

BOC Cards powering Sri Lanka's Cashless Future



Y. A. Jayathilaka, Deputy General Manager - Products and Banking Development, BOC

As Sri Lanka accelerates toward a digital economy, the Bank of Ceylon (BOC) is a driving force in reshaping how people manage money.

With over five million active debit cardholders, BOC processes more than 300 billion rupees in ATM transactions and 20 billion rupees in point-of-sale and e-commerce payments monthly, making it a national leader in the cashless revolution.

BOC's legacy of innovation began in 1989 when it introduced Sri Lanka's first Visa credit and ATM cards. Today, the bank offers a comprehensive suite of Visa and Mastercard options— from Classic to Platinum and World—accepted at over 30

million global merchant locations. Each card is tailored to fit diverse needs, including dedicated options for professionals, medical officers, and public sector employees, who enjoy benefits like waived annual fees, travel insurance, reward points, and interest-free periods.

“Our cards are more than payment tools—they’re instruments of financial empowerment,” says Y. A. Jayathilaka, Deputy General Manager – Products and Banking Development. BOC cards come equipped with EMV chips, NFC technology, and OTP-based authentication for secure, seamless use in-store and online.

The bank’s card portfolio also includes youth-friendly options, prepaid fuel cards for businesses and motorists, and a reloadable multi-currency travel card with global acceptance and 24/7 support. Through its innovative card solutions and expanding digital platforms, BOC is not just keeping up with change—it’s leading it.

With every tap, swipe, and click, BOC continues to offer reliability, security, and convenience, helping Sri Lankans embrace a future where banking goes beyond transactions and becomes a lifestyle enabler.