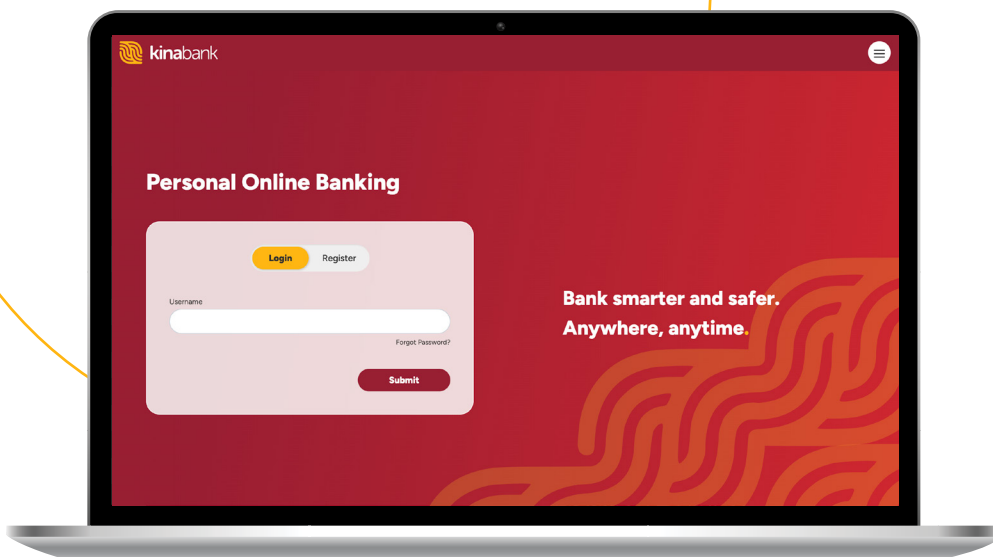
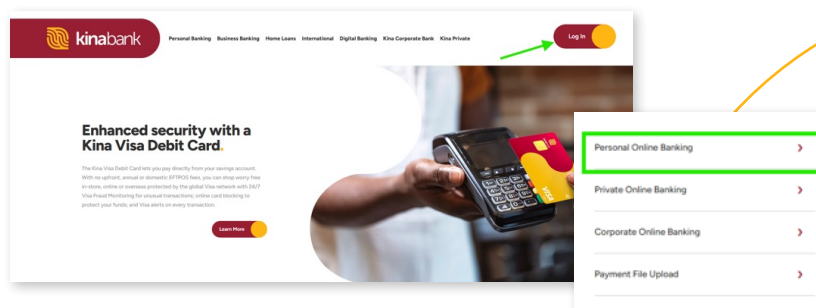
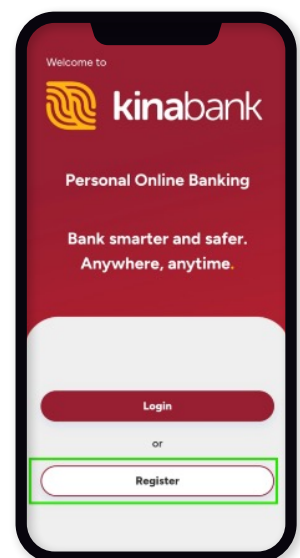


New Personal Online Banking Registration Guide.



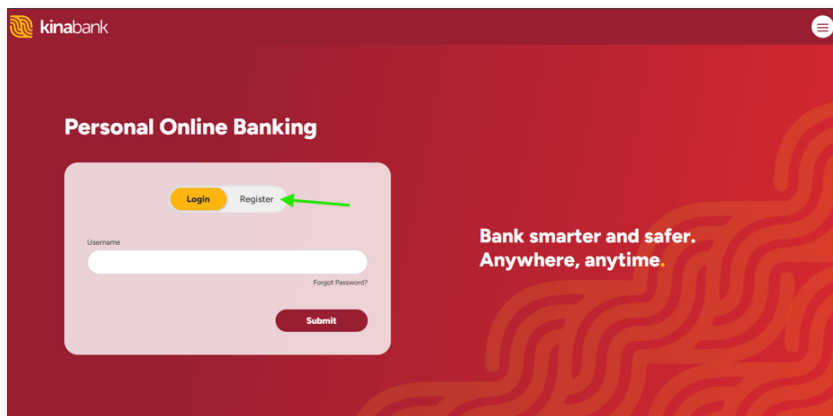
Web



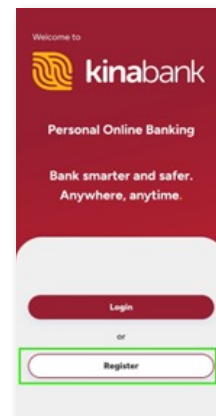
Mobile

1. Access Personal Online Banking via [Kina Bank's Website](#) or download the mobile application from either the Google Play Store or the Apple App Store by searching 'Kina Personal'.

2. On the Personal Online Banking login page, click on the **Register** button.

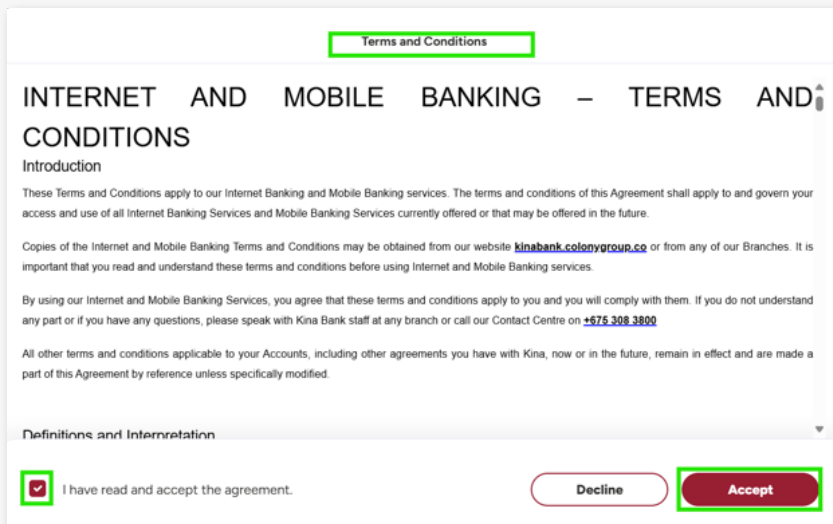


Web

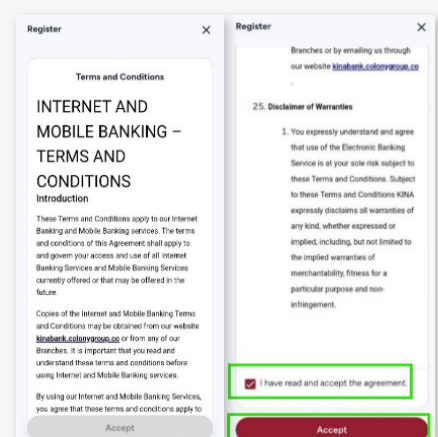


Mobile

3. System will display Terms and Conditions. Review the terms and conditions and then click on the checkbox to indicate that the details have been read and accepted. Thereafter, click on the enabled **Accept** button.



Web



Mobile



4.

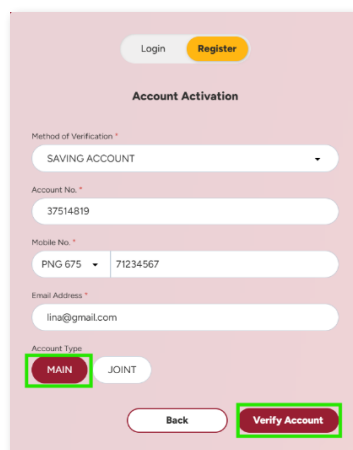
System will display Account Activation panel. Proceed with the following steps:

a. Select the method of verification:

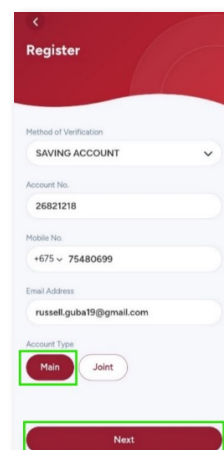
- Saving Account
- Current Account

b. Update the mandatory fields and select Account Type (Main or Joint).

c. Click on the **Verify Account** button (**Next** on Mobile App).

The web form is titled 'Account Activation' and has 'Login' and 'Register' buttons at the top. It contains several input fields: 'Method of Verification' (a dropdown menu with 'SAVING ACCOUNT' selected), 'Account No.' (text input with '37514819'), 'Mobile No.' (text input with 'PNG 675' and '71234567'), and 'Email Address' (text input with 'lina@gmail.com'). At the bottom, there are two radio buttons for 'Account Type': 'MAIN' (selected) and 'JOINT'. Below these are 'Back' and 'Verify Account' buttons. Green boxes highlight the 'SAVING ACCOUNT' dropdown, the 'MAIN' radio button, and the 'Verify Account' button.

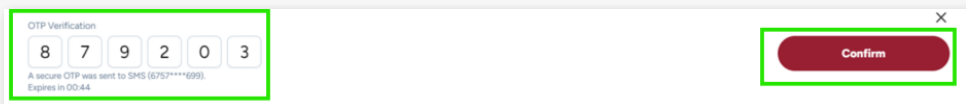
Web

The mobile form is titled 'Register' and has a back arrow at the top left. It contains input fields for 'Method of Verification' (dropdown with 'SAVING ACCOUNT'), 'Account No.' (text input with '26821218'), 'Mobile No.' (text input with '+675' and '75480699'), and 'Email Address' (text input with 'russell.guba19@gmail.com'). At the bottom, there are two radio buttons for 'Account Type': 'Main' (selected) and 'Joint'. Below these is a 'Next' button. Green boxes highlight the 'Main' radio button and the 'Next' button.

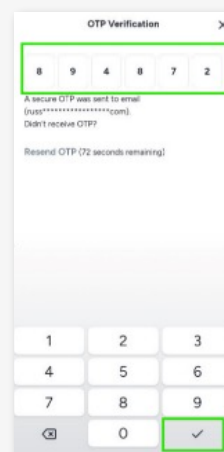
Mobile

5.

Click on the **Request OTP** button for your One-Time Password (OTP) – this will send a 6-digit passcode to your provided email address. Key in the OTP number and click on the **Confirm** button.

The web form is titled 'OTP Verification' and has a close button (X) at the top right. It contains a 6-digit input field with the digits '8', '7', '9', '2', '0', '3'. Below the input field, there is a message: 'A secure OTP was sent to SMS (8757****6999). Expires in 00:44'. To the right of the input field is a 'Confirm' button. Green boxes highlight the 6-digit input field and the 'Confirm' button.

Web

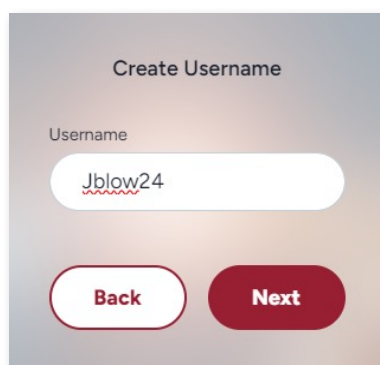
The mobile form is titled 'OTP Verification' and has a close button (X) at the top right. It contains a 6-digit input field with the digits '8', '9', '4', '8', '7', '2'. Below the input field, there is a message: 'A secure OTP was sent to email (jsg****@gmail.com). Didn't receive OTP? Resend OTP (72 seconds remaining)'. Below the message is a numeric keypad with digits 1-9, 0, and a checkmark button. Green boxes highlight the 6-digit input field and the checkmark button.

Mobile

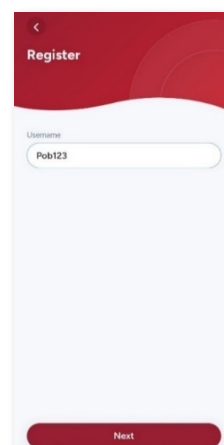
6.

The system will display a Create Username screen. Input your chosen Username and click on **Next** button.

Note: Username should be alphanumeric with minimum 6 characters. E.g.: Abc123.

The web form is titled 'Create Username' and contains a 'Username' input field with the text 'Jblow24'. Below the input field are two buttons: 'Back' and 'Next'. A green box highlights the 'Next' button.

Web

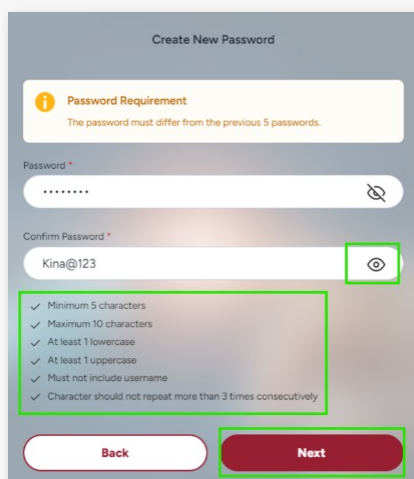
The mobile form is titled 'Register' and has a back arrow at the top left. It contains a 'Username' input field with the text 'Pob123'. Below the input field is a 'Next' button. A green box highlights the 'Next' button.

Mobile

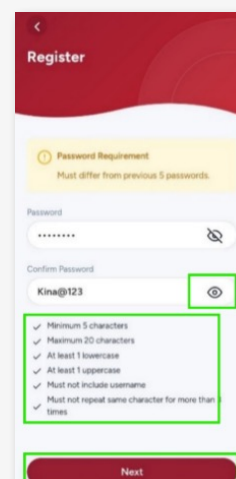
7. The system will display a Create New Password panel. Input relevant fields and click once on the **Next** button.

Note:

- Click on  to display and view the password inputted.
- The password criteria/policy can be found at the bottom of the panel. If the password entered does not match the policy, a message will be displayed in the Password field.
- When confirming a new password and it does not match the password, a message will be displayed in the Password field.



Web



Mobile

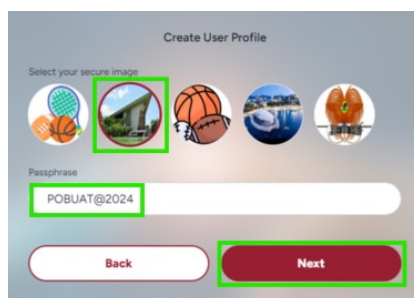
8. The system will display a Create User Profile screen. Select a Secure Image and set a Passphrase. Click **Next** button to proceed.

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 Passphrase is NOT your Password. 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.



Web

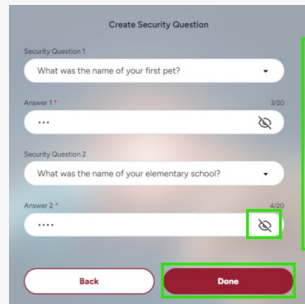


Mobile

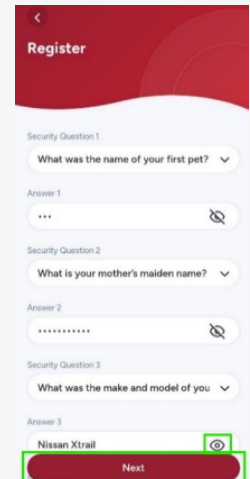
9. The system will display a Create Security Question screen. Set your Security Questions and Answers. Then click **Done** (Click **Next** on Mobile App).

Note:

- The customer is 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 and view the answers inputted on the selected security question.

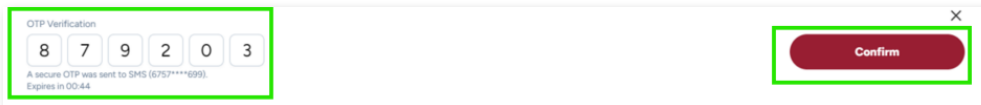


Web

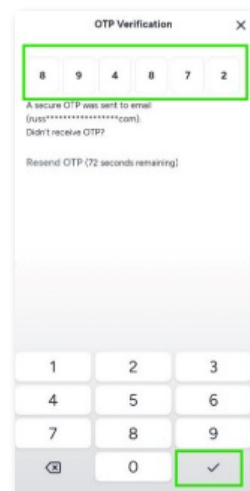


Mobile

10. The system will display Request OTP sub-panel. Click on the Request OTP button for OTP. Proceed to key OTP number and then click on the **Confirm** button.

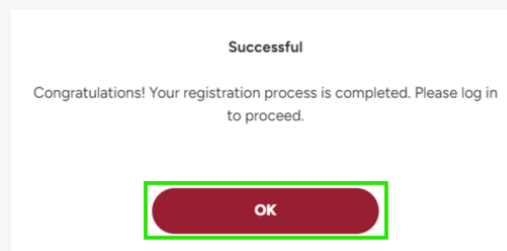


Web



Mobile

11. The system will confirm that the new user has successfully registered. Click on the **OK** button to proceed to Login Page.



Web



Mobile