

## FAQ – mCash Standing Orders

### 1. What is mCash Standing Order?

mCash Standing order is a scheduled instruction given to mCash to pay a pre-defined amount at regular intervals to another individual or any of 40+ billers including Electricity, Water, Telephone & Insurance.

### 2. What are the benefits of mCash Standing Order?

- Free & Instant scheduling
- No extra fees\*
- You get free SMS reminders before the due date
- Free Follow-up reminders if payment is not successful
- Set up and send money to other mCash users
- Set up payments to 40+ Utility & Institute partners
- Retry payment for 7 days from scheduled date if payment is not successful

### 3. How to add mCash Standing Orders?

Step 1 -: Customer should dial #111# and select option 8 ‘Standing Orders’ or Dial #111#8#

Step 2 -: Select option 1 “Add Standing Order”

Step 3 -: From the Add Standing Order Menu you could select the following and follow the steps to schedule a payment.

- Select option 1 Send Money to schedule Standing Orders to any mCash User
- Select option 2 Mobile Bill Payment/Top Ups to schedule Standing Orders to Mobile Operators e.g. Mobitel, Etisalat etc.
- Select option 3 Pay Utilities to schedule Standing Orders to Utility institutes e.g. CEB, Water, LECO, SLT etc.
- Select option 4 Pay Institutes to schedule Standing Orders to Insurance, Finance and other institutes e.g. SLIC, AIA, CDB etc.

#### **E.g. How to add a Standing Order for Mobitel Bill Payments?**

Step 1 -: Customer should dial #111# and select option 8 ‘Standing Orders’ or Dial #111#8#

Step 2 -: Select option 1 “Add Standing Order”

Step 3 -: Select option 2 “Mobile Bill Payment/Top Up”

Step 4 -: Select option 1 “Mobitel”

Step 5 -: Enter 4 digit mCash PIN

Step 6 -: Enter Mobitel Number you wish to pay the bill

Step 7 -: Enter Amount you wish to pay

Step 9 -: Enter Standing Order Date (DD)

Step 10 -: Confirm the Standing Order then you will receive a confirmation SMS shortly

**4. What are extra charges/fees in adding mCash Standing Orders?**

There are no extra charges for adding mCash Standing Orders however, existing mCash transactional fees and charges are applicable when the payment is processed.

**5. What are the limits of adding mCash Standing Orders?**

There are no limits on adding mCash Standing Orders however, existing mCash transaction limits are applicable when scheduling payments.

**6. Will the mCash Standing Order payment value be deducted from the mCash Account at the point of adding the mCash Standing Order?**

No. Payment value and other relevant charges/fees (if applicable) will only be deducted from the mCash Account at the point of processing the mCash Standing Order on the due date.

**7. What are the payments which could be scheduled via mCash Standing Order?**

- **Send Money**

- **Mobile Bill Payments/Reloads**

- Mobitel
- Etisalat
- Airtel
- Hutch

- **Utility Bill Payments**

- Electricity Bills (CEB & LECO)
- Water Bills (National Water Board, Kandy Municipal Council & Nuwara Eliya Municipal Council)
- Telephone Bills (SLT & Lanka Bell)
- Internet Bills (SLT, LBN)

- **Insurance Payments**

- Sri Lanka Insurance Corporation (Life)
- Ceylinco Insurance (Life)
- AIA (Life)
- Union Assurance (Life)
- Fairfirst Insurance (General)
- Janashakthi (Life)
- Softlogic Life (Life)
- HNB Assurance (Life & General)
- Amana Takaful (Life)
- Allianz (Life)

- MBSL (Life)
- LOLC (Life)
- Cooperative Insurance (Life)
  
- **Leasing Payments**
  - CDB
  - Central Finance
  
- **Healthcare Payments**
  - Ceylinco Healthcare
  
- **Educational Payments**
  - Chartered Accountants of Sri Lanka (CASL)
  
- **Donations**
  - Sri Dalada Maligawa
  - Give2Lanka
  - Somawathiya Maha Viharaya
  - Jayasiri Maha Bodhiya
  - Ruwanweli Seya
  - Dimbulagala Maha Viharaya
  - Helpage
  - SOS Village
  - Bodunu Saviya

## 8. How to view mCash Standing Orders?

Step 1 -: Customer should dial #111# and select option 8 'Standing Orders' or Dial #111#8#

Step 2 -: Select option 2 "View Standing Order"

Step 3 -: Enter the 4 digit mCash PIN

You will receive a detailed list of mCash Standing Orders scheduled via SMS

## 9. How to delete mCash Standing Orders?

Step 1 -: Customer should dial #111# and select option 8 'Standing Orders' or Dial #111#8#

Step 2 -: Select option 3 "Delete Standing Order"

Step 3 -: Enter the 4 digit mCash PIN

Step 4 -: Enter the Mobile No./Account No./Policy No. of the schedule payment you wish to delete

Step 5 -: Confirm to delete the Standing Order

You will receive a confirmation SMS shortly

**10. How to edit mCash Standing Orders?**

mCash Standing Orders cannot be edited unless the particular mCash Standing Order is deleted and added again with new values as mentioned above.

**11. What time would the payment be proceeding on the due date?**

All payments will be processed at 12:00 Noon on the due date of the mCash Standing Order

**12. When and what time would Reminders on mCash Standing Orders be sent?**

Two days before the due date of the scheduled mCash Standing Order an SMS will be sent at 1:00 PM reminding on the scheduled Standing Order.

**13. What would happen if the payment is not successful on the due date?**

If the payment is not successful on the due date an SMS will be sent stating the reason for the failure and the payment will be retried for the next 7 days until the payment is successful

**14. What would happen after 7 days of unsuccessful mCash Standing Order payment from due date?**

After 7 days of due date of the scheduled payment, mCash Standing Order payment will be failed and will be retried on the next due date which is the original scheduled date.

**15. What are the reasons for mCash Standing Orders to be unsuccessful?**

- Insufficient balance in the mCash Account
- PIN has been locked by the day of the scheduled mCash Standing Order date
- mCash Account has been suspended or terminated by the day of the scheduled mCash Standing Order date
- Maximum mCash transaction limit per day has been exceeded.

**14. What would happen if a schedule mCash Standing Order is failing for consecutive months?**

If a particular mCash Standing Order payment has failed for 3 consecutive months, the specific failed mCash Standing Order will be deleted.

**15. Where can the Customer Top Up mCash?**

Customer can Top Up mCash by visiting below or using Commercial, HNB, Sampath, Cargills, Pan Asia Online & Mobile Banking:

- mCash Retailers
- Mobitel Branches
- SLT Teleshops
- Singer
- Singer Mega
- Sanasa Development Banks
- Lanka Bell Branches

**16. What are the charges for making Bill Payments via mCash?**

All Bill Payments are free to the Customer except the below

Payment	Value of Payment (Rs)	Charges (Rs)
Ceylon Electricity Board (CEB)	Less than 200	10
	200 – 1,000	15
	Above 1,000	20
Lanka Electricity Company (LECO)	Above 20	20
National Water Board	Above 20	20
Kandy Municipal Council (Water Bills)	Above 20	20
Nuwara Eliya Municipal (Water Bills)	Above 20	20
Lanka Broadband Network (LBN)	Above 20	20
Amana Takaful	Above 20	20
Softlogic Life	Above 20	20

**17. Cannot add mCash Standing Orders, why is that?**

- Check if the entered mCash PIN is correct
- Check if the entered Mobile No./Account No./Policy No. is correct
- Check if the entered Amount is correct and it does not exceed mCash transaction limits
- Check if the entered Standing Order date is valid