How to Send Money Using RemitWire Website

Complete Web Platform Guide by Bank of Ceylon UK

Welcome to RemitWire Web Platform

The RemitWire web platform provides a convenient way to send money internationally from your desktop or laptop computer. With an easy-to-use interface and secure payment processing, you can transfer funds to your loved ones quickly and at competitive exchange rates.

This comprehensive guide will walk you through every step of sending money using the RemitWire website, from logging in, to completing your transaction.

Getting Started

Prerequisites

Before you begin, ensure you have:

- **A RemitWire account:** You must be registered with RemitWire.
- If you don't have an account yet, click **'Sign Up'** on the login page
- **Login credentials:** Your registered email address and password
- **Recipient information:** Bank account details of the person receiving the money
- **Payment method:** A valid debit or credit card for payment

Accessing the RemitWire Website

Open your web browser and navigate to:

https://remitwire.bankofceylon.co.uk/en

Step-by-Step Transfer Guide

Step 1: Log In to Your Account

On the RemitWire homepage, you'll see the login panel on the right side:

1. Enter your **email address** in the 'Your email address' field
2. Enter your **password** in the 'Password' field
3. Click the **'Sign In'** button

New User? If you don't have an account, click **'Sign Up'** below the Sign In button to create a new account.

Trouble Logging In? Click the *'Trouble Logging in?'* link to reset your password.

Step 2: Navigate to the Dashboard

After successful login, you'll arrive at your Dashboard. Here you can see:

- **Quick Actions panel:** Shortcuts to Transfer and Add Beneficiary
- **Recent Transactions:** A list of your recent money transfers with status indicators
- **Currency Converter:** Quick tool to check exchange rates
- **Navigation Menu:** On the left sidebar with options for Home, Profile, Beneficiaries, Transactions, My Wallet, and Contact Us

Transaction Statuses:

- **DELIVERED:** Money has been successfully delivered to the recipient
- **AWAITING PAYMENT:** Transaction is pending payment completion

Step 3: Select Destination Country and Amount

To begin a new transfer, you have two options:

- Click **'Transfer'** in the Quick Actions panel
- Use the currency converter on the Dashboard

Using the Currency Converter:

4. **Select Destination Country:** Click the dropdown next to 'Destination Country' and choose your recipient's country (e.g., Sri Lanka)
5. **Enter Amount:** You can enter either:
   - The amount you want to send (in GBP)
   - The amount you want the recipient to receive (in their local currency, e.g., LKR)
6. **View Exchange Rate:** The current conversion rate is displayed (e.g. 1 GBP = 402.00 LKR)

Example: If you enter GBP 15, the calculator will automatically show the recipient will receive LKR 6,030.00 at the current rate of 402.00

Click the **information icon (i)** next to the conversion rate to view detailed fee breakdown including commission, agent fee, HQ fee, and total charges.

Step 4: Review Exchange Rate and Charges

When you click the information icon, a **'Exchange Rate and Charges'** popup will display a complete breakdown:

- **Send Amount:** The base amount you're sending (e.g., GBP 15)
- **Exchange Rate:** Current conversion rate (e.g., 402)
- **Receivable Amount:** What the recipient will get (e.g., LKR 6030.00)
- **Commission:** Service fee (e.g., GBP 3.00)

- **Agent Fee:** Processing fee (e.g., GBP 0.00)
- **HQ Fee:** Headquarters fee (e.g., GBP 0.00)
- **Tax:** Applicable taxes (e.g., GBP 0.00)
- **Total Charges:** Sum of all fees (e.g., GBP 3)
- **Total to Pay:** Final amount charged to your card (e.g., GBP 18.00)

Note: Rates shown are indicative and may differ from the actual rates at the time of transaction completion.

Step 5: Initiate Transfer

Once you're satisfied with the exchange rate and charges:

7. Close the Exchange Rate popup by clicking **'Close'**
8. Click the **'Transfer'** button on the Dashboard

You'll be taken to the **Send Money** screen where you can select your beneficiary and provide transfer details.

Step 6: Select or Add Beneficiary

On the **'Transfer Details'** screen:

Option A: Select Existing Beneficiary

If you've previously saved beneficiaries:

- You'll see a list of saved beneficiaries with their initials and names
- Click on the beneficiary you want to send money to

Option B: Add New Beneficiary

If this is your first time sending to this person:

9. The system will prompt: *'You are about to create Account transaction'*
10. You'll need to provide:

    1. **Recipient account number**
    2. **Recipient bank details**

Step 7: Enter Account Details

Complete the following fields in the **Account Details** section:

Account Information:

- **Account:** Select or create an account label (e.g., 'Account 1')
- **Account Number:** Enter the recipient's bank account number (e.g., 9192646)

Bank Details:

- **Bank State:** Select the state (e.g., ‘Any State’)
- **Bank Branch:** Select the bank branch (e.g., ‘Any Branch of Bank of Ceylon (BOCC)’)

Source of Income:

Select the source of the funds you’re sending from the dropdown menu. Options may include:

- SALARY
- BUSINESS
- BONUS
- BANK LOAN
- INSURANCE CLAIM
- SALES PROCEEDS OF ASSETS
- OTHERS

Purpose of Remittance:

Select the reason for sending money from the dropdown menu. This is required for regulatory compliance.

After completing all fields, click **‘Next’** to proceed to the review screen.

Step 8: Review Transaction Details

Before finalizing your transfer, carefully review all details:

- **Beneficiary Information:** Verify the recipient’s name and account number
- **Bank Details:** Confirm the bank name and branch
- **Send Amount:** Check the amount you’re sending
- **Receive Amount:** Verify the amount the recipient will receive
- **Exchange Rate:** Review the applied conversion rate
- **Total Charges:** Check all fees and commissions
- **Total to Pay:** Confirm the final amount that will be charged

If you need to make changes, click **‘Back’** to return to the previous screen.

Step 9: Complete Payment

When you’re ready to proceed:

11. Click **‘Confirm’** or **‘Proceed to Payment’**
12. You’ll be redirected to the secure Worldpay payment gateway

On the Payment Gateway:

- Enter your card details:
    - Card number
    - Expiry date

- CVV/Security code
- Cardholder name

- Click **‘Pay Now’** or **‘Submit’**

Accepted Payment Methods:

- Visa
- Mastercard
- Maestro
- Other major debit/credit cards

Step 10: Receive Confirmation

After successful payment:

- You’ll receive a **Transaction Reference Number** (e.g., RA000213000184)
- A confirmation email will be sent to your registered email address
- Your transaction will appear in the **‘Recent Transactions’** section on your Dashboard
- The status will initially show as **‘AWAITING PAYMENT’** or **‘PROCESSING’**

Important: Save your transaction reference number for your records. You’ll need it if you need to contact customer support.

Tracking Your Transfer

You can track the status of your transfer at any time:

13. Log in to your RemitWire account
14. Go to the Dashboard or click **‘Transactions’** in the left menu
15. View your transaction and its current status

Transaction Status Indicators:

- **DELIVERED:** Money has reached the recipient’s account
- **PROCESSING:** Transfer is being processed by Bank of Ceylon
- **AWAITING PAYMENT:** Payment is pending completion

Managing Beneficiaries

The RemitWire platform allows you to save beneficiary information for faster future transfers.

Adding a New Beneficiary

16. Click **‘Beneficiaries’** in the left menu
17. Click **‘Add Beneficiary’** button

18. Fill in the beneficiary's personal and bank details
19. Click **'Save'**

Editing or Deleting Beneficiaries

From the Beneficiaries page:

- Click on a beneficiary to view their details
- Use the **'Edit'** button to update information
- Use the **'Delete'** button to remove a beneficiary

Tips for Successful Transfers

- **Double-check all details:** Verify account numbers, bank details, and amounts before confirming
- **Use saved beneficiaries:** Save frequent recipients to speed up future transfers
- **Check exchange rates:** Rates fluctuate, so review the current rate before each transfer
- **Keep transaction references:** Save all transaction reference numbers for your records
- **Verify recipient details:** Confirm account information with the recipient before sending
- **Use secure networks:** Always access RemitWire from a secure internet connection

Security and Safety

RemitWire takes your security seriously:

- **Secure Payment Gateway:** All payments are processed through Worldpay's secure, encrypted platform
- **Data Protection:** Your personal and financial information is protected with industry-standard encryption
- **Regulatory Compliance:** RemitWire complies with all UK financial regulations and anti-money laundering requirements
- **Secure Login:** Always log out after completing your transactions, especially on shared devices

Troubleshooting Common Issues

Payment Failed

- Verify your card has sufficient funds
- Check that your card is authorized for international transactions
- Contact your bank if the issue persists

Transfer Delayed

- Check the transaction status in your Transactions page
- Verify all recipient details were entered correctly
- Contact RemitWire support if status shows as ‘Processing’ for more than 24 hours

Cannot Find Beneficiary’s Bank

- Use the search function in the bank dropdown
- Contact RemitWire support if the bank is not listed

Additional Resources

For more information about RemitWire services:

- RemitWire Web Platform: https://remitwire.bankofceylon.co.uk/en
- Service Information: bankofceylon.co.uk/services/money-remittance/
- Terms and Conditions: bankofceylon.co.uk/remitwire-terms-and-conditions/

Need Help?

If you need assistance:

- Click **‘Contact Us’** in the left navigation menu
- Visit the Bank of Ceylon UK website for support information
- Have your transaction reference number ready when contacting support

DOWNLOAD REMITWIRE TODAY

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

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