# ONLINE BANKING

# USER GUIDE
## (MAIN FUNCTIONS)

APRIL 2020

CALL CENTER

# Table of Contents


1. NEW USER REGISTRATION ....................................3
2. EXISTING NEOS MOBILE APP USER LOGIN ....................................11
3. LOGIN VIA DIFFERENT BROWSER OR DEVICE ....................................13
4. PASSWORD EXPIRY ....................................16
5. MAILBOX ....................................18
   5.1. Inbox ....................................20
   5.2. Outbox....................................24
   5.3. Compose ....................................26
   5.4. Delete ....................................28
6. SCHEDULE PAYMENTS ....................................30
   6.1. Setting up Schedules ....................................30
   6.2. Editing Scheduled Payments ....................................45
   6.3. Deleting Scheduled Payments....................................50

# 1. NEW USER REGISTRATION

Customers who have not registered for mobile banking and requires registration for online banking can follow the below process.

Users can register themselves by login into https://www.neosonline.ndbbank.com

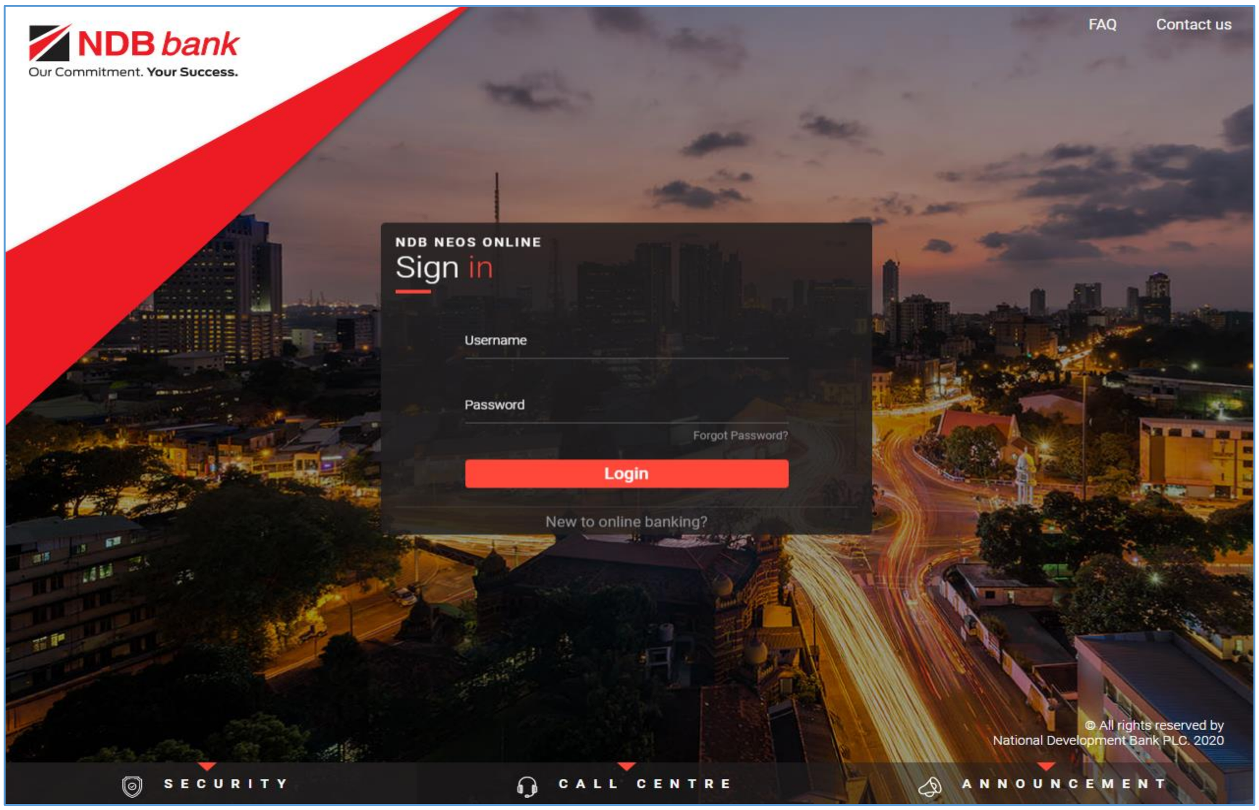



Figure 1 – Login Page

1. Click on “New to Online Banking”

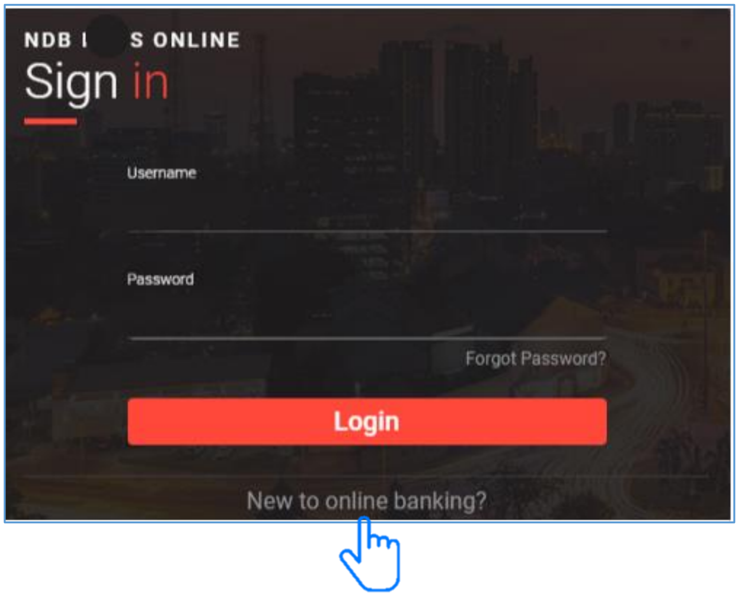



Figure 1.1 – New to Online Banking

2. Enter a “Nickname” and click “Save”

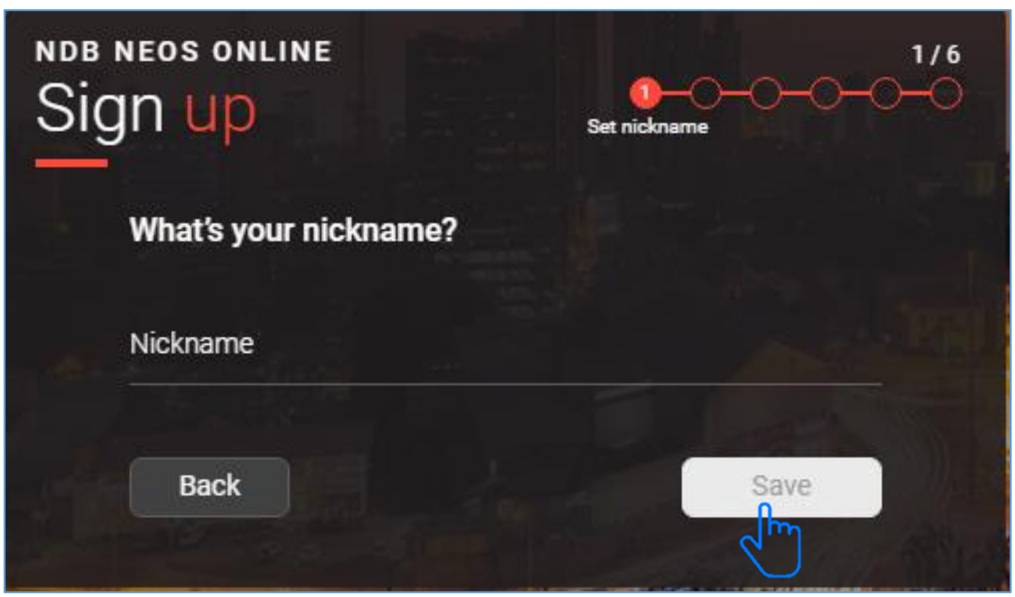



Figure 1.2 – Nickname

3. Select the signup option as "Account or Card"

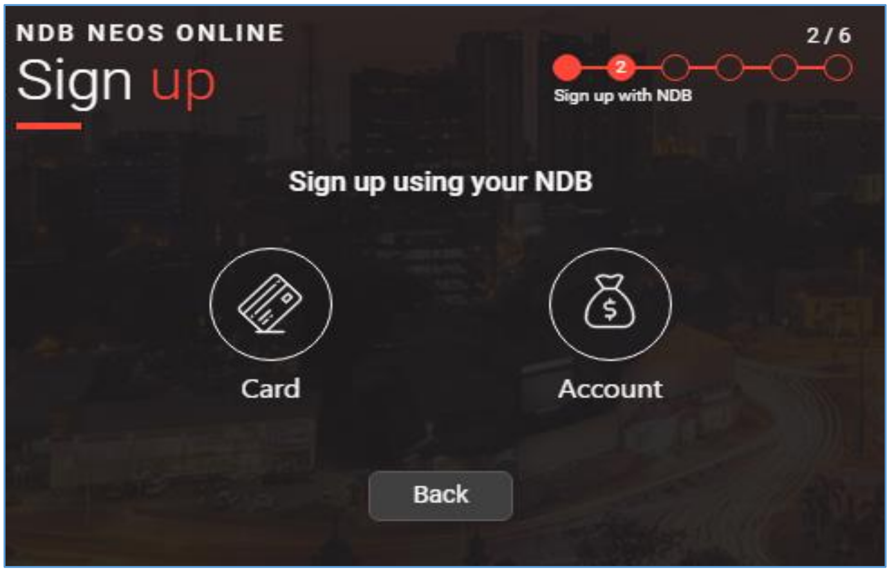



Figure 1.3 – Signup - Account

2.1. If "Card" option is selected following card details will have to be entered. Click "Submit" to be directed to OTP screen as shown in Figure 1.4 below.

***Note:*** *"Reset" means clearing the entered data in the fields*

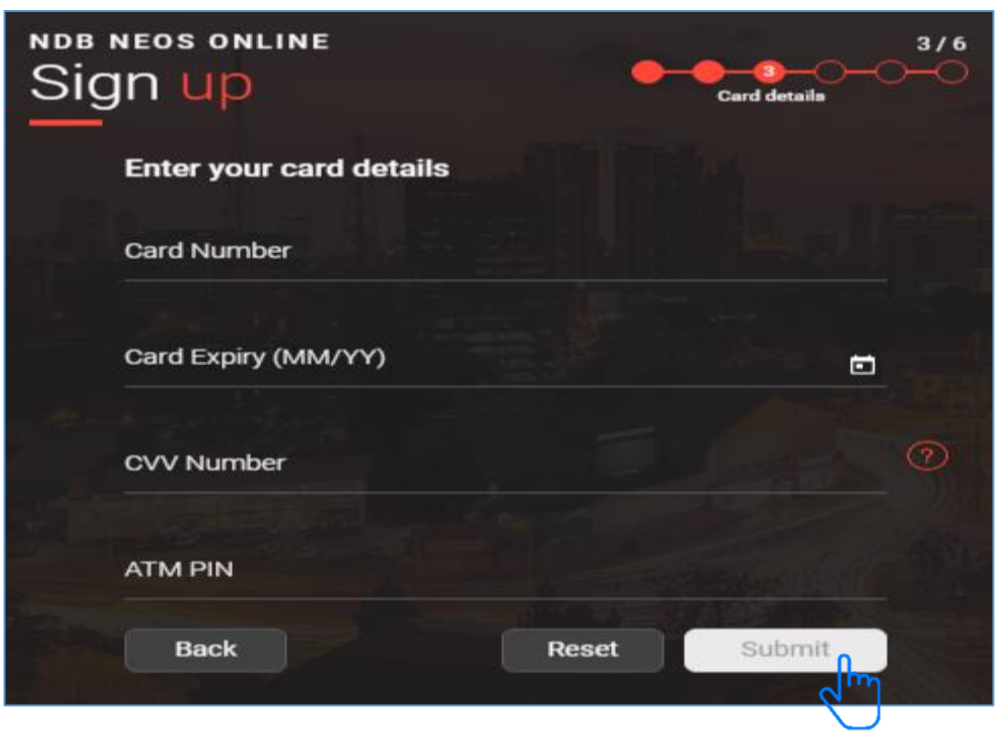



Figure 1.3.1. – Signup – Card Details

2.1. If "Account" option is selected following account details will have to be entered. Click "Next" to be directed to OTP screen as shown in Figure 1.4 below.

*Note: "Reset" means clearing the entered data in the fields*

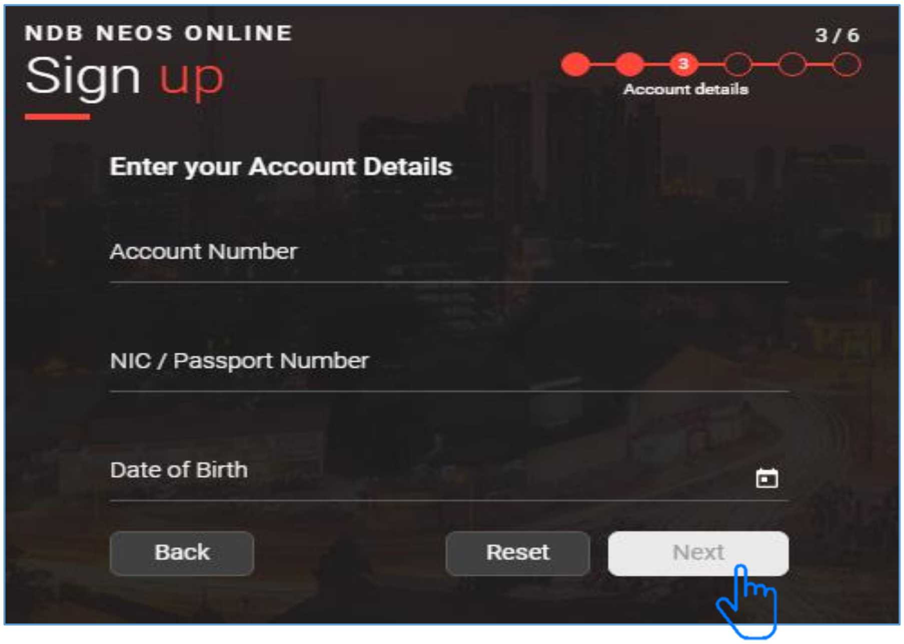



Figure 1.3.2. – Signup – Account Details

4. Enter the OTP sent to the T24 registered mobile number and email address and click "Next"

*Note: The OTP must be entered within a minute, if the time is exceeded the customer can prompt to **resend** another OTP. In the event the customer complaints that no OTP was received, the agent must cross check if the details are correct in T24.If the details are incorrect the agent must update the details in T24 first and update the same in Online Banking admin module as instructed.*

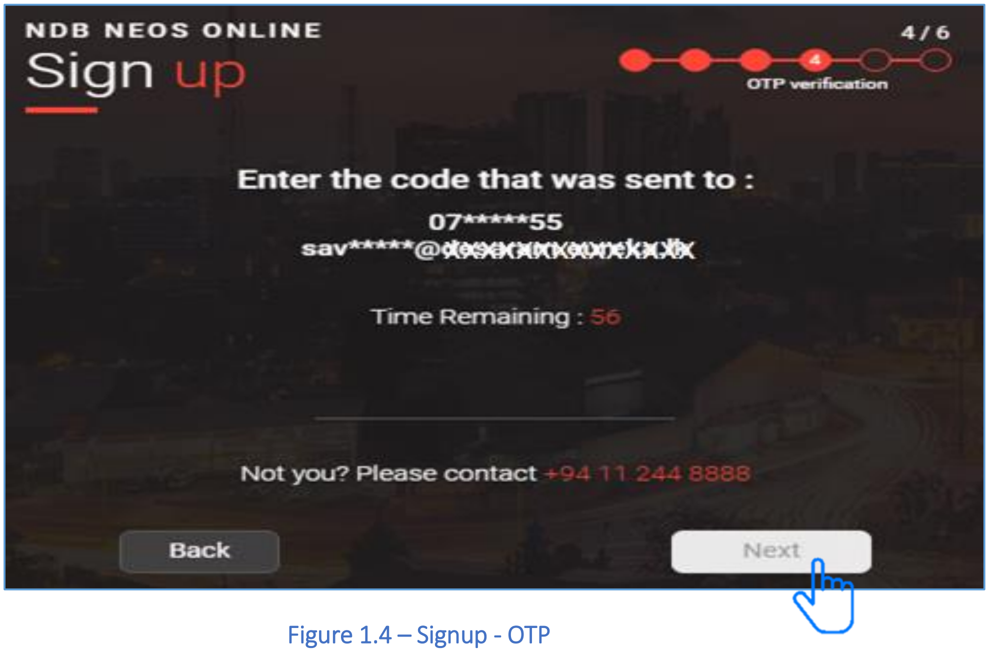



Figure 1.4 – Signup - OTP

5. The customer must agree/ decline the terms and conditions in order to successfully register for online banking. To enable the tick box, the customer must scroll down the T&C screen.

5.1. If the customer agrees - Tick the box and click "Agree" to be directed to sign up screen as shown in [Figure 1.6](#) below.

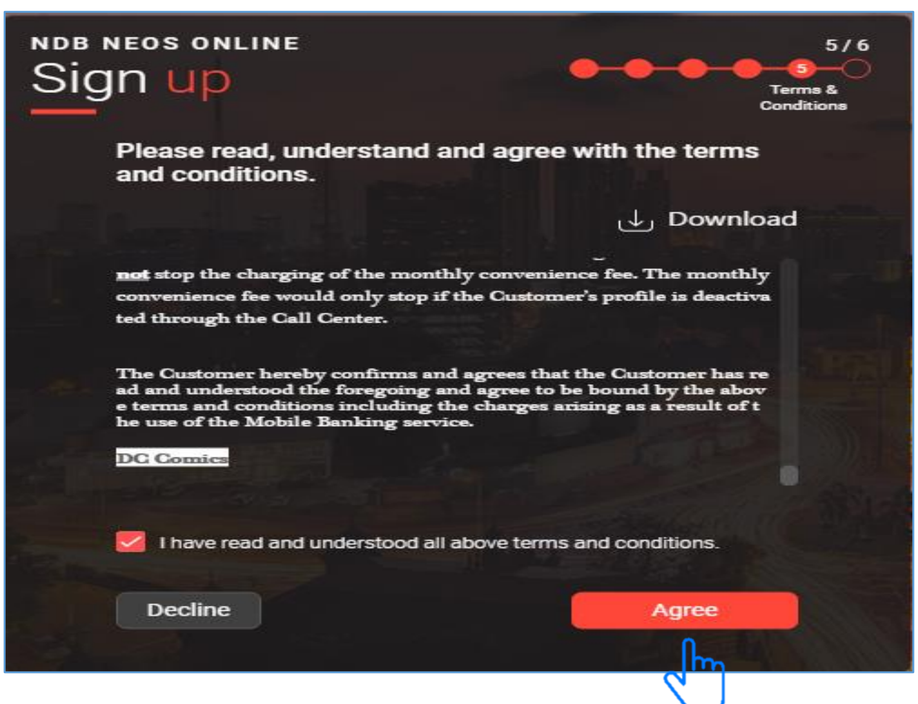



Figure 1.5 – Signup – Terms & Conditions

5.2. If the customer disagrees, click on “Decline” and the screen will be redirected to main login page as shown in Figure 1.1. above.

6. Enter the details and click “Submit” and the customer will be redirected to main login screen.

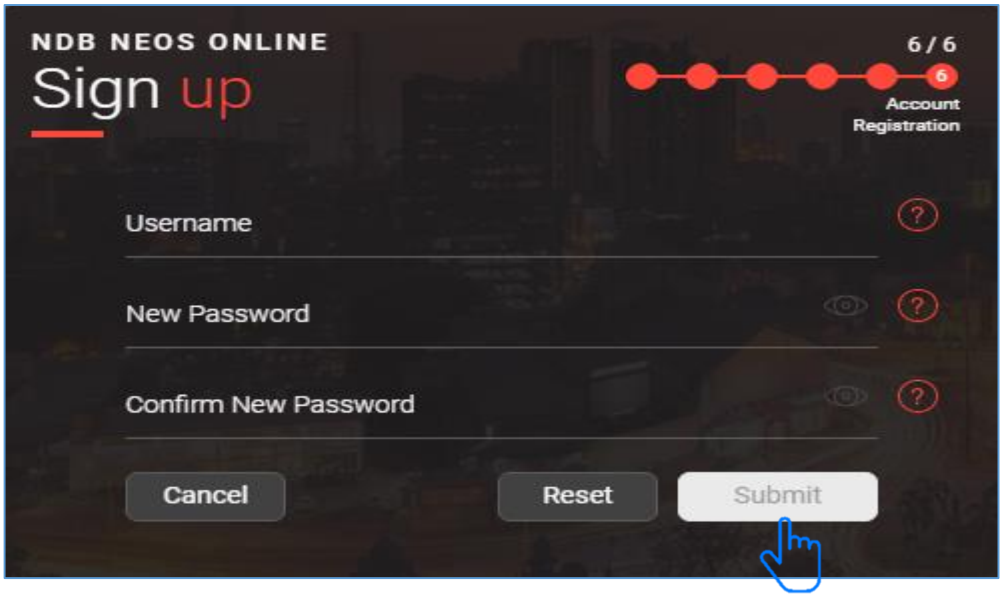



Figure 1.6 – Signup - Username

7. Enter the Username & Password been set and click “Login”

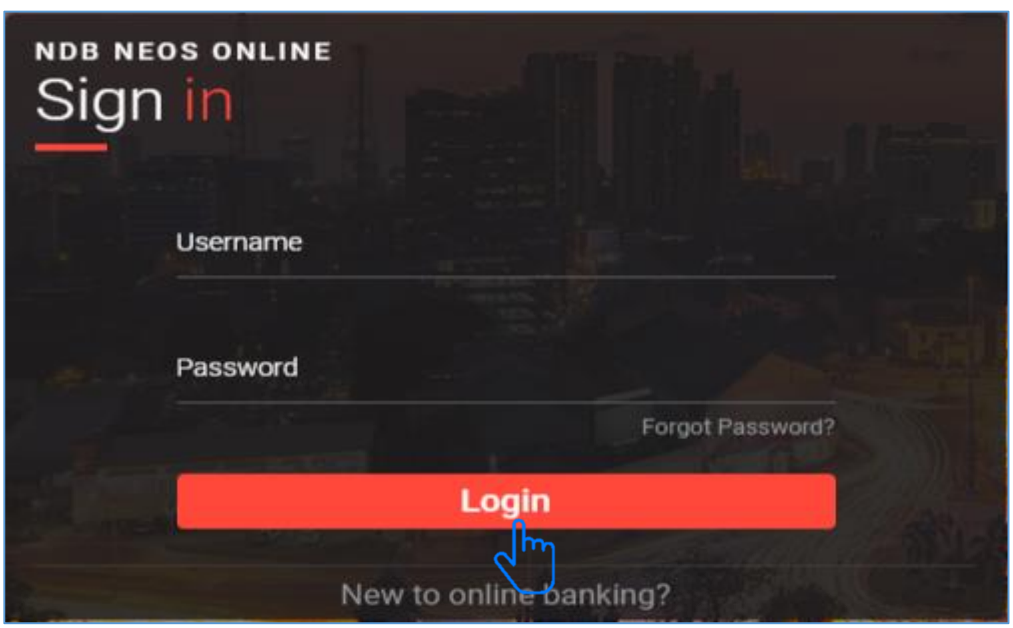



Figure 1.7 – Login

8. All CASA accounts of the customer will be displayed, the customer will have to select a primary account from the list and click “Submit”

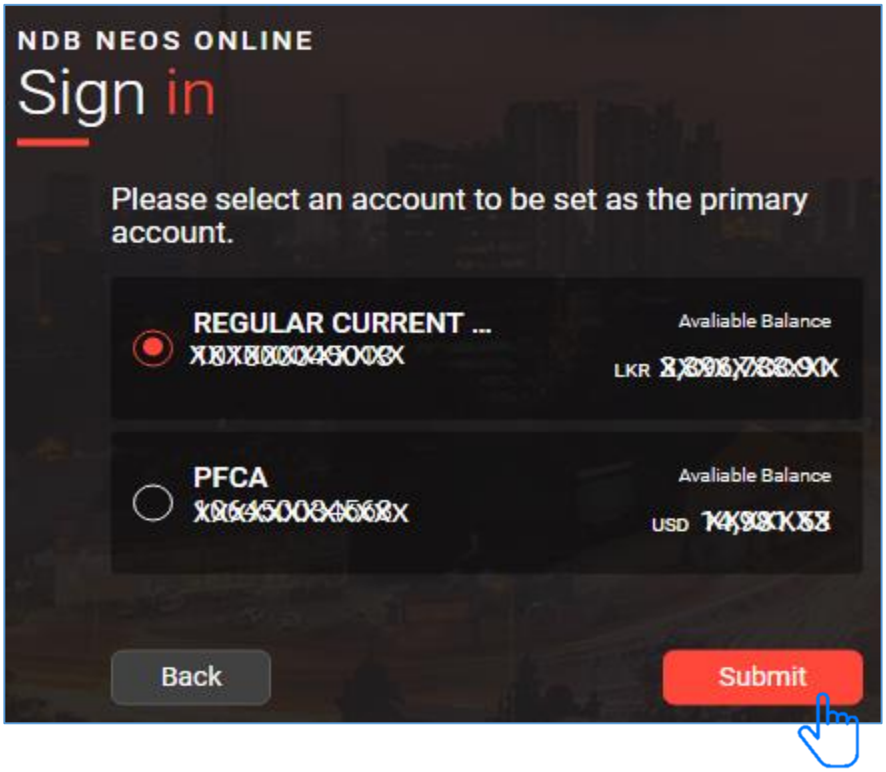



Figure 1.8 – Login - Primary Account

9. The customer will be successfully logged in and the dashboard will be displayed with the customer’s account/ cards/ loans etc details.

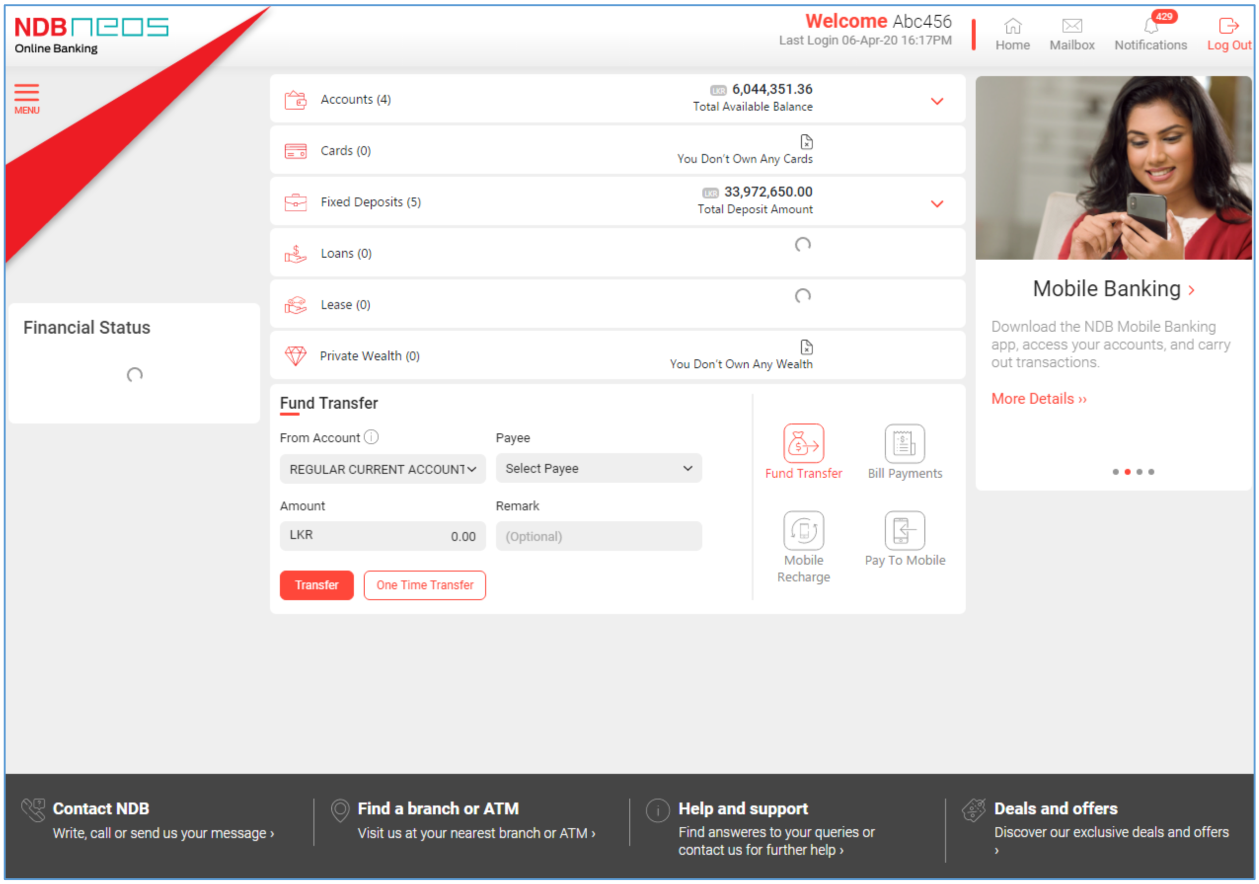



Figure 1.9 – Dashboard

# 2. EXISTING NEOS MOBILE APP USER LOGIN

Customers who are already registered for Neos Mobile App can simply open the Neos Online banking webpage and enter the credentials used for Neos Mobile App login.

1. Open the Neos Online banking webpage

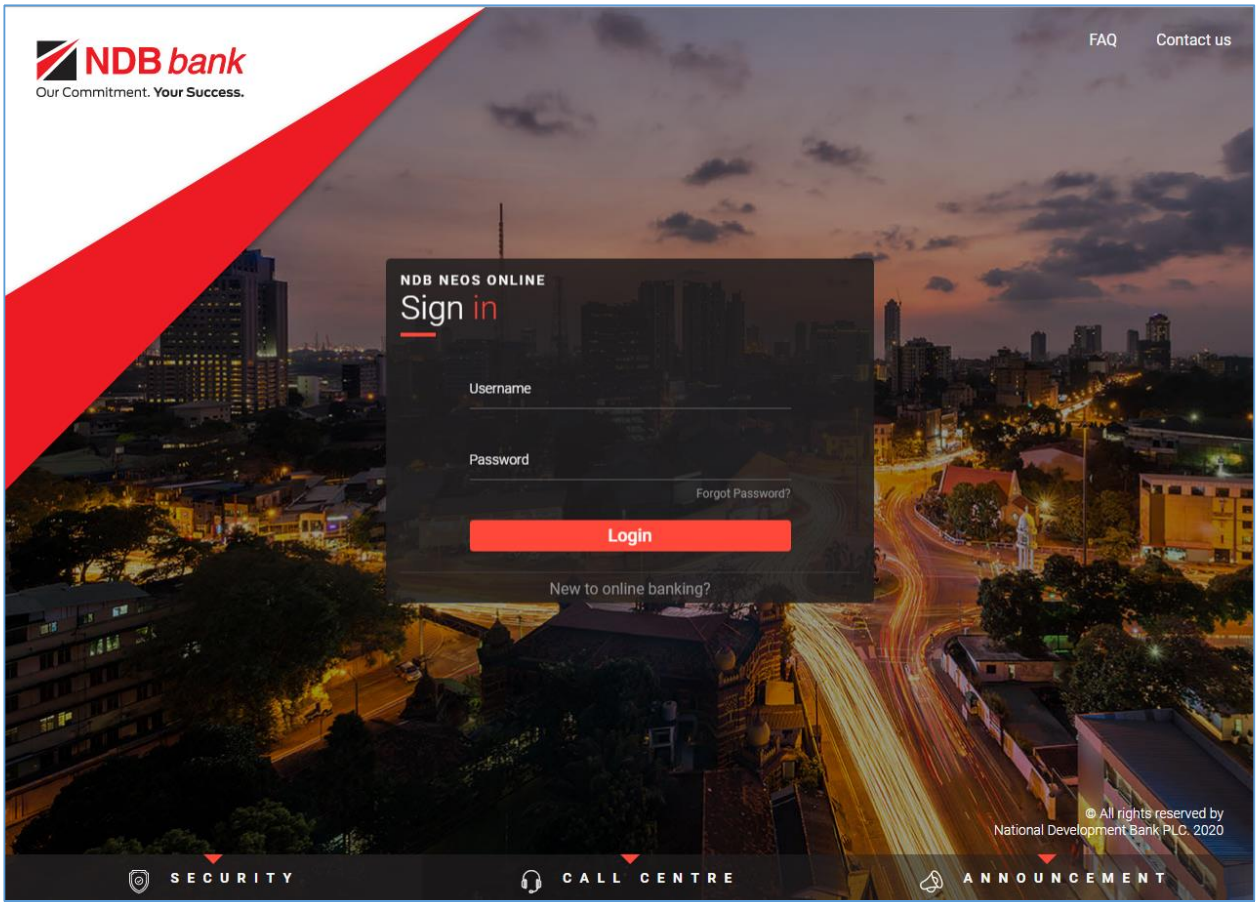



Figure 2.1 – Login

2. Enter the same username and password used for Neos Mobile Banking app and click ‘Login”

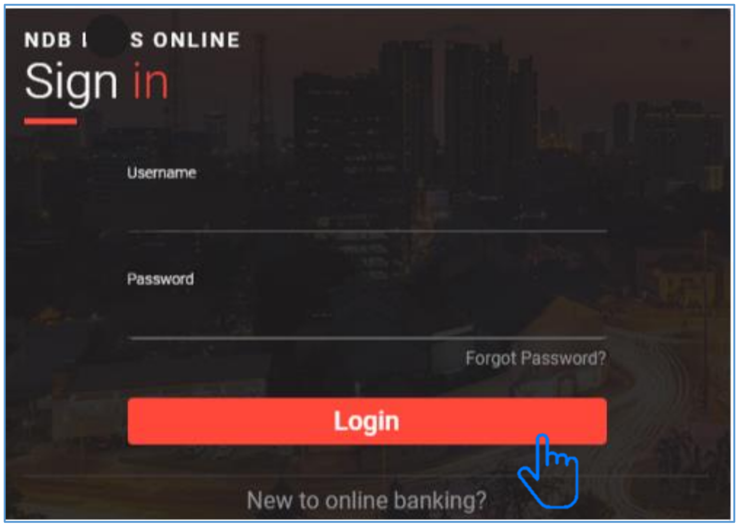



Figure 2.2 – Login

3. Enter the OTP sent to the T24 registered mobile number and email address and click “Next”

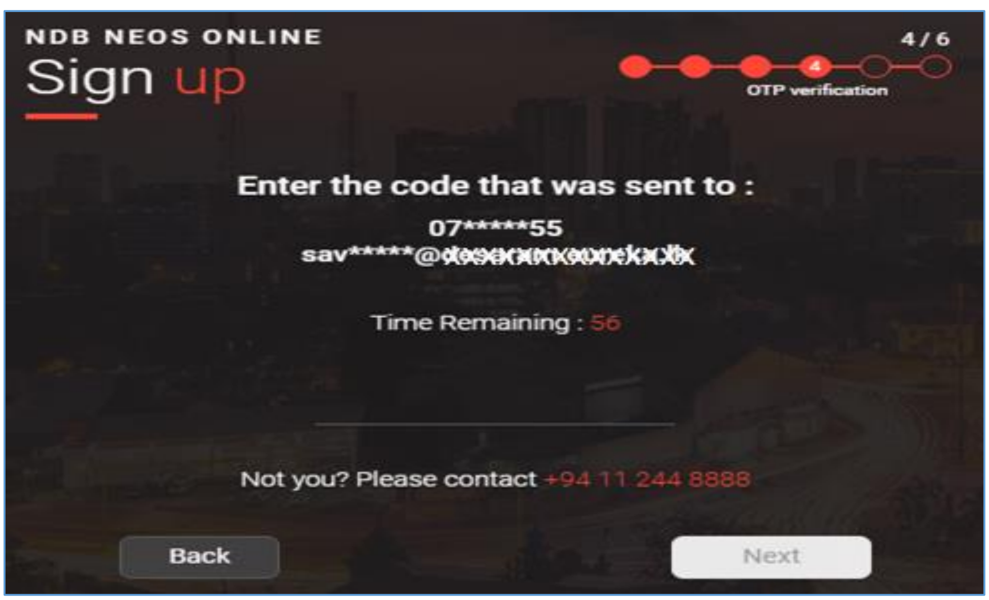



Figure 2.3 – OTP

4. The customer will be successfully logged in and the dashboard will be displayed with the customer’s account/ cards/ loans etc details as shown in Figure 1.9 above.

# 3. LOGIN VIA DIFFERENT BROWSER OR DEVICE

When the customer tries to log into online banking account via another browser or another device, the system captures the difference and hence generates a new OTP. The OTP is sent to the customer's T24 registered mobile number and email address.

1. Open the NDB Neos online banking page on a different browser or device

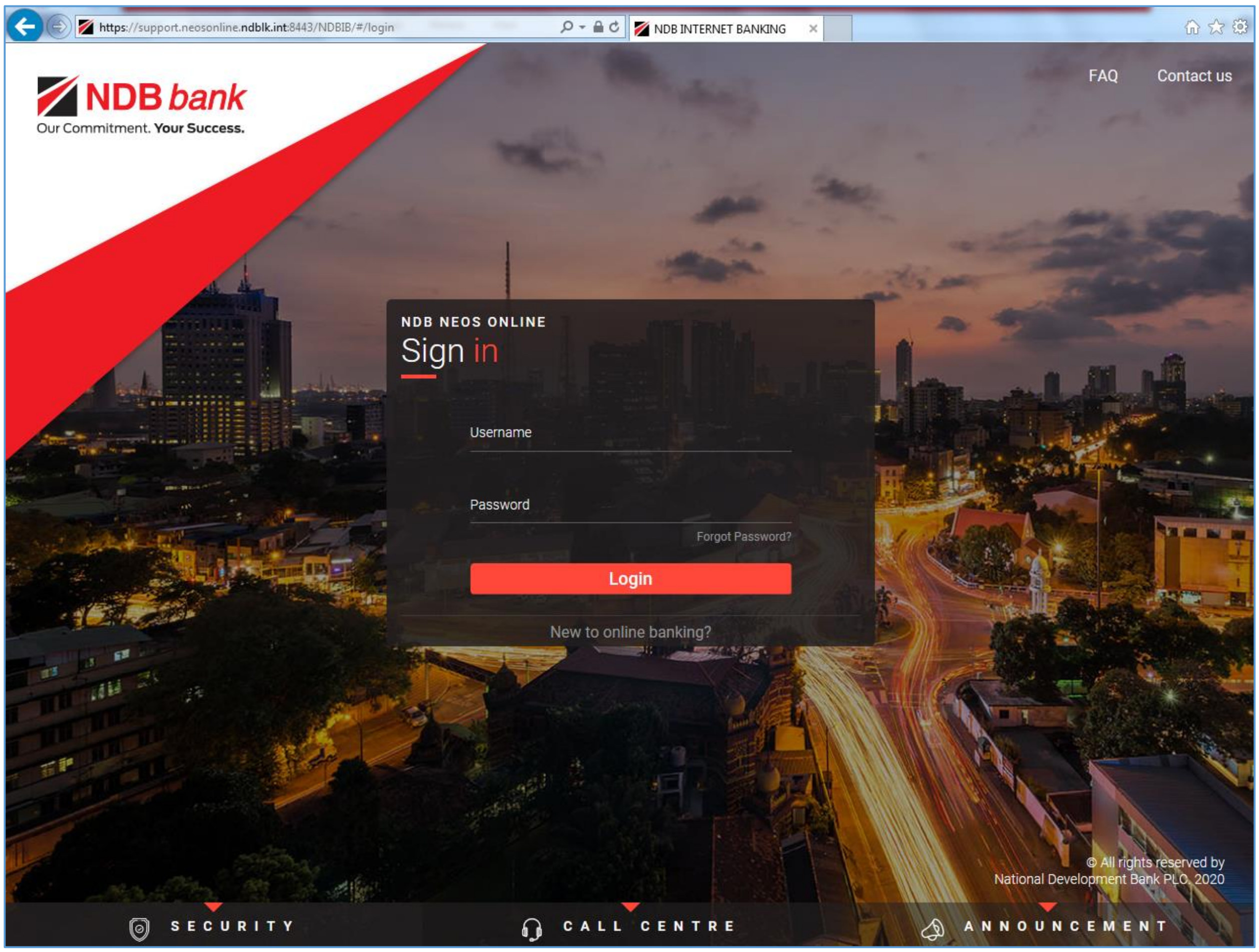



Figure 3.1– Dashboard

2. Enter the OTP sent to the T24 registered mobile number and email address and click "Next"

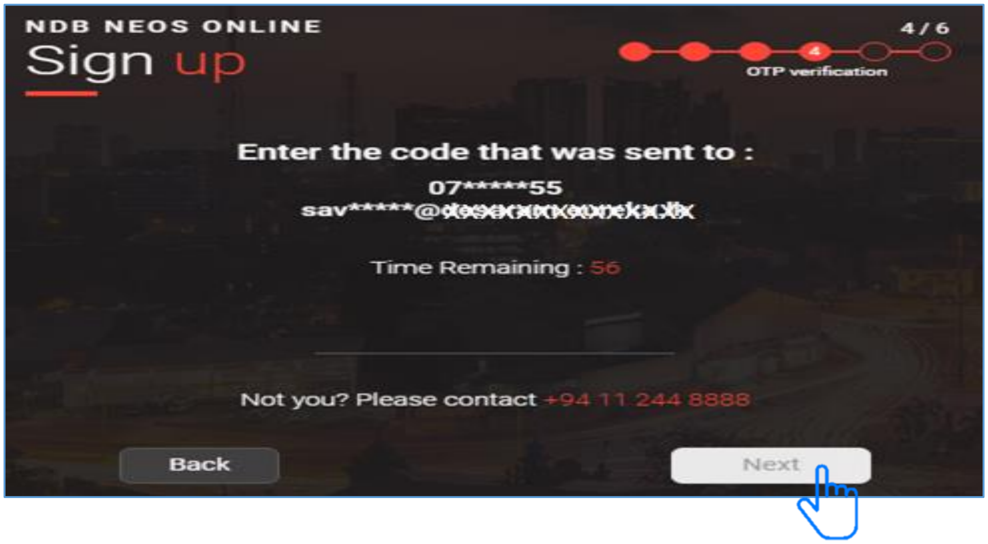



Figure 3.2 – OTP

3. The customer will be successfully logged in and the dashboard will be displayed with the customer's account/ cards/ loans etc details.

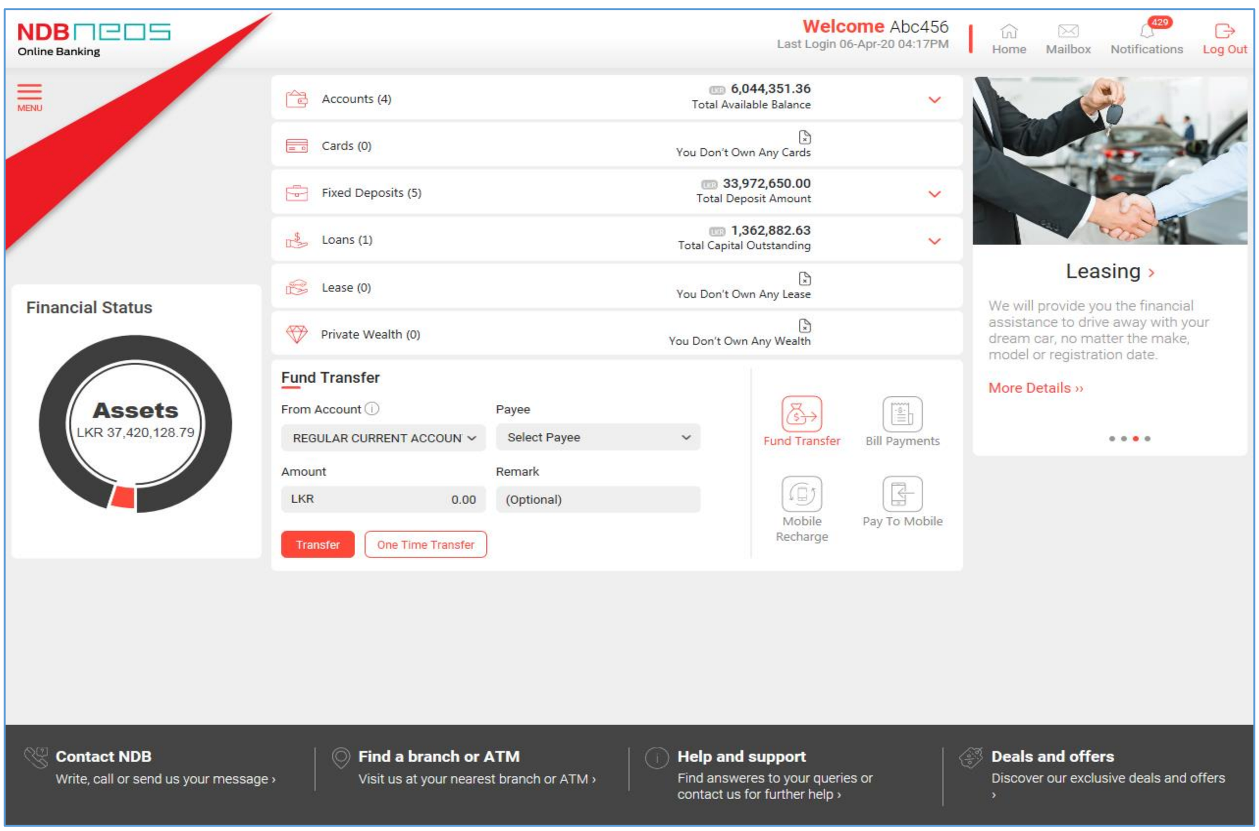
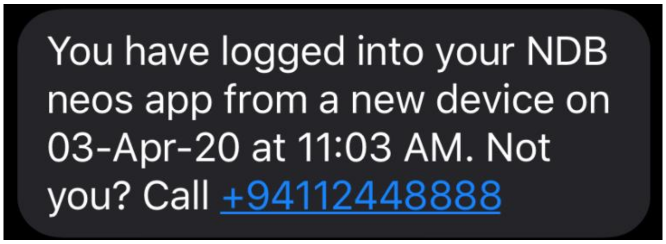
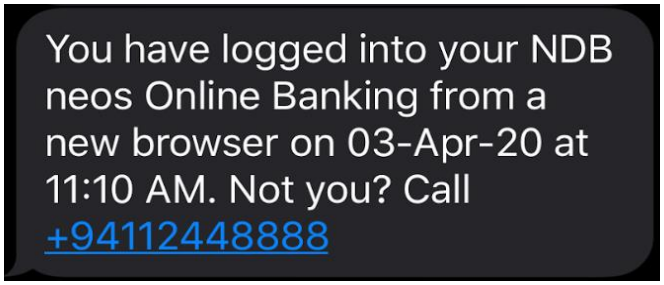



Figure 3.3 – Dashboard

4. Upon successful login, the customer is notified via a SMS stating that the customer has successfully logged in via a different browser/ channel or device. Below are the scenarios and samples of SMSs that are being sent.

    - When customer logs in via a different channel (online or mobile)
    - When customer logs into online banking via a different browser
    - When customer logs in via a different device



# 4. PASSWORD EXPIRY

Customers will be notified about password expiry 10 days prior to expiration. Following shows the process of resetting a new password.

1. Once the customer enters the existing username and password in the login screen as shown in Figure 2.2. above. The password expiry notification will be prompted.

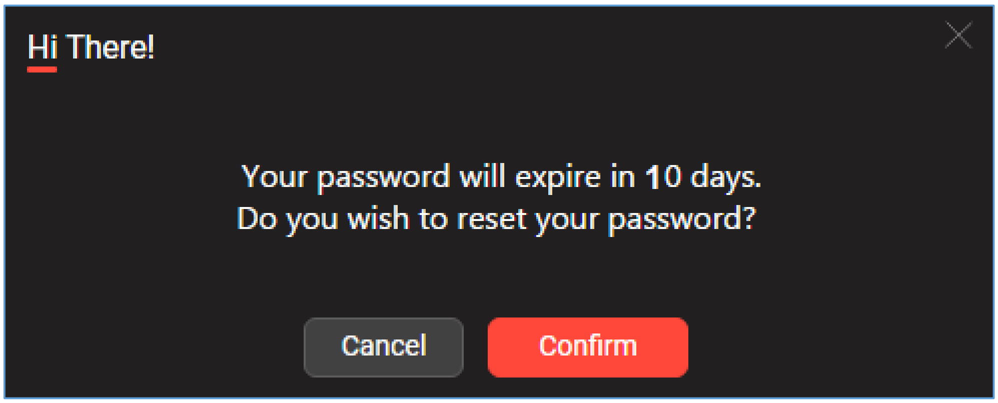



Figure 4.1 – Dashboard

2. Click “Confirm”

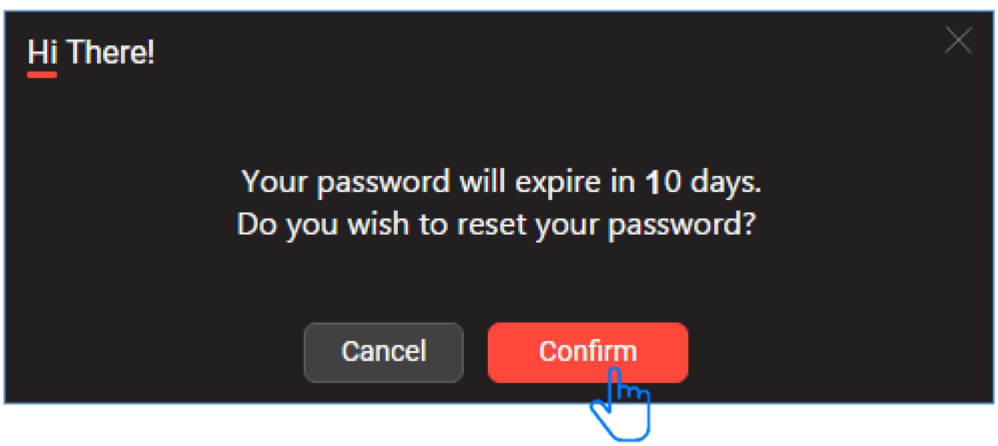



Figure 4.2 – Confirm

***Note:*** *If “Cancel” is selected then the customer will be redirected to the login screen and will be allowed to continue with the existing user credentials. In the event the expiration date has been passed then the customer will not be allowed to proceed with the existing user credentials unless a new password has being set.*

3. Input and reconfirm the new password and click "Submit"

***Note:*** *"Reset" means clearing the entered data in the fields*

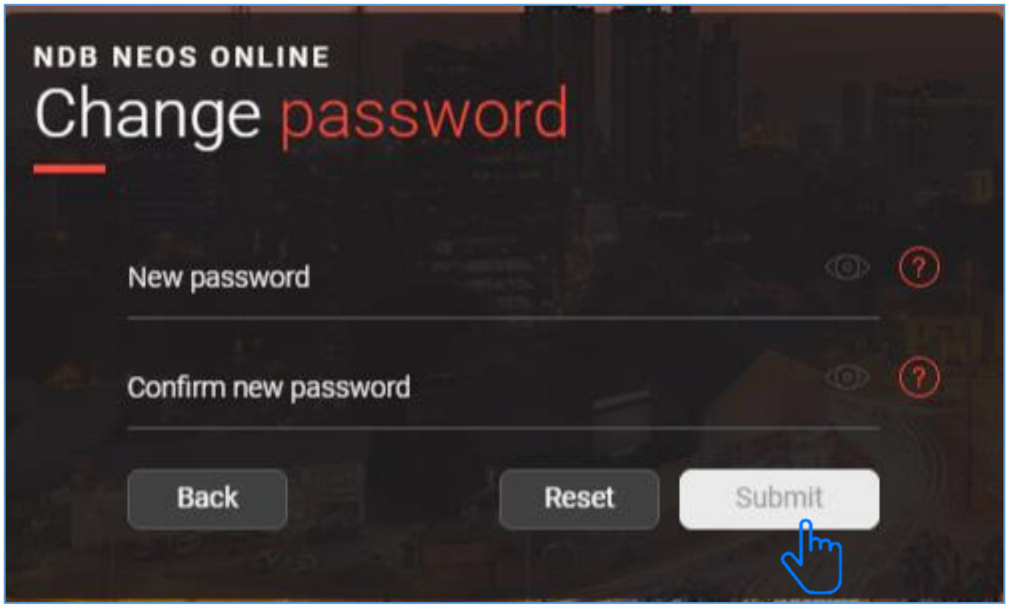



Figure 4.3 – Change Password

4. The customer will be successfully logged in and the dashboard will be displayed with the customer's account/ cards/ loans etc details as shown in Figure 3.3.
   Simultaneously a SMS will be generated and sent to the customer notifying that the password has been successfully changed.

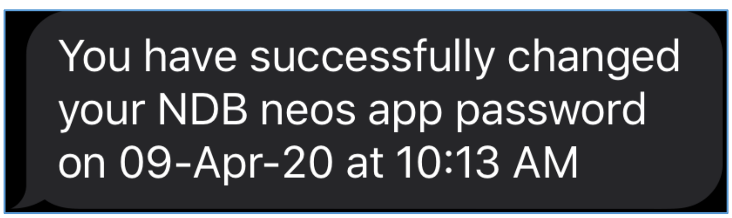



Figure 4.4 – Change Password SMS Confirmation

# 5. MAILBOX

Customers can send and receive messages via Neos Online Banking

1. Login to the dashboard by entering the username and password

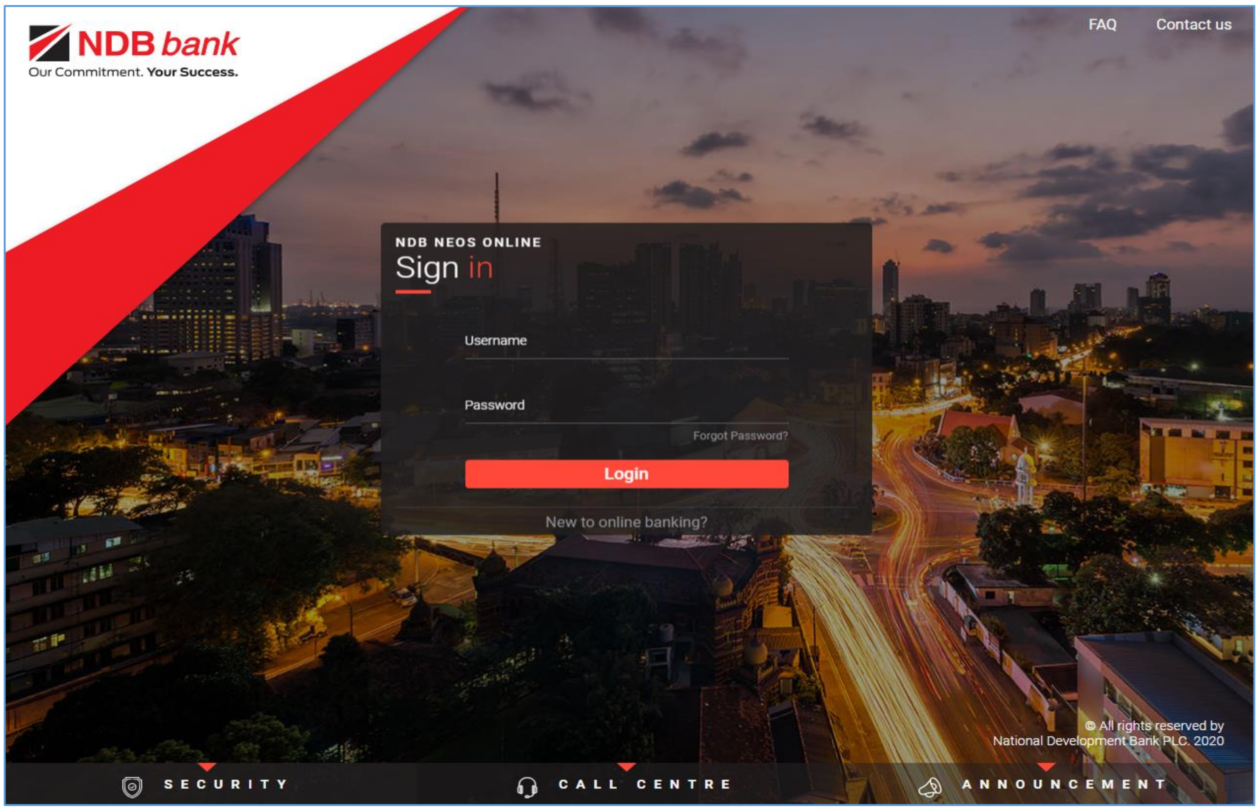



Figure 5.1 – Login Page

2. The customer will be successfully logged in and the dashboard will be displayed with the customer's account/ cards/ loans etc details

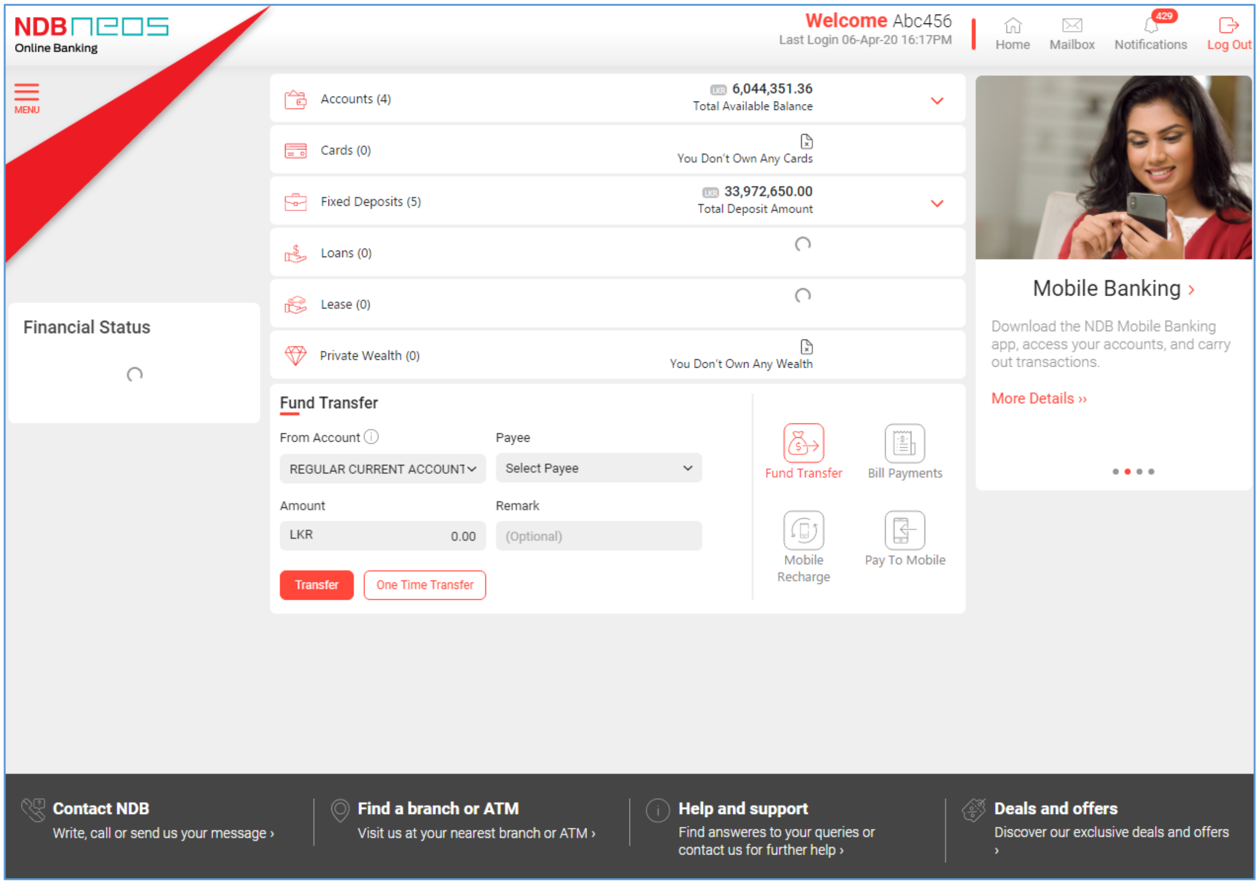



Figure 5.2 – Dashboard

3. Click on "Mailbox" option on the right hand upper corner of the screen

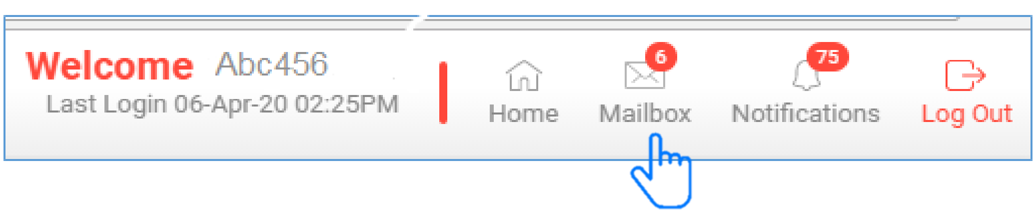



Figure 5.3 – Mailbox

## 5.1. Inbox

1. All inbox messages will be displayed

***Note:*** *Messages that are not been read will be highlighted in a darker shade for easy identification as shown within a green box.*

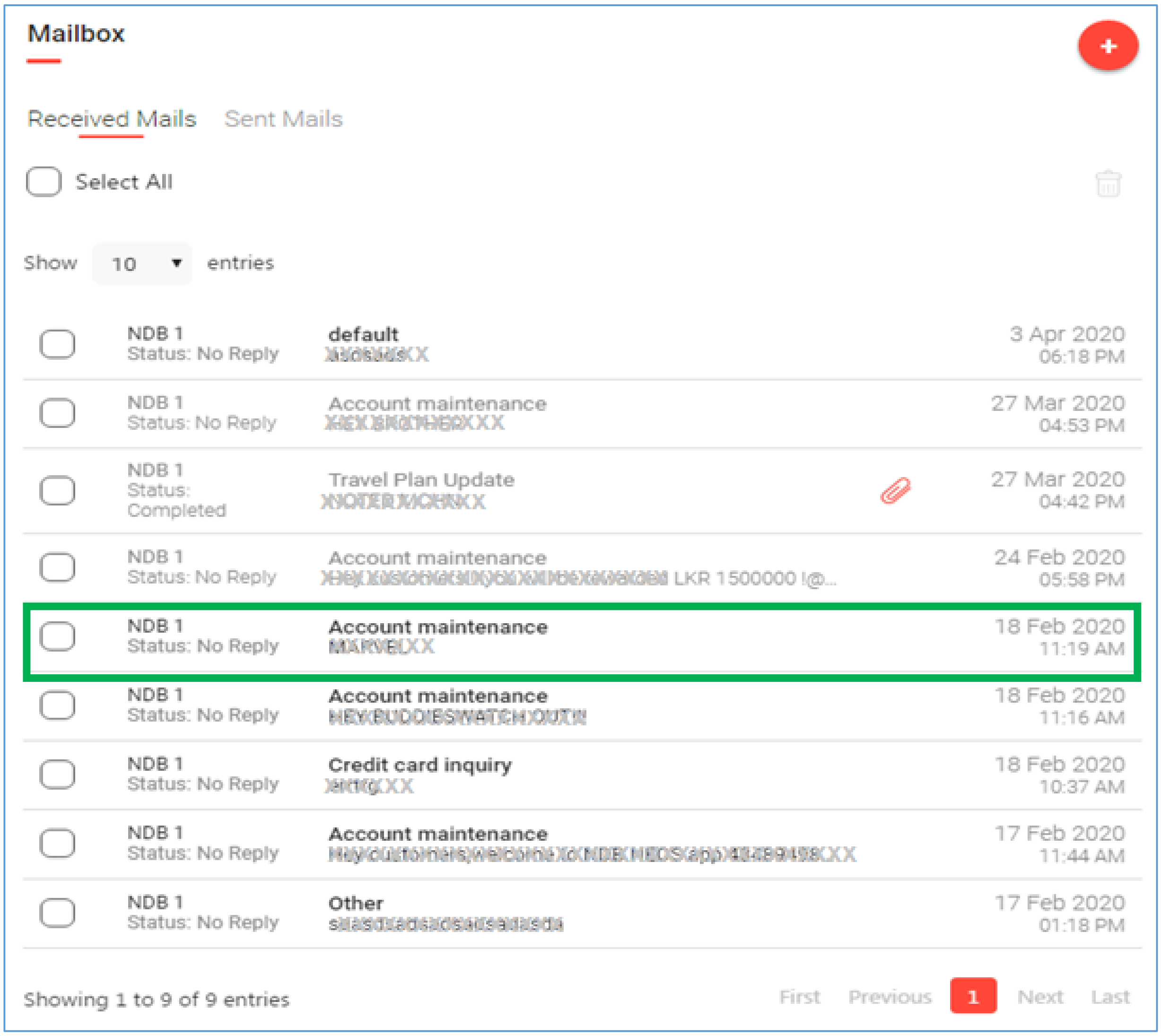



Figure 5.4 – Inbox

2. Click on a particular message to view the details

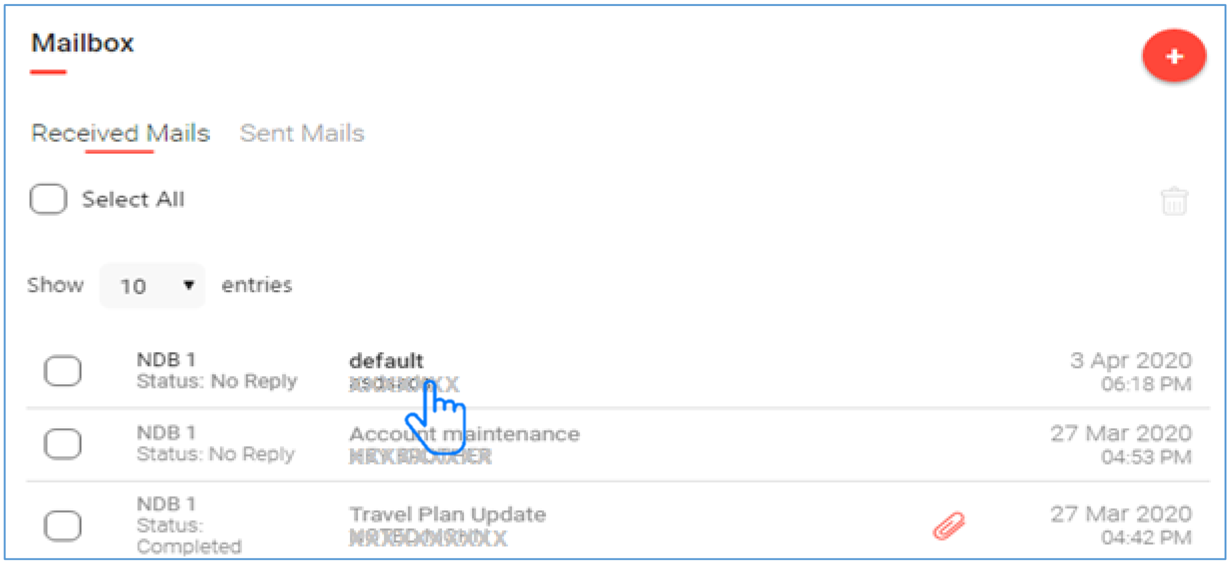



Figure 5.5 – Open a message

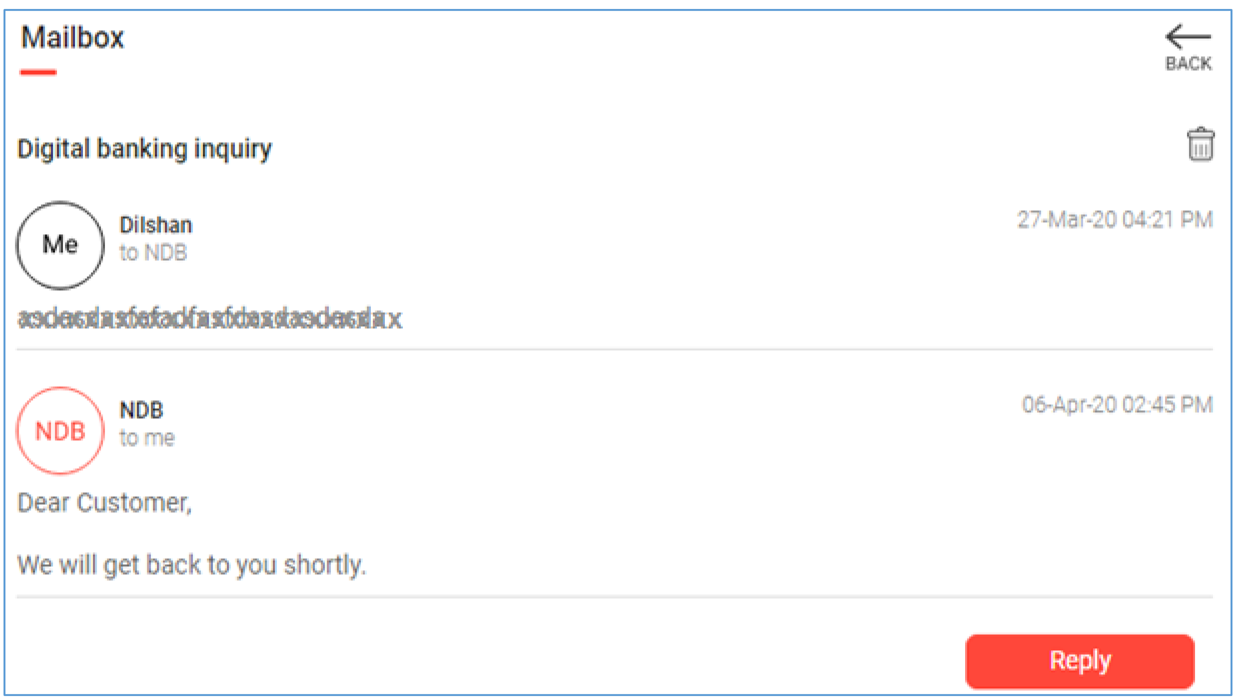



Figure 5.5.1 – Message

3. To reply to a message, click on “Reply”

***Note:*** *The reply button will only be shown in the event a message is still in “Unread/ In-progress” status in the Mobile/ Online banking admin module.*

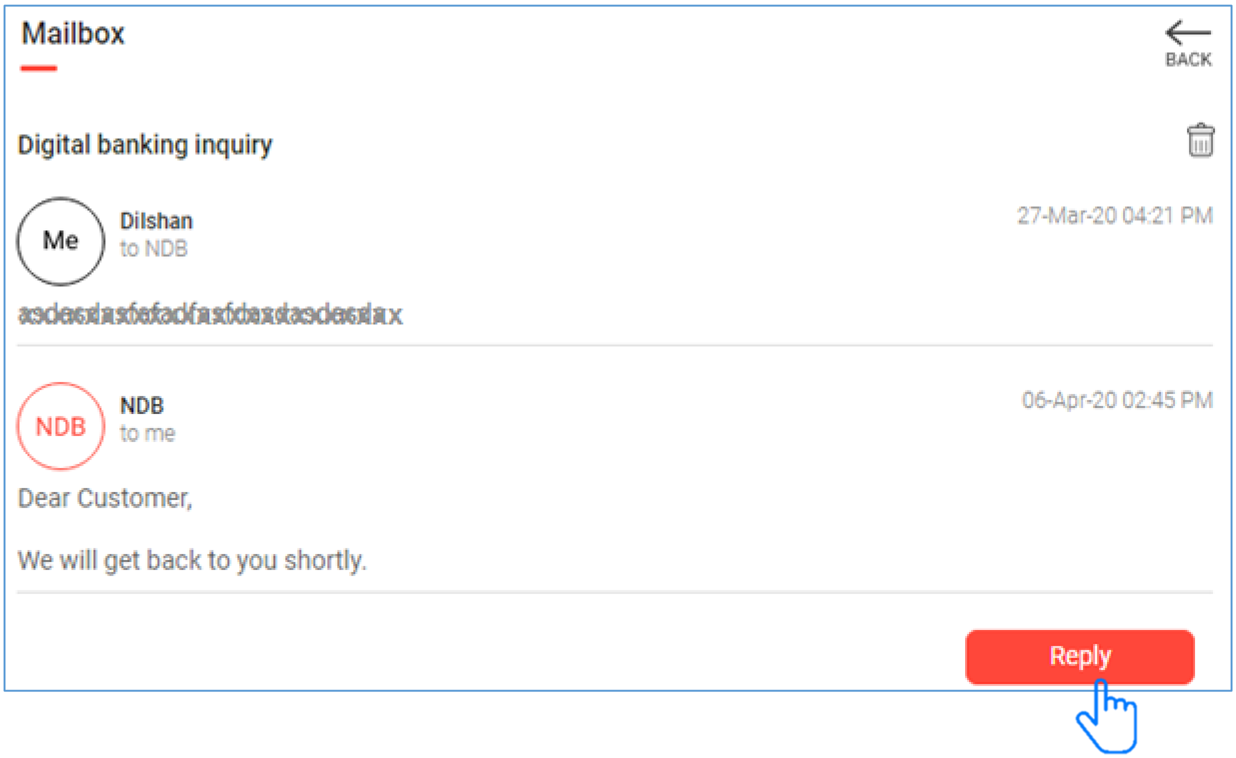



Figure 5.6 – Reply

4. Type the message in the reply box and click “Send”. The customer can attach any documents if required by clicking on the “attach” icon

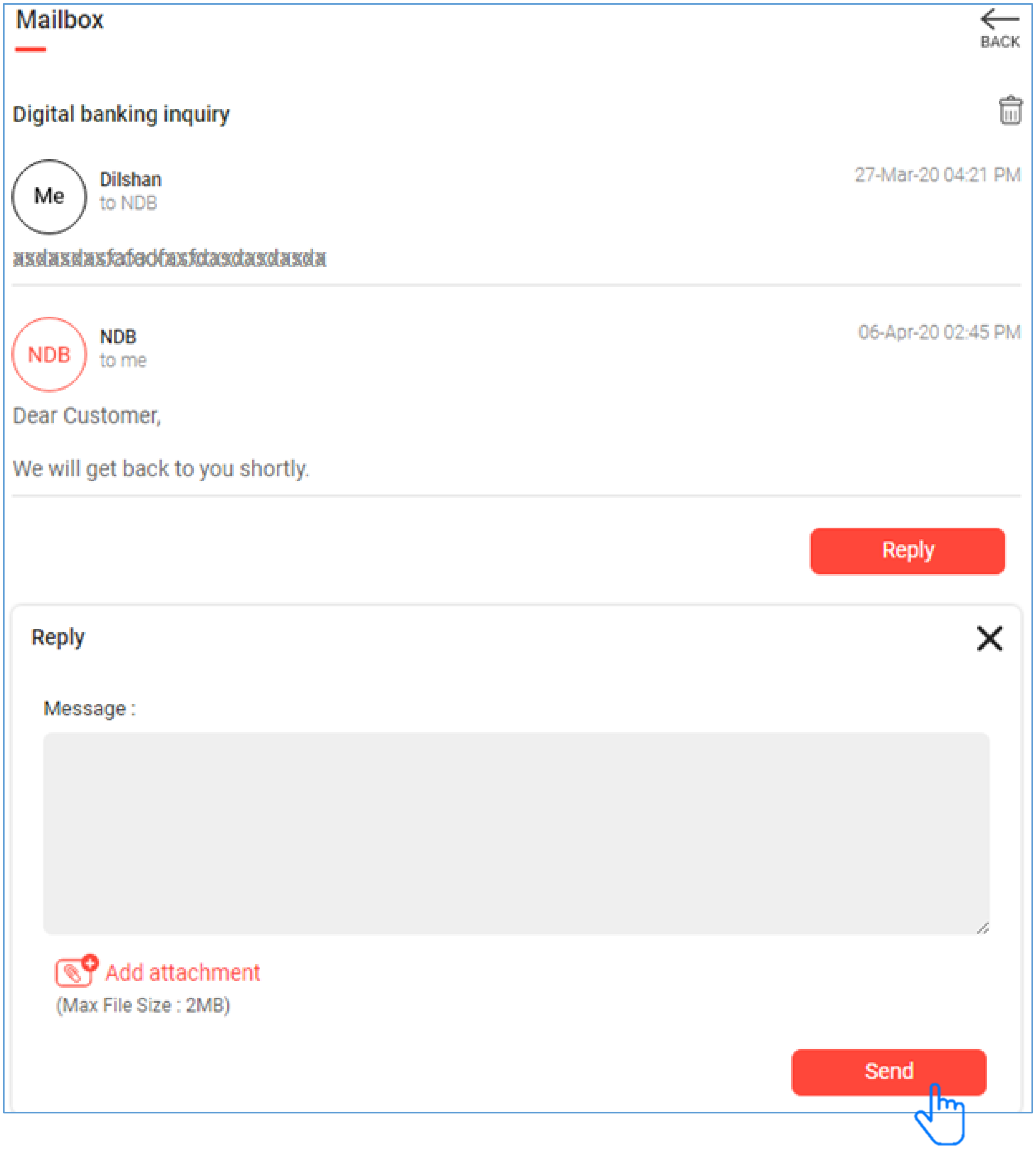



Figure 5.7 – Reply

5. Once the message is sent a pop up will be displayed on the right hand upper corner to notify the customer that the message has been sent successfully.

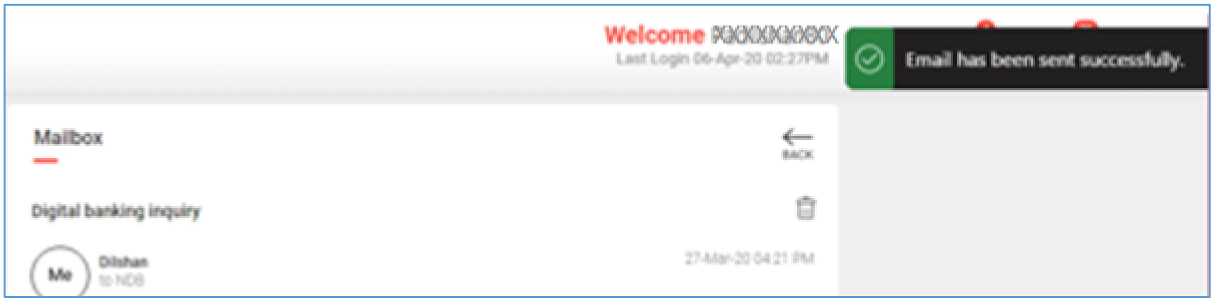



Figure 5.8 – Pop Up

## 5.2. Outbox

1. Click on “Sent Mails”

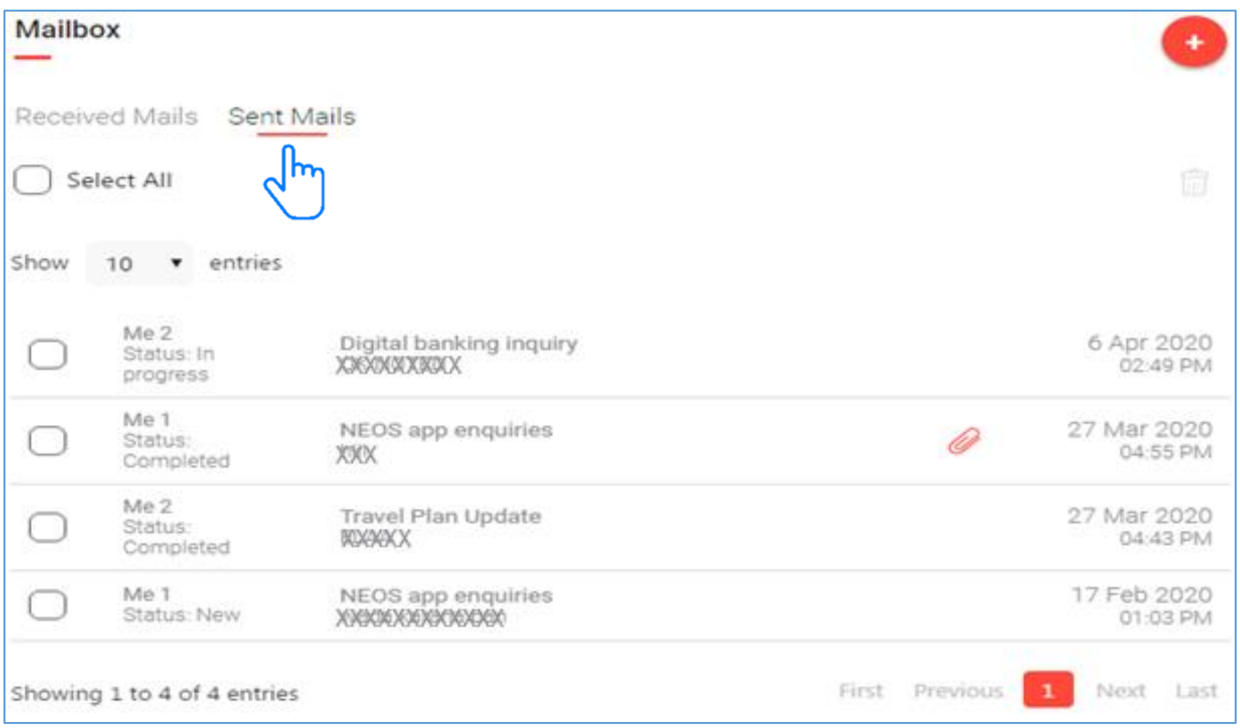



Figure 5.9 – Sent Mails

2. Click on a particular message to view the details

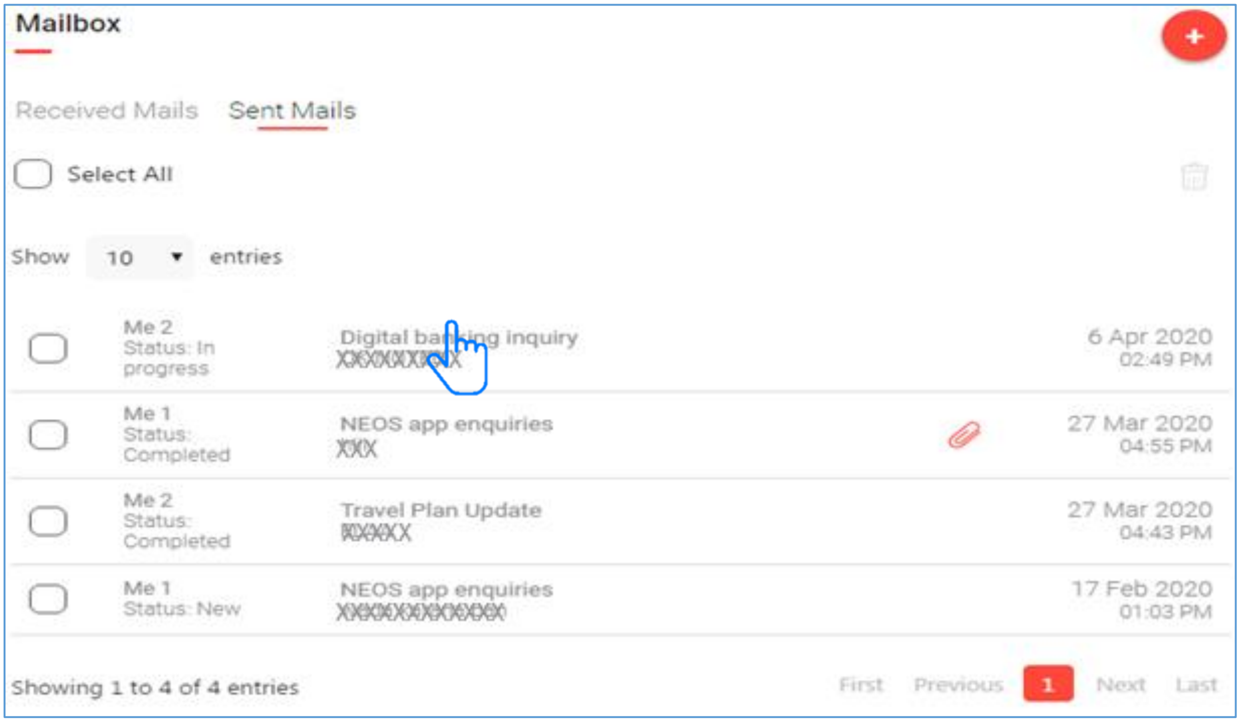



Figure 5.10 – Open a message

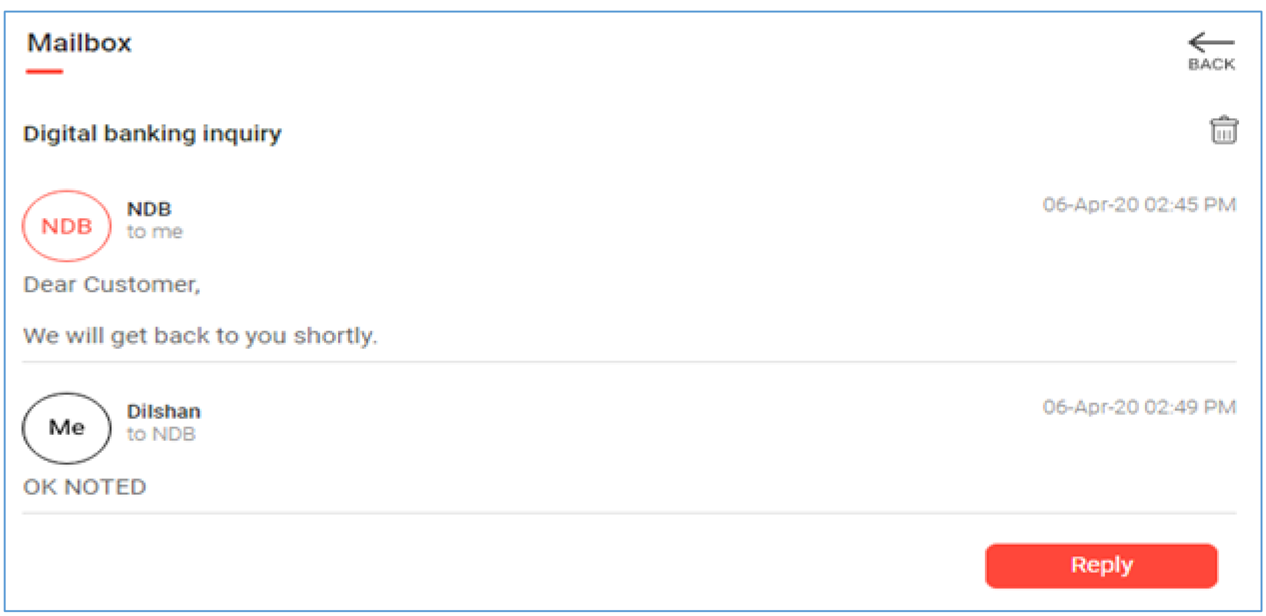



Figure 5.10.1 – Message

## 5.3. Compose

1. To compose a new message to the bank, the customer must click on the "+" icon

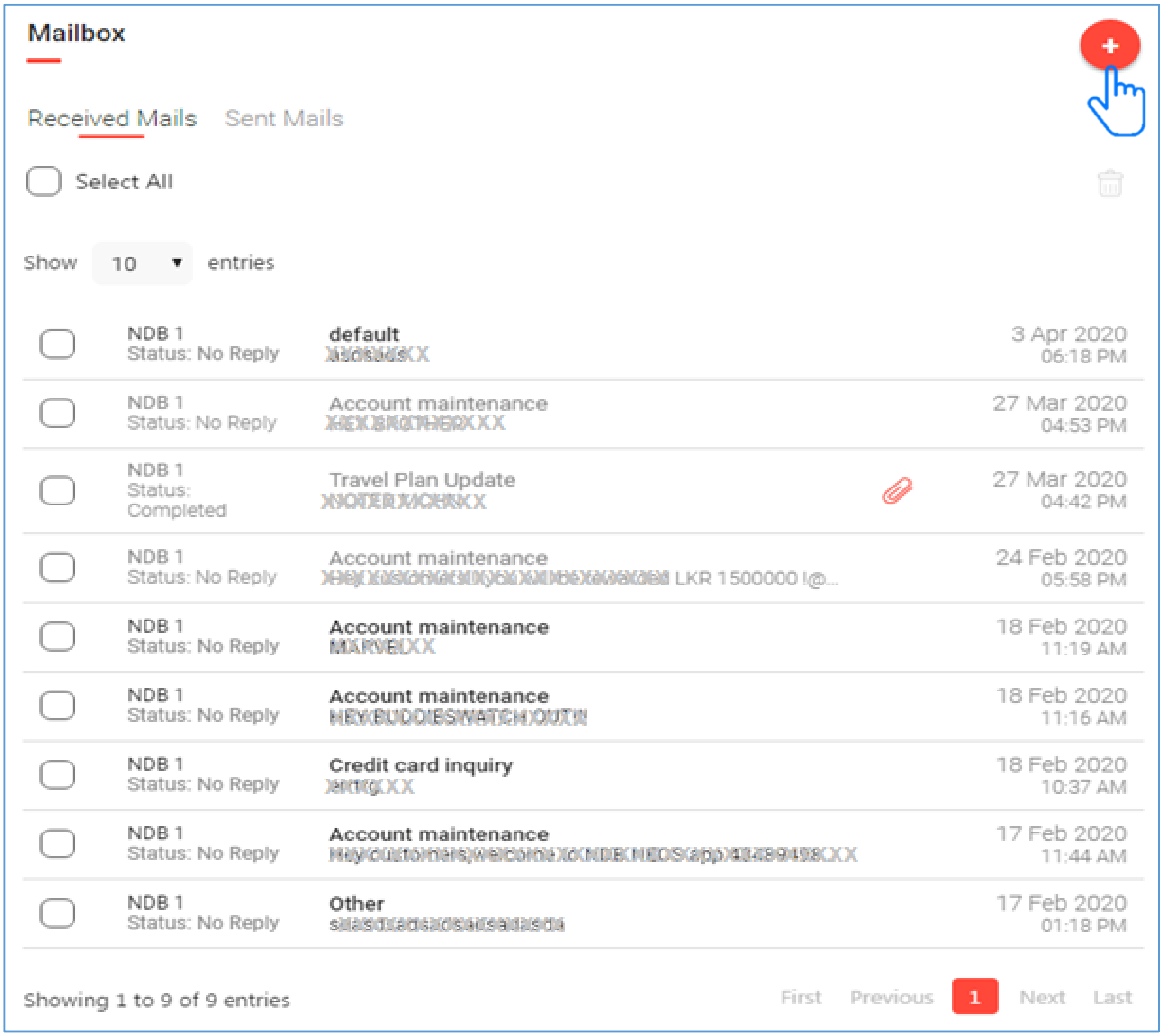



Figure 5.11 – Compose Message

2. The customer has to select a subject line from the drop down list

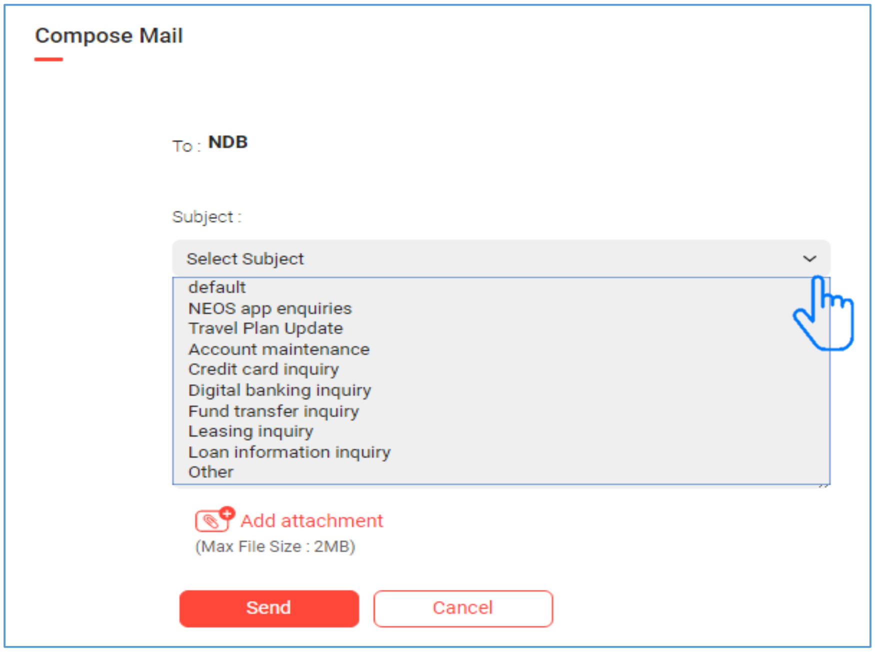



Figure 5.12 – Subject

3. Type the message and the customer can also add any attachments if needed, click "Send"

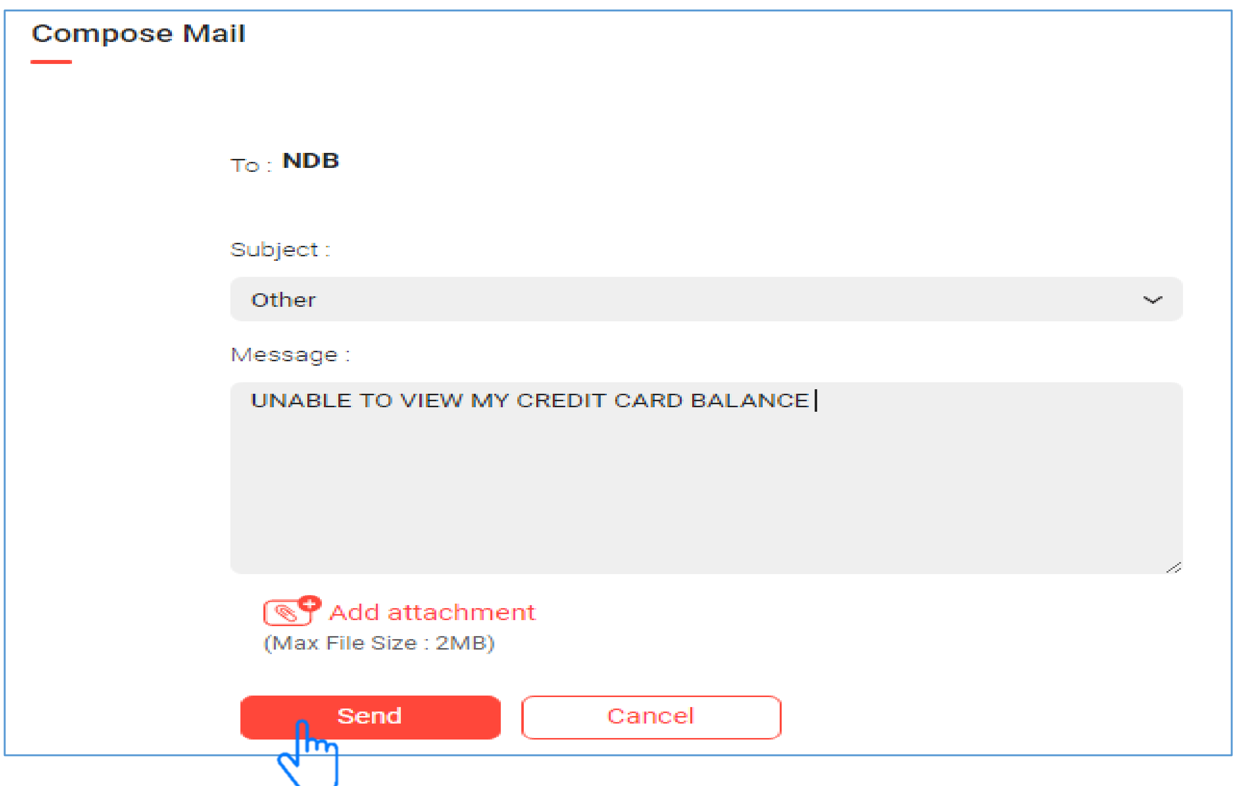



Figure 5.13 – Message

4. Once the message is sent a pop up will be displayed on the right hand upper corner to notify the customer that the message has been sent successfully.

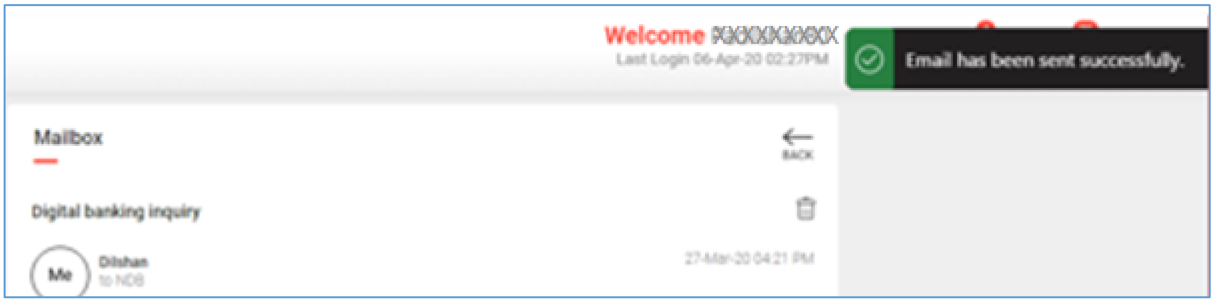



Figure 5.14 – Success Pop Up

## 5.4. Delete

1. Customer can delete inbox/ outbox messages by ticking the box on the left of the message and click “delete” icon. Customers can also delete all the messages at once by clicking on “Select All”

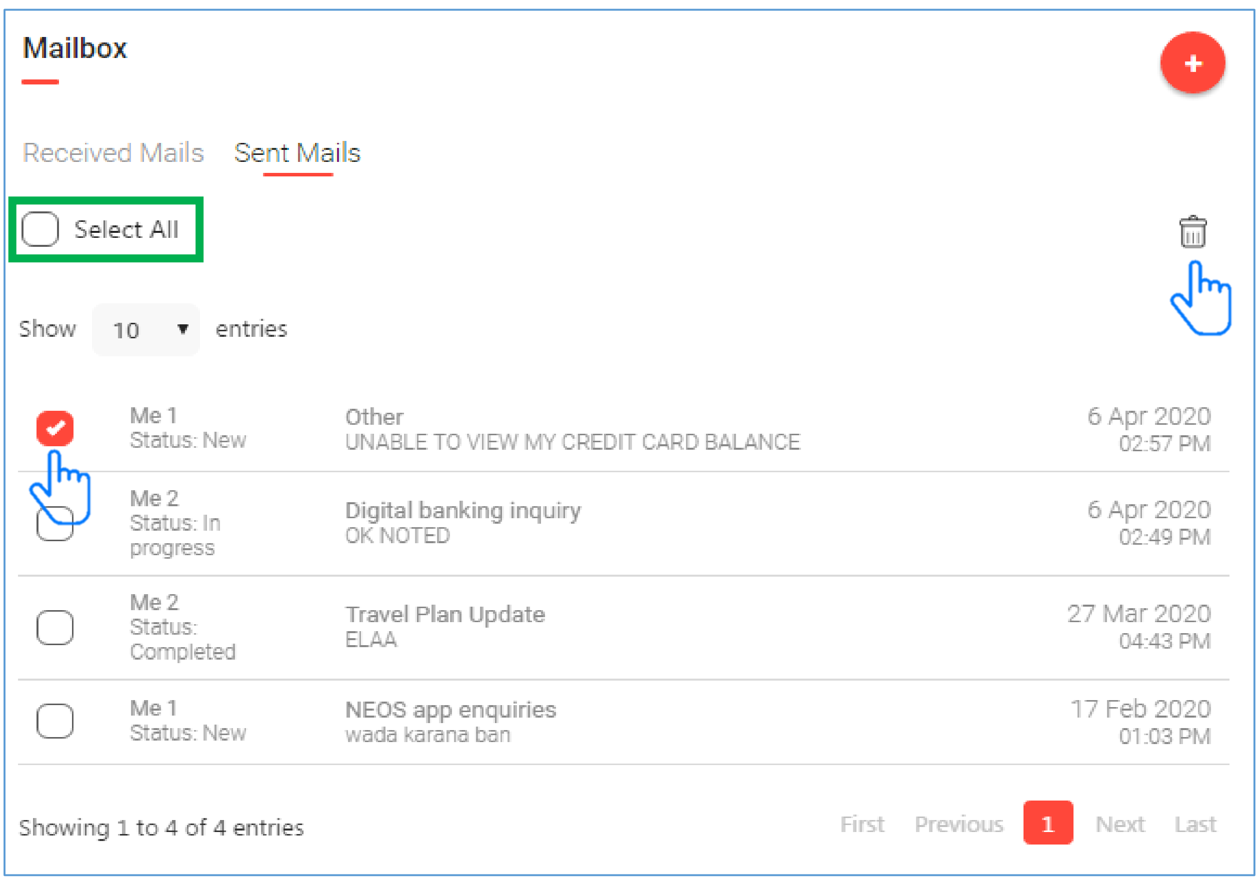



Figure 5.15 – Delete

2. Delete confirmation screen will pop up

2.1. If the message needs to be deleted, click on “Delete”

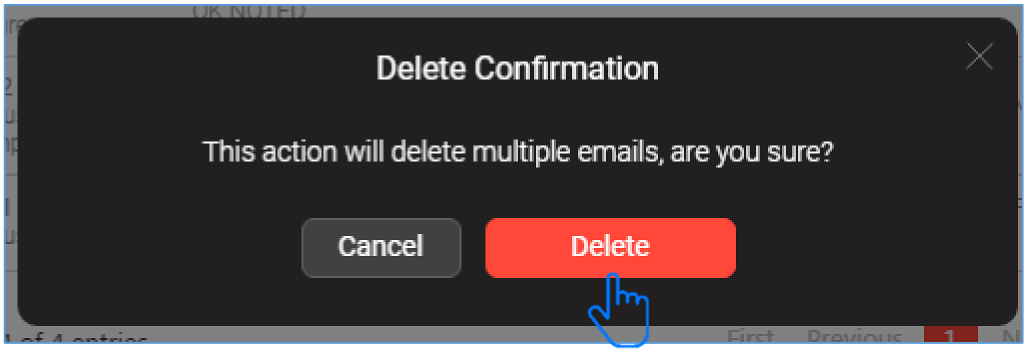



Figure 5.15.1 – Delete

2.2. Once the message(s) has been deleted a pop up will be displayed on the right hand upper corner to notify the customer that the message(s) has been deleted successfully.

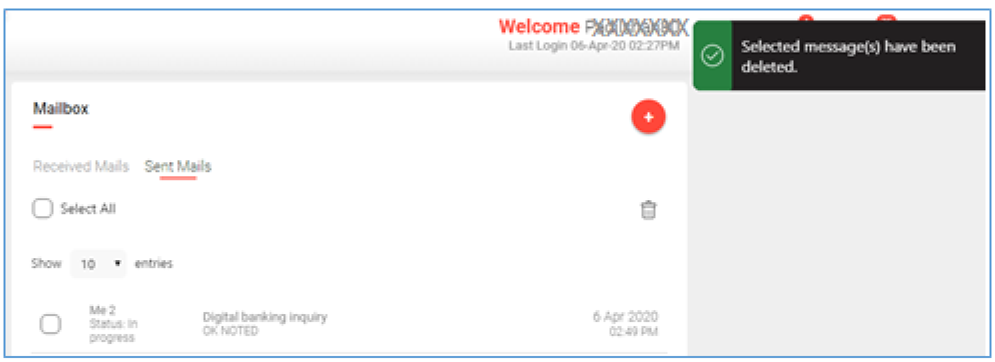



Figure 5.15.2 – Success Pop Up

***Note:*** *If “Cancel” is selected it will redirect to Mailbox screen*

# 6. SCHEDULE PAYMENTS

Customers can schedule payments via Neos Online Banking. Payments can only be scheduled for Registered Payees.

SCHEDULING PAYMENTS CAN ONLY BE DONE FOR

BILL PAYMENTS/ FUND TRANSFERS AND PAY TO MOBILE OPTIONS

## 6.1. Setting up Schedules

1. Login to the dashboard by entering the username and password

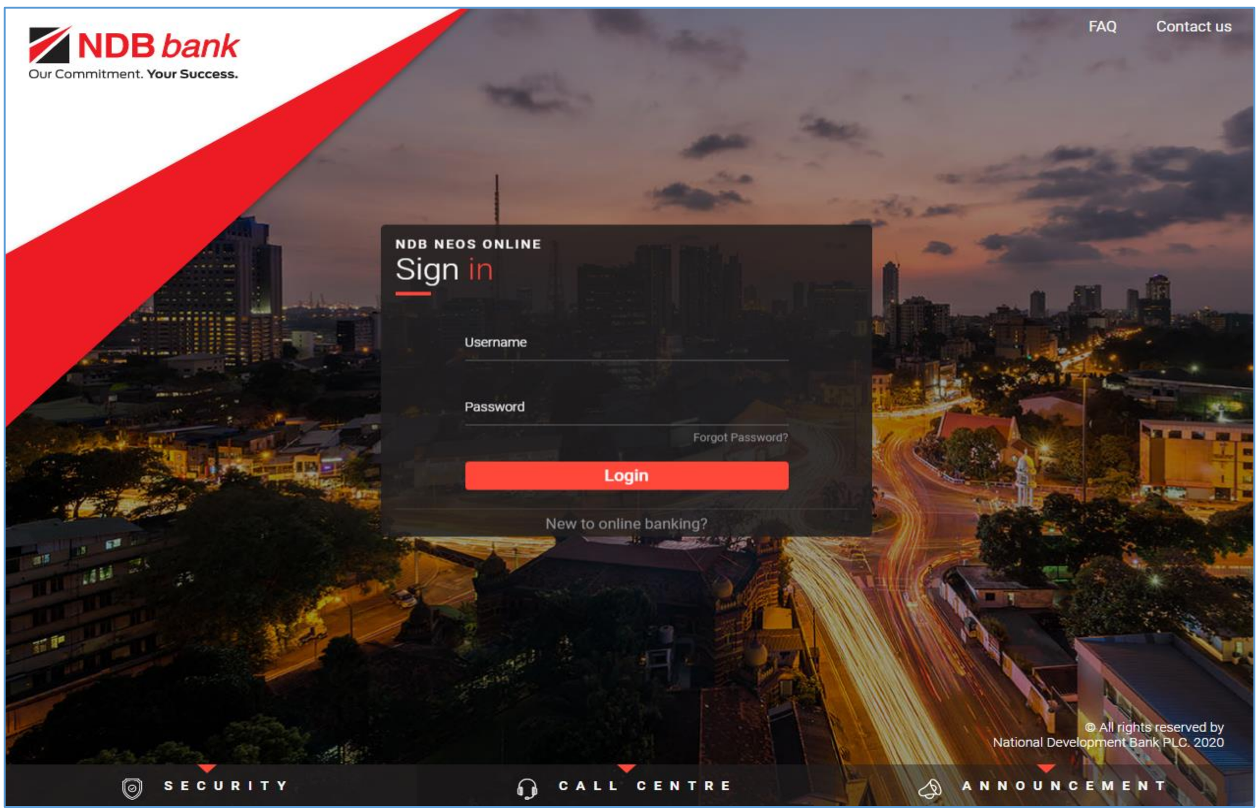



Figure 6.1 – Login Page

2. The customer will be successfully logged in and the dashboard will be displayed with the customer's account/ cards/ loans etc details. Click on the hamburger menu on the left side of the screen to view the options.

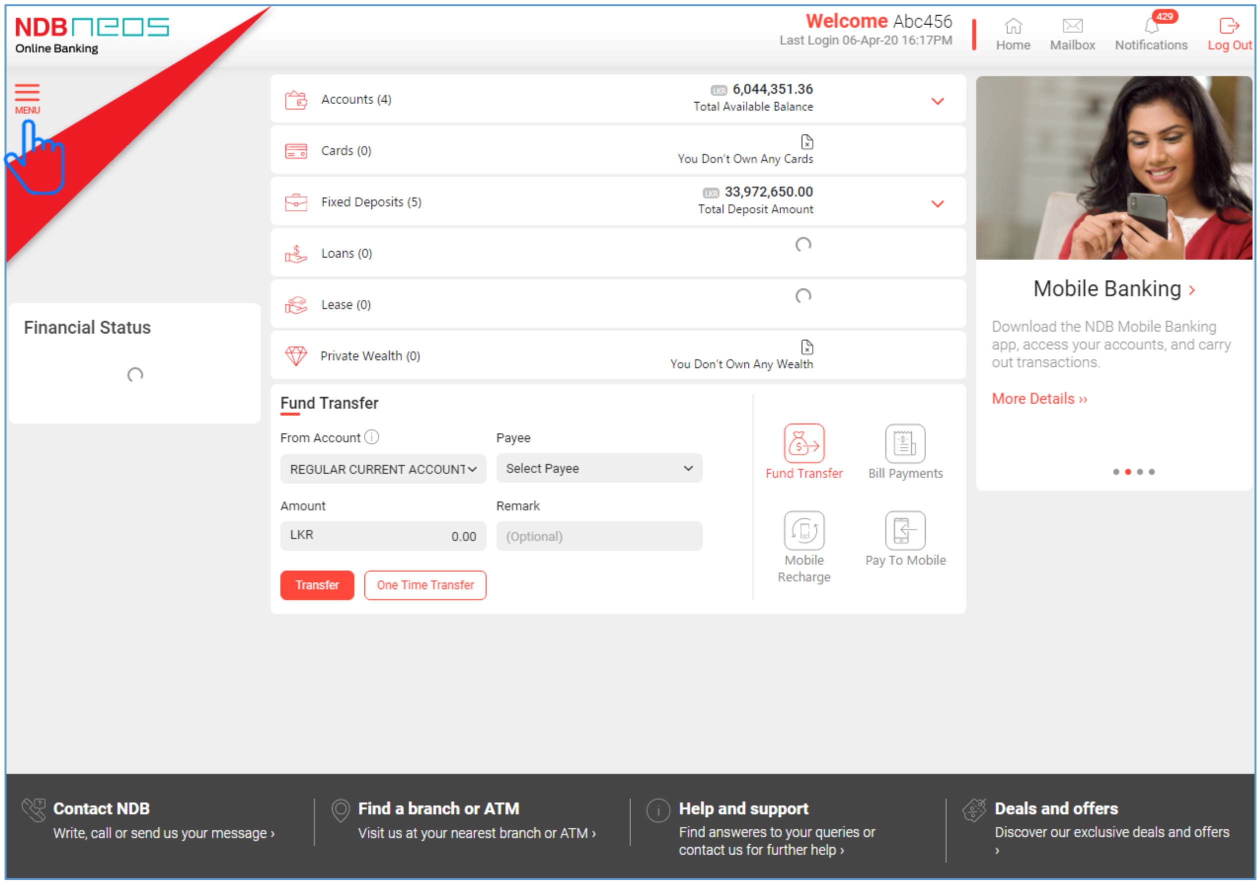



Figure 6.2 – Dashboard

3. Select the transaction type from the menu (Bill Payments/ Fund transfer or Pay to Mobile)

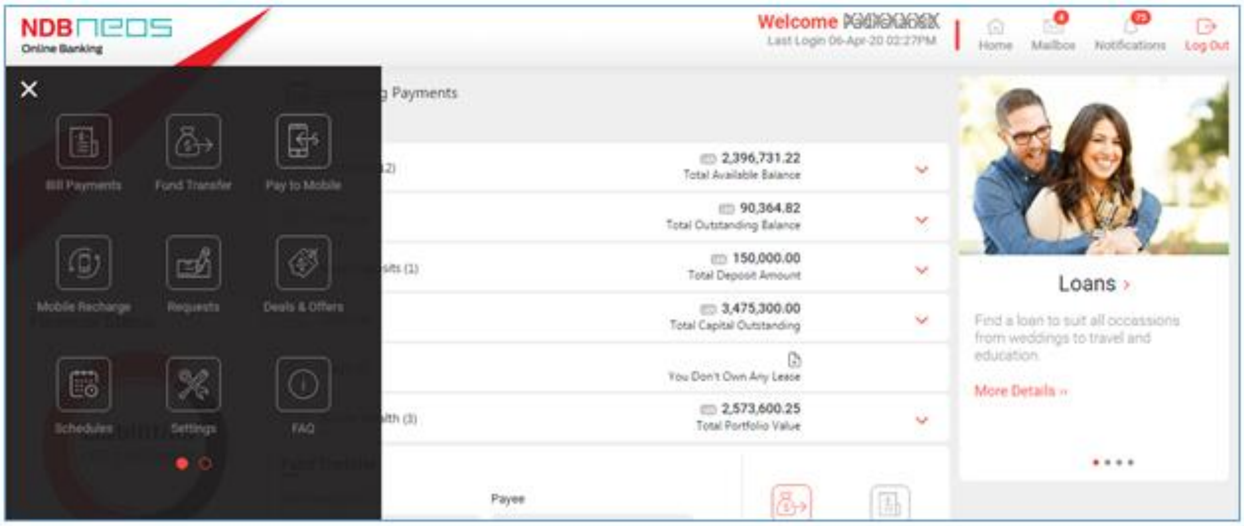



Figure 6.3 – Menu

If Bill Payment option is selected,

4. Bill payment screen will be displayed, click on "Saved Biller"

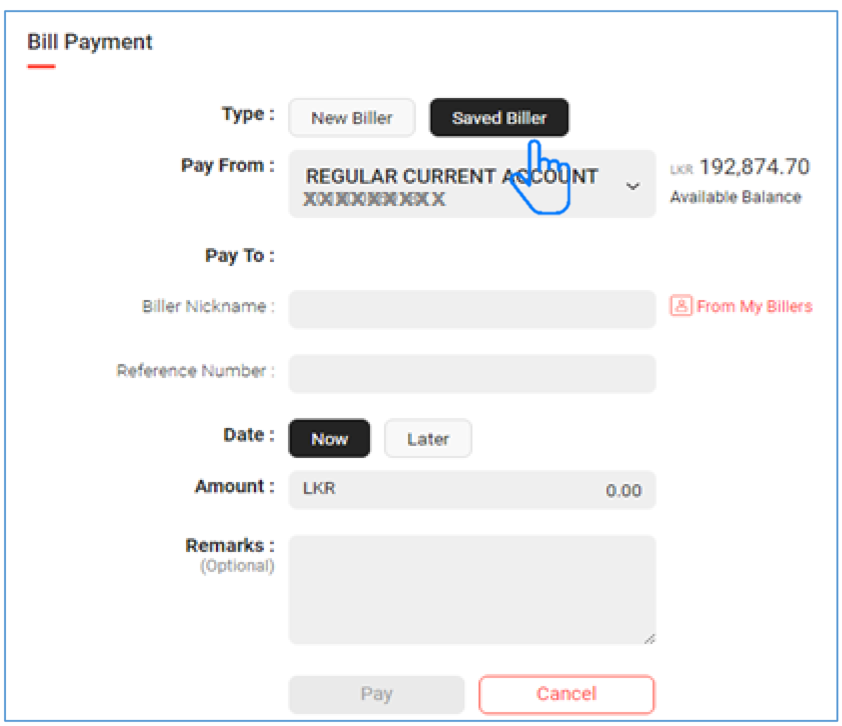



Figure 6.4 – Bill Payments – Saved Billers

5. Click on “From My Billers” to view the list of saved Biller. Click on the relevant biller.

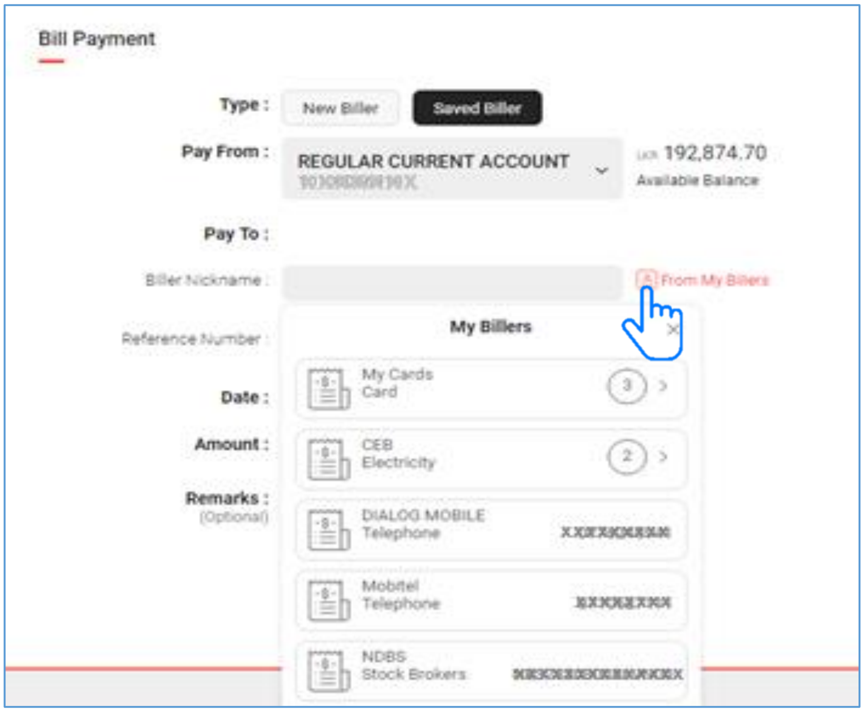



Figure 6.5 – Bill Payments – Billers

6. Once the biller is selected, the reference number will be auto populated. Click “Later”

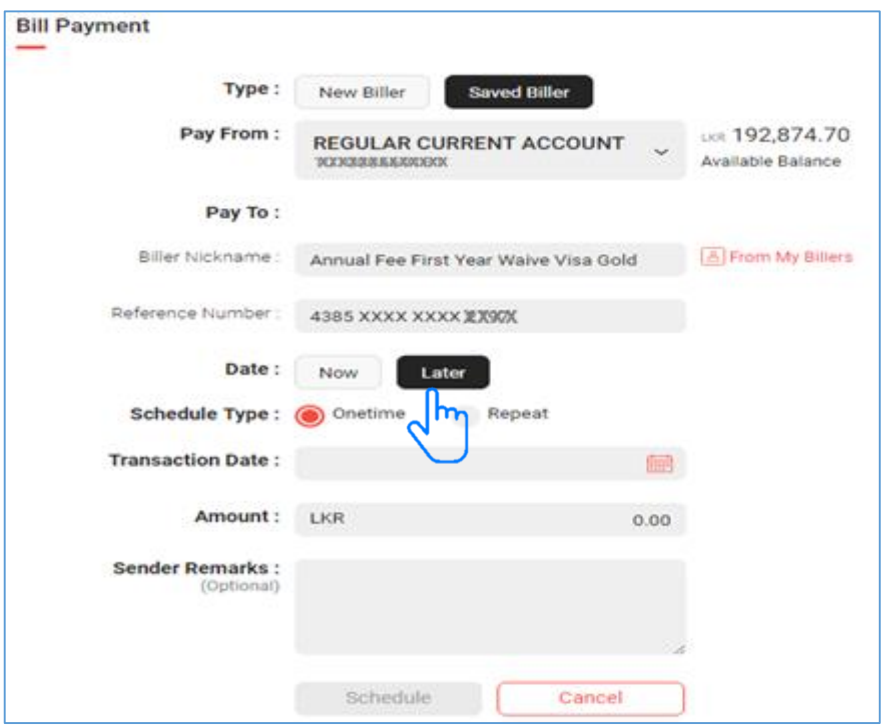



Figure 6.6 – Bill Payments – Later

7. If the schedule payment is one time, click on "<u>One Time</u>"

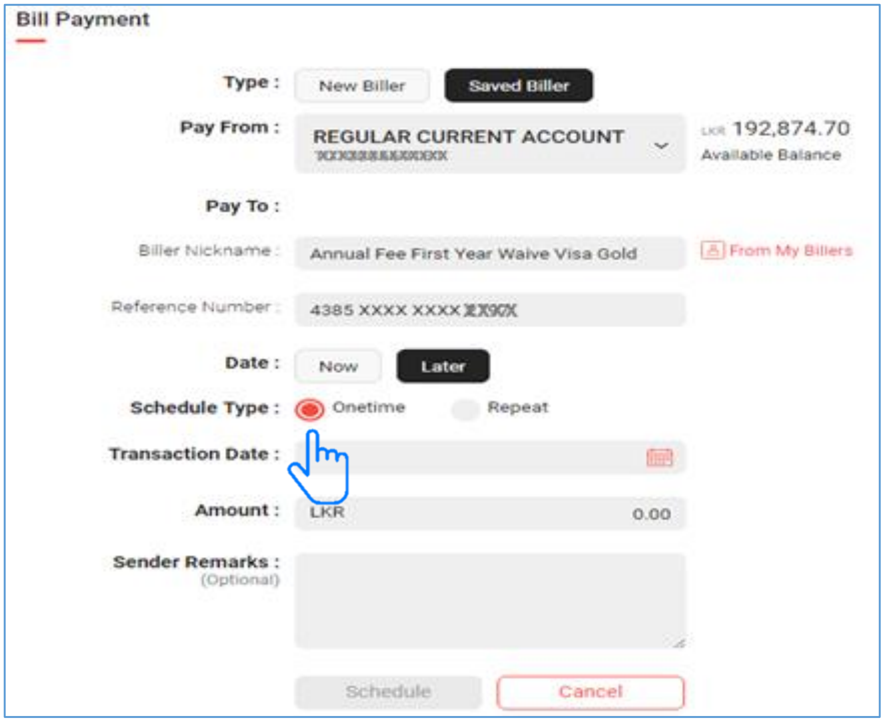



Figure 6.7 – Bill Payments – One time

7.1. Select the payment date from the calendar.

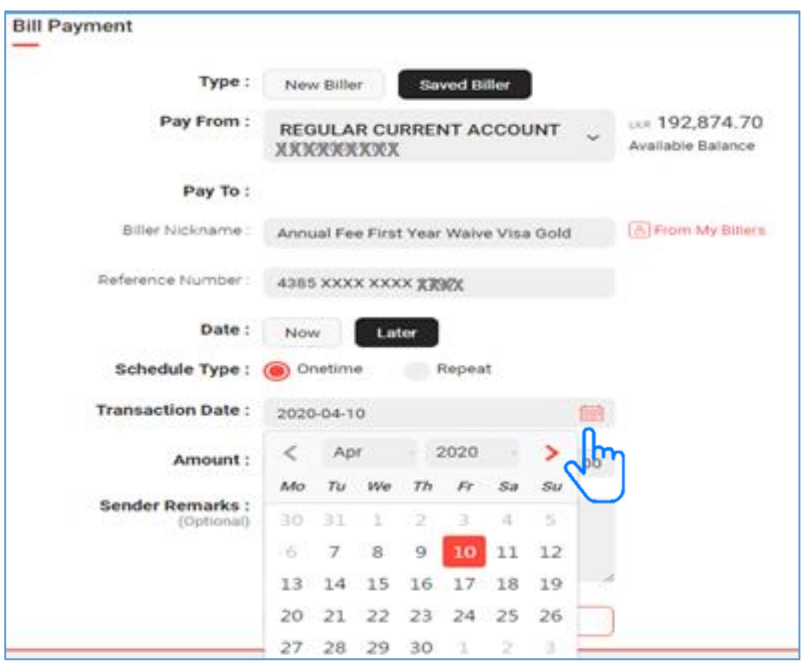



Figure 6.7.1 – Bill Payments – Transaction Date

7.2. Enter the amount/ remarks (if any) and click “Schedule”

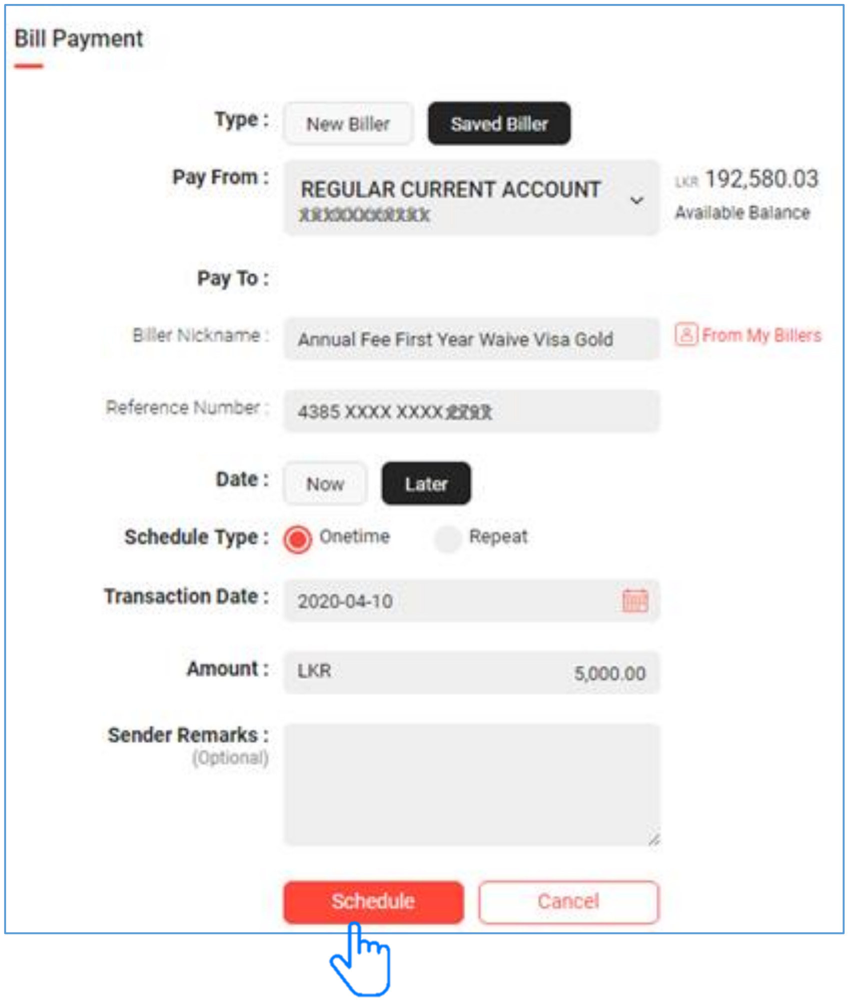



Figure 6.7.2 – Bill Payments – Schedule

7.3. Confirmation screen will be displayed, click “Confirm”

***Note:*** *If “Cancel” is clicked, the customer will be redirected to “Bill Payments” screen as shown in* *Figure 6.4.* *above.*

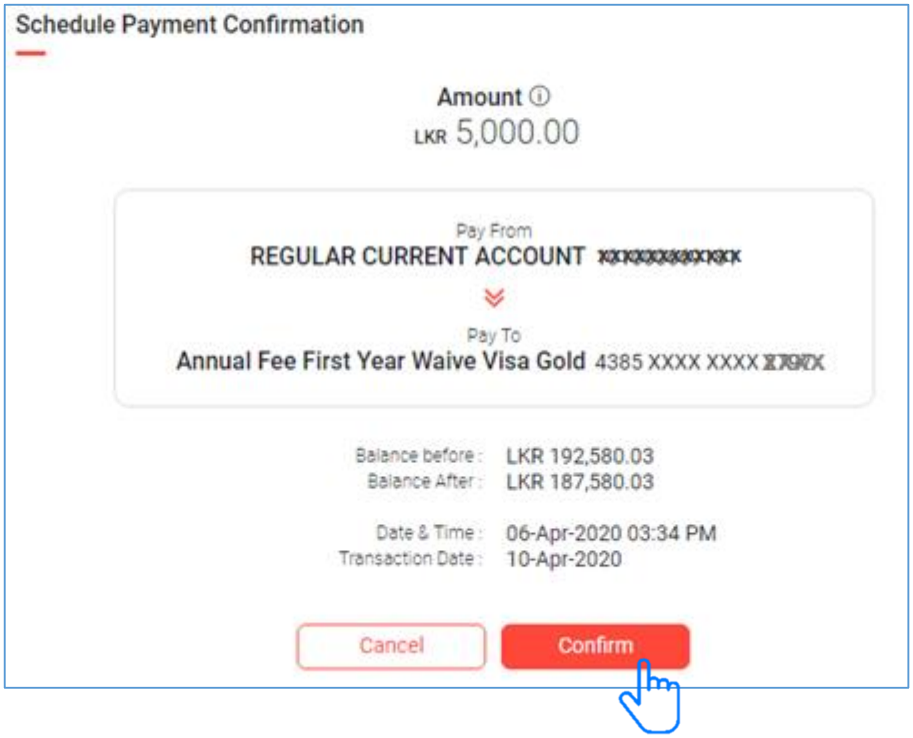



Figure 6.7.3 – Bill Payments – Confirmation

7.4. Confirmation on successfully scheduling the payment will be displayed.

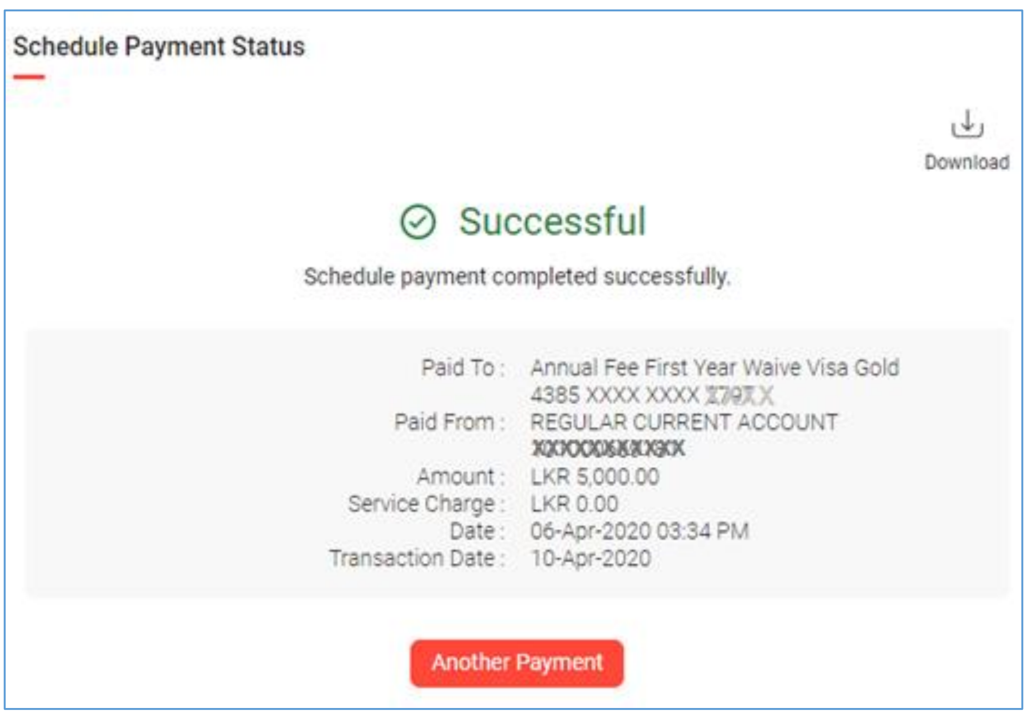



Figure 6.7.4 – Bill Payments – Confirmation screen

7.5. The customer can also download a PDF of the scheduled payment for reference purpose, by clicking on “Download”

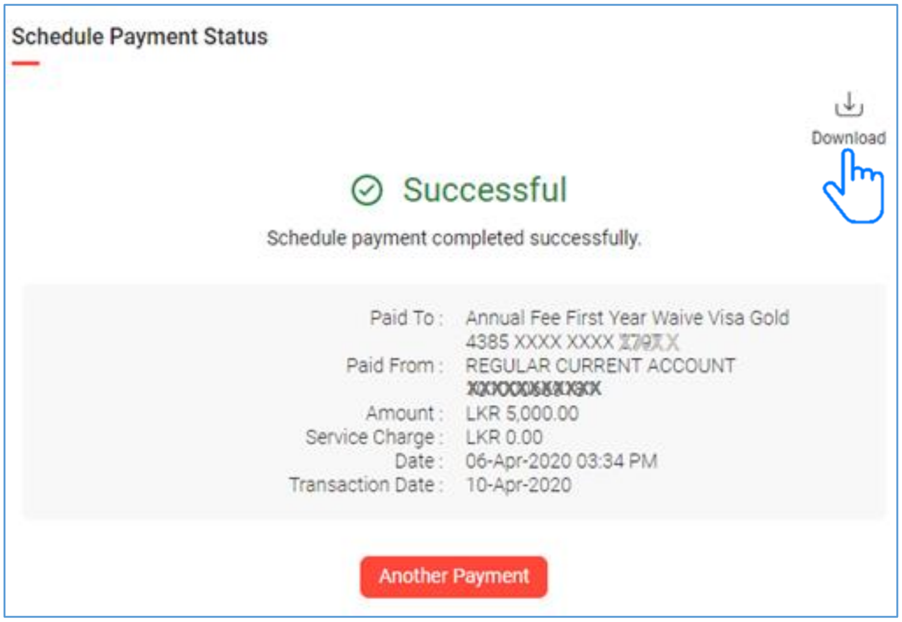



Figure 6.7.5 – Bill Payments – Download

***Note:*** *If the customer wants to make another payment, click on “Another Payment” and it will be redirected to [Figure 6.4](#), thereafter the customer can either pay bills or schedule payments.*

a. The downloaded PDF will have the details of the scheduled payment as shown below

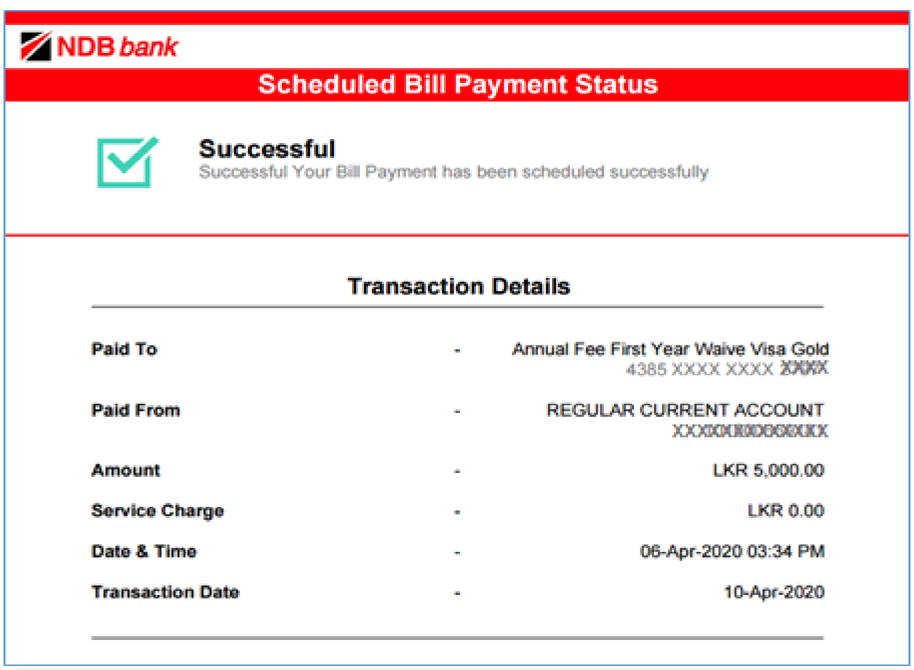



Figure 6.7.6 – Bill Payments – Download

4. If the schedule payment has to be repeated, click on "Repeat"

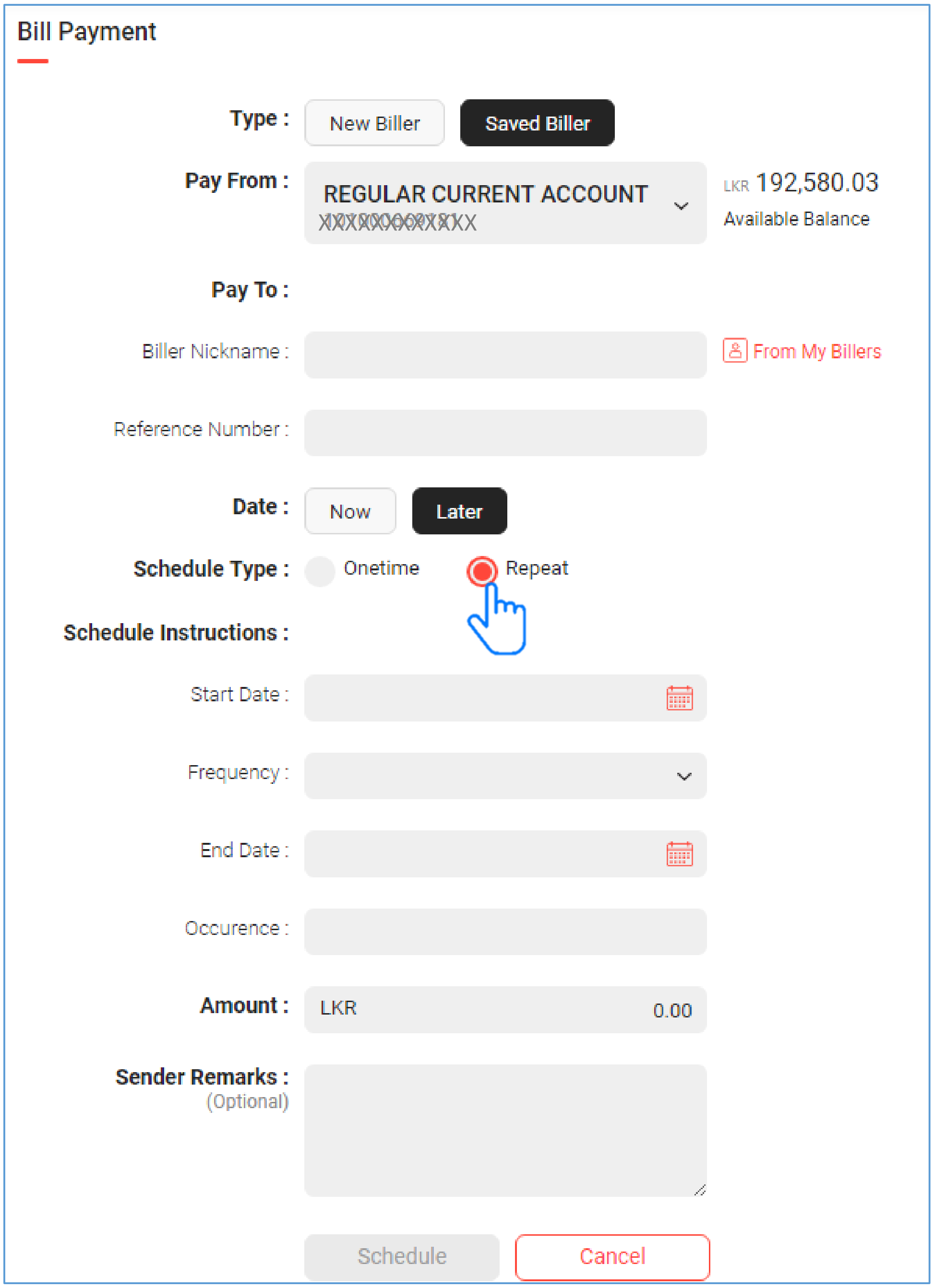



Figure 6.8 – Bill Payments – Repeat

4.1. Select the start date from the calendar.

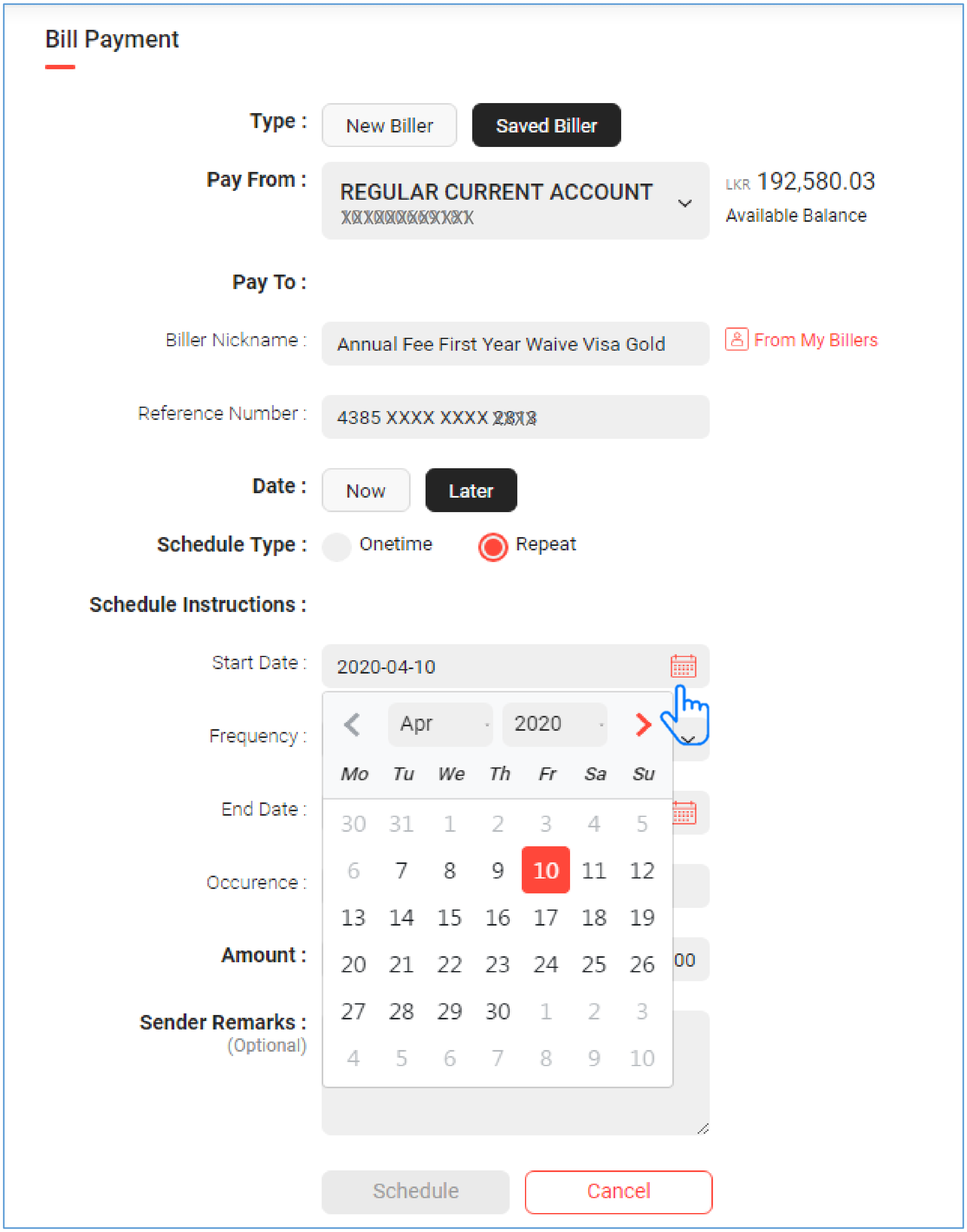



Figure 6.8.1 – Bill Payments – Start Date

4.2. Select the frequency from the dropdown list

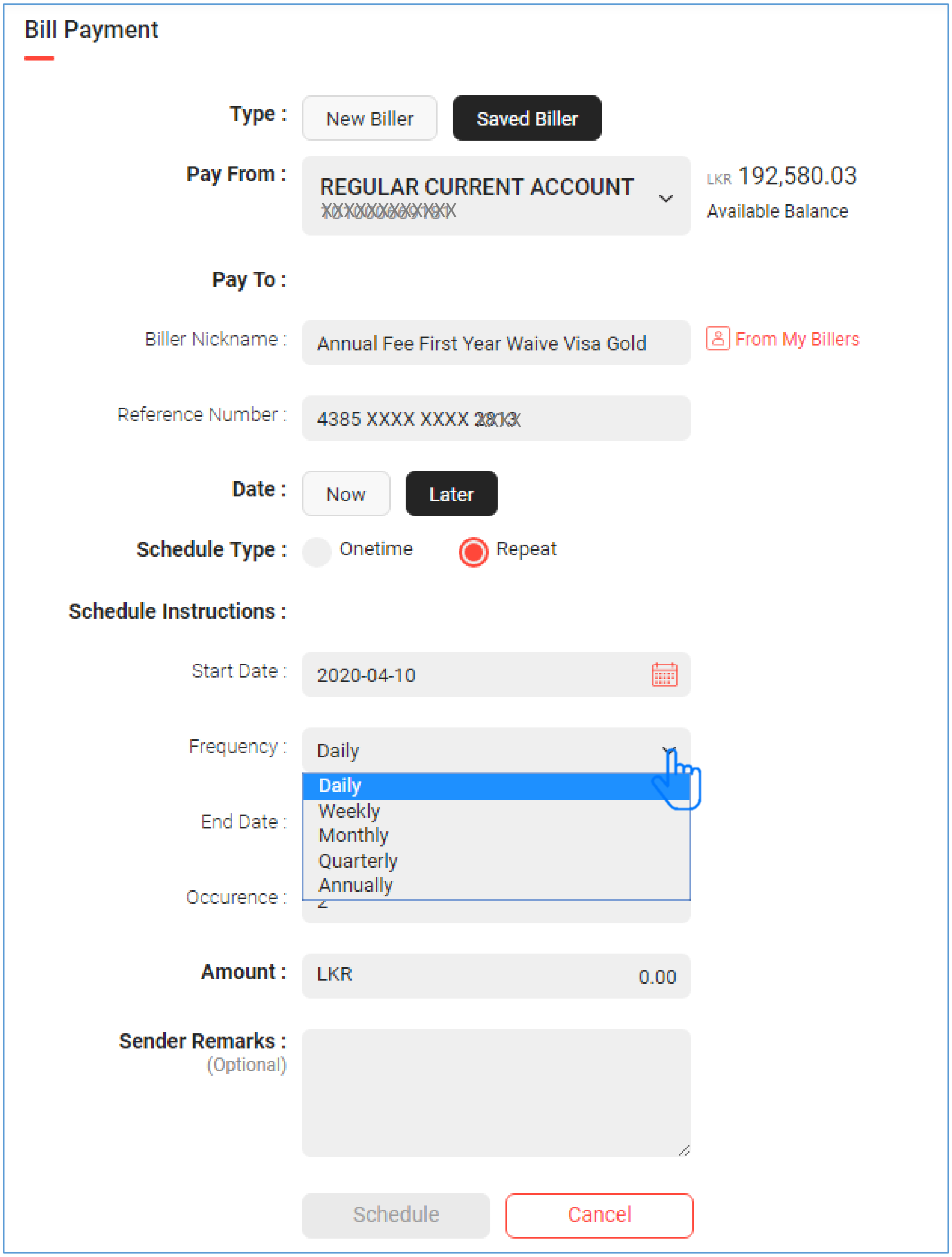



Figure 6.8.2 – Bill Payments – Frequency

4.3. Select the end date from the calendar and the occurrence will be auto populated. Enter the amount and click “Schedule”

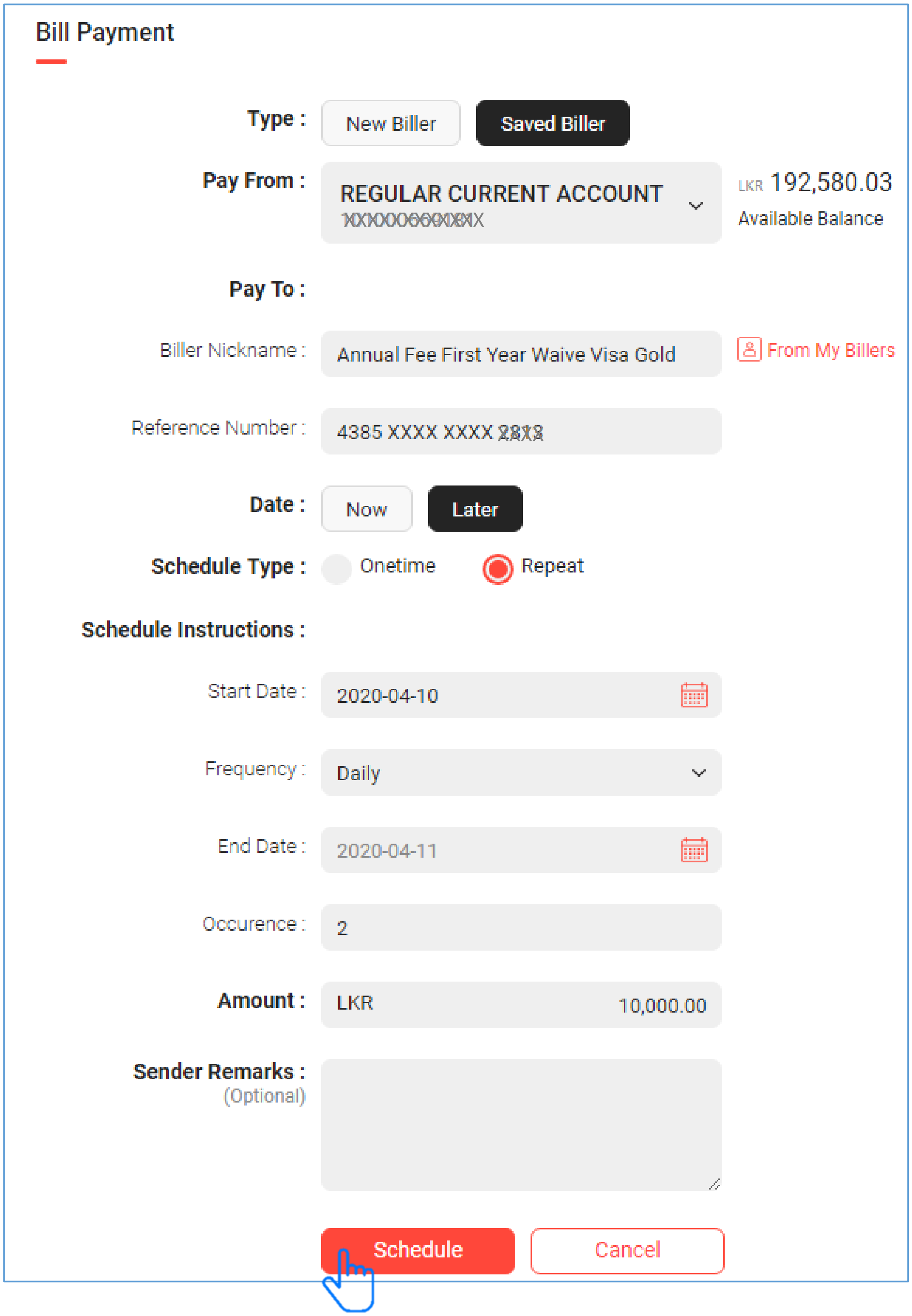



Figure 6.8.3 – Bill Payments – Frequency

4.4. Confirmation screen will be displayed, click “Confirm”

***Note:*** *If “Cancel” is clicked, the customer will be redirected to “Bill Payments” screen as shown in [Figure 6.4](#) above.*

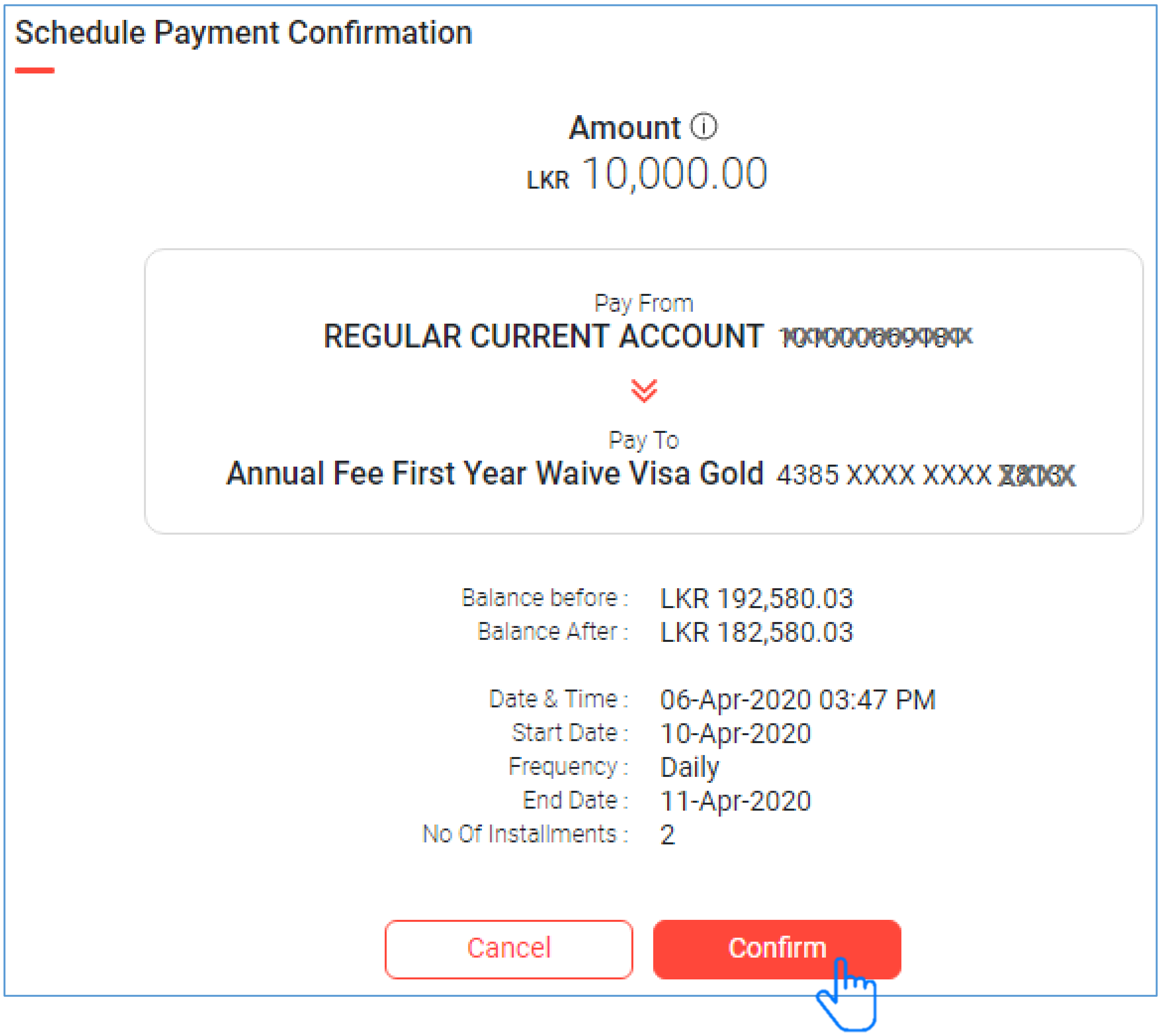



Figure 6.8.4 – Bill Payments – Confirmation

4.5. Confirmation on successfully scheduling the payment will be displayed.

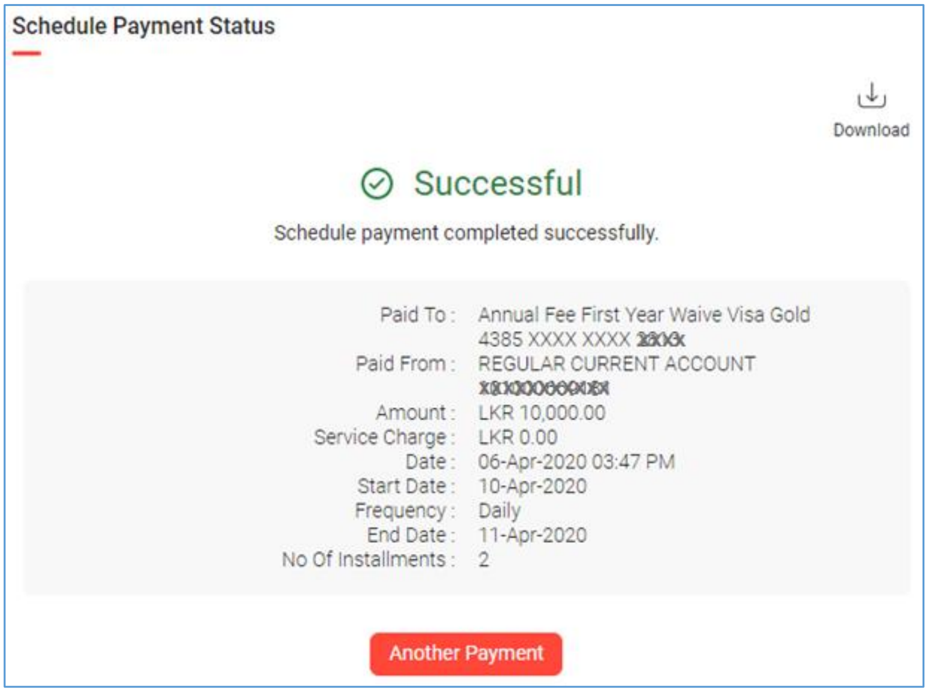



Figure 6.8.5 – Bill Payments – Confirmation screen

4.6. The customer can also download a PDF of the scheduled payment for reference purpose, by clicking on “Download”

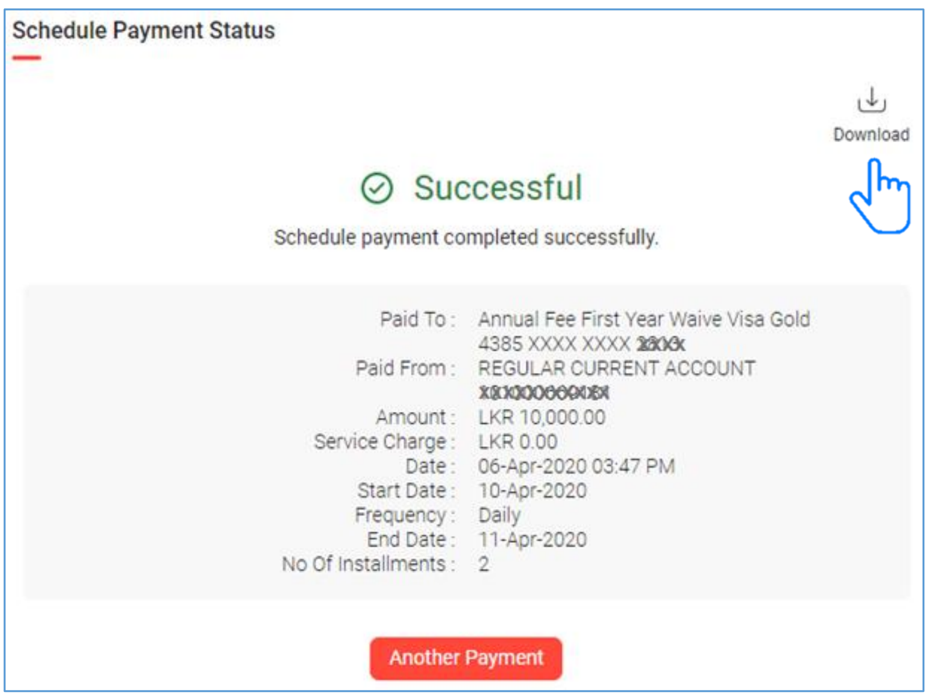
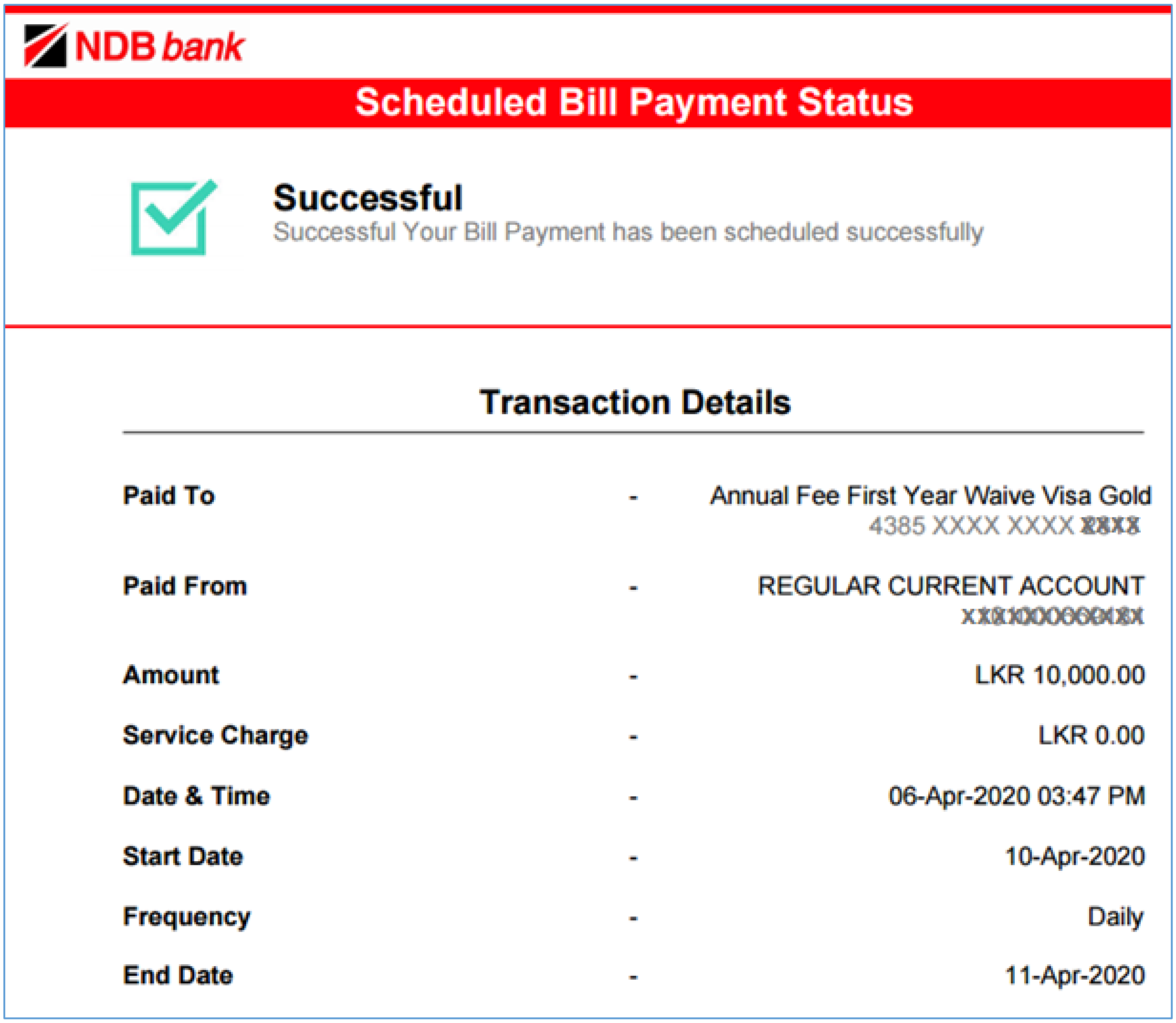



Figure 6.8.6 – Bill Payments – Download

***Note:*** *If the customer wants to make another payment, click on "Another Payment" and it will be redirected to* [*Figure 6.4*](#)*, thereafter the customer can either pay bills or schedule payments.*

4.7. The downloaded PDF will have the details of the scheduled payment as shown below



NDB bank

**Scheduled Bill Payment Status**

**Successful**

Successful Your Bill Payment has been scheduled successfully

**Transaction Details**

| | | |
|---|---|---|
| **Paid To** | - | Annual Fee First Year Waive Visa Gold<br>4385 XXXX XXXX XXXX |
| **Paid From** | - | REGULAR CURRENT ACCOUNT<br>XXXXXXXXXXXX |
| **Amount** | - | LKR 10,000.00 |
| **Service Charge** | - | LKR 0.00 |
| **Date & Time** | - | 06-Apr-2020 03:47 PM |
| **Start Date** | - | 10-Apr-2020 |
| **Frequency** | - | Daily |
| **End Date** | - | 11-Apr-2020 |

Figure 6.8.6 – Bill Payments – PDF

## 6.2. Editing Scheduled Payments

Customers can also edit already scheduled payments by following the below process.

1.1. Click on “Schedules”

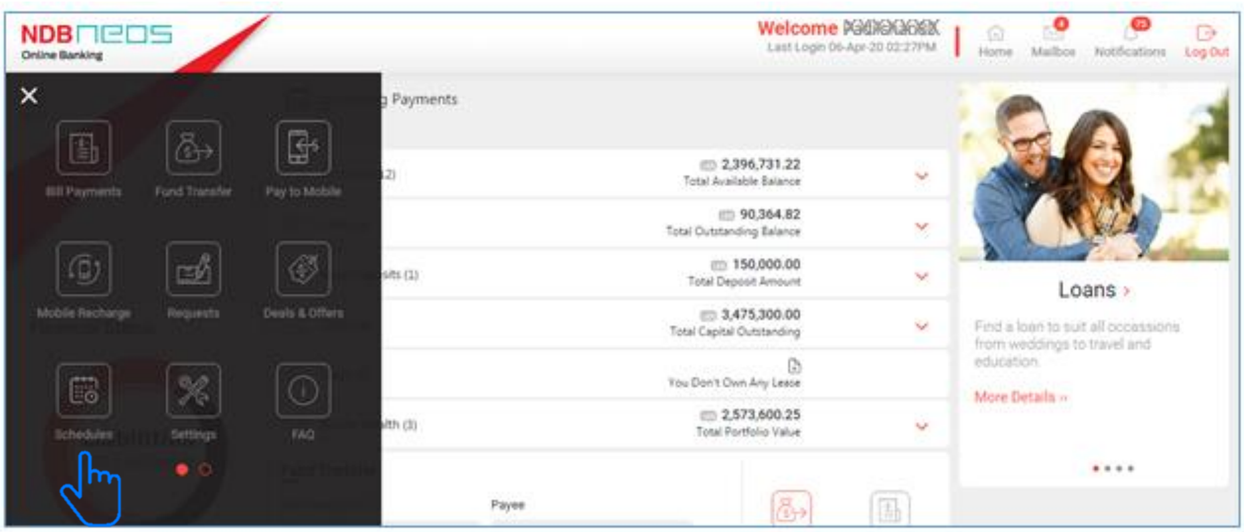



Figure 6.9 - Schedules

1.2. All the schedules will be displayed in this screen

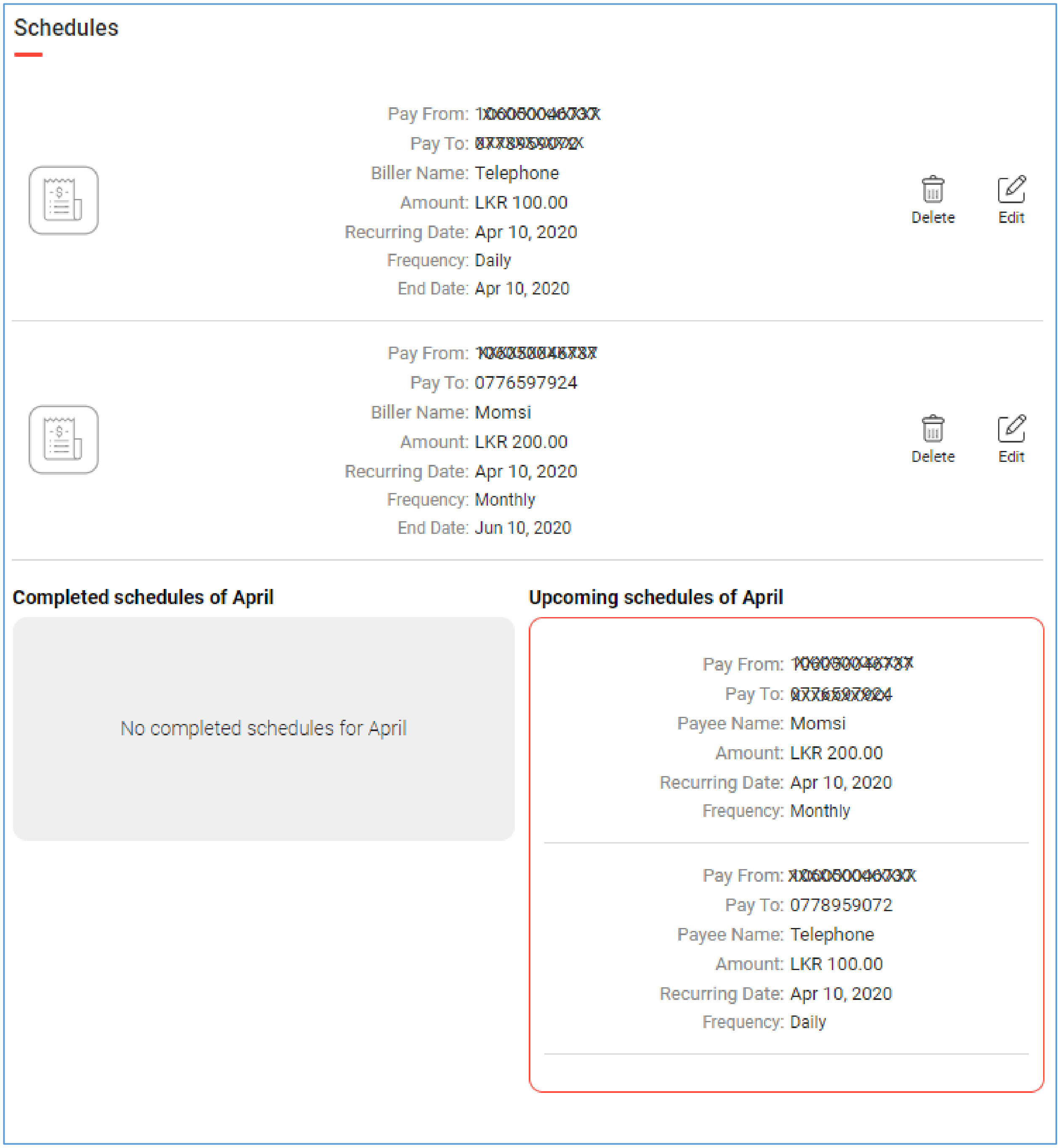



Figure 6.10 - List of Schedules

1.3. To edit a schedule click on “Edit” icon

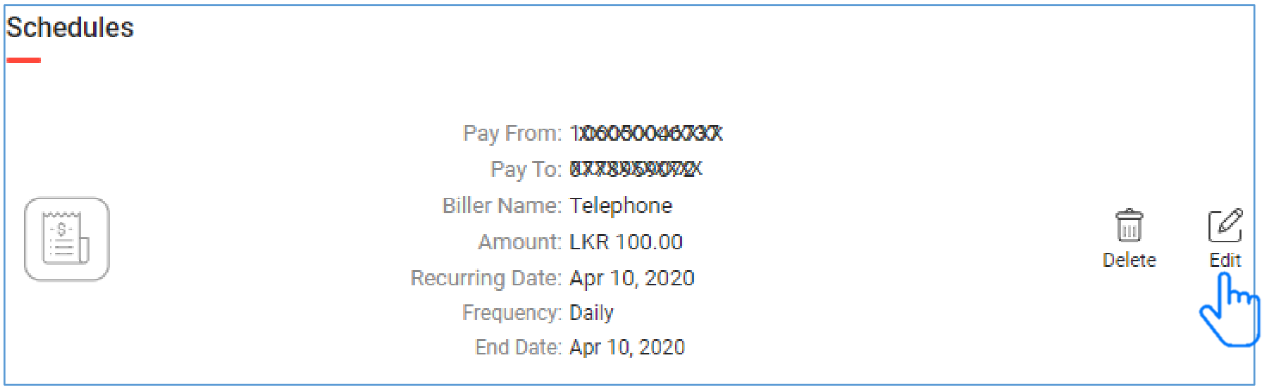



Figure 6.11 - Edit Schedules

1.3.1. The customer <u>can only edit the Schedule type/ Transaction date/ Amount and Remarks fields</u> for “One Time” payment schedules. Once changes are done, click “Edit Schedule”

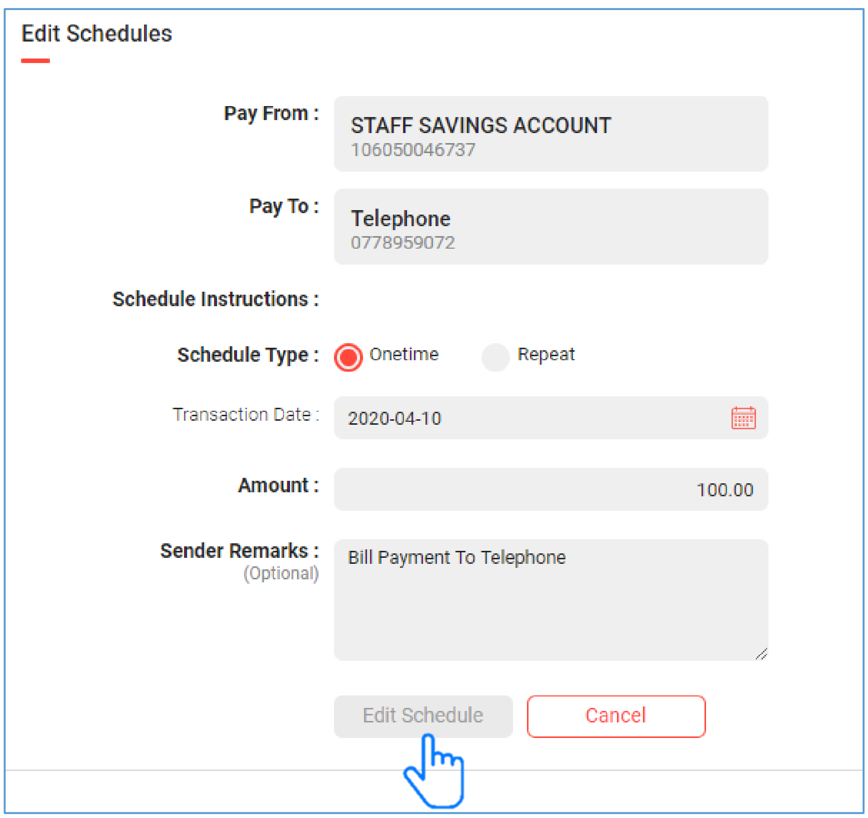



Figure 6.11.1 - One Time Schedule – Edit

1.3.2. The customer <u>can only edit the Frequency/ End date/ Occurance/ Amount and Remarks fields</u> for "Repeat" payment schedules. Once changes are done, click "Edit Schedule"

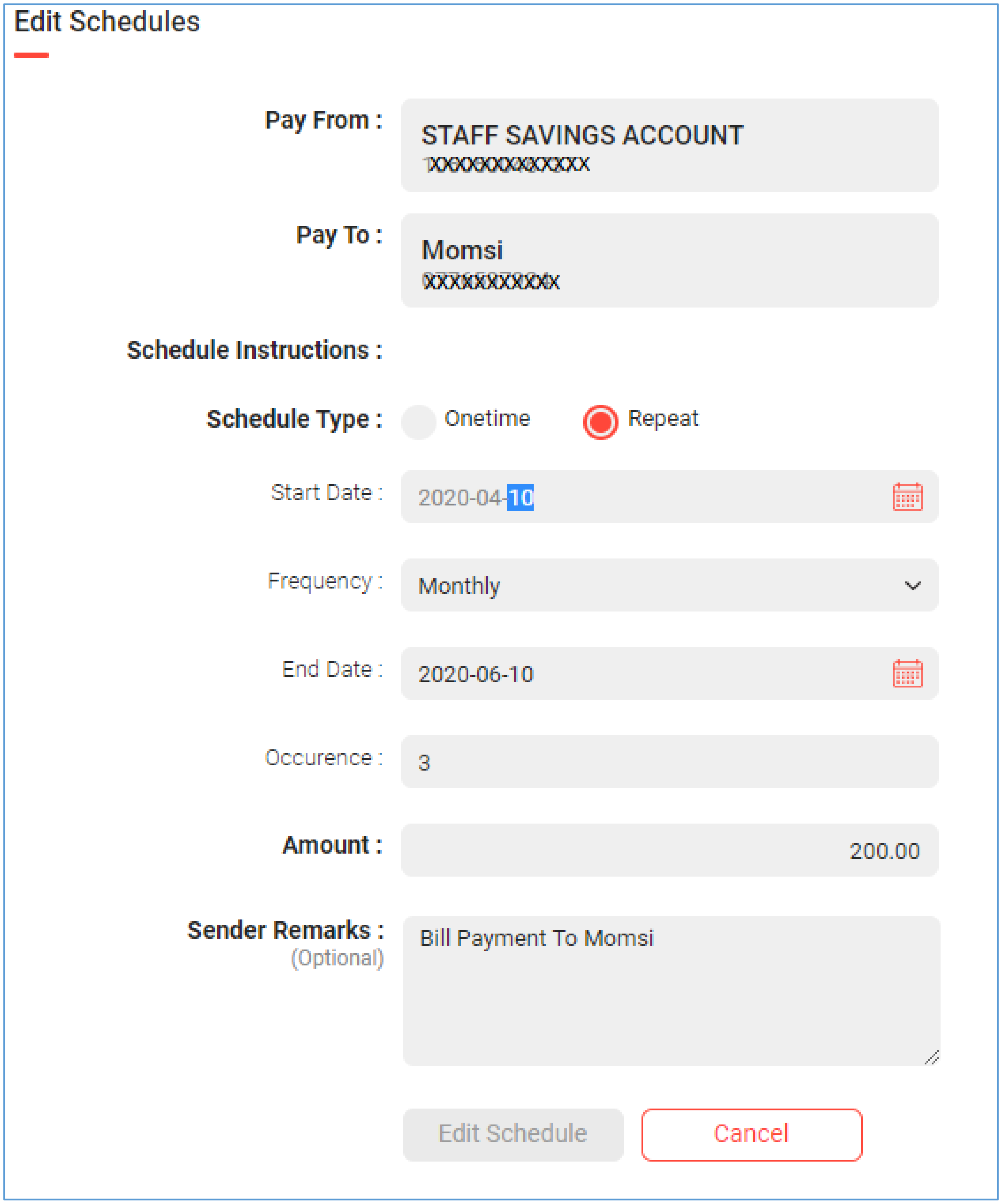



Figure 6.11.2 - Repeat Schedule – Edit

1.4. The confirmation screen will be displayed, click “Confirm”

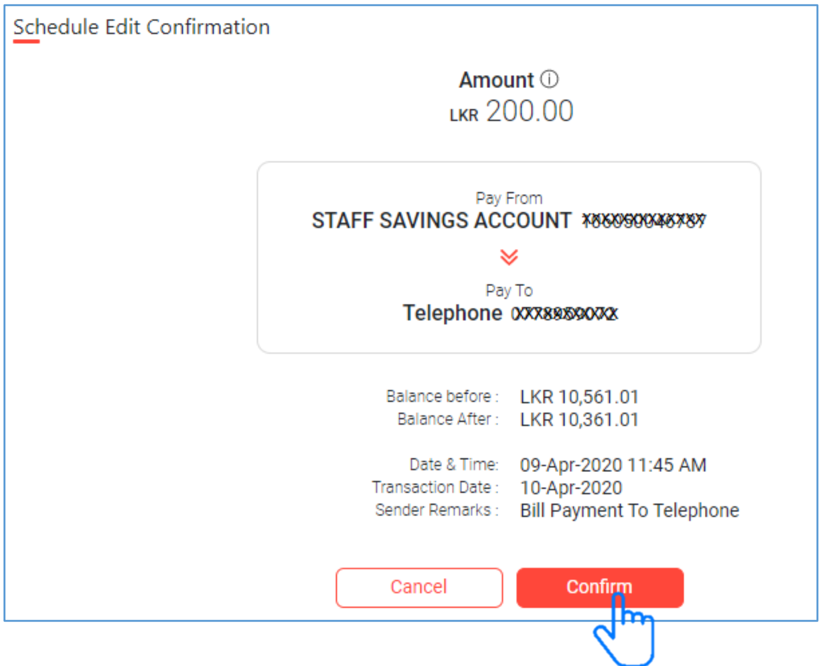



Figure 6.12 - Edit confirmation

***Note:*** *If “Cancel” is clicked, the customer will be prompted to select whether “Stay on page” or “Leave”*
*If “Leave” is selected the customer will be directed to edit schedule screen as shown in* [*Figure 6.11.1.*]() *above*

1.4.1. The edited schedule confirmation screen will be displayed.

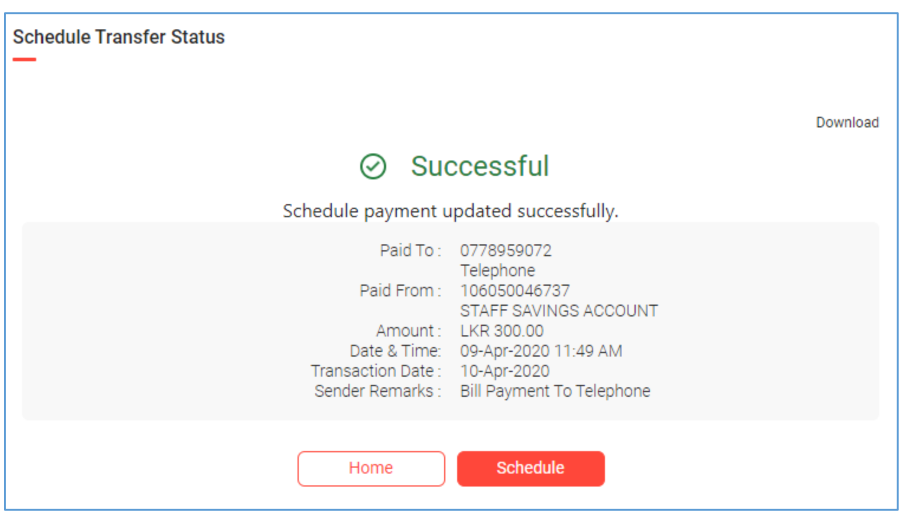



Figure 6.13 - Edit confirmation

## 6.3. Deleting Scheduled Payments

Customers can also delete their scheduled payments by following the process shown below.

1.1. Click on “Delete”

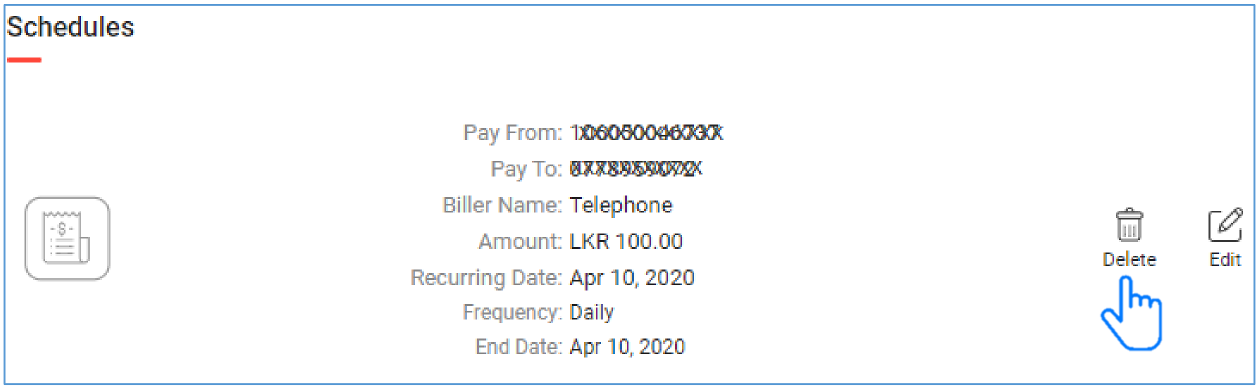



Figure 6.14 - Delete

1.2. A pop up will be displayed asking for confirmation and click “Delete”

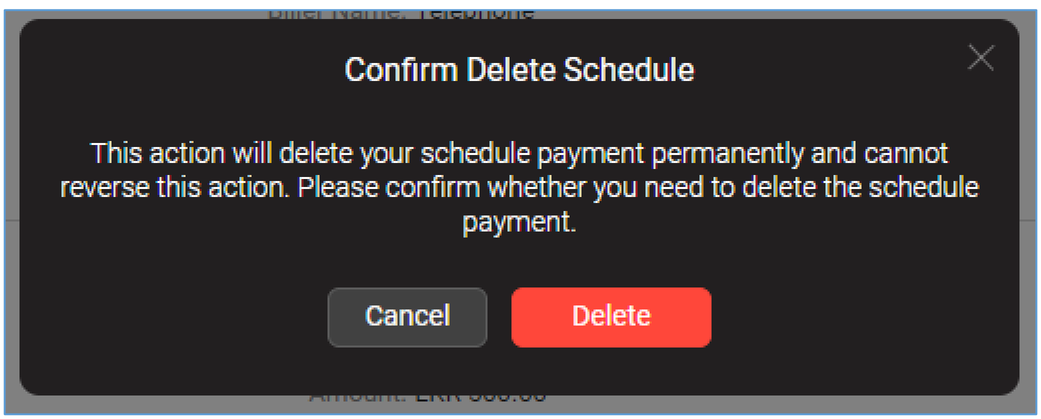



Figure 6.15 - Delete confirmation

***Note:*** *If “Cancel” is selected then the customer will remain in the same screen as shown in Figure 6.14*

1.3. Delete confirmation will be shown on the right hand top corner of the screen

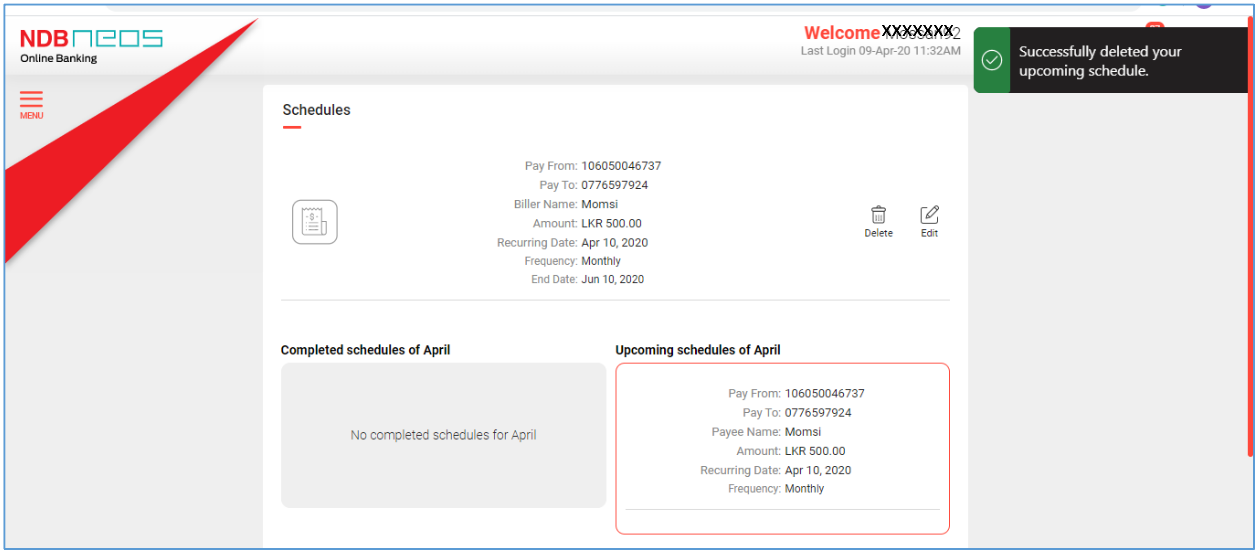



Figure 6.16 - Delete confirmation

NOTE: FOR FUNCTIONS OF OTHER OPTIONS IN NEOS ONLINE BANKING, PLEASE REFER MOBILE BANKING MANUAL SINCE THE PROCESS IS THE SAME