Bank of Ceylon Introduces ‘Cardless Withdrawal’ via ATM/CRM



Bank of Ceylon continues to lead the financial industry with its commitment to innovation and customer-centric solutions. The Cardless Withdrawal introduced is now popular among customers, exceeding the transaction volume of 41 billion rupees in the last few months. This new service offers BOC account holders a seamless and secure way to withdraw cash without a debit card at Automated Teller Machines (ATMs) and Cash Recycling Machines (CRMs). This facility brings ease and absolute convenience to customers who are making cash withdrawals and conducting payments to third parties; in particular, such a facility could become paramount in emergencies and other situations where the customer does not physically possess their debit card.

BOC’s Cardless withdrawal facility can be easily activated by visiting the nearest BOC Branch or by sending a simple ‘Hi’ message to BOC MetaBanking WhatsApp Number +94 112 204 444 anytime, anywhere. Using a One-Time Password (OTP) sent to the registered email address; the customer can easily activate the cardless withdrawal facility for his savings account via BOC Meta Banking.

If a customer has forgotten his card or wallet, they can simply withdraw cash using this service. While bringing convenience to the customer, the Bank has not compromised the security of customers' deposits. An OTP will authorize all transactions to customers' registered mobile. Moving one step ahead, the Bank has introduced the facility of sending money to anyone, including individuals who do not hold an account with any bank. The customer is able to generate a Transaction key to a third-party mobile number to withdraw cash from any BOC ATMs /CRMs. This new feature allows customers to handle their urgent cash transfer requirements to any other person. A beneficiary can withdraw the funds from any ATM/ CRM by using the received Transaction Key. In addition to that, this facility can easily be canceled at any time via BOC Meta Banking or 24 x 7 Contact Center (1975) or by visiting the nearest Bank of Ceylon branch.

As a responsible banker committed to bringing greater convenience to its customers, BOC has been focusing on enhancing its digital banking experience to keep up with the latest global developments. Accordingly, the Bank relaunched the BOC SmartPay App with exciting new features, a brand new user interface, and cutting-edge security upgrades. With the revamp, the app is no longer restricted to BOC Customers.