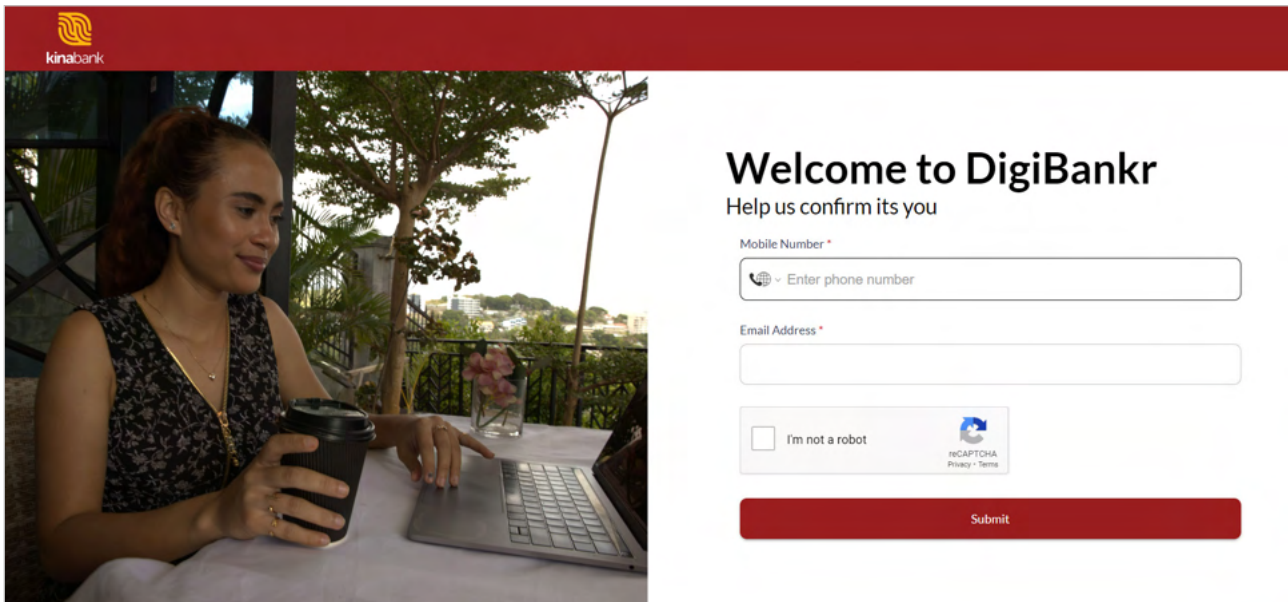


DigiBankr User Guide.



Welcome to DigiBankr
Help us confirm its you

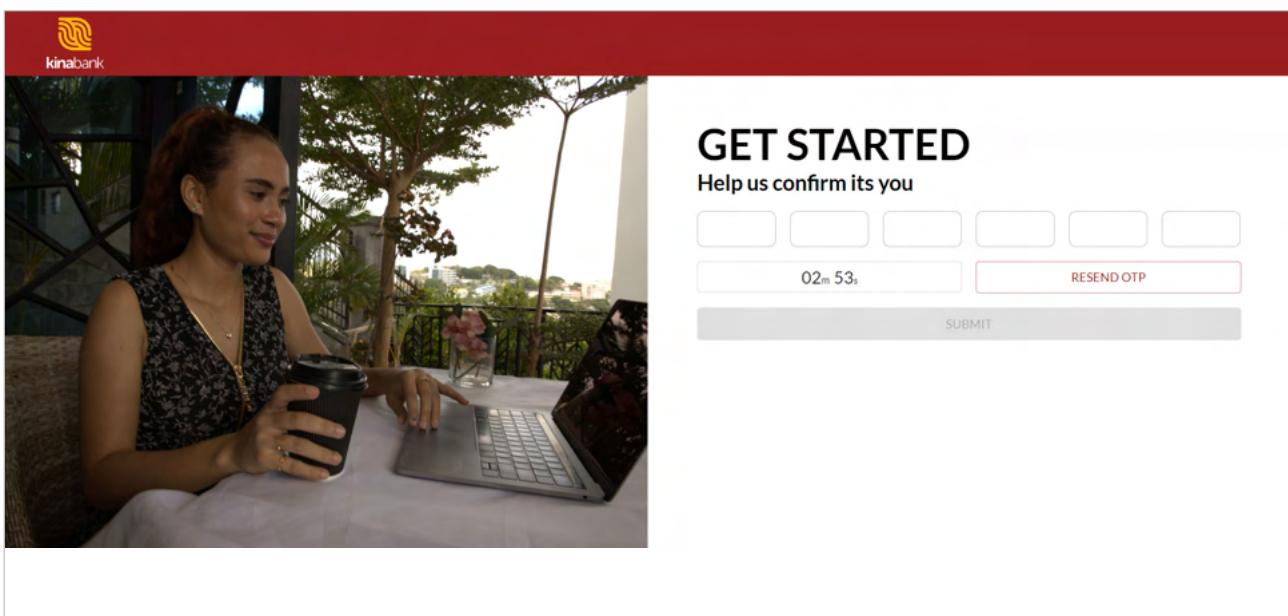
Mobile Number *
Enter phone number

Email Address *

I'm not a robot

Submit

- 1 Visit <https://digibankr.kinabank.com.pg/onboarding/t1/kinabanksuperkyc/customer-identity/page1> and confirm your identification, complete the captcha puzzle and submit.



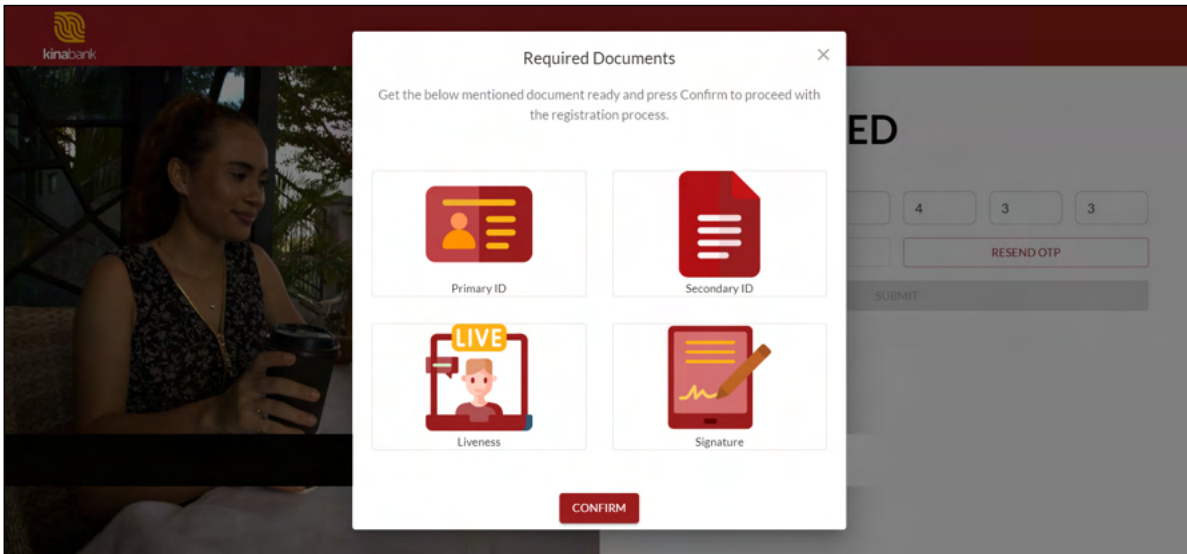
GET STARTED
Help us confirm its you

02m 53s

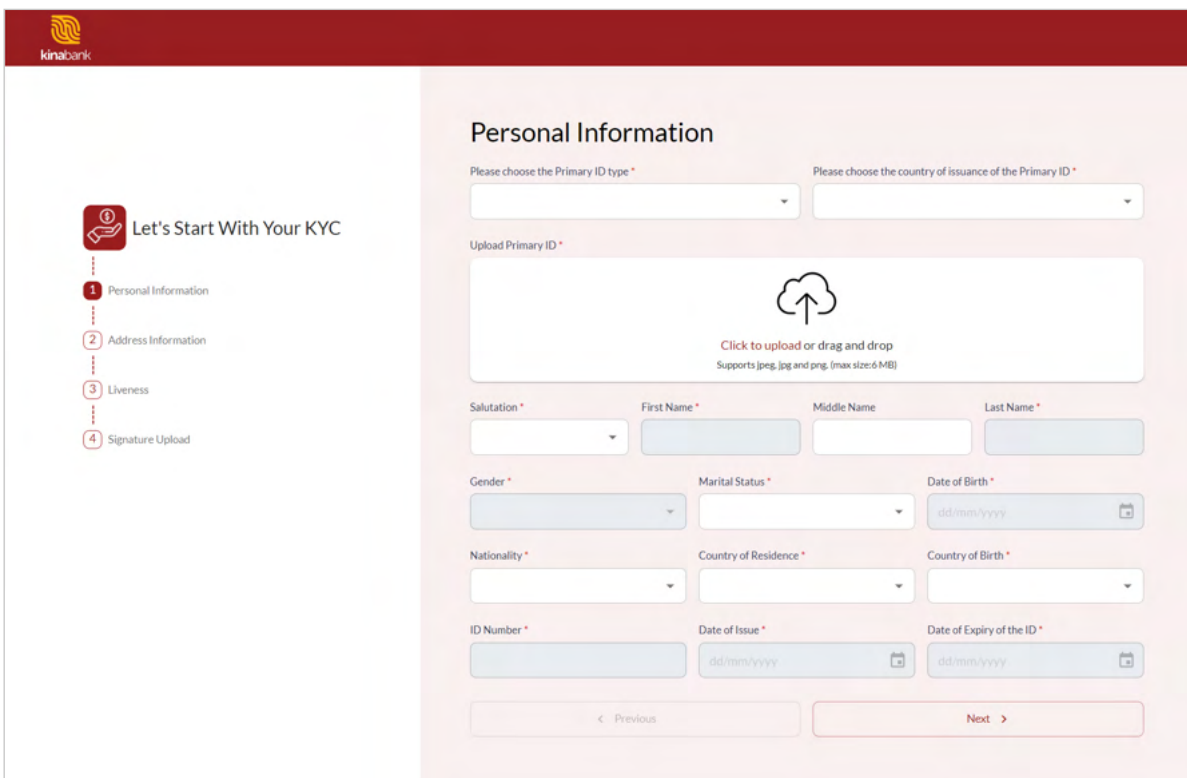
RESEND OTP

SUBMIT

- 2 Contact Information Verification Mail will be sent to you. Follow the instructions on the mail and you will receive a 6 digit OTP



3 Confirm that you have the correct required documents and proceed



Personal Information

Please choose the Primary ID type * Please choose the country of issuance of the Primary ID *

Upload Primary ID *

Click to upload or drag and drop
Supports jpeg, jpg and png. (max size:6 MB)

Salutation * First Name * Middle Name Last Name *

Gender * Marital Status * Date of Birth *

Nationality * Country of Residence * Country of Birth *

ID Number * Date of Issue * Date of Expiry of the ID *

< Previous Next >

4 Fill out all the details under Personal Information

Note: When uploading image:

- the format MUST be jpeg/jpg
- the size must be 6MB or less
- image must be clear

Let's Start With Your KYC

- 1 Personal Information
- 2
 Address Information

- 3 Liveness
- 4 Signature Upload

Address Information

Please choose the Secondary ID Type * Please choose the country of issuance of the Secondary ID *

Upload of Secondary Document *

Click to upload or drag and drop
(max size: 6 MB)

Home Address

Country * City *

Province Postal Code

Address Line 1 *

Address Line 2

Address Line 3

Correspondence Address

This must be your postal address

Country * City *

Province Postal Code

Address Line 1 *

Address Line 2

Address Line 3

< Previous
Next >

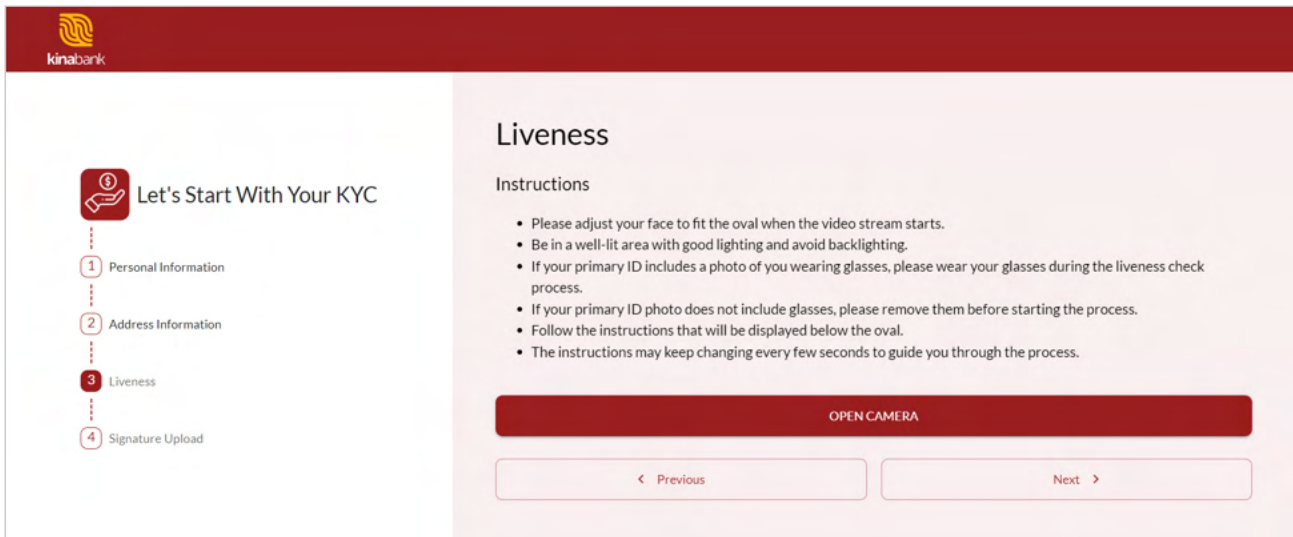
5 Fill in all the details under Address Information & Correspondence Address

Note: When uploading image:

- the format MUST be jpeg/jpg
- the size must be 6MB or less
- image must be clear

Home Address - Current residential address (Section number, Allotment number, Street Name etc...)

Correspondence Address - Postal Address



The screenshot shows the 'Liveness' step of the KYC process. On the left, a vertical progress bar indicates the current step is 3, 'Liveness', with previous steps 'Personal Information', 'Address Information', and 'Signature Upload'. The main content area is titled 'Liveness' and contains 'Instructions' for the user. Below the instructions is a large red button labeled 'OPEN CAMERA'. At the bottom, there are two buttons: '< Previous' and 'Next >'.

Liveness

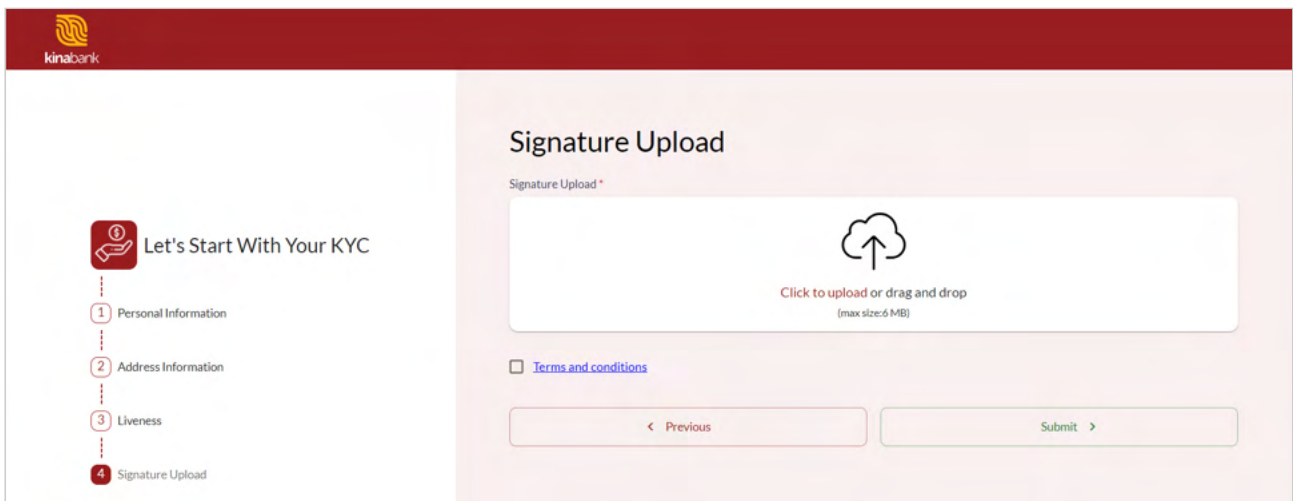
Instructions

- Please adjust your face to fit the oval when the video stream starts.
- Be in a well-lit area with good lighting and avoid backlighting.
- If your primary ID includes a photo of you wearing glasses, please wear your glasses during the liveness check process.
- If your primary ID photo does not include glasses, please remove them before starting the process.
- Follow the instructions that will be displayed below the oval.
- The instructions may keep changing every few seconds to guide you through the process.

OPEN CAMERA

< Previous Next >

6 Follow the instructions and complete the liveness check by clicking on "OPEN CAMERA" and follow the prompts



The screenshot shows the 'Signature Upload' step of the KYC process. On the left, the progress bar shows step 4, 'Signature Upload', is active. The main content area is titled 'Signature Upload' and includes a 'Signature Upload *' label. Below this is a large white box with a cloud and arrow icon and the text 'Click to upload or drag and drop (max size:6 MB)'. Underneath is a checkbox for 'Terms and conditions'. At the bottom, there are two buttons: '< Previous' and 'Submit >'.

Signature Upload

Signature Upload *

Click to upload or drag and drop
(max size:6 MB)

[Terms and conditions](#)

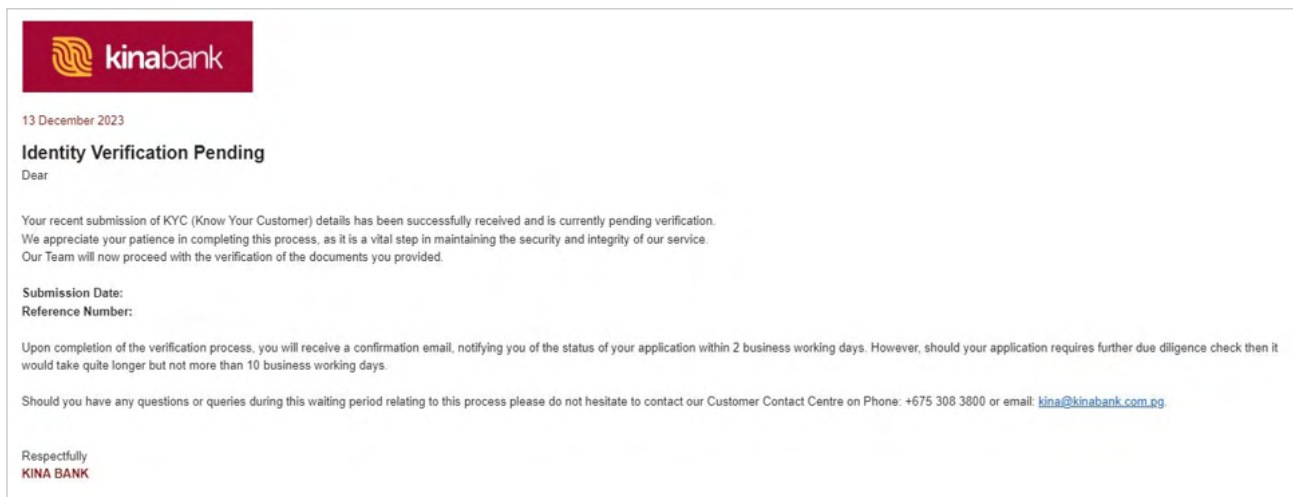
< Previous Submit >


7 Upload your signature and tick the box to accept Terms and Conditions, then submit your application.

IMPORTANT**Scenario 1**

If an online application does not meet the 90% quality pass mark, it will be redirected to the customer's nominated Kina Bank branch for further diligence checks to be done.

The customer will receive an 'Identification Verification Pending' email telling them that they are required to visit their nominated Kina Bank branch for further verification.




13 December 2023
Identity Verification Pending
Dear [Name],

Your recent submission of KYC (Know Your Customer) details has been successfully received and is currently pending verification. We appreciate your patience in completing this process, as it is a vital step in maintaining the security and integrity of our service. Our Team will now proceed with the verification of the documents you provided.

Submission Date:
Reference Number:

Upon completion of the verification process, you will receive a confirmation email, notifying you of the status of your application within 2 business working days. However, should your application requires further due diligence check then it would take quite longer but not more than 10 business working days.

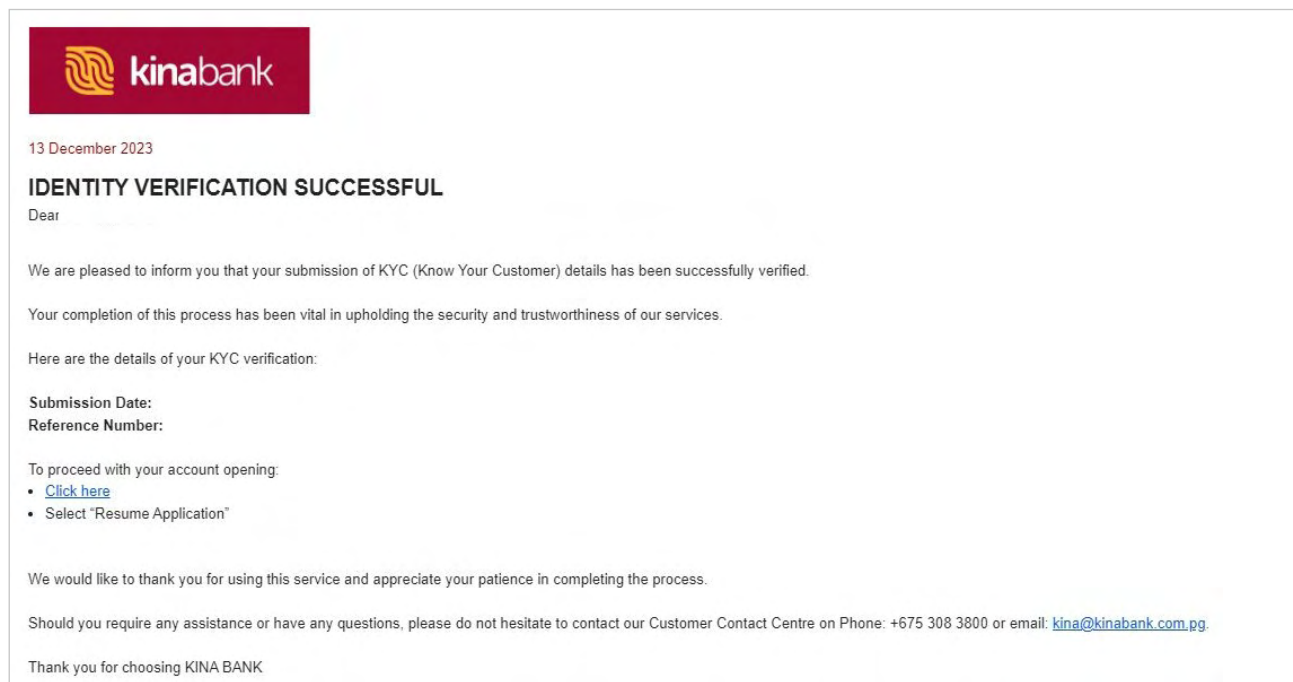
Should you have any questions or queries during this waiting period relating to this process please do not hesitate to contact our Customer Contact Centre on Phone: +675 308 3800 or email: kina@kinabank.com.pg.


Respectfully
KINA BANK

Scenario 2

If a customer's online application exceeds the 90% pass mark, they should be taken straight to 'Product selection for Account Opening'.

They will also receive an 'Identification Verification Successful' email.




13 December 2023
IDENTITY VERIFICATION SUCCESSFUL
Dear [Name],

We are pleased to inform you that your submission of KYC (Know Your Customer) details has been successfully verified.

Your completion of this process has been vital in upholding the security and trustworthiness of our services.

Here are the details of your KYC verification:

Submission Date:
Reference Number:

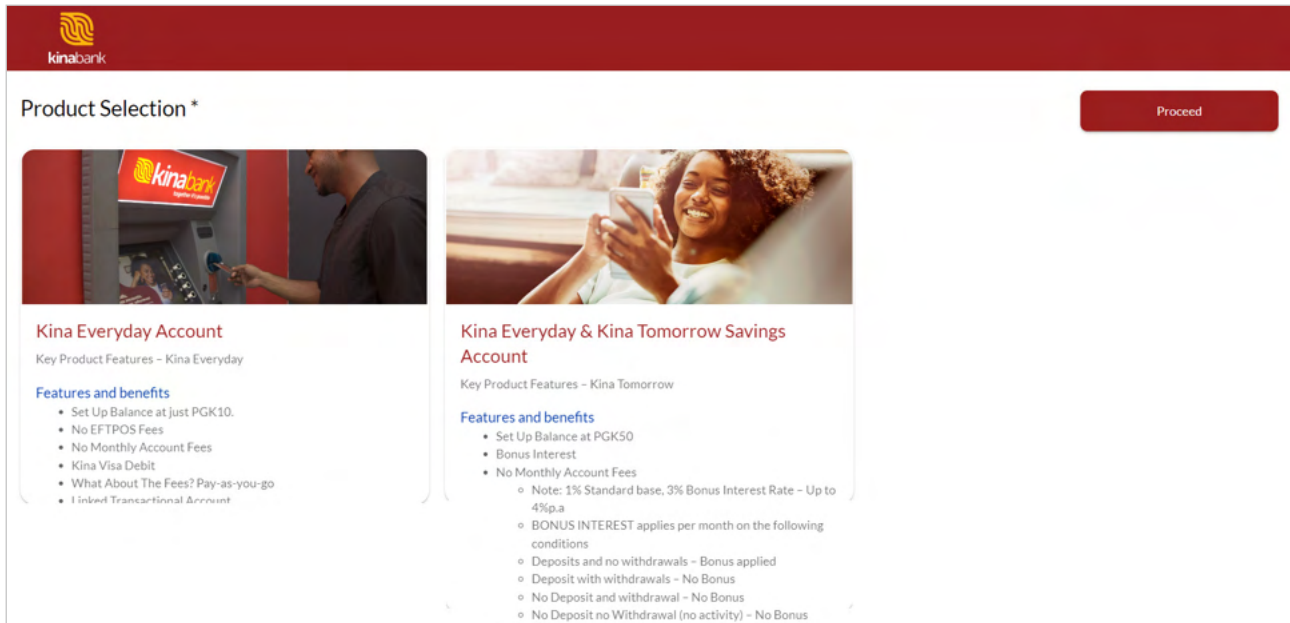
To proceed with your account opening:

- [Click here](#)
- Select "Resume Application"

We would like to thank you for using this service and appreciate your patience in completing the process.

Should you require any assistance or have any questions, please do not hesitate to contact our Customer Contact Centre on Phone: +675 308 3800 or email: kina@kinabank.com.pg.

Thank you for choosing KINA BANK



Product Selection*

Kina Everyday Account
Key Product Features – Kina Everyday

Features and benefits

- Set Up Balance at just PGK10.
- No EFTPOS Fees
- No Monthly Account Fees
- Kina Visa Debit
- What About The Fees? Pay-as-you-go
- I linked Transactional Account

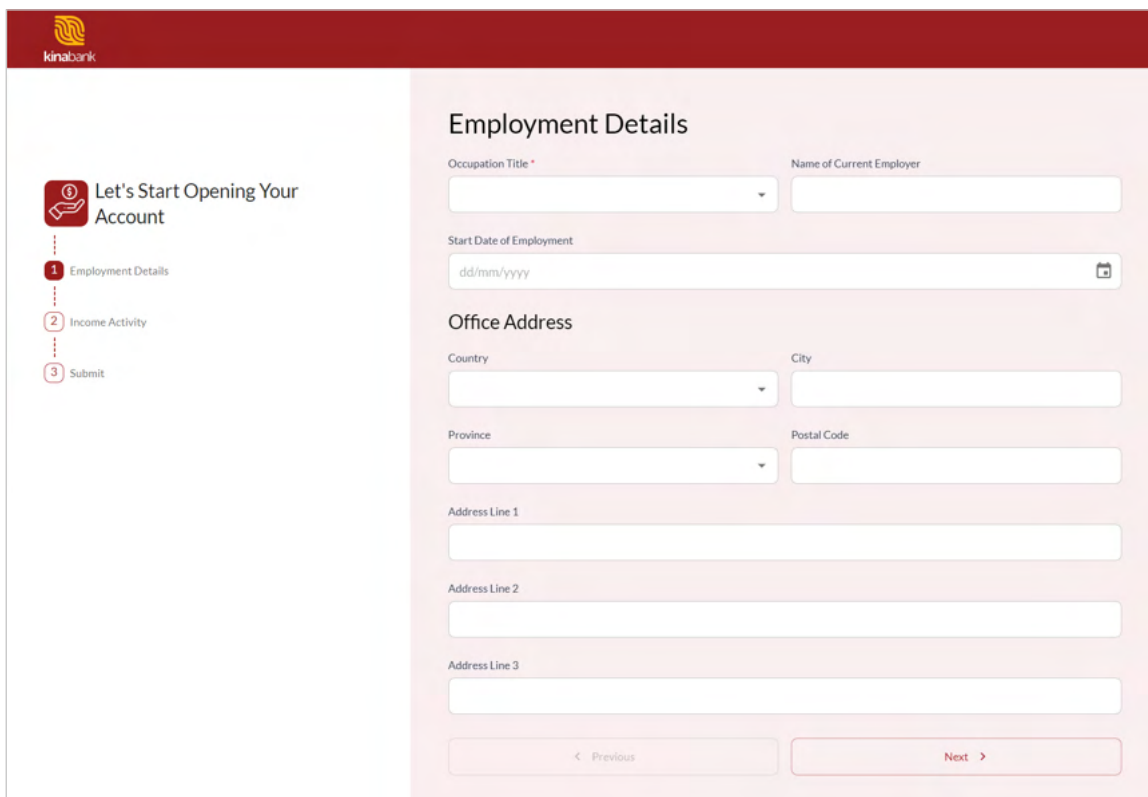
Kina Everyday & Kina Tomorrow Savings Account
Key Product Features – Kina Tomorrow

Features and benefits

- Set Up Balance at PGK50
- Bonus Interest
- No Monthly Account Fees
 - Note: 1% Standard base, 3% Bonus Interest Rate – Up to 4%p.a
 - BONUS INTEREST applies per month on the following conditions
 - Deposits and no withdrawals – Bonus applied
 - Deposit with withdrawals – No Bonus
 - No Deposit and withdrawal – No Bonus
 - No Deposit no Withdrawal (no activity) – No Bonus

Proceed

1 Select the account you want to open and click on “Proceed”



Let's Start Opening Your Account

- 1 Employment Details
- 2 Income Activity
- 3 Submit

Employment Details

Occupation Title*

Name of Current Employer

Start Date of Employment

Office Address

Country

City

Province

Postal Code

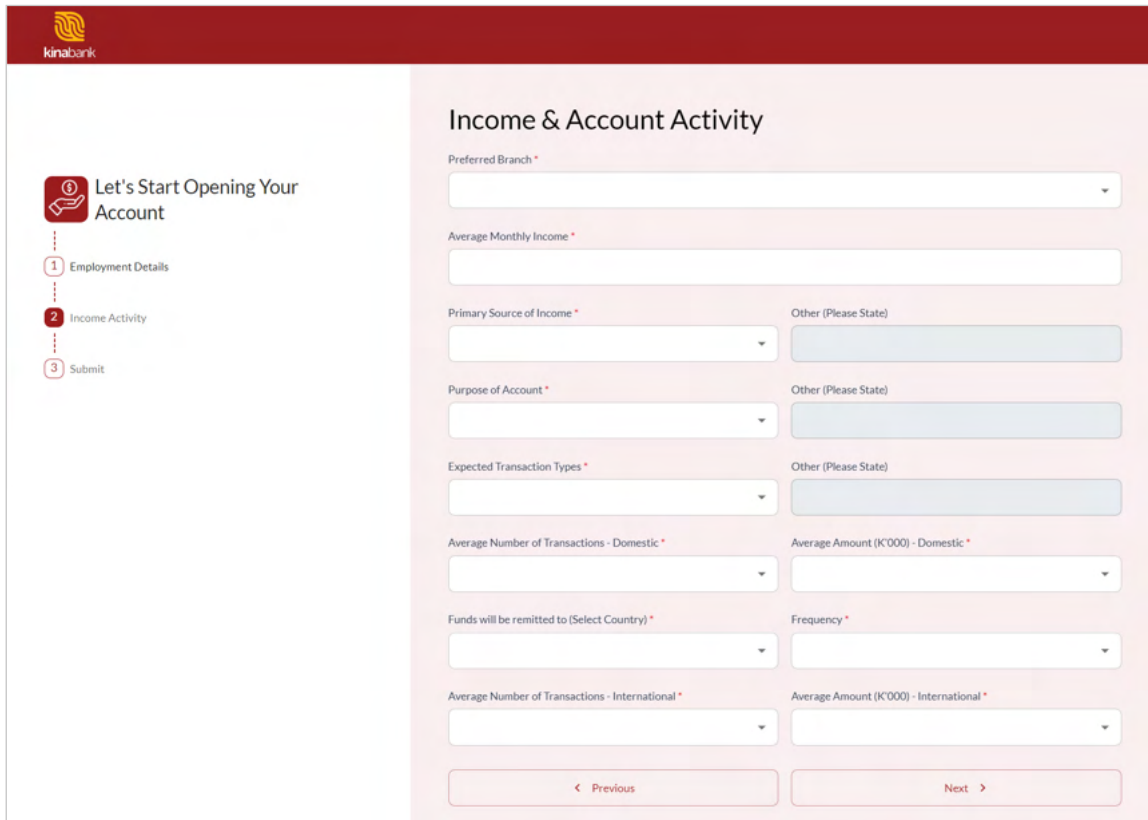
Address Line 1

Address Line 2

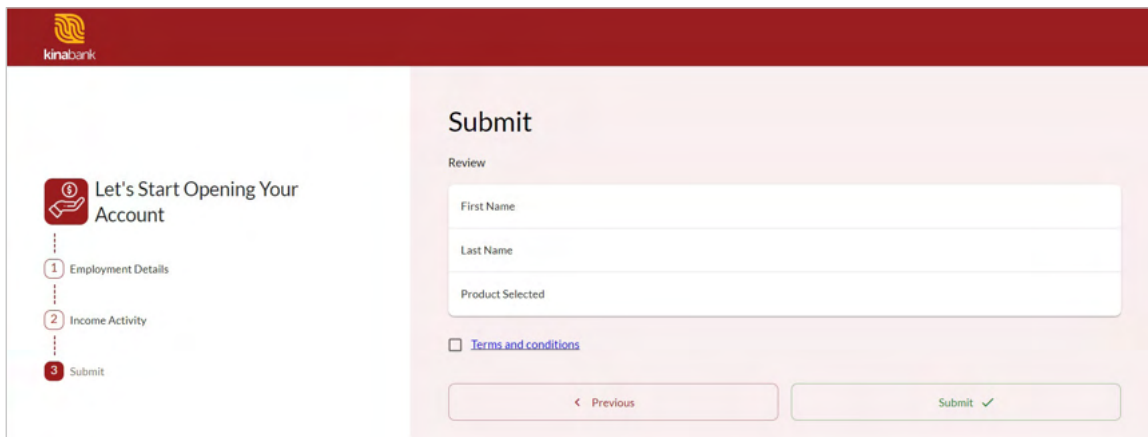
Address Line 3

< Previous **Next >**

2 Fill in all the details under Employment Details and Office Address, then click “Next”



3 Fill in all the details under Income & Account Activity, then click "Next"



4 Your Details will be displayed and you will click on "Submit"

5 Upon submission you will receive a Welcome Email sent to your registered email with your account details as an attachment. Follow the instruction on the email, to access your account details.

Reminder

It is important to have the following requirements on hand to open an account with Kina Bank:

- 2 forms of valid required identification
 - Electronic copies (image format: jpeg or jpg, image size: 6MB or less)
 - Electronic copy of your signature (image format: jpeg or jpg, image size: 6MB or less)
- Valid email address
- Mobile phone number
- Presentable appearance for 'Face Liveness Check'
 - Enough funds to meet the minimum account opening balance
 - Kina Everyday Account: K10
 - Kina Tomorrow Savings Account: K50

DigiBankr 

digibankr.kinabank.com.pg/onboarding

 **DigiBankr**



kinabank

Together it's possible