



ComBank Business User Guide

A step-by step guide to
access and manage your
business banking securely.



Easy Access

Simple steps to login
ComBank Business



Enhanced Security

Secure authentication
with Two-Factor
Authentication



Smart Banking

Manage accounts,
payments and more
with ease.



Always with You

Reliable support
whenever you
need it.



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This guide will help you understand how to access and manage your ComBank business account securely and efficiently.

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- Generate Statement

04 Payments Initiation

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05 Payments Authorization

INTRODUCTION

This user guide is designed to help users navigate and perform banking activities through the ComBank Business platform securely and efficiently.

The guide provides step-by-step instructions for accessing system features, managing transactions, initiating payments, maintaining beneficiaries and completing banking activities with ease.

Follow the instructions carefully to ensure accurate processing, secure transactions and a seamless digital banking experience.

Key Benefits

Secure



Bank guide security to protect your transactions

Efficient



Quick and easy payment initiation and approvals

Reliable



Accurate processing with real-time tracking

Supported



Dedicated support whenever you need help



COMBANK
BUSINESS

**Bank Smarter with
ComBank Business.**



COMBANK BUSINESS USER GUIDE

STEP

01

New User Login Page

New users can log in using the credentials provided by the Bank.



Enter User Name

Type your user name provided by the Bank



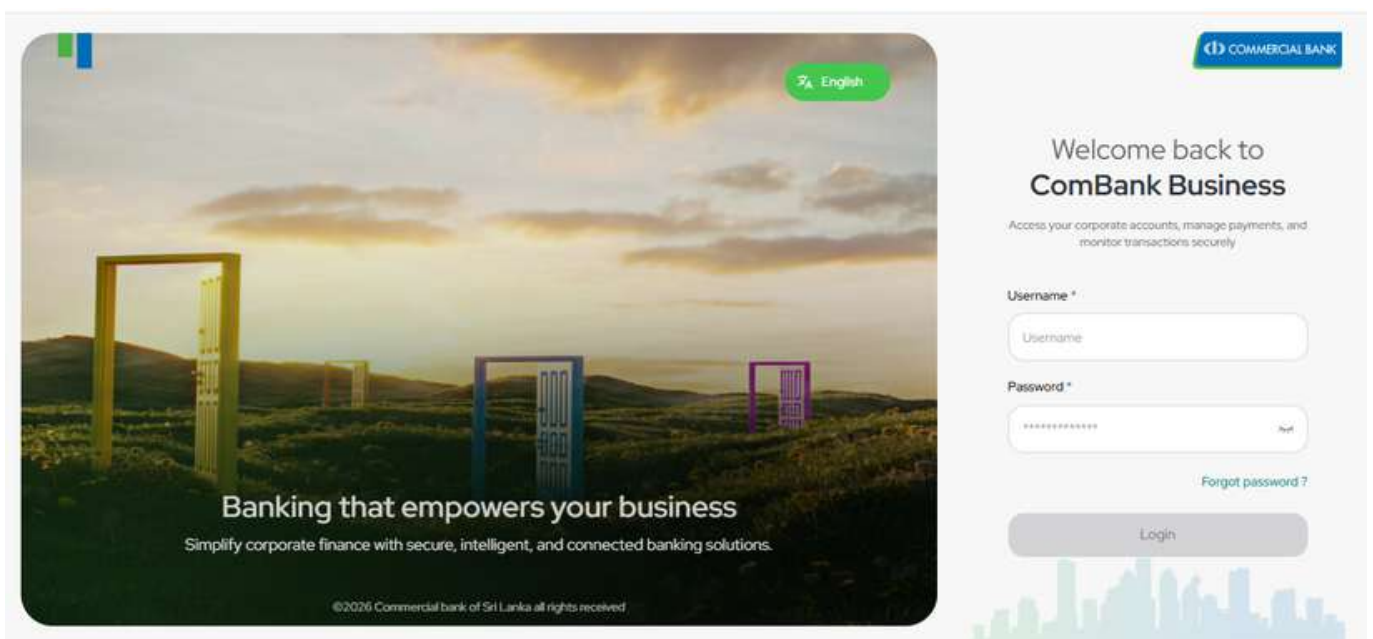
Enter Temporary Password

Type your Temporary Password provided by the Bank



Click Login

Click on the Login button to access your account



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

STEP

02

OTP Screen - Two Factor Authentication

Two factor authentication adds an extra layer of the security to protect your account



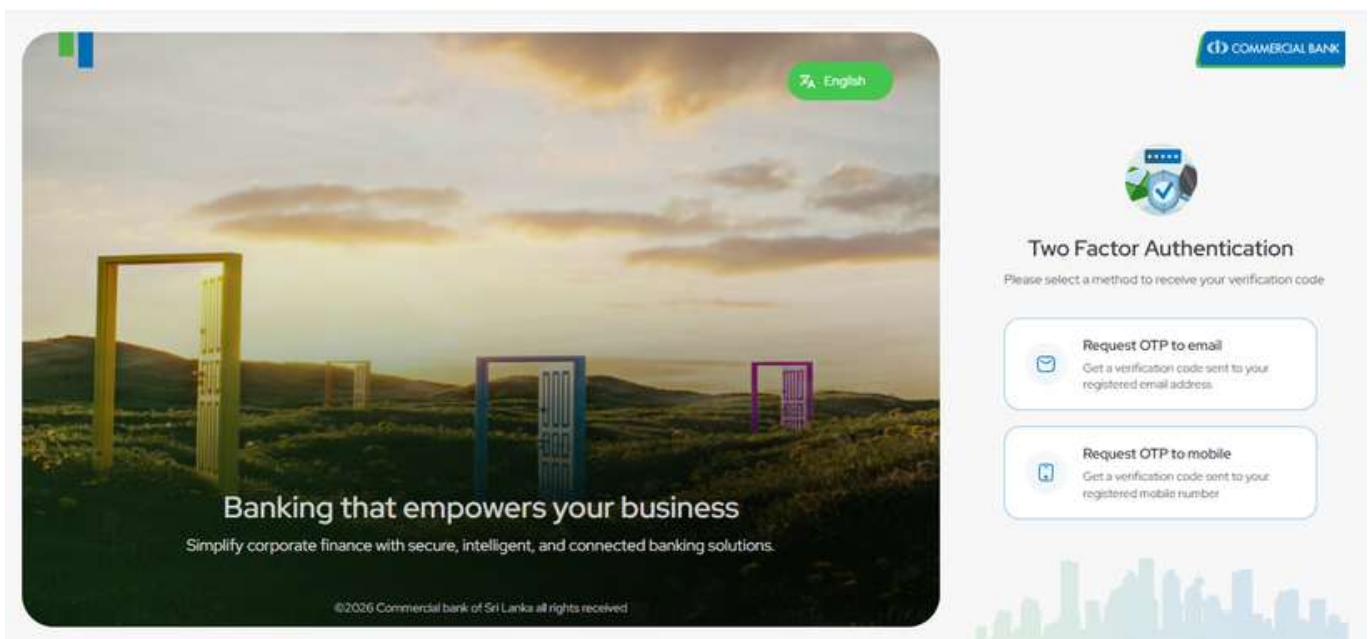
Select a method

Choose how you want to receive your verification code



Select a mobile number or email address

choose your registered mobile number or e-mail address



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

STEP

03

OTP Screen - Two Factor Authentication

Two factor authentication adds an extra layer of the security to protect your account



Check your email/ mobile

you will receive a 6 digit OTP on your registered email or mobile number.

Enter 6 digit code

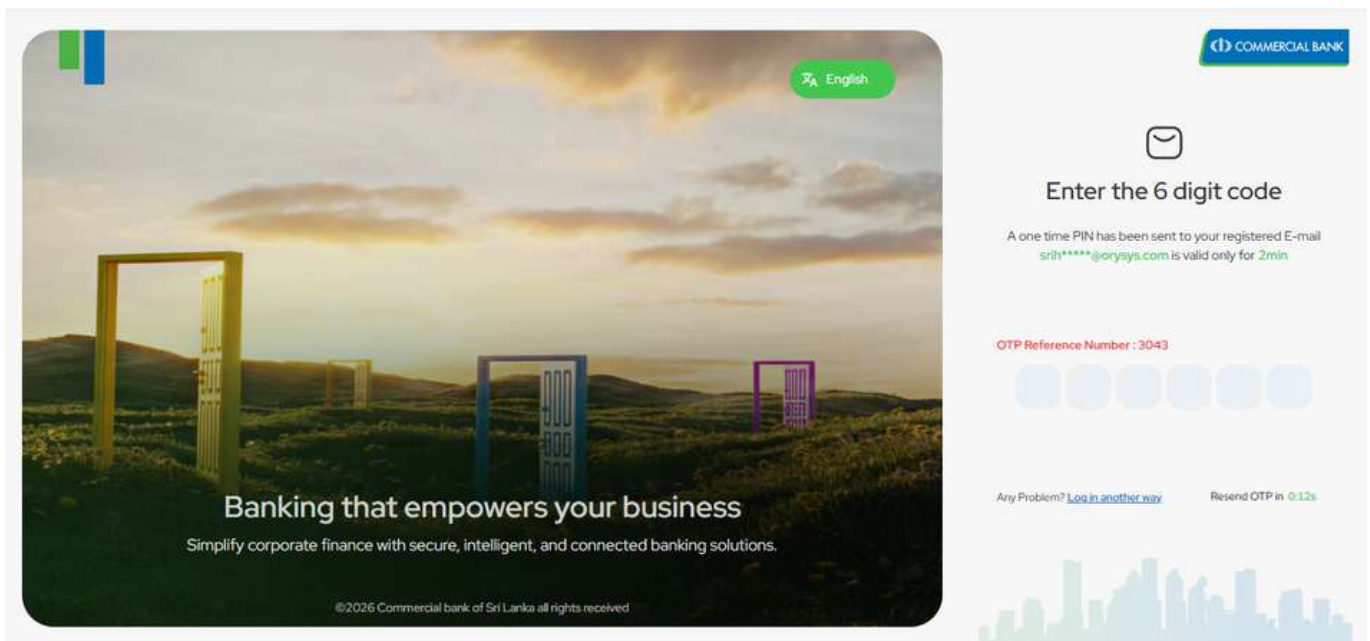
Type the OTP in the boxes shown on the screen.

OTP validity

OTP is valid for 120 seconds

Didn't receive OTP ?

Click Resend OTP to get a new code.



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

STEP

04

Change Password Screen

Create a strong new password following the required criteria

Ensure your account remains secure.



Tips for Strong Password

At least 10-20 characters

Minimum 1 uppercase letter (A-Z)

Minimum 1 lowercase letter (a-z)

Minimum 1 number (0-9)

Minimum 1 special character (@ # \$)



Enter current password

Type your current password in the field provided.



Create a new password

Enter your new password following the password criteria shown



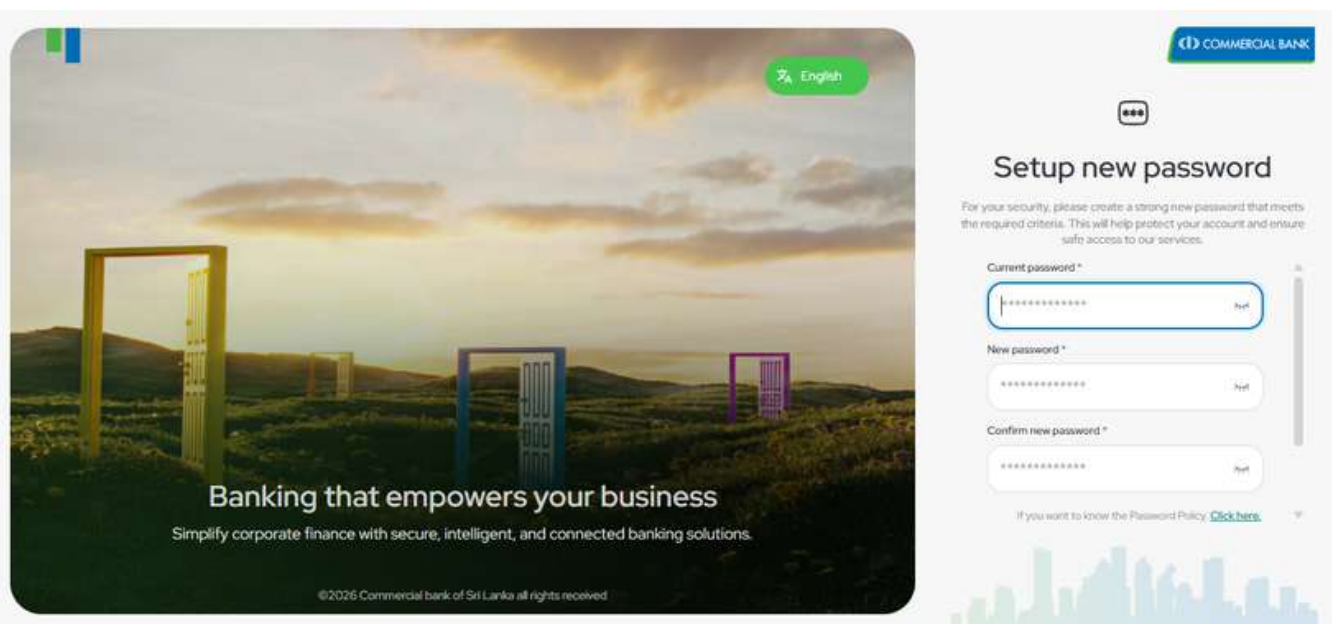
Confirm new password

Re-enter your new password to confirm.



Password Updated

Your password will be changed successfully.



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

COMBANK BUSINESS

USER GUIDE



User Login Page



Users can log in using their username and password.



Enter User Name

Type your registered username.



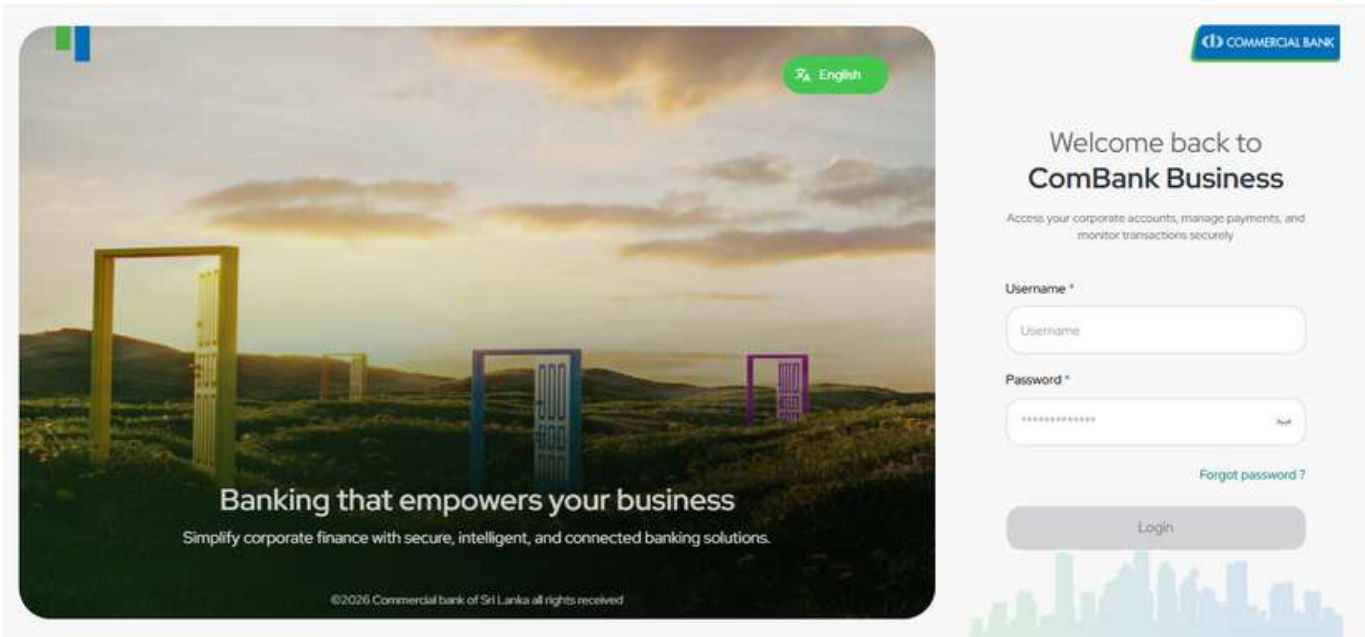
Enter Password

Type your login password



Click Login

Click on the Login button to access your account



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

STEP

02

OTP Screen - Two Factor Authentication

Two factor authentication adds an extra layer of the security to protect your account



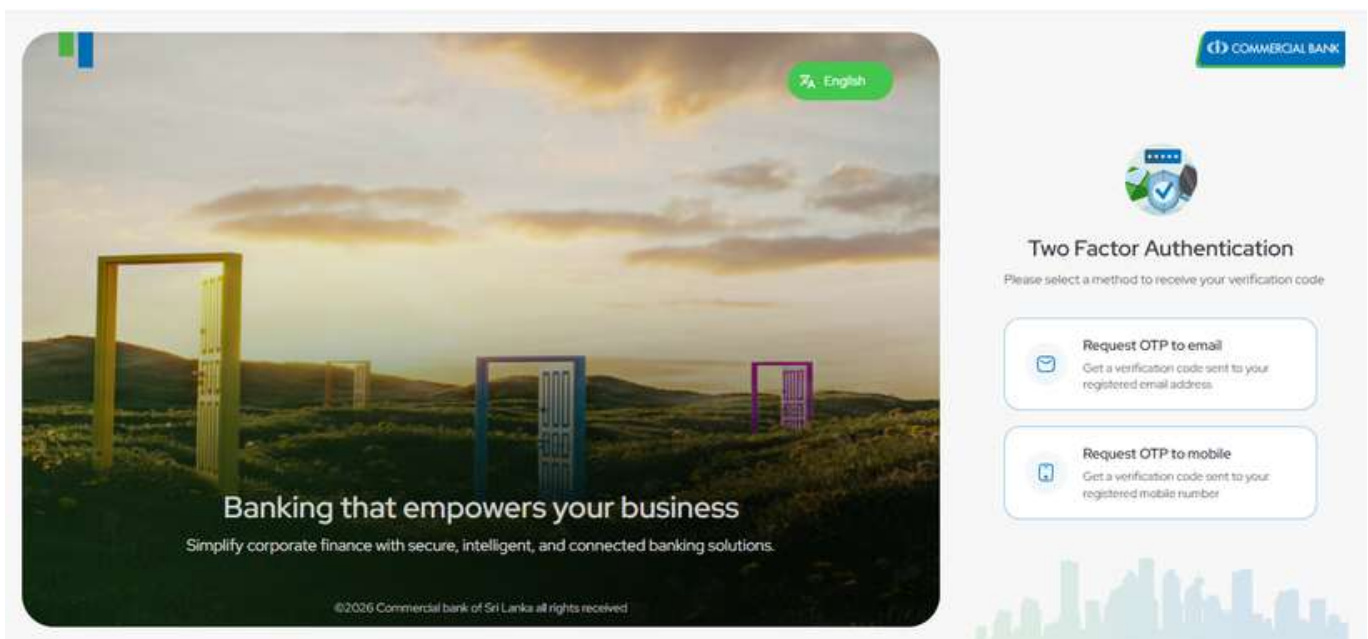
Select a method

Choose how you want to receive your verification code



Select a mobile number or email address

choose your registered mobile number or e-mail address



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



Secure Banking

with advanced encryption to protect your information

STEP

03

OTP Screen - Two Factor Authentication

Two factor authentication adds an extra layer of the security to protect your account



Check your email/ mobile

you will receive a 6 digit OTP on your registered email or mobile number.

Enter 6 digit code

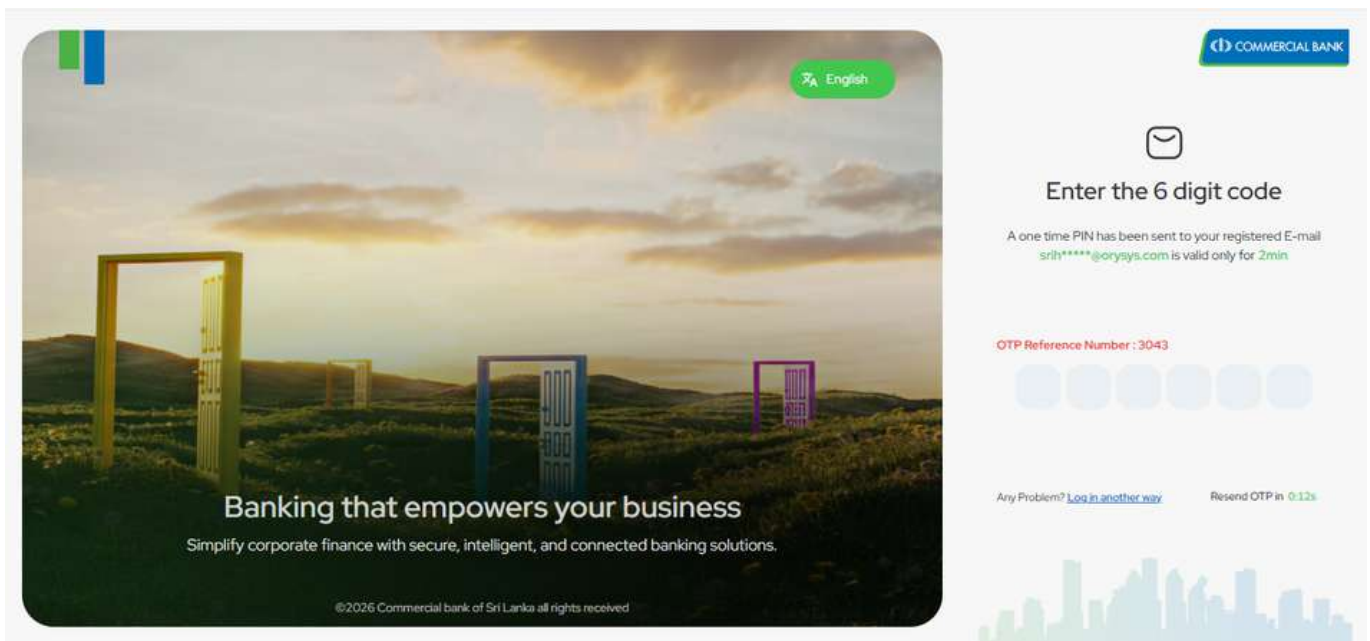
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OTP validity

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Didn't receive OTP ?

Click Resend OTP to get a new code.



Security Note

For your security, never share your login credentials or OTP with anyone. The Bank will never ask for them



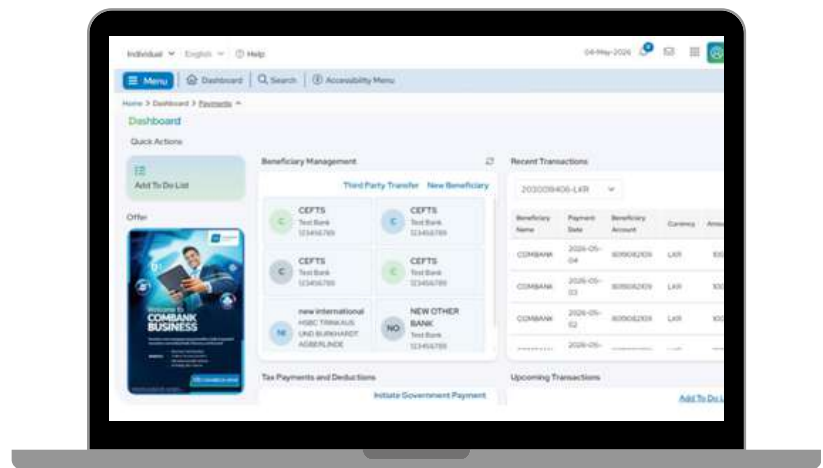
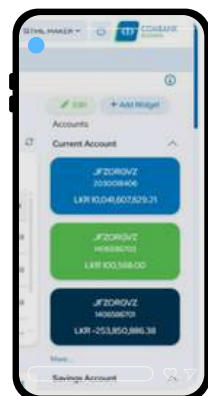
Secure Banking

with advanced encryption to protect your information

Secure Banking

Simplified Payments

Experience a secure, intelligent and seamless way to manage your business banking activities, Designed to help you operate efficiently and transact with confidence.





MODERN BANKING FOR MODERN BUSINESS





COMBANK BUSINESS USER GUIDE

STEP

01

Payments - ComBank Transfer

To initiate a within ComBank Transfer, follow the below path

01



Click the **Menu** icon

02



Navigate to **Transaction**

03



Click **ComBank Transfer**

04



Click on the **NEW PAYMENT**

The screenshot displays the ComBank Business dashboard interface. At the top, there is a navigation bar with 'Individual', 'English', and 'Help' options. The main header includes 'Menu', 'Dashboard', 'Search', and 'Accessibility Menu'. The breadcrumb trail shows 'Home > Dashboard > Payments'. The dashboard is divided into several sections: 'Quick Actions' with an 'Add To Do List' button; 'Offer' featuring a 'Welcome to COMBANK BUSINESS' banner; 'Beneficiary Management' with a 'Third Party Transfer' section showing four beneficiary cards (CEFTS, CEFTS, CEFTS, CEFTS) and a 'NEW OTHER BANK' card; 'Recent Transactions' with a table of transactions; 'Upcoming Transactions' with an 'Add To Do List' button; 'Tax Payments and Deductions' with an 'Initiate Government Payment' button; and 'Accounts' on the right side showing three accounts: 'Current Account' (JFZORGVZ 203008406, LKR 10,041,607,629.21), 'Savings Account' (JFZORGVZ 1406586703, LKR 100,568.00), and another 'Savings Account' (JFZORGVZ 1406586701, LKR -253,850,886.38).



Note

Ensure the beneficiary and transfer details are available before proceeding

STEP

02

Payments - ComBank Transfer

To initiate a within ComBank Transfer, follow the below path



Value Date (Transaction Date)

The value date will be set as the current date by default
You can change the date if required by using the calendar icon.



Note - Value date cannot be a past date



Select Debit Account

Click on the Debit From Account dropdown and select the account from which you want to make the payment.



Enter Debit Amount

Select the currency from the drop down
Enter the debit amount you want to transfer in the amount field



Tip - Ensure the selected account has sufficient balance to proceed.

Individual ▾ English ▾ Help

04-May-2026     SITHIL MAKER ▾  

Menu

Dashboard

Search

Accessibility Menu

Home > Payments > Transactions > Third Party Payment Request > Other Bank Transfer > Initiate

Third Party Payment Request - Initiate

1 Select Type of Payment

1.1 Payment Details

Value Date *

04-May-2026 

Debit From Account *

Select Debit Account ▾

Payable Amount *

Select Currency ▾

Debit Amount *

or

Fx Rate *

Error Fx Rate

Exchange Deal Number *

☐ Yes ☒ No

My Reference *

Supporting Documents

COMBANK BUSINESS USER GUIDE

STEP

03

Payments - Beneficiary Details

To initiate a within ComBank Transfer, follow the below path

01

Click **Beneficiary details : ComBank Transfer** to expand information

02

Continue to beneficiary info

03

Click **Add Adhoc beneficiary** to proceed with entering beneficiary information

04

Fill beneficiary details accurately

Beneficiary code

Enter the unique code to identify the beneficiary.

Beneficiary name *

Enter the name of the beneficiary.

Nick name

Enter a nick name for easy reference. (optional)

Beneficiary type *

Select the type of beneficiary from the dropdown.

Beneficiary address

Enter the complete beneficiary address. (optional)

Pin/Zip code

Enter pin/zip code. (optional)

Phone/Mobile ⓘ

Enter the beneficiary's phone or mobile number.(Optional)

Email ⓘ

Enter the the beneficiary's email. (optional)

Country

Select the country of the beneficiary. (optional)

The screenshot displays the 'Adhoc Beneficiary' form within the ComBank Business interface. The form is titled 'Enter Beneficiary Details' and is organized into two columns. The left column contains fields for 'Beneficiary Code', 'Nick Name', 'Beneficiary Address' (with three lines for input), 'Pin/Zip code', and 'Email'. The right column contains fields for 'Beneficiary Name', 'Beneficiary Type' (a dropdown menu), 'Phone/Mobile', and 'Country'. The form is overlaid on a blurred background of the ComBank Business dashboard, which shows a sidebar with navigation options like 'Menu', 'Dashboard', and 'Home > Payments > Transactions > Third Party'. The dashboard also displays a '1.1: Payment Details' section and a '1.2: Beneficiary Details' section. The '1.2: Beneficiary Details' section includes a 'Beneficiary Name' field, an 'Account No./IBAN/Credit Card No.' field, a 'Bank Name' field, a 'Beneficiary Address' field, and a 'Remittance Purpose' field. The '1.1: Payment Details' section includes a 'Transfer Amount' field and a 'Transfer Date' field. The 'Adhoc Beneficiary' form is a modal window that allows users to add new beneficiaries to their list.

STEP
04

Payments - Beneficiary Account Details

To initiate a within ComBank Transfer, follow the below path

Enter Account Number

01

Enter the beneficiary's valid account number in the "Account No/IBAN/Credit card No" field.

Search BIC Code

02

Enter the BIC Code if you have. Click the search  icon next to the BIC Code field if you need help.

Search and Select BIC Code

Search bank any of the field - BIC/SWIFT Code / Bank Name/ Branch Name/ Country

Select the correct bank from the search result. The selected bank details will be auto-filled in the beneficiary information

Select Remittance Purpose

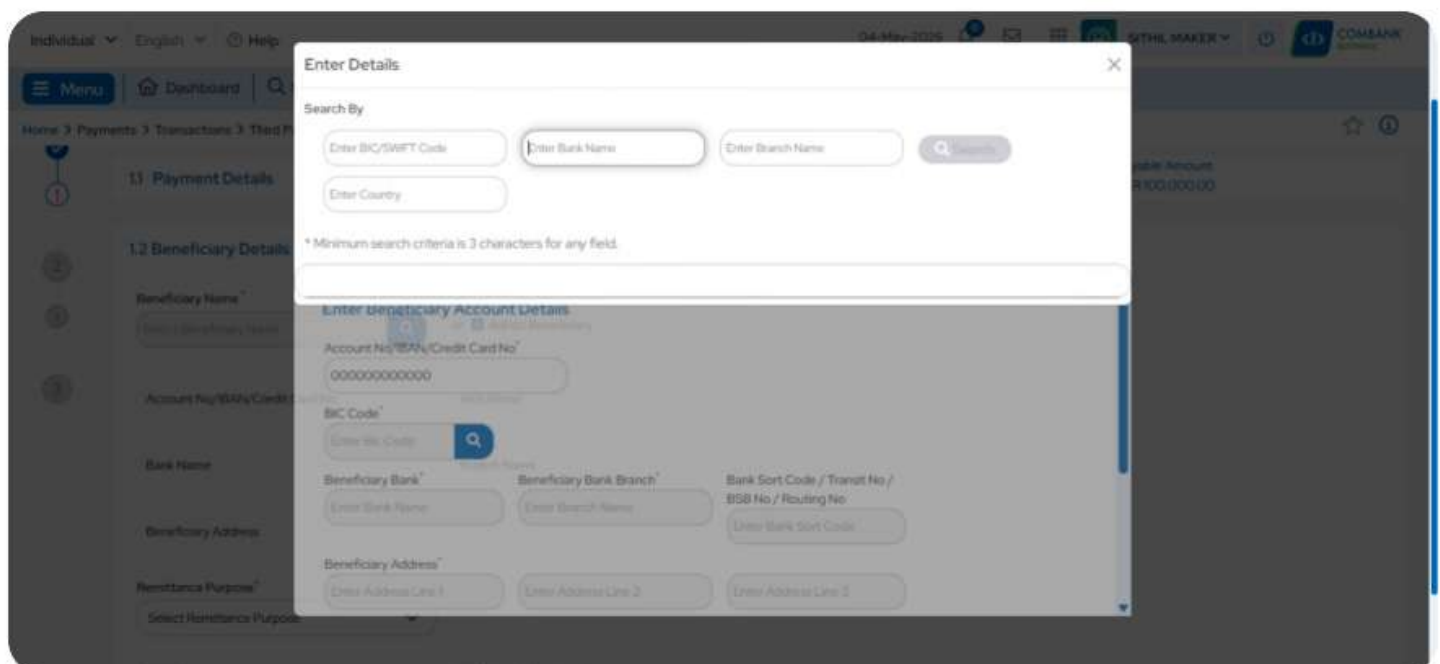
03

Select the remittance purpose to clarify the payment's intent.

Enter Beneficiary Reference

04

Enter Beneficiary Reference to add additional payment details



The screenshot displays the 'Enter Details' modal window over the ComBank Business interface. The modal includes a 'Search By' section with input fields for 'Enter BIC/SWIFT Code', 'Enter Bank Name', 'Enter Branch Name', and 'Enter Country'. A search button with a magnifying glass icon is present. Below the search fields, a note states: '* Minimum search criteria is 3 characters for any field.' The main section of the modal is titled 'Enter Beneficiary Account Details' and contains the following fields:

- Account No/IBAN/Credit Card No* (with a masked input field showing 000000000000)
- BIC Code* (with a search icon)
- Beneficiary Bank* (with a search icon)
- Beneficiary Bank Branch* (with a search icon)
- Bank Sort Code / Transit No / BSB No / Routing No (with a search icon)
- Beneficiary Address* (with three input fields for Address Line 1, Address Line 2, and Address Line 3)

The background interface shows a sidebar with navigation options like 'Home', 'Payments', 'Transactions', and 'Third Parties', and a main content area with sections for '1.1 Payment Details' and '1.2 Beneficiary Details'.

COMBANK BUSINESS

USER GUIDE

STEP

05

Payments -

Verify Payment & Submit

Verify Details to review all entered payment information before submission.

01

Click **Verify Details** to review

02

Click **Agree to Terms and Conditions** before proceeding.

03

Review all details before completing the transaction.

04

Click on **Submit** button for complete.

Individual ▾ English ▾ Help

04-May-2026

SITHIL MAKER ▾

COMBANK BUSINESS

Menu Dashboard Search Accessibility Menu

Home > Payments > Transactions > Third Party Payment Request > Other Bank Transfer > Initiate

Bank Name: Bank of Ceylon

Branch Name: Wellawatte

Remarks:

Beneficiary Reference: new other pay

Remittance Purpose: Any Other Financial Activity

Save Template

Enter Template Name

Template Type: ☒ Generic ☐ User wise

☐ I agree to the Terms & Conditions

Cancel Modify Submit



Important

Verify the beneficiary and bank details carefully.
Incorrect BIC selection may cause delays or failure in processing the transfer



Smarter Banking

Stronger Business

ComBank Business empowers you to manage your finance smarter, collaborate securely and grow your business with confidence.

Easy Payments



Make local and international payments quickly and conveniently.

Beneficiary Management



Add, update and manage beneficiaries with easy and accuracy.

Real-time Monitoring

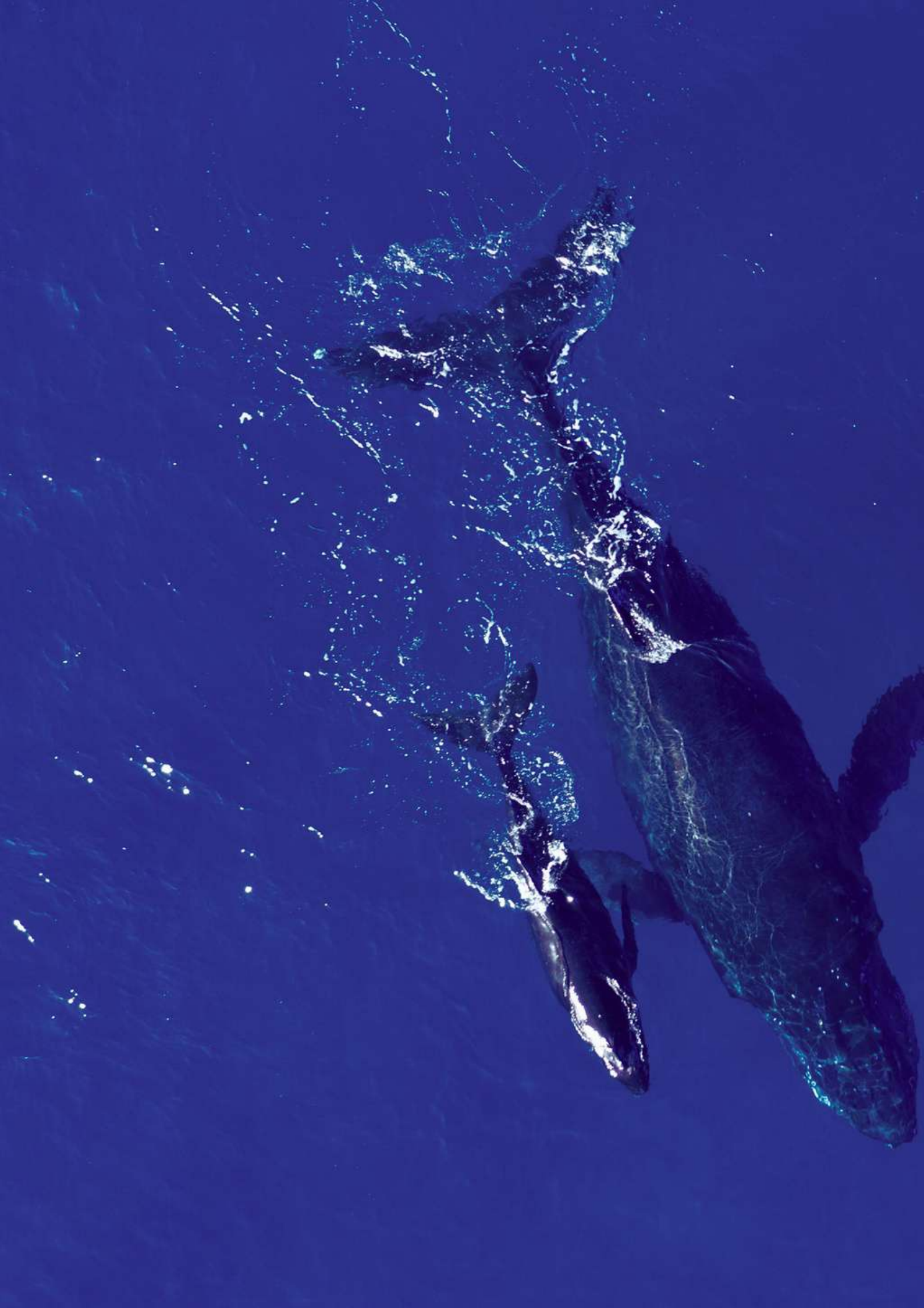


Stay informed with real-time alerts and transaction notifications.

Business insights



Access reports and insights to make informed business decisions.





Beyond Banking.
Driving your
Business Forward.



COMBANK BUSINESS USER GUIDE

STEP

01

Payments - Other Bank Transfer

To initiate an Other Bank Transfer, follow the below path

01



Click the **Menu** icon

02



Navigate to **Transaction**

03

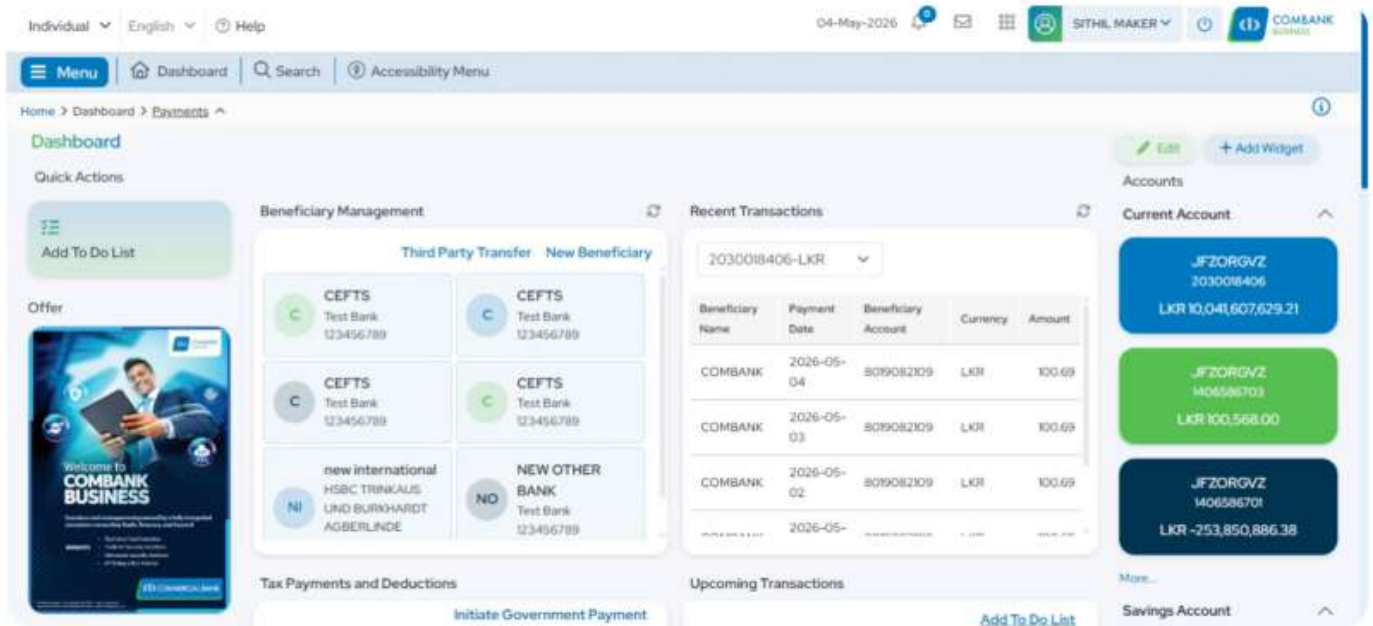


Click **Other Bank Transfer**

04



Click on the **NEW PAYMENT**



Note

Ensure the beneficiary and transfer details are available before proceeding

STEP

02

Payments - Other Bank Transfer

To initiate an Other Bank Transfer, follow the below path



Value Date (Transaction Date)

The value date will be set as the current date by default
You can change the date if required by using the calendar icon.



Note - Value date cannot be a past date



Select Debit Account

Click on the Debit From Account dropdown and select the account from which you want to make the payment.



Enter Debit Amount

Select the currency from the drop down
Enter the debit amount you want to transfer in the amount field



Tip - Ensure the selected account has sufficient balance to proceed.

Individual ▾ English ▾ Help

04-May-2026     SITHIL MAKER ▾  

Menu

Dashboard

Search

Accessibility Menu

Home > Payments > Transactions > Third Party Payment Request > Other Bank Transfer > Initiate

Third Party Payment Request - Initiate

1 Select Type of Payment

1.1 Payment Details

Value Date *

04-May-2026 

Debit From Account *

Select Debit Account ▾

Payable Amount *

Select Currency ▾

Debit Amount *

or

Fx Rate *

Error Fx Rate

Exchange Deal Number *

☐ Yes ☒ No

My Reference *

Supporting Documents

COMBANK BUSINESS USER GUIDE

STEP

03

Payments - Beneficiary Details

To initiate an Other Bank Transfer, follow the below path

01

Click **Beneficiary details : Other Bank Transfer** to expand information

02

Continue to beneficiary info

03

Click **Add Adhoc beneficiary** to proceed with entering beneficiary information

04

Fill beneficiary details accurately

Beneficiary code

Enter the unique code to identify the beneficiary.

Beneficiary name *

Enter the name of the beneficiary.

Nick name

Enter a nick name for easy reference. (optional)

Beneficiary type *

Select the type of beneficiary from the dropdown.

Beneficiary address

Enter the complete beneficiary address. (optional)

Pin/Zip code

Enter pin/zip code. (optional)

Phone/Mobile ⓘ

Enter the beneficiary's phone or mobile number.(Optional)

Email ⓘ

Enter the the beneficiary's email. (optional)

Country

Select the country of the beneficiary. (optional)

The screenshot displays the 'Adhoc Beneficiary' form within the Combank Business User Guide. The form is titled 'Enter Beneficiary Details' and contains the following fields:

- Beneficiary Code**: A text input field with the placeholder 'Enter Beneficiary Code'.
- Beneficiary Name ***: A text input field with the placeholder 'Enter Beneficiary Name'.
- Nick Name**: A text input field with the placeholder 'Nick Name'.
- Beneficiary Type ***: A dropdown menu with the placeholder 'Select Beneficiary Type'.
- Beneficiary Address**: Three text input fields for 'Enter Beneficiary Address Line 1', 'Enter Beneficiary Address Line 2', and 'Enter Beneficiary Address Line 3'.
- Pin/Zip code**: A text input field with the placeholder 'Enter Pin/Zip Code'.
- Phone/Mobile ⓘ**: A text input field with the placeholder 'Enter Phone/Mobile'.
- Email ⓘ**: A text input field with the placeholder 'Enter Email'.
- Country**: A dropdown menu with a search icon and the placeholder 'Country'.

The form is overlaid on a blurred background of the Combank Business User Guide interface, which includes a sidebar with navigation links and a top navigation bar.

STEP

04

Payments - Beneficiary Account Details

To initiate an Other Bank Transfer, follow the below path

Enter Account Number

01

Enter the beneficiary's valid account number in the "Account No/IBAN/Credit card No" field.

Search BIC Code

02

Enter the BIC Code if you have. Click the search  icon next to the BIC Code field if you need help.

Search and Select BIC Code

Search bank any of the field - BIC/SWIFT Code / Bank Name/ Branch Name/ Country

Select the correct bank from the search result. The selected bank details will be auto-filled in the beneficiary information

Select Remittance Purpose

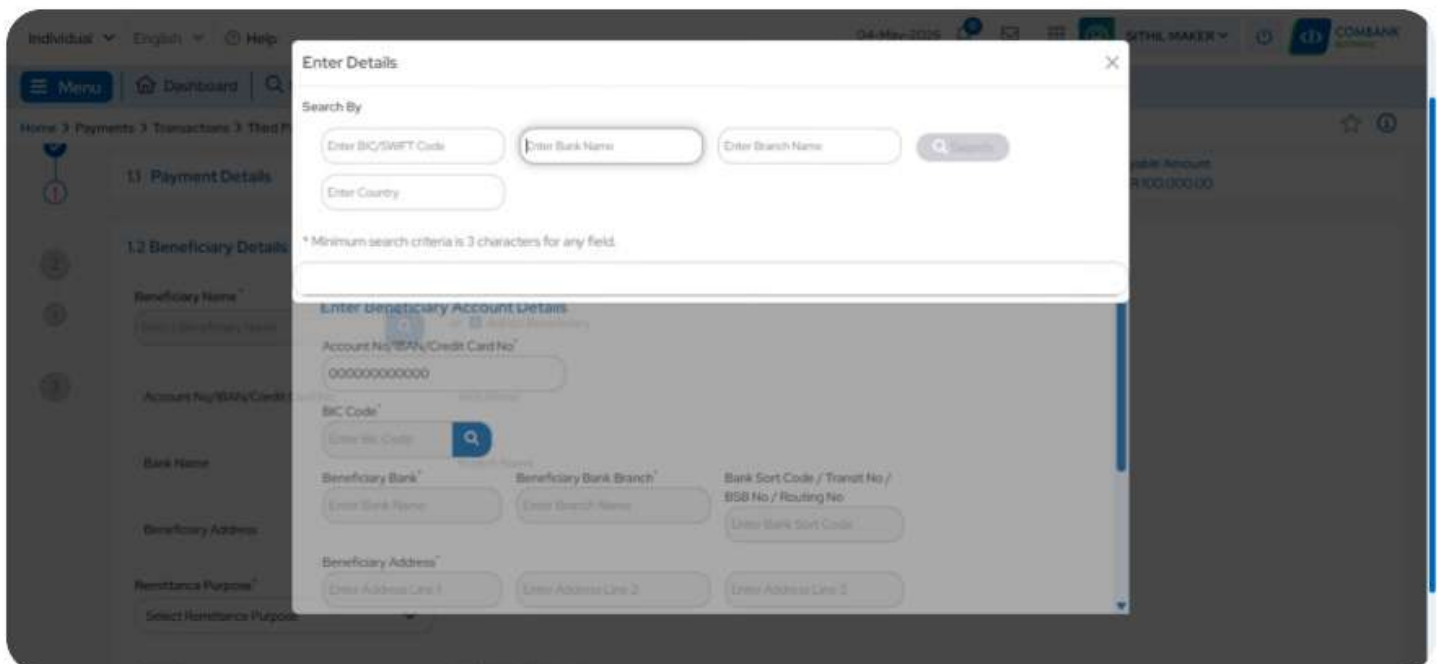
03

Select the remittance purpose to clarify the payment's intent.

Enter Beneficiary Reference

04

Enter Beneficiary Reference to add additional payment details



The screenshot displays the 'Enter Details' modal in the COMBANK BUSINESS application. The modal is titled 'Enter Details' and contains a 'Search By' section with input fields for 'Enter BIC/SWIFT Code', 'Enter Bank Name', 'Enter Branch Name', and 'Enter Country'. A search button with a magnifying glass icon is located to the right of these fields. Below the search fields, a note states: '* Minimum search criteria is 3 characters for any field.' The main section of the modal is titled 'Enter Beneficiary Account Details' and contains several input fields: 'Account No/IBAN/Credit Card No*' (with a sample value '000000000000'), 'BIC Code*' (with a search icon), 'Beneficiary Bank*' (with a search icon), 'Beneficiary Bank Branch*' (with a search icon), 'Bank Sort Code / Transit No / BSB No / Routing No' (with a search icon), 'Beneficiary Address*' (with three lines for 'Enter Address Line 1', 'Enter Address Line 2', and 'Enter Address Line 3'), and 'Remittance Purpose*' (with a dropdown menu labeled 'Select Remittance Purpose'). The background shows the main interface of the application with a sidebar menu and a top navigation bar.

COMBANK BUSINESS

USER GUIDE

STEP

05

Payments -

Verify Payment & Submit

Verify Details to review all entered payment information before submission.

01

Click **Verify Details** to review

02

Click **Agree to Terms and Conditions** before proceeding.

03

Review all details before completing the transaction.

04

Click on **Submit** button for complete.

Individual ▾ English ▾ Help

04-May-2026

SITHIL MAKER ▾

COMBANK BUSINESS

Menu Dashboard Search Accessibility Menu

Home > Payments > Transactions > Third Party Payment Request > Other Bank Transfer > Initiate

Bank Name: Bank of Ceylon

Branch Name: Wellawatte

Remarks:

Beneficiary Reference: new other pay

Remittance Purpose: Any Other Financial Activity

Save Template

Enter Template Name

Template Type: ☒ Generic ☐ User wise

☐ I agree to the Terms & Conditions

Cancel Modify Submit



Important

Verify the beneficiary and bank details carefully.
Incorrect BIC selection may cause delays or failure in processing the transfer



Built for Security

Designed for Confidence

At ComBank Business, your security is our priority. We used advanced technology and robust authentication to ensure your business banking is protected 24/7.

Secure Access



Multi-layer authentication keeps your account safe and secure.

Role-Based Controlled



Set user roles and permission to ensure secure operation.

Real-time Monitoring



Stay informed with real-time alerts and transaction notifications.

Data protection



your data is protected with industry-leading encryption and security standards.

Thank you

for choosing

ComBank Business

We are committed to delivering secure, reliable and innovate banking solutions for your business.

Need Further Assistance ?



Contact Your RM

Reach out to your Relationship Manager for personalized assistance.



Write to Us

Send us an email and we will get back to you shortly.
business@combank.net



Contact Us

Call 011 2 353 353 and access our quick help menu.



Secure, Smart, Seamless, Banking for your business

Thank you

for choosing

ComBank Business

We are committed to delivering secure, reliable and innovate banking solutions for your business.

Need Further Assistance ?



Explore more via

www.business.combank.lk



Contact Your RM

Reach out to your Relationship Manager for personalized assistance.



Write to Us

business@combank.net



Contact Us

Call 011 2 353 353 and access our quick help menu.



Secure, Smart, Seamless, Banking for your business