

1.What are the Transaction Limits?

Bank Account Transaction Limit

- Other bank to Other Bank / Utility Bill Payments-> Rs. 50,000 per Transaction and Rs. 1.5 million per day.
- LOLC Finance account to Other Banks / LOLC Finance-> Rs. 500,000 per transaction and Rs. 1.5 million per day.
- LOLC Digital Saving account transaction limit-> Rs. 50,000 Per transaction and Rs. 200,000 per day transaction. There are some specific banks that has restricted transaction limitation such as,
- Bank of Ceylon – Per and Per Day Transaction limit: Rs. 25,000
- Peoples Bank – Per and per day transaction limit: Rs. 50,000
- Commercial Bank –Rs. 50,000 Per transaction and Rs. 250,000 per day transaction
VISA/MASTER card Transaction limit.
- Rs. 500,000 per Transaction and Rs. 1.5 million per day

2. I want to know about Other bank to Other Bank transaction limits/What are the transaction limits for Utility Bill Payments

Rs. 50,000 per Transaction and Rs. 1.5 million per day.

3. I want to know about LOLC Finance account to Other Bank Transaction Limits

Rs. 500,000 per transaction and Rs. 1.5 million per day

4. LOLC Digital Saving account transaction limit

Rs. 50,000 Per transaction and Rs. 200,000 per day transaction.

5. Bank of Ceylon transaction limit

Per and Per Day Transaction limit: Rs. 25,000

6. Peoples Bank transaction limit

Per and per day transaction limit: Rs. 50,000

7. Commercial Bank transaction limit

Rs. 50,000 Per transaction and Rs. 250,000 per day transaction

8. VISA/MASTER card Transaction limit

Rs. 500,000 per Transaction and Rs. 1.5 million per day

9. What is the process if, "Please contact your bank and ensure your bank account meets the Just-Pay requirements" Error Pops up

- As it states in error, kindly contact your bank and ensure whether your bank account meets below mentioned requirements.
 - Online Banking SMS alert services and Just-Pay requirements.
 - Actual balance, that exceeds at least Rs.10 than minimum balance of respective bank.
 - NIC number provided to iPay is as same as the NIC number provided to bank (Old and New NIC number format)
 - If any other restriction imposed by the respective bank to associate them in third-party online platforms.

- If the error pops up repeatedly after all requirements checked; Please Contact 24/7 iPay hotline to get assistance – 011-5714444

10. What is the process if, “We were unable to get the Just-Pay Challenges” Error Pops up?

Please Contact 24/7 iPay hotline to get assistance – 011-5714444

11. What is e-KYC?

Know Your Customer in short referred to as KYC is required to verify the customer identity in order to ensure authenticity of the client.

12. Process of completing the e-KYC in iPay?

- Once the 1st step of registration is completed, you are required to complete face recognition process.
- The next step would lead you to scan your valid identification document (NIC/DL)
- A new page will require your other personal information. Such as,
 - Full name
 - Date of Birth
 - Nationality
 - Gender
 - Address
 - Contact (Mobile number, Email)
- The registration will reach its completion once all the details are uploaded accordingly and approved by iPay.

13. Documents that you could upload to e-KYC.

- There are two types of documents you can upload as identification document to complete the e-KYC process and only one of them must be included.
 - National Identity Card (NIC)
 - Driving License
- If you are uploading NIC document, you are required to upload both sides of the Document.
 - Front side – Scan
 - Rear side – Photograph
- If the document is Driving Licence the front side would sufficient but please ensure to upload renewed Driving License which holds NIC number as well.

14. Unable to complete e-KYC due to some error.

Please Contact 24/7 iPay hotline to get assistance – 011-5714444.

15. Process of converting DSA into Standard Saving Account

Kindly, visit the nearest LOLC branch and change the account in to Standard category.

16. Process of upgrading to a business account.

- In order to upgrade the business account, user should head to the option called “More” in homepage.
- Then, click/touch “Upgrade to Business account”
- You will get to choose: “Upgrade Now”
- You will direct to a new page where you have to enter your details
- As the final step submit details and within one working day, you will receive a call regarding the approval business account.

17. What are the transactions Charges?

Link will be provided

18. Update email address

- ☑ In order to update email address please select the more option
- ☑ Then click/tap my profiles
- ☑ Enter your four-digit PIN code or Finger print
- ☑ Edit email
- ☑ Type your new email select save
- ☑ You will be receiving the OTP to your new email
- ☑ Once you enter the OPT you can successfully update email

19. Instructions on removing payment source.

- ☑ In order to remove your payment source please select the more option
- ☑ Then click or tap my cards and accounts option
- ☑ Enter your four-digit PIN code or Finger print
- ☑ Please long press your payment source
- ☑ Make as a default account -> Delete account -> edit account name
- ☑ Select delete account and you can delete your payment source

20. Steps for Register to bill payments

- ☑ Select "My Bills"
- ☑ Select "Add Billers"
- ☑ Select Your Biller
- ☑ Enter your biller Details and tap on Submit

21. how to Create a Digital Bank Account

- 📄 Tap on “LOLC Finance”
- 📄 Tap on “My Accounts”
- 📄 Tap on “Open Digital Savings Account”
- 📄 Enter the Details and Tap on “Next”
- 📄 Enter the Details and tap on “Submit”
- 📄 Digital Bank Account creation success

22. Create a Digital Fixed Deposit

- 📄 Tap on “LOLC Finance”
- 📄 Tap on “Fixed Deposit”
- 📄 If you already own any LOLC FD, those details will be shown as above and tap on “Open New Fixed Deposit “to create a new
- 📄 Enter your details
- 📄 Select relevant renewal method
- 📄 Enter the nominee details and tap on “Next”
- 📄 Final details will be shown as above for the confirmation to open the DFD and tap on “Confirm”
- 📄 DFD opening amount will be deducted from associated bank account in iPay and to proceed tap “Pay”
- 📄 Tap on “Confirm”
- 📄 Enter the 4-digit pin code
- 📄 Digital FD successfully created

23. Premature withdrawal

- ☑ Tap on "LOLC Finance"
- ☑ Tap on "Fixed Deposit"
- ☑ Tap on relevant Fixed Deposit which you wish to withdraw
- ☑ Tap on "Nominee details"
- ☑ If customer needs he can recheck the nominee details before withdrawal
- ☑ Tap on "Withdrawal Fixed Deposit"
- ☑ Tap on "Withdraw Total Fixed Deposit"
- ☑ Tap on "Yes"
- ☑ Tap on "Next"
- ☑ Tap on "Next"
- ☑ Select "Settlement Account" & "Reason for Withdrawal" and then Tap on "Submit"
- ☑ Enter the 4-digit pin code
- ☑ Premature withdrawal of DFD is success and funds will be credited to customer account

24. Schedule Payment (Send money)

- ☑ Select "Schedule Payment"
- ☑ Schedule Payment option will appear
- ☑ If a customer has already created a schedule payment, it will be shown as above
- ☑ To create a new schedule Payment, click on "Schedule Payment"
- ☑ Select "Send Money"
- ☑ Enter the relevant details
- ☑ Tap on "Schedule Now"
- ☑ Enter the 4 Digit Pin Code
- ☑ Direct Instruction Creation Success
- ☑ Newly created Direct Instruction will be shown

25. Schedule Payment (Bill Payment)

- 🔗 Select “Schedule Payment”
- 🔗 If a customer has already created a schedule payment, it will be shown as above
- 🔗 To create a new schedule Payment, click on “Schedule Payment”
- 🔗 Select “Pay Bills”
- 🔗 Select the relevant biller
- 🔗 Enter the relevant details
- 🔗 Click on “Schedule Now”
- 🔗 Enter the 4 Digit Pin Code
- 🔗 Direct Instruction Creation Success

26. Schedule Payment (Cancellation)

- 🔗 Select “Schedule Payment”
- 🔗 Select the payment which you want to cancel
- 🔗 Once the details appear, tap on “Delete”
- 🔗 Tap on “Yes”
- 🔗 Enter the 4-digit Pin Code
- 🔗 cancellation success

27. Speed Draft

- 🔗 Tap on “LOLC Finance”
- 🔗 Tap on “Speed Draft”
- 🔗 If customer already has a Speed Draft, those details will appear
- 🔗 Tap on “Add my Speed Draft”
- 🔗 Enter the Details
- 🔗 Tap on “Next”

- ☑ Enter the OTP you received
- ☑ Speed Draft Account verification success
- ☑ Customer can view his account statement
- ☑ Customer can view relevant contract details

28. Standing Order Creation for Fund Transfers

- ☑ Select LOLC Finance
- ☑ Select “Standing Orders”
- ☑ If a customer already has SOI, those will appear & to create a new, click “Add New Standing Order”
- ☑ Select “Send Money”
- ☑ Enter the relevant details
- ☑ Tap on “Submit”
- ☑ Enter the 4 Digit Pin Code
- ☑ SOI creation Success
- ☑ Newly added SOI will be shown

29. Standing Order Creation for Bill Payments

- ☑ Select LOLC Finance
- ☑ Select “Standing Orders”
- ☑ If a customer already has SOI, those will appear & to create a new, click “Add New Standing Order”
- ☑ Select “Utility Merchant”
- ☑ Enter the relevant details
- ☑ Tap on “Submit”
- ☑ Enter the 4 Digit Pin Code
- ☑ SOI creation Success

30. Standing Order Cancellation

- ☑ Select the SOI which you want to cancel
- ☑ Once the details appear, tap on “Cancel Standing Order”
- ☑ Select the reason to cancel SOI and click “Submit”
- ☑ Enter the 4-digit Pin Code
- ☑ SOI cancellation success

31. Promotions

All the promotions have been contained in the iPay deals.

Open the “app” – Tap the “iPay deals”

32. How to Download iPay

- ☑ Simply Go to App Store/Play Store/ Huawei App Gallery and type iPay Sri Lanka on the search bar and tap ENTER.
- ☑ After the App has surfaced, you will see a DOWNLOAD option, tap on it, to start downloading the App.
- ☑ After the Download, you can tap on the OPEN option to open the downloaded app, and register.

33. How to register for iPay

Download from Play Store/ App Store/ Huawei App Gallery. Visit the respective store and download the iPay app to your mobile device. For more details visit

Create iPay Account. Provide your details and complete the registration in less than 5 minutes.

Associate your Bank Accounts.

Start iPay-ing.

34. How to add bank account for iPay

- ☑ Click on “Settings”
- ☑ Then tap on “My Cards & Accounts”
- ☑ Enter PIN Code
- ☑ Tap on “Add Bank Account/Card”
- ☑ Tap on “Add Your Bank Account”
- ☑ Search Your Bank
- ☑ Enter the details and put tick on “I have activated SMS facility for online transactions to this account”
- ☑ Tap on “Add My Account”
- ☑ Enter the 4-digit OTP you receive

35. How to Add credit or Debit card

- ☑ Click on “Settings”
- ☑ Then tap on “My Cards & Accounts”
- ☑ Enter PIN Code
- ☑ Tap on “Add Bank Account/Card”
- ☑ Tap on “Link Your Card”
- ☑ Enter the details and Tap on "Submit"

36. How to change my mobile Number

Sorry, you cannot change the mobile number. What you can do is create a new iPay user account.

37. How to change iPay background

- ☑ Click on “Settings”
- ☑ Tap on “Change Wallpaper”
- ☑ Select a preferred background and tap on “Set as a wallpaper”

38. How to change Language in iPay

- ☑ Tap on “Language”
- ☑ Select the Language you prefer

39. How to change password

- ☑ Go to the login screen in app
- ☑ Enter the iPay registered mobile number
- ☑ Click on “Forgot Password?”
- ☑ Enter the mobile number again and tap on “Next”
- ☑ Enter email and NIC number associated with your account
- ☑ Tap on “Submit”
- ☑ Enter the verification code received via SMS
- ☑ Enter a new password and re-enter to confirm it
- ☑ Tap on “Update Password”

40. How to reset my password

- ☑ Go to the login screen in app
- ☑ Enter the iPay registered mobile number
- ☑ Click on “Forgot Password?”
- ☑ Enter the mobile number again and tap on “Next”

☑ Enter email and NIC number associated with your account

☑ Tap on “Submit”

☑ Enter the verification code received via SMS

☑ Enter a new password and re-enter to confirm it

☑ Tap on “Update Password”

41. Terms and Conditions and privacy policy

Go to settings then click on Terms and Policies

42. How to upgrade to a business account

Go to settings then click on Upgrade to Business account, then Proceed.

43. What are the Fees associated with using iPay?

To get a better understanding of fees, kindly visit <https://ipay.lk/faq>

44. How to check my crib

To generate CRIB report, please follow these steps:

☑ Tap on “Credit Reports”

☑ Tap on “Register”

☑ Tap on “Register Now”

☑ Fill the details and agree to Terms & Conditions

☑ Click on “Submit”

45. what are the options to pay merchant

Customers can pay to merchants via "QR Pay" and "Search & Pay" options

46. how to split a bill

- ☑ Go to Home Screen
- ☑ Tap on "Split Bill"
- ☑ Enter a Bill Name and if you need can upload an image of the bill
- ☑ Enter the total amount
- ☑ Tap on "Yes" or "No" in Equally Split
- ☑ Start adding participants
- ☑ Tap on "Send" to share the split

47. How to send a gift using iPay?

- ☑ Tap on "Send Gifts"
- ☑ Select the occasion
- ☑ Select your preferred icon
- ☑ If you want can write a special wish
- ☑ Select gift amount
- ☑ Select receiver's mobile no from your contacts
- ☑ Enter receiver e-mail
- ☑ Tap on "Send Gift"

48. What is My Favorite option in iPay?

When added as a "Favourite", iPay will remember your payment information and entering the information will be unnecessary in the future when you want to make a payment. It makes payments easier and faster.

49. Transaction Pending

Still the transaction is being processed. Please check the status of the transaction in next 30 minutes. If the transaction is not successful or reversed, please contact the iPay Call Centre.

50. Transaction declined

Due to a system issue or insufficient balance in the account. If the funds have been debited from the account, please contact the iPay Call Centre.

51. What are the Phone models which iPay supports?

A smartphone with iOS 10.2 and upwards Android 5.1 and upwards

52. how to reverse a transaction

Kindly contact the Support Team at 0115714444

53. Transaction done to wrong account number

If, by any chance, you have mistakenly transferred a payment to a beneficiary whom you do not know, please immediately contact the relevant bank and request them to investigate the matter and hold the amount. The process typically requires the wrong beneficiary to acknowledge that a mistaken transaction was made to their account. In the meantime, please inform the iPay hotline and raise a request for a chargeback.

54. transaction done for wrong utility

Contact iPay and inform that your payment was credited to the wrong account and that you want it reversed.

55. I want to blocked/close my account

Contact the iPay hotline at 011-571-4444 and request the blocking of your iPay account. After customer verification, they will proceed with the account block. If you need to reactivate it in the future, you should follow the same process.

56. I want to unblock my account

Contact the iPay hotline at 011-571-4444 and request the unblocking of your iPay account. After customer verification, they will proceed with the account unblock.

57. Why account get locked

Due to unsuccessful login attempts, an iPay account may become locked. However, you can easily unlock it through the app itself by following a few simple steps.

58. How I contact iPay

Visit the 'Support' feature on the home screen to contact the iPay Customer Service Team via mobile or email

59. what is OTP

OTP stands for "One-Time Password. In the context of iPay, OTP plays a crucial role in securing transactions. When you initiate a payment or perform certain sensitive actions on your iPay account, iPay may send you an OTP. You'll receive this OTP on your registered mobile number. To complete the transaction or action, you'll need to enter the OTP accurately into the iPay application. This ensures that only the rightful account holder can authorize and complete these actions, adding an extra layer of security to your iPay transactions.

60. Can I get bank statement

Yes, you can generate a bank statement for your LOLC Finance account. To generate it, please follow these steps:

☑ Tap on "Digital Banking"

☑ Tap on "My Accounts"

☑ There will be an icon called 'History' on the relevant LOLC account associated with iPay and tap on it

☑ on the ellipsis (three dotted marks) located to the right of the LOLC Finance logo, and then click on it

☑ Click on "Generate Monthly Statement"

☑ Select the Year and Month and click on "Generate"

61. Why not showing bank account balance

Sorry, Currently we can show only the LOLC Finance account's balances.

62. How many bank accounts can add iPay

There are no limitations. Users can add multiple bank accounts.

63. How many cards can add Ipay

There are no limitations. Users can add multiple Debit/Credit Cards.

64. How many cards can add Ipay

Is utility payments updating in real time

65. What are the bill payments which I can pay through iPay

iPay have partnered up with many utility service providers. This allow customers to make payments for services such as Telecommunication, Credit Card Payments, Water, Electricity, Leasing, Insurance, Cable-Tv, Education, Travel Services, Government Payments, Donations and Plantations.

66. What are the banks which I can send money

When you try to make a fund transfer, the list of banks to which you can send money will be shown in the drop-down menu

67. what are the banks which I can associate with ipay

All accounts at Banks and Finance Institutions connected to LankaClear's JustPay network can be associated with iPay. As at now the institutions connected to the JustPay network are LOLC Finance PLC, Bank of Ceylon, Commercial Bank PLC, Hatton National Bank, Peoples Bank, Nations Trust Bank, Cargills Bank, Sampath Bank PLC, Pan Asia Bank Ltd, Commercial Leasing and Finance PLC.

68. Can I add foreign card?

Sorry, you can't associate foreign Credit/Debit Cards to iPay

69. Can I send money to another country

Sorry, It's not possible

70. Can I do remittances

Remittance option is not available.

71. what are the security measures of iPay

iPay app prioritizes security and protection for its users. It prohibits usage on rooted devices and ensures its system is obfuscated, making it extremely difficult for unauthorized parties to tamper with. Partnering with Google Cloud Platform, iPay app offers robust firewall protection to safeguard transactions from online threats. Encryption is enabled on every transaction payload, eliminating the risk of middleman attacks. iPay app holds PCI security compliance certification, demonstrating its commitment to maintaining industry standards for securing user information. With Multi-Factor Authentication and disabled screen capturing capabilities, iPay app goes the extra mile to prevent unauthorized access and compromise of sensitive information. Real-time data replication ensures uninterrupted database access, even during technical crises. Additionally, iPay app integrates 3Ds Secure for an extra layer of protection against fraudulent activities. Rest assured, iPay app prioritizes your peace of mind and ensures high levels of security across all aspects.

72. Is iPay app secured?

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73. What are the security features

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74. is this app approved by central bank

Yes, iPay is certified as LANKAQR compliant.

75. My NIC doesn't captur

There could be a number of reasons for this problem, including incorrect light settings, improper camera angle settings, low document clarity, or issues with the camera on your device.

76. My selfie image not capturing

There could be a number of reasons for this problem, including incorrect light settings, improper camera angle settings or issues with the camera on your device.

77. OTP dosent come

There are a variety of reasons that could cause this, such as if the number that you provided for the relevant bank is not the number you expected to receive an OTP from, or if the relevant bank's SMS gateway is experiencing a delay. It can also happen if your device is full, there are technical issues with your SMS vendors, or you simply enter the wrong number for your OTP SMS number

78. How to become a merchant

To register as an iPay merchant, you can visit your nearest LOLC Finance branch. Proof of bank account such as Account book or Account Statement, Merchants NIC card or Business Registration Certificate is needed. iPay will charge a fee per transaction as per the Merchant agreement signed up with iPay. Details on Transaction fees will be shared at the time of signing the iPay Merchant agreement.

79. Internet payment gateway

Visit <https://ipay.lk/integrate-with-us> for more information on the IPG Facility. To obtain the facility, you should first visit a branch and register as an iPay Merchant.

80. LankaQR

LankaQR is a standardized Quick Response (QR) code system introduced by the Central Bank of Sri Lanka. It is designed to simplify digital payments and make them more accessible to consumers and businesses. With LankaQR integration, iPay users can make payments to merchants by scanning the LankaQR code displayed at the point of sale. This eliminates the need for physical cash or card payments. LankaQR transactions are typically secured using encryption and authentication mechanisms, making them a secure way to make and receive payments.

81. Pay by SMS/Link

To obtain the IPG (Internet Payment Gateway) or PBL (Pay By Link) option, first you have to register as an iPay merchant. You can visit the nearest lolc branch or contact live agent for further info.

82. Merchant app

Registering as an iPay merchant can offer several benefits such as Expanded Payment Options, Increased Sales, Convenience, Security, Transaction Records, Faster Settlements, Marketing Opportunities. To register as an iPay merchant, you can visit your nearest LOLC Finance branch. Proof of bank account such as Account book or Account Statement, Merchants NIC card or Business Registration Certificate is needed. iPay will charge a fee per transaction as per the Merchant agreement signed up with iPay. Details on Transaction fees will be shared at the time of signing the iPay Merchant agreement.

83. E-Channeling

To make a doctor appointment, you can simply tap on the 'Visit a Doctor' icon on the home screen. The eChannelling option enables you to consult doctors/consultants from 260+ private hospitals, clinics, channeling centers, and private ayurvedic hospitals in Sri Lanka.

84. What is iPay?

In-line with the Government initiative of digitizing Sri Lanka's economy, iPay is a pioneer in the digital payments landscape in Sri Lanka. With the expectation of providing the benefits of digital transactions to every Individual and Business in the country, we are focused on eradicating the day-to-day inconveniences of traditional transaction methods

85. Justpay requirements

To associate a bank account with iPay, you should fulfill Justpay requirements:

Justpay requirements:

☑ Need account balance (minimum balance + Rs 10)

☑ Can associate only CASA accounts

☑ Activated online SMS service

☑ NIC validation

If you have already fulfilled these requirements, kindly contact the relevant bank to activate Justpay