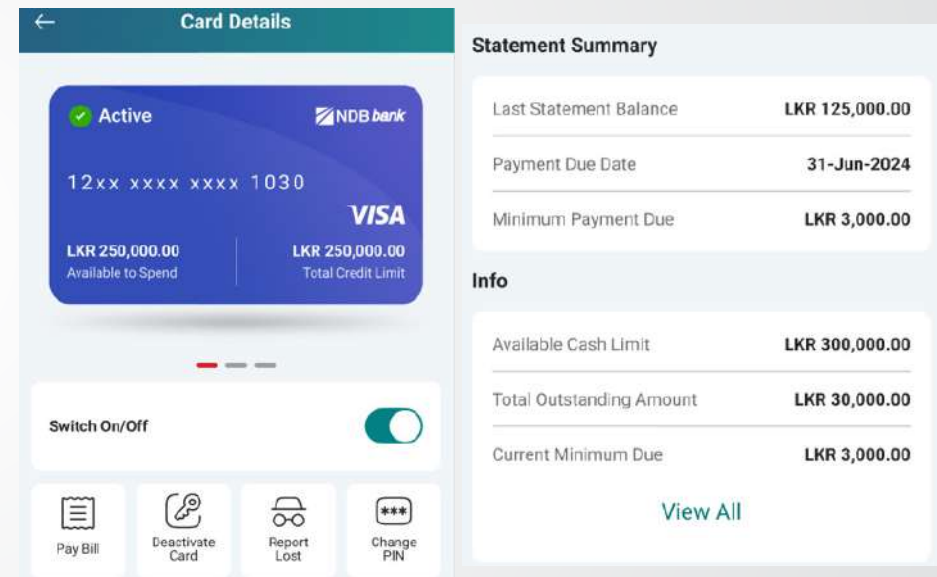
STEP 02

All your cards will be listed on this screen.



STEP 03

Click on any of your preferred card image for more details.



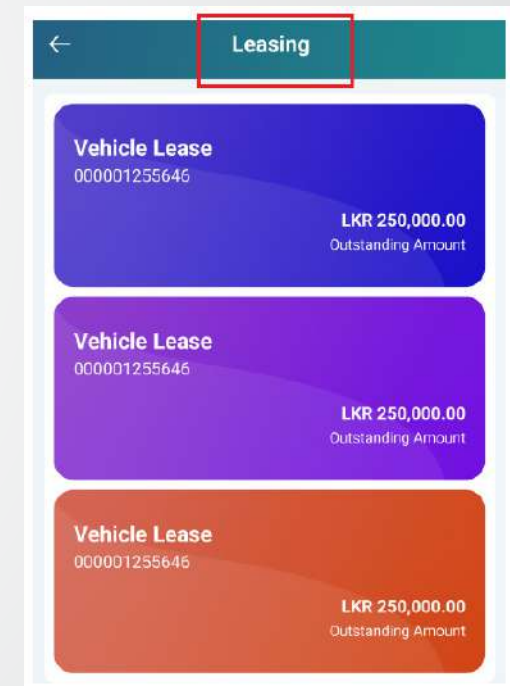
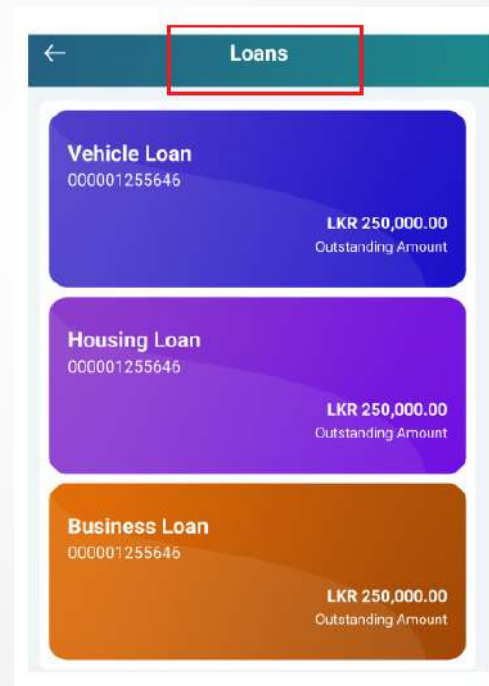
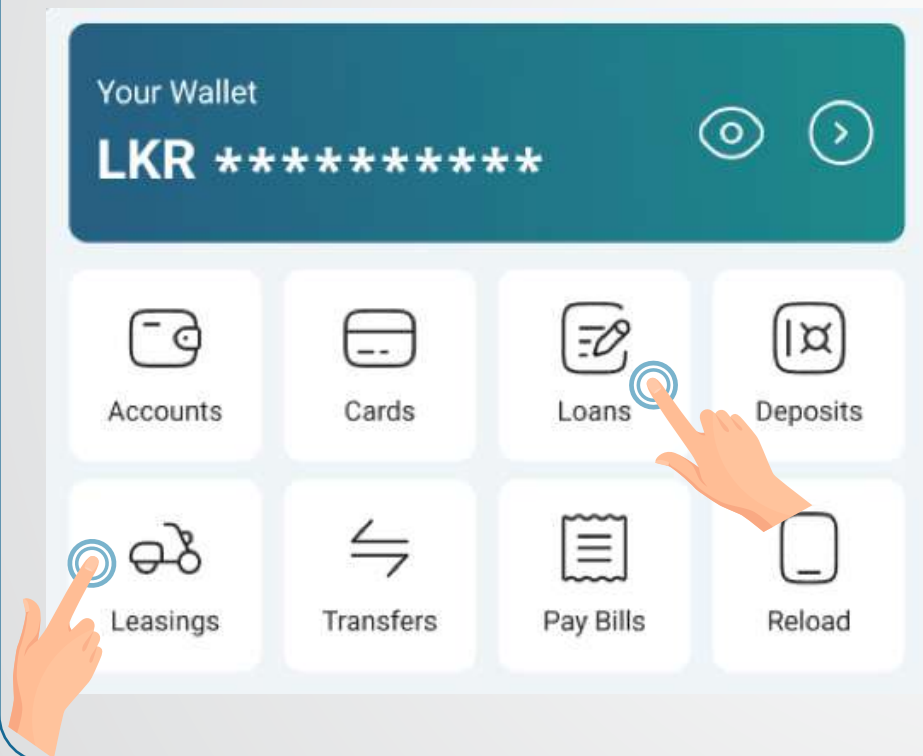
If your card is lost or stolen, you can temporarily switch it off using the 'Switch On/Off' option available here.

View your Lease/Loans on NEOS

3

STEP 01

On the NEOS home page, click 'Loans' to view your loans, or click 'Leasing' to view your leases.

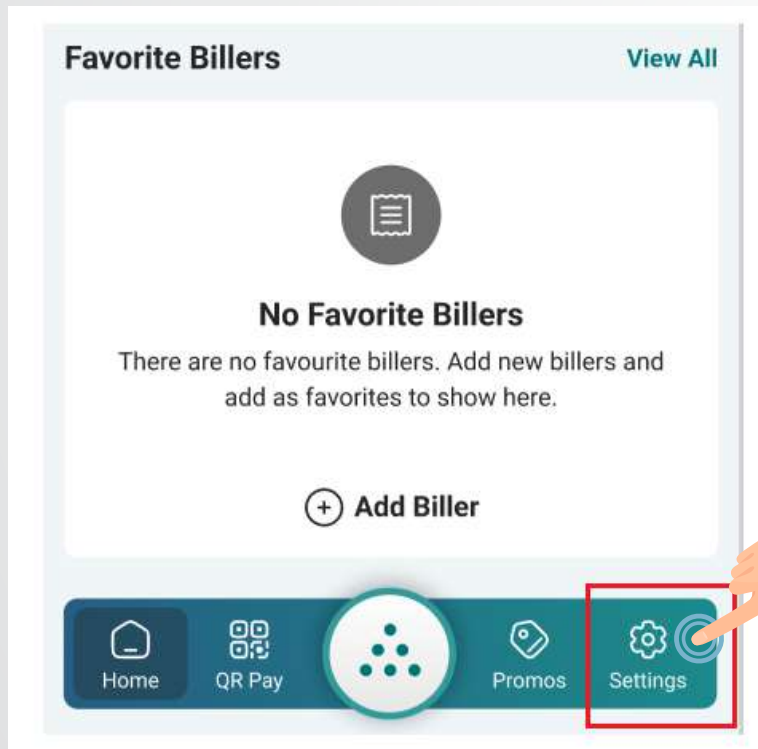


Personalise your NEOS Home screen

4

STEP 01

On the NEOS home page, click 'Settings'.



Use Your Password

Enter your password to access the settings or

Password

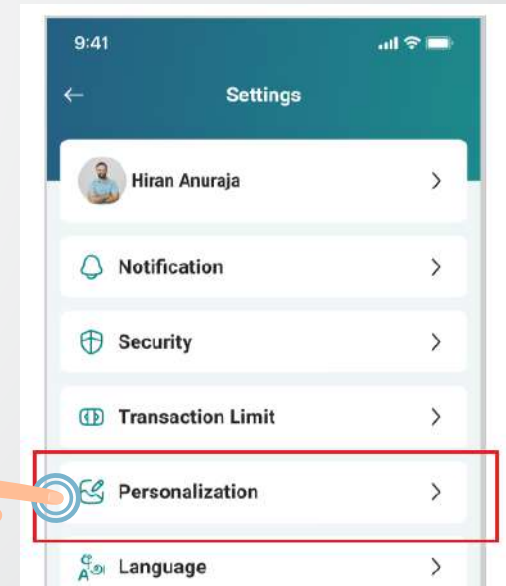


STEP 02

Enter your Password

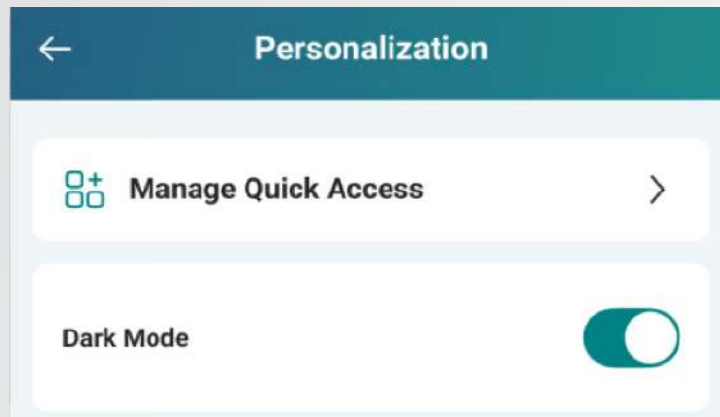
STEP 03

Click on "Personalisation"



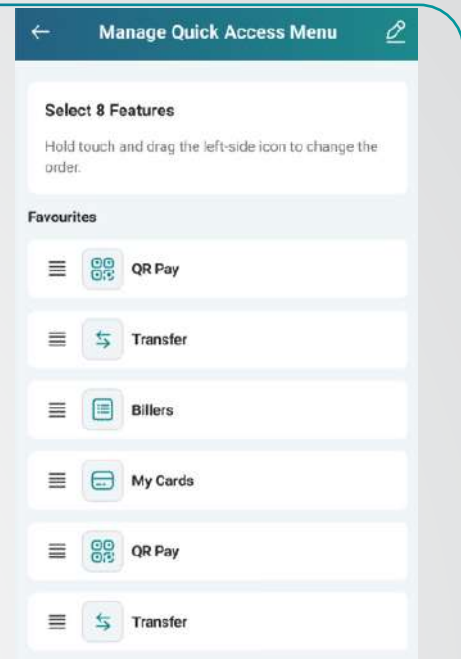
STEP 04

Click on "Manage Quick Access"



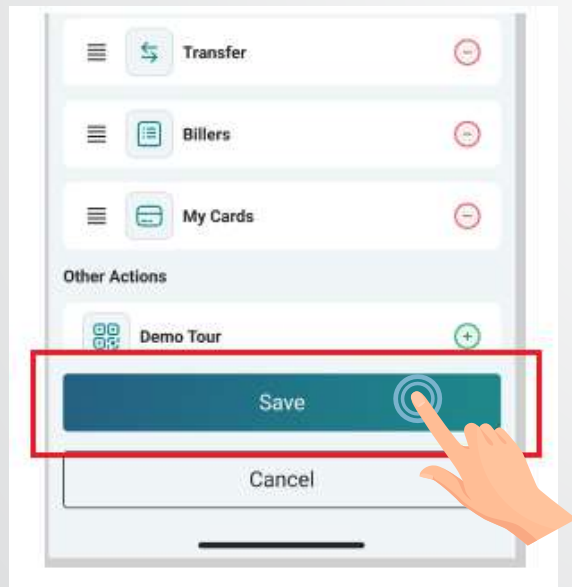
STEP 05

Select preferred 8 features for your home page



STEP 06

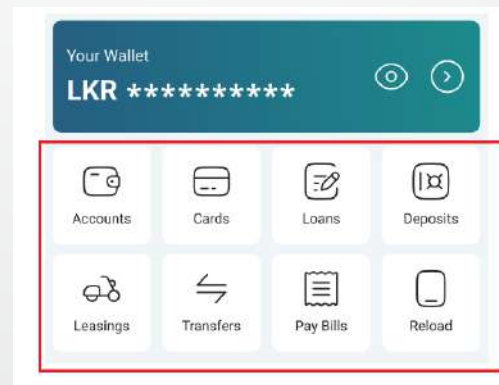
Once selected, click "Save"



Success

Quick access features updated.

OK



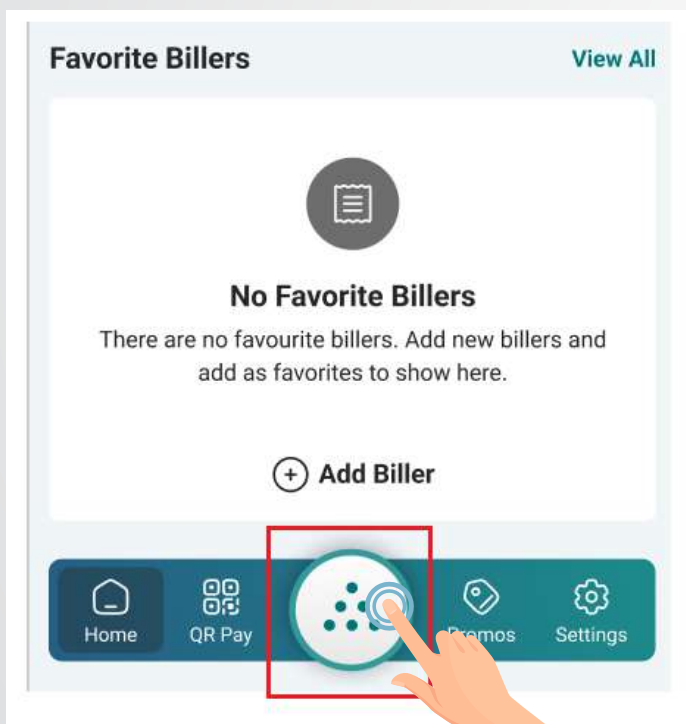
That's it!
Your preferred 8 features will appear on your Home screen.

Add a new Account Payee

5

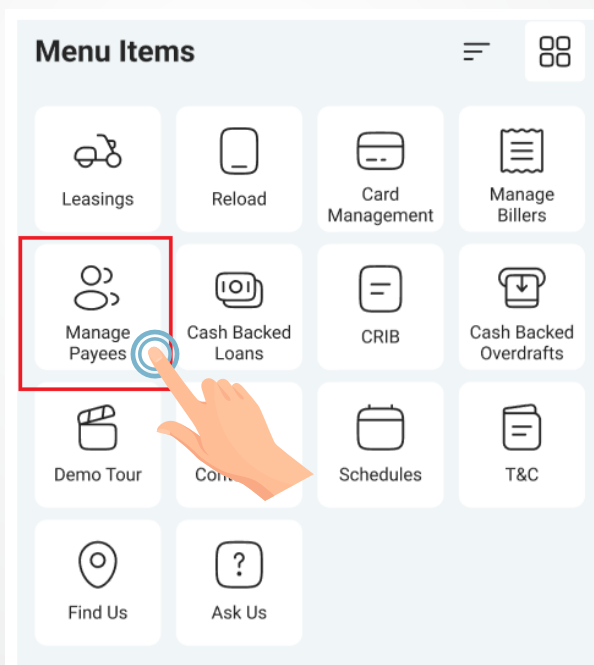
STEP 01

On the NEOS home page, click on the Main menu icon



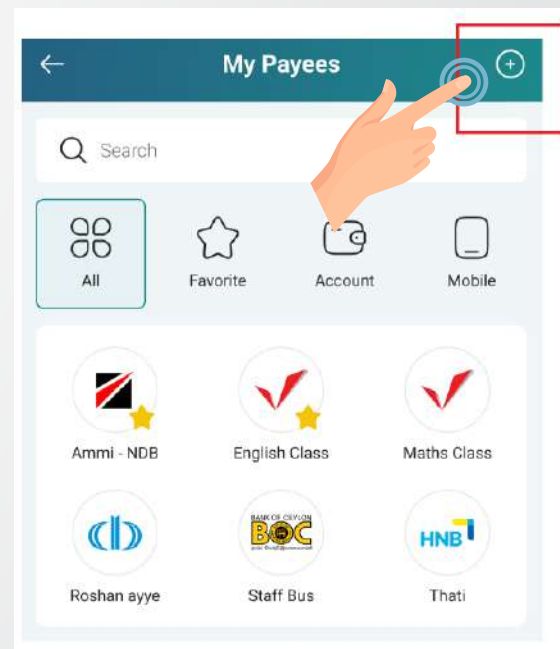
STEP 02

Click on "Manage Payees"



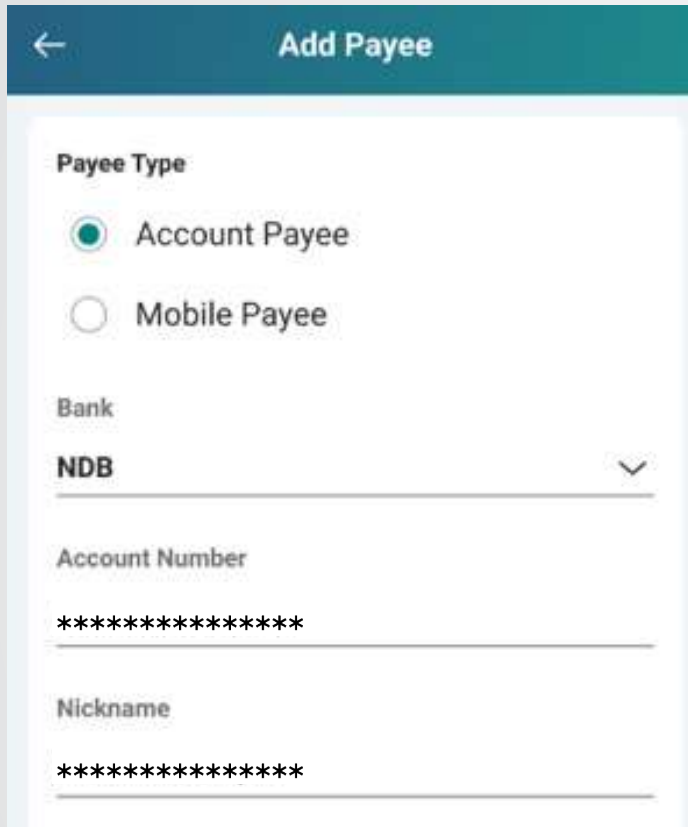
STEP 03

Click on the plus (+) mark on the top right corner



STEP 04

Select your preferred Payee Type



- Account Payee by using the Payee Account Number
- Mobile Payee by using the Payee Mobile Number

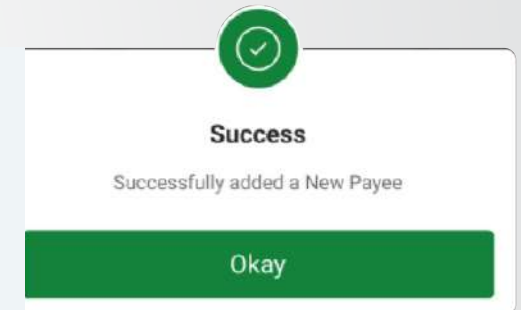
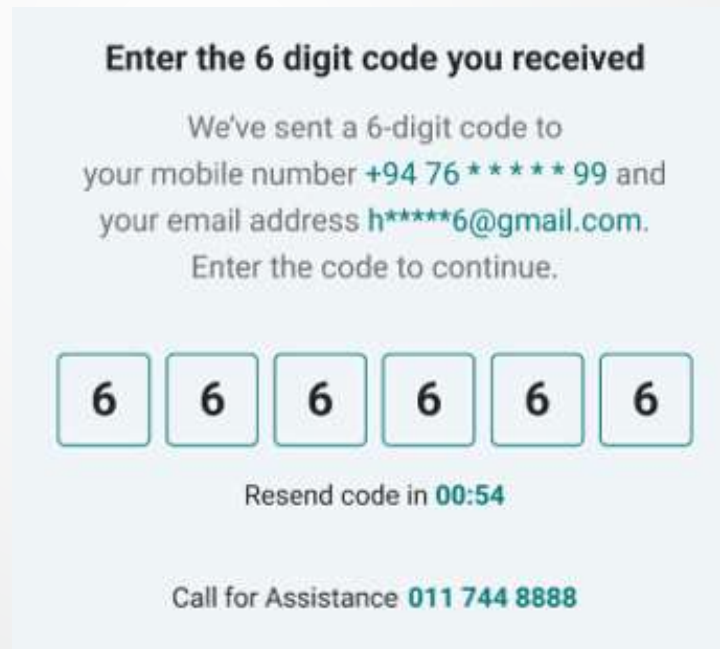
STEP 05

Click on “Save” once the required details are filled



STEP 06

Verify by entering the “OTP”



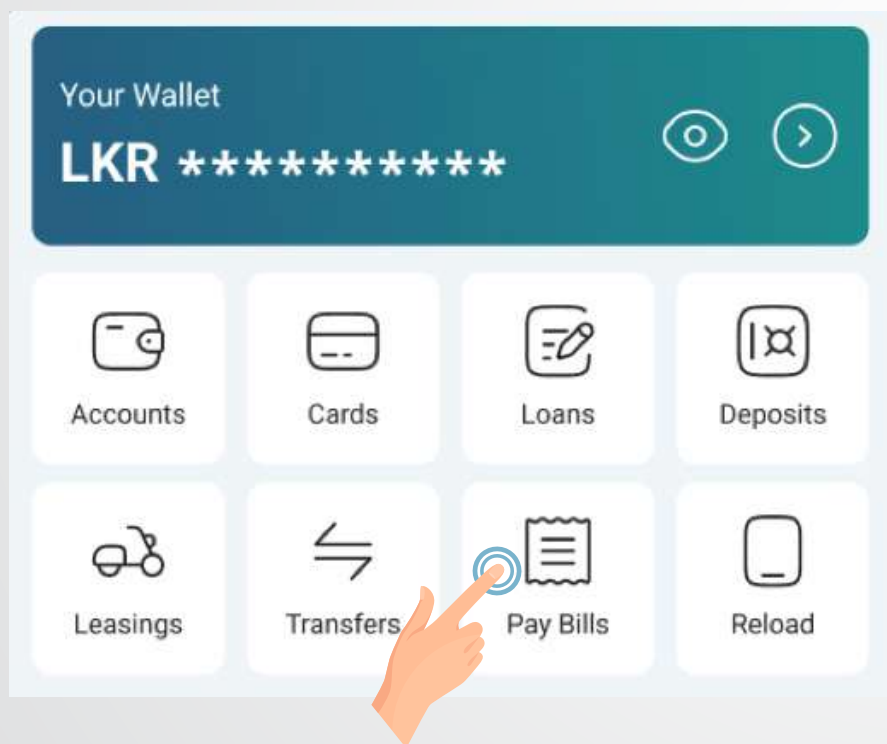
That's it!
You have
successfully
saved a Payee

Add a new Biller

6

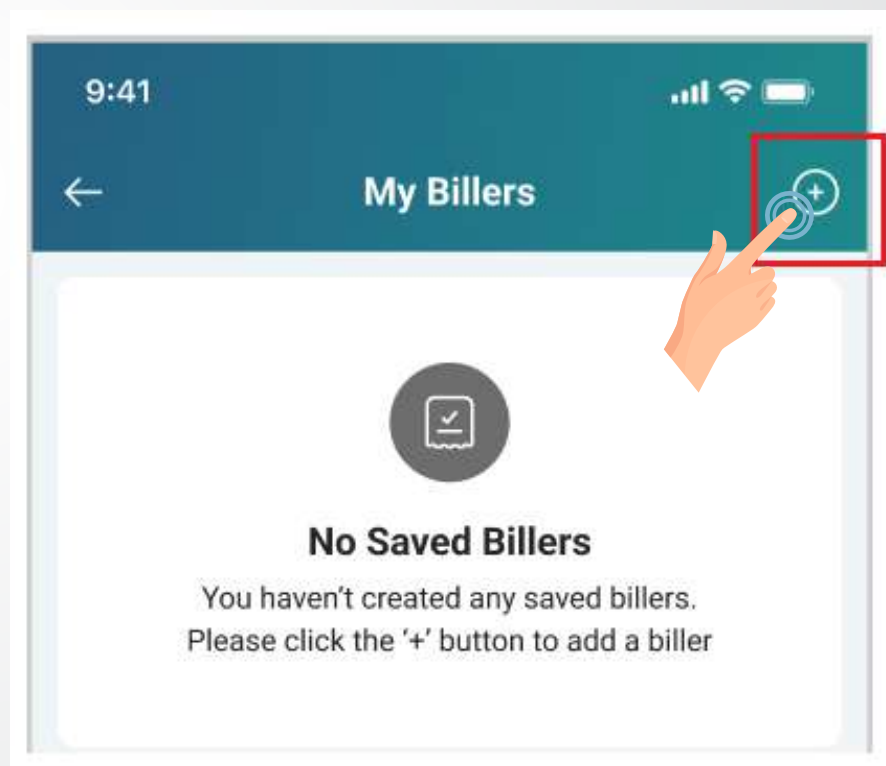
STEP 01

On the NEOS home page, click on the “Pay Bills” icon



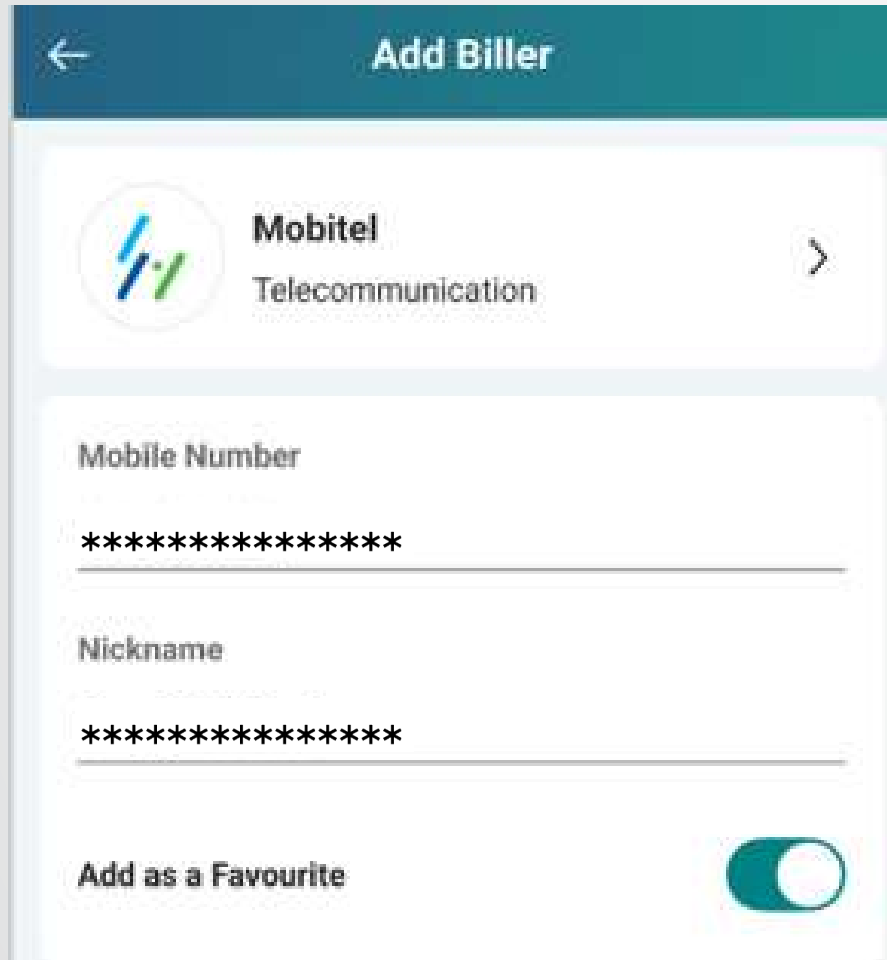
STEP 02

Click on the plus mark to add a new Biller



STEP 03

Select your preferred Biller and fill in the required details



← Add Biller

 **Mobitel**
Telecommunication >

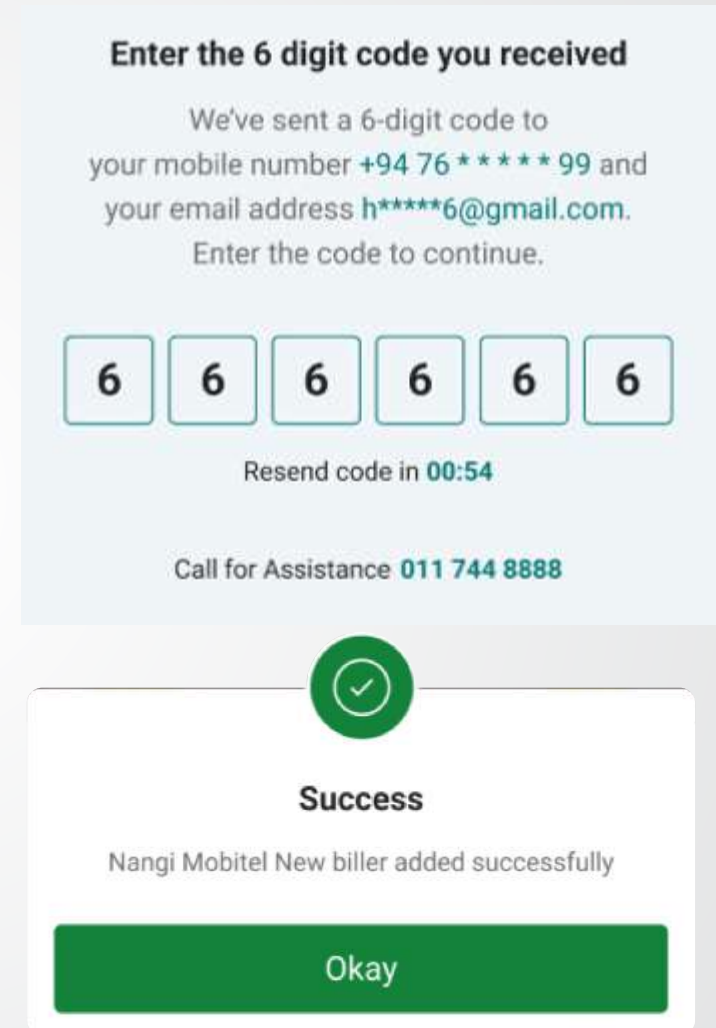
Mobile Number

Nickname

Add as a Favourite ☒

STEP 04

Verify by entering the “OTP”



Enter the 6 digit code you received

We've sent a 6-digit code to your mobile number +94 76 ***** 99 and your email address h*****6@gmail.com. Enter the code to continue.

6 6 6 6 6 6

Resend code in 00:54

Call for Assistance 011 744 8888


Success
Nangi Mobitel New biller added successfully
Okay

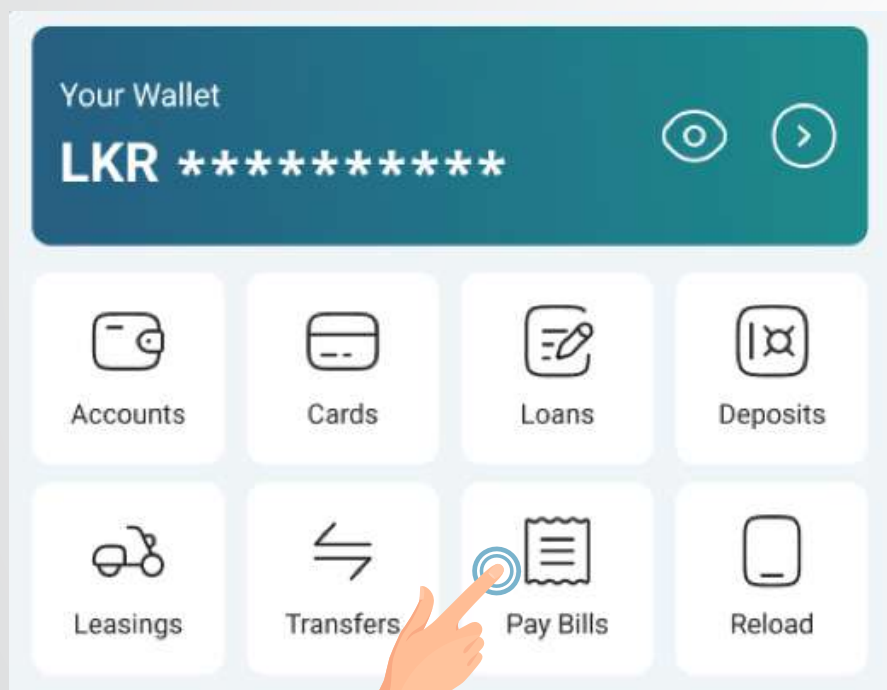
That's it! You have successfully saved a Biller.

Pay your Tax and other Government Payments

7

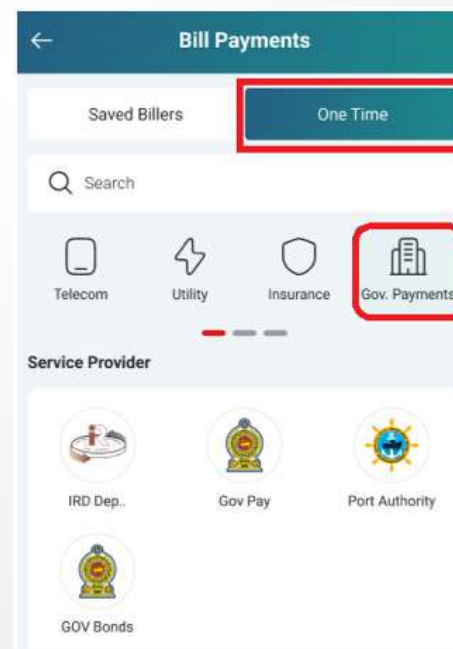
STEP 01

On the NEOS home page, click on the “Pay Bills” icon



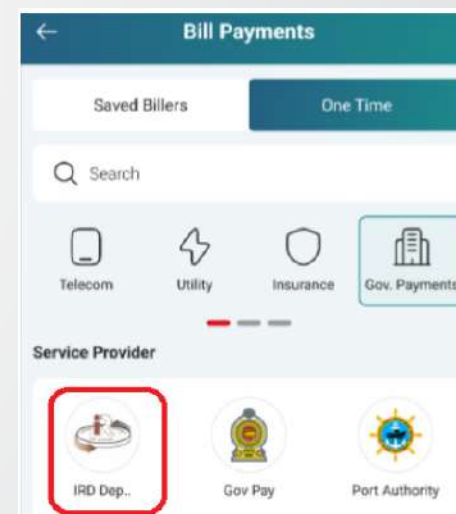
STEP 02

Click on “One Time” and then click on “Gov. Payments”



STEP 03

Click on “IRD Department” to pay your taxes



STEP 04

Click proceed with the relevant service charge

Service Provider	Government Payment Government Bonds
Pay From	Salary+ J H Jayarathne 4589365421050154
Service Charge	LKR 0.00
Date & Time	08-May-2024 05:30 PM
 Read Details Aloud	
Please Note Ensuring the accuracy of the payment details is a responsibility of the customer, and the bank shall not be responsible for the same.	
Proceed	
Cancel	

STEP 05

Enter the OTP and click "Verify". Once the OTP is verified, you will be directed to the official government payment platform to complete the transaction.



Enter the 6 digit code you received

We've sent a 6-digit code to your mobile number +94 76 ***** 99 and your email address h*****6@gmail.com. Enter the code to continue.

Resend code in 00:54

Call for Assistance 011 744 8888

Verify

That's it!
You have successfully made your government payments.



Payment Successful

LKR 500.00

Paid To **Service ProGovernment Paymet**
000001255646

Paid From **Savings+**
000001255646

Date and Time **08-May-2024 | 05:30 PM**

Please Note

This is a computer-generated document. No Signature is required.

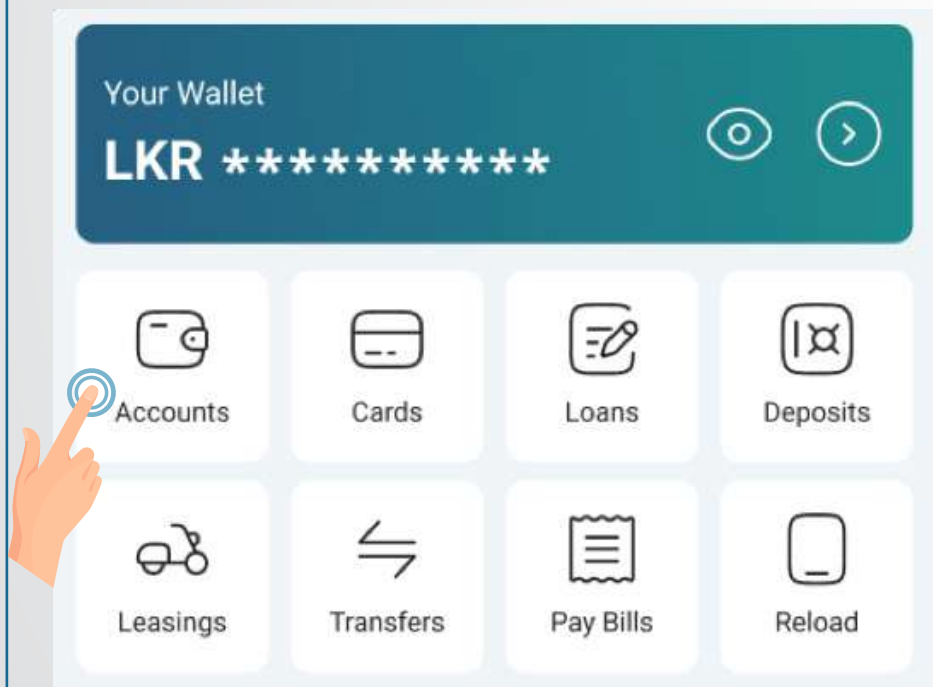

Download

Add your own other bank accounts

8

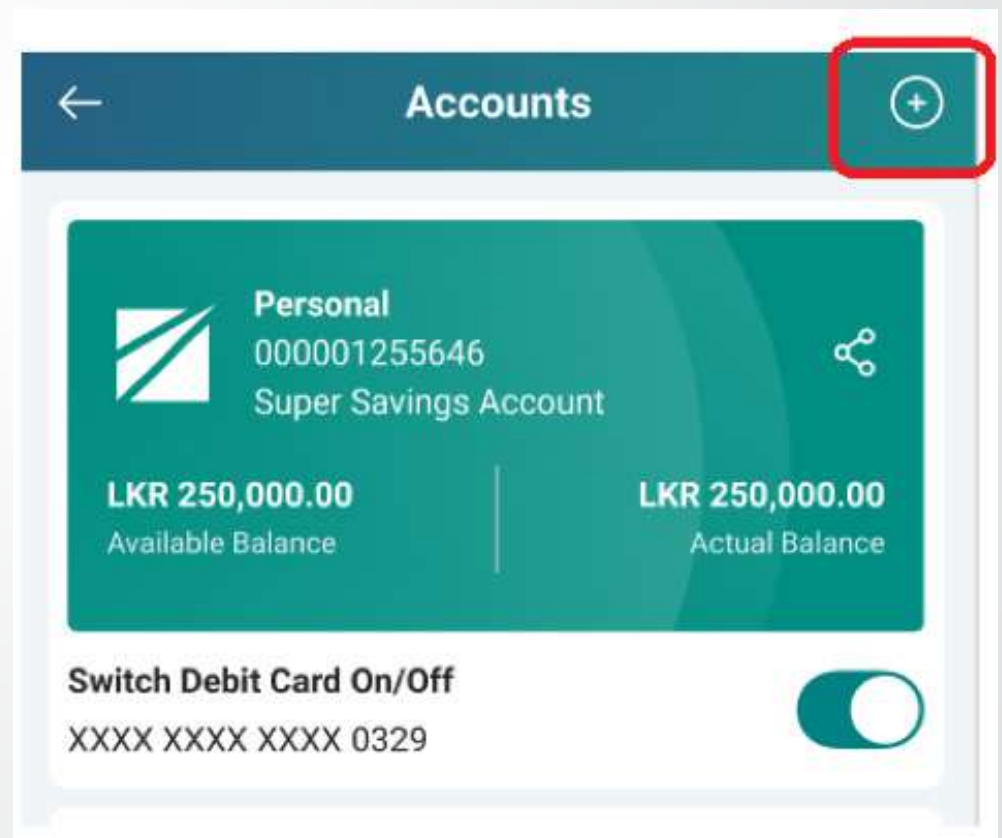
STEP 01

On the NEOS home page, click 'Accounts'.



STEP 02

Click on the plus mark to add your own other bank account/s



STEP 03

Enter the details of your relevant other bank account details and acknowledge the tick box and then click “Continue”

←

Add New Payment Option

Enter your other bank payment option details.

Bank Name

Commercial Bank

Account Number

458936542050154

Account Type

☒ Savings Account

☐ Current Account

Account Nickname

Combank Salary Saving

☐

I confirm that, transaction SMS Alert service is enabled with this account

Continue

Cancel

STEP 04

Read the T&Cs and click “Agree” or “Decline” as preferred

←

Terms and Conditions

Conditions

Lorem Ipsum has been the industry's standard dummy text ever since the, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the with the release of Letraset sheets containing Lorem Ipsum passages;

1. Terms

It was popularised in the with the release of Letraset sheets containing Lorem Ipsum passages, It has survived not only five centuries, but also the leap into electronic typesetting

2. Use License

It was popularised in the with the release of Letraset sheets containing Lorem Ipsum passages, It has survived not only five centuries, but also the leap into electronic typesettingremaining essentially unchanged.

3. Use License

It was popularised in the with the release of Letraset.

Agree

Decline

←

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3. Use License

It was popularised in the with the release of Letraset.

Agree

Decline

STEP 05

Enter the OTP & Click “Verify”

To verify your payment option

Please enter the OTP received from
<bank name of the account>

Resend code in 00:54

Call for Assistance 011 744 8888

Verify



Success

You have successfully registered your
other bank account

Done

← Accounts +



Personal
000001255646
Super Savings Account

LKR 250,000.00
Available Balance

LKR 250,000.00
Actual Balance

Switch Debit Card On/Off
XXXX XXXX XXXX 0329 



Personal
000001255646
Super Savings Account

LKR 250,000.00
Available Balance

LKR 250,000.00
Actual Balance



Personal
000001255646
Super Savings Account

LKR 250,000.00
Available Balance

LKR 250,000.00
Actual Balance



Personal
000001255646
Super Savings Account

LKR 250,000.00
Available Balance

LKR 250,000.00
Actual Balance

That's it!
You have successfully
added your own other
bank account.

Request Money from Someone

9

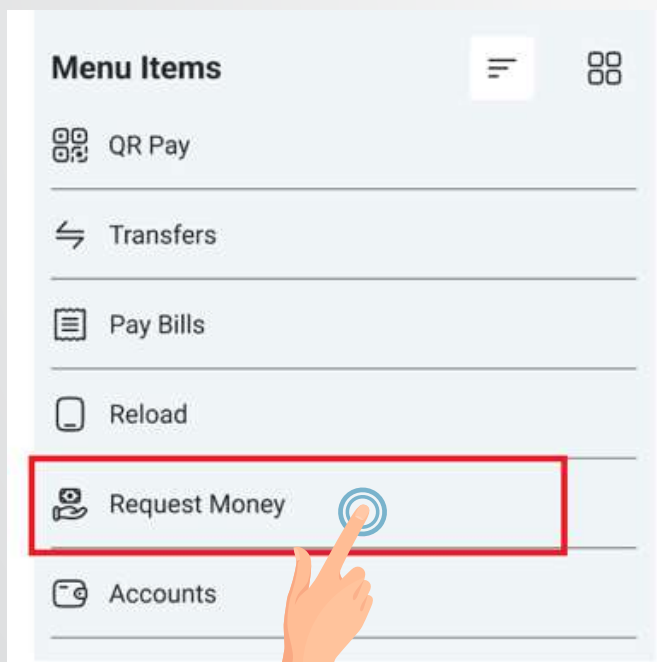
STEP 01

On the NEOS home page click on the Main Menu icon



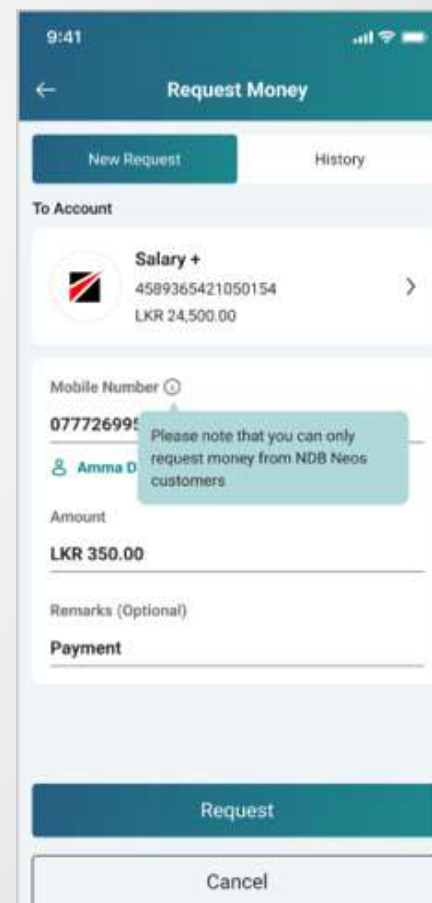
STEP 02

Click on the "Request Money" option



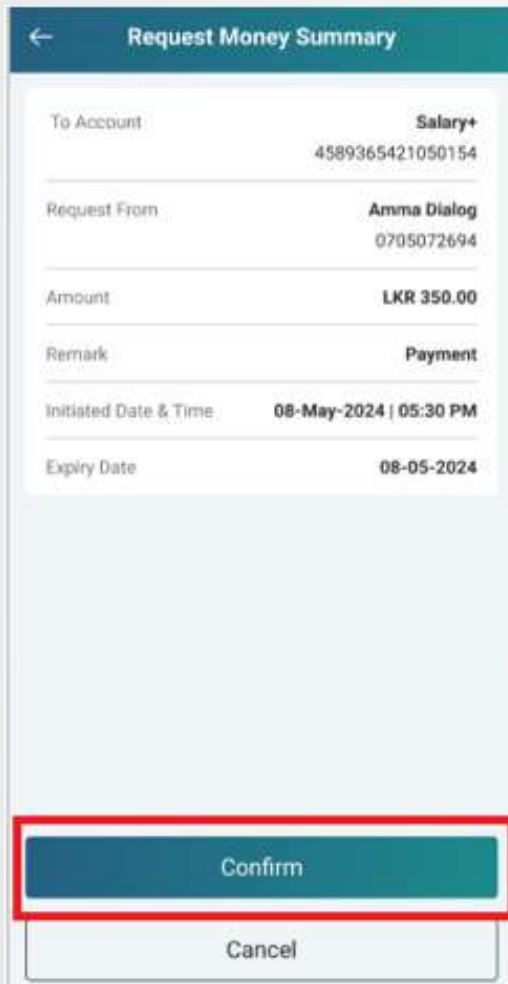
STEP 03

Enter the mobile number of the NEOS customer you wish to request money from and enter the amount you wish to request

The image shows the 'Request Money' form in the NEOS app. At the top, there's a title bar with a back arrow and the text 'Request Money'. Below it are two tabs: 'New Request' (active) and 'History'. The form has several sections: 'To Account' with a 'Salary +' entry showing a mobile number and an amount; 'Mobile Number' with a field containing '077726995' and a note about requesting money from NDB Neos customers; 'Amount' with a field containing 'LKR 350.00'; 'Remarks (Optional)' with a text area; and 'Payment' with a text area. At the bottom, there are two buttons: 'Request' (teal) and 'Cancel' (white).

STEP 04

Check the details in the summary page and click “Confirm”



The image shows a mobile application screen titled "Request Money Summary". It displays the following details:

To Account	Salary+
	4589365421050154
Request From	Amma Dialog
	0705072694
Amount	LKR 350.00
Remark	Payment
Initiated Date & Time	08-May-2024 05:30 PM
Expiry Date	08-05-2024

At the bottom of the screen, there are two buttons: "Confirm" (highlighted with a red border) and "Cancel".



Success

Your request has been submitted successfully. Note:
This request will expire on DD-MM-YYYY.

Done

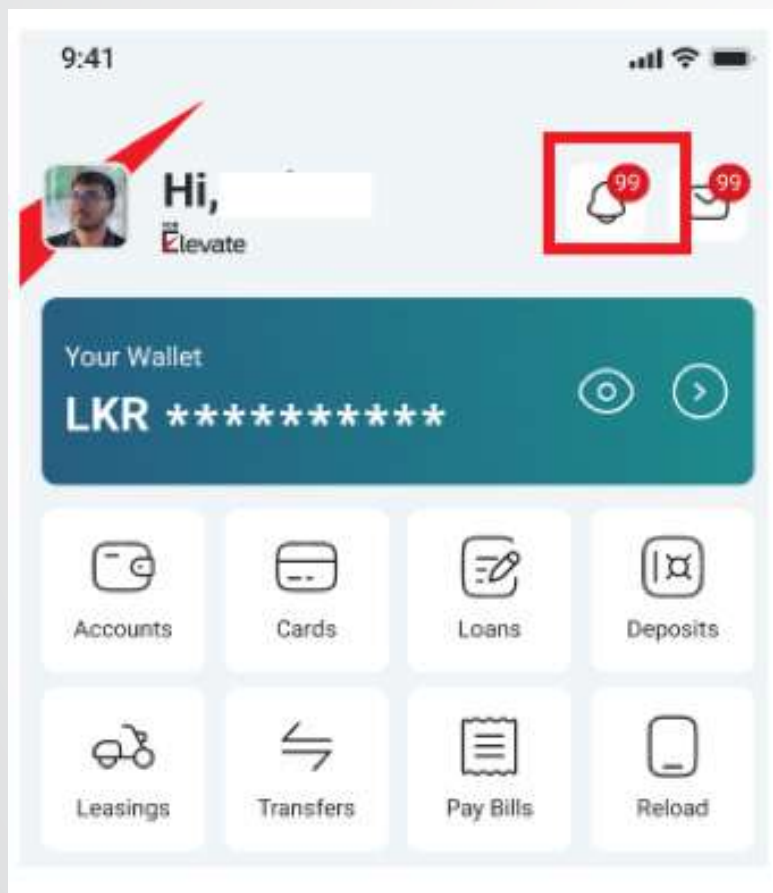
That's it!
You have successfully
sent the money request.

Send money to someone if someone has requested money via “Request Money” option

10

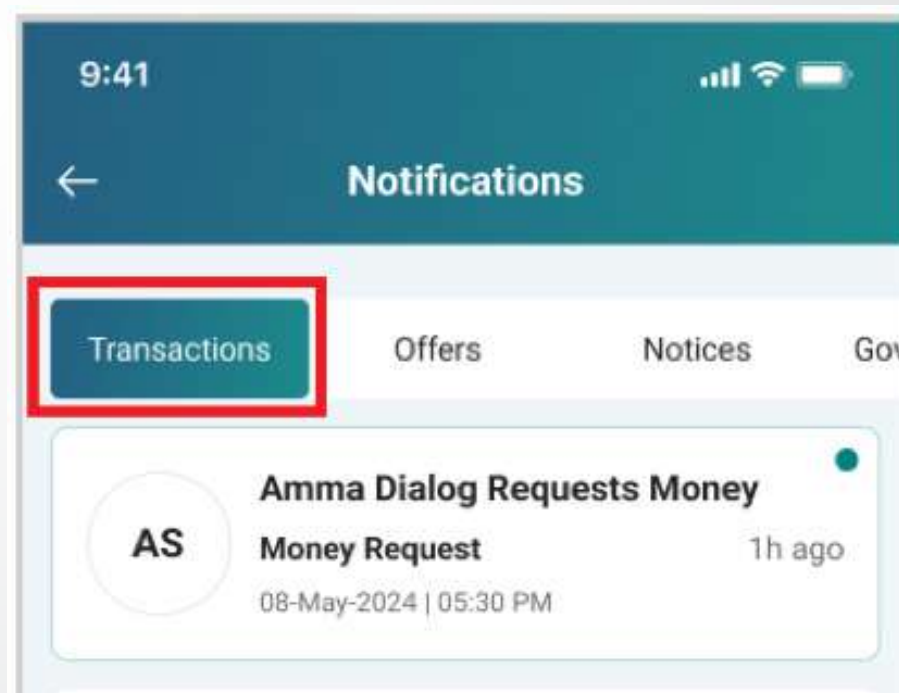
STEP 01

On your NEOS home screen, click on the bell icon which represents the notifications



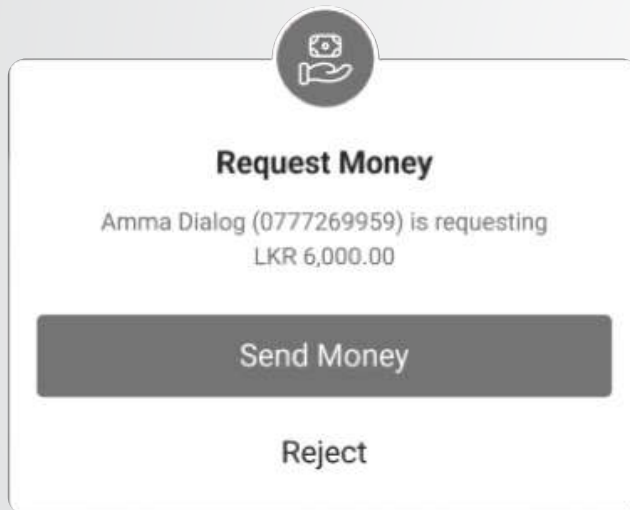
STEP 02

Under the “Transactions” tab, you will be able to view the Requests. Click on the preferred request



STEP 03

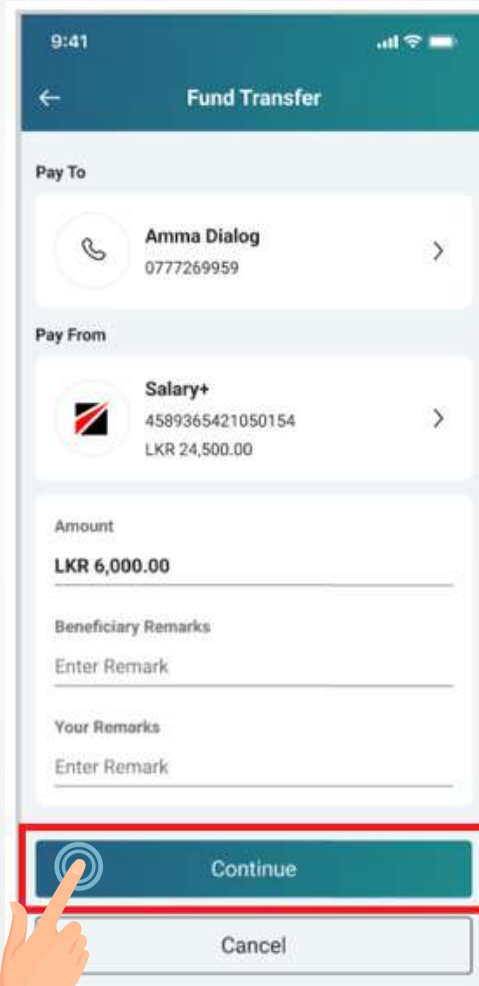
Accept the request by clicking "Send Money" or click "Reject" as preferred



A dialog box titled "Request Money" with a circular icon of a hand holding a coin. The text inside says "Amma Dialog (0777269959) is requesting LKR 6,000.00". At the bottom, there are two buttons: "Send Money" and "Reject".

STEP 04

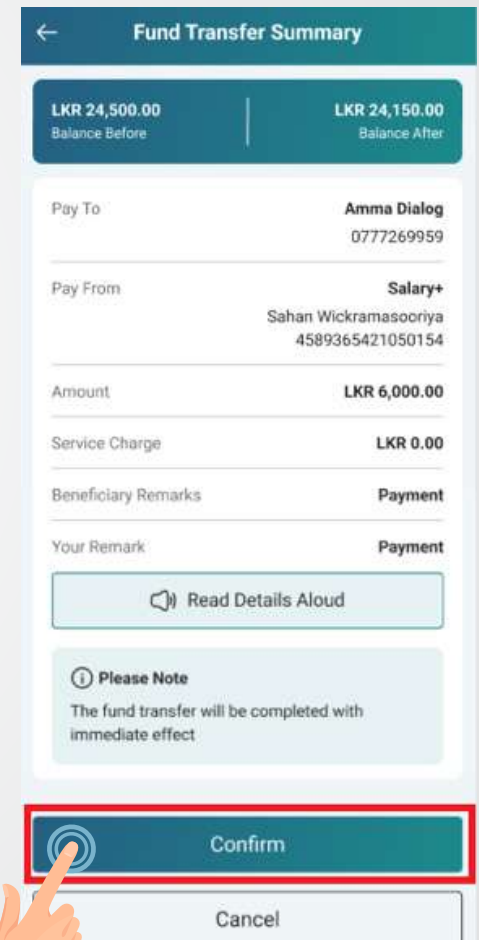
Enter the details and click "Continue" to proceed



A mobile app screen titled "Fund Transfer". It shows a "Pay To" section with "Amma Dialog" and phone number "0777269959". Below that is a "Pay From" section with "Salary+" and account number "4589365421050154", and a balance of "LKR 24,500.00". The "Amount" field is set to "LKR 6,000.00". There are input fields for "Beneficiary Remarks" and "Your Remarks". At the bottom, there are two buttons: "Continue" and "Cancel". A hand icon is pointing at the "Continue" button.

STEP 05

Check the details in the summary screen and click "Confirm"



A mobile app screen titled "Fund Transfer Summary". It shows a summary of the transaction: "Pay To" is "Amma Dialog" (0777269959), "Pay From" is "Salary+" (Sahan Wickramasooriya, 4589365421050154), "Amount" is "LKR 6,000.00", "Service Charge" is "LKR 0.00", "Beneficiary Remarks" is "Payment", and "Your Remark" is "Payment". There is a "Read Details Aloud" button. Below that, a "Please Note" section states: "The fund transfer will be completed with immediate effect". At the bottom, there are two buttons: "Confirm" and "Cancel". A hand icon is pointing at the "Confirm" button.

STEP 06

Enter the OTP & Click “Verify”

Enter the 6 digit code you received

We've sent a 6-digit code to
your mobile number +94 76 *****99 and
your email address h*****6@gmail.com.

Enter the code to continue.

Resend code in 00:54

Call for Assistance 011 744 8888

Verify



Fund Transfer Successful

LKR 6,000.00

Bank Name National Development Bank

Paid To Amma Dialog
0777269959

Paid From Chanuka Saranga
Sahan Wickramasooriya
4589365421050154

Date & Time 08-May-2024 | 05:30 PM

Service Charge LKR 0.00

Beneficiary Remarks Payment

Reference Number 265894

Beneficiary Notification ENABLED

Mobile Number 0705072694



Download



Share



Save Payee

That's it!
You have successfully
transferred money.

View your Fixed Deposits

11

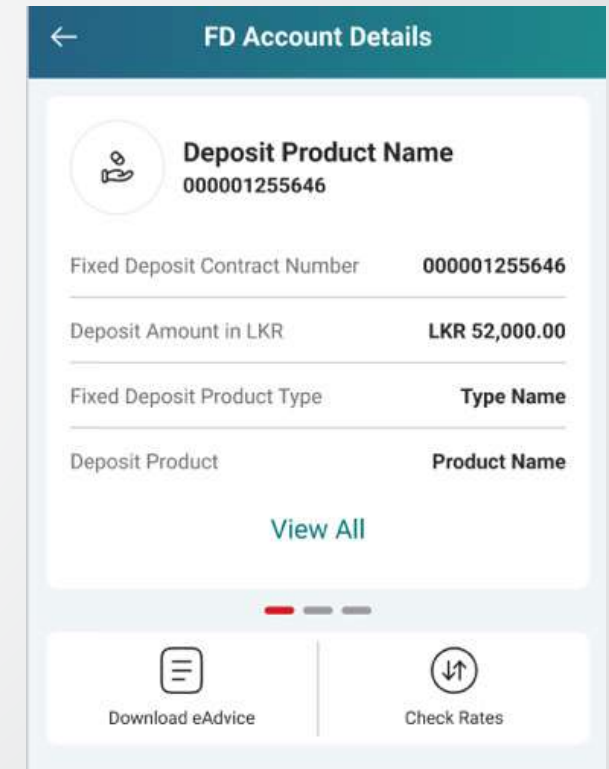
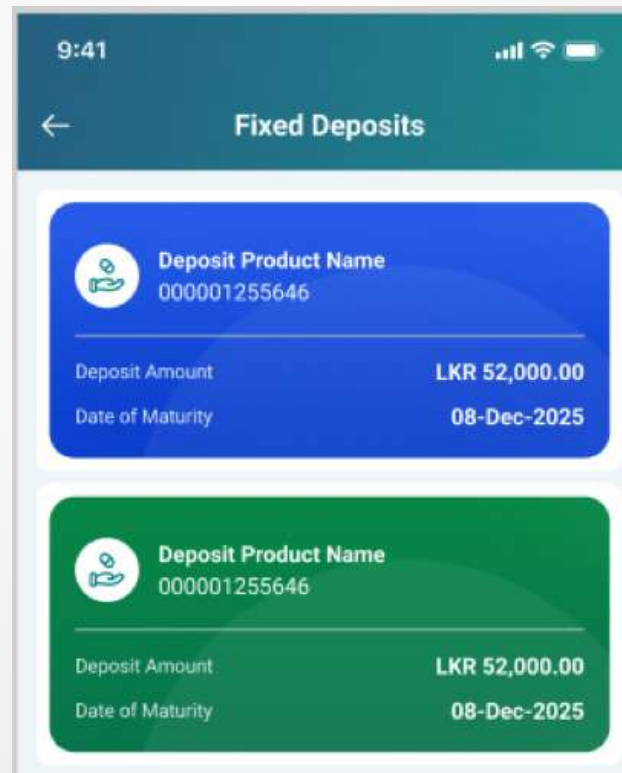
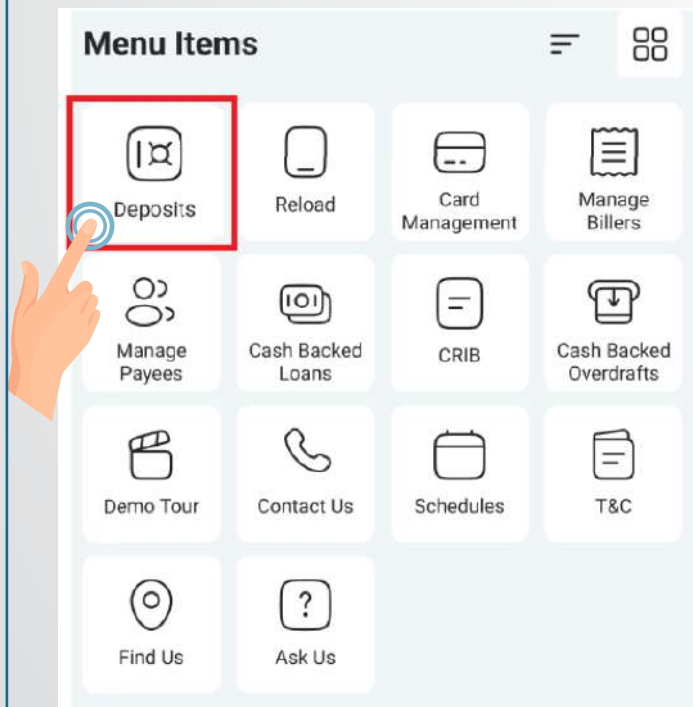
STEP 01

On the NEOS home page click on the Main Menu icon



STEP 02

Click on the "Deposits" icon



That's it!

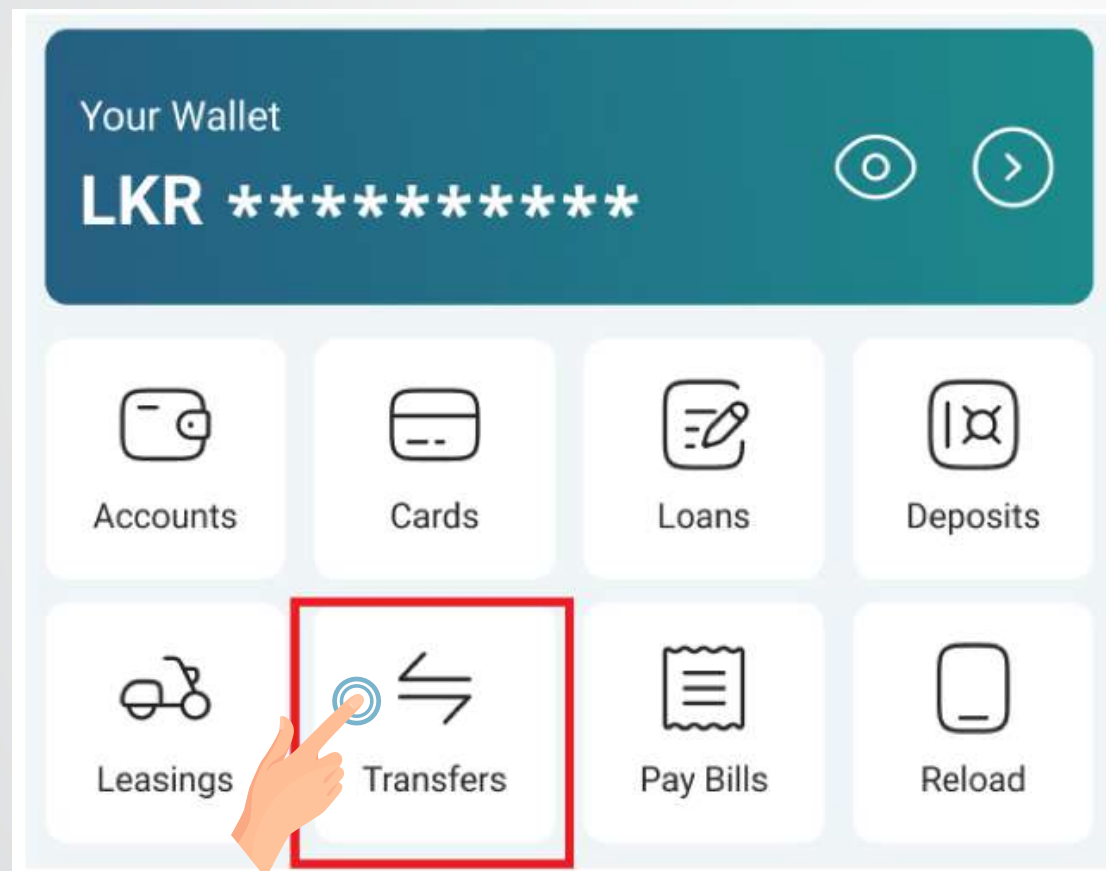
You can now view your Fixed Deposit details.

Make a Fund Transfer

12

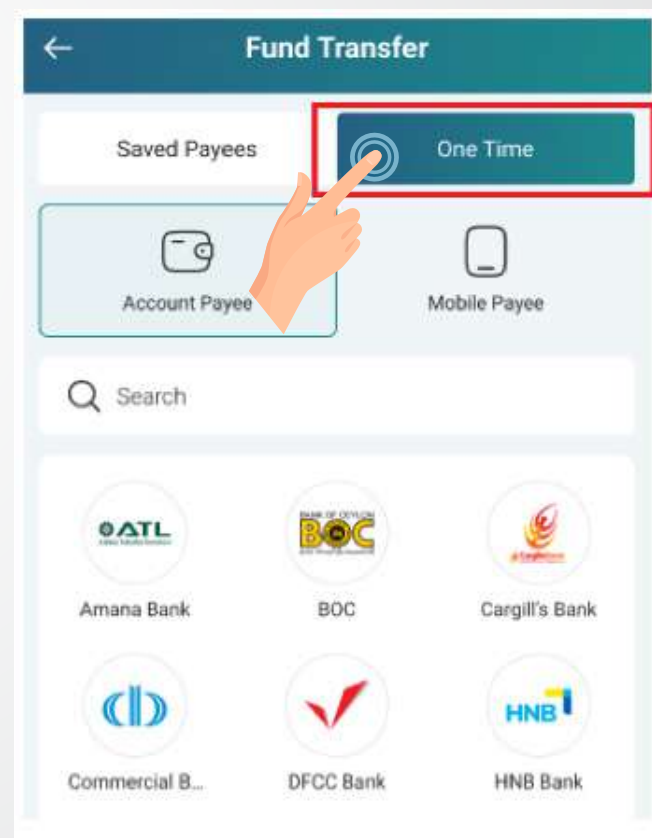
STEP 01

On your NEOS home screen, click on “Transfers”



STEP 02

Click on “One Time” and Select the preferred bank



STEP 03

Fill the respective details and click "Continue"

Pay To Bank

HNB

Account Number
458936542050154

Account Holder Name
J V P Samantha

Branch
Kadawatha

Pay From
Salary+
4589365421050154
LKR 24,500.00

Amount
LKR 350.00

Beneficiary Remarks
Payment

Your Remark
Payment

Continue

Cancel

STEP 04

Check the details on the summary page, and click "Confirm"

Fund Transfer Summary

LKR 24,500.00 Balance Before | LKR 24,150.00 Balance After

Pay To: J V P Samantha
4589365421050154

Pay From: Salary+
4589365421050154

Bank: HNB

Branch: Kadawatha

Amount: LKR 350.00

Service Charge: LKR 0.00

Beneficiary Remarks: Payment

Your Remark: Payment

Read Details Aloud

Please Note
The fund transfer will be completed on immediate effect

Confirm

Cancel

STEP 05

Enter the OTP & click "Verify"

Enter the 6 digit code you received

We've sent a 6-digit code to your mobile number +94 76 ***** 99 and your email address h*****6@gmail.com. Enter the code to continue.

Resend code in 00:54

Call for Assistance 011 744 8888

Verify

Fund Transfer Successful

LKR 500.00

Bank Name: National Development Bank

Paid To: Saman
4589365421050154

Paid From: Chanuka Saranga
*****0154

To Bank: HNB

Branch: Kadawatha

Date & Time: 08-May-2024 | 05:30 PM

Service Charge: LKR 0.00

Beneficiary Remarks: Payment

Reference Number: 265894

Download | Share | Save Payee

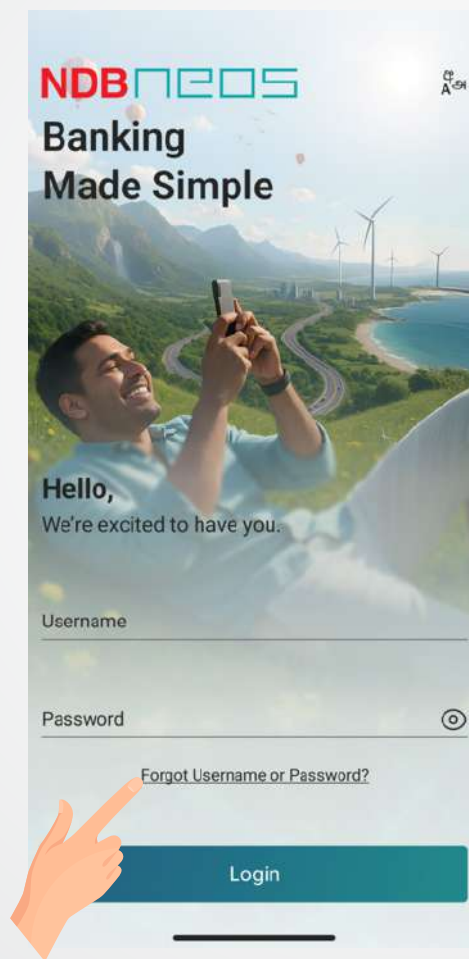
That's it!
You have successfully transferred the funds.

Forgot your NEOS password? Easily reset it using your card details

13

STEP 01

On NEOS login screen,
Click on 'Forgot Username
or Password'



STEP 02

Click 'Forgot Password'

Forgot Username or Password



Forgot Password



Forgot Username

STEP 03

Click "NDB Cards" tab to initiate the Password Reset process

Forgot Password

Select a method to recover your password

NDB Cards

Contact Bank

STEP 04

Fill in the fields using your NDB Debit or Credit card.



Recover Using Cards

Enter the below details to recover your username

Card Number

Enter Card Number

Card Expiry Date

Enter Date

CVV ⓘ

Enter CVV

ATM PIN

Enter ATM PIN

STEP 05

Enter the 6 digit OTP code to continue the process

Enter the 6 digit code you received

We've sent a 6-digit code to your mobile number +94 76 * * * * * 99 and your email address h*****6@gmail.com.

Enter the code to continue.

STEP 06

Create a strong password for your NEOS login

 Create a New Password



Create a strong password for your NDB Neos profile.

New Password ⓘ
..... 

Confirm New Password ⓘ
..... 



Success

Your password has been reset successfully.

Done

That's it!

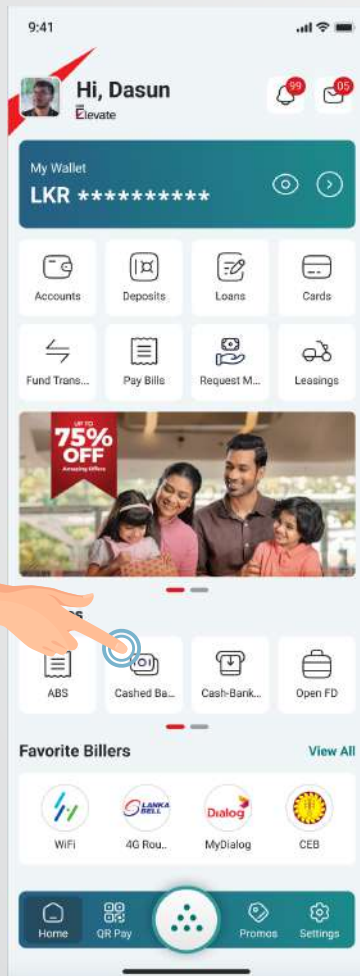
Your NEOS password has been successfully reset.

Apply for a Cash-backed OD

14

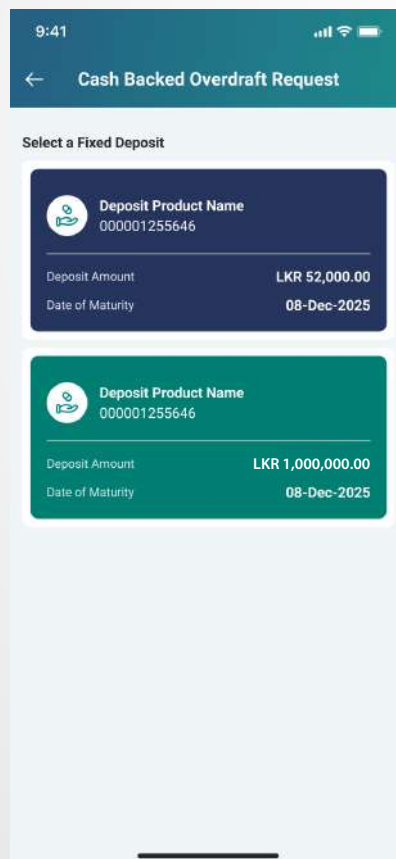
STEP 01

Select 'Cash-Backed OD' from 'Services'.



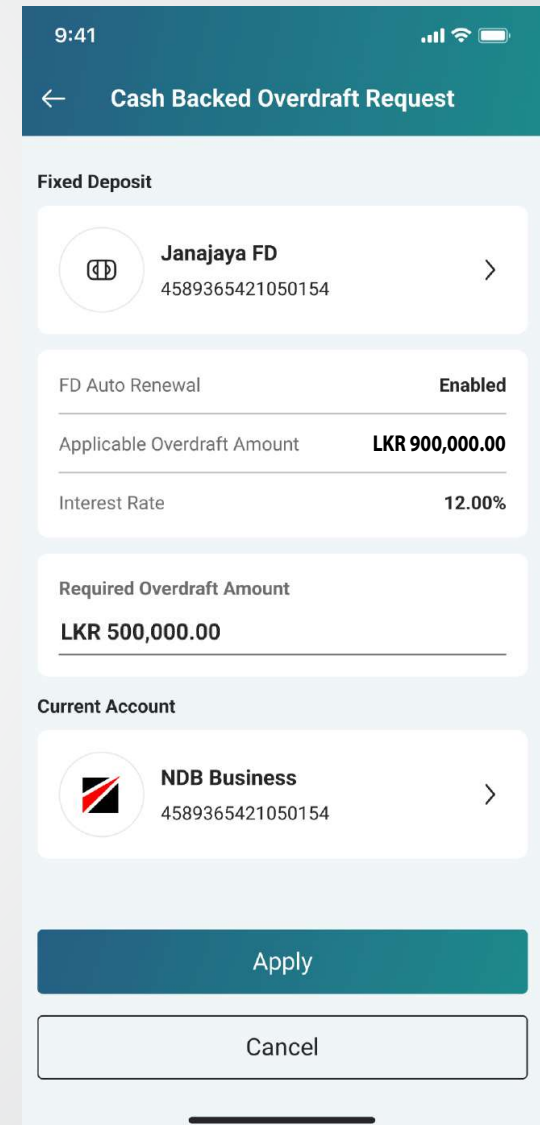
STEP 02

Select the Fixed Deposit you wish to use as security for your overdraft.



STEP 03

Enter the required overdraft amount and select the current account where the OD should be marked.



STEP 04

Read and accept the Terms and Conditions to continue.

9:41

← Terms and Conditions

brief notes from some companies about aspects of the topic.

TOSBack.org, supported by the Electronic Frontier Foundation, lists changes in terms and policies sequentially, 10 per page, for 160 pages, or nearly 1,600 changes, for "many online services." [12] There does not seem to be a way to find all changes for a particular company, or even which companies were tracked in any time period. It links to Terms of Service; Didn't Read, though that typically does not have any evaluation of the most recent changes listed at TOSBack.org.

Availability of previous terms

- Cancellation or termination of the account and/or service by user
- Copyright licensing on user content
- Data tracking policy and opt-out availability
- Indemnification or compensation for claims against account or content

☒ I have read and understood the Terms & Conditions pertaining to Cash-backed loan acquiring.

☒ I have read and understood the terms within the Letter of Set-off.

Agree

Decline

STEP 05

Enter the six-digit OTP sent to your registered mobile number and email address to verify your request.

9:41

← Cash-backed Overdraft Status

Overdraft Request Successful

LKR 500,000.00

Fixed Deposit	Janajaya FD 4589365421050154
Current Account	Savings 4589365421050154
Date & Time	08-May-2024 05:30 PM
Overdraft Amount	LKR 500,000.00
Interest Rate	12.00%
Processing Fees	LKR 200.00
Applicable Taxes	LKR 2,000.00

Please Note

This is a computer-generated document. No Signature is required.

Home

That's it!

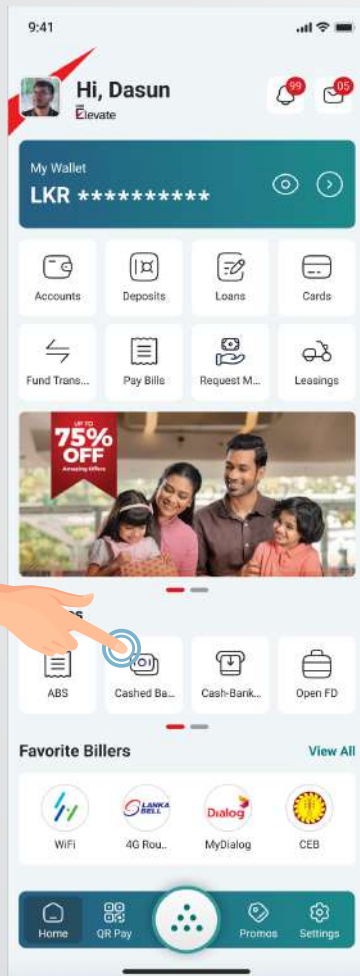
You have applied your Cash-Backed OD

Apply for a Cash-backed Loan

15

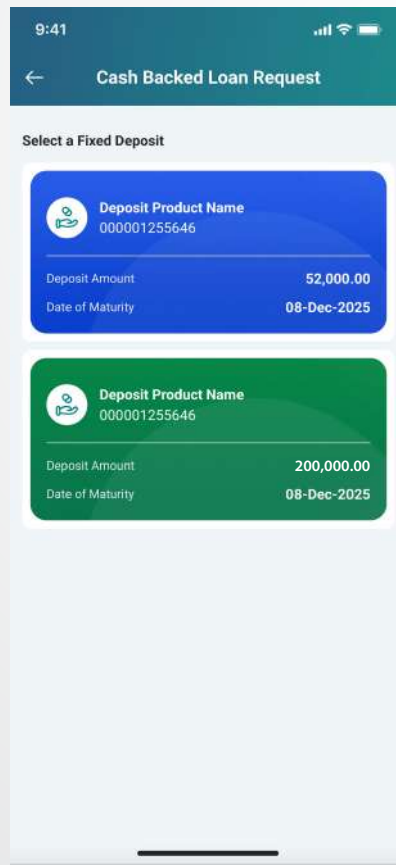
STEP 01

Select 'Cash-Backed Loan' from 'Services'.



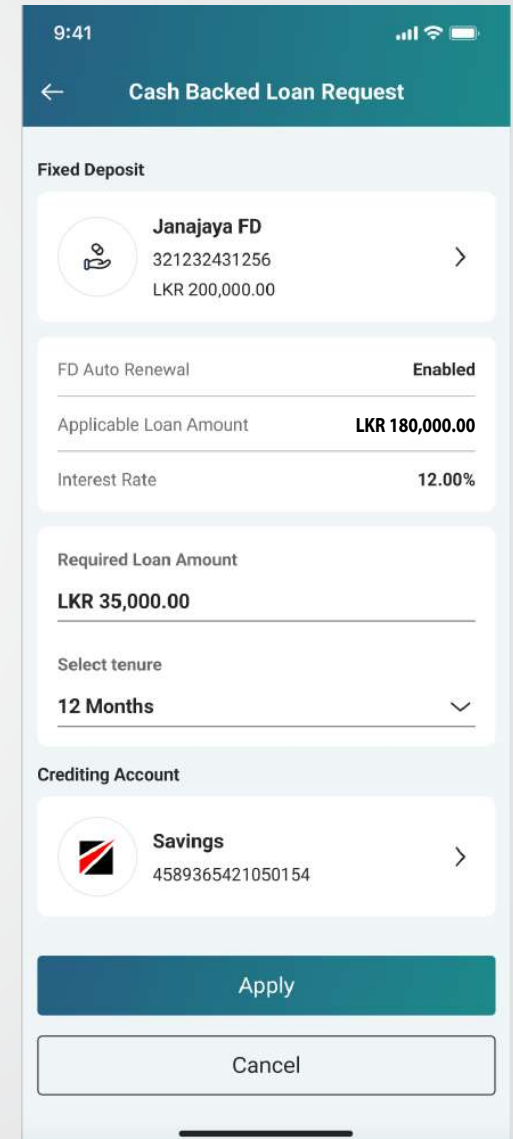
STEP 02

Select the Fixed Deposit you wish to use as security for your Loan.



STEP 03

Enter the required loan amount, choose your preferred tenure, and select the crediting account. Then proceed to apply.



STEP 04

Read and accept the Terms and Conditions to continue.

9:41

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Agree

Decline

STEP 05

Enter the six-digit OTP sent to your registered mobile number and email address to verify your request.

9:41

← OTP Verification

Enter the 6 digit code you received

We've sent a 6-digit code to your mobile number +94 76 *****99 and your email address h*****6@gmail.com. Enter the code to continue.

Resend code in 00:54

Call for Assistance 011 744 8888

Verify

9:41

← Cash-backed Loan Status

Loan Request Successful

LKR 35,000.00

Fixed Deposit	Janajaya FD
	4589365421050154
Crediting Account	Savings
	4589365421050154
Date & Time	08-May-2024 05:30 PM
Loan Amount	LKR 35,000.00
Interest Rate	12.00%
Processing Fees	LKR 200.00
Applicable Taxes	LKR 2,000.00
Equated Monthly Installment	LKR 650.00
Tenure	12 Months
Maturity Date	08-Dec-2025

Please Note

This is a computer-generated document. No Signature is required.

Home

That's it!

You have applied your Cash-Backed Loan

Where **INNOVATION** meets **EFFORTLESS** control

Embrace the next evolution
of online banking with

NEOS



The future is banking on us