

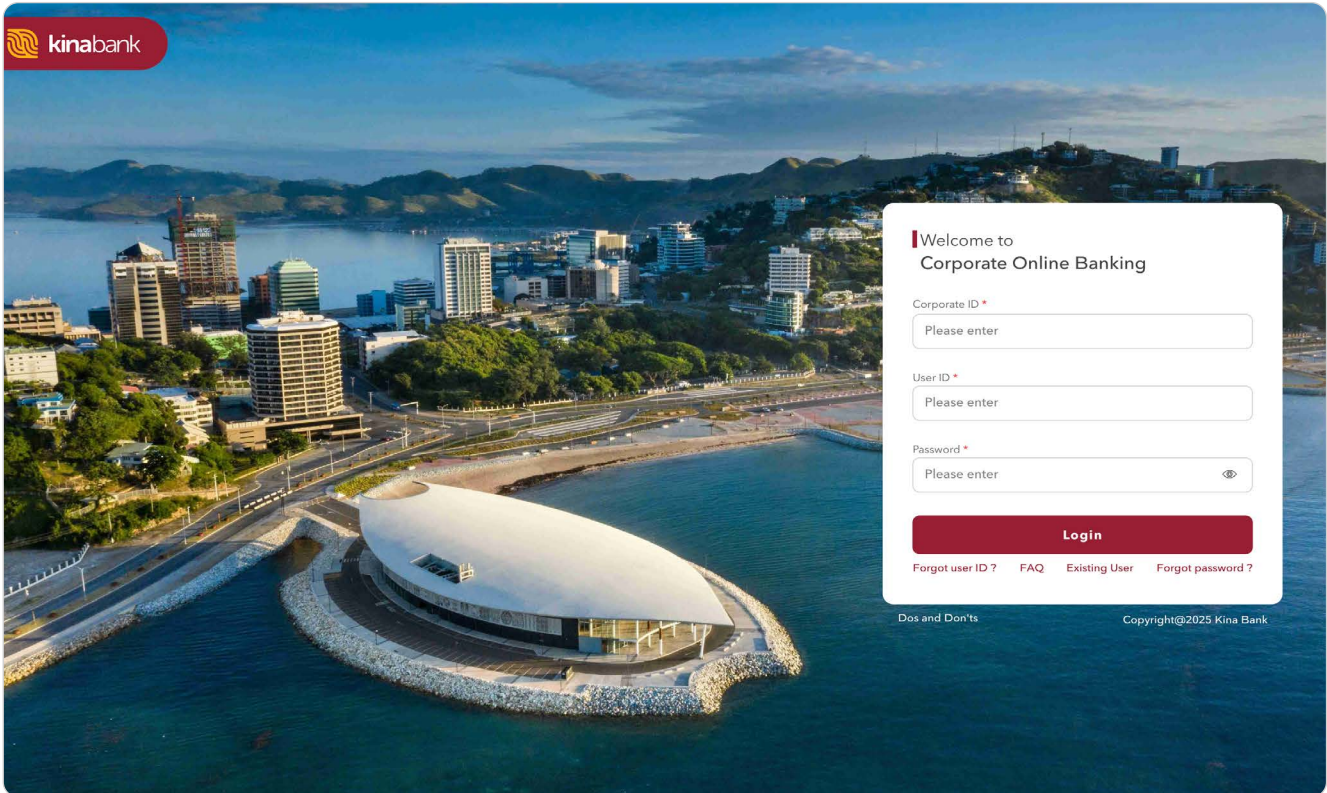
Loan Payment User Guide.



Purpose of the Document

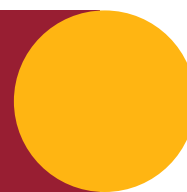
This user guide provides step-by-step instruction to help customers make a loan payment using Kina Corporate Online Banking (KINA COB).

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

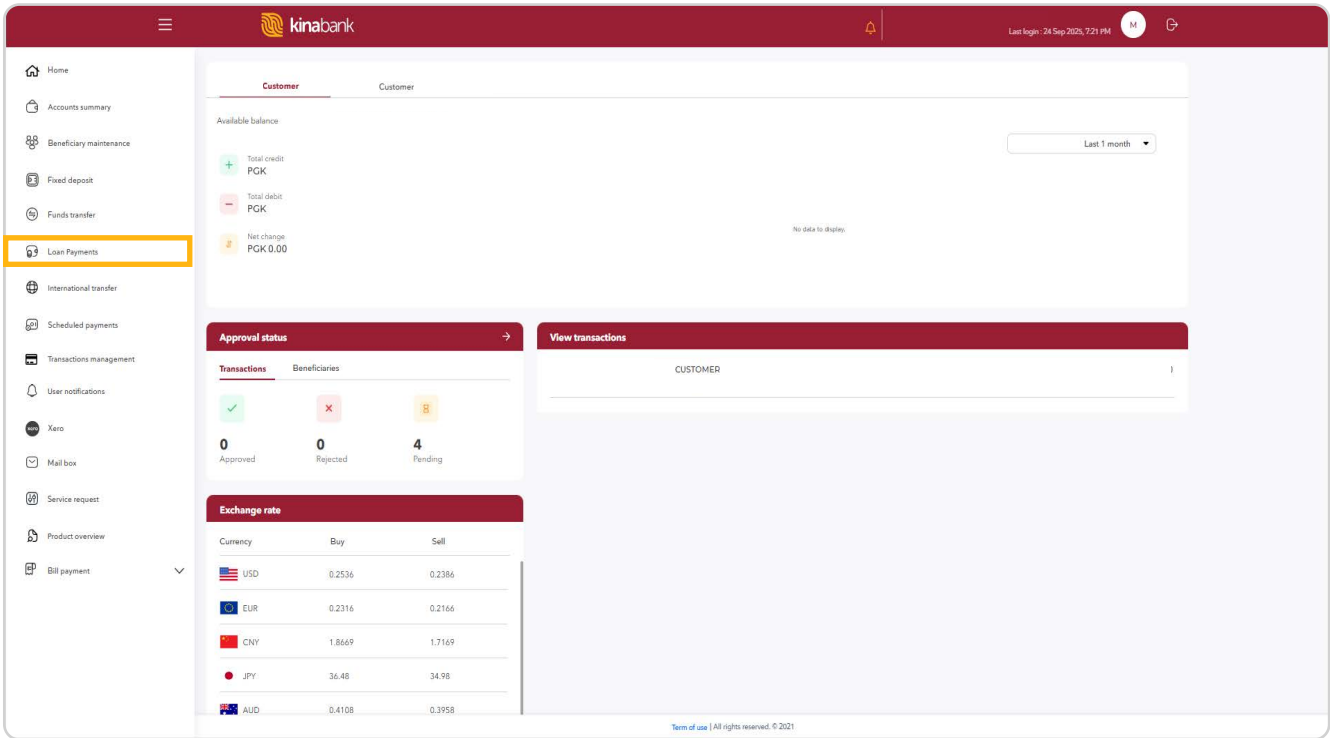


2. Enter the **6-digit OTP** sent to the preferred channel (SMS, WhatsApp or Email)

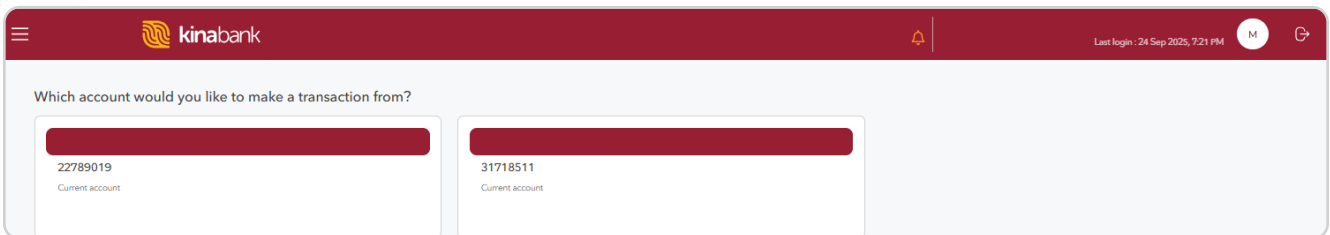
The screenshot shows the "Enter the OTP" screen. The title is "Enter the OTP". Below the title is the instruction: "Please enter the 6-digit OTP sent to your preferred communication channel." Below this is a horizontal line with six dots for input. Below the input field is a timer: "Time left: 02:56". At the bottom are two buttons: "Cancel" (orange) and "Continue" (maroon).



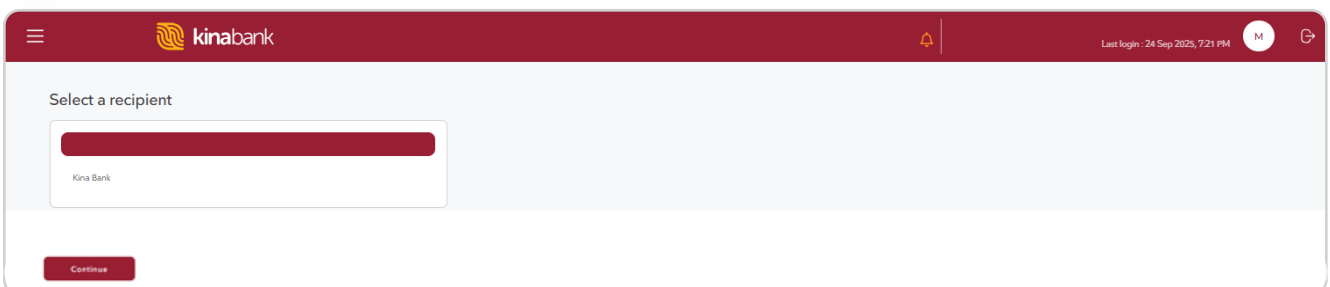
3. Click on the Menu on the top left of the Dashboard and select **Loan Payment**.



4. On the Loan Repayment screen, select the account that will be debited for this transaction and click **Continue**.



5. Select a recipient you are making Loan payment to and click **Continue**.



6. Enter the Loan Payment Details and click **Submit**.

The screenshot shows the 'Loan account transfer' form in the Kinabank mobile app. The header includes the Kinabank logo, a notification bell, and the user's last login time (15 Feb 2026, 5:49 PM). The form is divided into two main sections: 'Transfer from' and 'Transfer to'. The 'Transfer from' section is highlighted in dark red and includes fields for 'Account name', 'Account number', 'Account balance', and a 'Change account' link. The 'Transfer to' section is white and includes fields for 'Account name', 'Account number', 'Loan amount', and a 'Change beneficiary' link. Below these sections 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, there are two buttons: 'Cancel' (orange) and 'Submit' (dark red).

7. Review your transaction. Click **Edit** to make changes and click **Confirm** once you are satisfied.

The screenshot shows the 'Review and confirm' form in the Kinabank mobile app. The header is identical to the previous screenshot. The form layout is the same, but the 'Transfer from' section is now highlighted in dark red and contains the value 'PGK' in the 'Account balance' field. The 'Amount *' field is now filled with a greyed-out value. The 'Beneficiary payment reference no*', 'My reference details*', and 'Remarks*' fields are also filled with greyed-out text. At the bottom, the buttons are 'Edit' (orange) and 'Confirm' (dark red).



8. 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**

A notification screen shows upon successful loan payment.

Straight-Through Processor View.

kinabank CUSTOMER 240138 Switch Last login: 23 Feb 2026, 12:58 PM

✓ Your transaction request has been submitted.

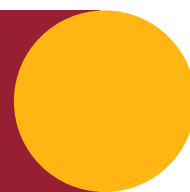
Transfer from	Transfer to	Transfer amount
Account name Account number Account balance	Account name Account number	PGK

Transaction status

Initiated by ✓ Approved By ✓

Reference number: L1771816989798
Creation date: 23-FEB-2026
Remarks: test

New transaction **Go to dashboard**



Maker view.

The screenshot displays the Kinabank Maker view interface. At the top, there is a navigation bar with the Kinabank logo, a bell icon, and the text "Last login: 24 Sep 2025, 7:21 PM". Below the navigation bar, a green checkmark icon and the text "Your transaction request has been submitted." are visible. The main content area is divided into three sections: "Transfer from", "Transfer to", and "Transaction status".

Transfer from (dark red background):

- Account name
- Account number
- Account balance
- PKK

Transfer to (white background):

- Account name
- Account number

Transfer amount (dark red background):

- PGK

Transaction status (white background):

- Indicated by a green checkmark icon and a circular icon with the number 2.

At the bottom of the interface, there are two buttons: "New transaction" (orange) and "Go to dashboard" (dark red).

Note: If your user role is Maker, then the transaction will be submitted pending approval by a user with the Checker role.

