How to Send Money Using RemitWire

A Step-by-Step Guide by Bank of Ceylon UK

What is RemitWire?

RemitWire is Bank of Ceylon UK's fast and secure money transfer service that allows you to send money internationally with competitive exchange rates and instant delivery options. The service supports transfers to multiple currencies including GBP, USD, EUR, and LKR (Sri Lankan Rupees).

Getting Started

Download the RemitWire App

First, download the RemitWire app from your device's app store:

- For Android: Visit Google Play Store
- For iOS: Visit App Store

Step-by-Step Instructions

Step 1: Select Your Destination Currency

When you open the app, you'll be prompted to select your destination currency. RemitWire supports:

- EUR (Euro)
- GBP (British Pound)
- LKR (Sri Lankan Rupee)
- USD (US Dollar)

Simply tap on your preferred currency from the list or use the search function to find it quickly.

Step 2: Choose Transaction Type

On the 'Select Transaction Type' screen, choose 'Account' to send money directly to a bank account. This is the most common and convenient method for international transfers.

Note: Account transfers ensure the money goes directly to the recipient's bank account securely.

Step 3: Enter Account Transfer Details

You'll need to provide the following information:

1. **Account Number:** Enter the recipient's bank account number
2. **Bank Details:** The app will automatically populate available banks. For transfers to Sri Lanka via Bank of Ceylon, select:
- *Bank Name:* BANK OF CEYLON
- *Bank Branch:* Any Branch of Bank of Ceylon

3. **Source of Income:** Select the appropriate option (e.g., SALARY)
4. **Purpose of Remittance:** Choose the reason for the transfer (e.g., PERSONAL TRANSFERS)

Once all details are entered, tap **'Next'** to continue.

Step 4: Set Up Your Beneficiary

If this is your first time sending to this recipient, you'll need to create a beneficiary profile with their personal details:

- **Country:** Select the recipient's country (e.g., Sri Lanka)
- **First Name:** Enter the recipient's first name (required)
- **Middle Name:** Enter if applicable (optional)
- **Last Name:** Enter the recipient's last name (required)
- **Organisation Type:** Select 'Individual' for personal transfers
- **Address Details:** Complete the recipient's full address including house number, street, city, and postal code

- **Identification Type:** Select the type of ID document and enter the ID number

After completing all fields, tap **'Save'** to store the beneficiary details for future use.

Step 5: Review and Confirm Transaction

On the 'Confirm Transaction' screen, carefully review all the details:

- **Beneficiary:** Verify the recipient's name
- **Account Number:** Double-check the account number
- **Bank Details:** Confirm the bank name and branch
- **Service Level:** Check if it's set to 'Instant' for immediate transfer
- **Payment Method:** Verify the payment method (e.g., WorldpayXML)

When you're satisfied with the details, tap **'Confirm'** to proceed to payment.

Step 6: Review Amount and Exchange Rate

Before making payment, the app will show you a detailed breakdown:

- **Total to Pay:** The total amount you'll be charged (in GBP)
- **Send Amount:** The base transfer amount
- **Exchange Rate:** The current exchange rate applied to your transfer

- **Receive Amount:** The exact amount the recipient will receive (in their local currency)

Example: Sending GBP 10.00 with an exchange rate of 402.00 will result in the recipient receiving LKR 4,020.00

Step 7: Make Payment

Tap **'Make Payment'** and complete the payment through the secure Worldpay payment gateway. You can pay using:

- Visa
- Mastercard
- Maestro
- Other supported payment methods

You'll receive a notification from your bank confirming the transaction amount charged to your card.

Step 8: Track Your Transfer

Once payment is complete, your transaction will move through three stages:

5. **PAYMENT:** Your payment has been received
6. **PROCESSING:** The transfer is being processed by Bank of Ceylon
7. **DELIVERY:** The funds have been delivered to the recipient's account

You'll receive a **Transaction Reference Number** (e.g., RA000213000184) and a **Beneficiary Reference Number** for tracking purposes. Keep these numbers for your records.

Important Information

Transaction Details

- **Instant Transfers:** With the 'Instant' service level, money typically reaches the recipient within minutes
- **Reference Numbers:** Always save your transaction and beneficiary reference numbers for future inquiries
- **Saved Beneficiaries:** Once saved, beneficiary details can be reused for future transfers, making subsequent transactions faster
- **Exchange Rates:** Rates are competitive and updated regularly. The exact rate will be shown before you confirm your payment

Tips for Successful Transfers

8. **Verify all details:** Always double-check the recipient's account number and personal information before confirming

9. **Use correct name format:** Enter the beneficiary's name exactly as it appears on their bank account
10. **Keep records:** Save screenshots of your transaction confirmation and reference numbers
11. **Check exchange rates:** Review the exchange rate and final amount before completing your transfer

Additional Resources

For more information about RemitWire and Bank of Ceylon UK's money remittance services:

- Visit the RemitWire service page: bankofceylon.co.uk/services/money-remittance/
- Read the full terms and conditions: bankofceylon.co.uk/remitwire-terms-and-conditions/

Need Help?

If you encounter any issues or have questions:

- Use the **'Contact Us'** option in the app's More menu
- Visit Bank of Ceylon UK's website for customer support information
- Review the Terms & Conditions accessible through the app

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https://bankofceylon.co.uk/remitwire_download.php

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