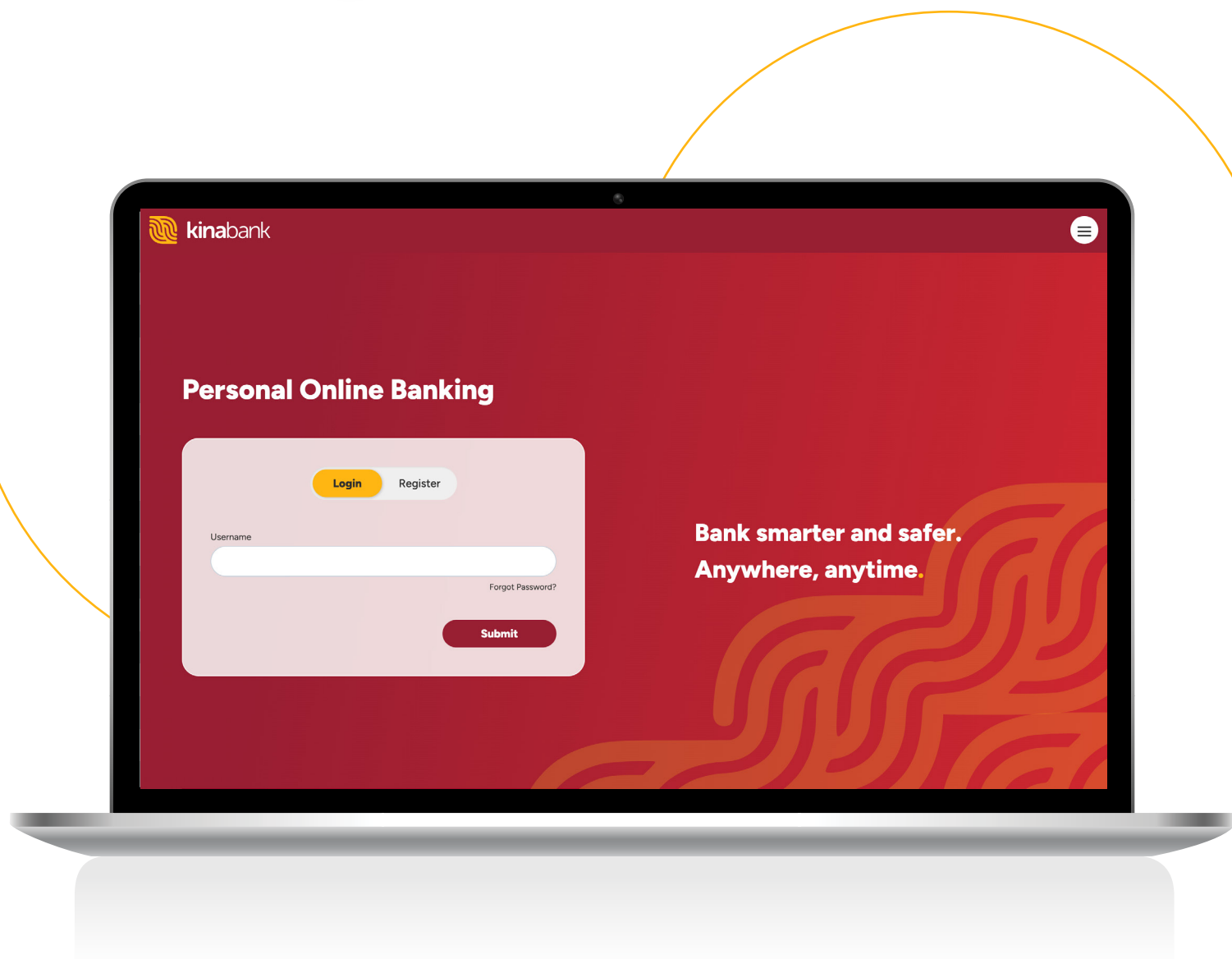
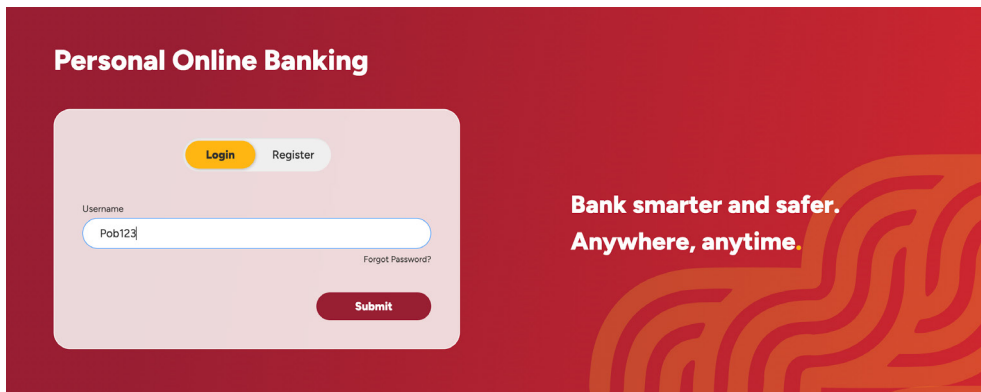


Personal Online Banking.

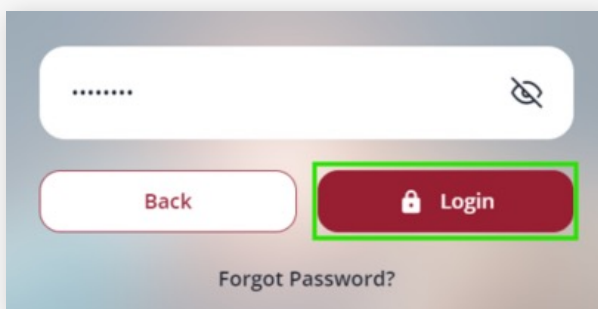
First Time Login User Guide: Web



1. Access Personal Online Banking via Kina Bank's Website or by clicking this link: <https://personal.kinabank.com.pg/drb/#/drb/login>.

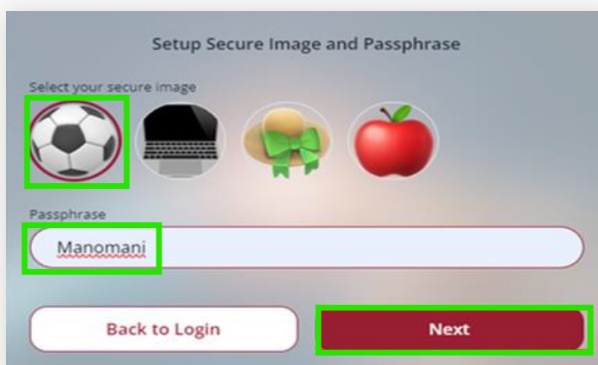


2. Enter existing Username and click **Submit**.



3.

Enter existing password and click on the **Login** button.



4.

You will be required to **Setup Secure Image and Passphrase** screen. Proceed to select Secure Image and set Passphrase. Click **Next** button to proceed.

Note

These features are added to:

- Enhance account security by using layers of verification.
- Prevent unauthorized access, even if one security layer is compromised.
- Ensure confidentiality, integrity, and authenticity of user identity.


Your Password is NOT your Passphrase. Your Passphrase together with your Secure image helps to keep your account secure by confirming that you are on an authentic Kina Bank site and not a fake site trying to steal your login details. During login if the image and passphrase are correct, then you can safely proceed to enter your password. If they are missing or incorrect, do not continue.



5.

Set up Security Questions and Answers. Then click **Done**.

Note:

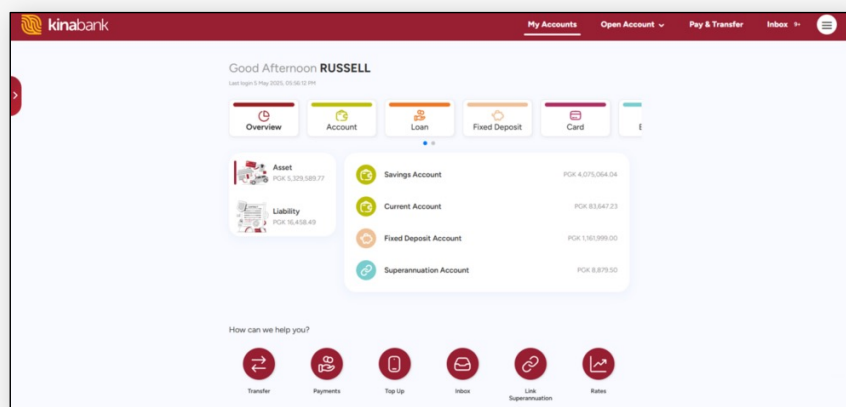
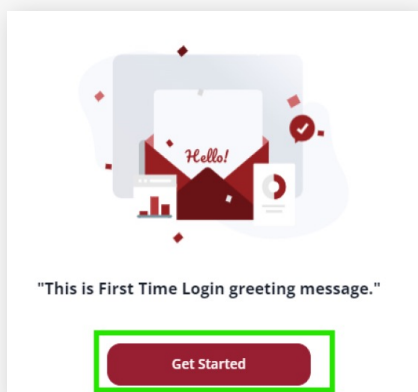
- You are required to update 5 security questions from the list.
- Scroll up and down the panel to update the required security questions.
- Click on the  icon to display / view the answers inputted on the selected security question.

6.

Request OTP sub-panel is displayed at the bottom of the page. Click on the **Request OTP** button to receive a code to your nominated OTP channel. Key in your OTP number and then click on the **Confirm** button.

7.

A **First Time Login** pop-up message will be displayed. Click the **Get Started** button to clear pop-up and view landing page.

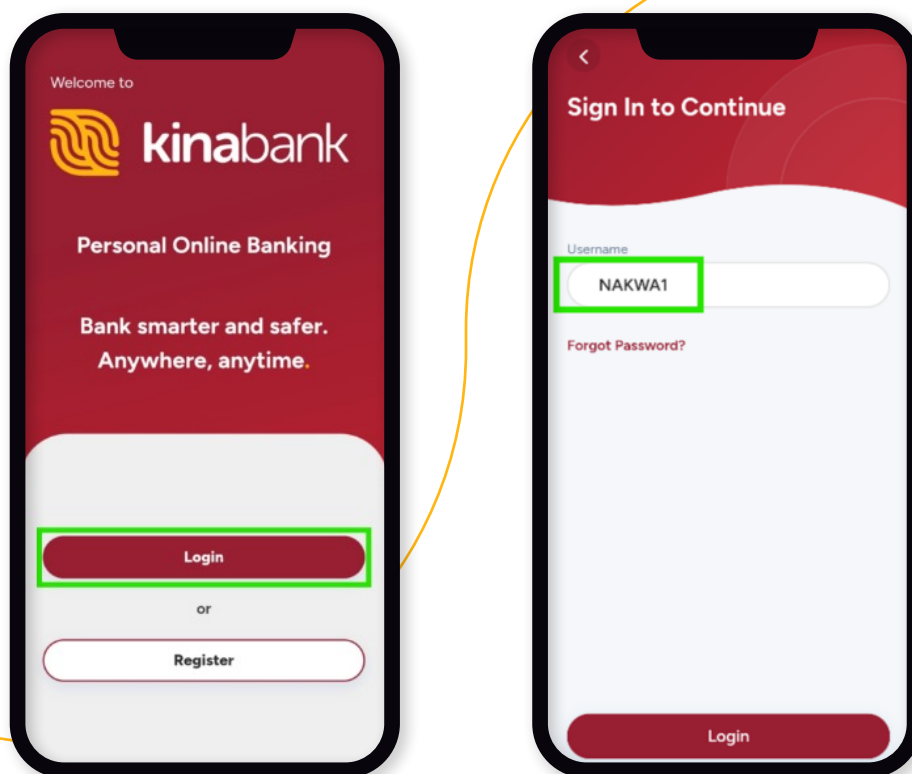


First Time Login User Guide: Mobile



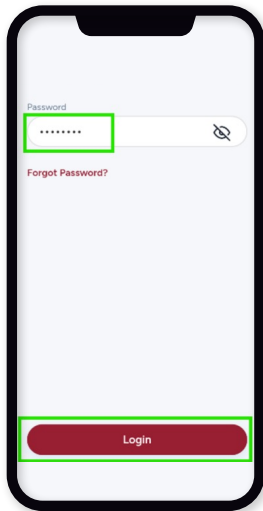
Kina POB

1. Search and download **Kina Personal** mobile application from Google Play Store / Apple App Store. Open the application.



2. Click **Login** and enter your existing Username. Click **Login**.





3. Enter existing password and click **Login**.

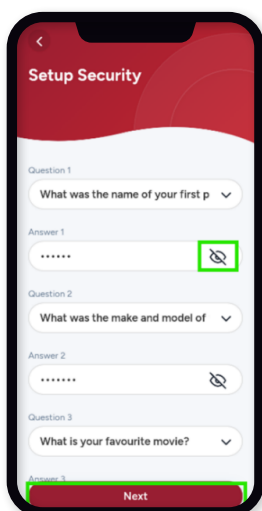
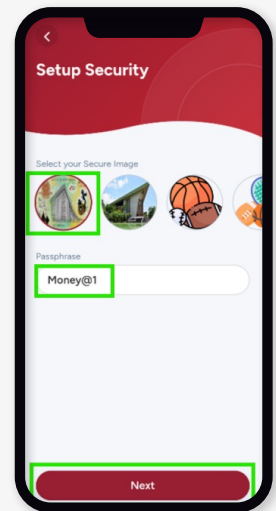
4. Proceed to select Secure Image and enter Passphrase. Click **Next** button to proceed.

Note

These features are added to:


- Enhance account security by using layers of verification.
- Prevent unauthorized access, even if one security layer is compromised.
- Ensure confidentiality, integrity, and authenticity of user identity.

Your Password is NOT your Passphrase. Your Passphrase together with your Secure image helps to keep your account secure by confirming that you are on an authentic Kina Bank site and not a fake site trying to steal your login details. During login if the image and passphrase are correct, then you can safely proceed to enter your password. If they are missing or incorrect, do not continue.



5. Proceed to set Security Questions and Answers. Then click **Next**.

Note

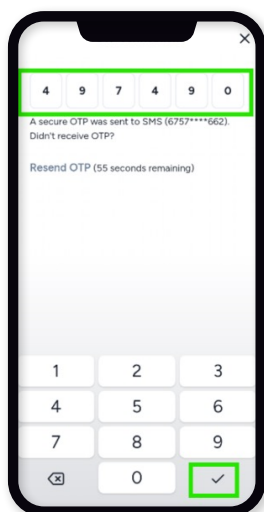
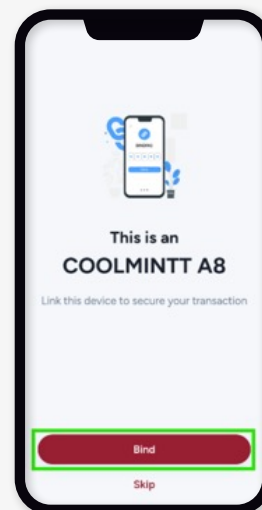
- The customer is required to update 5 security questions from the list.
- Click on the  icon to display / view the answers inputted on the selected security question.



6. The **Device Binding** screen will be displayed with the device make and model. Select **Bind** to continue.

Note

This feature helps to keep your account safe by linking it to your mobile device. Only bound devices can use the mobile app to access online banking, ensuring secure and trusted access. You can remove or manage devices anytime through the web portal.



7. **OTP** screen will be displayed. You will receive an SMS with the OTP number. Once received, key in the number and click on the ✓ button.

8. The **First Time Login** pop-up message will be displayed. Click the X button to clear pop-up and view landing page.

