

THE DIGITAL **PLAYBOOK** for Sri Lankan SMEs

Eight practical guides to take your business digital. Step by step, in plain language.
No technical background needed.

Available in **English** - Sinhala - Tamil

Digital Payments

Every payment you accept through a digital system creates a record. Those records are what banks use to assess whether to give you a loan. This module sets up QR payments, JustPay, and a payment gateway so you can accept money from anyone and start building your financial identity.

~60 minutes to set up - Builds your loan profile

Why this matters: Cash has no record. Every digital transaction is a line in your financial history. After 6 to 12 months of digital payments, you have documented proof of income that Sampath Bank, or any bank, can use to support a loan application.

STEP-BY-STEP GUIDE

01 Open a Sampath Bank business account

Visit your nearest Sampath Bank branch with your NIC, business registration documents, and proof of address. Open a business current account. This links to your Digital SME profile and starts building your lending history from day one. Keep personal and business money strictly separate from this point.

Sampath Bank Business Account

MODULE 02 STEP 01 - OPEN A SAMPATH BANK BUSINESS ACCOUNT

What to bring to the branch	What you receive
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>1. NIC or Passport Your national identity card</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>2. Business Reg. Certificate of incorporation</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> <p>3. Proof of Address Utility bill or bank letter</p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>4. Passport Photo Recent photo of director</p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px; background-color: #e6ffe6;"> <p>✓ Business Current Account Separate from personal funds</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px; background-color: #e6ffe6;"> <p>✓ JustPay QR Setup Accept QR payments instantly</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px; background-color: #e6ffe6;"> <p>✓ Internet Banking Access Manage accounts online 24/7</p> </div> <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6ffe6;"> <p>✓ Digital SME Profile Lending history starts building</p> </div>

Keep personal and business money in separate accounts from day one. Never mix them.

What to bring to the branch and what you receive: your business account, JustPay access and digital SME profile

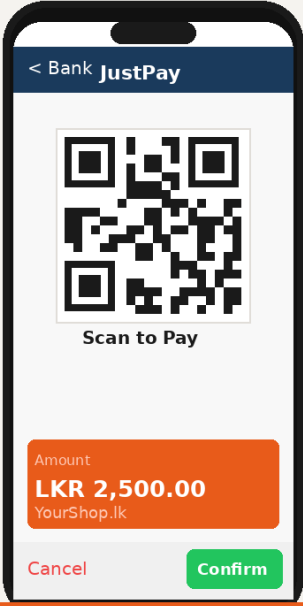
02 Get your JustPay QR code

JustPay is Sri Lanka's national QR payment standard, accepted by all major banks. Through your Sampath Bank account, request a printed QR code for your counter (free). Customers scan it with any banking app and payment lands in your account within seconds. You also get a digital QR to share on WhatsApp or print on invoices.

JustPay via Sampath Bank - Works with all Sri Lankan bank apps

Tip: Print your QR code at your counter, register, and on every delivery package. The more visible it is, the more customers use it without being asked.

MODULE 02 STEP 02 - GET YOUR JUSTPAY QR CODE



Display your QR everywhere

The more visible it is, the more customers use it

- 1 At your counter**
Print and laminate - place near register
- 2 On delivery packaging**
Customers can pay on receipt
- 3 On invoices and receipts**
Add the QR image to all documents
- 4 On WhatsApp status**
Share as image for online orders

JustPay works with every Sri Lankan bank app. No customer signup needed to pay you.

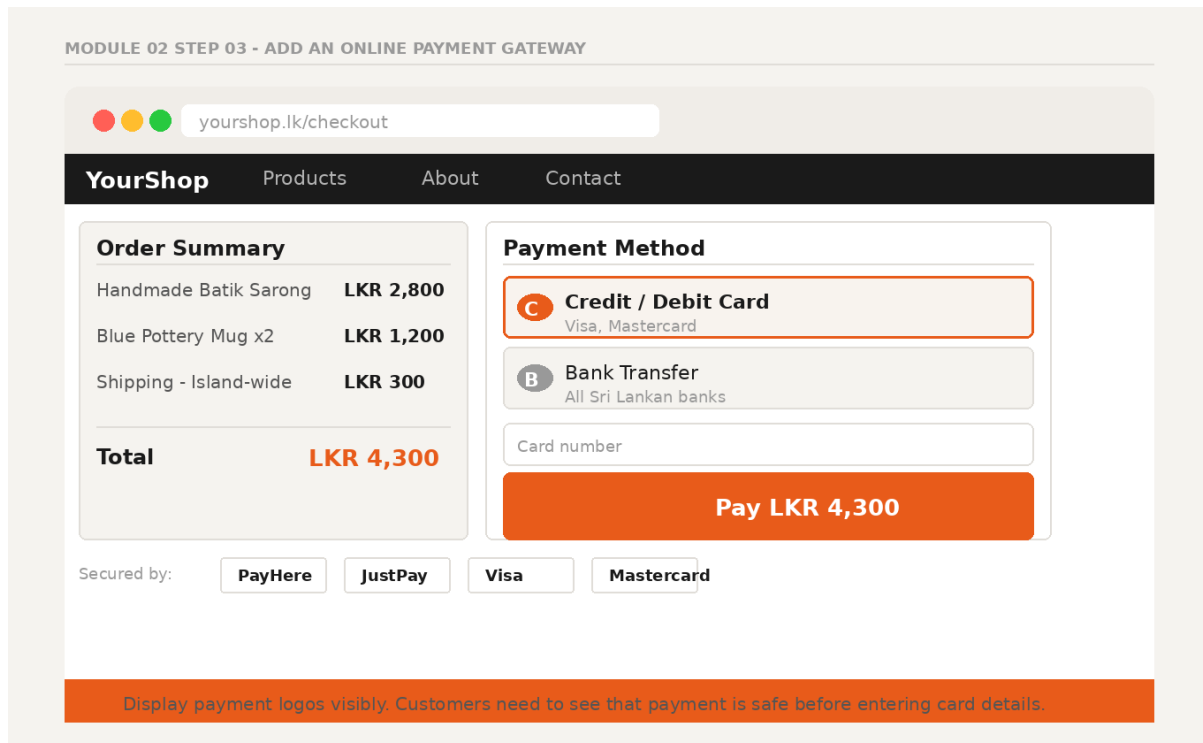
JustPay QR scan on phone and four places to display your QR code

03 Add an online payment gateway to your website

A payment gateway lets customers pay on your website using cards or bank transfers. PayHere and Genie are the most widely used in Sri Lanka. PayHere supports Visa, Mastercard, and bank transfers and integrates with most websites in under an hour. The fee is typically 2 to 3% per transaction with no monthly fee.

Sampath Bank Payment Gateway - PayHere.lk - Genie by Nations Trust

Tip: Display payment logos (Visa, Mastercard, JustPay) visibly near your Buy or Pay button. Customers need to see that payment is safe before entering card details.



Website checkout page with card and bank transfer payment options and trust badges

04 Send your first proper invoice

Stop sending prices over WhatsApp voice note. A proper invoice has your business name, customer name, description of what was sold, the amount, and a payment reference number. Wave Accounting (free) lets you create and send invoices by email with a payment link attached. Every invoice is evidence of revenue. Keep copies of all of them.

Wave Invoicing (free) - **SITS Cloud Accounting**

Tip: Sampath Bank loan assessors look at 6 to 12 months of invoices as part of their SME lending assessment. Start the habit now.

MODULE 02 STEP 04 - SEND YOUR FIRST PROPER INVOICE

YourShop.lk
yourshop.lk - info@yourshop.lk - +94 77 123 4567

INVOICE

Invoice #: **INV-2025-0042**
Date: 15 January 2025
Due Date: 22 January 2025
Bill To: **Kasun Perera**
kasun@example.com

DESCRIPTION	QTY	UNIT PRICE	TOTAL
Handmade Batik Sarong - Blue	1	LKR 2,800	LKR 2,800
Hand-painted Pottery Mug	2	LKR 600	LKR 1,200
Island-wide Delivery	1	LKR 300	LKR 300

TOTAL DUE: LKR 4,300

Pay Now - LKR 4,300

Payment via JustPay QR, bank transfer or card

Wave Accounting

Recent invoices

- INV-0042**
LKR 4,300
- INV-0041**
LKR 2,100
- INV-0040**
LKR 6,800
- INV-0039**
LKR 3,500

Every invoice you send is evidence of revenue. Save 6 months for your loan application.

A professional invoice with itemised products, total amount and a Pay Now button

AFTER THIS MODULE

- ✓ Customers able to pay by QR code in-store
- ✓ Online shoppers able to pay through your website
- ✓ A clean digital record of every transaction
- ✓ Your lending history with Sampath Bank beginning to build
- ✓ Professional invoices sent from your business email

COMMON MISTAKES

- ✗ Keeping personal and business transactions in the same account
- ✗ Not logging cash payments. Even those need to be recorded
- ✗ Using WhatsApp screenshots as receipts. They are not official records
- ✗ Charging customers extra for digital payments. It erodes trust unnecessarily

GLOBAL INSIGHT - MALAYSIA MADANI PROGRAMME

Malaysian SMEs who adopted digital payments through bank-facilitated programmes saw their **loan eligibility scores improve by an average of 18 points within 12 months**, purely because they now had documented transaction histories. The same mechanism is built into this programme through Sampath Bank.