

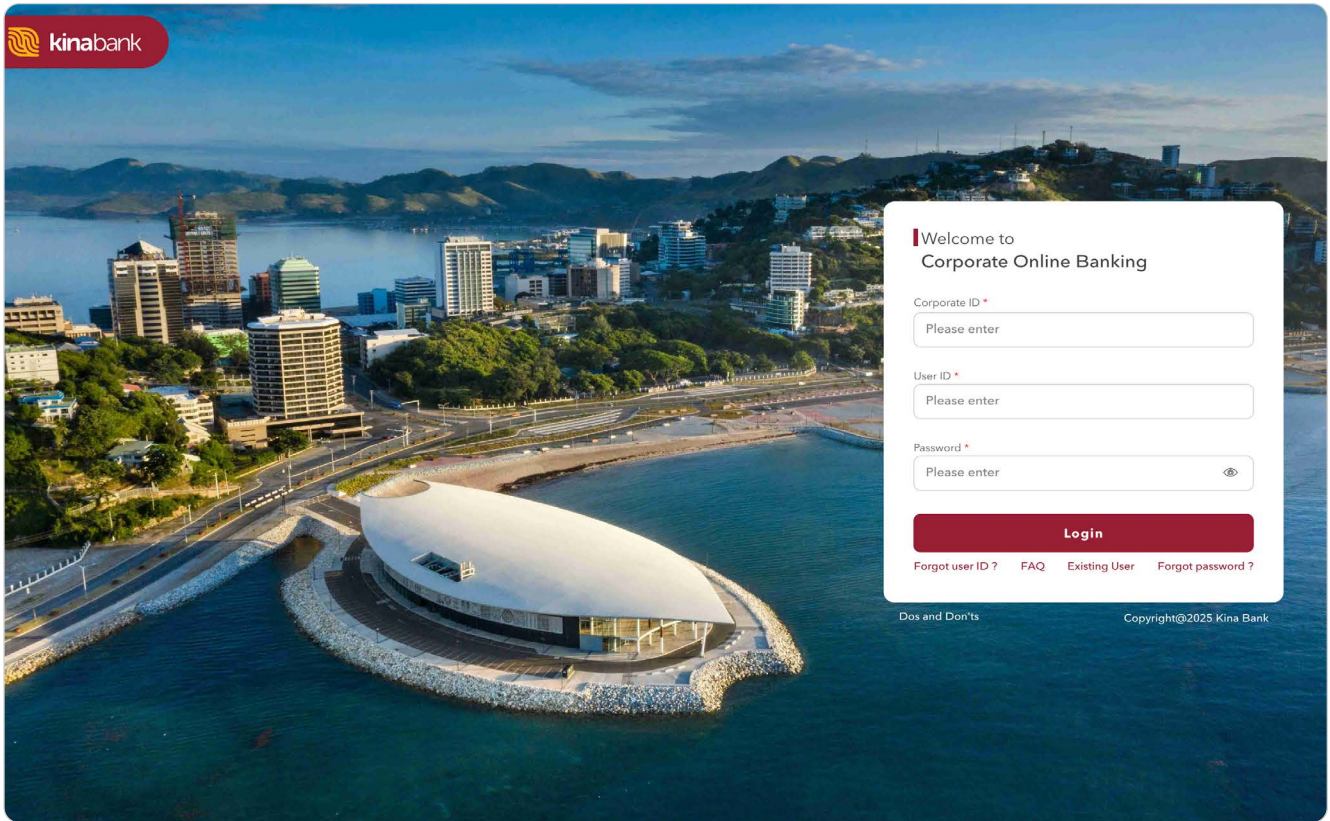
Fund Transfer User Guide.



Purpose of the Document

This guide provides step-by-step instructions on how to make payments on Kina Corporate Online Banking

- 1 Log in to **Corporate Online Banking** via
● <https://corporate.kinabank.com.pg/CorpUser/>



- 2 Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

Enter the OTP

Please enter the 6-digit OTP sent to your preferred communication channel.

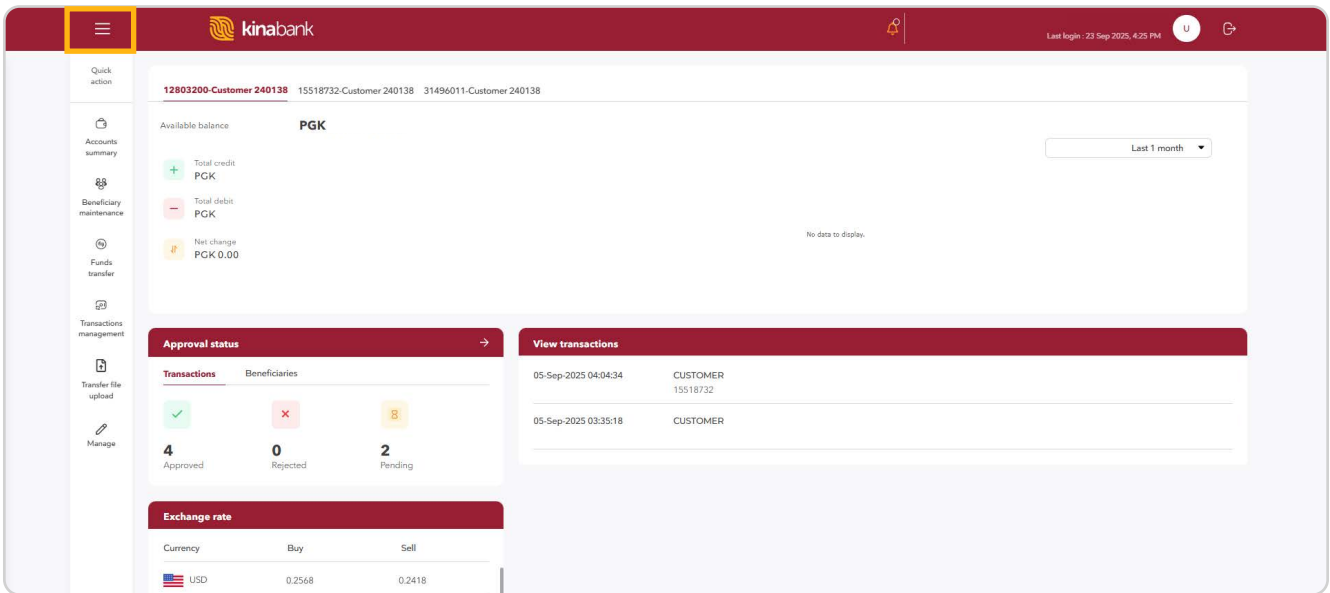
● ● ● ● ● ●

Time left: 02:56

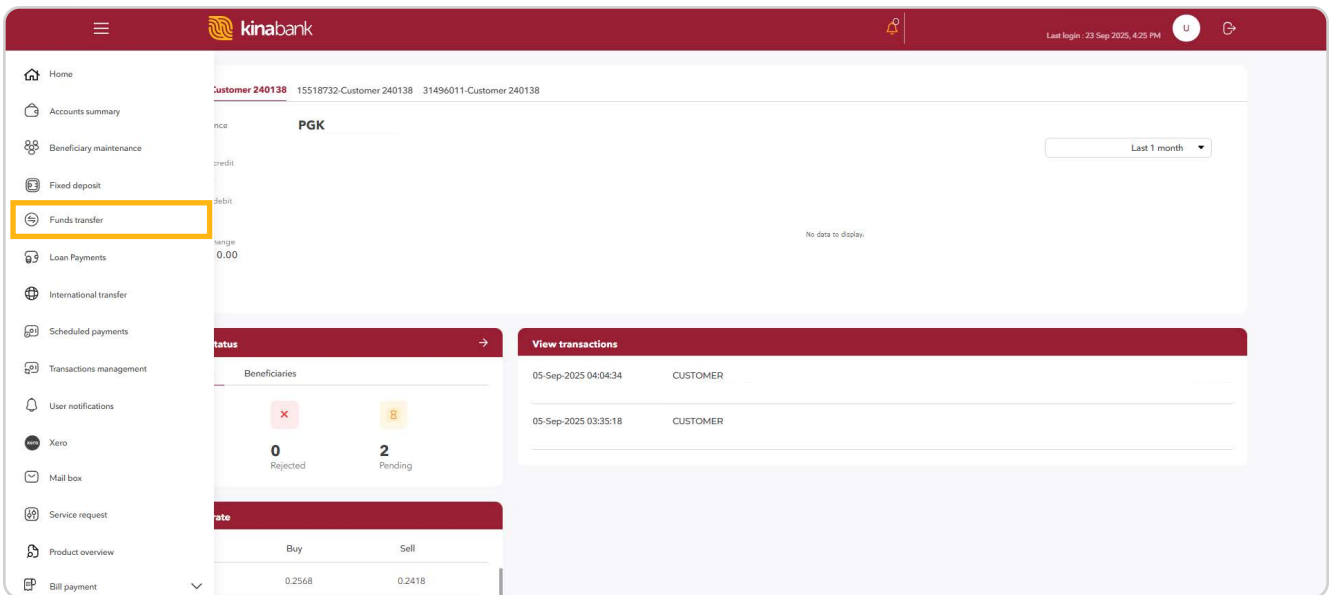
Cancel **Continue**



3. From the dashboard screen, navigate to the **user menu** at the top left-hand corner of the screen.

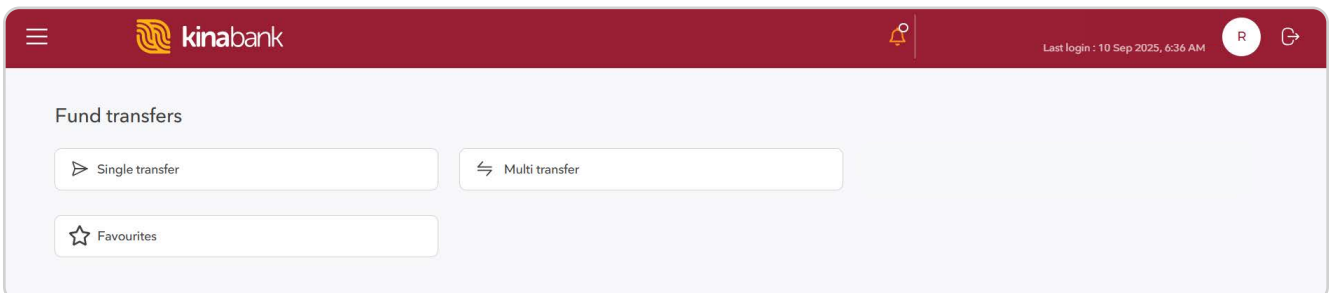


4. Select **Funds transfer**



A funds transfer can be performed via one of the following options:

- Single Transfer
- Multi Transfer
- Favourites



1. Single Transfer

1.1. SINGLE TRANSFER - Existing Beneficiary

Step 1: Click **Single Transfer, Existing Beneficiary** and the account you choose to transfer from.

The screenshot shows the 'Fund transfers' interface. At the top, there are options for 'Single transfer' and 'Multi transfer'. Below that, there are options for 'Favourites', 'Existing beneficiary', 'One-time transfer', and 'Own account transfer'. The 'Existing beneficiary' option is highlighted. Underneath, there are three account cards for 'CUSTOMER 240138', each with a 'Current account' and 'Savings account' section, both labeled 'PGK'. The first account card is highlighted. A 'Continue' button is located at the bottom left.

Step 2: Select the Recipient and click **Continue**.

The screenshot shows the 'Select a recipient' page. It has a search bar labeled 'Search beneficiary' and two tabs: 'Groups' and 'Networks'.

Step 3: Enter the details of the funds transfer and click **Submit**.

The screenshot shows the 'Within bank' transfer details page. It has two main sections: 'Transfer from' and 'Transfer to'. The 'Transfer from' section includes fields for 'Account name', 'Account number', 'Account balance', and 'Change Account'. The 'Transfer to' section includes fields for 'Account name', 'Account number', and 'Change Beneficiary'. Below these are fields for 'Currency' (set to PKK), 'Amount', 'Beneficiary payment reference no.', 'My reference details', and 'Remarks'. At the bottom left, there are 'Cancel' and 'Submit' buttons. At the bottom right, there is an 'Activate Windows' watermark with the text 'Go to Settings to activate Windows.'



Step 4: Review funds transfer details and click **Submit**. Click **Edit** to make changes.

The screenshot shows the 'Review and confirm' page in the Kinabank mobile app. At the top, there is a navigation bar with the Kinabank logo, a notification bell, and the user's login information: 'Last login: 25 Aug 2025, 12:20 AM'. The main content area is titled 'Review and confirm' and contains a transfer form. The form is divided into two main sections: 'Transfer from' and 'Transfer to'. The 'Transfer from' section shows the account name and number, the account balance (PGK), and a 'Change Account' link. The 'Transfer to' section shows the account name and number, and a 'Change Beneficiary' link. Below these sections, there are input fields for 'Currency*' (set to PGK), 'Amount*', 'Beneficiary payment reference no*' (123), 'My reference details*' (test), and 'Remarks*' (test). At the bottom of the form, there are two buttons: 'Edit' and 'Confirm'. A Windows activation watermark is visible in the bottom right corner.

Step 5: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

The screenshot shows the 'Enter the OTP' screen. The title is 'Enter the OTP' and the instruction is 'Please enter the 6-digit OTP sent to your preferred communication channel.' Below the instruction, there are six dots representing the digits of the OTP, with a horizontal line underneath them. A timer below the dots indicates 'Time left: 02:56'. At the bottom, there are two buttons: 'Cancel' and 'Continue'.

A notification screen shows upon successfully making a transfer.

Note: A Maker and Both role user will require a checker's Approval.

The screenshot shows the notification screen after a successful transaction. At the top, there is a green checkmark and the message 'Your transaction request has been submitted.' Below this, there are three main sections. The first section, 'Transfer from', shows the account name, account number, and balance (PGK 10,975.50). The second section, 'Transfer to', shows the account name and account number. The third section, 'Transaction status', shows a green checkmark and the text 'Initiated by' and 'Approved By'. To the right of these sections, there is a 'Transfer amount' section with a red background. Below this, there is a table with the following data:

Reference number	B1758610911206
Creation date	23-SEP-2025
Remarks	test

At the bottom of the screen, there are three buttons: 'New transaction', 'Go to dashboard', and 'Add to Favourites'.



1.2. SINGLE TRANSFER - One-time transfer

Step 1: Click **Single Transfer, One-time transfer** and the account you choose to transfer from.

Fund transfers

▶ Single transfer ↔ Multi transfer

How would you like to make the transaction?

Existing beneficiary One-time transfer Own account transfer

Which account would you like to make a transaction from?

CUSTOMER CUSTOMER

Current account Current account

PGK PGK

Continue

Activate Windows
Go to Settings to activate Windows.

Step 2: Select the **Network** and click **Continue**.

Make a transaction

Network

Please select

Please select

Domestic Transfer Payment

Within bank

Cancel Submit



Step 3: Enter the details of the funds transfer and click **Submit**.

The screenshot shows the 'Within bank' transfer interface on the Kinabank website. The header includes the Kinabank logo, a notification bell, and the user's last login time (25 Aug 2023, 12:20 AM). The main content area is titled 'Within bank' and contains two columns for account selection: 'Transfer from' and 'Transfer to'. The 'Transfer from' column shows 'Account name: PGK' and 'Account number' with a 'Change Account' link. The 'Transfer to' column shows 'Account name' and 'Account number' with a 'Change Beneficiary' link. Below these are input fields for 'Currency*' (set to PGK), 'Amount*' (with a placeholder 'Enter amount'), 'Beneficiary payment reference no*', 'My reference details*', and 'Remarks*'. At the bottom left are 'Cancel' and 'Submit' buttons. At the bottom right, there is a 'Activate Windows' watermark.

Step 4: Review funds transfer details and click **Submit**. Click **Edit** to make changes.

The screenshot shows the 'Review and confirm' transfer interface on the Kinabank website. The header includes the Kinabank logo, a notification bell, and the user's last login time (10 Sep 2023, 11:20 AM). The main content area is titled 'Review and confirm' and contains a summary of the transfer details. The 'Transfer from' section shows 'Account name: CUSTOMER' and 'Account number'. The 'Beneficiary information details' section shows 'Beneficiary name: test' and 'Account number'. Below this is a section titled 'Kindly confirm the details of your transaction below' with input fields for 'Currency*' (set to PGK), 'Amount*', and 'Remarks*' (with the text 'fund transfer'). At the bottom left are 'Edit' and 'Confirm' buttons.



Step 5: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

Enter the OTP

Please enter the 6-digit OTP sent to your preferred communication channel.

••••••

Time left: 02:56

CancelContinue

A notification screen shows upon successfully making a transfer.

Note: A Maker and Both role user will require a checker's Approval.

kinabankLast login | 10 Sep 2025, 11:20 AM

✔ Your transaction request has been submitted.

Transfer from

Account name	Account number
CUSTOMER	
Balance	
PKK	

Transfer to

Account name	Account number

Transfer amount

Reference number	
Creation date	23 SEP 2025
Remarks	fund transfer

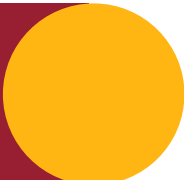
Transaction status

✔
Initiated by

Approved By

✔
Approved By

New transactionGo to dashboardAdd to Favourites



1.3. SINGLE TRANSFER - Own Account Transfer

Step 1: Click **Single Transfer, Own account transfer** and the account you choose to transfer from.

The screenshot shows the 'Fund transfers' section of the Kinabank mobile app. At the top, there are three options: 'Single transfer' (highlighted in orange), 'Multi transfer', and 'One-time transfer'. Below this, there are three options for how to make the transaction: 'Existing beneficiary', 'One-time transfer', and 'Own account transfer' (highlighted in orange). Underneath, there are two boxes for selecting an account to transfer from, both labeled 'CUSTOMER' and 'Current account: PGK'. The first box is highlighted in orange. At the bottom left is a 'Continue' button. At the bottom right, there is a watermark for 'Activate Windows'.

Step 2: Select the Recipient and click **Continue**.

The screenshot shows the 'Select a recipient' screen. There are three identical boxes, each with a dark red header 'CUSTOMER 84818' and a white body containing a small icon and some text. The first box is highlighted in orange.

Step 3: Enter the details of the funds transfer and click **Submit**.

The screenshot shows the 'Own account transfer' screen. At the top, there are two columns: 'Transfer from' (highlighted in orange) and 'Transfer to'. Below this, there are several input fields: 'Currency' (set to PKG), 'Amount' (with a placeholder 'Enter amount'), 'Beneficiary payment reference no.', 'My reference details', and 'Remarks'. At the bottom left are 'Cancel' and 'Submit' buttons. At the bottom right, there is a watermark for 'Activate Windows'.



Step 4: Review the funds transfer details and click **Submit**. Click **Edit** to make changes.

The screenshot shows the 'Review and confirm' page in the Kinabank mobile app. At the top, there is a navigation bar with the Kinabank logo, a bell icon, and the text 'Last login: 25 Aug 2025, 12:20 AM'. Below the navigation bar, the page title is 'Review and confirm'. The main content area is divided into two columns: 'Transfer from' and 'Transfer to'. The 'Transfer from' column shows 'Account name', 'Account number', 'Account balance PGK', and a 'Change Account' link. The 'Transfer to' column shows 'Account name', 'Account number', and a 'Change Beneficiary' link. Below these columns, there are input fields for 'Currency*' (set to PGK), 'Amount*' (set to 10.00), 'Beneficiary payment reference no*' (set to 123), 'My reference details*' (set to test), and 'Remarks*' (set to test). At the bottom of the page, there are two buttons: 'Edit' and 'Confirm'. In the bottom right corner, there is a watermark that says 'Activate Windows Go to Settings to activate Windows'.

Step 5: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

The screenshot shows the 'Enter the OTP' screen. At the top, it says 'Enter the OTP' and 'Please enter the 6-digit OTP sent to your preferred communication channel.' Below this, there are six dots representing the OTP digits, with a horizontal line underneath them. At the bottom, there is a timer that says 'Time left: 02:56' and two buttons: 'Cancel' and 'Continue'.

A notification screen shows upon successfully making a transfer.

Note: A Maker and Both role user will require a checker's Approval.

The screenshot shows the notification screen in the Kinabank mobile app. At the top, there is a navigation bar with the Kinabank logo, a bell icon, and the text 'Last login: 10 Sep 2025, 11:20 AM'. Below the navigation bar, there is a green checkmark icon and the text 'Your transaction request has been submitted.' The main content area is divided into three columns: 'Transfer from', 'Transfer to', and 'Transfer amount'. The 'Transfer from' column shows 'Account name', 'Account number', and 'Balance'. The 'Transfer to' column shows 'Account name', 'Account number', and 'Balance'. The 'Transfer amount' column shows 'Transfer amount'. Below these columns, there is a 'Transaction status' section with a green checkmark icon and the text 'Initiated by' and 'Approved by'. At the bottom of the page, there are three buttons: 'New transaction', 'Go to dashboard', and 'Add to Favourites'.



2. Multiple Funds Transfer

Step 1: Select **Multi Transfer** and the account you choose to transfer from.

Fund transfers

Single transfer Multi transfer

Which account would you like to make a transaction from?

CUSTOMER
Current account
PGK

CUSTOMER
Current account
PGK

Continue

Activate Windows
Go to Settings to activate Windows

Step 2: Click on **Add payment** to add a beneficiary.

Multiple fund transfer

Transfer from

Account name Account number

Account type Available balance
Current account PGK

List of payments

Date	Recipient	Reference details	Remarks	Amount
No payments added				
+ ADD A PAYMENT				

Cancel Continue

Activate Windows
Go to Settings to activate Windows

Select a recipient

Groups Networks

vapt test (1 Beneficiaries)

Recipient details	Recipient bank details	Recipient bank country	Network
testbenemanutwo testbenemanutwo	Kina Bank KINPGPG 2345321	Papua New Guinea	Within bank

niltest (3 Beneficiaries)

Default (6 Beneficiaries)

Continue

Activate Windows
Go to Settings to activate Windows



Step 3: Enter details of the funds transfer

The screenshot shows the Kinabank mobile app interface for entering funds transfer details. The header includes the Kinabank logo, a notification bell, and the user's last login time (25 Aug 2025, 12:31 AM) and profile icon. The main content area is titled "Kindly enter the details of your transaction below" and contains the following fields:

- Currency***: A dropdown menu currently set to "PGK".
- Amount***: A text input field with the placeholder "Enter amount".
- Beneficiary payment reference***: A large text input field.
- My reference details***: A large text input field.
- Remarks***: A large text input field.

At the bottom, there are two buttons: "Cancel" (orange) and "Confirm" (dark red). A watermark "Activate Windows" is visible in the bottom right corner.

Step 4: After finalizing payments, the screen will show the payments list. Click **Delete** to remove a payment or **Confirm** to proceed with the funds transfer.

The screenshot shows the Kinabank mobile app interface for the "Multiple fund transfer" confirmation screen. The header is identical to the previous screen. The main content area is titled "Multiple fund transfer" and contains:

- Transfer from**: A dark red box with the following details:
 - Account name
 - Account number
 - Account type
 - Available balance: PGK
- List of payments**: A table with the following data:

Date	Recipient	Reference details	Remarks	Amount	
25-Aug-2025	testBenemanutwo 23451231 Kinabank	test	test	PGK 10.00	
- + ADD A PAYMENT**: A dashed box with a plus sign and the text "ADD A PAYMENT".

At the bottom, there are two buttons: "Cancel" (orange) and "Continue" (dark red). A watermark "Activate Windows" is visible in the bottom right corner.



Step 5: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

Enter the OTP

Please enter the 6-digit OTP sent to your preferred communication channel.

••••••

Time left: 02:56

CancelContinue

A notification screen shows upon successfully making a transfer.

Note: A Maker and Both role user will require a checker's Approval.

☰ kinabank🔔 Last login: 11 Feb 2026, 11:37 PM B 👤

✔
Your multiple fund transfers have been submitted

Transfer from

Account Name	Account number
Number of payments	Balance

List of payments

Date	Recipient	Reference details	Remarks	Amount

Total transfer amount

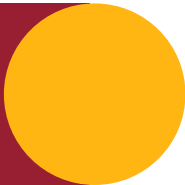
Reference No.	B1770817190146
Within bank Payment	1.00
Domestic Transfer Payment	1.00

Transaction status

✔
Initiated by

✔
Approved by

New transactionGo to DashboardAdd to Favourites



3. Favourites

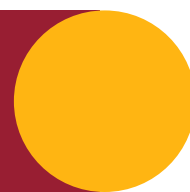
Step 1: Click on **Favourites** and select the required Favourite from the Favourites list

The screenshot shows the Kinabank mobile application interface. At the top, there is a dark red header with the Kinabank logo, a notification bell, and a user profile icon labeled 'B'. Below the header, the 'Fund transfers' section is visible. It contains two buttons: 'Single transfer' and 'Multi transfer'. A third button, 'Favourites', is highlighted with a red border and a star icon. Below these buttons, there are three transfer type cards: 'MFT', 'Within transfer', and 'Domestic transfer'. Each card has a list of fields: 'From', 'Name', 'To', 'Amount', and 'Last updated on'. The 'Within transfer' card is currently selected, indicated by a red border.

3.1. Favourites - within bank screen

Step 1: Select **Within transfer** Favourite.

This screenshot is identical to the one above, showing the Kinabank mobile application interface. The 'Favourites' button is still highlighted. However, the 'Within transfer' card is now selected, indicated by a red border and a red star icon. The other cards, 'MFT' and 'Domestic transfer', are no longer highlighted.



Step 2: Enter Payment Details & Click **Submit**.

kinabank Last login - 11 Feb 2026, 10:57 PM

Make a transaction

Transfer from

Account name	Account number
Account type	Balance
CA	

[Change Account](#)

Beneficiary information details

Beneficiary name*

Account number*

Kindly enter the details of your transaction below

Currency* Amount*

Remarks*

[Cancel](#) [Submit](#)

Step 3: Review the funds transfer details. Click **Edit** to make changes and click **Confirm** to proceed with the transfer

kinabank Last login - 11 Feb 2026, 10:57 PM

Review and confirm

Transfer from

Account name	Account number
Account type	Balance
CA	

[Change Account](#)

Beneficiary information details

Beneficiary name*

Account number*

Kindly confirm the details of your transaction below

Currency* Amount*

Remarks*

[Edit](#) [Confirm](#)



Step 4: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email)

Enter the OTP

Please enter the 6-digit OTP sent to your preferred communication channel.

••••••

Time left: 02:56

CancelContinue

A notification screen shows upon successfully making a transfer.

☰ kinabank🔔 Last login : 11 Feb 2026, 10:57 PM B 🏠

✔Your transaction request has been submitted. 🗑️

Transfer from

Account nameAccount number

Balance

Transfer to

Account nameAccount number

Transfer amount

Reference number

Creation date

Remarks

Transaction status

✔

Initiated by
11-Feb-2026 23:17:46

✔

Approved By
11-Feb-2026 23:17:46

New transactionGo to dashboard

Note: A Maker and Both role user will require a checker's Approval.



3.2. Favourites - Domestic Transfer

Step 1: Select **Domestic Transfer** Favourite.

Fund transfers

Single transfer Multi transfer

Favourites

MFT	Within transfer	Domestic transfer
From	From	From
Name	Name	Name
To	To	To
Amount	Amount	Amount
Last updated on	Last updated on	Last updated on

Step 2: Enter payment details & click **Submit**.

Make a transaction

Transfer from

Account name Account number

Account type Balance

Change Account

Transfer to

AUSTRALIA AND NEW ZEALAND BANKING GROUP (PNG) LTD BANK OF PAPUA NEW GUINEA BANK OF SOUTH PACIFIC LIMITED WESTPAC BANK PNG LIMITED TEACHERS SAVINGS & LOAN SOCIETY LTD CREDIT CORPORATION FINANCE LTD NATIONAL BANKING CORPORATION

Beneficiary details

Beneficiary name*

Nickname*

Account number*

Kindly enter the details of your transaction below

Currency* Amount*

PKK Enter amount.

Remarks*

Cancel Submit



Step 3: Review the funds transfer details. Click **Edit** to make changes, and click **Confirm** to proceed with the transfer.

The screenshot shows the 'Review and confirm' screen for a funds transfer. At the top, there is a navigation bar with the Kinabank logo and a user profile icon. The main content area is titled 'Review and confirm' and contains several sections:

- Transfer from:** A dark red box containing fields for 'Account name', 'Account number', 'Account type', and 'Balance'. A 'Change Account' link is located below these fields.
- Transfer to:** A horizontal list of bank logos. The 'BANK OF PAPUA NEW GUINEA' logo is highlighted with a yellow border.
- Beneficiary details:** A section with input fields for 'Beneficiary name*', 'Nickname*', and 'Account number*'. Below these is a prompt: 'Kindly confirm the details of your transaction below'.
- Confirmation:** Fields for 'Currency*' (set to 'PGK') and 'Amount*', followed by a 'Remarks*' text area.

At the bottom of the screen, there are two buttons: 'Edit' (orange) and 'Confirm' (dark red).

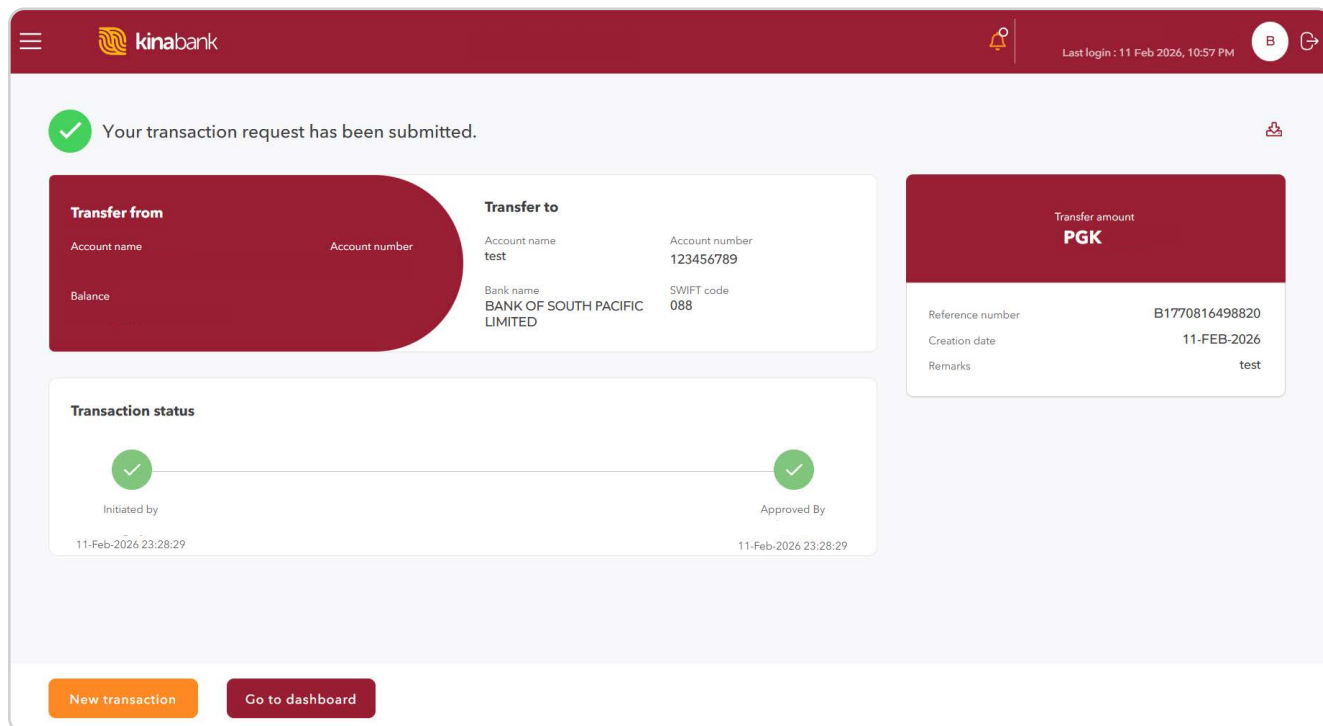
Step 3: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

The screenshot shows the 'Enter the OTP' screen. It features a title 'Enter the OTP' and a subtitle 'Please enter the 6-digit OTP sent to your preferred communication channel.' Below the text is a horizontal line with six dots, representing the input fields for the 6-digit OTP. A timer below the input fields shows 'Time left: 02:56'. At the bottom, there are two buttons: 'Cancel' (orange) and 'Continue' (dark red).

Note: A Maker and Both role user will require a checker's Approval.

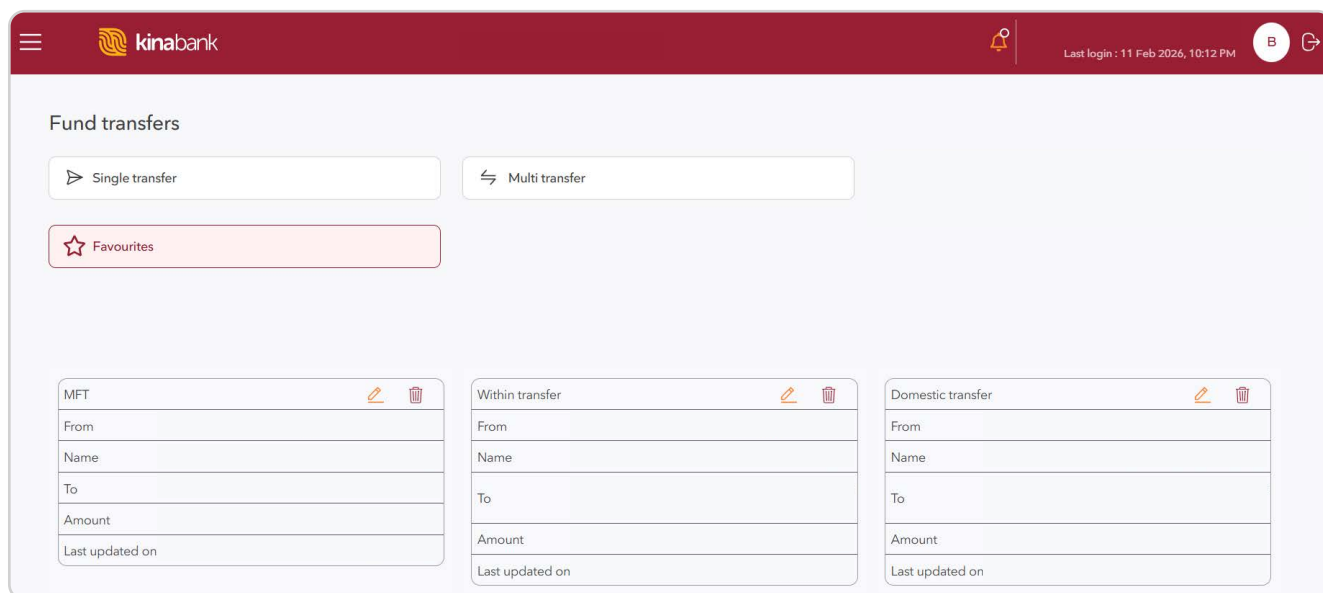


A notification screen shows upon successfully making a transfer.




3.3. Favourites - Multi Fund Transfer (MFT)

Step 1: Select **MFT** (Multi Fund Transfer) Favourite



Step 2: Enter Payment details and click **Continue**.

 Last login : 12 Feb 2026, 12:04 AM

Kindly enter the details of your transaction below


Currency * PGK Amount * Enter amount

Beneficiary payment reference*

My reference details*

Remarks *

Cancel Confirm

 Last login : 11 Feb 2026, 11:37 PM

Multiple fund transfer

Transfer from

Account name Account number

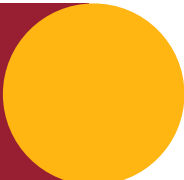
Account type Available balance

List of payments

Date	Recipient	Reference details	Remarks	Amount
				PGK
				PGK
				PGK

+ ADD A PAYMENT

Cancel Continue



Step 3: Enter the **6-digit One Time Password (OTP)** sent to your preferred channel (SMS, WhatsApp or Email).

Enter the OTP

Please enter the 6-digit OTP sent to your preferred communication channel.

••••••

Time left: 02:56

CancelContinue

A notification screen shows upon successfully making a transfer.

☰ kinabank🔔Last login: 12 Feb 2026, 12:04 AM👤

✔Your multiple fund transfers have been submitted

Transfer from
Account Name: _____ Account number: _____
Number of payments: _____ Balance: _____

List of payments				
Date	Recipient	Reference details	Remarks	Amount
				PGK
				PGK
				PGK

Transaction status

✔
Initiated by
12-Feb-2026 00:09:57

✔
Approved by
12-Feb-2026 00:09:57

Total transfer amount
Reference No: B1770819005080
Within bank: 1,243.00
Domestic Transfer Payment: 4,263.00

New transactionGo to Dashboard

Note: A Maker and Both role user will require a checker's Approval.

