

Dear Valued Customer,

This is to remind you that with effect from 31st March 2016, all **OTHER BANK FUND TRANSFERES** initiated via Online Banking to the following banks are processed real time (immediately).

1. Bank Of Ceylon
2. Peoples Bank
3. Commercial Bank
4. Hatton National Bank
5. National Development Bank
6. Cargills Bank
7. Union Bank
8. Seylan Bank
9. Sampath Bank
10. Standard Chartered Bank
11. Commercial Leasing
12. Lanka Orix Leasing Company

(CEFTS enabled Bank list is subject to change. The above list is valid as at 31st May 2016)

Nations Trust Bank uses the **CEFTS** (Common Electronic Fund Transfer Switch) network to process the transactions to above banks and financial institutions via Online Banking.

Fund transfers to all the other banks that are not listed above will be processed via **SLIPS** (Sri Lanka Interbank Payment System)

Difference between SLIPS and CEFTS

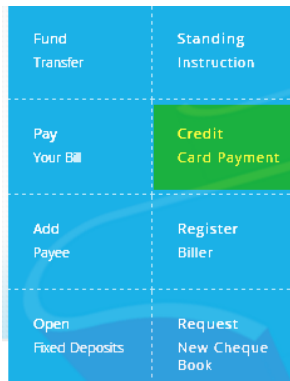
	SLIPS	CEFTS
Cut off Time	Before 12.30 pm on working days	No cut off time as its 24 * 7
Transaction processing time	4 to 5 hours for transactions initiated within the cut off time	1 to 5 minutes
Selection of exact Bank	Required	Required
Selection of exact Branch	Required	Any branch
Beneficiary account gets credited on holidays	No	Yes
Account number digit restriction	Up to 12 digits	Full account number
Bank Charges	Free	Free

Please address all correspondence relating to on-line banking to: Manager Digital Channels, Nations Trust Bank PLC, PQ188, No 242, Union Place, Colombo 2, Sri Lanka. ANY ERRORS/OMISSIONS SHOULD BE ADVISED TO THE BANK IMMEDIATELY BY CALLING OUR CALL CENTRETEL: +94 114 711 411 or EMAIL US ON CUSTOMERSERVICE@NATIONSTRUST.COM

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Please follow below instructions when performing a Fund Transfer to any of the banks and Financial Institutions listed above

1. CEFTS method requires you to provide the complete account number. Example 12345678900000
2. Ensure sufficient funds are available with the debiting account when performing the transaction
3. Delete all registered Other Bank Account numbers and register them with the full account number in Online Banking
4. Remove all scheduled transactions in Online Banking and place them again in order to avoid inconvenience
5. Do not use "OTHER BANK FUND TRANSFER" option to pay your OTHER BANK CREDIT CARD
6. Use "CREDIT CARD PAYMENT" in the Online Banking landing page for OTHER BANK CREDIT CARD payments (see below image).



CEFTS Transactions gets rejected due to following reasons:

1. Beneficiary account is not active
2. Provided beneficiary account number is wrong or incomplete
3. Payment was done for a Credit Card

CEFTS Failure notification

On failure of CEFTS transactions, you will received an automated notification to

1. Mobile as a SMS to your registered mobile number with the bank(Provided you are registered for the banks "SMS Banking" facility)
2. Online Banking mail box
3. Email to your registered email with the bank

Note:

Please ensure your most up to date contact details (Mobile Number and email) are registered with the bank.

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