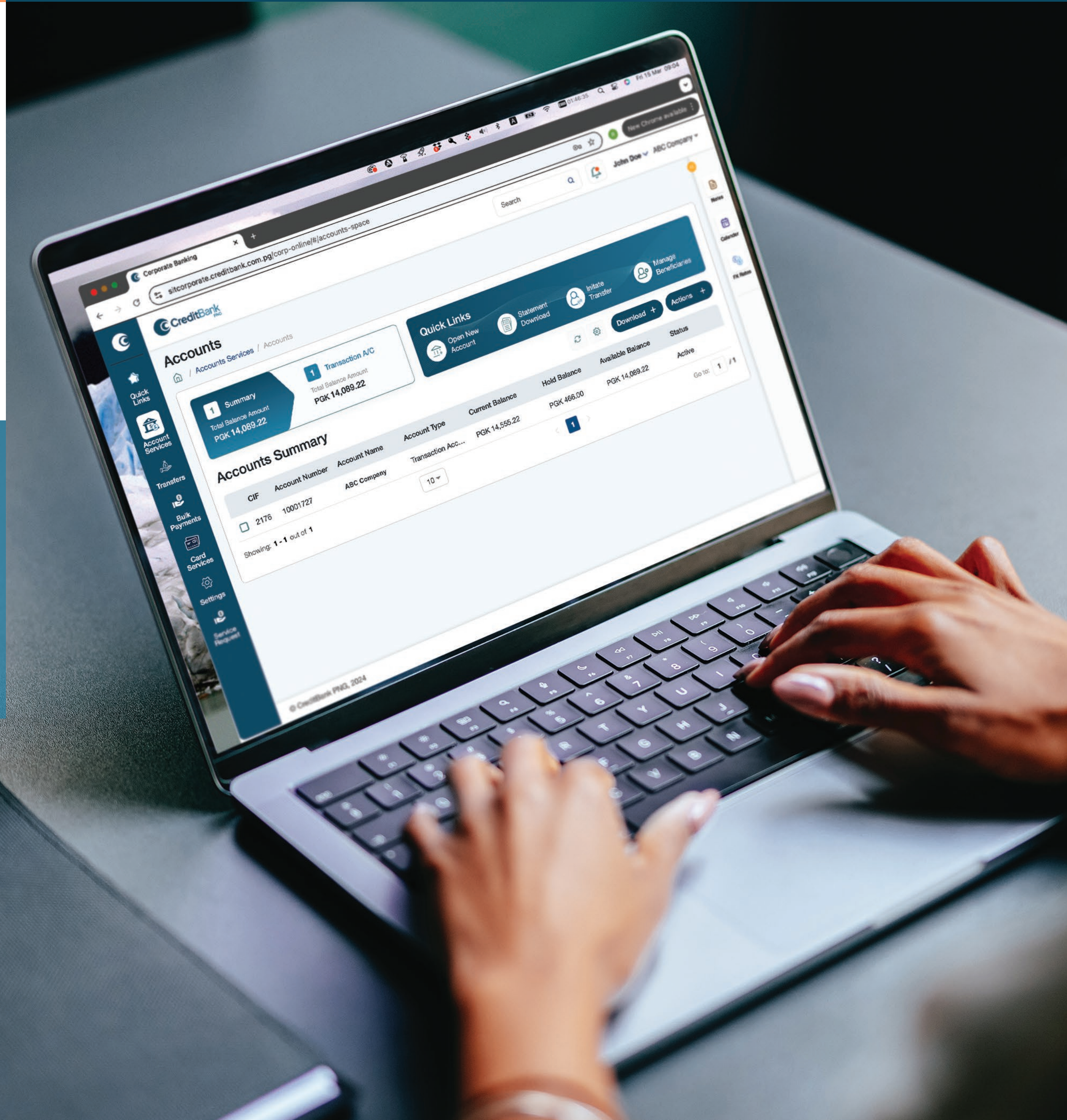


Business Online user guide



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Welcome to better Business banking.

This guide will help you navigate Business Online, your 24/7 connection to your business accounts and activities.

We want to ensure you enjoy the security, convenience and control of managing your business finances from your computer, anytime, anywhere with internet connectivity.

So, we have created this Guide to make your user journey as easy as possible.

To access your business account online, you will need the Username and Password you set up during the Business Online registration process.



If you ever forget your Username or Password, simply click Forgot Password or Forgot Username and follow the prompts for creating a new one.

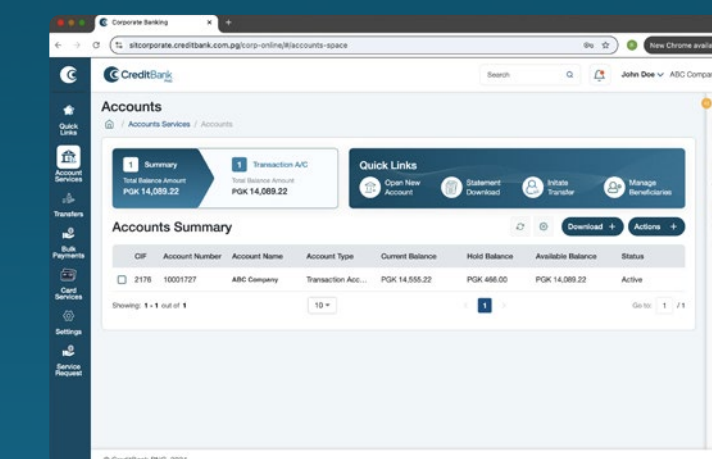
You will also need to know your account nomination. This determines the functions you can initiate, and the ones that will need additional approvals.

You are either a:

- Maker – a person whose role it is to initiate a Business online transaction,
- Checker – a person whose role it is to approve a Business online transaction.

Let's start with a tour of the Business Online landing page (see [page 4](#)).

The platform will always open with your Account Summary page.



This gives you a view of all the Transaction, Cash Management and Loan accounts you have with CreditBank PNG, and links you to any of the banking tasks you will want to execute or review within the platform.

If you want to view your Term or Fixed deposit accounts, click on Deposits from the Account Services menu (see [page 6](#)).

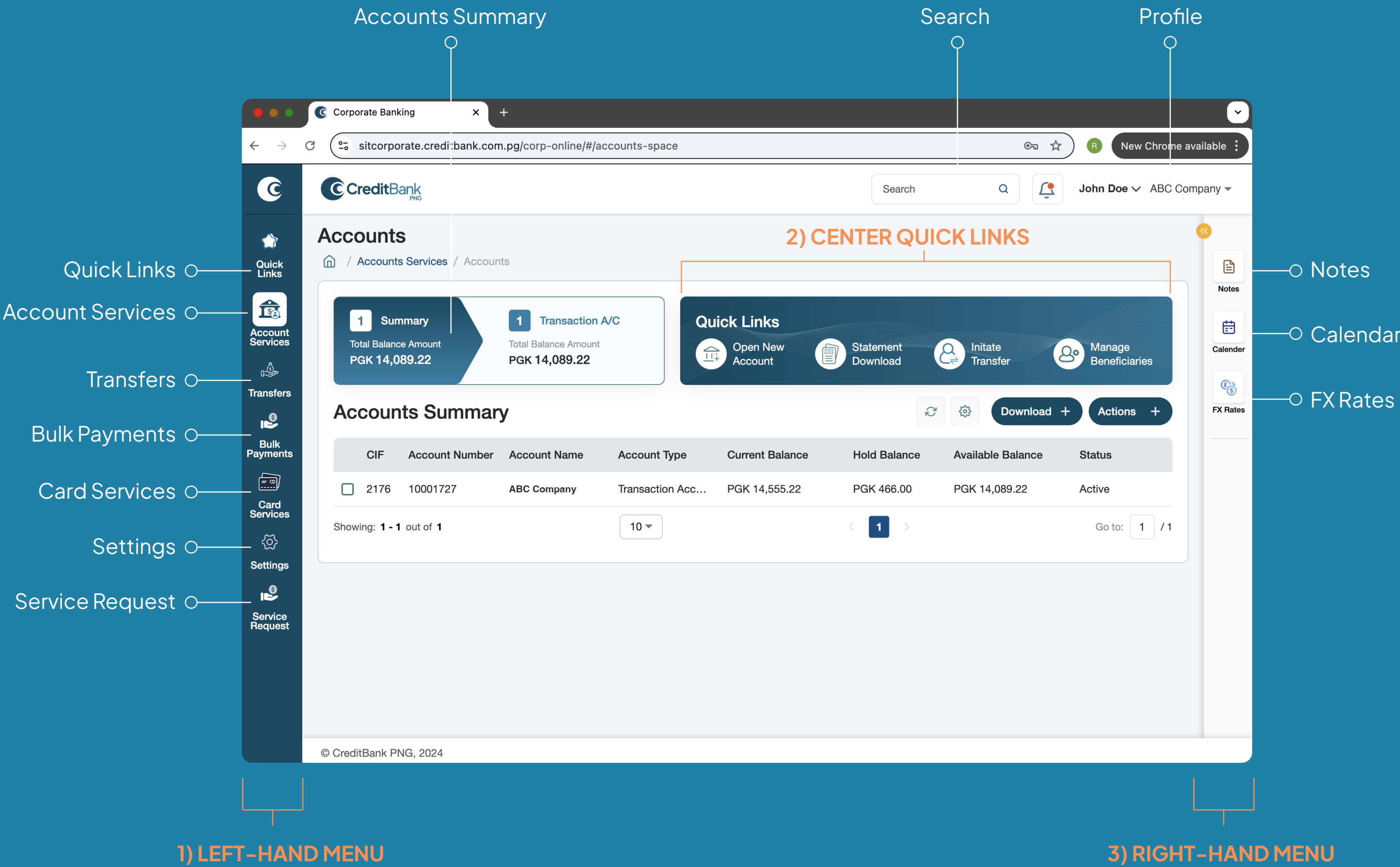
Landing page:

This is the command center of your business banking experience.

From here you can find anything you need to get your banking done via the:

- 1) Left-hand menu,
- 2) Center Quick Links, or the
- 3) Right-hand menu.

In the following pages, we will go through each of the Landing page links. This should help you use the site with confidence and ease. As always, based on user feedback, we will be adding functionality and increasing platform performance to increase its value to you.



Quick Links

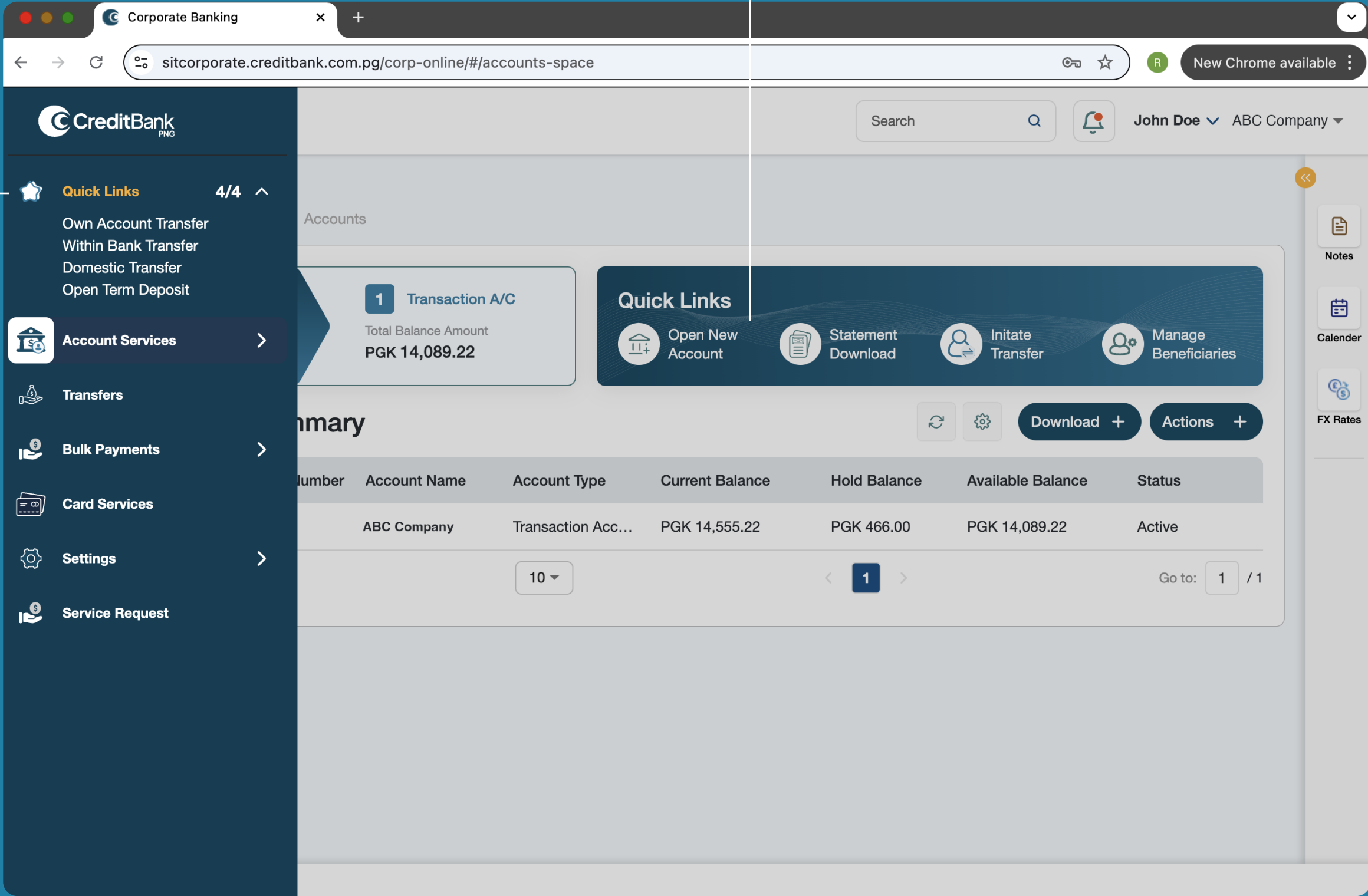
The Quick Links in the left-hand and top menus are the most used.

Also, from the left-hand menu, you can find the way to everything else you need to run your banking business:

- Account Services
- Transfers
- Bulk Payments
- Card Services
- Settings
- Service Request

Center Quick Links are intuitive, changing to enable faster, simpler navigation to what you need to do next from where you are on the platform.

Left-hand quick links



Account Services

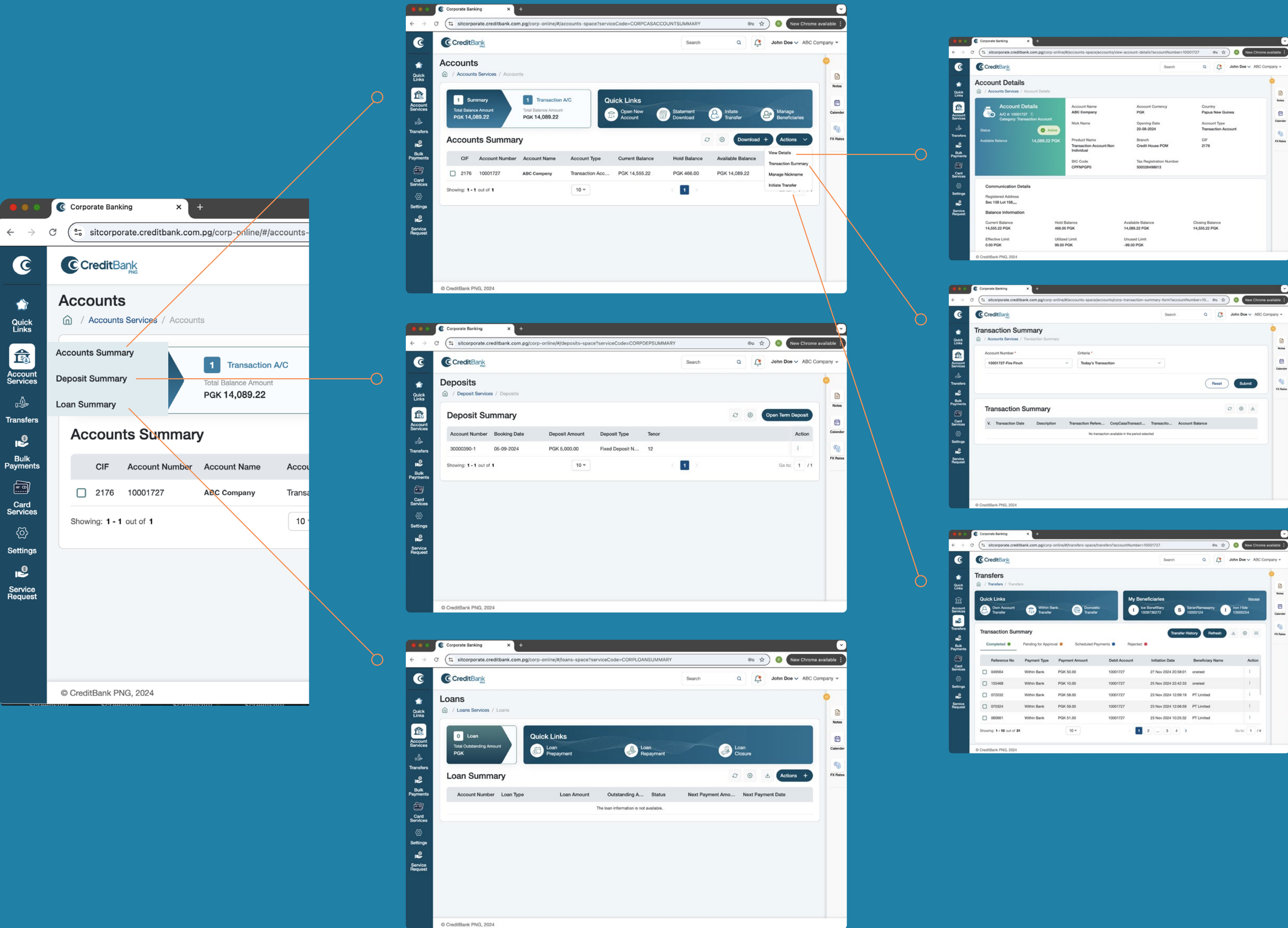
View all your Transaction, Deposit, and Loan accounts.

Select the type of Account(s) you are interested in: Transaction Account Summary, Deposit Summary, or Loan Summary.

If you have multiple accounts, click on the specific account(s) you are interested in. Then, from the ACTION drop-down menu on the right, you can do several things, including:

- See account details consisting of, but not limited to, current balance, uncleared balance, BIC code and more
- Get a Transaction Summary to track and monitor expenses and payments
- Initiate Transfers to pay bills or move money between accounts.

You can get account details for your Savings and Loan accounts as well.



Transfers

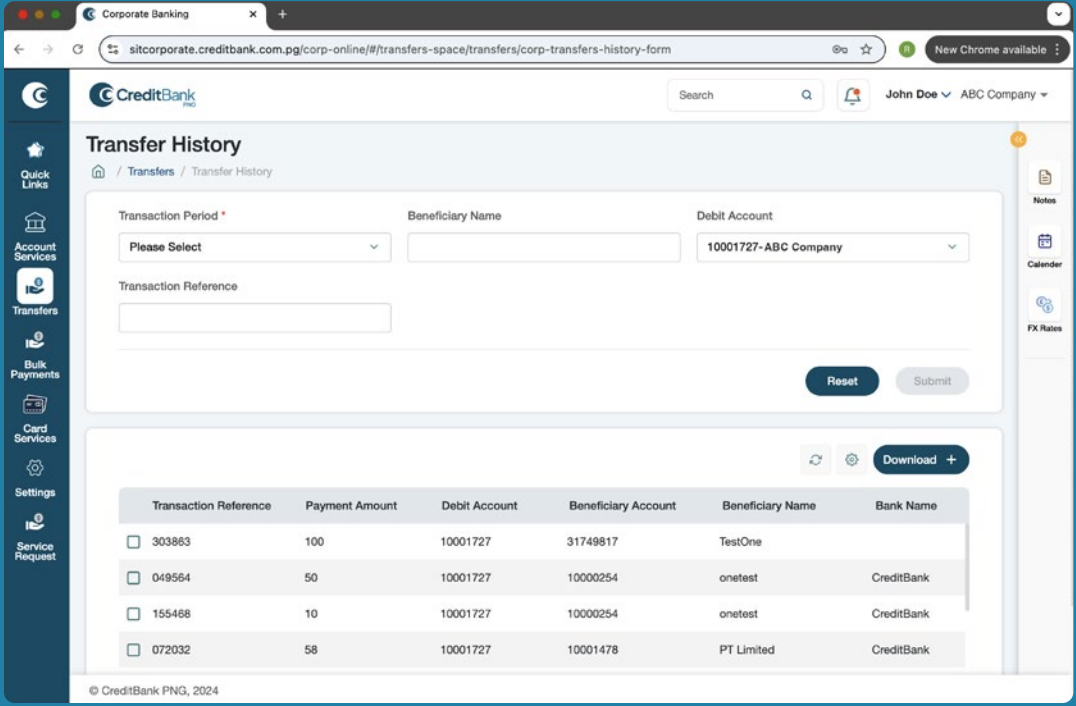
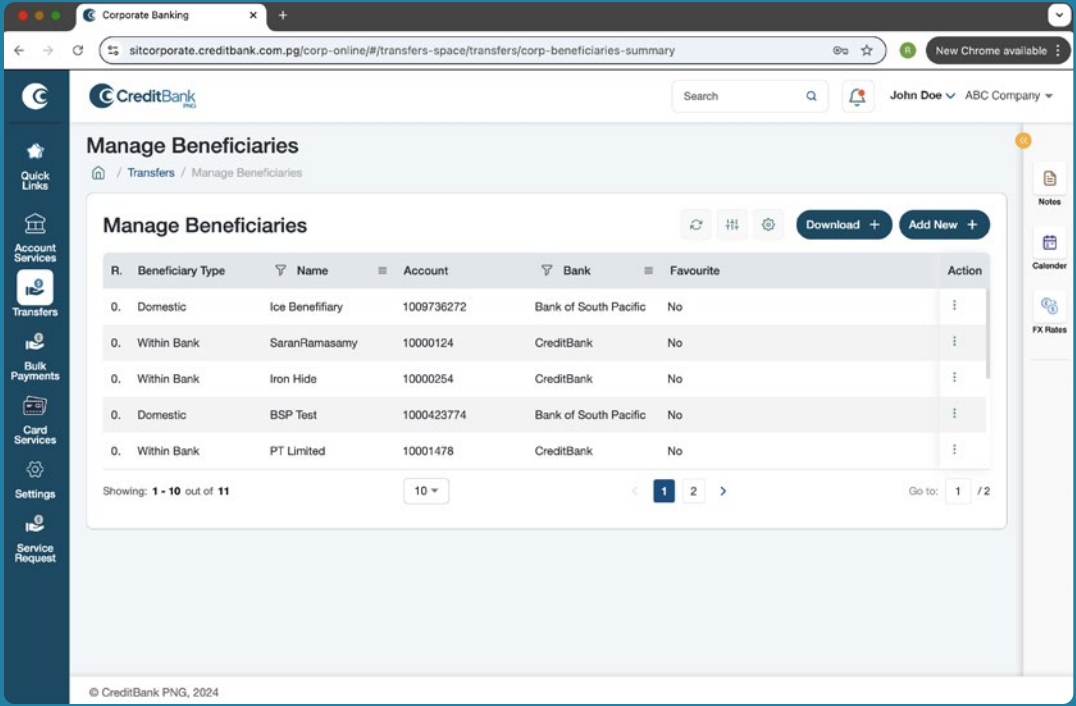
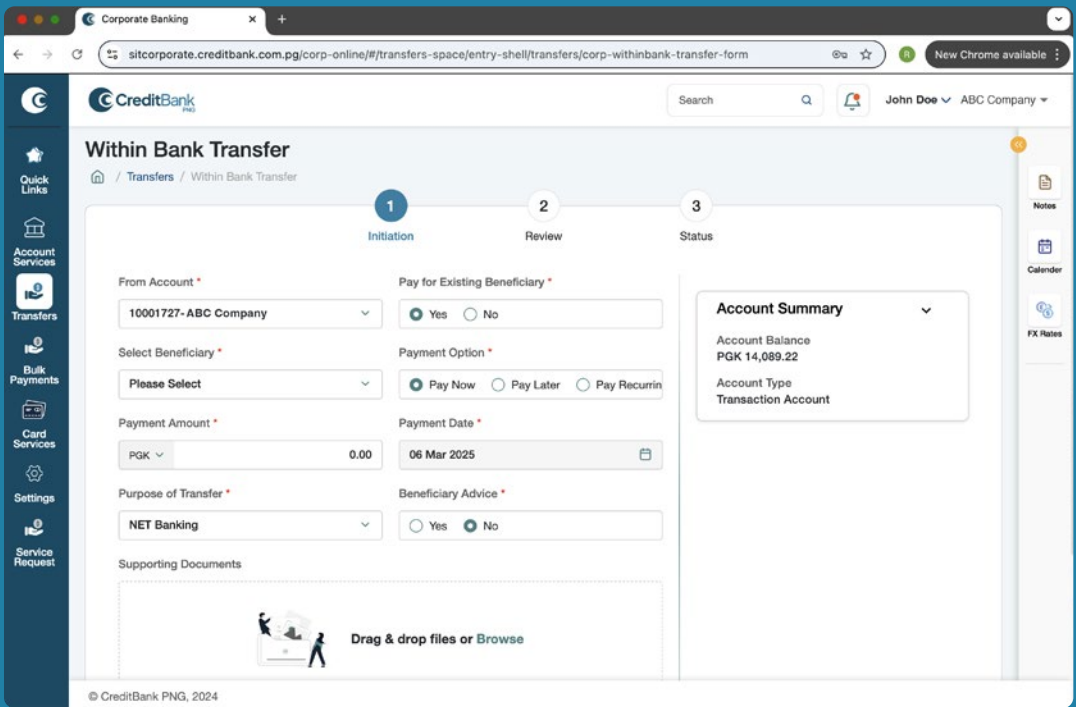
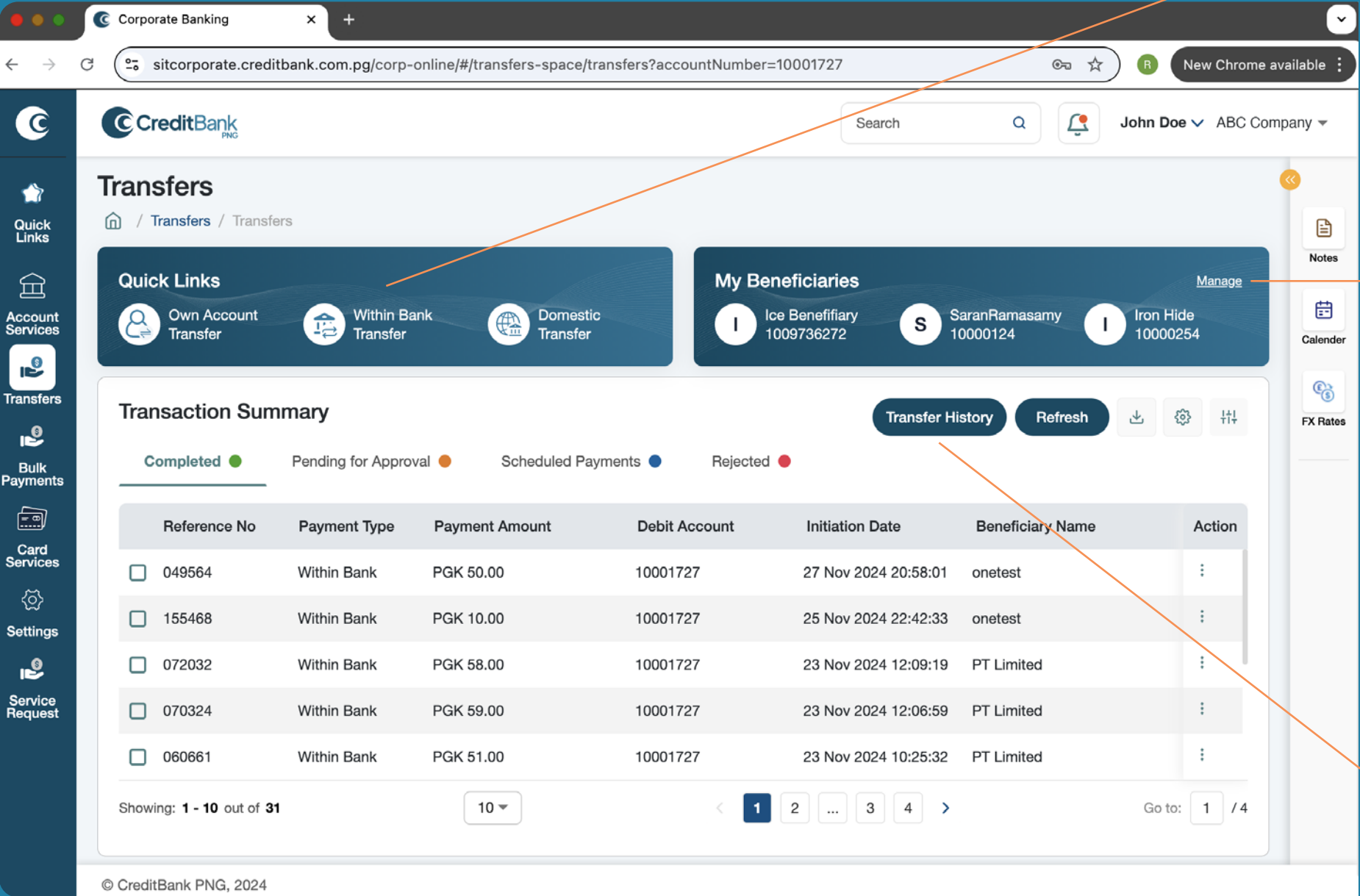
Move money internally within your CreditBank PNG accounts, or transfer funds externally.

Plus add or delete beneficiaries.

Keep track of transfer status to beneficiaries such as completed, pending, scheduled for payment, or rejected payments.

Set up and schedule recurring payments and stop or recall transfers.

Easily monitor and maintain your cash out and in so you can stay ahead of payments and in control of expenses.



Bulk Payments

Manage your salary payments easily and accurately.

Upload salary (.aba files) and see total number of uploads, total amount of payments in PGK, number of successful and failed uploads, and related total amount in PGK.

Once Maker completes all necessary activities, a request will be sent to all the Checkers mapped as per the workflow for the transaction to complete the process.

Corporate Banking

Search

John Doe ABC Company

Salary File Summary

/ Bulk Payments / Salary File Summary

1 Total Uploads
PGK 2,000.00

1 No. of Success Uploads
Total Uploads
PGK 2,000.00

0 No. of Failed Uploads
Total Uploads
PGK 0.00

Quick Links
ABA Salary File Upload

Salary File Summary

Completed 1 Pending for Approval 0 Rejected 0

Reference Number	File Name	Salary Month	Total Amount	Initiated Date	Initiated By	Action
016405	payfiletest2.aba	March 2025	PGK 2,000.00	06 Mar 2025 21:03:...	John Doe	

Showing: 1 - 1 out of 1

Go to: 1 / 1

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Corporate Banking

Search

John Doe ABC Company

ABA Salary File Upload

/ Bulk Payments / ABA Salary File Upload

1 Initiation 2 Review 3 Status

Salary Month *
March 2025

Upload Salary File *

Drag & drop files or Browse
Support file type - ABA File

Validate

Description of file/Remarks for file reference *

Reset Next

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Card Services: Debit and Credit cards

Manage your cards.

When you click on Card Services you will land on your business' Debit card summary page. If you want to review your Credit cards, just click on Credit on top of the card grid.

The Center Quick Links menu gives you the option to Pay, Block Cards, and Manage Services.

Manage Services is where you can enable or disable specific spend categories and card functionality. Once your Customer Service Officer has activated your card(s) for you in-branch, be sure to set or change your PIN from Manage Services.

The screenshot shows the 'Cards' page in the CreditBank Corporate Banking interface. The page has a sidebar with navigation links and a main content area. The 'Cards' section is active, showing a summary of credit cards. A 'Quick Links' menu is visible on the right side of the summary section, containing links for 'Auto Pay', 'Pay Bill', 'Block Card', and 'Manage Card Services'. The 'Credit' tab is selected, displaying a table of credit cards.

Credit Card Number	Card Holder Name	Contract Number	Credit Card Type	Credit Card Status	Valid Till	Action
<input type="checkbox"/> 483195XXXXXX0094	South Bridges	078-DC-862944	VISA	Active	03/27	⋮
<input type="checkbox"/> 483195XXXXXX0102	South Bridges	078-DC-862944	VISA	Blocked Permanently	03/27	⋮
<input type="checkbox"/> 483195XXXXXX0110	South Bridges	078-DC-862944	VISA	Blocked Permanently	03/27	⋮
<input type="checkbox"/> 483195XXXXXX0128	South Bridges	078-DC-862944	VISA	Blocked Permanently	03/27	⋮
<input type="checkbox"/> 483195XXXXXX0185	South Bridges	078-DC-786105	VISA	Blocked Permanently	04/27	⋮

Showing: 1 - 8 out of 8

The screenshot shows the 'Credit Card Auto Pay' setup page. The page has a sidebar with navigation links and a main content area. The 'Auto Pay' section is active, showing a form for setting up automatic payments. The form includes fields for 'Credit Card', 'Amount', and 'Remarks'. There are also checkboxes for 'Do you want to setup autopay option?' and 'Yes/No' buttons. A 'Card Details' dropdown menu is visible on the right side of the form.

The screenshot shows the 'Credit Cards' page. The page has a sidebar with navigation links and a main content area. The 'Credit Cards' section is active, showing a list of credit cards. A table lists the cards with columns for 'Credit Card', 'Card Holder Name', 'Contract Number', 'Credit Card Type', 'Credit Card Status', 'Valid Till', and 'Action'. A 'Card Details' dropdown menu is visible on the right side of the table.

The screenshot shows the 'Pay Credit card Bill' page. The page has a sidebar with navigation links and a main content area. The 'Pay Credit card Bill' section is active, showing a form for paying a credit card bill. The form includes fields for 'Pay For', 'Amount', and 'Remarks'. There are also checkboxes for 'Payment Option' and 'Total Due/Minimum Due/Enter Other Amount' buttons. A 'Card Details' dropdown menu is visible on the right side of the form.

The screenshot shows the 'Block Credit Card' page. The page has a sidebar with navigation links and a main content area. The 'Block Credit Card' section is active, showing a form for blocking a credit card. The form includes fields for 'Credit Card', 'Block Reason', and 'Remarks'. There are also checkboxes for 'Block Reason' and 'Please Select' buttons. A 'Card Details' dropdown menu is visible on the right side of the form.

Settings

Here is where you come to Change your Passwords or Username and view limits.

Update your email, WhatsApp, text number or address.

Manage Alerts that you request from a list of options.

For added security, you can always View last login details here as well.

View your limits.

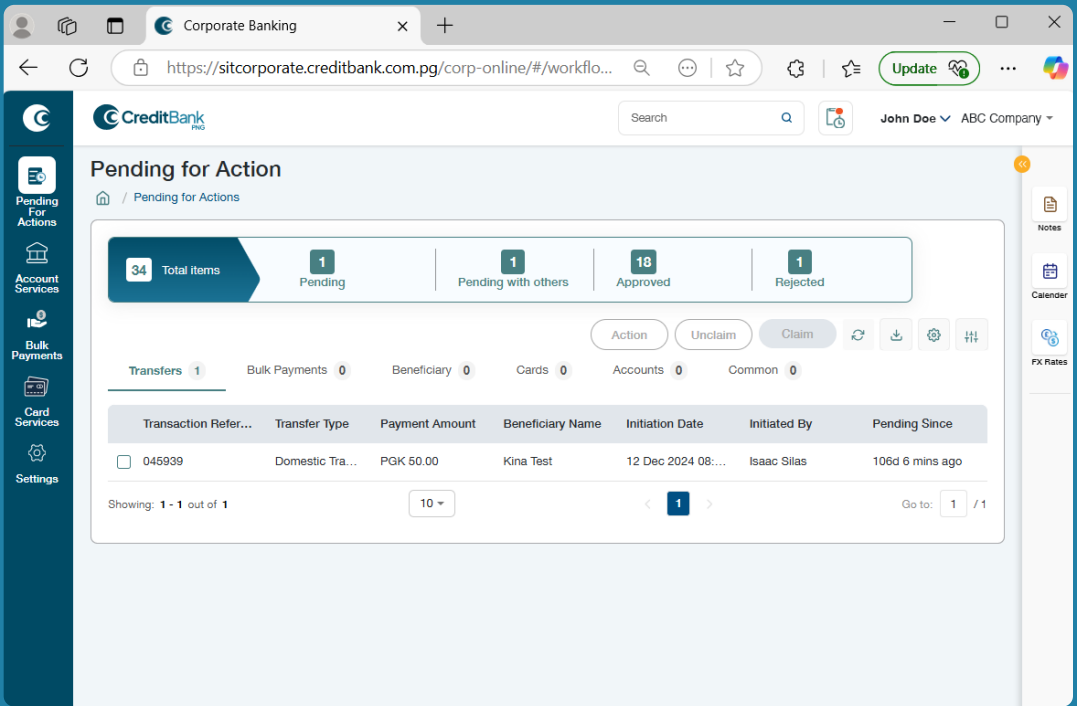
Setting transaction limits: CreditBank's back-office team can set up specific transaction limits for you.

Transfer Type	Total Limit per day	Utilised Limit	Available Limit	Available No. of Transactions
Domestic Transfer	PGK 1,000,000.00	PGK 0.00	PGK 1,000,000.00	10
Within Bank Transfer	PGK 1,000,000.00	PGK 0.00	PGK 1,000,000.00	25
Own Account Transfer	PGK 3,000,000.00	PGK 0.00	PGK 3,000,000.00	25
Domestic Transfer	PGK 250,000.00	PGK 0.00	PGK 250,000.00	25
Within Bank Transfer	PGK 3,000,000.00	PGK 0.00	PGK 3,000,000.00	25

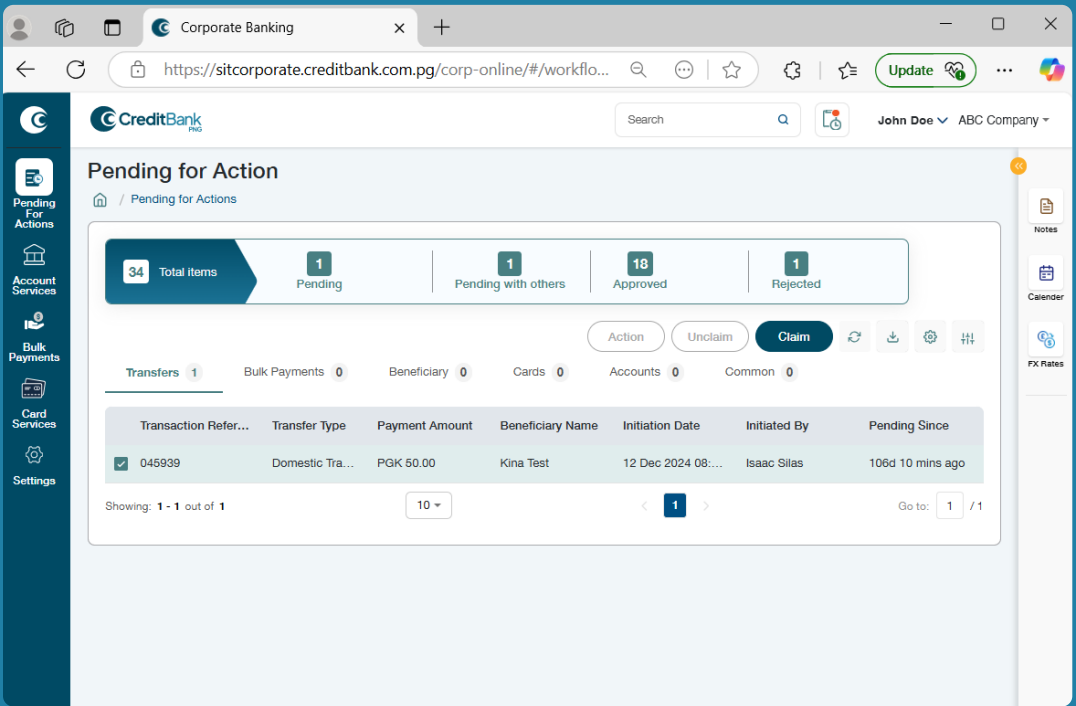
Approvals

This is where Checkers come to approve transactions.

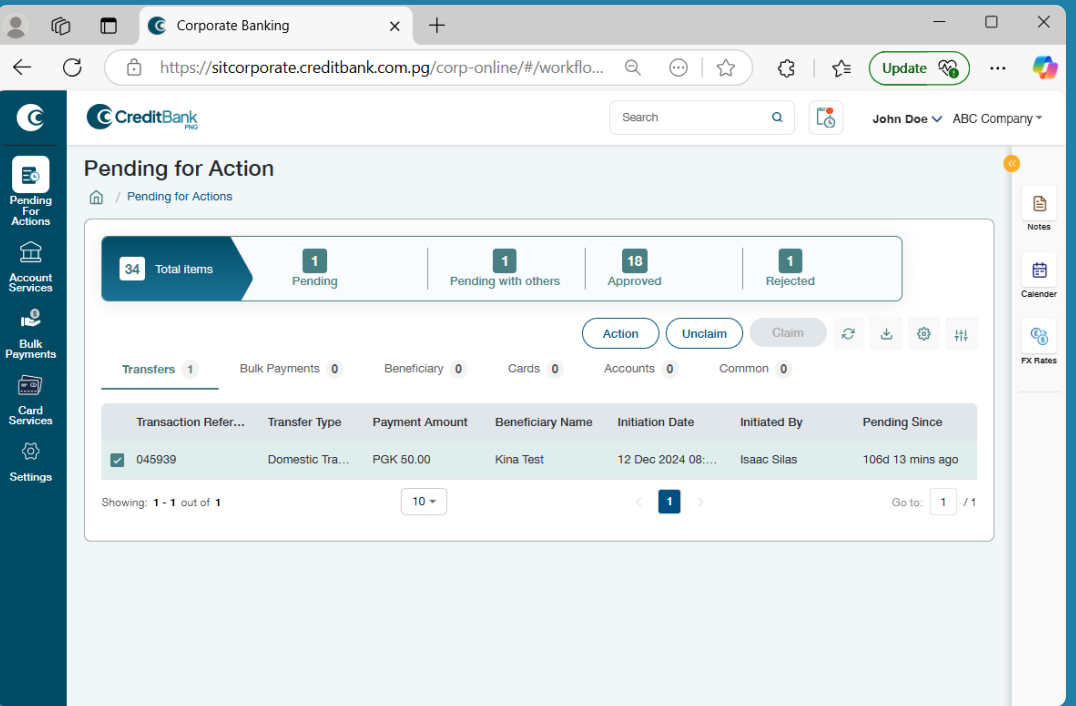
Once all assigned Checkers have approved the transaction, you will receive a message that the payment has been processed.



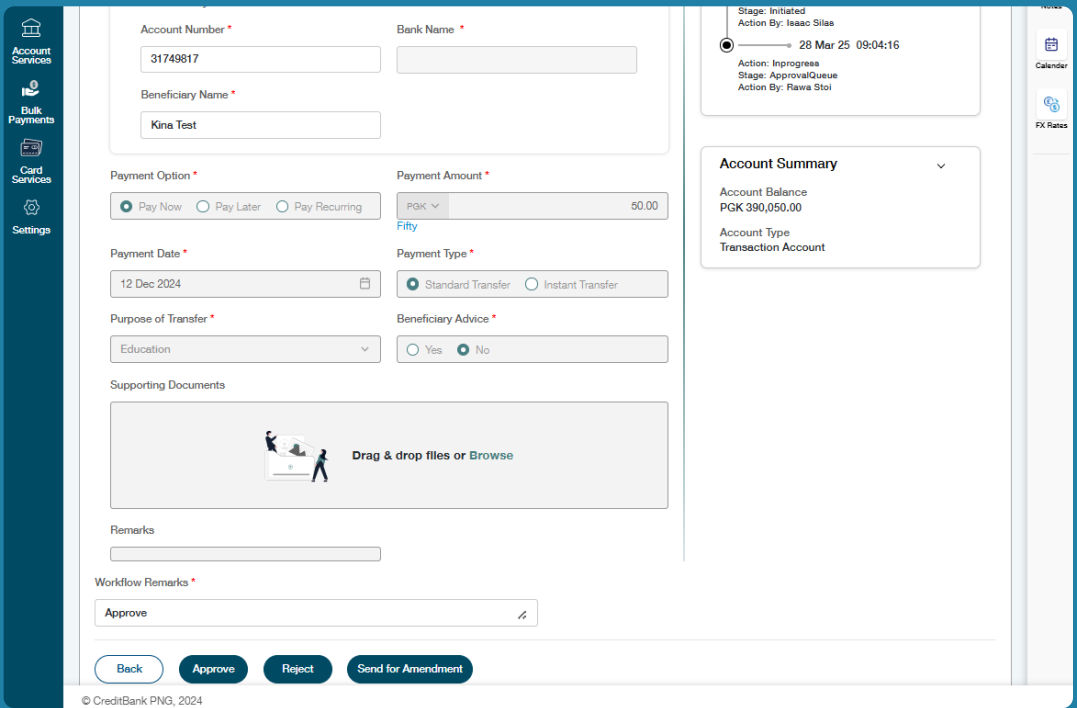
1 Go to Checker Pending page.



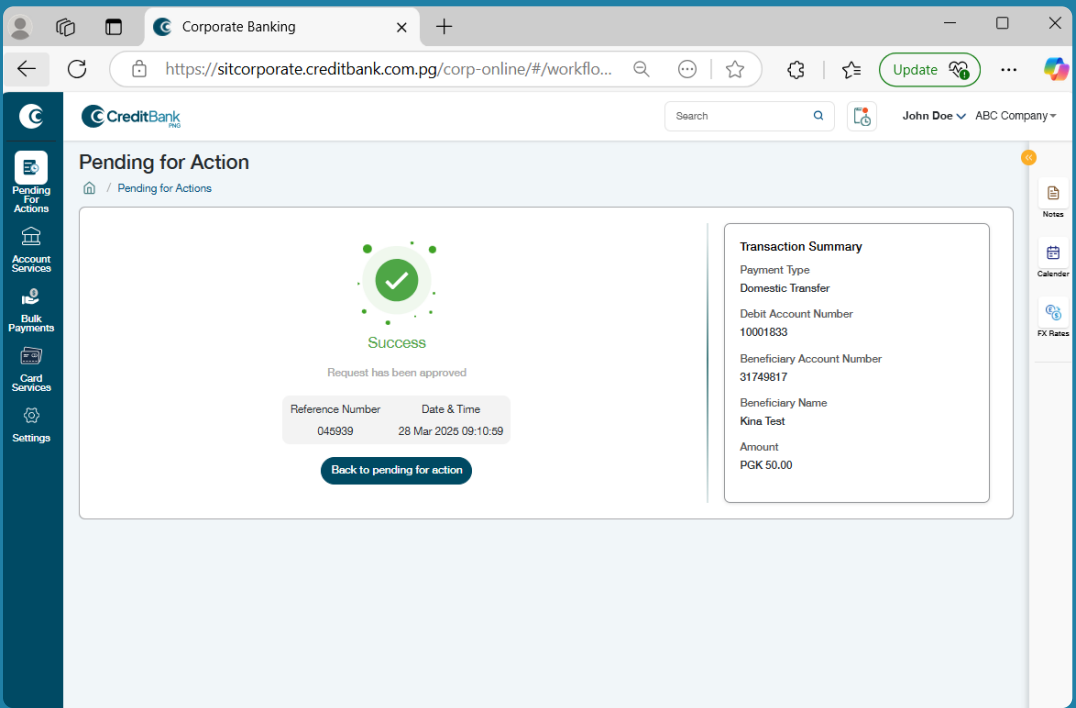
2 Check the item to approve and click Claim.



3 Check the same item and click Action.



4 Write remarks and click Approve.



5 Receive success message.

Notes, Calendar and FX Rates

Notes

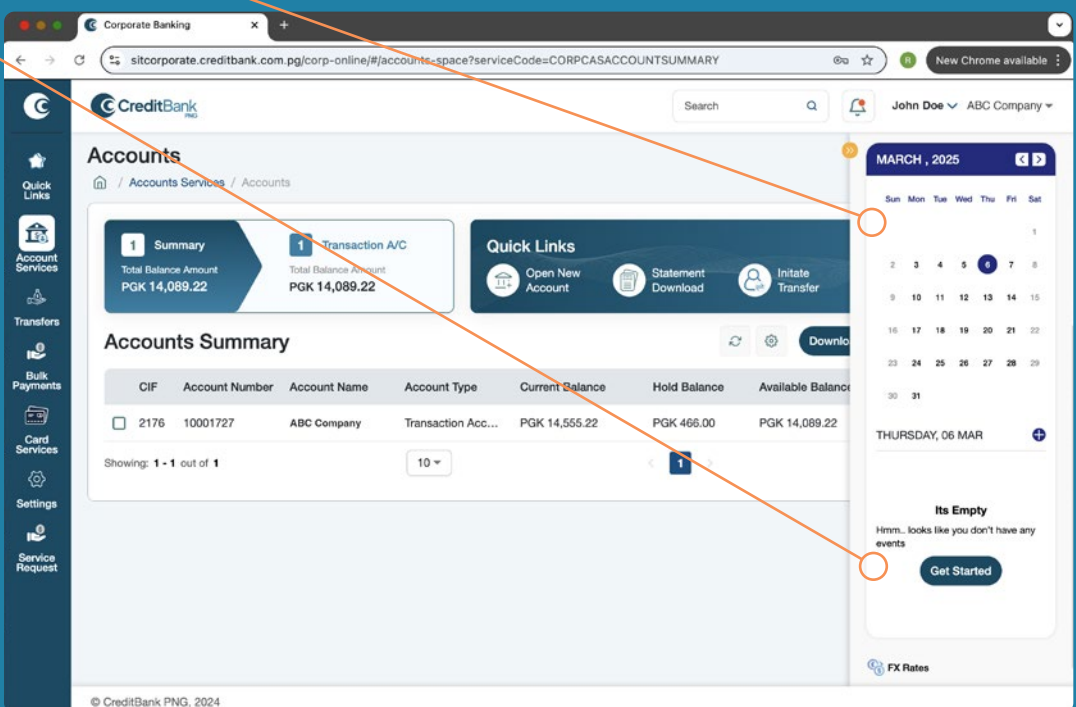
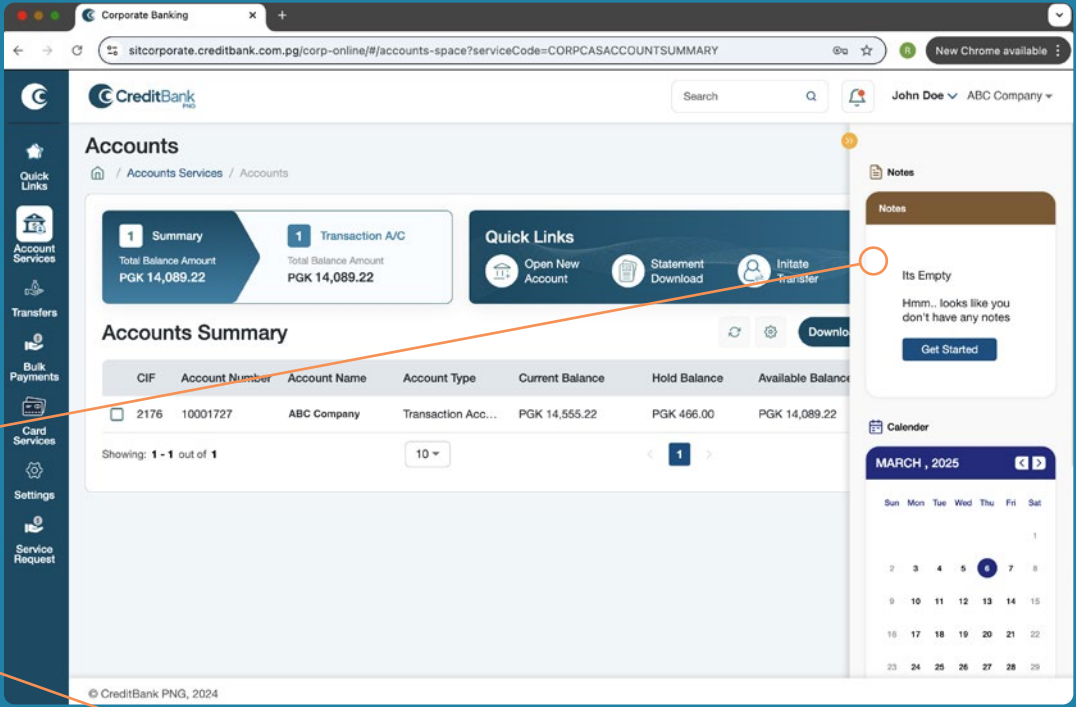
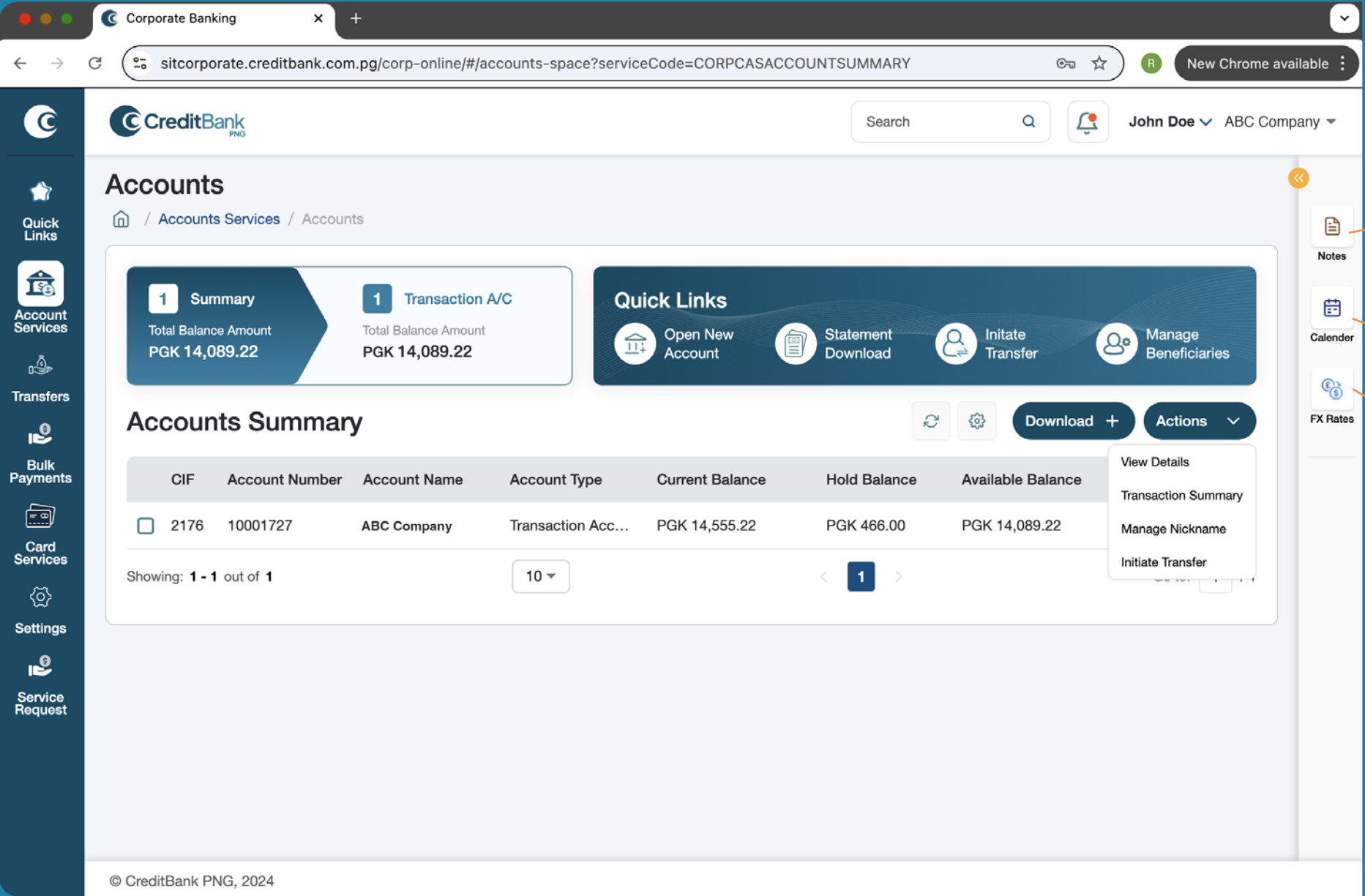
Click here to write and view notes in all the workspaces on the platform.

Calendar

Click here to see all bank holidays and events you have added.

FX Rates

Click here to find out how PGK is doing against other currencies.





Questions:
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