



Welcome to **Flash Digital Bank Account**



Powered by Commercial Bank

User Guide for easy access

Table of Content

	Welcome to Flash Digital Bank Account	02			
02	Steps to open a Flash Digital Bank Account	03	13	My Accounts and Credit Cards	34
03	Send Money to Other Accounts	10	13.1	Check your Accounts and Credit Cards	34
3.1	Fund Transfer to Flash user	10	13.2	Link Other Bank Accounts	35
3.2	Fund Transfer to Commercial Bank or other Bank account	12	14	My Portfolio	38
3.3	Transaction Receipt	15	15	Set My Budget	39
04	Account Transfer between own Accounts	17	16	Create Saving Goals	41
05	Pay Bills	18	17	Investment	43
5.1	Add New Billers	18	17.1	Open Fixed Deposit	43
5.2	Make a Bill Payment	20	17.2	Insurance	47
06	QR Payments	21			
07	Add Money to your Flash Account	23			
08	Request Money to your Flash Account	24			
09	Request Money from the Bank	25			
10	My Transactions	26			
10.1	View Transactions	26			
10.2	Save Environment Feature	27			
11	Mobile Reload	30			
12	Bill Split Feature	31			
12.1	Start a new group	32			
12.2	Existing Groups	33			



Download and self-register today





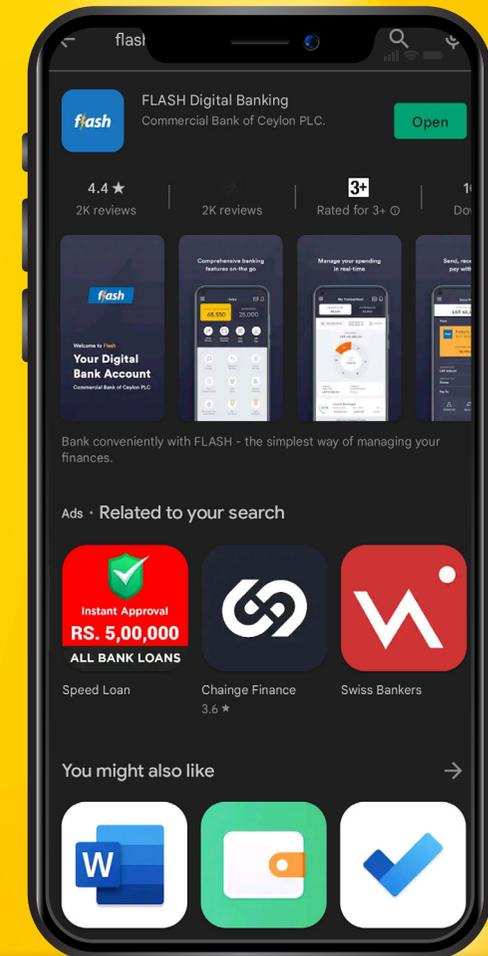
Powered by Commercial Bank

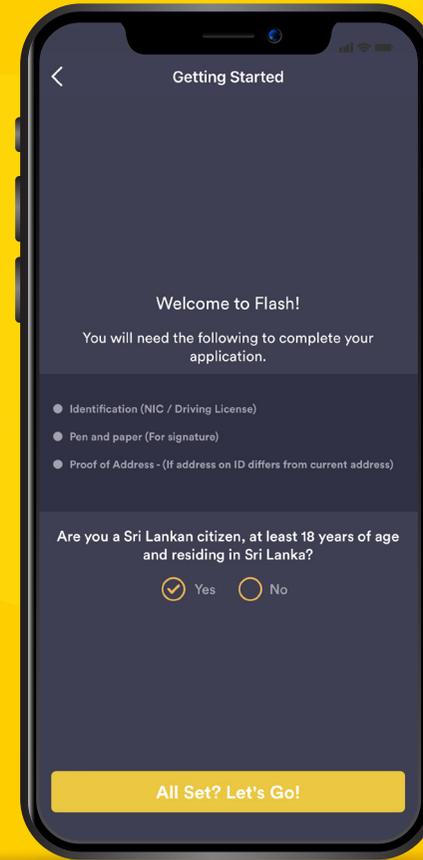
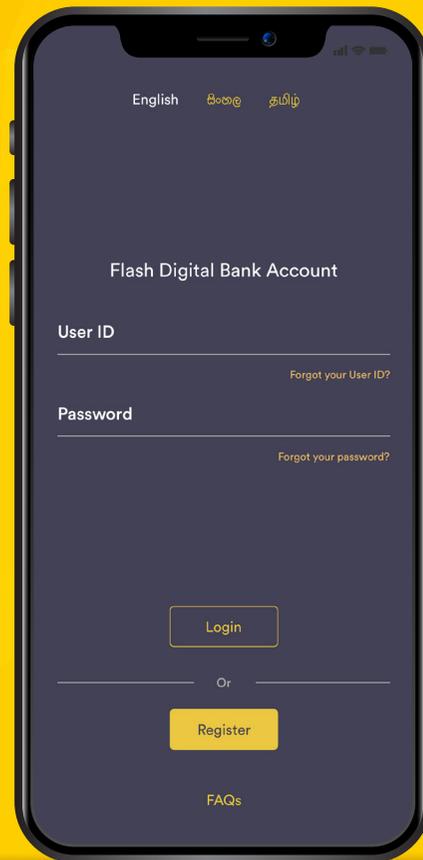
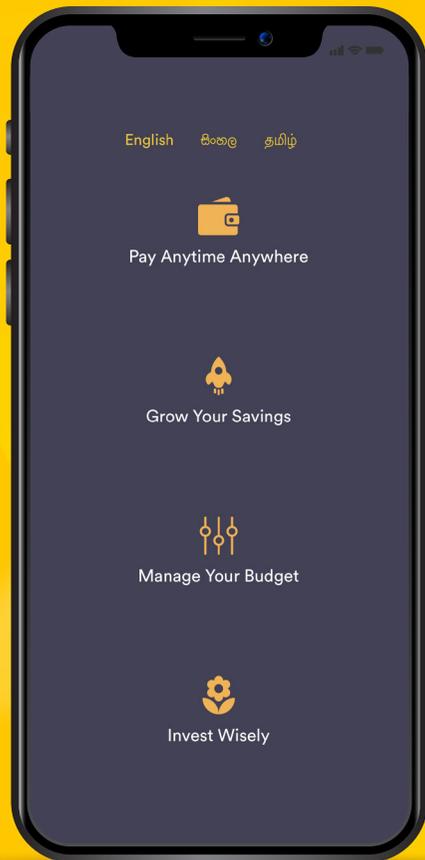
Welcome to Flash Digital Bank Account

Sri Lanka's first fully fledged Digital Bank Account,
Flash will help you to open an account and do
your transactions from anywhere at anytime.

Steps to open a Flash Digital Bank Account

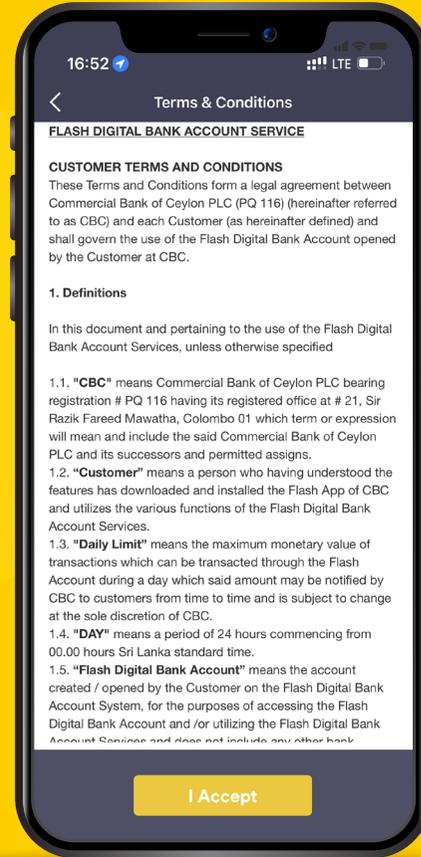
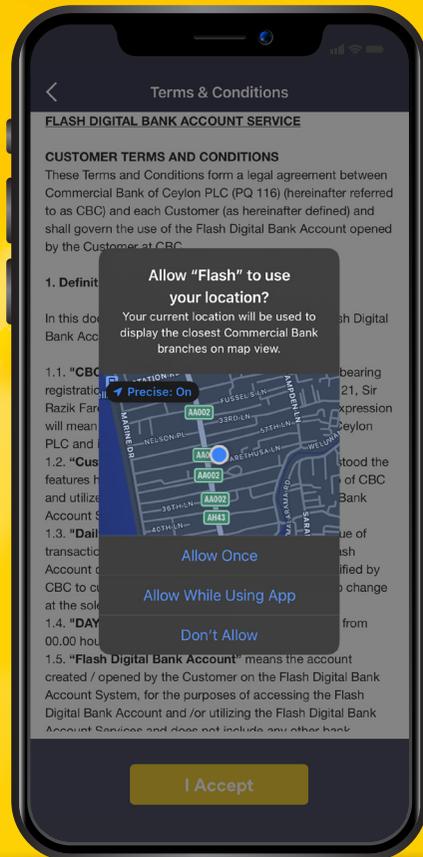
- Search “Flash Digital Account” in Apple App Store, Google Play Store or Huawei App Gallery and download the App to your Mobile.
- Follow the given steps to fill and submit your account opening application.
- A Bank representative will contact you upon submission of the application to activate your account.





Steps to open a Flash Digital Bank Account

- Open the downloaded app, click on "Get Started", and click "Register".
- Tick on "Yes" to confirm that you are a citizen of Sri Lanka and residing in Sri Lanka.
- Click on "All Set? Let's Go!" to proceed.



Steps to open a Flash Digital Bank Account

- Allow Flash App to access your location details to identify that you are resident in Sri Lanka by clicking on "Allow While Using App".
- Click on "I Accept" to accept the Terms & Conditions.

Personal Details

Preferred User ID*
(3-12 Characters, No Spaces)
This User ID will be allocated only if it is available in the system

Title *

First Name (as on ID) *

Last Name (as on ID) *

Other names (as on ID)

NIC

NIC No. *

Email *

Phone Number *

Next

Verify

Verify Your Account

Please enter the 6 digit code sent to your phone.

Didn't receive a message?
Resend code

Done

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
+ * #	0	⌫

Verify

Verify Your Account

Please enter the 6 digit code sent to your phone.

2 9 6 0 6 7

Didn't receive a message?
Resend code

Excellent! Your mobile number has been verified.

OK

Steps to open a Flash Digital Bank Account

Completing Your Profile

Personal Details

- Fill in your personal details by entering your Full Name, NIC No, Email and Phone Number, and click "Next" to verify your entered Mobile Number.
- Enter the OTP received to your Mobile Number and click "OK".

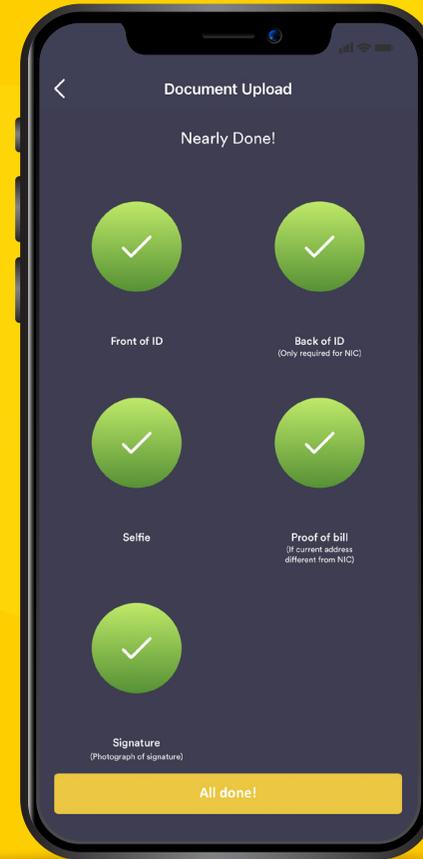
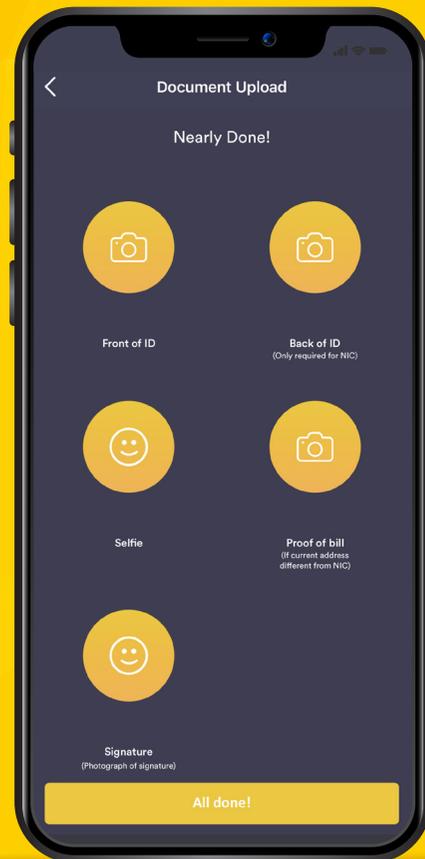


Steps to open a Flash Digital Bank Account

Completing Your Profile

Personal Details

- Click on “Complete Your Profile” and fill in the Date of Birth, Marital Status, Mother’s maiden name as the security question and your Residential Address.
- Press “All Good” to complete your Personal Details.



Steps to open a Flash Digital Bank Account

Completing Your Profile

Uploading Your Documents

- Click on “Upload Your Documents” and upload a clear photo of both sides of your ID.
- Take a Selfie and upload a photograph of your signature.
- You may upload Billing Proof if your current address may differ from the address mentioned in your NIC.
- Press “All Done” to complete uploading your documents.



Steps to open a Flash Digital Bank Account

Flash Account

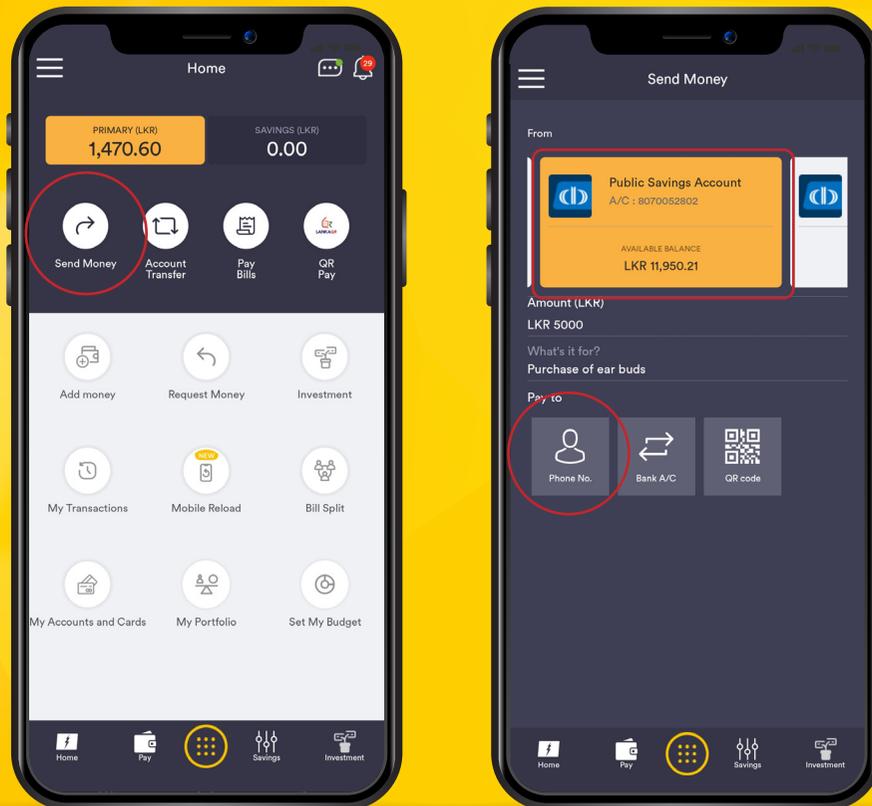
- Upon completing your profile and uploading documents, you will receive an email to your account for email verification.
- Upon verifying your email address, click on “All Good!” to access your Flash Digital Bank Account.

You will be allowed access to Flash Digital Bank Account Home Page with limited authorizations.

A Bank representative will contact you upon submitting the application to activate your account.

3. Send Money to Other Accounts

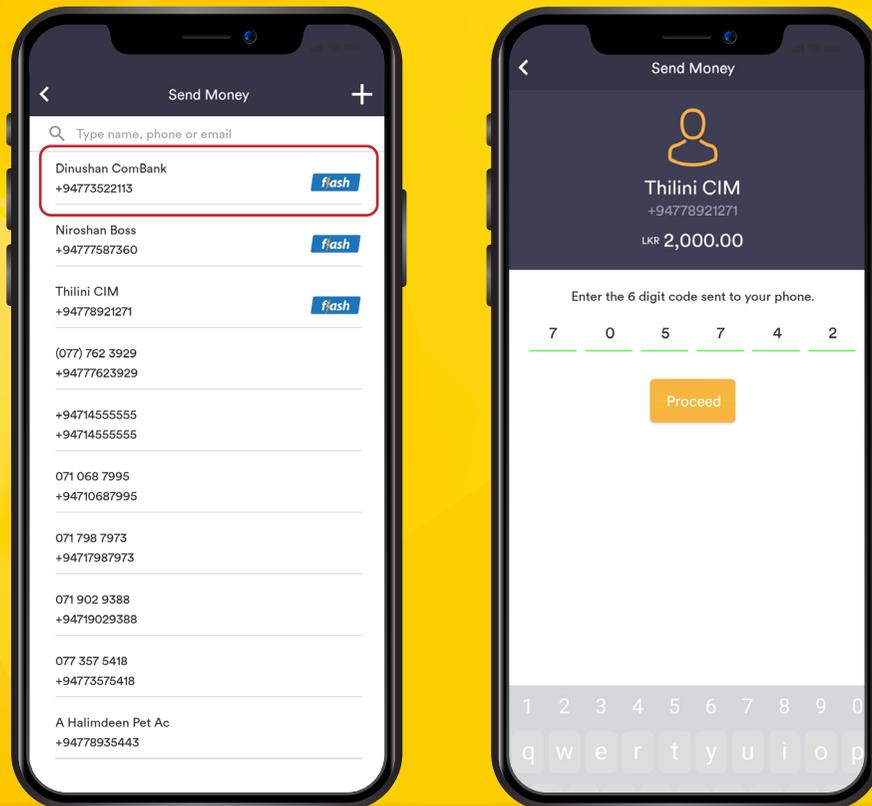
You can send money to Flash users, Commercial Bank customers or other bank customers using Flash.



3.1 Fund Transfer to Flash user

- Select the “Send Money” option and select the debit account, enter the Amount to be Transferred and state your reference under “What’s it for?”.
- Select the “Phone No.” tab under the “Pay To” option, and you will be directed to your mobile contact list.

3. Send Money to Other Accounts

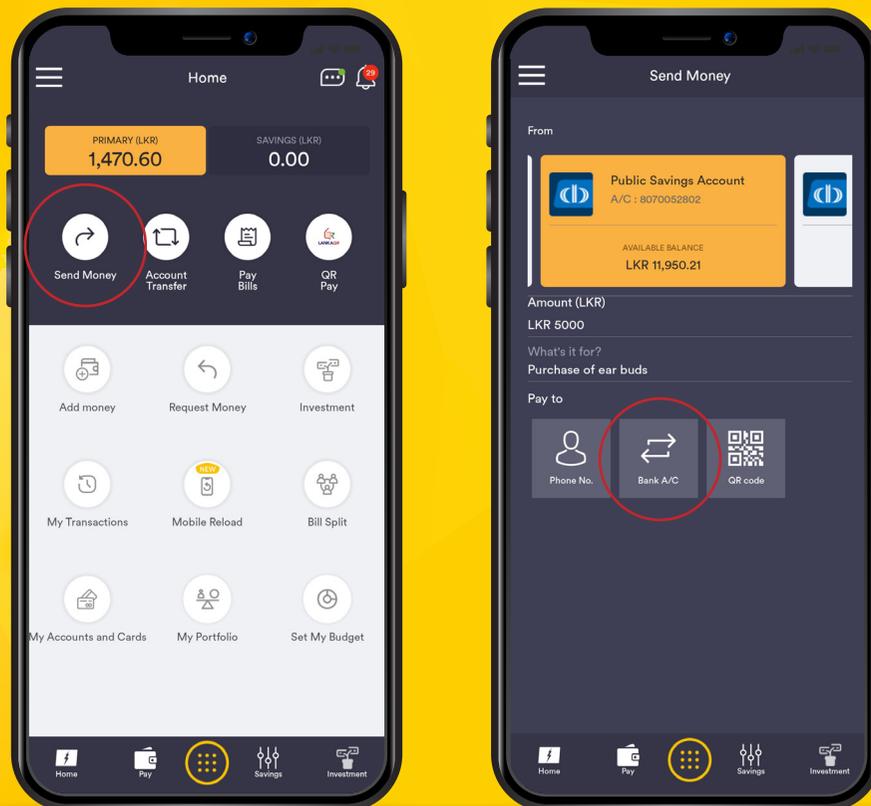


3.1

Fund Transfer to Flash user

- Select the desired Flash Account holder's mobile number from the contact list. (Make transfers to Flash Account holders does not require an account number)
- Click on "Proceed" upon entering the OTP received to your registered mobile number.

3. Send Money to Other Accounts

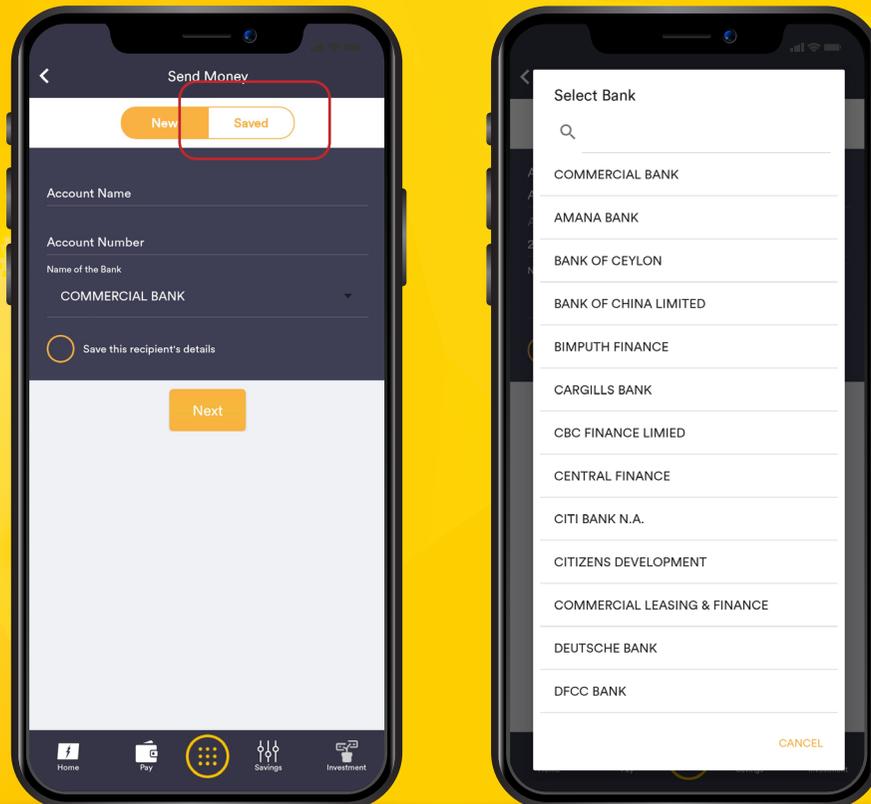


3.2

Fund Transfer to Commercial Bank or other Bank account

- Select the “Send Money” option and select the debit account, enter the Amount to be Transferred and state your reference under “What’s it for?”.
- Select the “Bank A/C” tab under the “Pay to” option

3. Send Money to Other Accounts

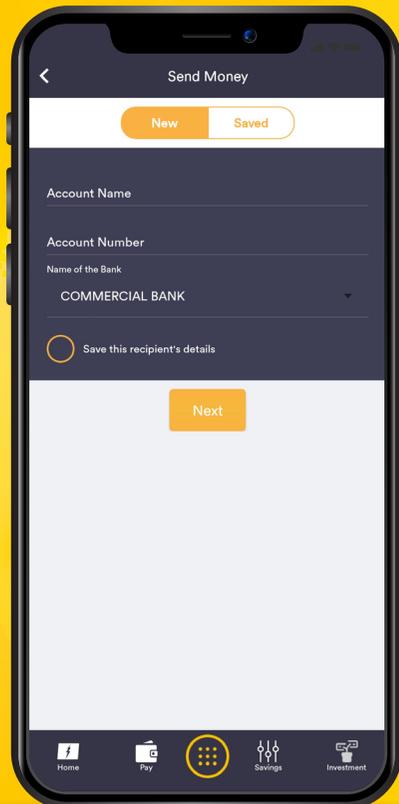


3.2

Fund Transfer to Commercial Bank or other Bank account

- Type the Account Name and Account Number.
- If you need to transfer money to a Commercial Bank Account, select “Commercial Bank” under Name of the Bank drop-down menu.
- If you need to transfer money to another bank account select the relevant bank from the “Name of the Bank” drop-down menu.
- Tick on “Save this recipient’s details to save the details for future use. You may find your saved recipient's under “Saved” on the same screen.

3. Send Money to Other Accounts

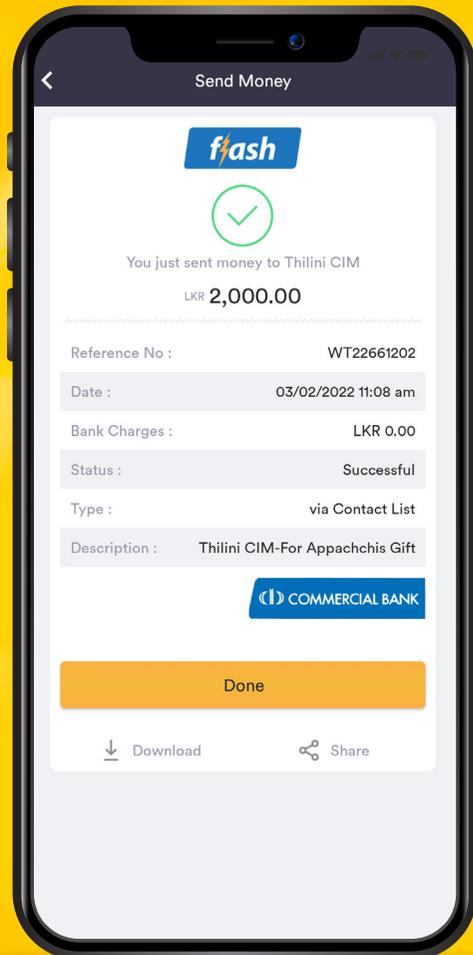


3.2

Fund Transfer to Commercial Bank or other Bank account

- Click on “Proceed” upon entering the OTP received to your registered mobile number.

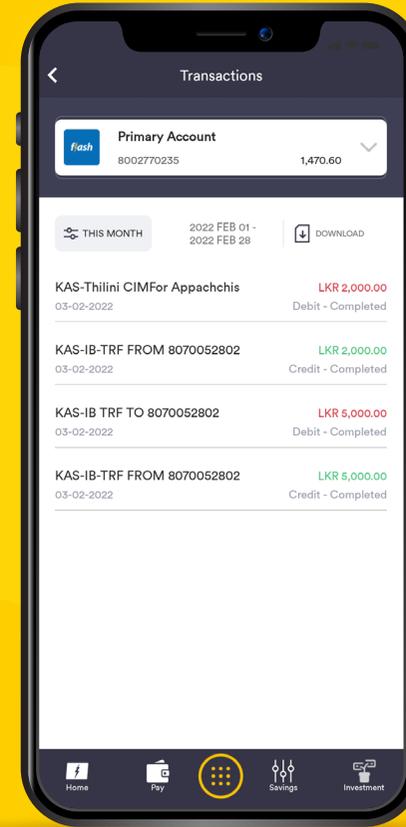
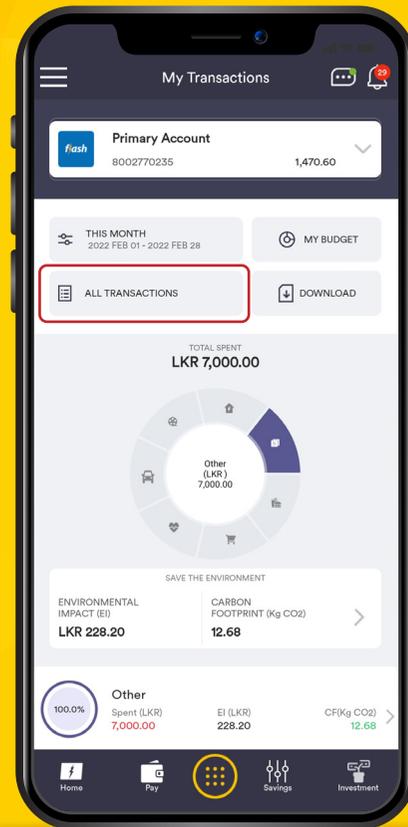
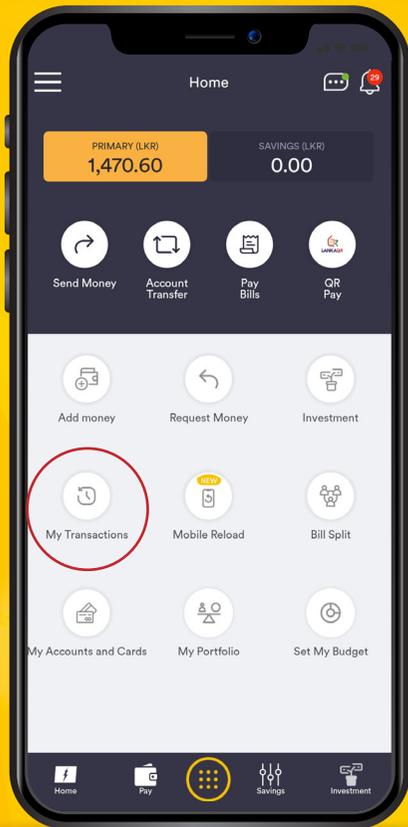
3. Send Money to Other Accounts



3.3 Transaction Receipt

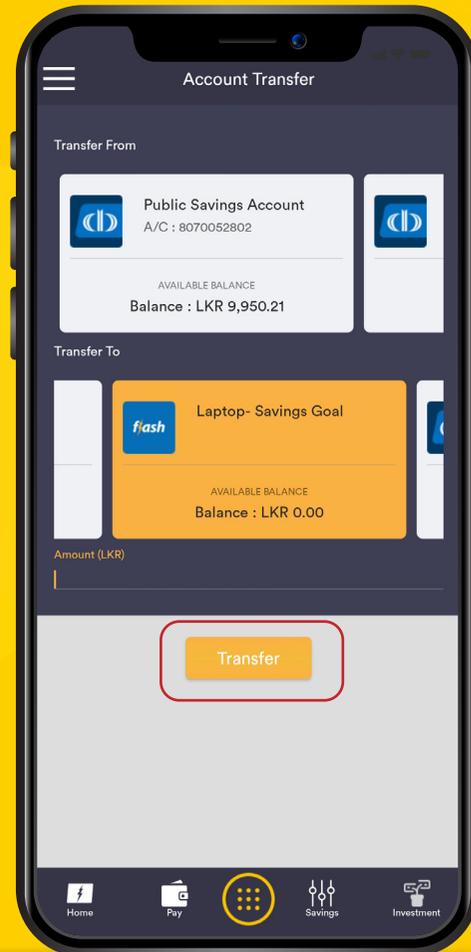
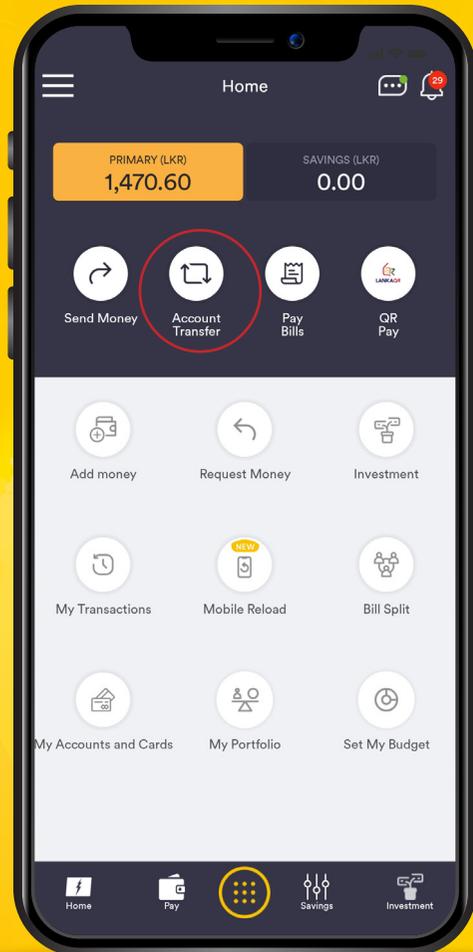
- You may receive the transaction receipt at the end of every transaction which could be shared or downloaded.

3. Send Money to Other Accounts



3.3 Transaction Receipt

- To download previous Transaction Receipts Select “My Transaction” from Home Page and click on “All Transactions”.
- Click on the desired transaction from the list to download or share the Transaction Receipt.



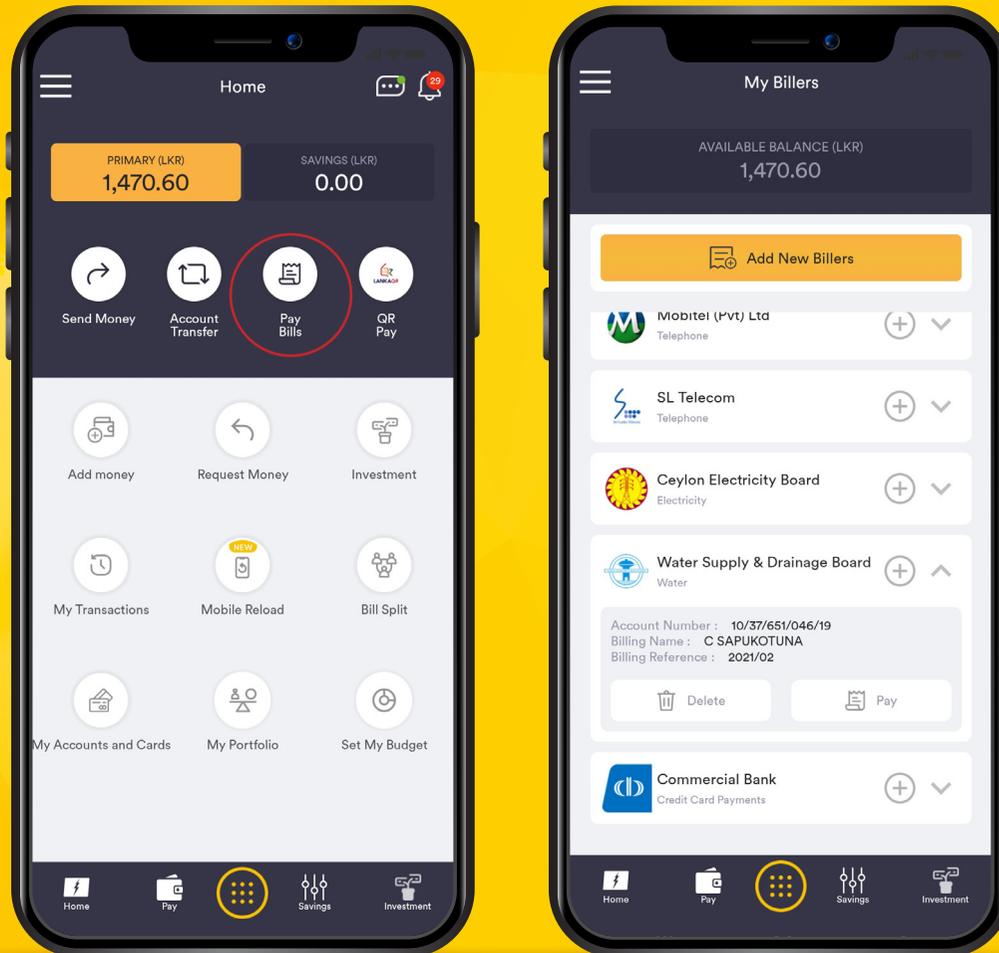
4. Account Transfer between own accounts

“Account Transfers” allow you to transfer funds among your own accounts.

- Click on “Account Transfer” and select the desired debit account and credit account.
- Type the desired amount and click on the “Transfer” button to proceed.

5. Pay Bills

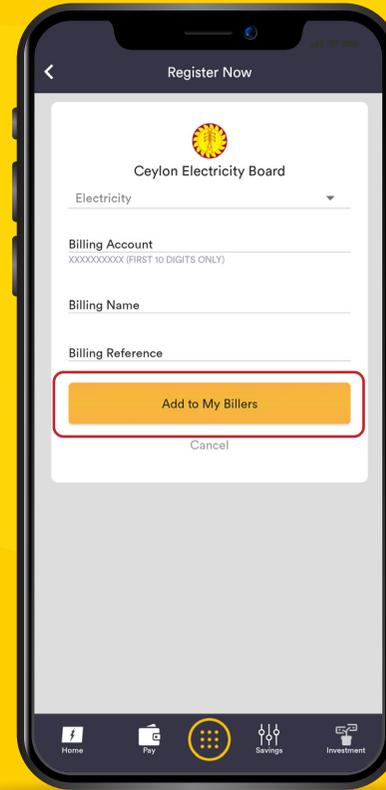
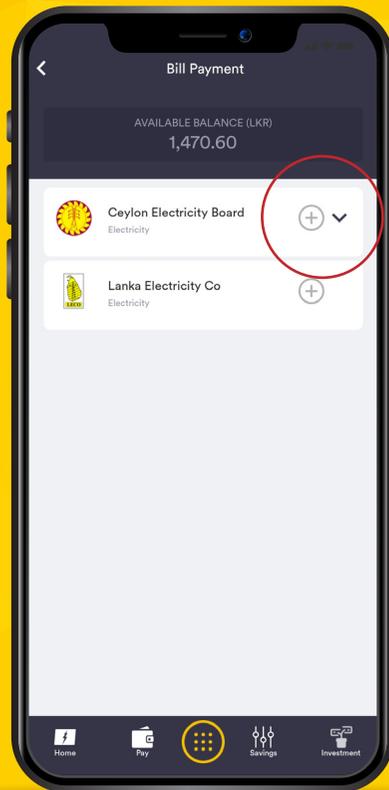
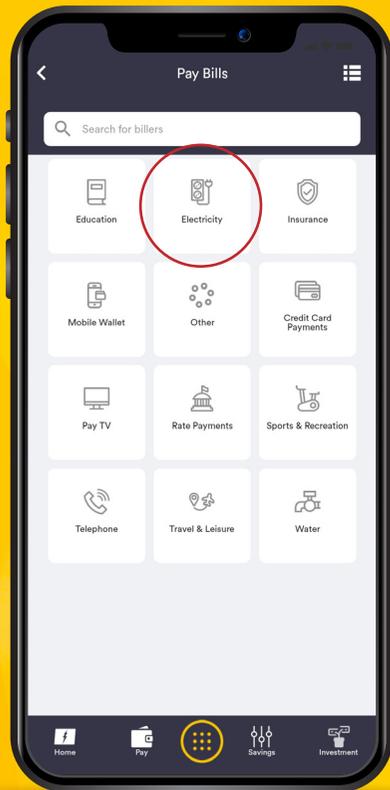
To make a bill payment you need to add billers to your account.



5.1 Add New Billers

- Select “Pay Bills” from Home Screen and click on the “Add New Billers” button.

5. Pay Bills

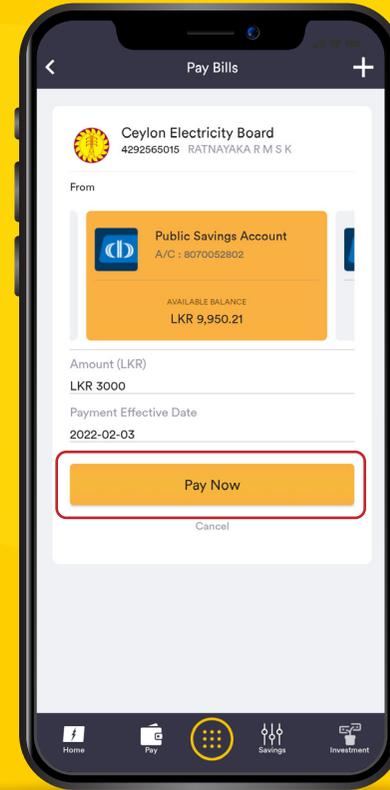
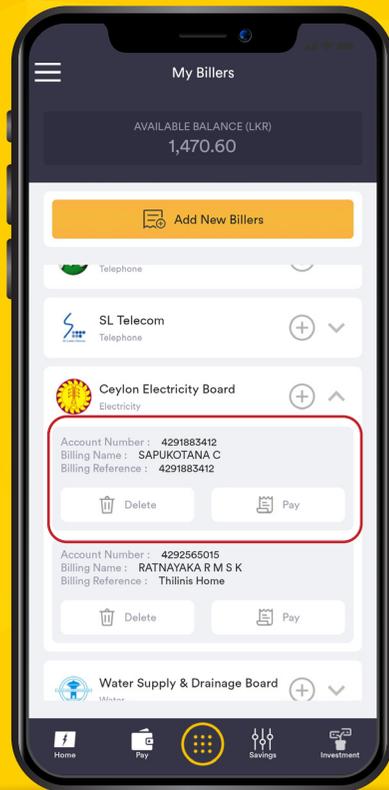
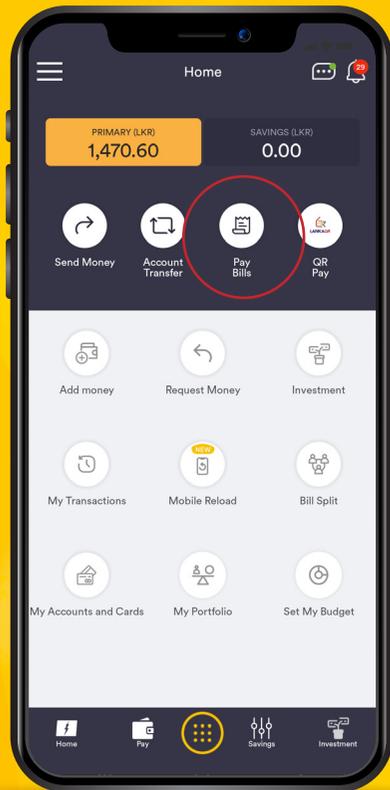


5.1

Add New Billers

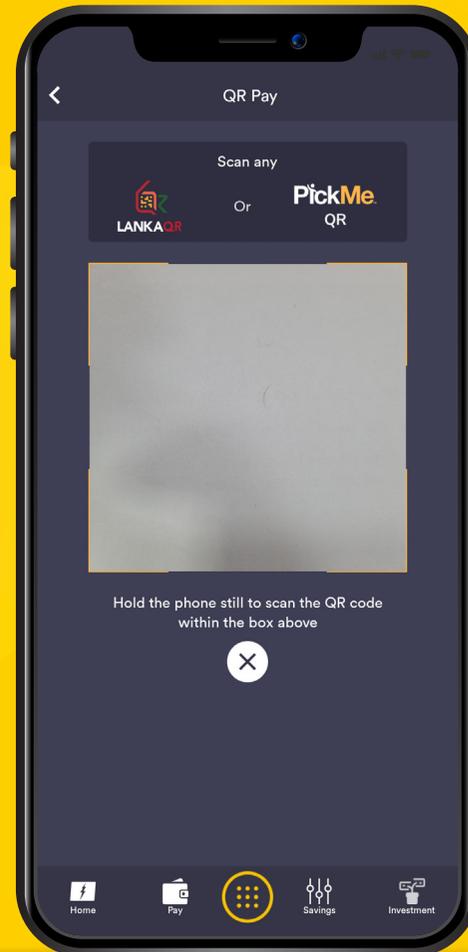
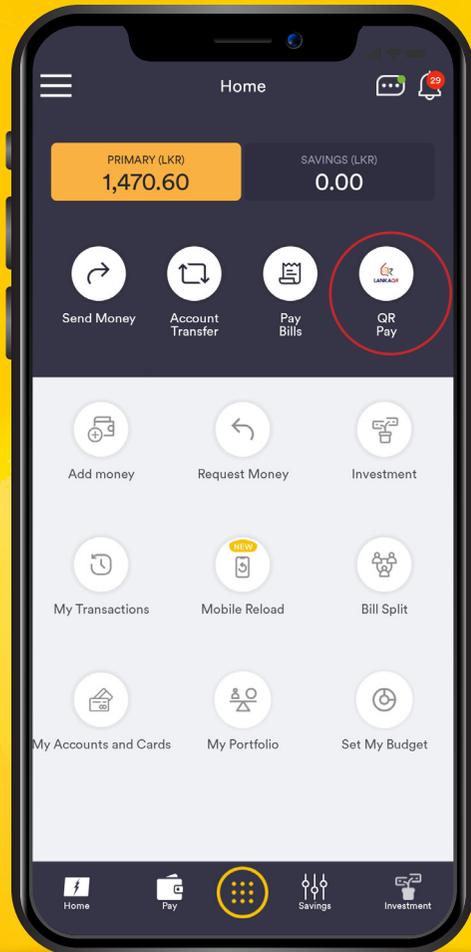
- Select the desired biller group from the tabs and click on the plus icon (+) in front of the desired biller to insert the details.
- Fill in the details of the bill and click on “Add to My Billers” to include the bill under your “My Billers” option.
- You may add multiple bills to your account. E.g., You can add two different CEB accounts to your biller.

5. Pay Bills



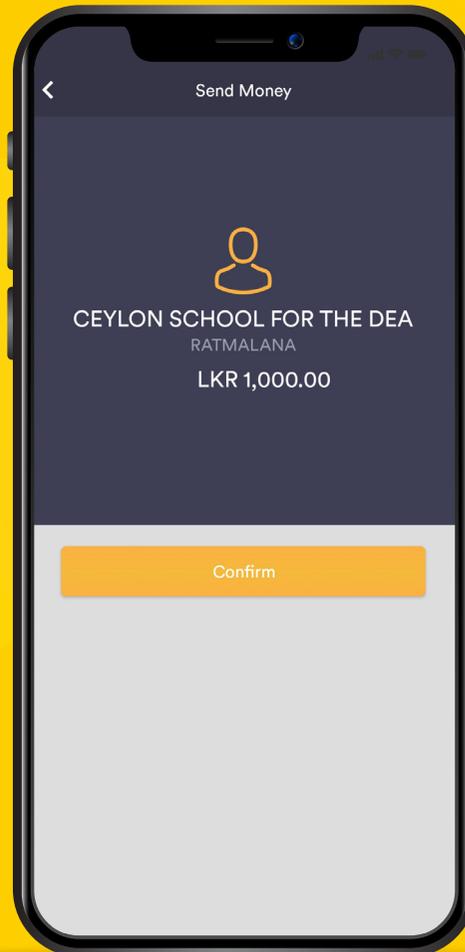
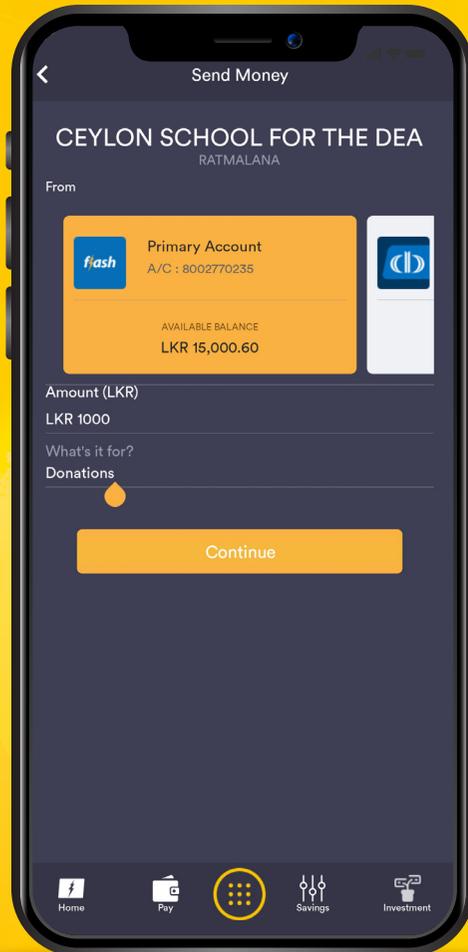
5.2 Make a Bill Payment

- Select “Pay Bills” from Home Screen and click on the desired biller you previously added to the “My Billers” option.
- Click on the “Pay” button and select the desired debit account. Fill in the “Amount” and “Payment Effective Date” and click on the “Pay Now” button.
- Click on “Proceed” upon entering the OTP received to your registered mobile number to complete the payment.
- You may download your transaction receipt upon completing the payment.



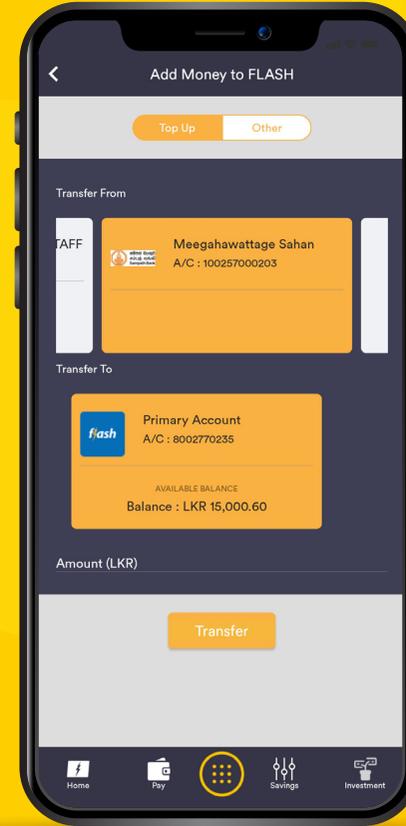
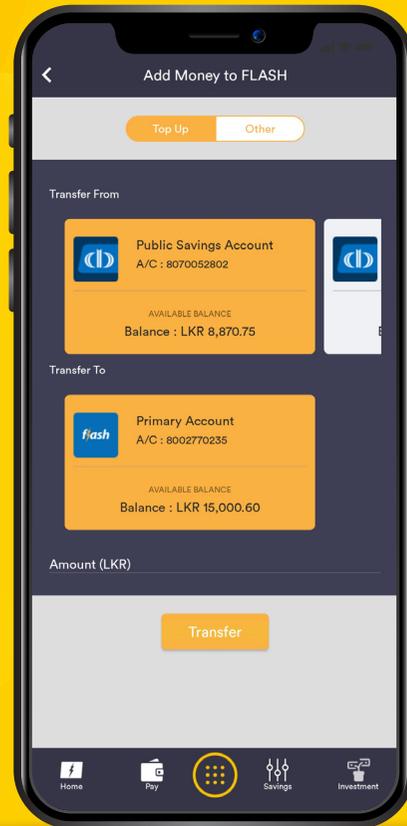
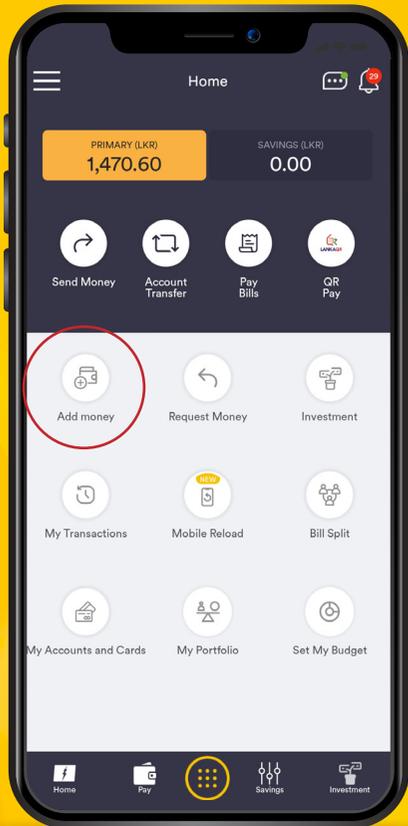
6. QR Payments

- To make a QR Payment click on the "QR Pay" icon on Home Screen.
- Hold the phone still to scan the QR code.



6. QR Payments

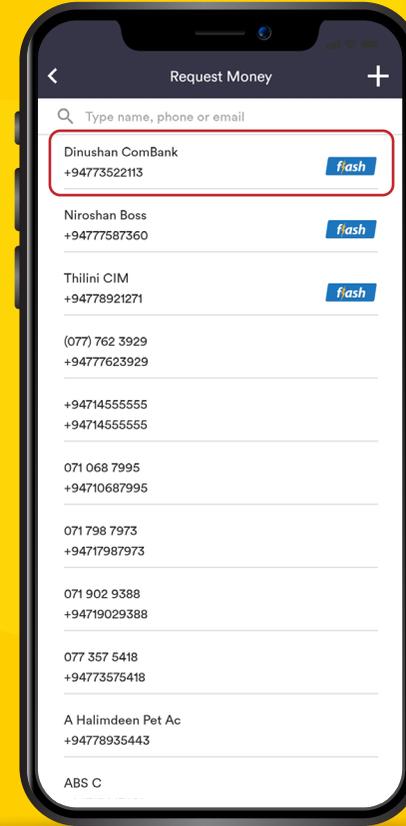
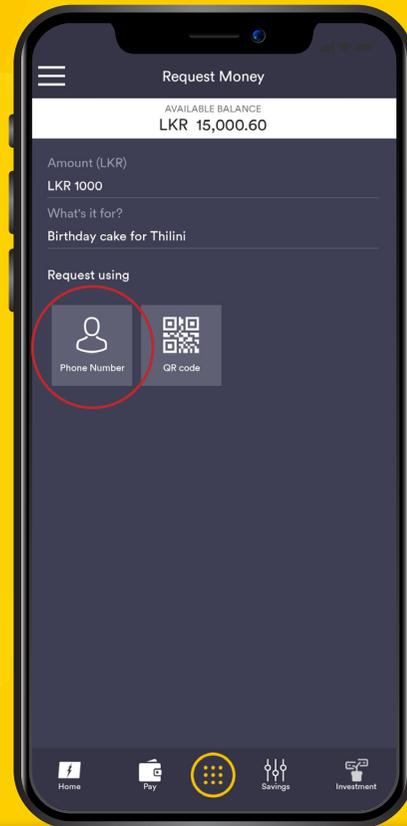
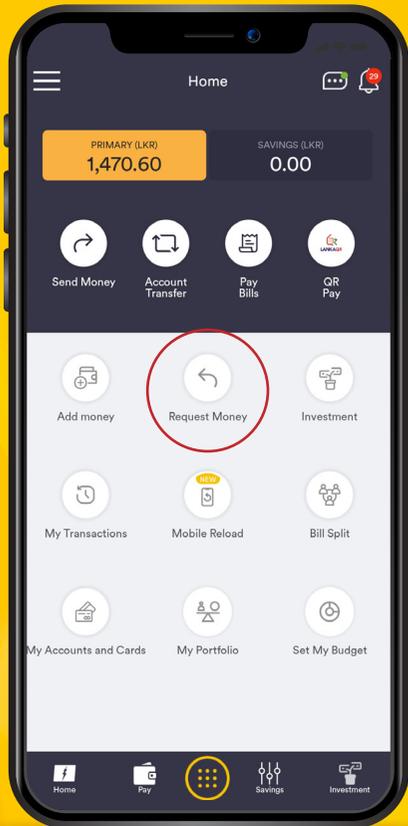
- Select the Debit Account, enter the amount and reason for the transaction.
- Click on “continue” and “confirm” the payment.



7. Add Money to your Flash Account

The “Add Money” option allows you to transfer money to your Flash account from any other commercial Bank account or link to other Bank accounts.

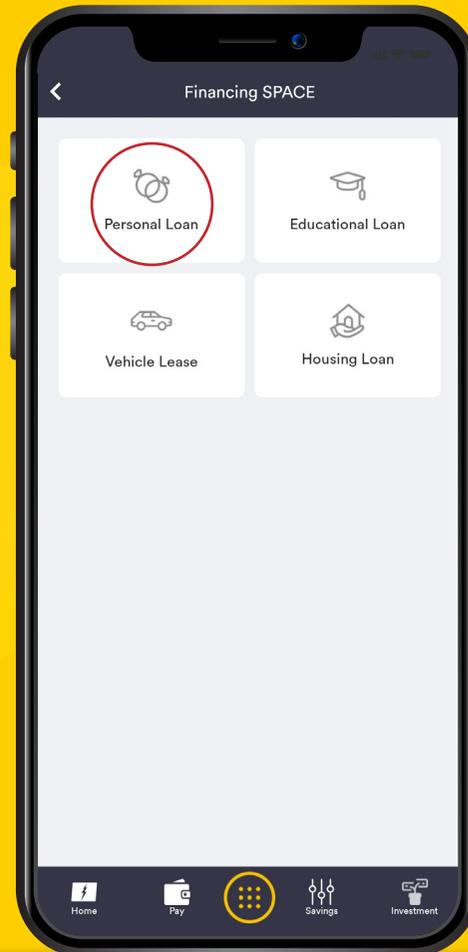
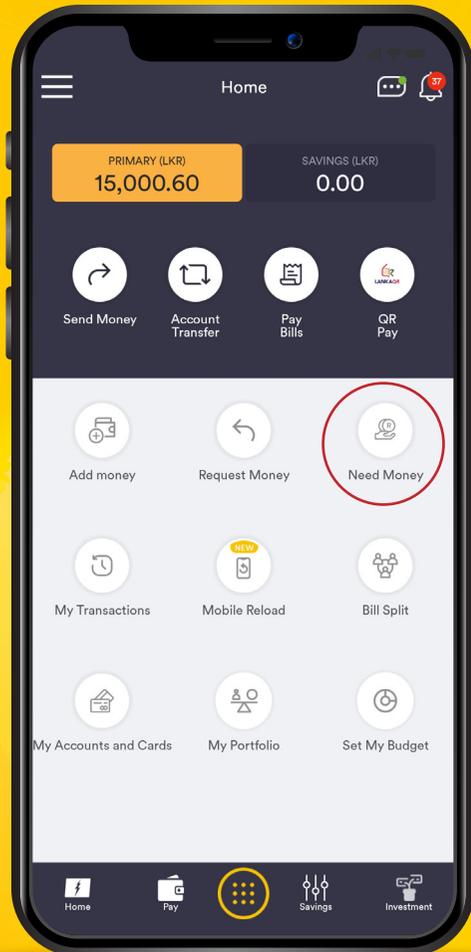
- Click on the “Add Money” icon on the Home Screen.
- Select the debit account, enter the amount and make the transfer.



8. Request Money to your Flash Account

The “Request Money” option allows you to request money from your friends in the contact list who is using Flash account.

- Click on the “Request Money” icon on the Home Screen.
- Enter the amount and type the request.
- Click on the phone number icon and select the Flash account holder from your contact list.
- Confirm the transaction to send the request.



9. Request Money from the Bank

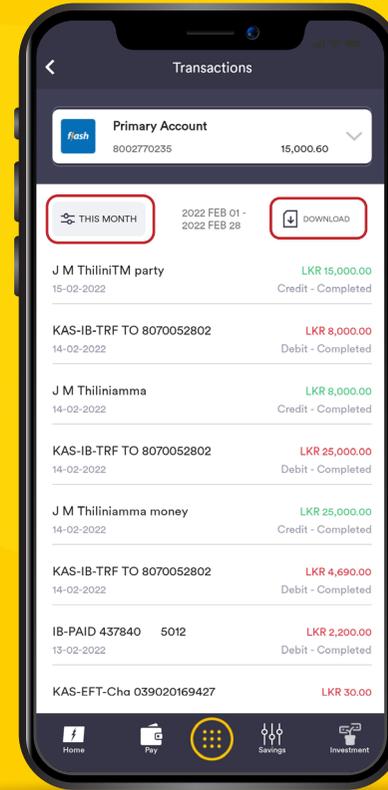
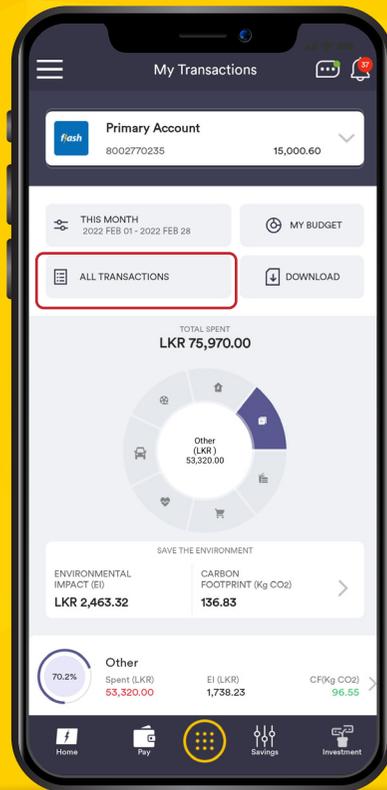
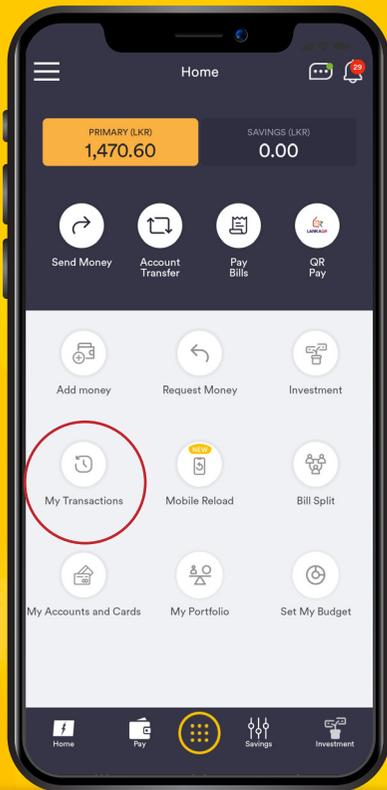
“The “Need Money” option allows you to access the “Financing SPACE”. You can request details on Personal Loans, Educational Loans, Vehicle Lease and Housing Loans to your registered email address through Flash “Financing SPACE”.

- Click on the “Need Money” icon and click on the relevant Loan type to obtain the details.

10. My Transactions

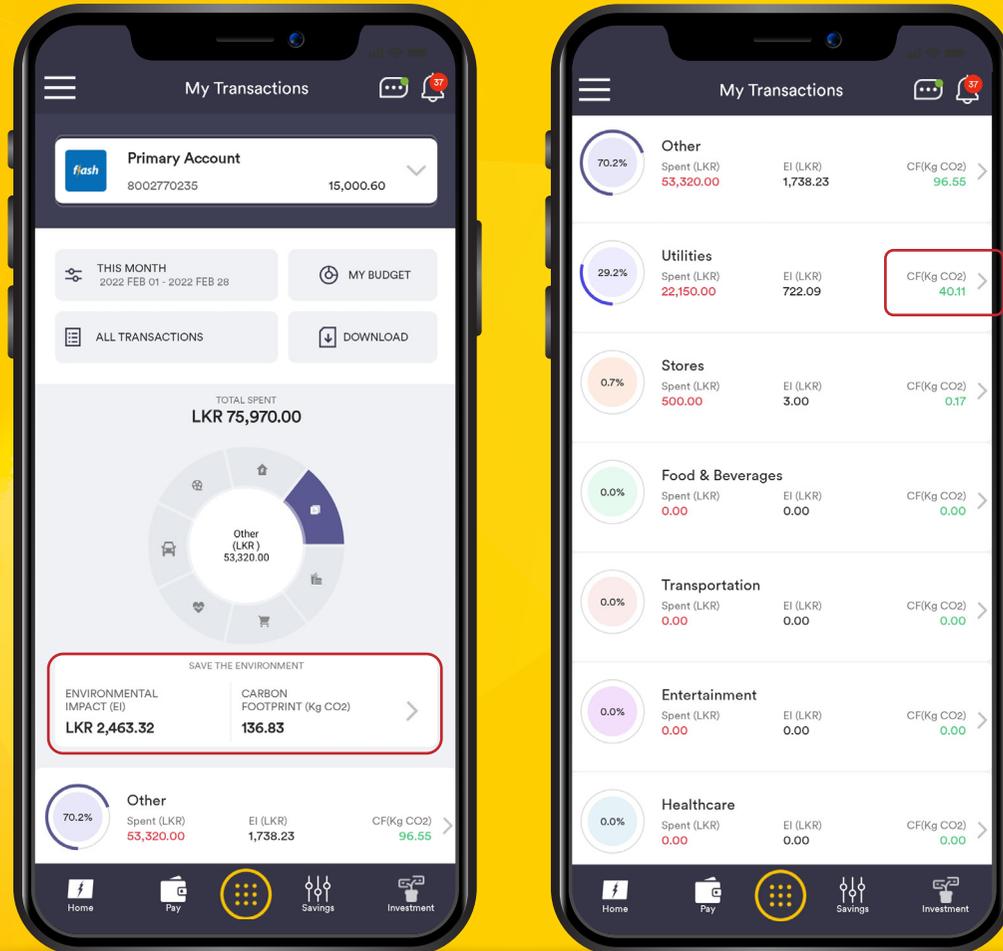
The “My Transaction” option allows you to view your transactions, access the “Budgeting Tool” and “Save Environment” features.

10.1 View Transactions



- Click on the “My Transactions” icon on the Home Screen.
- Select the desired account from the drop-down menu on the top.
- Click on “ALL TRANSACTIONS” to view the transaction history.
- Click on “THIS MONTH” to select the desired month.
- Click on the “DOWNLOAD” button to download the transaction history.

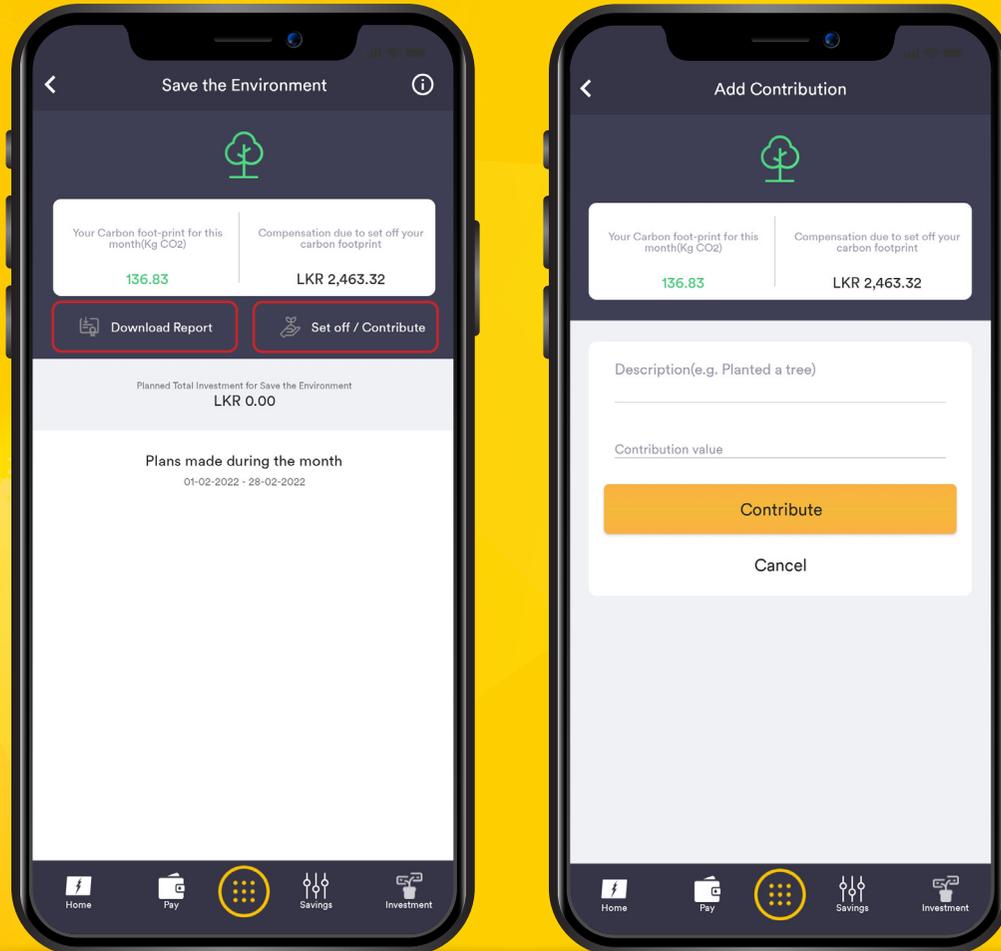
10. My Transactions



10.2 Save Environment Feature

Save Environment feature allows you to identify the carbon emission of your financial transactions and provide an opportunity to set off the same as a responsible citizen.

10. My Transactions



10.2

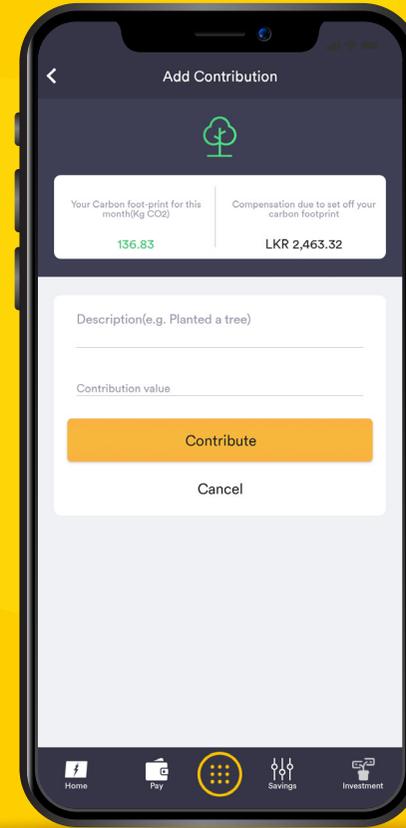
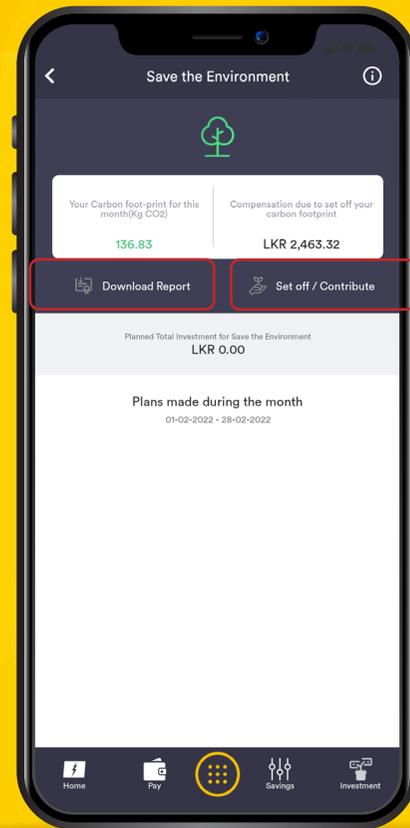
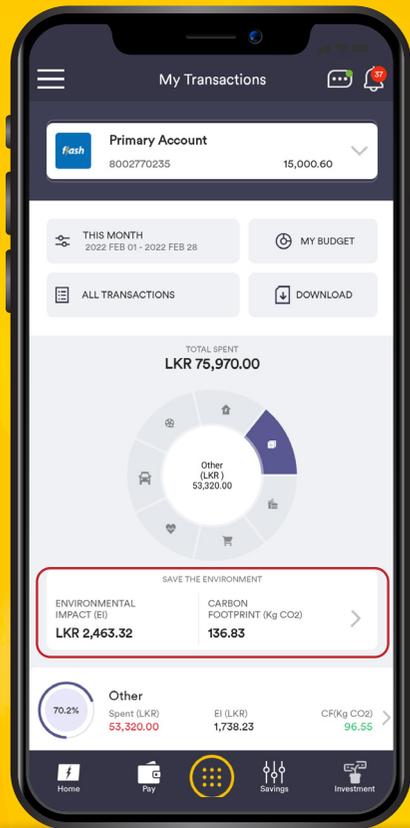
Save Environment Feature

All the transactions done through the Flash account will be categorized under seven categories.

- Utilities
- Stores
- Food & Beverage
- Transportation
- Entertainment
- Healthcare
- Other

Your carbon emission will be displayed in front of these categories and the total will be displayed under the "SAVE THE ENVIRONMENT" tab.

10. My Transactions

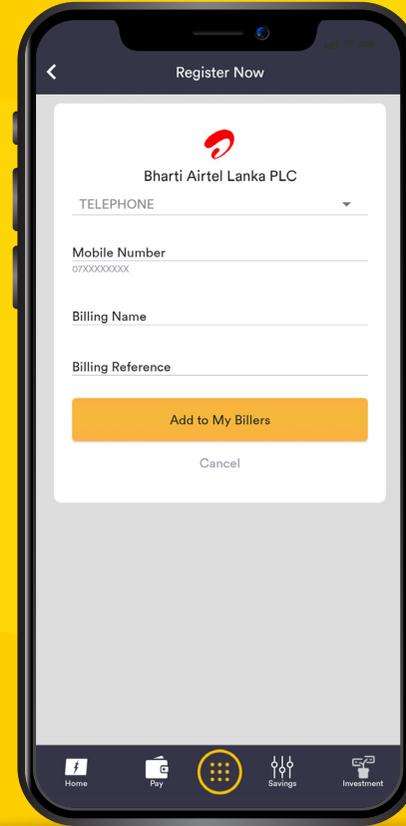
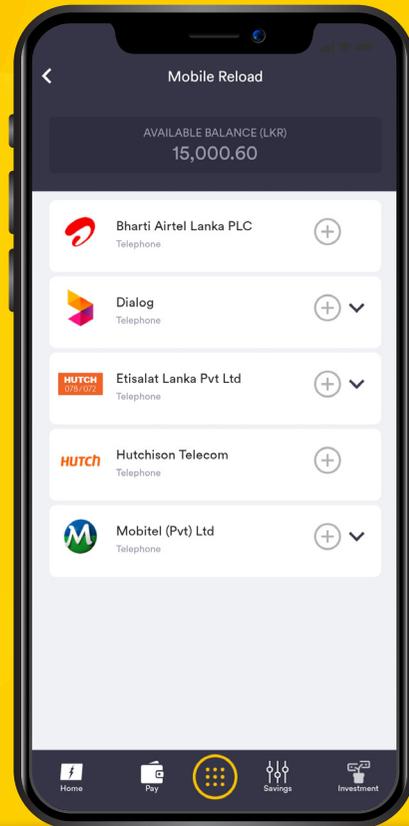
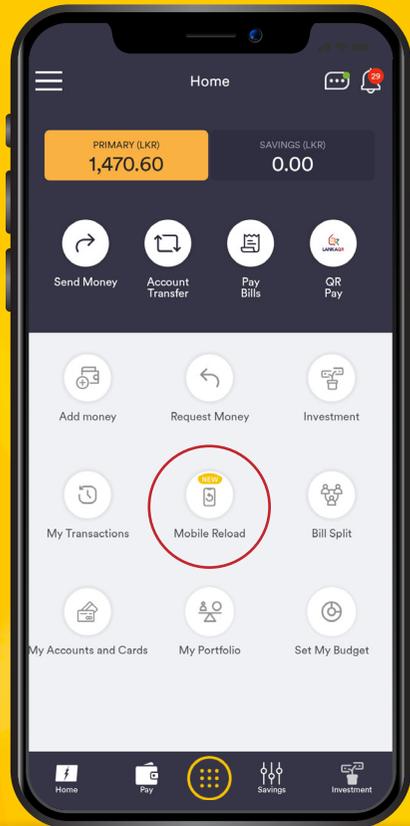


10.2 Save Environment Feature

You can download the carbon emission report and set off your carbon footprint through the Flash account.

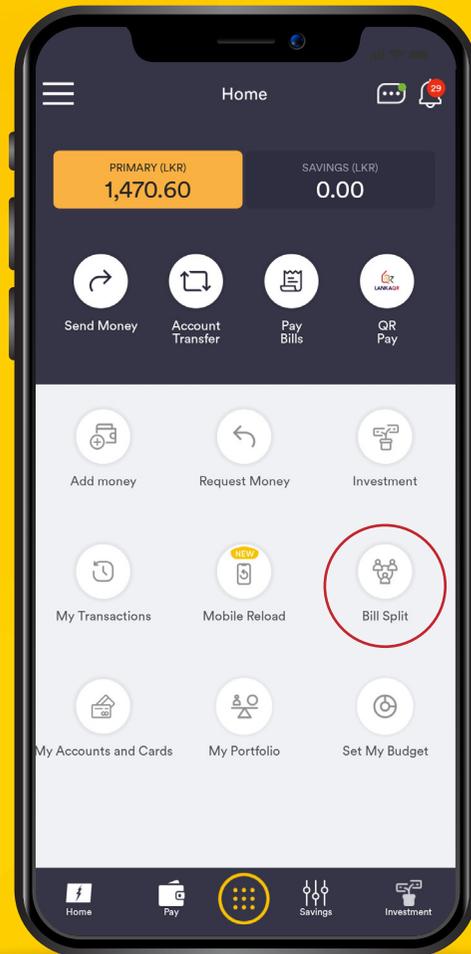
- Select the "SAVE THE ENVIRONMENT" tab and click on "Download Report" to download the carbon emission report.
- To set off your carbon footprint, click on "Set off/Contribute" and enter the amount you need to set off.

11. Mobile Reload



You can reload your mobile with a simple click using the “Mobile Reload” feature. All your mobile bill payments registered under “Pay Bills” will be automatically available under this feature. All the mobile partners in Sri Lanka is available under the “Mobile Reload” feature.

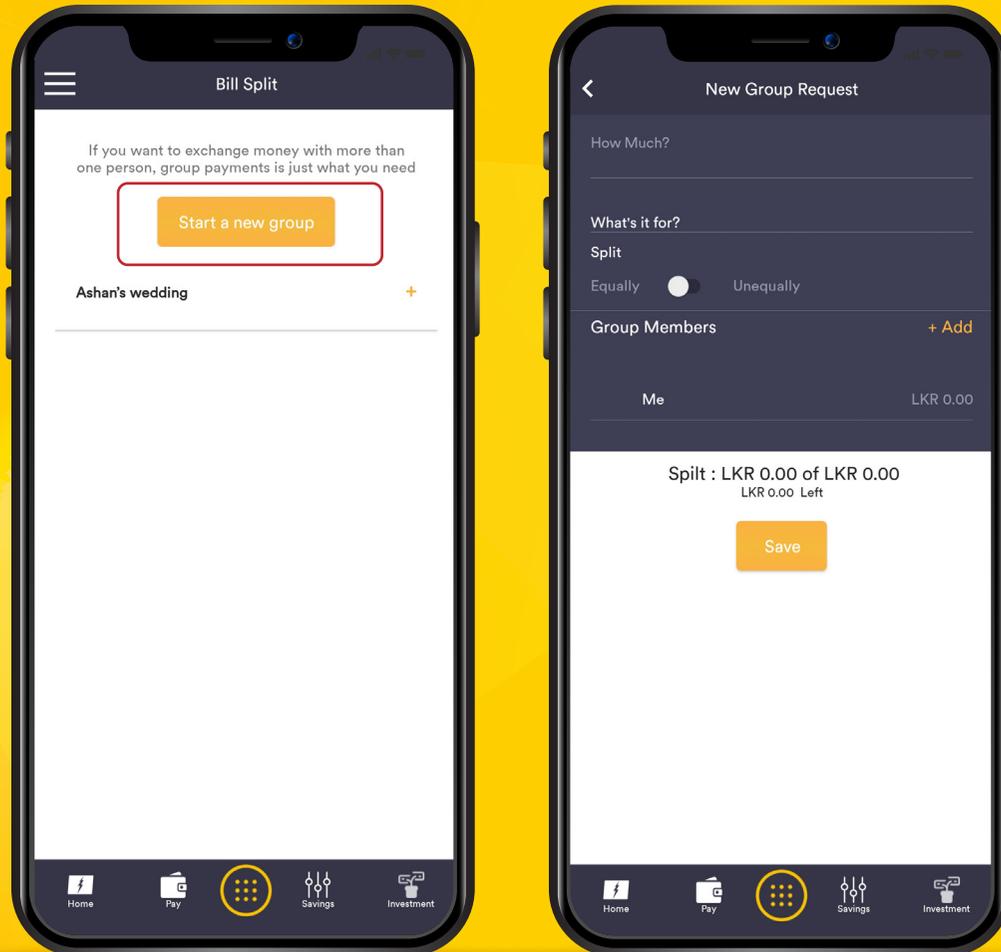
- Click of “Mobile Reload” icon on Home Screen and click on the relevant mobile service provider.
- Enter the amount and submit it to make the payment.
- (+) Plus icon will allow you to register a new number under the biller.



12. Bill Split Feature

“Bill Split” feature allows you to create a group with your Flash account holding friends and split your bill with a simple request.

12. Bill Split

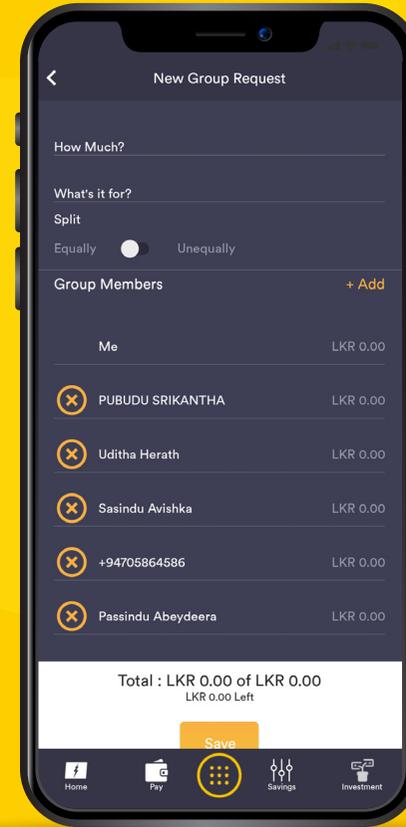
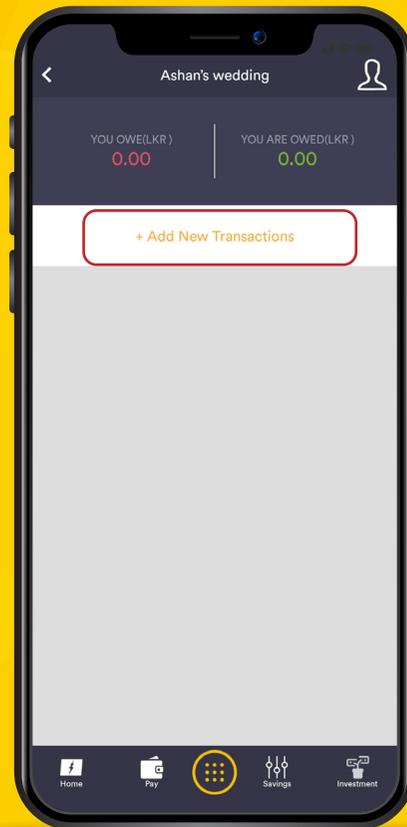
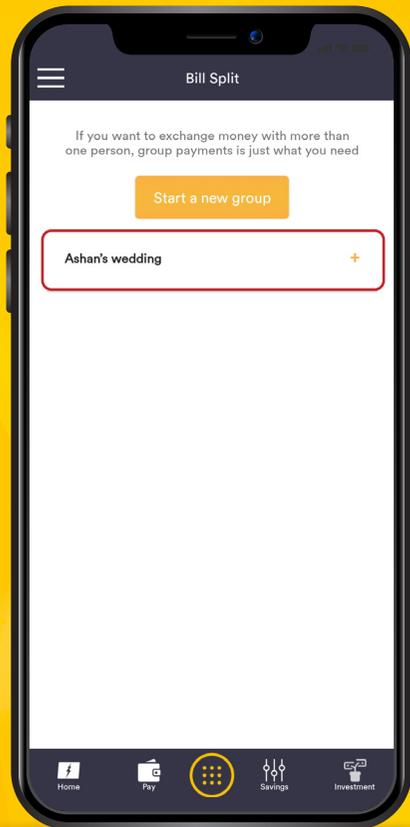


12.1

Start a new group

- Click on the “Bill Split” icon on Home Screen and click on “Start a new group”.
- Enter the total bill amount, and reason for the collection.
- Split can be shared equally or unequally.
- Add the group members by clicking on “+Add”.
- Click on “Save” to create the group. You can add Flash account users to your group and these account holders will receive a notification to their app for the relevant transaction.

12. Bill Split

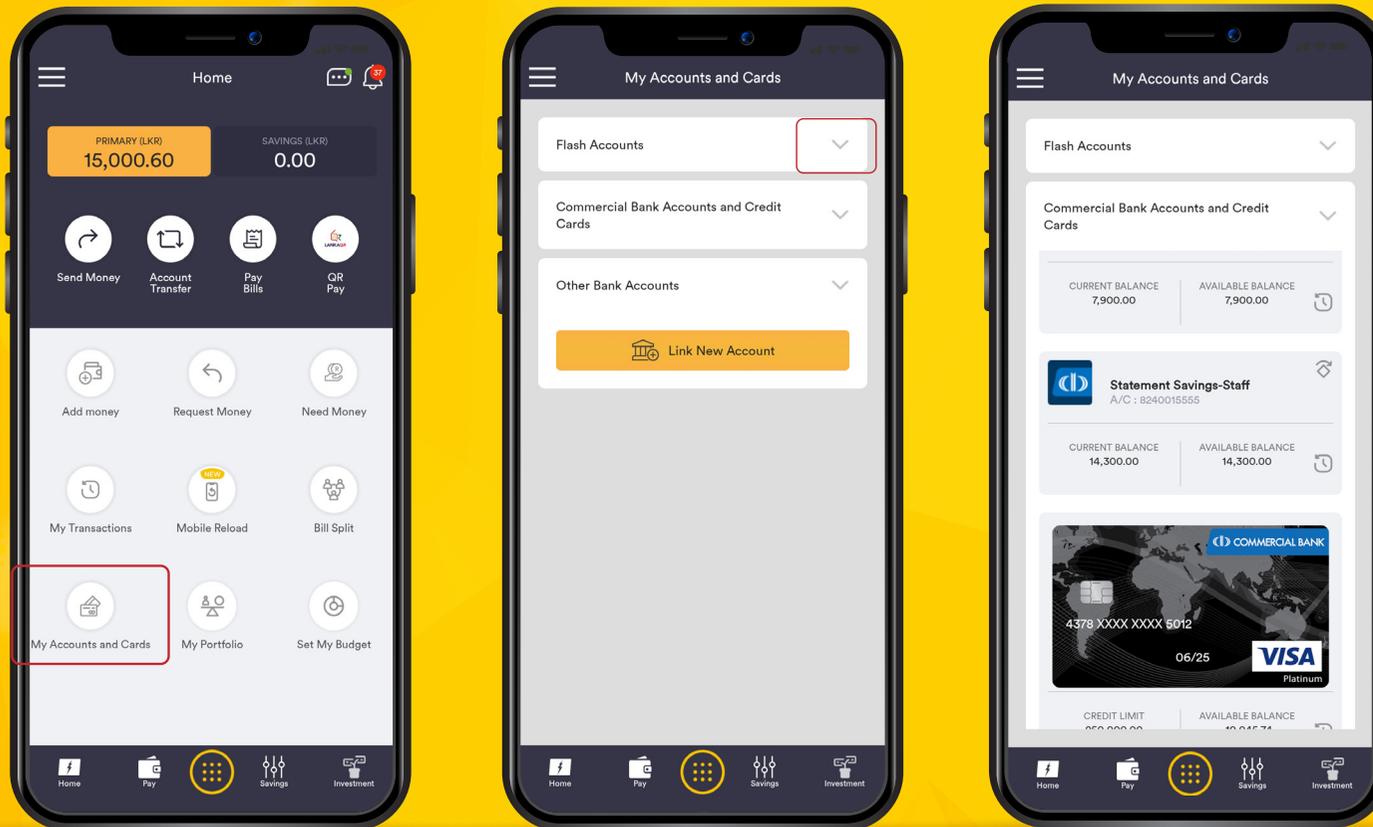


12.2 Existing Groups

- You can reuse the existing groups and monitor the amount owed or owned.
- Click on the existing group to monitor these transactions and click on “+Add New Transactions” to create a new request.
- You can add new members to the existing group by clicking “+Add” under Group Members.

13. My Accounts and Credit Cards

You can view all your Commercial Bank accounts and Credit Cards under this option. Further, this option allows you can link other Bank accounts to the Flash app.

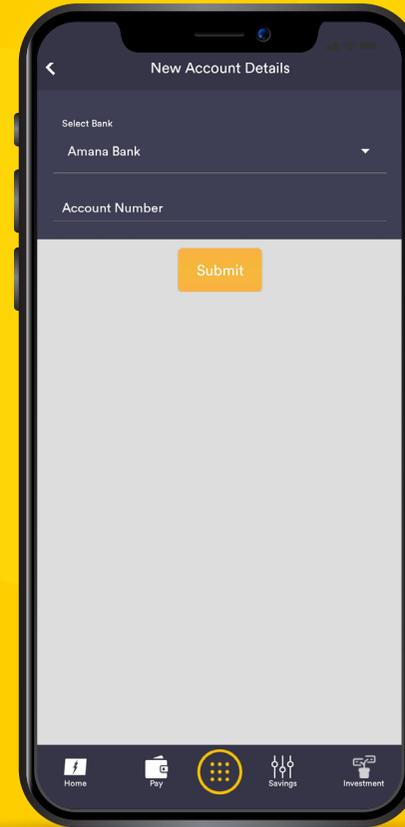
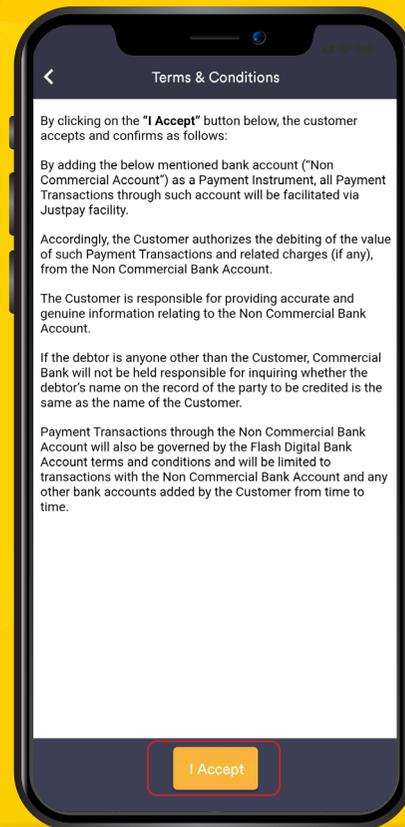
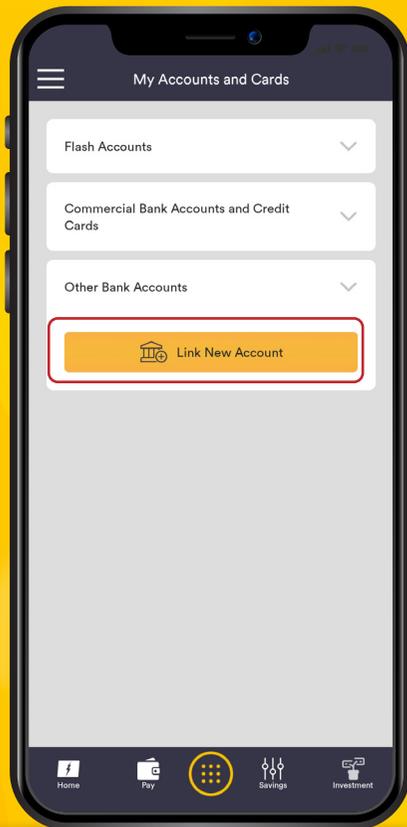


13.1

Check your Accounts and Credit Cards

- Click on “My Accounts and Cards” and click on the drop-down arrow to view your Flash, Commercial Bank Accounts and Credit Cards.

13. My Accounts and Credit Cards

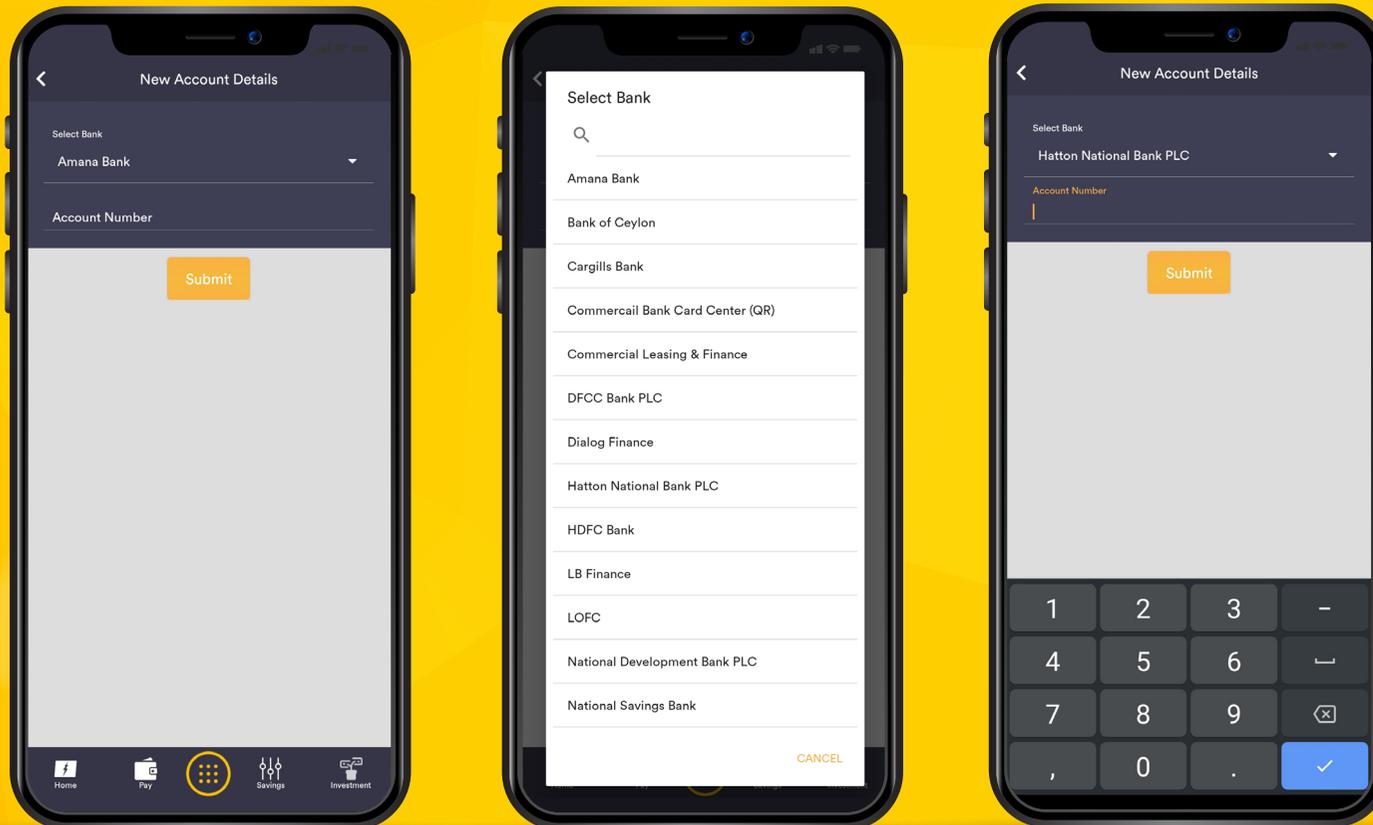


13.2

Link Other Bank Accounts

- Click on "Link New Account" under Other Bank Accounts and accept Terms and Conditions by clicking on "I Accept" to reach the New Account Details screen.
- Select the relevant Bank from the "Select Bank" drop-down menu and type the account number.

13. My Accounts and Credit Cards



13.2

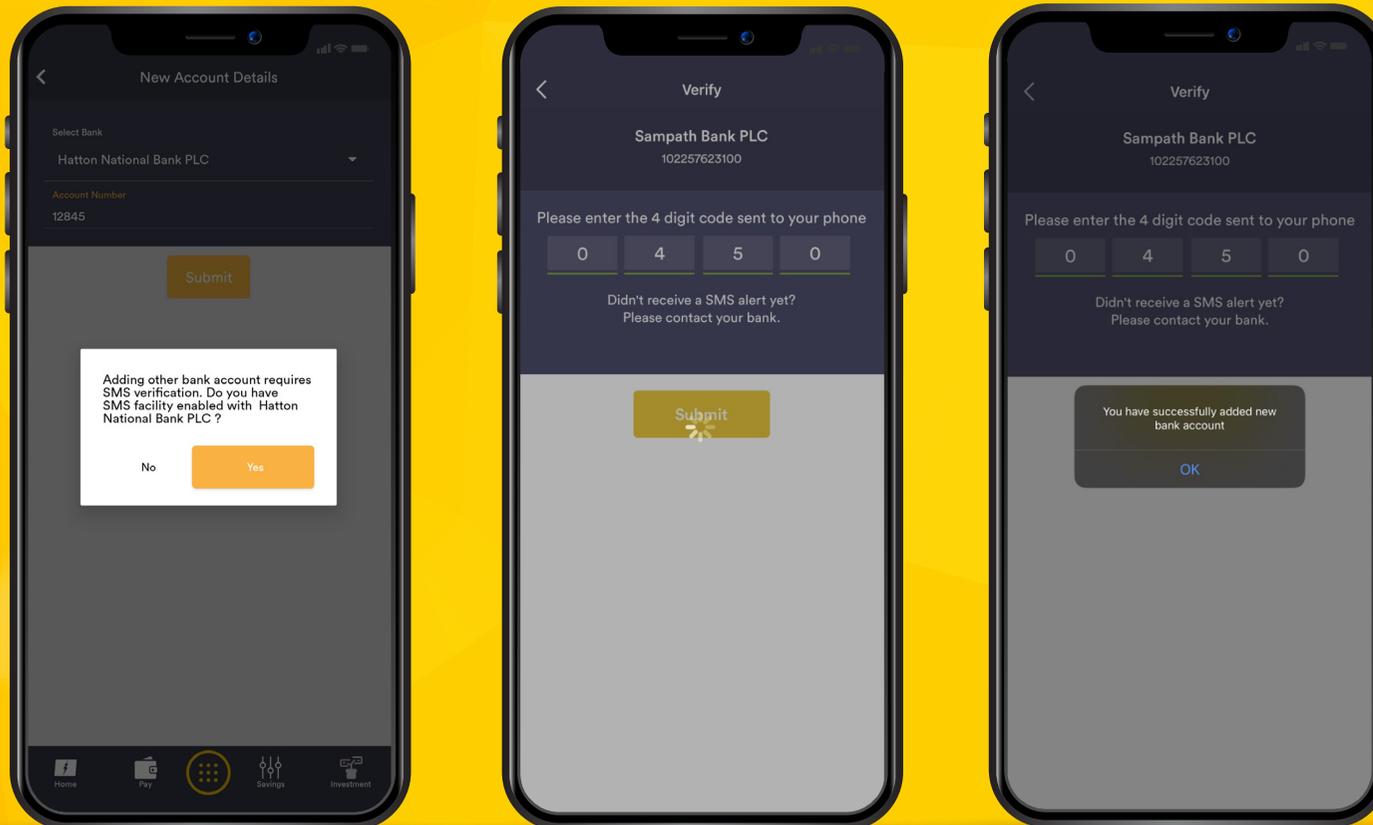
Link Other Bank Accounts

- Select the relevant Bank from the “Select Bank” drop-down menu and type the account number and click on “Submit”.
- Please note that to link other Bank Accounts to the Flash app, you need to have an SMS alert facility activated to your other Bank Account.

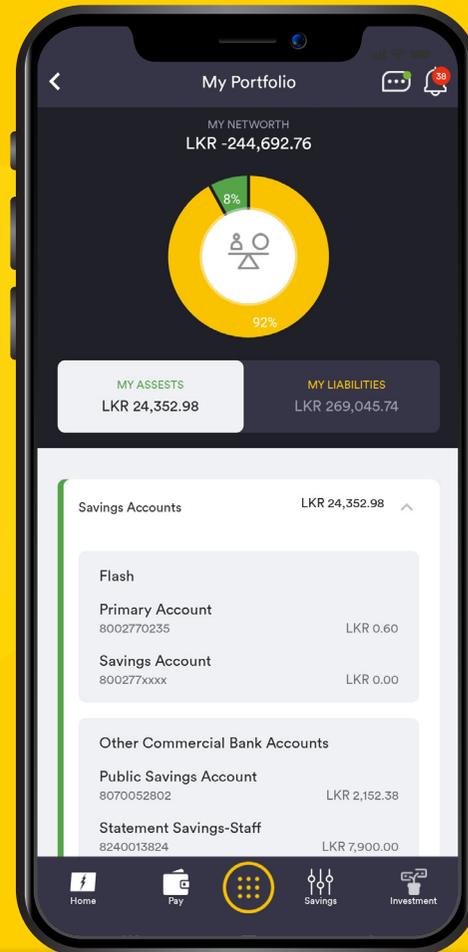
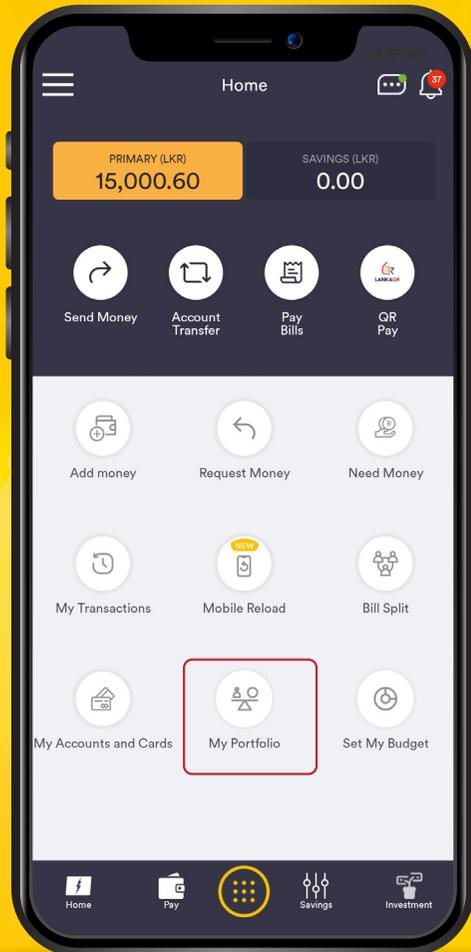
13. My Accounts and Credit Cards

13.2

Link Other Bank Accounts



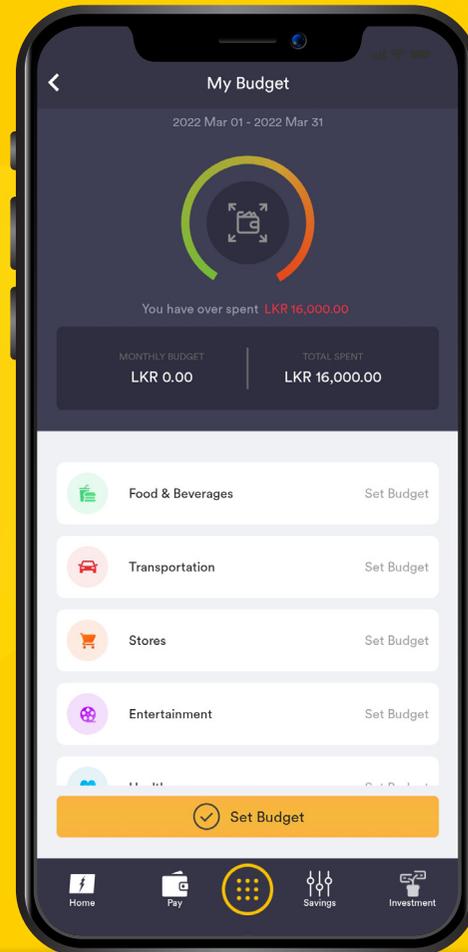
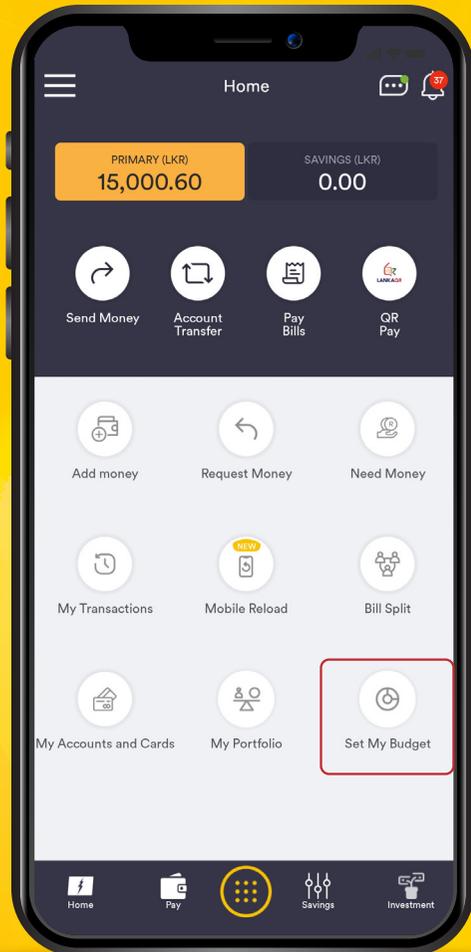
- Confirm your Other Bank Account have an SMS facility enabled by clicking on "Yes"
- Upon confirming, your Other Bank Account will be debited with a small amount.
- Type the amount received on the confirmation screen and your account will be added to the Flash app.
- Now you can debit your other bank account and credit your Flash account with just a simple click.



14. My Portfolio

My Portfolio allows you to view your Networth with the difference between your total Balance in accounts including Fixed Deposits and Loan and Credit Card Balances.

- Click on “My Portfolio” on Home Screen and access the feature.

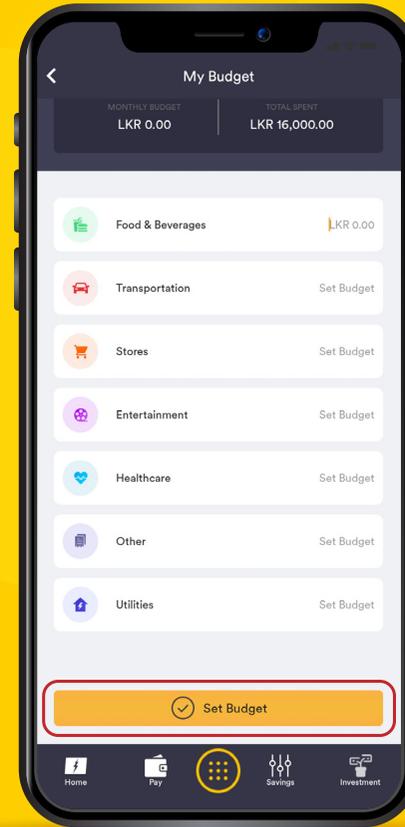
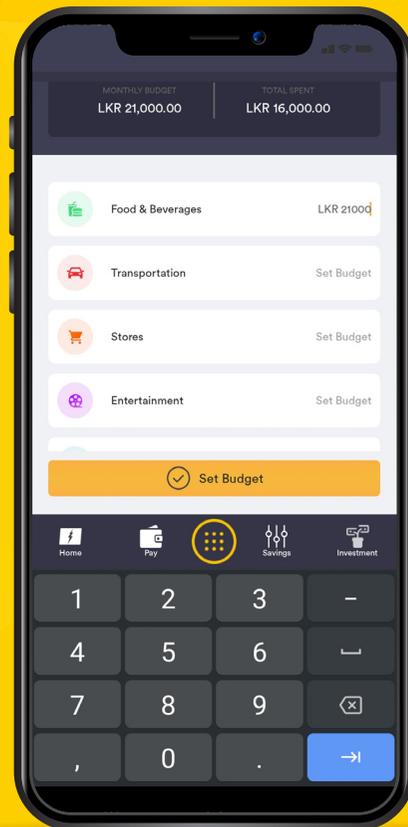
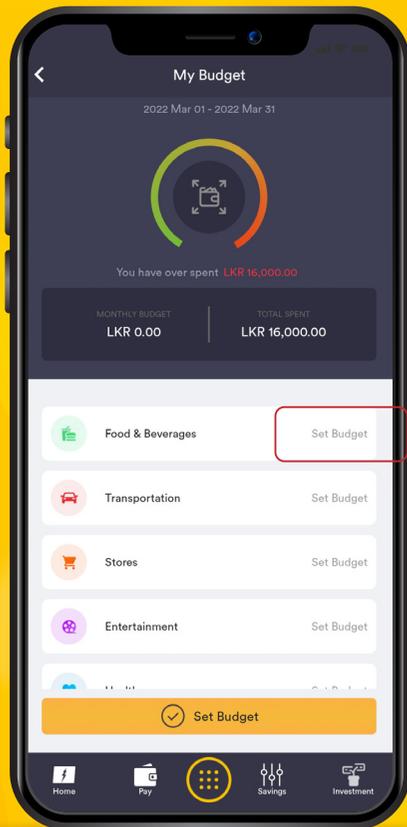


15. Set My Budget

Set My Budget feature allows you to set a monthly budget for your expenses under the following categories.

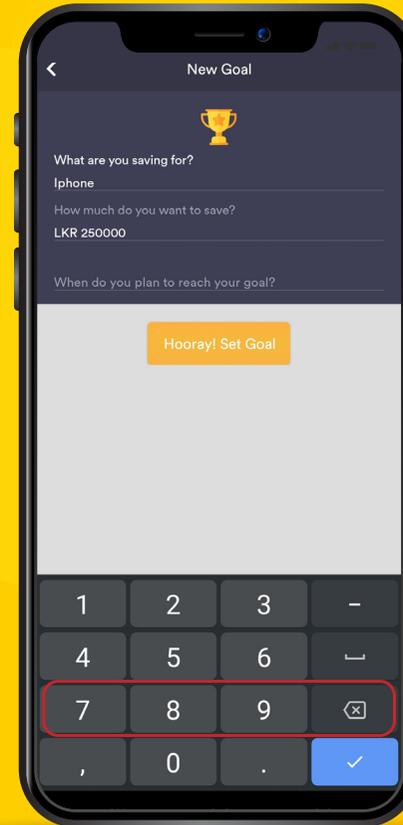
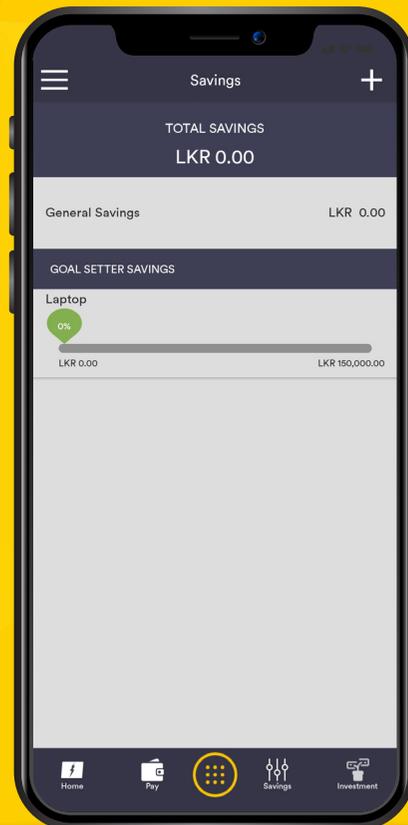
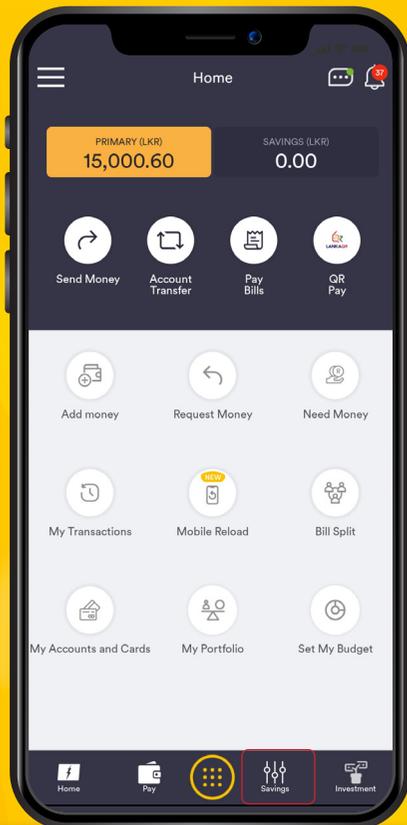
- Food and Beverages
- Transportation
- Stores
- Entertainment
- Healthcare
- Other
- Utilities
- Click on Set My Budget icon on Home Screen.

15. Set My Budget



- You can set your budget for each category by clicking on “Set Budget”.
- My Budget feature will show you your monthly expenses against your budget for easy understanding.
- Click on “Set Budget” at the bottom of the screen to Save the Budget.

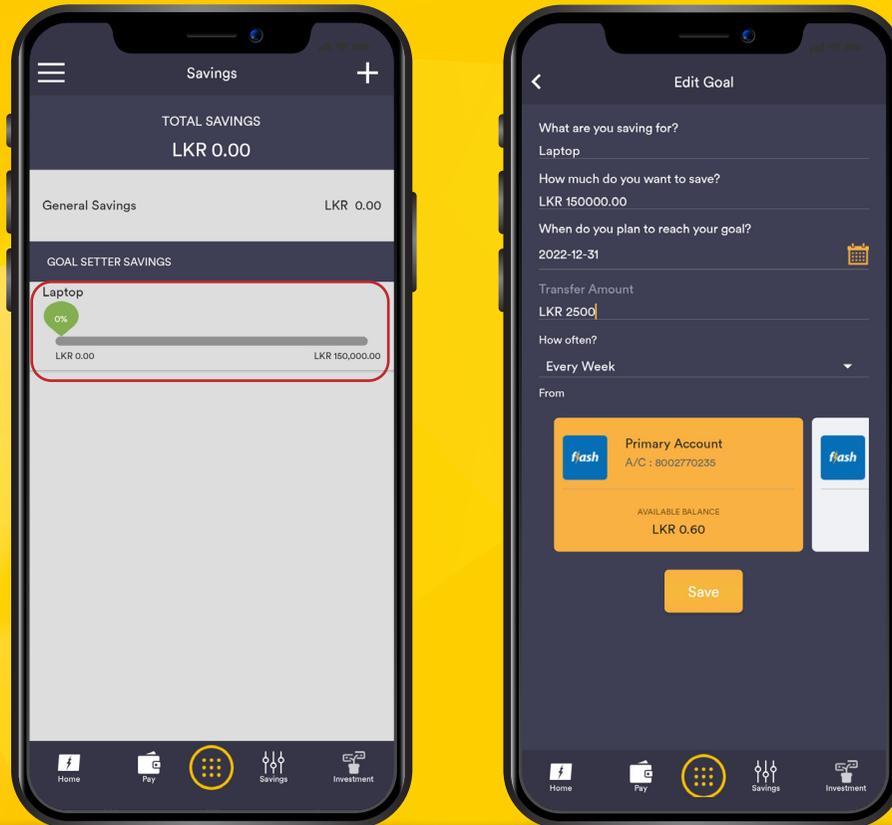
16. Create Saving Goals



You can set a Saving Goal using this feature.

- Click on “Savings” at the bottom of the Home Screen and click on the “+” icon in the top right corner to create a New Goal.
- Type what are you saving for and the amount you need to save.
- Set a date to reach the goal and click on “Hooray! Set Goal” to set the goal.

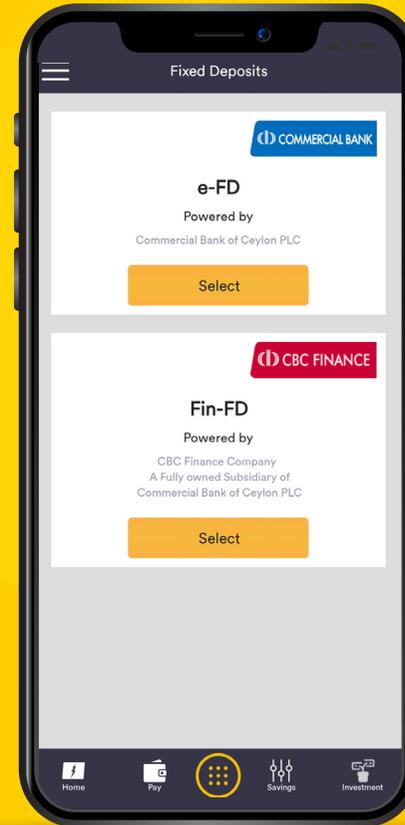
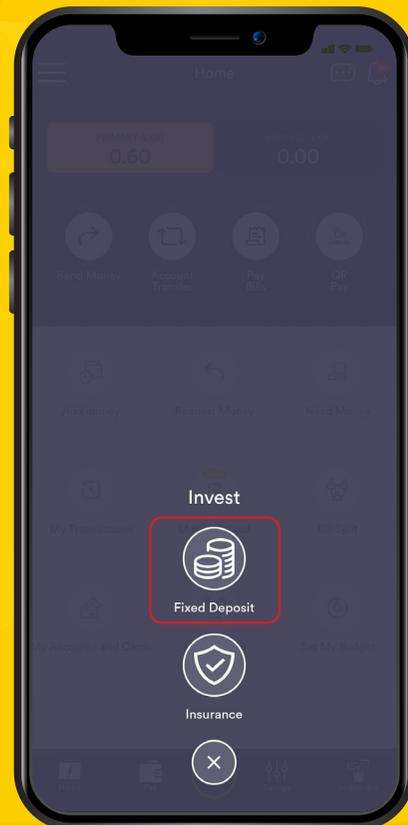
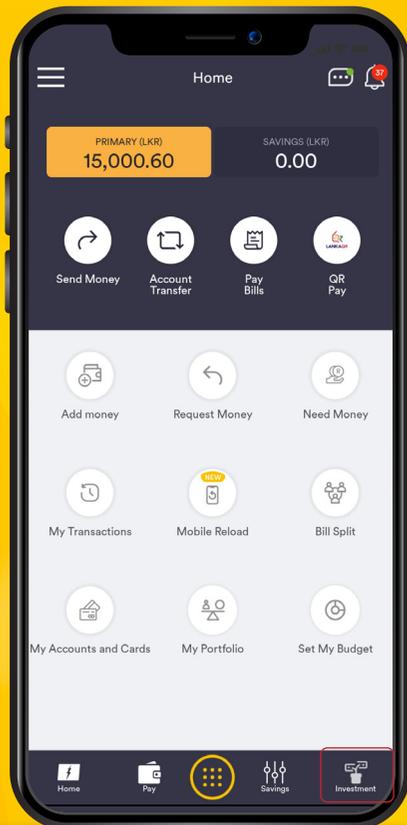
16. Create Saving Goals



- You can edit created Goal by clicking on it.
- You can set automatic transfer by entering the “Transfer Amount” and frequency by selecting “How often” under Edit Goal.
- You can select the debit account under “From” for the transfer.

17. Investment

You open a Fixed Deposit or obtain an Insurance cover under this feature.



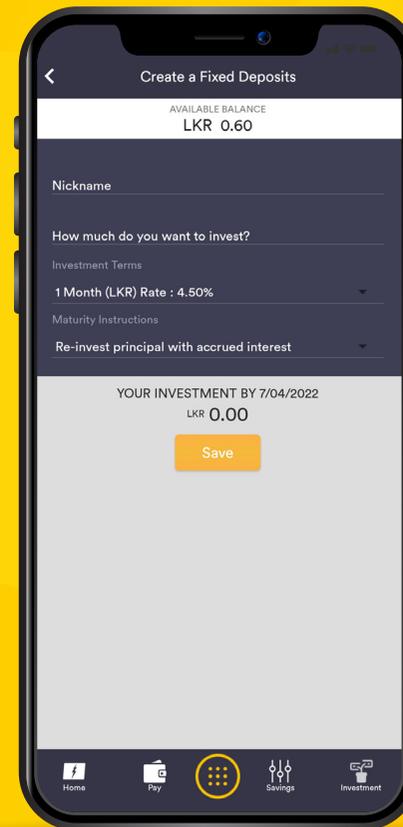
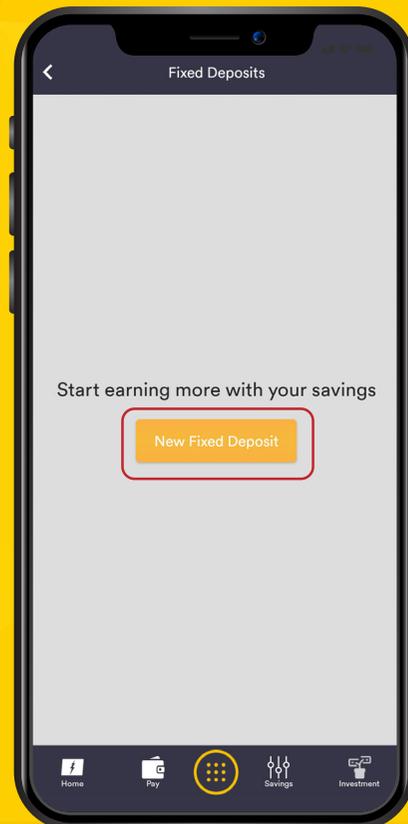
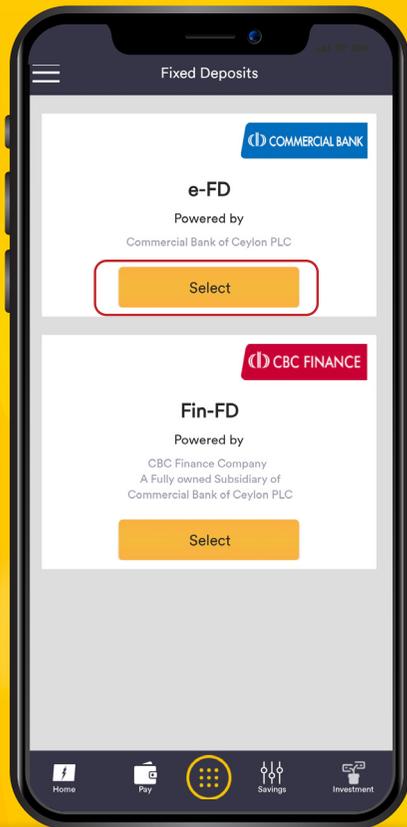
17.1

Open Fixed Deposit

- Click on the “Investment” icon on the bottom right corner of the Home Screen and click on “Fixed Deposit”.
- You can select Both Commercial Bank and CBC Finance a fully owned subsidiary of Commercial Bank to open a Fixed Deposit.
- Click on “Select” under desired Fixed Deposit to move forward.

17. Investment

You open a Fixed Deposit or obtain a Insurance cover under this feature.

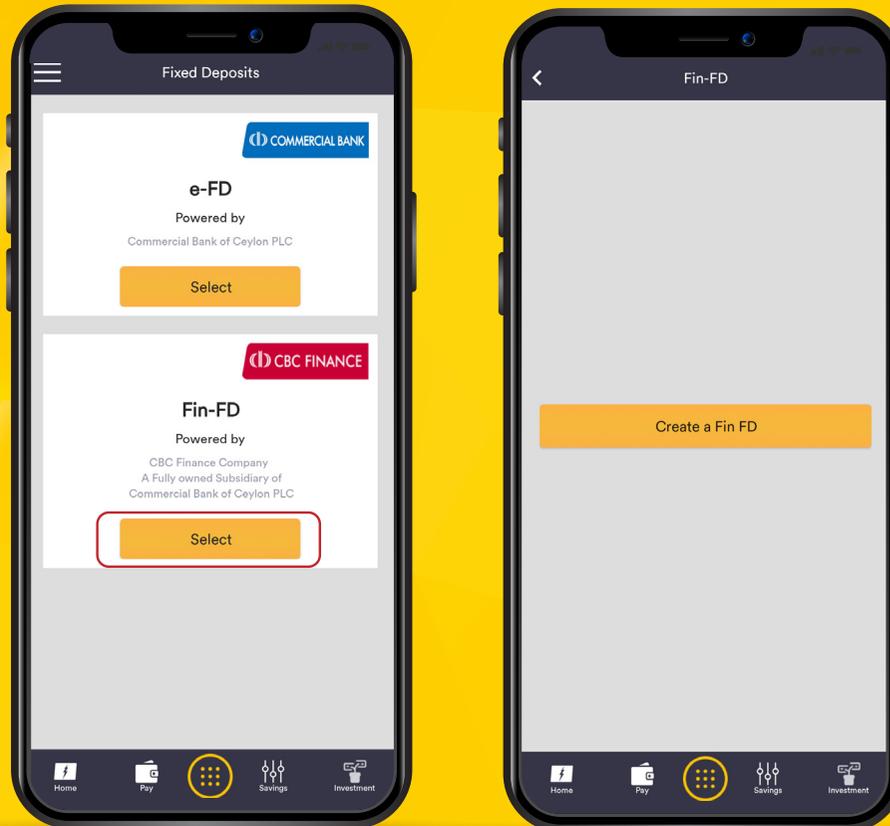


17.1

Open Fixed Deposit

Commercial Bank Fixed Deposit (e-FD)

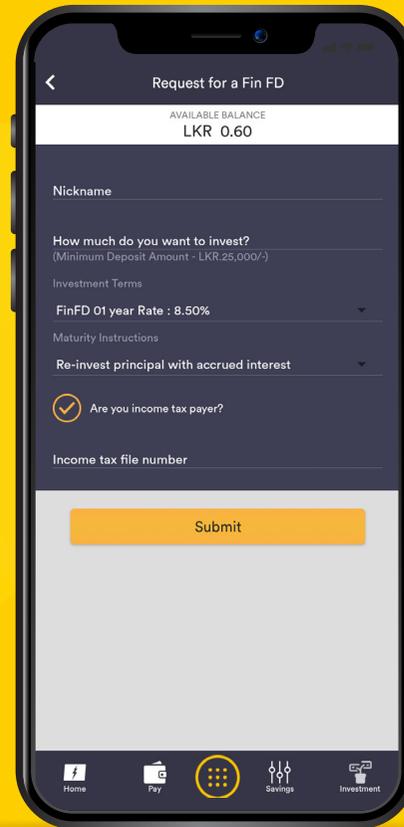
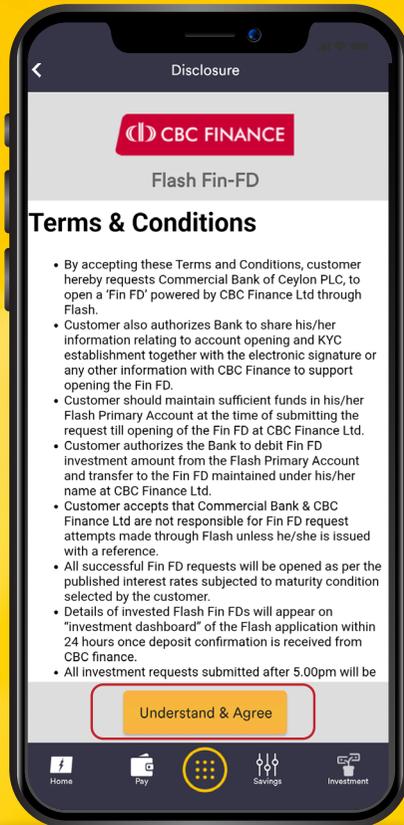
- Click on "Select" under e-FD and click on "New Fixed Deposit".
- Enter the name of your Fixed Deposit, enter the amount you need to invest.
- Select the period and Maturity instructions.
- Click on "Save" to debit your Flash primary account and create the Fixed Deposit.



17. Investment

CBC Finance Fixed Deposit (Fin-FD)

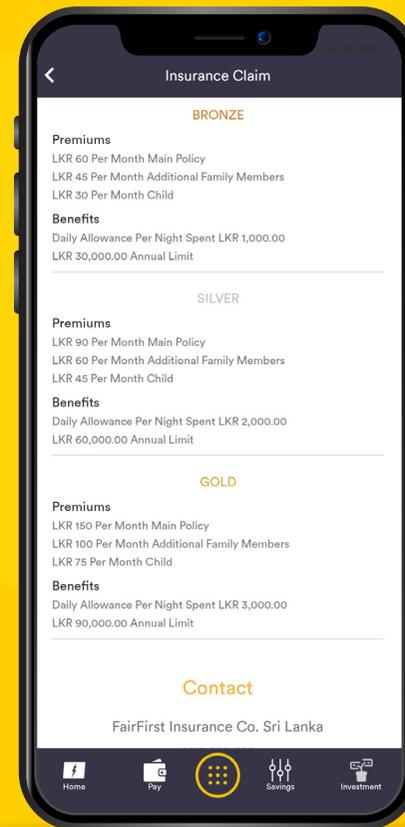
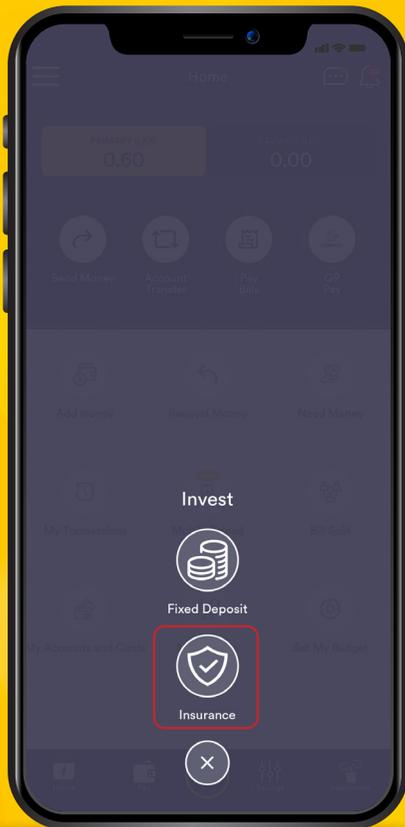
- Click on "Select" under Fin-FD and click on "Create a Fin FD".



17. Investment

- Accept the Terms & Conditions by clicking on "Understand & Agree".
- Select the period and Maturity instructions.
- Enter the name of your Fixed Deposit, enter the amount you need to invest.
- Select the period and Maturity instructions.
- Tick on "Are you income tax Payer" if you have an income tax file number and enter the number.
- Click on "Submit" to debit your Flash primary account and create the Fixed Deposit.

17. Investment



17.2 Insurance

- Click on “Insurance” under Invest and click on the + icon on the Insurance screen. Select the desired policy and monthly payment option to open the Insurance.
- Policy will be opened under FareFirst Insurance Limited and you can submit claim requests under the “Insurance Claim” option.



Powered by Commercial Bank

Flash Digital Bank Account

User Guide for easy access