BANK9JA CORPORATE

User Guide – Live Release

Date: 16/04/2026

Overview

The Bank9ja Corporate Web Application enables corporate users to:

Manage Accounts

View balances, add corporate accounts and switch between organisations.

Access Statements

Generate and download transaction statements at any time.

Initiate Payouts

Create single or bulk payment transactions with ease.

Manage Users & Roles

Assign Initiator, Reviewer and Approver roles with defined limits.

Control Approval Workflows

Route transactions through Initiator → Reviewer → Approver chains.

Cross-Org Collaboration

Invite users from other organisations to join your team securely.

Key Features

A. Corporate Admin Onboarding

B. Login as Corporate Admin

C. Add Corporate Account

D. User Management & Role Assignment

E. Payout Initiation (Single & Bulk)

F. Approval Workflow

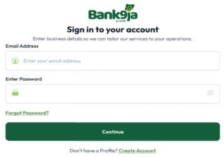
G. Statement Generation

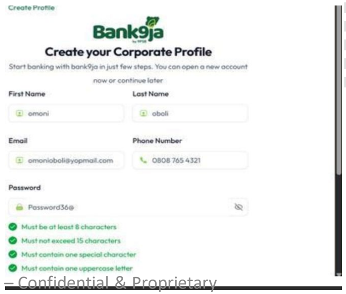
H. Organisation Creation

I. Cross-Organisation Account Addition

A. Login / Sign Up

Existing Users	New Users
1 Visit the Bank9ja Corporate platform URL	1 Visit the Bank9ja Corporate platform URL
2 Enter your registered Email Address	2 Click 'Create Profile' on the login page
3 Enter your Password (from the old platform)	3 Enter First Name, Last Name, Email & Phone Number
4 Click Continue	4 Set a Password (min 8 chars, 1 uppercase, 1 special char)
5 Enter OTP sent to your email to complete login	5 Click Continue to complete profile creation





B. The Dashboard

After logging in, you will land on your Dashboard. Here is what you

Check Invitations

If a Corporate Admin has sent you an invitation to join an organisation as an Initiator, Reviewer or Approver, you will see and accept it here.

Sync to Access

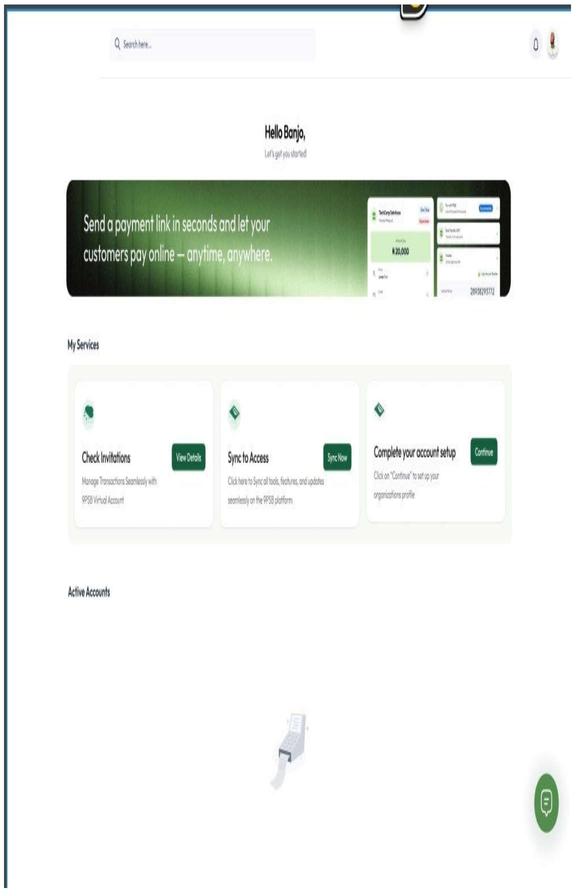
This button refreshes the platform to sync all tools, features and updates. Use it if your dashboard does not appear up to date.

Complete Your Account Setup

Click here to link your corporate account to your profile. This is required before you can initiate or approve any transactions.

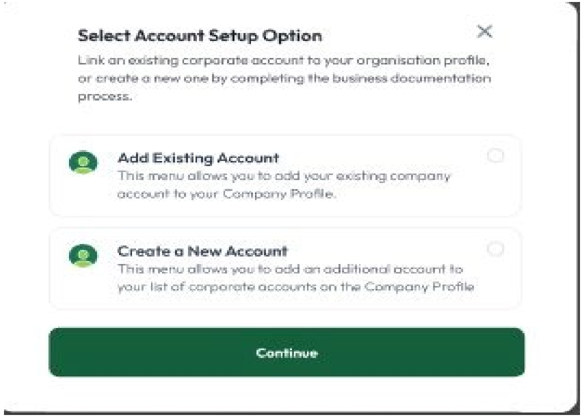
Active Accounts

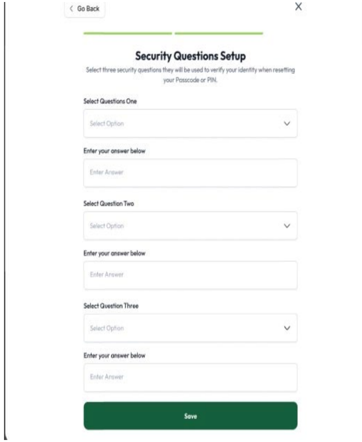
Once your account setup is complete, your linked corporate accounts and balances will appear in this section.

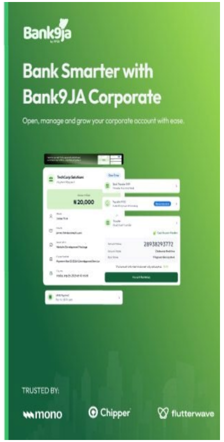


C. Complete Your Account Setup

1. From the Dashboard, click 'Complete Your Account Setup'
2. Select 'Add Existing Account' or 'Create a New Account'
3. Enter your 10-digit Account Number and any Director's BVN
4. System validates and shows Director's name - click Continue
5. Enter OTP sent to the Director's BVN-registered phone number
6. Set up 3 Security Questions and provide answers, then click Save
7. Account linked successfully!

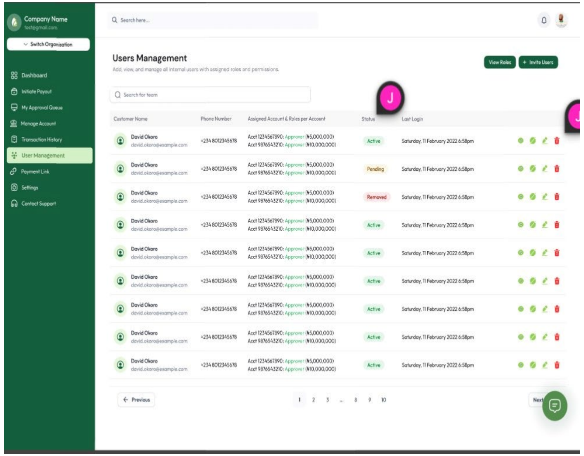


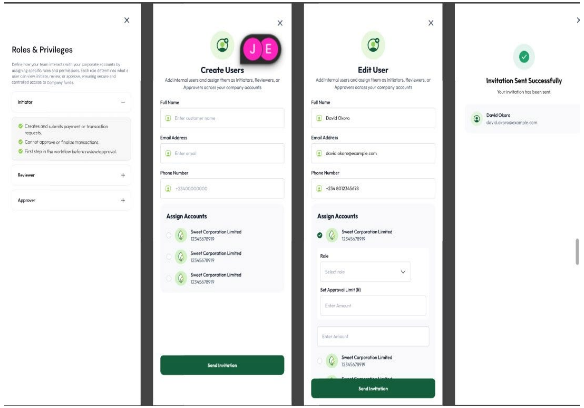




D. User Management & Role Assignment

1. Go to User Management from the left navigation
2. Click '+ Create Users' (top right)
3. Enter the Admin's BVN and click Continue to verify
4. Once the BVN is confirmed, choose 'Create Hybrid Role' or 'Create New Users'
5. Create Hybrid Role → see BVN signatory check & consent flow next
6. Create New Users → see signatory consent flow next





D1. Create Hybrid Role – Sole Proprietorship

Hybrid Role can only be assigned to a sole proprietorship account with a single signatory.

Signatory Verification

1. Admin selects 'Create Hybrid Role' after BVN entry
2. System cross-checks the BVN against records to count signatories tied to the account
3. If more than one signatory is confirmed, Hybrid Role cannot be assigned to anyone
4. Admin is blocked from proceeding — account is not eligible
5. Assignment stops here for multi-signatory accounts

Signatory Consent

1. If only one signatory is confirmed, the system sends a consent email to that signatory
2. Signatory opens the email and reviews the Hybrid Role request
3. Signatory clicks Accept or Decline
4. If Accept: the Hybrid Role is set for the assigned user
5. If Decline: the role assignment is denied

Important

Hybrid Role is exclusively for sole proprietorship businesses with one signatory. Multi-signatory accounts are never eligible, regardless of consent.

D2. Create New Users – Signatory Consent

For every new user, all signatories on the account must consent before an invitation is sent.

For the Admin

1. Enter the user's Full Name, Email and Phone Number
2. Assign a Role: Initiator, Reviewer or Approver
3. Set the Approval Limit (₦) for the assigned role
4. Click Send — a consent link is emailed to every signatory
5. Invitation to the new user is sent only once all signatories accept

For Each Signatory

1. Every signatory on the account receives a consent email
2. Each signatory opens the email and reviews the request
3. Signatory clicks Accept or Decline
4. If any signatory Declines, the request is denied for all
5. Every signatory must Accept before the process can proceed

Important

A single decline cancels the request entirely. Only once every signatory has accepted is the invitation sent to the new user.

Roles & Privileges

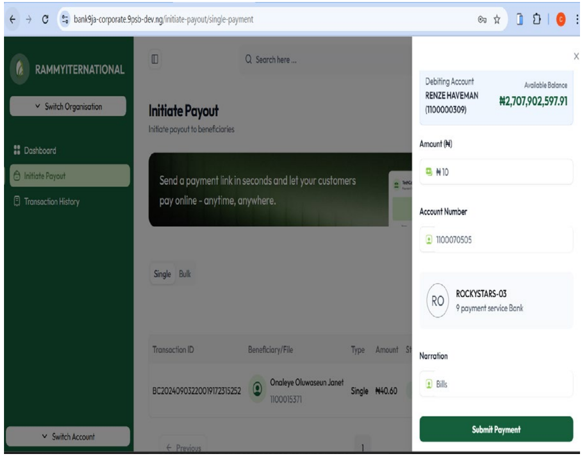
Each user in Bank9ja Corporate is assigned a role that governs what they can do:

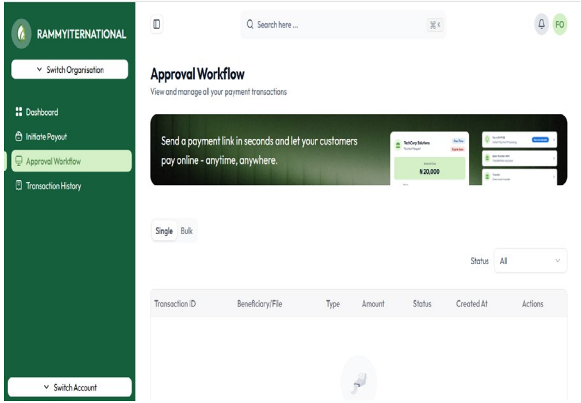
Initiator	Reviewer	Approver
✓ Creates & submits single or bulk payments	✓ Reviews transactions submitted by Initiators	✓ Provides final approval or rejection
✓ Can approve or finalise transactions within limit	✓ Can approve or reject with comments	✓ Sets the ultimate go/no-go on transactions
✓ Can reinitiate rejected transactions	✓ Cannot initiate new transactions	✓ Cannot initiate new transactions
✓ Views account balance (if granted by Admin)	✓ Second step in the three-step workflow	✓ Final step in the approval workflow
✓ First step in the approval workflow	✓ Optional role (bypassed in direct approval flow)	✓ Required in all workflow configurations

💡 *Note: An Admin can create up to two users per role per account (e.g. Initiator 1 & Initiator 2). A user can hold different roles across different accounts.*

E. Payout – Funds Transfer

1. Log in as an Initiator
2. Click 'Initiate Payout' from the left navigation
3. Select Single Payment or Bulk Payment
4. For Single: enter Beneficiary Account, Amount, Bank & Narration
5. For Bulk: download the template, fill it out and upload
6. Enter OTP to confirm submission
7. Transaction moves to the Reviewer / Approver queue





Bank Codes for Bulk Payment Templates

When filling in the Bulk Payment template, select the correct Bank Code for each beneficiary. The table below lists commonly used codes for quick reference.

Bank Name	Code	Bank Name	Code	Bank Name	Code
9 Payment Service Bank	120001	Jaiz Bank	301	Titan Trust Bank	000025
Access Bank	044	Keystone Bank	082	Union Bank	032
Coronation Merchant Bank	559	Kuda Microfinance Bank	090267	United Bank for Africa	033
Ecobank	050	Moniepoint MFB	090405	Unity Bank	215
Fidelity Bank	070	Opay Digital Services	100004	Wema Bank / ALAT	035
First Bank of Nigeria	011	Palmpay	100033	Zenith Bank	057
First City Monument Bank	214	Polaris Bank	076		
GTBank	058	Providus Bank	101		

For the complete list of all 779 supported banks, use the bank dropdown within the Bulk Payment template itself.

F. Approval Workflow

Three Workflow Configurations:

Self-Approval

Initiator approves their own transaction (within set limit)

Direct Approval

Initiator → Approver (Reviewer bypassed)

Three-Step

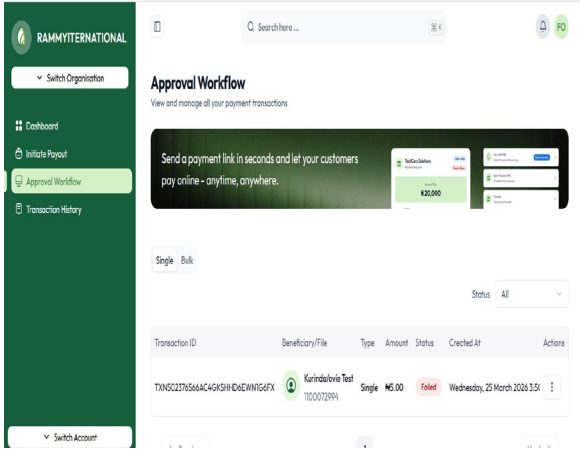
Initiator → Reviewer → Approver

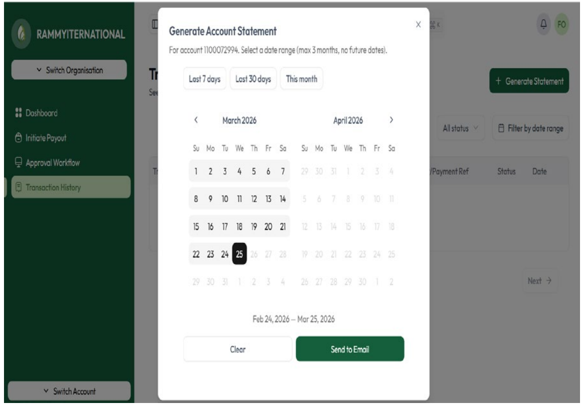
Reviewer Actions:

- Reviews the transaction details
- Approves → moves to Approver
- Rejects → returns to Initiator with comments

Approver Actions:

- Gives final approval or rejection
- Rejected transactions returned to Initiator for correction





G. Statement Generation

1. Navigate to Transaction History from the left menu
2. Click '+ Generate Statement' (top right)
3. Select a date range: Last 7 days, Last 30 days, This Month, or Custom
4. Click 'Send to Email' – statement is sent to your registered email
5. Use 'Filter by date range' to narrow down the transaction list on screen

Note

Statements cover a maximum range of 3 months and cannot include future dates. The statement is delivered to your registered email address.

H. Organisation Creation

Any user (regardless of role) can create a new organisation directly

1. Click the 'Create Organisation' button on your dashboard
2. Enter the account number to be added to the new organisation
3. An OTP is sent to the Director's BVN-registered phone – enter it
4. Enter your own OTP to complete the process
5. Organisation is created – you are automatically assigned as Corporate Admin

Any Role Can Create

Initiator, Reviewer and Approver can all create new organisations.

Auto Admin Assignment

The creator is automatically the Corporate Admin of the new org.

Multi-Org Switching

Switch between organisations from the dashboard without logging out.

Account Addition

Only a Corporate Admin can add accounts to an existing organisation.

I. Cross-Organisation Account Addition

A Corporate Admin can invite users from other organisations to join their team securely.

For the Corporate Admin:

1. Go to User Management → click '+ Invite Users'
2. Enter the user's email and specify their role
3. Set the approval limit for the assigned role
4. Click Send Invitation
5. Receive a dashboard notification when accepted or rejected

For the Invited User:

1. Receive a dashboard notification of the invitation
2. Click the notification to view the invitation details
3. Choose to Accept or Reject the invitation
4. If accepted: the organisation's account is added to your profile
5. If rejected: inviting org is notified on their dashboard

Important

A transaction limit must be set for all roles at the point of assignment. An account cannot be added without a formal invitation and acceptance.

Requesting for Old Transactions

Existing users migrating from the old Bank9ja Corporate platform c

1. Send a formal request via email to the Bank9ja Onboarding Team

2. Your historical transactions will appear on your new dashboard once processed

Not Automatic

Transaction history is NOT migrated automatically. You must submit a formal request.

Approved Records Only

Only approved and initiated records from the old platform are eligible for migration.

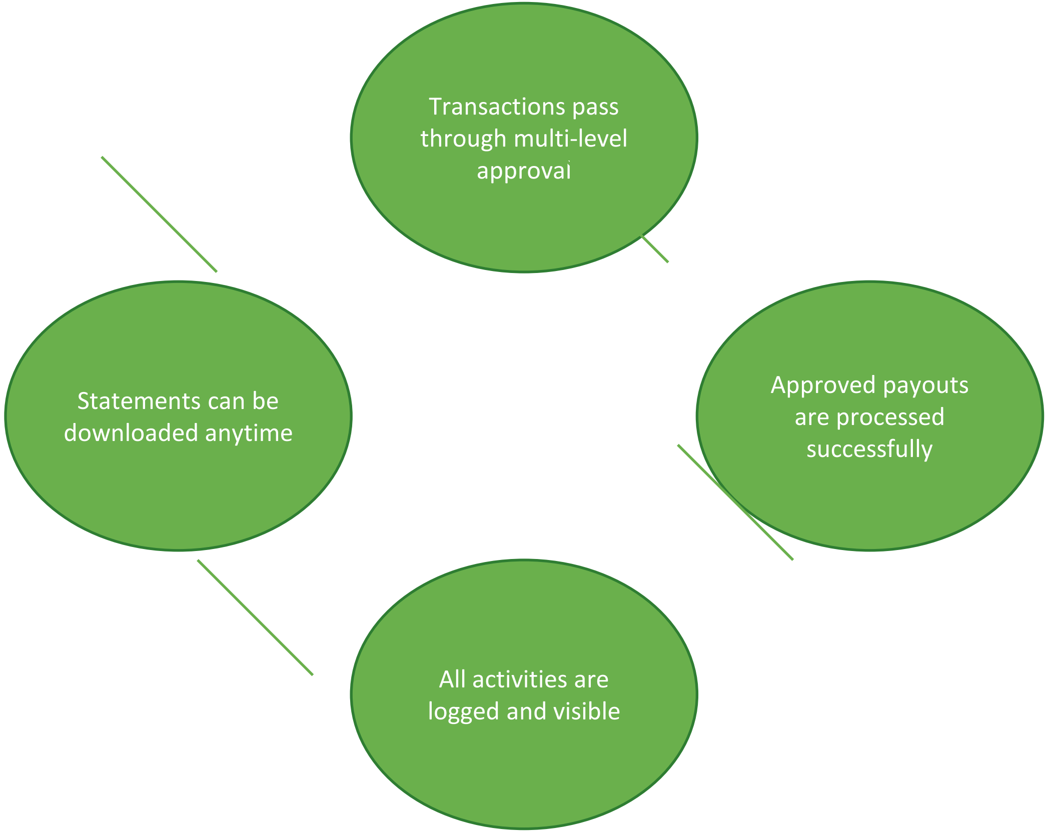
Processing Time

Timelines depend on the Onboarding Team and App Support. You will be notified once records are available.

Old Platform URL

bank9jacorporate.9psb.com.ng
New Platform URL:
newbank9jacorporate.9psb.com.ng

What Happens After?



Common Issues & Fixes

OTP not received

OTPs for account linking are sent to the Director's BVN-registered phone. Check that the correct BVN was entered. You may request a resend.

Transaction stuck in queue

Ensure all roles in the approval chain have been created and have set limits. Check if the reviewer/approver has logged in and accepted their invitation.

Cannot add account to organisation

Only the Corporate Admin can add accounts to an existing organisation. Non-admin roles cannot perform this action.

Cannot view account balance

Balance visibility is controlled by the Corporate Admin. Contact your Admin to enable balance view access for your profile.

Frequently Asked Questions

Q: Can any role create a new organisation?

A: Yes. Any user (Initiator, Reviewer or Approver) can create a new organisation. They become its Corporate Admin automatically.

Q: Can an account be added without an invitation?

A: No. Cross-organisation account additions require a formal invitation and acceptance by the user.

Q: Can I belong to multiple organisations?

A: Yes. You can switch between organisations from your dashboard without logging out.

Q: What if I reject a cross-org invitation?

A: The inviting organisation is notified on their dashboard. No access is granted.

Q: Is transaction history migrated automatically?

A: No. You must submit a formal email request to the Onboarding Team.

Q: What password rules apply?

A: Minimum 8 characters, maximum 15, must include at least one uppercase letter and one special character.

Important Notes

⚠️ OTP Delivery

OTPs for account linking are sent to the phone number tied to the Director's BVN — not necessarily to your own number.

🏢 Account Addition

Only a Corporate Admin can add accounts to an existing organisation. Non-admin users cannot perform this action.

🔐 Password Security

Never share your password or OTP with anyone, including Bank9ja support staff.

📧 Statements by Email

Generated statements are sent to your registered email address and are not downloadable directly from the dashboard.

👤 Role Limits

A Corporate Admin can create a maximum of two users per role per account (e.g. Initiator 1 & Initiator 2).

🔄 Approval Limits

If a transaction exceeds one approver's limit, both users in that approval role must approve before it advances.

Support

Need help? Reach us through any of these channels:

New Platform	Fintechsupport@9psb.com
Email	hello@9psb.com
Phone	+234 700 220 009
Address	16, Adeola Odeku Street, Victoria Island, Lagos

Thank You

For any queries, contact us at hello@9psb.com or call +234 700 220 009