



# Prime Bank

P U T T I N G   Y O U   F I R S T



## PrimeNet Banking



## USER GUIDE

## Q. What is PrimeNet Internet Banking?

A. PrimeNet Internet Banking is a web-based service, facilitating the execution of both online and offline transactions through the internet. It is convenient and easy to use and allows you to securely do banking through the Internet 24/7/365 at your comfort.

## Q. What can I do on PrimeNet?

A. PrimeNet offers you access to the following services:

### 1. View and download your account details and activities

- Mini statement
- Account statement
- Cheque Image retrieval
- Deposit details
- Loan details

### 2. Make Payments

- Transfers within your own accounts at Prime Bank
- Transfer to other accounts in Prime Bank
- Other local Banks transfers through Electronic funds Transfer (EFT) or Real Time Gross Settlement (RTGS)
- Mobile/Airtime Top Up (Retail Clients)
- Tax payments to KRA using itax
- Bulk Payments e. g Salary Uploads (For corporate clients only)
- Scheduled transfers- initiate transfer to take place at a later date
- View transfer history

### 3. Service Requests

- Request for a cheque book
- Issue a stop payment request
- Register for SMS alert
- Register for mobile Banking
- Apply for debit card
- Request for a Bankers cheque
- Cash withdrawal slip with denomination
- Customer feedback form

### 4. Utility Payments Subject to participating companies

- KPLC, Nairobi Water, ZUKU, DSTV e.t.c

## **YOU HAVE AN OPTION OF TWO TYPES OF PASSWORDS FOR LOGIN.**

### **1) THE PIN LOGIN**

The pin mailer generated by the system contains your sign on password and transaction password. It will be handed to you in person by an official of the Bank.

The sign on password is used to login into the internet Banking system.

The transaction password enables a user to carry out both financial and non financial transactions through internet banking which has to be keyed in every time you make a transaction.

### **2) THE RSA TOKEN (secure token) LOGIN**

#### **Q. What is a secure token?**

**A.** This is a secure two factor authentication device used by a client when logging into the system and also when authorizing transactions. The device generates a random 6 digit number which the user has to input while carrying out an online transaction.

#### **Q. What is the difference between a PIN Mailer and a Secure Token?**

**A.** A secure token is a two factor security authentication device that generates a random 6-digit number that the client will use. The token number cannot be re used in by a user in the system. A PIN Mailer on the other hand consists of a sign on password and a transaction password. These passwords expire after 365 days however a user can change the same at whichever time they wish to.

#### **Q. Does the RSA token need recharging?**

**A.** The token is battery powered and there is a date and time stamp at the back that indicates when the token should be replaced.

#### **Q. How much will the Bank charge me for the token?**

**A.** The Secure token is given for free to all the PrimeNet clients. However if a client loses the token then the bank will charge Kes. 10,000.00 for the lost token. The replacement token will be given free of charge.

#### **Q. What happens when I lose my RSA token?**

**A.** You will have to visit the nearest branch to you and fill in the "RSA Token lost" form so that the token can be deactivated from the system.

#### **Q. Which transactions require me to use the transaction password?**

**A.** All payments and transfers from your account through Internet Banking, and Service requests will require you to input the transaction password.

## Q. How secure is PrimeNet Internet Banking?

A. The latest electronic encryption technology ensures the secure transfer of information over the Internet. The use of https:// in the URL shows that the website is secure and safe. The Bank has adopted the latest security protocols into the internet Banking channel. Prime Bank website reflects the importance of this issue because your account security is of paramount importance to us. You'll be allowed to change your own password, and all information sent and received is encrypted for your security.

## Q. What do I need in order to access this service, how does it work and is there a specific browser that I as a user am supposed to use?

A. All you need is a personal computer / laptop / tablet / ipad that is connected to the Internet, any browser of your choice i.e. Microsoft Internet Explorer, Google Chrome, Firefox Mozilla, Safari, Opera etc. Once you are on the internet, type in the URL PrimeBank.co.ke and click on Primenet. Key in your internet Banking user id and sign on password in the login box and click on GO.

## Q. What if I forget my User id and Password?

A. You can send an email requesting for regeneration of password to eBanking@primebank.co.ke or primenet@primebank.co.ke . The Bank will regenerate the password and hand it over to you.

## Q. What if my user id is disabled, how can I have it activated?

A. Your user id will get disabled on three wrong login attempts made. Thus, when your login gets disabled send an email to the parent branch where your account is held for enabling the password. We will confirm after it is enabled for you to continue enjoying our services.

## Q. What to expect after my first login?

A. The login page below shows where you will key in your user id, sign on password and the number shown each time you login

**Prime Bank**  
PUTTING YOU FIRST

Welcome to PrimeNet  
Internet Banking

PUTTING YOU FIRST

Please Login

User Id :

Password :

Please enter the number in the  
whitespace below:

Login

**DIGITAL SECURITY:** This site [www.primebankonline.com](http://www.primebankonline.com) has been verified by VeriSign. The communication of your private information from this address beginning with "https" is encrypted and secured using SSL.

**Disclaimer :**  
The internet banking services are being offered on specific request from the customer. Prime Bank Ltd. will not therefore be held liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site. Or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Prime Bank Ltd., or representatives thereof, are advised of the possibility of such damages, losses or expenses.

**Norton**  
powered by VeriSign

The system will prompt you to change both your sign on and transaction password. Make sure your passwords include uppercase and lowercase alphabets, numbers, and special characters (except the hyphen (-))

The following image shows what you will view when you login. You will view your accounts on the dashboard page.

Account Name	Nickname	Account Status	Account Number	Effective Balance	Currency
PRIMENET	PRIMENET	Active	123456789	0.00 Cr.	KES
PRIMENET	PRIMENET	Active	123456789	0.00 Cr.	KES
PRIMENET	PRIMENET	Active	123456789	0.00 Cr.	GBP

**You can access the following on the internet Banking platform.**

My profile – this module displays the user’s profile. The user is able to edit their profile, attach a profile photo and even change the password.

Customer ID: All Customer IDs  
 Division ID: All Divisions

Welcome Miss, PRIMENET USER4, PRIMENET DEMO A/C

Log out

Dashboard Accounts Maintain Payee Payments & Transfer File Upload Transaction Status Service Requests Mails

Personal Profile

Personal Profile

Option :  
 Select  
 Change Passwords  
 Update Profile Photo  
 Update Channel Login ID  
 Download MobiToken Client For Android  
 Download MobiToken Client For Blackberry

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Under the Accounts menu, you will view your balance and transaction information by choosing the FAIDA/CURRENT/OD ACCOUNTS to view your mini statement or transaction history.

Accounts: Balance & Transaction Info > FAIDA/CURRENT/OD Accounts > FAIDA/CURRENT/OD Accounts

## FAIDA/CURRENT/OD Accounts

### Accounts Listing

Select	Customer ID	Nickname	Account Name	Account Status	Account Number
<input checked="" type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123456789
<input type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123456789
<input type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123456789

You can also make various inquiries like inquiry on lien from this page. Select an option from the drop box shown above next to the more actions label, as shown below.

### Accounts Listing

Select	Customer ID	Nickname	Account Name	Account Status	Account Number
<input checked="" type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123456787
<input type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123453789
<input type="radio"/>	C0010238	PRIMENET	PRIMENET	Active	123465759

More Actions:
 

Select  
 Inquire on lien  
 Inquire on temporary Overdraft  
 Request cheque book  
 View clearing instruments  
 View or stop issued cheques

## MAINTAIN PAYEE

The "Maintain Payee" menu has the submenu of "Create / View Beneficiary", and "Register/View Utility Provider" as shown below. The "Create / View Beneficiary" will allow you to Manage Beneficiaries while "Register / View Utility" Provider will allow you to manage service providers.

Dashboard Accounts **Maintain Payee** Payments & Transfer File Upload Tr

Maintain Payee: Create Beneficiary/Utility Provider > [Create/View Beneficiary](#) > Manage Beneficiary

### Manage Beneficiary

Option :

- Select
- Create Beneficiary
- View Beneficiary Details
- View All Requests
- Maintain Counterparty Linkages
- View Approval Queue
- Approve/Reject Counterparty Linkages

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## PAYMENTS AND TRANSFERS - Transactions Through Primebank.co.ke

Pay utility bills, manage payees (the people you want to pay), transfer money, and manage scheduled payments. There are two types of transactions: "Outside the Bank" (EFT, RTGS) and "Within Bank or internal transfer". EFT or RTGS is used when payments are made to other Bank accounts while "Within Bank" or internal transfer is used when payments are made from one Prime Bank account to another Prime Bank account. The payment and transfer menu allows you to carry out "within Bank" transfers, "other Bank" funds transfer/ utility payment, i tax payment, view approval queue, and KRA i tax approval queue.

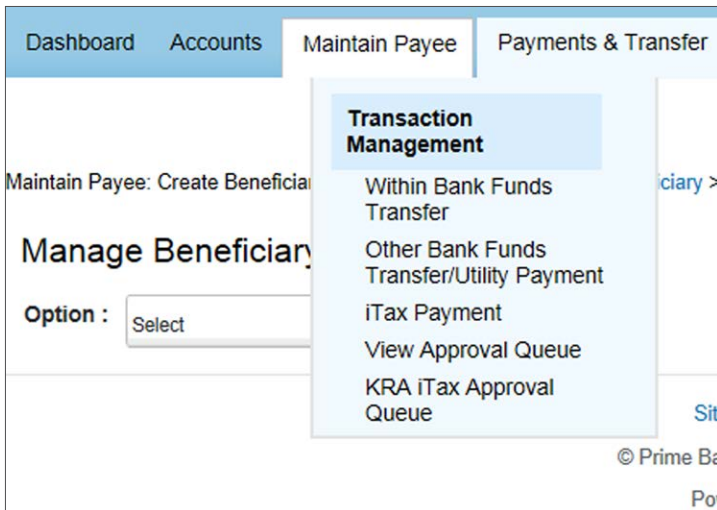
For transactions with negotiated rates click on the additional information tab and key in the necessary details as per the screen shots below. The negotiated rates and the reference numbers have to be obtained from the Treasury Department

## KRA TAX PAYMENTS – VALID E-SLIP NUMBER

Both retail and corporate clients can access this facility to pay taxes to KRA. User will go to itax payment under payments and transfer and key in the E-slip number and click on fetch details. E-Banking will consult with the KRA payment gateway and display the e-slip details.

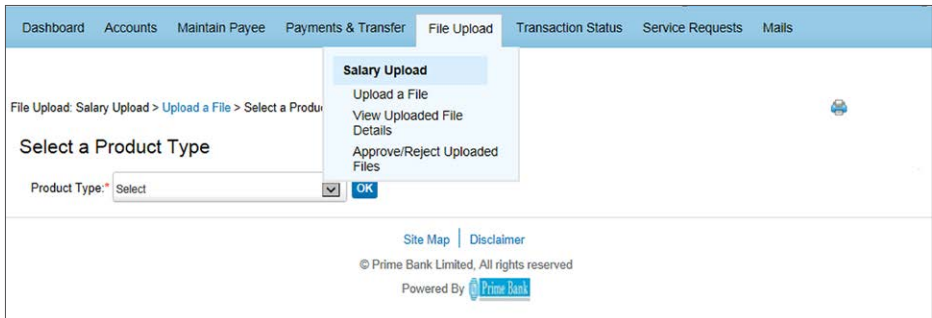
## UTILITY PAYMENT – CORPORATE LINKAGE

You will have to link this bill payment function to certain users who have been authorized by the corporate to carry out the financial transactions.



## THE FILE UPLOAD

The file upload menu is used for the salary processing facility which is available only for corporate users. To upload a salary file, the user will click on the "file upload" menu.



Under the File upload menu we have three options:

**Upload A File** - This is where the initiator uploads a salary file saved in a CSV format. The user will login and upload the file using "File Upload" Menu. After uploading the file successfully, the user will get the message "File XXXXXX.csv Attached successfully". The user will then be required to key in transaction password for submission of the file for approval and the message, "File upload request is sent for approval. Your reference number is 1234" will be displayed.

**View Uploaded File Details** - The user will be able to view the status of the uploaded file and can recall/cancel the processing of a unauthorized file before it's authorized.

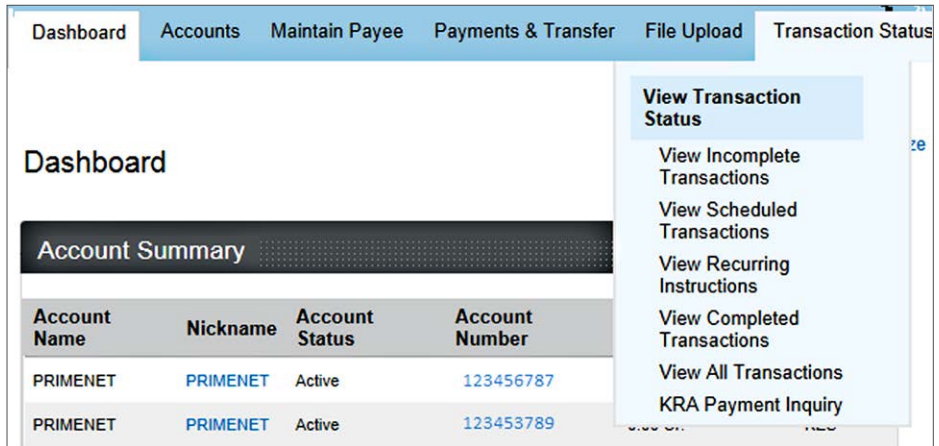
**Approve / Reject Uploaded Files** - The authorizer will login using his login ID and password and view the file in the uploaded files list under the menu, "Approve/Reject Uploaded Files"

Once the file is authorized successfully the approver will get the success message, "File approved successfully" and the Bank will process the approved file thereafter.



## TRANSACTION STATUS

You will select this menu to check the status of your transactions including KRA payment inquiry and details of scheduled transactions



The screenshot shows a banking dashboard with a navigation menu at the top: Dashboard, Accounts, Maintain Payee, Payments & Transfer, File Upload, and Transaction Status. The Transaction Status menu is open, showing options: View Transaction Status, View Incomplete Transactions, View Scheduled Transactions, View Recurring Instructions, View Completed Transactions, View All Transactions, and KRA Payment Inquiry. The main dashboard area shows a 'Dashboard' heading and an 'Account Summary' table with two rows of account data.

Account Name	Nickname	Account Status	Account Number
PRIMENET	PRIMENET	Active	123456787
PRIMENET	PRIMENET	Active	123453789

## SERVICE REQUESTS

User will either input new request or query a request placed earlier. Under the service requests you can to enjoy various services like:

- Request for Cash withdrawal denomination, where customers can make an advance request for denomination before they visit the branch for cash withdrawal.
- Customer feedback form
- Request for a debit card
- Request for a Bankers cheque
- Request for a cheque book
- Issue a stop cheque request
- Register for SMS alert
- Registering for mobile Banking

## MAILS

This is a feature on the internet Banking platform where the user will send within Primerinet a secure mail directly to the Prime Bank internet Banking team for any concerns or queries. Click on the "Mails" menu to "compose new mail", "view inbox", "view sent mails", "view trash" and "view your folders". The internet Banking Team / Relationship manager will respond based on the action required. This will be an interactive session between the internet Banking user and the Bank.

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Pilot Line: (020) 420 3000  
Direct Line: (020) 420 3241  
Customer Care: (020) 420 3222  
Email: [ebanking@primebank.co.ke](mailto:ebanking@primebank.co.ke)



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